

Ref. No.:HO:IRC:SVM:2025-26:258

Date: 17.10.2025

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>

महोदय/महोदया Dear Sir / Madam,

**Re: Outcome of Board Meeting -
Unaudited (Reviewed) Financial Results for the
2nd Quarter / Half-Year ended September, 2025
Submission of Limited Review Report.**

In terms of Regulation 23, 30, 32, 33 and 52 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we advise as under:

2. The Board of Directors of Bank of India at its meeting held today considered and approved the Unaudited (Reviewed) Standalone and Consolidated Financial Results of the Bank, for the 2nd quarter / Half-Year ended September, 2025.
- 3 Further, we enclose the following:
 - Unaudited (Reviewed) Standalone, Consolidated Financial Results and Limited Review Report of the Auditors.
 - Statement of Assets and Liabilities for the quarter and Half-Year ended 30.09.2025
 - Statement of Cash Flows for the quarter and Half-Year ended 30.09.2025
 - Security Cover Certificate as on 30th Sept, 2025.
 - Statement of Related Party Transactions for the Q2FY26.
 - NIL Statement of Deviation / Variation in utilization of Capital Funds raised during Q2FY26
4. The meeting of the Board of Directors started at 3.30 PM and concluded at 4.35 PM.
5. The information is also available on Bank's website i.e. www.bankofindia.bank.in under 'Communication to BSE/NSE' on Home Page.

भवदीय Yours faithfully,



(Rajesh V Upadhyia)
कंपनी सचिव Company Secretary

Encl: As above

Classification: **Public**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस - I, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th 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.bank.in



Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended		Half Year ended		Year ended		Quarter ended		Half Year ended		Year ended	
		Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
1	Interest earned (a)+(b)+(c)+(d)	18,40,609	18,35,219	17,35,455	36,75,828	34,29,257	70,82,630	18,52,148	18,46,661	17,46,581	36,98,809	34,51,145	71,30,771
	(a) Interest/ discount on advances/bills	12,94,449	12,79,228	12,06,821	25,73,677	24,06,248	50,04,494	13,02,543	12,87,107	12,14,291	25,89,650	24,20,706	50,33,722
	(b) Income on Investments	4,53,015	4,62,361	4,29,466	9,15,376	8,33,483	17,20,503	4,56,697	4,66,046	4,33,758	9,22,743	8,41,523	17,38,360
	(c) Interest on balances with RBI and other inter bank funds	78,737	83,291	82,328	1,62,028	1,56,475	3,19,529	78,500	83,169	81,692	1,61,669	1,55,865	3,20,579
	(d) Others	14,408	10,339	16,840	24,747	33,051	38,104	14,408	10,339	16,840	24,747	33,051	38,110
2	Other Income	2,21,983	2,16,610	2,51,765	4,38,593	3,81,965	8,99,362	2,21,839	2,21,101	2,53,175	4,42,940	3,86,976	9,10,473
3	TOTAL INCOME (1 + 2)	20,62,592	20,51,829	19,87,220	41,14,421	38,11,222	79,81,992	20,73,987	20,67,762	19,99,756	41,41,749	38,38,121	80,41,244
4	Interest expended	12,49,232	12,28,408	11,36,944	24,77,640	22,03,166	46,43,235	12,52,986	12,32,083	11,40,282	24,85,069	22,09,577	46,59,418
5	Operating expenses (e)+(f)	4,31,275	4,22,483	4,35,536	8,53,758	8,25,585	16,97,546	4,35,753	4,28,687	4,39,411	8,64,440	8,35,779	17,20,991
	(e) Employees cost	2,45,232	2,39,619	2,63,127	4,84,851	4,97,606	10,29,960	2,47,630	2,42,005	2,65,266	4,89,635	5,01,950	10,38,731
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	1,86,043	1,82,864	1,72,409	3,68,907	3,27,979	6,67,586	1,88,123	1,86,682	1,74,145	3,74,805	3,33,829	6,82,260
6	TOTAL EXPENSES (4)+(5) (excluding Provisions and Contingencies)	16,80,507	16,50,891	15,72,480	33,31,398	30,28,751	63,40,781	16,88,739	16,60,770	15,79,693	33,49,509	30,45,356	63,80,409
7	OPERATING PROFIT (3)-(6) (Profit before Provisions and Contingencies)	3,82,085	4,00,938	4,14,740	7,83,023	7,82,471	16,41,211	3,85,248	4,06,992	4,20,063	7,92,240	7,92,765	16,60,835
8	Provisions (other than tax) and Contingencies	44,124	1,09,608	1,04,304	1,53,732	2,33,631	3,97,767	49,166	1,11,212	1,06,227	1,60,378	2,36,723	4,05,002
	of which provision for Non-performing Assets	47,241	1,10,441	1,42,740	1,57,682	2,64,316	4,59,272	51,609	1,11,475	1,44,995	1,63,084	2,67,989	4,66,014
9	Exceptional items	-	-	-	-	-	-	0	(51,880)	-	(51,880)	-	-
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	3,37,961	2,91,330	3,10,436	6,29,291	5,48,840	12,43,444	3,36,082	2,43,900	3,13,836	5,79,982	5,56,042	12,55,833
11	Tax Expense	82,504	66,118	73,067	1,48,622	1,41,198	3,21,542	83,518	67,505	73,962	1,51,023	1,42,738	3,21,886
12	Net Profit / (Loss) from Ordinary Activities after tax(7)-(8)-(11)	2,55,457	2,25,212	2,37,369	4,80,669	4,07,642	9,21,902	2,52,564	1,76,395	2,39,874	4,28,959	4,13,304	9,33,947
	Less : Minority Interest	-	-	-	-	-	-	(111)	95	46	(16)	208	389
	Add : Share of earnings in Associates	-	-	-	-	-	-	4,994	6,656	2,301	11,650	17,863	21,270
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
14	Net Profit(+)/Loss(-) for the period	2,55,457	2,25,212	2,37,369	4,80,669	4,07,642	9,21,902	2,57,669	1,82,956	2,42,129	4,40,625	4,30,959	9,54,828
15	Paid-up equity share capital (Face value ₹ 10/- each)	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	4,55,341	4,55,341
16	Reserves excluding Revaluation Reserve	-	-	-	-	-	65,78,138	-	-	-	-	-	67,85,027



Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Half Year ended		Year ended	Quarter ended			Half Year ended		Year ended
		Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
17	Analytical Ratios												
	(i) Percentage of shares held by Government of India	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%	73.38%
	(ii) Capital Adequacy Ratio (Basel III)	16.69%	17.39%	16.63%	16.69%	16.63%	17.77%	17.24%	17.90%	17.34%	17.24%	17.34%	18.48%
	(a) CET 1 Ratio	13.89%	14.52%	13.52%	13.89%	13.52%	14.84%	14.48%	15.06%	14.26%	14.48%	14.26%	15.59%
	(b) Additional Tier 1 Ratio	0.60%	0.62%	0.66%	0.60%	0.66%	0.63%	0.59%	0.62%	0.65%	0.59%	0.65%	0.62%
	(iii) Earnings per Share (EPS) (₹)												
	a) Basic EPS	5.61	4.95	5.21	10.56	8.95	20.25	5.66	4.02	5.32	9.68	9.47	20.97
	Diluted EPS (before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (Not annualised))	5.61	4.95	5.21	10.56	8.95	20.25	5.66	4.02	5.32	9.68	9.47	20.97
	b) Basic EPS	5.61	4.95	5.21	10.56	8.95	20.25	5.66	4.02	5.32	9.68	9.47	20.97
	Diluted EPS (after Extraordinary items for the period, for the year to date and for the previous year (Not annualised))	5.61	4.95	5.21	10.56	8.95	20.25	5.66	4.02	5.32	9.68	9.47	20.97
	(iv) NPA Ratios												
	(a) Amount of gross non-performing assets	18,01,427	19,64,020	27,45,533	18,01,427	27,45,533	21,74,889						
	(b) Amount of net non-performing assets	4,53,020	4,94,989	5,64,792	4,53,020	5,64,792	5,35,849						
	(c) Percentage of Gross NPAs	2.54%	2.92%	4.41%	2.54%	4.41%	3.27%						
	(d) Percentage of Net NPAs	0.65%	0.75%	0.94%	0.65%	0.94%	0.82%						
	(v) Return on Assets (Annualised)	0.91%	0.82%	0.94%	0.87%	0.82%	0.90%						
	(vi) Net Worth	68,88,226	66,86,230	59,40,074	68,88,226	59,40,074	66,05,857	70,43,700	68,36,318	61,26,313	70,43,700	61,26,313	68,15,829
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-	-	-	-	-	-	-
	(viii) Capital Redemption Reserve	-	-	-	-	-	-	50	50	50	50	50	50
	(ix) Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	(x) Debt-Equity ratio*	0.61	0.57	0.65	0.61	0.65	0.58						
	(xi) Total Debt to Total Assets Ratio *	10.95%	11.96%	12.04%	10.95%	12.04%	11.88%						
	(xii) Operating Margin (%)	18.52%	19.54%	20.87%	19.03%	20.53%	20.56%	18.58%	19.68%	21.01%	19.13%	20.66%	20.65%
	(xiii) Net Profit Margin (%)	12.39%	10.98%	11.94%	11.68%	10.70%	11.55%	12.42%	8.85%	12.11%	10.64%	11.23%	11.87%

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

Note: Disclosure of Interest Service Coverage Ratio & Debt Service Coverage Ratio is not applicable to the Bank.





Segment Information
Part A: Business Segments

₹ in Lakh

Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended		Half Year ended		Year ended		Quarter ended		Half Year ended		Year ended	
		Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
1	Segment Revenue												
	a) Treasury Operations	5,84,021	6,38,275	5,92,235	12,22,296	10,94,437	22,74,140	5,80,564	6,38,275	5,92,000	12,18,839	10,93,884	22,73,588
	b) Wholesale Banking Operations	6,78,802	6,77,477	6,38,731	13,56,279	13,12,906	26,83,820	6,92,766	6,90,364	6,50,907	13,83,130	13,36,064	27,33,894
	c) Retail Banking Operations	8,07,814	7,46,762	7,70,426	15,54,576	14,32,572	31,05,326	8,07,814	7,46,762	7,70,426	15,54,576	14,32,572	31,05,326
	(i) Digital Banking	15	14	19	29	36	63	15	14	19	29	36	63
	(ii) Other Retail Banking	8,07,799	7,46,748	7,70,407	15,54,547	14,32,536	31,05,263	8,07,799	7,46,748	7,70,407	15,54,547	14,32,536	31,05,263
	d) Unallocated	12,434	8,208	14,233	20,642	26,926	26,370	13,322	11,254	14,829	24,576	31,220	36,100
	T o t a l	20,83,071	20,70,722	20,15,625	41,53,793	38,66,841	80,89,656	20,94,466	20,86,655	20,28,161	41,81,121	38,93,740	81,48,908
	Less : Inter Segment Revenue	20,479	18,893	28,405	39,372	55,619	1,07,664	20,479	18,893	28,405	39,372	55,619	1,07,664
	Net Segment Revenue (Income)	20,62,592	20,51,829	19,87,220	41,14,421	38,11,222	79,81,992	20,73,987	20,67,762	19,99,757	41,41,749	38,38,121	80,41,244
2	Segment Results- Profit / (Loss) before tax												
	a) Treasury Operations	1,19,571	1,92,853	1,78,026	3,12,424	3,29,649	6,08,248	1,21,107	1,47,629	1,80,091	2,68,736	3,46,959	6,28,966
	b) Wholesale Banking Operations	81,181	28,470	16,989	1,09,651	1,21,056	1,89,443	82,942	32,585	19,596	1,15,527	1,27,128	1,98,780
	c) Retail Banking Operations	1,87,490	1,49,605	1,94,633	3,37,095	2,31,672	7,22,080	1,87,490	1,49,605	1,94,633	3,37,095	2,31,672	7,22,080
	(i) Digital Banking	(17)	(9)	(13)	(26)	(29)	(46)	(17)	(9)	(13)	(26)	(29)	(46)
	(ii) Other Retail Banking	1,87,507	1,49,614	1,94,646	3,37,121	2,31,701	7,22,126	1,87,507	1,49,614	1,94,646	3,37,121	2,31,701	7,22,126
	d) Unallocated	(50,281)	(79,598)	(79,212)	(1,29,879)	(1,33,537)	(2,76,327)	(50,352)	(79,358)	(78,227)	(1,29,710)	(1,32,062)	(2,73,112)
	T o t a l	3,37,961	2,91,330	3,10,436	6,29,291	5,48,840	12,43,444	3,41,187	2,50,461	3,16,093	5,91,648	5,73,697	12,76,714
	Less : i) Other Un-allocable expenditure	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Un-allocable income	-	-	-	-	-	-	-	-	-	-	-	-
	Total Profit Before Tax	3,37,961	2,91,330	3,10,436	6,29,291	5,48,840	12,43,444	3,41,187	2,50,461	3,16,093	5,91,648	5,73,697	12,76,714
	Tax Expense	82,504	66,118	73,067	1,48,622	1,41,198	3,21,542	83,518	67,505	73,962	1,51,023	1,42,738	3,21,886
	Net Profit after Tax	2,55,457	2,25,212	2,37,369	4,80,669	4,07,642	9,21,902	2,57,669	1,82,956	2,42,131	4,40,625	4,30,959	9,54,828
3	Segment Assets												
	a) Treasury Operations	3,47,39,415	3,62,54,049	3,51,88,394	3,47,39,415	3,51,88,394	3,51,18,763	3,48,35,033	3,63,44,673	3,53,38,023	3,48,35,033	3,53,38,023	3,52,71,799
	b) Wholesale Banking Operations	3,91,91,477	3,94,67,696	3,46,23,406	3,91,91,477	3,46,23,406	3,80,85,680	3,96,18,271	3,98,69,745	3,49,94,262	3,96,18,271	3,49,94,262	3,84,64,962
	c) Retail Banking Operations	3,22,72,133	2,94,05,161	2,72,39,425	3,22,72,133	2,72,39,425	2,82,21,877	3,22,72,133	2,94,05,161	2,72,39,425	3,22,72,133	2,72,39,425	2,82,21,877
	(i) Digital Banking	900	882	533	900	533	665	900	882	533	900	533	599
	(ii) Other Retail Banking	3,22,71,233	2,94,04,279	2,72,38,892	3,22,71,233	2,72,38,892	2,82,21,212	3,22,71,233	2,94,04,279	2,72,38,892	3,22,71,233	2,72,38,892	2,82,21,278
	d) Unallocated	15,42,819	16,09,123	16,34,490	15,42,819	16,34,490	28,31,875	24,86,027	24,16,617	24,40,903	24,86,027	24,40,903	36,83,863
	Total Assets	10,77,45,844	10,67,36,029	9,86,85,715	10,77,45,844	9,86,85,715	10,42,58,195	10,92,11,464	10,80,36,196	10,00,12,613	10,92,11,464	10,00,12,613	10,56,42,501
4	Segment Liabilities												
	a) Treasury Operations	3,22,86,622	3,37,83,877	3,28,81,550	3,22,86,622	3,28,81,550	3,31,33,932	3,22,86,622	3,37,83,877	3,28,81,550	3,22,86,622	3,28,81,550	3,31,33,932
	b) Wholesale Banking Operations	3,71,30,082	3,74,91,721	3,31,33,757	3,71,30,082	3,31,33,757	3,65,42,945	3,75,23,733	3,78,69,850	3,34,77,488	3,75,23,733	3,34,77,488	3,69,03,617
	c) Retail Banking Operations	2,93,30,912	2,67,43,774	2,47,32,218	2,93,30,912	2,47,32,218	2,59,78,248	2,93,30,912	2,67,43,774	2,47,32,218	2,93,30,912	2,47,32,218	2,59,78,248
	(i) Digital Banking	926	891	635	926	635	710	926	891	635	926	635	710
	(ii) Other Retail Banking	2,93,29,986	2,67,42,883	2,47,31,583	2,93,29,986	2,47,31,583	2,59,77,538	2,93,29,986	2,67,42,883	2,47,31,583	2,93,29,986	2,47,31,583	2,59,77,538
	d) Unallocated	8,14,216	7,79,994	7,57,380	8,14,216	7,57,380	7,42,925	17,16,644	15,46,478	15,38,014	17,16,644	15,38,014	15,54,127
	Total Liabilities	9,95,61,832	9,87,99,366	9,15,04,905	9,95,61,832	9,15,04,905	9,63,98,050	10,08,57,911	9,99,43,979	9,26,29,270	10,08,57,911	9,26,29,270	9,75,69,924
5	Capital Employed (Segment Assets - Segment Liabilities)												
	a) Treasury Operations	24,52,793	24,70,172	23,06,844	24,52,793	23,06,844	19,84,830	25,48,411	25,60,796	24,56,473	25,48,411	24,56,473	21,37,866
	b) Wholesale Banking Operations	20,61,395	19,75,975	14,89,649	20,61,395	14,89,649	15,42,735	20,94,538	19,99,895	15,16,774	20,94,538	15,16,774	15,61,345
	c) Retail Banking Operations	29,41,221	26,61,387	25,07,207	29,41,221	25,07,207	22,43,630	29,41,221	26,61,387	25,07,207	29,41,221	25,07,207	22,43,630
	(i) Digital Banking	(26)	(9)	(102)	(26)	(102)	(46)	(26)	(9)	(102)	(26)	(102)	(111)
	(ii) Other Retail Banking	29,41,247	26,61,396	25,07,309	29,41,247	25,07,309	22,43,676	29,41,247	26,61,396	25,07,309	29,41,247	25,07,309	22,43,741
	d) Unallocated	7,28,603	8,29,129	8,77,110	7,28,603	8,77,110	2,88,850	7,69,383	8,79,139	9,02,889	7,69,383	9,02,889	21,29,736
	Total Capital Employed	81,84,812	79,36,663	71,49,811	81,84,812	71,80,810	7,44,119	83,53,553	80,92,215	73,83,343	83,53,553	73,83,343	80,72,577



Part B: Geographical Segments

₹ in Lakh

Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended			Half Year ended		Year ended	Quarter ended			Half Year ended		Year ended
		Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.06.2025	Reviewed 30.09.2024	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
I	Revenue												
	a) Domestic	18,23,359	18,20,376	17,39,084	36,43,735	33,34,270	70,27,673	18,24,247	18,23,422	17,39,998	36,47,669	33,38,564	70,37,403
	b) International	2,39,233	2,31,453	2,48,136	4,70,686	4,76,952	9,54,319	2,49,740	2,44,340	2,59,758	4,94,080	4,99,557	10,03,841
	Total	20,62,592	20,51,829	19,87,220	41,14,421	38,11,222	79,81,992	20,73,987	20,67,762	19,99,756	41,41,749	38,38,121	80,41,244
II	Assets												
	a) Domestic	9,32,07,934	8,93,32,693	8,51,23,510	9,32,07,934	8,51,23,510	8,81,58,435	9,42,41,308	9,02,27,374	8,60,75,932	9,42,41,308	8,60,75,932	8,91,67,635
	b) International	1,45,37,910	1,74,03,336	1,35,62,205	1,45,37,910	1,35,62,205	1,60,99,760	1,49,70,156	1,78,08,822	1,39,36,681	1,49,70,156	1,39,36,681	1,64,74,865
	Total	10,77,45,844	10,67,36,029	9,86,85,715	10,77,45,844	9,86,85,715	10,42,58,195	10,92,11,464	10,80,36,196	10,00,12,613	10,92,11,464	10,00,12,613	10,56,42,501

Note: There are no significant Other Banking Operations carried on by the Bank.

Allocations of costs :

- a) Expenses directly attributable to particular segment are allocated to the relative segment.
b) Expenses not directly attributable to a specific segment are allocated in proportion to number of employees/business managed.

In terms of RBI Circular no. DOR.AUT.REC.12/22.01.001/2022-23 dated April 7, 2022 on establishment of Digital Banking Units (DBUs), RBI has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment under Accounting Standard 17 "Segment Reporting". The Bank has commenced two DBUs and the segment information related to the said DBUs is reported under Digital Banking.

Statement of Assets & Liabilities						
Particulars	Standalone			Consolidated		
	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
	30.09.2025	30.09.2024	31.03.2025	30.09.2025	30.09.2024	31.03.2025
CAPITAL AND LIABILITIES						
Capital	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341
Reserves and Surplus	77,28,671	67,25,469	74,04,803	78,98,213	69,28,002	76,17,235
Minority Interest				16,692	17,145	16,157
Deposits	8,53,30,139	7,75,18,074	8,16,54,149	8,56,86,269	7,78,24,532	8,19,80,598
Borrowings	1,17,93,180	1,18,81,575	1,23,85,643	1,17,96,615	1,18,85,196	1,23,86,946
Other Liabilities and provisions	24,38,513	21,05,256	23,58,259	33,58,334	29,02,397	31,86,224
Total	10,77,45,844	9,86,85,715	10,42,58,195	10,92,11,464	10,00,12,613	10,56,42,501
ASSETS						
Cash and balances with Reserve Bank of India	36,96,577	35,14,170	51,73,043	37,22,363	35,46,136	52,12,583
Balances with bank and money at call and short notice	50,12,495	46,36,435	48,55,048	50,37,630	46,32,824	48,71,133
Investments	2,60,89,979	2,69,74,353	2,59,11,180	2,70,44,547	2,78,43,658	2,68,00,229
Advances	6,95,66,044	6,00,00,632	6,49,65,704	6,99,64,282	6,03,66,338	6,53,51,822
Fixed Assets	11,71,576	10,29,658	11,93,871	11,83,044	10,40,467	12,04,694
Other Assets	22,09,173	25,30,467	21,59,349	22,59,598	25,83,190	22,02,040
Total	10,77,45,844	9,86,85,715	10,42,58,195	10,92,11,464	10,00,12,613	10,56,42,501





Cash Flow Statement

₹ in Lakh

Particulars	Standalone			Consolidated		
	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
A. Cash Flow from Operating Activities:						
Net Profit before taxes	6,29,291	5,48,840	12,43,444	5,91,649	5,73,696	12,76,713
Adjustments for:						
Amortisation/Depreciation on Investments	(28,343)	(42,553)	(29,606)	(28,343)	(42,553)	(29,606)
Profit on sale/redemption of investments in Joint Venture	-	-	-	-	-	-
Depreciation on Fixed Assets	35,313	27,277	59,409	36,344	27,751	60,356
(Profit)/Loss on sale of Fixed Assets	(13,063)	(32)	(20,300)	(13,063)	(32)	(20,300)
(Profit)/Loss on Revaluation of Investments (including Depreciation on Performing Investments)	13,179	(24,917)	(15,933)	13,179	(24,917)	(15,933)
Provision for NPA	1,57,682	2,64,316	4,59,272	1,63,084	2,67,989	4,66,014
Provision for Standard Assets	(2,375)	(38,649)	(38,706)	(2,268)	(39,229)	(39,887)
Provision for Other assets	(1,577)	36,138	5,410	(440)	36,138	7,084
Provision/ Payment of Interest on Bonds	96,792	47,711	1,30,247	96,792	47,711	1,30,247
Dividend received from Subsidiaries, Joint Venture and Associates	(4,824)	(1,359)	(3,608)	(1,366)	(806)	(3,056)
Adjustments for:						
Increase / (Decrease) in Deposits	36,75,990	37,26,053	78,62,128	37,05,672	37,63,388	79,19,454
Increase/ (Decrease) in Borrowings	(5,92,463)	35,39,169	40,43,236	(5,90,331)	35,39,169	40,40,919
Increase / (Decrease) in Other Liabilities & Provisions	1,52,975	(3,44,107)	(89,813)	2,35,466	(2,54,945)	32,738
(Increase) / Decrease in Investments	(2,07,042)	(42,06,047)	(31,08,344)	(2,97,269)	(43,17,584)	(32,51,396)
(Increase) / Decrease in Advances	(47,58,021)	(39,50,481)	(91,10,509)	(47,75,544)	(39,69,949)	(91,53,458)
(Increase) / Decrease in Other Assets	(2,92,884)	1,28,613	4,45,815	(3,00,040)	1,21,304	4,48,028
Direct Taxes (Paid) / Refund (Net)	96,666	1,12,299	(7,961)	93,687	1,10,237	(14,473)
Net Cash Flow from Operating Activities (A)	(10,42,701)	(1,77,728)	18,24,181	(10,72,791)	(1,62,632)	18,53,445
B. Cash Flow from Investing Activities:						
Purchase of Fixed Assets	(33,484)	(38,647)	(69,694)	(34,972)	(39,643)	(72,305)
Sale of Fixed Assets	828	2,040	4,155	829	2,155	4,995
Sale / Redemption / Additional investment in Subsidiaries/Jt Ventures/Associates (Net)	32,690	(4,946)	(20,150)			
Dividend received from Subsidiaries, Joint Venture and Associates	4,824	1,359	3,608	1,366	806	3,056
Impact of Consolidation				57,418	(17,863)	(21,270)
Minority Interest				535	1,064	76
Net Cash Flow from Investing Activities (B)	4,858	(40,195)	(82,081)	25,176	(53,481)	(85,448)





