संदर्भ क्र. Ref No.:HO:IRC:AS:2026-27:130

दिनांक Date: 24.07.2026

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

महोदय/महोदया Dear Sir / Madam,

Investor's Presentation-
Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the 1st Quarter ended 30.06.2026

We enclose copy of Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 1st Quarter ended 30.06.2026.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

USHA RAMSINGHANI

Digitally signed by: USHA RAMSINGHANI
DN: CN = USHA RAMSINGHANI C = IN O = BANK OF INDIA OU = INVESTOR RELATION CELL
Date: 2026.07.24 16:51:50 +06'30'

बैंक ऑफ इंडिया BANK OF INDIA प्र.का. H.O. निवेशक संबंध कक्ष Investor Relations Cell

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Ph.: (022) 6668 4490/ 4491 Email: headoffice.share@bankofindia.bank.in

Performance Analysis

Q1 FY 2026-27

Bank of India

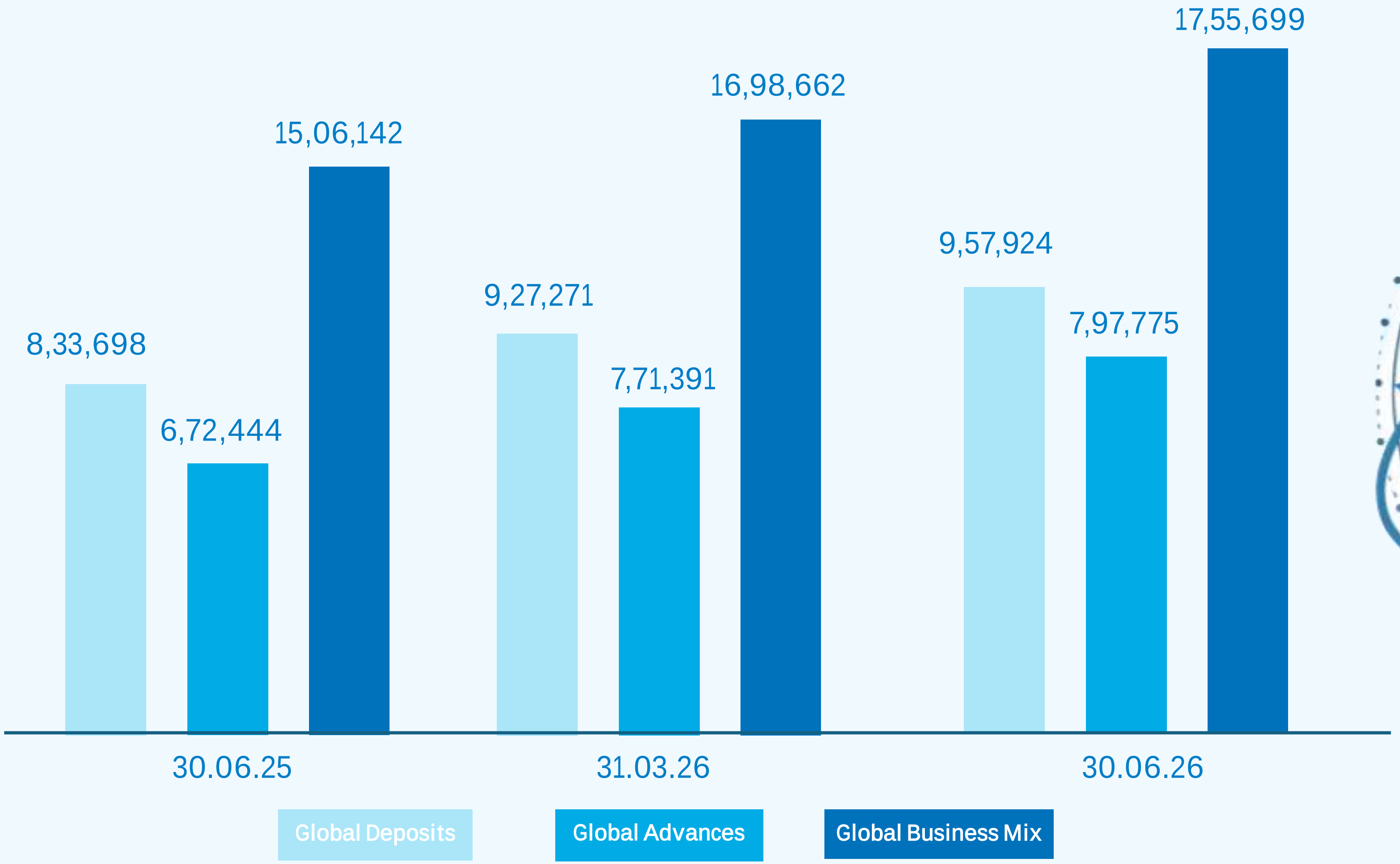
Key Highlights
Q1 FY 2026-27 (YoY)

Global Business	16.57%	↑
RAM Growth	19.75%	↑
Net Profit	36.23%	↑
Global Deposits	14.90%	↑
Retail Advances	20.60%	↑
Gross NPA	111 bps	↓
Global Advances	18.64%	↑
Agriculture Advances	18.92%	↑
Net NPA	24 bps	↓
Corporate Advances	18.44%	↑
MSME Advances	19.34%	↑
CRAR	130 bps	↑

Business Performance

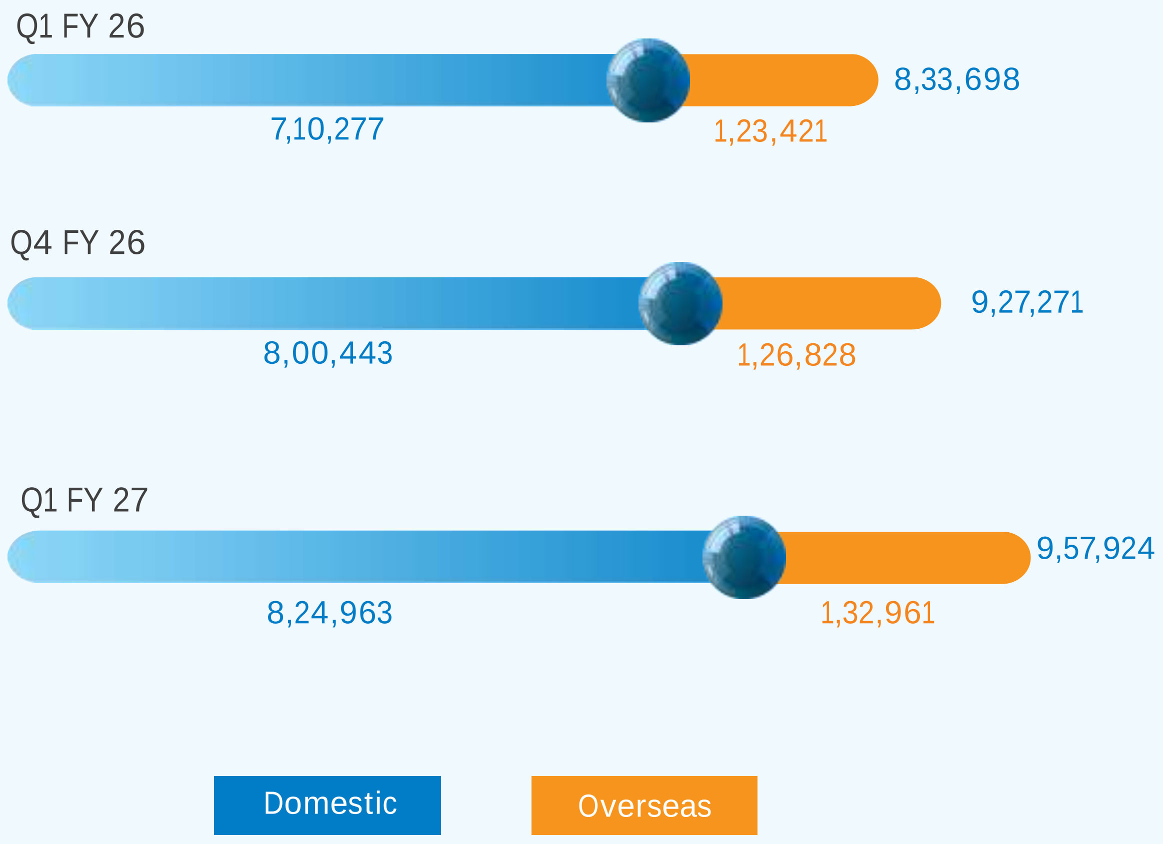
Global Business Mix

(Amt in ₹ Cr)

