

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2023-24:392

दिनांक Date: 06/11/2023.

<b>Scrip Code: BANKINDIA</b>	<b>Scrip Code: 532149</b>
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, <u>Mumbai 400 001.</u>

प्रिय महोदय/महोदया Dear Sir / Madam,

**Submission of Copies of Newspaper Advertisement of  
Unaudited (Reviewed) Financial Results for the  
2<sup>nd</sup> Quarter & Half Year ended 30<sup>th</sup> September, 2023.**

Pursuant to Regulation 47(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we enclose the copies of the Newspapers publication of Limited Reviewed Financial Results for the Second Quarter and Half Year ended 30<sup>th</sup> September, 2023 published in the Newspapers Business Standard (Hindi & English edition), Economic Times & Loksatta (Marathi) on 6<sup>th</sup> November, 2023.

This is for your information and appropriate dissemination.

भवदीय Yours faithfully,



(Rajesh V Upadhyia)  
कंपनी सचिव Company Secretary

Classification: Public  
Classification: Public





बैंक ऑफ़ इंडिया  
Bank of India **BOI**

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BOI Mobile Banking Application

- Pay, Save, Borrow & invest money with a single platform
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- Choose from a range of deposit that are just right for you



**BOI mobile**  
Omni Neo Bank

Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Half year ended 30<sup>th</sup> September

Sr. No.	Particulars	Standalone					Consolidated			
		Quarter Ended		Half Year Ended		Year Ended	Quarter Ended		Half Year Ended	
		30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)
1	Total Income from Operations (Net)	16,65,914	12,91,472	32,48,021	24,03,908	54,74,761	16,77,941	13,00,132	32,70,545	24,20,89
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,50
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,50
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,45,843	96,000	3,00,950	1,52,149	4,02,294	1,49,855	85,409	3,06,010	1,51,17
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	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,43
7	Reserves (excluding Revaluation Reserve)					47,97,028				
8	Securities Premium Account	16,25,453	16,25,453	16,25,453	16,25,453	16,25,453	17,92,322	17,32,837	17,92,322	17,32,83
9	Net Worth	46,48,575	36,65,048	46,48,575	36,65,048	41,12,713	47,91,846	38,17,685	47,91,846	38,17,68
10	Paid-up Debt Capital / Outstanding Debt *	14.77%	16.68%	14.77%	16.68%	14.08%				
11	Outstanding Redeemable Preference Shares									
12	Debt Equity Ratio *	0.28	0.18	0.28	0.18	0.24				
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -									
	1. Basic (in ₹):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.6
	2. Diluted (in ₹):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.6
14	Capital Redemption Reserve						50	50	50	5
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
16	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica
17	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applica

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

Notes:

1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure



YOY  
35.10%  
ऑपरेटिंग  
नफा

YOY  
97.80%  
निव्वळ नफा

YOY  
25bps  
एनआयएम\*

YOY  
(-)-267bps  
एकूण  
एनपीए\*

YOY  
(-)-38bps  
निव्वळ  
एनपीए\*

बँक ऑफ इंडिया  
Bank of India



बँकिंग आता तुमच्या हाताच्या बोटॉवर,  
वीओआय मोबाईल बँकिंग एप्लिकेशनसह

- एकाच प्लॅटफॉर्मवरून पैसे भरा, बचत करा, कर्ज घ्या आणि गुंतवणूक करा
- पेमेंट करणे इतके सोपे आणि सुरक्षित कधीच नव्हते
- तणावमुक्त हस्तांतरण, बिल पेमेंट, रिचार्ज आणि कार्ड सेवा
- सर्वोत्तम ठेव योजनांमधून तुमच्यासाठी परिपूर्ण ठेव योजना निवडा



30 सप्टेंबर, 2023 रोजी समाप्त तिमाहीसाठी /सहामाहीसाठी अलेखापरीक्षित/पुनरावलोकन वित्तीय निष्कर्ष (स्टँडअलोन आणि समाग) (₹ लाखां मध्ये)

