

CO:IRD:2023-24:359

30.12.2023

National Stock Exchange of India Limited Exchange Plaza, Plot No.C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051 Symbol – CENTRALBK	BSE Ltd. Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400001 Scrip Code – 532885
--	--

Madam/Dear Sir,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Co-Lending Partnership with M/s. SMFG India Home Finance Company Limited (formerly Fullerton India Home Finance Company Limited) for MSME Loans.

With reference to captioned subject, we would like to inform you that Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. SMFG India Home Finance Company Limited (formerly Fullerton India Home Finance Company Limited) to offer MSME Loans at competitive rates, subject to compliance with the applicable law(s) including the applicable guidelines issued by Reserve Bank of India (RBI). The participation by both the entities in this Co-Lending arrangement will result in greater expansion of portfolio by Central Bank of India and M/s. SMFG India Home Finance Company Limited for MSME Loans.

M/s. SMFG India Home Finance Company Limited for MSME Loans is an HFC registered with Reserve Bank of India. M/s SMFG India Home Finance Co. Ltd. is a wholly owned subsidiary of M/s SMFG India Credit Co. Ltd (Formerly Fullerton India Credit Co. Ltd). The NBFC is engaged in the business of financing loans to Individuals, MSMEs and Body Corporates in India. The Company is headquartered in Mumbai and the network of branches across India enables it to source and service clients across 150 locations in 15 States/Union territories. The AUM of the company as on 30th September 2023 was more than Rs. 7300 Crore.

Under the arrangement, M/s. SMFG India Home Finance Company Limited will originate and process Loan proposals under MSME Sector as per jointly formulated credit parameters and eligibility criteria and Central Bank of India will take into its books 80% of the MSME Loans under mutually agreed terms. M/s. SMFG India Home Finance Company Limited for MSME Loans will service the loan account throughout the life cycle of the loan. The Co-Lending arrangement is expected to benefit both the entities to offer convenient experience and customer delight to their customers as well as expand their reach across India.

Please take the above on your record.

Thanking you.

Yours faithfully,

For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer