

Ref. No.:HO:IRC:SVM:2026-27:256

Date: 23.10.2026

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.

महोदय/महोदया Dear Sir / Madam,

**Re: Outcome of Board Meeting -
Unaudited (Reviewed) Financial Results for the
2nd Quarter / Half-Year ended September, 2026
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, 2026.
- 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 30.09.2026.
 - Statement of Cash Flows for the Quarter and Half-Year ended 30.09.2026.
 - Security Cover Certificate as on 30th September, 2026.
 - Statement of Related Party Transactions for the Q2FY27.
 - NIL Statement of Deviation / Variation in utilization of Capital Funds raised during Q2FY27.

Classification: **Public**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, 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



4. The meeting of the Board of Directors started at 3.30 PM and concluded at 4.47 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,

USHA
RAMSIN
GHANI

Digitally signed by: USHA
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INVESTOR RELATION CELL
Date: 2026.10.23 16:57:06 +06'30'

(Usha Ramsinghani)
कंपनी सचिव Company Secretary

Encl: As above



Classification: **Public**

प्रधान कार्यालय, निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
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Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended		Half Year ended		Year ended		Quarter ended		Half Year ended		Year ended	
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026	Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
1	Interest earned (a)+(b)+(c)+(d)	21,22,887	19,94,932	18,40,609	41,17,819	36,75,828	75,16,127	21,36,990	20,09,690	18,52,148	41,46,680	36,98,809	75,61,328
	(a) Interest/ discount on advances/bills	15,47,040	14,35,826	12,94,449	29,82,866	25,73,677	53,47,233	15,56,378	14,44,435	13,02,543	30,00,812	25,89,650	53,79,331
	(b) Income on Investments	4,76,047	4,53,216	4,53,015	9,29,263	9,15,376	18,05,048	4,80,703	4,59,385	4,56,697	9,40,088	9,22,743	18,19,256
	(c) Interest on balances with RBI and other inter bank funds	82,535	67,905	78,737	1,50,440	1,62,028	2,77,690	82,643	67,886	78,500	1,50,529	1,61,669	2,76,585
	(d) Others	17,265	37,985	14,408	55,251	24,747	86,156	17,266	37,984	14,408	55,251	24,747	86,156
2	Other Income	2,76,986	2,57,915	2,21,983	5,34,901	4,38,593	9,87,427	2,76,735	2,61,538	2,21,839	5,38,273	4,42,940	10,03,628
3	TOTAL INCOME (1 + 2)	23,99,873	22,52,847	20,62,592	46,52,720	41,14,421	85,03,554	24,13,725	22,71,228	20,73,987	46,84,953	41,41,749	85,64,956
4	Interest expended	14,22,166	13,11,678	12,49,232	27,33,844	24,77,640	49,98,851	14,26,270	13,15,584	12,52,986	27,41,854	24,85,069	50,13,949
5	Operating expenses (e)+(f)	4,68,803	4,36,061	4,31,275	9,04,864	8,53,758	17,99,830	4,74,268	4,41,845	4,35,753	9,16,113	8,64,440	18,25,056
	(e) Employees cost	2,66,719	2,60,251	2,45,232	5,26,970	4,84,851	10,31,177	2,70,880	2,63,999	2,47,630	5,34,879	4,89,635	10,44,967
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	2,02,084	1,75,810	1,86,043	3,77,894	3,68,907	7,68,653	2,03,388	1,77,846	1,88,123	3,81,234	3,74,805	7,80,089
6	TOTAL EXPENSES (4)+(5) (excluding Provisions and Contingencies)	18,90,969	17,47,739	16,80,507	36,38,708	33,31,398	67,98,681	19,00,538	17,57,429	16,88,739	36,57,967	33,49,509	68,39,005
7	OPERATING PROFIT (3)-(6) (Profit before Provisions and Contingencies)	5,08,904	5,05,108	3,82,085	10,14,012	7,83,023	17,04,873	5,13,187	5,13,799	3,85,248	10,26,986	7,92,240	17,25,951
8	Provisions (other than tax) and Contingencies	79,743	96,360	44,124	1,76,103	1,53,732	3,10,307	81,097	97,112	49,166	1,78,209	1,60,378	3,18,801
	of which provision for Non-performing Assets	1,01,012	1,14,411	47,241	2,15,423	1,57,682	3,39,267	1,02,310	1,14,735	51,609	2,17,046	1,63,084	3,46,335
9	Exceptional items	-	-	-	-	-	-	0	-	-	-	(51,880)	(51,880)
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	4,29,161	4,08,748	3,37,961	8,37,909	6,29,291	13,94,566	4,32,090	4,16,687	3,36,082	8,48,777	5,79,982	13,55,270
11	Tax Expense	1,08,923	1,01,958	82,504	2,10,881	1,48,622	3,41,851	1,09,879	1,02,841	83,518	2,12,720	1,51,023	3,46,344
12	Net Profit / (Loss) from Ordinary Activities after tax(7)-(8)-(11)	3,20,238	3,06,790	2,55,457	6,27,028	4,80,669	10,52,715	3,22,211	3,13,846	2,52,564	6,36,057	4,28,959	10,08,926
	Less : Minority Interest	-	-	-	-	-	-	88	140	(111)	228	(16)	295
	Add : Share of earnings in Associates	-	-	-	-	-	-	8,759	16,552	4,994	25,311	11,650	21,999
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
14	Net Profit/(+)/Loss(-) for the period	3,20,238	3,06,790	2,55,457	6,27,028	4,80,669	10,52,715	3,30,882	3,30,258	2,57,669	6,61,140	4,40,625	10,30,630
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	-	-	-	-	-	75,47,654	-	-	-	-	-	77,38,068