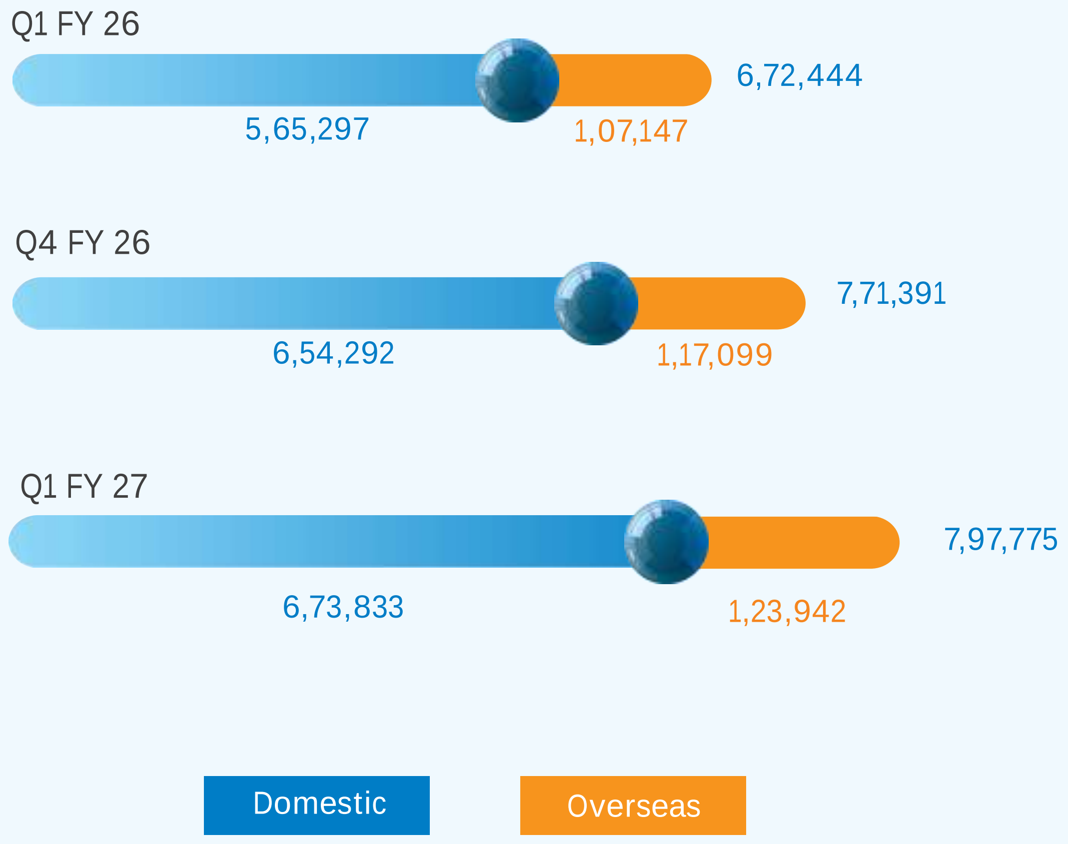


(Amt in ₹ Cr)

Domestic & Overseas Deposits



Domestic & Overseas Advances



Global Deposits & Advances - Growth

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26	QoQ Growth		YoY Growth	
				Amount	%	Amount	%
Global Deposits	8,33,698	9,27,271	9,57,924	30,653	3.31	1,24,226	14.90
Global Advances	6,72,444	7,71,391	7,97,775	26,384	3.42	1,25,331	18.64
Global Business Mix	15,06,142	16,98,662	17,55,699	57,037	3.36	2,49,557	16.57

Global Business crosses ₹17.50 Lakh Crore with 16.57% YoY Growth

Domestic Deposits

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26
CASA Amount	2,81,846	3,00,765	3,02,085
CASA (%)	39.88%	37.64%	36.68%
Total Term Deposits	4,24,952	4,98,193	5,21,377
Retail Term Deposits (%)	46.49%	44.14%	42.00%

Composition of Gross Domestic Advances

(Amt in ₹ Cr)

	Retail	Agriculture	MSME	RAM	Corporate & Others	Gross Domestic Advances	RAM Advances (%)
30.06.25	1,37,782	97,358	92,908	3,28,048	2,37,249	5,65,297	58.03%
31.03.26	1,62,025	1,14,593	1,06,660	3,83,278	2,71,014	6,54,292	58.57%
30.06.26	1,66,170	1,15,782	1,10,881	3,92,833	2,81,000	6,73,833	58.30%
Growth YoY%	▲ 20.60	▲ 18.92	▲ 19.34	▲ 19.75	▲ 18.44	▲ 19.20	

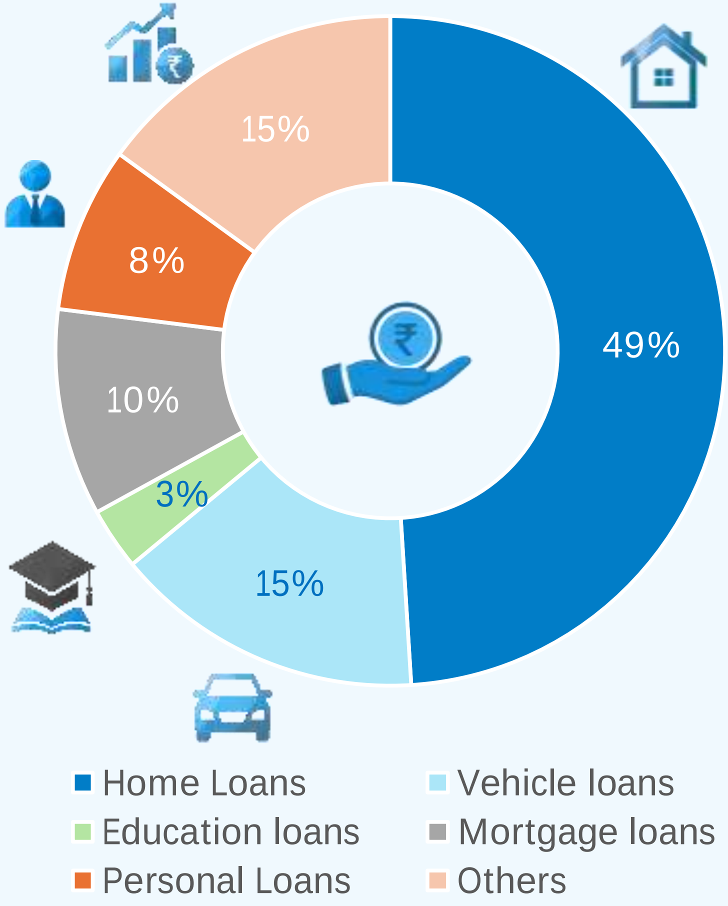
The Bank continues to strengthen its focus on the RAM portfolio, with its contribution to Gross Domestic Advances increasing year-on-year.

Retail Loans

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26	Growth YoY (%)
Home loans	69,197	79,178	81,213	17
Vehicle loans	21,001	24,726	25,296	20
Education loans	3,846	4,590	4,609	20
Mortgage loans	10,762	15,617	16,280	51
Personal loans	12,721	13,168	13,068	3
Others*	20,255	24,746	25,704	27
Total Retail Loans	1,37,782	1,62,025	1,66,170	21

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



Priority Sector Advances

(Amt in ₹ Cr)

Particulars	Regulatory Target	30.06.25	31.03.26	30.06.26
ANBC		4,96,531	5,36,823	5,38,858
Priority Sector		2,28,842	2,48,887	2,53,864
% To ANBC	40.00	46.09	46.36	47.11
Agriculture*		99,025	1,05,022	1,06,986
% To ANBC	18.00	19.94	19.56	19.85
Small and Marginal Farmers		67,751	74,105	76,643
% To ANBC	10.00	13.64	13.80	14.22
Weaker Section		84,821	93,879	96,712
% To ANBC	12.00	17.08	17.49	17.95
Micro Enterprises (PS)		48,265	51,580	51,613
% To ANBC	7.50	9.72	9.61	9.58

* Includes RIDF & PSLC

Priority Sector lending across categories exceed the regulatory targets as on 30.06.2026

Domestic Credit – Industry-wise Outstanding

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26
Infrastructure	58,089	53,392	54,967
Basic Metal & Metal products	18,893	21,570	22,341
Textiles	6,331	6,659	6,934
Gems & Jewellery	3,031	2,995	2,792
Chemicals & Chemical products	7,653	6,532	7,277
Vehicles & Transport equipment	2,079	2,092	2,401
Rubber, Plastic & their products	3,952	4,253	4,356
Construction	4,656	4,009	4,218
Direct Exp to Real Estate Sector	83,701	1,00,026	1,02,938
- Residential Mortgage*	*80,758*	*95,707*	*98,395*
- CRE	*2,944*	*4,319*	*4,543*
NBFC (Incl. HFCs)	66,547	78,864	80,900

