

CENTRAL BANK OF INDIA

Frequently Asked Questions/Information for Shareholders

1. Shareholders holding shares in physical form:

As you may be aware that the shares cannot be traded in physical form and in order to impart liquidity to the shareholders, we request you to convert your shares into Dematerialised form. You may convert your shares into Demat by opening an Account with the nearest bank's branch providing Demat Service. The list of branches providing Demat services is available on website of the Bank. There are various advantages associated with converting your shareholding in Demat form viz. avoidance of loss, bad deliveries, faster settlements, paperless trading, etc. Further, intimations regarding change of address, bank mandate, nomination and request for transaction are required to be given only at one place i.e. with the branch where you open your Demat Account even if you hold shares of more than one Company/entity.

However, if you are still interested in holding the shares in physical form and not opting for demat, please provide us with the following Bank details to enable us to credit your Account with the dividend (as and when declared) directly.

- Name of the Bank
- Address of the Branch
- Bank Account Number
- 9 digit MICR code of the branch
- IFSC code of the Branch

(preferably, send us a cancelled cheque/ copy of a cheque leaf).

Please note that the Bank Account should be in the name of the 1st holder of shares.

2 Shareholders holding shares in dematerialised form:

It is our constant endeavor to provide the best services to our valued shareholders. We observe that there are some shareholders who are holding shares in demat form but have not registered/updated their Bank account details with their Depository Participants (DPs) for getting Dividend amount directly credited to their Bank accounts. Accordingly, Dividend declared earlier, was paid to them by sending Dividend Warrant (DW) to the addresses maintained by them with Depositories.

It is worth noting that if such shareholders had registered / updated their Bank Account particulars with their DPs, the Dividend Amount would have been credited directly to their bank account thus, ensuring faster receipt of Dividend right on due date, saving time spent on receiving dividend warrant by post, no requirement for visiting bank for depositing the Dividend Warrant, non-apprehension of loss / theft of dividend warrant in transit or the likelihood of fraudulent encashment thereof.

We accordingly suggest these shareholders to register/ update their Bank Account details i.e. Bank Name, Branch Address, Account No., Account Type, Nine Digit MICR Code Number as appearing on cheque issued by their banks, with their Depository Participant with whom they are maintaining their Demat Account, to facilitate credit of dividend amount (as and when declared) directly to their Bank accounts right on due date. Abovesaid bank details may also be sent directly to the Bank or its RTA namely, Link Intime India Pvt. Limited with mandate to credit all future dividend amounts, refund amounts or other remittances, if any, to their bank accounts instead of sending any Dividend warrant, cheque, Demand Draft , etc.

3. UNCLAIMED DIVIDEND, IF ANY

The shareholders who have not encashed their Dividend Warrants / or have not received dividend for any of the previous years are requested to contact the Registrar and Share Transfer Agent or the Bank for arranging payment thereof directly to their Bank A/c or for issue of duplicate dividend warrant/Demand Draft.

As per Section 10B of The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, the amount of dividend remaining unpaid or unclaimed for a period of seven years from the date of transfer to the Unpaid Dividend Account is required to be transferred to the Investor Education and Protection Fund (IEPF) .

4. Voting at AGM/EGM through electronic means

In compliance with Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Bank is pleased to offer remote e-voting facility as an alternative mode of voting at the AGM & EGM which enables the Members to cast their votes electronically. Necessary arrangements are made by the Bank at all AGM & EGMs to facilitate remote e-voting.

5. Compliance Officer

Shri Anand Kumar Das, Deputy General Manager-MBD/Company Secretary is the Compliance Officer of the Bank in terms of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for Equity Shares and Non-convertible Debt Securities issued by the Bank and listed at Stock Exchanges besides acting as the Compliance Officer for activities pertaining to Bankers to issue and Debenture Trustee Activities.

6. Proceeds from Public Issues, Right Issues, Preferential Issues, etc.

During the financial year 2018-19, Bank has raised Rs.6592.00 crore equity capital (including Rs.2354 crore received by the Bank on 19-09-2018, Rs.1678 crore received by the Bank on 31-12-2018 and Rs.2560 crore received by the

Bank on 21-02-2019) by issuance and allotment of 142,90,45,682 equity shares (comprising of 35,43,57,970 equity shares at an issue price of Rs.66.43 per equity share including premium of Rs.56.43 per equity share aggregating to Rs.2354 crore, 38,74,39,390 equity shares at an issue price of Rs.43.31 per equity share including premium of Rs.33.31 per equity share aggregating to Rs.1678 crore and 68,72,48,322 equity shares at an issue price of Rs.37.25 per equity share including premium of Rs.27.25 per equity share aggregating to Rs.2560 crore of the face value of Rs.10 each aggregating to Rs.6592 crore to President of India (Government of India) on preferential basis.

