



Frequently Asked Questions/Information for Shareholders

1. Shareholders holding shares in physical form:

As you may be aware that the shares cannot be traded in physical form and in order to impart liquidity to the shareholders, we request you to convert your shares into Dematerialised form. For dematerialization, shareholders may contact their respective Depository Participants, where they maintain demat accounts. Benefits of dematerialization are as follows:

- i) Hassle free transfer
- ii) No threat of loss of share certificate
- iii) Direct and prompt credit of Dividend / Corporate benefits
- iv) Nomination facility
- v) Direct application through ASBA/IPO, etc.

Shareholders holding shares in Physical / Demat form and not yet registered their email IDs are requested to register their e-mail ID with RTA of Bank / their respective Depository Participant to support the green initiatives.

2. Shareholders holding shares in dematerialised form:

It is our constant endeavor to provide the best services to our valued shareholders. We observe that there are some shareholders who are holding shares in demat form but have not registered/updated their Bank account details with their Depository Participants (DPs) for getting Dividend amount directly credited to their Bank accounts. Accordingly, Dividend declared earlier, was paid to them by sending Dividend Warrant (DW) to the addresses maintained by them with Depositories.

It is worth noting that if such shareholders had registered/updated their Bank Account particulars with their DPs, the Dividend Amount would have been credited directly to their bank account thus, ensuring faster receipt of Dividend right on due date, saving time spent on receiving dividend warrant by post, no requirement for visiting bank for depositing the Dividend Warrant, non-apprehension of loss/theft of dividend warrant in transit or the likelihood of fraudulent encashment thereof.

3. Unclaimed Dividend, if any

The shareholders who have not encashed their Dividend Warrants / or have not received dividend for any of the previous years are requested to contact the Registrar and Share Transfer Agent or the Bank for arranging payment thereof directly to their Bank A/c or for issue of duplicate dividend warrant/Demand Draft.

As per Section 10B of The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, the amount of dividend remaining unpaid or unclaimed for a period of seven years from the date of transfer to the Unpaid Dividend Account is required to be transferred to the Investor Education and Protection Fund (IEPF).

4. Voting at AGM/EGM through electronic means

In compliance with Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Bank is pleased to offer remote e-voting facility as an alternative mode of voting at the AGM & EGM which enables the Members to cast their votes electronically. Necessary arrangements are made by the Bank at all AGM & EGMs to facilitate remote voting.

5. Compliance Officer

Shri Anand Kumar Das, Deputy General Manager/Company Secretary is the Compliance Officer of the Bank in terms of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Equity Shares and Non-convertible Debt Securities issued by the Bank and listed at Stock Exchanges.

6. Proceeds from Public Issues, Right Issues, Preferential Issues, etc.

Bank raised ₹ 255.00 crore equity capital on 28.09.2020 under QIP. Bank also received ₹4800.00 crore from Central government towards preferential allotment of equity shares on 31.03.2021. The said funds were kept in Share Application Money account on 31.03.2021. The resultant 280,53,76,972 equity shares of face value of ₹ 10 each has issued and allotted to President of India (Government of India) at an issue price of ₹ 17.11 per equity share including premium of ₹ 7.11 per equity share on preferential basis on 29.05.2021.

The funds are raised with the primary objective of augmenting and strengthening capital adequacy ratio and for enhancing the long-term resources of the Bank. The funds raised, are being utilized for the above purpose.

7. Means of Communications

The quarterly financial results (unaudited but subject to limited review by Statutory Auditors) and audited Annual Results were normally published in English, Hindi and Marathi newspapers, such as, Business Standard, Financial Express, Tarun Bharat, Jansatta, Loksatta etc. The results alongwith presentation to analysts and press release on financial performance were also uploaded on the Bank's website at www.centralbankofindia.co.in.

8. Details of General Body Meetings held during the last three years :

Sr. No.	Nature of Meeting	Date & Time	Venue	Business Performed
1.	Thirteenth Annual General Meeting	7 th August, 2020 11:00 AM	Chandermukhi, Nariman Point, Mumbai- 400 021 (deemed venue of the meeting) through Video Conference(VC) or Other Audio Visual Means (OAVM)	<p>1. Approved and adopted the Audited Stand Alone and the Consolidated Balance Sheet of the Bank as at 31st March, 2020, Stand Alone and Consolidated Profit and Loss Account of the Bank for the year ended 31st March, 2020, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' report on the Balance Sheet and Accounts.</p> <p>2. Approved raising of Capital through FPO/Rights Issue/QIP etc. – Special Resolution</p>
2.	Extra-ordinary General Meeting	26 th November, 2019 11:00 AM	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400	Issue of Equity Shares on Preferential Basis to President of India (Government of India) - -

