

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:388

Date: 21.01.2026

Scrip Code: BANKINDIA The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	Scrip Code: 532149 The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.
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प्रिय महोदय/महोदया Dear Sir / Madam,

**Investor's Presentation-**  
**Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the**  
**3<sup>rd</sup> Quarter ended 31.12.2025**

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 3<sup>rd</sup> Quarter ended 31.12.2025.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

RAJESH  
VENKATA  
RAJ  
UPADHYA

Digitally signed by: RAJESH  
VENKATARAJ UPADHYA  
DN: CN = RAJESH VENKATARAJ  
UPADHYA C = IN O = BANK OF INDIA  
OU = INVESTOR RELATIONS CELL  
Date: 2026.01.21 16:30:21 +06'30'



(Rajesh V Upadhyia)  
कंपनी सचिव Company Secretary

Classification: Public

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051  
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# PERFORMANCE ANALYSIS

Q3 FY2025-26





## Key Highlights

03



## Business Performance

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## Financial Performance

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## Asset Quality

23 - 30



## Capital & Share Holding

31 - 32



## Digital Banking, ESG, etc.

33 - 48

# Performance Highlights - Q3FY26 – YoY



 Global Business

↑ 12.54%

 Global Deposits

↑ 11.64%

 Global Advances

↑ 13.63%

 Retail Advances

↑ 20.64%

 Agriculture Advances

↑ 16.69%

 MSME Advances

↑ 15.77%

 RAM Growth

↑ 18.05%

 Retail TDR

↑ 14.64%

 Operating Profit

↑ 13.24%

 Net Profit

↑ 7.47%

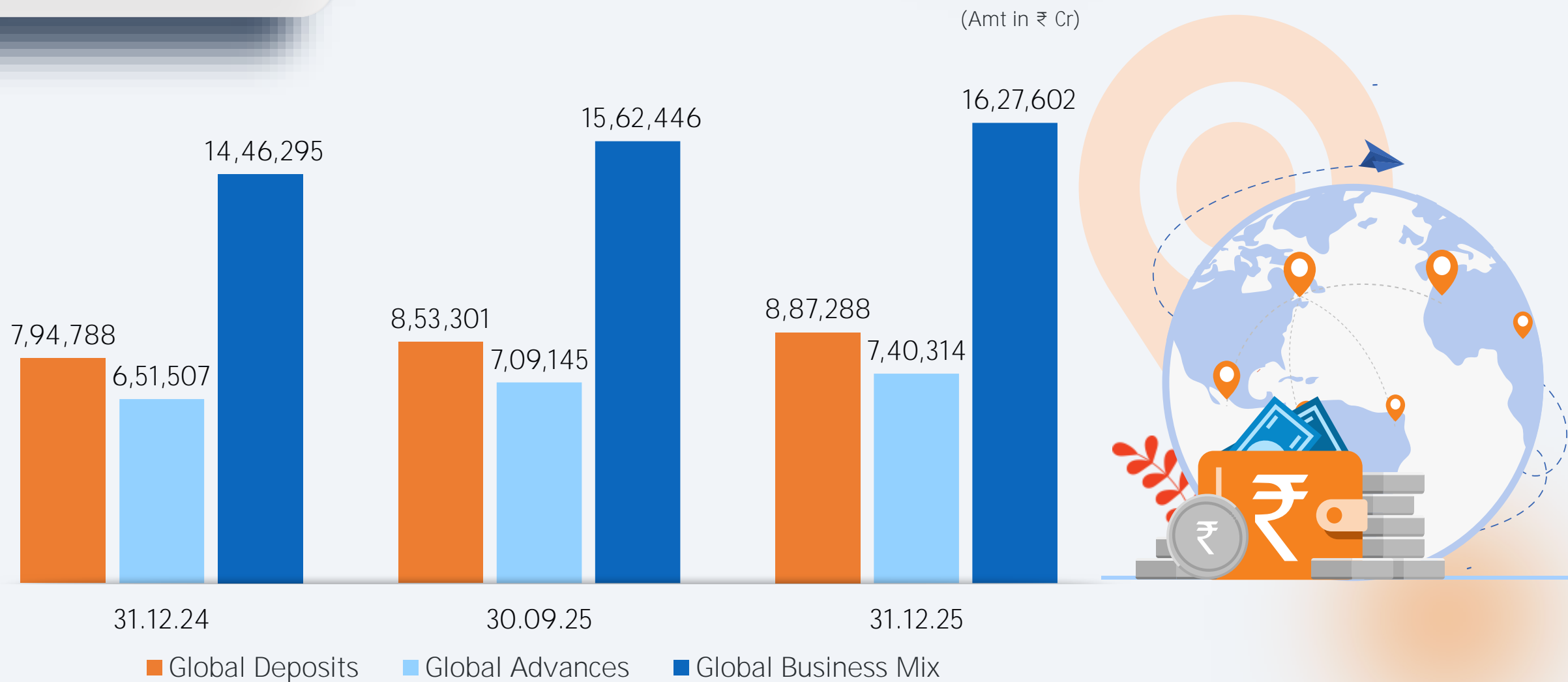
 Gross NPA

↓ 143 bps

 Net NPA

↓ 25 bps

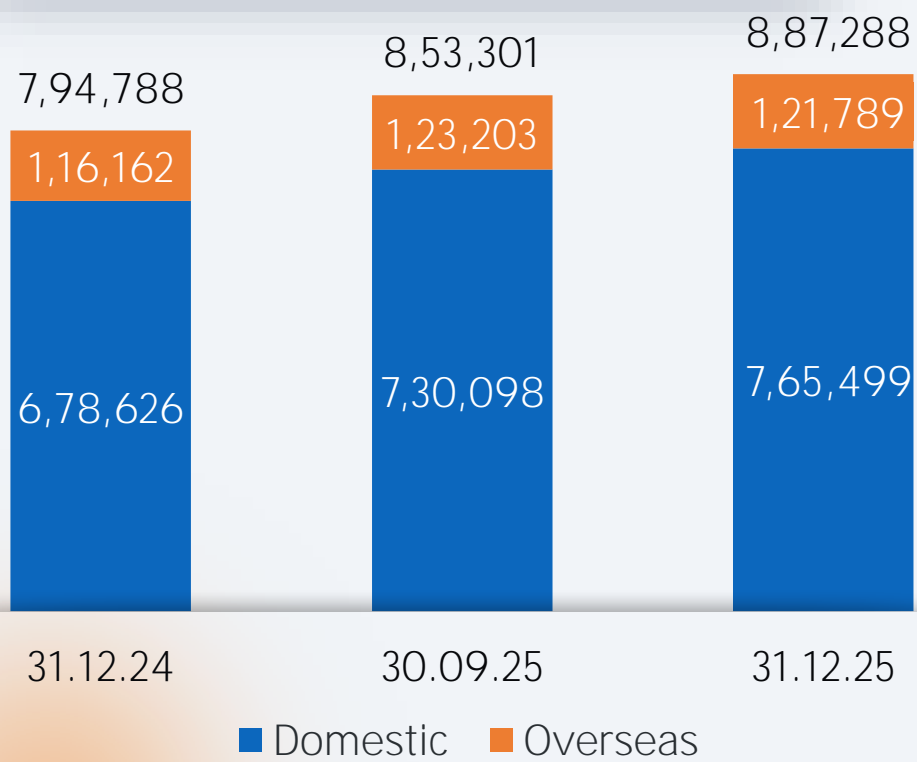
## Business Performance



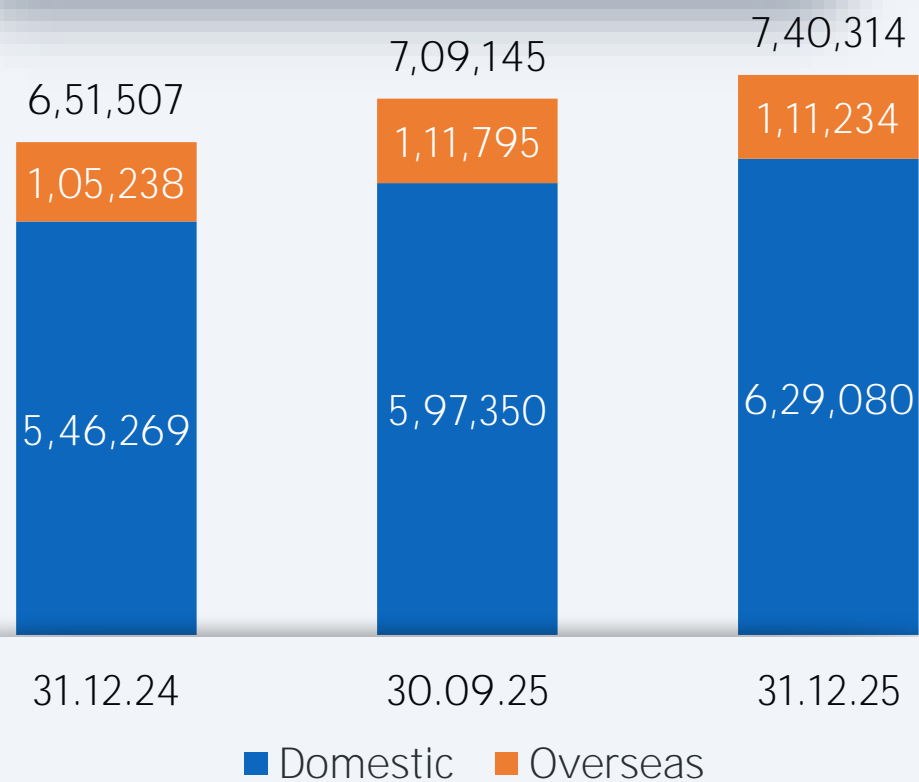
## Business Performance

(Amt in ₹ Cr)

