बैंक ऑफ़ इंडिया Bank of India BOI

संदर्भ क्र. Ref No.:HO:IRC:SVM:2026-27:42 दिनांक Date: 08.05.2026

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-
Audited Financial Results (Standalone & Consolidated) for the 4th Quarter/ Financial Year ended 31.03.2026

We enclose a copy of the Investor's Presentation on the Audited Financial Results (Standalone & Consolidated) for the 4th Quarter/ Financial Year ended 31.03.2026.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

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

USHA RAMSINGHANI

Digitally signed by USHA RAMSINGHANI
Date: 2026.05.08 17:55:20 +05'30'

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

BOI

Performance Analysis

FY 2025-26

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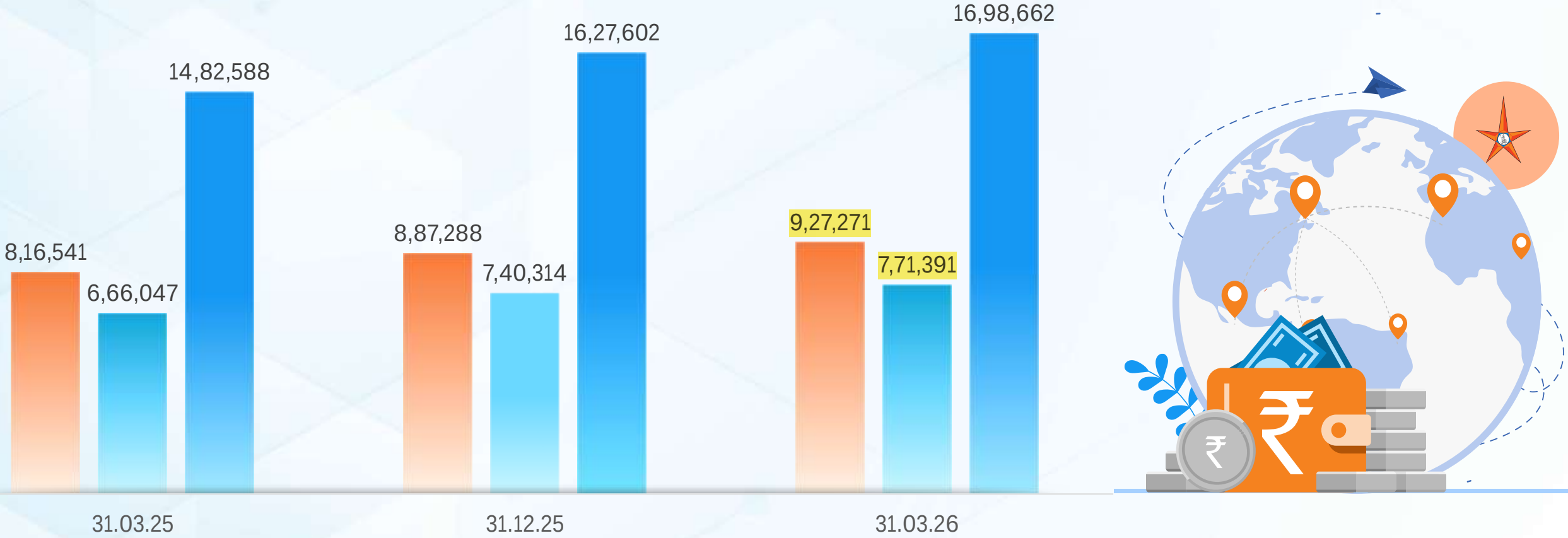
Performance Highlights - FY 26 – YoY

Global Business ↑ 14.57%	RAM Growth ↑ 19.11%	Net Profit 14.85%
Global Deposits ↑ 13.56%	Retail Advances ↑ 21.19%	Gross NPA ↓ 129 bps
Global Advances ↑ 15.82%	Agriculture Advances ↑ 17.60%	Net NPA ↓ 26 bps
Retail TDR ↑ 10.47%	MSME Advances ↑ 17.68%	CRAR ↑ 24 bps

Global Business Mix

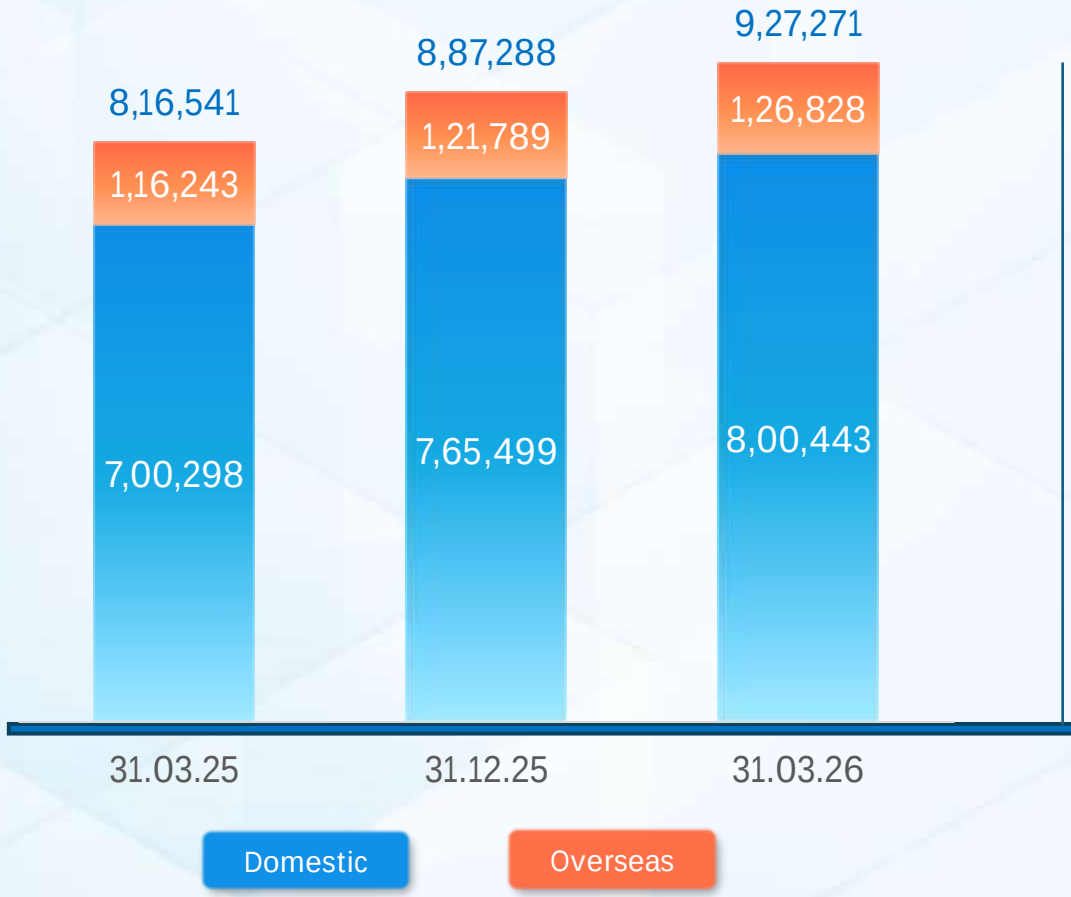
(Amt in Rs. Cr)



