

केन्द्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2025:26:173

Date: 17th October, 2025

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

Sub: Outcome of Board Meeting of the Bank held on 17th October, 2025.

Pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015, we wish to inform that the Board of Directors of Bank at their meeting held today i.e. Friday, 17th October, 2025 at Mumbai inter-alia has considered and approved the following:

1. The Unaudited standalone and consolidated financial results of the Bank for the Second quarter and Half year ended 30th September, 2025.
2. Declaration of 02nd Interim Dividend for the FY 2025-26 at the rate of 2% (₹0.20) per equity share having Face value of ₹10 each of Bank.

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

- ✓ Copy of the unaudited standalone and consolidated financial results of the Bank along with Auditors Limited Review Report thereon, for the Second Quarter and Half Year ended 30th September, 2025
- ✓ Declaration on Audit report with unmodified opinion for quarter ended 30.09.2025 [Regulation 33 (3) of SEBI (LODR), Regulations, 2015]
- ✓ Statement of deviation(s) or variation(s) for quarter ended 30.09.2025 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR), Regulations, 2015]
- ✓ Security Cover Certificate as on 30.09.2025 - [Regulation 54 of SEBI (LODR), Regulations, 2015]
- ✓ Disclosure of Related Party Transactions for quarter ended 30.09.2025 - [Regulation 23 (9) of SEBI (LODR) Regulation, 2015]

The meeting of Board of Directors commenced at 12.00 noon and concluded at 01:55 pm.

Please take the above on your record.

Thanking you.

Yours faithfully,

For **Central Bank of India**

CHANDRAKANT C BHAGWAT
Digitally signed by
CHANDRAKANT C BHAGWAT
Date: 2025.10.17 14:06:02 +05'30'

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer

Encl.: As above

A R & CO. Chartered Accountants, A-403, Gayatri Apartments, Airlines Groups Housing Society, Plot No. 27, Sector -10 Dwarka, New Delhi – 110075	A D B & COMPANY, Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh- 211011	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan 302005



Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Central Bank of India for the Quarter and Half Year ended September 30th, 2025, pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying statement of unaudited standalone Financial Results of Central Bank of India (the "Bank") for the Quarter and Half Year ended September 30th, 2025 ("the Statement") attached herewith, being prepared and submitted by the bank pursuant to the requirement of regulation 33 and regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("LODR Regulations"), except for the disclosures related to Pillar 3 disclosures as at September 30th 2025, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed in the Bank's website and in respect of which a link has been provided in the aforesaid financial results and have not been reviewed by us. We have initialled the Statement for identification purposes only.
2. The statement, which is the responsibility of the Bank's Management and has been reviewed by the Audit Committee of the Board and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by The Institute of Chartered Accountants of India ("ICAI"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time. ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.



A R & CO. Chartered Accountants, A-403, Gayatri Apartments, Airlines Groups Housing Society, Plot No. 27, Sector -10 Dwarka, New Delhi – 110075	A D B & COMPANY, Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001
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SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of Bank's personnel responsible for financial and accounting matters and applying analytical procedures and other review procedures to the financial data. A Review is substantially less in scope than an Audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. The Statements incorporates the relevant returns of the Top 20 branches, Integrated Treasury Branch and other Central Office Departments reviewed by us and un-reviewed returns of other branches/offices. In the conduct of our review, we have relied on the review reports received from the concurrent auditors of 236 branches specifically appointed for this purpose. Apart from these review reports, in the conduct of our review at the Central Office Departments, we have also relied upon various information and returns received from the branches of the bank.

CONCLUSION

5. Based on our review conducted as above and subject to limitations as mentioned in paragraph 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Standalone Financial Results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33(2) of the LODR Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant guidelines /prudential norms issued by the Reserve Bank of India in respect of Income Recognition, Asset Classification, Provisioning and other Related Matters.



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EMPHASIS OF MATTER

6. We draw attention to the following notes:

- a. Note No. 5 of the statement regarding Deferred Tax, based on tax review made by the Bank's Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of Rs. 2,18,121 lakhs recognized as on September 30th, 2025 (Rs. 3,71,824 lakhs as on September 30th, 2024)
- b. Note No. 26 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in increase in depreciation and decrease in net profit by Rs. 2,637 lakhs for the half year ended 30th September 2025.

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

For A.R. & CO.

Chartered Accountants
F.R. NO: 002744C




CA. Pawan K Goel

PARTNER

M. No. – 072209

UDIN: 25072209BMLCRA3786

For ADB & COMPANY

Chartered Accountants
F.R.NO: 005593C




CA. Shikhar Chand Jain

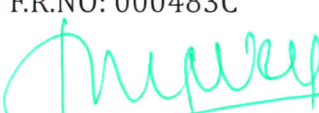
PARTNER

M. No. – 074411

UDIN: 25074411BMTDBG4282

For Amit Ray & Co.

Chartered Accountants
F.R.NO: 000483C




CA. Jitendra Pandey

PARTNER

M. No. – 177655

UDIN: 25177655BMMHIE2964

For Jain Paras Bilala & Co.

Chartered Accountants
F.R.NO: 011046C




CA. Paras Bilala

PARTNER

M. No. – 400917

UDIN: 25400917BMIFLB2362

Place: Mumbai

Date: 17th October 2025

A R & CO. Chartered Accountants, A-403, Gayatri Apartments, Airlines Groups Housing Society, Plot No. 27, Sector -10 Dwarka, New Delhi – 110075	A D B & COMPANY, Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001
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Independent Auditors' Limited Review Report on Consolidated Unaudited Financial Results of Central Bank of India for the Quarter and Half Year ended September 30th, 2025, pursuant to the Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Central Bank of India
Mumbai

INTRODUCTION

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Central Bank of India ("**the Parent**" or "**the Bank**") and its subsidiaries (collectively referred to as "**the Group**") and its share of the net profit/(loss) after tax of its associates for the Quarter and Half Year ended September 30th, 2025 ("**the Statement**"), being prepared and submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with the regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("**LODR Regulations**"), except the disclosures relating to consolidated Pillar 3 disclosures as at September 30th 2025, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NFSR) under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid statement and have not been reviewed by us. We have initialled the Statement for identification purposes only.
2. The Statement, which is the responsibility of the Parent's Management, has been reviewed by the Audit Committee of the Parent's Board and been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("**AS 25**") issued by The Institute of Chartered Accountants of India ("**ICAI**"), the relevant provisions of the Banking Regulation Act, 1949, and the circulars, guidelines and directions issued by the Reserve Bank of India ("**RBI**") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report and express a conclusion on the Statement based on our review.



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SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the ICAI. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of the Bank's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

I. SUBSIDIARIES

- a. Cent Bank Home Finance Limited
- b. Cent Bank Financial Services Limited

II. ASSOCIATES

- a. Insurance Companies:
 - i. Generali Central Insurance Company Limited
 - ii. Generali Central Life Insurance Company Limited
- b. Regional Rural Gramin Banks (Associates till 30th April 2025):
 - i. Uttar Bihar Gramin Bank, (UBGB), Muzaffarpur
 - ii. Uttar Banga Kshetriya Gramin Bank (UBKGB), Cooch Behar
- c. Indo-Zambia Bank Limited, Zambia



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CONCLUSION

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes to consolidated unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standards, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the LODR Regulations, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosures as at September 30th 2025, including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement.

