

CO:IRD:2025:26:236

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

<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>	<b>BSE Limited</b> Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 <b>Scrip Code-532 885</b>
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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



सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

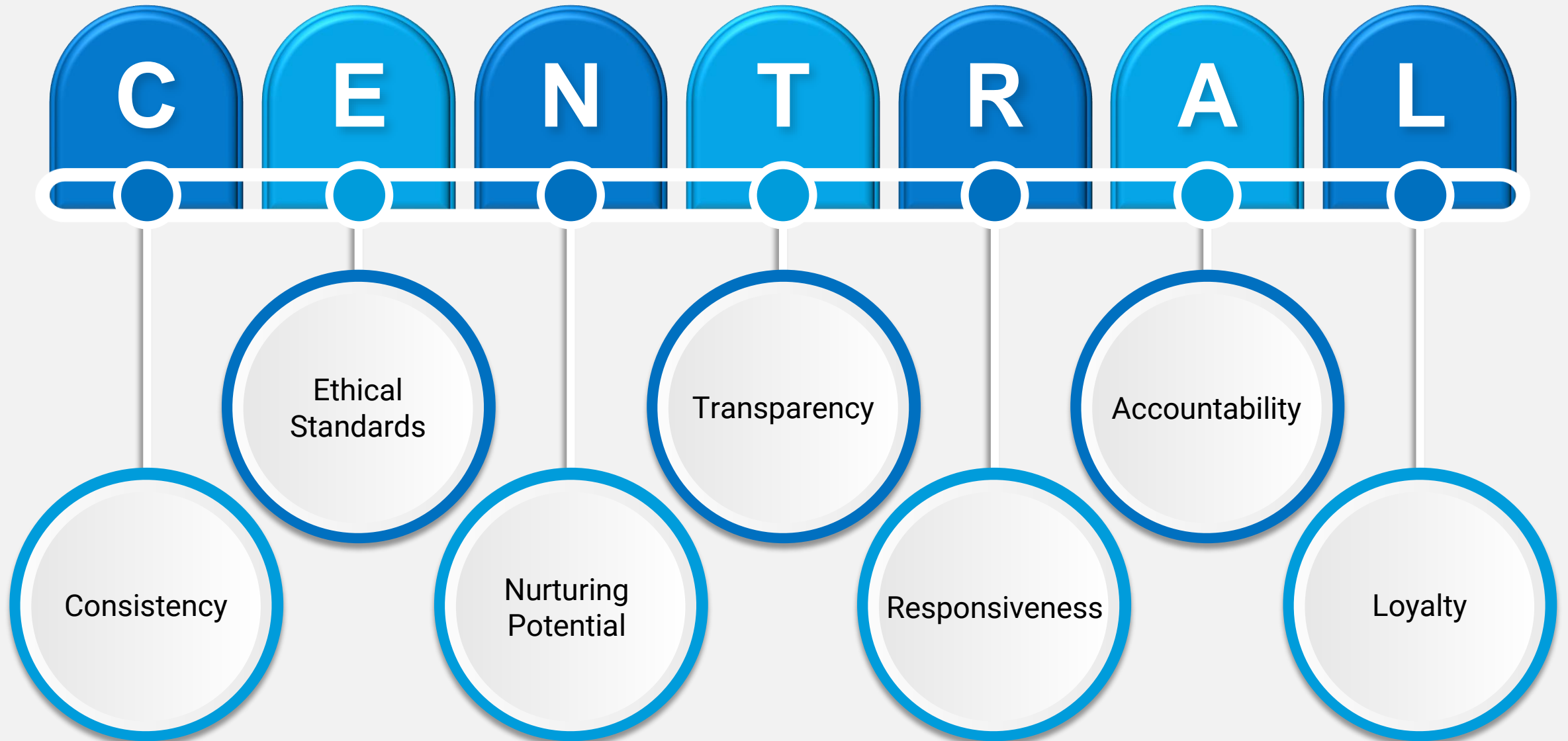
1811 से आपके लिए 'सेंट्रल' 'CENTRAL' TO YOU SINCE 1911

Customer First. Nation Always. People Forever.



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

# VALUES THAT SET US APART



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ESG

Award &  
Recognition

# 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	3644
CRAR	9.61	13.01	13.51	13.84	13.84	13.33	13.56	14.12	15.08	17.02	16.13
CET 1	7.47	11.06	11.53	11.48	11.48	11.41	11.62	12.11	12.46	14.73	13.87
Net NPA%	11.04	5.09	4.51	3.97	3.97	3.93	2.95	1.77	1.23	0.55	0.45
Leverage%	4.08	4.36	4.42	4.25	4.25	4.32	4.51	4.73	5.13	6.15	5.63





# 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%

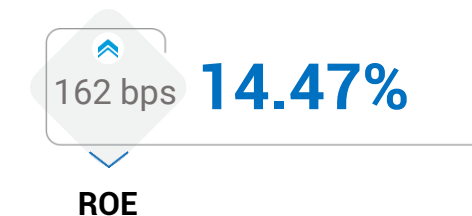
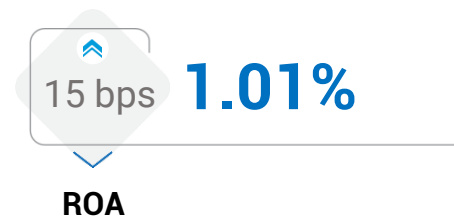
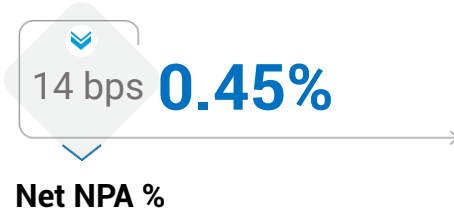
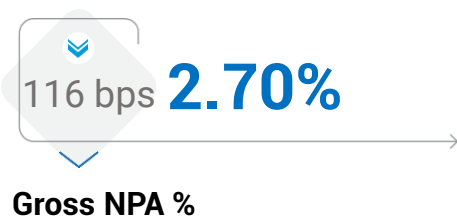
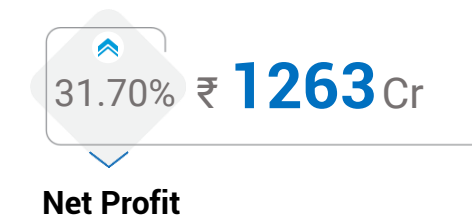
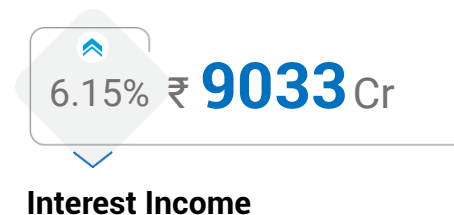
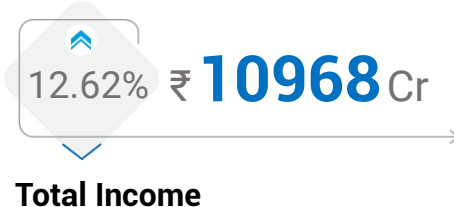
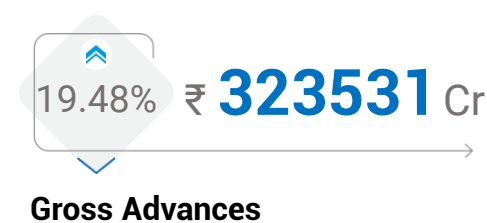
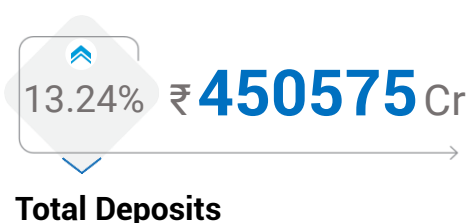
**ROE:**  
12.48%  
Y-o-Y Growth 295 bps