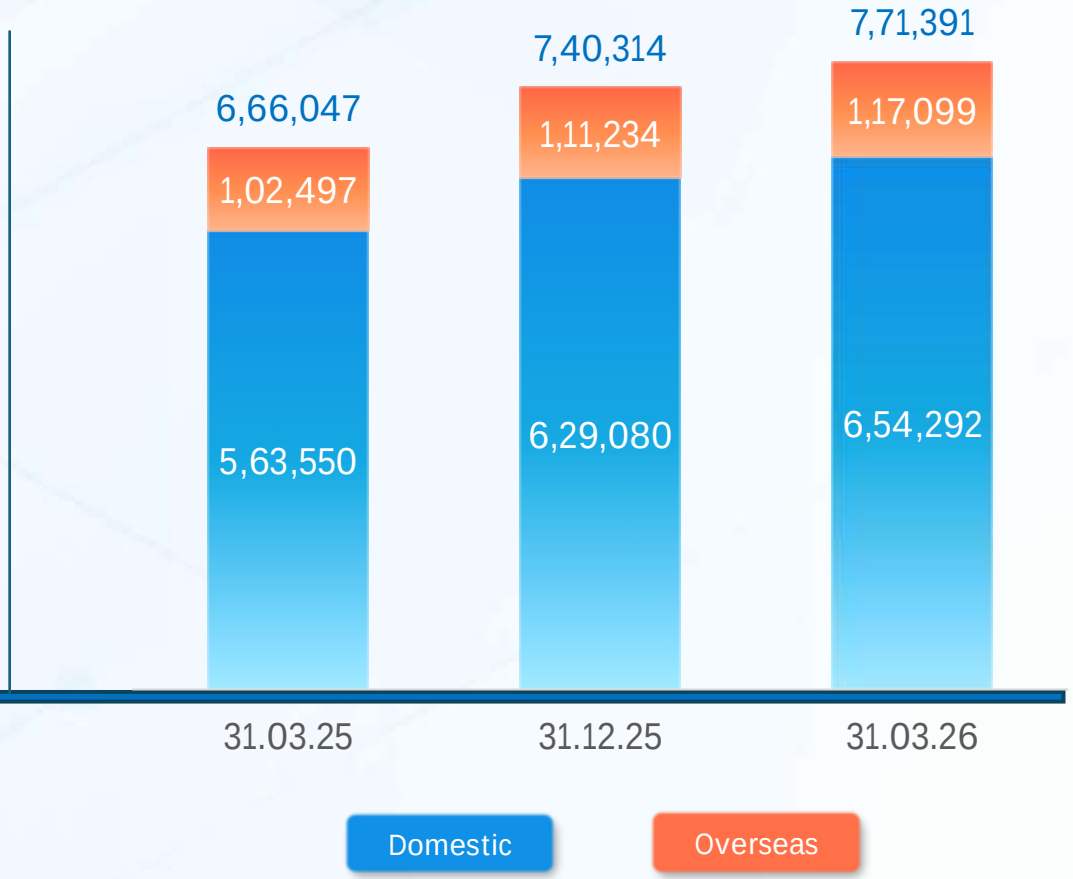
Global Deposits and Advances

(Amt in Rs. Cr)

Domestic & Overseas Deposits



Domestic & Overseas Advances



Global Deposits & Advances - Growth

(Amt in Rs. Cr)

Particulars	31.03.25	31.12.25	31.03.26	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	8,16,541	8,87,288	9,27,271	39,983	4.51	1,10,730	13.56
Global Advances	6,66,047	7,40,314	7,71,391	31,077	4.20	1,05,344	15.82
Global Business Mix	14,82,588	16,27,602	16,98,662	71,060	4.37	2,16,073	14.57

Domestic Deposits

(Amt in Rs. Cr)

Types of Deposits	31.03.25	31.12.25	31.03.26
CASA (Amount)	2,80,316	2,89,620	3,00,765
CASA (%)	40.29	37.97	37.64
Total Term Deposits	4,15,447	4,73,229	4,98,193
Retail Term Deposits (%)	45.89	46.38	44.14
CASA + Retail Deposits (%)	86.18	84.35	81.78

Composition of Gross Domestic Advances

(Amt in Rs. Cr)

Particulars	31.03.25	31.12.25	31.03.26	Growth YoY (%)
Retail	1,33,699	1,54,207	1,62,025	21.19
Agriculture	98,338	1,10,065	1,15,642	17.60
MSME	90,639	1,03,191	1,06,660	17.68
RAM	3,22,676	3,67,463	3,84,327	19.11
Corporate & Others*	2,40,874	2,61,617	2,69,965	12.08
Gross Domestic Advances	5,63,550	6,29,080	6,54,292	16.10
RAM Advances (%)	57.26	58.41	58.74	

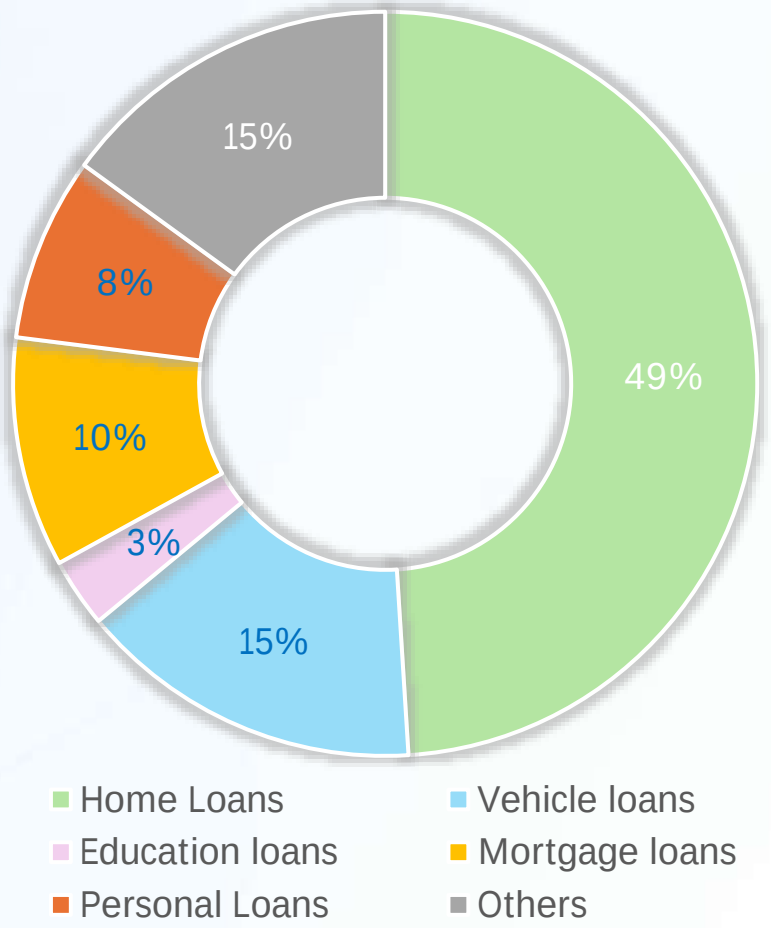
* Includes Staff Loans, Loan against Deposits, etc.

Retail Loans

(Amt in Rs. Cr)

Particulars	31.03.25	31.12.25	31.03.26	Growth YoY (%)
Home loans	67,826	76,061	79,178	16.74
Vehicle loans	20,828	23,925	24,726	18.72
Education loans	3,969	4,161	4,590	15.65
Mortgage loans	10,758	14,430	15,617	45.17
Personal loans	12,670	13,052	13,168	3.93
Others*	17,648	22,578	24,746	40.22
Total Retail Loans	1,33,699	1,54,207	1,62,025	21.19

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



Priority Sector Advances

(Amt in Rs. Cr)

Particulars	Regulatory Target	31.03.25	31.12.25	31.03.26
ANBC		4,73,348	5,25,971	5,36,823
Priority Sector		2,13,227	2,41,743	2,48,887
% To ANBC	40.00	45.05	45.96	46.36
Agriculture *		1,00,126	1,02,119	1,05,022
% To ANBC	18.00	21.15	19.42	19.56
Small and Marginal Farmers		58,185	71,961	74,105
% To ANBC	10.00	12.29	13.68	13.80
Weaker Section		73,573	91,208	93,879
% To ANBC	12.00	15.54	17.34	17.49
Micro Enterprises (PS)		46,215	50,854	51,580
% To ANBC	7.50	9.76	9.67	9.61

* Includes RIDF & PSLC

Domestic Credit – Industry-wise Outstanding

(Amt in Rs. Cr)

