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

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

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

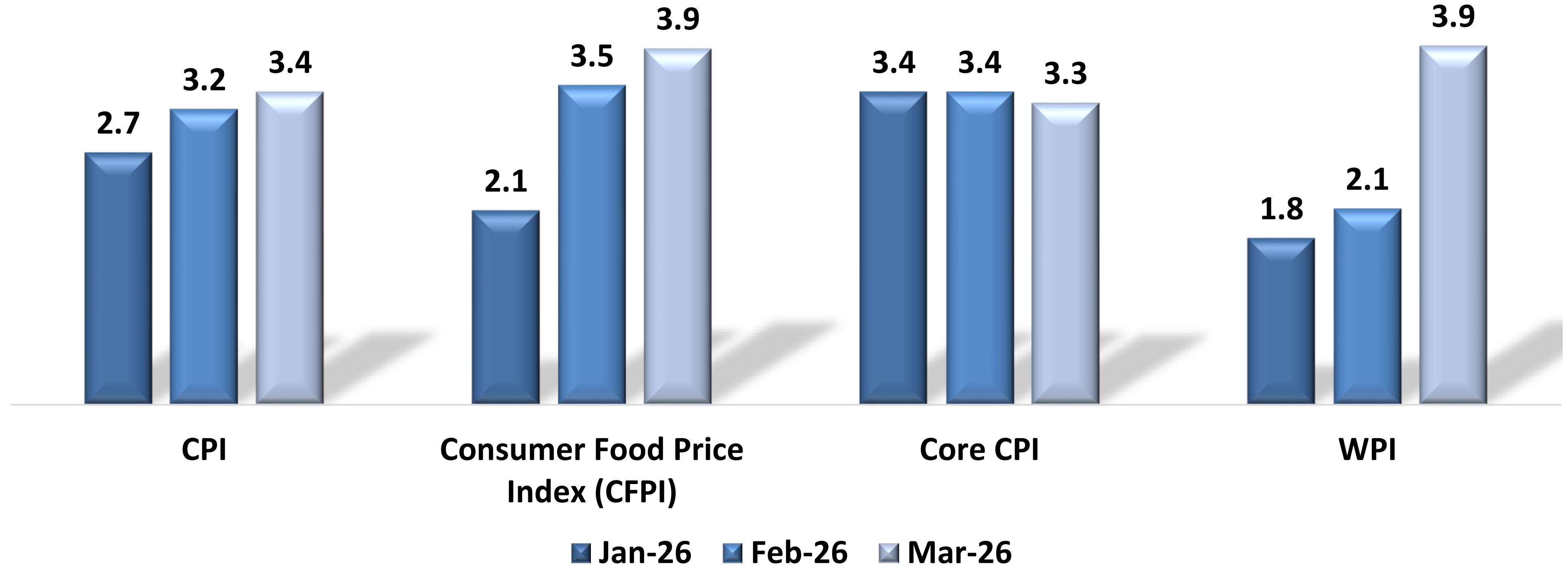
GENERALI Central LIFE INSURANCE

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)

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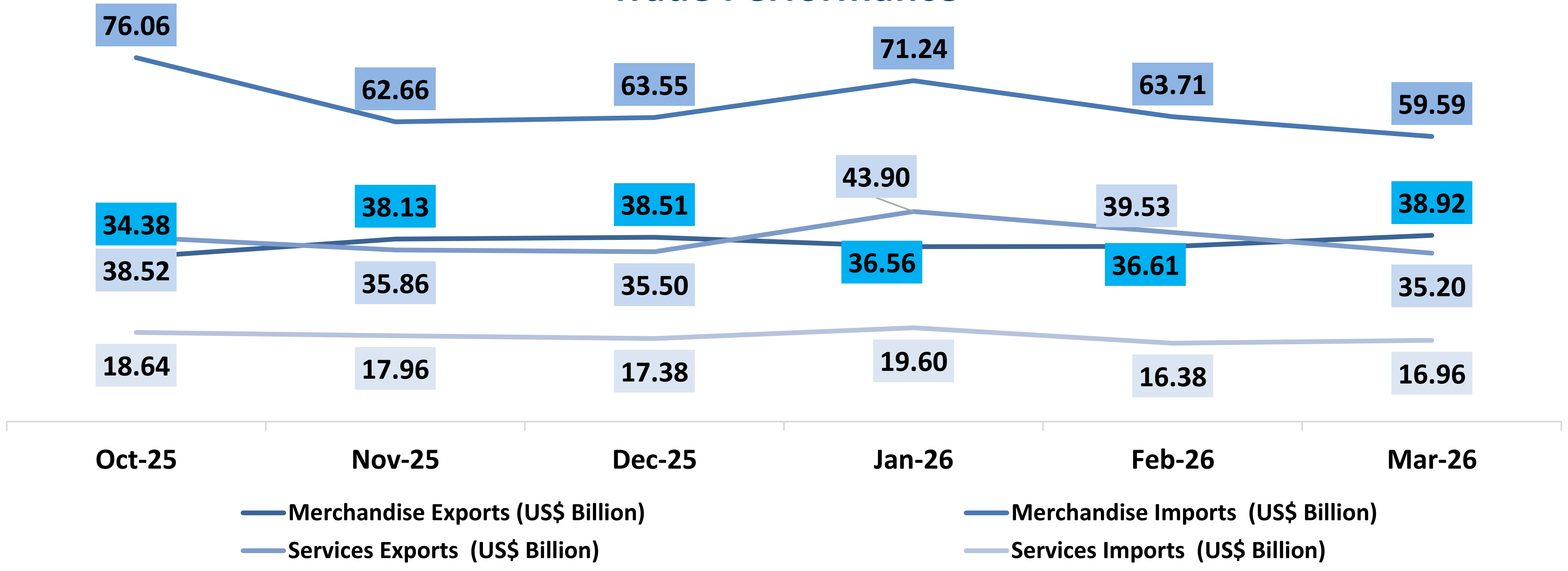
Trade Performance



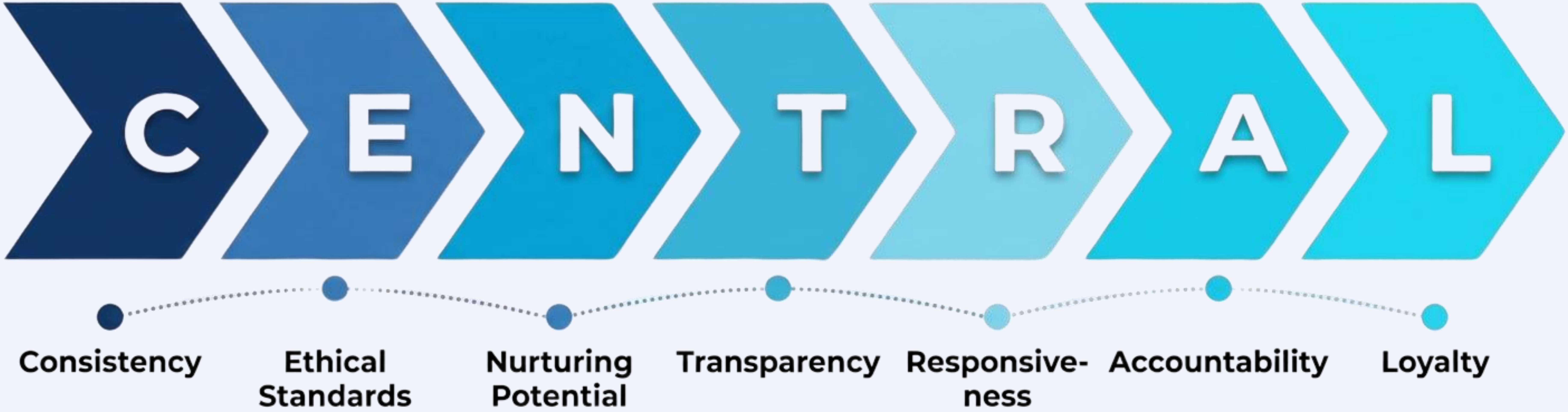
Outstanding Credit of SCBs (Y-o-Y Growth %)

	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**

CONTENTS

PERFORMANCE HIGHLIGHTS

KEY MILESTONE ACHIVEMENTS

Central Bank of India

TOTAL BUSINESS CROSSED
₹ 8,00,000 Crore

SAVING DEPOSITS CROSSED
₹ 2,00,000 Crore

RETAIL ADVANCE PORTFOLIO CROSSED
₹ 1,00,000 Crore

Central Bank of India

FY'26 vis-a-vis FY'25

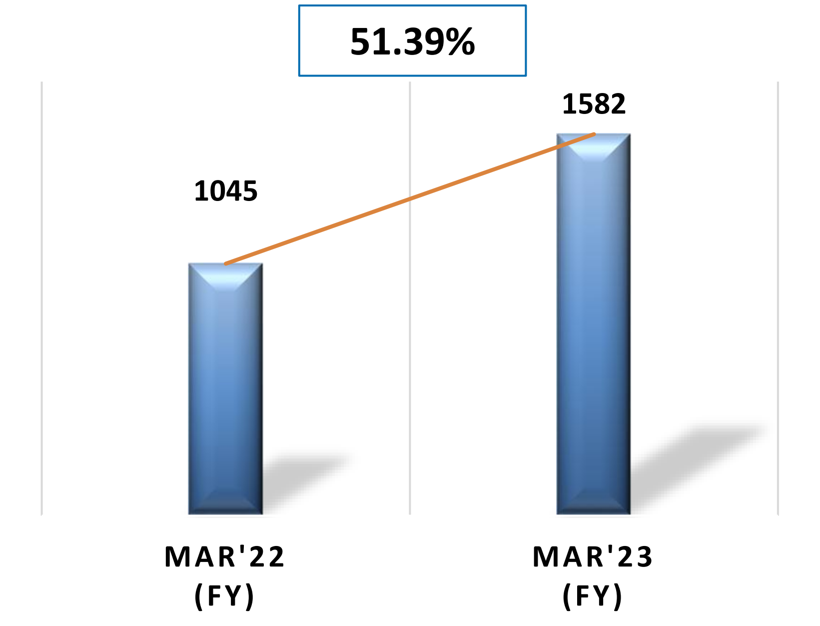
Total Business	₹812439 Cr	↑ 15.60%
Total Deposits	₹467923 Cr	↑ 13.38%
CASA	₹220781 Cr	↑ 9.75%
Gross Advances	₹344516 Cr	↑ 18.76%
RAM	₹234571 Cr	↑ 20.86%
Total Income	₹42342 Cr	↑ 7.72%
Interest Income	₹36026 Cr	↑ 7.01%
Net Profit*	₹4369 Cr	↑ 15.43%
Gross NPA	2.67%	↓ 51 bps
Net NPA	0.49%	↓ 6 bps
ROA*	0.89%	↑ 3 bps
ROE*	13.00%	↑ 52 bps

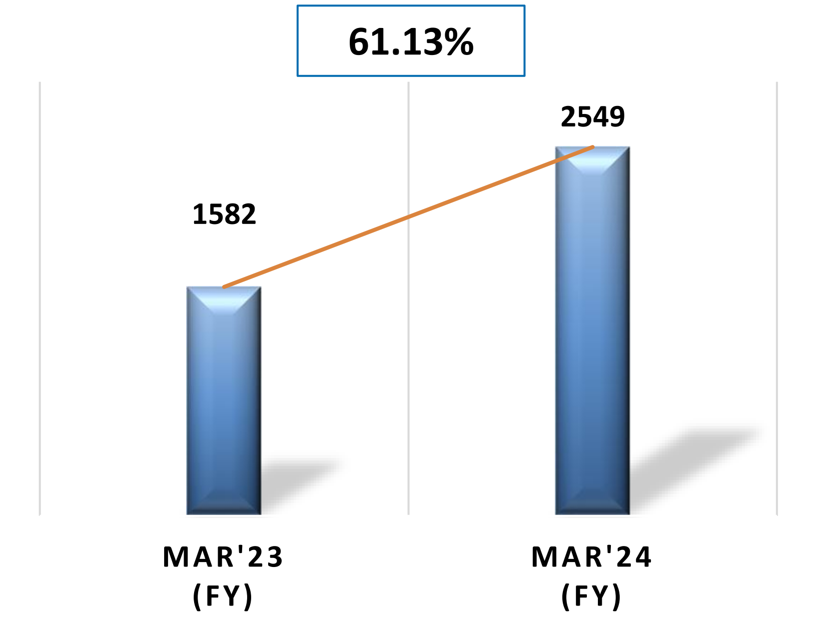
***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