### Domestic & Overseas Deposits



### Domestic & Overseas Advances



## Business Performance

(Amt in ₹ Cr)

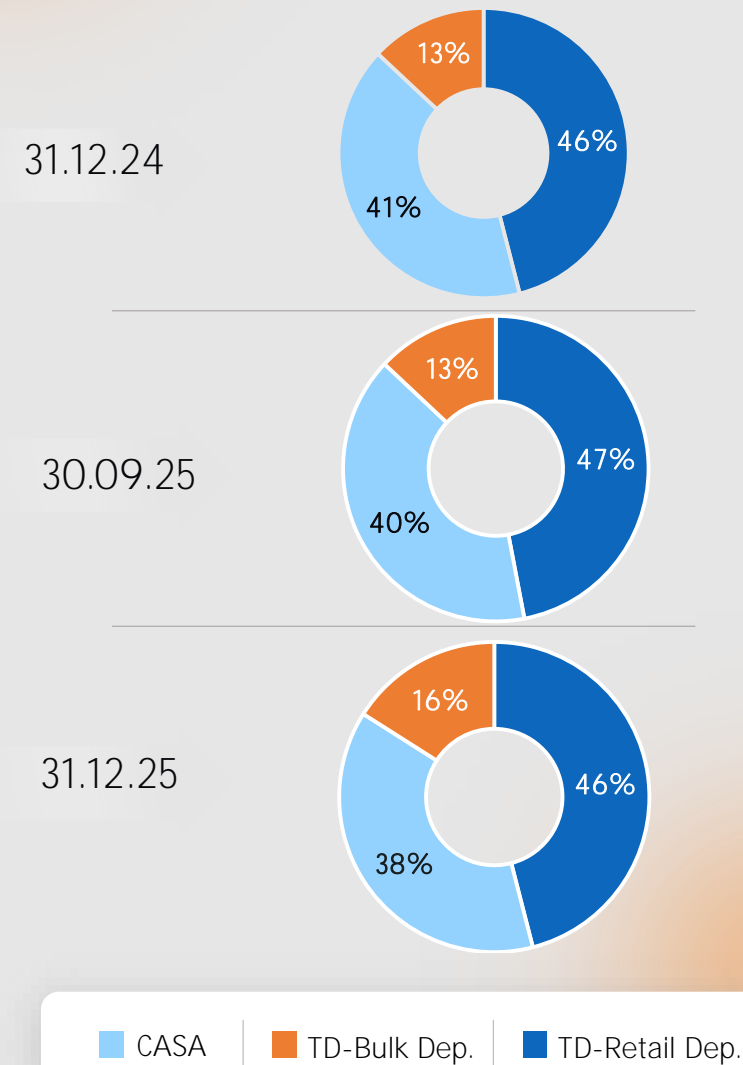
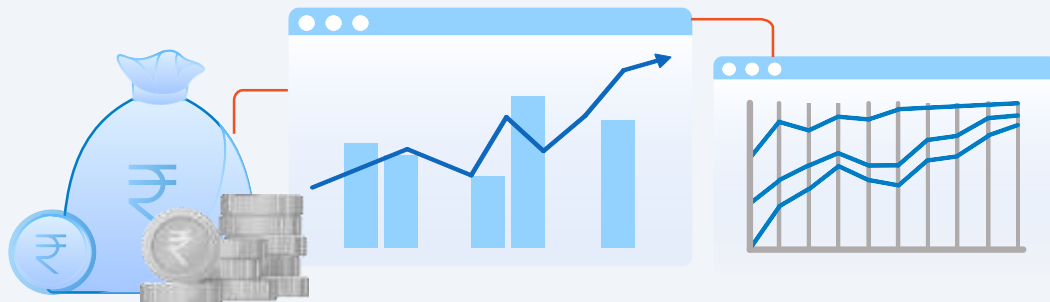
Particulars	31.12.24	30.09.25	31.12.25	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,94,788	8,53,301	8,87,288	33,987	3.98	92,500	11.64
Global Advances	6,51,507	7,09,145	7,40,314	31,169	4.40	88,807	13.63
Global Business Mix	14,46,295	15,62,446	16,27,602	65,156	4.17	1,81,307	12.54

# Domestic Deposits

## Business Performance

(Amt in ₹ Cr)

Types of Deposits	31.12.24	30.09.25	31.12.25
CASA (Amount)	2,77,190	2,86,492	2,89,620
CASA (%)	41.05	39.39	37.97
Total Term Deposits	3,98,112	4,40,799	4,73,229
Retail Term Deposits (%)	45.70	47.41	46.38
Bulk Deposits (%)	13.25	13.20	15.65





# Composition Of Gross Domestic Advances

## Business Performance

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25	Growth YoY(%)
Agriculture	94,991	1,04,124	1,10,844	16.69
MSME	89,134	97,834	1,03,191	15.77
Retail	1,27,825	1,45,768	1,54,207	20.64
RAM*	3,11,950	3,47,726	3,68,242	18.05
Corporate & Others	2,34,319	2,49,624	2,60,838	11.32
Gross Domestic Advances	5,46,269	5,97,350	6,29,080	15.16
RAM Advances (%)	57.11	58.21	58.54	

\* Excluding RIDF, PSLC and SIDBI Bonds

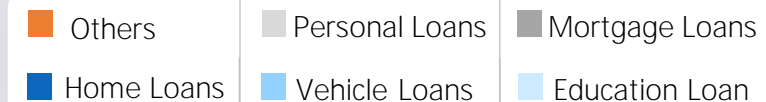
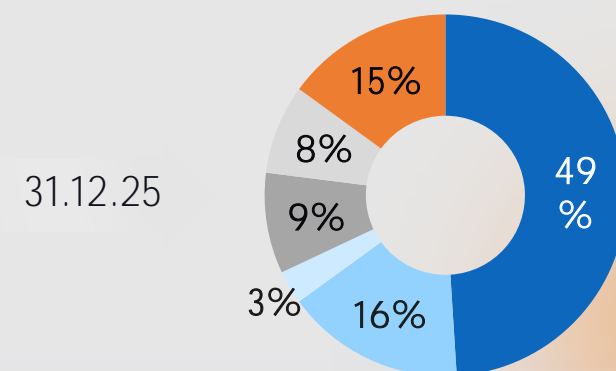
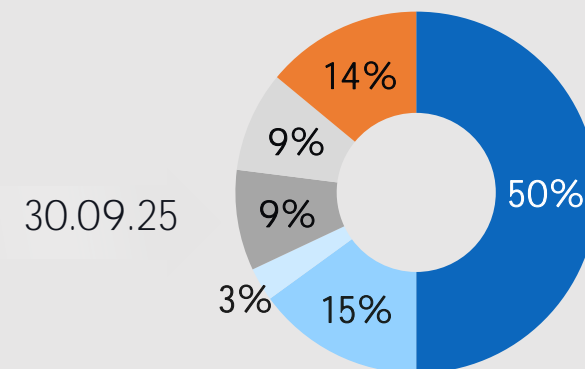


## Business Performance

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25	Growth YoY (%)
Home loans	65,368	72,807	76,061	16.36
Vehicle loans	20,018	22,177	23,925	19.52
Education loans	3,788	4,052	4,161	9.85
Mortgage loans	10,011	13,255	14,430	44.14
Personal loans	12,394	12,978	13,052	5.31
Others*	16,246	20,499	22,578	38.98
Total Retail Loans	1,27,825	1,45,768	1,54,207	20.64

\* Includes Staff Loans, Gold Loans, Loan against Deposits, etc.



