CO:IRD:2026:27:106 **Date: 17th July, 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: Outcome of Board Meeting of the Bank held on 17th July, 2026.

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, we wish to inform that the Board of Directors of Bank at their meeting held today i.e. Friday, 17th July, 2026 at Mumbai *inter-alia* considered and approved the following:-

1. The Unaudited standalone and consolidated financial results of the Bank for the first quarter and three months ended 30th June, 2026 along with Limited Review Report issued by Auditors.
2. Declaration on Audit report with unmodified opinion for quarter ended 30.06.2026 [Regulation 33 (3) of SEBI (LODR), Regulations, 2015].
3. Statement of deviation(s) or variation(s) for quarter ended 30.06.2026 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR), Regulations, 2015].
4. Security Cover Certificate as on 30.06.2026 - [Regulation 54 of SEBI (LODR), Regulations, 2015].

The meeting of Board of Directors commenced at 10.30 AM and concluded at 01.00 PM.

The above information will be made available on Bank's website i.e.
https://www.centralbank.bank.in/en/investor-relations

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**
CHANDRAKANT C BHAGWAT
Digitally signed by CHANDRAKANT C BHAGWAT
Date: 2026.07.17 13:09:52 +05'30'

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh-211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram – 122018

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Central Bank of India for the Quarter ended June 30, 2026, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Central Bank of India ("the Bank") for the Quarter ended June 30, 2026 ("the Statement") attached herewith, being prepared and submitted by the Bank pursuant to the requirement of regulation 33 and regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures related to Pillar 3 disclosures as at June 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India ("RBI") as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.

2. The Statement, which is the responsibility of the Bank's Management has been reviewed and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered Accountants of India ("ICAI"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the RBI from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.

SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries primarily of Bank's personnel

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS
JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS
AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS
GARG ASHOK & CO. FRN: 012127N Chartered Accountants

responsible for financial and accounting matters and applying analytical procedures and other review procedures to the financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. The Statement incorporates the relevant returns of the Top 20 Branches, Integrated Treasury Branch, International Financial Services Centre Banking Unit (IBU) and various returns of Central Office Departments reviewed by us and un-reviewed returns of other branches/offices. In the conduct of our review, we have relied on the review reports received from the concurrent auditors of 200 branches specifically appointed for this purpose. Apart from these review reports, in the conduct of our review at the Central Office Departments, we have also relied upon various information and returns received from the branches of the bank.

CONCLUSION

5. Based on our review conducted as above and subject to limitations as mentioned in paragraph 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies have not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the LODR Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

EMPHASIS OF MATTER

6. We draw attention to Note No. 6 of the Statement regarding Deferred Tax, based on tax review made by the Bank's Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Asset of Rs. 1,62,436 lakhs recognized as on June 30, 2026 (Rs. 2,53,138 lakhs as on June 30, 2025)

   Our Conclusion is not modified in respect of this matter.

OTHER MATTER

7. The Statement includes comparative figures for the quarter ended June 30, 2025 which were reviewed by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion vide their report dated July 19, 2025.

   Our Conclusion is not modified in respect of this matter.

For ADB & Company
Chartered Accountants
F.R. No.: 005593C

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

CA. Bankim Shukla
Partner
M. No.: 074272
UDIN: 26074272EENNVR4343

For Jain Paras Bilala & Co.
Chartered Accountants
F.R. No.: 011046C

Piyush Goyal

JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

CA. Piyush Goyal
Partner
M. No.: 466010
UDIN: 26466010SMSSTJ7007

For Amit Ray & CO.
Chartered Accountants
F.R. No.: 000483C

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

CA. Abhishek Sharma
Partner
M. No.: 403861
UDIN: 26403861QDHBAG3488

For Garg Ashok & Co.
Chartered Accountants
F.R. No.: 012127N

GARG ASHOK & CO. INDIA FRN: 012127N Chartered Accountants

CA. Ankit Garg
Partner
M. No.: 551920
UDIN: 26551920VWTFXP5471

Place: Mumbai

Date: July 17, 2026

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh-211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram – 122018

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of Central Bank of India for the Quarter ended June 30, 2026, pursuant to the Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Central Bank of India ("the Parent" or "the Bank") and its subsidiaries (the Parent and its Subsidiaries collectively referred to as "the Group") and its share of the net profit/(loss) after tax of its associates for the Quarter ended June 30, 2026 ("the Statement"), being prepared and submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with the Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosures as at June 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.

2. The Statement, which is the responsibility of the Parent's Management, has been reviewed and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered Accountants of India ("ICAI"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.

SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of

RAIPUR (C.G.) CHARTERED ACCOUNTANTS

FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

000483C CHARTERED ACCOUNTANTS

FRN: 012127N Chartered Accountants

the Bank's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

I. **SUBSIDIARIES**

a. Cent Bank Home Finance Limited
b. Cent Bank Financial Services Limited

II. **ASSOCIATES**

a. Insurance Companies:
   i. Generali Central Insurance Company Limited
   ii. Generali Central Life Insurance Company Limited

b. Indo-Zambia Bank Limited, Zambia

CONCLUSION

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes to Unaudited Consolidated Financial Results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the LODR Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosures as at June 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

GARG ASHOK & CO. FRN: 012127N Chartered Accountants

EMPHASIS OF MATTER

6. We draw attention to Note No. 6 of the Statement regarding Deferred Tax, based on tax review made by Bank's management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of Rs. 1,61,519 lakhs recognized as at June 30, 2026 (Rs. 2,51,934 lakhs as at June 30, 2025).

   Our conclusion is not modified in respect of this matter.

OTHER MATTER

7. We did not review the interim financial statements of 200 concurrent audit branches included in the unaudited standalone interim financial statements of the Parent Entity included in the group, whose results reflect total assets of Rs. 74,13,758.56 lakhs as of June 30, 2026, and total revenues of Rs. 91,569.98 lakhs for the Quarter ended June 30, 2026, as considered in the respective unaudited standalone interim financial statements of the Parent Entity included in the Group.

   The interim financial statements of these 200 concurrent audit branches have been reviewed by the concurrent auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches is based solely on the report of such concurrent auditors and the procedures performed by us as stated in paragraph 3 above.

8. We did not review the interim financial statements of 2 subsidiaries included in the Statement, whose interim financial statements reflect total assets of Rs. 1,92,397 lakhs as of June 30, 2026, and total revenues of Rs. 4,964 lakhs for the Quarter ended June 30, 2026, and total net profit after tax of Rs. 535 lakhs for the Quarter ended June 30, 2026, as considered in the consolidated unaudited financial results.

   The interim financial statements of 2 subsidiaries have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the financial information furnished to us by the management. According to the information and explanations given to us by the management, these interim financial statements are not material to the group.

9. The Statement includes the interim financial results which have not been reviewed of 4385 branches, included in the Unaudited Standalone Interim Financial Results of the Parent included in the group.

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

GARG ASHOK & CO. FRN: 012127N Chartered Accountants

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh-211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram – 122018

10. The Statement includes the interim financial results of 3 associates out of which 2 are insurance Companies and 1 is foreign associate as mentioned in above Para 4 (II), whose interim financial results reflect a total net profit of Rs. 876 lakhs (net of losses) for the Quarter ended June 30, 2026 considered in proportion to shareholding pattern (Parent's share being loss of Rs. 432 lakhs) in the statement. According to the information and explanations given to us by the Management, these interim financial statements are not material to the group.

11. The Statement includes comparative figures for the quarter ended June 30, 2025 which were reviewed by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion vide their report dated July 19, 2025.

Our conclusion is not modified in respect of the above matters.

For ADB & Company
Chartered Accountants
F.R. No.: 005593C

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

CA. Bankim Shukla
Partner
M. No.: 074272
UDIN: 26074272XEWIRX1393

For Jain Paras Bilala & Co.
Chartered Accountants
F.R. No.: 011046C

Piyush Goyal

JAIN PARAS BILALA & CO. CA FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

CA. Piyush Goyal
Partner
M. No.: 466010
UDIN: 26466010SRVKGN3945

For Amit Ray & CO.
Chartered Accountants
F.R. No.: 000483C

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

CA. Abhishek Sharma
Partner
M. No.: 403861
UDIN: 26403861ODLNLY6701

For Garg Ashok & Co.
Chartered Accountants
F.R. No.: 012127N

GARG ASHOK & CO. CA INDIA FRN: 012127N Chartered Accountants

CA. Ankit Garg
Partner
M. No.: 551920
UDIN: 26551920DQEUBU4869

Place: Mumbai

Date: July 17, 2026

Central Bank of India

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Unaudited Standalone Financial Results for the Quarter Ended June 30, 2026

(₹ in Lakh)

	Particulars	Standalone			
		Quarter Ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited	Unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	**9,69,090**	**9,66,067**	**8,58,854**	**36,02,568**
	(a) Interest/discount on advances/bills	6,75,604	6,35,916	5,93,231	24,04,976
	(b) Income on investments	2,64,531	2,60,036	2,34,015	10,21,009
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	25,303	26,868	27,537	1,25,383
	(d) Others	3,652	43,247	4,071	51,200
2	Other Income	98,709	1,14,982	1,77,098	6,31,574
A.	**TOTAL INCOME (1+2)**	**10,67,799**	**10,81,049**	**10,35,952**	**42,34,142**
3	Interest Expended	5,77,660	5,65,883	5,20,529	21,85,536
4	Operating Expenses (e) + (f)	2,71,532	3,05,554	2,85,025	12,00,784
	(e) Employees cost	1,75,869	1,79,884	1,83,445	7,58,093
	(f) Other operating expenses	95,663	1,25,670	1,01,580	4,42,691
B.	**TOTAL EXPENDITURE (3)+(4)** (excluding Provisions and Contingencies)	**8,49,192**	**8,71,437**	**8,05,554**	**33,86,320**
C.	**OPERATING PROFIT (A-B)** (Profit before Provisions & Contingencies)	**2,18,607**	**2,09,612**	**2,30,398**	**8,47,822**
D.	**Provisions (other than tax) and Contingencies.**	**40,162**	**50,434**	**52,111**	**2,04,388**
	(Of which: provisions for Non-Performing Assets)#	34,639	64,668	46,755	1,53,416
E.	**Exceptional Items**	-	-	-	-
F.	**Profit/(Loss) from Ordinary Activities before Tax (C-D-E)**	**1,78,445**	**1,59,178**	**1,78,287**	**6,43,434**
G.	**Tax Expenses**	**46,075**	**86,735**	**61,418**	**2,06,574**
H.	**Net Profit / (Loss) from Ordinary Activities After Tax (F-G)**	**1,32,370**	**72,443**	**1,16,869**	**4,36,860**
I.	**Extraordinary items (net of tax expense)**	-	-	-	-
J.	**Net Profit / (Loss) for the period (H-I)**	**1,32,370**	**72,443**	**1,16,869**	**4,36,860**
5	Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	9,05,140	9,05,140
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	25,55,824
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	81.19%	89.27%	89.27%	89.27%
	(ii) Capital Adequacy Ratio-Basel III (%)	18.28%	17.91%	17.66%	17.91%
	(a) CET 1 Ratio (%)	16.54%	15.61%	15.48%	15.61%
	(b) Additional Tier 1 Ratio (%)	-	-	-	-
	(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.46	0.80	1.29	4.83
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.46	0.80	1.29	4.83
	(iv) (a) Amount of Gross Non-performing Assets	9,22,545	9,18,504	8,63,761	9,18,504
	(b) Amount of Net Non-Performing Assets	1,71,482	1,66,586	1,30,812	1,66,586
	(c) % of Gross Non-performing Assets	2.60%	2.67%	3.13%	2.67%
	(d) % of Net Non-Performing Assets	0.49%	0.49%	0.49%	0.49%
	(v) Return on Assets (Annualised) (%)	1.00%	0.56%	1.02%	0.89%
	(vi) Networth (excluding Revaluation Reserve)	36,57,258	34,59,972	33,54,562	34,59,972
	(vii) Debt** Equity Ratio	0.06	0.08	0.15	0.08
	(viii) Outstanding Reedemable Preference Shares	-	-	-	-
	(ix) Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-
	(x) Paid-up Debt Capital/Outstanding Debt***(%)	5.29%	4.76%	21.92%	4.76%
	(xi) Total Debt*** to Total Assets (%)	5.09%	5.73%	1.42%	5.73%
	(xii) Operating Margin (%)	20.47%	19.39%	22.24%	20.02%
	(Xiii) Net Profit Margin (%)	12.40%	6.70%	11.28%	10.32%

** Debt represents borrowings with residual maturity of more than one year. *** Total Debt and Outstanding Debt represent total borrowings of the Bank.

Due to write back of provision on standard assets & Investment, total provision is appearing lower than NPA provision for the Quarter Ended Mar 31, 2026.

Note 1 : Disclosure of Interest Service Coverage Ratio and Debt Service Coverage Ratio is not applicable to Bank.

