

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2024-25:442

दिनांक Date: 27/01/2025

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, <u>Mumbai 400 001</u> .

प्रिय महोदय/महोदया Dear Sir / Madam,

Submission of Copies of Newspaper Advertisement of Unaudited (Reviewed) Financial Results for the <u>3rd Quarter ended 31st December, 2024.</u>

Pursuant to Regulation 47(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose the copies of the Newspaper publication of Limited Reviewed Financial Results for the 3rd Quarter ended 31st December, 2024 published in the Newspapers Business Standard (Hindi & English edition), Mint (English edition), Fianancial Express (English edition) & Loksatta (Marathi edition) on 25th January, 2025.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Rajesh V Upadhya) कंपनी सचिव Company Secretary

Classification: Public

	बीओआई मोबाइल ओमनी नियो बैंक ऐप से अपने सपने आसानी से साकार करें	ALER PIERRY	mob			• 2 • मी • मर • जी	्चुअल फंड / विन और स्वाप ौर आईओएस उ		गोल्ड बॉन्ड गें दि भार कोड को खे	ों निवेश करें जन कर		कारोबार रिविक उनमा रिविक जमा रिविक जमा रिव्रिक करोड़ 12.29% वर्ष-दर-वर्ष वैश्विक अग्रिम
311	देसंबर, 2024 को समाप्त तिमाही/नौम	ाही के लिए अ	लेखापरीधि	क्षेत/समीर्ग	क्षेत वित्तीय	। परिणाम ((स्टैंडअलो	न और समे	कित)		₹ लाखों में	र् र6,51,507 करोड़
				रटेंडअलोन	1000			- M.	समेकित			15.30% वर्ष-दर-वर्ष
375.	विवरण	समाप्त वि		समाप्त		समाप्त वर्ष	समाप्त (समाप्त वर्ष	B Rest and the Martin
र न.		31.12.2024 (समीक्षित)	31.12.2023 (समीक्षित)	31.12.2024 (समीकिल)	31.12.2023 (समीबिति)	31.03.2024 (लेखापरीक्षित)	31.12.2024 (समीक्षित)	31.12.2023 (समोक्षित)	31.12.2024 (समीक्षित)	31.12.2023 (समीक्षित)	31.03.2024 (लेखापरीक्षित)	
1	परिचालनों से कुल आय	19,95,690	16,41,110	58,06,912	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	49,22,627	67,30,647	आरएएम अग्रिम
2	अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, अपवादात्मक और/ या असाधारण मदों से पूर्व)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9;26,153	8,50,113	10,37,305	₹3,12,132 करोड़
3	अवधि हेतु कर पूर्व निवल लाभ/(हानि) (अपवादात्मक और/ या असाधारण मदों के पश्चात)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	18.96% वर्ष-दर-वर्ष
4	अवधि हेतु कर पश्चात निवल लाभ/(हानि) (अपवादात्मक और/या असाधारण मदों के पश्चात)	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	
5	अवधि हेतु कुल समेकित आय [जिसमें अवधि हेतु लाभ/(हानि) (कर पश्चात) और अन्य समेकित आय (कर पश्चात) शामिल है		4	गेट 3 का संदर्भ लें।				Ŧ	ोट 3 का संवर्भ लें।		San P	निवल लाभ ₹6,593 करोड़
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	4,55,341	4,55,341	34.62% वर्ष-दर-वर्ष
7	पिछले वर्ष की लेखापरीक्षित बैलेंस शीट में दर्शाए अनुसार रिजर्व (पुनर्मूल्यांकन रिजर्व को छोड़कर)					57,50,856				1.6	59,15,264	J7.02 /0 41 41 41
8	प्रतिभूति प्रीमियम खाता	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	21,93,980	21,96,152	21,93,980	21,96,152	21,91,809	3.69%
9	निवल मालियत	62,36,431	53,46,942	62,36,431	53,46,942	55,11,842	64,35,321	54,97,847	64,35,321	54,97,847	56,76,495	
10	चुकता कर्ज पूंजी / बकाया कर्ज*	16.21%	12.74%	16.21%	12.74%	11.93%						-166 बीपीएस वर्ष-दर-वर्ष
11	बकाया प्रतिदेय अधिमानी शेथर कर्ज इक्रिटी अनुपात	- 0.56	0.30	0.56	- 0.30	0.30					1.5 1.5 1.5	सकल एनपीए
12 13	कज डाकटा अनुपात प्रति शेयर आय (प्रत्येक ₹ 10/- के) (जारी एवं बंद किए गए परिचालनों के लिए)	0.00	0.00	0.00	0.50	0.00				35	195	
	1. मूल (₹ में) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48	0.95%
	2. तनुकृत (₹ में):	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48	0.85%
14	पूंजी मोचन आरक्षित निधि						50	50	50	50	50	-56 बीपीएस वर्ष-दर-वर्ष
15	डिबेंचर मोचन आरक्षित निधि		-	- 1	-	-	-	-	-	-	-	निवल एनपीए
16	कर्ज चुकौती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	
17	ब्याज चुकौली कवरेज अनुपात र्ष से अधिक की अवशिष्ट परिपक्वता अवधि वाली उघार राशियां दर्शाता है। बकाया कर्ज बैंक की	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	and the second second

