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Date: 28th April, 2025

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 Scrip Code-CENTRALBK	BSE Limited Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 Scrip Code-532 885
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Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Quarter/ Financial year ended 31st March 2025.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Quarter/Financial year ended 31st March 2025.

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

Please take the above on your record.

Thanking you.

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

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

**YEAR OF
BUSINESS
ACCELERATION
2025-26**

Financial Result Analysis

Quarter/Financial Year Ended
31st Mar'2025



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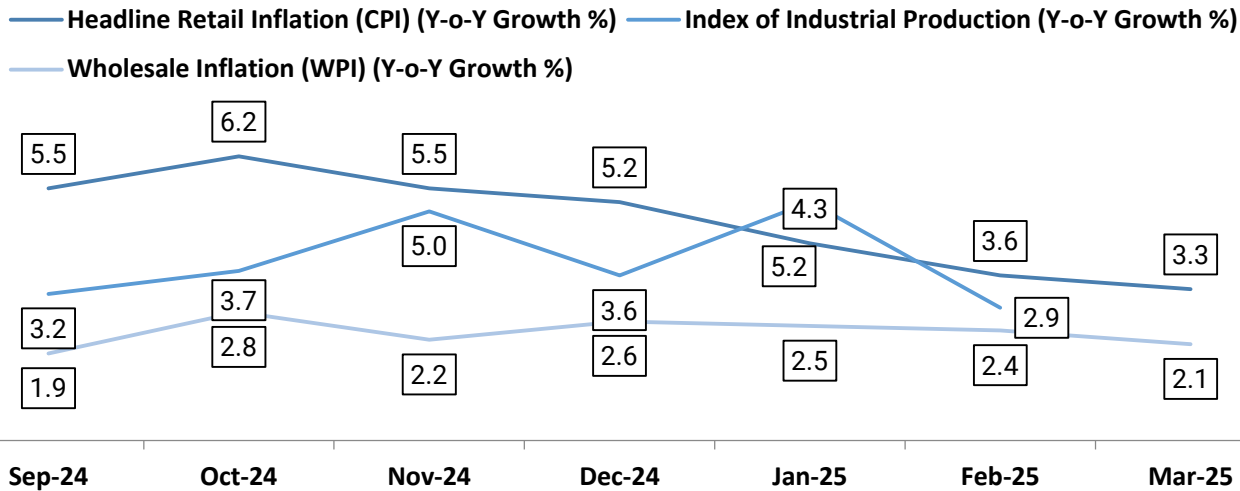
IMF'S GROWTH PROJECTIONS

	2024	2025	2026
World Economy	3.3	2.8	3.0
Advanced Economies (AEs)	1.8	1.4	1.5
Emerging Market Economies	4.3	3.7	3.9
India	6.5	6.2	6.3
China	5.0	4.0	4.0
USA	2.8	1.8	1.7
Japan	0.1	0.6	0.6
Russia	4.1	1.5	0.9
Euro Area	0.9	0.8	1.2
Germany	(0.2)	-	0.9
France	1.1	0.6	1.0
Italy	0.7	0.4	0.8
Spain	3.2	2.5	1.8
United Kingdom	1.1	1.1	1.4
Canada	1.5	1.4	1.6

Source: IMF

Economic Outlook & Projections

- IMF revised down its world growth outlook from the January release for the year 2025 from 3.3% to 2.8% and for 2026 from 3.3% to 3% attributable to downward risks and elevated trade policy uncertainty.
- Given the fluidity of the circumstance, the forecast of the growth outlook take into consideration the information available till 4th April 2025, while there has been drastic change in the stance of the USA and other countries.
- Since the swift escalation of trade tensions would have significant impact on Indian economy, hence its growth outlook has also been revised down from January projections of 6.5% in 2025 and 2026 to 6.2% and 6.3% respectively. Indian Economy is expected to grow by 6.5% in 2024-25 as per Second Advance Estimates released by NSO.
- Global headline inflation is expected to decline to 4.3% in 2025 and 3.6% in 2026, with upward revisions for advanced economies and slight upward revisions for emerging market and developing economies in 2025.



Economic Outlook & Projections

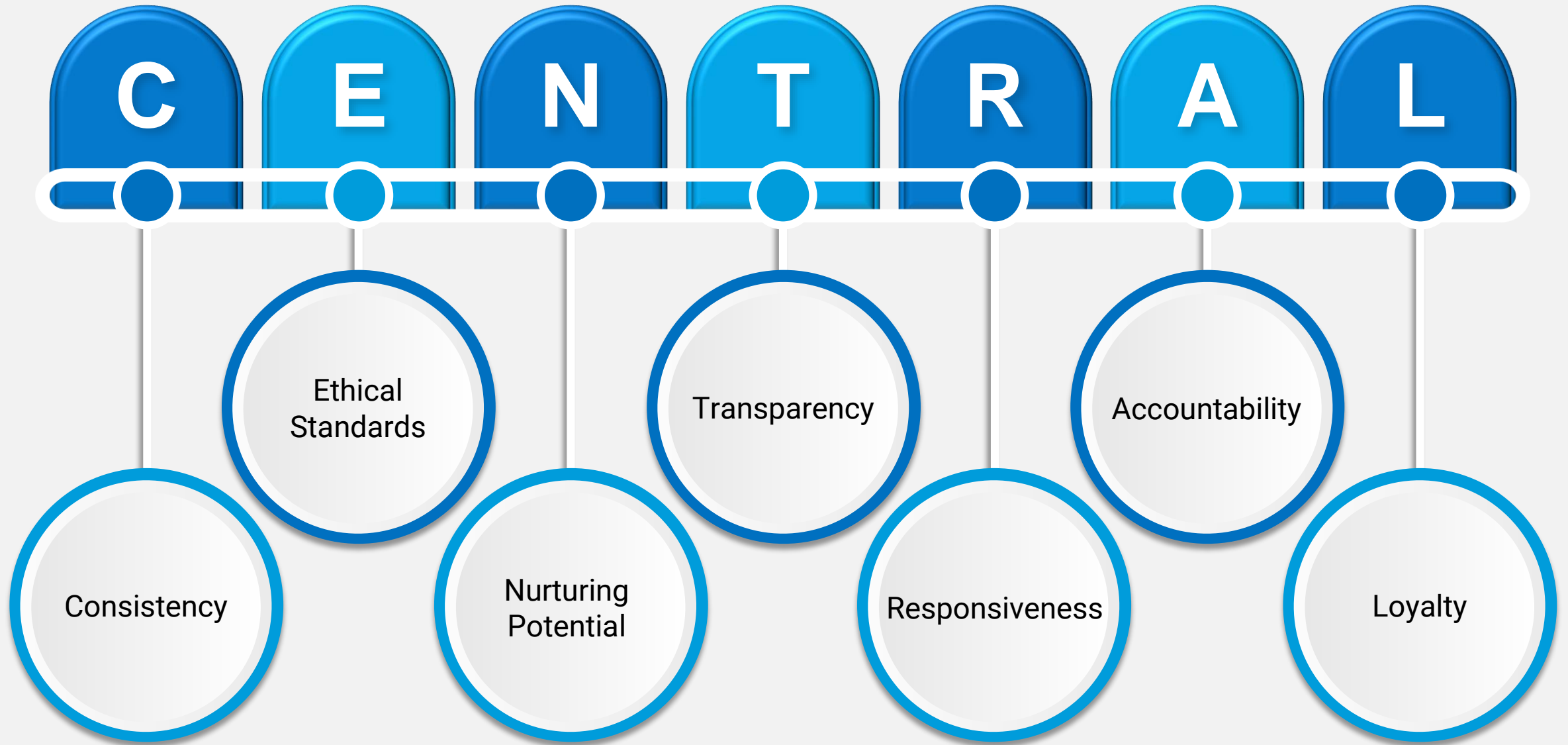
- The headline retail inflation for March 2025 was lowest in nearly 6 years, at 3.3% signaling further rate cut by RBI.
- Industrial production grew at its slowest rate in 6 months at 2.9% in February 2025. While the cumulative growth at 4.08% in 2024-25, is lower than 5.95% in 2023-24.
- In 2024-25, merchandise trade deficit expanded by 17.28% after contracting 8.9% in previous year. Services trade surplus expanded 12.4% compared to 4.8%. Overall trade deficit expanded by 20.24%.
- At the end of 2024-25, foreign exchange reserves stood at US\$ 665 billion recording growth of 3.1% compared to 11.6% in 2023-24. As of March 21, 2025, foreign exchange reserves were good enough to take care of 11 months of imports.
- In the year 2024-25 Indian Rupee depreciated against the US Dollar, from 83.38 in 2023-24 to 85.47 in March, ascribed to geopolitical tensions, capital flows, interest rate and crude prices.

EXTERNAL SECTOR INDICATORS (Y-o-Y Growth %)

	Q1:2024-25	Q2:2024-25	Q3:2024-25	Q4:2024-25
Merchandise Exports	5.93	(3.41)	2.99	(4.23)
Merchandise Imports	7.53	9.66	6.45	1.23
Services Exports	9.8	12.2	17.9	9.7
Services Imports	7.2	12.7	22.22	(3.7)
Services Trade Balance	13.1	11.5	13.7	24.3

Source: CMIE

VALUES THAT SET US APART





Strong Brand
Image with
Legacy of
113+ Years

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



Best CASA base
@48.91% of
Total Deposits

Pan India
Presence with
20915
Customer Touch
Points



Dedicated
Staff Strength
Of **33,081**

Active
Customer
Base
7.97 Crore



07
1 **Performance Highlights**

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PERFORMANCE HIGHLIGHTS



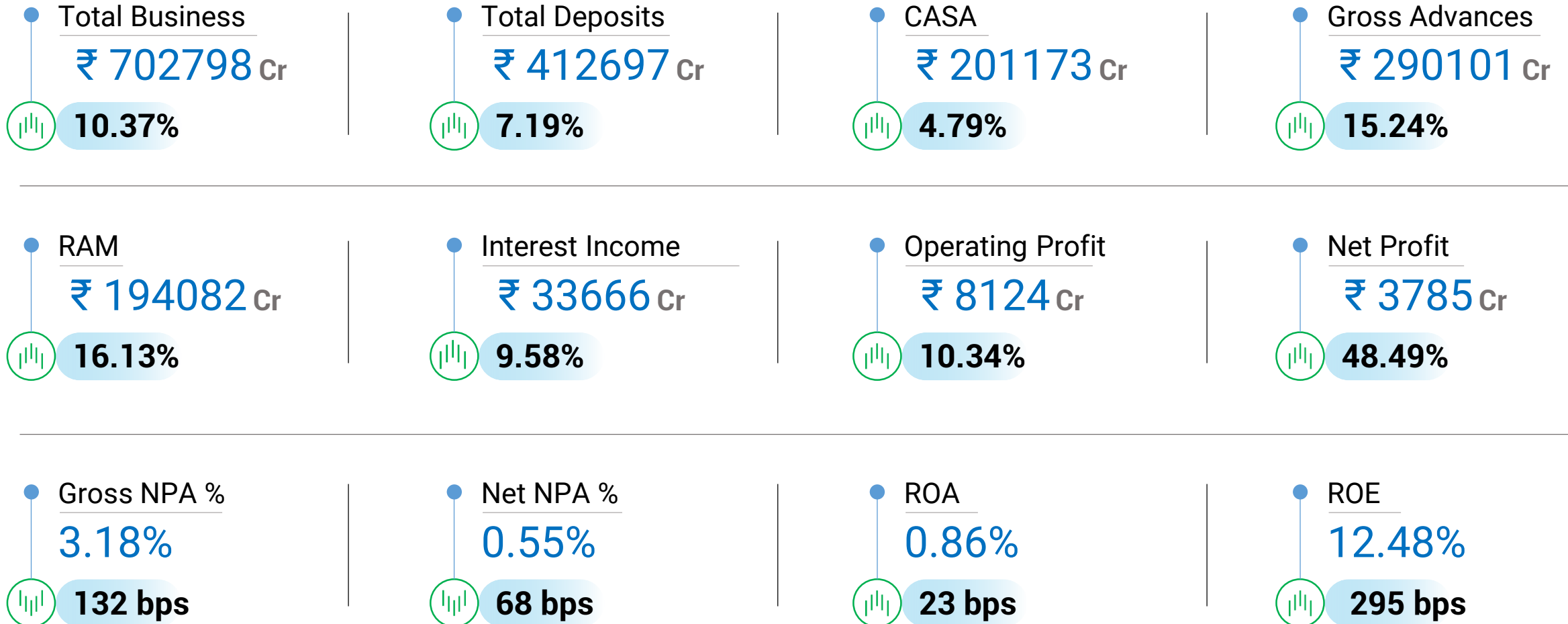
TOTAL BUSINESS CROSSED
₹ 7,00,000 Crore



HIGHEST EVER NET PROFIT IN A QUARTER
₹ 1,034 Crore



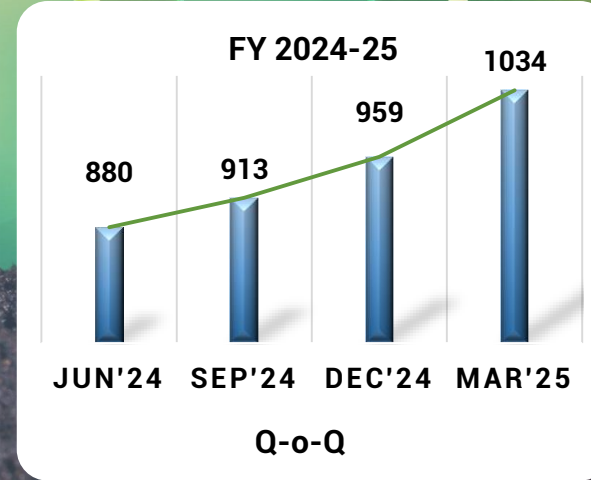
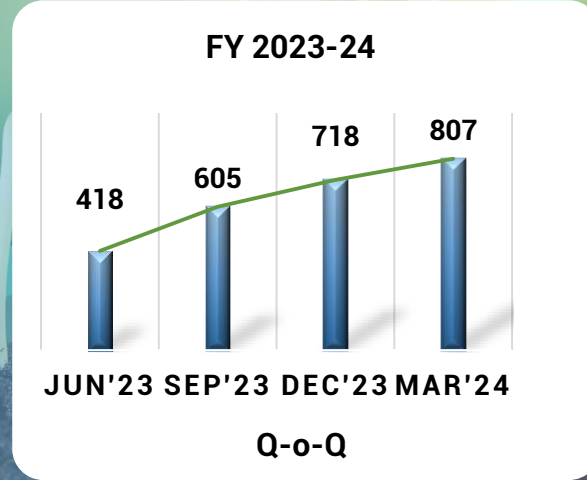
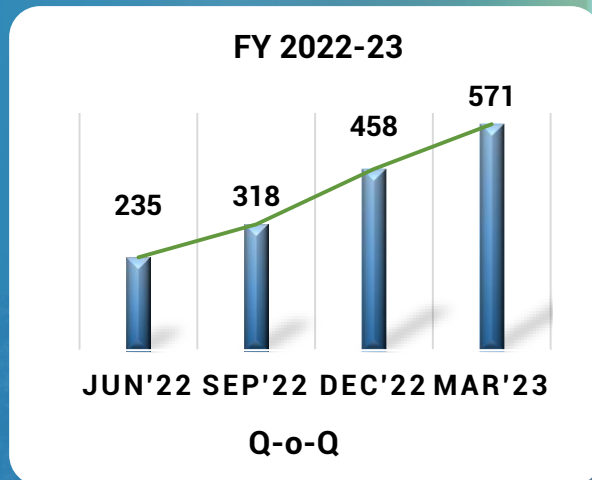
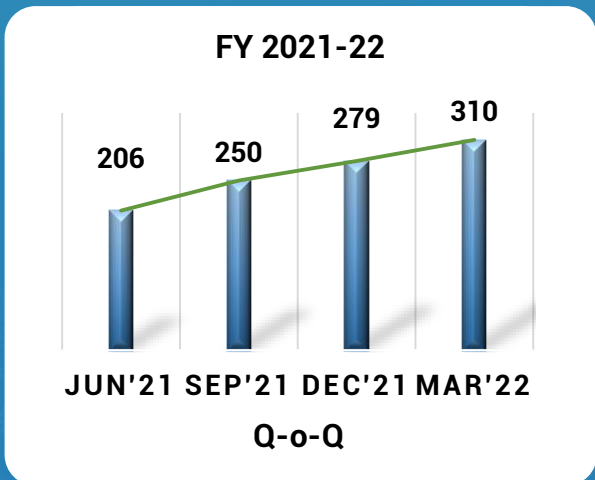
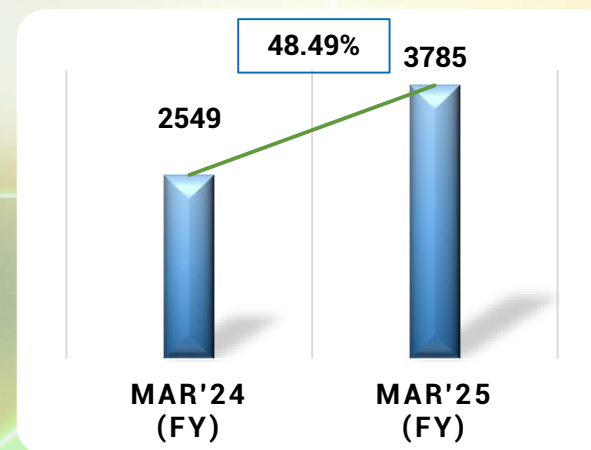
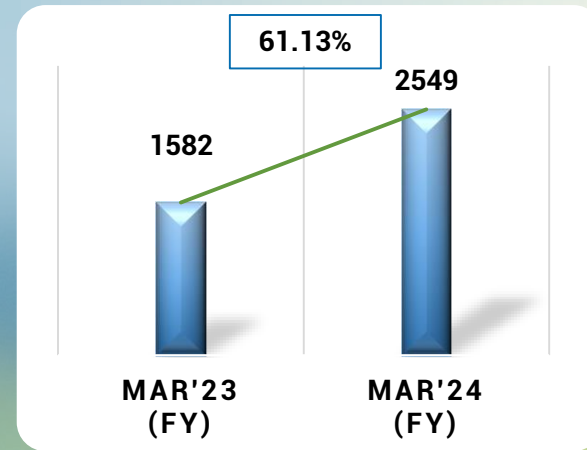
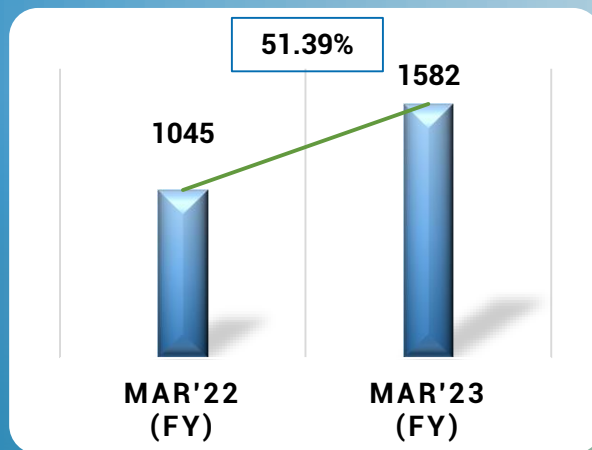
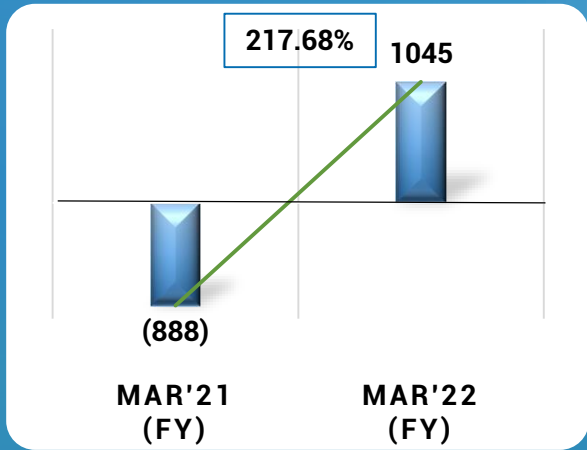
FY'25 vis-a-vis FY'24



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Year Ended		Growth
	Mar'24	Mar'25	Y-o-Y
Yield on Advances (%)	8.72	8.78	6 bps ↑
Yield on Investments (%)	6.57	6.87	30 bps ↑
Yield on Funds (%)	8.10	8.24	14 bps ↑
Cost of Deposits (%)	4.61	4.76	15 bps ↑
Cost of Funds (%)	4.70	4.85	15 bps ↑
NIM (%)	3.40	3.40	-
ROE (%)	9.53	12.48	295 bps ↑
Book Value of Share	32.32	35.99	11.36 % ↑
Credit Cost(%)	1.50	1.10	40 bps ↓
Slippage Ratio (%)	2.57	1.45	112 bps ↓
Staff Cost Share in Cost to Income(%) (a)	35.85	36.55	70 bps ↑
Other Operating Exp in Cost to Income (%) (b)	22.33	22.32	1 bps ↓
Cost to Income(%) (a+b)	58.18	58.87	69 bps ↑
Liquidity Coverage Ratio (%)	223.77	215.75	802 bps ↓
Net Stable Funding Ratio (%)	154.93	140.93	1400 bps ↓
Earning Per Share	2.94	4.36	48.30 % ↑
ROA (%)	0.63	0.86	23 bps ↑



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Quarter Ended			Growth			
	Mar'24	Dec'24	Mar'25	Q-o-Q		Y-o-Y	
Yield on Advances (%)	8.91	9.01	8.54	47 bps	↓	37 bps	↓
Yield on Investments (%)	6.80	6.87	6.83	4 bps	↓	3 bps	↑
Yield on Funds (%)	8.42	8.36	8.05	31 bps	↓	37 bps	↓
Cost of Deposits (%)	4.73	4.81	4.83	2 bps	↑	10 bps	↑
Cost of Funds (%)	4.85	4.90	4.92	2 bps	↑	7 bps	↑
NIM (%)	3.58	3.48	3.17	31 bps	↓	41 bps	↓
ROE (%)	11.68	12.96	13.21	25 bps	↑	153 bps	↑
Book Value of Share	32.32	34.54	35.99	4.20 %	↑	11.36 %	↑
Credit Cost(%)	0.85	0.49	1.21	72 bps	↑	36 bps	↑
Slippage Ratio (%) (For the quarter)	0.57	0.39	0.56	17 bps	↑	1 bps	↓
Staff Cost Share in Cost to Income(%) (a)	35.13	37.59	36.17	142 bps	↓	104 bps	↑
Other Operating Exp in Cost to Income (%) (b)	22.78	21.24	25.40	416 bps	↑	262 bps	↑
Cost to Income(%) (a+b)	57.91	58.83	61.57	274 bps	↑	366 bps	↑
Liquidity Coverage Ratio (%)	205.09	233.60	194.89	3871 bps	↓	1020 bps	↓
Net Stable Funding Ratio (%)	154.93	140.44	140.93	49 bps	↑	1400 bps	↓
Earning Per Share (For the quarter)	0.93	1.10	1.19	8.18 %	↑	27.96 %	↑
ROA (%)	0.76	0.87	0.90	3 bps	↑	14 bps	↑





**FINANCIAL
PERFORMANCE**

₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'24	Dec'24	Mar'25	Y-o-Y (%)	Q-o-Q (%)	Mar'24	Mar'25	Y-o-Y (%)
Interest on Advances	5304	5689	5846	10.22	2.76	19707	22339	13.36
Interest on Investments	2546	2590	2492	(2.12)	(3.78)	9510	10092	6.12
Interest on balances with RBI and Other Banks	268	194	231	(13.81)	19.07	1120	917	(18.13)
Others	219	37	50	(77.17)	35.14	385	318	(17.40)
Total Interest Income	8337	8510	8619	3.38	1.28	30722	33666	9.58

TOTAL EXPENSES

₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'24	Dec'24	Mar'25	Y-o-Y (%)	Q-o-Q (%)	Mar'24	Mar'25	Y-o-Y (%)
Interest Expenses	4796	4970	5220	8.84	5.03	17826	19769	10.90
Interest Paid on Deposits	4428	4700	4815	8.74	2.45	16908	18488	9.34
Other Interest	368	270	405	10.05	50.00	918	1281	39.54
Operating Expenses	2839	2806	3209	13.03	14.36	10245	11628	13.50
Staff Cost	1722	1792	1885	9.47	5.19	6312	7219	14.37
Other Operating Expenses	1117	1014	1324	18.53	30.57	3933	4409	12.10
Total Expenses	7635	7776	8429	10.40	8.40	28071	31397	11.85



NON-INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'24	Dec'24	Mar'25	Y-o-Y (%)	Q-o-Q (%)	Mar'24	Mar'25	Y-o-Y (%)
Fee Based Income (i + ii + iii)	445	523	597	34.16	14.15	1838	2180	18.61
Commission Exchange & Brokerage (i)	96	96	98	2.08	2.08	377	390	3.45
- Commission on LC/BG/DDs	44	43	49	11.36	13.95	177	180	1.69
- Govt. Business	12	18	13	8.33	(27.78)	71	68	(4.23)
- Banc assurance	40	35	36	(10.00)	2.86	129	142	10.08
Service Charges (ii)	305	313	345	13.11	10.22	1298	1329	2.39
Miscellaneous (iii)	44	114	154	250.00	35.09	163	461	182.82
Treasury Income	365	224	409	12.05	82.59	965	1427	47.88
- Profit on Sale of Investments	253	216	369	45.85	70.83	637	1048	64.52
- Profit/Loss on Revaluation of Investment	52	(41)	(33)	(163.46)	19.51	73	145	98.63
- Profit on Exchange Transactions	53	49	65	22.64	32.65	247	225	(8.91)
- Dividend Income	7	-	8	14.29	-	8	9	12.50
Other Receipts (Recovery in Written off & Others)	552	482	808	46.38	67.63	1909	2246	17.65
Total Non-Interest Income	1362	1229	1814	33.19	47.60	4712	5855	24.26



STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'24	Dec'24	Mar'25	Y-o-Y (%)	Q-o-Q (%)	Mar'24	Mar'25	Y-o-Y (%)
Total Interest Income	8337	8510	8619	3.38	1.28	30722	33666	9.58
Total Interest Expenses	4796	4970	5220	8.84	5.03	17826	19769	10.90
Net Interest Income	3541	3540	3399	(4.01)	(3.98)	12896	13897	7.76
Net Interest Income (excluding one off item)	3336	3512	3356	0.60	(4.44)	12569	13616	8.33
Total Income	9699	9739	10433	7.57	7.13	35434	39521	11.53
Total Expenditure	7635	7776	8429	10.40	8.40	28071	31397	11.85
Operating Profit	2064	1963	2003	(2.96)	2.04	7363	8124	10.34
Operating Profit (excluding one off item)	1859	1935	1960	5.44	1.29	7036	7843	11.47
Provisions	1257	1004	969	(22.91)	(3.49)	4814	4339	(9.87)
Net Profit	807	959	1034	28.13	7.82	2549	3785	48.49



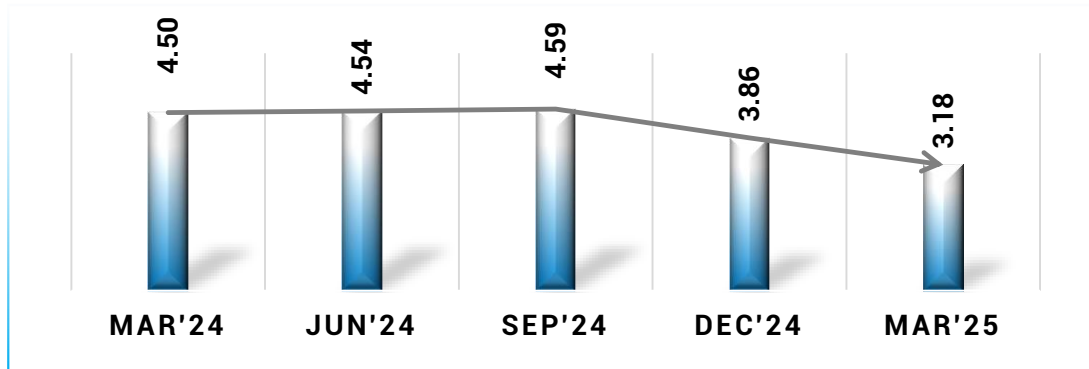
₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'24	Dec'24	Mar'25	Y-o-Y (%)	Q-o-Q (%)	Mar'24	Mar'25	Y-o-Y (%)
NPAs	509	310	830	63.06	167.74	3391	2802	(17.37)
Standard Assets	188	-	77	(59.04)	-	52	73	40.38
Depreciation/ Provisions on Investment Including SRs	(29)	5	(229)	(689.66)	-	(265)	(306)	(15.47)
Income Tax	549	448	125	(77.23)	(72.10)	1504	1149	(23.60)
Others	54	57	11	(79.63)	(80.70)	166	82	(50.60)
Restructured A/c's	(14)	184	155	-	(15.76)	(34)	539	-
Total Provision	1257	1004	969	(22.91)	(3.49)	4814	4339	(9.87)

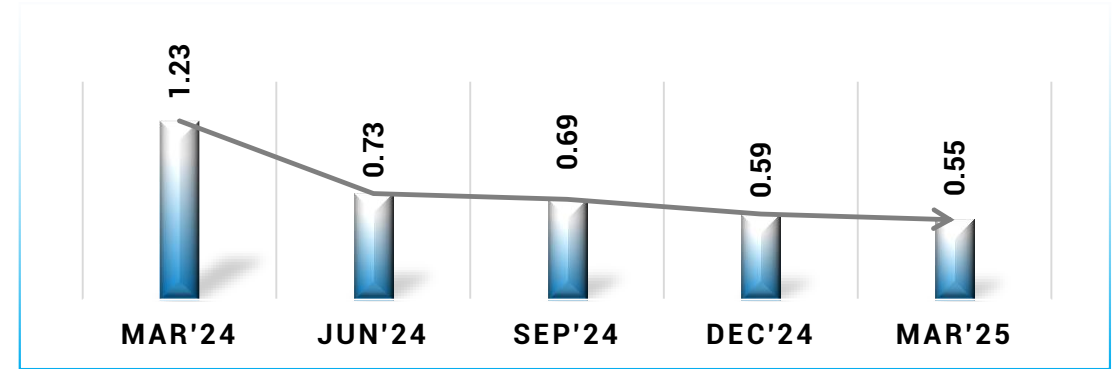


**ASSET
QUALITY
& CAPITAL
ADEQUACY**

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25
Gross Advances	251745	250615	252944	270779	290101
Net Advances	243406	240999	243013	261874	282420
Gross NPA	11340	11388	11604	10460	9225
Net NPA	3002	1771	1674	1555	1543
Gross NPA %	4.50	4.54	4.59	3.86	3.18
Net NPA %	1.23	0.73	0.69	0.59	0.55



₹ in Cr

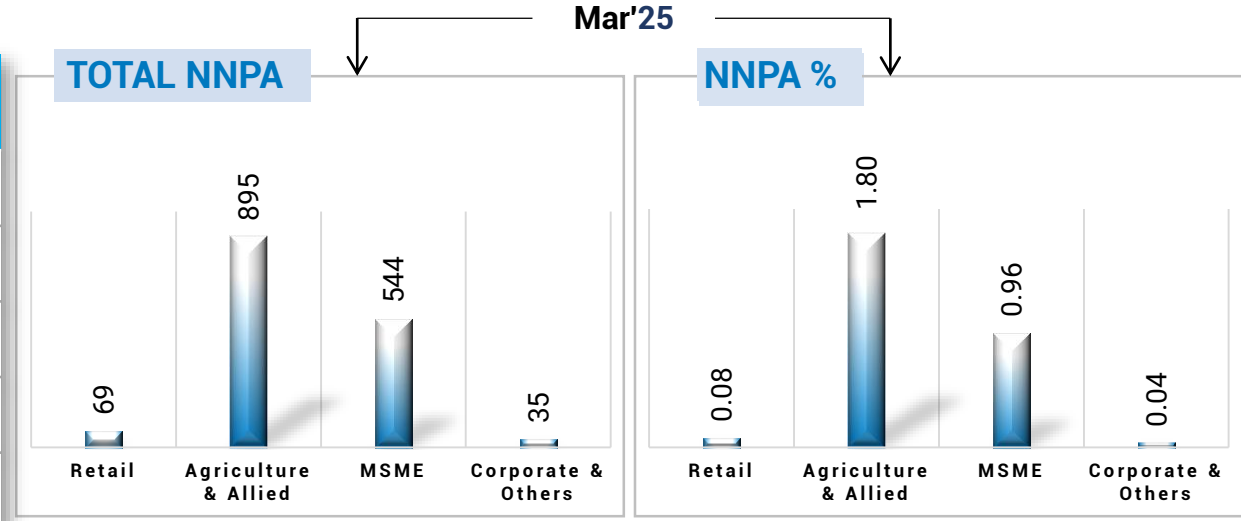
Particulars	FY 23-24	JUN'24(QTR)	SEP'24(QTR)	DEC'24(QTR)	MAR'25 (QTR)	FY 24-25
Opening Gross NPAs	18386	11340	11388	11604	10460	11340
Add: Slippage of PA to NPAs	4662	650	766	800	1366	2975
Increase in Balance of existing NPAs	462	159	147	133	88	520
Sub-Total	5124	809	913	933	1454	3495
Less:						
Up-gradation	459	302	265	295	238	660
Recovery	1702	431	390	399	464	1545
Regular Write-off	152	28	42	71	38	179
Technical Write-off	9849	-	-	1211	1949	3160
Other Recovery by Adjustment	8	-	-	101	-	66
Sub-Total	12170	761	697	2077	2689	5610
Gross NPAs	11340	11388	11604	10460	9225	9225
% of Gross NPAs to Gross Advances	4.50	4.54	4.59	3.86	3.18	3.18

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

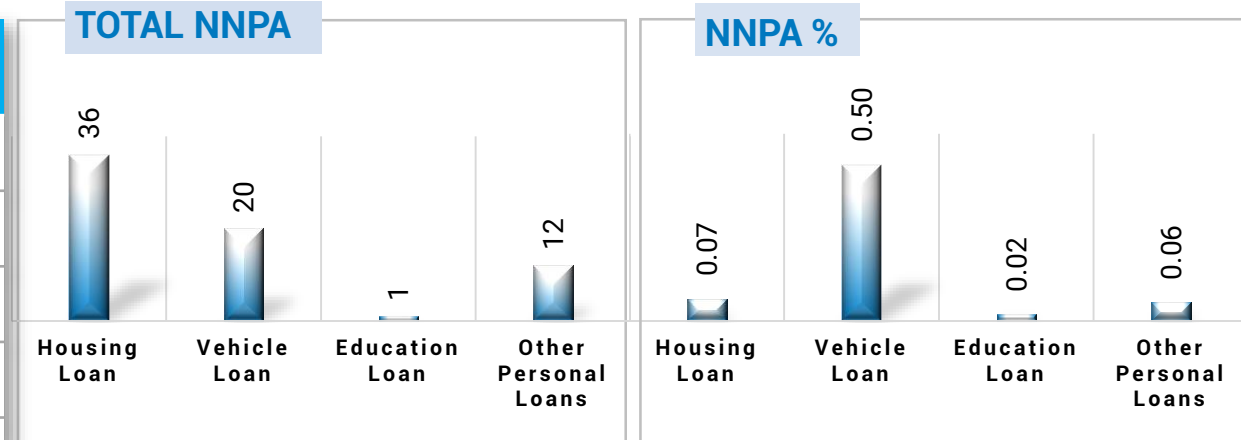
₹ in Cr

Particulars	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Advances (Mar'25)	TOTAL NNPA	NNPA %
Total NPA	11340	11388	11604	10460	9225	290101	1543	0.55
Retail	867	925	917	858	1000	82383	69	0.08
Agriculture & Allied	3322	3287	3327	3283	3660	52456	895	1.80
MSME	3008	3054	3143	2943	3185	59243	544	0.96
Corporate & Others	4143	4122	4217	3376	1380	96019	35	0.04

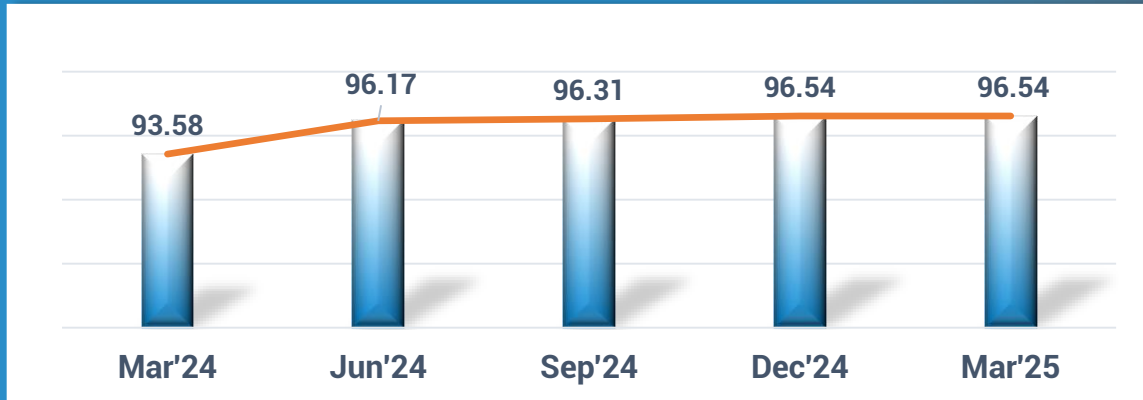


NPA Classification: Retail Sector

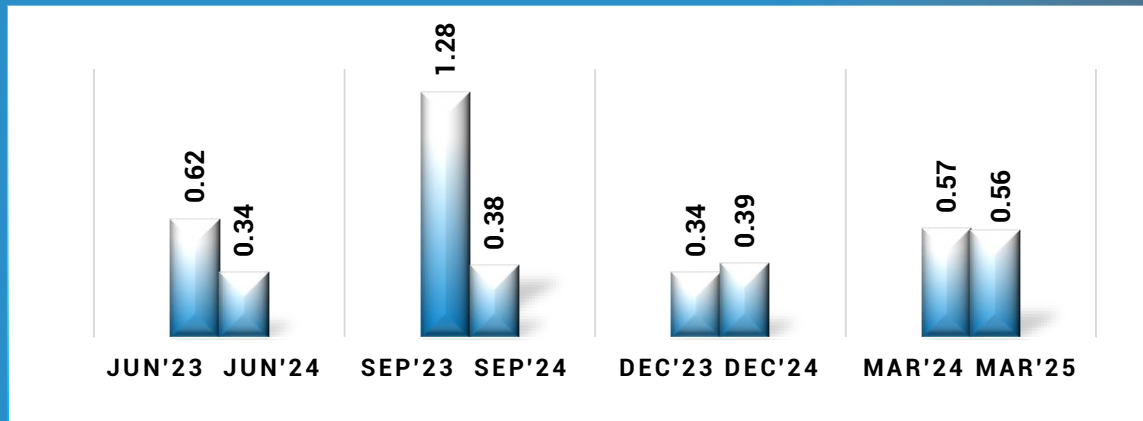
Particulars	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Advances (Mar'25)	TOTAL NNPA	NNPA %
Total Retail NPA	867	925	917	858	1000	82383	69	0.08
Housing Loan	506	549	559	529	646	52164	36	0.07
Vehicle Loan	54	57	56	50	52	3998	20	0.50
Education Loan	124	130	126	126	129	5408	1	0.02
Other Personal Loans	183	189	176	153	173	20813	12	0.06



