

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: Outcome of Board Meeting of the Bank held on 30th April, 2026.

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, we wish to inform that the Board of Directors of Bank at their meeting held today i.e. Thursday, 30th April, 2026 at Mumbai *inter-alia* considered and approved the following:-

1. The Audited standalone and consolidated financial results of the Bank for the quarter/financial year ended 31st March, 2026.
2. Declared 04th Interim dividend of 6% i.e. Rs.0.60 per equity share of Rs. 10 each for the FY 2025-26. The Record date for payment of 04th Interim Dividend is fixed as Friday, 08th May, 2026.
3. The Capital raising plan of the Bank for FY 2026-27 aggregating to Rs.7000 crore (Rupees Seven Thousand crore only) through Follow-on Public offer (FPO)/Rights issue/ Qualified Institutional Placement (QIP) / Preferential issue or any other mode or combination thereof and /or through issue of BASEL III compliant AT1/Tier II Bonds or such other securities as may be permitted under the applicable laws subject to necessary regulatory approvals.

Further, pursuant to Regulations 33, 52 and other applicable provisions of the SEBI (LODR) Regulations 2015, we enclose herewith the following documents:-

- ✓ Copy of the Audited standalone and consolidated financial results of the Bank along with Auditors Report thereon, for the quarter/financial year ended 31.03.2026.
- ✓ Declaration on Audit report with unmodified opinion for quarter/financial year ended 31.03.2026 [Regulation 33 (3) of SEBI (LODR) Regulations, 2015].
- ✓ Statement of deviation(s) or variation(s) and Utilization of issue proceeds for quarter ended 31.03.2026 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR) Regulations, 2015].
- ✓ Security Cover Certificate as on 31.03.2026 - [Regulation 54 of SEBI (LODR) Regulations, 2015].
- ✓ Disclosure of Related Party Transactions for half year ended 31.03.2026 [Regulation 23(9) of SEBI (LODR) Regulations, 2015].

The meeting of Board of Directors commenced at 04.00 PM and concluded at 5.55 PM.

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

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh- 211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram-122018



Independent Auditors' Report on the Standalone Financial Results of Central Bank of India for the Quarter and Year ended March 31, 2026, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
Central Bank of India

Report on the Audit of the Standalone Financial Results

OPINION

1. We have audited the accompanying statement of Standalone Financial Results of Central Bank of India ("the Bank") for the Quarter and Year ended March 31, 2026, the standalone statement of assets and liabilities as on that date and the standalone statement of cash flow for the year ended on that date ("the Statement") attached herewith, being prepared and submitted by the bank pursuant to the requirement of regulation 33 and regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures related to Pillar 3 disclosures as at March 31, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India ("RBI") as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid financial results and have not been audited by us.

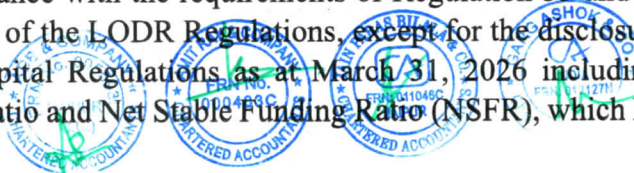
The Statement includes financial statements/ financial information for the year ended on that date of:

- a) The Central Office, 14 Zones, 1 Integrated Treasury Branch, Top 20 branches and other Central Office departments audited by us; and
- b) 1,952 branches and other offices audited by the respective statutory branch auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the RBI. Also, incorporated in the Balance Sheet, the Profit and Loss Account and the Cash Flow Statement are financial information from 2,613 branches which have not been subjected to audit. These unaudited branches account for 19.26% of advances, 38.50% of deposits, 21.94% of interest income and 35.77% of interest expenses.

2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- a) is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the LODR Regulations, except for the disclosures related to Pillar 3 under Basel III Capital Regulations as at March 31, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR), which have been disclosed



on the Bank's website and in respect of which a link has been provided in the aforesaid Statement (Note No. 12), which have not been audited by us; and

- b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the standalone net profit and other financial information for the quarter ended March 31, 2026 as well as the year to date results for the period from April 1, 2025 to March 31, 2026.

BASIS FOR OPINION

3. We conducted our audit in accordance with the standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTER

4. We draw attention to the following notes:
 - a) Note No. 6 of the statement regarding Deferred Tax, based on tax review made by the Bank's Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of ₹ 1,62,806 lakhs recognized as on March 31, 2026 (₹ 3,14,557 lakhs as on March 31, 2025).
 - b) Note No. 23 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in decrease in depreciation and increase in net profit by ₹ 4,930 lakhs for the year ended March 31, 2026.

Our opinion is not modified in respect of the above matters.

BOARD OF DIRECTORS' RESPONSIBILITY FOR THE STANDALONE FINANCIAL RESULTS

5. The statement has been compiled from the annual standalone financial statements and approved by the Board of Directors. The Bank's Board of Directors are responsible for the preparation of these standalone Financial Results that give a true and fair view of the net profit/loss and other financial information in accordance with the recognition and measurement principles laid down in the applicable accounting standard issued by the ICAI, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for

ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the Statement by the Board of Directors of the Bank as aforesaid.

In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

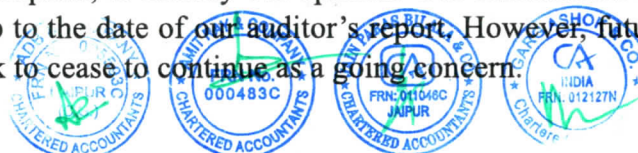
The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE STANDALONE FINANCIAL RESULTS

6. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances for expressing our opinion on whether the bank has adequate internal financial controls with reference to financial statements and the operating effectiveness of such control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the Standalone Financial Statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the Standalone Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

OTHER MATTER

7. We did not audit the financial statements/ financial information of 1,952 branches and other offices included in the Standalone Financial Results of the Bank whose financial statements/ financial information reflect total assets of ₹ 2,98,88,060 lakhs, and total revenue of ₹ 11,98,547 lakhs for the year ended on that date, as considered in the Statement. These branches cover 42.13% of advances, 57.16% of deposits and 23.90% of non-performing assets as at March 31, 2026 and 46.42% of revenue for the year ended on that date. The financial statements/ financial information of these branches have been audited by the branch auditors whose reports have been furnished to us and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
8. In the conduct of our audit, we have taken note of the unaudited returns in respect of 2,613 branches certified by the respective branches' management whose financial statements/ information reflect total assets of ₹ 99,02,515 lakhs as at March 31, 2026 and total revenue of ₹ 6,35,454 lakhs for the year ended on that date. These unaudited branches cover 19.26% of advances, 38.50% of deposits and 12.95% of non-performing assets as on March 31, 2026 and 24.61% of revenue for the year then ended.
9. The figures for the quarter ended March 31, 2026 represent the balancing figures between audited figures in respect of full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to December 31, 2025, being the date of the end of the third quarter of the current financial year, which was previously subjected to limited review by us, as required under the LODR Regulations.



10. The Statement includes comparative figures for the quarter ended March 31, 2025 and year ended March 31, 2025 which were reviewed/audited by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion/opinion vide their report dated April 28, 2025.

Our opinion is not modified in respect of the above matters.

For ADB & COMPANY

Chartered Accountants

FRN: 005593C



CA ARUN AGARWAL

PARTNER

M. No.: 409937

UDIN: 26409937LJHKIJ2266

For JAIN PARAS BILALA & CO.

Chartered Accountants

FRN: 011046C



CA PARAS BILALA

PARTNER

M. No.: 400917

UDIN: 26403861EZZFST3902

For AMIT RAY & CO.

Chartered Accountants

FRN: 000483C



CA ABHISHEK SHARMA

PARTNER

M. No.: 403861

UDIN: 26400917SNINAP4498

For GARG ASHOK & CO.

Chartered Accountants

FRN.: 012127N



CA ASHOK KUMAR

PARTNER

M. No.: 090991

UDIN: 26090991VVMPPBB7669

Place: Mumbai

Date: April 30, 2026

ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh- 211001	GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram-122018



Independent Auditors' Report on the Consolidated Financial Results of Central Bank of India for the Quarter and Year ended March 31, 2026, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
Central Bank of India

Report on the Audit of the Consolidated Financial Results

OPINION

1. We have audited the accompanying statement of Consolidated Financial Results of Central Bank of India ("the Parent" or "the Bank") and its subsidiaries (the Parent and its Subsidiaries collectively referred to as "the Group") and its associates for the Quarter and Year ended March 31, 2026 ("the Statement"), the consolidated statement of assets and liabilities as on that date and the consolidated statement of cash flow for the year ended on that date, attached herewith, being prepared and submitted by the bank pursuant to the requirement of regulation 33 and regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures related to Pillar 3 disclosures as at ended March 31, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India ("RBI") as have been disclosed in the Bank's website and in respect of which a link has been provided in the aforesaid financial results and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate audited financial statements/financial information of both subsidiaries provided by management of the Bank, and separate unaudited financial statements/financial information of all the Associates provided by the management the Statement:
 - a) Includes the financial results of the following entities:
 - I. **SUBSIDIARIES**
 - a. Cent Bank Home Finance Limited (CBHFL)
 - b. Centbank Financial Services Limited (CFSL)
 - II. **ASSOCIATES**
 - a. Insurance Companies: (Associates from 05th June 2025)
 - i. Generali Central Insurance Company Limited
 - ii. Generali Central Life Insurance Company Limited



ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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b. Regional Rural Gramin Banks (*Associates till 30th April 2025*):

- i. Uttar Bihar Gramin Bank, (UBGB), Muzaffarpur
- ii. Uttar Banga Kshetriya Gramin Bank (UBKGB), Cooch Behar

c. Indo-Zambia Bank Limited, Zambia

b) Is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the LODR Regulations, except for the disclosures related to consolidated Pillar 3 under Basel III Capital Regulations as at March 31, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR), which has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement (Note No. 12), which have not been audited by us; and

c) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the group and its associates for the quarter ended March 31, 2026 as well as the year to date results for the period from April 1, 2025 to March 31, 2026.

BASIS FOR OPINION

3. We conducted our audit in accordance with the standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group and its associates in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTER

4. We draw attention to the following notes:

a) Note No. 6 of the statement regarding Deferred Tax, based on tax review made by the Bank's Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of ₹ 1,61,771 lakhs recognized as on March 31, 2026 (₹ 3,13,402 lakhs as on March 31, 2025).



ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005
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- b) Note No. 7 of statement regarding income booked during the financial year 2025-26 (Q-1) under exceptional item amounting to ₹ 8,485 lakhs being the difference in carrying amount of investment in associates (RRB's) mentioned in consolidated financials & actual amount received on disposal of investment.
- c) Note No. 23 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in decrease in depreciation and increase in net profit by ₹ 4,930 lakhs for the year ended March 31, 2026.

Our opinion is not modified in respect of the above matters.

BOARD OF DIRECTORS' RESPONSIBILITY FOR THE CONSILDATED FINANCIAL RESULTS

5. The statement has been compiled from the annual consolidated financial statements and approved by the Board of Directors. The Bank's Board of Directors are responsible for the preparation of these Consolidated Financial Results that give a true and fair view of the net profit/loss and other financial information of the group and its associates in accordance with the recognition and measurement principles laid down in the applicable accounting standard issued by the ICAI, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulations Act, 1949 for safeguarding of the assets of the Group and its associates, and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the Statement by the Board of Directors of the Bank as aforesaid.

In preparing the Statement, the respective Board of Directors of the entities included in the group and its associates, are responsible for assessing the ability of the group and its associates to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the group and its associates, or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the group and its associates are also responsible for overseeing the financial reporting process of the group and its associates.



<p>ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001</p>	<p>JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005</p>
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AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE CONSOLIDATED FINANCIAL RESULTS

6. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose on expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the group or its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group and its associates to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.



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- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group and its associates to express an opinion on the consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

Materiality is the magnitude of the misstatement in the statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the statement may be influenced. We consider quantitative materiality and qualitative factors in; (i) planning the scope of our audit work, and evaluating the results of our work; and (ii) to evaluate the effects of any identified misstatements in the consolidated financial statements.

We communicate with those charged with governance of the Bank, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the LODR Regulations, as amended, to the extent applicable.

OTHER MATTER

7. We did not audit the financial statements/ financial information of 1,952 branches and other offices included in the standalone unaudited/reviewed interim financial statements of the Parent Entity included in the Group, whose financial statements/ financial information reflect total assets of ₹ 2,98,88,060 lakhs, and total revenue of ₹ 11,98,547 lakhs for the year ended on that date, as considered in the Statement. The financial statements/ financial information of these branches have been audited by the branch auditors whose reports have been furnished to us and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
8. In the conduct of our audit, we have taken note of the unaudited returns in respect of 2,613 branches included in the standalone unaudited/reviewed interim financial statements of the



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Parent Entity included in the Group which has been certified by the respective branch's management whose financial statements/ information reflect total assets of ₹ 99,02,515 lakhs as at March 31, 2026 and total revenue of ₹ 6,35,454 lakhs for the year ended on that date, as considered in the Statement.

9. We did not audit the financial statements/information of 1 subsidiary (CFSL) included in the consolidated financial results, whose financial statements reflect total assets of ₹ 7,809 lakhs as at March 31, 2026, total revenue of ₹ 2,024 lakhs and total net profit after tax of ₹ 1,227 lakhs for the year ended March 31, 2026, as considered in the consolidated financial results, which has been audited by other auditor. The independent auditors' report on financial statements of this entity have been furnished to us by the management and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of this entity, is based solely on the report of such auditor and the procedures performed by us are as stated in paragraph 3 above.
10. We did not audit the financial statements/information of 1 subsidiary (CBHFL) included in the consolidated financial results, whose financial statements reflect total assets of ₹ 1,89,266 lakhs as at March 31, 2026, total revenue of ₹ 18,384 lakhs and total net profit after tax of ₹ 1,970 lakhs for the year ended March 31, 2026, as considered in the consolidated financial results, which has not been audited by us. The financial statements of this entity are unaudited and has been furnished to us by the management and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of this entity, is based solely on such unaudited financial statements. In our opinion and according to the information and explanations given to us by the management, these financial statements are not material to the Group.
11. The consolidated financial statements include the financial statements/information of 5 associates out of which 2 are Insurance Companies, 1 is Foreign Associate and 2 are Regional Rural Gramin Banks (associates till April 30, 2025) as mentioned in above Para 2 (II), whose financial statements reflect a total net profit of ₹ 27,458 lakhs for the Quarter and Year ended March 31, 2026 considered in proportion to shareholding pattern (Parent's share being ₹ 4,728 lakhs) which has not been audited by us. The financial statements of these entities are unaudited and have been furnished to us by the management and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of this entity, is based solely on such unaudited financial statements. In our opinion and according to the information and explanations given to us by the management, these financial statements are not material to the Group.
12. The figures for the quarter ended March 31, 2026 represent the balancing figures between audited figures in respect of full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to December 31, 2025, being the date of the end of the third



<p>ADB & COMPANY Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001</p>	<p>JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005</p>
<p>AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh- 211001</p>	<p>GARG ASHOK & CO. Chartered Accountants, 503 Emmar Colonnade, Sector 66, Golf Course Extn Road, Haryana, Gurugram-122018</p>



quarter of the current financial year, which was previously subjected to limited review by us, as required under the LODR Regulations.

13. The Statement includes comparative figures for the quarter ended March 31, 2025 and year ended March 31, 2025 which were reviewed/audited by an earlier set of four audit firms as joint auditors, three of those are continuing audit firms, and they have expressed unmodified conclusion/opinion vide their report dated April 28, 2025.

Our opinion is not modified in respect of the above matters.

For ADB & COMPANY

Chartered Accountants
FRN: 005593C

CA Arun Agarwal



CA ARUN AGARWAL
PARTNER
M. No.: 409937
UDIN: 26409937OASZPD5761

For JAIN PARAS BILALA & CO.

Chartered Accountants
FRN: 011046C

CA Paras Bilala



CA PARAS BILALA
PARTNER
M. No.: 400917
UDIN: 26403861AMCBFV3962

For AMIT RAY & CO.

Chartered Accountants
FRN: 000483C

CA Abhishek Sharma



CA ABHISHEK SHARMA
PARTNER
M. No.: 403861
UDIN: 26400917RIOPJP6325

For GARG ASHOK & CO.

Chartered Accountants
FRN.: 012127N

CA Ashok Kumar



CA ASHOK KUMAR
PARTNER
M. No.: 090991
UDIN: 26090991FWYHKP9067

Place: Mumbai

Date: April 30, 2026



Audited Standalone Financial Results for the Quarter and Year Ended March 31, 2026

(₹ in Lakh)

Particulars	Standalone				
	Quarter Ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited	Unaudited	Audited	Audited	Audited
1 Interest earned (a) + (b) + (c) + (d)	9,66,067	9,03,336	8,61,900	36,02,568	33,66,585
(a) Interest/discount on advances/bills	6,35,916	6,09,072	5,84,631	24,04,976	22,33,908
(b) Income on investments	2,60,036	2,68,196	2,49,218	10,21,009	10,09,240
(c) Interest on balances with Reserve Bank of India and other inter bank funds	26,868	25,569	23,001	1,25,383	91,640
(d) Others	43,247	499	5,050	51,200	31,797
2 Other Income	1,14,982	1,92,574	1,71,426	6,31,574	5,64,235
A. TOTAL INCOME (1+2)	10,81,049	10,95,910	10,33,326	42,34,142	39,30,820
3 Interest Expended	5,65,883	5,53,095	5,22,044	21,85,536	19,76,896
4 Operating Expenses (e) + (f)	3,05,554	3,13,565	3,10,986	12,00,784	11,41,493
(e) Employees cost	1,79,884	2,05,477	1,88,525	7,58,093	7,21,857
(f) Other operating expenses	1,25,670	1,08,088	1,22,461	4,42,691	4,19,636
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,71,437	8,66,660	8,33,030	33,86,320	31,18,389
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,09,612	2,29,250	2,00,296	8,47,822	8,12,431
D. Provisions (other than tax) and Contingencies. (Of which: provisions for Non-Performing Assets)	50,434	70,429	84,449	2,04,388	3,19,004
	64,668	27,619	82,968	1,53,416	2,80,174
E. Exceptional Items	-	-	-	-	-
F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,59,178	1,58,821	1,15,847	6,43,434	4,93,427
G. Tax Expenses	86,735	32,561	12,492	2,06,574	1,14,901
H. Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	72,443	1,26,260	1,03,355	4,36,860	3,78,526
I. Extraordinary items (net of tax expense)	-	-	-	-	-
J. Net Profit / (Loss) for the period (H-I)	72,443	1,26,260	1,03,355	4,36,860	3,78,526
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	25,55,824	23,53,305
7 Analytical Ratios					
(i) Percentage of shares held by Government of India	89.27%	89.27%	89.27%	89.27%	89.27%
(ii) Capital Adequacy Ratio-Basel III (%)	17.91%	16.13%	17.02%	17.91%	17.02%
(a) CET 1 Ratio (%)	15.61%	13.87%	14.73%	15.61%	14.73%
(b) Additional Tier 1 Ratio (%)	-	-	-	-	-
(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	0.80	1.39	1.19	4.83	4.36
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	0.80	1.39	1.19	4.83	4.36
(iv) (a) Amount of Gross Non-performing Assets	9,18,504	8,72,600	9,22,478	9,18,504	9,22,478
(b) Amount of Net Non-Performing Assets	1,66,586	1,41,366	1,54,326	1,66,586	1,54,326
(c) % of Gross Non-performing Assets	2.67%	2.70%	3.18%	2.67%	3.18%
(d) % of Net Non-Performing Assets	0.49%	0.45%	0.55%	0.49%	0.55%
(v) Return on Assets (Annualised) (%)	0.56%	1.01%	0.91%	0.89%	0.86%
(vi) Networth (excluding Revaluation Reserve)	34,59,972	35,10,764	32,57,454	34,59,972	32,57,454
(vii) Debt** Equity Ratio	0.08	0.05	0.16	0.08	0.16
(viii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(ix) Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-	-
(x) Paid-up Debt Capital/Outstanding Debt***(%)	4.76%	4.57%	9.26%	4.76%	9.26%
(xi) Total Debt*** to Total Assets (%)	5.73%	6.17%	4.51%	5.73%	4.51%
(xii) Operating Margin (%)	19.39%	20.92%	19.38%	20.02%	20.67%
(Xiii) Net Profit Margin (%)	6.70%	11.52%	10.00%	10.32%	9.63%

** Debt represents borrowings with residual maturity of more than one year. *** Total Debt and Outstanding Debt represent total borrowings of the Bank.

Note 1 : Disclosure of Interest Service Coverage Ratio and Debt Service Coverage Ratio is not applicable to Bank.

Note 2 : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

On Official Tour

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place : Mumbai

Date : April 30, 2026



CENTRAL BANK OF INDIA
STANDALONE SEGMENT REPORT FOR THE YEAR ENDED MARCH 31, 2026

(₹ In Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		Audited	Unaudited	Audited	Audited	Audited
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
A.	Segment Revenue					
	1. Treasury Operations	307,704	341,034	326,923	1,355,683	1,261,940
	2. Retail Banking Operations	468,403	486,879	494,851	1,846,245	1,787,174
	3. Wholesale Banking Operations	262,118	267,997	207,241	983,145	853,634
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	42,824	-	4,311	49,069	28,072
	Total	1,081,049	1,095,910	1,033,326	4,234,142	3,930,820
	Less: Inter Segment Revenue	-	-	-	-	-
	Income From Operations	1,081,049	1,095,910	1,033,326	4,234,142	3,930,820
B.	Segment Results(Profit+)/Loss(-)					
	1. Treasury Operations	35,274	43,374	88,868	208,607	247,105
	2. Retail Banking Operations	63,336	87,382	59,625	281,745	223,048
	3. Wholesale Banking Operations	28,385	37,720	(22,738)	151,272	44,770
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	32,183	(9,655)	(9,908)	1,810	(21,496)
	Total	159,178	158,821	115,847	643,434	493,427
	(ii) Other Un-allocable income/Expenditure	-	-	-	-	-
	Total Profit Before Tax	159,178	158,821	115,847	643,434	493,427
	Income Tax	86,735	32,561	12,492	206,574	114,901
	Net Profit/(Loss)	72,443	126,260	103,355	436,860	378,526
C.	Segment Assets					
	1. Treasury Operations	21,176,825	20,938,270	18,366,454	21,176,825	18,366,454
	2. Retail Banking Operations	20,619,190	19,926,601	17,590,237	20,619,190	17,590,237
	3. Wholesale Banking Operations	12,181,087	11,204,657	10,809,006	12,181,087	10,809,006
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Assets	970,854	1,119,738	1,147,116	970,854	1,147,116
	Total	54,947,956	53,189,266	47,912,813	54,947,956	47,912,813
D.	Segment Liabilities					
	1. Treasury Operations	20,130,970	20,090,376	17,322,059	20,130,970	17,322,059
	2. Retail Banking Operations	18,846,871	18,108,431	16,558,214	18,846,871	16,558,214
	3. Wholesale Banking Operations	12,123,060	11,091,063	10,381,931	12,123,060	10,381,931
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-
	Total	51,100,901	49,289,870	44,262,204	51,100,901	44,262,204
E.	Capital Employed					
	1. Treasury Operations	1,045,855	847,894	1,044,395	1,045,855	1,044,395
	2. Retail Banking Operations	1,772,319	1,818,170	1,032,023	1,772,319	1,032,023
	3. Wholesale Banking Operations	58,027	113,594	427,075	58,027	427,075
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	970,854	1,119,738	1,147,116	970,854	1,147,116
	Total	3,847,055	3,899,396	3,650,609	3,847,055	3,650,609

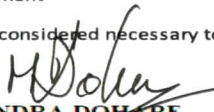
1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

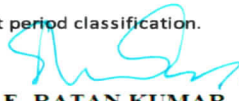
2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.


3) The Bank has only one geographical segment i.e. Domestic Segment

4) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.

On Official Tour
M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


E. RATAN KUMAR
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai

Date: April 30, 2026



STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(₹ In Crore)

Sn	Particulars	31-03-26	31-03-25
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before taxes	6,434.33	4,934.27
I	Adjustments for:		
	Depreciation on fixed assets	529.50	557.32
	Depreciation on investments (including on matured debentures)	(120.03)	(306.53)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(1,317.96)	(757.43)
	Bad Debts written off/Provision in respect of non performing assets	1,534.16	2,801.74
	Provision for Standard Assets	578.73	72.67
	Provision for Other items (Net)	51.04	622.17
	(Profit) / Loss on sale of fixed assets (Net)	3.71	24.40
	Dividend Received from Subsidiaries	(17.79)	(8.51)
	Sub total	7,675.69	7,940.10
II	Adjustments for :		
	Increase / (Decrease) in Deposits	55,225.35	27,685.82
	Increase / (Decrease) in Borrowings	9,888.88	1,786.30
	Increase / (Decrease) in Other Liabilities and Provisions	2,320.67	(1,617.20)
	(Increase) / Decrease in Advances	(56,111.57)	(41,815.33)
	(Increase) / Decrease in Investments	(15,764.86)	2,794.77
	(Increase) / Decrease in Other Assets	(89.94)	(62.29)
	Direct Taxes paid (Net of Refund etc.)	(357.87)	818.90
	Sub total	(4,889.34)	(10,409.03)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	2,786.35	(2,468.93)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	4.00	4.44
	Purchase of Fixed Assets	(457.63)	(454.67)
	Dividend Received from Associates/Subsidiaries	17.79	8.51
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(435.84)	(441.72)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	1,500.00
	Share Application Money	-	0.00
	Dividend - Equity shares Including Interim Dividend	(712.82)	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	(712.82)	1,500.00
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	1,637.69	(1,410.65)

E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	22,931.10	22,954.69
	Balance with Banks and Money at Call and Short Notice	13,265.75	14,652.81
	Net cash and cash equivalents at the beginning of the year (E)	36,196.85	37,607.50
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance with RBI	18,952.86	22,931.10
	Balance with Banks and Money at Call and Short Notice	18,881.68	13,265.75
	Net cash and cash equivalents at the end of the year (F)	37,834.54	36,196.85

Notes:

- 1) The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- 2) Previous year figures have been regrouped/rearranged to conform to those of current years.

On Official Tour

M V MURALI KRISHNA
EXECUTIVE DIRECTOR


MAHENDRA DHILLARE
EXECUTIVE DIRECTOR


E RATAN KUMAR
EXECUTIVE DIRECTOR

Through V. C.

B. PURUSHARTHA
DIRECTOR


MANORANJAN DASH
DIRECTOR


KALYAN KUMAR
MD & CEO


PRIAVRAT SHARMA
DIRECTOR

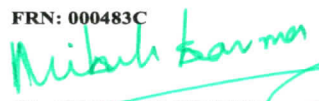
Through V. C.

