

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कुर्ला संकुल,
बान्द्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
फैक्स : (022)- 6668 4491
ईमेल:headoffice.share@bankofindia.co.in



INVESTOR RELATIONS CELL
HEAD OFFICE :
Star House, C-5, "G" Block,
8th Floor (East Wing),
Bandra- Kurla Complex,
Bandra (East),
Mumbai - 400 051
Phone : (022)- 6668 4490
Fax : (022)- 6668 4491
E-Mail : headoffice.share@bankofindia.co.in

संदर्भ क्र. Ref. No.:HO:IRC:SD:2021-22:220

दिनांक Date:02.11.2021

| | |
|--|--|
| 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 Quarter/Half-Year ended 30.09.2021

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter/Half-Year ended 30.09.2021.

This is for your information please.

भवदीय Yours faithfully,



Rajesh V Upadhyaya
(Rajesh V Upadhyaya)

कंपनी सचिव Company Secretary



PERFORMANCE ANALYSIS Q2 FY2021-22



Key Highlights (As on 30.09.2021, on YOY basis)

Gross Advances

Increased by 2.70% on YOY basis

Credit Deposit Ratio %

Increased from 67.14% to 68.34% on YOY basis

RAM Advances

Increased by 10.45% on YOY basis

Net Profit

Increased by 99.89% on YOY basis

ROE %

Increased from 9.45% to 13.51% on YOY basis

CRAR %

Increased from 12.80% to 17.05% on YOY basis

Gross NPA %

Decreased from 13.79% to 12.00% on YOY basis

Net NPA %

Decreased from 2.89% to 2.79% on YOY basis

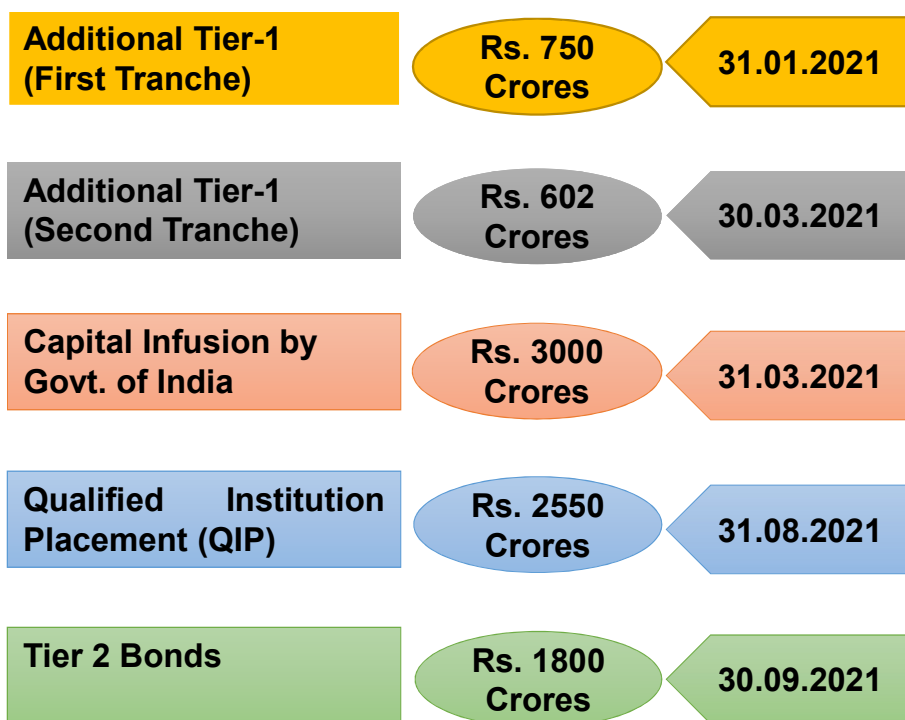
Credit Cost %

Decreased from 2.33% to 0.26% 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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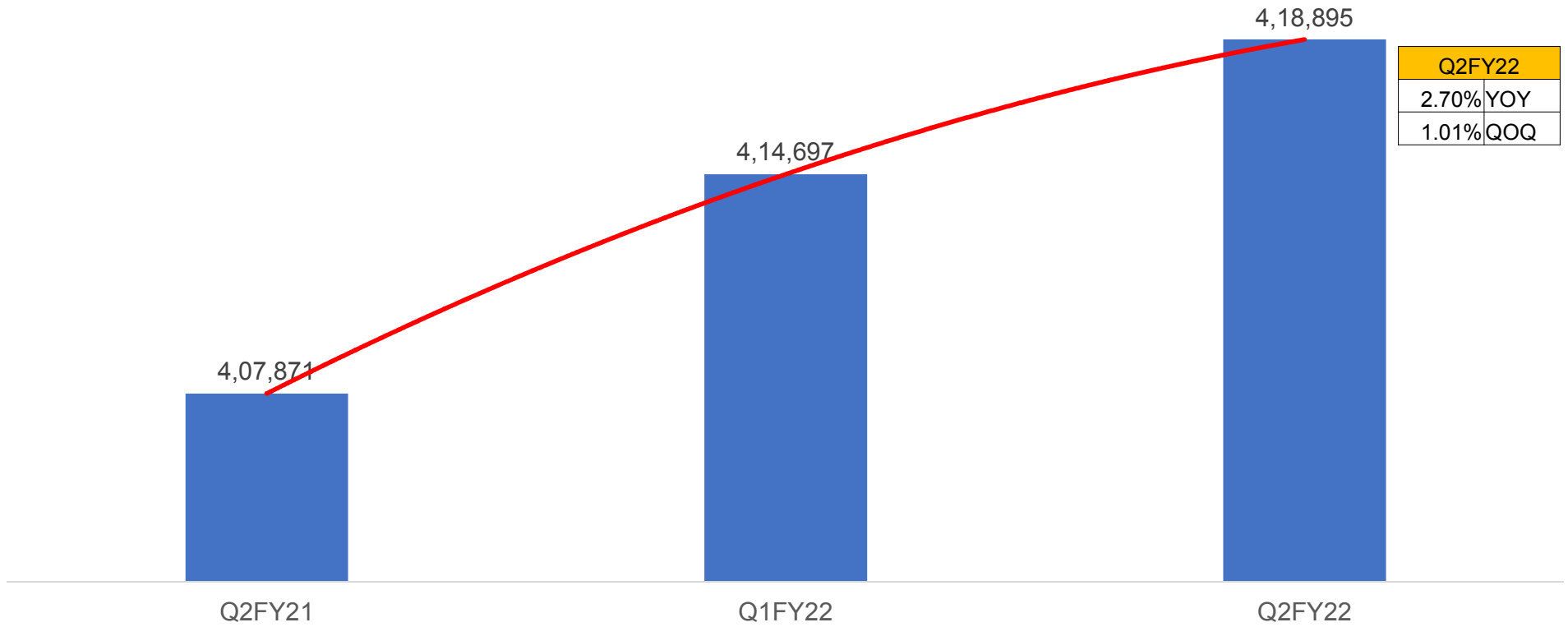
| | | |
|-----------|------------------------------------|----------------|
| 01 | Key Performance Highlights | (5-13) |
| 02 | Business Performance | (14-25) |
| 03 | Financial Performance | (26-33) |
| 04 | Asset Quality and Capital | (34-45) |
| 05 | Digital and New Initiatives | (46-51) |



Key Performance Highlights

Gross Advance

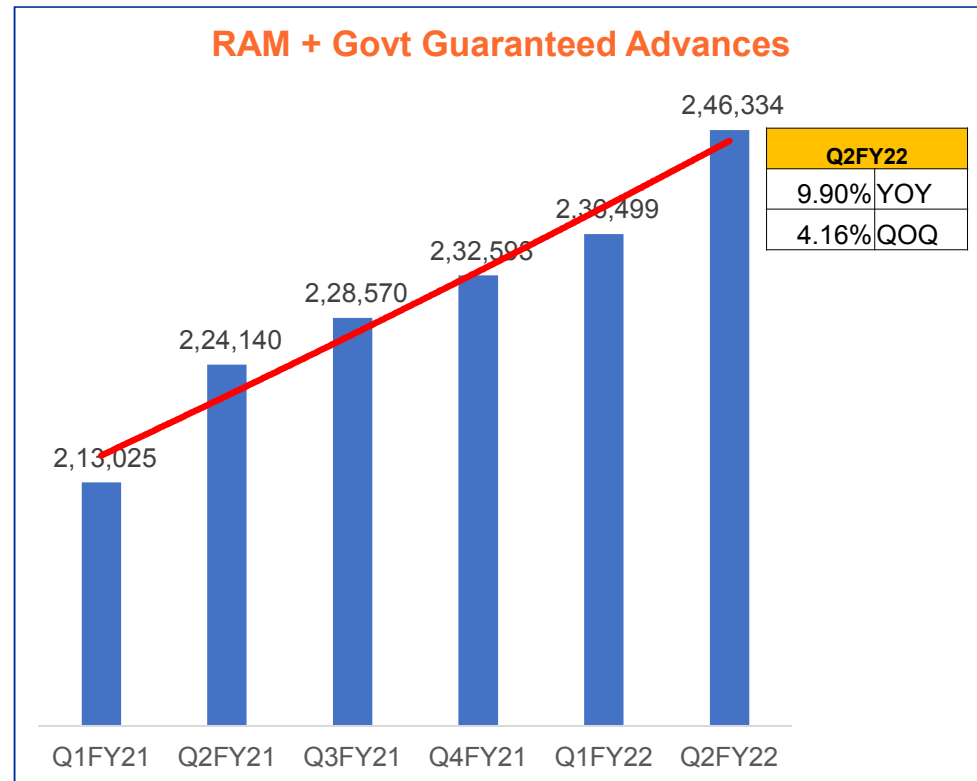
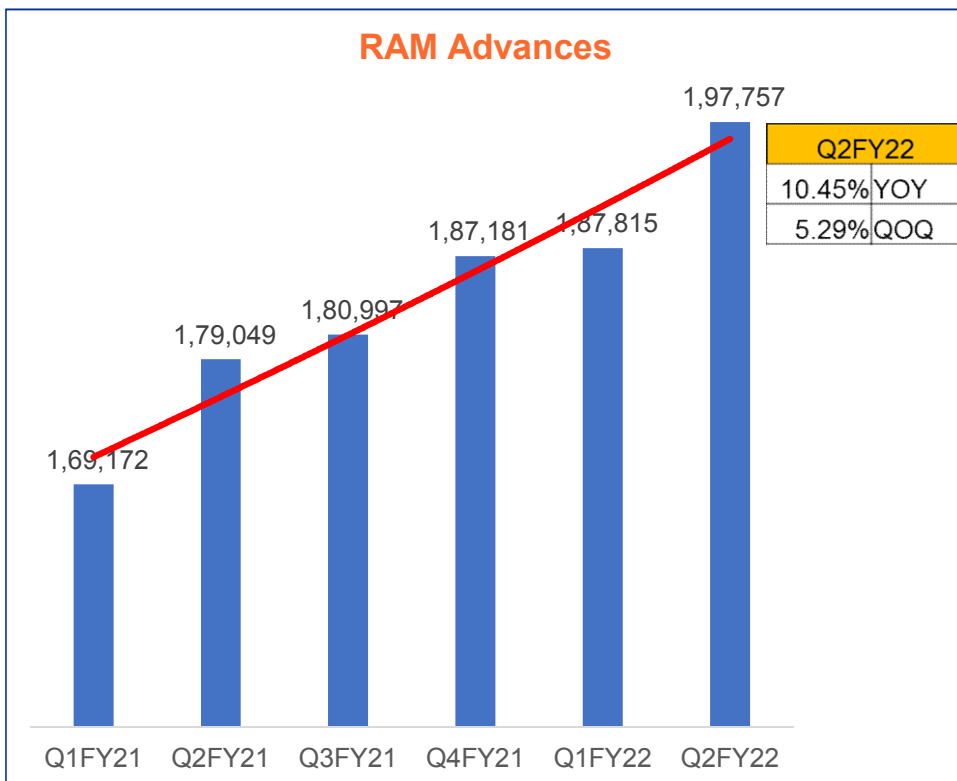
(INR crores)



| Q2FY22 | |
|--------|-----|
| 2.70% | YOY |
| 1.01% | QOQ |

Key Performance Highlights

RAM + Govt. Guaranteed Advances



COVID Credit Support

Till 30.09.2021

(INR crores)

ECLGS (1.0, 2.0, 3.0 & 4.0)

| | |
|------------------------|----------|
| Number of Accounts | 2,77,969 |
| Total Amount disbursed | 5,598.72 |

