

बैंक ऑफ़ इंडिया  
Bank of India



संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:154

दिनांक Date: 30.07.2025

<b>Scrip Code: BANKINDIA</b>	<b>Scrip Code: 532149</b>
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  
Unaudited (Reviewed) Financial Results for the  
1<sup>st</sup> Quarter ended 30<sup>th</sup> June, 2025.**

Pursuant to Regulation 47(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose copies of the Newspaper publication of Unaudited (Reviewed) Financial Results for the 1<sup>st</sup> Quarter ended 30<sup>th</sup> June, 2025 published in the Newspaper - Business Standard English & Hindi edition, Mint, The Indian Express, Financial Express, Economic Times & Marathi Newspaper - Loksatta on 30<sup>th</sup> June, 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-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051  
Head Office: Investor Relations Cell, Star House - I, 8<sup>th</sup> 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



mobile  
Omni Neo Bank



Internet Banking



Credit Card



Home Loan



PM Vidyaxmi Scheme



Gold Loan



Retail Loans



MSME Loans



Business Mix  
₹15,06,142 Cr  
10.37% YoY

Gross Advance  
₹6,72,444 Cr  
12.02% YoY

RAM Advance  
₹3,28,048 Cr  
16.69% YoY

Net Profit  
₹2,252 Cr  
32.27% YoY

Gross NPA  
2.92%  
-170 bps YoY

Net NPA  
0.75%  
-24 bps YoY

MUMBAI | WEDNESDAY, 30 JULY 2025 **Business Standard**

**BOI**



### Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter ended 30<sup>th</sup> June 2025

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Year ended	Quarter ended		Year ended
		30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	20,51,829	18,24,002	79,81,992	20,67,762	18,38,365	80,41,244
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,91,330	2,38,405	12,43,444	3,02,341	2,57,604	12,76,714
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,91,330	2,38,405	12,43,444	2,50,461	2,57,604	12,76,714
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,25,212	1,70,273	9,21,902	1,82,956	1,88,828	9,54,828
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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138			67,85,027
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	22,06,574	21,87,466	22,02,955
9	Net Worth	66,86,230	56,85,045	66,05,857	68,36,318	58,67,507	68,15,829
10	Paid-up Debt Capital/ Outstanding Debt *	19.46%	11.45%	20.06%			
11	Outstanding Redeemable Preference Shares	-	-	-			
12	Debt Equity Ratio *	0.57	0.32	0.58			
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -						
	1. Basic (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
	2. Diluted (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
14	Capital Redemption Reserve	-	-	-	50	50	50
15	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17							

\* 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 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 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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- 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  
Date : 29/07/2025

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



**Bank of India**

Relationship beyond banking



**Business Mix**  
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10.37% YoY

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₹ in Lakh

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7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138			67,85,027
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Managing Director & CEO

Sd/-  
(M. R. Kumar)  
Chairman



**Bank of India**

*Relationship beyond banking*





**mobile**  
Omni Neo Bank



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प्राश म



स्वाक्षरी  
(एम. आर. कुमार)

बैंक ऑफ इंडिया

**नातं बँकिंग पलिकडचं**

निव्वळ एनपीए  
0.75%

**मौकसत्ता**  
**बीओआय**

30 जून 2025 रोजी समाप्त तिमाही अलेखापरीक्षित / पुनरावलोकित वित्तीय निष्कर्ष (स्टॅंडअलोन आणि समग्र)

