

CO:IRD:2025:26:104

Date: 19th July, 2025

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

Sub: Presentation on Financial Results of the Bank for the First Quarter and Three months ended 30th June, 2025.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the First Quarter and Three months ended 30th June, 2025.

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

Please take the above on your record.

Thanking you.

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

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

**YEAR OF
BUSINESS
ACCELERATION
2025-26**



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911

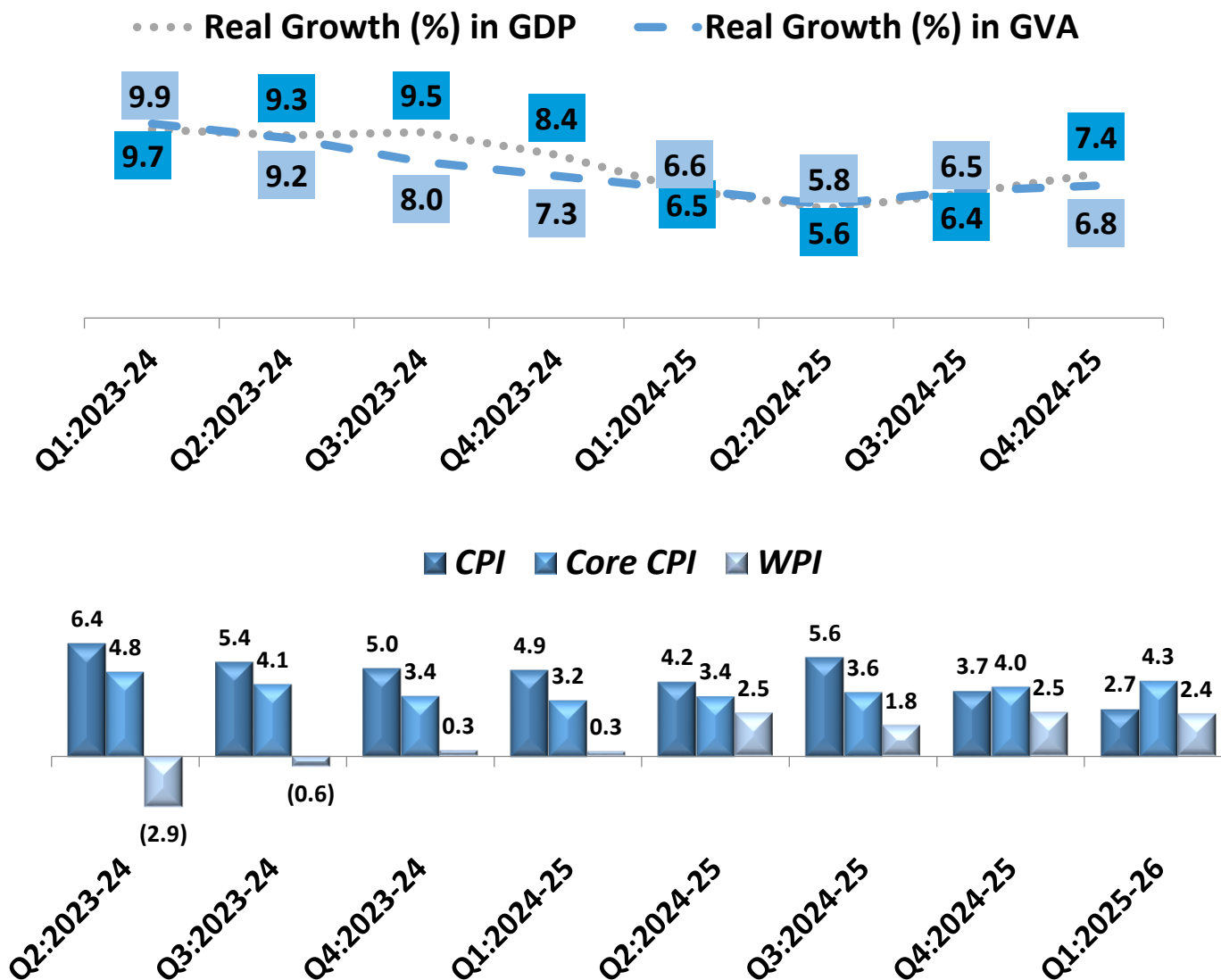
Financial Result Analysis

Quarter Ended 30th June'2025



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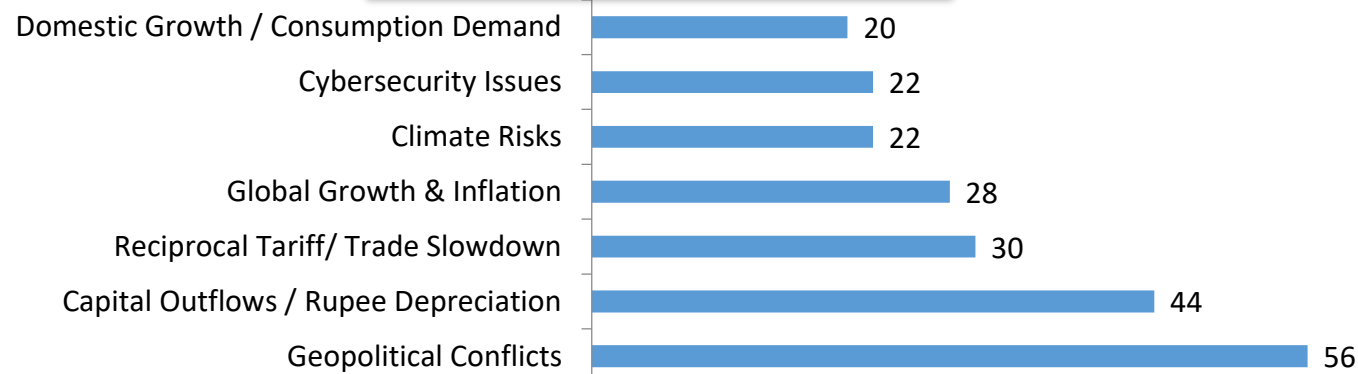
MACRO ECONOMIC INDICATORS (1/2)



Economic Outlook & Projections

- ❑ The global economy is experiencing a phase of moderate growth with persistent trade frictions, heightened policy uncertainty, and weak consumer confidence.
- ❑ India continues to stand out as a bright spot in the global economy, and size of the economy has tripled since 2014-15.
- ❑ Key indicators like the thriving services sector, strong agriculture, a positive monsoon forecast, and robust GST collections all point to the economy's sustained momentum and resilience.
- ❑ The real economic growth is expected to face moderation in June quarter of 2025-26 compared to 7.4% recorded in March quarter 2024-25, as projected by RBI MPC.
- ❑ Retail inflation moderated to 2.1% in June 2025, lowest since January 2019, wholesale inflation returned to negative territory for the first time in 2025.
- ❑ Inflation numbers are low due to food prices and base effect. It is expected that inflation will remain muted and below the RBI expectation of 3.7% in 2025-26.

Potential Risks to Financial Stability (Share of Respondents in Percent)



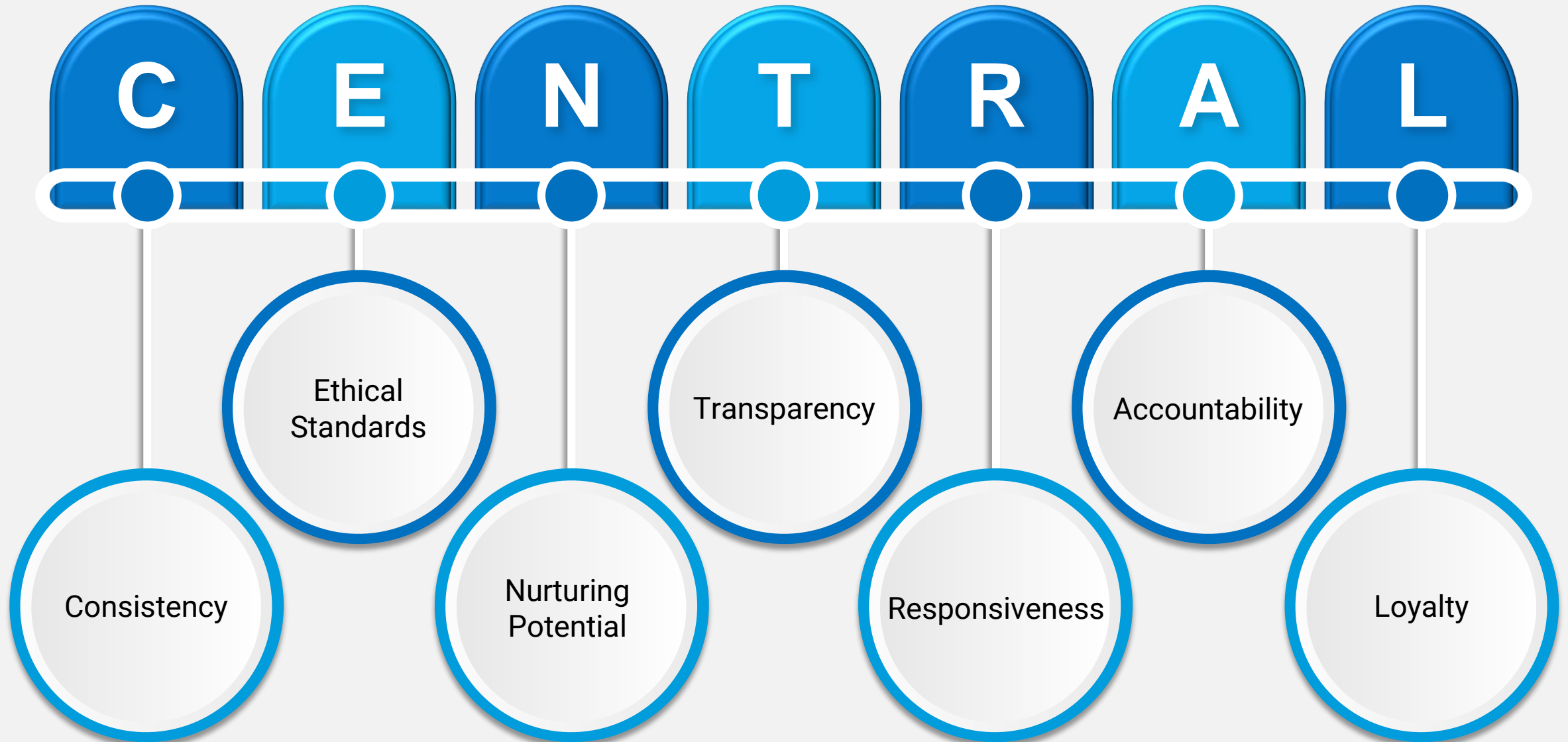
Y-o-Y Growth %

Sectoral Deployment of Credit	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Gross Bank Credit	20.16	17.36	13.03	11.16	11.03
Food Credit	15.95	21.49	5.62	30.14	58.28
Non-Food Credit	20.17	17.35	13.04	11.11	10.96
Agriculture & Allied Activities	19.97	17.41	16.36	12.46	10.42
Industry	8.51	8.13	8.94	7.24	7.78
MSMEs	14.28	11.45	15.49	12.74	11.83
Personal Loans	27.46	25.60	13.42	12.02	11.65
Services	23.49	17.36	13.70	11.67	12.40
Commercial Real Estate	45.39	40.68	12.47	13.72	13.59
Housing Loans	36.54	36.33	12.60	11.14	10.73
Education	23.73	19.96	17.62	15.82	15.14
Vehicle Loans	17.60	14.90	13.33	8.84	8.61
Renewable Energy	29.68	37.34	39.12	49.08	72.33
Gold Loans	14.76	30.47	50.97	71.34	103.52

Economic Outlook & Projections

- Financial Stability Report of RBI stated profitability of banks driven by increased net interest income, healthy credit growth, and lower provisioning requirements in 2024-25.
- Performance of banking sector improved during the last fiscal evident from adequate high quality common equity tier 1 (CET-1) capital, declining bad loans and credit costs and higher profitability.
- Geopolitical conflicts, capital outflows and reciprocal tariff / trade slowdown are the major near term potential risks to financial stability for 2025-26.
- Bank loan growth declined sharply from 20.16% to 11.03% during 2024-25 primarily due to moderation in lending to agri, retail and services sector. Growth in housing loans moderated from 36.54% to 10.73% during 2024-25.
- The 100 bps cut in Cash Reserve Ratio (CRR) is expected to infuse additional liquidity to the tune of ₹2.5 lakh crores into banking system making it easier to disburse loans.
- The decline of repo rate from 6.5% to 5.5% is likely to see turnaround credit growth from September quarter as impact of policy rate cuts is transmitted.