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

# KEY HIGHLIGHTS

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

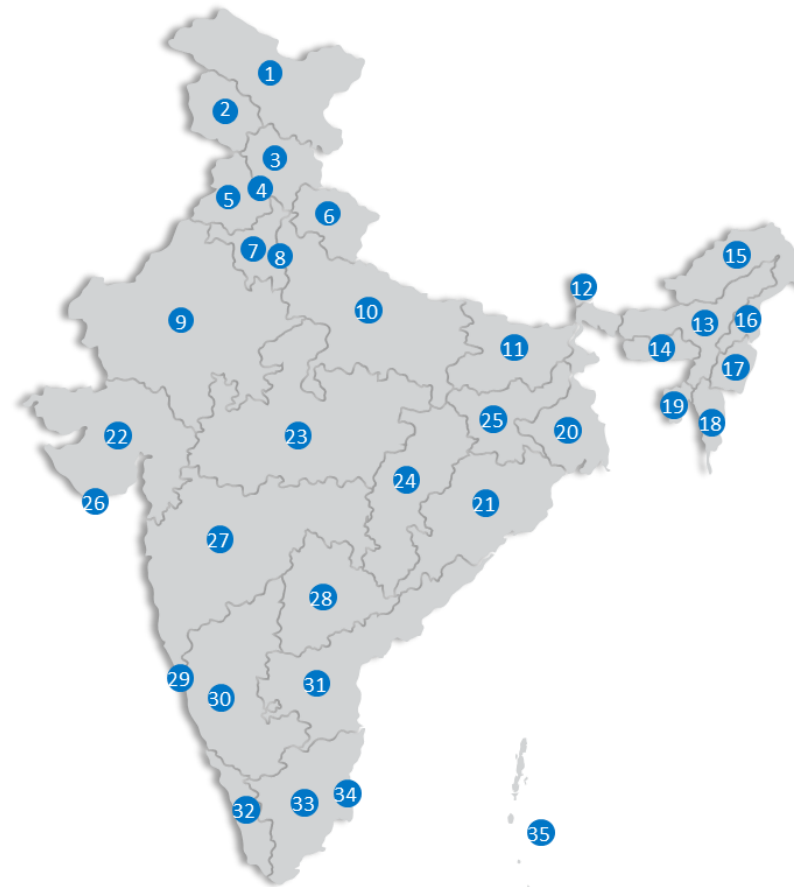
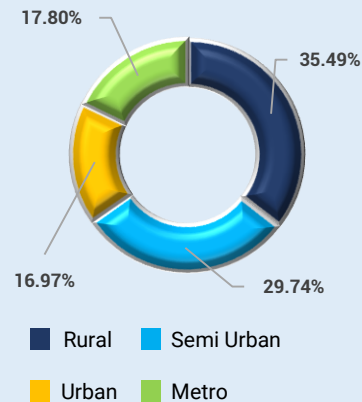
Y-o-Y



# 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>



- 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. Kerela	➤ 120
33. Tamil Nadu	➤ 203
34. Puducherry	➤ 3
35. Andaman and Nicobar Islands	➤ 1

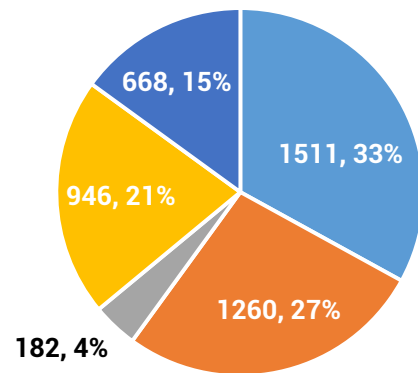
■ Western & Central

■ Northern

■ North East

■ Eastern

■ Southern



# 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.

02

**Profit Consistency:**

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

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.

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%.

05

**Healthy adoption of digital channels**

Emphasis on leveraging & improving digital & technological capabilities.

06

**360° Financial Services:**

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

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.

08

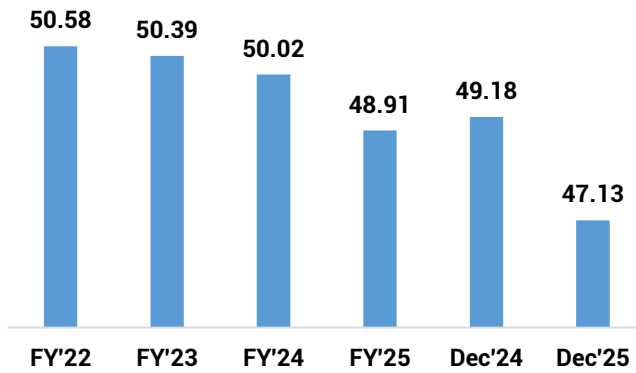
**Experienced Management Team:**

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

# GROWTH AND PROFITABILITY LEVERS

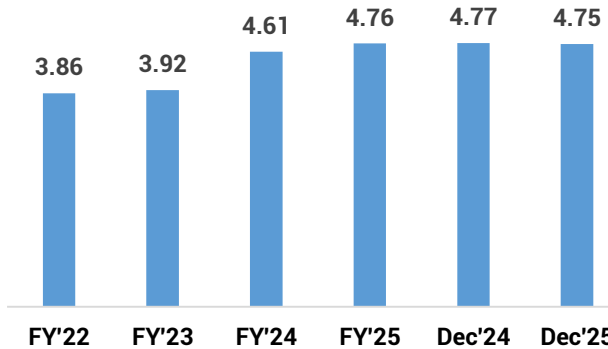
## One of the best CASA base

### CASA



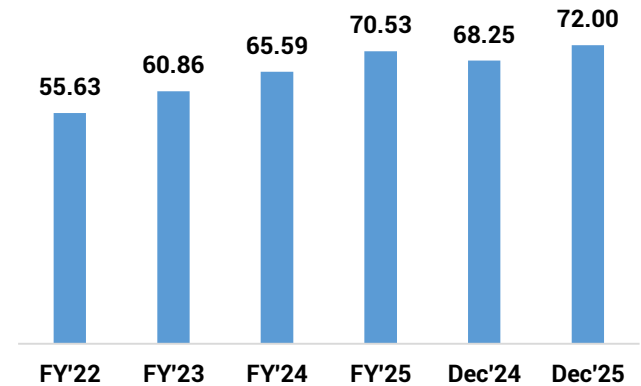
## Provided Low Cost of Deposits

### Cost of Deposit



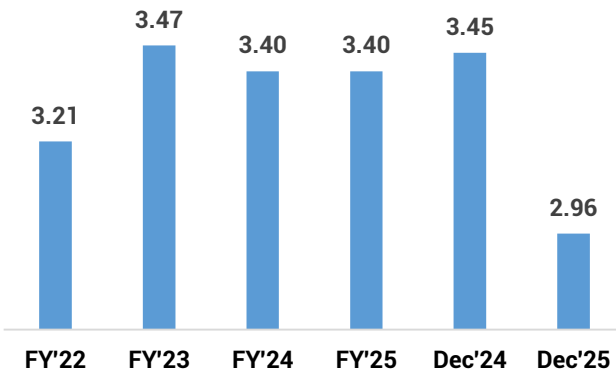
## ...and Improving CD Ratio\*

### CD Ratio



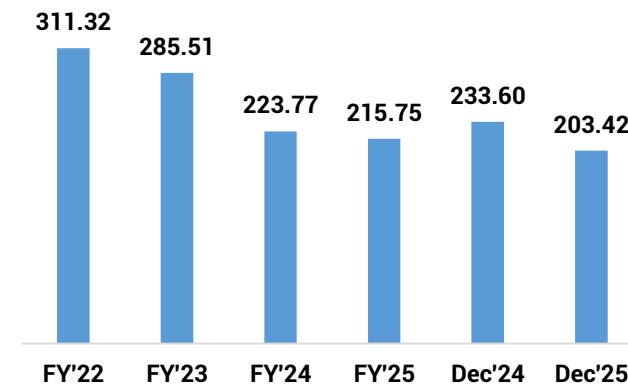
## One of the Highest NIMs in the Industry