## Business Performance

(Amt in ₹ Cr)

Particulars	Regulatory Target	31.12.24	30.09.25	31.12.25
ANBC		4,58,281	5,03,530	5,25,914
Priority Sector		2,07,213	2,35,530	2,42,877
% To ANBC	40.00	45.22	46.78	46.18
Agriculture*		96,920	1,01,604	1,02,898
% To ANBC	18.00	21.15	20.18	19.57
Small & Marginal Farmers		53,867	71,258	71,974
% To ANBC	10.00	11.75	14.15	13.69
Weaker Section		64,608	89,511	91,447
% To ANBC	12.00	14.10	17.78	17.39
Micro Enterprises (PS)		46,630	49,871	51,237
% To ANBC	7.50	10.17	9.90	9.74

\* Including RIDF /PSLC

# Domestic Credit – Industry Wise Outstanding

## Business Performance

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25
Infrastructure	59,427	58,288	52,515
Basic Metal & Metal products	19,046	21,635	22,651
Textiles	6,431	6,432	6,585
Gems & Jewellery	2,734	3,122	3,016
Chemicals & Chemical products	8,346	7,839	8,652
Vehicles & Transport equipment	2,182	2,093	2,195
Rubber, Plastic & their products	3,619	4,083	4,133
Construction	4,414	4,720	4,130
Direct Exp to Real Estate Sector	78,030	90,469	95,325
- Residential Mortgage*	75,579	86,883	91,389
- CRE	2,451	3,586	3,936
NBFC (Incl. HFC)	65,424	73,316	75,534
* Includes Priority Sector Housing Loans and all other Residential Mortgages			



# NBFC Portfolio – Global Outstanding

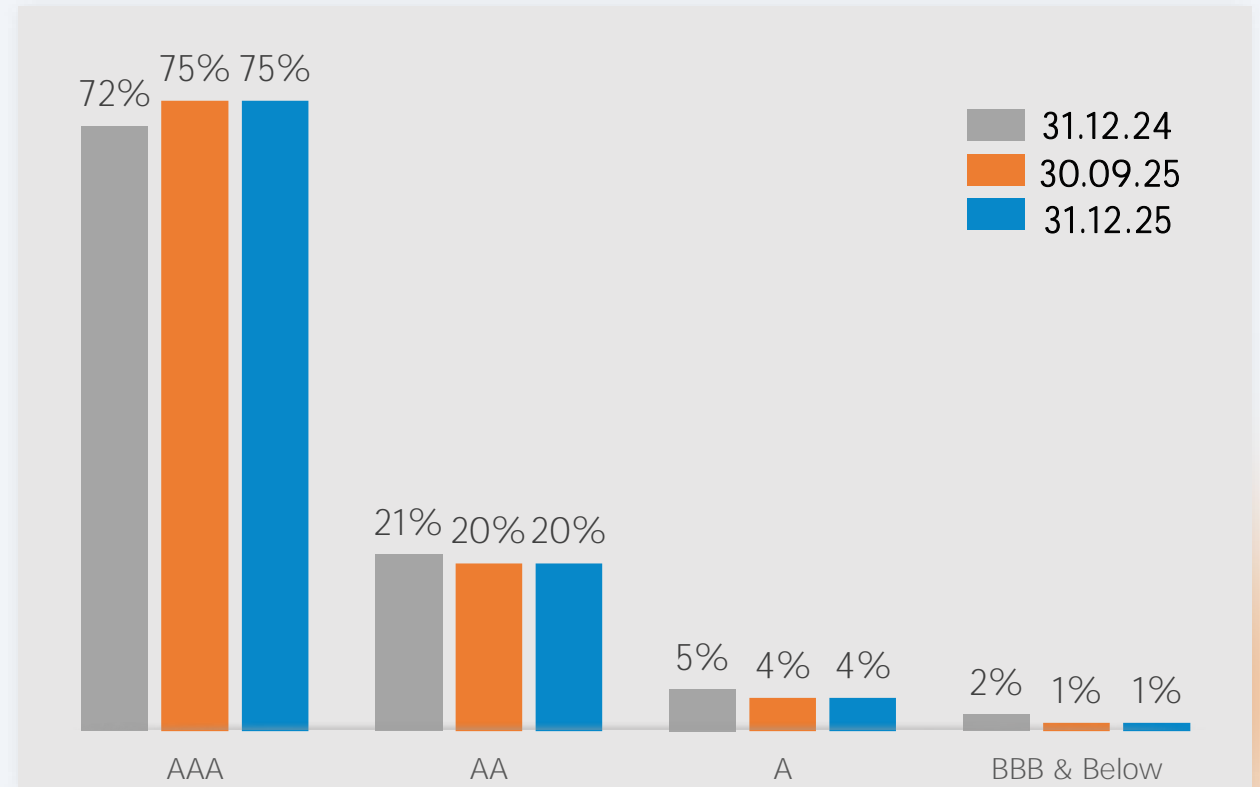
## Business Performance

### NBFC Portfolio

(Amt in ₹ Cr)

Ratings	31.12.24	30.09.25	31.12.25
AAA	59,785	69,579	71,135
AA	17,338	18,527	19,278
A	3,774	3,544	3,510
BBB & Below	1,683	1,394	1,430
Total	82,580	93,044	95,353

### NBFC Rating Profile



## Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
NBFC-HFC (%)	22.66	7.17	0.17	0.01	30.01
Backed by PSU	9.09	1.46	-	-	10.55
Backed by Bank	4.15	2.10	-	-	6.25
Private	9.42	3.61	0.17	0.01	13.21
NBFC-MFI (%)	-	1.04	0.39	0.02	1.45
Private	-	1.04	0.39	0.02	1.45
NBFC-Others (%)	51.93	12.01	3.13	1.47	68.54
Backed by PSU	26.84	-	2.40	-	29.24
Backed by Bank	3.44	0.29	-	-	3.73
Private	21.65	11.72	0.73	1.47	35.57
Grand Total (%)	74.60	20.22	3.68	1.50	100.00

## Business Performance

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25
1. Power	35,360	34,644	32,596
a) SEBs	14,178	11,069	9,239
▪ Generation	6,038	5,325	4,770
▪ Transmission	2,205	1,578	1,473
▪ Distribution	5,935	4,166	2,996
b) PSUs & Pvt Power Cos	21,182	23,575	23,357
2. Roads and Ports	17,422	17,323	13,352
3. Telecom	366	358	360
4. Other Infrastructure	6,279	5,963	6,207
Total	59,427	58,288	52,515

## Infra Bonds in FY 26

Infrastructure Bonds Raised on 26.12.25



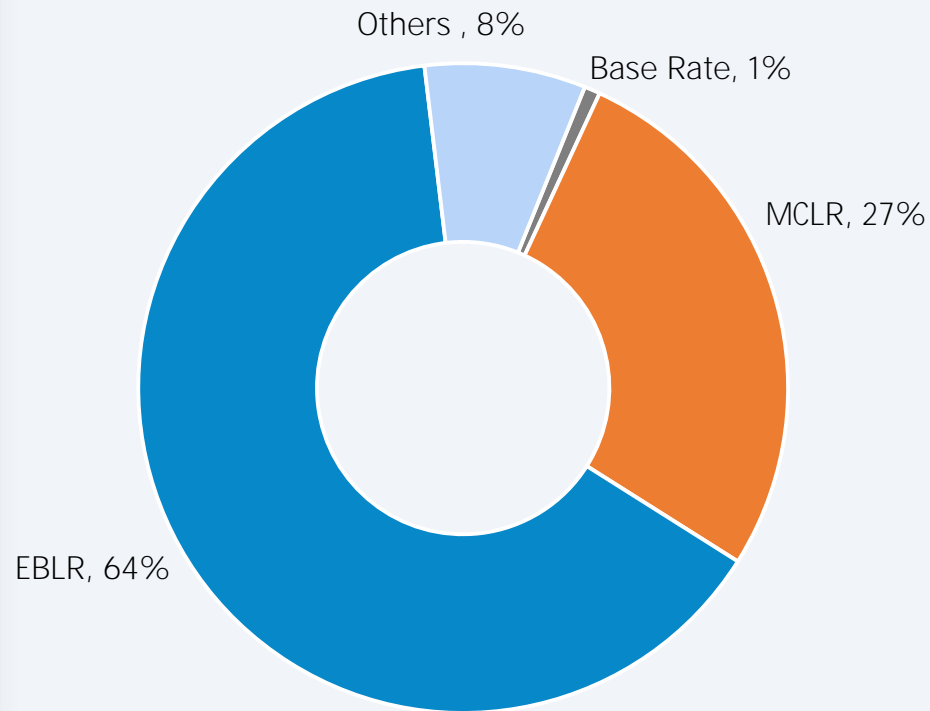
► ₹10,000 Crores



# Benchmark wise Distribution of Advances – Standard Domestic

## Business Performance

(Amt in ₹ Cr)



