

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2026-27: 255

Date: 23.10.2026

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.

प्रिय महोदय/महोदया Dear Sir / Madam,

Investor's Presentation-
Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the
2nd Quarter/ Half-Year ended 30.09.2026

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 2nd Quarter/ Half-Year ended 30.09.2026.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

USHA
RAMSIN
GHANI

Digitally signed by: USHA
RAMSINGHANI
DN: CN = USHA RAMSINGHANI C
= IN O = BANK OF INDIA OU =
INVESTOR RELATION CELL
Date: 2026.10.23 17:02:28 +06'30'

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

Classification: **Internal**

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

Q2 FY 2026-27



Products & Services





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Key Highlights

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Business Performance

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Digital Banking HR, ESG etc.

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Key Highlights

Bank of India



121
ONE TO ONE
THEN - NOW - NEXT

Key Highlights Q2 FY 2026-27 (YoY)



Global Business



21.13% ↑

RAM Growth



18.68% ↑

Net Profit



25.34% ↑

Global Deposits



21.59% ↑

Retail Advances



19.27% ↑

Gross NPA



94 bps ↓

Global Advances



20.58% ↑

Agriculture Advances



16.34% ↑

Net NPA



23 bps ↓

Corporate Advances



16.67% ↑

MSME Advances



20.27% ↑

CRAR



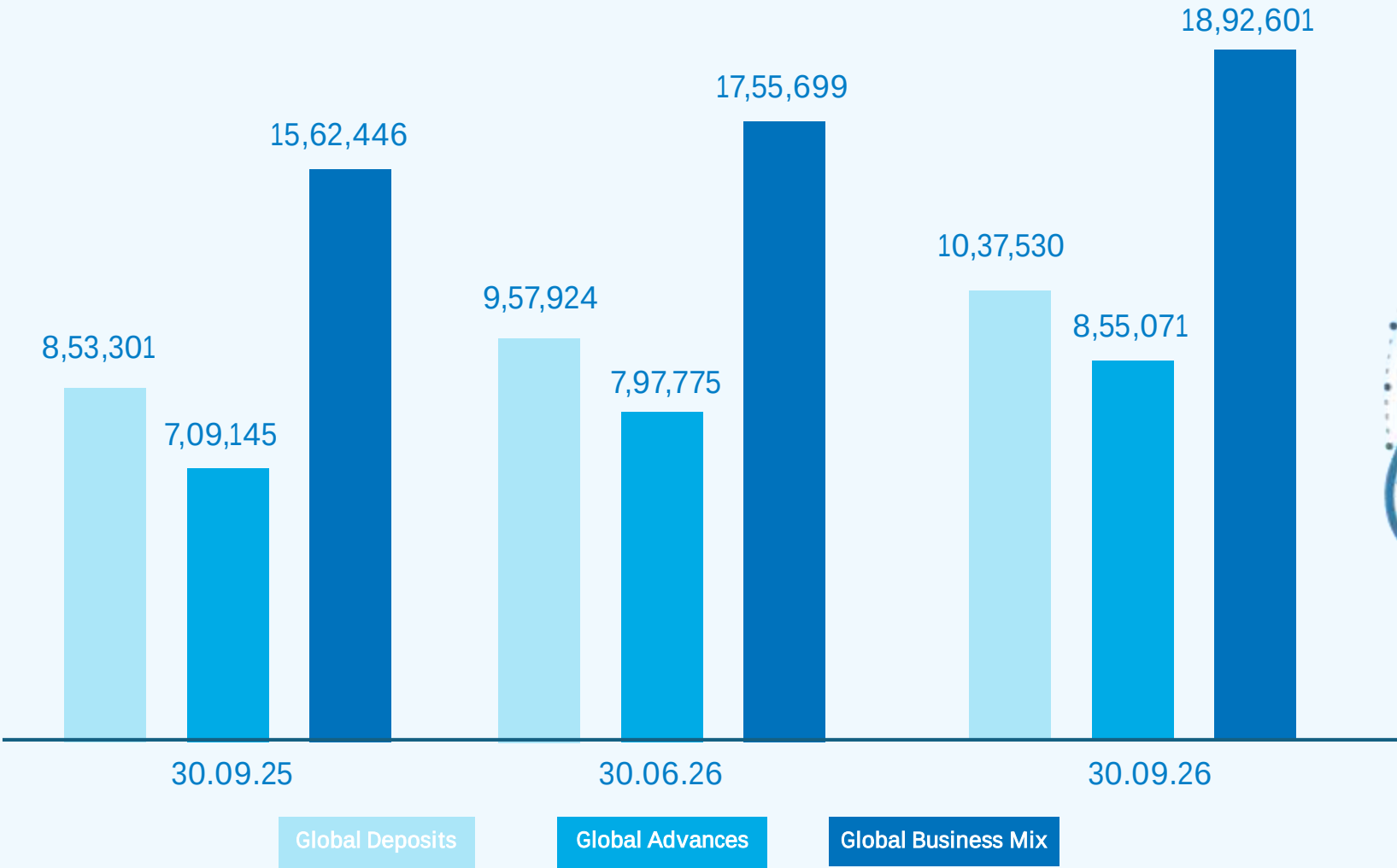
109 bps ↑



Business Performance

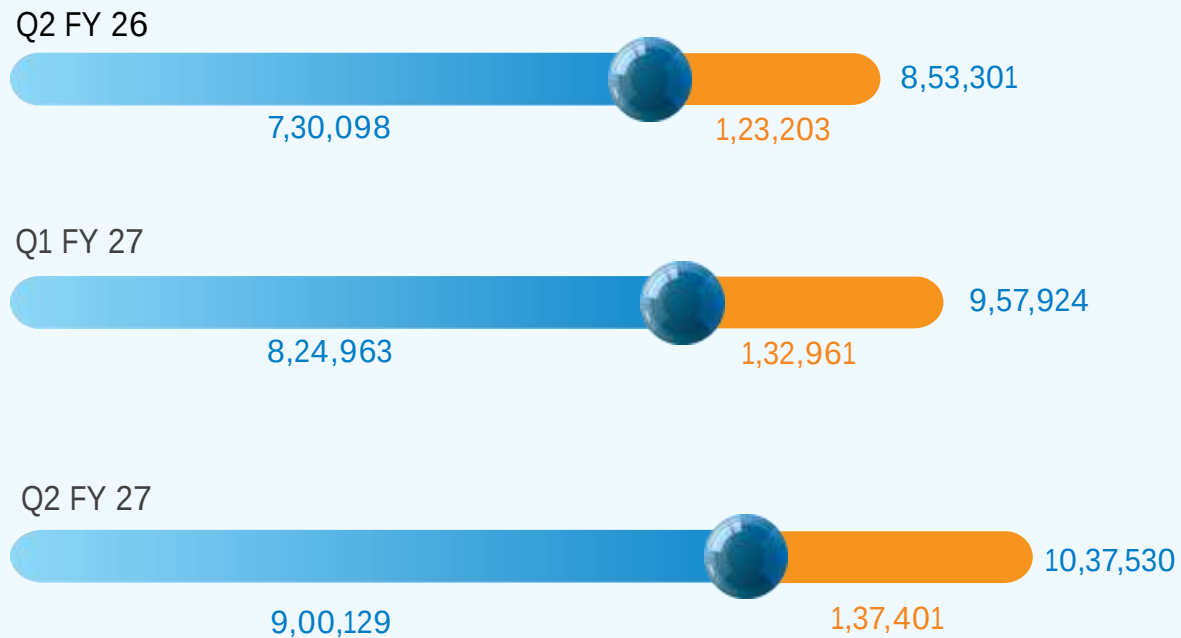
Global Business Mix

(Amt in ₹ Cr)



(Amt in ₹ Cr)

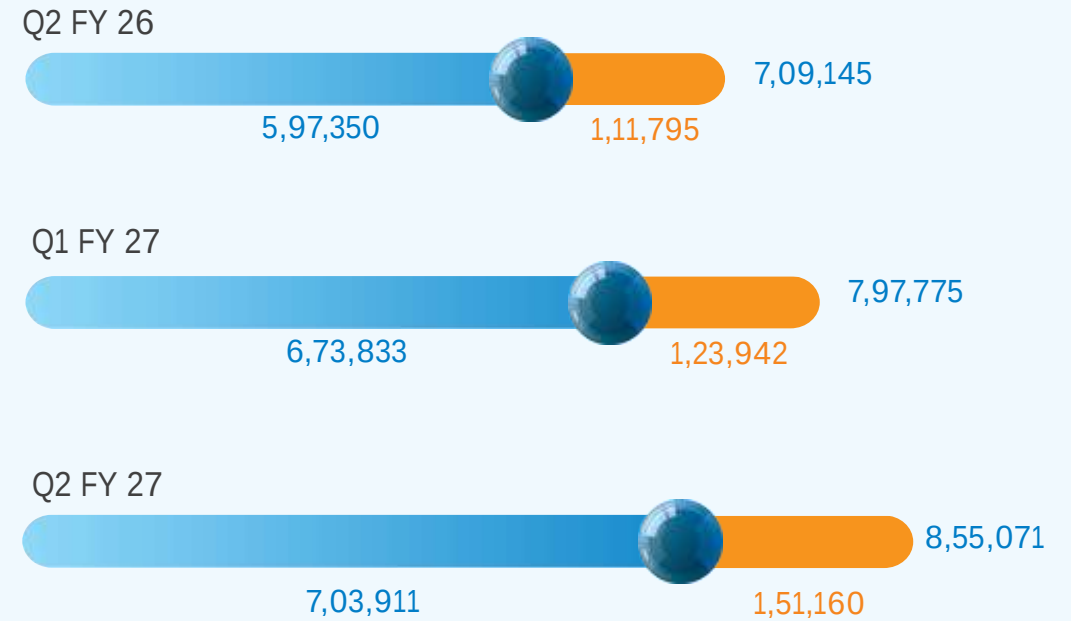
Domestic & Overseas Deposits



Domestic

Overseas

Domestic & Overseas Advances



Domestic

Overseas

Global Deposits & Advances - Growth

(Amt in ₹ Cr)

Particulars	30.09.25	30.06.26	30.09.26	QoQ Growth		YoY Growth	
				Amount	%	Amount	%
Global Deposits	8,53,301	9,57,924	10,37,530	79,606	8.31	1,84,229	21.59
Global Advances	7,09,145	7,97,775	8,55,071	57,296	7.18	1,45,926	20.58
Global Business Mix	15,62,446	17,55,699	18,92,601	1,36,902	7.80	3,30,155	21.13

The abovementioned Global Deposits and Global Advances as of 30.09.26 include FCNR deposits and FCNR Advances canvassed under RBI special FCNR scheme during Q2 FY 27. Excluding these, the Business Mix grew by 5.44% QoQ and 18.48% YoY.



