

केन्द्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2025:26:103

Date: 19th July, 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 19th July, 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. Saturday, 19th July, 2025 at Mumbai *inter-alia* considered and approved the following:-

1. The Unaudited standalone and consolidated financial results of the Bank for the first quarter and three months ended 30th June, 2025.
2. Declaration of 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 Regulations 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 Limited Review Report issued by Auditors for the first quarter and three months ended 30.06.2025.
- ✓ Declaration on Audit report with unmodified opinion for quarter ended 30.06.2025 [Regulation 33 (3) of SEBI (LODR), Regulations, 2015].
- ✓ Statement of deviation(s) or variation(s) for quarter ended 30.06.2025 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR), Regulations, 2015].
- ✓ Security Cover Certificate as on 30.06.2025 - [Regulation 54 of SEBI (LODR), Regulations, 2015].

The meeting of Board of Directors commenced at 11.30 AM and concluded at 01.40 PM.

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl.: As above

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 ended June 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 ended June 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 June 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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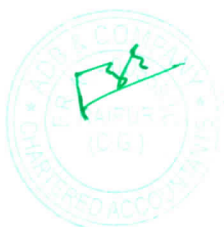


SCOPE OF REVIEW

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 incorporate the relevant returns of the Top 20 branches, 4 zonal offices, 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 208 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 note:

- a. **Note No. 6** of the statement regarding Deferred Tax, based on tax review made by the Bank's Management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of ₹ 2,53,138 lakh recognized as on June 30th, 2025 (₹ 4,37,225 lakh as on June 30th, 2024).
- b. **Note No. 27** 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. 5,763 Lakhs.

Our Conclusion is not modified in respect of this matter.

For A.R. & CO.

Chartered Accountants
F.R. NO: 002744C



CA. Kailash Chand Gupta
(Partner)
M. No. – 085003
UDIN: 25085003BMKQYH3276



For ADB & COMPANY

Chartered Accountants
F.R.NO: 005593C



CA. Bankim Shukla
(Partner)
M. No. – 074272
UDIN: 25074272BMJKJE8429



For Amit Ray & CO.

Chartered Accountants
F.R.NO: 000483C



CA. Jitendra Pandey
(Partner)
M. No. – 177655
UDIN: 25177655BMMHFN8390



For Jain Paras Bilala & Co.

Chartered Accountants
F.R.NO: 011046C



CA. Paras Bilala
(Partner)
M. No. – 400917
UDIN: 25400917BMIFKQ9174



Place: Mumbai

Date: 19th July 2025

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Independent Auditors' Limited Review Report on Consolidated Unaudited Financial Results of Central Bank of India for the Quarter ended June 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 ended June 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 June 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:

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

II. ASSOCIATES:

- Insurance Company
 - Future Generali General Insurance Company Limited (w.e.f. 5th June 2025)
 - Future Generali Life Insurance Company Limited (w.e.f. 5th June 2025)
- Indo-Zambia Bank Limited, Zambia
- Regional Rural Gramin Banks
 - Uttar Bihar Gramin Bank, (UBGB) Muzaffarpur (Associate till 30th April 2025)
 - Uttar Banga Kshetriya Gramin Bank (UBKGB) Cooch Behar (Associate till 30th April 2025)



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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 & 8 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 June 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. 6** 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 2,51,934 lakhs recognized as at June 30th 2025 (4,36,111 lakhs as at June 30th 2024).
 - Note No. 9** of statement regarding income booked 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. 27** 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. 5,763 Lakhs.

Our conclusion is not modified in the respect of these matters.



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OTHER MATTER

7. We did not review the interim financial statements of 208 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 ₹ 66,69,717 lakhs as of June 30th 2025, and total revenues of ₹ 92,840 lakhs for the Quarter ended June 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 208 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 ₹ 1,79,834 lakh as of June 30th, 2025, and total revenues of ₹ 4697 lakhs and total net profit after tax of ₹ 692 lakhs for the Quarter ended June 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.

8. The consolidated unaudited/reviewed financial results includes the interim financial statements which have not been reviewed of 3054 branches, included in the standalone unaudited/reviewed interim financial results of the entities included in the Group, whose results reflect total assets of ₹ 2,46,91,434 lakh as of June 30th, 2025, and total revenues of ₹ 2,41,046 lakh for the Quarter ended June 30th 2025, as considered in the respective standalone unaudited interim financial statements of the entities included in the Group.