VALUES THAT SET US APART



STRENGTHS



Strong Brand
Image with
Legacy of
113+ Years

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



Best CASA base
@46.88% of
Total Deposits

Pan India
Presence with
21015
Customer Touch
Points



Dedicated
Staff Strength
Of **33,388**

Active
Customer
Base

8.01 Crore



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The image features a person's hands using a laptop. Overlaid on the scene is a large, semi-transparent blue circle containing the text 'PERFORMANCE HIGHLIGHTS'. Behind the circle is a large, glowing blue upward-pointing arrow. To the left of the arrow is a bar chart with five bars of increasing height, each composed of a grid of small blue dots. The background is dark, and the laptop keyboard is visible in the lower-left corner.

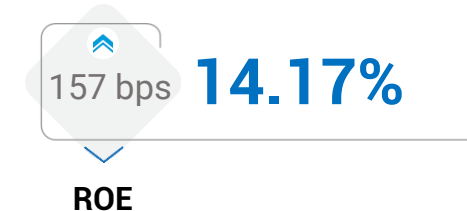
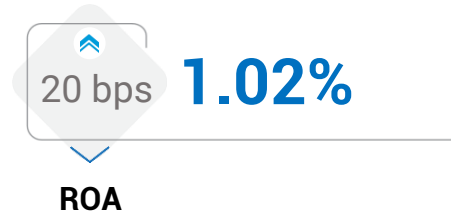
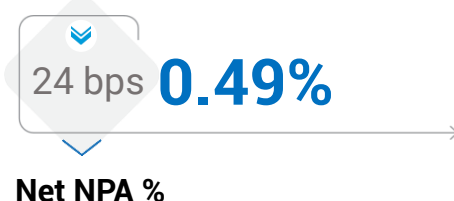
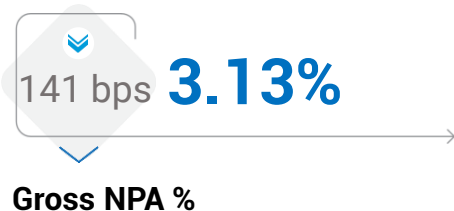
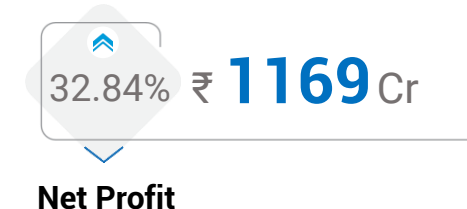
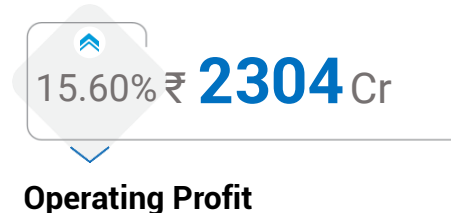
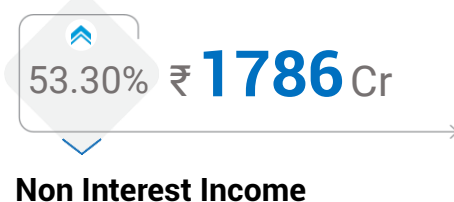
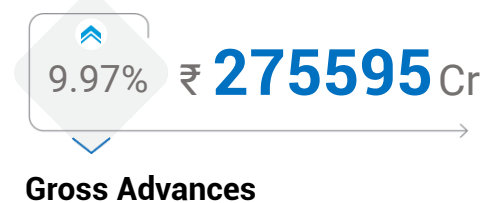
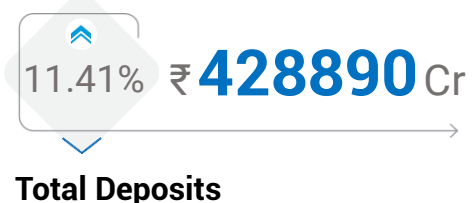
PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS



Jun'25 vis-a-vis Jun'24

Q-o-Q



KEY MILESTONE ACHIVEMENTS



RETURN ON ASSETS CROSSED

1.00 %



NET NON-PERFORMING ASSETS BELOW

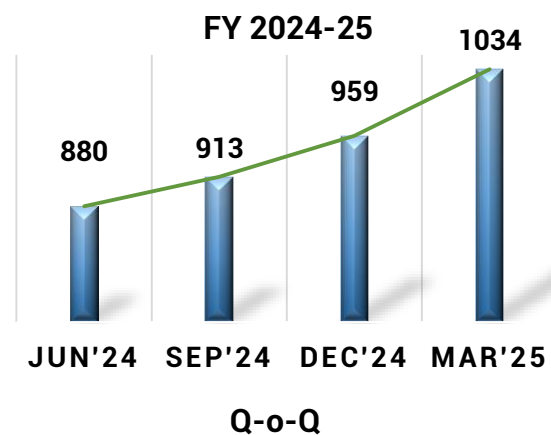
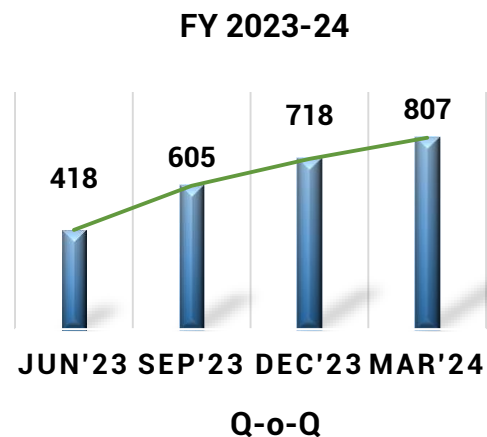
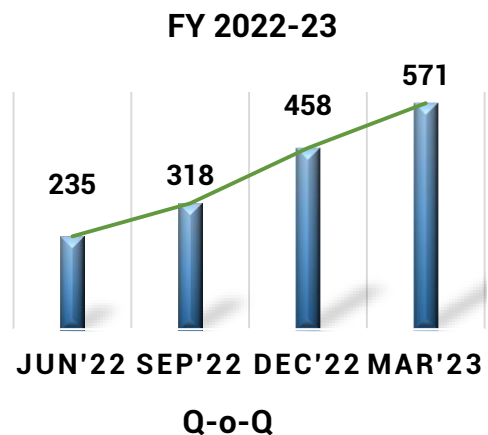
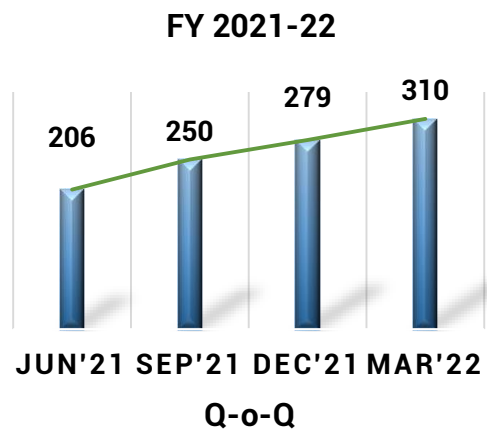
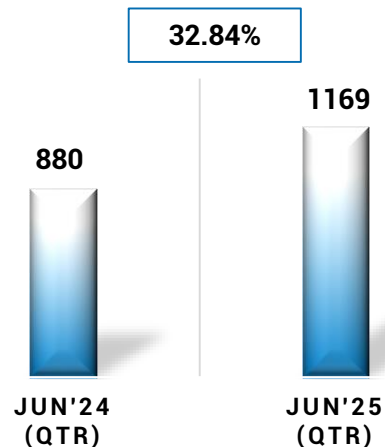
0.50 %



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'25 (FY)	Jun'24	Jun'25	Y-o-Y
Yield on Advances (%)	8.78	8.74	8.58	(16 bps) ↓
Yield on Investments (%)	6.87	6.86	6.76	(10 bps) ↓
Yield on Funds (%)	8.24	8.41	8.02	(39 bps) ↓
Cost of Deposits (%)	4.76	4.68	4.93	25 bps ↑
Cost of Funds (%)	4.85	4.78	4.95	17 bps ↑
NIM (%)	3.40	3.58	3.16	(42 bps) ↓
ROE (%)	12.48	12.60	14.17	157 bps ↑
Book Value of Share	35.99	32.20	37.06	15.09 % ↑
Credit Cost(%)	1.10	2.14	0.68	(146 bps) ↓
Slippage Ratio (%)*	1.45	0.34	0.35	1 bps ↑
Staff Cost Share in Cost to Income(%) (a)	36.55	36.36	35.49	(87 bps) ↓
Other Operating Exp in Cost to Income (%) (b)	22.32	21.35	19.94	(141bps) ↓
Cost to Income(%) (a+b)	58.87	57.71	55.43	(228 bps) ↓
Liquidity Coverage Ratio (%)	215.75	196.92	235.08	3816 bps ↑
Net Stable Funding Ratio (%)	140.93	150.67	146.90	(377 bps) ↓
Earning Per Share*	4.36	1.01	1.29	27.72 % ↑
ROA (%)	0.86	0.82	1.02	20 bps ↑

*(Non-annualised)

A hand holding a smartphone is shown in the lower-left corner. Overlaid on the background is a glowing blue bar chart with five bars of increasing height, and a line graph with six data points showing an overall upward trend. On the right side, there is a large circular graphic with a blue center and a light gray outer ring. The text "FINANCIAL PERFORMANCE" is written in white, bold, uppercase letters in the center of the blue circle.

FINANCIAL PERFORMANCE

INTEREST INCOME

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
Interest on Advances	22339	5846	5402	5932	9.81	1.47
Interest on Investments	10092	2492	2463	2340	(4.99)	(6.10)
Interest on balances with RBI and Other Banks	917	231	249	275	10.44	19.05
Others	318	50	221	41	(81.45)	(18.00)
Total Interest Income	33666	8619	8335	8588	3.04	(0.36)

NON-INTEREST INCOME

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
Fee Based Income (i + ii + iii)	2180	597	425	443	4.24	(25.80)
Commission Exchange & Brokerage (i)	390	98	77	80	3.90	(18.37)
- Commission on LC/BG/DDs	180	49	39	43	10.26	(12.24)
- Govt. Business	68	13	11	12	9.09	(7.69)
- Banc assurance	142	36	27	25	(7.41)	(30.56)
Service Charges (ii)	1329	345	292	264	(9.59)	(23.48)
Miscellaneous (iii)	461	154	56	99	76.79	(35.71)
Treasury Income	1427	409	402	664	65.17	62.35
- Profit on Sale of Investments	1048	369	104	577	454.81	56.37
- Profit/Loss on Revaluation of Investment	145	(33)	250	48	(80.80)	245.45
- Profit on Exchange Transactions	225	65	48	39	(18.75)	(40.00)
- Dividend Income	9	8	-	-	-	-
Other Receipts (Recovery in Written off & Others)	2246	808	338	679	100.89	(15.97)
Total Non-Interest Income	5855	1814	1165	1786	53.30	(1.54)

TOTAL EXPENSES

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
Interest Expenses	19769	5220	4787	5205	8.73	(0.29)
Interest Paid on Deposits	18488	4815	4443	5089	14.54	5.69
Other Interest	1281	405	344	116	(66.28)	(71.36)
Operating Expenses	11628	3209	2720	2865	5.33	(10.72)
Staff Cost	7219	1885	1714	1834	7.00	(2.71)
Other Operating Expenses	4409	1324	1006	1031	2.49	(22.13)
Total Expenses	31397	8429	7507	8070	7.50	(4.26)

OPERATING EXPENSES

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
Employee Benefit	5129	1329	1162	1319	13.51	(0.75)
Retrial Benefit	2090	556	552	515	(6.70)	(7.37)
Rent, Taxes and Lighting	659	187	167	133	(20.36)	(28.88)
Depreciation	557	161	103	191	85.44	18.63
Insurance	487	127	123	135	9.76	6.30
Legal Expenses	60	25	7	14	100.00	(44.00)
Professional Fees	362	104	79	111	40.51	6.73
Postage	88	22	25	22	(12.00)	-
Repair and Maintenance	208	62	44	51	15.91	(17.74)
Printing and stationery	38	13	7	6	(14.29)	(53.85)
Travelling Expenses	230	60	49	47	(4.08)	(21.67)
CGTMSE and other guarantee Fees	228	101	77	19	(75.32)	(81.19)
ATM Issuer Fees	390	98	94	76	(19.15)	(22.45)
Other	1102	364	231	226	(2.16)	(37.91)
Operating Expenses	11628	3209	2720	2865	5.33	(10.72)

PROVISIONS

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
NPAs	2802	830	1322	468	(64.60)	(43.61)
Standard Assets	73	77	(74)	(167)	(125.68)	(316.88)
Depreciation/ Provisions on Investment Including SRs	(306)	(229)	(20)	(14)	30.00	93.89
Income Tax	1149	125	(78)	614	887.18	391.20
Others	82	11	(8)	(2)	75.00	(118.18)
Restructured A/c's	539	155	(29)	236	913.79	52.26
Total Provision	4339	969	1113	1135	1.98	17.13

STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'25	Mar'25	Jun'24	Jun'25	Y-o-Y (%)	Q-o-Q (%)
Total Interest Income	33666	8619	8335	8588	3.04	(0.36)
Total Interest Expenses	19769	5220	4787	5205	8.73	(0.29)
Net Interest Income	13897	3399	3548	3383	(4.65)	(0.47)
Net Interest Income (excluding one off item)	13616	3356	3338	3349	0.33	(0.21)
Total Income	39521	10433	9500	10374	9.20	(0.57)
Total Expenditure	31397	8429	7507	8070	7.50	(4.26)
Operating Profit	8124	2003	1993	2304	15.60	15.03
Operating Profit (excluding one off item)	7843	1960	1783	2270	27.31	15.82
Provisions	4339	969	1113	1135	1.98	17.13
Net Profit	3785	1034	880	1169	32.84	13.06

BALANCE SHEET



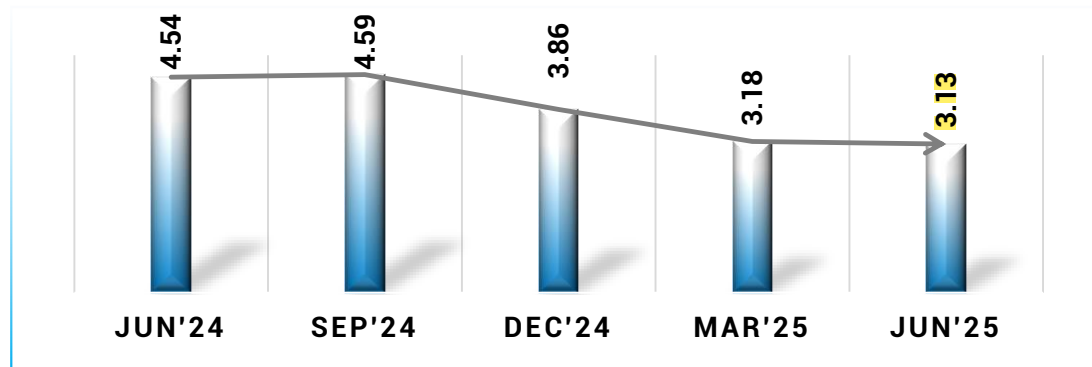
₹ in Cr

Particulars	As on 31 st Mar'25	As on 30 th Jun'24	As on 30 th Jun'25
<u>CAPITAL & LIABILITIES</u>			
Capital	9051	8681	9051
Reserves and Surplus	27455	23349	28409
Deposits	412697	384950	428890
Borrowings	21592	22816	6842
Other Liabilities and Provisions	8333	8334	7994
Total	479128	448130	481186
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	22931	23581	25921
Balances with Banks and Money at Call and Short Notice	13266	16042	22096
Investments	141435	144088	146369
Loans & Advances	282420	240999	268266
Fixed Assets	5204	5313	5075
Other Assets	13872	18107	13459
Total	479128	448130	481186

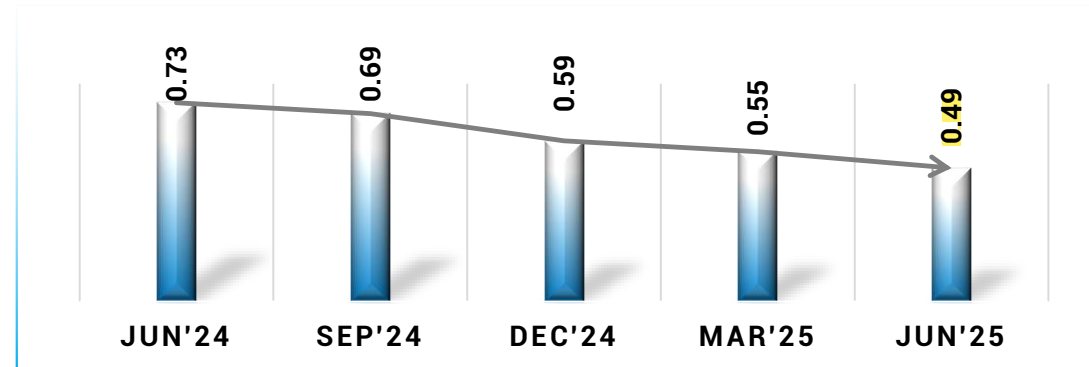


ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Gross Advances	250615	252944	270779	290101	275595
Net Advances	240999	243013	261874	282420	268266
Gross NPA	11388	11604	10460	9225	8638
Net NPA	1771	1674	1555	1543	1308
Gross NPA %	4.54	4.59	3.86	3.18	3.13
Net NPA %	0.73	0.69	0.59	0.55	0.49

NPA MOVEMENT

₹ in Cr

Particulars	JUN'24(QTR)	SEP'24(QTR)	DEC'24(QTR)	MAR'25 (QTR)	FY 24-25	JUN'25(QTR)
Opening Gross NPAs	11340	11388	11604	10460	11340	9225
Add: Slippage of PA to NPAs	650	766	800	1366	2975	839
Increase in Balance of existing NPAs	159	147	133	88	520	151
Sub-Total	809	913	933	1454	3495	990
Less:						
Up-gradation	302	265	295	238	660	340
Recovery	431	390	399	464	1545	372
Regular Write-off	28	42	71	38	179	33
Technical Write-off	-	-	1211	1949	3160	810
Other Recovery by Adjustment	-	-	101	-	66	22
Sub-Total	761	697	2077	2689	5610	1577
Gross NPAs	11388	11604	10460	9225	9225	8638
% of Gross NPAs to Gross Advances	4.54	4.59	3.86	3.18	3.18	3.13

NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

NPA Classification: Sector-Wise

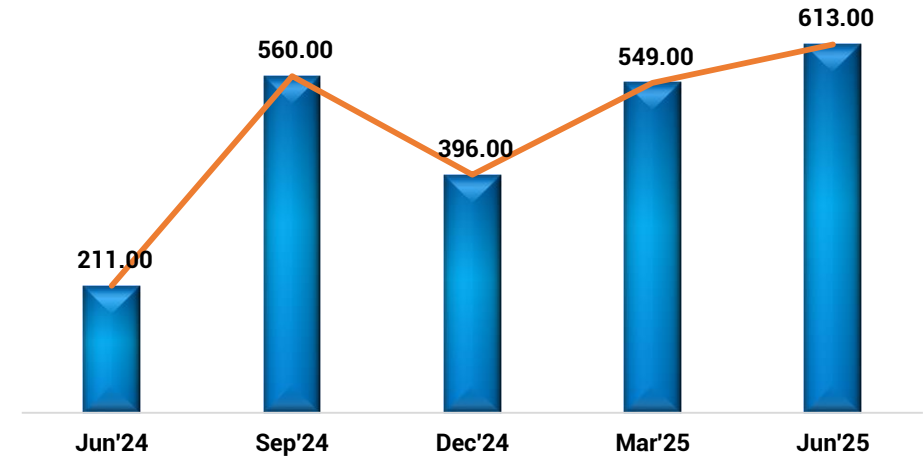
₹ in Cr

Particulars	GNPA			Advances (Jun'25)	GNPA%	TOTAL NNPA	NNPA%
	Jun'24	Mar'25	Jun'25				
Total NPA	11388	9225	8638	275595	3.13	1308	0.49
Retail	925	1000	920	85156	1.08	62	0.07
Agriculture & Allied	3287	3660	3344	53057	6.30	844	1.67
MSME	3054	3185	3100	60416	5.13	380	0.66
Corporate & Others	4122	1380	1274	76966	1.65	22	0.03

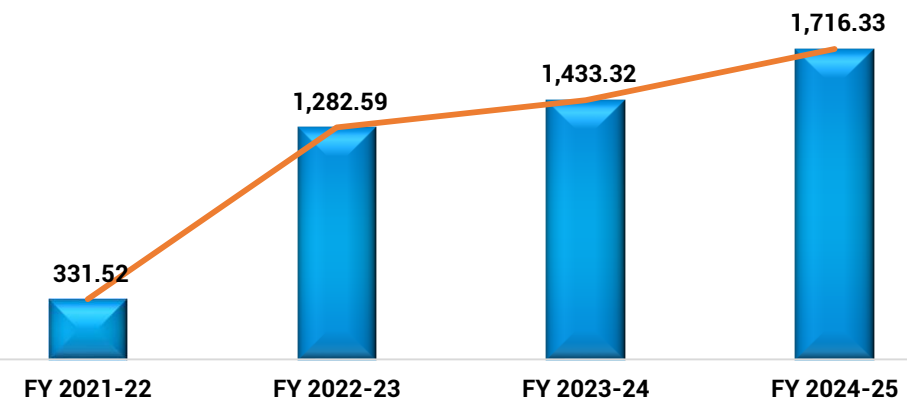
NPA Classification: Retail Sector

Particulars	GNPA			Advances (Jun'25)	GNPA%	TOTAL NNPA	NNPA%
	Jun'24	Mar'25	Jun'25				
Total Retail NPA	925	1000	920	85156	1.08	62	0.07
Housing Loan	549	646	592	53299	1.11	8	0.01
Vehicle Loan	57	52	47	3988	1.18	5	0.13
Education Loan	130	129	118	5703	2.07	21	0.38
Other Personal Loans	189	173	163	22166	0.74	28	0.13

Recovery in Written Off Accounts (Q-o-Q)

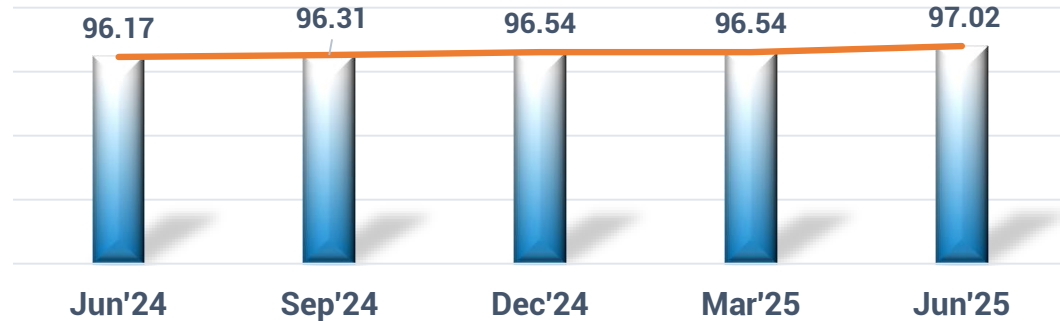


Recovery in Written Off Accounts (Y-o-Y)