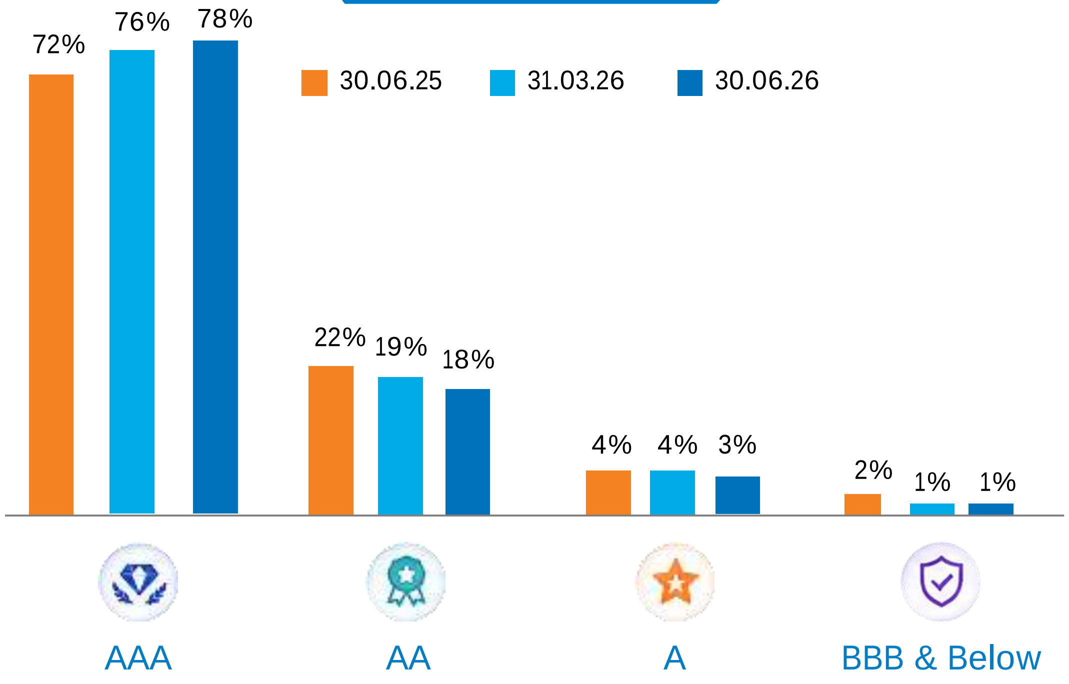
* Includes Priority Sector Housing Loans and all other Residential Mortgages

NBFC Portfolio – Global Outstanding

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26
AAA	61,866	76,456	78,037
AA	18,436	18,830	18,316
A	3,688	3,370	3,315
BBB & Below	1,370	1,399	1,054
Total	85,360	1,00,055	1,00,722

Portfolio Mix (%)



Key Highlights

- AAA segment continues to strengthen, increasing to 78% as on 30.06.26
- Over 96% of the portfolio is in AAA & AA categories
- Well diversified portfolio across various market players
- Low exposure to lower rated assets (BBB & Below)

Global NBFC Portfolio – Rating Profile as on 30.06.2026

(Percentage)

Category	AAA	AA	A	BBB & Below	Total
NBFC-HFC	22	6	--	--	28
PSU	8	1	--	--	9
Bank	4	2	--	--	6
Private	11	3	--	--	14
NBFC-MFI	--	1	--	--	1
Private	--	1	--	--	1
NBFC-Others	55	12	3	1	71
PSU	4	--	2	--	6
Bank	23	--	--	--	23
Private	28	11	1	1	40
Grand Total	78	18	3	1	100

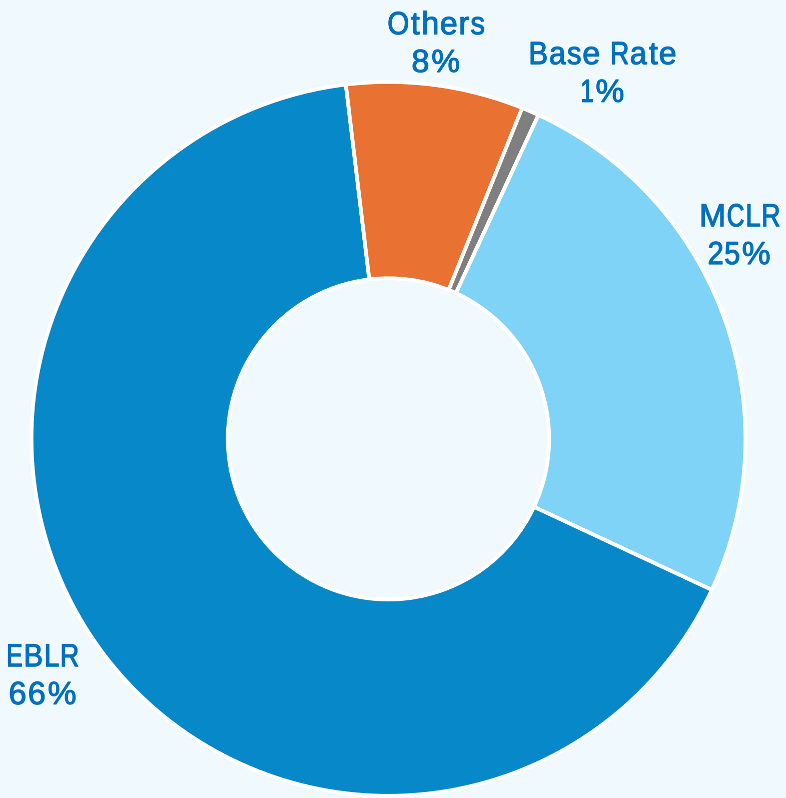
Domestic Advances – Infrastructure Sector Outstanding

(Amt in ₹ Cr)

Particulars	30.06.25	31.03.26	30.06.26
Power	34,066	34,066	35,758
a) SEBs	11,832	11,047	9,366
- Generation	5,611	5,611	4,274
- Transmission	1,655	1,655	1,445
- Distribution	4,566	3,781	3,647
b) PSUs & Pvt Power Cos	22,234	23,019	26,392
Roads and Ports	17,364	12,916	12,669
Other Infrastructure*	6,659	6,410	6,540
Total	58,089	53,392	54,967

* Other Infrastructure includes Telecom, Social Infrastructure, Water & Sanitation, etc.

Benchmark-wise Distribution of Advances – Standard Domestic



(Amt in ₹ Cr)

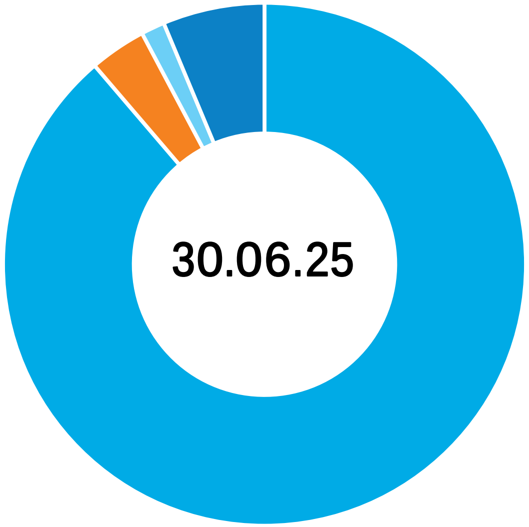
Benchmark Rates	Standard Advances as on 30.06.26	Share (%)
EBLR	4,35,365	66.01
MCLR	1,67,055	25.33
Base Rate	1,793	0.27
Others*	55,323	8.39
Grand Total	6,59,536	100.00

* Includes Fixed Rate loans, FCL, Loan against TDR, etc.

External Rating-wise Distribution of Standard Corporate Advances

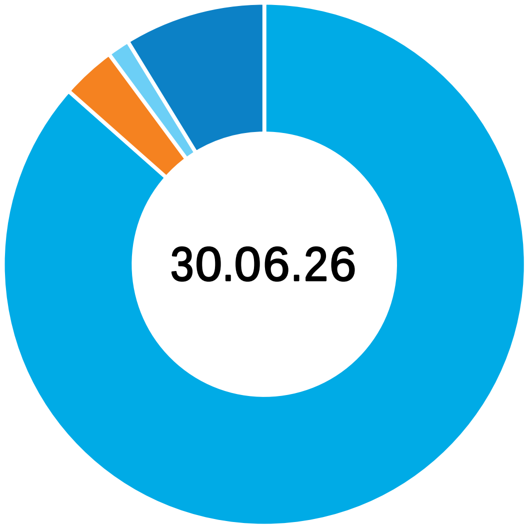
Domestic Corporate Advances – Above ₹ 50 Cr

31.03.26



A & above	86.53%
BBB	3.34%
Below BBB	1.38%
Unrated	8.75%

30.06.26



A & above	86.80%
BBB	3.57%
Below BBB	1.23%
Unrated	8.40%

As of 30.06.26, Investment grade accounts form 90% of our Standard Corporate Advances portfolio

Bank of India

Domestic Investments

(Amt in ₹ Cr)

Particulars	31.03.26 AFS	31.03.26 HTM	31.03.26 FVTPL	31.03.26 SUB-JV	31.03.26 Total	30.06.26 AFS	30.06.26 HTM	30.06.26 FVTPL	30.06.26 SUB-JV	30.06.26 Total
SLR Investments	20,469	1,71,048	17,146	-	2,08,663	23,808	1,77,901	6,860	-	2,08,569
- of which Govt Securities	20,469	1,71,048	17,146	-	2,08,663	23,808	1,77,901	6,860	-	2,08,569
Non SLR Investments	9,110	26,599	6,693	3,638	46,040	10,075	26,554	6,718	3,661	47,009
M Duration	2.45	-	4.52	-	-	2.71	-	3.12	-	-
Total	29,579	1,97,647	23,839	3,638	2,54,703	33,882	2,04,455	13,578	3,661	2,55,578

Financial Performance

Bank of India

Net-Interest Income (Global)

