

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 28th April, 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. Monday, 28th April, 2025 at Mumbai *inter-alia* considered and approved the following:-

1. The Audited standalone and consolidated financial results of the Bank for the quarter/financial year ended 31st March, 2025.
2. Recommended final dividend of 1.875% i.e. Rs.0.1875 per equity share of Rs. 10 each fully paid out of the net profits for the year ended March 31, 2025, subject to the approval of the shareholders at the ensuing Annual General Meeting ("AGM") of the Bank.
3. The Capital raising plan of the Bank for FY 2025-26 aggregating to Rs.5000 crore (Rupees Five Thousand crore only) through Follow-on Public offer (FPO)/Rights issue/ Qualified Institutional Placement (QIP) / Preferential issue or any other mode or combination thereof and /or through issue of BASEL III compliant AT1/Tier II Bonds or such other securities as may be permitted under the applicable laws subject to necessary regulatory approvals.

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 Audited standalone and consolidated financial results of the Bank along with Auditors Report thereon, for the quarter/financial year ended 31.03.2025.
- ✓ Declaration on Audit report with unmodified opinion for quarter ended 31.03.2025 [Regulation 33 (3) of SEBI (LODR), Regulations, 2015].
- ✓ Statement of deviation(s) or variation(s) for quarter ended 31.03.2025 - [Regulation 32(1), 52(7) & 52(7A) of SEBI (LODR), Regulations, 2015].
- ✓ Security Cover Certificate as on 31.03.2025 - [Regulation 54 of SEBI (LODR), Regulations, 2015].
- ✓ Disclosure of Related Party Transactions for half year ended 31.03.2025 [Regulation 23(9) of SEBI (LODR), Regulations, 2015].

The meeting of Board of Directors commenced at 01.00 PM and concluded at 3.15 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-211001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan -302005



INDEPENDENT AUDITORS' REPORT ON THE AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

**To,
The Board of Directors
Central Bank of India
Mumbai**

Report on the Audit of the Standalone Financial Results

OPINION

- We have audited the accompanying Statement of Standalone Financial Results of Central Bank of India (the “**Bank**”) for the Quarter and Year Ended 31st March, 2025, the Statement of Assets and Liabilities as on that date and the Cash Flow Statement for the year ended on that date (“**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 under Basel III Capital Regulations”, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR), which has been disclosed on the Bank’s website and in respect of which a link has been provided in the aforesaid Statement (Note No. 15), which have not been audited by us.

The Statement includes returns for the year ended on that date of:

- the Head Office, 13 Zones, 1 Specialized Integrated Treasury Branch, Top 20 branches and other Head Office departments audited by us; and
- 1549 branches and other offices audited by the respective statutory branch auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by Reserve Bank of India (“**RBI**”). Also, incorporated in the Statement are returns from 2976 branches which have not been subjected to audit. These unaudited branches account for 24.22 per cent of advances, 43.27 per cent of deposits, 18.15 per cent of interest income and 38.16 per cent of interest expenses.



2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
- a) is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the LODR Regulations, except for the disclosures related to “Pillar 3 under Basel III Capital Regulations”, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR), which has been disclosed on the Bank’s website and in respect of which a link has been provided in the aforesaid Statement (Note No. 15), which have not been audited by us; and
 - b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the relevant provisions of the Banking Regulation Act, 1949, 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, of the standalone net profit and other financial information for the quarter and year ended 31st March, 2025.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (“SAs”) issued by the ICAI. Our responsibilities under those Standards are further described in the “Auditor’s Responsibilities for the Audit of the Standalone Financial Results” section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

4. We draw attention to the following note:

Note No. 6 of the Statement regarding deferred tax, wherein on the basis of tax review made by the Bank’s management with respect to the possible tax benefits arising out of the timing difference, the net deferred tax asset of ₹ 3,145.57 crore is recognised as on 31st March 2025 (₹ 4,294.57 crore as on 31st March 2024).

Our opinion is not modified in this matter.

Board of Director’s Responsibility for the Standalone Financial Results

5. The Statement has been compiled from the audited annual standalone financial statements and approved by Board of Directors. The Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit and other financial information of the Bank in accordance with the Accounting Standards issued by the ICAI, the relevant provisions of the Banking Regulation Act, 1949, RBI Guidelines and other accounting principles generally accepted in India and in compliance with the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulations Act, 1949 for



safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimate that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for Audit of the Standalone Financial Results

6. Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our



auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the Standalone Financial Statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Statement may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the Standalone Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

7. We further report that:

- a) We did not audit the financial statements/ financial information of 1549 branches and other offices included in the Standalone Financial Results of the Bank whose financial statements/ financial information reflect total assets of ₹ 2,40,864.28 crore, and total revenue of ₹ 9,532.38 crore for the year ended on that date, as considered in the Standalone Financial Results. These branches cover 34.73 per cent of advances, 52.10 percent of deposits and 21.71 percent of non-performing assets as at 31st March 2025 and 24.12 percent of revenue for the year ended on that date. The financial statements/ financial information of these branches have been audited by the branch auditors whose reports have been furnished to us and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
- b) In the conduct of our audit, we have taken note of the unaudited returns in respect of 2976 branches certified by the respective branch's management whose financial statements/ information reflect total assets of ₹ 1,85,324.53 crore as at 31st March 2025 and total revenue of ₹ 7,705.53 crore for the year ended on that date. These unaudited branches cover 24.22 percent of advances, 43.27 percent of deposits and 15.30 percent of non-performing assets as on 31st March 2025 and 19.50 percent of revenue for the year then ended.



- c) The figures for the quarter ended 31st March 2025 represent the balancing figures between audited figures in respect of full financial year ended 31st March 2025 and the published unaudited year-to-date figures up to 31st December 2024, being the date of the end of the third quarter of the current financial year, which was previously subjected to limited review by us, as required under the LODR Regulations.

Our opinion is not modified in respect of above matters.

<p>For A R & CO. Chartered Accountants FRN: 002744C</p>  <p>CA ANIL GAUR Partner M. NO. – 17546 UDIN: 25017546BMGYST3559</p>	<p>For ADB & COMPANY Chartered Accountants FRN: 005593C</p>  <p>CA SHIKHAR CHAND JAIN Partner M. No. – 074411 UDIN: 25074411BMTDAT3491</p>
<p>For AMIT RAY & CO. Chartered Accountants FRN: 000483C</p>  <p>CA JITENDRA PANDEY Partner M. No. – 177655 UDIN: 25177655BMMHCW4348</p>	<p>For JAIN PARAS BILALA & CO. Chartered Accountants FRN: 011046C</p>  <p>CA PARAS BILALA Partner M. No. – 400917 UDIN: 25400917BMIFJZ7149</p>

Place : Mumbai

Date : 28.04.2025

A R & CO. Chartered Accountants, A-403, Gayatri Apartments, Airlines Groups Housing Society, Plot No. 27, Sector -10 Dwarka, New Delhi – 110075	A D B & COMPANY, Chartered Accountants, First Floor, Mahavir Gaushala Complex, K.K Road, Moudhapara, Raipur, Chattisgarh-492001
AMIT RAY & CO. Chartered Accountants, 5-B, Sardar Patel Marg, Prayagraj, Uttar Pradesh-211001	JAIN PARAS BILALA & CO. Chartered Accountants, 50 Ka 2, Jyoti Nagar, Jaipur, Rajasthan-302005



INDEPENDENT AUDITORS' REPORT ON THE AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2025

