

निवेशक संबंध विभाग  
प्रधान कार्यालय :  
स्टार हाउस, सी-5, "जी" ब्लॉक,  
8वीं मंजिल,  
बान्द्रा कुर्ला संकुल,  
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संदर्भ क्र. Ref. No.:HO:IRC:SD:2021-22: 311

दिनांक Date:04.02.2022

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

प्रिय महोदय/महोदया Dear Sir/Madam,

**Investor's Presentation – Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter ended 31.12.2021**

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter ended 31.12.2021.

This is for your information, please.

भवदीय Yours faithfully,



  
(Rajesh V Upadhyaya)  
कंपनी सचिव Company Secretary

Encl: As above.



**Bank of India**

*Relationship beyond banking*

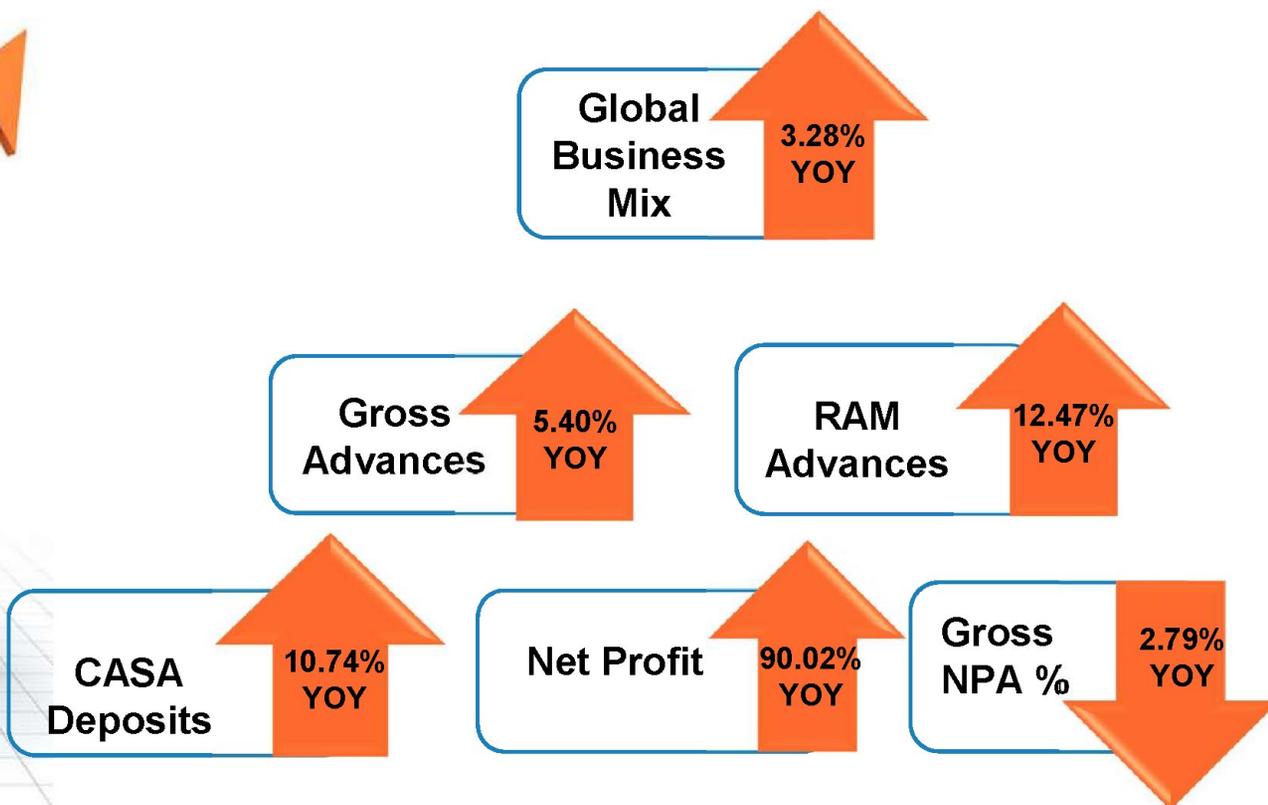


# PERFORMANCE ANALYSIS Q3 FY2021-22



[www.bankofindia.co.in](http://www.bankofindia.co.in)

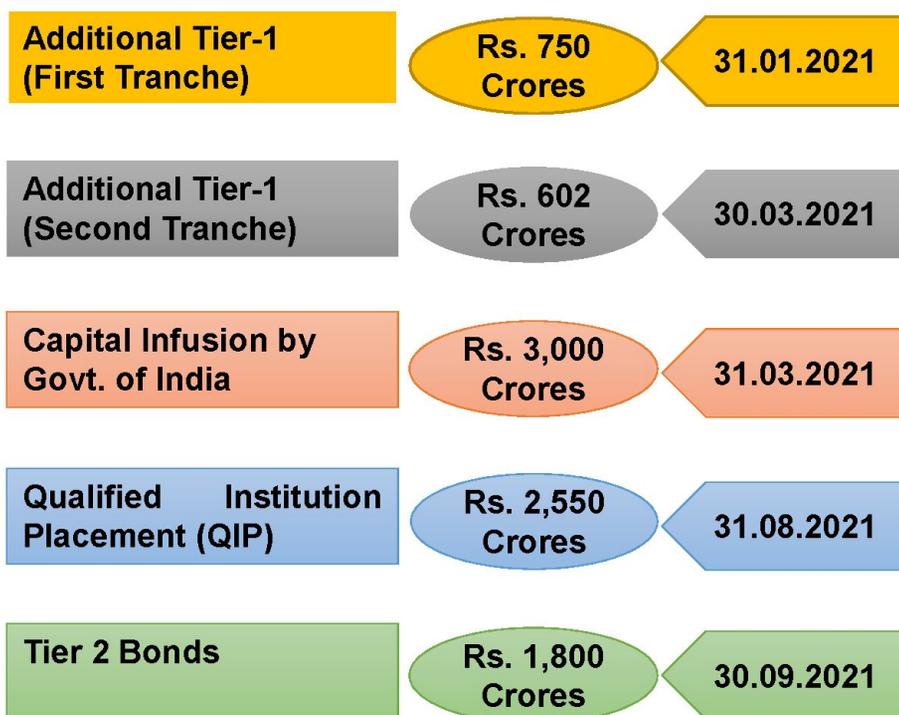
## Performance Highlights (As on 31.12.2021, on YOY basis)



## Raising of Capital and External Rating

### Capital raised by Bank of India

(since last 12 months)



### External Rating of Bank of India

#### Domestic Long Term Rating

| Rating Agency       | Rating       |
|---------------------|--------------|
| Infomercials Rating | AAA (Stable) |
| CRISIL Ltd.         | AA+ (Stable) |