(Amt in ₹ Cr)

Particulars	Q1 FY 26	Q4 FY 26	Q1 FY 27	YoY (%)
Interest Income	18,352	19,476	19,949	8.70
a. Advances	12,792	14,055	14,358	12.24
b. Investments	4,624	4,461	4,532	-1.99
c. Money Market Operations & Others	936	960	1,059	13.14
Interest Expended	12,284	12,746	13,117	6.78
a. Deposits	9,826	10,593	11,046	12.42
b. Borrowings	1,954	1,485	1,454	-25.59
c. Subordinated Bonds & Others	504	668	616	22.22
Net Interest Income	6,068	6,730	6,833	12.61

Non-Interest Income (Global)

(Amt in ₹ Cr)

Particulars	Q1 FY 26	Q4 FY 26	Q1 FY 27	YoY (%)
Commission, Exchange & Brokerage	406	521	404	-0.50
Cross Selling (Third Party Commission)	49	111	59	20.41
Profit from Sale and Revaluation of Investments	820	67	414	-49.51
Profit from Exchange Transactions	106	186	226	113.21
Recovery in Written Off Accounts	322	1,606	609	89.13
Other Non Interest Income	463	719	867	87.26
Non-Interest Income	2,166	3,210	2,579	19.07

Operating Expenses (Global)

(Amt in ₹ Cr)

Particulars	Q1 FY 26	Q4 FY 26	Q1 FY 27	YoY (%)
1. Staff Expenses	2,396	2,811	2,603	8.64
2. Overheads				
a. Rent, Taxes & Lighting	243	277	281	15.64
b. Depreciation on Bank's Property	173	186	195	12.72
c. Printing & Stationery	23	29	25	8.70
d. Postage & Telecommunication	90	78	113	25.56
e. Repairs & Maintenance	26	28	27	3.85
f. Travelling Expenses	110	106	111	0.91
g. Insurance Expenses	255	254	171	-32.94
h. Misc Expenses & Others	909	1,144	835	-8.14
Total Operating Expenses	4,225	4,914	**4,361**	3.22

Bank of India

Operating Profit and Net Profit (Global)

(Amt in ₹ Cr)

Particulars	Q1 FY 26	Q4 FY 26	Q1 FY 27	YoY (%)
Operating Profit	4,009	5,026	5,051	25.99
Provisions for - Bad & Doubtful (NPA)	1,104	1,211	1,144	3.62
- Non Performing Investment	-	-	--	-
- Standard Assets & Others	-8	-221	-181	--
Provisions before Tax	1,096	990	963	-12.13
Profit before Tax (PBT)	2,913	4,036	4,088	40.34
Taxation	661	1,020	1,020	54.31
Net Profit	2,252	3,016	3,068	36.23

Key Financial Ratios (Global)

Particulars	Q1 FY 26	Q4 FY 26	Q1 FY 27
Yield on Advances (%)	8.01	7.59	7.46
Yield on Investments (%)	6.98	6.91	6.87
Yield on Funds (%)	6.96	6.87	6.77
Cost of Deposits (%)	4.85	4.73	4.69
Cost of Funds (%)	4.66	4.49	4.45
Net Interest Margin (NIM) (%)	2.55	2.58	2.52
Cost to Income Ratio (%)	51.31	49.44	46.33
Credit Deposit Ratio (%)	80.66	83.19	83.28
Return on Assets (%)	0.82	1.01	1.01
Return on Equity (%)	13.55	16.36	16.12
Credit Cost (%)	0.17	0.16	0.15
Book Value Per Share (Tangible) (₹)	147.79	165.35	168.97
Book Value Per Share (₹)	151.50	167.37	169.98

Asset Quality

Asset Classification: Global Advances

(Amt in ₹ Cr)

Particulars	30.06.25		31.03.26		30.06.26	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	6,52,804	97.08	7,56,085	98.02	7,83,321	98.19
Gross NPA	19,640	2.92	15,306	1.98	14,454	1.81
- Sub-Standard	4,220	0.63	4,420	0.57	4,454	0.56
- Doubtful	8,149	1.21	9,130	1.18	7,441	0.93
- Loss	7,271	1.08	1,756	0.23	2,559	0.32
Gross Advances	6,72,444	100.00	7,71,391	100.00	7,97,775	100.00

Bank of India

Movement of NPA (Global)

(Amt in ₹ Cr)

Segment	Q1 FY 26	Q4 FY 26	Q1 FY 27
Opening Balance (Gross NPA)	21,749	16,714	15,306
+ Fresh Slippage	2,080	1,269	1,778
+ Debits in existing NPA accounts	69	98	53
Total Addition	2,149	1,367	1,831
- Cash Recovery	1,226	1,773	1,277
- Upgradation	573	88	392
- Written Off	2,459	914	1,014
Total Reduction	4,258	2,775	2,683
Closing Balance (Gross NPA)	19,640	15,306	14,454
Less: Provisions	14,690	11,056	10,435
Net NPA	4,950	4,250	4,019
Recovery in URI/UCI	329	519	272
Gross cash recovery (Recovery + Upgradation)	2,128	2,380	1,941

Asset Quality Ratio (Global)

(Amt in ₹ Cr)

	Gross NPA	Net NPA	Gross NPA (%)	Net NPA (%)	Provision Coverage (%)	Slippage Ratio (%)	Credit Cost (%)
30.06.25	19,640	4,950	2.92	0.75	92.94	0.33	0.17
31.03.26	15,306	4,250	1.98	0.56	93.57	0.18	0.16
30.06.26	14,454	4,019	1.81	0.51	93.83	0.24	0.15

Asset quality strengthened in Q1 FY27: Driven by lower Gross NPA, Net NPA alongside improved Provision Coverage.

Sector wise Classification of Gross NPA

(Amt in ₹ Cr)

Sector	Q1 FY 26		Q4 FY 26		Q1 FY 27	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	1,645	8	1,345	9	1,507	10
Agriculture	8,936	46	7,167	47	6,417	45
MSME	6,563	33	5,288	35	5,488	38
Corporate	2,255	12	1,349	9	885	6
Total Domestic	19,399	99	15,149	99	14,297	99
Overseas	241	1	157	1	157	1
Total Global	19,640	100	15,306	100	14,454	100

Bank of India

SMA – ₹ 5 Cr & above

(Amt in ₹ Cr)

SMA Category	30.06.25		31.03.26		30.06.26	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	1,878	0.29	1,601	0.21	675	0.09
SMA-1	645	0.10	2,709	0.36	2,844	0.36
SMA-2	4,498	0.69	403	0.05	578	0.07
Grand Total	7,021	1.08	4,713	0.62	▼ 4,097	▼ 0.52

Sector-wise SMA	30.06.25				30.06.26			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	277	70	124	471	173	80	76	329
Retail	88	64	87	239	95	57	113	265
MSME	891	388	351	1,630	328	128	275	731
Corporate	622	123	3,936	4,681	79	2,579	114	2,772
Grand Total	1,878	645	4,498	7,021	675	2,844	578	4,097

Overall SMA reduced by ₹2,924 Cr during Q1 FY27 on YoY basis, with the SMA ratio declining from 1.08% to 0.52%, indicating an improvement in the portfolio

Sector wise break-up of Fresh Slippages

(Amt in ₹ Cr)

Sector	Q1 FY 26		Q4 FY 26		Q1 FY 27	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	419	20	84	6	320	17
Agriculture	789	37	455	33	891	49
MSME	753	35	780	57	566	31
Corporate	139	6	25	2	54	3
Total Domestic	2,100	98	1,344	98	1,831	100
Overseas	49	2	23	2	0	0
Total Global	2,149	100	1,367	100	1,831	100

Resolution Framework - Standard Restructuring (Domestic)

(Amt in ₹ Cr)

	Resolution Framework 1.0	Resolution Framework 2.0	One time Restructuring	Total	Provision	% of Gross Advances
Retail	232	2,519	-	2,751	220	0.47
MSME	135	588	240	963	8	
Corporate & Others	21	-	-	21		
Total	388	3,107	240	3,735	228	

The restructured portfolio is only 0.47% of Gross Advances.