### Net Interest Margin



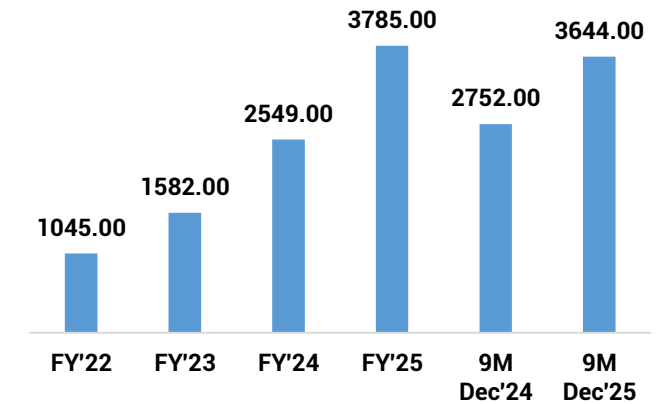
## Comfortable LCR

### Avg LCR



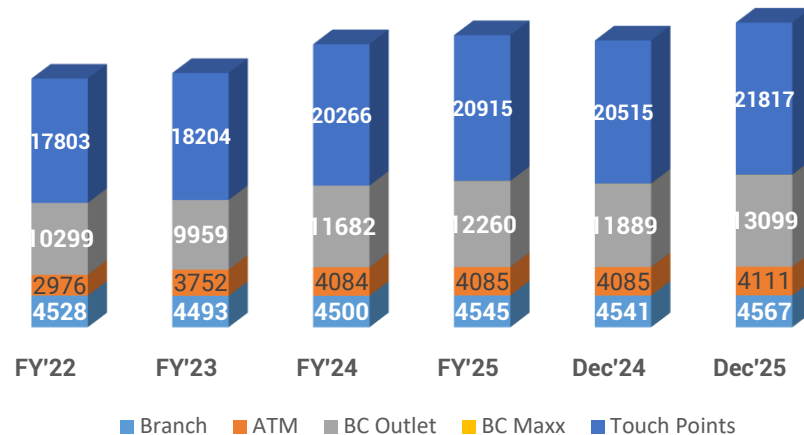
## Resulting in Improved Profitability

### Net Profit



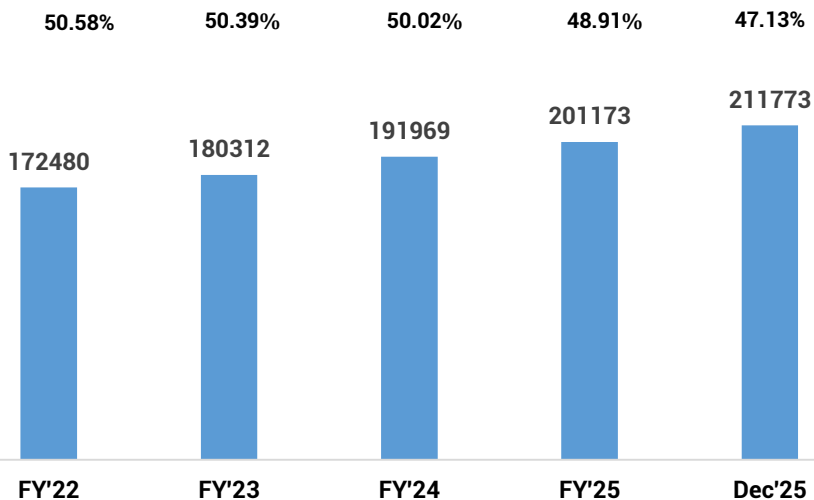
# BUSINESS PERFORMANCE

## Touch Points Network during recent years...

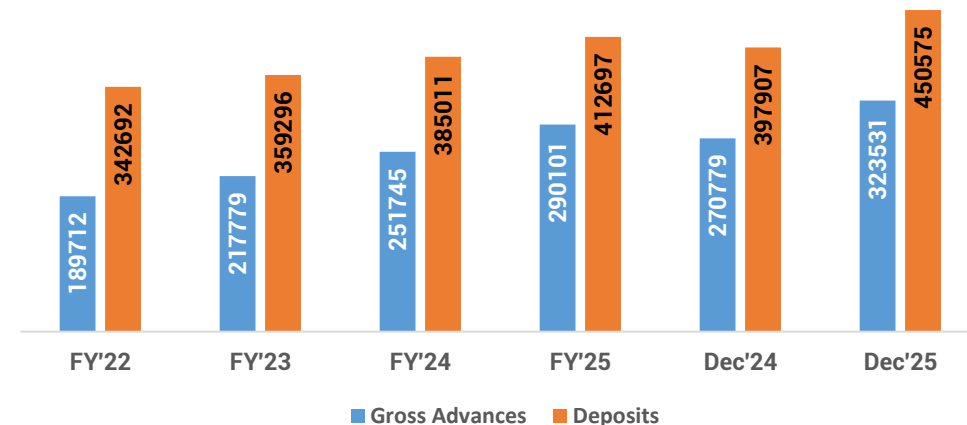


Branch ATM BC Outlet BC Maxx Touch Points

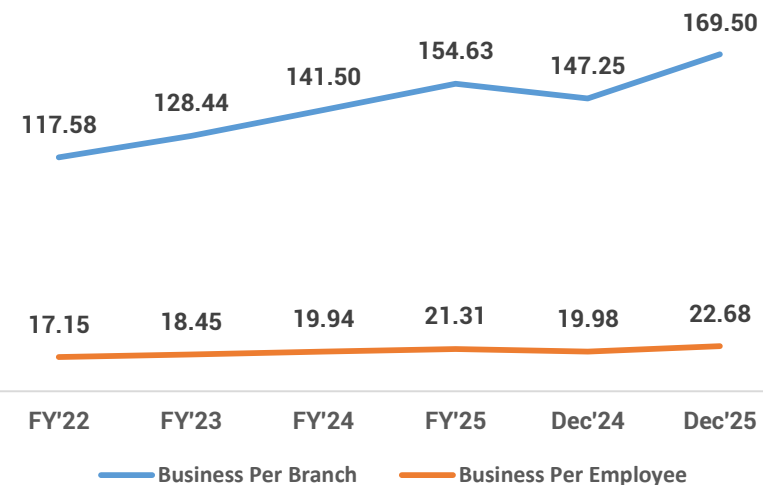
## One of the highest CASA % among Banks