Domestic Deposits

(Amt in ₹ Cr)

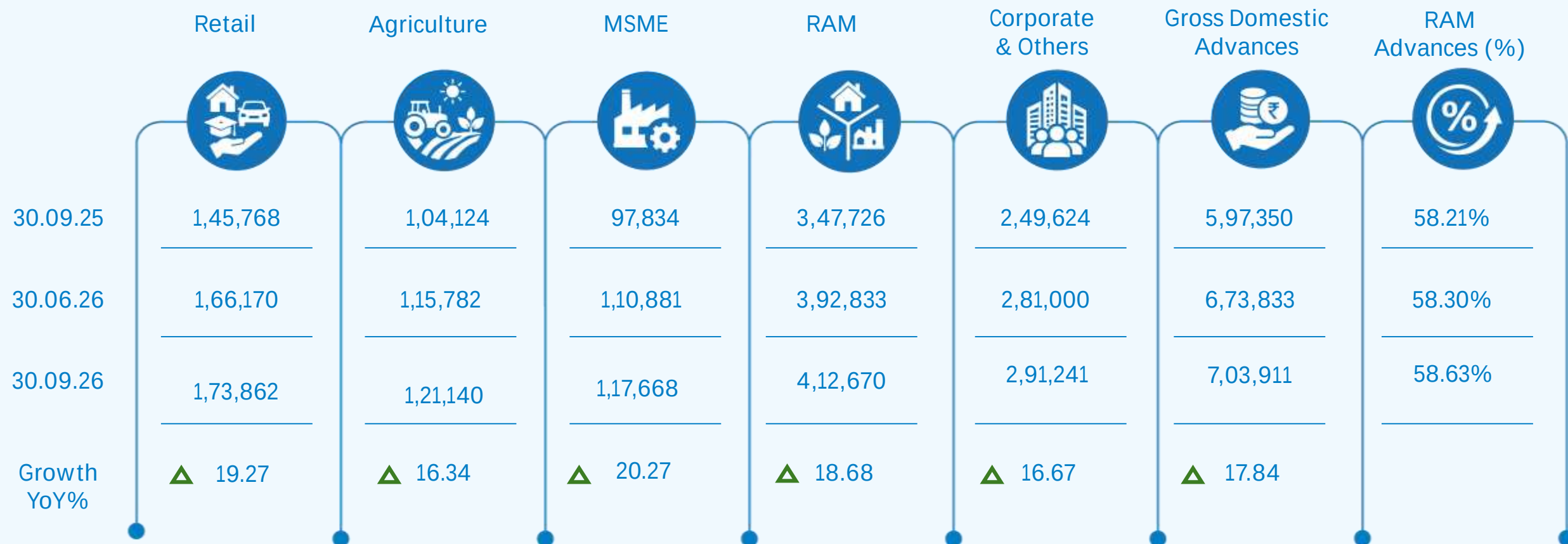
Particulars	30.09.25	30.06.26	30.09.26
CASA Amount	2,86,492	3,02,085	3,07,031
CASA (%)	39.39%	36.68%	34.16%
Total Term Deposits	4,40,799	5,21,377	5,91,709
Retail Term Deposits (%)	47.41%	42.00%	43.44%





Composition of Gross Domestic Advances

(Amt in ₹ Cr)



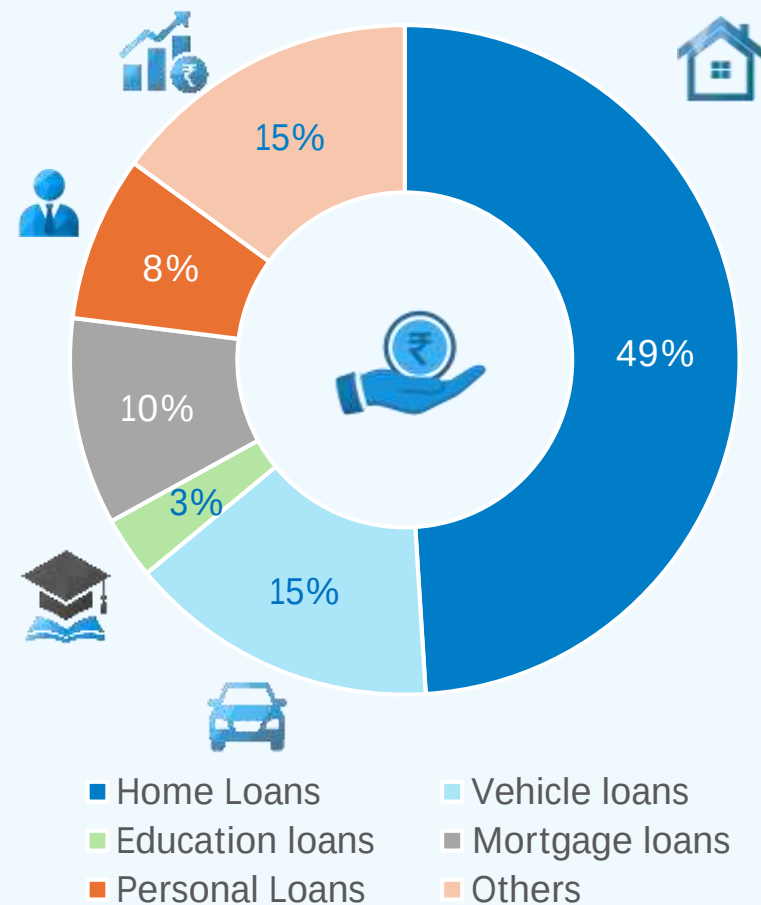
The Bank continues to strengthen its focus on the RAM portfolio, with its contribution to Gross Domestic Advances increasing year-on-year.

Retail Loans

(Amt in ₹ Cr)

Particulars	30.09.25	30.06.26	30.09.26	Growth YoY (%)
Home loans	72,807	81,213	85,080	17
Vehicle loans	22,177	25,296	26,349	19
Education loans	4,052	4,609	4,754	17
Mortgage loans	13,255	16,280	17,591	33
Personal loans	12,978	13,068	13,088	1
Others*	20,499	25,704	27,000	32
Total Retail Loans	1,45,768	1,66,170	1,73,862	19

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





Priority Sector Advances

(Amt in ₹ Cr)

Particulars	Regulatory Target	30.09.25	30.06.26	30.09.26
ANBC		5,03,530	5,38,858	5,70,683
Priority Sector		2,35,530	2,53,864	2,63,862
% To ANBC	40.00	46.78	47.11	46.24
Agriculture*		1,01,604	1,06,986	1,10,283
% To ANBC	18.00	20.18	19.85	19.32
Small and Marginal Farmers		71,258	76,643	79,010
% To ANBC	10.00	14.15	14.22	13.84
Weaker Section		89,511	96,712	99,939
% To ANBC	12.00	17.78	17.95	17.51
Micro Enterprises (PS)		49,871	51,613	52,770
% To ANBC	7.50	9.90	9.58	9.25



Priority Sector lending across categories exceeded the regulatory targets as of 30.09.2026

* Includes RIDF & PSLC

Domestic Credit – Industry-wise Outstanding

(Amt in ₹ Cr)

Particulars	30.09.25	30.06.26	30.09.26
Infrastructure	58,288	54,967	58,274
Basic Metal & Metal products	21,635	22,341	24,007
Textiles	6,432	6,934	7,238
Gems & Jewellery	3,122	2,792	2,722
Chemicals & Chemical products	7,839	7,277	7,324
Vehicles & Transport equipment	2,093	2,401	2,985
Rubber, Plastic & their products	4,083	4,356	4,456
Construction	4,720	4,218	4,430
Direct Exp to Real Estate Sector	90,469	1,02,938	1,09,296
- Residential Mortgage*	86,883	98,395	1,04,037
- CRE	3,586	4,543	5,259
NBFC (Incl. HFCs)	73,316	80,900	84,046

