

केन्द्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2026:27:182

Date: 17th October, 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: Outcome of Board Meeting of the Bank held on 17th October, 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. Saturday, 17th October, 2026 at Mumbai *inter-alia* considered and approved the following:-

1. The Unaudited standalone and consolidated financial results of the Bank for the second quarter and half year ended 30th September, 2026 along with Limited Review Report issued by Auditors.
2. Declaration on Audit report with unmodified opinion for quarter ended 30.09.2026 [Regulation 33 (3) of SEBI (LODR) Regulations, 2015].
3. Statement of deviation(s) or variation(s) for quarter ended 30.09.2026 [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015].
4. Security Cover Certificate as on 30.09.2026 [Regulation 54 of SEBI (LODR) Regulations, 2015].

The meeting of Board of Directors commenced at 11.45 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: 2026.10.17 13:16:44
+05'30'

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer

Encl.: As above

A D B & 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- 211011	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 and Half Year ended September 30th, 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 and Half Year ended September 30th, 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 September 30th 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 in the Bank's website and in respect of which a link has been provided in the aforesaid financial results 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 and has been reviewed by the Audit Committee of the Board 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 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 from material misstatement. A review of Interim Financial Information consists of making inquiries primarily of Bank's personnel 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



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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.

- The Statements 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 163 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

- 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 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 Pillar 3 disclosures as at Sept 30th, 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 Reserve Bank of India in respect of Income Recognition, Asset Classification, Provisioning and other Related Matters.

EMPHASIS OF MATTER

- 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 Assets of Rs. 1,95,917 lakhs recognized as on September 30th, 2026 (Rs. 2,18,121 lakhs as on September 30th, 2025).

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



A D B & 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
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OTHER MATTER

7. The Statement includes comparative figures for the Quarter and Half Year ended Sept 30th, 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 October 17th, 2025.

Our Conclusion is not modified in respect of this matter.

For ADB & COMPANY
Chartered Accountants
F.R.NO: 005593C

CA. Amit Tiwari
PARTNER
M. No. – 408603
UDIN: 26408603VJUNOK4990



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

CA. Paras Bilala
PARTNER
M. No. – 400917
UDIN: 26400917VBWKGG2056



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

CA. Nag Bhushan Rao
PARTNER
M. No. – 073144
UDIN: 26073144MFPVGT6803



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

CA. Ashok Kumar
Partner
M. No.: 090991
UDIN: 26090991IMCFUO6714



Place: Mumbai

Date: 17th October 2026

A D B & 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
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Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of Central Bank of India for the Quarter and Half Year ended September 30th, 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 and Half Year ended September 30th, 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 September 30th 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NFSR) 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 by the Audit Committee of the Parent's Board and been 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 from material



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misstatement. A review of Interim Financial Information consists of making inquiries, primarily of the Bank's personnel responsible for financial and accounting matters and applying analytical 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.

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 September 30th, 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.



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EMPHASIS OF MATTER

- 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.1,95,015 lakhs recognized as on September 30, 2026 (Rs. 2,17,052 lakhs as on September 30, 2025)

Our Conclusion is not modified in respect of this matter.

OTHER MATTER

- We did not review the interim financial statements of 163 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. 74,47,692 lakhs as of September 30th, 2026, and total revenues of Rs. 1,69,964 lakhs for the Quarter and Half year ended September 30th, 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 163 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.

- We did not review the interim financial statements of 2 subsidiaries included in the Statement, whose interim financial statements reflect total assets of Rs. 1,91,584 lakhs as of September 30th, 2026, and total revenues of Rs. 10,237 lakhs for the Quarter and Half year ended September 30th, 2026, and total net profit after tax of Rs. 1,376 lakhs for the Quarter and Half year ended September 30th, 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.

- The Statement includes the interim financial results which have not been reviewed for 4439 branches, included in the Unaudited Standalone Interim Financial Results of the Parent included in the group.



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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. 9240 lakhs (net of losses) for the Quarter and Half year ended September 30, 2026 considered in proportion to shareholding pattern (Parent's share being profit of Rs. 1024 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 and half year ended September 30th, 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 October 17, 2025.

Our conclusion on the Statement is not modified regarding the above matters.

For ADB & COMPANY
Chartered Accountants
F.R.NO: 005593C

CA. Amit Tiwari
PARTNER
M. No. – 408603
UDIN: 26408603JTWRFB2585



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

CA. Paras Bilala
PARTNER
M. No. – 400917
UDIN: 26400917AMGEZP3073



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

CA. Nag Bhushan Rao
PARTNER
M. No. – 073144
UDIN: 26073144DPBQPN6496



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

CA. Ashok Kumar
Partner
M. No.: 090991
UDIN: 26090991HCBPKD6673



Place: Mumbai
Date: 17th October 2026



सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

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Standalone Financial Results for the Quarter and Half Year Ended September 30, 2026

(₹ in Lakh)

