

CO:MBD:2020-21:89

11<sup>th</sup> August, 2020

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051	General Manager Corporate Relationship Deptt B S E Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001
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Dear Sir/Madam,

**Sub : Presentation on Reviewed Financial Results for the First Quarter ended 30<sup>th</sup> June 2020**

Please refer to our letter no. CO:MBD:2020-21:88 dated 11<sup>th</sup> August, 2020 submitting thereby copy of reviewed Standalone and Consolidated Financial Results of the Bank for the first quarter ended 30<sup>th</sup> June, 2020 approved at the meeting of the Board of Directors of the Bank held on 11<sup>th</sup> August 2020.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the first quarter ended 30<sup>th</sup> June, 2020.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA .



**ANAND KUMAR DAS  
DEPUTY GENERAL MANAGER/  
COMPANY SECRETARY**





Financial Results  
for the quarter ended 30.06.2020

## Analyst Presentation



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## *Safe Harbour*

Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.



सेन्ट्रल बैंक ऑफ़ इंडिया  
*Central Bank of India*

1911 से आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911

## **VISION**

**To be CENTRAL  
to the banking  
and financial  
needs of all.**

## **MISSION**

**To provide Customer  
Centric products and  
services by leveraging  
human resources  
and technology**

## **VALUE STATEMENT**

**C - Consistency  
E - Ethical Standards  
N - Nurturing Potential  
T - Transparency  
R - Responsiveness  
A - Accountability  
L - Loyalty**

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# NEW INITIATIVES

## “Project DISHA” - Analytics-Based Business Transformation Program

- To drive Business Transformation in Retail, Agriculture, MSME Credit and Fee Based Income through CASA for propelling Business Growth and to reinvent the Business Processes for better efficiency and sustainability, Bank has taken initiative under “**Project DISHA**”. This is built on Analytical Capabilities and Digital Tools with robust Risk Mitigation measures in the Change Processes. Pilot Run has been launched on 20<sup>th</sup> July’2020.

## Single Data Repository (SDR) / Data Warehouse (DW)

- Bank is in the process of major upgradation of its data warehousing through Single Data repository, which will be a source to provide information/ reports across the Bank, besides being a treasure for analytics driven business decisions. This will ensure consistency in reporting and will provide various Dashboards to the users including the Top Management, thus enhancing the Decision Support System.

## Setting up of MSME Hubs

- To increase and improve quality of lending, the share of MSME portfolio, the Bank has planned to set up 50 MSME processing hubs at identified locations. Approval from RBI has also been received and 35 hubs are already set up and remaining 15 hubs will be functional by 31<sup>st</sup> August’20.

# NEW INITIATIVES

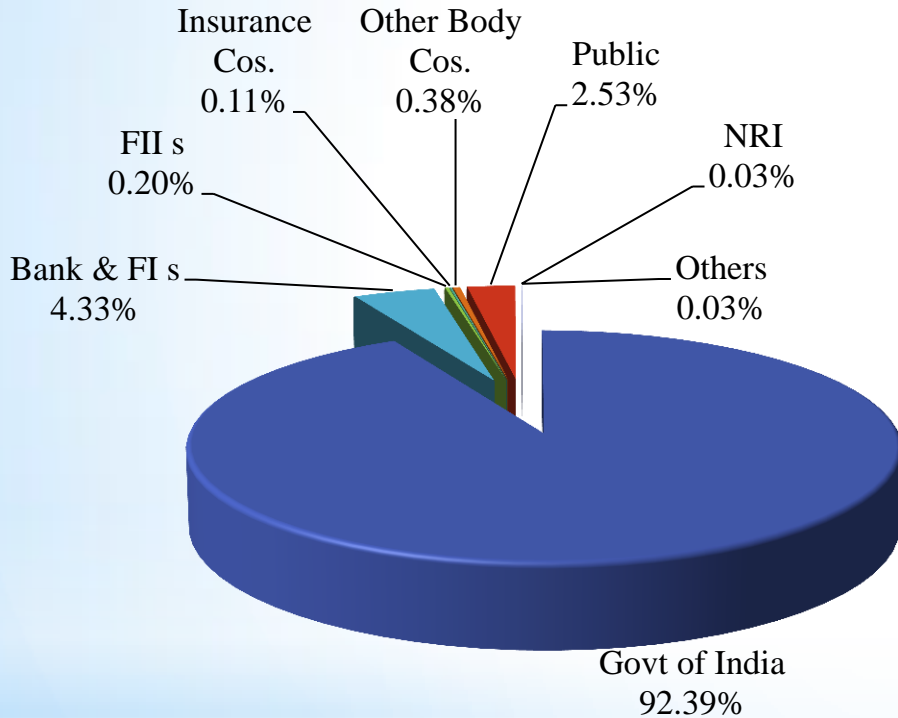
## Key HR Initiatives And Projects

- Aligning HR systems, structures, processes, policies and practices with strategic goals. HR policies to be Outcome Centric.
- Improving existing performance management system to have Business-Outcome focused performance appraisals.
- Implementing project on HRD Audit in Zones for determining the direction, impact and future of HR.
- Revalidating the training system to align the learning outcomes with business strategies and goals and project the Bank as a Learning Organisation. Planning for Online & Physical training delivery model under the aegis of New Normal due to prevalent Covid19 situation in the country
- Building competency framework for Key Roles in Bank & building leadership pipeline through succession planning system.

## Technological Initiatives

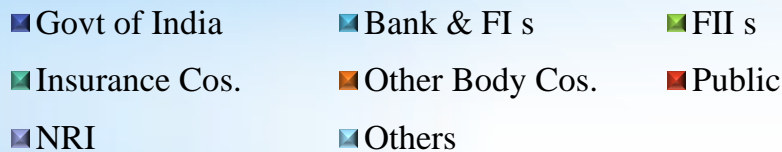
- End to end loan life cycle management system (LLMS) is being introduced which will have credit origination, monitoring and various API interface to improve credit underwriting, Turn Around Time (TAT) and monitoring including Early Warning Signals (EWS). LLMS will have the facility of online tracking of loan application. EWS will be live by 31<sup>st</sup> Aug'20. Credit Processing modules for Retail, MSME and Agriculture will go live in the 3<sup>rd</sup> Quarter of the current financial year.
- Enterprise wise Fraud Risk Management Solutions (EFRMS) which is a fraud detection, monitoring & prevention solution that monitors suspicious pattern across transactions, events, users, accounts, systems in real time / near real time basis is initiated in three phases. The first phase with 5 delivery channels rolled out for alert generation for identifying the potential fraudulent transactions. Implementation to be completed by 31/12/2020.

# SHAREHOLDING PATTERN



**As on June 30, 2020**

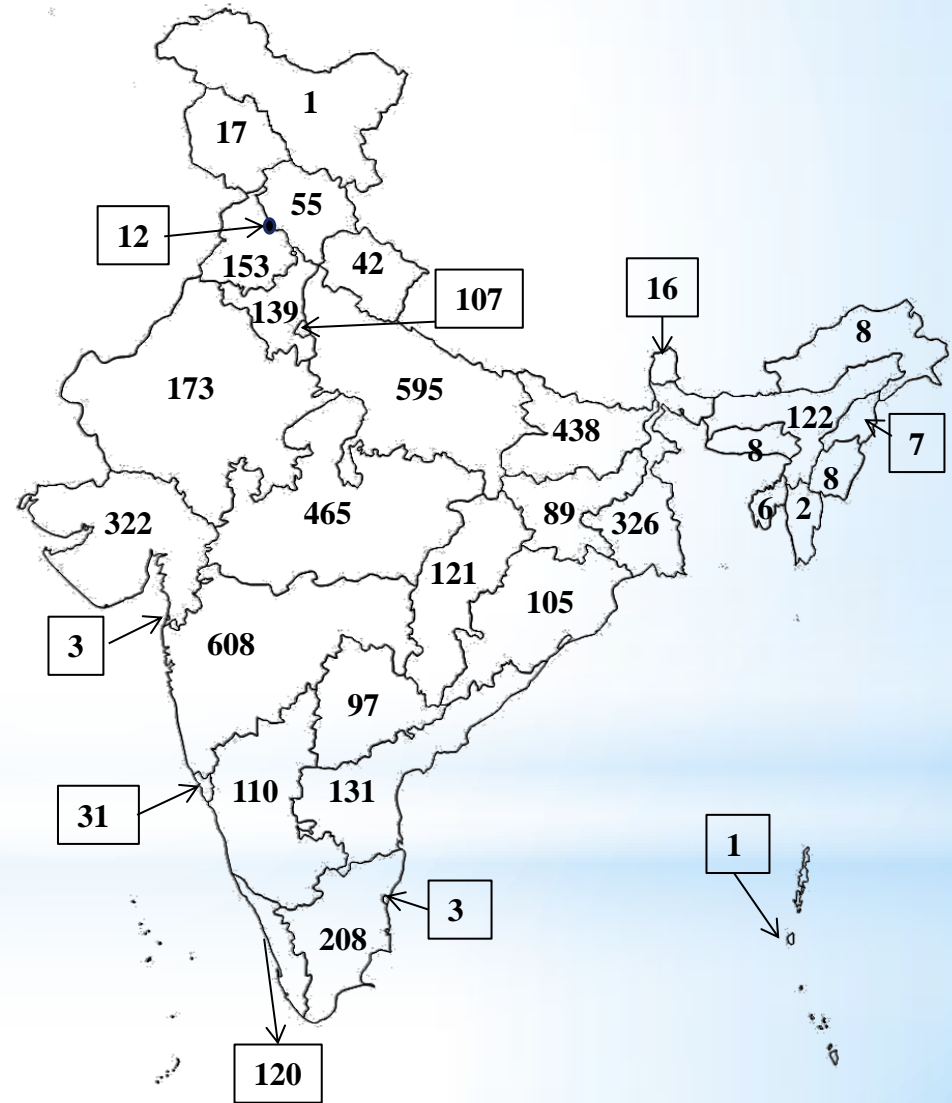
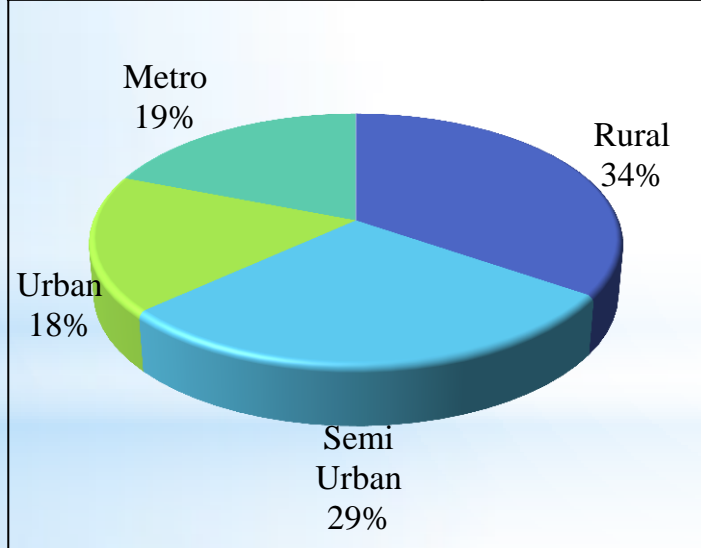
- Share Capital : Rs. 5709.76 crore
- Shares of Central Bank of India is listed on BSE and NSE.
- Equity Shares of Central Bank of India is part of following indices:-
  - NSE 500, BSE 500 & BSE PSU





# PAN INDIA BRANCH NETWORK

As on 30/06/2020	
<b>Total Branches</b>	<b>4649</b>
Rural	1606
Semi Urban	1336
Urban	819
Metro	888



# PERFORMANCE HIGHLIGHTS



Net Profit of Rs.135 crore during the quarter against Net Profit of Rs.118 crore in Q1FY20 registering YoY growth of 14.41%

Operating Profit increased from Rs.1104 crore for Q1FY20 to Rs.1291 crore for Q1FY21 registering YoY growth of 16.94%

Net Interest Margin(NIM) for the quarter has improved from 2.62% of Q1FY20 to 3.08% of Q1FY21

CASA share in Total Deposits has improved from 45.77% as at Q1FY20 to 47.30% as at Q1FY21

PCR as at Q1FY21 stands at 79.12 % as against 76.85% on Q1FY20

# PERFORMANCE HIGHLIGHTS

Qtr  
Jun '20 over Jun '19  
**Y-o-Y**

Qtr  
Jun '20 over Mar '20  
**Q-o-Q**

Net Profit/ Loss

135 Cr  
↑  
118 Cr

135 Cr  
↑  
-1529 Cr

NIM

3.08%  
↑  
2.62%

3.08%  
↑  
2.85%

NII

2146 Cr  
↑  
1790 Cr









2146 Cr  
↑  
1926 Cr

ROA

0.17%  
↑  
0.15%

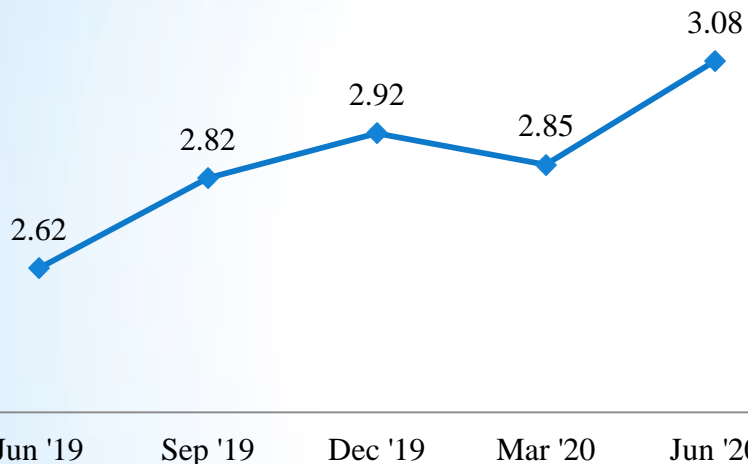
0.17%  
↑  
-1.93%

# PERFORMANCE HIGHLIGHTS

	Qtr Jun '20 over Jun '19 <b>Y-o-Y</b>	Qtr Jun '20 over Mar '20 <b>Q-o-Q</b>
PCR	79.12%  76.85%	79.12%  77.29%
CRAR (BASEL III)	11.50%  9.58%	11.72%  11.50%
GNPA	18.10%  19.93%	18.10%  18.92%
NNPA	6.76%  7.98%	6.76%  7.63%