EMPHASIS OF MATTER

6. We draw attention to the following notes:
- Note No. 5 of the Statement regarding Deferred Tax, based on tax review made by Bank's management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of Rs. 2,17,052 lakhs recognized as at September 30th 2025 (Rs. 3,70,697 lakhs as at September 30th 2024)
 - Note No. 8 of statement regarding income booked during quarter-1 of financial year 2025-26 under exceptional item amounting to Rs. 8,485 lakhs being the difference in carrying amount of investment in associates (RRB's) mentioned in consolidated financials & actual amount received on disposal of investment.
 - Note No. 26 of the statement regarding change in method of depreciation from Written Down Value to Straight Line Method. The impact due to said change has resulted in increase in depreciation and decrease in net profit by Rs. 2,637 lakhs for the half year ended 30th September 2025.

Our conclusion on the Statement is not modified in respect of the above matters.



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OTHER MATTER

7. We did not review the interim financial statements of 236 concurrent audit branches (Parent Entity) included in the standalone unaudited/reviewed interim financial statements of the entities included in the Group, whose results reflect total assets of Rs. 78,04,617 lakhs as of September 30th 2025, and total revenues of Rs. 2,00,595 Lakhs for the quarter and half year ended September 30th 2025, as considered in the respective standalone unaudited/reviewed interim financial statements of the entities included in the Group.

The interim financial statements of these 236 concurrent audit branches have been reviewed by the concurrent auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches is based solely on the report of such concurrent auditors and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial statements of 2 subsidiaries included in the consolidated unaudited/reviewed financial results, whose interim financial statements reflect total assets of Rs. 1,85,597 lakhs as of September 30th, 2025, and total revenues of Rs. 9,592 lakhs for the quarter and half year ended September 30th 2025 and total net profit after tax of Rs. 1,563 lakhs for the quarter and half year ended September 30th 2025, as considered in the consolidated unaudited financial results.

The interim financial statements of 2 subsidiaries have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the management's estimates. According to the information and explanations given to us by the management, these interim financial statements are not material to the group.

Our conclusion on the Statement is not modified in respect of the above matters.

The consolidated unaudited/reviewed financial results include the interim financial statements which have not been reviewed of 4300 branches, included in the standalone unaudited/reviewed interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 2,94,49,465 lakhs as of September 30th, 2025, and total revenues of Rs. 7,19,831 lakhs for the quarter and half year ended September 30th 2025, as considered in the respective standalone unaudited interim financial statements of the entities included in the Group.



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The consolidated unaudited/reviewed financial results include the interim financial information of 5 associates out of which 2 Insurance Companies, 1 is foreign associate and 2 Regional Rural Gramin Banks (associates till April 30th 2025) as mentioned in above Para 4 (II), whose interim financial statements reflect a total net profit of Rs. 18,979 lakhs for the quarter and half year ended September 30th 2025 considered in proportion to shareholding pattern (Parent's share being Rs. 3,817 lakhs) in the consolidated unaudited financial results. According to the information and explanations given to us by the Management, these interim financial statements are not material to the Group.

Our conclusion on the Statement is not modified regarding the above matters.

For A.R. & CO.

Chartered Accountants
F.R. NO: 002744C


CA. Pawan K Goel
PARTNER
M. No. – 072209
UDIN: 25072209BMLCRB9159



For ADB & COMPANY

Chartered Accountants
F.R.NO: 005593C


CA. Shikhar Chand Jain
PARTNER
M. No. – 074411
UDIN: 25074411BMTDBH2369



For Amit Ray & Co.

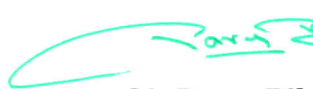
Chartered Accountants
F.R.NO: 000483C


CA. Jitendra Pandey
PARTNER
M. No. – 177655
UDIN: 25177655BMMHID8472



For Jain Paras Bilala & Co.

Chartered Accountants
F.R.NO: 011046C


CA. Paras Bilala
PARTNER
M. No. – 400917
UDIN: 25400917BMIFLC2427



Place: Mumbai

Date: 17th October 2025



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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Unaudited Standalone Financial Results for the Quarter and Half Year Ended September 30, 2025

(₹ in Lakh)

	Particulars	Standalone					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	8,74,311	8,58,854	8,20,262	17,33,165	16,53,741	33,66,585
	(a) Interest/discount on advances/bills	5,66,757	5,93,231	5,40,204	11,59,988	10,80,409	22,33,908
	(b) Income on investments	2,58,762	2,34,015	2,54,675	4,92,777	5,01,005	10,09,240
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	45,409	27,537	24,404	72,946	49,237	91,640
	(d) Others	3,383	4,071	979	7,454	23,090	31,797
2	Other Income	1,50,662	1,78,558	1,64,670	3,29,220	2,81,183	5,85,459
A.	TOTAL INCOME (1+2)	10,24,973	10,37,412	9,84,932	20,62,385	19,34,924	39,52,044
3	Interest Expended	5,46,029	5,20,529	4,79,214	10,66,558	9,57,920	19,76,896
4	Operating Expenses (e) + (f)	3,00,382	2,86,485	2,89,225	5,86,867	5,61,200	11,62,717
	(e) Employees cost	1,89,287	1,83,445	1,82,705	3,72,732	3,54,069	7,21,857
	(f) Other operating expenses	1,11,095	1,03,040	1,06,520	2,14,135	2,07,131	4,40,860
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,46,411	8,07,014	7,68,439	16,53,425	15,19,120	31,39,613
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	1,78,562	2,30,398	2,16,493	4,08,960	4,15,804	8,12,431
D.	Provisions (other than tax) and Contingencies.# (Of which: provisions for Non-Performing Assets)	31,414	52,111	59,806	83,525	1,78,891	3,19,004
		14,374	46,755	34,062	61,129	1,66,229	2,80,174
E.	Exceptional Items	-	-	-	-	-	-
F.	Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,47,148	1,78,287	1,56,687	3,25,435	2,36,913	4,93,427
G.	Tax Expenses	25,860	61,418	65,403	87,278	57,635	1,14,901
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	1,21,288	1,16,869	91,284	2,38,157	1,79,278	3,78,526
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit / (Loss) for the period (H-I)	1,21,288	1,16,869	91,284	2,38,157	1,79,278	3,78,526
5	Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	8,68,094	9,05,140	8,68,094	9,05,140
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	23,53,305
7	Analytical Ratios						
(i)	Percentage of shares held by Government of India	89.27%	89.27%	93.08%	89.27%	93.08%	89.27%
	Capital Adequacy Ratio-Basel III (%)*	17.34%	17.66%	16.27%	17.34%	16.27%	17.02%
(ii)	(a) CET 1 Ratio (%)*	14.98%	15.48%	14.01%	14.98%	14.01%	14.73%
	(b) Additional Tier 1 Ratio (%)	-	-	-	-	-	-
(iii)	(a) Basic Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.34	1.29	1.05	2.63	2.07	4.36
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, Net of Tax Expense [not annualised]	1.34	1.29	1.05	2.63	2.07	4.36
(iv)	(a) Amount of Gross Non-performing Assets	8,82,702	8,63,761	11,60,425	8,82,702	11,60,425	9,22,478
	(b) Amount of Net Non-Performing Assets	1,36,367	1,30,812	1,67,397	1,36,367	1,67,397	1,54,326
	(c) % of Gross Non-performing Assets	3.01%	3.13%	4.59%	3.01%	4.59%	3.18%
	(d) % of Net Non-Performing Assets	0.48%	0.49%	0.69%	0.48%	0.69%	0.55%
(v)	Return on Assets (Annualised) (%)	1.01%	1.02%	0.84%	1.02%	0.83%	0.86%
(vi)	Network (excluding Revaluation Reserve)	34,12,602	33,54,562	29,19,016	34,12,602	29,19,016	32,57,454
(vii)	Debt** Equity Ratio	0.15	0.15	0.21	0.15	0.21	0.16
(viii)	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(ix)	Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-	-	-
(x)	Paid-up Debt Capital/Outstanding Debt***(%)	12.39%	21.92%	18.99%	12.39%	18.99%	9.26%
(xi)	Total Debt*** to Total Assets (%)	2.40%	1.42%	2.95%	2.40%	2.95%	4.51%
(xii)	Operating Margin (%)	17.42%	22.21%	21.98%	19.83%	21.49%	20.56%
(xiii)	Net Profit Margin (%)	11.83%	11.27%	9.27%	11.55%	9.27%	9.58%

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

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

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



M V MURALI KRISHNA
Executive Director



KALYAN KUMAR
MANAGING DIRECTOR & CEO

MAHENDRA DOHARE
Executive Director



Place : Mumbai
Date : October 17, 2025

STANDALONE SEGMENT REPORT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ In Lakh)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Unaudited 30.09.2025	Unaudited 30.06.2025	Unaudited 30.09.2024	Unaudited 30.09.2025	Unaudited 30.09.2024	Audited 31.03.2025
A.	Segment Revenue						
	1. Treasury Operations	3,60,781	3,46,164	3,19,676	7,06,945	6,33,109	12,61,940
	2. Retail Banking Operations	4,37,977	4,57,746	4,38,954	8,95,723	8,74,661	18,01,540
	3. Wholesale Banking Operations	2,23,404	2,30,068	2,26,302	4,53,472	4,06,170	8,60,492
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	2,811	3,434	-	6,245	20,984	28,072
	Total	10,24,973	10,37,412	9,84,932	20,62,385	19,34,924	39,52,044
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	10,24,973	10,37,412	9,84,932	20,62,385	19,34,924	39,52,044
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	45,357	84,602	63,798	1,29,959	1,26,413	2,47,105
	2. Retail Banking Operations	82,946	53,766	61,741	1,36,712	93,395	2,68,828
	3. Wholesale Banking Operations	25,821	53,661	46,346	79,482	20,613	(1,010)
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(6,976)	(13,742)	(15,198)	(20,718)	(3,508)	(21,496)
	Total	1,47,148	1,78,287	1,56,687	3,25,435	2,36,913	4,93,427
	Less: (i) Interest	-	-	-	-	-	-
	(ii) Other Un-allocable income/Expenditure net off	-	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-	-
	Total Profit Before Tax	1,47,148	1,78,287	1,56,687	3,25,435	2,36,913	4,93,427
	Income Tax	25,860	61,418	65,403	87,278	57,635	1,14,901
	Net Profit/(Loss)	1,21,288	1,16,869	91,284	2,38,157	1,79,278	3,78,526
C.	Segment Assets						
	1. Treasury Operations	2,04,51,758	1,99,18,809	1,85,23,007	2,04,51,758	1,85,23,007	1,83,66,454
	2. Retail Banking Operations	1,88,71,421	1,80,95,043	1,66,14,980	1,88,71,421	1,66,14,980	1,75,90,237
	3. Wholesale Banking Operations	99,18,386	90,10,985	81,70,425	99,18,386	81,70,425	1,08,09,006
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Assets	10,93,427	10,93,811	13,51,828	10,93,427	13,51,828	11,47,116
	Total	5,03,34,992	4,81,18,648	4,46,60,240	5,03,34,992	4,46,60,240	4,79,12,813
D.	Segment Liabilities						
	1. Treasury Operations	1,99,25,607	1,96,98,613	1,80,73,586	1,99,25,607	1,80,73,586	1,73,22,059
	2. Retail Banking Operations	1,73,08,127	1,63,38,918	1,55,96,965	1,73,08,127	1,55,96,965	1,65,58,214
	3. Wholesale Banking Operations	92,98,529	83,35,119	76,69,816	92,98,529	76,69,816	1,03,81,931
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	4,65,32,263	4,43,72,650	4,13,40,367	4,65,32,263	4,13,40,367	4,42,62,204
E.	Capital Employed						
	1. Treasury Operations	5,26,151	2,20,196	4,49,421	5,26,151	4,49,421	10,44,395
	2. Retail Banking Operations	15,63,294	17,56,125	10,18,015	15,63,294	10,18,015	10,32,023
	3. Wholesale Banking Operations	6,19,857	6,75,866	5,00,609	6,19,857	5,00,609	4,27,075
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	10,93,427	10,93,811	13,51,828	10,93,427	13,51,828	11,47,116
	Total	38,02,729	37,45,998	33,19,873	38,02,729	33,19,873	36,50,609

Note: 1) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.
 2) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.
 3) The Bank has only one geographical segment i.e. Domestic Segment


M V MURALI KRISHNA
 Executive Director


MAHENDRA DOHARE
 Executive Director


KALYAN KUMAR
 MANAGING DIRECTOR & CEO

Place: Mumbai
 Date: Oct 17, 2025



STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

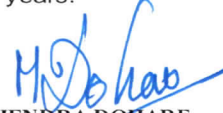
(₹ In Crore)

Sn	Particulars	30-09-2025	30-09-2024
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before taxes	3,254.35	2,369.13
I	Adjustments for:		
	Depreciation on fixed assets	299.12	272.02
	Depreciation on investments (including on matured debentures)	(5.78)	(81.80)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(498.30)	(742.02)
	Bad Debts written off/Provision in respect of non performing assets	611.29	1,662.29
	Provision for Standard Assets	211.25	(3.91)
	Provision for Other items (Net)	18.48	212.33
	(Profit) / Loss on sale of fixed assets (Net)	6.06	7.33
	Dividend Received from Subsidiaries	(2.00)	(1.00)
	Sub total	3,894.47	3,694.37
II	Adjustments for :		
	Increase / (Decrease) in Deposits	31,753.32	6,903.09
	Increase / (Decrease) in Borrowings	(9,487.67)	(6,642.52)
	Increase / (Decrease) in Other Liabilities and Provisions	212.39	(1,377.71)
	(Increase) / Decrease in Advances	(4,215.82)	(1,269.36)
	(Increase) / Decrease in Investments	(18,855.75)	(5,363.92)
	(Increase) / Decrease in Other Assets	(293.81)	(377.49)
	Direct Taxes paid (Net of Refund etc.)	(425.25)	(570.01)
	Sub total	(1,312.59)	(8,697.92)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	2,581.88	(5,003.55)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	1.16	2.49
	Purchase of Fixed Assets	(138.06)	(182.14)
	Dividend Received from Associates/Subsidiaries	2.00	1.00
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(134.90)	(178.65)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	(350.77)	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	(350.77)	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	2,096.21	(5,182.20)
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	22,931.10	22,954.69
	Balance with Banks and Money at Call and Short Notice	13,265.75	14,652.81
	Net cash and cash equivalents at the beginning of the year (E)	36,196.85	37,607.50
F	CASH AND CASH EQUIVALENTS AT THE END OF THE HALF YEAR		
	Cash and Bank Balance with RBI	21,700.11	21,145.83
	Balance with Banks and Money at Call and Short Notice	16,592.95	11,279.47
	Net cash and cash equivalents at the end of the half year (F)	38,293.06	32,425.30

Notes:

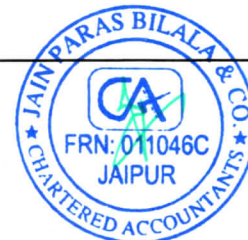
- 1) The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- 2) Previous year figures have been regrouped/rearranged to conform to those of current years.