₹ in Lakh

Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended		Reviewed	Half Year ended		Year ended	Quarter ended		Reviewed	Half Year ended		Year ended
		Reviewed	Reviewed		Reviewed	Reviewed		Reviewed	Reviewed		Reviewed	Reviewed	
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
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)	17.78%	18.69%	16.69%	17.78%	16.69%	18.01%	18.35%	19.28%	17.24%	18.35%	17.24%	18.58%
	(a) CET 1 Ratio	15.49%	15.97%	13.89%	15.49%	13.89%	15.05%	16.08%	16.59%	14.48%	16.08%	14.48%	15.66%
	(b) Additional Tier 1 Ratio	0.29%	0.30%	0.60%	0.29%	0.60%	0.30%	0.28%	0.30%	0.59%	0.28%	0.59%	0.30%
	(iii) Earnings per Share (EPS) (₹)												
	a) Basic EPS	7.03	6.74	5.61	13.77	10.56	23.12	7.27	7.25	5.66	14.52	9.68	22.64
	Diluted EPS (before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (Not annualised))	7.03	6.74	5.61	13.77	10.56	23.12	7.27	7.25	5.66	14.52	9.68	22.64
	b) Basic EPS	7.03	6.74	5.61	13.77	10.56	23.12	7.27	7.25	5.66	14.52	9.68	22.64
	Diluted EPS (after Extraordinary items for the period, for the year to date and for the previous year (Not annualised))	7.03	6.74	5.61	13.77	10.56	23.12	7.27	7.25	5.66	14.52	9.68	22.64
	(iv) NPA Ratios												
	(a) Amount of gross non-performing assets	13,64,837	14,45,354	18,01,427	13,64,837	18,01,427	15,30,601						
	(b) Amount of net non-performing assets	3,55,735	4,01,859	4,53,020	3,55,735	4,53,020	4,24,997						
	(c) Percentage of Gross NPAs	1.60%	1.81%	2.54%	1.60%	2.54%	1.98%						
	(d) Percentage of Net NPAs	0.42%	0.51%	0.65%	0.42%	0.65%	0.56%						
	(v) Return on Assets (Annualised)	1.01%	1.01%	0.91%	1.01%	0.87%	0.93%						
	(vi) Net Worth	79,64,867	76,94,034	68,88,226	79,64,867	68,88,226	75,27,811	81,76,515	78,90,859	70,43,700	81,76,515	70,43,700	77,05,575
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-	-	-	-	-	-	-
	(viii) Capital Redemption Reserve	-	-	-	-	-	-	50	50	50	50	50	50
	(ix) Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-	-	-
	(x) Debt-Equity ratio*	0.72	0.71	0.61	0.72	0.61	0.78						
	(xi) Total Debt to Total Assets Ratio *	9.56%	9.67%	10.95%	9.56%	10.95%	10.19%						
	(xii) Operating Margin (%)	21.21%	22.42%	18.52%	21.79%	19.03%	20.05%	21.26%	22.62%	18.58%	21.92%	19.13%	20.15%
	(xiii) Net Profit Margin (%)	13.34%	13.62%	12.39%	13.48%	11.68%	12.38%	13.71%	14.54%	12.42%	14.11%	10.64%	12.03%

(*) 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

बैंक ऑफ़ इंडिया
Bank of India



₹ in Lakh

Sr. No.	Particulars	Standalone						Consolidated					
		Quarter ended		Half Year ended		Year ended		Quarter ended		Half Year ended		Year ended	
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026	Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
1	Segment Revenue												
	a) Treasury Operations	6,33,747	5,76,871	5,84,021	12,10,618	12,22,296	23,26,762	6,30,550	5,76,871	5,80,564	12,07,421	12,18,839	23,23,175
	b) Wholesale Banking Operations	8,57,775	7,91,965	6,78,802	16,49,740	13,56,279	29,01,127	8,72,129	8,05,561	6,92,766	16,77,690	13,83,130	29,53,363
	c) Retail Banking Operations	9,35,102	8,61,573	8,07,814	17,96,675	15,54,576	32,91,075	9,35,102	8,61,573	8,07,814	17,96,675	15,54,576	32,91,075
	(i) Digital Banking	16	17	15	33	29	62	16	17	15	33	29	62
	(ii) Other Retail Banking	9,35,086	8,61,556	8,07,799	17,96,642	15,54,547	32,91,013	9,35,086	8,61,556	8,07,799	17,96,642	15,54,547	32,91,013
	d) Unallocated	5,211	44,809	12,434	50,020	20,642	64,509	7,906	49,594	13,322	57,500	24,576	77,262
	T o t a l	24,31,835	22,75,218	20,83,071	47,07,053	41,53,793	85,83,473	24,45,687	22,93,599	20,94,466	47,39,286	41,81,121	86,44,875
	Less : Inter Segment Revenue	31,962	22,371	20,479	54,333	39,372	79,919	31,962	22,371	20,479	54,333	39,372	79,919
	Net Segment Revenue (Income)	23,99,873	22,52,847	20,62,592	46,52,720	41,14,421	85,03,554	24,13,725	22,71,228	20,73,987	46,84,953	41,41,749	85,64,956
2	Segment Results- Profit / (Loss) before tax												
	a) Treasury Operations	1,75,264	1,60,702	1,19,571	3,35,966	3,12,424	6,82,692	1,80,826	1,77,254	1,21,107	3,58,080	2,68,736	6,49,224
	b) Wholesale Banking Operations	1,24,413	1,53,835	81,181	2,78,248	1,09,651	2,81,023	1,29,069	1,58,810	82,942	2,87,879	1,15,527	2,95,115
	c) Retail Banking Operations	2,22,996	1,31,718	1,87,490	3,54,714	3,37,095	7,28,157	2,22,997	1,31,718	1,87,490	3,54,714	3,37,095	7,28,157
	(i) Digital Banking	(18)	(18)	(17)	(36)	(26)	(58)	(18)	(18)	(17)	(36)	(26)	(58)
	(ii) Other Retail Banking	2,23,014	1,31,736	1,87,507	3,54,750	3,37,121	7,28,215	2,23,014	1,31,736	1,87,507	3,54,750	3,37,121	7,28,215
	d) Unallocated	(93,512)	(37,507)	(50,281)	(1,31,019)	(1,29,879)	(2,97,306)	(92,131)	(34,683)	(50,352)	(1,26,813)	(1,29,710)	(2,95,522)
	T o t a l	4,29,161	4,08,748	3,37,961	8,37,909	6,29,291	13,94,566	4,40,761	4,33,099	3,41,187	8,73,860	5,91,648	13,76,974
	Less : i) Other Un-allocable expenditure	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Un-allocable income	-	-	-	-	-	-	-	-	-	-	-	-
	Total Profit Before Tax	4,29,161	4,08,748	3,37,961	8,37,909	6,29,291	13,94,566	4,40,761	4,33,099	3,41,187	8,73,860	5,91,648	13,76,974
	Tax Expense	1,08,923	1,01,958	82,504	2,10,881	1,48,622	3,41,851	1,09,879	1,02,841	83,518	2,12,720	1,51,023	3,46,344
	Net Profit after Tax	3,20,238	3,06,790	2,55,457	6,27,028	4,80,669	10,52,715	3,30,882	3,30,258	2,57,669	6,61,140	4,40,625	10,30,630
3	Segment Assets												
	a) Treasury Operations	3,84,39,002	3,68,46,803	3,47,39,415	3,84,39,002	3,47,39,415	3,66,46,814	3,85,65,859	3,69,64,901	3,48,35,033	3,85,65,859	3,48,35,033	3,67,52,781
	b) Wholesale Banking Operations	5,06,67,241	4,39,02,541	3,91,91,477	5,06,67,241	3,91,91,477	4,27,11,558	5,10,68,290	4,43,20,489	3,96,18,271	5,10,68,290	3,96,18,271	4,31,69,212
	c) Retail Banking Operations	3,59,26,952	3,57,34,330	3,22,72,133	3,59,26,952	3,22,72,133	3,40,93,546	3,59,26,952	3,57,34,330	3,22,72,133	3,59,26,952	3,22,72,133	3,40,93,546
	(i) Digital Banking	1,150	1,057	900	1,150	900	1,110	1,150	1,057	900	1,150	900	1,110
	(ii) Other Retail Banking	3,59,25,802	3,57,33,273	3,22,71,233	3,59,25,802	3,22,71,233	3,40,92,436	3,59,25,802	3,57,33,273	3,22,71,233	3,59,25,802	3,22,71,233	3,40,92,436
	d) Unallocated	25,33,972	28,36,330	15,42,819	25,33,972	15,42,819	28,91,361	35,99,658	39,12,651	24,86,027	35,99,658	24,86,027	39,39,620
	Total Assets	12,75,67,167	11,93,20,004	10,77,45,844	12,75,67,167	10,77,45,844	11,63,43,279	12,91,60,759	12,09,32,371	10,92,11,464	12,91,60,759	10,92,11,464	11,79,55,159
4	Segment Liabilities												
	a) Treasury Operations	3,61,75,701	3,46,94,097	3,22,86,622	3,61,75,701	3,22,86,622	3,45,07,081	3,61,75,701	3,46,94,097	3,22,86,622	3,61,75,701	3,22,86,622	3,45,07,081
	b) Wholesale Banking Operations	4,80,63,945	4,16,41,247	3,71,30,082	4,80,63,945	3,71,30,082	4,06,78,694	4,84,23,606	4,20,17,965	3,75,23,733	4,84,23,606	3,75,23,733	4,10,87,221
	c) Retail Banking Operations	3,33,52,952	3,33,06,648	2,93,30,912	3,33,52,952	2,93,30,912	3,16,13,127	3,33,52,952	3,33,06,648	2,93,30,912	3,33,52,952	2,93,30,912	3,16,13,127
	(i) Digital Banking	1,150	1,057	926	1,150	926	1,110	1,150	1,057	926	1,150	926	1,110
	(ii) Other Retail Banking	3,33,51,802	3,33,05,591	2,93,29,986	3,33,51,802	2,93,29,986	3,16,12,017	3,33,51,802	3,33,05,591	2,93,29,986	3,33,51,802	2,93,29,986	3,16,12,017
	d) Unallocated	7,85,505	7,82,486	8,14,216	7,85,505	8,14,216	7,45,355	18,04,291	18,14,697	17,16,644	18,04,291	17,16,644	17,51,875
	Total Liabilities	11,83,78,103	11,04,24,478	9,95,61,832	11,83,78,103	9,95,61,832	10,75,44,257	11,97,56,550	11,18,33,407	10,08,57,911	11,97,56,550	10,08,57,911	10,89,59,304
5	Capital Employed												
	(Segment Assets - Segment Liabilities)												
	a) Treasury Operations	22,63,301	21,52,706	24,52,793	22,63,301	24,52,793	21,39,732	23,90,158	22,70,804	25,48,411	23,90,158	25,48,411	22,45,700
	b) Wholesale Banking Operations	26,03,296	22,61,294	20,61,395	26,03,296	20,61,395	20,32,864	26,44,684	23,02,524	20,94,538	26,44,684	20,94,538	20,81,991
	c) Retail Banking Operations	25,74,000	24,27,682	29,41,221	25,74,000	29,41,221	24,80,420	25,74,000	24,27,682	29,41,221	25,74,000	29,41,221	24,80,420
	(i) Digital Banking	(0)	-	(26)	(0)	(26)	-	0	-	(26)	0	(26)	-
	(ii) Other Retail Banking	25,74,000	24,27,682	29,41,247	25,74,000	29,41,247	24,80,420	25,74,000	24,27,682	29,41,247	25,74,000	29,41,247	24,80,420
	d) Unallocated	17,48,467	20,53,844	7,28,603	17,48,467	7,28,603	21,46,006	17,95,367	20,97,954	7,69,383	17,95,367	7,69,383	21,87,744
	Total Capital Employed	91,89,064	88,95,526	81,84,012	91,89,064	81,84,012	87,99,022	94,04,209	90,98,964	83,53,553	94,04,209	83,53,553	89,95,855



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 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026	Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
I	Revenue												
	a) Domestic	21,24,710	20,28,432	18,23,359	41,53,142	36,43,735	75,34,776	21,27,406	20,33,217	18,24,247	41,60,623	36,47,669	75,47,529
	b) International	2,75,163	2,24,415	2,39,233	4,99,578	4,70,686	9,68,778	2,86,319	2,38,011	2,49,740	5,24,330	4,94,080	10,17,427
	Total	23,99,873	22,52,847	20,62,592	46,52,720	41,14,421	85,03,554	24,13,725	22,71,228	20,73,987	46,84,953	41,41,749	85,64,956
II	Assets												
	a) Domestic	10,56,80,460	10,35,31,467	9,32,07,934	10,56,80,460	9,32,07,934	9,91,56,663	10,68,43,697	10,46,99,148	9,42,41,308	10,68,43,697	9,42,41,308	10,03,03,352
	b) International	2,18,86,707	1,57,88,537	1,45,37,910	2,18,86,707	1,45,37,910	1,71,86,616	2,23,17,062	1,62,33,223	1,49,70,156	2,23,17,062	1,49,70,156	1,76,51,807
	Total	12,75,67,167	11,93,20,004	10,77,45,844	12,75,67,167	10,77,45,844	11,63,43,279	12,91,60,759	12,09,32,371	10,92,11,464	12,91,60,759	10,92,11,464	11,79,55,159

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.

As per RBI guidelines Bank has reported Digital Banking Segment as a sub-segment of Retail Banking Segment . The Bank has commenced two Digital Banking Units (DBUs) and the segment information related to the said DBUs is reported under Digital Banking.

Statement of Assets & Liabilities						
₹ in Lakh						
Particulars	Standalone			Consolidated		
	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
	30.09.2026	30.09.2025	31.03.2026	30.09.2026	30.09.2025	31.03.2026
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	87,33,723	77,28,671	83,43,681	89,48,868	78,98,213	85,40,514
Minority Interest				17,338	16,692	17,832
Deposits	10,37,52,965	8,53,30,139	9,27,27,088	10,40,72,943	8,56,86,269	9,30,97,341
Borrowings	1,21,92,958	1,17,93,180	1,18,59,154	1,21,96,598	1,17,96,615	1,18,62,589
Other Liabilities and provisions	24,32,180	24,38,513	29,58,015	34,69,671	33,58,334	39,81,542
Total	12,75,67,167	10,77,45,844	11,63,43,279	12,91,60,759	10,92,11,464	11,79,55,159
ASSETS						
Cash and balances with Reserve Bank of India	54,49,777	36,96,577	47,30,007	54,91,873	37,22,363	47,66,042
Balances with bank and money at call and short notice	57,56,028	50,12,495	51,60,479	57,06,326	50,37,630	51,92,896
Investments	2,88,86,160	2,60,89,979	2,68,62,930	2,99,47,751	2,70,44,547	2,79,08,373
Advances	8,44,97,974	6,95,66,044	7,60,33,488	8,49,70,319	6,99,64,282	7,64,65,147
Fixed Assets	11,73,974	11,71,576	11,74,934	11,86,509	11,83,044	11,87,709
Other Assets	18,03,254	22,09,173	23,81,441	18,57,981	22,59,598	24,34,992
Total	12,75,67,167	10,77,45,844	11,63,43,279	12,91,60,759	10,92,11,464	11,79,55,159



BANK OF INDIA

Statement of Standalone Cash Flow for the Half Year Ended 30th September, 2026

Particulars	(₹ in Lakhs)	
	Half Year Ended 30.09.2026	Half Year Ended 30.09.2025
A. Cash Flow from Operating Activities:		
Net Profit before taxes	8,37,909	6,29,291
Adjustments for:		
Amortisation/Depreciation on Investments	3,579	(28,343)
(Profit)/Loss on Revaluation of investments (including depreciation on performing investments)	(63,181)	13,179
Depreciation on Fixed Assets	38,225	35,313
Profit on sale of land, buildings and other assets	(248)	(13,063)
Provision for NPAs	2,15,423	1,57,682
Provision for Standard Assets	(47,925)	(2,375)
Provision for Other items	8,605	(1,577)
Interest on Borrowings -Capital Instruments	1,23,110	96,792
Dividend received from Subsidiaries/Joint Ventures/Associates	(4,702)	(4,824)
Adjustments for:		
Increase /(Decrease) in Deposits	1,10,25,877	36,75,990
Increase /(Decrease) in Borrowings	5,13,804	(5,92,463)
Increase / (Decrease) in Other Liabilities and Provisions	(4,72,294)	1,52,975
(Increase) / Decrease in Investments	(19,91,778)	(2,07,042)
(Increase) / Decrease in Advances	(86,79,909)	(47,58,021)
(Increase) / Decrease in Other Assets	3,71,784	(2,92,884)
Cash Flow from Operating Activities before Income Tax	18,78,279	(11,39,370)
Direct Taxes (Paid)/Refund	(6,160)	96,666
Net Cash Flow from Operating Activities (A)	18,72,119	(10,42,704)
B. Cash Flow from Investing Activities:		
Purchase of Fixed Assets	(48,304)	(33,484)
Sale of Fixed Assets	3,875	828
Sale of investment in Subsidiaries/Jt Ventures/Associates	-	65,636
Investment in Subsidiaries/Jt Ventures/Associates	(2,264)	(32,945)
Dividend received from Subsidiaries, Joint Venture & Associates	4,702	4,824
Net Cash Flow from Investing Activities (B)	(41,991)	4,859
C. Cash Flow from Financing Activities:		
Issue/(redemption) of Tier II Capital bonds (Net)	(1,80,000)	-
Dividend Paid	(2,11,699)	(1,84,383)
Interest on Borrowings -Capital Instruments	(1,23,110)	(96,792)
Net Cash Flow from Financing Activities (C)	(5,14,809)	(2,81,175)
Net Increase in Cash & Cash Equivalents (A)+(B)+(C)	1,31,53,199	(13,19,020)
Cash and Cash Equivalents as at the beginning of the year	98,90,486	1,00,28,091
Cash and Cash Equivalents as at the end of the period	1,12,05,805	87,09,071



Particulars	Half Year Ended	Half Year Ended
	30.09.2026	30.09.2025
Reconciliation of Cash and Cash Equivalents as at the end of the period		
Cash and balances with Reserve Bank of India (Schedule 6)	54,49,777	36,96,576
Balances with Banks and money at call and short notice (Schedule 7)	57,56,028	50,12,495
Cash and Cash Equivalents as at the end of the period	1,12,05,805	87,09,071

Notes:

1. The Cash flow Statement has been prepared under the Indirect Method (AS-3) and figures of the previous year have been regrouped wherever considered necessary

2. Cash and cash equivalent as per cash flow statement comprises of cash in hand, in ATM, balances in current account with RBI and other Banks (including deposits) and money at call and short notice which can be readily convertible into cash.

Vineet Srivastava

Vineet Srivastava
General Manager &
Chief Financial Officer

B Kumar
Chief General Manager

Pramod Dwivedi

Pramod Dwivedi
Executive Director

Rajiv Mishra

Rajiv Mishra
Executive Director

Subrat Kumar

Subrat Kumar
Executive Director

P R Rajagopal

P R Rajagopal
Executive Director

Rajneesh Karnatak

Rajneesh Karnatak
Managing Director & CEO

M.R. Kumar

M.R. Kumar
Chairman

In terms of our report of even date attached

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

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

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

For Sarda & Pareek LLP
Chartered Accountants
(FRN:109262W/W100673)

Partik

Kartik Khandelwal
Partner

M. No. 426965

UDIN: 26426965
DEXDN0663

Place: Mumbai

Date : October 23, 2026

Ritesh Agarwal

Ritesh Agarwal
Partner

M. No. . 062410

UDIN: 26062410FY
LFAK7965

Ashish Agarwal

Ashish Agarwal
Partner

M. No. 093790

UDIN: 26093790I[K
OUB9094

Niranjan Joshi

Niranjan Joshi
Partner

M. No. 102789

UDIN: 26102789XN9KLN
3116



BANK OF INDIA

Statement of Consolidated Cash Flow for the Half Year Ended 30th September, 2026

Particulars	(₹ in Lakhs)	
	Half Year Ended 30.09.2026	Half Year Ended 30.09.2025
A. Cash Flow from Operating Activities:		
Net Profit before taxes	8,73,858	5,91,649
Adjustments for:		
Amortisation/Depreciation on Investments	3,579	(28,343)
Depreciation on Fixed Assets	38,939	36,344
Profit on sale of Land, Buildings & Other Assets	(251)	(13,063)
(Profit) / Loss on Revaluation of Investments (Incl depn performing inv)	(63,181)	13,179
Provision for NPA	2,17,046	1,63,084
Provision for Standard Assets	(47,441)	(2,268)
Provision for Other Items	8,604	(440)
Interest on Borrowings -Capital Instruments	1,23,110	96,792
Dividend received from Associates	(1,505)	(1,366)
Adjustments for:	-	-
Increase / (Decrease) in Deposits	1,09,75,602	37,05,672
Increase/ (Decrease) in Borrowings	5,14,009	(5,90,331)
Increase / (Decrease) in Other Liabilities & Provisions	(6,53,330)	2,35,466
(Increase) / Decrease in Investments	(19,84,686)	(2,97,269)
(Increase) / Decrease in Advances	(87,22,218)	(47,75,544)
(Increase) / Decrease in Other Assets	3,70,921	(3,00,040)
Cash Flow from Operating Activities before Income Tax	16,53,056	(11,66,478)
Taxes (Paid) / Refund	1,77,243	93,687
Net Cash Flow from Operating Activities (A)	18,30,299	(10,72,791)
B. Cash Flow from Investing Activities:		
Purchase of Fixed Assets	(49,238)	(34,972)
Sale of Fixed Assets	4,078	829
Dividend received from Associates	1,505	1,366
Impact of Consolidation	(25,567)	57,418
Minority Interest	(493)	535
Net Cash Flow from Investing Activities (B)	(69,715)	25,176
C. Cash Flow from Financing Activities:		
Share Premium	(6,514)	5,067
Issue / (Redemption) of Tier I and Tier II Capital Bonds (Net)	(1,80,000)	-
Dividend Paid	(2,11,699)	(1,84,383)
Interest on Borrowings -Capital Instruments	(1,23,110)	(96,792)
Net Cash Flow from Financing Activities (C)	(5,21,323)	(2,76,109)
Net Increase in Cash & Cash Equivalents (A)+(B)+(C)	12,39,261	(13,23,724)
Cash and Cash Equivalents as at the beginning of the year	99,58,938	1,00,83,717
Cash and Cash Equivalents as at the end of the year	1,11,98,199	87,59,993



Particulars	Half Year Ended	Half Year Ended
	30.09.2026	30.09.2025
Reconciliation of Cash and Cash Equivalents as at the end of the year		
Cash and balances with Reserve Bank of India (Schedule 6)	54,91,873	37,22,363
Balances with Banks and money at call and short notice (Schedule 7)	57,06,326	50,37,630
Cash and Cash Equivalents as at the end of the year	1,11,98,199	87,59,993

Notes:

1. The Cash Flow Statement has been prepared under the Indirect Method (AS-3) and figures of Previous Years has been regrouped wherever considered necessary

2. Cash and cash equivalent as per cash flow statement comprises of cash in hand, in ATM, balances in current account with RBI and other Banks (including deposits) and money at call and short notice which can be readily convertible into cash.

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& Chief Financial Officer

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Executive Director

Rajneesh Karnatak

Rajneesh Karnatak
Managing Director & CEO

M.R. Kumar

M.R. Kumar
Chairman

In terms of our report of even date attached

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

For S.Jaykishan
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(FRN: 309005E)

For SCV & Co. LLP
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(FRN:109262W/W100673)

Kartik Khandelwal

Kartik Khandelwal
Partner
M. No.426965
UDIN: 264269658Y
SEAP5B96

Ritesh Agarwal

Ritesh Agarwal
Partner
M. No. 062410
UDIN: 26069410
TWKJXR4940

Ashish Agarwal

Ashish Agarwal
Partner
M. No. 093790
UDIN: 26093790
KXOB504588

Niranjan Joshi

Niranjan Joshi
Partner
M. No. 102789
UDIN: 26102789NEFK
JK2799

Place: Mumbai

Date : October 23, 2026



Notes forming part of Standalone and Consolidated financial results for the quarter and half year ended September 30, 2026:-

1. The above financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee of Board and approved by the Board of Directors at their respective meetings held on October 23, 2026. 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, 2026.
4. As per extant RBI guidelines banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net stable funding ratio under Basel III framework. Accordingly, 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, 2026, 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 4 Associates (including 1 Regional Rural Bank) which are as under:

Subsidiaries:

- i. BOI Services Limited (formerly known as 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

Joint Venture:

- i. Star Union Dai-ichi Life Insurance Company Limited

Associates:

- i. Madhya Pradesh Gramin Bank
- ii. Indo Zambia Bank Limited
- iii. STCI Finance Limited
- iv. ASREC (India) Limited

9. During the half year ended September 30, 2026, the Bank has infused additional capital of ₹ 22.64 Crore in one of its associate, (ASREC) (India) Ltd. and recognized Capital Reserve of ₹ 2.56 Crore. Post allotment of equity shares, the shareholding of the bank in the said associate has increased to 27.30% from 26.02%.
10. During the quarter ended September 30, 2026, the Bank has redeemed Basel III compliant Tier II Bonds amounting to ₹ 1,800 Crore.
11. In terms of Reserve Bank of India circular No. RBI/2026-27 /83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026, the Second Amendment Directions, 2026 pertaining to the Classification, Valuation and Operation of Investment Portfolio, the Bank has transferred Investment Fluctuation Reserve (IFR) amounting to ₹ 1,394.59 Crore to General Reserve (Revenue and Other Reserve) during the half year ended September 30, 2026.
12. In accordance with RBI circular no. DBR No.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, 2026 is as under:

No. of accounts restructured	Amount (₹ in Crore)
5,404	228.85

13. In terms of Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025 - DOR.STR.REC.84/21.04.048/2025-26 dated November 28, 2025 all accounts having total Banking exposure of ₹ 1,500 Crore and above, the Bank is holding additional provision of ₹ 403.89 Crore as on September 30, 2026, in respect of 4 borrower



Classification: Internal



accounts, where the viable Resolution Plan has not been implemented within 180 days / 365 days of review period is detailed below:

(₹ in Crore)

Amount of loans impacted by RBI Circular (FB+NFB)	Amount of NPA loans as on 30.09.2026 out of (a) (FB+NFB)	Amount of FB NPA loans as on 30.09.2026 out of (b)	Amount of Standard loans as on 30.09.2026 out of (a)	Total Additional Provision held as on 31.03.2026	Additional Provision / (Reversal) made during the half year ended 30.09.2026	Total Additional Provision held as on 30.09.2026
(a)	(b)	(c)	(d)	(e)	(f)	(g)
1,162.54	54.22	-	1,108.32	1,190.56	(786.67)	403.89

14. 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 as on 30.09.2026 are as under:

No. of Accounts	Amount (₹ in Crore)
14,699	652.90

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, 2026:

(₹ 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, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026	Of (A) amount written off during the half-year ended September 30, 2026	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026	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, 2026
Personal Loans	2,882.09	89.31	0.00	365.56	2,634.03
Corporate persons*	813.46	50.61	0.00	953.03	679.08
Of which MSMEs	783.64	50.61	0.00	650.72	652.90
Others	10.65	0.02	0.00	3.39	8.27
Total	3,706.20	139.94	0.00	1,321.98	3,321.38

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



15. Details of Loans transferred /acquired during the half year ended September 30, 2026 in terms RBI DOR.STR.REC.No.78/21.04.048/2025-26 – Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025:

a. Details of loans transferred that are not in default or Special Mention Accounts (SMA) during the half year ended September 30, 2026:

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans transferred (₹ in Crore)	NIL	NA	NA
Weighted Average residual maturity (in months)	NIL	NA	NA
Weighted Average holding period by the originator (in months)	NIL	NA	NA
Retention of beneficial economic interest by the originator (%)	NIL	NA	NA
Tangible security Cover (in times)	NIL	NA	NA

b. Details of loans not in default that are acquired during the half year ended September 30, 2026 – Direct Assignment :

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans acquired (₹ in Crore)	2,178.10	NA	NA
Weighted Average residual maturity (in months)	152.45	NA	NA
Weighted Average holding period by the originator (in months)	10.13	NA	NA
Retention of beneficial economic interest by the originator (%)	12.33	NA	NA
Tangible security Cover (in times)	2.94	NA	NA



Co-Lending:

Particulars	Assignment	Novation	Loan Participation
Aggregate amount of loans acquired (₹ in Crore)	25.74	NA	NA
Weighted Average residual maturity (in months)	175.42	NA	NA
Weighted Average holding period by the originator (in months)	2.78	NA	NA
Retention of beneficial economic interest by the originator (%)	20.00	NA	NA
Tangible security Cover (in times)	2.18	NA	NA

The rating of obligors accounts is not applicable as maximum exposure undertaken in the pool of obligors is less than Rs.25.00 Crore.

- c. Details of Stressed loans acquired during the half year ended September 30, 2026 (for loans classified as NPA and SMA):

		(₹ in Crore)	
Sr. No.	Particulars	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
a.	Aggregate principal outstanding of loans acquired	NIL	NIL
b.	Aggregate consideration paid	NIL	NIL
c.	Weighted average residual tenor of loans acquired (in months)	NIL	NIL

- d. Details of Stressed Loans (NPAs) transferred during the half year ended September 30, 2026 :

		(₹ in Crore)		
Sr. No.	Particulars	To ARCs	To permitted transferees	To other transferees
a.	No. of accounts	3	1	--
b.	Aggregate principal outstanding of loans transferred	113.00	36.41	--
c.	Weighted average residual tenor of the loans transferred (in months)	--	--	--
d.	Net book value of the loans transferred (at the time of transfer)	--	--	--
e.	Aggregate consideration	100.19	13.55	--



f.	Additional consideration realized in respect of accounts transferred in earlier years	--	--	--
g.	Quantum of excess provisions reversed to the Profit & Loss account on account of sale of stressed loans	81.25	9.92	--

- e. 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, 2026:

Recovery Rating Band	Carrying Value (₹ in Crore)
RR1+	56.76
RR1	383.28
RR2	0
RR3	0
RR4	0
RR5	0
Total	440.04

16. In respect of RBI referred NCLT accounts (List 1 & 2) as on September 30, 2026, Bank holds 100% provision of the aggregate outstanding value of ₹ 2,904.93 Crore.
17. Details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 are as under:

Sr.No.	Particulars	September 30, 2026
1	Number of CLA Partners	NIL
2	Quantum of CLA (₹ in Crore)	NIL
3	Weighted average rate of interest (%)	NIL
4	Fees paid (₹ in Crore)	NIL
5	Broad sectors in which CLA was made	NIL
6	Performance of loans under CLA -Standard (₹ in Crore) -NPA (₹ in Crore)	NIL
7	Details related to default loss guarantee, if any	NIL

18. Details of the projects under implementation as per Reserve Bank of India (Commercial Banks- Financial Statements, Presentation and Disclosures) Directions, 2025 dated November 28, 2025:



Sr. No.	Item Description	Number of accounts	Total outstanding (₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	200	8,427
2	Projects under implementation accounts sanctioned during the quarter.	48	1,480
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	14	486
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	234	9,421
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	48	2,280
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	48	2,280
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded.	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously.	-	-
7.3	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-



19. Details of frauds are as under:

Particulars	30.09.2026
Number of frauds reported	*76
Amount involved in fraud (₹ in Crore)	976.20
Amount of provision made for such frauds (₹ in Crore)	**434.22
Amount of Unamortised provision debited from 'Other Reserve' as at the end of the period (₹ in Crore)	Nil

*This includes 11 cases pertaining to earlier years, which were deactivated and which were re-reported as fraud cases on re-examination, with amount involved of ₹ 797.84 Crore and outstanding balance as on September 30, 2026 of ₹ 263.34 Crore.