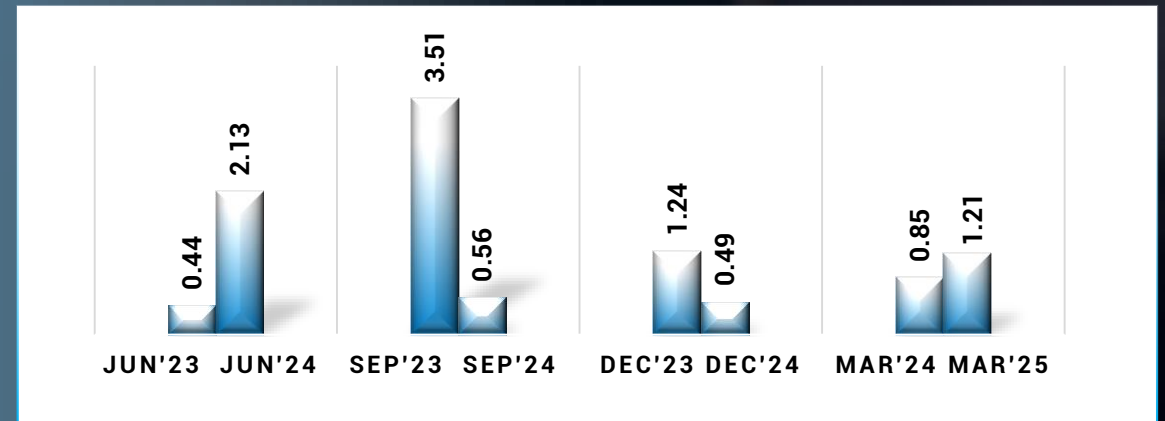
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



CREDIT COST



- Credit Cost is 1.06 without proactive provision for Mar'25 quarter.

RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

Segment	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25
Retail	625	596	585	578	565
Agriculture	233	162	149	130	106
MSME	722	687	649	623	577
Corporate	1011	970	916	1051	921
TOTAL	2591	2415	2299	2382	2169

Standard Restructured: Covid-19 Resolution Framework

Segment	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25
Retail	1607	1546	1520	1502	1431
Agriculture	267	254	225	185	167
MSME	1351	1194	1091	1018	938
Corporate	639	629	673	428	409
TOTAL	3864	3623	3509	3133	2945

Total Standard Restructured Book

Segment	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25
Retail	2232	2142	2105	2080	1996
Agriculture	500	416	374	315	273
MSME	2073	1881	1740	1641	1515
Corporate	1650	1599	1589	1479	1330
TOTAL	6455	6038	5808	5515	5114

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

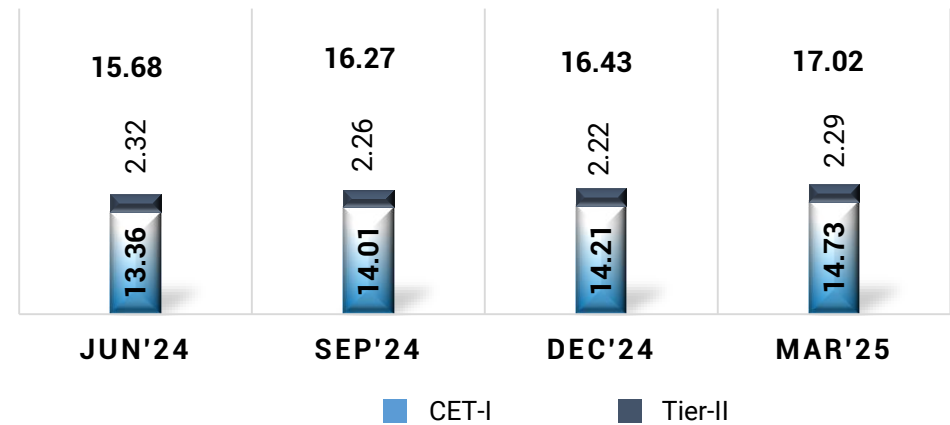
Asset Quality Mar'24	No. of A/Cs	Amount	% of Total Advance
SMA 0	39	896	0.35
SMA 1	6	56	0.02
SMA 2	8	94	0.04
TOTAL	53	1046	0.41

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

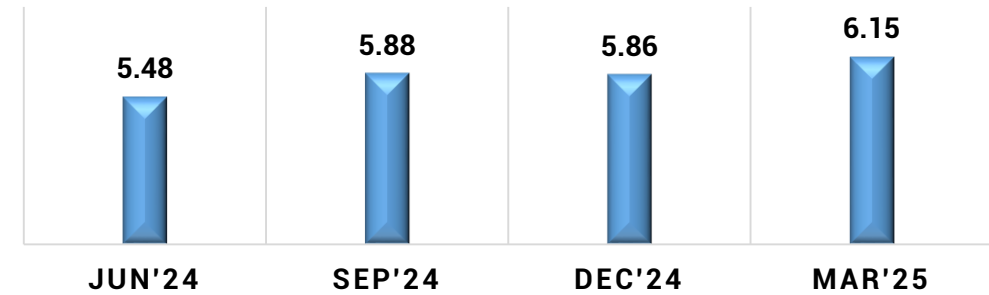
Asset Quality Mar'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	17	221	0.08
SMA 1	18	386	0.13
SMA 2	9	93	0.03
TOTAL	44	700	0.24

- Accounts (₹ 5 Crore and above) of ₹ 16 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 5 Cr; SMA1 - ₹ 11 Cr; SMA2 - NIL)

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO





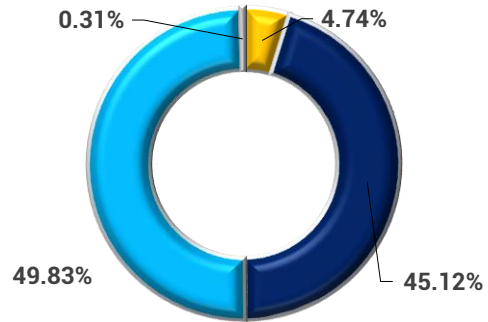
BUSINESS PERFORMANCE

₹ in Cr

PARTICULARS	MAR'24	MAR'25	Y-o-Y Growth %
Total Business	636756	702798	10.37
Total Deposits (Including Interbank Deposits)	385011	412697	7.19
Certificate of Deposit	-	-	-
CASA Deposits	191969	201173	4.79
CASA %	50.02	48.91	(111 bps)
Total Advances	251745	290101	15.24
RAM	167126	194082	16.13
Corporate	84619	96019	13.47
CD Ratio	65.59	71.13	554 bps

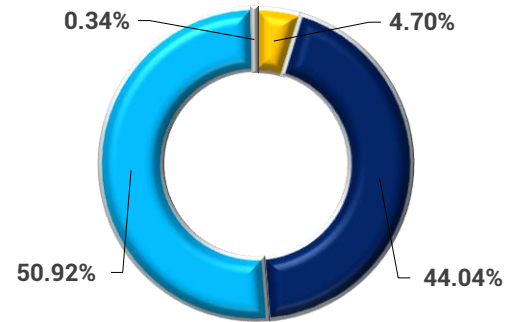


MAR'24



■ Savings
■ Inter Bank Deposits

MAR'25

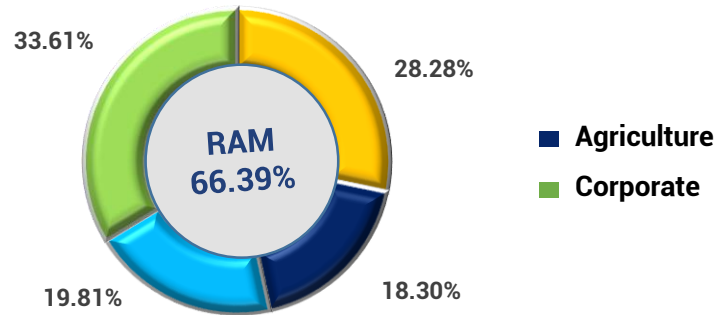


■ Core Time Deposit
■ Current

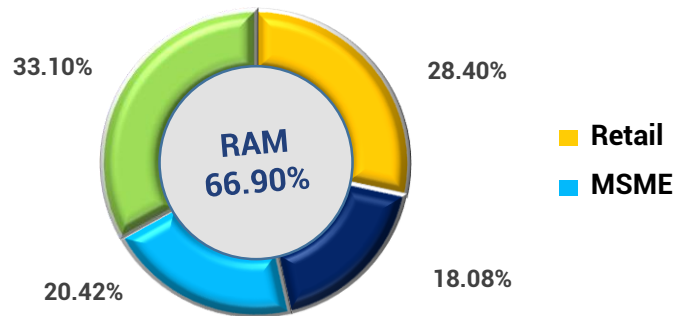
₹ in Cr

PARTICULARS	MAR'24	MAR'25	Y-o-Y Growth %
Current	18248	19411	6.37
Savings	173721	181762	4.63
Total CASA Deposits	191969	201173	4.79
CASA %	50.02	48.91	(111 bps)
Core Time Deposits	191839	210128	9.53
Total Core Deposits	383808	411301	7.16
Inter Bank Deposits	1203	1396	16.04
Total Deposits	385011	412697	7.19

MAR'24



MAR'25

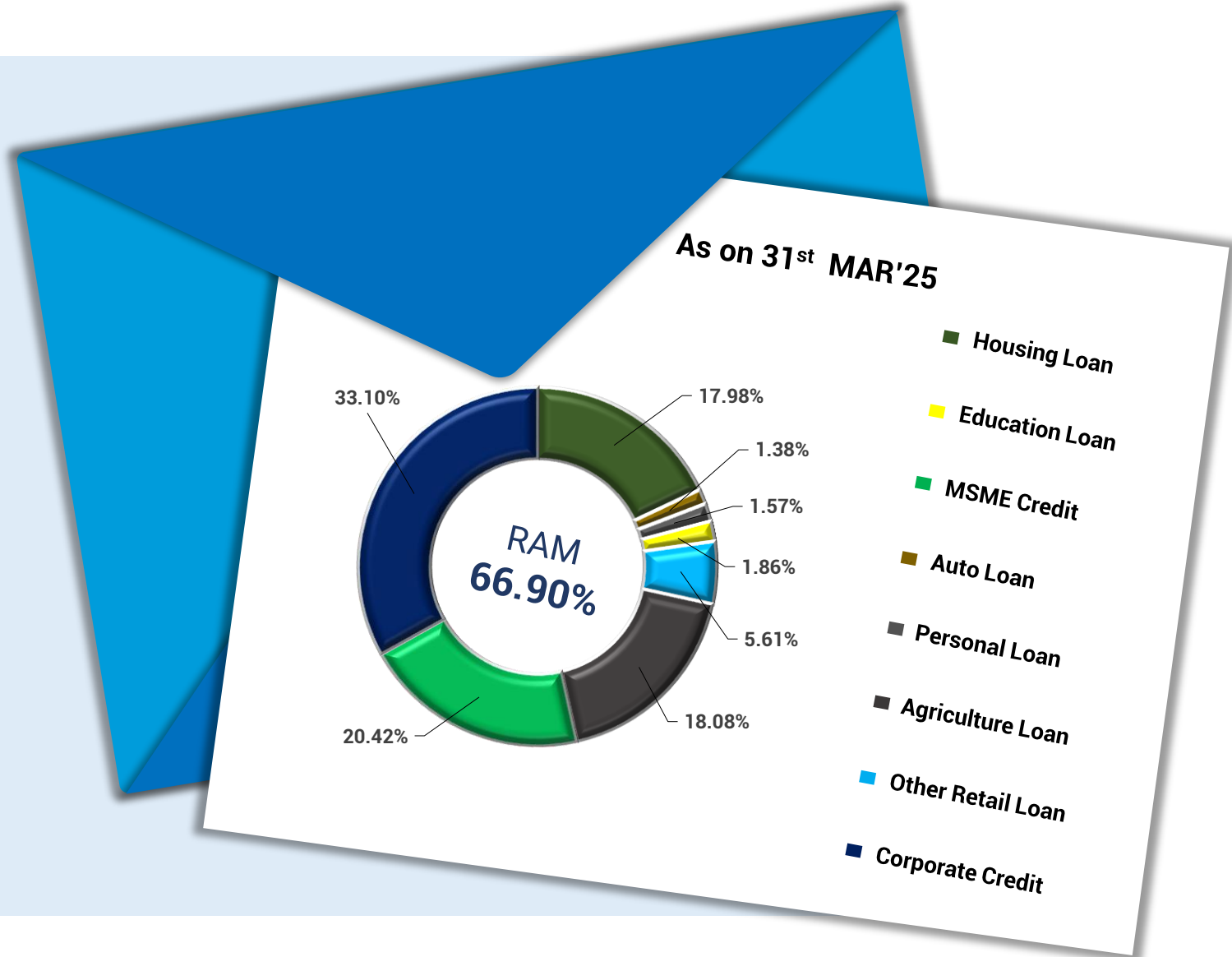


₹ in Cr

SECTOR	MAR'24	MAR'25	Y-o-Y Growth %
Retail	71193	82383	15.72
Agriculture	46063	52456	13.88
MSME	49870	59243	18.79
RAM	167126	194082	16.13
Corporate	84619	96019	13.47
Gross Advance	251745	290101	15.24
TOTAL Credit RWA	158858	182590	14.94
CRWA % of Gross Advance	63.10	62.94	(16 bps)