* Includes Priority Sector Housing Loans and all other Residential Mortgages

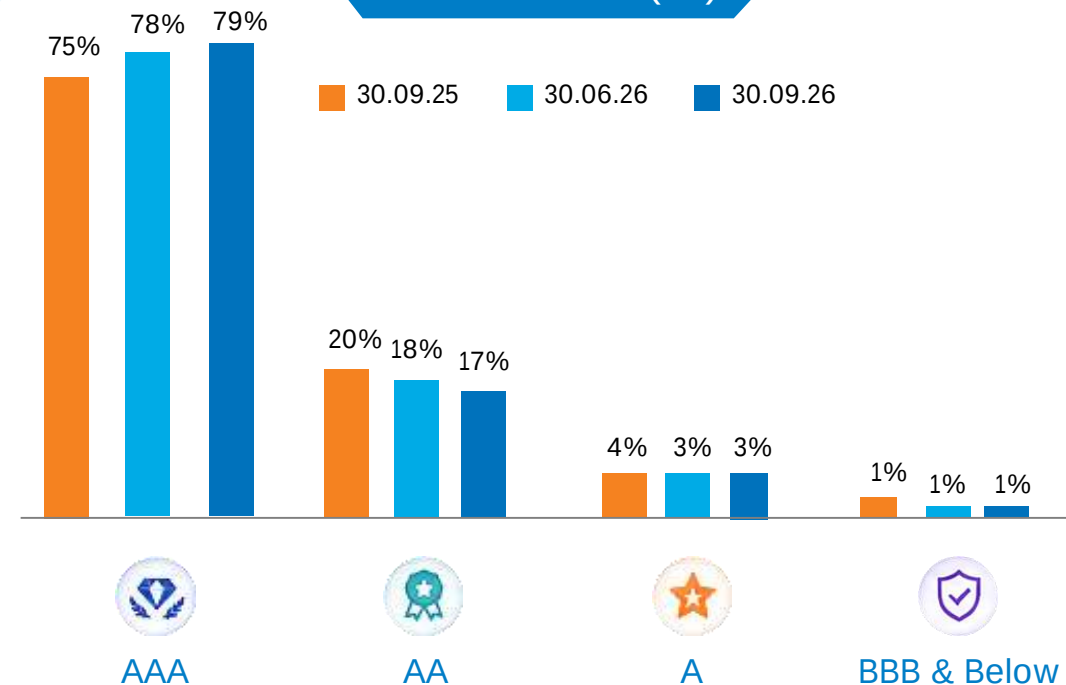


NBFC Portfolio – Global Outstanding

(Amt in ₹ Cr)

Particulars	30.09.25	30.06.26	30.09.26
AAA	69,579	78,037	83,821
AA	18,527	18,316	17,830
A	3,544	3,315	3,417
BBB & Below	1,394	1,054	1,199
Total	93,044	1,00,722	1,06,267

Portfolio Mix (%)



Key Highlights



AAA segment continues to strengthen, increasing to 79% as of 30.09.26



Over 96% of the portfolio is in AAA & AA categories



Well diversified portfolio across various market players



Low exposure to lower rated assets (BBB & Below)

Global NBFC Portfolio – Rating Profile as of 30.09.2026

(Percentage)

Category	AAA	AA	A	BBB & Below	Total
 NBFC-HFC	23	5	--	--	28
PSU	7	1	--	--	8
Bank	6	1	--	--	7
Private	10	3	--	--	13
 NBFC-MFI	--	1	--	--	1
Private	--	1	--	--	1
 NBFC-Others	56	11	3	1	71
PSU	25	--	2	--	27
Bank	4	--	--	--	4
Private	27	11	1	1	40
 Grand Total	79	17	3	1	100

Domestic Advances – Infrastructure Sector Outstanding

(Amt in ₹ Cr)

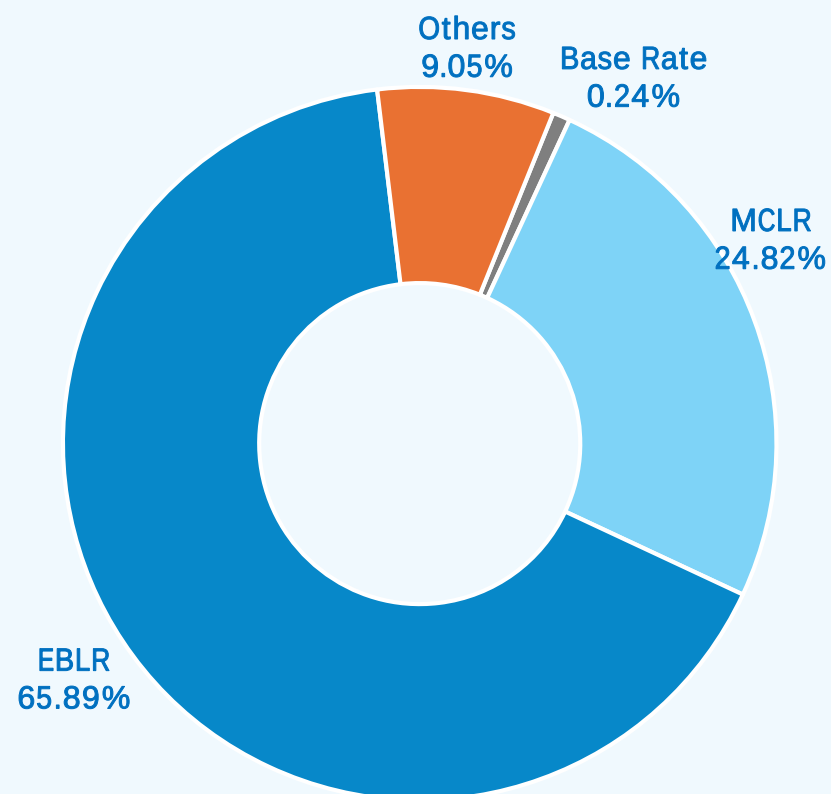
Particulars	30.09.25	30.06.26	30.09.26
Power	34,644	35,758	37,305
a) SEBs	11,069	9,366	10,128
- Generation	5,325	4,274	4,548
- Transmission	1,578	1,445	1,403
- Distribution	4,166	3,647	4,177
b) PSUs & Pvt Power Cos	23,575	26,392	27,177
Roads and Ports	17,323	12,669	14,320
Other Infrastructure*	6,321	6,540	6,649
Total	58,288	54,967	58,274

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





Benchmark-wise Distribution of Advances – Standard Domestic



(Amt in ₹ Cr)

Benchmark Rates	Standard Advances as on 30.09.26	Share (%)
EBLR	4,54,920	65.89
MCLR	1,71,343	24.82
Base Rate	1,677	0.24
Others*	62,491	9.05
Grand Total	6,90,431	100.00

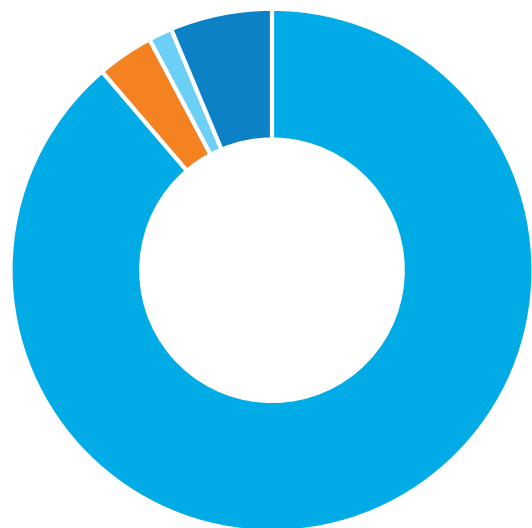
* Includes Fixed Rate loans, FCL, Loan against TDR, etc.



External Rating-wise Distribution of Standard Corporate Advances

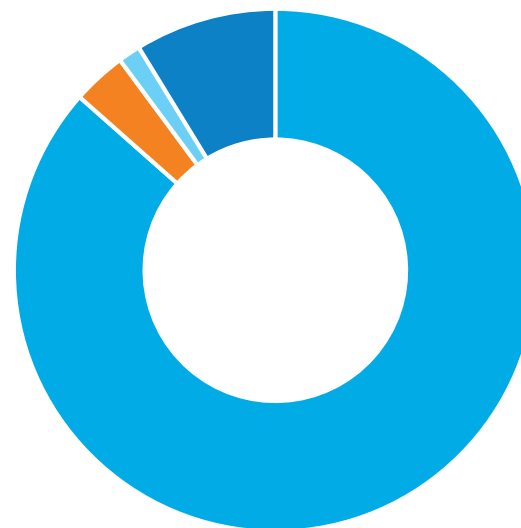
Domestic Corporate Advances – Above ₹ 50 Cr

30.06.26



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

30.09.26



A & above	86.42%
BBB	3.30%
Below BBB	1.94%
Unrated	8.34%



As of 30.09.26, Investment grade accounts form ~90% of our Standard Corporate Advances portfolio





Domestic Investments

(Amt in ₹ Cr)

Particulars	30.06.26					30.09.26				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	23,808	1,77,901	6,860	-	2,08,569	30,280	1,86,958	8,138	-	2,25,376
- of which Govt Securities	23,808	1,77,901	6,860	-	2,08,569	30,280	1,86,958	8,138	-	2,25,376
Non SLR Investments	10,075	26,554	6,718	3,661	47,009	10,686	26,497	7,602	3,661	48,446
M Duration	2.71	-	3.12	-	-	3.08	-	3.48	-	-
Total	33,882	2,04,455	13,578	3,661	2,55,578	40,966	2,13,455	15,740	3,661	2,73,822



Financial Performance



Net-Interest Income (Global)

(Amt in ₹ Cr)

Particulars	Q2 FY 26	Q1 FY 27	Q2 FY 27	YoY (%)
Interest Income	18,405	19,949	21,229	15
a. Advances	12,944	14,358	15,471	20
b. Investments	4,530	4,532	4,760	5
c. Money Market Operations & Others	931	1,059	998	7
Interest Expended	12,493	13,117	14,222	14
a. Deposits	10,093	11,046	11,934	18
b. Borrowings	1,896	1,454	1,585	-16
c. Subordinated Bonds & Others	504	616	703	39
Net Interest Income	5,912	6,833	7,007	19

HY 1 FY 26	HY 1 FY 27	YoY (%)
36,757	41,178	12
25,736	29,829	16
9,154	9,292	2
1,867	2,057	10
24,776	27,338	10
19,919	22,980	15
3,850	3039	-21
1,007	1319	31
11,981	13,840	16





Non-Interest Income (Global)