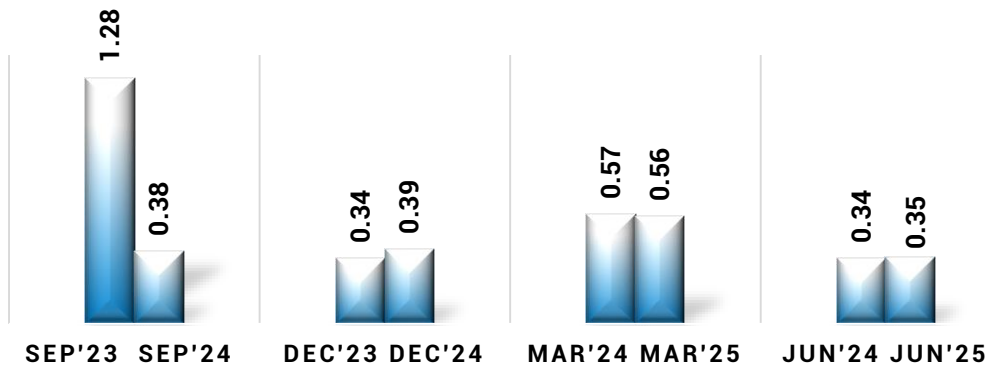


OTHER MAJOR RATIOS

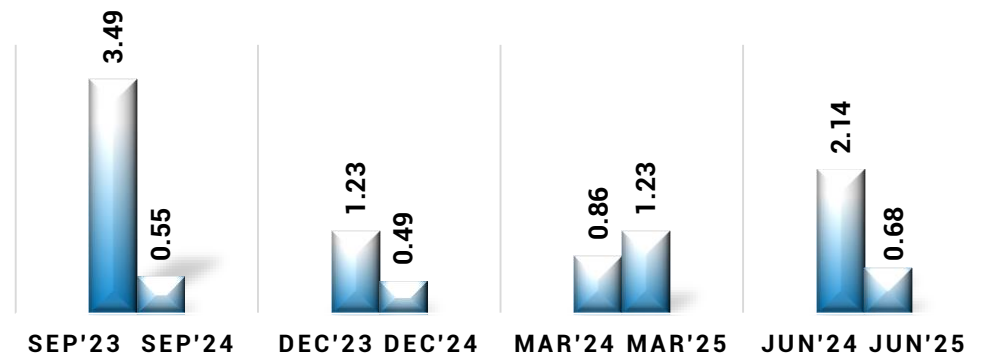
PROVISION COVERAGE RATIO



SLIPPAGE RATIO (Non-Annualized)



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

Segment	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Retail	596	585	578	565	550
Agriculture	162	149	130	106	100
MSME	687	649	623	577	554
Corporate	970	916	1051	921	907
TOTAL	2415	2299	2382	2169	2111

Standard Restructured: Covid-19 Resolution Framework

Segment	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Retail	1546	1520	1502	1431	1381
Agriculture	254	225	185	167	148
MSME	1194	1091	1018	938	898
Corporate	629	673	428	409	410
TOTAL	3623	3509	3133	2945	2837

Total Standard Restructured Book

Segment	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Retail	2142	2105	2080	1996	1931
Agriculture	416	374	315	273	248
MSME	1881	1740	1641	1515	1452
Corporate	1599	1589	1479	1330	1317
TOTAL	6038	5808	5515	5114	4948

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

Asset Quality Jun'24	No. of A/Cs	Amount	% of Total Advance
SMA 0	47	1010	0.40
SMA 1	1	6	-
SMA 2	10	117	0.05
TOTAL	58	1133	0.45

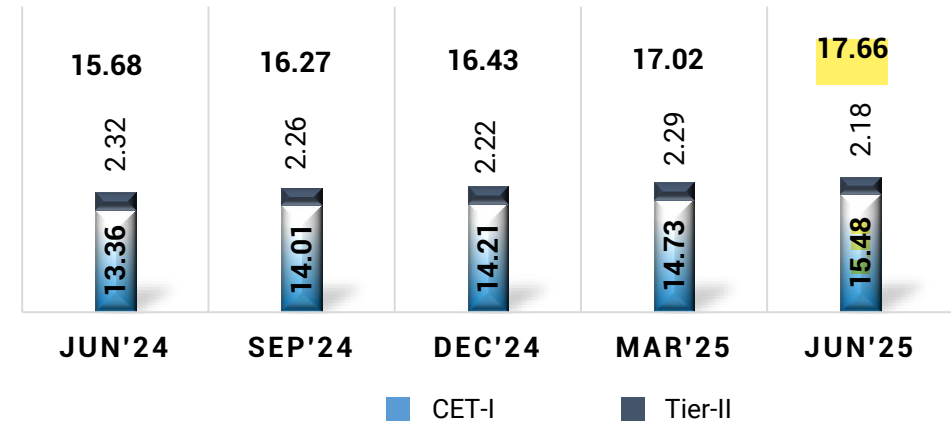
Asset Quality Mar'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	17	221	0.08
SMA 1	18	386	0.13
SMA 2	9	93	0.03
TOTAL	44	700	0.24

Asset Quality Jun'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	20	537	0.19
SMA 1	6	402	0.15
SMA 2	9	69	0.03
TOTAL	35	1008	0.37

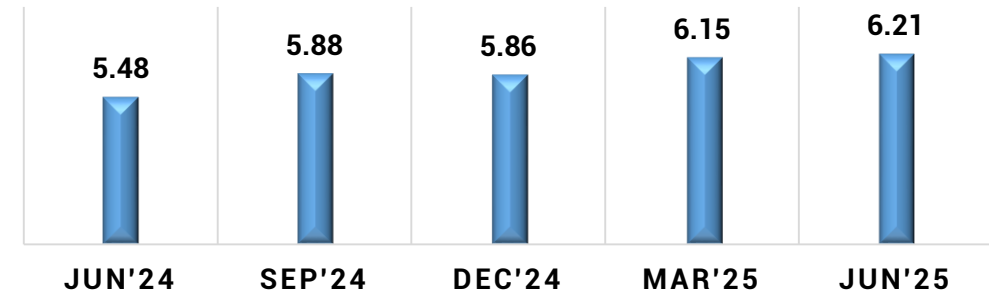
- Accounts (₹ 5 Crore and above) of ₹ 5 Cr are common between SMA and Restructured Accounts. (SMA0 - NIL; SMA1 - NIL; SMA2 - ₹ 5 Cr)

CAPITAL RATIOS

CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



A hand holding a pen points to a document with charts and graphs. A large blue circle with the text 'BUSINESS PERFORMANCE' is overlaid on the right side of the image. The background is a blurred office setting with a laptop and a wooden block.

BUSINESS PERFORMANCE

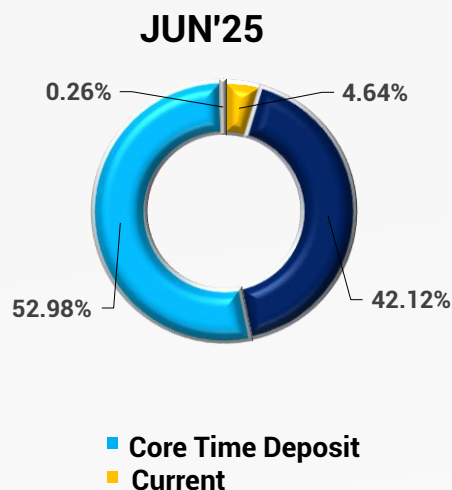
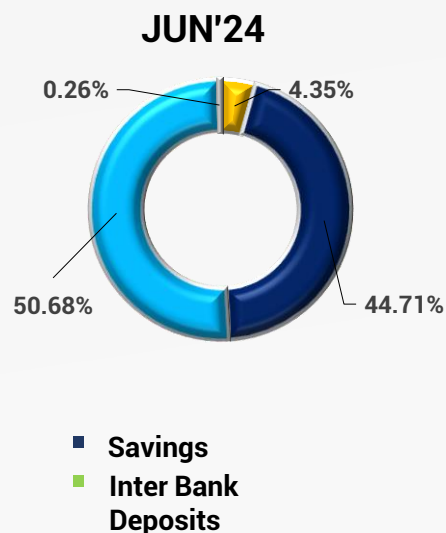
BUSINESS ACROSS THE BOARD

₹ in Cr

PARTICULARS	JUN'24	JUN'25	Y-o-Y Growth %
Total Business	635564	704485	10.84
Total Deposits (Including Interbank Deposits)	384949	428890	11.41
Certificate of Deposit	-	-	-
CASA Deposits	188863	200522	6.17
CASA %	49.19	46.88	(231 bps)
Total Advances	250615	275595	9.97
RAM	171660	198629	15.71
Corporate	78955	76966	(2.52)
CD Ratio (excluding interbank deposit)	65.27	64.43	(84 bps)



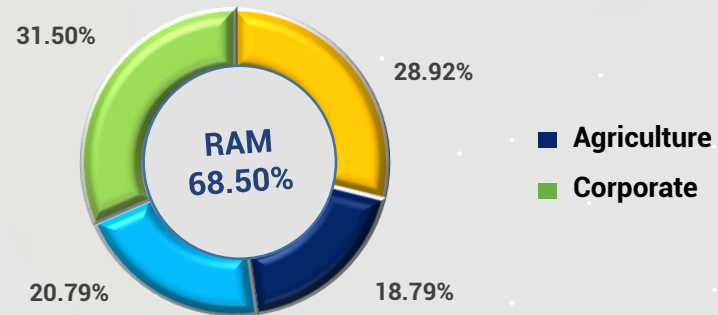
₹ in Cr



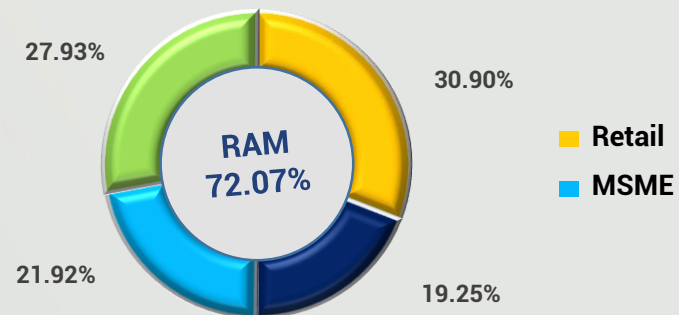
PARTICULARS	JUN'24	JUN'25	Y-o-Y Growth %
Current	16742	19889	18.80
Savings	172121	180633	4.95
Total CASA Deposits	188863	200522	6.17
CASA %	49.19	46.88	(231 bps)
Core Time Deposits	195079	227220	16.48
Total Core Deposits	383942	427742	11.41
Inter Bank Deposits	1007	1148	14.00
Total Deposits	384949	428890	11.41

CREDIT PERFORMANCE

JUN'24



JUN'25



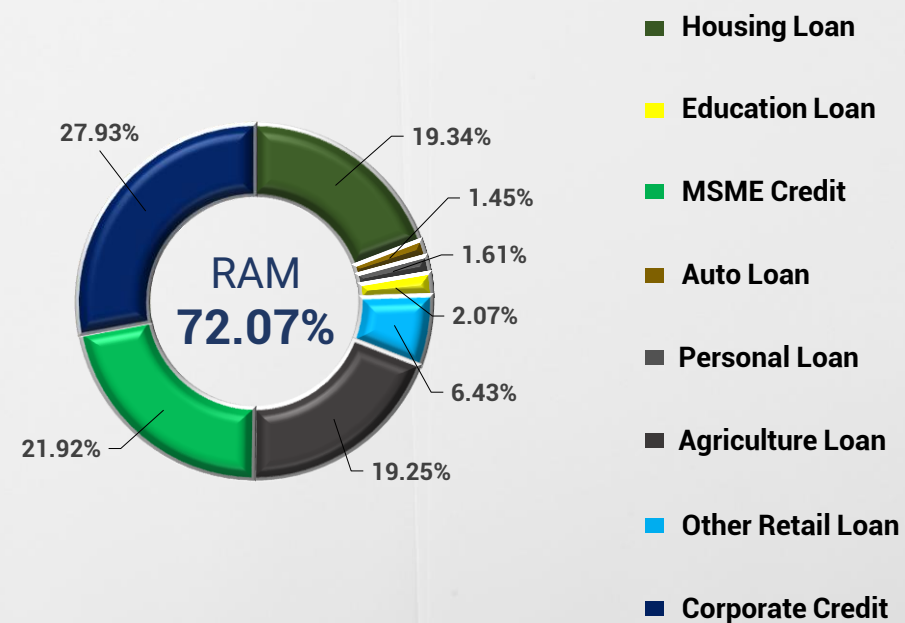
₹ in Cr

SECTOR	JUN'24	JUN'25	Y-o-Y Growth %
Retail	72469	85156	17.51
Agriculture	47080	53057	12.70
MSME	52111	60416	15.94
RAM	171660	198629	15.71
Corporate	78955	76966	(2.52)
Gross Advance	250615	275595	9.97
TOTAL Credit RWA	162452	170860	5.18
CRWA % of Gross Advance	64.82	62.00	(282 bps)

