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Scrip Code-CENTRALBK	**Scrip Code-532 885**

Dear Sir/Madam,

Sub: Transcript of Bank's Conference/Earnings call held on 17th July, 2026.

We enclosed herewith the transcript of Conference/Earnings call hosted by Bank with the Analysts/Institutional Investors on 17th July, 2025 on Financial Results of the Bank for the First Quarter and Three Months ended 30th June, 2026.

The copy of same is made available on the Bank's website under the following web link: https://www.centralbank.bank.in/en/investor-relations

This information is furnished in terms of Regulation 46(2) and Regulation 30 of the SEBI (LODR) Regulations, 2015.

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: 2026.07.23 15:13:12 +05'30'
CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

"Central Bank of India
Q1 FY27 Earnings Conference Call"
July 17, 2026

MANAGEMENT: **SHRI KALYAN KUMAR – MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER**
SHRI M V MURALI KRISHNA – EXECUTIVE DIRECTOR
SHRI MAHENDRA DOHARE – EXECUTIVE DIRECTOR
SHRI E. RATAN KUMAR – EXECUTIVE DIRECTOR
SHRI VIVEK KUMAR – CHIEF FINANCIAL OFFICER

MODERATOR: **SHRI RAJU BARNAWAL – ANTIQUE STOCK BROKING LIMITED**

Moderator: Ladies and gentlemen, good day, and welcome to the Central Bank of India Q1 FY27 Earnings Conference Call hosted by Antique Stock Broking Limited. As a reminder, all participant lines will be in a listen-only mode and there will be an opportunity for you to ask questions after the presentation concludes. Should you need assistance during the conference call, please signal an operator by pressing star, then zero on your touch-tone phone.

Please note this conference is being recorded. I now hand the conference over to Mr. Raju Barnawal from Antique Stock Broking Limited. Thank you, and over to you, sir.

Raju Barnawal: Thank you. Good afternoon, everyone, and thank you for joining Post Result Conference Call of Central Bank of India for Q1 FY27. Today, from the senior management side, we have with us Shri Kalyan Kumar, MD and CEO, Shri M V Murali Krishna, Executive Director; Shri Mahendra Dohare, Executive Director; Shri E. Ratan Kumar, Executive Director; and Shri Vivek Kumar, Chief Financial Officer.

Now without any further delay, I hand over the call to MD, sir for their opening remarks, post which we will have a Q&A session. Thank you, and over to you, sir.

Kalyan Kumar: Thank you. Good afternoon. Today, I'm very happy presenting the key facts and performance of Central Bank of India in Q1 that is 30th June 2026. Our total global business has grown up by 18.29%, which is ₹833,320 crores and deposit increased by 11.68% to ₹478,972 crores. CASA being remained our strong point, we maintained 46.61% of total deposits. I would also like to mention within CASA, Savings Account deposit has grown by 11.66% and total CASA has grown by 11.16% year-on-year basis.

It shows our presence and trust of our customers in our brand value. Similarly, in advances side, gross global advance increased by 28.58% to ₹3,54,348 crores. CD ratio improved to 74.10%. Towards asset quality also, gross NPA stood at 2.60%, there is an improvement of 53 basis points year on year basis. We have maintained net NPA at 0.49%, PCR approximately 95.86%. Operating profit for the financial year, is at ₹2,186 crores.

Net profit for the quarter increased by 13.26% to ₹1,324 crores. Net interest margin is above 3%, aligning with our guidance to the market. It is 3.06%. ROA is 1%, ROE improved to 14.92% from 14.17%, Cost-to-income ratio is at 55.40% it was 55.30% for June '25 quarter. Slippage ratio stood at 0.29% for this quarter and where we can mark an improvement of 6 basis points.

Capital-wise also Central Bank of India is resilient, CRAR improved to 18.28%, of which Tier 1 capital is 16.54%. In that way, another highlight towards profitability, which I shared with you, I am happy to share net interest income grew by 15.70% on year-on-year basis, that is to ₹3,914 crores. Total income for Q1 financial year '27 improved by 3.08% and stood at ₹10,678 crores. Cost of deposit improved to 4.60% that is 33 basis point improvement registered. So, cost of deposit has stabilized.

Now again, in business side, RAM sector grew by 21.38%, in which retail grown by 23.92% that is ₹1,05,523 crores and agriculture has grown by 21.14%, that is ₹64,274 crores and MSME has grown by 18.03%, that is ₹71,308 crores. RAM to Corporate Credit ratio stands at 68:32, aligning with our guidance ratio of 65:35 plus-minus 5%. We have maintained credit cost at 0.40%, there is an improvement from 0.68% of previous quarter '25.