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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



The consolidated unaudited/reviewed financial results include the interim financial information of 5 associates out of which 2 Insurance Companies and 1 foreign associate mentioned in above Para 4 (II)(a) & (b) respectively are unaudited and 2 amalgamated RRB's mentioned in above Para (II)(c) have been audited by their respective auditors, whose interim financial statements reflect a total net profit of ₹ 11,190 lakh for the Quarter ended June 30th 2025 and considered in proportion to shareholding pattern (Parent's share being ₹ 2370 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. Kailash Chand Gupta

(Partner)

M. No. – 085003

UDIN: 25085003BMKQYI6586

For ADB & COMPANY

Chartered Accountants
F.R.NO: 005593C




CA. Bankim Shukla

(Partner)

M. No. – 074272

UDIN: 25074272BMJKJF9949

For Amit Ray & CO.

Chartered Accountants
F.R.NO: 000483C




CA. Jitendra Pandey

(Partner)

M. No. – 177655

UDIN: 25177655BMMHFO5388

For Jain Paras Bilala & Co.

Chartered Accountants
F.R.NO: 011046C




CA. Paras Bilala

(Partner)

M. No. – 400917

UDIN: 25400917BMIFKT6268

Place : Mumbai

Date : 19th July 2025



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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Unaudited Standalone Financial Results for the Quarter Ended June 30, 2025

(₹ in Lakh)

	Particulars	Standalone			
		Quarter Ended			Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited	Unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	8,58,854	8,61,900	8,33,479	33,66,585
	(a) Interest/discount on advances/bills	5,93,231	5,84,631	5,40,205	22,33,908
	(b) Income on investments	2,34,015	2,49,218	2,46,330	10,09,240
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	27,537	23,001	24,833	91,640
	(d) Others	4,071	5,050	22,111	31,797
2	Other Income	1,78,558	1,81,356	1,16,513	5,85,459
A.	TOTAL INCOME (1+2)	10,37,412	10,43,256	9,49,992	39,52,044
3	Interest Expended	5,20,529	5,22,044	4,78,706	19,76,896
4	Operating Expenses (e) + (f)	2,86,485	3,20,916	2,71,975	11,62,717
	(e) Employees cost	1,83,445	1,88,525	1,71,364	7,21,857
	(f) Other operating expenses	1,03,040	1,32,391	1,00,611	4,40,860
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,07,014	8,42,960	7,50,681	31,39,613
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,30,398	2,00,296	1,99,311	8,12,431
D.	Provisions (other than tax) and Contingencies.# (Of which: provisions for Non-Performing Assets)	52,111	84,449	1,19,085	3,19,004
		46,755	82,968	1,32,167	2,80,174
E.	Exceptional Items	-	-	-	-
F.	Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,78,287	1,15,847	80,226	4,93,427
G.	Tax Expenses	61,418	12,492	(7,768)	1,14,901
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	1,16,869	1,03,355	87,994	3,78,526
I.	Extraordinary items (net of tax expense)	-	-	-	-
J.	Net Profit / (Loss) for the period (H-I)	1,16,869	1,03,355	87,994	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
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%
	Capital Adequacy Ratio-Basel III (%)	17.66%	17.02%	15.68%	17.02%
(ii)	(a) CET 1 Ratio (%)	15.48%	14.73%	13.36%	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]	1.29	1.19	1.01	4.36
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.29	1.19	1.01	4.36
(iv)	(a) Amount of Gross Non-performing Assets	8,63,761	9,22,478	11,38,761	9,22,478
	(b) Amount of Net Non-Performing Assets	1,30,812	1,54,326	1,77,112	1,54,326
	(c) % of Gross Non-performing Assets	3.13%	3.18%	4.54%	3.18%
	(d) % of Net Non-Performing Assets	0.49%	0.55%	0.73%	0.55%
(v)	Return on Assets (Annualised) (%)	1.02%	0.91%	0.82%	0.86%
(vi)	Network (excluding Revaluation Reserve)	33,54,562	32,57,454	27,95,087	32,57,454
(vii)	Debt* Equity Ratio	0.15	0.16	0.24	0.16
(viii)	Outstanding Redeemable Preference Shares	-	-	-	-
(ix)	Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-
(x)	Paid-up Debt Capital/Outstanding Debt** (%)	21.92%	9.26%	10.96%	9.26%
(xi)	Total Debt** to Total Assets (%)	1.42%	4.51%	5.09%	4.51%
(xii)	Operating Margin (%)	22.21%	19.20%	20.98%	20.56%
(xiii)	Net Profit Margin (%)	11.27%	9.91%	9.26%	9.58%

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

Due to write back of provision on Standard Advances & Investment, total provision is appearing lower than NPA provision for the Quarter Ended June 30, 2024.

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.