*कर्ज एक वर्ष से अधिक की अवशिष्ट परिपक्वता अवधि वाली उघार राशियां दर्शाता है। बकाया कर्ज बैंक की कुल उघार राशियां दर्शाते हैं। नोट: 1. उपर्युक्त सेबी (सूचीकरण बाध्यताएँ एवं प्रकटन आवश्यकताएं) विनियमन, 2015 के विनियम 33 तथा विनियम 52 के तहत स्टॉक एक्सचेंजों मे वायर तिमाही/नौ माही के वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही/नौ माही के वित्तीय परिणामों का पूर्ण प्रारूप स्टॉक एक्सचेंजों की वेबसाइटों (बी.एस.ई: https://www.bseindia.com) एवं (एन.एस.ई:: https://www.nseindia.com) और बैंक की वेबसाइट (https://www.bankofindia.co.in) पर उपलब्ध हैं। यहां दिए गए क्यूआर कोड को स्केन करके भी यह परिणाम देखा जा सकता है।

2. सूचीकरण विनियमों के विनियम 52(4) के अनुसार अन्य मदों के लिए स्टॉक एक्सचेंजस (नेशनल स्टॉक एक्सचेंज और बॉम्बे स्टॉक एक्सचेंज) को विस्तृत जानकारी दी गई है, और देखने के लिए यूआरएल (NSE:https://www.nseindia.com और BSE:https://www.bseindla.com) का प्रयोग किया जा सकता है।

3. कुल समेकित आय और अन्य समेकित आय से संबंधित जानकारी प्रस्तुत नहीं की गई है क्योंकि Ind AS अभी बैंकों के लिए लागू नहीं किया गया है।