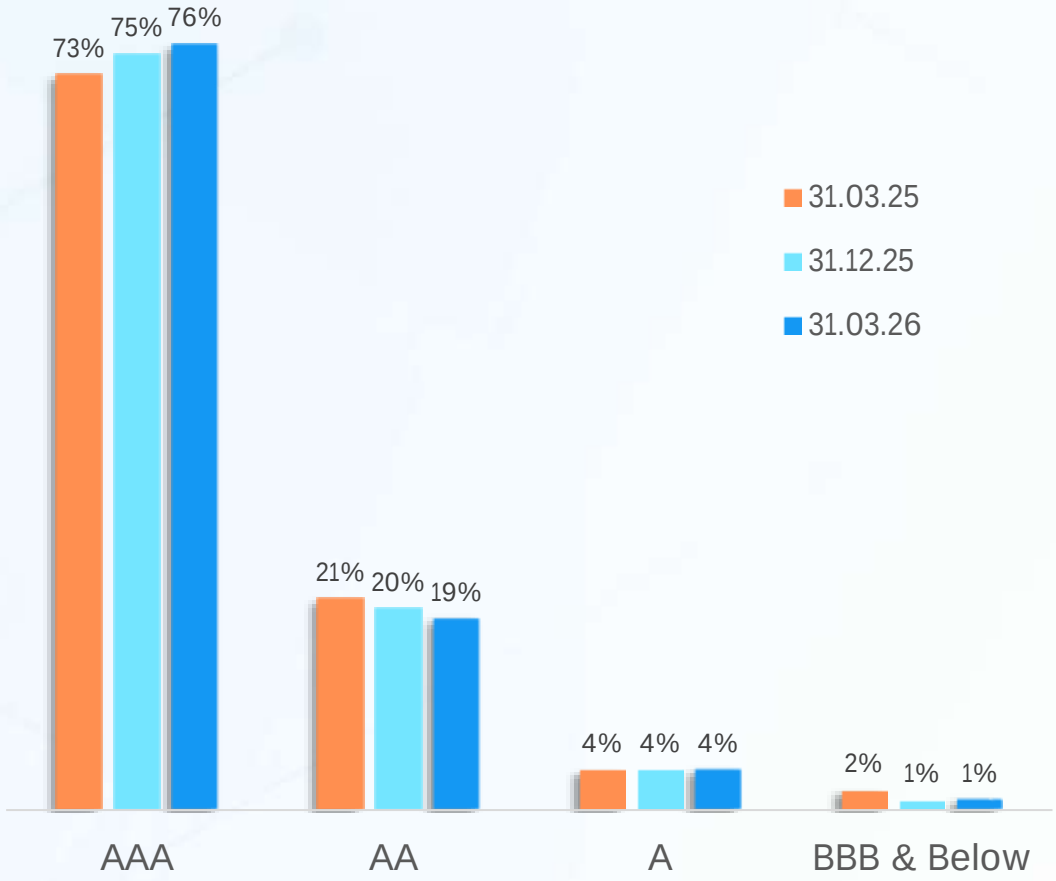
Particulars	31.03.25	31.12.25	31.03.26
Infrastructure	56,626	52,515	53,392
Basic Metal & Metal products	18,994	22,651	21,570
Textiles	6,426	6,585	6,659
Gems & Jewellery	2,751	3,016	2,995
Chemicals & Chemical products	7,985	8,652	6,532
Vehicles & Transport equipment	2,186	2,195	2,092
Rubber, Plastic & their products	3,831	4,133	4,253
Construction	4,398	4,130	4,009
Direct Exp to Real Estate Sector	82,005	95,325	1,00,026
*- Residential Mortgage**	*79,257*	*91,389*	*95,707*
- CRE	*2,748*	*3,936*	*4,319*
NBFC (Incl. HFCs)	71,106	75,534	78,864

* Includes Priority Sector Housing Loans and all other Residential Mortgages

NBFC Portfolio – Global Outstanding

(Amt in Rs. Cr)

Particulars	31.03.25	31.12.25	31.03.26
AAA	64,297	71,135	76,456
AA	19,049	19,278	18,830
A	3,540	3,510	3,370
BBB & Below	1,370	1,430	1,399
Total	88,256	95,353	1,00,055



Global NBFC Portfolio – Rating Profile as on 31.03.2026

(Percentage)

Category	AAA	AA	A	BBB & Below	Total
NBFC-HFC	21.97	6.56	0.18	-	28.71
PSU	7.82	1.43	-	-	9.25
Bank	4.01	1.67	-	-	5.68
Private	10.14	3.46	0.18	-	13.77
NBFC-MFI	-	0.77	0.35	0.02	1.14
Private	-	0.77	0.35	0.02	1.14
NBFC-Others	54.44	11.49	2.84	1.38	70.15
PSU	27.92	-	2.16	-	30.08
Bank	4.34	0.07	-	-	4.42
Private	22.18	11.42	0.68	1.38	35.65
Grand Total	76.41	18.82	3.37	1.40	100.00

Domestic Advances – Infrastructure Sector Outstanding

(Amt in Rs. Cr)

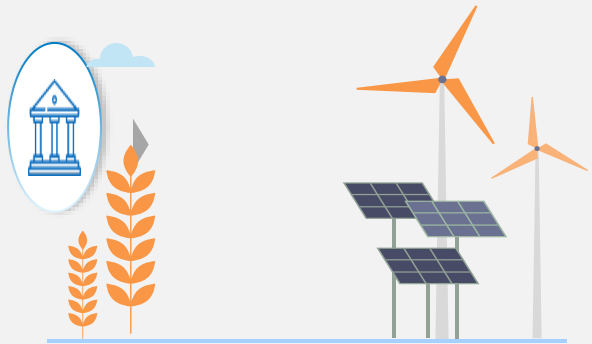
Particulars	31.03.25	31.12.25	31.03.26
Power	33,354	32,596	34,066
a) SEBs	12,594	9,239	11,047
- Generation	5,691	4,770	5,611
- Transmission	2,062	1,473	1,655
- Distribution	4,841	2,996	3,781
b) PSUs & Pvt Power Cos	20,760	23,357	23,019
Roads and Ports	16,948	13,352	12,916
Other Infrastructure*	6,324	6,567	6,410
Total	56,626	52,515	53,392

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

Infra Bonds Raised in FY 26

Infrastructure Bonds Raised on 26.12.25

₹ 10,000 Crores

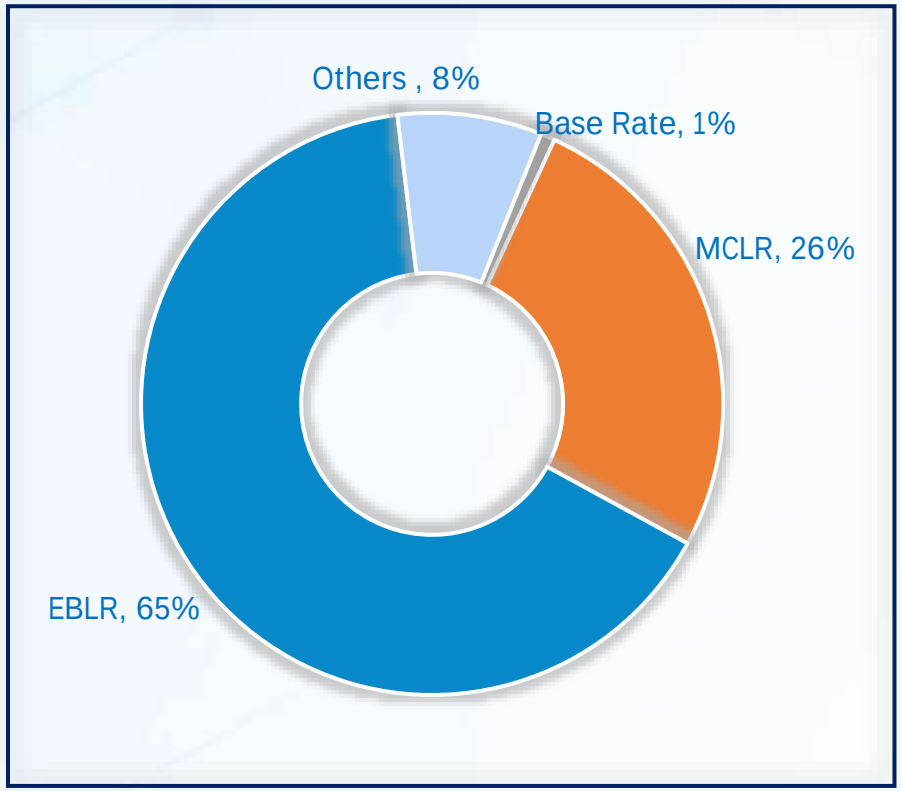


Benchmark wise Distribution of Advances – Standard Domestic

(Amt in Rs. Cr)