**The Bank is holding 100% provision in respect of amount outstanding ₹ 434.22 Crore as on September 30, 2026.

20. During the half year ended September 30, 2026 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	12,000	Nil	340.94	Nil

21. The Provision Coverage Ratio (including Technical written off accounts) of the Bank as on September 30, 2026 is 94.45% (93.57% as on March 31, 2026).

22. As per Reserve Bank of India (Commercial Banks- Financial Statements, Presentation and Disclosures) Directions, 2025 dated November 28, 2025, miscellaneous items exceeding 1% of the total income during the half year ended September 30, 2026 is as under:

Item under the Sub Head	₹ in Crore	% of Total Income
Other Income –Miscellaneous Income- Recoveries in written off Accounts	1,587.26	3.41

23. During the last financial year 2025-26 the Government of India, vide gazette notification CG-DL-E-07042025-262329 dated 07.04.2025, had provided for the amalgamation of Regional Rural Banks (RRBs) into a single Regional Rural Bank (RRB) in different states effective from 01.05.2025.

Accordingly, during the quarter ended June 30, 2025, two Regional Rural Banks sponsored by the Bank were transferred to other Sponsor Banks and amount of ₹ 518.80 Crore (net) was debited to the Consolidated Profit and Loss Account towards reversal of difference between the carrying value of investments as on 01.05.2025 and the proceeds received for capital redemption from such RRBs. The loss arisen from the transfer of RRBs has been shown under exceptional item in the Consolidated Financial Results.

24. The Government of India has notified four New Labour Codes subsuming 29 legislations relating thereto effective November 21, 2025. Based on the broad assessment carried out



by the management, the Bank continues to comply with the major provisions having financial impact. The rules relating to said Labour Codes are yet to be notified and any resultant impact arising out of the same shall be taken care on such notification.

25. As per RBI Circular no. RBI/2022-23/19 DOR.AUT.REC.12/22.01.001/2022-23 dated April 7, 2022 on establishment of Digital Banking units (DBUs) and reporting of Digital Banking segment as a Sub-Segment of Retail Banking Segment under Accounting Standard-17 "Segment Reporting", Bank has reported Digital Banking Segment as a Sub-Segment of Retail Banking Segment.

26. Details of Number of Investors complaints received and disposed-off during the quarter ended September 30, 2026:

i)	Pending at the beginning of the quarter	Nil
ii)	Received during the quarter	07
iii)	Resolved during the quarter	07
iv)	Pending at the end of the quarter	Nil

27. 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, 2026 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.


(Vineet Srivastava)
General Manager &
Chief Financial Officer


(B Kumar)
Chief General Manager


(Pramod Dwibedi)
Executive Director


(Rajiv Mishra)
Executive Director


(Subrat Kumar)
Executive Director


(P. R. Rajagopal)
Executive Director


(Rajneesh Karnatak)
Managing Director & CEO

Place: Mumbai

Date: October 23, 2026



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, 2026 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, 2026, 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, 2026, 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 Services Limited (formerly known as 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) Indo - Zambia Bank Limited (iii) STCI Finance Limited (iv) 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 6,7 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, 2026, 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.

Other Matters

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

- We did not review the interim financial results of 21 foreign branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect total assets of Rs. 2,38,100.56 Crores as at September 30, 2026, and total revenues of Rs.2,751.84 Crore and Rs. 5001.28 Crore for the quarter and half year ended September 30, 2026 respectively and total net profit after tax of Rs. 408.20 Crore and Rs. 711.28 Crores for the quarter and half year ended September 30, 2026 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.

7. 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.6,130.10 Crore as at September 30, 2026 and total revenues of Rs. 198.03 Crore and Rs.377.04 Crores for the quarter and Half Year ended September 30, 2026 respectively and total net profit after tax of Rs.38.09 Crore and Rs.83.87 Crore for the quarter and Half Year ended September 30, 2026 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 Unaudited Consolidated Financial Results also include the Group's share of net profit/(loss) after tax of Rs. 79.41 Crore and Rs.172.45 Crore for the quarter and half year ended September 30, 2026 respectively as considered in the Unaudited Consolidated Financial Results, in respect of 2 associates, 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.

8. 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 has not been reviewed by their auditors, whose interim financial results reflect total assets of Rs. 1040.16 Crore as at September 30, 2026 and total revenue of Rs.17.51 Crore and Rs.32.11 Crore for the quarter and half year ended September 30, 2026 respectively and total net profit after tax of Rs. 2.45 Crore and Rs. 4.70 Crore for the quarter and half year ended September 30, 2026 respectively as considered in the Unaudited Consolidated Financial Results.
- The Financial Results of 1 Joint - Venture (Domestic) whose Financial Results reflect total assets of Rs.10,773.92 Crores as at September 30, 2026, total revenues of Rs.16.87 Crores and Rs. 41.28 Crore for the quarter and half year ended September 30, 2026 respectively and net profit after tax of Rs. 4.33 Crores and Rs. 9.02 Crore for the quarter and half year ended September 30, 2026 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. 25.42 Crores and Rs. 87.62 Crores for the quarter and half year ended September 30, 2026 respectively as considered in the Unaudited Consolidated Financial Results, in respect of 2 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)

Kartik Khandelwal

Kartik Khandelwal
Partner // ICAI M. No. 426965
UDIN: 26426965BYSEQP5896

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

Ashish Agarwal

Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 26093790KXOBJO4588



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

Ritesh Agarwal

Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 26062410TWKJXR4940



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

Niranjn Joshi

Niranjn Joshi
Partner // ICAI M. No. 102789
UDIN: 26102789NEFKJK2799



Place: Mumbai
Date: October 23, 2026

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 30,2026 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 30,2026 (‘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 30,2026, 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, 21 foreign branches reviewed by other auditors specially appointed for this purpose and un-reviewed returns in respect of 5591 domestic branches. These review reports cover 52.73% of the advances portfolio of the Bank, 52.84% 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 has not been 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)



Kartik

Kartik Khandelwal
Partner // ICAI M. No. 426965
UDIN: 26426965OEXDNO6643

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



Ritesh

Ritesh Agarwal
Partner // ICAI M. No. 062410
UDIN: 26062410FYLF7965

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



Ashish

Ashish Agarwal
Partner // ICAI M. No. 093790
UDIN: 26093790IHKOUB9094

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



Niranjan

Niranjan Joshi
Partner // ICAI M. No. 102789
UDIN: 26102789XNGKLN3116

Place: Mumbai
Date: October 23, 2026

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2026-27:253

Date: 23.10.2026

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.

