



केंद्रीय कार्यालय

INVESTORS RELATION DIVISION

Central Office

CO:IRD:2024-25:287

Date: 03.02.2025

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

Dear Sir/Madam,

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

With reference to above, we would like to inform that Central Bank of India has entered into a strategic Co-Lending Partnership with M/s. Vastu Housing Finance Corporation 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. Vastu Housing Finance Corporation Limited.

M/s. Vastu Housing Finance Corporation Limited is a Non-Deposit Taking Housing Finance Company, registered with National Housing Bank (NHB). It is an affordable housing finance company with an edge in providing simpler and faster mortgage solutions to conventionally underserved customers. Vastu Housing Finance Corporation Limited has 181 branches across 14 states in India. Till date it has served 60000+ customers. The AUM of the company is ₹ 7990 Cr as on 30.09.2024.

Under the arrangement, M/s. Vastu Housing Finance Corporation 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 upto 80% of the MSME Loans under mutually agreed terms. M/s. Vastu Housing Finance Corporation 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 to expand their reach across India.

You are requested to take above on record.

Thanking you,

Yours faithfully, For **CENTRAL BANK OF INDIA**

CHANDRAKANT BHAGWAT Company Secretary & Compliance Officer

चंदर मुखी,नरीमन पॉइंट,मुंबई-400 021 Chander Mukhi, Nariman Point, Mumbai - 400 021 दूरभाष/Tel: 022- 66387777 ईमेल/Email ID: <u>smird@centralbank.co.in</u>