

CO:MBD:2021-22: 569

28<sup>th</sup> January, 2022

|   |   |
|---|---|
| National Stock Exchange of India Limited<br>Listing Department<br>Exchange Plaza,<br>Plot No.C/1, 'G' Block<br>Bandra-Kurla Complex<br>Bandra (E), Mumbai-400 051<br>Scrip code – CENTRALBK | BSE Ltd.<br>Corporate Relationship Deptt<br>Phiroze Jeejeebhoy Towers<br>Dalal Street, Fort<br>Mumbai 400001<br>Scrip Code - 532885 |
|---|---|

Dear Sir/Madam,

**Sub: Presentation on Financial Results for the Third Quarter & Nine Months ended 31<sup>st</sup> December 2021**

Please refer to our letter no. CO:MBD:2021-22:567 dated 28<sup>th</sup> January, 2022 submitting thereby copy of Reviewed Financial Results of the Bank for the Third Quarter & Nine Months ended 31<sup>st</sup> December 2021 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the Third Quarter & Nine Months ended 31<sup>st</sup> December 2021.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



ANAND KUMAR DAS  
DEPUTY GENERAL MANAGER/  
COMPANY SECRETARY

Atty





# Presentation on Financial Results for the Quarter / Nine Months Ended 31<sup>st</sup> Dec '2021

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# CONTENTS

|    |   |         |
|----|---|---------|
| 1  | Strength, Performance Highlights, Shareholding & Branch Network | 2 - 6   |
| 2  | Business & Financial Performance , Sanctioned                   | 7 - 10  |
| 3  | Priority Sector Achievement                                     | 11      |
| 4  | Asset Quality   | 12 - 15 |
| 5  | Credit Support (Covid -19)                                      | 16-17   |
| 6  | Restructured Book, Movement of NPA & Ratios                     | 18 -23  |
| 7  | Capital Ratios  | 24      |
| 8  | Profitability , Financial Indicators & NPA Provision Breakup    | 25 - 30 |
| 9  | Treasury Performance  | 31 - 33 |
| 10 | Digital Banking & Financial Inclusion                           | 34 - 35 |
| 11 | Prompt Corrective Action - Latest Status                        | 36      |
| 12 | Consolidated Group Financials                                   | 37-39   |
| 13 | Goals for Mar '2022   | 40      |



# Strengths

Strong Brand Image with Legacy of 110+ Years

Best CASA base @50.01% of total deposits



Dedicated Staff Strength of 30771

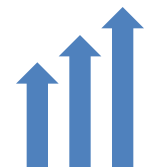
Strong Rural + Semi Urban Presence with 65% of Total Branches in RUSU Centers

Pan India presence with 15661 Customer Touch Points

# PERFORMANCE HIGHLIGHTS



With sustained performance, the Bank has earned Net Profit of ₹ **279 Crore (69.09%)** compared to Net Profit of ₹ 165 Crore on Y-o-Y basis and Net Profit of ₹ 250 Crore for the quarter ended 30<sup>th</sup> Sep'21 (11.60% on Q-o-Q basis).



Net Interest Income (NII) has improved from ₹ 2228 Crore to ₹ **2746 Crore (23.25%)** on Y-o-Y basis and improved from ₹ 2495 Crore to ₹ 2746 Crore (10.06%) on Q-o-Q basis.

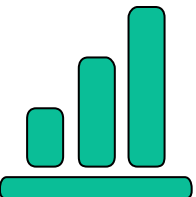


CRAR improved from 12.39% to **15.87%** on Y-o-Y basis registering an improvement of **348 bps** on Y-o-Y basis and from 15.38% to **15.87%** registering an improvement of 49 bps on Q-o-Q basis.



Gross NPA reduced from 16.30% to **15.16%** on Y-o-Y basis registering an improvement of **114 bps** and from 15.52% to **15.16%** on Q-o-Q basis registering an improvement of 36 bps

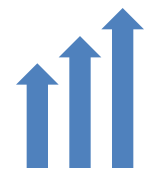
## PERFORMANCE HIGHLIGHTS



Net NPA reduced from 4.73% to **4.39%** on Y-o-Y basis registering an improvement of **34 bps** and from 4.51 % to **4.39 %** on Q-o-Q basis registering an improvement of 12 bps.



Provision coverage ratio (PCR) improved from 84.19% to **85.77%** on Y-o-Y basis registering an improvement of **158 bps**.



Net Interest Margin (NIM) has improved from 2.99% to **3.77%** on Y-o-Y basis registering an improvement of **78 bps** and improved from 3.36% to **3.77%** on Q-o-Q basis registering an improvement of 41 bps.

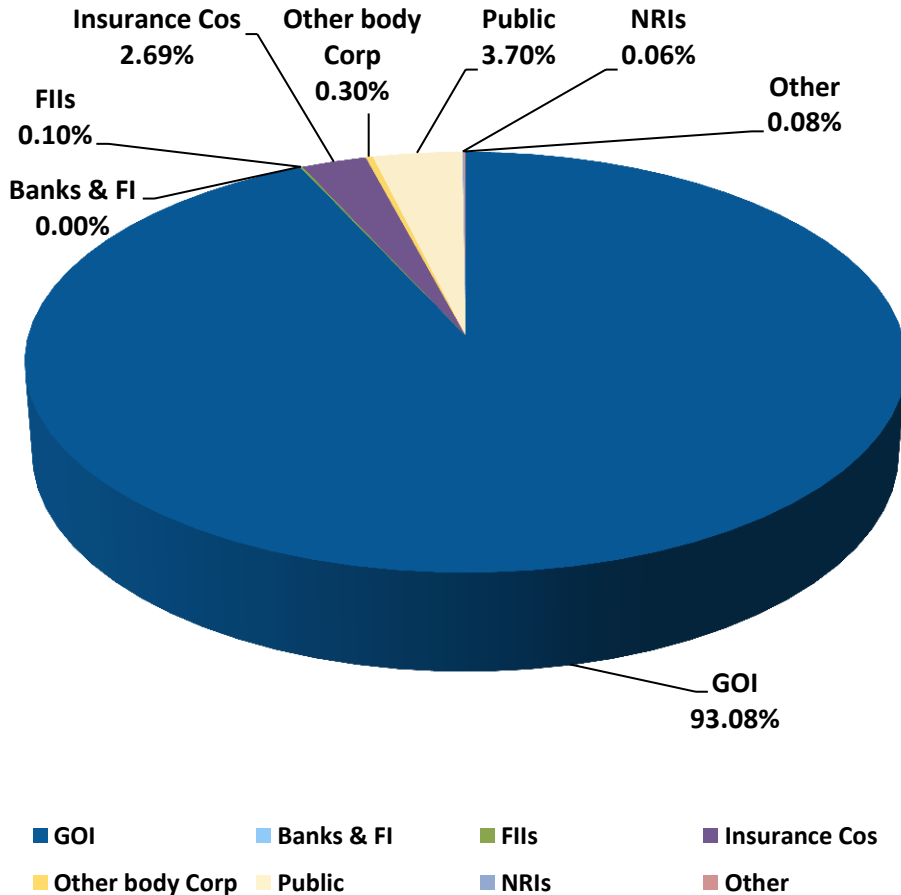


CASA deposit has increased to **₹ 168557 Crore** from ₹ 155306 Crore registering a growth of **8.53%** on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to **50.01%** in Dec'21.



# Shareholding Pattern

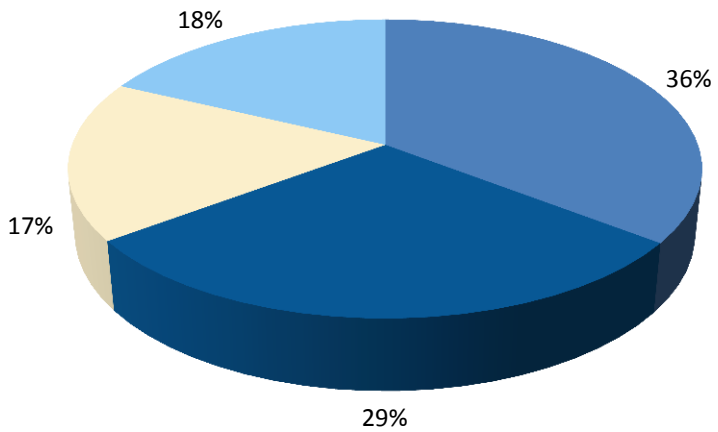
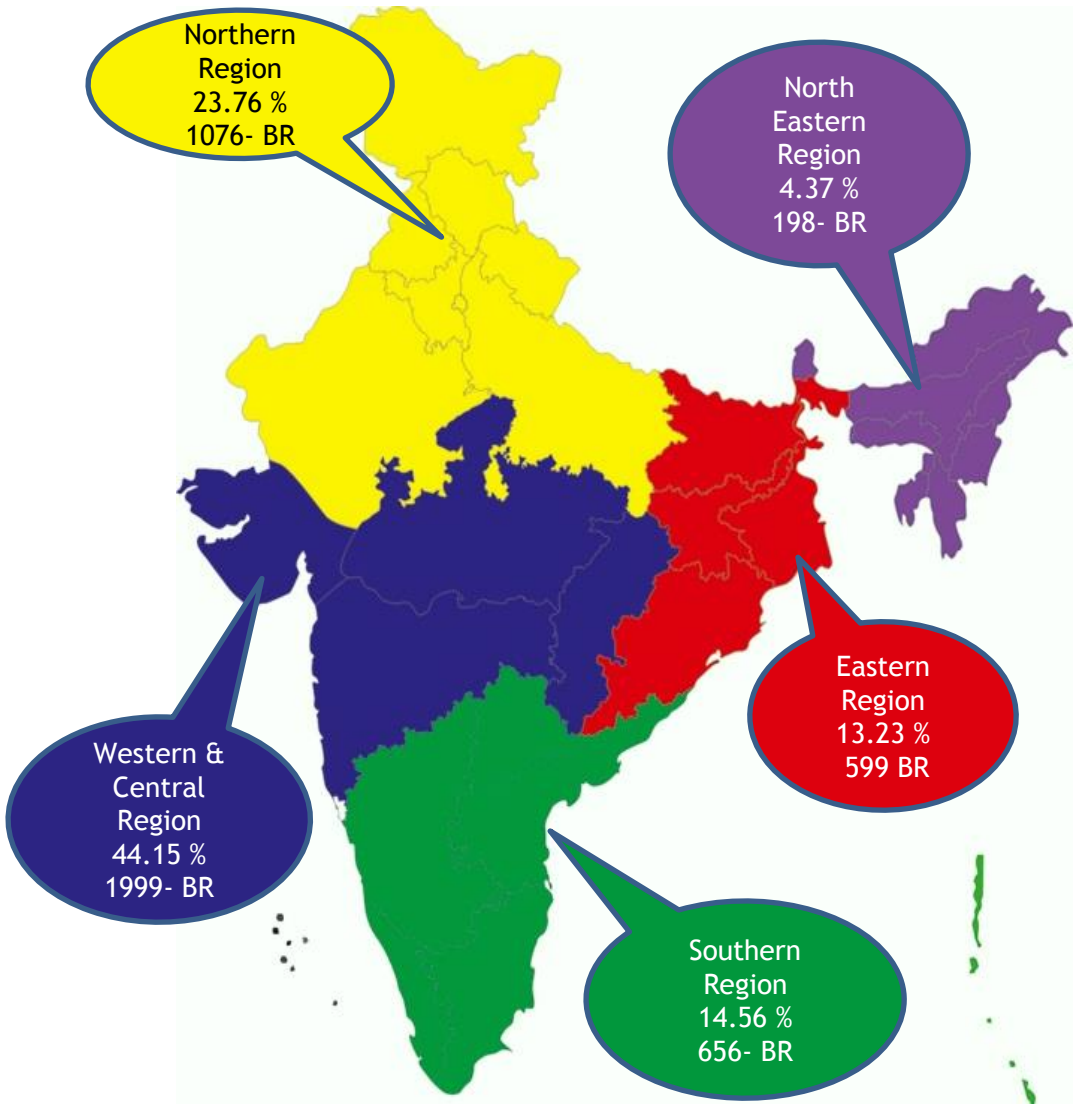
As on Dec 31, 2021



