

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26: 394

दिनांक Date: 22.01.2026

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
Unaudited (Reviewed) Financial Results for the
3rd Quarter ended 31st December, 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 3rd Quarter ended 31st December, 2025 published in the Newspaper - Business Standard English & Hindi edition, Mint, The Indian Express, Financial Express, Economic Times & Marathi Newspaper - Loksatta on 22nd January, 2026.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Rajesh V Upadhyaya)
कंपनी सचिव Company Secretary

Alert Today. Secure Tomorrow.

BOI

Business Standard

MUMBAI | THURSDAY, 22 JANUARY 2025

Beware of scams like
digital arrest, APK attachments
and online investment schemes.

BOI Initiative

TOTAL
BUSINESS
₹16,27,601
Crore
12.54% YoY

GROSS
ADVANCES
₹7,40,314
Crore
13.63% YoY

RAM
ADVANCES
₹3,68,242
Crore
18.05% YoY

NET
PROFIT
₹7,511
Crore
13.93%YoY

GROSS NPA
2.26%
-143 bps YoY

NET NPA
0.60%
-25 bps YoY

Audited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2025 ₹ in Lakh

Particulars	Standalone					Consolidated				
	Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
Total Income from Operations	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	10,17,109	9,26,153	12,76,714
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	9,65,228	9,26,153	12,76,714
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,70,467	2,51,669	7,51,136	6,59,311	9,21,902	2,81,229	2,63,670	7,21,854	6,94,631	9,54,828
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				
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
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					65,78,138					67,85,027
Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
Net Worth	72,17,044	62,36,431	72,17,044	62,36,431	66,05,857	73,83,333	64,35,321	73,83,333	64,35,321	68,15,829
Paid-up Debt Capital/Outstanding Debt*	32.38%	16.21%	32.38%	16.21%	20.06%					
Outstanding Redeemable Preference Shares	-	-	-	-	-					
Debt Equity Ratio*	0.83	0.56	0.83	0.56	0.58					
Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
1. Basic (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
2. Diluted (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
Capital Redemption Reserve	-	-	-	-	-	50	50	50	50	50
Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-
Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

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

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 Bank (<https://www.bankofindia.bank.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: <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.

Mumbai
21.01.2026

Sd/-
(Pramod Kumar Dwivedi)
Executive Director

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



Scan for Results

Bank of India

Relationship beyond banking

आज की सतर्कता, कल की सुरक्षा।

बीओआई



बिज़नेस स्टैंडर्ड मुंबई | गुरुवार 22 जनवरी 2026

डिजिटल अरेस्ट, एपीके अटैचमेंट
और ऑनलाइन निवेश योजनाओं
जैसे घोटालों से सावधान रहें।

बीओआई पहल

31 दिसंबर, 2025 को समाप्त तिमाही/नौमाही के लिए अलेखापरीक्षित/समीक्षित वित्तीय परिणाम (एकल और समेकित) (₹ लाख में)