अनु. क्र.	वर्णनात्मक	स्टॅंडअलोन			समग्र		
		संपलेली तिमाही		संपलेले वर्ष	संपलेली तिमाही		संपलेले वर्ष
		30.06.2025 (पुनरावलोकित)	30.06.2024 (पुनरावलोकित)	31.03.2025 (लेखापरीक्षित)	30.06.2025 (पुनरावलोकित)	30.06.2024 (पुनरावलोकित)	31.03.2025 (लेखापरीक्षित)
1.	कामकाजातून एकूण उत्पन्न	20,51,829	18,24,002	79,81,992	20,67,762	18,38,365	80,41,244
2.	कालावधीसाठी निव्वळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्व)	2,91,330	2,38,405	12,43,444	3,02,341	2,57,604	12,76,714
3.	कालावधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	2,91,330	2,38,405	12,43,444	2,50,461	2,57,604	12,76,714
4.	कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	2,25,212	1,70,273	9,21,902	1,82,956	1,88,828	9,54,828
5.	कालावधीचे एकूण सर्वसमावेशक 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
7.	राखीव (पुनर्मुल्यांकन राखीव वगळून) मागील वर्षाच्या लेखापरीक्षित तालबंदीत दाखवल्याप्रमाणे			65,78,138			67,85,027
8.	सिव्युरीटीज प्रिमियम अकाउंट	20,28,559	20,28,559	20,28,559	22,06,574	21,87,466	22,02,955
9.	निव्वळ मूल्य	66,86,230	56,85,045	66,05,857	68,36,318	58,67,507	68,15,829
10.	भरणा केलेले डेब्ट भांडवल/धकित डेब्ट*	19.46%	11.45%	20.06%			
11.	धकित परिवर्तनीय प्राधान्यतः समभाग	-	-	-			
12.	डेब्ट इक्विटी रेशो*	0.57	0.32	0.58			
13.	प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -						
	1. मूलभूत (₹ मध्ये):	4.95	3.74	20.25	4.02	4.15	20.97
	2. सौम्यीकृत (₹ मध्ये):	4.95	3.74	20.25	4.02	4.15	20.97
14.	कॅपिटल रीडम्प्शन राखीव	-	-	-	50	50	50
15.	डिबेंचर्स रीडम्प्शन राखीव	-	-	-	-	-	-
16.	डेब्ट सर्विस कवरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
17.	इंटररेस्ट सर्विस कवरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही

\*डेब्ट म्हणजे एक वर्षापेक्षा अधिक काळ मुदतपूर्वी बाकी असणारी लवकर तसतशी शक्यतो देय राहणारे ठीक ठीक

\*डेब्ट म्हणजे एक वर्षपेक्षा अधिक काळ मुदतपूर्ती बाकी असणारी उधार उसनवारी. धकबाकी डेब्ट म्हणजे बँकेची एकूण उसनवारी.

सूचना:

1. सेबीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्वये स्टॉक एक्सचेंजसकडे सादर करण्यात आलेल्या तिमाही वित्तीय निष्कर्षांचा सविस्तर नमुना स्टॉक एक्सचेंजसच्या वेबसाईटवर (बी.एस.ई.: <https://www.bseindia.com>) आणि (एन.एस.ई.: <http://www.nseindia.com>) येथे आणि बँकेच्या वेबसाईटवर (<https://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 एक्सचेंजस (नॅशनल स्टॉक एक्सचेंज आणि बॉम्बे स्टॉक एक्सचेंज) वर केले आहेत आणि ते पुढील यूआरएल (एन.एस.ई.: <https://www.nseindia.com>) आणि बी.एस.ई.: <https://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.

स्वाक्षरी  
(एम. आर. कुमार)



निष्कर्षासाठी स्कॅन करा

बैंक ऑफ इंडिया

नातं बँकिंग पलिकडचं

400 051. बैंक ऑफ इंडिया लिमिटेड, प्लॉट नंबर 1, फिरोज शाह कोटला, नया दिल्ली 110055 | एमएचडी बैंक लिमिटेड, प्लॉट नंबर 1, फिरोज शाह कोटला, नया दिल्ली 110055 | टोल फ्री क्रमांक: 1800 220 229 / 1800 103 1905 | वेब साइट: [www.bankofindia.co.in](http://www.bankofindia.co.in) |      हर पक्षी को जग



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Shishu-Mudra Loan

Vehicle Loan

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₹ in Lakh

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Notes:

- The above is an extract of the detailed format of quarterly 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 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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- 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  
Date : 29/07/2025