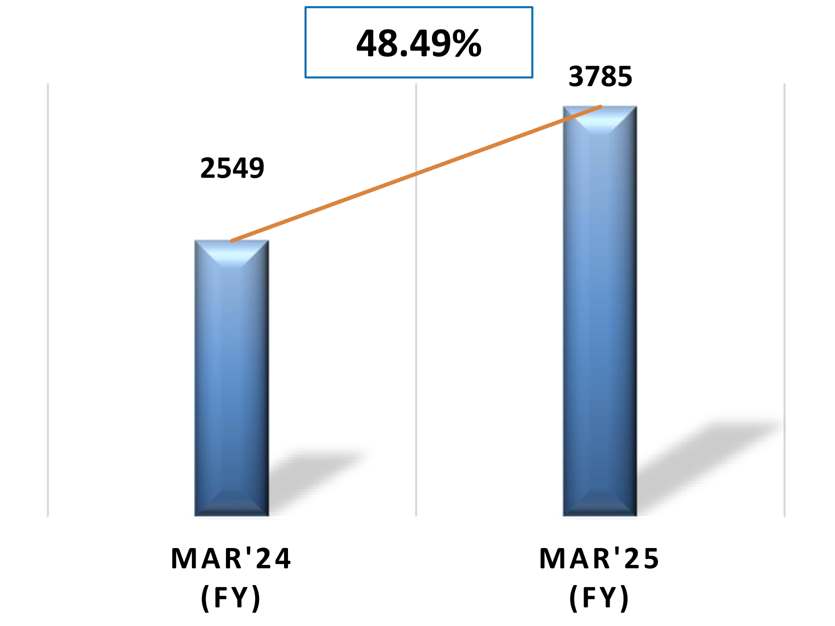
PROFITABILITY – SUSTAINED GROWTH

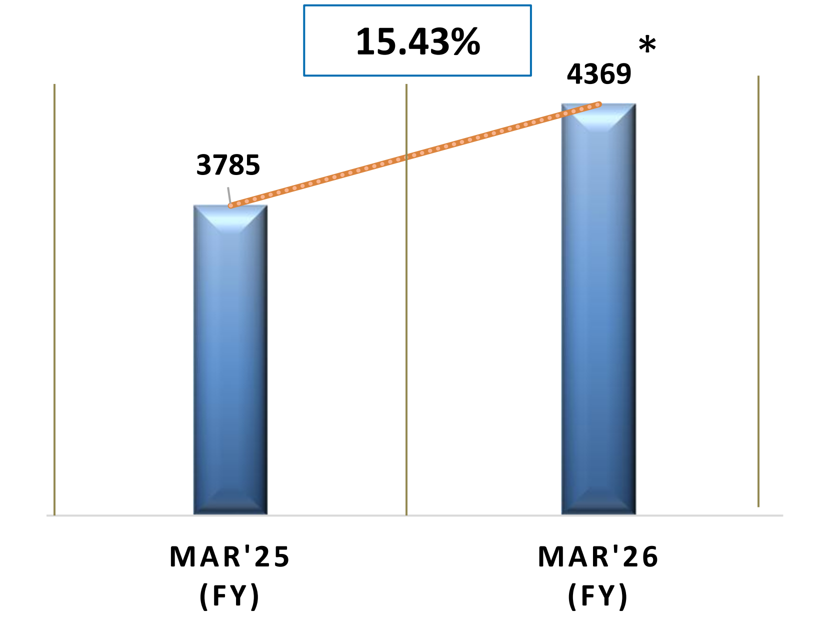
NET PROFIT

₹ in Cr

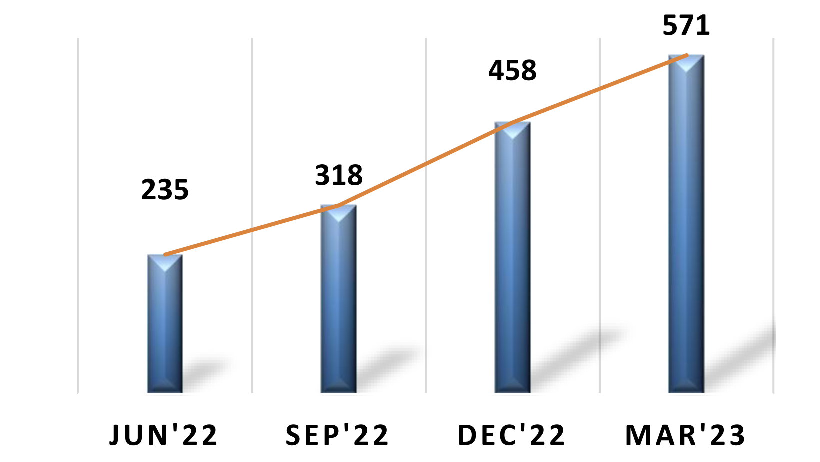








FY 2022-23

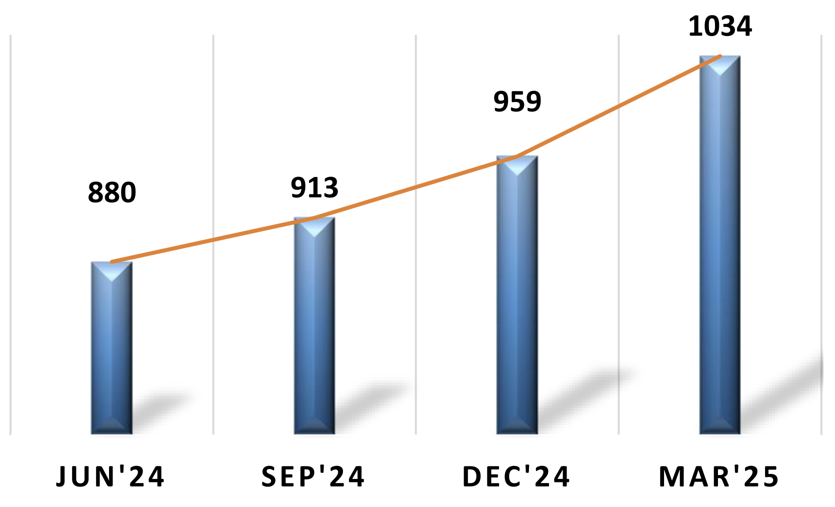


Q-o-Q

FY 2023-24

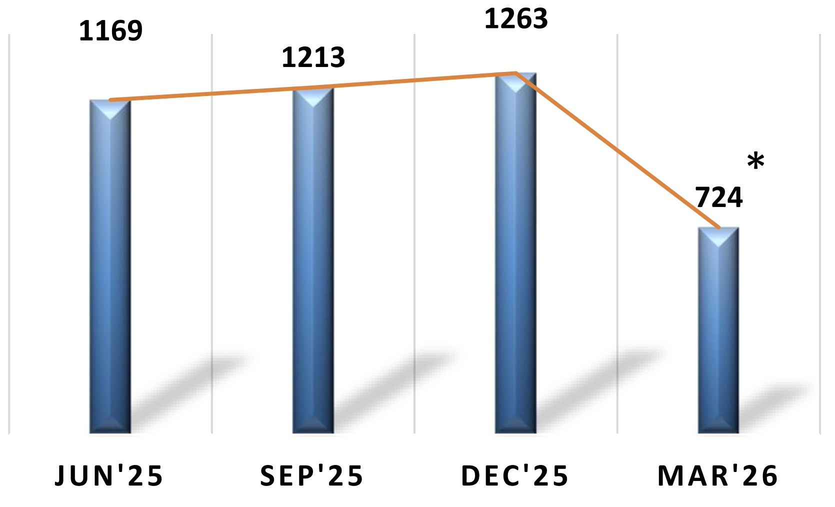
Q-o-Q

FY 2024-25



Q-o-Q

FY 2025-26



Q-o-Q

*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)

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

Central Bank of India

₹ 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

Central Bank of India
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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 (%)
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

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
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₹ 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

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 (%)
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

Central Bank of India
"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.**

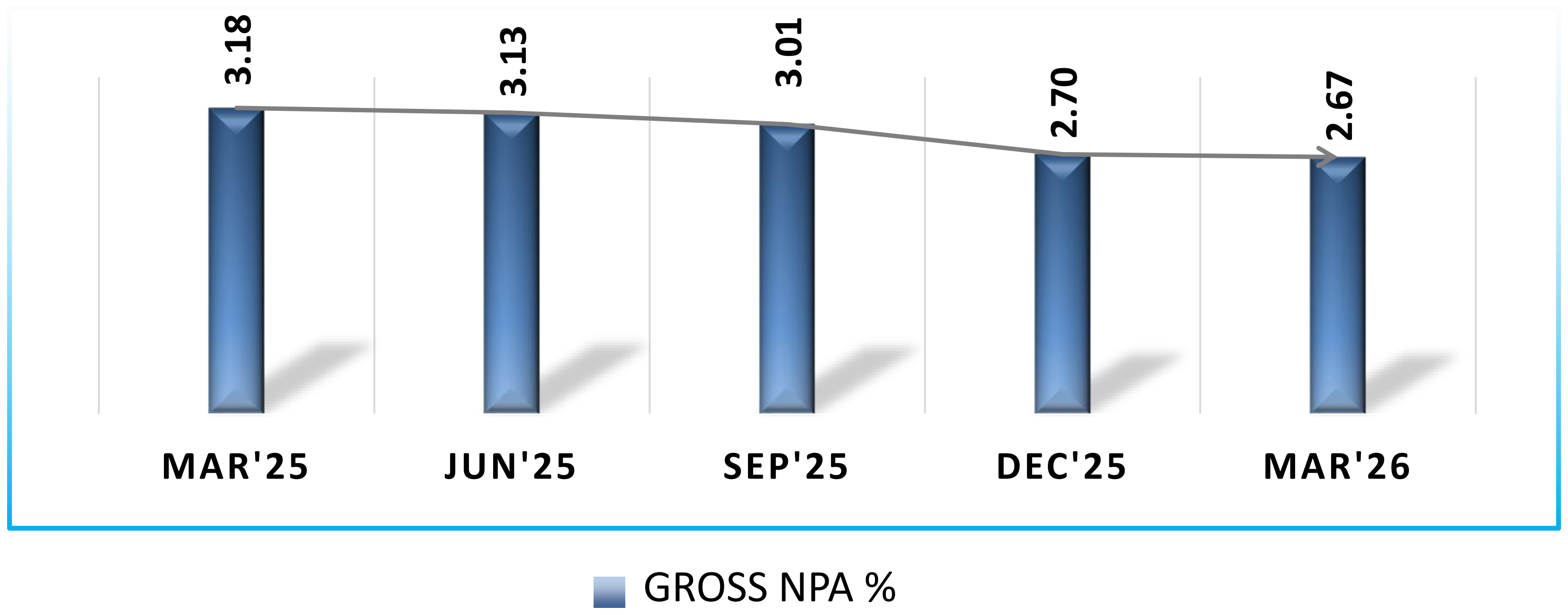
BALANCE SHEET – STAND ALONE

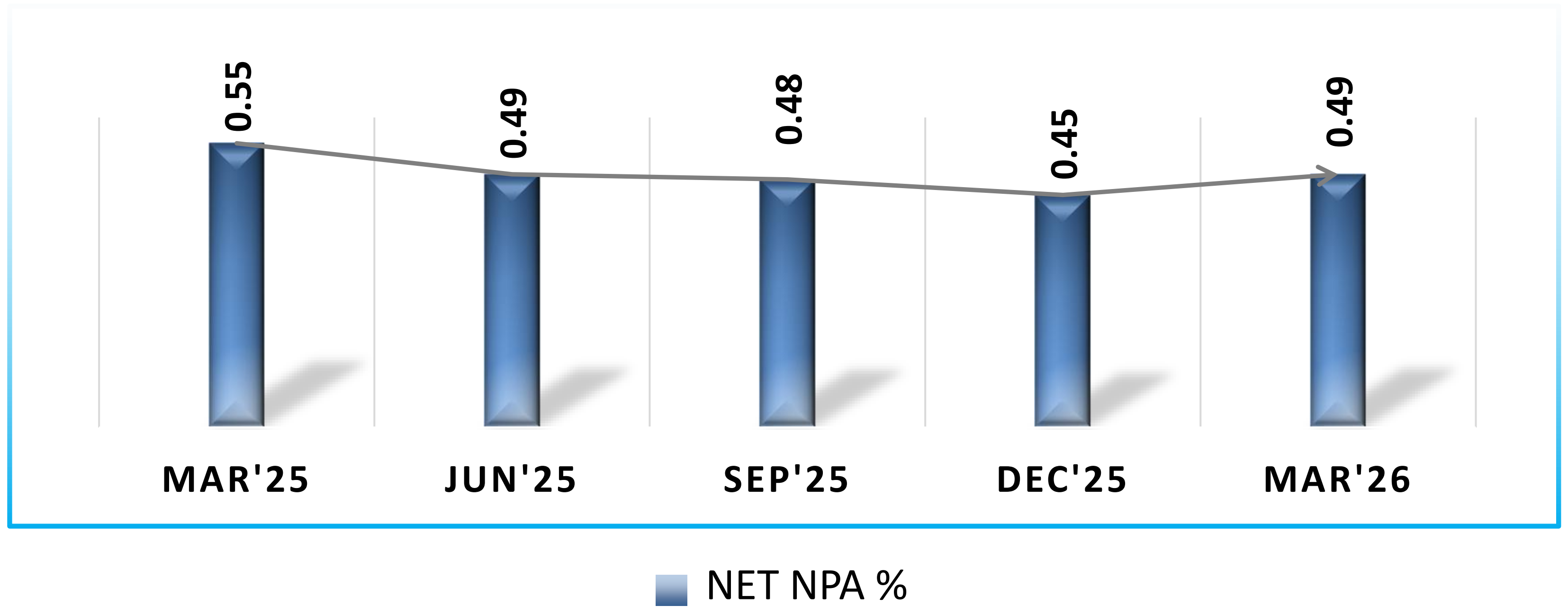
₹ in Cr

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





₹ 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

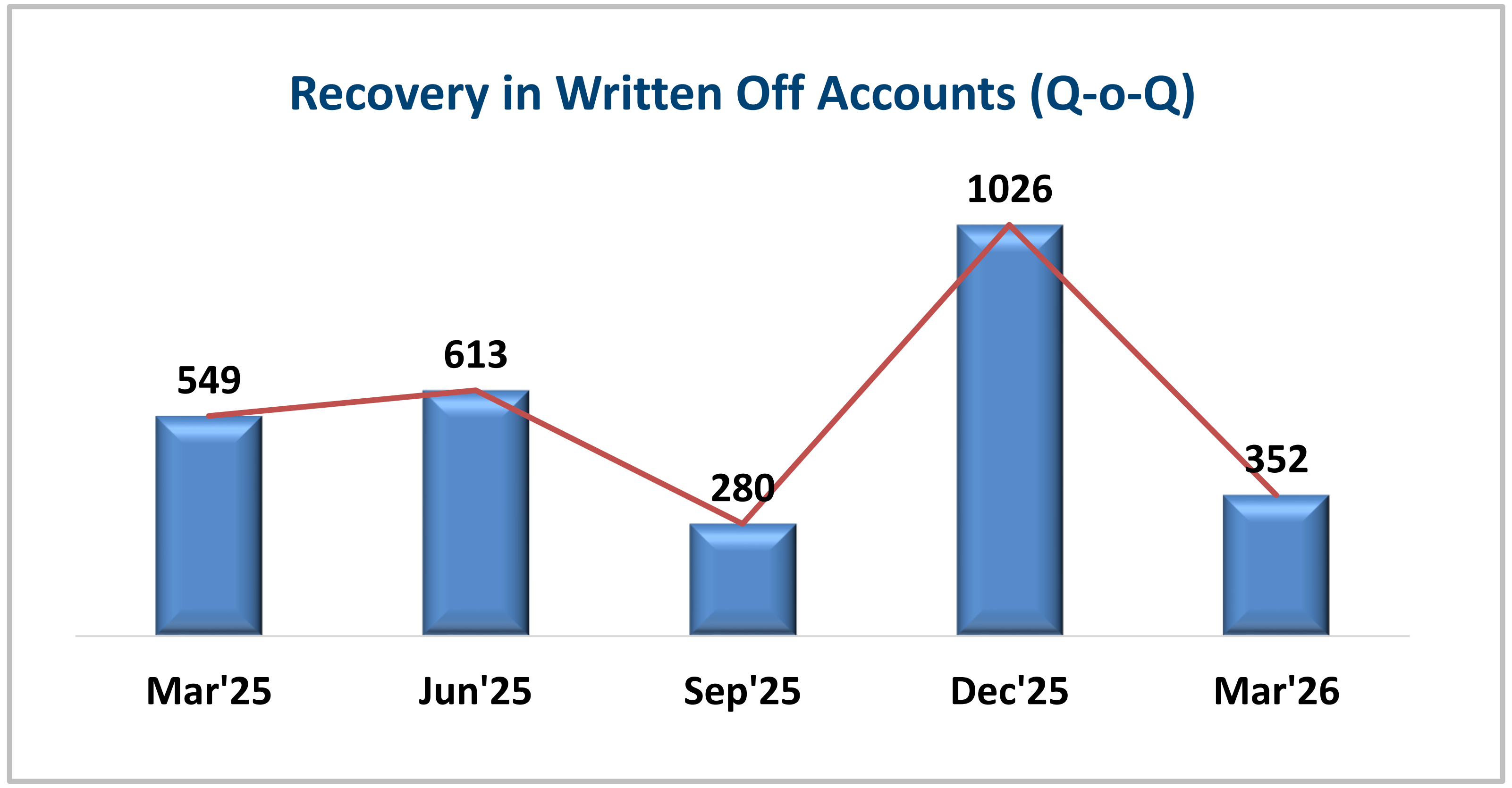
Particulars	FY 24-25	JUN'25(QTR)	SEP'25 (QTR)	DEC'25 (QTR)	MAR'26 (QTR)	FY 25-26
Opening Gross NPAs	11340	9225	8638	8827	8726	9225
Add: Slippage of PA to NPAs	2975	839	733	658	1301	2968
Increase in Balance of existing NPAs	520	150	64	52	84	299
Sub-Total	3495	989	797	710	1385	3267
Less:						
Up-gradation	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

