

CO:MBD:2020-21: 46

29th June, 2020

The National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No.C/1, 'G' Block, Bandra-Kurla Complex, Mumbai-400 051 Symbol - CENTRALBK	BSE Limited Department of Corporate Services Phiroze Jeejeebhoy Towers, Dalal Street, Fort Mumbai 400001 Scrip Code - 532885
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Dear Sir/Madam,

Sub : Presentation on Financial Results for the Fourth Quarter & Financial Year ended 31st March 2020

Please refer to our letter no. CO:MBD:2020-21: dated 29th June, 2020 submitting thereby copy of Audited Standalone and Consolidated Financial Results of the Bank for the Fourth Quarter & Financial Year ended 31st March 2020 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 Fourth Quarter & Financial Year ended 31st March 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



Quarterly / Annual
Financial Results
for the period ended 31.03.2020

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

CONTENTS

- 1 INITIATIVES
- 2 PERFORMANCE HIGHLIGHTS
- 3 FINANCIAL PERFORMANCE
- 4 ASSET QUALITY
- 5 CAPITAL ADEQUACY
- 6 PROFITABILITY
- 7 DIGITAL BANKING
- 8 FINANCIAL INCLUSION & BANCASSURANCE
- 9 CONSOLIDATED FINANCIALS
- 10 COVID-19 : PREPAREDNESS & RESPONSE

NEW INITIATIVES

“Project DISHA” - Analytics-Based Business Transformation Program

- In order to take new Business Transformation initiatives 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. Diagnostics and designing is already done and the pilot phase is expected to be launched in July’20

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 these hubs are likely to be set up by 31st July’2020.

INITIATIVES TAKEN DURING THE YEAR

- ✓ Organizational Restructuring done by creating 31 new Regional Offices and reducing the number of Zonal Offices from 13 to 10 for better focus on the business.
- ✓ 7 Corporate Finance Branches and 6 Mid Corporate Branches are now reporting directly to Corporate Office for ensuring faster TAT.
- ✓ 49 Centralised Credit Processing Branches have been set up for sanction, documentation, disbursement and post disbursal monitoring of Retail Loans for ensuring quality in Retail Loan processing and started functioning smoothly.
- ✓ In a new set up, 7 Stressed Asset Management Branches (for stressed assets above Rs.25 Crores) and 8 Asset Recovery Branches (for stressed assets of Rs 5 Cr to Rs.25 Crores) are reporting directly to Corporate Office for ensuring faster resolution. Resolution in big accounts like Essar Steel, Ruchi Soya has taken place in Q3FY20.
- ✓ Separate vertical for Marketing set up in all Regional Offices for marketing, sourcing of fresh business. Corporate Office has started follow-up of lead generation and monitoring of conversion of leads on all India basis.

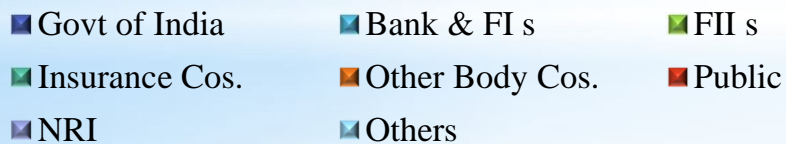
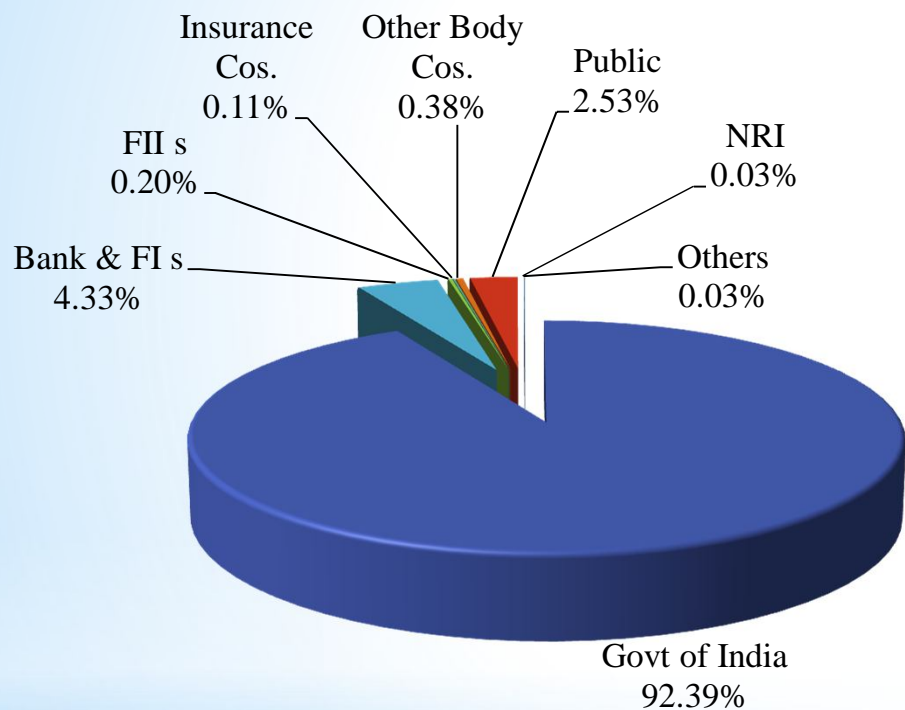
INITIATIVES TAKEN DURING THE YEAR

