

CO:IRD:2025:26:174

Date: 17th October, 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 Second Quarter and Half Year ended 30th September, 2025.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Second Quarter and Half Year ended 30th September, 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

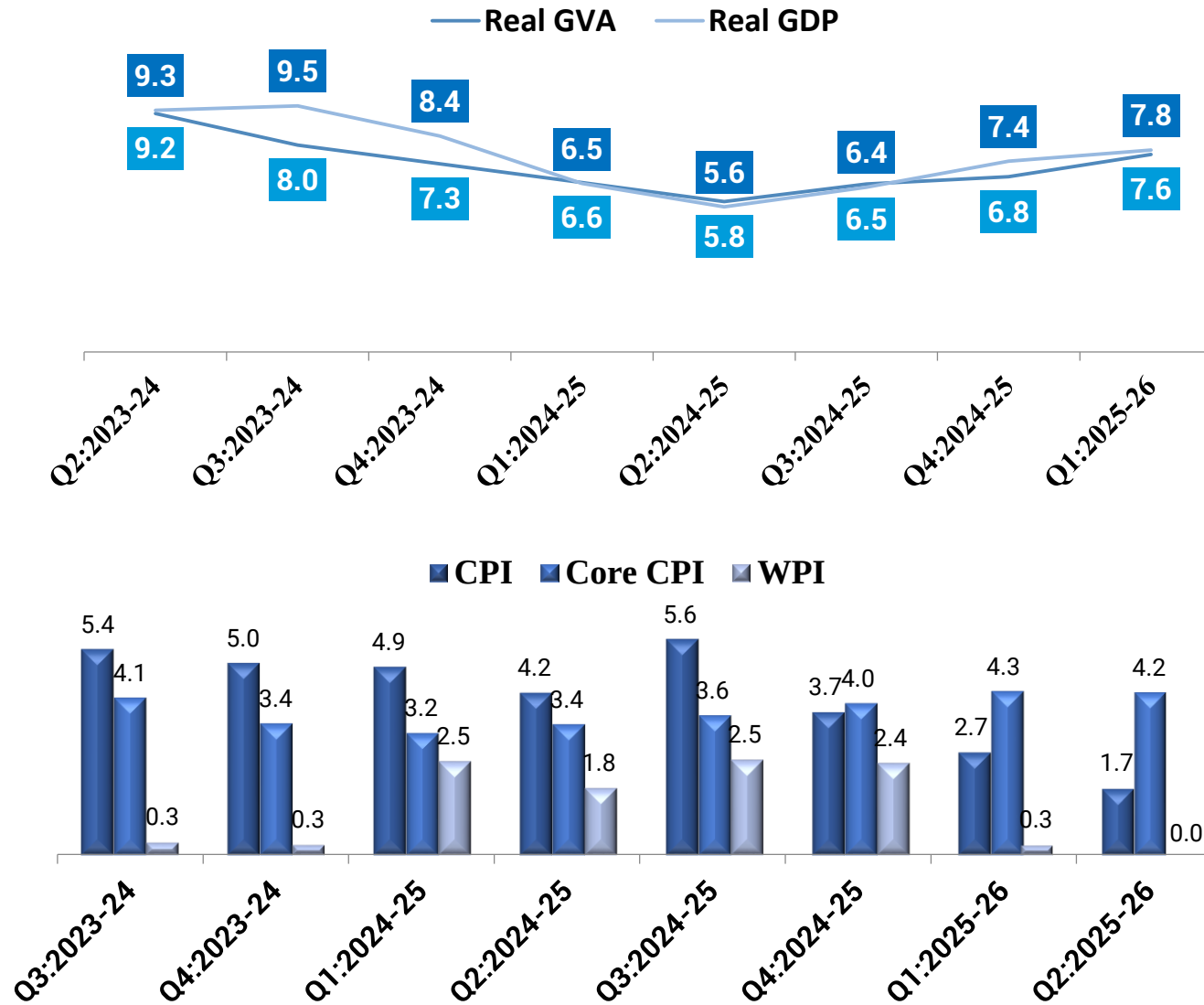
Financial Result Analysis

Quarter & Half Year Ended 30thSep'2025



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MACRO ECONOMIC INDICATORS (1/2)



Economic Outlook & Projections

- ❑ The Global Economy is projected to grow at a slower rate in 2025 compared to 2024 owing to trade policy uncertainty, geopolitical risks and financial market volatility.
- ❑ Indian Economy expanded at a rate of 7.8% during Q1 of 2025-26, highest in the last 5 quarters and better than RBI's projection.
- ❑ India's fiscal & macroeconomic management got a pat on its back with a rating upgrade to BBB+ (Stable) by Rating and Investment Information, Inc. (R&I), Japan, and to BBB (Stable) by Standard and Poor's (S&P) Global Ratings.
- ❑ GST Reforms announced recently are expected to have positive impact on inflation while stimulating consumption and growth. Whereas, tariffs imposed by US may result in deterioration of trade balance.
- ❑ Headline retail inflation for 2025-26 is projected to be @2.6%, lowest since 2012-13. Moderation in inflation can be linked to favorable base effect and falling food prices. Food inflation was negative for last 4 months.

MACRO ECONOMIC INDICATORS (2/2)

Y-o-Y Growth (%) Household Financial Assets & Liabilities- Stock

Asset/ Liability	2021-22	2022-23	2023-24	2024-25
Financial assets	11.22	9.45	15.01	10.12
Bank deposits	7.19	8.79	11.20	8.39
Life insurance funds	12.72	8.18	17.69	6.93
Currency	10.32	8.24	3.78	6.47
Mutual funds	24.37	10.02	43.05	21.90
Public Provident Fund (PPF)	12.39	12.62	11.91	10.09
Pension Funds	27.43	21.96	30.53	23.10
Small Savings (excluding PPF)	15.78	12.61	17.34	11.11
Financial Liabilities	11.00	18.51	18.39	12.95

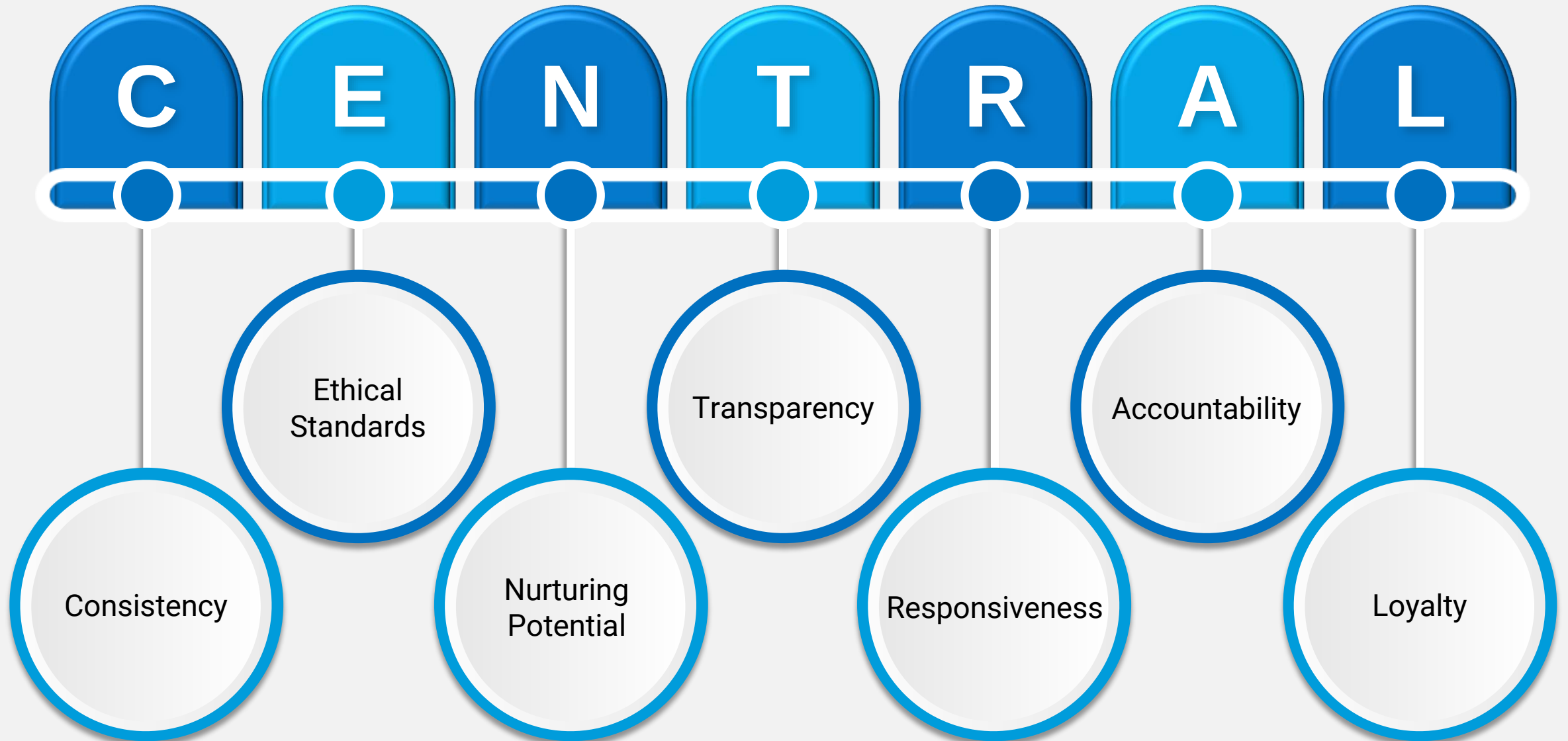
Y-o-Y Growth (%) in Outstanding Credit of SCBs

Sectoral Deployment of Credit	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Gross Bank Credit	17.30	13.03	11.16	11.01	9.49
Food Credit	21.49	5.62	30.14	58.28	89.92
Non-Food Credit	17.29	13.04	11.11	10.94	9.33
Agriculture & Allied Activities	17.41	16.36	12.46	10.43	6.78
Industry	8.13	8.94	7.24	7.75	5.49
Personal Loans	25.61	13.42	12.02	11.67	12.11
Services	17.36	13.70	11.67	12.40	9.00
Commercial Real Estate	40.68	12.47	13.72	13.59	14.94
Housing Loans	36.33	12.60	11.14	10.73	9.60
Education	19.96	17.62	15.82	15.14	14.42
Vehicle Loans	15.47	13.33	8.84	8.61	10.82
Renewable Energy	37.33	39.12	49.08	72.33	100.07
Gold Loans	30.47	50.97	71.34	103.52	123.81

Economic Outlook & Projections

- ❑ The financial profile of Indian households is undergoing a structural shift with household assets held in bank deposits growing at a slower rate of 8.39% in 2024-25 compared to other financial instruments such as mutual funds (21.90%), pension funds (23.10%). Household assets increased by 10.12% and stood at 106.64% of GDP.
- ❑ Household debt increased by 12.95%, lower compared to 18.39% in preceding FY, but its value as percentage of GDP increased to 41.32% highest since 2018-19.
- ❑ Bank credit growth in Q1 of 2025-26 at 9.49% was the lowest since March 2022. Moderation in bank credit to agriculture, industry and services was steeper compared to personal loans. The impact of rate cuts may be visible in the second half of current fiscal
- ❑ The growth in retail loans was driven by gold loans. Rising gold loan portfolio of banks indicates renewed interest of households in the yellow metal due to higher returns. In CY 2025 till 13th October, Indian equity markets have risen by 7% compared to gold prices which have rallied by 53.09%.

