

संदर्भ क्र. Ref. No.:HO:IRC:RKP:2025-26:55

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

प्रिय महोदय/महोदया Dear Sir / Madam,

# Submission of Copies of Newspaper Advertisement of Audited Financial Results for the 4<sup>th</sup> Quarter / Year ended 31<sup>st</sup> March, 2024.

Pursuant to Regulation 47(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose copies of the Newspaper publication of Audited Financial Results for the 4<sup>th</sup> Quarter ended 31<sup>st</sup> March, 2025 published in the Hindi Newspaper - Business Standard; English Newspapers - Mint, The Indian Express, Financial Express, Business Standard and Economic Times & Marathi Newspaper - Loksatta on 10<sup>th</sup> May, 2025.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,

दिनांक Date: 13.05.2025



(Rajesh V Upadhya) कंपनी सचिव Company Secretary

Classification: Internal

कारोबार मिश्रण ₹14,82,588 करोड 12.02% YoY

आज धरती का

खयाल रखेंगे,

तो अपना

भविष्य संवारंगे.

सकल अग्रिम ₹6,66,047 करोड 13.74% YoY

मुंबई शनिवार, 10 मई 2025 विज़नेस स्टैंडर्ड

सकल एनपीए 3,27% -171 bps YoY

आरएएम अग्रिम ₹3,22,673 करोड़ 18.37% YoY

परिचालन लाभ ₹16,412 करोड 16.66% YoY

निवल एनपीए 0.82% -40 bps YoY निवल लाभ ₹9,219 करोड 45.92% YoY



### 31 मार्च 2025 को समाप्त तिमाही/वर्ष के लिए लेखापरीक्षित वित्तीय परिणाम (स्टैण्डअलोन तथा समेकित)

		THE R. LEW	स्टैण्ड	अलोन		प्रिक्तिक समिकित का जो कार्य है विक्री					
	वितरण	समाप्त	तिमाही	समाप	त वर्ष	समाप्त	तिमाही	समाप्त वर्ष			
		31.03.2025 (लेखापरीक्षित)	31.03.2024 (लेखापरीक्षित)	31,03,2025 (लेखापरीडित)	31.03.2024 (ਲੇਕਾਪਵੀਗਿਰ)	31.03.2025 (लेखापरीक्षित)	31.03.2024 (लेखापरीक्षित)	31.03.2025 (लेखापरीक्रित)	31.03.2024 (लेखापरीक्षित)		
1.	परिचालनों से कुल आय	21,75,080	17,91,303	79,81,992	66,80,434	21,93,355	18,08,020	80,41,244	67,30,647		
2.	अवधि हेतु निवल लाभ/(हानि)(कर पूर्व, अपवादात्मक और/ या असाधारण मदों के पश्चात)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
3.	अविध हेतु निवल लाभ/(हानि) कर पूर्व, (अपवादात्मक और/ या असाधारण मदों के पश्चात)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
4.	अविध हेतु निवल लाम/(हानि) कर पश्चात, (अपवादात्मक और/या असाधारण मदों के पश्चात)	2,62,591	1,43,891	9,21,902	6,31,792	2,60,198	1,57,388	9,54,828	6,56,446		
5.	अविध हेतु कुल समेकित आय (जिसमें अविध हेतु लाम/(हानि) (कर पश्चात) और अन्य समेकित आय (कर पश्चात) शामिल है	नोट 3 का संदर्भ लें नोट 3 का सं									
6.	चुकता इक्विटी शेयर पूंजी	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341		
7.	पिछले वर्ष की लेखापरीक्षित बैलेंसशीट में दर्शाए अनुसार रिजर्व (पुनर्मूल्यांकन रिजर्व को छोड़कर)	Section 1	1.30%	65,78,138	57,50,856	SE IF	S THE	67,85,027	59,15,264		
8.	प्रतिमूति प्रीमियम खाता	20,28,559	20,28,559	20,28,559	20,28,559	22,02,955	21,91,809	22,02,955	21,91,809		
9.	निवल मालियत	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	56,76,495	68,15,829	56,76,495		
10.	चुकता कर्ज पूंजी/बकाया कर्ज*	20.06%	11.93%	20.06%	11.93%						
11.	बकाया मोचनीय अधिमानी शेयर										
12.	कर्ज इक्विटी अनुपात*	0.58	0.30	0.58	0.30		10 to 10 to 10				
13.	प्रति शेयर आय (प्रत्येक ₹10/-के) (जारी व बंद किए गए परिचालनों के लिए)		1911-1		-1017				The state of		
	1. मूल (₹ में):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48		
	2. तनुकृत (₹ में):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48		
14.	पूंजी मोचन आरक्षित निधि					50	50	50	50		
15.	डिबेंचर मोचन आरक्षित निधि	E P H F .						WILLIAM TO BE			
16.	कर्ज चुकौती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं		
17.	ब्याज चुकौती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं		