(Amt in ₹ Cr)

Particulars	Q2 FY 26	Q1 FY 27	Q2 FY 27	YoY (%)
Commission, Exchange & Brokerage	511	404	487	-5
Cross Selling (Third Party Commission)	77	59	95	23
Profit from Sale and Revaluation of Investments	314	414	201	-36
Profit from Exchange Transactions	160	226	411	157
Recovery in Written Off Accounts	337	609	978	190
Other Non Interest Income	822	867	598	-27
Non-Interest Income	2,220	2,579	2,770	25

HY 1 FY 26	HY 1 FY 27	YoY (%)
916	891	-3
126	154	22
1,134	615	-46
266	637	139
659	1,587	141
1,285	1,465	14
4,386	5,349	22



Operating Expenses (Global)

(Amt in ₹ Cr)

Particulars	Q2 FY 26	Q1 FY 27	Q2 FY 27	YoY (%)
1. Staff Expenses	2,452	2,603	2,667	9
2. Overheads				
a. Rent, Taxes & Lighting	262	281	299	14
b. Depreciation on Bank's Property	180	195	187	4
c. Printing & Stationery	27	25	27	1
d. Postage & Telecommunication	75	113	61	-19
e. Repairs & Maintenance	30	27	31	3
f. Travelling Expenses	140	111	155	10
g. Insurance Expenses	299	171	172	-42
h. Misc Expenses & Others	847	835	1,089	29
Total Operating Expenses	4,313	4,361	4,688	9

HY 1 FY 26	HY 1 FY 27	YoY (%)
4,849	5270	9
505	580	15
353	382	8
50	52	4
165	174	5
56	58	4
250	266	6
554	343	-38
1,756	1,924	10
8,538	9,049	6



Operating Profit and Net Profit (Global)

(Amt in ₹ Cr)

Particulars	Q2 FY 26	Q1 FY 27	Q2 FY 27	YoY (%)
Operating Profit	3,821	5,051	5,089	33
Provisions For				
- Bad & Doubtful (NPA)	472	1,144	1010	114
- Non Performing Investment (NPI)	-	-	-	-
- Standard Assets & Others	-31	-181	-212	-
Provisions before Tax	441	963	798	81
Profit Before Tax (PBT)	3,380	4,088	4,291	27
Taxation	825	1,020	1,089	32
Net Profit	2,555	3,068	3,202	25

HY 1 FY 26	HY 1 FY 27	YoY (%)
7,830	10,140	30
1,577	2,154	37
-	-	-
-40	-393	-
1,537	1,761	15
6,293	8,379	33
1,486	2,109	42
4,807	6,270	30



Key Financial Ratios (Global)

Particulars	Q2 FY 26	Q1 FY 27	Q2 FY 27
Yield on Advances (%)	7.81	7.46	7.59
Yield on Investments (%)	6.80	6.87	6.99
Yield on Funds (%)	7.13	6.77	7.49
Cost of Deposits (%)	4.85	4.69	4.85
Cost of Funds (%)	4.84	4.45	5.16
Net Interest Margin (NIM) (%)	2.41	2.52	2.47
Cost to Income Ratio (%)	53.02	46.33	47.95
Credit Deposit Ratio (%)	83.11	83.28	82.41
Return on Assets (%)	0.91	1.01	1.01
Return on Equity (%)	14.94	16.12	16.36
Credit Cost (%)	0.07	0.15	0.12
Book Value Per Share (Tangible) (₹)	151.30	168.97	174.92
Book Value Per Share (₹)	155.46	169.98	175.97

HY 1 FY 26	HY 1 FY 27
7.91	7.49
6.89	6.93
6.94	7.43
4.85	4.77
4.67	5.13
2.48	2.50
52.16	47.16
83.11	82.41
0.87	1.01
14.14	16.19
0.23	0.24
151.30	174.92
155.46	175.97



Asset Quality

Asset Classification: Global Advances

(Amt in ₹ Cr)

Particulars	30.09.25		30.06.26		30.09.26	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	6,91,130	97.46	7,83,321	98.19	8,41,423	98.40
Gross NPA	18,014	2.54	14,454	1.81	13,648	1.60
- Sub-Standard	4,805	0.68	4,454	0.56	4,224	0.50
- Doubtful	10,294	1.45	7,441	0.93	7,102	0.83
- Loss	2,915	0.41	2,559	0.32	2,322	0.27
Gross Advances	7,09,145	100.00	7,97,775	100.00	8,55,071	100.00





Movement of NPA (Global)

(Amt in ₹ Cr)

Segment	Q2 FY 26	Q1 FY 27	Q2 FY 27
Opening Balance (Gross NPA)	19,640	15,306	14,454
+ Fresh Slippage	887	1,778	1,160
+ Debits in existing NPA accounts	8	53	41
Total Addition	895	1,831	1,201
- Cash Recovery	1,022	1,277	1,635
- Upgradation	418	392	135
- Written Off	1,081	1,014	236
Total Reduction	2,521	2,683	2,006
Closing Balance (Gross NPA)	18,014	14,454	13,648
Less: Provisions	13,484	10,435	10,091
Net NPA	4,530	4,019	3,557
Recovery in URI/UCI	253	272	415
Gross cash recovery (Recovery + Upgradation)	1,693	1,941	2,185



Asset Quality Ratio (Global)

(Amt in ₹ Cr)

	Gross NPA	Net NPA	Gross NPA (%)	Net NPA (%)	Provision Coverage (%)	Slippage Ratio (%)	Credit Cost (%)
30.09.25	18,014	4,530	2.54	0.65	93.39	0.14	0.07
30.06.26	14,454	4,019	1.81	0.51	93.83	0.24	0.15
30.09.26	13,648	3,557	1.60	0.42	94.45	0.15	0.12



Sector wise Classification of Gross NPA

(Amt in ₹ Cr)

Sector	Q2 FY 26		Q1 FY 27		Q2 FY 27	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	1,535	9	1,507	10	1,463	11
Agriculture	8,930	50	6,417	45	6,099	45
MSME	6,306	35	5,488	38	4,979	36
Corporate	999	6	885	6	939	7
Total Domestic	17,770	99	14,297	99	13,480	99
Overseas	244	1	157	1	168	1
Total Global	18,014	100	14,454	100	13,648	100

SMA – ₹ 5 Cr & above

(Amt in ₹ Cr)

SMA Category	30.09.25		30.06.26		30.09.26	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	2,460	0.36	675	0.09	502	0.06
SMA-1	1,685	0.24	2,844	0.36	1,483	0.18
SMA-2	2,020	0.29	578	0.07	568	0.07
Grand Total	6,165	0.89	4,097	0.52	▼ 2,553	▼ 0.30



Sector-wise SMA	30.09.25				30.09.26			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	198	70	133	401	117	22	80	219
Retail	111	48	111	270	38	15	132	185
MSME	523	259	470	1,252	319	248	313	880
Corporate	1,628	1,308	1,306	4,242	28	1,198	43	1,269
Grand Total	2,460	1,685	2,020	6,165	502	1,483	568	2,553



Overall SMA reduced by ₹3,612 Cr during Q2 FY27 on YoY basis, with the SMA ratio declining from 0.89% to 0.30%, indicating an improvement in the portfolio.



Sector wise break-up of Fresh Slippages

(Amt in ₹ Cr)

Sector	Q2 FY 26		Q1 FY 27		Q2 FY 27	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	149	17	320	17	152	13
Agriculture	503	56	891	49	447	37
MSME	345	39	566	31	443	37
Corporate	-84	-9	54	3	147	12
Total Domestic	913	102	1,831	100	1,189	99
Overseas	-18	-2	0	0	12	1
Total Global	895	100	1,831	100	1,201	100

Resolution Framework - Standard Restructuring (Domestic) as on 30.09.26



(Amt in ₹ Cr)

	Resolution Framework 1.0	Resolution Framework 2.0	One time Restructuring	Total	Provision	% of Gross Advances
Retail	216	2,418	-	2,634	205	0.41
MSME	131	536	229	896	7	
Corporate & Others	20	-	-	20	-	
Total	367	2,954	229	3,550	212	

The restructured portfolio is only 0.41% of Gross Advances.



Summary of NCLT Cases – Domestic as on 30.09.26

(Amt in ₹ Cr)

Particulars	No. of Accounts	Total Book Outstanding (FB)	Provision held	Provision %
RBI List -1	2	1,404	1,404	100%
RBI List -2	5	1,501	1,501	100%
Cases filed and admitted in NCLT by our Bank	73	5,338	4,497	84%
Cases under admission in NCLT by our Bank	7	414	286	69%
Cases filed and admitted in NCLT by other Bank	215	20,551	19,897	97%
Cases under admission in NCLT by other Bank	1	112	92	82%
Cases under ILFS Restructuring	5	1,628	1,628	100%
Total	308	30,948	29,304	95%

The bank maintains strong provisioning against NCLT accounts, with 95% coverage as on 30.09.26



Capital & Share Holding

Capital Adequacy

(Amt in ₹ Cr)

Particulars	Regulatory Capital	30.09.25	30.09.26
 Capital Adequacy - Basel III			
CET-1 Capital		66,255	81,055
Tier I Capital		69,107	82,555
Tier II Capital		10,459	10,471
 Total Capital (CRAR)		79,566	93,026
 Risk Weighted Assets (RWA)		4,76,865	5,23,230
CET-1 (%) including CCB	8.00%	13.89	15.49
Tier I (%)	9.50%	14.49	15.78
Tier II (%)	2.00%	2.19	2.00
 Capital Adequacy Basel III (%) (incl CCB)	11.50%	16.69	17.78

Particulars	30.09.25	30.09.26
 Total RWA	4,76,865	5,23,230
 Credit – RWA	4,08,767	4,47,873
 Market – RWA	16,479	21,144
 Operational – RWA	51,619	54,213



