FINANCIAL RESULT March 2025-26

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए ''केंद्रित'' "CENTRAL" TO YOU SINCE 1911

TOGETHER, WE SHAPE A BRIGHTER FUTURE FOR OUR COMPANY.

Centbank Financial Services Ltd

(Formerly Centbank Financial & Custodial Services Ltd.
Erstwhile : The Central Bank Executor & Trustee Co. Ltd.)
Wholly owned subsidiary of Central Bank of India

TRUSTEESHIP SERVICES SINCE 1929

TrusteeshipServices
SINCE 1929

CENTBANK FINANCIAL SERVICES LIMITED

Most trusted Trusteeship Institution

Trusteeship Services

SINCE 1929

CFS
Centbank Financial Services Limited
Wholly owned subsidiary of Central Bank of India

FINANCIAL RESULT ANALYSIS – March 2025-26

Vision & Mission: To deliver secure, transparent, and innovative Trusteeship Solutions – Through

- Executor Trusteeship
- Security Trusteeship
- Debenture Trusteeship
- Escrow Trusteeship
- Safe Custody of Documents











- With integrity, legacy, and excellence."

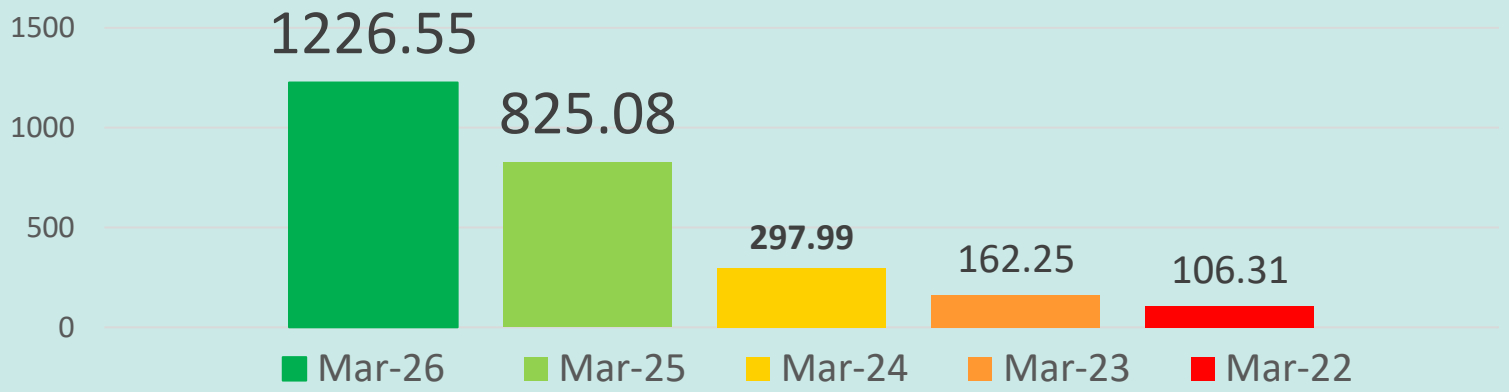
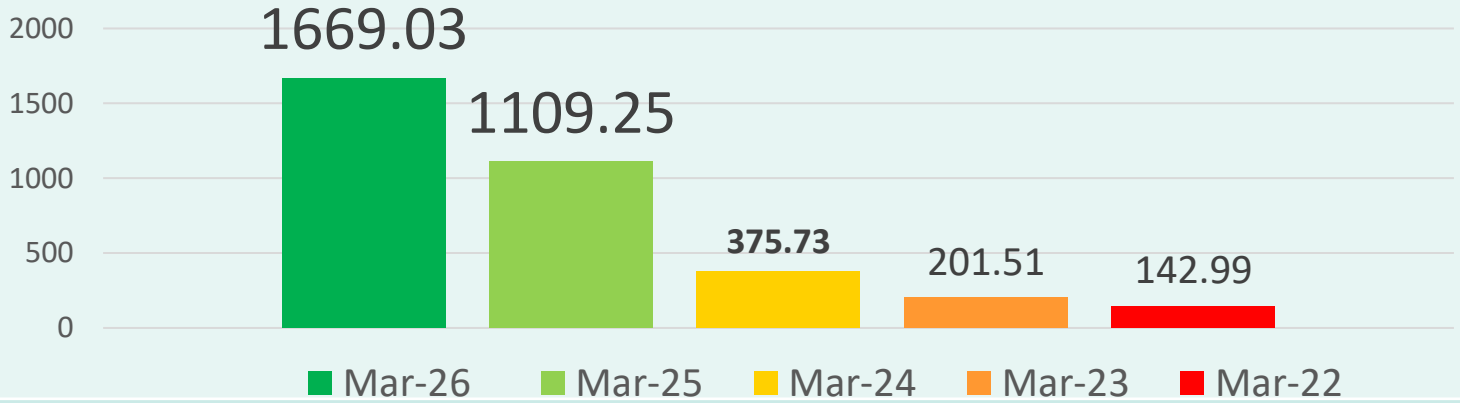
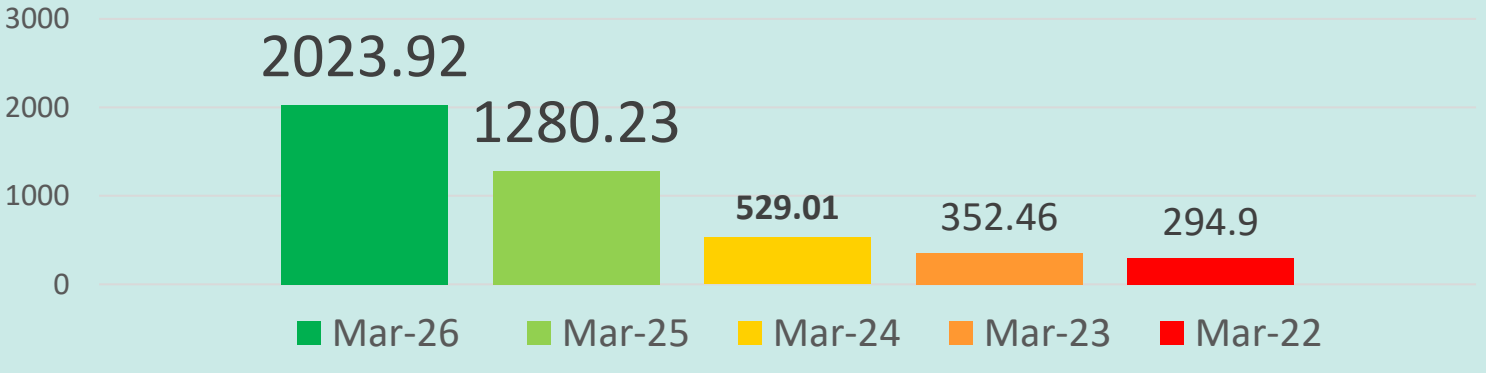
Registered Office:
Central Bank of India, MMO Building, 03rd Floor,
EastWing, 55 M.G. Road, Fort, Mumbai - 400001
Visit us at www.cfsl.in

Branch:
Central Bank of India, 10 11 12 EROS CORPORATE PARK IMT MANESAR GURGAON HARYANA - 122050

