

CO:IRD:2025:26:230

Date: 16th January, 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
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Dear Sir/Madam,

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

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

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

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

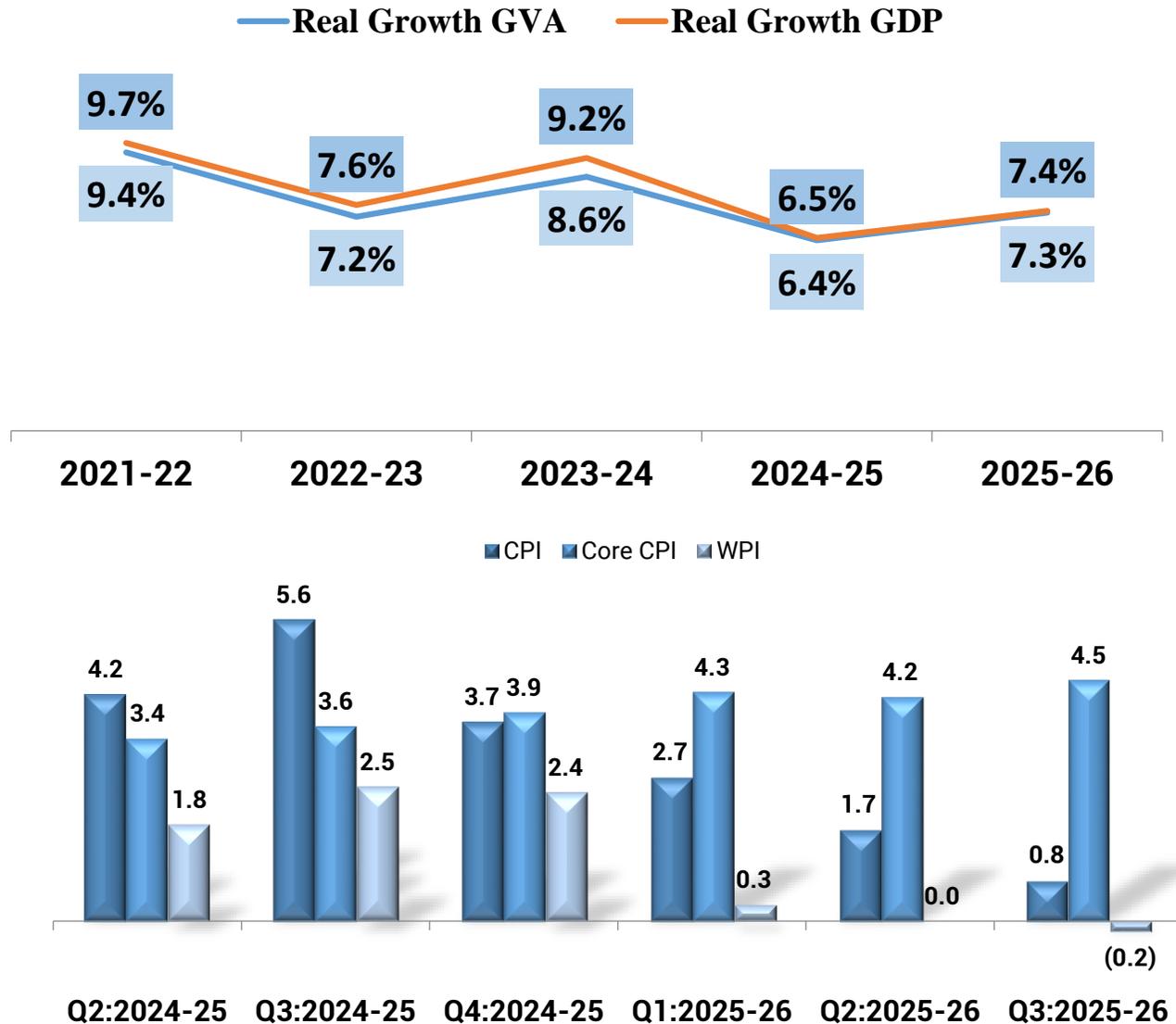
Encl.: As above

YEAR OF BUSINESS ACCELERATION 2025-26

Financial Result Analysis

Quarter & Nine Months ended 31st Dec'2025





Economic Outlook & Projections

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

MACRO ECONOMIC INDICATORS (2/2)

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

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

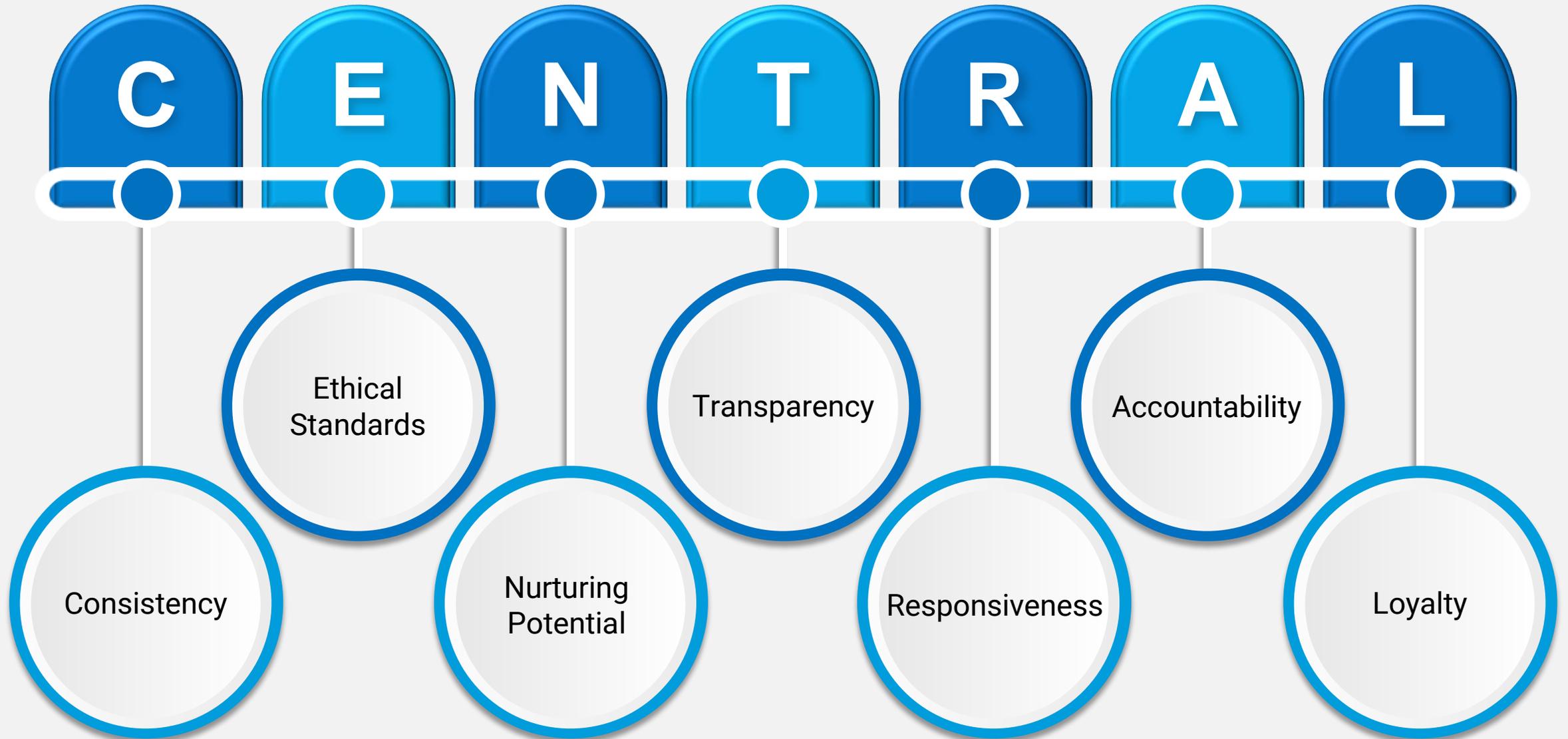
Outstanding Credit of SCBs (Y-o-Y Growth %)