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

Approved by Bank's Board

Additional Tier-I : ₹ 2,500 crore

Tier-II Bonds : ₹ 5,000 crore

Total : ₹ 7500 crore

(to be raised in FY 27)

Ratings and Shareholding Pattern



Domestic Long Term Rating

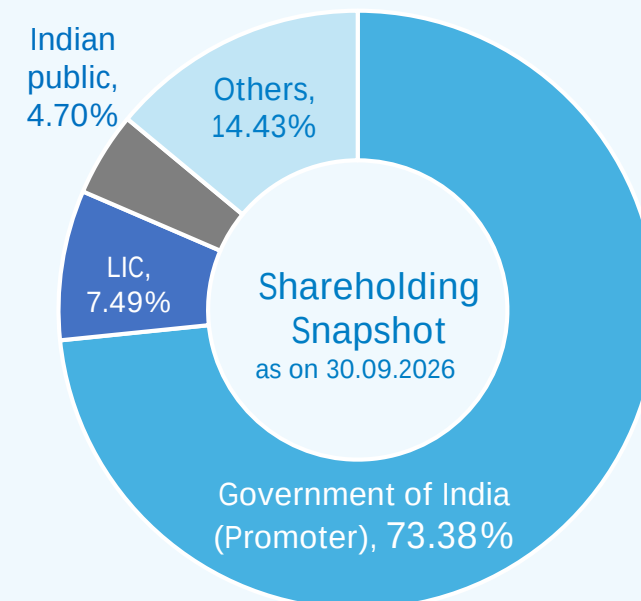
CRISIL Ltd. AA+ (Stable)	ICRA Ltd. AA+ (Stable)	India Ratings AA+ (Stable)
CARE Ratings AA+ (Stable)	ACUITE Ratings AAA (Stable)	



Domestic Short Term Rating

CARE Ratings A1+

Particulars	Shareholding (%) As on 30.06.26	Shareholding (%) As on 30.09.26
Government of India	73.38	73.38
Life Insurance Corp	7.83	7.49
Indian Public	4.64	4.70
Others	14.15	14.43
Total	100.00	100.00



Overseas Rating

Fitch Ratings BBB-(Long)/F3 (Short) (Stable)	S&P Global Ratings BBB (Long)/ A-2 (Short)
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The bank continues to maintain strong domestic credit ratings of AAA / AA+ across leading rating agencies, supported by a majority Government shareholding of 73.38%

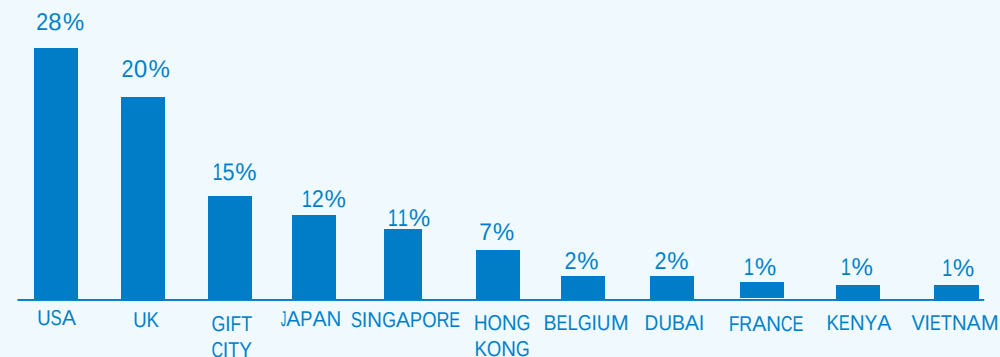


Overseas Business Operations

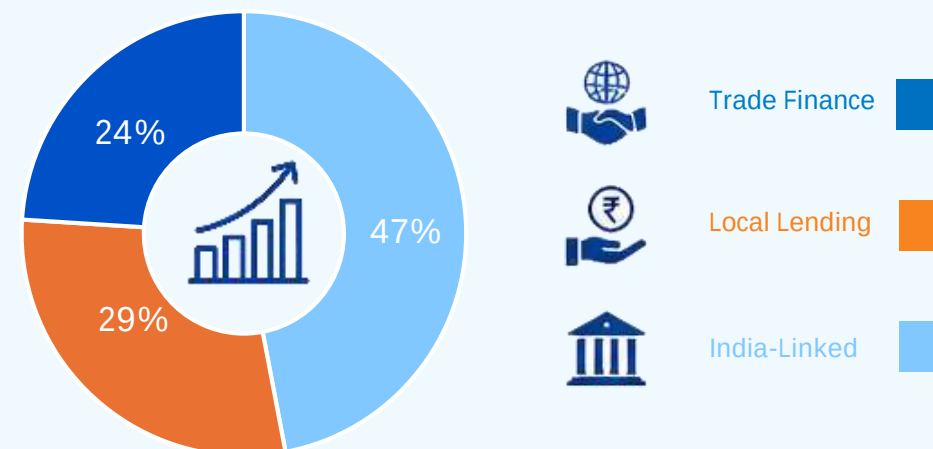
(Amt in ₹ Cr)

Parameters	30.09.25	30.06.26	30.09.26
 Deposits	1,23,203	1,32,961	1,37,401
 Advances	1,11,795	1,23,942	1,51,160
 Business Mix	2,34,998	2,56,903	2,88,561
 Total Income	2,188	2,499	3,070
 Operating Profit	419	412	525
 Net Profit	337	303	409
 Gross NPA	244	157	168
 Net NPA	61	43	49

Geography-wise Advances Composition (%)



Advances by Segment (%)





Overseas Subsidiaries and Associates – Q2 FY 27

(Amt in ₹ Cr)

Subsidiaries / Associates	Bank of India (New Zealand) Ltd.	Bank of India (Tanzania) Ltd.	Bank of India (Uganda) Ltd.	PT Bank of India Indonesia, Tbk	Indo Zambia Bank
Capital	267	78	367	1,922	201
Deposits	529	738	1,034	1,799	10,729
Advances	873	596	738	2,560	5,811
Business Mix	1,402	1,334	1,772	4,359	16,540
Interest Income	29	41	74	112	762
Operating Profit	10	12	51	32	412
Net Profit	4	11	39	25	283

Overseas subsidiaries and associates continue to contribute positively, with all entities reporting profits in Q2 FY 27



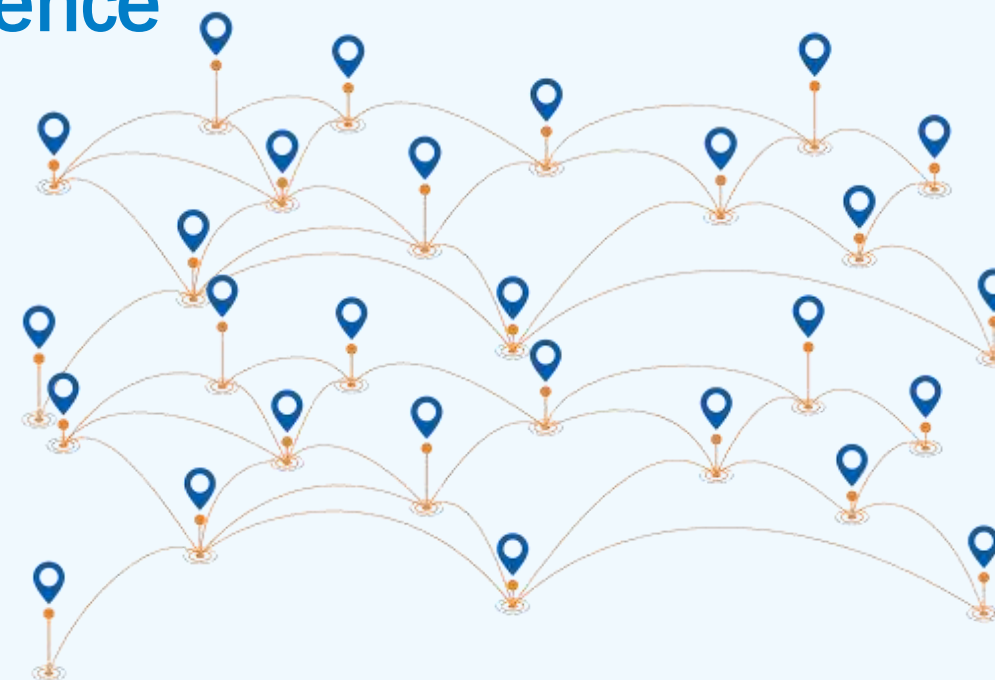
Domestic Subsidiaries and Associates – 30.09.26

	Sr. No.	Name of the Company	Nature of Business	Net Worth (BOI Share)	(Amt in ₹ Cr) % Holding
 Subsidiaries - Domestic	01	BOI Merchant Bankers Ltd.	Merchant Banking activities	25	100.00
	02	BOI Services Ltd.	Depository Participants & Corporate BSA Activity for Bank of India	45	100.00
	03	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund business	80	100.00
	04	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	1	100.00
 Associates - Domestic	05	STCI Finance Ltd	NBFC	1,136	29.96
	06	ASREC (India) Ltd.	Asset Reconstruction Company	93	27.30
	07	Madhya Pradesh Grameen Bank	Regional Rural Bank	1,090	35.00
 Joint Venture - Domestic	08	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	525	27.48

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

Branch Network & Geographical Presence

Branch Network	30.09.25	30.09.26
Domestic Branches	5,375	5,611
▪ Metro	993	1,052
▪ Urban	874	956
▪ Semi Urban	1,598	1,660
▪ Rural	1,910	1,943
Overseas Branches	22	21
Digital Banking Units	2	2



Total Branches



30.09.25
5,399
30.09.26
5,634

ATMs & CRAs



30.09.25
7,696
30.09.26
7,668

Bank Correspondents



30.09.25
23,956
30.09.26
25,264

Customer Touch Points



30.09.25
37,051
30.09.26
38,566

The Bank's physical reach in Q2 FY27 is 5,634 branches and over 38,566 customer touchpoints across domestic and overseas locations.



