

Business Responsibility and Sustainability Report 2025-26

SECTION A: GENERAL DISCLOSURES

I. Details

1.	Corporate Identity Number (CIN) of the Company	Not Applicable
2.	Name of the Entity	Central Bank of India
3.	Year of Incorporation	1911
4.	Registered office address	Chander Mukhi Building, Nariman Point, Mumbai – 400 021
5.	Corporate office address	Chander Mukhi Building, Nariman Point, Mumbai – 400 021
6.	E-mail id	investors@centralbank.bank.in
7.	Telephone	+91 22 6638 7777
8.	Website	www.centralbank.bank.in
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	Equity Shares are listed on BSE Limited and National Stock Exchange of India Ltd.
11.	Paid-up capital	₹9051.40 crore
12.	Name and contact details of the person who may be contacted in case of any queries on the BRSR report	Mr Kushal Pal Chief General Manager Phone No. +91 22 6638 7880 E-mail id – gmhrd@centralbank.bank.in
13.	Reporting boundary	Disclosures made in this report are on a standalone basis and pertains to Central Bank of India
14.	Name of assurance provider	M/s. U. Hegde & Associates
15.	Type of assurance obtained	BRSR Core Indicators – Reasonable Assurance

II. Products/Services

16. Details of business activities

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover
1.	Financial and Insurance Service	Banking Activities by Central, Commercial and Savings Bank	100

17. Products/services sold by the entity

S. No.	Product/Service	NIC Code	% of total turnover contributed
1.	Financial Services – Monetary Intermediation of commercial banks, saving banks, postal saving banks and discount houses (Central Bank of India is engaged in providing a wide range of Banking and financial services including retail banking, corporate banking and treasury operations)	64191	100

III. Operations

18. Number of locations where plants and/or operations/Offices of the entity are situated

Location	Number of plants	Number of offices	Total
National	Not Applicable*	22129	22129**
International		Nil	Nil

*The entity is Bank and hence does not undertake any manufacturing activity.

**includes branches, ATMs, BC outlets (4585+3819+13725).

19. Markets served by the entity**a. Number of locations**

Locations	Number
National (No. of States and UTs)	Pan-India
International (No. of countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Not applicable

c. A brief on types of customers -

Bank offers various types of Banking products and services to its diverse group customers under Retail, Agriculture, MSME, Corporate and Wholesale Banking Segments. Our Bank deals with customers who are associated with Bank in any arrangement like Depositor, Borrower, Service provider, Government Service Provider, etc.,

IV. Employees**20. Details as the end of Financial Year 2025-26 -****a. Employees (including differently abled):-**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
1.	Permanent (D)	33997	24218	71.23	9779	28.77
2.	Other than Permanent (E)	53	40	75.47	13	24.53
3.	Total employees (D + E)	34050	24258	71.24	9792	28.76

b. Differently abled Employees:-

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	898	688	76.61	210	23.39
2.	Other than Permanent (E)	00	00	00	00	00
3.	Total differently abled employees (D + E)	898	688	76.61	210	23.39

21. Participation/inclusion/representation of women-

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	9	0	0.00%
Key Management Personnel	8*	1	12.50%

*Key Managerial Personnel includes MD & CEO, 03 Executive Directors, Chief Financial Officer, Company Secretary, Chief Risk Officer and Chief Compliance Officer.

22. Turnover rate of permanent employees and workers of Financial Year 2025-26 -

Particulars	FY 2024			FY 2025			FY 2026		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	0.71%	2.03%	1.37%	1.74%	0.63%	2.37%	1.43%	0.39%	1.82%

V. Holding, subsidiary and associate companies (including joint ventures)

23. (a) As at March 31, 2026

S. No.	Name (A)	Subsidiary/ Associates	% of shares held	Does the entity indicated the Business Responsibility initiatives of the Bank? (Yes/No)
1.	Cent Bank Home Finance Limited	Subsidiary	64.40	No
2.	Centbank Financial Services Limited	Subsidiary	100.00	No
3.	Uttar Bihar Gramin Bank*	Associates	35.00	No
4.	Uttarbanga Kshetriya Gramin Bank*	Associates	35.00	No
5.	Indo Zambia Bank Limited	Associates	20.00	No
6.	Generali Central Life Insurance Company Ltd	Associates	25.27	No
7.	Generali Central Insurance Company Ltd	Associates	24.91	No

*Uttar Bihar Gramin Bank and Uttarbanga Kshetriya Gramin Bank ceased to be Associates of Bank w.e.f 01st May, 2025 pursuant to Amalgamation of RRBs by Govt. of India.

VI. CSR Details

24. Whether CSR is applicable as per section 135 of Companies Act, 2013: No

(ii) Turnover (Total Income) (in ₹): ₹42341.42 crore

(iii) Net worth (in ₹): ₹34600 crore

(iv) Total amount spent on CSR for FY26 (as on 31.03.2026): ₹1.13 crore

VII. Transparency and Disclosures Compliances

25. Complaints/grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct (NGRBC)

Stakeholder group from whom complaints received	Grievance Redressal Mechanisms in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	Financial Year 2025-26			Financial Year 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes https://centralbank.bank.in/en	-	-	-	-	-	-
Investors (other than shareholders)	Yes https://centralbank.bank.in/en/investor-relations	-	-	-	-	-	-
Shareholders	Yes https://centralbank.bank.in/en/investor-relations	0	0	NA	0	0	NA
Employees	Yes https://centralbank.bank.in/en	673*	0	NA	190	10	NA
Value Chain Partners	Yes https://centralbank.bank.in/en	-	-	-	-	-	-
Others including customers (Bank Portal+ATM+CPGRAMS+INGRAMS+MSME+RETAIL)	Yes https://centralbank.bank.in/sites/default/files/2025-04/Policy-on-Grievance-Redressal-Mechanism-2025-26.pdf	321197	365	-	160868	8285	-
Toll free No.	1800 3030						