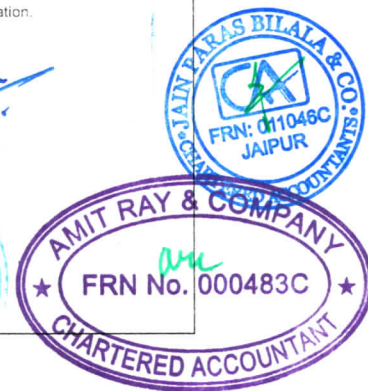
Vivek Wahi
Executive Director

M.V. Murali Krishna
Executive Director

Mahendra Dobare
Executive Director



M.V. Rao
Managing Director & CEO




Place : Mumbai
Date : July 19, 2025

STANDALONE SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2025

(₹ In Lakh)


Sl. No.	Particulars	Quarter Ended			Year Ended
		Unaudited 30.06.2025	Audited 31.03.2025	Unaudited 30.06.2024	Audited 31.03.2025
A.	Segment Revenue				
	1. Treasury Operations	3,46,164	3,26,923	3,13,433	12,61,940
	2. Retail Banking Operations	4,57,746	4,98,879	4,35,707	18,01,540
	3. Wholesale Banking Operations	2,30,068	2,13,143	1,79,868	8,60,492
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	3,434	4,311	20,984	28,072
	Total	10,37,412	10,43,256	9,49,992	39,52,044
	Less: Inter Segment Revenue	-	-	-	-
	Income From Operations	10,37,412	10,43,256	9,49,992	39,52,044
B.	Segment Results(Profit(+)/Loss(-))				
	1. Treasury Operations	84,602	88,868	62,615	2,47,105
	2. Retail Banking Operations	53,766	1,00,817	31,654	2,68,828
	3. Wholesale Banking Operations	53,661	(63,930)	(25,733)	(1,010)
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	(13,742)	(9,908)	11,690	(21,496)
	Total	1,78,287	1,15,847	80,226	4,93,427
	Less: (i) Interest	-	-	-	-
	(ii) Other Un-allocable income/Expenditure net off	-	-	-	-
	(iii) Un-allocable income	-	-	-	-
	Total Profit Before Tax	1,78,287	1,15,847	80,226	4,93,427
	Income Tax	61,418	12,492	(7,768)	1,14,901
	Net Profit/(Loss)	1,16,869	1,03,355	87,994	3,78,526
C.	Segment Assets				
	1. Treasury Operations	1,99,18,809	1,83,66,454	1,87,27,834	1,83,66,454
	2. Retail Banking Operations	1,80,95,043	1,75,90,237	1,56,60,325	1,75,90,237
	3. Wholesale Banking Operations	90,10,985	1,08,09,006	90,44,332	1,08,09,006
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Assets	10,93,811	11,47,116	13,80,472	11,47,116
	Total	4,81,18,648	4,79,12,813	4,48,12,963	4,79,12,813
D.	Segment Liabilities				
	1. Treasury Operations	1,96,98,613	1,73,22,059	1,85,95,566	1,73,22,059
	2. Retail Banking Operations	1,63,38,918	1,65,58,214	1,45,88,888	1,65,58,214
	3. Wholesale Banking Operations	83,35,119	1,03,81,931	84,25,543	1,03,81,931
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-
	Total	4,43,72,650	4,42,62,204	4,16,09,997	4,42,62,204
E.	Capital Employed				
	1. Treasury Operations	2,20,196	10,44,395	1,32,268	10,44,395
	2. Retail Banking Operations	17,56,125	10,32,023	10,71,437	10,32,023
	3. Wholesale Banking Operations	6,75,866	4,27,075	6,18,789	4,27,075
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	10,93,811	11,47,116	13,80,472	11,47,116
	Total	37,45,998	36,50,609	32,02,966	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


Vivek Wahi
Executive Director


M.V. Murali Krishna
Executive Director


Mahendra Dohare
Executive Director


M.V. Rao
Managing Director & CEO

Place: Mumbai
Date: July 19, 2025



Unaudited Consolidated Financial Results for the Quarter ended June 30, 2025
(₹ in Lakh)