- ✓ New Performance Management System (PMS) based on the model of Balance Scorecard Method, focusing on Business, Customer, Process and People Factors has been launched.
- ✓ Succession Planning, which includes Competency Mapping Model to develop Robust Leadership Plan has been initiated.
- ✓ Concept of Job Family introduced and identification process for 8 job family completed. All the officers upto Assistant General Managers are grouped under one of the job families for nurturing for various roles.
- ✓ Whole training architecture of the Bank is being revamped through Training Impact Analysis project.
- ✓ Mobile based E-learning as a method of imparting knowledge, implemented for staff to undergo role based courses.
- ✓ Human Resource Management System (HRMS) launched on mobile platform.

INITIATIVES TAKEN DURING THE YEAR

- ✓ 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.
- ✓ Enterprise wise Fraud Risk Management Solutions (EFRMS) is initiated in three phases. The first phase with 5 delivery channels rolled out for alert generation on real time basis for identifying the potential fraudulent transactions.
- ✓ Under “Open architecture” concept (IRDA guidelines), we have tied up with 5 insurance partners (2 Life, 2 Non Life and one Health) to procure more business under Bancassurance to boost fee based income.
- ✓ We have rationalised the Retail Lending products and introduced new products, **Cent Business** and **Cent Saral** to suit the financial needs of the customers.