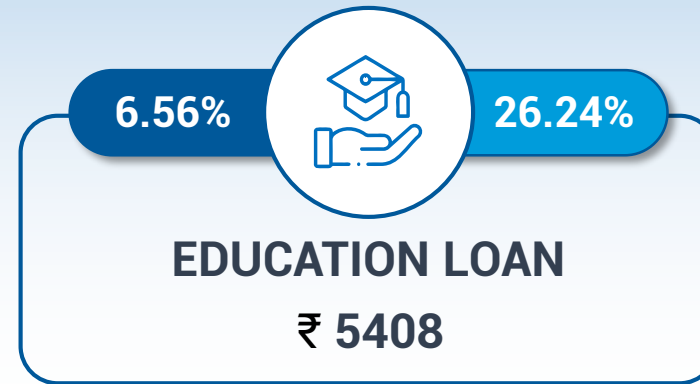
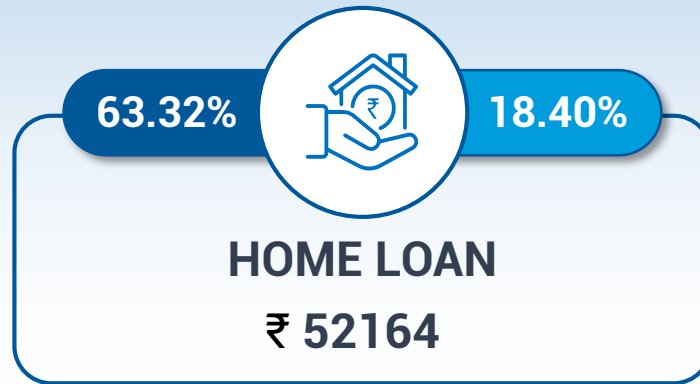
₹ in Cr



SECTOR	Amount
Housing Loan	52164
Auto Loan	3998
Personal Loan	4543
Education Loan	5408
Other Retail Loan	16270
Total Retail	82383
Agriculture Loan	52456
MSME Credit	59243
Corporate Credit	96019
Total Advance	290101

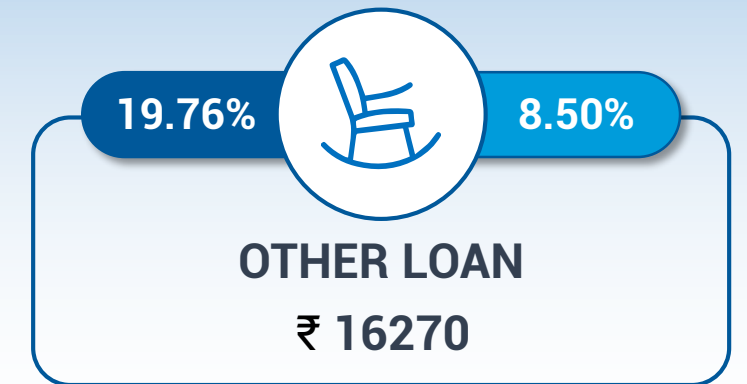
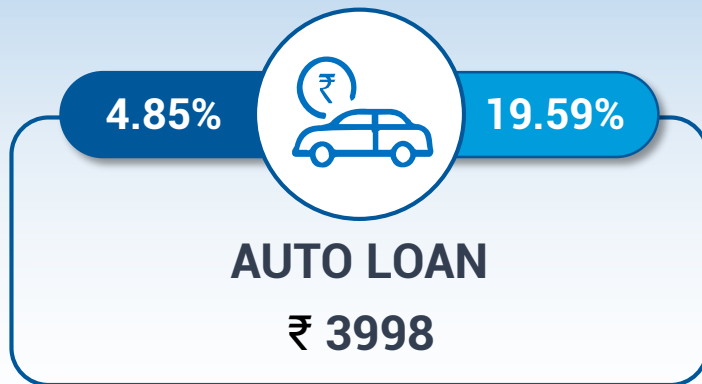


As on 31st Mar'2025

₹ in Cr



 % of Total Retail Advance
 Y-o-Y Growth



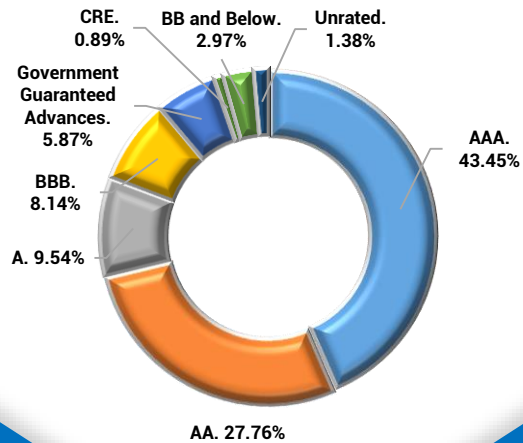
Retail Segment ₹ 82383

28.40% of Total Advance

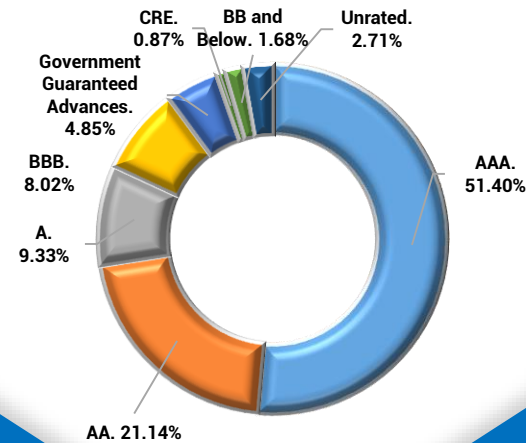
Y-o-Y Growth 15.72%

₹ in Cr

MAR'24






MAR'25







INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	MAR'24	MAR'25	Y-o-Y (%)
AAA	35139	50082	42.53
AA	22450	20594	(8.27)
A	7717	9090	17.79
BBB	6586	7810	18.58
Government Guaranteed Advances	4745	4730	(0.32)
CRE	720	846	17.50
Sub-Total	77357	93152	20.42
% of BBB & above rated advances to Total Standard Rated Advances	95.65	95.62	(3 bps)
BB and Below	2403	1635	(31.96)
Unrated	1116	2640	136.56
Total	80876	97427	20.46

₹ in Cr

SECTOR	APPROVALS				OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)
	No. of A/Cs FY 23-24	Amt. FY 23-24	No. of A/Cs FY 24-25	Amt. FY 24-25	As on 31 st Mar'25	Y-o-Y
 Retail	260226	20151	334680	25438	82383	26.24
 Agriculture	663604	13817	966489	21484	52456	55.49
 MSME	167974	19297	108944	20176	59243	4.56
 Corporate Credit	152	72009	175	110995	96019	54.14
TOTAL	1091956	125274	1410288	178093	290101	42.16

₹ in Cr

SECTOR	APPROVALS								OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Dec'24 (QTR)	Amt. Dec'24 (QTR)	No. of A/Cs Mar'25 (QTR)	Amt. Mar'25 (QTR)	No. of A/Cs Mar'24 (FY)	Amt. Mar'24 (FY)	No. of A/Cs Mar'25 (FY)	Amt. Mar'25 (FY)	As on 31 st Mar'25	Y-o-Y	Q-o-Q
 Retail	2754	437.50	4467	589.90	42244	1980.70	24717	2704.20	6589.08	36.53	34.83
 Agriculture	7787	142.43	22041	340.37	108	7.05	89579	1390.97	619.18	-	138.97
 MSME	4803	934.45	2821	816.49	52181	5461.02	18781	3560.35	6732.31	(34.80)	(12.62)
 Corporate Credit	2067	213.78	2565	293.30	804	391.47	8681	889.12	344.51	127.12	37.20
TOTAL	17411	1728.16	31894	2040.06	95337	7840.24	141758	8544.64	14285.08	8.98	18.05

TOTAL PRIORITY SECTOR ADVANCES

@ 50.17% of ANBC against norm of 40%



SURPASSED THE MANDATED NORMS IN RESPECT OF

ADVANCES TO MICRO ENTERPRISES

@ 13.79% of ANBC against norm of 7.50%



WEAKER SECTOR

@ 14.04% of ANBC against norm of 12.00%



ADVANCES TO SMALL AND MARGINAL FARMERS

@ 10.52% of ANBC against norm of 10.00%



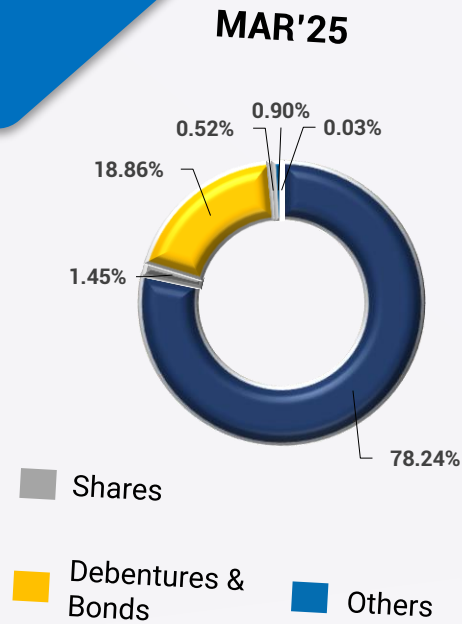
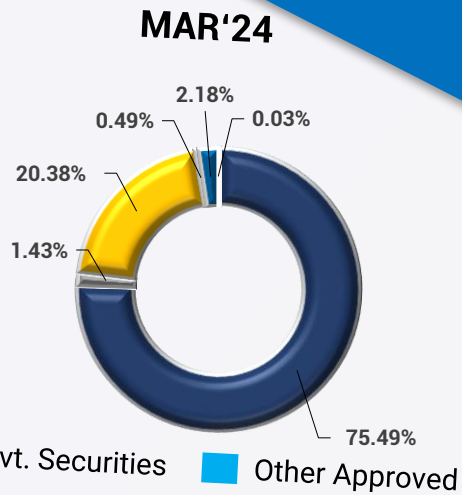
AGRICULTURE ADVANCES

@ 18.05% of ANBC against norm of 18%

PSLC SOLD: ₹ 7000 Crore



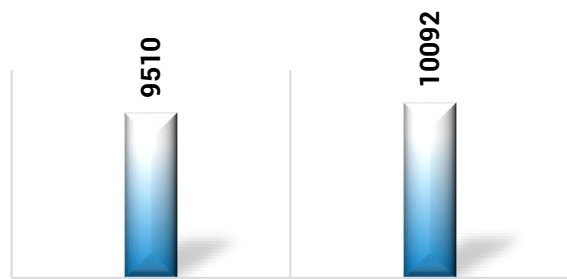
INVESTMENTS



₹ in Cr

Particulars	MAR'24	MAR'25
Govt. Securities	112881	111908
Other Approved	-	-
Shares	2143	2076
Debentures & Bonds	30470	26974
Subsidiaries & Joint Ventures	740	740
Others	3257	1287
Total Investment In India	149491	142985
Investment Outside India	47	47
Grand Total	149538	143032

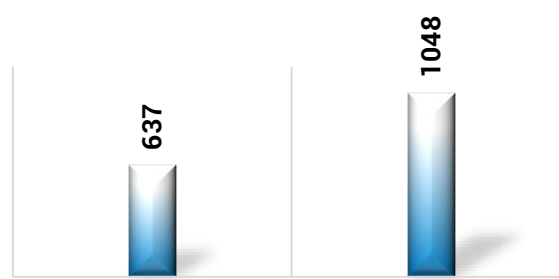
INTEREST ON INVESTMENT



MAR'24

MAR'25

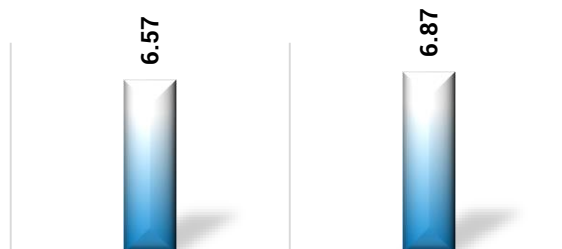
PROFIT ON SALE OF INVESTMENT



MAR'24

MAR'25

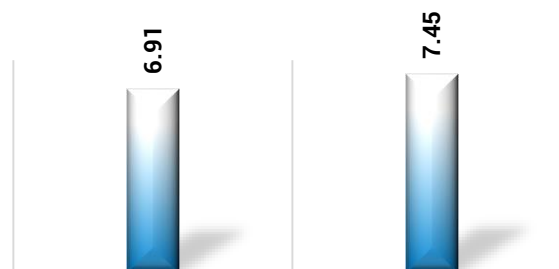
YIELD ON INVESTMENT %



MAR'24

MAR'25

YIELD ON INVESTMENT (Including Trading Profit) %



MAR'24

MAR'25

₹ in Cr

Particulars	Mar'24	Mar'25
Aggregate Investment	149538	143032
Interest on Investment	9510	10092
Yield on Investment %	6.57	6.87
Profit on Sale of Investments	637	1048
Profit on Exchange Transaction	247	225
Dividend Income	8	9
Profit/Loss on Revaluation of Investment	73	145
Yield on Investment (Including Trading Profit)%	6.91	7.45
M - Duration (AFS)	1.88	3.46
10 Year Bench Mark %	7.05	6.58