# PROFITABILITY RATIOS

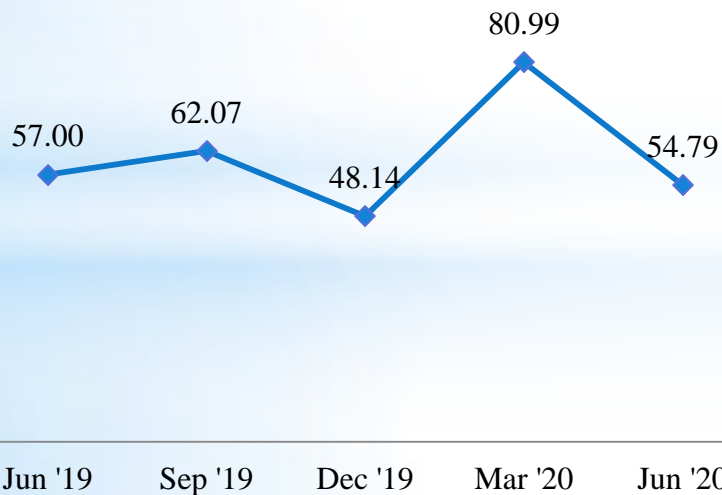
**Net Interest Margin(%)**



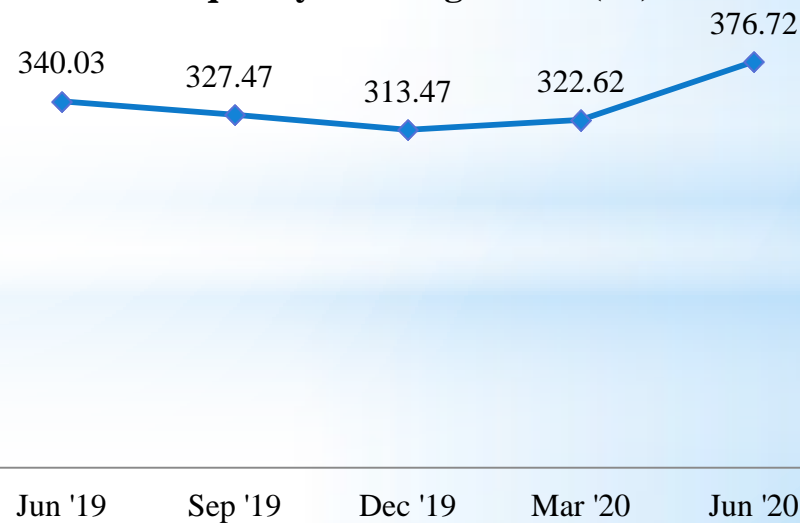
**Net Interest Income (Rs. in Crore)**



**Cost to Income Ratio(%)**



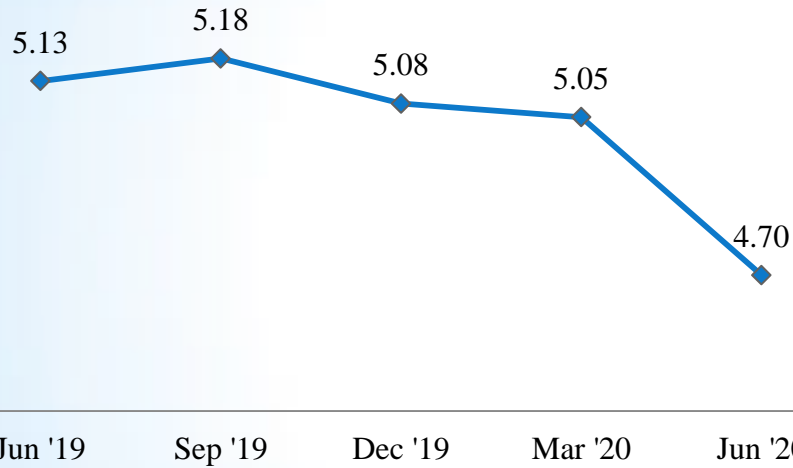
**Liquidity Coverage Ratio (%)**



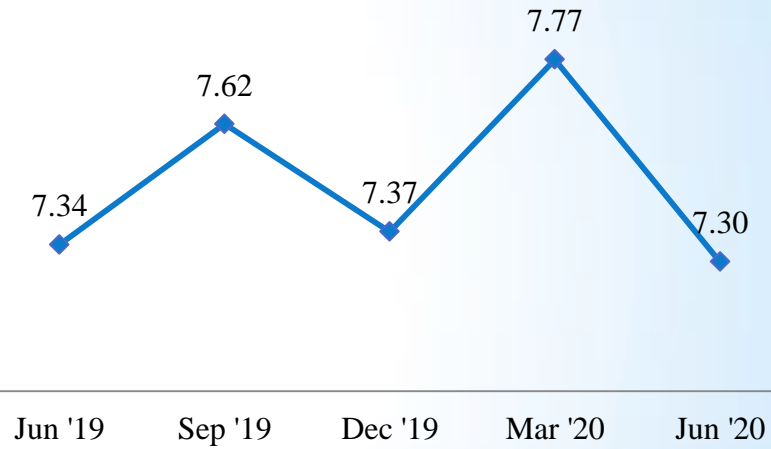


# PROFITABILITY RATIOS

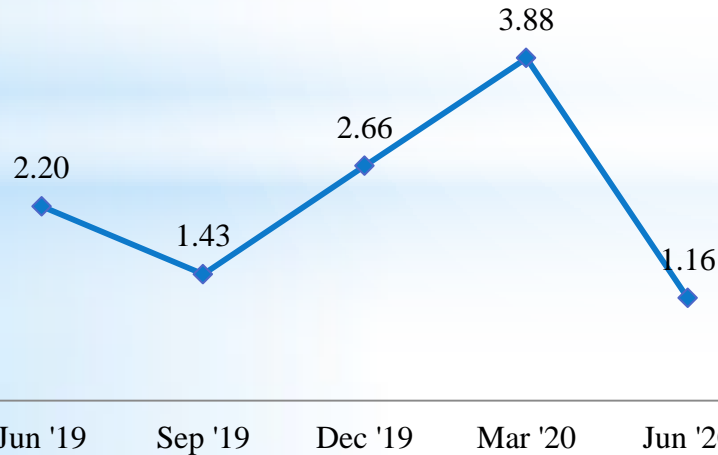
**Cost of Deposits (%)**



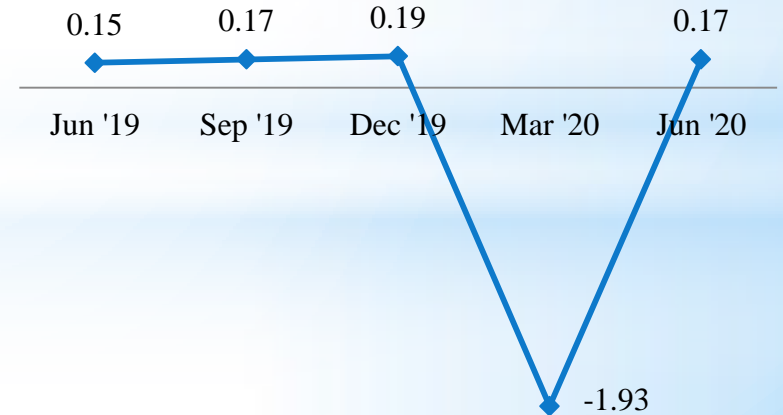
**Yield on Advances (%)**



**Credit Cost(%)**



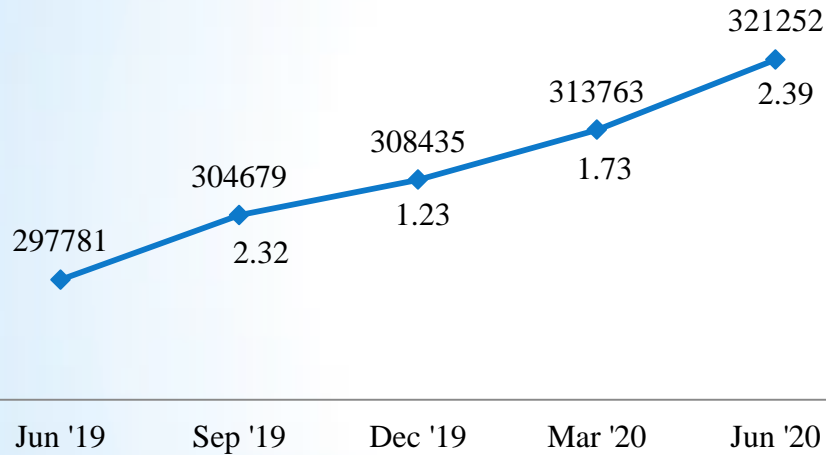
**Return on Assets (ROA)(%)**



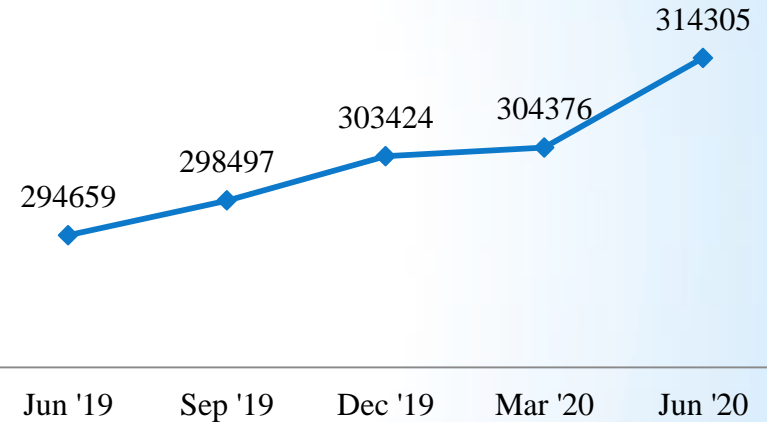
# STRONG LIABILITY FRANCHISE

Rs. in cr

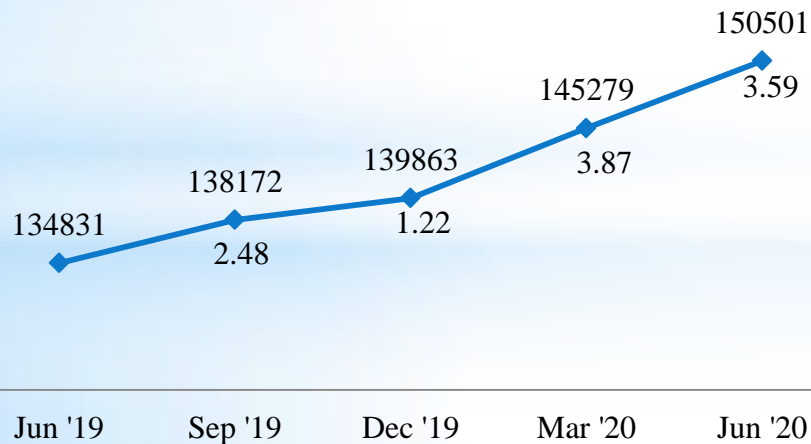
### Total Deposits



### Total Average Deposits



### CASA



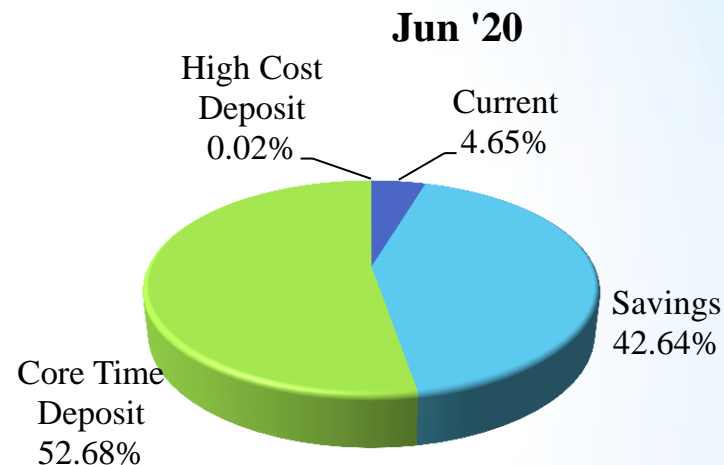
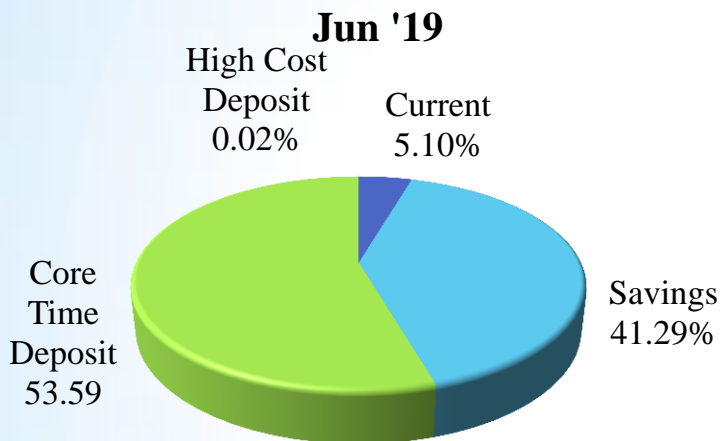
### Average CASA



\*Average business data is based on fortnightly averages for respective quarters.

# DEPOSIT TREND

(Rs. in Cr)



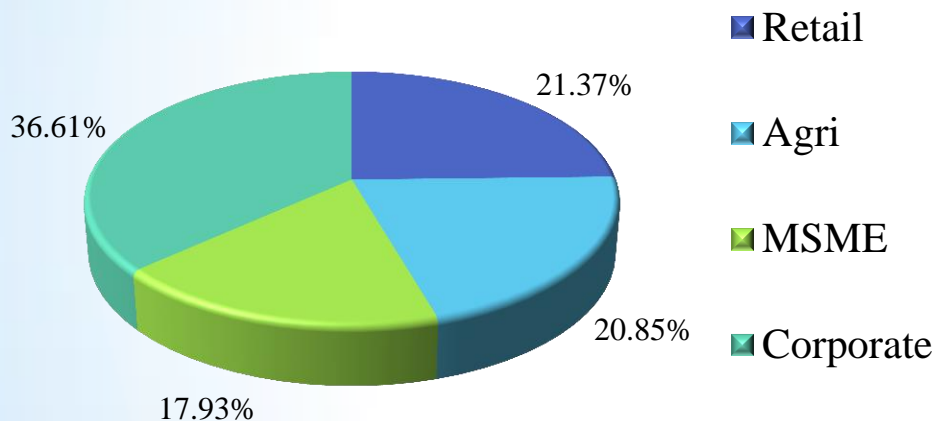
Particulars	Jun '19	Jun '20	Y-o-Y Growth
Current	13108	14830	13.14%
Savings	121723	135671	11.46%
<b>Total CASA Deposits</b>	<b>134831</b>	<b>150501</b>	<b>11.62%</b>
<b>CASA %</b>	<b>45.77%</b>	<b>47.30%</b>	<b>153 bps</b>
Core Time Deposit	159695	167611	4.96%
High Cost Deposit	58	64	10.34%
Inter Bank Deposit	3197	3076	-3.78%
<b>Total Deposits</b>	<b>297781</b>	<b>321252</b>	<b>7.88%</b>

- 92.18% of Total SA balance are in accounts maintaining balance upto 1 Crore.
- Bank's 63.28% of branches in Rural & Semi-Urban Areas holding 48.36% of Total CASA deposits which is higher than Bank's CASA Ratio.

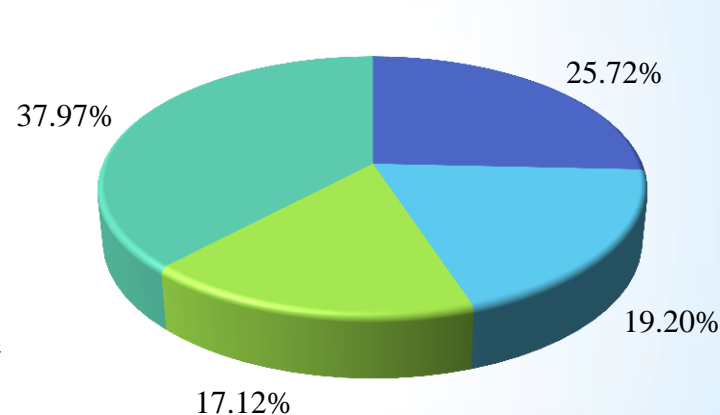
# ADVANCES TREND

Rs. in Cr

Jun '19

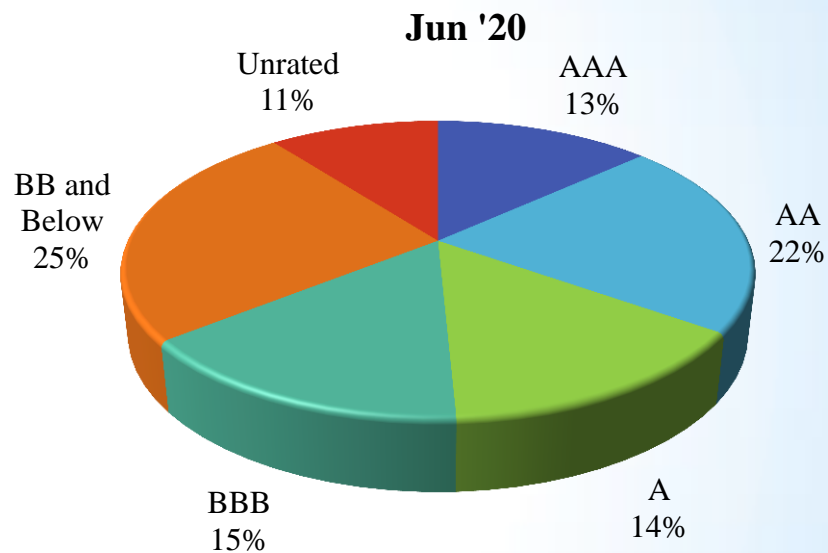
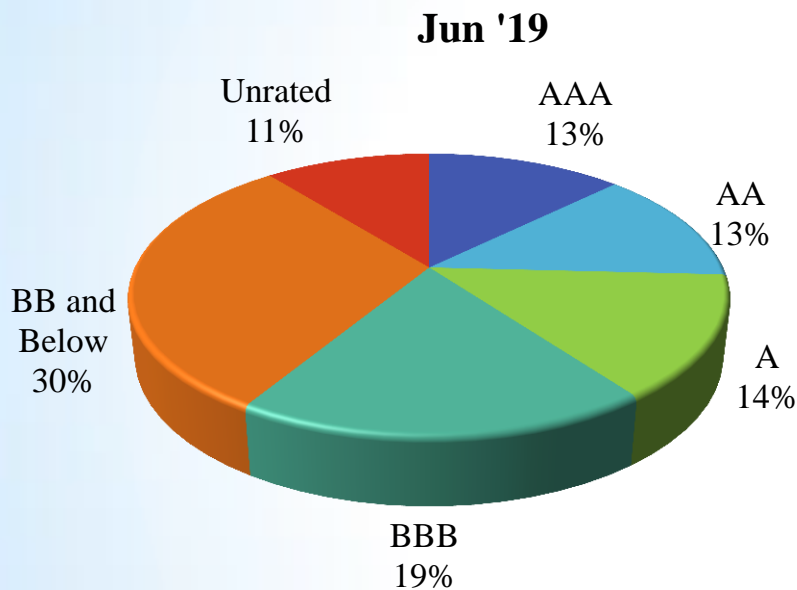


Jun '20



SECTORS	Jun '19	Jun '20	Y-o-Y Growth (%)
Retail	40646	45392	11.68%
Agriculture	34419	33886	-1.55%
MSME	29599	30209	2.06%
Corporate	60438	67009	10.87%
<b>Total Gross Advance</b>	<b>165102</b>	<b>176496</b>	<b>6.90%</b>

# Corporate Assets Quality - Standard



Rs in Cr

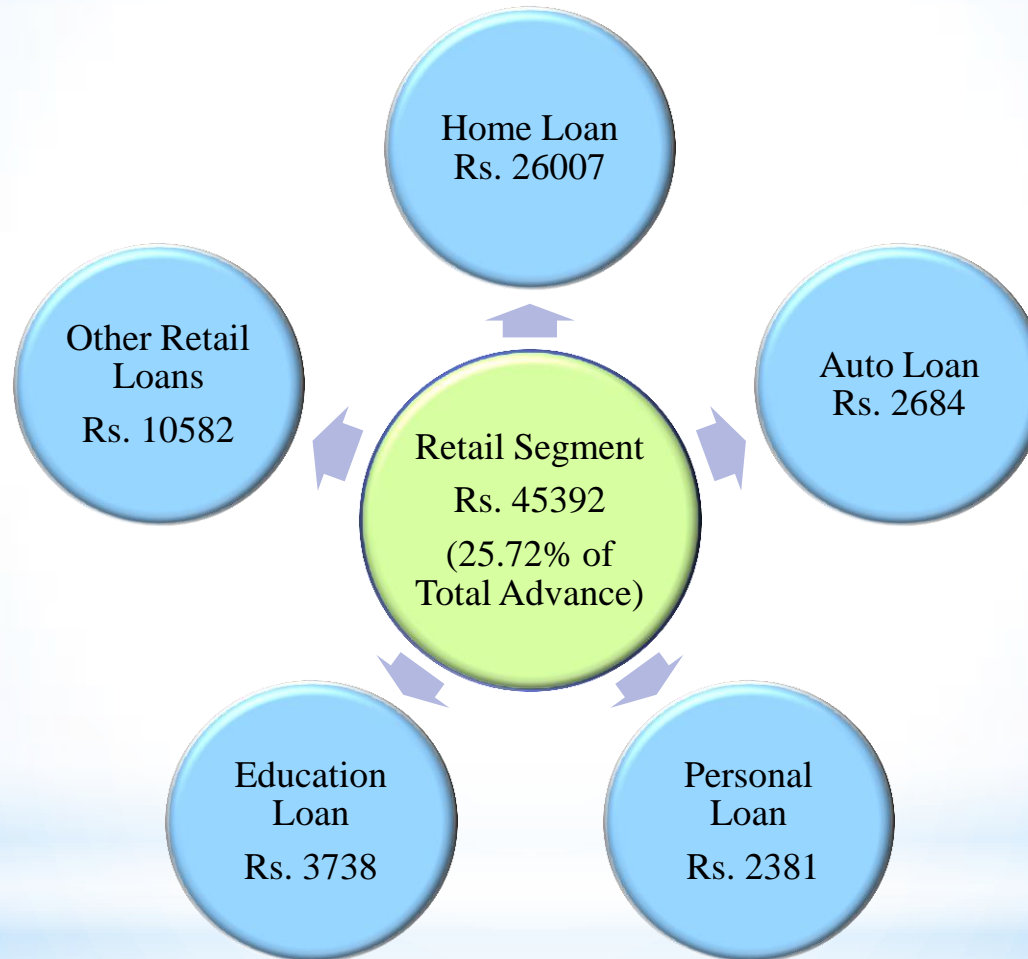
Rating wise Standard Corporate Advances	Jun '19	Jun '20	Y-o-Y Growth
AAA	4953	6292	27.04%
AA	5075	10150	100.01%
A	5455	6833	25.25%
BBB	7344	7127	-2.95%
<b>Total Investment Grade</b>	<b>22827</b>	<b>30402</b>	<b>33.19%</b>
BB and Below	11849	11927	0.66%
Unrated	4181	4942	18.21%
<b>Total</b>	<b>38857</b>	<b>47272</b>	<b>21.66%</b>



# Retail Segment

As on 30 Jun '20

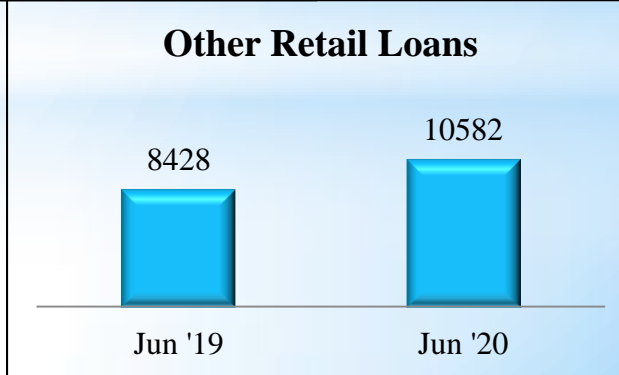
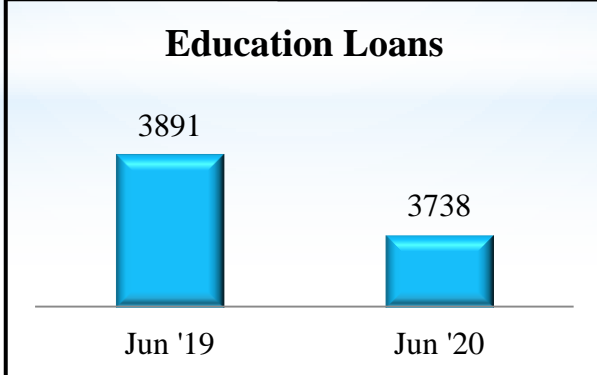
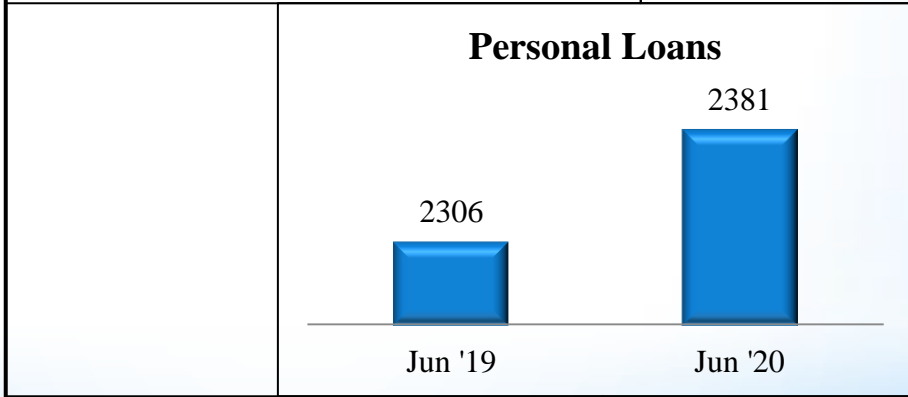
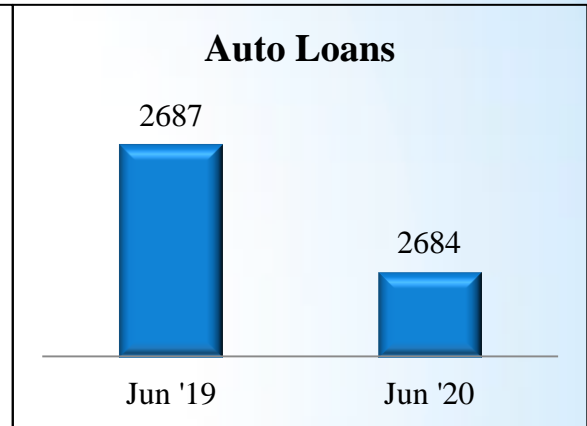
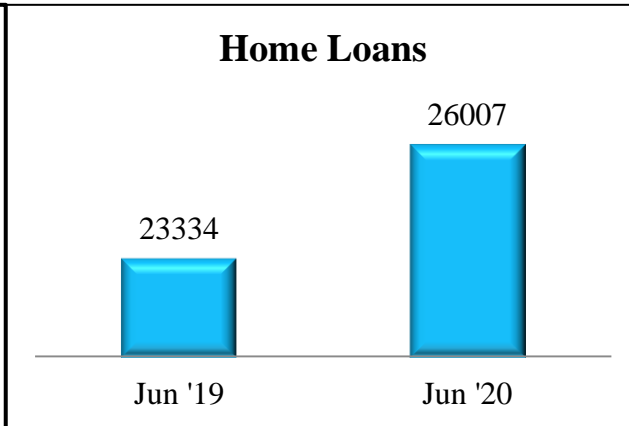
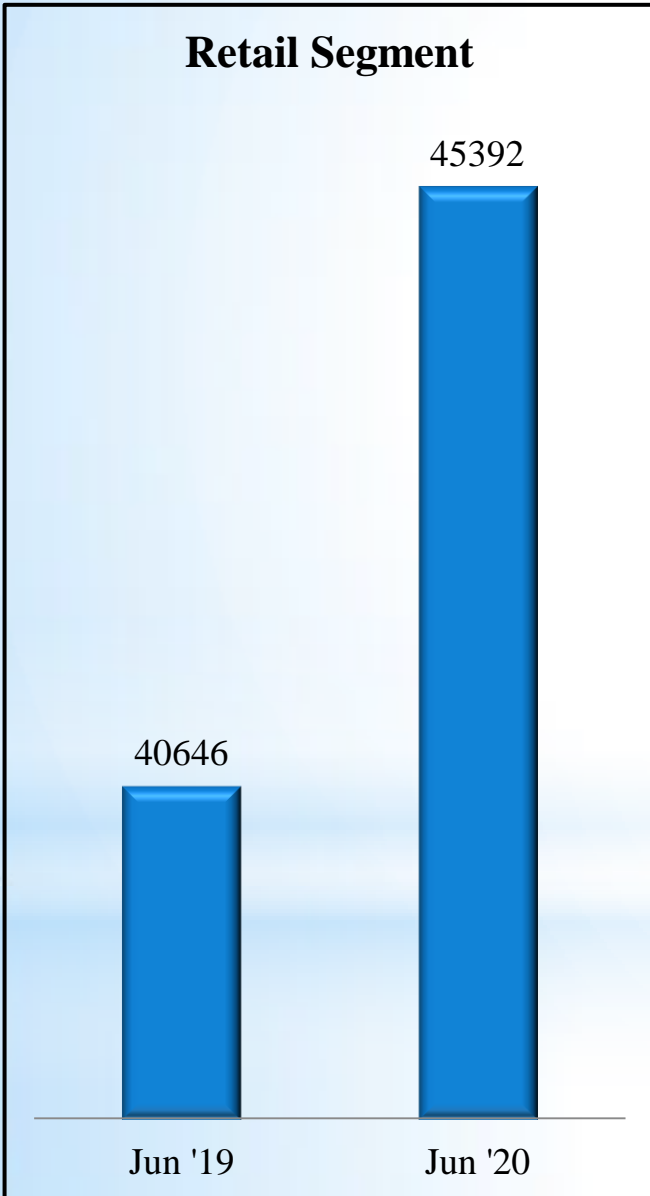
Rs in Crore



Segment Performance	
•	Growth (Y-o-Y) – 11.68%
•	NPA - Rs 1959 Crore
•	NPA Ratio – 4.31%

# Retail Segment

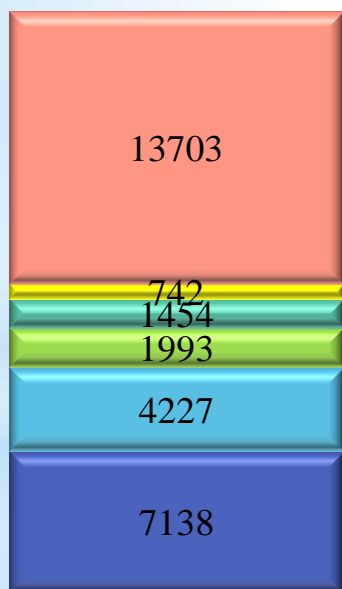
Rs in Crore



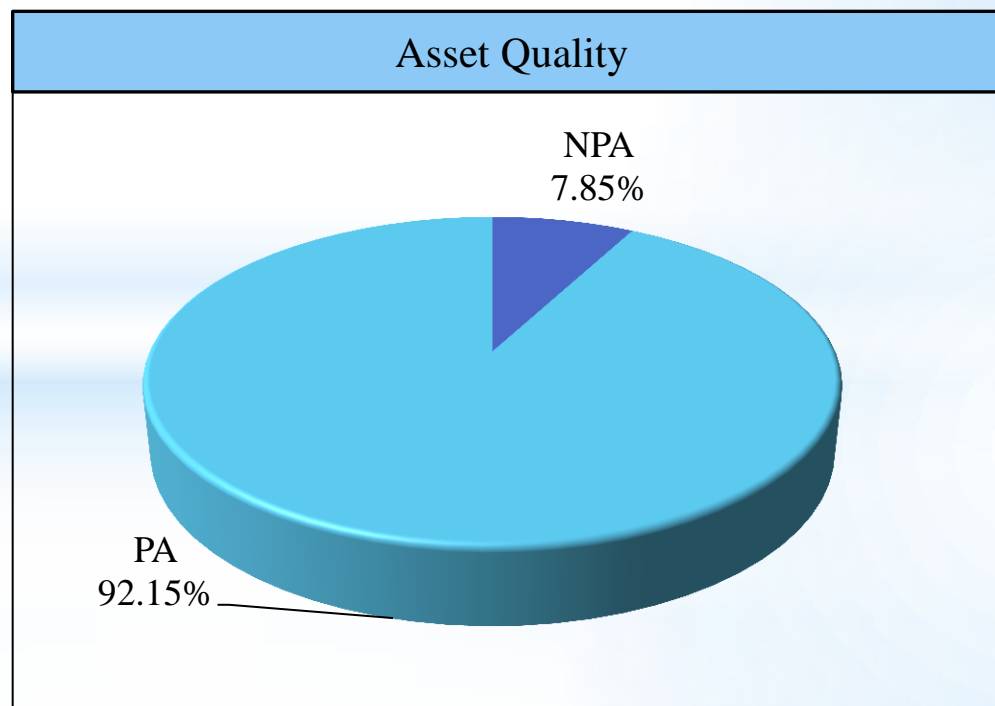
# NBFC Portfolio

As on 30 Jun'20

Total Exposure to NBFCs including HFCs Rs. 29258 Crore



- Other NBFCs
- Micro Finance Institutions (MFI)
- NBFC - PSUs
- Infrastructure Finance Co.
- Asset Finance Co.
- Housing Finance Co.

