



*Relationship beyond banking*



# PERFORMANCE ANALYSIS FY2021-22



## Performance Highlights (FY2022 - YOY)



Gross Advances

11.35%

CASA Deposits

9.26%

RAM Advances

15.70%

Net Profit

57.60%

Gross NPA

379 bps

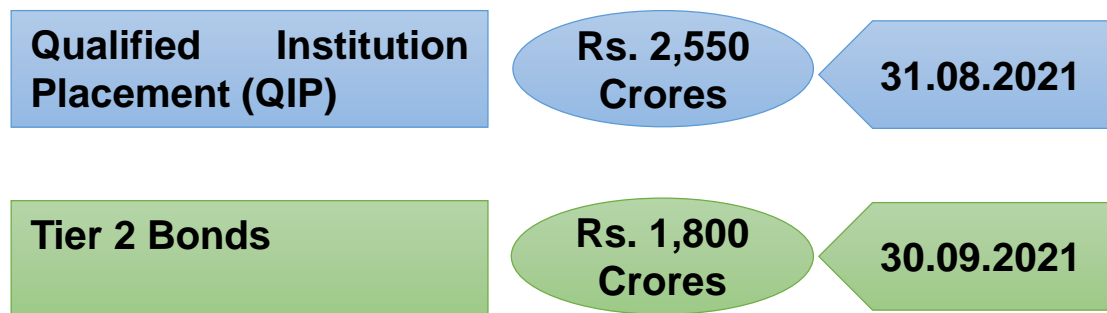
Net NPA %

101 bps

## Raising of Capital and External Rating

### Capital raised by Bank of India

(During FY 2021-22)



### External Rating of Bank of India

#### Domestic Long Term Rating

Rating Agency	Rating
Infomerics Rating	AAA (Stable)
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	MAAA (Stable)

#### Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

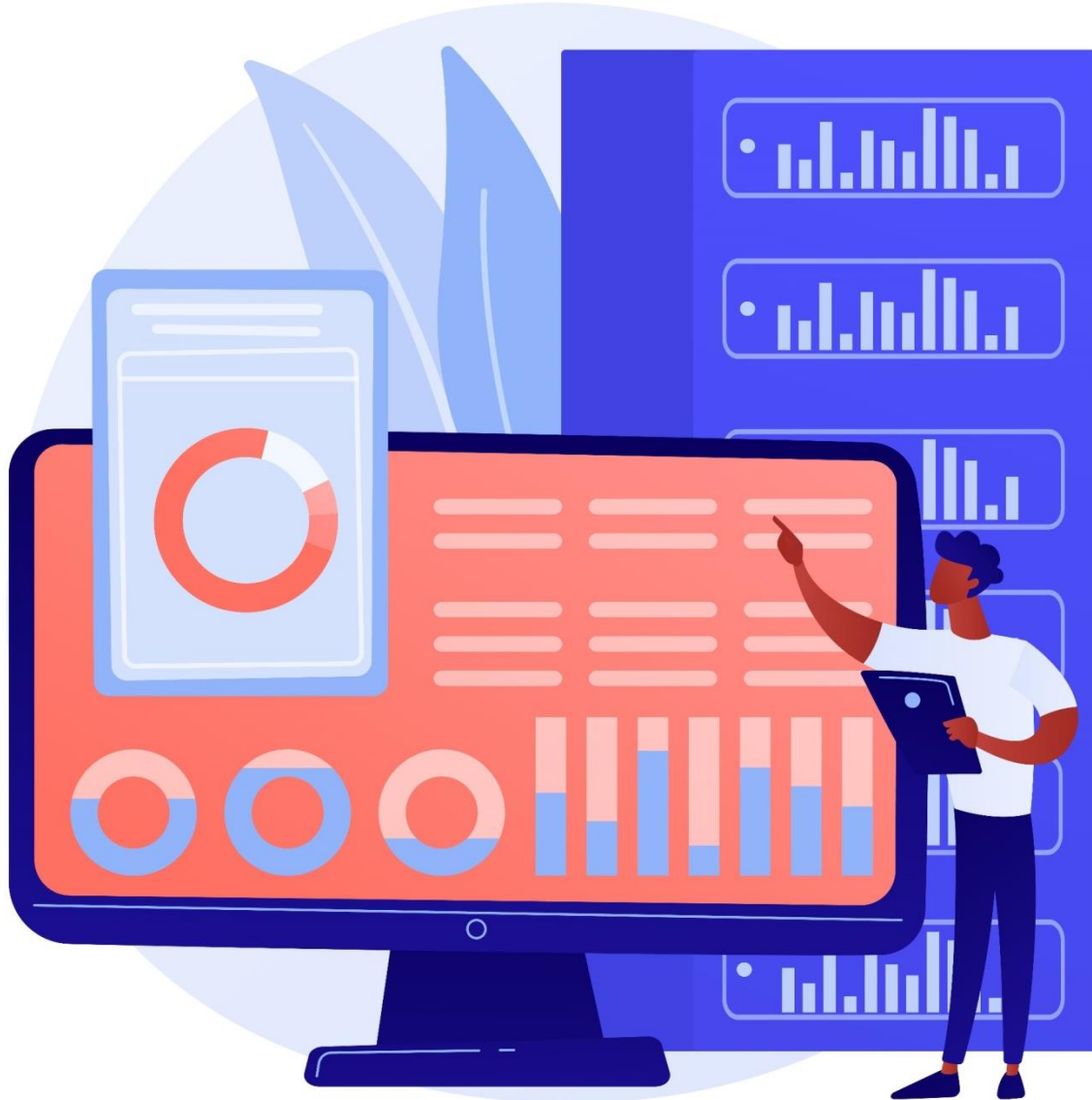
#### Overseas Rating

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

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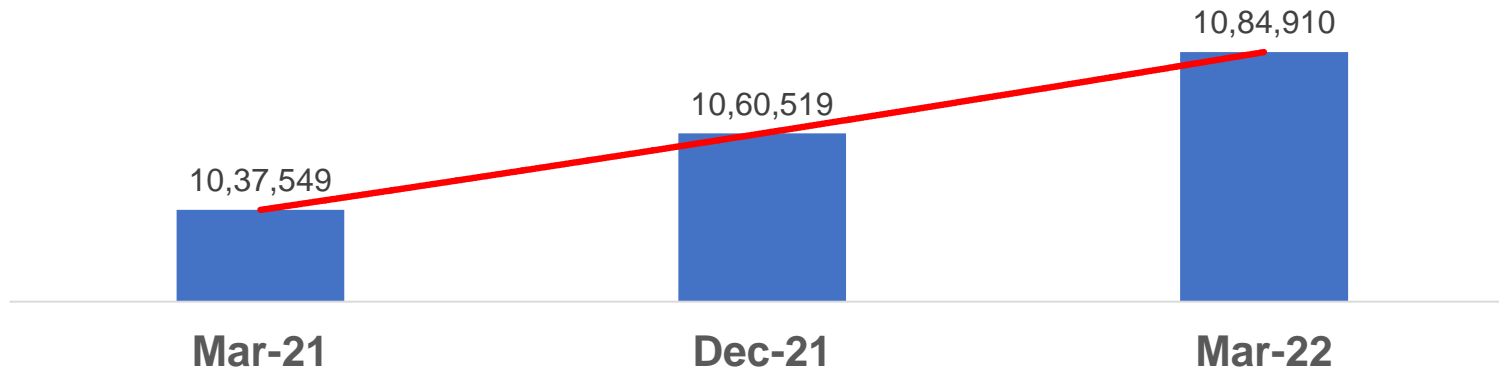


# Business Performance

# Global Business

## Global Business Mix

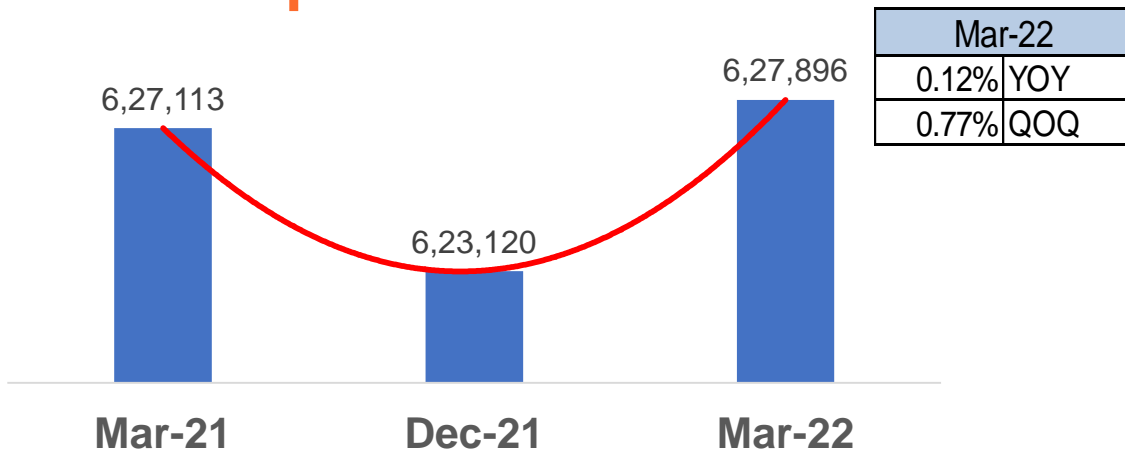
(Amount in INR crores)



Mar-22	
4.56%	YOY
2.30%	QOQ

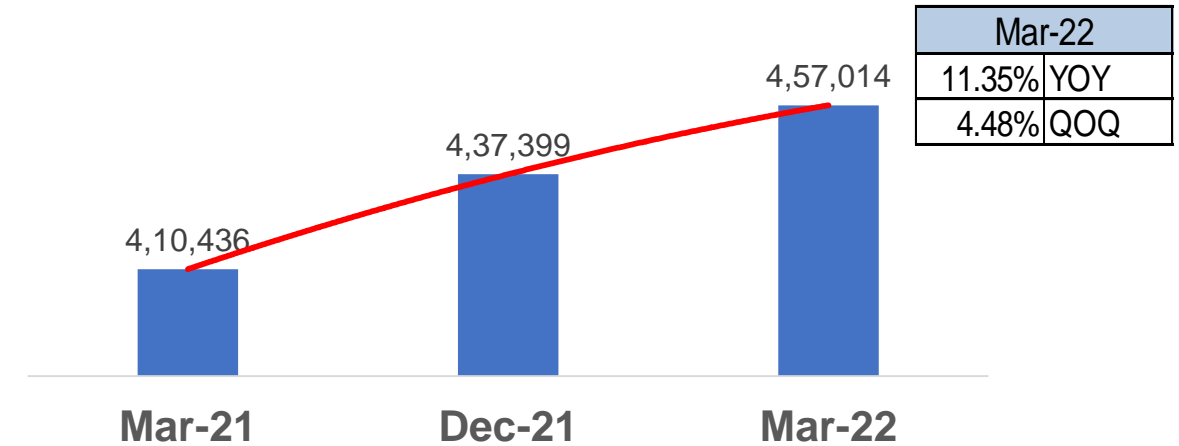
Particulars	Mar-21	Dec-21	Mar-22
Credit Deposit Ratio (Global)	65.45%	70.19%	72.78%