Central Bank of India had opened one new branch at GIFT City, Gandhinagar, Gujarat inaugurated on 29th June' 2026, a platform we are going to leverage for our overseas business for meeting our customers' requirement for our overseas business. Today, Central Bank of India is having pan-India presence with 22,346 Touch Points with 4,605 branches, having network of 65% branches in rural and semi-urban area, 1 IFSC Banking Unit, 3,820 ATMs, 13,890 BC outlets and 30 BC MaXX Centres. These 65% RUSU Branches contributed in our achievement of priority sector targets of 58% against the mandated threshold of 40% out of which advances to small and marginal farmers crossed 10% mandated threshold and now stands at11%, for the quarter ended 30th June, 2026.

Micro enterprises, which is really the growth engine for our economy, which creates employment, generates income in the lower segment of the society, where instead of 7.5% of regulatory threshold have crossed 15%. In that, Central Bank of India, an organization of 114-plus years of its existence, serving nation in true sense that is Bharat by supporting economy in all these important areas.

CASA, we have maintained 46.61%. Term deposit has grown by more than 12%. In that way, CD ratio from 64%, in June '25 has improved to 74%. Liquidity coverage ratio was more than 210%, now it is moderated to 156%. In that way, overall improvement in terms of interest income, growth and commitment towards public.

We are working on our people, process and technology. In people side, our 1,000 credit officers who were undergoing specialized training for credit, they are going to join us in the first week of October' 2026. We are going to deploy them on our all potential, credit centres. We have planned to open more corporate finance branch and mid-corporate branch so that we can play meaningfully in the growth history of Indian banking.

Secondly, for forex side, improvement in noninterest income, we have opened centralized BG cell and centralized forex cell is already operating. We have 159 NRI desk in our different branches. We are going to market all these products which Central Bank of India is having through our -- all the strength, physical presence and marketing team.

We have hired 300 marketing officers. They are also being posted now. They have reported and they are getting posting. We have opened customer acquisition centres at 35 places and government business centres also at 9 places. So, through this, we are really coming back into the market with all the structural changes, capability building, process simplification and technological upgradation, we are actually really foreseeing good growth and good profitability in coming years.

Thank you. Now I am open for questions.

Moderator: The first question comes from the line of Ashok Ajmera with Ajcon Global. Ashok Ajmera sir, your line has been unmuted. Please go ahead with your question.

Kalyan Kumar: He is not speaking to us.

Moderator: Yes, sir. We'll move on to the next question. It's from the line of Sushil Choksey with Indus Equity Advisors.

Sushil Choksey: Sir, congratulations on excellent performance in the quarter. Sir, unless I missed [Inaudible 0:11:19]. Can I get some guidance on growth for the year, looking at such large advance, what is the ROA, ROE, NIM guidance? About the corporate and RAM book, you've given a guidance. Do we see because of GIFT City, what kind of pipeline are we likely to generate?

What is our undisbursed corporate loan and retail pipeline looking like? So more of a flavour because you are on the high end of growth in the current quarter where PSU banks and the established results are, we get a better flavour for the coming quarters.

Kalyan Kumar: Yes, Bank had released guidance about composition of our advances, RAM and corporate, and our guidance to market towards the resources side, 11% to 12% in deposit growth and 14% to 16% in advances growth. During current quarter also, we are going to align with this guidance, which we have given to the market.

Bank's RAM sector has grown by 21.38%. Retail approximately 24%, agriculture 21%, MSME 18%. The opportunities are there. Our presence and network are also very supportive, conducive. Bank is confident about its achievement towards guidance already given to the market.

Corporate Credit as of June '25 was ₹76,966 crores and it has grown to ₹1,12,770 crores registering growth of 46.52%. As base was very low that's why the growth number is visible to us and major areas on corporate side is renewable energy, data centres and some projects in HAM, good opportunities we are observing. We are getting good proposals under CRE also.

In MSME also, Bank is getting good traction, agriculture, gold loan and SHG are going to be the growth engine. Bank brought in some structural changes also. Dedicated gold loan division and also SHG division are being opened where head of these verticals will directly work under the guidance of Executive Director.

In Gold Loan segment, total book is ₹36,000 crores. So, growth is good as compared to previous year, but still a lot of scope is available in terms of our presence in South India, which has very good experience of gold loan. SHG side also there is growth, but still a lot of opportunities are available.