	Particulars	Standalone					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 Reviewed	30.06.2026 Reviewed	30.09.2025 Reviewed	30.09.2026 Reviewed	30.09.2025 Reviewed	31.03.2026 Audited
1	Interest earned (a) + (b) + (c) + (d)	10,35,687	9,69,090	8,74,311	20,04,777	17,33,165	36,02,568
	(a) Interest/discount on advances/bills	7,23,081	6,75,604	5,66,757	13,98,685	11,59,988	24,04,976
	(b) Income on investments	2,71,818	2,64,531	2,58,762	5,36,349	4,92,777	10,21,009
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	36,368	25,303	45,409	61,671	72,946	1,25,383
	(d) Others	4,420	3,652	3,383	8,072	7,454	51,200
2	Other Income	1,38,034	98,709	1,46,920	2,36,743	3,24,018	6,31,574
A.	TOTAL INCOME (1+2)	11,73,721	10,67,799	10,21,231	22,41,520	20,57,183	42,34,142
3	Interest Expended	6,21,166	5,77,660	5,46,029	11,98,826	10,66,558	21,85,536
4	Operating Expenses (e) + (f)	3,25,725	2,71,532	2,96,640	5,97,257	5,81,665	12,00,784
	(e) Employees cost	2,07,165	1,75,869	1,89,288	3,83,034	3,72,732	7,58,093
	(f) Other operating expenses	1,18,560	95,663	1,07,352	2,14,223	2,08,933	4,42,691
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	9,46,891	8,49,192	8,42,669	17,96,083	16,48,223	33,86,320
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,26,830	2,18,607	1,78,562	4,45,437	4,08,960	8,47,822
D.	Provisions (other than tax) and Contingencies. (Of which: provisions for Non-Performing Assets)	56,274 48,991	40,162 34,639	31,414 14,374	96,436 83,630	83,525 61,129	2,04,388 1,53,416
E.	Exceptional Items	-	-	-	-	-	-
F.	Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,70,556	1,78,445	1,47,148	3,49,001	3,25,435	6,43,434
G.	Tax Expenses	23,670	46,075	25,860	69,745	87,278	2,06,574
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	1,46,886	1,32,370	1,21,288	2,79,256	2,38,157	4,36,860
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit / (Loss) for the period (H-I)	1,46,886	1,32,370	1,21,288	2,79,256	2,38,157	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	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%	81.19%	89.27%	81.19%	89.27%	89.27%
(ii)	Capital Adequacy Ratio-Basel III (%)	17.68%	18.28%	17.34%	17.68%	17.34%	17.91%
	(a) CET 1 Ratio (%)	15.97%	16.54%	14.98%	15.97%	14.98%	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]	1.62	1.46	1.34	3.09	2.63	4.83
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.62	1.46	1.34	3.09	2.63	4.83
(iv)	(a) Amount of Gross Non-performing Assets	9,10,853	9,22,545	8,82,702	9,10,853	8,82,702	9,18,504
	(b) Amount of Net Non-Performing Assets	1,14,605	1,71,482	1,36,367	1,14,605	1,36,367	1,66,586
	(c) % of Gross Non-performing Assets	2.39%	2.60%	3.01%	2.39%	3.01%	2.67%
	(d) % of Net Non-Performing Assets	0.31%	0.49%	0.48%	0.31%	0.48%	0.49%
(v)	Return on Assets (Annualised) (%)	1.03%	1.00%	1.01%	1.02%	1.02%	0.89%
(vi)	Network (excluding Revaluation Reserve)	37,25,096	36,57,258	34,12,602	37,25,096	34,12,602	34,59,972
(vii)	Debt** Equity Ratio	0.22	0.06	0.15	0.22	0.15	0.08
(viii)	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(ix)	Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-	-	-
(x)	Paid-up Debt Capital/Outstanding Debt*** (%)	3.92%	5.29%	12.39%	3.92%	12.39%	4.76%
(xi)	Total Debt*** to Total Assets (%)	6.41%	5.09%	2.40%	6.41%	2.40%	5.73%
(xii)	Operating Margin (%)	19.33%	20.47%	17.48%	19.87%	19.88%	20.02%
(xiii)	Net Profit Margin (%)	12.51%	12.40%	11.88%	12.46%	11.58%	10.32%

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

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 : October 17, 2026





CENTRAL BANK OF INDIA
STANDALONE SEGMENT REPORT FOR THE QUARTER AND HALF YEAR ENDED SEPT 30, 2026

(₹ In Lakh)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
A.	Segment Revenue						
	1. Treasury Operations	334,605	334,183	360,781	668,788	706,945	1,355,683
	2. Retail Banking Operations	511,096	506,706	434,677	1,017,802	890,964	1,846,245
	3. Wholesale Banking Operations	323,940	223,625	222,962	547,565	453,030	983,145
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	4,080	3,285	2,811	7,365	6,245	49,069
	Total	1,173,721	1,067,799	1,021,231	2,241,520	2,057,184	4,234,142
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	1,173,721	1,067,799	1,021,231	2,241,520	2,057,184	4,234,142
B.	Segment Results(Profit(+)/Loss(-))						
	1. Treasury Operations	79,256	62,126	45,357	141,382	129,959	208,607
	2. Retail Banking Operations	38,094	137,710	77,261	175,804	131,027	281,745
	3. Wholesale Banking Operations	60,127	(13,914)	31,506	46,213	85,167	151,272
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(6,921)	(7,477)	(6,976)	(14,398)	(20,718)	1,810
	Total	170,556	178,445	147,148	349,001	325,435	643,434
	(ii) Other Un-allocable income/Expenditure	-	-	-	-	-	-
	Total Profit Before Tax	170,556	178,445	147,148	349,001	325,435	643,434
	Income Tax	23,670	46,075	25,860	69,745	87,278	206,574
	Net Profit/(Loss)	146,886	132,370	121,288	279,256	238,157	436,860
C.	Segment Assets						
	1. Treasury Operations	21,290,882	19,740,964	20,451,758	21,290,882	20,451,758	21,176,825
	2. Retail Banking Operations	23,385,184	21,485,732	18,871,421	23,385,184	18,871,421	20,619,190
	3. Wholesale Banking Operations	14,175,090	13,583,539	9,918,386	14,175,090	9,918,386	12,181,087
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Assets	880,160	890,880	1,093,427	880,160	1,093,427	970,854
	Total	59,731,316	55,701,115	50,334,992	59,731,316	50,334,992	54,947,956
D.	Segment Liabilities						
	1. Treasury Operations	20,944,531	19,626,663	19,925,607	20,944,531	19,925,607	20,130,970
	2. Retail Banking Operations	21,502,256	19,578,874	17,308,127	21,502,256	17,308,127	18,846,871
	3. Wholesale Banking Operations	13,175,340	12,452,723	9,298,529	13,175,340	9,298,529	12,123,060
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	55,622,128	51,658,260	46,532,263	55,622,128	46,532,263	51,100,901
E.	Capital Employed						
	1. Treasury Operations	346,351	114,301	526,151	346,351	526,151	1,045,855
	2. Retail Banking Operations	1,882,928	1,906,858	1,563,294	1,882,928	1,563,294	1,772,319
	3. Wholesale Banking Operations	999,749	1,130,816	619,857	999,749	619,857	58,027
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	880,160	890,880	1,093,427	880,160	1,093,427	970,854
	Total	4,109,188	4,042,855	3,802,729	4,109,188	3,802,729	3,847,055