- Share Capital : ₹ 8680.94 cr
- Shares of Central Bank of India are listed on BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.

# PAN India Branch Network

| As on 31 Dec '21            |       |
|-----------------------------|-------|
| Total Branches              | 4528  |
| Rural                       | 1604  |
| Semi Urban                  | 1330  |
| Urban                       | 783   |
| Metro                       | 811   |
| Total ATMs                  | 3315  |
| Total BC Outlets            | 7818  |
| Total Customer Touch Points | 15661 |



■ Rural ■ Semi Urban ■ Urban ■ Metro





## BUSINESS PERFORMANCE

### PARTICULARS

Dec ' 20

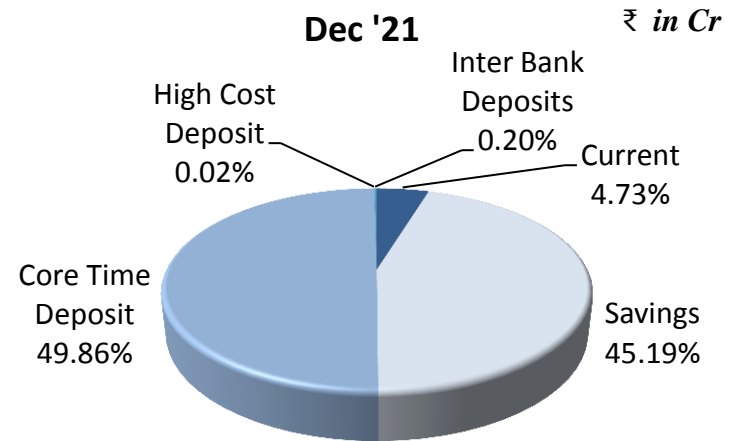
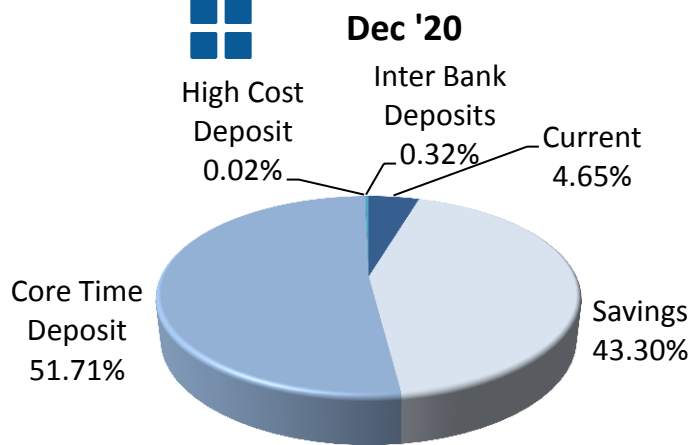
Dec ' 21

Y - o - Y  
Growth (%)

| PARTICULARS                                   | Dec ' 20      | Dec ' 21      | Y - o - Y<br>Growth (%) |
|---|---------------|---------------|-------------------------|
| <b>Total Business</b>                         | <b>504728</b> | <b>519786</b> | <b>2.98</b>             |
| Total Deposits (Including Interbank Deposits) | 323872        | 337688        | 4.27                    |
| CASA Deposits                                 | 155306        | 168557        | 8.53                    |
| CASA %  | 48.11         | 50.01         | 190 bps                 |
| Total Advances                                | 180856        | 182098*       | 0.69*                   |
| RAM   | 116843        | 120449        | 3.09                    |
| Corporate                                     | 64013         | 61649         | -3.69                   |
| <b>CD Ratio</b>                               | <b>56.02</b>  | <b>54.03*</b> | <b>-199bps</b>          |

\* During Mar'21 bank has made Technical Write off of Rs. 4810 Crore. Had this TWO not been done, then banks credit growth would have been 3.35% and CD Ratio would have been 55.35%.

## DEPOSIT MIX



### PARTICULARS

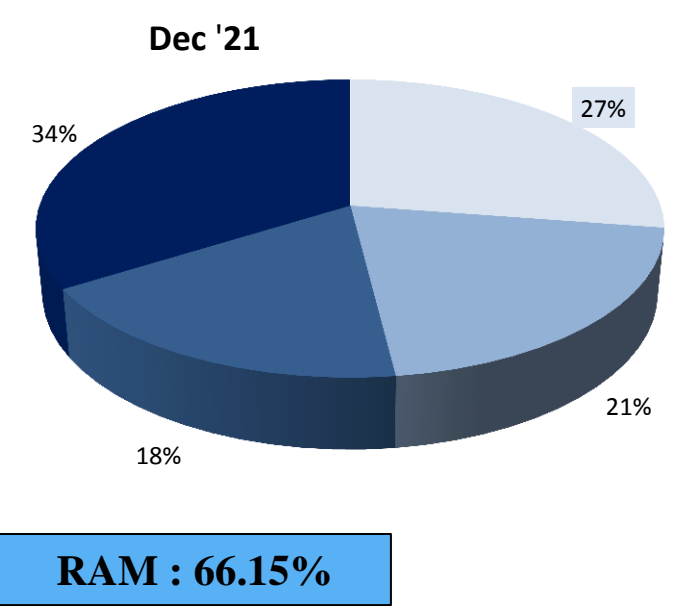
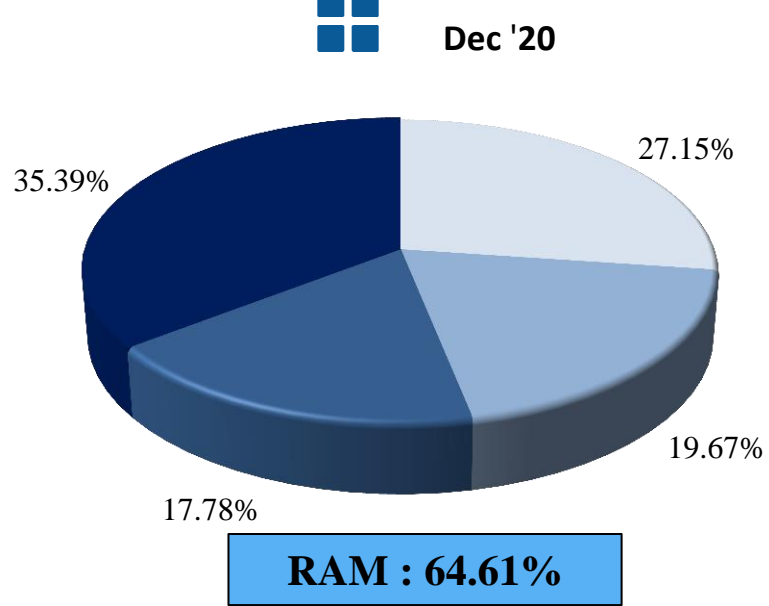
Dec ' 20

Dec ' 21

Y - o - Y  
Growth (%)

| PARTICULARS                | Dec ' 20      | Dec ' 21      | Y - o - Y<br>Growth (%) |
|----------------------------|---------------|---------------|-------------------------|
| Current                    | 15068         | 15972         | 6.00                    |
| Savings                    | 140238        | 152585        | 8.80                    |
| <b>Total CASA Deposits</b> | <b>155306</b> | <b>168557</b> | <b>8.53</b>             |
| <b>CASA %</b>              | <b>48.11</b>  | <b>50.01</b>  | <b>190 bps</b>          |
| Core Time Deposit          | 167469        | 168385        | 0.55                    |
| High Cost Deposit          | 67            | 74            | 10.45                   |
| <b>Total Core Deposit</b>  | <b>322775</b> | <b>336942</b> | <b>4.39</b>             |
| Inter Bank Deposit         | 1030          | 672           | -34.76                  |
| <b>Total Deposits</b>      | <b>323872</b> | <b>337688</b> | <b>4.27</b>             |

# ADVANCES MIX



| SECTORS | Dec ' 20 | Dec ' 21 | Y - o - Y Growth (%) |
|---------|----------|----------|----------------------|
|---------|----------|----------|----------------------|

|                                |               |               |                |
|--------------------------------|---------------|---------------|----------------|
| Retail                         | 49111         | 49843         | 1.49           |
| Agriculture                    | 35571         | 37596         | 5.69           |
| MSME                           | 32161         | 33010         | 2.64           |
| <b>RAM</b>                     | <b>116843</b> | <b>120449</b> | <b>3.09</b>    |
| Corporate                      | 64013         | 61649         | -3.69          |
| <b>Gross Advance</b>           | <b>180856</b> | <b>182098</b> | <b>0.69</b>    |
| <b>TOTAL Credit RWA</b>        | <b>118233</b> | <b>117166</b> | <b>-0.90</b>   |
| <b>CRWA % of Gross Advance</b> | <b>65.37</b>  | <b>64.34%</b> | <b>-103bps</b> |