Sr. No. Particulars Consolidated (addited) Standalone (addited) Standalone Standalone Standalone	Say 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Bank App		mol		AND	on	24x7 Fund Open Tern Invest in M Purchase Scan an	n Deposit / Autual Fund Life & Heal d Download I Neo Bank A	SB accoun d / IPO / Go th Insurand the BOI Mabi pp for Androi	Id Bond se		BUSINESS F14,46,295 Crore 13.62% Yoy GLOBAL DEPOSITS F7,94,788 Crore 12.29% Yoy GLOBAL ADVANCES
Sr. No. Particulars Quarter ended Nine Months ended Year ended Quarter ended Nine Months ended Year ended Quarter ended Nine Months ended Year ended Authority St. 2023 31 12 2024 31 10 37 05 3 Net PortifiLoss) for the period before tax, (after Exceptional and/or Extraordinary items) 3.99,897 2.50,283 8.86,728 8.36,787 10.08,907 3.52,455 2.57,381 9.26,153 8.50,113 10.37,005 4 Net PortifiLoss) for the period after t	Una	udited / Reviewed Financial Results (Standalor	ne & Cons	TALL AND A	for the Q	uarter / Ni	ine Month	s ended [and the second se		₹ in Lakh	₹6,51,507 Crore
NO. 31122024 31122024 31122024 31122024 31122023 31122023 31122023 31122024 31122023 31122023 31122024 31122023 31122024 31122023	Sr.	Destaulars	Quarte	er ended		ths ended	Year ended	Quarte	r ended			Year ended	15.30% YoY
1 Total Income from Operations 19,95,690 16,41,110 58,06,912 48,99,131 66,80,434 20,09,768 16,52,082 58,47,990 49,22,627 67,30,647 2 Net Profit/Loss) for the period (before Tax, Exceptional and/or Extraordinary items) 3,39,887 2,50,283 8,88,728 8,36,787 10,09,907 3,52,455 2,57,381 9,26,153 8,50,113 10,37,305 3 Net Profit/Loss) for the period before tax (after Exceptional and/or Extraordinary items) 3,39,887 2,50,283 8,88,728 8,36,787 10,09,907 3,52,455 2,57,381 9,26,153 8,50,113 10,37,305 4 Net Profit/Loss) for the period after tax (after Exceptional and/or Extraordinary items) 2,51,669 1,86,951 6,59,311 4,87,901 6,31,792 2,63,670 1,93,047 6,94,631 4,99,057 6,56,446 I/Comprising Profit/Loss for the period (after tax) and Other Comprehensive income (after tax) and Other Comprehensive income (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 4,55,341 4,55,341 4,55,341 4,55,341 4,55,341 4,55,341 4,55,341 4,55,341 4,55,341 <td></td> <td>Particulars</td> <td>31.12.2024</td> <td>31.12.2023</td> <td></td> <td></td> <td>31.03.2024</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>DUN</td>		Particulars	31.12.2024	31.12.2023			31.03.2024						DUN
(before Tax, Exceptional and/or Extraordinary items) 3.39,887 2.50/283 6.88,7/28 6.36,787 10,09,907 3,52/455 2.57,381 9.26,153 6.50,113 10.37,305 3 Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items) 3,39,887 2,50,283 8,88,728 8,36,787 10,09,907 3,52,455 2,57,381 9,26,153 8,50,113 10.37,305 4 Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items) 2,51,689 1,86,951 6,59,311 4,87,901 6,31,792 2,63,670 1,93,047 6,94,631 4,99,057 6,56,446 5 Total Comprehensive Income for the period (Comprising Profit/Loss for the period (after tax)) and Other Comprehensive Income (after tax)] Kefer Note 3 Kefer Note 3 Kefer Note 3 55,15,264 4,55,341	1	Total Income from Operations							the second s			and the second se	
Low Profit/Loss for the period before tax (after Exceptional and/or Extraordinary items) 3,39,887 2,50,283 8,88,728 8,36,787 10,09,907 3,52,455 2,57,381 9,28,153 8,50,113 10,37,305 4 Net Profit/Loss for the period after tax (after Exceptional and/or Extraordinary items) 2,51,669 1,86,951 6,59,311 4,87,901 6,31,792 2,63,670 1,93,047 6,94,631 4,99,057 6,56,444 Net Profit/Loss for the period after tax) and Other Comprehensive income (after tax) and Other Comprehensive income (after tax) and Other Comprehensive income (after tax) and Unequiption Reserve) as shown in the Audited Balance Sheet of the previous year Refer Note 3 Refer Note 3 76,55,341 4,55,341	2		3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	₹3,12,132 Crore
