CO:IRD:2026:27:41 **Date: 07th May, 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: Corporate Presentation of Bank.

Please find the enclosed Corporate Presentation of Bank for information.

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 T C BHAGWAT
Digitally signed by CHANDRAKANT C BHAGWAT
Date: 2026.05.07 17:43:23 +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

Corporate Presentation

May-2026

GENERALI Central INSURANCE

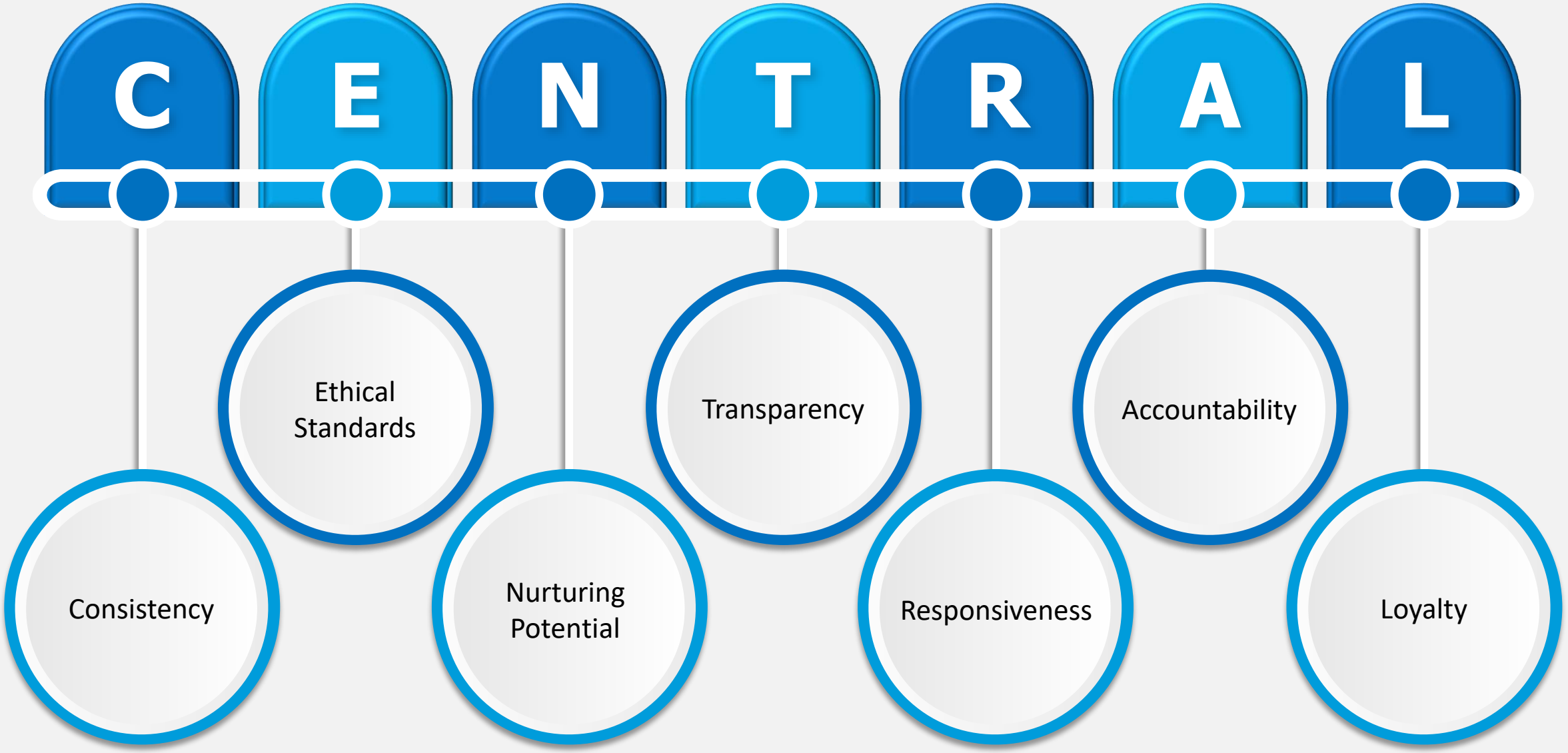
CFS
Centbank Financial Services Limited
Wholly-owned subsidiary of Central Bank of India

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

GENERALI Central LIFE INSURANCE

Visit us at www.centralbank.bank.in

VALUES THAT SET US APART



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Financial Performance 18

Asset Quality 22

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28 Digital Banking

Growth Initiatives 32

36 ESG

37 Award & Recognition

STRENGTHS

As of 31st Mar'26

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**

Pillars of Prosperity: Some major "Firsts" introduced in Banking Industry

1921

First to Serve Municipalities in India

The Central Bank became the **first Indian Bank to manage funds for municipalities** like the Bombay Municipality and the Bombay Improvement Trust.

1921

First Dedicated Saving Bank for Thrift Promotion

The Bank introduced an innovative **Home Savings Bank Department** to promote thrift among Indians. It was the first to provide customers with home-savings safes, encouraging small savings that could later be deposited in the Bank.

1922

First Bank to Publish Fortnightly Financial Statements

The Central Bank of India was the **first joint-stock bank in India** to publish fortnightly statements of its liabilities and assets.

1924

First Bank to Provide Separate Facilities for Women

The Central Bank established a **Ladies Department,** becoming the first bank in India to offer dedicated services for female customers. This department had a separate room with female assistants to facilitate transactions like deposits and withdrawals, catering specifically to women's financial needs and encouraging their participation in the banking system.

1926

First Safe Deposit Vault

The Central Bank established first Safe Deposit Vault in the Indian Banking Industry

1962

Recurring Deposit

First Bank to start Recurring Deposit Scheme in the country.

EMINENT LEADERSHIP

Shri Kalyan Kumar
Managing Director & CEO

Shri M V Murali Krishna
Executive Director

Shri Mahendra Dohare
Executive Director

Shri E Ratan Kumar
Executive Director

Shri B. Purushartha
Govt. Nominee Director

Shri Manoranjan Dash
RBI Nominee Director

Shri Sarada Kumar Hota
Shareholder Director

Shri Priavrat Sharma
Independent Director

As of 05th May'2026

BANK EXITED FROM PCA FRAMEWORK

As per RBI communication dated 20th Sep'22, with sustained performance and complying with all PCA parameters on an ongoing basis upto Jun'22, Bank exited from Prompt Corrective Action (PCA) framework of RBI. The performance has further improved from Sep'22 quarter onwards.

	JUN'21 (QTR)	SEP'21 (QTR)	MAR'22 (QTR)	Mar'22 (FY)	JUN'22 (QTR)	SEP'22 (QTR)	MAR'23 (FY)	MAR'24 (FY)	MAR'25 (FY)	MAR'26 (FY)
Net Profit (₹ in Cr)	206.00	250.00	310.00	1045.00	235.00	318.00	1582	2549	3785	4369*
CRAR	13.01	13.51	13.84	13.84	13.33	13.56	14.12	15.08	17.02	17.91
CET 1	11.06	11.53	11.48	11.48	11.41	11.62	12.11	12.46	14.73	15.61
Net NPA%	5.09	4.51	3.97	3.97	3.93	2.95	1.77	1.23	0.55	0.49
Leverage%	4.36	4.42	4.25	4.25	4.32	4.51	4.73	5.13	6.15	5.85

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

CENTRAL BANK OF INDIA – AN OVERVIEW

Brief Snapshot

- Founded in 1911 as the first Swadeshi Bank by Sir Sorabji Pochkhanawala. Central Bank of India has a legacy of more than 114 years of serving the people and nation.
- Central Bank of India has a total customer base of 8.26 Crore active customer base as of 31st Mar, 2026.
- Building a Digital Bank – Cent NEO- to meet the aspirations of new generation customers.
- One of the best CASA base in the industry leading to one of the highest NIMs in the Industry.
- PAN India distribution network comprising 4585 full-service domestic outlets. It also has 3819 ATMs , 13685 Business Correspondents and 40 BC Maxx Centres as of Mar 31, 2026.

Credit Rating

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+

Central Bank of India as of quarter ended 31st Mar'2026

Total Business ₹ 8.12 Lakhs Crore	CASA % 47.30%	NIM 3.25%
CET1/ CRAR 15.61/ 17.91	GNPA / NNPA 2.67% /0.49%	PCR- 95.97%
Net Profit ₹ 724 Crore*	Cost of Deposits 4.69%	Yield on Advances 7.78%
ROA 0.56%*	ROE 8.43*	EPS 0.80* (For the quarter)

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

Central Bank of India statistics (For the Financial Year ended 31st Mar'2026)