## Global Deposit



Mar-22	
0.12%	YOY
0.77%	QOQ

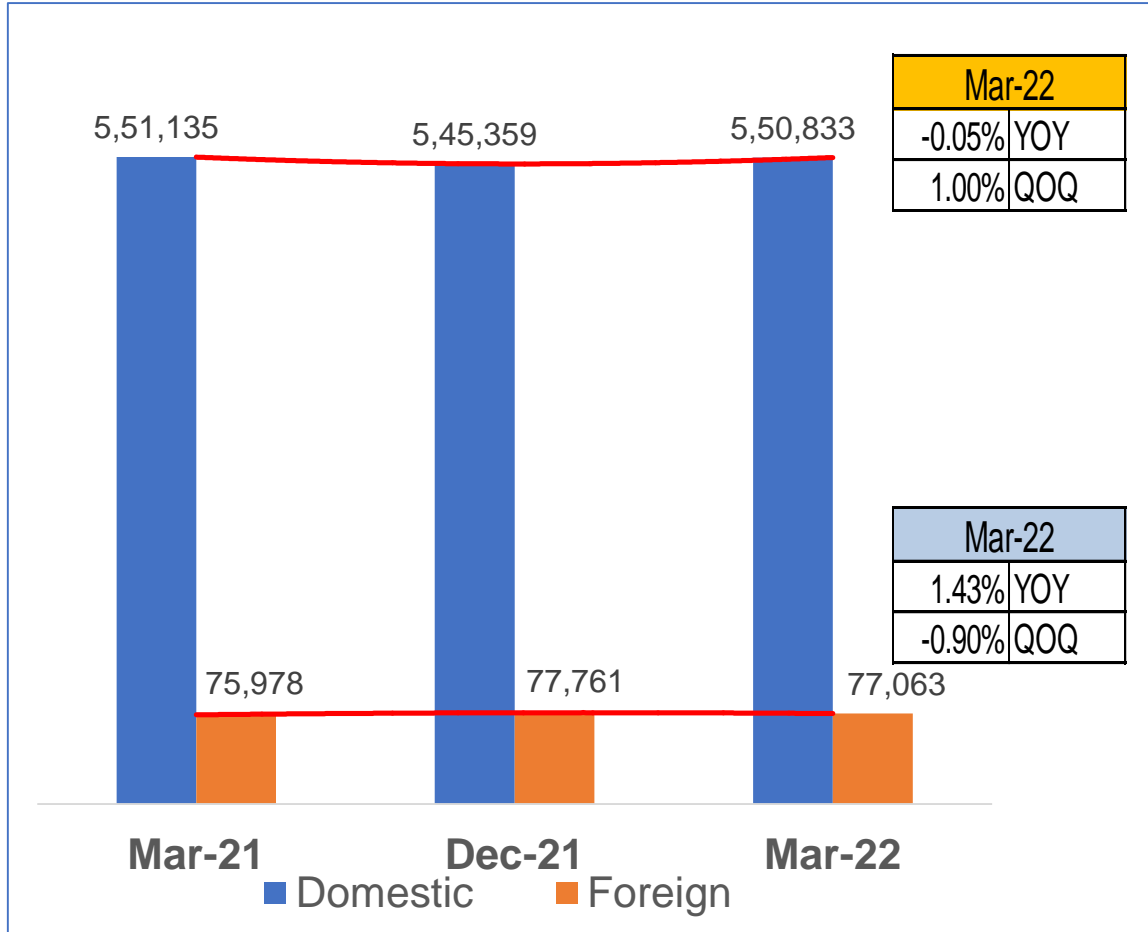
## Global Advances



Mar-22	
11.35%	YOY
4.48%	QOQ

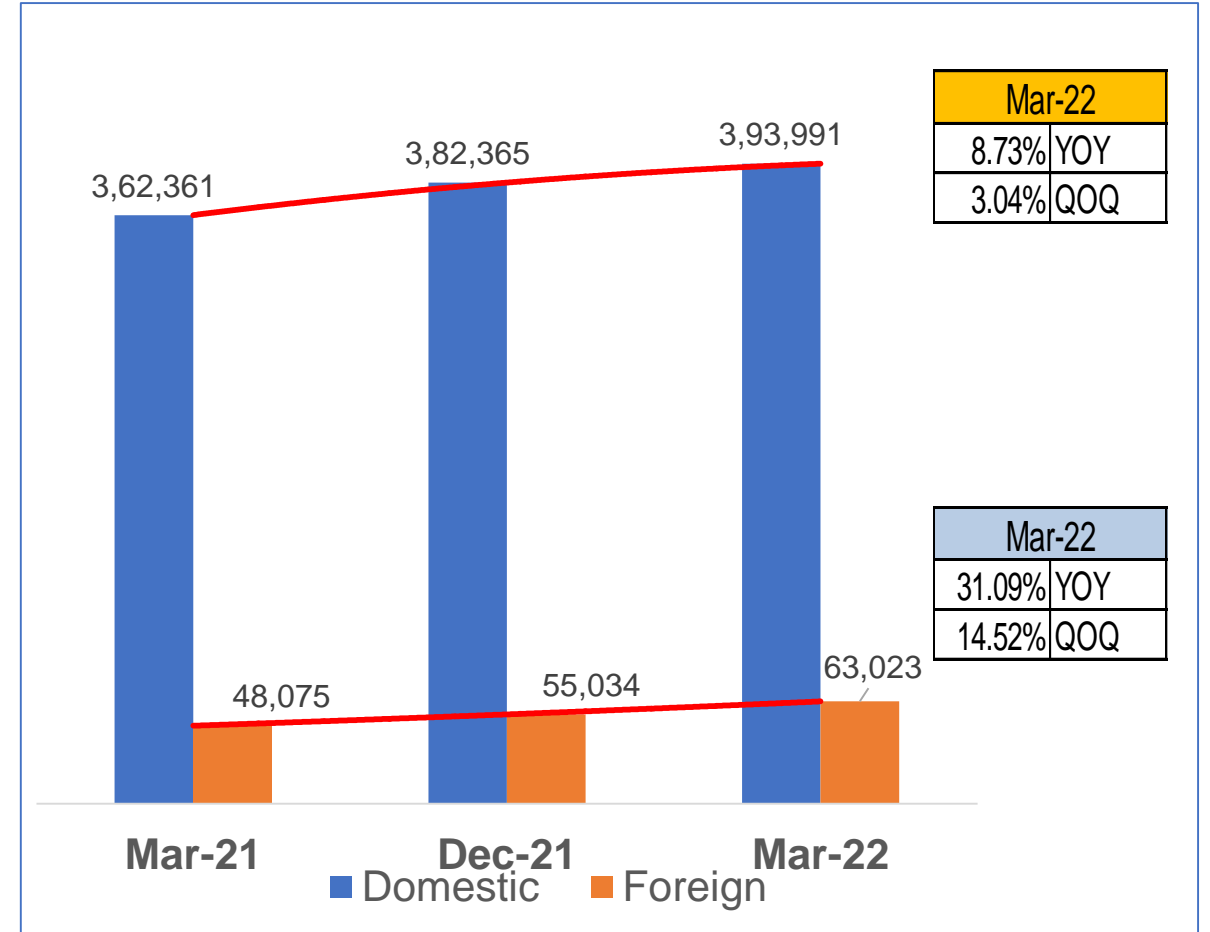
# Deposits & Advances: Domestic & Overseas

## Domestic and Overseas Deposits



## Domestic and Overseas Advances

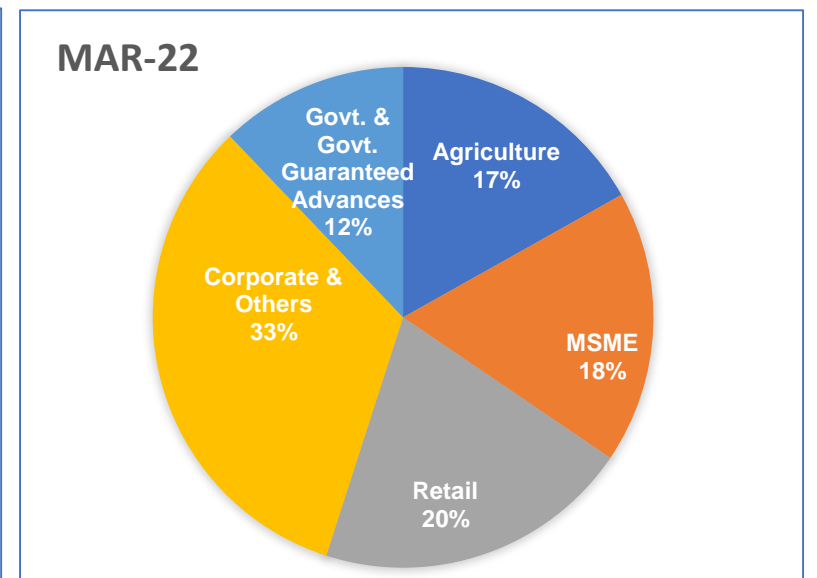
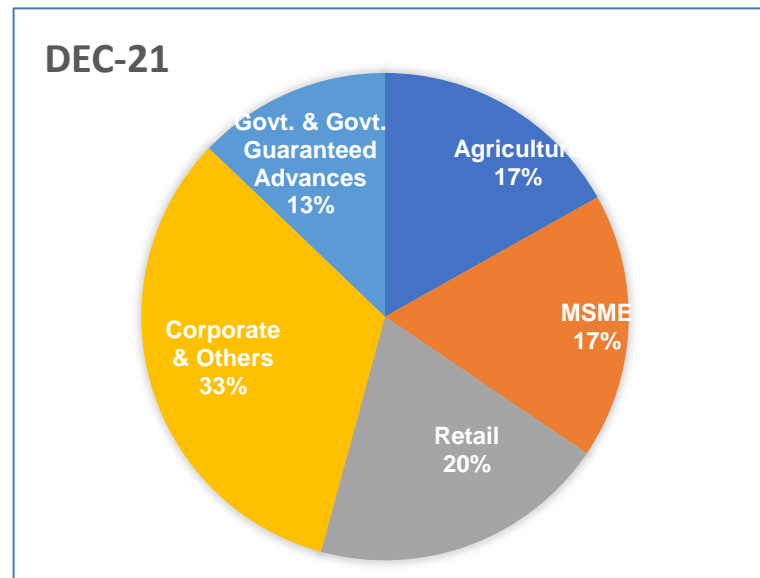
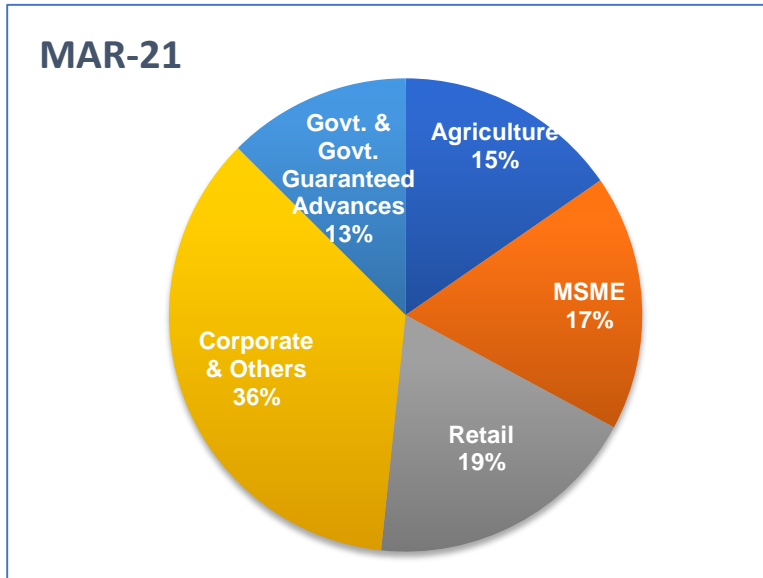
(Amount in INR crores)



# Composition of Gross Advances (Domestic)

(Amount in INR crores)

Particulars	Mar-21	Dec-21	Mar-22	Growth YOY
Agriculture	55,698	64,439	66,431	19.27%
MSME	63,425	67,400	69,462	9.52%
Retail	68,058	75,542	80,674	18.54%
Corporate & Others	1,29,768	1,25,864	1,29,586	-0.14%
Govt. & Govt. Guaranteed Advances	45,412	49,120	47,838	5.34%
Gross Domestic Advances	3,62,361	3,82,365	3,93,991	8.73%
RAM Advances (%)	51.66%	54.24%	54.97%	15.70%
RAM + Govt. & Govt. Guaranteed Advances (%)	64.19%	67.08%	67.11%	13.68%

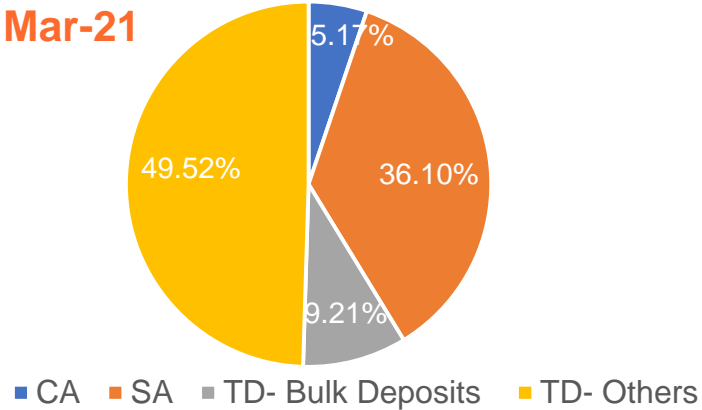




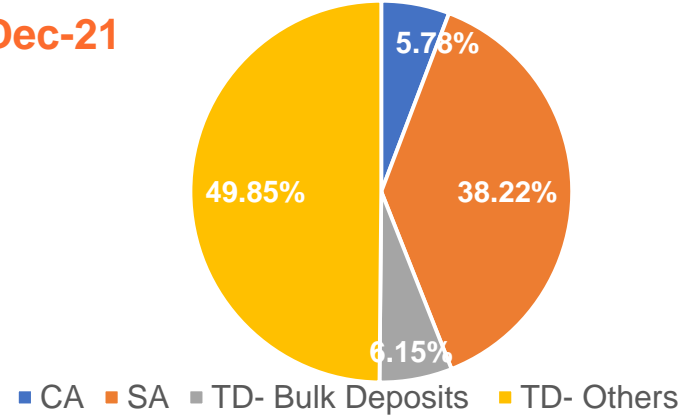
# Domestic Deposit - CASA

(Amount in INR crores)

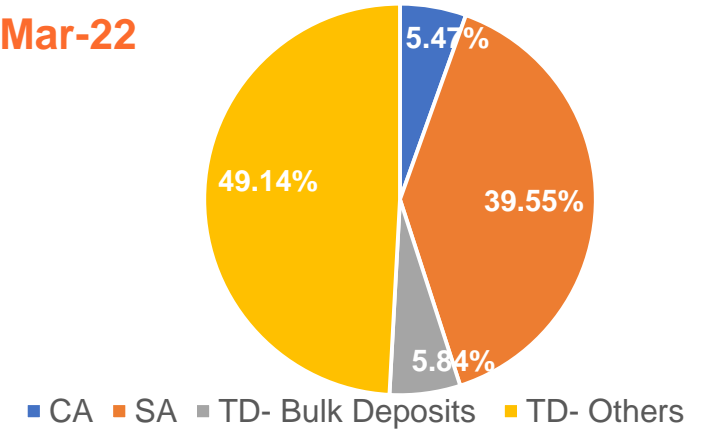
**Mar-21**



**Dec-21**



**Mar-22**



Particulars	Mar-21
% TD (Rs < 2 crores)	84%

Particulars	Dec-21
% TD (Rs < 2 crores)	89%

Particulars	Mar-22
% TD (Rs < 2 crores)	89%

Types of Deposits	Mar-21	Dec-21	Mar-22
Savings Account	1,96,503	2,06,663	2,15,638
Current Account	28,166	31,243	29,826
CASA (Amount / %)	2,24,669 / <b>41.27%</b>	2,37,906 / <b>44.07%</b>	2,45,464 / <b>45.02%</b>

**Growth in CASA (%)** As on 31.03.2022

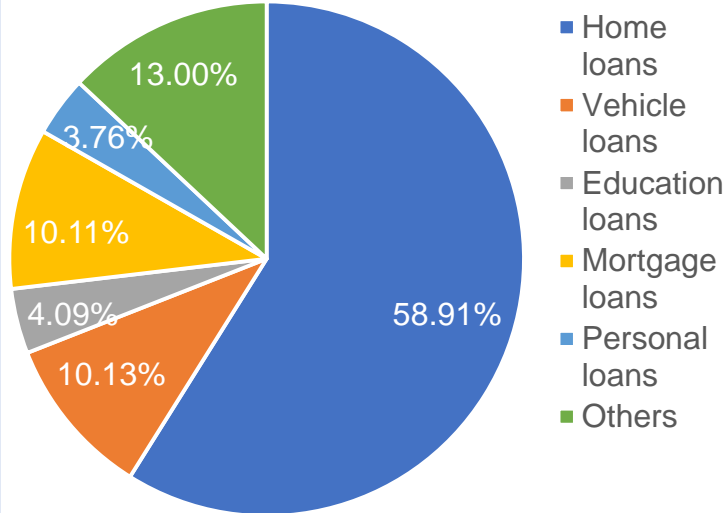
**3.18% (QOQ)**

**9.26% (YOY)**

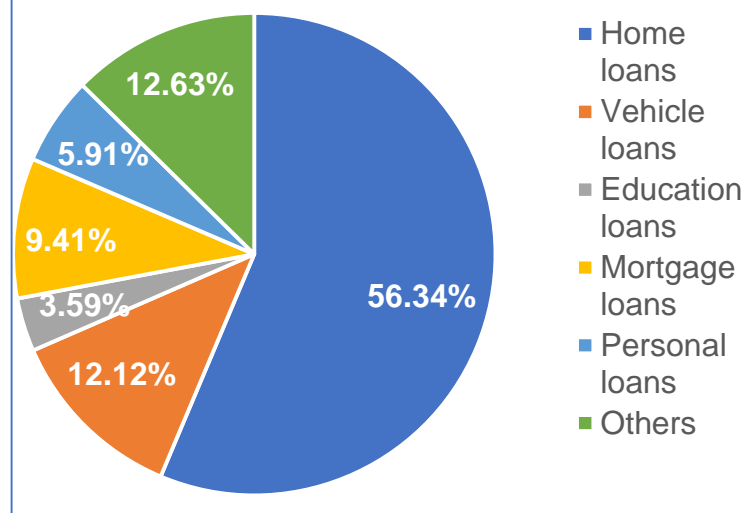
# Retail Loans Portfolio

(Amount in INR crores)

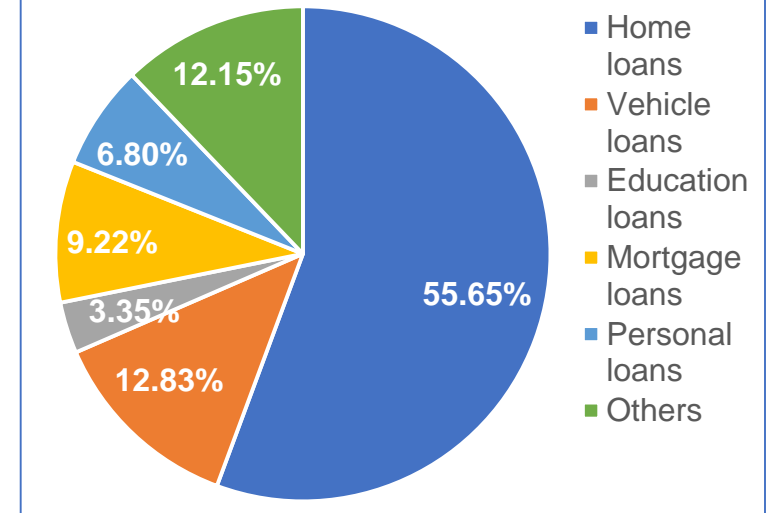
## Composition of Retail Advances (%) Mar-21



## Composition of Retail Advances (%) Dec-21



## Composition of Retail Advances (%) Mar-22



Particulars	Mar-21	Dec-21	Mar-22	Growth YOY (%)
Home loans	40,094	42,562	44,895	11.97
Vehicle loans	6,891	9,157	10,353	50.24
Education loans	2,783	2,709	2,705	-2.80
Mortgage loans	6,883	7,106	7,438	8.06
Personal loans	2,557	4,463	5,483	114.43
Others incl. Staff Loans, Loans agst TDR etc	8,850	9,545	9,800	10.73
<b>Total</b>	<b>68,058</b>	<b>75,542</b>	<b>80,674</b>	<b>18.54</b>

## Priority Sector Advances

(Amount in INR crores)

Sl. No.	Parameters	Mandated Target	FY2021	FY2022	YOY Growth %
	ANBC		3,21,675	3,49,905	
1.	Priority Sector		1,32,700	1,45,399	9.57%
	% To ANBC	<b>40%</b>	<b>41.25%</b>	<b>41.55%</b>	
2.	Agriculture		56,283	62,973	11.89%
	% To ANBC	<b>18%</b>	<b>17.50%</b>	<b>18.00%</b>	
3.	Small and Marginal Farmers		29,878	36,268	21.39%
	% To ANBC	<b>9%</b>	<b>9.29%</b>	<b>10.37%</b>	
4.	Weaker Section		41,776	47,402	13.47%
	% To ANBC	<b>11%</b>	<b>12.99%</b>	<b>13.55%</b>	
5.	Micro Enterprises (PS)		37,133	38,507	3.70%
	% To ANBC	<b>7.5%</b>	<b>11.54%</b>	<b>11.00%</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

(Amount in INR crores)

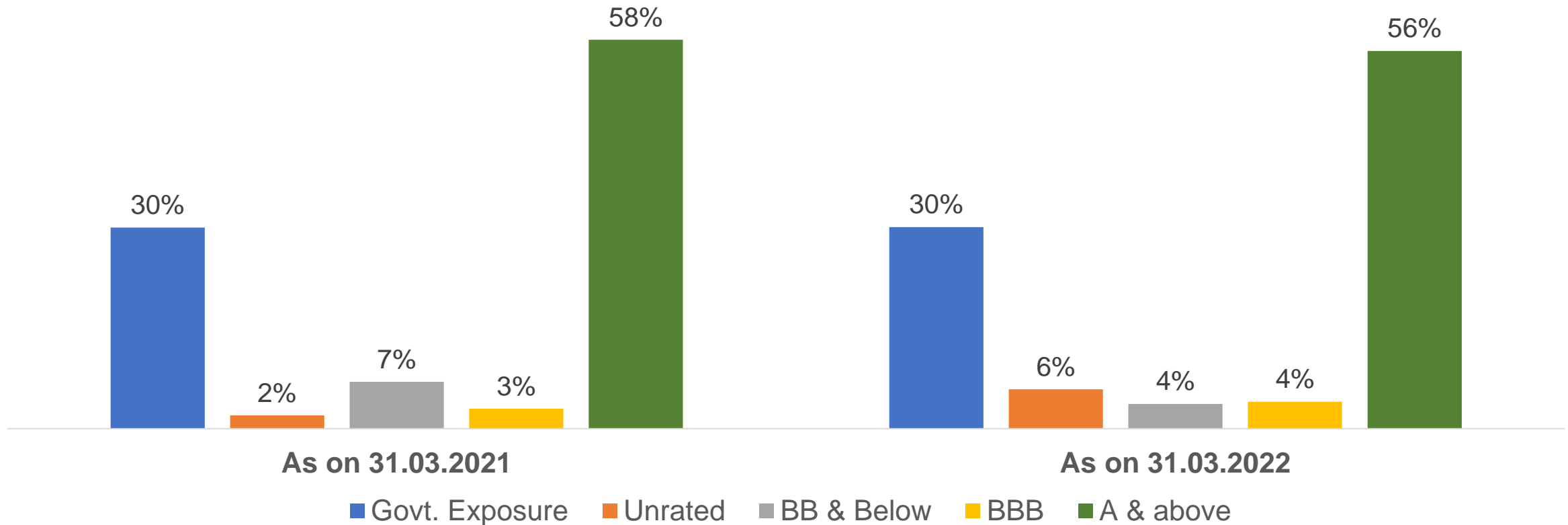
Particulars	Mar-21	Dec-21	Mar-22	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	58,690	64,206	65,545	11.68	16.64
Basic Metal & Metal products	14,393	13,158	10,845	-24.65	2.75
Textiles	7,895	7,349	7,386	-6.45	1.87
Gems & Jewellery	3,938	3,833	4,126	4.77	1.05
Chemicals & Chemical products	5,041	5,339	5,788	14.82	1.47
Vehicles & Transport equipment	3,198	3,098	2,861	-10.54	0.73
Rubber, Plastic & their products	1,830	2,925	3,173	73.39	0.81
Construction	4,623	4,599	3,933	-14.93	1.00
Real Estate (Incl. CRE + HFC)	77,491	73,671	76,304	-1.53	19.37
- Residential Mortgage	46,259	49,669	50,987	10.22	12.94
- CRE	3,622	1,618	1,587	-56.18	0.40
- HFC	27,610	22,384	23,730	-14.05	6.02
NBFC (Excl. HFC)	32,327	33,767	35,622	10.19	9.04
Other Industries	24,415	24,003	25,672	5.15	6.52
<b>Total</b>	<b>2,33,841</b>	<b>2,35,948</b>	<b>2,41,255</b>	<b>3.17</b>	<b>61.23</b>

## Domestic Advances – Infrastructure Sectors

(Amount in INR crores)

Particulars	Mar-21	Dec-21	Mar-22
Power	38,711	43,405	44,584
a) SEBs	18,770	17,681	20,552
- Generation	9,656	9,513	8,946
- Transmission	1,494	1,937	1,620
- Distribution	7,620	6,231	9,986
b) Others	19,941	25,724	24,032
Roads and Ports	13,988	15,086	15,451
Telecom	487	450	386
Other Infrastructure	5,504	5,265	5,124
<b>Total</b>	<b>58,690</b>	<b>64,206</b>	<b>65,545</b>

# Corporate Rating



# Domestic Investments

(Amount in INR crores)

Particulars	Mar-21			Mar-22		
	AFS	HTM	HFT	AFS	HTM	HFT
<b>SLR Investments</b>	40,214	1,00,927	(24)	26,336	1,02,202	(375)
<b>Of Which:</b>						
<b>Government Securities</b>	40,214	1,00,927	(24)	26,336	1,02,202	(375)
<b>Other Approved Securities</b>	-	-	-	-	-	-
<b>M Duration</b>	1.22	--	7.74	0.47	--	6.78
<b>Non SLR Investments</b>	12,589	32,143	28	12,169	31,078	1
<b>M Duration</b>	3.64	--	--	3.62	--	--
<b>Total</b>	<b>52,803</b>	<b>1,33,070</b>	<b>4</b>	<b>38,505</b>	<b>1,33,280</b>	<b>(374)</b>



# Financial Performance



## Net Interest Income

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
<b>Interest Income</b>	9,327	9,376	9,856	40,599	38,076
<b>a. Advances</b>	6,184	6,432	6,882	27,407	25,842
<b>b. Investments</b>	2,915	2,738	2,723	11,548	11,116
<b>c. Money Market Operations &amp; Others</b>	228	206	251	1,645	1,118
<b>Interest Expended</b>	6,391	5,968	5,870	26,330	24,014
<b>a. Deposits</b>	5,959	5,601	5,457	24,482	22,629
<b>b. Borrowings</b>	262	174	215	1,156	623
<b>c. Subordinated Bonds &amp; Others</b>	170	193	198	691	762
<b>Net Interest Income</b>	2,936	3,408	3,986	14,269	14,062
<b>Net Interest Margin (%)</b>	2.01%	2.27%	2.58%	2.48%	2.36%

## Non-Interest Income

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
<b>Commission, Exchange &amp; Brokerage</b>	316	325	293	1,106	1,198
<b>Profit from Sale and Revaluation of Investments</b>	66	210	-111	1,948	1,407
<b>Profit from Exchange Transactions</b>	712	577	661	1,886	2,560
<b>Recovery In W/o accounts</b>	258	338	354	530	1,097
<b>Other Non Interest Income</b>	477	385	390	1,372	1,616
<b>Total Non-Interest Income</b>	<b>1,829</b>	<b>1,835</b>	<b>1,587</b>	<b>6,842</b>	<b>7,879</b>

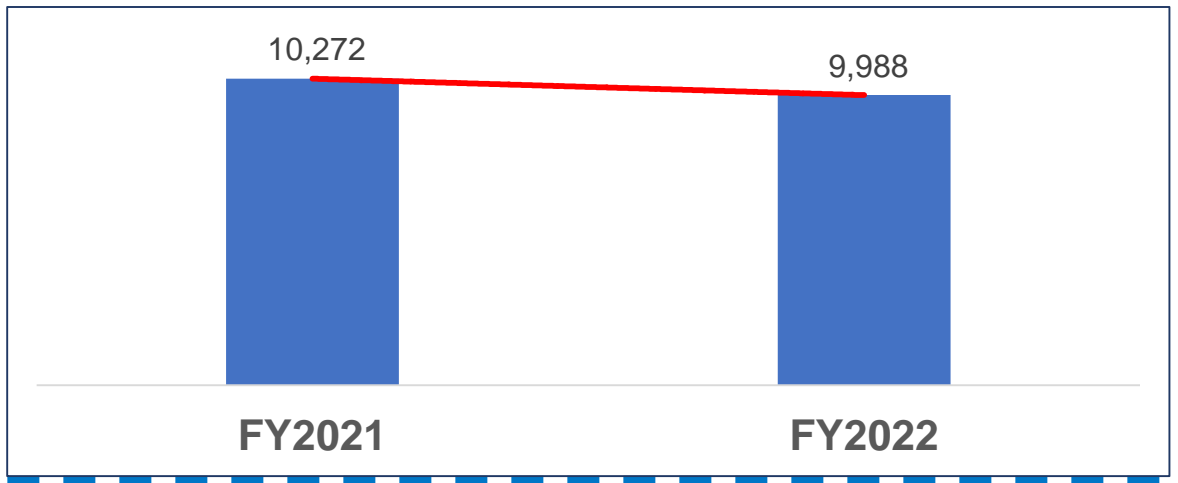
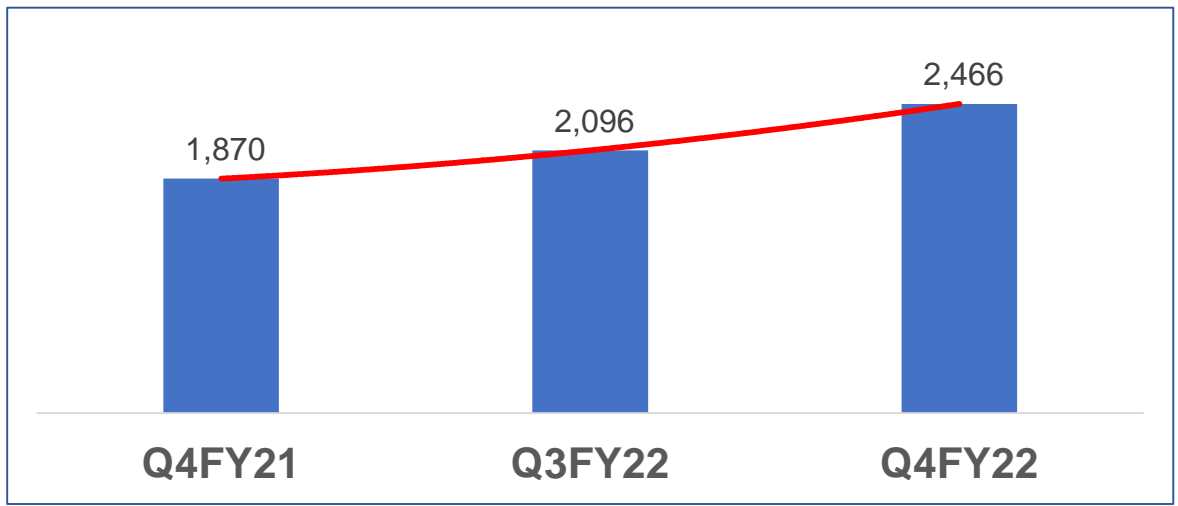
## Operating Profit & Net profit

(Amount in INR crores)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
<b>Operating Profit</b>	1,870	2,096	2,466	10,272	9,988
<b>Provisions for</b>					
- Bad & Doubtful	3,089	693	1,135	6,613	2,943
- Standard Assets and others	-1,674	-531	83	154	1,081
- Dep. on Non-Performing Investment	192	173	323	269	397
<b>Total Provisions before Tax</b>	1,607	335	1,541	7,036	4,421
<b>Profit before Tax (PBT)</b>	263	1,761	925	3,236	5,567
<b>Taxation</b>	13	734	319	1,076	2,162
<b>Net Profit (PAT)</b>	250	1,027	606	2,160	3,405

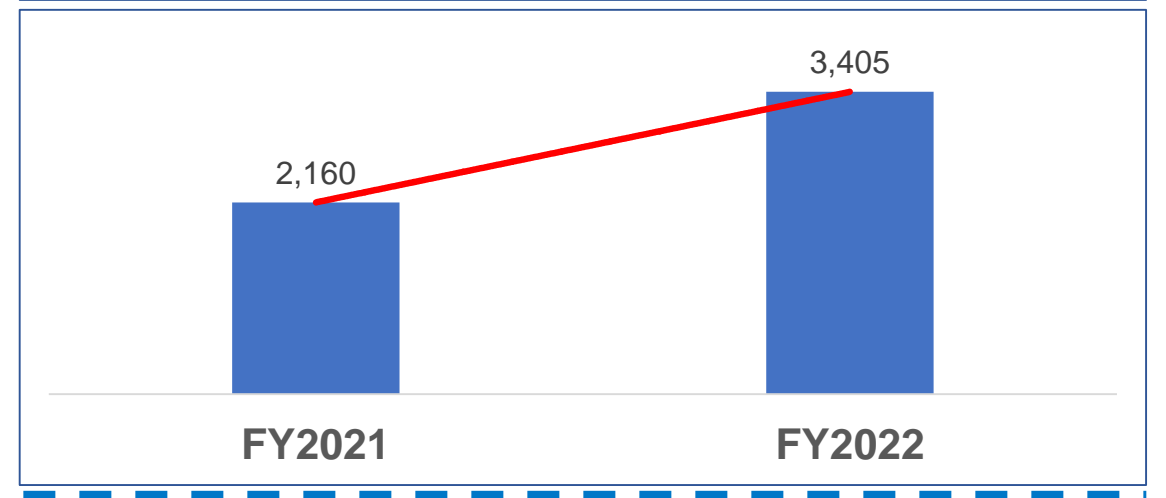
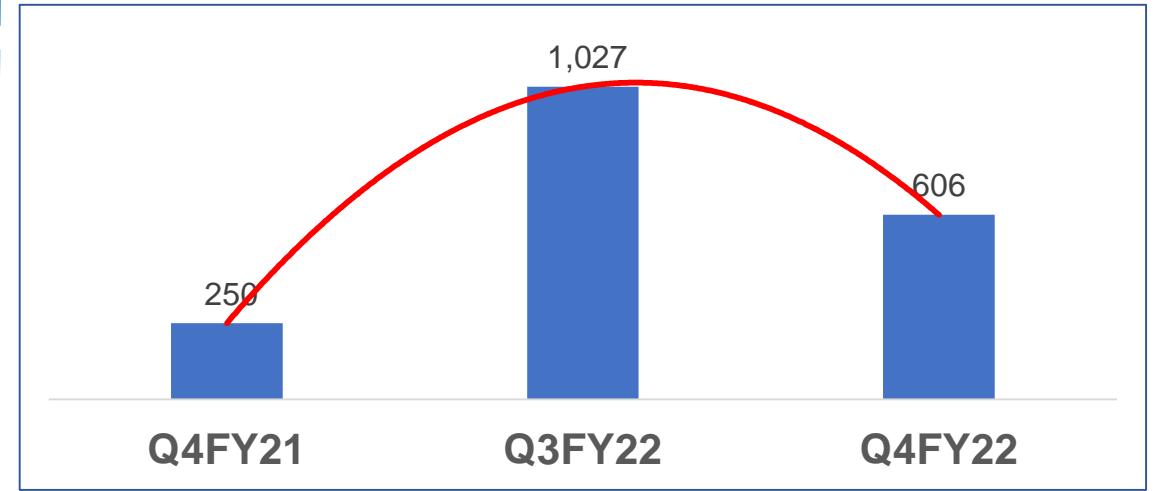
# Operating Profit and Net Profit

## Operating Profit



(Amount in INR crores)

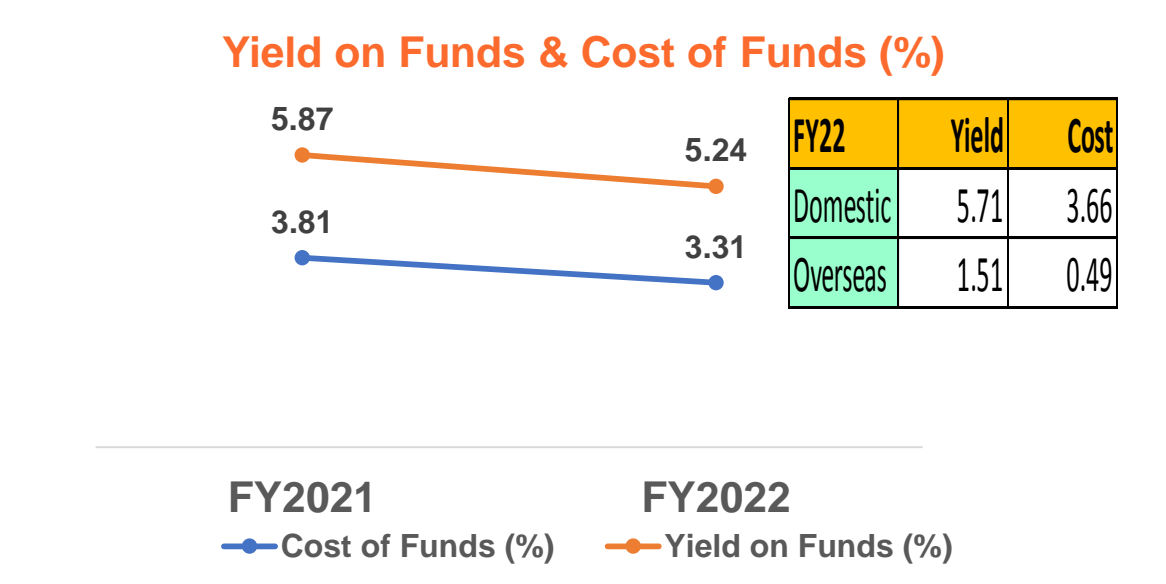
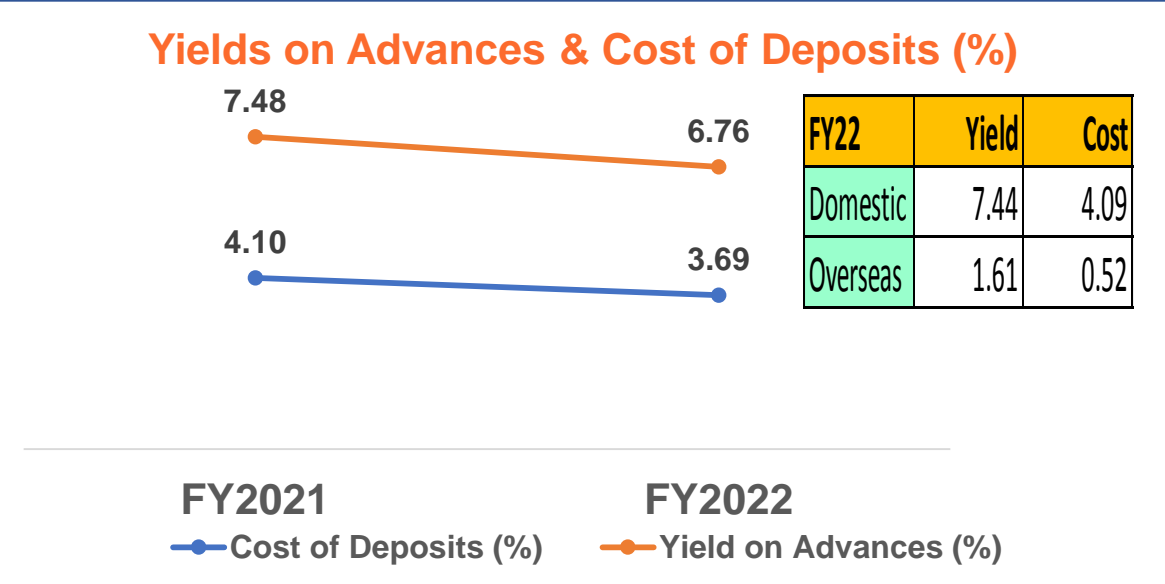
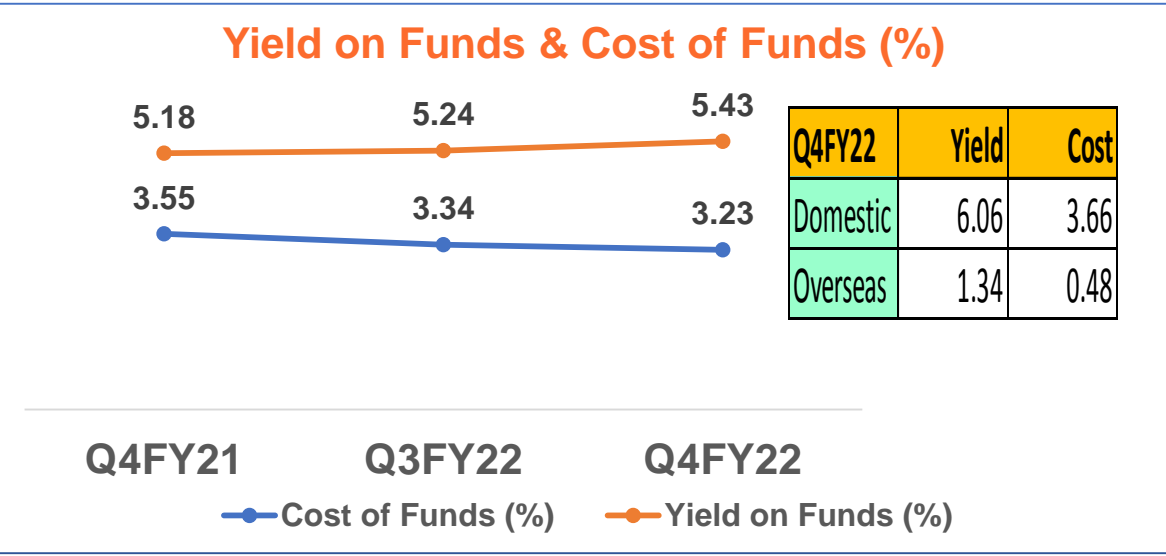
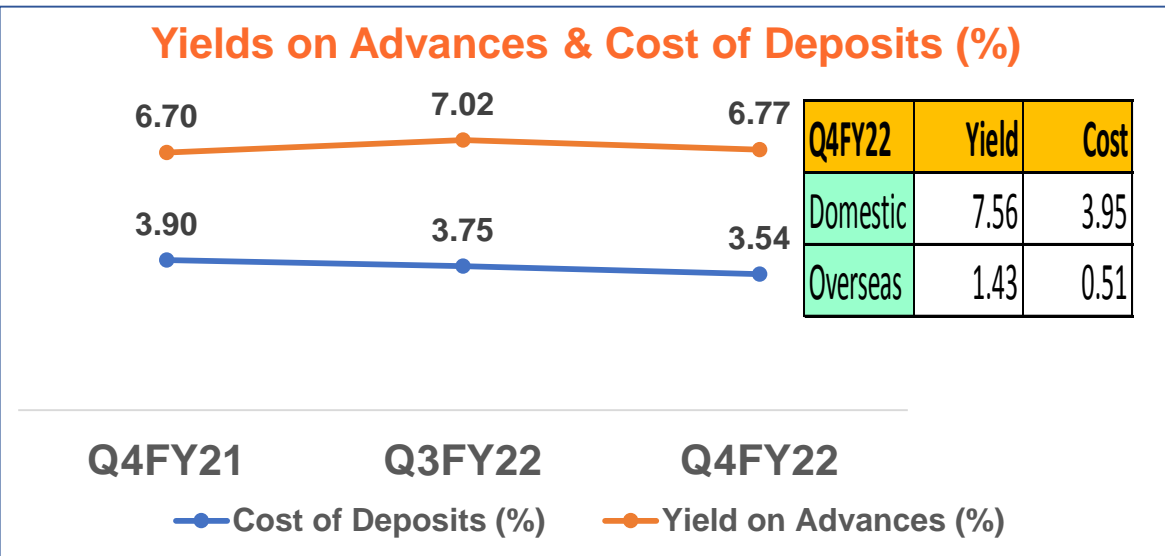
## Net Profit



## Key Financial Ratios (Global Business)

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Cost of Deposits (%)	3.90	3.75	3.54	4.10	3.69
Yield on Advances (%)	6.70	7.02	6.77	7.48	6.76
Cost of Funds (%)	3.55	3.34	3.22	3.81	3.29
Yield on Funds (%)	5.18	5.24	5.40	5.87	5.21
Net Interest Margin (NIM) (%)	2.01	2.27	2.58	2.48	2.36
- Domestic NIM (%)	2.16	2.51	2.90	2.70	2.61
- Overseas NIM (%)	1.10	0.96	0.88	1.16	0.96
Cost to Income Ratio (%)	60.75	60.03	55.76	51.34	54.48
Credit Deposit Ratio	65.45	70.19	72.78	65.45	72.78
Return on Assets (%)	0.13	0.51	0.30	0.28	0.43
Return on Equity (%)	3.97	11.69	6.64	8.81	10.55
Credit Cost (Annualised) (%)	3.36	0.71	1.10	1.80	0.75
Book Value Per Share (Rs)	123.23	111.53	112.63	123.23	112.63
Book Value Per Share (Tangible) (Rs)	84.26	88.09	90.00	84.26	90.00

# Efficiency Ratios





# Asset Quality

# Asset Quality Ratio

(Amount in INR crores)

Particulars	Mar-21	Dec-21	Mar-22
<b>Gross NPA</b>	56,535	45,760	45,605
<b>Net NPA</b>	12,262	10,708	9,852
<b>Gross NPA (%)</b>	13.77	10.46	9.98
<b>Net NPA (%)</b>	3.35	2.66	2.34
<b>Provision Coverage Ratio (%)</b>	86.24	86.86	87.76

Particulars	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
<b>Slippage Ratio (%)</b>	2.05	0.47	0.44	2.41	2.15
<b>Credit Cost (%)</b>	3.36	0.71	1.10	1.80	0.75



# Special Mention Accounts (SMA)

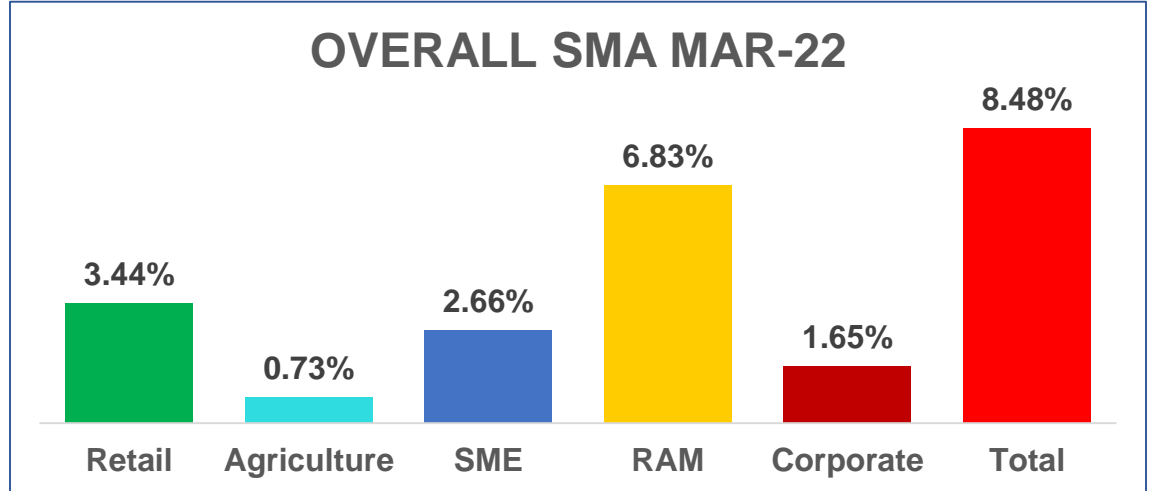
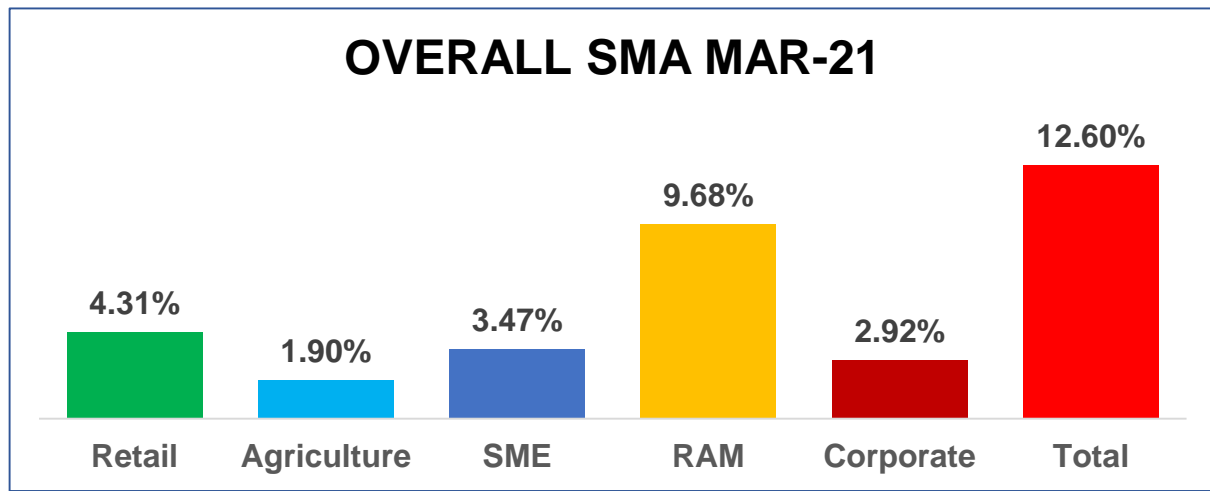
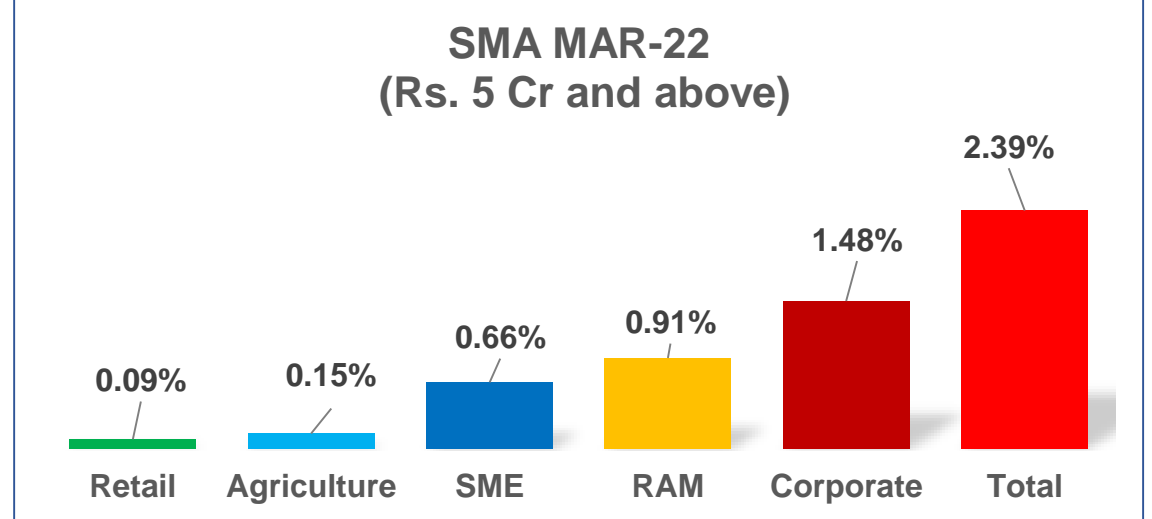
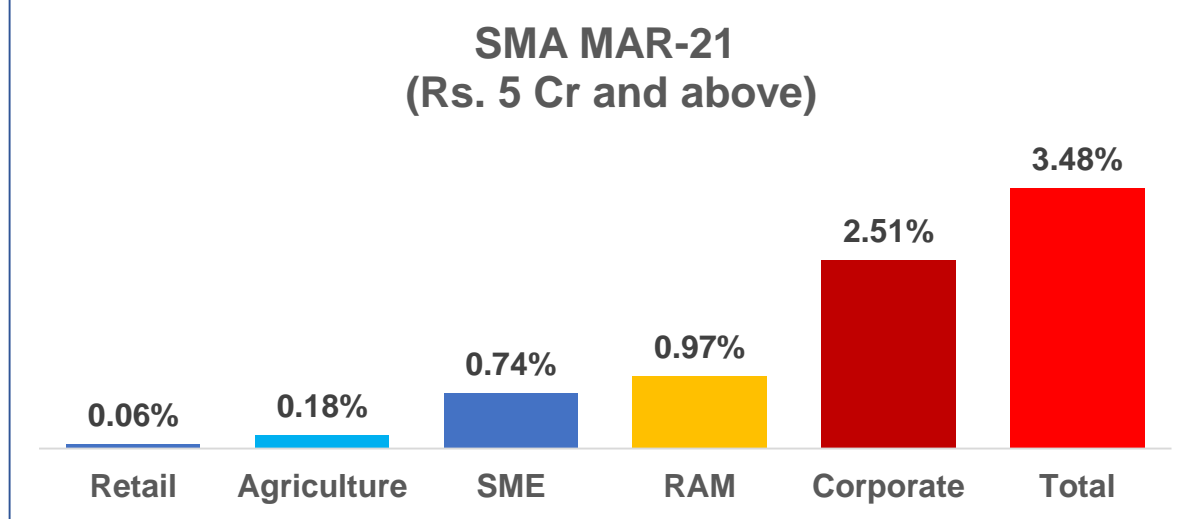
(Amount in INR crores)