4 Net Profit/Loss) for the period after tax (after Exceptional and/or Extraordinary items) 2,51,669 1,86,951 6,59,311 4,87,901 6,31,792 2,63,670 1,93,047 6,94,631 4,99,057 6,56,446 5 Total Comprehensive Income for the period [Comprehensive Income (after tax)]	3	Net Profit/(Loss) for the period before tax	and we have the	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	the second statement of the statement of the second s
5 Total Comprehensive Income for the period [Comprehensive Income (after tax)] and Other Comprehensive Income (after tax)] and Other Comprehensive Income (after tax)] Refer Note 3 Refer Note 3 6 Paid up Equity Share Capital 4,55,341 4,	4	Net Profit/(Loss) for the period after tax	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	NET
6 Paid up Equity Share Capital 4,55,341<	5	Total Comprehensive Income for the period [Comprising Profit/Loss for the period (after tax)	- Increased in the	Refer Note 3				Long			PROFIT		
7 Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year 20,28,559 20,28,559 20,28,559 20,28,559 20,28,559 20,28,559 20,28,559 21,93,980 21,96,152 61,95,95 36,976 36,976	6		4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	and the second s
8 Securities Premium Account 20,28,559 20,28,559 20,28,559 20,28,559 21,93,980 21,96,152 21,93,980 21,96,152 21,91,899 9 Net Worth 62,36,431 53,46,942 62,36,431 53,46,942 64,35,321 54,97,847 64,35,321 54,97,847 56,76,495 10 Paid-up Debt Capital/Outstanding Debt* 16.21% 12.74% 11.274% 11.93% 64,35,321 54,97,847 56,76,495 66 bps YoY 11 Outstanding Redeemable Preference Shares </td <td>7</td> <td>Reserves (excluding Revaluation Reserve) as shown</td> <td></td> <td>Sar an</td> <td>1.</td> <td></td> <td>The second states</td> <td>section of</td> <td></td> <td>Section of</td> <td>man ils</td> <td>1</td> <td>34.62% YOY</td>	7	Reserves (excluding Revaluation Reserve) as shown		Sar an	1.		The second states	section of		Section of	man ils	1	34.62% YOY
10 Paid-up Debt Capital/Outstanding Debt* 16.21% 12.74% 11.93% Image: Constraint of the constraint of t		Securities Premium Account		and the second se									3.69%
11 Outstanding Redeemable Preference Shares -<	-		the local and the local division of the loca	A new reason of the second sec	the second se	and the second se	And the owner of the owner owner	04,00,021	01,01,011	04,00,021	04,07,047	00,10,400	-166 bps YoY
12 Debt Equity reado 0.36 0.30 0.30 0.30 0.30 0.30 NPA 13 Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - 1. Basic (in ₹) : 2. Diluted (in ₹) : 5.53 4.44 14.48 11.79 14.90 5.79 4.59 15.26 12.06 15.48 0.85% 2. Diluted (in ₹) : 5.53 4.44 14.48 11.79 14.90 5.79 4.59 15.26 12.06 15.48 0.85% 14 Capital Redemption Reserve - - 50 50 50 50 50 50 50 56 bps YoY 15 Debenture Redemption Reserve - - - - - - NET	11		and the second second			-	-			mail was	annutis a cherry	mail to make the los	and the second se
13 Earnings:Per Share (of < 10/- each) (for continuing and discontinued operations) - 1. Basic (in ₹): 2. Diluted (in ₹): 5.53 4.44 14.48 11.79 14.90 5.79 4.59 15.26 12.06 15.48 2. Diluted (in ₹): 5.53 4.44 14.48 11.79 14.90 5.79 4.59 15.26 12.06 15.48 14 Capital Redemption Reserve - - 50 50 50 50 50 15 Debenture Redemption Reserve - - - - - NET	12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					op steeling in the	
2. Diluted (in ₹): 5.53 4.44 14.48 11.79 14.90 5.79 4.59 15.26 12.06 15.48 0.85% 14 Capital Redemption Reserve - - - 50 50 50 50 50 -56 bps YoY 15 Debenture Redemption Reserve - - - - - NET	13		- 1 × 12 × 12 × 1									1-sariat	NTA
14 Capital Redemption Reserve 50 50 50 50 50 50 15 Debenture Redemption Reserve - - - - - - - NET	Owned D											the second se	0.95%
15 Debenture Redemption Reserve		and the second	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	and the second	the second s	
NEI NEI	14		in a sch 🛎					50	50	50	50	50	-56 bps YoY
16 Debt Service Coverage Ratio Not Applicable Not A	-		panyail air s								-		NET
	16	the second se		the second s					And a second day of the second				NPA
17 Interest Service Coverage Ratio Not Applicable	a contract of						Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	