- 1. उपर्युक्त सेबी (सूचीकरण बाध्यताएं एवं प्रकटन आवश्यकताएं) विनियमन, 2015 के विनियम 33 और विनियम 52 के तहत स्टॉक एक्सचेंजों में दायर तिमाही/वार्षिक वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही/वार्षिक वित्तीय परिणामों का पूर्ण प्रारूप स्टॉक एक्सचेंजों की वेबसाइटों (बी.एस.ई.: https://www.bseindia.com तथा एन.एस.ई.: https://www.nseindia.com तथा एन.एस.ई.: https://www.nseindia.com (https://www.bankofindia.co.in) पर उपलब्ध है। यहां दिए गए क्यूआर कोड को स्कैन करके भी यह परिणाम देखा जा सकता है।
- 2. सूचीकरण विनियमों के विनियम 52(4) के अनुसार अन्य मदों के लिए स्टॉक एक्सचेंजों (नेशनल स्टॉक एक्सचेंज और बॉम्बे स्टॉक एक्सचेंज) को विस्तृत जानकारी दी गई है, और इसे देखने के लिए यूआरएल (एन.एस.ई.: http://www.nseindia.com तथा बी.एस.ई.: http://www.bseindia.com) का प्रयोग किया जा सकता है।
- 3. कुल समेकित आय तथा अन्य समेकित आय से संबंधित जानकारी प्रस्तुत नहीं की गई है क्योंकि Ind AS अभी बैंकों के लिए लागू नहीं किया गया है।

(राजीव मिश्रा)

(रजनीश कर्नाटक)

(एम. आर. कुमार)

बैंक ऑफ़ इंडिया

रिश्तों की जमापूँजी

**Gross Advances Business Mix** ₹6.66,047 Cr ₹14.82.588 Cr 13.74% YOY 12.02% YOY

Gross NPA 3.27% -171 bps YoY

**RAM Advances** ₹3,22,673 Cr 18.37% YoY

**Operating Profit** 16,412 Cr 16.66% YoY

**Net NPA** 0.82% -40 bps YoY

**Net Profit** ₹9,219 Cr 45.92% YoY



Care for the planet today, to nurture your tomorrow.



### Audited Financial Results (Standalone & Consolidated) for the Quarter / Year ended March 31, 2025

₹ In Lakh

			Stand	alone		Consolidated					
	Particulars	Quarter	Ended	Year E	inded	Quarter	Ended	Year Ended			
No.		31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)		
1.	Total Income from Operations	21,75,080	17,91,303	79,81,992	66,80,434	21,93,355	18,08,020	80,41,244	67,30,647		
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,62,591	1,43,891	9,21,902	6,31,792	2,60,198	1,57,388	9,54,828	6,56,446		
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer Note 3 Refer Note 3									
6.	Paid up Equity Share Capital	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341		
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138	57,50,856			67,85,027	59,15,264		
8.	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	22,02,955	21,91,809	22,02,955	21,91,809		
9.	Net Worth	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	56,76,495	68,15,829	56,76,495		
10.	Paid-up Debt Capital/ Outstanding Debt *	20.06%	11.93%	20.06%	11.93%		100				
11.	Outstanding Redeemable Preference Shares								C. Carlot		
12.	Debt Equity Ratio *	0.58	0.30	0.58	0.30						
13.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48		
	2. Diluted (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48		
14.	Capital Redemption Reserve		3		12 12 -	50	50	50	50		
15.	Debenture Redemption Reserve		4.0		9	=					
16.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable		
17.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable		

