**CO:IRD:2026:27:29** **Date: 30.04.2026**

| | |
|---|---|
| **National Stock Exchange of India Limited**<br>Listing Department, Exchange Plaza,<br>Plot No. C/1, 'G' Block,<br>Bandra-Kurla Complex, Bandra (East),<br>Mumbai-400 051<br>**Scrip Code-CENTRALBK** | **BSE Limited**<br>Corporate Relationship Dept.,<br>Phiroze Jeejeebhoy Towers,<br>Dalal Street, Fort,<br>Mumbai-400 001<br>**Scrip Code-532 885** |

Dear Sir/Madam,

**Sub: Presentation on Financial Results of the Bank for the Quarter/Financial year ended 31st March, 2026.**

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Quarter/Financial year ended 31st March, 2026.

A copy of presentation will also be made available on Bank's website i.e. https://centralbank.bank.in/en/investor-relations

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**
CHANDRAKANT C BHAGWAT
Digitally signed by CHANDRAKANT C BHAGWAT
Date: 2026.04.30 18:13:34 +05'30'
**CHANDRAKANT BHAGWAT**
Company Secretary & Compliance Officer

Encl.: As above

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए ''केंद्रित'' "CENTRAL" TO YOU SINCE 1911

# YEAR OF BUSINESS ACCELERATION 2025-26

## Financial Result Analysis

Quarter/Financial Year ended 31st Mar'2026

GENERALI Central INSURANCE

CFS
Centbank Financial Services Limited
Wholly-owned subsidiary of Central Bank of India

सेन्ट्रल बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
सेन्ट्रल बैंक ऑफ इंडिया की अनुषंगी Subsidiary of Central Bank of India

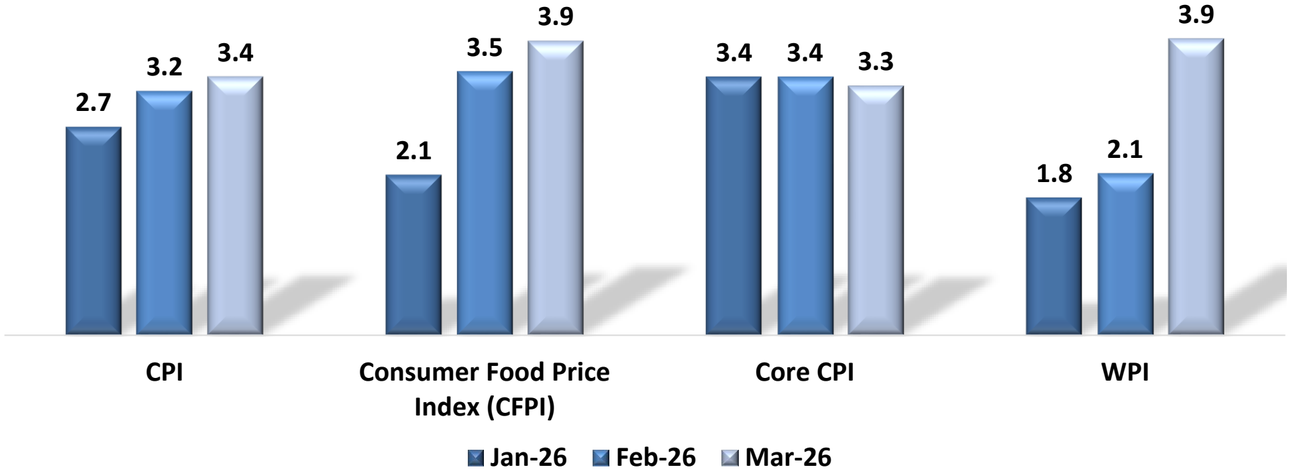
GENERALI Central LIFE INSURANCE

Visit us at www.centralbank.bank.in

# MACRO ECONOMIC INDICATORS (1/2)

| IMF World Economic Outlook Growth Projections | | | |
|---|---|---|---|
| | 2025 | 2026 | 2027 |
| **World Economy** | 3.4 | 3.1 | 3.2 |
| **Advanced Economies** | 1.9 | 1.8 | 1.7 |
| US | 2.1 | 2.3 | 2.1 |
| Euro Area | 1.4 | 1.1 | 1.2 |
| Japan | 1.2 | 0.7 | 0.6 |
| United Kingdom | 1.3 | 0.8 | 1.3 |
| **Emerging Market & Developing Economies** | 4.4 | 3.9 | 4.2 |
| China | 5.0 | 4.4 | 4.0 |
| India | 7.6 | 6.5 | 6.5 |
| Russia | 1.0 | 1.1 | 1.1 |

## Retail Inflation & Wholesale Inflation

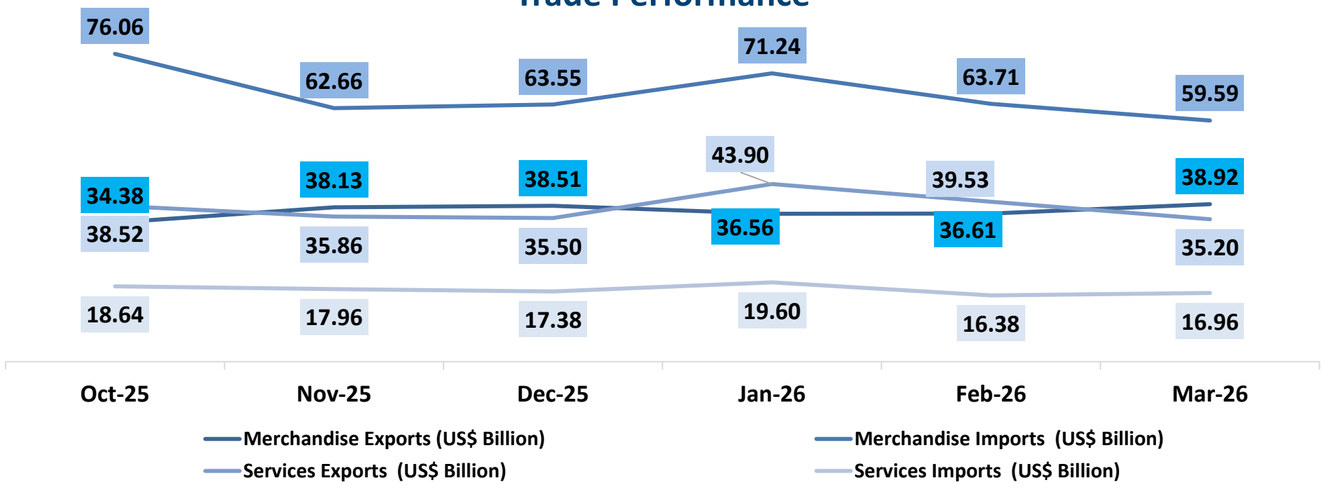



## Economic Outlook & Projections

- US-Iran conflict under ceasefire has raised concerns about fertilizers and energy availability in India. The conflict has restricted movement of goods resulting in lower imports. Higher energy prices and concerns about energy availability may result in import inflation and depressing domestic demand. Each $10 rise in oil reduces growth (~0.1pp).
- The International Monetary Fund issued World Economic Outlook in April projected global growth to reach 3.1 percent in 2026 and 3.2 percent in 2027. Furthermore, global headline inflation is predicted to rise to 4.4 percent in 2026 and subsequently decrease to 3.7 percent in 2027.
- India's Second Advance Estimate suggested 7.6% growth in 2025-26 compared to 7.1% in 2024-25. Resilient private consumption, a recovery in private investment and solid exports, finalization of trade agreements resulting in lower tariffs have been key drivers for growth. IMF projected India's growth to be slower in 2026 at 6.5% compared to 7.6% in 2025 as per the Second Advance Estimate.
- India's CPI inflation increased to 3.4% in March'26 and WPI climbed to a 3-month high of 3.9% in the same month. Core CPI has remained constant despite high rise in prices of precious metals. The rise in CPI was primarily due to rising food prices. Food grain production may get affected in current year due to the shortage of fertilizers induced by geopolitical tensions.

# MACRO ECONOMIC INDICATORS (2/2)

## Trade Performance



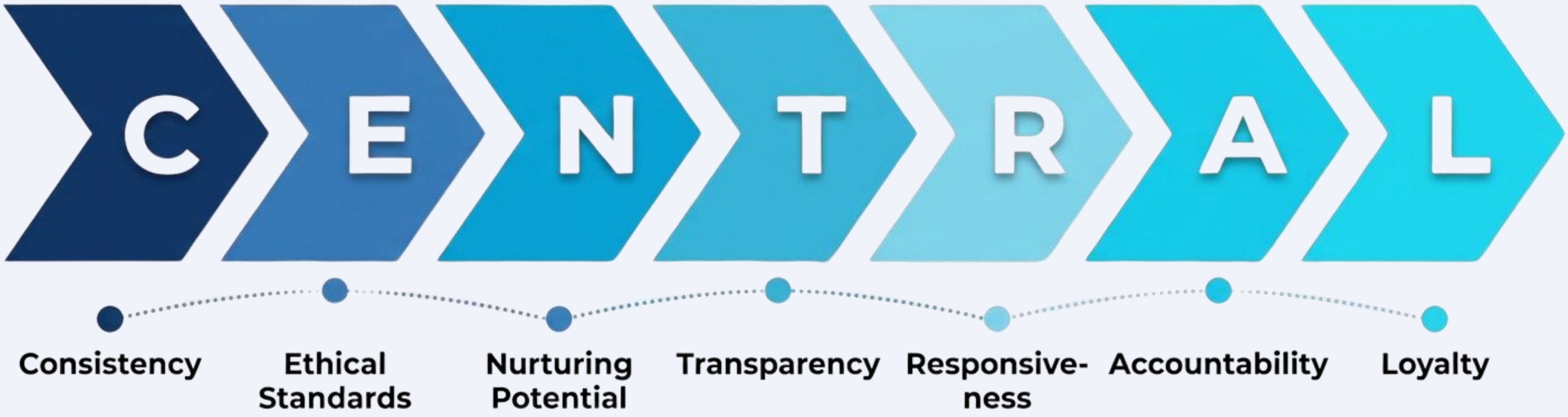

## Outstanding Credit of SCBs (Y-o-Y Growth %)

| | Sep-25 | Oct-25 | Nov-25 | Dec-25 | Jan-26 | Feb-26 |
|---|---|---|---|---|---|---|
| **Gross Bank Credit** | 10.4 | 11.3 | 11.5 | 14.5 | 14.6 | 14.5 |
| **Food Credit** | 127.3 | 134.1 | 55.7 | 56.7 | 58.9 | 94.2 |
| **Non-Food Credit** | 10.2 | 11.1 | 11.4 | 14.4 | 14.4 | 14.3 |
| **Agriculture & Allied Activities** | 9.0 | 8.9 | 8.7 | 12.1 | 11.4 | 12.3 |
| **Industry** | 7.3 | 10.0 | 9.6 | 13.3 | 12.1 | 13.5 |
| **Personal Loans** | 11.7 | 14.0 | 12.8 | 14.4 | 14.9 | 15.2 |
| **Services** | 10.2 | 13.0 | 11.7 | 15.3 | 15.5 | 16.3 |
| **Housing Loans** | 10.1 | 11.0 | 9.9 | 11.1 | 11.1 | 11.0 |
| **Education** | 14.0 | 14.7 | 13.8 | 14.8 | 14.0 | 13.7 |
| **Vehicle Loans** | 7.3 | 12.5 | 12.4 | 16.5 | 17.1 | 17.1 |
| **Renewable Energy** | 119.0 | 52.1 | 54.9 | 40.9 | 62.0 | 64.4 |
| **Gold Loans** | 114.9 | 128.5 | 125.3 | 127.6 | 128.8 | 127.9 |

## Economic Outlook & Projections

- The trade deficit narrowed in March as both exports and imports saw a synchronized dip during March 2026. India's CAD is expected to widen to 0.9% of GDP in FY2026 from 0.6% in FY2025, reflecting a combination of tariff-related issues and spikes in gold prices.
- Financial sector continued to remain healthy as evident from the improvement in asset quality of SCBs and NBFCs. Ratio of non-performing loans of SCBs improved further (GNPA ratio at 1.89% in December 2025 vis-à-vis 2.42% in December 2024.)
- Overall credit growth in the banking system has picked up in recent months indicating improved consumption and investment demand. India Inc scaled back on offshore borrowing and pivoted towards local funding due to geopolitical uncertainty, elevated global interest rates. Major segments behind credit growth were agriculture, personal loans, services, gold loans, & vehicle loans.
- SCBs reported sustained credit demand across major sectors of the economy during Q4FY26 with demand increasing most in manufacturing sector. Going forward, credit growth is expected to remain robust as predicted by RBI as bond yields are likely to stay high due to global inflation risks and uncertainty around domestic policies.

# VALUES THAT SET US APART



# STRENGTHS

Strong Brand Image with Legacy of **114+ Years**

Strong Rural + Semi Urban Presence with **65%** of Total Branches in RUSU Centers

Best CASA base **@47.30%** of Total Deposits

Pan India Presence with **22129** Customer Touch Points

Dedicated Staff Strength Of **33997**

Active Customer Base **8.26 Crore**

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# PERFORMANCE HIGHLIGHTS

# KEY MILESTONE ACHIVEMENTS

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

**TOTAL BUSINESS CROSSED**
₹ 8,00,000 Crore

**SAVING DEPOSITS CROSSED**
₹ 2,00,000 Crore

**RETAIL ADVANCE PORTFOLIO CROSSED**
₹ 1,00,000 Crore

# KEY HIGHLIGHTS

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

## FY'26 vis-a-vis FY'25

**Total Business**
**₹812439 Cr**
⇑ 15.60%

**Total Deposits**
**₹467923 Cr**
⇑ 13.38%

**CASA**
**₹220781 Cr**
⇑ 9.75%

**Gross Advances**
**₹344516 Cr**
⇑ 18.76%

**RAM**
**₹234571 Cr**
⇑ 20.86%

**Total Income**
**₹42342 Cr**
⇑ 7.72%

**Interest Income**
**₹36026 Cr**
⇑7.01%

**Net Profit***
**₹4369 Cr**
⇑ 15.43%

**Gross NPA**
**2.67%**
⇓ 51 bps

**Net NPA**
**0.49%**
⇓ 6 bps

**ROA***
**0.89%**
⇑ 3 bps

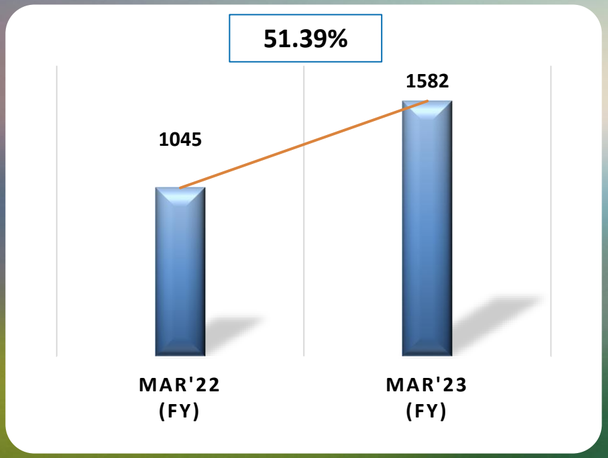
**ROE***
**13.00%**
⇑ 52 bps

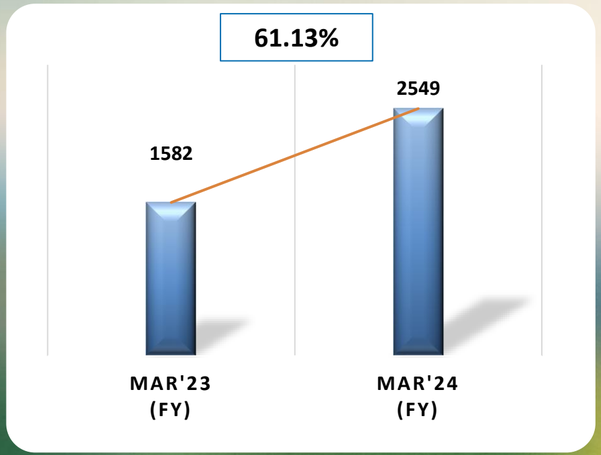
***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