SARDA KUMAR HOTA
DIRECTOR

For
ADB & COMPANY
Chartered Accountants
FRN: 005593C


CA. ARUN AGARWAL
Partner
M. No. 409937

For
AMIT RAY & CO
Chartered Accountants
FRN: 000483C


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For
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CA. PARAS BILALA
Partner
M. No. 400917

For
GARG ASHOK & COMPANY
Chartered Accountants
FRN:012127N


CA. ASHOK KUMAR
Partner
M. No. 090991

Place: Mumbai
Date: April 30, 2026



STATEMENT OF ASSETS AND LIABILITIES						
(₹ in Lakhs)						
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.12.2025	31.03.2025
	Audited	Reviewed	Audited	Audited	Reviewed	Audited
CAPITAL & LIABILITIES						
Capital	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140	9,05,140
Reserves and Surplus	29,41,915	29,94,255	27,45,468	29,94,974	30,45,185	27,83,008
Minorities Interest				9,218	9,012	8,517
Deposits	4,67,92,249	4,50,57,472	4,12,69,714	4,68,44,400	4,51,18,325	4,13,27,098
Borrowings	31,48,082	32,83,010	21,59,195	31,85,421	33,16,264	21,81,964
Other Liabilities and Provisions	11,60,570	9,49,388	8,33,296	11,68,762	9,56,693	8,39,957
TOTAL	5,49,47,956	5,31,89,265	4,79,12,813	5,51,07,915	5,33,50,619	4,80,45,684
ASSETS						
Cash and Balances with Reserve Bank of India	18,95,286	16,19,388	22,93,110	18,95,296	16,19,399	22,93,143
Balances with Banks and Money at Call and Short Notice	18,88,168	20,75,405	13,26,575	18,88,175	20,76,856	13,26,597
Investments	1,57,32,015	1,58,95,999	1,41,43,525	1,57,60,715	1,59,23,930	1,41,65,226
Advances	3,36,99,728	3,16,21,867	2,82,41,987	3,38,20,860	3,17,44,326	2,83,50,540
Fixed Assets	5,12,470	5,02,893	5,20,428	5,12,552	5,02,972	5,20,514
Other Assets	12,20,290	14,73,713	13,87,188	12,22,700	14,75,673	13,88,775
Goodwill on Consolidation				7617	7463	889
TOTAL	5,49,47,956	5,31,89,265	4,79,12,813	5,51,07,915	5,33,50,619	4,80,45,684

NOTES TO ACCOUNTS FORMING PART OF AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31ST MARCH 2026.

- The above Financial Results have been audited and recommended by the Audit Committee of the Board and after that approved by the Board of Directors of the Bank in their respective meeting held on 30th April 2026. These results have been audited by the Statutory Central Auditors of the Bank as per the requirements of SEBI (Listing Obligations and Disclosures Requirement) Regulation 2015.
- The Consolidated Financial Results includes the financial results of two subsidiaries and the share of its profit in the three associates as per details given below:

Type of Associations	Name of the Entity	Proportion of Ownership of Bank
Subsidiaries	Cent Bank Home Finance Limited	64.40%
	Cent Bank Financial Services Limited	100.00%
Associates	Generali Central Insurance Company Limited (GCICL)*	24.91%
	Generali Central Life Insurance Company Limited (GCLICL)*	25.27%





	Uttar Bihar Gramin Bank, Muzaffarpur (Associate till 30.04.2025)**	
	Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Associate till 30.04.2025)**	
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%

*GCICL (General Central Insurance Company Limited) and GCLICL (General Central Life Insurance Company Limited) have become associate companies of the Bank effective 5th June 2025, pursuant to the execution of the Shareholders' Agreement (SHA) dated 27th June 2025. These entities have been accounted for under the equity method in accordance with applicable accounting standards.

During the year Bank has further infused additional capital in Generali Central Life Insurance Company Limited, which has led to increase in bank's holding from initial 25.18% to 25.27%.

**The Government of India (GOI), vide Gazette Notification No. CG-DL-E-07042025-262329 dated 5th April 2025, notified the amalgamation of Regional Rural Banks (RRBs) in 11 States/UTs with effect from 1st May 2025. Pursuant to the said amalgamation, Uttar Bihar Gramin Bank, Muzaffarpur and Uttarbanga Kshetriya Gramin Bank, Cooch Behar ceased to be associate entities of the Bank with effect from 1st May 2025. Accordingly, The Bank has recognized its share of profit/loss of these associates only up to 30th April 2025.

3. The Standalone / Consolidated Financial Results for the Quarter and Year ended 31st March 2026, have been prepared in accordance with Recognition and measurement principals laid down in Accounting Standards issued by the ICAI. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – “Consolidated Financial Statements” and Accounting Standard 23 – “Accounting for Investments in Associates in Consolidated financial Statements”, using the equity method for associates and proportionate method for subsidiaries, issued by ICAI and the guidelines issued by the Reserve Bank of India. The financial statements are in accordance with relevant provisions of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time and in compliance with presentation and disclosure requirements of regulation 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“the Listing Regulations”) as amended including relevant circulars issued by the SEBI from time to time.
4. The Bank has applied its accounting policies in preparation of these financial results that are consistent with those followed in annual financial statements for the previous financial year ended March 31, 2025, unless specified.
5. The Consolidated Financial Results for the Group for Quarter and Year ended 31st March 2026, have been arrived at after considering provisions for Non-Performing Assets, Restructured Accounts, Standard Assets, (including COVID-19 related provisions) Standard Derivative Exposures and Investment, Depreciation, etc. as applicable in the case of the Parent Bank, which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans and Advances norms laid down by National Housing Bank (NHB) and judicial pronouncement, applicable laws & regulations and accounting standards issued by the ICAI. Further, the amount of advances of the subsidiary is not material in nature at the group level.
6. During the quarter and year ended March 31, 2026, the Bank revised its estimates relating to measurement of Deferred Tax Assets (DTA) in view of amendments under the Income Tax Act, 2025 as amended by the Finance Act, 2026, particularly with respect to utilization of MAT Credit. Further, considering the Tax Benefit & utilization of MAT Credit Entitlement the Bank's management is of the view that from Tax year 2026-27 bank will opt new tax Regime.





Accordingly, the Bank has remeasured its net Deferred Tax Assets as per AS 22 – “Accounting for Taxes on Income” using the tax rate of 25.168% (previously 34.944%), resulting in a one-time charge of ₹63,239 Lakh to the Statement of Profit and Loss for the quarter ended March 31, 2026. Net DTA recognized amounts to ₹1,62,806 lakh as at March 31, 2026 (previous year: ₹3,14,557 lakh) in the standalone financial statements. The net deferred tax assets of ₹1,61,771 lakh recognized as at 31st March 2026, (₹3,13,402 as of 31st March 2025) in the consolidated financial statements.

Further, the Bank has opted to continue with the existing tax regime for Financial Year 2025-26 and recognized current tax at 34.944% (instead of 25.168%) to preserve MAT Credit Entitlement outstanding in the books as on March 31, 2026.

7. Other Income includes income / commission from non-fund-based banking activities, fees, foreign exchange earnings, profit / loss on sale of assets, profit / loss (including revaluation) from investments, dividends from subsidiaries, MTM on investments under FVTPL/HFT, recovery in written-off accounts, etc.
Exceptional item reported amounting to ₹ 8,485 lakh is due to difference in carrying amount of investment in associates (RRBs) mentioned in Consolidated financials & actual amount received.
8. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI’s Credit Risk Management Directions vide RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 Dated 28th November 2025 Bank holds provision as on ₹ 2,262 lakh for the Quarter and Year ended 31st March 2026,(Rs.1,122 Lakh as on 31st March 2025).
9. As per RBI guidelines, RBI’ Financial Statements; Presentation and Disclosure Directions vide RBI/DOR./2025-26/167 ACC.REC. No.91/21.04.018/2025-26 dated 28th November 2025, the details of the item under schedule 14 i.e. Other Income exceeding 1% of the total income is as under: -

For the Quarter and Year ended 31 st March 2026,	Item under the Sub-head/ Head	Amount (₹ in lakh)	%
Any Item under the subhead “Miscellaneous Income Under the head “Schedule 14 – Other Income” Exceeding 1% (one per cent) of Total Income	Recovery in Write-Off	2,27,066.67	5.36

10. Details of the outstanding Basel III Compliant Tier II Bonds as of Quarter and Year ended 31st March 2026, are as under: -

S.N	Series	(₹ in lakh)
1	Basel III Compliant Tier II Bonds (Series VI)	1,50,000.00
	Total	1,50,000.00

Details of Bond redeemed during the year ended 31st March,2026 is as under: -

S.N	Series	(₹ in lakh)
1	Basel III Compliant Tier II Bonds (Series V) (redeemed on 20.05.2025)	50,000.00
	Total	50,000.00

11. The Provision Coverage Ratio (PCR) as of 31st March 2026, of the Bank is 95.97% (96.54 % as of 31st March 2025).





12. In terms of the Reserve Bank of India guideline the Pillar -3 Disclosure including Leverage Ratio as Per Prudential Norms on 'Basel III Capital Adequacy' and on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments, Banks are required to make applicable Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures are being made available on the Parent Bank's website https://centralbank.bank.in/en/regulatory_disclosures along with the publication of financial results. These disclosures have not been subjected to review /Audit by the Statutory Central Auditors of the Bank.
13. Details of Resolution Plan implementation under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as on March 31, 2026:

(₹ in Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year(A)	Of (A), aggregate debt that slipped into NPA during the half year	Of(A) amount written off during the half year	Of(A) amount paid by the borrowers during the half year (***)	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half year
	(A)**				
Personal Loans #	1,27,004	2,405	0	6,849	1,19,529
Corporate persons*	43,608	392	0	6,935	38,812
Of which MSMEs	12,956	392	0	1,211	13,884
Others	1,06,398	2,151	0	9,085	95,875
Total	2,77,010	4,948	0	22,869	2,54,216

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

** Includes accounts where request received till September 30th 2021 and implemented subsequently.

Customer-wise exposure has been taken in disclosure.

*** Includes net change in exposure during the period.

Personal loan represents retail advances.

In accordance with RBI Circular no. DBR No. BP.BC.18/21.04.048/2018-19 dated January 01,2019, DOR No. BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and RBI/2020-21/17 DOR No. BP. BC/4/21.04.048/2020-21 dated August 6, 2020 on "Relief for MSME borrowers either exempted or registered under Goods and Services Tax (GST), the details of MSME restructured accounts as on 31st March, 2026 are as under:

No. of Accounts	#Amount (₹ in lakh)
9,586	1,40,814

Standard Restructured accounts -exposure

Note: The Bank has maintained additional provision on standard restructured accounts at 5% & 10% whichever applicable.