#### Domestic Short Term Rating

| Rating Agency | Rating |
|---------------|--------|
| CRISIL Ltd.   | A1+    |

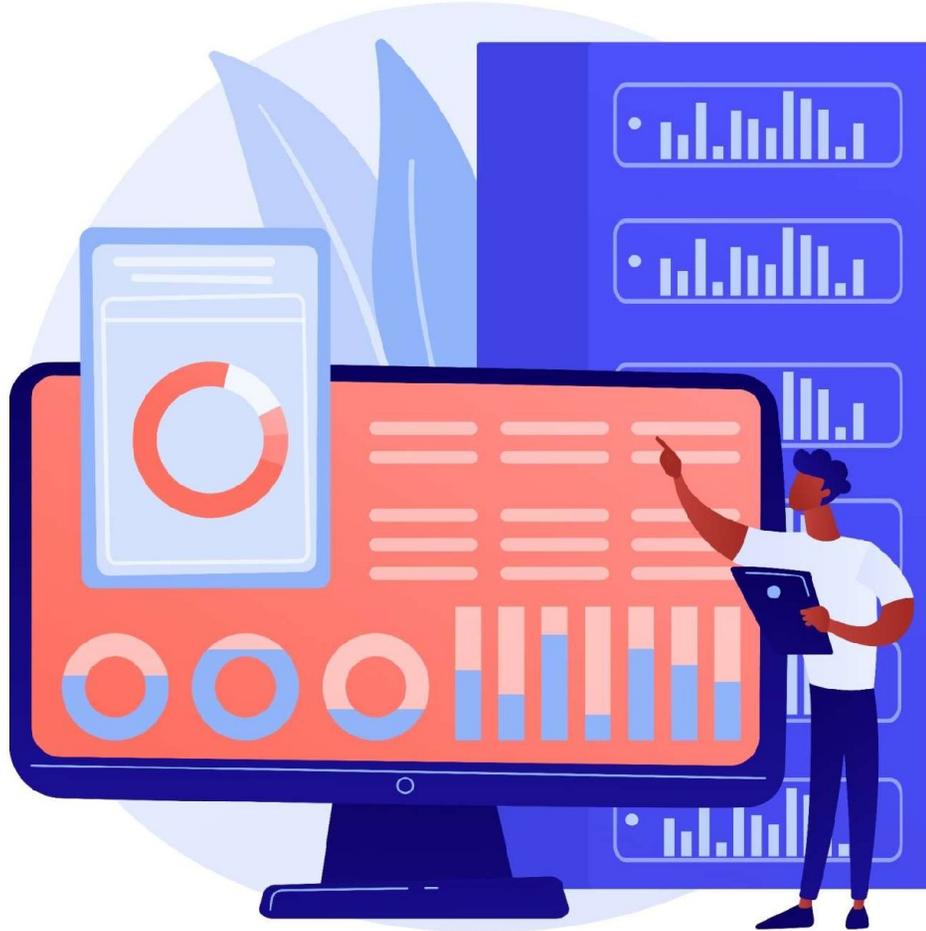
#### Overseas Rating

| Rating Agency         | Rating                            |
|-----------------------|-----------------------------------|
| Fitch Rating          | BBB- (Long) / F3 (Short) (Stable) |
| Standard & Poor (S&P) | BB+ (Long) / B (Short) (Stable)   |

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# Business Performance

# Global Business

## Global Business Mix

(INR crores)



| Q3FY22 |     |
|--------|-----|
| 3.28%  | YOY |
| 2.78%  | QOQ |

| Particulars                              | Q3FY21 | Q2FY22 | Q3FY22 |
|--|--------|--------|--------|
| Credit Deposit Ratio (CD Ratio) (Global) | 67.82% | 68.34% | 70.19% |

## Global Deposit



| Q3FY22 |     |
|--------|-----|
| 1.84%  | YOY |
| 1.66%  | QOQ |

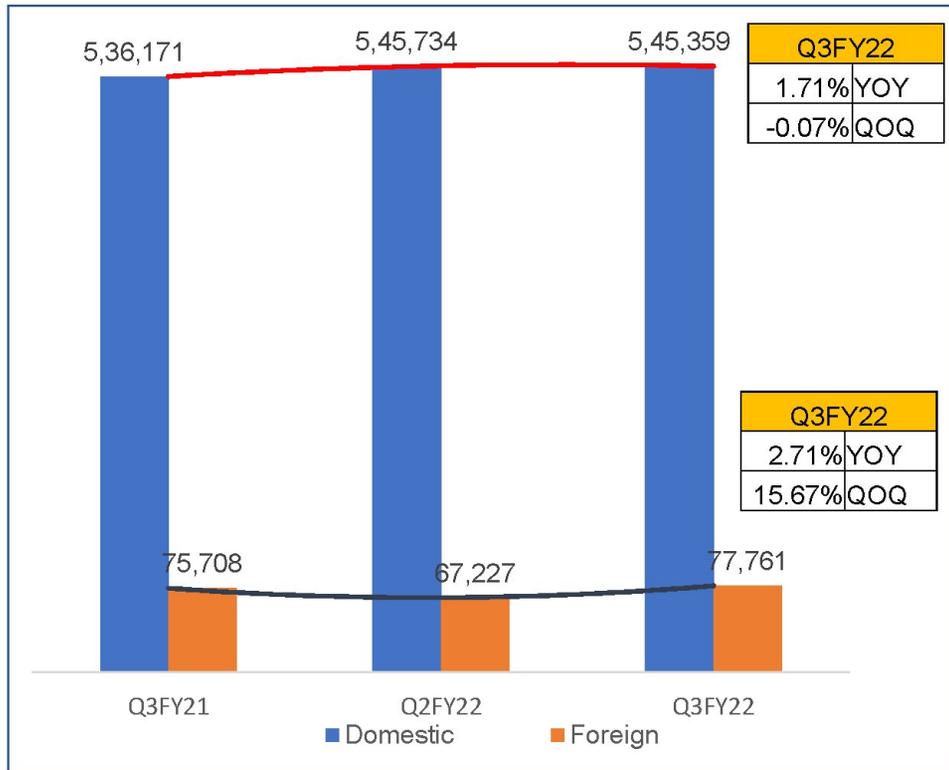
## Global Advances



| Q3FY22 |     |
|--------|-----|
| 5.40%  | YOY |
| 4.42%  | QOQ |

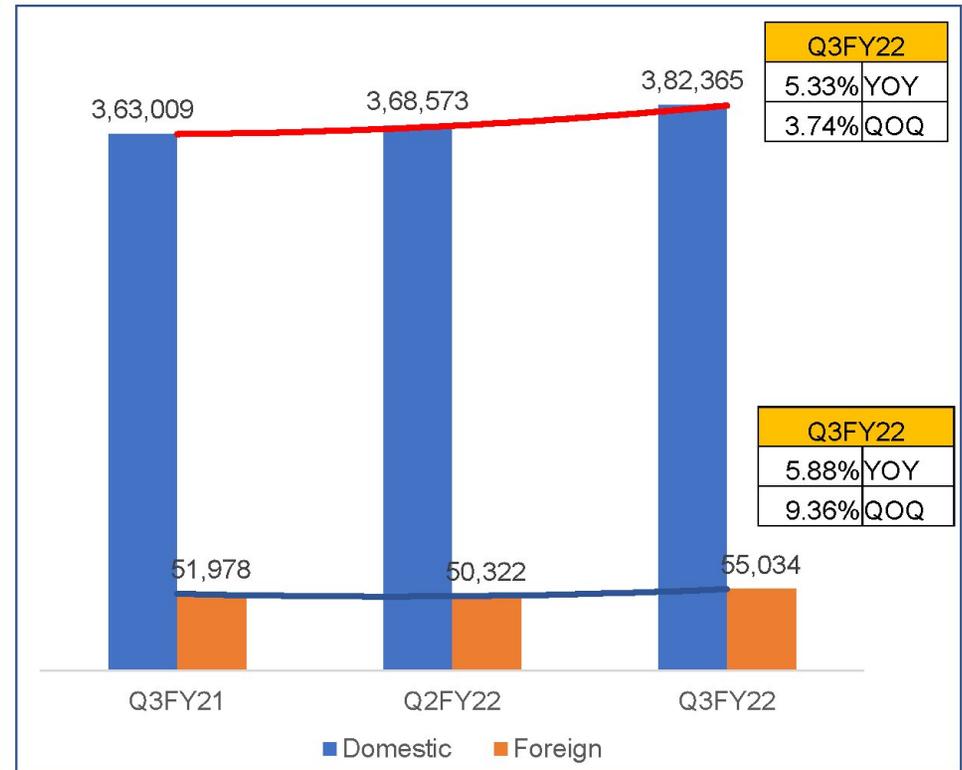
# Deposits & Advances: Domestic & Overseas

## Domestic and Overseas Deposits



## Domestic and Overseas Advances

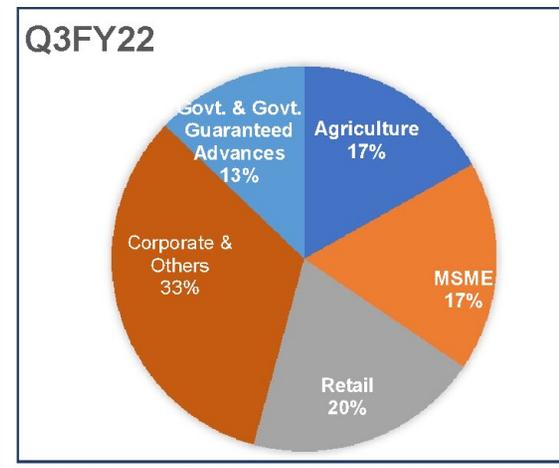
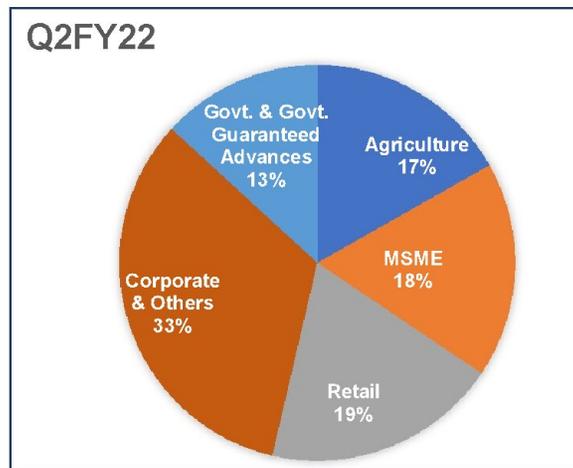
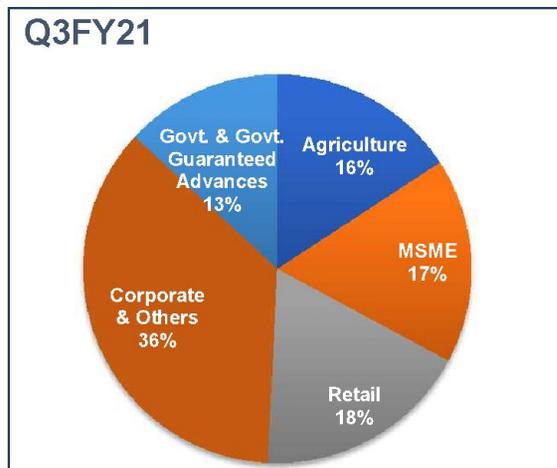
(INR crores)



## Composition of Gross Advances (Domestic)

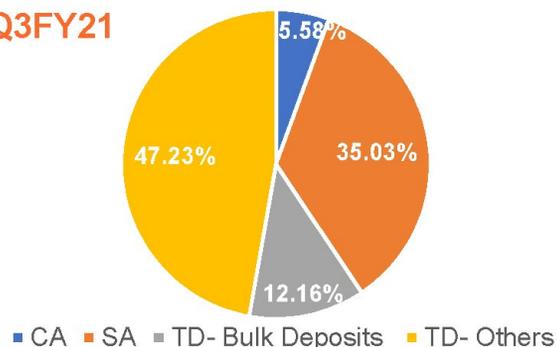
(INR crores)

| Particulars                       | Q3FY21          | Q2FY22          | Q3FY22          | Growth       |              |
|-----------------------------------|-----------------|-----------------|-----------------|--------------|--------------|
|                                   |                 |                 |                 | QOQ          | YOY          |
| Agriculture                       | 57,340          | 61,886          | 64,439          | 4.13%        | 12.38%       |
| MSME                              | 61,911          | 64,984          | 67,400          | 3.72%        | 8.87%        |
| Retail                            | 65,143          | 70,887          | 75,542          | 6.57%        | 15.96%       |
| Corporate & Others                | 1,31,042        | 1,22,239        | 1,25,864        | 2.97%        | -3.95%       |
| Govt. & Govt. Guaranteed Advances | 47,573          | 48,577          | 49,120          | 1.12%        | 3.25%        |
| <b>Gross Domestic Advances</b>    | <b>3,63,009</b> | <b>3,68,573</b> | <b>3,82,365</b> | <b>3.74%</b> | <b>5.33%</b> |

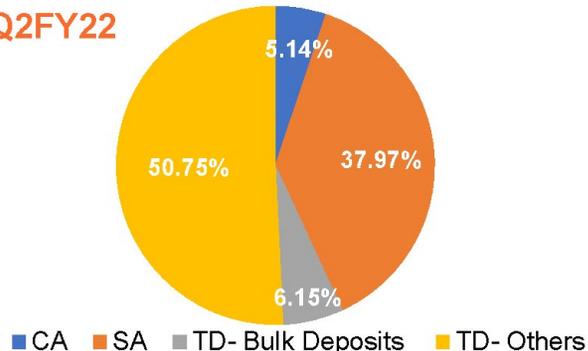


## Domestic Deposit - CASA

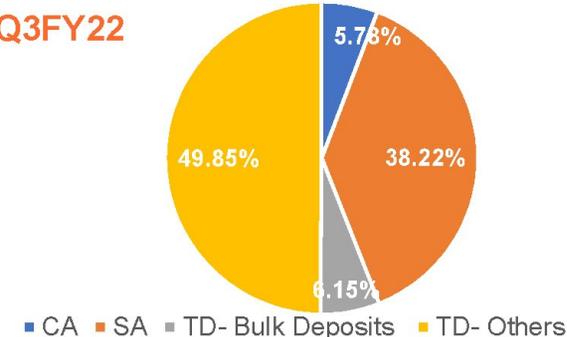
Q3FY21



Q2FY22



Q3FY22



| Particulars          | Q3FY21 |
|----------------------|--------|
| % TD (Rs < 2 crores) | 83%    |

| Particulars          | Q2FY22 |
|----------------------|--------|
| % TD (Rs < 2 crores) | 89%    |

| Particulars          | Q3FY22 |
|----------------------|--------|
| % TD (Rs < 2 crores) | 89%    |

| Types of Deposits | Q3FY21            | Q2FY22            | Q3FY22            |
|-------------------|-------------------|-------------------|-------------------|
| Savings Account   | 1,85,295          | 205,060           | 2,06,663          |
| Current Account   | 29,531            | 27,737            | 31,243            |
| CASA (Amount / %) | 2,14,826 / 40.61% | 2,32,797 / 43.11% | 2,37,906 / 44.07% |

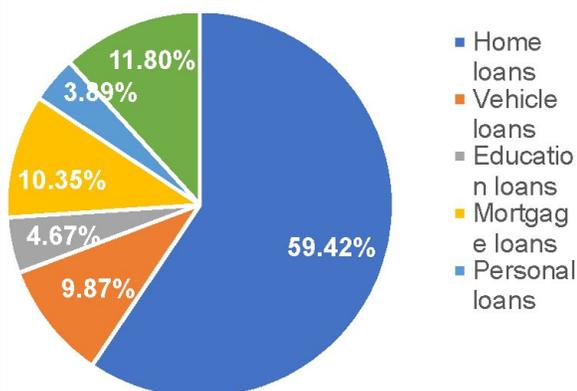
**Growth in CASA (%)** As on 31.12.2021

**2.19% (QOQ)**

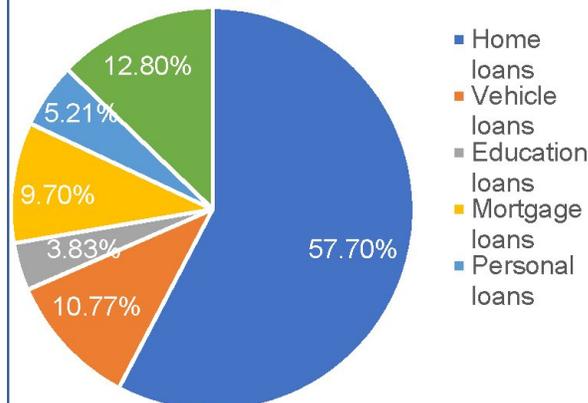
**10.74% (YOY)**

## Retail Loans Portfolio

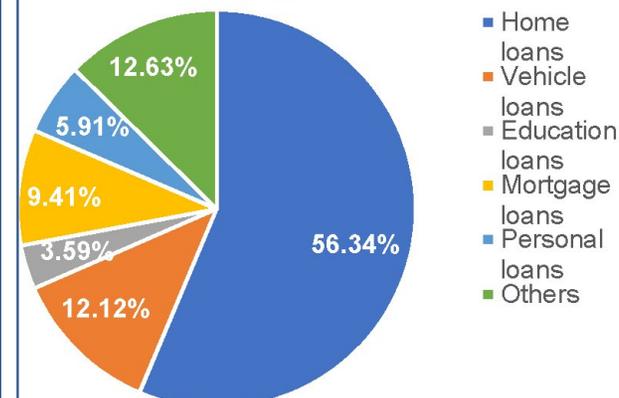
**Composition of Retail Advances (%) Q3FY21**



