

केंद्रीय कार्यालय

Central Office

CO:IRD:2024:25: 101

Date: 12th July 2024

National Stock Exchange of India Limited	BSE Ltd.
Corporate Listing Department,	Corporate Relationship Department,
Exchange Plaza, Plot No.C/1, 'G' Block	Phiroze Jeejeebhoy Towers,
Bandra-Kurla Complex,	Dalal Street, Fort,
Bandra (E), Mumbai - 400051	Mumbai - 400001
Symbol – CENTRALBK	Scrip Code – 532885

Dear Sir / Madam,

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

M/s. Arka Fincap Limited is a non-deposit taking NBFC registered with RBI. It is a step-down subsidiary of Kirloskar Oil Engines Limited (KOEL). Arka is professionally managed and focused on providing structured term financing solutions to Mid & large Corporates, Real Estate and loans to MSME borrowers with an AUM of INR 5210.41 Crore as on 31^{st} March 2024. They are spread across 13 states and are functioning through 31 branches as on 31^{st} March 2024.

Under the arrangement, **M/s. M/s. Arka Fincap 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. Arka Fincap 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

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