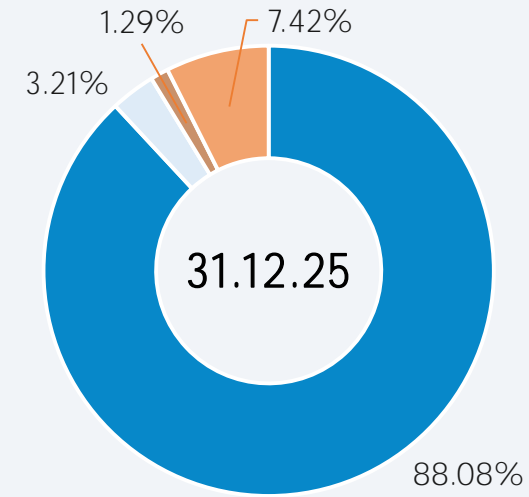
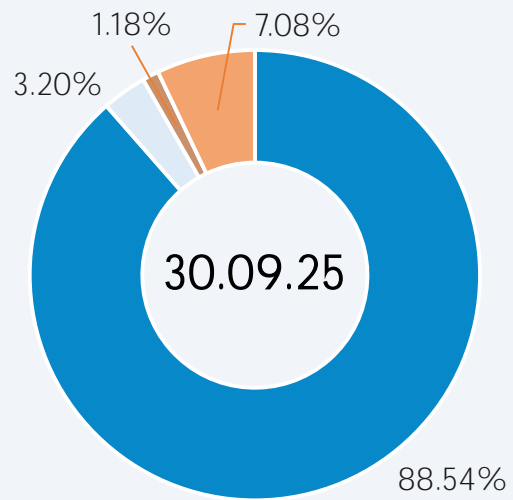
Benchmark Rates	Standard Advances as on 31.12.25	Share (%)
Base Rate	2,220	0.36
MCLR	1,64,437	26.85
EBLR	3,95,069	64.50
Others	50,774	8.29
Grand Total	6,12,500	100.00



# External Ratings wise Distribution of Standard Corporate Advances

## Business Performance

### Domestic Corporate Advances – Above ₹ 50 Cr



■ A & above ■ BBB ■ Below BBB ■ Unrated

As on 31.12.25, Investment grade accounts form 91% of our Standard Corporate Advances portfolio

## Business Performance

(Amt in ₹ Cr)

Particulars	As on 30.09.25					As on 31.12.25				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	20,001	1,59,133	22,804	-	2,01,938	21,117	1,60,699	25,103	-	2,06,919
- of which Govt Securities	20,001	1,59,133	22,804	-	2,01,938	21,117	1,60,699	25,103	-	2,06,919
Non SLR Investments	8,399	26,663	7,337	3,639	46,038	8,245	26,666	6,636	3,639	45,186
M Duration	2.40	-	3.81	-	-	2.35	-	4.37	-	-
Total	28,400	1,85,796	30,141	3,639	2,47,976	29,362	1,87,365	31,739	3,639	2,52,105

# Net Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Dec 24	QE Sep 25	QE Dec 25	YoY (%)
Interest Income	18,211	18,405	18,928	4
a. Advances	12,918	12,944	13,681	6
b. Investments	4,528	4,530	4,436	-2
c. Money Market Operations & Others	765	931	811	6
Interest Expended	12,141	12,493	12,467	3
a. Deposits	9,629	10,093	10,341	7
b. Borrowings	2,116	1,896	1,601	-24
c. Subordinated Bonds & Others	396	504	525	33
Net Interest Income	6,070	5,912	6,461	6

9M Dec 24	9M Dec 25	YoY (%)
52,503	55,685	6
36,981	39,417	7
12,862	13,590	6
2,660	2,678	1
34,172	37,243	9
27,895	30,259	8
5,391	5,451	1
886	1,533	73
18,331	18,442	1

# Non-Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Dec 24	QE Sep 25	QE Dec 25	YoY (%)
a. Commission, Exchange & Brokerage	462	511	480	4
b. Cross Selling (Third Party Commission)	68	77	23	-66
c. Profit from Sale and Revaluation of Investments	266	314	473	78
d. Profit from Exchange Transactions	60	160	106	77
e. Recovery In W/o accounts	335	337	409	22
f. Other Non Interest Income	556	822	788	42
Non Interest Income	1,747	2,220	2,279	30

9M Dec 24	9M Dec 25	YoY (%)
1,233	1,397	13
202	149	-26
1,162	1,606	38
194	372	92
1,222	1,068	-13
1,553	2,073	33
5,566	6,665	20

# Operating Expenses (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Dec 24	QE Sep 25	QE Dec 25	YoY (%)
1. Staff Expenses	2,441	2,452	2,652	9
2. Overheads				
a. Rent, Taxes and Lighting	251	262	266	6
<b>b. Depreciation on Bank's Property</b>	146	180	181	24
c. Printing and Stationery	25	27	26	3
d. Postage & Telecommunication	65	75	70	7
e. Repairs and Maintenance	23	30	27	17
f. Travelling Expenses	115	140	108	-7
g. Insurance (Dep. & General Ins.)	233	299	234	1
h. Misc Expenses and Others	815	847	983	21
<b>Total Operating Expenses</b>	<b>4,114</b>	<b>4,313</b>	<b>4,547</b>	<b>11</b>

9M Dec 24	9M Dec 25	YoY (%)
7,417	7,500	1
734	772	5
419	535	28
73	76	4
260	234	-10
74	83	12
339	358	6
682	788	16
2,371	2,739	16
<b>12,370</b>	<b>13,084</b>	<b>6</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Dec 24	QE Sep 25	QE Dec 25	YoY (%)
Operating Profit	3,703	3,821	4,193	13
Provisions for				
- Bad & Doubtful (NPA)	603	472	605	-
- Non Performing Investment (NPI)	-	-	-	-
- Standard Assets & Others	-299	-31	-29	-
Provisions before Tax	304	441	576	89
Profit before Tax (PBT)	3,399	3,380	3,617	6
Taxation	882	825	912	3
Net Profit	2,517	2,555	2,705	7

9M Dec 24	9M Dec 25	YoY (%)
11,527	12,023	4
3,246	2,182	-33
-282	-	-
-324	-69	-
2,640	2,113	-20
8,887	9,910	12
2,294	2,398	5
6,593	7,511	14

# Key Financial Ratios (Global)

## Financial Performance

(Percentage)

Particulars	OE Dec 24	OE Sep 25	OE Dec 25	9M Dec 24	9M Dec 25
Yield on Advances (%)	8.55	7.81	7.81	8.65	7.88
Yield on Investments (%)	7.15	6.80	6.84	7.13	6.87
Yield on Funds (%)	7.22	6.87	6.94	7.20	6.91
Cost of Deposits (%)	4.96	4.85	4.77	4.91	4.82
Cost of Funds (%)	4.81	4.66	4.57	4.69	4.62
Net Interest Margin (NIM) (%)	2.80	2.41	2.57	2.90	2.51
Cost to Income Ratio (%)	52.63	53.02	52.02	51.76	52.11
Credit Deposit Ratio (%)	81.97	83.11	83.44	81.97	83.44
Return on Assets (%)	0.96	0.91	0.96	0.87	0.90
Return on Equity (%)	16.53	15.06	15.34	14.97	14.49
Credit Cost (Annualised) (%)	0.39	0.28	0.34	0.72	0.42
Book Value Per Share (Tangible) (₹)	136.98	151.30	158.52	136.98	158.52
Book Value Per Share (₹)	142.61	155.46	161.27	142.61	161.27

## Asset Quality

(Amt in ₹ Cr)

Particulars	As on 31.12.24		As on 30.09.25		As on 31.12.25	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	6,27,459	96.31	6,91,130	97.46	7,23,600	97.74
Gross NPA	24,048	3.69	18,014	2.54	16,714	2.26
- Sub-Standard	4,197	0.64	4,805	0.68	4,617	0.62
- Doubtful	10,081	1.55	10,294	1.45	10,019	1.35
- Loss	9,770	1.50	2,915	0.41	2,078	0.28
Gross Advances	6,51,507	100.00	7,09,145	100.00	7,40,314	100.00



# Movement of NPA (Global)

## Asset Quality

(Amt in ₹ Cr)