क्र. सं.	विवरण	एकल					समेकित				
		समाप्त तिमाही		समाप्त नौमाही		समाप्त वर्ष	समाप्त तिमाही		समाप्त नौमाही		समाप्त वर्ष
		31.12.2025 (समीक्षित)	31.12.2024 (समीक्षित)	31.12.2025 (समीक्षित)	31.12.2024 (समीक्षित)	31.03.2025 (लेखापरीक्षित)	31.12.2025 (समीक्षित)	31.12.2024 (समीक्षित)	31.12.2025 (समीक्षित)	31.12.2024 (समीक्षित)	31.03.2025 (लेखापरीक्षित)
1	परिचालन से कुल आय	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
2	अवधि हेतु निवल लाभ/(हानि) (कर पूर्व, अपवादात्मक और/या असाधारण मदों से पूर्व)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	10,17,109	9,26,153	12,76,714
3	कर पूर्व अवधि हेतु निवल लाभ/(हानि) (अपवादात्मक और/या असाधारण मदों के पश्चात)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	9,65,228	9,26,153	12,76,714
4	कर पश्चात अवधि हेतु निवल लाभ/(हानि) (अपवादात्मक और/या असाधारण मदों के पश्चात)	2,70,467	2,51,669	7,51,136	6,59,311	9,21,902	2,81,229	2,63,670	7,21,854	6,94,631	9,54,828
5	अवधि हेतु कुल व्यापक आय [जिसमें अवधि हेतु लाभ/(हानि) (कर पश्चात) और अन्य व्यापक आय (कर पश्चात) शामिल हैं]	नोट 3 का संदर्भ लें।					नोट 3 का संदर्भ लें।				
6	प्रदत्त 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
7	पिछले वर्ष की लेखापरीक्षित बैलेंस शीट में दर्शाए अनुसार आरक्षित निधियों (पुनर्मूल्यांकन आरक्षित निधियों को छोड़कर)					65,78,138					67,85,027
8	प्रतिभूति प्रीमियम खाता	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
9	निवल मालियत	72,17,044	62,36,431	72,17,044	62,36,431	66,05,857	73,83,333	64,35,321	73,83,333	64,35,321	68,15,829
10	प्रदत्त कर्ज पूंजी / बकाया कर्ज*	32.38%	16.21%	32.38%	16.21%	20.06%					
11	बकाया प्रतिदेय अधिमानी शेयर	-	-	-	-	-					
12	कर्ज इक्विटी अनुपात*	0.83	0.56	0.83	0.56	0.58					
13	प्रति शेयर आय (प्रत्येक ₹ 10/- के) (जारी एवं बंद किए गए परिचालनों के लिए)										
	1. मूल (₹ में) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
	2. तनुकृत (₹ में) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
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 दर्शाते हैं। बकाया कर्ज बैंक की कुल उधार राशियां दर्शाते हैं।

टि: 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 के वेबसाइटों (बी.एस.ई.: <https://www.bseindia.com>) एवं (एन.एस.ई.: <https://www.nseindia.com>) और बैंक की वेबसाइट (<https://www.bankofindia.bank.in>) पर उपलब्ध हैं। 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 एक्सचेंज (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.bseindia.com>)

को प्रयोग किया जा सकता है।

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

मान : मुंबई नांक : 21.01.2026	हस्ता. (प्रमोद कुमार द्विवेदी) कार्यपालक निदेशक	हस्ता. (राजीव मिश्रा) कार्यपालक निदेशक	हस्ता. (सुब्रत कुमार) कार्यपालक निदेशक	हस्ता. (पी. आर. राजगोपाल) कार्यपालक निदेशक	हस्ता. (रजनीश कर्नाटक) प्रबंध निदेशक एवं सीईओ	हस्ता. (एम. आर. कुमार) अध्यक्ष
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परिणामों के लिए स्कैन करें

बैंक ऑफ इंडिया

रिश्तों की जमापूजी

मान कार्यालय: स्टार हाउस, सी-5, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई-400051। टोल फ्री नं.: 1800 220 229 / 1800 103 1906 | विजिट करें: www.bankofindia.bank.in पर हमें फॉलो करें।

मिश्रित कारोबार
₹16,27,601
करोड़
12.54%
वर्ष-दर-वर्ष

कुल अग्रिम
₹7,40,314
करोड़
13.63%
वर्ष-दर-वर्ष

आरएएम अग्रिम
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निवल लाभ
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13.93%
वर्ष-दर-वर्ष

सकल एनपीए
2.26%
-143 बीपीएस
वर्ष-दर-वर्ष

निवल एनपीए
0.60%
-25 बीपीएस
वर्ष-दर-वर्ष

Alert Today. Secure Tomorrow.

BOI


mint
LIVEMINT.COM

 THURSDAY, 22 JANUARY 2026
MUMBAI

Beware of scams like
digital arrest, APK attachments
and online investment schemes.