PM SVANidhi

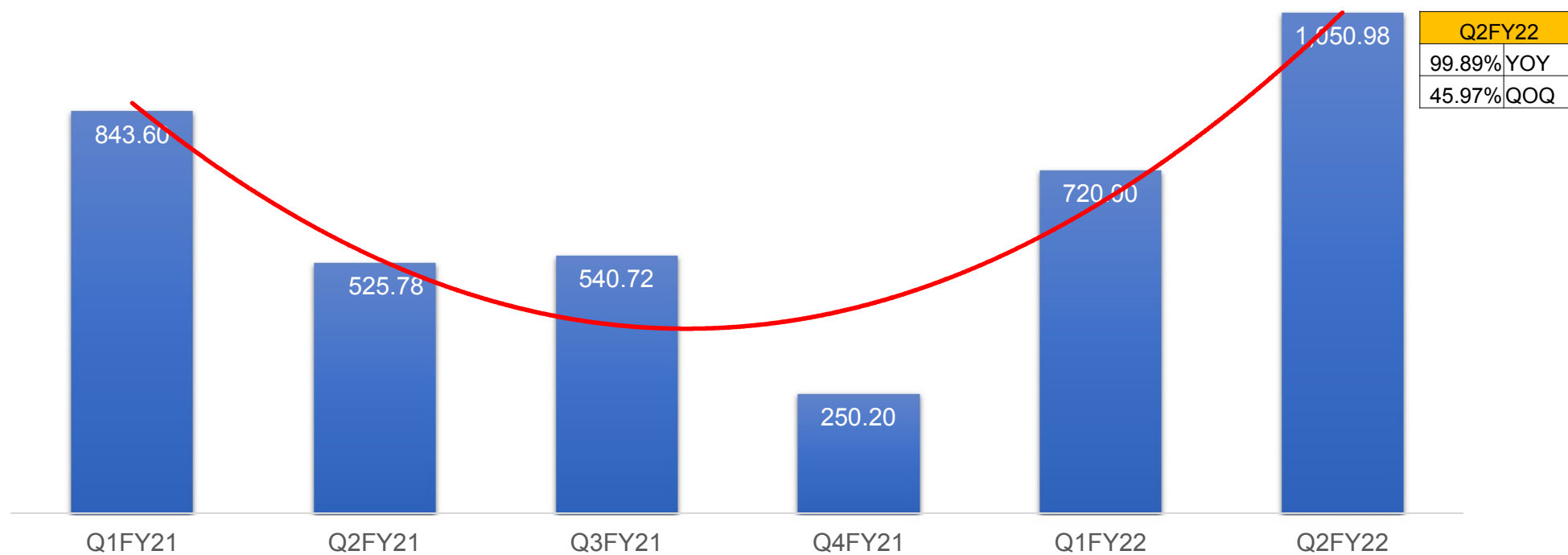
| | |
|------------------------|----------|
| Number of Accounts | 1,82,902 |
| Total Amount disbursed | 160.27 |

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

| | |
|------------------------|--------|
| Number of Accounts | 279 |
| Total Amount disbursed | 148.50 |

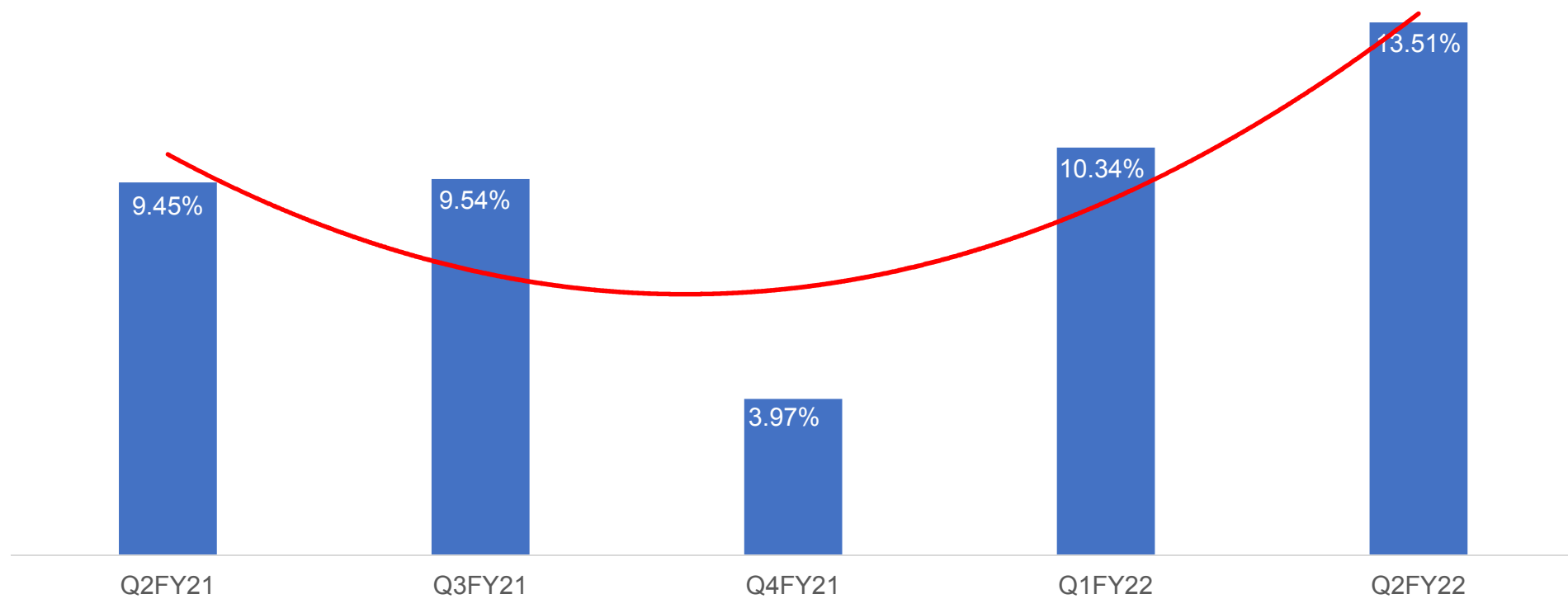
Net Profit

(INR crores)



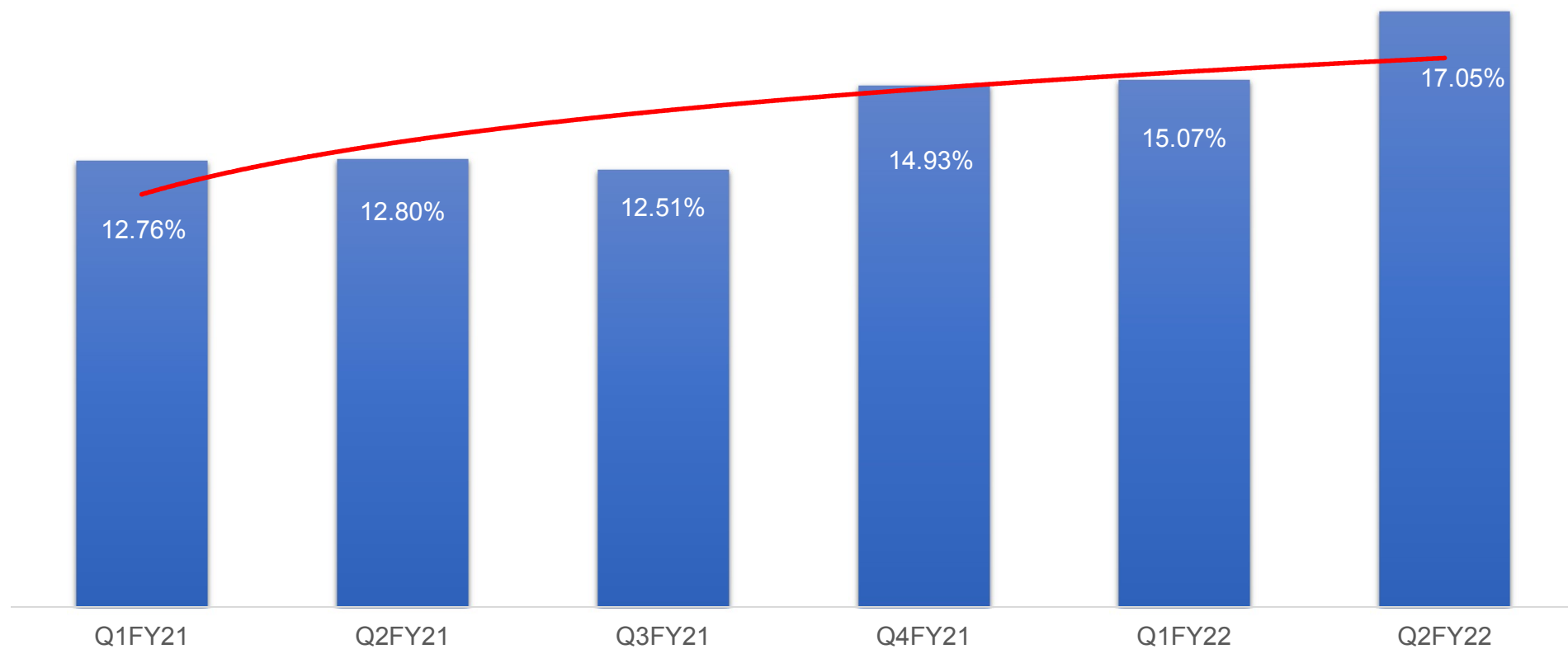
Key Performance Highlights

Return on Equity (%)

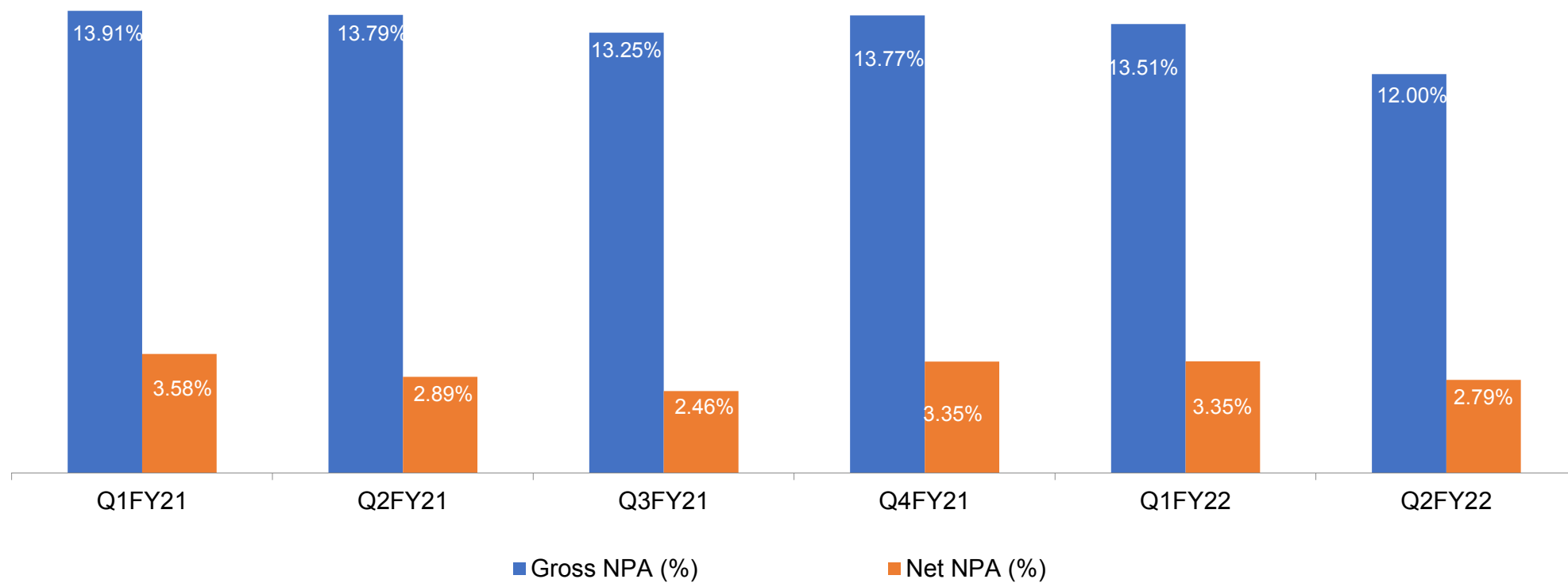


Key Performance Highlights

Capital to Risk Asset Ratio (CRAR%)