## ...Set to drive future business expansion



## Improvement in Productivity

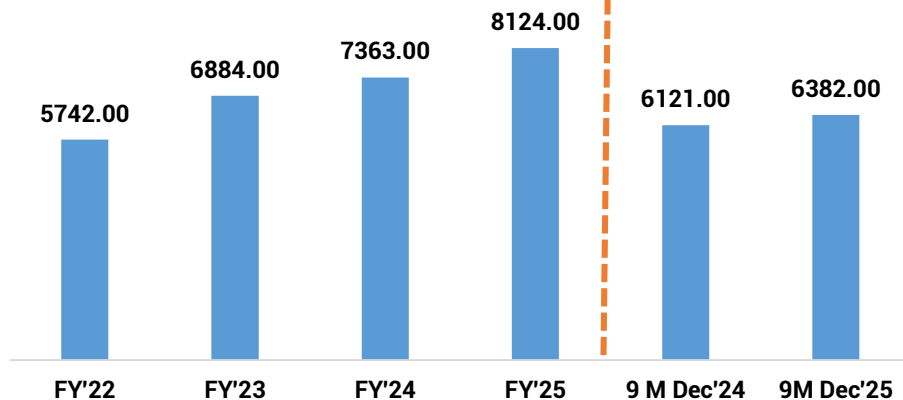




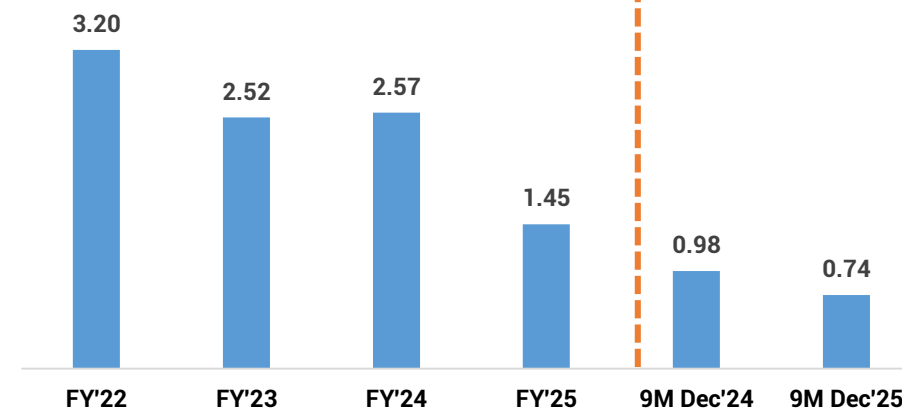
# IMPROVING BUSINESS PERFORMANCE

## Operating Profit

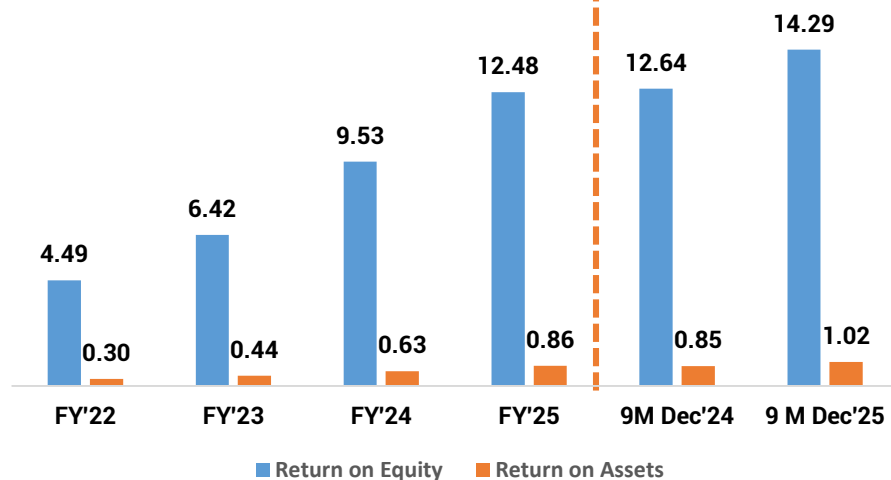
₹ in Cr



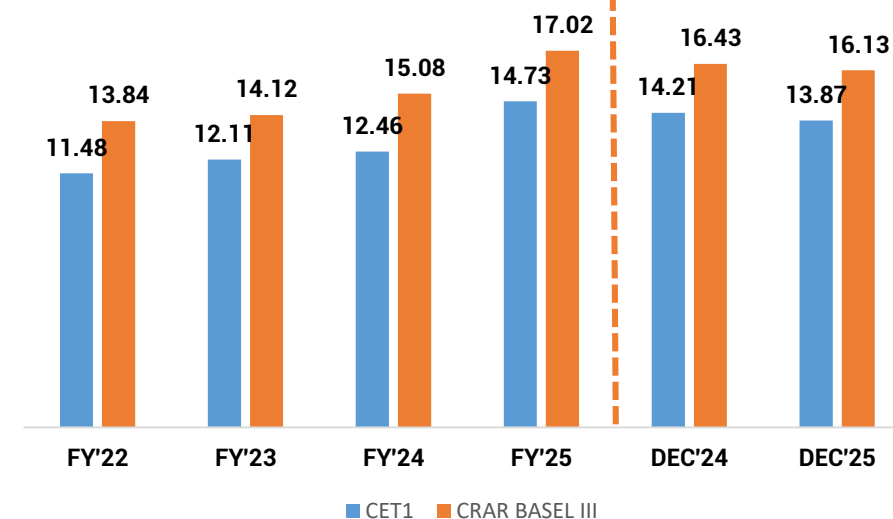
## Slippage Ratio (%)



## Consistent Improvement in Return Ratios

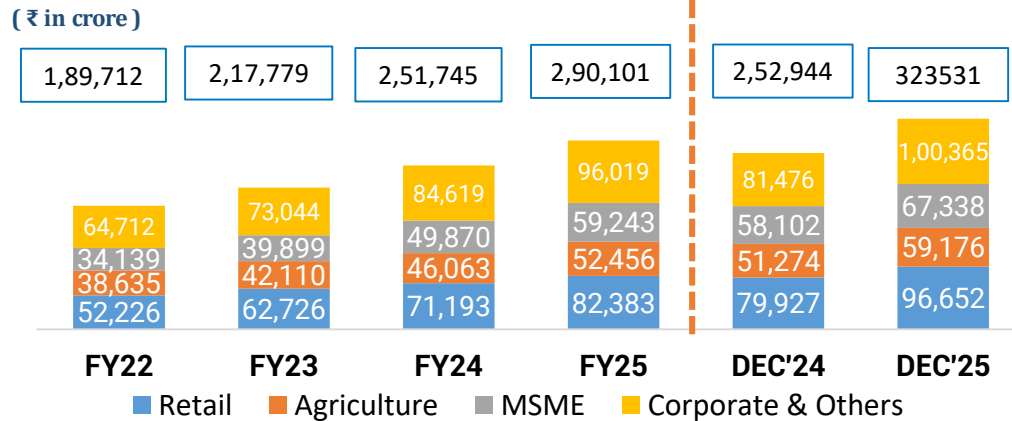


## Strong Capital Base

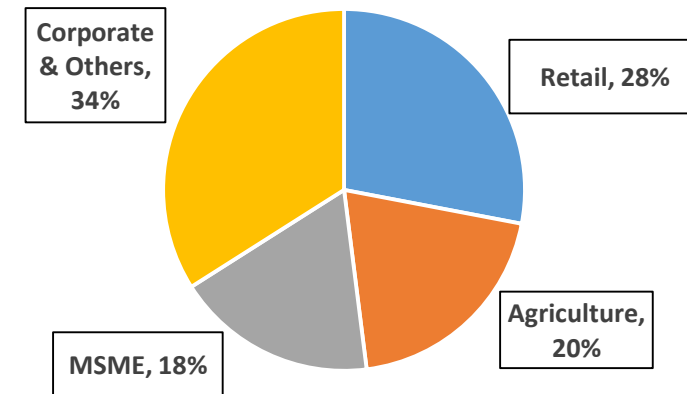


# DIVERSIFIED LOAN BOOK (1/2)

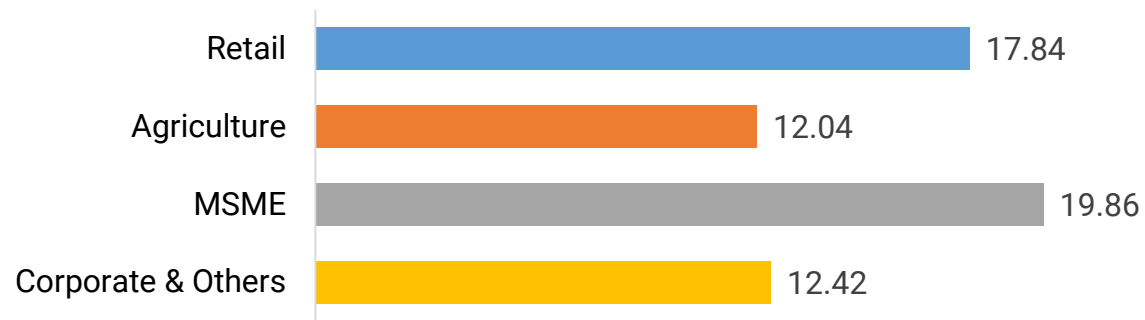
## Domestic Gross Advances – Growth driven by RAM & Corporate