NII: ₹ 14,171 Cr
Y-o-Y Growth 1.97%

Operating Profit: ₹ 8,479 Cr
Y-o-Y Growth 4.37%

ROA 0.89%*
Y-o-Y Growth 3 bps

Book Value per share: ₹ 38.23
Y-o-Y Growth 6.22%

Net Interest Margin: 3.07%
One of the highest in the Industry

Net Profit: ₹ 4,369 Cr*
Y-o-Y Growth 15.43%

ROE: 13.00%*
Y-o-Y Growth 52 bps

EPS ₹ 4.83*
Y-o-Y Growth 10.78%

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

KEY MILESTONE ACHIVEMENTS

As of 31st Mar'26

TOTAL BUSINESS CROSSED
₹ 8,00,000 Crore

SAVING DEPOSITS CROSSED
₹ 2,00,000 Crore

RETAIL ADVANCE PORTFOLIO CROSSED
₹ 1,00,000 Crore

KEY HIGHLIGHTS

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

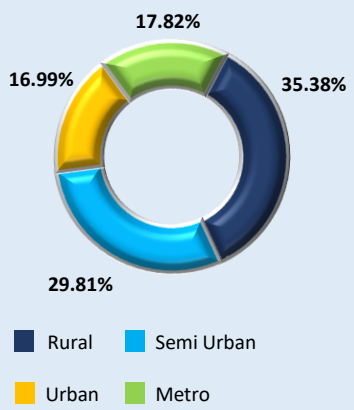
ROA*
0.89%
⇑ 3 bps

ROE*
13.00%
⇑ 52 bps

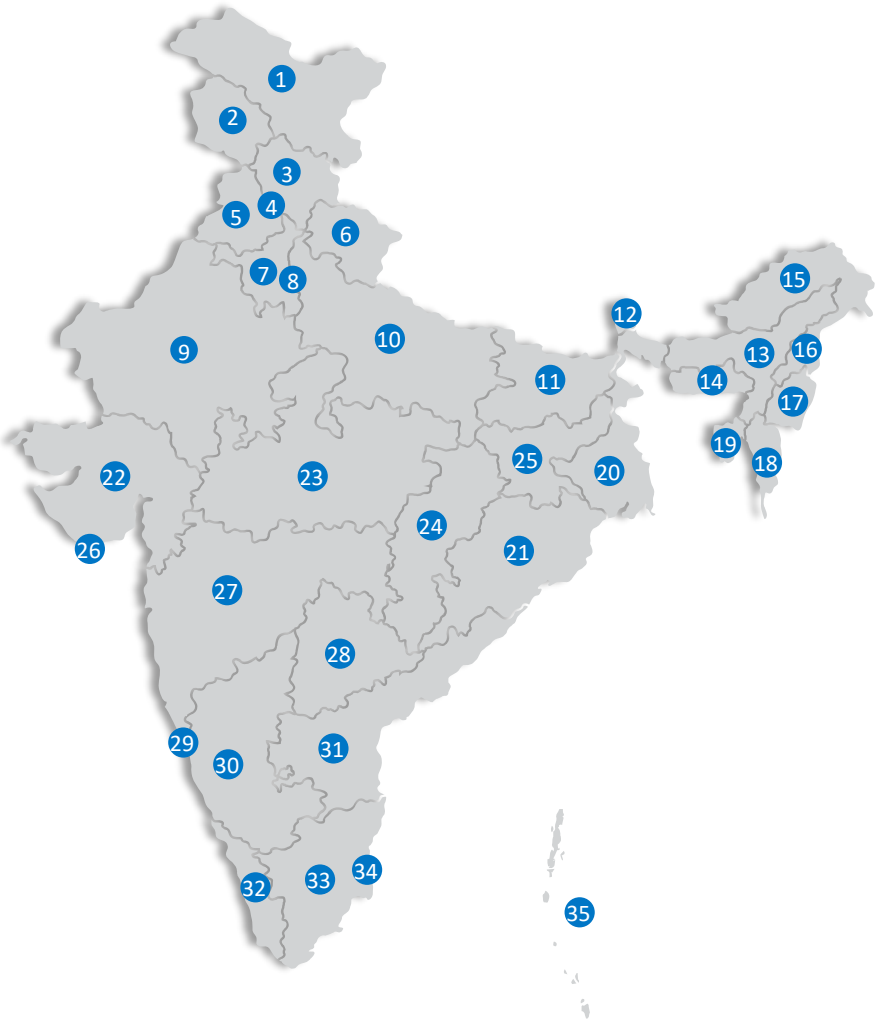
***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

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

OVERVIEW – ROBUST BANKING FRANCHISE

01

Loan Book Growth:
The bank reported a year-over-year increase of 18.76% in its advances FY'26.

02

Profit Consistency:
Bank has shown Sustained and Improving Profitability Numbers for last 20 Quarters

03

Asset Quality Improvement:
The Gross (NPA) reduced from ₹ 9225 crore (3.18%) in Mar'25 to ₹ 9185 crore (2.67%) in Mar'26 indicating improved asset quality.

04

CRAR Growth:
Bank's CRAR improved from 17.02% in Mar 2025 to 17.91% in Mar 2026.

05

Healthy adoption of digital channels
Emphasis on leveraging & improving digital & technological capabilities.

06

360° Financial Services:
Offering a comprehensive range of services under Retail, Agri, MSME, Corporate Credit schemes and treasury operations catering customers.

07

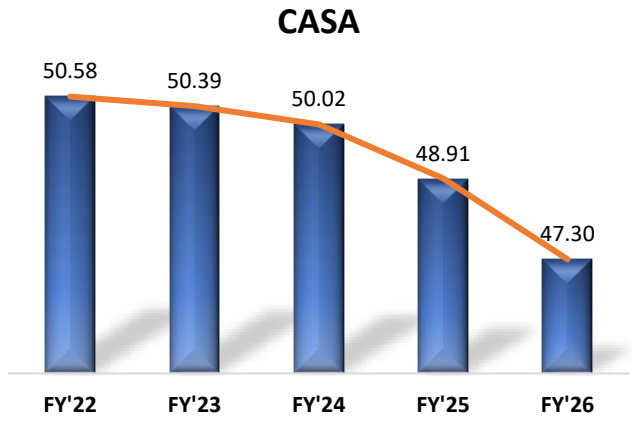
Extensive Network:
With a widespread presence across all the 28 states and 7 out of 8 union territories, the bank serves 8.26 Crore active customers, contributing to financial inclusion and economic development.

08

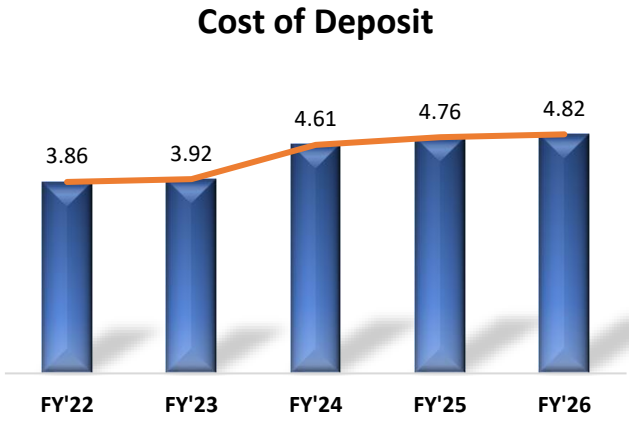
Experienced Management Team:
An experienced team with a demonstrated track record and passion for continuous growth.