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
@46.83% of
Total Deposits

Pan India
Presence with
21492
Customer Touch
Points



Dedicated
Staff Strength
Of **34,312**

Active
Customer
Base
8.12 Crore



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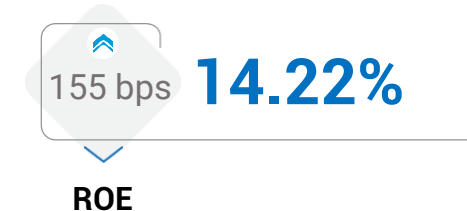
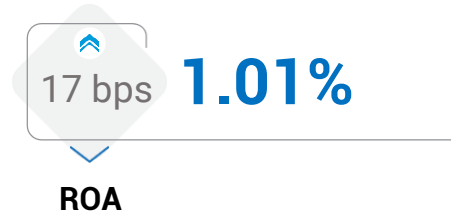
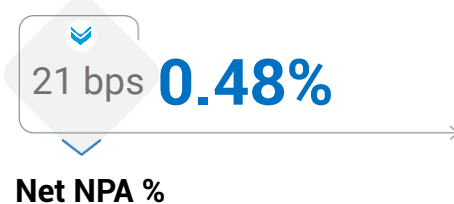
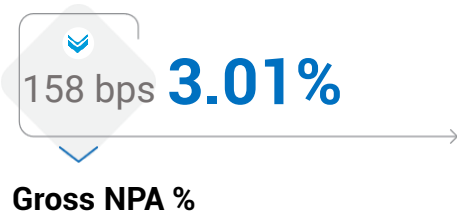
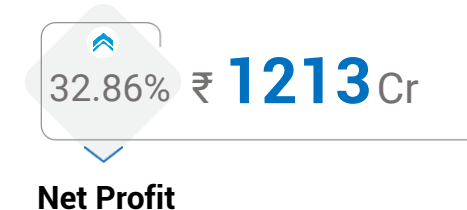
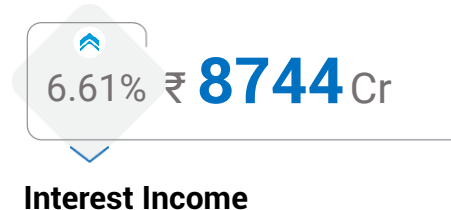
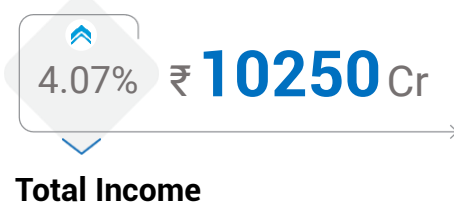
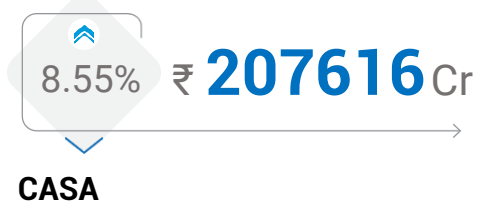
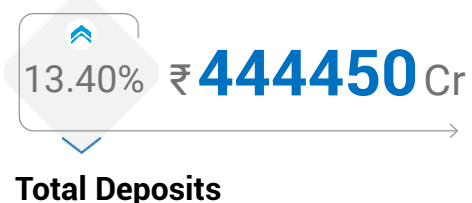
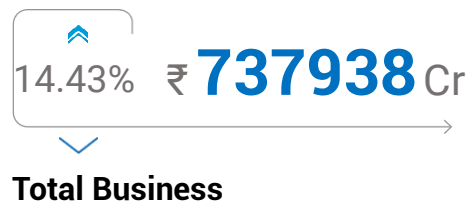


PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS

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

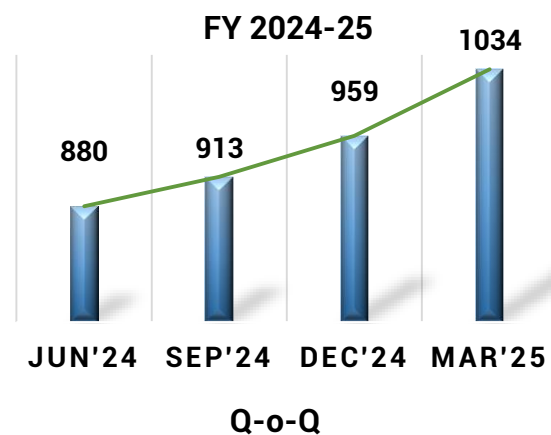
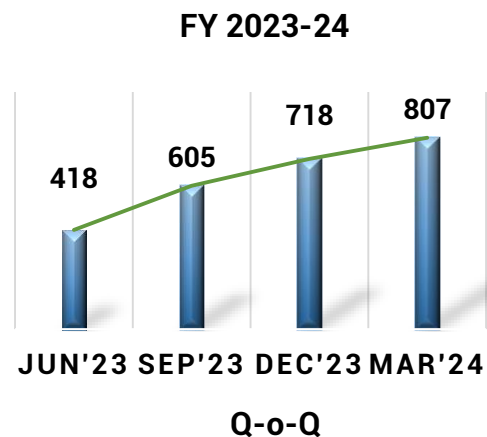
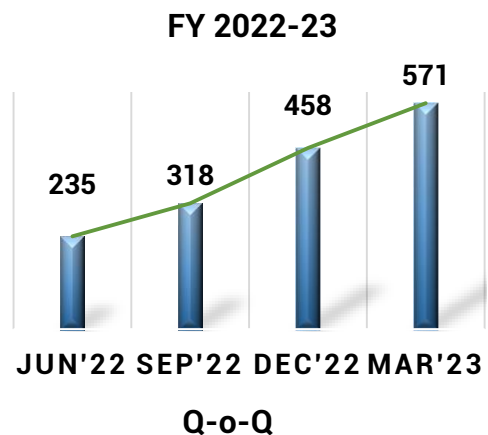
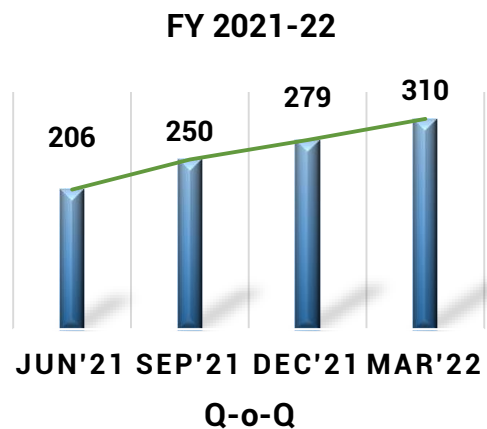
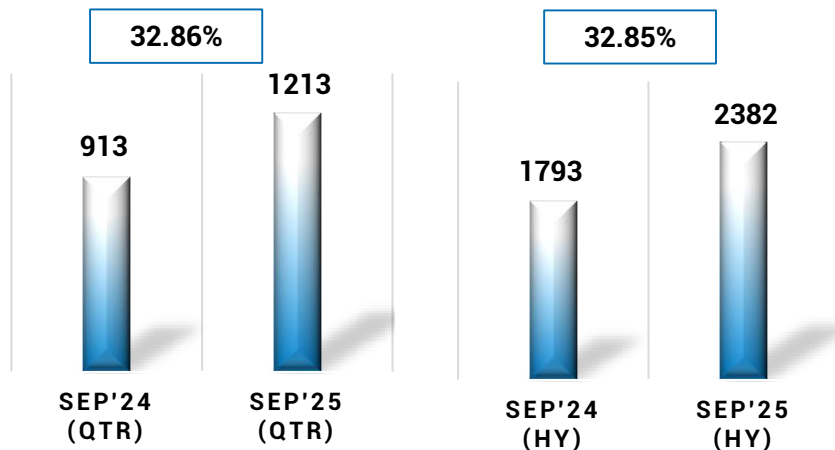
Y-o-Y



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'25 (FY)	Sep'24	Sep'25	Y-o-Y
Yield on Advances (%)	8.78	8.77	8.36	(41 bps) ↓
Yield on Investments (%)	6.87	6.93	6.77	(16 bps) ↓
Yield on Funds (%)	8.24	8.21	7.71	(50 bps) ↓
Cost of Deposits (%)	4.76	4.67	4.88	21 bps ↑
Cost of Funds (%)	4.85	4.75	4.88	13 bps ↑
NIM (%)	3.40	3.41	2.89	(52 bps) ↓
ROE (%)	12.48	12.67	14.22	155 bps ↑
Book Value of Share	35.99	33.63	37.70	12.10 % ↑
Credit Cost(%)	1.10	0.55	0.21	(34 bps) ↓
Slippage Ratio (%)	1.45	0.38*	0.30*	(8 bps) ↓
Staff Cost Share in Cost to Income(%) (a)	36.55	36.13	39.52	339 bps ↑
Other Operating Exp in Cost to Income (%) (b)	22.32	21.06	23.20	214 bps ↑
Cost to Income(%) (a+b)	58.87	57.19	62.72	553 bps ↑
Liquidity Coverage Ratio (%) (average)	215.75	240.19	241.96	177 bps ↑
Net Stable Funding Ratio (%)	140.93	146.69	150.47	378 bps ↑
Earning Per Share	4.36	1.05*	1.34*	27.62 % ↑
ROA (%)	0.86	0.84	1.01	17 bps ↑

*For the quarter



FINANCIAL PERFORMANCE

INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
Interest on Advances	5932	5402	5668	4.92	(4.45)	10804	11600	7.37
Interest on Investments	2340	2547	2588	1.61	10.60	5010	4928	(1.64)
Interest on balances with RBI and Other Banks	275	243	454	86.83	65.09	492	729	48.17
Others	41	10	34	240.00	(17.07)	231	75	(67.53)
Total Interest Income	8588	8202	8744	6.61	1.82	16537	17332	4.81

NON-INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
Fee Based Income (i + ii + iii)	443	635	611	(3.78)	37.92	1060	1054	(0.57)
Commission Exchange & Brokerage (i)	80	119	101	(15.13)	26.25	196	181	(7.65)
- Commission on LC/BG/DDs	43	49	43	(12.24)	-	88	86	(2.27)
- Govt. Business	12	26	17	(34.62)	41.67	37	29	(21.62)
- Banc assurance	25	44	41	(6.82)	(64.00)	71	66	(7.04)
Service Charges (ii)	264	379	354	(6.60)	34.09	671	618	(7.90)
Miscellaneous (iii)	99	137	156	13.87	57.58	193	255	32.12
Treasury Income	664	392	186	(52.55)	(71.99)	794	850	7.05
- Profit on Sale of Investments	577	359	190	(47.08)	(67.07)	463	767	65.66
- Profit/Loss on Revaluation of Investment	48	(31)	(51)	(64.52)	(206.25)	219	(3)	(101.37)
- Profit on Exchange Transactions	39	63	45	(28.57)	15.38	111	84	(24.32)
- Dividend Income	-	1	2	100.00	-	1	2	100.00
Other Receipts (Recovery in Written off & Others)	679	620	710	14.52	4.57	958	1389	44.99
Total Non-Interest Income	1786	1647	1507	(8.50)	(15.62)	2812	3293	17.11

TOTAL EXPENSES

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
Interest Expenses	5205	4792	5461	13.96	4.92	9579	10666	11.35
Interest Paid on Deposits	5089	4530	5326	17.57	4.66	8973	10415	16.07
Other Interest	116	262	135	(48.47)	16.38	606	251	(58.58)
Operating Expenses	2865	2892	3003	3.84	4.82	5612	5868	4.56
Staff Cost	1834	1827	1893	3.61	3.22	3541	3727	5.25
Other Operating Expenses	1031	1065	1110	4.23	7.66	2071	2141	3.38
Total Expenses	8070	7684	8464	10.15	4.88	15191	16534	8.84

OPERATING EXPENSES

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
Employee Benefit	1319	1327	1392	4.90	5.53	2489	2711	8.92
Retrial Benefit	515	500	501	0.20	(2.72)	1052	1016	(3.42)
Rent, Taxes and Lighting	133	141	182	29.08	36.84	308	314	1.95
Depreciation	191	169	108	(36.09)	(43.46)	272	299	9.93
Insurance	135	126	133	5.56	(1.48)	249	269	8.03
Legal Expenses	14	14	14	-	-	22	27	22.73
Professional Fees	111	82	87	6.10	(21.62)	161	199	23.60
Postage	22	19	24	26.32	9.09	44	46	4.55
Repair and Maintenance	51	55	50	(9.09)	(1.96)	99	102	3.03
Printing and stationery	6	10	9	(10.00)	50.00	17	15	(11.76)
Travelling Expenses	47	64	65	1.56	38.3	113	111	(1.77)
CGTMSE and other guarantee Fees	19	26	40	53.85	110.53	103	59	(42.72)
ATM Issuer Fees	76	107	91	(14.95)	19.74	200	167	(16.50)
Other	226	252	307	21.83	35.84	483	533	10.35
Operating Expenses	2865	2892	3003	3.84	4.82	5612	5868	4.56

PROVISIONS

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
NPAs	468	340	143	(57.94)	(69.44)	1662	611	(63.24)
Standard Assets	(167)	70	30	57.14	117.96	(4)	(137)	(3325.00)
Depreciation/ Provisions on Investment Including SRs	(14)	(62)	(11)	82.26	21.43	(82)	(25)	69.51
Income Tax	614	654	259	(60.40)	(57.82)	576	873	51.56
Others	(2)	21	39	85.71	2050.00	13	37	184.62
Restructured A/c's	236	229	113	(50.66)	(52.12)	200	349	74.50
Total Provision	1135	1252	573	(54.23)	(49.52)	2365	1708	(27.78)

STATEMENT OF INCOME & EXPENDITURE

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'25	Sep'24	Sep'25	Y-o-Y (%)	Q-o-Q (%)	Sep'24	Sep'25	Y-o-Y (%)
Total Interest Income	8588	8202	8744	6.61	1.82	16537	17332	4.81
Total Interest Expenses	5205	4792	5461	13.96	4.92	9579	10666	11.35
Net Interest Income	3383	3410	3283	(3.72)	-2.96	6958	6666	(4.20)
Net Interest Income (excluding one off item)	3349	3410	3254	(4.57)	(2.84)	6748	6604	(2.13)
Total Income	10374	9849	10250	4.07	(1.20)	19349	20624	6.59
Total Expenditure	8070	7684	8464	10.15	4.88	15191	16534	8.84
Operating Profit	2304	2165	1786	(17.51)	(22.48)	4158	4090	(1.64)
Operating Profit (excluding one off item)	2270	2165	1758	(18.80)	(22.56)	3948	4028	2.03
Provisions	1135	1252	573	(54.23)	(49.52)	2365	1708	(27.78)
Net Profit	1169	913	1213	32.86	3.76	1793	2382	32.85

