



केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2025:26:230

Date: 16<sup>th</sup> January, 2026

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

Dear Sir/Madam,

**Sub: Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2025.**

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2025.

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** Digital signature by  
CHANDRAKANT C BHAGWAT  
Date: 2026.01.16 14:03:46  
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**CHANDRAKANT BHAGWAT**

Company Secretary & Compliance Officer

Encl.: As above

# YEAR OF BUSINESS ACCELERATION 2025-26

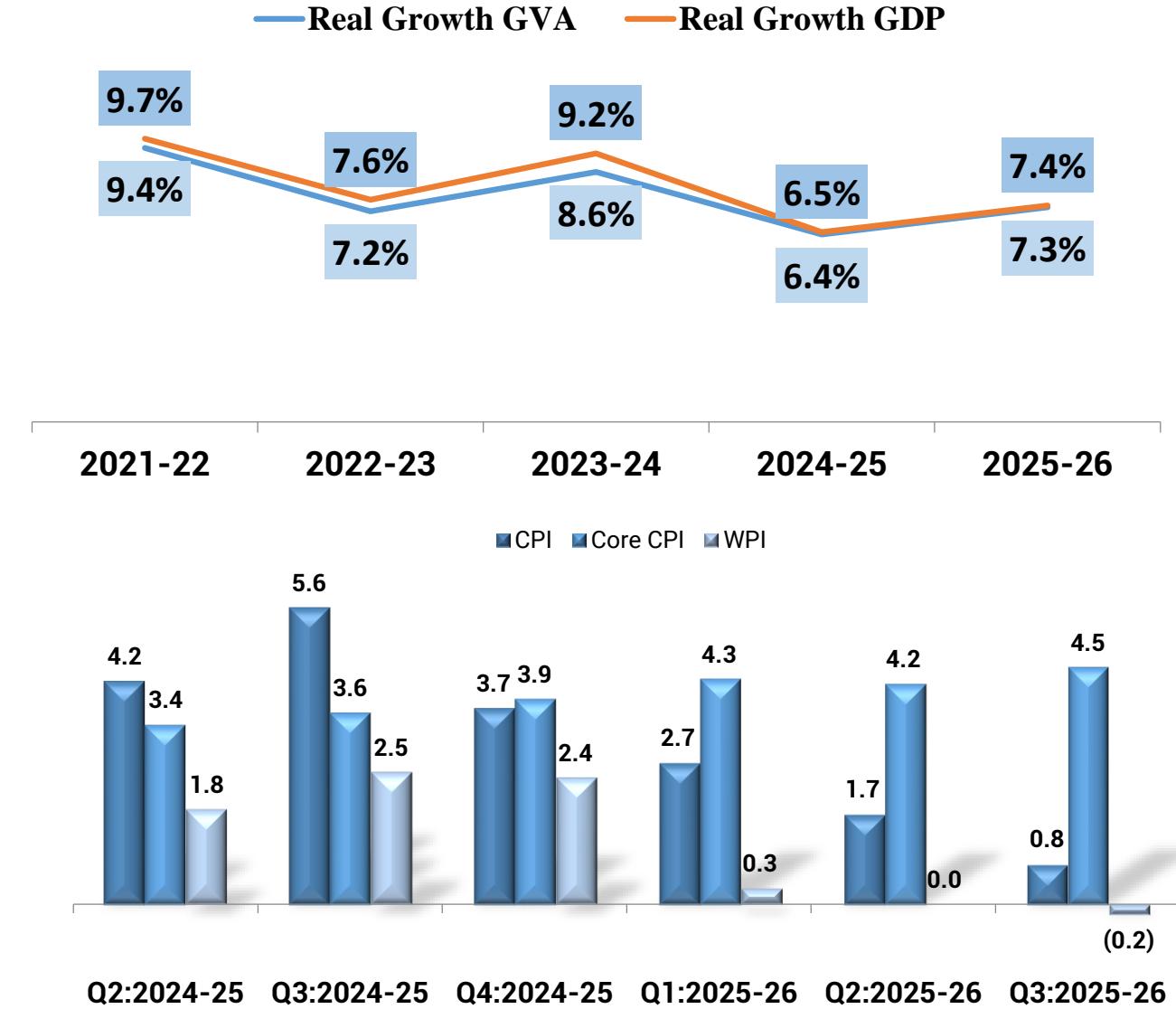
## Financial Result Analysis

Quarter & Nine Months ended 31<sup>st</sup> Dec'2025



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## Economic Outlook & Projections

- The NSO released the First Advance Estimate for the growth, and India is expected to grow by 7.4% in 2025-26 despite external headwinds, supported by growth in consumption and strong public investment.
- Policies undertaken to expand domestic production of food grains, modernize storage infrastructure, improve logistics, and diversify the export basket have reduced dependence on imports and exposure to global shocks. Rationalization in tax reforms, benign inflation outlook, and lower interest rates are further expected to support growth in CY2026.
- Trade tensions have resulted in a deterioration of the trade balance by 2.3% in 2025-26 so far, led by an increasing merchandise trade deficit, which has risen by 9.3% during the April-November period of 2025. The services trade surplus has increased by 15.28% during the same period.

# MACRO ECONOMIC INDICATORS (2/2)

## Health of Scheduled Commercial Banks (Y-o-Y Growth %)

| Particulars                                  | Mar-25 | Jun-25 | Sep-25 |
|--|--------|--------|--------|
| Deposit Growth                               | 11.0   | 10.0   | 11.0   |
| Credit Growth                                | 10.7   | 11.2   | 9.8    |
| GNPA Ratio                                   | 2.3    | 2.3    | 2.2    |
| NNPA Ratio                                   | 0.5    | 0.5    | 0.5    |
| Net Interest Income (NII) Growth             | 7.9    | 2.0    | 2.3    |
| Other Operating Income (OOI) Growth          | 18     | 41.8   | 26.1   |
| Profit after Tax                             | 16.8   | 6.1    | 3.8    |
| CET1 Ratio                                   | 14.8   | 15     | 14.8   |
| Capital to Risk Weighted Assets Ratio (CRAR) | 17.4   | 17.5   | 17.2   |
| Return on Assets                             | 1.4    | 1.3    | 1.3    |
| Return on Equity                             | 13.5   | 12.5   | 12.5   |

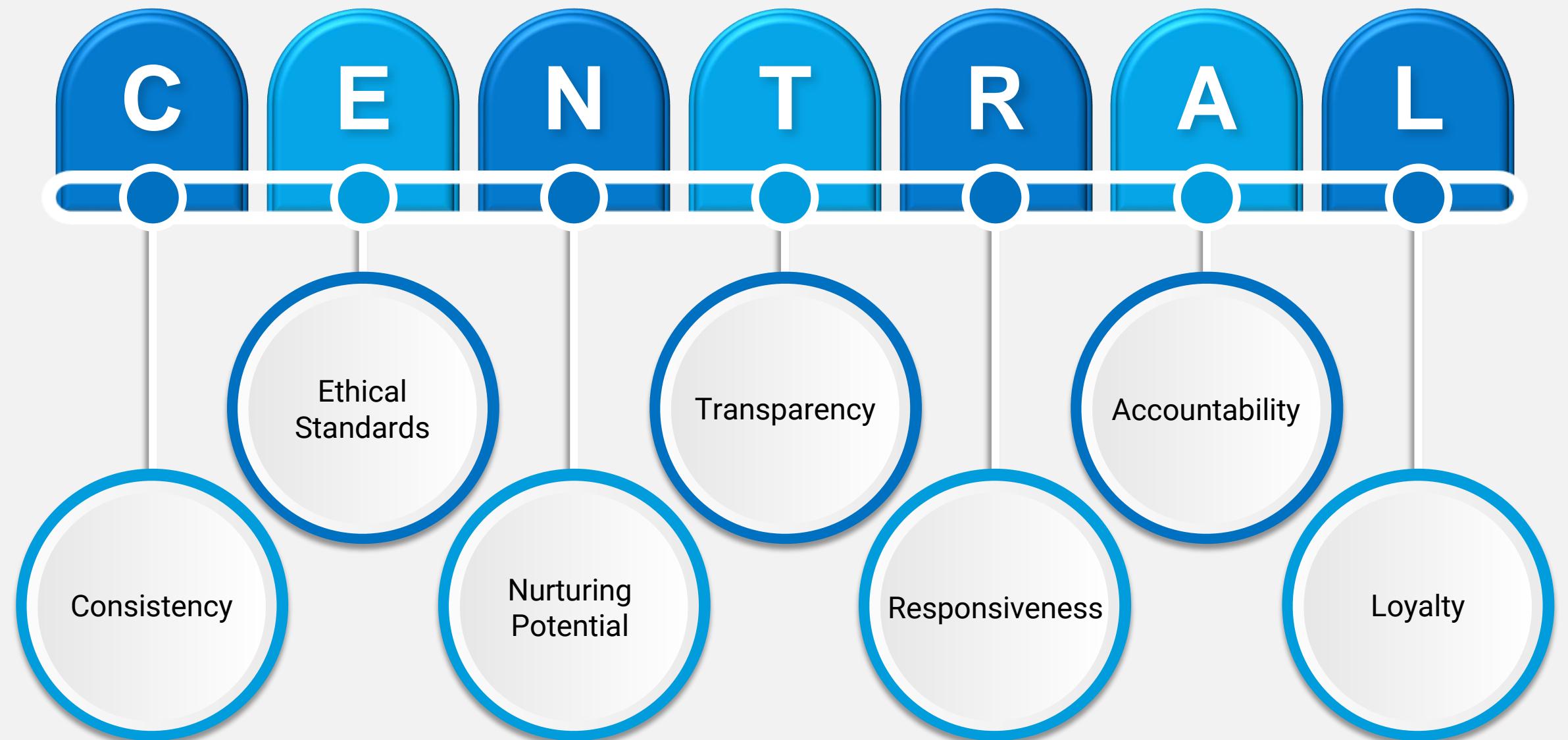
## Outstanding Credit of SCBs (Y-o-Y Growth %)

|                                 | Jun-25 | Jul-25 | Aug-25 | Sep-25 | Oct-25 | Nov-25 |
|---------------------------------|--------|--------|--------|--------|--------|--------|
| Gross Bank Credit               | 9.5    | 10.0   | 10.0   | 10.4   | 11.3   | 11.5   |
| Food Credit                     | 89.9   | 101.0  | 107.1  | 127.3  | 134.1  | 55.7   |
| Non-Food Credit                 | 9.3    | 9.9    | 9.9    | 10.2   | 11.1   | 11.4   |
| Agriculture & Allied Activities | 6.8    | 7.3    | 7.6    | 9.0    | 8.9    | 8.7    |
| Industry                        | 5.5    | 6.0    | 6.5    | 7.3    | 10.0   | 9.6    |
| MSMEs                           | 17.4   | 19.1   | 18.5   | 19.7   | 23.4   | 21.8   |
| Personal Loans                  | 12.1   | 11.9   | 11.8   | 11.7   | 14.0   | 12.8   |
| Services                        | 9.0    | 10.6   | 10.6   | 10.2   | 13.0   | 11.7   |
| Housing Loans                   | 9.6    | 9.6    | 9.7    | 10.1   | 11.0   | 9.9    |
| Education                       | 14.4   | 15.0   | 14.6   | 14.0   | 14.7   | 13.8   |
| Vehicle Loans                   | 10.8   | 8.9    | 8.7    | 7.3    | 12.5   | 12.4   |
| Renewable Energy                | 100.1  | 71.9   | 93.4   | 119.0  | 52.1   | 54.9   |
| Gold Loans                      | 123.8  | 122.0  | 117.8  | 114.9  | 128.5  | 125.3  |
| Computer Software               | 35.8   | 33.7   | 35.2   | 27.6   | 29.4   | 30.5   |

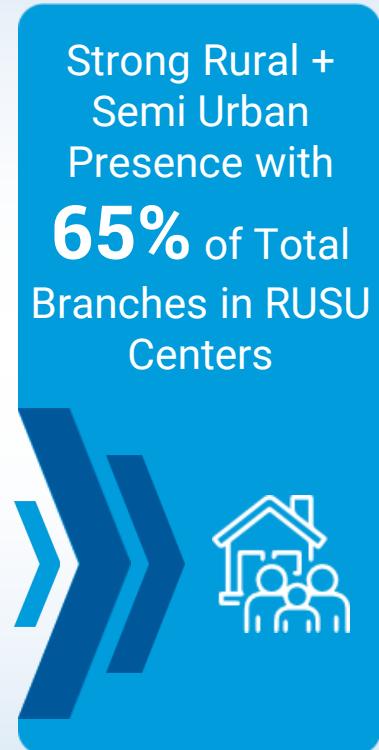
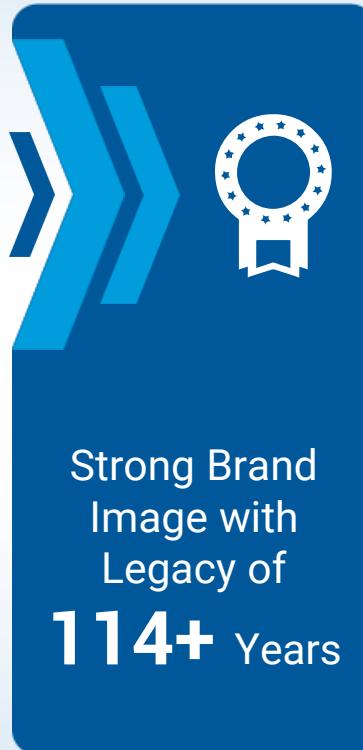
## Economic Outlook & Projections

- The Indian financial sector remained strong with improvements in the liquidity position and asset quality of SCBs. A fall in core income slowed the growth in profits of SCBs, though the contribution of non-interest income to profits increased. However, a rise in treasury yields and volatility in forex markets may impact non-core income in H2:2025-26.
- Credit growth in 2025-26 has been lower than in 2024-25. Sectors that have reported a rise in credit growth are MSMEs, food credit, vehicle loans, and gold loans in 2025.
- Higher gold loan prices have resulted in increased lending against gold by banks which is the only segment recording triple-digit growth for the past 6 months.
- Recovery in credit growth can be expected in the coming months due to higher GDP growth, reduction in risk weights on lending to NBFC-MFIs, pickup in retail consumption, lower interest rates, reduction in CRR.