₹ in Lakh

Particulars	Standalone			Consolidated		
	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025	Reviewed 30.09.2025	Reviewed 30.09.2024	Audited 31.03.2025
C. Cash Flow from Financing Activities:						
Share Premium	-	-	-	5,067	7,962	11,146
Issue/(Redemption) of Tier I & II Bonds (Net)	-	2,50,000	2,50,000	-	2,50,000	2,50,000
Dividend Paid	(1,84,383)	(1,27,475)	(1,27,475)	(1,84,383)	(1,27,475)	(1,27,475)
Provision/ Payment of Interest on Bonds	(96,792)	(47,711)	(1,30,247)	(96,792)	(47,711)	(1,30,247)
Net Cash flow from Financing Activities (C)	(2,81,175)	74,814	(7,722)	(2,76,109)	82,776	3,424
Net Increase in Cash & Cash Equivalents (A+B+C)	(13,19,019)	(1,43,108)	17,34,378	(13,23,723)	(1,33,337)	17,71,421
Cash and Cash Equivalents as at the beginning of the period	1,00,28,091	82,93,713	82,93,713	1,00,83,717	83,12,297	83,12,297
Cash and Cash Equivalents as at the closing of the period	87,09,072	81,50,605	1,00,28,091	87,59,994	81,78,960	1,00,83,717

Cash and Cash Equivalents includes Balance with Reserve Bank of India & Other Banks and Money at call & Short Notice						
	₹ in Lakh					
	As on 30.09.2025	As on 30.09.2024	As on 31.03.2025	As on 30.09.2025	As on 30.09.2024	As on 31.03.2025
Cash and Balances with Reserve Bank of India	36,96,577	35,14,170	51,73,043	37,22,364	35,46,136	52,12,583
Balances with Banks & Money at call & Short Notice	50,12,495	46,36,435	48,55,048	50,37,630	46,32,824	48,71,133



Notes forming part of Standalone and Consolidated financial results for the quarter and half year ended September 30, 2025:-

1. The above financial results for the quarter and half year ended September 30, 2025 have been reviewed by the Audit Committee of Board and approved by the Board of Directors at their respective meetings held on October 17, 2025. The same have been reviewed by the Statutory Central Auditors of the Bank, in line with the guidelines issued by the Reserve Bank of India and as per the requirement of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
2. The above financial results have been arrived at after considering necessary provisions for non-performing assets, standard assets, restructured advances, stressed sector accounts, standard derivative exposures, unhedged foreign currency exposure and investment depreciation on the basis of extant guidelines issued by Reserve Bank of India (RBI). Provision for employee benefits have been made on actuarial basis. Other usual and necessary provisions have been made on estimated basis as per RBI's specific directions, judicial pronouncements and applicable accounting standards issued by The Institute of Chartered Accountants of India.
3. The Bank has applied its significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended March 31, 2025.
4. In terms of RBI Circular DOR.CAP.REC.15/21.06.201/2023-24 dated May 12, 2023 on 'Basel III Capital Regulations' and RBI Circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', Banks are required to make Pillar 3 disclosures including Leverage ratio and Liquidity Coverage ratio and Net stable funding ratio under Basel III framework. The Bank has made such disclosures which are available on Banks' website at the link '<https://bankofindia.bank.in/basel-iii-disclosures>'. These disclosures have not been subjected to audit/review by the Statutory Central Auditors of the Bank.
5. Other Income includes commission and brokerage income, fee and other charges, profit/ loss on sale of fixed assets (net), profit/ loss on revaluation of investments (net) (FVTPL and HFT), earnings from foreign exchange and derivative transactions, recoveries from accounts previously written off, dividend income, etc.
6. The consolidated financial results have been prepared in accordance with the Accounting Standard – 21 "Consolidated Financial Statements", Accounting Standard – 23 "Accounting for Investments in Associates in Consolidated Financial Statements", and Accounting Standard – 27 "Financial Reporting of Interest in Joint Venture" issued by The Institute of Chartered Accountants of India and guidelines issued by RBI.
7. In accordance with SEBI (LODR) Regulations, 2015, for the purpose of consolidated financial results for the quarter and half year ended September 30, 2025, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subjected to review.



8. The consolidated financial results of the Group comprise the financial results of 4 Domestic Subsidiaries, 4 Overseas Subsidiaries, 1 Joint venture and 6 Associates (including 3 Regional Rural Banks) which are as under:

Subsidiaries:

- BOI Shareholding Limited
- Bank of India Investment Managers Private Limited
- Bank of India Trustee Services Private Limited
- BOI Merchant Bankers Limited
- PT Bank of India Indonesia TBK
- Bank of India (Tanzania) Limited
- Bank of India (New Zealand) Limited
- Bank of India (Uganda) Limited

Joint Venture:

- Star Union Dai-ichi Life Insurance Company Limited

Associates:

- Madhya Pradesh Gramin Bank
- Vidharbha Konkan Gramin Bank (upto 30.04.2025)
- Aryavart Bank (upto 30.04.2025)
- Indo Zambia Bank Limited
- STCI Finance Limited
- ASREC (India) Limited

9. In accordance with RBI circular no.DBRNo.BP.BC.18/21.04.048/2018-19 dated January 1, 2019, on "Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances", as amended from time to time, the details of MSME restructured accounts as on September 30, 2025 is as under:

(₹ in Crore except number of accounts)

No. of accounts restructured	Amount	Provision Held
9916	298.29	14.91

10. As per RBI Circular No.DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on Prudential Framework for Resolution of Stressed Assets, as on September 30, 2025, the Bank holds provision of ₹ 1,284.61 Crore in respect of 6 borrower accounts (Exposure ₹ 3,694.34 Crore), where the viable Resolution Plan has not been implemented within 180 days / 365 days of review period.

11. In accordance with RBI circular No. DOR.STR.REC.12/21.04.048/2021-22 dated May 5, 2021 & RBI Circular No. DOR.STR.REC.21/21.04.048/2021-22 dated June 4, 2021 on Resolution Framework 2.0 –Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs), the details of accounts restructured are as under:

(₹ in Crore except number of accounts)

No. of Accounts	Amount as on 30.09.2025	Provision Held
26,473	936.74	46.68



In terms of RBI Circular No. DOR.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 (Resolution Framework 1.0) and DOR. STR.REC.11/21.04.048/2021-22 dated May 5, 2021 (Resolution Framework 2.0), the details of resolution plan as on September 30, 2025:

(₹ in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year, i.e, March 31, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2025	Of (A) amount written off during the half-year ended September 30, 2025	Of (A) amount paid by the borrowers during the half- year ended September 30, 2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year, i.e, September 30, 2025
Personal Loans	3,435.20	113.47	0.08	433.57	3145.00
Corporate persons*	1,212.68	69.89	0.13	877.90	987.72
Of which MSMEs	1,151.60	69.89	0.13	729.03	936.74
Others	20.03	0.02	0.00	11.98	20.98
Total	4,667.91	183.38	0.21	1,323.45	4,153.70

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code 2016.