अ.क्र.	वर्णन	स्टँडअलोन					समाग				
		संपलेली तिमाही		संपलेली सहमाही		संपलेली वर्ष	संपलेली तिमाही		संपलेली सहमाही		संपलेली वर्ष
		30.09.2023 (पुरवठाकाळ)	30.09.2022 (पुरवठाकाळ)	30.09.2023 (पुरवठाकाळ)	30.09.2022 (पुरवठाकाळ)	31.03.2023 (अखेरीस)	30.09.2022 (पुरवठाकाळ)	30.09.2022 (पुरवठाकाळ)	30.09.2023 (पुरवठाकाळ)	30.09.2022 (पुरवठाकाळ)	31.03.2023 (अखेरीस)
1	कामकाजातून एकूण उत्पन्न (निव्वळ)	16,65,914	12,91,472	32,48,021	24,03,908	54,74,761	16,77,941	13,00,132	32,70,545	24,20,890	55,14,286
2	कालावधीसाठी निव्वळ नफा/(तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्वी)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,500	6,05,458
3	कालावधीसाठी निव्वळ नफा/(तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,500	6,05,458
4	कालावधीसाठी निव्वळ नफा/(तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	1,45,843	96,000	3,00,950	1,52,149	4,02,294	1,49,855	85,409	3,06,010	1,51,172	3,83,796
5	कालावधीचे एकूण सर्वसमावेशक उत्पन्न [ज्यात कालावधीचा नफा/(तोटा) (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे]	टीप 3 पहा					टीप 3 पहा				
6	भरणा झालेले समभाग भांडवल	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431
7	राखीव (पुनर्मुल्यांकन राखीव वगळून)					47,97,028					49,37,368
8	सिल्युरीटीज प्रिमियम अकाउंट	16,25,453	16,25,453	16,25,453	16,25,453	16,25,453	17,92,322	17,32,837	17,92,322	17,32,837	17,38,470
9	निव्वळ मूल्य	46,48,575	36,65,048	46,48,575	36,65,048	41,12,713	47,91,846	38,17,685	47,91,846	38,17,685	42,08,040
10	भरणा केलेले डेब्ट भांडवल/थकबाकी डेब्ट*	14.77%	16.68%	14.77%	16.68%	14.08%					
11	थकबाकी परिवर्तनीय प्राधान्यतः समभाग	-	-	-	-	-					
12	डेब्ट इक्विटी रेशो*	0.28	0.18	0.28	0.18	0.24					
13	प्रति समभाग मिळकत (प्रत्येकी ₹10/- च्या) (सातत्यपूर्ण व खंडित कामकाजासाठी) -										
	1. मूलभूत (₹ मध्ये):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.68	9.35
	2. सौम्यीकृत (₹ मध्ये):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.68	9.35
14	कॅपिटल रीडम्यन्स राखीव	-	-	-	-	-	50	50	50	50	50
15	डिबेंचर्स रीडम्यन्स राखीव	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
16	डेब्ट सर्विस कव्हरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
17	इंटररेस्ट सर्विस कव्हरेज रेशो	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही

\*डेब्ट म्हणजे एक वर्षापेक्षा जास्त काळ मुदतपूर्ती बाकी असणारी उधार असूनवारी थकबाकी डेब्ट म्हणजे बँकेची एकूण उत्पन्नवारी संपना:

- सेबीच्या (सूचीकरण बंधने आणि प्रकटीकरण आवश्यकता) अधिनियम, 2015 मधील अधिनियम 33 आणि अधिनियम 52 अन्वये स्टॉक एक्सचेंजसकडे सादर करण्यात आलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा साक्ष देण्यात आला आहे. संपलेल्या तिमाही/वार्षिक वित्तीय निष्कर्षांचा सविस्तर मधुना स्टॉक एक्सचेंजच्या वेबसाईटवर (बी.एस.ई: <https://www.bseindia.com>) आणि (एन.एस.ई.: <https://www.nseindia.com>) येथे आणि बँकेच्या वेबसाईटवर (<https://www.bankofindia.co.in>) येथे उपलब्ध आहे
- सूची विनियमांच्या अधिनियम 52(4) अनुसार इतर बाबींसाठी सर्व खुलासे स्टॉक एक्सचेंजस (नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया आणि बॉम्बे स्टॉक एक्सचेंज) वर केले गेले आहेत आणि ते पुढील यूआरएल (NSE: <https://www.nseindia.com>) आणि BSE: <https://www.bseindia.com>) वर उपलब्ध आहेत.
- एकूण सर्वसमावेशक उत्पन्न आणि अन्य सर्वसमावेशक उत्पन्नासंबंधी माहिती दिलेली नाही कारण IndAS अध्यापक बँकांसाठी लागू नाही.

स्थान: मुंबई  
दिनांक: 04 नोव्हेंबर, 2023

स्वाक्षरी  
(सुजत कुमार)  
कार्यकारी संचालक

स्वाक्षरी  
(एम. कार्तिकेयन)  
कार्यकारी संचालक

स्वाक्षरी  
(स्वरूप दासगुप्ता)  
कार्यकारी संचालक

स्वाक्षरी  
(पी. आर. राजागोपाल)  
कार्यकारी संचालक

स्वाक्षरी  
(रजनीश कर्नाटक)  
व्यवस्थापकीय संचालक व सीईओ

बँक ऑफ इंडिया

नातं बँकिंग पब्लिकडं

YOY  
**35.10%**  
OPERATING  
PROFIT

YOY  
**97.80%**  
NET  
PROFIT

YOY  
**25bps**  
NIM %

YOY  
**(-)267bps**  
GROSS  
NPA %

YOY  
**(-)38bps**  
NET  
NPA %

बैंक ऑफ़ इंडिया  
Bank of India

**BOI**



## Fingertip banking from BOI Mobile Banking Application

- Pay, Save, Borrow & Invest money with a single platform
- Easy & Secure payments like never before
- Hassle free transfers, bills, recharges and card services
- Choose from a range of deposit that are just right for you



**mobile**  
Open Your Bank

## Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Half year ended 30<sup>th</sup> September, 2023

₹ in Lakhs

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter Ended		Half Year Ended		Year Ended	Quarter Ended		Half Year Ended		Year Ended
		30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)
1	Total Income from Operations (Net)	16,65,914	12,91,472	32,48,021	24,03,906	54,74,761	16,77,941	13,00,132	32,70,545	24,20,890	55,14,288
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,500	6,05,458
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,93,725	1,46,212	5,86,504	2,32,319	6,22,931	2,41,382	1,35,669	5,29,364	2,31,500	6,05,458
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,45,843	95,000	3,00,950	1,52,149	4,02,294	1,49,855	65,409	3,06,010	1,51,172	3,83,796
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	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431	4,10,431
7	Reserves (excluding Revaluation Reserve)					47,97,028					49,37,368
8	Securities Premium Account	16,25,453	16,25,453	16,25,453	16,25,453	16,25,453	17,92,322	17,32,837	17,92,322	17,32,837	17,38,470
9	Net Worth	46,48,575	38,85,048	46,48,575	36,65,048	41,12,713	47,91,846	38,17,685	47,91,846	38,17,685	42,08,040
10	Paid-up Debt Capital / Outstanding Debt *	14.77%	16.68%	14.77%	16.68%	14.08%					
11	Outstanding Redeemable Preference Shares										
12	Debt Equity Ratio *	0.28	0.18	0.28	0.18	0.24					
13	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.68	9.35
	2. Diluted (in ₹):	3.55	2.34	7.33	3.71	9.80	3.65	2.08	7.46	3.68	9.35
14	Capital Redemption Reserve						50	50	50	50	50
15	Debenture Redemption Reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
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/Annual Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the Stock Exchange websites (BSE: <http://www.bseindia.com>) and the website of the Bank (<http://www.bankofindia.co.in>).
- For the other line items referred in regulation 32(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: <http://www.nseindia.com> and BSE: <http://www.bseindia.com>).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as IFRS is not yet made applicable to banks.

Place : Mumbai  
Date : November 04, 2023

Sd/-  
(Subret Kumar)  
Executive Director

Sd/-  
(M. Karthikayan)  
Executive Director

Sd/-  
(Swarup Dasgupta)  
Executive Director

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

Sd/-  
(Rajneesh Karnatak)  
Managing Director & CEO

**Bank of India**

Relationship beyond banking