26. Overview of the entity's material responsible business conduct issues:-

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Tie-up with Fintech & Co-Lending Partners	Opportunity	In the "Year of Business Acceleration," co-lending has transitioned into a scalable ecosystem model. By expanding to 36 NBFC/HFC partners , the Bank has tapped into underserved markets in Tier 2 to Tier 4 locations. This model enables high-velocity, granular credit deployment while leveraging the digital agility of fintechs.	To mitigate inherent credit risks, the Bank has strategically tilted its co-lending portfolio toward Secured Advances , which grew by 10.58% to reach ₹13,357.86 crore in FY2026. Additionally, real-time monitoring via the Mission Pragati vertical ensures policy adherence.	Positive: Total co-lending sanctions reached ₹7,296.02 crore in FY2026, contributing to an outstanding portfolio of ₹14,379.58 crore . This drives interest income while maintaining a diversified, low-risk asset base.
2.	Sustainable Development Goals - Cent Green Fixed Deposits	Opportunity	Aligned with the Board-approved ESG Policy for FY 2026-27 , Green Deposits empower stakeholders to participate directly in the Bank's vision for a sustainable India. These deposits provide the necessary resource mobilization to fund projects that support national sustainability goals.	The Bank utilizes a Sustainable Finance Framework to ensure that funds mobilized through green deposits are deployed exclusively into environmentally responsible projects.	Positive: In FY2026, the Bank successfully mobilized ₹453 crore in green deposits, providing a stable, thematic resource base for green lending.
3.	Green Financing & Renewable Energy	Opportunity	Sustainability is now a core component of the Bank's growth blueprint. As part of our Role in Nation Building , the Bank is aggressively financing the green energy transition to achieve its vision of Net Zero Scope 1 by 2028 .	The Bank employs specialized risk cells - the Green Cell and Climate Risk Cell - to conduct physical and transition risk assessments on all high-value green exposures.	Positive: Total renewable energy financing surged to ₹2,751.44 crore in FY2026. Key impacts include the paperless digital sanctioning of solar pumps to 16,500 farmers and green bond investments reaching ₹350.26 crore .

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

The National Guidelines for Responsible Business Conduct (NGRBC) as prescribed by the Ministry of Corporate Affairs advocates nine principles referred as P1-P9 as given below:

P1	Businesses should conduct and govern themselves with integrity in a manner that is ethical, transparent and accountable
P2	Businesses should provide goods and services in a manner that is sustainable and safe
P3	Businesses should respect and promote the well-being of all employees, including those in their value chains
P4	Businesses should respect the interests of and be responsive towards all its stakeholders
P5	Businesses should respect and promote human rights
P6	Businesses should respect, protect and make efforts to restore the environment
P7	Businesses when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
P8	Businesses should promote inclusive growth and equitable development
P9	Businesses should engage with & provide value to their consumers in a responsible manner

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1	a Whether your entity's policy/ policies Yes cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	b Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	c Web Link of the Policies, if available	https://www.centralbank.bank.in Some policies may also include a combination of internal policies which are made available on the Bank's website.								
2.	Whether the entity has translated the policy into procedures. (Yes/No)	Yes. The Bank has translated the policies as applicable and adopted the same into procedures and practices in all spheres of activities that the Bank undertakes.								
3.	Do the enlisted policies extend to your value chain partners? (Yes/ No)	Yes. The Bank's Code of Conduct largely adopts the above mentioned principles and the Bank expects its stakeholders to adhere to the same in all their dealings.								
4.	Name of the national and international codes/ certifications/ labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Not Applicable.								
5.	Specific commitments, goals and targets set by the entity with defined timelines, if any.	No any specific target is being set under the aforesaid policies. However, compliance with these principles is our commitment and goal.								
6.	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	Not Applicable.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	The Bank aims to enhance financial inclusion in the country. The Bank's commitment to ESG standards is best reflected in its core principles, which are ingrained in all aspects of its operations. Kindness, fairness, efficacy, and efficiency are the foundation ideals of the Bank. Sound governance standards, according to the Bank, are a key instrument for creating long-term value for all of its stakeholders and promoting sustainability. One of the Bank's fundamental and core values is respect for human rights. Climate change is not only an environmental issue, but also a business risk, according to the Bank. In its lending policies, the Bank is boosting its due diligence on social and environmental impact.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Mahendra Dohare, Executive Director								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes)	Yes, Risk Management Committee looks after the sustainability related issues. The composition of Risk Management Committee, its terms of references and its meetings held in FY 2025-26 are mentioned in Corporate Governance Report.								
10. Details of Review of NGRBCs by the Bank									
Subject for Review	Review of principles undertaken by and frequency								
Performance against above policies and follow up action	As a practice, BR policies of the Bank are reviewed periodically or on a need basis by Department heads and competent authority. During this assessment, the efficacies of the policies are reviewed and necessary changes to policies and procedures are implemented.								
Compliance With statutory requirements of relevance to the principles, and, rectification of any non-compliances	The Bank is in compliance with the extant regulations as applicable.								
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency	Assessment/ Evaluation of policies of Bank is carried out through Internal process and external advise is also obtained, wherever required. The Policies of Bank are reviewed by Compliance and Risk Management Department on regular basis. All Policies are then reviewed and approved by Sub committees of Board and Board of Directors on annual basis.								
12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:	Not Applicable								

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and the impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	8	- IT & Cyber Security Training - Directors Development Programme - Conferences	66.66%
Key Managerial Personnel	15	Trainings/Conferences related to various functional areas as well as Leadership Development Program	100.00%
Employees other than BoD and KMPs	2326	Trainings related to various functional areas as well as Behavioural aspects	83.27%

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format. (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary

NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Preferred (Yes/No)
Penalty/Fine Settlement Compounding fee	Penalty/Fine/Settlement/Compounding fee, if any paid by the Bank is not material as per the Materiality policy of the Bank. Necessary disclosures in this regard is submitted to Stock exchanges and same are also hosted on Bank's website.			

NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Preferred (Yes/No)
Imprisonment	Nil	Nil	Nil
Punishment	Nil	Nil	Nil

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/enforcement agencies/judicial institutions
Nil	Nil

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes. Bank has adopted whistle blower policy and the same is available on Bank's website as well as internal portal .

The Policy provides a secure and confidential platform to report any act of malpractices, frauds, negligence, misappropriation, abuse of authority etc. Besides this Bank has Policy on code of ethics, business conduct and conflict of Interest. <https://centralbank.bank.in/sites/default/files/2026-04/WHISTLE-BLOWER-POLICY-FOR-FY-2026-27.pdf>

Our Whistleblower Policy is an extension of Banks Code of Conduct formulated with an aim to promote good Corporate Governance, instill faith and make the employees feel empowered about their decision to blow the whistle in order to voice their concerns in case of unethical behaviour and/or actual or suspected fraud and/or misconduct and/or violation of Bank's Code of Conduct, without fear of reprisal.

The Bank is committed towards conducting the business and dealing with all its stakeholders, with highest ethical standards and in compliance with all the applicable laws and regulations. We also have a comprehensive policy on Code of Ethics, Business Conduct & Conflict of Interest.

The Code of Ethics, Business Conduct and Conflict of Interest Policy can be accessed online via link https://centralbank.bank.in/sites/default/files/2026-04/POLICY-ON-CODE-OF-ETHICS_BUSINESS-CONDUCT-AND-CONFLICT-OF-INTEREST-FOR-FY-2026-27.pdf

Bank has also introduced a scheme of Rewarding employees who reports information on any potential fraud/ Malpractices Etc which is known as Braveheart Scheme. The details of the scheme is also widely published at Bank's dedicated staff only portal.

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	Financial Year 2025-26	Financial Year 2024-25
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	02*	07
Workers	NIL	NIL

* Total CBI cases received for prosecution permission (either sanctioned or declined from Bank level)

6. Details of complaints with regard to conflict of interest:

	Financial Year 2025-26		Financial Year 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Nil

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Number of days of accounts payables	NIL	NIL

9. Open-ness of business Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases b. Number of trading houses where purchases are made from c. Purchases from top 10 trading houses as % of total purchases from	Not Applicable	Not Applicable
Concentration of Sales	a. Sales to dealers / distributors as % of total sales b. Number of dealers / distributors to whom sales are made c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases) b. Sales (Sales to related parties / Total Sales) c. Loans & advances (Loans & advances given to related parties / Total loans & advances) d. Investments (Investments in related parties / Total Investments made)		
		0.00	
		0.00	
		0.00	
		0.01	

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil		

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same.

Yes. Bank has framed the policy on Code of Conduct for Directors and Senior Management in place to avoid/manage the conflict. Confirmation with regards to adherence to the model Code of Conduct is obtained from the Directors at the time of joining and thereafter, on annual basis.

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe**Essential Indicators**

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively. Not Applicable

Given the nature of business of the Bank, the relevance of the above is largely restricted to information technology (IT) capex. In FY26, Capex incurred towards IT hardware and software, which facilitated the enhanced digital initiatives of the Bank was of total revenue. Greater adoption of digital platforms not only brings in increased efficiencies of operations but also ensures substantially reduced consumption of paper.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	NA	NA	NA
Capex	216.37 crore	253.63 crore	The purchases made in Data Center are certified OEM's Products. DC infrastructure meets industry specific standards to ensure safety, reliability, efficiency and environmental sustainability.

2. a. Does the entity have procedures in place for sustainable sourcing? Yes
b. If yes, what percentage of inputs were sourced sustainably? 80%
All Purchases are made from registered /licensed vendors.
3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.
Whenever Hardware product complete its life, Bank procure the new product and obsolete product is being phased out by the vendor under buyback arrangement. E-waste policy is being followed for disposal of e-waste.
4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same. - Not Applicable

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)?

No

If yes, provide details in the following format?

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective /Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.
Not Applicable					

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same. – Not Applicable
3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry). – Not Applicable
4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format – Not Applicable
5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category -
Not Applicable

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F /A)
Male	24218	24218	100	0	0	0	0	24218	100	00	00
Female	9779	9779	100	0	0	9779	100	0	0	00	00
Total	33997	33997	100	0	0	9779	100	24218	100	00	00

* In lieu of Day Care Facility, Bank provides Child-Care Allowance of ₹500/- per month to all employees for child aged 3 years or below.

b. Details of measures for the well-being of workers: Not Applicable

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Cost incurred on well- being measures as a % of total revenue of the company	0.066%	0.083%

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2025-26 Current Financial Year			FY 2024-25 (Previous Financial Year)		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	No. of employees and deposited with the authority (Y/N/N.A.)
PF	6044 (17.78%)	N.A.	Y	7007 (21.25%)	N.A.	Y
Gratuity	33991 (100%)	N.A.	N.A.	32980 (100%)	N.A.	N.A.
ESI	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Pension	6005 (17.67%)	N.A.	N.A.	6967 (21.12%)	N.A.	N.A.
NPS	27947 (82.22%)	N.A.	Y	25973 (78.75%)	N.A.	Y

3. Accessibility of workplaces

Are the premises/offices of the entity accessible to differently-abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Branches/offices of our Bank have ramps/lifts for easy movement of differently-abled people. Most of our branches/ offices are located either on the ground floor or have elevators and infrastructure for differently- abled individuals.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web link to the policy.

Yes, in keeping with the provisions of the Rights of Person with Disabilities Act 2016, our Bank has formulated an "Equal Opportunity Policy" which bestows special attention to the differently-abled persons and aims at creating employment opportunities for people with disabilities and also creating for them a conducive working environment free from any kind of discrimination.

The Equal Opportunity Policy of Central Bank of India is applicable to all the differently-abled employees of the Bank without any discrimination, on the grounds of age, colour, marital status, physical ability, nationality, race, religion, sex, sexual orientation, or any other relevant for the purpose.

The policy can be accessed online through the following link <https://centralbank.bank.in/sites/default/files/2026-04/EQUAL-OPPORTUNITY-POLICY-FY-2026-27.pdf>

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers
	Return to work rate	Retention rate	Return to work rate
Male	100%	99.63%	
Female	100%	99.44%	Not Applicable
Total	100%	99.56%	

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	N.A
Other than Permanent Workers	N.A
Permanent Employees	Yes (Bank has a well-defined and structured Grievance Redressal Mechanism in place for all its Employees)
Other than Permanent Employees	N.A

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total Employees/workers in respective category (A)	No. of Employees/workers in respective category who are part of association(s) or union. (B)	% (B/A)	Total Employees/workers in respective category (C)	No. of Employees/workers in respective category who are part of association(s) or union. (D)	% (D/C)
Total Permanent Employees	33997	30571	89.92	33081	29295	88.56
- Male	24218	21659	89.43	23978	21059	87.83
- Female	9779	8912	91.13	9103	8236	90.48

8. Details of training given to employees and workers :

Category	% of employees covered by									
	Total (A)					Total (A)				
	On Health and safety measures		On skill upgradation			On Health and safety measures		On skill upgradation		
	No. (B)	%(B/A)	No. (C)	%(C/A)		No. (B)	%(B/A)	No. (C)	%(C/A)	
Male	24218	24218	100%	20370	84.10 %	23978	23978	100%	20668	86.19%
Female	9779	9779	100%	7941	81.20%	9103	9103	100%	7994	87.81%
Total	33997	33997	100%	28210	83.27%	33081	33081	100%	28662	86.64%
Workers										
Male	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
Total										

Training & Awareness Programs on Health & safety Measures have been conducted through "Weekly Staff Meeting" Agendas and "Information on the Run" topics covering all the staff Members.

9. Details of performance and career development reviews of employees and worker:

Performance of all the Officers employees are assessed through Performance Management System after the close of FY

Category	FY (2025-26)			FY (2024-25)		
	Total (A)*	No. (B)	% (B / A)	Total (C)*	No. (D)	% (D / C)
Employees			Employees			
Male	24218	19624	81.03	23978	20219	84.32
Female	9779	8117	83.00	9103	8463	92.96
Other	0	0	0.00	0	0	0.00
Total	33997	27741	81.59	33081	28682	86.70
Workers			Workers			
Male	0	0	0	0	0	0
Female	0	0	0	0	0	0
Other	0	0	0	0	0	0
Total	0	0	0	0	0	0

* Above data is in respect of Officers & Clerks Employees only as PMS is applicable to Officer Assistants.

10. Health and safety management system:

- a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

There are no occupational health and safety risks owing to the nature of the business. However, Bank has adopted certain safety measures with respect to fire incident. Bank conducts training program on fire safety incident such as evacuation drills, use of fire extinguishers/ firefighting equipment's. Bank has appointed first aid marshals at offices and training have been imparted to them so that they can act in case of medical emergencies / incident. Marshals have been provided with safety kit and first aid medical kit.