## Sanctions and Disbursements During the quarter Dec'21

₹ in Cr

| SECTOR           | SANCTIONS       |              | DISBURSEMENTS   |              | Growth In Sanctions |              |
|------------------|-----------------|--------------|-----------------|--------------|---------------------|--------------|
|                  | No. of Accounts | Amount       | No. of Accounts | Amount       | Q-o-Q               | Y-o-Y        |
| RETAIL           | 62532           | 4231         | 61782           | 3590         | 61.98               | -16.02       |
| MSME             | 27841           | 2985         | 25593           | 2175         | 94.90               | 78.07        |
| AGRICULTURE      | 150902          | 2534         | 150902          | 2289         | 4.22                | 13.76        |
| Corporate Credit | 38              | 10351        | 17              | 3422         | 6.73                | 159.03       |
| <b>TOTAL</b>     | <b>241313</b>   | <b>20101</b> | <b>238294</b>   | <b>11476</b> | <b>23.52</b>        | <b>55.20</b> |

# Achievement Under Mandated Targets

Achieved the mandated norms in respect of

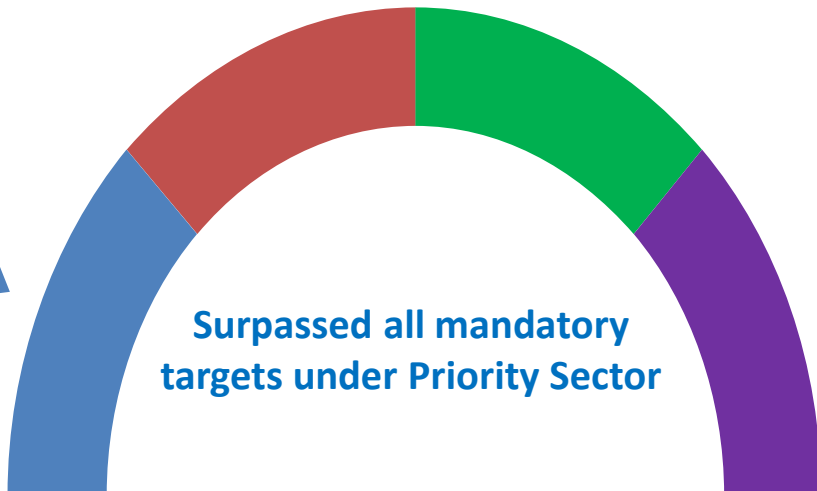
Total Priority  
of ANBC  
against  
norms of 40%.

Agriculture 19.16  
% of ANBC  
against norms of  
18%.



Weaker Sector-  
of 16.09 ANBC  
against norms  
of 10% .

Small and Marginal  
Farmers 10.05% of  
ANBC against  
norms of 8%



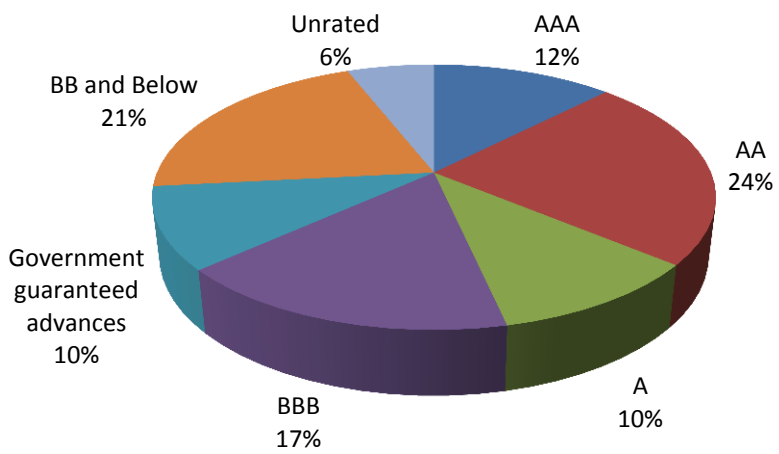
# Rated Standard Advances

DEC '20

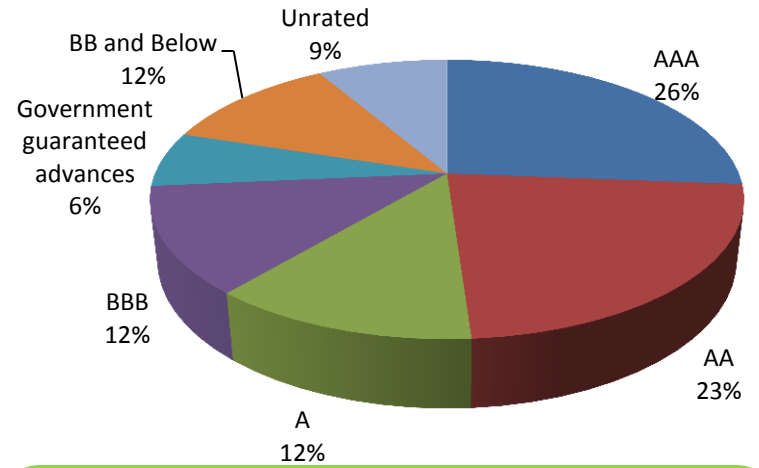
As per BASEL III

DEC '21

₹ in Cr



**Investment Grade & above : 73.34%**



**Investment Grade & above : 81.58%**

Investment grade wise Standard Advances (Fund Based)

Dec '20

Dec '21

Y-o-Y

|                                | Dec '20      | Dec '21      | Y-o-Y        |
|--------------------------------|--------------|--------------|--------------|
| AAA                            | 5902         | 12953        | 119.47       |
| AA                             | 11233        | 11196        | -0.33        |
| A                              | 5011         | 6075         | 21.23        |
| BBB(Including CRE)             | 8006         | 6096         | -23.86       |
| Government guaranteed advances | 4756         | 3149         | -33.79       |
| <b>Sub-Total</b>               | <b>34908</b> | <b>39469</b> | <b>13.07</b> |
| BB and Below                   | 9845         | 5731         | -41.79       |
| Unrated                        | 2842         | 4180         | 47.08        |
| <b>Total</b>                   | <b>47595</b> | <b>48380</b> | <b>1.65</b>  |



# Retail Segment

As on 31st Dec '21

₹ in Cr

**HOME LOAN ₹ 28677**

57.53% of Total Retail Advance

Y-o-Y Growth 2.53%

**AUTO LOAN ₹ 3003**

6.02 % of Total Retail Advance

Y-o-Y Growth -3.25 %

**EDUCATION LOAN ₹ 3471**

6.96 % of Total Retail Advance

Y-o-Y Growth - 3.42%

**PERSONAL LOAN ₹ 2666**

5.35 % of Total Retail Advance

Y-o-Y Growth 2.70 %

**OTHER RETAIL LOAN ₹ 12026**

24.13 % of Total Retail Advance

Y-o-Y Growth -1.47 %

**Retail Segment ₹ 49843 27.37 % of Total Advance  
Y-o-Y Growth 1.49 %**

# CO-LENDINGS

## SANCTIONS

₹ in Cr

|  | SEP '21 |  | DEC '21 |  | TOTAL |  | OUTSTANDING |  |
|--|---------|--|---------|--|-------|--|-------------|--|
|--|---------|--|---------|--|-------|--|-------------|--|

| SECTOR | No. of Accounts |        | Amount          |        | No. of Accounts |        | Amount          |        |
|--------|-----------------|--------|-----------------|--------|-----------------|--------|-----------------|--------|
|        | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |

|              |             |               |             |               |             |                |             |               |
|--------------|-------------|---------------|-------------|---------------|-------------|----------------|-------------|---------------|
| RETAIL       | 2724        | 354.07        | 4948        | 627.76        | 7672        | 981.83         | 7279        | 826.16        |
| MSME         | 46          | 1.25          | 320         | 78.78         | 366         | 80.03          | 365         | 88.91         |
| <b>TOTAL</b> | <b>2770</b> | <b>355.32</b> | <b>5268</b> | <b>706.54</b> | <b>8038</b> | <b>1061.86</b> | <b>7644</b> | <b>915.07</b> |





# SPECIAL MENTION ACCOUNTS - SMA

(₹ in Cr)

## Assets Quality - Dec '21

| Assets Quality | No. Of A/c's  | Above ₹ 5 cr. | Up to ₹ 5 Cr. | Dec '21      | % of Total Adv. |
|----------------|---------------|---------------|---------------|--------------|-----------------|
| SMA 0          | 100093        | 1332          | 4418          | 5750         | 3.16            |
| SMA 1          | 132396        | 135           | 4862          | 4997         | 2.74            |
| SMA 2          | 114372        | 570           | 3680          | 4250         | 2.33            |
| <b>TOTAL</b>   | <b>346861</b> | <b>2037</b>   | <b>12960</b>  | <b>14997</b> | <b>8.24</b>     |


## Assets Quality - Sep '21

| Assets Quality | No. Of A/c's  | Above ₹ 5 cr. | Up to ₹ 5 Cr. | Sep '21      | % of Total Adv. |
|----------------|---------------|---------------|---------------|--------------|-----------------|
| SMA 0          | 217676        | 623           | 7573          | 8196         | 4.67            |
| SMA 1          | 134770        | 172           | 4609          | 4781         | 2.72            |
| SMA 2          | 120228        | 222           | 3539          | 3761         | 2.14            |
| <b>TOTAL</b>   | <b>472674</b> | <b>1017</b>   | <b>15721</b>  | <b>16738</b> | <b>9.53</b>     |


# Covid -19 Credit Support

## Guaranteed Emergency Credit Line

₹ in Cr



**ECLGS -1**  
No. of Sanctions- 165775  
Amount Sanctioned  
3150.15



**ECLGS -2**  
No. of Sanctions- 71  
Amount Sanctioned  
369.10



**ECLGS -4**  
No. of Sanctions- 59  
Amount Sanctioned  
4.82



**ECLGS -3**  
No. of Sanctions- 174  
Amount Sanctioned  
14.82


# Covid -19 Credit Support

## Guaranteed Emergency Credit Line - Extension


₹ in Cr



**ECLGS -1 Extension**  
No. of Sanctions- 4555  
Amount Sanctioned  
367.46



**ECLGS -2 Extension**  
No. of Sanctions- 47  
Amount Sanctioned  
37.11



**ECLGS -3 Extension**  
No. of Sanctions- 148  
Amount Sanctioned  
12.93



# RESTRUCTURED BOOK

(₹ in Cr)

Segment Wise

Dec '20

Mar '21

Jun '21

Sep '21

Dec '21

## Standard Restructured

|              |             |             |             |             |             |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate    | 859         | 986         | 976         | 997         | 575         |
| MSME         | 1364        | 1723        | 1614        | 1452        | 732         |
| Agriculture  | 305         | 301         | 273         | 254         | 216         |
| Retail       | 518         | 468         | 463         | 433         | 406         |
| <b>Total</b> | <b>3046</b> | <b>3478</b> | <b>3326</b> | <b>3136</b> | <b>1929</b> |