# VALUES THAT SET US APART



# STRENGTHS



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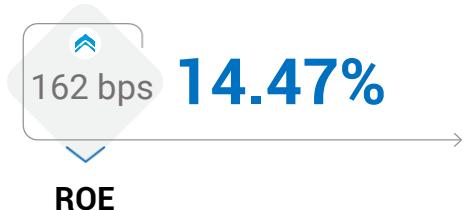
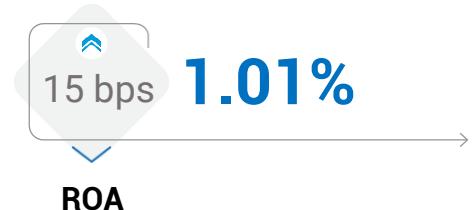
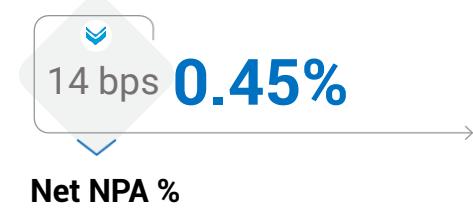
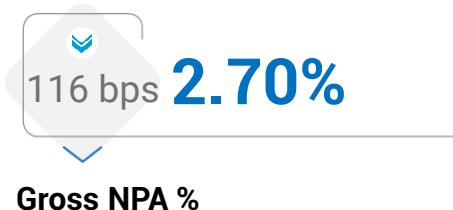
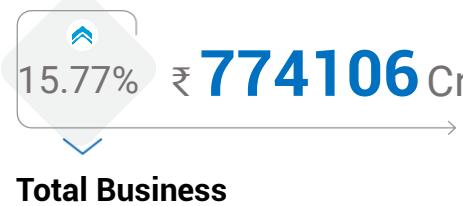


# PERFORMANCE HIGHLIGHTS

# KEY HIGHLIGHTS

## Dec'25 (QTR) vis-a-vis Dec'24 (QTR)

Y-o-Y

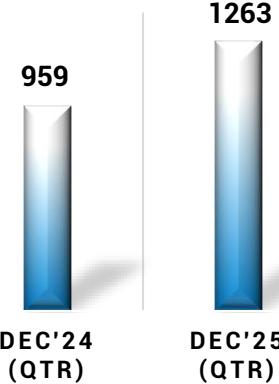


# PROFITABILITY – SUSTAINED GROWTH

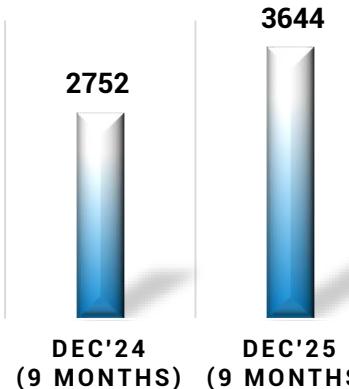
## NET PROFIT

₹ in Cr

31.70%



32.41%



DEC'24

DEC'25

(QTR)

(QTR)

DEC'24

DEC'25

(9 MONTHS)

(9 MONTHS)

FY 2021-22



Q-o-Q

FY 2022-23



Q-o-Q

FY 2023-24



Q-o-Q

FY 2024-25



Q-o-Q

# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

| Particulars                                   | Year Ended  | Quarter Ended |        | Growth  |
|---|-------------|---------------|--------|---|
|   | Mar'25 (FY) | Dec'24        | Dec'25 | Y-o-Y   |
| Yield on Advances (%)                         | 8.78        | 8.93          | 8.15   | (78 bps) <span style="color: red;">↓</span>     |
| Yield on Investments (%)                      | 6.87        | 6.87          | 6.68   | (19 bps) <span style="color: red;">↓</span>     |
| Yield on Funds (%)                            | 8.24        | 8.29          | 7.62   | (67 bps) <span style="color: red;">↓</span>     |
| Cost of Deposits (%)                          | 4.76        | 4.77          | 4.75   | (2 bps) <span style="color: green;">↓</span>    |
| Cost of Funds (%)                             | 4.85        | 4.86          | 4.77   | (9 bps) <span style="color: green;">↓</span>    |
| NIM (%)                                       | 3.40        | 3.45          | 2.96   | (49 bps) <span style="color: red;">↓</span>     |
| ROE (%)                                       | 12.48       | 12.85         | 14.47  | 162 bps <span style="color: green;">↑</span>    |
| Book Value of Share                           | 35.99       | 34.54         | 38.79  | 12.30 % <span style="color: green;">↑</span>    |
| Credit Cost(%)                                | 1.10        | 0.49          | 0.37   | (12 bps) <span style="color: green;">↓</span>   |
| Slippage Ratio (%)                            | 1.45        | 0.39*         | 0.25*  | (14 bps) <span style="color: green;">↓</span>   |
| Staff Cost Share in Cost to Income(%) (a)     | 36.55       | 37.59         | 37.79  | 20 bps <span style="color: red;">↑</span>       |
| Other Operating Exp in Cost to Income (%) (b) | 22.32       | 21.24         | 20.05  | (119 bps) <span style="color: green;">↓</span>  |
| Cost to Income(%) (a+b)                       | 58.87       | 58.83         | 57.84  | (99 bps) <span style="color: green;">↓</span>   |
| Liquidity Coverage Ratio (%) (average)        | 215.75      | 233.60        | 203.42 | (3018 bps) <span style="color: green;">↓</span> |
| Net Stable Funding Ratio (%)                  | 140.93      | 140.44        | 136.42 | (402 bps) <span style="color: green;">↓</span>  |
| Earning Per Share                             | 4.36        | 1.10*         | 1.39*  | 26.36 % <span style="color: green;">↑</span>    |
| ROA (%)                                       | 0.86        | 0.86          | 1.01   | 15 bps <span style="color: green;">↑</span>     |

\*For the quarter



# FINANCIAL PERFORMANCE

# INTEREST INCOME

₹ in Cr

| Particulars                                   | Quarter Ended |             |             |             |             | 9 Months Ended |              |             |
|---|---------------|-------------|-------------|-------------|-------------|----------------|--------------|-------------|
|   | Sep'25        | Dec'24      | Dec'25      | Y-o-Y (%)   | Q-o-Q (%)   | Dec'24         | Dec'25       | Y-o-Y (%)   |
| Interest on Advances                          | 5668          | 5689        | 6091        | 7.07        | 7.46        | 16493          | 17691        | 7.26        |
| Interest on Investments                       | 2588          | 2590        | 2682        | 3.55        | 3.63        | 7600           | 7610         | 0.13        |
| Interest on balances with RBI and Other Banks | 454           | 194         | 256         | 31.96       | (43.61)     | 686            | 985          | 43.59       |
| Others  | 34            | 37          | 4           | (89.19)     | (88.24)     | 268            | 79           | (70.52)     |
| <b>Total Interest Income</b>                  | <b>8744</b>   | <b>8510</b> | <b>9033</b> | <b>6.15</b> | <b>3.31</b> | <b>25047</b>   | <b>26365</b> | <b>5.26</b> |

# NON-INTEREST INCOME

₹ in Cr

| Particulars  | Quarter Ended |             |             |               |                | 9 Months Ended |             |               |
|--|---------------|-------------|-------------|---------------|----------------|----------------|-------------|---------------|
|  | Sep'25        | Dec'24      | Dec'25      | Y-o-Y (%)     | Q-o-Q (%)      | Dec'24         | Dec'25      | Y-o-Y (%)     |
| <b>Fee Based Income (i + ii + iii)</b>                       | <b>611</b>    | <b>523</b>  | <b>524</b>  | <b>0.19</b>   | <b>(14.24)</b> | <b>1583</b>    | <b>1578</b> | <b>(0.32)</b> |
| <b>Commission Exchange &amp; Brokerage (i)</b>               | <b>101</b>    | <b>96</b>   | <b>100</b>  | <b>4.17</b>   | <b>(0.99)</b>  | <b>292</b>     | <b>281</b>  | <b>(3.77)</b> |
| - Commission on LC/BG/DDs                                    | 43            | 43          | 44          | 2.33          | 2.33           | 131            | 130         | (0.76)        |
| - Govt. Business   | 17            | 18          | 15          | (16.67)       | (11.76)        | 55             | 44          | (20.00)       |
| - Banc assurance   | 41            | 35          | 41          | 17.14         | -              | 106            | 107         | 0.94          |
| <b>Service Charges (ii)</b>                                  | <b>354</b>    | <b>313</b>  | <b>314</b>  | <b>0.32</b>   | <b>(11.30)</b> | <b>984</b>     | <b>932</b>  | <b>(5.28)</b> |
| <b>Miscellaneous (iii)</b>                                   | <b>156</b>    | <b>114</b>  | <b>110</b>  | <b>(3.51)</b> | <b>(29.49)</b> | <b>307</b>     | <b>365</b>  | <b>18.89</b>  |
| <b>Treasury Income</b>                                       | <b>186</b>    | <b>224</b>  | <b>302</b>  | <b>34.82</b>  | <b>62.37</b>   | <b>1018</b>    | <b>1153</b> | <b>13.26</b>  |
| - Profit on Sale of Investments                              | 190           | 216         | 196         | (9.26)        | 3.16           | 679            | 963         | 41.83         |
| - Profit/Loss on Revaluation of Investment                   | (51)          | (40)        | 53          | (232.50)      | (203.92)       | 178            | 51          | (71.35)       |
| - Profit on Exchange Transactions                            | 45            | 48          | 53          | 10.42         | 17.78          | 160            | 137         | (14.38)       |
| - Dividend Income  | 2             | -           | -           | -             | -              | 1              | 2           | 100.00        |
| <b>Other Receipts (Recovery in Written off &amp; Others)</b> | <b>710</b>    | <b>482</b>  | <b>1109</b> | <b>130.08</b> | <b>56.20</b>   | <b>1440</b>    | <b>2497</b> | <b>73.40</b>  |
| <b>Total Non-Interest Income</b>                             | <b>1507</b>   | <b>1229</b> | <b>1935</b> | <b>57.45</b>  | <b>28.40</b>   | <b>4041</b>    | <b>5228</b> | <b>29.37</b>  |

# TOTAL EXPENSES

₹ in Cr

| Particulars               | Quarter Ended |             |             |              |             | 9 Months Ended |              |             |
|---------------------------|---------------|-------------|-------------|--------------|-------------|----------------|--------------|-------------|
|                           | Sep'25        | Dec'24      | Dec'25      | Y-o-Y (%)    | Q-o-Q (%)   | Dec'24         | Dec'25       | Y-o-Y (%)   |
| Interest Expenses         | 5461          | 4970        | 5531        | 11.29        | 1.28        | 14549          | 16197        | 11.33       |
| Interest Paid on Deposits | 5326          | 4700        | 5312        | 13.02        | (0.26)      | 13673          | 15727        | 15.02       |
| Other Interest            | 135           | 270         | 219         | (18.89)      | 62.22       | 876            | 470          | (46.35)     |
| Operating Expenses        | 3003          | 2806        | 3145        | 12.08        | 4.73        | 8418           | 9014         | 7.08        |
| Staff Cost                | 1893          | 1792        | 2055        | 14.68        | 8.56        | 5333           | 5782         | 8.42        |
| Other Operating Expenses  | 1110          | 1014        | 1090        | 7.50         | (1.80)      | 3085           | 3232         | 4.76        |
| <b>Total Expenses</b>     | <b>8464</b>   | <b>7776</b> | <b>8676</b> | <b>11.57</b> | <b>2.50</b> | <b>22967</b>   | <b>25211</b> | <b>9.77</b> |

# OPERATING EXPENSES

₹ in Cr

| Particulars                     | Quarter Ended |             |             |              |             | 9 Months Ended |             |             |
|---------------------------------|---------------|-------------|-------------|--------------|-------------|----------------|-------------|-------------|
|                                 | Sep'25        | Dec'24      | Dec'25      | Y-o-Y (%)    | Q-o-Q (%)   | Dec'24         | Dec'25      | Y-o-Y (%)   |
| Employee Benefit                | 1392          | 1310        | 1397        | 6.64         | 0.36        | 3799           | 4108        | 8.13        |
| Retrial Benefit                 | 501           | 482         | 658         | 36.51        | 31.34       | 1534           | 1674        | 9.13        |
| Rent, Taxes and Lighting        | 182           | 164         | 156         | (4.88)       | (14.29)     | 472            | 470         | (0.42)      |
| Depreciation                    | 108           | 124         | 107         | (13.71)      | (0.93)      | 396            | 406         | 2.53        |
| Insurance                       | 133           | 111         | 143         | 28.83        | 7.52        | 360            | 412         | 14.44       |
| Legal Expenses                  | 14            | 13          | 18          | 38.46        | 28.57       | 35             | 45          | 28.57       |
| Professional Fees               | 87            | 97          | 130         | 32.99        | 48.28       | 259            | 328         | 26.64       |
| Postage                         | 24            | 22          | 22          | -            | (8.33)      | 66             | 68          | 3.03        |
| Repair and Maintenance          | 50            | 46          | 57          | 23.91        | 14.00       | 146            | 159         | 8.90        |
| Printing and stationery         | 9             | 8           | 7           | (12.50)      | (22.22)     | 25             | 22          | (12.00)     |
| Travelling Expenses             | 65            | 57          | 70          | 22.81        | 7.69        | 170            | 181         | 6.47        |
| CGTMSE and other guarantee Fees | 40            | 25          | 10          | (60.00)      | (75.00)     | 127            | 70          | (44.88)     |
| ATM Issuer Fees                 | 91            | 92          | 86          | (6.52)       | (5.49)      | 292            | 253         | (13.36)     |
| Other                           | 307           | 255         | 284         | 11.76        | (7.17)      | 737            | 818         | 10.99       |
| <b>Operating Expenses</b>       | <b>3003</b>   | <b>2806</b> | <b>3145</b> | <b>12.08</b> | <b>4.73</b> | <b>8418</b>    | <b>9014</b> | <b>7.08</b> |

# PROVISIONS

₹ in Cr

| Particulars   | Quarter Ended |             |             |             |              | 9 Months Ended |             |                |
|---|---------------|-------------|-------------|-------------|--------------|----------------|-------------|----------------|
|   | Sep'25        | Dec'24      | Dec'25      | Y-o-Y (%)   | Q-o-Q (%)    | Dec'24         | Dec'25      | Y-o-Y (%)      |
| NPAs  | 143           | 310         | 276         | (10.97)     | 93.01        | 1972           | 887         | (55.02)        |
| Standard Assets   | 30            | -           | 150         | -           | 400.00       | (4)            | 13          | 425.00         |
| Depreciation/<br>Provisions on<br>Investment Including<br>SRs | (11)          | 5           | (77)        | (1640.00)   | (600.00)     | (77)           | (102)       | (32.47)        |
| Income Tax  | 259           | 448         | 325         | (27.46)     | 25.48        | 1024           | 1198        | 16.99          |
| Others  | 39            | 57          | 9           | (84.21)     | (76.92)      | 70             | 47          | (32.86)        |
| Restructured A/c's  | 113           | 184         | 346         | 88.04       | 206.19       | 384            | 695         | 80.99          |
| <b>Total Provision</b>  | <b>573</b>    | <b>1004</b> | <b>1029</b> | <b>2.49</b> | <b>79.58</b> | <b>3369</b>    | <b>2738</b> | <b>(18.73)</b> |

# STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

| Particulars                                  | Quarter Ended |            |             |              |             | 9 Months Ended |             |              |
|--|---------------|------------|-------------|--------------|-------------|----------------|-------------|--------------|
|  | Sep'25        | Dec'24     | Dec'25      | Y-o-Y (%)    | Q-o-Q (%)   | Dec'24         | Dec'25      | Y-o-Y (%)    |
| Total Interest Income                        | 8744          | 8510       | 9033        | 6.15         | 3.31        | 25047          | 26365       | 5.26         |
| Total Interest Expenses                      | 5461          | 4970       | 5531        | 11.29        | 1.28        | 14549          | 16197       | 11.33        |
| Net Interest Income                          | 3283          | 3540       | 3502        | (1.07)       | 6.67        | 10498          | 10168       | (3.14)       |
| Net Interest Income (excluding one off item) | 3254          | 3512       | 3502        | (0.28)       | 7.62        | 10264          | 10106       | (1.54)       |
| Total Income                                 | 10250         | 9739       | 10968       | 12.62        | 7.00        | 29088          | 31593       | 8.61         |
| Total Expenditure                            | 8464          | 7776       | 8676        | 11.57        | 2.50        | 22967          | 25211       | 9.77         |
| Operating Profit                             | 1786          | 1963       | 2292        | 16.76        | 28.33       | 6121           | 6382        | 4.26         |
| Operating Profit (excluding one off item)    | 1758          | 1936       | 2292        | 18.39        | 30.38       | 5883           | 6320        | 7.43         |
| Provisions                                   | 573           | 1004       | 1029        | 2.49         | 79.58       | 3369           | 2738        | (18.73)      |
| <b>Net Profit</b>                            | <b>1213</b>   | <b>959</b> | <b>1263</b> | <b>31.70</b> | <b>4.12</b> | <b>2752</b>    | <b>3644</b> | <b>32.41</b> |

# BALANCE SHEET – STAND ALONE

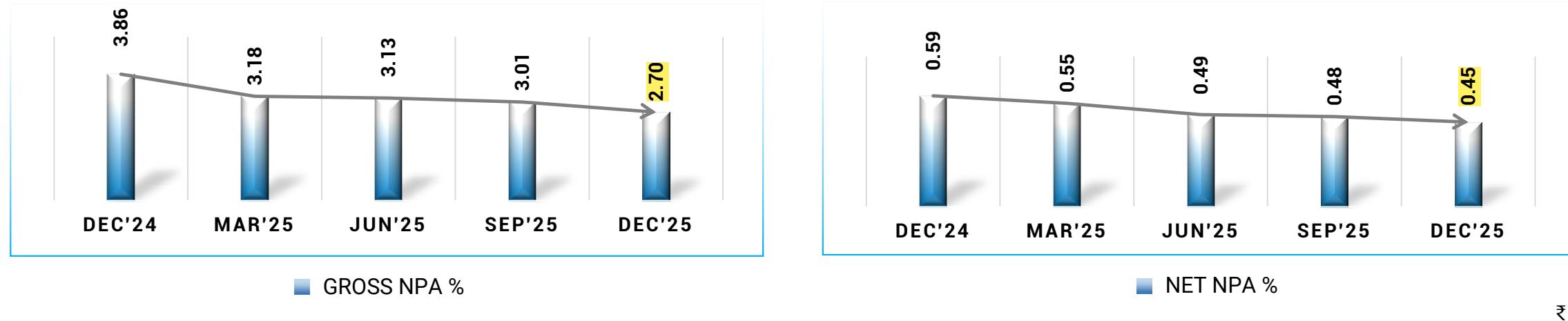
₹ in Cr

| Particulars  | As on<br>31 <sup>st</sup> Mar'25 | As on<br>31 <sup>st</sup> Dec'24 | As on<br>31 <sup>st</sup> Dec'25 |
|--|----------------------------------|----------------------------------|----------------------------------|
| <b>CAPITAL &amp; LIABILITIES</b>                       |                                  |                                  |                                  |
| Capital  | 9051                             | 8681                             | 9051                             |
| Reserves and Surplus                                   | 27455                            | 25276                            | 29943                            |
| Deposits   | 412697                           | 397908                           | 450575                           |
| Borrowings   | 21592                            | 27216                            | 32830                            |
| Other Liabilities and Provisions                       | 8333                             | 8139                             | 9494                             |
| <b>Total</b>   | <b>479128</b>                    | <b>467220</b>                    | <b>531893</b>                    |
| <b>ASSETS</b>  |                                  |                                  |                                  |
| Cash and Balances with Reserve Bank of India           | 22931                            | 20067                            | 16194                            |
| Balances with Banks and Money at Call and Short Notice | 13266                            | 12095                            | 20754                            |
| Investments  | 141435                           | 151248                           | 158960                           |
| Loans & Advances                                       | 282420                           | 261874                           | 316219                           |
| Fixed Assets   | 5204                             | 5176                             | 5029                             |
| Other Assets   | 13872                            | 16760                            | 14737                            |
| <b>Total</b>   | <b>479128</b>                    | <b>467220</b>                    | <b>531893</b>                    |

# ASSET QUALITY & CAPITAL ADEQUACY



# ASSET QUALITY TREND



| Particulars    | Dec'24 | Mar'25 | Jun'25 | Sep'25 | Dec'25 |
|----------------|--------|--------|--------|--------|--------|
| Gross Advances | 270779 | 290101 | 275595 | 293488 | 323531 |
| Net Advances   | 261874 | 282420 | 268266 | 286024 | 316219 |
| Gross NPA      | 10460  | 9225   | 8638   | 8827   | 8726   |
| Net NPA        | 1555   | 1543   | 1308   | 1364   | 1414   |
| Gross NPA %    | 3.86   | 3.18   | 3.13   | 3.01   | 2.70   |
| Net NPA %      | 0.59   | 0.55   | 0.49   | 0.48   | 0.45   |

₹ in Cr

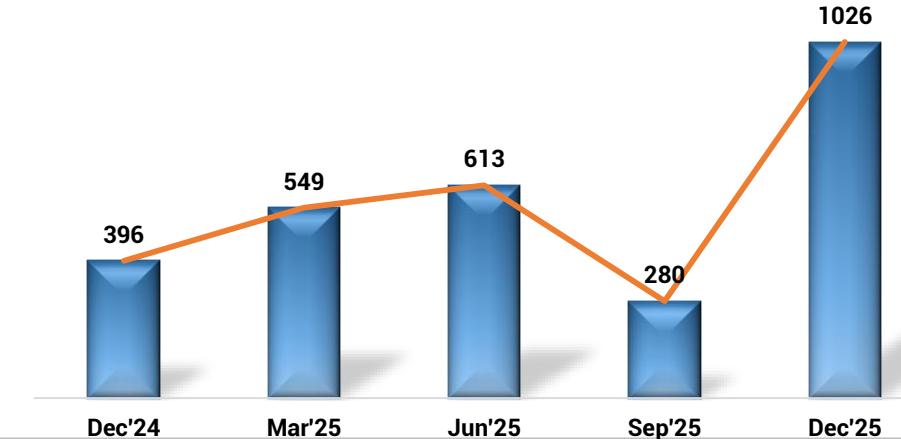
| Particulars                              | Dec'24 (QTR) | FY 24-25    | Sep'25 (QTR) | Dec'25 (QTR) | Dec'25 (9 months) |
|--|--------------|-------------|--------------|--------------|-------------------|
| Opening Gross NPAs                       | 11604        | 11340       | 8638         | 8827         | 9225              |
| <b>Add:</b> Slippage of PA to NPAs       | 800          | 2975        | 733          | 658          | 1865              |
| Increase in Balance of existing NPAs     | 133          | 520         | 64           | 52           | 225               |
| <b>Sub-Total</b>                         | <b>933</b>   | <b>3495</b> | <b>797</b>   | <b>710</b>   | <b>2090</b>       |
| <b>Less:</b>                             |              |             |              |              |                   |
| Up-gradation                             | 295          | 660         | 244          | 144          | 432               |
| Recovery                                 | 399<br>(34)  | 1545        | 313          | 262          | 821               |
| Regular Write-off                        | 71           | 179         | 37           | 63           | 132               |
| Technical Write-off                      | 1211         | 3160        | 1            | 336          | 1148              |
| Other Recovery by Adjustment             | 101          | 66          | 13           | 6            | 56                |
| <b>Sub-Total</b>                         | <b>2077</b>  | <b>5610</b> | <b>608</b>   | <b>811</b>   | <b>2589</b>       |
| <b>Gross NPAs</b>                        | <b>10460</b> | <b>9225</b> | <b>8827</b>  | <b>8726</b>  | <b>8726</b>       |
| <b>% of Gross NPAs to Gross Advances</b> | <b>3.86</b>  | <b>3.18</b> | <b>3.01</b>  | <b>2.70</b>  | <b>2.70</b>       |

# NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

## NPA Classification: Sector-Wise

| Particulars          | GNPA   |        |        | Advances (Dec'25) | GNPA % | TOTAL NNPA | NNPA % | ₹ in Cr |
|----------------------|--------|--------|--------|-------------------|--------|------------|--------|---------|
|                      | Dec'24 | Sep'25 | Dec'25 |                   |        |            |        | ₹ in Cr |
| Total NPA            | 10460  | 8827   | 8726   | 323531            | 2.70   | 1414       | 0.45   |         |
| Retail               | 858    | 944    | 968    | 96652             | 1.00   | 105        | 0.11   |         |
| Agriculture & Allied | 3283   | 3378   | 3384   | 59176             | 5.72   | 817        | 1.44   |         |
| MSME                 | 2943   | 3226   | 3431   | 67338             | 5.10   | 421        | 0.65   |         |
| Corporate & Others   | 3376   | 1279   | 943    | 100365            | 0.94   | 71         | 0.07   |         |

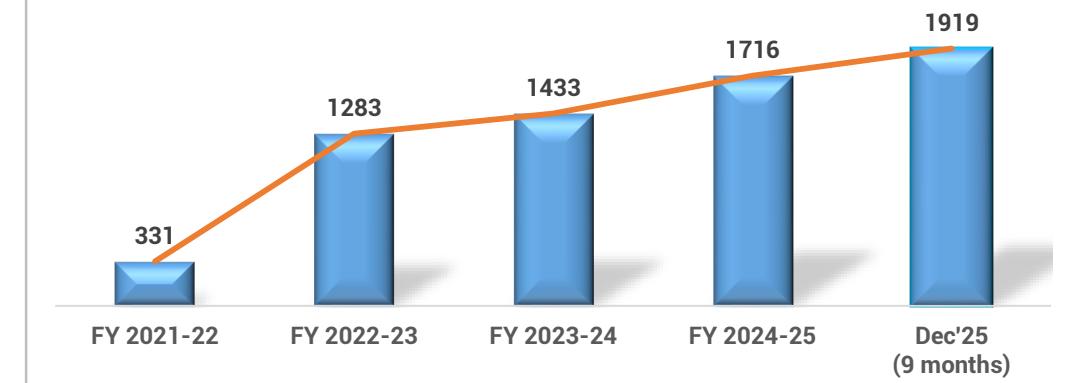
## Recovery in Written Off Accounts (Quarterly)



## NPA Classification: Retail Sector

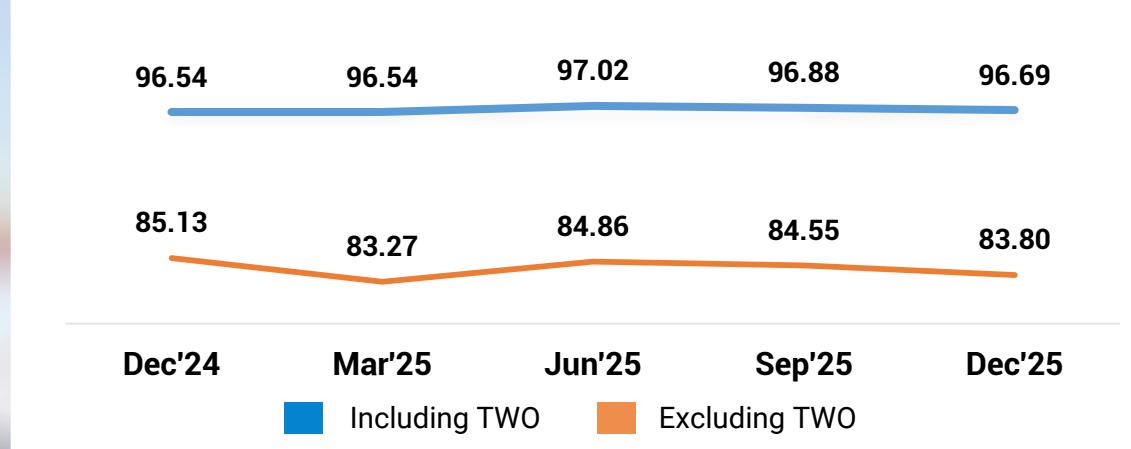
| Particulars          | GNPA   |        |        | Advances (Dec'25) | GNPA % | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|-------------------|--------|------------|--------|
|                      | Dec'24 | Sep'25 | Dec'25 |                   |        |            |        |
| Total Retail NPA     | 858    | 944    | 968    | 96652             | 1.00   | 105        | 0.11   |
| Housing Loan         | 529    | 616    | 632    | 57311             | 1.10   | 35         | 0.06   |
| Vehicle Loan         | 50     | 48     | 51     | 4475              | 1.14   | 15         | 0.34   |
| Education Loan       | 126    | 112    | 113    | 6321              | 1.79   | 17         | 0.27   |
| Other Personal Loans | 153    | 168    | 172    | 28545             | 0.60   | 38         | 0.13   |