GEOGRAPHICAL SEGMENTS		Quarter Ended			Half Year Ended		Year Ended
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
1	Revenue						
a	Domestic	1,165,179	1,067,316	1,021,231	2,232,495	2,057,184	4,234,142
b	International	8,543	483	-	9,026	-	-
	Total	1,173,721	1,067,799	1,021,231	2,241,520	2,057,184	4,234,142
2	Assets						
a	Domestic	58,705,407	55,634,442	50,334,992	58,705,407	50,334,992	54,947,956
b	International	1,025,909	66,673	-	1,025,909	-	-
	Total	59,731,316	55,701,115	50,334,992	59,731,316	50,334,992	54,947,956

- 1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. "Domestic" and "International" as secondary/geographic 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 operational during 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: Oct 17, 2026



STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPT 30, 2026

		(₹ in Lakh)	
Sn	Particulars	30-09-26	30-09-25
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before taxes	349,001.00	325,435.00
I	Adjustments for:		
	Depreciation on fixed assets	24,469.94	29,912.00
	Depreciation on investments (including on matured debentures)	(35,505.19)	(578.00)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(17,123.81)	(49,830.00)
	Bad Debts written off/Provision in respect of non performing assets	83,629.80	61,129.00
	Provision for Standard Assets	41,360.62	21,125.00
	Provision for Other items (Net)	6,951.49	1,848.00
	(Profit) / Loss on sale of fixed assets (Net)	226.97	606.00
	Dividend Received from Subsidiaries	-	(200.00)
	Sub total	453,010.82	389,447.00
II	Adjustments for :		
	Increase / (Decrease) in Deposits	4,058,659.55	3,175,332.00
	Increase / (Decrease) in Borrowings	680,597.38	(948,767.00)
	Increase / (Decrease) in Other Liabilities and Provisions	(259,392.03)	21,238.85
	(Increase) / Decrease in Advances	(3,690,870.08)	(421,582.00)
	(Increase) / Decrease in Investments	(636,059.89)	(1,902,242.61)
	(Increase) / Decrease in Other Assets	(81,761.11)	(29,381.00)
	Direct Taxes paid (Net of Refund etc.)	22,678.37	(42,525.00)
	Sub total	93,852.18	(147,926.95)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	546,863.00	241,520.05
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	123.00	116.00
	Purchase of Fixed Assets	(28,585.00)	(13,806.00)
	Dividend Received from Associates/Subsidiaries	-	200.00
	(Investment)/Sale in Associate/Subsidiaries	(7,430.00)	16,667.61
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(35,892.00)	3,177.61
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	-	(35,076.65)
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	-	(35,076.65)
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	510,971.00	209,621.00
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	1,895,286.00	2,293,110.00
	Balance with Banks and Money at Call and Short Notice	1,888,168.00	1,326,575.00
	Net cash and cash equivalents at the beginning of the year (E)	3,783,454.00	3,619,685.00
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance with RBI	1,780,952.00	2,170,011.00
	Balance with Banks and Money at Call and Short Notice	2,513,473.00	1,659,295.00
	Net cash and cash equivalents at the end of the year (F)	4,294,425.00	3,829,306.00

Notes:

- The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- Previous year figures have been regrouped/rearranged to conform to those of current years.


M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: Oct 17, 2026





STATEMENT OF ASSETS AND LIABILITIES						
(₹ in Lakhs)						
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	30.09.2026	30.09.2025	31.03.2026	30.09.2026	30.09.2025	31.03.2026
	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
CAPITAL & LIABILITIES						
Capital	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140
Reserves and Surplus	32,04,048	28,97,590	29,41,915	32,58,712	29,48,350	29,94,974
Minorities Interest				9,514	8,962	9,218
Deposits	5,08,50,908	4,44,45,046	4,67,92,249	5,08,86,256	4,45,05,298	4,68,44,400
Borrowings	38,28,680	12,10,427	31,48,082	38,90,814	12,39,856	31,85,421
Other Liabilities and Provisions	9,42,540	8,76,789	11,60,570	9,51,752	8,84,652	11,68,762
TOTAL	5,97,31,316	5,03,34,992	5,49,47,956	5,99,02,188	5,04,92,258	5,51,07,915
ASSETS						
Cash and Balances with Reserve Bank of India	17,80,952	21,70,011	18,95,286	17,80,955	21,70,017	18,95,296
Balances with Banks and Money at Call and Short Notice	25,13,473	16,59,295	18,88,168	25,13,509	16,60,795	18,88,175
Investments	1,64,11,010	1,60,29,678	1,57,32,015	1,64,47,470	1,60,64,198	1,57,67,443
Advances	3,73,06,969	2,86,02,440	3,36,99,728	3,74,37,736	2,87,20,873	3,38,20,860
Fixed Assets	5,16,235	5,03,600	5,12,470	5,16,331	5,03,679	5,12,552
Other Assets	12,02,677	13,69,968	12,20,290	12,05,298	13,71,807	12,22,700
Goodwill on Consolidation				889	889	889
TOTAL	5,97,31,316	5,03,34,992	5,49,47,956	5,99,02,188	5,04,92,258	5,51,07,915