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



Bank of India  
Relationship beyond banking



BOI mobile  
Banking

Internet Banking

Credit Card

Home Loan

PM Vidyalaxmi Scheme

Gold Loan

Retail Loans

MSME Loans

Shishu-Mudra Loan

Vehicle Loan

Personal Loan

BOI Digital Products

e-Smart Dairy

Business Loan

Gold Loan

WEDNESDAY, 30 JULY 2025  
MUMBAI

mint  
LIVEMINT.COM

BOI



Business Mix  
₹15,06,142 Cr  
10.37% YoY

Gross Advance  
₹6,72,444 Cr  
12.02% YoY

RAM Advance  
₹3,28,048 Cr  
16.69% YoY

Net Profit  
₹2,252 Cr  
32.27% YoY

Gross NPA  
2.92%  
-170 bps YoY

Net NPA  
0.75%  
-24 bps YoY

## Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter ended 30<sup>th</sup> June 2025

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Year ended	Quarter ended		Year ended
		30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	20,51,829	18,24,002	79,81,992	20,67,762	18,38,365	80,41,244
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,91,330	2,38,405	12,43,444	3,02,341	2,57,604	12,76,714
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,91,330	2,38,405	12,43,444	2,50,461	2,57,604	12,76,714
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,25,212	1,70,273	9,21,902	1,82,956	1,88,828	9,54,828
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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138			67,85,027
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	22,06,574	21,87,466	22,02,955
9	Net Worth	66,86,230	56,85,045	66,05,857	68,36,318	58,67,507	68,15,829
10	Paid-up Debt Capital/ Outstanding Debt *	19.46%	11.45%	20.06%			
11	Outstanding Redeemable Preference Shares						
12	Debt Equity Ratio *	0.57	0.32	0.58			
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -						
	1. Basic (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
	2. Diluted (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
14	Capital Redemption Reserve				50	50	50
15	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Interest Service Coverage Ratio	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:

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Date : 29/07/2025

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Bank of India

Relationship beyond banking

Head Office: Star House, C-5, G-Block, Bandra Kuria Complex, Bandra (East), Mumbai - 400 051. To avail Retail Loans, just give a Missed Call on 8010968305 | To avail SME Loans, just give a Missed Call on 8010968334 | Toll free No. 1800 220 220 / 1800 103 1908 | Visit: [www.bankofindia.co.in](https://www.bankofindia.co.in) | Follow us on