12. Details of Loans transferred /acquired during the half year ended September 30, 2025 in terms of RBI Circular No. DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021:

- The Bank has not transferred any loans not in default or Special Mention Accounts (SMA) during the half year ended September 30, 2025.
- Details of loans not in default acquired through Direct assignment are given below:

Aggregate amount of loans acquired (₹ in Crore)	1825.31
Weighted average residual maturity (in months)	144.74
Weighted average holding period by the originator (in months)	13.19
Retention of beneficial economic interest by the originator (in percentage)	16.75
Tangible security cover (in times)	2.71



Note: The loans not in default are identified on the basis of DPD in each underlying account at the time of purchase.

Pools purchased under TLE guidelines are not rated by the Bank.

- c. Details of loans not in default acquired through Loan Participation (Co-lending) are given below:

Aggregate amount of loans acquired (₹ in Crore)	439.24
Weighted average residual maturity (in months)	135.63
Weighted average holding period by the originator (in months)	2.44
Retention of beneficial economic interest by the originator (in percentage)	20.71
Tangible security cover (in times)	1.95

Note: The loans not in default are identified on the basis of DPD in each underlying account at the time of purchase.

Pools purchased under TLE guidelines are not rated by the Bank.

- d. During the half year ended September 30, 2025, the Bank has not acquired any Stressed loans.
- e. Details of Stressed Loans (NPAs) transferred during the half year ended September 30, 2025:

(₹ in Crore)

Sr. No.	Particulars	To ARCs	To permitted transferees	To other transferees
a.	No. of accounts	4	--	--
b.	Aggregate principal outstanding of loans transferred	546.83	--	--
c.	Weighted average residual tenor of the loans transferred	--	--	--
d.	Net book value of the loans transferred (at the time of transfer)	--	--	--
e.	Aggregate consideration	131.93	--	--
f.	Additional consideration realized in respect of accounts transferred in earlier years	--	--	--



Sr. No.	Particulars	To ARC's	To permitted transferees	To other transferees
g.	Quantum of excess provisions reversed to the Profit & Loss account on account of sale of stressed loans	131.93	--	--

- f. Distribution of the Security Receipts (SRs) held across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on September 30, 2025:

Recovery Rating Band	Carrying Value (₹ in Crore)
RR1+	32.61
RR1	314.91
RR2	33.95
RR3	0.00
RR4	0.00
RR5	0.00
Rating not applicable	0.00
Unrated	53.53
Total	435.00

13. In respect of RBI referred NCLT accounts (List 1 & 2) as on September 30, 2025, Bank holds 100% provision of the aggregate outstanding value of ₹ 3,033.86 Crore.
14. During the period from 01.04.2025 to 30.09.2025 the Bank has reported 61 instances of fraud cases. The amount involved is ₹ 1,382.27 Crore with outstanding balance of ₹ 693.12 Crore (after net off URI and FITL) as on September 30, 2025. This also includes seven cases pertaining to earlier years, which were re-reported as fraud cases after re-examination, with amount involved of ₹ 797.57 Crore and outstanding balance as on September 30, 2025 of ₹ 149.70 Crore (after net off URI). The Bank is holding 100% provision in respect of amount outstanding as on September 30, 2025.
15. During the half year ended September 30, 2025 the Bank has done following Priority Sector Lending Certificate (PSLCs) transactions in e-Kuber portal of RBI:

(₹ in Crore)

PSLC category	Amount Sold	Amount Purchased	Commission earned	Commission paid
Small Farmer and Marginal Farmer	4,100	Nil	123.03	Nil



16. Provision Coverage Ratio of the Bank as on September 30, 2025 is 93.39% (92.39% as on March 31, 2025).

17. As per RBI Direction no. RBI/DOR/2021-22/83 DOR.ACC.REC. No.45/21.04.018/2021-22 dated August 30,2021 (updated as on April 1,2025), miscellaneous items exceeding 1% of the total income during the half year ended September 30, 2025 is as under:

Item under the Sub Head	₹ in Crore	% of Total Income
Other Income –Miscellaneous Income- Recoveries in written off Accounts	659.37	1.60

18. The Government of India, vide gazette notification CG-DL-E-07042025-262329 dated 07.04.2025, has provided for the amalgamation of Regional Rural Banks (RRBs) into a single Regional Rural Bank (RRB) in different states effective from 01.05.2025.

Details of the Amalgamation of RRBs sponsored by the Bank of India are as under:

State	Transferor RRB	Sponsor Bank of Transferor RRB	Amalgamated RRB	Sponsor Bank of transferee RRBs
Madhya Pradesh	Madhya Pradesh Gramin Bank	Bank of India	Madhya Pradesh Gramin Bank	Bank of India
	Madhyanchal Gramin Bank	State Bank of India		
Maharashtra	Vidharbha Konkan Gramin Bank	Bank of India	Maharashtra Gramin Bank	Bank of Maharashtra
	Maharashtra Gramin Bank	Bank of Maharashtra		
Uttar Pradesh	Aryavart Bank	Bank of India	Uttar Pradesh Gramin Bank	Bank of Baroda
	Prathama U.P. Gramin Bank	Punjab National Bank		
	Baroda U.P. Bank	Bank of Baroda		

Accordingly, during the half year ended September 30, 2025, the Bank has subscribed an additional amount of ₹ 329.45 Crore towards the share capital of Madhya Pradesh Gramin Bank, being the sponsor bank of the Amalgamated RRB. During the half year, the Bank has received a capital redemption of ₹ 450.46 Crore in case of Vidharbha Konkan Gramin Bank and ₹ 205.90 Crore in case of Aryavart Bank, being the face value of its investment in the RRB.

Further, in case of Vidharbha Konkan Gramin Bank and Aryavart Bank, the Bank has debited / credited its Consolidated Profit and Loss Account by ₹ 330.38 Crore (Credit) and ₹ 849.18 Crore (Debit) respectively towards reversal of difference between the carrying value of investments as on 01.05.2025 and the proceeds received for capital redemption




and the same has been shown under exceptional item in the Consolidated Financial Results.

On account of amalgamation of Madhyanchal Gramin Bank into Madhya Pradesh Gramin Bank, where the Bank is the Sponsor Bank of the Amalgamated RRB, the carrying amount of bank investment in associate as on 01.05.2025 has been adjusted by ₹ 171.87 Crore in opening Reserves and Surplus of Consolidated Financial Results, in accordance with Accounting Standard 23 - 'Accounting for Investments in Associates in Consolidated Financial Statements'.

19. Details of Number of Investors complaints received and disposed-off during the quarter ended September 30, 2025:

i)	Pending at the beginning of the quarter	Nil
ii)	Received during the quarter	11
iii)	Resolved during the quarter	11
iv)	Pending at the end of the quarter	Nil

20. Figures of the previous period have been regrouped / reclassified, wherever considered necessary to conform to the current period's classification. The figures for quarter ended September 30, 2025 are the balancing figure between reviewed figures in respect of the half year-end and the published reviewed figure upto the end of first quarter of the respective financial year.