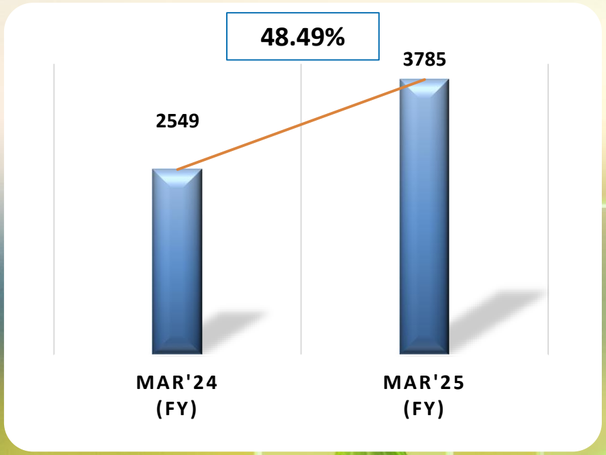
# PROFITABILITY – SUSTAINED GROWTH

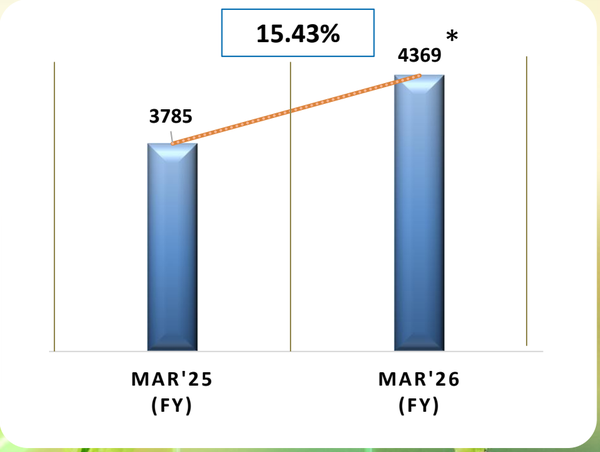
## NET PROFIT

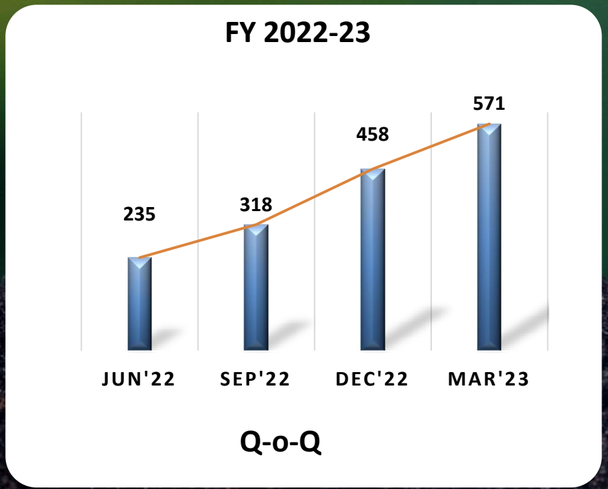
₹ in Cr

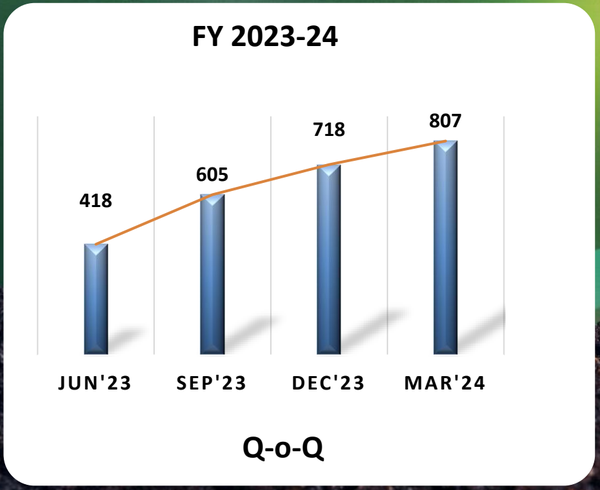


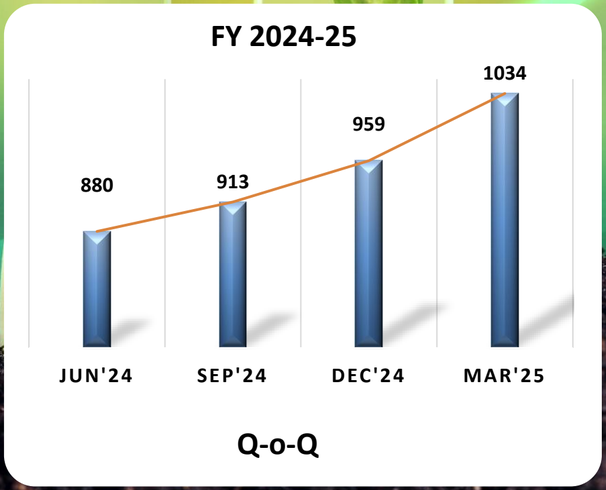



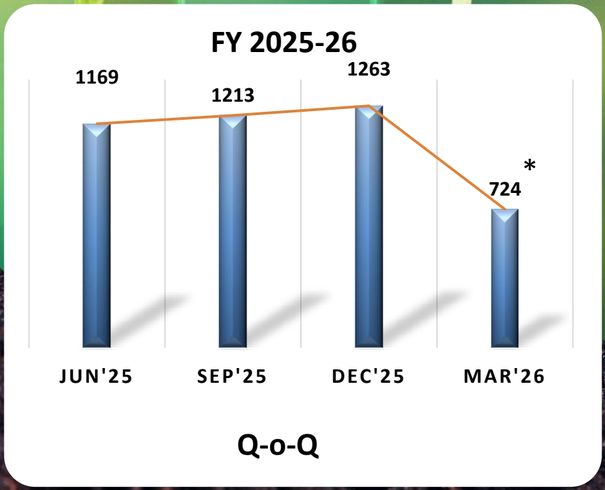




*After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.

# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

| Particulars | Year Ended | | Growth |
|---|---|---|---|
| | Mar'25 | Mar'26 | Y-o-Y |
| Yield on Advances (%) | 8.78 | 8.21 | (57 bps) ↓ |
| Yield on Investments (%) | 6.87 | 6.74 | (13 bps) ↓ |
| Yield on Funds (%) | 8.24 | 7.82 | (42 bps) ↓ |
| Cost of Deposits (%) | 4.76 | 4.82 | 6 bps ↑ |
| Cost of Funds (%) | 4.85 | 4.83 | (2 bps) ↓ |
| NIM (%) | 3.40 | 3.07 | (33 bps) ↓ |
| ROE (%) | 12.48 | 13.00* | 52 bps ↑ |
| Book Value of Share | 35.99 | 38.23 | 6.22 % ↑ |
| Credit Cost(%) | 1.10 | 0.52 | (58 bps) ↓ |
| Slippage Ratio (%) | 1.45 | 1.16 | (29 bps) ↓ |
| Staff Cost Share in Cost to Income(%) (a) | 36.94 | 37.01 | 7 bps ↑ |
| Other Operating Exp in Cost to Income (%) (b) | 21.48 | 21.60 | 12 bps ↑ |
| Cost to Income(%) (a+b) | 58.42 | 58.61 | 19 bps ↑ |
| Liquidity Coverage Ratio (%) | 215.75 | 210.35 | (540 bps) ↓ |
| Net Stable Funding Ratio (%) | 140.93 | 136.91 | (402 bps) ↓ |
| Earning Per Share | 4.36 | 4.83* | 10.78 % ↑ |
| ROA (%) | 0.86 | 0.89* | 3 bps ↑ |

***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

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Central Bank of India
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| Particulars | Quarter Ended | | | Growth | | | |
|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Q-o-Q | | Y-o-Y | |
| Yield on Advances (%) | 8.66 | 8.15 | 7.78 | (37 bps) | ↓ | (88 bps) | ↓ |
| Yield on Investments (%) | 6.83 | 6.68 | 6.76 | 8 bps | ↑ | (7 bps) | ↓ |
| Yield on Funds (%) | 8.16 | 7.62 | 7.85 | 23 bps | ↑ | (31 bps) | ↓ |
| Cost of Deposits (%) | 4.90 | 4.75 | 4.69 | (6 bps) | ↓ | (21 bps) | ↓ |
| Cost of Funds (%) | 4.99 | 4.77 | 4.72 | (5 bps) | ↓ | (27 bps) | ↓ |
| NIM (%) | 3.22 | 2.96 | 3.25 | 29 bps | ↑ | 3 bps | ↑ |
| ROE (%) | 13.40 | 14.47 | 8.43* | (604 bps) | ↓ | (497 bps) | ↓ |
| Book Value of Share | 35.99 | 38.79 | 38.23 | (1.44 %) | ↓ | 6.22 % | ↑ |
| Credit Cost(%) | 1.23 | 0.37 | 0.79 | 42 bps | ↑ | (44 bps) | ↓ |
| Slippage Ratio (%) (For the quarter) | 0.56 | 0.25 | 0.44 | 19 bps | ↑ | (12 bps) | ↓ |
| Staff Cost Share in Cost to Income(%) (a) | 36.87 | 37.85 | 34.92 | (293 bps) | ↓ | (195 bps) | ↓ |
| Other Operating Exp in Cost to Income (%) (b) | 23.95 | 19.92 | 24.39 | 447 bps | ↑ | 44 bps | ↑ |
| Cost to Income(%) (a+b) | 60.82 | 57.77 | 59.31 | 154 bps | ↑ | (151 bps) | ↓ |
| Liquidity Coverage Ratio (%) | 194.89 | 203.42 | 165.67 | (3775 bps) | ↓ | (2922 bps) | ↓ |
| Net Stable Funding Ratio (%) | 140.93 | 136.42 | 136.91 | 49 bps | ↑ | (402 bps) | ↓ |
| Earning Per Share (For the quarter) | 1.19 | 1.39 | 0.80* | (42.45 %) | ↓ | (32.77%) | ↓ |
| ROA (%) | 0.91 | 1.01 | 0.56* | (45 bps) | ↓ | (35 bps) | ↓ |

***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

# FINANCIAL PERFORMANCE

# INTEREST INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| Interest on Advances | 5846 | 6091 | 6359 | 8.78 | 4.40 | 22339 | 24050 | 7.66 |
| Interest on Investments | 2492 | 2682 | 2600 | 4.33 | (3.06) | 10092 | 10210 | 1.17 |
| Interest on balances with RBI and Other Banks | 231 | 256 | 269 | 16.45 | 5.08 | 917 | 1254 | 36.75 |
| Others | 50 | 4 | 433 | 766.00 | 10725.00 | 318 | 512 | 61.01 |
| **Total Interest Income** | **8619** | **9033** | **9661** | **12.09** | **6.95** | **33666** | **36026** | **7.01** |

# NON-INTEREST INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| **Fee Based Income (i + ii + iii)** | **597** | **524** | **655** | **9.72** | **25.00** | **2180** | **2233** | **2.43** |
| **Commission Exchange & Brokerage (i)** | **98** | **100** | **125** | **27.55** | **25.00** | **390** | **406** | **4.10** |
| - Commission on LC/BG/DDs | 49 | 44 | 51 | 4.08 | 15.91 | 180 | 181 | 0.56 |
| - Govt. Business | 13 | 15 | 20 | 53.85 | 33.33 | 68 | 64 | (5.88) |
| - Banc assurance | 36 | 41 | 54 | 50.00 | 31.71 | 142 | 161 | 13.38 |
| **Service Charges (ii)** | **345** | **314** | **355** | **2.90** | **13.06** | **1329** | **1287** | **(3.16)** |
| **Miscellaneous (iii)** | **154** | **110** | **175** | **13.64** | **59.09** | **461** | **540** | **17.14** |
| **Treasury Income** | **409** | **302** | **9** | **(97.80)** | **(97.02)** | **1427** | **1162** | **(18.57)** |
| - Profit on Sale of Investments | 369 | 196 | 91 | (75.34) | (53.57) | 1048 | 1054 | 0.57 |
| - Profit/Loss on Revaluation of Investment | (33) | 53 | (144) | 336.36 | (371.70) | 145 | (93) | (164.14) |
| - Profit on Exchange Transactions | 65 | 53 | 46 | (29.23) | (13.21) | 225 | 183 | (18.67) |
| - Dividend Income | 8 | - | 16 | 100.00 | - | 9 | 18 | 100.00 |
| **Other Receipts (Recovery in Written off & Others)** | **708** | **1100** | **486** | **(31.36)** | **(55.82)** | **2035** | **2921** | **43.54** |
| **Total Non-Interest Income** | **1714** | **1926** | **1150** | **(32.91)** | **(40.29)** | **5642** | **6316** | **11.95** |

# TOTAL EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| **Interest Expenses** | **5220** | **5531** | **5659** | **8.41** | **2.31** | **19769** | **21855** | **10.55** |
| Interest Paid on Deposits | 4815 | 5312 | 5275 | 9.53 | (0.70) | 18488 | 21001 | 13.59 |
| Other Interest | 405 | 219 | 384 | (5.19) | 75.34 | 1281 | 854 | (33.33) |
| **Operating Expenses** | **3110** | **3136** | **3056** | **(1.74)** | **(2.55)** | **11415** | **12008** | **5.19** |
| Staff Cost | 1885 | 2055 | 1799 | (4.56) | (12.46) | 7219 | 7581 | 5.01 |
| Other Operating Expenses | 1225 | 1081 | 1257 | 2.61 | 16.28 | 4196 | 4427 | 5.51 |
| **Total Expenses** | **8330** | **8667** | **8715** | **4.62** | **0.55** | **31184** | **33863** | **8.59** |

# OPERATING EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| Employee Benefit | 1329 | 1397 | 1444 | 8.65 | 3.36 | 5129 | 5552 | 8.25 |
| Retrial Benefit | 556 | 658 | 355 | (36.15) | (46.05) | 2090 | 2029 | (2.92) |
| Rent, Taxes and Lighting | 187 | 156 | 202 | 8.02 | 29.49 | 659 | 686 | 4.10 |
| Depreciation | 161 | 107 | 123 | (23.60) | 14.95 | 557 | 530 | (4.85) |
| Insurance | 128 | 143 | 169 | 32.03 | 18.18 | 487 | 580 | 19.10 |
| Legal Expenses | 25 | 18 | 16 | (36.00) | (11.11) | 60 | 62 | 3.33 |
| Professional Fees | 104 | 130 | 115 | 10.58 | (11.54) | 362 | 443 | 22.38 |
| Postage | 22 | 22 | 25 | 13.64 | 13.64 | 88 | 94 | 6.82 |
| Repair and Maintenance | 62 | 57 | 59 | (4.84) | 3.51 | 208 | 217 | 4.33 |
| Printing and stationery | 13 | 7 | 13 | - | 85.71 | 38 | 35 | (7.89) |
| Travelling Expenses | 60 | 70 | 59 | (1.67) | (15.71) | 230 | 240 | 4.35 |
| CGTMSE and other guarantee Fees | 1 | 1 | 1 | - | - | 16 | 8 | (50.00) |
| ATM Issuer Fees | 98 | 86 | 91 | (7.14) | 5.81 | 390 | 344 | (11.79) |
| Other | 364 | 284 | 384 | 5.49 | 35.21 | 1101 | 1188 | 7.90 |
| **Operating Expenses** | **3110** | **3136** | **3056** | **(1.74)** | **(2.55)** | **11415** | **12008** | **5.19** |

# PROVISIONS

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| NPAs | 830 | 276 | 647 | (22.05) | 134.42 | 2802 | 1534 | (45.25) |
| Standard Assets | 77 | 150 | (128) | (266.23) | (185.33) | 73 | (115) | (257.53) |
| Depreciation/ Provisions on Investment Including SRs | (229) | (77) | (19) | 91.70 | 75.32 | (306) | (121) | 60.46 |
| Income Tax | 125 | 325 | 868* | 594.40 | 167.08 | 1149 | 2066* | 79.81 |
| Others | 11 | 9 | 11 | - | 22.22 | 82 | 58 | (29.27) |
| Restructured A/c's | 155 | 346 | (7) | (104.52) | (102.02) | 539 | 688 | 27.64 |
| **Total Provision** | **969** | **1029** | **1372** | **41.59** | **33.33** | **4339** | **4110** | **(5.28)** |