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

- The above Financial Results of the Bank for the Quarter & Half year ended 30.09.2026 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors of the Bank in their respective meeting held on October 17th, 2026. These results have been reviewed 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.
- The Consolidated Financial Results include the financial results of two subsidiaries and the share of its profit in Banks' share profit / Loss in 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)	26.00%
	Generali Central Life Insurance Company Limited (GCLICL)	25.32%
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%

* **Investment in Associates:** During the quarter ended September 30, 2026, the Bank subscribed to additional equity capital in the following companies, pursuant to which its shareholding increased as under:





Name of Associate Entity	% Shareholding as on 30.06.2026	% Shareholding as on 30.09.2026
Generali Central Insurance Company Limited (GCICL)	24.91%	26.00%
Generali Central Life Insurance Company Limited (GCLICL)	25.27%	25.32%

3. The Standalone / Consolidated Financial Results for the Quarter and Half Year ended September 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 line by line consolidation 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 September 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 Reserve Bank of India (Commercial Banks-Classification ,valuation and operation of Investment portfolio) Direction,2025 (RBI/DOR/2025-26/162, DOR.MRG.REC.No.81/00-00-001/2025-26 dated November 28, 2025) as amended by the Reverse Bank of India (Commercial Banks-Classification ,valuation and operation of Investment portfolio) Second amendment Direction ,2026 (rbi/2026-27/83, DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026),the requirement to maintain the IFR has been discontinued with effect from May 18, 2026.Accordingly ,during Quarter 1,the Bank has transferred the balance of ₹1,19,498.34 Lakhs standing in the IFR as on May 17, 2026 to the Profit & Loss account, in accordance with the aforesaid Directions. The transfer is an appropriation within reserve and has no impact on the profit for the quarter and half year ended September 30,2026.
5. The Consolidated Financial Results for the Group for the Quarter and Half Year ended September 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 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 ₹ 1,95,917 lakh has been recognized in the standalone financial statements as at September 30, 2026 (₹ 2,18,121 lakh as at September 30, 2025). Similarly, a Net Deferred Tax Asset of ₹ 1,95,015 lakh has been recognized in the consolidated financial statements as at September 30, 2026 (₹ 2,17,052 lakh as at September 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 provision 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 ₹ 307 lakhs as on September 30, 2026 (₹1,031 Lakh as on September 30, 2025).
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 Half Year ended September 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	66,453.12	2.96

10. Details of the outstanding Basel III Compliant Tier II Bonds as of September 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 & Half Year ended September 30,2026 the Bank has neither issued nor redeemed any bond.

11. The Provision Coverage Ratio (PCR) as of September 30, 2026, of the Bank is 97.16% (96.88% as of September 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. Details of Resolution Plan implementation under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as on September 30, 2026:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year(A)	Upgradation during the Half Year	Of (A), aggregate debt that slipped into NPA during the half year	Of(A) amount written off during the half year	Of(A) amount paid by the borrowers during the half year (***)	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half year
	(A)**					
Personal Loans #	1,19,523	450	3,670	0	6956	1,09,348
Corporate persons*	38,802	756	262	0	1,433	37862





Of which MSMEs	13,874	289	262	0	1,036	12,865
Others	95,891	990	2,012	0	7,660	87,210
Total	2,54,216	2,196	5,944	0	16,049	2,34,420

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

** Includes accounts where request received till September 30th 2021 and implemented subsequently.

Customer-wise exposure has been taken in disclosure.

*** Includes net change in exposure during the period.

Personal loan represents retail advances.

In accordance with RBI Circular no. DBR No. BP.BC.18/21.04.048/2018-19 dated January 01,2019, DOR No. BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and RBI/2020-21/17 DOR No. BP. BC/4/21.04.048/2020-21 dated August 6, 2020 on "Relief for MSME borrowers either exempted or registered under Goods and Services Tax (GST), the details of MSME restructured accounts as on 30st September, 2026 are as under:

No. of Accounts restructured	#Amount (₹ in lakh)
8,324	1,28,136.03

Standard Restructured accounts -exposure

Note: The Bank has maintained additional provision on standard restructured accounts at 5% & 10% whichever applicable.

14. 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 30.09.2026	During the Quarter ended 30.09.2025
Number of Frauds Reported	Borrowal	04	21
	Non-Borrowal	03	11
	Digital Frauds	00	00
	Total	07	32
Amount involved in Frauds	Borrowal	3,241	37,999
	Non-Borrowal	312	524
	Digital Frauds	0.00	0.00
	Total	3,553	38,523
Amount of Provision made for such frauds	Borrowal	3,241	31,376
	Non-Borrowal	243	451
	Digital Frauds	0.00	0.00
	Total	3,484	31,827
Amount of unamortized Provisions debited from other reserves as at the end of the Quarter		Nil	Nil

15. 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), banks are required to make additional provisions under Chapter IV -Additional provisioning in respect of borrower accounts where a resolution plan has not been implemented within prescribed timeline. The outstanding in such accounts as at





September 30, 2026 is ₹ 45,447 Lakh (₹32,625 Lakh as at September 30, 2025,) and in compliance with the above RBI Directions, the Bank has held an additional provision of ₹ 8,331 lakh as at September 30, 2026, (₹9,815 lakh as at September 30, 2025) and holds total provision of ₹27,496 lakh as at September 30, 2026, (₹14,477 lakh as at September 30, 2025).