## Standard Restructured - Covid-19 Resolution Framework

|              |          |          |             |             |             |
|--------------|----------|----------|-------------|-------------|-------------|
| Corporate    | -        | -        | 2313        | 2299        | 2422        |
| MSME         | -        | -        | 838         | 1403        | 2714        |
| Agriculture  | -        | -        | 48          | 105         | 399         |
| Retail       | -        | -        | 1514        | 2207        | 2047        |
| <b>Total</b> | <b>-</b> | <b>-</b> | <b>4713</b> | <b>6014</b> | <b>7582</b> |

## Total Standard Restructured

|                           |             |             |             |             |             |
|---------------------------|-------------|-------------|-------------|-------------|-------------|
| <b>Corporate</b>          | 859         | 986         | 3289        | 3296        | 2997        |
| MSME                      | 1364        | 1723        | 2452        | 2855        | 3446        |
| Agriculture               | 305         | 301         | 321         | 359         | 615         |
| Retail                    | 518         | 468         | 1977        | 2640        | 2453        |
| <b>Total Restructured</b> | <b>3046</b> | <b>3478</b> | <b>8039</b> | <b>9150</b> | <b>9511</b> |



# NPA CLASSIFICATION

## NPA Classification: Sector Wise

(₹ in Cr)

| Particulars          | Dec '20 | Mar '21      | Jun '21 | Sep '21 | Dec '21 | Advances O/s (Dec '21) | TOTAL NNPA  | NNPA %      |
|----------------------|---------|--------------|---------|---------|---------|------------------------|-------------|-------------|
| Total NPA            | 29,486  | <b>29277</b> | 27892   | 27252   | 27608   | <b>182098</b>          | <b>7085</b> | <b>4.39</b> |
| Retail               | 1,791   | 2542         | 2596    | 2308    | 2305    | 49843                  | 958         | 1.98        |
| Agriculture & Allied | 4,325   | 5349         | 5560    | 5603    | 5752    | 37596                  | 2665        | 7.72        |
| MSME                 | 4,806   | 5654         | 5634    | 5429    | 5266    | 33010                  | 1449        | 4.97        |
| Corporate & Others   | 18,564  | 15732        | 14102   | 13912   | 14285   | 61649                  | 2013        | 4.08        |

## NPA Classification: Retail Sector

| Particulars          | Dec '20 | Mar '21     | Jun '21 | Sep '21 | Dec '21 | Advances O/s (Dec '21) | TOTAL NNPA | NNPA % |
|----------------------|---------|-------------|---------|---------|---------|------------------------|------------|--------|
| Total Retail NPA     | 1840    | <b>2542</b> | 2596    | 2308    | 2305    | <b>49843</b>           | 958        | 1.98   |
| Housing Loan         | 1024    | 1324        | 1298    | 1248    | 1214    | 28677                  | 551        | 1.97   |
| Vehicle Loan         | 97      | 127         | 131     | 98      | 98      | 3003                   | 36         | 1.24   |
| Education Loan       | 503     | 591         | 594     | 574     | 580     | 3471                   | 214        | 6.92   |
| Other Personal Loans | 216     | 500         | 573     | 388     | 413     | 14692                  | 157        | 1.09   |

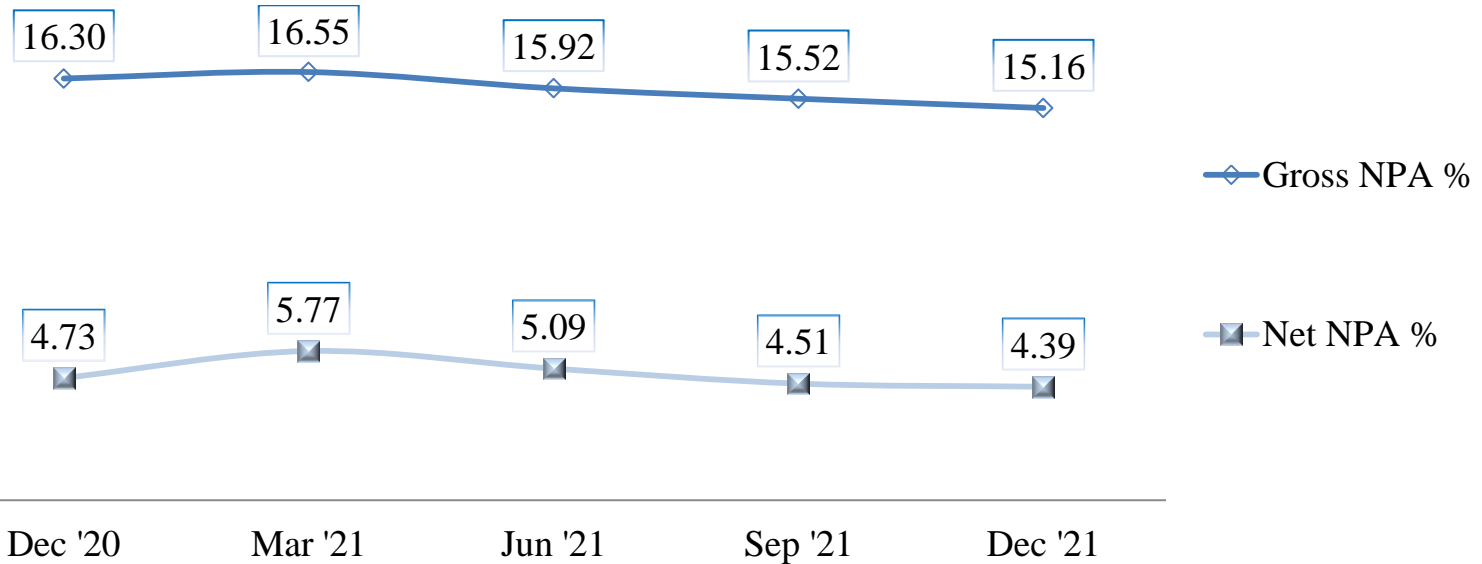


# NPA MOVEMENT

(₹ in Cr)

| <u>Gross NPA</u>                            | Dec '20      | Mar '21      | Jun '21      | Sep '21      | Dec '21      | Nine Months FY 22 |
|---|--------------|--------------|--------------|--------------|--------------|-------------------|
| <b>Opening Gross NPAs</b>                   | <b>30785</b> | <b>29486</b> | <b>29277</b> | <b>27892</b> | <b>27252</b> | <b>29277</b>      |
| <b>Add Slippage of PA to NPAs</b>           | 59           | <b>5848</b>  | 1281         | 2104         | 1235         | 3815              |
| <b>Increase in balance of existing NPAs</b> | 44           | <b>71</b>    | 124          | 37           | 71           | 228               |
| <b>Sub Total</b>                            | <b>103</b>   | <b>5919</b>  | <b>1405</b>  | <b>2141</b>  | <b>1306</b>  | <b>4043</b>       |
| <b>Less:</b>                                |              |              |              |              |              |                   |
| <b>Up gradation</b>                         | 88           | <b>258</b>   | 2231         | 555          | 227          | 2394              |
| <b>Recovery (Including Sale to ARC)</b>     | 631          | <b>769</b>   | 461          | 1169         | 613          | 2052              |
| <b>Regular Write-off</b>                    | 683          | <b>292</b>   | 98           | 802          | 110          | 1011              |
| <b>Technical Write-off</b>                  | 0            | <b>4809</b>  | 0            | 0            | 0            | 0                 |
| <b>Other Recovery by adjustment</b>         | 0            | <b>0</b>     | 0            | 255          | 0            | 255               |
| <b>Sub Total</b>                            | <b>1402</b>  | <b>6128</b>  | <b>2790</b>  | <b>2781</b>  | <b>950</b>   | <b>5712</b>       |
| <b>Gross NPAs</b>                           | <b>29486</b> | <b>29277</b> | <b>27892</b> | <b>27252</b> | <b>27608</b> | <b>27608</b>      |
| <b>% of Gross NPAs to Gross Advances</b>    | <b>16.30</b> | <b>16.55</b> | <b>15.92</b> | <b>15.52</b> | <b>15.16</b> | <b>15.16</b>      |

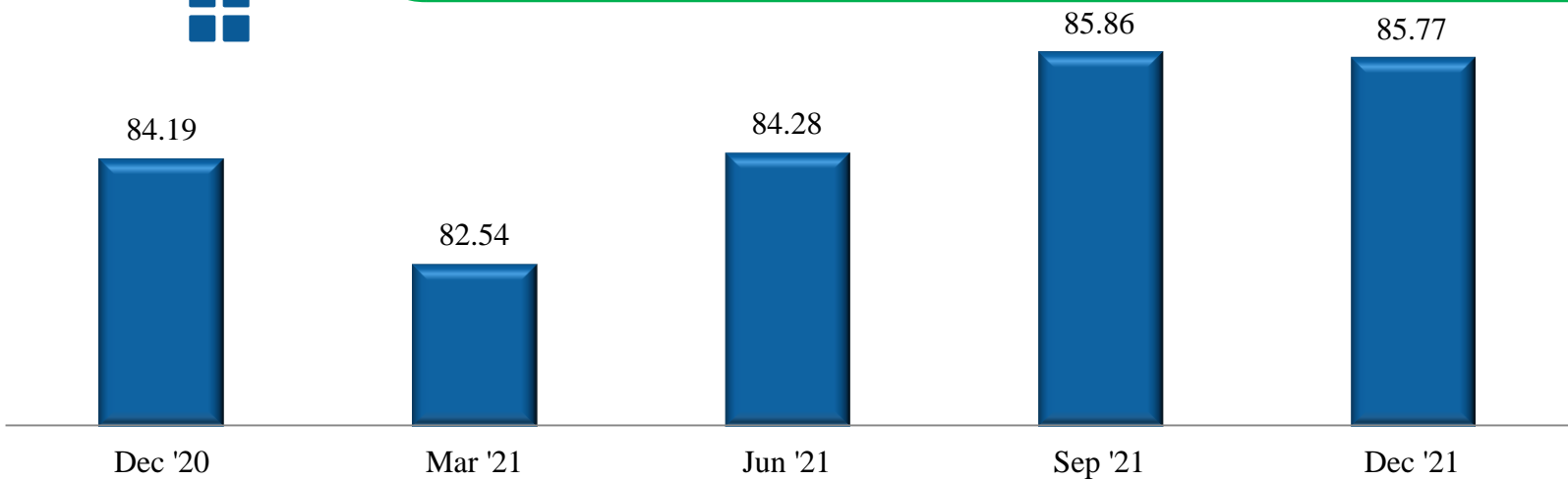
# ASSET QUALITY TREND



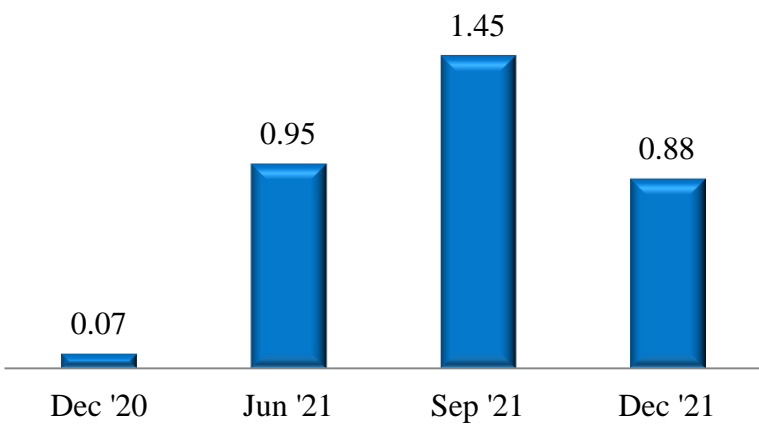
(₹ in Cr)