GROWTH AND PROFITABILITY LEVERS

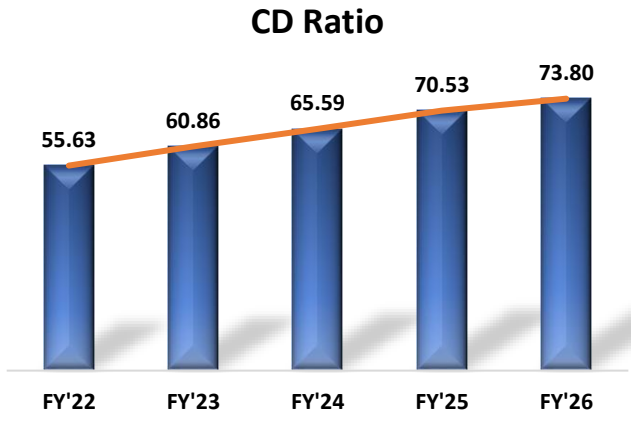
One of the best CASA base



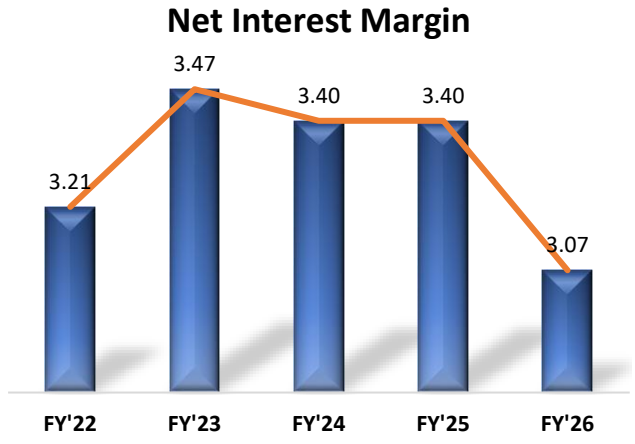
Provided Low Cost of Deposits



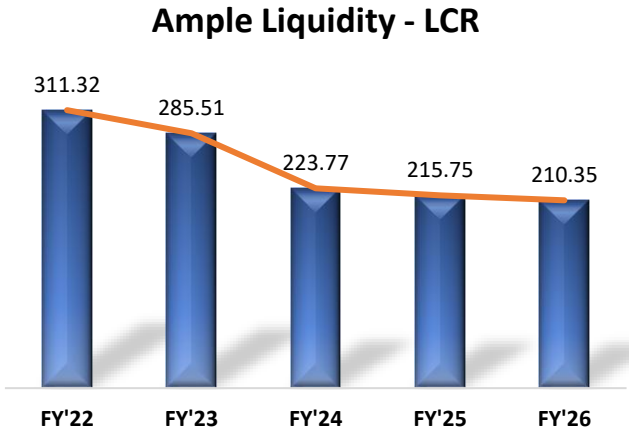
...and Improving CD Ratio*



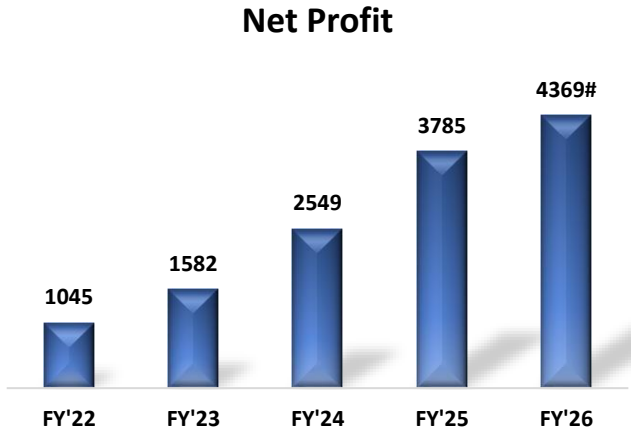
One of the Highest NIMs in the Industry



Comfortable LCR



Resulting in Improved Profitability

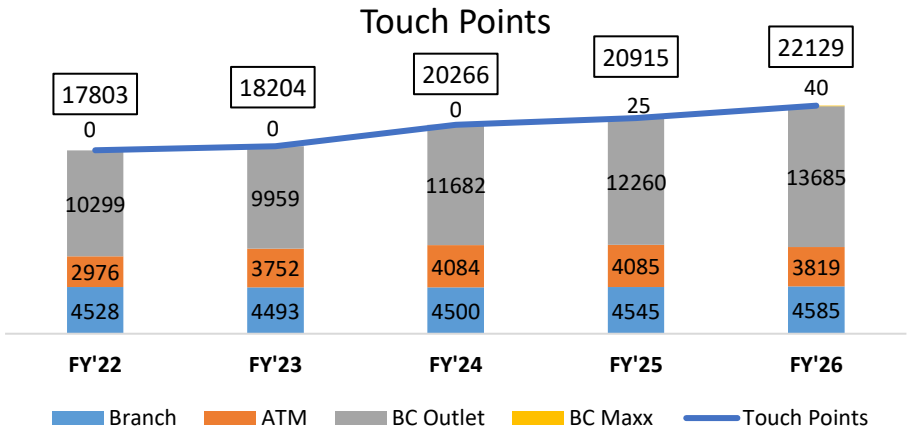


* Excluding Inter Bank Deposits

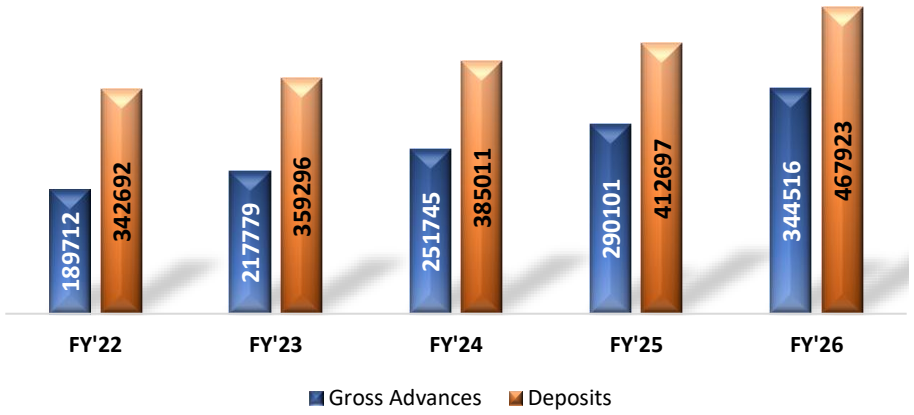
#After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.

BUSINESS PERFORMANCE

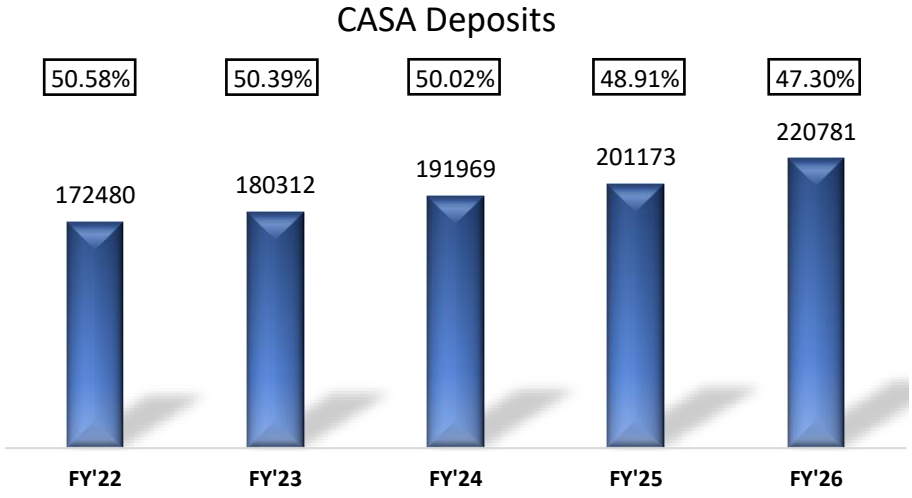
Touch Points Network during recent years…



…Set to drive future business expansion

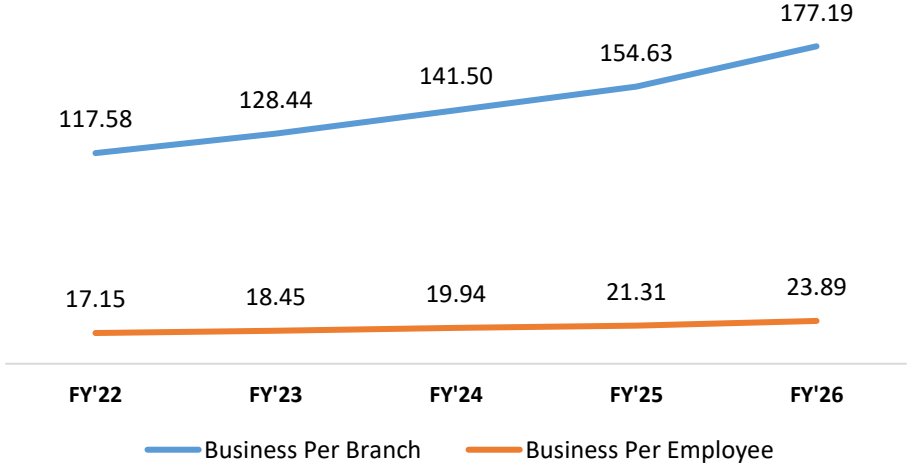


One of the highest CASA % among Banks



Improvement in Productivity

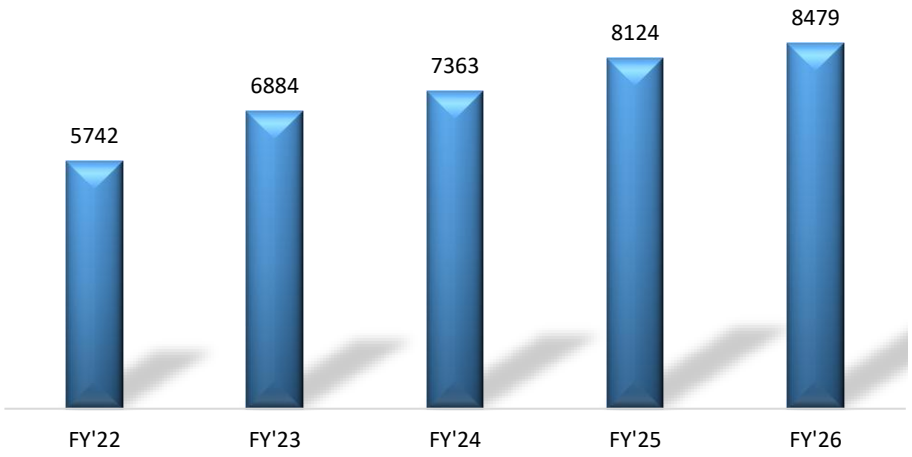
₹ in Cr



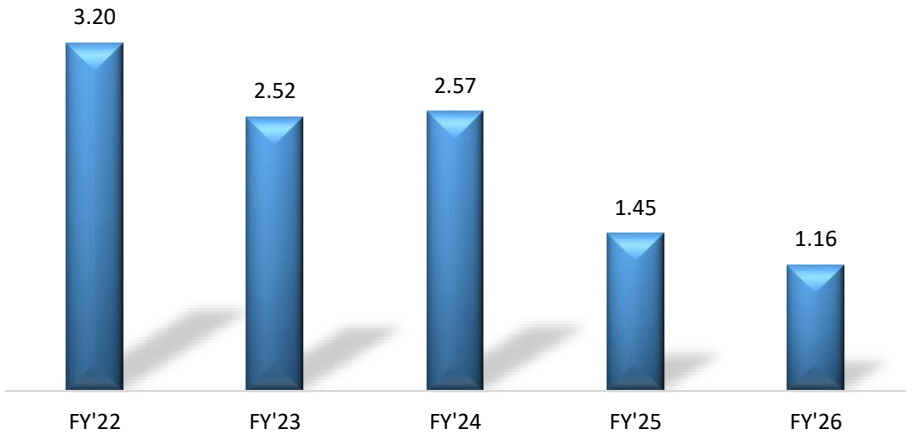
IMPROVING BUSINESS PERFORMANCE

₹ in Cr

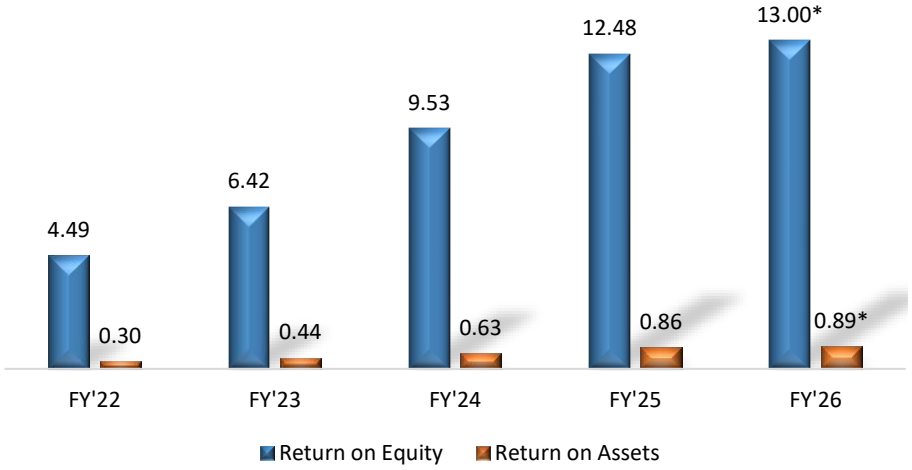
Operating Profit



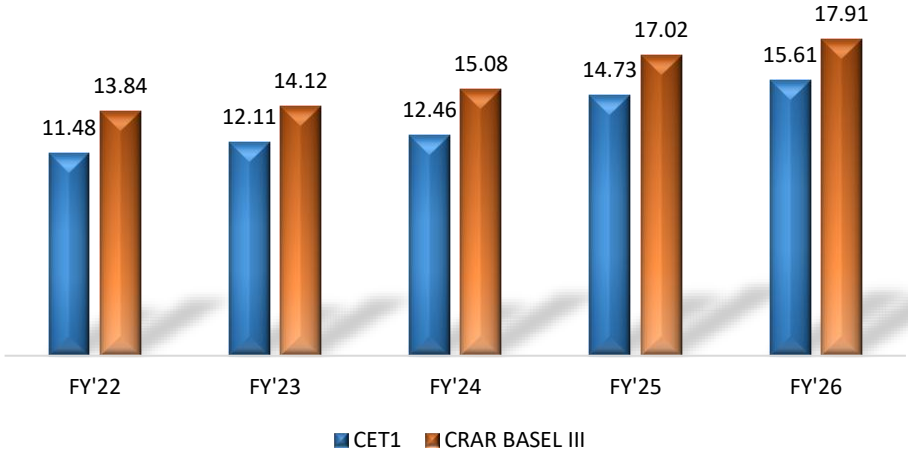
Slippage Ratio (%)