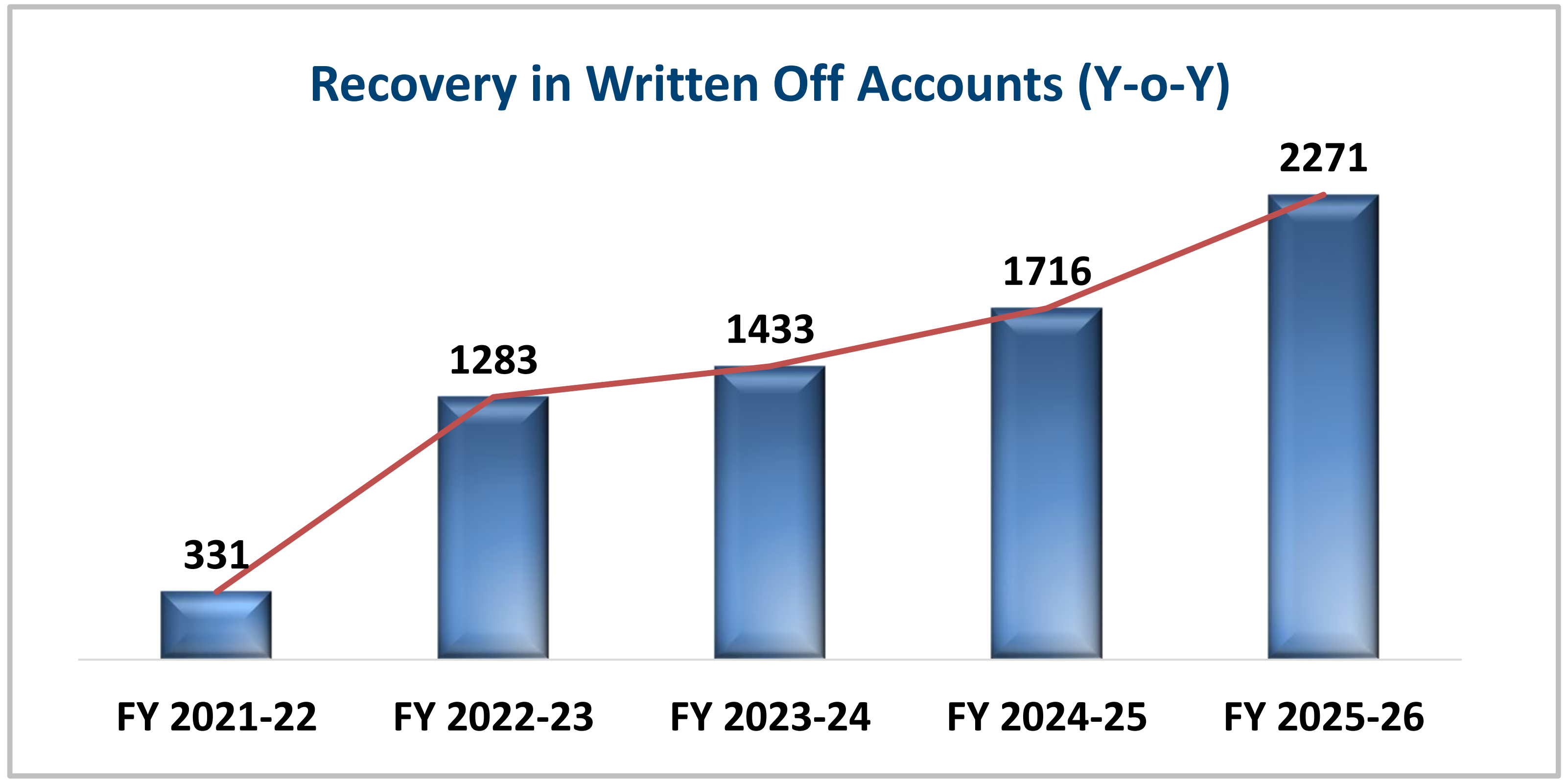
₹ in Cr

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



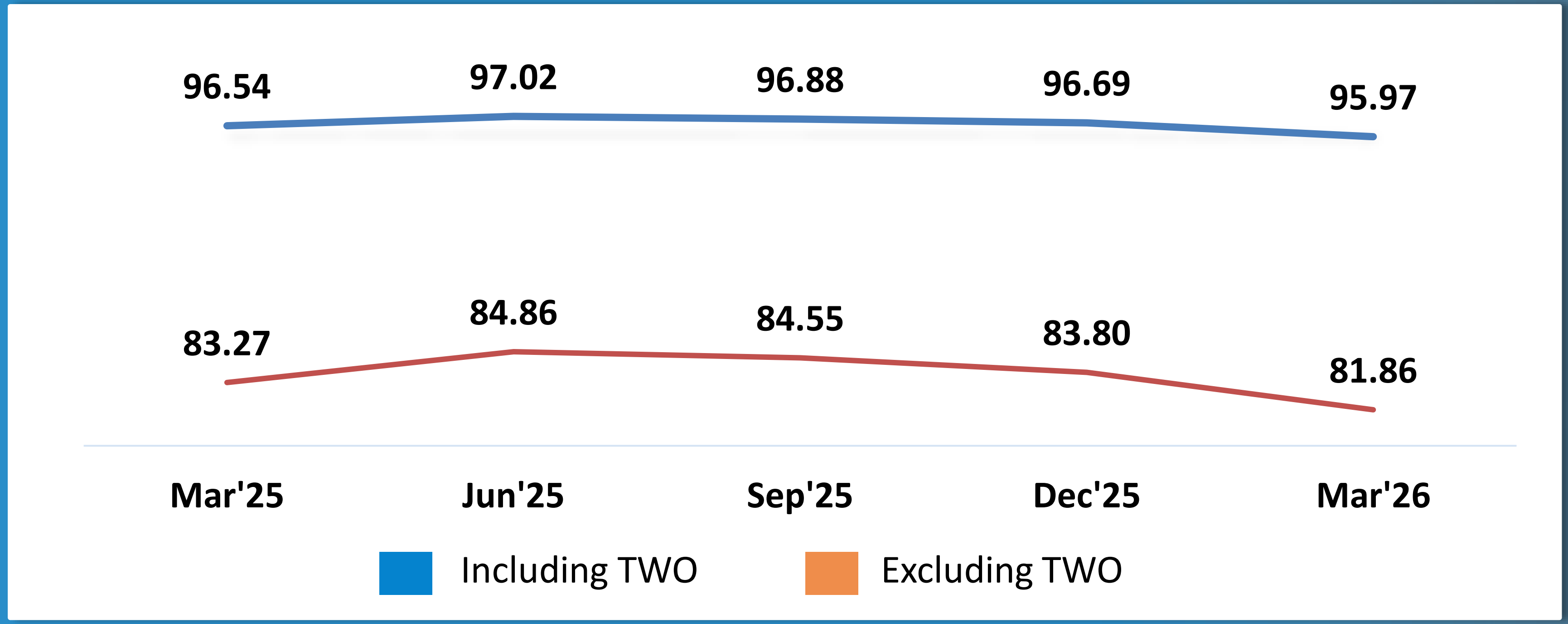
NPA Classification: Retail Sector

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

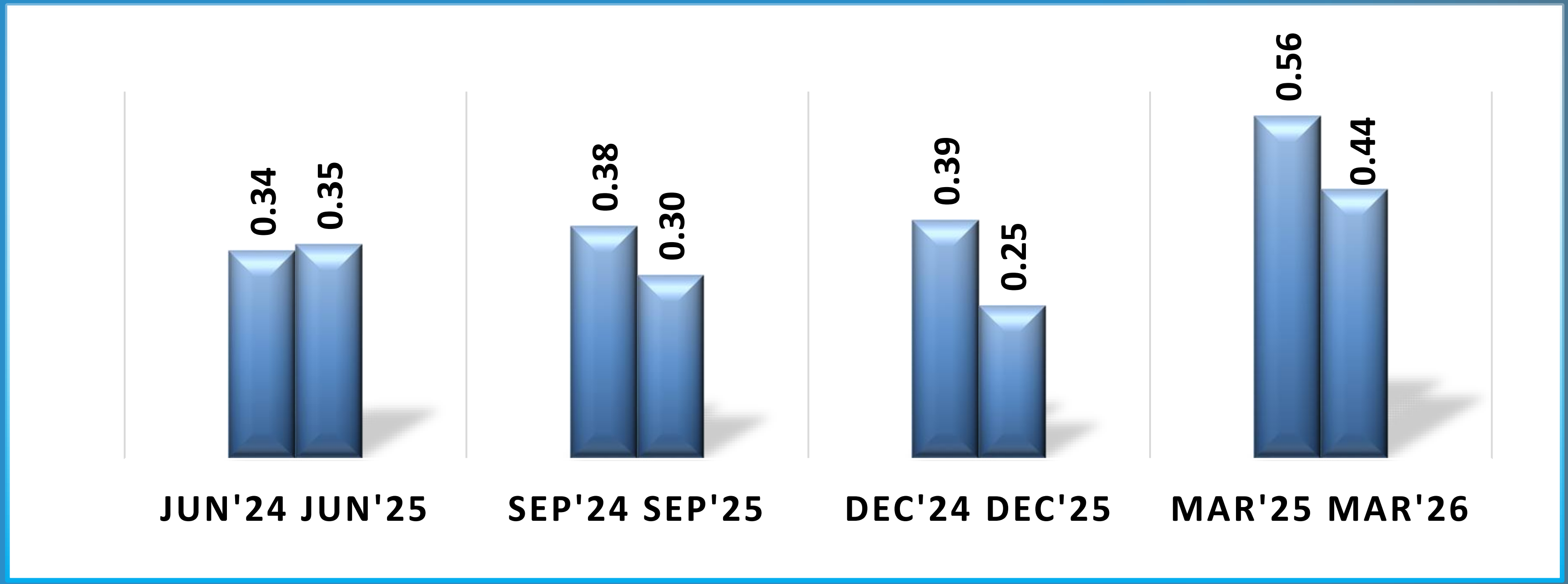


OTHER MAJOR RATIOS

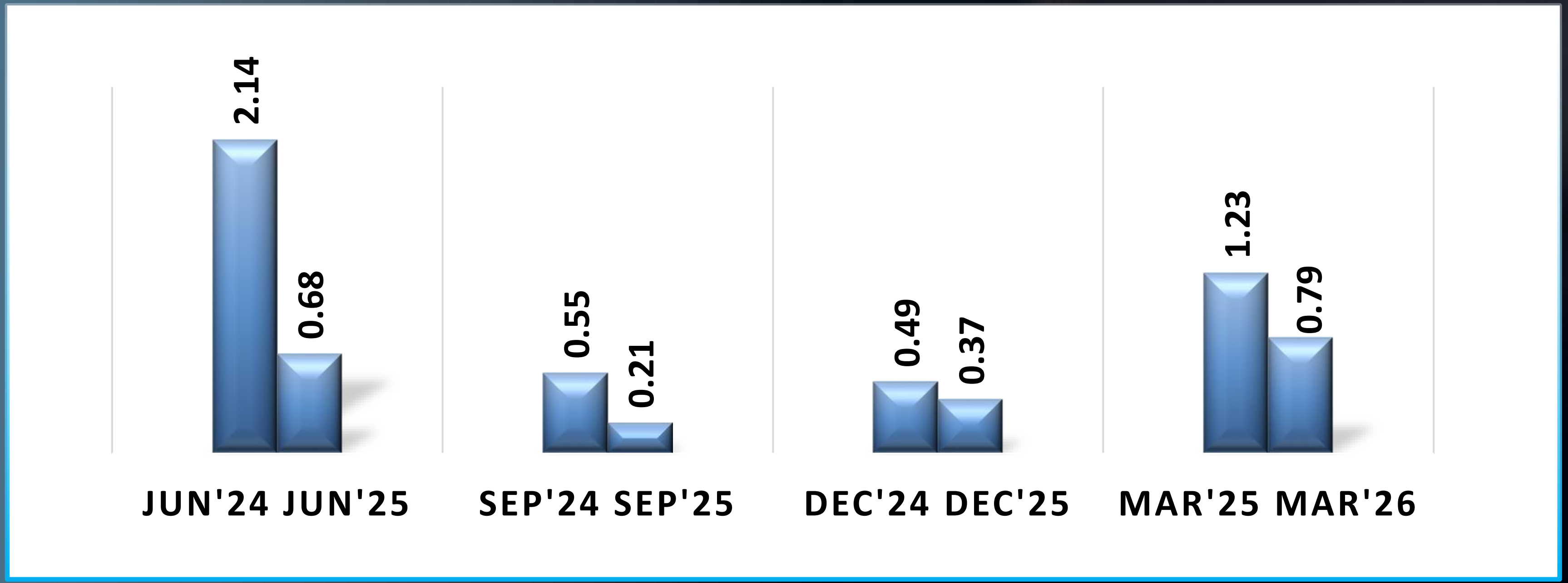
PROVISION COVERAGE RATIO



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**

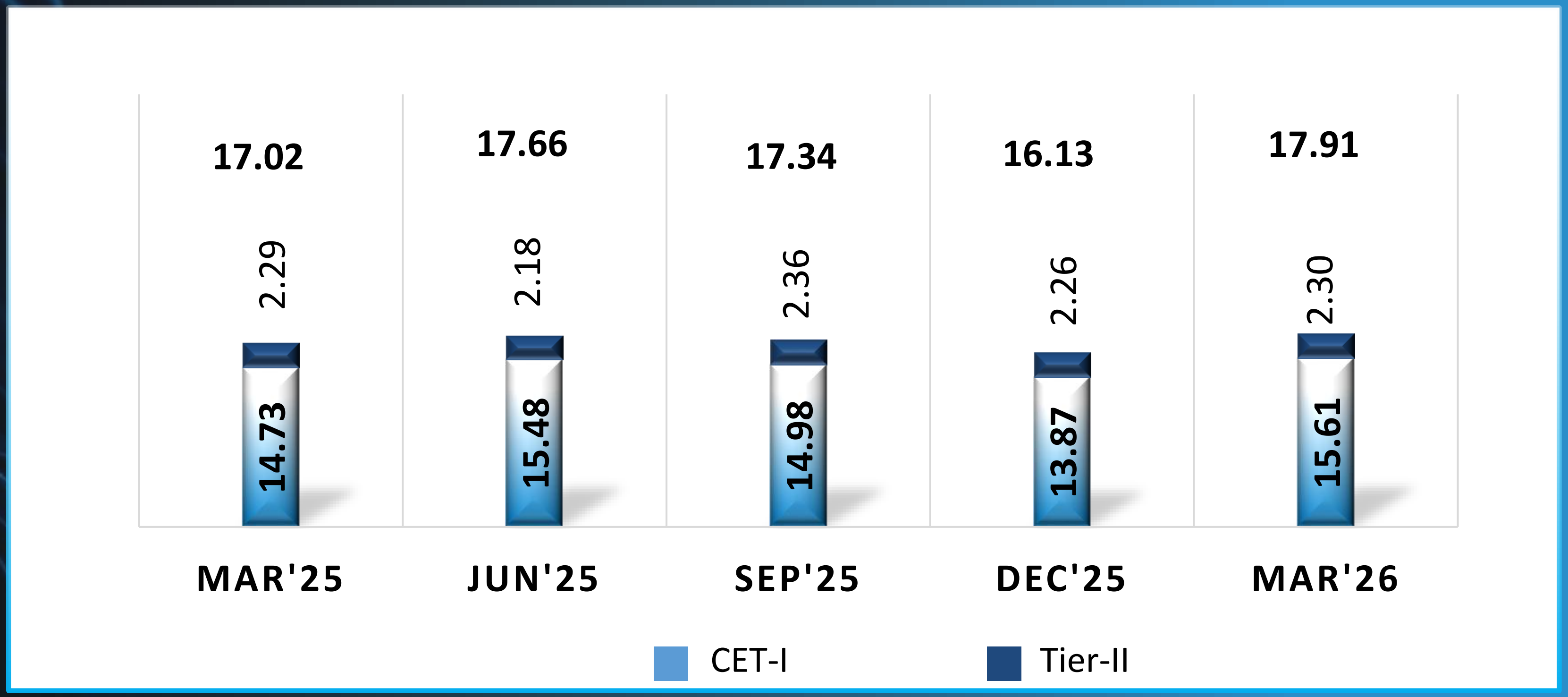
Asset Quality Dec'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	20	331	0.10
SMA 1	25	571	0.18
SMA 2	16	122	0.04
TOTAL	**61**	**1024**	**0.32**

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**

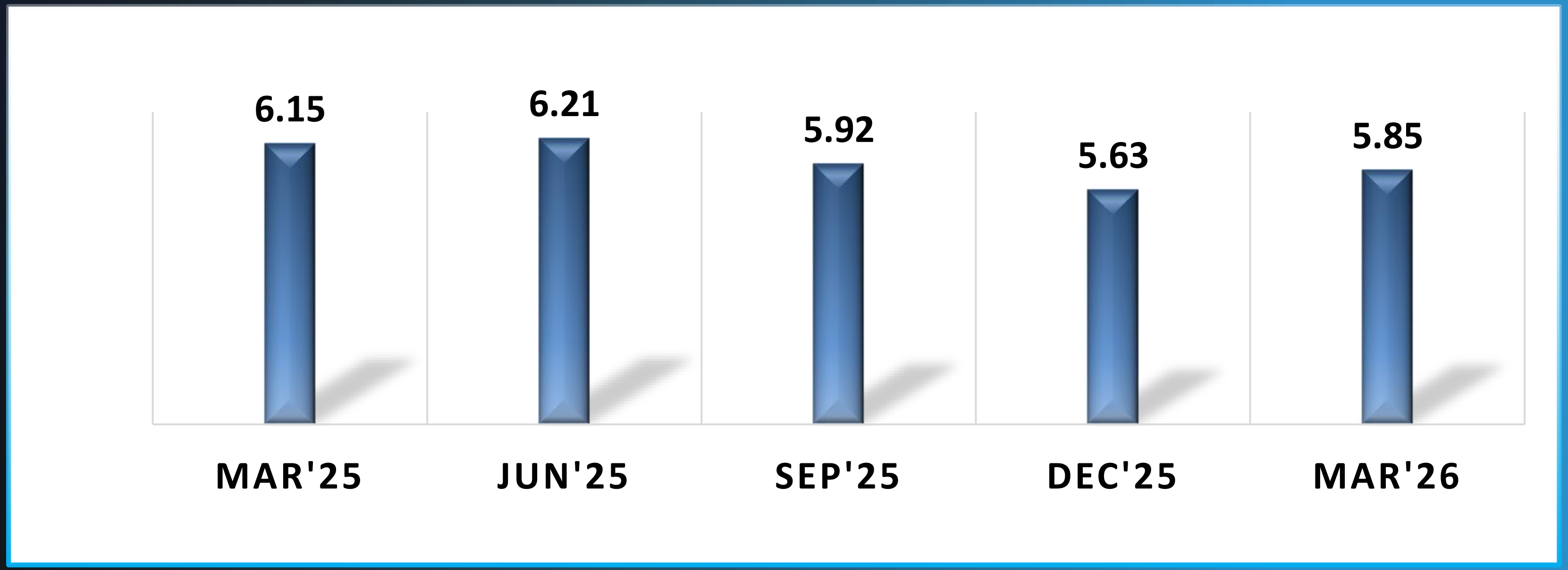
- Accounts (₹ 5 Crore and above) of ₹ 5.54 Cr are common between SMA and Restructured Accounts. (SMA0 - NIL; SMA1 - ₹ 5.54 Cr; SMA2 - NIL)

