

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
3rd Quarter ended 31st December, 2024.**

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), Financial 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



- आसान खाता प्रबंधन
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- मीयादी जमा / बचत खाता ऑनलाइन खोलें
- म्यूचुअल फंड / आईपीओ / गोल्ड बॉन्ड में निवेश करें
- जीवन और स्वास्थ्य बीमा खरीदें

एंड्रॉयड और आईओएस उपयोगकर्ता क्यूआर कोड को स्कैन कर
बीओआई ओमनी नियो बैंक ऐप डाउनलोड कर सकते हैं



बीओआई

कुल
कारोबार
₹14,46,295 करोड़
13.62% वर्ष-दर-वर्ष

वैश्विक जमा
₹7,94,788 करोड़
12.29% वर्ष-दर-वर्ष

वैश्विक अग्रिम
₹6,51,507 करोड़
15.30% वर्ष-दर-वर्ष

आरएएम अग्रिम
₹3,12,132 करोड़
18.96% वर्ष-दर-वर्ष

निवल लाभ
₹6,593 करोड़
34.62% वर्ष-दर-वर्ष

3.69%
-166 बीपीएस वर्ष-दर-वर्ष
सकल एनपीए

0.85%
-56 बीपीएस वर्ष-दर-वर्ष
निवल एनपीए

31 दिसंबर, 2024 को समाप्त तिमाही/नौमाही के लिए अलेखापरीक्षित/समीक्षित वित्तीय परिणाम (स्टैंडअलोन और समेकित)

₹ लाखों में

क्र. सं.	विवरण	स्टैंडअलोन					समेकित				
		समाप्त तिमाही		समाप्त नौमाही		समाप्त वर्ष	समाप्त तिमाही		समाप्त नौमाही		समाप्त वर्ष
		31.12.2024 (समीक्षित)	31.12.2023 (समीक्षित)	31.12.2024 (समीक्षित)	31.12.2023 (समीक्षित)	31.03.2024 (लेखापरीक्षित)	31.12.2024 (समीक्षित)	31.12.2023 (समीक्षित)	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
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	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
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 हैं]	नोट 3 का संदर्भ लें।					नोट 3 का संदर्भ लें।				
6	चुकता इकिटी 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
7	पिछले वर्ष की लेखापरीक्षित बैलेंस शीट में दर्शाए अनुसार रिजर्व (पुनर्मूल्यांकन रिजर्व को छोड़कर)					57,50,856					59,15,264
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
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%					
11	बकाया प्रतिदेय अधिमानी शेयर	-	-	-	-	-					
12	कर्ज इकिटी अनुपात	0.56	0.30	0.56	0.30	0.30					
13	प्रति शेयर आय (प्रत्येक ₹ 10/- के) (जारी एवं बंद किए गए परिचालनों के लिए)										
	1. मूल (₹ में) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48
	2. तनुकृत (₹ में) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48
14	पूंजी मोचन आरक्षित निधि	-	-	-	-	-	50	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	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	लागू नहीं	लागू नहीं

*कर्ज एक वर्ष से अधिक की अवधि पर परिष्कृत अवधि वाली उधार राशियां दर्शाता है। बकाया कर्ज बैंक की कुल उधार राशियां दर्शाता है।

नोट: 1. उपर्युक्त सेबी (सूचीकरण बाध्यताएं एवं प्रकटन आवश्यकताएं) विनियमन, 2015 के विनियम 33 तथा विनियम 52 के तहत स्टॉक एक्सचेंजों में दायर तिमाही/नौमाही के वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही/नौमाही 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। यहाँ 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 एक्सचेंज (नेशनल स्टॉक एक्सचेंज और बैंड्रे स्टॉक एक्सचेंज) को विस्तृत जानकारी दी गई है, और देखने के लिए यूआरएल (NSE: <https://www.nseindia.com> और BSE: <https://www.bseindia.com>) का प्रयोग किया जा सकता है।

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



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Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2024 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		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)
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
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
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	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					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
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%					
11	Outstanding Redeemable Preference Shares										
12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (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	-	-	-	-	-	-	-	-	-	-
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	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: 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>)

3. 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

TOTAL BUSINESS
₹14,46,295 Crore
13.62% YoY

GLOBAL DEPOSITS
₹7,94,788 Crore
12.29% YoY

GLOBAL ADVANCES
₹6,51,507 Crore
15.30% YoY

RAM ADVANCES
₹3,12,132 Crore
18.96% YoY

NET PROFIT
₹6,593 Crore
34.62% YoY

3.69%
-166 bps YoY

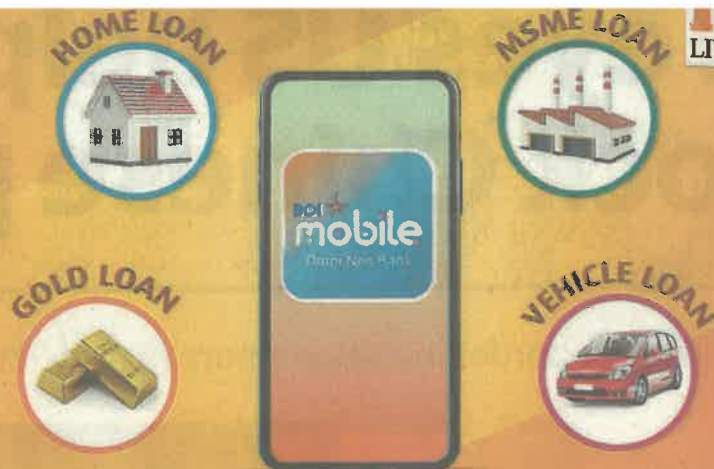
GROSS NPA

0.85%
-56 bps YoY

NET NPA



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LIVEMINT.COM SATURDAY, 25 JANUARY 2025 MUMBAI