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इंटरनेट लेन-देन



क्रेडिट कार्ड



आवास ऋण



प्रधानमंत्री  
विद्यालक्ष्मी योजना



स्वर्ण ऋण



खुदरा ऋण



एमएसएमई ऋण



वाहन ऋण



वैयक्तिक ऋण



बीओआई डिजिटल  
उत्पाद

ई-स्मार्ट  
डेयरी

स्वर्ण ऋण



कारोबार ऋण

कारोबार मिश्र  
₹15,06,142 करोड़  
10.37% वर्ष-दर-वर्ष

सकल अग्रिम  
₹6,72,444 करोड़  
12.02% वर्ष-दर-वर्ष

आरएएम अग्रिम  
₹3,28,048 करोड़  
16.69% वर्ष-दर-वर्ष

निवल लाभ  
2,252 करोड़  
32.27% बीपीएस  
वर्ष-दर-वर्ष

सकल एनपीए  
2.92%  
-170 बीपीएस  
वर्ष-दर-वर्ष

निवल एनपीए  
0.75%  
-24 बीपीएस  
वर्ष-दर-वर्ष

बीओआई



मुंबई | बुधवार, 30 जुलाई 2025

बिज़नेस स्टैंडर्ड

### 30<sup>th</sup> जून 2025 तिमाही के लिए अलेखापरीक्षित/समीक्षित वित्तीय परिणाम (स्टैंडअलोन और समेकित)

₹ लाखों में

क्र.सं.	विवरण	स्टैंडअलोन			समेकित		
		समाप्त तिमाही		समाप्त वर्ष	समाप्त तिमाही		समाप्त वर्ष
		30.06.2025 (समीक्षित)	30.06.2024 (समीक्षित)	31.03.2025 लेखापरीक्षित	30.06.2025 (समीक्षित)	30.06.2024 (समीक्षित)	31.03.2025 लेखापरीक्षित
1.	परिचालनों से कुल आय	20,51,829	18,24,002	79,81,992	20,67,762	18,38,365	80,41,244
2.	अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, अपवादात्मक और/या असाधारण मदों के पश्चात)	2,91,330	2,38,405	12,43,444	3,02,341	2,57,604	12,76,714
3.	अवधि हेतु निवल लाभ/(हानि) कर पूर्व, (अपवादात्मक और/या असाधारण मदों के पश्चात)	2,91,330	2,38,405	12,43,444	2,50,461	2,57,604	12,76,714
4.	अवधि हेतु निवल लाभ/(हानि) कर पश्चात, (अपवादात्मक और/या असाधारण मदों के पश्चात)	2,25,212	1,70,273	9,21,902	1,82,956	1,88,828	9,54,828
5.							
6.	चुक्ता इविट्टी शेयर पूंजी	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			67,85,027
8.	प्रतिभूति प्रीमियम खाता	20,28,559	20,28,559	20,28,559	22,06,574	21,87,466	22,02,955
9.	निवल मालियत	66,86,230	56,85,045	66,05,857	68,36,318	58,67,507	68,15,829
10.	चुक्ता कर्ज पूंजी/बकाया कर्ज*	19.46%	11.45%	20.06%			
11.	बकाया मोघनीय अधिमानी शेयर	-	-	-			
12.	कर्ज इविट्टी अनुपात*	0.57	0.32	0.58			
13.	प्रति शेयर आय (प्रत्येक ₹10/-के) (जारी व बंद किए गए परिचालनों के लिए)						
	1. मूल (₹ में)	4.95	3.74	20.25	4.02	4.15	20.97
	2. अनुकूल (₹ में)	4.95	3.74	20.25	4.02	4.15	20.97
14.	पूँजी मोचन आरक्षित निधि	-	-	-	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
17.	भ्याज चुकौती कवरेज अनुपात	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 :

- उपर्युक्त सेबी (सूचीकरण बाध्यताएं एवं प्रकटन आवश्यकताएं) विनियमन, 2016 के विनियम 33 और विनियम 52 के तहत स्टॉक एक्सचेंजों में दायर तिमाही वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही 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.: <https://www.nseindia.com> तथा बी.एस.ई.: <https://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।

हस्ता.  
स्थान: मुंबई  
दिनांक: 29/07/2025 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

रिशतों की जमापूँजी



mobile  
Crédit Neo Bank



Internet Banking



Credit Card



Home Loan



PM Vidyaxmi Scheme



Gold Loan



Retail Loans



MSME Loans



FINANCIAL EXPRESS

WEDNESDAY, JULY 30, 2025

BOI



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32.27% YoY

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2.92%  
-170 bps YoY

Net NPA  
0.75%  
-24 bps YoY

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter ended 30<sup>th</sup> June 2025

₹ in Lakh

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Year ended	Quarter ended		Year ended
		30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	20,51,829	18,24,002	79,81,992	20,67,762	18,38,365	80,41,244
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,91,330	2,38,405	12,43,444	3,02,341	2,57,604	12,76,714
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4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,25,212	1,70,273	9,21,902	1,82,956	1,88,828	9,54,828
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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year			65,78,138			67,85,027
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	22,06,574	21,87,466	22,02,955
9	Net Worth	66,86,230	58,85,045	66,05,857	68,36,318	58,67,507	68,15,829
10	Paid-up Debt Capital/ Outstanding Debt *	19.46%	11.45%	20.06%			
11	Outstanding Redeemable Preference Shares						
12	Debt Equity Ratio *	0.57	0.32	0.58			
Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -							
13	1. Basic (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
	2. Diluted (in ₹):	4.95	3.74	20.25	4.02	4.15	20.97
14	Capital Redemption Reserve				50	50	50
15	Debt Service Coverage Ratio	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
17	Interest Service Coverage Ratio	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 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 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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Place : Mumbai  
Date : 29/07/2025

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Executive Director

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