To,
The Board of Directors
Central Bank of India
Mumbai

Report on Audit of the Consolidated Financial Results

OPINION

1. We have audited the accompanying Statement of Consolidated Financial Results of Central Bank of India (the "**Parent Bank**"), its subsidiaries (the Parent Bank and its subsidiaries collectively referred to as the "**Group**") and its associates for the Quarter and Year Ended 31st March 2025, the Statement of Assets and Liabilities as on that date and the Cash Flow Statement for the year ended on that date ("**Statement**") attached herewith, being prepared and submitted by the Parent 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 under Basel III Capital Regulations", Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) which has been disclosed in the Parent Bank's website and in respect of which a link has been provided in the aforesaid Consolidated Financial Results (Note No. 15), which have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, and based on consideration of reports of the other auditors on separate audited financial statements/financial information of both subsidiaries provided by the management of the Bank, and separate unaudited financial statements / financial information of all the associates as furnished by the management, the aforesaid Statement:



a) includes the financial results of the following entities:

I. SUBSIDIARIES

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

II. ASSOCIATES

- a. Regional Rural Banks (RRBs)
 - i. Uttar Bihar Gramin Bank, Muzzaffarpur
 - ii. Uttarbanga Kshetriya Gramin Bank, Cooch Behar
 - b. Indo-Zambia Bank Limited, Zambia
- b) is presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the LODR Regulations except for the disclosures related to "Pillar 3 under Basel III Capital Regulations", Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR), which has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement (Note No. 15) which have not been audited by us; and
- c) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India from time to time ("**RBI Guidelines**") and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group and its associates for the quarter and year ended 31st March 2025.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those Standards are further described in the "Auditors' responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group, its associates and jointly controlled entity in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the consolidated financial results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their report referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion.



Emphasis of Matter

4. We draw attention to the following notes:

Note No. 6 of the Statement regarding deferred tax, wherein on the basis of tax review made by the Parent Bank's management with respect to the possible tax benefits arising out of the timing difference, the net deferred tax asset of ₹ 3,134.02 crore is recognised as on 31st March 2025 (₹ 4,283.06 crore as on 31st March 2024).

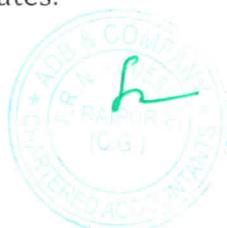
Our opinion is not modified in this matter.

Board of Director's Responsibility for the Consolidated Financial Results

5. The Statement has been compiled from the audited annual Consolidated Financial Statements approved by Board of Directors. The Parent Bank's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit and other financial information of the Group and its associates in accordance with the Accounting Standards issued by the ICAI, the relevant provisions of the Banking Regulation Act, 1949, RBI Guidelines and other accounting principles generally accepted in India and in compliance with the LODR Regulations. The respective Board of Directors of the entities included in the Group and of its associates are responsible for maintenance of adequate accounting records in accordance with the provisions of the Banking Regulations Act, 1949 for safeguarding of the assets of the Group, and its associates and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimate that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Consolidated Financial Results that give true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Parent Bank as aforesaid.

In preparing the Statement, the respective Board of Directors of the entities included in the Group, and its associates are responsible for assessing the ability of the Group and its associates to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group and its associates or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the Group, and its associates are responsible for overseeing the financial reporting process of the Group and its associates.



Auditors' Responsibilities for Audit of the Consolidated Financial Results

6. Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and its associates to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the consolidated financial results/ financial information of the entities within the Group and its



associates to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated financial statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

Materiality is the magnitude of the misstatements in the consolidated financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the consolidated financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the LODR, as amended, to the extent applicable

Other Matters

7. We further report that:

a) We did not audit the financial statements/ financial information of 1549 branches and other offices included in the Consolidated Financial Statements of the Parent Bank whose financial statements/ financial information reflect total assets of ₹ 2,40,864.28 crore as at 31st March 2025 and total revenue of ₹ 9,532.38 crore for the year ended on that date, as considered in the Statement. The financial statements/ financial information of these branches have been audited by the respective statutory branch auditors whose reports have been furnished to us and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such statutory branch auditors.

b) In the conduct of our audit, we have taken note of the unaudited returns in respect of 2976 branches included in the Consolidated Financial Statements of



the Parent Bank certified by the respective branch's management whose financial statements/ information reflect total assets of ₹ 1,85,324.53 crore as at 31st March 2025 and total revenue of ₹ 7,705.53 crore for the year ended on that date.

- c) We did not audit the financial statements / information of one subsidiary whose financial statement reflects total assets of ₹ 63.23 crore as at 31st March 2025, total revenues of ₹ 12.80 crore and total net profit of ₹ 8.25 crore for the year ended on that date as considered in the consolidated financial results. These financial statements/ information have been audited by another auditor whose report has been furnished to us by the management, and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of that subsidiary, is based solely on the report of the other auditor and the procedures performed by us are as stated in paragraph above.
- d) We did not audit the financial statements / information of one subsidiary whose financial statement reflects total assets of ₹ 1715.00 crore as at 31st March 2025, total revenues of ₹ 183.56 crore and total net profit of ₹ 25.29 crore for the year ended on that date as considered in the consolidated financial results. These financial statements/ information have been audited by another auditor whose report has been furnished to us by the management, and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of that subsidiary, is based solely on the report of the other auditor and the procedures performed by us are as stated in paragraph above.
- e) The consolidated financial results include the Group's share of net profit of ₹ 125.41 crore for the year ended 31st March, 2025 in respect of 3 associates, whose financial statements / financial information have not been audited by us. These financial statements/ information have been not been audited , and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of these 3 associates, is based solely on unaudited statements certified by the management. In our opinion and according to the information and explanations given to us by the Board of Directors, these financial results / financial information are not material to the Group.
- f) The figures for the quarter ended 31st March 2025 represent the balancing figures between audited figures in respect of full financial year ended 31st March 2025 and the published unaudited year-to-date figures up to 31st December 2024, being the date of the end of the third quarter of the current financial year which was previously subjected to limited review by us, as required under the LODR Regulations.

Our opinion is not modified in respect of above matters.



<p>For A R & CO. Chartered Accountants FRN: 002744C</p>   <p>CA ANIL GAUR Partner M. NO. – 17546 UDIN: 25017546BMGYSS9850</p>	<p>For ADB & COMPANY Chartered Accountants FRN: 005593C</p>   <p>CA SHIKHAR CHAND JAIN Partner M. No. – 074411 UDIN: 25074411BMTDAU3391</p>
<p>For AMIT RAY & CO. Chartered Accountants FRN: 000483C</p>   <p>CA JITENDRA PANDEY Partner M. No. – 177655 UDIN: 25177655BMMHCX9407</p>	<p>For JAIN PARAS BILALA & CO. Chartered Accountants FRN: 011046C</p>   <p>CA PARAS BILALA Partner M. No. – 400917 UDIN: 25400917BMIFKA 8238</p>

Place : Mumbai

Date : 28.04.2025



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India



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Audited Standalone Financial Results for the Quarter and Year ended March 31, 2025

(₹ in Lakh)