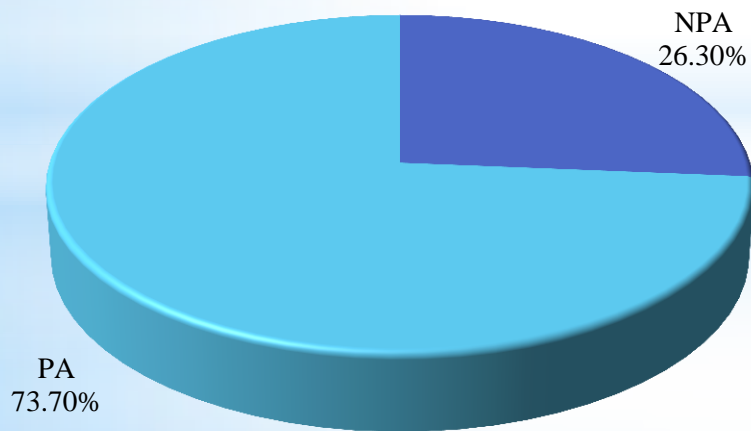


# Power Sector Portfolio

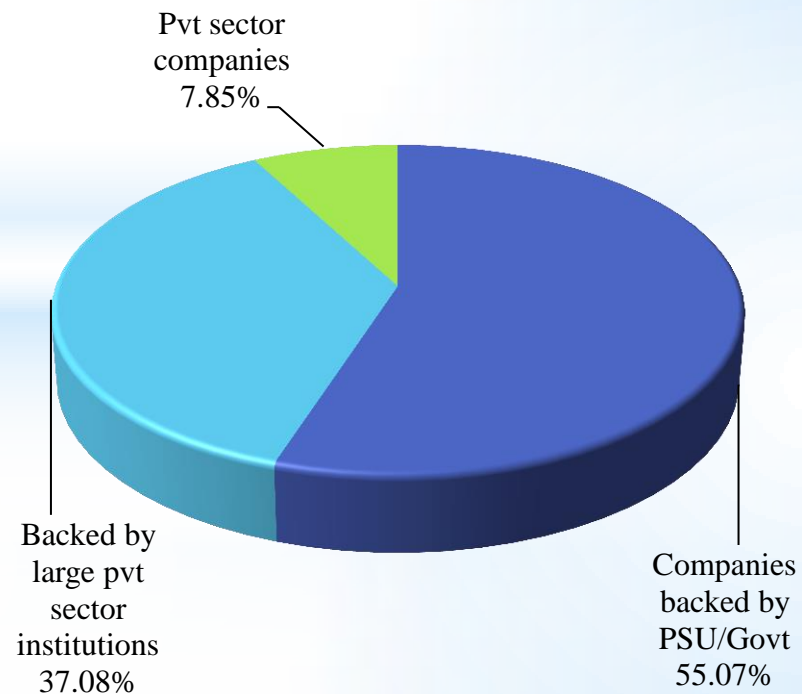
As on 30 Jun'20

Total Exposure to Power Sector Co. Rs. 14552 Crore

### Asset Quality



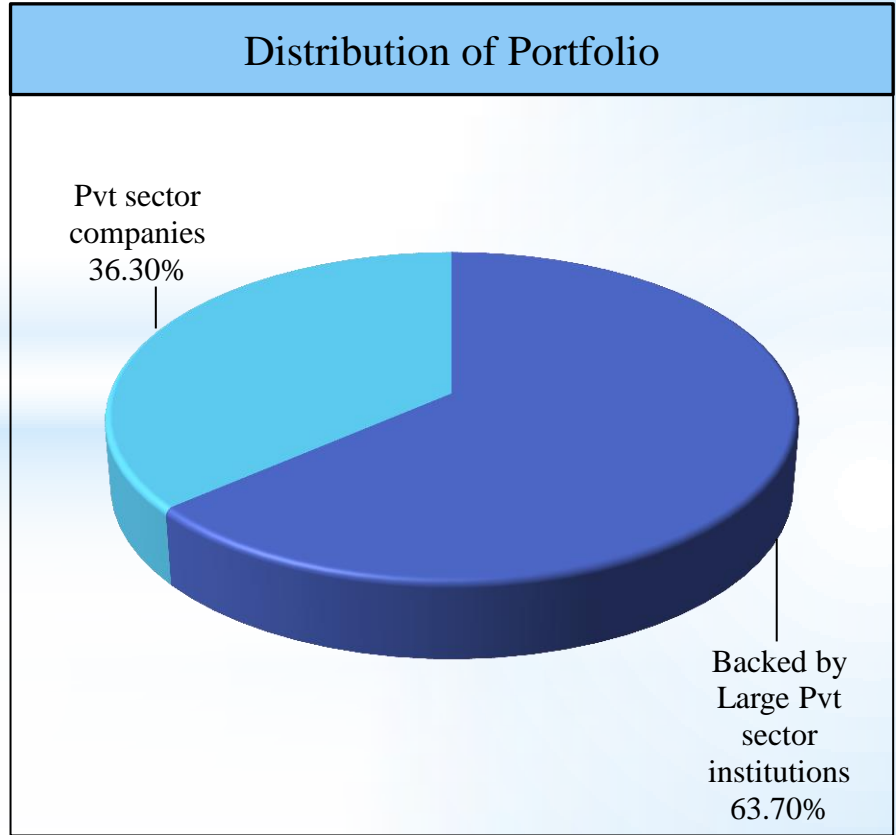
### Distribution of Portfolio



# Road Sector Portfolio

As on 30 Jun'20

Total Exposure to Road Sector is Rs. 7716 Crore



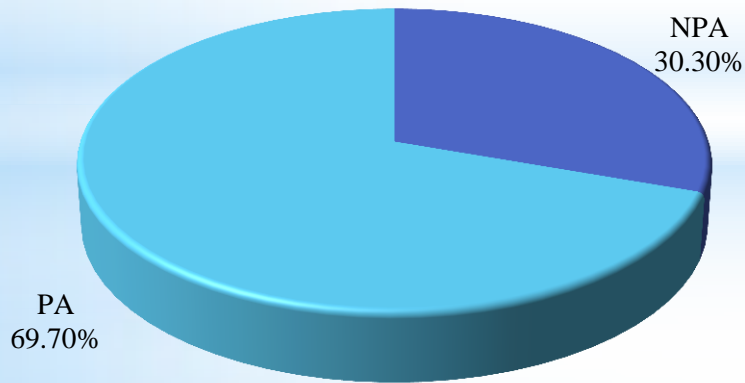


# Real Estate Portfolio

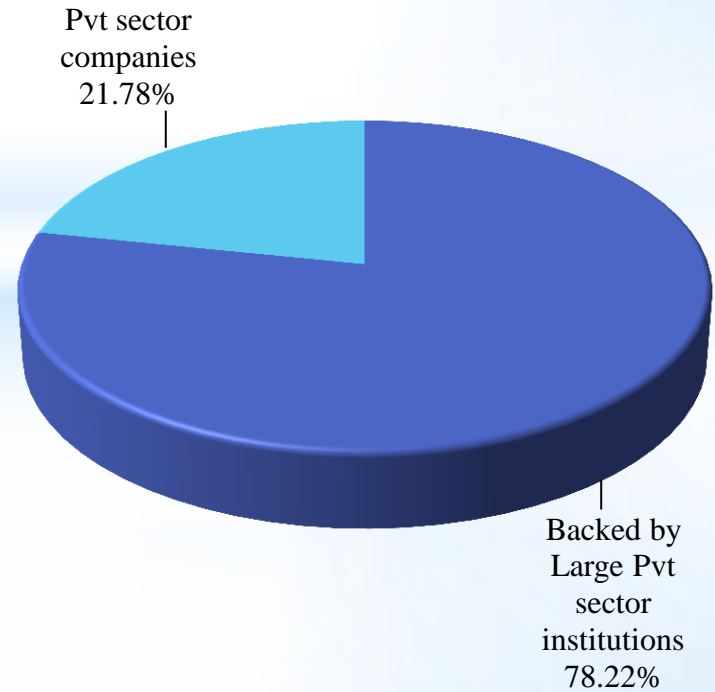
As on 30 Jun'20

Total Exposure to Real Estate sector is Rs. 2384 Crore

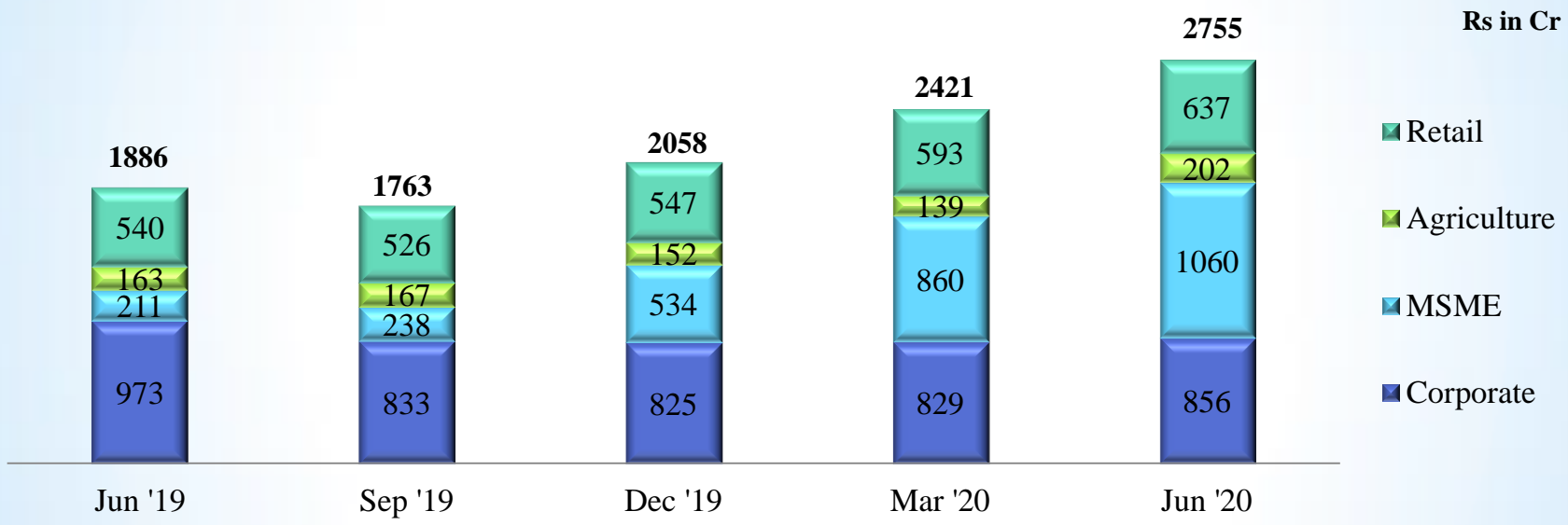
### Asset Quality



### Distribution of Portfolio



# Asset Quality–Standard Restructured Accounts

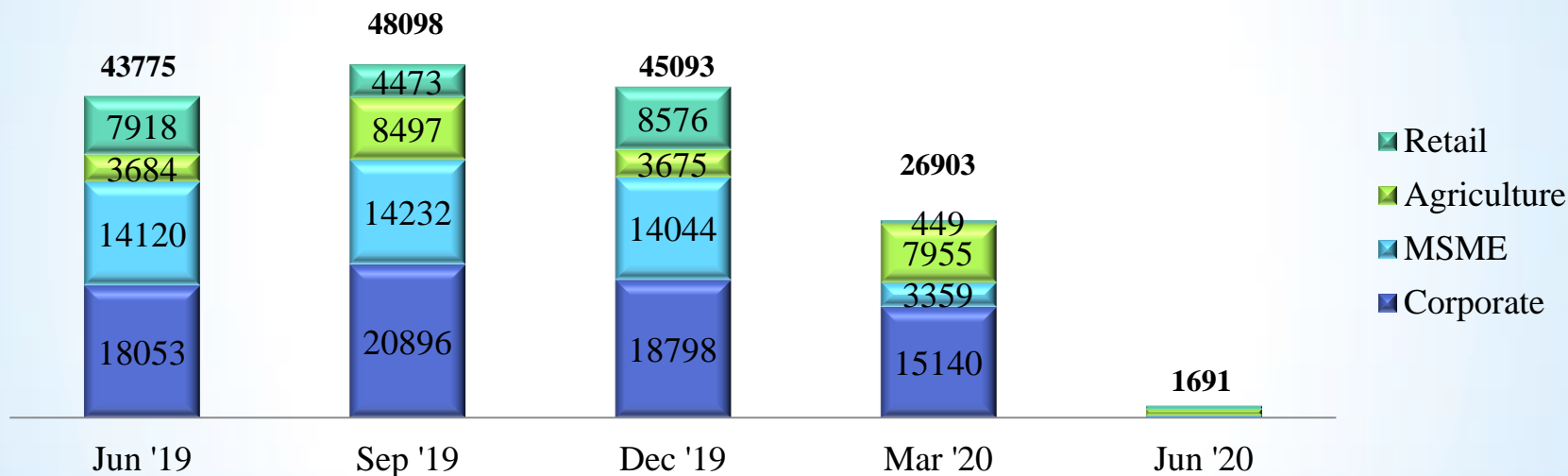


Rs in Cr

Segment wise	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	973	833	825	829	856
MSME	211	238	534	860	1060
Agriculture	163	167	152	139	202
Retail	540	526	547	593	637
<b>Total</b>	<b>1886</b>	<b>1763</b>	<b>2058</b>	<b>2421</b>	<b>2755</b>