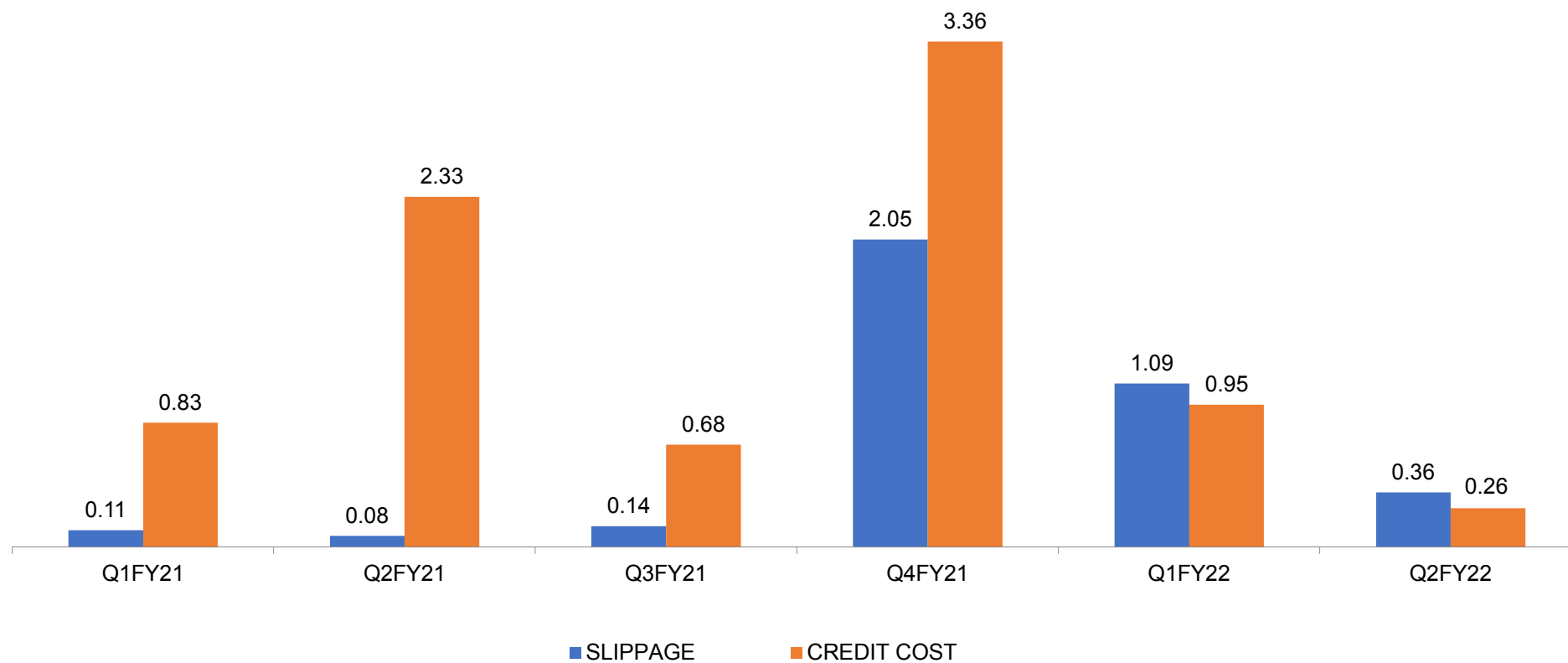


Asset Quality

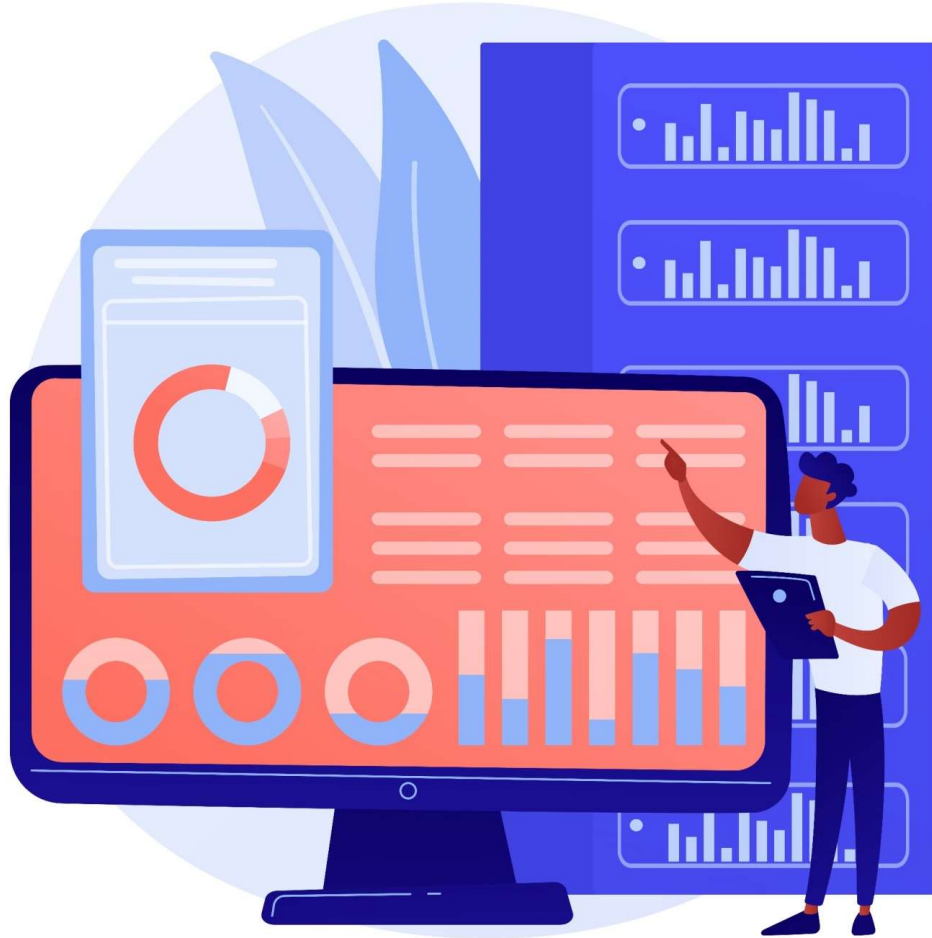


Key Performance Highlights

Slippage Ratio and Credit Cost (%)



Key Performance Highlights

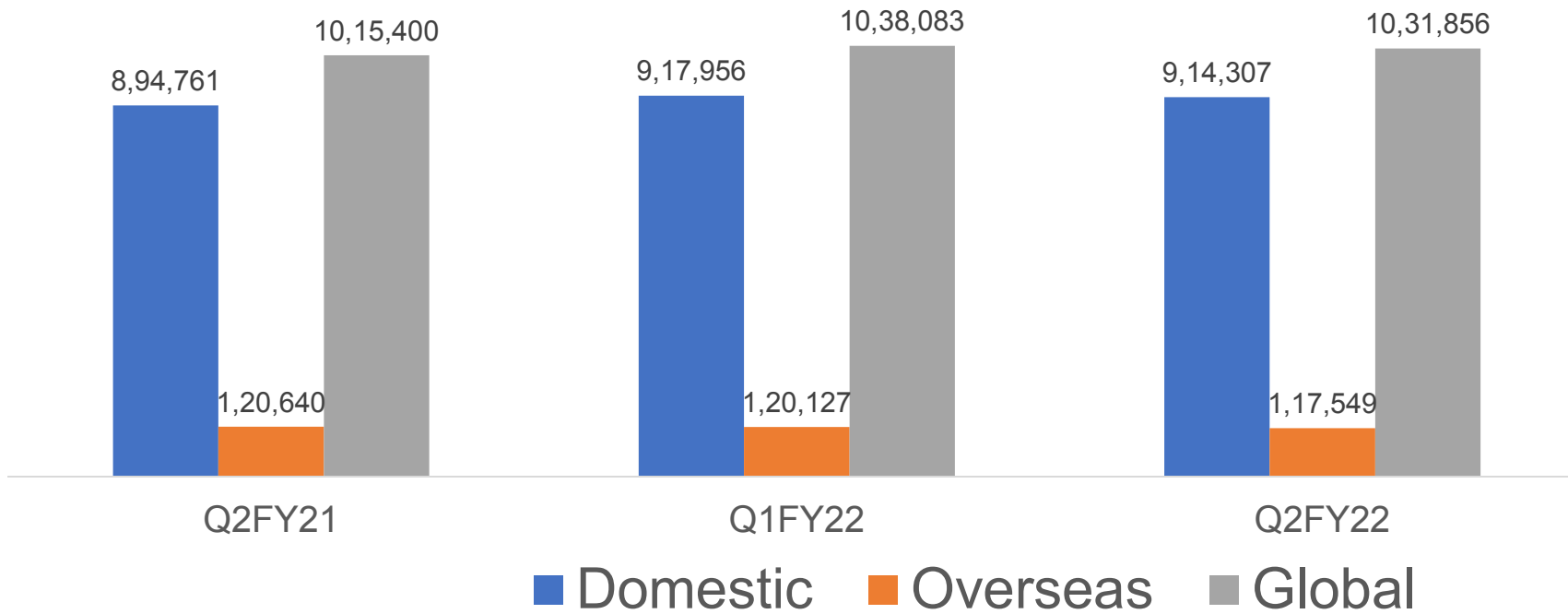


Business Performance

Global Business

(INR crores)

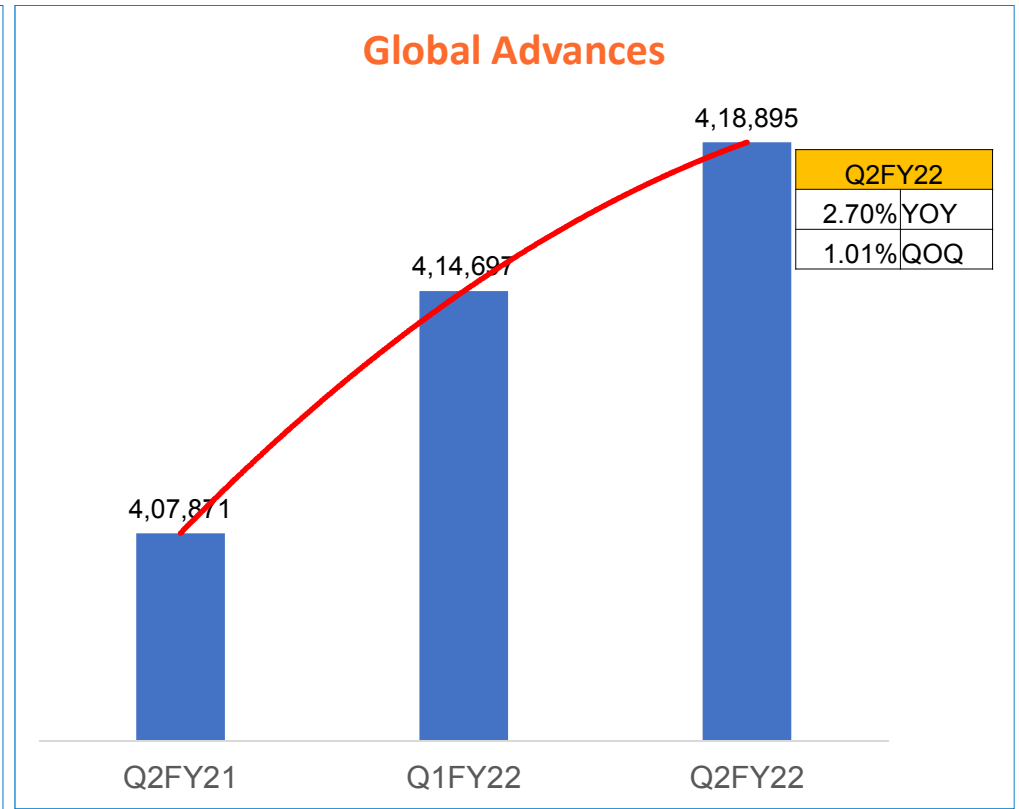
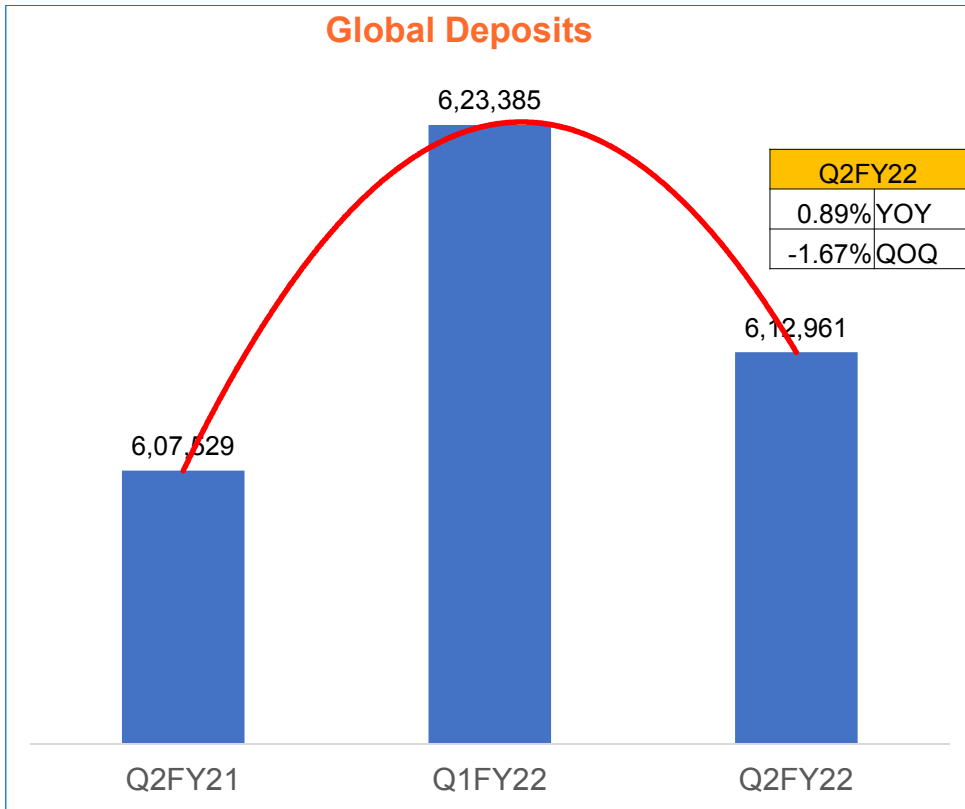
Business Mix (Domestic, Overseas and Global)