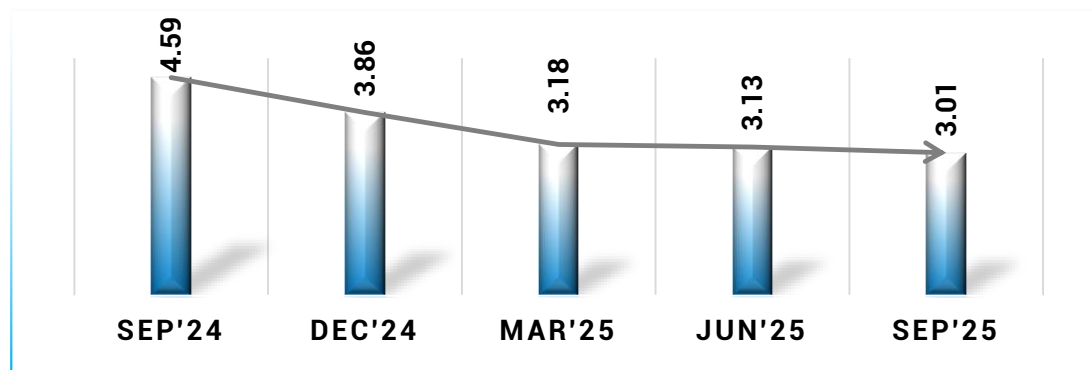
BALANCE SHEET – STAND ALONE

₹ in Cr

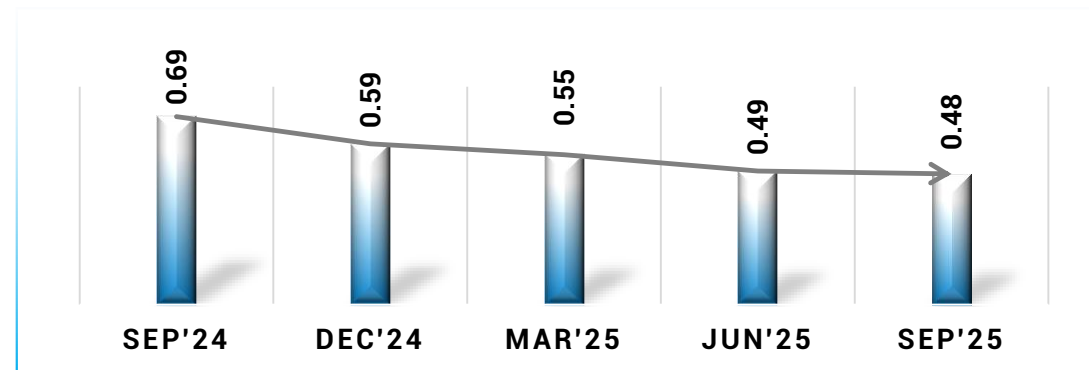
Particulars	As on 31 st Mar'25	As on 30 th Sep'24	As on 30 th Sep'25
<u>CAPITAL & LIABILITIES</u>			
Capital	9051	8681	9051
Reserves and Surplus	27455	24518	28976
Deposits	412697	391914	444451
Borrowings	21592	13163	12104
Other Liabilities and Provisions	8333	8326	8768
Total	479128	446602	503350
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	22931	21146	21700
Balances with Banks and Money at Call and Short Notice	13266	11280	16593
Investments	141435	149369	160297
Loans & Advances	282420	243013	286024
Fixed Assets	5204	5236	5036
Other Assets	13872	16558	13700
Total	479128	446602	503350

**ASSET
QUALITY
& CAPITAL
ADEQUACY**

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25
Gross Advances	252944	270779	290101	275595	293488
Net Advances	243013	261874	282420	268266	286024
Gross NPA	11604	10460	9225	8638	8827
Net NPA	1674	1555	1543	1308	1364
Gross NPA %	4.59	3.86	3.18	3.13	3.01
Net NPA %	0.69	0.59	0.55	0.49	0.48

NPA MOVEMENT

₹ in Cr

Particulars	Sep'24 (QTR)	FY 24-25	JUN'25(QTR)	Sep'25 (QTR)	Sep'25 (HY)
Opening Gross NPAs	11388	11340	9225	8638	9225
Add: Slippage of PA to NPAs	766	2975	839	733	1384
Increase in Balance of existing NPAs	147	520	151	64	183
Sub-Total	913	3495	990	797	1567
Less:					
Up-gradation	265	660	340	244	427
Recovery	390 (-)	1545	372	313	621
Regular Write-off	42	179	33	37	70
Technical Write-off	-	3160	810	1	811
Other Recovery by Adjustment	-	66	22	13	36
Sub-Total	697	5610	1577	608	1965
Gross NPAs	11604	9225	8638	8827	8827
% of Gross NPAs to Gross Advances	4.59	3.18	3.13	3.01	3.01

NPA CLASSIFICATION & RECOVERY IN WRITTEN OFF ACCOUNTS

NPA Classification: Sector-Wise

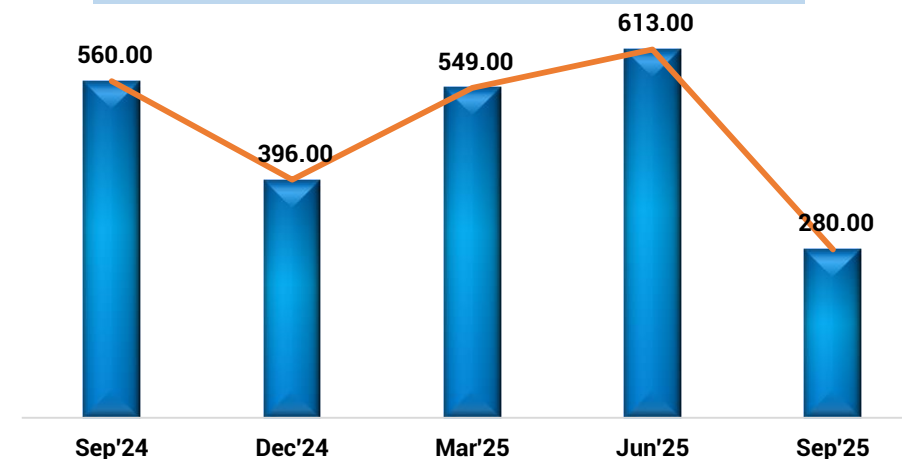
₹ in Cr

Particulars	GNPA			Advances (Sep'25)	GNPA %	TOTAL NNPA	NNPA %
	Sep'24	Jun'25	Sep'25				
Total NPA	11604	8638	8827	293488	3.01	1364	0.48
Retail	917	920	944	90204	1.05	49	0.05
Agriculture & Allied	3327	3344	3378	56521	5.98	761	1.41
MSME	3143	3100	3226	63223	5.10	500	0.83
Corporate & Others	4217	1274	1279	83540	1.53	54	0.07

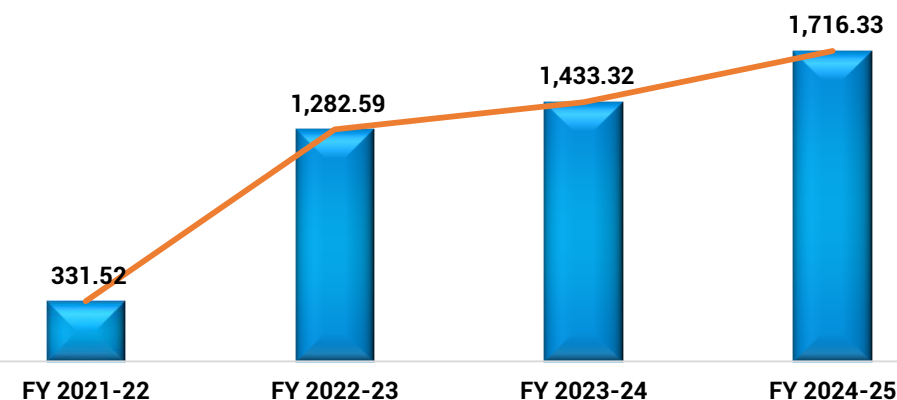
NPA Classification: Retail Sector

Particulars	GNPA			Advances (Sep'25)	GNPA %	TOTAL NNPA	NNPA %
	Sep'24	Jun'25	Sep'25				
Total Retail NPA	917	920	944	90204	1.05	49	0.05
Housing Loan	559	592	616	55061	1.12	30	0.06
Vehicle Loan	56	47	48	4125	1.16	3	0.06
Education Loan	126	118	112	6015	1.86	13	0.21
Other Personal Loans	176	163	168	25003	0.67	3	0.01

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

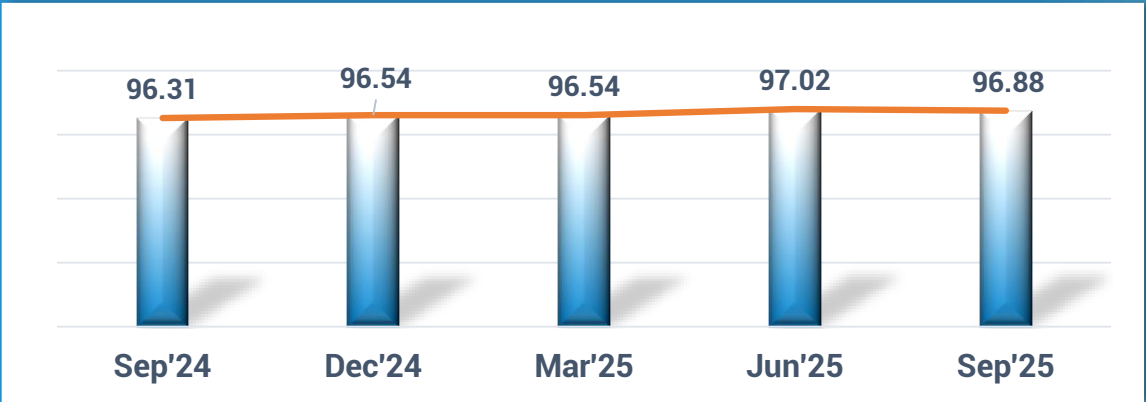


Recovery in Written Off Accounts (Y-o-Y)

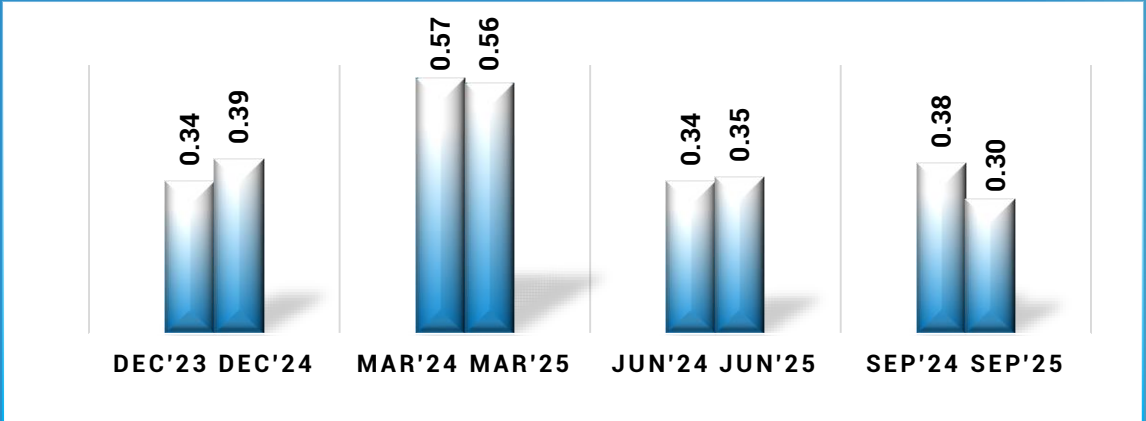


OTHER MAJOR RATIOS

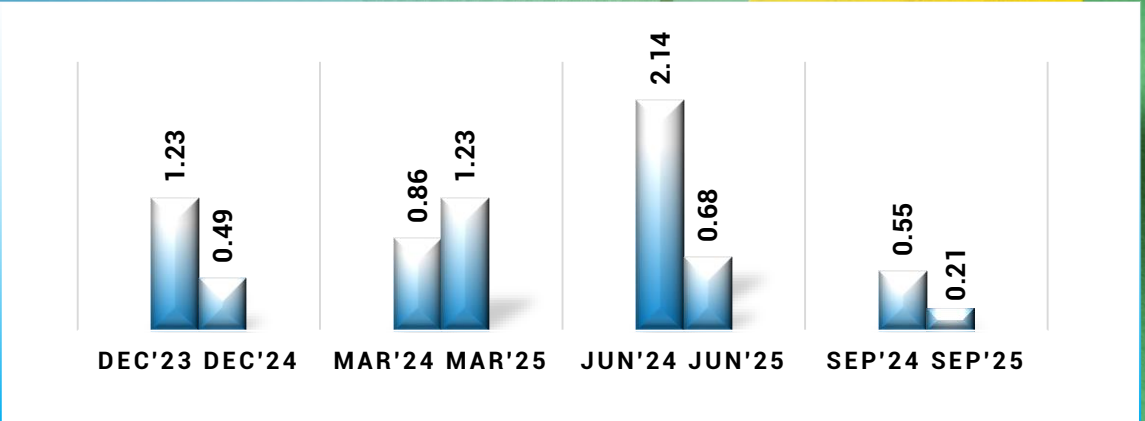
PROVISION COVERAGE RATIO



SLIPPAGE RATIO (Non-Annualized)



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

Segment	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25
Retail	585	578	565	550	538
Agriculture	149	130	106	100	99
MSME	649	623	577	554	534
Corporate	916	1051	921	907	765
TOTAL	2299	2382	2169	2111	1936

Standard Restructured: Covid-19 Resolution Framework

Segment	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25
Retail	1520	1502	1431	1381	1332
Agriculture	225	185	167	148	141
MSME	1091	1018	938	898	828
Corporate	673	428	409	410	254
TOTAL	3509	3133	2945	2837	2555