CAPITAL RATIOS

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



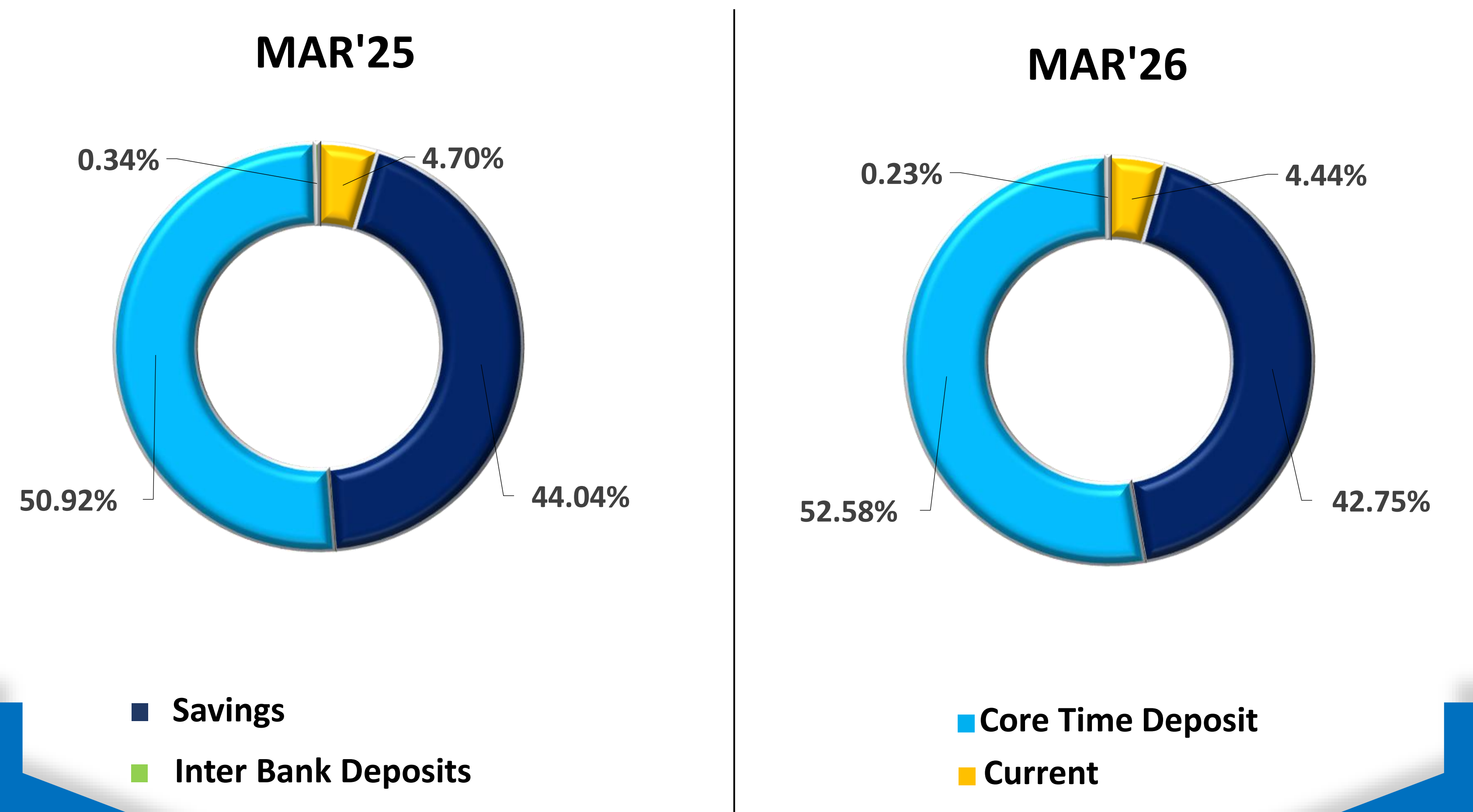
BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

₹ in Cr

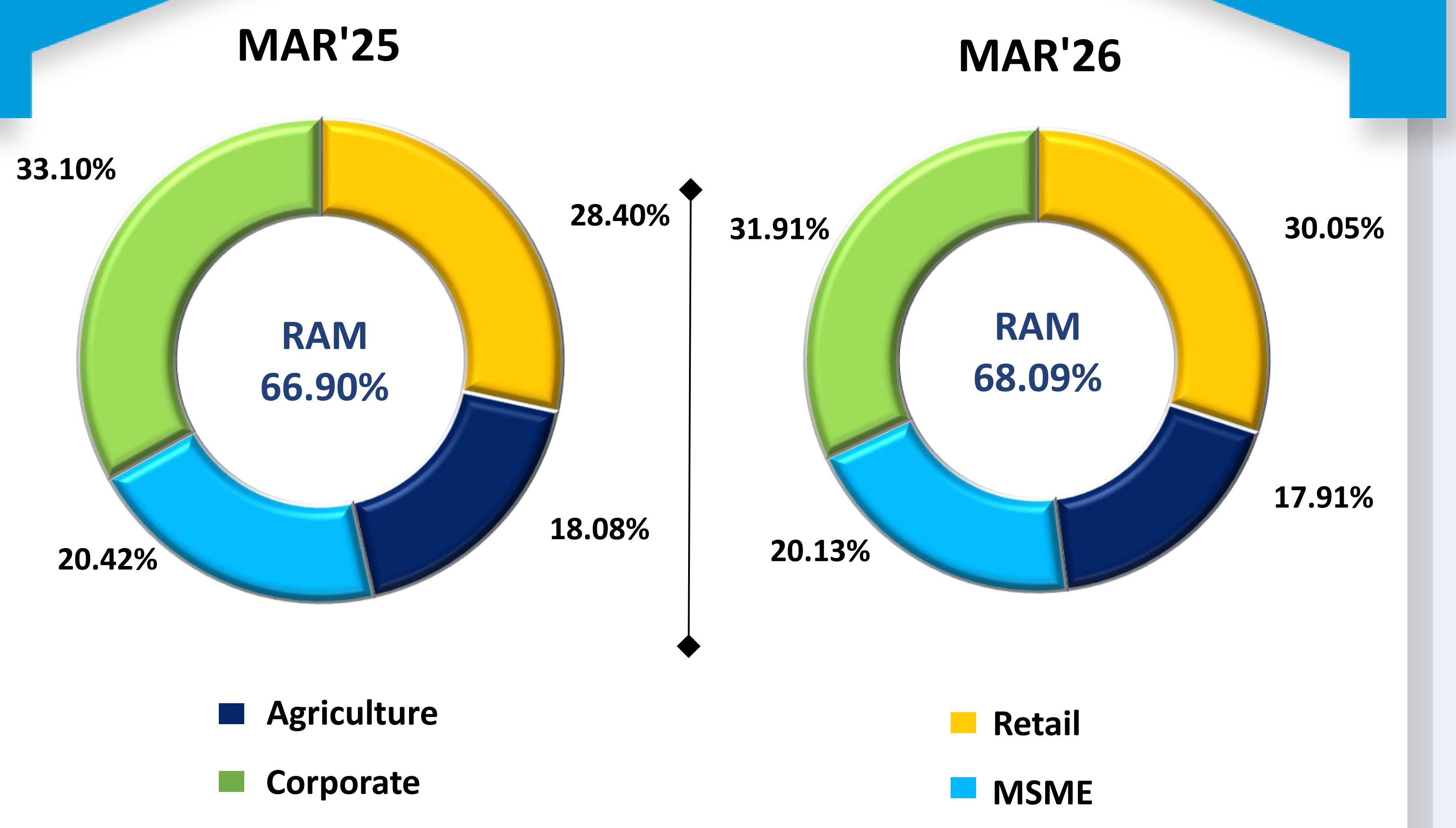
PARTICULARS	MAR'25	MAR'26	Y-o-Y Growth %
Total Business	702798	812439	15.60
Total Deposits (Including Interbank Deposits)	412697	467923	13.38
Certificate of Deposit (Included in Total Deposits)	-	4628	-
CASA Deposits	201173	220781	9.75
CASA %	48.91	47.30	(161 bps)
Total Advances	**290101**	**344516**	**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

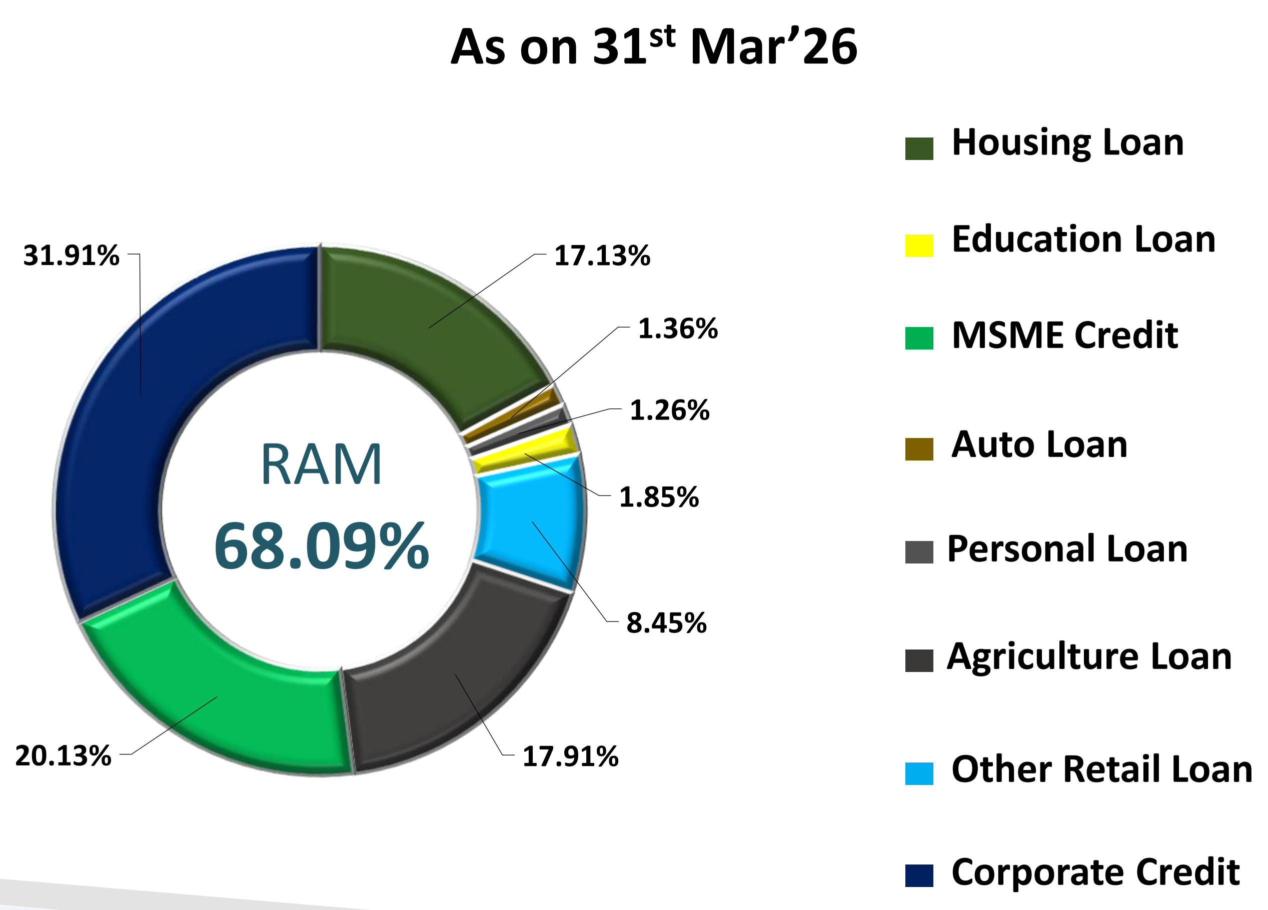
PARTICULARS	MAR'25	MAR'26	Y-o-Y Growth %
Current	19411	20757	6.93
Savings	181762	200024	10.05
Total CASA Deposits	201173	220781	9.75
CASA %	48.91	47.30	(161 bps)
Core Time Deposits (Includes Certificate of Deposit of ₹ 4628 Crore)	210128	246020	17.08
Total Deposits	**411301**	**466801**	**13.49**
Inter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



₹ 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

As on 31st Mar'2026

₹ in Crore

% of Total Retail Advance

Y-o-Y Growth

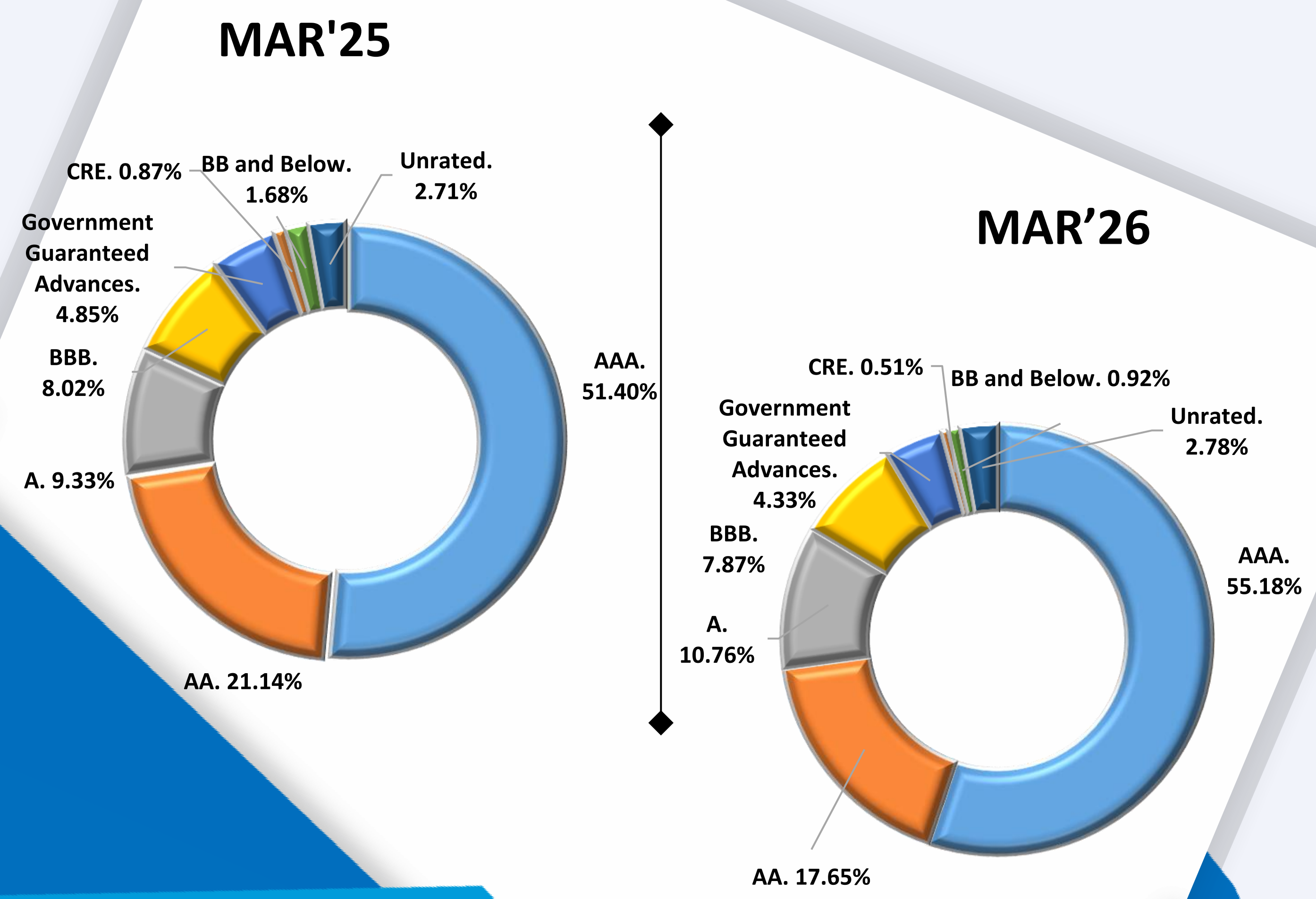
Segment	% of Total Retail Advance	Y-o-Y Growth
HOME LOAN ₹ 59012	57.00%	13.13%
EDUCATION LOAN ₹ 6374	6.16%	17.86%
AUTO LOAN ₹ 4676	4.52%	16.96%
PERSONAL LOAN ₹ 4335	4.19%	(4.58%)
OTHER LOAN ₹ 29136	28.13%	79.08%

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

SURPASSED THE MANDATED NORMS IN RESPECT OF

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%

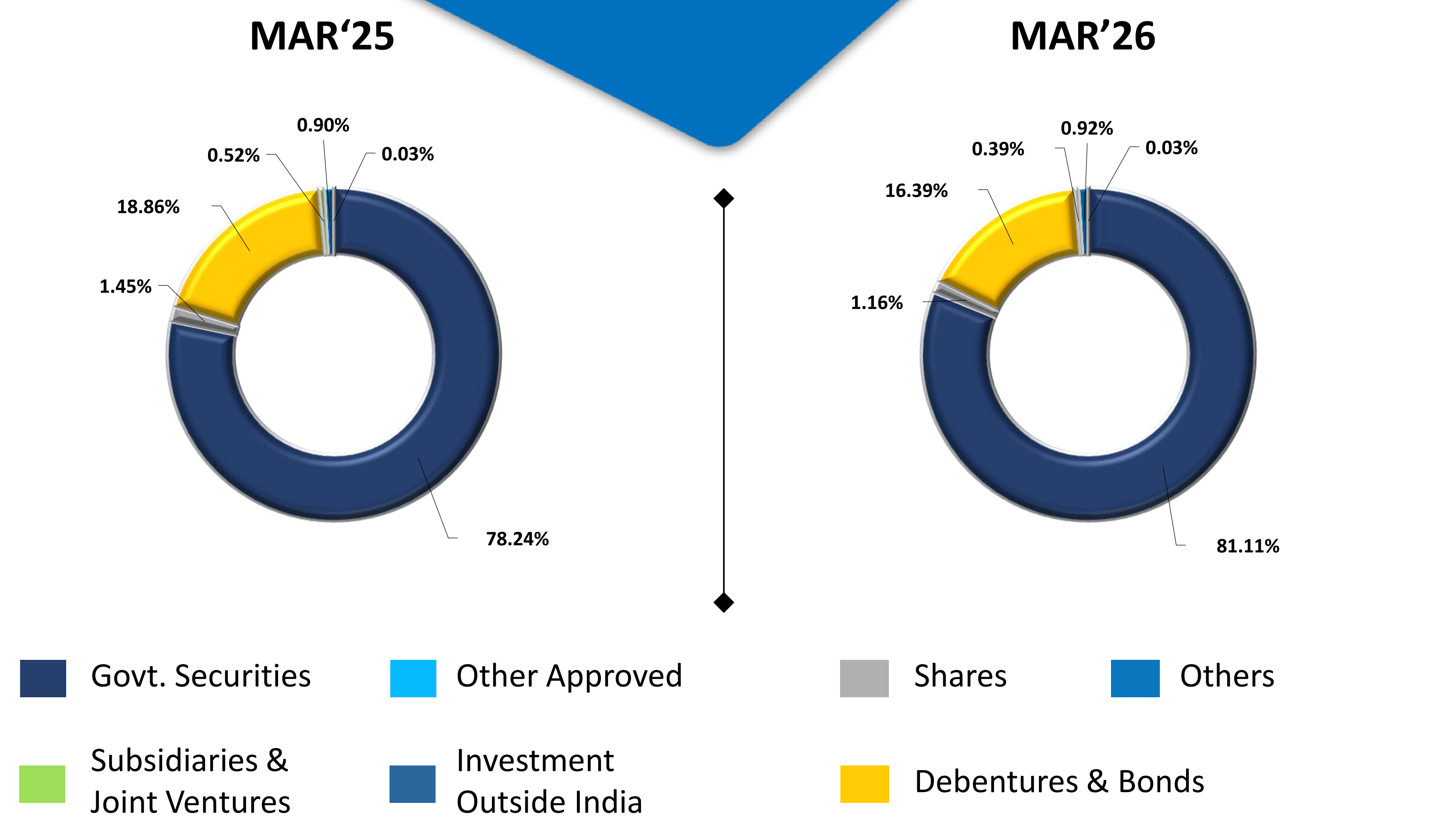
ADVANCES TO SMALL AND MARGINAL FARMERS
@ 10.54% of ANBC against norm of 10.00%

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

PSLC Sold ₹ 6800 Crore

INVESTMENTS

INVESTMENT PORTFOLIO



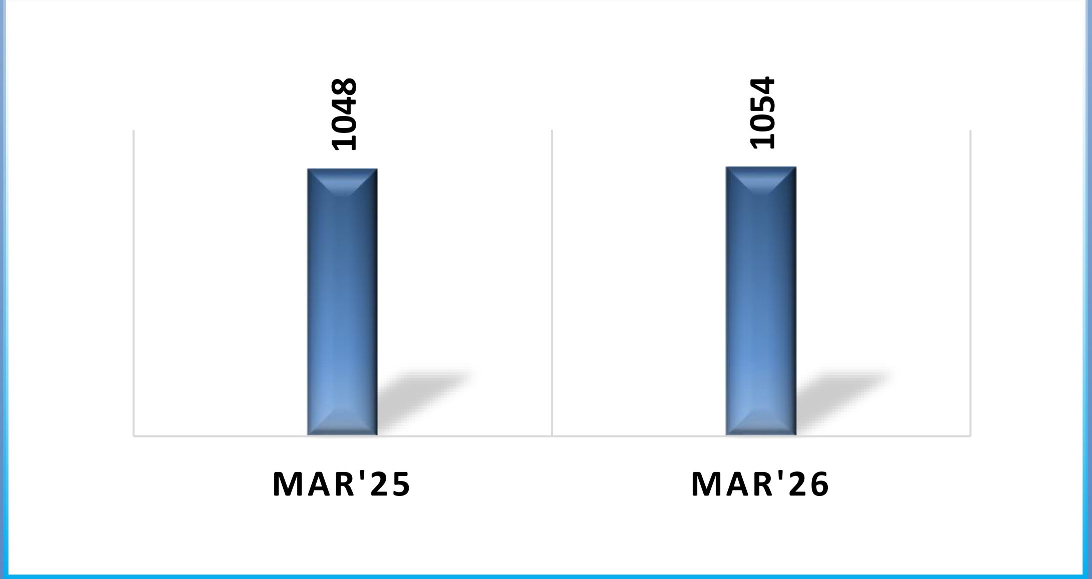
₹ in Cr

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**

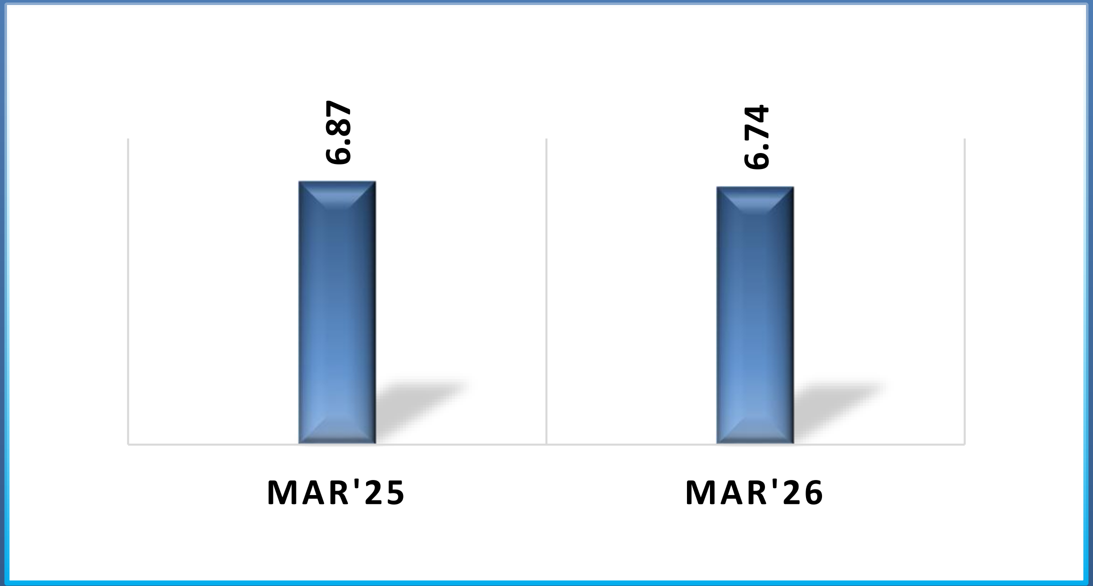
TREASURY PERFORMANCE

INTEREST ON INVESTMENT

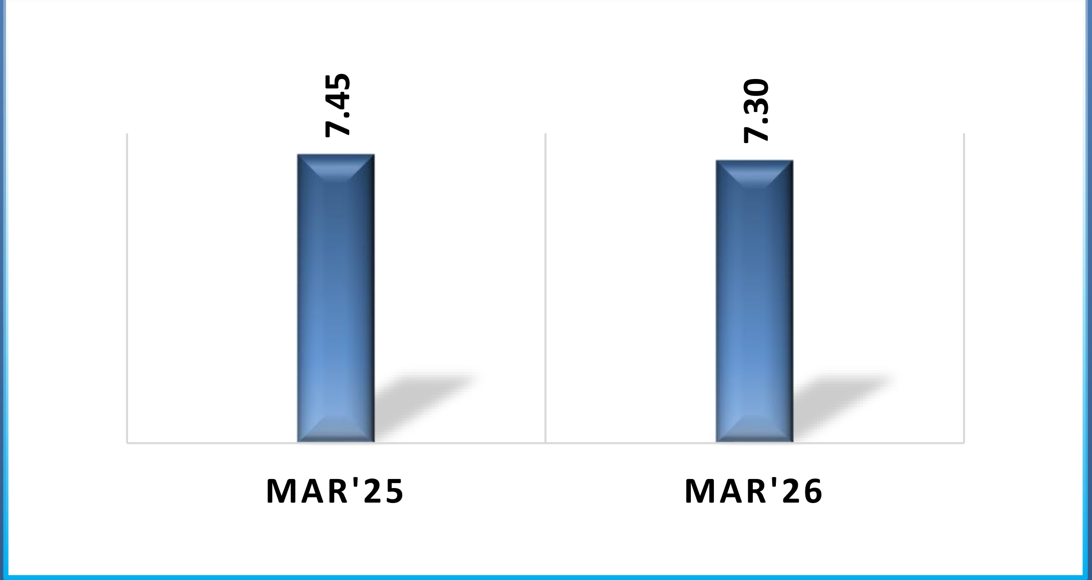
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT
(Including Trading Profit) %



₹ in Cr

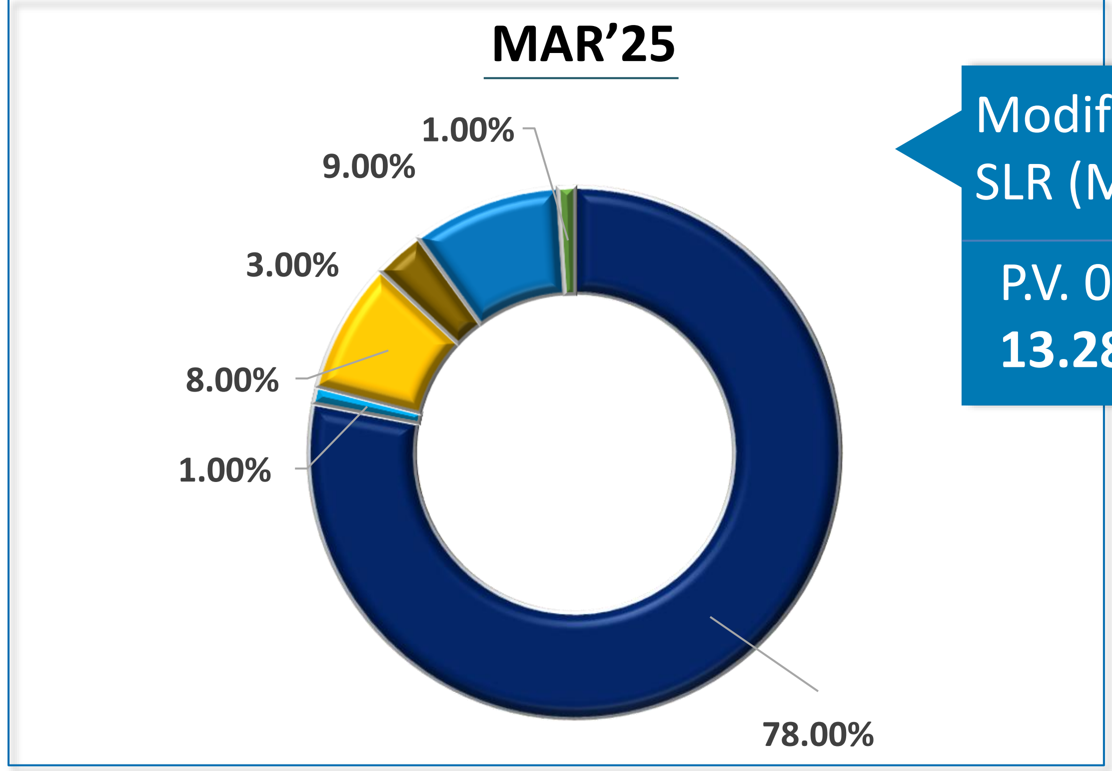
Particulars	Mar'25 (FY)	Mar'26 (FY)
Aggregate Investment	143032	158832
Interest on Investment	10092	10210
Yield on Investment %	6.87	6.74
Profit on Sale of Investments	1048	1054
Profit on Exchange Transaction	225	183
Dividend Income	9	18
Profit/Loss on Revaluation of Investment	145	(93)
Yield on Investment (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

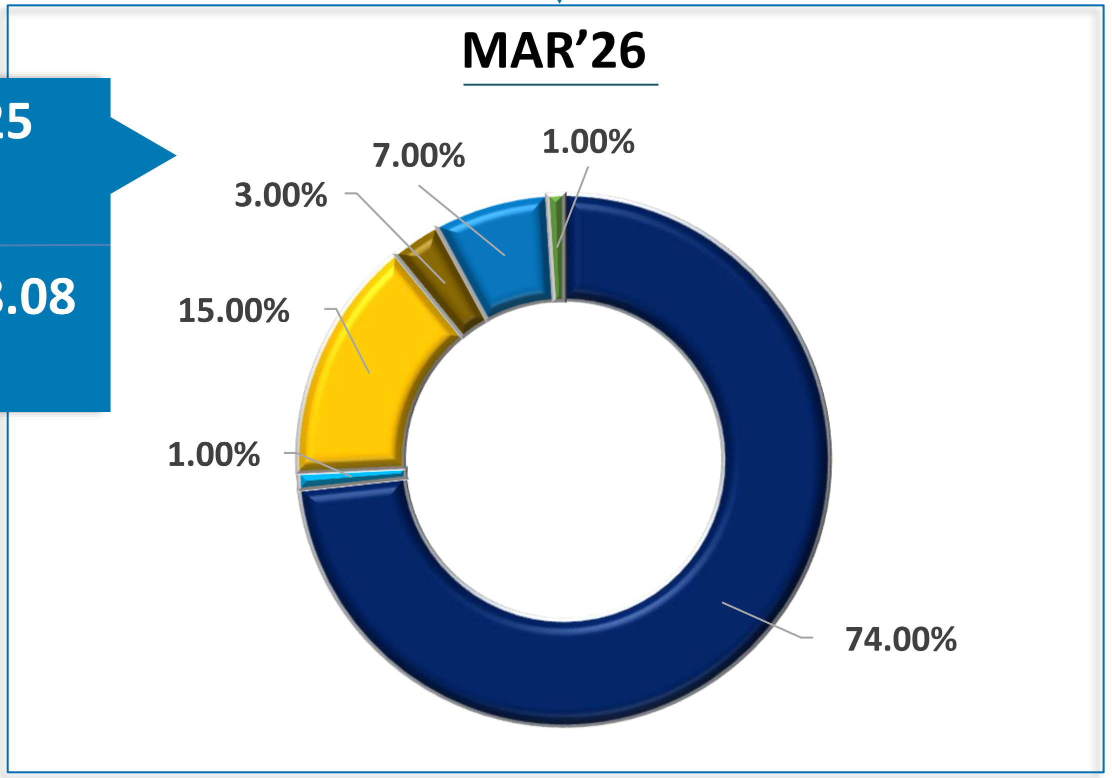


Modified Duration:**3.46**
SLR (MD) : **3.52**

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

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

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

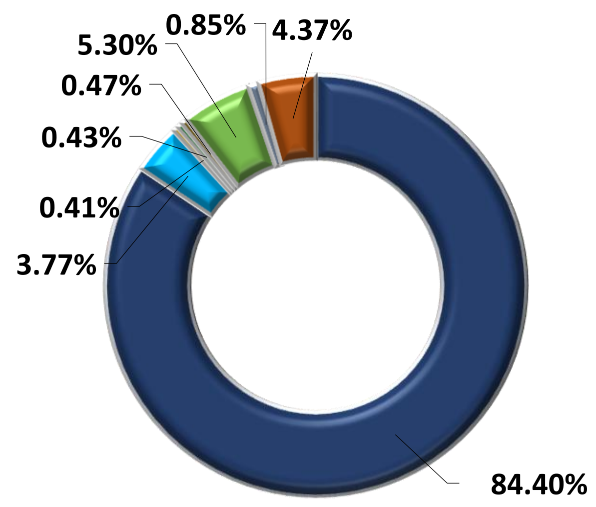


- G-sec & T-bill
- CP
- SDL
- Corporate Bond
- PSU
- Others

DIGITAL JOURNEY

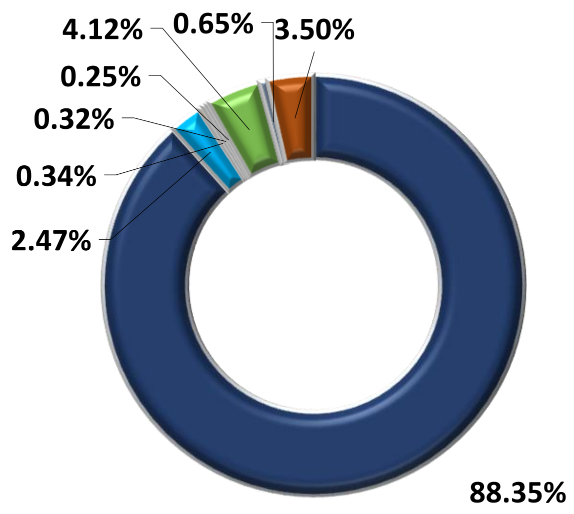
DIGITAL TRANSACTIONS & CUSTOMER TOUCH /2)

Apr’24 to Mar’25



Share of Digital Txns through ADC 86.15%

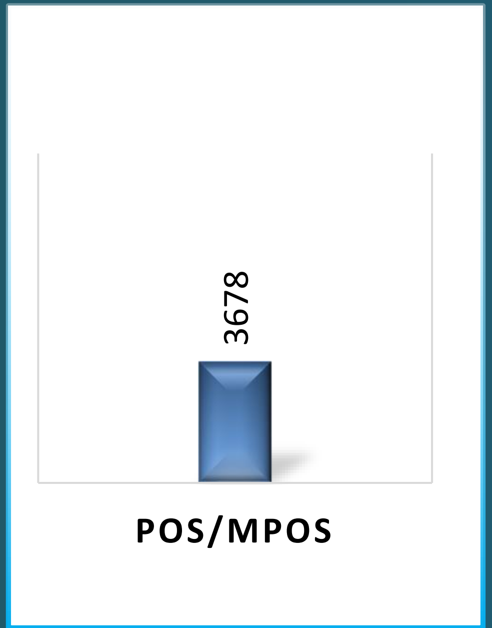
Apr’25 to Mar’26

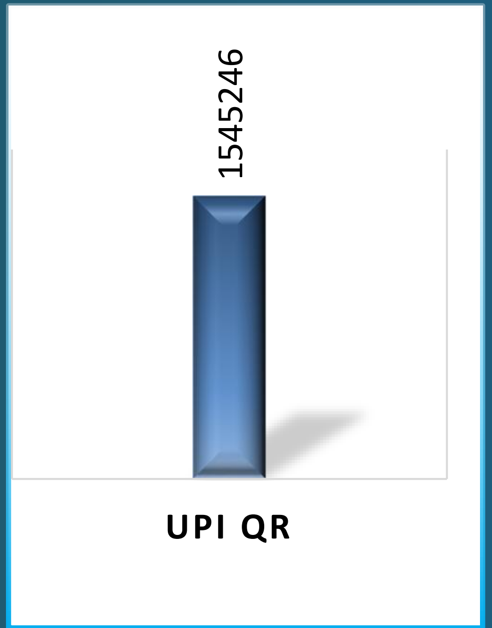


Share of Digital Txns through ADC 90.54%

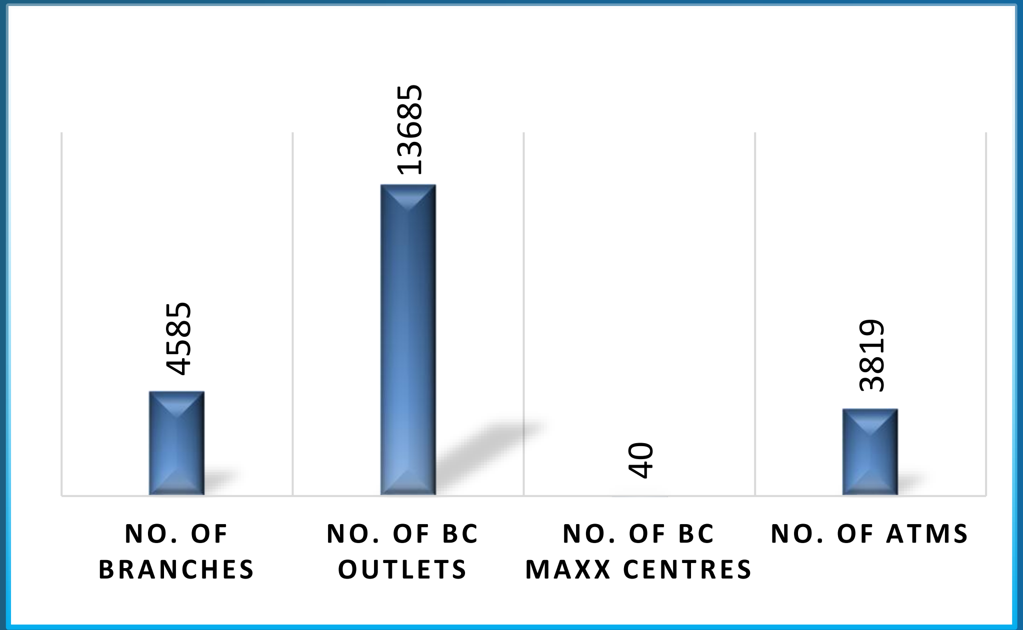
- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit Card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

PAYMENT ACCEPTANCE TOUCH POINTS

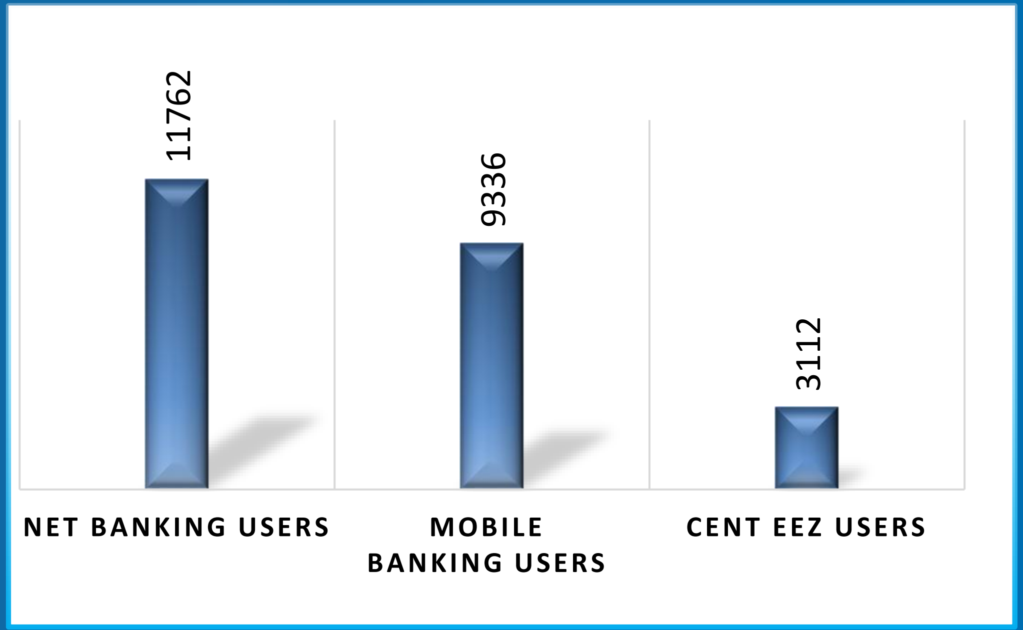




OTHER TOUCH POINTS

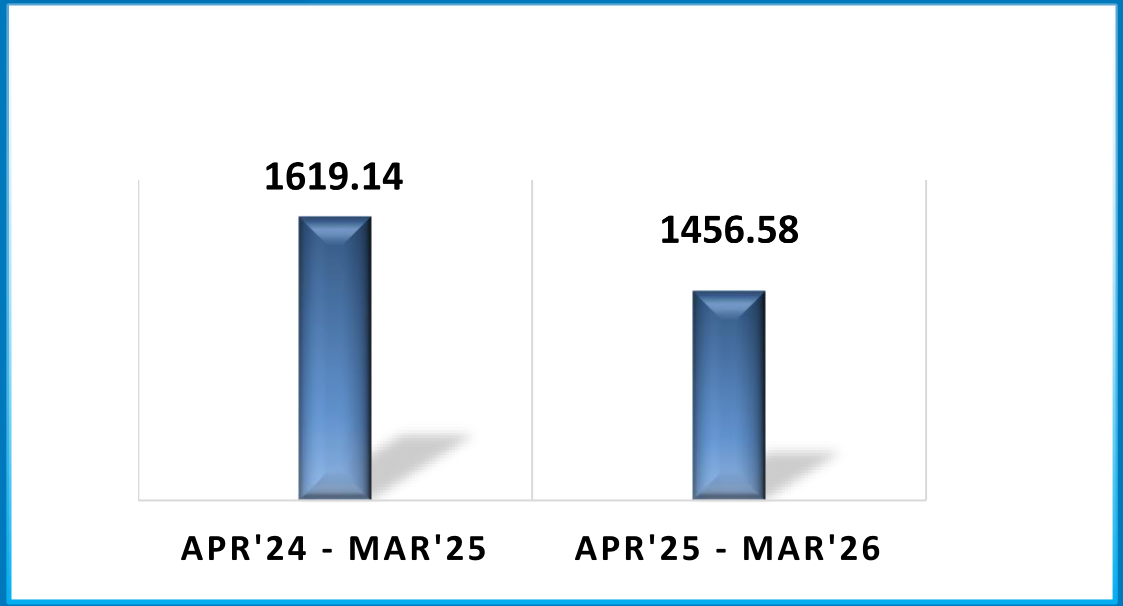


DIGITAL TOUCH POINTS (IN’000)

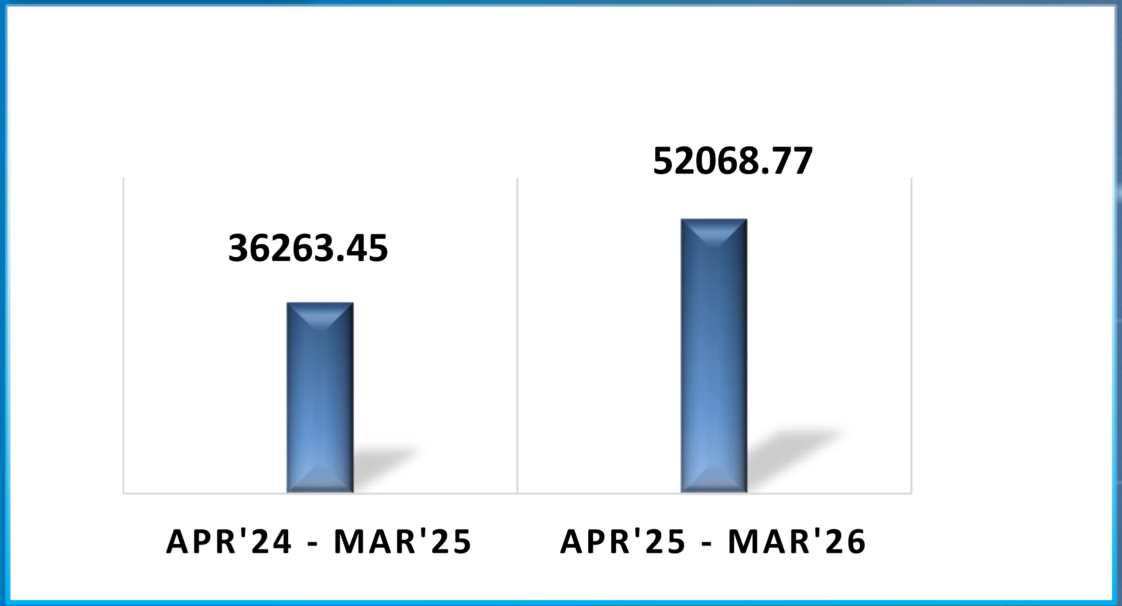


DIGITAL TRANSACTIONS & CUSTOMER TOUCH

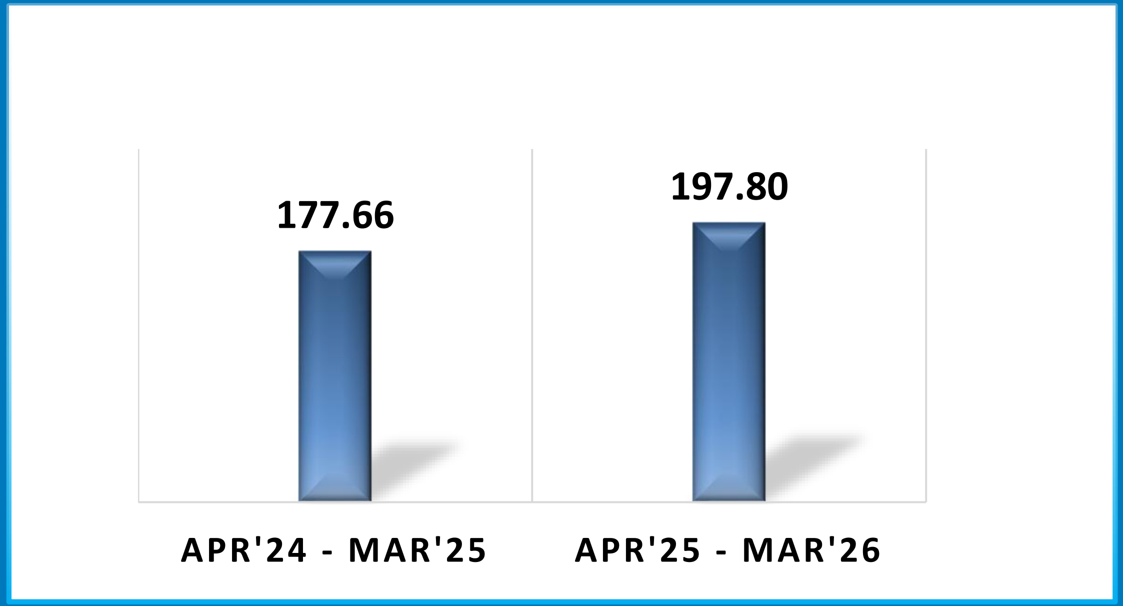
IMPS TRANSACTIONS



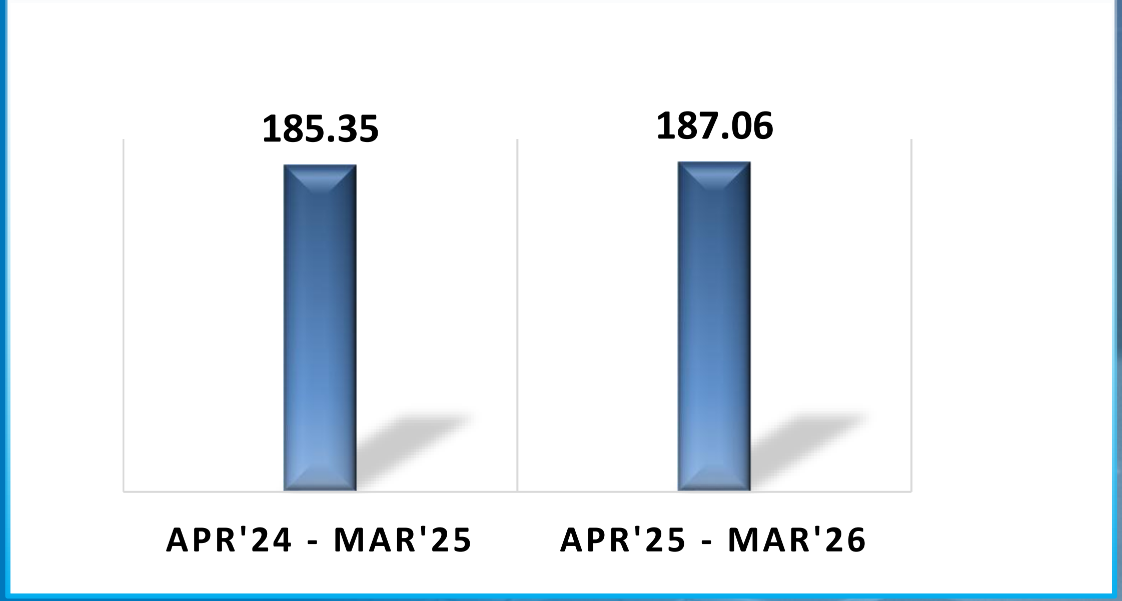
UPI (Remitter + Beneficiary)