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non- routine basis by the entity?

Given the nature of business, this is not directly applicable.

- c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

Given the nature of business, this is not directly applicable.

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

All Employees are provided with Facility of 24x7 unlimited Tele-medical consultancy services. All Employees of Bank are covered under Group Health Insurance policy as envisaged by IBA. Expenses incurred over and above the sum insured are also covered under Corporate Buffer subject to availability and its terms & conditions.

11. Details of safety related incidents, in the following format

Safety Incident/Number	Category	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Lost Time Injury Frequencies Rate (LTIFR) (per one million - person hours worked)	Employees	NIL	NIL
	Workers	NIL	NIL
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	NIL	NIL
No. of fatalities	Employees	NIL	NIL
	Workers	NIL	NIL
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	NIL	NIL

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

- I. All Employees are provided with facility of Annual Health check -up on a cashless and reimbursable basis once in a FY.
- II. All Employees are provided with Facility of 24x7 unlimited Tele-medical consultancy services.
- III. All Employees are provided with confidential Counseling service from profession counselors under Employee Assistance Program to extend mental support and guidance to overcome daily life challenge.
- IV. All Employees of Bank are covered under the Group Health Insurance policy as envisaged by IBA. In case the limit is exhausted, there is also a facility of Corporate Buffer as defined under the provisions of the 10th Bipartite Settlement.
- V. In case of injuries sustained while on duty, all other expenses not covered under Medical Insurance Scheme are borne by the bank. Special Leave is also provided to such employees during the period of hospitalization.

13. Number of Complaints on the following made by employees and workers:

	Financial Year 2025-26			Financial Year 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	Nil	Nil	Nil	Nil
Health & Safety	Nil	Nil	Nil	Nil	Nil	Nil

14. Assessments for the year:

No such incident of visits by any officials has been reported by any RO/ZO.

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Nil
Working Conditions	Nil

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

Safety related to Fire drills, evacuation safety, branch security etc are carried out by training provided for the same.

Leadership Indicators**1. Does the entity extend any life insurance or any compensatory package in the event of death of**

(A) Employees (Y/N) - Yes. The Bank offers an ex-gratia amount of ₹50000/- as funeral expenses to the family of the deceased immediately upon intimation of death. In addition, Bank may offer the compassionate appointment to the spouse/dependent of the deceased employee as per terms & conditions of the Banks Compassionate Appointment Policy. Terminal Benefits like provident fund, gratuity, PL encashment etc. are settled on a priority basis. The Bank assists the family in exercising such options.

(B) Workers (Y/N). – Not Applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

Not Applicable

3. Provide the number of employees/workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment.

Not Applicable

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	Financial Year 2025-26	Financial Year 2024-25	Financial Year 2025-26	Financial Year 2024-25
Employees	Nil	Nil	Nil	Nil
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? - Yes, Pre-Retirement training program are arranged and conducted for all retiring employees for managing their post-employment life.

5. Details on assessment of value chain partners:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Nil
Working Conditions	Nil

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners. Not Applicable

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders**Essential Indicators****1. Describe the processes for identifying key stakeholder groups of the entity.**

There is not any specific process for identifying such groups, however, those who are availing our banking product or services including employee and shareholders are considered as stakeholder.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Othe	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Email, SMS, Staff meetings/ conference, Intranet portal.	Frequent and need based	Employer Employee engagement, feedback of employees, Road map to achieve business goals, vision and mission of Bank, Performance appraisal, Resolving grievances
Shareholders	No	Email, SMS, newspaper advertisement, notice board, website, Annual General Meetings, intimation to stock exchanges, annual/ quarterly financials and investors meetings/ conferences	Frequent and need based	Dissemination of financial progress and other key developments of Bank to Shareholders
Customers	No	Letter, Email, SMS, Meetings, Website, Outreach customer programme, Social Media	Frequent and need based	Maintaining Bank Customer relationship, Offering Better banking products and services to customers, Resolving grievances, if any
Channel Partners and Key Partners	NA	NA	NA	NA
Reserve Bank of India	No	Letter, Email, Meetings	Engagement through Letters, Emails are on regular basis. Meetings are conducted on Monthly/ Bi-monthly/ Quarterly basis or as and when required.	• Performance of the Bank. • Risk and Compliance issues and measures taken for its mitigation.
Government of India	No	Letter, Email, Meetings	Engagement through Letters, Emails are on regular basis. Meetings are conducted as and when required.	• Performance of the Bank. • Compliance of Regulatory/ Statutory guidelines.
Communities and NGOs	NA	Letter, Email, Meetings, Advertisements, Website, Social Media	Frequent and need based	Supporting the society at large by making donations, providing financial aid to calamity affected people, training program for self-help Groups SHG.

Leadership Indicators

- 1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

Consultation between Stakeholders and the Bank on various economic and other aspects is through various Board/ Sub committee meetings.

- 2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Inputs and suggestions of shareholders are being incorporated into the policies and activities wherever considered feasible.

- 3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

Bank being Scheduled Commercial Bank is regulated by guidelines of Reserve Bank of India and Government of India. Bank offers Banking products and services to its customers, marginal weaker section/ Vulnerable stakeholders groups in line with priority sector lending norms. Bank also conducts campaign for providing financial inclusion products and services to its customers.

PRINCIPLE 5 Businesses should respect and promote human rights**Essential Indicators**

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No. of employees/workers covered (B)	%(B/A)	Total (C)	No. of employees/workers covered (D)	%(D/C)
	Employees			Employees		
Permanent	33997	33997	100%	33081	33081	100%
Other than permanent	53	53	100%	0	0	0
Total Employees	34050	34050	100%	33081	33081	100%
	Workers			Workers		
Permanent	N.A	N.A	N.A	N.A	N.A	N.A
Other than permanent	N.A	N.A	N.A	N.A	N.A	N.A
Total Workers	N.A	N.A	N.A	N.A	N.A	N.A

* Training & Awareness Programs on Human Rights Issues (Viz. PoSH etc) have been conducted through "Weekly Staff Meeting" Agenda and "Information on the run" topic covering all the staff Members.

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total (A)	No. of employees/workers covered (B)	%(B/A)	Total (C)	No. of employees/workers covered (D)	%(D/C)
	Employees			Employees		
Permanent	33997	33997	100%	33081	33081	100%
Male	24218	24218	100%	23978	23978	100%
Female	9779	9779	100%	9103	9103	100%
	Workers			Workers		
Other than permanent	N.A	N.A	N.A	N.A	N.A	N.A
Male	N.A	N.A	N.A	N.A	N.A	N.A
Female	N.A	N.A	N.A	N.A	N.A	N.A

3. a. Details of remuneration/salary/wages, in the following format:

	Male		Female	
	Number	Median remuneration/salary/ wages of respective category	Number	Median remuneration/salary/ wages of respective category
Board of Directors (BoD) (Excluding sitting fees of non-official and shareholder directors)	4	369002.49	Nil	Nil
Key Managerial Personnel	4	301249.42	1	301031.13
Employees other than BoD and KMP	24031	114555.54	9561	102897.08

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Gross wages paid to females as % of total wages	27.78%	25.63%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? No
5. Describe the internal mechanisms in place to redress grievances related to human rights Issues.

