

National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051 Scrip code – CENTRALBK	BSE Limited Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400001 Scrip Code – 532885
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Dear Sir/Madam,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Co-Lending Partnership for MSME LAP and Home Loans with M/s. Piramal Capital & Housing Finance Limited.

This is to inform that Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. Piramal Capital & Housing Finance Limited to offer MSME_LAP and Home Loans at competitive rates, subject to 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 M/s. Piramal Capital & Housing Finance Limited.

M/s. Piramal Capital & Housing Finance Limited is a Non-Deposit Taking Housing Finance Company, registered with National Housing Bank (NHB). Piramal Capital & Housing Finance Limited (referred as Piramal Finance), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending, catering to the diverse financial needs of the underserved and unserved. It has over 1.3 million active customers and a presence in 26 states with a network of 501 conventional branches as on 30th June, 2024. It offers multiple products, including home loans, loan against property, used car loans, small business loans in Tier I, II and III cities. The AUM of the company is ₹ 54273 Cr as on 31.03.2024.

Under the arrangement, M/s. Piramal Capital & Housing Finance Limited will originate and process Loan proposals under MSME and Retail Sectors as per jointly formulated credit parameters and eligibility criteria and Central Bank of India will take into its books 80% of the MSME_LAP and Home Loans under mutually agreed terms. M/s. Piramal Capital & Housing Finance Limited will service the loan accounts throughout the life cycle of the loans. The Co-Lending arrangement is expected to help both the entities to offer convenient experience and customer delight to their customers as well as expand their reach across India.

You are requested to take the above on record.

Thanking you.

Yours faithfully,

For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer