

केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

CO:IRD:2025:26:236

Date: 17<sup>th</sup> January, 2026

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

Dear Sir/Madam,

**Sub: Corporate Presentation of Bank.**

Please find the enclosed Corporate Presentation of Bank for information.

A copy of presentation will also be made available on Bank's website i.e. <https://centralbank.bank.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

## Corporate Presentation

JAN- 2026



Visit us at [www.centralbank.bank.in](http://www.centralbank.bank.in)



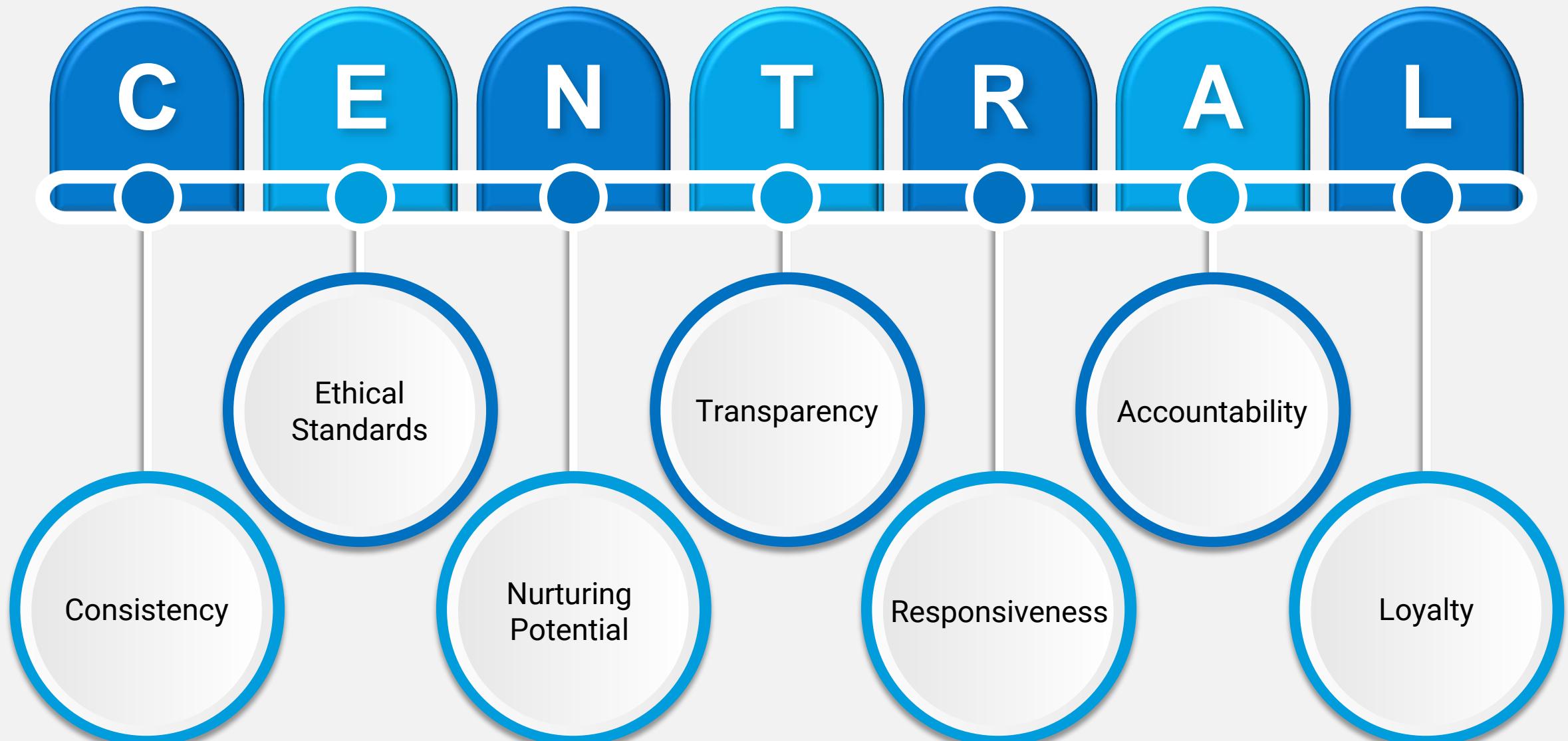
सेन्ट्रल बैंक ऑफ इंडिया  
Central Bank of India

1811 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1811

Customer First. Nation Always. People Forever.



# VALUES THAT SET US APART



# CONTENTS

## Major Highlights

4

## Capital

23

27

## Digital Banking

10

## Business Performance

## Financial Performance

17

## Growth Initiatives

33

37

## ESG

21

38

## Award & Recognition

## Asset Quality

# STRENGTHS

As of 31<sup>st</sup> Dec'25

Strong Brand Image with Legacy of **114+** Years

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



Best CASA base @**47.13%** of Total Deposits

Pan India Presence with **21817** Customer Touch Points



Dedicated Staff Strength Of **34125**

Active Customer Base **8.18 Crore**





# Pillars of Prosperity: Some major "Firsts" introduced in Banking Industry

1921

## First to Serve Municipalities in India

The Central Bank became the **first Indian Bank to manage funds for municipalities** like the Bombay Municipality and the Bombay Improvement Trust.

1921

## First Dedicated Saving Bank for Thrift Promotion

The Bank introduced an innovative **Home Savings Bank Department** to promote thrift among Indians. It was the first to provide customers with home-savings safes, encouraging small savings that could later be deposited in the Bank.

1922

## First Bank to Publish Fortnightly Financial Statements

The Central Bank of India was the **first joint-stock bank in India** to publish fortnightly statements of its liabilities and assets.

1924

## First Bank to Provide Separate Facilities for Women

The Central Bank established a **Ladies Department**, becoming the first bank in India to offer dedicated services for female customers. This department had a separate room with female assistants to facilitate transactions like deposits and withdrawals, catering specifically to women's financial needs and encouraging their participation in the banking system.

1926

## First Safe Deposit Vault

The Central Bank established first Safe Deposit Vault in the Indian Banking Industry

1962

## Recurring Deposit

First Bank to start Recurring Deposit Scheme in the country.

# EMINENT LEADERSHIP



Shri Kalyan Kumar  
Managing Director & CEO



Shri M V Murali Krishna  
Executive Director



Shri Mahendra Dohare  
Executive Director



Shri E Ratan Kumar  
Executive Director



Shri B. Purushartha  
Govt. Nominee Director



Shri Manoranjan Dash  
RBI Nominee Director



Shri Sarada Kumar Hota  
Shareholder Director



Shri Priavrat Sharma  
Independent Director



Shri Pradip Pranlal Khimani  
Independent Director

# BANK EXITED FROM PCA FRAMEWORK

- Bank was placed under the PCA framework of RBI in Jun'2017.
- As per RBI communication dated 20th Sep'22, with sustained performance and complying with all PCA parameters on an ongoing basis up to Jun'22, Bank exited from Prompt Corrective Action (PCA) framework of RBI.
- The performance has further improved from Sep'22 quarter onwards.

	JUN'17 (QTR)	JUN'21 (QTR)	SEP'21 (QTR)	MAR'22 (QTR)	Mar'22 (FY)	JUN'22 (QTR)	SEP'22 (QTR)	MAR'23 (FY)	MAR'24 (FY)	MAR'25 (FY)	DEC'25 (9M)
Net Profit (₹ in Cr)	(577)	206.00	250.00	310.00	1045.00	235.00	318.00	1582	2549	3785	<b>3644</b>
CRAR	9.61	13.01	13.51	13.84	13.84	13.33	13.56	14.12	15.08	17.02	<b>16.13</b>
CET 1	7.47	11.06	11.53	11.48	11.48	11.41	11.62	12.11	12.46	14.73	<b>13.87</b>
Net NPA%	11.04	5.09	4.51	3.97	3.97	3.93	2.95	1.77	1.23	0.55	<b>0.45</b>
Leverage%	4.08	4.36	4.42	4.25	4.25	4.32	4.51	4.73	5.13	6.15	<b>5.63</b>



# CENTRAL BANK OF INDIA – AN OVERVIEW

## Brief Snapshot

- Founded in 1911 as the first Swadeshi Bank by Sir Sorabji Pochkhanawala. Central Bank of India has a legacy of more than 114 years of serving the people and nation.
- Central Bank of India has a total customer base of 8.18 Crore active customer base as of 31<sup>st</sup> Dec'2025
- Building a Digital Bank – Cent NEO- to meet the aspirations of new generation customers.
- One of the best CASA base in the industry leading to one of the highest NIMs in the Industry.
- PAN India distribution network comprising 4567 full-service domestic outlets. It also has 4111 ATMs, 13099 Business Correspondents & 40 BCMaxx Centres as on Dec'31<sup>st</sup> 2025

## Credit Rating

Agency	Long Term Rating	Tier1 Bonds	Tier2 Bonds	Certificate of Deposits
CRISIL	AA (Stable)	AA- (Stable)	AA (Stable)	A1+
India Rating	AA (Stable)	-	AA (Stable)	-
ICRA	-	AA- (Stable)	AA (Stable)	-
CARE	-	-	-	A1+

## Central Bank of India as of Quarter ended 31<sup>st</sup> Dec'2025

Total Business ₹ 7.74 Lakhs Crore	CASA % 47.13	NIM 2.96%
CET1/ CRAR 13.87/ 16.13	GNPA / NNPA 2.70% /0.45%	PCR- 96.69%
Net Profit ₹ 1263 Crore	Cost of Deposits 4.75%	Yield on Advances 8.15%
ROA 1.01%	ROE 14.47%	EPS 1.34*

\* For the quarter

## Central Bank of India statistics ( For the Financial Year ended 31<sup>st</sup> Mar'2025)

**NII:**  
13,897 Cr  
Y-o-Y Growth 7.76%

**Operating Profit:**  
8,124 Cr  
Y-o-Y Growth 10.34%

**ROA**  
0.86%  
Y-o-Y Growth 23 bps

**Book Value per share:**  
35.99  
Y-o-Y Growth 11.36%

**Net Interest Margin:**  
3.40%  
One of the highest in the Industry

**Net Profit:**  
3,785 Cr  
Y-o-Y Growth 48.49%

**ROE:**  
12.48%  
Y-o-Y Growth 295 bps

**EPS**  
4.36  
Y-o-Y Growth 48.30%

# KEY HIGHLIGHTS

## Dec'25 (QTR) vis-a-vis Dec'24 (QTR)

Y-o-Y

15.77% ₹ 774106 Cr

Total Business

13.24% ₹ 450575 Cr

Total Deposits

8.54% ₹ 211773 Cr

CASA

19.48% ₹ 323531 Cr

Gross Advances

17.89 % ₹ 223166 Cr

RAM

12.62% ₹ 10968 Cr

Total Income

6.15% ₹ 9033 Cr

Interest Income

31.70% ₹ 1263 Cr

Net Profit

116 bps 2.70%

Gross NPA %

14 bps 0.45%

Net NPA %

15 bps 1.01%

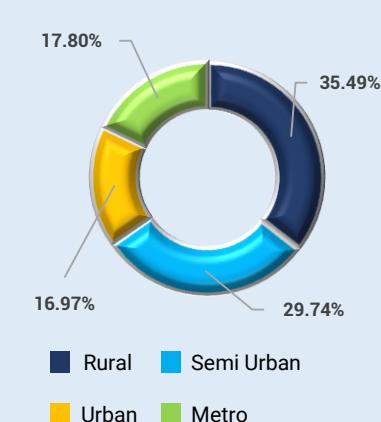
ROA

162 bps 14.47%

ROE

# PAN INDIA NETWORK OF BRANCHES

As on 31 <sup>st</sup> Dec'25	
Total Branches	<b>4567</b>
Rural	1621
Semi Urban	1358
Urban	775
Metro	813
Total ATMs	<b>4111</b>
Total BC Outlets	<b>13099</b>
BC MAXX Centres	<b>40</b>
Total Customer Touch Points	<b>21817</b>



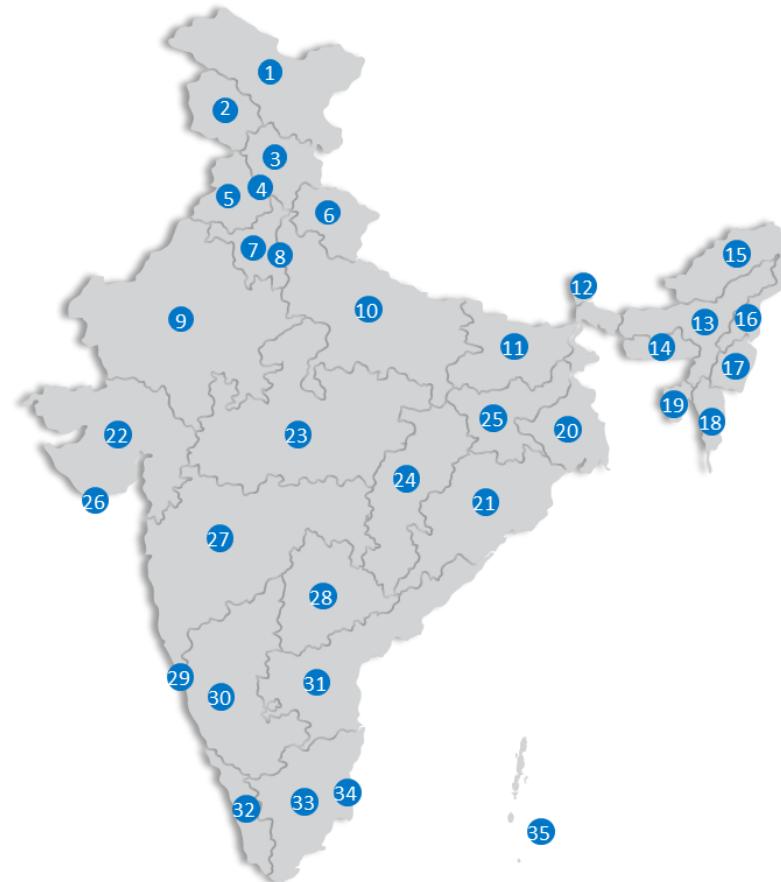
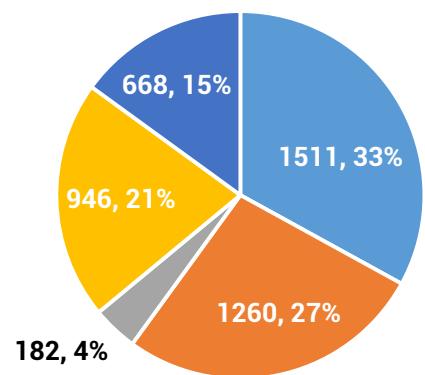
■ Western &amp; Central

■ Northern

■ North East

■ Eastern

■ Southern



- Credit Processing and approval Center (CPAC) – 90
- Extra Large Branches – 28
- Corporate Branches – 7
- Mid Corporate Branches - 6
- Pink Branches (Driven by Women's) - 77

1. Ladakh	1
2. Jammu and Kashmir	15
3. Himachal Pradesh	57
4. Chandigarh	11
5. Punjab	143
6. Uttarakhand	42
7. Haryana	139
8. National Capital Territory of Delhi	98
9. Rajasthan	171
10. Uttar Pradesh	583
11. Bihar	435
12. Sikkim	16
13. Assam	122
14. Meghalaya	9
15. Arunachal Pradesh	10
16. Nagaland	8
17. Manipur	9
18. Mizoram	2
19. Tripura	6
20. West Bengal	316
21. Odisha	105
22. Gujarat	311
23. Madhya Pradesh	462
24. Chhattisgarh	116
25. Jharkhand	89
26. Dadra & Nagar Haveli and Daman & Diu	3
27. Maharashtra	589
28. Telangana	103
29. Goa	30
30. Karnataka	107
31. Andhra Pradesh	132
32. Kerala	120
33. Tamil Nadu	203
34. Puducherry	3
35. Andaman and Nicobar Islands	1

# OVERVIEW – ROBUST BANKING FRANCHISE

01

**Loan Book Growth:**

The bank reported a year-over-year increase of 19.48% in its advances as on 31<sup>st</sup> Dec'25.

03

**Asset Quality Improvement:**

The Gross (NPA) came down from ₹ 10460 crore (3.86%) in Dec'24 to ₹ 8726 crore (2.70%) as on 31<sup>st</sup> Dec'25 indicating improved asset quality.

05

**Healthy adoption of digital channels**

Emphasis on leveraging & improving digital & technological capabilities.

07

**Extensive Network:**

With a widespread presence across all the 28 states and 7 out of 8 union territories, the bank serves 8.18 Crore active customers, contributing to financial inclusion and economic development.

02

**Profit Consistency:**

Bank has shown Sustained and Improving Profitability Numbers for last 19 Quarters

04

**CRAR Growth:**

Bank is sufficiently capitalized with a healthy CRAR of 16.13% as on 31<sup>st</sup> Dec 2025 as against regulatory requirement of 11.50%.

06

**360° Financial Services:**

Offering a comprehensive range of services under Retail, Agri, MSME, Corporate Credit schemes and treasury operations catering customers.

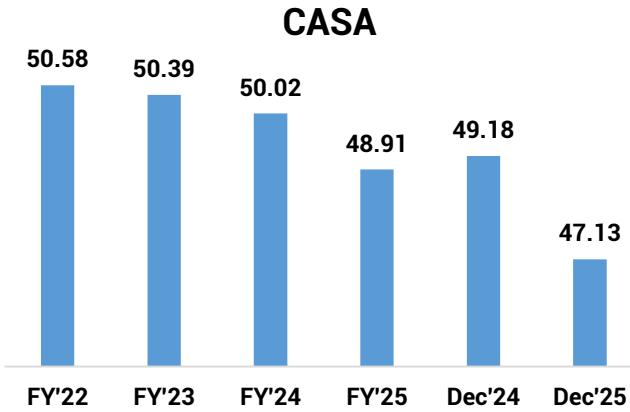
08

**Experienced Management Team:**

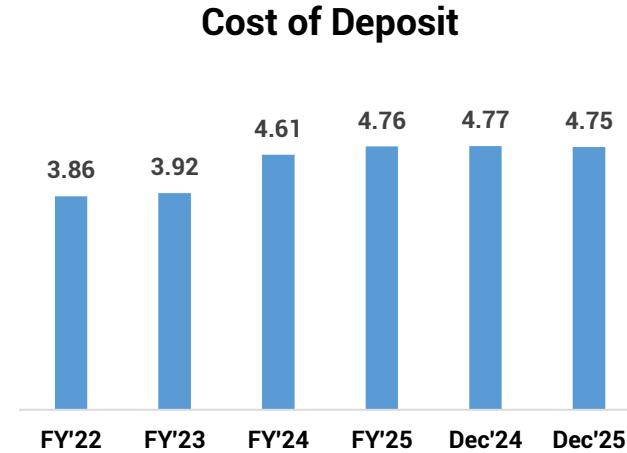
An experienced team with a demonstrated track record and passion for continuous growth.

# GROWTH AND PROFITABILITY LEVERS

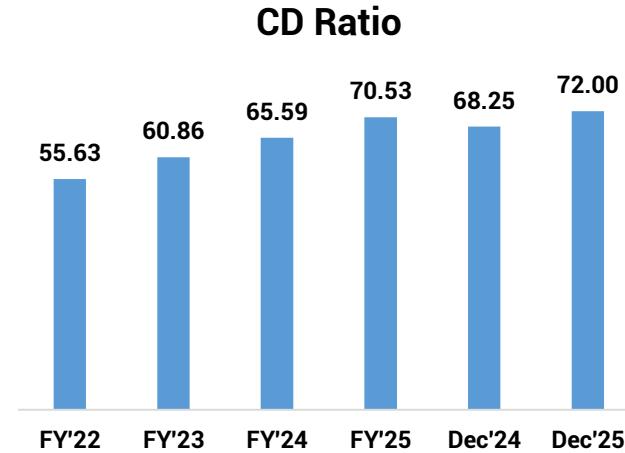
## One of the best CASA base



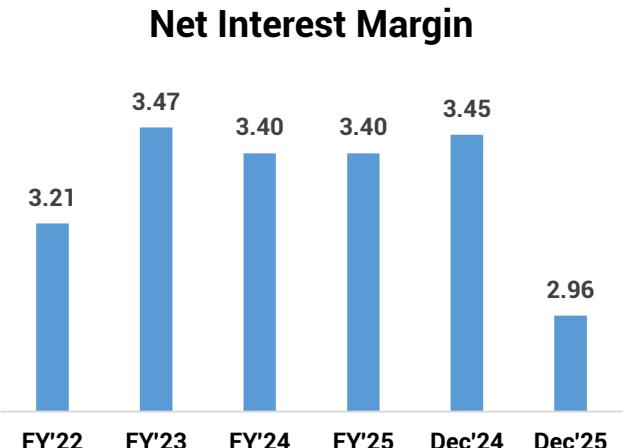
## Provided Low Cost of Deposits



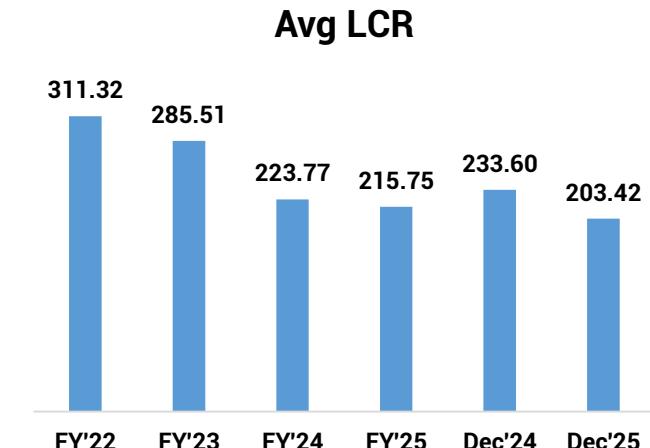
## ...and Improving CD Ratio\*



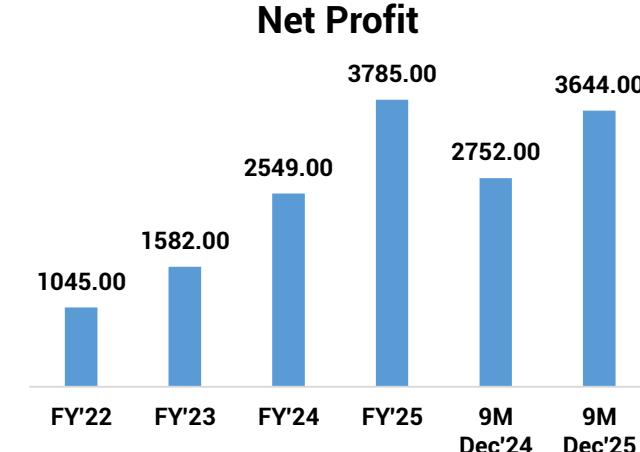
## One of the Highest NIMs in the Industry



## Comfortable LCR



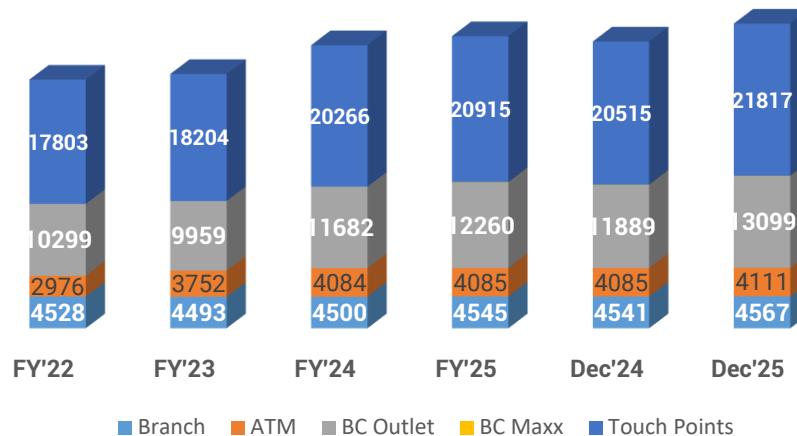
## Resulting in Improved Profitability



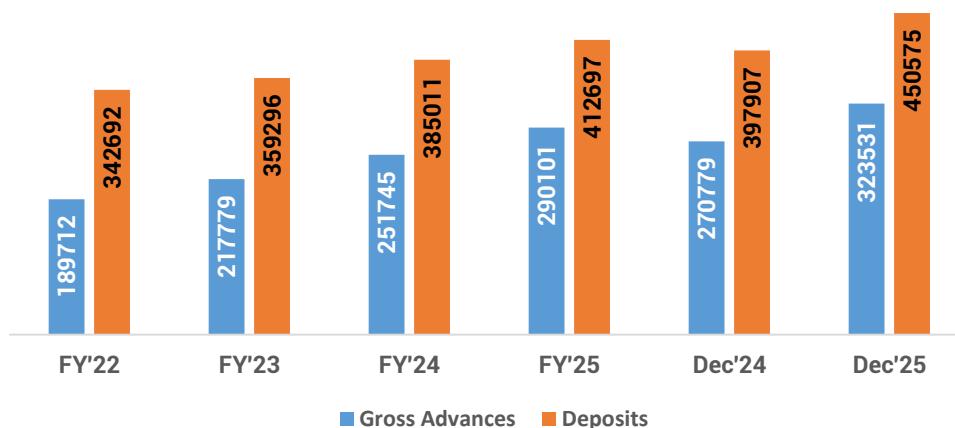


# BUSINESS PERFORMANCE

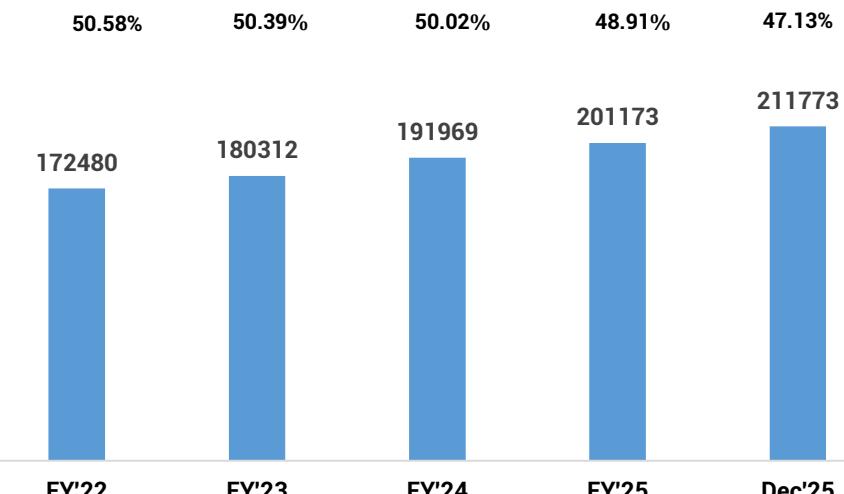
Touch Points Network during recent years...