<sup>\*</sup> Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total bo

Place: Mumbai

- 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly/ yearly financial results are available on the Stock Exchange(s) websites (BSE:https://www.bseindia.com and NSE: https://www.nseindia.com) and the website of the Bank (https://www.bankofindia.co.in). The same can be accessed by scanning the QR Code provided here.
- 2. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (National Stock Exchange and Bombay Stock Exchange) and can be accessed on the URL (NSE: http://www.nseindia.com and BSE:http://www.bseindia.com).
- 3. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

Bank of India

Relationship beyond banking

(P. R. Rajagopal)

(Rajneesh Karnatak) Managing Director & CEO (M. R. Kumar)

बिझनेस मिक्स ₹14,82,588 कोटी 12.02% YoY

एकूण अग्रिम ₹6,66,047 कोटी 13.74% YOY

काटा अww.Loks,АТТА.COM ★ मुंबई, शनिवार, १० मे २०२५ ! ३

एकुण एनपीए 3.27% -171 bps YoY आरएएम अग्रिम ₹3,22,673 कोटी 18.37% YOY

ऑपरेटिंग नफा ₹16,412 कोटी 16.66% YOY

निव्वळ एनपीए 0.82% -40 bps YoY

निव्वळ नफा ₹9,219 कोटी 45,92% YoY



31 मार्च 2025 रोजी समाप्त तिमाही/वार्षिक लेखापरीक्षित वित्तीय निष्कर्ष (स्टॅंडअलोन व समग्र)

₹ लाखांमध्ये

आज वसुंधरेची
काळजी घ्या,
तुमच्या भविष्याचे
संवर्धन करा.



-			स्टॅंडअ	लोन		समग्र					
म्नु.		संपलेली (	तेसाही	संप्रलेले वर्ष		संपलेली वि	तेमाही	संपलेले वर्ष			
יי <u>ט</u> . קי	तपशील	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31 03.2025	31 03 2024 (अंखापरीक्रित)		
		(लेखापरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)	(लेखापरीक्षित)	(Hamalisa) 80,41,244	67,30,647		
1.	कामकाजातून एकूण उत्पन्न	21,75,080	17,91,303	79,81,992	66,80,434	21,93,355	18,08,020				
2.	कालावधीसाठी निव्यळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्व)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
3.	कालावधीसाठी निव्वळ नमा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवो असाधारण बाबीपश्चात)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305		
4.	कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किवा असाधारण बार्बीपश्चात)	2,62,591	1,43,891	9,21,902	6,31,792	2,60,198	1,57,388	9,54,828	6,56,446		
5.	कालावधीचे एकूण संवसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/(तोटा) (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे)	टीप 3 पहा						3 पहा	734		
		4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341		
6.	भरणा झालेले समभाग भांडवल	7,00,011			57.50.050		THE TANK	67,85,027	59,15,264		
7.	राखीव (पुनर्मुल्यांकन राखीव वगळून) मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखवल्याप्रमाणे			65,78,138	57,50,856				04.04.000		
0	सिक्युरीटीज प्रिमियम अकाउंट	20,28,559	20,28,559	20,28,559	20,28,559	22,02,955	21,91,809	22,02,955	21,91,809		
8.	निव्वळ मूल्य	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	56,76,495	68,15,829	56,76,49		
9.	भरणा केलेले डेब्ट भांडवल/थिकत डेब्ट*	20.06%	11.93%	20.06%	11.93%						
	थिकत परिवर्तनीय प्राधान्यतः समभाग										
11.		0.58	0.30	0.58	0.30						
12.	डेब्ट इक्विटी रेशो* प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या)										
13.	(सातत्यपूर्ण व खंडित कामकाजासाठी) –					5.72	3.46	20,97	15.4		
	1. मूलभूत (₹ मध्ये):	5.77	3.16	20,25	14.90			20.97	15.4		
	2. सौम्यीकृत (₹ मध्ये):	5.77	3.16	20.25	14.90	5.72	3.46		5		
14	कॅपिटल रीडम्प्शन राखीव				100	50	50	50	0		
15.	डिब्रेंचर्स रीडम्प्शन राखीव							क्या जारी	लागू नाही		
_	डेब्ट सर्विस कव्हरेज रेशो	लागू नाही	लागू नाही लागू नाही	लागू नाही							
16. 17.		लागू नाही	लागू नाहा	CALT LIGH							

\*डेब्ट म्हणजे एक वर्षपेक्षा अधिक काळ मुदतपूर्ती बाकी असणारी उधार उसनवारी. थकबाकी डेब्ट म्हणजे बैंकेची एकूण उसनवारी.

