

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 Loans with M/s. Grihum Housing Finance Limited (formerly Poonawala Housing Finance Limited).

This is to inform that Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. Grihum Housing Finance Limited (formerly Poonawala Housing Finance Limited) to offer MSME 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. Grihum Housing Finance Limited (formerly Poonawala Housing Finance Limited).

M/s. Grihum Housing Finance Limited (formerly Poonawala Housing Finance Limited) is an affordable Housing Finance Company registered with RBI, having presence across 18 states and Union Territories. The HFC is engaged in providing affordable Home Loans and Loans against Properties to MSMEs. The company is headquartered in Pune and the network of ~ 210 branches across India enables it to source and service ~ 77000 clients. The AUM of the company is more than ₹ 8200 Cr as on 31.03.2024.

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

Please take the above on your record.

Thanking you,

Yours faithfully,

For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance Officer