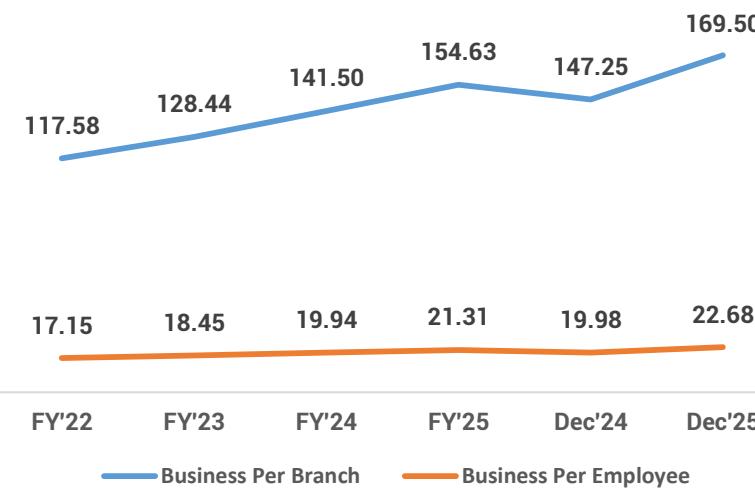
...Set to drive future business expansion



One of the highest CASA % among Banks



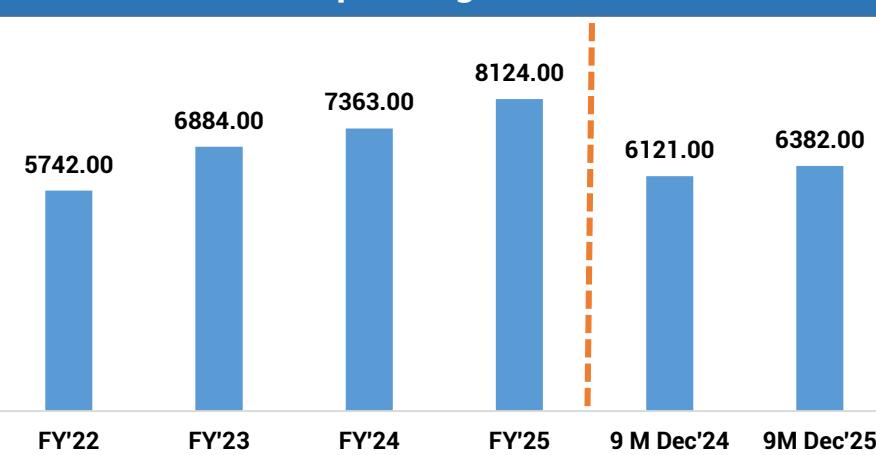
Improvement in Productivity



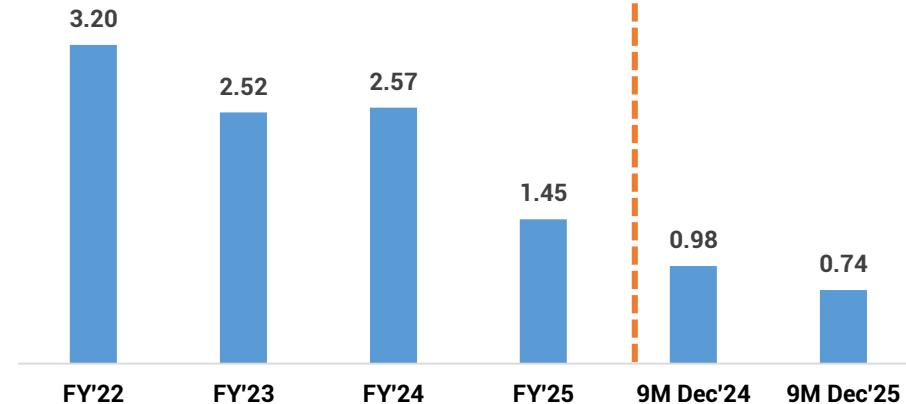
# IMPROVING BUSINESS PERFORMANCE

## Operating Profit

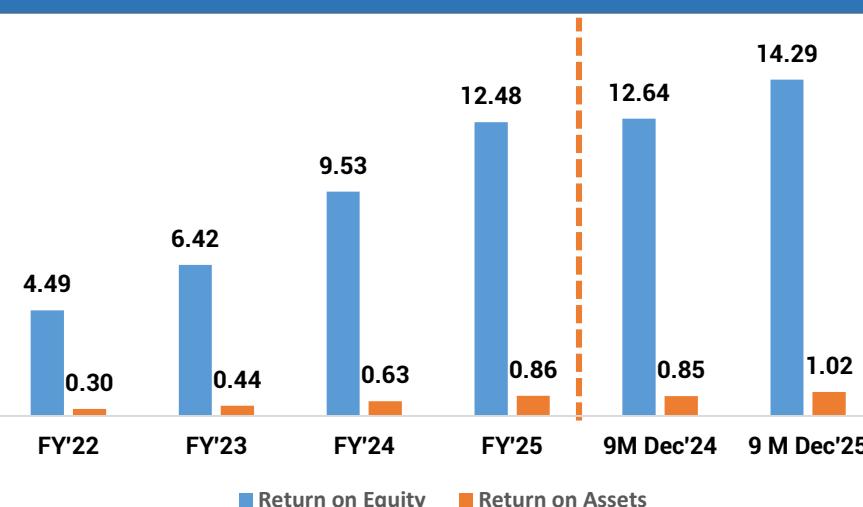
₹ in Cr



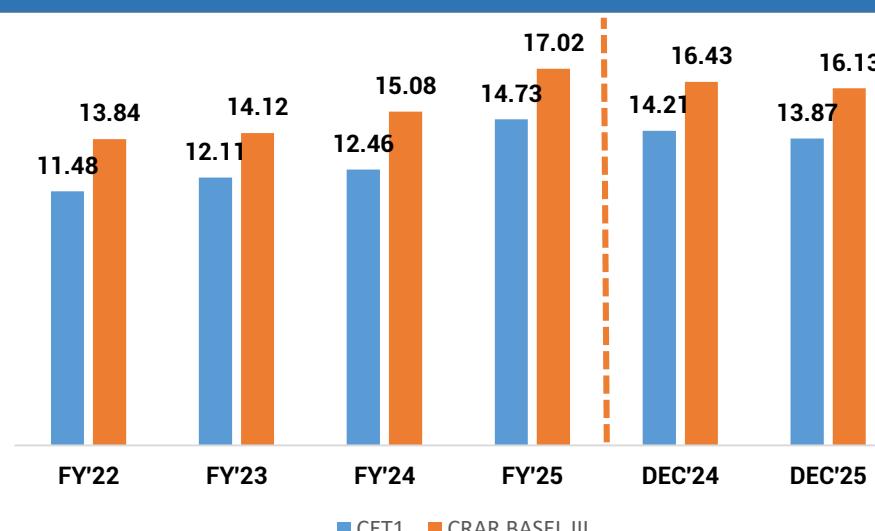
## Slippage Ratio (%)



## Consistent Improvement in Return Ratios



## Strong Capital Base

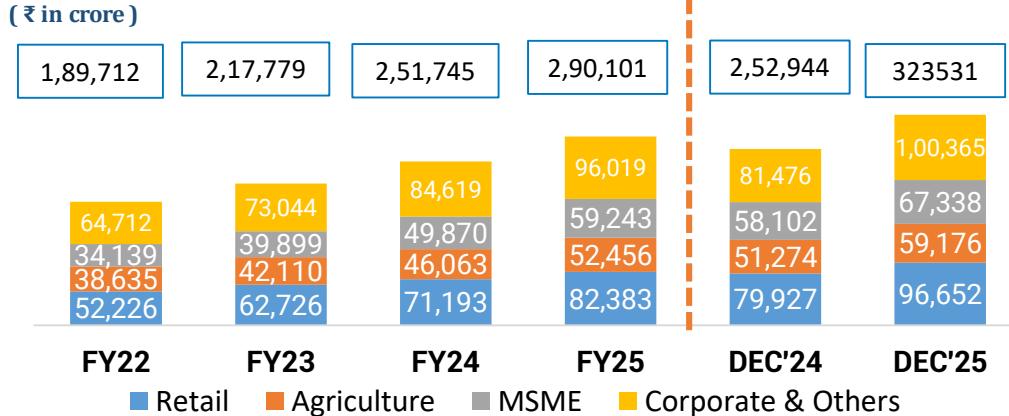


■ Return on Equity ■ Return on Assets

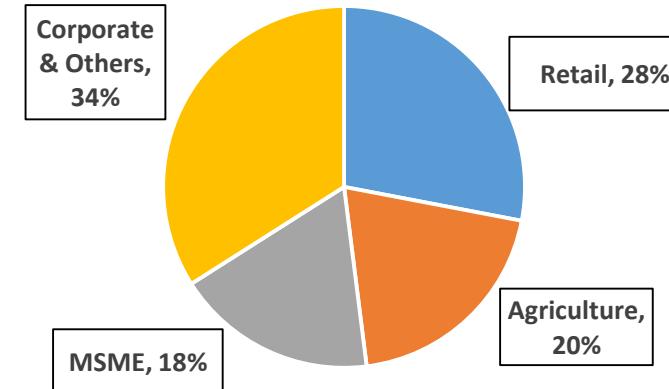
■ CET1 ■ CRAR BASEL III

# DIVERSIFIED LOAN BOOK (1/2)

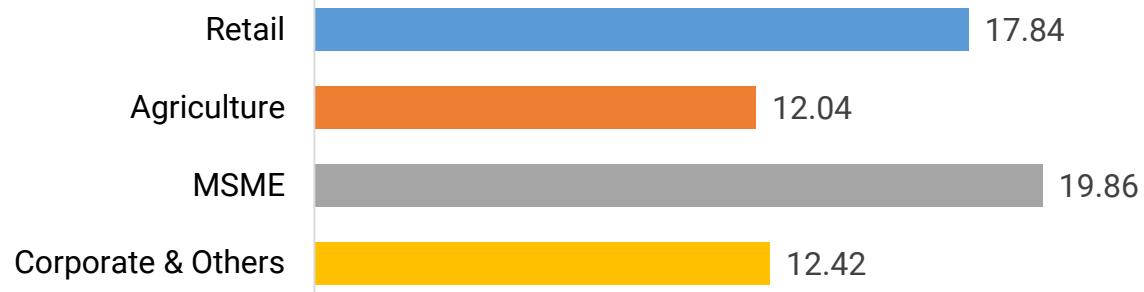
## Domestic Gross Advances – Growth driven by RAM & Corporate