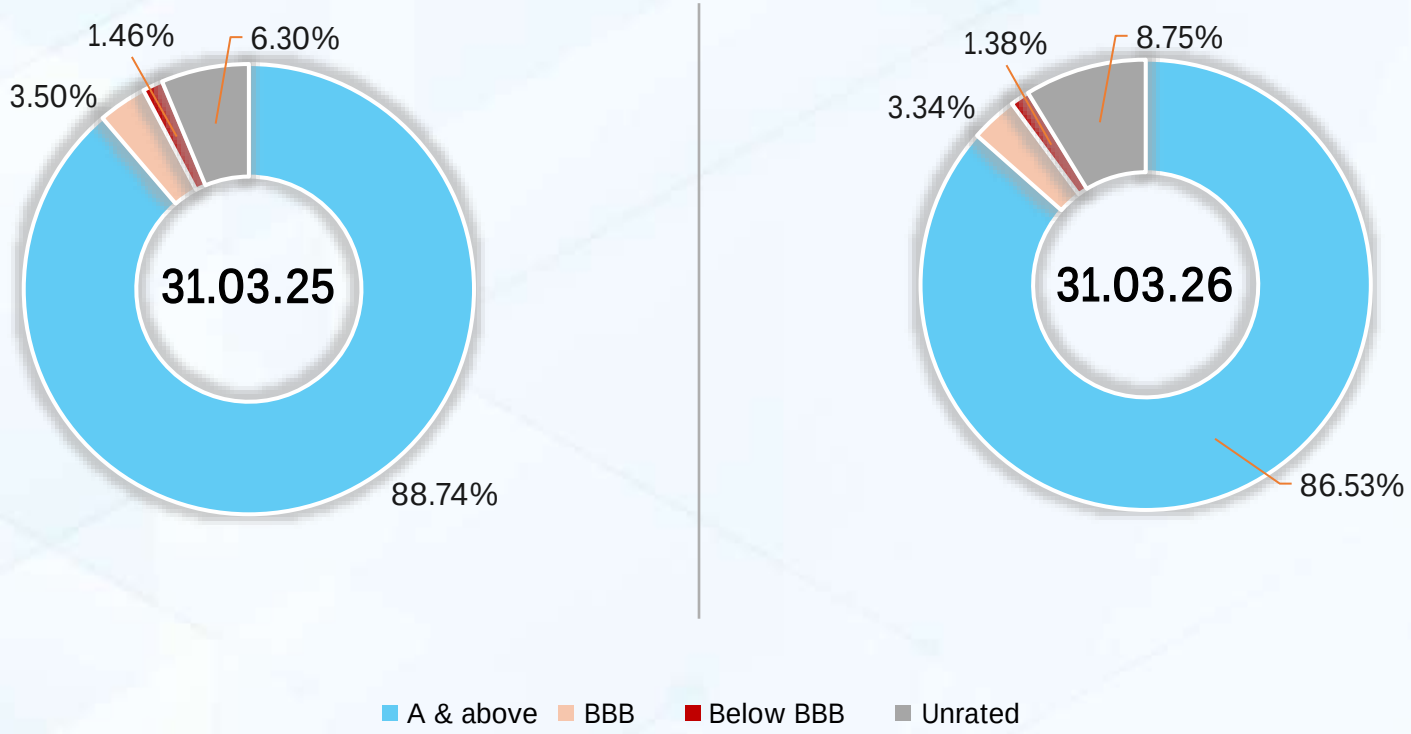
Benchmark Rates	Standard Advances as on 31.03.26	Share (%)
Base Rate	2,042	0.32
MCLR	1,63,584	25.59
EBLR	4,18,964	65.55
Others*	54,554	8.54
Grand Total	6,39,144	100.00

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



External Ratings wise Distribution of Standard Corporate Advances

Domestic Corporate Advances – Above ₹ 50 Cr



As on 31.03.26, Investment grade accounts form 90% of our Standard Corporate Advances portfolio

Domestic Investments

(Amt in Rs. Cr)

Particulars	As on 31.12.25					As on 31.03.26				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	21,117	1,60,699	25,103	-	2,06,919	20,469	1,71,048	17,146		2,08,663
- of which Govt Securities	21,117	1,60,699	25,103	-	2,06,919	20,469	1,71,048	17,146		2,08,663
Non SLR Investments	8,245	26,666	6,636	3,639	45,186	9,110	26,599	6,693	3,638	46,040
M Duration	2.35	-	4.37		-	2.45	-	4.52		
Total	29,362	1,87,365	31,739	3,639	2,52,105	29,579	1,97,647	23,839	3,638	2,54,703

Net Interest Income (Global)

(Amt in Rs. Cr)

Particulars	QE Mar 25	QE Dec 25	QE Mar 26	YoY (%)	FY25	FY26	YoY (%)
Interest Income	18,323	18,928	19,476	6	70,826	75,160	6
a. Advances	13,064	13,681	14,055	8	50,045	53,472	7
b. Investments	4,343	4,436	4,461	3	17,205	18,050	5
c. Money Market Operations & Others	916	811	960	5	3,576	3,638	2
Interest Expended	12,260	12,467	12,746	4	46,432	49,988	8
a. Deposits	9,871	10,341	10,593	7	37,766	40,852	8
b. Borrowings	1,924	1,601	1,485	-23	7,315	6,935	-5
c. Subordinated Bonds & Others	465	525	668	44	1,351	2,201	63
Net Interest Income	6,063	6,461	6,730	11	24,394	25,172	3

Non-Interest Income (Global)

(Amt in Rs. Cr)

Particulars	QE Mar 25	QE Dec 25	QE Mar 26	YoY (%)	FY25	FY26	YoY (%)
Commission, Exchange & Brokerage	480	480	521	8	1,714	1917	12
Cross Selling (Third Party Commission)	79	23	111	40	281	260	-7
Profit from Sale and Revaluation of Investments	711	473	67	-91	1,873	1674	-11
Profit from Exchange Transactions	237	106	186	-21	431	558	30
Recovery In W/o accounts	1,143	409	1606	40	2,365	2674	13
Other Non Interest Income	777	788	719	-7	2,330	2792	20
Non-Interest Income	3,428	2,279	3210	-6	8,994	9874	10

Operating Expenses (Global)

(Amt in Rs. Cr)

Particulars	QE Mar 25	QE Dec 25	QE Mar 26	YoY (%)	FY25	FY26	YoY (%)
1. Staff Expenses	2,882	2,652	2811	-2	10,300	10,312	-
2. Overheads							
a. Rent, Taxes and Lighting	256	266	277	8	990	1,049	6
b. Depreciation on Bank's Property	175	181	186	6	594	720	21
c. Printing and Stationery	30	26	29	-1	103	105	2
d. Postage & Telecommunication	68	70	78	15	328	312	-5
e. Repairs and Maintenance	30	27	28	-6	104	111	7
f. Travelling Expenses	106	108	106	0	445	464	4
g. Insurance (Dep. & General Ins.)	233	234	254	9	915	1041	14
h. Misc Expenses and Others	825	983	1,144	39	3,196	3,883	22
Total Operating Expenses	4,605	4,547	4,914	7	16,975	17,998	6

Operating Profit and Net Profit (Global)

(Amt in Rs. Cr)

Particulars	QE Mar 25	QE Dec 25	QE Mar 26	YoY (%)	FY 25	FY 26	YoY (%)
Operating Profit	4,885	4,193	5,026	3	16,412	17,049	4
Provisions for							
- Bad & Doubtful (NPA)	1,347	605	1,211	-10	4,593	3,393	-26
- Non Performing Investment	-	-	-	-	-282	-	-
- Standard Assets & Others	-9	-29	-221	-	-333	-290	-13
Provisions before Tax	1,338	576	990	-26	3,978	3,103	-22
Profit before Tax (PBT)	3,547	3,617	4,036	14	12,434	13,946	12
Taxation	921	912	1,020	11	3,215	3,419	6
Net Profit	2,626	2,705	3,016	15	9,219	10,527	14