## Recovery in Written Off Accounts

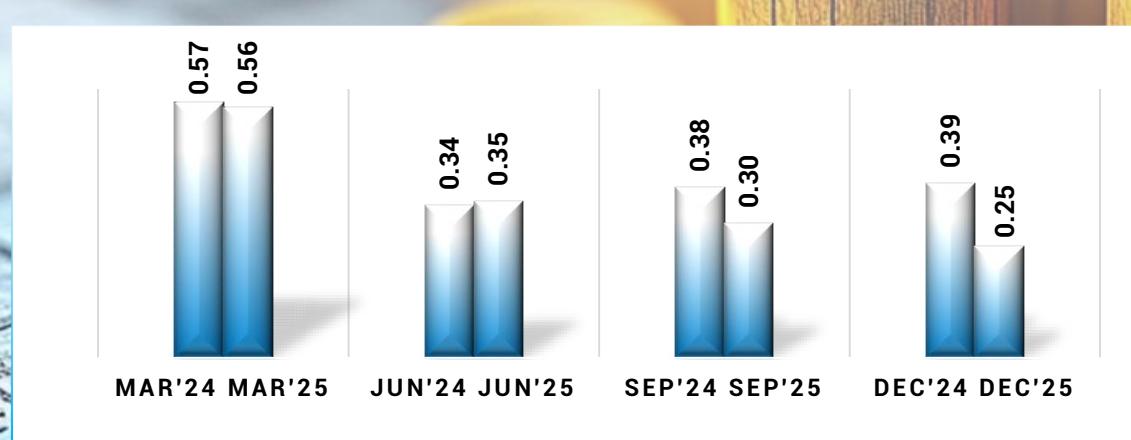


# OTHER MAJOR RATIOS

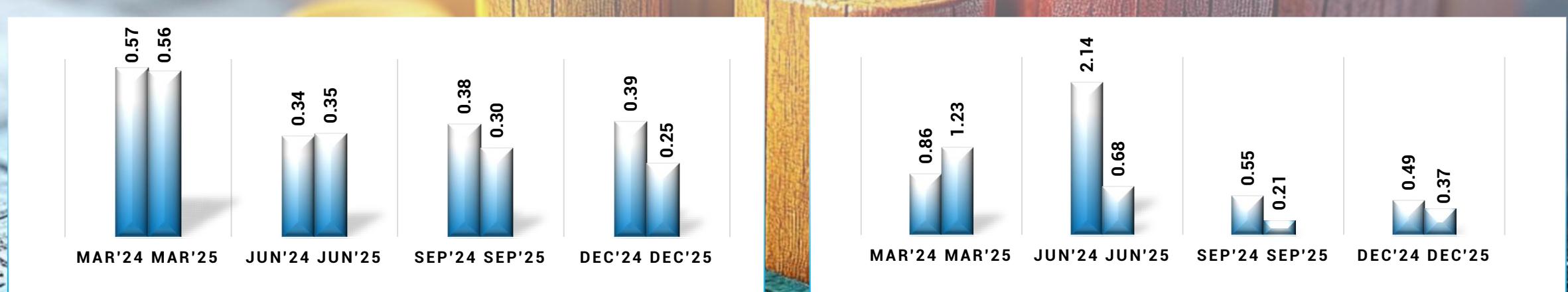
## PROVISION COVERAGE RATIO



## SLIPPAGE RATIO (Non-Annualized)



## CREDIT COST



# RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

## Standard Restructured Book

| Segment      | Dec'24      | Mar'25      | Jun'25      | Sep'25      | Dec'25      | ₹ in Cr |
|--------------|-------------|-------------|-------------|-------------|-------------|---------|
| Retail       | 578         | 565         | 550         | 538         | 490         |         |
| Agriculture  | 130         | 106         | 100         | 99          | 88          |         |
| MSME         | 623         | 577         | 554         | 534         | 497         |         |
| Corporate    | 1051        | 921         | 907         | 765         | 684         |         |
| <b>TOTAL</b> | <b>2382</b> | <b>2169</b> | <b>2111</b> | <b>1936</b> | <b>1759</b> |         |

## Standard Restructured: Covid-19 Resolution Framework

| Segment      | Dec'24      | Mar'25      | Jun'25      | Sep'25      | Dec'25      |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail       | 1502        | 1431        | 1381        | 1332        | 1248        |
| Agriculture  | 185         | 167         | 148         | 141         | 121         |
| MSME         | 1018        | 938         | 898         | 828         | 768         |
| Corporate    | 428         | 409         | 410         | 254         | 217         |
| <b>TOTAL</b> | <b>3133</b> | <b>2945</b> | <b>2837</b> | <b>2555</b> | <b>2354</b> |

## Total Standard Restructured Book

| Segment      | Dec'24      | Mar'25      | Jun'25      | Sep'25      | Dec'25      |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail       | 2080        | 1996        | 1931        | 1870        | 1738        |
| Agriculture  | 315         | 273         | 248         | 240         | 209         |
| MSME         | 1641        | 1515        | 1452        | 1362        | 1265        |
| Corporate    | 1479        | 1330        | 1317        | 1019        | 901         |
| <b>TOTAL</b> | <b>5515</b> | <b>5114</b> | <b>4948</b> | <b>4491</b> | <b>4113</b> |

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

| Asset Quality | Dec'24 | No. of A/Cs | Amount     | ₹ in Cr | % of Total Advance |
|---------------|--------|-------------|------------|---------|--------------------|
| SMA 0         |        | 41          | 536        |         | 0.20               |
| SMA 1         |        | 14          | 311        |         | 0.11               |
| SMA 2         |        | 10          | 132        |         | 0.05               |
| <b>TOTAL</b>  |        | <b>65</b>   | <b>979</b> |         | <b>0.36</b>        |

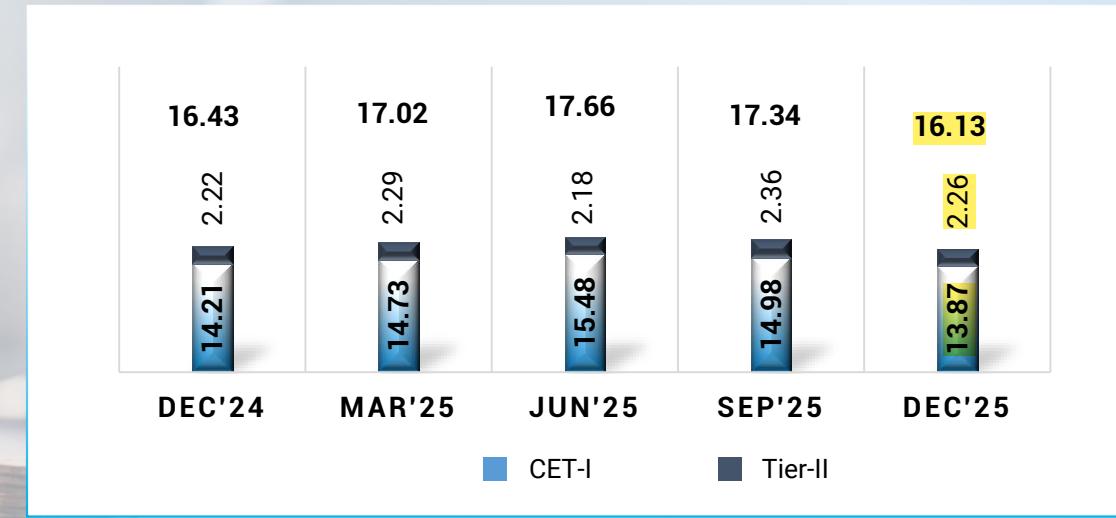
| Asset Quality | Sep'25 | No. of A/Cs | Amount     | ₹ in Cr | % of Total Advance |
|---------------|--------|-------------|------------|---------|--------------------|
| SMA 0         |        | 19          | 427        |         | 0.15               |
| SMA 1         |        | 7           | 214        |         | 0.07               |
| SMA 2         |        | 8           | 52         |         | 0.02               |
| <b>TOTAL</b>  |        | <b>34</b>   | <b>693</b> |         | <b>0.24</b>        |

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

- Accounts (₹ 5 Crore and above) of ₹ 27.41 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 13.59 Cr; SMA1 - ₹ 6.34 Cr; SMA2 - ₹ 7.48 Cr)



## CAPITAL ADEQUACY RATIO



## LEVERAGE RATIO



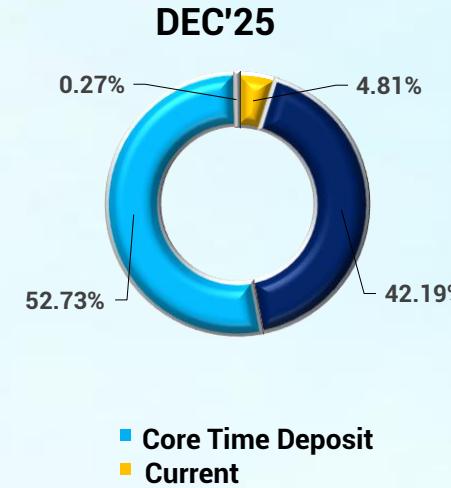


**BUSINESS  
PERFORMANCE**

# BUSINESS ACROSS THE BOARD

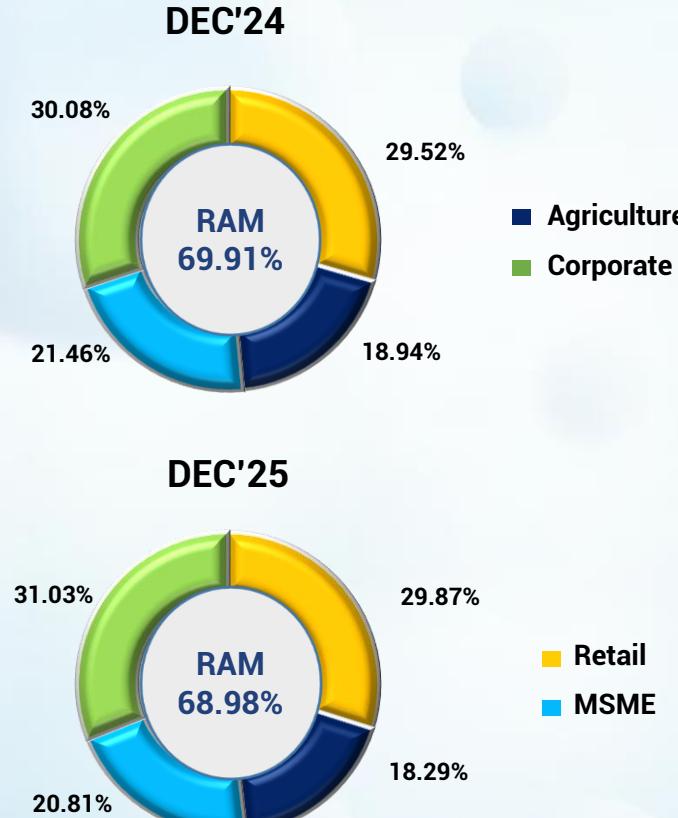
| PARTICULARS                                   | ₹ in Cr       |               |                |
|---|---------------|---------------|----------------|
|   | DEC'24        | DEC'25        | Y-o-Y Growth % |
| Total Business                                | 668686        | 774106        | 15.77          |
| Total Deposits (Including Interbank Deposits) | 397907        | 450575        | 13.24          |
| Certificate of Deposit                        | NIL           | NIL           | -              |
| CASA Deposits                                 | 195107        | 211773        | 8.54           |
| CASA %  | 49.18         | 47.13         | (205 bps)      |
| <b>Total Advances</b>                         | <b>270779</b> | <b>323531</b> | <b>19.48</b>   |
| <b>RAM</b>                                    | <b>189303</b> | <b>223166</b> | <b>17.89</b>   |
| Corporate                                     | 81476         | 100365        | 23.18          |
| <b>CD Ratio (excluding interbank deposit)</b> | <b>68.25</b>  | <b>72.00</b>  | <b>375 bps</b> |





| PARTICULARS                | DEC'24        | DEC'25        | Y-o-Y Growth % |
|----------------------------|---------------|---------------|----------------|
| Current                    | 18803         | 21668         | 15.24          |
| Savings                    | 176304        | 190105        | 7.83           |
| Total CASA Deposits        | 195107        | 211773        | 8.54           |
| CASA %                     | 49.18         | 47.13         | (205)          |
| Core Time Deposits         | 201616        | 237583        | 17.84          |
| <b>Total Core Deposits</b> | <b>396723</b> | <b>449356</b> | <b>13.27</b>   |
| Inter Bank Deposits        | 1184          | 1219          | 2.96           |
| <b>Total Deposits</b>      | <b>397907</b> | <b>450575</b> | <b>13.24</b>   |

# CREDIT PERFORMANCE

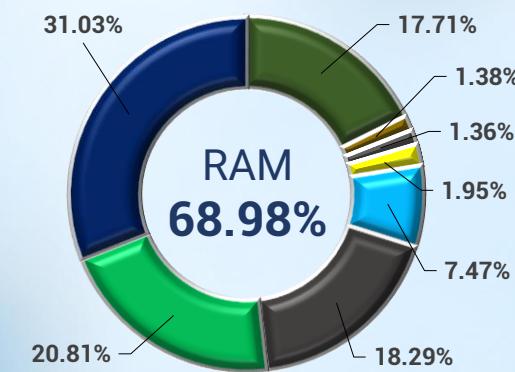


| SECTOR                         | DEC'24        | DEC'25        | Y-o-Y Growth %   |
|--------------------------------|---------------|---------------|------------------|
| Retail                         | 79927         | 96652         | 20.93            |
| Agriculture                    | 51274         | 59176         | 15.41            |
| MSME                           | 58102         | 67338         | 15.90            |
| <b>RAM</b>                     | <b>189303</b> | <b>223166</b> | <b>17.89</b>     |
| Corporate                      | 81476         | 100365        | 23.18            |
| <b>Gross Advance</b>           | <b>270779</b> | <b>323531</b> | <b>19.48</b>     |
| <b>TOTAL Credit RWA</b>        | <b>174020</b> | <b>194659</b> | <b>11.86</b>     |
| <b>CRWA % of Gross Advance</b> | <b>64.27</b>  | <b>60.17</b>  | <b>(410 bps)</b> |

₹ in Cr

| SECTOR               | Amount        |
|----------------------|---------------|
| Housing Loan         | 57311         |
| Auto Loan            | 4475          |
| Personal Loan        | 4386          |
| Education Loan       | 6321          |
| Other Retail Loan    | 24159         |
| <b>Total Retail</b>  | <b>96652</b>  |
| Agriculture Loan     | 59176         |
| MSME Credit          | 67338         |
| Corporate Credit     | 100365        |
| <b>Total Advance</b> | <b>323531</b> |

As on 31<sup>st</sup> Dec'25



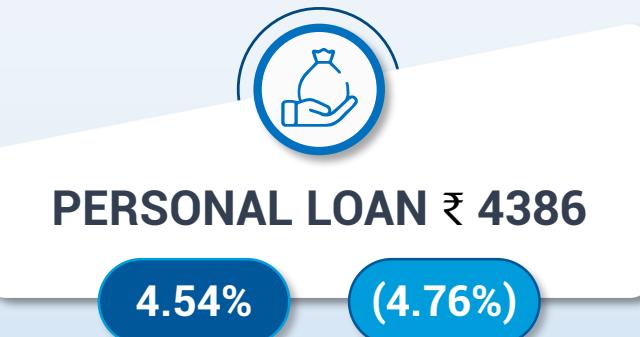
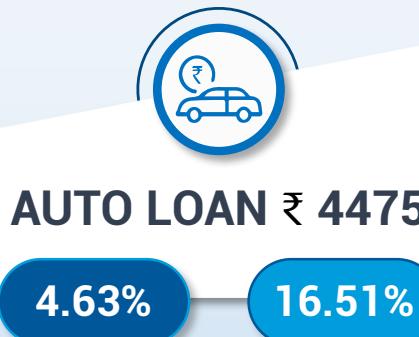
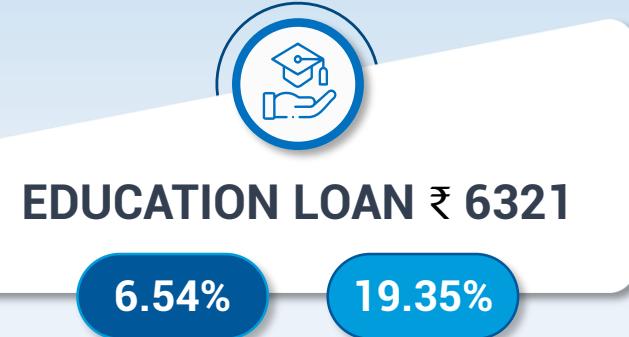
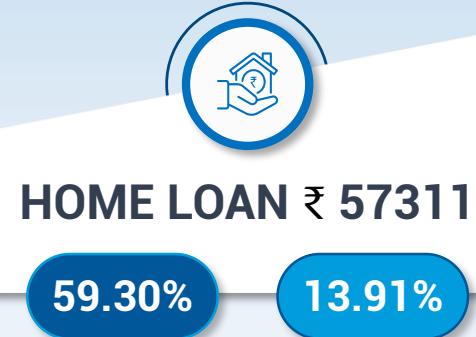
- Housing Loan
- Education Loan
- MSME Credit
- Auto Loan
- Personal Loan
- Agriculture Loan
- Other Retail Loan
- Corporate Credit