Summary of NCLT Cases – Domestic

(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	1,501	1,501	100%
Cases filed and admitted in NCLT by our Bank	74	5,561	4,701	85%
Cases under admission in NCLT by our Bank	12	474	321	68%
Cases filed and admitted in NCLT by other Bank	214	20,990	20,304	97%
Cases under admission in NCLT by other Bank	3	171	151	88%
Cases under ILFS Restructuring	5	1,628	1,491	92%
Total	315	31,729	29,872	94%

The bank maintains strong provisioning against NCLT accounts, with 94% coverage as on 30.06.26

Capital, Share Holding & Group Performance

Bank of India

Capital Adequacy

(Amt in ₹ Cr)

Particulars	Regulatory Capital	30.06.25	30.06.26
Capital Adequacy - Basel III			
CET-1 Capital		66,428	78,778
Tier I Capital		69,280	80,278
Tier II Capital		10,250	11,930
Total Capital (CRAR)		79,530	92,208
Risk Weighted Assets (RWA)		4,57,350	4,93,354
CET-1 (%) including CCB	8.00%	14.52	15.97
Tier I (%)	9.50%	15.15	16.27
Tier II (%)	2.00%	2.24	2.42
Capital Adequacy Basel III (%) (incl CCB)	11.50%	17.39	18.69

Particulars	30.06.25	30.06.26
Total RWA	4,57,350	4,93,354
Credit – RWA	3,87,751	4,25,809
Market – RWA	17,980	13,332
Operational – RWA	51,619	54,213

Capital Raising in FY 27 (AT1 & Tier II Bonds)

Approved **by Bank's Board**

Additional Tier-I: ₹ 2,500 crore
Tier-II Bonds: ₹5,000 crore
Total: ₹7500 crore

(to be raised in FY 27)

Bank of India

Ratings and Shareholding Pattern

Domestic Long Term Rating

CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
ACUITE Ratings	AAA (Stable)
Informerics	AAA (Stable)

Domestic Short Term Rating

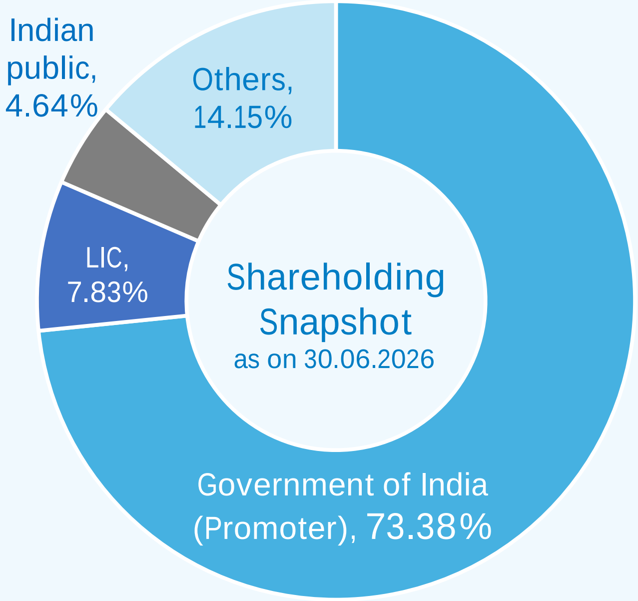
CRISIL Ltd.	A1+
CARE Ratings	A1+

Overseas Rating

Fitch Ratings

BBB-(Long)/F3 (Short) (Stable)

Particulars	Shareholding (%) As on 31.03.26	Shareholding (%) As on 30.06.26
Government of India	73.38	73.38
Life Insurance Corp	8.10	7.83
Indian Public	4.54	4.64
Others	13.98	14.15
Total	100.00	100.00



The bank continues to maintain strong domestic credit ratings of AAA / AA+ across leading rating agencies, supported by a majority Government shareholding of 73.38%

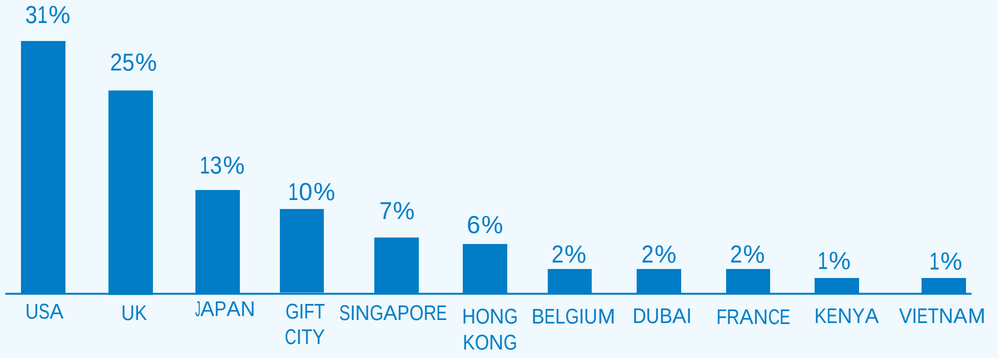
Bank of India

Overseas Business Operations

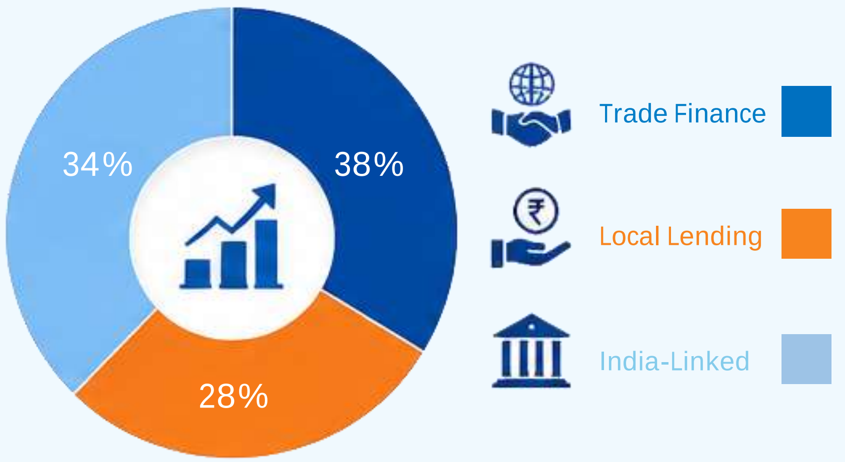
(Amt in ₹ Cr)

Parameters	30.06.25	31.03.26	30.06.26
Deposits	1,23,421	1,26,828	1,32,961
Advances	1,07,147	1,17,099	1,23,942
Business Mix	2,30,568	2,43,926	2,56,903
Total Income	2,126	8,889	2,499
Operating Profit	390	2,221	412
Net Profit	349	1,845	303
Gross NPA	241	157	157
Net NPA	67	58	43

Geography-wise Advances Composition (%)



Advances by Segment (%)



Overseas Subsidiaries and Associates – Q1 FY 27

(Amt in ₹ Cr)

Subsidiaries / Associates	Bank of India (New Zealand) Ltd.	Bank of India (Tanzania) Ltd.	Bank of India (Uganda) Ltd.	PT Bank of India Indonesia, Tbk	Indo Zambia Bank
Capital	256	78	387	1,889	217
Deposits	506	678	961	1,954	11,008
Advances	794	543	694	2,392	5,693
Business Mix	1,300	1,221	1,655	4,346	16,702
Interest Income	13	20	39	55	423
Operating Profit	5	9	27	19	227
Net Profit	3	8	18	15	154

Overseas subsidiaries and associates continued to contribute positively, with all entities reporting profits in Q1 FY 27

Bank of India

Domestic Subsidiaries and Associates – Q1 FY 27

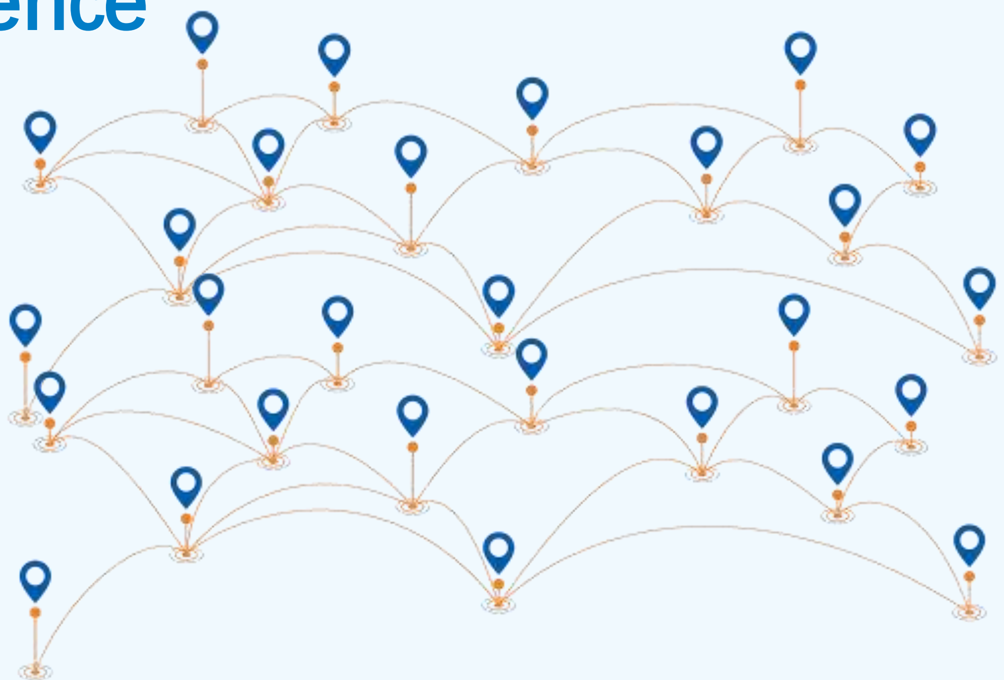
(Amt in ₹ Cr)