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

Economic Outlook & Projections

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

VALUES THAT SET US APART





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

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



Best CASA base @**47.13%** of Total Deposits

Pan India Presence with **21817** Customer Touch Points



Dedicated Staff Strength Of **34,125**

Active Customer Base **8.18 Crore**



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PERFORMANCE HIGHLIGHTS

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

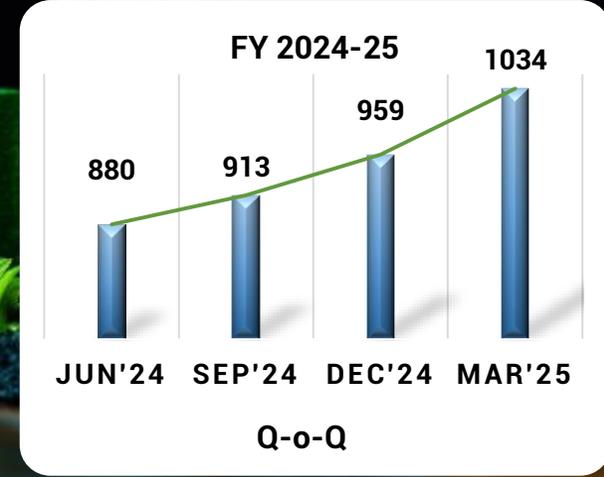
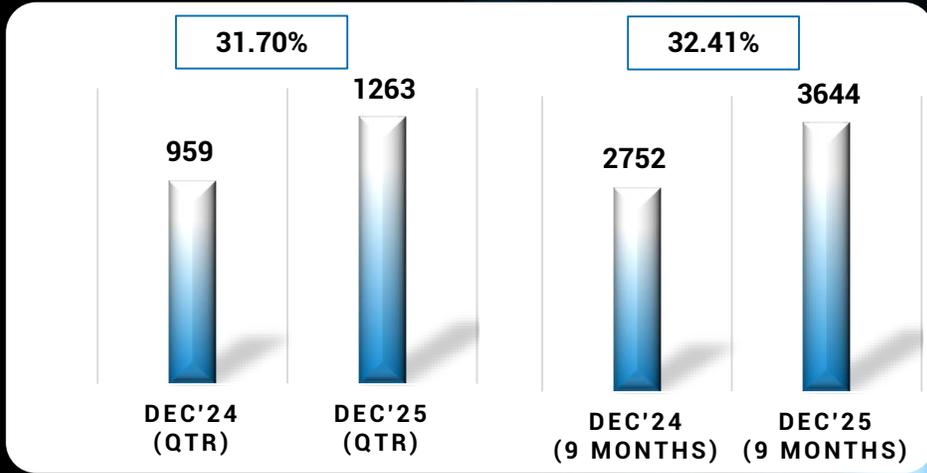
Y-o-Y



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

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

*For the quarter



**FINANCIAL
PERFORMANCE**

INTEREST INCOME

₹ in Cr

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

NON-INTEREST INCOME

₹ in Cr

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

TOTAL EXPENSES

₹ in Cr

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

OPERATING EXPENSES

₹ in Cr

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

PROVISIONS

₹ in Cr

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

STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

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

BALANCE SHEET – STAND ALONE

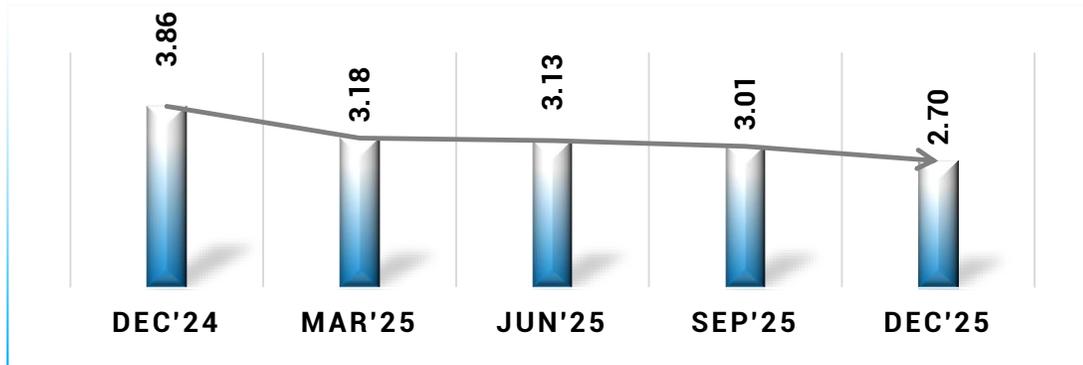
₹ in Cr

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

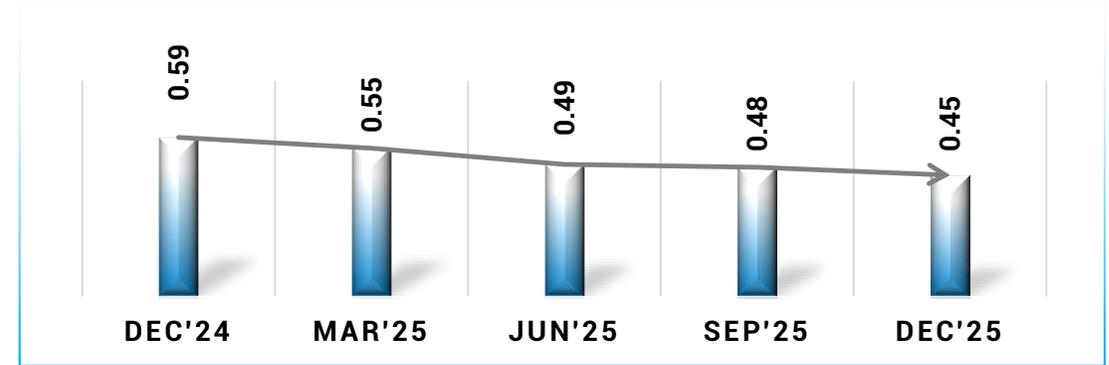


**ASSET
QUALITY
& CAPITAL
ADEQUACY**

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

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

NPA MOVEMENT

₹ in Cr

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

NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

NPA Classification: Sector-Wise

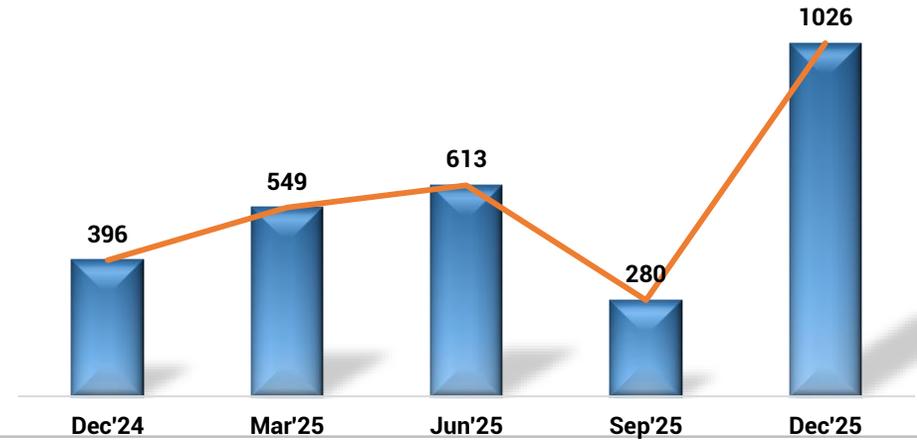
₹ in Cr

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

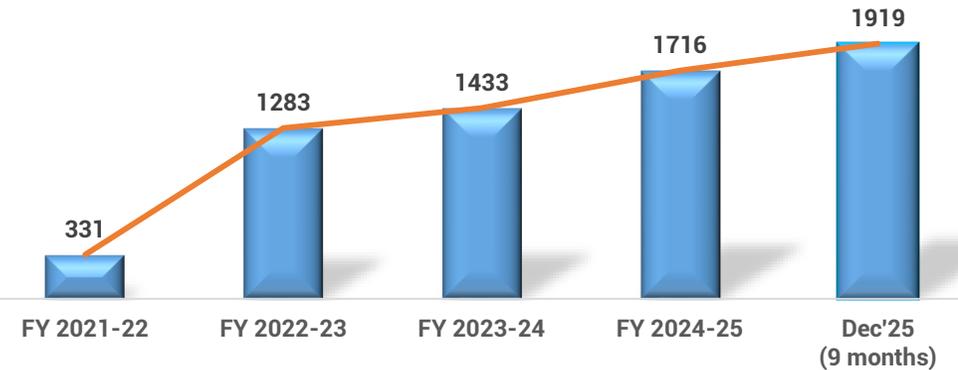
NPA Classification: Retail Sector

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

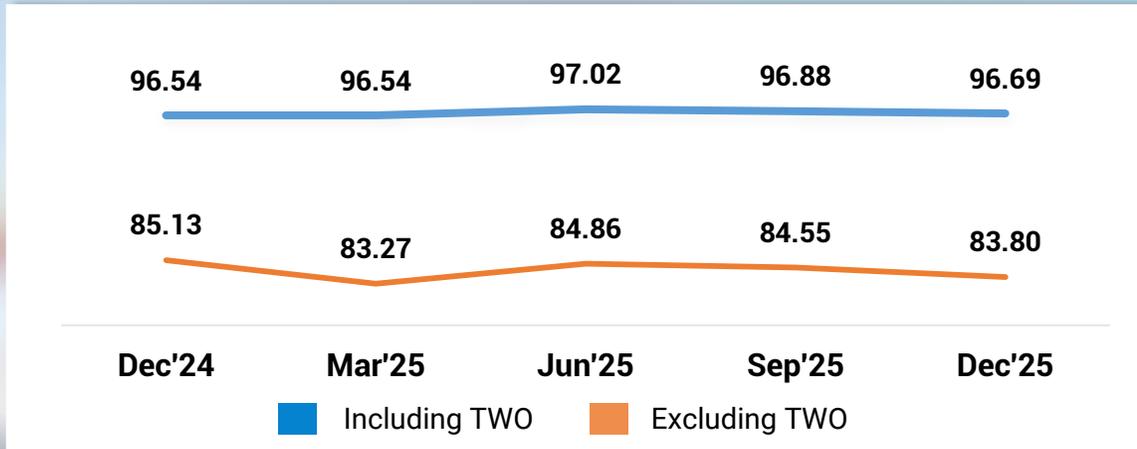
Recovery in Written Off Accounts (Quarterly)



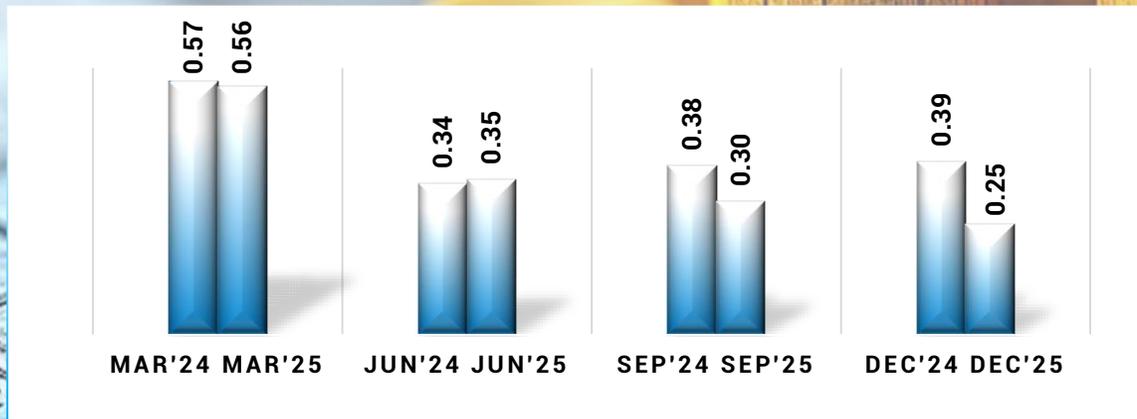
Recovery in Written Off Accounts



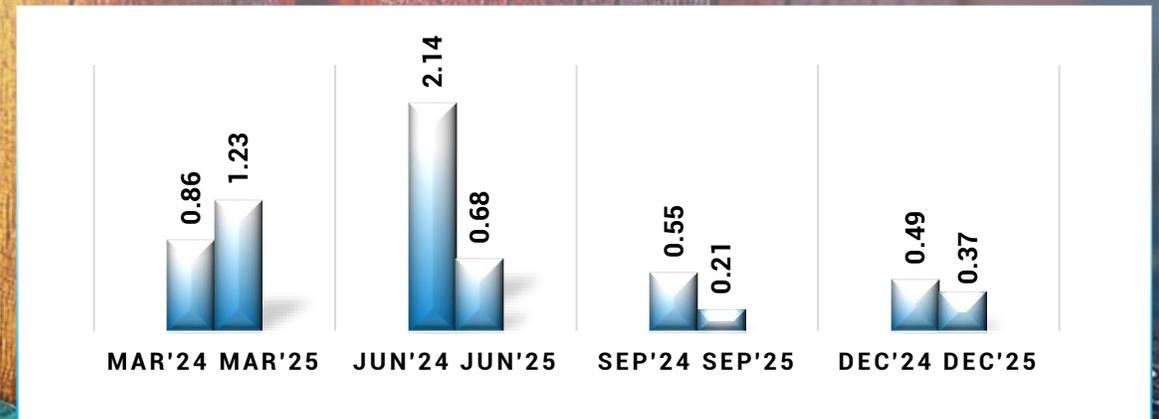
PROVISION COVERAGE RATIO



SLIPPAGE RATIO (Non-Annualized)



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

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

Standard Restructured: Covid-19 Resolution Framework

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

Total Standard Restructured Book

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

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

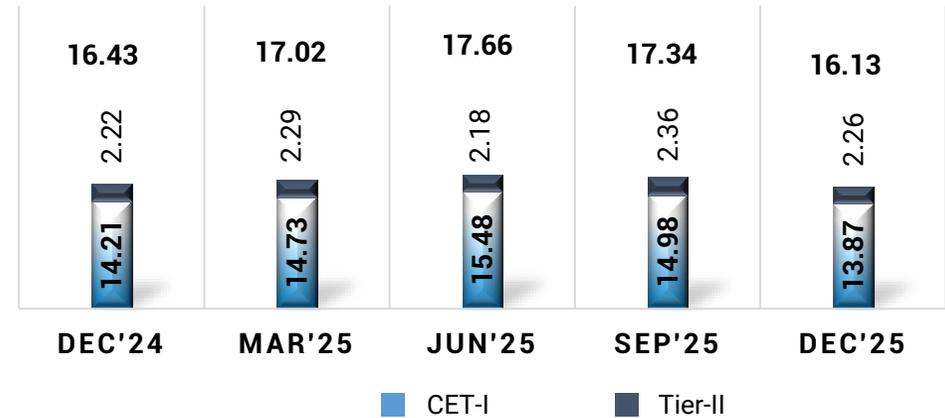
Asset Quality	Dec'24	No. of A/Cs	Amount	% of Total Advance
SMA 0		41	536	0.20
SMA 1		14	311	0.11
SMA 2		10	132	0.05
TOTAL		65	979	0.36

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

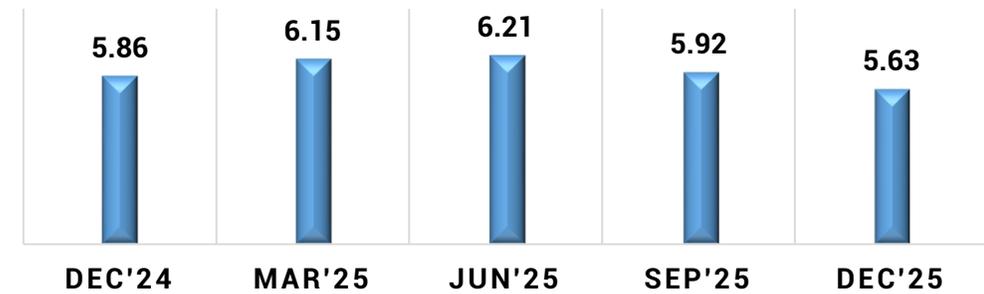
Asset Quality	Dec'25	No. of A/Cs	Amount	% of Total Advance
SMA 0		20	331	0.10
SMA 1		25	571	0.18
SMA 2		16	122	0.04
TOTAL		61	1024	0.32