			021	Special Resolution
3.	Twelfth Annual General Meeting	28 th June, 2019 12:00 Noon	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021	<p>1. Approved and adopted the Audited Stand Alone and the Consolidated Balance Sheet of the Bank as at 31st March, 2019, Stand Alone and Consolidated Profit and Loss Account of the Bank for the year ended 31st March, 2019, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' report on the Balance Sheet and Accounts.</p> <p>2. Approved raising of Capital through FPO/Rights Issue/QIP etc. – Special Resolution</p>
4.	Extra-ordinary General Meeting	28 th March, 2019 11.00 A.M	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021	Issue of Equity Shares on Preferential Basis to President of India (Government of India) - - Special Resolution
5.	Extra-ordinary General Meeting	28 th February, 2019 11:00 AM	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021	<p>1. Issue of Equity Shares on Preferential Basis to President of India (Government of India) - - Special Resolution</p> <p>2. Issue of Shares to Employees and Whole Time Directors of the</p>

				Bank – Special Resolution
6.	Extra-ordinary General Meeting	13 th November, 2018 11.00 A.M.	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021	Issue of Equity Shares on Preferential Basis to President of India (Government of India) – – Special Resolution
7.	Eleventh Annual General Meeting	30 th June, 2018 11:00 AM	9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021	<p>1. Approved and adopted the Audited Stand Alone and the Consolidated Balance Sheet of the Bank as at 31st March 2018, Stand Alone and Consolidated Profit and Loss Account of the Bank for the year ended 31st March 2018, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' report on the Balance Sheet and Accounts.</p> <p>2. Approved raising of Capital through FPO/Rights/QIP etc. – Special Resolution</p>

9. Listing on Stock Exchanges:

The shares of the Bank are listed on BSE Limited and National Stock Exchange of India Limited. The scrip codes are as follows:

BSE Ltd. (BSE) Phiroze Jeejeebhoy Towers, 25th Floor, Dalal Street, Fort, Mumbai - 400 001	532885
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National Stock Exchange of India Ltd. (NSE), "Exchange Plaza", Bandra Kurla Complex, Bandra,(East), Mumbai - 400 051	CENTRALBK
ISIN	INE483A01010

10. Details of Non-Convertible Bonds in the nature of Promissory Notes (Tier-II Capital) as on 31.03.2021

Series Particulars	Issue date	Total Value (Rs. in crore)	ISIN
Lower Tier II-Series XIV	21.12.2011	500.00	INE483A09245
Basel III Complaint Sr I	08.11.2013	1000.00	INE483A09260
Basel III Complaint Sr II	07.03.2017	500.00	INE483A09278
Basel III Complaint Sr III	29.03.2019	500.00	INE483A09286
Basel III Complaint Sr IV	30.09.2019	500.00	INE483A08023
Basel III Complaint Sr V	20.03.2020	500.00	INE483A08031
Total		3500.00	

11. Share Transfers and Redressal of Shareholders'/Investors' Grievances

Share Transfers, Refund Order, Dividend payments and all other investor related activities are attended to and processed at the office of our Registrar and Transfer Agents. For lodgment of any of these documents and for queries/complaints/ grievances, shareholders/ investors are requested to contact the Registrars at the following address:

Registrar and Transfer Agent for Equity Shares:

Link Intime India Pvt. Ltd.
C-101, 247 Park,
LBS Marg, Vikhroli (West),
Mumbai – 400 083
Tel: 022-4918 6270
Fax: 022-4918 6060
Email Id: mt.helpdesk@linkintime.co.in

Registrar and Transfer Agent for listed non-convertible debt securities:

201, D-Wing, 2nd Floor, Gokul Industrial Estate,
Sagbaug, Marol Co-op Industrial Area, Behind Times Square,
Andheri (E), Mumbai - 400059
Tel: 022-28516020/023
Fax: 022-28516021
Email Id: helpdesknum@mcsregistrars.com

Debenture Trustee for listed non-convertible debt securities:

IDBI Trusteeship Services Limited
Asian Building, Ground Floor, 17,
R. Khemani Marg, Ballard Estate,
Mumbai – 400 001
Tel : 022-4080 7000
Fax :022-66311776
E-mail ID :itsl@idbitrustee.com

Address for correspondence with the Bank:

DGM / Company Secretary and Compliance officer
Central Bank of India,
9th Floor, Chandermukhi,
Nariman Point, Mumbai 400 021
Contact No. 022- 6638 7575/7818
Fax No.: 022- 2283 5198
Email id: dgmcompsec@centralbank.co.in; investors@centralbank.co.in