Note 2 : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

M V MURALI KRISHNA Executive Director	MAHENDRA DOHARE Executive Director	E. RATAN KUMAR Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : July 17, 2026

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN: 011048C JAIPUR CHARTERED ACCOUNTANTS

GARG ASHOK & CO. CA INDIA FRN: 012127N Chartered Accountants

सेन्ट्रल बैंक ऑफ इंडिया
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CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2026

(₹ In Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
A.	**Segment Revenue**				
	1. Treasury Operations	3,34,183	3,07,704	3,46,164	13,55,683
	2. Retail Banking Operations	5,06,706	4,68,403	4,56,287	18,46,245
	3. Wholesale Banking Operations	2,23,625	2,62,118	2,30,068	9,83,145
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	3,285	42,824	3,434	49,069
	Total	**10,67,799**	**10,81,049**	**10,35,953**	**42,34,142**
	Less: Inter Segment Revenue	-	-	-	-
	Income From Operations	**10,67,799**	**10,81,049**	**10,35,953**	**42,34,142**
B.	**Segment Results(Profit(+)/Loss(-)**				
	1. Treasury Operations	62,126	35,274	84,602	2,08,607
	2. Retail Banking Operations	1,37,710	63,336	53,766	2,81,745
	3. Wholesale Banking Operations	(13,914)	28,385	53,661	1,51,272
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	(7,477)	32,183	(13,742)	1,810
	Total	**1,78,445**	**1,59,178**	**1,78,287**	**6,43,434**
	(ii) Other Un-allocable income/Expenditure	-	-	-	-
	Total Profit Before Tax	**1,78,445**	**1,59,178**	**1,78,287**	**6,43,434**
	Income Tax	46,075	86,735	61,418	2,06,574
	Net Profit/(Loss)	**1,32,370**	**72,443**	**1,16,869**	**4,36,860**
C.	**Segment Assets**				
	1. Treasury Operations	1,97,40,964	2,11,76,825	1,99,18,809	2,11,76,825
	2. Retail Banking Operations	2,14,85,732	2,06,19,190	1,80,95,043	2,06,19,190
	3. Wholesale Banking Operations	1,35,83,539	1,21,81,087	90,10,985	1,21,81,087
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Assets	8,90,880	9,70,854	10,93,811	9,70,854
	Total	**5,57,01,115**	**5,49,47,956**	**4,81,18,648**	**5,49,47,956**
D.	**Segment Liabilities**				
	1. Treasury Operations	1,96,26,663	2,01,30,970	1,96,98,613	2,01,30,970
	2. Retail Banking Operations	1,95,78,874	1,88,46,871	1,63,38,918	1,88,46,871
	3. Wholesale Banking Operations	1,24,52,723	1,21,23,060	83,35,119	1,21,23,060
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-
	Total	**5,16,58,260**	**5,11,00,901**	**4,43,72,650**	**5,11,00,901**
E.	**Capital Employed**				
	1. Treasury Operations	1,14,301	10,45,855	2,20,196	10,45,855
	2. Retail Banking Operations	19,06,858	17,72,319	17,56,125	17,72,319
	3. Wholesale Banking Operations	11,30,816	58,027	6,75,866	58,027
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	8,90,880	9,70,854	10,93,811	9,70,854
	Total	**40,42,855**	**38,47,055**	**37,45,998**	**38,47,055**

	GEOERAPHICAL SEGMENTS	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
1	**Revenue**				
a	Domestic	10,67,316	10,81,049	10,35,953	42,34,142
b	International	483	-	-	-
	Total	**10,67,799**	**10,81,049**	**10,35,953**	**42,34,142**
2	**Assets**				
a	Domestic	5,56,34,442	5,49,47,956	4,81,18,648	5,49,47,956
b	International	66,673	-	-	-
	Total	**5,57,01,115**	**5,49,47,956**	**4,81,18,648**	**5,49,47,956**

1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. "Domestic" and "International" as secondary/geographical segments for the purpose of compliance with AS-17 on segment Reporting issued by ICAI.

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

3) International Financial Service Center Banking Unit (IBU) has been operationalised during Q1 of FY 2026-27 only, hence International segment reporting is not applicable for FY 2025-26.

4) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.

M V MURALI KRISHNA **Executive Director**	**MAHENDRA DOHARE** **Executive Director**	**E. RATAN KUMAR** **Executive Director**

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: July 17, 2026

FRN No. 000483C
FRN 011046C JAIPUR

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

Unaudited Consolidated Financial Results for the Quarter ended June 30, 2026

(₹ In Lakh)

		Particulars	Consolidated			
			Quarter Ended			Year Ended
			30.06.2026	31.03.2026	30.06.2025	31.03.2026
			Unaudited	Audited	Unaudited	Audited
1		Interest earned (a) + (b) + (c) + (d)	972,590	969,780	862,338	3,616,770
	(a)	Interest/discount on advances/bills	678,813	639,246	596,419	2,417,739
	(b)	Income on investments	264,631	260,140	234,113	1,021,422
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	25,303	26,868	27,537	125,383
	(d)	Others	3,843	43,526	4,269	52,226
2		Other Income	98,849	116,131	177,214	633,058
A		**INCOME (1+2)**	**1,071,439**	**1,085,911**	**1,039,552**	**4,249,828**
3		Interest Expended	579,395	567,652	522,175	2,192,605
4		Operating Expenses (e) + (f)	272,419	306,816	285,836	1,205,006
	(e)	Employees cost	176,364	180,438	183,878	760,038
	(f)	Other operating expenses	96,055	126,378	101,958	444,968
B.		**TOTAL EXPENDITURE (3)+(4)** (excluding Provisions and Contingencies)	**851,814**	**874,468**	**808,011**	**3,397,611**
C.		**OPERATING PROFIT (A-B)** (Profit before Provisions & Contingencies)	**219,625**	**211,443**	**231,541**	**852,217**
D.		**Provisions (other than tax) and Contingencies.#**	**40,503**	**50,501**	**52,247**	**204,833**
		(Of which provisions for Non-Performing Assets)	35,011	64,769	46,918	153,927
E.		**Exceptional Items**	-	-	8,485	8,485
F.		**Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)**	**179,122**	**160,942**	**187,779**	**655,869**
G.		Tax Expenses	46,227	87,090	61,733	207,518
H.		**Net Profit / (Loss) from Ordinary Activities**	**132,895**	**73,852**	**126,046**	**448,351**
I.		**Extraordinary items (net of tax expense)**	-	-	-	-
J		Add: Share of Profit in Associates	(434)	926	2,370	4,728
K		Less: Share of Minority Interest	148	206	218	701
L		**Net Profit / (Loss) for the period (H-I+J-K)**	**132,313**	**74,572**	**128,198**	**452,378**
5		Paid-up equity share capital (Face value of ₹ 10/- per share)	905,140	905,140	905,140	905,140
6		Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				2,608,882
7		Analytical Ratios				
	(i)	Percentage of shares held by Government of India	81.19%	89.27%	89.27%	89.27%
	(ii)	Capital Adequacy Ratio-Basel III (%)				
		(a) CET 1 Ratio (%)				
		(b) Additional Tier 1 Ratio (%)				
	(iii)	(a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.46	0.82	1.42	5.00
		(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.46	0.82	1.42	5.00
	(iv)	(a) Amount of Gross Non-performing Assets	931,211	925,851	870,616	925,851
		(b) Amount of Net Non-Performing Assets	176,671	170,828	134,911	170,828
		(c) % of Gross Non-performing Assets	2.61%	2.67%	3.14%	2.67%
		(d) % of Net Non-Performing Assets	0.51%	0.50%	0.50%	0.50%
	(v)	Return on Assets (Annualised) (%)	0.99%	0.57%	1.12%	0.92%
	(vi)	Networth (excluding Revaluation Reserve and Goodwill)	3,702,588	3,505,414	3,396,082	3,505,414
	(vii)	Paid up debt Capital/ Outstanding Debt**	5.20%	4.71%	21.09%	4.71%
	(viii)	Debt* Equity Ratio	0.07	0.08	0.15	0.08
	(ix)	Total Debt** to Total Assets	5.16%	5.78%	1.47%	5.78%
	(x)	Operating Margin	20.50%	19.47%	22.24%	20.05%
	(xi)	Net Profit Margin	12.35%	6.87%	12.31%	10.64%
	(xii)	Outstanding Redeemable Preference Share	-	-	-	-
	(xiii)	Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-

** Debt represents borrowings with residual maturity of more than one year.*

***Total Debt and Outstanding Debt represents total borrowings of the Bank.*

Note : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: July 17, 2026

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN: 011048C JAIPUR CHARTERED ACCOUNTANTS

GARG ASHOK & CO. CA INDIA FRN: 012127N Chartered Accountants

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
A.	**Segment Revenue**				
	1. Treasury Operations	3,34,183	3,07,704	3,46,164	13,55,683
	2. Retail Banking Operations	5,10,158	4,72,099	4,59,808	18,60,238
	3. Wholesale Banking Operations	2,23,625	2,62,118	2,30,068	9,83,145
	4. Other Banking Operations	188	1,166	78	1,693
	5. Unallocated	3,285	42,824	3,434	49,069
	Total	**10,71,439**	**10,85,911**	**10,39,552**	**42,49,828**
	Less: Inter Segment Revenue	-	-	-	-
	Income From Operations	**10,71,439**	**10,85,911**	**10,39,552**	**42,49,828**
B.	**Segment Results(Profit(+)/Loss(-)**				
	1. Treasury Operations	62,126	35,274	84,602	2,08,607
	2. Retail Banking Operations	1,38,321	64,017	54,733	2,84,336
	3. Wholesale Banking Operations	(13,914)	28,385	53,661	1,51,272
	4. Other Banking Operations	66	1,083	40	1,359
	5. Unallocated	(7,477)	32,183	(13,742)	1,810
	Total	**1,79,122**	**1,60,942**	**1,79,294**	**6,47,384**
	Other Un-allocable income/Expenditure net off*	-	-	8,485	8,485
	Total Profit Before Tax	**1,79,122**	**1,60,942**	**1,87,779**	**6,55,869**
	Income Tax	46,227	87,090	61,733	2,07,518
	Net Profit/(Loss)	**1,32,895**	**73,852**	**1,26,046**	**4,48,351**
	Add:- Share of Earnings in Associates	(434)	927	2,370	4,728
	Less:- Minority Interest	148	206	218	701
	Consolidated Profit/(Loss) after Minority Interest	**1,32,313**	**74,572**	**1,28,198**	**4,52,378**
C.	**Segment Assets**				
	1. Treasury Operations	1,97,40,964	2,11,76,825	1,99,18,809	2,11,76,825
	2. Retail Banking Operations	2,16,44,001	2,07,78,517	1,82,37,634	2,07,78,517
	3. Wholesale Banking Operations	1,35,83,539	1,21,81,087	90,10,985	1,21,81,087
	4. Other Banking Operations	1,318	1,037	1,505	1,037
	5. Unallocated Assets	8,90,422	9,70,449	10,95,247	9,70,449
	Total	**5,58,60,244**	**5,51,07,915**	**4,82,64,180**	**5,51,07,915**
D.	**Segment Liabilities**				
	1. Treasury Operations	1,96,26,663	2,01,30,970	1,96,98,613	2,01,30,970
	2. Retail Banking Operations	1,96,82,903	1,89,51,462	1,64,33,519	1,89,51,462
	3. Wholesale Banking Operations	1,24,52,723	1,21,23,060	83,35,119	1,21,23,060
	4. Other Banking Operations	2,148	2,309	2,063	2,309
	5. Unallocated Liabilities	-	-	-	-
	Total	**5,17,64,437**	**5,12,07,801**	**4,44,69,314**	**5,12,07,801**
E.	**Capital Employed**				
	1. Treasury Operations	1,14,301	10,45,855	2,20,196	10,45,855
	2. Retail Banking Operations	19,61,098	18,27,055	18,04,115	18,27,055
	3. Wholesale Banking Operations	11,30,816	58,027	6,75,866	58,027
	4. Other Banking Operations	(830)	(1,272)	(558)	(1,272)
	5. Unallocated	8,90,422	9,70,449	10,95,247	9,70,449
	Total	**40,95,807**	**39,00,114**	**37,94,866**	**39,00,114**

	GEOERAPHICAL SEGMENTS	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
1	**Revenue**				
a	Domestic	10,70,956	10,85,911	10,39,552	42,49,828
b	International	483	-	-	-
	Total	**10,71,439**	**10,85,911**	**10,39,552**	**42,49,828**
2	Assets				
a	Domestic	5,57,93,571	5,51,07,915	4,82,64,180	5,51,07,915
b	International	66,673	-	-	-
	Total	**5,58,60,244**	**5,51,07,915**	**4,82,64,180**	**5,51,07,915**

1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. "Domestic" and "International" as secondary/geographical segments for the purpose of compliance with AS-17 on segment Reporting issued by ICAI.

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

3) International Financial Service Center Banking Unit (IBU) has been operationalised during Q1 of FY 2026-27 only, hence International segment reporting is not applicable for FY 2025-26.

4) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: July 17, 2026

AMIT RAY & COMPANY
FRN No. 000483C
CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO.
FRN 011046C
JAIPUR
CHARTERED ACCOUNTANTS

GARG ASHOK & CO.