| Q2FY22 | |
|--------|-----|
| 1.62% | YOY |
| -0.60% | QOQ |

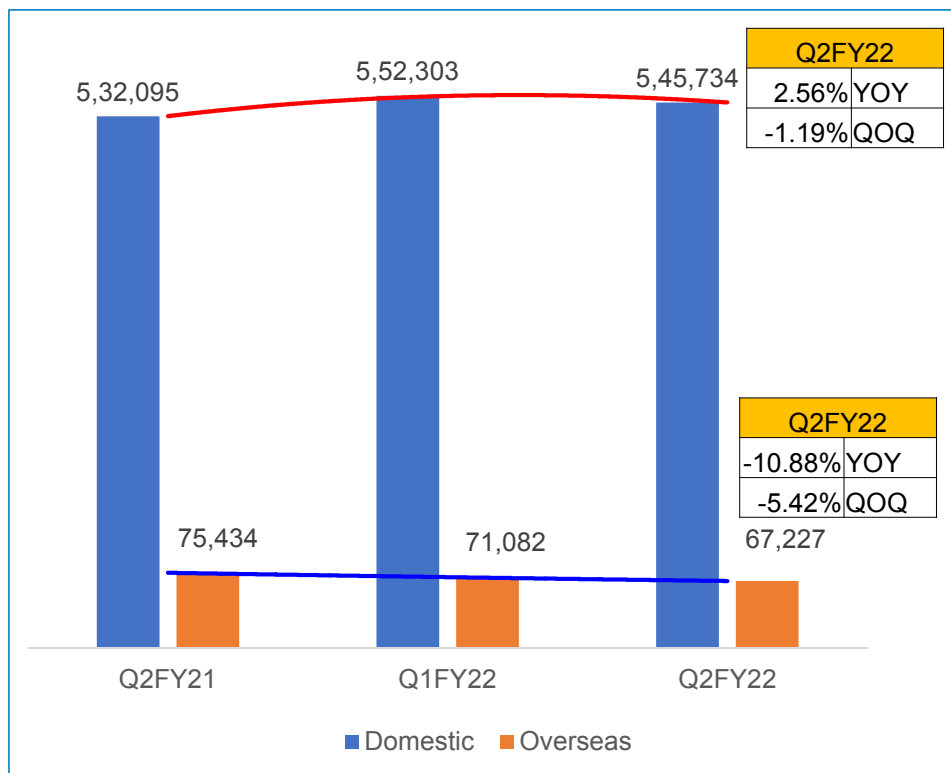
Global Deposits & Global Advances

(INR crores)



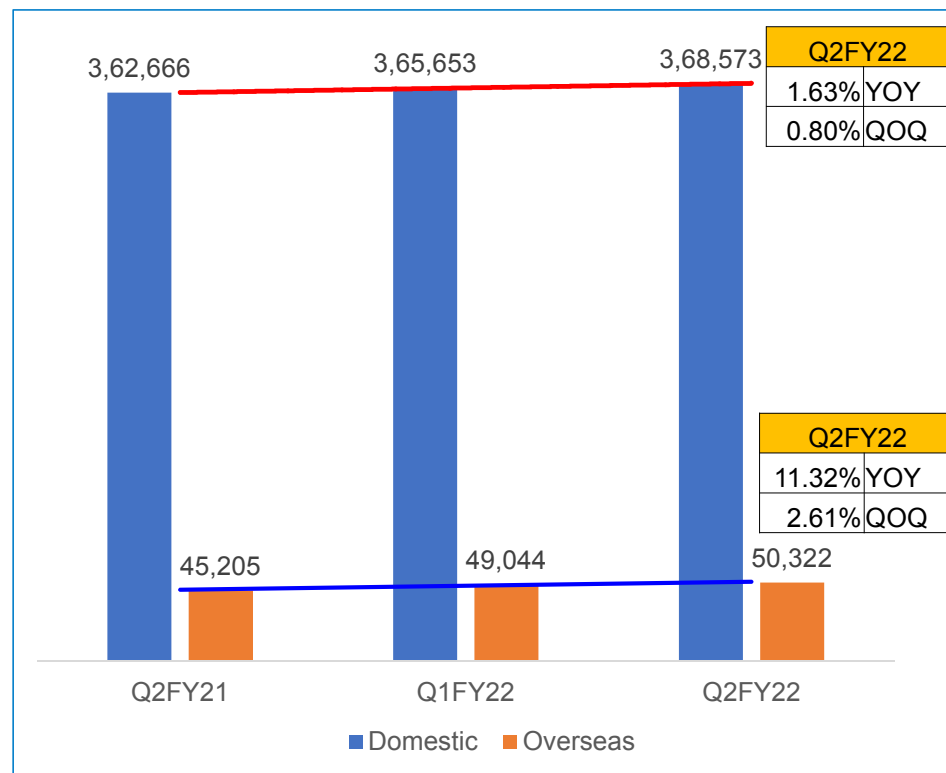
Deposits & Advances: Domestic & Overseas

Domestic and Overseas Deposits

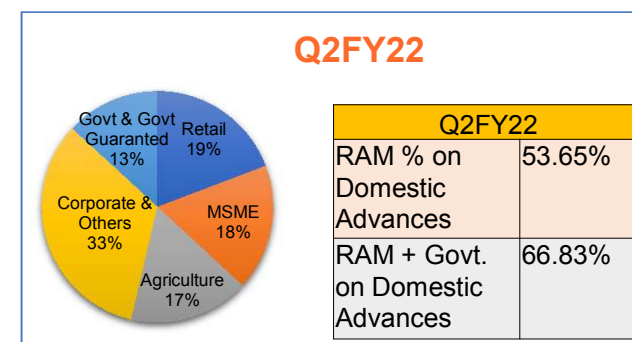
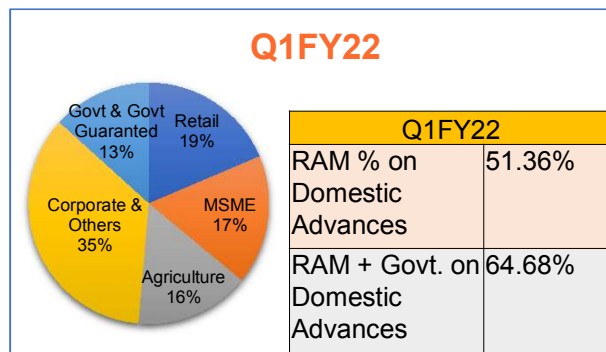
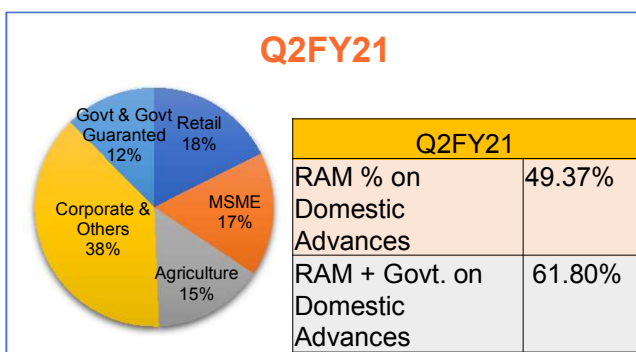


Domestic and Overseas Advances

(INR crores)



Composition of Gross Advances (Domestic)



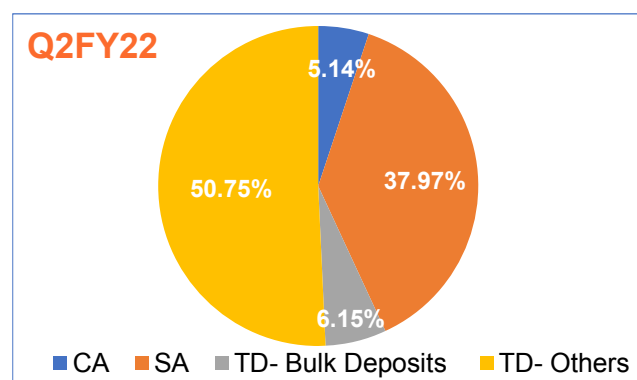
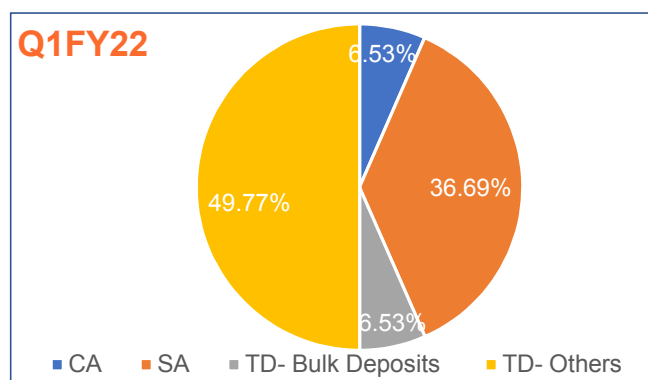
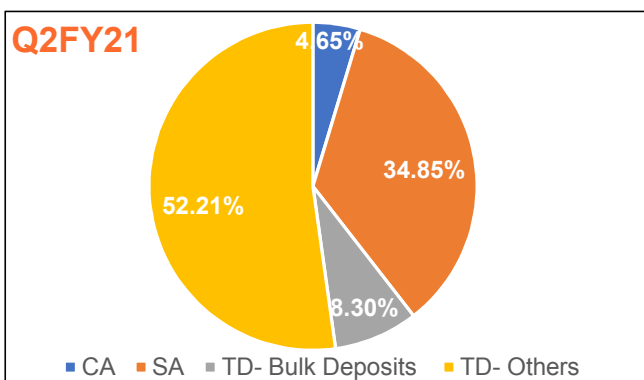
| PARTICULARS | Q2FY21 |
|--------------------------|-----------------|
| Retail | 63,699 |
| MSME | 60,930 |
| Agriculture | 54,420 |
| Corporate & Others | 1,38,526 |
| Govt. & Govt. Guaranteed | 45,091 |
| Total | 3,62,666 |

| PARTICULARS | Q1FY22 |
|--------------------------|-----------------|
| Retail | 68,116 |
| MSME | 63,469 |
| Agriculture | 56,230 |
| Corporate & Others | 1,29,154 |
| Govt. & Govt. Guaranteed | 48,684 |
| Total | 3,65,653 |

| PARTICULARS | Q2FY22 |
|--------------------------|-----------------|
| Retail | 70,887 |
| MSME | 64,984 |
| Agriculture | 61,886 |
| Corporate & Others | 1,22,39 |
| Govt. & Govt. Guaranteed | 48,557 |
| Total | 3,68,573 |

| | | |
|---|---------------------|---------------------|
| Growth in Retail (%) As on 30.09.2021 | 11.28% (YOY) | 4.07% (QOQ) |
| Growth in MSME (%) As on 30.09.2021 | 6.65% (YOY) | 2.39% (QOQ) |
| Growth in Agriculture (%) As on 30.09.2021 | 13.72% (YOY) | 10.06% (QOQ) |
| Growth in RAM (%) As on 30.09.2021 | 10.45% (YOY) | 5.29% (QOQ) |

Domestic Deposit - CASA



| Particulars | Q2FY21 |
|----------------------|--------|
| % TD (Rs < 2 crores) | 86% |

| Particulars | Q1FY22 |
|----------------------|--------|
| % TD (Rs < 2 crores) | 88% |

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

| Types of Deposits | Q2FY21 | Q1FY22 | Q2FY22 |
|-------------------|-------------------|-------------------|-------------------|
| Savings Account | 182,901 | 200,349 | 205,060 |
| Current Account | 24,380 | 35,631 | 27,737 |
| CASA (Amount / %) | 2,07,281 / 39.49% | 2,35,980 / 43.22% | 2,32,797 / 43.11% |

Growth in CASA (%) As on 30.09.2021

12.31% (YOY)

Domestic Credit – Industry Wise

(INR crores)

| Particulars | Sep-20 | Jun-21 | Sep-21 | Y-O-Y Growth % | % to Domestic Advances |
|---|-----------------|-----------------|-----------------|----------------|------------------------|
| Infrastructure | 56,935 | 58,868 | 63,230 | 11.06 | 17.02 |
| Basic Metal & Metal products | 13,348 | 12,664 | 13,880 | 3.98 | 3.74 |
| Textiles | 8,685 | 7,766 | 7,274 | -16.24 | 1.96 |
| Gems & Jewellery | 4,392 | 4,041 | 4,037 | -8.07 | 1.09 |
| Chemicals & Chemical products | 4,712 | 5,112 | 4,865 | 3.24 | 1.31 |
| Vehicles & Transport equipment | 3,020 | 3,034 | 3,047 | 0.89 | 0.82 |
| Rubber, Plastic & their products | 1,910 | 2,066 | 1,975 | 3.4 | 0.53 |
| Construction | 4,494 | 4,732 | 4,576 | 1.82 | 1.23 |
| Real Estate (Incl. CRE + HFC) | 76,294 | 77,066 | 76,392 | | |
| - Residential Mortgage | 48,646 | 46,838 | 49,576 | 1.91 | 13.34 |
| - CRE | 4,437 | 3,918 | 1,797 | -59.50 | 0.48 |
| - HFC | 23,211 | 26,310 | 25,019 | 7.79 | 6.73 |
| NBFC (Excl. HFC) | 29,289 | 31,789 | 31,569 | 7.78 | 8.5 |
| Other Industries | 26,490 | 23,402 | 23,682 | -10.6 | 6.37 |
| Total | 2,29,569 | 2,30,540 | 2,34,527 | 2.16 | 63.13 |