	Sr. No.	Name of the Company	Nature of Business	Net Worth (BOI Share)	% Holding
Subsidiaries - Domestic	01	BOI Merchant Bankers Ltd.	Merchant Banking activities	25	100.00
	02	BOI Services Ltd.	Depository Participants & Corporate BSA Activity for Bank of India	41	100.00
	03	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund business	235	100.00
	04	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	1	100.00
Associates - Domestic	05	STCI Finance Ltd	NBFC	1,120	29.96
	06	ASREC (India) Ltd.	Asset Reconstruction Company	85	27.30
	07	Madhya Pradesh Grameen Bank	Regional Rural Bank	1,036	35.00
Joint Venture - Domestic	08	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	521	27.48

The Bank's domestic investment portfolio comprises 8 entities across subsidiaries, associates and joint ventures, supporting a diversified financial services ecosystem

Branch Network & Geographical Presence

Branch Network	30.06.25	30.06.26
Domestic Branches	5,304	5,510
▪ Metro	972	1022
▪ Urban	856	913
▪ Semi Urban	1,575	1,640
▪ Rural	1,901	1,935
Overseas Branches	22	21
Digital Banking Units	2	2



	30.06.25	30.06.26
Total Branches	5,328	5,533
ATMs & CRAs	7,986	7,685
Bank Correspondents	23,676	24,845
Customer Touch Points	36,990	38063

The Banks physical reach in Q1 FY27 is 5,534 branches and over 38,365 customer touchpoints across domestic and overseas locations

Overseas Network

Categories	No. of foreign offices
Overseas branches (20)	20
Overseas subsidiaries (4)	23
Overseas Associates (1)	1
Representative Offices	1
IFSC Banking Unit (IBU)-GIFT City	1
Total No. of Foreign Offices	46

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 14 countries viz., USA, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand & Japan.

Our Singapore Centre completed 75 years of its operations

Digital Banking, HR, ESG & Others

Bank of India

Digital Initiatives

Digital Lending Platform

52 products (34 Assisted + 18 Self-serve) now live; e-Signing & e-Documentation (DDE)

New DR Data Centre

Bank has migrated to a new state-of-the-art disaster-recovery data centre

StarSampark 2.0

Next-gen CRM is being developed for 360-degree customer view with ML-driven insights across branch, mobile, web, & contact-center

FX-Retail Platform

Designed specifically for retail customers to offer Transparent and Competitive Forex Trading

Banking Connect

Interoperable payment system with simpler one-time integration for merchant transactions

Digital Transformation

- 36 ML models in production across eight business domains
- 215+ APIs are live in production with a further 150+ in user-acceptance and security testing
- 126 fintechs empaneled & 14 processes newly automated through robotic process automation

Overseas Initiatives

- Single Euro Payment Area (SEPA) made live for Paris branch operations
- M-PESA mobile money services now available for Kenya Centre

BOI Omni NEO Platform

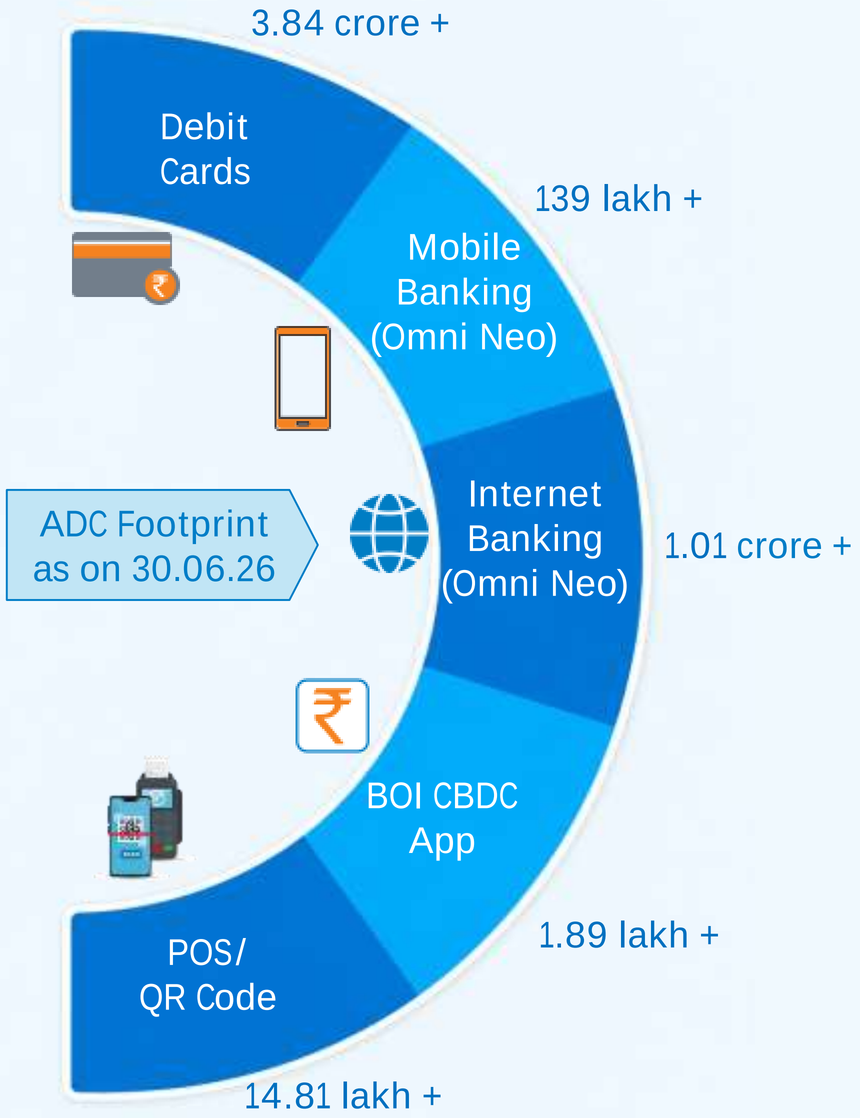
- Omni Corporate Internet Banking is live
- New Virtual Debit Card has been introduced

Centralised V-CIP Centre

Centralized V-CIP centre is now operational for seamless account opening through the E-platform

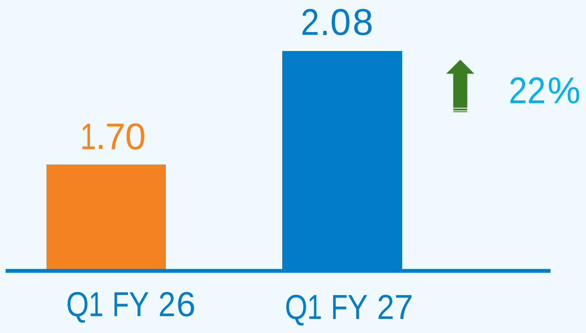
Driving digital innovation to deliver seamless banking experiences and operational excellence.

Digital Banking – Alternative Delivery Channels (ADC)

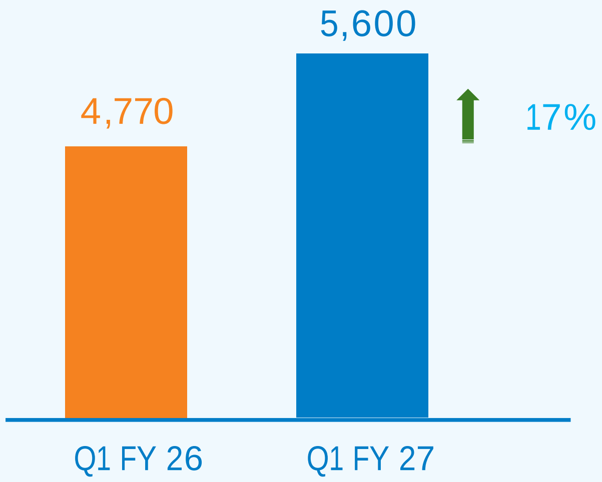


ADC Banking Volumes Q1 FY 27

Growth Volume of Transactions (Nos. in Billion)



Growth Value of Transactions (₹ Billion)



Digitally Generated Business (Q1 FY 27) – Omni Platforms		
Savings/TDR Volume	1,14,382	69% growth
Savings/TDR Value	₹ 2,669 Cr	Compared to ₹779 Cr in Q1 FY 26
Third-Party Product Sales Volume (Insurance/MF/etc.)	86,024	38% growth

Major Products offered through Digital Platform

Retail Loan
- Star Home Loan
- Top Up Loan
- Vehicle Loan
- Education Loan
- Loan/OD Against Property
- Pensioner Loan
- Personal Loan
- Solar Roof Top Loan
- Smart Home Loan

MSME Loan
- MSME Renewal upto 10.00 lakh
- MSME up to ₹750 lakh
- Mudra – Sishu
- Mudra – Kishor
- Mudra – Tarun
- Vehicle Express Loan (up to 100 lakh)
- Star Digibiz (up to 100 lakh)

Agriculture Loan
- KCC - Crop Loan / Animal Husbandry
- Krishi Vahan
- Self Help Group
- Bhoomihin Kisan Card
- e-Smart Dairy
- Gold Loan
- Kisan Tatkal

Deposits
- Saving Accounts
- Current Accounts
- Term Deposits
- Recurring Deposits (Including Flexi RD)
- Harit Jama Yojana - Green Deposits

Digital Lending Platform Adoption in RAM Segment	Total Digital Loan Sanction ₹32,064 Cr (+36% YoY)	Retail Digital Sanction Value ₹13,772 Cr (+34% YoY)	Agri Digital Sanction Value ₹15,796 Cr (+24% YoY)

Digital lending continued to expand across Retail, MSME and Agriculture, supported by strong growth in loan sanctions and digital documentation.