STATEMENT OF ASSETS AND LIABILITIES						
						(₹ in Lakhs)
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	30.06.2026	31.03.2026	30.06.2025	30.06.2026	31.03.2026	30.06.2025
	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed
CAPITAL & LIABILITIES						
Capital	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140
Reserves and Surplus	31,37,715	29,41,915	28,40,858	31,90,667	29,94,974	28,89,726
Minorities Interest				9,267	9,218	8,735
Deposits	4,78,97,194	4,67,92,249	4,28,88,958	4,79,41,049	4,68,44,400	4,29,42,787
Borrowings	28,37,626	31,48,082	6,84,245	28,81,857	31,85,421	7,11,106
Other Liabilities and Provisions	9,23,439	11,60,570	7,99,447	9,32,264	11,68,762	8,06,686
TOTAL	**5,57,01,114**	**5,49,47,956**	**4,81,18,648**	**5,58,60,244**	**5,51,07,915**	**4,82,64,180**
ASSETS						
Cash and Balances with Reserve Bank of India	18,08,087	18,95,286	25,92,146	18,08,094	18,95,296	25,92,151
Balances with Banks and Money at Call and Short Notice	19,02,345	18,88,168	22,09,568	19,02,466	18,88,175	22,10,080
Investments	1,54,57,862	1,57,32,015	1,46,36,948	1,54,86,265	1,57,60,715	1,46,63,562
Advances	3,46,83,721	3,36,99,728	2,68,26,594	3,48,04,083	3,38,20,860	2,69,36,298
Fixed Assets	5,14,832	5,12,470	5,07,534	5,14,910	5,12,552	5,07,615
Other Assets	13,34,267	12,20,290	13,45,858	13,36,809	12,22,700	13,47,125
Goodwill on Consolidation				7617	7617	7349
TOTAL	**5,57,01,114**	**5,49,47,956**	**4,81,18,648**	**5,58,60,244**	**5,51,07,915**	**4,82,64,180**

NOTES TO ACCOUNTS FORMING PART OF UNAUDITED/ REVIEWED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

1. The above Standalone and Consolidated Unaudited Financial Results for the quarter ended June 2026 have been reviewed and approved by the Board of Directors in their meeting held on July 17, 2026. Since the Bank did not have the requisite number of Independent Directors on its Board, the quorum of the Audit Committee of the Board could not be met for reviewing the financial results. Accordingly, in terms of Paragraph 14A of the Nationalized Banks (Management and Miscellaneous Provisions) Scheme, 1970, as amended, the quarterly financial results were placed directly before the Board of Directors for review and approval. These financial results have been subjected to limited review by the Statutory Central Auditors of the Bank as per the requirements of Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended thereafter.

2. The Consolidated Financial Results includes the financial results of two subsidiaries and the share of its profit in the three associates as per details given below:

Type of Associations	Name of the Entity	Proportion of Ownership of Bank
Subsidiaries	Cent Bank Home Finance Limited	64.40%
	Cent Bank Financial Services Limited	100.00%
Associates	Generali Central Insurance Company Limited (GCICL)	24.91%
	Generali Central Life Insurance Company Limited (GCLICL)	25.27%
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%

ADG & COMPANY FRN No. 005593C JAIPUR (C.G.) CHARTERED ACCOUNTANTS
AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS
JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS
GARG ASHOK & CO. INDIA FRN: 012127N Chartered Accountants

3. The Standalone / Consolidated Financial Results for the Quarter ended June 30, 2026, have been prepared in accordance with Recognition and measurement principals laid down in Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI). The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 "Consolidated Financial Statements" and Accounting Standard 23 "Accounting for Investments in Associates in Consolidated financial Statements", using the equity method for associates and proportionate method for subsidiaries, issued by ICAI and the guidelines issued by the Reserve Bank of India. The financial statements are in accordance with relevant provisions of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time and in compliance with presentation and disclosure requirements of regulation 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations") as amended including relevant circulars issued by the SEBI from time to time.

4. The Significant Accounting Policies followed for preparation of financial results for the quarter ended June 30, 2026 are consistent with those followed for the preparation of financial statements for the year ended March 31, 2026 except for the Bank's accounting policy relating to the Investment Fluctuation Reserve (IFR). Pursuant to the RBI Master Directions on Classification, Valuation, and Operation of Investment Portfolio vide RBI/DOR/2025-26/162 DOR.MRG.REC.No.81/00-00-001/2025-26 dated November 28, 2025 (Updated as on May 18, 2026) the requirement of Investment Fluctuation Reserve (IFR) has been discontinued w.e.f. May 18, 2026 accordingly, the bank has transferred the balance standing in the IFR as on May 17, 2026 to balance of Profit & Loss Account.

5. The Consolidated Financial Results for the Group for the Quarter ended June 30, 2026, have been arrived at after considering provisions for Non-Performing Assets, Restructured Accounts, Standard Assets,(including COVID-19 related provisions) Standard Derivative Exposures and Investment, Depreciation, etc. as applicable in the case of the Parent Bank, which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans and Advances norms laid down by National Housing Bank (NHB) and judicial pronouncement, applicable laws & regulations and accounting standards issued by the ICAI. Further, the amount of advances of the subsidiary is not material in nature at the group level.

6. The current tax and deferred tax have been determined in accordance with the provisions of section 200 of the Income-tax Act, 2025 and Accounting Standard 22 "Accounting for Taxes on Income", issued by the ICAI. Based on the management's assessment of the recoverability of deferred tax assets against future taxable income and timing differences, a Net Deferred Tax Asset of ₹ 1,62,436 lakh has been recognized in the standalone financial statements as at June 30, 2026 (₹ 2,53,138 lakh as at June 30, 2025). Similarly, a Net Deferred Tax Asset of ₹ 1,61,519 lakh has been recognized in the consolidated financial statements as at June 30, 2026 (₹ 2,51,934 lakh as at June 30, 2025).

7. Other Income includes income / commission from non-fund-based banking activities, fees, foreign exchange earnings, profit / loss on sale of assets, profit / loss (including revaluation) from investments, dividends from subsidiaries, MTM on investments under FVTPL/HFT, recovery in written-off accounts, etc.

8. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI's Credit Risk Management Directions vide RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated November 28, 2025 (Updated as on July 01, 2026), the Bank holds a provision of ₹ 439 lakhs as on June 30, 2026 (₹ 268 Lakh as on June 30, 2025).