| Particulars    | Dec '20 | Mar '21 | Jun '21 | Sep '21 | Dec '21 |
|----------------|---------|---------|---------|---------|---------|
| Gross Advances | 180856  | 176913  | 175229  | 175594  | 182098  |
| Net Advances   | 158776  | 156579  | 155154  | 155268  | 161514  |
| Gross NPA      | 29486   | 29277   | 27892   | 27252   | 27608   |
| Net NPA        | 7515    | 9036    | 7904    | 7004    | 7085    |
| Gross NPA %    | 16.30   | 16.55   | 15.92   | 15.52   | 15.16   |
| Net NPA %      | 4.73    | 5.77    | 5.09    | 4.51    | 4.39    |

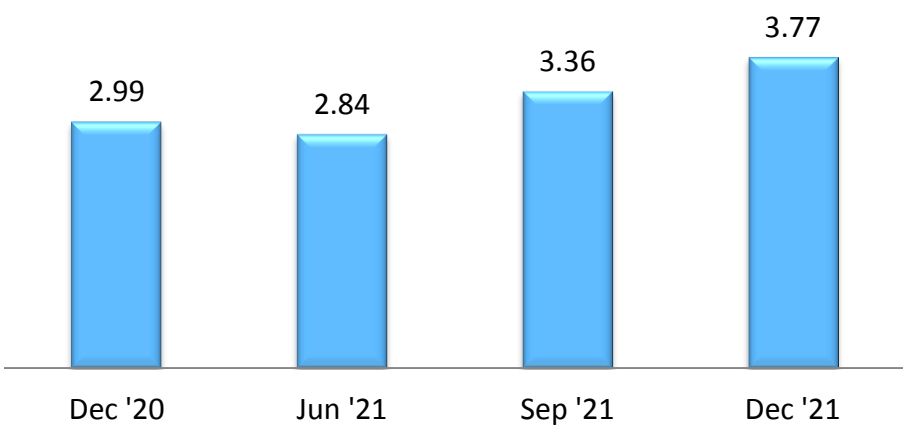
# PROVISION COVERAGE RATIO(PCR)



## SLIPPAGE RATIO #



## NET INTEREST MARGIN # @



# Figures of earlier period have been regrouped wherever necessary to conform the current year classification

@ There is one off income of ₹ 533 Crore resulting into NIM for Qtr ended Dec'21 improved to 3.77% had this income not been there then NIM for Qtr ended Dec '21 would have been 3.03%



# Status of NCLT accounts

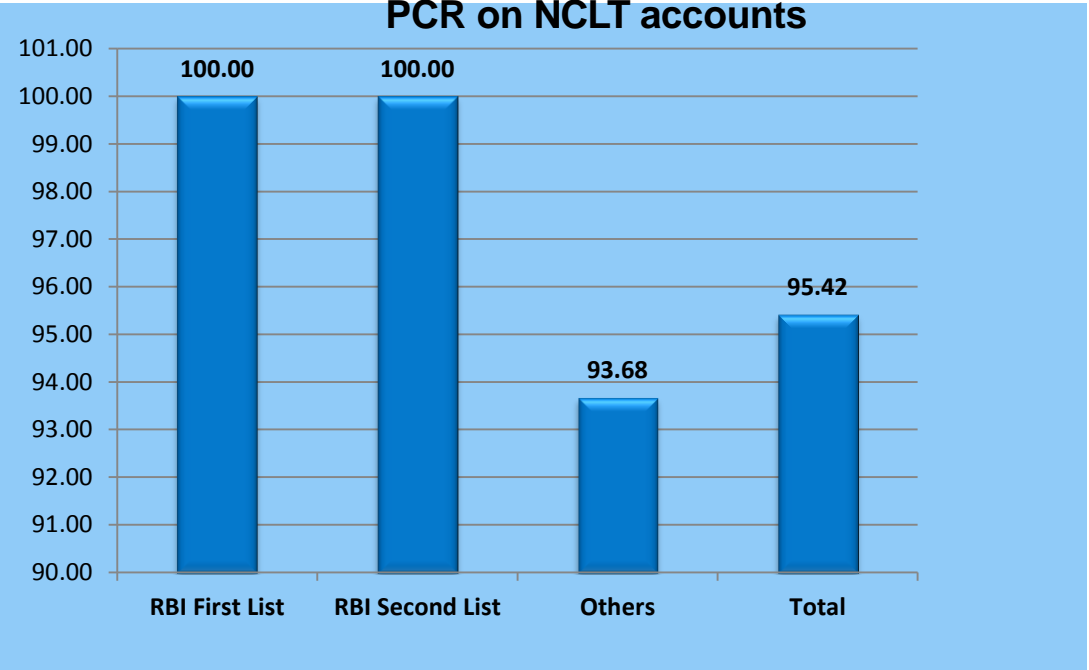
(₹ in Cr)

RBI List 1 O/s  
₹. 895.24 cr

RBI List 2 O/s  
₹.5567.25 cr

Others  
₹ 17021.41 cr

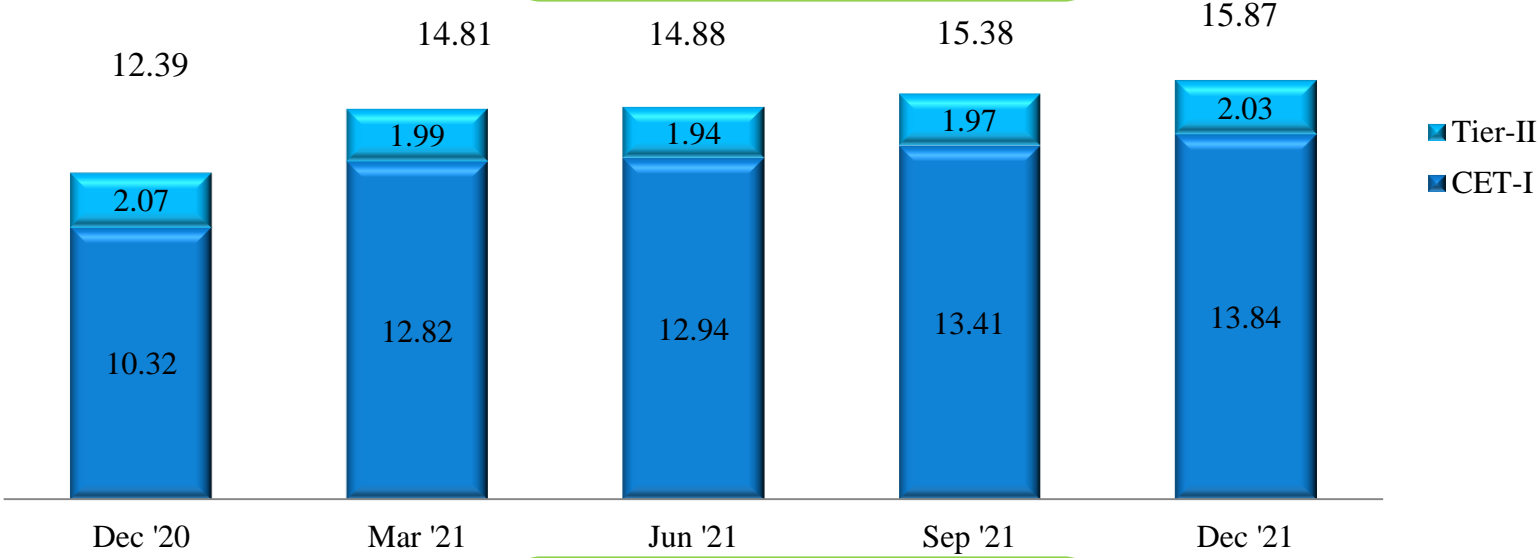
Total Exposure\* (Incl.TWO)  
₹ 23483.90 cr



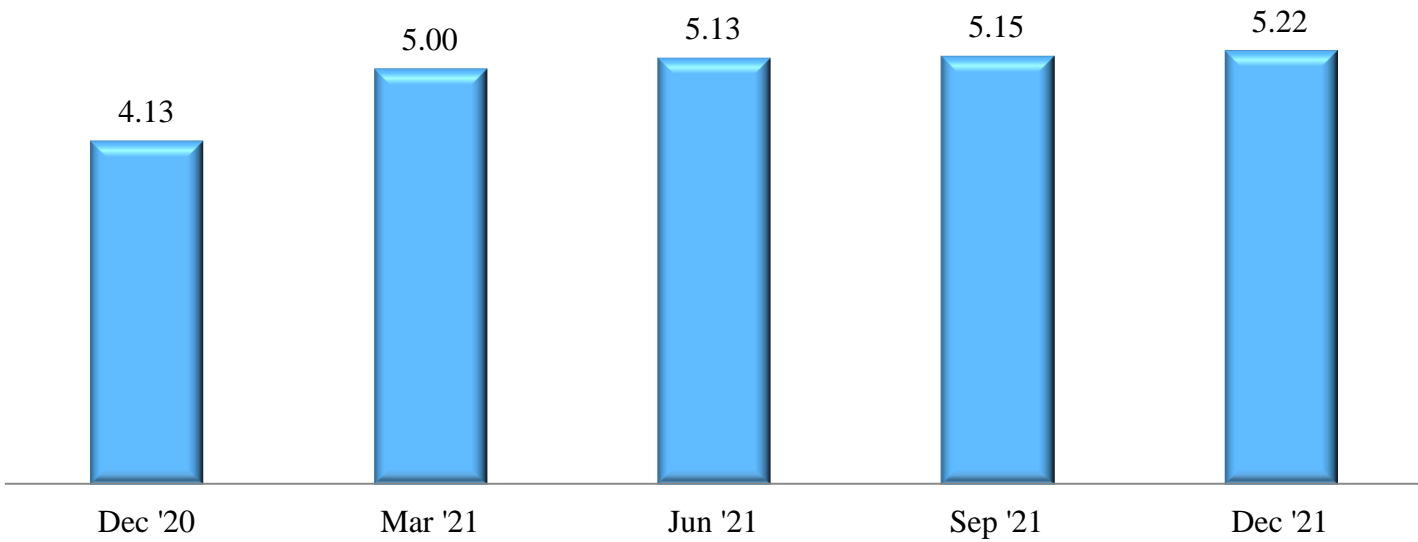
\*FUND BASED EXPOSURE IS INCLUSIVE OF INVESTMENT

# CAPITAL RATIOS

**Capital Adequacy Ratio (%)**



**Leverage Ratio (%)**





# Financials at a Glance

## Quarterly

| Particulars                    | Dec ' 20  | Sep '21 | Dec '21 | Growth Q-o-Q(%) | Growth Y-o-Y(%) |
|--------------------------------|-----------|---------|---------|-----------------|-----------------|
|                                | (₹ In Cr) |         |         |                 |                 |
| <b>Total Interest Income</b>   | 5783      | 5783    | 6057    | 4.74            | 4.74            |
| <b>Total Interest Expenses</b> | 3555      | 3288    | 3311    | 0.70            | -6.86           |
| <b>Net Interest Income#</b>    | 2228      | 2495    | 2746    | 10.06           | 23.25           |
| <b>Total Income #</b>          | 6557      | 6527    | 6666    | 2.13            | 1.66            |
| <b>Total Expenditure</b>       | 5365      | 5102    | 5443    | 6.68            | 1.45            |
| <b>Operating Profit #</b>      | 1192      | 1425    | 1223    | -14.18          | 2.60            |
| <b>Provisions #</b>            | 1027      | 1175    | 944     | -19.66          | -8.08           |
| <b>Net Profit</b>              | 165       | 250     | 279     | 11.60           | 69.09           |

# Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of RBI Master Direction on Financial Statements – Presentation and Disclosures dated 30.08.21( Updated on 15.11.21)



# Fee Based Income

## Quarterly

(₹ in Cr)

| Parameters                                      | Dec ' 20   | Sep '21    | Dec '21    | Growth Q-o-Q(%) | Growth Y-o-Y(%) |
|---|------------|------------|------------|-----------------|-----------------|
| <b>Fee Based Income (i+ii+iii)</b>              | <b>271</b> | <b>349</b> | <b>364</b> | <b>4.30</b>     | <b>34.32</b>    |
| <b>Commission Exchange &amp; Brokerage(i) #</b> | <b>84</b>  | <b>82</b>  | <b>88</b>  | <b>7.32</b>     | <b>4.76</b>     |
| - Commission on LC/BG/DDs                       | 55         | 45         | 48         | 6.67            | -12.73          |
| - Govt. Business                                | 12         | 18         | 18         | 0.00            | 50.00           |
| - Banc assurance                                | 17         | 19         | 22         | 15.79           | 29.41           |
| <b>Service Charges (ii)</b>                     | <b>162</b> | <b>234</b> | <b>244</b> | <b>4.27</b>     | <b>50.62</b>    |
| <b>Miscellaneous (iii)#</b>                     | <b>25</b>  | <b>33</b>  | <b>32</b>  | <b>-3.03</b>    | <b>28.00</b>    |
| <b>Treasury Income</b>                          | <b>395</b> | <b>245</b> | <b>102</b> | <b>-58.37</b>   | <b>-74.18</b>   |
| - Profit on Sale of Investments                 | 382        | 216        | 70         | -67.59          | -81.68          |
| - Profit on Exchange Transactions               | 13         | 27         | 32         | 18.52           | 146.15          |
| - Dividend Income                               | -          | 2          | -          | -               | -               |
| <b>-Other Receipts( PSLC &amp; Others)</b>      | <b>108</b> | <b>150</b> | <b>143</b> | <b>-4.67</b>    | <b>32.41</b>    |
| <b>Total Non-Interest Income #</b>              | <b>774</b> | <b>744</b> | <b>609</b> | <b>-18.15</b>   | <b>-21.32</b>   |

# Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of RBI Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21 ( updated on 15.11.21)

# TOTAL EXPENSES

## Quarterly

| Parameters                | Dec ' 20  | Sep '21 | Dec '21 | Growth Q-o-Q(%) | Growth Y-o-Y(%) |
|---------------------------|-----------|---------|---------|-----------------|-----------------|
|                           | (₹ In Cr) |         |         |                 |                 |
| <b>Interest Expenses</b>  | 3555      | 3288    | 3311    | 0.70            | -6.86           |
| Interest paid on Deposits | 3441      | 3180    | 3199    | 0.60            | -7.03           |
| Other Interests           | 114       | 108     | 112     | 3.70            | -1.75           |
| Operating Expenses        | 1810      | 1814    | 2132    | 17.53           | 17.79           |
| Staff Cost                | 1199      | 1130    | 1469    | 30.00           | 22.52           |
| Other Operating Expenses  | 611       | 684     | 663     | -3.07           | 8.51            |
| <b>Total Expenses</b>     | 5365      | 5102    | 5443    | 6.68            | 1.45            |

# PROVISIONS

## Quarterly

(₹ In Cr)

| Parameters   | Dec ' 20 | Sep '21 | Dec '21 | Growth Q-o-Q(%) | Growth Y-o-Y(%) |
|--|----------|---------|---------|-----------------|-----------------|
| <b>Total Provision #</b>                                     | 1027     | 1175    | 944     | -19.66          | -8.08           |
| <b>NPAs #</b>  | 565      | 1112    | 380     | -65.83          | -32.74          |
| <b>Standard Assets</b>                                       | 200      | -394    | 225     | -157.11         | 12.50           |
| <b>Depreciation / Provisions on Investment including SRs</b> | -67      | 292     | 193     | -33.90          | 388.06          |
| <b>Income Tax</b>  | 284      | 103     | 65      | -36.89          | -77.11          |
| <b>Others</b>  | 33       | -17     | -7      | 58.82           | -121.21         |
| <b>Restructured A/c's</b>                                    | 12       | 79      | 88      | 11.39           | 633.33          |

# Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of RBI Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21 ( updated on 15.11.21)



# FINANCIAL INDICATORS

| Particulars                                   | Dec ' 20 | Sep ' 21 | Dec '21 |
|---|----------|----------|---------|
| Cost of Deposits(%)*                          | 4.28     | 3.84     | 3.83    |
| Yield on Advances(%)*                         | 7.01     | 6.66     | 6.52    |
| Yield on Investments(%)                       | 6.52     | 6.85     | 6.28    |
| Cost of Funds(%)*                             | 4.34     | 3.90     | 3.89    |
| Yield on Funds(%)*                            | 7.76     | 7.79     | 8.31    |
| NIM %* # @                                    | 2.99     | 3.36     | 3.77    |
| ROA %*  | 0.19     | 0.29     | 0.33    |
| ROE %   | 0.86     | 1.09     | 1.21    |
| Book Value of Share                           | 32.70    | 26.71    | 27.05   |
| Credit Cost * #                               | 1.28     | 2.59     | 0.87    |
| Cost to Income #                              | 60.27    | 56.00    | \$63.55 |
| Business per Employee (₹ in Cr)               | 15.72    | 16.43    | 16.87   |
| Operating Profit per Employee (₹ in Lacs) * # | 14.89    | 18.31    | 15.90   |
| Net Profit per Employee (₹ in Lacs) *         | 2.07     | 3.21     | 3.63    |

\* Annualised

# Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21 ( updated on 15.11.21).

@ There is one off income of ₹ 533Crore resulting into NIM for Qtr ended Dec'21 improved to 3.77% had this income not been there then NIM for Qtr ended Dec '21 would have been 3.03. There was one off income of ₹ 285 Crore in Sep'21 quarter also, resulted into NIM for Qtr ended Sep'21 improved to 3.36%. Had this income not been there then NIM for Qtr ended Sep'21 would have been 2.97%.

\$ Bank has made additional provision of ₹ 402 Crore on prudence basis. Had this additional provision was not made then our Cost to Income ratio would have been 51.57%



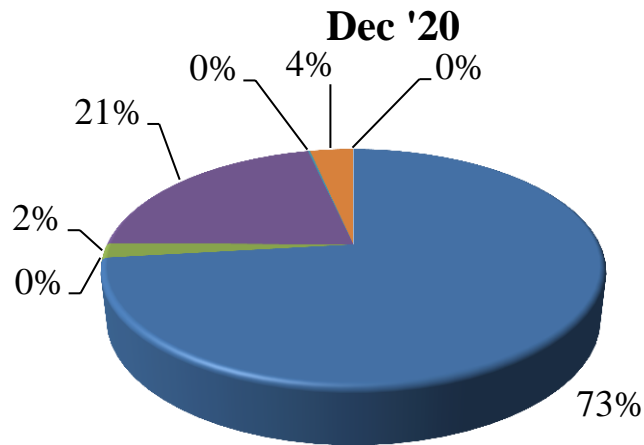
# NPA PROVISION BREAKUP

(₹ in Cr)

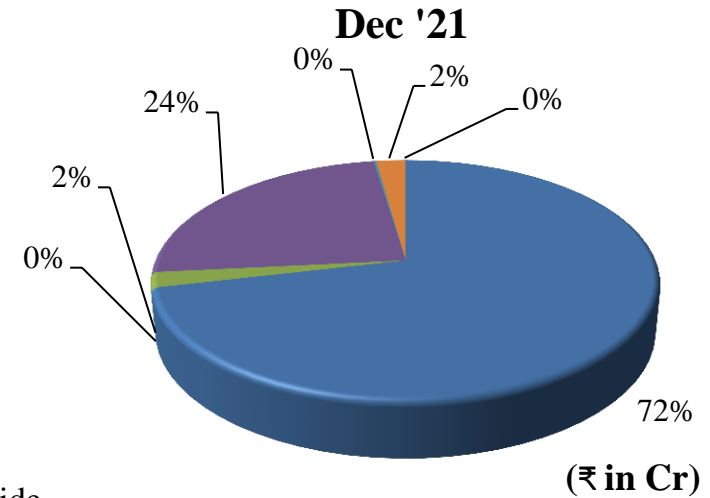
| Particulars   | Sep '21        | Dec '21       |
|---|----------------|---------------|
| <b>NPA Provision Increase due to:</b>   |                |               |
| Ageing Provision/Change in Value of Security                                  | 1332.36        | 156.01        |
| Slippages/Increase in Balance/Fraud   | 357.86         | 541.82        |
| <b>Sub Total</b>  | <b>1690.22</b> | <b>697.83</b> |
| Less : Provision write back due to Cash Recoveries/Upgradation/ Restructuring | 577.80         | 317.38        |
| <b>Net Additional NPA Provision made</b>                                      | <b>1112.42</b> | <b>380.45</b> |