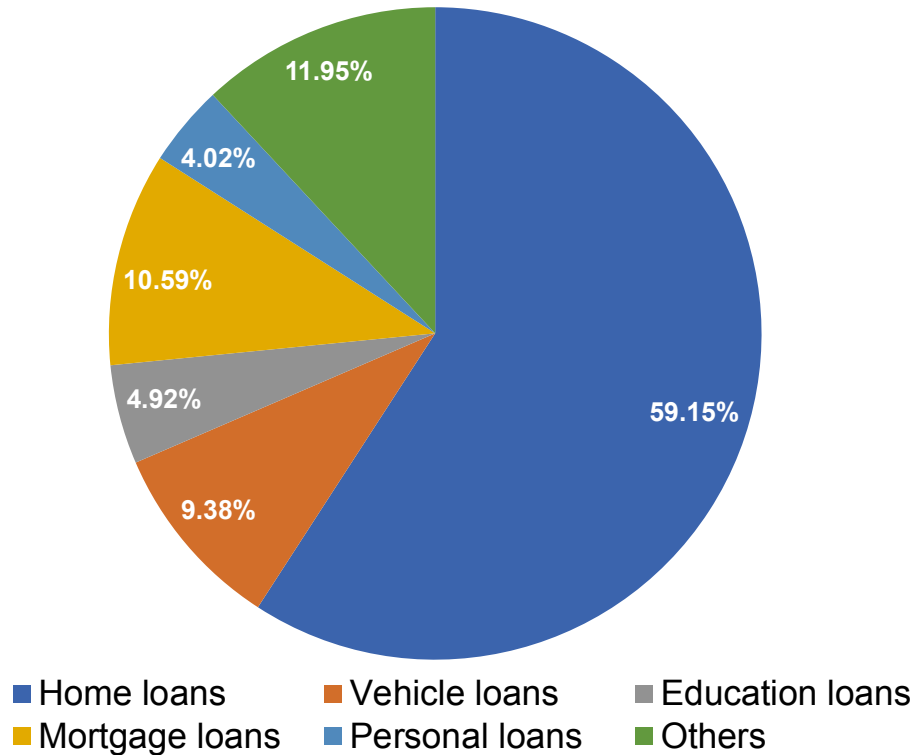
Domestic Advances – Infrastructure Sectors

(INR crores)

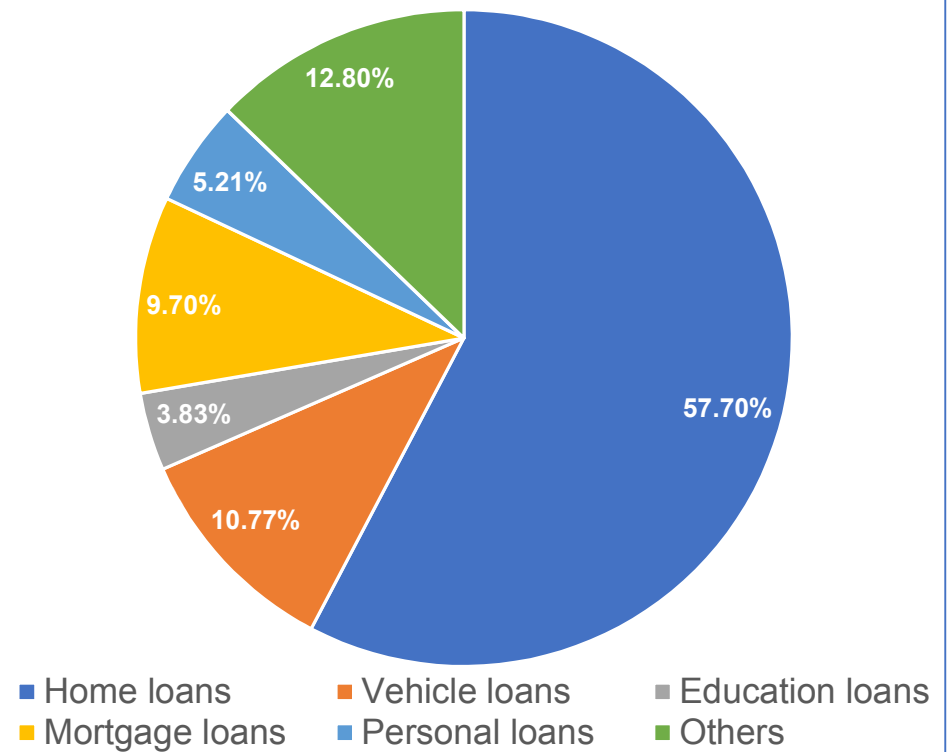
| Particulars | Sep-20 | Jun-21 | Sep-21 |
|----------------------|---------------|---------------|---------------|
| Power | 35,419 | 39,070 | 42,782 |
| a) SEBs | 15,362 | 20,031 | 20,352 |
| - Generation | 10,402 | 9,762 | 9,288 |
| - Transmission | 931 | 1,624 | 1,588 |
| - Distribution | 4,341 | 8,645 | 9,506 |
| b) Others | 19,745 | 19,039 | 22,430 |
| Roads and Ports | 14,246 | 14,290 | 14,752 |
| Telecom | 6,189 | 4,929 | 5,691 |
| Other Infrastructure | 6,792 | 5,047 | 5,242 |
| Total | 56,935 | 58,868 | 63,230 |

Retail Loans Portfolio (Domestic Advances)

**Composition of Retail Advances (%)
Q2FY21**



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

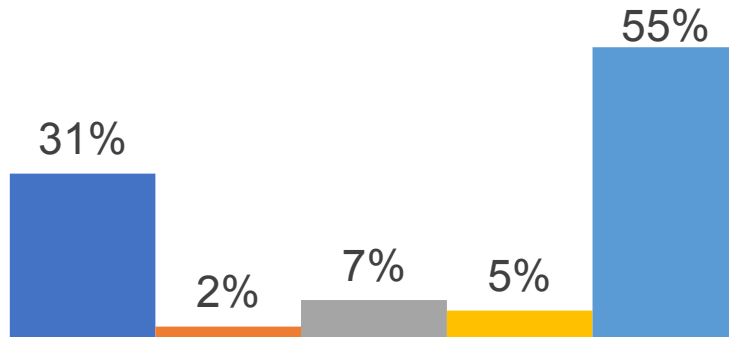


Priority Sector Advance

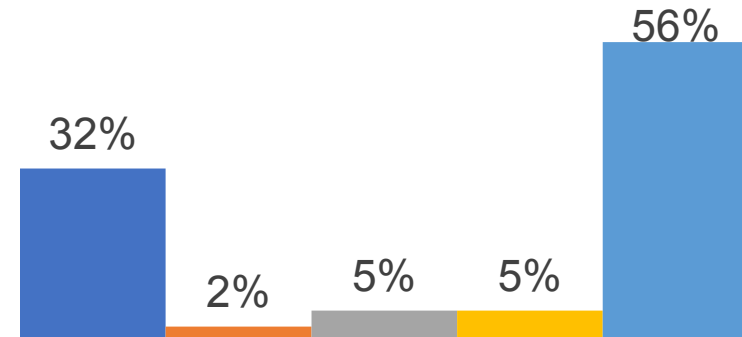
(INR crores)

| Industry | Sep-20 | Jun-21 | Sep-21 | YOY Growth % | % to Sept-21 ANBC |
|---------------------|-----------------|-----------------|-----------------|--------------|-------------------|
| Agriculture | 55,426 | 59,301 | 61,886 | 11.65 | 17.85 |
| Out of which , S&MF | 29,281 | 32,804 | 35,512 | 21.28 | 10.24 |
| MSME | 55,591 | 57,443 | 58,684 | 5.56 | |
| Out of which, Micro | 37,760 | 37,698 | 37,977 | 0.57 | 10.95 |
| Housing Loan | 18,040 | 20,040 | 20,158 | 11.74 | |
| Educational Loan | 2,493 | 2,232 | 2,225 | -10.73 | |
| Others | 178 | 135 | 137 | -23.34 | |
| Total | 1,31,728 | 1,39,151 | 1,43,090 | 8.62 | 41.27 |

Corporate Rating



As on 30.09.2020



As on 30.09.2021

■ Govt. Exposure ■ Unrated ■ BB & Below ■ BBB ■ A & above

- Govt. exposure, does not require any external rating and has relatively improved during the Q2FY22 on YOY basis.
- 'BBB (entry level) and above' rating has also improved during the Q2FY22 on YOY basis.
- As the Gross Advances on YOY basis has increased by 2.70%, the rating BB and below, has reduced on absolute terms.
- As on 30.09.2021, around 88% of the Gross Advances portfolios belong to Govt. guaranteed and 'A' Rated and above, signifying risk free good advances

Domestic Investments

(INR crores)

| Particulars | Sep-20 | | | Sep-21 | | |
|----------------------------------|---------------|-----------------|------------|---------------|-----------------|--------------|
| | AFS | HTM | HFT | AFS | HTM | HFT |
| SLR Investments | 42,824 | 94,580 | 323 | 28,893 | 97,561 | (194) |
| Of Which: | | | | | | |
| Government Securities | 42,824 | 94,580 | 323 | 28,893 | 97,561 | (194) |
| Other Approved Securities | - | - | - | - | - | - |
| M Duration | 1.49 | - | - | 0.79 | - | - |
| Non SLR Investments | 14,365 | 28,252 | 3 | 11,639 | 31,895 | 6 |
| M Duration | 2.94 | | | 3.51 | | |
| Total | 57,189 | 1,22,832 | 326 | 40,532 | 1,29,456 | (188) |



Financial Performance

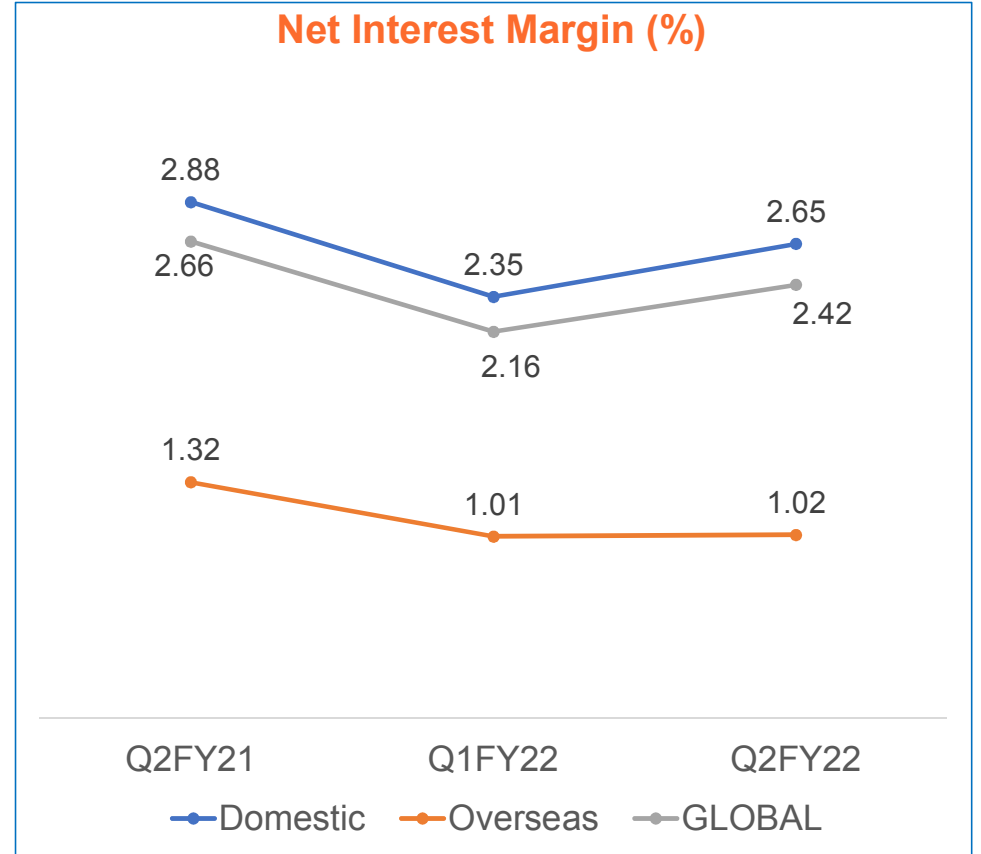
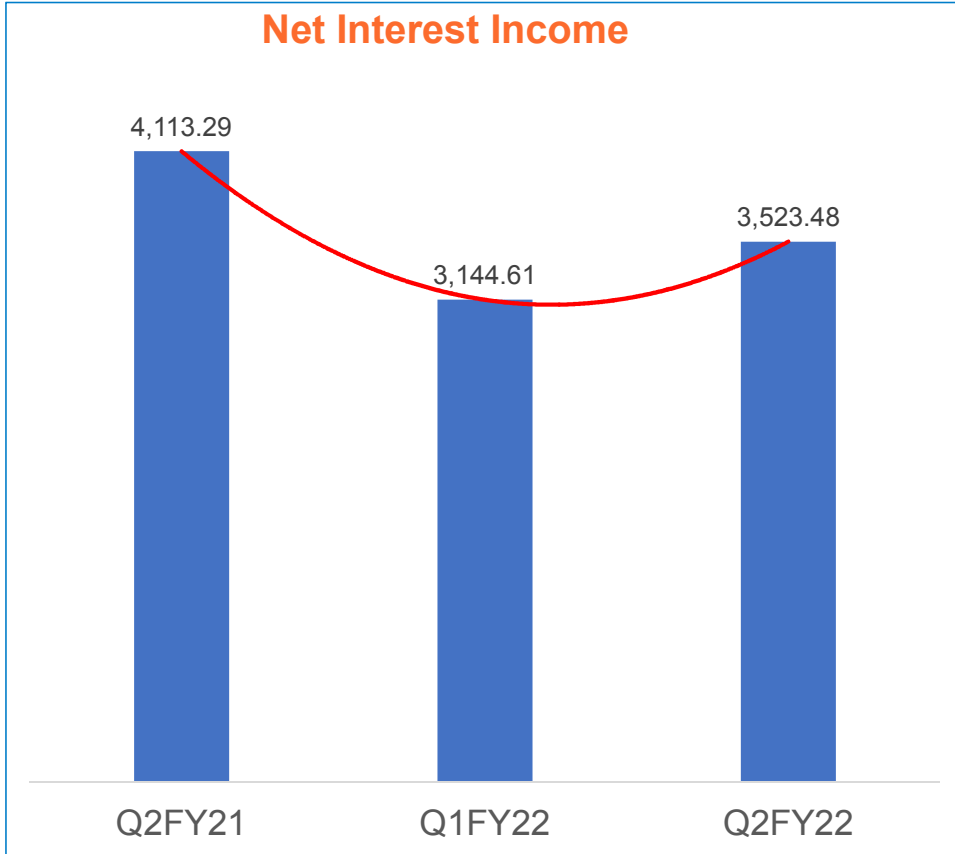
Net Interest Income

