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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: Press Release on Performance of the Bank for the quarter/financial year ended 31st March, 2025.

We submit herewith the enclosed Press Release on performance of the Bank for the quarter/financial year ended 31st March, 2025.

A copy of press release 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.



Date: 28th April 2025

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER/FY ENDED 31st March 2025.

Performance Highlights on Year-on-Year basis: (FY Mar'25 vis-à-vis FY Mar'24)

- ❖ Total Business grew by 10.37 % to ₹ 702798 crore from ₹ 636756 crore.
- ❖ Total Deposits up by 7.19 % to ₹ 412697 crore from ₹ 385011 crore.
- ❖ CASA Deposits is 48.91% of total Deposits & the same has increased by ₹ 9204 crore to ₹ 201173 crore from ₹ 191969 crore, reflecting Y-o-Y growth of 4.79%.
- ❖ Gross Advance increased by 15.24 % to ₹ 290101 crore from ₹ 251745 crore.
- ❖ Credit to Deposit (CD) Ratio improved to 71.13 % as on 31st March 2025, registering an improvement of 554 bps, from 31st March 2024.
- ❖ Gross NPA improved to 3.18 %, from 4.50%, registering an improvement of 132 bps.
- ❖ Net NPA improved to 0.55 %, from 1.23%, registering an improvement of 68 bps.
- ❖ Provision Coverage Ratio improved to 96.54%, from 93.58%, registering an improvement of 296 bps.
- ❖ Net Profit up by 48.49 % to ₹ 3785 crore Y-o-Y, from ₹ 2549 crore.
- ❖ Net Interest Income for the FY ended March 31st, 2025, stood at ₹13897 crore, registering a growth of 7.76% over ₹12896 of corresponding period of previous year.
- ❖ Net Interest Margin (NIM) for the financial year stood at the same level of 3.40% as at the end of March 31, 2025, when compared on YoY basis.
- ❖ Return on Assets (ROA) improved to 0.86 % for March 2025, from 0.63% at March 2024, registering an improvement of 23 bps.
- ❖ Return on Equity (ROE) improved to 12.48 % for March 2025, from 9.53% at March 2024, registering an improvement of 153 bps.
- ❖ CRAR improved to 17.02 %, of which Tier I at 14.73 %, registering an improvement of 194 bps over 15.08% of corresponding period of previous year.

Profitability (QE March 31st, 2025 vis-à-vis QE March 31st 2024) on Year-on-Year basis:

1. Total Income (Interest Income plus Non-Interest Income) for Q4FY25 improved by 7.57%, from ₹ 9699 crore in Q4FY24 to ₹ 10433 crore for Q4FY25.
2. Net Profit up by 28.13 % to ₹ 1034 crore in Q4FY25 against ₹ 807 crore in Q4FY24.



Figures have been recalculated/regrouped wherever necessary to conform the current year classification.

#CyberJaagrookta



Date: 28th April 2025

- Return on Assets (ROA) improved to 0.90% for Q4FY25 as against 0.76% for Q4FY24.
- Return on Equity (ROE) also improved to 13.21 % for Q4FY25 as against 11.68 % for Q4FY24.

Business Highlights:

- ⇒ Total Business of the Bank, stood at ₹ 702798 crores as on March 31, 2025, as against ₹ 636756 crores, registering growth of ₹ 66042 crores (10.37%) on YoY basis.
- ⇒ Total Deposits have increased by ₹ 27686 crores and stood at ₹ 412697 crores as on March 31, 2025, as compared to ₹ 385011 crores as at the end of March 31, 2024, reflecting an increase of 7.19% on YoY basis.
- ⇒ Gross Advances increased by ₹ 38356 crores (15.24%) on YoY basis and stood at ₹ 290101 crores as on March 31, 2025, as against ₹ 251745 crores as on March 31, 2024.
- ⇒ RAM (Retail, Agriculture & MSME) business grew by 16.13 %. The individual sector wise growth stood at 15.72 % (₹ 82383 crore), 13.88 % (₹ 52456 core) & 18.79% (₹ 59243 crore), respectively, for Retail, Agriculture & MSME.
- ⇒ Business per Employee has improved to ₹ 21.31 crores during financial year ended March 31,2025 from ₹ 19.94 crores on YoY basis.

Asset Quality:

- ⇒ Gross NPA improved to 3.18 %, registering an improvement of 132 bps over 4.50%.
- ⇒ Net NPA improved to 0.55 %, registering an improvement of 68 bps over 1.23%.
- ⇒ Provision Coverage Ratio stood at 96.54 %, with an improvement of 296 bps, on Y-o-Y basis.

Capital Adequacy:

- ⇒ Total BASEL III Capital Adequacy Ratio improved to 17.02 % (with Common Equity Tier 1 ratio of 14.73 %), as on 31st March 2025, registering a growth of 194 bps Y-o-Y.

Branch Segmentation:

- ⇒ Bank is having pan India presence with total 20915 Touch Points, with network of 4545 branches with 2964 branches in rural & semi-urban areas (65.21%), 4085 ATMs and 12260 BC Points and 25 BC Maxx Points as on March 31st, 2025.