The Bank is committed to conducting business and dealing with all its stakeholders and staff with the highest ethical standards and in compliance with all applicable regulations. We ensure to maintain a healthy and safe environment for our workforce irrespective of their caste, Gender, Work, designation etc. Representations received on the platform of Human rights are dealt with fairly and transparently at the Regional and Zonal level.

Bank has constituted a Board for review and assessment of all representation received on a quarterly basis. Bank has also policy on code of ethics, Business conduct, and conflict of Interest and has "Zero tolerance" for any deviation in the provision of the said policy

Bank has laid down a grievance redressal mechanism for employees to report their concern and secure rightful resolution thereof at faster turnaround time.

6. Number of Complaints on the following made by employees and workers:

	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	15	0		5	0	0
Discrimination at workplace	0	0	0	0	0	0
Child Labour	0	0	0	0	0	0
Wages	0	0	0	0	0	0
Other human						
Rights related issues	0	0	0	0	0	0

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	15	5
Complaints on POSH as a % of female employees/ workers	0.15%	0.05%
Complaints on POSH upheld	NIL	NIL

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

Committee has been constituted at all Regional offices and Zonal offices under the provisions of POSH Act, 2013. Policy can be accessed online via link <https://centralbank.bank.in/sites/default/files/2026-04/POLICY-ON-PREVENTION-OF-SEXUAL-HARASSMENT-OF-WOMEN-AT-WORKPLACE-FOR-FY-2026-27.pdf> and dedicated staff only portal to keep employees informed of the provisions of the act and severe consequence in violation thereof. Bank Also conducts training and workshop to make employees aware of the PoSH Act.

9. Do human rights requirements form part of your business agreements and contracts? Yes

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Labour	Nil
Forced/involuntary labour	Nil
Sexual harassment	Nil
Discrimination at workplace	Nil
Wages	Nil
Others – please specify	Nil

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above: Not Applicable.**Leadership Indicators****1. Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.**

No complaints have been received under human rights grievances/complaints.

2. Details of the scope and coverage of any Human rights due-diligence conducted.

The Bank endeavors to maintain a safe environment along with providing equal opportunity to all the staff members. Issues related to discrimination based on sex, gender, nationality, religion, disability, language etc. are subject to free and neutral scrutiny based on the nature of the issue as per provisioning of the Bank's Policy and regulatory stipulations the same is being resolved as per applicable policy, laws, and regulations

3. Is the premise/office of the entity accessible to differently-abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Various branches/offices of our Bank, have ramps/lifts for easy movement of differently-abled people. Most of our branches/offices are located either on the ground floor or have elevators and infrastructure for differently-abled individuals.

4. Details on assessment of value chain partners:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	Nil
Forced/involuntary labour	Nil
Sexual harassment	Nil
Discrimination at workplace	Nil
Wages	Nil
Others – please specify	Nil

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above. Not Applicable

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

	Financial Year 2025-26 (Current Financial Year)	Financial Year 2024-25 (Previous Financial Year)
Total electricity consumption (A)	769.57 lakh kwh	735.57 lakh kwh
Total fuel consumption (B)	NIL	NIL
Energy consumption through other sources (C)	NIL	NIL
Total energy consumption (A+B+C)	769.57 lakh kwh	735.57 lakh kwh
Energy intensity per rupee of turnover (Total electricity consumption / turnover in rupees)	N/A	N/A

Note: - Bank is taking its best efforts to reduce the electricity consumption as a part of ESG Initiative. Further, Bank has also installed solar equipment of few of its Branches/Regions/Zonal offices to consume power generated by green channels and to reduce use of power generated by connected channels.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. No

3. Provide details of the following disclosures related to water, in the following format:

The Bank's usage of water is restricted to human consumption purposes only. Efforts have been made to ensure that water is consumed judiciously in the office premises. The Corporation ensures that the domestic waste (sewage) from office and branches are not let into water bodies.

4. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation. No

5. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Not Applicable

6. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Not Applicable

7. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

Not Applicable

8. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Waste generated		
Plastic waste (A)	*	*
E-waste (B)(₹ In lakh)**	4.00	9.00
Bio-medical waste (C)		
Construction and Demolition waste (D)		
Battery waste (E)		
Radioactive waste (F)	Not Applicable	Not Applicable
Other Hazardous waste. Please specify, if any. (G)		
Other Non-hazardous Waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)		
Total (A+B + C + D + E + F + G + H)	4.00	9.00

*Wastes are disposed off through authorized re-sellers.

** Weight wise data not available.

9. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Wastes are disposed off through authorized re-sellers as per guidelines. Equipment used are compliant to latest guidelines. No usage of hazardous and toxic chemicals in our products.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format: Not Applicable
11. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year: Not Applicable
12. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format: Yes

Leadership Indicators

1. Provide break-up of the total energy consumed (in Joules or multiples) from renewable and non-renewable sources, in the following format

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	7 LAKH	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
Total energy consumed from renewable sources (A+B+C)	7 LAKH	Nil
From non-renewable sources		
Total electricity consumption (D)	NIL	Nil
Total fuel consumption (E)	Nil	Nil
Energy consumption through other sources (F)	Nil	Nil
Total energy consumed from renewable sources (D+E+F)	Nil	Nil

2. Provide the following details related to water discharged: Not Applicable

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) Surface wate		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Third party water		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Seawater / desalinated water		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)	Not Applicable	Not Applicable

3. **Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):** Not Applicable
4. **Please provide details of total Scope 3 emissions & its intensity, in the following format:** Not Applicable
5. **With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**
Not Applicable
6. **If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives:** Not Applicable
7. **Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**
Yes, Our Bank has a Board approved BCP/ DR policy and it is circulated to all concerned for implementation. Each Department has identified its critical business functions and had a plan of action for resumption & recovery of critical Business processes in case of any eventuality/ disaster. The DR drills are being conducted by respective Departments for ensuring the robustness of the DR arrangements. Each branch has identified & linked to two nearby branches and are mapped by ROs to ensure the immediate start of all business activity of the Branch affected vide Circular no. 2986 dated 04.02.2022. The DR Drills are being carried out at periodic intervals for ensuring robust working of critical systems. The result of the DR drills is recorded & is being shared to respective verticals to take appropriate remedial /recovery measures.
8. **Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?**
No Adverse impact on the environment.
9. **Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**
Not Applicable