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

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO





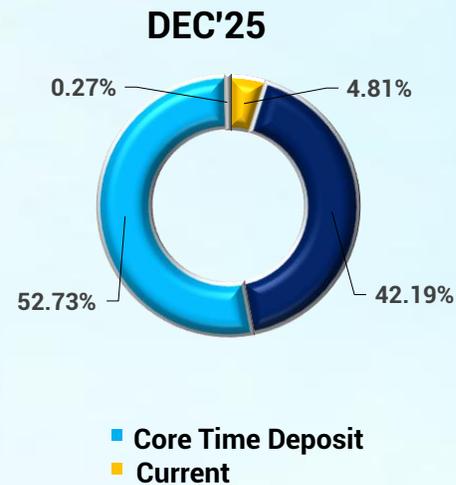
**BUSINESS
PERFORMANCE**

BUSINESS ACROSS THE BOARD

₹ in Cr

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

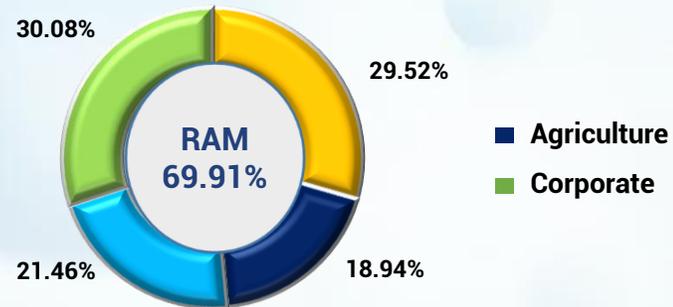




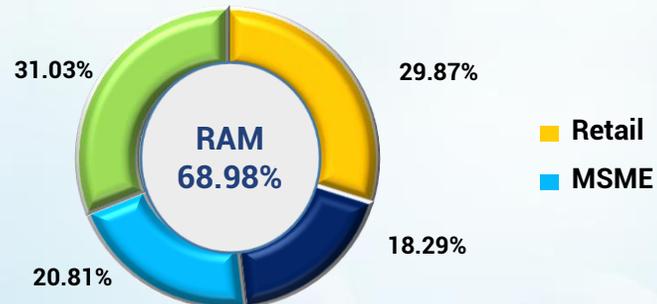
₹ in Cr

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

DEC'24



DEC'25

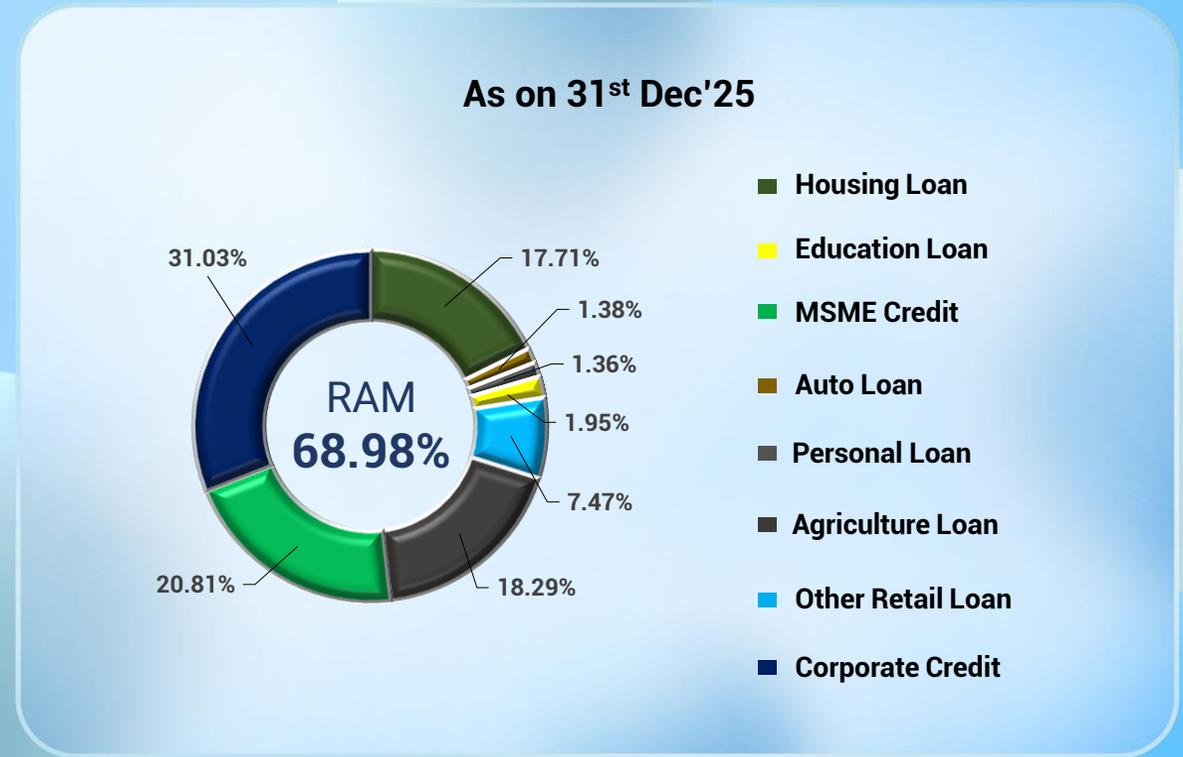


₹ in Cr

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

₹ in Cr

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

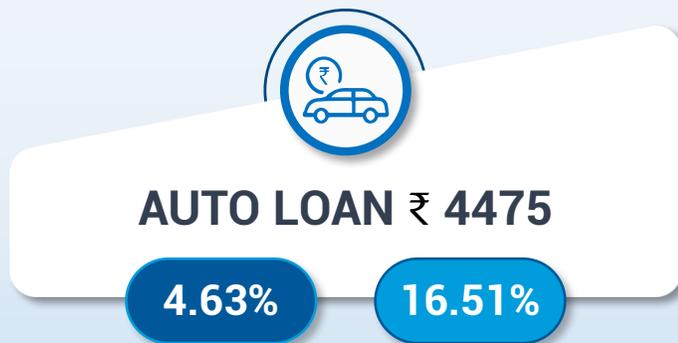
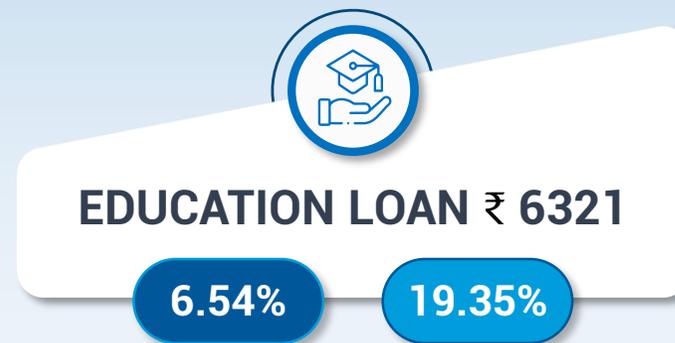


As on 31st Dec'2025

₹ in Cr

 % of Total Retail Advance

 Y-o-Y Growth



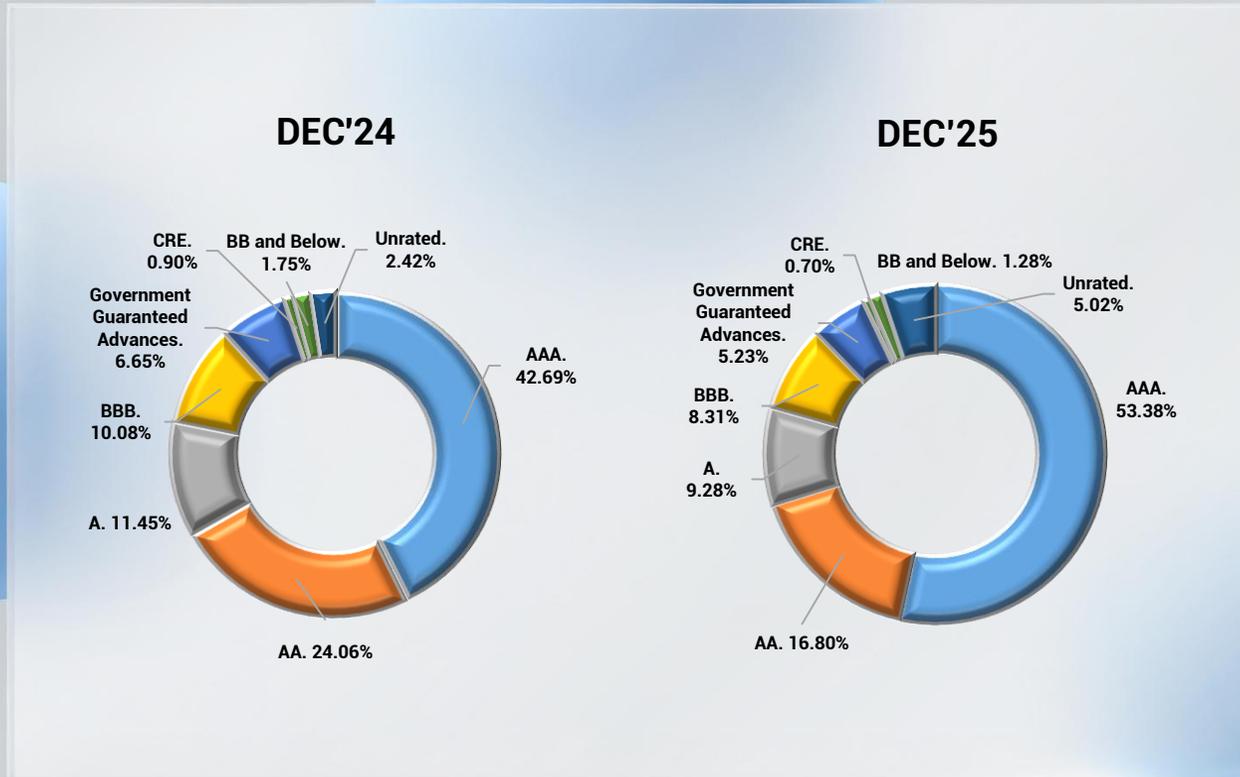
Retail Segment ₹ 96652

29.87% of Total Advance

Y-o-Y Growth 20.93%

RATED STANDARD ADVANCES

₹ in Cr



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

₹ in Cr

SECTOR	APPROVALS						OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Dec'24 (QTR)	Amt. Dec'24 (QTR)	No. of A/Cs Sep'25 (QTR)	Amt. Sep'25 (QTR)	No. of A/Cs Dec'25 (QTR)	Amt. Dec'25 (QTR)	As on 31 st Dec'25	Y-o-Y	Q-o-Q
 Retail	2754	437.50	1809	330.35	1592	362.63	6749.25	(17.11)	9.77
 Agriculture	7787	142.43	41753	709.88	29510	535.19	979.95	275.76	(24.61)
 MSME	4803	934.45	4867	819.42	7391	1033.14	7039.15	10.56	26.08
 Corporate Credit	2067	213.78	339	80.61	1575	236.73	270.94	10.74	193.67
TOTAL	17411	1728.15	48768	1940.26	40068	2167.69	15039.29	25.43	11.72

ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES

@ **53.00%** of ANBC against norm of 40%



SURPASSED THE MANDATED NORMS IN RESPECT OF

ADVANCES TO MICRO ENTERPRISES

@ **14.79%** of ANBC against norm of 7.50%



WEAKER SECTOR

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



ADVANCES TO SMALL AND MARGINAL FARMERS

@ **10.52%** of ANBC against norm of 10.00%



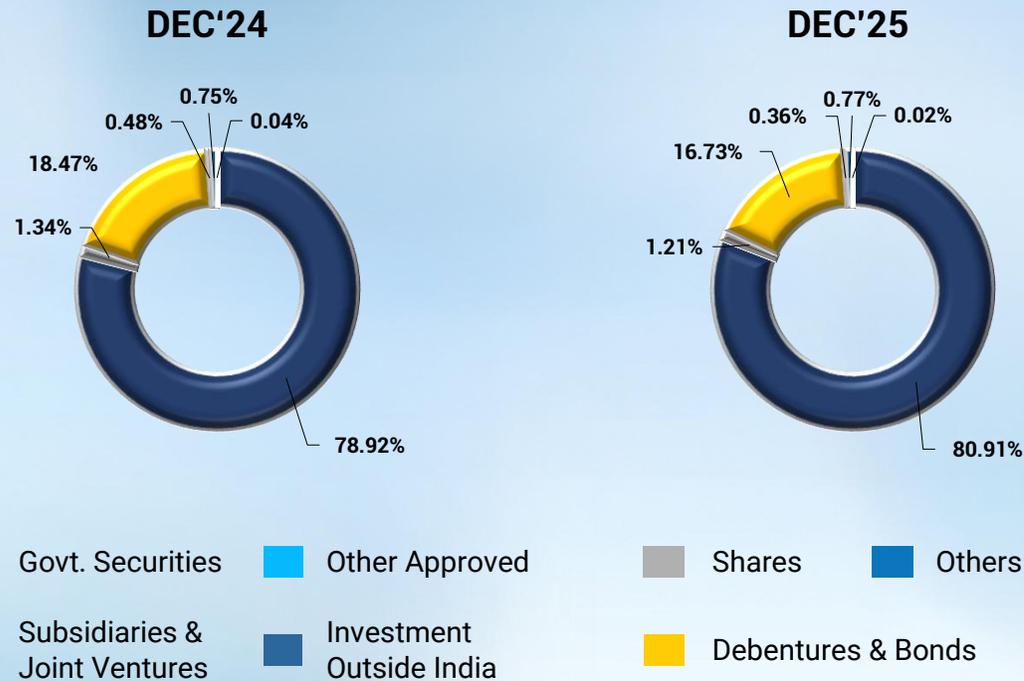
AGRICULTURE ADVANCES

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

PSLC Sold ₹ 6000 Crore



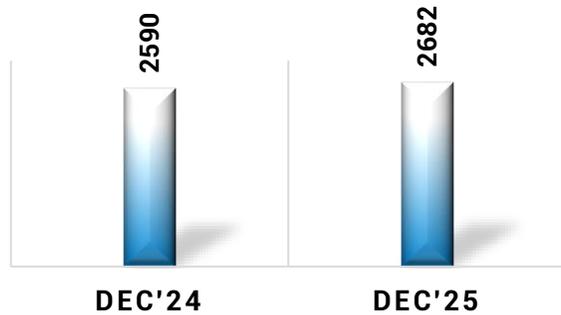
INVESTMENTS



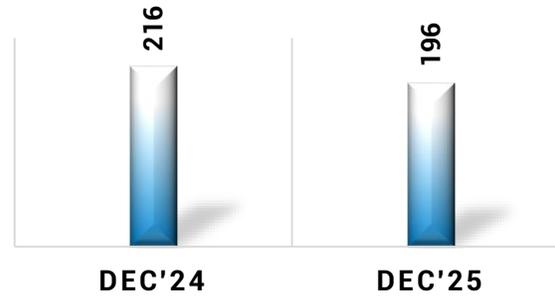
₹ in Cr

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

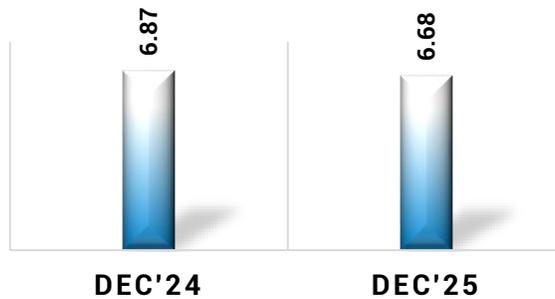
INTEREST ON INVESTMENT



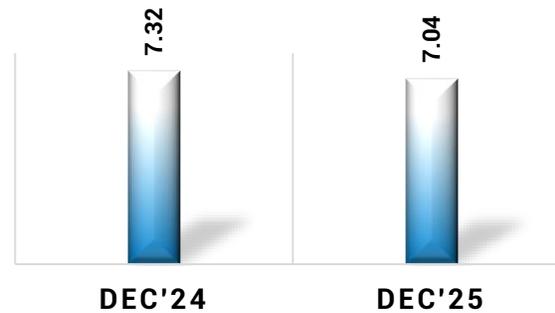
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT (Including Trading Profit) %



₹ in Cr

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

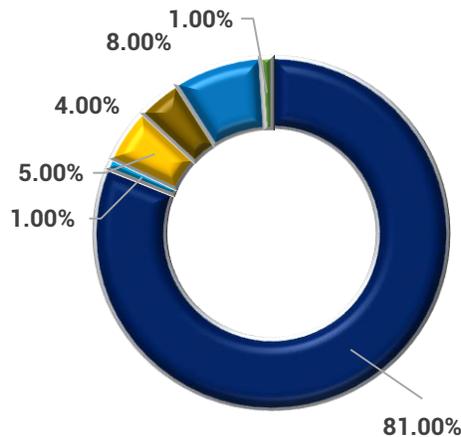
TREASURY OPERATIONS

₹ in Cr

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

AFS BOOK

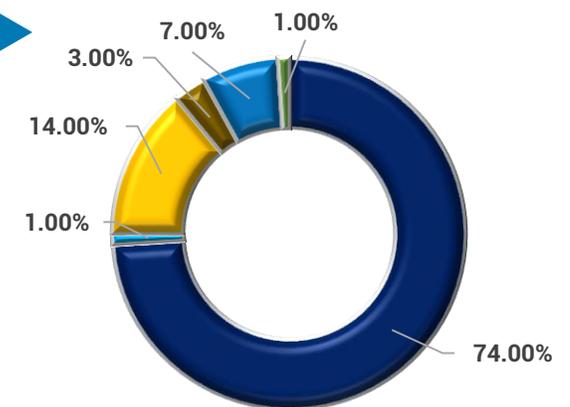
DEC'24



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

- G-sec & T-bill
- CP
- SDL

DEC'25



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

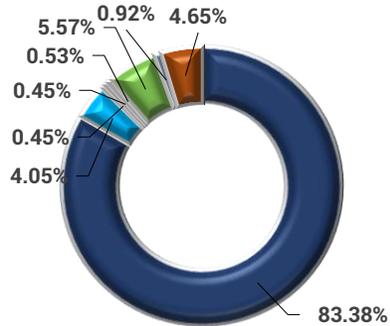
- Corporate Bond
- PSU
- Others

The background features a complex digital network of glowing blue and orange points connected by thin lines. A prominent, thick, glowing blue path winds through the scene, leading towards three glowing location pin icons. The overall aesthetic is high-tech and futuristic.