Key Financial Ratios (Global)

Percentage

Particulars	QE Mar 25	QE Dec 25	QE Mar 26	FY 25	FY 26
Yield on Advances (%)	8.27	7.81	7.59	8.46	7.80
Yield on Investments (%)	7.03	6.84	6.91	7.10	6.88
Yield on Funds (%)	7.07	6.94	6.87	7.24	6.81
Cost of Deposits (%)	4.98	4.77	4.73	4.93	4.80
Cost of Funds (%)	4.73	4.57	4.49	4.75	4.53
Net Interest Margin (NIM) (%)	2.61	2.57	2.58	2.82	2.52
Cost to Income Ratio (%)	48.53	52.02	49.44	50.84	51.35
Credit Deposit Ratio (%)	81.57	83.44	83.19	81.57	83.19
Return on Assets (%)	0.98	0.96	1.01	0.90	0.93
Return on Equity (%)	16.41	15.34	16.36	15.27	14.90
Credit Cost (Annualised) (%)	0.84	0.34	0.65	0.76	0.48
Book Value Per Share (Tangible) (₹)	145.10	158.52	165.35	145.10	165.35
Book Value Per Share (₹)	148.88	161.27	167.37	148.88	167.37

Asset Classification: Global Advances

(Amt in Rs. Cr)

Particulars	As on 31.03.25		As on 31.12.25		As on 31.03.26	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	6,44,298	96.73	7,23,600	97.74	7,56,085	98.02
Gross NPA	21,749	3.27	16,714	2.26	15,306	1.98
- Sub-Standard	4,485	0.67	4,617	0.62	4,420	0.57
- Doubtful	9,178	1.38	10,019	1.35	9,130	1.18
- Loss	8,086	1.22	2,078	0.28	1,756	0.23
Gross Advances	6,66,047	100.00	7,40,314	100.00	7,71,391	100.00

Movement of NPA (Global)

(Amt in Rs. Cr)

Segment	QE Mar 25	QE Dec 25	QE Mar 26	FY 25	FY 26
Opening Balance (Gross NPA)	24,048	18,014	16,714	29,183	21,749
+ Fresh Slippage	1,913	1,090	1,269	7,099	5,326
+ Debits in existing NPA accounts	95	50	98	489	226
Total Addition	2,008	1,140	1,367	7,588	5,552
- Cash Recovery	1,975	1,046	1,773	5,963	5,066
- Upgradation	65	113	88	1,303	1,194
- Written Off	2,267	1,281	914	7,755	5,735
Total Reduction	4,307	2,440	2,775	15,021	11,995
Closing Balance (Gross NPA)	21,749	16,714	15,306	21,750	15,306
Less: Provisions	16,390	12,355	11,056	16,391	11,056
Net NPA	5,359	4,359	4,250	5,359	4,250
Recovery in URI/UCI	716	360	519	2,240	1,271
Gross cash recovery (Recovery + Upgradation)	2,756	1,519	2,380	9,506	7,531

Asset Quality Ratio (Global)

(Amt in Rs. Cr)

Particulars	31.03.25	31.03.26
Gross NPA	21,749	15,306
Net NPA	5,358	4,250
Gross NPA (%)	3.27	1.98
Net NPA (%)	0.82	0.56
Provision Coverage (%)	92.39	93.57
Slippage Ratio (%)*	1.36	0.83
Credit Cost (%)*	0.76	0.48

* Ratios are for full year i.e. FY25 & FY26

Sector wise Classification of Gross NPA

(Amt in Rs. Cr)

Sector	QE Mar 25		QE Dec 25		QE Mar 26	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	1,937	9	1,466	9	1,345	9
Agriculture	9,389	43	8,154	48	7,167	47
MSME	7,461	34	5,870	35	5,288	35
Corporate	2,574	12	1,090	7	1,349	9
Total Domestic	21,361	98	16,580	99	15,149	99
Overseas	388	2	134	1	157	1
Total Global	21,749	100	16,714	100	15,306	100

Sector wise break-up of Slippages

(Amt in Rs. Cr)

Sector	QE Mar 25		QE Dec 25		QE Mar 26	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	137	7	126	11	84	6
Agriculture	953	47	367	32	455	33
MSME	834	42	476	42	780	57
Corporate	64	3	185	16	25	2
Total Domestic	1,988	99	1,154	101	1,344	98
Overseas	20	1	-14	-1	23	2
Total Global	2,008	100	1,140	100	1,367	100

SMA – Rs. 5 Cr & above

(Amt in Rs. Cr)

SMA Category	31.03.25		31.12.25		31.03.26	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	1,761	0.27	761	0.11	1,601	0.21
SMA-1	3,652	0.57	558	0.08	2,709	0.36
SMA-2	508	0.08	4,120	0.57	403	0.05
Grand Total	5,921	0.92	5,439	0.75	4,713	0.62

Sector-wise SMA	31.03.25				31.03.26			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	231	7	69	307	164	46	69	279
Retail	52	48	45	145	25	69	54	148
MSME	383	240	247	870	185	213	253	651
Corporate	1,095	3,357	147	4,599	1,227	2,381	27	3,635
Grand Total	1,761	3,652	508	5,921	1,601	2,709	403	4,713

Resolution Framework - Standard Restructuring (Domestic)

(Amt in Rs. Cr)

Category	Outstanding as on 31.03.26			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	236	2,647		2,883	234	0.52
MSME	155	652	269	1,076	10	
Corporate & Others	22	-	-	22	1	
Total	413	3,299	269	3,981	245	

Summary of NCLT Cases – Domestic (As on 31.03.26)

(Amt in Rs. 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	70	5,544	4,715	85
Cases under admission in NCLT by our Bank	13	666	601	90
Cases filed and admitted in NCLT by other Bank	221	22,903	22,317	97
Cases under admission in NCLT by other Bank	5	331	316	96
Total	316	32,349	30,854	95

Capital Adequacy

(Amt in Rs. Cr)

Particulars	Regulatory Capital	31.03.25	31.03.26
Capital Adequacy - Basel III			
CET-1 Capital		66,194	74,794
Tier I Capital		68,996	76,294
Tier II Capital		10,244	13,189
Total Capital (CRAR)		79,240	89,483
Risk Weighted Assets (RWA)		4,45,960	4,96,849
CET-1 (%) including CCB	8.00	14.84	15.05
Tier I (%)	9.50	15.47	15.36
Tier II (%)	2.00	2.30	2.65
Capital Adequacy Basel III (%) (incl CCB)	11.50	17.77	18.01

Particulars	31.03.25	31.03.26
Total RWA	4,45,960	4,96,849
Credit – RWA	3,89,429	4,27,526
Market – RWA	10,879	17,704
Operational – RWA	45,652	51,619