**Composition of Retail Advances (%) Q2FY22**



**Composition of Retail Advances (%) Q3FY22**



| Particulars                                  | Q3FY21        | Q2FY22        | Q3FY22        | Growth QOQ % | Growth YOY % |
|--|---------------|---------------|---------------|--------------|--------------|
| Home loans                                   | 38,706        | 40,905        | 42,562        | 4.05         | 9.96         |
| Vehicle loans                                | 6,428         | 7,632         | 9,157         | 19.98        | 42.45        |
| Education loans                              | 3,039         | 2,714         | 2,709         | -0.18        | -10.86       |
| Mortgage loans                               | 6,744         | 6,874         | 7,106         | 3.38         | 5.37         |
| Personal loans                               | 2,537         | 3,690         | 4,463         | 20.95        | 75.92        |
| Others incl. Staff Loans, Loans agst TDR etc | 7,690         | 9,073         | 9,544         | 5.19         | 24.11        |
| <b>Total</b>                                 | <b>65,144</b> | <b>70,888</b> | <b>75,541</b> | <b>6.56</b>  | <b>15.96</b> |

## Priority Sector Advances

(INR crores)

| Sl. No. | Parameters                 | Mandated Target | Dec-20        | Sep-21        | Dec-21        | YOY Growth % | QOQ Growth % |
|---------|----------------------------|-----------------|---------------|---------------|---------------|--------------|--------------|
|         | ANBC                       |                 | 3,19,161      | 3,46,692      | 3,51,076      |              |              |
| 1.      | Priority Sector            |                 | 1,34,416      | 1,42,146      | 1,48,683      | 10.61%       | 4.60%        |
|         | % To ANBC                  | <b>40%</b>      | <b>42.12%</b> | <b>41.00%</b> | <b>42.35%</b> |              |              |
| 2.      | Agriculture                |                 | 57,340        | 61,886        | 64,439        | 12.38%       | 4.13%        |
|         | % To ANBC                  | <b>18%</b>      | <b>17.97%</b> | <b>17.85%</b> | <b>18.35%</b> |              |              |
| 3.      | Small and Marginal Farmers |                 | 30,700        | 35,518        | 37,818        | 23.19%       | 6.48%        |
|         | % To ANBC                  | <b>9%</b>       | <b>9.62%</b>  | <b>10.24%</b> | <b>10.77%</b> |              |              |
| 4.      | Weaker Section             |                 | 40,417        | 45,082        | 47,336        | 17.12%       | 5.00%        |
|         | % To ANBC                  | <b>11%</b>      | <b>12.66%</b> | <b>13.00%</b> | <b>13.48%</b> |              |              |
| 5.      | Micro Enterprises (PS)     |                 | 37,655        | 37,626        | 39,066        | 3.75%        | 3.83%        |
|         | % To ANBC                  | <b>7.5%</b>     | <b>11.80%</b> | <b>10.85%</b> | <b>11.13%</b> |              |              |

Note: Target for FY 2020-21 under Small and Marginal Farmers and Weaker Section were 8.00% of ANBC and 10.00% of ANBC, respectively

## Domestic Credit – Industry Wise

(INR crores)

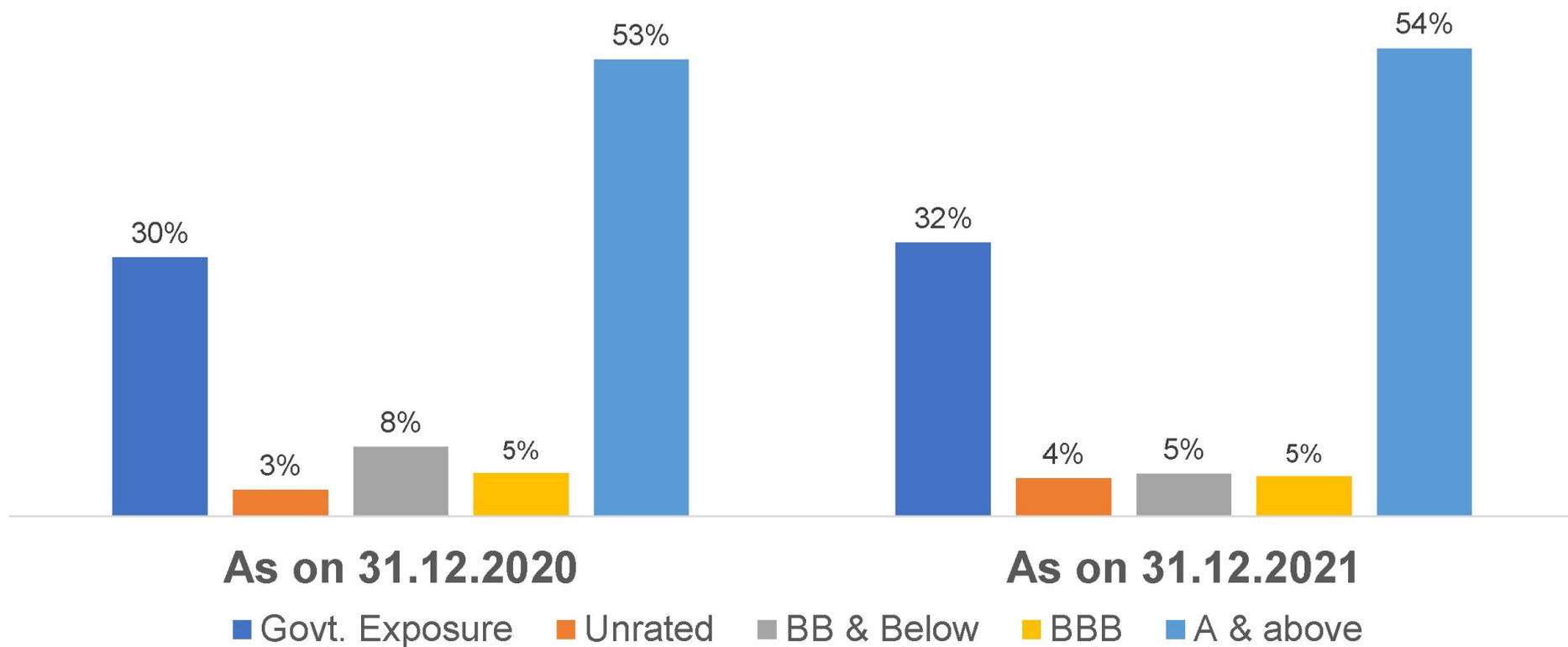
| Particulars                      | Dec-20          | Sep-21          | Dec-21          | Y-O-Y Growth % | % to Domestic Advances |
|----------------------------------|-----------------|-----------------|-----------------|----------------|------------------------|
| Infrastructure                   | 57,899          | 63,230          | 64,206          | 10.89          | 1.54                   |
| Basic Metal & Metal products     | 13,539          | 13,880          | 13,158          | -2.81          | -5.20                  |
| Textiles                         | 8,052           | 7,274           | 7,349           | -8.73          | 1.03                   |
| Gems & Jewellery                 | 4,305           | 4,037           | 3,833           | -10.96         | -5.05                  |
| Chemicals & Chemical products    | 5,072           | 4,865           | 5,339           | 5.26           | 9.74                   |
| Vehicles & Transport equipment   | 3,237           | 3,047           | 3,098           | -4.29          | 1.67                   |
| Rubber, Plastic & their products | 1,802           | 1,975           | 2,925           | 62.32          | 48.10                  |
| Construction                     | 4,536           | 4,576           | 4,599           | 1.39           | 0.50                   |
| Real Estate (Incl. CRE + HFC)    | 77,212          | 76,392          | 73,671          | -4.59          |                        |
| - Residential Mortgage           | 45,451          | 49,576          | 49,669          | 9.28           | 0.19                   |
| - CRE                            | 4,361           | 1,797           | 1,618           | -62.90         | -9.96                  |
| - HFC                            | 27,400          | 25,019          | 22,384          | -18.31         | -10.53                 |
| NBFC (Excl. HFC)                 | 25,552          | 31,569          | 33,767          | 32.15          | 6.96                   |
| Other Industries                 | 27,324          | 23,682          | 24,003          | -12.15         | 1.36                   |
| <b>Total</b>                     | <b>2,28,530</b> | <b>2,34,527</b> | <b>2,35,948</b> |                |                        |