Total Standard Restructured Book

Segment	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25
Retail	2105	2080	1996	1931	1870
Agriculture	374	315	273	248	240
MSME	1740	1641	1515	1452	1362
Corporate	1589	1479	1330	1317	1019
TOTAL	5808	5515	5114	4948	4491

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

Asset Quality Sep'24	No. of A/Cs	Amount	% of Total Advance
SMA 0	45	538	0.21
SMA 1	8	360	0.14
SMA 2	9	174	0.07
TOTAL	62	1072	0.42

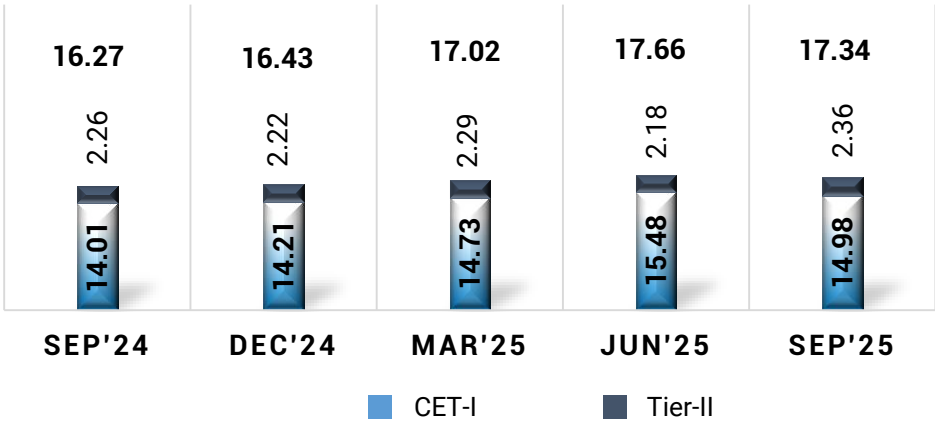
Asset Quality Jun'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	20	537	0.19
SMA 1	6	402	0.15
SMA 2	9	69	0.03
TOTAL	35	1008	0.37

Asset Quality Sep'25	No. of A/Cs	Amount	% of Total Advance
SMA 0	19	427	0.15
SMA 1	7	214	0.07
SMA 2	8	52	0.02
TOTAL	34	693	0.24

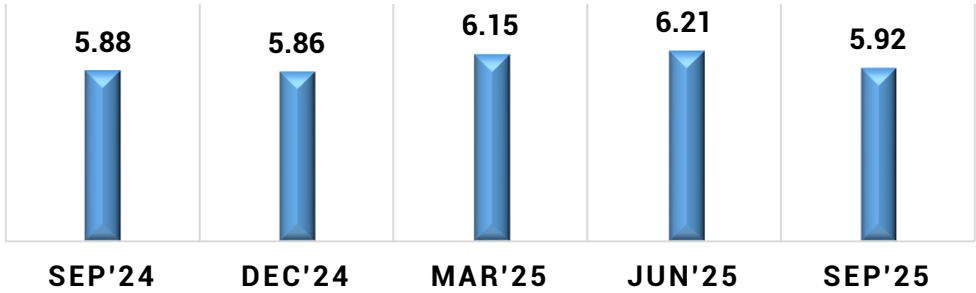
- Accounts (₹ 5 Crore and above) of ₹ 5.08 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 5.08 Cr; SMA1 - NIL; SMA2 - NIL)



CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



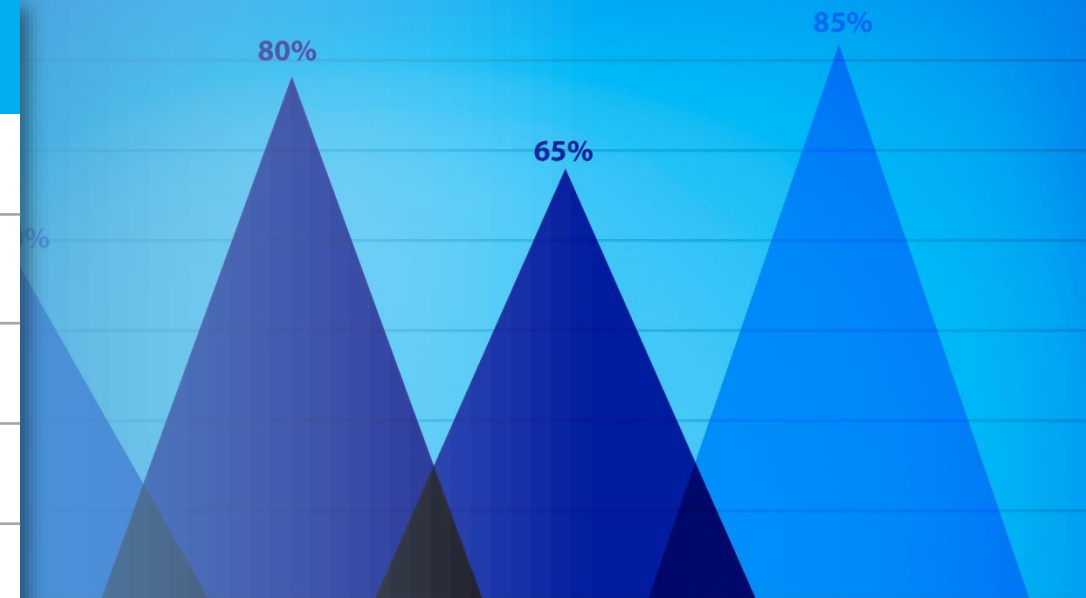
BUSINESS PERFORMANCE



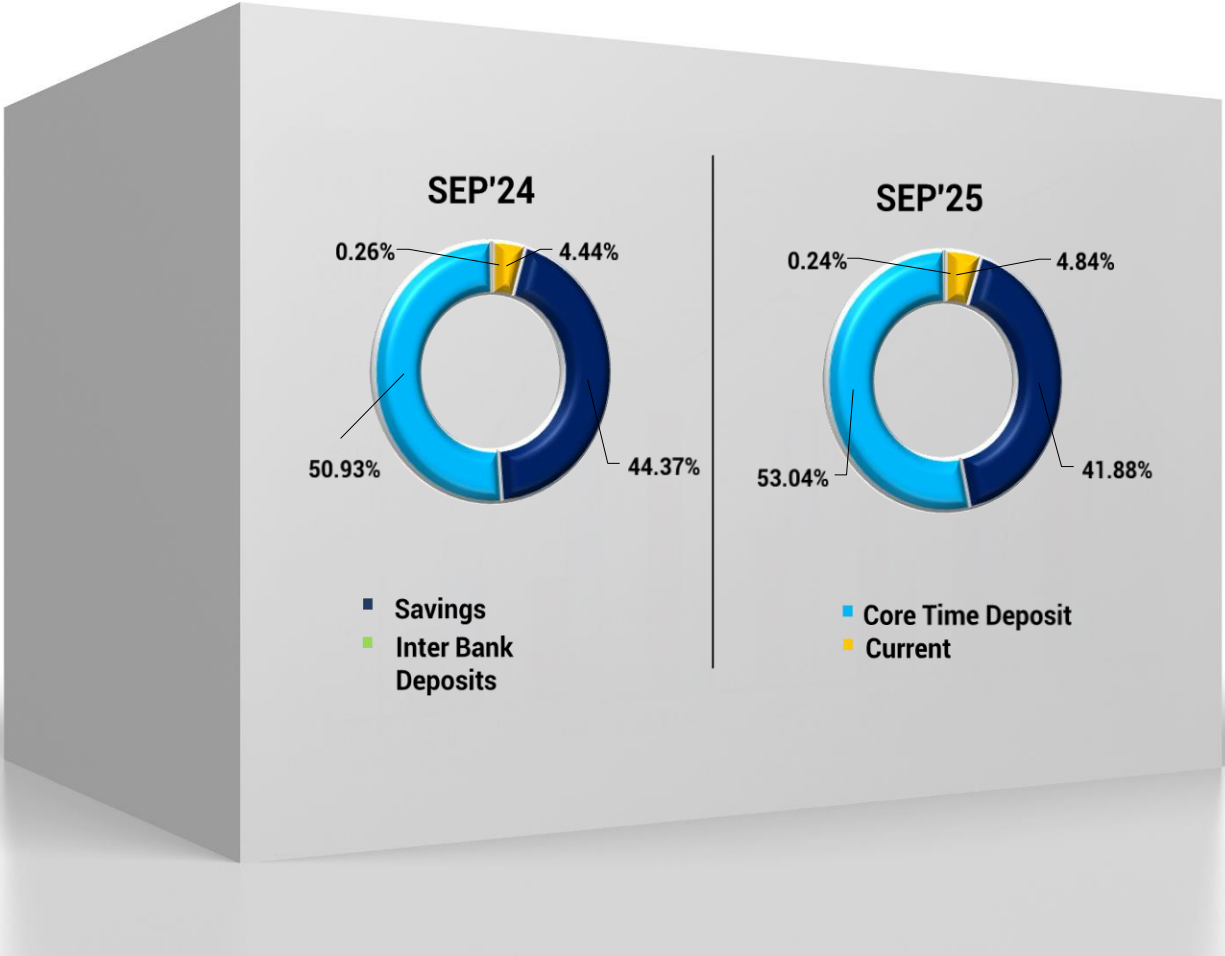
BUSINESS ACROSS THE BOARD

₹ in Cr

PARTICULARS	SEP'24	SEP'25	Y-o-Y Growth %
Total Business	644858	737938	14.43
Total Deposits (Including Interbank Deposits)	391914	444450	13.40
Certificate of Deposit	NIL	NIL	-
CASA Deposits	191270	207616	8.55
CASA %	48.93	46.83	(210 bps)
Total Advances	252944	293488	16.03
RAM	182205	209948	15.23
Corporate	70739	83540	18.10
CD Ratio (excluding interbank deposit)	64.71	66.20	149 bps

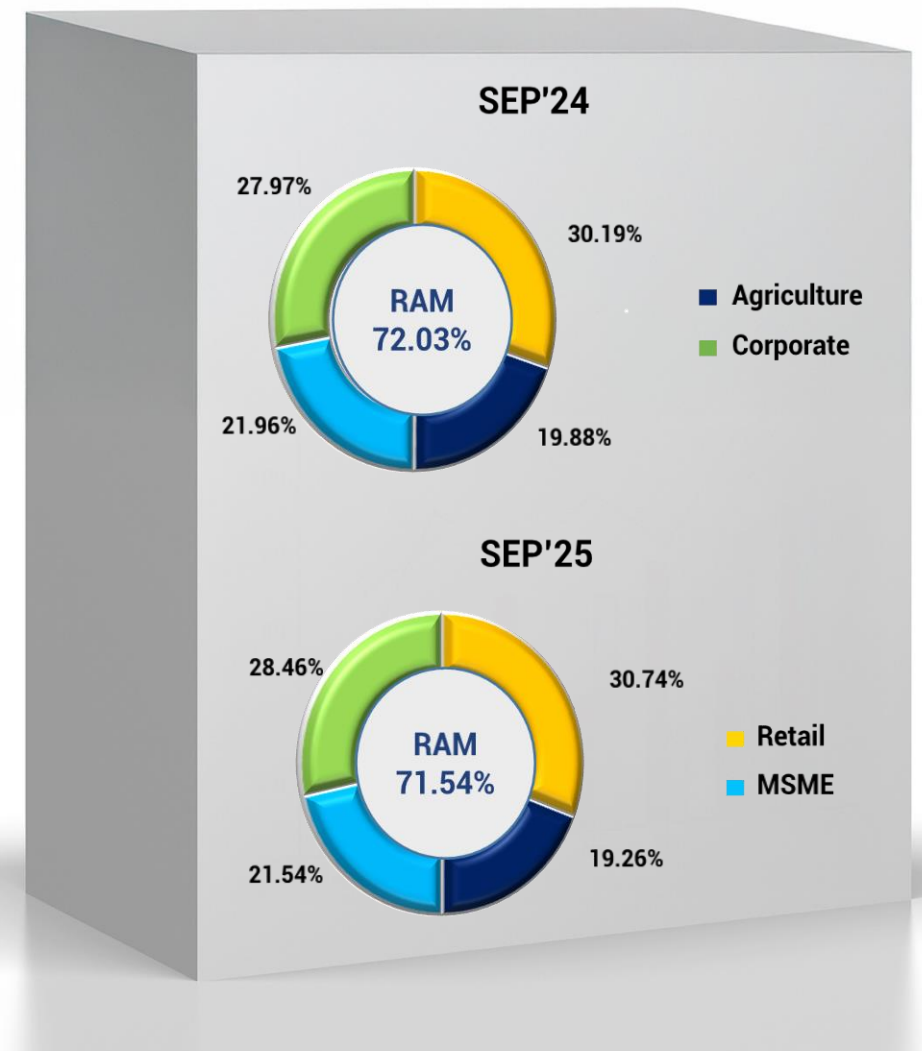


DEPOSIT MIX



₹ in Cr

PARTICULARS	SEP'24	SEP'25	Y-o-Y Growth %
Current	17394	21501	23.61
Savings	173876	186115	7.04
Total CASA Deposits	191270	207616	8.55
CASA %	48.93	46.83	(210 bps)
Core Time Deposits	199606	235749	18.11
Total Core Deposits	390876	443365	13.43
Inter Bank Deposits	1038	1085	4.53
Total Deposits	391914	444450	13.40

