

संदर्भ क्र. Ref No.:HO:IRC:SVM:2025-26: 48

दिनांक Date: 09.05.2025

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

महोदय/महोदया Dear Sir / Madam,

Press Release –
Audited Financial Results (Standalone & Consolidated) for the
4th Quarter / Financial Year ended 31.03.2025

We enclose a copy of the Press Release on the Audited Financial Results (Standalone & Consolidated) for the 4th Quarter/ Financial Year ended 31.03.2025.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhyaya)
कंपनी सचिव Company Secretary

Classification: **Internal**



PRESS RELEASE

Q4FY25 RESULTS

Balance Sheet:

- **Bank's Global Advances** grew by 13.74% with **Domestic Advances** grew by 14.45% YoY. **Bank's Global Advances** crossed ₹ 6 Lakh crores.
- **Overseas Advances** grew by 9.97% YoY.
- **Retail Advances** grew by 19.93% YoY, **MSME Advances** grew by 18.39% YoY followed by **Agriculture Advances** which grew by 16.30% YoY and **Corporate Advances** grew by 9.59% YoY.
- **Bank's Deposits** grew by 10.65% YoY with **Domestic Deposits** grew by 11.21% YoY. **CASA Deposit** grew by 3.86% YoY and **CASA ratio** stands at 40.28% as on 31st March, 2025.

Profitability:

- **Operating Profit** for FY25 grew by 17% YoY to Rs.16,412 crores while Operating Profit for Q4FY25 grew by 37% YoY to Rs.4,885 crores.
- **Net Profit** for FY25 stands at ₹9,219 crores witnessing growth of 46% YoY. Net Profit for Q4FY25 grew by 82% YoY to ₹2,626 crores,
- Bank's **ROA** and **ROE** for FY25 stand at 0.90% and 15.27% respectively.
- Net Interest Income (**NI**) for FY25 increased by 6% YoY.
- Net Interest Margin (**NIM**) of Global and Domestic for FY25 stand at 2.82% and 3.10% respectively.
- Global and Domestic **NIM** for Q4FY25 stand at 2.61% and 2.91% respectively.

Asset Quality:

- **Gross NPA ratio** at 3.27% improved by 171 bps YoY.
- **Net NPA ratio** at 0.82% improved by 40 bps YoY.
- **PCR** improved by 180 bps YoY and stands at 92.39%.
- **Slippage Ratio** for FY25 improved by 22 bps YoY and stands at 1.36%. Slippage Ratio for Q4FY25 improved by 6 bps YoY and stands at 0.32%.
- **Credit Cost** for FY25 improves by 2 bps YoY to 0.76%.

Capital Adequacy:

- Capital Adequacy Ratio (**CAR**) as at the end of FY25 stands at 17.77%.

Alternate Channels:

- Over 440 services available in Mobile Banking App "BOI Mobile Omni Neo Bank".
- Share of Alternate Channels in total transactions increased from ~93.9% in FY24 to ~95.9% in FY25.



Key Summary of Q4FY25 Results

₹ in Crores	Mar-24	Dec-24	Mar-25	YoY %	QoQ %
Balance Sheet					
Business Mix	13,23,515	14,46,295	14,82,588	12.02%	2.51%
Advances (Global)	5,85,595	6,51,507	6,66,047	13.74%	2.23%
Overseas	93,203	1,05,238	1,02,497	9.97%	-2.60%
Domestic	4,92,392	5,46,268	5,63,550	14.45%	3.16%
- RAM Advances	2,72,598	3,11,950	3,22,673	18.37%	3.44%
Deposits (Global)	7,37,920	7,94,788	8,16,541	10.65%	2.74%
Overseas	1,08,203	1,16,163	1,16,243	7.43%	0.07%
Domestic	6,29,717	6,78,626	7,00,298	11.21%	3.19%
Domestic CASA	2,69,872	2,77,190	2,80,284	3.86%	1.12%
CASA Ratio (%)	43.21	41.05	40.28	-293 bps	-77 bps
GNPA	29,183	24,048	21,749	-25.47%	-9.56%
NNPA	6,845	5,410	5,359	-21.70%	-0.93%

₹ in Crores	Q4FY24	Q3FY25	Q4FY25	YoY %	QoQ %	FY24	FY25	YoY %
Profit & Loss								
Interest Income	16,162	18,211	18,323	13.37%	0.62%	60,709	70,826	16.66%
Interest Expenses	10,226	12,140	12,260	19.90%	0.99%	37,657	46,432	23.30%
Net Interest Income	5,936	6,070	6,063	2.14%	-0.12%	23,053	24,394	5.82%
NIM, % (Domestic)	3.30	2.98	2.91	-39 bps	-7 bps	3.34	3.10	-24 bps
Operating Profit	3,557	3,703	4,885	37.32%	31.93%	14,069	16,412	16.66%
Profit after Tax	1,439	2,517	2,626	82.49%	4.34%	6,318	9,219	45.92%

Ratios (%)	Q4FY24	Q3FY25	Q4FY25	YoY bps	QoQ bps	FY24	FY25	YoY bps
Asset Quality								
GNPA	4.98	3.69	3.27	-171	-42	4.98	3.27	-171
NNPA	1.22	0.85	0.82	-40	-3	1.22	0.82	-40
PCR	90.59	92.48	92.39	180	-9	90.59	92.39	180
Slippage Ratio	0.38	0.19	0.32	-6	13	1.58	1.36	-22
Credit Cost	1.70	0.48	0.84	-86	36	0.78	0.76	-2
Capital Ratios								
CET-1 ratio	14.24	12.96	14.84	60	188	14.24	14.84	60
Tier-1 ratio	14.93	13.60	15.47	54	187	14.93	15.47	54
CAR	16.96	16.00	17.77	81	177	16.96	17.77	81