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, 2026, as approved by Bank's Board of Directors at their meeting held on 23rd October, 2026 are with Unmodified Opinion.

Thanking you,

Yours faithfully,



Vineet Srivastava
(Vineet Srivastava)
General Manager &
Chief Financial Officer

Classification: **Public**

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प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, 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

S&P/CER/2026-27/14836/516

October 23, 2026

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

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, 2026

Introduction

1. This certificate is issued in accordance with the terms of our engagement letter dated October 16, 2026, 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 and SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024 (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, 2026, 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, 2026, has not compiled, 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, 2026, 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, 2026. 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, 2026 which were subject to limited review as mentioned in paragraph 7 above.
 - Obtained the details of Offer Documents in respect of the unsecured listed Bonds outstanding as of September 30, 2026, and verified their compliance.
 - Traced the Nil 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, 2026.

Conclusion

12. 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, 2026, 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, 2026 has not compiled, 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, 2026, as mentioned in the Statement.



Restriction on Use

13. 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: 26102789KRILSM6771

Place: Mumbai
Date: October 23, 2026

Exhibit- I to the Certificate dated October 23, 2026

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, 2026

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 (₹ in Crores)
INE084A08169	Private Placement	Unsecured	1,500.00
INE084A08177	Private Placement	Unsecured	2,000.00
INE084A08193	Private Placement	Unsecured	2,500.00
INE084A08227	Private Placement	Unsecured	2,500.00
INE084A08185	Private Placement	Unsecured	5,000.00
INE084A08201	Private Placement	Unsecured	5,000.00
INE084A08219	Private Placement	Unsecured	2,690.00
INE084A08235	Private Placement	Unsecured	10,000.00
Total			31,190.00

- b) Security Cover for listed unsecured debt securities:

- The Financial information for the period ended September 30, 2026 has been extracted from the reviewed books of accounts for the period ended September 30, 2026 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. DOR.CAP.REC.2/21.06.201/2025-26 dated April 01, 2025 for BASEL III Compliant bonds and RBI Directions on Resource raising norms for commercial banks dated November 28, 2025 for Long Term Infra 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			



Annexure to security Cover Certificate dated 23.10.2026

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								Relating to Column F
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 ऑफ़ इंडिया
For BANK OF INDIA

Usha Ramsinghani
उषा रामसिंघानी
USHA RAMSINGHANI
कंपनी सचिव
COMPANY SECRETARY

For SARDA & PAREEK LLP
Chartered Accountants

Niranjana Joshi
CA Niranjana Joshi
Partner
Membership No. 102789

UDIN:26102789KRILSM6771



23 OCT 2026



ANNEXURE

Related Party Transactions for the Half Year Ended 30th September 2026

₹ in Lakhs

Related party transactions											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.											
Sr No.	Details of the party (listed entity)		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due		In case any financial indebtedness is incurred to make or				Details of the loans, inter-corporate deposits, advances or investments					Notes
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	
1	BANK OF INDIA		Shri Rajneesh Karnatak	AAEPK7502P	Managing Director and CEO	Remuneration		As per Bank's Policy	N.A.	23.00												
2	BANK OF INDIA		Shri. P R Rajagopal	ABSPR2593L	Executive Director	Remuneration			N.A.	26.13												
3	BANK OF INDIA		Shri. Subrat Kumar	AFGPK5812F	Executive Director	Remuneration			N.A.	22.95												
4	BANK OF INDIA		Shri Rajiv Mishra	AGRPM4944Q	Executive Director	Remuneration			N.A.	24.13												
5	BANK OF INDIA		Shri Pramod Kumar Dwivedi	ABOPD0504H	Executive Director	Remuneration			N.A.	24.19												
6	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Bank Balance			N.A.	(3,497.24)	12,313.24	8,816.00										
7	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Other Assets	Income Receivable		N.A.	(137.64)	515.64	378.00										
8	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Loan Outstandings			N.A.	-	1,000.00	1,000.00										
9	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Investment			N.A.	-	13,292.00	13,292.00										
10	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Interest & Other Expenses			N.A.	(27,192.57)	48,462.57	21,270.00										
11	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Other Income	Commission on Income		N.A.	(9,219.35)	20,884.35	11,665.00										
12	BANK OF INDIA	AAACB0472C	Star Union Dai-Ichi Life Insurance Company Limited	AALCS3949Q	Joint Venture	Dividend received		As per Bank's Policy	N.A.	(64.00)	108.00	44.00										
13	BANK OF INDIA	AAACB0472C	Indo Zambia Bank Limited		Associate	Bank Balance			N.A.	106.69	1,828.18	1,934.87										
14	BANK OF INDIA	AAACB0472C	Indo Zambia Bank Limited		Associate	Dividend received			N.A.	(1,578.98)	1,578.98	-										
15	BANK OF INDIA	AAACB0472C	Indo Zambia Bank Limited		Associate	Interest & Other Expenses				(237.28)	237.28	-										
16	BANK OF INDIA	AAACB0472C	Indo Zambia Bank Limited		Associate	Investment			N.A.	-	4,758.73	4,758.73										
Total value of transaction during the reporting period										(41,699.96)												

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.



Statement indicating Deviation or Variation in the use of proceeds of issue of listed Non-Convertible Debt Securities for the quarter ending 30th September, 2026

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 Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
N.A.									

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	--
Amount Raised	--
Report filed for Quarter ended	September 30, 2026
Is there a Deviation / Variation in use of funds raised?	NA
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	

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 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. <i>Vineet Srivastava</i> Name of Signatory: Vineet Srivastava Designation: General Manager & CFO Place: Mumbai Date : 23.10.2026						



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	1,21,929.58

Vineet Srivastava

Name of Signatory: Vineet Srivastava
Designation: General Manager & CFO

Place: Mumbai
Date : 23.10.2026



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 30,2026				
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: Vineet Srivastava Designation: General Manager & CFO				Place: Mumbai Date : 23.10.2026		

