

CO:IRD:2025:26:37

Date: 28th April, 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: Press Release on Performance of the Bank for the quarter/financial year ended 31st March, 2025 (Revised).

Ref: Our earlier letter no. CO:IRD:2025:26:33 dated 28th April, 2025.

We vide our above referred letter have submitted copy of Press Release on Performance of the Bank for the quarter/financial year ended 31st March 2025. However, there is change in CD ratio for March 2025.

We submit herewith the enclosed revised Press Release on performance of the Bank for the quarter/financial year ended 31st March, 2025.

A copy of revised press release will also be made available on Bank's website.

Please take the above on your record.

Thanking you.

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

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer

Encl:- As above.



Date: 28th April 2025

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER/FY ENDED 31st March 2025.

Performance Highlights on Year-on-Year basis: (FY Mar'25 vis-à-vis FY Mar'24)

- ❖ Total Business grew by 10.37 % to ₹ 702798 crore from ₹ 636756 crore.
- ❖ Total Deposits up by 7.19 % to ₹ 412697 crore from ₹ 385011 crore.
- ❖ CASA Deposits is 48.91% of total Deposits & the same has increased by ₹ 9204 crore to ₹ 201173 crore from ₹ 191969 crore, reflecting Y-o-Y growth of 4.79%.
- ❖ Gross Advance increased by 15.24 % to ₹ 290101 crore from ₹ 251745 crore.
- ❖ Credit to Deposit (CD) Ratio improved to 70.53 % as on 31st March 2025, registering an improvement of 554 bps, from 31st March 2024.
- ❖ Gross NPA improved to 3.18 %, from 4.50%, registering an improvement of 132 bps.
- ❖ Net NPA improved to 0.55 %, from 1.23%, registering an improvement of 68 bps.
- ❖ Provision Coverage Ratio improved to 96.54%, from 93.58%, registering an improvement of 296 bps.
- ❖ Net Profit up by 48.49 % to ₹ 3785 crore Y-o-Y, from ₹ 2549 crore.
- ❖ Net Interest Income for the FY ended March 31st, 2025, stood at ₹13897 crore, registering a growth of 7.76% over ₹12896 of corresponding period of previous year.
- ❖ Net Interest Margin (NIM) for the financial year stood at the same level of 3.40% as at the end of March 31, 2025, when compared on YoY basis.
- ❖ Return on Assets (ROA) improved to 0.86 % for March 2025, from 0.63% at March 2024, registering an improvement of 23 bps.
- ❖ Return on Equity (ROE) improved to 12.48 % for March 2025, from 9.53% at March 2024, registering an improvement of 153 bps.
- ❖ CRAR improved to 17.02 %, of which Tier I at 14.73 %, registering an improvement of 194 bps over 15.08% of corresponding period of previous year.

Profitability (QE March 31st, 2025 vis-à-vis QE March 31st 2024) on Year-on-Year basis:

1. Total Income (Interest Income plus Non-Interest Income) for Q4FY25 improved by 7.57%, from ₹ 9699 crore in Q4FY24 to ₹ 10433 crore for Q4FY25.
2. Net Profit up by 28.13 % to ₹ 1034 crore in Q4FY25 against ₹ 807 crore in Q4FY24.



Figures have been recalculated/regrouped wherever necessary to conform the current year classification.





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3. Return on Assets (ROA) improved to 0.90% for Q4FY25 as against 0.76% for Q4FY24.
4. Return on Equity (ROE) also improved to 13.21 % for Q4FY25 as against 11.68 % for Q4FY24.

Business Highlights:

- ⇒ Total Business of the Bank, stood at ₹ 702798 crores as on March 31, 2025, as against ₹ 636756 crores, registering growth of ₹ 66042 crores (10.37%) on YoY basis.
- ⇒ Total Deposits have increased by ₹ 27686 crores and stood at ₹ 412697 crores as on March 31, 2025, as compared to ₹ 385011 crores as at the end of March 31, 2024, reflecting an increase of 7.19% on YoY basis.
- ⇒ Gross Advances increased by ₹ 38356 crores (15.24%) on YoY basis and stood at ₹ 290101 crores as on March 31, 2025, as against ₹ 251745 crores as on March 31, 2024.
- ⇒ RAM (Retail, Agriculture & MSME) business grew by 16.13 %. The individual sector wise growth stood at 15.72 % (₹ 82383 crore), 13.88 % (₹ 52456 crore) & 18.79% (₹ 59243 crore), respectively, for Retail, Agriculture & MSME.
- ⇒ Business per Employee has improved to ₹ 21.31 crores during financial year ended March 31, 2025 from ₹ 19.94 crores on YoY basis.

Asset Quality:

- ⇒ Gross NPA improved to 3.18 %, registering an improvement of 132 bps over 4.50%.
- ⇒ Net NPA improved to 0.55 %, registering an improvement of 68 bps over 1.23%.
- ⇒ Provision Coverage Ratio stood at 96.54 %, with an improvement of 296 bps, on Y-o-Y basis.

Capital Adequacy:

- ⇒ Total BASEL III Capital Adequacy Ratio improved to 17.02 % (with Common Equity Tier 1 ratio of 14.73 %), as on 31st March 2025, registering a growth of 194 bps Y-o-Y.

Branch Segmentation:

- ⇒ Bank is having pan India presence with total 20915 Touch Points, with network of 4545 branches with 2964 branches in rural & semi-urban areas (65.21%), 4085 ATMs and 12260 BC Points and 25 BC Maxx Points as on March 31st, 2025.