Bank going to harness these segments, which are going to be the growth engine for our credit growth. Deposit side already in my earlier address also, I have already conveyed that several products for several customers are available. I will give you an example regarding one product, Cent Queen, we got very good traction, ₹1,457 crores mobilized under Cent Queen.

There is one product that is Salary Cent Prestige. ₹787 crores were mobilized in that segment. So these things actually act as platform for cross-selling for our retail business, vehicle loan, housing loan, car loans. Therefore, these numbers we will be able to achieve very easily. Now coming to ROA and NIM. I have given guidance, NIM will be 3% and above and still we are maintaining. ROA 1% and above, that also we have maintained and remain 1% and above.

ROE also improved from 14.17% to 14.92%. In that way, all the efficiency parameters, again, business per branches, we are at ₹185 crores per branch. Per employee business also improved to ₹24 crores. So in that way, I can assure you that, not only in growth numbers, but also in efficiency numbers, Central Bank of India is progressing towards not only growth but also resilience.

Sushil Choksey: Sir, what would be our growth advance undisbursed number today? And where do you see you ending a CD ratio for the year and outlook on treasury and digital spend for the year?

Kalyan Kumar: Undisbursed advances is approximately ₹5,000 crores. We conduct New Business Group (NBG) meeting every week for approving new business proposals. This time treasury income is ₹276 crores.

As compared to previous year, it is less, you understand due to market conditions and all it got impacted. But this time, we aimed for getting more return in investment side also, we are taking initiatives, that side also expecting some moderation and improvement we are expecting.

Sushil Choksey: Sir, any view on ECL provision?

Kalyan Kumar: Under ECL, we have already made provisions of Stage 1 and Stage 2 for ₹1,525 crores out of approximately total requirement of ₹4,500 crores to ₹5,000 crores. So, for that purpose, I understand our current profit numbers are enough.

Bank's CRAR is at 18.28%. Even though there are provisions, we can stagger it to 5 years or we can account it at once also, then only 80 basis points only impact we are expecting, and due to improvement in credit underwriting qualities and other improvement in credit monitoring mechanism, I am sure that the PD calculation for these numbers will be under control, and we'll be easily able to shift to ECL from 1st April '27.

Sushil Choksey: Sir, my last question in this round, sir, what is your expectation for recovery and monetizing the recovery even from technical written-off books?

Kalyan Kumar: For technical written-off book, we are having ₹32,900 plus crores in the PT and 9,200-odd numbers in our normal books. So absolute numbers, for previous years are ₹1,300 crores, ₹1,400 crores, ₹1,700 crores and ₹2,100 crores, we have recovered out of technical written-off account. This year also, I'm expecting recovery of ₹2,200 crores to ₹2,500 crores out of technically written-off account.

In major accounts, we are expecting ₹235 crores through OTS or liquidation or sale of property, another ₹200 crores we are expecting from NCLT, moreover ₹500 crores we are expecting from written-off account in this quarter. Apart from that, we are pursuing onetime settlement in eligible accounts and also auction of secured assets under SARFAESI Act. In first quarter, we have sold property and approved OTS in 121 cases out of 810 properties put on auction.

In the current financial year, we are targeting to sell 600 to 700 properties against 460 properties in the last financial year. We are organizing property expos and utilizing services of property consultants so that visibility and marketability of properties get enhanced. In that way, I can assure you that from recovery side, this quarter, we are going to achieve the number.

Sushil Choksey: Congrats to Centralites and best wishes for the year to come.

Kalyan Kumar: Thank you.

Moderator: The next question comes from the line of Tanya Kothari with AUM Capital Markets.

Tanya Kothari: Congratulations to the management team on delivering another quarter of healthy business growth and continued improvement in asset quality. I just have a couple of questions. The Board has approved raising up to around ₹7,000 crores to equity or BASEL III instrument. What is the expected timeline and preferred route for the capital raising?

Kalyan Kumar: We already have CRAR of 18.28% and CET1 of 16.24% In that way, we are having enough capital, and we don't need capital to support our growth guidance, which we have given to the market, we are having enough capital. So therefore, we don’t have any plan for raising capital as of now.

Tanya Kothari: Sir, the liquidity coverage ratio declined from 235% to 156% and also NSFR reduced from 147% to 128%, but both remain above regulatory requirements, but the fall is very sharp. Can you elaborate on it, sir?