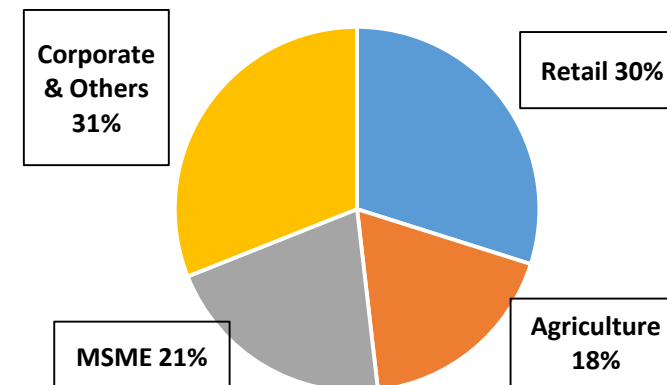
## Advances Mix as of Mar'2022



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



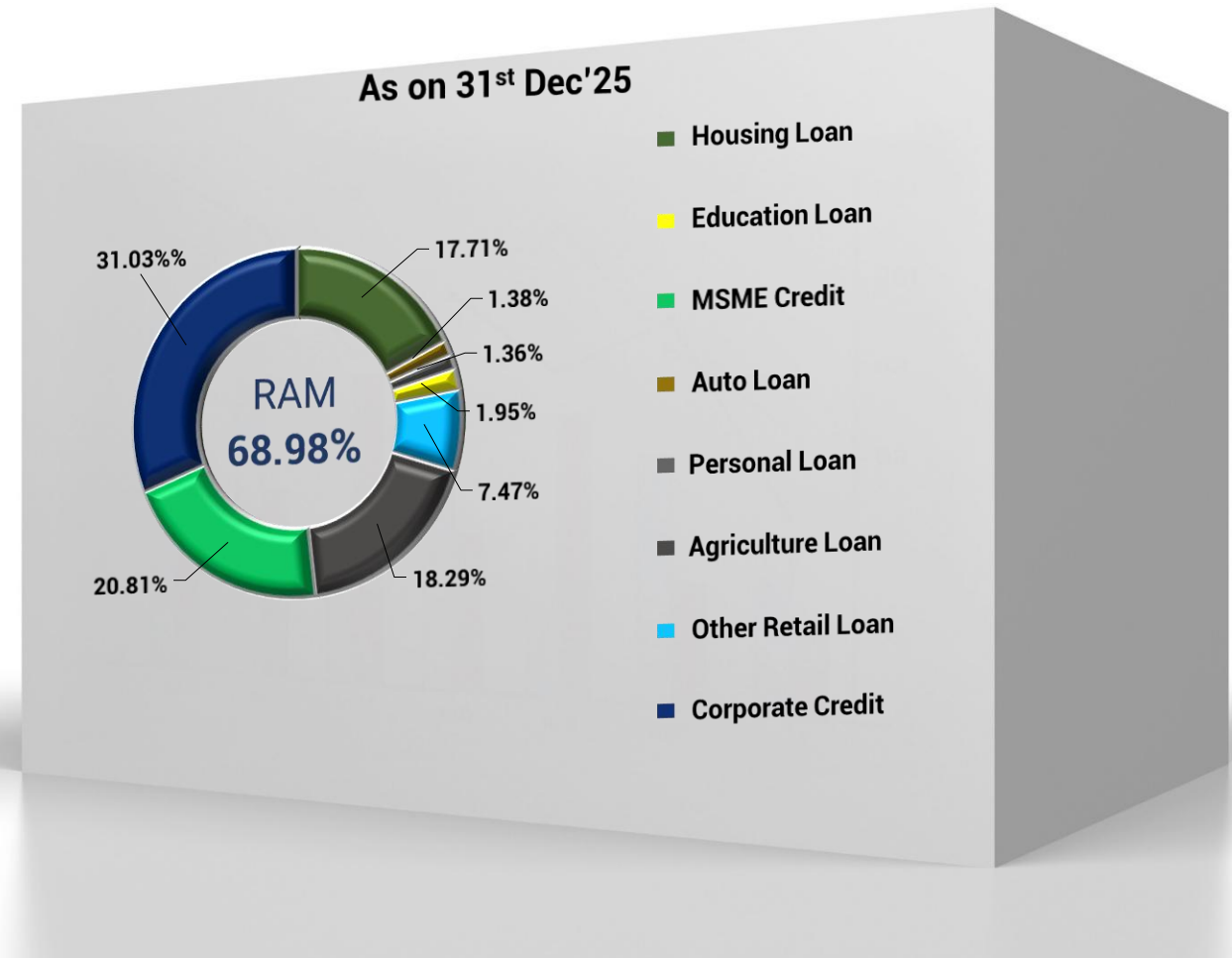
## Advances Mix as of Dec'2025



# DIVERSIFIED LOAN BOOK (2/2)

₹ in Cr

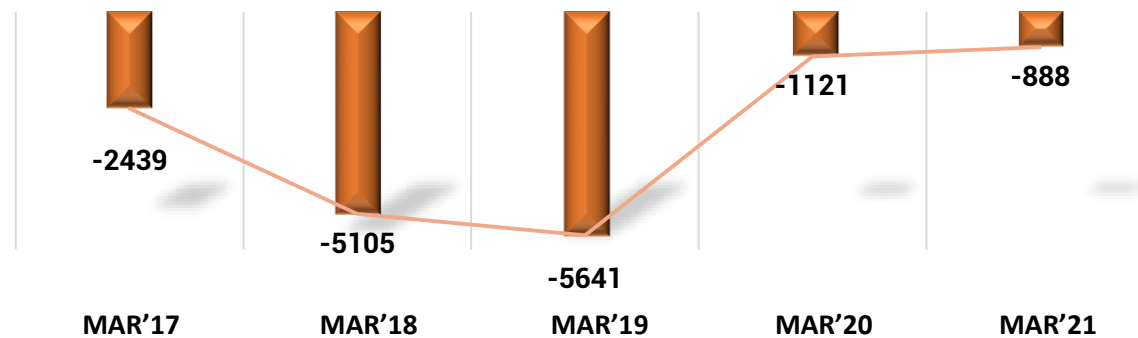
SECTOR	Mar'17	MAR'22	Dec'25
Housing Loan	12510	30163	57311
Auto Loan	-	3006	4475
Personal Loan	4741	1897	4386
Education Loan	2735	3435	6321
Other Retail Loan	14757	13725	24159
<b>Total Retail</b>	<b>32008</b>	<b>52226</b>	<b>96652</b>
Agriculture Loan	37537	38635	59176
MSME Credit	30701	34139	67338
Corporate 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

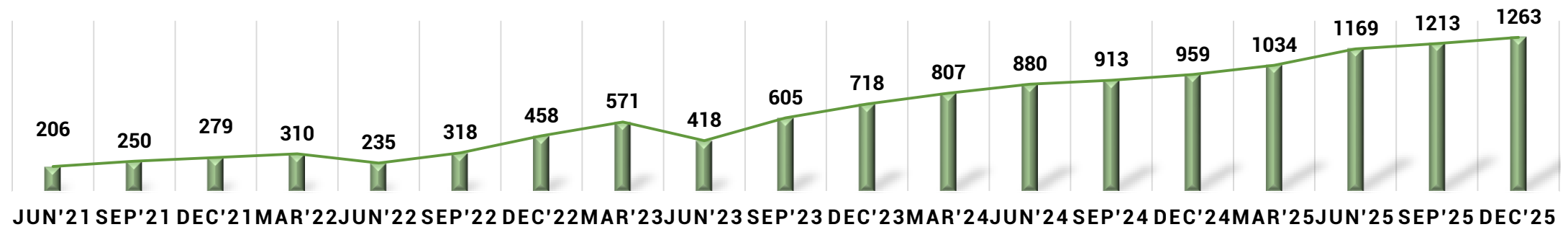
## NET PROFIT

### 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>

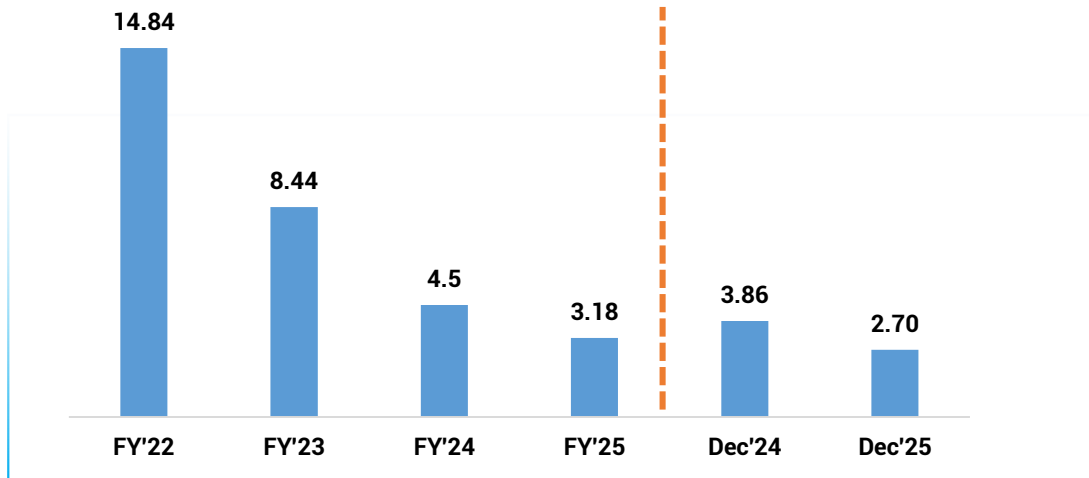


# BALANCE SHEET – STAND ALONE

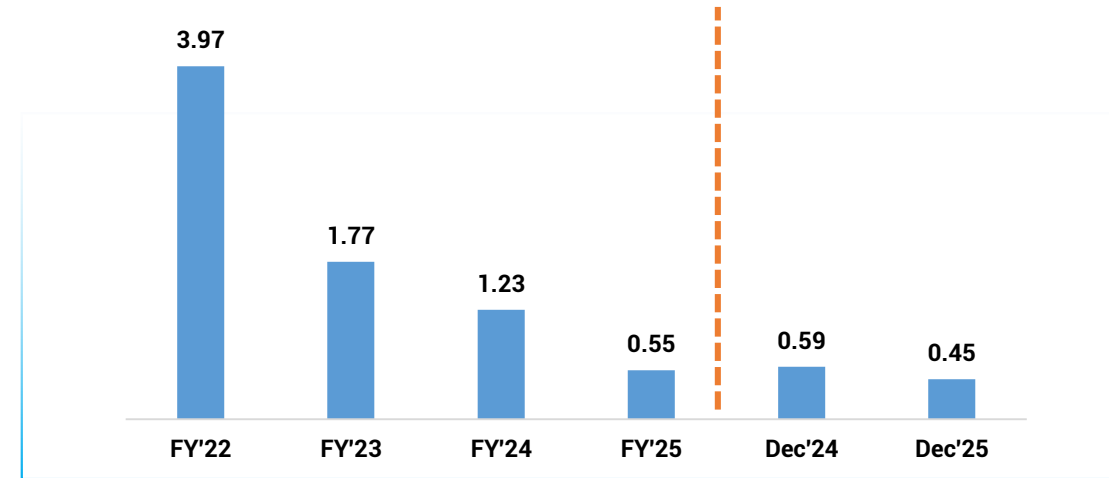
in Cr

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><u>CAPITAL &amp; LIABILITIES</u></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><u>ASSETS</u></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 %