DIGITAL JOURNEY

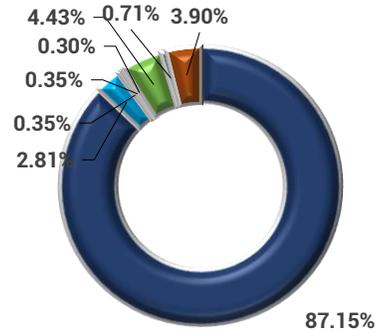
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'24 to Dec'24

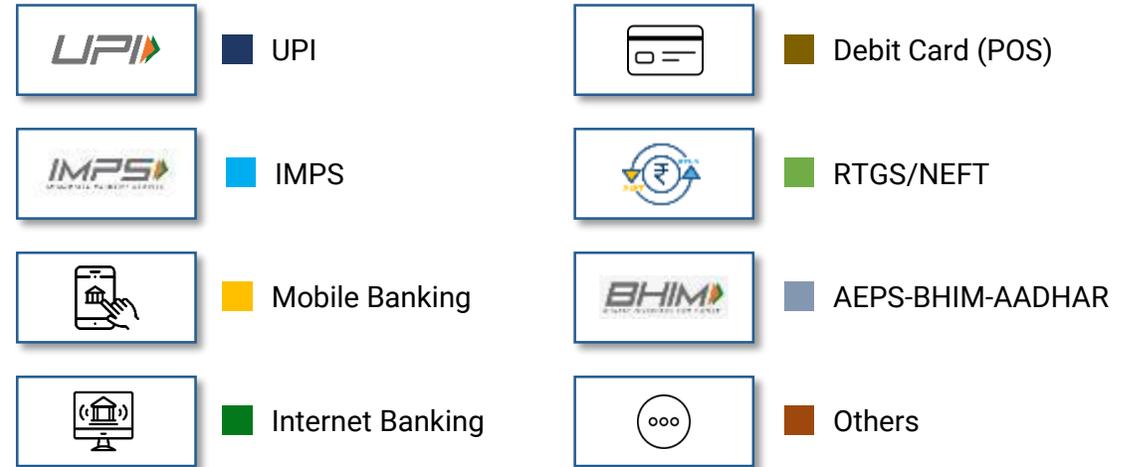


Share of Digital Txns through ADC 84.93%

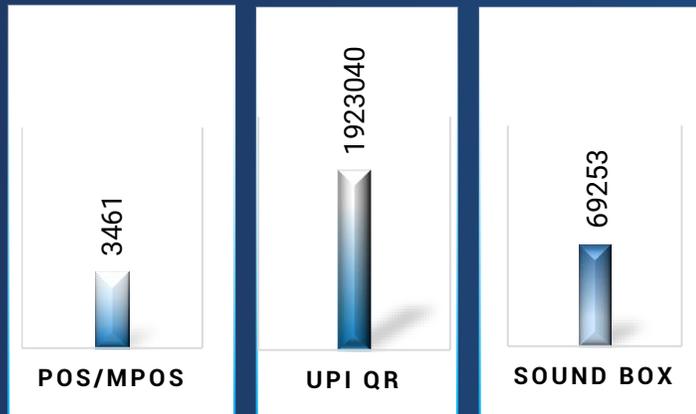
Jan'25 to Dec'25



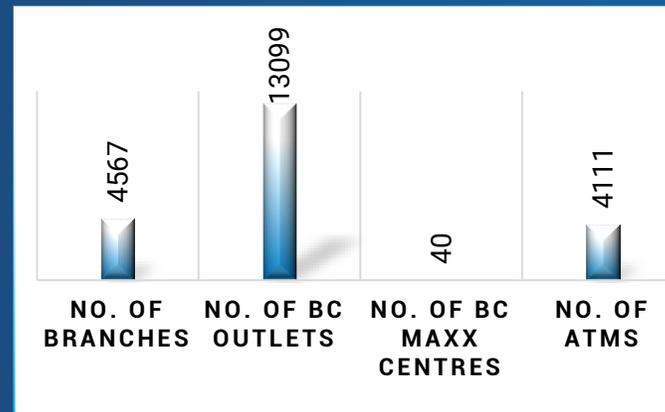
Share of Digital Txns through ADC 89.60%



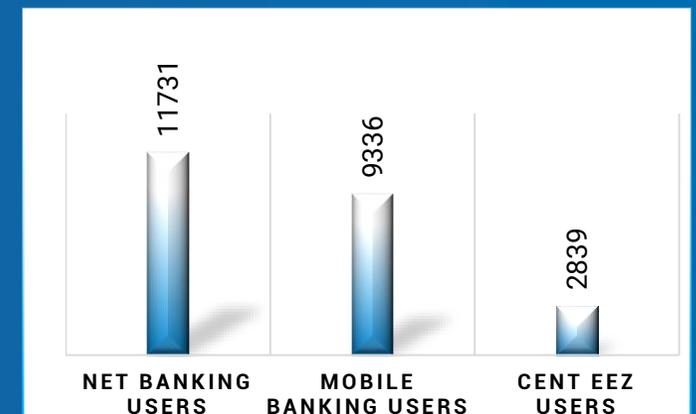
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



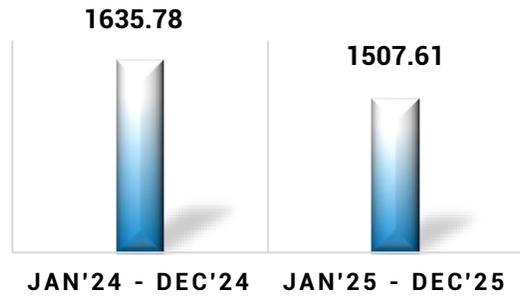
DIGITAL TOUCH POINTS (IN'000)



DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



IMPS TRANSACTIONS



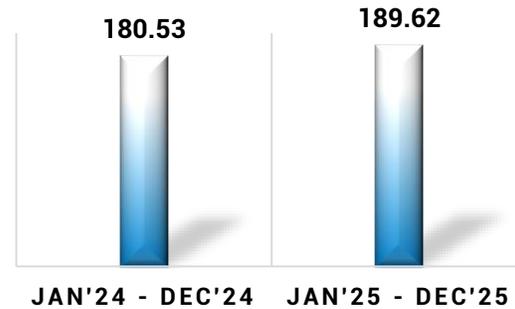
UPI (Remitter + Beneficiary)



MOBILE BANKING

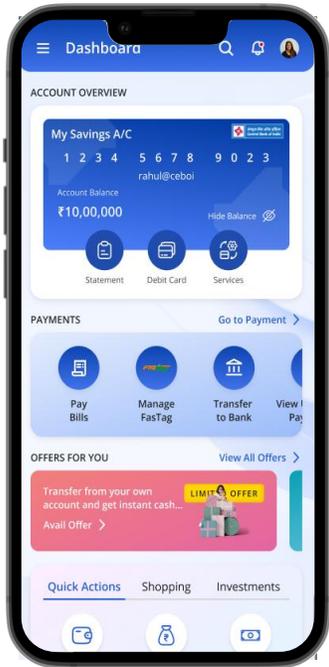


INTERNET BANKING



TRANSACTIONS (in Lakhs)





BANKING



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

INVESTMENT



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

SHOPPING



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

INSURANCE



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

Strengthening Digital Trust & Compliance

➤ Domain Migration to "bank.in"

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

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

Stakeholder Advantage:

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



Customer-Centric Innovations

➤ ATM Currency Denomination Availability

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

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

➤ Virtual Debit Card Issuance via CenteeZ Banking Application

Real-time issuance and activation of Virtual Debit Cards.