## Domestic Advances – Infrastructure Sectors

(INR crores)

| Particulars          | Dec-20        | Sep-21        | Dec-21        |
|----------------------|---------------|---------------|---------------|
| Power                | 37,210        | 42,782        | 43,405        |
| a) SEBs              | 18,691        | 20,352        | 17,681        |
| - Generation         | 9,834         | 9,288         | 9,513         |
| - Transmission       | 1,036         | 1,588         | 1,937         |
| - Distribution       | 7,821         | 9,506         | 6,231         |
| b) Others            | 18,519        | 22,430        | 25,724        |
| Roads and Ports      | 14,506        | 14,752        | 15,086        |
| Telecom              | 479           | 454           | 450           |
| Other Infrastructure | 5,704         | 5,242         | 5,265         |
| <b>Total</b>         | <b>57,899</b> | <b>63,230</b> | <b>64,206</b> |

## Corporate Rating



## Domestic Investments

(INR crores)

| Particulars                      | Dec-20        |                 |            | Dec-21        |                 |            |
|----------------------------------|---------------|-----------------|------------|---------------|-----------------|------------|
|                                  | AFS           | HTM             | HFT        | AFS           | HTM             | HFT        |
| <b>SLR Investments</b>           | 40,718        | 90,123          | 55         | 24,982        | 99,537          | (10)       |
| <b>Of Which:</b>                 |               |                 |            |               |                 |            |
| <b>Government Securities</b>     | 40,718        | 90,123          | 55         | 24,982        | 99,537          | (10)       |
| <b>Other Approved Securities</b> | -             | -               | -          | -             | -               | -          |
| <b>M Duration</b>                | 1.24          | --              | 9.05       | 0.75          |                 | 6.90       |
| <b>Non SLR Investments</b>       | 13,191        | 29,441          | 157        | 12,632        | 31,849          | 2          |
| <b>M Duration</b>                | 3.31          | --              | --         | 3.84          |                 |            |
| <b>Total</b>                     | <b>53,909</b> | <b>1,19,564</b> | <b>212</b> | <b>37,614</b> | <b>1,31,386</b> | <b>(7)</b> |



# Financial Performance

## Net Interest Income

(INR crores)

| Particulars   | Quarter ended |        |        |
|---|---------------|--------|--------|
|   | Q3FY21        | Q2FY22 | Q3FY22 |
| <b>Interest Income</b>                              | 10,243        | 9,522  | 9,376  |
| <b>a. From Advances</b>                             | 6,941         | 6,510  | 6,432  |
| <b>b. From Investments</b>                          | 2,926         | 2,795  | 2,738  |
| <b>c. From Money Market Operations &amp; Others</b> | 375           | 218    | 206    |
| <b>Interest Expended</b>                            | 6,504         | 5,999  | 5,968  |
| <b>a. On Deposits</b>                               | 6,086         | 5,702  | 5,601  |
| <b>b. On Borrowings</b>                             | 252           | 131    | 174    |
| <b>c. Subordinated Bonds &amp; Others</b>           | 166           | 167    | 193    |
| <b>Net Interest Income</b>                          | 3,739         | 3,523  | 3,408  |
| <b>Net Interest Margin (%)</b>                      | 2.58%         | 2.42%  | 2.27%  |

## Non-Interest Income

(INR crores)

| Particulars                                     | Quarter ended |              |              |
|---|---------------|--------------|--------------|
|   | Q3FY21        | Q2FY22       | Q3FY22       |
| Commission, Exchange & Brokerage                | 291           | 340          | 325          |
| Profit from Sale and Revaluation of Investments | 649           | 429          | 210          |
| Profit from Exchange Transactions               | 425           | 568          | 577          |
| Recovery In W/o accounts                        | 132           | 231          | 338          |
| Other Non Interest Income                       | 400           | 568          | 385          |
| <b>Total Non-Interest Income</b>                | <b>1,897</b>  | <b>2,136</b> | <b>1,835</b> |

## Provisions

(INR crores)

| Particulars                                 | Q3FY21 | Q2FY22 | Q3FY22 |
|---|--------|--------|--------|
| Operating Profit                            | 2,665  | 2,678  | 2,096  |
| Provisions for                              |        |        |        |
| - Bad & Doubtful                            | 623    | 241    | 693    |
| - Standard Assets and others                | 1,142  | 631    | -531   |
| - Depreciation on Non-Performing Investment | 45     | 22     | 173    |
| Total Provisions before Tax                 | 1,810  | 894    | 335    |
| Profit before Tax (PBT)                     | 856    | 1,784  | 1,761  |
| Taxation                                    | 315    | 733    | 734    |
| Net Profit (PAT)                            | 541    | 1,051  | 1,027  |

## Key Financial Ratios (Global Business)

| Particulars                          | Q3FY21 | Q2FY22 | Q3FY22 |
|--------------------------------------|--------|--------|--------|
| Cost of Deposits (%)                 | 4.03   | 3.75   | 3.75   |
| Yield on Advances (%)                | 7.67   | 7.01   | 7.02   |
| Cost of Funds (%)                    | 3.72   | 3.36   | 3.34   |
| Yield on Funds (%)                   | 5.85   | 5.34   | 5.24   |
| Net Interest Margin (NIM) (%)        | 2.58   | 2.42   | 2.27   |
| Cost to Income Ratio (%)             | 52.72  | 52.69  | 60.03  |
| Credit Deposit Ratio                 | 67.82  | 68.34  | 70.19  |
| Return on Assets (%)                 | 0.28   | 0.53   | 0.51   |
| Return on Equity (%)                 | 9.54   | 13.51  | 11.59  |
| Credit Cost (Annualised) (%)         | 0.68   | 0.26   | 0.71   |
| Book Value Per Share (Rs)            | 113.27 | 109.03 | 111.53 |
| Book Value Per Share (Tangible) (Rs) | 69.77  | 83.22  | 88.09  |



# Asset Quality & Capital

## Asset Quality Ratio

| Item                                | Dec-20 | Sep-21 | Dec-21 |
|-------------------------------------|--------|--------|--------|
| <b>Gross NPA (INR crores)</b>       | 54,997 | 50,270 | 45,760 |
| <b>Net NPA (INR crores)</b>         | 9,077  | 10,576 | 10,708 |
| <b>Gross NPA (%)</b>                | 13.25% | 12.00% | 10.46% |
| <b>Net NPA (%)</b>                  | 2.46%  | 2.79%  | 2.66%  |
| <b>Provision Coverage Ratio (%)</b> | 89.32% | 87.81% | 86.86% |
| <b>Slippage Ratio (%)</b>           | 0.14%  | 0.36%  | 0.47%  |
| <b>Credit Cost (%)</b>              | 0.68%  | 0.26%  | 0.71%  |

## Slippages

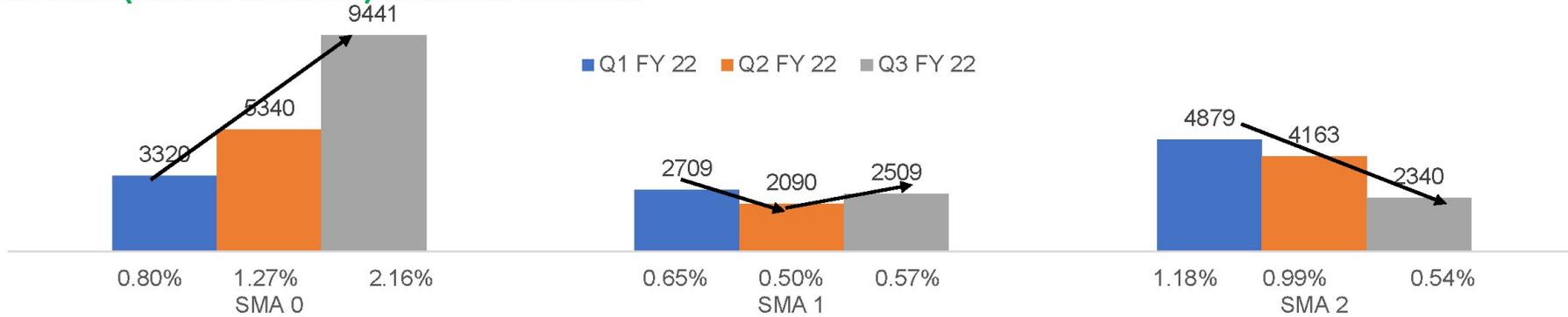
(INR crores)

| Segment              | Q1FY22       | Q2FY22       | Q3FY22       |
|----------------------|--------------|--------------|--------------|
| - Retail             | 642          | 145          | -356         |
| - Agriculture        | 991          | 344          | 657          |
| - MSME               | 1,615        | 342          | -376         |
| - Corporate & Others | 409          | 476          | 1,975        |
| Domestic (Total)     | 3,657        | 1,307        | 1,900        |
| Overseas (Total)     | 196          | -            | -55          |
| <b>Grand Total</b>   | <b>3,853</b> | <b>1,307</b> | <b>1,845</b> |