***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

# STATEMENT OF INCOME & EXPENDITURE

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | Y-o-Y (%) | Q-o-Q (%) | Mar'25 | Mar'26 | Y-o-Y (%) |
| Total Interest Income | 8619 | 9033 | 9661 | 12.09 | 6.95 | 33666 | 36026 | 7.01 |
| Total Interest Expenses | 5220 | 5531 | 5659 | 8.41 | 2.31 | 19769 | 21855 | 10.55 |
| Net Interest Income | 3399 | 3502 | 4002 | 17.74 | 14.28 | 13897 | 14171 | 1.97 |
| Net Interest Income (excluding one off item) | 3356 | 3502 | 3574 | 6.49 | 2.06 | 13616 | 13680 | 0.47 |
| Total Income | 10333 | 10959 | 10811 | 4.63 | (1.35) | 39308 | 42342 | 7.72 |
| Total Expenditure | 8330 | 8667 | 8715 | 4.62 | 0.55 | 31184 | 33863 | 8.59 |
| Operating Profit | 2003 | 2292 | 2096 | 4.64 | (8.55) | 8124 | 8479 | 4.37 |
| Operating Profit (excluding one off item) | 1960 | 2292 | 1668 | (14.90) | (27.23) | 7843 | 7988 | 1.85 |
| Provisions | 969 | 1029 | 1372* | 41.59 | 33.33 | 4339 | 4110* | (5.28) |
| **Net Profit** | **1034** | **1263** | **724*** | **(29.98)** | **(42.68)** | **3785** | **4369*** | **15.43** |

***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

# BALANCE SHEET – STAND ALONE

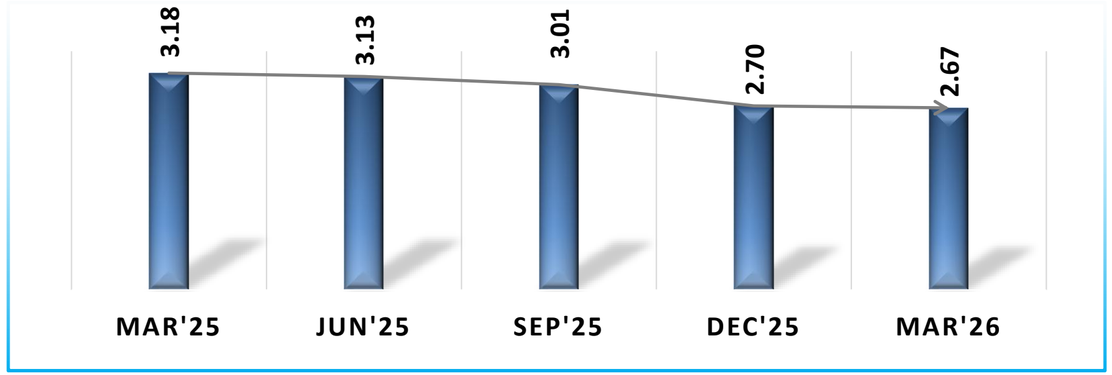
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

₹ in Cr

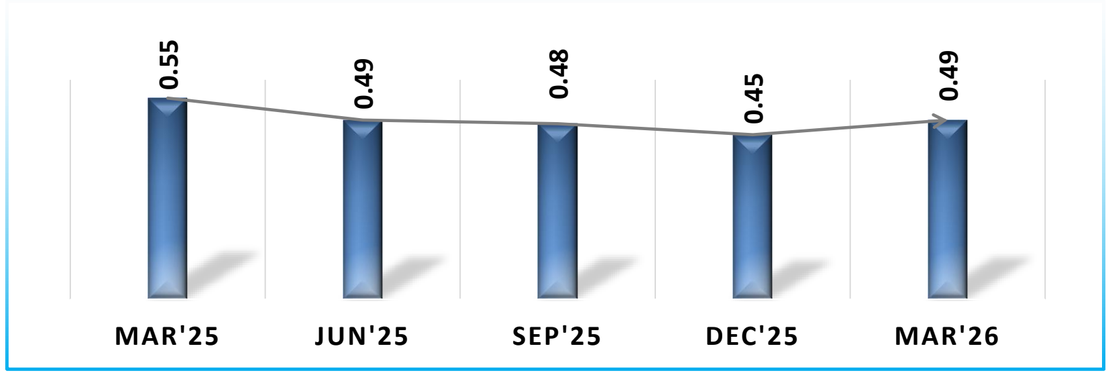
| Particulars | As on 31st Mar'25 | As on 31st Dec'25 | As on 31st Mar'26 |
|---|---|---|---|
| **CAPITAL & LIABILITIES** | | | |
| Capital | 9051 | 9051 | 9051 |
| Reserves and Surplus | 27455 | 29943 | 29419 |
| Deposits | 412697 | 450575 | 467923 |
| Borrowings | 21592 | 32830 | 31481 |
| Other Liabilities and Provisions | 8333 | 9494 | 11606 |
| **Total** | **479128** | **531893** | **549480** |
| **ASSETS** | | | |
| Cash and Balances with Reserve Bank of India | 22931 | 16194 | 18953 |
| Balances with Banks and Money at Call and Short Notice | 13266 | 20754 | 18882 |
| Investments | 141435 | 158960 | 157320 |
| Loans & Advances | 282420 | 316219 | 336997 |
| Fixed Assets | 5204 | 5029 | 5125 |
| Other Assets | 13872 | 14737 | 12203 |
| **Total** | **479128** | **531893** | **549480** |

# ASSET QUALITY & CAPITAL ADEQUACY

# ASSET QUALITY TREND




GROSS NPA %




NET NPA %

₹ in Cr

| Particulars | Mar'25 | Jun'25 | Sep'25 | Dec'25 | Mar'26 |
|---|---|---|---|---|---|
| Gross Advances | 290101 | 275595 | 293488 | 323531 | 344516 |
| Net Advances | 282420 | 268266 | 286024 | 316219 | 336997 |
| Gross NPA | 9225 | 8638 | 8827 | 8726 | 9185 |
| Net NPA | 1543 | 1308 | 1364 | 1414 | 1666 |
| Gross NPA % | 3.18 | 3.13 | 3.01 | 2.70 | 2.67 |
| Net NPA % | 0.55 | 0.49 | 0.48 | 0.45 | 0.49 |

# NPA MOVEMENT

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

₹ in Cr

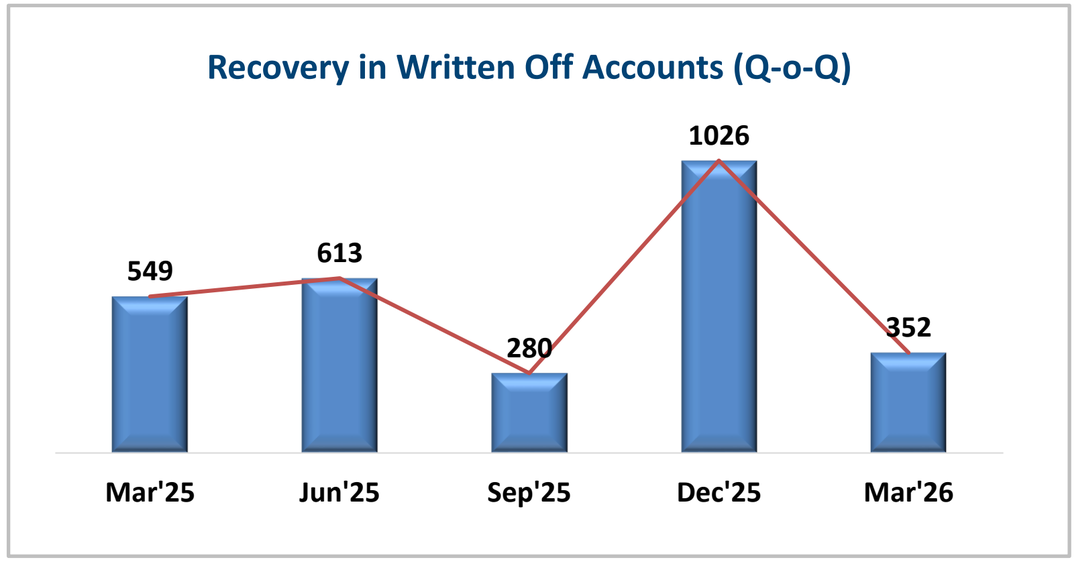
| Particulars | FY 24-25 | JUN'25(QTR) | SEP'25 (QTR) | DEC'25 (QTR) | MAR'26 (QTR) | FY 25-26 |
|---|---|---|---|---|---|---|
| Opening Gross NPAs | 11340 | 9225 | 8638 | 8827 | 8726 | 9225 |
| **Add:** Slippage of PA to NPAs | 2975 | 839 | 733 | 658 | 1301 | 2968 |
| Increase in Balance of existing NPAs | 520 | 150 | 64 | 52 | 84 | 299 |
| Sub-Total | 3495 | 989 | 797 | 710 | 1385 | 3267 |
| **Less:** | | | | | | |
| Up-gradation | 660 | 339 | 244 | 144 | 154 | 443 |
| Recovery | 1545 | 372 | 313 | 262 | 307 | 1120 |
| Regular Write-off | 179 | 33 | 37 | 63 | 151 | 283 |
| Technical Write-off | 3160 | 810 | 1 | 336 | 288 | 1435 |
| Other Recovery by Adjustment | 66 | 22 | 13 | 6 | 26 | 26 |
| Sub-Total | 5610 | 1576 | 608 | 811 | 926 | 3307 |
| **Gross NPAs** | **9225** | **8638** | **8827** | **8726** | **9185** | **9185** |
| **% of Gross NPAs to Gross Advances** | **3.18** | **3.13** | **3.01** | **2.70** | **2.67** | **2.67** |

# SECTOR-WISE NPA CLASSIFICATION

## NPA Classification: Sector-Wise

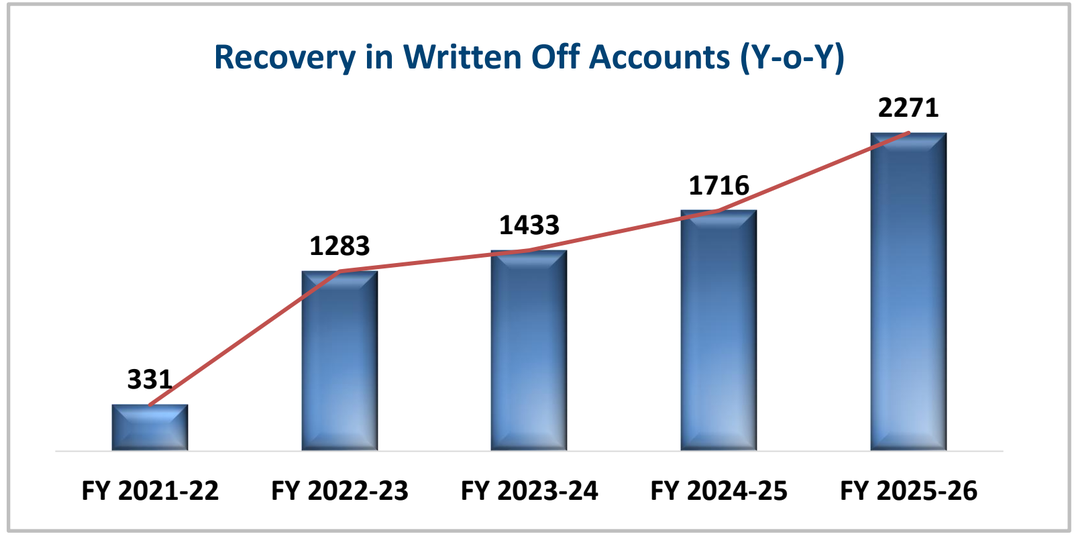
₹ in Cr

| Particulars | GNPA | | | Advances (Mar'26) | GNPA% | TOTAL NNPA | NNPA% |
|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | | | | |
| Total NPA | 9225 | 8726 | 9185 | 344516 | 2.67 | 1666 | 0.49 |
| Retail | 1000 | 968 | 986 | 103533 | 0.95 | 141 | 0.14 |
| Agriculture & Allied | 3660 | 3384 | 3645 | 61687 | 5.91 | 874 | 1.48 |
| MSME | 3185 | 3431 | 3713 | 69351 | 5.35 | 599 | 0.90 |
| Corporate & Others | 1380 | 943 | 841 | 109945 | 0.76 | 52 | 0.05 |



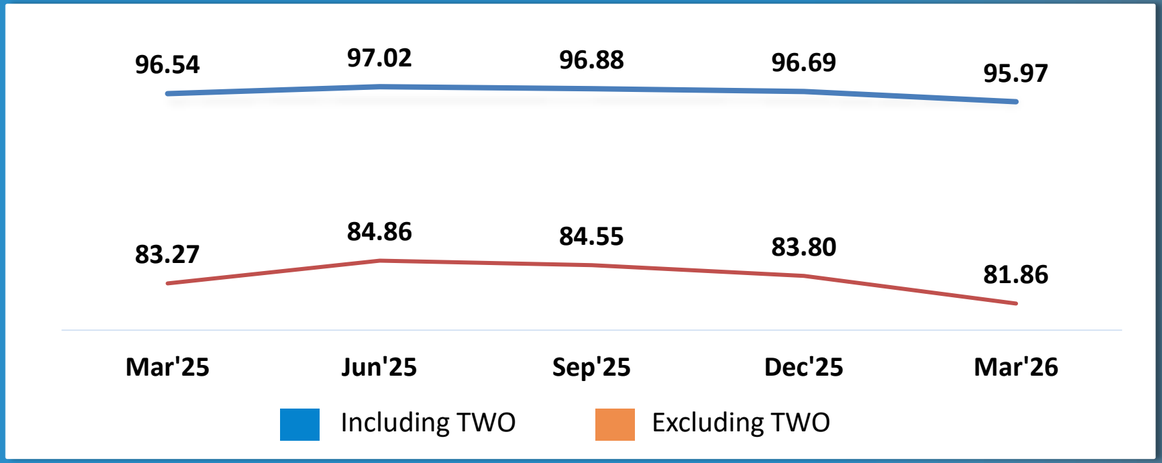

## NPA Classification: Retail Sector

| Particulars | GNPA | | | Advances (Mar'26) | GNPA% | TOTAL NNPA | NNPA% |
|---|---|---|---|---|---|---|---|
| | Mar'25 | Dec'25 | Mar'26 | | | | |
| Total Retail NPA | 1000 | 968 | 986 | 103533 | 0.95 | 141 | 0.14 |
| Housing Loan | 646 | 632 | 693 | 59012 | 1.17 | 113 | 0.19 |
| Vehicle Loan | 52 | 51 | 49 | 4676 | 1.06 | 8 | 0.18 |
| Education Loan | 129 | 113 | 83 | 6374 | 1.30 | 8 | 0.12 |
| Other Personal Loans | 173 | 172 | 161 | 33471 | 0.48 | 12 | 0.04 |

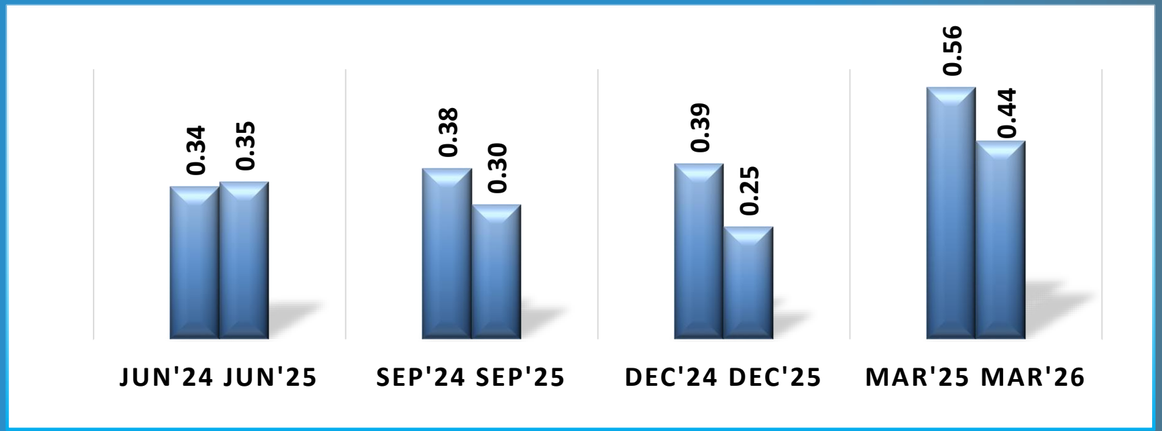


# OTHER MAJOR RATIOS

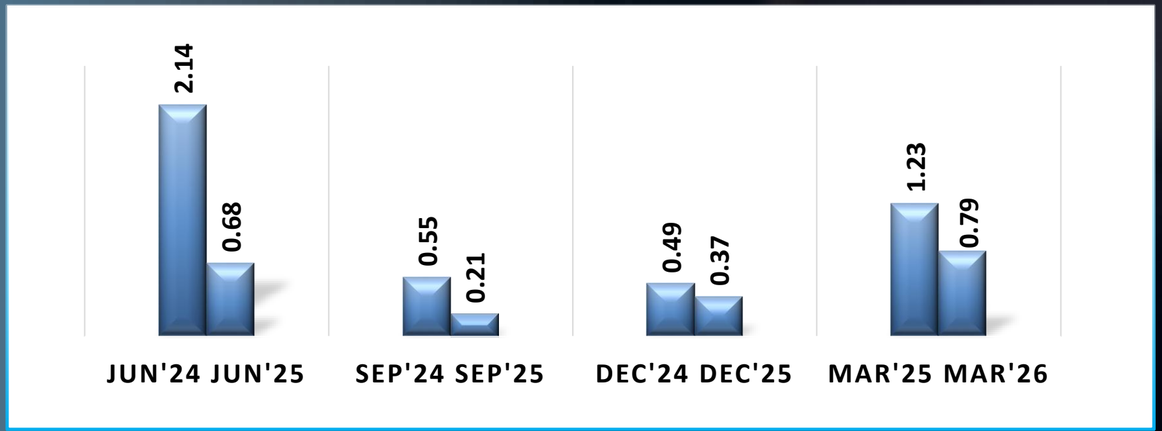
## PROVISION COVERAGE RATIO




## SLIPPAGE RATIO (Non-Annualized)




## CREDIT COST



# RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

## Standard Restructured Book

₹ in Cr

| Segment | Mar'25 | Jun'25 | Sep'25 | Dec'25 | Mar'26 |
|---|---|---|---|---|---|
| Retail | 565 | 550 | 538 | 490 | 505 |
| Agriculture | 106 | 100 | 99 | 88 | 90 |
| MSME | 577 | 554 | 534 | 497 | 468 |
| Corporate | 921 | 907 | 765 | 684 | 607 |
| **TOTAL** | **2169** | **2111** | **1936** | **1759** | **1670** |

## Standard Restructured: Covid-19 Resolution Framework

| Segment | Mar'25 | Jun'25 | Sep'25 | Dec'25 | Mar'26 |
|---|---|---|---|---|---|
| Retail | 1431 | 1381 | 1332 | 1248 | 1251 |
| Agriculture | 167 | 148 | 141 | 121 | 119 |
| MSME | 938 | 898 | 828 | 768 | 740 |
| Corporate | 409 | 410 | 254 | 217 | 219 |
| **TOTAL** | **2945** | **2837** | **2555** | **2354** | **2329** |

## Total Standard Restructured Book

| Segment | Mar'25 | Jun'25 | Sep'25 | Dec'25 | Mar'26 |
|---|---|---|---|---|---|
| Retail | 1996 | 1931 | 1870 | 1738 | 1756 |
| Agriculture | 273 | 248 | 240 | 209 | 209 |
| MSME | 1515 | 1452 | 1362 | 1265 | 1208 |
| Corporate | 1330 | 1317 | 1019 | 901 | 826 |
| **TOTAL** | **5114** | **4948** | **4491** | **4113** | **3999** |

## Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

| Asset Quality Mar'25 | No. of A/Cs | Amount | % of Total Advance |
|---|---|---|---|
| SMA 0 | 17 | 221 | 0.08 |
| SMA 1 | 18 | 386 | 0.13 |
| SMA 2 | 9 | 93 | 0.03 |
| **TOTAL** | **44** | **700** | **0.24** |

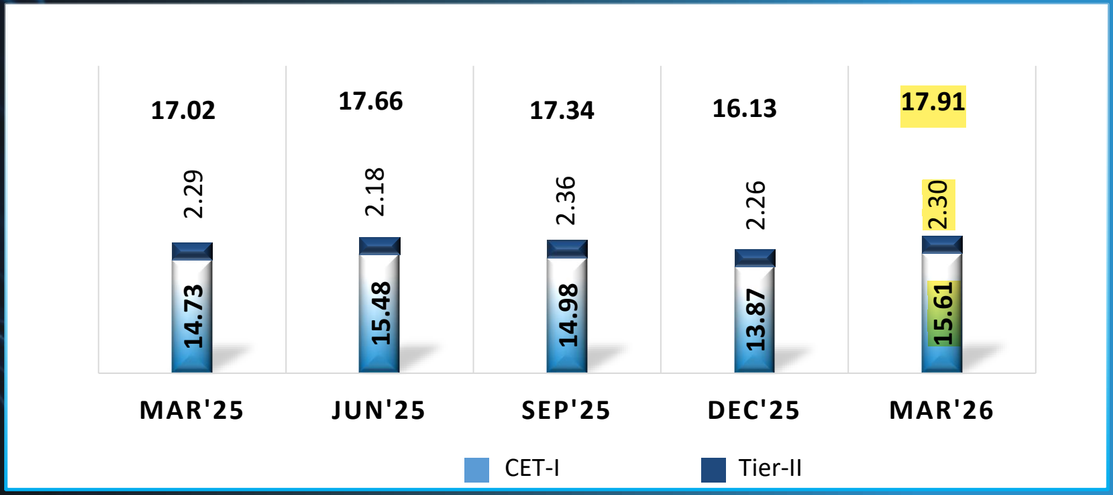
| Asset Quality Dec'25 | No. of A/Cs | Amount | % of Total Advance |
|---|---|---|---|
| SMA 0 | 20 | 331 | 0.10 |
| SMA 1 | 25 | 571 | 0.18 |
| SMA 2 | 16 | 122 | 0.04 |
| **TOTAL** | **61** | **1024** | **0.32** |

| Asset Quality Mar'26 | No. of A/Cs | Amount | % of Total Advance |
|---|---|---|---|
| SMA 0 | 20 | 477 | 0.14 |
| SMA 1 | 29 | 494 | 0.14 |
| SMA 2 | 6 | 43 | 0.01 |
| **TOTAL** | **55** | **1014** | **0.29** |

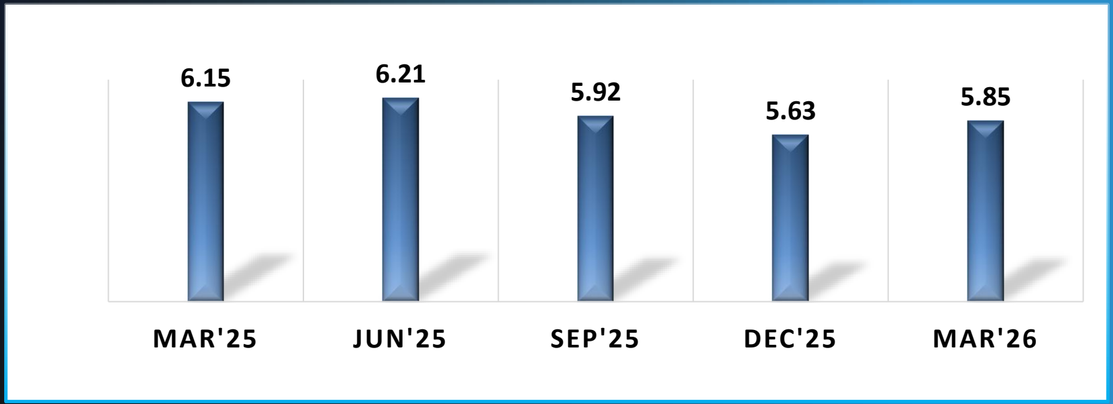
- Accounts (₹ 5 Crore and above) of ₹ 5.54 Cr are common between SMA and Restructured Accounts. (SMA0 - NIL; SMA1 - ₹ 5.54 Cr; SMA2 - NIL)

# CAPITAL RATIOS

## CAPITAL ADEQUACY RATIO




## LEVERAGE RATIO



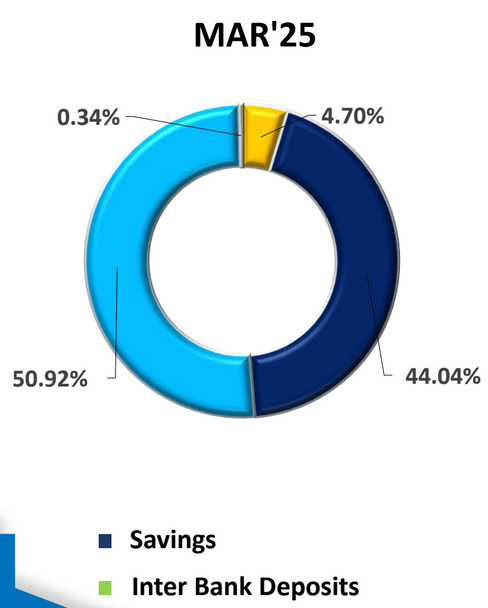
# BUSINESS PERFORMANCE

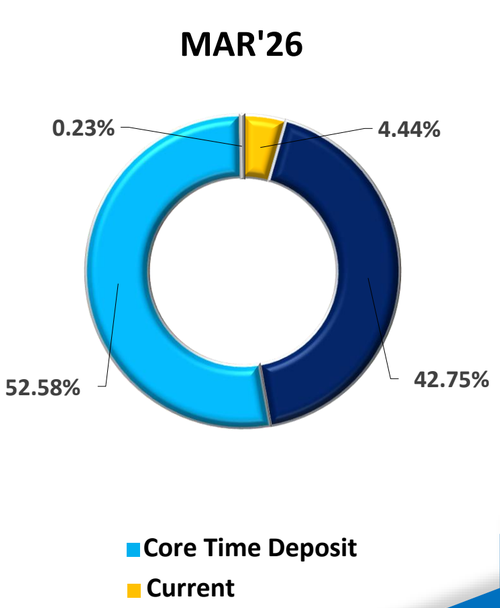
# BUSINESS ACROSS THE BOARD

₹ in Cr

| PARTICULARS | MAR'25 | MAR'26 | Y-o-Y Growth % |
|---|---|---|---|
| Total Business | 702798 | 812439 | 15.60 |
| Total Deposits (Including Interbank Deposits) | 412697 | 467923 | 13.38 |
| Certificate of Deposit (Included in Total Deposits) | - | 4628 | - |
| CASA Deposits | 201173 | 220781 | 9.75 |
| CASA % | 48.91 | 47.30 | (161 bps) |
| **Total Advances** | **290101** | **344516** | **18.76** |
| **RAM** | **194082** | **234571** | **20.86** |
| Corporate | 96019 | 109945 | 14.50 |
| **CD Ratio (excluding interbank deposit)** | **70.53** | **73.80** | **327 bps** |

# DEPOSIT MIX

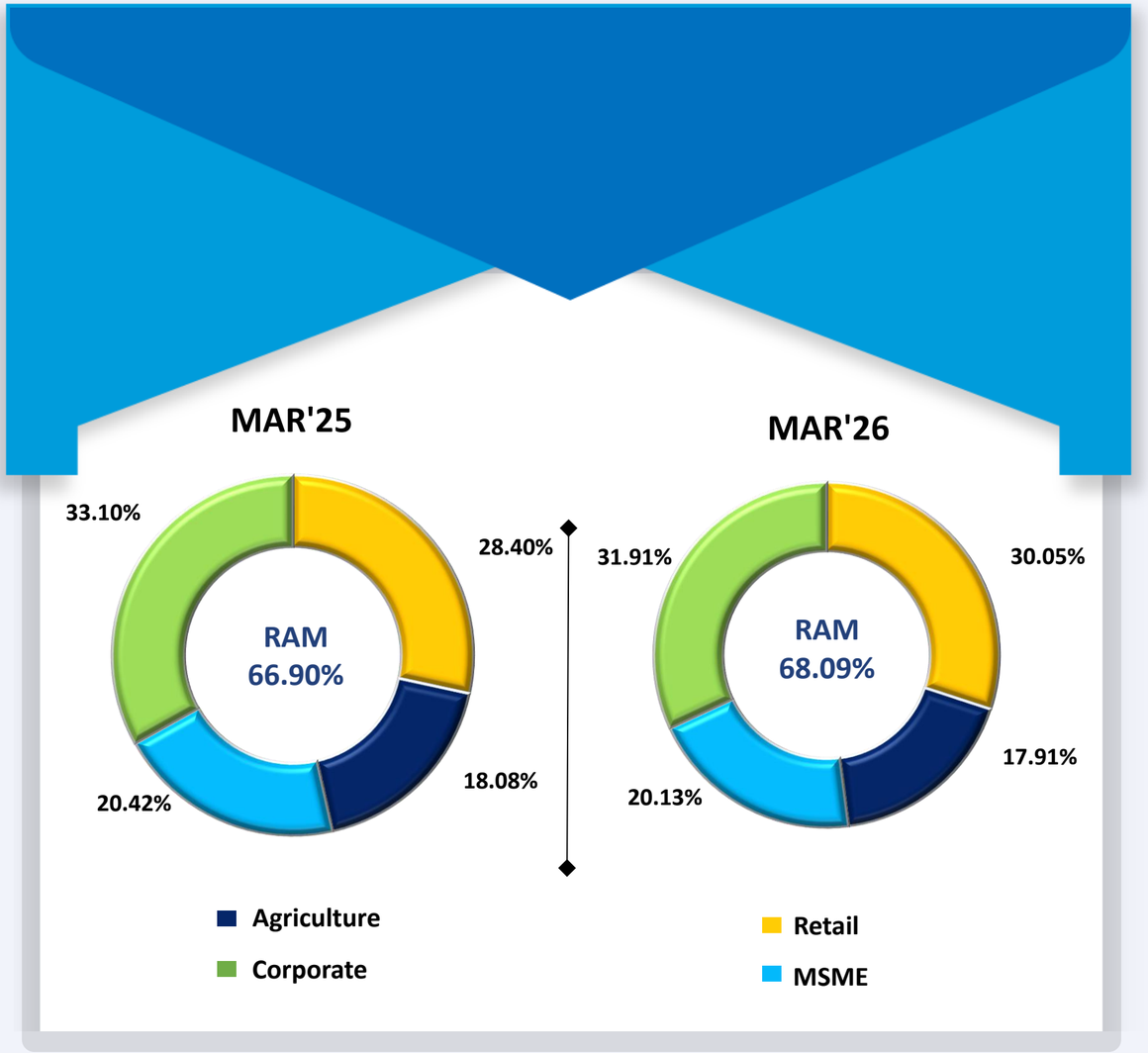



₹ in Cr

| PARTICULARS | MAR'25 | MAR'26 | Y-o-Y Growth % |
|---|---|---|---|
| Current | 19411 | 20757 | 6.93 |
| Savings | 181762 | 200024 | 10.05 |
| Total CASA Deposits | 201173 | 220781 | 9.75 |
| CASA % | 48.91 | 47.30 | (161 bps) |
| Core Time Deposits (Includes Certificate of Deposit of ₹ 4628 Crore) | 210128 | 246020 | 17.08 |
| **Total Deposits** | **411301** | **466801** | **13.49** |
| Inter Bank Deposits | 1396 | 1122 | -19.63 |
| **Total Deposits** | **412697** | **467923** | **13.38** |