(B Kumar)
General Manager &
Chief Financial Officer



(Rajesh S Ingle)
Chief General Manager

Attended Over Ve
(Rajiv Mishra)
Executive Director


(Subrat Kumar)
Executive Director


(P. R. Rajagopal)
Executive Director


(Rajneesh Karnatak)
Managing Director & CEO


(M.R. Kumar)
Chairman

Place: Mumbai
Date: October 17, 2025



A Bafna & Co Chartered Accountants K-2, Keshav Path, Near Ahinsa Circle, C – Scheme, Jaipur – 302 001	S. Jaykishan Chartered Accountants 12, Ho Chi Minh Sarani, Suite 2D, Kolkata 700071
SCV & Co. LLP Chartered Accountants B-41, Panchsheel Enclave, New Delhi-110017	SARDA & PAREEK LLP Chartered Accountants Mahavir Apartment, Third Floor, 598, M. G. Road, Near Suncity Cinema, Vile Parle East, Mumbai – 400057

Independent Auditors' Review Report on Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2025 of Bank of India pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Bank of India
Mumbai


1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Bank of India ("the Bank")** for the quarter and half year ended September 30, 2025 ("the Statement") attached herewith, being submitted by the Bank pursuant to the requirement of regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended ("Listing Regulations"). This Statement is the responsibility of the Bank's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review. The disclosures relating to Pillar 3 disclosure as at September 30, 2025, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standards on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The Unaudited Standalone Financial Results incorporate the relevant returns of 20 domestic branches and 1 Treasury reviewed by us, 22 foreign branches reviewed by other auditors specially appointed for this purpose and un-reviewed returns in respect of 5355 domestic branches. These review reports cover 52.01% of the advances portfolio of the Bank, 56.89% of non-performing asset of the Bank and the investment portfolio of the Treasury Branch of the Bank. Apart from these review reports, in the conduct of our review at Head Office / Controlling Offices, we have also relied upon various information and returns received from these un-reviewed branches / other offices of the Bank and generated through centralised database at Bank's Head Office.



A Bafna & Co Chartered Accountants	S. Jaykishan Chartered Accountants
SCV & Co. LLP Chartered Accountants	SARDA & PAREEK LLP Chartered Accountants


5. Based on our review conducted as above and subject to limitation in scope as mentioned in Paragraph 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards, other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For A Bafna & Co
Chartered Accountants
(FRN: 003660C)


Vivek Gupta
Partner // ICAI M. No. 400543
UDIN: 25400543BMLIW6131




For S. Jaykishan
Chartered Accountants
(FRN: 309005E)


Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 25062410BMIPVF4104



For SCV & Co. LLP
Chartered Accountants
(FRN:000235N / N500089)


Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 25093790BMJKRW5196



For SARDA & PAREEK LLP
Chartered Accountants
(FRN:109262W/W100673)


Niranjana Joshi
Partner // ICAI M. No. 102789
UDIN: 25102789BMLJEX5805



Place: Mumbai
Date: October 17, 2025

A Bafna & Co Chartered Accountants K-2, Keshav Path, Near Ahinsa Circle, C – Scheme, Jaipur – 302 001	S. Jaykishan Chartered Accountants 12, Ho Chi Minh Sarani, Suite 2D, Kolkata 700071
SCV & Co. LLP Chartered Accountants B-41, Panchsheel Enclave, New Delhi-110017	SARDA & PAREEK LLP Chartered Accountants Mahavir Apartment, Third Floor, 598, M. G. Road, Near Suncity Cinema, Vile Parle East, Mumbai – 400057

Independent Auditors’ Review Report on Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2025 of Bank of India pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended).

To,
The Board of Directors
Bank of India
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results (“the Statement”) of Bank of India (“the Parent ” or “the Bank”) and its subsidiaries (the Parent and its subsidiaries together referred to as “the Group”), its joint venture and its share of the net profit / (loss) after tax of its associates for the quarter and half year ended September 30, 2025, being submitted by the Bank pursuant to the requirement of regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as amended (“Listing Regulations”). The disclosures relating to Pillar 3 disclosure as at September 30, 2025, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations has been disclosed on the Bank’s website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent’s Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 “Interim Financial Reporting” (“AS 25”), prescribed by The Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410 “Review of Interim Financial Information Performed by the Independent Auditor of the Entity” issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to making inquiries of Bank’s personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.



A Bafna & Co Chartered Accountants	S. Jaykishan Chartered Accountants
SCV & Co. LLP Chartered Accountants	SARDA & PAREEK LLP Chartered Accountants

4. The Statement includes the results of the following entities:

I. Parent	(i) Bank of India
II. Subsidiaries:	(i) BOI Shareholding Limited (ii) Bank of India Investment Managers Private Limited (iii) Bank of India Trustee Services Private Limited (iv) BOI Merchant Bankers Limited (v) PT Bank of India Indonesia Tbk. (vi) Bank of India (Tanzania) Limited. (vii) Bank of India (New Zealand) Limited. (viii) Bank of India (Uganda) Limited.
III. Joint Venture:	(i) Star Union Dai-Ichi Life Insurance Company Limited
IV. Associates:	(i) Madhya Pradesh Gramin Bank (ii) Vidharbha Konkan Gramin Bank (upto 30.04.2025) (iii) Aryavart Bank (upto 30.04.2025) (iv) Indo - Zambia Bank Limited (v) STCI Finance Limited (vi) ASREC (India) Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 7 and 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement, has not been prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2025, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter

6. We draw attention to the following:

Note No. 18 of statement regarding exceptional item amounting to Rs.518.80 Crore, being the difference in carrying amount of investment in associates (RRB's) mentioned in consolidated financials and actual amount received on capital redemption. Our conclusion is not modified in respect of this matter.



A Bafna & Co Chartered Accountants	S. Jaykishan Chartered Accountants
SCV & Co. LLP Chartered Accountants	SARDA & PAREEK LLP Chartered Accountants

Other Matters

7. In respect of foreign branches - Reviewed by other auditors:

- We did not review the interim financial results of 22 foreign branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect total assets of Rs 1,79,807.20 Crore as at September 30, 2025, and total revenues of Rs 2,393.79 Crore and Rs 4,704.48 Crore for the quarter and half year ended September 30, 2025 respectively and total net profit after tax of Rs 337.37 Crore and Rs 685.72 Crore for the quarter and half year ended September 30, 2025 respectively.
- The interim financial results of these foreign branches have been reviewed by the branch auditors whose reports have been furnished to us, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such branch auditors and the procedures performed by us as stated in paragraph 3 above.

8. In respect of Subsidiaries and Associates - Reviewed by other auditors:

- We did not review the interim financial results of 6 subsidiaries included in the Unaudited Consolidated Financial Results, whose interim financial results reflect total assets of Rs.5684.50 Crore as at September 30, 2025 and total revenues of Rs.183.48 Crore and Rs 330.50 Crore for the quarter and Half year ended September 30, 2025 respectively and total net profit after tax of Rs.10.82 Crore and Rs 38.31 Crore for the quarter and half year ended September 30, 2025 respectively as considered in the Unaudited Consolidated Financial Results.
- The Unaudited Consolidated Financial Results also include the Group's share of net profit/(loss) after tax of (Rs.9.15 Crore) and Rs 31.78 Crore for the quarter and Half Year ended September 30, 2025 respectively as considered in the Unaudited Consolidated Financial Results, in respect of 1 associate, whose interim financial results have not been reviewed by us.
- The above interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management of the Parent and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

9. In respect of Subsidiaries, Joint Venture & Associates - Not reviewed by other auditors:

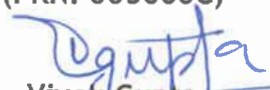
- The Unaudited Consolidated Financial Results also include the interim financial results of 2 subsidiaries which have not been reviewed by their auditors, whose interim financial results reflect total assets of Rs.989.18 Crore as at September 30, 2025 and total revenue of Rs.16.56 Crore and Rs 32.46 Crore for the quarter and half year ended September 30, 2025 respectively and total net profit after tax of Rs 2.92 Crore and Rs 5.07 Crore for the quarter and half year ended September 30, 2025 respectively as considered in the Unaudited Consolidated Financial Results.



A Bafna & Co Chartered Accountants	S. Jaykishan Chartered Accountants
SCV & Co. LLP Chartered Accountants	SARDA & PAREEK LLP Chartered Accountants

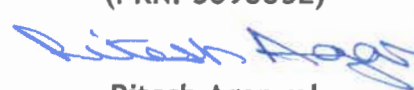
- The Financial Results of 1 Joint - Venture (Domestic) whose Financial Results reflect total assets of Rs.9617.86 Crore as at September 30, 2025, total revenues of Rs.20.66 Crore and Rs 38.16 Crore for the quarter and half year ended September 30, 2025 respectively and net profit after tax of Rs.2.94 Crore and Rs.8.12 Crore for the quarter and half year ended September 30, 2025 respectively as considered in the Unaudited Consolidated Financial Results.
- The Unaudited Consolidated Financial Results also include the Group's share of net profit after tax of Rs.9.45 Crore and Rs 57.42 Crore for the quarter and half year ended September 30, 2025 respectively as considered in the Unaudited Consolidated Financial Results, in respect of 3 associates, based on their interim financial results which have not been reviewed by their auditors.
- According to the information and explanations given to us by the Management, the above interim financial results are not material to the Group.

For A Bafna & Co
Chartered Accountants
(FRN: 003660C)


Vivek Gupta
Partner // ICAI M. No. 400543
UDIN: 25400543BMLIIX6884




For S. Jaykishan
Chartered Accountants
(FRN: 309005E)


Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 25062410BMIPVG7212

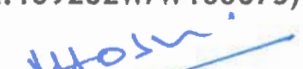


For SCV & Co. LLP
Chartered Accountants
(FRN:000235N / N500089)


Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 25093790BMJKRX7131



For SARDA & PAREEK LLP
Chartered Accountants
(FRN:109262W/W100673)


Niranjana Joshi
Partner // ICAI M. No. 102789
UDIN: 25102789BMLJEY9716



Place: Mumbai
Date: October 17, 2025

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:255

Date: 17.10.2025

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, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

Declaration Under Regulation 33(3)(d) of the SEBI (LODR), 2015

Pursuant to Regulation 33 (3)(d) of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, it is declared that the Auditors' Report on the Unaudited (Reviewed) Financial Statements of the Bank (Standalone and Consolidated) for the Quarter and Half-Year ended 30th September, 2025, as approved by Bank's Board of Directors at their meeting held on 17th October, 2025 are with Unmodified Opinion.

Thanking you,

Yours faithfully,



(B. Kumar)
**General Manager &
Chief Financial Officer**



Classification: **Public**

Statement indicating Deviation or Variation in the use of proceeds of issue of listed Non-Convertible Debt Securities for the quarter ending 30th September, 2025

A. Statement of utilization of issue proceeds:

(Pursuant to Regulation 52 (7) of SEBI (LODR) Regulations, 2015)

(Rs. In Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public / Private Placement)	Type of Instrument	Date of raising funds	Amount raised	Funds utilized	Any deviation (yes / no)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NA									


B. Statement of deviation / variation in use of Issue proceeds:

(Pursuant to Regulation 52 (7A) of SEBI (LODR) Regulations, 2015)

Particulars	Remarks
Name of listed entity	Bank of India
Mode of Fund Raising	Private Placement
Type of Instruments	Non-Convertible Securities
Date of Raising Funds	Nil
Amount Raised	-
Report filed for Quarter ended	September 30,2025
Is there a Deviation / Variation in use of funds raised?	N.A.
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	




Classification: Public

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks if any
Not Applicable						
<p>Deviation could mean:</p> <p>(a) Deviation in the objects or purposes for which the funds have been raised or</p> <p>(b) Deviation in the amount of funds actually utilized as against what was originally Disclosed.</p> <p style="text-align: center;"></p> <p>Name of Signatory: B. Kumar Designation: General Manager & CFO</p> <p style="text-align: right;">Place: Mumbai Date : 17/10/2025</p>						



Format for Disclosing Outstanding Default on Loans and Debts Securities

SN	Particulars	Rs in Cr
1.	Loans/ Revolving facilities like cash credit from Banks/Financials Institutions	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
2	Unlisted debt securities i.e. NCDs and NCRPs	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
3	Total Financial indebtedness of the listed entity including short-term and long-term debt	1,17,931.80


Name of Signatory: B. Kumar
Designation: General Manager & CFO

Place: Mumbai
Date : 17.10.2025



Statement on Deviation or Variation for proceeds of public issue, rights issue, preferential issue, Qualified Institutions Placement, etc.

(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Statement on deviation / variation in utilization of funds raised;						
Name of listed entity		Bank of India				
Mode of Fund Raising		Equity Capital				
Date of Raising Funds		-				
Amount Raised		-				
Report filed for Quarter ended		September 30,2025				
Monitoring Agency		Not Applicable				
Monitoring Agency Name, if applicable		Not Applicable				
Is there a Deviation / Variation in use of funds raised?		No				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		Not Applicable				
If Yes, Date of shareholder Approval		Not Applicable				
Explanation for the Deviation / Variation		Not Applicable				
Comments of the Audit Committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation, in the following table		Not Applicable				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks if any
Not Applicable						



Deviation or Variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.



Name of Signatory: B. Kumar
Designation: General Manager & CFO

Place: Mumbai
Date : 17.10.2025



Independent Auditor's Certificate
on the Statement of maintenance of security cover and compliance with covenants
Coverage in respect of Unsecured, Listed Bonds issued by Bank of India
as at September 30, 2025.

Date: October 17, 2025

To,
The Board of Directors,
Bank of India,
Star House, C-5, "G" Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai -400 051

Introduction

1. This certificate is issued in accordance with the terms of our appointment letter dated September 27, 2024, with Bank of India ('the Bank') having its registered office at Star House, C-5, G Block, Bandra Kurla Complex, Bandra(East), Mumbai- 400 051 pursuant to requirements of Regulation 54 read with clause (d) of sub regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) (the Regulations').
2. We, SARDA & PAREEK LLP, one of the joint statutory central auditors of the Bank have examined the details given in the attached Exhibit 1 and Annexure 1 ('the Statement') prepared by the Bank, which we have initialled for identification purpose only.

Management's Responsibility

3. The preparation of the Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Bank. This responsibility includes the design, Implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and presentation to the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. Bank's Management is also responsible for ensuring that the Bank complies with the requirements of the Regulations, the Offer Documents and the Debenture Trust Deed ('DTD') along with the covenants as prescribed in the DTD for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustee/ Exchanges.

Auditor's Responsibility

5. Our responsibility for the purpose of this certificate is to express limited assurance as to whether anything has come to our attention that causes us to believe that:
 - (i) the financial Information contained in the Statement have not been accurately extracted from the reviewed financial information as at/ for the quarter and six months ended September 30, 2025, other relevant records and documents maintained by the Bank or that the computation thereof is arithmetically inaccurate.



- (ii) the Bank, during the quarter and six months ended September 30, 2025, has not complied, in all material respects, with the covenants as per the terms of Offer Document/ Information Memorandum and / or DTDs in respect of listed Bonds of the Bank as at September 30, 2025, as mentioned in the Statement.
6. The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgment, including the assessment of the areas where a material misstatement of the subject matter Information is likely to arise.
7. We along with 3 other firms of statutory central auditors of the Bank have carried out review of the financial results of the bank for the period ended on September 30, 2025. Our review of these unaudited standalone financial results was conducted in accordance with the Standard on Review Engagements (SRE) 2410, review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the institute of Chartered Accountants of India (the ICAI).
8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, Issued by ICAI.
10. For the purpose of our examination of the accompanying Statement, we have performed the following procedures:
- Reviewed the unaudited financial information of the Bank as at and for the quarter and six months ended September 30, 2025.
 - Obtained the details of Offer Documents in respect of the unsecured listed Bonds outstanding as of September 30, 2025.
 - Traced the amounts in the Statement, in relation to the computation of security cover, to the unaudited financial information of the Bank as at and for the quarter and six months ended September 30, 2025.