# Asset Quality – SMA 0

Rs in Cr

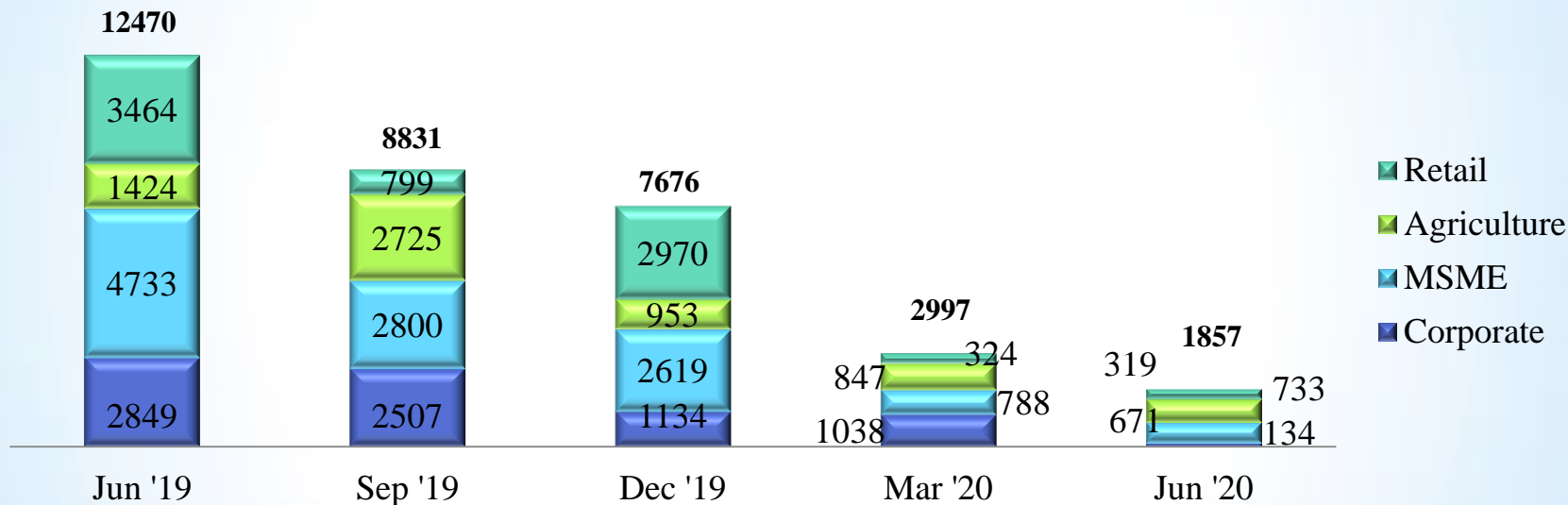


Rs in Cr

Segment wise SMA 0	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	18053	20896	18798	15140	137
MSME	14120	14232	14044	3359	311
Agriculture	3684	8497	3675	7955	851
Retail	7918	4473	8576	449	392
<b>Total</b>	<b>43775</b>	<b>48098</b>	<b>45093</b>	<b>26903</b>	<b>1691</b>

# Asset Quality – SMA 1

Rs in Cr

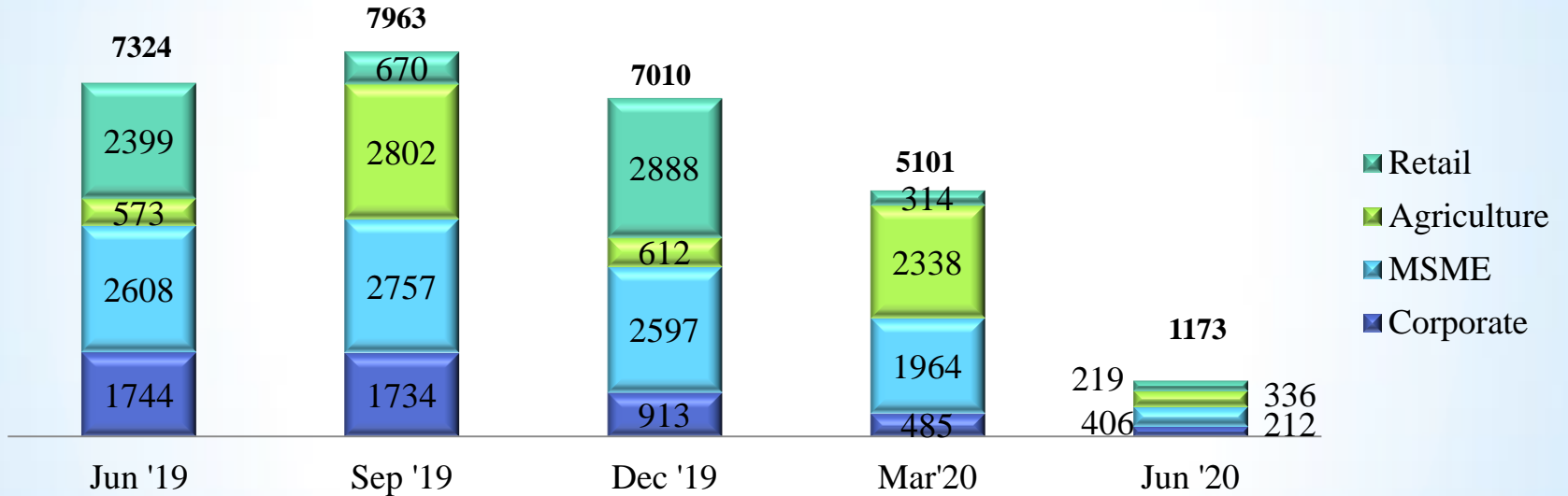


Rs in Cr

Segment wise SMA 1	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	2849	2507	1134	1038	134
MSME	4733	2800	2619	788	671
Agriculture	1424	2725	953	847	733
Retail	3464	799	2970	324	319
<b>Total</b>	<b>12470</b>	<b>8831</b>	<b>7676</b>	<b>2997</b>	<b>1857</b>

# Asset Quality – SMA 2

Rs in Cr

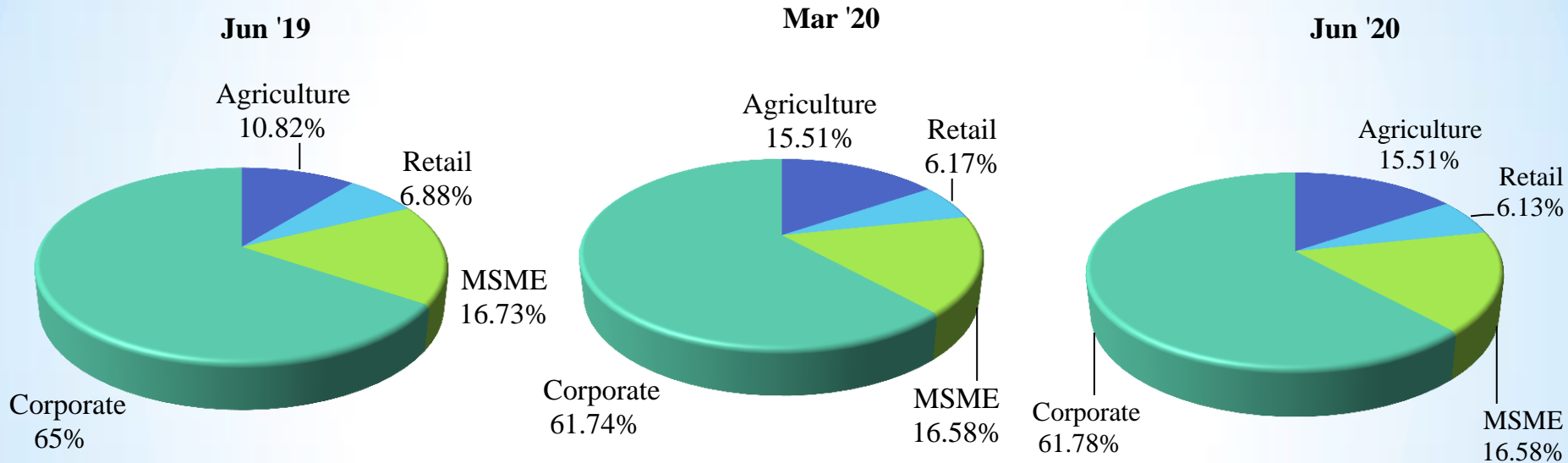


Rs in Cr

Segment wise SMA 2	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	1744	1734	913	485	212
MSME	2608	2757	2597	1964	406
Agriculture	573	2802	612	2338	336
Retail	2399	670	2888	314	219
<b>Total</b>	<b>7324</b>	<b>7963</b>	<b>7010</b>	<b>5101</b>	<b>1173</b>



# Asset Quality – NPA

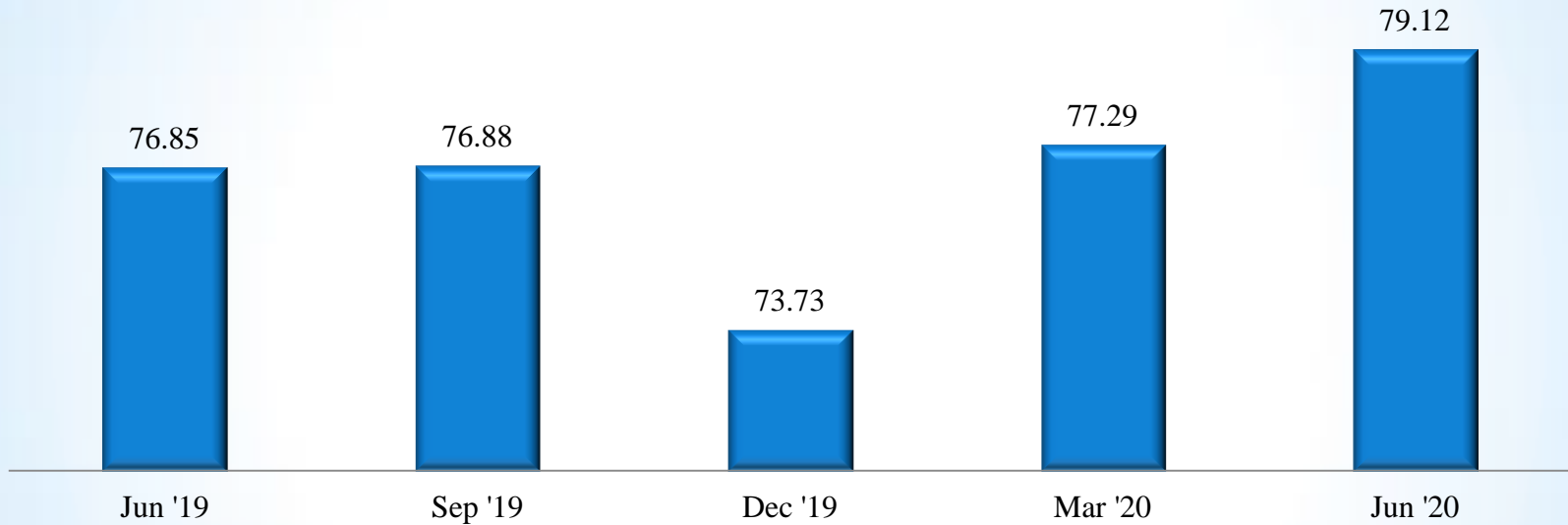


## Segment Share of Total NPA

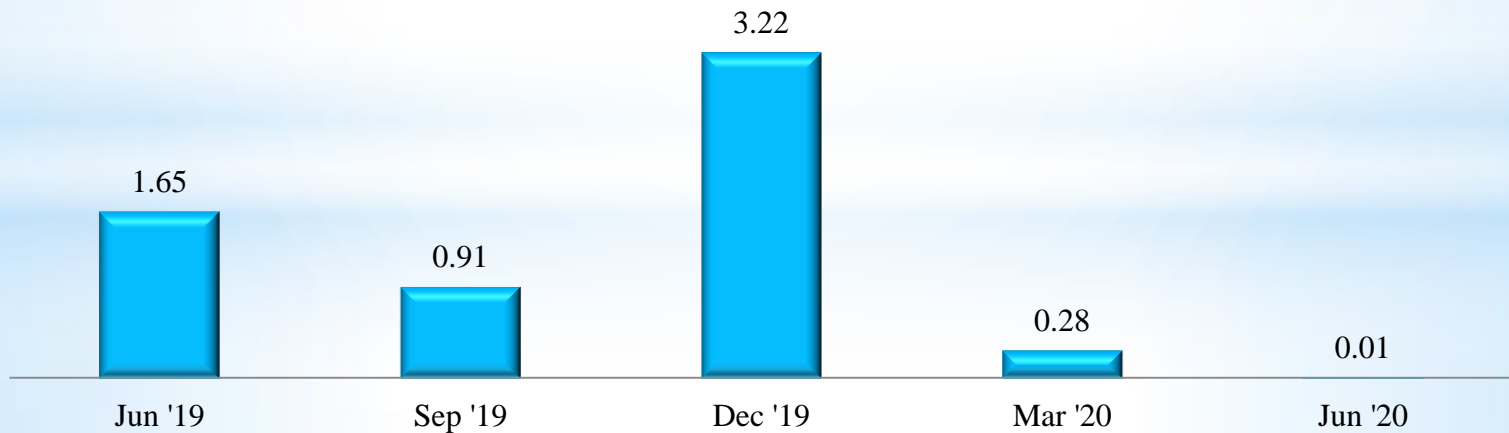
Rs in Cr

Segment wise	Jun '19		Mar '20		Jun '20	
	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)
Agriculture	3561	10.34	5054	14.68	4954	14.62
Retail	2263	5.57	2010	4.36	1959	4.31
MSME	5504	18.60	5402	18.47	5296	17.53
Corporate	21581	35.71	20123	32.21	19737	29.45
<b>Total</b>	<b>32908</b>		<b>32589</b>		<b>31946</b>	

# PROVISION COVERAGE(%)



# SLIPPAGE RATIO(%)



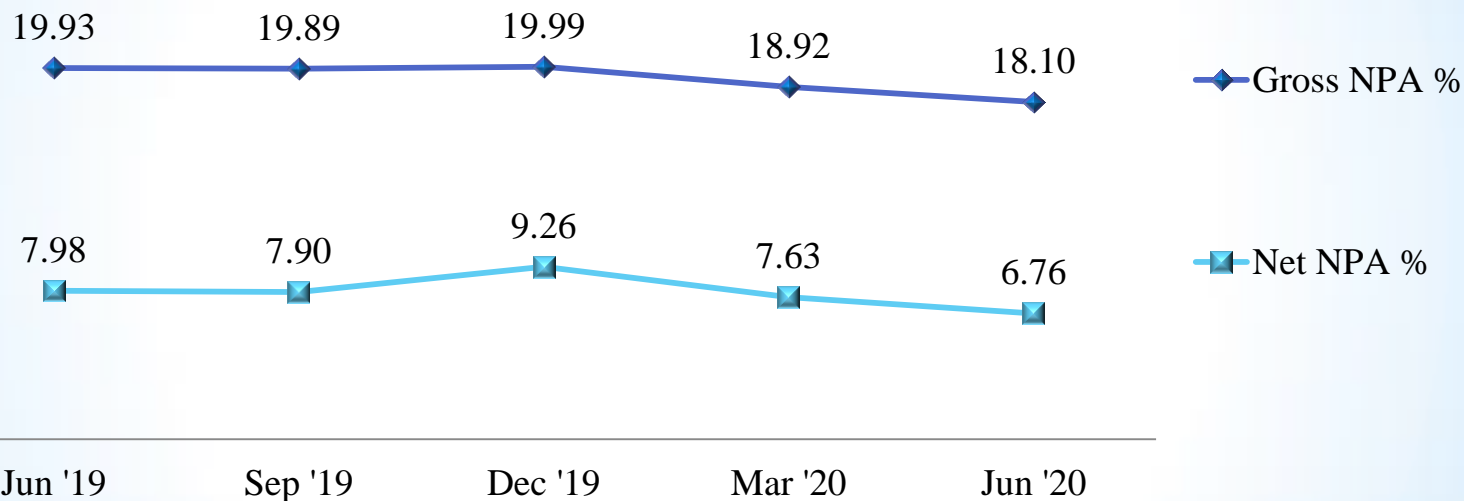
# NPA Movement

Rs. in Crore

<u>Gross NPA</u>	Jun '19 Qtr	Dec'19 Qtr	Mar '20 Qtr	Jun '20 Qtr
<b>Opening Gross NPAs</b>	<b>32356</b>	<b>33497</b>	<b>33259</b>	<b>32589</b>
<b>Slippage of PA to NPAs</b>	2141	3998*	378	20
<b>Increase in balance of existing NPAs</b>	92	350	62	14
<b>Sub Total</b>	<b>2233</b>	<b>4348</b>	<b>440</b>	<b>34</b>
<b>Less:</b>				
<b>Up gradation</b>	434	8	33	92
<b>Recovery (Including Sale to ARC)</b>	715	1273	850	241
<b>Regular Write-off</b>	134	313	226	59
<b>Technical Write-off</b>	397	2992	-	0
<b>Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received</b>	1	0	1	285*
<b>Sub Total</b>	<b>1681</b>	<b>4586</b>	<b>1110</b>	<b>678</b>
<b>Gross NPAs</b>	<b>32908</b>	<b>33259</b>	<b>32589</b>	<b>31946</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>19.93</b>	<b>19.99</b>	<b>18.92</b>	<b>18.10</b>