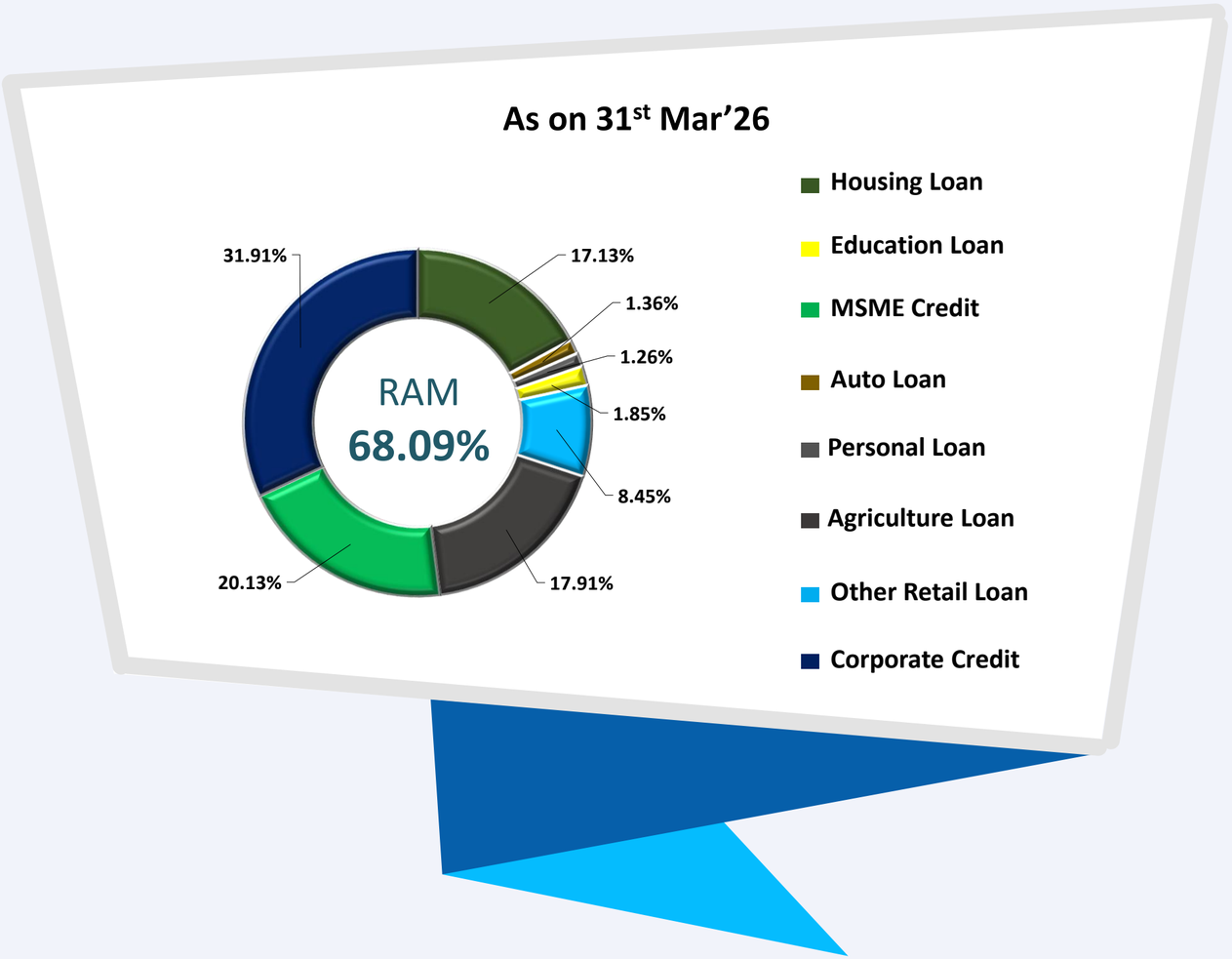
# CREDIT PERFORMANCE




₹ in Cr

| SECTOR | MAR'25 | MAR'26 | Y-o-Y Growth % |
|---|---|---|---|
| Retail | 82383 | 103533 | 25.67 |
| Agriculture | 52456 | 61687 | 17.60 |
| MSME | 59243 | 69351 | 17.06 |
| **RAM** | **194082** | **234571** | **20.86** |
| Corporate | 96019 | 109945 | 14.50 |
| **Gross Advance** | **290101** | **344516** | **18.76** |
| **TOTAL Credit RWA** | **182590** | **184508** | **1.05** |
| **CRWA % of Gross Advance** | **62.94** | **53.56** | **(938 bps)** |

# DIVERSIFIED LOAN BOOK




₹ in Cr

| SECTOR | Amount |
|---|---|
| Housing Loan | 59012 |
| Auto Loan | 4676 |
| Personal Loan | 4335 |
| Education Loan | 6374 |
| Other Retail Loan | 29136 |
| **Total Retail** | **103533** |
| Agriculture Loan | 61687 |
| MSME Credit | 69351 |
| Corporate Credit | 109945 |
| **Total Advance** | **344516** |

# RETAIL SEGMENT

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Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

## As on 31st Mar'2026

₹ in Crore
% of Total Retail Advance
Y-o-Y Growth

**HOME LOAN ₹ 59012**
57.00% | 13.13%

**EDUCATION LOAN ₹ 6374**
6.16% | 17.86%

**AUTO LOAN ₹ 4676**
4.52% | 16.96%

**PERSONAL LOAN ₹ 4335**
4.19% | (4.58%)

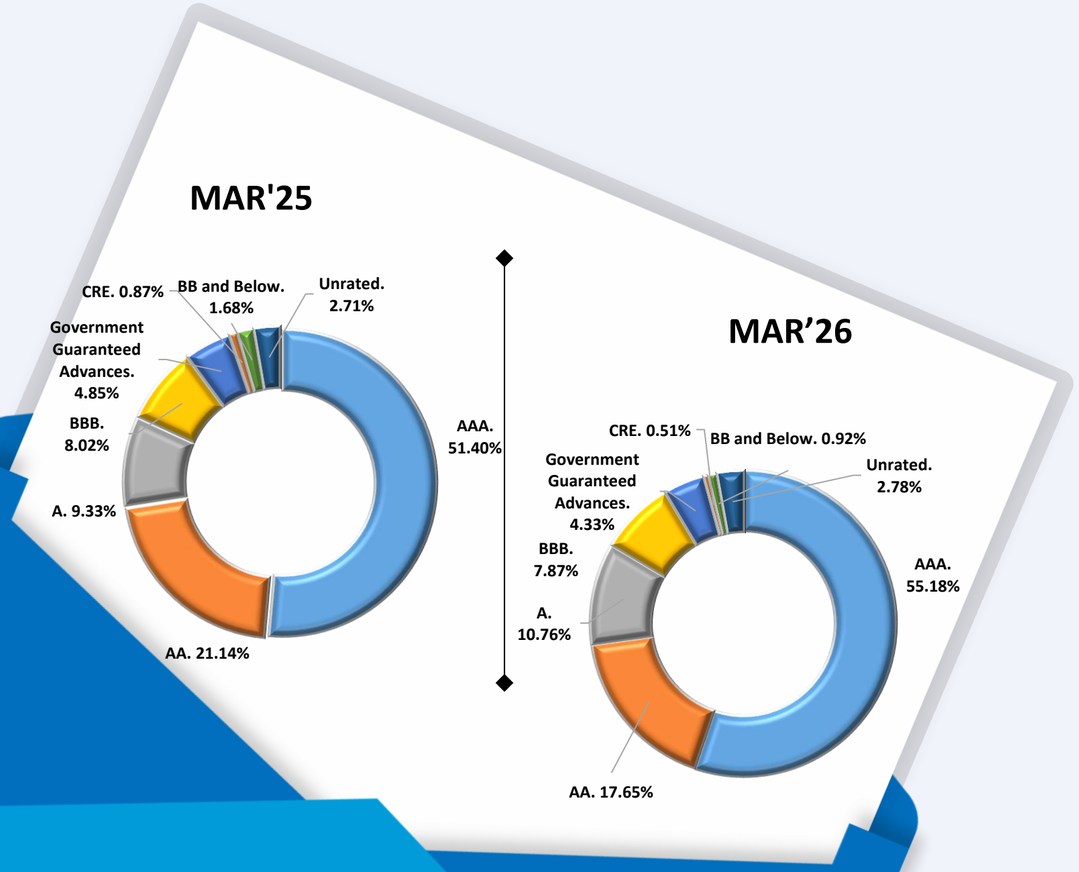
**OTHER LOAN ₹ 29136**
28.13% | 79.08%

**Retail Segment ₹ 103533**

**30.05% of Total Advance**

**Y-o-Y Growth 25.67%**

# RATED STANDARD ADVANCES




₹ in Cr

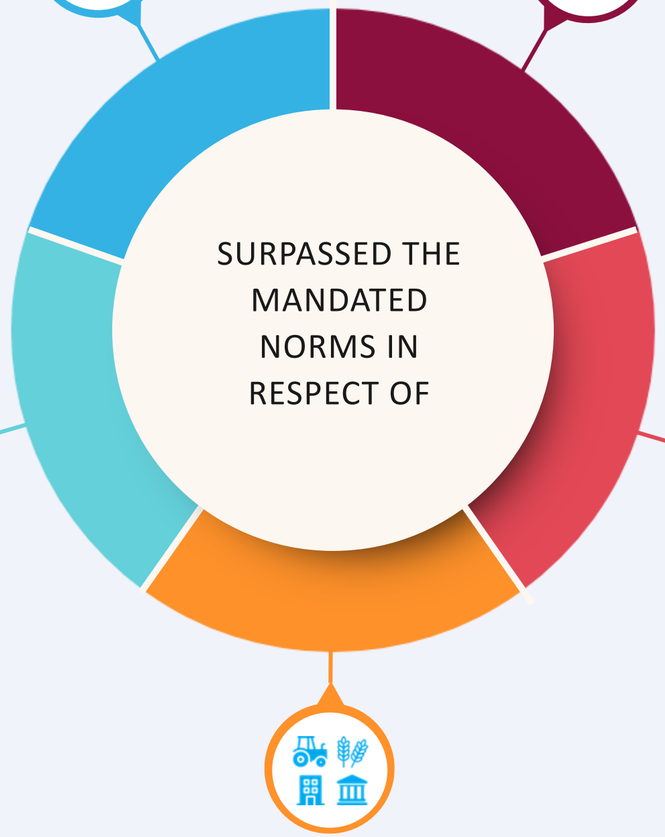
| INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹ 25 Crore and above) | MAR'25 | MAR'26 | Y-o-Y (%) |
|---|---|---|---|
| AAA | 50082 | 62451 | 24.70 |
| AA | 20594 | 19971 | (3.03) |
| A | 9090 | 12180 | 33.99 |
| **% of A & above rated advances to Total Standard Rated Advances** | **81.87** | **83.59** | **172 bps** |
| BBB | 7810 | 8907 | 14.05 |
| Government Guaranteed Advances | 4730 | 4900 | 3.59 |
| CRE | 846 | 576 | (31.91) |
| **Sub-Total** | **93152** | **108985** | **17.00** |
| **% of BBB & above rated advances to Total Standard Rated Advances** | **95.61** | **96.30** | **69 bps** |
| BB and Below | 1635 | 1038 | (36.51) |
| Unrated | 2640 | 3149 | 19.28 |
| **Total** | **97427** | **113172** | **16.16** |

# ACHIEVEMENT UNDER MANDATED TARGETS

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

**TOTAL PRIORITY SECTOR ADVANCES**
**@ 53.18%** of ANBC against norm of 40%

**ADVANCES TO MICRO ENTERPRISES**
**@ 14.70%** of ANBC against norm of 7.50%




**WEAKER SECTOR**
**@ 14.86%** of ANBC against norm of 12.00%

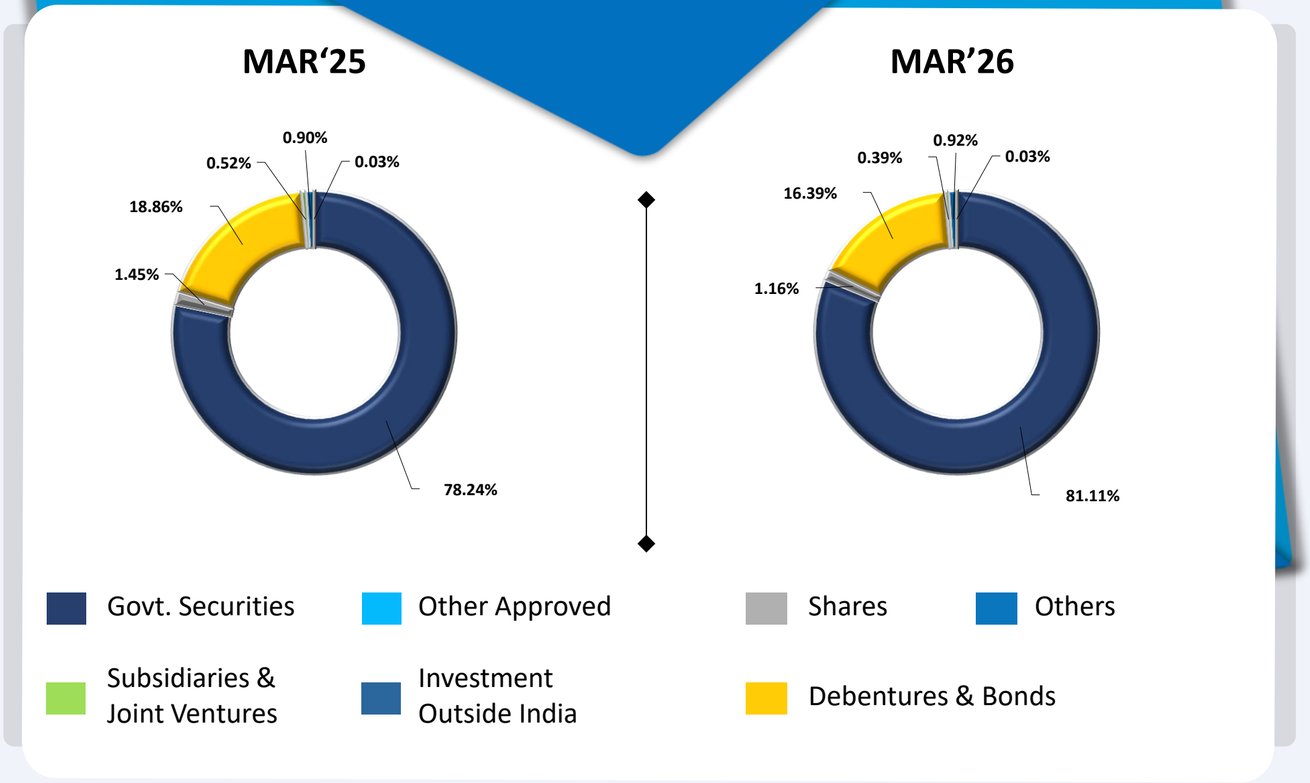
**ADVANCES TO SMALL AND MARGINAL FARMERS**
**@ 10.54%** of ANBC against norm of 10.00%

**PSLC Sold ₹ 6800 Crore**

**AGRICULTURE ADVANCES**
**@ 19.27%** of ANBC against norm of 18%

# INVESTMENTS

# INVESTMENT PORTFOLIO

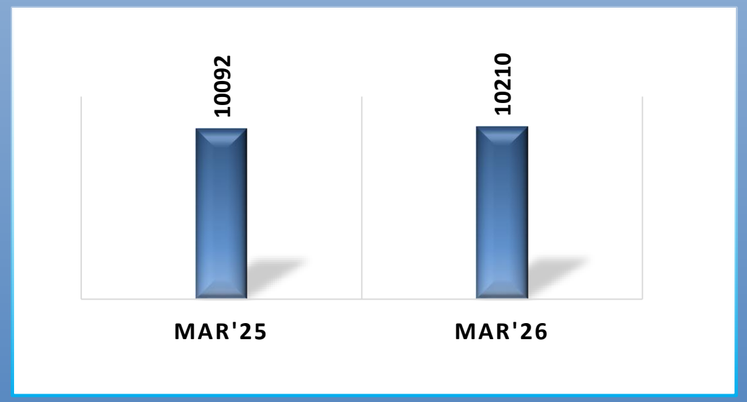



₹ in Cr

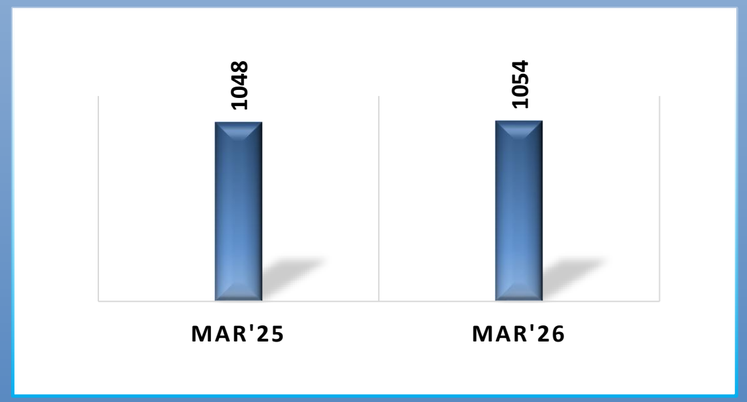
| Particulars | MAR'25 | MAR’26 |
|---|---|---|
| Govt. Securities | 111908 | 128830 |
| Other Approved | - | - |
| Shares | 2076 | 1848 |
| Debentures & Bonds | 26974 | 26025 |
| Subsidiaries & Joint Ventures | 740 | 627 |
| Others | 1287 | 1455 |
| **Total Investment In India** | **142985** | **158785** |
| Investment Outside India | 47 | 47 |
| **Grand Total** | **143032** | **158832** |