14. In accordance with Reserve Bank of India's Directions on Income Recognition, Asset Classification and Provisioning vide RBI/DOR/2025-26/164 DOR.STR.REC.83./21.04.048/2025-26 dated 28th November 2025 and Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025, details of Fraud and Provision are as below

(₹ in lakh)

Particulars		During FY 2025-26	current	During FY 2024-25	previous
Number of Frauds Reported	Borrowal		60		207
	Non-Borrowal		26		34
	Digital Frauds		00		762
	Total		86		1,003
Amount involved in Frauds	Borrowal		57,072		8,319
	Non-Borrowal		1,429		2,904
	Digital Frauds		0.00		599
	Total		58,501		11,822
Amount of Provision made for such frauds	Borrowal		57,072		8,068
	Non-Borrowal		1,217		2,661
	Digital Frauds		0.00		01
	Total		58,289		107,30
Amount of unamortized Provisions debited from other reserves as at the end of the year			Nil		Nil

15. As per RBI's Directions on Resolution of Stressed Assets vide RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 dated 28th November 2025 on Prudential Framework for Resolution of Stressed Asset issued guidelines for implementation of Resolution Plan, also containing requirements of additional provision as per Chapter IV - Additional Provisioning of this RBI circular. The outstanding in such cases as at 31st March 2026 is ₹34,118 Lakh (₹38,439 Lakh as at 31st March 2025,) and in compliance with the above RBI circular, the Bank has held an additional provision of ₹ 9,549 lakh as at 31st March 2026, (₹12,782 lakh as at 31st March 2025) and hold total provision of ₹32,891 lakh as at 31st March 2026, (₹21,376 lakh as at 31st March 2025).
16. As per RBI's Directions on Resolution of Stressed Assets vide RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 dated 28th November 2025, the Bank has implemented Resolution Plans for 12 borrowers (Total 10 borrowers were there at March 31,2025) having total exposure of ₹5,35,848 lakh (₹4,59,179 lakh as at 31st March 2025) at the time of implementation. The total exposure outstanding in such resolved accounts as at 31st March 2026 is ₹1,38,186 lakh (₹1,32,726 lakh as at 31st March 2025).
17. Details of loans transferred/ acquired during the Quarter and Year ended 31st March 2026, as per RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated 28th November 2025 and RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025 are given below:





I. Details of non-performing assets (NPA) transferred during the Quarter and Year ended 31st March 2026:
(₹ in lakh)

Particulars	To ARC / NARCL		To Permitted Transferees		To Other Transferees	
	Year ended 31.03.2026	Year ended 31.03.2025	Year ended 31.03.2026	Year ended 31.03.2025	Year ended 31.03.2026	Year ended 31.03.202 5
No. of Accounts	4	7	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	24,111	40,177				
Weighted average residual tenor of the loans transferred	0	0				
Net book value of loans transferred (at the time of transfer)	0	0				
Aggregate Consideration	13,974	32,497				
Additional consideration realized in respect of accounts transferred in earlier years	2,853	3,517				

II. The Bank has not acquired any NPA loan during the Quarter and Year ended 31st March 2026.

III. Details of Standard Assets Acquired through assignment/Novation and Loan Participation (Co-Lending):

(₹ in lakh)

Sn	Particulars	Year Ended 31.03.2026	Year Ended 31.03.2025	Year Ended 31.03.2024
1	No. of accounts Purchased during Year (FY 2025-26)	1,41,977	1,32,194	95,337
2	Aggregate outstanding (₹ in lakh)	4,59,249	3,63,556	7,10,164
3	Weighted average maturity (in months)	107.00	123.54	104
4	Weighted average holding period (in months)	NA	NA	NA
5	Retention of beneficial economic interest	20.40%	20%	20%
6	Coverage of tangible security coverage	99.12%	75.75%	51.50%
7	Rating-wise distribution of rated loans	NA	NA	NA





IV. Details of Standard Assets Acquired through Assignment / Novation and Loan Participation (Pool Buy-out):
(₹ in lakh)

Sn	Particulars	Year Ended 31.03.2026	Year Ended 31.03.2025	Year Ended 31.03.2024
1	No. of accounts Purchased during the Quarter-4 (FY 2025-26)	2,16,006	0	1,87,761
2	Aggregate outstanding (₹ in lakh)	3,26,358	0	1,20,852
3	Weighted average maturity (in months)	22.61	0	15.63
4	Weighted average holding period (in months)	4.16	0	3.47
5	Retention of beneficial economic interest	10%	0	10%
6	Coverage of tangible security	100%	0	93.55%
7	Rating-wise distribution of rated loans	NA	NA	NA

The following tables set forth, for the periods indicated, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated 28th November 2025 and RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025

Sr. No.	Particulars	Year Ended 31.03.2026	
		No	Amt
1	No. of Co-Lending Partner Under Revised Co-Lending Arrangement		2
2	No of Accounts Purchased during Q4 (FY 2025-26)		30,948
3	Outstanding of accounts purchased during Q4		1,22,940
4	Aggregate O/S as on Qtr End		1,22,940
5	Weighted Avg Rate of Interest		9.60
6	Fees Charged during Qtr		Nil
7	Fees paid during Qtr		Nil
8	Sectors/Segment under CLA	No	Amt
	Retail	29,018.00	1,19,936
	Agri	1,753.00	1,622
	Msme	177.00	1,382
	Corporate	Nil	Nil
9	Aggregate Performance of Loan Under CLA	No	Amt
	Standard	30,948.00	1,22,940
	NPA	Nil	Nil
10	Default Loss Gurantee		
	Quantum of DLG	Nil	Nil
	% of Portfolio covered	Nil	Nil
	Amount invoked during the year (in Crore)	Nil	Nil
	Outstanding DLG as at year end (in Crore)	Nil	Nil





- V. Bank is holding an investment of ₹ 75,567 Lakh in Security Receipts as at 31st March 2026.
Rating-wise distribution of the same is as under:

Rating of SR	Carrying Value 31.03.2026	Carrying Value 31.03.2025
R1+	3,101	0.00
R1	22,774	16,312
R2	3,854	245
R3	0.00	0.00
R5	0.00	0.00
Rating withdrawn	45,838	48,513
Unrated	0	1,426
Total	75,567	66,496

18. Notes on Segment Reporting: -

- A. As per the guidelines of RBI on compliance with the Accounting Standards, the Parent Bank has adopted “Treasury Operations”, “Wholesale”, “Retail” and “Other Banking Operations”, as primary business segments for compliance with Accounting Standard 17 on Segment Reporting issued by Institute of Chartered Accountants of India (ICAI). There are no secondary reporting segments.
- B. Segment revenue represents revenue from external customers.
- C. Segment Revenue and Expenses have been apportioned based on the Segment Assets, wherever direct allocation is not possible
- D. Capital employed for each segment has been allocated proportionately to assets of the respective segment.
- E. As per RBI’s Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025), for disclosure under Accounting Standard 17, Segment reporting, ‘Digital Banking’ has been identified as a sub-segment under Retail Banking by the Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations, hence applicability of the said reporting will be on approval of RBI.

19. Status of Investors’ complaints for the Quarter and Year ended 31st March 2026:

Sr. No.	Particulars	No. of Complaints
1.	No. of Complaints pending at the beginning of the Year	Nil
2.	No. of Complaints received during the Year	
3.	No. of Complaints disposed of during the Year	
4.	No. of Complaints unresolved as of the year ended 31 st March 2026.	





20. During the Quarter and Year ended 31st March 2026., penalties imposed by Reserve Bank of India as on March 31,2026. (₹ in Lakh)

Sr. No.	Under provision of Act which the penalty is imposed	Function for which penalty imposed	Amount
1	Banking Regulation Act, 1949	Regulatory violation of guidelines	63.60
		ATM Cash Dry Out	**36
		Currency Chest	40.87
		Banking Ombudsman	24.48
		Incognito Visit	2.75
	Sub Total		167.70
2	Payment and Settlement Systems Act, 2007		0.00
3	Govt Securities Act 2006		0.00
4	Others		0.00
	Grand Total		167.70
**Out of ₹ 36 Lakh penalty imposed on our bank (ATM cash dry out), an amount of ₹ 0.80 Lakh pertaining to Q1 FY 2025-26 was waived by RBI on 23.07.2025. Total amount of penalty paid to RBI on ATM cash out was ₹ 35.20 Lakh during FY 2025-26.			

21. The balances of the amount transferred to Depositor Education and Awareness Fund (DEAF) are included under "Schedule 12 – Contingent Liabilities – Other items for which the bank is contingent liable" or "Contingent Liabilities – Other" as the case may be.

The details of fund transferred to the DEAF under the disclosure requirement as per RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025 is as under: - (₹ in lakh)

	Particulars	Year ended 31.03.2026	Year ended 31.03.2025
i)	Opening balance of DEAF	2,01,423	1,54,550
ii)	Add: Amount transferred to DEAF during the year	37,503	52,386
iii)	Less: Amount reimbursement by DEAF towards claims	16,855	5,513
iv)	Closing balance of DEAF	2,22,071	2,01,423

22. With reference to the RBI's Directions on Transfer and Distribution of Credit Risk issued vide RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 dated 28th November 2025, Interbank Participation Certificate (IBPC) lending has been undertaken by the Bank and accordingly the outstanding Quarter and Year ended 31st March 2026 is ₹ 1,08,2000 Lakh.