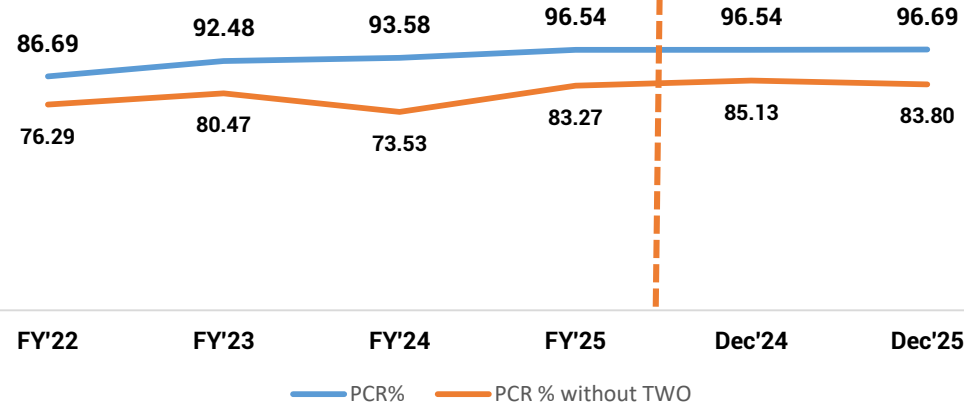
₹ in Cr

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

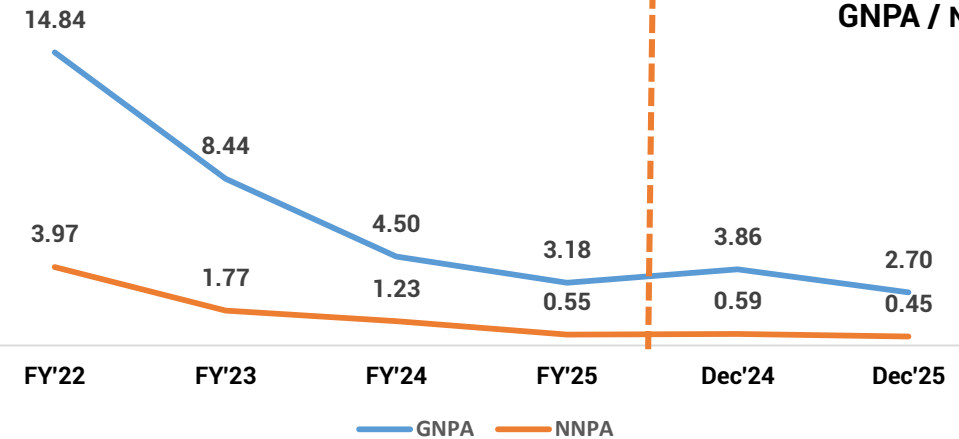
## High PCR (%)...

### PCR



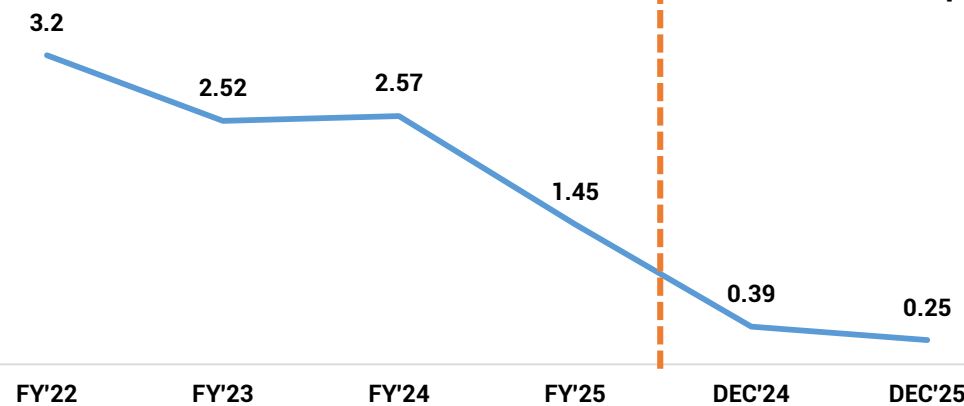
## falling NPA ratios

### GNPA / NPA



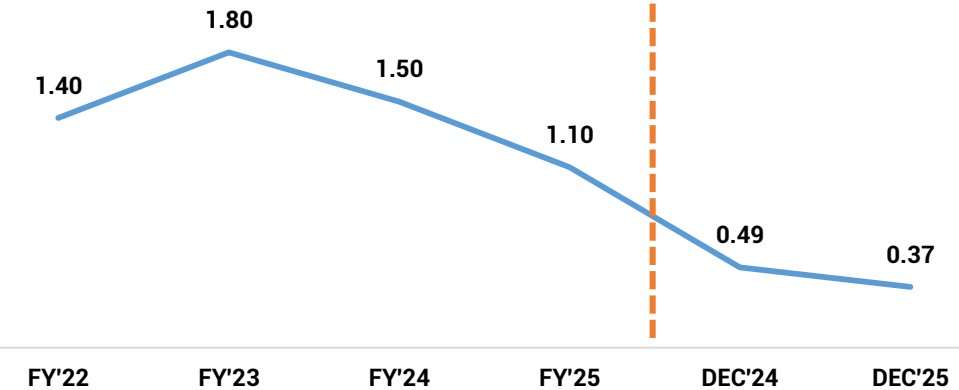
## ...along with improving slippage ratio (%)

### Slippage



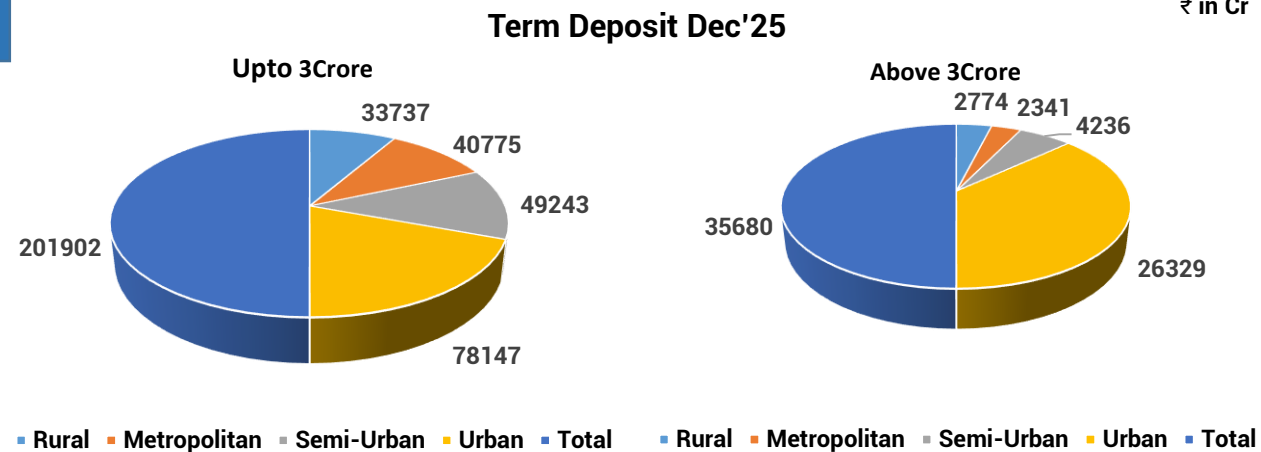
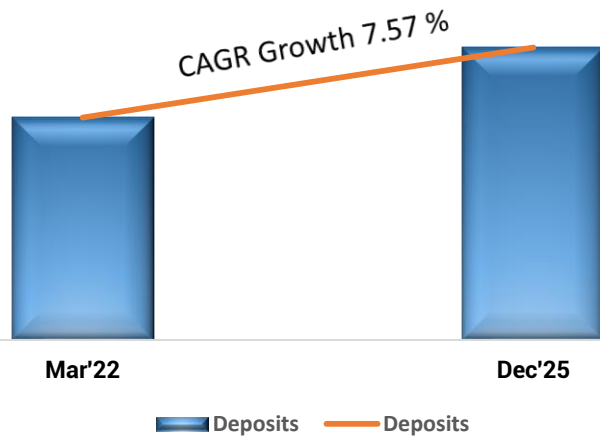
## ...leading to reduction in credit cost (%)

### Credit Cost



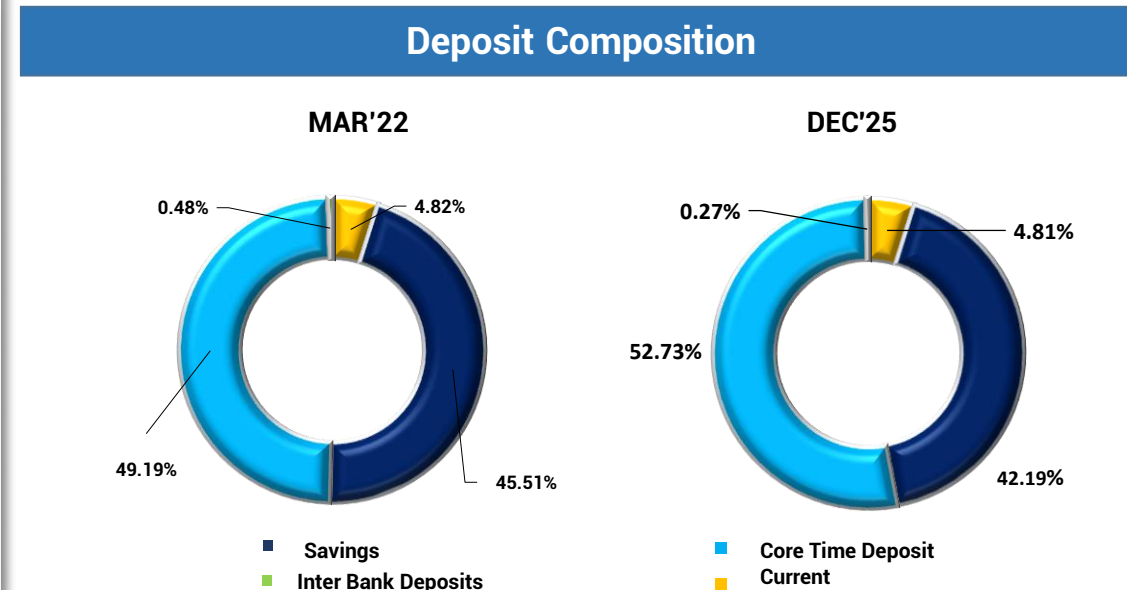
# DIVERSIFIED & GROWING RESOURCE PROFILE