Particulars	Standalone				
	Quarter Ended		Year Ended		
	31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
	Audited	Unaudited	Audited	Audited	Audited
1 Interest earned (a) + (b) + (c) + (d)	8,61,900	8,50,944	8,33,708	33,66,585	30,72,223
(a) Interest/discount on advances/bills	5,84,631	5,68,868	5,30,402	22,33,908	19,70,716
(b) Income on investments	2,49,218	2,59,017	2,54,634	10,09,240	9,51,039
(c) Interest on balances with Reserve Bank of India and other inter bank funds	23,001	19,402	26,880	91,640	1,12,029
(d) Others	5,050	3,657	21,792	31,797	38,439
2 Other Income	1,81,356	1,22,920	1,36,166	5,85,459	4,71,128
A. TOTAL INCOME (1+2)	10,43,256	9,73,864	9,69,874	39,52,044	35,43,351
3 Interest Expended	5,22,044	4,96,932	4,79,623	19,76,896	17,82,591
4 Operating Expenses (e) + (f)	3,20,916	2,80,601	2,83,916	11,62,717	10,24,492
(e) Employees cost	1,88,525	1,79,263	1,72,210	7,21,857	6,31,215
(f) Other operating expenses	1,32,391	1,01,338	1,11,706	4,40,860	3,93,277
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,42,960	7,77,533	7,63,539	31,39,613	28,07,083
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,00,296	1,96,331	2,06,335	8,12,431	7,36,268
D. Provisions (other than tax) and Contingencies.# (Of which: provisions for Non-Performing Assets)	84,449	55,664	70,709	3,19,004	3,30,930
E. Exceptional Items	-	-	-	-	-
F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338
G. Tax Expenses	12,492	44,774	54,892	1,14,901	1,50,432
H. Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	1,03,355	95,893	80,734	3,78,526	2,54,906
I. Extraordinary items (net of tax expense)	-	-	-	-	-
J. Net Profit / (Loss) for the period (H-I)	1,03,355	95,893	80,734	3,78,526	2,54,906
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	23,53,305	19,38,231
7 Analytical Ratios					
(i) Percentage of shares held by Government of India	89.27%	93.08%	93.08%	89.27%	93.08%
(ii) Capital Adequacy Ratio-Basel III (%)*	17.02%	16.43%	15.08%	17.02%	15.08%
(a) CET 1 Ratio (%)*	14.73%	14.21%	12.46%	14.73%	12.46%
(b) Additional Tier 1 Ratio (%)	-	-	-	-	-
(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.19	1.10	0.93	4.36	2.94
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.19	1.10	0.93	4.36	2.94
(iv) (a) Amount of Gross Non-performing Assets	9,22,478	10,45,989	11,34,034	9,22,478	11,34,034
(b) Amount of Net Non-Performing Assets	1,54,326	1,55,498	3,00,195	1,54,326	3,00,195
(c) % of Gross Non-performing Assets	3.18%	3.86%	4.50%	3.18%	4.50%
(d) % of Net Non-Performing Assets	0.55%	0.59%	1.23%	0.55%	1.23%
(v) Return on Assets (Annualised) (%)	0.90%	0.87%	0.76%	0.86%	0.63%
(vi) Networth (excluding Revaluation Reserve)	32,57,454	29,98,259	28,05,333	32,57,454	28,05,333
(vii) Debt** Equity Ratio	0.16	0.19	0.26	0.16	0.26
(viii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(ix) Capital Redemption Reserve/Debenture Redemption Reserve	-	-	-	-	-
(x) Paid-up Debt Capital/Outstanding Debt*** (%)	9.26%	7.35%	15.15%	9.26%	15.15%
(xi) Total Debt*** to Total Assets (%)	4.51%	5.83%	4.43%	4.51%	4.43%
(xii) Operating Margin (%)	19.20%	20.16%	21.27%	20.56%	20.78%
(xiii) Net Profit Margin (%)	9.91%	9.85%	8.32%	9.58%	7.19%

* Capital Adequacy Ratio (BASEL III) is arrived at after considering the Net Present Value (NPV) of non interest bearing recapitalization Bond infused as Capital by Govt of India during the F.Y. ended 31st March 2021.

** 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 Year Ended Mar 31, 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 Dohare
Executive Director

M.V. Rao
Managing Director & CEO



Place : Mumbai
Date : April 28, 2025



STANDALONE SEGMENT REPORT FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ In Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		Audited 31.03.2025	Unaudited 31.12.2024	Audited 31.03.2024	Audited 31.03.2025	Audited 31.03.2024
A.	Segment Revenue					
	1. Treasury Operations	3,26,923	3,01,908	3,21,622	12,61,940	11,81,274
	2. Retail Banking Operations	4,98,879	4,28,000	3,86,437	18,01,540	15,01,391
	3. Wholesale Banking Operations	2,13,143	2,41,179	2,41,286	8,60,492	8,27,947
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	4,311	2,777	20,529	28,072	32,739
	Total	10,43,256	9,73,864	9,69,874	39,52,044	35,43,351
	Less: Inter Segment Revenue	-	-	-	-	-
	Income From Operations	10,43,256	9,73,864	9,69,874	39,52,044	35,43,351
B.	Segment Results(Profit+)/Loss(-)					
	1. Treasury Operations	88,868	31,824	61,175	2,47,105	2,70,434
	2. Retail Banking Operations	1,00,817	74,616	44,272	2,68,828	2,44,491
	3. Wholesale Banking Operations	(63,930)	42,307	21,092	(1,010)	(96,705)
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	(9,908)	(8,080)	9,087	(21,496)	(12,882)
	Total	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338
	Less: (i) Interest	-	-	-	-	-
	(ii) Other Un-allocable income/Expenditure net off	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-
	Total Profit Before Tax	1,15,847	1,40,667	1,35,626	4,93,427	4,05,338
	Income Tax	12,492	44,774	54,892	1,14,901	1,50,432
	Net Profit/(Loss)	1,03,355	95,893	80,734	3,78,526	2,54,906
C.	Segment Assets					
	1. Treasury Operations	1,83,66,454	1,89,16,775	1,84,68,569	1,83,66,454	1,84,68,569
	2. Retail Banking Operations	1,75,90,237	1,72,79,217	1,51,75,614	1,75,90,237	1,51,75,614
	3. Wholesale Banking Operations	1,08,09,006	92,27,328	96,54,866	1,08,09,006	96,54,866
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Assets	11,47,116	12,98,664	13,68,219	11,47,116	13,68,219
	Total	4,79,12,813	4,67,21,984	4,46,67,268	4,79,12,813	4,46,67,268
D.	Segment Liabilities					
	1. Treasury Operations	1,73,22,059	1,82,03,128	1,79,37,686	1,73,22,059	1,79,37,686
	2. Retail Banking Operations	1,65,58,214	1,62,42,573	1,43,71,503	1,65,58,214	1,43,71,503
	3. Wholesale Banking Operations	1,03,81,931	88,80,548	91,43,283	1,03,81,931	91,43,283
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-
	Total	4,42,62,204	4,33,26,249	4,14,52,472	4,42,62,204	4,14,52,472
E.	Capital Employed					
	1. Treasury Operations	10,44,395	7,13,647	5,30,883	10,44,395	5,30,883
	2. Retail Banking Operations	10,32,023	10,36,644	8,04,111	10,32,023	8,04,111
	3. Wholesale Banking Operations	4,27,075	3,46,780	5,11,583	4,27,075	5,11,583
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	11,47,116	12,98,664	13,68,219	11,47,116	13,68,219
	Total	36,50,609	33,95,735	32,14,796	36,50,609	32,14,796

- 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

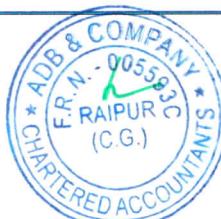
Vivek Wahi
Executive Director

M V Murali Krishna
Executive Director

Mahendra Dohare
Executive Director

M.V. Rao
Managing Director & CEO

Place: Mumbai
Date: April 28, 2025





सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

CENTRAL BANK OF INDIA

STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

(₹ In Crore)