<b>SMA Position (Rs. 5 Cr and above)</b>						
<b>Parameters</b>	<b>Mar-21</b>			<b>Mar-22</b>		
	<b>No</b>	<b>Amount</b>	<b>% to Gross Advances</b>	<b>No</b>	<b>AMT</b>	<b>% to Gross Advances</b>
<b>SMA 2</b>	<b>33</b>	<b>4207</b>	<b>1.03%</b>	<b>30</b>	<b>530</b>	<b>0.12%</b>
<b>SMA 1</b>	<b>160</b>	<b>2742</b>	<b>0.67%</b>	<b>163</b>	<b>2460</b>	<b>0.54%</b>
<b>Total SMA 1 &amp; 2</b>	<b>193</b>	<b>6949</b>	<b>1.69%</b>	<b>193</b>	<b>3015</b>	<b>0.66%</b>
<b>SMA 0</b>	<b>274</b>	<b>7344</b>	<b>1.79%</b>	<b>247</b>	<b>7922</b>	<b>1.74%</b>
<b>Total</b>	<b>660</b>	<b>14293</b>	<b>3.48%</b>	<b>440</b>	<b>10912</b>	<b>2.39%</b>

<b>SECTOR / SMA</b>	<b>Mar-21</b>				<b>Mar-22</b>			
	<b>SMA-0</b>	<b>SMA-1</b>	<b>SMA-2</b>	<b>Grand Total</b>	<b>SMA-0</b>	<b>SMA-1</b>	<b>SMA-2</b>	<b>Grand Total</b>
<b>Agriculture</b>	<b>370</b>	<b>229</b>	<b>125</b>	<b>724</b>	<b>380</b>	<b>226</b>	<b>83</b>	<b>689</b>
<b>Retail</b>	<b>151</b>	<b>80</b>	<b>1</b>	<b>232</b>	<b>315</b>	<b>109</b>	<b>1</b>	<b>425</b>
<b>SME</b>	<b>2150</b>	<b>784</b>	<b>83</b>	<b>3017</b>	<b>1861</b>	<b>958</b>	<b>213</b>	<b>3032</b>
<b>Corporate</b>	<b>4673</b>	<b>1648</b>	<b>3998</b>	<b>10320</b>	<b>5365</b>	<b>1166</b>	<b>233</b>	<b>6766</b>
<b>Grand Total</b>	<b>7344</b>	<b>2741</b>	<b>4207</b>	<b>14293</b>	<b>7921</b>	<b>2459</b>	<b>530</b>	<b>10912</b>

# Sector-wise SMA % to Gross Advances

(Amount in INR crores)



# Resolution Framework (Standard Restructuring)

(Amount in INR crores)

Category	Outstanding as on 31.03.2022			Provision	% on Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring		
<b>Retail</b>	468	5099	-	278	3.45%
<b>MSME</b>	1302	3228	1762	403	
<b>Corporate &amp; Others</b>	963	-	4058	454	
<b>Total</b>	<b>2,733</b>	<b>8,327</b>	<b>5,820</b>	<b>1,135</b>	

## Movement of Gross NPA / Net NPA

(Amount in INR crores)

Segment	Q4FY21	Q3FY22	Q4FY22	FY2021	FY2022
Opening Balance	54,997	50,270	45,760	61,550	56,535
<b>Add:</b>					
- Fresh Slippage	7,332	1,760	1,502	8,134	8,118
- Debits in existing NPA accounts	36	85	326	406	716
<b>Less:</b>					
- Cash Recovery	975	1,309	1,329	4,188	6,707
- Upgradation	109	146	341	635	2,733
- Written Off	4,746	4,900	313	8,732	10,324
<b>Total Reduction</b>	<b>5,830</b>	<b>6,355</b>	<b>1,983</b>	<b>13,555</b>	<b>19,764</b>
<b>Closing Balance</b>	<b>56,535</b>	<b>45,760</b>	<b>45,605</b>	<b>56,535</b>	<b>45,605</b>
<b>Less: Provisions</b>	<b>44,273</b>	<b>35,052</b>	<b>35,753</b>	<b>44,273</b>	<b>35,753</b>
<b>Net NPA</b>	<b>12,262</b>	<b>10,708</b>	<b>9,852</b>	<b>12,262</b>	<b>9,852</b>

# Sector-wise NPA Classification

(Amount in INR crores)

Sectoral	As on 31.03.2021		As on 31.12.2021		As on 31.03.2022	
	GNPA	% of Sectoral Advances	GNPA	GNPA (%)	GNPA	GNPA (%)
<b>Retail Loans</b>	2,163	3.18	2,033	2.69	2,058	2.55
Out of which,						
<b>Housing Loan</b>	1,192		1,133		1,153	
<b>Vehicle Loan</b>	203		200		205	
<b>Personal Loan</b>	768		700		700	
<b>Agriculture (PS + NPS)</b>	8,501	15.26	8,814	13.68	8,777	13.21
<b>MSME</b>	10,550	16.63	10,295	15.09	10,530	15.48
<b>Corporate &amp; Others</b>	25,787	14.72	18,026	10.35	17,759	10.01
<b>Domestic NPA</b>	47,001		39,168		39,124	
<b>Overseas NPA</b>	9,534	19.83	6,592	11.98	6,481	10.28
<b>Gross NPA</b>	56,535		45,760		45,605	

## Asset Classification : Global Advances

(Amount in INR crores)

Sectoral	As on 31.03.2021		As on 31.12.2021		As on 31.03.2022	
	O/s	Share (%)	O/s	Share (%)	O/s	Share (%)
<b>Standard Advances</b>	3,53,901	86.23%	3,91,639	89.54%	4,11,408	90.02%
<b>Gross NPA</b>	56,535	13.77%	45,760	10.46%	45,605	9.98%
- Sub-Standard	6,630	1.62%	5,605	1.28%	4,366	0.96%
- Doubtful	27,920	6.80%	20,301	4.64%	21,922	4.80%
- Loss	21,985	5.36%	19,854	4.54%	19,318	4.23%
<b>Gross Advances</b>	4,10,436	100.00%	4,37,399	100.00%	4,57,014	100.00%

## Summary of NCLT Cases (As on 31.03.2022)

(Amount in INR crores)

No of accounts	Particulars	Total book o/s	Provision held	%-Provision
2	RBI List -1	1457.96	1457.96	100%
10	RBI List -2	2075.79	2075.79	100%
69	Cases filed and admitted in NCLT by our Bank	3477.99	3164.03	91%
6	Cases under admission in NCLT by our Bank	1893.58	1302.20	67%
199	Cases filed and admitted in NCLT by other Bank	23544.91	21118.18	90%
13	Cases under admission in NCLT by other Bank	1,615.62	1480.81	90%
299	<b>Total</b>	<b>34065.85</b>	<b>30598.97</b>	<b>90%</b>

- Note:**
- 1. Recovery in NCLT Accounts: Rs 206 crores (Q4FY2022) & Rs 2,586 crores (FY2022)**
  - 2. Six Accounts aggregating to Rs 2,437 crores identified for sale to NARCL**



# Capital & Shareholding

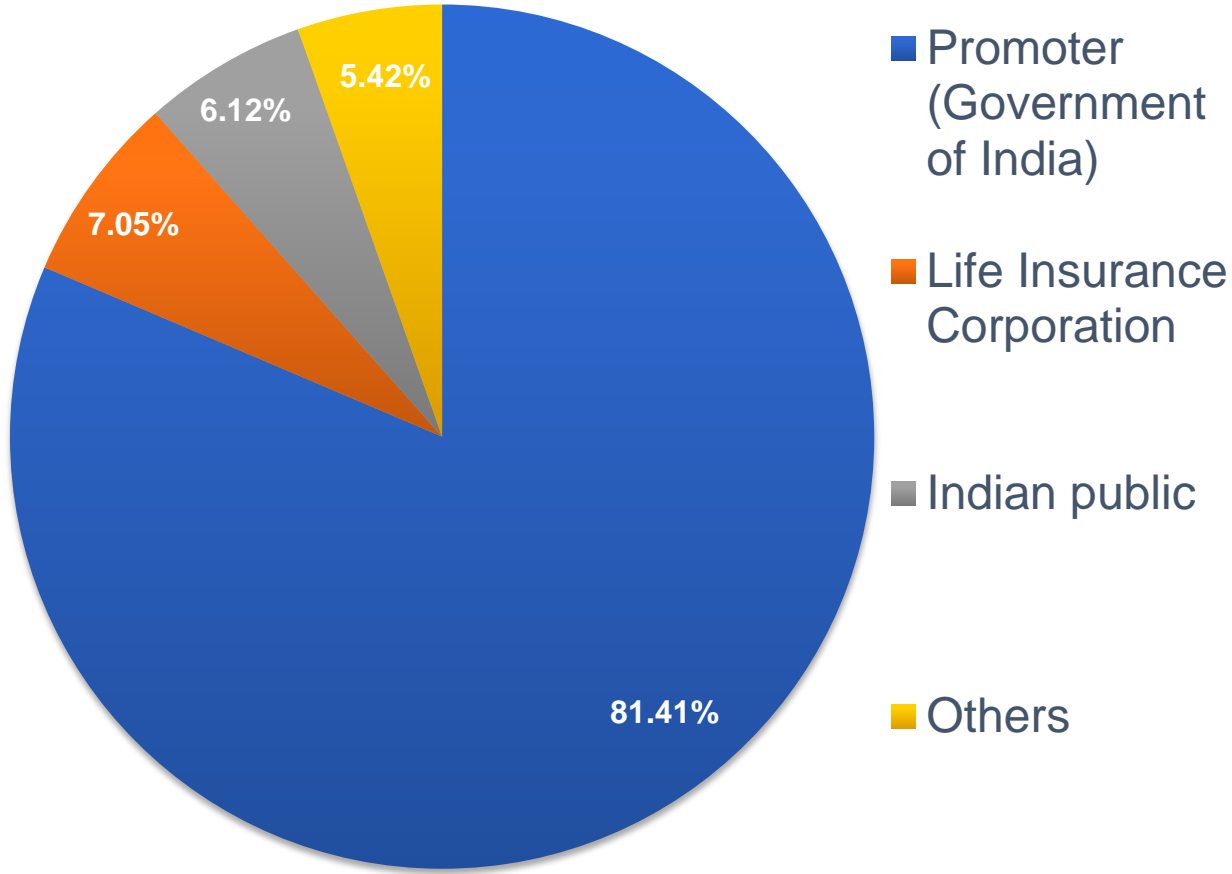


# Capital Adequacy

(Amount in INR crores)

Particulars	31.03.2021	31.12.2021	31.03.2022
<b>Capital Adequacy - Basel III</b>			
<b>CET1 Capital</b>	34,690	40,649	42,695
<b>Tier I Capital</b>	36,042	42,001	44,047
<b>Tier II Capital</b>	8,949	9,433	8,206
<b>Total Capital(CRAR)</b>	44,990	51,433	52,253
<b>Risk Weighted Assets</b>	3,01,305	3,08,769	3,16,395
<b>CET1 (%) including CCB</b>	11.51	13.16	13.49
<b>Tier I (%)</b>	11.96	13.60	13.92
<b>Tier II (%)</b>	2.97	3.06	2.59
<b>Capital Adequacy Basel III (%) (incl CCB)</b>	14.93	16.66	16.51

