

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 Upadhyा)
कंपनी सचिव Company Secretary

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Business Standard
MUMBAI | THURSDAY, 22 JANUARY 2026



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

BOI Initiative

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 the Bank (<https://www.bankofindia.bank.in>). The same can be accessed by scanning the QR Code provided here.

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

E: <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.

Sd/-
Mumbai
21.01.2026

Sd/-
(Pramod Kumar Dwibedi)
Executive Director

Sd/-
(Rajiv Mishra)
Executive Director

Sd/-
(Subrat Kumar)
Executive Director

Sd/-
(P. R. Rajagopal)
Executive Director

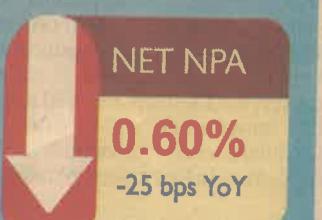
Sd/-
(Rajneesh Karnatak)
Managing Director & CEO

Sd/-
(M.R. Kumar)
Chairman



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आज की सतर्कता, कल की सुरक्षा।

बीओआई



बिज़नेस स्टैंडिंग 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	समाप्त तिमाही	समाप्त नौमाही	समाप्त वर्ष	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)	31.12.2025 (समीक्षित)	31.12.2024 (समीक्षित)
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 मर्दों 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 मर्दों 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 मर्दों 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	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	प्रतिशुत 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 पूँजी / 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)			-		-		-		-	
14	1. मूल (₹ में) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
15	2. तनुकृत (₹ में) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
16	पूँजी मोचन आरक्षित निधि	-	-	-	-	-	50	50	50	50	50
17	दिवेंचर मोचन आरक्षित निधि	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
18	कर्ज चुकौती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
19	ब्याज चुकौती कवरेज अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं

* एक वर्ष से अधिक की अवशिष्ट परिपक्षता अवधि वाली उधार राशियां दर्शाते हैं। बकाया कर्ज बैंक की कुल उधार राशियां दर्शाते हैं।

** 1. उपर्युक्त सेवी (सूचीकरण बाध्यकाताएं एवं प्रकल्प आवश्यकताएं) विनियम 2015 के विनियम 33 तथा विनियम 52 के लहूर 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 परेवेबाइटा (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 है। यहां दिए गए व्यूआर कोड को स्कैन करके भी यह परिणाम देखा जा सकता है।

** सूचीकरण विनियमों के विनियम 52(4) के अनुसार अन्य मर्दों के लिए स्टॉक एक्सचेंज (सेशनल 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>) का 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।

गत : मुंबई¹
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 कर्णाटक)
प्रबंध निदेशक एवं सीईओ

हस्ता.
(एम. आर. कुमार)
अध्यक्ष

विनियमों के लिए स्लैक करें

बैंक ऑफ इंडिया
रिपोर्ट की जमापूँजी



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

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

आरएएम अग्रिम
₹ 3,68,242
करोड़
18.05%
वर्ष-दर-वर्ष

निवल लाभ
₹ 7,511
करोड़
13.93%
वर्ष-दर-वर्ष

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

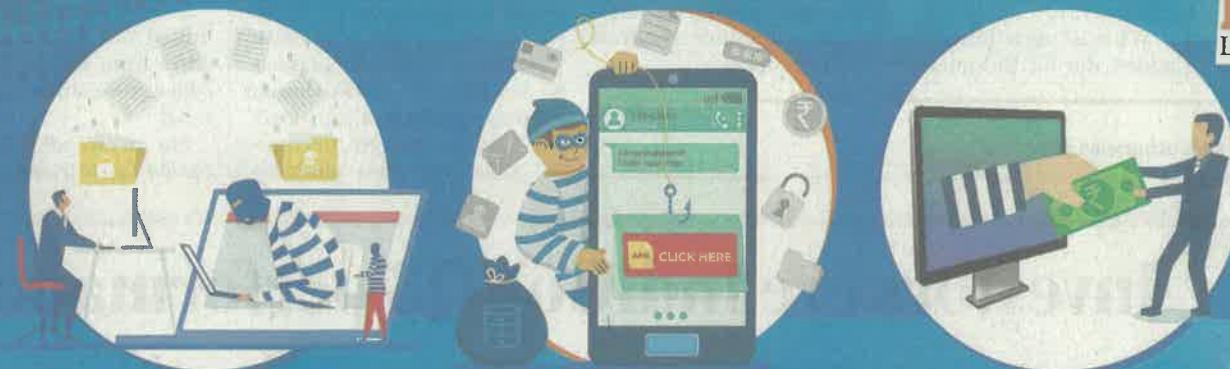
निवल एनपीए
0.60%
-25 बीपीएस
वर्ष-दर-वर्ष