	Particulars	Consolidated			
		Quarter Ended		Year Ended	
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited	Unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	8,62,338	8,65,326	8,36,701	33,79,744
	(a) Interest/discount on advances/bills	5,96,419	5,87,474	5,43,134	22,45,633
	(b) Income on investments	2,34,113	2,49,312	2,46,423	10,09,620
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	27,537	23,001	24,833	91,640
	(d) Others	4,269	5,539	22,311	32,851
2	Other Income	1,78,673	1,82,279	1,16,636	5,87,051
A	INCOME (1+2)	10,41,011	10,47,605	9,53,337	39,66,795
3	Interest Expended	5,22,175	5,23,811	4,80,146	19,82,967
4	Operating Expenses (e) + (f)	2,87,295	3,22,106	2,72,640	11,66,318
	(e) Employees cost	1,83,878	1,88,956	1,71,735	7,23,485
	(f) Other operating expenses	1,03,417	1,33,150	1,00,905	4,42,833
B	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,09,470	8,45,917	7,52,786	31,49,285
C	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,31,541	2,01,688	2,00,551	8,17,510
D	Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	52,247	84,630	1,19,342	3,19,703
E	Exceptional Items***	8,485	-	-	-
F	Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	1,87,779	1,17,058	81,209	4,97,807
G	Tax Expenses	61,733	12,856	(7,487)	1,16,027
H	Net Profit / (Loss) from Ordinary Activities	1,26,046	1,04,202	88,696	3,81,780
I	Extraordinary items (net of tax expense)	-	-	-	-
J	Add: Share of Profit in Associates	2,370	6,447	5,774	12,541
K	Less: Share of Minority Interest	218	191	228	900
L	Net Profit / (Loss) for the period (H-I+J-K)	1,28,198	1,10,458	94,242	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
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%
(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]	1.42	1.27	1.09	4.53
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.42	1.27	1.09	4.53
(iv)	(a) Amount of Gross Non-performing Assets	8,70,616	9,28,929	11,45,311	9,28,929
	(b) Amount of Net Non-Performing Assets	1,34,911	1,58,183	1,81,305	1,58,183
	(c) % of Gross Non-performing Assets	3.14%	3.18%	4.54%	3.18%
	(d) % of Net Non-Performing Assets	0.50%	0.56%	0.75%	0.56%
(v)	Return on Assets (Annualised) (%)	1.12%	0.96%	0.88%	0.89%
(vi)	Networth (excluding Revaluation Reserve and Goodwill)	33,96,082	32,94,104	28,23,089	32,94,104
(vii)	Paid up debt Capital/ Outstanding Debt**	21.09%	9.17%	10.86%	9.17%
(viii)	Debt* Equity Ratio	0.15	0.16	0.24	0.16
(ix)	Total Debt** to Total Assets	1.47%	4.54%	5.12%	4.54%
(x)	Operating Margin	22.24%	19.25%	21.04%	20.61%
(xi)	Net Profit Margin	12.31%	10.54%	9.89%	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.
Due to write back of provision in Standard Advances and NPI Provision, total provision is appearing lower than NPA provision for the quarter ended Jun 30, 2024.


Vivek Wahi
Executive Director


M.V. Murali Krishna
Executive Director


Mahendra Dohare
Executive Director


M.V. Rao
Managing Director & CEO

Place: Mumbai
Date: July 19, 2025

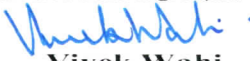



CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2025


Sr. No.	Particulars	Quarter Ended			(₹ In Lakh)
		Unaudited	Audited	Unaudited	Year Ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
A.	Segment Revenue				
	1. Treasury Operations	3,46,164	3,26,923	3,13,433	12,61,940
	2. Retail Banking Operations	4,61,267	5,02,810	4,38,980	18,15,250
	3. Wholesale Banking Operations	2,30,068	2,13,143	1,79,868	8,60,492
	4. Other Banking Operations	78	418	72	1,041
	5. Unallocated	3,434	4,311	20,984	28,072
	Total	10,41,011	10,47,605	9,53,337	39,66,795
	Less: Inter Segment Revenue	-	-	-	-
	Income From Operations	10,41,011	10,47,605	9,53,337	39,66,795
B.	Segment Results(Profit+)/Loss(-)				
	1. Treasury Operations	84,602	88,868	62,615	2,47,105
	2. Retail Banking Operations	54,733	1,01,651	32,601	2,72,317
	3. Wholesale Banking Operations	53,661	(63,930)	(25,733)	(1,010)
	4. Other Banking Operations	40	377	36	891
	5. Unallocated	(13,742)	(9,908)	11,690	(21,496)
	Total	1,79,294	1,17,058	81,209	4,97,807
	Other Un-allocable income/Expenditure net off*	8,485	-	-	-
	Total Profit Before Tax	1,87,779	1,17,058	81,209	4,97,807
	Income Tax	61,733	12,856	(7,487)	1,16,027
	Net Profit/(Loss)	1,26,046	1,04,202	88,696	3,81,780
	Add:- Share of Earnings in Associates	2,370	6,447	5,774	12,541
	Less:- Minority Interest	218	191	228	900
	Consolidated Profit/(Loss) after Minority Interest	1,28,198	1,10,458	94,242	3,93,421
C.	Segment Assets				
	1. Treasury Operations	1,99,18,809	1,83,66,454	1,87,27,834	1,83,66,454
	2. Retail Banking Operations	1,82,37,634	1,77,20,602	1,57,78,521	1,77,20,602
	3. Wholesale Banking Operations	90,10,985	1,08,09,006	90,44,332	1,08,09,006
	4. Other Banking Operations	1,505	1,017	753	1,017
	5. Unallocated Assets	10,95,247	11,48,605	13,81,846	11,48,605
	Total	4,82,64,180	4,80,45,684	4,49,33,286	4,80,45,684
D.	Segment Liabilities				
	1. Treasury Operations	1,96,98,613	1,73,22,059	1,85,95,566	1,73,22,059
	2. Retail Banking Operations	1,64,33,519	1,66,51,697	1,46,78,603	1,66,51,697
	3. Wholesale Banking Operations	83,35,119	1,03,81,931	84,25,543	1,03,81,931
	4. Other Banking Operations	2,063	1,849	1,715	1,849
	5. Unallocated Liabilities	-	-	-	-
	Total	4,44,69,314	4,43,57,536	4,17,01,427	4,43,57,536
E.	Capital Employed				
	1. Treasury Operations	2,20,196	10,44,395	1,32,268	10,44,395
	2. Retail Banking Operations	18,04,115	10,68,905	10,99,918	10,68,905
	3. Wholesale Banking Operations	6,75,866	4,27,075	6,18,789	4,27,075
	4. Other Banking Operations	(558)	(832)	(962)	(832)
	5. Unallocated	10,95,247	11,48,605	13,81,846	11,48,605
	Total	37,94,866	36,88,148	32,31,859	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.


Vivek Wahi
Executive Director


M.V. Murali Krishna
Executive Director


Mahendra Dohare
Executive Director


M.V. Rao
Managing Director & CEO

Place: Mumbai
Date: July 19, 2025





STATEMENT OF ASSETS AND LIABILITIES						
(₹ in Lakh)						
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	30.06.2025 Reviewed	31.03.2025 Audited	30.06.2024 Reviewed	30.06.2025 Reviewed	31.03.2025 Audited	30.06.2024 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	28,40,858	27,45,468	23,34,872	28,89,726	27,83,008	23,63,765
Minorities Interest				8,735	8,517	7,844
Deposits	4,28,88,958	4,12,69,714	3,84,94,981	4,29,42,787	4,13,27,098	3,85,51,397
Borrowings	6,84,245	21,59,195	22,81,620	7,11,106	21,81,964	23,01,858
Other Liabilities and Provisions	7,99,447	8,33,296	8,33,396	8,06,686	8,39,957	8,40,328
TOTAL	4,81,18,648	4,79,12,813	4,48,12,963	4,82,64,180	4,80,45,684	4,49,33,286
ASSETS						
Cash and Balances with Reserve Bank of India	25,92,146	22,93,110	23,58,105	25,92,151	22,93,143	23,58,114
Balances with Banks and Money at Call and Short Notice	22,09,568	13,26,575	16,04,187	22,10,080	13,26,597	16,04,202
Investments	1,46,36,948	1,41,43,525	1,44,08,770	1,46,63,562	1,41,65,226	1,44,23,705
Advances	2,68,26,594	2,82,41,987	2,40,99,857	2,69,36,298	2,83,50,540	2,42,02,923
Fixed Assets	5,07,534	5,20,428	5,31,355	5,07,615	5,20,514	5,31,417
Other Assets	13,45,858	13,87,188	18,10,689	13,47,125	13,88,775	18,12,036
Goodwill on Consolidation				7,349	889	889
TOTAL	4,81,18,648	4,79,12,813	4,48,12,963	4,82,64,180	4,80,45,684	4,49,33,286

NOTES TO ACCOUNTS FORMING PART OF REVIEWED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 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 19th July 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, as amended.
- The Consolidated Financial Results includes the financial results of two Subsidiaries and the share of its profit in the five 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*	Future Generali India Insurance Company Limited (FGIICL)	24.91%
	Future Generali India Life Insurance Company Limited (FGILICL)	25.18%





Associates*	Uttar Bihar Gramin Bank (UBGB), Muzzafarpur (till 30.04.2025)	NIL (AT END OF QUARTER)
	Uttarbanga Kshetriya Gramin Bank (UBKGB), Cooch Behar (till 30.04.2025)	
Associates- Foreign	Indo - Zambia Bank, Zambia	20.00%

* FGIICL (Future Generali India Insurance Company Limited) and FGILICL (Future Generali India 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.

