

CO:IRD:2025:26:232

Date: 16th January, 2026

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|---|---|
| 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 |
|---|---|

Dear Sir/Madam,

Sub: Security Cover Certificate for the quarter ended 31st December, 2025.

Pursuant to Regulation 54(2)/(3) of SEBI (LODR) Regulations, 2015 and SEBI circular dated 19.05.2022, as amended, please find herewith the enclosed Security cover certificate of the Bank for the quarter ended 31st December, 2025.

Further, we would like to inform that the outstanding listed non-convertible debt securities issued by Bank are of unsecured nature.

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.

Date 16-01-2026

To
Board of Directors
Central Bank of India
Mumbai

CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 31.12.2025

We have been requested by Central Bank of India vide its appointment letter CO:IRD:OM:2025-26:227, dated 13/01/2026 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:

- Verification of terms / covenants of the issue of the listed debt securities.
- Verification / tracing of relevant figures from Unaudited Financial Statements of Accounts & Books of Accounts for the quarter ended 31.12.2025
- Verification of SEBI Circular regarding Security Coverage Ratio.



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 December 31, 2025 has been extracted accurately from the Books of account for the quarter ended December 31, 2025 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 by RBI Master Circular no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/RBI Master Circular no. DBR.No.BP.BC.4./21.06.001/2015-16 dated July 1, 2015 for Basel II compliant bonds, as amended 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 31.12.2025

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 ADB & Company

Chartered Accountants

F R No. 005593C



Bankim Shukla

(CA BANKIM SHUKLA)

PARTNER

M.No. 074272

UDIN: 26074272 SCLT BB8757

Place - Mumbai

Date - 16/01/2026

Encl: Annexure I (Format of Security cover)

SECURITY COVER

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 | 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 | Elimination (amount in negative) | (Total C to H) | Related to only those items covered by this certificate | | | | |
| | | 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 ^{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 applicable) | Total Value(=K+L+M+ N) | |
| | | 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



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 | 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 ^{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 applicable) | Total Value(=K+L+M+N) | |
| | | Book Value | Book Value | Yes/No | Book Value | Book Value | | | | | | | | | |
| 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