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN 011046C JAIPUR CHARTERED ACCOUNTANTS

GARG ASHOK & CO. CA INDIA FRN: 012127N Chartered Accountants

9. As per RBI guidelines, RBI' Financial Statements; Presentation and Disclosure Directions vide RBI/DOR./2025-26/167 ACC.REC. No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026), the Other Income exceeding 1% of the total income is as under: -

For the Quarter ended June 30, 2026	Item under the Sub-head/ Head	Amount (₹ in lakh)	%
Any Item under the subhead "Miscellaneous Income Under the head "Other Income" Exceeding 1% (one per cent) of Total Income	Recovery in Write-Off	17,926.96	1.68

10. Details of the outstanding Basel III Compliant Tier II Bonds as of June 30, 2026, are as under: -

S. No.	Series	(₹ in lakh)
1	Basel III Compliant Tier II Bonds (Series VI)	1,50,000.00
	Total	**1,50,000.00**

During the Quarter ended June 30, 2026 Bank has not redeemed any bond.

11. The Provision Coverage Ratio (PCR) as of June 30, 2026, of the Bank is 95.86 % (97.02% as of June 30, 2025).

12. In accordance with Reserve Bank of India's Prudential Norms on Capital Adequacy vide RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 (updated as on July 01, 2026), the banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III capital requirements. These disclosures are being made available on the Parent Bank's website https://centralbank.bank.in/en/regulatory_disclosures along with the publication of financial results. These disclosures have not been subjected to review by the Statutory Central Auditors of the Parent Bank.

13. In accordance with Reserve Bank of India's Directions on Income Recognition, Asset Classification and Provisioning vide RBI/DOR/2025-26/164 DOR.STR.REC.83./21.04.048/2025-26 dated November 28, 2025 (updated as on July 01, 2026) and Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026), details of Fraud and Provision are as below:-

(₹ in lakh)

Particulars		During the Quarter ended 30.06.2026	During the Quarter ended 30.06.2025
Number of Frauds Reported	Borrowal	05	26
	Non-Borrowal	03	07
	Digital Frauds	00	00
	Total	**08**	**33**
Amount involved in Frauds	Borrowal	14,463	242
	Non-Borrowal	24	724
	Digital Frauds	0.00	00
	Total	**14,487**	**967**
Amount of Provision made for such frauds	Borrowal	14,416	234
	Non-Borrowal	16	611
	Digital Frauds	0.00	00

	Total	**14,432**	**845**
Amount of unamortized Provisions debited from other reserves as at the end of the Quarter		Nil	Nil

14. As per RBI's Directions on Resolution of Stressed Assets vide RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 dated November 28, 2025 (updated as on July 01, 2026), also containing requirements of additional provision as per Chapter IV - Additional Provisioning of this RBI Direction. The outstanding in such cases as at June 30, 2026 is ₹ 45,948 Lakh (₹37,223 Lakh as at June 30, 2025,) and in compliance with the above RBI Directions, the Bank has held an additional provision of ₹ 8,507 lakh as at June 30, 2026, (₹10,262 lakh as at June 30, 2025) and hold total provision of ₹27,674 lakh as at June 30, 2026, (₹18,856 lakh as at June 30, 2025).

15. Details of loans transferred/ acquired during the Quarter ended June 30, 2026, as per RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated November 28, 2025 and RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026) are given below:

I. Details of non-performing assets (NPA) transferred during the Quarter ended June 2026:

(₹ in lakh)

Particulars	**To ARC / NARCL**		**To Permitted Transferees**		**To Other Transferees**	
	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025
No. of Accounts	0	1	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	0	10,588				
Weighted average residual tenor of the loans transferred	0	0				
Net book value of loans transferred (at the time of transfer)	0	0				
Aggregate Consideration	0	5,668				
Additional consideration realized in respect of accounts transferred in earlier years	629	115				

II. The Bank has not acquired any NPA loan during the Quarter ended June 30, 2026.

III. Details of Standard Assets Acquired through assignment/Novation and Loan Participation (Co-Lending):

(₹ in lakh)

Sn	Particulars	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Year Ended 31.03.2026
1	No. of accounts Purchased during the Quarter-1 (FY 2026-27)	41,268	40,694	1,41,977
2	Aggregate outstanding (₹ in lakh)	35,014	1,81,777	4,59,249
3	Weighted average maturity (in months)	12	109.30	107.00
4	Weighted average holding period (in months)	NA	NA	NA
5	Retention of beneficial economic interest	20.09%	20%	20.40%
6	Coverage of tangible security coverage	100%	89.33%	99.12%
7	Rating-wise distribution of rated loans	NA	NA	NA

IV. Details of Standard Assets Acquired through Assignment / Novation and Loan Participation (Pool Buy-out):

(₹ in lakh)

Sr. No.	Particulars	Quarter Ended 30.06.2026	Quarter Ended 30.06.2025	Year Ended 31.03.2026
1	No. of accounts Purchased during the Quarter-1 (FY 2026-27)	0	23,509	2,16,006
2	Aggregate outstanding (₹ in lakh)	0	54,834	3,26,358
3	Weighted average maturity (in months)	0	25.61	22.61
4	Weighted average holding period (in months)	0	3.48	4.16
5	Retention of beneficial economic interest	0	10%	10%
6	Coverage of tangible security	0	100%	100%
7	Rating-wise distribution of rated loans	NA	NA	NA

The following tables set forth, for the periods indicated, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated November 28, 2025 and RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026):

Sr. No.	Particulars	Quarter Ended 30.06.2026
1	No. of Co-Lending Partner Under Revised Co-Lending Arrangement	2
2	No of Accounts Purchased during the period	41,268
3	Outstanding of accounts purchased during the period	35,014
4	Aggregate O/S as on Quarter End	1,31,603

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN 011046C JAIPUR CHARTERED ACCOUNTANTS

GARG ASHOK & CO. INDIA FRN: 012127N Chartered Accountants

5	Weighted Avg Rate of Interest		9.72
6	Fees Charged during the period		Nil
7	Fees paid during the period		Nil
8	Sectors/Segment under CLA	**No**	**Amt**
	Retail	41,100	34,694
	Agriculture	168	320
	MSME	Nil	Nil
	Corporate	Nil	Nil
9	Aggregate Performance of Loan Under CLA	No	Amt
	Standard	41,268	35,014
	NPA	Nil	Nil
10	Default Loss Guarantee		
	Quantum of DLG	Nil	Nil
	% of Portfolio covered	Nil	Nil
	Amount invoked during the period	Nil	Nil
	Outstanding DLG as at the end of period	Nil	Nil

V. Bank is holding an investment of ₹ 74839 Lakh in Security Receipts as at June 30, 2026. Rating-wise distribution of the same is as under:

(₹ in lakh)

Rating of SR	Carrying Value as on 30.06.2026	Carrying Value as on 30.06.2025
R1+	2,920	5,819
R1	22,228	22,086
R2	3,854	2,001
R3	0.00	0.00
R5	0.00	0.00
Rating withdrawn	45,838	48,016
Unrated	0	5,683
Total	**74,839**	**83,605**

16. Notes on Segment Reporting: -

A. As per the guidelines of RBI on compliance with the Accounting Standards, the Parent Bank has adopted "Treasury Operations", "Wholesale", "Retail" and "Other Banking Operations", as primary business segments & Domestic and International as secondary/Geographical segment for compliance with Accounting Standard 17 on Segment Reporting issued by Institute of Chartered Accountants of India (ICAI).