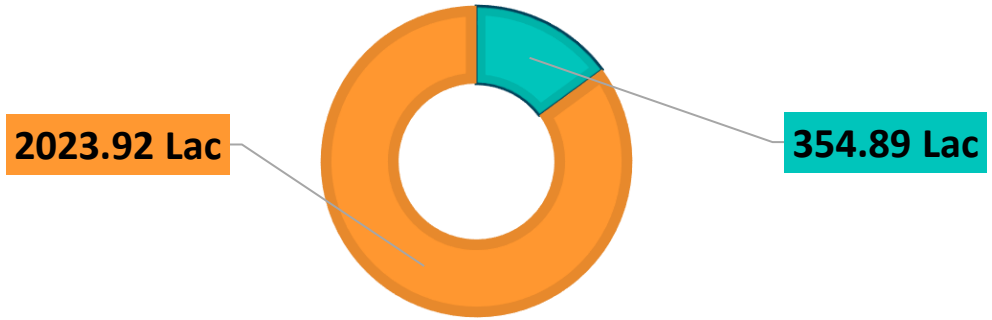
1.Key Highlights

Centbank Financial Services Limited
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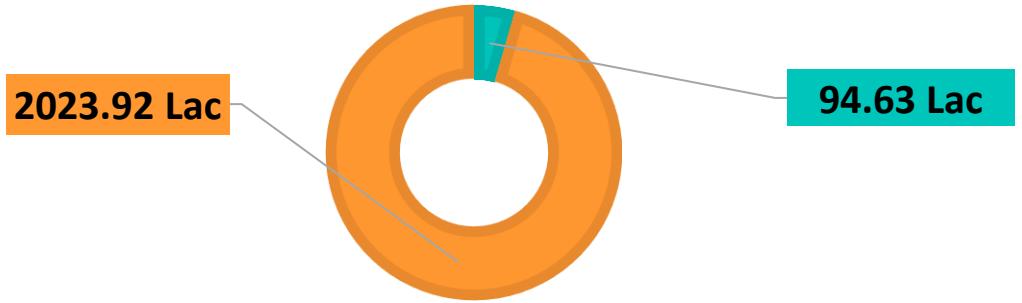
Amt in Lakh

1	Net Profit stood at ₹12.27 Cr in FY26, marking a 48.72% YoY growth as and the highest in CFSL's history.	
2	Operating Profit stood at ₹16.69 Cr as of March 31, 2026, marking a 50.50% as compared to FY25.	
3	Total Revenue stood at ₹20.24 Cr as of March 31, 2026, marking a 58.12% rise over FY25 and the highest in CFSL's history.	

4. COST TO INCOME RATIO = 17.53%



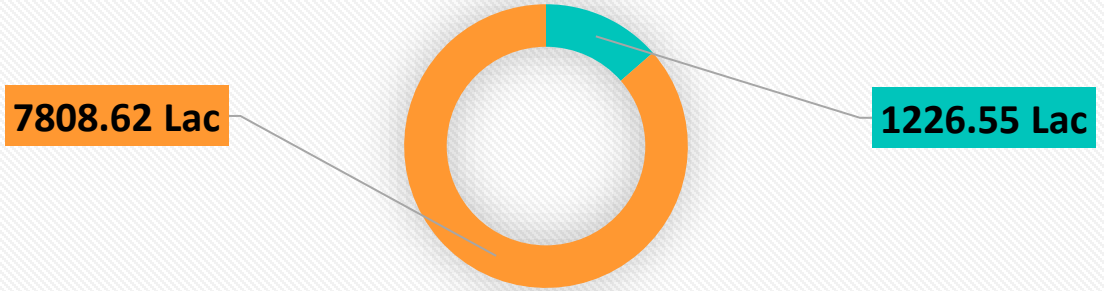
5. COST OF STAFF TO TOTAL INCOME = 4.67%



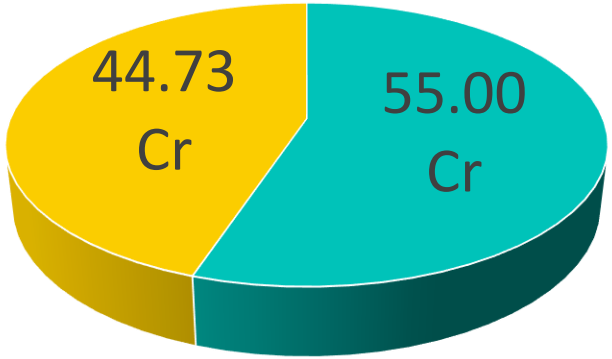
6. ROE stood at 22.30% as on 31st March 2026



7. ROA stood at 15.70% as on 31st March 2026



8. Total Share Holder Funds (Capital) stood at Rs. 55.00Cr as on 31st March 2026



9. Earning Per Share Rs. 2,453/- as on 31st March 2026 compared to previous year Rs. 1,650/-

10.Per Employee Profit Rs. 111.50 Lac as on 31st March 2026 and the highest in Trusteeship Industry.

