

केंद्रीय कार्यालय

Central Office

CO:IRD:2024:25: 102

Date: 12th July 2024

National Stock Exchange of India Limited Corporate Listing Department, Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex, Bandra (E), Mumbai - 400051 Symbol – CENTRALBK	BSE Ltd. Corporate Relationship Department, 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. Shriram Housing Finance Limited.**

This is to inform that Central Bank of India has entered into a strategic Co-Lending Partnership with **M/s. Shriram 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. Shriram Housing Finance Limited**.

M/s. Shriram Housing Finance Limited is a Non-Deposit Taking Housing Finance Company, registered with National Housing Bank (NHB). SHFL has an active customer base of more than 70,000 borrowers and essentially caters to the housing and business finance needs of self-employed individuals, belonging to middle income group, primarily from Tier-2 and Tier-3 cities. SHFL is part of the Shriram group and a subsidiary of Shriram Finance Limited (SFL). The AUM of the company is ₹ 13762 Cr as on 31.03.2024.

Under the arrangement, **M/s. Shriram 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. Shriram 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 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