B. Segment revenue represents revenue from external customer.

C. Segment Revenue and Expenses have been apportioned based on the Segment Assets, wherever direct allocation is not possible.

D. Capital employed for each segment has been allocated proportionately to assets of the respective segment.

E. As per RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026), for disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by the Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations, hence applicability of the said reporting will be on approval of RBI.

17. Status of Investors' complaints received during the Quarter ended June 30, 2026:

Sr. No.	Particulars	No. of Complaints
1.	No. of Complaints pending at the beginning of the Quarter	0
2.	No. of Complaints received during the Quarter	2
3.	No. of Complaints disposed of during the Quarter	2
4.	No. of Complaints unresolved as of the Quarter	0

18. Details of penalties imposed by Reserve Bank of India during the Quarter ended June 30, 2026:

(₹ in Lakh)

Sr. No.	Under provision of Act which the penalty is imposed	Function for which penalty imposed	Amount
1	Banking Regulation Act, 1949	Regulatory violation of guidelines	0
		ATM Cash Dry Out	8.30
		Currency Chest	4.64
		Banking Ombudsman	6.31
		Incognito Visit	0
	Sub Total		**19.25**
2	Payment and Settlement Systems Act, 2007		0.00
3	Govt Securities Act 2006		0.00
4	Others	(NCDRC / CDRF)	1.57
	Grand Total		**20.82**

19. The details of fund transferred to the DEAF under the disclosure requirement as per RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026) is as under: -

(₹ in lakh)

	Particulars	Quarter ended 30.06.2026	Quarter ended 30.06.2025	Quarter ended 31.03.2026
i)	Opening balance of DEAF	2,22,071	2,01,423	2,15,518
ii)	Add: Amount transferred to DEAF during the period	10,481	8757	9,143
iii)	Less: Amount reimbursement by DEAF towards claims	838	987	2,590
iv)	Closing balance of DEAF	2,31,714	**209193**	2,22,071

20. With reference to the RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated November 28, 2025, Interbank Participation Certificate (IBPC) lending has been undertaken by the Bank. The outstanding balance of IBPC as on June 30, 2026 is ₹ 82,000 Lakh.

21. As per RBI's Directions on Resolution of Stressed Assets vide RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 dated November 28, 2025 (updated as on July 01, 2026) and disclosure requirement as per RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 (Updated as on July 01, 2026) on Project Finance, the details resolution plan implemented are as under:

(₹ in Lakh)

Sr. No.	Item Description	Number of accounts	Total outstanding
1	Project under implementation accounts at the beginning of the quarter	178	5,03,006.32
2	Project under implementation accounts sanctioned during of the quarter	25	22,434.77
3.	Project under implementation accounts where DCCO has been achieved during the quarter	30	51,644.07
4	Project under implementation accounts at the end of the quarter (1-2-3)	173	4,73,797.02
5	Out of 4- accounts in respect of which resolution process involving 5 extensions in original / extended DCCO, as the case may be, has been invoked	-	-
5.1	Out of 5- accounts in respect of which resolution plan has been implemented	-	-
5.2	Out of 5- accounts in respect of which resolution plan is under implemented	-	-
5.3	Out of 5- accounts in respect of which resolution plan has failed	-	-
6	Out of 5- accounts in respect of which resolution process involving 6 extensions in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of 5- accounts in respect of which cost overrun associated with extensions in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of 7- accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of 7- accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of 4- accounts in respect of which resolution process not involving extensions in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of 8- accounts in respect of which resolution plan has been implemented	-	-
8.2	Out of 8- accounts in respect of which resolution plan is under implemented	-	-
8.3	Out of 8- accounts in respect of which resolution plan has failed	-	-

22. The Bank has exposure to India Infrastructure Finance Company Limited (IIFCL) and RBI Nominee Director at Bank's Board, Shri. Chandradeep Kumar Jha is also serving as Nominee Director in IIFCL.

23. During the Quarter ended June 30,2026, the Bank has done following PSLC transactions in e-Kuber portal of RBI:

(₹ in Lakhs)

PSLC Category	Amount Sold	Amount purchased	Commission earned for Quarter ended June 2026	Commission paid
Priority	-	-	-	-
Weaker Section	-	-	-	-
Small and Marginal Farmers	1,10,000	10,000	165	9
Agriculture	1,00,000	-	26	-
Micro Enterprises	-	-	-	-
Total	2,10,000	10,000	191	9

24. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary, to conform to the current period's classification.

M V MURALI KRISHNA
EXECUTIVE DIRECTOR

MAHENDRA DOHARE
EXECUTIVE DIRECTOR

E RATAN KUMAR
EXECUTIVE DIRECTOR

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Date: July 17, 2026
Place: Mumbai

ADB & COMPANY FRN No. 005593C JAIPUR (C.O.) CHARTERED ACCOUNTANTS

AMIT RAY & COMPANY FRN No. 000483C CHARTERED ACCOUNTANTS

JAIN PARAS BILALA & CO. FRN: 011046C JAIPUR CHARTERED ACCOUNTANTS

GARG ASHOK & CO. CA INDIA FRN: 012127N Chartered Accountants

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter ended June 30, 2026, contain unmodified opinion.

(VIVEK KUMAR)
GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : July 17, 2026

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

Central Office, Chander Mukhi Building, Nariman Point - 400021

CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

The Board of Directors
Central Bank of India

This is to certify that:

a. We have reviewed Financial Statements of Central Bank of India for the Quarter ended June 30, 2026, and to the best of our knowledge and belief:

  I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.

  II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.

b. There are, to the best of our knowledge and belief, no transactions entered into, by the Bank during the Quarter ended June 30, 2026, which is fraudulent, illegal or violative of the Bank's code of conduct.

c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.

d. We have indicated to the Auditors:

  I. Significant changes in internal control over financial reporting during the Quarter ended June 30, 2026.

  II. There is no significant changes in accounting policies during the Quarter ended June 30, 2026 and the same have been disclosed in the notes to the financial statement. and,

  III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.