- 1. सेबीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि आधिनियम 52 अन्वये स्टॉक एक्सचेंजेसकडे सादर करण्यात आलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा सारांश वर देण्यात आलं. संपलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा सविस्तर नमुना स्टॉक एक्सचेंजेसच्या वेबसाईटवर (बी.एस्.ई.: http://www.bseindia.com) आणि (एन.एस्.ई.: http://www.nseindia.com) येथे आणि बैंकेच्या वेबसाईटवर (http://www.bankofindia.co.in) येथे उपलब्ध आहे. तसेच येथे दिलेला क्यूआर कोड स्कॅन करून देखील निष्कर्ष पाहता येईल.
- 2. सूची विनियमांच्या, अधिनियम 52(4) अनुसार इतर बाबींसाठी सर्व खुलासे स्टॉक एक्सचेंजेसना (नॅशनल स्टॉक एक्सचेंज आणि बॉम्बे स्टॉक एक्सचेंज) केले आहेत आणि ते पुढील यूआरएल (एन.एस्.ई.: http://www.nseindia.com वर बी.एस्.ई.: http://www.bseindia.com) वर उपलब्ध आहेत.
- 3. एकुण सर्व समावेशक उत्पन्न आणि अन्य सर्वसमावेशक उत्पन्नासंबंधी माहिती दिलेली नाही कारण Ind AS अद्याप बँकांसाठी लागू नाही.

(राजीव मिश्रा)

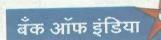
(सुब्रत कुमार)

(पी. आर. राजगोपाल) कार्यकारी संचालक

(रजनीश कर्नाटक) व्यवस्थापकीय संचालक व सीईओ

स्वाक्षरी (एम. आर. कुमार)





नातं बँकिंग पलिकडचं

**Business Mix** ₹14.82.588 Cr 12.02% YoY

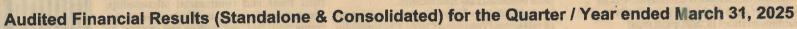
**Gross Advances** ₹6,66,047 Cr 13,74% YoY

Gross NPA 3.27% -171 bps YoY RAM Advances ₹3,22,673 Cr 18.37% YoY

**Operating Profit** ₹16,412 Cr 16.66% YOY

**Net NPA** 0.82% -40 bps YoY **Net Profit** ₹9,219 Cr 45,92% YoY





₹ in Lakh

	Ca	re	for		
the	pla	ne	t to	da	y,
to	nur	tur	e y	ou	r
	tom	ori	row	1.	



		TOTAL PROPERTY.	Stand	alone	ALTO SERVICE	Consolidated				
Sr.	Particulars	Quarter	Ended	Year 6	Ended	Quarter	Ended	Year Ended		
		31.03.2025 (Audited)	31 03 2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	31 03 2025 (Audited)	31.03:2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	
1.	Total Income from Operations	21,75,080	17,91,303	79,81,992	66,80,434	21,93,355	18,08,020	80,41,244	67,30,647	
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305	
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,305	
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,62,591	1,43,891	9,21,902	6,31,792	2,60,198	1,57,388	9,54,828	6,56,446	
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]		Refer	Note 3		Date of	Refer Note 3			
6.	Paid up Equity Share Capital	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138	57,50,856			67,85,027	59,15,264	
8.	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	22,02,955	21,91,809	22,02,955	21,91,809	
9.	Net Worth	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	56,76,495	68,15,829	56,76,495	
10.	Paid-up Debt Capital/ Outstanding Debt *	20.06%	11.93%	20.06%	11.93%	nor angle to	THE PARTY	PERMIT		
11.	Outstanding Redeemable Preference Shares		Real Park	4 6 6 6 7	A.F. A. Agend				MAN SAN	
12.	Debt Equity Ratio *	0.58	0.30	0.58	0,30			and the prince		
13.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -								20	
	1. Basic (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48	
	2. Diluted (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.48	
14.	Capital Redemption Reserve				-6	50	50	50	50	
15.	Debenture Redemption Reserve		300			the latest the	militaria (*		100	
16.	Debt Service Coverage Ratio	Not Applicable								
17.	Interest Service Coverage Ratio	Not Applicable								

\* Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

Place: Mumbai

Date: May 9, 2025

- 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly/ yearly financial results are available on the Stock Exchange(s) websites (BSE:https://www.bseindia.com and NSE: https://www.nseindia.com) and the website of the Bank (https://www.bankofindia.co.in). The same can be accessed by scanning the QR Code provided here.
- 2. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (National Stock Exchange and Bombay Stock Exchange) and can be accessed on the URL (NSE: http://www.nseindia.com and BSE:http://www.bseindia.com).
- 3. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

(P. R. Rajagopal)

(Rajneesh Karnatak) Managing Director & CEO (M. R. Kumar) Chairman





Relationship beyond banking

**Business Mix** ₹14,82,588 Cr 12.02% YoY

**Gross Advances** ₹6,66,047 Cr 13.74% YoY

Gross NPA 3.27% -171 bps YoY **RAM Advances** ₹3,22,673 Cr 18.37% YoY

**Operating Profit** ₹16,412 Cr 16.66% YOY

Net NPA 0.82% -40 bps YoY Net Profit 19,219 CT

45,92% YoY

FINANCIAL EXPRESS



₹ In Lakh

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Audited Financial Results (Standalone & Consolidated) for the Quarter / Year ended March 31, 2025

	Audited Financial Results (	Statinations		1		CONTRACTOR OF THE PARTY OF THE	Consolidate			
	Auditor A	Stalidatoris				Quarter Ende	d	Year Ended		
I	100	Quarter Ende	d Land	Year Ended				(Audited)	31 (03 2024 Audited)	
	Particulars	- 15	31.03.2024	31.03.2025	\$1.03.2024 (Audited)	31.03.2025 (Audit#d)	Constanting	80,41,244	67,30,647	
		31.03.2025 (Audited)	(Audited)	(Autonau)	66,80,434	21,93,355	18,08,020	80,41,244	THE PERSON NAMED IN	
		21,75,080	17,91,303	79,81,992		3,50,562	1,87,192	12,76,714	10,37,305	
	Total Income from Operations		1,73,120	12,43,444	10,09,907	3,50,502	oquelette II	10.70.744	10,37,305	
2.	and the period (before Tax,	3,54,716	ili olim		10,09,907	3,50,562	1,87,192	12,76,714	10,01,01	
	Exceptional and/or Extraordinary items	3,54,716	1,73,120	12,43,444	10,09,301			9,54,828	6,56,446	
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	0,01,1		9,21,902	6,31,792	2,60,198	1,57,388		rows elly	
	- aut) for the period after tax	2,62,591	1,43,891	3,21,002		and the state of the	Refer Note 3			
4.	/effer Excentional and/of Extraordinary	Refer Note 3				Veigi 140	of Settle Distriction in	N2CONSTANT		
5.	to the second for the Delital			1 22 044	4,55,341	4,55,341	4,55,341			
	Total Comprehensive Income for the period (after tax) and [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	IIIIII Barray	4,55,341	4,55,341	4,55,341	4,55,341	Total Manager	67,85,027	59,15,264	
	Reid up Equity Share Capital	4,55,341	4,00,041		57,50,856		Bal, Street	67,00,021	Harasa P.	
6.	Pavaluation Reserve) as snown		Said William	65,78,138	37,00,200		21,91,809	22,02,955	21,91,80	
7.	Reserves (excluding Revaluation Revaluation in the Audited Balance Sheet of the previous year in the Audited Balance Sheet of the previous year		20,28,559	20,28,559	20,28,559	22,02,955	56,76,495	68,15,829	56,76,49	
	Securities Premium Account	20,28,559		66,05,857	55,11,842	68,15,829	30,10,400		(12 whith	
8.		66,05,857	55,11,842	20.06%	11.93%					
9.	Net Worth	20.06%	11.93%	20.0070						
10.	Paid-up Debt Capital/ Outstanding Debt *			0.58	0.30			20 M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	PPT C	
11.		0.58	0.30	0.00	- No. 1-1	1703 170	250321		144 Y	
12	Debt Equity Ratio *	THE CHEST		VI SEE	1. 2. 2. 1. 1.	5.72	3.46	20.97	15.	
13	B. Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -	A STATE OF THE PARTY OF	3.16	20.25	14.90		3.46	20.97	15	
		5.77	3.16	20.25	14.90	5.72	50	50		
1	1. Basic (in ₹):	5.77	3.10		KIND OF THE	50	30	30-00-00-00-00-00-00-00-00-00-00-00-00-0		
	2. Diluted (in ₹):	and the farmer (Sall)					Not Applicable	Not Applicable	Not Applica	
1	4. Capital Redemption Reserve		- Harlin	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica	
1	5. Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	NOT Applicable	Calle Sangi Carle		
1	Debt Service Coverage Ratio     Interest Service Coverage Ratio	Not Applicable	Not Applicable		· ·					