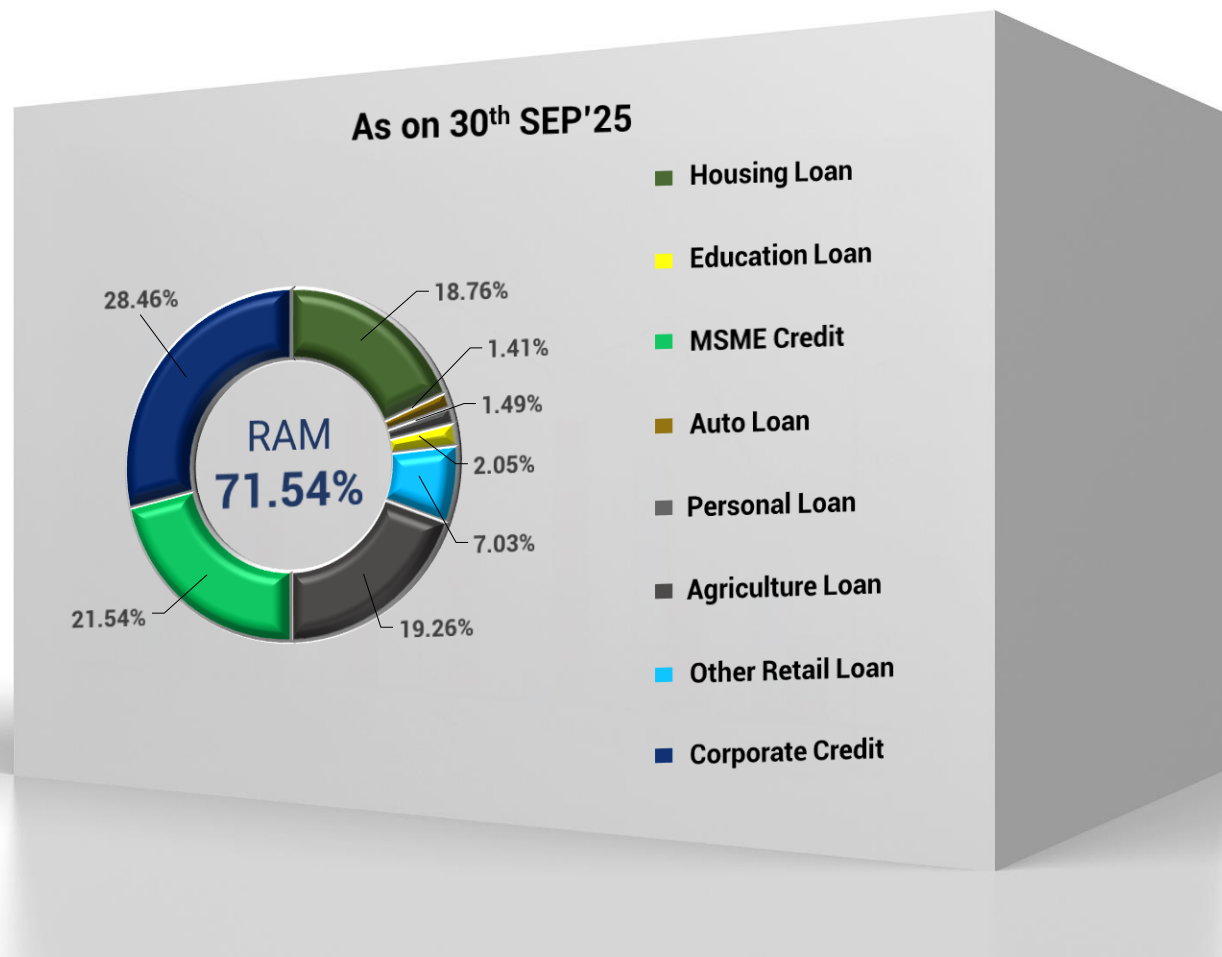


₹ in Cr			
SECTOR	SEP'24	SEP'25	Y-o-Y Growth %
Retail	76373	90204	18.11
Agriculture	50280	56521	12.41
MSME	55552	63223	13.81
RAM	182205	209948	15.23
Corporate	70739	83540	18.10
Gross Advance	252944	293488	16.03
TOTAL Credit RWA	167998	176679	5.17
CRWA % of Gross Advance	66.42	60.20	(622 bps)

DIVERSIFIED LOAN BOOK

₹ in Cr

SECTOR	Amount
Housing Loan	55061
Auto Loan	4125
Personal Loan	4376
Education Loan	6015
Other Retail Loan	20627
Total Retail	90204
Agriculture Loan	56521
MSME Credit	63223
Corporate Credit	83540
Total Advance	293488



As on 30th SEP'2025

₹ in Cr

% of Total Retail Advance

Y-o-Y Growth



HOME LOAN ₹ 55061

61.04%

14.32%



EDUCATION LOAN ₹ 6015

6.67%

20.69%



AUTO LOAN ₹ 4125

4.57%

16.66%



PERSONAL LOAN ₹ 4376

4.85%

(4.31%)



OTHER LOAN ₹ 20627

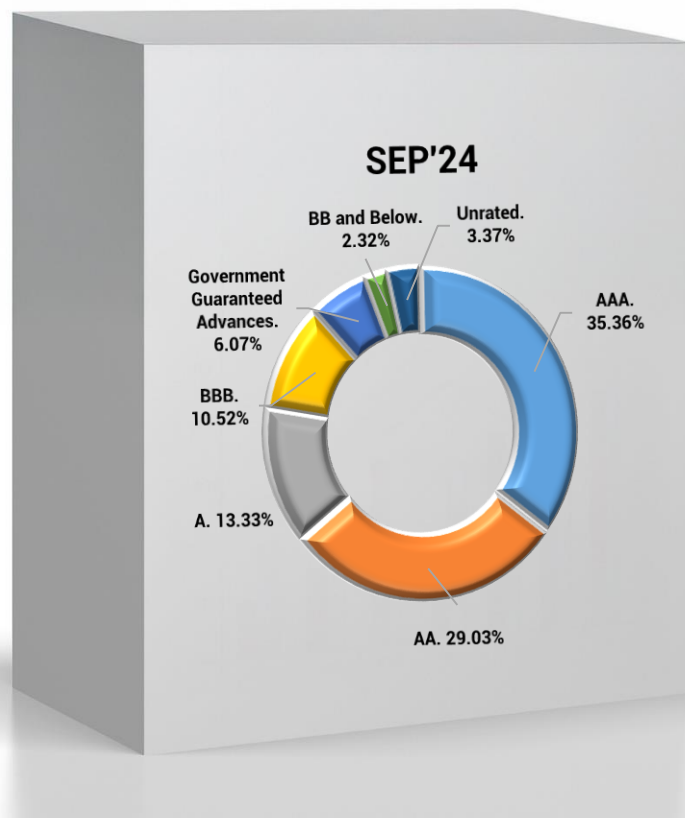
22.87%

36.46%

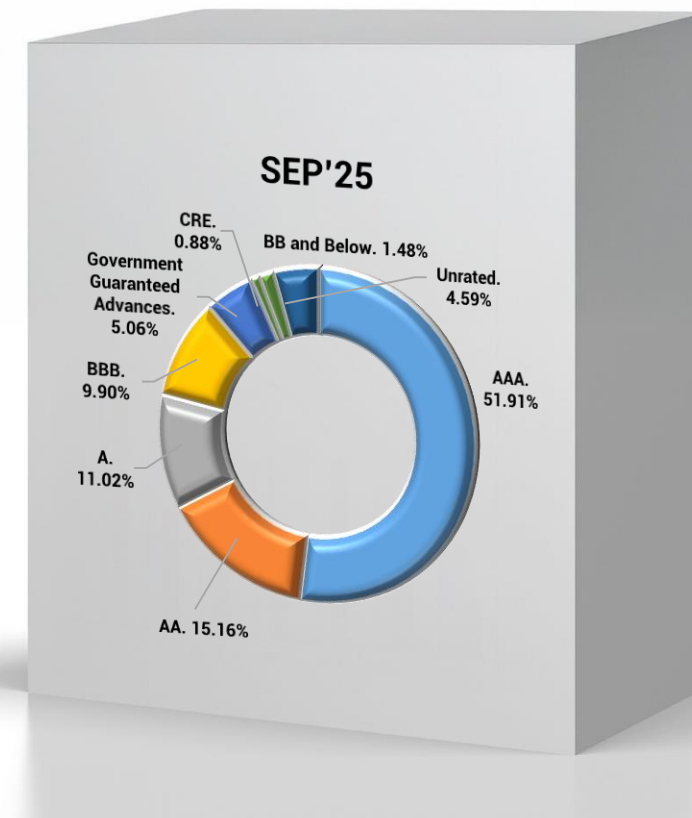
Retail Segment ₹ 90204	30.74% of Total Advance	Y-o-Y Growth 18.11%
------------------------	-------------------------	---------------------

RATED STANDARD ADVANCES

₹ in Cr



INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	SEP'24	SEP'25	Y-o-Y (%)
AAA	23757	44288	86.42
AA	19504	12934	(33.69)
A	8958	9408	5.02
% of A & above rated advances to Total Standard Rated Advances	77.72	78.08	36 bps
BBB	7070	8451	19.53
Govt Guaranteed Advances	4076	4321	6.01
CRE	-	753	-
Sub-Total	63365	80155	26.50
% of BBB & above rated advances to Total Standard Rated Advances	94.31	93.93	(38 bps)
BB and Below	1561	1259	(19.35)
Unrated	2262	3920	73.30
Total	67188	85334	27.01



APPROVALS & OUTSTANDING

₹ in Cr

SECTOR	APPROVALS						OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Sep'24 (QTR)	Amt. Sep'24 (QTR)	No. of A/Cs Jun'25 (QTR)	Amt. Jun'25 (QTR)	No. of A/Cs Sep'25 (QTR)	Amt. Sep'25 (QTR)	As on 30 th Sep'25	Y-o-Y	Q-o-Q
 Retail	82966	7072.75	93346	6375.64	113701	8082.60	90204	14.28	26.77
 Agriculture	264016	6067.81	259404	6003.25	301258	7304.84	56521	20.39	21.68
 MSME	37180	6480.98	11043	3606.20	16310	4595.31	63223	(29.10)	27.43
 Corporate Credit	35	18046.12	43	32148.88	38	51299.96	83540	184.27	59.57
TOTAL	384197	37667.66	363836	48133.97	431307	71282.71	293488	89.24	48.09

₹ in Cr

SECTOR	APPROVALS						OUTSTANDING (Amt.)	GROWTH (%) IN APPROVALS (Amt.)	
	No. of A/Cs Sep'24 (QTR)	Amt. Sep'24 (QTR)	No. of A/Cs Jun'25 (QTR)	Amt. Jun'25 (QTR)	No. of A/Cs Sep'25 (QTR)	Amt. Sep'25 (QTR)	As on 30 th Sep'25	Y-o-Y	Q-o-Q
 Retail	9399	1021.12	3439	487.64	1809	330.35	6730.19	(67.65)	(32.26)
 Agriculture	20116	297.78	35996	644.31	41753	709.88	1093.30	138.39	10.18
 MSME	6061	1056.93	2328	626.86	4867	819.42	6932.67	(22.47)	30.72
 Corporate Credit	2421	206.24	3178	201.45	339	80.61	144.30	(60.91)	(59.99)
TOTAL	37997	2582.07	44941	1960.26	48768	1940.26	14900.45	(24.86)	(1.02)

ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES

@ **56.05%** of ANBC
against norm of 40%



WEAKER SECTOR

@ **17.83%** of ANBC
against norm of 12.00%



SURPASSED THE MANDATED NORMS IN RESPECT OF



AGRICULTURE ADVANCES

@ **22.11%** of ANBC against norm of 18%



ADVANCES TO MICRO ENTERPRISES

@ **14.82%** of ANBC
against norm of 7.50%



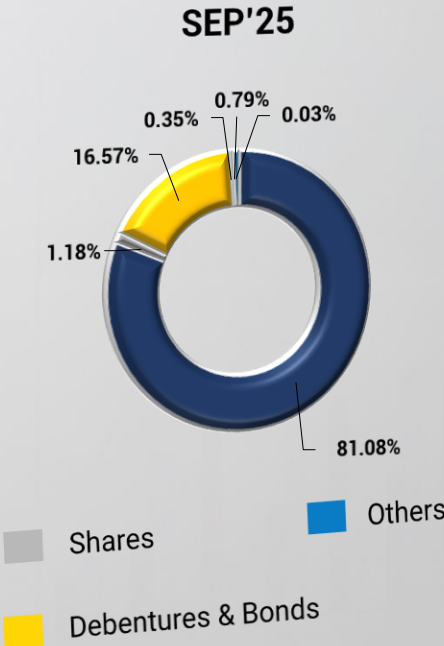
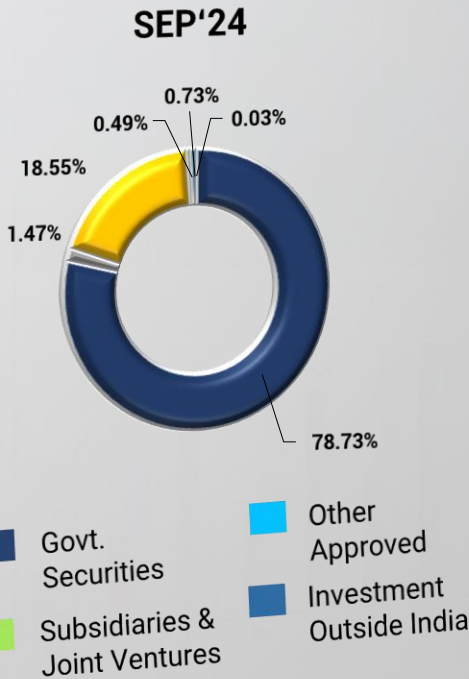
ADVANCES TO SMALL AND MARGINAL FARMERS

@ **11.63%** of ANBC against
norm of 10.00%

A conceptual image for investments. In the foreground, a hand is placing a coin on top of a stack of five other coins. To the left, there are four more stacks of coins, each progressively taller than the last, creating a staircase effect. A glowing yellow line graph with seven data points is superimposed over the stacks, showing an overall upward trend. The background is blurred, showing a person in a suit and a watch. A large blue circle with a white border is on the right side, containing the word 'INVESTMENTS' in white capital letters.

