

CO: MBD: 2021-22:165

07<sup>th</sup> August, 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 Gold loans with Dhanvarsha Finvest Ltd. ( DFL )**

Central Bank of India has entered into a strategic Co-lending Partnership with Dhanvarsha Finvest Limited to offer loans against gold ornaments under priority sector to MSME borrowers at competitive rates, 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 & Dhanvarsha Finvest Ltd.,

Dhanvarsha Finvest Ltd., is a RBI regulated non-banking finance company with branch network in Maharashtra/Delhi NCR/Madhya Pradesh and has a track record of good customer acquisition.

Under this arrangement, Dhanvarsha Finvest Ltd. will originate and process loans against gold ornaments as per jointly formulated credit parameters & eligibility criteria and Central Bank of India will take into its book 80% of the Gold Loans under mutually agreed terms. DFL will service the loan account throughout the life cycle of the loan. This Co-lending arrangement is expected to help both the entities to offer convenient experience & 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



(ANAND KUMAR DAS)  
DEPUTY GENERAL MANAGER/  
COMPANY SECRETARY