Further, Uttar Bihar Gramin Bank (UBGB), Muzaffarpur, and Uttar Banga Kshetriya Gramin Bank (UBKGB), Cooch Behar, have been amalgamated with Bihar Gramin Bank and West Bengal Gramin Bank, respectively, as per Gazette Notification No. CG-DL-E-07042025-262329 [S.O. 1626(E) & S.O. 1635(E)] dated 07th April 2025, issued by the Government of India.

For further details, please refer to Note 25 and Note 28 of the financial statements.

3. The Standalone / Consolidated Financial Results for the Quarter ended 30th June 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 ended 30th June 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. In accordance with SEBI Regulations, for the purpose of Quarterly Consolidated financial results minimum 80% of the Revenue, Assets & Profit have been subjected to limited Review.
6. 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 ₹2,53,138 lakh is recognized as at 30th June 2025, (₹4,37,225 lakh as of 30th June 2024) in the standalone financial statements. The net deferred tax assets of ₹2,51,934 lakh recognized as at 30th June 2025, (₹4,36,111 lakh as of 30th June 2024) in the consolidated financial statements.
7. 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 ended 30th June 2025.
8. 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 recognized corresponding MAT credit entitlement (₹ 2407.02 Crore as on 31.03.2025) 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 ended June 2025 provision for tax as per Section 115JB of Income Tax Act 1961 is NIL.





9. Other Income includes income / commission from non-fund-based banking activities, fees, foreign exchange earnings, profit / loss on sale of assets, profit / loss (including revaluation) from investments, dividends from subsidiaries, MTM on investments under FVTPL/HFT, recovery in written-off accounts, etc.

Exceptional item reported amounting to ₹8,485 lakh is due to difference in carrying amount of investment in associates (RRBs) mentioned in Consolidated financials & actual amount received.

10. 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 created a provision of ₹ 854 lakh during the Quarter ended 30th June 2025 (₹ 161 lakh reversal of provision during the Quarter ended 30th June 2024). The Bank holds a provision of Rs. 268 Lakh as on 30th June 2025 (Rs.763 Lakh as on 30th June 2024).
11. During the Quarter ended 30th June 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.
12. 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 ended 30 th Jun 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	61,276	5.91

13. Details of the outstanding Basel III Compliant Tier II Bonds as of Quarter ended 30th June,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 ended 30th June,2025 Bank has redeemed one Basel III Compliant Tire II bond series-V for ₹50,000 Lakh on 20.05.2025

14. The Provision Coverage Ratio (PCR) as of 30th June 2025, of the Bank is 97.02 % (96.17 % as of 30th June 2024).
15. In terms of the Reserve Bank of India (RBI) circular RBI/2024-25/08, DOR.CAP.REC.4/21.06.201/2024-25 dated April 01, 2024, 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://www.centralbankofindia.co.in/en/levrage_ratio_disclosure along with the publication of financial results. These disclosures have not been subjected to review /Audit by the Statutory Central Auditors of the Bank.

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 30.06.2025 in respect of frauds reported during the Quarter ended 30th June 2025.

		(₹ in lakh)	
Particulars		During the Quarter ended 30.06.2025	During the Quarter ended 30.06.2024
Number of Frauds Reported	Borrowal	26	169
	Non-Borrowal	07	09
	Digital Frauds	00	384
	Total	33	562
Amount involved in Frauds	Borrowal*	242	3898
	Non-Borrowal	724	2542
	Digital Frauds #	00	295
	Total	967	6735
Amount of Provision made for such frauds	Borrowal	234	3898
	Non-Borrowal	611	2378
	Digital Frauds	00	01
	Total	845	6277
Amount of unamortized Provisions debited from other reserves as at the end of the year		Nil	Nil

*Amount outstanding as on 30.06.2025 the Borrowal Fraud is ₹234 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 ₹5,69,451 lakh including FITL of ₹12,461 Lakh as at 30th June 2025 (₹5,87,942 lakh as at 30th June 2024, including FITL of ₹12,500 lakh) i.e. 100 % of total outstanding including Investment as at 30th June 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 June 2025, is ₹37,223 Lakh (₹38,001 Lakh as at 30th June 2024,) and in compliance with the above RBI circular, the Bank has held an additional provision of ₹10,262 lakh as at 30th June, 2025, (₹9,778 lakh as at 30th June 2024) and holds total provision of ₹18,856 lakh as at 30th June, 2025, (₹19,927 lakh as at 30th June 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 8 borrowers was there at June 30,2024) having total exposure of ₹5,14,724 lakh (₹3,75,034 lakh as at 30th June 2024) at the time of implementation. The total exposure outstanding in such resolved accounts as at 30th June, 2025 is ₹1,24,979 lakh (₹1,85,269 lakh as at 30th June 2024)