Segment	QE Dec 24	QE Sep 25	QE Dec 25
Opening Balance (Gross NPA)	27,456	19,640	18,014
+ Fresh Slippage	1,045	887	1,090
+ Debits in existing NPA accounts	60	8	50
Total Addition	1,105	895	1,140
- Cash Recovery	1,264	1,022	1,046
- Upgradation	108	418	113
- Written Off	3,141	1,081	1,281
Total Reduction	4,513	2,521	2,440
Closing Balance (Gross NPA)	24,048	18,014	16,714
Less: Provisions	18,638	13,484	12,355
Net NPA	5,410	4,530	4,359
Recovery in URI/UCI	455	283	360
Gross cash recovery (Recovery + Upgradation)	1,827	1,723	1,519

## Asset Quality

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25
Gross NPA	24,048	18,014	16,714
Net NPA	5,410	4,530	4,359
Gross NPA (%)	3.69	2.54	2.26
Net NPA (%)	0.85	0.65	0.60
Provision Coverage (%)	92.48	93.39	93.60
Slippage Ratio (%)	0.19	0.14	0.16
Credit Cost (%)	0.39	0.28	0.34

# Sector wise Classification of Gross NPA

## Asset Quality

Amt in (₹ Cr)

Sector	QE Dec 24		QE Sep 25		QE Dec 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	1,874	8	1,535	9	1,466	9
Agriculture	9,122	38	8,930	49	8,154	48
MSME	10,222	42	6,306	35	5,870	35
Corporate	2,460	10	999	6	1,090	7
Total Domestic	23,678	98	17,770	99	16,580	99
Overseas	370	2	244	1	134	1
Total Global	24,048	100	18,014	100	16,714	100

# Sector wise breakup of Slippages

## Asset Quality

(Amt in ₹ Cr)

Sector	QE Dec 24		QE Sep 25		QE Dec 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	140	13	149	17	126	11
Agriculture	392	35	503	56	367	32
MSME	490	44	345	38	476	42
Corporate	102	9	-84	-9	185	16
Total Domestic	1,124	101	913	102	1,154	101
Overseas	-19	-1	-18	-2	-14	-1
Total Global	1,105	100	895	100	1,140	100

## Asset Quality

(Amt in ₹ Cr)

Position of ₹ 5.00 crores & above						
SMA Category	31.12.24		30.09.25		31.12.25	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	2,096	0.33	2,460	0.36	761	0.11
SMA-1	2087	0.33	1,685	0.24	558	0.08
SMA-2	3096	0.49	2,020	0.29	4,120	0.57
Grand Total	7,279	1.16	6,165	0.89	5,439	0.75

Sector-wise SMA	30.09.25				31.12.25			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	198	70	133	401	102	64	107	273
Retail	111	48	111	270	59	64	100	223
MSME	523	259	470	1,252	403	235	396	1,034
Corporate	1,628	1,308	1,306	4,242	197	195	3,517	3,909
Grand Total	2,460	1,685	2,020	6,165	761	558	4,120	5,439

## Asset Quality

(Amt in ₹ Cr)

Category	Outstanding as on 31.12.25			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	246	2,759	-	3,005	201	0.57
MSME	165	686	283	1,134	67	
Corporate & Others	45	-	-	45	4	
Total	456	3,445	283	4,184	272	

## Summary of NCLT Cases – Domestic (As on 31.12.25)

### Asset Quality

(Amt in ₹ Cr)

Particulars	No. of Accounts	Total Book Outstanding (FB)	Provision held	Provision (%)
RBI List -1	2	1,404	1,404	100
RBI List -2	5	1,541	1,541	100
Cases filed and admitted in NCLT by our Bank	68	5,684	4,839	85
Cases under admission in NCLT by our Bank	14	783	718	92
Cases filed and admitted in NCLT by other Bank	222	22,700	22,038	97
Cases under admission in NCLT by other Bank	6	390	321	82
Total	317	32,502	30,861	95

Cash Recovery in NCLT Accounts: ₹1257 Cr in FY26 (Up to 9M Dec-25)

# Capital Adequacy

## Capital & Share Holding

Particulars	31.12.24	30.09.25	31.12.25
Capital Adequacy - Basel III			
CET-1 Capital	58,197	66,255	66,311
Tier I Capital	61,049	69,107	69,163
Tier II Capital	10,775	10,459	13,122
Total Capital (CRAR)	71,824	79,566	82,285
Risk Weighted Assets (RWA)	4,48,923	4,76,865	4,81,515
CET-1 (%) including CCB	12.96	13.89	13.76
Tier I (%)	13.60	14.49	14.36
Tier II (%)	2.40	2.19	2.73
Capital Adequacy Basel III (%) (incl CCB)	16.00	16.69	17.09

(Amt in ₹ Cr)

Particulars	31.12.24	30.09.25	31.12.25
Total RWA	4,48,923	4,76,865	4,81,515
Credit – RWA	3,88,195	4,08,767	4,11,467
Market – RWA	15,076	16,479	18,429
Operational – RWA	45,652	51,619	51,619

### Capital Plan

#### Capital Raising Plan for FY 26

Tier II Bonds



► ₹ **2500** Crores  
(Raised on 12.12.2025)

Additional Tier I Bonds



► ₹ **2500** Crores  
(To be raised )



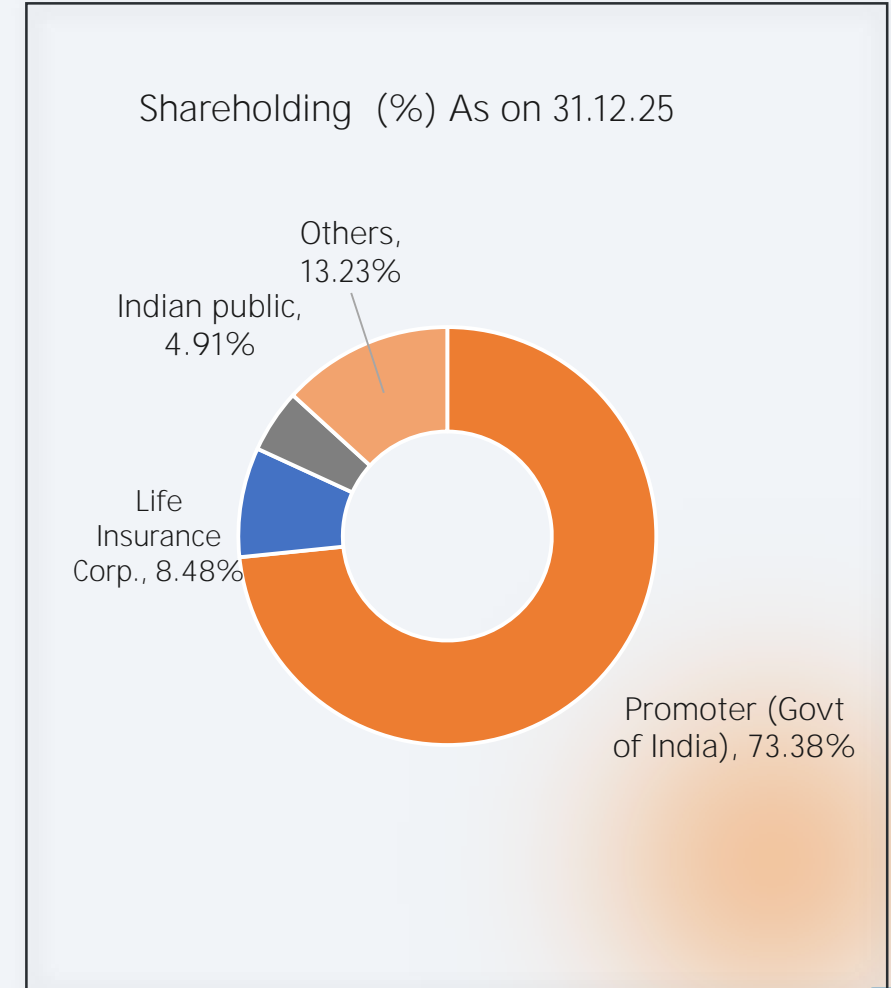


# Ratings & Shareholding Pattern

## Capital & Share Holding

Rating Agency	Rating
Domestic Long Term Rating	
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
Acuite Ratings	AAA (Stable)
Infomerics	AAA (Stable)
Domestic Short Term Rating	
CRISIL Ltd.	A1+
CARE Ratings	A1+
Overseas Rating	
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

Particulars	Shareholding (%) As on 30.09.25	Shareholding (%) As on 31.12.25
Government of India	73.38	73.38
Life Insurance Corp	8.48	8.48
Indian Public	5.93	4.91
Others	12.21	13.23
Total	100.00	100.00



## Digital Banking

### WhatsApp Banking @ +91 7997987601

- Access to a range of 26 services designed to meet daily banking needs.
- Over 6.4 lakh Active Users.