Sn	Particulars	31-03-2025	31-03-2024
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before taxes	4,934.27	4,053.39
I	Adjustments for:		
	Depreciation on fixed assets	557.32	499.64
	Depreciation on investments (including on matured debentures)	(306.53)	(267.26)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(757.43)	-
	Bad Debts written off/Provision in respect of non performing assets	2,801.74	3,391.39
	Provision for Standard Assets	72.67	52.01
	Provision for Other items (Net)	622.17	133.16
	(Profit) / Loss on sale of fixed assets (Net)	24.40	14.67
	Dividend Received from Subsidiaries	(8.51)	(7.83)
	Sub total	7,940.10	7,869.17
II	Adjustments for :		
	Increase / (Decrease) in Deposits	27,685.82	25,714.85
	Increase / (Decrease) in Borrowings	1,786.30	11,686.90
	Increase / (Decrease) in Other Liabilities and Provisions	(1,617.20)	14.37
	(Increase) / Decrease in Advances	(41,815.33)	(43,813.36)
	(Increase) / Decrease in Investments	2,794.77	(7,072.75)
	(Increase) / Decrease in Other Assets	(62.29)	(60.89)
	Direct Taxes paid (Net of Refund etc.)	818.90	(254.51)
	Sub total	(10,409.03)	(13,785.39)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	(2,468.93)	(5,916.22)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	4.44	3.01
	Purchase of Fixed Assets	(454.67)	(586.77)
	Dividend Received from Associates/Subsidiaries	8.51	7.83
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(441.72)	(575.93)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	1,500.00	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	-	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	1,500.00	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	(1,410.65)	(6,492.15)



E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance with RBI	22,954.69	27,432.92
	Balance with Banks and Money at Call and Short Notice	14,652.81	16,666.73
	Net cash and cash equivalents at the beginning of the year (E)	37,607.50	44,099.65
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance with RBI	22,931.10	22,954.69
	Balance with Banks and Money at Call and Short Notice	13,265.75	14,652.81
	Net cash and cash equivalents at the end of the year (F)	36,196.85	37,607.50

Notes:

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

Vivek Wahli

VIVEK WAHI
Executive Director

M.V. Murali Krishna

M.V. MURALI KRISHNA
Executive Director

M. Dohare

MAHENDRA DOHARE
Executive Director

Through V. C.

HARDIK M. SHETH
Director

Manoranjan Dash

MANORANJAN DASH
Director

M.V. Rao

M.V. RAO
Managing Director & C. E. O

Priyavrat Sharma

PRIYAVRAT SHARMA
Director

S.K. Hota

S. K. HOTA
Director

P.P. Khimani

PRADIP P. KHIMANI
Director

For
A. R. & CO.
Chartered Accountants
FRN: 002744C

Anil Gaur

CA. ANIL GAUR
Partner
M. No. 17546

For
A D B & COMPANY
Chartered Accountants
FRN: 005593C

Shikhar Chand Jain

CA. SHIKHAR CHAND JAIN
Partner
M. No. 074411

For
AMIT RAY & CO.
Chartered Accountants
FRN: 000483C

Jitendra Pandey

CA. JITENDRA PANDEY
Partner
M. No. 177655

For
JAIN PARAS BILALA & CO
Chartered Accountants
FRN: 011046C

Paras Bilala

CA. PARAS BILALA
Partner
M. No. 400917

Place: Mumbai
Date: April 28, 2025



**STATEMENT OF ASSETS AND LIABILITIES**

(₹ in lakhs)

PARTICULARS	STANDALONE			CONSOLIDATED		
	As at			As at		
	31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.12.2024	31.03.2024
	Audited	Reviewed	Audited	Audited	Reviewed	Audited
CAPITAL & LIABILITIES						
Capital	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094	8,68,094
Reserves and Surplus	27,45,468	25,27,641	23,46,703	27,83,008	25,58,077	23,69,347
Minorities Interest				8,517	8,325	7,616
Deposits	4,12,69,714	3,97,90,745	3,85,01,132	4,13,27,098	3,98,47,745	3,85,54,078
Borrowings	21,59,195	27,21,568	19,80,565	21,81,964	27,43,396	20,01,288
Other Liabilities and Provisions	8,33,296	8,13,936	9,70,775	8,39,957	8,22,215	9,76,734
TOTAL	4,79,12,813	4,67,21,984	4,46,67,269	4,80,45,684	4,68,47,852	4,47,77,157
ASSETS						
Cash and Balances with Reserve Bank of India	22,93,110	20,06,754	22,95,469	22,93,143	20,06,759	22,95,479
Balances with Banks and Money at Call and Short Notice	13,26,575	12,09,494	14,65,281	13,26,597	12,09,516	14,65,301
Investments	1,41,43,525	1,51,24,765	1,43,92,349	1,41,65,226	1,51,40,021	1,44,01,002
Advances	2,82,41,987	2,61,87,441	2,43,40,628	2,83,50,540	2,62,95,607	2,44,39,928
Fixed Assets	5,20,428	5,17,596	5,33,574	5,20,514	5,17,683	5,33,635
Other Assets	13,87,188	16,75,934	16,39,968	13,88,775	16,77,377	16,40,923
Goodwill on Consolidation	0	0	0	889	889	889
TOTAL	4,79,12,813	4,67,21,984	4,46,67,269	4,80,45,684	4,68,47,852	4,47,77,157

NOTES TO ACCOUNTS FORMING PART OF AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st MARCH 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 28th April 2025. These results have been subjected to Audit 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 of the Group comprises the financial results of two Subsidiaries and the share of its profit in the three Associates as per details given below:

Type of Associations	Name of the Entity	Proportion of Ownership of Bank
Subsidiaries	Cent Bank Home Finance Limited	64.40%
	Cent Bank Financial Services Limited	100.00%
Associates (Regional Rural Banks)	Uttar Bihar Gramin Bank, Muzzafarpur.	35.00%
	Uttarbanga Kshetriya Gramin Bank, Cooch Behar.	35.00%
Associates	Indo - Zambia Bank, Zambia	20.00%





3. The Standalone / Consolidated Financial Results for the Quarter and Year ended 31st March 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 Bank has applied its Significant Accounting Policies in the preparation of these financial results that are consistent with those followed in annual financial results for the previous year ended March 31, 2024, except those pertaining to classification, valuation and operation of Investment Portfolio which has been carried out in compliance with the Reserve Bank of India Master Direction-Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023 vide RBI DOR/2023-24/104 DOR.MRG.36/21.04.141/2023-24 dated September 12, 2023, read with clarification issued by FIMMDA, effective from April 01, 2024.

The corresponding previous year figures related to investment portfolio of the Bank pertaining to Financial Year ended March 31, 2025 are not comparable with figures for the Financial Year ended 31st March' 2024, since these have not been restated. Consequently, the income on investments increased by ₹ 31,298 lakh, provision for tax is lower by ₹ 26,467 lakh due to reduction in General Reserve by ₹ 1,24,395 lakh and increase in AFS Reserve by ₹ 48652 lakh for the Financial Year ended 31st March' 2025.

5. The Consolidated Financial Results for the Group for Quarter and Year ended 31st March' 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.





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 ₹3,14,557 lakh is recognized as at 31st March' 2025 including ₹ 41,209 lakh on standard asset provision, (₹4,29,458 lakh as of 31st March' 2024) in the standalone financial statements. The net deferred tax assets of ₹3,13,402 lakh recognized as at 31st March' 2025, (₹4,28,306 lakh as of 31st March' 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 the financial year ended March 31st, 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 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 of ₹ 447.24 Crore for current year (Previous Year ₹ 275.33 Crore). The Bank has also recognized corresponding MAT credit entitlement (₹ 24,07.02 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.

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.





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 ₹ 694 lakh during the Financial Year ended 31st March' 2025 (₹ 333 lakh reversal of provision during the Financial Year ended 31st March' 2024). The Bank holds a provision of Rs. 1122 Lakh as on 31st March 2025 (Rs. 428 Lakh as on 31st March 2024).
11. During the Year ended 31st March' 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 Financial Year ended 31st March 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	1,71,633	4.34

13. During the Financial Year ended 31st March' 2025, the Bank redeemed following Basel III Compliant Tier II Bond:

S.N	Series	(₹ in lakh)	Date of redemption
1	Basel III Compliant Tier II Bond (Series III)	₹50,000.00	29.05.2024
2	Basel III Compliant Tire II Bond (Series IV)	₹50,000.00	30.11.2024

Details of the outstanding Basel III Compliant Tier II Bonds as of Year ended 31st March' 2025, are as under: -

S.N	Series	(₹ in lakh)
1	Basel III Compliant Tier II Bonds (Series V)	50,000.00
2	Basel III Compliant Tier II Bonds (Series VI)	1,50,000.00
	Total	2,00,000.00

14. The Provision Coverage Ratio (PCR) as of 31st March' 2025 of the Bank is 96.54 % (93.58 % as of 31st March,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/about-us/profile> 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. Details of Resolution Plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06,2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as on 31.03.2025:

(₹ in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of Resolution Plan-Position as at the end of the previous half-year	Upgradation during Half Year	Of (A), aggregate debt that slipped into NPA during the half year	Of(A) amount written off during the half year	Of(A) amount paid by the borrowers during the half year (***)	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half year
	(A)**					
Personal Loans #	1,40,547	2,177	5,905	NIL	7,920	1,28,899
Corporate persons*	83,134	0	723	NIL	26,141	56,270
Of which MSMEs	11,629	0	723	NIL	594	10,312
Others	1,32,082	2,519	6,945	NIL	13,068	1,14,588
Total	3,55,763	4,696	13,573	NIL	47,129	2,99,757

*As defined in Section3 (7) of the Insolvency and Bankruptcy Code, 2016.

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

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

Personal loan represents retail advances.





In accordance with RBI Circular DBR.No.BP.BC.18/21.04.048/2018-19, dated 1st January 2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11th February 2020 and RBI/2020-21/17 DOR No. BP.BC/4/ 21.04.048/ 2020-21 dated 6th August 2020 on "Relief for MSME borrowers either exempted or registered under Goods and Services Tax (GST)", the details of MSME restructured accounts as on 31st March' 2025 are as under:

No. of Accounts	#Amount (₹ in lakh)
11,346	1,25,191

Standard Restructured accounts -exposure

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

17. 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 31.03.2025 in respect of frauds reported during the Year ended 31st March 2025.

Particulars		(₹ in lakh)	
		During the Year ended 31.03.2025	During the Year ended 31.03.2024
Number of Frauds Reported	Borrowal	207	66
	Non-Borrowal	34	64
	Digital Frauds	762	2269
	Total	1003	2399
Amount involved in Frauds (Crores)	Borrowal*	8319	16356
	Non-Borrowal	2890	2130
	Digital Frauds \$	599	1041
	Total	11808	19527
Amount of Provision made for such frauds (Crores)	Borrowal	8068	16099
	Non-Borrowal	2647	1250
	Digital Frauds	1	19
	Total	10716	17368
Amount of unamortized Provisions debited from other reserves as at the end of the year (Crores)		Nil	Nil

*Amount outstanding as on 31.03.2025 the Borrowal Fraud is Rs. 8068 Lakh.

\$ These frauds includes instances involving compromising credentials by customers themselves or where no loss has been caused to the bank

18. 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 ₹5,78,168 lakh including FITL of ₹12,461 Lakh as at 31st March, 2025, (₹5,88,323 lakh as at 31st March 2024, including FITL of ₹12,500 lakh) i.e. 100 % of total outstanding including Investment as at 31st March, 2025.





19. 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 31st March, 2025, is ₹38,439 Lakh (₹75,651 lakh as at 31st March, 2024,) and in compliance with the above RBI circular, the Bank has held an additional provision of ₹12,782 lakh as at 31st March, 2025, (₹11,744 lakh as at 31st March, 2024) and holds total provision of ₹21,376 lakh as at 31st March, 2025, (₹48,018 lakh as at 31st March, 2024).
20. 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 10 borrowers having total exposure of ₹4,59,179 lakh (8 Borrowers, having total ₹3,72,319 lakh as at March 31,2024) at the time of implementation. The total exposure outstanding in such resolved accounts as at March 31,2025 is ₹1,32,726 lakh (₹1,97,856 lakh as at March 31, 2024)
21. Details of loans transferred/ acquired during the Year ended 31st March' 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 Year ended 31st March, 2025:

(₹ in lakh)

Particulars	To ARC / NARCL		To Permitted Transferees		To Other Transferees	
	Year Ended 31.03.2025	Year Ended 31.03.2024	Year Ended 31.03.2025	Year Ended 31.03.2024	Year Ended 31.03.2025	Year Ended 31.03.2024
No. of Accounts	7	4	NIL	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	40,177	28,268				
Weighted average residual tenor of the loans transferred	0	6 Months				
Net book value of loans transferred (at the time of transfer)	0	0				
Aggregate Consideration	32,497	6,675				
Additional consideration realized in respect of accounts transferred in earlier years	35.17	2,363				





II. The Bank has not acquired any stressed loan during the quarter and Year ended 31st March 2025.

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

(₹ in lakh)

Sn	Particulars	Year ended 31.03.2025	Year ended 31.03.2024
1	No. of accounts Purchased during the Year ended	1,32,194	95,337
2	Aggregate outstanding (₹ in lakh)	3,63,556	7,10,164
3	Weighted average maturity (in months)	123.54	104
4	Weighted average holding period (in months)	NA	NA
5	Retention of beneficial economic interest	20%	20%
6	Coverage of tangible security coverage	75.75%	51.50%
7	Rating-wise distribution of rated loans	NA	NA

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

(₹ in lakh)

Sn	Particulars	Year ended 31.03.2025	Year ended 31.03.2024
1	No. of accounts Purchased during the year ended	0	1,87,761
2	Aggregate outstanding (₹ in lakh)	0	1,20,852
3	Weighted average maturity (in months)	0	15.63
4	Weighted average holding period (in months)	0	3.47
5	Retention of beneficial economic interest	0	10%
6	Coverage of tangible security	0	93.55%
7	Rating-wise distribution of rated loans	NA	NA





- V. Bank is holding an investment of ₹ 66,496 Lakh in Security Receipts as at 31st March 2025. Rating-wise distribution of the same is as under:

(₹ in lakh)

Rating of SR	Carrying Value
R1+	0
R1	16,312
R2	245
R3	0.00
R5	0.00
Rating withdrawn	48,513
Unrated	1,426
Total	66,496

22. 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.

23. Status of Investors' complaints for the Year ended 31st March 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 31 st March 2025	





24. Pursuant to Reserve Bank of India Risk Assessment Report (RAR) for the year ended 31st March 2024, all cases of divergence in assets classification and shortfall in provision, reported therein, have been considered and accounted for in the financials for the year ended 31st March 2025.
25. During the Year ended 31st March 2025, the Reserve Bank of India has levied a penalty of ₹145.50 lakh on 14th, June 2024. The same was paid to RBI on 15th June 2024.
26. 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	Year ended 31.03.2025	Year ended 31.03.2024
i)	Opening balance of amounts transferred to DEA Fund	1,54,550	1,27,055
ii)	Add: Amount transferred to DEA Fund during the year	52,386	38,437
iii)	Less: Amount reimbursed by DEA Fund towards claims	5,513	10,942
iv)	Closing balance of amounts transferred to DEA Fund	2,01,423	1,54,550

27. Disclosure on Acquisition of Stake in Insurance Companies

Pursuant to Regulation 29 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016, the Bank was declared the successful bidder for Category I assets and was issued a Letter of Intent (LOI) on August 20, 2024 by the Resolution Professional in the matter of CIRP of M/s Future Enterprises Limited.

This pertains to the acquisition of:

- 24.91% shareholding in Future Generali India Insurance Company Limited (FGIICL), and
- 25.18% shareholding in Future Generali India Life Insurance Company Limited (FGILICL), earlier held by Future Enterprises Limited.

Bank has paid entire amount of bid of ₹ 50800 lakhs for the said acquisition. Further bank has received all requisite regulatory approvals for the aforementioned acquisition, as detailed below:

- Competition Commission of India (CCI) – Approval received on October 15, 2024
- Reserve Bank of India (RBI) – Approval received on November 21, 2024, permitting the Bank to participate in the insurance sector through a joint venture in FGIICL and FGILICL
- Insurance Regulatory and Development Authority of India (IRDAI) – Approval received on February 06, 2025





Transfer of said shares in Demat account of the bank will effect upon direction of Hon'ble NCLT, Mumbai Bench. The matter will be heard on May 07, 2025.

28. During the year bank had identified certain obsolete/old/unserviceable office furniture and fixtures, old computers etc. having WDV ₹ 1,403 lakh as on September 30, 2024 the same has been provided in the books.
29. 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 31st March 2025 is ₹ 2,20,000 Lakh.
30. Bank has raised Equity Share Capital (including Share Premium) of 1,50,000 lakh through Qualified Institutional Placements (QIP) on March 28, 2025. The Bank has issued and allotted 37,04,61,842 equity shares of ₹ 10 each at a premium of ₹30.49 per share. Accordingly, the shareholding of Government of India in the bank has been reduced to 89.27% as on March 31, 2025.
31. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary, to conform to the current period's classification. The figure for the last quarter in each of the financial year are the balancing figures between the audited figures in respect of full Financial Year and the published year to date figures up to the third quarter of current Financial Year.

VIVEK WAHI
EXECUTIVE DIRECTOR

M V MURALI KRISHNA
EXECUTIVE DIRECTOR

MAHENDRA DOHARE
EXECUTIVE DIRECTOR

M V RAO
MANAGING DIRECTOR & CEO

Date: 28th April 2025

Place: Mumbai





Consolidated Audited Financial Results for the Quarter and Year ended March 31, 2025
(₹ in Lakh)

Particulars	Consolidated				
	Quarter Ended		Year Ended		
	31.03.2025 Audited	31.12.2024 Unaudited	31.03.2024 Audited	31.03.2025 Audited	31.03.2024 Audited
1 Interest earned (a) + (b) + (c) + (d)	8,65,326	8,54,183	8,37,123	33,79,744	30,84,892
(a) Interest/discount on advances/bills	5,87,474	5,71,849	5,33,448	22,45,633	19,82,207
(b) Income on investments	2,49,312	2,59,104	2,54,743	10,09,620	9,51,391
(c) Interest on balances with Reserve Bank of India and other inter bank funds	23,001	19,402	26,880	91,640	1,12,029
(d) Others	5,539	3,828	22,052	32,851	39,265
2 Other Income	1,82,279	1,23,242	1,36,307	5,87,051	4,71,306
A. INCOME (1+2)	10,47,605	9,77,425	9,73,430	39,66,795	35,56,198
3 Interest Expended	5,23,811	4,98,356	4,81,104	19,82,967	17,88,237
4 Operating Expenses (e) + (f)	3,22,106	2,81,397	2,85,086	11,66,318	10,27,489
(e) Employees cost	1,88,956	1,79,675	1,72,570	7,23,485	6,32,577
(f) Other operating expenses	1,33,150	1,01,722	1,12,516	4,42,833	3,94,912
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	8,45,917	7,79,753	7,66,190	31,49,285	28,15,726
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	2,01,688	1,97,672	2,07,240	8,17,510	7,40,472
D. Provisions (other than tax) and Contingencies.# (Of which provisions for Non-Performing Assets)	84,630	55,903	70,989	3,19,703	3,31,490
	83,189	31,216	51,006	2,81,056	3,39,665
E. Exceptional Items	-	-	-	-	-
F. Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	1,17,058	1,41,769	1,36,251	4,97,807	4,08,982
G. Tax Expenses	12,856	44,951	55,068	1,16,027	1,51,384
H. Net Profit / (Loss) from Ordinary Activities	1,04,202	96,818	81,183	3,81,780	2,57,598
I. Extraordinary items (net of tax expense)	-	-	-	-	-
J. Add: Share of Profit in Associates	6,447	(213)	563	12,541	10,064
K. Less: Share of Minority Interest	191	267	117	900	894
L. Net Profit / (Loss) for the period (H-I+J-K)	1,10,458	96,338	81,629	3,93,421	2,66,768
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	9,05,140	8,68,094	8,68,094	9,05,140	8,68,094
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				23,90,844	19,60,875
7 Analytical Ratios					
(i) Percentage of shares held by Government of India	89.27%	93.08%	93.08%	89.27%	93.08%
(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]	1.27	1.11	0.94	4.53	3.07
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	1.27	1.11	0.94	4.53	3.07
(iv) (a) Amount of Gross Non-performing Assets	9,28,929	10,53,956	11,39,844	9,28,929	11,39,844
(b) Amount of Net Non-Performing Assets	1,58,183	1,60,628	3,03,841	1,58,183	3,03,841
(c) % of Gross Non-performing Assets	3.18%	3.87%	4.50%	3.18%	4.50%
(d) % of Net Non-Performing Assets	0.56%	0.61%	1.24%	0.56%	1.24%
(v) Return on Assets (Annualised) (%)	0.96%	0.87%	0.76%	0.89%	0.66%
(vi) Networth (excluding Revaluation Reserve and Goodwill)	32,94,104	30,27,806	28,27,089	32,94,104	28,27,089
(vii) Paid up debt Capital/ Outstanding Debt**	9.17%	7.29%	14.99%	9.17%	14.99%
(viii) Debt* Equity Ratio	0.16	0.19	0.27	0.16	0.27
(ix) Total Debt** to Total Assets	4.54%	5.86%	4.47%	4.54%	4.47%
(x) Operating Margin	19.25%	20.22%	21.29%	20.61%	20.82%
(xi) Net Profit Margin	10.54%	9.86%	8.39%	9.92%	7.50%
(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.

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 Year ended Mar 31, 2024.

Vivek Wahi
Executive Director

M.V. Murali Krishna
Executive Director

Mahendra Dohare
Executive Director

M.V. Rao
Managing Director & CEO

Place: Mumbai
Date: April 28, 2025





CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ In Lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		Audited 31.03.2025	Unaudited 31.12.2024	Audited 31.03.2024	Audited 31.03.2025	Audited 31.03.2024
A.	Segment Revenue					
	1. Treasury Operations	3,26,923	3,01,908	3,21,622	12,61,940	11,81,274
	2. Retail Banking Operations	5,02,810	4,31,364	3,89,757	18,15,250	15,13,853
	3. Wholesale Banking Operations	2,13,143	2,41,179	2,41,286	8,60,492	8,27,947
	4. Other Banking Operations	418	197	208	1,041	357
	5. Unallocated	4,311	2,777	20,557	28,072	32,767
	Total	10,47,605	9,77,425	9,73,430	39,66,795	35,56,198
	Less: Inter Segment Revenue	-	-	-	-	-
	Income From Operations	10,47,605	9,77,425	9,73,430	39,66,795	35,56,198
B.	Segment Results(Profit+)/Loss(-)					
	1. Treasury Operations	88,868	31,824	61,175	2,47,105	2,70,434
	2. Retail Banking Operations	1,01,651	75,557	44,722	2,72,317	2,47,896
	3. Wholesale Banking Operations	(63,930)	42,307	21,092	(1,010)	(96,705)
	4. Other Banking Operations	377	161	175	891	239
	5. Unallocated	(9,908)	(8,080)	9,087	(21,496)	(12,882)
	Total	1,17,058	1,41,769	1,36,251	4,97,807	4,08,982
	Other Un-allocable income/Expenditure net off	-	-	-	-	-
	Total Profit Before Tax	1,17,058	1,41,769	1,36,251	4,97,807	4,08,982
	Income Tax	12,856	44,951	55,068	1,16,027	1,51,384
	Net Profit/(Loss)	1,04,202	96,818	81,183	3,81,780	2,57,598
	Add:- Share of Earnings in Associates	6,447	(212)	563	12,541	10,064
	Less:- Minority Interest	191	267	116	900	894
	Consolidated Profit/(Loss) after Minority Interest	1,10,458	96,338	81,629	3,93,421	2,66,768
C.	Segment Assets					
	1. Treasury Operations	1,83,66,454	1,89,16,775	1,84,68,569	1,83,66,454	1,84,68,569
	2. Retail Banking Operations	1,77,20,602	1,74,02,915	1,52,83,643	1,77,20,602	1,52,83,643
	3. Wholesale Banking Operations	1,08,09,006	92,27,328	96,54,866	1,08,09,006	96,54,866
	4. Other Banking Operations	1,017	805	733	1,017	733
	5. Unallocated Assets	11,48,605	13,00,029	13,69,346	11,48,605	13,69,346
	Total	4,80,45,684	4,68,47,852	4,47,77,157	4,80,45,684	4,47,77,157
D.	Segment Liabilities					
	1. Treasury Operations	1,73,22,059	1,82,03,128	1,79,37,686	1,73,22,059	1,79,37,686
	2. Retail Banking Operations	1,66,51,697	1,63,35,643	1,44,57,060	1,66,51,697	1,44,57,060
	3. Wholesale Banking Operations	1,03,81,931	88,80,548	91,43,283	1,03,81,931	91,43,283
	4. Other Banking Operations	1,849	2,361	1,687	1,849	1,687
	5. Unallocated Liabilities	-	-	-	-	-
	Total	4,43,57,536	4,34,21,680	4,15,39,716	4,43,57,536	4,15,39,716
E.	Capital Employed					
	1. Treasury Operations	10,44,395	7,13,647	5,30,883	10,44,395	5,30,883
	2. Retail Banking Operations	10,68,905	10,67,272	8,26,583	10,68,905	8,26,583
	3. Wholesale Banking Operations	4,27,075	3,46,780	5,11,583	4,27,075	5,11,583
	4. Other Banking Operations	(832)	(1,556)	(954)	(832)	(954)
	5. Unallocated	11,48,605	13,00,029	13,69,346	11,48,605	13,69,346
	Total	36,88,148	34,26,172	32,37,441	36,88,148	32,37,441

- 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) Figures have been regrouped wherever considered necessary to conform to current year classification.
- 4) The Group 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: April 28, 2025





CENTRAL BANK OF INDIA

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

(₹ In Crore)

Sn	Particulars	31-Mar-25	31-Mar-24
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before Taxes & Minority Interest	5,103.48	4,190.46
I	Adjustments for:		
	Depreciation on fixed assets	557.57	499.83
	Depreciation on investments (including on matured debentures)	(306.53)	(267.26)
	Increase/(Decrease) in Reserves on account of Fair Valuation of Investments	(757.43)	-
	Bad Debts written off/Provision in respect of non performing assets	2,810.56	3,396.65
	Provision for Standard Assets	595.44	50.71
	Provision for Other items (Net)	97.56	134.80
	(Profit) / Loss on sale of fixed assets (Net)	24.40	14.66
	Sub total	8,125.05	8,019.85
II	Adjustments for :		
	Increase / (Decrease) in Deposits	27,730.20	25,765.66
	Increase / (Decrease) in Borrowings	1,806.76	11,678.96
	Increase / (Decrease) in Other Liabilities and Provisions	(2,132.96)	30.00
	(Increase) / Decrease in Advances	(41,916.69)	(43,902.67)
	(Increase) / Decrease in Investments	2,664.35	(7,173.38)
	(Increase) / Decrease in Other Assets	458.59	(69.76)
	Direct Taxes Paid (Net of Refund etc.)	805.06	(258.57)
	Sub total	(10,584.69)	(13,929.76)
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	(2,459.64)	(5,909.91)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	4.44	3.02
	Purchase of Fixed Assets	(455.21)	(587.25)
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(450.77)	(584.23)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	1,500.00	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	-	-
	Dividend Tax	-	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	1,500.00	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	(1,410.41)	(6,494.14)



E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
	Cash and Bank Balance w ith RBI	22,954.79	27,432.92
	Balance w ith Banks and Money at Call and Short Notice	14,653.01	16,669.02
	Net cash and cash equivalents at the beginning of the year (E)	37,607.80	44,101.94
F	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
	Cash and Bank Balance w ith RBI	22,931.43	22,954.79
	Balance w ith Banks and Money at Call and Short Notice	13,265.97	14,653.01
	Net cash and cash equivalents at the end of the year (F)	36,197.39	37,607.80

Notes:

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



VIVEK WAHI
Executive Director



M V MURALI KRISHNA
Executive Director



MAHENDRA DOHARE
Executive Director

Through V. C.



M. V. RAO
Managing Director & C. E. O

HARDIK M. SHETH
Director



MANORANJAN DASH
Director



PRIYAVRAT SHARMA
Director



S. K. HOTA
Director



PRADIP P. KHIMANI
Director

For
A. R. & CO.
Chartered Accountants
FRN: 002744C



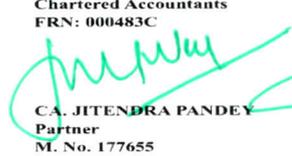
CA. ANIL GAUR
Partner
M. No. 17546

For
A D B & COMPANY
Chartered Accountants
FRN: 005593C



CA. SHIKHAR CHAND JAIN
Partner
M. No. 074411

For
AMIT RAY & CO.
Chartered Accountants
FRN: 000483C



CA. JITENDRA PANDEY
Partner
M. No. 177655

For
JAIN PARAS BILALA & CO
Chartered Accountants
FRN: 011046C



CA. PARAS BILALA
Partner
M. No. 400917

Place: Mumbai
Date: April 28, 2025





सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911



CENTRAL OFFICE, CHANDERMUKHI BUILDING, NARIMAN POINT - 400021

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter and Year ended March 31, 2025 contain unmodified opinion.