INVESTMENTS

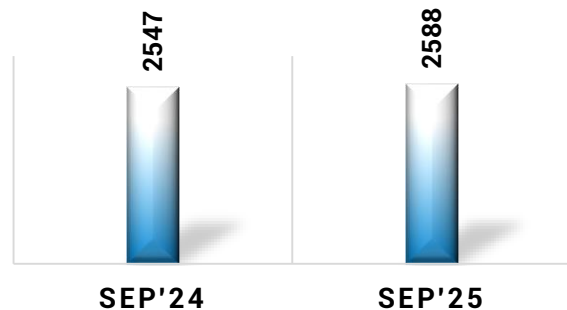
INVESTMENT PORTFOLIO



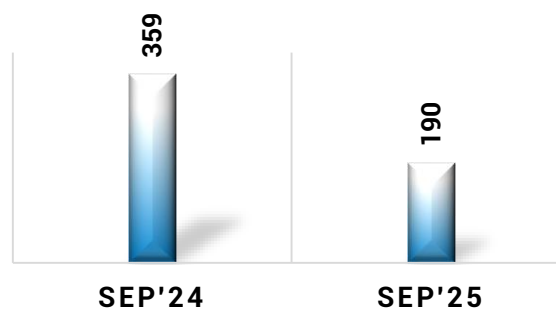
Particulars	₹ in Cr	
	SEP'24	SEP'25
Govt. Securities	119053	131243
Other Approved	-	-
Shares	2226	1910
Debentures & Bonds	28046	26830
Subsidiaries & Joint Ventures	740	573
Others	1110	1277
Total Investment In India	151175	161833
Investment Outside India	47	47
Grand Total	151222	161880

TREASURY PERFORMANCE

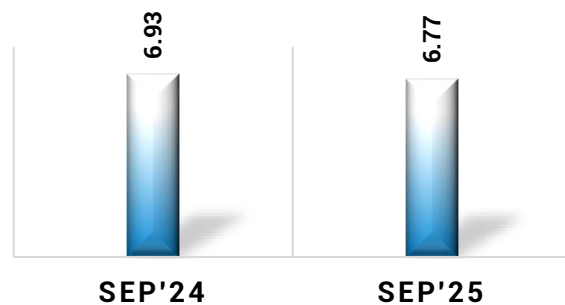
INTEREST ON INVESTMENT



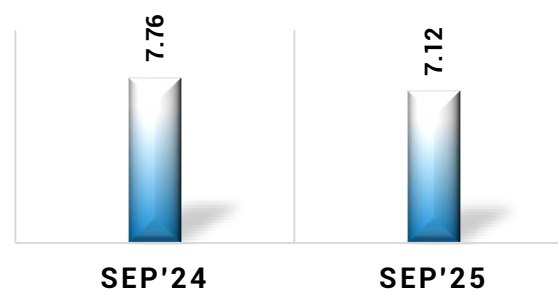
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT
(Including Trading Profit) %



₹ in Cr

Particulars	Sep'24 (QTR)	Sep'25 (QTR)
Aggregate Investment	151222	161880
Interest on Investment	2547	2588
Yield on Investment %	6.93	6.77
Profit on Sale of Investments	359	190
Profit on Exchange Transaction	63	43
Dividend Income	1	2
Profit/Loss on Revaluation of Investment	(31)	(51)
Yield on Investment (Including Trading Profit)%	7.76	7.12
M - Duration (AFS)	3.15	3.93
10 Year Bench Mark %	6.75	6.64

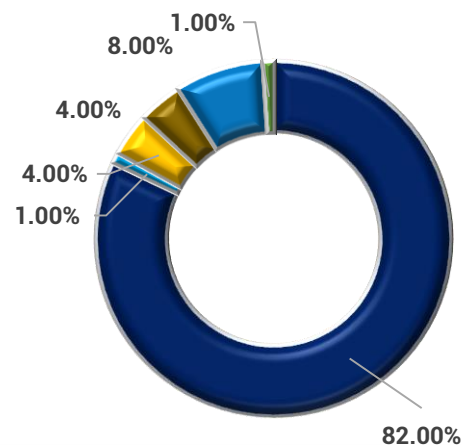
TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	SEP'24				SEP'25			
AGGREGATE INVESTMENT	151222				161880			
PORTFOLIO	HTM	AFS	FVTPL	SAJV	HTM	AFS	FVTPL	SAJV
INVESTMENT	101568	44840	3959	855	111865	42823	6559	633
PERCENTAGE	67.16%	29.65%	2.62%	0.57%	69.10	26.45	4.05	0.40
TOTAL SLR	119053				131243			
PERCENTAGE	78.73%				81.07%			
CATEGORY WISE	79439	38981	633	-	90519	37584	3140	-

AFS BOOK

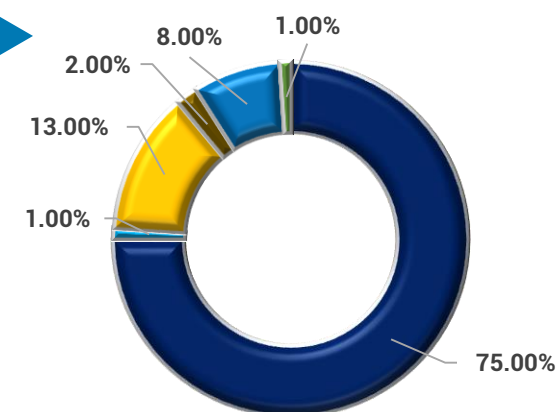
SEP'24



Modified Duration: 3.15
SLR (MD) : 3.16
P.V. 01 (SLR+NSLR): 13.81

- G-sec & T-bill
- CP
- SDL

SEP'25



Modified Duration: 3.92
SLR (MD) : 4.02
P.V. 01 (SLR+NSLR): 16.47

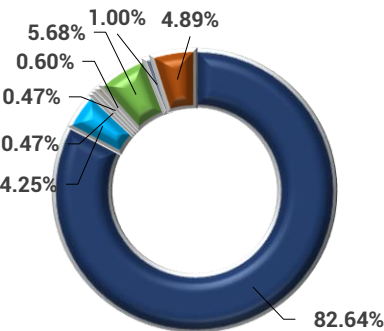
- Corporate Bond
- PSU
- Others

The image features a dark blue background with a glowing blue circuit board pattern. A blue location pin icon with a glowing yellow ring is positioned on the left. On the right, there are two concentric circles: an inner dark blue circle and an outer light blue ring. The text "DIGITAL JOURNEY" is centered within the inner circle in white, bold, uppercase letters.

DIGITAL JOURNEY

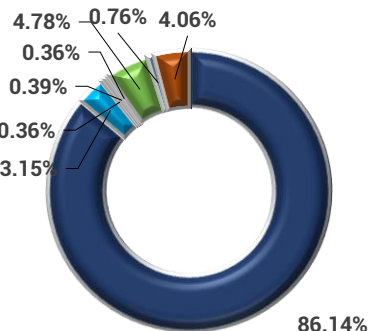
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Oct'23 to Sep'24

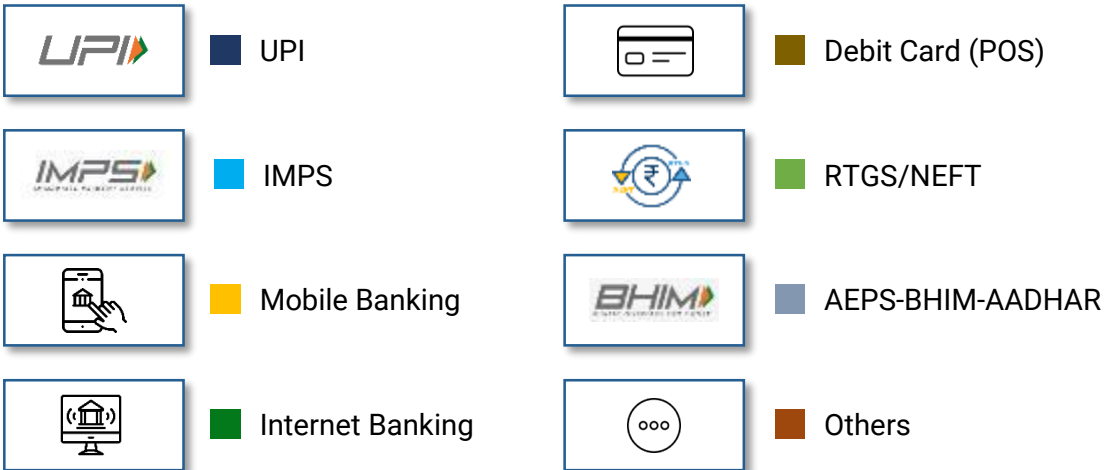


Share of Digital Txns through ADC 83.46%

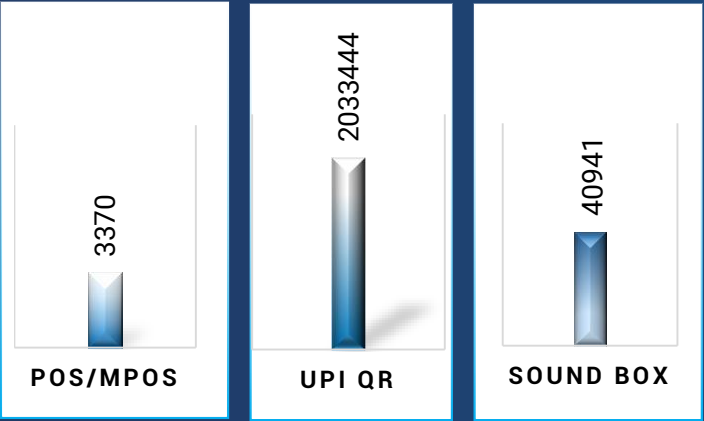
Oct'24 to Sep'25



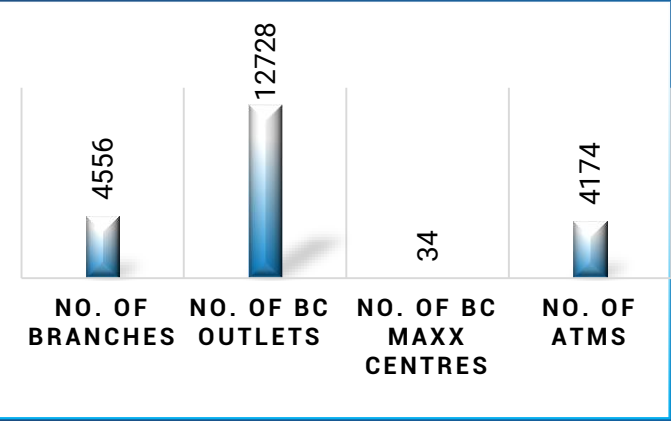
Share of Digital Txns through ADC 88.29%



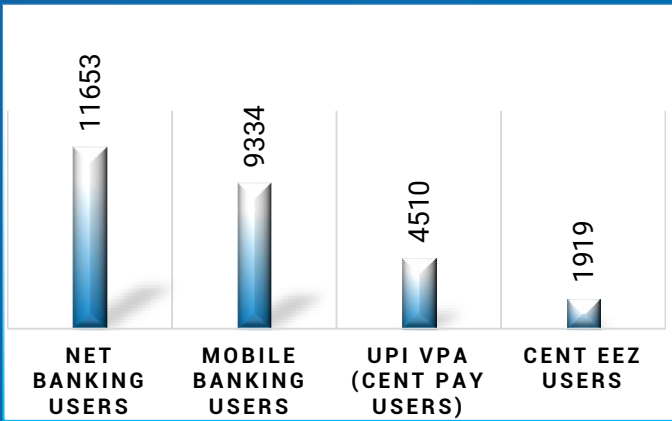
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



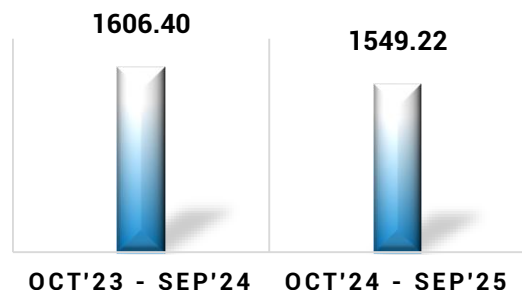
DIGITAL TOUCH POINTS (IN'000)