Consistent Improvement in Return Ratios



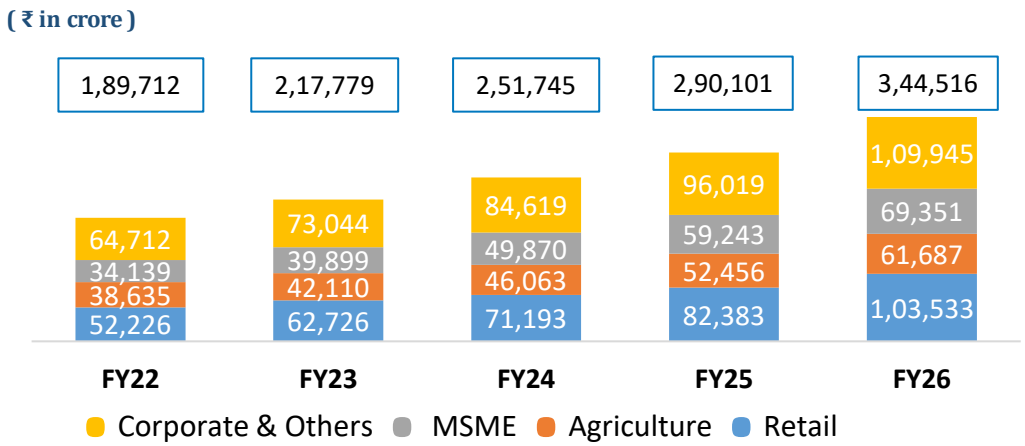
Strong Capital Base



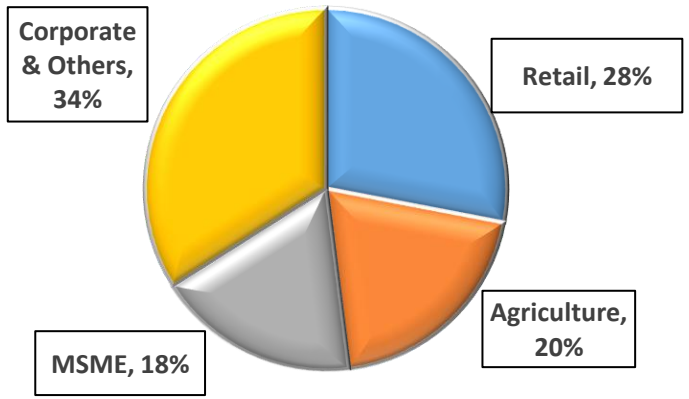
*After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.

DIVERSIFIED LOAN BOOK (1/2)

Domestic Gross Advances – Growth driven by Corporate & Retail

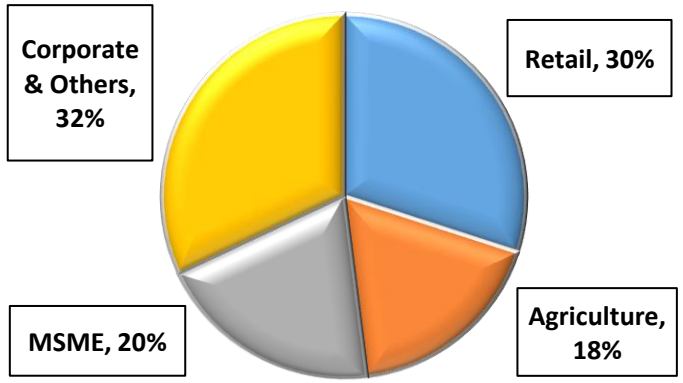


Advances Mix as of Mar'2022



Advances Growth CAGR (Mar'2022 – Mar'2026)

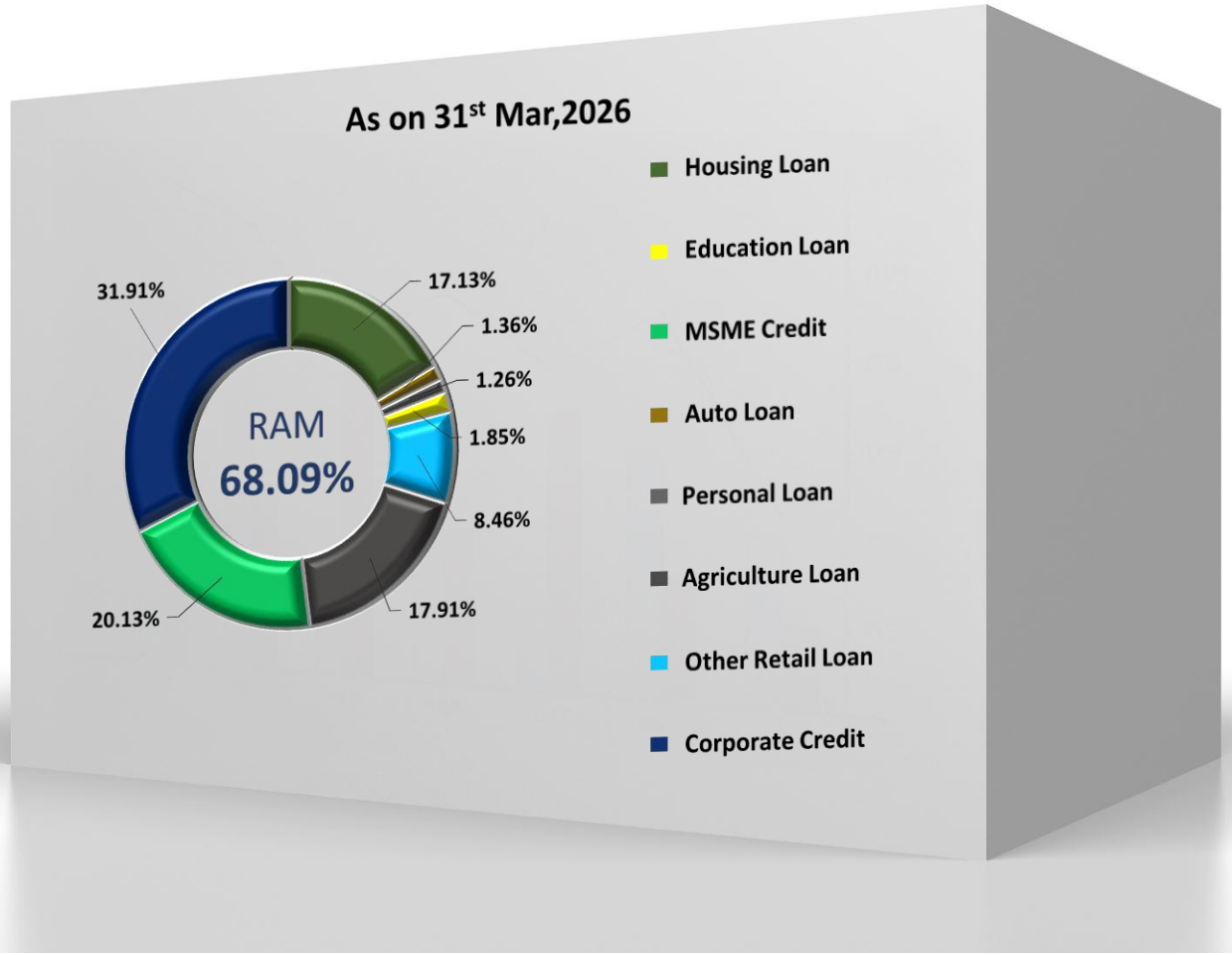
Advances Mix as of Mar'2026



DIVERSIFIED LOAN BOOK (2/2)

₹ in Cr

SECTOR	MAR'22	MAR'26
Housing Loan	30163	59012
Auto Loan	3006	4676
Personal Loan	1897	4335
Education Loan	3435	6374
Other Retail Loan	13725	29136
Total Retail	**52226**	**103533**
Agriculture Loan	38635	61687
MSME Credit	34139	69351
Corporate Credit	64712	109945
Total Advance	**189712**	**344516**
TOTAL Credit RWA	**119668**	**184508**
CRWA % of Gross Advance	**63.08**	**53.56**

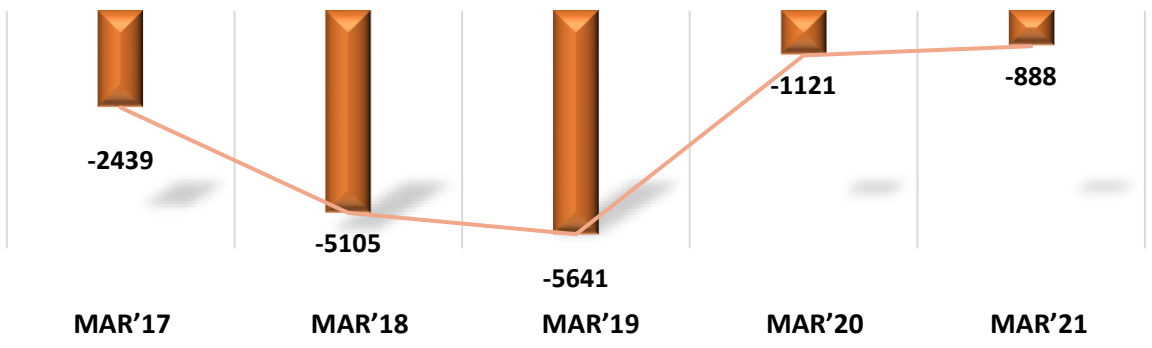


PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

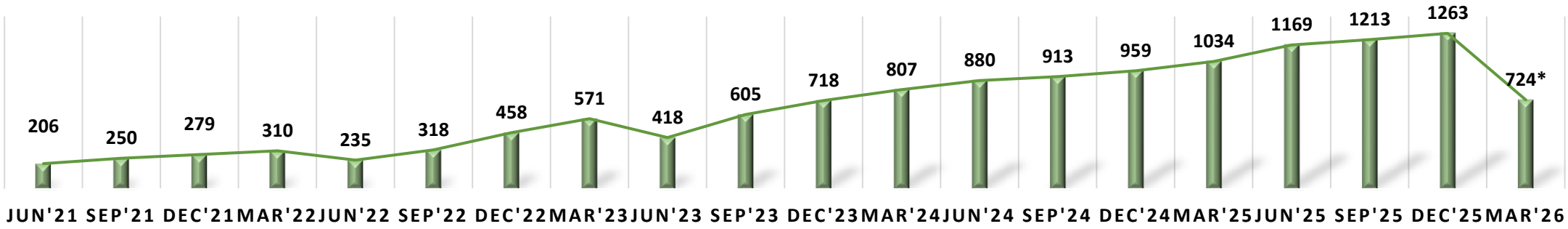
₹ in Cr

Financial Year



Quarterly

Sustained Profitability numbers



*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				
	Mar'22 (FY)	Mar'23 (FY)	Mar'24 (FY)	Mar'25 (FY)	Mar'26 (FY)
Yield on Advances (%)	6.57	7.61	8.72	8.78	8.21
Yield on Investments (%)	6.27	6.26	6.57	6.87	6.74
Yield on Funds (%)	7.72	7.57	8.10	8.24	7.82
Cost of Deposits (%)	3.86	3.92	4.61	4.76	4.82
Cost of Funds (%)	3.92	3.97	4.70	4.85	4.83
NIM (%)	3.21	3.47	3.40	3.40	3.07
ROE (%)	4.49	6.42	9.53	12.48	13.00*
Book Value of Share	27.42	29.32	32.32	35.99	38.23
Credit Cost(%)	1.40	1.80	1.50	1.10	0.52
Slippage Ratio (%)	3.20	2.52	2.57	1.45	1.16
Cost to Income(%) (a+b)	53.90	56.35	58.18	58.87	58.61
Liquidity Coverage Ratio (%) (average)	311.32	285.51	205.09	215.75	210.35
Earning Per Share	1.27	0.82	2.94	4.36	4.83*
ROA (%)	0.30	0.44	0.63	0.86	0.89*