Cyber Security Governance – Compliance & Achievements

Detection Tools of Mule Accounts

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

Cyber Governance and Compliance

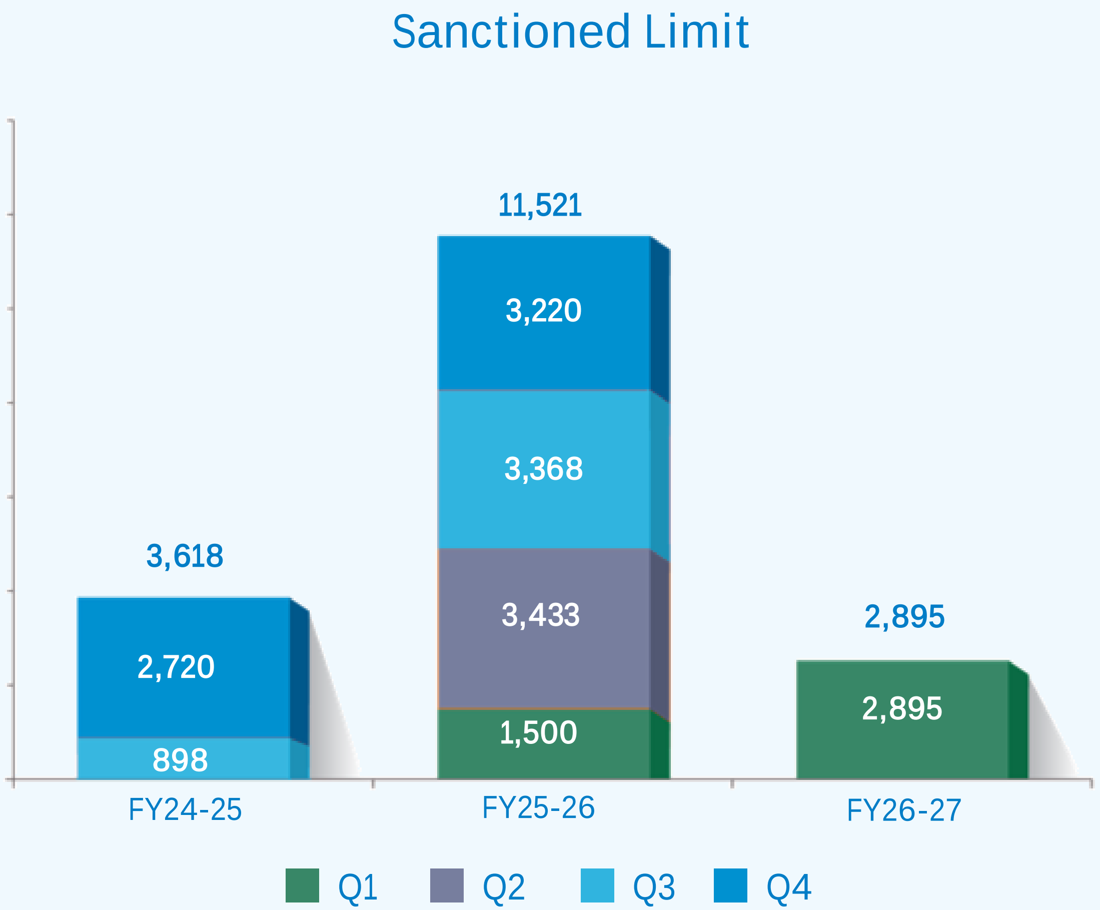
- Cyber Security Center of Excellence (CS-CoE)
- Compliant to RBI CSF 2016 & IT GRC 2024
- ISO 27001:2022 ISO 22301:2019 PCI DSS Certified
- Proactive Attack Surface Management
- Extensive Cyber Awareness Activities
- Centralized Cyber Threat Intelligence Management

BANK'S INITIATIVES

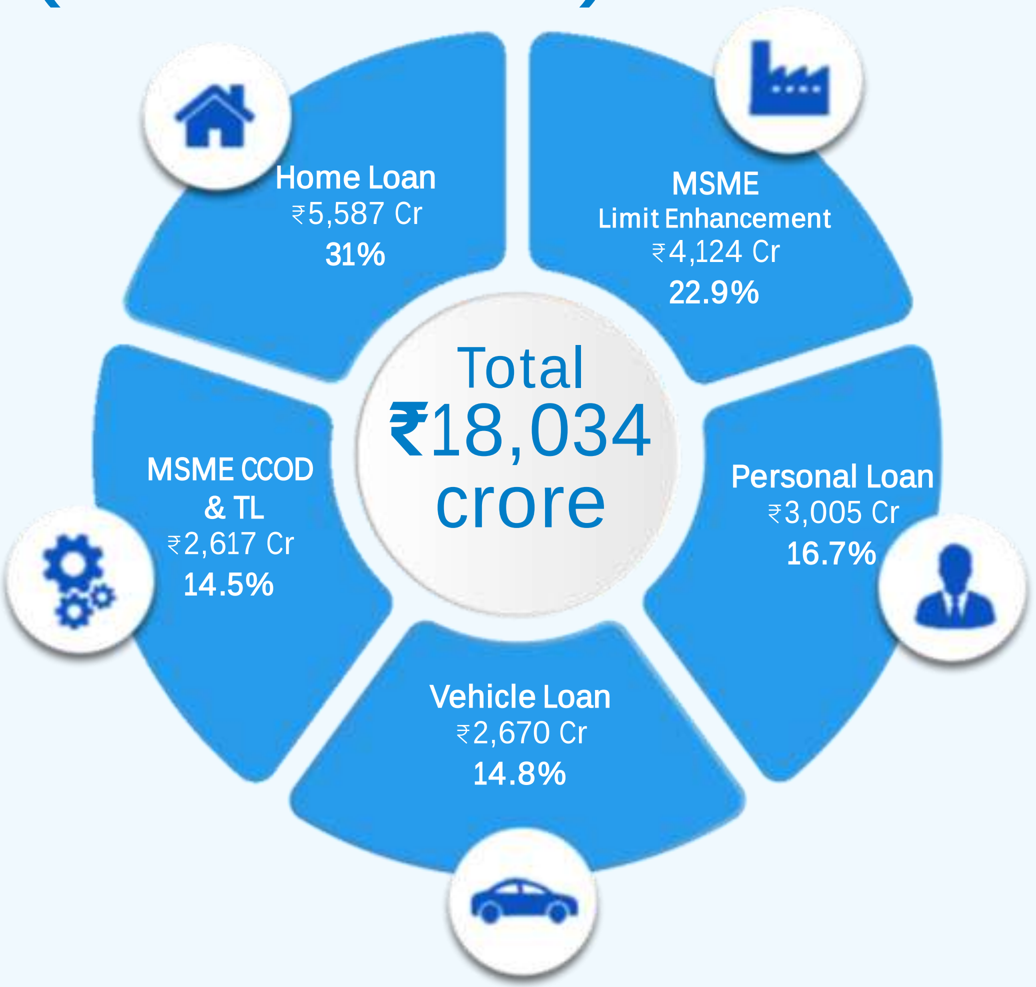
- Bank has initiated in-house Digital Forensic Incident Response Lab (DFIR Lab)
- Bank has initiated AI Enable Red teaming as proactive security measure
- Establishment of Unified Cyber platform
- Preparation of Quantum safe policy and framework for Bank
- Gap Assessment and devising of action plan for AI Generated cyber attack (e.g. Mythos)
- Identification and inventorization of LLMs hosted in Bank
- AI assisted internal vulnerability assessment

Performance of Analytics based Leads (as on 30.06.26)

(Amt in ₹ Cr)