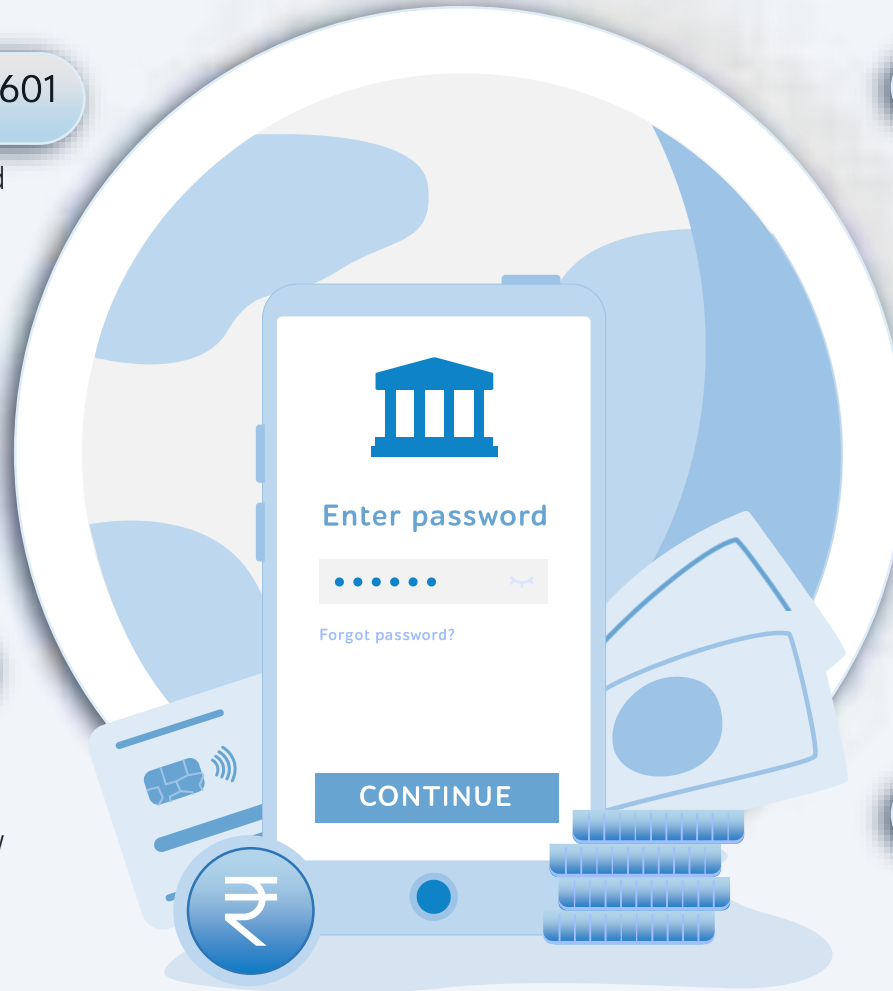
### BOI Omni NEO Platform

#### New Features

- UMANG App Integrated
- UPI Mapper Implemented
- PMNRF Donation Facility made available

### Awards & Recognitions

- IBEX INDIA BFSI Tech Awards 2025 Most Innovative Use of Technology.
- 1<sup>st</sup> bank to achieve Website Quality Certification for our Official Site under GIGW Manual 3.0 Standards.
- Bharat Collection Summit and Awards 2025, under "Best use of Data Analytics in Collection" category.



### Digital Lending Platform

- Digital journey to a host of banking products; 50 products (32 Assisted + 18 Self-serve) now live.
- 7.76 lakh loan accounts opened in Q3FY26; 1.63 lakh accounts through web journey.

### Debit/Credit Cards – New Launches

- Star Lakshmi Credit Card – New Platinum Variant of RuPay Credit Card exclusive for Women.
- Reserve Pay in Credit Cards – Pre-authorized hold in Credit Card limit for hassle-free multiple transactions with a single merchant.

### Biometric UPI Authentication

- Seamless UPI transaction with biometric authentication process.

## Digital Banking

### Resiliency Operations Centre(ROC)

#### Centralized Monitoring Hub

- 24x7 monitoring team for all critical banking applications.
- Faster incident resolution.
- Mean Time to Detect incidents improved from 45 mins to 15 mins.

### Centralised Digital Payment Processing System

- Major payment rails under one umbrella. Supports UPI, IMPS, NACH, RTGS, NEFT, BBPS, & SWIFT
- Seamless Transactions, Enhanced Control, Improved Efficiency & Future-Ready

### Project Star NexTech

#### Digital & Technology Transformation

- Redesigning existing App, Web and branch assisted journeys.
- Building effective ecosystem with Fintech partnerships.

### Open BOI (API Banking)

- Redefining API framework to explore new business models.
- API Banking to offer tailored customized services to Corporate customers.

### Project Star ADITYA

#### Enhanced Enterprise Datawarehouse & Analytics Centre of Excellence

- Business Intelligence tool.
- Advance Analytics Platform.
- Data Quality & Governance Platform.
- Smart interactive account statement solution.

### Intelligent Process Automation

#### Automating manual & repetitive tasks

- Automating a minimum of 100 tasks.
- 35 process automated so far, saving more than 50,000 man-hours.

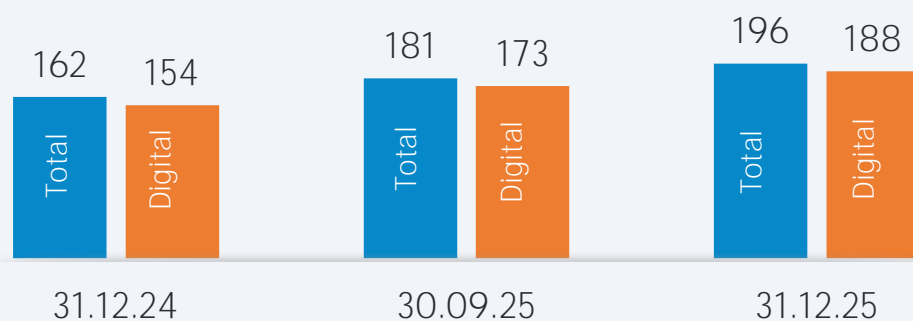
### Fintech Centre of Excellence (CoE)

- A future ready robust platform for innovation, collaboration and transformation across all banking business segments.

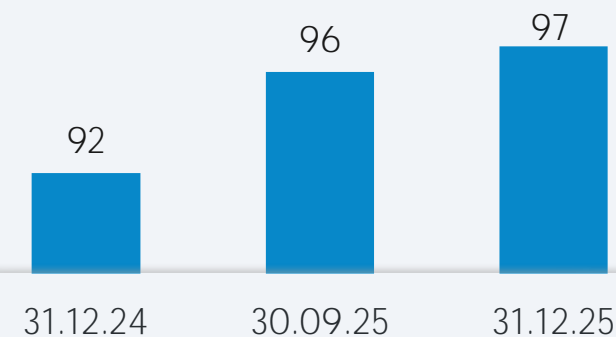


## Digital Banking

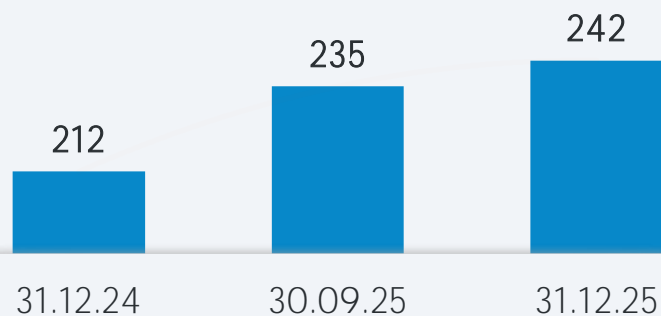
### Quarterly Transaction Count (in Cr)



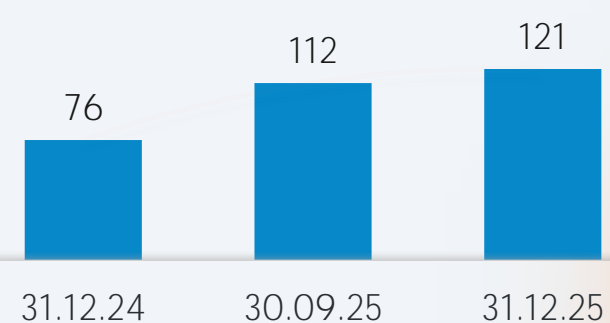
### Internet Banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile Banking Users (in lakhs)



