

संदर्भ क्र. Ref. No.:HO:IRC:SD:2022-23: 76

दिनांक Date: 25/05/2022

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

प्रिय महोदय/महोदया Dear Sir / Madam,

**Submission of Copies of Newspaper Advertisement in r/o Audited Financial Results for the year ended 31<sup>st</sup> March, 2022.**

Pursuant to Regulation 47(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose the copies of the publication of Financial Results for the year ended 31<sup>st</sup> March, 2022 published in the Newspapers on 25<sup>th</sup> May, 2022.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Rajesh V Upadhya)

कंपनी सचिव Company Secretary

Classification: Confidential Sub-Classification: Finance Confidential

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बान्द्रा कुर्ला संकुल, बान्द्रा 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





बँक ऑफ इंडिया

(भारत सरकारचा उपक्रम)  
नात बँकेचा पालिकडचं

Bank of India

(A Govt. of India Undertaking)  
Relationship beyond banking

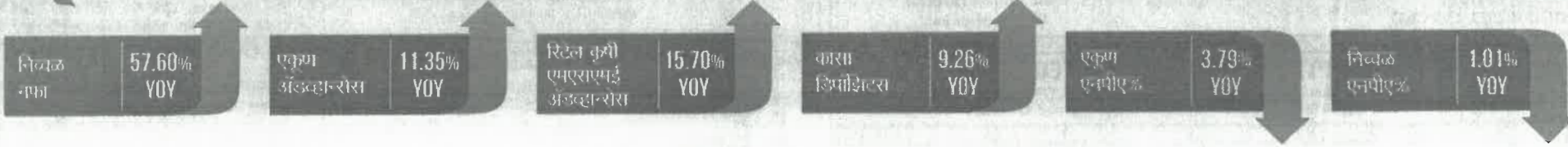
लोकसत्ता

WWW.LOKSATTA.COM

मुंबई, बुधवार, २५ मे २०२२\*

वाढता विश्वास... वाढते नातेसंबंध.

बँक ऑफ इंडिया आपल्या ग्राहक आणि हितधारकांचे त्यांच्या अमर्याद पाठिंब्याबद्दल आभारी आहे.



बीओआय

अनेक कर्ज, एकच बँक  
बँक ऑफ इंडिया

बीओआय स्टार गृह कर्ज

बीओआय स्टार वाहन कर्ज

बीओआय स्टार सुवर्ण कर्ज

किसान क्रेडिट कार्ड

स्टार एसएचजी लोन

स्टार अॅग्री इन्फ्रा लोन

स्टार अॅसेट बँक लोन

स्टार डॉक्टर प्लस स्कीम

शासन पुरस्कृत योजना

पंतप्रधान मुद्रा योजना

स्टॅण्ड अप इंडिया

31 मार्च, 2022 रोजी संपलेल्या तिमाही/वार्षिक (स्टँडअलोन आणि समग्र) लेखापरीक्षित वित्तीय निष्कर्ष

(₹ लाखों मध्ये)

अ. क्र.	वर्णना	स्टँडअलोन				समग्र			
		संपूर्ण तिमाही		वार्षिक		संपूर्ण तिमाही		वार्षिक	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021	31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	कामकाजातून एकूण उत्पन्न (निव्वळ)	11,44,346	11,15,553	45,95,456	47,44,131	11,55,331	11,25,255	46,29,146	47,75,038
2	कालवधीसाठी निव्वळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींप्रति)	92,505	26,333	5,56,675	3,23,672	96,473	29,127	5,57,365	3,27,781
3	कालवधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींप्रति)	92,505	26,333	5,56,675	3,23,672	96,473	29,127	5,57,365	3,27,781
4	कालवधीसाठी निव्वळ नफा/(तोटा) करप्रक्षत (अपवादात्मक आणि/किंवा असाधारण बाबींप्रति)	60,627	25,019	3,40,470	2,16,030	68,814	8,315	3,49,257	2,08,275
5	कालवधीचे एकूण सर्वसमावेशक उत्पन्न (ज्यात कालवधीचा नफा/(तोटा) (करप्रक्षत) आणि अन्य सर्वसमावेशक उत्पन्न (करप्रक्षत) समाविष्ट आहे)	टीप 2 वहा				टीप 2 वहा			
6	भरणा झालेले समभाग भांडवल	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766
7	राखीव (घनमूल्यवान राखीव वगळून)	-	-	44,10,032	36,15,613	-	-	45,43,582	37,39,795
8	सिख्युरिटीज प्रिमियम अकाउंट	16,25,453	11,54,938	16,25,453	11,54,938	16,82,605	12,12,090	16,82,605	12,12,090
9	निव्वळ मूल्य	36,93,309	27,61,074	36,93,309	27,61,074	38,17,787	28,73,816	38,17,787	28,73,816
10	भरणा केलेले डेब्ट भांडवल/धकबाकी डेब्ट*	28.59	25.73	28.59	25.73	-	-	-	-
11	धकबाकी परिवर्तनीय प्राधान्यतः समभाग	-	-	-	-	-	-	-	-
12	डेब्ट इकिटी रेशो*	0.23	0.30	0.23	0.30	-	-	-	-
13	प्रति समभाग निव्वळत (प्रत्येकी ₹ 10 च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -								
	1. मूलभूत (₹ मध्ये):	1.48	0.76	8.84	6.59	1.68	0.25	9.07	6.36
	2. सौख्यीकृत (₹ मध्ये):	1.48	0.76	8.84	6.59	1.68	0.25	9.07	6.35
14	कॅपिटल रीडम्पशन राखीव	-	-	-	-	50	50	50	50
15	डिबेंचर्स रीडम्पशन राखीव	-	-	-	-	-	-	-	-

\*डेब्ट म्हणजे एक वर्षांपेक्षा जास्त काळ मुदतपूर्वी बाकी असणारी उधार उसनवारी. धकबाकी डेब्ट म्हणजे बँकेची एकूण उसनवारी.

सूचना:

- संस्थेच्या (सूचीकरण इच्छे आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्वये स्टॉक एक्सचेंजचे सदस्यत्व प्राप्त करून घ्यावे लागेल. संपलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा सारांश देण्यात आला आहे. संपलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा सविस्तर नमुना स्टॉक एक्सचेंजच्या वेबसाईटवर (BSE: [www.bseindia.com](http://www.bseindia.com) आणि NSE: [www.nseindia.com](http://www.nseindia.com)) येथे आणि बँकेच्या वेबसाईटवर (<https://www.bankofindia.co.in>) येथे उपलब्ध आहे.
- एकूण सर्वसमावेशक उत्पन्न आणि अन्य सर्वसमावेशक उत्पन्नासंबंधी माहिती दिलेली नाही कारण Ind AS अद्ययावत बँकांसाठी लागू नाही.
- संचालक मंडळाने 24.05.2022 रोजी झालेल्या बैठकीत प्रत्येकी रु. 10 च्या दर्शनी मूल्यावर रु. 2.00 प्रति इकिटी शेअर (20%) च्या लाभांसाठी शिफारस केली आहे, जी वार्षिक सर्वसाधारण सभेत भागधारकांच्या मान्यतेच्या अधीन आहे.

वित्तीय संबंध विभाग  
स्थान: मुंबई  
दिनांक: 24 मे, 2022

मोनिका कालिया  
कार्यकारी संचालक

एम. कार्तिकेयन  
कार्यकारी संचालक

स्वरूप दासगुप्ता  
कार्यकारी संचालक

पी. आर. राजगोपाल  
कार्यकारी संचालक

ए. के. दास  
व्यवस्थापकीय संचालक व सीईओ

बँक ऑफ इंडिया

नात बँकेचा पालिकडचं



Growing Trust... Growing Relationships.

Bank of India thanks its customers and stakeholders for their unstinted support.

NET PROFIT 57.60% YOY

GROSS ADVANCES 11.35% YOY

RAM ADVANCES 15.70% YOY

CASA DEPOSITS 9.26% YOY

GROSS NPA% 3.79% YOY

NET NPA% 1.01% YOY

BOI  
Many Loans, One Bank.  
Bank of India.

AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER / YEAR ENDED 31<sup>ST</sup> MARCH, 2022 (₹ in Lakh)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		31.03.2022 (Audited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Total Income from Operations (Net)	11,44,346	11,15,553	45,95,456	47,44,131	11,55,331	11,25,255	46,29,146	47,75,038
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	92,505	26,333	5,56,675	3,23,672	96,473	29,127	5,57,365	3,27,781
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	92,505	26,333	5,56,675	3,23,672	96,473	29,127	5,57,365	3,27,781
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	60,627	25,019	3,40,470	2,16,030	68,814	8,315	3,49,257	2,08,275
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period after tax) and Other Comprehensive Income (after tax)]	Refer Note 2				Refer Note 2			
6	Paid-up Equity Share Capital	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766
7	Reserves (excluding Revaluation Reserve)			44,10,032	36,15,613			45,43,582	37,39,795
8	Securities Premium Account	16,25,453	11,54,938	16,25,453	11,54,938	16,82,605	12,12,090	16,82,605	12,12,090
9	Net Worth	36,93,309	27,81,074	36,93,309	27,81,074	48,17,787	28,73,816	38,17,787	28,73,816
10	Paid-up Debt Capital/ Outstanding Debt*	28.59	25.73	28.59	25.73				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio*	0.23	0.30	0.23	0.30				
13	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) -								
	1. Basic (in ₹):	1.48	0.76	8.84	6.59	1.68	0.25	9.07	6.36
	2. Diluted (in ₹):	1.48	0.76	8.84	6.59	1.68	0.25	9.07	6.35
14	Capital Redemption Reserve	-	-	-	-	50	50	50	50
15	Debenture Redemption Reserve	-	-	-	-	-	-	-	-

BOI STAR HOME LOAN

BOI STAR VEHICLE LOAN

BOI STAR GOLD LOAN

KISAN CREDIT CARD

STAR SHG LOAN

STAR AGRI INFRA LOAN

STAR ASSET BACKED LOAN

STAR DOCTOR PLUS SCHEME

GOVT SPONSORED SCHEMES

PRIME MINISTER MUDRA YOJANA

STAND UP INDIA

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

Notes:

The copy is an extract of the detailed format of Quarterly/Annual 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 / Annual Financial Results are available on the Stock Exchange websites (BSE: <http://www.bseindia.com> and NSE: <http://www.nseindia.com>) and the website of the Bank (<http://www.bankofindia.co.in>).

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

The Board of Directors recommended a dividend of ₹2.00 per equity share (20%) of face value of ₹10/- each at their meeting held on 24.05.2022 subject to approval of shareholders in the Annual General Meeting.

Place: Mumbai  
Date: 25 May 2022

Monika Kalra  
Executive Director

M. Karthikeyan  
Executive Director

Swarup Dasgupta  
Executive Director

P. R. Rajagopal  
Executive Director

A. K. Das  
Managing Director & CEO



NET PROFIT 57.60% YOY

GROSS ADVANCES 11.35% YOY

RAM ADVANCES 15.70% YOY

CASA DEPOSITS 9.20% YOY

GROSS NPA% 3.79% YOY

NET NPA% 1.01% YOY

Many Loans, One Bank. Bank of India

**AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER / YEAR ENDED 31<sup>ST</sup> MARCH, 2022 (₹ in Lakh)**

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
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5	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)	Refer Note 2				Refer Note 2			
6	Paid-up Equity Share Capital	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766	4,10,431	3,27,766
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10	Paid-up Debt Capital/ Outstanding Debt*	28.59	25.73	28.59	25.73	-	-	-	-
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-	-	-
12	Debt Equity Ratio*	0.23	0.30	0.23	0.30	-	-	-	-
13	Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) -								
	1. Basic (in ₹):	1.48	0.76	8.84	6.59	1.68	0.25	9.07	6.36
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14	Capital Redemption Reserve	-	-	-	-	50	50	50	50
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\*Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

Notes:

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Place: Mumbai | Date: 24<sup>th</sup> May, 2022

Monika Kalia | Executive Director

M. Karthikeyan | Executive Director

Swarup Dasgupta | Executive Director

P. R. Rajagopal | Executive Director

A. K. Das | Managing Director & CEO

**Bank of India**  
Relationship beyond banking

Head Office: Star House, C-5, G-Block, Bandra Kurla 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  
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