₹ in Cr

SECTOR	Amount
Housing Loan	53299
Auto Loan	3988
Personal Loan	4445
Education Loan	5703
Other Retail Loan	17721
Total Retail	85156
Agriculture Loan	53057
MSME Credit	60416
Corporate Credit	76966
Total Advance	275595

As on 30th JUN'25



RETAIL SEGMENT

As on 30th JUN'2025

₹ in Cr

62.59%



17.42%

HOME LOAN

₹ 53299

6.70%




23.63%

EDUCATION LOAN

₹ 5703

 % of Total Retail Advance

 Y-o-Y Growth

4.68%



18.69%

AUTO LOAN

₹ 3988

5.22%



(1.81%)

PERSONAL LOAN

₹ 4445

20.81%



21.58%

OTHER LOAN

₹ 17721

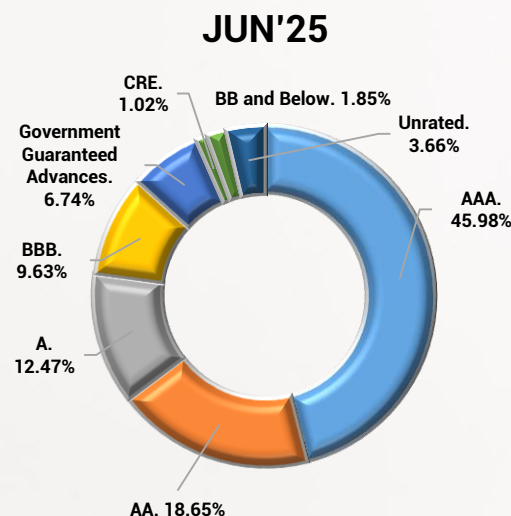
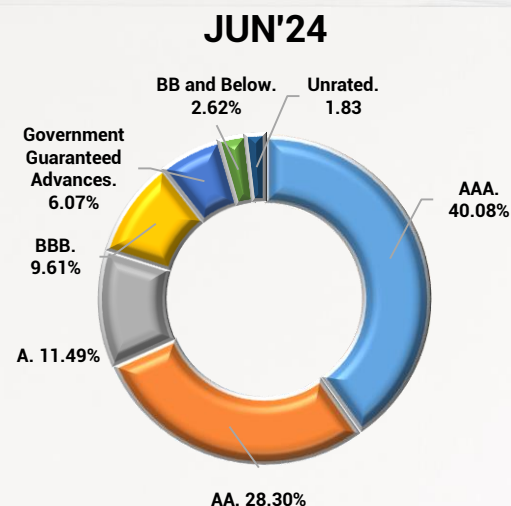
Retail Segment ₹ 85156

30.90% of Total Advance

Y-o-Y Growth 17.51%

RATED STANDARD ADVANCES





₹ in Cr







INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	JUN'24	JUN'25	Y-o-Y (%)
AAA	29728	35707	20.11
AA	20993	14483	(31.01)
A	8519	9686	13.70
% of A & above rated advances to Total Standard Rated Advances	79.87	77.11	(276 bps)
BBB	7129	7480	4.92
Govt Guaranteed Advances	4499	5230	16.25
CRE	-	792	-
Sub-Total	70868	73378	3.54
% of BBB & above rated advances to Total Standard Rated Advances	95.54	94.49	(105 bps)
BB and Below	1943	1435	(26.15)
Unrated	1362	2841	108.59
Total	74173	77654	4.69

APPROVALS & OUTSTANDING

₹ in Cr

SECTOR	APPROVALS						OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Jun'24 (QTR)	Amt. Jun'24 (QTR)	No. of A/Cs Mar'25 (QTR)	Amt. Mar'25 (QTR)	No. of A/Cs Jun'25 (QTR)	Amt. Jun'25 (QTR)	As on 30 th Jun'25	Y-o-Y	Q-o-Q
 Retail	65300	5362.05	95373	6292.08	93346	6375.64	85156	18.90	1.33
 Agriculture	245523	4766.28	238202	5444.80	259404	6003.25	53057	25.95	10.26
 MSME	20756	4125.17	18084	4413.77	11043	3606.20	60416	(12.58)	(18.30)
 Corporate Credit	39	11858.02	58	49431.03	43	32148.88	76966	171.12	(34.96)
TOTAL	331618	26111.52	351717	65581.68	363836	48133.97	275595	84.34	(26.60)

₹ in Cr

SECTOR	APPROVALS						OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Jun'24 (QTR)	Amt. Jun'24 (QTR)	No. of A/Cs Mar'25 (QTR)	Amt. Mar'25 (QTR)	No. of A/Cs Jun'25 (QTR)	Amt. Jun'25 (QTR)	As on 30 th Jun'25	Y-o-Y	Q-o-Q
 Retail	8097	655.68	4467	589.90	3439	487.64	6750.57	(25.63)	(17.34)
 Agriculture	39635	610.39	22041	340.37	35996	644.31	852.75	5.56	89.30
 MSME	5096	752.48	2821	816.49	2328	626.86	6751.58	(16.69)	(23.22)
 Corporate Credit	1628	175.80	2565	293.30	3178	201.45	341.38	14.59	(31.22)
TOTAL	54456	2194.35	31894	2040.06	44941	1960.26	14696.28	(10.67)	(3.91)

ACHIEVEMENT UNDER MANDATED TARGETS

SURPASSED THE MANDATED NORMS IN RESPECT OF

TOTAL PRIORITY SECTOR ADVANCES

@ **53.86%** of ANBC
against norm of 40%



ADVANCES TO MICRO ENTERPRISES

@ **14.25%** of ANBC
against norm of 7.50%



WEAKER SECTOR

@ **16.77%** of ANBC
against norm of 12.00%



ADVANCES TO SMALL AND MARGINAL FARMERS

@ **10.86%** of ANBC against
norm of 10.00%



AGRICULTURE ADVANCES

@ **20.95%** of ANBC against norm of 18%

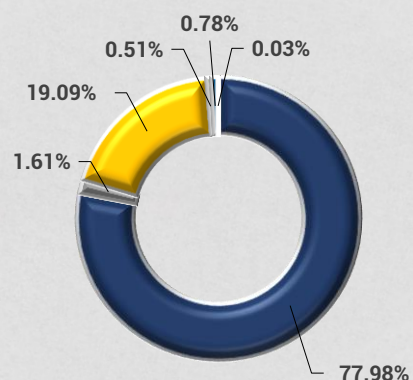


A conceptual illustration of investment growth. In the foreground, several stacks of copper coins are arranged in a row, with small green seedlings growing out of the top of each stack. The stacks increase in height from left to right. To the left of the coin stacks is a small wooden house model, and to the right is another similar wooden house model. In the background, a large, light-colored piggy bank is visible, slightly out of focus. The entire scene is set against a blurred background of green foliage. A large, semi-transparent blue circle is overlaid on the right side of the image, containing the word 'INVESTMENTS' in white, bold, uppercase letters.

INVESTMENTS

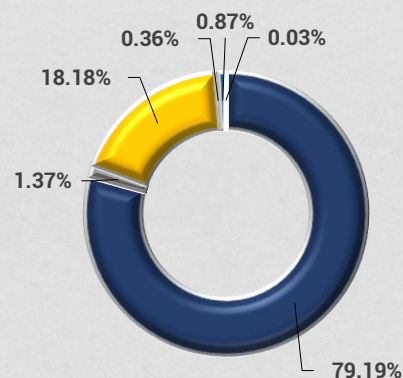
INVESTMENT PORTFOLIO

JUN'24



■ Govt. Securities
■ Other Approved
■ Subsidiaries & Joint Ventures
■ Investment Outside India

JUN'25



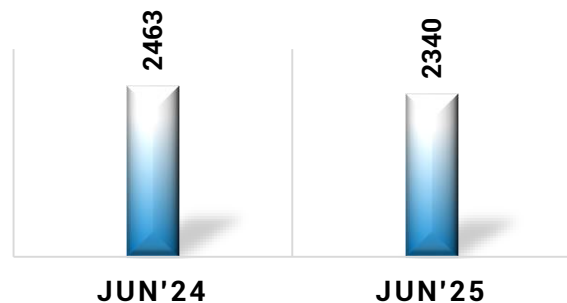
■ Shares
■ Debentures & Bonds
■ Others

₹ in Cr

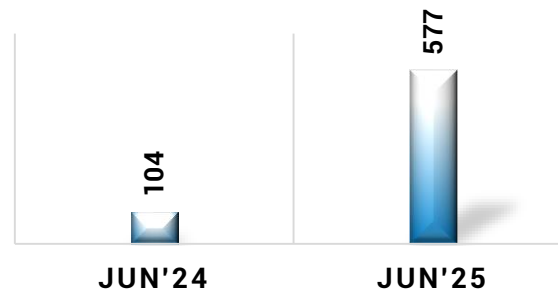
Particulars	JUN'24	JUN'25
Govt. Securities	113714	117166
Other Approved	-	-
Shares	2343	2026
Debentures & Bonds	27840	26904
Subsidiaries & Joint Ventures	740	535
Others	1132	1283
Total Investment In India	145769	147914
Investment Outside India	47	47
Grand Total	145816	147961

TREASURY PERFORMANCE

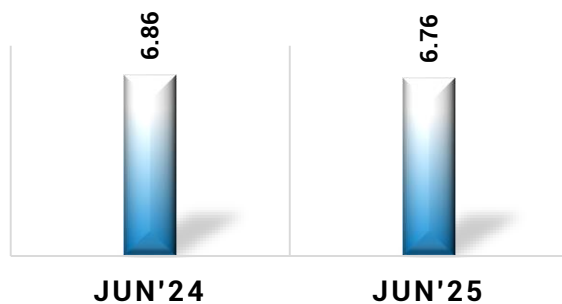
INTEREST ON INVESTMENT



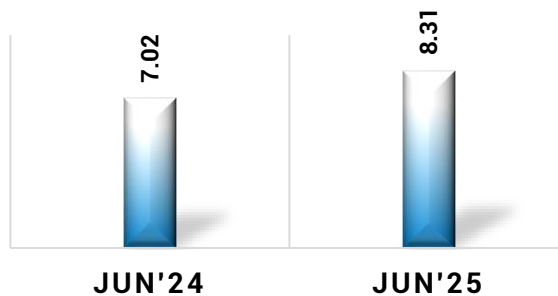
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT
(Including Trading Profit) %



₹ in Cr

Particulars	JUN'24	JUN'25
Aggregate Investment	145816	147961
Interest on Investment	2463	2340
Yield on Investment %	6.86	6.76
Profit on Sale of Investments	104	577
Profit on Exchange Transaction	48	39
Dividend Income	-	-
Profit/Loss on Revaluation of Investment	250	48
Yield on Investment (Including Trading Profit)%	7.02	8.31
M - Duration (AFS)	3.26	3.67
10 Year Bench Mark %	7.01	6.39