Notes: 1. The above is an extract of the detailed format of Quarterly / Nine Months 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 / Nine Months 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: https://www.nseindia.com and BSE: https://www.nseindia.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.



	Easily achieve your dreams with BOI Mobile Omni Neo Bank App	D LOAN	mol	bile	SINE LOA	•	COM Easy Acco 24x7 Fund Open Term Invest in M Purchase I	Deposit / S lutual Fund _ife & Heall I Download t	MUMBAI	d Bond e		TOTAL BUSINESS ₹14,46,295 Crore 13.62% YoY GLOBAL DEPOSITS ₹7,94,788 Crore 12.29% YoY GLOBAL ADVANCES
Una	dited / Reviewed Financial Results (Standalon	e & Conso	olidated)	for the Q	uarter / Ni	ne Month	s ended D	ecember	31, 2024	₹ in Lakh	₹6,51,507 Crore
				Standalone					Consolidated			15.30% YoY
Sr.	Particulars		r ended	Nine Mon		Year ended		r ended	Nine Mon		Year ended	
No.		31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03 2024 (Audited)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	RAM
	Total Income from Operations	19,95,690	16,41,110	58,06,912	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	49,22,627	67,30,647	ADVANCES
1	Total Income from Operations Net Profit/(Loss) for the period	19,90,090	10,41,110	00,00,012		1000	1. 1. 1. 1. 1. 1. 1.					3313133 Crons
2	(before Tax, Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	₹3,12,132 Crore
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	18.96% YoY
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	NET
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			PROFIT ₹6,593 Crore
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	4,55,341	4,55,341	34.62% YoY
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					57,50,856	and the second		1.12		59,15,264	340270101
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	.21,93,980	21,96,152	21,93,980	21,96,152	21,91,809	3.69%
9	Net Worth	62,36,431	53,46,942	62,36,431	53,46,942	55,11,842	64,35,321	54,97,847	64,35,321	54,97,847	56,76,495	
10	Paid-up Debt Capital/Outstanding Debt*	16.21%	12.74%	16.21%	12.74%	11.93%				No. 1		-166 bps YoY
11	Outstanding Redeemable Preference Shares		-	-	-	0.00	-				N. L. H.	GROSS
12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					and the second s	NPA
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -			44.40	11.79	14.90	5.79	4.59	15.26	12.06	15.48	
USTA	1. Basic (in ₹):	5.53 5.53	4.44 4.44	14.48 14.48	11.79	14.90	5.79	4.59	15.26	12.00	15.48	0.85%
14	2. Diluted (in ₹) : Capital Redemption Reserve	0.00	7.77	14.40	11.10	14.00	50	50	50	50	50	-56 bps YoY
14	Debenture Redemption Reserve			100	The second		50	50	-			the second se
15		Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	NET NPA
16	Debt Service Coverage Ratio		Not Applicable									NIA
17	Interest Service Coverage Ratio	Contraction of the second s	the second s			. tot i applicable	. torr approcisio				Netter 12	
* Debt re Notes: 1	presents borrowings with residual maturity of more than one year. Outs . The above is an extract of the detailed format of Quarterly / Nine Mon	ths Financial Res	ults filed with the Si	tock Exchanges u	under Regulation 3	3 and Regulation	52 of the SEBI (Li	sting Obligations	and Disclosure Re	quirements)		and the second se

Notes: 1. The above is an extract of the detailed format of Quarterly / Nine Months 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 / Nine Months 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: https://www.nseindia.com and BSE: https://www.bseindia.com)