Kalyan Kumar: Actually, first, we should understand what the optimum level for LCR and NSFR is and purpose behind keeping it, high-quality liquid assets for this LCR. So, comfort of having 215% and having CD ratio of 66% or 64% for any vibrant organization and growing organization, it is liability because those high-quality liquid assets and all those things comes with a cost.

Therefore, those things must be deployed optimally so that we can get better return out of it. Though the comfort Central Bank of India is having, our CD ratio has increased from 64% as of June '25 to 74% as of June '26, so we are utilizing all these resources available with us.

That is a good sign to the market that, we are optimally utilizing our liquidity and still it is compared to other organization, you can see that LCR ranges between 130 and, we are still above that. As per risk management, whatever is the threshold level, we are still above those levels.

Tanya Kothari: Sir, the advance grew was very strong 28.6% year-on-year ahead of the industry growth?

Moderator: I'm sorry to interrupt. Tanya ma'am, could you please use your handset?

Kalyan Kumar: Your voice is not very clear actually.

Moderator: Yes, ma'am.

Kalyan Kumar: You can continue. You can speak. We are making out.

Tanya Kothari: So, advance grew has a strong 28% year-on-year ahead of the industry growth, which segments are driving this growth? And what safeguards are in place to ensure that credit rating standards are not diluted?

Kalyan Kumar: Actually, if you see, as of June '25, our corporate loan book was ₹76,699 crores and currently, as of June '26, it is ₹1,12,500 crores. So, the growth is 46.52% to be precise. This is only due to low base effect because having ₹76,966 crores and from there, we have grown to ₹1,12,770 crores. In RAM sector, if you see, our growth is 21.38%. Retail has grown by 23.94%, agriculture by 21%, MSME by 18%.

In that way, we are not an outlier as we are having very small base, that's why it is looking that our growth is more than 28% and as far as credit underwriting is concerned, I can tell you, we have done one analysis that the credit growth after 1st October will be ₹1,22,000 crores. Out of that, stress was very less and the slippage ratio, it is 0.29% this time.

And there is consistent improvement in slippage ratio. If we can reduce the agriculture KCC numbers, which got slipped i.e. ₹200 crores out of total ₹986 crores and ₹989 crore in previous year, June '25. So that agriculture side, ₹200 crores was the contributor. You know that debt waiver scheme is coming, and those things will get liquidated.

If we remove those KCC numbers, then our slippage ratio is 0.19%. So, there is consistent improvement in underwriting quality, post-disbursement credit monitoring quality. In that way, I can assure you that we have very clear-cut control and oversight over this underwriting standard and also this lending processes.

Moderator: The next question comes from the line of Ashlesh Sonje with Kotak Securities.

Ashlesh Sonje Sir, 3, 4 questions from my side. Firstly, on the term deposit book, is there any further repricing left of the term deposits, which can help you reduce the cost of deposits going forward?

Kalyan Kumar: Term deposit almost is repriced now and 4.60% is the cost of deposit. But in growth side, if you want to know, term deposit has grown by 12% in our bank and majority are below ₹3 crores, means retail deposits. 85% of our deposits are under ₹3 crores segment.

Ashlesh Sonje: Sorry, you said 55%?

Kalyan Kumar: 85% or below ₹3 crores.

Ashlesh Sonje: Understood, sir. Secondly, on the FCNR deposits, how much have we mobilized thus far? And how much do you expect to mobilize till the scheme is available?

Kalyan Kumar: FCNR (B) till now, we have mobilized USD8.4 million and we are expecting to mobilize USD400 million by September'2026.

Ashlesh Sonje Understood, sir. Thirdly, on ECLGS scheme, how much have you sanctioned thus far? And how much have you disbursed?

Kalyan Kumar: Total ECLGS 5.0 applications sanctioned is 34,824 of ₹4,646 crores and guarantee issued in 30,561 accounts of ₹4,353 crores out of which disbursement happened in 27,567 accounts of ₹3,693 crores.

Ashlesh Sonje: Understood. Sir, and just lastly, you now have a fairly large corporate loan book of ₹1.1 trillion roughly. What is the average yield on this corporate book in this quarter, June quarter? And how much was -- what was it in the March quarter? Average yield on the corporate book?

Kalyan Kumar: Yield on advances is 7.89%, it has improved from 7.78%. But we don't have separate data on corporate yield readily available with me right now.

Ashlesh Sonje: So just to put the question differently, do you expect the overall yield to go up going forward?