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LIVEMINT.COM

THURSDAY, 22 JANUARY 2026
MUMBAI

BOI 



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

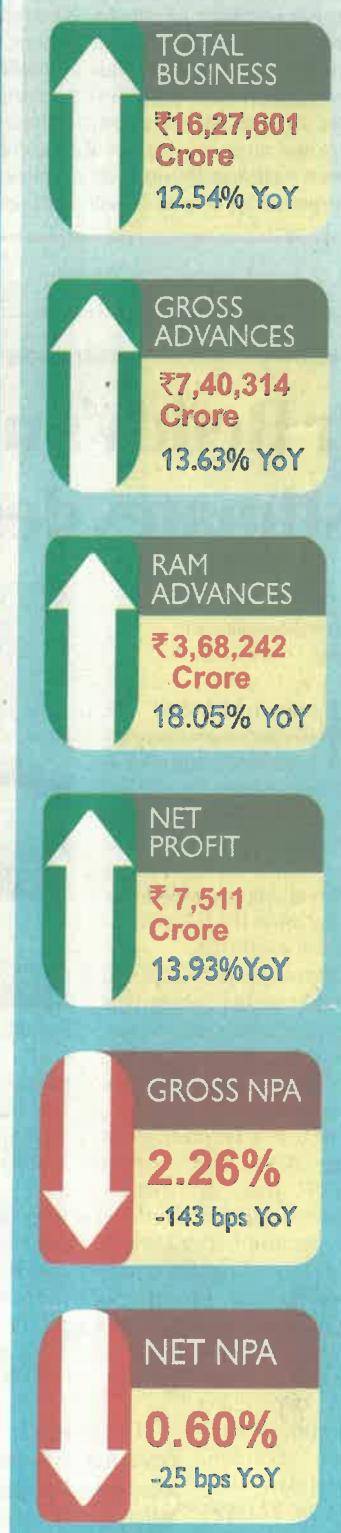
Sr. No.	Particulars	Standalone					Consolidated					
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended	
		31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	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	
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					
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.
- 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.

Sd/- **(Pramod Kumar Dwibedi)** Sd/- **(Rajiv Mishra)** Sd/- **(Subrat Kumar)** Sd/- **(P. R. Rajagopal)** Sd/- **(Rajneesh Karnatak)** Sd/- **(M.R.Kumar)**
Place : Mumbai (Executive Director) Executive Director Executive Director Executive Director Managing Director & CEO Chairman
Date : 21.01.2026



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THE INDIAN EXPRESS THURSDAY, JANUARY 22, 2026



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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
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.

otes:

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>)

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Sd/-
ace : Mumbai
ate : 21.01.2026

Sd/-
(Pramod Kumar Dwibedi)
Executive Director

Sd/-
(Rajiv Mishra)
Executive Director

Sd/-
(Subrat Kumar)
Executive Director

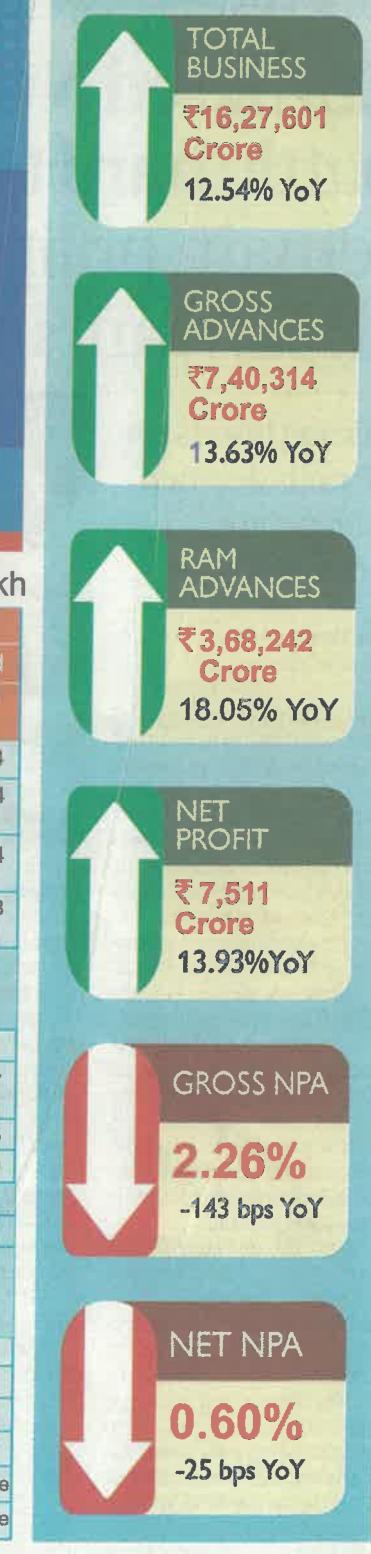
Sd/-
(P. R. Rajagopal)
Executive Director

Sd/-
(Rajneesh Karnatak)
Managing Director & CEO

Sd/-
(M.R.Kumar)
Chairman



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THURSDAY, JANUARY 22, 2020

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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
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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
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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) -										
1.4	Basic (in ₹) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
1.5	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
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Notes:

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Sd/-
Date : Mumbai
te : 21.01.2026