***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

₹ in Cr

Particulars	Mar'31 2022 (F/Yr)	Mar'31 2023 (F/Yr)	Mar'31 2024 (F/Yr)	Mar'31 2025 (F/Yr)	Mar'31 2026 (F/Yr)
INTEREST INCOME	22802	25542	30722	33666	36026
NON INTEREST INCOME	2968	4084	4712	5855	6316
TOTAL INCOME	25770	29626	35434	39521	42342
INTEREST EXPENDED	13315	13855	17826	19769	21855
OPERATING EXPENSES	6713	8887	10245	11628	12008
TOTAL EXPENSES	20028	22742	28071	31397	33863
OPERATING PROFIT	5742	6884	7363	8124	8479
PROVISIONS	3480	4239	3310	3190	2044
PROFIT BEFORE TAX	2262	2645	4053	4934	6435
TAXES	672	1063	1504	1149	2066*
EXCEPTIONAL ITEM	545	-	-	-	-
NET PROFIT	**1045**	**1582**	**2549**	**3785**	**4369***

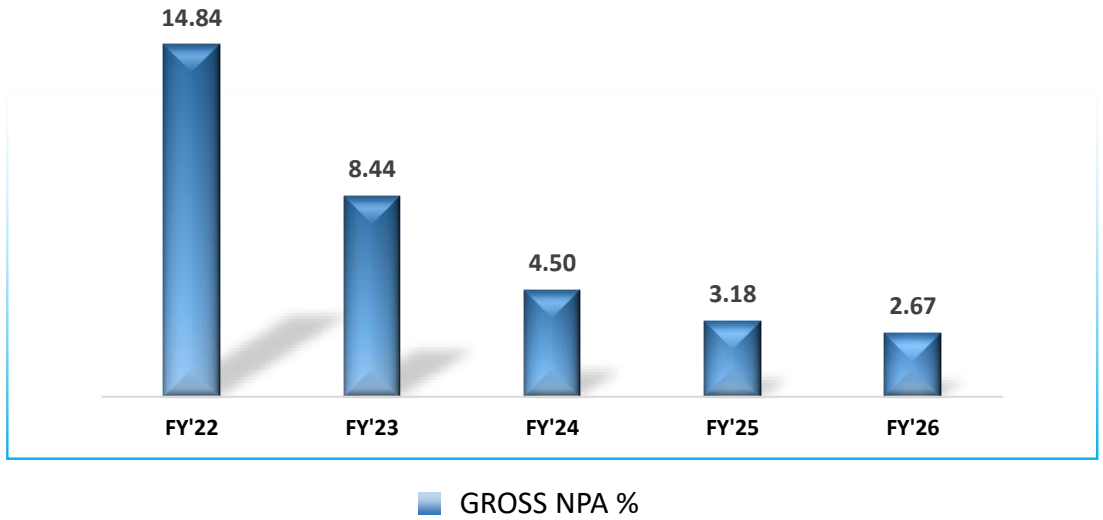
***After taking one time impact of recognition of Deferred Tax Asset at 25.168% as against 34.944% amounting to ₹ 632 Crore.**

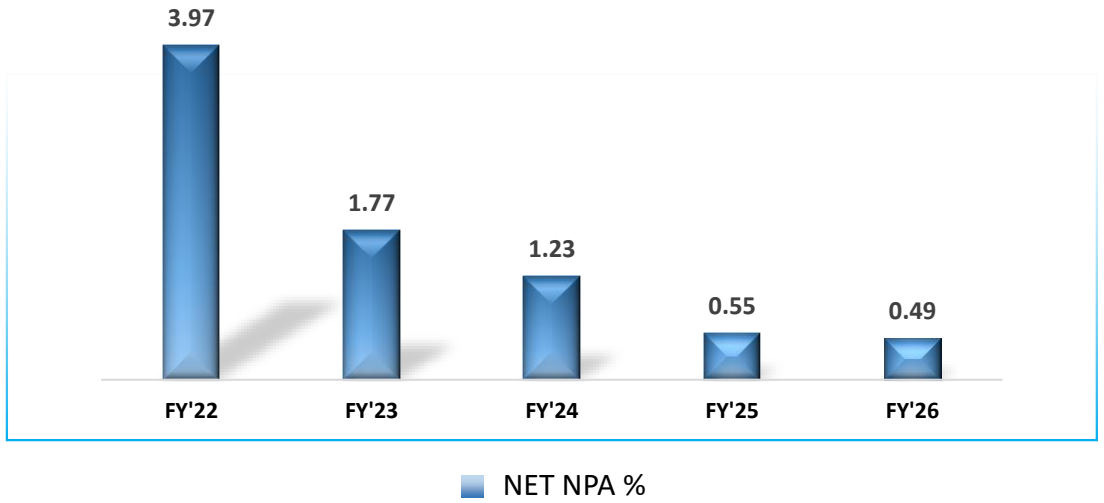
BALANCE SHEET – STAND ALONE

₹ in Cr

Particulars	As on 31st Mar'22	As on 31st Mar'23	As on 31st Mar'24	As on 31st Mar'25	As on 31st Mar'26
CAPITAL & LIABILITIES					
Capital	8681	8681	8,681	9051	9051
Reserves and Surplus	18846	20428	23,467	27455	29419
Deposits	342692	359296	385011	412697	467923
Borrowings	7474	8119	19806	21592	31481
Other Liabilities and Provisions	8873	9641	9708	8333	11606
Total	**386566**	**406165**	**446673**	**479128**	**549480**
ASSETS					
Cash and Balances with Reserve Bank of India	38034	27433	22955	22931	18953
Balances with Banks and Money at Call and Short Notice	15061	16667	14653	13266	18882
Investments	140787	136583	143923	141435	157320
Loans & Advances	168173	202984	243406	282420	336997
Fixed Assets	4955	4776	5336	5204	5125
Other Assets	19556	17722	16400	13872	12203
Total	**386566**	**406165**	**446673**	**479128**	**549480**

IMPROVING ASSET QUALITY TREND



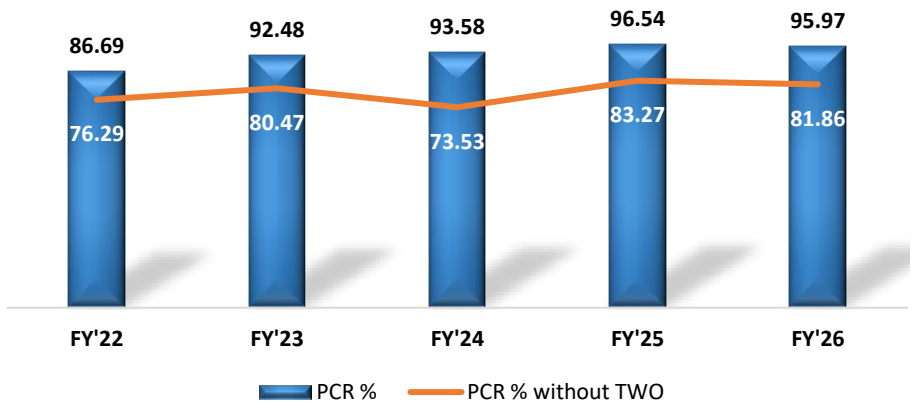


₹ in Cr

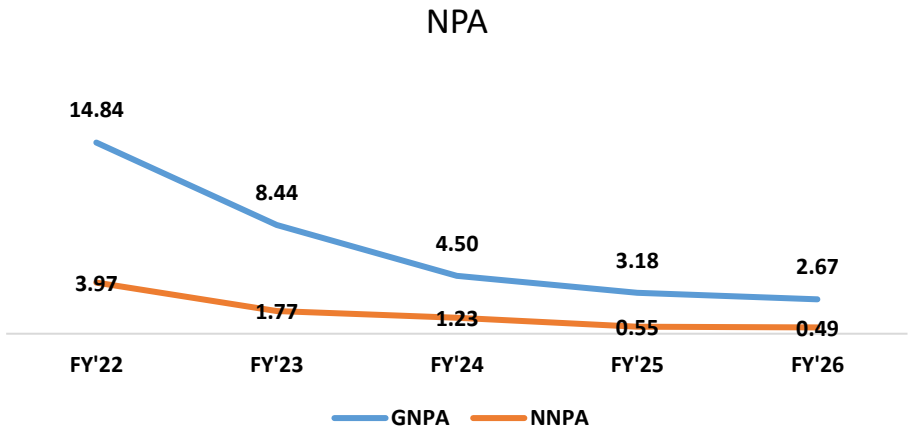
Particulars	Mar'22	Mar'23	Mar'24	Mar'25	Mar'26
Gross Advances	189712	217779	251745	290101	344516
Net Advances	168173	202984	243406	282420	336997
Gross NPA	28156	18386	11340	9225	9185
Net NPA	6675	3592	3002	1543	1666
Gross NPA (%)	14.84	8.44	4.50	3.18	2.67
Net NPA (%)	3.97	1.77	1.23	0.55	0.49