Overseas Network

Categories	No. of foreign offices
Overseas branches (20)	20
Overseas subsidiaries (4)	23
Overseas Associates (1)	1
IFSC Banking Unit (IBU)-GIFT City	1
Total No. of Foreign Offices	45

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, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand, China & Japan.



Our London Branch completed 80 years of its operations.



Digital, ESG & Others



Digital Initiatives



Digital Lending Platform

55 products (37 Assisted + 18 Self-serve) now live; e-Signing & e-Documentation (DDE)



Launch of Credit Cards

- Bank has launched UPI linked Rupay Credit Card under PM SVANidhi scheme for Street Vendors
- Launched Microcredit Card for SME customers.



3-Click Journey

Issuance of credit cards to ETB potential customers through 3-click journey.



FX-Retail Platform

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



Star Sampark 2.0

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



Digital Transformation

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



Overseas Initiatives

- Single Euro Payment Area (SEPA) made live for Paris branch operations
- M-PESA mobile money services now available for Kenya Centre
- 'BOINZ Freedom' mobile banking application launched by Bank of India (New Zealand) Limited



BOI Omni NEO Platform

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



Centralised V-CIP Centre

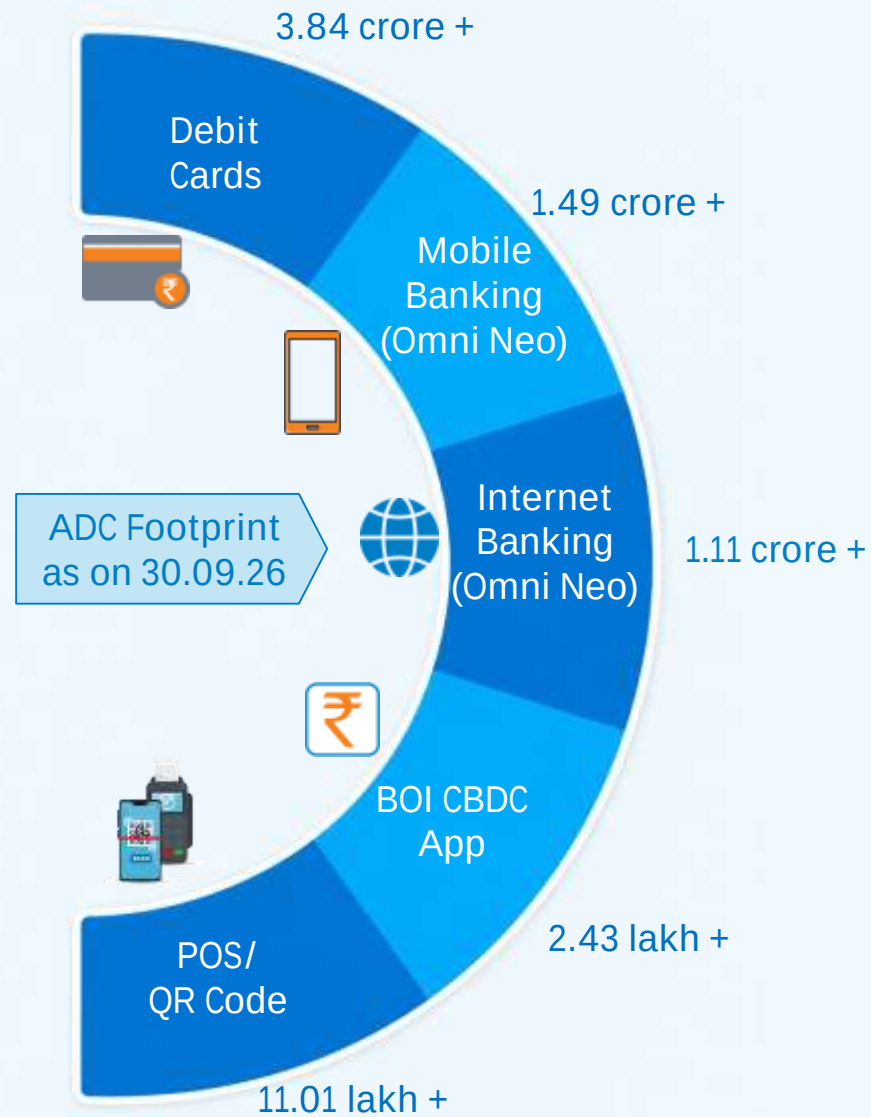
Centralized V-CIP centre is now operational for seamless account opening through the E-platform



Banking Connect

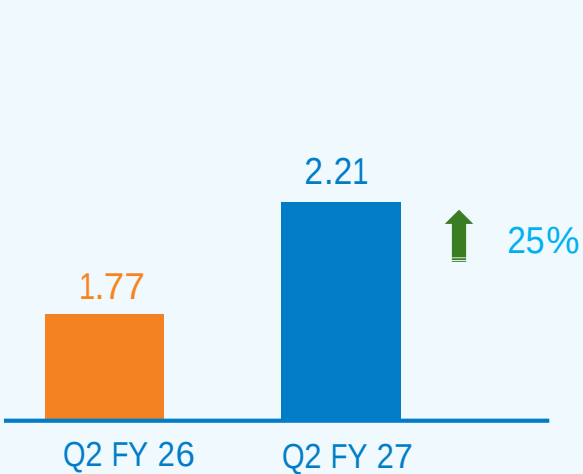
Interoperable payment system with simpler one-time integration for merchant transactions

Digital Banking – Alternative Delivery Channels (ADC)

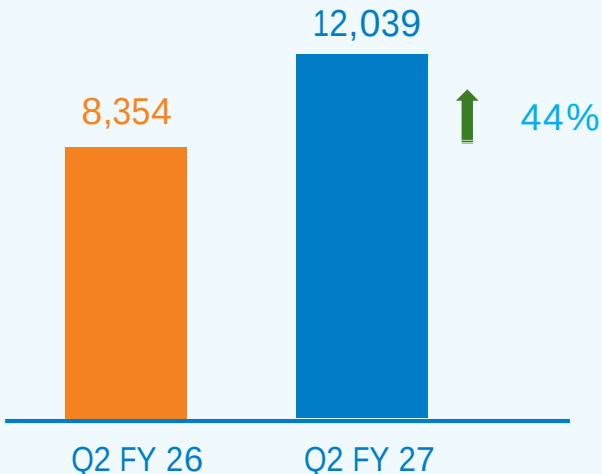


ADC Banking Volumes Q2 FY 27

Growth Volume of Transactions (Nos. in Billion)



Growth Value of Transactions (₹ Billion)



Digitally Generated Business (Q2 FY 27) – Omni Platforms			
	Savings & TDR Volume	1,04,874	39% growth
	Savings & TDR Value	₹ 1,938 Cr	Compared to ₹1,399 Cr in Q2 FY 26
	Third-Party Product Sales Volume (Insurance/MF/etc.)	1,08,193	73% growth Y-o-Y

Major Products offered through Digital Platform

Retail Loan	MSME Loan	Agriculture Loan	Deposits
- Star Home Loan - Top Up Loan - Vehicle Loan - Education Loan - Loan/OD Against Property - Pensioner Loan - Personal Loan - Solar Roof Top Loan - Smart Home Loan	- MSME Renewal upto ₹10 lakh - MSME up to ₹750 lakh - Mudra – Sishu - Mudra – Kishor - Mudra – Tarun - Vehicle Express Loan (up to ₹ 750 lakh) - Star Digibiz (up to 100 lakh)	- KCC - Crop Loan / Animal Husbandry - Krishi Vahan - Self Help Group - Bhoomihin Kisan Card - e-Smart Dairy - Gold Loan - Kisan Tatkal	- Saving Accounts - Current Accounts - Term Deposits - Recurring Deposits (Including Flexi RD) - Harit Jama Yojana - Green Deposits



Digital Lending Platform
Performance in Q2 FY 27

Total Digital Loan
Sanction
₹38,068 Cr (+15% YoY)

Retail Digital Sanction
Value
₹17,960 Cr (+14% YoY)

Agri Digital Sanction Value
₹16,599 Cr
(+4% YoY)

MSME Digital Sanction
Value
₹3,509 Cr (+161% YoY)

Cyber Security Governance – Compliance & Achievements



Detection Tools of Mule Accounts

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

Cyber Governance and Compliance

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

BANK'S INITIATIVES



Bank has conducted CyberShield Hackathon in coordination with IIT Hyderabad



Bank has initiated AI Enable Red teaming as proactive security measure



Establishment of Inhouse Threat hunting Team



Preparation of Quantum safe policy and framework for Bank



Action plan in place for AI Generated cyber attack (e.g. Mythos)



Gap Assessment against RBI Cybersecurity, Technology: Risk, Resilience and Assurance Framework Directions, 2026