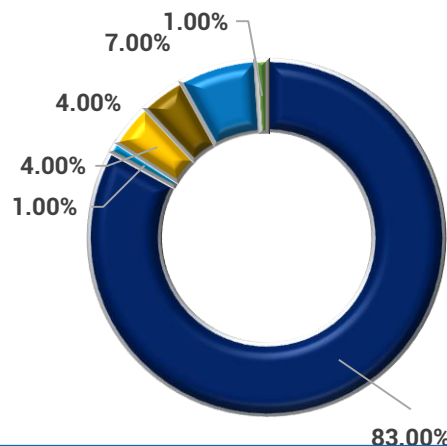
TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	JUN'24				JUN'25			
AGGREGATE INVESTMENT	145816							
PORTFOLIO	HTM	AFS	FVTPL	SAJV	HTM	AFS	FVTPL	SAJV
INVESTMENT	98007	42857	4097	855	101823	41123	4364	651
PERCENTAGE	67.21%	29.39%	2.81%	0.59%	68.82%	27.79%	2.95%	0.44%
TOTAL SLR	113714				117166			
PERCENTAGE	77.98%				79.19%			
CATEGORY WISE	75844	37161	709	-	80648	35684	835	-

AFS BOOK

JUN'24

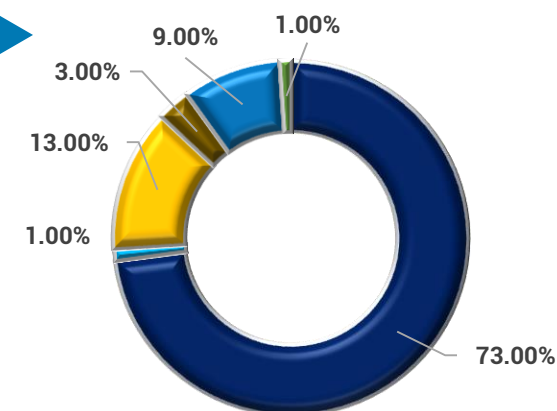


Modified Duration: 3.26
SLR (MD) : 3.28

P.V. 01 (SLR+NSLR):
13.64

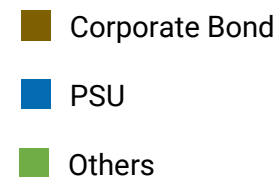


JUN'25



Modified Duration: 3.67
SLR (MD) : 3.75

P.V. 01 (SLR+NSLR):
14.76

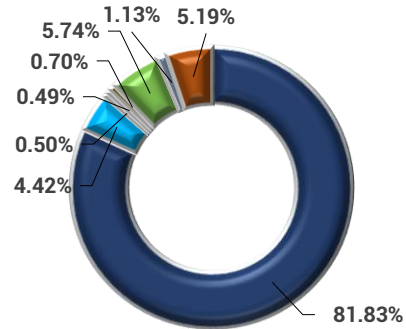


The image features a dark blue background with a glowing cyan line that winds through three teardrop-shaped markers. Each marker is filled with a complex, wireframe-like pattern. To the right, a large circular graphic consists of a dark blue inner circle and a lighter blue outer ring. The text "DIGITAL JOURNEY" is centered within the dark blue circle in a white, bold, sans-serif font.

DIGITAL JOURNEY

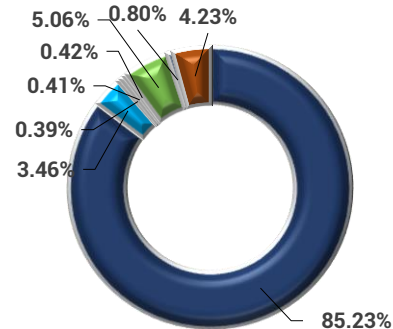
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

July'23 to Jun'24

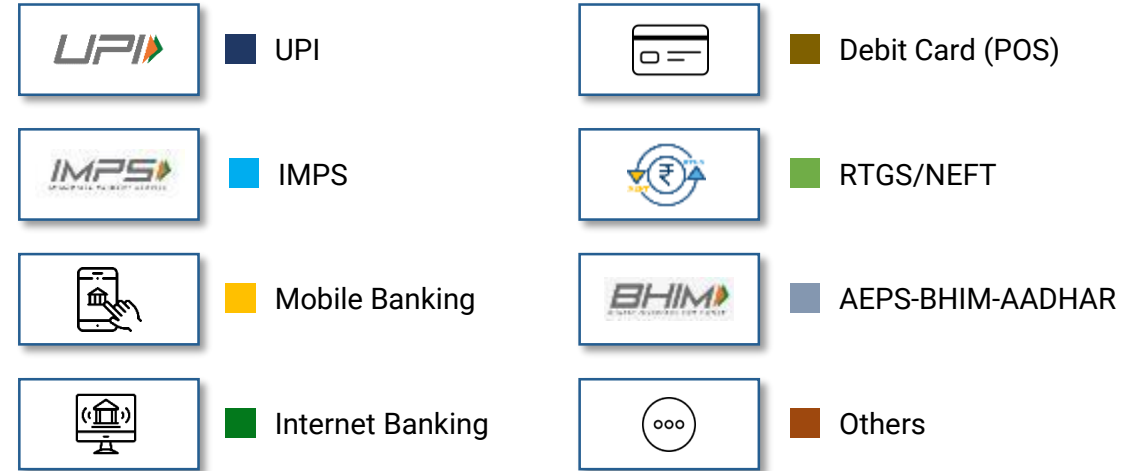


Share of Digital Txns through ADC 81.58%

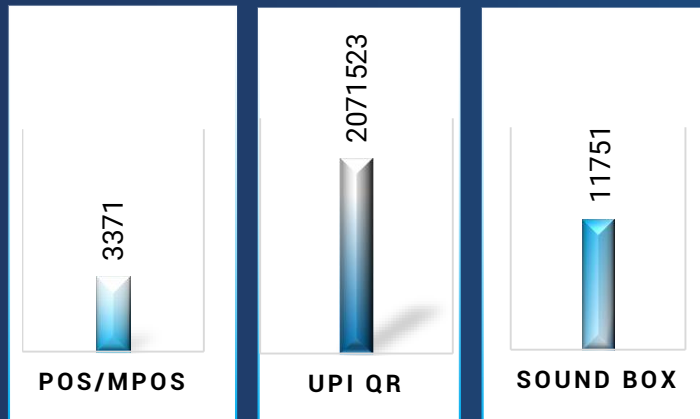
July'24 to Jun'25



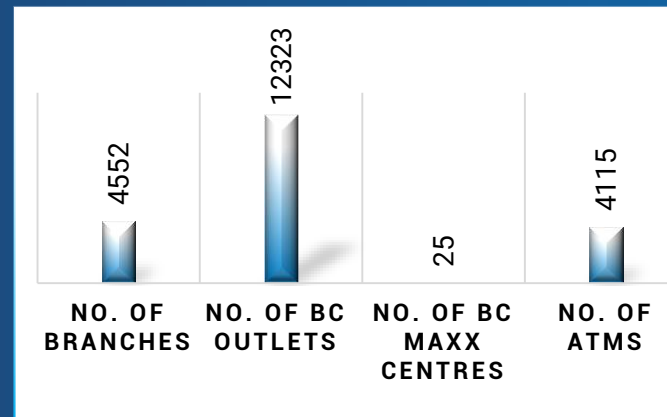
Share of Digital Txns through ADC 87.19%



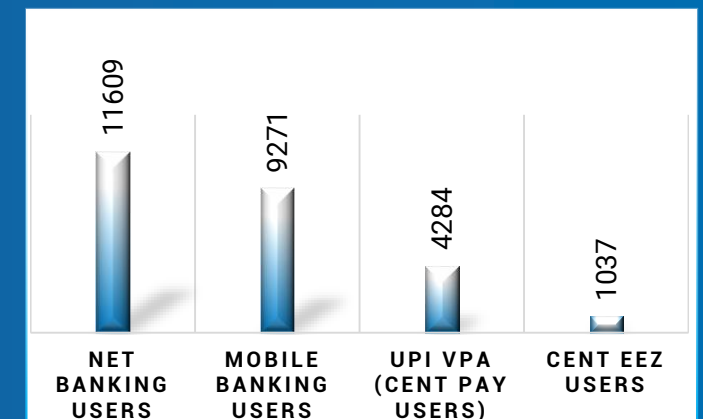
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN'000)



DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)

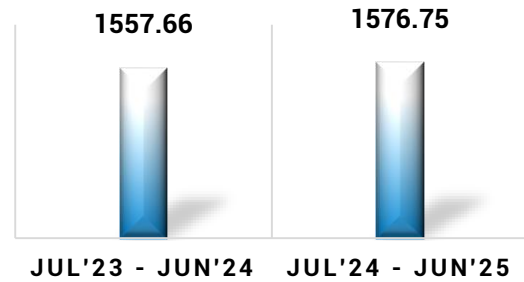


सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

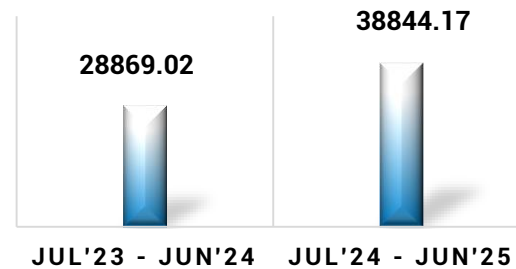
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911



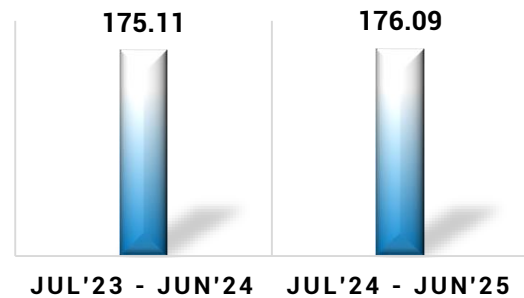
IMPS TRANSACTIONS



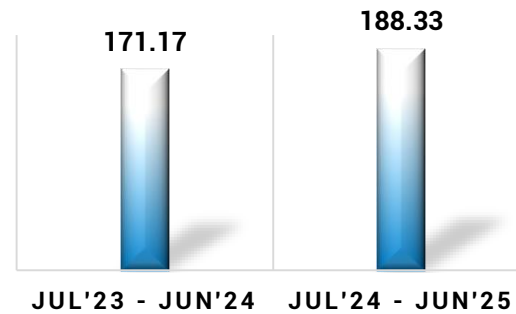
UPI (Remitter + Beneficiary)



MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (in Lakhs)

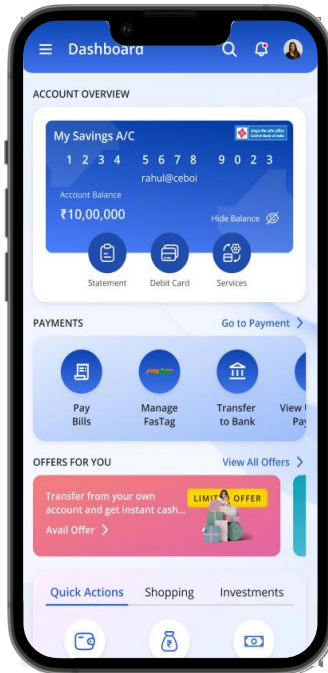
CENTRALISED FOREX CELL

Cent E Trade is a trade finance solution, including Customer Web Portal

FEATURES

- ✓ All branches can initiate foreign exchange transactions.
- ✓ Customer Web Portal for Online transactions.
- ✓ Inward remittances are processed automatically using the "Straight Through Process" (STP).
- ✓ Automated Customer deliverables through e-mail & SMS..
- ✓ Centralised MIS.
- ✓ Enhances Compliance and Monitoring.