# TREASURY PERFORMANCE

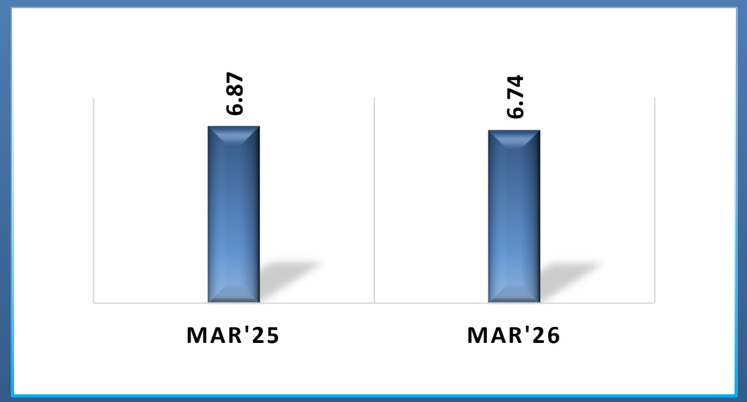
INTEREST ON INVESTMENT



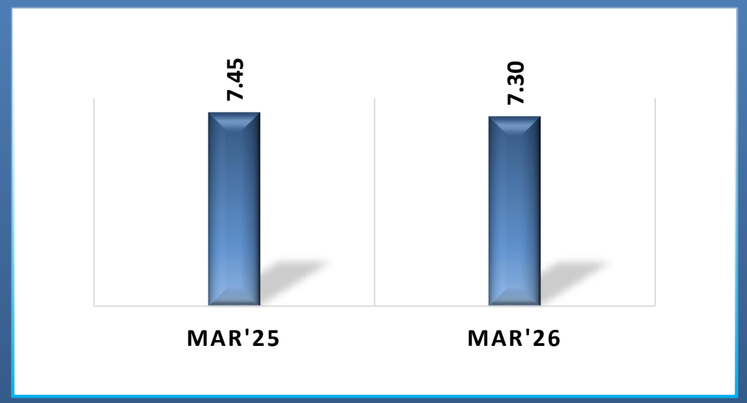

PROFIT ON SALE OF INVESTMENT




YIELD ON INVESTMENT %




YIELD ON INVESTMENT (Including Trading Profit) %




₹ in Cr

| Particulars | Mar'25 (FY) | Mar'26 (FY) |
|---|---|---|
| Aggregate Investment | 143032 | 158832 |
| Interest on Investment | 10092 | 10210 |
| Yield on Investment % | 6.87 | 6.74 |
| Profit on Sale of Investments | 1048 | 1054 |
| Profit on Exchange Transaction | 225 | 183 |
| Dividend Income | 9 | 18 |
| Profit/Loss on Revaluation of Investment | 145 | (93) |
| Yield on Investment (Including Trading Profit)% | 7.45 | 7.30 |
| M - Duration (AFS) | 3.46 | 4.25 |
| 10 Year Bench Mark % | 6.58 | 7.03 |

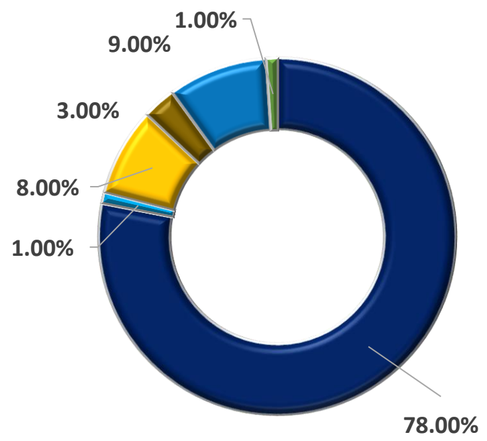
# TREASURY OPERATIONS

₹ in Cr

| TOTAL INVESTMENT BOOK | MAR'25 | | | | MAR'26 | | | |
|---|---|---|---|---|---|---|---|---|
| AGGREGATE INVESTMENT | 143032 | | | | 158832 | | | |
| PORTFOLIO | HTM | AFS | FVTPL (HFT/ NON HFT) | HFT | HTM | AFS | FVTPL (HFT/ NON HFT) | SAJV |
| INVESTMENT | 98765 | 39288 | 4124 | 855 | 109169 | 43495 | 5493 | 674 |
| PERCENTAGE | 69.05% | 27.47% | 2.88% | 0.60% | 68.74% | 27.39% | 3.45% | 0.42% |
| TOTAL SLR | 111908 | | | | 128830 | | | |
| CATEGORY WISE | 77543 | 33778 | 587 | - | 88206 | 38517 | 2107 | - |

## AFS BOOK

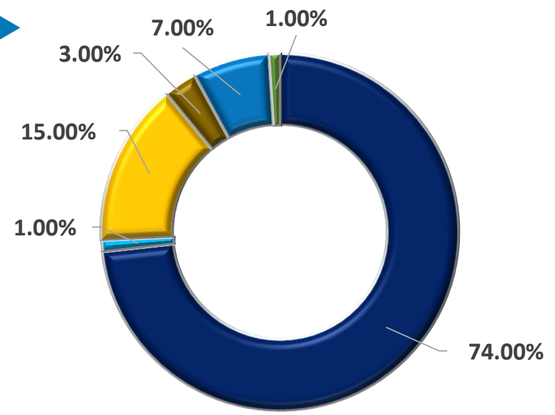
### MAR'25




Modified Duration:**3.46**
SLR (MD) : **3.52**

P.V. 01 (SLR+NSLR): **13.28**

### MAR'26




Modified Duration:**4.25**
SLR (MD) : **4.42**

P.V. 01 (SLR+NSLR): **18.08**

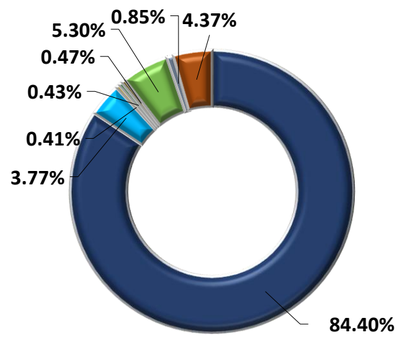
- G-sec & T-bill
- CP
- SDL
- Corporate Bond
- PSU
- Others

# DIGITAL JOURNEY

# DIGITAL TRANSACTIONS & CUSTOMER TOUCH /2)

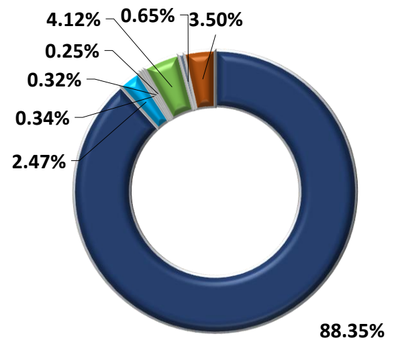
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

## Apr'24 to Mar'25




Share of Digital Txns through ADC 86.15%

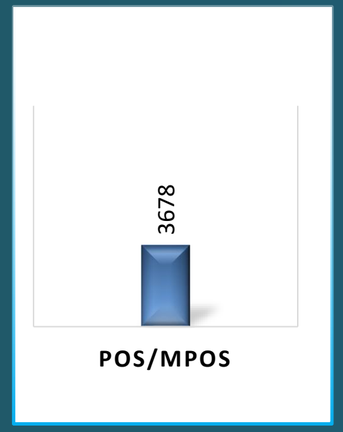
## Apr'25 to Mar'26

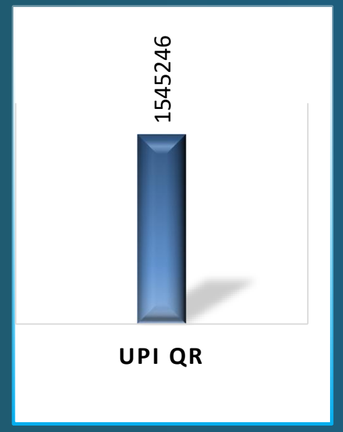



Share of Digital Txns through ADC 90.54%

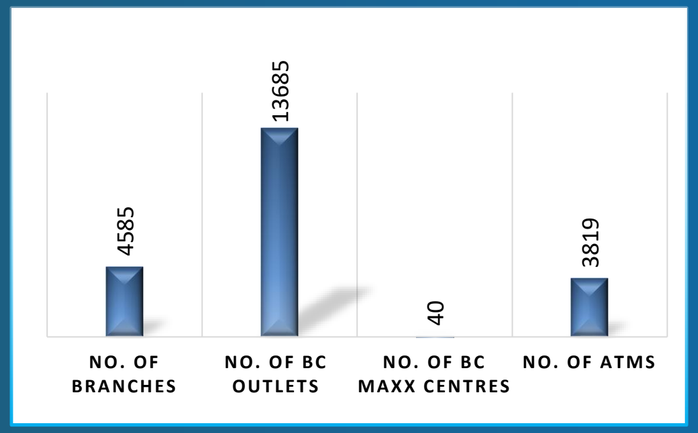
- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit Card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

## PAYMENT ACCEPTANCE TOUCH POINTS

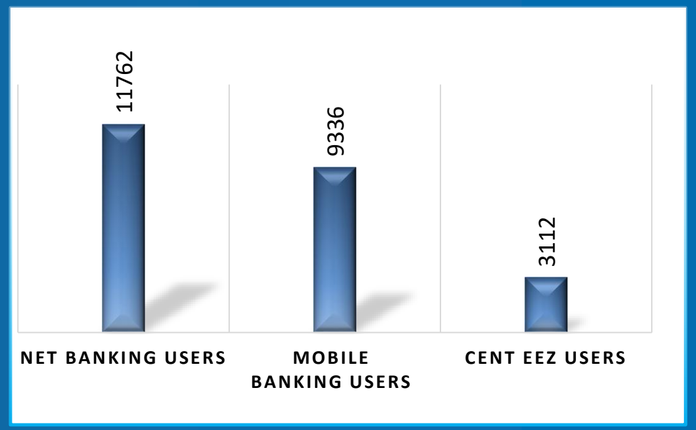



## OTHER TOUCH POINTS

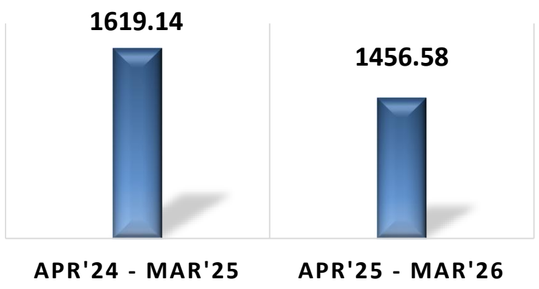



## DIGITAL TOUCH POINTS (IN'000)

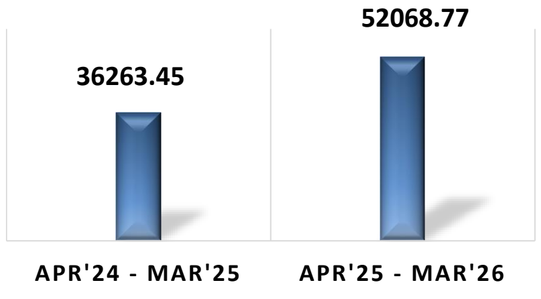


# DIGITAL TRANSACTIONS & CUSTOMER TOUCH

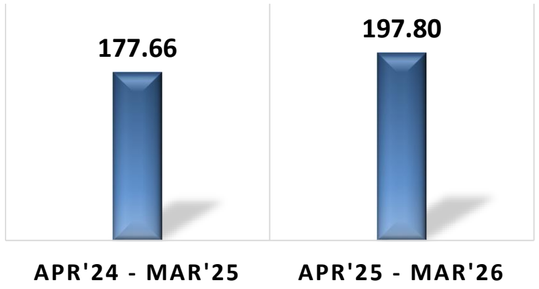
## IMPS TRANSACTIONS



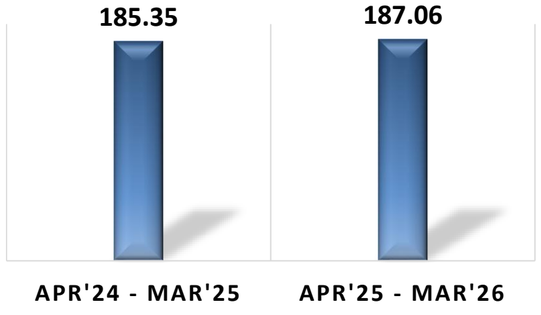

## UPI (Remitter + Beneficiary)




## MOBILE BANKING




## INTERNET BANKING

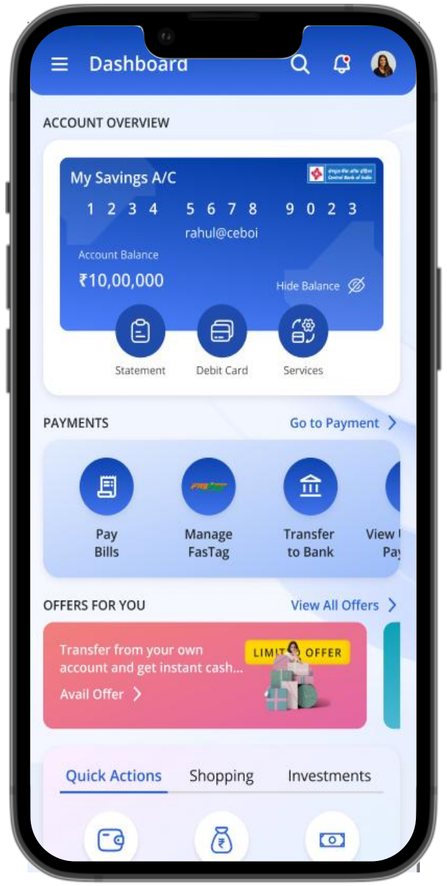


**TRANSACTIONS** (Count in Lakhs)

# LEVERAGING TECHNOLOGY

Cent eeZ

Ab Life Aasan




## Cent eeZ : New Features Launched

- **Multilingual**: Application in Hindi language available to all customers and customers have a choice to switch languages.
- **Transaction Rights**: Customer has the facility to update the transaction rights for CIF and Accounts on real time basis through the application.
- Integration of **pre-approved personal loan** notification for all eligible customers
- **In App Notifications**: Bank can now share information and news to customers through in app notification.
- Facility of generation of **Branch Token in Tab** Banking for customers for Cent eeZ Registration. More easy access to customers now to get token generated.
- Addition of **Cent Saral and Cent Business Loan** products in application and modification in **Mudra Products** in Cent eeZ Channel.
- **URL changes** for all relevant functions and features throughout Cent eeZ Applications as the URL Changed for the Bank.
- Feature of **editing all existing beneficiaries**' limits and other relevant details was implemented and made live.

## Cent eeZ Vyapaar Saathi
## Corporate Net Banking platform

- **Objective:** Provide a comprehensive, secure and efficient digital banking solution for SMEs & Corporate clients through a robust net banking platform.

- **Features:**
  - Multi-user access with maker-checker approver workflows
  - Bulk transaction for multiple payments in a single file
  - Instant & scheduled payments (NEFT/ RTGS/ IMPS)
  - Secure transactions with multi-level authentication.
  - Real-time transactions status & tracking.
  - Real-time balance view, statements & MIS reporting.

- **Customer Benefits:**
  - Single platform for day-to-day banking needs.
  - Significant reduction in manual processes and paperwork.
  - Faster decision making with real-time financial visibility.
  - Faster settlements, stronger vendor/client trust.

- **Stakeholder Advantage:**
  - Drives higher adoption of corporate digital banking channels.
  - Strengthen engagement with corporate & SME segments
  - Enable better monitoring, control & Compliance in payments
  - Improves operational efficiency and reduces branch dependency.