16. Details of loans transferred/ acquired during the Quarter ended September 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 September 30, 2026:

(₹ in lakh)

Particulars	To ARC / NARCL		To Permitted Transferees		To Other Transferees	
	Quarter Ended 30.09.2026	Quarter Ended 30.09.2025	Quarter Ended 30.09.2026	Quarter Ended 30.09.2025	Quarter Ended 30.09.2026	Quarter Ended 30.09.2025
No. of Accounts	1	1	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	322	3,589				
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	1,222	701				
Additional consideration realized in respect of accounts transferred in earlier years	914	15				

II. The Bank has not acquired any NPA loan during the Quarter and Half Year ended September 30, 2026.

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

(₹ in lakh)

Sn	Particulars	Quarter Ended 30.09.2026	Quarter Ended 30.09.2025	Year Ended 31.03.2026
1	No. of accounts Purchased during the Quarter-2 (FY 2026-27)	1,36,843	42,850	1,41,977
2	Aggregate outstanding (₹ in lakh)	2,01,301	1,79,085	4,59,249
3	Weighted average maturity (in months)	11.29	91.28	107.00
4	Weighted average holding period (in months)	NA	NA	NA
5	Retention of beneficial economic interest	22.11%	20.0%	20.40%
6	Coverage of tangible security	100%	86.57%	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)

Sn	Particulars	Quarter Ended 30.09.2026	Quarter Ended 30.09.2025	Year Ended 31.03.2026
1	No. of accounts Purchased during the Quarter-2 (FY 2026-27)	15,604	1,15,893	2,16,006
2	Aggregate outstanding (₹ in lakh)	49,738	1,48,066	3,26,358
3	Weighted average maturity (in months)	20.50	13.97	22.61
4	Weighted average holding period (in months)	3.20	4.03	4.16
5	Retention of beneficial economic interest	10%	10%	10%
6	Coverage of tangible security	100%	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 30.09.2026	
1	No. of Co-Lending Partner Under Revised Co-Lending Arrangement	2	
2	No of Accounts Purchased during the period	1,36,843	
3	Outstanding of accounts purchased during the period	2,01,301	
4	Aggregate O/S as on Quarter End	3,01,651	
5	Weighted Avg Rate of Interest	9.70	
6	Fees Charged during the period	Nil	
7	Fees paid during the period	Nil	
8	Sectors/Segment under CLA	No	Amt
	Retail	1,42,916	2,69,459
	Agriculture	28508	30,183
	MSME	721	2,009
	Corporate	Nil	Nil
9	Aggregate Performance of Loan Under CLA	No	Amt
	Standard	172145	3,01,651
	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 ₹ 72,347 Lakh in Security Receipts as at September 30, 2026.
Rating-wise distribution of the same is as under:



(₹ in lakh)



Rating of SR	Carrying Value as on 30.09.2026	Carrying Value as on 30.09.2025
R1+	960	5,151
R1	25,928	16,987
R2	-	5,611
R3	0.00	0.00
R4	0.00	0.00
R5	0.00	0.00
Rating withdrawn	45,460	47,654
Unrated	0	6,285
Total	72,347	81,688

17. 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 Customers.
- 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.

18. Status of Investors’ complaints received during the Half Year ended September 30, 2026:

Sr. No.	Particulars	No. of complaints
1.	No. of Complaints pending at the beginning of the Half Year	0
2.	No. of Complaints received during the Half Year	2
3.	No. of Complaints disposed of during the Half Year	2
4.	No. of Complaints unresolved at the end of the Half Year	0

19. Details of penalties imposed by Reserve Bank of India during the Quarter September 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	-
		ATM Cash Dry Out	4.80
		Currency Chest	20.82
		Banking Ombudsman	19.38





		Incognito Visit	0.20
	Sub Total		45.20
2	Payment and Settlement Systems Act, 2007		0.00
3	Govt Securities Act 2006		0.00
4	Others	(NCDRC / CDRF)	4.42
	Grand Total		49.62

20. 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)

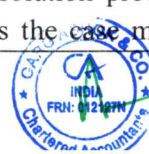
	Particulars	Quarter ended 30.09.2026	Quarter ended 30.09.2025	Year ended 31.03.2026
i)	Opening balance of DEAF	2,31,714	2,09,193	2,01,423
ii)	Add: Amount transferred to DEAF during the period	9,779	10,175	37,503
iii)	Less: Amount reimbursement by DEAF towards claims	1,157	5,697	16,855
iv)	Closing balance of DEAF	2,40,336	2,13,671	2,22,071

21. 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 September 30, 2026 is ₹ 1,54,000 Lakh.

22. 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 of resolution plans implemented are as under:

(₹ in Lakh)

SI No.	Item Description	Number of accounts	Total outstanding
1	Project under implementation accounts at the beginning of the quarter	239	6,17,407.70
2	Project under implementation accounts sanctioned during of the quarter	45	15,970.44
3.	Project under implementation accounts where DCCO has been achieved during the quarter	28	74,003.09
4	Project under implementation accounts at the end of the quarter (1-2-3)	211	5,43,404.60
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	-	-

23. 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.

24. During the Quarter ended September 30,2026, the Bank has undertaken following PSLC transactions in e-Kuber portal of RBI:

(₹ in Lakhs)

PSLC Category	Amount Sold	Amount purchased	Commission earned for Quarter ended September 2026	Commission paid
Priority	-	-	-	-
Weaker Section	-	-	-	-
Small and Marginal Farmers	50,000	-	1,010	-
Agriculture	4,00,000	-	237	-
Micro Enterprises	-	-	-	-
Total	4,50,000	-	1,247	-

25. 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: October 17, 2026
Place: Mumbai



Consolidated Financial Results for the Quarter and Half Year ended Sep 30, 2026

(₹ in Lakh)