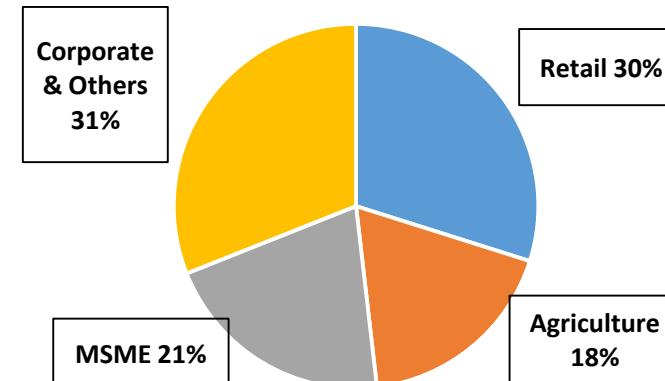
## Advances Mix as of Mar'2022



## Advances Growth CAGR (Mar'2022 – Dec'2025)



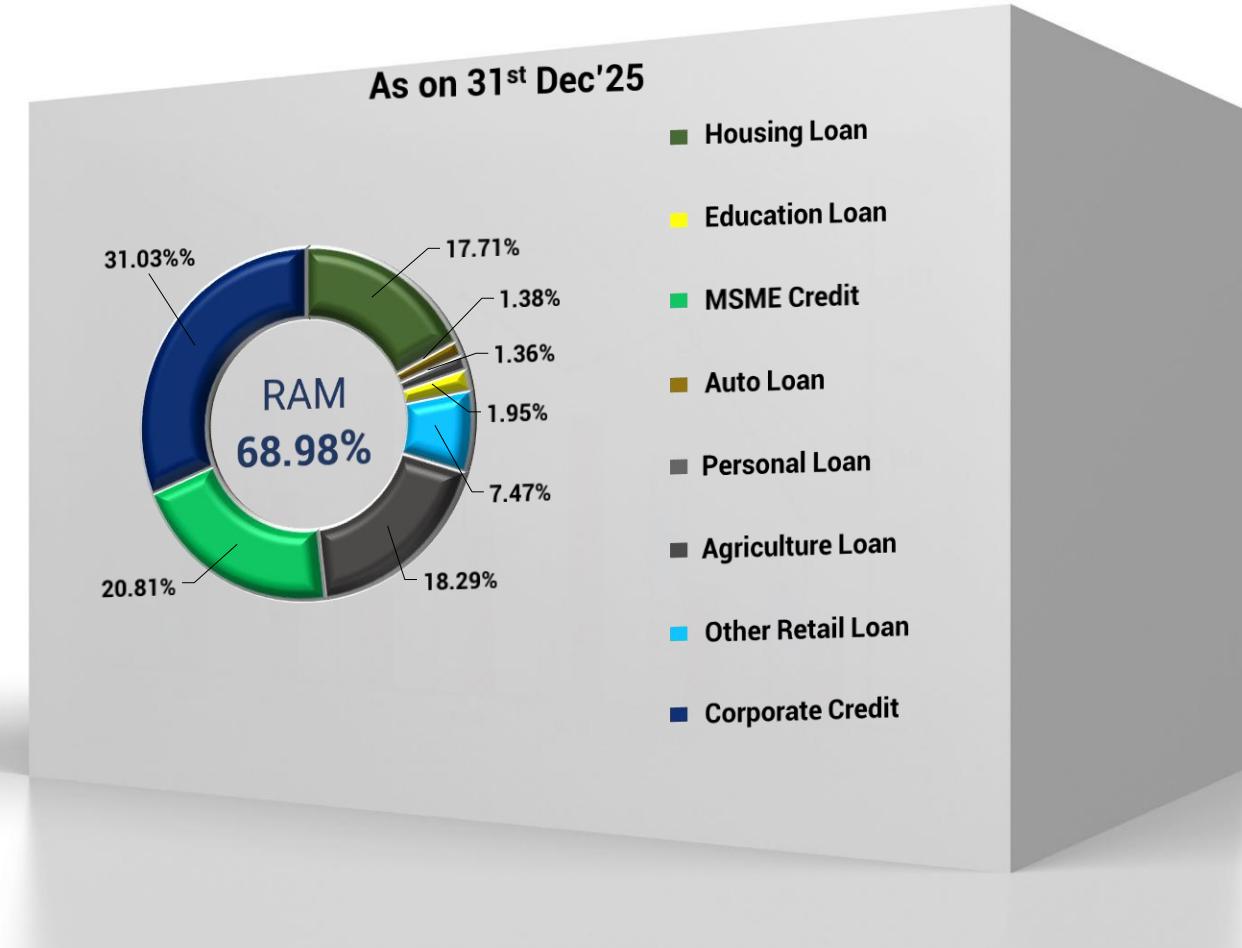
## Advances Mix as of Dec'2025



# DIVERSIFIED LOAN BOOK (2/2)

₹ in Cr

SECTOR	Mar'17	MAR'22	Dec'25
Housing Loan	12510	30163	57311
Auto Loan	-	3006	4475
Personal Loan	4741	1897	4386
Education Loan	2735	3435	6321
Other Retail Loan	14757	13725	24159
<b>Total Retail</b>	<b>32008</b>	<b>52226</b>	<b>96652</b>
Agriculture Loan	37537	38635	59176
MSME Credit	30701	34139	67338
Corporate Credit	52762	64712	100365
<b>Total Advance</b>	<b>153008</b>	<b>189712</b>	<b>323531</b>
<b>TOTAL Credit RWA</b>	<b>145173</b>	<b>119668</b>	<b>194659</b>
<b>CRWA % of Gross Advance</b>	<b>94.88</b>	<b>63.08</b>	<b>60.17</b>

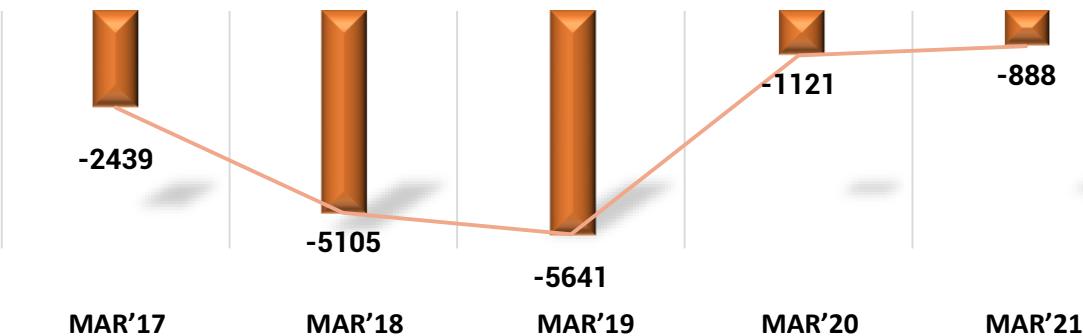


# PROFITABILITY – SUSTAINED GROWTH

## NET PROFIT

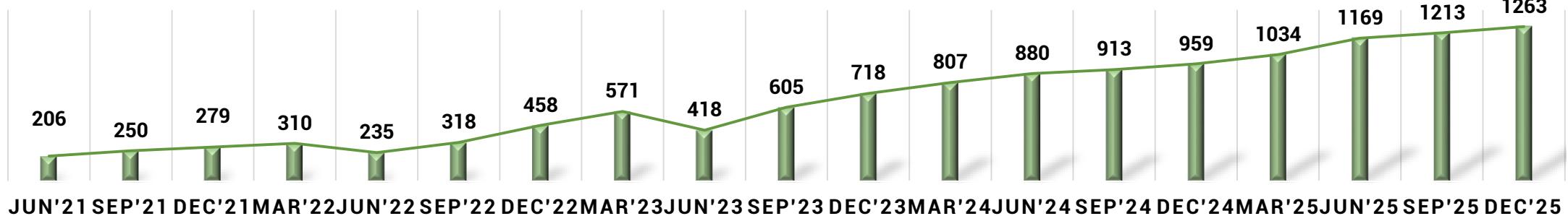
₹ in Cr

### Financial Year



### Quarterly

### Sustained Profitability numbers for last 19 Quarters



# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

Particulars	Year Ended				Quarter Ended			Growth	
	Mar'22 (FY)	Mar'23 (FY)	Mar'24 (FY)	Mar'25 (FY)	Dec'24	Sep'25	Dec'25	Q-o-Q	
Yield on Advances (%)	6.57	7.61	8.72	8.78	8.93	8.36	8.15	(21 bps)	⬇️
Yield on Investments (%)	6.27	6.26	6.57	6.87	6.87	6.77	6.68	(9 bps)	⬇️
Yield on Funds (%)	7.72	7.57	8.10	8.24	8.29	7.71	7.62	(9 bps)	⬇️
Cost of Deposits (%)	3.86	3.92	4.61	4.76	4.77	4.88	4.75	(13 bps)	⬇️
Cost of Funds (%)	3.92	3.97	4.70	4.85	4.86	4.88	4.77	(11 bps)	⬇️
NIM (%)	3.21	3.47	3.40	3.40	3.45	2.89	2.96	7 bps	⬆️
ROE (%)	4.49	6.42	9.53	12.48	12.85	14.22	14.47	25 bps	⬆️
Book Value of Share	27.42	29.32	32.32	35.99	34.54	37.70	38.79	2.89%	⬆️
Credit Cost(%)	1.40	1.80	1.50	1.10	0.49	0.21	0.37	16 bps	⬆️
Slippage Ratio (%)	3.20	2.52	2.57	1.45	0.39*	0.30*	0.25*	(5 bps)	⬇️
Cost to Income(%) (a+b)	53.90	56.35	58.18	58.87	58.83	62.72	57.84	(488 bps)	⬇️
Liquidity Coverage Ratio (%) (average)	311.32	285.51	205.09	215.75	233.60	241.96	203.42	(3854 bps)	⬇️
Earning Per Share	1.27	0.82	2.94	4.36	1.10*	1.34*	1.39*	3.73%	⬆️
ROA (%)	0.30	0.44	0.63	0.86	0.86	1.01	1.01	-	

\*For the quarter

# STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

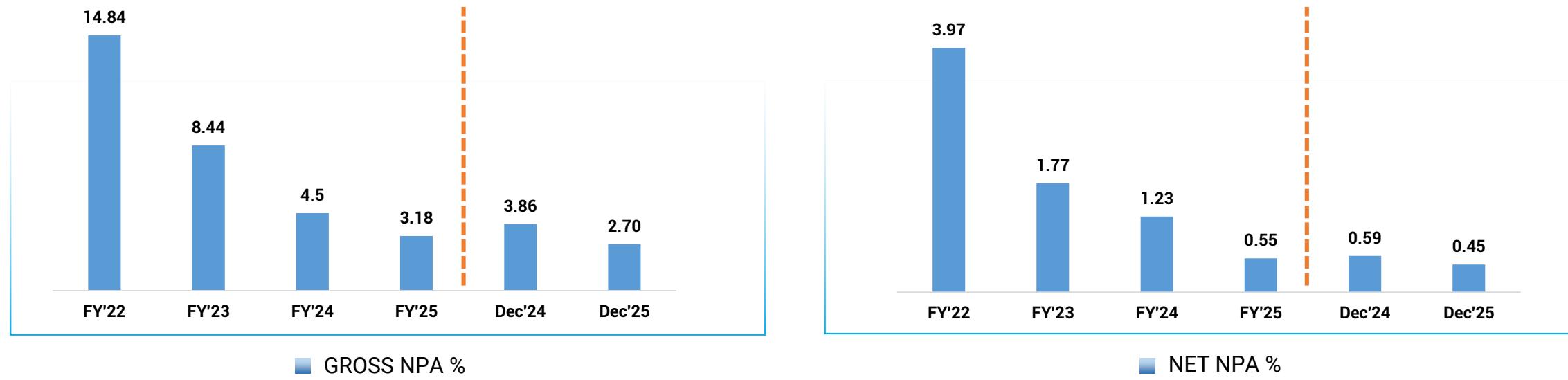
Particulars	Mar'31	Mar'31	Mar'31	Mar'31	Dec'31	Dec'31
	2022	2023	2024	2025	2024	2025
	(F/Yr)	(F/Yr)	(F/Yr)	(F/Yr)	(9M)	(9M)
INTEREST INCOME	22802	25542	30722	33666	25046	26365
NON INTEREST INCOME	2968	4084	4712	5855	4041	5228
TOTAL INCOME	25770	29626	35434	39521	29097	31593
INTEREST EXPENDED	13315	13855	17826	19769	14548	16197
OPERATING EXPENSES	6713	8887	10245	11628	8418	9014
TOTAL EXPENSES	20028	22742	28071	31397	22967	25211
OPERATING PROFIT	5742	6884	7363	8124	6121	6382
PRE TAX PROVISIONS	3480	4239	3310	3190	2345	1540
PROFIT BEFORE TAX	2262	2645	4053	4934	3776	4842
TAXES	672	1063	1504	1149	1024	1198
EXCEPTIONAL ITEM	545	-	-	-	-	-
<b>NET PROFIT</b>	<b>1045</b>	<b>1582</b>	<b>2549</b>	<b>3785</b>	<b>2752</b>	<b>3644</b>

# BALANCE SHEET – STAND ALONE

in Cr

Particulars	As on 31 <sup>st</sup> Mar'22	As on 31 <sup>st</sup> Mar'23	As on 31 <sup>st</sup> Mar'24	As on 31 <sup>st</sup> Mar'25	As on 31 <sup>st</sup> Dec'24	As on 31 <sup>st</sup> Dec'25
<b>CAPITAL &amp; LIABILITIES</b>						
Capital	8681	8681	8,681	9051	8681	9051
Reserves and Surplus	18846	20428	23,467	27455	25276	29943
Deposits	342692	359296	385011	412697	397908	450575
Borrowings	7474	8119	19806	21592	27216	32830
Other Liabilities and Provisions	8873	9641	9708	8333	8139	9494
<b>Total</b>	<b>386566</b>	<b>406165</b>	<b>446673</b>	<b>479128</b>	<b>467220</b>	<b>531893</b>
<b>ASSETS</b>						
Cash and Balances with Reserve Bank of India	38034	27433	22955	22931	20067	16194
Balances with Banks and Money at Call and Short Notice	15061	16667	14653	13266	12095	20754
Investments	140787	136583	143923	141435	151248	158960
Loans & Advances	168173	202984	243406	282420	261874	316219
Fixed Assets	4955	4776	5336	5204	5176	5029
Other Assets	19556	17722	16400	13872	16760	14737
<b>Total</b>	<b>386566</b>	<b>406165</b>	<b>446673</b>	<b>479128</b>	<b>467220</b>	<b>531893</b>

# IMPROVING ASSET QUALITY TREND



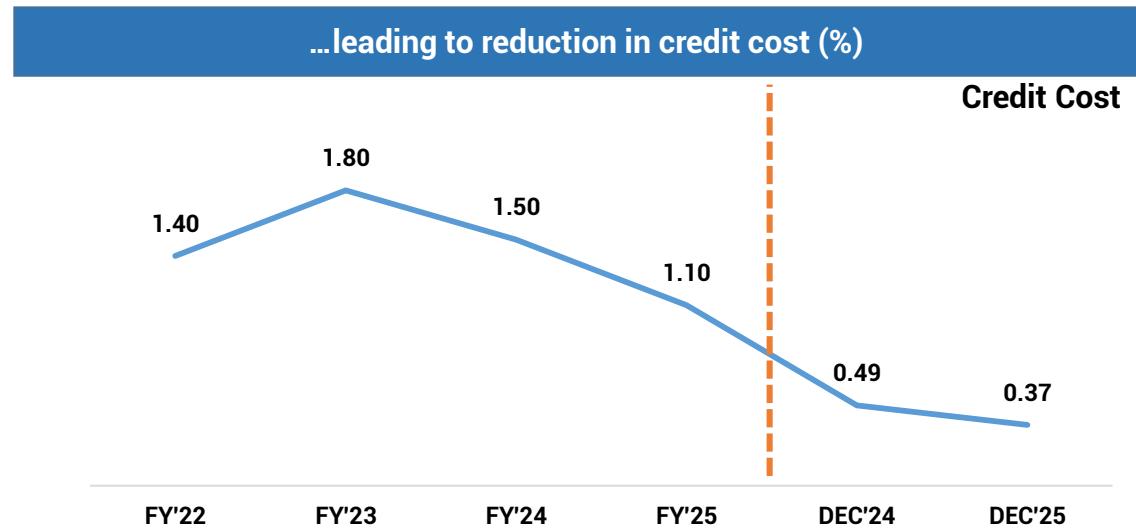
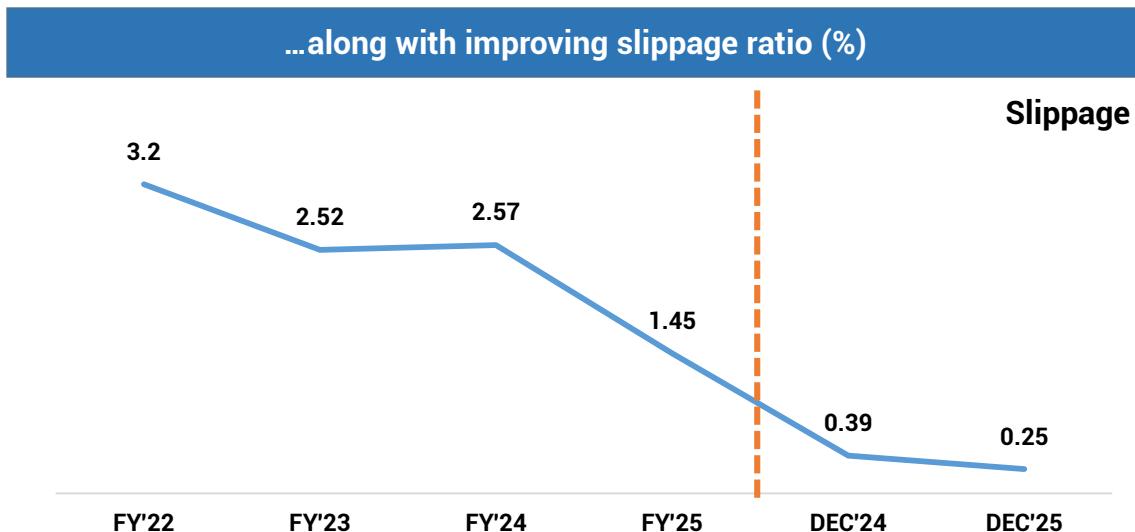
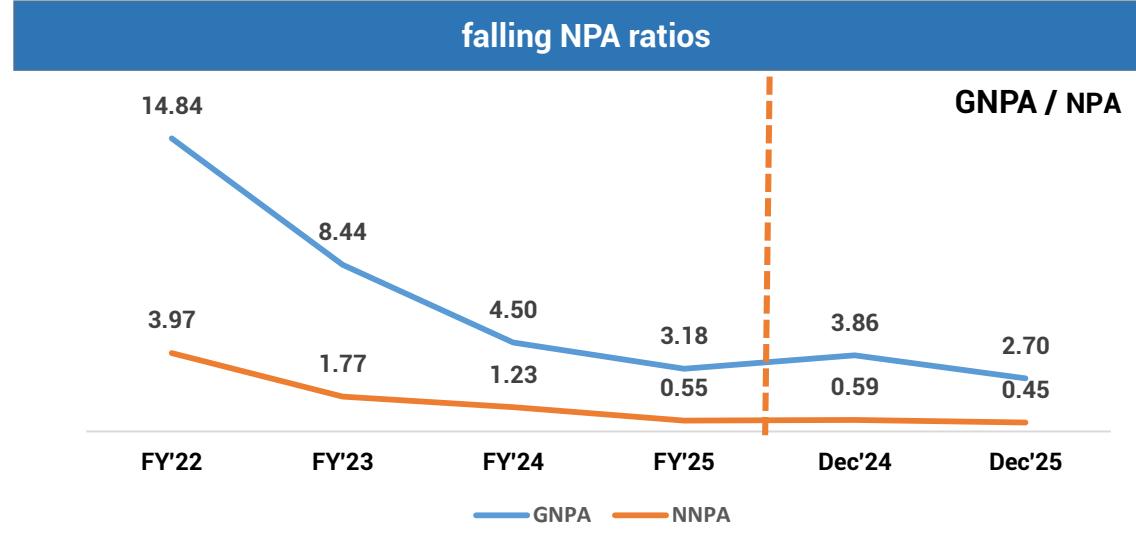
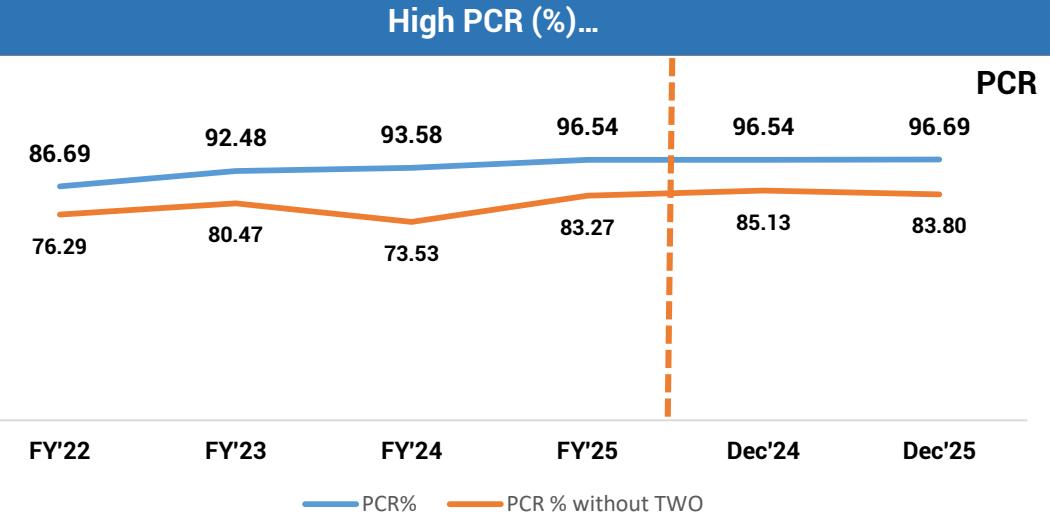
■ GROSS NPA %

■ NET NPA %

₹ in Cr

Particulars	Mar'22	Mar'23	Mar'24	Mar'25	Dec'24	Dec'25
Gross Advances	189712	217779	251745	290101	270779	323531
Net Advances	168173	202984	243406	282420	261874	316219
Gross NPA	28156	18386	11340	9225	10460	8726
Net NPA	6675	3592	3002	1543	1555	1414
Gross NPA (%)	14.84	8.44	4.50	3.18	3.86	2.70
Net NPA (%)	3.97	1.77	1.23	0.55	0.59	0.45

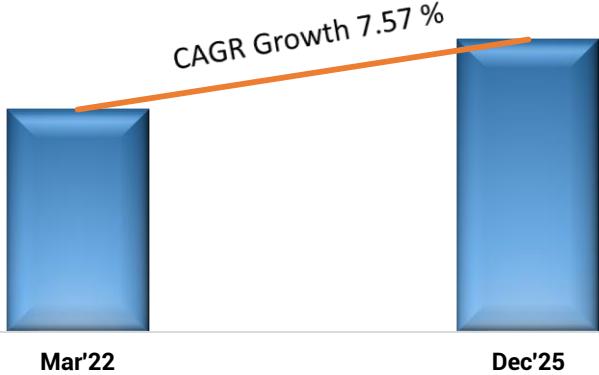
# LOWERING CREDIT COSTS SUPPORTED BY LOWER DELINQUENCIES



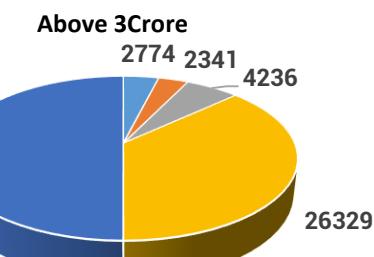
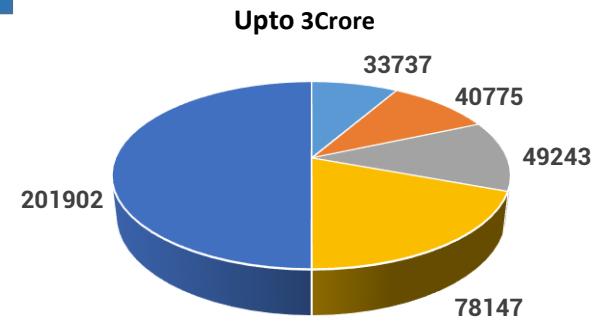
# DIVERSIFIED & GROWING RESOURCE PROFILE

₹ in Cr

## Healthy Growth in Deposits ( in Cr.)



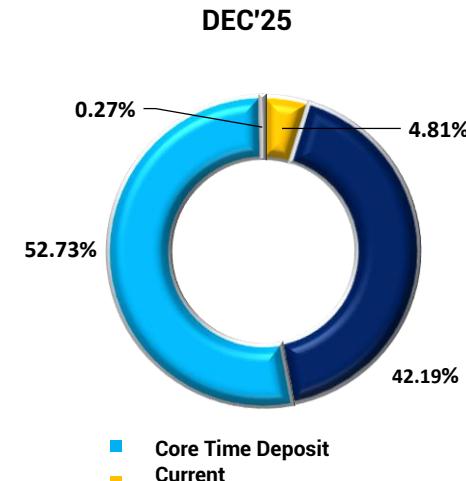
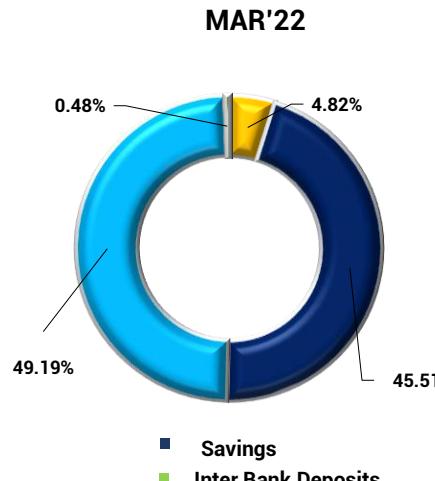
## Term Deposit Dec'25



PARTICULARS	MAR'22	MAR'23	MAR'24	MAR'25	DEC'25
Current	16,515	17,781	18,248	19,411	21,668
Savings	1,55,965	1,62,531	1,73,721	1,81,762	1,90,105
<b>Total CASA Deposits</b>	<b>1,72,480</b>	<b>1,80,312</b>	<b>1,91,969</b>	<b>2,01,173</b>	<b>2,11,773</b>
<b>CASA</b>	<b>50.58</b>	<b>50.39</b>	<b>50.02</b>	<b>48.91</b>	<b>47.13</b>
Core Term Deposits	1,68,556	1,77,528	1,91,839	2,10,128	2,37,583
<b>Total Core Deposits</b>	<b>3,41,036</b>	<b>3,57,840</b>	<b>3,83,808</b>	<b>4,11,301</b>	<b>4,49,356</b>
Inter Bank Deposits	1,656	1,456	1,203	1,396	1,219
Certificate of Deposits	-	-	-	-	-
<b>Total Deposits</b>	<b>3,42,692</b>	<b>3,59,296</b>	<b>3,85,011</b>	<b>4,12,697</b>	<b>4,50,575</b>

85 % of Total Deposits are retail deposits.

## Deposit Composition

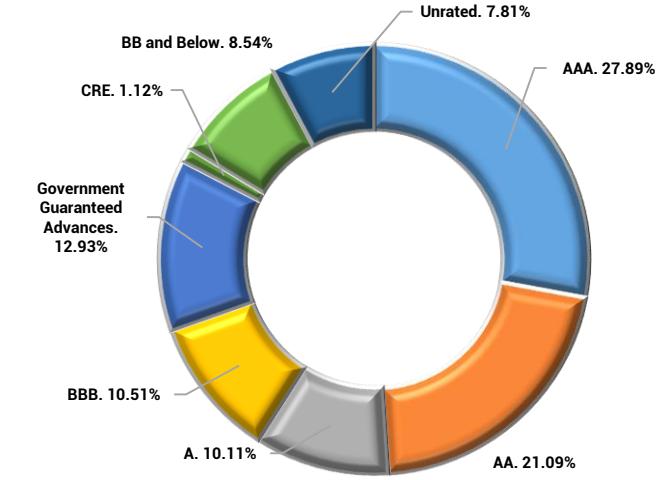


# STABLE RATING PROFILE

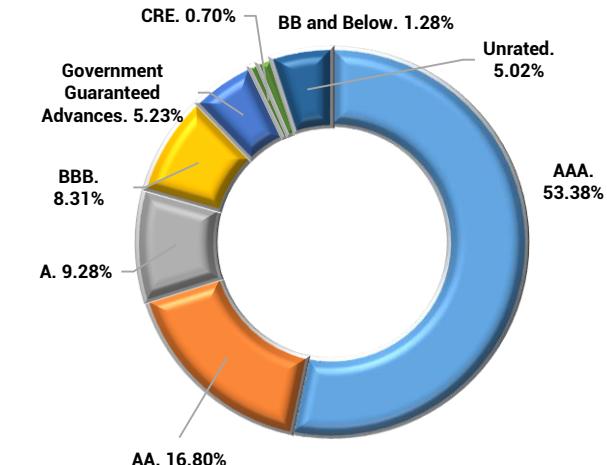
## INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) ( 25 Crore and above)

Particulars	MAR'22	MAR'23	MAR'24	MAR'25	DEC'25
AAA	14,916	23,564	35,139	50,082	55,137
AA	11,277	15,723	22,450	20,594	17,356
A	5,407	5,791	7,717	9,090	9,584
<b>% of A &amp; above rated advances to Total Standard Rated Advances</b>	<b>59.08</b>	<b>64.26</b>	<b>80.74</b>	<b>81.87</b>	<b>79.46</b>
BBB	6,222	7,193	6,586	7,810	8,586
Government Guaranteed Advances	6,916	6,945	4,745	4,730	5,399
CRE	599	563	720	846	721
<b>Sub-Total</b>	<b>44,738</b>	<b>59,216</b>	<b>77,357</b>	<b>93,152</b>	<b>96,783</b>
BB and Below	4,567	2,973	2,403	1,635	1,322
Unrated	4,178	7,956	1,116	2,640	5,194
<b>Total</b>	<b>53,483</b>	<b>70,145</b>	<b>80,876</b>	<b>97,427</b>	<b>1,03,299</b>

## Ratings Profile as of Mar'22



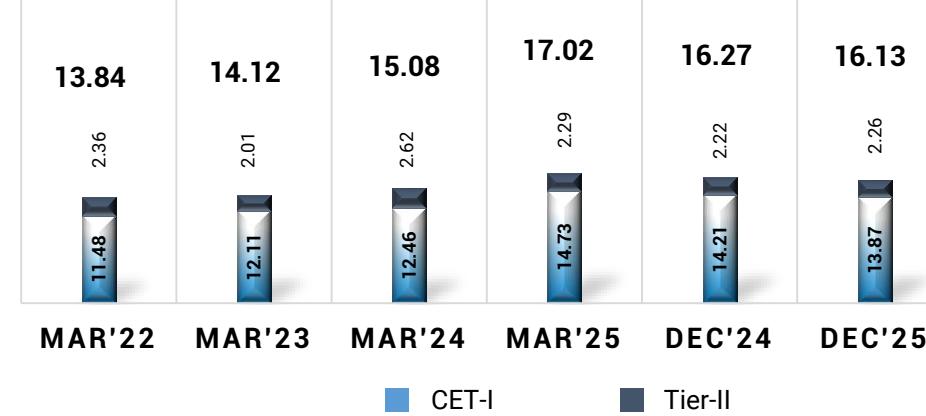
## Ratings Profile as of Dec'25



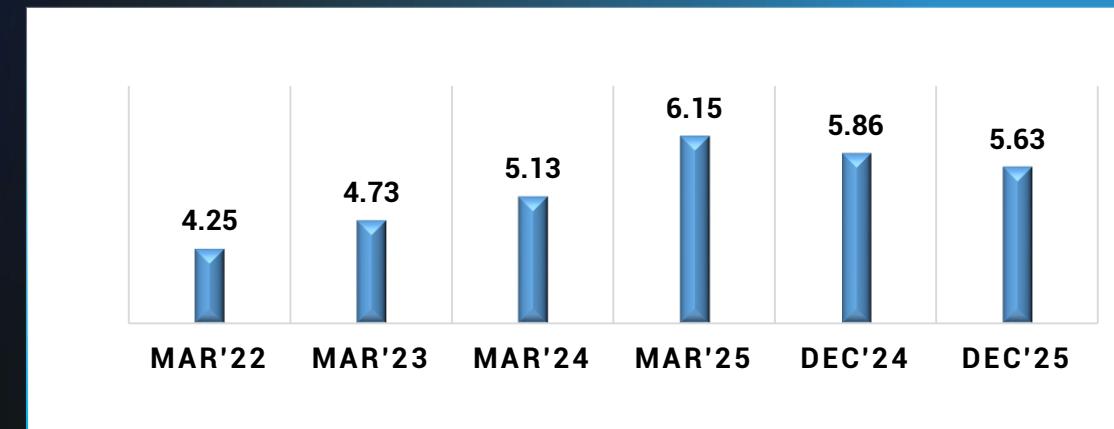
# CAPITAL RATIOS



## CAPITAL ADEQUACY RATIO



## LEVERAGE RATIO



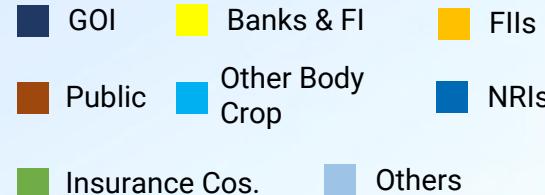
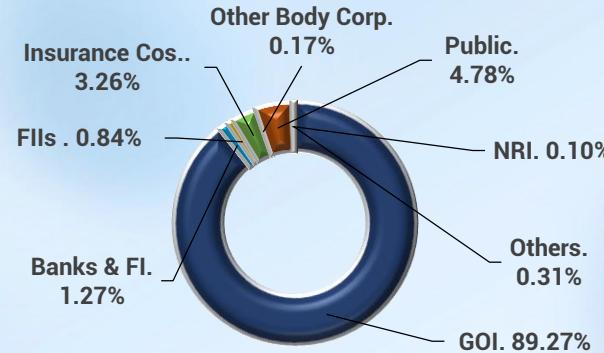
# SHAREHOLDING PATTERN

**As on 31<sup>st</sup> Dec'2025**

- Share Capital : **9,051.40 Cr**
- Total no of shares: **9,05,14,01,274**
- Shares held by GOI: **8,08,03,91,687**
- 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

Agency	Long Term Rating	Tier1 Bonds	Tier2 Bonds	Certificate of Deposits
CRISIL	AA (Stable)	AA- (Stable)	AA (Stable)	A1+
India Rating	AA (Stable)	-	AA (Stable)	-
ICRA	-	AA- (Stable)	AA (Stable)	-
CARE	-	-	-	A1+

**As on 31<sup>st</sup> Dec'2025**



# LEVERAGING TECHNOLOGY

## Quick Pay Bulk Upload for Proprietor

Streamlined digital payment facility for proprietors (incl. Instant payments, simple UI, secure transactions, real-time status)

## Digital Account Opening Platform

**DKYC (TAB Based):** Live since May 2025.  
**VKYC (VCIP Based):** Revamped journey live since July 2025.

## Digital Lending Platform (DLP)

Ensures the **Digital Loan journey of customers in the Do It yourself / Self-Serve Mode** or through the Branch  
Embedded with **third party Integrations for digital verification and assessment** i.e., Aadhar, PAN, ITR, GST, Bank Statement, E-sign, E-stamp, Geo Tag and Account Aggregator  
At present **19 Journeys are live** in the production environment

## Strengthening Digital Trust & Compliance

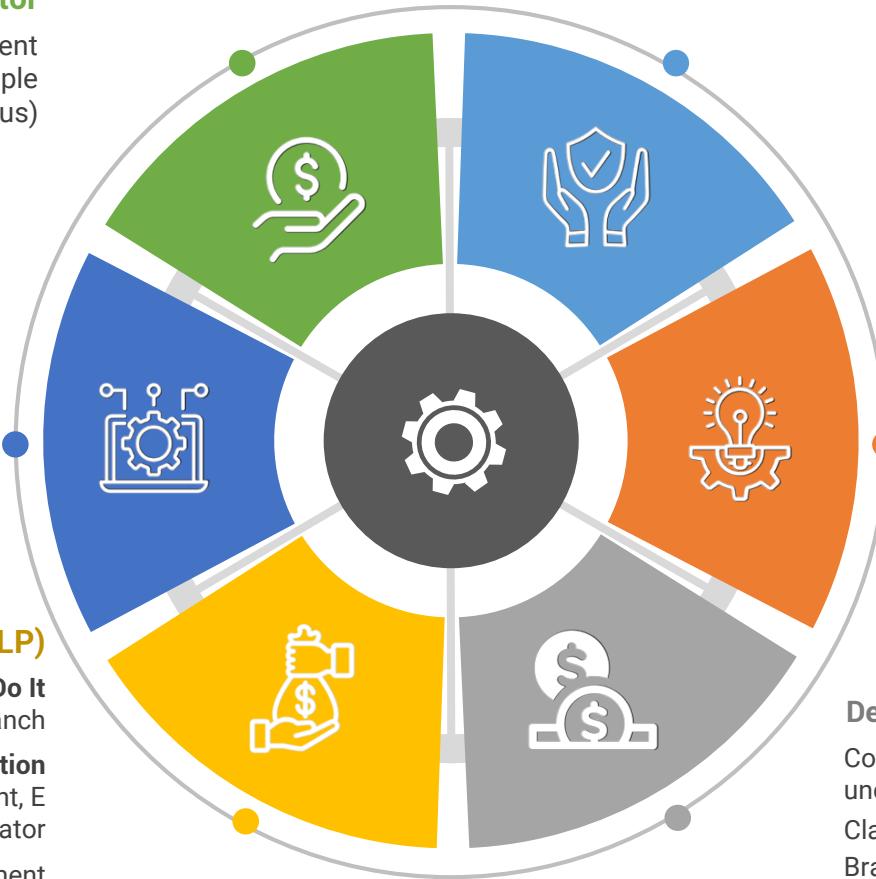
**Domain Migration to "bank.in"**  
It will enhance **cybersecurity posture**, build **digital trust** and ensures **future-ready compliance**

## Customer-Centric Innovations

**ATM Currency Denomination Availability**  
Smart ATM feature prompts customers to re-enter withdrawal amounts in available denominations.  
**Virtual Debit Card Issuance via Cent eeZ Banking Application**  
Real-time issuance and activation of Virtual Debit Cards.

## Depositor Education & Awareness Fund (DEAF) Portal

Compliance with RBI & Government guidelines for unclaimed deposits (inactive 10+ years).  
Claim Lodgement Module (online submission & tracking).  
Branch Module (streamlined claim processing).



**BANKING**



**INVESTMENT**



**SHOPPING**



**INSURANCE**



# LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH



## Retail

- 1 Pre Approved Personal Loan
- 2 Retail-gold loan
- 3 Home loan
- 4 Cent Grih Lakshmi
- 5 Vehicle finance loan (4-wheeler)
- 6 PM Surya Ghar Muft Bijlee



## MSME

- 1 Mudra loan
- 2 Cent Saral
- 3 Cent Business
- 4 Cent GST
- 5 Cent Shop



## Agri & Social

- 1 KCC fresh Loan & Renewals
- 2 SHG fresh
- 3 SHG Renewal
- 4 PM Vishwakarma
- 5 PM SVANIDHI
- 6 PM Krishak Mitra Surya Yojana (MP)
- 7 Agri-gold loan

## Liabilities

- 1 General HSS
- 2 Cent Queen
- 3 Cent Salary Account
- 4 Pension Account
- 5 Student Account
- 6 Cent Yuva
- 7 Cent Prestige

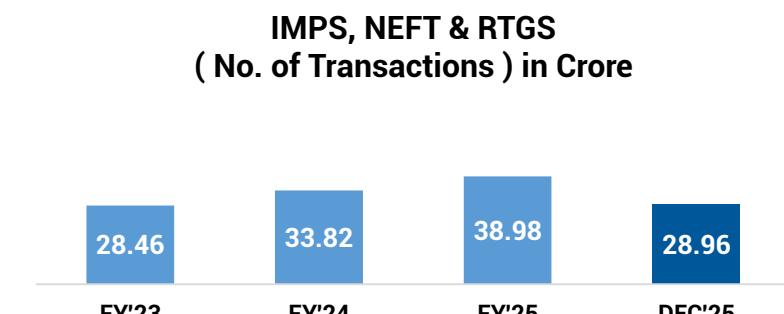
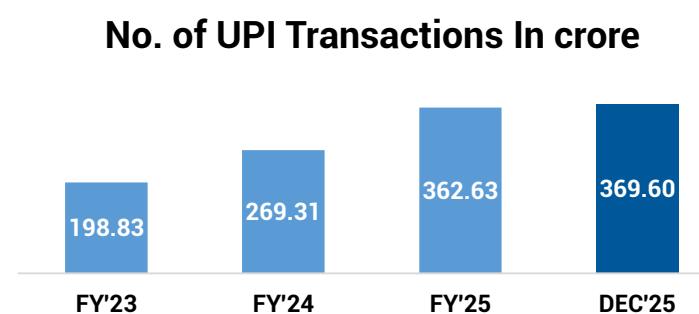
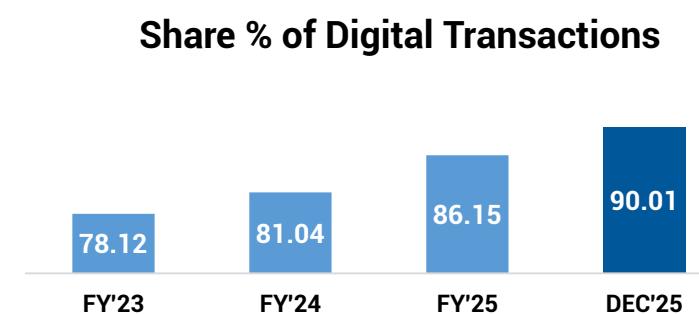
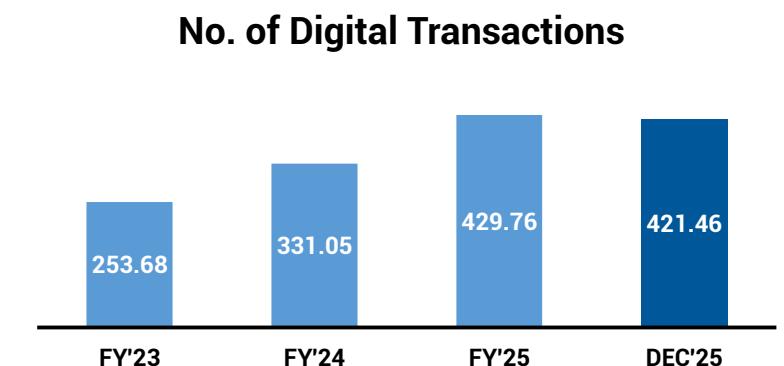
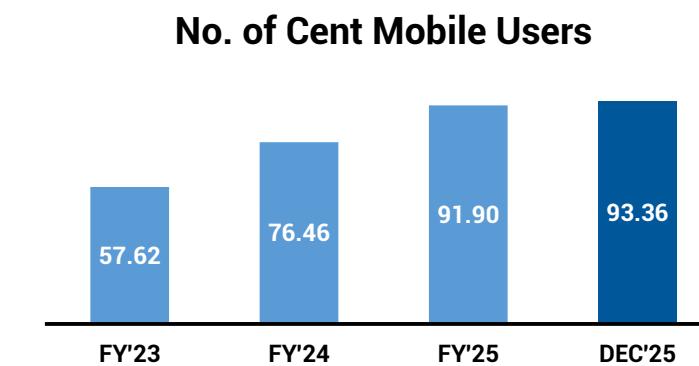
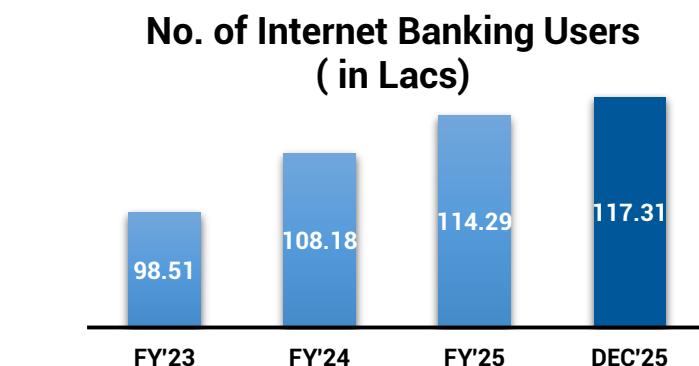
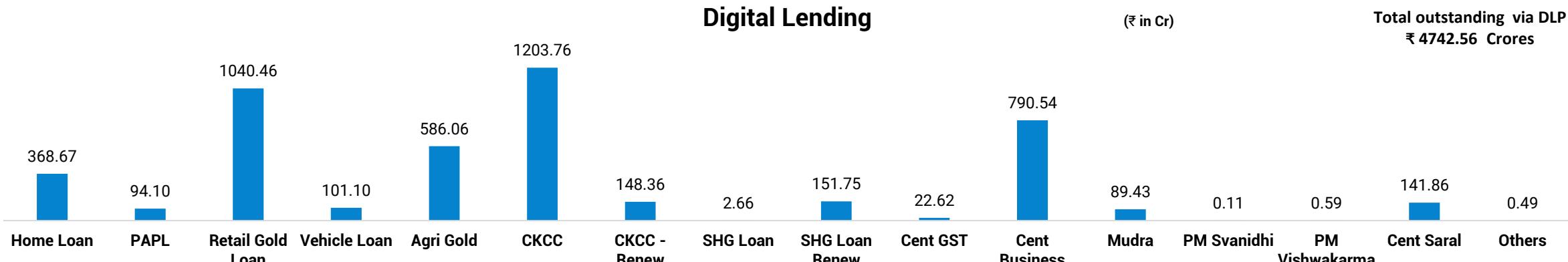
## Others

- 1 Cent eeZ Omni Channel - Retail
- 2 Cent eeZ (Corporate & SME)
- 3 WhatsApp Banking
- 4 CMS-VAM (Virtual Account Management)
- 5 CBDC- Central Bank Digital Currency
- 6 Sound Box with QR
- 7 Integrated Payment & Collection Services

## DIY – Do it Yourself

- 1 Digital Home Loan
- 2 Cent Grih Lakshmi
- 3 Digital Personal Gold Loan
- 4 Digital Cent Agri Gold Loan
- 5 Digital CKCC
- 6 Digital Cent Mudra
- 7 Digital Cent Saral

# LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH



# LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH

## Key Highlights

- Land record verification through API (ULI) is available for 6 states (MP, UP, AP, Tamilnadu, Orrisa and Tripura) for CKCC Fresh loans.
- End-to-End integration with VLP, PMV and PMS portals.
- PM Krishak Mitra Surya Yojana launched in Madhya Pradesh fully integrated with MPUVNL Portal.
- Bill Payment Transactions using Digital platform total amounting Rs. 87 Crores approx.
- 1.1 lac new Deposit accounts opened via Centralized
- 5k+ customers onboarded in Omni Channel Wealth Management Platform
- Approx an amount of Rs. 3 Crore invested in MF, by the customers using Digital journey.

## Key Highlights

- Single code repository for Mobile App (iOS, Android) and Web App
- 11 platform integrations
- 200+ Experience APIs are developed covering internal and external systems (such as DCMS, BBPS etc.)
- 250+ System APIs are developed covering CBS etc.
- API Gateway is available across the bank for any channel integration into API layer

# Leveraging Technology Key Points & Upcoming Digital Journeys



## HCM

- Mandatory Audit Posting** – to create a compliance culture
- E-learning Courses** for employees posted in Assurance Function
- Employee Profile analytics** – Based on Educational qualification, Skill sets & experience
- Recognizing best Audit compliance** – Best performing controlling offices (RO and ZO) in audit compliance shall be recognized
- Lifestyle Coaching:** To run a Lifestyle Coaching campaign specially for field staff, in association with an existing partner



## RETAIL

- Home Loan for Pre Approved Projects
- Top UP OD for Home Loan
- Education Loan (with and without Collateral)
- Home Loan Takeover



## Agri & Social

- KCC allied activities ( Dairy, Poultry, Fishery, Ruminant) Top UP OD for Home Loan
- Cent Dairy
- Cent Nari Shakti



## MSME

- Vendor Finance (PM Surya Ghar)
- Mudra Homestay
- MSME Renewal
- MSME Composite
- Cent Vehicle Business



## Cash Management Services

- Optimized use of Funds
- Streamline Operations
- Improved Financial Decision Making



## Corporate Banking

- Merchant ID & QR
- Virtual Accounts
- Treasury Dashboard



## Integrated Customer Care

- EFRM Integration with IVR
- Video Banking
- Speech & Sentiment Analytics

# Pioneering Initiatives



## Central Bank of India Drives Innovation at Global Fintech Festival 2025.

Central Bank of India successfully organized its Hackathon 2025 during the Global Fintech Festival 2025 held in Mumbai. The event was graced by the presence of Shri. Kalyan Kumar, MD & CEO, Shri. Mahendra Dohare, Executive Director, Shri. Mohit Kodnani and Shri. Anup Kumar, General Managers, Central Bank of India. Team VNITx Nagpur, were the winners of the Hackathon and They were presented with mementos by our MD & CEO in recognition of their outstanding innovation.



[www.centralbankofindia.co.in](http://www.centralbankofindia.co.in)





## CENTRAL BANK OF INDIA LAUNCHES BIOMETRIC & FACE UPI AT GFF 2025




Shri M. Nagaraju, DFS Secretary, Ministry of Finance, launched Central Bank of India's Biometric UPI and Aadhaar-based Face UPI PIN setup at Global Fintech Festival 2025, in presence of Shri Kalyan Kumar (MD & CEO), Shri Mahendra Dohare (ED), Shri E. Ratan Kumar (CGM), Shri Mohit Kodnani, and Shri Anup Kumar (GMs).

# Key Growth Strategies – Accelerate , Expand & Transform

## Build Granular CASA book

- **Agaaz** – CASA 360° a comprehensive, Bank wide CASA acquisition and expansion drive with clearly defined targets for number of accounts and amount.
- Strategy encompassing both new account acquisition and deepening of existing customer relationships guided by core philosophy **"Badhega CASA – Badhega Bank"**
- Bank has introduced innovative deposit products like "Cent Queen", "Cent Salary", "Cent Prestige", "Cent Achiever", "Cent TASC" Saving accounts and "Cent VYVSAAY" & "Cent Rera" products for new current account acquisition with emphasis on higher average balances.
- Drive Current Accounts by mapping key local markets per zone; run CA camps with same-day account opening and QR/UPI setup
- Cross-sell and upsell products like CMS through special offering i.e. Wealth Management on digital channels Cent eeZ.