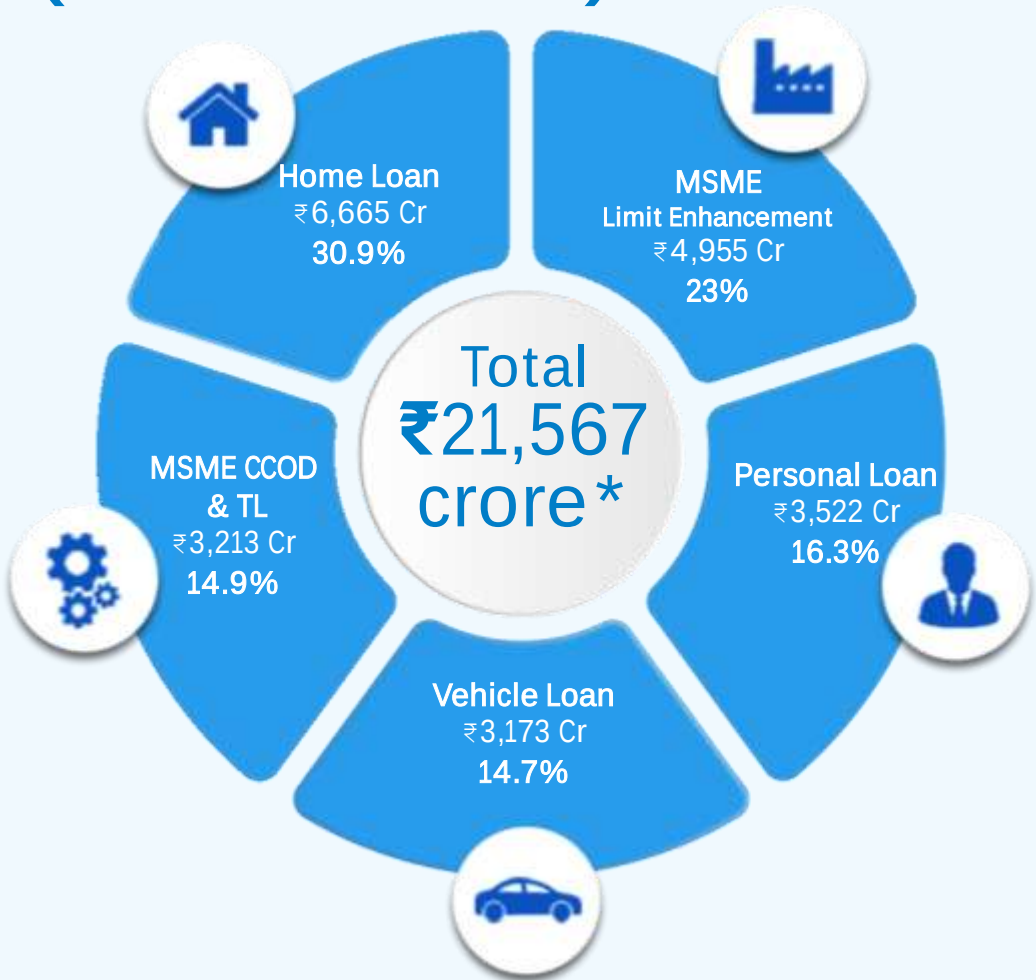
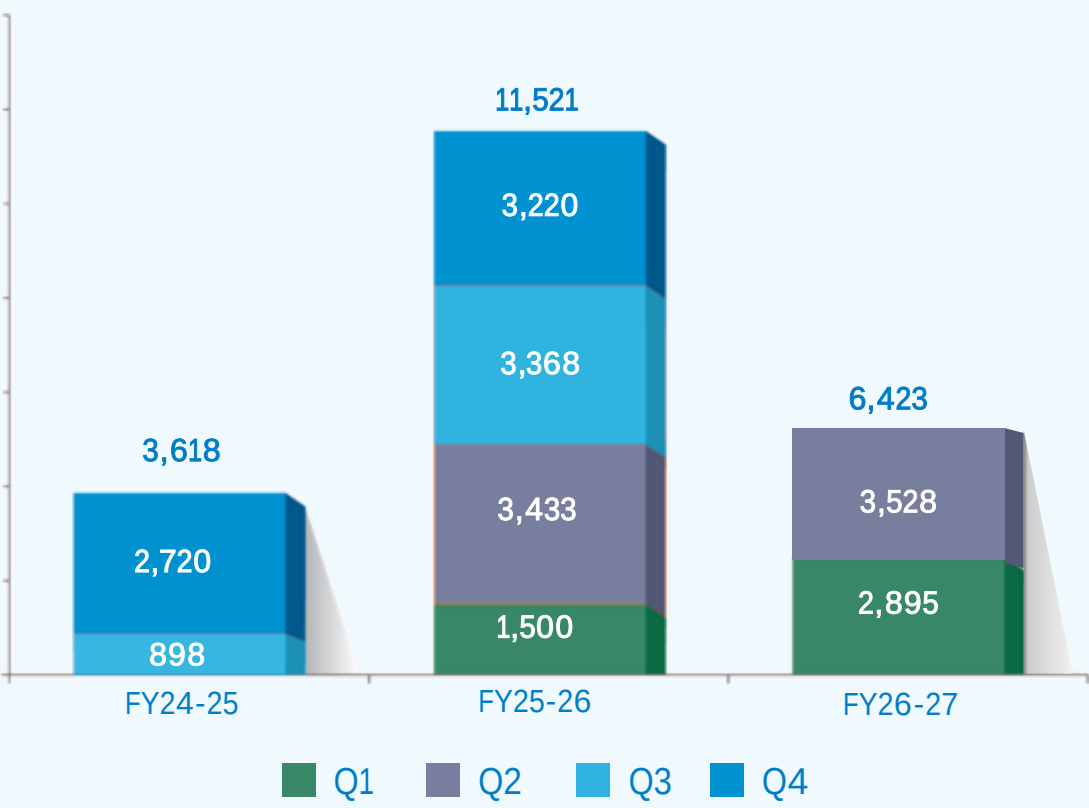


AI assisted internal vulnerability assessment

Performance of Analytics based Leads (as on 30.09.26)

(Amt in ₹ Cr)

Sanctioned Limit



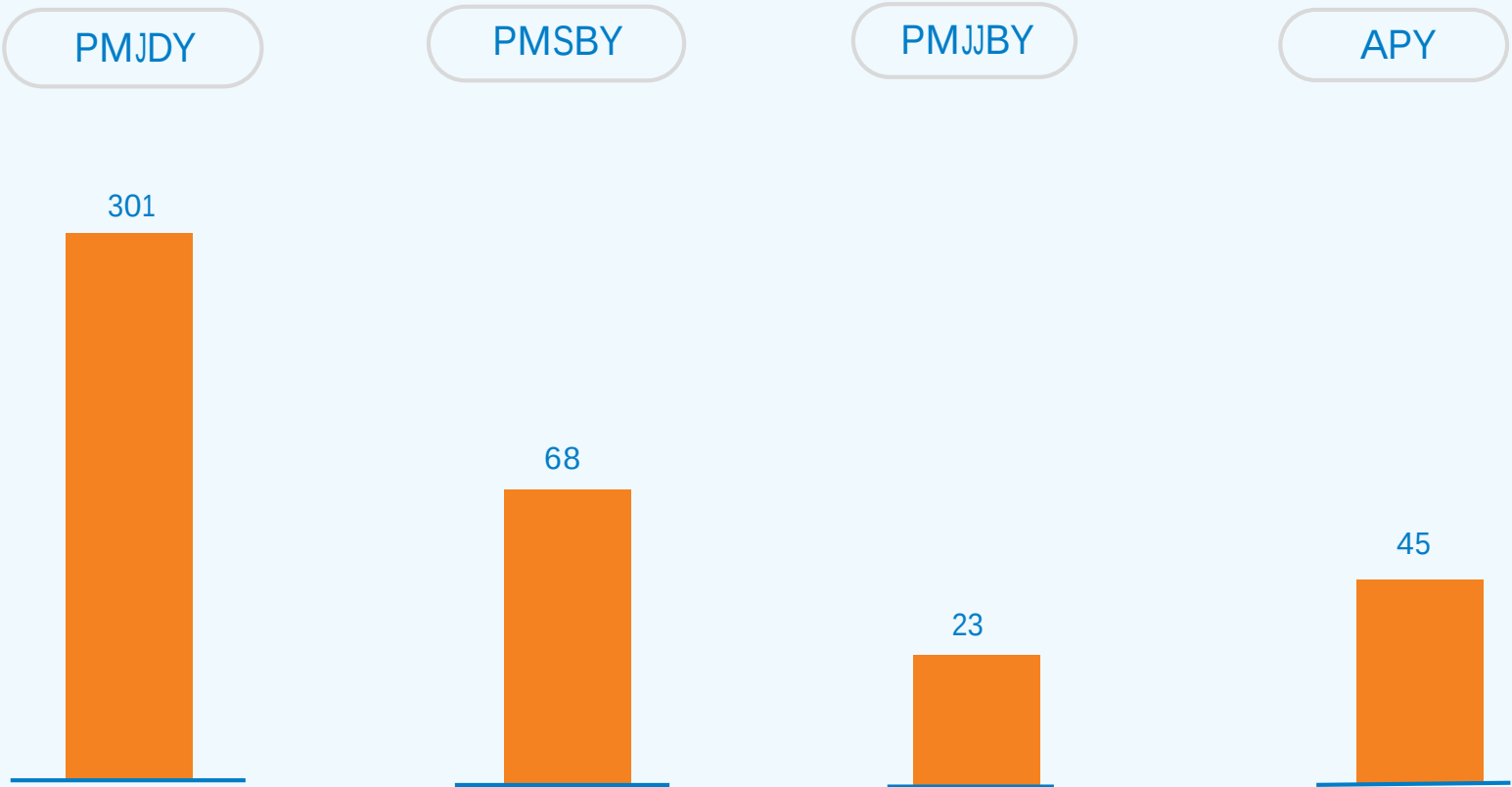
*From Q3 FY 2024-25 onwards

Converted 1,27,974 leads having sanction limit of ₹21,567 Cr across 5 models as on 30.09.26.

Inclusive Growth – Financial Inclusion

As of 30.09.2026

Numbers in lakhs



Key Highlights



BC/BCAs: 25,264



Banking services points: 54



RSETI: 44
43 RSETI graded "AA" by Ministry of Rural Development.