# Shareholding Pattern as on 31.03.2022



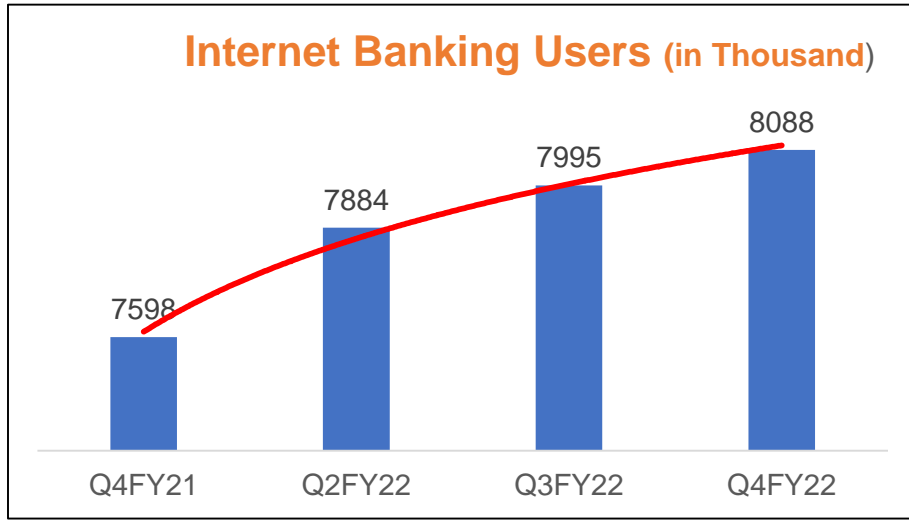
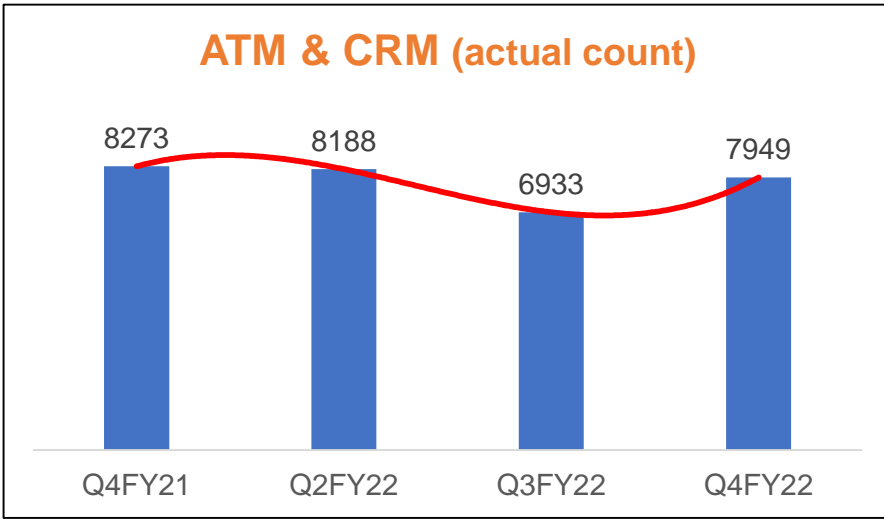
Particulars	Shareholding Pattern As on 31.03.2022
Government of India	81.41%
Life Insurance Corporation	7.05%
Indian Public	6.12%
Others	5.42%
<b>Total</b>	<b>100.00%</b>



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

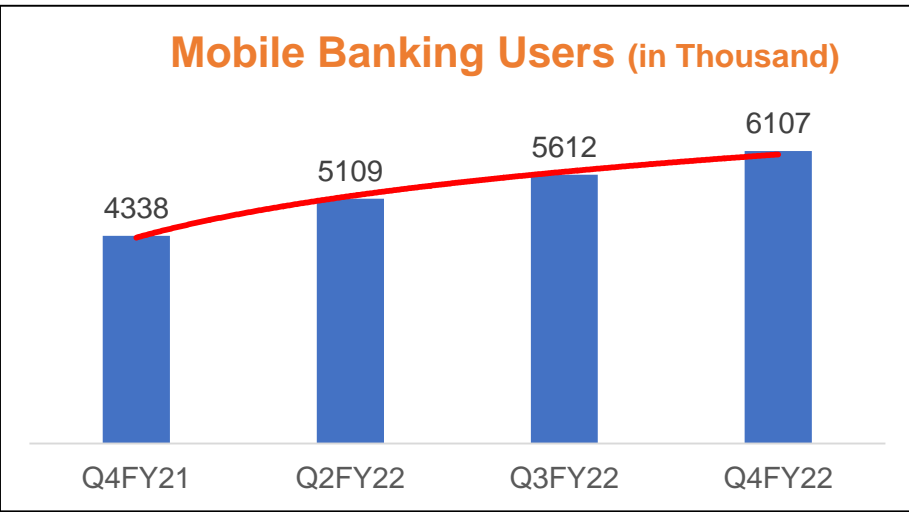
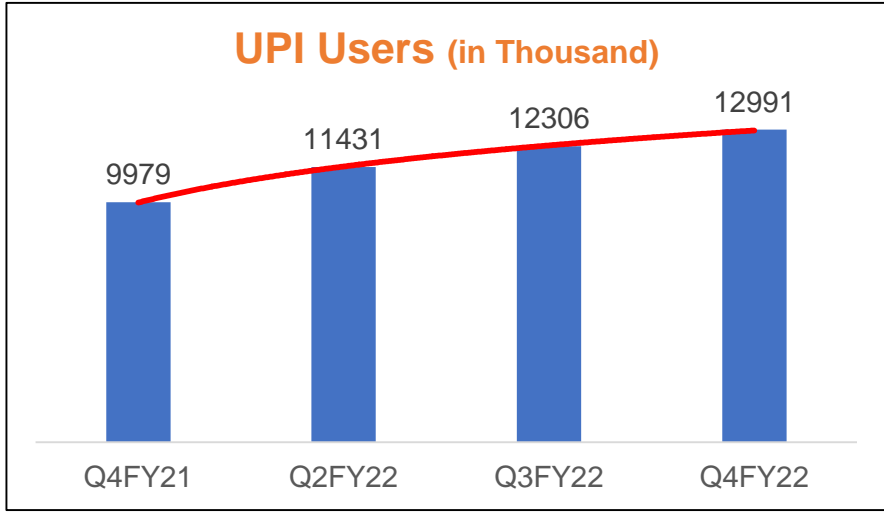
# Alternate Delivery Channel

New ATMs installed in majority of locations.



**6%**  
 YoY growth in IB users

**30%**  
 YoY growth in UPI users



**41%**  
 YoY growth in MB users

# Technology Transformation

## Universal Application

- One solution, 3 offerings- Digital bank, marketplace, financial superstore with 300+ services for customers and to acquire new customers
- Building a robust & scalable platform
- Only ONE App for all needs – both for Retail and Corporate Customers
- OpenAPI banking for corporate customers & FinTechs
- Superior Customer Experience through modern design and hyper personalized offers
- conversational banking

## Data Lake

- Enterprise wide customer segmentation and positioning of products as per profile
- Advanced Risk modelling to make better credit and operational risk decisions.
- Leverage analytical capabilities for business growth, improving profitability and asset quality
- Cross Selling and upselling of Liabilities and Third Party Products

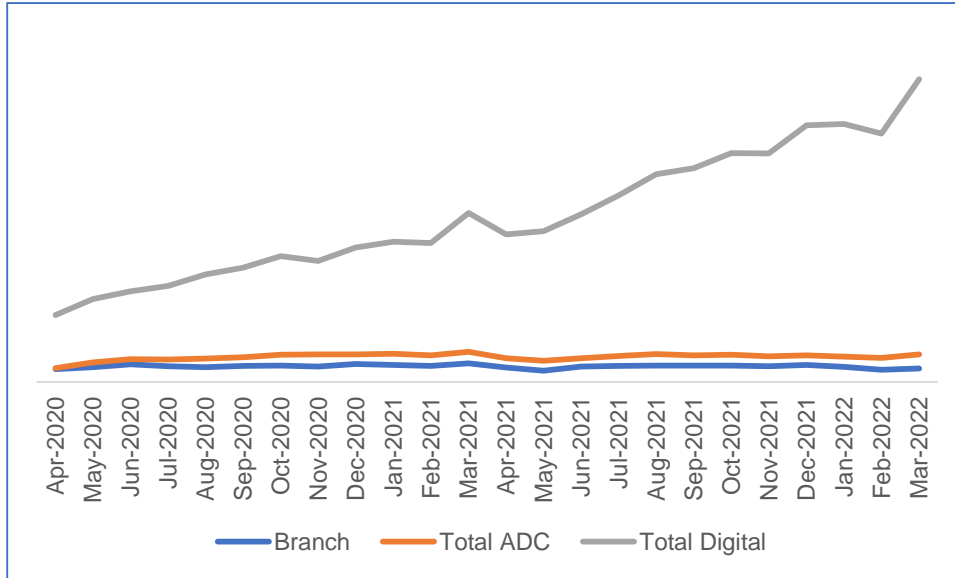
## E-platform

- Building customer acquisition platform for bank – end to end digitization.
- Service asset, liability & 3<sup>rd</sup> party products
- Self-service and assisted mode of operation
- Grievance Management
- Customer 360° persona creation with CRMNext with inbuilt customer compliant management

## FinTech collaboration

- Tie-up with FinTechs to provide variety of services
- Increase process efficiency, offer distributed and customized products across customer segments
- Explore and venture into new business models and new market segments
- Developing policy and framework to collaborate, supervise, monitor and evaluate FinTech engagement