LOWERING CREDIT COSTS SUPPORTED BY LOWER DELINQUENCIES

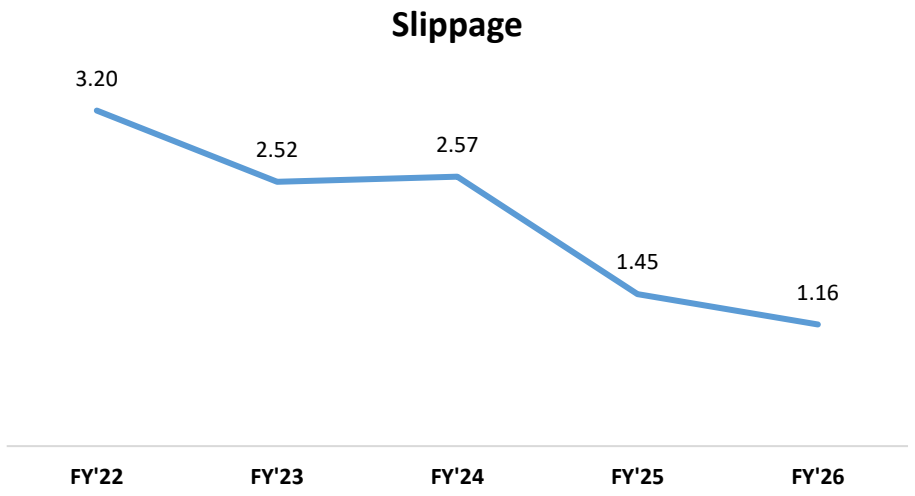
High PCR (%)...



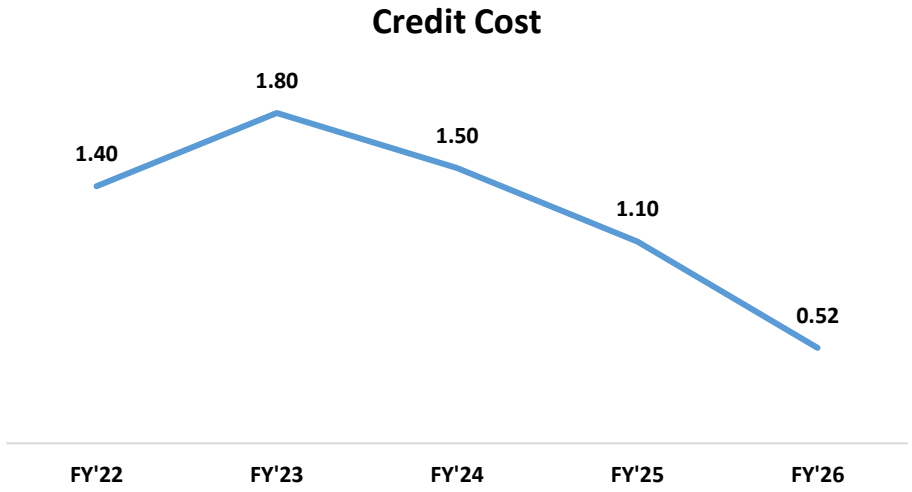
falling NPA ratios



...along with improving slippage ratio (%)

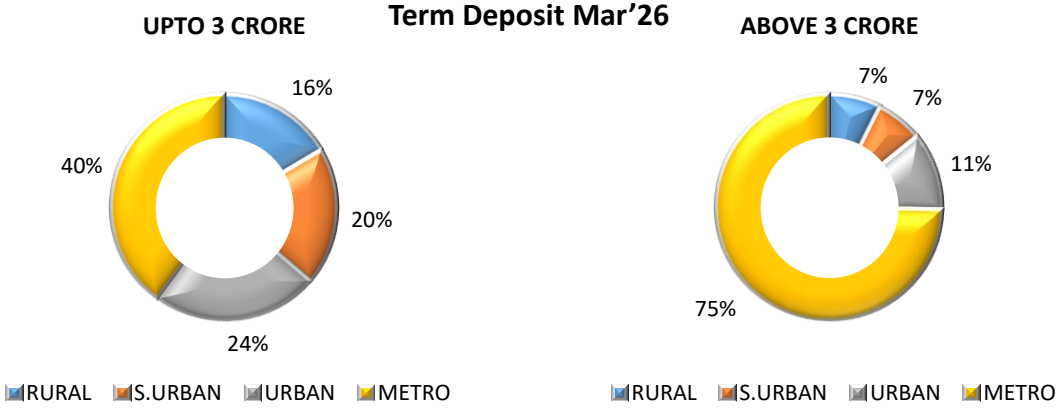


...leading to reduction in credit cost (%)



DIVERSIFIED & GROWING RESOURCE PROFILE

Term Deposit Mar'26

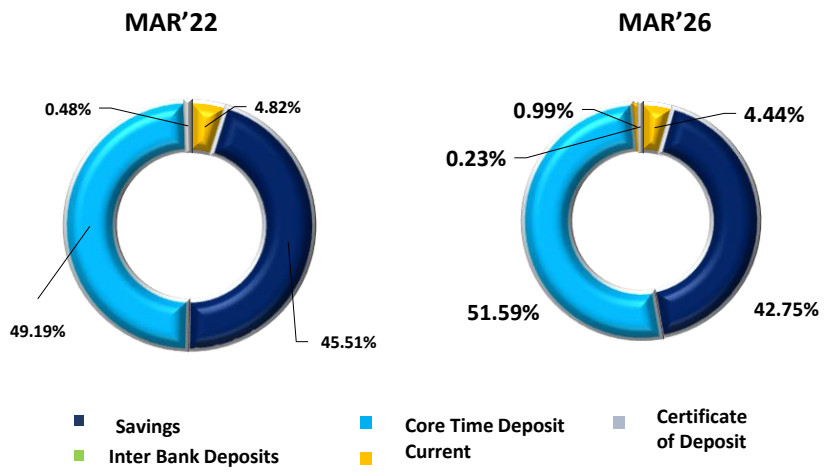


85% of Term Deposit is upto 3 Crore.

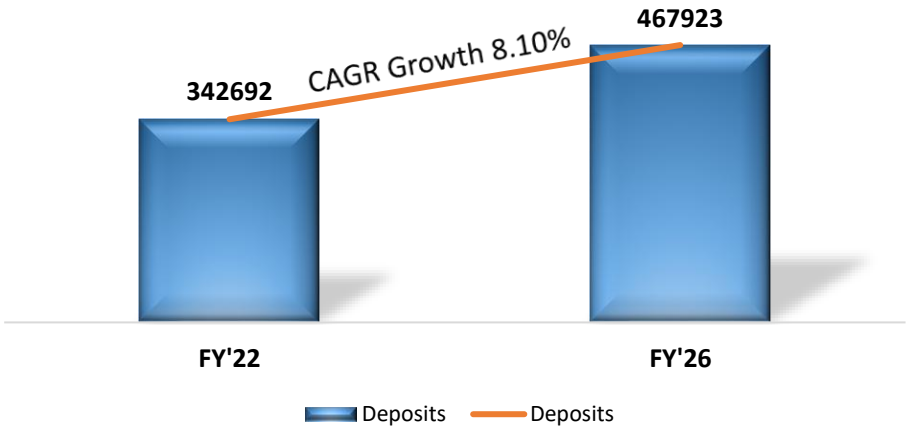
₹ in Cr

PARTICULARS	MAR'22	MAR'23	MAR'24	MAR'25	MAR'26
Current	16,515	17,781	18,248	19,411	20,757
Savings	1,55,965	1,62,531	1,73,721	1,81,762	2,00,024
Total CASA Deposits	**1,72,480**	**1,80,312**	**1,91,969**	**2,01,173**	**2,20,781**
CASA	**50.58**	**50.39**	**50.02**	**48.91**	**47.30**
Core Time Deposits	1,68,556	1,77,528	1,91,839	2,10,128	2,41,392
Total Core Deposits	**3,41,036**	**3,57,840**	**3,83,808**	**4,11,301**	**4,62,173**
Inter Bank Deposits	1,656	1,456	1,203	1,396	1,122
Certificate of Deposits	-	-	-	-	4,628
Total Deposits	**3,42,692**	**3,59,296**	**3,85,011**	**4,12,697**	**4,67,923**

Deposit Composition



Healthy Growth in Deposits (₹ in Cr.)



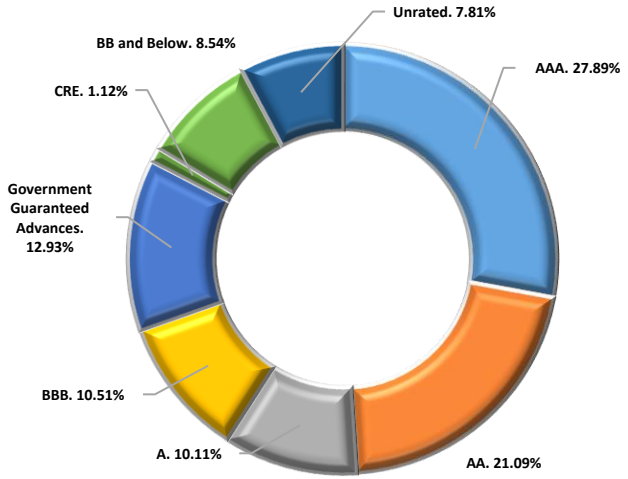
STABLE RATING PROFILE

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹25 Crore and above)