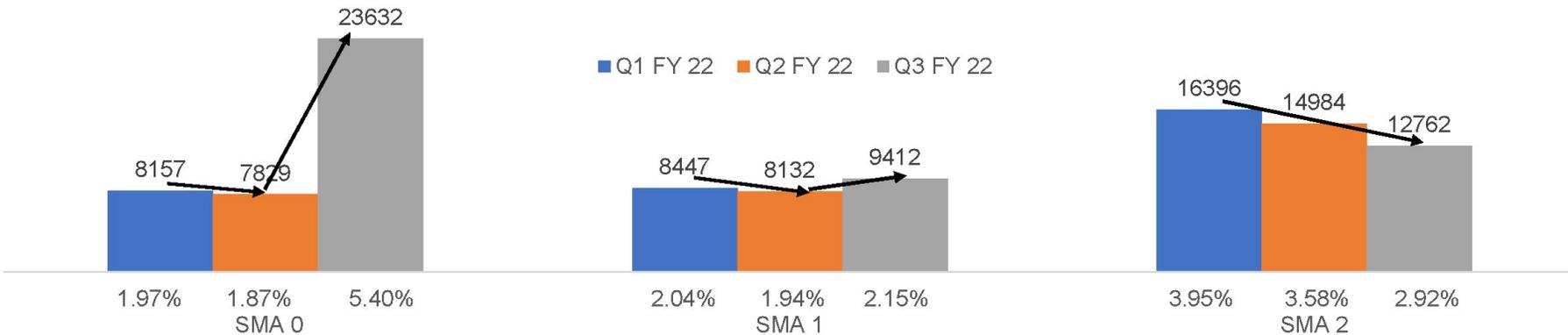
| Fresh Slippages as % of Standard Advances | Q1FY22       | Q2FY22       | Q3FY22       |
|---|--------------|--------------|--------------|
| Fresh Slippages                           | 3,853        | 1,307        | 1,845        |
| Standard Advances                         | 3,58,656     | 3,68,625     | 3,91,639     |
| <b>Slippage Ratio</b>                     | <b>1.09%</b> | <b>0.36%</b> | <b>0.47%</b> |

## Special Mention Accounts (SMA)

### % of SMA (Rs. 5 cr & above) to Gross Advances



### % of Overall SMA to Gross Advances



## Resolution Framework (Standard Restructuring)

(INR crores)

| Category           | Outstanding as on 31.12.2021 |                          |                        | Provision Made | % on Gross Advances |
|--------------------|------------------------------|--------------------------|------------------------|----------------|---------------------|
|                    | Resolution Framework 1.0     | Resolution Framework 2.0 | One Time Restructuring |                |                     |
| Retail             | 493                          | 5,228                    | -                      | 573            | 4.05%               |
| MSME               | 1,413                        | 3,301                    | 2,041                  | 404            |                     |
| Corporate & Others | 1,489                        | -                        | 4,863                  | 141            |                     |
| <b>Total</b>       | <b>3,394</b>                 | <b>8,528</b>             | <b>6,904</b>           | <b>1,118</b>   |                     |

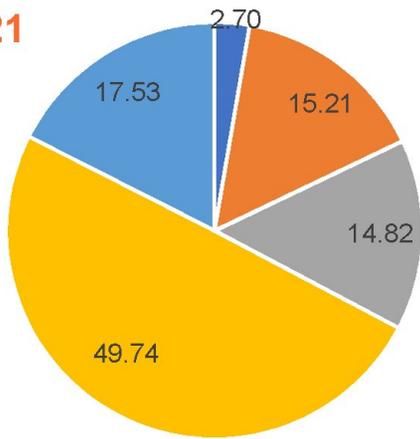
## Movement of Gross NPA / Net NPA

(INR crores)

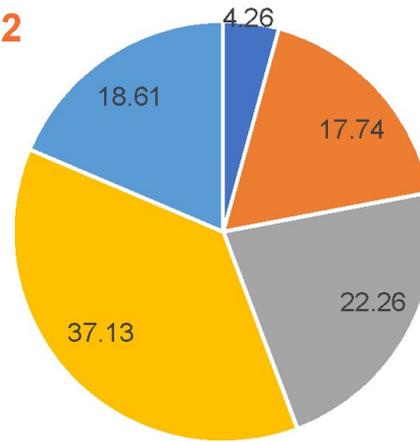
| Segment                           | Q3FY21 | Q2FY22 | Q3FY22 |
|-----------------------------------|--------|--------|--------|
| Opening Balance                   | 56,232 | 56,042 | 50,270 |
| Add:                              |        |        |        |
| - Fresh Slippage                  | 35     | 1,328  | 1,760  |
| - Debits in existing NPA accounts | 461    | -21    | 85     |
| Less:                             |        |        |        |
| - Recovery                        | 1,495  | 3,218  | 1,309  |
| - Upgradation                     | 166    | 278    | 146    |
| - Written Off                     | 70     | 3,583  | 4,900  |
| Total Reduction                   | 1,731  | 7,079  | 6,355  |
| Closing Balance                   | 54,997 | 50,270 | 45,760 |
| Less: Provisions                  | 45,920 | 39,694 | 35,052 |
| Net NPA                           | 9,077  | 10,576 | 10,708 |

## Sector-wise NPA Classification (%)

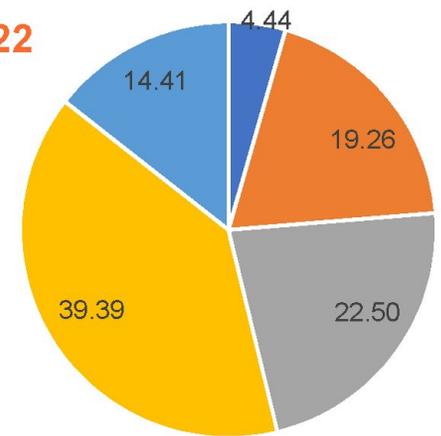
Q3FY21



Q2FY22



Q3FY22



- Retail Loans
- Agriculture (PS + NPS)
- MSME
- Corporate & Others
- Overseas NPA

## Asset Classification : Global Advances

(INR crores)

| Sectoral          | Q3FY21   |           | Q2FY22   |           | Q3FY22   |           |
|-------------------|----------|-----------|----------|-----------|----------|-----------|
|                   | O/s      | Share (%) | O/s      | Share (%) | O/s      | Share (%) |
| Standard Advances | 3,59,990 | 86.75%    | 3,68,625 | 88.00%    | 3,91,639 | 89.54%    |
| Gross NPA         | 54,997   | 13.25%    | 50,270   | 12.00%    | 45,760   | 10.46%    |
| - Sub-Standard    | 1,086    | 0.26%     | 7,629    | 1.82%     | 5,605    | 1.28%     |
| - Doubtful        | 32,437   | 7.82%     | 22,092   | 5.27%     | 20,301   | 4.64%     |
| - Loss            | 21,474   | 5.17%     | 20,549   | 4.91%     | 19,854   | 4.54%     |
| Gross Advances    | 4,14,987 | 100.00%   | 4,18,895 | 100.00%   | 4,37,399 | 100.00%   |

## Summary of NCLT Cases (As on 31.12.2021)

(INR crores)

| No of accounts | Particulars                                    | Total book o/s   | Provision held   | %-Provision |
|----------------|--|------------------|------------------|-------------|
| 3              | RBI List -1                                    | 1,601.95         | 1,601.95         | 100%        |
| 10             | RBI List -2                                    | 2,086.13         | 2,086.13         | 100%        |
| 68             | Cases filed and admitted in NCLT by our Bank   | 3,601.27         | 3,226.70         | 90%         |
| 10             | Cases under admission in NCLT by our Bank      | 1,811.90         | 1,233.91         | 68%         |
| 198            | Cases filed and admitted in NCLT by other Bank | 23,649.93        | 21,026.40        | 89%         |
| 14             | Cases under admission in NCLT by other Bank    | 1,932.41         | 1,694.27         | 88%         |
| 303            | <b>Total</b>                                   | <b>34,683.59</b> | <b>30,869.36</b> | <b>89%</b>  |