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**Essential Indicators**

1. a. Number of affiliations with trade and industry chambers/ associations. - 10
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks Association (IBA)	National
2	Indian Institute of Banking and Finance (IIBF)	National
3	Institute of Banking Personnel Selection (IBPS)	National
4	National Institute of Bank Management (NIBM)	National
5	National Payment Corporation of India (NPCI)	National
6	International Chamber of Commerce (ICC)	National
7	Foreign Exchange Dealers Association of India (FEDAI)	National
8	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
9	Clearing Corporation of India Ltd. (CCIL)	National
10	Financial Services Institution Bureau	National

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/ No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
1.	KYC-AML Policy	Bank's	YES	ANNUAL	https://www.centralbank.bank.in/en
2.	Government Business Policy	Internal Policy	YES	ANNUAL	
3.	Cheque Collection Policy		YES	ANNUAL	
4.	Policy on Bank Deposits		YES	ANNUAL	
5.	Policy on Safe Deposit Locker		YES	ANNUAL	
6.	Record Maintenance Policy		YES	ANNUAL	
7.	Policy for settlement of claim of Deceased depositors and return of Articles in safe Deposit Lockers/ Safe Custody and Policy for Settlement of claims in respect of Missing Persons		YES	ANNUAL	
8.	Policy for Senior Citizens/ Disabled/ Incapacitated Account holders		YES	ANNUAL	
9.	Compensation Policy		YES	ANNUAL	
10.	Policy on Customer Grievances Redressal Mechanism		YES	ANNUAL	
11.	Customer Rights Policy		YES	ANNUAL	

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.** Not Applicable
2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:** Not Applicable
3. **Describe the mechanisms to receive and redress grievances of the community.**
Grievance redressing mechanism is in place as per policy.
4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**
No such data available.
5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

Location	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Rural	24.93%	20.41%
Semi-Urban	22.36%	19.02%
Urban	25.80%	28.01%
Metropolitan	26.91%	32.56%

Leadership Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):** No negative social impact reported.
2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:** Not applicable
3. (a) **Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups?** Yes
(b) **From which marginalized /vulnerable groups do you procure?** Micro & Small Enterprises
(c) **What percentage of total procurement (by value) does it constitute?** No such data available
4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:** Not Available
5. **Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.** Not Available
1. **Details of beneficiaries of CSR Projects:**

S. No	Name	NGO /Institute	Purpose	Amount (₹ in crore)
1	Mahavir Cancer Sansthan, Patna	Mahavir Cancer Sansthan, Patna	BPL make Cardiac Colour Doppler System	0.18
2	St. Joseph's Leprosy Patients Society (A unit of St. Joseph's Special School for the Children with Intellectually Disabled, T. V Malai, Tamil Nadu	St. Joseph's Leprosy Patients Society (A unit of St. Joseph's Special School for the Children with Intellectually Disabled), P.B. No. 2, Thenpallipattu, Kalasapakkam - 606751, T. V Malai, Tamil Nadu	Providing necessary Financial assistance to 45 identified Children with Intellectual disability (admitted to their special school) such as Note books, Lunch, Uniform, Nutrition, Tilting Therapy Table etc.	0.02

S. No	Name	NGO /Institute	Purpose	Amount (₹ in crore)
3	Sri Ranganatha Swamy Temple, Srirangam	Sri Ranganatha Swamy Temple, Srirangam	Donation of 1 Battery utility Electric Vehicle to Sri Ranganatha Swamy Temple, Srirangam	0.05
4	RSETI, Kota	RSETI, Kota	For Repair and maintenance of RSETI, Kota Building	0.12
5	The Gujarat Cancer & Research Institute, Ahmedabad (M.P. Shah Cancer Hospital), State Cancer Institute, Civil Hospital Campus, Asarwa.	The Gujarat Cancer & Research Institute, Ahmedabad (M.P. Shah Cancer Hospital), State Cancer Institute, Civil Hospital Campus, Asarwa, Ahmedabad - 380016	To support for Cyclotron Facility at the Gujarat Cancer & Research Institute, Ahmedabad	0.25
6	Mr. Ashish Goyal, Founder & Managing Trustee, Umang Foundation	Zila Parishal School, Shindewadi.	To construct a compound wall and separate toilet blocks for Boys and Girls of the Zila parishad School, Shindewadi, Ahilyanagar District of Maharashtra.	0.12
7	Mr. Pankaj Singh, Secretary & Chief Project Officer, UPNEDA, Lucknow	UPNEDA, Lucknow	Financial assistance for installation of 25 Solar Street Lights through NCEDA in Lucknow (Uttar Pradesh)	0.05
8	Mr. B. N Nawal, Administrator.	Shree P K V Hospital and Research Center, Bijainagar, Beawar (Rajasthan)	Financial assistance for installation of Medical Equipment at Shree P K V Hospital and Research Centre, Bijainagar, Beawar (Rajasthan)	0.08
9	Dr. Gopal Sharan Gupta, Secretary.	Jan Kalyan Sansthan, Jaipur	Financial assistance for installation of Water Cooler with machinery on Ground Floor of Central Building of Jan Kalyan Sansthan at Jaipur (Rajasthan)	0.10
10	Mr. K V S Rao, Managing Trustee.	Shree Ramakrishna Charitable Trust, Vijayawada.	Financial assistance to Sree Ramakrishna Charitable Trust, Vijayawada for distribution of Food to the attendants of inpatients and out-patients of Government General Hospital, Vijayawada	0.05
11	Mr. Prathamesh Bobhate, Trustee, Saarth Pratishthan.	Saarth Pratishthan, Mumbai	Financial assistance to Saarth Pratishthan, Mumbai for providing Educational Support to underprivileged students of South-Central Mumbai.	0.02
12	Mr. Sanjay Kumar, Secretary.	Bhagwan Mahavir Child Welfare Trust, Jaipur	Social Investment - Contribute to the society through various Trusts, NGOS, Counseling Centers, Institutes which serve the underprivileged. Aim to help individuals to shape their future	0.01
13	Mr. Kamlesh D. Patel.	Heartfulness Institute Kanha Village, Ranga Reddi, Telangana	Financial assistance to Heartfulness Institute for any of their Social Impact Project (Environment, Education, Health & Wellness, Sports Excellence & Research).	0.07
Total				1.13

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

Grievance Redressal Mechanism: The High-Velocity Resolution Engine

The Bank's primary engine for resolving consumer complaints is the Integrated Customer Care (ICC) platform, which operates from dual strategic command centres in Mumbai and Hyderabad [76, Conversation History]. In FY2026, this platform was significantly scaled to handle a massive surge in digital engagement, which now constitutes 90.54% of all transactions. Key technological enablers of this mechanism include:

- **AI-Powered Sentiment Analytics:** The ICC now utilizes Artificial Intelligence to monitor customer sentiment in real-time, allowing agents to proactively intervene and resolve grievances before they escalate.
- **Video Banking and Assisted Journeys:** For complex queries, the Bank has introduced Video Banking, providing a high-fidelity, face-to-face remote service experience that bridges the gap between digital speed and human empathy.
- **Customer 360° View:** Agents are empowered with a holistic view of the customer's entire relationship with the Bank - including account status, transaction history, and past complaints - to ensure hyper-personalized and rapid resolution.
- **Multi-lingual AI Voice Bots:** To remain "Truly Central" to every Indian, the Bank deployed voice bots supporting Hindi, English, and 10 regional languages, ensuring that language is never a barrier to grievance redressal.

Grievance Redressal Policy: Anchored in CBI-CARE

The Bank's grievance redressal framework is structurally embedded in its **CBI-CARE** values, specifically the pillar of **Customer Service Excellence**. This policy is not merely a set of guidelines but an active operating discipline:

- **Automated Oversight:** The SAKSHAM compliance automation portal ensures that all branches and touchpoints adhere to the established timelines for complaint resolution.
- **Mission Pragati Alignment:** The Mission Pragati transformation vertical monitors the effectiveness of process re-engineering in the service vertical, ensuring that systemic issues identified through complaints are permanently resolved through technological upgrades.
- **Governance and Accountability:** The effectiveness of internal controls for service delivery is certified by the MD & CEO and the CFO, with additional multi-tier oversight provided by Board-level committees to safeguard the interests of 8.26 crore customers.

Customer Care Details on the Website and Digital Trust

To facilitate seamless and secure communication, the Bank has revolutionized its digital touchpoints:

- **Omni-Channel Consistency:** The Bank is deploying a device-agnostic **Omni-Channel Platform**, ensuring that a grievance initiated on the **Cent NEO** app can be tracked or resolved through the website or any of the 4,585 branches without data duplication [76, 93, Conversation History].
- **.bank.in Verified Domain:** In a major milestone for digital trust, the Bank completed the 100% migration of its corporate website, email environment, and internet banking to the **.bank.in domain**. This provides customers with a visual marker of security and authenticity when engaging with the Bank online.
- **Specialized NRI Desks:** For the global Indian diaspora, the Bank has established **159 specialized NRI desks** at identified branches, staffed by trained personnel to provide one-stop service and grievance support in line with FEMA and RBI regulations.
- **In-house UDGM Portal:** The Bank implemented an integrated portal for unclaimed deposits (DEAF), enhancing transparency and trust for customers searching for inactive accounts.

Further complaints can be submitted through Central Bank of India customer login https://icc.centralbank.bank.in/cucms_cboi/docket/srbooking/srbooking/ and also customers can call on 18003030

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	
Safe and responsible usage	Not Applicable
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Data privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber-security	-	-	-	-	-	-
Delivery of Essential services	-	-	-	-	-	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Other	321197	365		160868	8285	

4. Details of instances of product recalls on account of safety issues: Not Applicable**5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes, Since this is an internal document and not available on website.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

Corrective actions taken on issues relating to cyber security include:

- 2FA for digital transactions
- SMS to customers
- Alert Monitoring

7. Provide the following information relating to data breaches:

- Number of instances of data breaches: NIL
- Percentage of data breaches involving personally identifiable information of customers: Not Applicable
- Impact, if any, of the data breaches: Not Applicable

Leadership Indicators**1. Channels/platforms where information on products and services of the entity can be accessed (provide web link, if available).**

- website <https://centralbank.bank.in/en>,
- Mobile Banking application in the name of "Cent Eez" available at the play store (<https://play.google.com/store/apps/details?id=com.centralbank.retail.omni>) and app store (<https://apps.apple.com/in/app/cent-eez/id6737806722>),
- Social media network over Youtube (https://www.youtube.com/channel/UCAIZ_H8-YpEOfQ0VeQ_XsnQ), X (https://x.com/centralbank_in), Facebook (<https://www.facebook.com/CentralBankofIndia>) LinkedIn (<https://www.linkedin.com/company/centralbankofindia>) and Instagram (<https://www.instagram.com/centralbankofindiaofficial/>)
- Toll-free number 1800 30 30.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

The following mechanisms define our approach to consumer safety and education in FY2026:

1. The ".bank.in" Migration: Institutionalizing Visual Trust

A cornerstone of our strategy to educate consumers on safe digital usage was the successful 100% migration of the Bank's corporate website, internet banking, and email environment to the **.bank.in domain**. This move serves as a critical visual marker for customers, allowing them to instantly verify the authenticity of the Bank's digital touchpoints and significantly reducing the risk of phishing and spoofing attacks. By educating customers to look for this specific domain suffix, the Bank has provided a simple yet powerful tool for responsible digital banking.

2. 24x7 Cybersecurity Fortitude

The Bank has “Delivered its Promise” of security through the continuous operation of its **Cyber Security Operation Centre (CSOC)**.

- **Real-time Monitoring:** The CSOC provides 24x7 threat detection and rapid incident response, ensuring that the Bank's technology backbone - which now handles **90.54% of all transactions** - remains resilient against sophisticated cyber threats.
- **Data Protection:** The implementation of **Privilege Access Management Systems (PAMS)** and **Data Leakage Prevention (DLP)** tools ensures that sensitive customer data is protected from internal and external risks.

3. Specialized Standards and Safe Card Usage

To ensure the safe usage of payment products, the Bank achieved **PCI-DSS Level 1 Version 4.0 compliance** in FY2026. This global standard underscores the Bank's commitment to safeguarding cardholder data. Furthermore, the launch of **Virtual Debit Cards** through the **Cent eeZ app** provides customers with a secure, real-time alternative to physical cards, reducing the risks associated with card manufacturing and theft.

4. Community-Led Innovation and Education

The Bank actively engages stakeholders to co-create safety solutions and drive awareness:

- **Hackathon 2025:** At the Global Fintech Festival, the Bank engaged talent from 35 National Institutes of Technology (NITs) to develop **AI-powered fraud detection solutions**. This initiative not only improved the Bank's technical defences but also served as a high-visibility platform to educate the next generation of customers about digital security.
- **Digital Champions:** To facilitate responsible adoption at the grassroots level, the Bank nominated **“Digital Champions”** in every branch. These champions conduct weekly huddles and face-to-face sessions to troubleshoot service issues and educate customers on the secure usage of the **Cent eeZ** application.
- **Automated Oversight:** The **SAKSHAM** compliance automation portal ensures that every branch adheres to the Bank's rigorous standards for customer protection and digital trust.

By uniting these high-fidelity security controls with active community engagement, Central Bank of India has ensured that its business acceleration is anchored in **Operational Excellence** and uncompromised digital trust.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Customers are informed through SMS or mail about any disruption due to technical reasons.

4. Does the entity display product information on the product over and above what is mandated as per local laws? If yes, provide details in brief.