SHAREHOLDING PATTERN

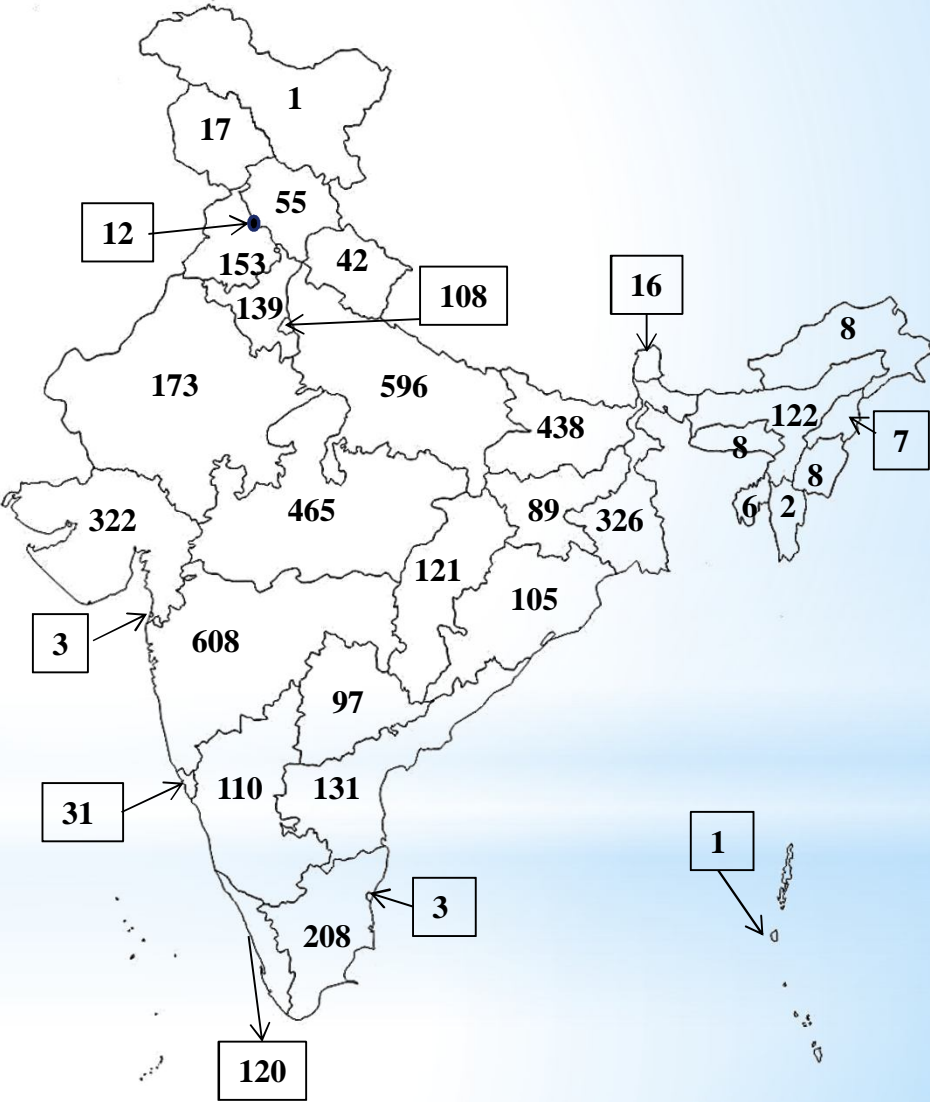
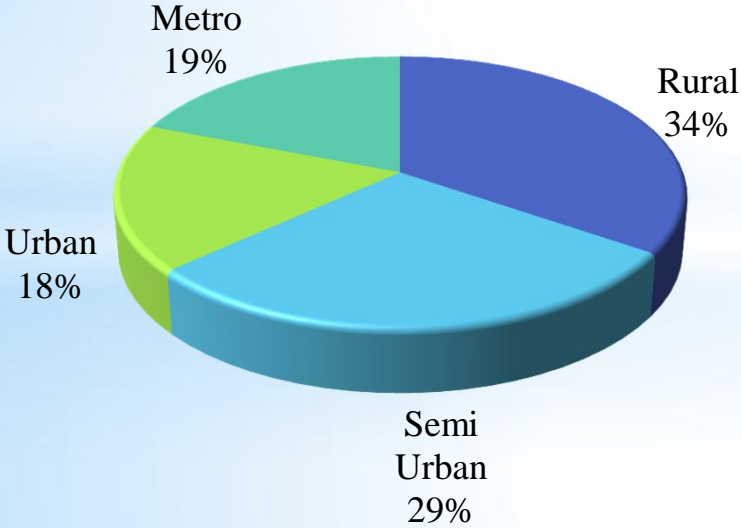


As on March 31, 2020

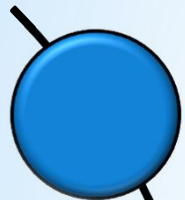
- Share Capital : Rs. 5709.76 crore
- Shares of Central Bank of India is listed on BSE and NSE.
- Equity Shares of Central Bank of India is part of following indices:-
 - NSE 500, BSE 500 & BSE PSU

PAN INDIA BRANCH NETWORK

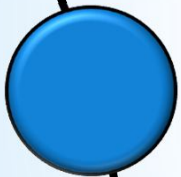
As on 31/03/2020	
Total Branches	4651
Rural	1605
Semi Urban	1340
Urban	817
Metro	889



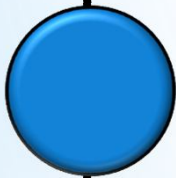
PERFORMANCE HIGHLIGHTS



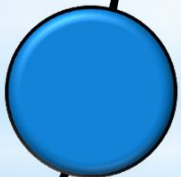
CASA share in Total Deposits has improved from **46.39 %** in Q4FY'19 to **46.83%** in Q4FY'20.