Benefits:

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

Stakeholder Advantage:

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

Depositor Education & Awareness Fund (DEAF) Portal

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

Features:

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

Customer Benefits:

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

Stakeholder Advantage:

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



Digital Lending Platform (DLP)

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

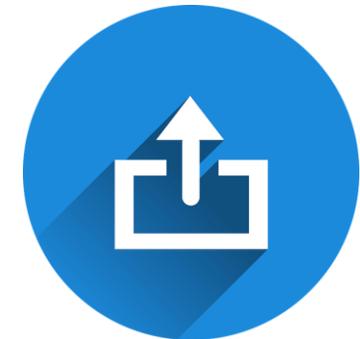
Digital Account Opening Platform

- **DKYC (TAB Based):** Live since May 2025.
Products: General Savings, Cent Queen, Pension, Student, Cent Salary.
- **VKYC (VCIP Based):** Revamped journey live since July 2025.
Products: General Savings, Cent Yuva.
Stakeholder Advantage:
 - Seamless on boarding for diverse customer segments.
 - Accelerates deposit growth.



Quick Pay Bulk Upload for Proprietor

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

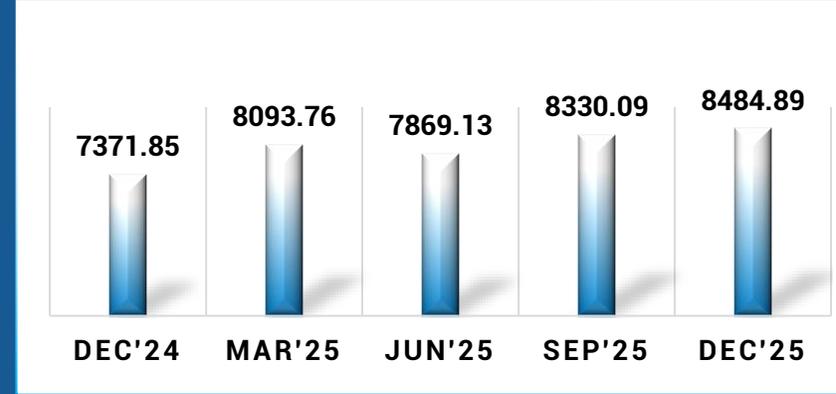




No. of Accounts (in Lakhs)



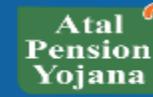
Balance Outstanding (₹ in Cr)



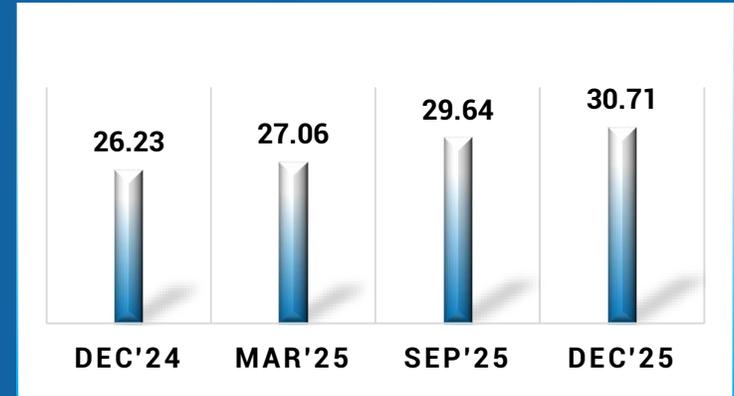
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

Subsidiary Name	Status	Shareholding	Particulars	Dec'24 (9 months)	Dec'25 (9 months)
Cent Bank Home Finance Ltd. • Engaged into Housing Finance Activity • Presence in 12 States through 32 Branches & 3 SPOKE locations • Advances & Investment Portfolio of ₹ 1808.11 Cr	(Unaudited)	64.40%	Total Income	133.32	136.87
			Net Profit/(Loss)	19.92	13.91
			Total Assets	1713.27	1865.38
			Capital & Reserves	233.85	253.14
Centbank Financial Services Ltd. • Engaged mainly into Trusteeship Services	(Unaudited)	100%	Total Income	8.12	8.14
			Net Profit/(Loss)	5.14	4.07
			Total Assets	65.24	62.47
			Capital & Reserves	41.63	46.81

Associates Names	Status	Shareholding	Particulars	Dec'24 (9 months)	Dec'25 (9 months)
Generali Central Life Insurance Company Ltd#	(Unaudited)	25.22%	Net Profit/(Loss)	N.A.	(76.52)
Generali Central Insurance Company Ltd#	(Unaudited)	24.91%	Net Profit/(Loss)	N.A.	(20.05)
Uttar Bihar Gramin Bank, Muzzaffarpur*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	20.91	1.34
Uttarbanga Kshetriya Gramin Bank, Cooch Behar*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	60.23	4.54
Indo Zambia Bank Limited, Zambia	(Unaudited)	20%	Net Profit/(Loss)	162.73	300.85

*Both the RRB's profit is taken for the period up to April 30, 2025, and effective May 01, 2025, RRB's have been transferred to other PSB.

Both the insurance companies became the associates effective June 05, 2025.

Group Position

₹ in Cr

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

Group Performance

₹ in Cr

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

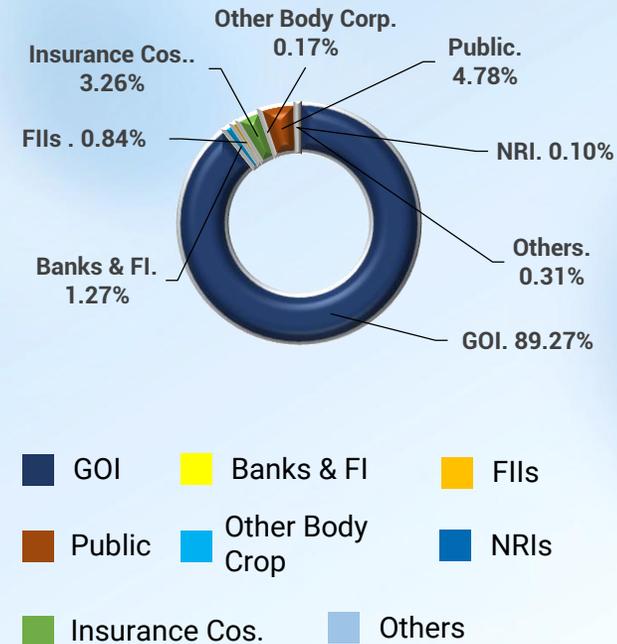
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