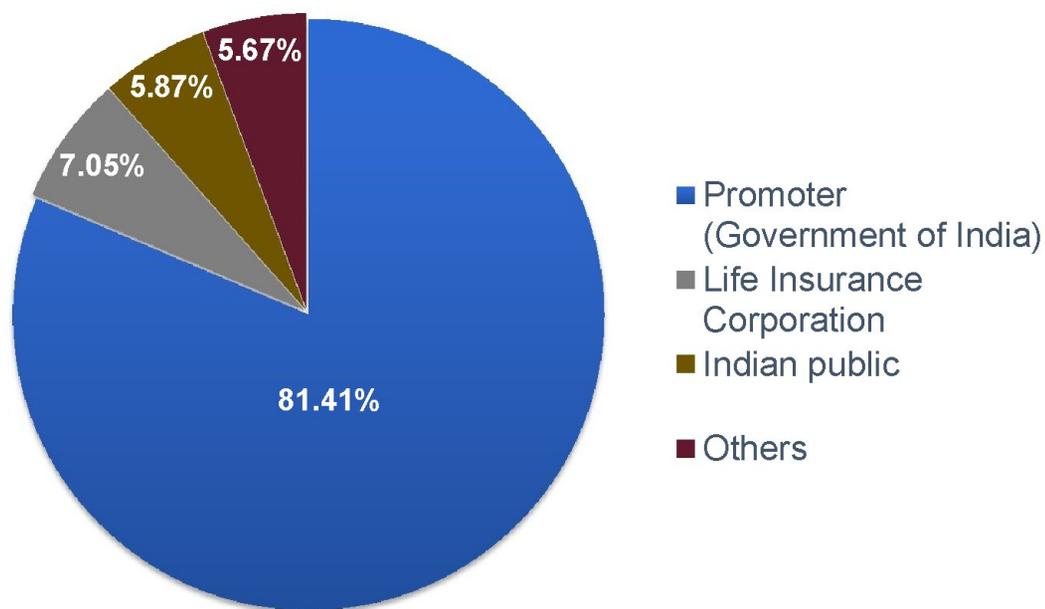
**Note: Recovery in NCLT Accounts: Rs 271.51 crores (Q3Y2022) & Rs 2,379.82 crores (Nine months ended as on 31.12.2021)**

## Capital Adequacy

(INR crores)

| Particulars                                      | 31.12.2020 | 30.09.2021 | 31.12.2021 |
|--|------------|------------|------------|
| <b>Capital Adequacy - Basel III</b>              |            |            |            |
| <b>CET1 Capital</b>                              | 28,459     | 39,758     | 40,649     |
| <b>Tier I Capital</b>                            | 28,459     | 41,110     | 42,001     |
| <b>Tier II Capital</b>                           | 9,245      | 9,375      | 9,433      |
| <b>Total Capital(CRAR)</b>                       | 37,704     | 50,485     | 51,433     |
| <b>Risk Weighted Assets</b>                      | 3,01,350   | 2,96,127   | 3,08,769   |
| <b>CET1 (%) including CCB</b>                    | 9.44       | 13.43      | 13.16      |
| <b>Tier I (%)</b>                                | 9.44       | 13.88      | 13.60      |
| <b>Tier II (%)</b>                               | 3.07       | 3.17       | 3.06       |
| <b>Capital Adequacy Basel III (%) (incl CCB)</b> | 12.51      | 17.05      | 16.66      |

## Shareholding Pattern as on 31.12.2021



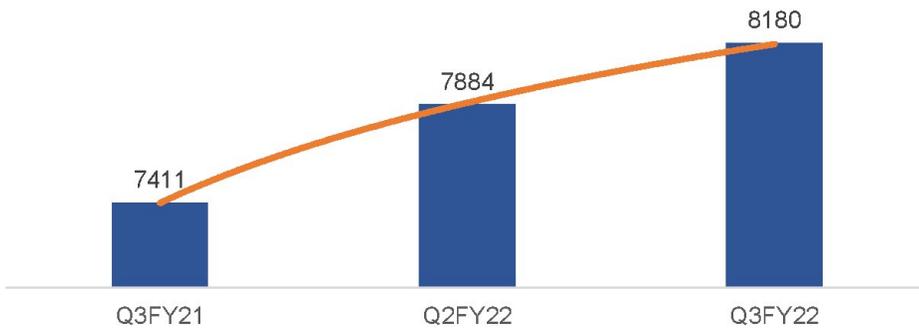
| Particulars                | Shareholding Pattern As on 31.12.2021 |
|----------------------------|---------------------------------------|
| Government of India        | 81.41%                                |
| Life Insurance Corporation | 7.05%                                 |
| Indian Public              | 5.87%                                 |
| Others                     | 5.67%                                 |
| <b>Total</b>               | <b>100.00%</b>                        |



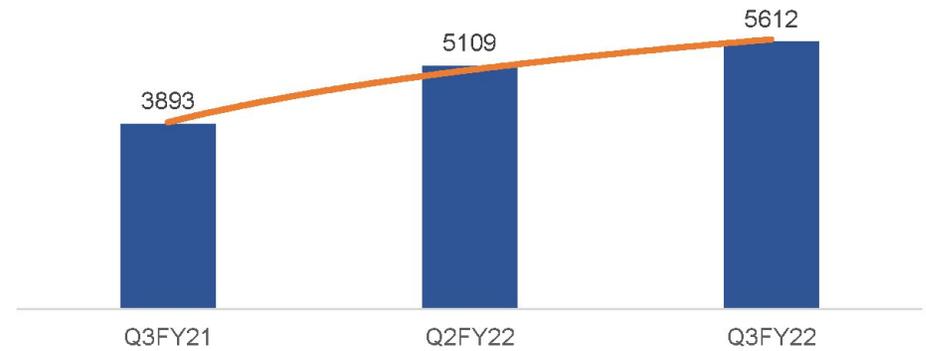
# Digital Banking, Financial Inclusion COVID Credit Support & New Initiatives

## Alternate Delivery Channel

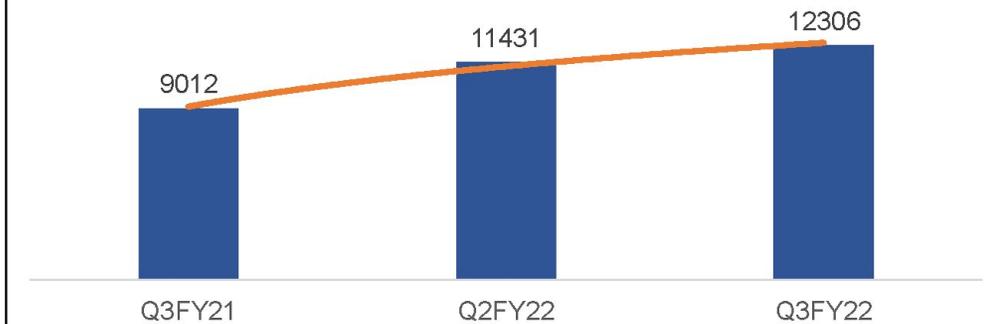
**Internet Banking Users (in Thousand)**