Conclusion

11. Based on our examination and the aforementioned procedures and according to the information and explanations given to us, along with the representations provided by the management, we report that nothing has come to our attention that causes us to believe that:
- (i) the financial Information contained in the Statement have not been accurately extracted from the reviewed financial information for the quarter and six months ended September 30, 2025, other relevant records and documents maintained by the Bank or that the computation thereof is arithmetically inaccurate.



- (ii) The Bank, during the quarter and six months ended September 30, 2025 has not complied, in all material respects, with the covenants as per the terms of Offer Document/ Information Memorandum and/or DTDs in respect of listed Bonds of the Bank as at September 30, 2025, as mentioned in the Statement.

Restriction on Use

12. This certificate has been issued at the request of the Bank, for submission to stock exchanges/ Debenture Trustee(s) only. Our certificate should not be used for any other purpose or by any person other than the addressee of this certificate. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come to save where expressly agreed by our prior consent in writing.

For SARDA & PAREEK LLP

Chartered Accountants

Firm Registration No.109262W/W100673


CA Niranjan Joshi

Partner

Membership No. 102789



UDIN: 25102789BMLJEZ2025

Place: Mumbai

Date: October 17, 2025

Exhibit- I to the Certificate dated October 17, 2025

To,
The Debenture Trustees/ Stock Exchanges

Certificate with reference to Security Cover/ Covenants in respect of Listed Unsecured Debt Securities issued by Bank of India for the quarter and six months ended September 30, 2025

Ref: Regulation 54(2) read with 56(l)(d) of SEBI (LODR) Regulations, 2015 (as amended from time to time) & SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024

Based on examination of books of account and other relevant records/documents, we hereby certify that:

- a) **Bank of India**, vide its Board Resolution and information memorandum/offer document and under various Debenture Trust Deed, has issued the following listed unsecured debt securities:

ISIN Numbers	Private Placement/Public Issue	Secured /Unsecured	Amount (Rs in Crores)
INE084A08136	Private Placement	Unsecured	750.00
INE084A08144	Private Placement	Unsecured	602.00
INE084A08169	Private Placement	Unsecured	1,500.00
INE084A08060	Private Placement	Unsecured	3,000.00
INE084A08151	Private Placement	Unsecured	1,800.00
INE084A08177	Private Placement	Unsecured	2,000.00
INE084A08185	Private Placement	Unsecured	5,000.00
INE084A08193	Private Placement	Unsecured	2,500.00
INE084A08201	Private Placement	Unsecured	5,000.00
INE084A08219	Private Placement	Unsecured	2,690.00
Total			24,842.00

- b) **Security Cover for listed unsecured debt securities:**

- The Financial information for the period ended September 30, 2025 has been extracted from the reviewed books of accounts for the period ended September 30, 2025 and other relevant records of Bank of India.
- The security cover in the format as specified by SEBI vide its Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16.05.2024 is herein given as Annexure I.

The Security Cover certificate is being issued in consonance with SEBI regulation and all the other terms and conditions applicable for the issue of the bonds as specified by RBI master circular no. DBR.No.BP.BC.I/21.06.201/20 15- 16 dated July 01, 2015 for BASEL III Compliant bonds and RBI master circular no. DBR.NO.BP.BC.4/21.06.001/2015-16 dated July 01, 2015 for BASEL II Compliant bonds, as amended from time to time.



- c) Compliance of all covenants in respect of listed debt securities Information under SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time.

We have examined the compliances made by the Bank in respect of the covenants of the listed debt securities and certify that all the covenants have been complied by the Bank.

Based on the examination of the books of account and other relevant records/ documents we hereby certify that the Bank has complied with the covenants mentioned in the Offer Document / Information Memorandum and / or Debenture Trustee Deed for the above mentioned non- convertible debt securities.

Further, please find below list of the Covenants which the Bank has failed to comply for the quarter:

Covenant	Document Reference	Date of Breach	Cure period(if any)
NIL			

For SARDA & PAREEK LLP
Chartered Accountants
Firm Registration No.109262W/W100673


CA Nirranjan Joshi
Partner
Membership No. 102789



UDIN: 25102789BMLJEZ2025

Place: Mumbai
Date: October 17, 2025

Annexure to Security Cover Certificate
Annexure to security Cover Certificate dated 17.10.2025

Annexure 1

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari Passu Charge	Pari-Passu Charge	Assets not offered as security	Elimination (amount in Negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other secured Debt	Debt for which this certificate being issued	Assets shared by Pari-Passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is Pari-Passu charge (excluding items covered in column F)		Debt Amount considered more than once (due to exclusive plus, pari-passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari-passu charge Assets viii	Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Work-in Progress	NIL													
Right of Use Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	NIL													
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES														
Debt securities to which this certificate pertains	NIL													
Other debt sharing paripassu charge with above														
debt		Not to be filled												
Other Debt														
Subordinated debt														
Borrowings														
Bank														



Debt Securities														
Others														
Trade payables														
Lease Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions														
Others														
Total	NIL													
Cover on Book Value														
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									



कृते बैंक ऑफ इंडिया
For BANK OF INDIA
Rajesh V. Upadhyaya
राजेश. वि. उपाध्या
RAJESH V. UPADHYA
कंपनी सचिव
COMPANY SECRETARY

For SARDA & PAREEK LLP
Chartered Accountants

Niranjan Joshi
CA Niranjan Joshi
Partner
Membership No. 102789

Bank of India

Annexure-K

DISCLOSURE OF RELATED PARTY ITEMS AS PER AS-18 (AS ON 30.09.2025)

Transactions with Related Parties

(Rs. in crore)

Particulars	With Subsidiaries/ Associates/Joint Ventures		Key Management Personnel & their relatives		TOTAL	
	Half Year ended 30.09.2025	Year ended 31.03.2025	Half Year ended 30.09.2025	Year ended 31.03.2025	Half Year ended 30.09.2025	Year ended 31.03.2025
Transactions during the period						
Interest Received	-	-	-	-	-	-
Interest Paid	337.27	423.22	-	-	337.27	423.22
Dividend received	1.08	19.25	-	-	1.08	19.25
Other Income	106.43	229.56	-	-	106.43	229.56
Sale of Govt. Securities/Treasury Bills	-	-	-	-	-	-
Purchase of Govt. Securities/Treasury Bills	-	-	-	-	-	-
Purchase of Corporate Bonds and Other money market instruments	-	-	-	-	-	-
Deposits accepted	47.60	14.07	-	-	47.60	14.07
Matured Deposits	-	-	-	-	-	-
Loans Provided	-	-	-	-	-	-
Loans Repaid	-	-	-	-	-	-
Sale of NPA	-	-	-	-	-	-
Investments made	0.00	-	-	-	0.00	-
Equity shares issued under Employee's Stock Purchase Scheme	-	-	-	-	-	-
Outstanding	As on 30.09.2025	As on 31.03.2025	As on 30.09.2025	As on 31.03.2025	As on 30.09.2025	As on 31.03.2025
Payable	-	-	-	-	-	-
Deposits accepted	180.29	132.69	-	-	180.29	132.69
Borrowing	-	-	-	-	-	-
Loans given	10.00	10.00	-	-	10.00	10.00
Placement of the Deposits	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Receivables (Advances)	-	-	-	-	-	-
Investments	180.51	180.51	-	-	180.51	180.51
Non Funded Commitment	-	-	-	-	-	-
Leasing / HP arrangements availed	-	-	-	-	-	-
Leasing / HP arrangements provided	-	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Other Assets	4.31	5.49	-	-	4.31	5.49

The transactions with wholly owned subsidiaries and regional rural banks being state controlled, have not been disclosed in view of Para 9 of AS - 18 on Related Party disclosure issued by ICAI exempting 'State Controlled Enterprises' from making any disclosure pertaining to their transactions with other related parties which are also 'State Controlled Enterprises'. Further, in terms of paragraph 5 of AS 18, transactions in the nature of Banker - Customer relationship have not been disclosed including those with Key Management Personnel and relatives of Key Management Personnel, since the disclosure would conflict with Bank's duties of confidentiality.