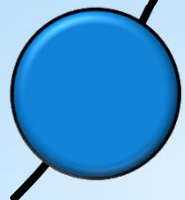
Gross NPAs (GNPA) reduced to **18.92%** in Q4FY'20 as against **19.29%** in Q4FY'19.



Net NPA has reduced to **7.63 %** in Q4FY'20 from **7.73%** in Q4FY'19.



Provision Coverage Ratio has improved to **77.29%** in Q4FY'20 against **76.60%** in Q4FY'19.



Net Loss reduced during the quarter Mar' 20 to **Rs. 1529 Cr** from **Rs. 2477 Cr** in quarter Mar' 19.

PERFORMANCE HIGHLIGHTS

Q4 F/Y 20 Over Q4 F/Y 19

Y-o-Y

NIM



NII



Net Profit/ Loss



ROA



PERFORMANCE HIGHLIGHTS

Q4 F/Y 20 Over Q4 F/Y 19

Y-o-Y

PCR



CRAR
(BASEL III)



GNPA

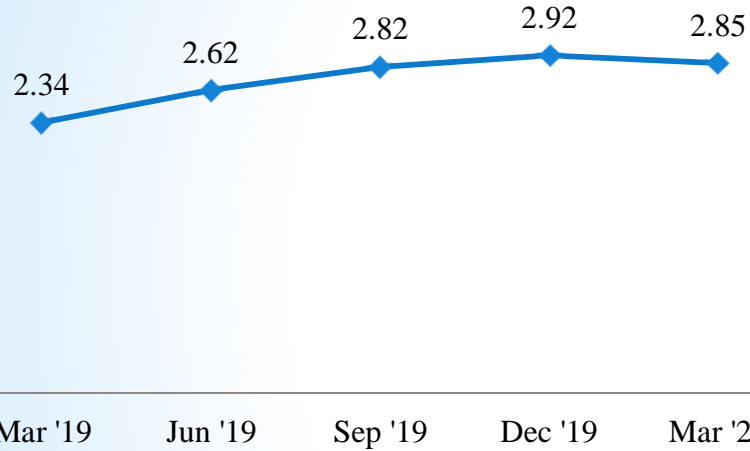


NNPA

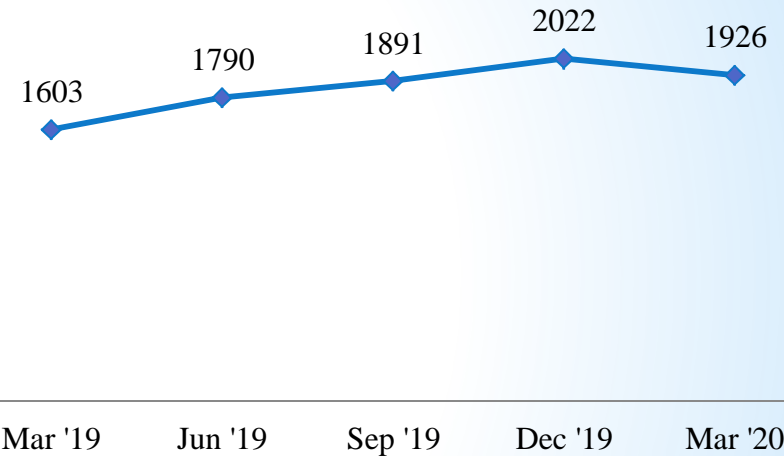


PROFITABILITY RATIOS

Net Interest Margin(%)