(INR crores)

| Particulars | Quarter ended | | | Variation (%) | |
|---|---------------|--------|--------|---------------|---------|
| | Q2FY21 | Q1FY22 | Q2FY22 | YOY | QOQ |
| Interest Income | 10,795 | 9,321 | 9,522 | -11.79% | 2.16% |
| a. From Advances | 7,289 | 6,018 | 6,510 | -10.69% | 8.18% |
| b. From Investments | 2,904 | 2,861 | 2,795 | -3.74% | -2.30% |
| c. From Money Market Operations & Others | 602 | 443 | 218 | -63.84% | -50.85% |
| Interest Expended | 6,682 | 6,177 | 5,999 | -10.22% | -2.88% |
| a. On Deposits | 6,244 | 5,870 | 5,702 | -8.69% | -2.87% |
| b. On Borrowings | 275 | 103 | 131 | -52.56% | 26.59% |
| c. Subordinated Bonds & Others | 163 | 203 | 167 | 2.42% | -18.08% |
| Net Interest Income | 4,113 | 3,144 | 3,523 | -14.32% | 12.06% |

Net Interest Income and NIM%

(INR crores)



Non-Interest Income

(INR crores)

| Particulars | Quarter ended | | | Variation (%) | |
|-----------------------------------|---------------|--------------|--------------|---------------|---------------|
| | Q2FY 21 | Q1FY22 | Q2FY22 | YOY | QOQ |
| Commission, Exchange & Brokerage | 277 | 239 | 340 | 22.75% | 42.30% |
| Profit from Sale of Investments | 256 | 880 | 429 | 67.25% | -51.28% |
| Profit from Exchange Transactions | 417 | 754 | 568 | 36.18% | -24.67% |
| Recovery In W/o accounts | 109 | 173 | 231 | 112.86% | 33.70% |
| Other Non Interest Income | 287 | 274 | 568 | 98.15% | 107.29% |
| Total Non-Interest Income | 1,346 | 2,320 | 2,136 | 58.71% | -7.92% |

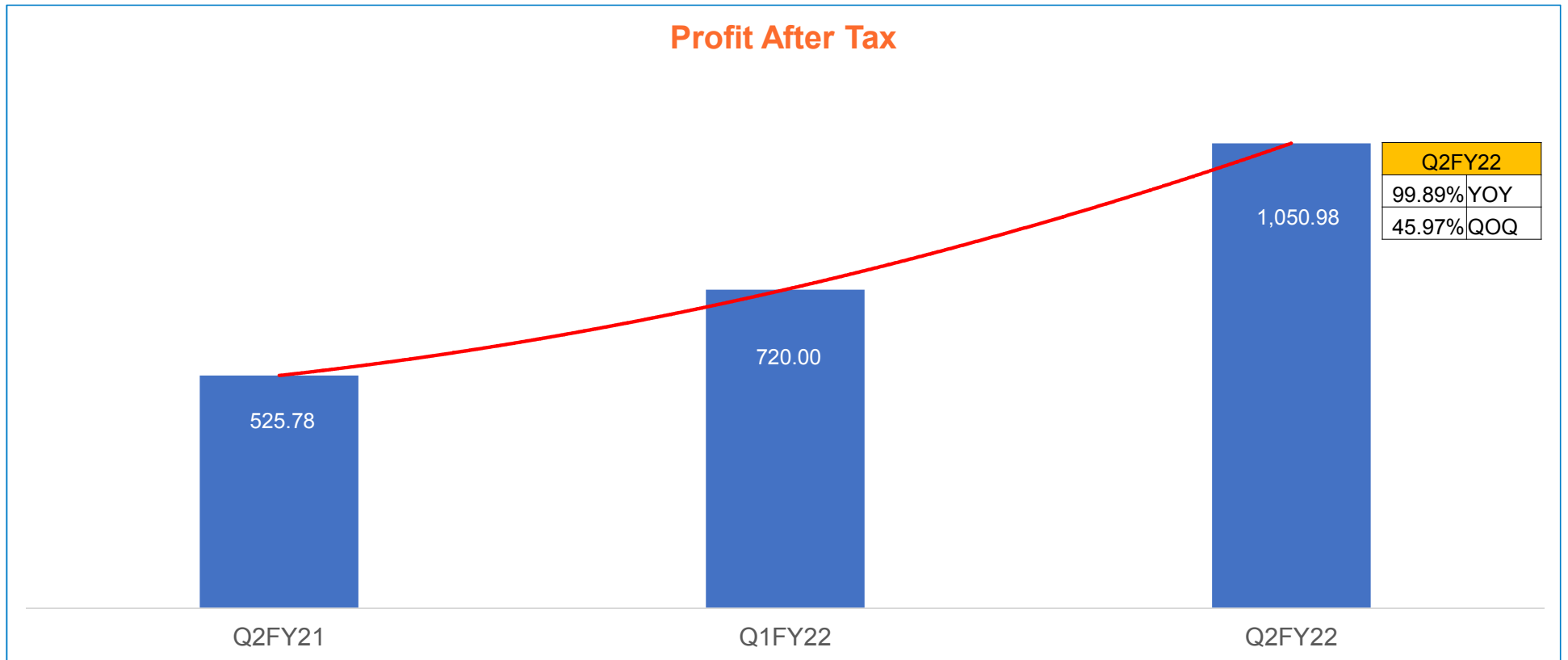
Provisions

(INR crores)

| Particulars | Q2FY21 | Q1FY22 | Q2FY22 |
|------------------------------|--------|--------|--------|
| Operating Profit | 2,831 | 2,749 | 2,678 |
| Provisions for | | | |
| - Bad & Doubtful | 2,134 | 873 | 241 |
| - Standard Assets | -74 | 899 | 631 |
| - Depreciation on Investment | -15 | -119 | 22 |
| Total Provisions before Tax | 2,045 | 1,652 | 894 |
| Profit before Tax (PBT) | 785 | 1,097 | 1,784 |
| Taxation | 260 | 377 | 733 |
| Net Profit (PAT) | 526 | 720 | 1,051 |

Profit After Tax

(INR crores)

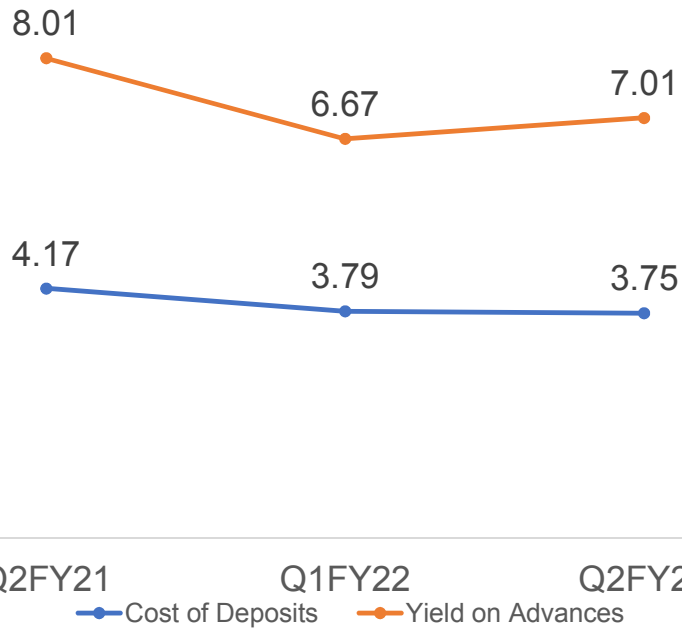


Key Financial Ratios

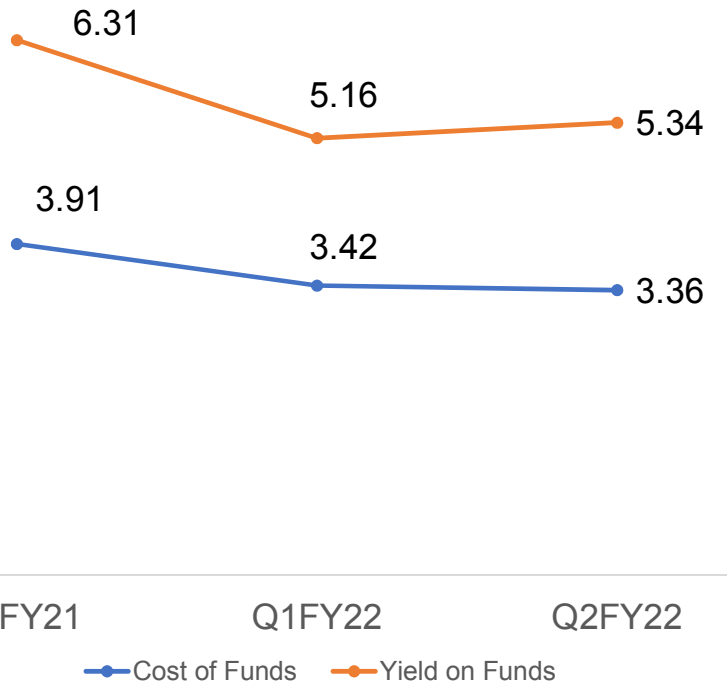
| Particulars | Q2FY21 | Q1FY22 | Q2FY22 |
|--------------------------------------|---------------|---------------|---------------|
| Cost of Deposits (%) | 4.17 | 3.79 | 3.75 |
| Yield on Advances (%) | 8.01 | 6.67 | 7.01 |
| Cost of Funds (%) | 3.91 | 3.42 | 3.36 |
| Yield on Funds (%) | 6.31 | 5.16 | 5.34 |
| Net Interest Margin (NIM) (%) | 2.66 | 2.16 | 2.42 |
| Cost to Income Ratio (%) | 48.15 | 49.69 | 52.69 |
| Credit Deposit Ratio | 67.14 | 66.52 | 68.34 |
| Return on Assets (%) | 0.28 | 0.37 | 0.53 |
| Return on Equity (%) | 9.45 | 10.34 | 13.51 |
| Credit Cost (Annualised) (%) | 2.33 | 0.95 | 0.26 |

Efficiency Ratios

Cost of Deposits & Yields on Advances (%)



Cost of Funds & Yield on Funds (%)





Asset Quality & Capital

Asset Quality Ratio

| Item | Sep-20 | Jun-21 | Sep-21 |
|------------------------------|--------|--------|--------|
| Gross NPA (INR crores) | 56,232 | 56,042 | 50,270 |
| Net NPA (INR crores) | 10,444 | 12,424 | 10,576 |
| Gross NPA (%) | 13.79% | 13.51% | 12.00% |
| Net NPA (%) | 2.89% | 3.35% | 2.79% |
| Provision Coverage Ratio (%) | 87.91% | 86.17% | 87.81% |
| Slippage Ratio (%) | 0.08% | 1.09% | 0.36% |