# INVESTMENT PORTFOLIO



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



- Investment Outside India

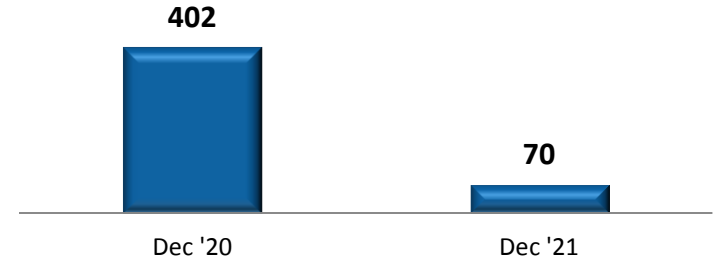
| Particulars                      | Dec '20       | Dec '21       |
|----------------------------------|---------------|---------------|
| Govt. Securities                 | 110697        | 103916        |
| Other Approved                   | 0             | 0             |
| Shares                           | 3030          | 2992          |
| Debentures & Bonds               | 32204         | 35211         |
| Subsidiaries & Joint Ventures    | 243           | 258           |
| Others                           | 5065          | 3178          |
| <b>Total Investment In India</b> | <b>151239</b> | <b>145555</b> |
| Investment Outside India         | 47            | 47            |
| <b>Grand Total</b>               | <b>151286</b> | <b>145602</b> |

# TREASURY PERFORMANCE

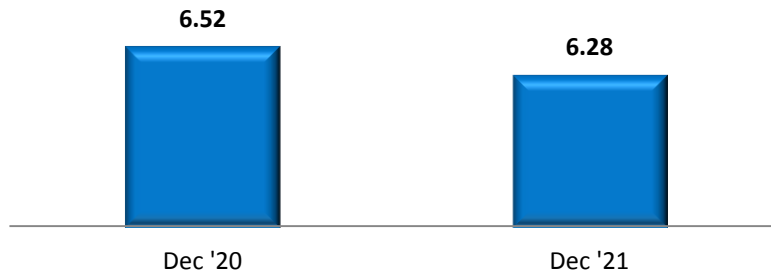
## Interest on Investment



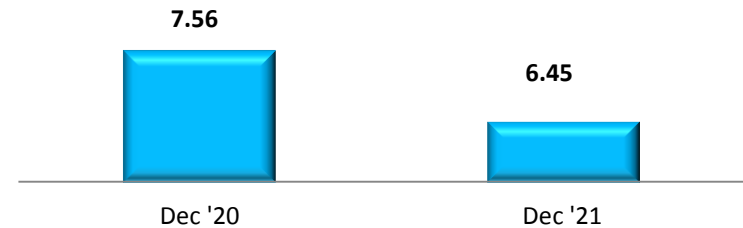
## Trading Profit



## Yield on Investment



## Return on Investment (including Trading Profit)



| Particulars                                       | Dec '20 | Dec '21 |
|---|---------|---------|
| Interest on Investment (₹ in Cr)                  | 2505    | 2290    |
| Yield on Investment %                             | 6.52    | 6.28    |
| Trading Profit (₹ in Cr)                          | 402     | 70      |
| Return on Investment (including Trading Profit) % | 7.56    | 6.45    |
| 10 year Bench Mark %                              | 5.87    | 6.45    |

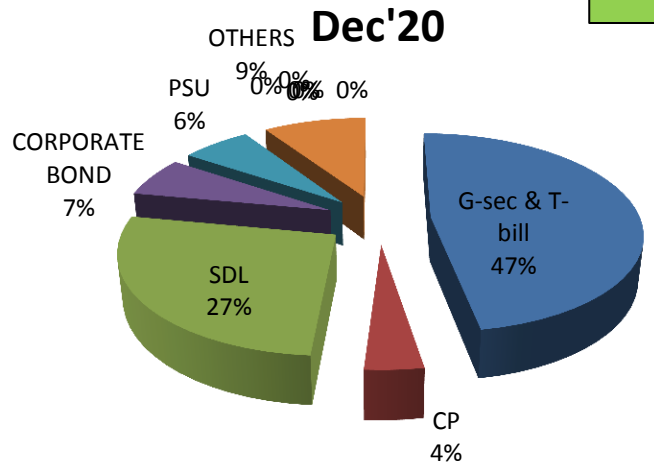


# TREASURY OPERATIONS

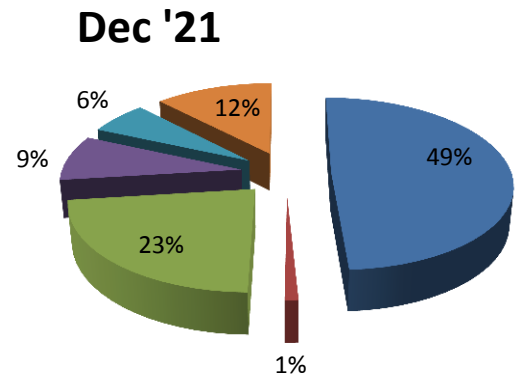
(₹ in Cr)

| Total Investment Book       | Dec-20           |                 |                | Dec-21           |                 |               |
|-----------------------------|------------------|-----------------|----------------|------------------|-----------------|---------------|
| <b>Aggregate Investment</b> | <b>151285.55</b> |                 |                | <b>145601.84</b> |                 |               |
| <b>Portfolio</b>            | <b>HTM</b>       | <b>AFS</b>      | <b>HFT</b>     | <b>HTM</b>       | <b>AFS</b>      | <b>HFT</b>    |
| <b>Investment</b>           | <b>89169.78</b>  | <b>61052.58</b> | <b>1063.19</b> | <b>98013.68</b>  | <b>47306.86</b> | <b>281.30</b> |
| <b>Percentage</b>           | <b>58.94%</b>    | <b>40.36%</b>   | <b>0.70%</b>   | <b>67.32%</b>    | <b>32.49%</b>   | <b>0.19%</b>  |
| <b>Total SLR</b>            | <b>110695.98</b> |                 |                | <b>103915.06</b> |                 |               |
| <b>Of Which SLR</b>         | <b>64433.02</b>  | <b>45274.75</b> | <b>988.21</b>  | <b>69556.77</b>  | <b>34076.99</b> | <b>281.30</b> |

## AFS BOOK



- G-sec & T-bill
- CP
- SDL
- CORPORATE BOND
- PSU
- OTHERS



**Modified Duration : 2.57 - SLR : 2.48**

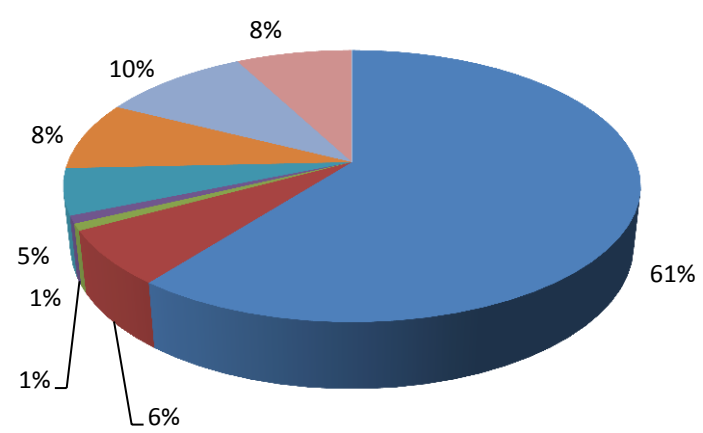
**Modified Duration : 1.93 - SLR 1.66**

**P.V. 01(SLR+N SLR): 14.40 - SLR : 11.46**

**P.V. 01(SLR+N SLR): 7.54 - SLR 5.41**

# DIGITAL TRANSACTIONS

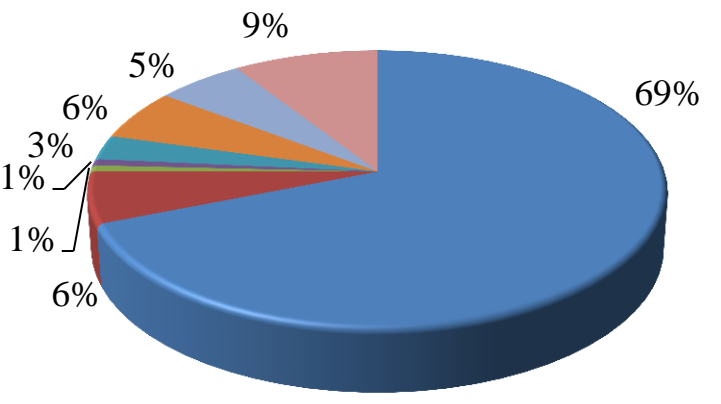
**Apr ' 20 to Dec ' 20**



**Share of Digital Txns through ADC 75.29%**

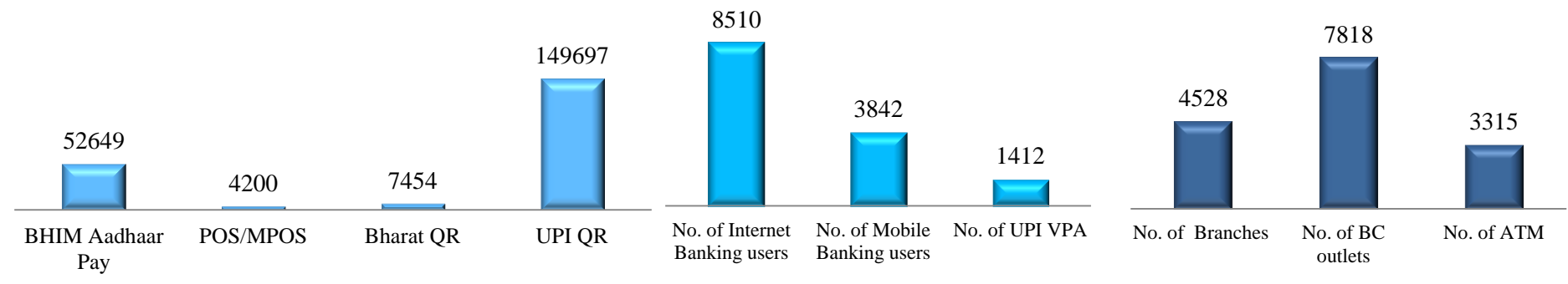
- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR-BC
- Others