<sup>\*</sup> Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

- 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligation Requirements) Regulations, 2015. The full format of the quarterly/ yearly financial results are available on the Stock Exchange(s) websites (BSE:https://www.bseindia.com and NSE: https://www.nseindia.com) and the website of the Bank (https://www.bankofindia.co.in). The same can be accessed by scanning the QR Code provided here.
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- and can be accessed on the URL (NSE: http://www.nseindia.com and BSE:http://www.bseindia.com). 3. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

(Rajneesh Karnatak)

Place: Mumbai Date: May 9, 2025

(Rajiv Mishra)

(Subrat Kumar)

(P. R. Rajagopal)

(M. R. Kumar) Chairman

Bank of India

Relationship beyond banking

**Business Mix** ₹14,82,588 Cr 12.02% YoY

**Gross Advances** ₹6,66,047 Cr 13.74% YoY

Gross NPA 3.27% -171 bps YoY **RAM Advances** ₹3,22,673 Cr 18.37% YoY

**Operating Profit** ₹ 16.412 Cr 16.66% YoY

THE INDIAN EXPRESS, SATURDAY, MAY 10, 2025

**Net NPA** 0.82% -40 bps YoY

**Net Profit** ₹9,219 Cr 45,92% YoY



Care for the planet today, to nurture your tomorrow.



Audited Financial Results (Standalone & Consolidated) for the Quarter / Year ended March 31, 2025

	Audited Financial Results		Standalo			The street	Consolida			
		Quarter Er	ded	Year Ended		Quarter Ended		Year Ended		
	Particulars			31.03.2025 31.03.2024		31.03.2025	31.03.2024 (Audited)	31.03.2025 (Audited)	31 03 2024 (Audited)	
lo		31.03.2025 (Audited)	31 03 2024 (Audited)	(Audited)	(Audited)	(Audited) 21,93,355	18,08,020	80,41,244	67,30,647	
1.	Total Income from Operations	21,75,080	17,91,303	79,81,992	66,80,434		1,87,192	12,76,714	10,37,305	
	Net Profit/(Loss) for the period (before Tax,	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562			10,37,305	
	Exceptional and/or Extraordinary items)  Net Profit/(Loss) for the period before tax	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,303	
	(after Exceptional and/or Extraordinary items)	0,04,710		0.04.000	6,31,792	2,60,198	1,57,388	9,54,828	6,56,446	
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,62,591	1,43,891	9,21,902	0,01,102					
5.	Total Comprehensive Income for the period		Refer Note 3			Refer Note 3				
	[Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]			4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	
6.	Paid up Equity Share Capital	4,55,341	4,55,341					67,85,027	59,15,264	
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138	57,50,856		04.04.900	22,02,955	21,91,80	
		20,28,559	20,28,559	20,28,559	20,28,559	22,02,955	21,91,809 56,76,495	68,15,829	56,76,49	
8.	Securities Premium Account	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	00,70,450	00/10/01		
9.	Net Worth Paid-up Debt Capital/ Outstanding Debt *	20.06%	11.93%	20.06%	11.93%					
10.	Outstanding Redeemable Preference Shares				0.00					
11.	Debt Equity Ratio *	0.58	0.30	0.58	0.30					
12.	Earnings Per Share (of ₹ 10/- each)							20.97	15,4	
13.	(for continuing and discontinued operations) -	5,77	3.16	20.25	14.90	5.72	3.46		15.4	
	1. Basic (in ₹):		3.16	20.25	14.90	5.72	3.46	20.97	10.5	
	2. Diluted (in ₹):	5.77	0.10			50	50	50		
14.	Capital Redemption Reserve			THE STATE OF				At the materials	Not Applicat	
15.	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable  Not Applicable	Not Applicat	
16.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Mot Whitespie	1007	
17.	Interest Service Coverage Ratio	HOLLIPPHOSING		orrowings of the Ban	k.					