BANKING

Digital Onboarding: Through Debit Card & Branch Token

Omnichannel experience across Mobile, Tablet & Desktop

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

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

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

Debit Card Control

Upcoming Corporate and SME Banking platform

INVESTMENT

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

Mutual Fund Registration and paperless approval

Investment in lumpsum and SIPs starting at just ₹100 (Singly and Multiple Orders)

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

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

SHOPPING

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

Enjoy special discounts and deals with partner merchants

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

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

Enjoy hassle-free payments and instant cashback offers

INSURANCE

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

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

Instant policy issuance with simplified risk assessments

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

Hassle-free claims process and paperless management

Digital Lending Platform (DLP)

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

Complaint Management System (CMS)

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

Lead Management System (LMS)

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

Collection Management

- ❑ Bank has established two nationwide collections **call centres** for SMA & NPA follow up including agriculture accounts.
- ❑ **Feet-on-Street (FoS)** functionality with smart app & geo tagging for Medium and High Risk SMA 0,1 & 2 follow-up.
- ❑ Currently 405 FoS are on the field.
- ❑ **IVR and BOT calling functionality** for reaching out to all PDM & SMA accounts.
- ❑ Simplified **loan repayments through UPI apps** like BHIM , Gpay, PhonePe, Paytm etc.
- ❑ Calling started through '1600' series as per TRAI guidelines.

FINANCIAL INCLUSION

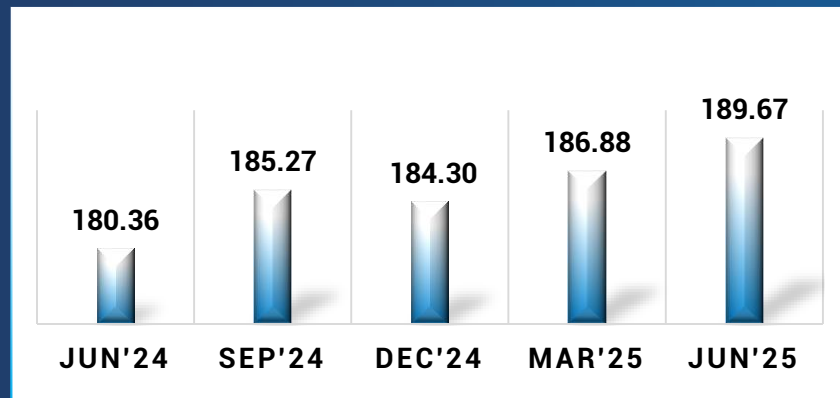
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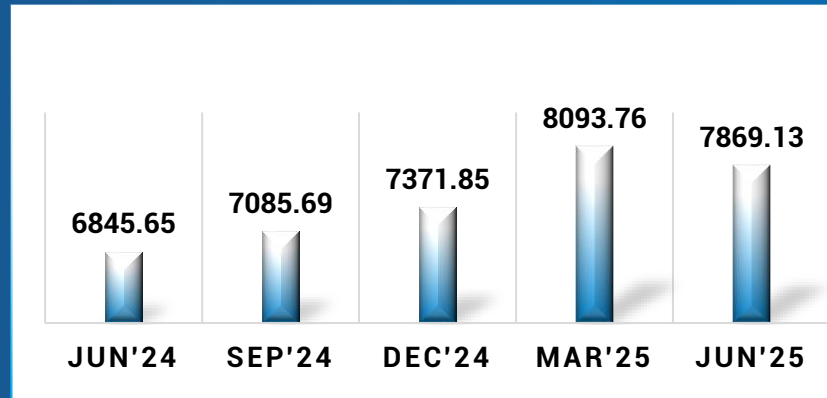
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No. of Accounts (in Lakhs)

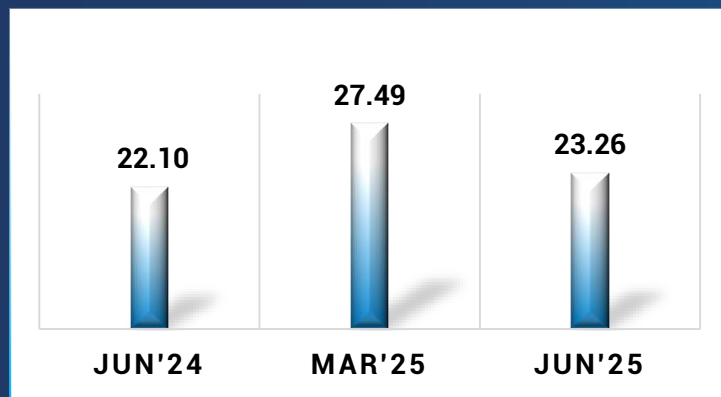


Balance Outstanding (₹ in Cr)

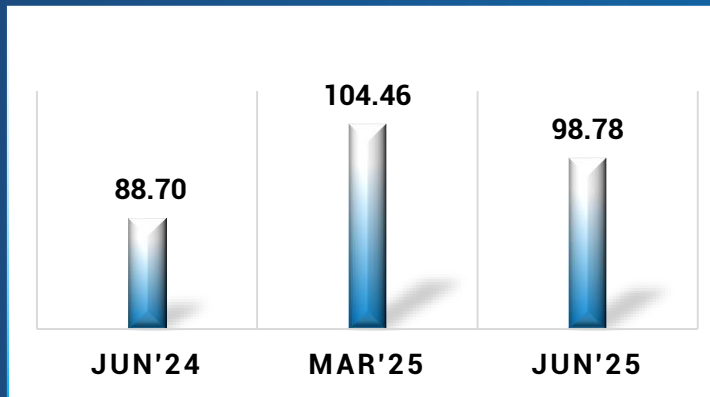


Pradhan Mantri
Jeevan Jyoti Bima Yojana

PMJJBY

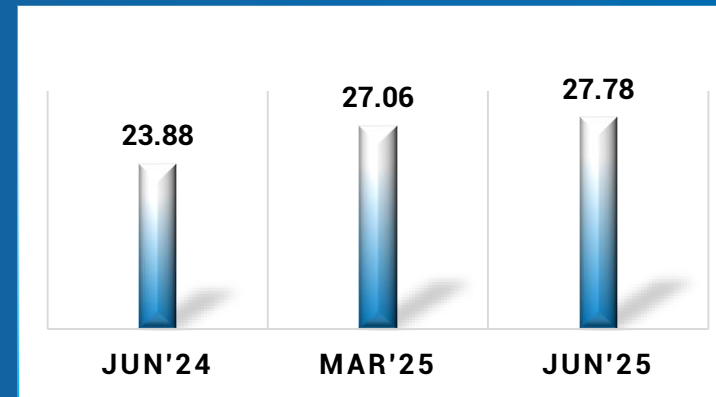


PMSBY



Atal
Pension
Yojana

APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP



Subsidiaries

₹ in Cr

Cent Bank Home Finance Ltd. • Engaged into Housing Finance Activity • Presence in 12 States through 36 Branches & 1 SPOKE locations • Advances & Investment Portfolio of ₹ 1704.04 Cr	(Unaudited)	Shareholding	Particulars	Jun'24	Jun'25
		64.40%	Total Income	43.75	45.49
			Net Profit/(Loss)	6.41	6.14
			Total Assets	1648.80	1732.19
			Capital & Reserves	220.35	245.37
Centbank Financial Services Ltd. • Engaged mainly into Trusteeship Services	(Reviewed)	Shareholding	Particulars	Jun'24	Jun'25
		100%	Total Income	1.21	1.48
			Net Profit/(Loss)	0.62	0.78
			Total Assets	55.25	66.14
			Capital & Reserves	38.10	45.52

Associates Names		Shareholding	Particulars	Jun'24	Jun'25
Future Generali India Life Insurance Company Ltd#	(Unaudited)	25.18%	Net Profit/(Loss)	N.A.	(4.02)
Future Generali India Insurance Company Ltd#	(Unaudited)	24.91%	Net Profit/(Loss)	N.A.	13.09
Uttar Bihar Gramin Bank, Muzzaffarpur*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	96.40	1.34
Uttarbanga Kshetriya Gramin Bank, Cooch Behar*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	33.37	4.54
Indo Zambia Bank Limited, Zambia	(Unaudited)	20%	Net Profit/(Loss)	61.57	96.95

*Both the RRB's profit is taken for the period up to April 30, 2025, and effective May 01, 2025, RRB's have been transferred to other PSB.

Both the insurance companies became the associates effective June 05, 2025.

CENTRAL BANK OF INDIA - GROUP



Group Position

₹ in Cr

Particulars	As on 30 th Jun'24	As on 30 th Jun'25
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	9051
Reserves and Surplus	23638	28897
Minorities Interest	78	87
Deposits	385514	429428
Borrowings	23019	7111
Other Liabilities and Provisions	8403	8068
Total	449333	482642
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	23581	25922
Balances with Banks and Money at Call and Short Notice	16042	22101
Investments	144237	146636
Loans & Advances	242029	269363
Fixed Assets	5314	5076
Other Assets	18121	13471
Goodwill on Consolidation	9	73
Total	449333	482642

Group Performance

₹ in Cr

Particulars	Quarter ended	
	JUN'24	JUN'25
<u>INCOME</u>		
Interest and Dividend Earned	8367	8623
Other Income	1166	1872
Total	9533	10495
<u>EXPENDITURE</u>		
Interest Expended	4802	5222
Operating Expenses	2726	2873
Provisions and Contingencies	1119	1140
Total	8647	9235
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	886	1260
Less: Minority Interest	2	2
Consolidated Net Profit/(Loss) after deducting Minority's Interest	884	1258
Add: Share of Earnings in Associates	58	24
Consolidated Net Profit/(Loss) Attributable to the Group	942	1282

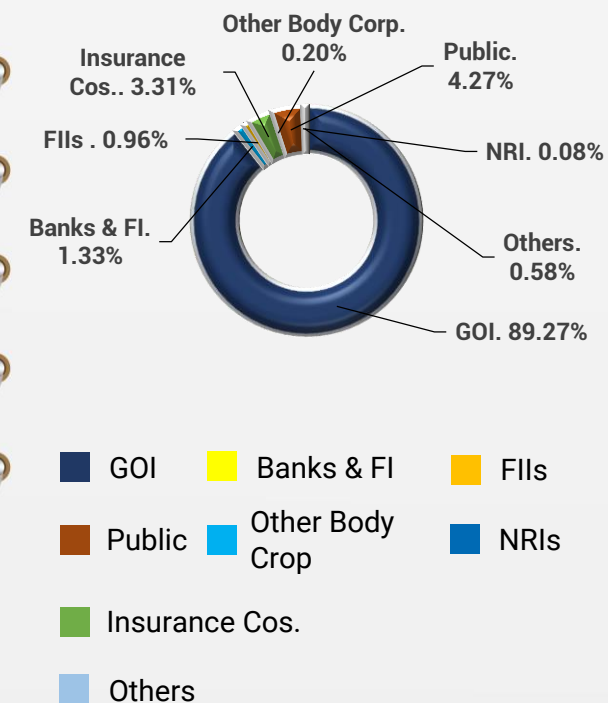
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

