

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

दिनांक Date: 13.05.2025

| | |
|--|--|
| 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,

**Submission of Copies of Newspaper Advertisement of
Audited Financial Results for the
4th Quarter / Year ended 31st 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 4th Quarter ended 31st 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 10th May, 2025.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Rajesh V Upadhya)
कंपनी सचिव Company Secretary

Classification: Internal

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प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस - I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Ph.: (022) 6668 4490
Fax: (022) 6668 4491 Email: headoffice.share@bankofindia.co.in

मुंबई | शनिवार, 10 मई 2025 बिज़नेस स्टैंडर्ड

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

सकल अग्रिम
₹6,66,047 करोड़
13.74% YoY

सकल एनपीए
3.27%
-171 bps YoY

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

परिचालन लाभ
₹16,412 करोड़
16.66% YoY

निवल एनपीए
0.82%
-40 bps YoY

निवल लाभ
₹9,219 करोड़
45.92% YoY

बीओआई



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

₹ लाखों में

| क्र.सं. | विवरण | स्टैंडअलोन | | | | समेकित | | | |
|---------|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | | समाप्त तिमाही | | समाप्त वर्ष | | समाप्त तिमाही | | समाप्त वर्ष | |
| | | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 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. | 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 |
| 4. | अवधि हेतु निवल लाभ/(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. | अवधि हेतु कुल समेकित आय (जिसमें अवधि हेतु लाभ/(हानि) (कर पश्चात) और अन्य समेकित आय (कर पश्चात) शामिल है) | नोट 3 का संदर्भ लें | | | | नोट 3 का संदर्भ लें | | | |
| 6. | चुक्ता 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) | - | - | 65,78,138 | 57,50,856 | - | - | 67,85,027 | 59,15,264 |
| 8. | प्रतिभूति 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. | चुक्ता 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 | - | - | - | - |
| 13. | प्रति शेयर आय (प्रत्येक ₹10/-के) (जारी व बंद किए गए परिचालनों के लिए) | - | - | - | - | - | - | - | - |
| | 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 | - | - | - | - | - | - | - | - |
| 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 |

* कर्ज एक वर्ष से अधिक की अवशिष्ट परिपक्वता अवधि वाली उधार राशियां दर्शाता है। बकाया कर्ज बैंक की कुल उधार राशियों को दर्शाते हैं।

नोट:

- उपयुक्त 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>) और बैंक की वेबसाइट (<https://www.bankofindia.co.in>) पर उपलब्ध है। यहां दिए गए क्यूआर कोड को स्कैन करके भी यह परिणाम देखा जा सकता है।
- 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।
- 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।

स्थान: मुंबई
दिनांक: 9 मई 2025

हस्ता.
(राजीव मिश्रा)
कार्यपालक निदेशक

हस्ता.
(सुब्रत कुमार)
कार्यपालक निदेशक

हस्ता.
(पी. आर. राजगोपाल)
कार्यपालक निदेशक

हस्ता.
(रजनीश कर्नाटक)
प्रबंध निदेशक व सीईओ

हस्ता.
(एम. आर. कुमार)
अध्यक्ष



परिणामों के लिए स्कैन करें

बैंक ऑफ इंडिया

रिश्तों की जमापूंजी

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

BOI



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

₹ In Lakh

| Sr. No. | Particulars | Standalone | | | | Consolidated | | | |
|---------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | | Quarter Ended | | Year 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 | | | | 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% | | | | |
| 11. | Outstanding Redeemable Preference Shares | - | - | - | - | | | | |
| 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 | - | - | - | - | 50 | 50 | 50 | 50 |
| 15. | Debenture Redemption Reserve | - | - | - | - | - | - | - | - |
| 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 |

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

Notes:

- 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.
- 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>).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.



Scan for Results

Place: Mumbai
Date: May 9, 2025

Sd/-
(Rajiv Mishra)
Executive Director

Sd/-
(Subrat Kumar)
Executive Director

Sd/-
(P. R. Rajagopal)
Executive Director

Sd/-
(Rajneesh Kamatak)
Managing Director & CEO

Sd/-
(M. R. Kumar)
Chairman

Bank of India

Relationship beyond banking

Care for
the planet today,
to nurture your
tomorrow.