(MUKUL N. DANDIGE)
GENERAL MANAGER & CFO

(M. V. RAO)
MANAGING DIRECTOR & CEO



Place: Mumbai
Date: April 28, 2025



CENTRAL OFFICE, CHANDERMUKHI BUILDING, NARIMAN POINT - 400021

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

The Board of Directors
Central Bank of India

This is to certify that:

- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Year ended March 31, 2025 and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 - II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into by the Bank during the Quarter and Year ended March 31, 2025, which is fraudulent, illegal or violative of the Bank's code of conduct.
- c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and the Audit Committee:
 - I. Significant changes in internal control over financial reporting during the Quarter and Year ended March 31, 2025.
 - II. There is no significant changes in accounting policies during the Quarter and Year ended March 31, 2025 and the same have been disclosed in the notes to the financial statement 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)
GENERAL MANAGER & CFO


(M. V. RAO)
MANAGING DIRECTOR & CEO



Place: Mumbai
Date: April 28, 2025

Statement of deviation/variation in use of issue proceeds for the quarter ended 31.03.2025
(As per Regulation 32(1) of SEBI (LODR) Regulations, 2015)

Particulars		Remarks				
Name of listed entity		Central Bank of India				
Mode of Fund raising		Qualified Institutional Placement (QIP) issue				
Type of Instrument		Equity Shares				
Date of raising funds		28 th March, 2025				
Amount raised		₹ 1500 crores				
Report filed for Quarter ended		31 st March, 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		NIL				
Comments of the auditors, if any		NIL				
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Bank intend to utilise the proceeds from QIP issue to enhance its Capital Adequacy Ratio, support its business growth and other general business purposes subject to compliance with applicable laws and regulations.						
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 :- 28/04/2025						
Place :- Mumbai						

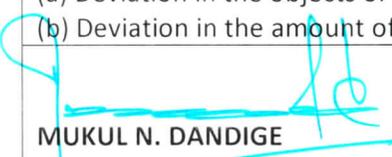


Statement of deviation/variation in the use of issue proceeds of issue of listed non-convertible debt securities for the quarter ended 31.03.2025
(As per Regulation 52(7) & 52 (7A) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

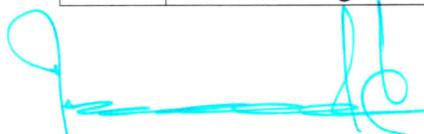
Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds Utilized	Any Deviation (Yes/No)	IF 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

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	31 st March, 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 :- 28/04/2025						
Place :- Mumbai						

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES FOR QUARTER/YEAR ENDED 31ST MARCH 2025

S.NO.	Particulars	In INR Crore
1.	Loans/revolving facilities like cash credit from Banks/ Financial Institutions	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
2.	Unlisted debt securities i.e. NCDs and NCRPs	
A	Total amount outstanding as on date	NIL
B	Of the total amount outstanding, amount of default as on date	NIL
3.	Total Financial indebtedness of the listed entity including short-term and long-term debt for Quarter ended 31st March 2025	21591.95


MUKUL N. DANDIGE
CHIEF FINANCIAL OFFICER

Date :- 28/04/2025

Place :- Mumbai



A.R. & CO
Chartered Accountant

Corporate & Admin Office:

C-1, II Floor, RDC, Raj Nagar
Ghaziabad- 201001 Delhi-NCR
National Capital Region of Delhi
Tel/Fax No.:0120- 2755869
E-mail: ar_co1981@yahoo.co.in
pawankgoel1@gmail.com
Cell No.9810195084, 9810444051

Delhi Office:

A-403, Gayatri Apartments,
Plot No. 27, Sector- 10 Dwarka
New Delhi- 110075
Phone: +91- 9810444051
E-mail:info@arandco.im
ar_co1981@yahoo.co.in

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 31.03.2025

We have been requested by Central Bank of India vide its appointment letter CO:IRD:OM:2025-26:26, dated 22/04/2025 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 as amended. 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 Audited Financial Statements of Accounts & Books of Accounts for the quarter/year ended 31.03.2025.
- c) Verification of Security Coverage Ratio as per SEBI Circular.

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
INE483A08031	Private Placement	Unsecured	500
INE483A08049	Private Placement	Unsecured	1500
Total			2000

- 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 March 31, 2025 has been extracted accurately from the Books of account for the quarter ended March 31, 2025 pursuant to the requirements of Regulations 54 read under Reg 56(1)(d) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 (the "SEBI Regulations") and circular No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.

The Security cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/RBI Master Circular no. DBR.No.BP.BC.4./21.06.001/2015-16 dated July 1, 2015 for Basel II compliant bonds, as amended time, and the terms of issue.

- c) Compliance of all the covenants/terms of the issue in respect of listed debt securities information under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time- Covenant Compliance Certificate as on 31.03.2025.

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/year ended 31.03.2025:

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 Anil Gaur

Partner

M No.- 017546

UDIN: 25017546BMGYSU7236

Place – Mumbai

Date – 28/04/2025

Encl: Annexure I (Format of Security cover)

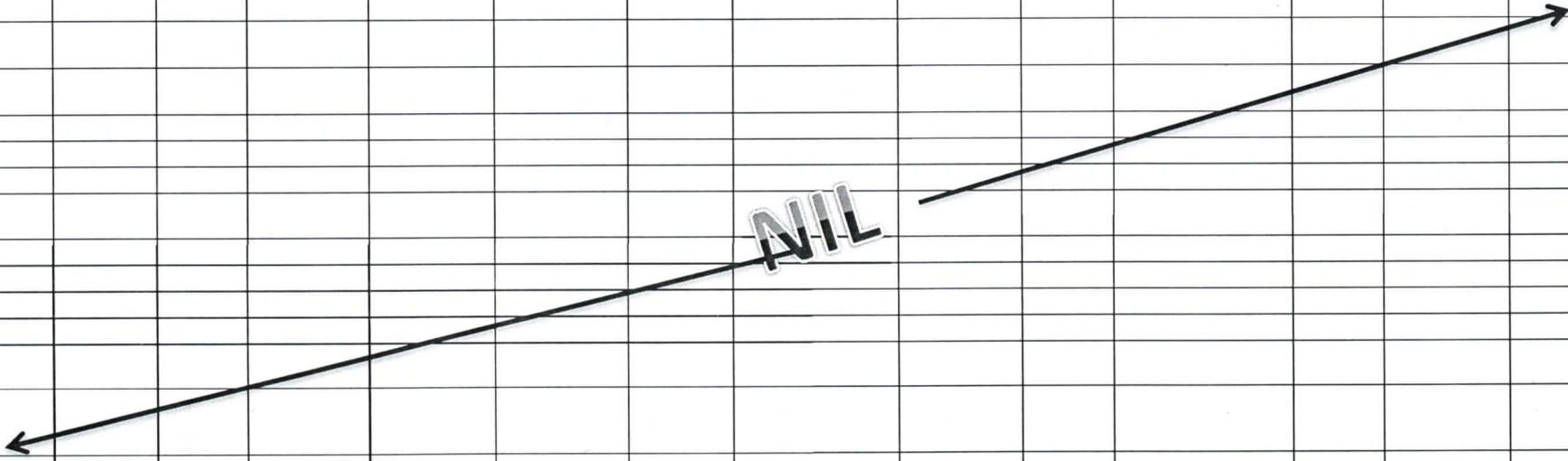


SECURITY COVER

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

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 relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value				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

Disclosure of Related Party Transactions of the Bank for the Financial year ended 31st March 2025

a) List of Related Parties:

I. Key Managerial Personnel –

	Name of Director	Designation
i)	Mr. Matam Venkata Rao	Managing Director & CEO
ii)	Mr. Vivek Wahi	Executive Director
iii)	Mr. M V Murali Krishna	Executive Director
iv)	Mr. Mahendra Dohare	Executive Director

II. Subsidiaries:

i)	Cent Bank Home Finance Limited
ii)	Cent Bank Financial Services Limited

III. Associates / Joint Ventures:

D)	Associates
i)	Uttar Bihar Gramin Bank, Muzzaffarpur (Bihar)
ii)	Uttarbanga Kshetriya Gramin Bank, Cooch Behar (West Bengal)
iii)	Indo-Zambia Bank Ltd., Zambia

b) Disclosure on Remuneration:

(Amount in ₹ Crore)

Name of Director	Designation	Key Management Personnel	
		For Year Ended 31.03.2025	For Year Ended 31.03.2024
Shri. M V Rao	Managing Director & CEO	0.57	0.44
Shri. Vivek Wahi	Executive Director	0.49	0.37
Shri. M V Murali Krishna	Executive Director	0.49	0.34
Shri. Mahendra Dohare	Executive Director	0.42	0.16
Total		1.97	1.31

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

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