Capital Raised in FY 26

Tier II Bonds

₹ 2500 Crores

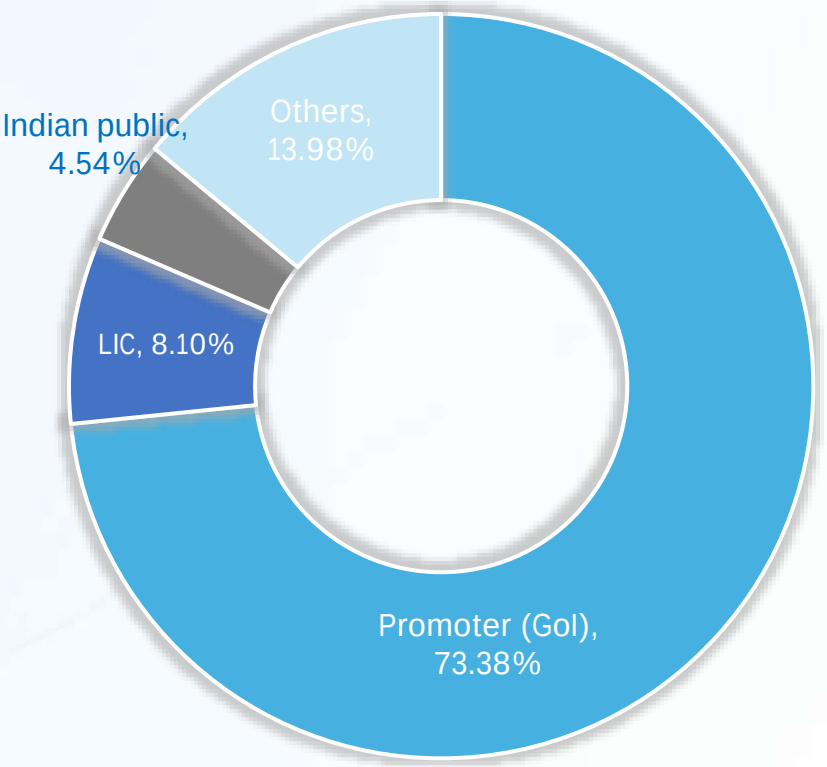
(Raised on 12.12.2025)

Ratings and Shareholding Pattern

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 31.12.25	Shareholding (%) As on 31.03.26
Government of India	73.38	73.38
Life Insurance Corp	8.48	8.10
Indian Public	4.91	4.54
Others	13.23	13.98
Total	100.00	100.00

Shareholding Pattern as on 31.03.2026



Digital Playbook

Digital Lending Platform

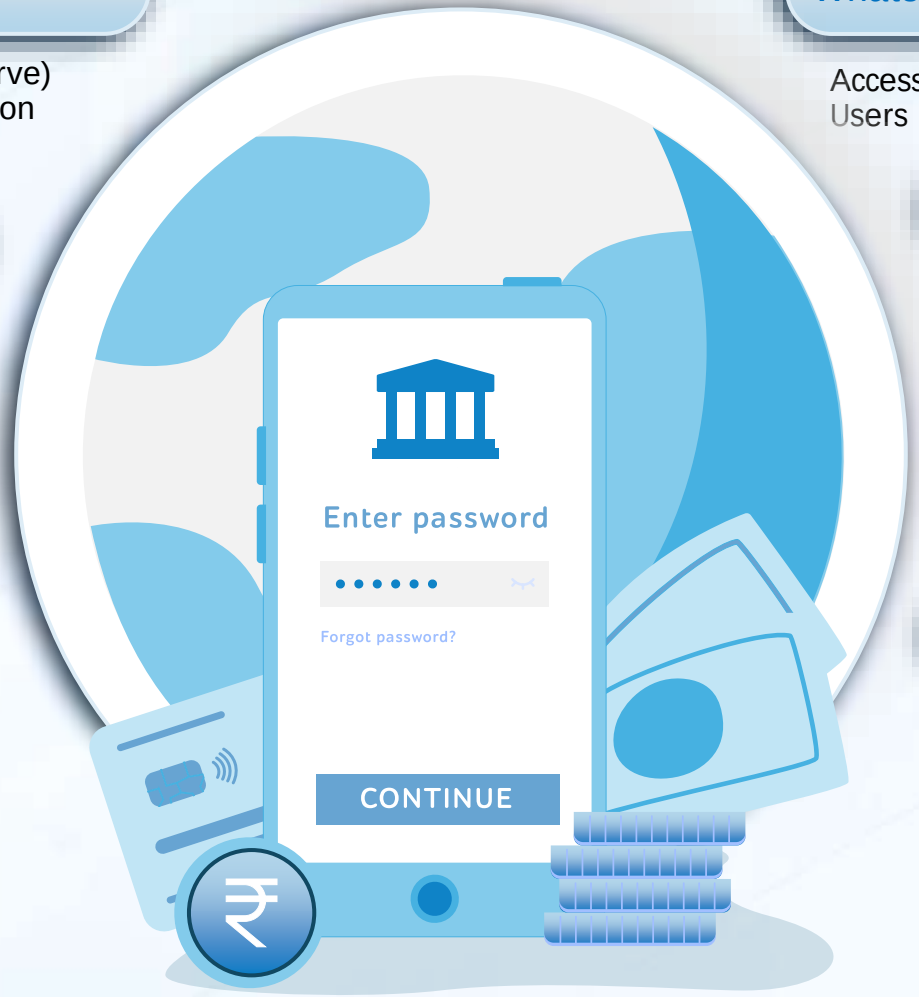
50 products (32 Assisted + 18 Self-serve) now live; e-Signing & e-Documentation

Customer Relationship Module

Improved web-based platform that allows customers to easily submit and track service requests

Debit/Credit Cards

- UPI on Credit Card
- Reserve Pay in Credit Cards: Pre-authorized credit hold for multiple one-merchant transactions
- New Card Lauches:
  - Special Card: BOI Braille Debit Card
  - Premium: BOI MasterCard World Debit Card
  - Ultra premium: Celestia Credit Card
  - Exclusive for Women: Star Lakshmi Credit Card



WhatsApp Banking @ +91 7997987601

Access to a range of 26 services. Over 7.5 lakh Users

New Document Management Solution

Paperless Banking with Next Gen Document Management

BOI Omni NEO Platform

Omni platform for Mobile & Internet Banking

Awards & Recognitions

- IBEX INDIA BFSI Tech Awards 2025: Most Innovative Use of Technology
- 1st Bank to achieve Website Quality Certification under GIGW Manual 3.0 Standards
- Bharat Collection Summit 2025: Best use of Data Analytics in Collection
- Transunion CIBIL: 1st Runner Up in Best DQI Enhancement (Consumer)

Digital Transformation

Resiliency Operations Center

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

Project Star NexTech

- Redesigning existing journeys 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.
- Live integration with Government & Regulatory agencies; Self-service portal live for corporate customers and partners. Non-financial APIs in production
- 150+ APIs live; 50+ external entities integrated

Project Star ADITYA

- Business Intelligence tool.
- Advance Analytics Platform.
- Data Quality & Governance Platform.
- Smart interactive account statement solution.
- 35 Live Use-Cases; Total Business Generated (FY26): ₹11,419 Cr

Fintech Centre of Excellence (CoE)

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

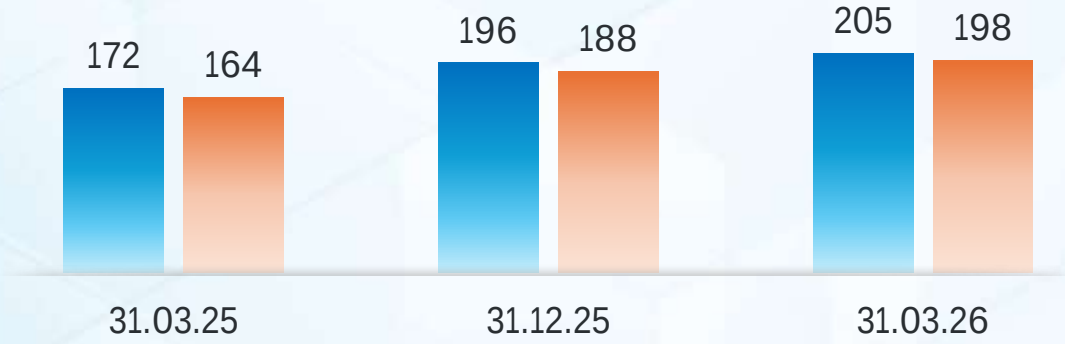
Intelligent Process Automation

- Automating manual & repetitive tasks
- Automating a minimum of 100 tasks.
- 48 process automated so far, saving more than 68,000+ man-hours.

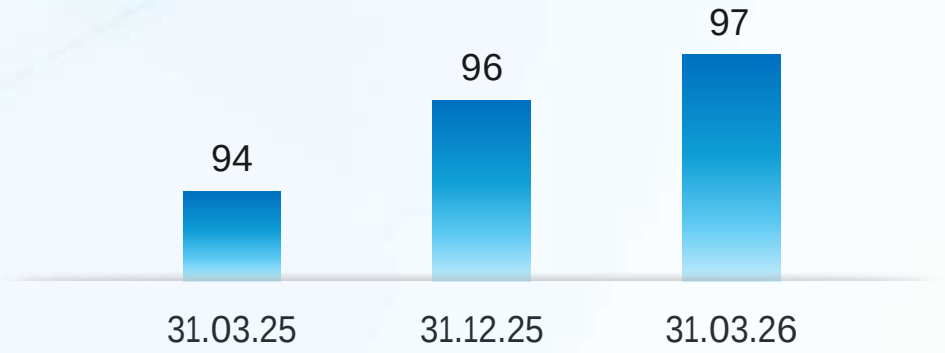
Digital Banking – Alternative Delivery Channels

Numbers

Quarterly Transaction Count (in Cr)

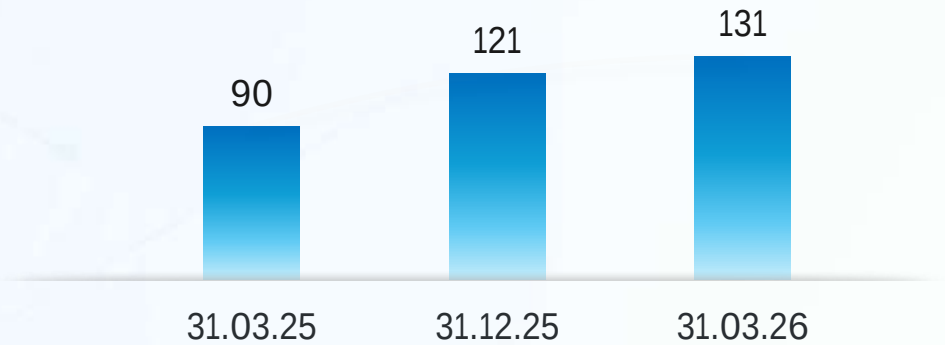


Internet Banking Users (in lakhs)



UPI Users (in lakhs)

Mobile Banking Users (in lakhs)



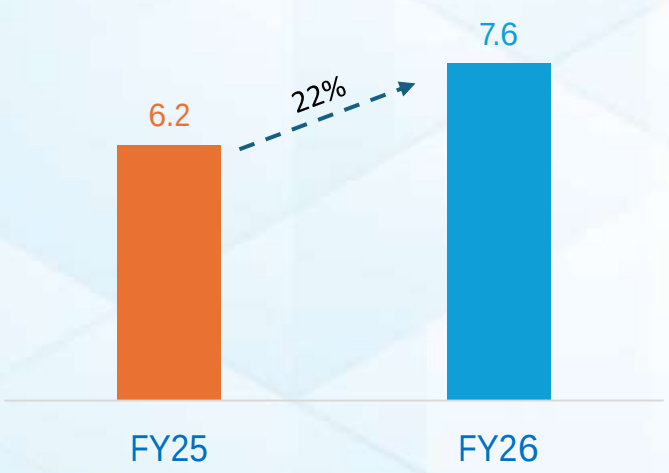
Digital Banking – Alternative Delivery Channels

Onboarded During FY26

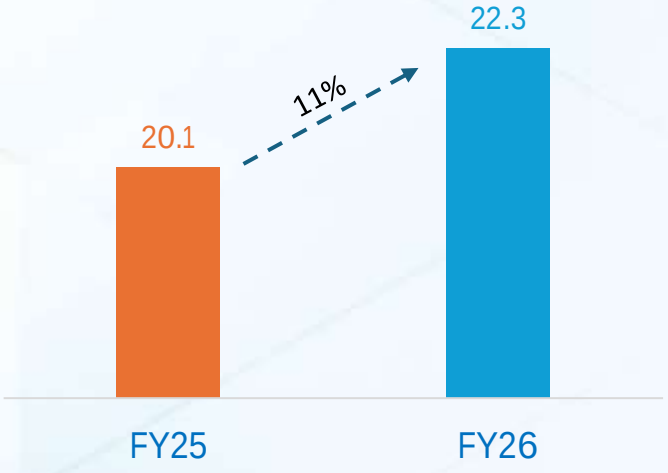
71 lakh +	39 lakh +	5.9 lakh +	4.9 lakh +	1.4 lakh +	1.3 lakh +
Debit Cards	Mobile Banking (Omni Neo)	WhatsApp Banking	Internet Banking (Omni Neo)	BOI CBDC App	POS/QR Code

ADC Banking Volumes FY26

Volume of Transactions (Billion)



Value of Transactions (₹ Trillion)



Digitally Generated Business (FY26) – Omni Platforms

Savings/TDR Volume	2,81,965	32% growth
Savings/TDR Value	₹ 4,232 Cr	40% growth
Third-Party Product Sales Volume (Insurance/MF/etc.)	2,69,308	37% growth

Major Products offered through Digital Lending Platform

Retail

1. Star Home Loan
2. Top Up Loan
3. Vehicle Loan
4. Education Loan
5. Loan/OD Against Property
6. Pensioner Loan
7. Personal Loan
8. Solar Roof Top Loan
9. Smart Home Loan
10. Earnest Money Deposit Scheme (Retail)

MSME

1. MSME Renewal upto 10.00 lakh
2. MSME up to ₹500 lakh
3. Mudra – Sishu
4. Mudra – Kishor
5. Mudra – Tarun
6. Vehicle Express Loan (up to 100 lakh)
7. Star Digibiz (up to 100 lakh)

Agriculture

1. KCC - Crop Loan / Animal Husbandry
2. Krishi Vahan
3. Self Help Group
4. Bhoomihin Kisan Card
5. e-Smart Dairy
6. Gold Loan
7. KCC Renewal

Resources

1. Saving Accounts
2. Current Accounts
3. Term Deposits
4. Recurring Deposits (Including Flexi RD)
5. Harit Jama Yojana - Green Deposits

Digital Lending Platform Adoption in RAM Segment

- **Digital Loan Volume:**
  28.6 Lakh loans (+24% YoY)
- **Sanction Value:**
  ₹1.28 Lakh Cr (+87% YoY)
- **Digital Documentation:**
  1.07 Lakh accounts
  (vs. 1,710 in FY25)

Cyber Security Governance – Compliance & Achievements

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
- Extensive Cyber Awareness Activities
- Centralized Cyber Threat Intelligence Management

Achievements

- 4th IBA CISO Citation 2025 Cyber security compliance champion- winner
- DSCI Excellence Awards 2025 Best Security Practices in Banking Sector- Finalist
- IBEX INDIA BFSI Tech Awards 2026 CyberShield Innovation Award- GOLD
- 4th IBA CISO Citation 2025 Cyber security Incident response –Runner Up
- 4th IBA CISO Citation 2025 Cyber Security Transformation of the Year –Special mention
- DSCI Excellence Awards 2025 Security Leader of the Year –Finalist

Overseas Business Operations

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

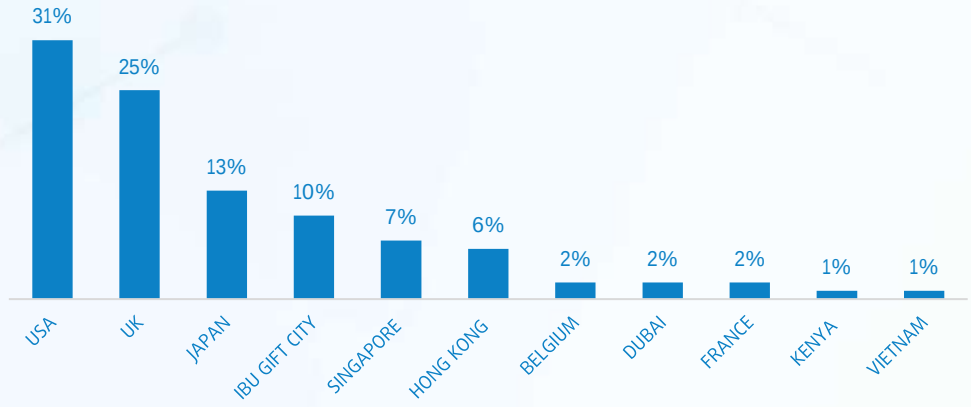
Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Dubai, Singapore, Hong Kong, New Zealand and Tokyo. Spread across 5 continents and 15 countries viz., USA, Cayman Islands, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand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