2. Comparison of Profit & Loss Y-o-Y FY. 2025-26

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Amt in Lakh

Sr	Parameter	Mar-26	Mar-25
1	Net Profit	1226.55	825.04
2	Gross Profit	1669.03	1109.25
	Income		
1	Revenue from Business	1732.36	994.26
2	Other Income	291.56	285.97
3	Total Income	2023.92	1280.23
	Expenses		
1	Staff Expenses	94.63	84.24
2	Other expenses & Depreciation	260.26	86.74
3	Total Expenses	354.89	170.98
1	Profit Before Tax	1669.03	1109.25
2	Tax Expenses	442.48	284.21

3.Comparison of Profit & Loss Q-to-Q FY. 2025-26

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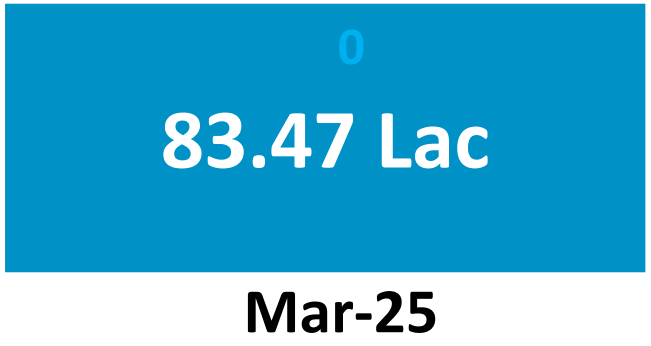
Amt in Lakh

Sr	Parameter	Jun-25	Sep-25	Dec-25	Mar-26
1	Net Profit	78.13	289.26	407.45	1226.55
2	Gross Profit	104.04	388.43	547.24	1669.03
	Income				
1	Revenue from Business	67.81	396.61	574.82	1732.36
2	Other Income	79.69	161.62	238.76	291.56
3	Total Income	147.50	558.23	813.58	2023.92
	Expenses				
1	Staff Expenses	24.23	47.43	71.19	94.63
2	Other expenses & Depreciation	19.23	122.37	195.12	260.26
3	Total Expenses	43.46	169.8	266.31	354.89
1	Profit Before Tax	104.04	388.43	547.24	1669.03
2	Tax Expenses	25.91	99.17	139.82	442.48

4.Clarification on Other Expenses

Amt in Lakh

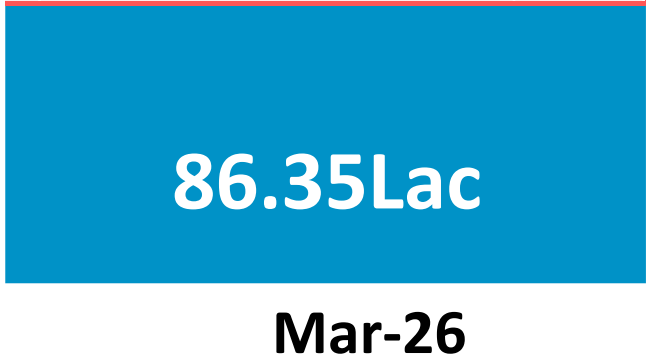
A. Total Exp: 83.47 Lac as on Mar-25



B. Total Exp: 255.70Lac As on Mar-26

1	Safe Custody Of Documents (Included in Income)	63.10
2	CSR Expenses	11.24
3	Reversal Of Prior Year Income	21.11
4	Subscription Expenses	5.75
5	Provision for Doubtful Debts	67.37
6	Prior Year Expenses	1.04