23. From 01.04.2025 there is change in method of Depreciation on fixed Assets. The Bank has shifted depreciation method from Written Down Value (WDV) to Straight Line Method (SLM) and change in estimated useful life with respect to fixed Assets, impact due to the said change has resulted in decrease in depreciation and increase in Net Profit by ₹ 4,930.25 Lakh for the Year ended 31st March 2026.





24. As per RBI's Directions on Resolution of Stressed Assets vide RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 dated 28th November 2025 and disclosure requirement as per RBI's Financial Statements; Presentation and Disclosure Directions vide RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28th November 2025 on Project Finance, the details resolution plan implemented are as under:

(₹ in Lakh)

SI No.	Item Description	Number of accounts	Total outstanding
1	Project under implementation accounts at the beginning of the quarter	183	4,40,295.00
2	Project under implementation accounts sanctioned during of the quarter	30	17,741.00
3.	Project under implementation accounts where DCCO has been achieved during the quarter	54	57,599.00
4	Project under implementation accounts at the end of the quarter (1-2-3)	159	4,00,437.00
5	Out of 4- accounts in respect of which resolution process involving 5 extensions in original / extended DCCO, as the case may be, has been invoked	-	-
5.1	Out of 5- accounts in respect of which resolution plan has been implemented		
5.2	Out of 5- accounts in respect of which resolution plan is under implemented		
5.3	Out of 5- accounts in respect of which resolution plan has failed		
6	Out of 5- accounts in respect of which resolution process involving 6 extensions in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project		
7	Out of 5- accounts in respect of which cost overrun associated with extensions in original / extended DCCO, as the case may be, was funded		
7.1	Out of 7- accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of 7- accounts where SBCF was not pre sanctioned or renewed continuously		
8	Out of 4- accounts in respect of which resolution process not involving extensions in original / extended DCCO, as the case may be, has been invoked		
8.1	Out of 8- accounts in respect of which resolution plan has been implemented		
8.2	Out of 8- accounts in respect of which resolution plan is under implemented		
8.3	Out of 8- accounts in respect of which resolution plan has failed		

25. On November 21,2025, the Government of India notified four Labour Codes- the Codes on Wages 2019, the industrial Relation Code,2020, the Code on Social Security,2020 and the Occupational Safety, Health and Working Conditions Code,2020, collectively referred to as the New Labour Codes consolidating 29 existing labour laws. The Ministry of Labour & Employment published draft Central rules and FAQ on December 30th, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognized an essential incremental impact of ₹ 29 Lakh under Employee cost in Profit and Loss Account during the quarter and year ended 31st March 2026, considering best information available. The Bank continues to monitor the finalization of Central and State rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such development, as needed.





26. The Bank has exposure to India Infrastructure Finance Company Limited (IIFCL) and Bank's Managing Director & CEO holds a position on the Board of IIFCL as nominee director.

27. The Board of Directors of Central bank of India have approved 04th interim dividend of ₹ 0.60 per equity share (i.e. 6.00 % on the face value of ₹ 10 per equity share) for financial year 2025-26. The Bank had already declared interim dividend of total @ 6.00% for the first three quarters for Financial Year 2025-26, Total dividend paid/approved for the financial year ₹1.20 per share i.e. 12.00%.

28. During the Quarter and Year ended 31st March, the Bank has done following PSLC transactions in e-Kuber portal of RBI:

PSLC Category	Amount Sold	Amount purchased	(₹ in Lakhs)	
			Commission earned	Commission paid
Small and Marginal Farmers	1,50,000	-	3,397.40	-
Agriculture	5,30,000	-	3,589.75	-
Total	6,80,000	-	6,987.15	-

29. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary, to conform to the current period's classification.

On Official Tour

**M V MURALI KRISHNA
EXECUTIVE DIRECTOR**


**MAHENDRA DOHARE
EXECUTIVE DIRECTOR**


**E RATAN KUMAR
EXECUTIVE DIRECTOR**


**KALYAN KUMAR
MANAGING DIRECTOR & CEO**

**Date: 30th April 2026
Place: Mumbai**



Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2026

(₹ in Lakh)

Particulars	Consolidated				
	Quarter Ended			Year Ended	
	31.03.2026 Audited	31.12.2025 Unaudited	31.03.2025 Audited	31.03.2026 Audited	31.03.2025 Audited
1 Interest earned (a) + (b) + (c) + (d)	969,780	906,998	865,326	3,616,770	3,379,744
(a) Interest/discount on advances/bills	639,246	612,376	587,474	2,417,739	2,245,633
(b) Income on investments	260,140	268,302	249,312	1,021,422	1,009,620
(c) Interest on balances with Reserve Bank of India and other inter bank funds	26,868	25,569	23,001	125,383	91,640
(d) Others	43,526	751	5,539	52,226	32,851
2 Other Income	116,131	192,738	172,349	633,058	565,828
A. INCOME (1+2)	1,085,911	1,099,736	1,037,675	4,249,828	3,945,572
3 Interest Expended	567,652	555,174	523,811	2,192,605	1,982,967
4 Operating Expenses (e) + (f)	306,816	314,871	312,176	1,205,006	1,145,095
(e) Employees cost	180,438	206,004	188,956	760,038	723,485
(f) Other operating expenses	126,378	108,867	123,220	444,968	421,610
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	874,468	870,045	835,987	3,397,611	3,128,062
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	211,443	229,691	201,688	852,217	817,510
D. Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	50,501	70,463	84,630	204,833	319,703
E. Exceptional Items***	-	-	-	8,485	-
F. Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	160,942	159,228	117,058	655,869	497,807
G. Tax Expenses	87,090	32,734	12,856	207,518	116,027
H. Net Profit / (Loss) from Ordinary Activities	73,852	126,494	104,202	448,351	381,780
I. Extraordinary items (net of tax expense)	-	-	-	-	-
J Add: Share of Profit in Associates	926	(15)	6,447	4,728	12,541
K Less: Share of Minority Interest	206	50	191	701	900
L Net Profit / (Loss) for the period (H-I+J-K)	74,572	126,429	110,458	452,378	393,421
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	905,140	905,140	905,140	905,140	905,140
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				2,608,882	2,390,844
7 Analytical Ratios					
(i) Percentage of shares held by Government of India	89.27%	89.27%	89.27%	89.27%	89.27%
(ii) Capital Adequacy Ratio-Basel III (%)					
(a) CET 1 Ratio (%)					
(b) Additional Tier 1 Ratio (%)					
(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.82	1.40	1.27	5.00	4.53
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.82	1.40	1.27	5.00	4.53
(iv) (a) Amount of Gross Non-performing Assets	925,851	880,110	928,929	925,851	928,929
(b) Amount of Net Non-Performing Assets	170,828	145,872	158,183	170,828	158,183
(c) % of Gross Non-performing Assets	2.67%	2.71%	3.18%	2.67%	3.18%
(d) % of Net Non-Performing Assets	0.50%	0.46%	0.56%	0.50%	0.56%
(v) Return on Assets (Annualised) (%)	0.57%	1.01%	0.96%	0.92%	0.89%
(vi) Networth (excluding Revaluation Reserve and Goodwill)	3,505,414	3,554,232	3,294,104	3,505,414	3,294,104
(vii) Paid up debt Capital/ Outstanding Debt**	4.71%	4.52%	9.17%	4.71%	9.17%
(viii) Debt* Equity Ratio	0.08	0.06	0.16	0.08	0.16
(ix) Total Debt** to Total Assets	5.78%	6.22%	4.54%	5.78%	4.54%
(x) Operating Margin	19.47%	20.87%	19.25%	20.05%	20.61%
(xi) Net Profit Margin	6.87%	11.49%	10.54%	10.64%	9.92%
(xii) Outstanding Redeemable Preference Share	-	-	-	-	-
(xiii) Capital Redemption Reserve/Debt Redemption Reserve	-	-	-	-	-

* Debt represents borrowings with residual maturity of more than one year.

**Total Debt and Outstanding Debt represents total borrowings of the Bank.

***Exceptional item represents profit on disposal of investment in Uttar Bihar Gramin Bank amount to 20,222 lakh and loss on sale of investment in Uttar Banga Kshetriya Gramin Bank Rs. 11,737 lakh i.e. net profit of Rs. 8485 lakh.

Note 1: Disclosure of Interest Coverage Ratio and Debt Service Coverage Ratio is not applicable to Bank.