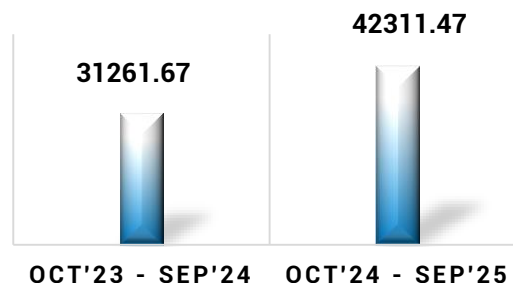
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



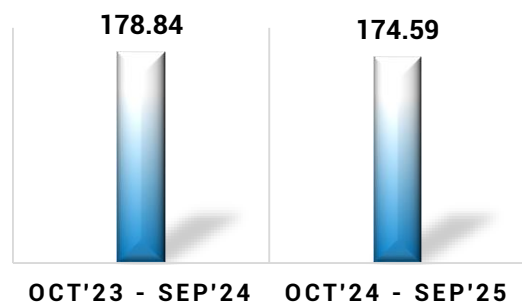
IMPS TRANSACTIONS



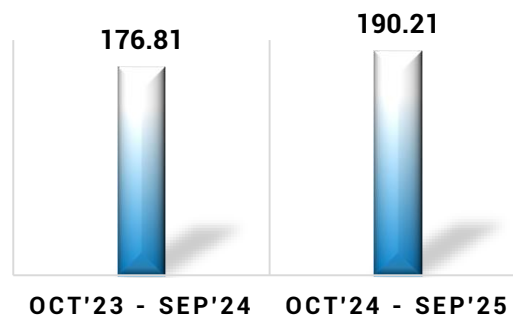
UPI (Remitter + Beneficiary)



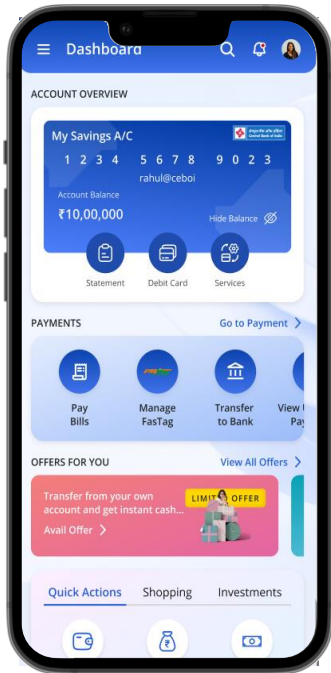
MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (in Lakhs)



BANKING

- ✓ Omni channel experience across Mobile, Tablet, and Desktop. Simple, easy, and intuitive journey for:
 - Creating Fixed and Recurring Deposits
 - Availing Loans against FD/RD
 - Transferring funds within or to other banks securely via OTP-based verification and real-time alerts
- ✓ Cent Pay (UPI), m-Passbook, and BBPS services available.
- ✓ Other convenient services at your fingertips:
 - Apply for Cheque Book, Registered Positive Pay and all cheque book related services
 - Manage Standing Instructions (SI)
 - Control Debit Card functions includes all debit card related services
 - APY, PMSBY & PMSBY

INVESTMENT

- ✓ Invest in Mutual Funds, NPS, PMS, and Government schemes
- ✓ Mutual Fund Registration and paperless approvals
- ✓ Investment in Lumpsum & SIPs starting at just ₹100 (Singly and Multiple Orders)
- ✓ Portfolio analysis with overall P&L, realized / unrealized gains, % returns
- ✓ Fund fact sheets, Smart calculators, and asset allocation models for smarter decision making

SHOPPING

- ✓ Earn points and redeem them for offers, gifts etc.
- ✓ Enjoy special discounts and deals with partner merchants
- ✓ Track 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

- ✓ Buy life, health, motor, property insurance
- ✓ 24/7 access: Manage policies, track claims anytime, anywhere
- ✓ Instant policy issuance with simplified risk assessments
- ✓ Personalized Coverage: Customize coverage options to fit 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, Jansamarth, RBIH-ULI etc. with minimum manual intervention for
- Pre-Approved Personal Loan (PAPL)
- Home Loan
- Vehicle Loan
- Gold Loan (Retail & Agri)
- CKCC (Fresh & Renewal)
- Self Help Group (SHG) (Fresh & Renewal)
- Mudra Loan – Shishu, Kishore, Tarun & Tarun Plus
- Cent Saral
- Cent Business Loan
- Cent GST
- PM Vishwakarma

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 insight 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.
- **Integration with various channels** of the Bank for fetching real time customer profile.

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-** Categorization of leads and automatic routing to the respective stakeholders for timely action.
- **Automated Updates:** Customers receive real time updates on the status of their request.
- **Real Time Insights-**Dashboards provide valuable analytics on lead performance and customer behavior.
- Hierarchical monitoring at RO,ZO and Central levels in real-time enabling higher conversion rates.
- **Bulk upload functionality:** Enable bulk uploading of lead data for faster onboarding and timely action.
- **Drop-off Management-** Drop off leads are nurtured and converted across various DIY channels.

Collection Management

Collection Management:

- **Bank** has established two nationwide collection call centers at Mumbai and Kolkata for PDM,SMA & NPA accounts slipped in current FY follow up including agriculture accounts.
- **Feet-on-Street (Fos)** Functionality with smart app & geo tagging for SMA 1-2 ,SMA 0(Medium & High-risk accounts) and NPA accounts slipped in current FY follow up.
- Currently **405 FoS** are on the field.
- Specialized **SMS, IVR and Voice BOT** calling functionality for reaching out to all PDM & SMA accounts.
- **Simplified loan repayments** through UPI apps like Cent Pay, BHIM, Gpay, Phonepe, Paytm etc.
- **Calling started through "1600"** series as per TRAI guidelines.

Digital Services

Services offered over Tabs:

- ✓ On-boarding of customers and Savings Accounts opening through Tabs (DKYC) with Integrated Biometric devices.
- ✓ **KYC/ Re-KYC** using Digital and Video KYC.
- ✓ **Services:** Order, activate and stop Cheque, Issue new debit card, Form 115G/H, Digital Loans
- ✓ **Leads:** Apply for lockers, Deposit request, Insurance, Apply for loan, Mutual Fund, Govt Schemes
- ✓ **Insurance:** PMJJBY, PMSBY, APY

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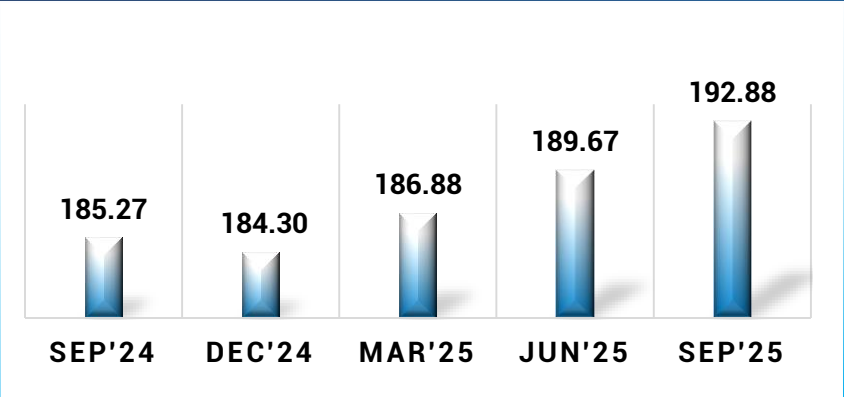
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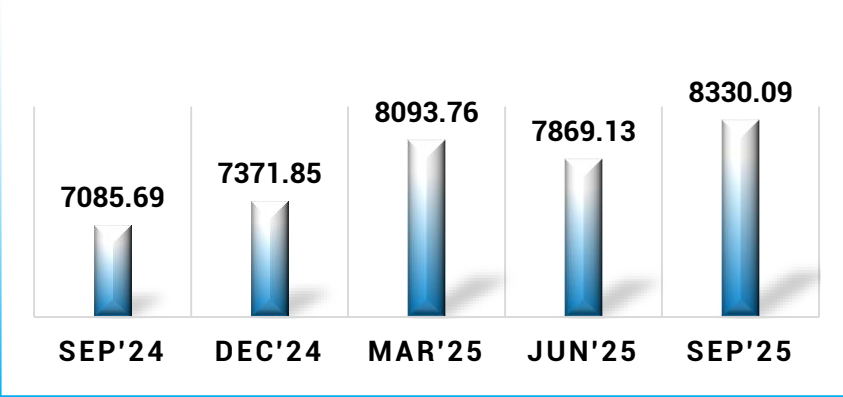
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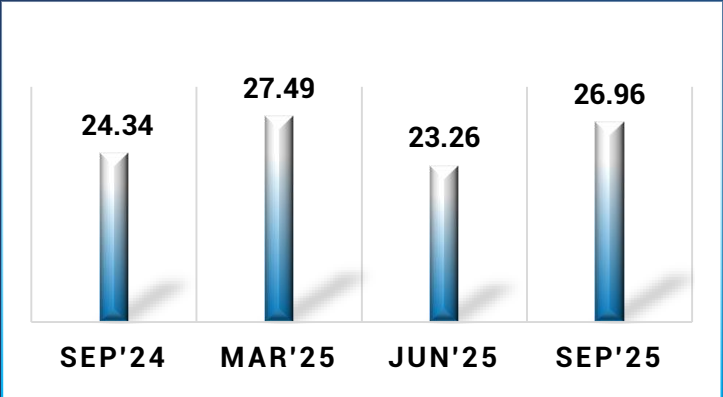
No. of Accounts (in Lakhs)



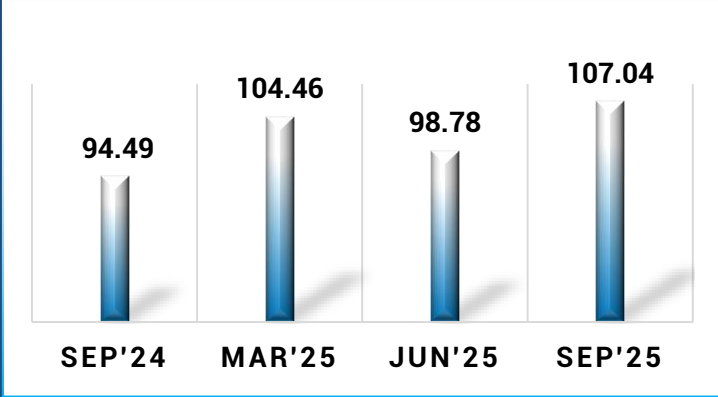
Balance Outstanding (₹ in Cr)



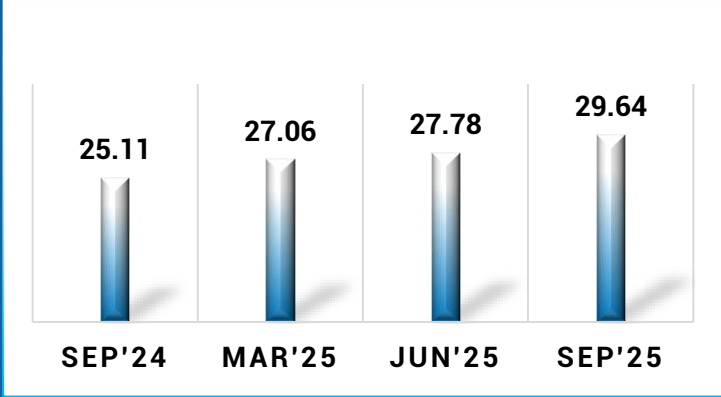
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP

Subsidiaries

₹ in Cr

Cent Bank Home Finance Ltd. • Engaged into Housing Finance Activity • Presence in 12 States through 32 Branches & 3 SPOKE locations • Advances & Investment Portfolio of ₹ 1763.47 Cr	(Unaudited)	Shareholding	Particulars	Sep'24 (HY)	Sep'25 (HY)
		64.40%	Total Income	87.57	90.40
			Net Profit/(Loss)	12.41	12.51
			Total Assets	1682.33	1795.31
			Capital & Reserves	226.35	251.74
Centbank Financial Services Ltd. • Engaged mainly into Trusteeship Services	(Unaudited)	Shareholding	Particulars	Sep'24 (HY)	Sep'25 (HY)
		100%	Total Income	5.38	5.52
			Net Profit/(Loss)	3.41	3.12
			Total Assets	62.93	60.66
			Capital & Reserves	39.89	45.85

Associates Names		Shareholding	Particulars	Sep'24 (HY)	Sep'25 (HY)
Generali Central Life Insurance Company Ltd#	(Unaudited)	25.22%	Net Profit/(Loss)	N.A.	(23.46)
Generali Central Insurance Company Ltd#	(Unaudited)	24.91%	Net Profit/(Loss)	N.A.	9.66
Uttar Bihar Gramin Bank, Muzzaffarpur*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	63.39	1.34
Uttarbanga Kshetriya Gramin Bank, Cooch Behar*	(Reviewed as of 30/04/2025)	35%	Net Profit/(Loss)	47.20	4.54
Indo Zambia Bank Limited, Zambia	(Unaudited)	20%	Net Profit/(Loss)	121.80	197.71

*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 Sep'24	As on 30 th Sep'25
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	9051
Reserves and Surplus	24818	29484
Minorities Interest	81	90
Deposits	392481	445053
Borrowings	13346	12399
Other Liabilities and Provisions	8400	8847
Total	447807	504924
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	21146	21700
Balances with Banks and Money at Call and Short Notice	11279	16608
Investments	149524	160576
Loans & Advances	244041	287209
Fixed Assets	5237	5037
Other Assets	16571	13719
Goodwill on Consolidation	9	75
Total	447807	504924