169.61 Lac



5.Financials Performance:(Balance sheet)

Financial Statement as on 31st March 2026

Centbank Financial Services Limited
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March 2026 Vs March 2025

Amt in Lakh

Liability Side

Mar - 26	500.00
Mar - 25	500.00

Share capital of CBoI

Mar - 26	5500.01
Mar - 25	4473.46

Reserve & Surplus

Mar - 26	2308.61
Mar - 25	1849.38

Other Current & Non Current Liabilities

Mar - 26	7808.62
Mar - 25	6322.84

Total Liabilities

Asset Side

Mar - 26	11.39
Mar - 25	11.79

Fixed Asset

Mar - 26	3224.41
Mar - 25	606.45

Total Non Current Asset

Mar - 26	4572.82
Mar - 25	5704.98

Total Current Asset

Mar - 26	7808.62
Mar - 25	6322.84

Total Asset

6.Fee Receivables – Default Accounts

A. Debenture Trusteeship						
Sr.	Name of Company	Annual Remuneration	Not paid Since	No of years pending	Total pending up to year 2025-26 **Amt in Rs.**	**Amt Recovered in 2025-26 Amt in Rs.**
1	Future Enterprises Limited	32,24,000.00	2022	4	1,28,96,000.00	---
2	Future Retail Limited	2,00,000.00	2022	4	8,00,000.00	---
3	Future Lifestyle Fashions Limited	3,50,000.00	2023	3	10,50,000.00	---
4	Taquito Lease Operators Private Limited	2,55,000.00	2022	4	10,20,000.00	---
5	IL&FS Financial Services Limited	86,88,951.00	2018	7	5,75,59,089.00	---
6	Infrastructure Leasing and Financial Services Limited	47,60,496.55	2018	7	2,41,34,762.95	12,15,209.00
7	Shri Lakshmi Cotsyn Ltd	50,000.00	2013	13	6,50,000.00	---
8	Incab	15,000.00	2000	26	11,79,500.00	11,79,500.00
				TOTAL	**9,92,89,351.95**	**9,68,94,643.00**

Fee Receivables – Default Accounts

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B. Security Trusteeship						
Sr. No.	Name of Company	Annual Remuneration	Not paid Since	No of years pending	Total pending upto year 2025-26 **Amt in Rs.**	**Amt Recovered in 2025-26**
1	Topworth Tollways (Bela) Pvt Ltd	1,83,057.00	30-12-2016	10	18,30,570.00	---
2	Transstroy Hostoke-Dobbaspet Tollways Pvt Ltd	3,50,000.00	30-12-2016	10	35,00,000.00	---
3	Transstroy Obedullaganj-Betul Tollways Pvt Ltd	3,50,000.00	30-12-2016	10	35,00,000.00	---
4	VIL Rohtak Jind Hind Highway Pvt Ltd	3,50,000.00	30-01-2017	9	31,50,000.00	---
5	Innoventive Industries Ltd	5,00,000.00	2011-12	15	75,00,000.00	---
6	Shri Lakshmi Cotsyn Ltd	3,50,000.00	29-07-2014	12	42,00,000.00	---
7	Moser Baer India Limited	3,50,000.00	29-11-2014	12	42,00,000.00	---
8	Kalisma Steels Pvt Ltd	1,74,740.00	27-06-2018	8	13,97,920.00	--
9	Seya Industries Ltd	3,75,000.00	30-10-2019	7	26,25,000.00	---
				TOTAL	**3,19,03,490.00**	**3,19,03,490.00**

7. Operating Verticals – Present Framework

1. Executor Trusteeship

- Drafting of Wills and Trust Deeds
- Execution of Will after demise of the testator
- Management of Trust during the lifetime and after demise of the settlor

2. Security Trusteeship

- Appointment as Security Trustee in consortium lending
- Drafting and execution of security documents
- Charge creation, document custody, and enforcement