MOBILE BANKING

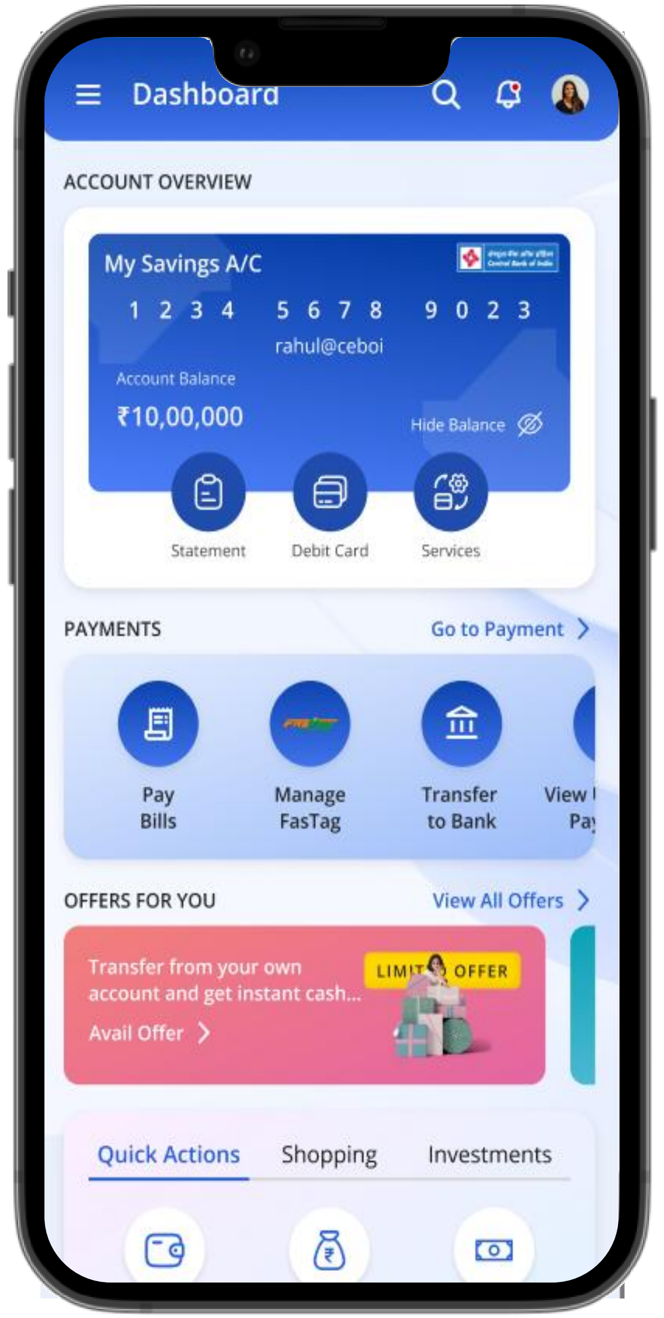


INTERNET BANKING



TRANSACTIONS (Count in Lakhs)

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.

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.

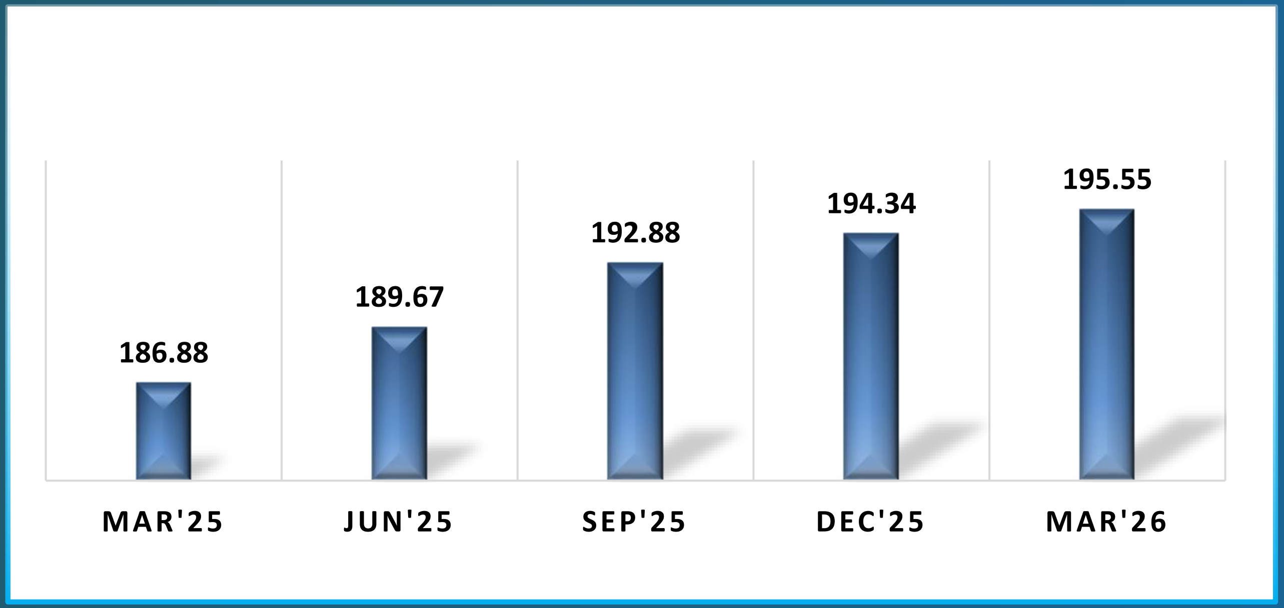
Key Features:

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.

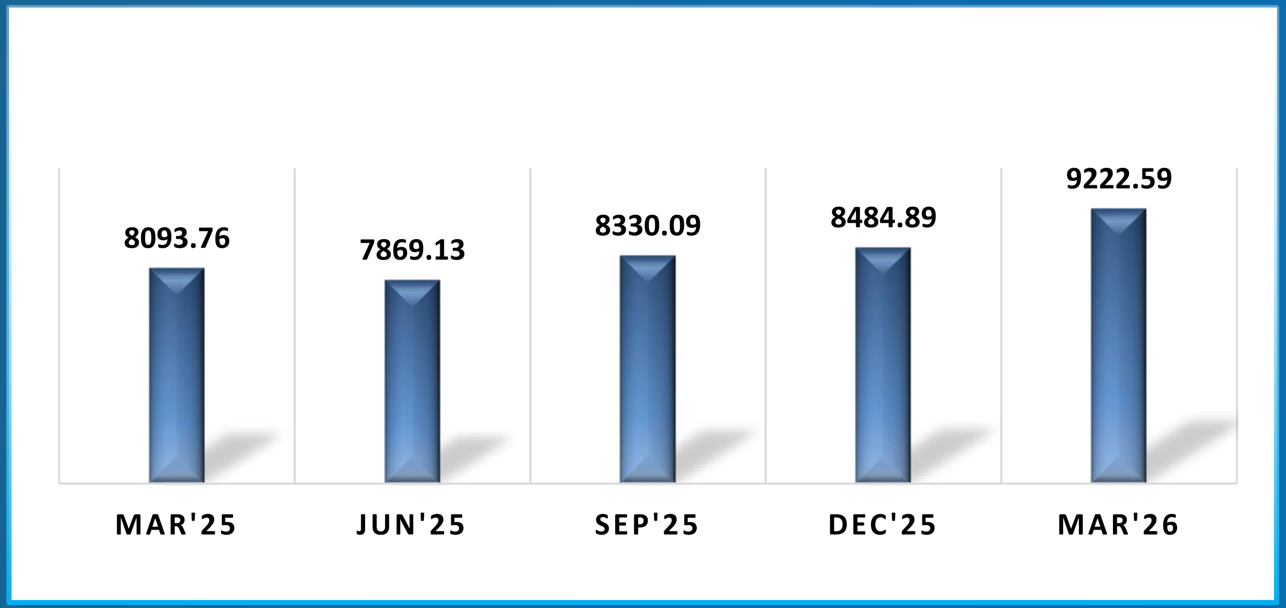
SOCIAL SECURITY SCHEME

PMJDY

No. of Accounts (in Lakhs)

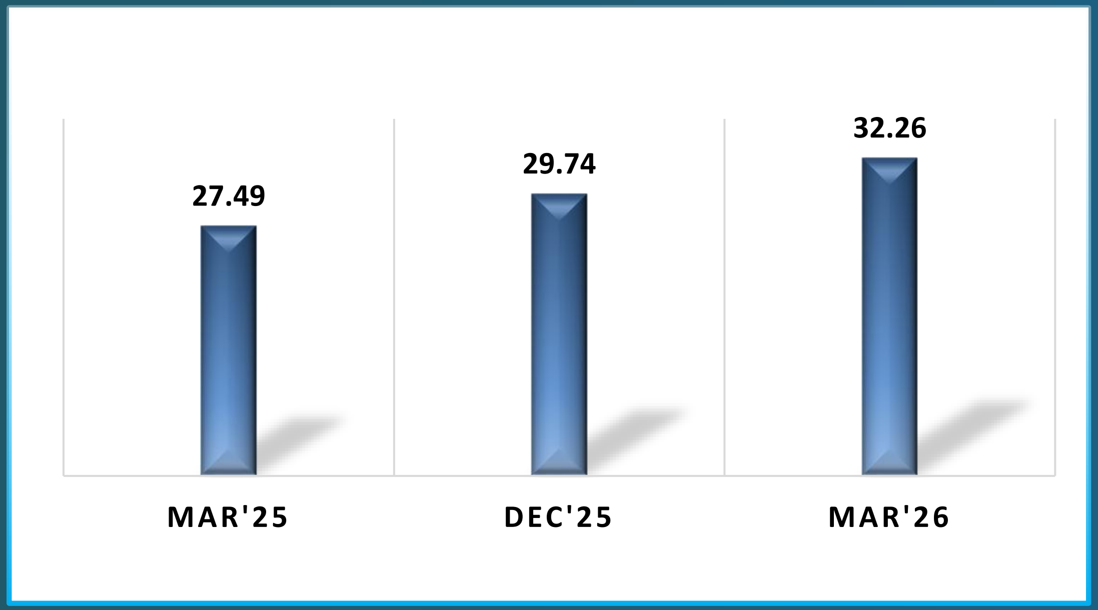


Balance Outstanding (₹ in Cr)



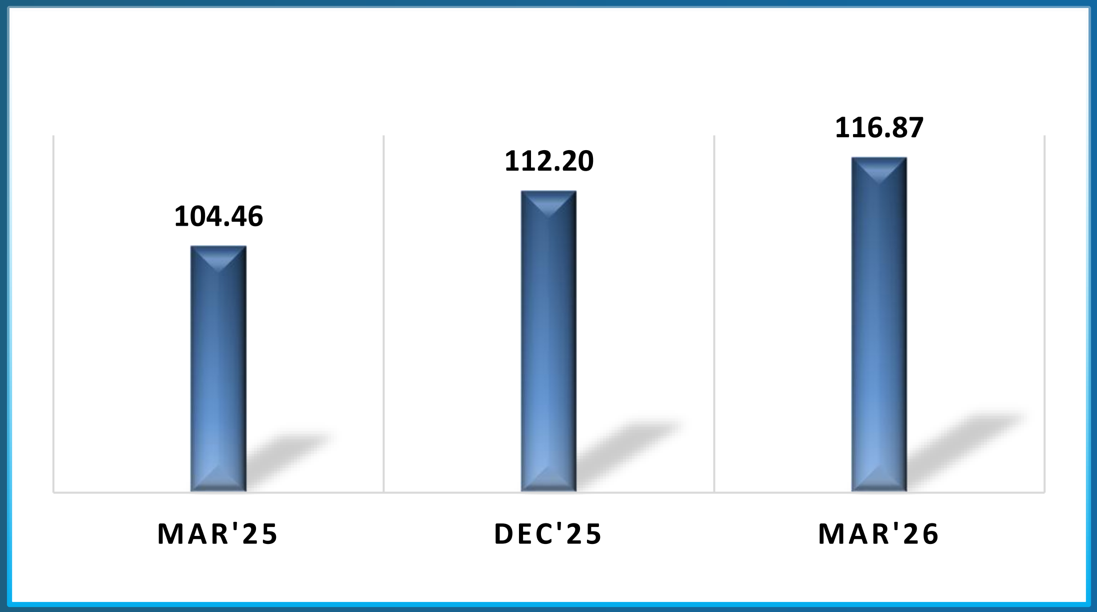
Pradhan Mantri Jeevan Jyoti Bima Yojana

PMJJBY



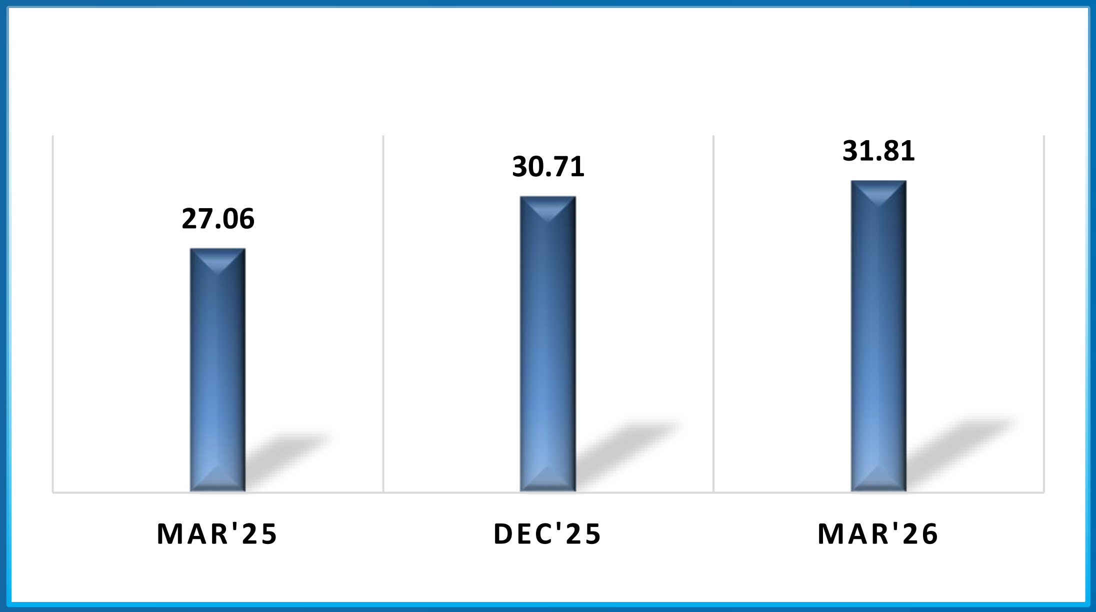
प्रधानमंत्री सुरक्षा बीमा योजना (PMSBY)

PMSBY



Atal Pension Yojana

APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP

Subsidiaries

₹ in Cr

Company	Shareholding	Particulars	Mar'25 (F.Y.)	Mar'26 (F.Y.)
Cent Bank Home Finance Ltd. **(Unaudited)** • Engaged into Housing Finance Activity • Presence in 12 States through 37 Branches • Advances & Investment Portfolio of ₹ 1846.61 Cr	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

Company	Shareholding	Particulars	Mar'25 (F.Y.)	Mar'26 (F.Y.)
Centbank Financial Services Ltd. **(Audited)** • Engaged mainly into Trusteeship Services	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.