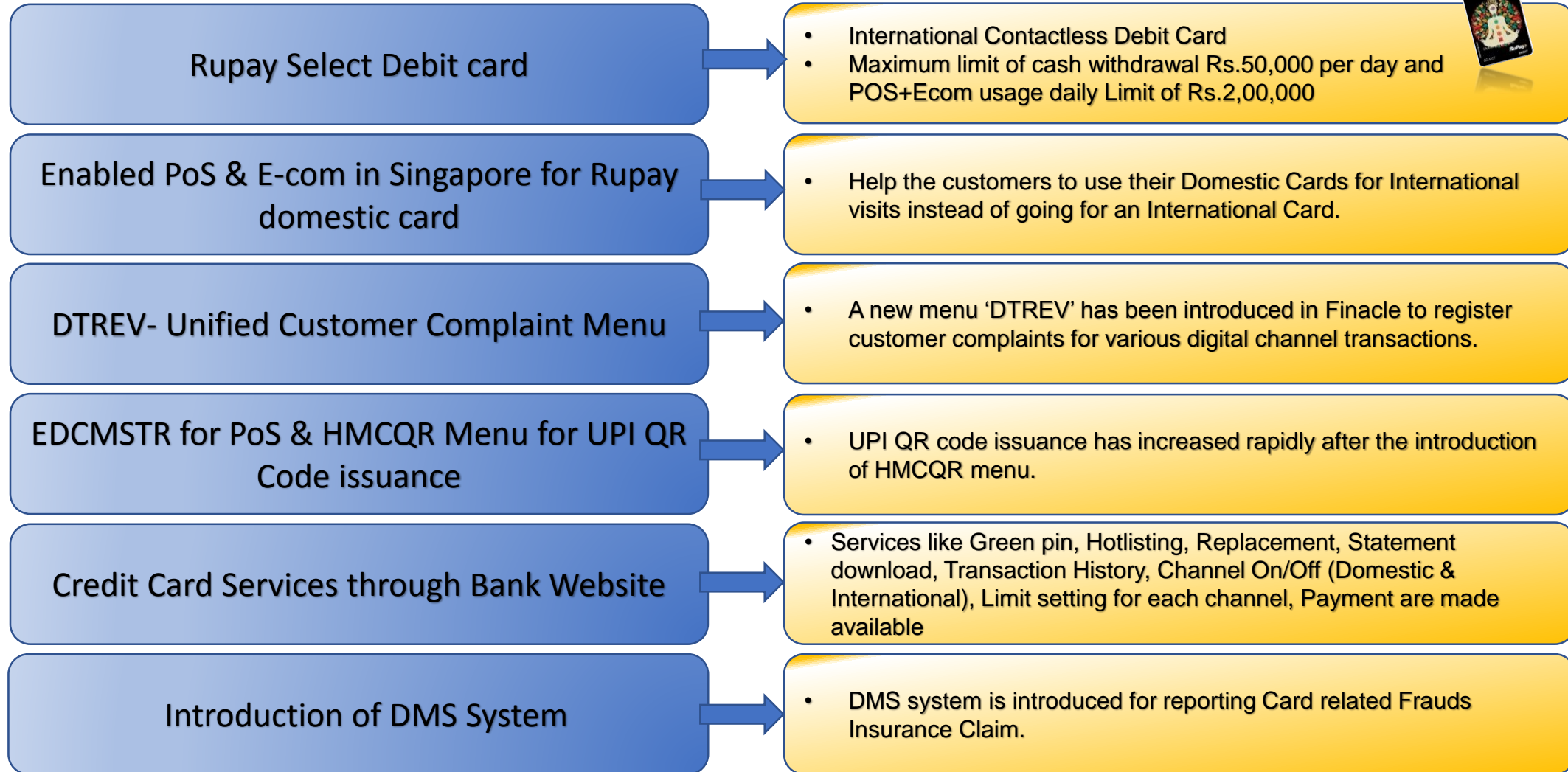
# Growth in Digital Transactions



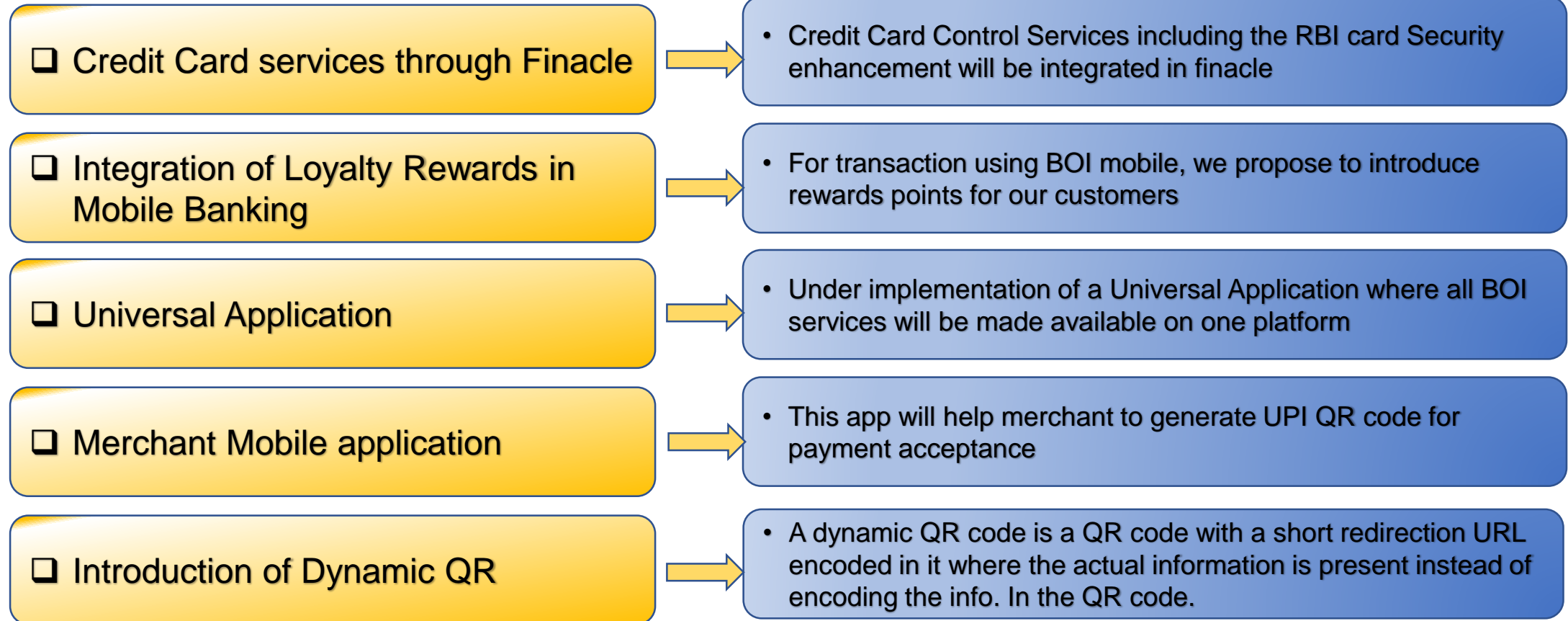
- The Digital Transactions to Total Transactions increased from 43.52% Apr-18 to 82.97% in Mar-22.
- Digital Transactions and ADC transactions together has increased from 76.61% in Apr-18 to 93.57% in Mar-22.
- The total Non-Digital Transactions decreased from 23.39% in Apr-18 to 6.43% in Mar-22.

	Transaction Count (in Cr.)			Transaction Count %		
	Branch	ADC	Digital	Branch	ADC	Digital
<b>FY 2018-2019</b>	16.73	23.66	31.13	23.39%	33.08%	43.53%
<b>FY 2019-2020</b>	16.36	24.04	56.04	16.96%	24.93%	58.11%
<b>FY 2020-2021</b>	13.80	21.00	99.24	10.30%	15.67%	74.04%
<b>FY 2021-2022</b>	9.91	16.34	127.90	6.43%	10.60%	82.97%

## Steps Taken



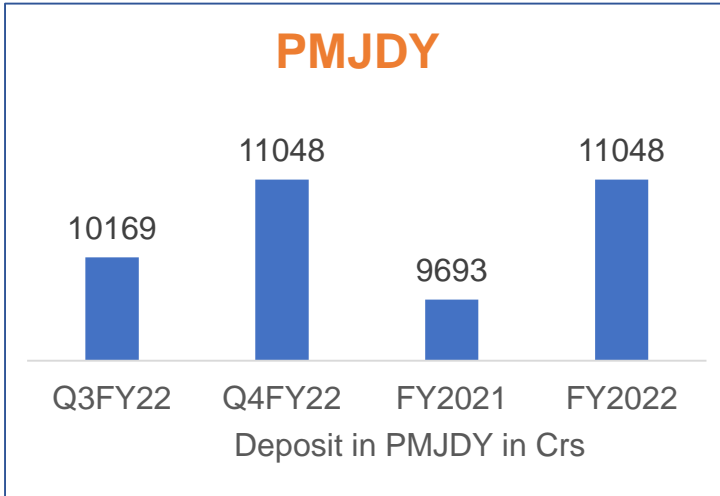
## Digital Banking - Way Forward





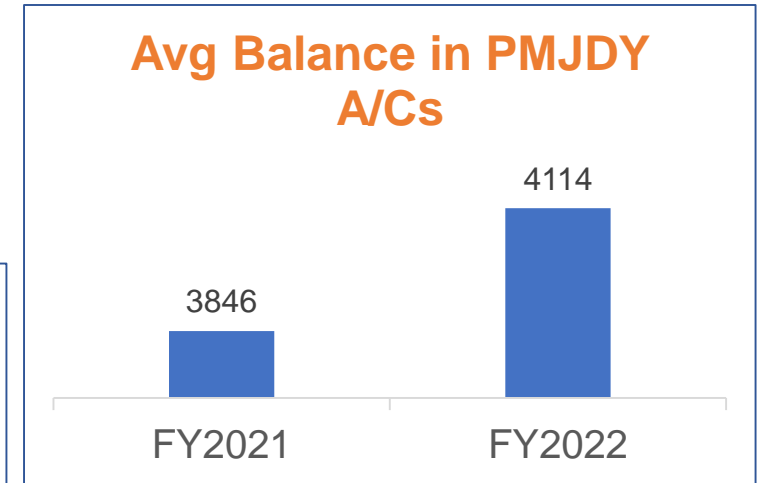
# Financial Inclusion – Products

## PMJDY

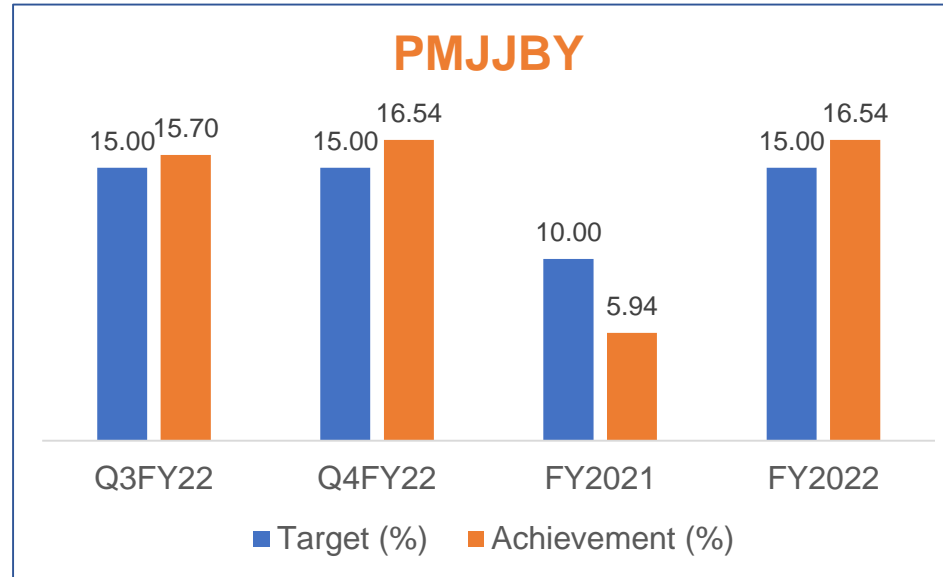


(Number of accounts)

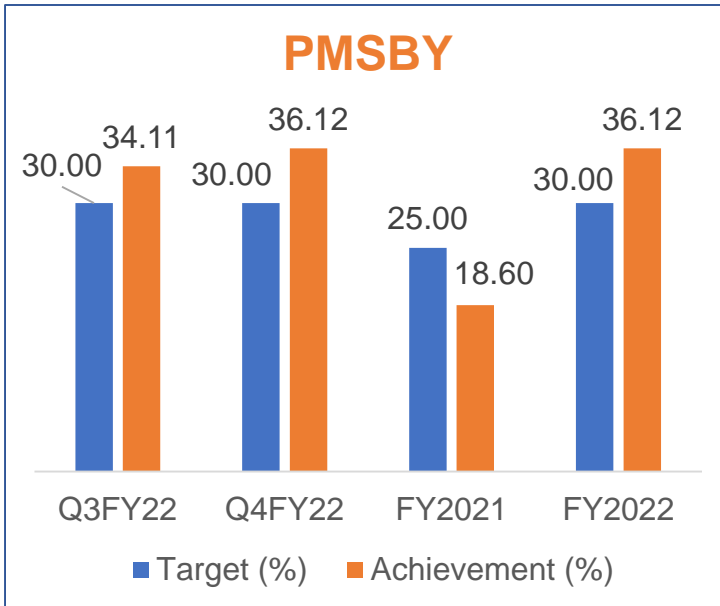
## Avg Balance in PMJDY A/Cs



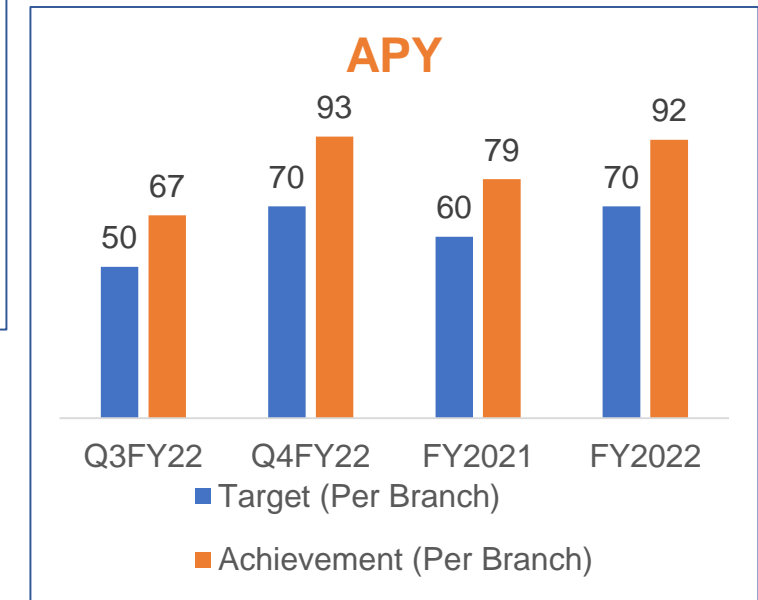
## PMJJBY



## PMSBY



## APY



# COVID Credit Support

Till 31.03.2022

(INR crores)



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

Number of Accounts Sanctioned	4,53,928
Total Amount disbursed	7997.69



## PM SVANidhi

Number of Accounts	2,37,282
Total Amount disbursed	235.48
94.73% of application are sanctioned & 97.97% of sanctions are disbursed	



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

Number of Accounts	795
Total Amount disbursed	412.14

# 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”



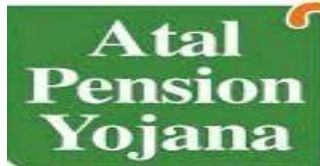
Bank was awarded “Dr. Ambedkar Business Excellence Awards”- FIRST PRIZE amongst PSBs under the Category ‘Most Significant Lender Supporting SC Entrepreneurs’, recognizing the contribution of Bank for SC entrepreneurs in all spheres of the Country's economy



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 has won “APY Annual Award (2020-21)” for overall performance for achieving ‘per APY’ target



SKOCH AWARD 2021, SILVER in Excellence in Technology Category for “Document Management System”



Bank of India, received ‘HR Leadership Award 2021’ by World HRD Congress



BFSI Excellence Awards 2021, the Best Cyber Security Initiative in Banking category



Bank is awarded by 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.

# Environmental, Social & Governance ( ESG) Practices



## Environment

- Credit flow to the companies engaged in Environment Friendly Sectors.
- Efficient utilization of water as well as electricity resources is ensured at HO and all Bank owned properties.
- Scheme for financing Solar Power Project and other green energy plant is introduced by bank
- Scheme for financing purchase of electric vehicle.
- Implemented Green practices such as digitization, re-use of e-waste etc. to conserve resources.



## Social

- Bank is having RSETIs and Financial Literacy Centres for imparting training for skill development.
- As per CSR policy of Bank, bank contributes towards relief funds for assistance of people affected by natural calamities.
- As per CSR policy, bank had taken initiatives for Construction of classrooms / providing school kits for the economically challenged students of the society; providing Ambulances to Hospitals catering to economically challenged sections of the society, rural areas, etc.



## Governance

- Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- Shareholder Directors are appointed as per the process defined in the "The Banking Companies Act, 1970".
- Full, fair, accurate, sensible, timely and meaningful disclosures in the periodic reports.
- Prompt redressal of Investor grievances enhancing stakeholder confidence

# Disclaimer

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# THANK YOU!