Kalyan Kumar: Yes, overall yield will go upward because under RAM, we are focusing on gold loan and SHG. As, we are bringing some structural changes that is, Head of these 2 divisions are going to report directly to ED, under guidance of ED, they will work and our physical presence in South India and other upcoming sectors, where opportunities for these finances are huge. So the yield is also 8% plus, both in gold loan and SHG. So there, we expect that our yield will improve from 7.89% to anywhere between 8%, we are thinking that as of March '27, we will reach up to 8%.

Ashlesh Sonje: Understood, sir. And just one follow-up on the gold loan piece. These are all MCLR-linked loans on gold loans, or they are regular link?

Kalyan Kumar: Gold loan under agriculture is MCLR linked and under retail, it is non-MCLR linked.

Moderator: The next question comes from the line of Amit Mishra with Indus Equity Advisors.

Amit Mishra: I have a few questions. First, sir, cost to income, you have given target of less than 56%. And we have been in past 3 years, we are around somewhere around 58%, 57%. So, what are additional step, we are taking this year to get it below 56%. I just wanted to know that.

Kalyan Kumar: See, this is one of the efficiency areas, which is our priority, and we are working strategically on income and also cost curtailment. First of all, I will talk about the improvement in income, you see our interest income has increased significantly, and NII has grown by more than 15.70%. Now we are focusing upon non-interest income side, where we can maximize our fee-based income.

Centralized forex cell is already opened and operationalized, we have also opened centralized BG cell and in these 2 areas, we are focusing upon our LC/BG business, where our own clients who are availing these services outside our bank, we are contacting them. We are bringing them in our fold organizing exporter meet in 3, 4 centres we have already organized and more we are going to organize, we have opened NRI cell, IFSC Unit in GIFT City which will also support us in ramping up this fee-based and other income.

We also have Bancassurance business income from Central Generali Life Insurance and Non-Life Insurance and will bring improvement in this segment. As, previous year was establishment stage. Now they have been stabilized. This year, we are expecting good income from this business. Those are the opportunities available to us. One important intervention, we have opened marketing/sales department headed by General Manager under which we have opened, 35 customer acquisition centres and 9 government business centres.

Through these department, we are going to play a big way for mobilizing this insurance business and LC/LG business through marketing officers and through the concept of 1,000 credit officers, we are placing them as relationship manager also for big corporates.

In that way, we'll be able to garner better return and bring overall improvement in the income side. To our cost curtailment, we have identified different cost centres like from maintenance of cash retention balance, to how optimally, we can use our ATMs, our currency chest, also how we can actually see our proper utilization of land bank and assets, curtailment of expenditure under electricity, water, stationery in a structured format, respective departments following up and monitoring. We are sure that in coming year, Bank will reduce cost-to-income ratio by 1.5% to 1.6%.

Amit Mishra: Sir, you mentioned in income part, are we planning to launch any credit cards or other value-added services? I've seen some other banks also started their credit cards. So, any plans for our bank? We used to have a good portfolio of credit cards earlier.

Kalyan Kumar; Bank is having 8.33 crores customer base. So therefore, we have got approval from Board for establishment of wealth management vertical, credit card vertical, NRI and marketing vertical. So, we are entering into credit card segment also.

We have initiated the steps for establishing these segments, which is very much required for salary accounts and our mobilization of other businesses, some premium customers also. So, you are right in asking us that these segments also, we are entering in near future.

Amit Mishra: Sir, one last question. Sir, in GIFT City, I think we have disbursed around ₹470 crores right now. So any plans for full year, how much portfolio you want in that from GIFT City? What kind of yields are we getting there, if you can mention?

Kalyan Kumar: Deposit of USD200 million and trade book of USD500 million over the next few years, we are planning. As on 29th June only, it was inaugurated. We are contacting our existing customers and also prospective customers so that we can get good business from this platform.

Moderator: We have a follow-up question. It's from the line of Ashok Ajmera from Ajcon Global.

Ashok Ajmera I'm extremely sorry, sir. My name had come in the first question itself, but a very urgent another call had come. And I think I disturbed you also for some 5, 10 seconds. But I heard you most of your discussion, the answers. Many of the questions have already been answered. I have a couple of specific observations and some questions, sir.