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**

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.

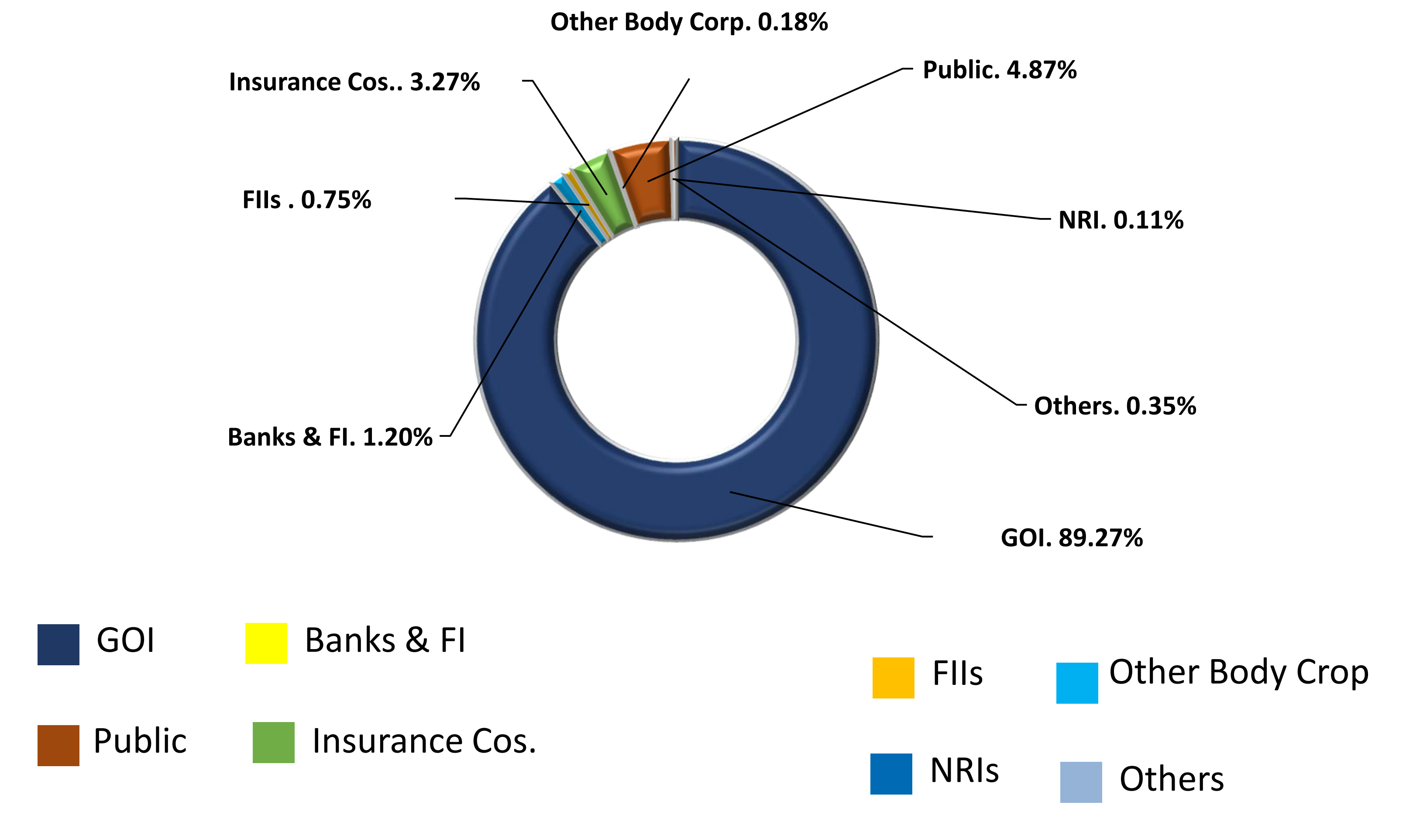
SHAREHOLDING & RATINGS

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

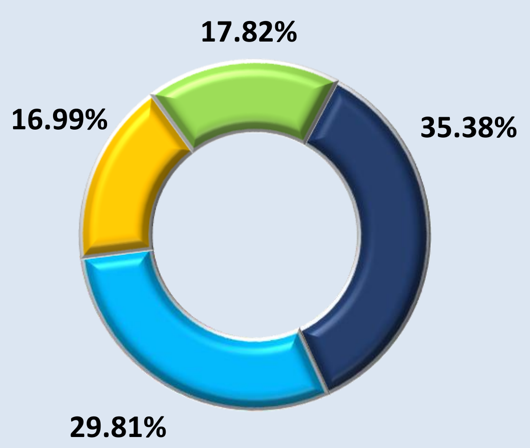
Agency	Long Term Rating	Tier1 Bonds	Tier2 Bonds	Certificate of Deposits
CRISIL	AA (Stable)	AA- (Stable)	AA (Stable)	A1+
India Rating	AA (Stable)	-	AA (Stable)	-
ICRA	-	AA- (Stable)	AA (Stable)	-
CARE	-	-	-	A1+

As on 31st Mar'2026

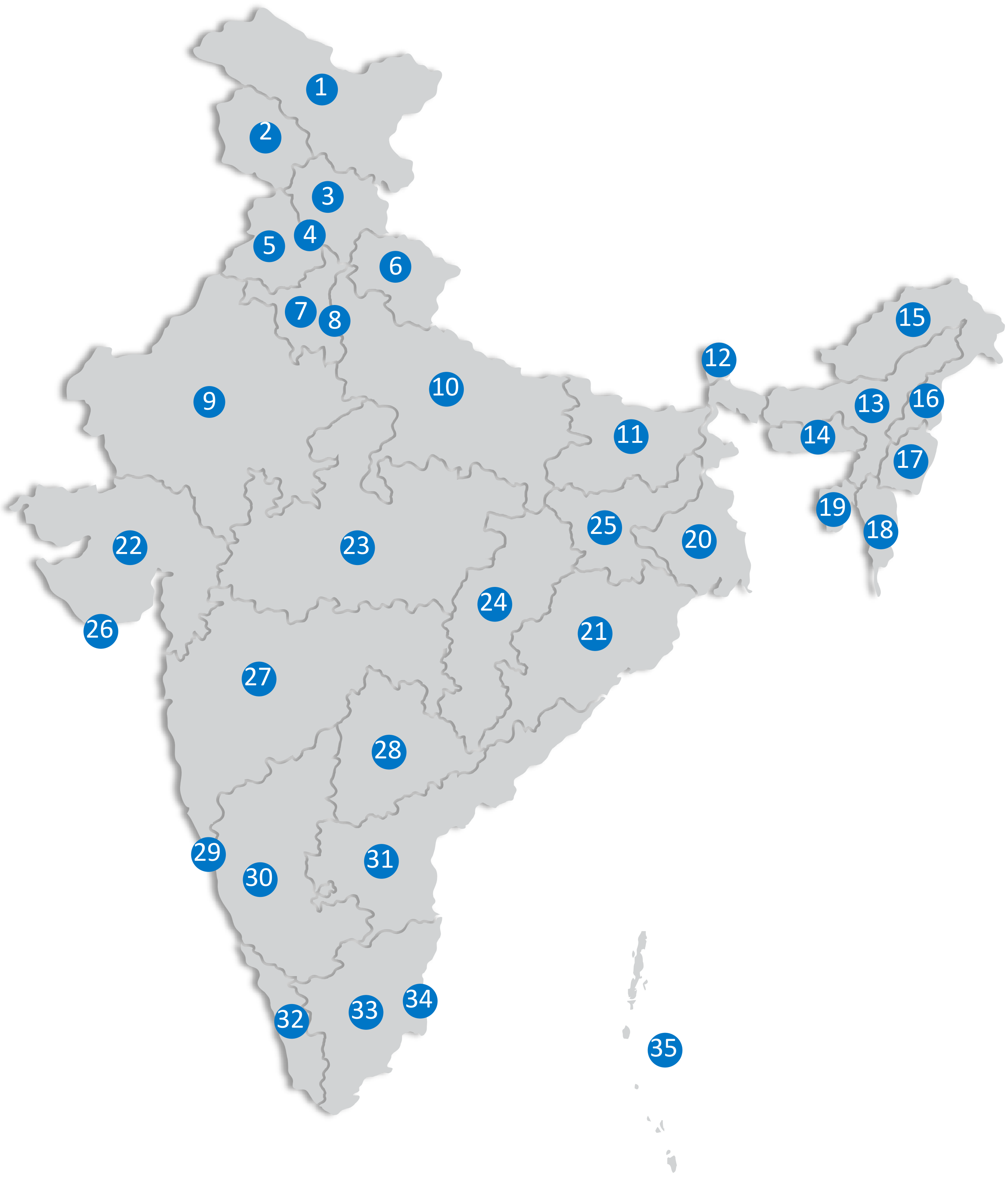


PAN INDIA NETWORK OF BRANCHES

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

Central Bank of India

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

Central Bank of India — "CENTRAL" TO YOU SINCE 1911

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

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

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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Because every woman deserves her own safe haven
• Special interest benefits for women borrowers
• Easy & flexible repayment plans
• Fast approvals with minimal hassle
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» Attractive rate of interest
» Flexible repayment tenure up to 7 years
» High loan amount eligibility with simple criteria
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CENT HOTEL LOAN
Fuel Your Hospitality Growth
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• Smooth processing and dedicated banking assistance
Because quality healthcare deserves dependable financial backing
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Powering engineering MSMEs with the right financial backing to innovate and expand
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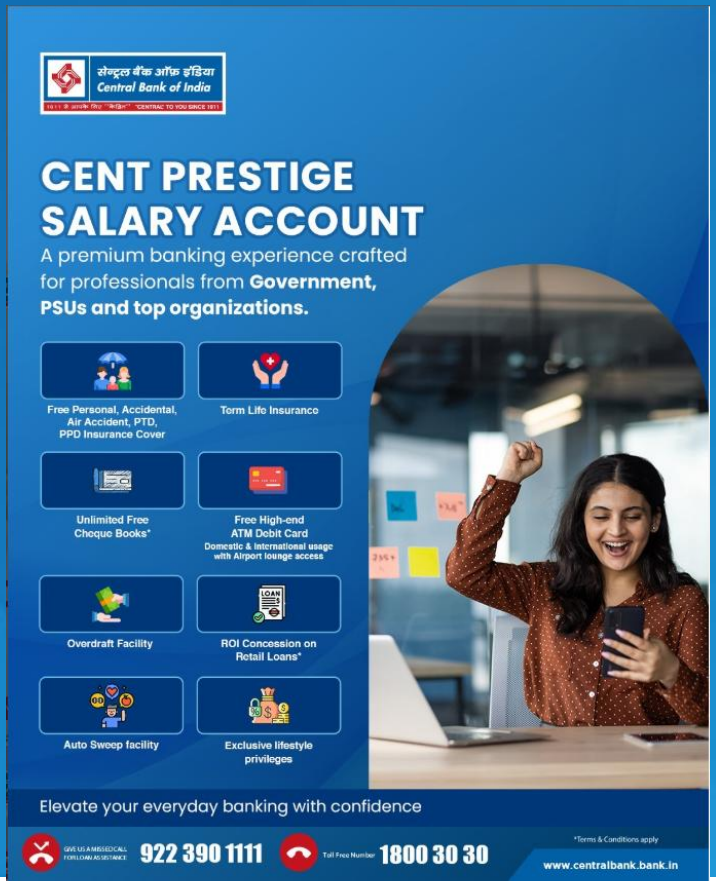
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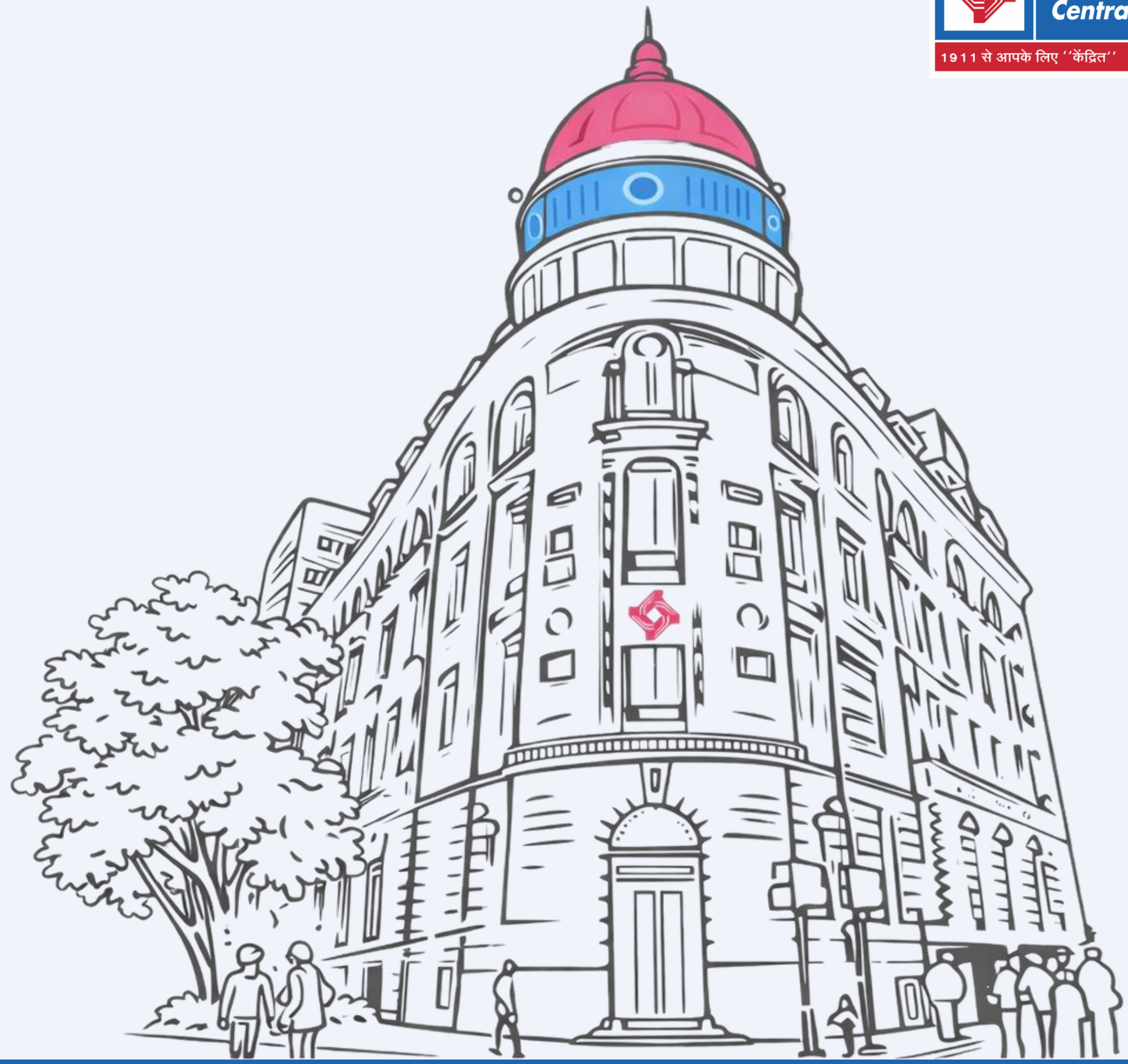
DISCLAIMER

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.

THANK YOU



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