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	your dreams with			and I			• Easy Acc	ount Manag	jement		and the second second	₹14,46,295 Crore 13.62% YoY		
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	Omni Neo 601	A	1		Sel Ca	14		Life & Heal				₹7,94,788 Crore 12.29% YoY		
	Bank App	2	L		e		Scan an	d Download I Neo Bank A	the BOI Mobi pp for Androi			GLOBAL		
Jna	udited / Reviewed Financial Results (S	Standalor	ne & Cons	olidated)	for the Q	uarter / N	ine Month	s ended E	December	31, 2024	₹ in Lakh	₹6,51,507 Crore		
				Standalone					Consolidated			15.30% YoY		
Sr.	Particulars	Quarte	er ended	Nine Mon	ths ended	Year ended	Quarte	er ended	Nine Mor	nths ended	Year ended			
No.		31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	RAM		
1	Total Income from Operations	19,95,690	16,41,110	58,06,912	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	49,22,627	67,30,647	ADVANCES		
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	₹3,12,132 Crore		
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	18.96% YoY		
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	NET		
5	Total Comprehensive Income for the period [Comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax)]			Refer Note 3	endly. Infe	ite bool gan	Uzins.	11	PROFIT ₹6,593 Crore					
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	4,55,341	4,55,341			
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					57,50,856	glad -			and a second	59,15,264	34.62% YoY		
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	21,93,980	21,96,152	21,93,980	21,96,152	21,91,809	ST Designed and the second state		
9	Net Worth	62,36,431	53,46,942	62,36,431	53,46,942	55,11,842	64,35,321	54,97,847	64,35,321	54,97,847	56,76,495	3.69%		
0	Paid-up Debt Capital/Outstanding Debt*	16.21%	12.74%	16.21%	12.74%	11.93%					Surger and the lot of the	-166 bps YoY		
1	Outstanding Redeemable Preference Shares					al allow 14						GROSS		
2	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30				and some	a statement	NPA		
3	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -				and some of the local division of the local			a second			Sec. 2			
	1. Basic (in ₹):	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48	0.85%		
4	2. Diluted (in ₹) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48			
4	Capital Redemption Reserve	-					50	50	50	50	50	-56 bps YoY		
5	Debenture Redemption Reserve	Mad An Park	Aled Are Parts	Nat An Rock	Ala4 Am	Mad An P. 11	A	Al-4 Au - P - 4 A	Alat An all all	Mad An Parts	Net Areal's shi	NET		
6				the second s		and the second se					Not Applicable Not Applicable	NPA		
7	Interest Service Coverage Ratio													

otes: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) egulations, 2015. The full format of the Quarterly / Nine Months 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 and (https://www.bseindia.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: https://www.nseindia.com and BSE: https://www.nseindia.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