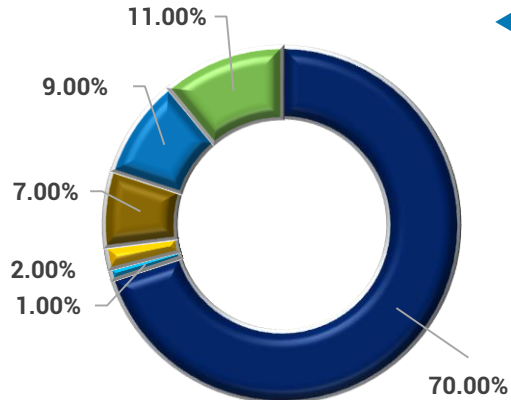
TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	MAR'24			MAR'25			
AGGREGATE INVESTMENT	149538			143032			
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	FVTPL (HFT/ NON HFT)	SAJV
INVESTMENT	107024	41733	781	98765	39288	4124	855
PERCENTAGE	71.57%	27.91%	0.52%	69.05%	27.47%	2.88%	0.60%
TOTAL SLR	112881			111908			
CATEGORY WISE	81993	30107	781	77543	33778	587	-

AFS BOOK

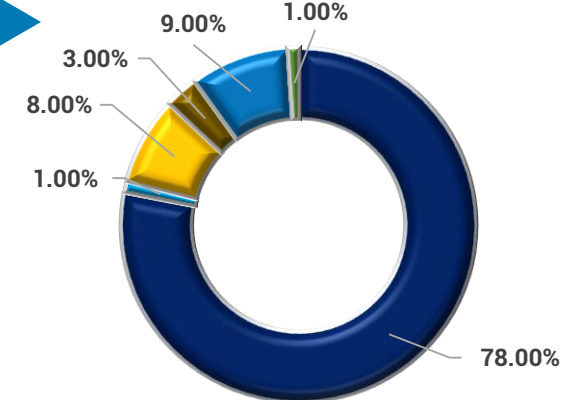
MAR'24



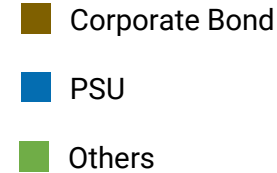
Modified Duration: **1.88**
SLR (MD) : **1.71**
P.V. 01 (SLR+NSLR): **6.66**



MAR'25



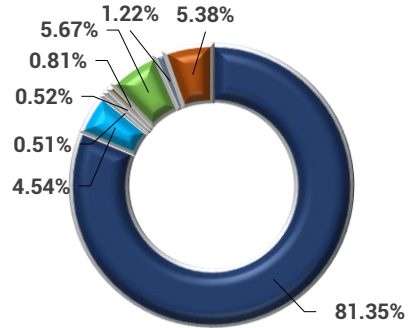
Modified Duration: **3.46**
SLR (MD) : **3.52**
P.V. 01 (SLR+NSLR): **13.28**





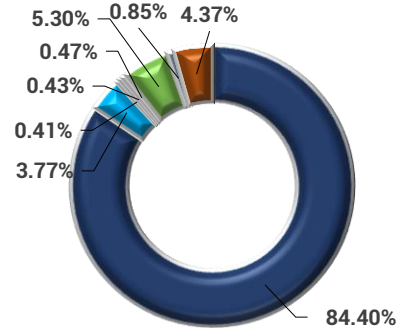
**DIGITAL
JOURNEY**

Apr'23 to Mar'24

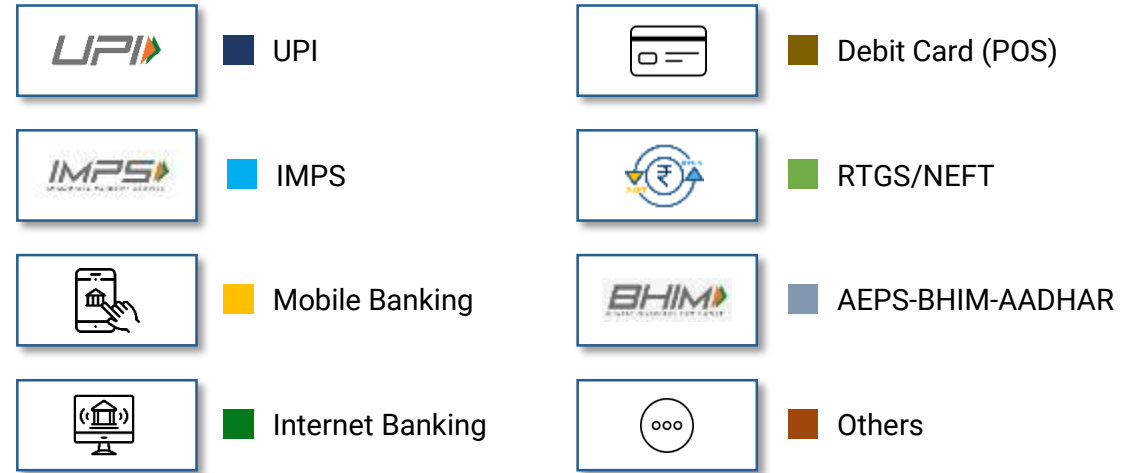


Share of Digital Txns through ADC 81.04%

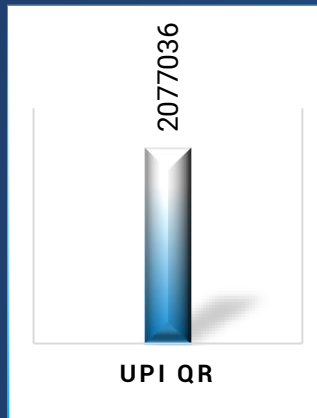
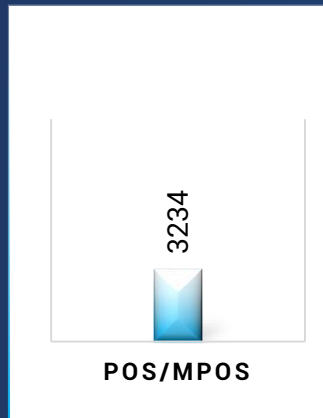
Apr'24 to Mar'25



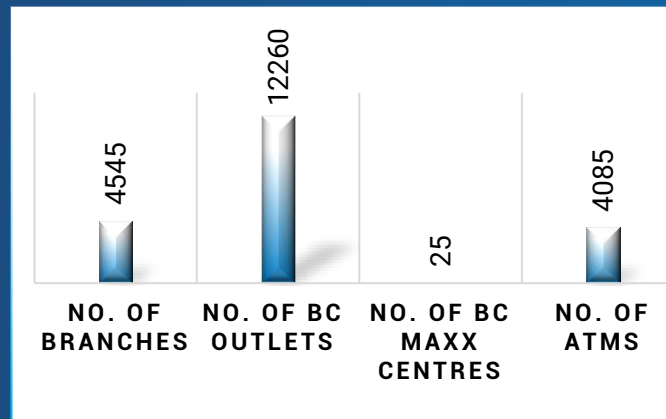
Share of Digital Txns through ADC 86.15%



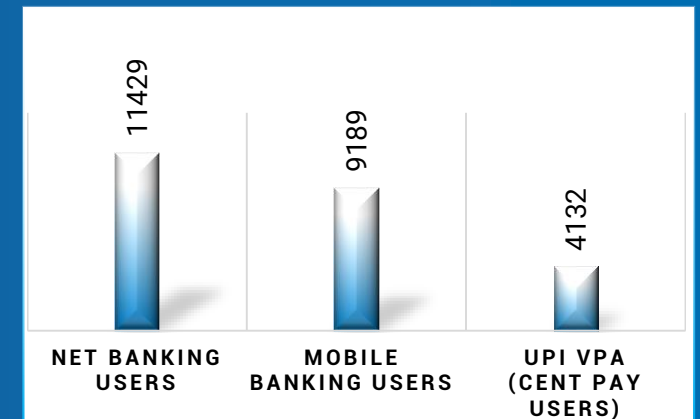
PAYMENT ACCEPTANCE TOUCH POINTS

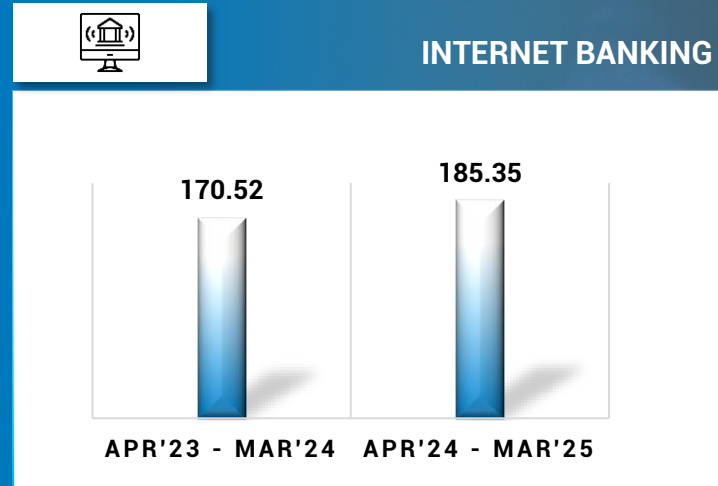
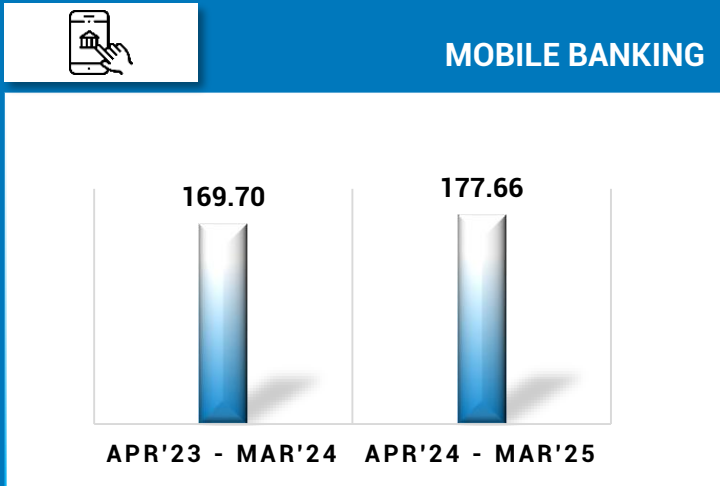
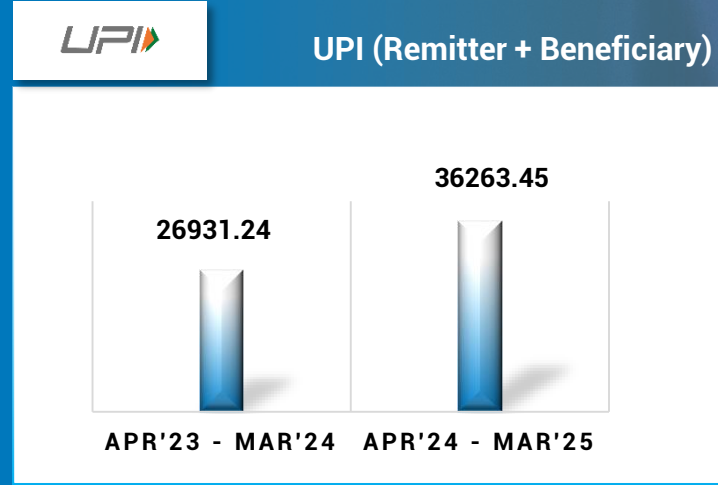
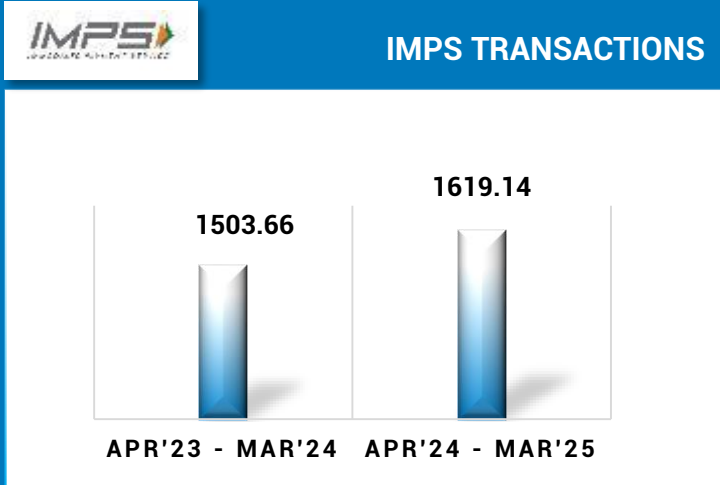


OTHER TOUCH POINTS



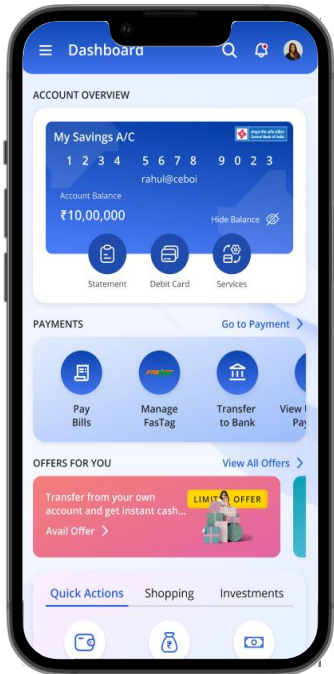
DIGITAL TOUCH POINTS (IN'000)





TRANSACTIONS (Count in Lakhs)





BANKING

Digital Onboarding: Through Debit Card & Branch Token

Omnichannel experience across Mobile, Tablet & Desktop

Apply digitally for Savings Account, Fixed Deposit, Loans etc.

Transfer Funds and Pay Utility Bills securely via OTP-based verification and real time alerts

Cent Pay(UPI), m- Passbook, other Banking services like Cheque, SI mandates etc

INVESTMENT

Simplified SIPs starting at just **100** and **paperless approvals**

Portfolio analysis with overall P&L, realized / unrealized gains, % returns

Access **Mutual Funds, NPS, PMS,** and **Government schemes**

Smart calculators, fund fact sheets, and asset allocation models for smarter decision-making

Order multiple SIPs / Lumpsum investments in a single go

SHOPPING

Earn points on every transaction and redeem them for offers, gifts etc.

Enjoy special discounts and deals with partner merchants

Track your rewards balance and usage with an **intuitive dashboard**

Special seasonal deals and offers tailored to **your shopping preferences**

Enjoy hassle-free payments and instant cashback offers

INSURANCE

Instant Policy: Buy life, health, motor, property insurance etc. via the app

24/7 access: Manage policies, track claims anytime, anywhere

Instant policy issuance with simplified risk assessments

Personalized Coverage: Customize coverage options to fit your unique needs and budget

Hassle-free claims process and paperless management

Digital Lending Platform (DLP)

- ❑ The Digital Lending Platform currently offers convenient and seamless online loan journeys via STP (Straight Through Processing) and assisted modes integrated with various APIs like Bank Statement analysis, ITR, GST Returns, CERSAI etc. with minimum manual intervention for
 - Pre-Approved Personal Loan (PAPL)
 - Retail Gold Loan
 - Agri Gold Loan
 - Home Loan
 - Vehicle Loan
 - CKCC – Fresh
 - CKCC - Renewal
 - Mudra Loan – Shishu, Kishore & Tarun
 - Cent Saral

Complaint Management System (CMS)

- ❑ **Unified platform** for Complaints received over multiple channels.
- ❑ **Proactive monitoring** of complaints for timely and effective resolution.
- ❑ **Real-Time Dashboards** for real time insights, enabling proactive measures to prevent TAT breach/escalation scenarios
- ❑ **Automatic routing** to the relevant stakeholders for action.
- ❑ Notifications at various stages of the resolution for information to customers.

Lead Management System (LMS)

- ❑ The **Lead Management System** serves as a **unified repository** for all leads **generated digitally or physically** across the bank.
- ❑ **Intelligent Lead Routing** – Categorisation of Leads and automatic routing to the respective stakeholders for timely action.
- ❑ **Automated Updates** – Customers receive real-time updates on the status of their requests.
- ❑ **Real-Time Insights** – Dashboards provide valuable analytics on lead performance and customer behaviour.
- ❑ **Hierarchical monitoring** at RO, ZO and Central Office levels in real-time, enabling higher conversion rates.

Collection Management

- ❑ Bank has established two nationwide collections **call centres** for SMA & NPA follow up.
- ❑ **Feet-on-Street (FoS)** functionality with smart app & geo tagging for High Risk SMA follow-up.
- ❑ Currently 270 FoS are on the field.
- ❑ **IVR and BOT calling functionality** for reaching out to low-risk SMA accounts.
- ❑ **Simplified loan repayments through UPI apps** CenY Pay, BHIM , Gpay, PhonePe, Paytm etc.

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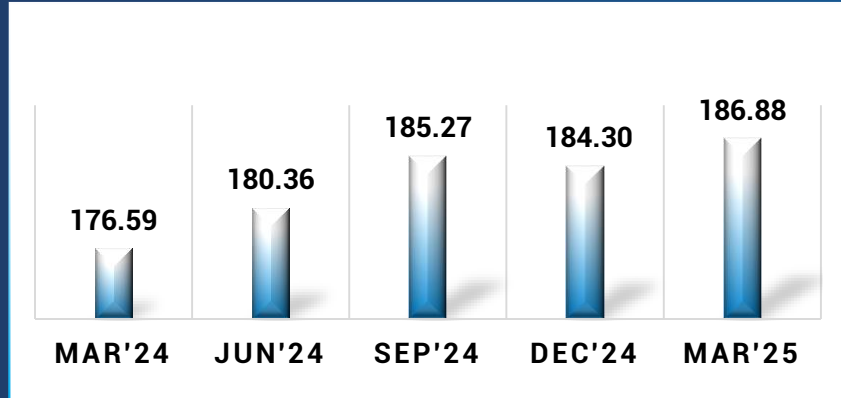
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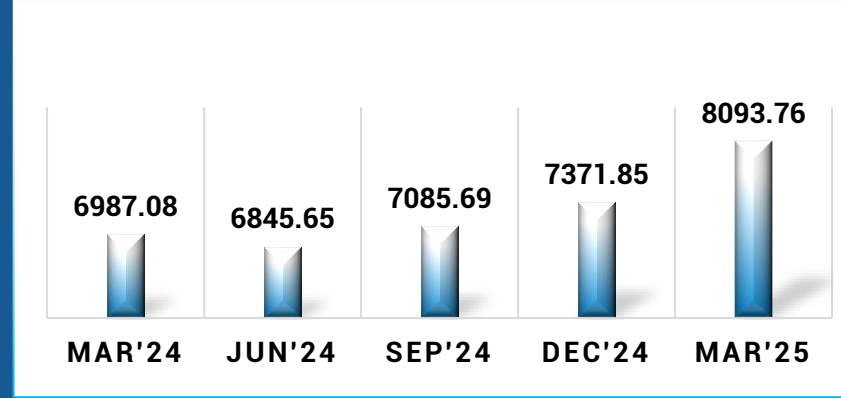
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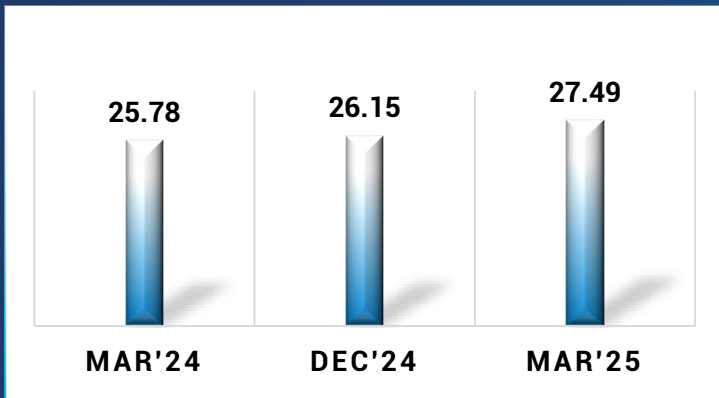
No. of Accounts (in Lakhs)



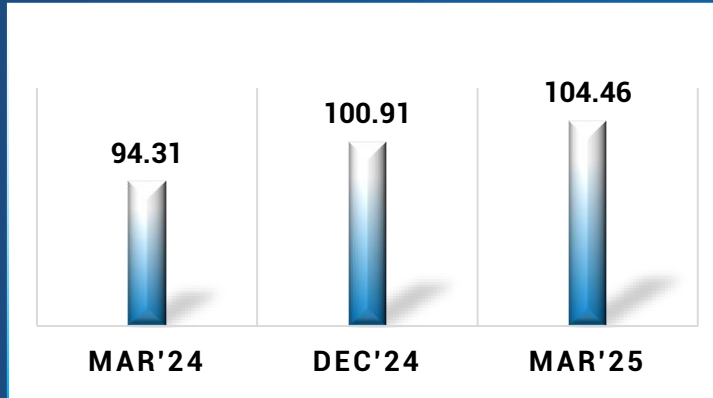
Balance Outstanding (₹ in Cr)



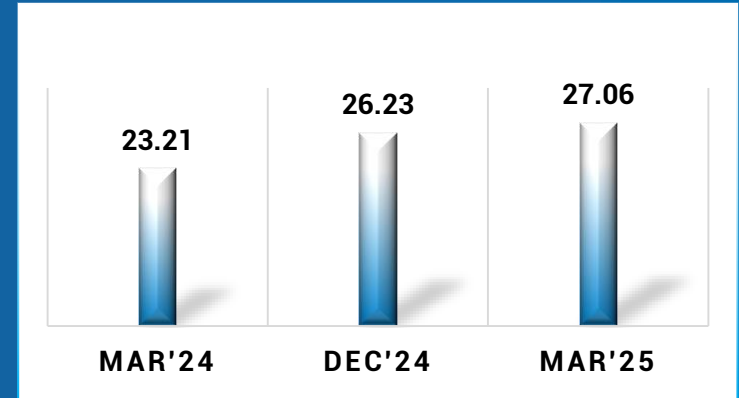
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)



Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	FY 2024-25	
			Mar'24	Mar'25
Cent Bank Home Finance Ltd. (Audited) <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 12 States through 36 Branches & 4 SPOKE locations Advances & Investment Portfolio of ₹ 1686.93 Cr 	64.40%	Total Income	162.30	183.56
		Net Profit/(Loss)	25.10	25.29
		Total Assets	1625.37	1715.00
		Capital & Reserves	213.94	239.23
	Central Bank of India Shareholding	Particulars	FY 2024-25	
			Mar'24	Mar'25
Centbank Financial Services Ltd. (Audited) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	100%	Total Income	5.29	12.80
		Net Profit/(Loss)	2.98	8.25
		Total Assets	54.36	63.23
		Capital & Reserves	37.48	44.73

Associates

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	FY 2024-25	
			Mar'24	Mar'25
Uttar Bihar Gramin Bank, Muzzaffarpur (Unaudited)	35%	Net Profit/(Loss)	90.90	130.59
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Unaudited)	35%	Net Profit/(Loss)	81.01	92.75
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	202.34	236.20

Group Position

₹ in Cr

Particulars	As on 31 st Mar'24	As on 31 st Mar'25
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	9051
Reserves and Surplus	23693	27830
Minorities Interest	76	85
Deposits	385541	413271
Borrowings	20013	21820
Other Liabilities and Provisions	9767	8400
Total	447771	480457
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	22955	22931
Balances with Banks and Money at Call and Short Notice	14653	13266
Investments	144010	141652
Loans & Advances	244399	283505
Fixed Assets	5336	5205
Other Assets	16409	13889
Goodwill on Consolidation	9	9
Total	447771	480457

Group Performance

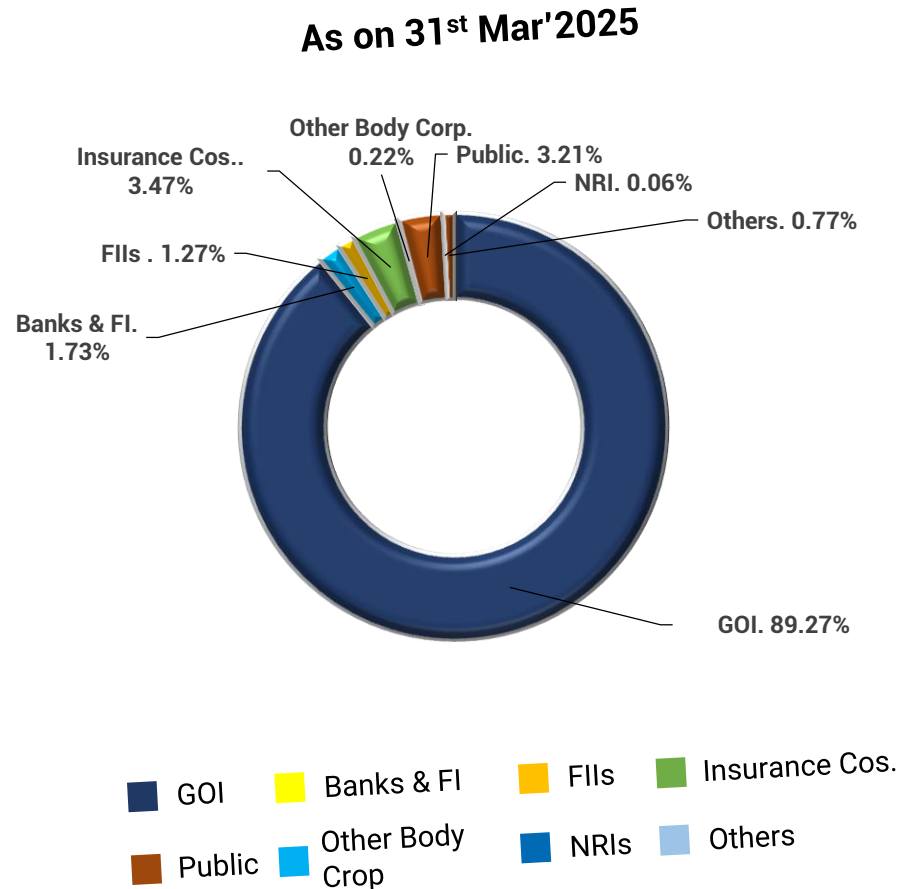
₹ in Cr

Particulars	Year ended	
	Mar'24	Mar'25
<u>INCOME</u>		
Interest and Dividend Earned	30849	33797
Other Income	4713	5871
Total	35562	39668
<u>EXPENDITURE</u>		
Interest Expended	17882	19830
Operating Expenses	10275	11663
Provisions and Contingencies	4829	4357
Total	32986	35850
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	2576	3818
Less: Minority Interest	9	9
Consolidated Net Profit/(Loss) after deducting Minority's Interest	2567	3809
Add: Share of Earnings in Associates	101	125
Consolidated Net Profit/(Loss) Attributable to the Group	2668	3934