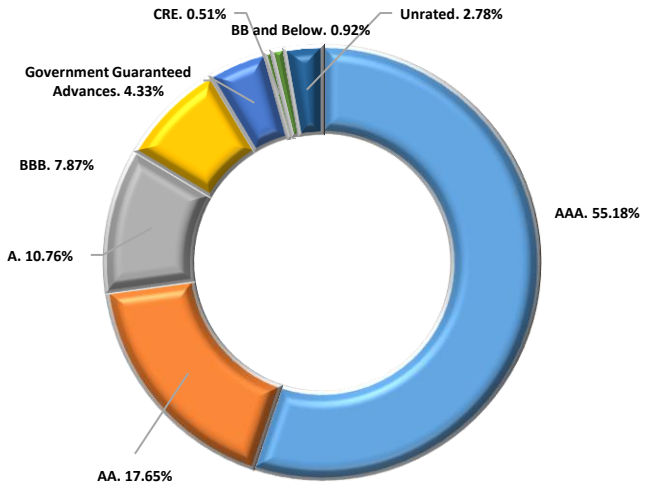
₹ in Cr

Particulars	MAR'22	MAR'23	MAR'24	MAR'25	MAR'26
AAA	14,916	23,564	35,139	50,082	62,451
AA	11,277	15,723	22,450	20,594	19,971
A	5,407	5,791	7,717	9,090	12,180
% of A & above rated advances to Total Standard Rated Advances	**59.08**	**64.26**	**80.74**	**81.87**	**83.59**
BBB	6,222	7,193	6,586	7,810	8,907
Government Guaranteed Advances	6,916	6,945	4,745	4,730	4,900
CRE	**599**	**563**	**720**	**846**	**576**
Sub-Total	**44,738**	**59,216**	**77357**	**93,152**	**1,08,985**
BB and Below	4,567	2,973	2,403	1,635	1,038
Unrated	4,178	7,956	1,116	2,640	3,149
Total	**53,483**	**70,145**	**80,876**	**97,427**	**1,13,172**

Ratings Profile as of Mar'22

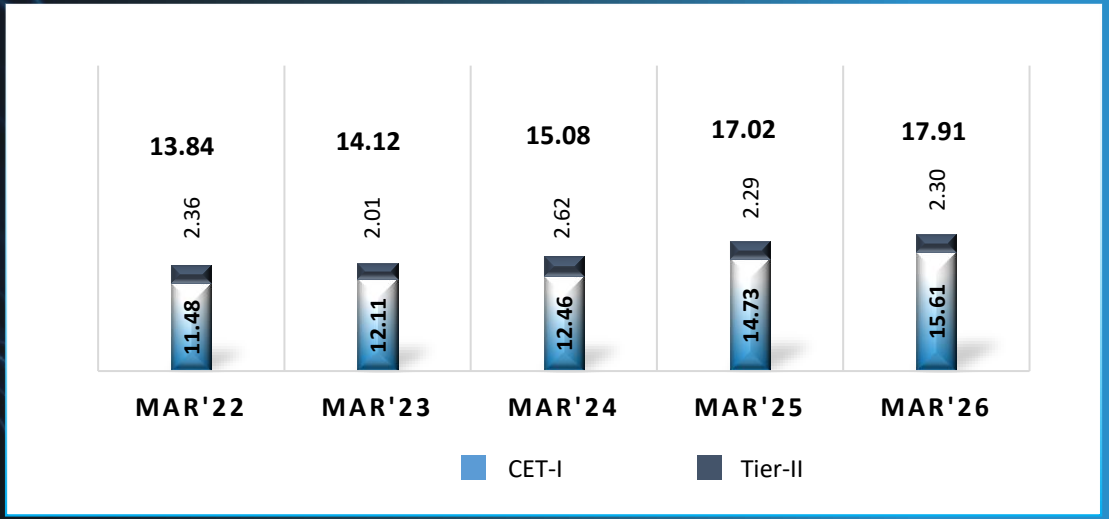


Ratings Profile as of Mar'26

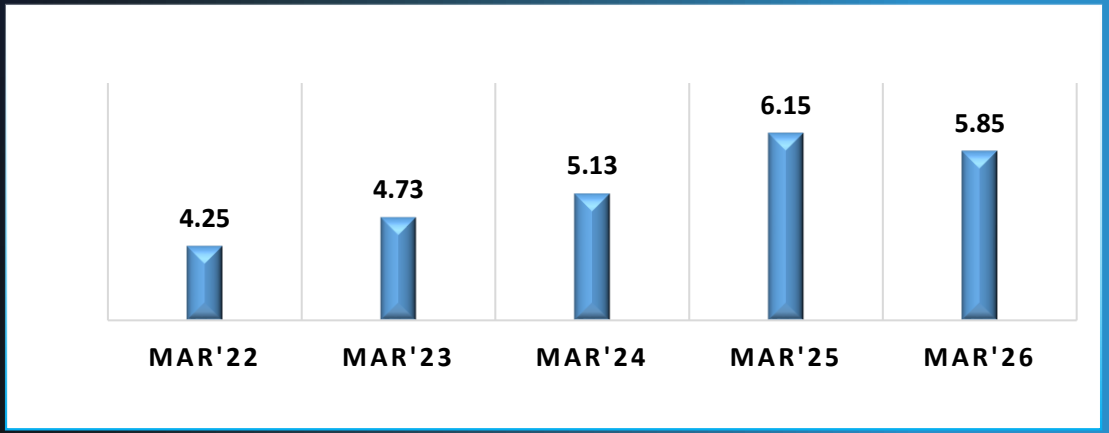


CAPITAL RATIOS

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO

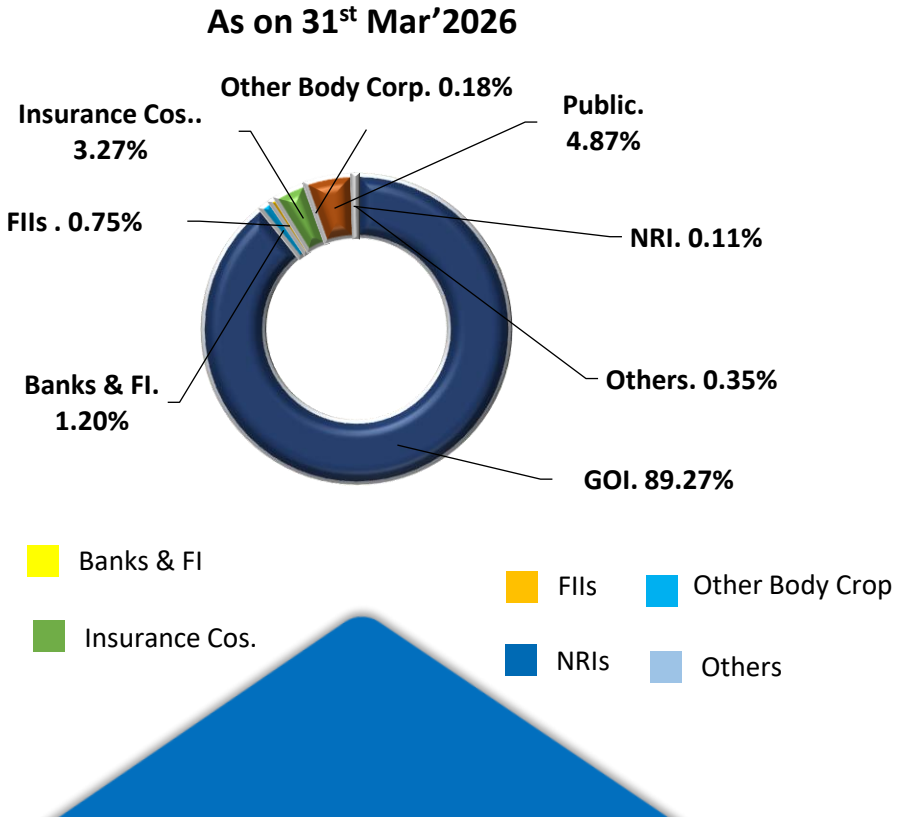


SHAREHOLDING PATTERN

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+



LEVERAGING TECHNOLOGY

Quick Pay Bulk Upload for Proprietor

Streamlined digital payment facility for proprietors (incl. Instant payments, simple UI, secure transactions, real-time status)

Strengthening Digital Trust & Compliance

Domain Migration to "bank.in"

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

Digital Account Opening Platform

DKYC (TAB Based): Live since May 2025.

VKYC (VCIP Based): Revamped journey live since July 2025.

Customer-Centric Innovations

ATM Currency Denomination Availability

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

Virtual Debit Card Issuance via Cent eeZ Banking Application

Real-time issuance and activation of Virtual Debit Cards.

Digital Lending Platform (DLP)

Ensures the **Digital Loan journey of customers in the Do It yourself / Self-Serve Mode** or through the Branch

Embedded with **third party Integrations for digital verification and assessment** i.e., Aadhar, PAN, ITR, GST, Bank Statement, E sign, E-stamp, Geo Tag and Account Aggregator

At present **37 Journeys are live** in the production environment

Depositor Education & Awareness Fund (DEAF) Portal

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

Claim Lodgment Module (online submission & tracking).

Branch Module (streamlined claim processing).

BANKING | **INVESTMENT** | **SHOPPING** | **INSURANCE**

LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH

Retail

- Pre-Approved Personal Loan (PAPL)
- Retail Gold Loan
- Home Loan
- Cent Grih Laxmi
- Vehicle Loan (4-Wheeler)
- Cent Go-Green 4W
- PM Suryaghar
- Education Loan (Premier/ Non-Premier)

MSME

- Mudra Loan Cent Saral
- Cent Business
- Cent GST
- PM Vishwakarma
- PM Svanidhi
- Cent Shop
- Mudra Home Stay
- Cent Solar Vendor

Agri & Social

- CKCC (Fresh/ Renewal)
- SHG (Fresh/ Renewal)
- Poultry
- Dairy
- Fishery
- Ruminant
- PM Krishak Mitra MP

Liabilities

- General HSS
- Cent Queen
- Cent Salary Account
- Pension Account
- Student Account
- Cent Yuva
- Cent Prestige

Others

- Cent eeZ Omni Channel - Retail
- Cent eeZ (Corporate & SME)
- WhatsApp Banking
- CMS-VAM (Virtual Account Management)
- CBDC- Central Bank Digital Currency
- Sound Box with QR
- Integrated Payment & Collection Services

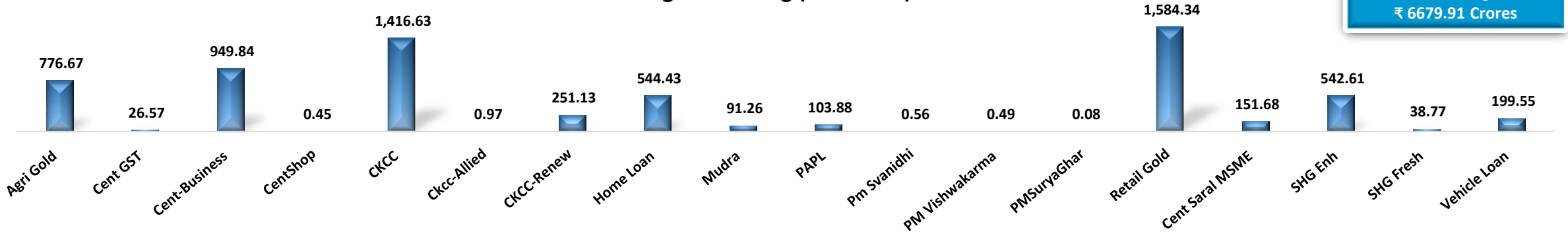
DIY – Do it Yourself

- Pre-Approved Personal Loan (PAPL)
- Home Loan (6 Journeys)
- Education Loan
- Digital CKCC (Fresh & Renewal)
- PM Krishak Mitra MP (through MPUVNL Portal)
- Mudra Loan (4 Varients)
- Cent SARAL MSME