	बीओआय मोबाइल ओम्नी निओ बँक ॲप सह तुमची स्वप्ने सहज साकार करा.	मुष्ट फाउन वर्ण करन	mob			• ख • 24 • मुद • म्यु • जी Andro	वन आणि आ id आणि IOS नेओ बॅक ॲप	व्यवस्थापन क तांतरण त खाते ऑनव / आयपीओ रोग्य विमा ख साठी वीओ स्कॅन करा अ	लाइन उघडा / गोल्ड बाँडग रेवी करा आय मोबाइल	मध्ये गुंतवणूक आम्नी	करा	व्यवसाय ₹14,46,295 कोटी 13.62% YoY जागतिक जमा ₹7,94,788 कोटी 12.29% YoY जागतिक अग्रिम
31 f	डेसेंबर 2024 रोजी संपलेल्या तिमाही / नऊम	ाहीसाठी अलेख	व्रापरीक्षित /	पुनरावलोक	ोत वित्तिय नि	नष्कर्ष (स्टँडः	अलोन आणि	ा समग्र)	1.2.3	ali ali	₹ लाखां मध्ये	₹6,51,507 कोटी
अनु क्र.	तपशील	संपलेली 31.12.2024 (पुनरावलोकीत)	31.12.2023	स्टेंडअलोन संपलेली न 31.12.2024 (पुनरावलोकीत)	ाऊमाही 31.12.2023 (पुनरावलोकीत)	संपलेले वर्ष 31.03.2024 (लखापरीक्षित)	संपलेली 31.12.2024 (पनरावलोकीत) (तिमाही 31.12.2023 (पुनरावलोकीत)	सम्बग् संपलेली 31.12.2024 (पुनरावलोकीत)	नऊमाही 31.12.2023 (पुनरावलोकीत)	संपलेले वर्ष 31.03.2024 (लेखापरीक्षित)	15.30% YoY
1	कामकाजातून एकूण उत्पन्न	19,95,690	16,41,110	58,06,912	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	49,22,627	67,30,647	आरएएम अग्रिम
2	कालावधीसाठी निव्वळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्व)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	₹3,12,132 कोटी
3	(पारपूप, अपनायत्पाय जाला गियत्रा जतावार्श पायत्रम्) कालावधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बार्बीपश्चात)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	18.96% YoY
4	कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बार्बीपश्चात)	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	
5	कालावधीचे एकूण सर्वसमावेशक उत्पन्न [जयात कालावधीचा नफा/(तोटा) (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे]			टीय 3 पहा					टीप 3 पहा			निव्वळ नफा ₹6,593 कोटी
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	4,55,341	4,55,341	34.62% YoY
7	राखीव (पुनर्मूल्यांकन राखीव वगळून). मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखवल्याप्रमाणे					57,50,856				1.1	59,15,264	
8	सिक्युरीटीज प्रिमियम अकाउंट	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	21,93,980	21,96,152	21,93,980	21,96,152	21,91,809	3.69%
9	निव्वळ मूल्य	62,36,431	53,46,942	62,36,431	53,46,942	55,11,842	64,35,321	54,97,847	64,35,321	54,97,847	56,76,495	-166 bps YoY
10	भरणा केलेले डेब्ट भांडवल/थकबाकी डेब्ट*	16.21%	12.74%	16.21%	12.74%	11.93%						the second se
11	थकबाकी परिवर्तनीय प्राधान्यतः समभाग		-	0.00	-	-		-				एकूण एनपीए
12	डेब्ट इकिटी रेशो*	0.56	0.30	0.56	0.30	0.30						
13	प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -									10.02	45.40	0.050
8.7	1. मूलभूत (₹ मध्ये):	5.53	4.44	14.48	11.79	14.90	5.79 5.79	4.59 4.59	15.26 15.26	12.06 12.06	15.48 15.48	0.85%
	2. सौम्यीकृत (₹ मध्ये) :	5.53	4.44	14.48	11.79	14.90		4.59	50	50	50	-56 bps YoY
14	कॅपिटल रीडम्प्शन राखीव	*	-	-	-		50	50	50	00		निव्वळ एनपीए
15	डिंबेंचर्स रीडम्प्शन राखीव				लागू नाही	- लागू नाही	- लागू नाही	लागू नाही	- लागू नाही	लागू नाही	लागू नाही	The start
16	डेब्ट सर्विस कव्हरेज रेशो	लागू नाही	लागू नाही लागू नाही	लागू नाही लागू नाही	लागू नाहा लागू नाही	लागू नाहा लागू नाही	लागू नाहा लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	
17	इंटरेस्ट सर्विस कव्हरेज रेशो	लागू नाही	Cal. 7, 1181	GILT .101	AU.Y. 1161	en.Y. not	SILK and					A PROPERTY OF A PROPERTY OF

•डेब्ट म्हणजे एक वर्षपिक्षा जास्त काळ मुदतपूर्ती बाकी असणारी-उधार उसनवारी. थकबाकी डेब्ट म्हणजे बँकेची एकूण उसनवारी. सूधनाः 1. सेबीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्वये स्टॉक एक्सचेंजेसकडे सादर करण्यात आलेल्या तिमााही /नजमाही वित्तिय निष्कर्षांचा सारांश देण्यात आला आहे. संपलेल्या तिमााही / नजमाही वित्तिय निष्कर्षांचा सबिस्तर नमुना स्टॉक एक्सचेंजच्या वेबसाईटवर (बी.एस.ई.: https://www.bseindia.com) आणि (एन.एस.ई.: https://www.nseindia.com) येथे आणि बँकेच्या वेबसाईटवर (https://www.bankofindia.co.in) तसेच येथे दिलेला क्यूआर कोड स्कॅन करून देखील निष्कर्ष पाहता येईल. 2. सूची विनियमांच्या अधिनियम 52(4) अनुसार इतर बाबींसाठी सर्व खुलासे स्टॉक एक्सचेंजस (नॅशनल स्टॉक एक्सचेंज आणि बॉम्बे स्टॉक एक्सचेंज) वर केले गेले आहेत आणि ते पुढील यूआरएल (NSE:https://www.nseindia.com आणि BSE:https://www.bseindia.com) वर उपलब्ध आहेत.