**Apr ' 21 to Dec ' 21**



**Share of Digital Txns through ADC 77.22%**

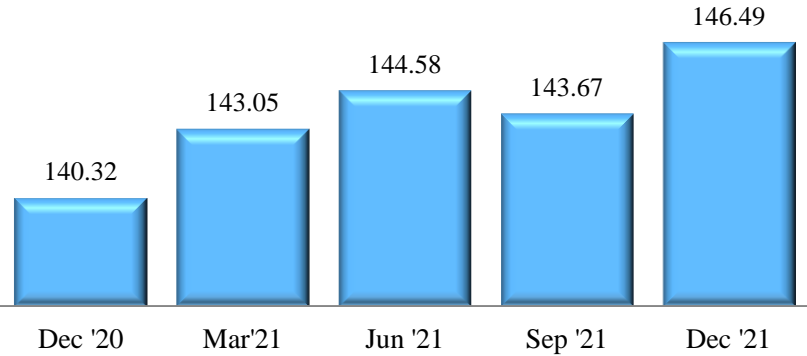
| <u>Payment Acceptance Touch Points</u> | <u>Digital Touch Points (In 000)</u> | <u>Other Touch Points</u> |
|--|--------------------------------------|---------------------------|
|--|--------------------------------------|---------------------------|



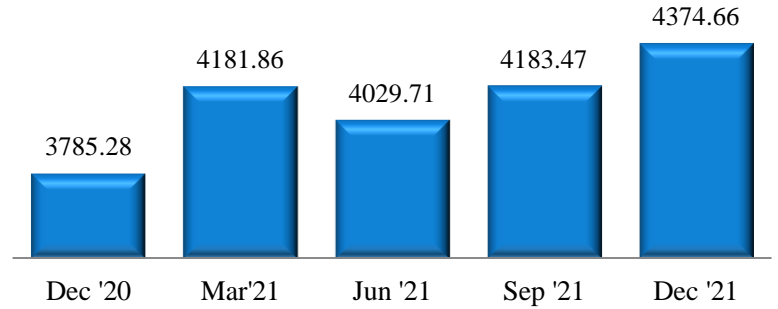
# FINANCIAL INCLUSION

## PMJDY

**No of accounts(In Lacs)**



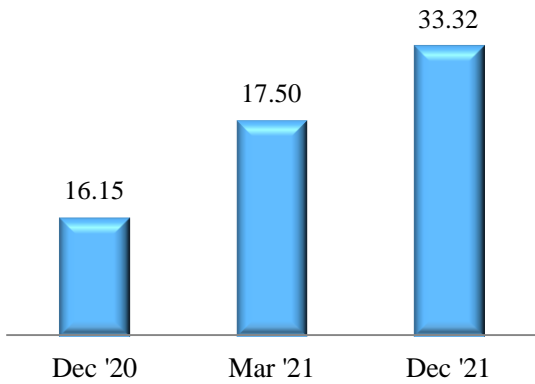
**Balance Outstanding (In Cr)**



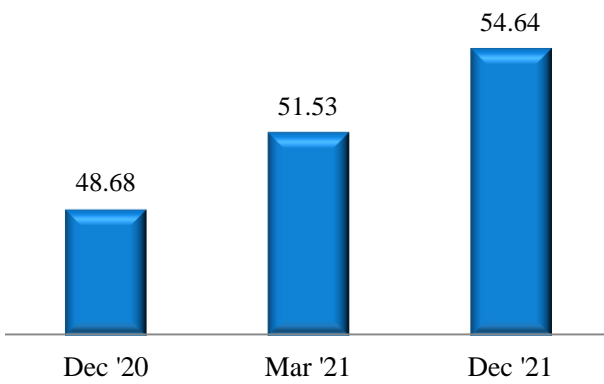
## Social Security Scheme

No. of enrollments (In lacs)

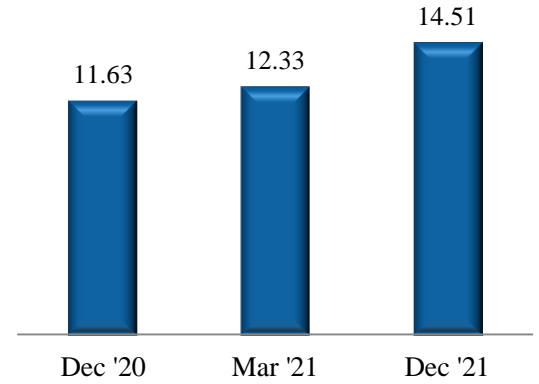
**PMJJBY**



**PMSBY**



**APY**





# Prompt Corrective Action

## Compliance status

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A**

| Indicators             | Triggers | Mar '21 | Jun '21 | Sep '21 | Dec '21 |
|------------------------|----------|---------|---------|---------|---------|
| Capital Adequacy Ratio | <11.50   | 14.81   | 14.88   | 15.38   | 15.87   |
| Net NPA                | >= 6%    | 5.77    | 5.09    | 4.51    | 4.39    |
| Leverage Ratio         | <3.5%    | 5.00    | 5.13    | 5.15    | 5.22    |

| Subsidiaries   |                                    | (₹ In Cr)           |          |         |
|--|------------------------------------|---------------------|----------|---------|
| <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 and 1 SPOC location</li> <li>Advances &amp; Investment Portfolio of Rs. 1149.25 Crore</li> </ul> | Central Bank of India Shareholding | Particulars         | 9M ended |         |
|  | 64.40 %                            |                     | Dec'21   | Dec'20  |
|  |                                    | Total Income        | 91.01    | 98.77   |
|  |                                    | Net Profit / (Loss) | 13.59    | 15.76   |
|  |                                    | Total Assets        | 1202.83  | 1266.09 |
|  | Capital & Reserves                 | 155.56              | 143.06   |         |
| <b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>   | Central Bank of India Shareholding | Particulars         | 9M ended |         |
|  | 100%                               |                     | Dec'21   | Dec'20  |
|  |                                    | Total Income        | 2.26     | 2.56    |
|  |                                    | Net Profit / (Loss) | 0.72     | 0.61    |
|  |                                    | Total Assets        | 42.31    | 42.23   |
|  | Capital & Reserves                 | 35.04               | 35.53    |         |

| Associates                                    |                                    | (₹ In Cr)               |          |
|---|------------------------------------|-------------------------|----------|
| Name of Associate                             | Central Bank of India Shareholding | Net Profit for 9M ended |          |
|   |                                    | Dec'21                  | Dec'20   |
| Uttar Bihar Gramin Bank, Muzzaffarpur         | 35%                                | (118.48)                | (122.88) |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar | 35%                                | 34.21                   | 6.08     |
| Indo Zambia Bank Limited, Zambia              | 20%                                | 102.67                  | 59.87    |

## Group Position

(₹ in Cr.)

| Particulars  | As on 31 Dec' 2021 | As on 31 Dec' 2020 |
|--|--------------------|--------------------|
| <b><u>CAPITAL &amp; LIABILITIES</u></b>                |                    |                    |
| Capital  | 8681               | 5876               |
| Reserves and Surplus                                   | 18550              | 16356              |
| Minorities Interest                                    | 55                 | 51                 |
| Share Application Money Pending Allotment              | 0                  | 0                  |
| Deposits   | 338102             | 324272             |
| Borrowings   | 5691               | 6072               |
| Other Liabilities and Provisions                       | 9949               | 9949               |
| <b>Total</b>   | <b>381028</b>      | <b>362576</b>      |
| <b><u>ASSETS</u></b>                                   |                    |                    |
| Cash and Balances with Reserve Bank of India           | 38817              | 27501              |
| Balances with Banks and Money at Call and Short Notice | 13544              | 2371               |
| Investments  | 140119             | 146031             |
| Loans & Advances                                       | 162329             | 159656             |
| Fixed Assets   | 4986               | 4247               |
| Other Assets   | 21224              | 22761              |
| Goodwill on Consolidation                              | 9                  | 9                  |
| <b>Total</b>   | <b>381028</b>      | <b>362576</b>      |

\* Figures have been regrouped/restated wherever necessary to confirm the current year classification.



## Group Performance

(₹ in Cr.)

| Particulars  | 9M ended     |              |
|--|--------------|--------------|
|  | Dec'21       | Dec'20       |
| <b>INCOME</b>  |              |              |
| Interest and Dividend Earned   | 17392        | 17930        |
| Other Income   | 2123         | 2267         |
| <b>Total</b>   | <b>19515</b> | <b>20197</b> |
| <b>EXPENDITURE</b>   |              |              |
| Interest Expended  | 9980         | 11170        |
| Operating Expenses   | 5682         | 5064         |
| Provisions and Contingencies   | 3105         | 3487         |
| <b>Total</b>   | <b>18767</b> | <b>19721</b> |
| <b>Consolidated Net Profit/(Loss) for the year of the parent &amp; subsidiaries before Minority Interest</b> | <b>748</b>   | <b>476</b>   |
| Less: Minority Interest  | 5            | 6            |
| <b>Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest</b>                       | <b>743</b>   | <b>470</b>   |
| Add: Share of earnings in Associates   | (9)          | (29)         |
| <b>Consolidated Net Profit/(Loss) for the year attributable to the Group</b>                                 | <b>734</b>   | <b>441</b>   |

\* Figures have been regrouped/restated wherever necessary to confirm the current year classification.



# Goals for Mar '22

(₹ In Cr)

| Parameters                  | Guidance ( 31.03.2022) |
|-----------------------------|------------------------|
| Deposit Growth              | 8-9%                   |
| Advances Growth             | 6 to 8 %               |
| Business Growth             | 6-7 %                  |
| RAM: Corporate Credit Ratio | 65:35                  |
| NIM                         | More than 2.75 %       |
| CASA                        | Around 50 %            |
| Gross NPA                   | 12-12.50%              |
| Net NPA                     | Less than 4%           |
| PCR                         | More than 86%          |
| Slippage Ratio              | Less than 3%           |
| Credit Cost (Annualized)    | Less than 2%           |
| Return on Assets            | 0.30%                  |
| Cost to Income Ratio        | Less than 55%          |



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THANK YOU