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Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2024 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		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)
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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 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	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					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
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10	Paid-up Debt Capital/Outstanding Debt*	16.21%	12.74%	16.21%	12.74%	11.93%					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48
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14	Capital Redemption Reserve	-	-	-	-	-	50	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	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	Not Applicable	Not Applicable

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

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NET NPA

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2024 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		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)
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
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
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	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					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
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%					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (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	-	-	-	-	-	-	-	-	-	-
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	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: 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.

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>)

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



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बीओआय मोबाइल ओम्नी निओ बँक अॅप सह

तुमची स्वप्ने सहज
साकार करा.



★ मुंबई, शनिवार, २५ जानेवारी २०२५



- खात्यांचे सहज व्यवस्थापन करा
- 24x7 निधी हस्तांतरण
- मुदत ठेव / बचत खाते ऑनलाइन उघडा
- म्युच्युअल फंड / आयपीओ / गोल्ड बाँडमध्ये गुंतवणूक करा
- जीवन आणि आरोग्य विमा खरेदी करा



Android आणि IOS साठी बीओआय मोबाइल ओम्नी
निओ बँक अॅप स्कॅन करा आणि डाउनलोड करा

31 डिसेंबर 2024 रोजी संपलेल्या तिमाही / नऊमाहीसाठी अलेखापरीक्षित / पुनरावलोकीत वित्तिय निष्कर्ष (स्टँडअलोन आणि समग्र)

₹ लाखां मध्ये

अनु. क्र.	तपशील	स्टँडअलोन				समग्र					
		संपलेली तिमाही		संपलेली नऊमाही		संपलेली तिमाही		संपलेली नऊमाही		संपलेली वर्ष	
		31.12.2024 (पुनरावलोकीत)	31.12.2023 (पुनरावलोकीत)	31.12.2024 (पुनरावलोकीत)	31.12.2023 (पुनरावलोकीत)	31.03.2024 (लेखापरीक्षित)	31.12.2024 (पुनरावलोकीत)	31.12.2023 (पुनरावलोकीत)	31.12.2024 (पुनरावलोकीत)	31.12.2023 (पुनरावलोकीत)	31.03.2024 (लेखापरीक्षित)
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
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	कालावधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	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	कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	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 [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	4,55,341	4,55,341
7	राखीव (पुनर्मूल्यांकन राखीव वगळून). मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखवल्याप्रमाणे					57,50,856					59,15,264
8	सिक्युरिटीज 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
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
10	भरणा केलेले डेब्ट भांडवल/धकबाकी डेब्ट*	16.21%	12.74%	16.21%	12.74%	11.93%					
11	धकबाकी परिवर्तनीय प्राधान्यतः समभाग	-	-	-	-	-					
12	डेब्ट इक्विटी रेशो*	0.56	0.30	0.56	0.30	0.30					
13	प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -										
	1. मूलभूत (₹ मध्ये) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48
	2. सौम्यीकृत (₹ मध्ये) :	5.53	4.44	14.48	11.79	14.90	5.79	4.59	15.26	12.06	15.48
14	कॅपिटल रीडम्प्शन राखीव	-	-	-	-	-	50	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	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	लागू नाही	लागू नाही

व्यवसाय
₹14,46,295 कोटी
13.62% YoY

जागतिक जमा
₹7,94,788 कोटी
12.29% YoY

जागतिक अग्रिम
₹6,51,507 कोटी
15.30% YoY

आरएएम अग्रिम
₹3,12,132 कोटी
18.96% YoY

निव्वळ नफा
₹6,593 कोटी
34.62% YoY

3.69%
-166 bps YoY

0.85%
-56 bps YoY

निव्वळ एनपीए

*डेब्ट म्हणजे एक वर्षापेक्षा जास्त 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 एक्सचेंजेसकडे सादर करण्यात आलेल्या तिमाही / नऊमाही वित्तिय निष्कर्षांचा सारांश देण्यात आला आहे. संपलेल्या तिमाही / नऊमाही वित्तिय निष्कर्षांचा सविस्तर 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 एक्सचेंज (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.



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BUSINESS
₹14,46,295 Crore
13.62% YoY

GLOBAL DEPOSITS
₹7,94,788 Crore
12.29% YoY

GLOBAL ADVANCES
₹6,51,507 Crore
15.30% YoY

RAM ADVANCES
₹3,12,132 Crore
18.96% YoY

NET PROFIT
₹6,593 Crore
34.62% YoY

3.69%
-166 bps YoY

GROSS NPA

0.85%
-56 bps YoY

NET NPA

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2024 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		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)
1	Total Income from Operations	19,95,690	16,41,110	58,06,942	48,89,131	66,80,434	20,09,768	16,52,082	58,47,890	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
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	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					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
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10	Paid-up Debt Capital/Outstanding Debt*	16.21%	12.74%	16.21%	12.74%	11.93%					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio*	0.56	0.30	0.56	0.30	0.30					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (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	-	-	-	-	-	-	-	-	-	-
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	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: 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>)

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



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