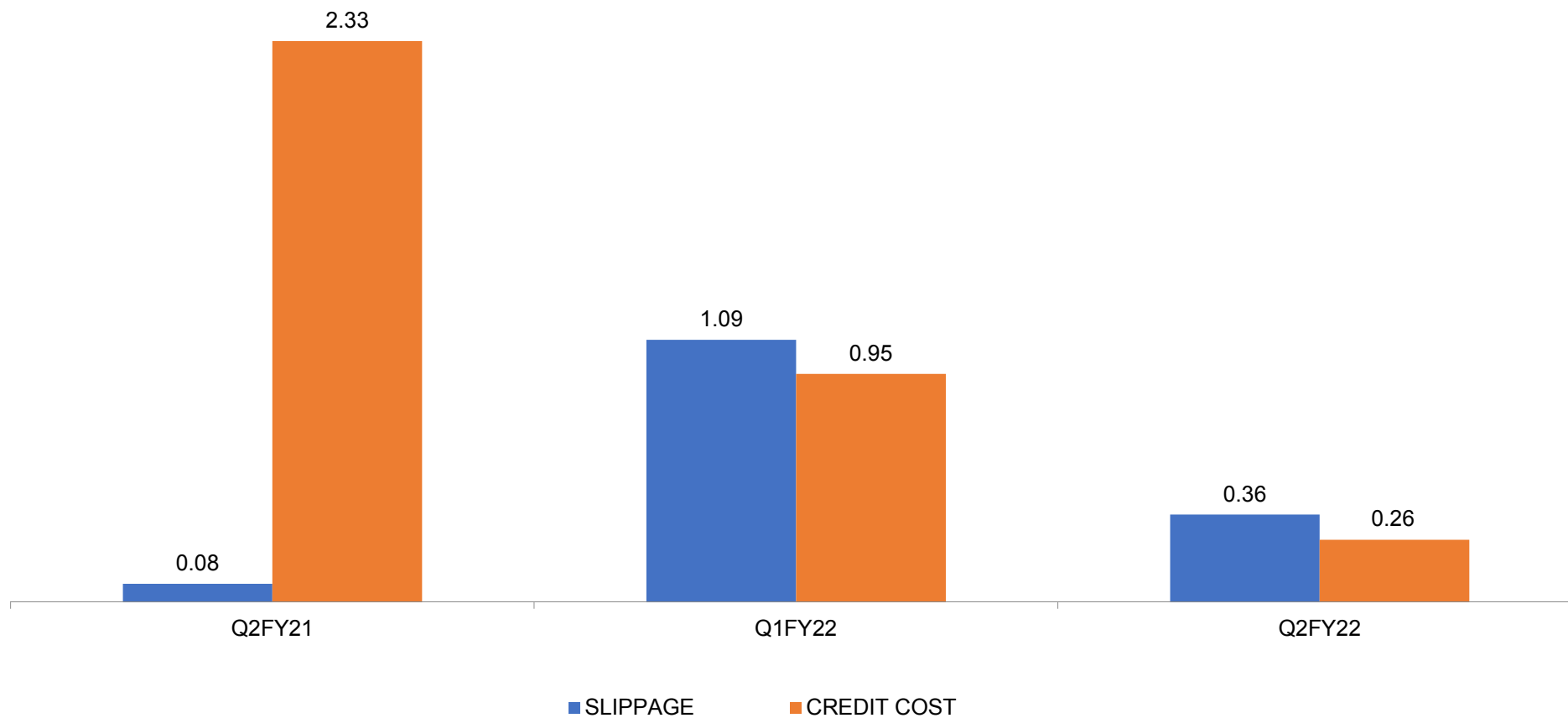
Slippages

(INR crores)

| Segment | Q1FY22 | Q2FY22 |
|----------------------|-----------------|-----------------|
| - Retail | 641.82 | 145.43 |
| - Agriculture | 991.36 | 343.76 |
| - MSME | 1,614.63 | 341.66 |
| - Corporate & Others | 409.38 | 476.23 |
| Domestic (Total) | 3,657.19 | 1,307.08 |
| Overseas (Total) | 284.47 | 0.00 |
| Grand Total | 3,941.66 | 1,307.08 |

| Fresh Slippages as % of Standard Advances | Q1FY22 | Q2FY22 |
|--|--------------|--------------|
| Fresh Slippages | 3,942 | 1,307 |
| Standard Total Advances | 3,53,901 | 3,57,652 |
| Slippages as % of Standard Advances | 1.09% | 0.36% |

Slippage Ratio and Credit Cost (%)



Special Mention Accounts (SMA)

(INR crores)

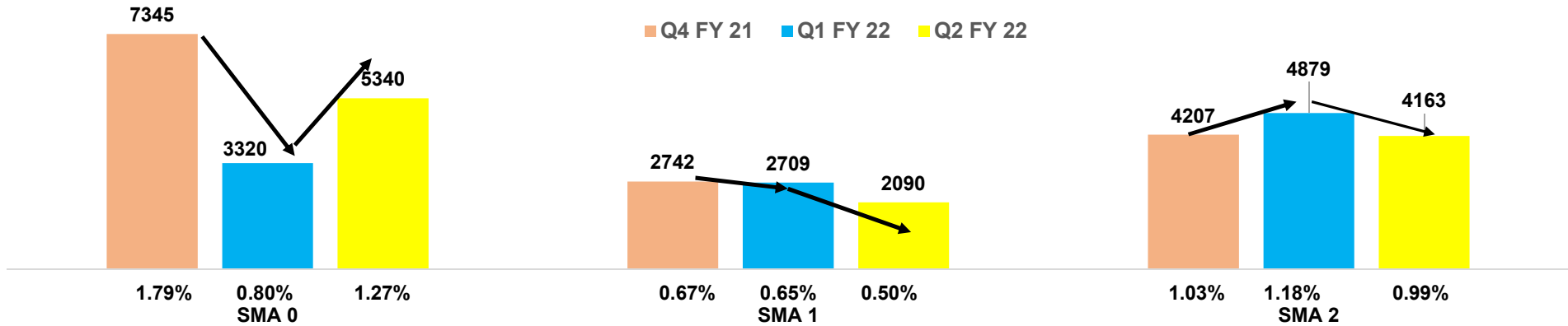
| SMA Position of Rs. 5.00 crores and above | Q1FY22 | Q2FY22 |
|--|---------------|--------------|
| SMA-2 | 4,879 | 4,163 |
| SMA-1 | 2,709 | 2,090 |
| SMA-0 | 3,320 | 5,340 |
| Total (SMA-0, SMA-1 & SMA-2) | 10,908 | 9,793 |
| SMA Portfolio on Gross Advances (%) | 2.63% | 2.34% |

(INR crores)

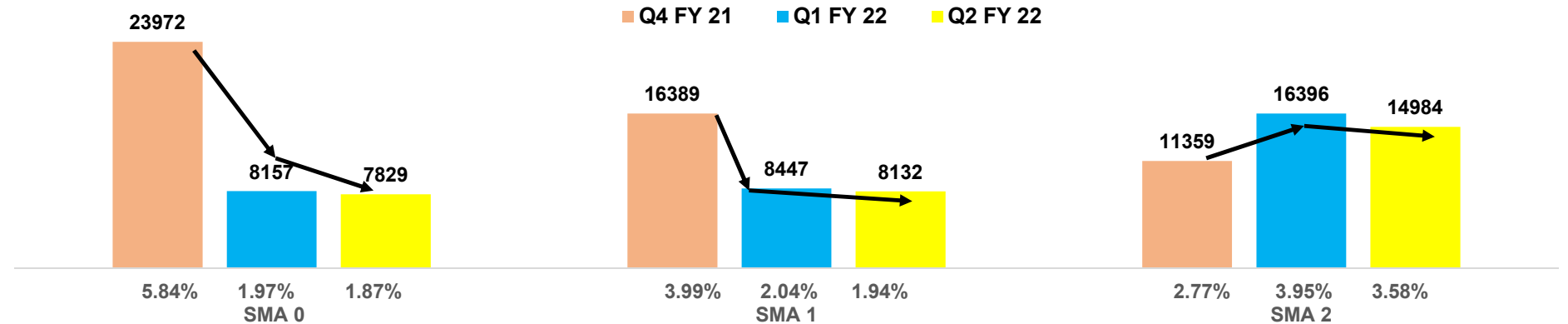
| Overall SMA position | Q1FY22 | Q2FY22 |
|--|---------------|---------------|
| SMA-2 | 16,396 | 14,984 |
| SMA-1 | 8,447 | 8,132 |
| SMA-0 | 8,157 | 7,829 |
| Total (SMA-0, SMA-1 & SMA-2) | 33,000 | 30,945 |
| SMA Portfolio on Gross Advances (%) | 7.96% | 7.39% |

Special Mention Accounts (SMA)

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



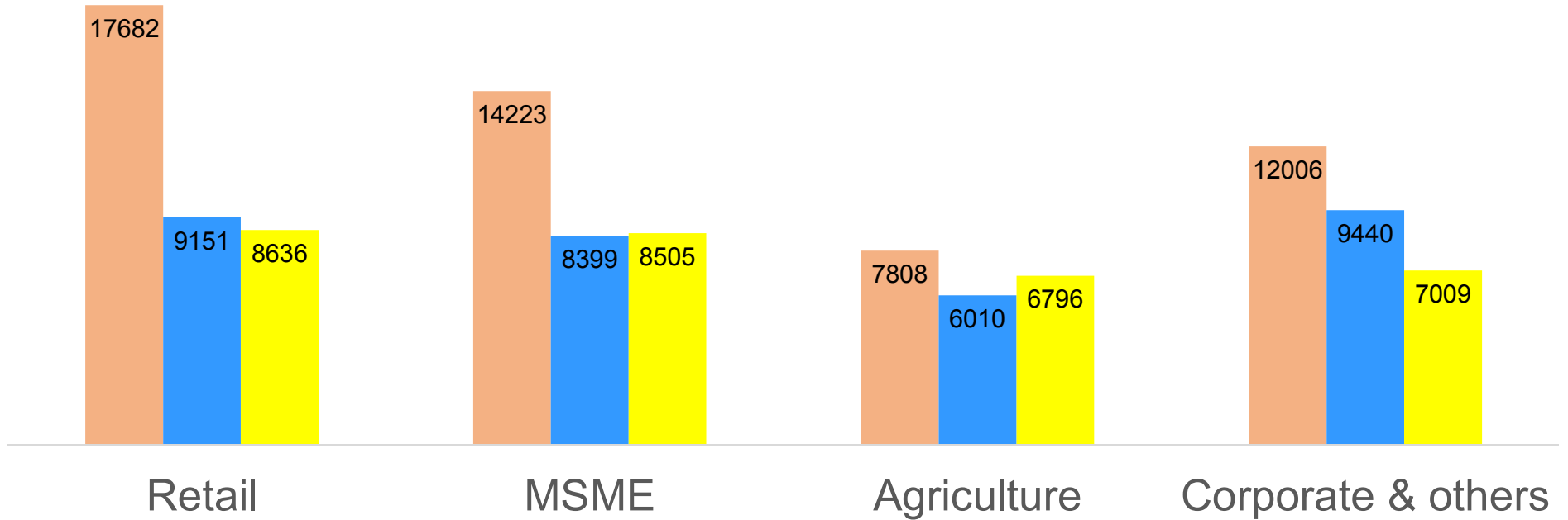
% of Overall SMA to Gross Advances



Sectoral SMA Position

(INR crores)

■ 31.03.2021 ■ 30.06.2021 ■ 30.09.2021



Resolution Framework

(INR crores)

| Resolution Framework 1.0 | |
|--------------------------|------------------------------|
| Category | Outstanding as on 30.09.2021 |
| Corporate | 2,773 |
| MSME | 1,905 |
| Retail | 667 |
| Others | 25 |
| Total | 5,370 |

| Resolution Framework 2.0 | |
|--------------------------|------------------------------|
| Category | Outstanding as on 30.09.2021 |
| Corporate | - |
| MSME | 3,180 |
| Retail | 5,131 |
| Others | - |
| Total | 8,311 |

| One Time Restructuring (OTR) | |
|------------------------------|------------------------------|
| Category | Outstanding as on 30.09.2021 |
| Corporate | 5,372 |
| MSME | 2,169 |
| Retail | - |
| Others | 53 |
| Total | 7,594 |

Movement of NPA

(INR crores)

| Segment | Sep-20 | Jun-21 | Sep-21 |
|------------------------|---------------|---------------|---------------|
| Opening Balance | 57,788 | 56,535 | 56,042 |
| Add: Slippages | 274 | 3,942 | 1,307 |
| Less : | | | |
| - Recovery | 1,172 | 851 | 3,218 |
| - Upgradation | 247 | 2,057 | 278 |
| - Written Off | 411 | 1,527 | 3,583 |
| Total Reduction | 1,830 | 4,435 | 7,079 |
| Closing Balance | 56,232 | 56,042 | 50,270 |

Summary of NCLT Cases (As on 30.09.2021)

(INR crores)

| No of accounts | Particulars | Total book o/s | Provision held | %- Provision |
|----------------|--|-----------------|-----------------|--------------|
| 4 | RBI List -1 | 2085.23 | 2085.23 | 100% |
| 10 | RBI List -2 | 2093.48 | 2093.48 | 100% |
| 68 | Cases filed and admitted in NCLT by our Bank | 3451.04 | 3106.46 | 90% |
| 11 | Cases under admission in NCLT by our Bank | 2003.29 | 1365.08 | 68% |
| 188 | Cases filed and admitted in NCLT by other Bank | 22108.17 | 20449.27 | 92% |
| 16 | Cases under admission in NCLT by other Bank | 2073.38 | 1776.10 | 86% |
| 297 | Total | 33814.59 | 30875.62 | 91% |