No

Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/ services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes

5. Provide the following information relating to data breaches:

- Number of instances of data breaches along-with impact** – No instance Reported yet
- Percentage of data breaches involving personally identifiable information of customers** – Not Applicable

U. HEGDE & ASSOCIATES

COMPANY SECRETARIES

INDEPENDENT ASSURANCE REPORT ON BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT (BRSR) CORE INDICATORS

To,
Board of Directors
Central Bank of India
Mumbai, India

I have undertaken a reasonable assurance engagement for Central Bank of India (the "Bank") vide my appointment dated 30th May, 2026, in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information" or "BRSR Core indicators") in accordance with the Criteria stated in paragraph 3 below. This Sustainability Information is included in the Business Responsibility and Sustainability Report (the "BRSR" or "Report") forming part of the Annual Report for the financial year ended March 31, 2026.

2. Identified Sustainability Information

The scope of my reasonable assurance covers the BRSR Core indicators listed in Appendix I of this report. The reporting boundary is as disclosed in Question 15 of Section A: General Disclosure of the BRSR, with exceptions disclosed by way of notes under respective questions, where applicable.

This assurance engagement is limited to information for the financial year ended March 31, 2026. I have not performed procedures for earlier periods and express no opinion thereon.

3. Criteria

The Bank has prepared the Identified Sustainability Information based on the following criteria:

- Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended);
- SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023;
- SEBI Circular No. SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, and any related clarifications.

4. Management's Responsibility

The Bank's management is responsible for the preparation and presentation of the Identified Sustainability Information in accordance with the applicable criteria. This responsibility includes:

- Selection of suitable criteria;
- Design, implementation, and maintenance of internal control systems;
- Ensuring the information is free from material misstatement due to fraud or error.

5. Inherent Limitations

There is currently no significant global standard for measuring and reporting non-financial data, which allows for diverse acceptable methodologies and may affect comparability across entities.

B-401, JANKI NIWAS, SHREE RAMBLAKDAS NAGRI CHS, TAPOVAN, MALAD(E), MUMBAI 400097

Mobile No: 08454826250, website: www.csuhegde.in

email: umashankar.hegde@gmail.com/uhegdeassociates@gmail.com



The assurance is limited to the defined reporting period and geographical boundary. It excludes:

Strategic narratives or future expectations;

- Statements on intellectual property, competitive issues, or legal compliance;
- Information outside the agreed reporting frameworks.
- This assurance is based on the completeness, sufficiency, and authenticity of data provided by the Bank.

6. Independence

I have maintained independence in accordance with the applicable SEBI circular and possess the required competencies and experience to conduct this engagement.

7. Responsibility

My responsibility is to express a reasonable assurance opinion on the Identified Sustainability Information based on evidence obtained during the engagement.

8. Assurance Procedures

My procedures included:

- Evaluation of design and implementation of relevant controls;
- Interviewing personnel responsible for BRSR reporting; Sample-based verification of data points;
- Analytical procedures and reconciliations;
- Reviewing documents and records to validate selected data.

I believe that the evidence obtained is sufficient and appropriate to provide a basis for the assurance opinion.

9. Exclusions

This assurance excludes:

- Data outside the Identified Sustainability Information;
- Statements of opinion, expectation, or future intent.

10. Other Information

Management is responsible for all other information included in the BRSR and Annual Report, excluding the Identified Sustainability Information. I have reviewed the additional sections for material inconsistencies and found none that would affect the assurance conclusion.

11. Assurance Opinion

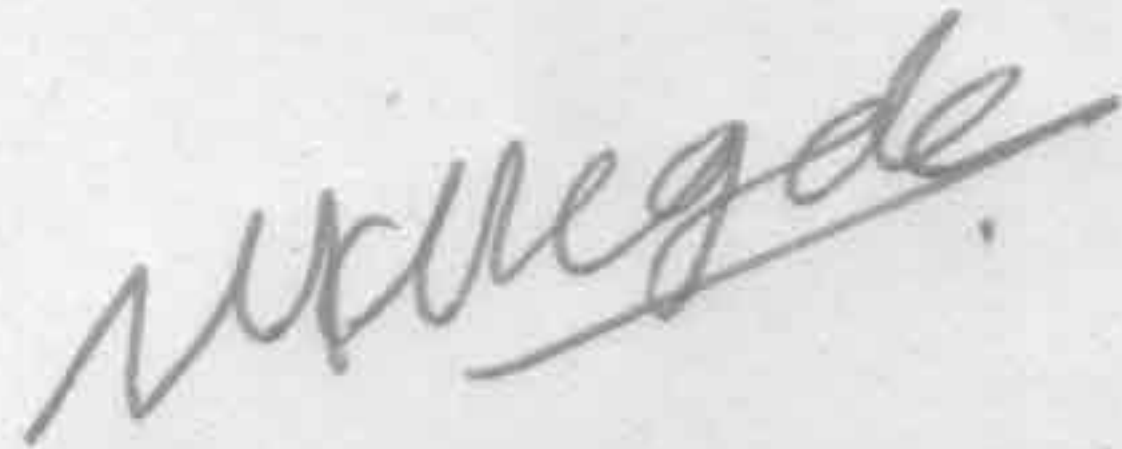
Based on the procedures performed and evidence obtained, the Identified Sustainability Information for the year ended March 31, 2026, is prepared, in all material respects, in accordance with the stated criteria.



12. Restriction on Use

This report is intended solely for the Board of Directors of Central Bank of India and should not be used by or disclosed to any third party without my prior written consent except for the publication of this Certificate in Annual Report of Bank.

For U. HEGDE & ASSOCIATES
Company Secretaries



UMASHANKAR HEGDE
(Proprietor)
Membership No.: A22133
C.P. No.: 11161



ICSI UDIN:- A022133H000673564

Date: June 23, 2026
Place: Mumbai

Appendix I

Sr. No	Reporting Standard Reference	Indicator number
	Section C: Principle [P] Wise Performance Disclosures- Essential	
1	P-1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable	E-8: Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured). E-9: Details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances and investments, with related parties.
2	P-3: Businesses should respect and promote the well-being of all employees, including those in their value chains.	E-1c: Spending on measures towards well-being of employees and workers (including permanent and other than permanent). E-11 Details of safety related incidents
3	P-5: Businesses should respect and promote human rights	E-3b: Gross wages paid to females as % of total wages paid by the entity. (Discuss). E-7: Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
4.	P-6: Businesses should respect and make efforts to protect and restore the environment	E-1: Details of total energy consumption (in Joules or multiples) and energy intensity. E-3: Disclosures related to water withdrawal and consumption. E-4: Details related to water discharged. E-7: Details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity. E-9: Total weight of waste generated in metric tons, and a breakdown of this total by composition of the waste.
5.	P-8: Businesses should promote inclusive growth and equitable development	E-4: Percentage of input material (inputs to total inputs by value) sourced from suppliers E-5: Job creation wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis), as % of total wage cost. (Refer Note 1).
6.	P-9: Businesses should engage with and provide value to their consumers in a responsible manner	E-7: Information relating to data breaches. Breaches.