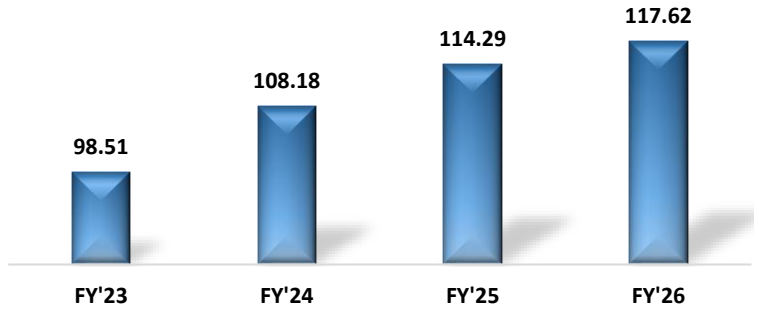
LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH

Digital Lending (₹ in Crore)

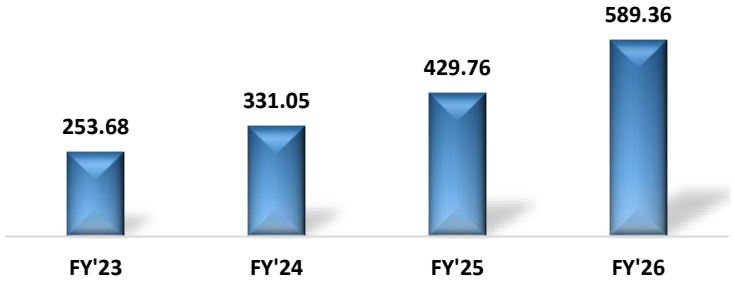
Total outstanding via DLP
₹ 6679.91 Crores



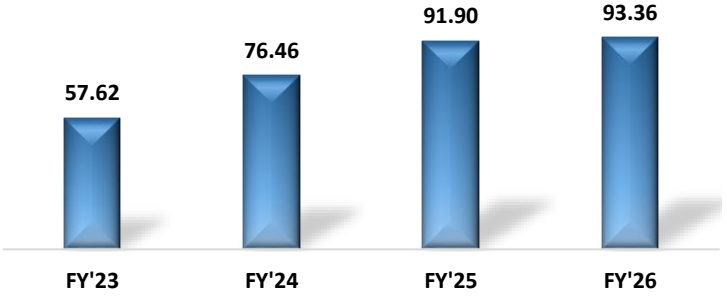
No. of Internet Banking Users (In Lacs)



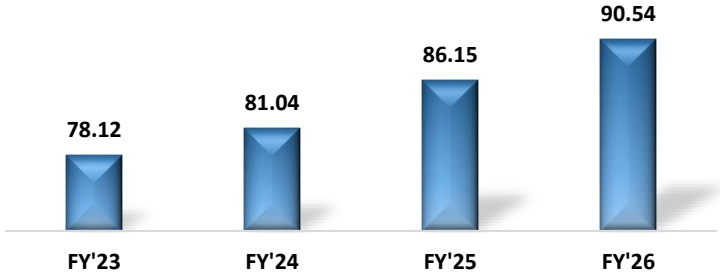
No. of Digital Transactions (In Crore)



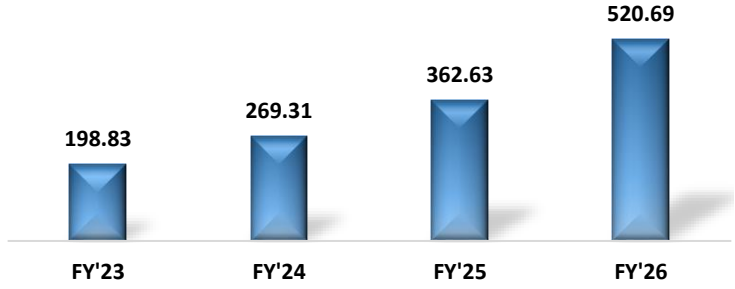
No. of Cent Mobile Users (in Lacs)



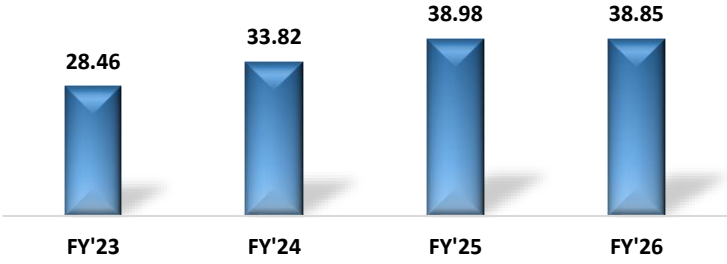
Share % of Digital Transactions



No. of UPI Transactions (In crore)



IMPS, NEFT & RTGS (In Crore)



Leveraging Technology Key Points & Upcoming Digital Journeys

HCM

- **Mandatory Audit Posting –** to create a compliance culture
- **E-learning Courses** for employees posted in Assurance Function
- **Employee Profile analytics** - Based on Educational qualification, Skill sets & experience
- **Recognizing best Audit compliance –** Best performing controlling offices (RO and ZO) in audit compliance shall be recognized
- **Lifestyle Coaching:** To run a Lifestyle Coaching campaign specially for field staff, in association with an existing partner

Upcoming Digital Journeys

RETAIL

- Education Loan (with and without Collateral)
- PM Surya Ghar
- Top UP OD for Home Loan

Agri & Social

- Cent Dairy
- Cent Nari Shakti

MSME

- Vendor Finance (PM Surya Ghar)
- Mudra Homestay
- MSME Renewal
- MSME Composite
- Cent Vehicle Business

Cash Management Services

- Optimized use of Funds
- Streamline Operations
- Improved Financial Decision Making

Corporate Banking

- Merchant ID & QR
- Virtual Accounts
- Treasury Dashboard

Integrated Customer Care

- EFRM Integration with IVR
- Video Banking
- Speech & Sentiment Analytics

Key Growth Strategies – Accelerate , Expand & Transform

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

Build Granular CASA book

- **Prambh** - 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", "Cent Parakram" 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 for HNIs
- Increase Income from Bancassurance Channel

Improve Cost to Income Ratio

- CBI has a high cost-to-income ratio 58.61% 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.

Key Growth Strategies – Accelerate , Expand & Transform

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 in 380 districts with 11 clusters 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:
  - 274 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 13 State SRLM to strengthen SHG portfolio.

New Initiatives on People/Process/Product side

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

1000 Credit Officers Training Programme
As part of skill upgradation, faster decision process and to maintain quality of underwriting standards training programme has been organized

Centralised Forex Cell
For all type of forex transaction we have opened CFC, which enables all the branches to do forex business

Cluster wise Branches mapping
To align with Govt of India's Vikshit Bharat vision 225 and 274 branches under clusters for focused financing under MSME & Agriculture sector

Credit Outreach
Credit outreach and cluster meets have been initiated and approximately 300+ outreach programmes organized, resulting in incremental business for the bank

NRI Desk
159 specialized NRI desks have been setup in the branches across the nation. The NRI desk will offer tailored investments solutions, loan and remittances services with skilled team at the NRI desk

New Products Launched:
1.Cent Prestige 2. Cent Achiever 3. Cent Parakram These products launched for salaried persons and defence personnel. This will boost our CASA deposits and facilitate cross selling.

Credit Committee Meetings
At all levels be it CAC/HLCC ED /HLCC CGM ZLCC/RLCC are held on weekly basis for faster decision making

Digital Lending Programme
Bank has launched 37 journeys on its DLP platform which will facilitate seamless and fast approvals for the customers and boost bank's advances.

Tie up with ACE
For Financing of Tractor & Farm Machinery – 334 branches mapped with ACE under Tie up agreement.

CENT e-T₹ade Customer Web Portal
Bank has on boarded new customers on customer web portal on "Cent e-T₹ade" platform, empowering customers to initiate forex & trade transactions & to upload the documents digitally,

115 Pink Branches
To further strengthen the women leadership positions, Bank has designated **115 Pink Branches** across the country which shall be solely managed by women staff.

GHAR WAPASI
Special MSME campaign under Cent Connect Programme "Ghar Wapasi" with 100% waiver in processing charges and "SWAGATAM" for New/Fresh sanctions at lowest rates.

Digital Booklet
Introduction of Digital Booklet of all MSME products and Loan Eligibility Calculator for convenience of customers

MISSION PRAGATI

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, co-ordination 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.

ENVIRONMENT, SOCIAL AND GOVERNANCE

Environment

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

Social

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

Governance

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

AWARDS AND RECOGNITION

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

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

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

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

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

SKOCH Award 2025 for Resilience Operation Centre

ABBREVIATION

- **RWA** – Risk-Weighted Assets
- **LCR** – Liquidity Coverage Ratio
- **CIR** – Cost-to-Income Ratio
- **PCA** – Prompt Corrective Action
- **EASE** – Enhanced Access & Service Excellence (Govt. Reform Agenda)
- **KCC** – Kisan Credit Card
- **CKCC** – Computerized Kisan Credit Card
- **DLP** – Digital Lending Platform
- **CMS** – Cash Management Services
- **VAM** – Virtual Account Management
- **CBDC** – Central Bank Digital Currency
- **ULI** – Unified Land Information API
- **ULI** – Unified Land Information API
- **VCIP / VKYC** – Video-based Know Your Customer
- **DKYC** – Digital Know Your Customer
- **DEAF** – Depositor Education and Awareness Fund
- **PRISM** – Project Reporting and Integrated System Management
- **COREE** – Centre for Organizational Reforms & EASE Excellence
- **BBPS** – Bharat Bill Payment System
- **CAC** – Credit Approval Committee
- **HLCC** – High Level Credit Committee
- **ZLCC** – Zonal Level Credit Committee
- **RLCC** – Regional Level Credit Committee

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