## Healthy Growth in Deposits ( in Cr.)



**85 % of Total Deposits are retail deposits.**

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>



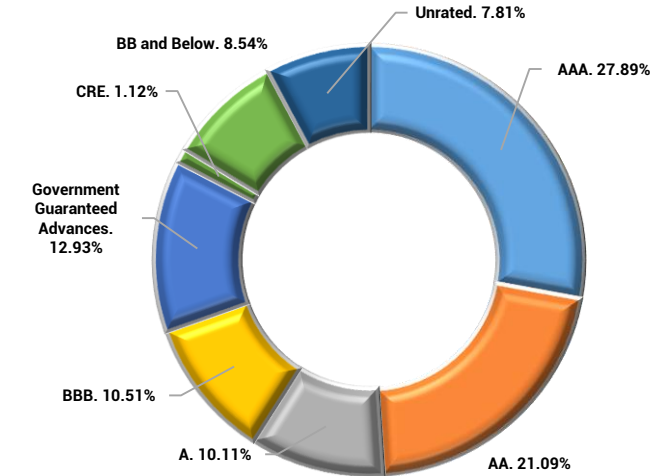
# STABLE RATING PROFILE

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

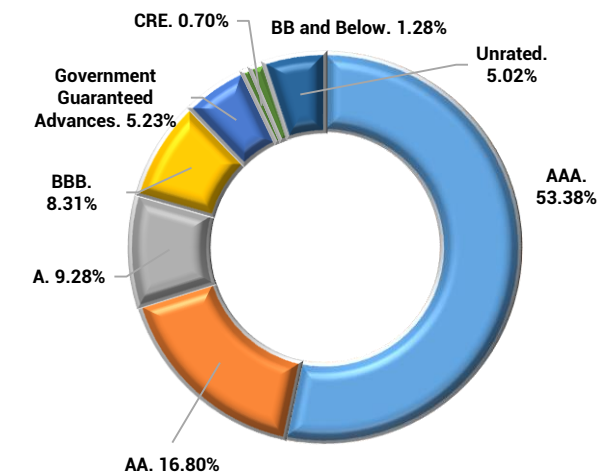
₹ in Cr

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
% of A & above rated advances to Total Standard Rated Advances	59.08	64.26	80.74	81.87	79.46
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

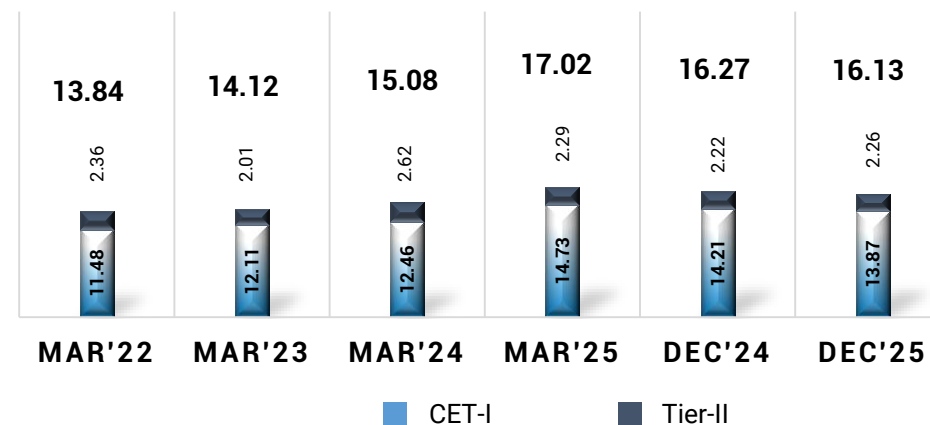


## Ratings Profile as of Dec'25

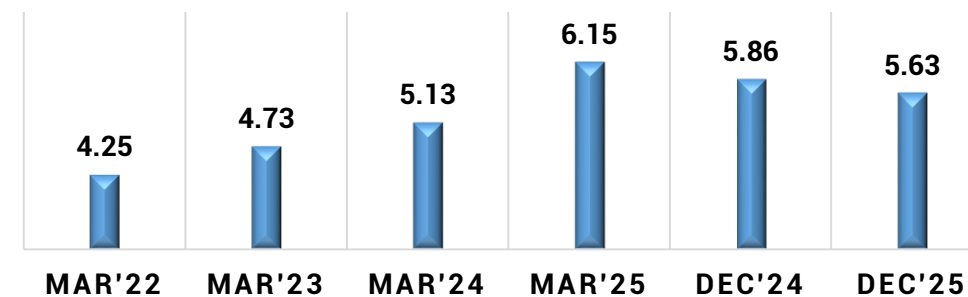


# CAPITAL RATIOS

## CAPITAL ADEQUACY RATIO



## LEVERAGE RATIO





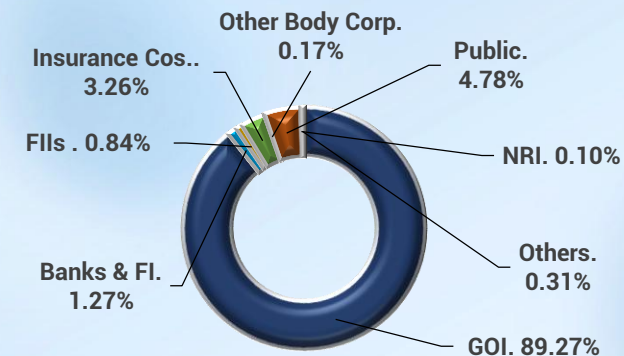
# SHAREHOLDING PATTERN

## 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

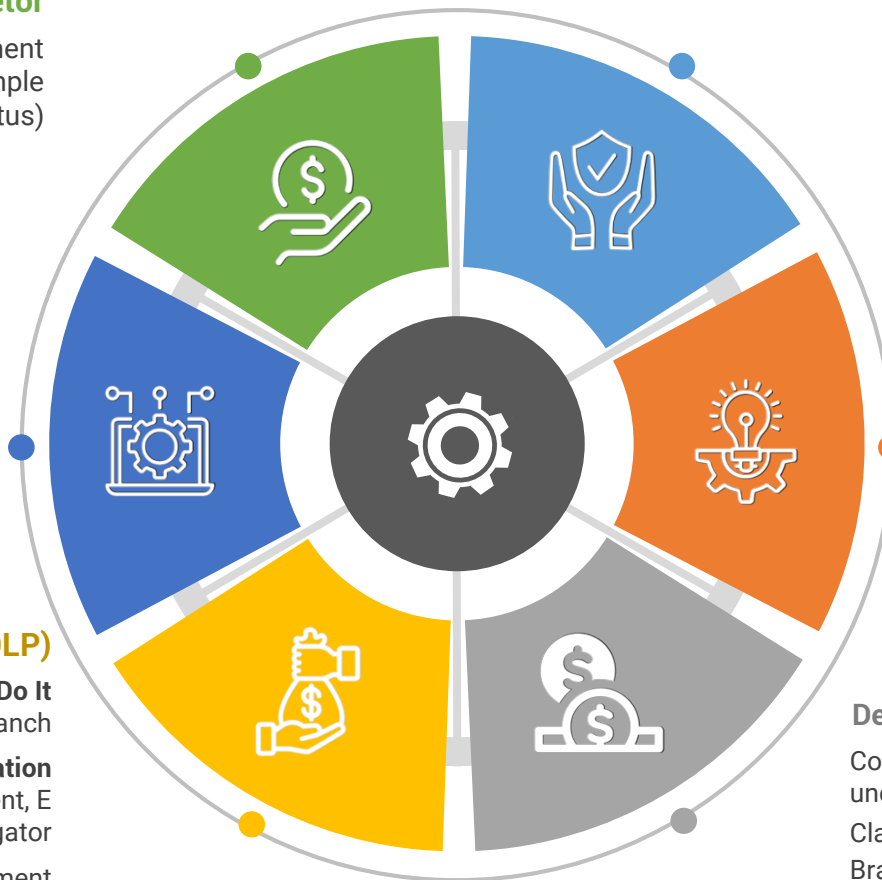
Streamlined digital payment facility for proprietors (incl. Instant payments, simple UI, secure transactions, real-time status)