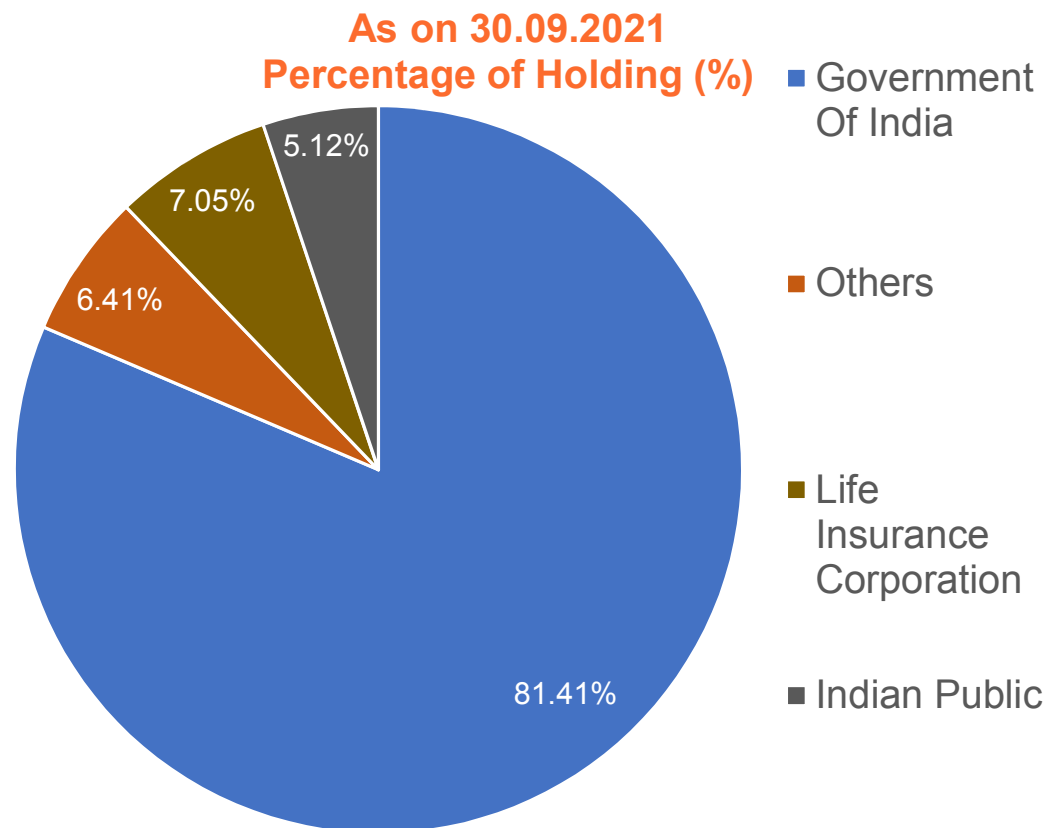
Note: Rs 2108.31 crores recovered during the Q1FY22 and Q2FY22 in NCLT referred Accounts, as above.

Capital Adequacy

(INR crores)

| Particulars | 30.09.2020 | 30.06.2021 | 30.09.2021 |
|---|--------------|--------------|--------------|
| Capital Adequacy - Basel III | | | |
| CET1 Capital | 28,666 | 34,565 | 39,758 |
| Tier I Capital | 28,666 | 35,917 | 41,110 |
| Tier II Capital | 9,279 | 9,286 | 9,375 |
| Total Capital(CRAR) | 37,945 | 45,203 | 50,485 |
| Risk Weighted Assets | 2,96,492 | 2,99,931 | 2,96,127 |
| CET1 (%) including CCB | 9.67 | 11.52 | 13.43 |
| Tier I (%) | 9.67 | 11.98 | 13.88 |
| Tier II (%) | 3.13 | 3.10 | 3.17 |
| Capital Adequacy Basel III (%) (including CCB) | 12.80 | 15.07 | 17.05 |

Shareholding Pattern as on 30.09.2021



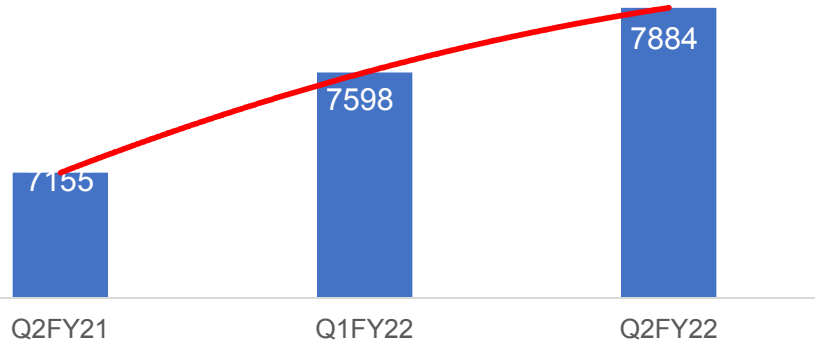
| Particulars | Shareholding Pattern As on 30.09.2021 |
|----------------------------|---------------------------------------|
| Government of India | 81.41% |
| Life Insurance Corporation | 7.05% |
| Indian Public | 5.12% |
| Others | 6.41% |
| Total | 100.00% |



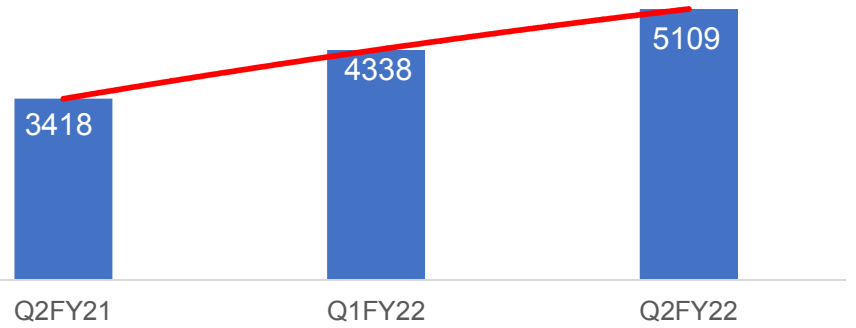
Digital Banking, Financial Inclusion & New Initiatives

Alternate Delivery Channel

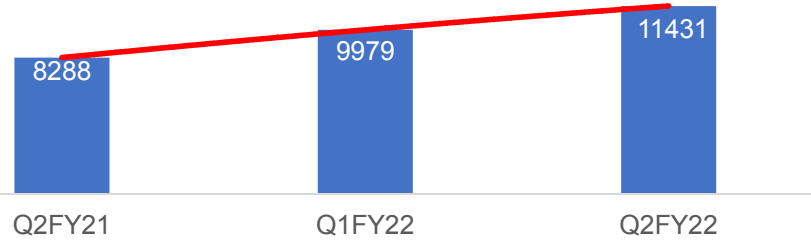
Internet Banking Users (in Thousand)



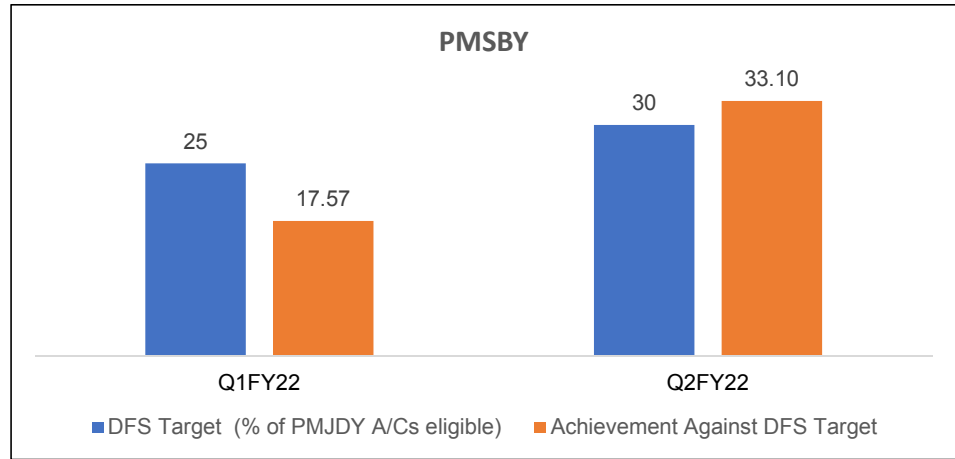
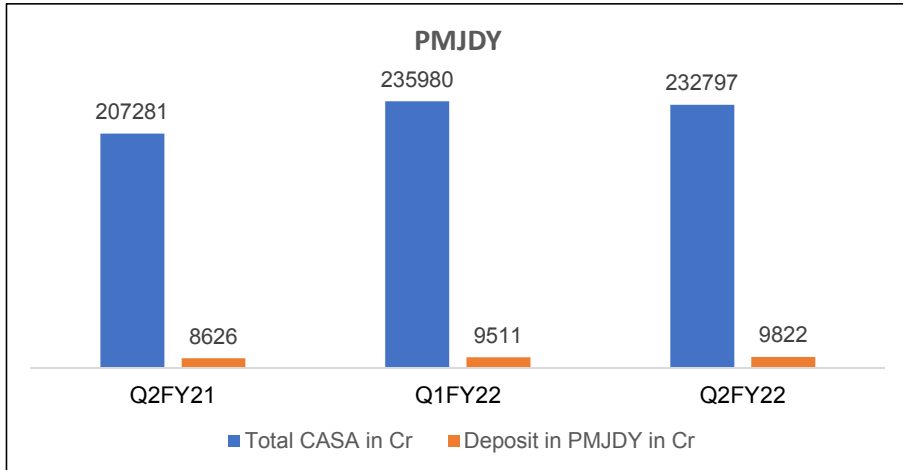
Mobile Banking Users (in Thousand)



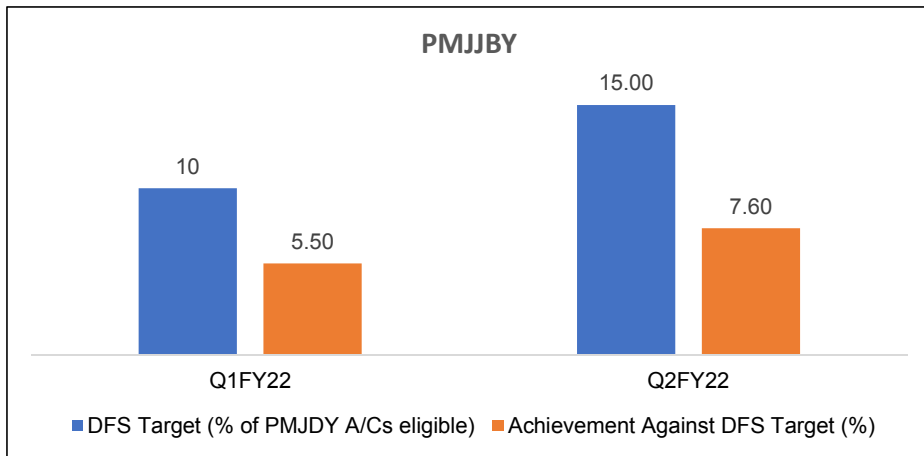
UPI Users (in Thousand)



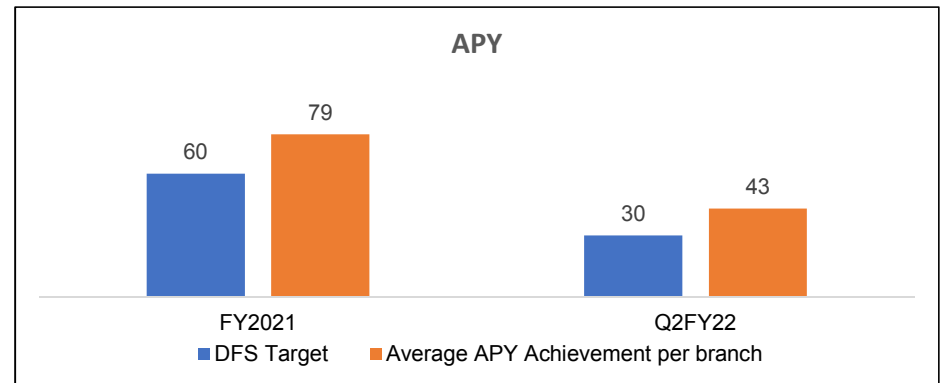
Financial Inclusion - Products



Bank has achieved 33 % PMSBY enrolments in PMJDY against DFS Targets 30% for Q2FY21-22.



The Bank is aiming to achieve 100% saturation in PMSBY & PMJJBY as advised by GoI



Bank has achieved 79 APY per branch in FY 2020-21 against DFS Targets 60 APY per branch. We plan to reach 80 APY per branch during Q3 & Q4 FY 22.

Initiatives



- ❖ **Co-lending tie-up with MAS Financial Services has been initiated successfully.**
- ❖ **E-PLATFORM solution being implemented for Straight Through Origination and process of all Banking products.**
- ❖ **Security Solutions- Bank has procured and implemented security solutions for strengthening ecosystem of the bank as per guidelines on “Cyber Security Framework in Banks.**
- ❖ **Cheque Deposit Kiosks- Bank has deployed Cheque Deposit Kiosks for providing facility to the customers to deposit cheques in the self-operated Kiosks without intervention of bank staff.**
- ❖ **Recovery mechanism through a host of OTS schemes involving in-house staff such as “Sanjeevani”, “Saksham-2” put in place.**

Awards & Recognition



- ❑ **Forbes recognizes “Bank of India” as one of the World’s Best Employer 2021.**
- ❑ **Bank has been awarded Rajbhasha Kirti Puraskar (1st Prize) for the year 2019-20 for the excellent performance in official language implementation.**
- ❑ **Bank has won Leadership Capital 3.0 APY award of excellence “Best Performing Managing Director” by our Respected MD & CEO Shri Atanu Kumar Das.**
- ❑ **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 QRCash, 2020.**

THANK YOU!