17/07/26

(VIVEK KUMAR)	**(KALYAN KUMAR)**
GENERAL MANAGER & CFO	**MANAGING DIRECTOR & CEO**

Place : Mumbai
Date : July 17, 2026

Statement of deviation/variation in use of issue proceeds for the quarter ended 30.06.2026
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Particulars	Remarks
Name of listed entity	Central Bank of India
Mode of Fund raising	Public issues/ Rights issues / Preferential issue / Others
Type of Instrument	NA
Date of raising funds	NA
Amount raised	Nil
Report filed for Quarter ended	30th June, 2026
Is there a deviation / variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						

Deviation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised.
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

17/07/26

VIVEK KUMAR
CHIEF FINANCIAL OFFICER

Date :- 17/07/2026
Place :- Mumbai

Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 30.06.2026
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	IF 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

B. Statement of deviation/variation in use of issue proceeds:

Particulars	Remarks
Name of listed entity	Central Bank of India
Mode of Fund raising	Public Issue/Private Placement
Type of Instrument	NA
Date of raising funds	NA
Amount raised	Nil
Report filed for Quarter ended	30th June, 2026
Is there a deviation / variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						

Deviation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised.
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

17/07/26

VIVEK KUMAR
CHIEF FINANCIAL OFFICER

Date :- 17/07/2026
Place :- Mumbai

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.NO.	Particulars	In INR Crore
1.	**Loans/revolving facilities like cash credit from Banks/ Financial Institutions**	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
2.	**Unlisted debt securities i.e. NCDs and NCRPs**	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
3.	**Total Financial indebtedness of the listed entity including short-term and long-term debt**	**28376.26**

17/07/26

VIVEK KUMAR
CHIEF FINANCIAL OFFICER
Date :- 17/07/2026
Place :- Mumbai

A D B & COMPANY, Chartered Accountants
(ICAI Firm Regn. No. 005593C)

First Floor, Mahavir Gaushala Complex,
K.K. Road, Moudhapara, **Raipur**,492001 (C.G.)

Phone : (0771) 2524621, 2888043, 2880522
Email : adbcsa.cbi@gmail.com, csa@adbca.in, adbcacs@gmail.com
Website: www.adbcacs.com

To
Board of Directors
Central Bank of India

CERTIFICATE WITH REFERENCE T0 SECURITY COVER IN RESPECT 0F LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 30.06.2026

We have been requested by Central Bank of India to verify and certify, compliance with respect to Security Cover in respect of listed unsecured debt securities as per regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD CRADT/CIR/P/2022/67 dated 19th May, 2022. This certificate is required for the onward submission to stock exchanges and debenture trustee only.

Management's Responsibilities

The responsibility for compliance with regard to instructions contained in Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 published on 2nd September, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD/CRADT/CIR/P/2022/67 dated 19th May, 2022 is that of the management of the Bank. The Bank's responsibility is to put in place controls and suitable triggers to ensure that above regulations are adhered to.

Auditor's Responsibility

Our responsibility is to provide the reasonable assurance on Bank's compliance with respect to Security Cover in respect of listed debt securities as per regulation 54(2) read with regulation 56(1)(d) of SEBI (LODR) Regulation, 2015, as to the accuracy in the computation of Security Coverage Ratio in respect of listed debt securities.

We conducted our independent review in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Audit procedures performed:

a) Verification of terms / covenants of the issue of the listed debt securities.

b) Verification / tracing of relevant figures from Unaudited Financial Statements of Accounts & Books of Accounts for the quarter ended 30.06.2026

c) Verification of SEBI Circular regarding Security Coverage Ratio.

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

Opinion

Based on examination of audited books of accounts and other relevant records/documents, we hereby certify that:

a) The Central Bank Of India has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

(₹ in crore)

ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
INE483A0804	Private Placement	Unsecured	1500
Total			1500

b) Securities Cover for listed debt securities:

Based on our examination and procedures performed by us, as referred above and according to the information & explanations given to us, we report that the data related to security cover as laid down in Annexure as at December 31,2024 has been extracted accurately from the Books of account for the quarter ended December 31, 2024 pursuant to the requirements of Regulations 54 read under Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 (the "SEBI Regulations") and circular No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19,2022.

The Security cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/RBI Master Circular no. DBR.No.BP.BC.4./21.06.001/2015-16 dated July 1, 2015 for Basel II compliant bonds, as amended time, and the terms of issue.

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities information under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time- Covenant Compliance Certificate as on 30.06.2026

We have examined the compliances made by the Bank in respect of the covenants / terms of the issue of the listed debt securities. Based on examination of the audited books of accounts and other relevant records/documents, we hereby certify that:

The Bank has complied with all the covenant/terms of the issue mentioned in the offer document/ Information Memorandum and/or Debenture Trust Deed for the above mentioned Non-convertible debt securities.

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

Further, please find the below list of the covenant which the Bank has failed to comply for the quarter

Covenant	Document reference	Date of breach	Cure period (if any)
NIL			

Restriction on use

This certificate has been issued at the request of the Bank for onward submission to stock exchanges and debenture trustee only. It should not be used by any other person, without our consent. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For ADB & Company.
Chartered Accountants
F. R. No. 005593C

ADB & COMPANY FRN No. 005593C RAIPUR (C.G.) CHARTERED ACCOUNTANTS

CA Bankim Shukla
Partner
M No.- 074272
UDIN: 26074272BLKVZE8485

Place - Mumbai

Date - 17/07/2026

Encl: Annexure I (Format of Security cover)

SECURITY COVER

contd.....

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certifica te being issued	Other Secured Debt	Debt for which this certifica te being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

NIL

ADB & COMPANY
FRN No. 005593C
RAIPUR (C.G.)
CHARTERED ACCOUNTANTS

SECURITY COVER

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		**Exclusive Charge**	**Exclusive Charge**	**Pari- Passu Charge**	**Pari- Passu Charge**	**Pari- Passu Charge**	**Assets not offered as Security**	**Eliminati on (amount in negative)**	**(Total C to H)**	**Related to only those items covered by this certificate**				
	Description of asset for which this certificate relate	**Debt for which this certifica te being issued**	**Other Secured Debt**	**Debt for which this certifica te being issued**	**Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)**	**Other assets on which there is pari- Passu charge (excluding items covered in column F)**		**debt amount considere d more than once (due to exclusive plus pari passu charge)**		**Market Value for Assets charged on Exclusive basis**	**Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)**	**Market Value for Pari passu charge Assets[viii]**	**Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)**	**Total Value(=K+L+M + N)**
												Relating to Column F		
		Book Value	**Book Value**	**Yes/No**	**Book Value**	**Book Value**								
ASSETS														
Property, Plant and Equipment														
Capital Work-in- Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														

NIL

ADB & COMPANY
FRN No. 005593C
RAIPUR
(C.G.)
CHARTERED ACCOUNTANTS