M V MURALI KRISHNA
Executive Director


MAHENDRA DOHARE
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: Oct 17, 2025





STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakh)

PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	30.09.2025	31.03.2025	30.09.2024	30.09.2025	31.03.2025	30.09.2024
	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed
CAPITAL & LIABILITIES						
Capital	9,05,140	9,05,140	8,68,094	9,05,140	9,05,140	8,68,094
Reserves and Surplus	28,97,590	27,45,468	24,51,779	29,48,350	27,83,008	24,81,771
Minorities Interest				8,962	8,517	8,058
Deposits	4,44,45,046	4,12,69,714	3,91,91,441	4,45,05,298	4,13,27,098	3,92,48,094
Borrowings	12,10,427	21,59,195	13,16,312	12,39,856	21,81,964	13,34,669
Other Liabilities and Provisions	8,76,789	8,33,296	8,32,613	8,84,652	8,39,957	8,40,010
TOTAL	5,03,34,992	4,79,12,813	4,46,60,239	5,04,92,258	4,80,45,684	4,47,80,696
ASSETS						
Cash and Balances with Reserve Bank of India	21,70,011	22,93,110	21,14,583	21,70,017	22,93,143	21,14,589
Balances with Banks and Money at Call and Short Notice	16,59,295	13,26,575	11,27,947	16,60,795	13,26,597	11,27,958
Investments	1,60,29,678	1,41,43,525	1,49,36,920	1,60,57,624	1,41,65,226	1,49,52,389
Advances	2,86,02,440	2,82,41,987	2,43,01,335	2,87,20,873	2,83,50,540	2,44,04,101
Fixed Assets	5,03,600	5,20,428	5,23,605	5,03,679	5,20,514	5,23,669
Other Assets	13,69,968	13,87,188	16,55,849	13,71,807	13,88,775	16,57,101
Goodwill on Consolidation				7,463	889	889
TOTAL	5,03,34,992	4,79,12,813	4,46,60,239	5,04,92,258	4,80,45,684	4,47,80,696

NOTES TO ACCOUNTS FORMING PART OF REVIEWED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30th SEPTEMBER 2025.

- The above Financial Results have been reviewed and recommended by the Audit Committee of the Board and after that approved by the Board of Directors of the Bank in their respective meeting held on 17th October 2025. These results have been reviewed by the Statutory Central Auditors of the Bank as per the requirements of SEBI (Listing Obligations and Disclosures Requirement) Regulation 2015.
- The Consolidated Financial Results includes the financial results of two subsidiaries and the share of its profit in the three associates as per details given below:

Type of Associations	Name of the Entity	Proportion of Ownership of Bank
Subsidiaries	Cent Bank Home Finance Limited	64.40%
	Cent Bank Financial Services Limited	100.00%
Associates*	Generali Central Insurance Company Limited (GCICL)	24.91%
	Generali Central Life Insurance Company Limited (GCLICL)	25.22%
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%





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

During the current quarter bank has infused additional capital in Generali Central Life Insurance Company Limited, which leads to increase in bank's holding from 25.18% to 25.22%.

3. The Standalone / Consolidated Financial Results for the Quarter and Half Year ended 30th September 2025, have been prepared in accordance with Recognition and measurement principals laid down in Accounting Standards issued by the ICAI. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – “Consolidated Financial Statements” and Accounting Standard 23 – “Accounting for Investments in Associates in Consolidated financial Statements”, using the equity method for associates and proportionate method for subsidiaries, issued by ICAI and the guidelines issued by the Reserve Bank of India. The financial statements are in accordance with relevant provisions of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time and in compliance with presentation and disclosure requirements of regulation 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“the Listing Regulations”) as amended including relevant circulars issued by the SEBI from time to time.
4. The Consolidated Financial Results for the Group for Quarter and Half Year ended 30th September 2025,, have been arrived at after considering provisions for Non-Performing Assets, Restructured Accounts, Standard Assets,(including COVID-19 related provisions) Standard Derivative Exposures and Investment, Depreciation, etc. as applicable in the case of the Parent Bank, which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans and Advances norms laid down by National Housing Bank (NHB) and judicial pronouncement, applicable laws & regulations and accounting standards issued by the ICAI. Further, the amount of advances of the subsidiary is not material in nature at the group level.
5. Review of Deferred Tax Assets has been carried out based on Bank management's estimate of possible tax benefits against timing differences as per applicable Accounting Standard issued by the ICAI and the Net Deferred Tax Assets of ₹2,18,121 lakh is recognized as at 30th September 2025, (₹3,71,824 lakh as of 30th September 2024) in the standalone financial statements. The net deferred tax assets of ₹217052 lakh recognized as at 30th September 2025, (₹3,70,697lakh as of 30th September 2024) in the consolidated financial statements.
6. Section 115BAA in the Income Tax Act 1961 (“Act”) provides a non-reversible option to domestic companies to pay corporate tax at a reduced rate effective from April 01, 2019, subject to certain conditions. The parent Bank has assessed the applicability of the Act and opted to continue the existing tax rate (i.e. 34.944%) for Quarter and Half Year ended 30th September 2025.





7. The Income Tax Appellate Tribunal, 'Special Bench' Mumbai, vide order dated 06/09/2024 has held that clause (b) to sub section (2) of section 115JB of the Income-tax Act inserted by Finance Act, 2012 w.e.f. 1-4-2013, that is, from assessment year 2013-14 onwards, is not applicable to the banks constituted as 'corresponding new bank' in terms of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and therefore, the provision of Section 115JB cannot be applied and consequently, the tax on book profits (MAT) are not applicable to the banks. The Income Tax Department has filed appeal before Honorable High court of Bombay against the judgement of 'special Bench' of The Income Tax Appellate Tribunal.

The Income Tax Department has completed the Income Tax Assessment for the Assessment Year (A.Y.) 2023-24 vide order u/s 143(3) read with section 144B of the Income Tax Act dated 14/03/2025 where the Income Tax Department has not accepted the above said judgement of Income Tax Appellate Tribunal, 'Special Bench' Mumbai and treated Section 115JB as applicable to the Bank against which Bank has already filed appeal before appellate authority. As a matter of prudence and considering the above assessment order of A.Y. 2023-24, the Bank has continued to make the provision of Minimum Alternative Tax (MAT) u/s 115JB. The Bank has also recognized corresponding MAT credit entitlement (₹ 2,40,516 Lakh as on 30.09.2025) as an asset under section 115 JAA of the Income Tax Act, 1961 and the said MAT credit along with interest is receivable/adjusted from/by the Income tax Department. The said being an interim / part order, execution will take place on award of final order.

Management will continue to contest the applicability of Section 115JB of the Income Tax Act, 1961 before appropriate authorities.

For the quarter and Half Year ended September 2025 provision for tax as per Section 115JB of Income Tax Act 1961 is NIL

8. Other Income includes income / commission from non-fund-based banking activities, fees, foreign exchange earnings, profit / loss on sale of assets, profit / loss (including revaluation) from investments, dividends from subsidiaries, MTM on investments under FVTPL/HFT, recovery in written-off accounts, etc.
Exceptional item reported amounting to ₹8485 lakh is due to difference in carrying amount of investment in associates (RRBs) mentioned in Consolidated financials & actual amount received.
9. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular RBI/2022-23/131 DOR.MRG.REC.76/00-00-007/2022-23 dated 11th October 2022 and hold a provision of ₹ 1,031 lakh for the Quarter and Half Year ended September 2025 (Rs.661 Lakh as on 30th September 2024).
10. During the Quarter and Half Year ended 30th September 2025, the Bank has continued the provision of ₹ 500 lakh in respect of investment in Alternate Investment Fund (AIF), made in March 2024, as per RBI circular RBI/2023-24/140 DOR. STR. REC.85/21.04.048/2023-24 dated 27th March,2024.





11. As per RBI guidelines, DOR.ACC.REC. No.91/21.04.018/2022-23 dated 13th December 2022, the details of the item under schedule 14 i.e. Other Income exceeding 1% of the total income is as under: -

For the Quarter and Half Year ended 30 th September 2025,	Item under the Sub-head/ Head	Amount (₹ in lakh)	%
Any Item under the subhead "Miscellaneous Income Under the head "Schedule 14 – Other Income" Exceeding 1% (one per cent) of Total Income	Recovery in Write-Off	89,281	4.33
	Royalty Fees	35,000	1.70

12. Details of the outstanding Basel III Compliant Tier II Bonds as of Quarter and Half Year ended 30th September 2025, are as under: -

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

During the Quarter September,2025 Bank has not redeemed any bond.

13. The Provision Coverage Ratio (PCR) as of 30th September 2025, of the Bank is 96.88 % (96.31 % as of 30th September 2024).
14. In terms of the Reserve Bank of India (RBI) circular RBI/2025-26/08, DOR.CAP.REC.2/21.06.201/2025-26 dated April 01, 2025, on 'Basel III Capital Adequacy' and RBI circulars DBR.No.BP.BC.80/21.06.201/2014-15 dated 31st March 2015 on 'Prudential Guidelines and RBI/2017-18/178 DBR.BP.BC.NO. 106/21.04.098/2017-18 dated May 17, 2018, amended by latest circular on December 29th, 2023, on Capital Adequacy and Liquidity Standard Amendments, Banks are required to make applicable Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures are being made available on the Parent Bank's website https://centralbank.bank.in/en/regulatory_disclosures along with the publication of financial results. These disclosures have not been subjected to review /Audit by the Statutory Central Auditors of the Bank.
15. Details of Resolution Plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06,2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as on 30.09.2025:





(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year	Upgradation during the half year	Of (A), aggregate debt that slipped into NPA during the half year	Of(A) amount written off during the half year	Of(A) amount paid by the borrowers during the half year (***)	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half year
	(A)(**)					
Personal Loans #	1,28,899	3,142	2,785	0	2,252	1,27,004
Corporate persons*	56,270	3,436	0	0	16,098	43,608
Of which MSMEs	10,312	3,436	0	0	792	12,956
Others	1,14,588	186	2,909	0	5,467	1,06,398
Total	2,99,757	6,764	5,694	0	23,817	2,77,010

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

** Includes accounts where request received till September 30th 2021 and implemented subsequently. Customer-wise exposure has been taken in disclosure.

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

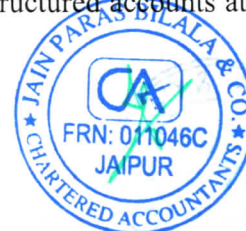
Personal loan represents retail advances.

In accordance with RBI Circular DBR.No.BP.BC.18/21.04.048/2018-19, dated 1st January 2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11th February 2020 and RBI/2020-21/17 DOR No. BP.BC/4/ 21.04.048/ 2020-21 dated 6th August 2020 and RBI/2020-21/32 DOR.STR.REC.12/21.04.048/2021-22 dated 5th May 2021 on "Relief for MSME borrowers either exempted or registered under Goods and Services Tax (GST)", the details of MSME restructured accounts as on September 30th 2025 are as under:

No. of Accounts	#Amount (₹ in lakh)
9,130	91,873

Standard Restructured accounts -exposure

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





16. In terms of RBI Circular RB1/2015-16/376/DBR No. BP.BC.92/21.04.048/2015-16 dated 18.04.2016 details of Fraud and Provision are as below. Bank holds full provision as applicable against outstanding balance as of 30.09.2025 in respect of frauds reported during the Quarter ended 30th September 2025.

(₹ in lakh)

Particulars		During the Quarter ended 30.09.2025	During the Quarter ended 30.09.2024
Number of Frauds Reported	Borrowal	21	14
	Non-Borrowal	11	09
	Digital Frauds	00	377
	Total	32	400
Amount involved in Frauds	Borrowal*	37999	168.90
	Non-Borrowal	524	91.90
	Digital Frauds #	0.00	303.54
	Total	38523	564.34
Amount of Provision made for such frauds	Borrowal	31376	169
	Non-Borrowal	451	48
	Digital Frauds	0.00	01
	Total	31827	218
Amount of unamortized Provisions debited from other reserves as at the end of the year (Crores)		Nil	Nil

*Amount outstanding as on 30.09.2025 the Borrowal Fraud is Rs.37,976 Lakh (Fund based Rs.27,976 Lakh & Non-Fund based Rs.10,000 Lakh).

These frauds include instances involving compromising credentials by customers themselves or where no loss has been caused to the bank.

17. As per RBI Circular Nos. DBR No.BP.15199/21.04.048/2016-17 dated 23rd June 2017 and DBR No.BP.1906/21.04.048/2017-18, dated 28th August 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding a total provision of ₹5,66,646 lakh including FITL of ₹11,891 Lakh as at 30th September 2025 (₹5,87,089 lakh as at 30th September 2024, including FITL of ₹12,500 lakh) i.e. 100 % of total outstanding including Investment as at 30th September 2025.
18. RBI vide their Circular no. RBI/2018-19/203 DBR. No. BP. BC. 45/21.04.048/2018-19 dated 7th June 2019 on Prudential Framework for Resolution of Stressed Asset issued guidelines for implementation of Resolution Plan, also containing requirements of additional provision as per Para 17 of this RBI circular. The outstanding in such cases as at 30th September 2025, is ₹32,625 Lakh (₹46,204 Lakh as at 30th September 2024,) and in compliance with the above RBI circular, the Bank has held an additional provision of ₹9,815 lakh as at 30th September, 2025, (₹19,179 lakh as at 30th September 2024) and holds total provision of ₹14,477 lakh as at 30th September 2025, (₹28,145 lakh as at 30th September 2024).
19. As per RBI Circular DBR.No.BP.BC.45/21.04.048/2018-19 dated 7th June 2019, the Bank has implemented Resolution Plans for 12 borrowers (Total 9 borrowers was there at September 30,2024) having total exposure of ₹5,11,241 lakh (₹4,20,304 lakh as at 30th September 2024) at the time of





implementation. The total exposure outstanding in such resolved accounts as at 30th September, 2025 is ₹1,23,563 lakh (₹1,49,465 lakh as at 30th September 2024).

20. Details of loans transferred/ acquired during the Quarter ended 30th September 2025, under the RBI Master Direction on Transfer of Loan Exposures dated 24th September 2021 are given below: (RBI Circular DBR. No. STR.REC.51/21.04.048/2021-22 dated 24.09.2021).