	Easily achieve your dreams with BOI Mobile Omni Neo Bank App	LOAN	mole	le le	Standard and and and and and and and and and an	•	24x7 Fund Open Term Invest in M Purchase L	Deposit / S utual Fund .ife & Healt	ement SB account / IPO / Gole h Insurance ne BOI Mabili	d Bond		BUSINESS ₹14,46,295 Crore 13.62% YoY GLOBAL DEPOSITS ₹7,94,788 Crore 12.29% YoY GLOBAL
			-	It also for al Au	for the Ot	ortor / Nie			p for Android		₹ in Lakh	ADVANCES ₹6,51,507 Crore
Inal	udited / Reviewed Financial Results (S	Standalon	e & Conso	Standalone	for the Qu	arter / Mi	ie monuis	s enueu D	Consolidated	JI, LULT		15.30% YoY
		0		Nine Mont	he and ad	Year ended	Quarter		Nine Mont	hs ended	Year ended	12:20/9 101
Sr. No.	Particulars	Quarter 31.12.2024	31.12.2023	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	RAM
		(Reviewed) 19,95,690	(Reviewed) 16.41.110	58,06,912	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	49,22,627	67,30,647	ADVANCES
1	Total Income from Operations	19,95,090	10,41,110							0 50 442	10,37,305	₹3,12,132 Crore
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	18.96% YoY
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,39,887	2,50,283	8,88,728	8,36,787	10,09,907	3,52,455	2,57,381	9,26,153	8,50,113	10,37,305	10.90% 101
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,51,669	1,86,951	6,59,311	4,87,901	6,31,792	2,63,670	1,93,047	6,94,631	4,99,057	6,56,446	NET PROFIT
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		- 1 - V-	₹6,593 Crore
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	4,55,341	4,55,341	34.62% YoY
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year		الدروقي -			57,50,856				1.12	59,15,264	
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	21,93,980	21,96,152	21,93,980	21,96,152	21,91,809	3.69%
9	Net Worth	62,36,431	53,46,942	62,36,431	53,46,942	55,11,842	64,35,321	54,97,847	64,35,321	54,97,847	56,76,495	
0	Paid-up Debt Capital/Outstanding Debt*	16.21%	12.74%	16.21%	12.74%	11.93%			and the second second			-166 bps YoY
1	Outstanding Redeemable Preference Shares	-	1								a second second	GROSS
2	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30						NPA
3	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -				12.20			4.52	45.00	12.06	15.48	
	1. Basic (in ₹):	5.53	4.44	14.48	11.79 11.79	14.90 14.90	5.79 5.79	4.59 4.59	15.26 15.26	12.00	15.48	0.85%
	2. Diluted (in ₹):	5.53	4.44	14.48	11.79	14.90	50		50	50	50	-56 bps YoY
4	Capital Redemption Reserve	~·		<u>- 1</u>	-		50	50	-	50		and the second se
5	Debenture Redemption Reserve		-	Net Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	NET NPA
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	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	MOT Applicable	Not Applicable	Nor Applicable	Not Applicable	i torr uppricable	and the second s		

Notes: 1. The above is an extract of the detailed format of Quarterly / Nine Months 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 / Nine Months 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.bseindia.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: https://www.nseindia.com and BSE: https://www.nseindia.com)



a life metation relation to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

Dank