\* Adjustment through Nominal / Treasury (Due to restructuring)

# ASSET QUALITY TREND



Rs. in Crore

Particulars	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Gross Advances	165102	168401	166411	172244	176496
Net Advances	143454	146294	146595	151101	154919
Gross NPA	32908	33497	33259	32589	31946
Net NPA	11440	11552	13568	11534	10469
Gross NPA %	19.93	19.89	19.99	18.92	18.10
Net NPA %	7.98	7.90	9.26	7.63	6.76

# Status of NCLT accounts

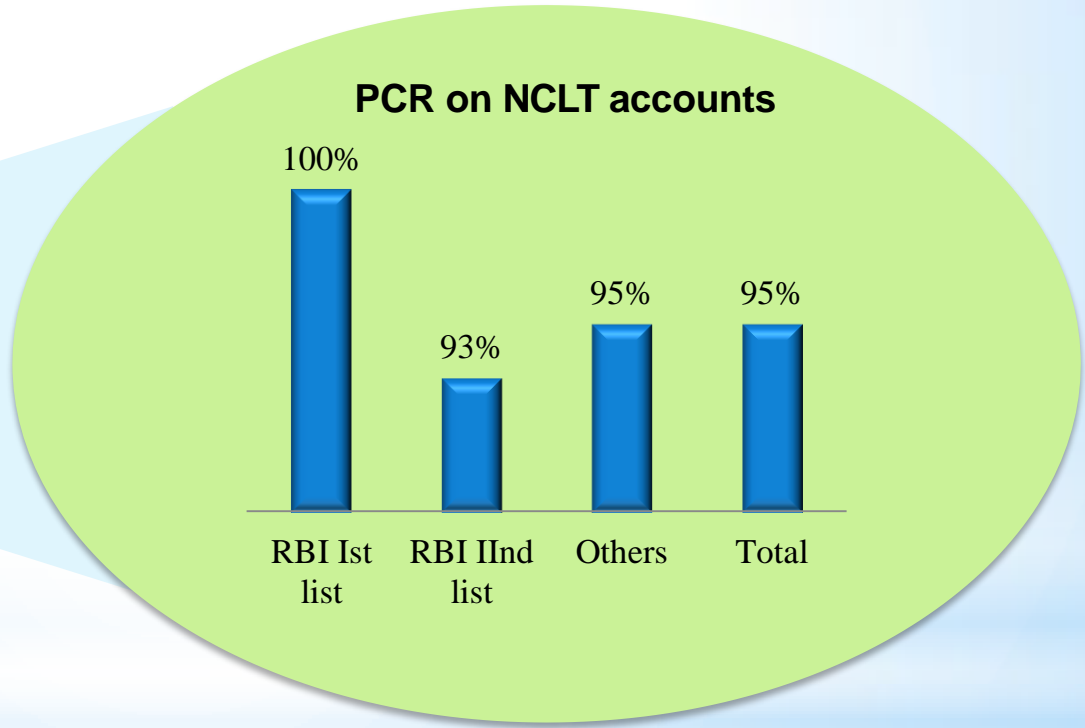
As on Jun'20

RBI List 1 O/s  
Rs. 871.13 cr

RBI List 2 O/s  
Rs. 5420.27 cr

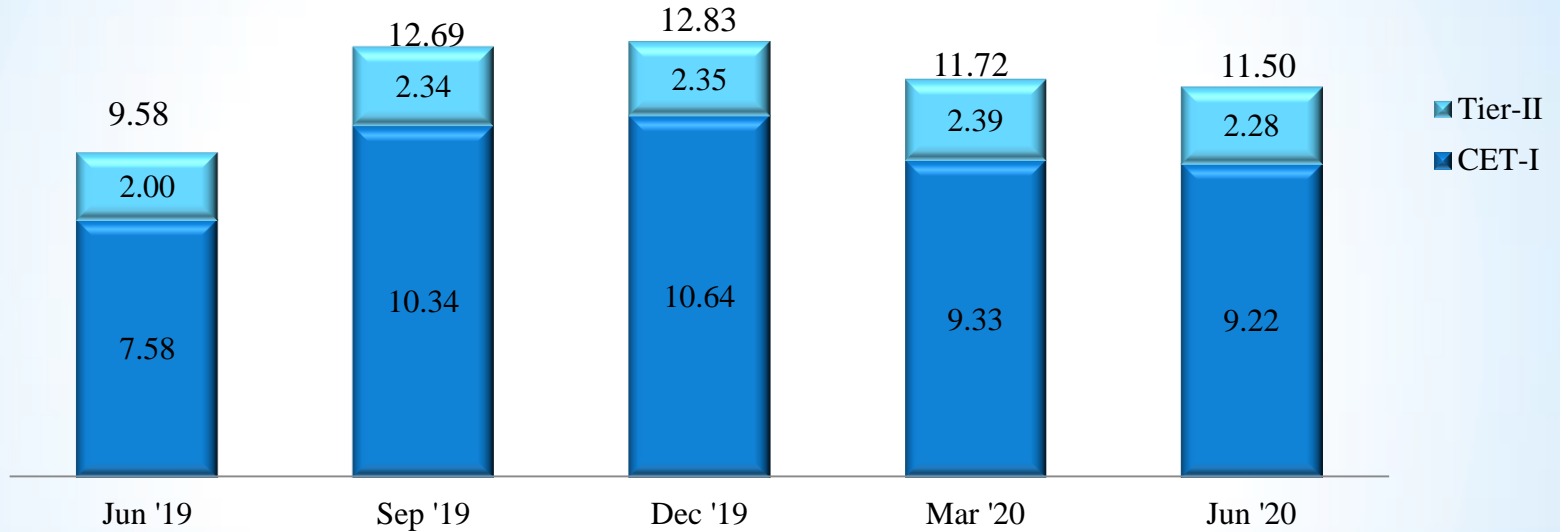
Others  
Rs. 15171.07 cr

Total  
Rs. 21462.47 cr

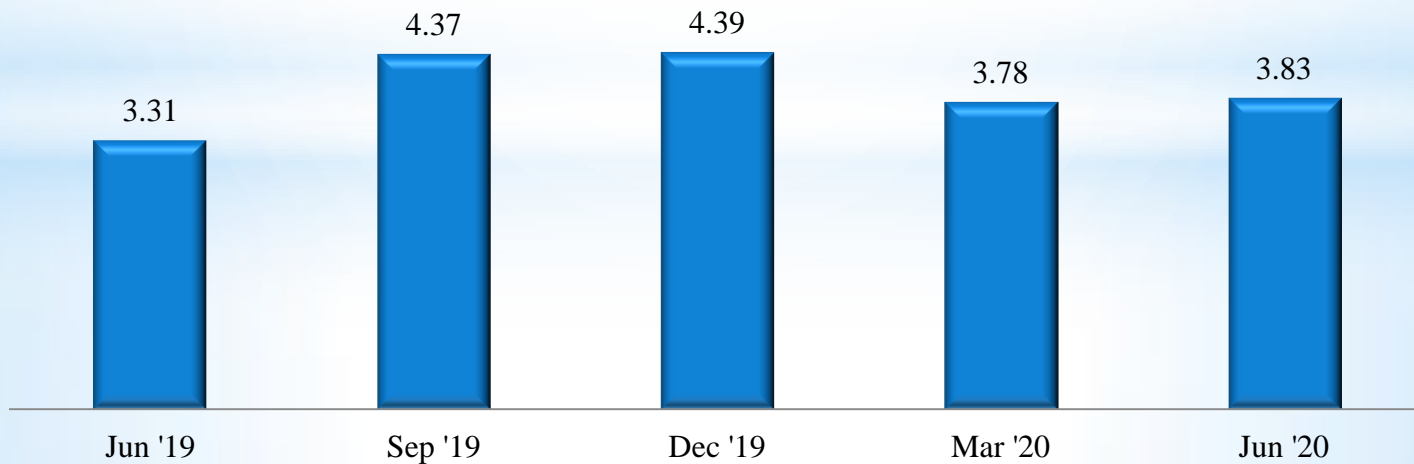


# CAPITAL RATIOS

**Capital Adequacy Ratio (%)**



**Leverage Ratio (%)**





# PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>1.Total Income</b>	<b>6727</b>	<b>6724</b>	<b>6493</b>	<b>27200</b>	0.04%	3.60%
1.1 Interest Income	6017	5929	5714	23563	1.48%	5.30%
1.2 Other Income	710	795	779	3637	-10.69%	-8.86%
<b>2 Total Expenses</b>	<b>5436</b>	<b>6207</b>	<b>5389</b>	<b>22856</b>	-12.42%	0.87%
2.1 Interest Expended	3871	4003	3924	15934	-3.30%	-1.35%
2.2 Establishment Exp.	1039	1441	883	4217	-27.90%	17.67%
2.3 Other Operating Exp.	526	763	582	2705	-31.06%	-9.62%
<b>Net Interest Income</b>	<b>2146</b>	<b>1926</b>	<b>1790</b>	<b>7629</b>	11.42%	19.89%
<b>Operating Profit</b>	<b>1291</b>	<b>517</b>	<b>1104</b>	<b>4344</b>	149.71%	16.94%
<b>Provisions</b>	<b>1156</b>	<b>2046</b>	<b>986</b>	<b>5465</b>	-43.50%	17.24%
<b>Net Profit</b>	<b>135</b>	<b>-1529</b>	<b>118</b>	<b>-1121</b>	108.83%	14.41%
<b>NIM %</b>	3.08	2.85	2.62	2.80	23 bps	46 bps
<b>ROA %</b>	0.17	-1.93	0.15	-0.35	210 bps	2 bps
<b>ROE %</b>	<b>0.38</b>	<b>-4.27</b>	<b>0.37</b>	<b>-3.29</b>	465 bps	1 bps

# TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>Interest Income</b>	<b>6017</b>	<b>5929</b>	<b>5714</b>	<b>23563</b>	<b>1.48%</b>	<b>5.30%</b>
(i) Advances	3123	3237	3069	12506	-3.52%	1.76%
(ii) Investments	2542	2526	2422	9916	0.63%	4.95%
(iii) Call money/ Balances with Banks	174	115	89	481	51.30%	95.51%
(iv) Others	178	51	134	660	249.02%	32.84%
<b>Non Interest Income</b>	<b>710</b>	<b>795</b>	<b>779</b>	<b>3637</b>	<b>-10.69%</b>	<b>-8.86%</b>
<b>Total Income</b>	<b>6727</b>	<b>6724</b>	<b>6493</b>	<b>27200</b>	<b>0.04%</b>	<b>3.60%</b>

# NON-INTEREST INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>NON-INTEREST INCOME</b>	<b>710</b>	<b>795</b>	<b>779</b>	<b>3637</b>	<b>-10.69%</b>	<b>-8.86%</b>
Commission, Exchange & Brokerage	284	294	337	1136	-3.40%	-15.73%
Trading Profit on Investments	337	304	233	1215	10.86%	44.64%
Recovery in Written off a/cs	11	53	73	693	-79.25%	-84.93%
Rent on Lockers	18	19	18	74	-5.26%	0.00%
Profit on Forex transactions	35	58	67	230	-39.66%	-47.76%
ATM Interchange fee	12	20	28	99	-40.00%	-57.14%
Bancassurance Commission	9	14	3	40	-35.71%	200.00%
Other Misc. Income	4	33	20	150	-87.88%	-80.00%

# TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>A) Interest Expended</b>	<b>3871</b>	<b>4003</b>	<b>3924</b>	<b>15934</b>	-3.30%	-1.35%
i) Deposits	3728	3887	3783	15402	-4.09%	-1.45%
ii) RBI/Interbank Borrowings	1	4	2	9	-75.00%	-50.00%
iii) Intt on Sub-ordinate Debts	111	108	113	441	2.78%	-1.77%
iv) Int on Borrowing/ Refinance	31	4	26	82	675.00%	19.23%
<b>B) Optg. Expenses</b>	<b>1565</b>	<b>2204</b>	<b>1465</b>	<b>6922</b>	-28.99%	6.83%
i) Establishment	1039	1441	883	4217	-27.90%	17.67%
ii) Others	526	763	582	2705	-31.06%	-9.62%
<b>Total Expenses</b>	<b>5436</b>	<b>6207</b>	<b>5389</b>	<b>22856</b>	-12.42%	0.87%

# ESTABLISHMENT EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
Basic Pay/ Spl. Pay	319	312	331	1294	2.24%	-3.63%
Special Allowance	25	24	26	99	4.17%	-3.85%
Dearness Allowance	258	246	223	943	4.88%	15.70%
CCA	2	2	2	8	0.00%	0.00%
HRA	17	17	19	71	0.00%	-10.53%
LFC	8	6	8	29	33.33%	0.00%
Leave Encashment	14	9	14	45	55.56%	0.00%
Leave Encashment on Retirement	34	39	30	124	-12.82%	13.33%
Medical Aid/ Hospitalization Exp	2	15	2	18	-86.67%	0.00%
Contribution to New Pension Scheme	25	24	22	92	4.17%	13.64%
Provision for Terminal Benefits	254	665	124	1115	-61.80%	104.84%
Provision for wage settlement	75	75	75	300	0.00%	0.00%
Other allowance & Exp	6	7	7	79	-14.29%	-14.29%
<b>Total</b>	<b>1039</b>	<b>1441</b>	<b>883</b>	<b>4217</b>	<b>-27.90%</b>	<b>17.67%</b>

# OTHER OPERATING EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>Other Operating Expenses</b>						
Rent & Taxes	84	99	75	365	-15.15%	12.00%
Lighting, Generator	20	32	29	129	-37.50%	-31.03%
Depreciation	69	74	73	285	-6.76%	-5.48%
Telephone, Internet, Postage	29	21	22	91	38.10%	31.82%
Insurance incl. Deposit Insur.	107	96	99	379	11.46%	8.08%
ECGC Premium	17	30	2	123	-43.33%	750.00%
Repair & Maintenance	19	36	22	104	-47.22%	-13.64%
ATM Maint & Service Charges	15	40	16	106	-62.50%	-6.25%
ATM Interchange Fee	54	70	62	273	-22.86%	-12.90%
Professional Fees	27	54	37	172	-50.00%	-27.03%
Financial Inclusion Exp.	21	19	23	83	10.53%	-8.70%
Others	63	191	123	595	-67.02%	-48.78%
<b>Total Expenses</b>	<b>526</b>	<b>763</b>	<b>581</b>	<b>2705</b>	<b>-31.06%</b>	<b>-9.47%</b>

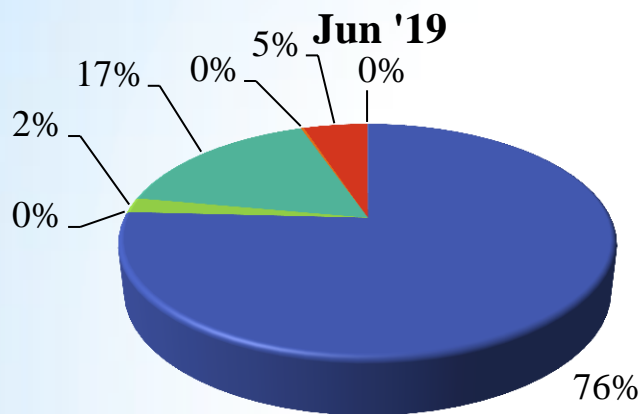
# PROVISIONS & PROFIT

(Rs. In Crore)