I. Details of non-performing assets (NPA) transferred during the Quarter ended 30th September, 2025:

(₹ in lakh)

Particulars	To ARC / NARCL		To Permitted Transferees		To Other Transferees	
	Quarter Ended 30.09.2025	Quarter Ended 30.09.2024	Quarter Ended 30.09.2025	Quarter Ended 30.09.2024	Quarter Ended 30.09.2025	Quarter Ended 30.09.2024
No. of Accounts	1	1				
Aggregate principal outstanding of loans transferred	3,589	3,896				
Weighted average residual tenor of the loans transferred	0	0	NIL	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)	0	0.00				
Aggregate Consideration	701	1,325				
Additional consideration realized in respect of accounts transferred in earlier years	15	83				

II. The Bank has not acquired any stressed loan during the Quarter and Half Year ended 30th September, 2025.

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

(₹ in lakh)

Sn	Particulars	Quarter Ended 30.09.2025	Year Ended 31.03.2025	Year Ended 31.03.2024
1	No. of accounts Purchased during the Quarter-2 (FY 2025-26)	42,850	1,32,194	95,337
2	Aggregate outstanding (₹ in lakh)	1,79,085	3,63,556	7,10,164
3	Weighted average maturity (in months)	91.28	123.54	104





4	Weighted average holding period (in months)	NA	NA	NA
5	Retention of beneficial economic interest	20%	20%	20%
6	Coverage of tangible security coverage	86.57%	75.75%	51.50%
7	Rating-wise distribution of rated loans	NA	NA	NA

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

(₹ in lakh)

Sn	Particulars	Quarter Ended 30.09.2025	Year Ended 31.03.2025	Year Ended 31.03.2024
1	No. of accounts Purchased during the Quarter-2 (FY 2025-26)	1,15,893	0	1,87,761
2	Aggregate outstanding (₹ in lakh)	1,48,066	0	1,20,852
3	Weighted average maturity (in months)	13.97	0	15.63
4	Weighted average holding period (in months)	4.03	0	3.47
5	Retention of beneficial economic interest	10%	0	10%
6	Coverage of tangible security	100%	0	93.55%
7	Rating-wise distribution of rated loans	NA	NA	NA

V. Bank is holding an investment of ₹ 81,688 Lakh in Security Receipts as at 30th September 2025. Rating-wise distribution of the same is as under:

(₹ in lakh)

Rating of SR	Carrying Value
R1+	5,151
R1	16,987
R2	5,611
R3	0.00
R4	0.00
R5	0.00
Rating withdrawn	47,654
Unrated	6,285
Total	81,688





21. Notes on Segment Reporting: -

- A. As per the guidelines of RBI on compliance with the Accounting Standards, the Parent Bank has adopted “Treasury Operations”, “Wholesale”, “Retail” and “Other Banking Operations”, as primary business segments for compliance with Accounting Standard 17 on Segment Reporting issued by Institute of Chartered Accountants of India (ICAI). There are no secondary reporting segments.
- B. Segment revenue represents revenue from external customers.
- C. Segment Revenue and Expenses have been apportioned based on the Segment Assets, wherever direct allocation is not possible
- D. Capital employed for each segment has been allocated proportionately to assets of the respective segment.
- E. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for disclosure under Accounting Standard 17, Segment reporting, ‘Digital Banking’ has been identified as a sub-segment under Retail Banking by the Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations, hence applicability of the said reporting will be on approval of RBI.

22. Status of Investors’ complaints for the Quarter and Half Year ended 30th September,2025:

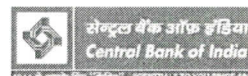
Sr. No.	Particulars	No. of Complaints
1.	No. of Complaints pending at the beginning of the Year	Nil
2.	No. of Complaints received during the Year	
3.	No. of Complaints disposed of during the Year	
	No. of Complaints unresolved as of the quarter ended 30 th September 2025.	

23. During the Quarter and Half Year ended 30th September 2025, penalties imposed by Reserve Bank of India is NIL.

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

The details of fund transferred to the DEAF under RBI circular RBI/2023-24/71 DOR. STR. REC.47/21.04.018/2023-24 dated 25th October,2023 is as under: -





(₹ in lakh)

	Particulars	Quarter ended 30.09.2025	Quarter ended 30.06.2025
i)	Opening balance of amounts transferred to DEA Fund	2,09,193	2,01,423
ii)	Add: Amount transferred to DEA Fund during the QTR	10,175	8,757
iii)	Less: Amount reimbursed by DEA Fund towards claims	5,697	987
iv)	Closing balance of amounts transferred to DEA Fund	2,13,671	2,09,193

25. With reference to the RBI Guideline DBOD No. BP.BC.57/62-88 dated Dec 31st ,1988, Interbank Participation Certificate (IBPC) lending has been undertaken by the Bank and accordingly the outstanding Quarter ended 30th September 2025 is ₹ 2,20,000 Lakh.
26. From 01.04.2025 there is change in method of Depreciation on fixed Assets. The Bank has shifted depreciation method from Written Down Value (WDV) to Straight Line Method (SLM) and change in estimated useful life with respect to fixed Assets, impact due to the said change has resulted in increase in depreciation and decrease in Net Profit by ₹ 2,637 Lakh for the half year ended 30th September 2025.
27. The Bank has exposure to India Infrastructure Finance Company Limited (IIFCL) and Bank's Managing Director & CEO holds a position on the Board of IIFCL as nominee director.
28. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary, to conform to the current period's classification.


M V MURALI KRISHNA
EXECUTIVE DIRECTOR


MAHENDRA DOHARE
EXECUTIVE DIRECTOR


KALYAN KUMAR
MANAGING DIRECTOR & CEO

Date: 17th October 2025

Place: Mumbai



Unaudited Consolidated Financial Results for the Quarter and Half Year ended Sep 30, 2025

(₹ in Lakh)

	Particulars	Consolidated					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	8,77,654	8,62,338	8,23,534	17,39,992	16,60,235	33,79,744
	(a) Interest/discount on advances/bills	5,69,698	5,96,419	5,43,176	11,66,117	10,86,310	22,45,633
	(b) Income on investments	2,58,867	2,34,113	2,54,781	4,92,980	5,01,204	10,09,620
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	45,409	27,537	24,404	72,946	49,237	91,640
	(d) Others	3,680	4,269	1,173	7,949	23,484	32,851
2	Other Income	1,50,717	1,78,673	1,64,894	3,29,390	2,81,530	5,87,051
A	INCOME (1+2)	10,28,371	10,41,011	9,88,428	20,69,382	19,41,765	39,66,795
3	Interest Expended	5,47,604	5,22,175	4,80,654	10,69,779	9,60,800	19,82,967
4	Operating Expenses (e) + (f)	3,01,225	2,87,295	2,90,175	5,88,520	5,62,815	11,66,318
	(e) Employees cost	1,89,718	1,83,878	1,83,119	3,73,596	3,54,854	7,23,485
	(f) Other operating expenses	1,11,507	1,03,417	1,07,056	2,14,924	2,07,961	4,42,833
B	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,48,829	8,09,470	7,70,829	16,58,299	15,23,615	31,49,285
C	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	1,79,542	2,31,541	2,17,599	4,11,083	4,18,150	8,17,510
D	Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	31,622	52,247	59,828	83,869	1,79,170	3,19,703
E	Exceptional Items***	-	8,485	-	8,485	-	-
F	Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	1,47,920	1,87,779	1,57,771	3,35,699	2,38,980	4,97,807
G	Tax Expenses	25,961	61,733	65,707	87,694	58,220	1,16,027
H	Net Profit / (Loss) from Ordinary Activities	1,21,959	1,26,046	92,064	2,48,005	1,80,760	3,81,780
I	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J	Add: Share of Profit in Associates	1,447	2,370	533	3,817	6,307	12,541
K	Less: Share of Minority Interest	227	218	214	445	442	900
L	Net Profit / (Loss) for the period (H-I+J-K)	1,23,179	1,28,198	92,383	2,51,377	1,86,625	3,93,421
5	Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	9,05,140	8,68,094	9,05,140	8,68,094	9,05,140
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						23,90,844
7	Analytical Ratios						
(i)	Percentage of shares held by Government of India	89.27%	89.27%	93.08%	89.27%	93.08%	89.27%
(ii)	Capital Adequacy Ratio-Basel III (%)						
	(a) CET 1 Ratio (%)						
	(b) Additional Tier 1 Ratio (%)						
(iii)	(a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.36	1.42	1.06	2.78	2.15	4.53
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.36	1.42	1.06	2.78	2.15	4.53
(iv)	(a) Amount of Gross Non-performing Assets	8,90,112	8,70,616	11,67,600	8,90,112	11,67,600	9,28,929
	(b) Amount of Net Non-Performing Assets	1,40,813	1,34,911	1,71,964	1,40,813	1,71,964	1,58,183
	(c) % of Gross Non-performing Assets	3.02%	3.14%	4.59%	3.02%	4.59%	3.18%
	(d) % of Net Non-Performing Assets	0.49%	0.50%	0.70%	0.49%	0.70%	0.56%
(v)	Return on Assets (Annualised) (%)	1.02%	1.12%	0.86%	1.07%	0.87%	0.89%
(vi)	Networth (excluding Revaluation Reserve and Goodwill)	34,55,898	33,96,082	29,48,119	34,55,898	29,48,119	32,94,104
(vii)	Paid up debt Capital/ Outstanding Debt**	12.10%	21.09%	18.73%	12.10%	18.73%	9.17%
(viii)	Debt* Equity Ratio	0.15	0.15	0.21	0.15	0.21	0.16
(ix)	Total Debt** to Total Assets	2.46%	1.47%	2.98%	2.46%	2.98%	4.54%
(x)	Operating Margin	17.46%	22.24%	22.01%	19.87%	21.53%	20.61%
(xi)	Net Profit Margin	11.98%	12.31%	9.35%	12.15%	9.61%	9.92%
(xii)	Outstanding Redeemable Preference Share	-	-	-	-	-	-
(xiii)	Capital Redemption Reserve/Debt Redemption Reserve	-	-	-	-	-	-