Manpower



No. of Centralized Units and Staff – 30.09.26

Central Processing Unit	No. of Units	No. of Officers Pos
 Zonal Centralized Operations Dept.	69	433
 SME City Centre & SME Urban Centre	133	1,032
 Retail Business center	138	962
 Star Krishi Vikas Kendra	168	569
 Foreign Exchange Back Office	1	101
 Transaction Monitoring & KYC AML Department	1	75



Human Resource and Business Ratios

Parameter	As on 30.09.26
 Total No. of Employees	52,291
 Female Employees	15,861
 Male Employees	36,430
 Business Per Employee (₹ lakhs)	3,503* (2,955 as on 30.09.25)
 Profit Per Employee (₹ lakhs)	24.41* (19.94 as on 30.09.25)

*including local overseas employees also



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

People Initiatives – Project StarLIGHT



New Features added during Q2 FY 27

AI Driven Local Training

AI-curated local training with quizzes and role-plays, piloted in Mumbai South, 4.80/5 average rating

Starlight Mobile App

One-stop mobile access to key employee tools and performance insights,

Star Sahayak

Instant access to policies, process steps and compliance clarifications through a chat interface

Selective Impact Metric

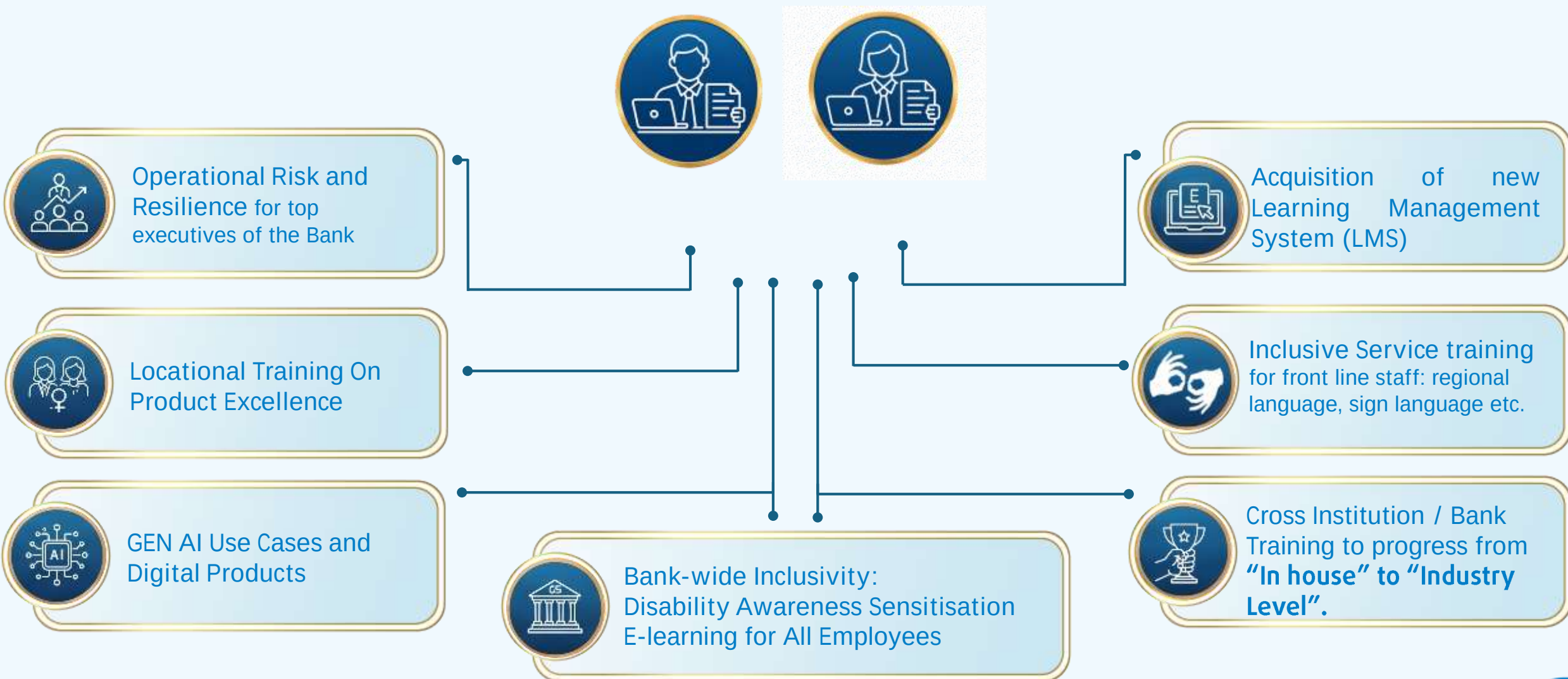
120%+ improvement in "Developing employees for emerging banking priorities"

Manpower Composition

Manpower Position	Numbers
Officer	29,560
Award Staff	22,731
Total	52,291

Staff Average Age	Numbers
<30	8,342
≥ 30 to 40	31,648
> 40 to <50	11,961

Learning & Development Initiatives



Environmental, Social & Governance (ESG) Updates Q2 FY 27



Environmental

- In FY 2026-27, Bank has become a signatory to Partnership for Carbon Accounting Financials (PCAF), committing to disclose its financed emissions according to PCAF standards.
- All new construction projects undertaken by the Bank are being planned and executed on the principles of sustainable development. It is further envisaged that all future Bank owned new construction projects shall invariably be developed as Green buildings.
- Green Finance exposure has crossed ₹14,000 Crs with renewable energy's share at 88%, clean transportation share at 8% and that of sustainable water & waste management at 4%.
- In the H1 FY 2026-27, Bank has garnered ₹3000 crore of green deposits, which has been gaining significant traction among the customers.
- A total rooftop solar power capacity of 826 kW has been installed across Bank of India premises.



Social

Inclusive Growth

- Accessible banking to the unbanked – 3 Cr + PMJDY accounts so far; Cumulative balance: ₹18,000 Cr+
- Over 18 lakh farmers supported through KCC account
- Total beneficiaries under PM SVANidhi scheme stands at 8.30 lakh small vendors; Total disbursement : ₹1,300 Cr

Women Empowerment

- Financed over 3.55 lakh women SHG groups, a cumulative amount of Rs. 14,000 crore has been financed.

Investing back in communities we serve

- 50% CSR Spending towards Health & Family Welfare.
- Cumulatively 4.48 lakh individuals has been trained through RSETIs.

Diversity

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



Governance



Well defined corporate governance policies.



Whistle blower policy – enhancing transparency.



As a part of employee welfare the bank holds regular health check up camps in various zones, along with other welfare centric measures.



Prevention of sexual harassment of women at workplace policy.



Well defined business continuity plan for seamless transition in unexpected circumstances.



Strong priority on cyber security & fraud risk management.



Over 2 lakh man hours of training to employees in various banking aspects.



Customer Service Excellence

CRM Next

End-to-End Complaint & Grievances Redressal Mechanism



Various Level Intake

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



Regulatory Channel

Smooth workflow for Banking Ombudsman, CPGRAMS etc.



Automate Flow

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

Initiatives for Customer CRM Next Service Excellence



Customer Excellence Branch Banking

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



Star Sampark

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



Escalation Matrix

Five level automated escalation System to ensure timely resolution.



Products and Services

Bank of India

121
ONE TO ONE
THEN - NOW - NEXT



121 ONE TO ONE **BOI**

Empowering India's agri-sector with our bouquet of loan products

Bank of India
Relationship beyond banking

Toll Free No.: 1800 220 229 / 1800 103 1906 | Visit : www.bankofindia.bank.in | Follow us on

Food and Agri Processing Unit, Dairy, Poultry & Fishery, Abusankhar Bharat Schemes, Kisan Credit Cards, Poly & Green House, Krishi Vahan, Farm Mechanization, SSG



BOI

Your Bank. Your Choices.

mobile
Bank of India

Open Term Deposit, 150 Account Holder, 24x7 Fund Transfer, Safe facilities to 200+ cities, Low Interest Management, Invest in Mutual Fund, IPO Subsid, Purchase Life & Health Insurance

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121 ONE TO ONE **BOI**

Every Growth Story Begins at Home.

Make Every Journey a Happy Occasion.

BOI HOME LOAN
Rates start from **7.35%**
EMI from **₹689** per lakh

BOI VEHICLE LOAN
Rates start from **7.85%**
EMI from **₹1,551** per lakh

Takeover / Balance Transfer, Top-up facility, No ceiling on upper loan limit, 100% on-road finance for selected vehicles, Quick document processing

Nil processing charges till 31.03.27*

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Why be an Entrepreneur when you can be a Fempreneur.

BOI Udyami Vanita

- Specialized product to fuel the growth of women-led MSMEs
- ROI starting from 8.00% (RBLR+0.25%)
- Further concession of 0.25% against collateral
- Loan amount ₹10 Lakhs to ₹10 Cr
- Collateral free upto ₹5 Cr
- Dedicated women FSM, free health check-up, Merchant QR code, Net & Mobile banking
- Membership to MSME YOUNGPRENEUR CLUB

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BOI VEHICLE EXPRESS LOAN

HASSLE-FREE FINANCING
FOR MSMEs
COMMERCIAL VEHICLES

Min: 0.18 Cr, Max: 7.50 Cr, UPTO 5 YEARS, RBLR +0.50%, ONE TIME PPC OF 0.75%

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Rates start from **7.35%**
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DAY 1 HIGHLIGHTS



Recognised for Excellence in Identity & Access Management



A proud recognition for excellence in Identity & Access Management at the 5th IBA CISO Summit & Citations 2026.



Bank of India Felicitated at GFF 2026 for Agent-to-Agent Integration

Recognised for implementing A2A Unified AgentNxt Partner Integration, enabling multiple approved TSPs to be managed through a single standardised operating framework.



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