First of all, compliments to you for a good set of numbers, very good on profitability front. Many of the other parameters are also met or a little beyond than the targets which were given. Having said that, my first thing is, sir, though the -- on annualized basis, our credit growth is 28.58%, the credit growth for the quarter, it's only 2.85%. So going forward, in order to meet our performance and our kind of results which we give, how do you plan to increase our loan book in the remaining 3 quarters, traction, the sanction pipeline and the mix of corporate and RAM. So, what do you have in mind? And what do you have to say on this, sir?

Kalyan Kumar: Growth is not a challenge for Central Bank of India now. We have enough capital. We have enough resources and the momentum and credit underwriting quality, post disbursement monitoring part, all these things we have taken care of. So that gives us enough confidence to grow at a faster rate.

Resources are available, capital is available, systems and processes are in place, better oversight mechanisms are there, which is being reflected in maintaining asset quality, slippage. Therefore, Bank's aligning with the guidance, which Bank has given to the market i.e. deposit 11% to 12% and advances, 14% to 16%. Bank be able to maintain this growth rate, quarter-on-quarter growth will be approximately 3%.

Bank is confident that, these things will be continued because Bank is getting good proposals in corporate credit and RAM sector also, as already informed, retail will grow by approximately 23.9%, Agriculture will grow by 21% and MSME will grow by 18% and now with the opening of gold and SHG cell, the vertical head will directly be reporting and under the guidance of Executive Director.

This segment, we are finding good traction because our presence in South India, where these products are very popular, we are entering in those areas with proper branding and proper strategy. I am sure that yield will also improve as it has already improved, you have seen from our numbers. Yield will also improve, and numbers will also improve, both RAM segment and also corporate segment.

Ashok Ajmera: Sir, some color on this ECLGS, how much is sanctioned and disbursed and how much total it will help in increasing our loan book?

Kalyan Kumar: ECLGS, total applications of ₹5800 crores was received on JanSamarth portal, within which we have sanctioned 34,824 eligible accounts, amount was ₹4,646 crores. And guarantee issued in the account of ₹30,561 crores, our amount is ₹4,353 crores, within which disbursement already done in 27,567 accounts, amount is ₹3,693 crores.

Ashok Ajmera: Sir, one old question on this recovery from that old aviation account. So, what is happening on that, sir, whether it has been -- substantial recovery has already taken place in the past 1, 1.5 years? Or are we expecting because that property sale was also there. So, can you give some color on that, sir? Go ahead recovery?

Kalyan Kumar: Bank received ₹515 crores as CGTMSE guarantee. And there is a parcel of land, we are putting it on auction. Again, in the month of August, we are going for fresh auction of this parcel of land.

Ashok Ajmera: Sir, something on the progress on this -- our insurance acquisitions, Generali Central Life and Generali Non-Life. What is the progress there, sir? And how much capital has so far additionally has been put in?

Kalyan Kumar Banks has approximately 26% stake in both the entities. Generali Central Life Insurance and Generali Central Non-Life Insurance Company. Previous year, it was under establishment. Now they are back in the business and this year, we are expecting a good amount of income from both Life and Non-Life businesses. Bank has invested ₹627 crores capital in both the companies.

Ashok Ajmera Yes. Sir, just a small observation on the segment results, where there is a lot of variations in the quarterly numbers. Treasury income, ₹621 crores as against ₹353 crores, that is okay, may be acceptable. In case of the retail book, the profit is ₹1,377 crores against ₹633 crores. And in wholesale book, it is minus ₹139 crores against ₹284 crores. And unallocated minus ₹75 crores against the profit of ₹322 crores. So, is there any change in the segment allocation of the profitability or it is because of the provisioning -- imbalance of the provisioning in the various segments?

Kalyan Kumar: Provisioning has come down. That is not the case. And what you are saying, it depends upon the numbers, or which undergone changes realistically.

Moderator: As there are no further questions at this time, I would like to hand the conference over to the management for closing comments.

Kalyan Kumar: Yes. Thank you. And again, I have already conveyed our strategy and conveyed about the numbers. I can assure all the stakeholders that Central Bank of India is on a strong footing in terms of growth. And we have a well-laid plan, not only for this year, but next year also and our team is working on those directions.

The steps towards capability building to our structural changes and also the strength which Central Bank of India is having in terms of physical presence, in terms of network, in terms of its strength of CASA and also other interventions which have been taken, I can assure the guidance, which we have given to the market, we are not only going to achieve but also exceed those numbers. With this, thank you and all the best.

Moderator: Thank you, sir. On behalf of Antique Stock Broking Limited, that concludes this conference. Thank you for joining us, and you may now disconnect your lines. Thank you.