BOI Initiative

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2025 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
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4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,70,467	2,51,669	7,51,136	6,59,311	9,21,902	2,81,229	2,63,670	7,21,854	6,94,631	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	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	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
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10	Paid-up Debt Capital/Outstanding Debt*	32.38%	16.21%	32.38%	16.21%	20.06%					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio*	0.83	0.56	0.83	0.56	0.58					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
	2. Diluted (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
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:

- 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.bank.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.



Scan for Results

Place : Mumbai | Sd/- (Pranod Kumar Dwivedi) Executive Director | 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

Alert Today. Secure Tomorrow.

BOI

THE INDIAN EXPRESS THURSDAY, JANUARY 22, 2026

Beware of scams like
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BOI Initiative

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2025 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	10,17,109	9,26,153	12,76,714
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	9,65,228	9,26,153	12,76,714
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,70,467	2,51,669	7,51,136	6,59,311	9,21,902	2,81,229	2,63,670	7,21,854	6,94,631	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	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	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
9	Net Worth	72,17,044	62,36,431	72,17,044	62,36,431	66,05,857	73,83,333	64,35,321	73,83,333	64,35,321	68,15,829
10	Paid-up Debt Capital/Outstanding Debt*	32.38%	16.21%	32.38%	16.21%	20.06%					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio*	0.83	0.56	0.83	0.56	0.58					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
	2. Diluted (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
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:

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.bank.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.

Place: Mumbai
Date: 21.01.2026

Sd/-
(Pramod Kumar Dwivedi)
Executive Director

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



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TOTAL
BUSINESS
₹16,27,601
Crore
12.54% YoY

GROSS
ADVANCES
₹7,40,314
Crore
13.63% YoY

RAM
ADVANCES
₹3,68,242
Crore
18.05% YoY

NET
PROFIT
₹7,511
Crore
13.93%YoY

GROSS NPA
2.26%
-143 bps YoY

NET NPA
0.60%
-25 bps YoY

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FINANCIAL EXPRESS

THURSDAY, JANUARY 22, 2026

Beware of scams like
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and online investment schemes.

BOI Initiative

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Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Nine Months ended December 31, 2025 ₹ in Lakh

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
1	Total Income from Operations	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
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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				
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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
8	Securities Premium Account	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
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10	Paid-up Debt Capital/Outstanding Debt*	32.38%	16.21%	32.38%	16.21%	20.06%					
11	Outstanding Redeemable Preference Shares		-	-	-	-					
12	Debt Equity Ratio*	0.83	0.56	0.83	0.56	0.58					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
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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
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Executive Director

Sd/-
(Rajneesh Karnatak)
Managing Director & CEO

Sd/-
(M.R.Kumar)
Chairman



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BOI Initiative

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Sd/- (P. R. Rajagopal) Executive Director
Sd/- (Rajneesh Karnatak) Managing Director & CEO
Sd/- (M.R.Kumar) Chairman



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0.60%
-25 bps YoY

आजची सतर्कता, उद्याची सुरक्षा

बीओआय

लोकसत्ता मुंबई, गुरुवार, २२ जानेवारी २०२६

डिजिटल अरेस्ट, एपीके अटॅचमेंट्स
आणि ऑनलाइन गुंतवणूक योजनांसारख्या
फसवणुकीपासून सावध रहा

बीओआय उपक्रम

31 डिसेंबर 2025 रोजी संपलेल्या तिमाही / नऊमाहीसाठी अलेखापरीक्षित / पुनरावलोकित वित्तीय निष्कर्ष (स्टँडअलोन आणि समग्र) ₹ लाखां मध्ये

