CO:MBD:2020-21:64

10th July, 2020

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, Plot No.C/1, 'G' Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai-400 051

Dear Sir/Madam,

Sub :- Disclosure of material impact of CoVID 19 pandemic on listed entities under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please refer to your e-mail dated 8th July 2020 on the captioned subject. In this connection, we inform that the Bank has already given disclosure of CoVID 19 impact in notes to the financial results of the Bank for the quarter and year ended 31st March 2020 as submitted to NSE and BSE on 29th June 2020. For reference, we again submit hereunder the said disclosure:

- The outbreak of Corona virus (COVID-19) pandemic globally including India has resulted in slowdown of economic activities and increased volatility in financial markets. The extent to which the COVID-19 pandemic will impact the Bank's financial results will depend on future developments, which are highly uncertain. Given the uncertainty, because of COVID-19 pandemic, the Bank is continuously monitoring any material change in future economic condition which may impact the Bank's operations and its financial results in future depending on the developments which may differ from that estimated as at the date of approval of the financial statements.

- RBI vide Notification No. RBI/2019-20/186 DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020, has announced measures to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic and to ensure the continuity of viable businesses. The measures include Rescheduling of Payments - Term Loans and Working Capital Facilities, Easing of Working Capital Financing, Classification as Special Mention Accounts (SMA) and Non- Performing Asset (NPA), etc.

  In accordance with the RBI guidelines relating to COVID-19 dated April 17, 2020, the Bank would be granting a moratorium of three months on the payment of all installments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers classified as Standard, even if overdue, as on February 29, 2020. For all such accounts where the moratorium is granted, the asset

सेंट्रल बैंक ऑफ इंडिया/CENTRAL BANK OF INDIA मर्चेंट बैंकिंग विभाग, के.का Merchant Banking Division, C.O. मुंबई/MUMBAI

classification shall remain stand still during the moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Asset Classification and Provisioning norms).

The impact of above circulars is as under:

Sr. No	Particulars	Amount (Rs. in Crore)
1.	Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended	33,577.18
2.	Respective amount where asset classification benefits is extended	2,864.99
3.	Provisions made during the Q4, FY 2019-20	143.25
4.	Provisions adjusted during the respective accounting periods against slippages and the residual provision	Nil

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

सेन्ट्रल बैंक ऑफ इंडिया/CENTRAL BANK OF INDIA
मर्चेंट बैंकिंग विभाग, कें.का.
Merchant Banking Division, C.O.
मुंबई/MUMBAI

ANAND KUMAR DAS
DEPUTY GENERAL MANAGER /
COMPANY SECRETARY