## Increase Fee Income

- Product-wise targets for trade/forex, POS/merchant acquiring, DD, lockers, BG/LC, remittances.
- Rationalization of Fee Income such as Processing Charges/IC/SC etc.
- Wealth Management portfolio forHNIs
- Increase Income from Bancassurance Channel

## Improve Cost to Income Ratio

- CBI has a high cost-to-income ratio 57.84% compared to peer banks, indicating scope to improve income, productivity and control costs
- Run a fee-income drive focused on high-control products - activate QR merchants, onboard CMS BG/LC fee opportunities
- Promote more Cross sell / upsell opportunities to improve Income.
- Maintain its Share of CASA by improving product offerings.

## Tech and Digital Adoption

- Run weekly staff huddles on digital products and troubleshooting: nominate a digital champion in each branch.
- Shift routine requests (statements, balance certificates, address changes, etc.) to digital channels like mobile banking app to reduce counter dependency.
- Increase engagement on social media channels.
- Push Customer onboarding on Mobile Banking App Cent eeZ & Net Banking.

# Key Growth Strategies – Accelerate , Expand & Transform

## Improve CD Ratio

- Segment branches and run weekly CD steering call with RHs to review branches:
- High-CD branches: focus on deposit acquisition /retention
- Low-CD branches: focus on credit growth and utilization
- Focus on improving CIR ratio by keeping a control on costs and discretionary spends.
- Communicate issues and expectations directly to top management.
- Link large disbursement to CA deposits by mandating borrower collections/operating flows route through bank.

## MSME Credit

- Cluster based lending approach to enhance focus, efficiency and market penetration.
- 225 branches identified for dedicated financing under Cluster based approach with new cluster based products.
- Designed calendar for implementation of structured activity in MSME specialized branches.
- Branch Engagement with Trade Associations, Chamber of Commerce and Cluster level institution.
- Cluster Day celebration
- Special focusing on capacity building through training programs.
- Tie up with Fintech for enhancing due diligence through digital footprints for MSME Proposals.
- More than 800 Trade & Industry Associations has been collected and we will be mapping our Branches and Marketing Officers for initiating MOU Tie-ups.
- MOU will be executed with all Trade and Industry Associations for customizing the MSME Products and needs of their members.
- Nationwide Mega MSME Credit Outreach Programs
- **Collaborate with MSME associations, NGOs, DICs, CA firms, trade bodies and Co-operative Societies**
- Strategic tie-ups with Anchors for Supply Chain financing
- To build MSME Ecosystem for the Customers of our Bank Advisory Support.

## Agriculture Credit

- Agro Cluster based Financing has been launched by the bank under which:
  - Initially, 244 branches under 39 districts are mapped with 9 cluster activities (Rice Mills, Dal Mills, Oil Mills, Poultry, Cold Storage, Makhana Processing/Value addition, Peanut, Spices, Soyabean)
  - All the credit requirements under value chain of this cluster will be classified under Cluster financing i.e. from production to consumption.
- Tie up arrangement done with ACE (Action Construction Equipment) Ltd for Financing of Tractors & Farm Machinery and 334 branches across all the Regions are mapped under it.
- Tie up with 12 State SRLM to strengthen SHG portfolio.

# New Initiatives on People/Process/Product side



## 1000 Credit Officers Training Programme

As part of skill upgradation, faster decision process and to maintain quality of underwriting standards training programme has been organized



## Centralised Forex Cell

For all type of forex transaction we have opened CFC, which enables all the branches to do forex business



## Cluster wise Branches mapping

To align with Govt of India's Vikshit Bharat vision 225 and 244 branches under clusters for focused financing under MSME & Agriculture sector



## Credit Outreach

Credit outreach and cluster meets have been initiated and approximately 300+ outreach programmes organized, resulting in incremental business for the bank



## NRI Desk

155 specialized NRI desks have been setup in the branches across the nation. The NRI desk will offer tailored investments solutions, loan and remittances services with skilled team at the NRI desk



## New Products Launched:

1. Cent Prestige      2. Cent Achiever  
 These products are launched for salaried persons and will boost our CASA deposits and facilitate cross selling



## Credit Committee Meetings

At all levels be it CAC/HLCC ED /HLCC CGM ZLCC/RLCC are held on weekly basis for faster decision making



## Digital Lending Programme

Bank has launched 23 journeys on its DLP platform which will facilitate seamless and fast approvals for the customers and boost bank's advances.



## Tie up with ACE

For Financing of Tractor & Farm Machinery – 334 branches mapped with ACE under Tie up agreement.



## CENT e-Tade Customer Web Portal

Bank has on boarded new customers on customer web portal on "Cent e-Trade" platform, empowering customers to initiate forex & trade transactions & to upload the documents digitally,



## 115 Pink Branches

To further strengthen the women leadership positions, Bank has designated **115 Pink Branches** across the country which shall be solely managed by women staff.



## GHAR WAPASI

Special MSME campaign under Cent Connect Programme "Ghar Wapasi" with 100% waiver in processing charges and "SWAGATAM" for New/Fresh sanctions at lowest rates.



## Digital Booklet

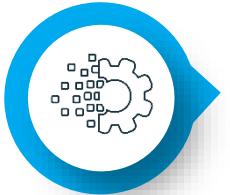
Introduction of Digital Booklet of all MSME products and Loan Eligibility Calculator for convenience of customers

# MISSION PRAGATI

The “MISSION PRAGATI” vertical has been established as the Bank’s Central Transformation Hub – a strategic institution-wide initiative driving a culture of – Innovation, Agility, and continuous improvement across the organization.

The vision of MISSION PRAGATI is to drive holistic transformation across the Bank through Strategic alignment, Digital Acceleration, process re-engineering, and institutional capacity building. The Department focuses on improving efficiency, enhancing customer experience, and ensuring sustainable profitability while aligning with Government initiatives and regulatory priorities.

## STRUCTURE



### Transformation and Process Re-engineering

Transformation and process re-engineering, operational efficiency and digital adoption.



### PRISM [Project Reporting and Integrated System Management]

Leading the integrated PRISM Portal - to be used for Project Monitoring, Tracking, Idea generation and reporting purpose.



### COREE[ Centre for Organizational Reforms & EASE Excellence]

Inter-departmental organization restructuring, coordination of all EASE, DFS and regulatory directives: ensuring timely compliance and reporting.

## PURPOSE



### Alignment

Ensure alignment with the Bank’s strategic priorities and Government Initiatives such as EASE, RBI , and DFS mandates, and other national-level transformation programs.



### Optimization

Analyze, redesign, and optimize products, processes, and structures to enhance efficiency, customer satisfaction, and competitiveness.



### Focal Point

Serve as the focal point for coordination, implementation, and monitoring of all major transformation, digitization, and organizational development projects.



### Cross Functional Team

Drive PRISM Portal Project through CFT- Cross Functional Team.

# ENVIRONMENT, SOCIAL AND GOVERNANCE



## Environment

- ❑ The Bank has a vision of achieving Net Zero Scope 1 by 2028. To facilitate this, energy efficient and 5 star rated equipment/AC/light fixtures are being installed. Further, 638 kwp of rooftop solar has been installed in the owned premises of the Bank.
- ❑ An end to end digital solution for farmers in Madhya Pradesh 'PM Krishak Mitra Surya Yojana' has been launched on Digital Lending Platform. It involves a completely paperless platform supporting clean energy goals and environmental sustainability.
- ❑ The Bank has launched Cent Solar Vendor Scheme to align with its ESG objectives. It has sanctioned ₹ 0.90 crores in the scheme as on 31<sup>st</sup> December 2025.
- ❑ The Bank has MSE GIFT Scheme to promote adoption of sustainable and eco-friendly practices, technologies and renewable energy sources in MSME enterprises sector. The Bank also has a scheme for the promotion of circular economy and incentivising MSEs to adopt circular economy. It has sanctioned ₹ 1.48 crores and ₹ 0.15 crores in the two schemes respectively as on 31<sup>st</sup> December 2025.
- ❑ The Bank has Cent Green Deposit with periods of deposit as 1111 days, 2222 days, 3333 days. As on 31<sup>st</sup> December 2025, it has mobilized ₹ 406.23 crores in green deposits.



## Social

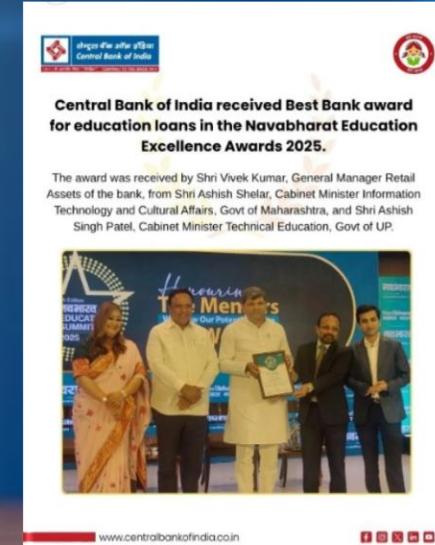
- ❑ The Bank sanctioned ₹ 0.45 crores worth of CSR funds on activities as mentioned below as on 31.12.2025.
  - Intellectually disabled children
  - Cardiac colour doppler system for the underprivileged
  - Battery utility electric vehicle
  - Supporting cyclotron facility
- ❑ To provide affordable healthcare benefits to the employees and their dependents/beneficiaries, the Bank has signed a MoU with Reliance Foundation Hospital Trust.
- ❑ The Bank is committed to ensuring a safe, inclusive and gender sensitive work environment. It issues circulars/instructions for the safety of lady employees at workplace from time to time.



## Governance

- ❑ To foster a culture of innovation, inclusiveness, and collaboration, the Employee Suggestion Scheme named 'i3- ideate, innovate, inspire' has been launched. It is a dedicated digital platform to facilitate submission, tracking and evaluation of innovative and constructive suggestions/ideas from employees.
- ❑ India Ratings has reaffirmed IND AA (Stable outlook) for the Bank.

# AWARDS AND RECOGNITION



# ABBREVIATION

- **RWA** – Risk-Weighted Assets
- **LCR** – Liquidity Coverage Ratio
- **CIR** – Cost-to-Income Ratio
- **PCA** – Prompt Corrective Action
- **EASE** – Enhanced Access & Service Excellence (Govt. Reform Agenda)
- **KCC** – Kisan Credit Card
- **CKCC** – Computerized Kisan Credit Card
- **DLP** – Digital Lending Platform
- **CMS** – Cash Management Services
- **VAM** – Virtual Account Management
- **CBDC** – Central Bank Digital Currency
- **ULI** – Unified Land Information API
- **VCIP / VKYC** – Video-based Know Your Customer
- **DKYC** – Digital Know Your Customer
- **DEAF** – Depositor Education and Awareness Fund
- **PRISM** – Project Reporting and Integrated System Management
- **COREE** – Centre for Organizational Reforms & EASE Excellence
- **BBPS** – Bharat Bill Payment System
- **CAC** – Credit Approval Committee
- **HLCC** – High Level Credit Committee
- **ZLCC** – Zonal Level Credit Committee
- **RLCC** – Regional Level Credit Committee

# DISCLAIMER

- This presentation has been prepared by Central Bank of India (the "Bank") solely for information purposes.
- This presentation has been prepared by the Bank based on information and data which the Bank considers reliable, but the Bank makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this presentation. Such contents are in all events not current after the date of this presentation. There is no obligation to update, modify or amend this presentation or to otherwise notify the recipient if any information, opinion, projection, forecast or estimate set forth herein, changes or subsequently becomes inaccurate. However, the Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. This presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this presentation is expressly excluded.
- Certain matters discussed in this presentation may contain statements regarding the Bank's market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the Bank's ability to successfully implement its strategy, the Bank's future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Bank's market preferences and its exposure to market risks, as well as other risks. The Bank's actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this presentation. The Bank assumes no obligation to update any forward-looking information contained in this presentation. Any forward-looking statements and projections made by third parties included in this presentation are not adopted by the Bank and the Bank is not responsible for such third party statements and projections.



# THANK YOU

-  <https://youtube.com/c/CentralBankofIndiaOfficial>
-  [https://www.instagram.com/centralbank\\_in](https://www.instagram.com/centralbank_in)
-  <https://in.linkedin.com/company/centralbankofindia>
-  [http://twitter.com/centralbank\\_in](http://twitter.com/centralbank_in)
-  <https://www.facebook.com/centralbankofindia>