	Particulars	Consolidated					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Interest earned (a) + (b) + (c) + (d)	1,039,389	972,590	877,654	2,011,979	1,739,992	3,616,770
	(a) Interest/discount on advances/bills	726,495	678,813	569,698	1,405,308	1,166,117	2,417,739
	(b) Income on investments	271,929	264,631	258,867	536,560	492,980	1,021,422
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	36,368	25,303	45,409	61,671	72,946	125,383
	(d) Others	4,598	3,843	3,680	8,441	7,949	52,226
2	Other Income	138,048	98,849	146,975	236,897	324,189	633,058
A	INCOME (1+2)	1,177,437	1,071,439	1,024,629	2,248,876	2,064,181	4,249,828
3	Interest Expended	622,665	579,395	547,604	1,202,060	1,069,779	2,192,605
4	Operating Expenses (e) + (f)	326,840	272,419	297,483	599,259	583,319	1,205,006
	(e) Employees cost	207,713	176,364	189,718	384,077	373,596	760,038
	(f) Other operating expenses	119,128	96,055	107,765	215,183	209,723	444,968
B	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	949,505	851,814	845,087	1,801,319	1,653,098	3,397,611
C	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	227,932	219,625	179,542	447,557	411,083	852,217
D	Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	56,434	40,503	31,622	96,937	83,869	204,833
E	Exceptional Items	-	-	-	-	8,485	8,485
F	Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	171,498	179,122	147,920	350,620	335,699	655,869
G	Tax Expenses	23,981	46,227	25,961	70,208	87,694	207,518
H	Net Profit / (Loss) from Ordinary Activities	147,517	132,895	121,959	280,412	248,005	448,351
I	Extraordinary Items (net of tax expense)	-	-	-	-	-	-
J	Add: Share of Profit in Associates	1,329	(434)	1,447	895	3,817	4,728
K	Less: Share of Minority Interest	247	148	227	395	445	701
L	Net Profit / (Loss) for the period (H-I+J-K)	148,599	132,313	123,179	280,912	251,377	452,378
5	Paid-up equity share capital (Face value of ₹ 10/- per share)	905,140	905,140	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%	81.19%	89.27%	81.19%	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]	1.64	1.46	1.36	3.10	2.78	5.00
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.64	1.46	1.36	3.10	2.78	5.00
(iv)	(a) Amount of Gross Non-performing Assets	919,220	931,211	890,112	919,220	890,112	925,851
	(b) Amount of Net Non-Performing Assets	119,310	176,671	140,813	119,310	140,813	170,828
	(c) % of Gross Non-performing Assets	2.40%	2.61%	3.02%	2.40%	3.02%	2.67%
	(d) % of Net Non-Performing Assets	0.32%	0.51%	0.49%	0.32%	0.49%	0.50%
(v)	Return on Assets (Annualised) (%)	1.05%	0.99%	1.02%	1.02%	1.07%	0.92%
(vi)	Networth (excluding Revaluation Reserve and Goodwill)	3,771,565	3,702,588	3,455,898	3,771,565	3,455,898	3,505,414
(vii)	Paid up debt Capital/ Outstanding Debt**	3.86%	5.20%	12.10%	3.86%	12.10%	4.71%
(viii)	Debt* Equity Ratio	0.22	0.07	0.15	0.22	0.15	0.08
(ix)	Total Debt** to Total Assets	6.50%	5.16%	2.46%	6.50%	2.46%	5.78%
(x)	Operating Margin	19.36%	20.50%	17.46%	19.90%	19.87%	20.05%
(xi)	Net Profit Margin	12.62%	12.35%	11.98%	12.49%	12.15%	10.64%
(xii)	Outstanding Redeemable Preference Share	-	-	-	-	-	-
(xiii)	Capital Redemption Reserve/Debt 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


KALYAN KUMAR
MANAGING DIRECTOR & CEO


E. RATAN KUMAR
Executive Director

Place: Mumbai
Date: Oct 17, 2026



CENTRAL BANK OF INDIA
CONSOLIDATED SEGMENT REPORT FOR THE QUARTER AND HALF YEAR ENDED SEPT 30, 2026

('In Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
A.	Segment Revenue						
	1. Treasury Operations	334,605	334,183	360,781	668,788	706,945	1,355,683
	2. Retail Banking Operations	514,598	510,158	441,555	1,024,756	902,822	1,860,238
	3. Wholesale Banking Operations	323,940	223,625	222,962	547,565	453,030	983,145
	4. Other Banking Operations	214	188	262	402	340	1,693
	5. Unallocated	4,080	3,285	2,811	7,365	6,245	49,069
	Total	1,177,437	1,071,439	1,028,371	2,248,876	2,069,382	4,249,828
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	1,177,437	1,071,439	1,028,371	2,248,876	2,069,382	4,249,828
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	79,256	62,126	45,357	141,382	129,959	208,607
	2. Retail Banking Operations	38,934	138,321	77,871	177,255	132,604	284,336
	3. Wholesale Banking Operations	60,127	(13,914)	31,506	46,213	85,167	151,272
	4. Other Banking Operations	102	66	162	168	202	1,359
	5. Unallocated	(6,921)	(7,477)	(6,976)	(14,398)	(20,718)	1,810
	Total	171,498	179,122	147,920	350,620	327,214	647,384
	Other Un-allocable income/Expenditure net off*	-	-	-	-	8,485	8,485
	Total Profit Before Tax	171,498	179,122	147,920	350,620	335,699	655,869
	Income Tax	23,981	46,227	25,961	70,208	87,694	207,518
	Net Profit/(Loss)	147,517	132,895	121,959	280,412	248,005	448,351
	Add:- Share of Earnings in Associates	1,329	(434)	1,447	895	3,817	4,728
	Less:- Minority Interest	247	148	227	395	445	701
	Consolidated Profit/(Loss) after Minority Interest	148,599	132,313	123,179	280,912	251,377	452,378
C.	Segment Assets						
	1. Treasury Operations	21,290,882	19,740,964	20,451,758	21,290,882	20,451,758	21,176,825
	2. Retail Banking Operations	23,555,288	21,644,001	19,024,705	23,555,288	19,024,705	20,778,517
	3. Wholesale Banking Operations	14,175,090	13,583,539	9,918,386	14,175,090	9,918,386	12,181,087
	4. Other Banking Operations	1,243	1,318	2,526	1,243	2,526	1,037
	5. Unallocated Assets	879,685	890,422	1,094,883	879,685	1,094,883	970,449
	Total	59,902,188	55,860,244	50,492,258	59,902,188	50,492,258	55,107,915
D.	Segment Liabilities						
	1. Treasury Operations	20,944,531	19,626,663	19,925,607	20,944,531	19,925,607	20,130,970
	2. Retail Banking Operations	21,616,720	19,682,903	17,413,152	21,616,720	17,413,152	18,951,462
	3. Wholesale Banking Operations	13,175,340	12,452,723	9,298,529	13,175,340	9,298,529	12,123,060
	4. Other Banking Operations	1,744	2,148	1,481	1,744	1,481	2,309
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	55,738,335	51,764,437	46,638,769	55,738,335	46,638,769	51,207,801
E.	Capital Employed						
	1. Treasury Operations	346,351	114,301	526,151	346,351	526,151	1,045,855
	2. Retail Banking Operations	1,938,568	1,961,098	1,611,553	1,938,568	1,611,553	1,827,055
	3. Wholesale Banking Operations	999,750	1,130,816	619,857	999,750	619,857	58,027
	4. Other Banking Operations	(501)	(830)	1,045	(501)	1,045	(1,272)
	5. Unallocated	879,685	890,422	1,094,883	879,685	1,094,883	970,449
	Total	4,163,853	4,095,807	3,853,489	4,163,853	3,853,489	3,900,114

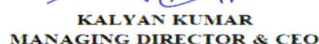
GEOGRAPHICAL SEGMENTS		Quarter Ended			Half Year Ended		Year Ended
		Reviewed 30.09.2026	Reviewed 30.06.2026	Reviewed 30.09.2025	Reviewed 30.09.2026	Reviewed 30.09.2025	Audited 31.03.2026
1	Revenue						
a	Domestic	1,168,894	1,070,956	1,028,371	2,239,850	2,069,382	4,249,828
b	International	8,543	483	-	9,026	-	-
	Total	1,177,437	1,071,439	1,028,371	2,248,876	2,069,382	4,249,828
2	Assets						
a	Domestic	58,876,279	55,793,571	50,492,258	58,876,279	50,492,258	55,107,915
b	International	1,025,909	66,673	-	1,025,909	-	-
	Total	59,902,188	55,860,244	50,492,258	59,902,188	50,492,258	55,107,915

- 1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. "Domestic" and "International" as secondary/geographic 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 has been operational during 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: Oct 17, 2026



CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPT 30, 2026

(₹ in Lakh)

Sn	Particulars	30-Sep-26	30-Sep-25
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before Taxes & Minority Interest	351,372	339,517
I	Adjustments for:		
	Depreciation on fixed assets	24,486	29,927
	Depreciation on investments (including on matured debentures)	(35,505)	(578)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(17,124)	(49,830)
	Bad Debts written off/Provision in respect of non performing assets	84,175	61,500
	Provision for Standard Assets	41,315	21,103
	Provision for Other items (Net)	6,953	1,844
	(Profit) / Loss on sale of fixed assets (Net)	227	606
	Sub total	455,899	404,089
II	Adjustments for :		
	Increase / (Decrease) in Deposits	4,041,854	3,178,199
	Increase / (Decrease) in Borrowings	705,392	(942,108)
	Increase / (Decrease) in Other Liabilities and Provisions	(258,326)	22,462
	(Increase) / Decrease in Advances	(3,701,052)	(431,833)
	(Increase) / Decrease in Investments	(637,092)	(1,915,062)
	(Increase) / Decrease in Other Assets	(82,045)	(29,493)
	Direct Taxes Paid (Net of Refund etc.)	22,284	(43,077)
	Sub total	91,015	(160,912)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	546,914	243,177
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	123	118
	Purchase of Fixed Assets	(28,613)	(13,813)
	Dividend Received from Associates/Subsidiaries	-	-
	(Investment)/Sale in Associate/Subsidiaries	(7,430)	16,668
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(35,920)	2,973
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Proceeds / Redemption of Subordinated Debts Tier II Capital	-	-
	Dividend - Equity shares Including Interim Dividend	-	(35,077)
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	-	(35,077)
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	510,994	211,073
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	1,895,296	2,293,143
	Balance with Banks and Money at Call and Short Notice	1,888,174	1,326,597
	Net cash and cash equivalents at the beginning of the year (E)	3,783,470	3,619,740
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance with RBI	1,780,955	2,170,017
	Balance with Banks and Money at Call and Short Notice	2,513,509	1,660,795
	Net cash and cash equivalents at the end of the year (F)	4,294,464	3,830,812

Notes:

- 1) The above Consolidated Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- 2) Previous year figures have been regrouped/rearranged to conform to those of current years.


M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: Oct 17, 2026





सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911



Central Office, Chander Mukhi Building, Nariman Point - 400021

DECLARATION OF LIMITED REVIEW REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Limited Review Report on Standalone and Consolidated Bank's Financial for the Quarter and Half Year Ended September 30, 2026, contain unmodified opinion.

(VIVEK KUMAR)
GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai

Date : October 17, 2026



सेन्ट्रल बैंक ऑफ 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:

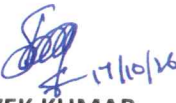
- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Half Year Ended September 30, 2026, and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be 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 and Half Year Ended September 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 and Half Year Ended September 30, 2026.
 - II. There is no significant changes in accounting policies during the Quarter and Half Year Ended September 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.

(VIVEK KUMAR)
GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : October 17, 2026

Statement of deviation/variation in use of issue proceeds for the quarter ended 30.09.2026
(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	30 th September, 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.						
 VIVEK KUMAR CHIEF FINANCIAL OFFICER Date :- 17/10/2026 Place :- Mumbai 						

Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 30.09.2026
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

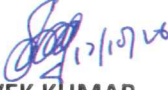
Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	IF 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

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						30 th September, 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.						
 VIVEK KUMAR CHIEF FINANCIAL OFFICER Date :- 17/10/2026 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	38286.79


VIVEK KUMAR
 CHIEF FINANCIAL OFFICER
 Date :- 17/10/2026
 Place :- Mumbai



Disclosure of Related Party Transactions of the Bank for the Half Year ended 30th September 2026

a) List of Related Parties:

I. Key Managerial Personnel –

	Name of Director	Designation
i)	Shri Kalyan Kumar (w.e.f. 30.09.2025)	Managing Director & CEO
ii)	Shri Matam Venkata Rao (upto 31.07.2025)	Managing Director & CEO
iii)	Shri Vivek Wahi (upto 30.09.2025)	Executive Director
iv)	Shri M V Murali Krishna	Executive Director
v)	Shri Mahendra Dohare	Executive Director
vi)	Shri E. Ratan Kumar (w.e.f. 24.11.2025)	Executive Director

II. Subsidiaries:

i)	Cent Bank Home Finance Limited
ii)	Cent Bank Financial Services Limited

III. Associates / Joint Ventures:

i)	Insurance Companies
a.	Generali Central Insurance Company Limited
b.	Generali Central Life Insurance Company Limited
ii)	Indo – Zambia Bank Ltd., Zambia

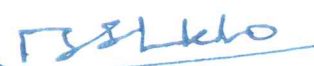
b) Disclosure on Remuneration:

(Amount in ₹ Crore)

Name of Director	Designation	Key Management Personnel	
		For Half Year Ended 30.09.2026	For Half Year Ended 30.09.2025
Shri Kalyan Kumar (w.e.f. 30.09.2025)	Managing Director & CEO	0.11	0.00
Shri Matam Venkata Rao (upto 31.07.2025)	Managing Director & CEO	0.00	0.03
Shri Vivek Wahi (upto 30.09.2025)	Executive Director	0.00	0.09
Shri M V Murali Krishna	Executive Director	0.11	0.10
Shri Mahendra Dohare	Executive Director	0.11	0.10
Shri E. Ratan Kumar (w.e.f. 24.11.2025)	Executive Director	0.11	0.00
Total		0.44	0.32


(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer




Statutory Central Auditors

केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

c) Accounting Standard 18 – Disclosure on Related Party Transactions

(Amount in ₹ Crore)

Items/Related Party	Generali Central Insurance Company Limited	Generali Central Life Insurance Company Limited
Outstanding as at 30-09-2026		
Investment	--	2.29
Deposits	1.71	3.68
Advances	--	--
Non-funded commitments	--	--
Leasing/HP arrangements	--	--
Leasing/HP arrangements availed	--	--
Fixed Assets	--	--
Other Assets	--	--
Other Liabilities	0.92	1.93
Maximum outstanding during the year		
Investment	4.75	2.80
Deposits	21.40	73.67
Advances	--	--
Non-funded commitments	--	--
Leasing/HP arrangements	--	--
Leasing/HP arrangements availed	--	--
Leasing/HP arrangements availed	--	--
Deposits	--	--
Advances	--	--
Total of transaction During the year		
Insurance Premium Paid	33.84	2.78
Commission Received	2.49	38.61
Interest Paid	--	--
Interest Received	--	--
Claim Received	0.65	--
Purchase of fixed assets	--	--
Sale of fixed assets	--	--
Rendering of services	--	--
Receiving of services	--	0.0000861
Dividend Paid	--	--


(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer



Note: Keeping in line with para 9 of the AS – 18 – “Related Party Disclosure” issued by ICAI, the transactions with the Subsidiaries and Associates Enterprises have not been disclosed which exempts the State Controlled Enterprises from making any disclosures pertaining to transactions with other related State Controlled Enterprises.

Further, transactions in the nature of Banker-Customer relationship including those with KMP and relatives of KMP have not been disclosed in terms of Para 5 of AS-18.

d) Accounting Standard 23 –

Accounting for Investments in associates in consolidated financial Statements: Since Investments of the Bank in its Associates are participative in nature and the Bank having the power to exercise significant influence on their activities, such Investments are recognized in the Consolidated Financial Statements of the Bank.

e) Exposures to Related Parties (As per RBI Circular No. RBI/2025-26/181 DOR.CRE.REC.382/21.04.018/2025-26 Dated: 05.01.2026)

(Amount in ₹ Crore)

Sr. No.	Particulars	Half Year Ended 30.09.2025	Half Year Ended 30.09.2026
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	--	--
2	Aggregate value of outstanding loans to related parties as on 30 th September	--	--
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 30 th September	--	--
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 30 th September	--	--
	(ii) Non-Performing Assets as on 30 th September	--	--
5	Amount of provisions held in respect of loans to related parties as on 30 th September	--	--
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	--	--
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 30 th September	--	--


(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer



Statutory Central Auditors

To
Board of Directors
Central Bank of India

CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 30.09.2026

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 30.09.2026

c) Verification of SEBI Circular regarding Security Coverage Ratio.

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
INE483A08049	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 30.09.2026



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.

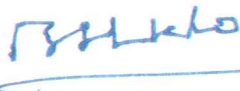
Further, please find the below list of the covenant which the Bank has failed to comply for the quarter

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


CA Bankim Shukla
Partner
M No.- 074272



UDIN: 26074272FIJMG06678

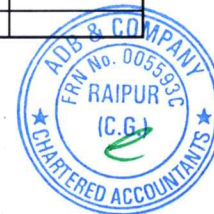
Place - Mumbai

Date – 16.10.2026

Encl: Annexure I (Format of Security cover)

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 certificate being issued	Other Secured Debt	Debt for which this certificate 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								
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



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 certificate is being issued	Other Secured Debt	Debt for which this certificate is 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 ^{III}	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)
		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									