As on 31<sup>st</sup> Dec'2025

₹ in Cr

% of Total Retail Advance

Y-o-Y Growth

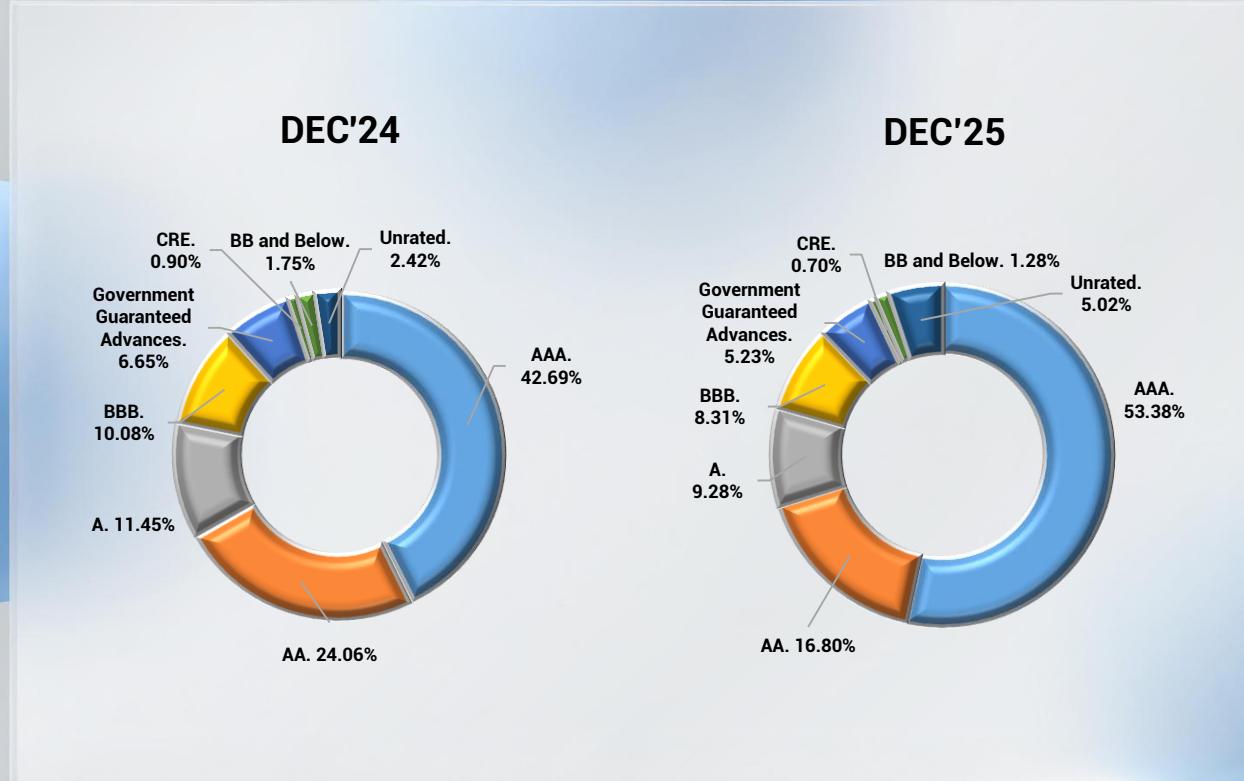


Retail Segment ₹ 96652

29.87% of Total Advance

Y-o-Y Growth 20.93%

# RATED STANDARD ADVANCES



| INVESTMENT GRADE WISE<br>STANDARD ADVANCES<br>(FUND BASED)<br>(Rs 25 Crore and above) | DEC'24       | DEC'25        | Y-o-Y<br>(%)     |
|---|--------------|---------------|------------------|
| AAA   | 34301        | 55137         | 60.74            |
| AA  | 19329        | 17356         | (10.21)          |
| A   | 9197         | 9584          | 4.21             |
| <b>% of A &amp; above rated advances to Total Standard Rated Advances</b>             | <b>78.20</b> | <b>79.46</b>  | <b>126 bps</b>   |
| BBB   | 8100         | 8586          | 6.00             |
| Govt Guaranteed Advances  | 5346         | 5399          | 0.99             |
| CRE   | 723          | 721           | (0.28)           |
| <b>Sub-Total</b>  | <b>76996</b> | <b>96783</b>  | <b>25.70</b>     |
| <b>% of BBB &amp; above rated advances to Total Standard Rated Advances</b>           | <b>95.84</b> | <b>93.69</b>  | <b>(215 bps)</b> |
| BB and Below  | 1409         | 1322          | (6.17)           |
| Unrated   | 1937         | 5194          | 168.15           |
| <b>Total</b>  | <b>80342</b> | <b>103299</b> | <b>28.57</b>     |

₹ in Cr

| SECTOR  | APPROVALS                      |                         |                                |                         |                                |                         | OUTSTANDING<br>(Amt.) | GROWTH (%)<br>IN<br>APPROVALS (Amt.) |              |
|---|--------------------------------|-------------------------|--------------------------------|-------------------------|--------------------------------|-------------------------|-----------------------|--------------------------------------|--------------|
|   | No. of A/Cs<br>Dec'24<br>(QTR) | Amt.<br>Dec'24<br>(QTR) | No. of A/Cs<br>Sep'25<br>(QTR) | Amt.<br>Sep'25<br>(QTR) | No. of A/Cs<br>Dec'25<br>(QTR) | Amt.<br>Dec'25<br>(QTR) |                       | Y-o-Y                                | Q-o-Q        |
|  Retail             | 2754                           | 437.50                  | 1809                           | 330.35                  | 1592                           | 362.63                  | 6749.25               | (17.11)                              | 9.77         |
|  Agriculture        | 7787                           | 142.43                  | 41753                          | 709.88                  | 29510                          | 535.19                  | 979.95                | 275.76                               | (24.61)      |
|  MSME               | 4803                           | 934.45                  | 4867                           | 819.42                  | 7391                           | 1033.14                 | 7039.15               | 10.56                                | 26.08        |
|  Corporate Credit | 2067                           | 213.78                  | 339                            | 80.61                   | 1575                           | 236.73                  | 270.94                | 10.74                                | 193.67       |
| <b>TOTAL</b>  | <b>17411</b>                   | <b>1728.15</b>          | <b>48768</b>                   | <b>1940.26</b>          | <b>40068</b>                   | <b>2167.69</b>          | <b>15039.29</b>       | <b>25.43</b>                         | <b>11.72</b> |

**TOTAL PRIORITY SECTOR ADVANCES**  
@ 53.00% of ANBC  
against norm of 40%



**SURPASSED THE MANDATED NORMS IN RESPECT OF**



**ADVANCES TO MICRO ENTERPRISES**  
@ 14.79% of ANBC  
against norm of 7.50%

**WEAKER SECTOR**  
@ 15.05% of ANBC  
against norm of 12.00%



**ADVANCES TO SMALL AND MARGINAL FARMERS**  
@ 10.52% of ANBC against  
norm of 10.00%



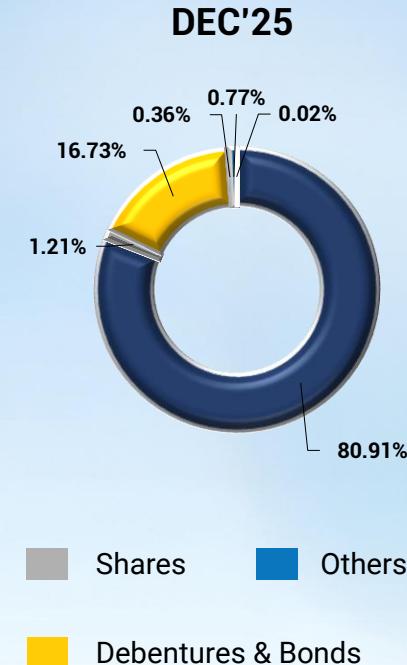
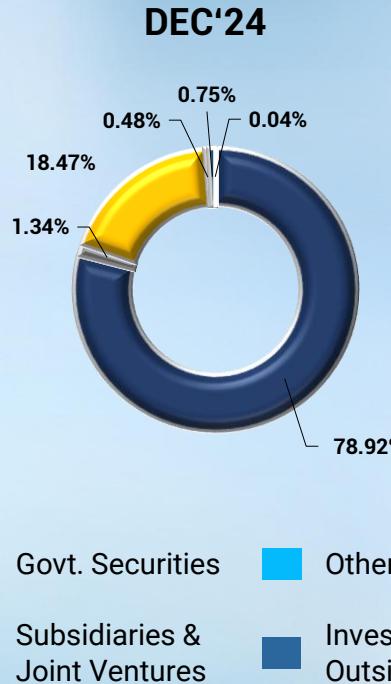
PSLC Sold ₹ 6000 Crore

**AGRICULTURE ADVANCES**  
@ 19.46% of ANBC against norm of 18%

A photograph of four stacks of gold coins on a dark wooden surface. A bright orange line graph with a large arrow at the end points upwards and to the right, positioned behind the coins. The background is a blurred outdoor scene with warm sunlight.

# INVESTMENTS

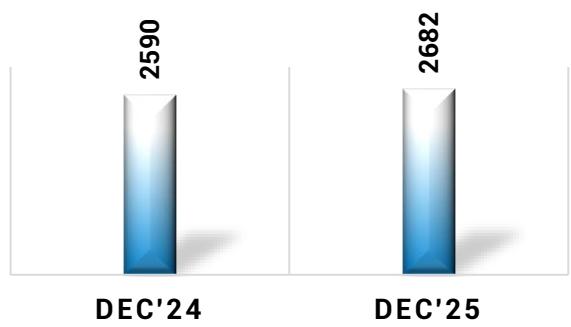
# INVESTMENT PORTFOLIO



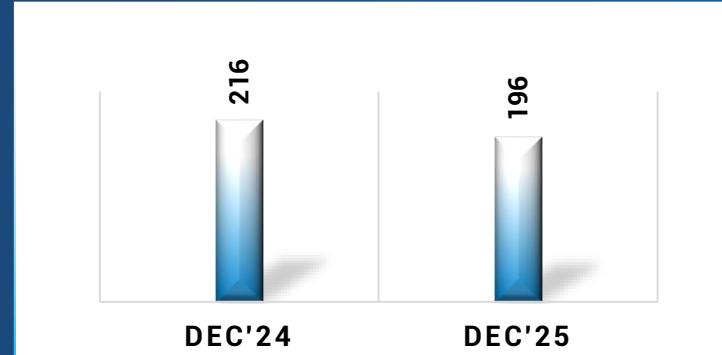
| Particulars                      | DEC'24        | DEC'25        |
|----------------------------------|---------------|---------------|
| Govt. Securities                 | 120802        | 129831        |
| Other Approved                   | -             | -             |
| Shares                           | 2054          | 1934          |
| Debentures & Bonds               | 28274         | 26849         |
| Subsidiaries & Joint Ventures    | 740           | 573           |
| Others                           | 1153          | 1238          |
| <b>Total Investment In India</b> | <b>153023</b> | <b>160425</b> |
| Investment Outside India         | 47            | 47            |
| <b>Grand Total</b>               | <b>153070</b> | <b>160472</b> |

# TREASURY PERFORMANCE

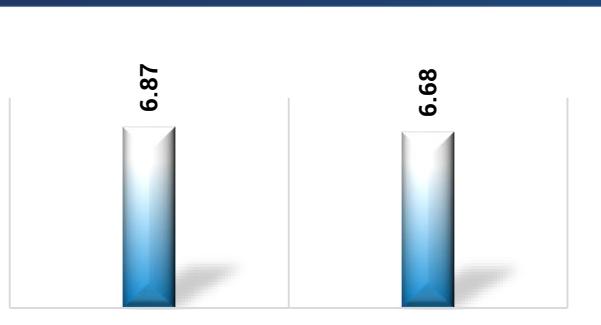
INTEREST ON INVESTMENT



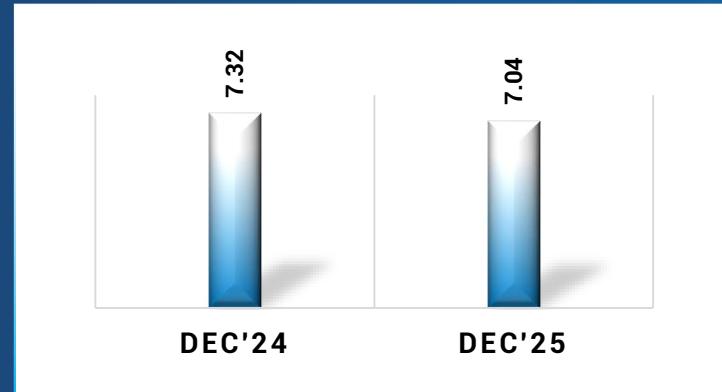
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



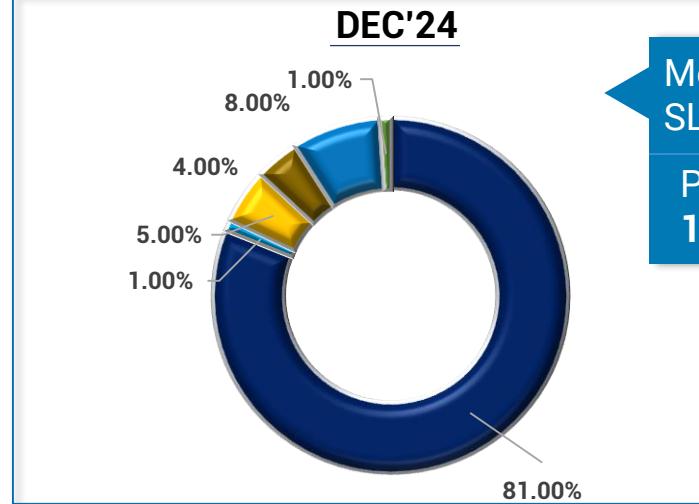
YIELD ON INVESTMENT  
(Including Trading Profit) %



| Particulars                                     | Dec'24 (QTR) | Dec'25 (QTR) |
|---|--------------|--------------|
| Aggregate Investment                            | 153070       | 160472       |
| Interest on Investment                          | 2590         | 2682         |
| Yield on Investment %                           | 6.87         | 6.68         |
| Profit on Sale of Investments                   | 216          | 196          |
| Profit on Exchange Transaction                  | 48           | 53           |
| Dividend Income                                 | -            | -            |
| Profit/Loss on Revaluation of Investment        | (40)         | 53           |
| Yield on Investment (Including Trading Profit)% | 7.32         | 7.04         |
| M - Duration (AFS)                              | 3.70         | 4.21         |
| 10 Year Bench Mark %                            | 6.76         | 6.59         |

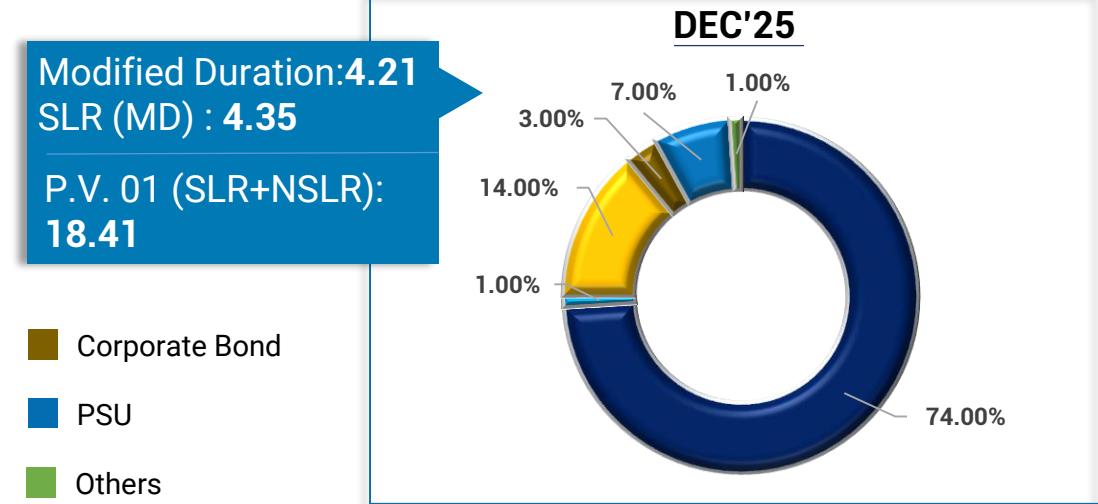
| TOTAL INVESTMENT BOOK | DEC'24 |        |       |       | DEC'25 |        |       |       |
|-----------------------|--------|--------|-------|-------|--------|--------|-------|-------|
| AGGREGATE INVESTMENT  | 153070 |        |       |       | 160472 |        |       |       |
| PORTFOLIO             | HTM    | AFS    | FVTPL | SAJV  | HTM    | AFS    | FVTPL | SAJV  |
| INVESTMENT            | 102922 | 44825  | 4468  | 855   | 109703 | 44640  | 5509  | 620   |
| PERCENTAGE            | 67.24% | 29.28% | 2.92% | 0.56% | 68.36% | 27.82% | 3.43% | 0.39% |
| TOTAL SLR             | 120802 |        |       |       | 129831 |        |       |       |
| PERCENTAGE            | 78.92% |        |       |       | 80.91% |        |       |       |
| CATEGORY WISE         | 80788  | 38886  | 1128  | -     | 88304  | 39476  | 2051  | -     |

## AFS BOOK



Modified Duration: 3.70  
SLR (MD) : 3.80  
P.V. 01 (SLR+NSLR):  
16.21

- G-sec & T-bill
- CP
- PSDL



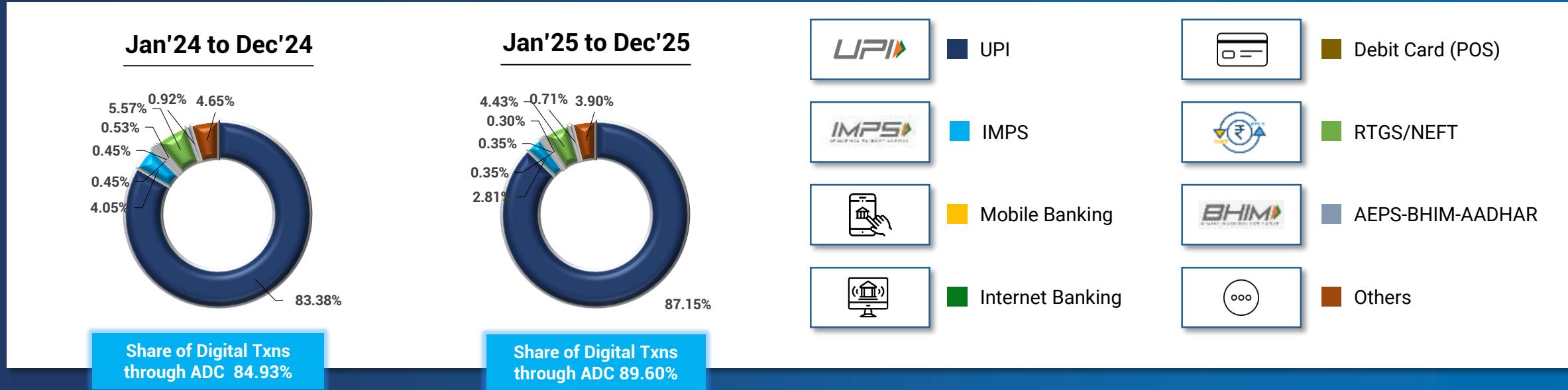
Modified Duration: 4.21  
SLR (MD) : 4.35  
P.V. 01 (SLR+NSLR):  
18.41

- Corporate Bond
- PSU
- Others

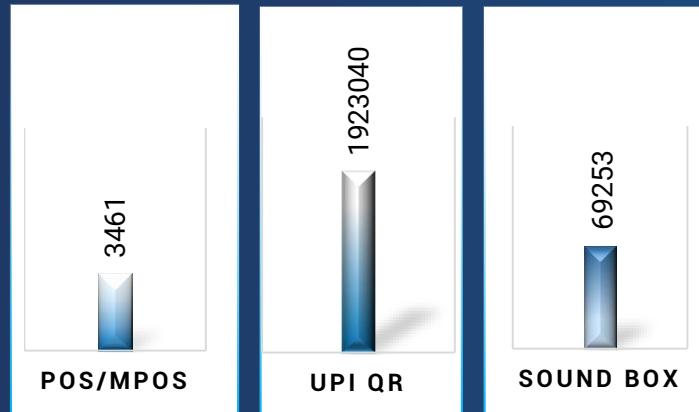


# DIGITAL JOURNEY

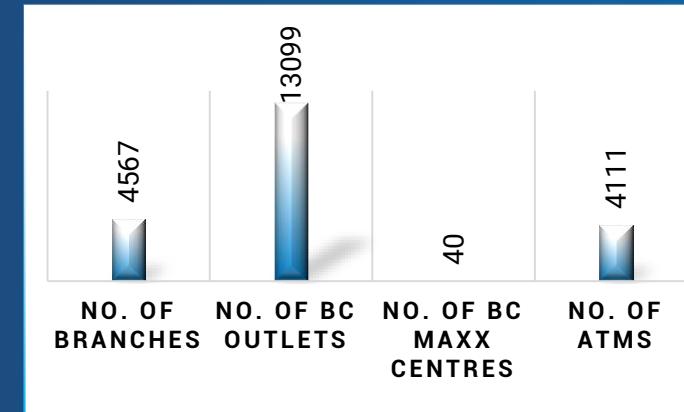
# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)



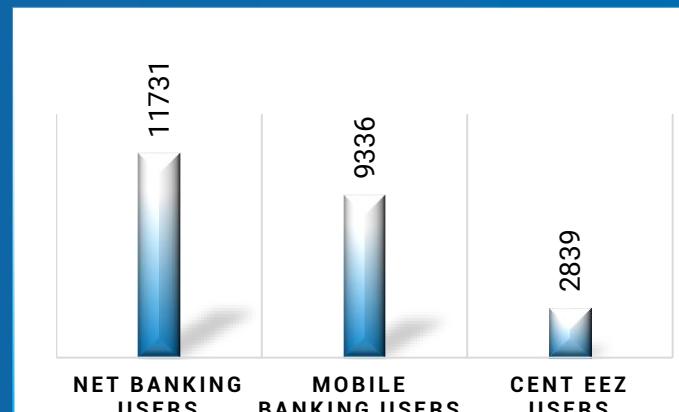
## PAYMENT ACCEPTANCE TOUCH POINTS



## OTHER TOUCH POINTS



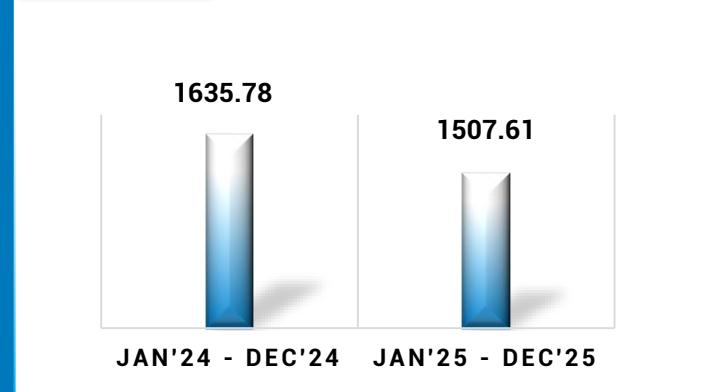
## DIGITAL TOUCH POINTS (IN'000)



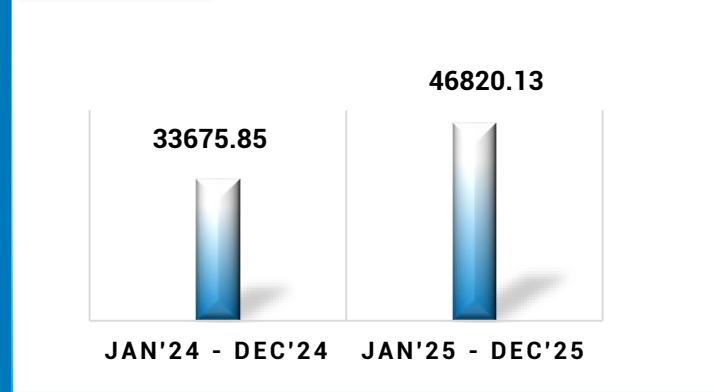
# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



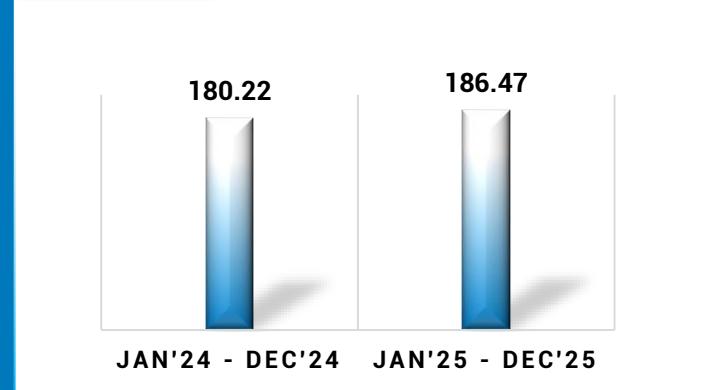
## IMPS TRANSACTIONS



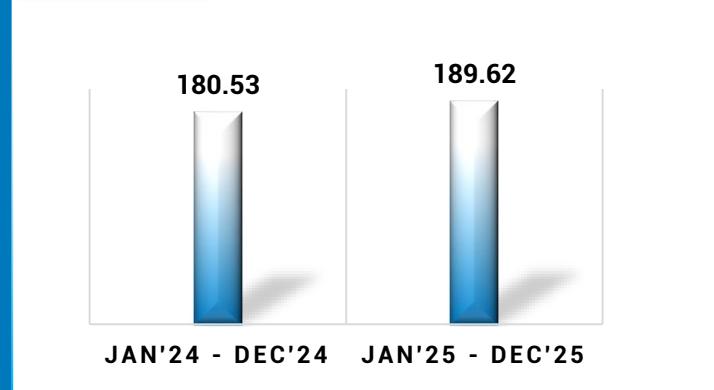
## UPI (Remitter + Beneficiary)



## MOBILE BANKING



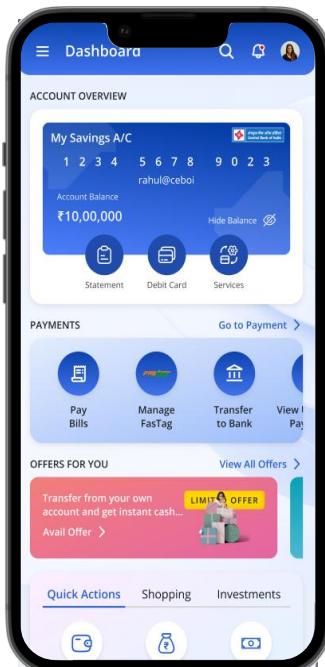
## INTERNET BANKING



## TRANSACTIONS (in Lakhs)



# LEVERAGING TECHNOLOGY



## BANKING

- ✓ Omni channel experience across Mobile, Tablet, and Desktop. Simple, easy, and intuitive journey for:
  - Creating Fixed and Recurring Deposits
  - Availing Loans against FD/RD
  - Transferring funds within or to other banks securely via OTP-based verification and real-time alerts
- ✓ Cent Pay (UPI), m-Passbook, and BBPS services available.
- ✓ Other convenient services at your fingertips:
  - Apply for Cheque Book, Registered Positive Pay and all cheque book related services
  - Manage Standing Instructions (SI)
  - Control Debit Card functions includes all debit card related services
  - APY, PMSBY & PMSBY

## INVESTMENT

- ✓ Invest in Mutual Funds, NPS, PMS, and Government schemes
- ✓ Mutual Fund Registration and paperless approvals
- ✓ Investment in Lumpsum & SIPs starting at just ₹100 (Singly and Multiple Orders)
- ✓ Portfolio analysis with overall P&L, realized / unrealized gains, % returns
- ✓ Fund fact sheets, Smart calculators, and asset allocation models for smarter decision making

## SHOPPING

- ✓ Earn points and redeem them for offers, gifts etc.
- ✓ Enjoy special discounts and deals with partner merchants
- ✓ Track rewards balance and usage with an intuitive dashboard
- ✓ Special seasonal deals and offers tailored to your shopping preferences
- ✓ Enjoy hassle-free payments and instant cashback offers

## INSURANCE

- ✓ Buy life, health, motor, property insurance
- ✓ 24/7 access: Manage policies, track claims anytime, anywhere
- ✓ Instant policy issuance with simplified risk assessments
- ✓ Personalized Coverage: Customize coverage options to fit unique needs and budget
- ✓ Hassle-free claims process and paperless management

## Strengthening Digital Trust & Compliance

### ➤ Domain Migration to "bank.in"

As part of ongoing regulatory recommendations (from RBI, CERT-In), Migration of Enterprise Email, Internet Banking, Corporate Website and other public-facing applications successfully completed.