# Major Products offered through Digital Lending Platform

## Digital Banking

Retail	Agriculture	MSME	Resources
<ol style="list-style-type: none"><li>1. Star Home Loan</li><li>2. Top Up Loan</li><li>3. Vehicle Loan</li><li>4. Education Loan</li><li>5. Loan/OD Against Property</li><li>6. Pensioner Loan</li><li>7. Personal Loan</li><li>8. Solar Roof Top Loan</li><li>9. Smart Home Loan</li><li>10. Earnest Money Deposit Scheme (Retail)</li></ol>	<ol style="list-style-type: none"><li>1. KCC - Crop Loan / Animal Husbandry</li><li>2. Krishi Vahan</li><li>3. Self Help Group</li><li>4. Bhoomihin Kisan Card</li><li>5. e-Smart Dairy</li><li>6. Gold Loan</li><li>7. KCC Renewal</li></ol>	<ol style="list-style-type: none"><li>1. MSME Renewal upto 10.00 lakh</li><li>2. MSME up to ₹500 lakh</li><li>3. Mudra – Sishu</li><li>4. Mudra – Kishor</li><li>5. Mudra – Tarun</li><li>6. Vehicle Express Loan (up to 100 lakh)</li><li>7. Star Digibiz (up to 100 lakh)</li></ol>	<ol style="list-style-type: none"><li>1. Saving Accounts</li><li>2. Current Accounts</li><li>3. Term Deposits</li><li>4. Recurring Deposits (Including Flexi RD)</li><li>5. Harit Jama Yojana - Green Deposits</li></ol>

## Other Parameters



Tools for the detection of Mule Accounts

- MuleHunter.AI - Tool
- I4C - Data
- AMLOCK – Tool
- NPCI – Data
- Dept of Telecom (DOT) - Data



Cyber Security Center of Excellence (CS-CoE)



Compliant to RBI CSF 2016 & IT GRC 2024



ISO 27001:2022  
ISO 22301:2019  
PCI DSS Certified



Proactive Attack Surface Management



Centralized Cyber Threat Intelligence Management



Extensive Cyber Awareness Activities during National Cyber Security Awareness Month (NCSAM) October 2025

## Achievements



NCIIPC's CII SECEX 2025: Second Runner Up in Cyber Exercise



4<sup>th</sup> IBA CISO Citation 2025  
Cyber security compliance champion- winner



DSCI Excellence Awards 2025  
Best Security Practices in Banking Sector- Finalist



4<sup>th</sup> IBA CISO Citation 2025  
Cyber security Incident response –Runner Up



4<sup>th</sup> IBA CISO Citation 2025  
Cyber Security Transformation of the Year –Special mention



DSCI Excellence Awards 2025  
Security Leader of the Year – Finalist



## Other Parameters

Categories	No of foreign offices
Overseas Branches (21)	21
Overseas Subsidiaries (4)	23
Overseas Associates (1)	1
Representative Offices	1
IFSC Banking Unit (IBU)- GIFT City	1
Total No of Foreign Offices	47



Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Dubai, Singapore, Hong Kong, New Zealand and Tokyo. Spread across 5 continents and 15 countries viz., USA, Cayman Islands, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand & Japan



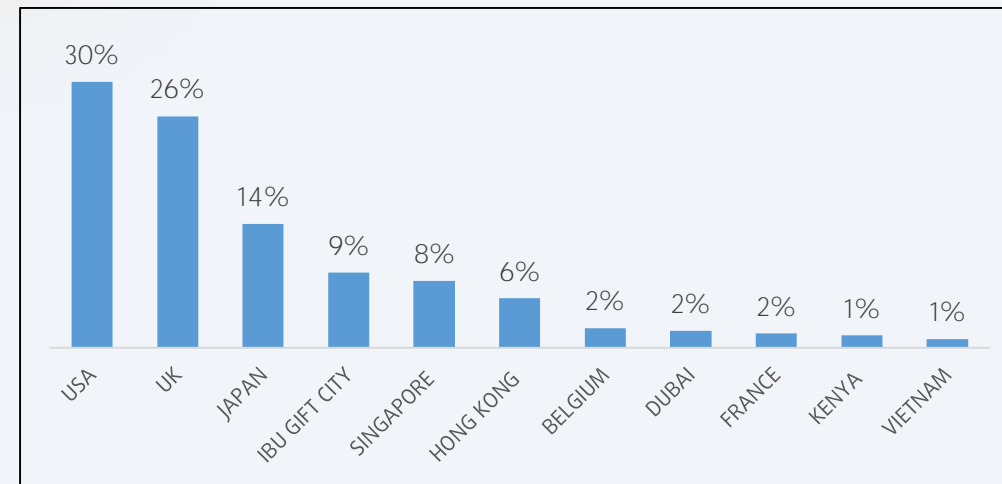
## Other Parameters

### Select Business Parameters of Overseas Branches

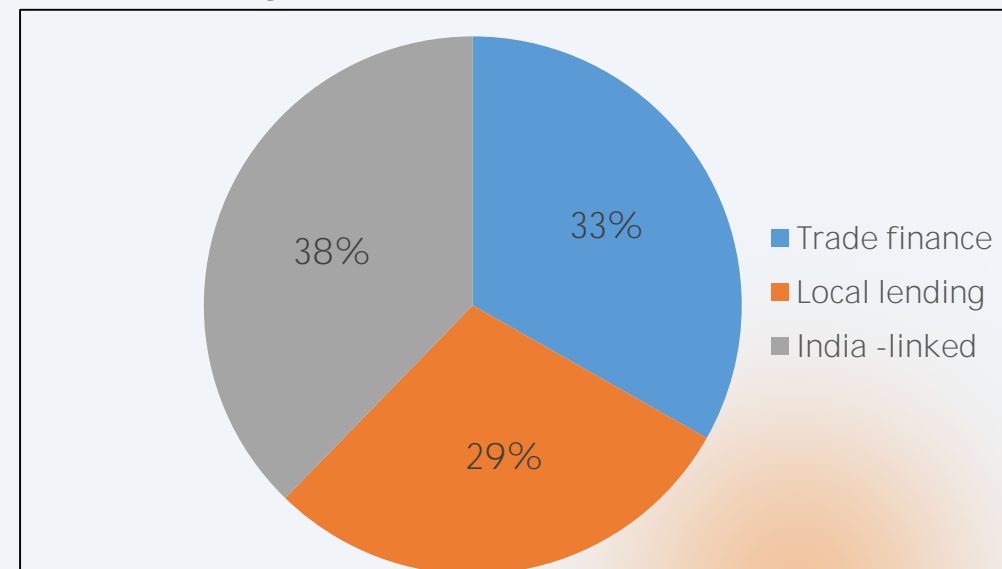
(Amt in ₹ Cr)

Parameters	31.12.24	30.09.25	31.12.25
Deposits	1,16,163	1,23,203	1,21,789
Advances	1,05,238	1,11,795	1,11,234
Business Mix	2,21,401	2,34,998	2,33,023
Total Income	2,093	2,188	2,165
Operating Profit	332	419	523
Net Profit	275	337	495
Gross NPA	370	244	134
Net NPA	96	61	58

### Geography-wise Advances Composition (%)



### Segment-wise Loan Composition





## Other Parameters

(Amt in ₹ Cr)

Subsidiaries / Associates	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	261	553	792	1,345	46	13	6
Bank of India (Tanzania) Ltd.	79	606	510	1,116	53	13	9
Bank of India (Uganda) Ltd.	372	849	609	1,458	100	59	40
PT Bank of India Indonesia, Tbk	1,891	1,950	2,258	4,208	173	26	20
Indo Zambia Bank	167	8,579	4,049	12,628	898	476	301

- Business Figures as on 31.12.25
- Income & Profit Figures is for 9M ended 31.12.25

## Other Parameters

(As on 31.12.25)

S No	Name of the Company	Nature of Business	Carrying value (in INR Crores)	Percentage Holding
Subsidiaries - Domestic				
1	BOI Merchant Bankers Ltd.	Merchant Banking activities	10.00	100.00
2	BOI Services Ltd.	Depository Participants & Corporate BSA Activity for Bank of India	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund business	69.36	100.00
4	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.01	100.00
Associates - Domestic				
5	STCI Finance Ltd	NBFC	130.10	29.96
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26.02
7	Madhya Pradesh Grameen Bank	Regional Rural Bank	915.85	35.00
Joint Venture - Domestic				
8	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	27.48