20. Details of loans transferred/ acquired during the Quarter ended 30th June 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 June 2025:

(₹ in lakh)

Particulars	To ARC / NARCL		To Transferees		To Other Transferees	
	Quarter Ended 30.06.2025	Quarter Ended 30.06.2024	Quarter Ended 30.06.2025	Quarter Ended 30.06.2024	Quarter Ended 30.06.2025	Quarter Ended 30.06.2024
No. of Accounts	1	2	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	10,588	14,342				
Weighted average residual tenor of the loans transferred	0	0				
Net book value of loans transferred (at the time of transfer)	0	0				
Aggregate Consideration	5,668	19,191				
Additional consideration realized in respect of accounts transferred in earlier years	115	0				

II. The Bank has not acquired any stressed loan during the quarter ended 30th June,2025.





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

(₹ in lakh)

Sn	Particulars	Quarter Ended 30.06.2025	Quarter Ended 30.06.2024	Year Ended 31.03.2025
1	No. of accounts Purchased during the Quarter-1 (FY 2025-26)	40,694	52,122	1,32,194
2	Aggregate outstanding (₹ in lakh)	1,81,777	2,05,494	3,63,556
3	Weighted average maturity (in months)	109.30	97	123.54
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	89.33%	78.43%	75.75%
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 30.06.2025	Quarter Ended 30.06.2024	Year Ended 31.03.2025
1	No. of accounts Purchased during the Quarter-1 (FY 2025-26)	23,509	0	0
2	Aggregate outstanding (₹ in lakh)	54,834	0	0
3	Weighted average maturity (in months)	25.61	0	0
4	Weighted average holding period (in months)	3.48	0	0
5	Retention of beneficial economic interest	10%	0	0
6	Coverage of tangible security	100%	0	0
7	Rating-wise distribution of rated loans	NA	NA	NA





- V. Bank is holding an investment of ₹ 83,605 Lakh in Security Receipts as at 30th June 2025. Rating-wise distribution of the same is as under:

(₹ in lakh)	
Rating of SR	Carrying Value
R1+	5,819
R1	22,086
R2	2,001
R3	0.00
R5	0.00
Rating withdrawn	48,016
Unrated	5,683
Total	83,605

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 ended 30th June 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 June 2025	





23. During the Quarter ended 30th June 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 30.06.2025	Quarter ended 31.03.2025
i)	Opening balance of amounts transferred to DEA Fund	2,01,423	1,90,781
ii)	Add: Amount transferred to DEA Fund during the QTR	8,757	12,969
iii)	Less: Amount reimbursed by DEA Fund towards claims	987	2,327
iv)	Closing balance of amounts transferred to DEA Fund	2,09,193	2,01,423

25. Disclosure on Acquisition of Stake in Insurance Companies

During the quarter ended June 30, 2025, the Bank has entered the insurance sector by acquiring equity stakes in the following companies through the Corporate Insolvency Resolution Process (CIRP) of Future Enterprises Limited under the Insolvency and Bankruptcy Code, 2016, after receiving approvals from the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI) and Competition Commission of India (CCI):

Entity	% Holding acquired	Cost of acquisition	Acquisition date	Line of business
Future Generali India Life Insurance Company Limited (FGILICL)	25.18%	₹57 crore	June 05 th , 2025*	Life Insurance
Future Generali India Insurance Company Limited (FGIICL)	24.91%	₹451 crore	June 05 th , 2025*-	General Insurance

*The Shareholders Agreements (SHA) was executed on 27th June 2025.

These entities have consequently become associates of the Bank under applicable accounting standards.

In connection with these acquisitions, the Bank executed the following agreements (all dated June 27, 2025) with Generali Participations Netherlands N.V. (Generali) and/or the investee companies:

- Shareholders Agreements (SHA): setting out rights and obligations among shareholders, including the Bank's right to nominate directors on the boards, first right of subscription in case of new issue of shares, and certain restrictions on change in capital structure.





- Trademark License Agreement (TMLA): granting Generali a non-exclusive, revocable, non-transferable, non-assignable, licensable right to use certain trademarks owned by the Bank, valid for ten (10) years.
- Distribution / Corporate Agency Agreements (DA): appointing the Bank as Corporate Agent for soliciting and procuring life and general insurance business from its network, valid initially for six (6) years, renewable for further periods of three (3) years.