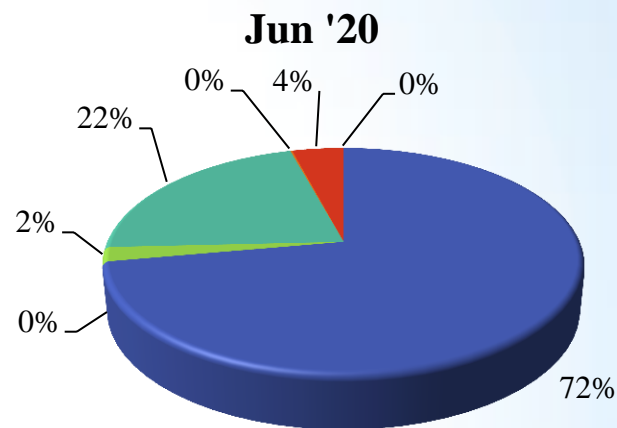
Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
<b>OPERATING PROFIT</b>	<b>1291</b>	<b>517</b>	<b>1104</b>	<b>4344</b>	149.71%	16.94%
<b>PROVISIONS</b>	1156	2046	986	5465	-43.50%	17.24%
i) NPA	496	1628	921	4230	-69.53%	-46.15%
ii) Restructured A/cs	20	-64	-16	-159	131.25%	225.00%
iii) Investment	282	445	201	1065	-36.63%	40.30%
iv) Standard Assets	182	167	-19	172	8.98%	1057.89%
v) Unhedged exposure FCE	0	0	0	0	-	-
v)Others	-5	2	-53	-55	-350.00%	90.57%
vi) Taxes	181	-132	-48	212	237.12%	477.08%
<b>Net Profit/ (Loss)</b>	<b>135</b>	<b>-1529</b>	<b>118</b>	<b>-1121</b>	108.83%	14.41%



# Investment Portfolio



- Govt. Securities
- Other Approved
- Shares
- Debentures & Bonds
- Subsidiaries & Joint Ventures
- Others
- Investment Outside India

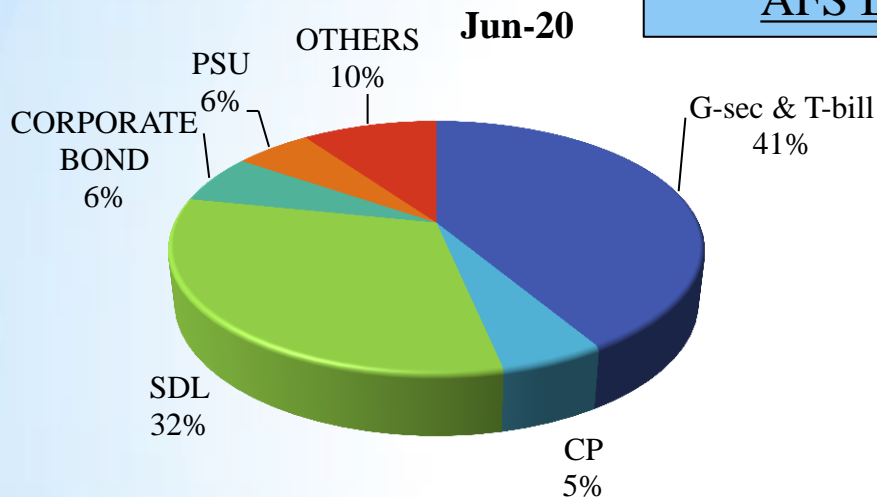


(Rs. in Crore)

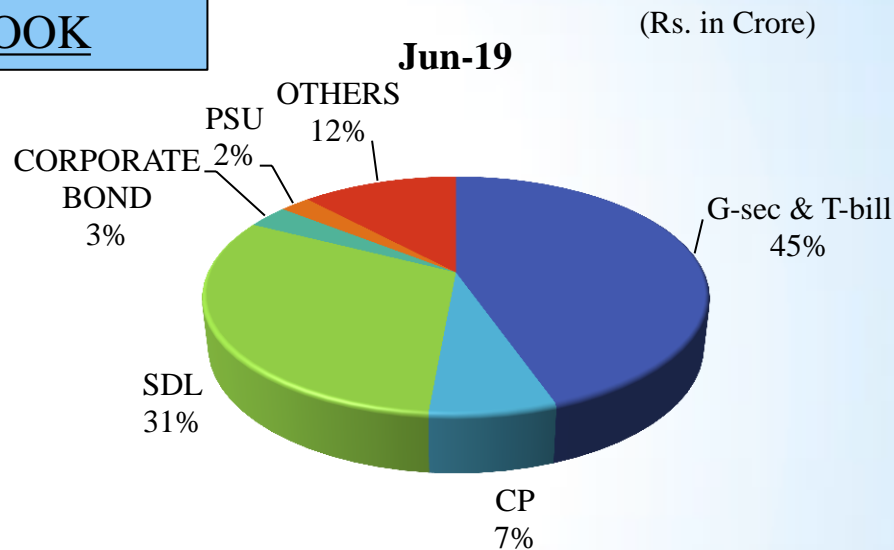
Particulars	Jun '19	Jun '20
Govt. Securities	100514	108498
Other Approved	0	0
Shares	2730	3088
Debentures & Bonds	22306	32300
Subsidiaries & Joint Ventures	304	218
Others	6668	6131
<b>Total Investment In India</b>	<b>132521</b>	<b>150235</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>132569</b>	<b>150283</b>

# Treasury Operations

## AFS BOOK

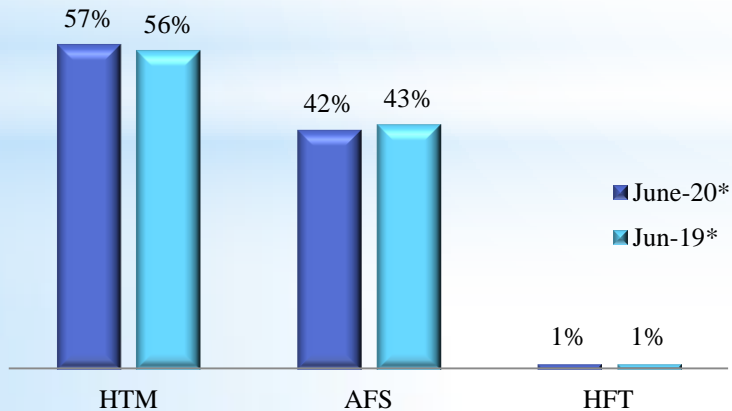


**Modified Duration : 2.89**



**Modified Duration : 2.06**

### Break up of Domestic Investments(%)

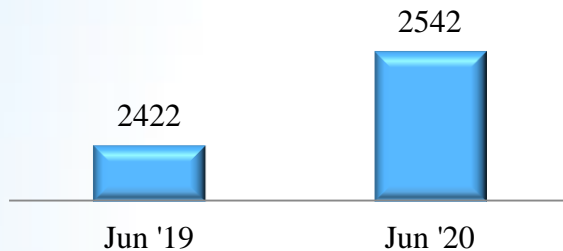


(Rs. in Crore)

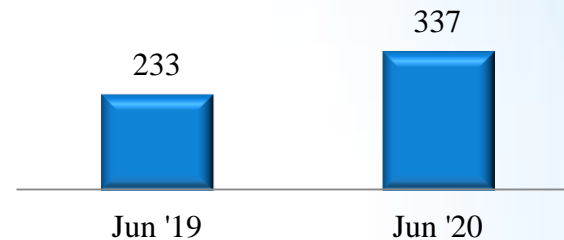
Particulars	Jun '20	Jun '19	Mar '20
Domestic Investments	150283	132569	147358
- of which- SLR	108498	100514	109493
Whole Bank Investments	150283	132569	147358

# Treasury Performance

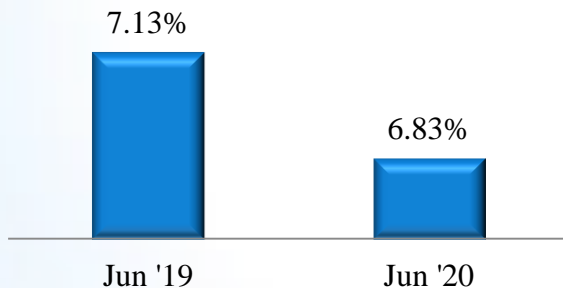
**Interest on Investment**



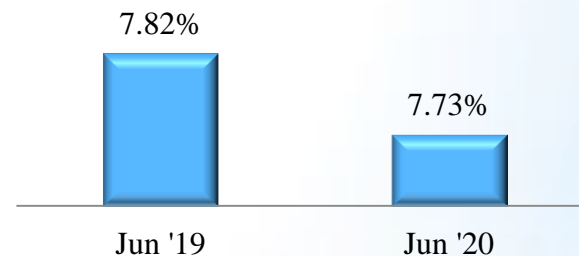
**Trading Profit**



**Yield on Investment**



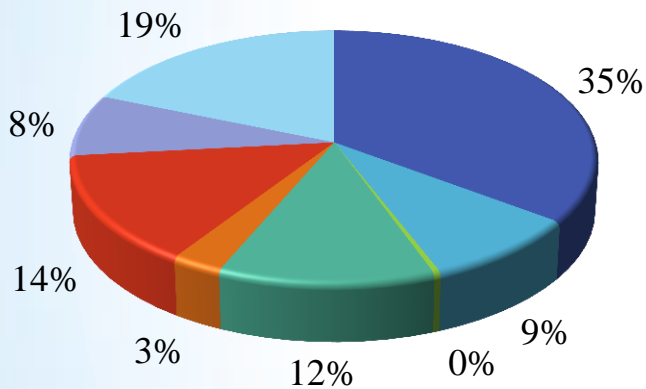
**Yield on Investment  
(including Trading Profit)**



Particulars	Jun '19	Jun '20
Interest on Investment (Rs. in Crore)	2422	2542
Yield on Investment	7.13%	6.83%
Trading Profit (Rs. in Crore)	233	337
Yield on Investment (including Trading Profit)	7.82%	7.73%
10 year Bench Mark	7.04%	5.89%

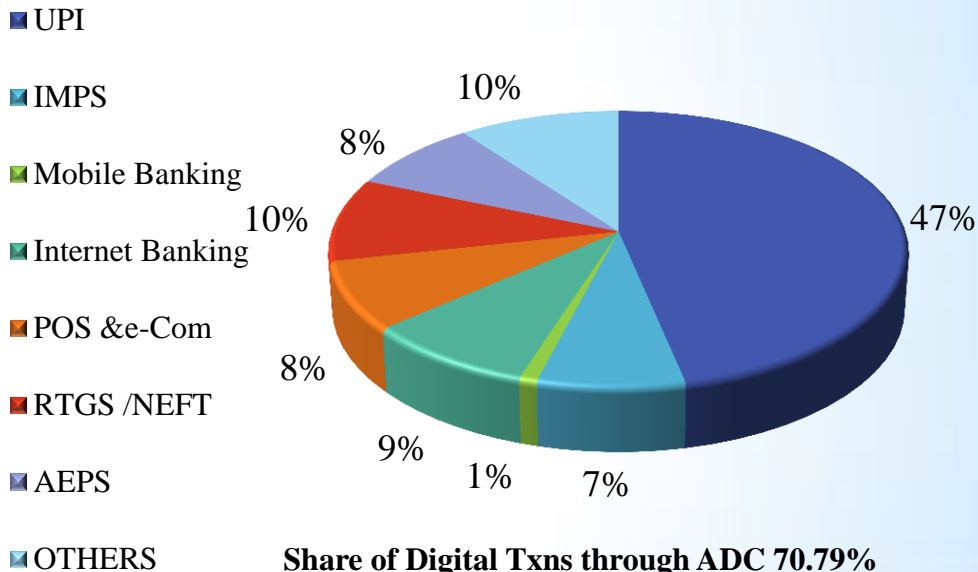
# Penetration of Digital Transactions

July 18 to June 19

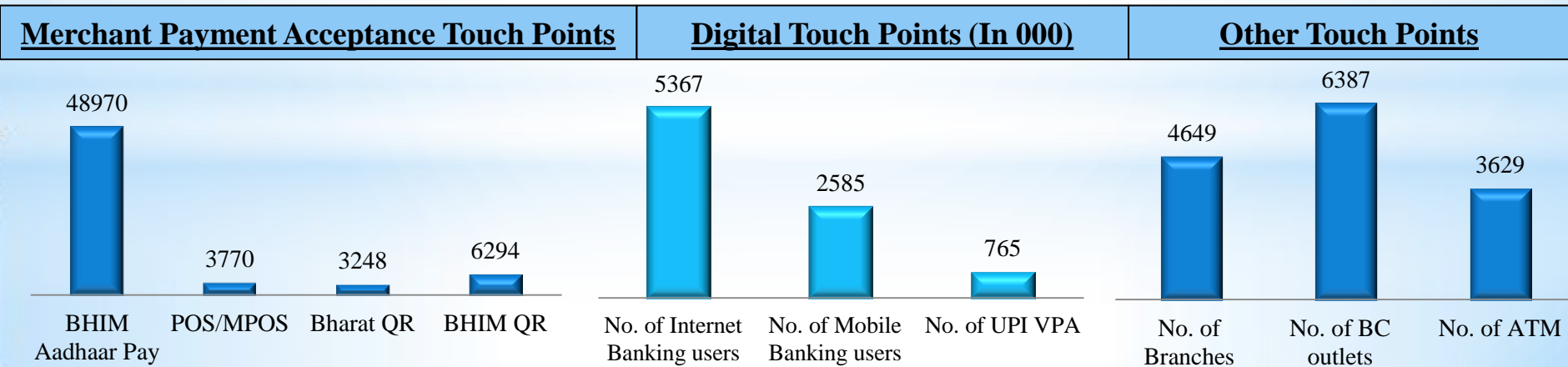


Share of Digital Txns through ADC 45.46%

July 19 to June 20



Share of Digital Txns through ADC 70.79%

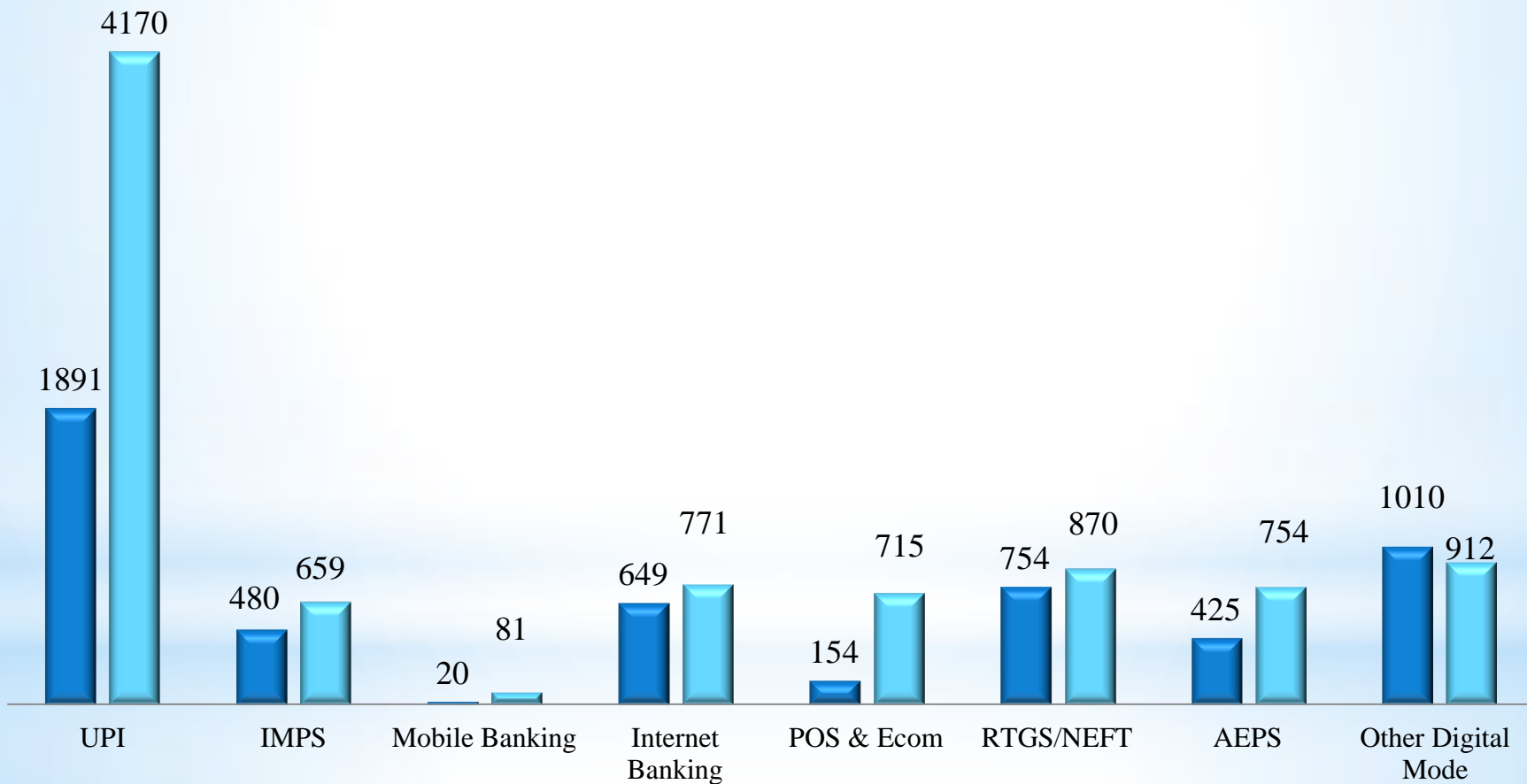


# Composition of Digital Transactions Count

(No. in lacs)