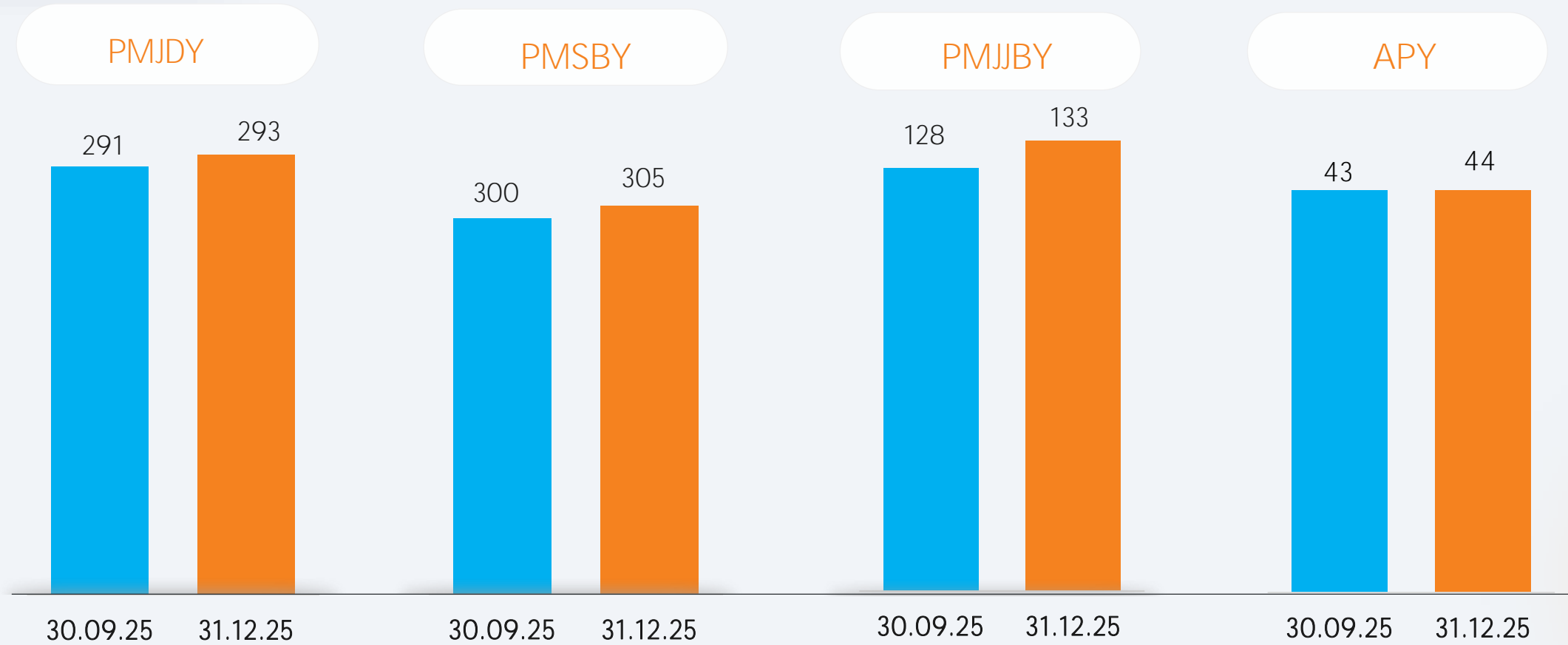
## Other Parameters

Branch Network	30.09.25	31.12.25
Domestic Branches	5,375	5,447
▪ Metro	993	1010
▪ Urban	874	890
▪ Semi Urban	1,598	1,625
▪ Rural	1,910	1,922
Overseas Branches	22	22
Digital Banking Units (DBU)	2	2
Total No. of Branches (Incl. DBU)	5,399	5,471
No of ATMs & CRA	7,696	7,695
No of BCs	23,956	24,762
Total No of Customer Touch points	37,051	37,928



## Other Parameters

(Numbers in Lakhs)



## Other Parameters

### No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	69	425
SME City Centre & SME Urban Centre	140	1026
Retail Business center	143	908
Star Krishi Vikas Kendra	165	558
Foreign Exchange Back Office	1	107
Transaction Monitoring & KYC AML Department	1	72

### Human Resource and business ratios

Parameter	As on 31.12.25
Total No. of Employees	51,157
Female Employees	15,285
Male Employees	35,872
Business Per Employee (Rs. lakhs)	3,074 (2,955 as on 30.09.25)
Profit Per Employee (Rs. lakhs)	21.07 (19.94 as on 30.09.25)

## Other Parameters



### Linking Business Strategy with HR



- Performance reviews : Catchment area potential and risk appetite linked targets and daily business insights, facilitating effective business reviews and reinforcing performance-oriented culture.
- Potential and Gen AI linked manpower planning: Scientific assessment of officer requirement to improve customer service; identification of Gen AI based medium to long term productivity initiatives.
- People Analytics: Robust analytics on employee performance, sentiment and skills to digitally identify development plans, postings and promotions.
- Wall of Fame : Digital recognition platform celebrating top performers.



### Driving Engagement and Wellness



- Employee wellness platform: Offering 24x7 professional counselling for emotional wellbeing.
- New engagement modes: Leadership podcasts for communicating vision and experiences.
- Voice of employees : Multiple touchpoints including open houses, satisfaction surveys.
- Smart Relocation Guide: Gen AI powered list of resources to help ease out stress of settling in new posting locations.
- Mentorship: Building a psychologically safe platform to seek assistance & discuss professional challenges.



### Building strong Learning Culture



- L&D COE : New learning ecosystem (Star APEX) making training more relevant and aspirational; two COEs launched at MDI and Noida.
- Gen AI tutors : To help employees master product knowledge & behavioral skills through quizzes and real-life simulations (Star VidyAi).
- IDP : Personalized 60-hour learning journeys for all officers based on skills and career path.
- Revamped Senior Leadership Programs: Customized programs with premier institutes like IIMs; evolving topics like Leading in the Age of (Gen)AI

## Selective Impact Metrics

25 Lac+ page hits on the Digital HR platform (StarLIGHT) in ~18 months since launch

120%+ improvement in EASE 7.0 metrics related to "Developing employees for emerging banking priorities"

# Environmental, Social & Governance (ESG)

# E

## Environmental



- CareEdge-ESG has assigned CareEdge ESG-1 Rating (Score of 74.5) to BOI.
- Green Finance exposure has crossed ₹10,700 Crs.
- Over 19,000 households sanctioned rooftop solar power.
- Under Star Energy Saver scheme (for modernizing MSMEs with energy efficient and clean machinery) in FY26 alone we disbursed over ₹390 Crs.
- Total 22 sites of BOI have solar panels installed with a cumulative solar power capacity of 580 kW.
- Dedicated Team for Green Initiatives.
  - Green Team – for Green Finance.
  - Green Cell – for Green Strategy.
- Frontline staff handling corporate customers undergone training ESG, Sustainability & Climate Risk All new recruits are being mandatorily trained in ESG.

# S

## Social



### Inclusive Growth

- Around ₹2,000 Cr has been sanctioned under Sustainable Water and Waste Management.
- In FY26 alone we have financed over 18,000 homes under Affordable Housing Scheme.
- 2.93 crore PMJDY accounts - bringing accessible banking to the unbanked.
- Over 21 lakh farmers supported through KCC alone.

### Women Empowerment

- Over 4 lakh women entrepreneurs assisted under various schemes.
- Financed over 3.50 lakh women SHG groups
- 32% of our 26 lakh MUDRA account beneficiaries are women.
- 9,400 plus girl children supported under Star Angel Scheme.

### Investing back in communities we serve

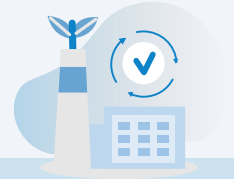
- 87% YoY increase in CSR Budget in FY2026.
- 28 lakh plus individuals counseled through FLCC Centers so far.
- Around 20,000 individuals trained through RSETIs in FY26. All 43 RSETIs graded AA rating for FY25.

### Diversity

- Women constitute 29.9% of our workforce.
- 2.6% of our staff comprises of differently abled persons.
- 74 of our employees are from sports fraternity who excel in various National and International events.

# G

## Governance



- Well defined corporate governance policies.
- Whistle blower policy – enhancing transparency.
- A culture of integrity & honesty is nurtured through strong ethical codes.
- Prevention of sexual harassment of women at workplace policy.
- Well defined business continuity plan for seamless transition in unexpected circumstances.
- Strong priority on cyber security & fraud risk management.
- Over 2 lakh man hours of training to employees in various banking aspects.



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# THANK YOU



We express our gratitude to all our esteemed stakeholders for their support & trust and solicit their continued patronage to make our Bank grow exponentially in the coming years.