As on 31st Dec'2025

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

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

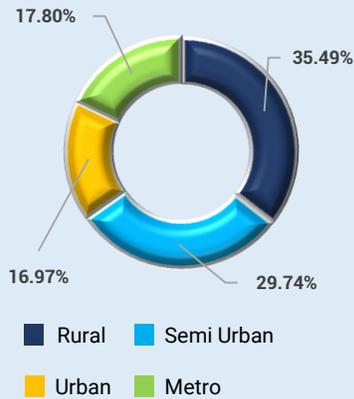
As on 31st Dec'2025



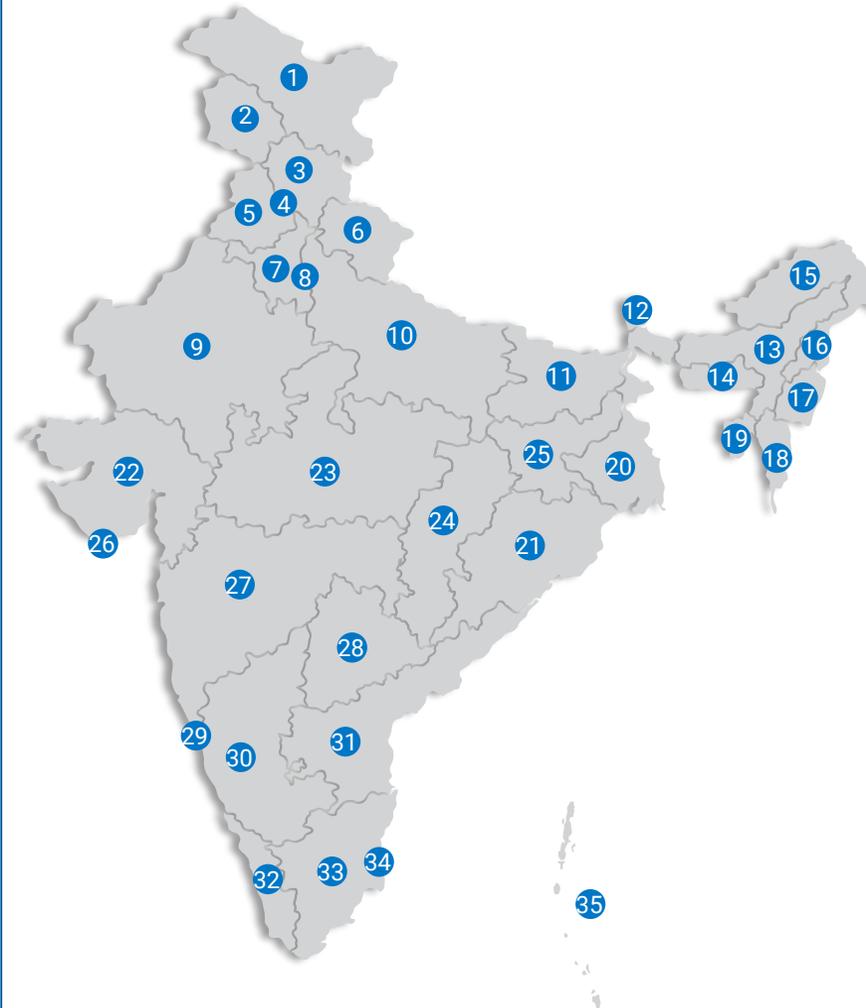
PAN INDIA NETWORK OF BRANCHES

As on 31st Dec'25

Total Branches	4567
Rural	1621
Semi Urban	1358
Urban	775
Metro	813
Total ATMs	4111
Total BC Outlets	13099
BC MAXX Centres	40
Total Customer Touch Points	21817



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



1. Ladakh	➤	1	19. Tripura	➤	6
2. Jammu and Kashmir	➤	15	20. West Bengal	➤	316
3. Himachal Pradesh	➤	57	21. Odisha	➤	105
4. Chandigarh	➤	11	22. Gujarat	➤	311
5. Punjab	➤	143	23. Madhya Pradesh	➤	462
6. Uttarakhand	➤	42	24. Chhattisgarh	➤	116
7. Haryana	➤	139	25. Jharkhand	➤	89
8. National Capital Territory of Delhi	➤	98	26. Dadra & Nagar Haveli and Daman & Diu	➤	3
9. Rajasthan	➤	171	27. Maharashtra	➤	589
10. Uttar Pradesh	➤	583	28. Telangana	➤	103
11. Bihar	➤	435	29. Goa	➤	30
12. Sikkim	➤	16	30. Karnataka	➤	107
13. Assam	➤	122	31. Andhra Pradesh	➤	132
14. Meghalaya	➤	9	32. Kerala	➤	120
15. Arunachal Pradesh	➤	10	33. Tamil Nadu	➤	203
16. Nagaland	➤	8	34. Puducherry	➤	3
17. Manipur	➤	9	35. Andaman and Nicobar Islands	➤	1
18. Mizoram	➤	2			

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

Build Granular CASA book

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

Increase Fee Income

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

Improve Cost to Income Ratio

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

Tech and Digital Adoption

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

Improve CD Ratio

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

MSME Credit

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

Agriculture Credit

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



Environment

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



Social

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



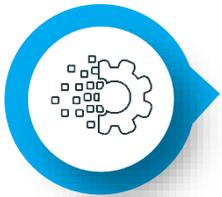
Governance

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

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

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

STRUCTURE



Transformation and Process Re-engineering

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



PRISM [Project Reporting and Integrated System Management]

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



COREE [Centre for Organizational Reforms & EASE Excellence]

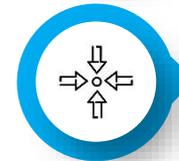
Inter-departmental organization restructuring, coordination of all EASE, DFS, and regulatory directives: ensuring timely compliance and reporting.

PURPOSE



Alignment

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



Optimization

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



Focal Point

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



Cross Functional Team

Drive PRISM Portal Project through CFT- Cross Functional Team.

NRI DESKS & CENT e-Trade Customer Web Portal

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

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



Chennai Zone



MMZO



Lucknow Zone



Bhopal Zone



Delhi Zone



Hyderabad Zone



Pune Zone



Kolkata Zone

AWARDS AND RECOGNITION






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

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



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

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



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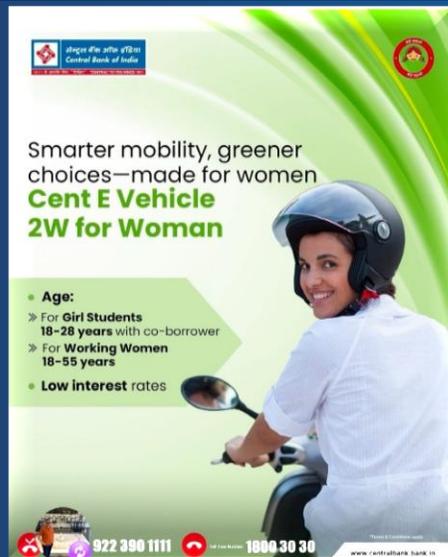


Cent Griha Lakshmi
Step into the New Year with confidence and new beginnings

- Attractive interest rates exclusively for women borrowers
- Flexible repayment options
- Quick processing & hassle-free approvals

Starts at 7.10%*

922 390 1111 | 1800 30 30



Smarter mobility, greener choices—made for women
Cent E Vehicle 2W for Woman

- **Age:**
 - For **Girl Students** 18-28 years with co-borrower
 - For **Working Women** 18-55 years
- **Low interest rates**

922 390 1111 | 1800 30 30



CENT VEHICLE LOAN
Finance your new vehicle with comfort and confidence

Loan up to ₹2 crore | Attractive interest rates | Repayment tenure up to 7 years | Quick and hassle-free processing

922 390 1111 | 1800 30 30



This New Year, build the hospitality destination you've always envisioned.

CENT HOTEL LOAN

- To cater the need of Hospitality industry including Hotels, Restaurants, Cafes etc.
- Nature of facility - TL / CC / OD
- Max. loan amount - 100.00 crore

922 390 1111 | 1800 30 30



A New Year that celebrates her strength and grace

CENT QUEEN ACCOUNT
For the woman who leads with strength and grace

- Savings account exclusively for women aged 18-65 years
- Zero initial deposit required
- Accidental death insurance cover up to ₹20.00 lakh including card-based cover
- Free NEFT, RTGS (Online)

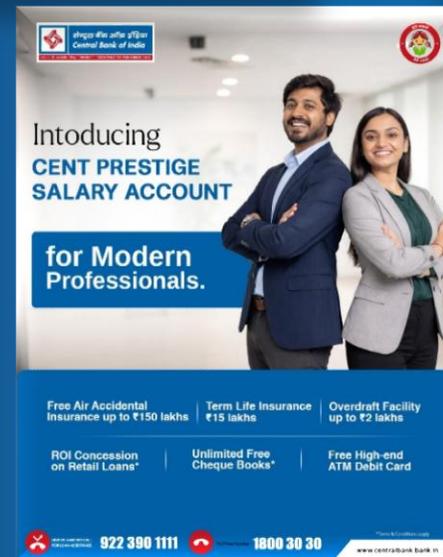
922 390 1111 | 1800 30 30



CENT Achiever
The youth account that supports your ambitions.

- Zero balance & zero initial deposit
- Free RuPay Select debit card
- Free digital banking services
- Free statements, certificates & cheque leaves
- 100% waiver on education loan processing fees

922 390 1111 | 1800 30 30



Introducing **CENT PRESTIGE SALARY ACCOUNT** for Modern Professionals.

- Free Air Accidental Insurance up to ₹150 lakhs
- Term Life Insurance ₹15 lakhs
- Overdraft Facility up to ₹2 lakhs
- ROI Concession on Retail Loans*
- Unlimited Free Cheque Books*
- Free High-end ATM Debit Card

922 390 1111 | 1800 30 30



Why visit the bank for Pensioners Life Certificate?
Go Digital using Cent Video PLC based on Aadhaar Authentication

It's free of cost, convenient and safe

922 390 1111 | 1800 30 30

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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