As on 30th Jun'2025

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

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+

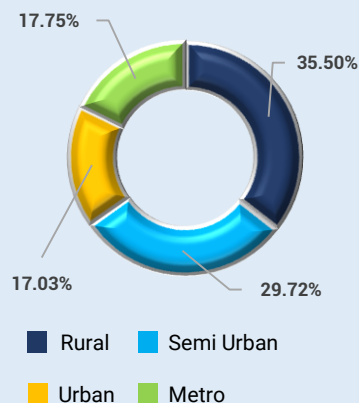
As on 30th Jun'2025



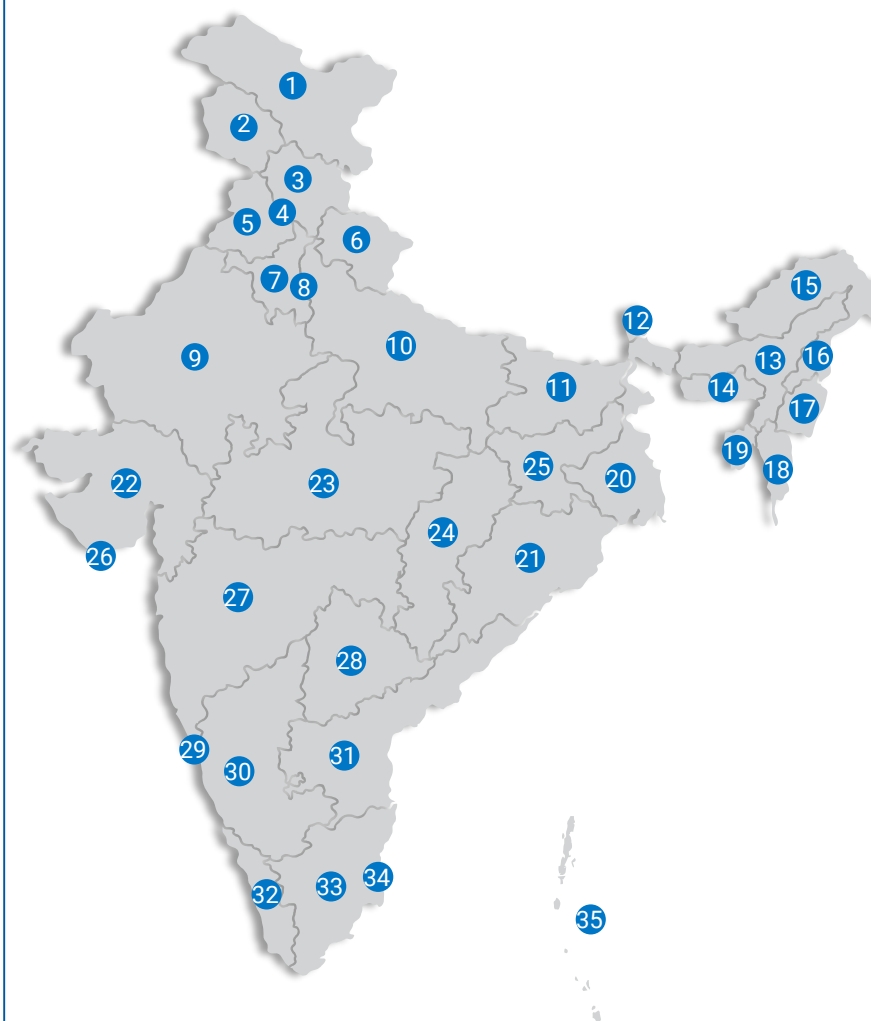
PAN INDIA NETWORK OF BRANCHES

As on 30th Jun'25

Total Branches	4552
Rural	1616
Semi Urban	1353
Urban	775
Metro	808
Total ATMs	4115
Total BC Outlets	12323
BC MAXX Centres	25
Total Customer Touch Points	21015



	% Share	No. of Branches
Western & Central	33.11	1507
Northern	27.64	1258
North East	3.95	180
Eastern	20.76	945
Southern	14.54	662



1. Ladakh	➤	1	19. Tripura	➤	6
2. Jammu and Kashmir	➤	15	20. West Bengal	➤	316
3. Himachal Pradesh	➤	57	21. Odisha	➤	104
4. Chandigarh	➤	11	22. Gujarat	➤	309
5. Punjab	➤	143	23. Madhya Pradesh	➤	461
6. Uttarakhand	➤	42	24. Chhattisgarh	➤	116
7. Haryana	➤	139	25. Jharkhand	➤	89
8. National Capital Territory of Delhi	➤	98	26. Dadra & Nagar Haveli and Daman & Diu	➤	3
9. Rajasthan	➤	171	27. Maharashtra	➤	588
10. Uttar Pradesh	➤	581	28. Telangana	➤	101
11. Bihar	➤	435	29. Goa	➤	30
12. Sikkim	➤	16	30. Karnataka	➤	107
13. Assam	➤	120	31. Andhra Pradesh	➤	130
14. Meghalaya	➤	9	32. Kerala	➤	118
15. Arunachal Pradesh	➤	10	33. Tamil Nadu	➤	203
16. Nagaland	➤	8	34. Puducherry	➤	3
17. Manipur	➤	9	35. Andaman and Nicobar Islands	➤	1
18. Mizoram	➤	2			

PARAMETERS	GUIDANCE FOR FY 25-26	ACHIVEMENTS (QTR Jun'2025)
Business Growth	14-15%	10.84 %
Deposit Growth	10-12%	11.41 %
Advances Growth	14-16%	9.97 %
CASA	48%(+/- 1%)	46.88 %
RAM: Corporate Credit Ratio	65:35 (+/-5%)	72:28
NIM	Above 3%	3.16 %
Gross NPA	Below 3%	3.13 %
Net NPA	Below 0.45%	0.49 %
PCR	96 – 98%	97.02 %
Slippage Ratio	Less than 0.35% on Q-o-Q basis	0.35 %
Credit Cost (Annualized)	Upto 1%	0.68 %
Return on Assets	Above 1%	1.02 %
Cost to Income Ratio	< 56%	55.43 %



Environment

- Sustainability remains integral to the Bank's growth blueprint. The Bank has been able to compute financed emissions, classified under category 15 of Scope 3 emissions for its MSME, Corporate, Housing loan and Vehicle loan portfolio.
- Bank has launched Cent Solar Scheme aimed to finance to individuals, SHGs, JLGs, NGO, farmer clubs, proprietorship, partnership, LLP, FPO (Farmer Producer Organisations), Co-operative societies who are engaged in Agriculture and/or Ancillary activities for installation of solar lights/solar pump assets/solar water heaters.
- The Bank has established a structured framework for financing green activities and Projects from acceptance of Green Deposits. These funds are dedicated to support environmentally responsible initiatives such as renewable energy, green buildings, smart agriculture, and water or waste management. Bank has mobilized ₹ 92.40 crores from Green Deposits in the first quarter of FY 2025-26.
- As part of the Bank's commitment to sustainable agriculture and clean energy, the Bank actively supports PM-KUSUM. The Bank has extended financing worth ₹ 138.07 crore as on 30th June 2025 to promote decentralized, grid-connected solar and other renewable energy-based power plants ranging from 50 kW to 2 MW.
- Under the MSE GIFT, MSE SPICE scheme, the Bank has financed around ₹ 98 lakhs as on 30th June 2025.



Social

- As a pilot initiative to support the expecting women employees, Bank will offer a Maternity Package Program spread over a period of 12 months, wherein counselling sessions, stage specific tips, regular check-ins, return to work assessments etc. will be provided to lady employees proceeding for maternity as well as their spouse, caregiver & manager. The initiative will go a long way in reducing attrition as it shall ensure easy work transition for women employees upon returning from a long maternity or sabbatical absence.
- The Bank has Cent Naari Shakthi scheme aimed to provide finance to women SHG members to evolve as an entrepreneur. Bank has financed ₹86 lakhs under the scheme as on 30th June 2025.
- Bank has successfully concluded Double Materiality survey covering internal and external stakeholders. The Survey includes the dual aspect of assessing financial materiality as well as impact materiality of an organization.
- Bank actively engages in community development initiatives to uplift the marginalized sections of the society. The Bank's programs include partnerships with local NGOs, initiatives in the arenas of education, healthcare and skill development.
- The Bank has numerous Staff Welfare Schemes for the benefit of its employees. The Bank has introduced a utility/up-keep allowance for employees residing outside their hometowns.



Governance

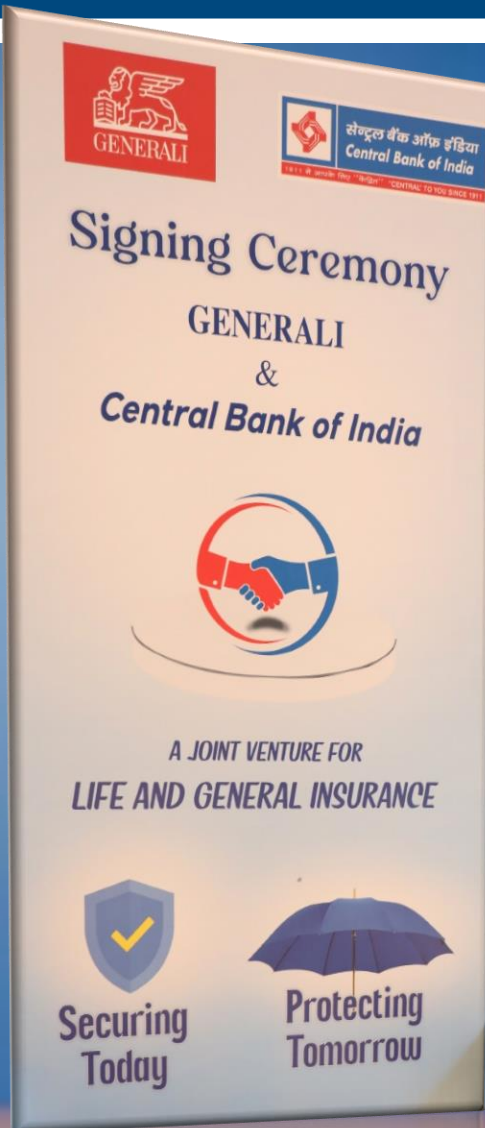
- Bank's ESG governance structure is built to ensure clear accountability, strategic coherence, and measurable progress. The leadership driven approach on ESG in the Bank ensures that its priorities are embedded across functions and are essential elements of how the Bank created value.
- In order to improve Cyber Security posture of the Bank and to combat with the sophisticated cyber threats, Bank has procured new Advance Cyber Security Tools and implementation is under progress in a phased manner.
- The Bank is currently undergoing a comprehensive exercise of formulating ESG goals and targets which is rooted in its robust ESG Strategy. The ESG Strategy of the Central Bank of India is designed to integrate Environment, Social, and Governance principles into core of its operations, reflecting a commitment to sustainable development and responsible banking.
- Bank has been awarded the Best Public Sector Bank in Enterprise Security Category at PSE Excellence Awards during the India PSE Summit held on 26th April 2025 at Hyderabad.
- Bank has received award for innovation in Banking for Cent Rakshak – Voucher Audit System in the Banking Frontiers Finnoviti Award 2025 event held at Mumbai on 12th June 2025.

NEW BUSINESS VENTURES



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "सेंट्रल" "CENTRAL" TO YOU SINCE 1911

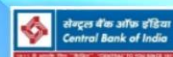


Central Bank of India has acquired 25.18% and 24.91% stake in Generali Group's Life and Non-life insurance business under NCLT process respectively.

MoUs and Pioneering Initiatives



Inaugurated innovative AI-Based Automated Pawn Machine for Gold Loan Disbursement



Central Bank of India entered MoU with Tata Passenger Electric Mobility Limited (TPEML) on 24th June 2025 for financing its Dealers under Supply Chain Finance.

The MoU was signed in the august presence of Shri. Mahendra Dohare, Executive Director, Central Bank of India by Shri S.S. Murty, General Manager-MSME, Central Bank of India & Shri Dhiman Gupta, CFO & Shri Anindya Paul, Sr.General Manager from Tata Passenger Electric Mobility Limited (TPEML).



Left to right, Dr. Himanshu Gupta, Shri Dhiman Gupta, Shri S S Murty, Shri Sourabh Roy and Shri Mahendra Dohare

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Central Bank of India entered MoU with BALCO for financing its dealers under Supply Chain Finance on 4th June 2025. The MoU exchanged through Sri S.S. Murty, General Manager-MSME, Central Bank of India and Sri Alok Ranjan, Chief Marketing Officer, BALCO in august presence of our Executive Director Sri Mahendra Dohare.



Left to Right (1. Sri Alok Ranjan, BALCO, 2. Sri S.S. Murty, GM-MSME 3. Sri Mahendra Dohare, ED)

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Central Bank of India entered MoU with Vedanta Limited on 6th June 25 for financing its dealers /OEMs under Supply Chain Finance.

The MoU was signed in the presence of Shri. Mahendra Dohare, Executive Director, Central Bank of India by Sri S.S. Murty, General Manager-MSME, Central Bank of India and Sri Sathiya Narayanamoorthy, SBU Director and Shri. Rishabh Bothra, Dy. Chief Finance Officer from Vedanta Limited.



Left to right (Sri Sathiya Narayanamoorthy, Sri Rishabh Bothra, Sri S S Murty, and Sri Mahendra Dohare)

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AWARDS AND RECOGNITION



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Cent Hotel Loan

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- Flexible repayment options
- Competitive interest rates

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- * Affordable EMI
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Attractive interest rates	5 years

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

THANK YOU



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