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

As on 31st Mar'2025

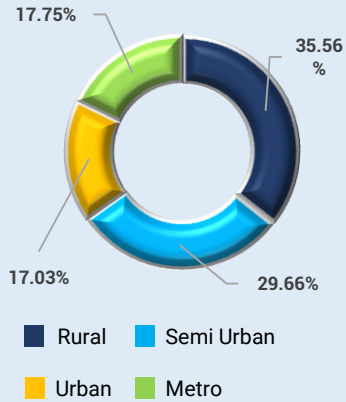
- Share Capital : **9051.40 Cr**
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices



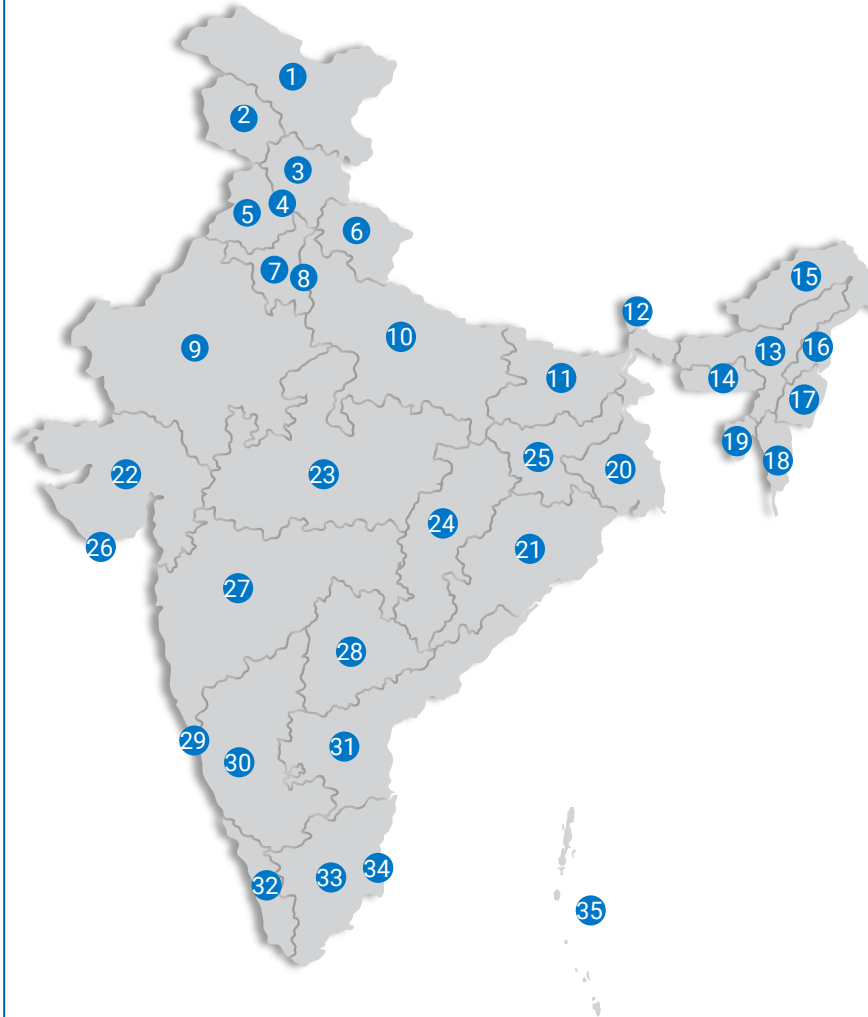
PAN INDIA NETWORK OF BRANCHES

As on 31st Mar'25

Total Branches	4545
Rural	1616
Semi Urban	1348
Urban	774
Metro	807
Total ATMs	4085
Total BC Outlets	12260
BC MAXX Centres	25
Total Customer Touch Points	20915



	% Share	No. of Branches
Western & Central	33.14	1506
Northern	27.63	1256
North East	3.94	179
Eastern	20.75	943
Southern	14.54	661



1. Ladakh	➤	1	19. Tripura	➤	6
2. Jammu and Kashmir	➤	15	20. West Bengal	➤	316
3. Himachal Pradesh	➤	57	21. Odisha	➤	104
4. Chandigarh	➤	11	22. Gujarat	➤	309
5. Punjab	➤	143	23. Madhya Pradesh	➤	461
6. Uttarakhand	➤	42	24. Chhattisgarh	➤	116
7. Haryana	➤	139	25. Jharkhand	➤	89
8. National Capital Territory of Delhi	➤	98	26. Dadra & Nagar Haveli and Daman & Diu	➤	3
9. Rajasthan	➤	170	27. Maharashtra	➤	587
10. Uttar Pradesh	➤	580	28. Telangana	➤	101
11. Bihar	➤	433	29. Goa	➤	30
12. Sikkim	➤	16	30. Karnataka	➤	107
13. Assam	➤	120	31. Andhra Pradesh	➤	130
14. Meghalaya	➤	9	32. Kerala	➤	118
15. Arunachal Pradesh	➤	9	33. Tamil Nadu	➤	202
16. Nagaland	➤	8	34. Puducherry	➤	3
17. Manipur	➤	9	35. Andaman and Nicobar Islands	➤	1
18. Mizoram	➤	2			



PARAMETERS	GUIDANCE FOR FY 24-25	ACHIVEMENTS (Mar'2025)	GUIDANCE FOR FY 25-26
Business Growth	10-12%	10.37 %	12-14%
Deposit Growth	8-10%	7.19 %	10-12%
Advances Growth	14-15%	15.24 %	14-16%
CASA	50%(+/- 1%)	48.91 %	48%(+/- 1%)
RAM: Corporate Credit Ratio	65:35 (+/-5%)	67:33	65:35 (+/-5%)
NIM	Above 3%	3.40 %	Above 3%
Gross NPA	Below 4%	3.18 %	Below 3%
Net NPA	Below 1%	0.55 %	Below 0.45%
PCR	95 – 96%	96.54 %	96 – 98%
Slippage Ratio	Less than 0.50% on Q-o-Q basis	0.56%	Less than 0.35% on Q-o-Q basis
Credit Cost (Annualized)	1.00 – 1.25%	1.10 %	Upto 1%
Return on Assets	0.75- 0.85%	0.86 %	Above 1%
Cost to Income Ratio	50 – 52%	58.87 %	< 56%



Environment

- The Bank offers various renewable energy financing schemes to increase its usage for transition towards a low carbon economy. As on 31 March 2025, it has financed ₹ **2932.22 crores** towards **renewable energy**.
- Under **Cent e-Vehicle**, Cent Go Green scheme, the Bank has financed ₹ **50.65 crores** as on 31st March 2025. These schemes give encouragement to use of energy efficient vehicles. Under **PM Surya Ghar Yojana**, Bank has financed ₹ **27.83 crores**. It encourages use of renewable energy through installation of solar rooftop panels.
- Bank has financed ₹ **84.29 crores** under **PM KUSUM scheme**. The scheme intends to set up decentralized ground/stilt mounted grid connected Solar or other Renewable energy based power plants of capacity 50 KW to 2 MW on barren/uncultivated land backed by Power Purchase Agreement with Distribution companies.
- Under the **MSE GIFT, MSE SPICE scheme**, the Bank has financed around ₹ **82 lakhs** as on 31 March 2025.
- The Bank has executed a **MoU with the Bureau of Energy Efficiency**. Accordingly Bank has set up a dedicated **Energy Efficiency Financing Cell (EEFC)** to promote financing of energy efficiency projects. As on 31st March 2025, Bank has financed ₹ **82.03 crores** under this scheme.



Social

- The Bank is undertaking **Double Materiality Assessment** to identify and prioritize ESG topics that are most relevant to its business and stakeholders.
- The Bank has initiated the process of **skill enhancement** of its top management and middle management through the circulation of reading materials to the personnel. Training sessions for credit units are being planned.
- In accordance with the Bank's objective to promote an inclusive and engaged workplace, **Cent Sanskriti**, an organized platform has been established for the spouses of employees enabling them to participate in social, culture, community service activities and fostering a sense of belonging and engagement.
- The Bank spent ₹ **7.09 crores** worth of **CSR funds** on activities as mentioned below as on 31.03.2025.
 - 1) Menstrual hygiene program
 - 2) Procurement of critical equipment for hospitals
 - 3) Installation of reverse osmosis water plants in institutes
 - 4) Computer infrastructure
 - 5) Construction and maintenance of Goshala
 - 6) Electric garbage utility vehicles, etc.



Governance

- The Bank has institutionalized ESG Governance Framework to ensure structured oversight and implementation of ESG initiatives. The governance hierarchy includes:
 1. Risk Management Committee of the Board
 2. Credit Risk Management Committee
 3. Green Cell & Climate Risk Cell
 4. ESG Nodal Officers at the Central Office
- The Bank was recognized for **strengthening Cyber Security** for Security Operations Centre at IBEX India 2025, held on 13th February 2025.
- Crisil Ratings has assigned its '**Crisil AA/Stable**' rating to corporate credit rating of the Bank.
- The Bank has successfully implemented **Software Defined Wide Area Network (SD-WAN)** across all CBS Branches and offices, improving network performance and reliability.
- The Bank has implemented internal **Private Cloud Infrastructure**, designed to support Bank's strategic goals by delivering scalability and operational efficiency as well as accelerated rollout of IT projects.
- The Bank has formalized the structure of the **Green Cell** and outlined its roles and responsibilities.



7th Technology Excellent Award 2025 by Quantic



"SKOCH AWARD 2024" for "Cent Neo Digital Lending Platform"



Excellence in operational efficiency using Emerging Technologies (Joint Runner Up) by IBEX India



Best IT Risk & Cyber Security Initiatives (Special mention) by IBEX India



WOMEN EMPOWERMENT

(ALL WOMEN BRANCH)

To promote women's participation in leadership positions and underscore our commitment to inclusive growth driven by diverse leadership, the Bank has achieved a significant milestone by establishing 90 all-women branches nationwide. This initiative demonstrates our dedication to fostering diversity and inclusive growth.



BEREAVEMENT FUND

Created a revolving Bereavement Fund of Rs. 25 Cr for the FY 2024-25.

Compensatory amount equivalent to 20 times of the deceased employee's last drawn gross monthly salary shall be paid to the surviving spouse and children.



ESTABLISHMENT OF CHAIR PROFESSOR AT IIM MUMBAI

With a view to examine Bank's existing business process and its Products and services amid evolving trends and practice of industry best players, Bank has sponsored a chair Professor at IIM Mumbai.



WOMEN ERG

The Bank recognizes that women employees experience unique, gender-specific challenges, owing to societal expectations, health, and familial responsibilities. Therefore, in order to extend support on the career front, a 'Women's Employee Resource Group (ERG)' has been proposed.



WOMEN'S RESOURCE GROUP

SPORTS MEET



WOMEN'S DAY CELEBRATION



**सेंट्रल बैंक ऑफ इंडिया
Central Bank of India**

Inauguration of FinTech Lab at SCSVMV, Kanchipuram

Our esteemed MD & CEO, Shri M.V. Rao inaugurated the Fin Tech Lab at Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya, Enathur Kanchipuram. The other dignitaries Shri K. Shashidhar Zonal Head and Shri Pavvan Agarvval Regional Head were also present at the event

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**सेंट्रल बैंक ऑफ इंडिया
Central Bank of India**

Unique initiative taken by the Bank in collaboration with MANIT Bhopal to conduct an inter NIT HACKATHON on Cyber Security with topic "AI powered Fraud detection solutions for Digital transactions".

The Cyber Hackathon was launched on 20/03/2025 at MANIT Bhopal in the presence of Shri Mohit Kodnani, General Manager-IT and Shri Tarsem Singh Zira, Zonal Manager Bhopal and other dignitaries from Bank and the institute. Registration for the Hackathon is now open for all NITs for participation. The program will be evaluated and concluded during final ceremony proposed to be held in July 2025.

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**सेंट्रल बैंक ऑफ इंडिया
Central Bank of India**

On 07 March 2025, our esteemed Mr. M.V. Rao, MD & CEO, inaugurated an AI-driven Automated Pawn Machine for Gold Loan disbursement and proudly announced that Central Bank of India is the first public sector bank to implement this technology, prioritizing the efficient service delivery to our valued customers, at Warangal Branch, under Warangal Region/Hyderabad Zone. The other dignitaries were present Shri Vivek Kumar, General Manager, Retail Asset Department, Shri Dharasing Naik, Zonal Head, Hyderabad Zone in the event.

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Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.


THANK YOU

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