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

एकूण अग्रिम
₹6,66,047 कोटी
13.74% YoY

एकूण एनपीए
3.27%
-171 bps YoY

आरएम 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

बीओआय



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

₹ लाखांमध्ये

| अनु. क्र. | तपशील | स्टँडअलोन | | | | समग्र | | | |
|-----------|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | | संपलेली तिमाही | | संपलेले वर्ष | | संपलेली तिमाही | | संपलेले वर्ष | |
| | | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) | 31.03.2025 (लेखापरीक्षित) | 31.03.2024 (लेखापरीक्षित) |
| 1. | कामकाजातून एकूण उत्पन्न | 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. | कालावधीसाठी निव्वळ 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 नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात) | 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/किंवा असाधारण बाबींपश्चात) | 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 | | | | टीप 3 पहा | | | |
| 6. | भरणा झालेले समभाग भांडवल | 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. | राखीव (पुनर्मुल्यांकन राखीव वगळून) मागील वर्षाच्या लेखापरीक्षित तालबंदात दाखवल्याप्रमाणे | | | 65,78,138 | 57,50,856 | | | 67,85,027 | 59,15,264 |
| 8. | सिक्युरिटीज 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 |
| 9. | निव्वळ मूल्य | 66,05,857 | 55,11,842 | 66,05,857 | 55,11,842 | 68,15,829 | 56,76,495 | 68,15,829 | 56,76,495 |
| 10. | भरणा केलेले डेब्ट भांडवल/धकित डेब्ट* | 20.06% | 11.93% | 20.06% | 11.93% | | | | |
| 11. | धकित परिवर्तनीय प्राधान्यतः समभाग | | | | | | | | |
| 12. | डेब्ट इक्विटी रेशो* | 0.58 | 0.30 | 0.58 | 0.30 | | | | |
| 13. | प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) - | | | | | | | | |
| | 1. मूलभूत (₹ मध्ये): | 5.77 | 3.16 | 20.25 | 14.90 | 5.72 | 3.46 | 20.97 | 15.48 |
| | 2. सौम्यीकृत (₹ मध्ये): | 5.77 | 3.16 | 20.25 | 14.90 | 5.72 | 3.46 | 20.97 | 15.48 |
| 14. | कॅपिटल रीडम्प्शन राखीव | | | | | 50 | 50 | 50 | 50 |
| 15. | डिबेंचर्स रीडम्प्शन राखीव | | | | | | | | |
| 16. | डेब्ट सर्विस कव्हरेज रेशो | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही |
| 17. | इंटररेस्ट सर्विस कव्हरेज रेशो | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही | लागू नाही |

* डेब्ट म्हणजे एक वर्षापेक्षा अधिक काळ मुदतपूर्ती बाकी असणारी उधार उसनवारी. धकदाकी डेब्ट म्हणजे बँकेची एकूण उसनवारी.

सूचना:

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

स्थान: मुंबई
दिनांक: 9 मे 2025

स्वाक्षरी
(राजीव मिश्रा)
कार्यकारी संचालक

स्वाक्षरी
(सुब्रत कुमार)
कार्यकारी संचालक

स्वाक्षरी
(पी. आर. राजगोपाल)
कार्यकारी संचालक

स्वाक्षरी
(रजनीश कर्नाटक)
व्यवस्थापकीय संचालक व सीईओ

स्वाक्षरी
(एम. आर. कुमार)
अध्यक्ष



निष्कर्षासाठी स्कॅन करा

बँक ऑफ इंडिया

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



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

₹ In Lakh

| Sr. No. | Particulars | Standalone | | | | Consolidated | | | |
|---------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | | Quarter Ended | | Year 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 | | | | 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% | | | | |
| 11. | Outstanding Redeemable Preference Shares | - | - | - | - | | | | |
| 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 | - | - | - | - | 50 | 50 | 50 | 50 |
| 15. | Debenture Redemption Reserve | - | - | - | - | - | - | - | - |
| 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 |

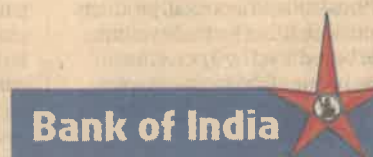
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Notes:

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Scan for Results



Relationship beyond banking

Place: Mumbai
Date: May 9, 2025

Sd/-
(Rajiv Mishra)
Executive Director

Sd/-
(Subrat Kumar)
Executive Director

Sd/-
(P. R. Rajagopal)
Executive Director

Sd/-
(Rajneesh Karnatak)
Managing Director & CEO

Sd/-
(M. R. Kumar)
Chairman

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

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

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-171 bps YoY

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Net Profit
₹ 9,219 Cr
45.92% YoY

BOI



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

₹ In Lakh

| Sr. No. | Particulars | Standalone | | | | Consolidated | | | |
|---------|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | Quarter Ended | | Year 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) |
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| 12. | Debt Equity Ratio * | | | | | | | | |
| 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 |
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| 14. | Capital Redemption Reserve | | | | | | | | |
| 15. | Debenture Redemption Reserve | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 16. | Debt Service Coverage Ratio | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
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* Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

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Place: Mumbai
Date: May 9, 2025

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Sd/-
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(P. R. Rajagopal)
Executive Director

Sd/-
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Managing Director & CEO

Sd/-
(M. R. Kumar)
Chairman



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₹ 14,82,588 Cr
12.02% YoY

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13.74% YoY

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BOI



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

₹ In Lakh

| Sr. No. | Particulars | Standalone | | | | Consolidated | | | |
|---------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
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₹ In Lakh

| Sr. No. | Particulars | Standalone | | | | Consolidated | | | |
|---------|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | Quarter Ended | | Year 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) |
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| 10. | Paid-up Debt Capital/ Outstanding Debt * | 20.06% | 11.93% | 20.06% | 11.93% | | | | |
| 11. | Outstanding Redeemable Preference Shares | - | - | - | - | | | | |
| 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 | - | - | - | - | 50 | 50 | 50 | 50 |
| 15. | Debenture Redemption Reserve | - | - | - | - | - | - | - | - |
| 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 |

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

Notes:

- 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.
- 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>).
- 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 Sd/- (Rajiv Mishra) Sd/- (Subrat Kumar) Sd/- (P. R. Rajagopal) Sd/- (Rajneesh Karnatak) Sd/- (M. R. Kumar)

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