<sup>\*</sup> Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

- 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly/ yearly financial results are available on the Stock Exchange(s) websites (BSE:https://www.bseindia.com and NSE: https://www.nseindia.com) and the website of the Bank (https://www.bankofindia.co.in). The same can be accessed by scanning the QR Code provided here.
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- 3. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

(Subrat Kumar) **Executive Director** 

(Rajneesh Karnatak)

(M. R. Kumar) Chairman



Bank of India Relationship beyond banking

**Business Mix** ₹14,82,588 Cr 12.02% YoY

**Gross Advances** ₹6.66,047 Cr 13.74% YoY

**Gross NPA** 3.27% -171 bps YoY

**RAM Advances** ₹3,22,673 Cr 18.37% YoY

**Operating Profit** ₹16,412 Cr 16.66% YoY

**Net NPA** 0.82% -40 bps YoY **Net Profit** ₹9,219 Cr 45.92% YoY

## Audited Financial Results (Standalone & Consolidated) for the Quarter / Year ended March 31, 2025

	18		DESCRIPTION OF STREET	Standalone				Consolidated				
Core for	Sr.	Particulars	Quarter	Ended	Year Ended		Quarter Ended		Year Ended			
Care for	No.	Fallibutato	31.03.2025 (Audited)	31.03.2024 (Audited)	31,03,2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)		
ne planet today,		Total Income from Operations	21,75,080	17,91,303	79,81,992	66,80,434	21,93,355	18,08,020	80,41,244	67,30,64		
to nurture your	2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,54,716	1;73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,30		
tomorrow.	3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,54,716	1,73,120	12,43,444	10,09,907	3,50,562	1,87,192	12,76,714	10,37,30		
tulliulluw.	4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,62,591	1,43,891	9,21,902	6,31,792	2,60,198	1,57,388	9,54,828	6,56,44		
	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]		Refer	Note 3			Refer	Note 3			
	6.	Paid up Equity Share Capital	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,34		
ILLEGA	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138	57,50,856			67,85,027	59,15,26		
THE PARTY OF THE P	8.	Securities Premium Account	20,28,559	20,28,559	20.28,559	20,28,559	22,02,955	21,91,809	22,02,955	21,91,80		
	9.	Net Worth	66,05,857	55,11,842	66,05,857	55,11,842	68,15,829	56,76,495	68,15,829	56,76,4		
	10.	Paid-up Debt Capital/ Outstanding Debt *	20.06%	11.93%	20.06%	11.93%						
	11.	Outstanding Redeemable Preference Shares		P		III.						
	12.	Debt Equity Ratio *	0.58	0.30	0.58	0.30		W				
	13.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -						0.40	00.07	15.		
Market Street Street		1. Basic (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97			
# >>>		2. Diluted (in ₹):	5.77	3.16	20.25	14.90	5.72	3.46	20.97	15.		
	14.	Capital Redemption Reserve		F 1 2 -1	The state of the s	100	50	50	50	0.00		
	15.	Debenture Redemption Reserve			-			Mad Applicable	Not Applicable	Not Applical		
	16.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable  Not Applicable	Not Applicable	Not Applica		
	17.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Mot Applicable	Notrippilou		

- 1. The above is an extract of the detailed format of quarterly / yearly financial results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly/ yearly financial results are available on the Stock Exchange(s) websites (BSE:https://www.bseindia.com and NSE: https://www.nseindia.com) and the website of the Bank (https://www.bankofindia.co.in). The same can be accessed by scanning the QR Code provided here.
- 2. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (National Stock Exchange and Bombay Stock Exchange) and can be accessed on the URL (NSE: http://www.nseindia.com and BSE:http://www.bseindia.com).
- 3. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

Place: Mumbai

(Rajneesh Karnatak)

(M. R. Kumar)