Bank has also raised Equity Capital from eligible employees under the Employee Stock Purchase Scheme (ESPS) aggregating to Rs.212,53,38,048 at an issue price of Rs.27 per equity share including premium of Rs.17 per equity share. The money is kept in the Share Application Money account, Allotment for which is pending.

Bank has raised Rs.500.00 Crore by issuance and allotment of Non-Convertible Redeemable Unsecured Basel III compliant Tier 2 Bonds (Series-III) in the nature of promissory notes of the face value of Rs.10.00 Lakh each on private placement basis and have allotted 5000 bonds of Rs.10.00 Lakh each.

The funds are raised with the primary objective of augmenting Tier-I and Tier-II Capital for strengthening capital adequacy ratio and for enhancing the long-term resources of the Bank. The funds raised, are being utilized for the above purpose.

7. Means of Communications

The quarterly financial results (unaudited but subject to limited review by Statutory Auditors) and audited Annual Results were normally published in English, Hindi, Marathi and many regional languages in various leading newspapers, such as, Economic Times, Financial Express, Business Standard, Pudhari (Marathi), etc. The results are also uploaded on the Bank's website at www.centralbankofindia.co.in

8. Details of General Body Meetings held during the last three years :

| Sr. No. | Nature of Meeting | Date & Time | Venue |
|---------|---------------------------------|---|---|
| 1. | Twelfth Annual General Meeting | 28 th June, 2019 12:00 Noon | 9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021 |
| 2. | Eleventh Annual General Meeting | 30 th June, 2018 11:00 AM | 9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021 |
| 3. | Tenth Annual General Meeting | 30 th June, 2017 11:00 AM | 9 th Floor, Chandermukhi, Nariman Point, Mumbai – 400 021 |

9. **Listing on Stock Exchanges:**

Shares of the Bank are listed on BSE Limited and National Stock Exchange of India Limited. The scrip codes are as follows:

| | |
|---|--------------|
| BSE Ltd. (BSE) | 532885 |
| National Stock Exchange of India Ltd. (NSE) | CENTRALBK |
| ISIN Number | INE483A01010 |

10. **Details of Non-Convertible Bonds in the nature of Promissory Notes (Tier-II Capital) as on 31.12.2019**

| Series Particulars | Issue date | Total Value (Rs. in crore) | ISIN |
|-------------------------------|-------------------|---|--------------|
| Lower Tier II-Series XIV | 21.12.2011 | 500.00 | INE483A09245 |
| Upper Tier II-Series IV | 20.01.2010 | 500.00 | INE483A09211 |
| Upper Tier II-Series V | 11.06.2010 | 1000.00 | INE483A09229 |
| Upper Tier II-Series VI | 21.01.2011 | 300.00 | INE483A08015 |
| Basel III Complaint Sr I | 08.11.2013 | 1000.00 | INE483A09260 |
| Basel III Complaint Sr II | 07.03.2017 | 500.00 | INE483A09278 |
| Basel III Complaint Sr III | 29.03.2019 | 500.00 | INE483A09286 |
| Basel III Complaint Sr IV | 30.09.2019 | 500.00 | INE483A08023 |
| Total | | 4800.00 | |

All these bonds are listed on BSE Ltd.

11. **Share Transfers and Redressal of Shareholders'/Investors' Grievances:**

Share Transfers, Refund Order, Dividend payments and all other investor related activities are attended to and processed at the office of our Registrar and Transfer Agents. For lodgment of any of these documents and for queries/complaints/ grievances, shareholders/ investors are requested to contact the Registrars at the following address:

Link Intime India Pvt. Ltd.
C-101, 247 Park,
LBS Marg, Vikhroli (West),
Mumbai – 400 083
Tel: 022-49186270
Fax: 022-49186060
Email Id: rnt.helpdesk@linkintime.co.in

Address for correspondence with the Bank:

DGM / Company Secretary and Compliance officer
Central Bank of India,
9th Floor, Chandermukhi,
Nariman Point, Mumbai 400 021
Contact No. 022- 6638 7818
Fax No.: 022- 2283 5198
Email id: dgmcompsec@centralbank.co.in;
investors@centralbank.co.in