Sd/-
(Pramod Kumar Dwibedi)
Executive Director

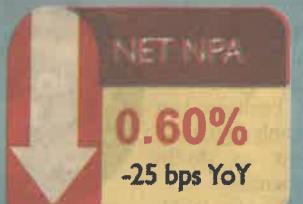
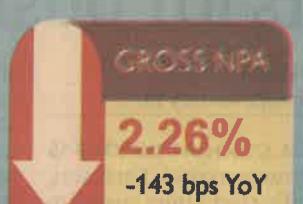
Sd/-
(Rajiv Mishra)
Executive Director

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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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	
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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					
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	
0	Paid-up Debt Capital/Outstanding Debt*	32.38%	16.21%	32.38%	16.21%	20.06%						
11	Outstanding Redeemable Preference Shares	-	-	-	-	-						
2	Debt Equity Ratio*	0.83	0.56	0.83	0.56	0.58						
3	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	
4	Capital Redemption Reserve	-	-	-	-	-	50	50	50	50	50	
5	Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-	
6	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
7	Interest 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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Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as IndAS is not yet made applicable to Banks.

Sd/-
ce : Mumbai
e : 21.01.2026
(Pramod Kumar Dwibedi)
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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आजची सतर्कता, उद्याची सुरक्षा

बीओआय

कोकस्ता

मुंबई, गुरुवार, २२ जानेवारी २०२६



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

बीओआय उपक्रम

३१ डिसेंबर २०२५ रोजी संपलेल्या तिमाही / नजमाहीसाठी अलेखापरीक्षित / पुनरावलोकीत वित्तीय निष्कर्ष (स्टॅडअलोन आणि समग्र) ₹ लाखां मध्ये

नु. क्र.	तपशील	स्टॅडअलोन					समग्र				
		संपलेली तिमाही (पुनरावलोकीत)	संपलेली नजमाही (पुनरावलोकीत)	संपलेले वर्ष (लेखापरीक्षित)	संपलेली तिमाही (लेखापरीक्षित)	संपलेली नजमाही (पुनरावलोकीत)	संपलेले वर्ष (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) (करपूर, 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) करपूर (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]										
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 ताळेबदात 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%					
11	थकबाकी परिवर्तीनीय प्राधान्यतः समभाग	-	-	-	-	-					
12	डेब्ट इक्सिट रेशो*	0.83	0.56	0.83	0.56	0.58					
13	प्रति समभाग मिळकूत (प्रत्येकी ₹10/- च्या) (सातत्यापूर्ण व खंडित कामकाजासाठी) -										
14	1. मूल्यांकन (₹ मध्ये) : 2. सौम्यांकन (₹ मध्ये) :	5.94	5.53	16.50	14.48	20.25	6.18	5.79	15.86	15.26	20.97
15	कॅपिटल रीडम्शन राखीव	-	-	-	-	-	50	50	50	50	50
16	डिबेंचर्स रीडम्शन राखीव	-	-	-	-	-	-	-	-	-	-
17	डेब्ट सर्विस कवररेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
18	इंटरेस्ट सर्विस कवररेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही

म्हणजे एक वर्षांपेक्षा जास्त काळ मुदतपूर्ती बाबींकी असणारी उधार उसनवारी. थकबाकी डेब्ट म्हणजे बैंकची एकूण उसनवारी.

नों

सेवीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्यथे स्टॅक एक्सचेन्सेकडे सादर करण्यात आलेल्या तिमाही / नजमाही वित्तीय निष्कर्षांचा साविस्तर नमुना स्टॅक एक्सचेन्स्या वेबसाईट (बी.एस.इ.: <https://www.bseindia.com>) आणि (एन.एस.इ.: <https://www.nseindia.com>) येथे आणि बैंकच्या वेबसाईट (bankofindia.bank.in) तसेच येथे दिलेला क्याड्राकोड स्कॅन करून करून देखील निष्कर्ष पाहता येईल.

सूची विनियांच्या अधिनियम 52(4) अनुसार इतर बाबींसाठी सर्व खुलासे स्टॅक एक्सचेन्सेस (येंशनल स्टॅक एक्सचेन्स आणि बॉर्ड स्टॅक एक्सचेन्स) वर केले गेले आहेत आणि ते पुंढील यूआरएल (NSE:<https://www.nseindia.com>) आणि BSE:<https://www.bseindia.com>) वर उपलब्ध आहेत.

एकूण सर्वसमावेशक उत्पन्न आणि अन्य सर्वसमावेशी माहिती दिलेली नाही काण Ind AS अद्याय बैंकांसाठी लागू नाही.

स्वाक्षरी

न : मुंबई

क्र. : 21.01.2026

(प्रमोद कुमार द्विवेदी)

कार्यकारी संचालक

(राजीव मिश्रा)

कार्यकारी संचालक

(सुब्रत कुमार)

कार्यकारी संचालक

(पी. आर. राजपोपाल)

कार्यकारी संचालक

(रजनीश कर्णाटक)

व्यवस्थापकीय संचालक व सीईओ

(एम. आर. कुमार)

अध्यक्ष

निकालांसाठी स्कॅन करा

बँक ऑफ इंडिया

नातं बैंकिंग पलिकडचं