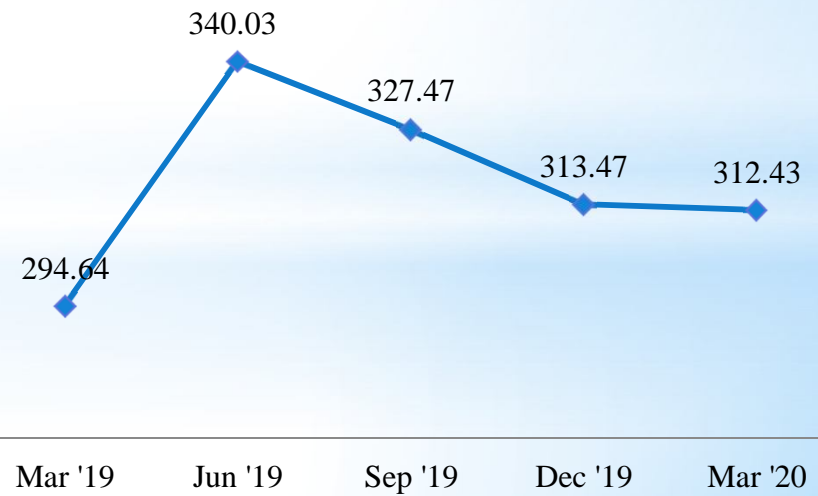
Net Interest Income (Rs. in Crore)



Cost to Income Ratio(%)

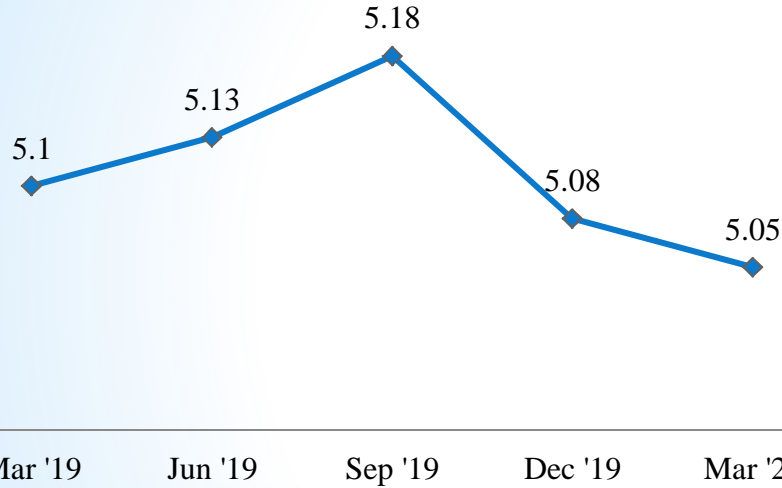


Liquidity Coverage Ratio (%)

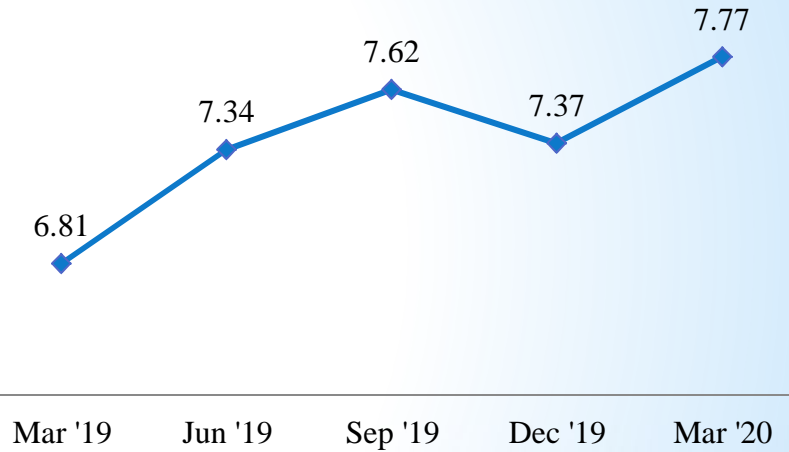


PROFITABILITY RATIOS

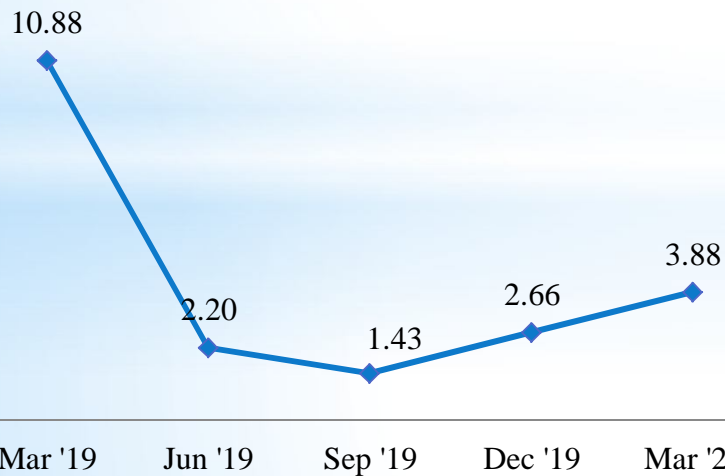
Cost of Deposits (%)