# DIGITAL INITIATIVES (1/2)

## Digital Lending Platform (DLP)

- **Education Loan (Retail)**
  - Tailored variants for Education Loan needs
  - Cent PM Vidyalaxmi
  - Cent Vidyarthi Education Loan to premier Institutes- Students
  - Cent Vidyarthi India/ Abroad
  - Cent Vidyarthi NCGTC
- **Cent Solar Vendor Scheme**
  - Digital offer generation (based on GST analysis)
  - Real time CIC and Go/No Go decision
  - Geo tagging enabled inspection
  - Auto Generated Application Form and Loan documents
  - One click account opening at RAC
  - Automatic generation of CGPAN
- **Mudra / Saral Renewal**
  - Online statement fetch from CBS for running CC/OD account
  - Automated Credit summation analysis
  - GST based turnover assessment
  - One click solution for RAC to renew account.
- **Mudra Homestay**
  - Real time CIC and Go/No go decision
  - Geo tagging enabled inspection
  - Auto generation Application and loan documents
  - One click account opening at RAC
  - Automatic generation of CGPAN while account creation.
- **CKCC Allied Activities (Dairy, Poultry, Fishery & Ruminant)**
  - Subvention and Non-Subvention options available
  - Easy and hassle-free processing
  - Real-time bureau check
  - Field Inspection with geo-tagging facility
  - Pre-filled Loan Application, Process Note, Sanction Letter, etc.
  - Documentation through E-Sign and E-Stamp facility
  - One-click Account Opening at RAC.

## Digital Account Opening Platform

- **DKYC (TAB Based):** Live since May 2025.

**Products:** General Savings, Cent Queen, Pension, Student, Cent Salary, Cent Prestige.

**Stakeholder Advantage:**
- Seamless on boarding for diverse customer segments.
- Accelerates deposit growth.

**Share of digital adoption** increased to 67.32% as on March 2026 as compared to 0.01% as on April 2025.

# DIGITAL INITIATIVES (2/2)

## ATM Switch with Monitoring Solution and Debit Card Management System (DCMS)

The bank has upgraded its ATM and Debit Card Management Systems into a secure, intelligent and customer-centric platform. These are now built using modern technology which can handle more users, work smoothly, and are ready for future improvements in payments.

The upgraded systems are designed to:

I. ATM Currency Denomination Availability: Smart ATM feature prompts customers to re-enter withdrawal amounts in available denominations. It reduces transaction failures, improves satisfaction, optimizes ATM usage.
II. Handle more transactions smoothly, even during peak usage hours/days.
III. Enhance monitoring of ATM to ensure higher uptime, availability of cash and services 24 X 7 X 365.

## Internet Banking -Multiple Nomination Facility

The multiple nomination functionality has been introduced to enable customers to register more than one nominee with defined percentage allocation. This enhancement will improve customer convenience and ensure smoother claim settlements by allowing multiple nominees in a single accounts.

**Key Features:**

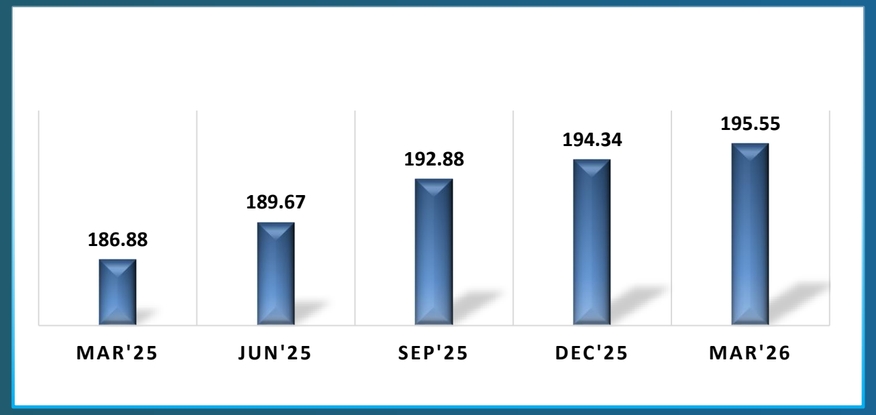
I. Customer can nominate maximum 4 different nominees either Simultaneously (% Percentage Allocation ) or Successively (at a time 100% allocation).
II. For Simultaneously option to define percentage share for each nominee is provided and for successively hierarchical next in line only if the previous passes away.
III. Easy add / modify / enquiry /delete functionality.

# FINANCIAL INCLUSION

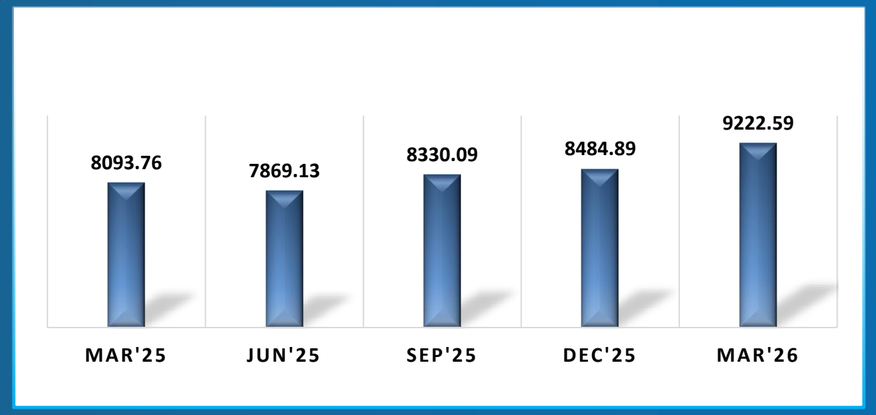
SOCIAL SECURITY SCHEME

## PMJDY

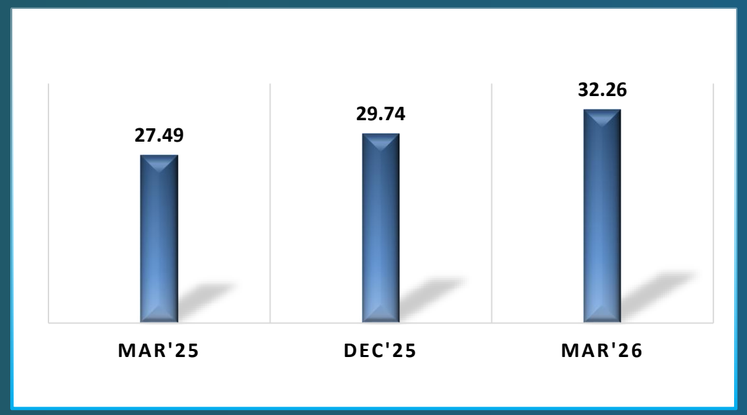
No. of Accounts (in Lakhs)



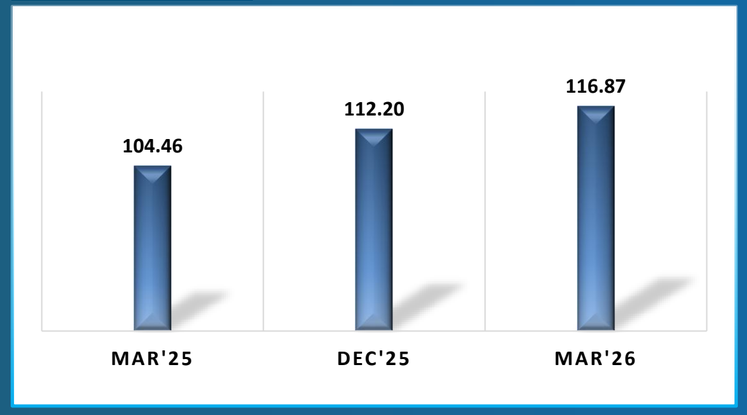

Balance Outstanding (₹ in Cr)



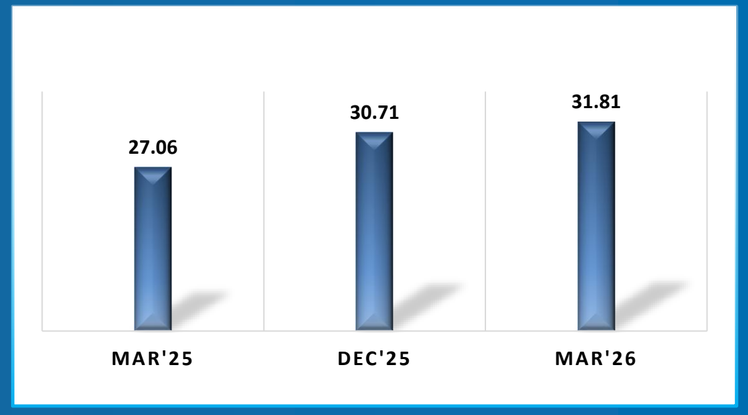

## PMJJBY




## PMSBY




## APY




No. of Enrollments (in Lakhs)

# CENTRAL BANK OF INDIA - GROUP

## Subsidiaries

₹ in Cr

| | | Shareholding | Particulars | Mar'25 (F.Y.) | Mar'26 (F.Y.) |
|---|---|---|---|---|---|
| **Cent Bank Home Finance Ltd.**<br>• Engaged into Housing Finance Activity<br>• Presence in 12 States through 37 Branches<br>• Advances & Investment Portfolio of ₹ 1846.61 Cr | **(Unaudited)** | 64.40% | Total Income | 183.56 | 183.84 |
| | | | Net Profit/(Loss) | 25.29 | 19.70 |
| | | | Total Assets | 1715.00 | 1892.66 |
| | | | Capital & Reserves | 239.23 | 258.93 |

| | | Shareholding | Particulars | Mar'25 (F.Y.) | Mar'26 (F.Y.) |
|---|---|---|---|---|---|
| **Centbank Financial Services Ltd.**<br>• Engaged mainly into Trusteeship Services | **(Audited)** | 100% | Total Income | 12.80 | 20.24 |
| | | | Net Profit/(Loss) | 8.25 | 12.27 |
| | | | Total Assets | 63.23 | 78.09 |
| | | | Capital & Reserves | 44.73 | 55.00 |

| Associates Names | | Shareholding | Particulars | Mar'25 (F.Y.) | Mar'26 (F.Y.) |
|---|---|---|---|---|---|
| Generali Central Life Insurance Company Ltd# | **(Unaudited)** | 25.27% | Net Profit/(Loss) | N.A. | (155.69) |
| Generali Central Insurance Company Ltd# | **(Unaudited)** | 24.91% | Net Profit/(Loss) | N.A. | (11.73) |
| Uttar Bihar Gramin Bank, Muzzaffarpur* | **(Reviewed as of 30/04/2025)** | 35% | Net Profit/(Loss) | 130.59 | 1.34 |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar* | **(Reviewed as of 30/04/2025)** | 35% | Net Profit/(Loss) | 92.75 | 4.54 |
| Indo Zambia Bank Limited, Zambia | **(Unaudited)** | 20% | Net Profit/(Loss) | 236.20 | 436.11 |

*Both the RRB's profit is taken for the period up to April 30, 2025, and effective May 01, 2025, RRB's have been transferred to other PSB.
# Both the insurance companies became the associates effective June 05, 2025.

# CENTRAL BANK OF INDIA - GROUP

## Group Position

₹ in Cr

| Particulars | As on 31st Mar'25 | As on 31st Mar'26 |
|---|---|---|
| **CAPITAL & LIABILITIES** | | |
| Capital | 9051 | 9051 |
| Reserves and Surplus | 27830 | 29950 |
| Minorities Interest | 85 | 92 |
| Deposits | 413271 | 468444 |
| Borrowings | 21820 | 31854 |
| Other Liabilities and Provisions | 8400 | 11688 |
| **Total** | **480457** | **551079** |
| **ASSETS** | | |
| Cash and Balances with Reserve Bank of India | 22931 | 18953 |
| Balances with Banks and Money at Call and Short Notice | 13266 | 18882 |
| Investments | 141652 | 157607 |
| Loans & Advances | 283505 | 338209 |
| Fixed Assets | 5205 | 5126 |
| Other Assets | 13889 | 12226 |
| Goodwill on Consolidation | 9 | 76 |
| **Total** | **480457** | **551079** |

# CENTRAL BANK OF INDIA - GROUP

## Group Performance

₹ in Cr

| Particulars | Year ended | |
|---|---|---|
| | Mar'25 | Mar'26 |
| **INCOME** | | |
| Interest and Dividend Earned | 33797 | 36168 |
| Other Income | 5659 | 6415 |
| **Total** | **39456** | **42583** |
| **EXPENDITURE** | | |
| Interest Expended | 19830 | 21926 |
| Operating Expenses | 11451 | 12050 |
| Provisions and Contingencies | 4357 | 4123 |
| **Total** | **35638** | **38099** |
| **Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest** | **3818** | **4484** |
| Less: Minority Interest | 9 | 7 |
| **Consolidated Net Profit/(Loss) after deducting Minority's Interest** | **3809** | **4477** |
| Add: Share of Earnings in Associates | 125 | 47 |
| **Consolidated Net Profit/(Loss) Attributable to the Group** | **3934** | **4524** |

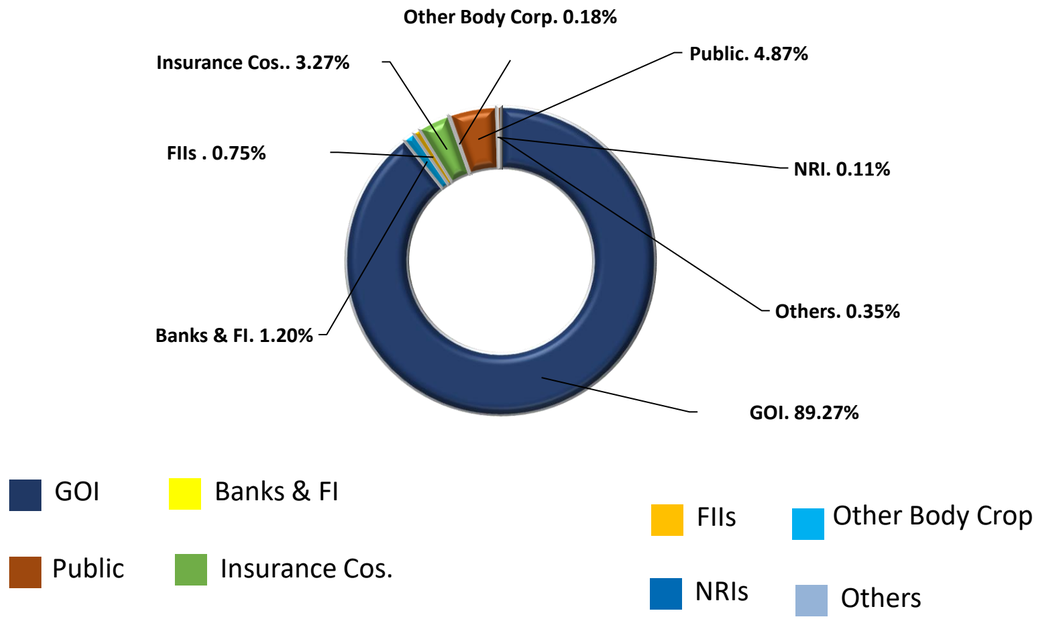
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

# SHAREHOLDING & RATINGS

## As on 31st Mar'2026

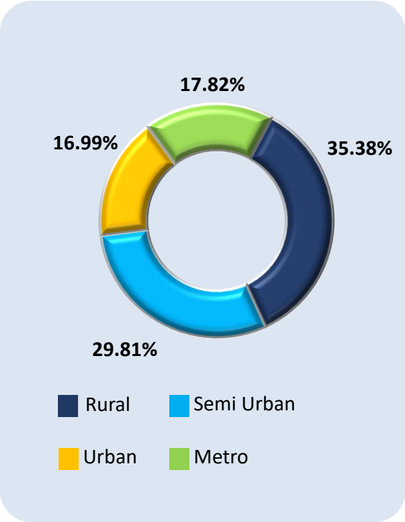
- Share Capital : ₹ 9051.40 Cr
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices

| Agency | Long Term Rating | Tier1 Bonds | Tier2 Bonds | Certificate of Deposits |
|---|---|---|---|---|
| CRISIL | AA (Stable) | AA- (Stable) | AA (Stable) | A1+ |
| India Rating | AA (Stable) | - | AA (Stable) | - |
| ICRA | - | AA- (Stable) | AA (Stable) | - |
| CARE | - | - | - | A1+ |

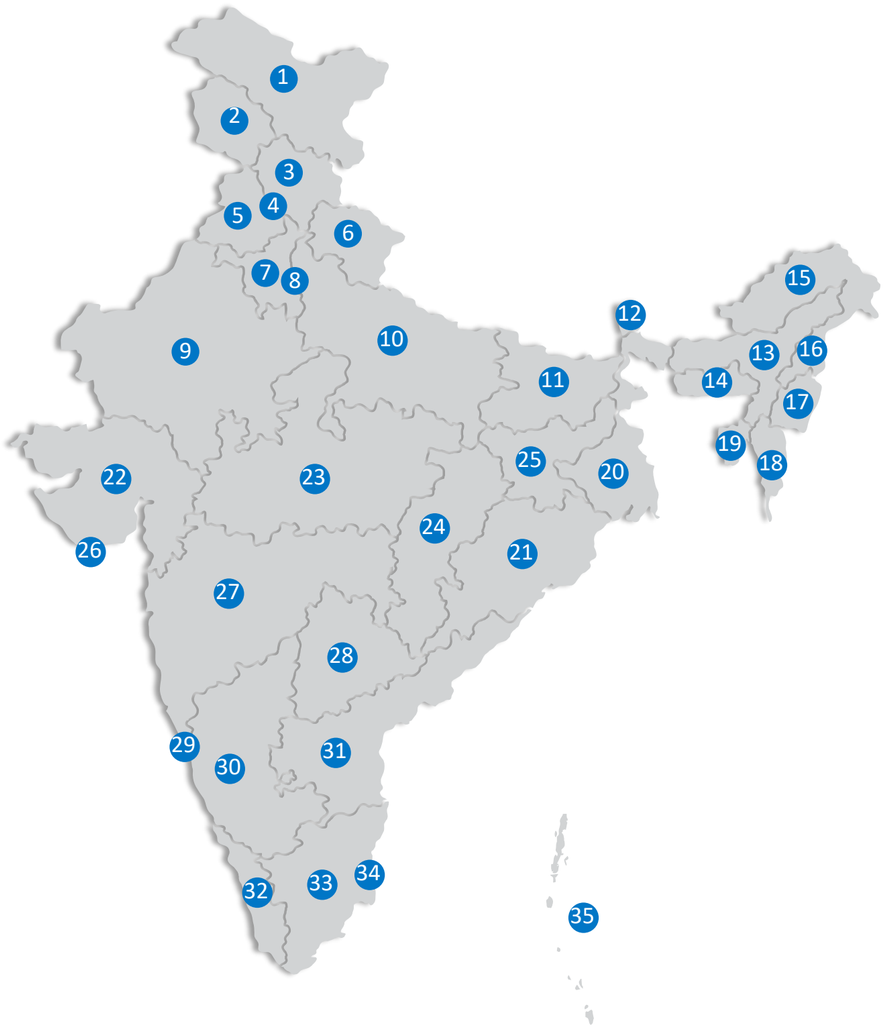


# PAN INDIA NETWORK OF BRANCHES

| As on 31st Mar'26 | |
|---|---|
| Total Branches | **4585** |
| Rural | 1622 |
| Semi Urban | 1367 |
| Urban | 779 |
| Metro | 817 |
| Total ATMs | **3819** |
| Total BC Outlets | **13685** |
| BC MAXX Centres | **40** |
| Total Customer Touch Points | **22129** |




| | % Share | No. of Branches |
|---|---|---|
| Western & Central | 33.00 | 1513 |
| Northern | 27.79 | 1274 |
| North East | 3.97 | 182 |
| Eastern | 20.65 | 947 |
| Southern | 14.59 | 669 |



| | | |
|---|---|---|
| 1. | Ladakh | 1 |
| 2. | Jammu and Kashmir | 15 |
| 3. | Himachal Pradesh | 57 |
| 4. | Chandigarh | 11 |
| 5. | Punjab | 143 |
| 6. | Uttarakhand | 42 |
| 7. | Haryana | 139 |
| 8. | National Capital Territory of Delhi | 98 |
| 9. | Rajasthan | 184 |
| 10. | Uttar Pradesh | 584 |
| 11. | Bihar | 435 |
| 12. | Sikkim | 16 |
| 13. | Assam | 122 |
| 14. | Meghalaya | 9 |
| 15. | Arunachal Pradesh | 10 |
| 16. | Nagaland | 8 |
| 17. | Manipur | 9 |
| 18. | Mizoram | 2 |
| 19. | Tripura | 6 |
| 20. | West Bengal | 317 |
| 21. | Odisha | 105 |
| 22. | Gujarat | 311 |
| 23. | Madhya Pradesh | 464 |
| 24. | Chhattisgarh | 116 |
| 25. | Jharkhand | 89 |
| 26. | Dadra & Nagar Haveli and Daman & Diu | 3 |
| 27. | Maharashtra | 589 |
| 28. | Telangana | 104 |
| 29. | Goa | 30 |
| 30. | Karnataka | 107 |
| 31. | Andhra Pradesh | 132 |
| 32. | Kerela | 120 |
| 33. | Tamil Nadu | 203 |
| 34. | Puducherry | 3 |
| 35. | Andaman and Nicobar Islands | 1 |

# GUIDANCE

| PARAMETERS | GUIDANCE FOR FY 25-26 | ACHIVEMENTS (Mar'2026) | | GUIDANCE FOR FY 26-27 |
|---|---|---|---|---|
| Business Growth | 14-15% | 15.60 % | ↑ | 14-15% |
| Deposit Growth | 10-12% | 13.38 % | ↑ | 10-12% |
| Advances Growth | 14-16% | 18.76 % | ↑ | 14-16% |
| CASA | 48%(+/- 1%) | 47.30 % | ↑ | 48%(+/- 1%) |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%) | 68:32 | ↑ | 65:35 (+/-5%) |
| NIM | Above 3% | 3.07% | ↑ | Above 3% |
| Gross NPA | Below 3% | 2.67 % | ↓ | Below 2.50% |
| Net NPA | Below 0.45% | 0.49 % | ↓ | Below 0.50% |
| PCR | 96 – 98% | 96% | ↑ | 96 – 98% |
| Slippage Ratio | Less than 0.35% on Q-o-Q basis | 1.16% For FY 25-26 | ↓ | Less than 0.25% on Q-o-Q basis |
| Credit Cost (Annualized) | Upto 1% | 0.52% | ↓ | Upto 0.75% |
| Return on Assets | Above 1% | 0.89%* | ↑ | Above 1% |
| Cost to Income Ratio | < 56% | 58.61% | ↓ | < 56% |

*After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.

# NEW INITIATIVES

## Capacity Building

- **Training programme** for 1,000 credit officers to improve underwriting quality and decision speed
- Change in promotion policy with **stronger succession planning** logic
- Drove **field motivation** through town hall meetings.
- Deployed **Feet-on-Street teams** with a war-room approach

## RAM Segment Led Growth

- Conducted **mega outreach camps** across Retail, Agri, and MSME
- Rolled out **cluster-based branch** mapping and lending for MSME and Agriculture
- **Revamped RAM products** and launched focused MSME campaigns like Ghar Wapasi and Swagatam
- **Build partnerships and ecosystem plays**: trade associations, cluster institutions, ACE tie-up for tractors/farm machinery, SHG / rural livelihood tie-ups

## Credit Governance, Compliance and Recovery

- Quarterly '**Compliance First**' communication through magazine
- **SAKSHAM** compliance automation portal
- Instituted **weekly Credit Approval / Credit Committee meetings** across levels
- Launched **special OTS schemes**, especially for Agri accounts
- **Intensified recovery** campaigns, including property expos and SARFAESI action
- Improved **portfolio hygiene** through DEAF / inoperative account revival

## CASA Deepening

- **Benchmarked the CASA proposition** against peers and plugged key product / offering gaps
- **Launched new deposit products** and ran focused deposit acquisition campaigns across zones
- Drove **branch-led customer engagement** through customer meets, TASC outreach and current-account acquisition drives
- **Deepened liability relationships** through product-led cross-sell and higher-balance account focus

## Tech and Digital Adoption

- **Pushed digital adoption** through weekly huddles, branch champions and stronger customer on-boarding to digital channels
- **Shifted routine service requests to mobile / net banking** to reduce branch dependency and improve turnaround
- Launched **digital lending journeys** to enable faster and smoother approvals
- Introduced **digital MSME tools** such as product booklets and eligibility calculators for easier customer journey

## Fee Income, Forex and Transaction Banking

- Created **clear fee-income growth levers** across trade, forex, merchant acquiring, BG/LC, remittances and related services
- Set up a **centralized forex cell** to scale forex capability across branches
- Launched **Cent e-Trade** to enable customer-led forex and trade transactions digitally
- **Expanded monetizable customer segments** through NRI desks, wealth/HNI offerings and bancassurance

# ENVIRONMENT, SOCIAL AND GOVERNANCE

## Environment

- The Bank has financed numerous projects pertaining to renewable energy . As on 31st March 2026, it has financed ₹ 2751.44 crores towards renewable energy.
- Two schemes viz. Cent EV Connect – Scheme for electric vehicle charging station and Cent Solar Udyam Suraksha for captive utilisation of solar power plants for MSME units have been launched.
- The Bank has installed 658 kWp of roof-top solar and also replacing diesel generator with inverter, minimizing use of fossil fuels.
- The Bank has sanctioned solar pumps to 16500 farmers in Madhya Pradesh under 'PM Krishak Mitra Surya Yojana' during the last financial year. All loans were processed through a paperless digital lending platform.
- The Bank has a Cent Solar PM Kusum Scheme to set up decentralized ground/stilt mounted grid connected solar or other renewable energy based power plants. It has financed ₹ 312.1 crores under the scheme.
- The Bank has MSE GIFT Scheme to promote the adoption of sustainable and eco-friendly practices, technologies and renewable energy sources in MSME enterprises sector. The Bank also has a scheme for the promotion of circular economy MSME SPICE incentivising MSEs to adopt circular economy. It has sanctioned ₹ 1.69 crores and ₹ 0.14 crores in the two schemes respectively as on 31st March 2026.
- Bank has a scheme for setting up Compressed Bio Gas plants and upgradation of existing bio gas plants. It has financed ₹ 33.90 crores in the scheme as on 31st March 2026.
- The Bank invests in Green Bonds (G-Sec). As on 31st March 2026, the total amount invested in Green Bonds is ₹ 350.26 crores.

## Social

- The Bank sanctioned ₹ 1.17 crores worth of CSR funds on activities as mentioned below, as of 31st March 2026:
  - Educational support to underprivileged children
  - Construction of public amenities for school
  - Installation of solar street lights
  - Installation of water cooler
  - Installation of medical equipment
  - Stationery items for primary education of underprivileged children
- The Bank conducts Happiness Survey for its employees on regular basis in order to measure the key aspects of employee happiness, including job satisfaction, workplace culture, leadership, work-life balance, and opportunities for growth and development.

## Governance

- The Bank is actively working towards sustainable banking practices by aligning its vision and mission with sustainability goals. The Bank has a Board approved ESG policy for FY 2026-27.
- With growing investor expectations and evolving regulatory focus on climate and sustainability risks, the Bank is embedding sustainability principles into its core financial strategy. It has a Board approved Sustainable Finance Framework. The framework provides a structured approach to responsible finance, thereby displaying Bank's commitment in embedding sustainability principles into its core financial strategy.
- CRISIL has reaffirmed AA (Stable outlook) for the Bank.

# AWARDS AND RECOGNITION

First Prize for Regional Official Language 2024-25 of North Eastern Region awarded by GOI

"Best Organisation for Women" at the ET Edge award ceremony 2026

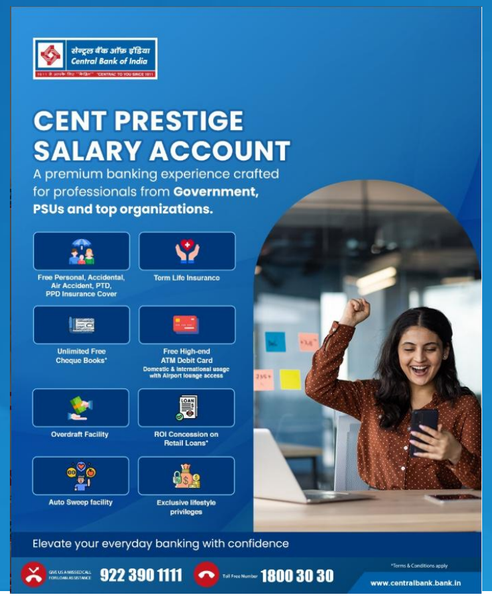
Customer Experience Transformer at Data Innovation Awards 2026 hosted by Hitachi Vantara/Dataquest

Tech-Driven Operational Excellence Award at annual BSFI Tech Awards by IBEX India

First Prize under Linguistic Zone B for outstanding official language implementation in FY 25-26.

SKOCH Award 2025 for Resilience Operation Centre

# PRODUCT OFFERING



# DISCLAIMER

Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.

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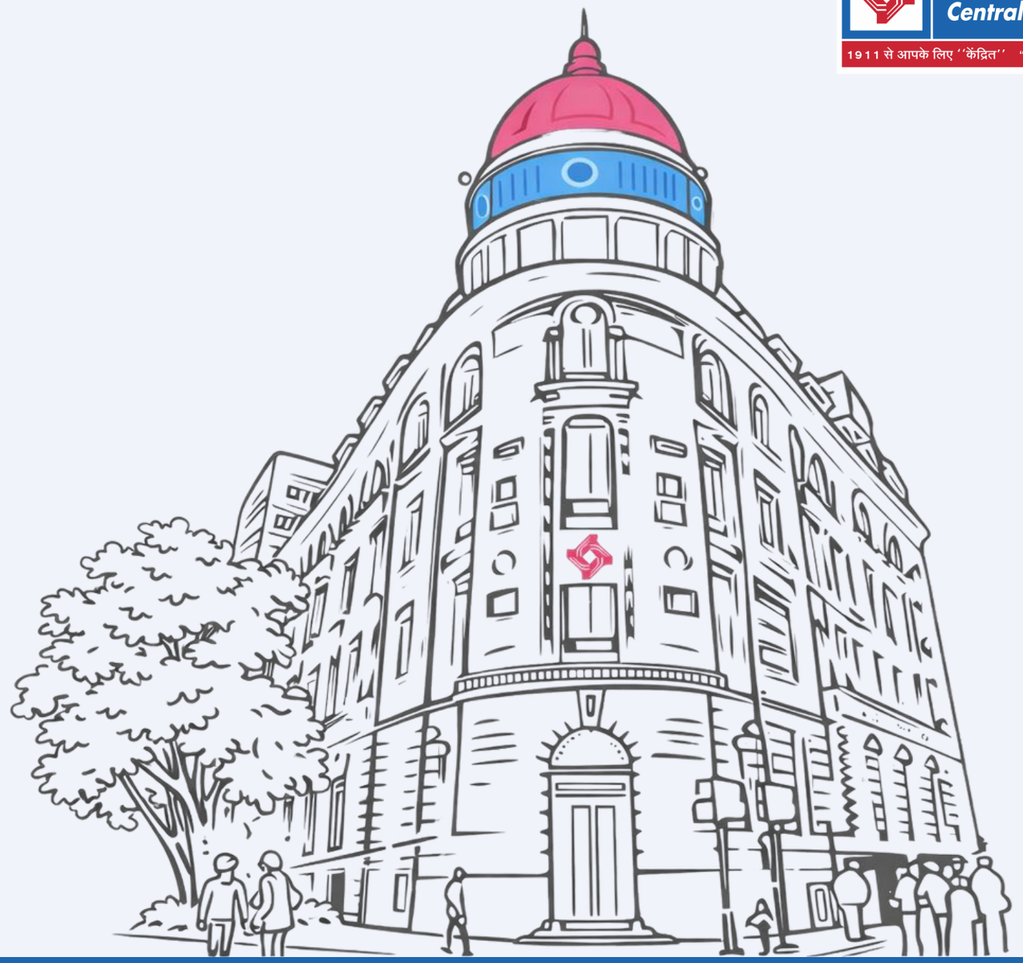
Central Bank of India
1911 से आपके लिए ''केंद्रित'' "CENTRAL" TO YOU SINCE 1911

# THANK YOU



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