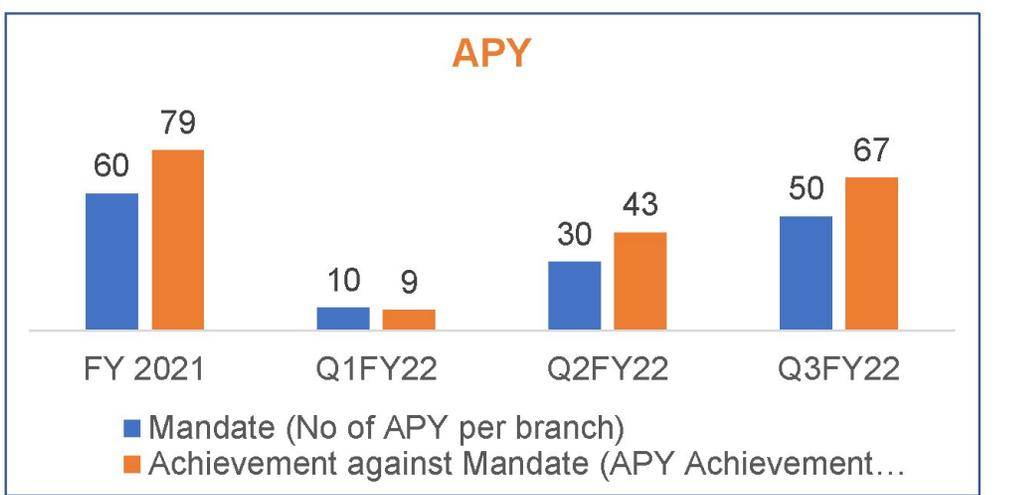
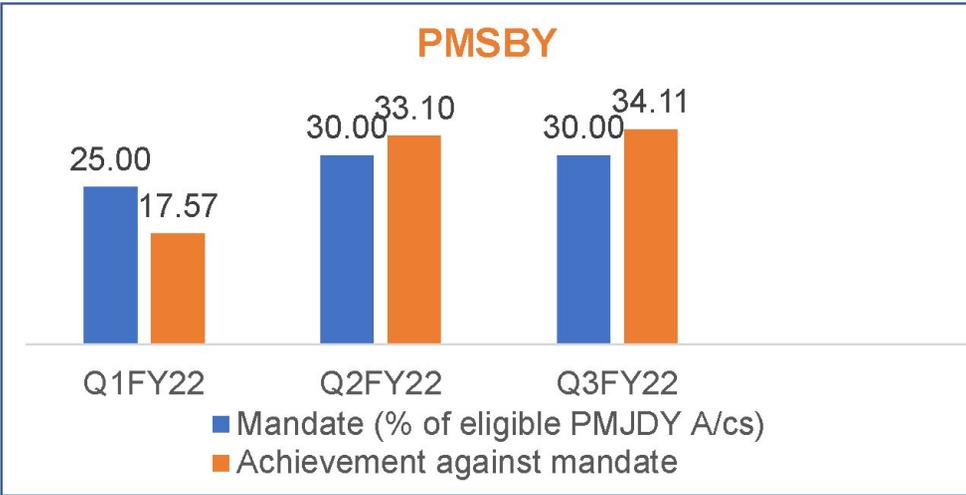
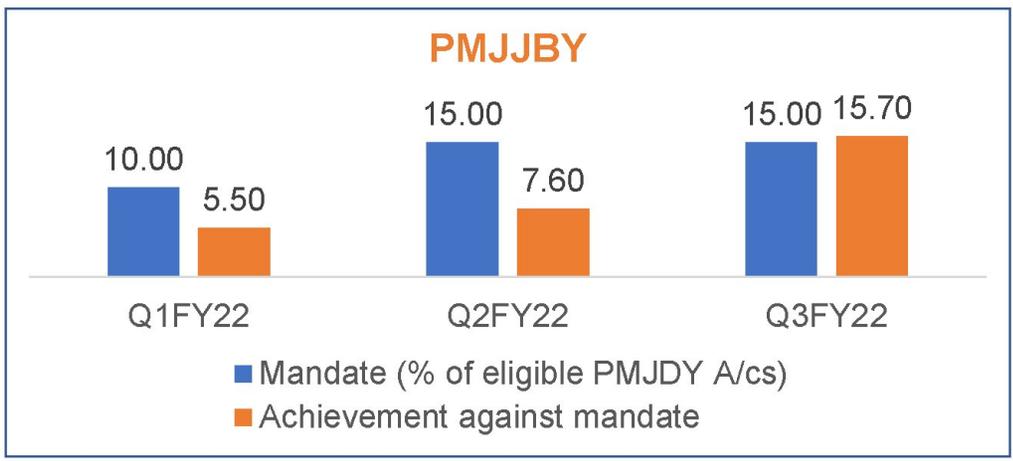
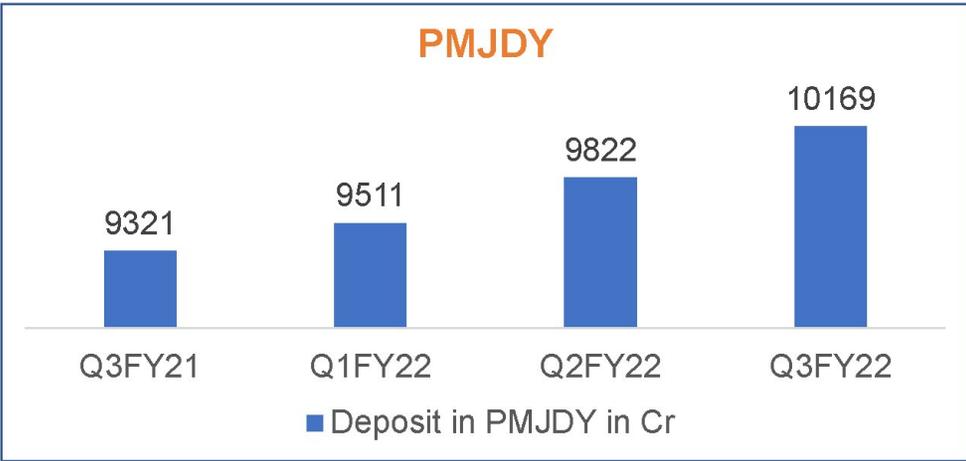
**Mobile Banking Users (in Thousand)**



**UPI Users (in Thousand)**



# Financial Inclusion – Products



## FINANCIAL INCLUSION

# COVID Credit Support

Till 31.12.2021

(INR crores)

## ECLGS (1.0, 2.0, 3.0 & 4.0)

|                        |          |
|------------------------|----------|
| Number of Accounts     | 4,08,078 |
| Total Amount disbursed | 5,644.51 |

## PM SVANidhi

|   |          |
|---|----------|
| Number of Accounts  | 2,17,380 |
| Total Amount disbursed  | 209.11   |
| <b>96.17% of application are sanctioned &amp; 97.06% of sanctions are disbursed</b> |          |

## Health Care Units under MSME segment (Star Arogyam & Star Sanjeevani)

|                        |        |
|------------------------|--------|
| Number of Accounts     | 566    |
| Total Amount disbursed | 246.24 |

## Awards & Recognition

- ❑ Bank has won “Best MSME Bank-Runner Up”, “Best Branding-Winner” and “Best Bank for promoting Social Schemes – Winner” in “MSME Banking Excellence Awards 2021” conducted by Chamber of Indian MSME.
- ❑ Bank was awarded with “Runners-Up Award” in Finacle Innovation Awards 2021 from M/s Infosys in Large Bank Segment for Category “COVID Response Innovation”.
- ❑ Bank was awarded with “Utkarsh Puraskar” by MeitY (Ministry of Electronics and Information Technology) for achieving the highest percentage of Digital payment transactions under large and medium banks category for the FY 2019-20.
- ❑ Forbes recognizes “Bank of India” as one of the World’s Best Employer 2021.
- ❑ Bank has won “Leadership Capital 3.0” APY award of excellence for best performing MD & CEO among PSBs in 2021
- ❑ Bank has won “MAKERS OF EXCELLENCE (5.0) - ME 5.0” APY award of excellence for best performing ED among PSBs in 2021 .
- ❑ Bank of India, received ‘HR Leadership Award 2021’ by World HRD Congress.
- ❑ SKOCH AWARD 2021, SILVER in Excellence in Technology Category for Document Management System”.
- ❑ Bank has won “APY Annual Award (2020-21)” for overall performance for achieving ‘per APY’ target.
- ❑ BFSI Excellence Awards 2021, the Best Cyber Security Initiative in Banking category.
- ❑ Bank has won Infosys Finacle Client Innovation Awards in the category “Product Innovation” for QR Cash, 2020.
- ❑ Bank of India has been awarded by DSCI (Data Security Council of India) as Finalist for “Best Security Practices in Banking Sector for 2021” on account of Bank’s improved information security posture by way of automation of Governance, Risk and Compliance, AI based automated response solution, frequent Red Teaming exercises, improved vulnerability management and cyber awareness measures for educating employees as well as customers.

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THANK YOU!