क्र. तपशील	स्टँडअलोन					समग्र				
	संपलेली तिमाही		संपलेली नऊमाही		संपलेले वर्ष	संपलेली तिमाही		संपलेली नऊमाही		संपलेले वर्ष
	31.12.2025 (पुनरावलोकित)	31.12.2024 (पुनरावलोकित)	31.12.2025 (पुनरावलोकित)	31.12.2024 (पुनरावलोकित)	31.03.2025 (लेखापरीक्षित)	31.12.2025 (पुनरावलोकित)	31.12.2024 (पुनरावलोकित)	31.12.2025 (पुनरावलोकित)	31.12.2024 (पुनरावलोकित)	31.03.2025 (लेखापरीक्षित)
1 कामकाजातून एकूण उत्पन्न	21,20,595	19,95,690	62,35,017	58,06,912	79,81,992	21,37,921	20,09,768	62,79,670	58,47,890	80,41,244
2 कालावधीसाठी निव्वळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्व)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	10,17,109	9,26,153	12,76,714
3 कालावधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	3,61,680	3,39,887	9,90,971	8,88,728	12,43,444	3,73,580	3,52,455	9,65,228	9,26,153	12,76,714
4 कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	2,70,467	2,51,669	7,51,136	6,59,311	9,21,902	2,81,229	2,63,670	7,21,854	6,94,631	9,54,828
5 कालावधीचे एकूण सर्वसमावेशक उत्पन्न [ज्यात कालावधीचा नफा/(तोटा) (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे]	नोट 3 का संदर्भ लें।					नोट 3 का संदर्भ लें।				
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					65,78,138					67,85,027
8 सिक्युरिटीज प्रिमियम अकाउंट	20,28,559	20,28,559	20,28,559	20,28,559	20,28,559	22,10,193	21,93,980	22,10,193	21,93,980	22,02,955
9 निव्वळ मूल्य	72,17,044	62,36,431	72,17,044	62,36,431	66,05,857	73,83,333	64,35,321	73,83,333	64,35,321	68,15,829
10 भरणा केलेले डेब्ट भांडवल/थकबाकी डेब्ट*	32.38%	16.21%	32.38%	16.21%	20.06%					
1 थकबाकी परिवर्तनीय प्राधान्यतः समभाग	-	-	-	-	-					
2 डेब्ट इक्विटी रेशो*	0.83	0.56	0.83	0.56	0.58					
3 प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -										
1. मूलभूत (₹ मध्ये) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
2. सौम्यीकृत (₹ मध्ये) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
4 कॅपिटल रीडम्प्शन राखीव	-	-	-	-	-	50	50	50	50	50
5 डिबेंचर्स रीडम्प्शन राखीव	-	-	-	-	-	-	-	-	-	-
6 डेब्ट सर्विस कवरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
7 इंटरेस्ट सर्विस कवरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही

* म्हणजे एक वर्षापेक्षा जास्त काळ मुदतपूर्वी बाकी असणारी उधार उसनवारी. थकबाकी डेब्ट म्हणजे बँकेची एकूण उसनवारी.

ना: सेबीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्वये स्टॉक एक्सचेंजेसकडे सादर करण्यात आलेल्या तिमाही / नऊमाही वित्तीय निष्कर्षांचा सारांश देण्यात आला आहे. संपलेल्या तिमाही / नऊमाही वित्तीय 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.bank.in>) तसेच येथे दिलेल्या क्यूआर कोड स्कॅन करून देखील निष्कर्ष पाहता येईल. 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.

एकूण सर्वसमावेशक उत्पन्न आणि अन्य सर्वसमावेशक उत्पन्नासंबंधी माहिती दिलेली नाही कारण IndAS अद्याप बँकांसाठी लागू नाही.

स्वाक्षरी (प्रमोद कुमार द्विवेदी) कार्यकारी संचालक
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

मुख्यालय: स्टार हाउस, सी-5, जी-ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई-400 051. | टोल फ्री नं.: 1800 220 229 / 1800 103 1906 | वेब टा : www.bankofindia.bank.in वर फॉलो करा.

मिश्र व्यवसाय
₹16,27,601
कोटी
12.54% YoY

एकूण अग्रिम
₹7,40,314
कोटी
13.63% YoY

आरएम अग्रिम
₹3,68,242
कोटी
18.05% YoY

निव्वळ नफा
₹7,511
कोटी
13.93%YoY

एकूण एनपीए
2.26%
-143 bps YoY

निव्वळ एनपीए
0.60%
-25 bps YoY



निकालासाठी स्कॅन करा

बँक ऑफ इंडिया

नातं बँकिंग पब्लिकडं