

CO:IRD:2022-23:179

Date: 07/09/2022

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 Jeejabhoy Towers, Dalal Street, Fort, Mumbai – 400 001 <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 Housing Loans with Home First Finance Company India Limited (HFFC)**

Central Bank of India has entered into a strategic Co-Lending Partnership with Home First Finance Company India Limited (HFFC) to offer Home loans to Borrowers 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 Home First Finance Company India Limited.

Home First is a technology driven affordable housing finance Company. The Company's main target segment is salaried customers employed across the various sectors. Company AUM as at March'22 stood at 5,380 Crores spread across ~61684 customers. It currently operates through its 80 branches in 12 states and One Union territory.

Under this arrangement, Home First Finance Company India Limited will originate and process Home Loan proposals under Priority Sector as per jointly formulated credit parameters and eligibility criteria and Central Bank of India will take into its books 80% of the Home Loans under Priority Sector under mutually agreed terms. HFFC 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 as well as help expand reach across India.

Please take the above on your record.

Thanking you.

Yours faithfully,

For CENTRAL BANK OF INDIA

**SMRUTI RANJAN DASH**  
GENERAL MANAGER