These transactions were approved by the Bank's Board, executed at arm's length, and necessary disclosures have been made under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

26. 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 June 2025 is ₹ 2,20,000 Lakh.
27. 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 ₹5,763 Lakh
28. In respect of associate, Uttar Bihar Gramin Bank (UBGB), Central Government vide gazette notification No. CG-DL-E-07042025-262329 dated 07.04.2025 para S.O. 1626(E) notified amalgamation of UBGB with Bihar Gramin Bank. Accordingly, UBGB (sponsored by Central Bank of India) amalgamated into Bihar Gramin Bank sponsored by Punjab National Bank (PNB) with effect from 01st May'2025.

In respect of associate, Uttar Banga Kshetriya Gramin Bank (UBKGB), Central Government vide gazette notification No. CG-DL-E-07042025-262329 dated 07.04.2025 para S.O. 1635(E) has notified amalgamation of UBKGB with West Bengal Gramin Bank. Accordingly, UBKGB (sponsored by Central Bank of India) amalgamated into West Bengal Gramin Bank sponsored by Punjab National Bank (PNB) with effect from 01st May'2025.

On account of above amalgamation of UBGB with Bihar Gramin Bank, carrying amount of bank investment in equity shares of UBGB amounting to ₹668.89 Crore has been received and transfer of Tier II perpetual bond (Book Value of ₹56.16 Crore) is under process.

Amalgamation of UBKGB with West Bengal Gramin Bank, carrying amount of bank investment in equity shares of UBKGB amounting ₹43.80 Crore has been received and transfer of Tier II perpetual bond (Book Value of ₹12.04 Crore) is under process.





The difference in carrying amount of investment in associates (RRBs) mentioned in Consolidated financials & actual amount received is ₹ 8,485 lakhs and the same is reported under exceptional items in Consolidated Results.

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

VIVEK WAHI
EXECUTIVE DIRECTOR

M V MURALI KRISHNA
EXECUTIVE DIRECTOR

MAHENDRA DOHARE
EXECUTIVE DIRECTOR

M V RAO
MANAGING DIRECTOR & CEO

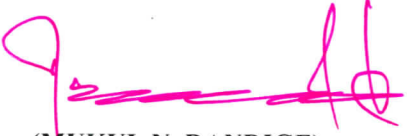
Date: 19th July 2025

Place: Mumbai



DECLARATION OF LIMITED REVIEW REPORT WITH UNMODIFIED OPINION

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



(MUKUL N. DANDIGE)
CHIEF GENERAL MANAGER & CFO



(M. V. RAO)
MANAGING DIRECTOR & CEO


Place: Mumbai
Date: July 19, 2025

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 ended June 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 ended June 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 ended June 30, 2025.
 - II. There is no significant changes in accounting policies during the Quarter ended June 30, 2025 and the same have been disclosed in the notes to the financial statement. In this quarter, 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


(M. V. RAO)
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: July 19, 2025

Statement of deviation/variation in use of issue proceeds for the quarter ended 30.06.2025
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

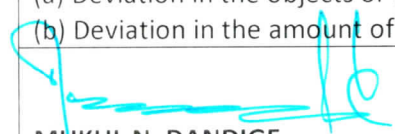
Particulars	Remarks					
Name of listed entity	Central Bank of India					
Mode of Fund raising	Public issues/ Rights issues / Preferential issue / Others					
Type of Instrument	NA					
Date of raising funds	NA					
Amount raised	Nil					
Report filed for Quarter ended	30 th June, 2025					
Is there 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 :- 19/07/2025 Place :- Mumbai						

Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 30.06.2025
(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 June, 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 :- 19/07/2025							
Place :- Mumbai							

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

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	6842.45

MUKUL N. DANDIGE

CHIEF FINANCIAL OFFICER

Date :- 19/07/2025

Place :- Mumbai

A.R. & CO.
Chartered Accountants

Delhi- NCR Office:
A-403, Gayatri Apartments,
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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 30.06.2025

We have been requested by Central Bank of India vide its appointment letter CO:IRD:OM:2025-26:102, dated 18/07/2025 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:

- a) Verification of terms / covenants of the issue of the listed debt securities.
- b) Verification / tracing of relevant figures from Unaudited Financial Statements of Accounts & Books of Accounts for the quarter ended 30.06.2025
- c) 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, 2024 has been extracted accurately from the Books of account for the quarter ended December 31, 2024 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 30.06.2025**

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 Kailashchand Gupta

Partner

M No.- 085003

UDIN: 25085003BMKQYJ7867

Place - Mumbai

Date – 19/07/2025

Encl: Annexure I (Format of Security cover)

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

Nil



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

NIL