It will enhance **cybersecurity posture**, build **digital trust** and ensures **future-ready compliance**.

#### Stakeholder Advantage:

- Reinforces brand credibility
- Reduces regulatory risk
- Strengthens customer confidence in digital channels



## Customer-Centric Innovations

### ➤ ATM Currency Denomination Availability

Smart ATM feature prompts customers to re-enter withdrawal amounts in available denominations.

**Benefit:** Reduces transaction failures, improves satisfaction, optimizes ATM usage.

### ➤ Virtual Debit Card Issuance via CenteeZ Banking Application

Real-time issuance and activation of Virtual Debit Cards.

#### Benefits:

- Instant availability for online shopping & UPI registration.
- Virtual Cards issuance cost is less than physical Cards due to no manufacturing and shipping expenses.
- Expands digital payments adoption.

#### Stakeholder Advantage:

- Positions the bank in cost-efficient digital banking solutions.
- Potential for higher transaction volumes.

## Depositor Education & Awareness Fund (DEAF) Portal

**➤ Objective:** Compliance with RBI & Government guidelines for unclaimed deposits (inactive 10+ years).

#### Features:

- Search Module (UDRN generation).
- Claim Lodgement Module (online submission & tracking).
- Branch Module (streamlined claim processing).

#### Customer Benefits:

- Transparent, secure recovery of forgotten deposits.
- Builds trust by ensuring retrievability even after long inactivity.

#### Stakeholder Advantage:

- Enhances customer trust.
- Strengthens long-term deposit relationships.



## Digital Lending Platform (DLP)

- The Digital lending Platform ensures the **Digital Loan journey of customers in the Do It yourself (DIY)/Self-Serve Mode** or through the Branch.
- The platform is Embedded with **third party Integrations for digital verification and assessment** i.e., Aadhar, PAN, Udyam Aadhaar, ITR, GST, Bank Statement, Balance Sheet, P&L, E sign, E-stamp, CIC, Land record Verification, Geo Tag and Account Aggregator for assessment of the borrower and credit underwriting.
- At present **19 Journeys are live** in the production environment and 11 new journeys are under development and will be made live in the FY 2025-26.
- The customer can initiate **DIY journey for 7 products** from Cent eeZ and Bank's official website.
- The platform is also having **integration with ULI platform of RBIH for KCC Loans across 6 states**.

## Digital Account Opening Platform

- **DKYC (TAB Based):** Live since May 2025.  
**Products:** General Savings, Cent Queen, Pension, Student, Cent Salary.
- **VKYC (VCIP Based):** Revamped journey live since July 2025.  
**Products:** General Savings, Cent Yuva.

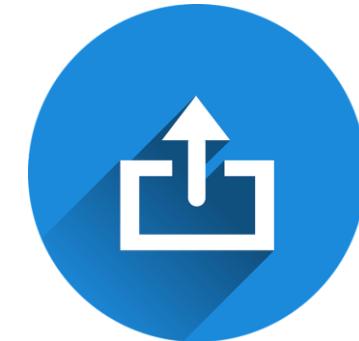
**Stakeholder Advantage:**

- Seamless on boarding for diverse customer segments.
- Accelerates deposit growth.



## Quick Pay Bulk Upload for Proprietor

- **Objective:** Streamlined digital payment facility for proprietors.
- **Features:** Instant payments, simple UI, secure transactions, real-time status.
- **Customer Benefits:**
  - Eliminates manual processes.
  - Faster settlements, stronger vendor/client trust.
  - Automated reconciliation & downloadable statements.
- **Stakeholder Advantage:**
  - Increases SME/proprietor engagement.
  - Pushes transaction growth in digital channels.

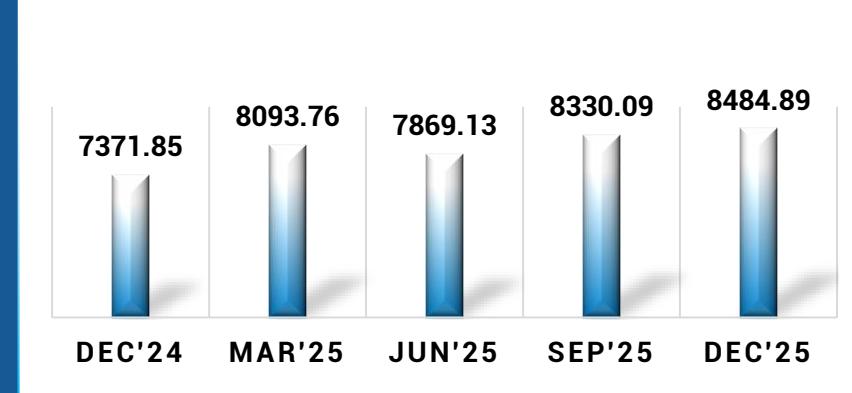


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No. of Accounts (in Lakhs)



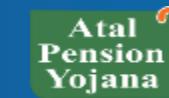
Balance Outstanding (₹ in Cr)



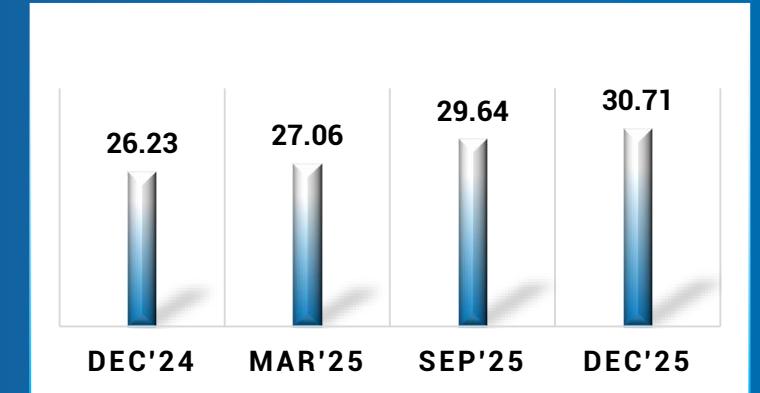
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

## Subsidiaries

₹ in Cr

| Cent Bank Home Finance Ltd. | (Unaudited) | Shareholding<br>64.40% | Particulars        | Dec'24 (9 months) | Dec'25 (9 months) |
|-----------------------------|-------------|------------------------|--------------------|-------------------|-------------------|
|                             |             |                        | Total Income       | 133.32            | 136.87            |
|                             |             |                        | Net Profit/(Loss)  | 19.92             | 13.91             |
|                             |             |                        | Total Assets       | 1713.27           | 1865.38           |
|                             |             |                        | Capital & Reserves | 233.85            | 253.14            |

| Centbank Financial Services Ltd. | (Unaudited) | Shareholding | Particulars        | Dec'24 (9 months) | Dec'25 (9 months) |
|----------------------------------|-------------|--------------|--------------------|-------------------|-------------------|
|                                  |             | 100%         | Total Income       | 8.12              | 8.14              |
|                                  |             |              | Net Profit/(Loss)  | 5.14              | 4.07              |
|                                  |             |              | Total Assets       | 65.24             | 62.47             |
|                                  |             |              | Capital & Reserves | 41.63             | 46.81             |

| Associates Names   | Shareholding | Particulars       | Dec'24 (9 months) | Dec'25 (9 months) |
|--|--------------|-------------------|-------------------|-------------------|
| Generali Central Life Insurance Company Ltd#                               | (Unaudited)  | 25.22%            | Net Profit/(Loss) | N.A.              |
| Generali Central Insurance Company Ltd#                                    | (Unaudited)  | 24.91%            | Net Profit/(Loss) | N.A.              |
| Uttar Bihar Gramin Bank, Muzzaffarpur* (Reviewed as of 30/04/2025)         | 35%          | Net Profit/(Loss) | 20.91             | 1.34              |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar* (Reviewed as of 30/04/2025) | 35%          | Net Profit/(Loss) | 60.23             | 4.54              |
| Indo Zambia Bank Limited, Zambia   | (Unaudited)  | 20%               | Net Profit/(Loss) | 162.73            |
|  |              |                   |                   | 300.85            |

\*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.

## Group Position

₹ in Cr

| Particulars  | As on 31 <sup>st</sup> Dec'24 | As on 31 <sup>st</sup> Dec'25 |
|--|-------------------------------|-------------------------------|
| <b><u>CAPITAL &amp; LIABILITIES</u></b>                |                               |                               |
| Capital  | 8681                          | 9051                          |
| Reserves and Surplus                                   | 25581                         | 30452                         |
| Minorities Interest                                    | 83                            | 90                            |
| Deposits   | 398477                        | 451183                        |
| Borrowings   | 27434                         | 33163                         |
| Other Liabilities and Provisions                       | 8223                          | 9567                          |
| <b>Total</b>   | <b>468479</b>                 | <b>533506</b>                 |
| <b><u>ASSETS</u></b>                                   |                               |                               |
| Cash and Balances with Reserve Bank of India           | 20068                         | 16194                         |
| Balances with Banks and Money at Call and Short Notice | 12095                         | 20769                         |
| Investments  | 151400                        | 159239                        |
| Loans & Advances                                       | 262956                        | 317443                        |
| Fixed Assets   | 5177                          | 5030                          |
| Other Assets   | 16774                         | 14756                         |
| Goodwill on Consolidation                              | 9                             | 75                            |
| <b>Total</b>   | <b>468479</b>                 | <b>533506</b>                 |

## Group Performance

₹ in Cr

| Particulars   | Nine Months ended |              |
|---|-------------------|--------------|
|   | Dec'24            | Dec'25       |
| <b><u>INCOME</u></b>  |                   |              |
| Interest and Dividend Earned  | 25144             | 26470        |
| Other Income  | 4048              | 5316         |
|   | <b>Total</b>      | <b>29192</b> |
|   |                   | <b>31786</b> |
| <b><u>EXPENDITURE</u></b>   |                   |              |
| Interest Expended   | 14592             | 16250        |
| Operating Expenses  | 8442              | 9043         |
| Provisions and Contingencies  | 3382              | 2748         |
|   | <b>Total</b>      | <b>26416</b> |
|   |                   | <b>28041</b> |
| <b>Consolidated Net Profit/(Loss) of the Parent &amp; Subsidiaries before Minority Interest</b> | <b>2776</b>       | <b>3745</b>  |
| Less: Minority Interest   | 7                 | 5            |
| <b>Consolidated Net Profit/(Loss) after deducting Minority's Interest</b>                       | <b>2769</b>       | <b>3740</b>  |
| Add: Share of Earnings in Associates  | 61                | 38           |
| <b>Consolidated Net Profit/(Loss) Attributable to the Group</b>                                 | <b>2830</b>       | <b>3778</b>  |

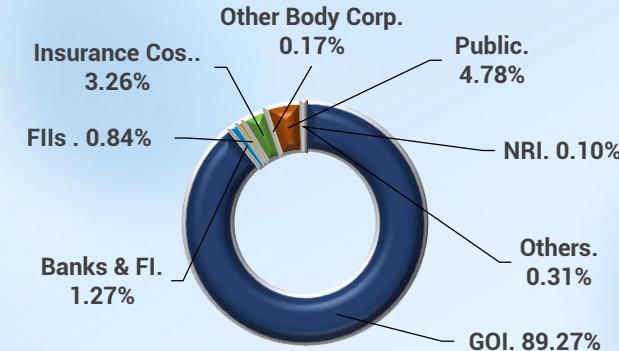
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

## As on 31<sup>st</sup> Dec'2025

- 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

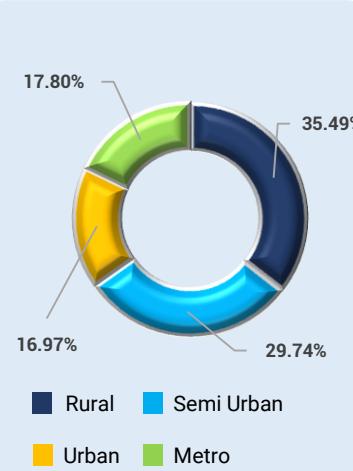
| Agency       | Long Term Rating | Tier1 Bonds  | Tier2 Bonds | Certificate of Deposits |
|--------------|------------------|--------------|-------------|-------------------------|
| CRISIL       | AA (Stable)      | AA- (Stable) | AA (Stable) | A1+                     |
| India Rating | AA (Stable)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

## As on 31<sup>st</sup> Dec'2025

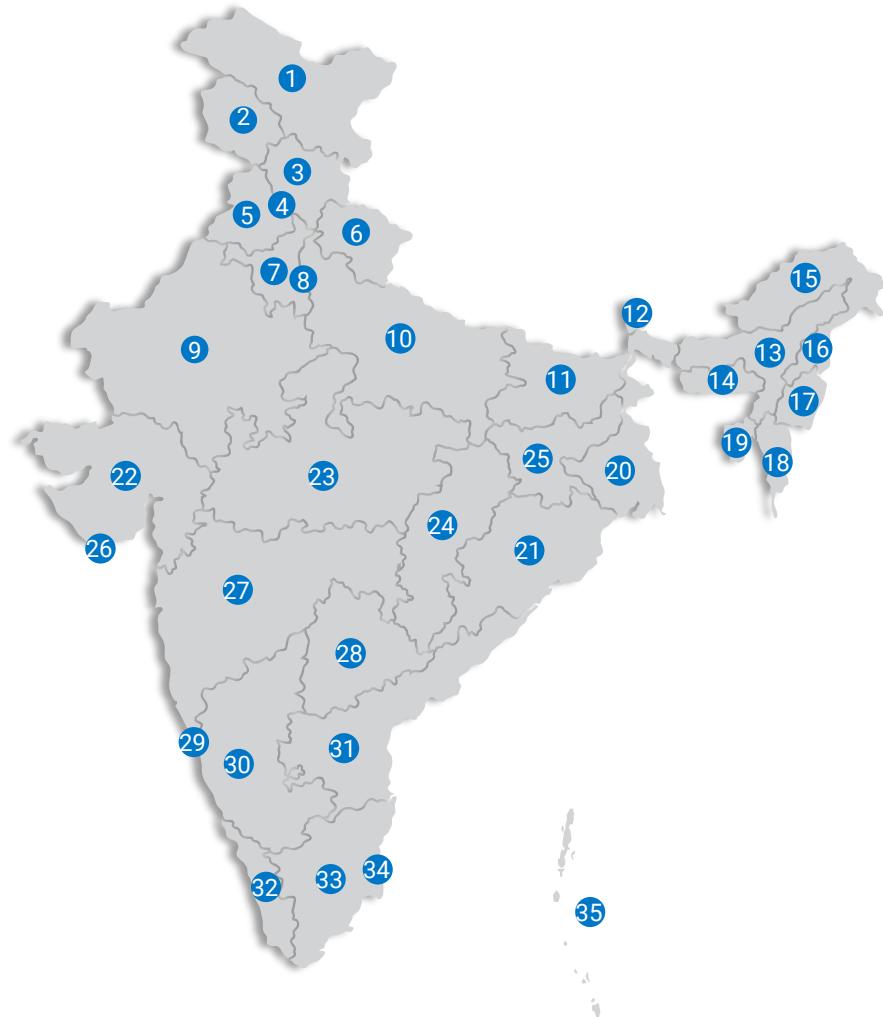


# PAN INDIA NETWORK OF BRANCHES

| As on 31st Dec'25           |              |
|-----------------------------|--------------|
| Total Branches              | <b>4567</b>  |
| Rural                       | 1621         |
| Semi Urban                  | 1358         |
| Urban                       | 775          |
| Metro                       | 813          |
| Total ATMs                  | <b>4111</b>  |
| Total BC Outlets            | <b>13099</b> |
| BC MAXX Centres             | <b>40</b>    |
| Total Customer Touch Points | <b>21817</b> |