## 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

## Liabilities

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



## MSME

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

## 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



## 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

## DIY – Do it Yourself

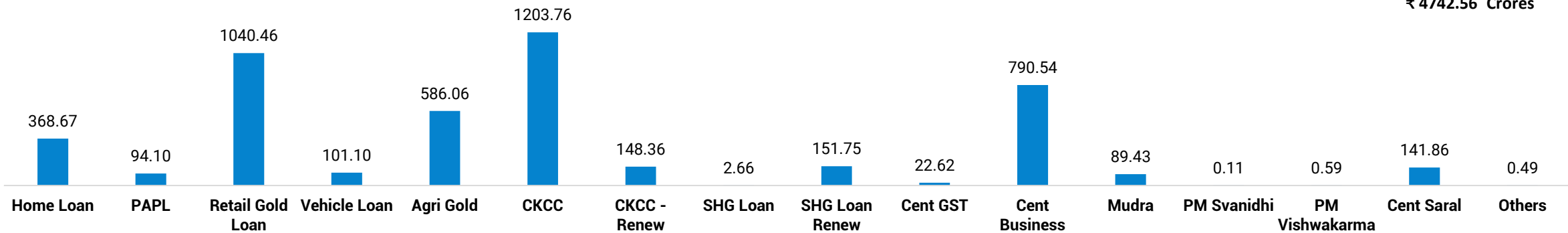
- 1 Digital Home Loan
- 2 Cent Grih Lakshmi
- 3 Digital Personal Gold Loan
- 4 Digital Cent Agri Gold Loan
- 5 Digital CKCC
- 6 Digital Cent Mudra
- 7 Digital Cent Saral

# LEVERAGING TECHNOLOGY TO ACCELERATE GROWTH

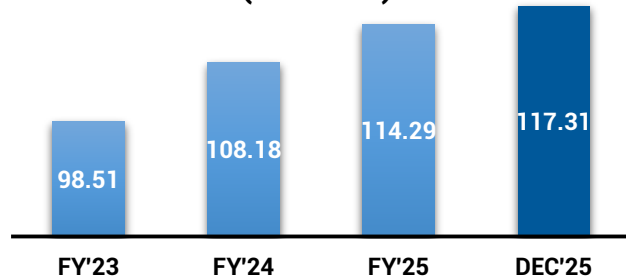
## Digital Lending

(₹ in Cr)

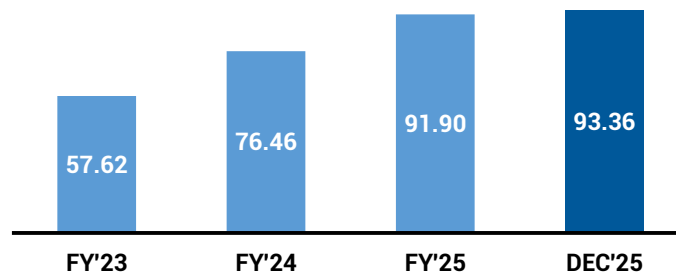
Total outstanding via DLP  
₹ 4742.56 Crores



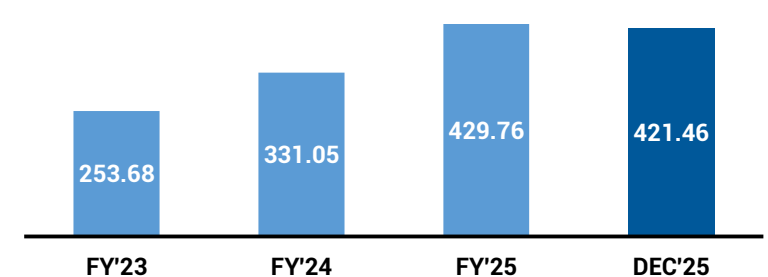
## No. of Internet Banking Users (in Lacs)



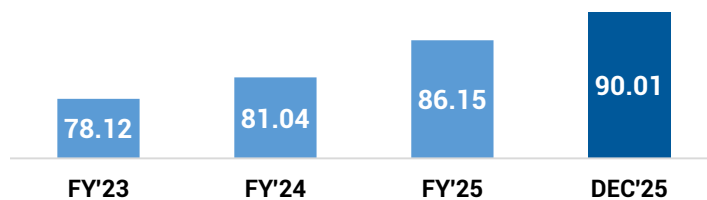
## No. of Cent Mobile Users



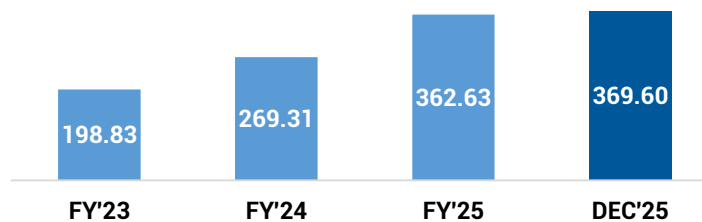
## No. of Digital Transactions



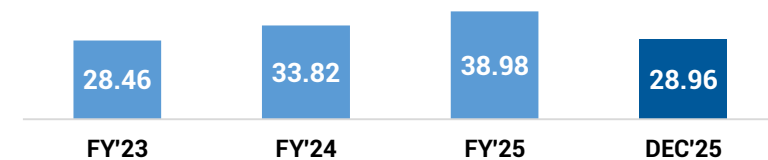
## Share % of Digital Transactions



## No. of UPI Transactions In crore



## IMPS, NEFT & RTGS (No. of Transactions) in Crore



# 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 Cent eez
- 5k+ customers on boarded in Omni Chennai 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

## 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



सेंट्रल बैंक ऑफ़ इंडिया  
Central Bank of India  
1911 से आपके लिए "सेंट्रल" "CENTRAL" TO YOU SINCE 1911




## 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)

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Central Bank of India  
1911 से आपके लिए "सेंट्रल" "CENTRAL" TO YOU SINCE 1911

## 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 for HNIs
- 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-Trade 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]

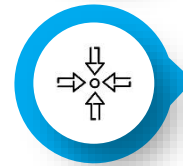
Inter-departmental organization restructuring, co-ordination of all EASE, DFS and regulatory directives: ensuring timely compliance and reporting.

## 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



Central Bank of India has been honoured with the "Best Bank for Promoting Government Schemes" at the MSME Banking Excellence Awards 2025, organised by the Chamber of Indian Micro, Small and Medium Enterprises (CIMSME) at Hotel Lalit, New Delhi on 22nd December 2025.

The award was presented in the august presence of Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India, and was received on behalf of the Bank by Shri S. S. Murty, General Manager – MSME.



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Under the visionary leadership of Shri Kalyan Kumar, MD & CEO, Central Bank of India is recognised as Best Digital Financial Inclusion & Best Tech Talent at 21st IBA Annual Banking Technology Awards 2024-25.

The awards were received by Shri Mahendra Dohare, Executive Director & Shri Mohit Kodnani, General Manager -IT/ Digital along with the Bank's IT Team.



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**Best Public Sector Bank in the category of "Enterprise Security"**

Central Bank of India has been awarded the Best Public Sector Bank in the category of "Enterprise Security" in the PSE Excellence Awards during the India PSE Summit held on 25th and 28th April 2025 at Hyderabad, organized by the Indian Express Group.

Shri. Mohit Kodnani, General Manager-IT along with Zonal Head Hyderabad, Shri. K. Dharasing Naik received the award on behalf of our Bank. We are striving for more such accolades in the IT Resilience, Digital Transformation & IT security in the BFSI space.



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**Central Bank of India received Best Bank award for education loans in the Navabharat Education Excellence Awards 2025.**

The award was received by Shri Vivek Kumar, General Manager Retail Assets of the bank, from Shri Ashish Shelar, Cabinet Minister Information Technology and Cultural Affairs, Govt of Maharashtra, and Shri Ashish Singh Patel, Cabinet Minister Technical Education, Govt of UP.



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Central Bank of India ranks #2 in Data Quality Recognition under EASE 7.0 Reforms.

A proud moment that reflects our commitment to data excellence & innovation.

**Data Quality Recognition**

**1<sup>st</sup> runner-up**



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**ET NOW ICONIC BRANDS OF INDIA 2025**



**Central Bank of India won "The Best Collection Team of the year"**

in the Bharat Collections Awards & Summit 2025 organized by Brainalytics, Spocto X India's largest AI-Powered collection platform and YU Collect. The award was received by Shri Sri Sanju Mangrulkar, General Manager, Sri Suresh Kumar Jha, Deputy General Manager, Sri R L Nayak, Assistant General Manager and Sri Amit Verma, Chief Manager.



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**Congratulations**





- **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
- **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

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