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

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

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

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

M V MURALI KRISHNA
Executive Director

MAHENDRA DOHARE
Executive Director

KALYAN KUMAR
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: Oct 17, 2025





CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Unaudited 30.09.2025	Unaudited 30.06.2025	Unaudited 30.09.2024	Unaudited 30.09.2025	Unaudited 30.09.2024	Audited 31.03.2025
A.	Segment Revenue						
	1. Treasury Operations	3,60,781	3,46,164	3,19,676	7,06,945	6,33,109	12,61,940
	2. Retail Banking Operations	4,41,113	4,61,267	4,42,096	9,02,380	8,81,076	18,15,250
	3. Wholesale Banking Operations	2,23,404	2,30,068	2,26,302	4,53,472	4,06,170	8,60,492
	4. Other Banking Operations	262	78	354	340	426	1,041
	5. Unallocated	2,811	3,434	-	6,245	20,984	28,072
	Total	10,28,371	10,41,011	9,88,428	20,69,382	19,41,765	39,66,795
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	10,28,371	10,41,011	9,88,428	20,69,382	19,41,765	39,66,795
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	45,357	84,602	63,798	1,29,959	1,26,413	2,47,105
	2. Retail Banking Operations	83,556	54,733	62,508	1,38,289	95,109	2,72,317
	3. Wholesale Banking Operations	25,821	53,661	46,346	79,482	20,613	(1,010)
	4. Other Banking Operations	162	40	317	202	353	891
	5. Unallocated	(6,976)	(13,742)	(15,198)	(20,718)	(3,508)	(21,496)
	Total	1,47,920	1,79,294	1,57,771	3,27,214	2,38,980	4,97,807
	Other Un-allocable income/Expenditure net off*	-	8,485	-	8,485	-	-
	Total Profit Before Tax	1,47,920	1,87,779	1,57,771	3,35,699	2,38,980	4,97,807
	Income Tax	25,961	61,733	65,707	87,694	58,220	1,16,027
	Net Profit/(Loss)	1,21,959	1,26,046	92,064	2,48,005	1,80,760	3,81,780
	Add:- Share of Earnings in Associates	1,447	2,370	533	3,817	6,307	12,541
	Less:- Minority Interest	227	218	214	445	442	900
	Consolidated Profit/(Loss) after Minority Interest	1,23,179	1,28,198	92,383	2,51,377	1,86,625	3,93,421
C.	Segment Assets						
	1. Treasury Operations	2,04,51,758	1,99,18,809	1,85,23,007	2,04,51,758	1,85,23,007	1,83,66,454
	2. Retail Banking Operations	1,90,24,705	1,82,37,634	1,67,33,256	1,90,24,705	1,67,33,256	1,77,20,602
	3. Wholesale Banking Operations	99,18,386	90,10,985	81,70,425	99,18,386	81,70,425	1,08,09,006
	4. Other Banking Operations	2,526	1,505	746	2,526	746	1,017
	5. Unallocated Assets	10,94,883	10,95,247	13,53,262	10,94,883	13,53,262	11,48,605
	Total	5,04,92,258	4,82,64,180	4,47,80,696	5,04,92,258	4,47,80,696	4,80,45,684
D.	Segment Liabilities						
	1. Treasury Operations	1,99,25,607	1,96,98,613	1,80,73,586	1,99,25,607	1,80,73,586	1,73,22,059
	2. Retail Banking Operations	1,74,13,152	1,64,33,519	1,56,85,125	1,74,13,152	1,56,85,125	1,66,51,697
	3. Wholesale Banking Operations	92,98,529	83,35,119	76,69,816	92,98,529	76,69,816	1,03,81,931
	4. Other Banking Operations	1,481	2,063	2,304	1,481	2,304	1,849
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	4,66,38,769	4,44,69,314	4,14,30,831	4,66,38,769	4,14,30,831	4,43,57,536
E.	Capital Employed						
	1. Treasury Operations	5,26,151	2,20,196	4,49,421	5,26,151	4,49,421	10,44,395
	2. Retail Banking Operations	16,11,553	18,04,115	10,48,131	16,11,553	10,48,131	10,68,905
	3. Wholesale Banking Operations	6,19,857	6,75,866	5,00,609	6,19,857	5,00,609	4,27,075
	4. Other Banking Operations	1,045	(558)	(1,558)	1,045	(1,558)	(832)
	5. Unallocated	10,94,883	10,95,247	13,53,262	10,94,883	13,53,262	11,48,605
	Total	38,53,489	37,94,866	33,49,865	38,53,489	33,49,865	36,88,148

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


M V MURALI KRISHNA
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO


MAHENDRA DOHARE
Executive Director

Place: Mumbai
Date: Oct 17, 2025



CENTRAL BANK OF INDIA

CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ In Crore)

Sn	Particulars	30-Sep-25	30-Sep-24
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before Taxes & Minority Interest	3,395.17	2,452.87
I	Adjustments for:		
	Depreciation on fixed assets	299.27	272.13
	Depreciation on investments (including on matured debentures)	(5.78)	(81.80)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(498.30)	(742.02)
	Bad Debts written off/Provision in respect of non performing assets	615.00	1,666.52
	Provision for Standard Assets	211.03	(4.34)
	Provision for Other items (Net)	18.44	211.31
	(Profit) / Loss on sale of fixed assets (Net)	6.06	7.33
	Sub total	4,040.89	3,782.00
II	Adjustments for :		
	Increase / (Decrease) in Deposits	31,781.99	6,940.16
	Increase / (Decrease) in Borrowings	(9,421.08)	(6,666.19)
	Increase / (Decrease) in Other Liabilities and Provisions	224.62	(1,362.91)
	(Increase) / Decrease in Advances	(4,318.33)	(1,308.25)
	(Increase) / Decrease in Investments	(18,983.94)	(5,432.07)
	(Increase) / Decrease in Other Assets	(294.93)	(376.81)
	Direct Taxes Paid (Net of Refund etc.)	(430.77)	(578.48)
	Sub total	(1,442.44)	(8,784.55)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	2,598.45	(5,002.55)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	1.18	2.49
	Purchase of Fixed Assets	(138.13)	(182.27)
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(136.95)	(179.78)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	(350.77)	-
	Dividend Tax	-	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	(350.77)	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	2,110.73	(5,182.33)
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	22,931.43	22,954.79
	Balance with Banks and Money at Call and Short Notice	13,265.97	14,653.01
	Net cash and cash equivalents at the beginning of the year (E)	36,197.39	37,607.80
F	CASH AND CASH EQUIVALENTS AT THE END OF THE HALF YEAR		
	Cash and Bank Balance with RBI	21,700.17	21,145.89
	Balance with Banks and Money at Call and Short Notice	16,607.95	11,279.58
	Net cash and cash equivalents at the end of the half year (F)	38,308.12	32,425.47

Notes:

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


M V MURALI KRISHNA
Executive Director


KALYAN KUMAR
MANAGING DIRECTOR & CEO


MAHENDRA DOHARE
Executive Director

Place: Mumbai
Date: Oct 17, 2025





सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911



Central Office, Chander Mukhi Building, Nariman Point - 400021

DECLARATION OF LIMITED REVIEW REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter and Half Year Ended September 30, 2025 contain unmodified opinion.

(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO

(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : October 17, 2025



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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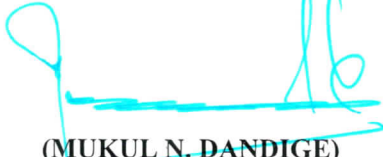
Central Office, Chander Mukhi Building, Nariman Point - 400021

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

The Board of Directors
Central Bank of India

This is to certify that:

- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Half Year ended September 30, 2025, and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 - II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into, by the Bank during the Quarter and Half Year ended September 30, 2025, which is fraudulent, illegal or violative of the Bank's code of conduct.
- c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and the Audit Committee:
 - I. Significant changes in internal control over financial reporting during the Quarter and Half Year ended September 30, 2025.
 - II. There is no significant changes in accounting policies during the Quarter and Half Year ended September 30, 2025 and the same have been disclosed in the notes to the financial statement. In this Half Year, w.e.f. April 01, 2025, there is change in depreciation method resulting change in estimates and,
 - III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.

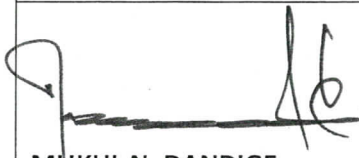

(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO


(KALYAN KUMAR)
MANAGING DIRECTOR & CEO

Place : Mumbai

Date : October 17, 2025

Statement of deviation/variation in use of issue proceeds for the quarter ended 30.09.2025
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Particulars	Remarks					
Name of listed entity	Central Bank of India					
Mode of Fund raising	Public issues/ Rights issues / Preferential issue / Others					
Type of Instrument	NA					
Date of raising funds	NA					
Amount raised	Nil					
Report filed for Quarter ended	30 th September, 2025					
Is there a deviation / variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?	NA					
If yes, details of the approval so required?	-					
Date of approval	-					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised.						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
 MUKUL N. DANDIGE CHIEF FINANCIAL OFFICER						
Date :- 17/10/2025						
Place :- Mumbai						

**Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible
debt securities for the quarter ended 30.09.2025
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)**

A. Statement of utilization of issue proceeds:

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

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

Particulars					Remarks	
Name of listed entity					Central Bank of India	
Mode of Fund raising					Public Issue/Private Placement	
Type of Instrument					NA	
Date of raising funds					NA	
Amount raised					Nil	
Report filed for Quarter ended					30 th September, 2025	
Is there a deviation / variation in use of funds raised?					No	
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?					NA	
If yes, details of the approval so required?					-	
Date of approval					-	
Explanation for the Deviation / Variation					NA	
Comments of the Audit Committee after review					NA	
Comments of the auditors, if any					NA	
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In ₹ Crore and in %)	Remarks, if any
Nil						

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised.

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER

Date :- 17/10/2025

Place :- Mumbai

C. Format for Disclosing Outstanding Default on Loans and Debt Securities for the Quarter ended 30.09.2025:

S.NO.	Particulars	In INR Crore
1.	Loans/revolving facilities like cash credit from Banks/ Financial Institutions	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
2.	Unlisted debt securities i.e. NCDs and NCRPs	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
3.	Total Financial indebtedness of the listed entity including short-term and long-term debt	12,104.27


MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER

Date :- 17/10/2025

Place :- Mumbai

A.R. & CO.
Chartered Accountants

Delhi- NCR Office:
A-403, Gayatri Apartments,
Plot No. 27, Sector- 10
Dwarka
New Delhi- 110075
Tel/Fax No.: 0120- 2755869
E mail: pawankgoel1@gmail.com
info@arandco.in
ar_co1981@yahoo.co.in
Phone: +91- 9810195084, 9810444051

To
Board of Directors
Central Bank of India

CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 30.09.2025

We have been requested by Central Bank of India vide its appointment letter CO:IRD:OM:2025-26:168, dated 14/10/2025 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 30.09.2025
- 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 September 30, 2025 has been extracted accurately from the Books of account for the quarter ended September 30, 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 30.09.2025

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 A.R. & Co.

Chartered Accountants

F. R. No 002744C



CA Pawan K Goel

Partner

M No.- 072209

UDIN: 25072209BMLCRL6589

Place - Mumbai

Date – 17/10/2025

Encl: Annexure I (Format of Security cover)

SECURITY COVER														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Annexure I 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						Relating to Column F		
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														



SECURITY COVER

contd.....

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{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									





सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

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



केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2025-26:170

Date: 13th October, 2025

To,
Deputy General Manager,
Finance and Accounts Department,
Central Office.

Sir,

Reg: Data for results for Q2 and Half year ended 30-09-2025.

**Disclosure of Related Party Transactions of the Bank for the half year period ended
30th September, 2025**

1. List of Related Parties:

(a) Key Managerial Personnel-

Sr No	Name of Director	Designation
i)	Shri M V Rao (Superannuated on 31.07.2025)	Ex - Managing Director & CEO
ii)	Shri Kalyan Kumar (Appointed on 30.09.2025)	Managing Director & CEO
iii)	Shri Vivek Wahi (Superannuated on 30.09.2025)	Executive Director
iv)	Shri M V Murali Krishna	Executive Director
v)	Shri Mahendra Dohare	Executive Director

(b) Subsidiaries-

i)	Cent Bank Home Finance Ltd
ii)	Cent Bank Financial Services Ltd.

(c) Associates-

I)	Associate Bank
i)	Indo-Zambia bank Ltd., Zambia
II)	Associate Insurance Company
i)	Generali Central Insurance Company Limited
ii)	Generali Central Life Insurance Company Limited





सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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



केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

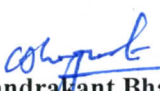
2. Transactions with Related Parties:

Remuneration paid to Key Managerial Personnel.

Name of Director	Designation	Key Management Personnel (Rs. In Lakhs)	
		Half year ended on	
		30.09.2025	30.09.2024
Shri M V Rao (Superannuated w.e.f. 31.07.2025)	Ex-Managing Director & CEO	14.05	20.47
Shri Kalyan Kumar (w.e.f. 30.09.2025)	Managing Director & CEO	0.11	0.00
Shri Vivek Wahi (Superannuated w.e.f. 30.09.2025)	Executive Director	18.62	17.62
Shri M. V Murali Krishna (w.e.f. 01.12.2022)	Executive Director	35.82	17.36
Shri Mahendra Dohare (w.e.f. 09.10.2023)	Executive Director	30.12	17.36
Total		98.72	72.81

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

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


(Chandrakant Bhagwat)
Assistant General Manager
Board Secretariat/IRD