|                   | % Share | No. of Branches |
|-------------------|---------|-----------------|
| Western & Central | 33.09   | 1511            |
| Northern          | 27.59   | 1260            |
| North East        | 3.98    | 182             |
| Eastern           | 20.71   | 946             |
| Southern          | 14.63   | 668             |



|  |     |
|--|-----|
| 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                             | 171 |
| 10. Uttar Pradesh                        | 583 |
| 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                          | 316 |
| 21. Odisha                               | 105 |
| 22. Gujarat                              | 311 |
| 23. Madhya Pradesh                       | 462 |
| 24. Chhattisgarh                         | 116 |
| 25. Jharkhand                            | 89  |
| 26. Dadra & Nagar Haveli and Daman & Diu | 3   |
| 27. Maharashtra                          | 589 |
| 28. Telangana                            | 103 |
| 29. Goa                                  | 30  |
| 30. Karnataka                            | 107 |
| 31. Andhra Pradesh                       | 132 |
| 32. Kerala                               | 120 |
| 33. Tamil Nadu                           | 203 |
| 34. Puducherry                           | 3   |
| 35. Andaman and Nicobar Islands          | 1   |

| PARAMETERS                  | GUIDANCE FOR FY 25-26          | ACHIEVEMENTS (QTR Dec'2025) |
|-----------------------------|--------------------------------|-----------------------------|
| Business Growth             | 14-15%                         | 15.77%                      |
| Deposit Growth              | 10-12%                         | 13.24%                      |
| Advances Growth             | 14-16%                         | 19.48%                      |
| CASA                        | 48% (+/- 1%)                   | 47.13%                      |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%)                  | 69:31                       |
| NIM                         | Above 3%                       | 2.96%                       |
| Gross NPA                   | Below 3%                       | 2.70%                       |
| Net NPA                     | Below 0.45%                    | 0.45%                       |
| PCR                         | 96 – 98%                       | 96.69%                      |
| Slippage Ratio              | Less than 0.35% on Q-o-Q basis | 0.25%                       |
| Credit Cost (Annualized)    | Upto 1%                        | 0.37%                       |
| Return on Assets            | Above 1%                       | 1.01%                       |
| Cost to Income Ratio        | < 56%                          | 57.84%                      |

## Build Granular CASA book

- **Agaaz** – CASA 360° a comprehensive, Bank wide CASA acquisition and expansion drive with clearly defined targets for number of accounts and amount.
- Strategy encompassing both new account acquisition and deepening of existing customer relationships guided by core philosophy **"Badhega CASA – Badhega Bank"**
- Bank has introduced innovative deposit products like "Cent Queen", "Cent Salary", "Cent Prestige", "Cent Achiever", "Cent TASC" Saving accounts and "Cent VYVSAAY" & "Cent Rera" products for new current account acquisition with emphasis on higher average balances.
- Drive Current Accounts by mapping key local markets per zone; run CA camps with same-day account opening and QR/UPI setup
- Cross-sell and upsell products like CMS through special offering i.e. Wealth Management on digital channels Cent eeZ.

## Increase Fee Income

- Product-wise targets for trade/forex, POS/merchant acquiring, DD, lockers, BG/LC, remittances.
- Rationalization of Fee Income such as Processing Charges/IC/SC etc.
- Wealth Management portfolio forHNIs
- Increase Income from Bancassurance Channel

## Improve Cost to Income Ratio

- CBI has a high cost-to-income ratio 57.84% compared to peer banks, indicating scope to improve income, productivity and control costs
- Run a fee-income drive focused on high-control products - activate QR merchants, onboard CMS BG/LC fee opportunities
- Promote more Cross sell / upsell opportunities to improve Income.
- Maintain its Share of CASA by improving product offerings.

## Tech and Digital Adoption

- Run weekly staff huddles on digital products and troubleshooting: nominate a digital champion in each branch.
- Shift routine requests (statements, balance certificates, address changes, etc.) to digital channels like mobile banking app to reduce counter dependency.
- Increase engagement on social media channels.
- Push Customer onboarding on Mobile Banking App Cent eeZ & Net Banking.

## Improve CD Ratio

- Segment branches and run weekly CD steering call with RHs to review branches:
- High-CD branches: focus on deposit acquisition /retention
- Low-CD branches: focus on credit growth and utilization
- Focus on improving CIR ratio by keeping a control on costs and discretionary spends.
- Communicate issues and expectations directly to top management.
- Link large disbursement to CA deposits by mandating borrower collections/operating flows route through bank.

## MSME Credit

- Cluster based lending approach to enhance focus, efficiency and market penetration.
- 225 branches identified for dedicated financing under Cluster based approach with new cluster based products.
- Designed calendar for implementation of structured activity in MSME specialized branches.
- Branch Engagement with Trade Associations, Chamber of Commerce and Cluster level institution.
- Cluster Day celebration
- Special focusing on capacity building through training programs.
- Tie up with Fintech for enhancing due diligence through digital footprints for MSME Proposals.
- More than 800 Trade & Industry Associations has been collected and we will be mapping our Branches and Marketing Officers for initiating MOU Tie-ups.
- MOU will be executed with all Trade and Industry Associations for customizing the MSME Products and needs of their members.
- Nationwide Mega MSME Credit Outreach Programs
- **Collaborate with MSME associations, NGOs, DICs, CA firms, trade bodies and Co-operative Societies**
- Strategic tie-ups with Anchors for Supply Chain financing
- To build MSME Ecosystem for the Customers of our Bank Advisory Support.

## Agriculture Credit

- Agro Cluster based Financing has been launched by the bank under which:
  - Initially, 244 branches under 39 districts are mapped with 9 cluster activities (Rice Mills, Dal Mills, Oil Mills, Poultry, Cold Storage, Makhana Processing/Value addition, Peanut, Spices, Soyabean)
  - All the credit requirements under value chain of this cluster will be classified under Cluster financing i.e. from production to consumption.
- Tie up arrangement done with ACE (Action Construction Equipment) Ltd for Financing of Tractors & Farm Machinery and 334 branches across all the Regions are mapped under it.
- Tie up with 12 State SRLM to strengthen SHG portfolio.



## Environment

- ❑ The Bank has a vision of achieving Net Zero Scope 1 by 2028. To facilitate this, energy-efficient and 5-star rated equipment/AC/light fixtures are being installed. Further, 638 kwp of rooftop solar has been installed on the Bank's owned premises.
- ❑ An end-to-end digital solution for farmers in Madhya Pradesh 'PM Krishak Mitra Surya Yojana' has been launched on the Digital Lending Platform. It involves a completely paperless platform supporting clean energy goals and environmental sustainability.
- ❑ The Bank has launched the Cent Solar Vendor Scheme to align with its ESG objectives. It has sanctioned ₹ 0.90 crores in the scheme as on 31<sup>st</sup> December 2025.
- ❑ The Bank has MSE GIFT Scheme to promote the adoption of sustainable and eco-friendly practices, technologies, and renewable energy sources in the MSME enterprises sector. The Bank also has a scheme for the promotion of circular economy and incentivising MSEs to adopt circular economy. It has sanctioned ₹ 1.48 crores and ₹ 0.15 crores in the two schemes respectively as on 31<sup>st</sup> December 2025.
- ❑ The Bank has Cent Green Deposit with periods of deposit as 1111 days, 2222 days, 3333 days. As on 31<sup>st</sup> December 2025, it has mobilized ₹ 406.23 crores in green deposits.



## Social

- ❑ The Bank sanctioned ₹ 0.45 crores worth of CSR funds for activities mentioned below as on 31.12.2025.
  - Intellectually disabled children
  - Cardiac colour doppler system for the underprivileged
  - Battery utility electric vehicle
  - Supporting cyclotron facility
- ❑ To provide affordable healthcare benefits to its employees and their dependents/beneficiaries, the Bank has signed an MoU with Reliance Foundation Hospital Trust.
- ❑ The Bank is committed to ensuring a safe, inclusive, and gender-sensitive work environment. It issues circulars/instructions for the safety of lady employees at the workplace from time to time.



## Governance

- ❑ To foster a culture of innovation, inclusiveness, and collaboration, the Employee Suggestion Scheme named 'i3- ideate, innovate, inspire' has been launched. It is a dedicated digital platform to facilitate submission, tracking and evaluation of innovative and constructive suggestions/ideas from employees.
- ❑ India Ratings has reaffirmed IND AA (Stable outlook) for the Bank.

The "MISSION PRAGATI" vertical has been established as the Bank's Central Transformation Hub-a strategic institution-wide initiative driving a culture of – Innovation, Agility, and continuous improvement across the organization.

The vision of MISSION PRAGATI is to drive holistic transformation across the Bank through Strategic alignment, Digital Acceleration, process re-engineering, and institutional capacity building. The Department focuses on improving efficiency, enhancing customer experience, and ensuring sustainable profitability while aligning with government initiatives and regulatory priorities.

## STRUCTURE



### Transformation and Process Re-engineering

Transformation and process re-engineering, operational efficiency, and digital adoption.



### PRISM [Project Reporting and Integrated System Management]

Leading the integrated PRISM Portal - to be used for Project Monitoring, Tracking, Idea generation, and reporting purpose.



### COREE[ Centre for Organizational Reforms & EASE Excellence]

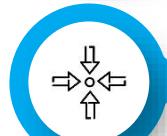
Inter-departmental organization restructuring, coordination of all EASE, DFS, and regulatory directives: ensuring timely compliance and reporting.

## PURPOSE



### Alignment

Ensure alignment with the Bank's strategic priorities and Government Initiatives such as EASE, RBI , and DFS mandates, and other national-level transformation programs.



### Optimization

Analyze, redesign, and optimize products, processes, and structures to enhance efficiency, customer satisfaction, and competitiveness.



### Focal Point

Serve as the focal point for coordination, implementation, and monitoring of all major transformation, digitization, and organizational development projects.



### Cross Functional Team

Drive PRISM Portal Project through CFT- Cross Functional Team.

155 specialized NRI desk have been established at the identified branches across India. NRI Desk will offer focused and seamless banking services to bank's Non-Resident Indian Customers. The primary role of the NRI Desk is to act as a one-stop service centre where NRI customers can obtain guidance and assistance on various NRI products and services from account opening and remittances to investments and digital banking facilities. Each desk will be staffed by trained personnel who will be well versed with FEMA guidelines, RBI regulations, and the Bank's internal procedures related to NRI operations.

Bank has on boarded 115 new customers on customer web portal on "Cent e-T<sup>rade</sup>" platform. This digital initiative empowers customers to initiate the forex and trade transactions and to upload the documents digitally, significantly improving turnaround time and customer convenience. This initiative reflects our dedication to enhancing customer experience and driving digital innovation.



Chennai Zone



MMZO



Lucknow Zone



Bhopal Zone



Delhi Zone



Hyderabad Zone



Pune Zone



Kolkata Zone

# AWARDS AND RECOGNITION



Central Bank of India has been honoured with the “**Best Bank for Promoting Government Schemes**” at the **MSME Banking Excellence Awards 2025**, organised by the **Chamber of Indian Micro, Small and Medium Enterprises (CIMSME)** at Hotel Lalit, New Delhi on 22nd December 2025.

The award was presented in the august presence of **Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India**, and was received on behalf of the Bank by **Shri S. S. Murty, General Manager – MSME**.

**CIMSME**  
Chamber of Indian Micro Small and Medium Enterprises

**Best Bank for Promoting Government Schemes**

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Under the visionary leadership of **Shri Kalyan Kumar, MD & CEO, Central Bank of India** is recognised as **Best Digital Financial Inclusion & Best Tech Talent** at **21st IBA Annual Banking Technology Awards 2024-25**.

The awards were received by **Shri Mahendra Dohare, Executive Director & Shri Mohit Kodnani, General Manager -IT/ Digital** along with the Bank's IT Team.

**Best Digital Financial Inclusion  
Special Mention**

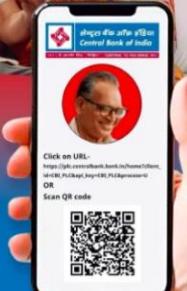
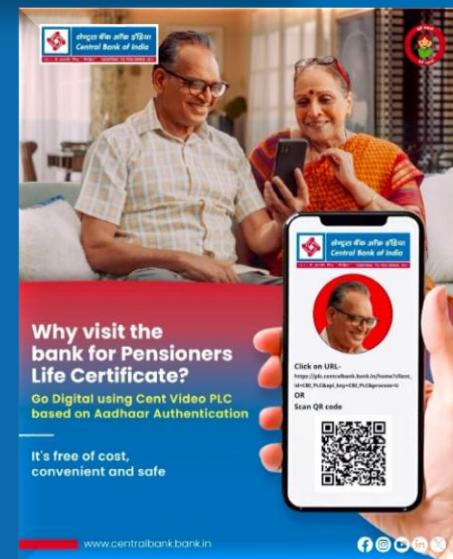
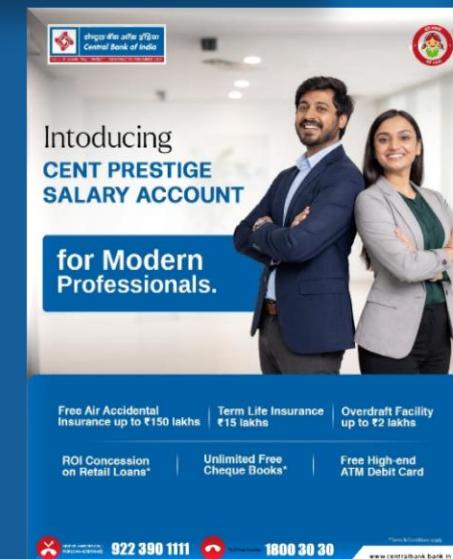
**Best Tech Talent  
Special Mention**

**Kalyan Kumar  
MD & CEO**

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# PRODUCT OFFERING



**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.**



# THANK YOU

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