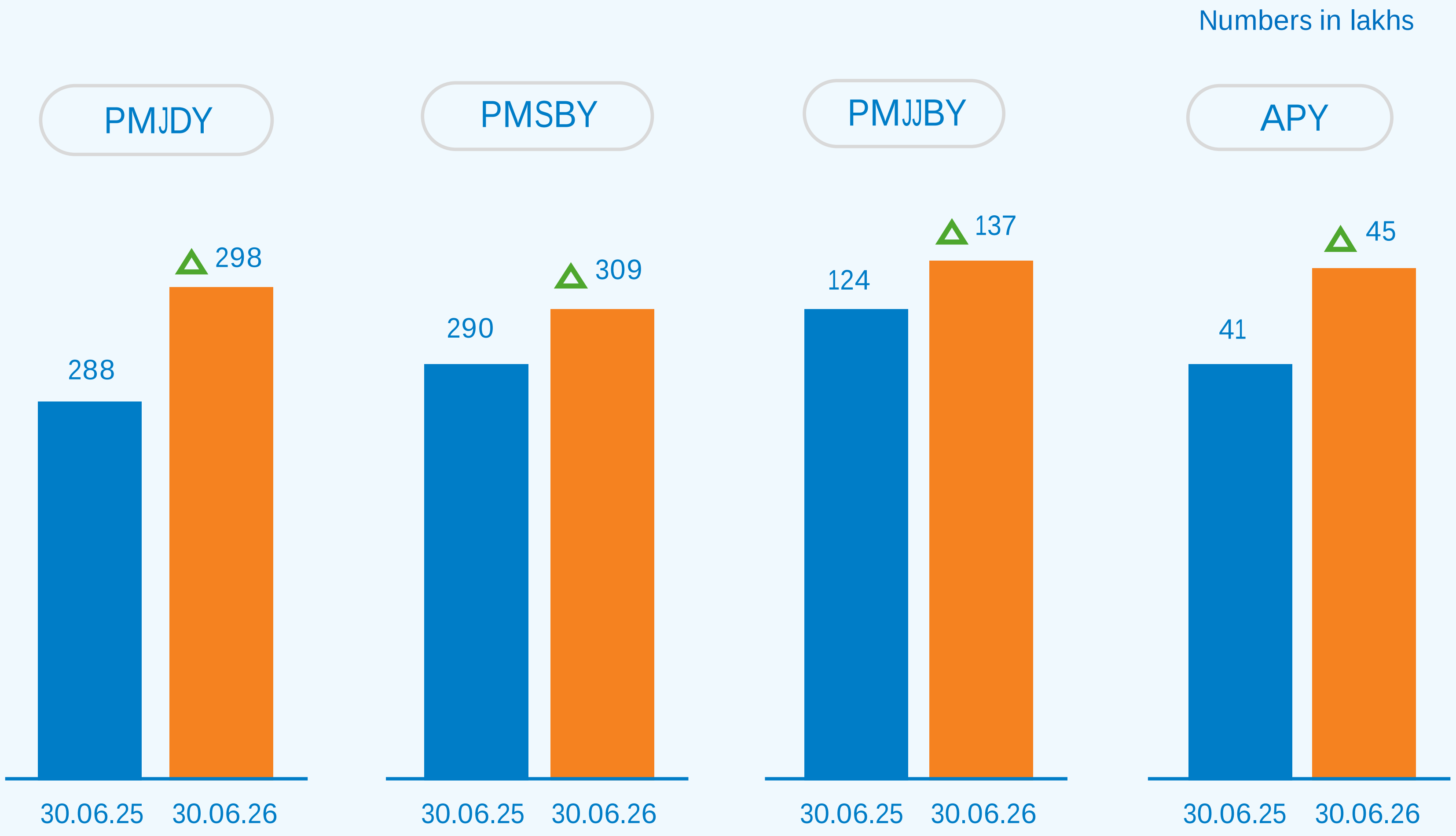


*FY24-25 covers Q3 & Q4; FY26-27 covers Q1



Converted **1,09,524 leads** having sanction limit of **₹18,034 Cr** across 5 models as on 30.06.26.

Inclusive Growth – Financial Inclusion



Key Highlights

- BC/BCAs: 24,845
- Banking services points: 54
- RSETI: 44
- 43 RSETI graded "AA" by Ministry of Rural Development.

Bank of India

Manpower

No. of Centralized Units and Staff – 30.06.26

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	69	411
SME City Centre & SME Urban Centre	133	1023
Retail Business center	144	962
Star Krishi Vikas Kendra	165	562
Foreign Exchange Back Office	1	89
Transaction Monitoring & KYC AML Department	1	79

Human Resource and Business Ratios

Parameter	As on 30.06.26
Total No. of Employees	52,366
Female Employees	15,824
Male Employees	36,542
Business Per Employee (₹ lakhs)	3,353 (2,948 as on 30.06.25)
Profit Per Employee (₹ lakhs)	23.43 (17.63 as on 30.06.25)

Optimal Use of Talent. Delivering Performance. Creating Value | Empowered teams. Efficient structure. Stronger tomorrow.

People Initiatives – Project StarLIGHT

New Features added during Q1 FY 27

Performance Analytics
Dashboards translating business data into real-time, actionable insights for frontline staff

Social Recognition Platform
A digital space where staff publicly celebrate wins, fostering a culture of everyday appreciation and visibility

Business-Linked Training
Aligning training directly with Bank's goals – so learning directly improves job performance and drives business results

Selective Impact Metric

50 Lakh+ page hits on the Digital HR platform (StarLIGHT) in ~24 months since launch

120%+ improvement in "Developing employees for emerging banking priorities"

Manpower Composition

Manpower Position	Numbers
Officer	29,666
Award Staff	22,700
Total	52,366

Staff Average Age	Numbers
<30	8,359
≥ 30 to 40	29,476
> 40 to <50	8,160

Bank of India

Learning & Development Initiatives

Operational Risk and Resilience for top executives of the Bank

Advanced Leadership for Women Executives AGM & Above

GEN AI Use Cases and Digital Products

Bank-wide Inclusivity:
Disability Awareness Sensitisation E-learning for All Employees

Acquisition of new Learning Management System (LMS)

Inclusive Service training for front line staff: regional language, sign language etc.

Cross Institution / Bank Training to progress from **"In house" to "Industry Level".**

Environmental, Social & Governance (ESG) Updates Q1 FY 27

Environmental

- Bank continue to maintain CareEdge ESG-1 Rating, while improving composite score to 76.4.
- Impact: Bank has completed impact assessment of its green finances. Cumulatively Bank has abated 0.78 Million Metric Tones of Co2 through advances in green sector.
- Green Finance exposure has crossed ₹14,000 Crs with renewable energy's share at 72% and that of sustainable water & waste management at 19%.
- In Q1 FY 27, Bank has garnered ₹917 crore of green deposits; Cumulative green deposits are at ₹1,880 crore.
- 32 sites of the Bank have been installed with solar panels. All three head office building are certified Green buildings and utilize 100% green energy to function.

Social

Inclusive Growth

- Accessible banking to the unbanked – 2.98 Cr + PMJDY accounts so far; Cumulative balance: ₹17,000 Cr+
- Over 21 lakh farmers supported through KCC
- Total beneficiaries under PM Svanidhi scheme stands at 7.91 lakh small vendors; Total sanction limit: ₹1,200 Cr

Investing back in communities we serve

- 50% CSR Spending towards Health & Family Welfare.
- Over 4.42 lakh individuals trained through RSETIs in FY26.

Women Empowerment

- Financed over 3.57 lakh women SHG groups.
- 37% of our total 47 lakh MUDRA account beneficiaries are women. In total, 25% of our MSME advances have been availed by women borrowers.

Diversity

- Women constitute 30% of workforce.
- 2.6% of staff comprises of differently abled persons.
- 71 of employees are from sports fraternity who excel in various National and International events.

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.

Customer Service Excellence

CRM Next

End-to-End Complaint & Grievances Redressal Mechanism

Various Level Intake

Digital platform, Email, Social Media, Internet & Mobile banking, Bank's website portal & Branches

Regulatory Channel

Smooth workflow for Banking Ombudsman, CPGRAMS etc.

Automate Flow

Immediate acknowledgement With Tracker ID for future reference for resolution and also generated alert through SMS or Email.

Initiatives for Customer CRM Next Service Excellence

Customer Excellence Branch Banking Department (CEEB)

For better customer Redressal and coordination with all level including DFS , CEBB department was formed to provide 360- degree solution to end-to-end customer service .

Star Sampark

A Digital platform was formed for better customer Redressal on real-time basis.

Escalation Matrix

Five level automated escalation System to ensure timely resolution.

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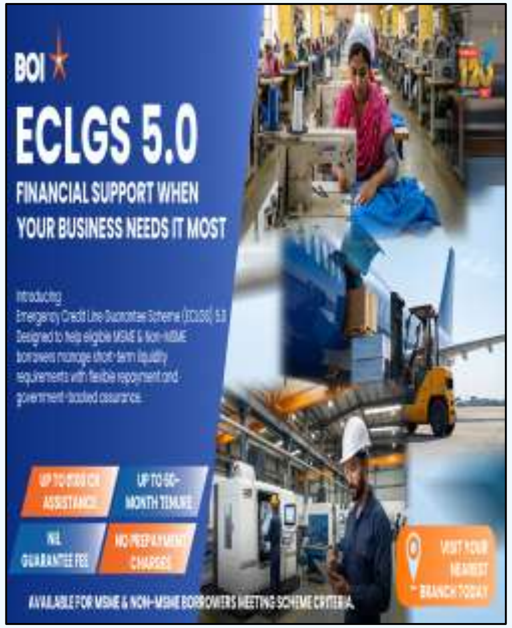

A TESTAMENT TO TRANSPARENCY & INNOVATION

Bank Of India awarded the BAANKNET Excellence in Price Discovery Award FY 2025-26

Bank of India wins the ET Rising Star of the Year Award

Recognised at The Economic Times Enterprise Security Awards 2026 for our commitment to cybersecurity excellence and digital trust.

Bank of India wins the Excellence in Professional Banking Certifications award at the IIBF L&D Leadership Meet 2026.

BANK OF INDIA – KENYA CENTRE WINS 4 HONOURS AT THE THINK BUSINESS BANKING AWARDS 2026

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