3. Debenture Trusteeship

- Acting as Trustee for debenture issuances by corporates
- Drafting and execution of security documents
- Charge creation, custody, and enforcement

4. Bond Trusteeship

- Acting as Trustee for bond issuances (including Government entities)
- Drafting and execution of security documents
- Charge creation, custody, and enforcement

5. Safe Custody & Document Management

- Trustee custodian services
- Secure document holding and record management support

6. Will Services (New Initiative)

- Proposed tie-ups with banks and financial institutions

7. Escrow Software Trusteeship (New Initiative)

- Acting as Escrow Trustee for software vendors and beneficiary institutions
- Secure custody of source code and release process

8.Financial Projections & Strategic Roadmap

Amt in Crore

Sr	Vertical	2024-25 (Actual)		2025-26 (Budget)		2025-26 (Actual)		2027-28 (Budget)		2028-29 (Budget)	
		New A/c	Revenue	New A/c	Revenue	New A/c	Revenue	New A/c	Revenue	New A/c	Revenue
1	Executor Trusteeship	12	8.29	15	12.50	16	14.28	25	13.00	30	13.00
2	Debenture/Bond Trusteeship	4	1.38	2	2.00	5	1.97	10	2.50	15	3.00
3	Security Trusteeship	12	0.27	24	0.80	10	0.33	25	1.50	35	2.50
4	Safe custody of Documents	-	-	3	0.15	3	0.74	10	2.25	15	3.50
5	DIGI WILL	-	-	-	-	-	-	5000	2.00	7000	3.00
6	Escrow Software Trusteeship	-	-	-	-	2	-	100	0.50	150	1.00
A	**Sub Total**	**28**	**9.94**	**44**	**15.45**	**35**	**17.32**	**5,255**	**21.75**	**7,245**	**26.00**
B	Other Income	2.86		3.00		2.92		3.25		4.00	
C=A+B	Total	**12.80**		**18.45**		**20.24**		**25.00**		**30.00**	
D	Expenses	1.71		3.25		3.55		4.50		5.00	
E	Tax	2.84		4.20		4.42		5.50		7.00	
F=D-E	Net Profit	**8.25**		**11.00**		**12.27**		**15.00**		**18.00**	

Industry Benchmark & Competitive Landscape

Amt. in Lakh

Centbank Financial Services Limited
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Name Of Trustee Company	FY 2022-23
IDBI Trustee Company Ltd	4,961.88
SBICAP Trustee Company Ltd	2,873.52
Catalyst Trustee	2,030.95
Axis Trustee	1,102.60
BECON TRUSTEE	362.41
MITCON TRUSTEE	345.65
VERDHMAN TRUSTEE	312.69
Centbank Financial Services Ltd	162.20
Maharashtra Executor Trustee Company Pvt Ltd	75.70

In 2022–23 we stood 8th position on an All India basis

Name Of Trustee Company	FY 2023-24
IDBI Trustee Company Ltd	5,510.06
SBICAP Trustee Company Ltd	2,995.31
Catalyst Trustee	2,305.80
Axis Trustee	1205.40
BECON TRUSTEE	426.28
MITCON TRUSTEE	426.00
Centbank Financial Services Ltd	297.99
VERDHMAN TRUSTEE	222.43
Maharashtra Executor Trustee Company Pvt Ltd	81.35

In 2023–24 we stood 7th position on an All India basis

Name Of Trustee Company	FY 2024-25
IDBI Trustee Company Ltd	5,825.80
SBICAP Trustee Company Ltd	3,249.16
Catalyst Trustee	2,453.58
Axis Trustee	1,103.25
Centbank Financial Services Ltd	825.04
BECON TRUSTEE	445.98
MITCON TRUSTEE	424.80
VERDHMAN TRUSTEE	344.25
Maharashtra Executor Trustee Company Pvt Ltd	108.12

In 2024–25 we stood 5th position on an All India basis

Thank you



PRESENTATION BY

CENTBANK FINANCIAL SERVICES LTD