

CO: MBD: 2021-22:274

05<sup>th</sup> October, 2021

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No.C/1,'G' Block, Bandra-Kurla Complex Bandra (E), Mumbai-400 051 <b>Scrip Code-CENTRALBK</b>	BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 <b>Scrip Code-532 885</b>
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Dear Sir/Madam,

**Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Co-lending Partnership to offer loans with IIFL Home Finance Ltd**

Central Bank of India has entered into a strategic Co lending Partnership with IIFL Home Finance Ltd to offer SME LAP Loan product under priority sector to MSME borrowers subject to the compliance with the applicable law(s) including the applicable guidelines issued by Reserve Bank of India (RBI). The participation by both the entities in this Co-Lending arrangement will result in greater expansion of portfolio by Central Bank of India and IIFL Home Finance Ltd.

IIFL Home Finance Ltd is a RBI regulated non-banking finance company with pan India presence and has a track record of customer acquisition.

Under this arrangement, IIFL Home Finance Ltd. will originate and process loans as per jointly formulated credit parameters & eligibility criteria and Central Bank of India will take into its book 80% of the SME LAP Loans under mutually agreed terms. IIFL Home Finance will service the loan account throughout the cycle of the loan. This Co Lending arrangement is expected to help both the entities to offer convenient experience to their customers as well as help expand their business across India.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

  
(ANAND KUMAR DAS)  
DEPUTY GENERAL MANAGER/  
COMPANY SECRETARY