■ Digital Transactions July 18 to June 19

■ Digital Transactions July 19 to June 20



# Digital Penetration (As on 30.06.2020)

## UPI

- Processing 13.47 lakhs transactions per day
- Handled 1212.3 lakhs transactions during the Q1 of FY 2020-21
- Number of UPI-VPA users: 6.17 lakhs

## Debit Card

- No. of cards at 2.46 Crore (Active EMV Cards)
- Handled 132.53 lakhs online transactions during the Q1 FY 2020-21
- Processing 1.47 lakhs transactions (POS/Ecom) per day

## INB

- Number of Users : 53.67 lakhs
- Handled 144.23 lakhs transactions during the Q1 of FY 2020-21
- Processing 1.60 lakhs transactions per day

## Mobile Banking

- Number of Users : 25.86 lakhs
- Handled 19.71 Lakhs transactions during the Q1 FY 2020-21
- Processing 0.22 lakhs transactions per day

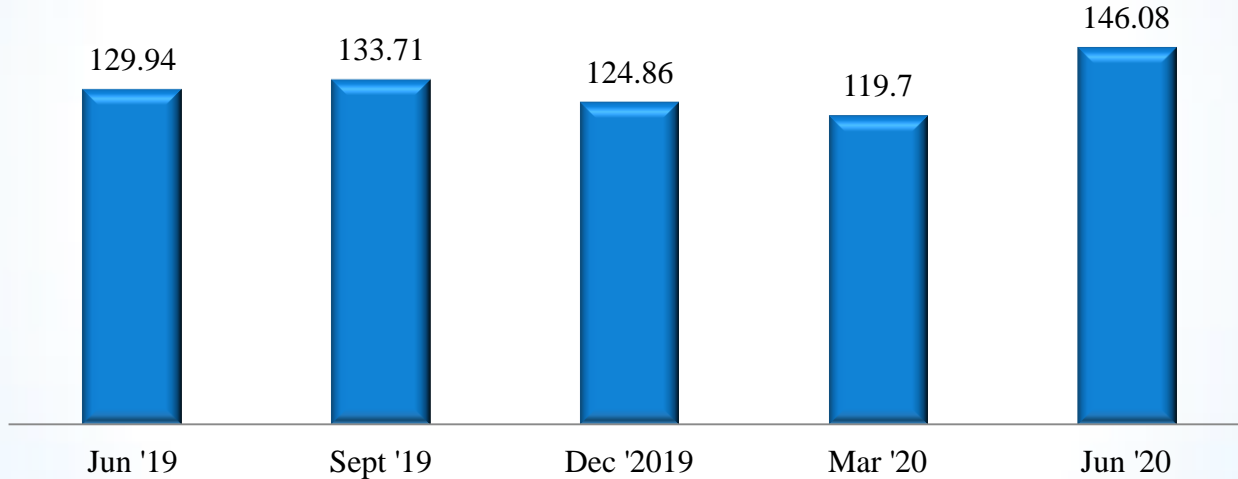
## IMPS

- Processing 1.37 lakhs transactions per day
- Handled 122.85 lakhs transactions during the Q1 of FY 2020-21

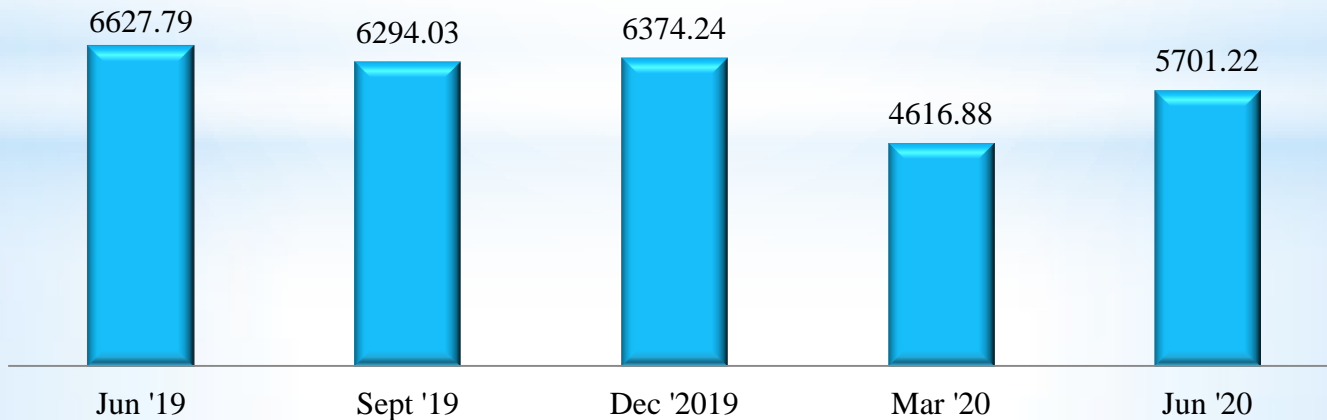


# BC Network and Transactions

No. of transactions via BC (in Lacs)



Amount of transactions via BC (Rs. in Crores)





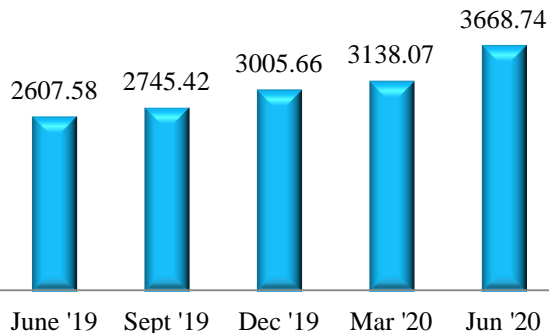
# Financial Inclusion

## PMJDY

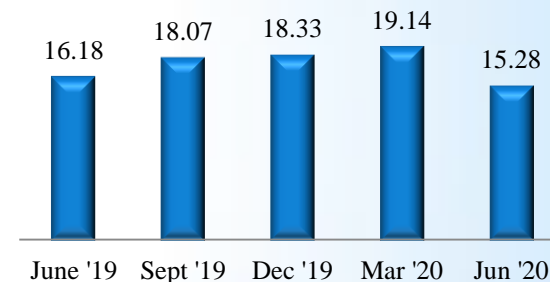
No of accounts(In Lacs)



Balance Outstanding (In Crores)



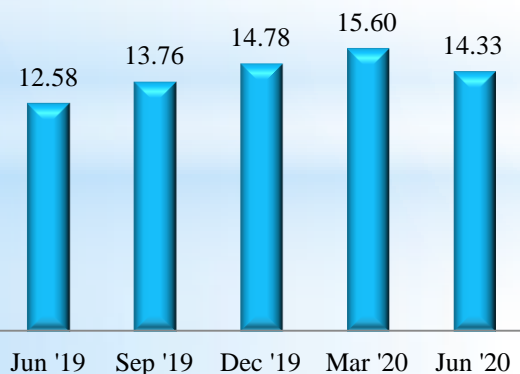
Accounts with Zero Balance (in Lacs)



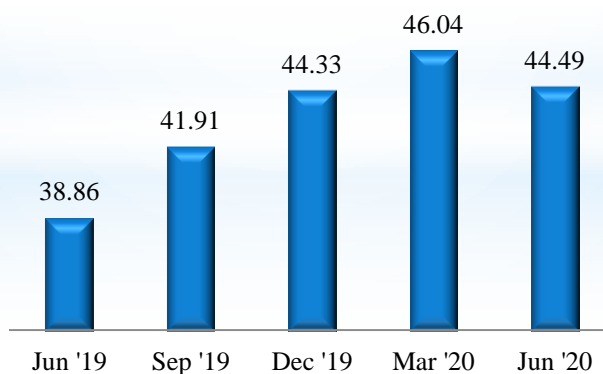
## Social Security Scheme

No. of enrollments (In lacs)

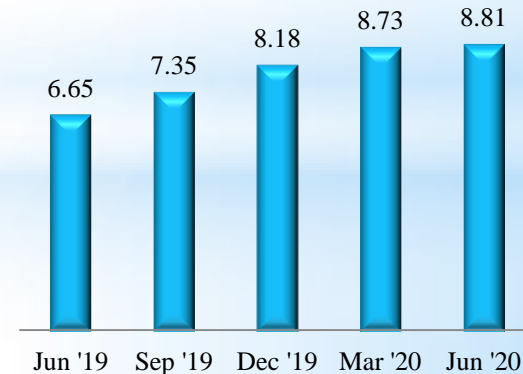
### PMJJBY



### PMSBY



### APY



**Our 46 RSETIs have trained 454 youth through 17 training programmes during the quarter June 2020.**

# Central Bank of India Group

<b>Subsidiaries</b>					<b>(Rs. In Crore)</b>	
<b>Cent Bank Home Finance Ltd. -</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance activity</li> <li>Presence in 9 States through 18 Branches</li> <li>Advances &amp; Investment Portfolio of Rs. 1245 Crore</li> </ul>	<b>Central Bank of India Shareholding</b>	<b>Particulars</b>	<b>Q1FY21</b>	<b>Q1FY20</b>		
	64.40%	<b>Total Income</b>	32	38		
		<b>Net Profit / (Loss)</b>	2	4		
		<b>Total Assets</b>	1366	1413		
		<b>Capital &amp; Reserves</b>	129	121		
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	<b>Central Bank of India Shareholding</b>	<b>Particulars</b>	<b>Q1FY21</b>	<b>Q1FY20</b>		
	100%	<b>Total Income</b>	0.77	0.84		
		<b>Net Profit / (Loss)</b>	0.27	0.22		
		<b>Total Assets</b>	44	45		
		<b>Capital &amp; Reserves</b>	37	38		

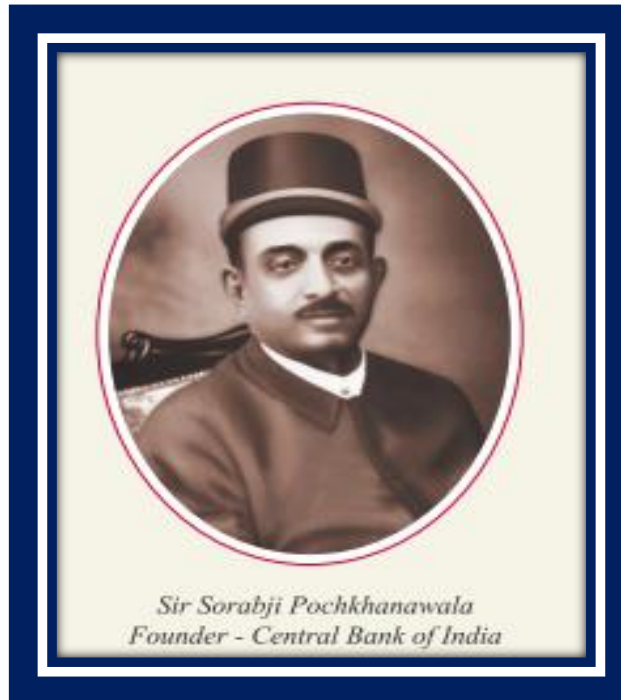
<b>Associates</b>					<b>(Rs. In Crore)</b>	
<b>Name of Associate</b>	<b>Central Bank of India Shareholding</b>	<b>Net Profit for Q1FY21</b>	<b>Net Profit for Q1FY20</b>			
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	11	5			
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	0.60	0.06			
Indo Zambia Bank Limited, Zambia	20%	31	27			

# Central Bank of India Group

<b>Group Position</b>			Rs. in Cr.
<b>Particulars</b>	<b>As on 30 Jun 2020</b>	<b>As on 30 Jun 2019</b>	
<b><u>CAPITAL &amp; LIABILITIES</u></b>			
Capital	5710	4126	
Reserves and Surplus	15974	15325	
Minorities Interest	46	45	
Share Application Money Pending Allotment	0	0	
Deposits	321676	298243	
Borrowings	7105	5094	
Other Liabilities and Provisions	14173	8362	
<b>Total</b>	<b>364683</b>	<b>331195</b>	
<b><u>ASSETS</u></b>			
Cash and Balances with Reserve Bank of India	26990	26477	
Balances with Banks and Money at Call and Short Notice	1686	674	
Investments	145170	128563	
Loans & Advances	155836	144390	
Fixed Assets	4279	4341	
Other Assets	30713	26740	
Goodwill on Consolidation	9	9	
<b>Total</b>	<b>364683</b>	<b>331195</b>	

# Central Bank of India Group

<b>Group Performance</b>		<b>Rs. in Cr.</b>	
<b>Particulars</b>	<b>Q1FY21</b>	<b>Q1FY20</b>	
<b><u>INCOME</u></b>			
Interest and Dividend Earned	6041	5745	
Other Income	710	774	
<b>Total</b>	<b>6752</b>	<b>6518</b>	
<b><u>EXPENDITURE</u></b>			
Interest Expended	3886	3942	
Operating Expenses	1568	1469	
Provisions and Contingencies	1160	992	
<b>Total</b>	<b>6614</b>	<b>6403</b>	
<b>Consolidated Net Profit/(Loss) for the year of the parent &amp; subsidiaries before Minority Interest</b>	137	116	
Less: Minority Interest	-1	-1	
<b>Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest</b>	<b>137</b>	<b>114</b>	
Add: Share of earnings in Associates	10	7	
<b>Consolidated Net Profit/(Loss) for the year attributable to the Group</b>	147	122	



Central Bank of India pays homage to its visionary founder Sir Sorabji Pochkhanawala  
on his 139<sup>th</sup> Birth Anniversary on 9<sup>th</sup> August 2020

**THANK YOU**