Overseas Business Operations

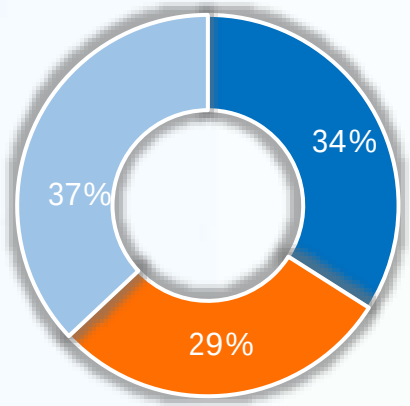
(Amt in Rs. Cr)

Parameters	FY 25	FY 26
Deposits	1,16,243	1,26,828
Advances	1,02,497	1,17,099
Business Mix	2,18,740	2,43,926
Total Income	8,467	8,889
Operating Profit	1,492	2,221
Net Profit	1,164	1,845
Gross NPA	388	157
Net NPA	81	58

Geography-wise Advances Composition (%)



Segment-wise Advances Composition (%)



Local Lending | India-Linked | Trade Finance

Overseas Subsidiaries and Associates - 31.03.2026

(Amt in Rs. Cr)

Subsidiaries / Associates	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	351	532	750	1,282	63	16	6
Bank of India (Tanzania) Ltd.	79	638	533	1,171	71	17	14
Bank of India (Uganda) Ltd.	378	901	646	1,546	136	80	54
PT Bank of India Indonesia, Tbk	1,974	2,016	2,410	4,426	236	45	34
Indo Zambia Bank	202	9,971	5,283	15,253	361	194	135

- Business Figures as on 31.03.26
- Income & Profit Figures is for 12M ended 31.03.26

Domestic Subsidiaries and Associates - 31.03.2026

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	69.37	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

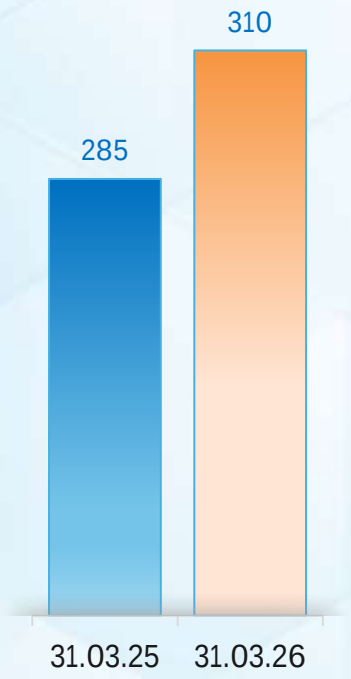
Branch Network & Geographical Presence

Branch Network	31.03.25	31.03.26
Domestic Branches	5,304	5,511
▪ Metro	974	1022
▪ Urban	851	913
▪ Semi Urban	1,573	1,642
▪ Rural	1,906	1,934
Overseas Branches	22	22
Digital Banking Units	2	2
Total No. of Branches	5,328	5,535
No of ATM & CRA	8,003	7,685
No of BCs	23,281	25,053
Total No of Customer Touch points	36,612	38,273

Inclusive Growth – Financial Inclusion

Numbers in lakhs

PMJDY



PMSBY

PMJJBY

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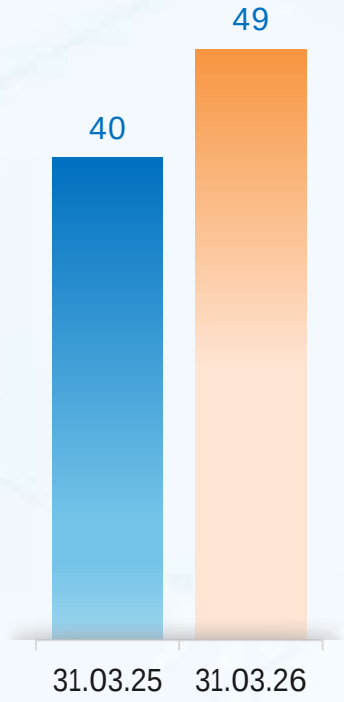

Highlights

- Number of BC/BCAs as on 31.03.26: 25,053 (as on 31.03.25: 23,281)
- 54 banking services at all BC/BCAs points
- All of our RSETI (44) have been "AA" graded by Ministry of Rural Development.

Manpower Optimisation

No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	69	419
SME City Centre & SME Urban Centre	133	1013
Retail Business center	144	920
Star Krishi Vikas Kendra	164	551
Foreign Exchange Back Office	1	107
Transaction Monitoring & KYC AML Department	1	72

Human Resource and Business Ratios

Parameter	As on 31.03.26
Total No. of Employees	51,010
Female Employees	15,252
Male Employees	35,758
Business Per Employee (Rs. lakhs)	3,343 (2,919 as on 31.03.25)
Profit Per Employee (Rs. lakhs)	20.72 (18.15 as on 31.03.25)

People Initiatives – Project StarLIGHT (Leading Innovation and Growth with Human Talent)

Linking Business Strategy with HR

BOI LIGHT

- Target Setting: Market-aligned targets anchored on catchment potential and risk appetite, improving performance goals
- Performance Management: Sharper role definitions driving accountability and alignment to customer-centric outcomes, data-driven reviews enabled by daily business insights
- Performance Evaluation: Digital, objective appraisals ensuring fairness, transparency, and merit-based outcomes
- People Analytics & AI Planning: Data-driven decisions on development plans, with GenAI-led workforce planning and preference-based postings and placement

Driving Engagement and Wellness

STAR SAMVAAD | DRONA | SAARTHI

- Voice of Employees: Feedback mechanisms translating employee insights into action
- Wall of Fame: Digital platform celebrating top performers and reinforcing excellence
- Mentorship: Safe and structured platforms for professional guidance and support
- Wellness Programs: 24x7 counselling and employee assistance for holistic wellbeing
- Relocation Support: Gen AI-powered tools easing employee transitions across locations
- Productivity Initiatives: High-impact seminars on personal effectiveness and growth

Building strong Learning Culture

BOI APEX | STAR VidyAi

- Career Framework: Structured job families; transparent and aspirational career paths
- Individual Development Plans: Personalized learning journeys aligned to skills & growth
- Learning Ecosystem (Star APEX): COE-led training with impact assessment
- Academic Partnerships: Collaborations with premier institutions for future-focused learning
- GenAI Learning (Star VidyAI): Scalable, AI-powered learning modules
- Senior leadership program: GenAI-focused leadership development combining coaching, self-paced learning, and in-person masterclasses

Environmental, Social & Governance (ESG)

Environmental

- CareEdge-ESG has assigned CareEdge ESG-1 Rating (Score of 74.5).
- Raised ₹963 Crs Green Deposits in FY26 for fueling the transition to a sustainable economy.
- Green Finance exposure has crossed ₹14,000 Crs.
- Over 30,000 households sanctioned rooftop solar power.
- Driving Green Growth: 672 SMEs upgraded to clean, energy-efficient machinery in FY26 via the Star Energy Saver scheme.
- Solar panels have been installed at 32 bank sites. All three Head Office buildings utilize 100% green power.
- Frontline staff serving corporate clients have completed training in ESG, Sustainability, and Climate Risk. ESG training is now given for all new recruits.
- Total ESG training man-hours in FY26: 859 hours

Social

Inclusive Growth

- Around ₹2,600 Cr has been sanctioned under Sustainable Water and Waste Management.
- 2.96 crore PMJDY accounts - bringing accessible banking to the unbanked.
- Over 21 lakh farmers supported through KCC.

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.

Investing back in communities we serve

- 50% CSR Spending towards Health & Family Welfare
- Total 4.32 lakh individuals trained through RSETIs in FY26.

Diversity

- Women constitute 29.9% 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.

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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.