Group Performance

₹ in Cr

Particulars	Half Year ended	
	Sep'24	Sep'25
<u>INCOME</u>		
Interest and Dividend Earned	16602	17400
Other Income	2815	3379
Total	19417	20779
<u>EXPENDITURE</u>		
Interest Expended	9608	10698
Operating Expenses	5628	5885
Provisions and Contingencies	2374	1716
Total	17610	18299
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	1807	2480
Less: Minority Interest	4	4
Consolidated Net Profit/(Loss) after deducting Minority's Interest	1803	2476
Add: Share of Earnings in Associates	63	38
Consolidated Net Profit/(Loss) Attributable to the Group	1866	2514

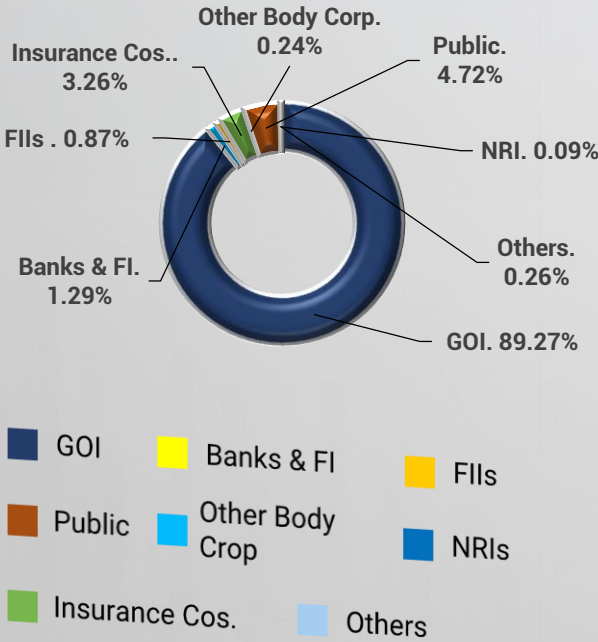
Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

As on 30th Sep'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+

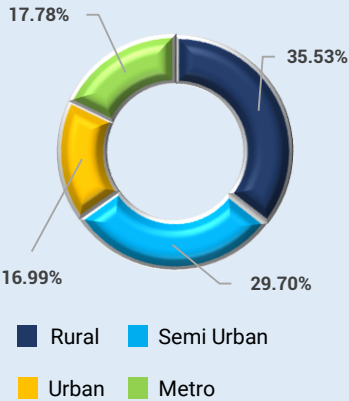
As on 30th Sep'2025



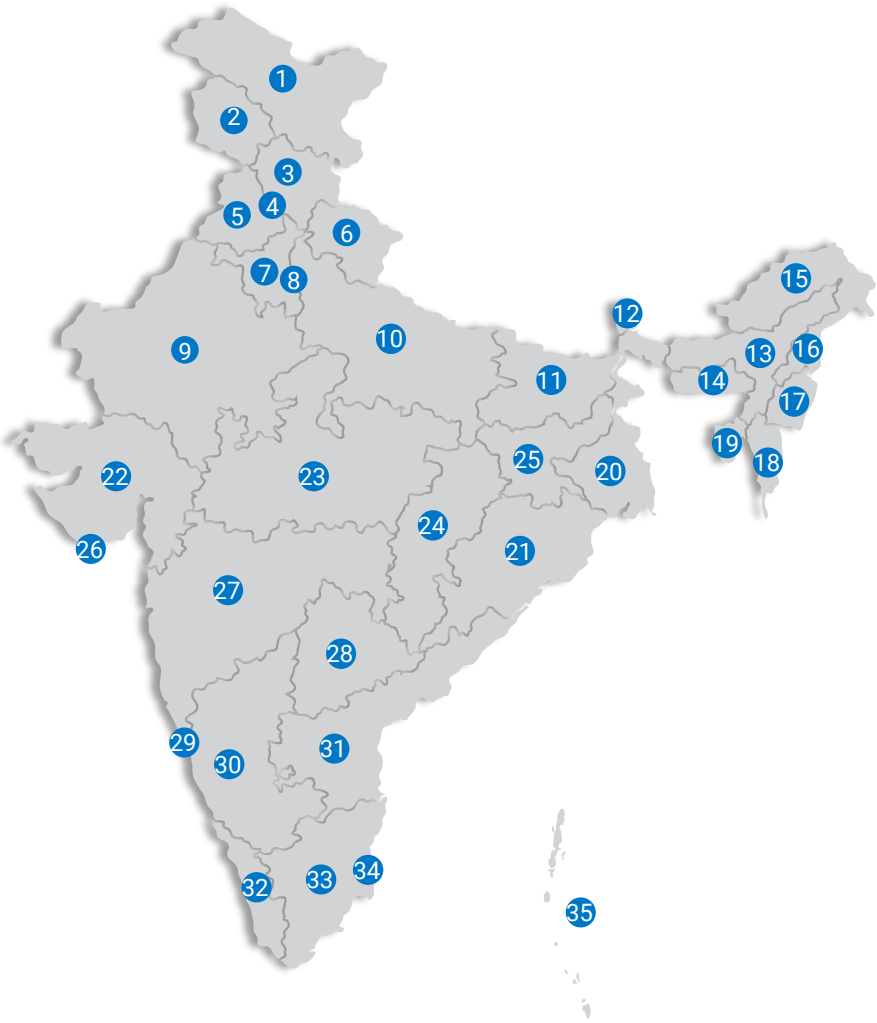
PAN INDIA NETWORK OF BRANCHES

As on 30th Sep'25

Total Branches	4556
Rural	1619
Semi Urban	1353
Urban	774
Metro	810
Total ATMs	4174
Total BC Outlets	12728
BC MAXX Centres	34
Total Customer Touch Points	21492



	% Share	No. of Branches
Western & Central	33.10	1508
Northern	27.64	1259
North East	3.97	181
Eastern	20.76	946
Southern	14.53	662



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	➤	582
11.	Bihar	➤	435
12.	Sikkim	➤	16
13.	Assam	➤	121
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	➤	586
28.	Telangana	➤	101
29.	Goa	➤	30
30.	Karnataka	➤	107
31.	Andhra Pradesh	➤	130
32.	Kerala	➤	118
33.	Tamil Nadu	➤	203
34.	Puducherry	➤	3
35.	Andaman and Nicobar Islands	➤	1

PARAMETERS	GUIDANCE FOR FY 25-26	ACHIVEMENTS (QTR Sep'2025)
Business Growth	14-15%	14.43%
Deposit Growth	10-12%	13.40%
Advances Growth	14-16%	16.03%
CASA	48%(+/- 1%)	46.83%
RAM: Corporate Credit Ratio	65:35 (+/-5%)	72:28
NIM	Above 3%	2.89%
Gross NPA	Below 3%	3.01%
Net NPA	Below 0.45%	0.48%
PCR	96 – 98%	96.88%
Slippage Ratio	Less than 0.35% on Q-o-Q basis	0.30%
Credit Cost (Annualized)	Upto 1%	0.21%
Return on Assets	Above 1%	1.01%
Cost to Income Ratio	< 56%	62.72%



Environment

- The Bank has financed numerous projects pertaining to renewable energy. As on 30 September 2025, it has financed ₹ 2876.33 crores towards renewable energy.
- 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 financed ₹ 1.14 crores and ₹ 0.15 crores in the two schemes respectively as on 30th September 2025
- The Bank has Cent Green Deposit with periods of deposit as 1111 days, 2222 days, 3333 days. As on 30th September 2025, it has mobilized ₹ 345.61 crores in green deposits.
- Bank has a scheme for setting up Compressed Bio Gas plants and up gradation of existing bio gas plants. It has financed ₹ 341.04 crores in the scheme as on 30th September 2025.
- The Bank has recently launched Cent Solar Vendor Scheme to align with its ESG objectives. It has financed ₹ 0.72 crores in the scheme as on 30th September 2025.
- Under Cent e-Vehicle, Cent Go Green Vehicle scheme, the Bank has financed ₹ 73.28 crores as on 30th September 2025. These schemes finance the use of energy efficient vehicles. Under PM Surya Ghar Yojana, Bank has financed ₹ 78.27 crores. It encourages use of renewable energy through installation of solar rooftop panels.
- Our Bank invests in Green Bonds (G-Sec). As on 30th September 2025, the total amount invested in Green Bonds is ₹ 304.92 crores.



Social

- In alignment with the Bank's commitment to foster a more inclusive and accessible work environment, an 'Accessibility and Inclusion Survey' was conducted with the objective of identifying areas of improvement in accessibility, infrastructure, policy, and support systems across the Bank.
- Bank has launched a confidential counselling service CENT CHETNA for employees' well being. The initiative offers reliable and confidential counselling service by an expert & qualified professional to support employees coping with micro-aggressions and preserving emotional well-being.
- The Bank has ensured digitalization of HR processes as a step towards modernization of workplace and empowering employees. Auto approval facility has been introduced in several HR processes, dispensing manual interventions and use of paper flow.
- To enhance the employees' skills, knowledge, the Bank has initiated conducting customized training programs on 'Branch Operations with special focus on MSME and Sustainable Finance.' The training program envisages enhancing knowledge through case-based learning, hands-on experience, and practical insights.



Governance

- The Bank has established a dedicated Green Cell at the Central Office Level to capture climate, sustainability related opportunities. It has also established a Climate Risk Cell to steer Environmental, Social and Governance initiatives and physical and transition risk assessment.
- Bank launched Hackathon series 'AI Powered Fraud Detection Solution for Digital Transactions' in collaboration with Maulana Azad National Institute of Technology (MANIT) Bhopal which concluded on 25/07/2025. The hackathon was part of an initiative supported by the Department of Financial Services (DFS), Ministry of Finance. Students from 35 National Institute of technology (NITs) participated in this Hackathon
- To enhance Cyber Security, digital trust and to comply with Industry Standards and Regulatory recommendations, Bank is in process of migrating its existing domain to 'Bank.in' domain.
- The Bank has executed a Memorandum of Understanding with the Bureau of Energy Efficiency and accordingly set up a dedicated Energy Efficiency Financing Cell (EEFC) to promote financing of energy efficiency projects.

MoUs and Pioneering Initiatives



Central Bank of India signs MoU with VinFast Auto India Pvt Ltd for financing Electric Passenger Cars

The MoU was signed in the august presence of Executive Directors, Central Bank of India- Shri Vivek Wahi, Shri MV Murali Krishna, Shri Mahendra Dohare, by Shri Vivek Kumar, General Manager, Retail Assets Department, Central Bank of India & Shri Pham Sanh Chau, CEO of VinFast Asia



Left to right: Shri Vivek Kumar, Shri Vivek Wahi, Shri Pham Sanh Chau, Shri MV Murali Krishna, Shri Mahendra Dohare

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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.



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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).

MoUs and Pioneering Initiatives

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Central Bank of India launches Pioneering TReDS Insurance Policy in Strategic Partnership with TATA AIG

On the eve of 144th Birth Anniversary of founder, Sir Sorabji Pochkhanawala, Central Bank of India, in collaboration with TATA AIG General Insurance Company Ltd., has launched a groundbreaking TReDS Insurance Policy. The policy aims to enhance the security and confidence of MSMEs and financiers on Trade Receivables Discounting System (TReDS) platforms.

Shri. Pravin Kini, General Manager and Shri. Sohail Ahmad, General Manager represented the bank in securing the contract with Shri. Deepak Kumar, EVP, Tata AIG General Insurance.



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Central Bank of India Partners with C2FO to Boost MSME Financing Through TReDS

Central Bank of India and C2FO Factoring Solutions Pvt Ltd aim to enhance the accessibility and efficiency of trade receivables financing for Indian MSMEs through the Trade Receivables Discounting System (TReDS)

With this tie-up, Central Bank of India becomes one of the key financial institutions to integrate with C2FO's Reserve Bank of India (RBI)-approved TReDS platform (C2Treds), promoting transparent, digital, and low-cost financing for MSMEs

Commenting on the partnership, Mr Sohail Ahmad and Mr Pravin Kini General Manager at Central Bank of India jointly stated:

"This partnership reflects our commitment to leveraging digital innovation for the benefit of MSMEs, which are the backbone of the Indian economy. Through our alliance with C2FO, we aim to expand access to timely and affordable credit, thereby enabling enterprises to focus on their growth and competitiveness."



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Central Bank of India announced a strategic partnership with KredX.

Central Bank of India, in collaboration with KredX, India's leading supply chain finance platform to facilitate Trade Receivables Discounting System (TReDS) services for MSMEs across the Country.

Under this partnership, Central Bank of India will leverage KredX's newly licensed TReDS platform, branded as DRX (Domestic Trade Exchange), to offer seamless invoice discounting services.

Shri. Pravin Kini, General Manager and Shri. Sohail Ahmed, General Manager jointly states that "This partnership with KredX is a testament to our commitment to support MSMEs with innovative financial solutions. By integrating with the DTX platform, we aim to streamline access to credit and strengthen access to credit and strengthen the backbone of Indian's economy."



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AWARDS AND RECOGNITION



Skoch Award 2025: Corporate Excellence in Transforming Recruitment



Iconic Brand of India 2025 by ET Now 8th Edition



Most Preferred Workplace for Women for 2025-26 by EY-India 2nd Edition

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This Women's Equality Day, let's celebrate ambition & empowerment with

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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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