Note 2: Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

On Official Tour

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: April 30, 2026



CONSOLIDATED SEGMENT REPORT FOR THE YEAR ENDED MARCH 31, 2026

(₹ In Lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		Audited	Unaudited	Audited	Audited	Audited
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
A.	Segment Revenue					
	1. Treasury Operations	307,704	341,034	326,923	1,355,683	1,261,940
	2. Retail Banking Operations	472,099	490,518	498,782	1,860,238	1,800,885
	3. Wholesale Banking Operations	262,118	267,997	207,241	983,145	853,634
	4. Other Banking Operations	1,166	187	418	1,693	1,041
	5. Unallocated	42,824	-	4,311	49,069	28,072
	Total	1,085,911	1,099,736	1,037,675	4,249,828	3,945,572
	Less: Inter Segment Revenue	-	-	-	-	-
	Income From Operations	1,085,911	1,099,736	1,037,675	4,249,828	3,945,572
B.	Segment Results(Profit+)/Loss(-)					
	1. Treasury Operations	35,274	43,374	88,868	208,607	247,105
	2. Retail Banking Operations	64,017	87,715	60,459	284,336	226,537
	3. Wholesale Banking Operations	28,385	37,720	(22,738)	151,272	44,770
	4. Other Banking Operations	1,083	74	377	1,359	891
	5. Unallocated	32,183	(9,655)	(9,908)	1,810	(21,496)
	Total	160,942	159,228	117,058	647,384	497,807
	Other Un-allocable income/Expenditure net off*	-	-	-	8,485	-
	Total Profit Before Tax	160,942	159,228	117,058	655,869	497,807
	Income Tax	87,090	32,734	12,856	207,518	116,027
	Net Profit/(Loss)	73,852	126,494	104,202	448,351	381,780
	Add:- Share of Earnings in Associates	927	(15)	6,447	4,728	12,541
	Less:- Minority Interest	206	50	191	701	900
	Consolidated Profit/(Loss) after Minority Interest	74,572	126,429	110,458	452,378	393,421
C.	Segment Assets					
	1. Treasury Operations	21,176,825	20,938,270	18,366,454	21,176,825	18,366,454
	2. Retail Banking Operations	20,778,517	20,085,963	17,720,602	20,778,517	17,720,602
	3. Wholesale Banking Operations	12,181,087	11,204,657	10,809,006	12,181,087	10,809,006
	4. Other Banking Operations	1,037	2,503	1,017	1,037	1,017
	5. Unallocated Assets	970,449	1,119,226	1,148,605	970,449	1,148,605
	Total	55,107,915	53,350,619	48,045,684	55,107,915	48,045,684
D.	Segment Liabilities					
	1. Treasury Operations	20,130,970	20,090,376	17,322,059	20,130,970	17,322,059
	2. Retail Banking Operations	18,951,462	18,217,289	16,651,697	18,951,462	16,651,697
	3. Wholesale Banking Operations	12,123,060	11,091,063	10,381,931	12,123,060	10,381,931
	4. Other Banking Operations	2,309	1,566	1,849	2,309	1,849
	5. Unallocated Liabilities	-	-	-	-	-
	Total	51,207,801	49,400,294	44,357,536	51,207,801	44,357,536
E.	Capital Employed					
	1. Treasury Operations	1,045,855	847,894	1,044,395	1,045,855	1,044,395
	2. Retail Banking Operations	1,827,055	1,868,674	1,068,905	1,827,055	1,068,905
	3. Wholesale Banking Operations	58,027	113,594	427,075	58,027	427,075
	4. Other Banking Operations	(1,272)	937	(832)	(1,272)	(832)
	5. Unallocated	970,449	1,119,226	1,148,605	970,449	1,148,605
	Total	3,900,114	3,950,325	3,688,148	3,900,114	3,688,148

- The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.
- Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.
- Other Un-allocable income/Expenditure net off represents net profit/loss on sale of RRB's Investment as per GOI direction.
- The Group has only one geographical segment i.e. Domestic Segment
- Figures have been regrouped wherever considered necessary to conform to current year classification.

On Official Tour

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

E. RATAN KUMAR
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: April 30, 2026



CENTRAL BANK OF INDIA

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(₹ In Crore)

Sn	Particulars	31-Mar-26	31-Mar-25
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before Taxes & Minority Interest	6,605.98	5,103.48
I	Adjustments for:		
	Depreciation on fixed assets	529.76	557.57
	Depreciation on investments (including on matured debentures)	(120.03)	(306.53)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(1,317.96)	(757.43)
	Bad Debts written off/Provision in respect of non performing assets	1,539.27	2,810.56
	Provision for Standard Assets	578.56	595.44
	Provision for Other items (Net)	50.53	97.56
	(Profit) / Loss on sale of fixed assets (Net)	3.71	24.40
	Sub total	7,869.82	8,125.05
II	Adjustments for :		
	Increase / (Decrease) in Deposits	55,173.02	27,730.20
	Increase / (Decrease) in Borrowings	10,034.56	1,806.76
	Increase / (Decrease) in Other Liabilities and Provisions	2,336.14	(2,132.96)
	(Increase) / Decrease in Advances	(56,242.47)	(41,916.69)
	(Increase) / Decrease in Investments	(15,902.14)	2,664.35
	(Increase) / Decrease in Other Assets	(93.34)	458.59
	Direct Taxes Paid (Net of Refund etc.)	(371.60)	805.06
	Sub total	(5,065.84)	(10,584.69)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	2,803.98	(2,459.64)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	4.00	4.44
	Purchase of Fixed Assets	(457.86)	(455.21)
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(453.86)	(450.77)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	1,500.00
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	(712.82)	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	(712.82)	1,500.00
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	1,637.30	(1,410.41)

E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance w ith RBI	22,931.43	22,954.79
	Balance with Banks and Money at Call and Short Notice	13,265.97	14,653.01
	Net cash and cash equivalents at the beginning of the year (E)	36,197.40	37,607.80
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance w ith RBI	18,952.96	22,931.43
	Balance with Banks and Money at Call and Short Notice	18,881.74	13,265.97
	Net cash and cash equivalents at the end of the year (F)	37,834.70	36,197.39

Notes:

1) The above Consolidated Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.

2) Previous year figures have been regrouped/rearranged to conform to those of current years.

On Official Tour


**M V MURALI KRISHNA
EXECUTIVE DIRECTOR**


**MAHENDRA DOHARE
EXECUTIVE DIRECTOR**


**E RATAN KUMAR
EXECUTIVE DIRECTOR**

Through V. C.

**B. PURUSHARTHA
DIRECTOR**


**KALYAN KUMAR
MD & CEO**


**MANORANJAN DASH
DIRECTOR**

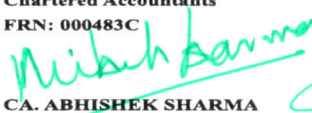

**PRIAVRAT SHARMA
DIRECTOR**

Through V. C.

**SARDA KUMAR HOTA
DIRECTOR**

For
ADB & COMPANY
Chartered Accountants
FRN: 005593C

CA. ARUN AGARWAL
Partner
M. No. 409937

For
AMIT RAY & CO
Chartered Accountants
FRN: 000483C

CA. ABHISHEK SHARMA
Partner
M. No. 403861

For
JAIN PARAS BILALA & CO
Chartered Accountants
FRN: 011046C

CA. PARAS BILALA
Partner
M. No. 400917

For
GARG ASHOK & COMPANY
Chartered Accountants
FRN:012127N

CA. ASHOK KUMAR
Partner
M. No. 090991

Place: Mumbai
Date: April 30, 2026



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India



CENTRAL TO YOU SINCE 1911

Central Office, Chander Mukhi Building, Nariman Point - 400021

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter and Year Ended March 31, 2026 contain unmodified opinion.

**(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO**

**(KALYAN KUMAR)
MANAGING DIRECTOR & CEO**

Place : Mumbai

Date : April 30, 2026



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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Central Office, Chander Mukhi Building, Nariman Point - 400021

CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

The Board of Directors
Central Bank of India

This is to certify that:

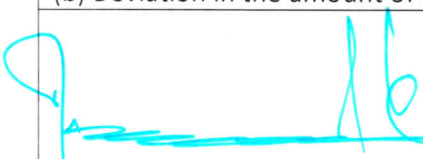
- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Year ended March 31, 2026, and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 - II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into, by the Bank during the Quarter and Year ended March 31, 2026, which is fraudulent, illegal or violative of the Bank's code of conduct.
- c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and the Audit Committee:
 - I. Significant changes in internal control over financial reporting during the Quarter and Year ended March 31, 2026.
 - II. There is no significant changes in accounting policies during the Quarter and Year ended March 31, 2026 and the same have been disclosed in the notes to the financial statement. In this Financial Year, w.e.f. April 01, 2025, there is change in depreciation method resulting change in estimates and,
 - III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.

(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : April 30, 2026

Statement of deviation/variation in use of issue proceeds for the quarter ended 31.03.2026
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

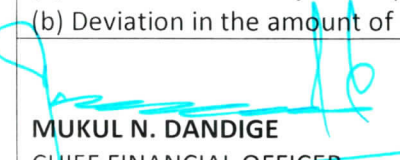
Particulars	Remarks					
Name of listed entity	Central Bank of India					
Mode of Fund raising	Public issues/ Rights issues / Preferential issue / Others					
Type of Instrument	NA					
Date of raising funds	NA					
Amount raised	Nil					
Report filed for Quarter ended	31 st March, 2026					
Is there a deviation / variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA					
If yes, details of the approval so required?	-					
Date of approval	-					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised.						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
 MUKUL N. DANDIGE CHIEF FINANCIAL OFFICER						
Date :- 30.04.2026						
Place :- Mumbai						

Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 31.03.2026
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	IF 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

B. Statement of deviation/variation in use of issue proceeds:

Particulars	Remarks					
Name of listed entity	Central Bank of India					
Mode of Fund raising	Public Issue/Private Placement					
Type of Instrument	NA					
Date of raising funds	NA					
Amount raised	Nil					
Report filed for Quarter ended	31 st March, 2026					
Is there a deviation / variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA					
If yes, details of the approval so required?	-					
Date of approval	-					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised.						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
 MUKUL N. DANDIGE CHIEF FINANCIAL OFFICER						
Date :- 30.04.2026						
Place :- Mumbai						

C. Format for Disclosing Outstanding Default on Loans and Debt Securities for the Quarter ended 31.03.2026:

S.NO.	Particulars	In INR Crore
1.	Loans/revolving facilities like cash credit from Banks/ Financial Institutions	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
2.	Unlisted debt securities i.e. NCDs and NCRPs	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
3.	Total Financial indebtedness of the listed entity including short-term and long-term debt	31,480.82


MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER

Date :- 30.04.2026
Place :- Mumbai

Disclosure of Related Party Transactions of the Bank for the Financial year ended 31st March 2026

a) List of Related Parties:

I. Key Managerial Personnel –

	Name of Director	Designation
i)	Mr. Kalyan Kumar (w.e.f. 30.09.2025)	Managing Director & CEO
ii)	Mr. Matam Venkata Rao (upto 31.07.2025)	Managing Director & CEO
iii)	Mr. Vivek Wahi (upto 30.09.2025)	Executive Director
iv)	Mr. M V Murali Krishna	Executive Director
v)	Mr. Mahendra Dohare	Executive Director
vi)	Mr. E. Ratan Kumar (w.e.f. 24.11.2025)	Executive Director

II. Subsidiaries:

i)	Cent Bank Home Finance Limited
ii)	Cent Bank Financial Services Limited

III. Associates / Joint Ventures:

i)	Insurance Companies
a.	Generali Central Insurance Company Limited
b.	Generali Central Life Insurance Company Limited
ii)	Regional Rural Banks (Associates till 30.04.2025) –
a.	Uttar Bihar Gramin Bank, Muzzaffarpur (Bihar)
b.	Uttarbanga Kshetriya Gramin Bank, Cooch Behar (West Bengal)
iii)	Indo – Zambia Bank Ltd., Zambia

b) Disclosure on Remuneration:

(Amount in ₹ Crore)

Name of Director	Designation	Key Management Personnel	
		For Year Ended 31.03.2026	For Year Ended 31.03.2025
Shri. M V Rao	Managing Director & CEO	0.30	0.57
Shri. Kalyan Kumar	Managing Director & CEO	0.21	0.00
Shri. Vivek Wahi	Executive Director	0.33	0.49
Shri. M V Murali Krishna	Executive Director	0.73	0.49
Shri. Mahendra Dohare	Executive Director	0.68	0.42
Shri. E. Ratan Kumar	Executive Director	0.15	0.00
Total		2.40	1.97



Statutory Central Auditors




(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer

c) Accounting Standard 18 – Disclosure on Related Party Transactions

(Amount in ₹ Crore)

Items/Related Party	Generali Central Insurance Company Limited	Generali Central Life Insurance Company Limited
Outstanding as at 31-03-2026		
Investment	4.75	2.36
Deposits	1.27	3.91
Advances	--	--
Non-funded commitments	--	--
Leasing/HP arrangements	--	--
Leasing/HP arrangements availed	--	--
Fixed Assets	--	--
Other Assets	--	--
Other Liabilities	--	--
Maximum outstanding during the year		
Investment	11.91	3.22
Deposits	8.73	58.15
Advances	--	--
Non-funded commitments	--	--
Leasing/HP arrangements	--	--
availed	--	--
Leasing/HP arrangements availed	--	--
Deposits	--	--
Advances	--	--
Total of transaction During the year		
Insurance Premium Paid	--	0.20
Commission Received	--	--
Interest Paid	--	--
Interest Received	--	--
Claim Received	--	--
Purchase of fixed assets	--	--
Sale of fixed assets	--	--
Rendering of services	8.57	62.16
Receiving of services	2.76	4.32
Dividend Paid	--	--


(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer



Statutory Central Auditors

Note: Keeping in line with para 9 of the AS – 18 – “Related Party Disclosure” issued by ICAI, the transactions with the Subsidiaries and Associates Enterprises have not been disclosed which exempts the State Controlled Enterprises from making any disclosures pertaining to transactions with other related State Controlled Enterprises.

Further, transactions in the nature of Banker-Customer relationship including those with KMP and relatives of KMP have not been disclosed in terms of Para 5 of AS-18.

d) Accounting Standard 23 –

Accounting for Investments in associates in consolidated financial Statements: Since Investments of the Bank in its Associates are participative in nature and the Bank having the power to exercise significant influence on their activities, such Investments are recognized in the Consolidated Financial Statements of the Bank.

e) Exposures to Related Parties (As per RBI Circular No. RBI/2025-26/181 DOR.CRE.REC.382/21.04.018/2025-26 Dated: 05.01.2026)

(Amount in ₹ Crore)

Sr. No.	Particulars	Previous Year (2024-25)	Current Year (2025-26)
A. Loans to Related Parties			
1	Aggregate value of loans sanctioned to related parties during the year	--	--
2	Aggregate value of outstanding loans to related parties as on 31st March	--	--
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	--	--
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March	--	--
	(ii) Non-Performing Assets as on 31st March	--	--
5	Amount of provisions held in respect of loans to related parties as on 31st March	--	--
B. Contracts and Arrangements involving Related Parties			
6	Aggregate value of contracts and arrangements awarded to related parties during the year	--	--
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	--	--



Statutory Central Auditors

(CHANDRAKANT BHAGWAT)

Company Secretary & Compliance Officer

SCHEDULE – 18 NOTES TO FORMING PART OF THE ACCOUNTS

a) Regulatory Capital:

Paid up Equity Capital of the Bank as on 31.03.2026 is ₹9051.40 crore, the President of India (Government of India) has not infused any fresh capital during the Financial Year 2025-26. The shareholding of President of India (Government of India) in the Bank is 89.27% as on 31.03.2026.

b) Investors' Complaints:

Sr. No.	Particulars	For Year Ended 31.03.2026	Year Ended 31.03.2025
1	Pending at the beginning of the year	0	0
2	Received during the year	0	0
3	Redressed during the year	0	0
4	Pending at the end of the year		0




(CHANDRAKANT BHAGWAT)
Company Secretary & Compliance Officer


Statutory Central Auditors

To
Board of Directors
Central Bank of India

CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 31.03.2026

We have been requested by Central Bank of India vide its appointment letter CO:IRD:2026-27: , dated 23.04.2026 to verify and certify, compliance with respect to Security Cover in respect of listed unsecured debt securities as per regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD CRADT/CIR/P/2022/67 dated 19th May, 2022. This certificate is required for the onward submission to stock exchanges and debenture trustee only.

Management's Responsibilities

The responsibility for compliance with regard to instructions contained in Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 published on 2nd September, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD/CRADT/CIR/P/2022/67 dated 19th May, 2022 is that of the management of the Bank. The Bank's responsibility is to put in place controls and suitable triggers to ensure that above regulations are adhered to.

Auditor's Responsibility

Our responsibility is to provide the reasonable assurance on Bank's compliance with respect to Security Cover in respect of listed debt securities as per regulation 54(2) read with regulation 56(1)(d) of SEBI (LODR) Regulation, 2015, as to the accuracy in the computation of Security Coverage Ratio in respect of listed debt securities.

We conducted our independent review in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

AUDIT PROCEDURES PERFORMED:

- a) Verification of terms / covenants of the issue of the listed debt securities.
- b) Verification / tracing of relevant figures from Unaudited Financial Statements of Accounts &
Books of Accounts for the quarter ended 31.03.2026
- c) Verification of SEBI Circular regarding Security Coverage Ratio.

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OPINION

Based on examination of audited books of accounts and other relevant records/documents, we hereby certify that:

- a) **The Central Bank of India has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:**

(₹ in
crore)

ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
INE483A08049	Private Placement	Unsecured	1500
Total			1500

- b) **Securities Cover for listed debt securities:**

Based on our examination and procedures performed by us, as referred above and according to the information & explanations given to us, we report that the data related to security cover as laid down in Annexure as at March 31, 2026 has been extracted accurately from the Books of account for the quarter ended March 31, 2026 pursuant to the requirements of Regulations 54 read under Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 (the "SEBI Regulations") and circular No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19,2022.

The Security cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified in Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 no. RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 for Basel III compliant bonds and for Basel II compliant bonds, as amended from time to time, and the terms of issue.

- c) Compliance of all the covenants/terms of the issue in respect of listed debt securities information under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time- Covenant Compliance Certificate as on 31.03.2026.

We have examined the compliances made by the Bank in respect of the covenants / terms of the issue of the listed debt securities. Based on examination of the audited books of accounts and other relevant records/documents, we hereby certify that:

The Bank has complied with all the covenant/terms of the issue mentioned in the offer document/ Information Memorandum and/or Debenture Trust Deed for the

above mentioned non-convertible debt securities.

Further, please find the below list of the covenant which the Bank has failed to comply for the quarter

Covenant	Document reference	Date of breach	Cure period (if any)
NIL			

Restriction on use

This certificate has been issued at the request of the Bank for onward submission to stock exchanges and debenture trustee only. It should not be used by any other person, without our consent. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For

Chartered Accountants

F. R. No- 005593C

Arun Agrawal



CA Arun Kumar Agrawal

Partner

M No.- 409937

UDIN: 26409937KBRKMOV9831

Place - Mumbai

Date – 30.04.2026

Encl: Annexure I (Format of Security cover)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certifica te being issued	Other Secured Debt	Debt for which this certifica te being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not	Total Value(=K+L+M + N)
		Book Value	Book Value	Yes/No	Book Value	Book Value					Relating to Column F			
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in- Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														

NIL

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SECURITY COVER

contd.....

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value				Relating to Column F					
LIABILITIES															
	Debt securities to which this certificate pertains														
	Other debt sharing pari-passu charge with above debt														
	Other Debt														
	Subordinated debt														
	Borrowings														
	Bank														
	Debt Securities														
	Others														
	Trade payables														
	Lease Liabilities														
	Provisions														
	Others														
	Total														
	Cover on Book Value														
	Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

NIL

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