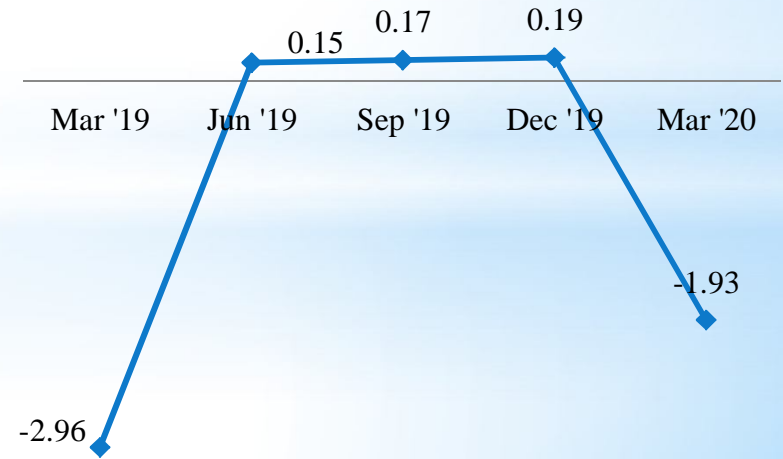
Yield on Advances (%)



Credit Cost(%)



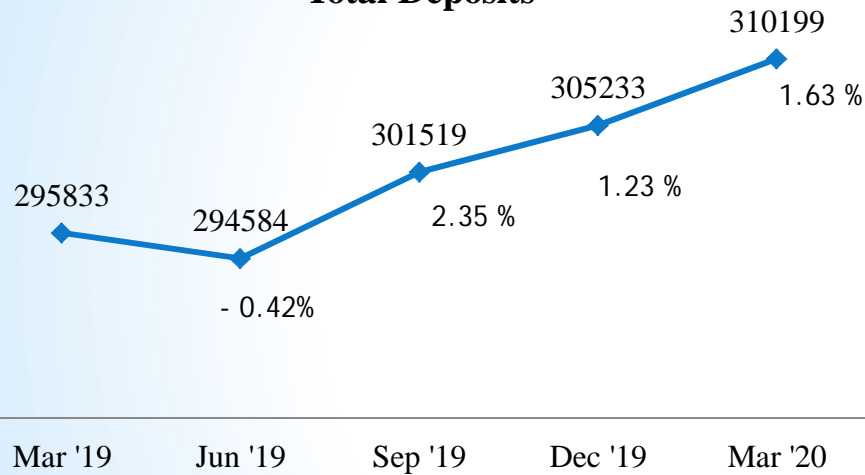
Return on Assets (ROA)(%)



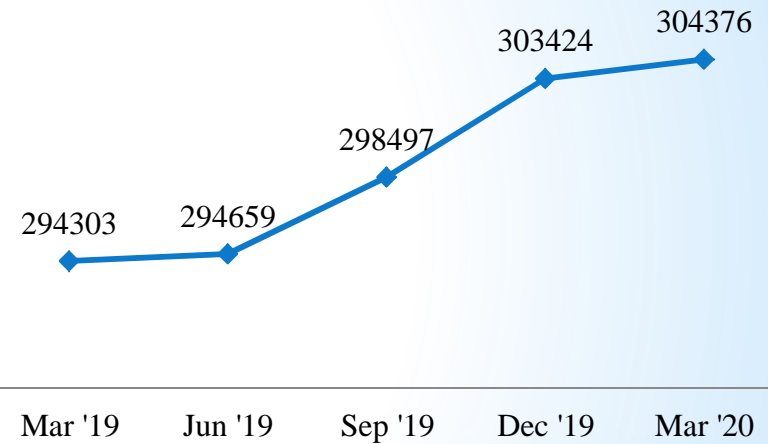
STRONG LIABILITY FRANCHISE

Rs. in cr

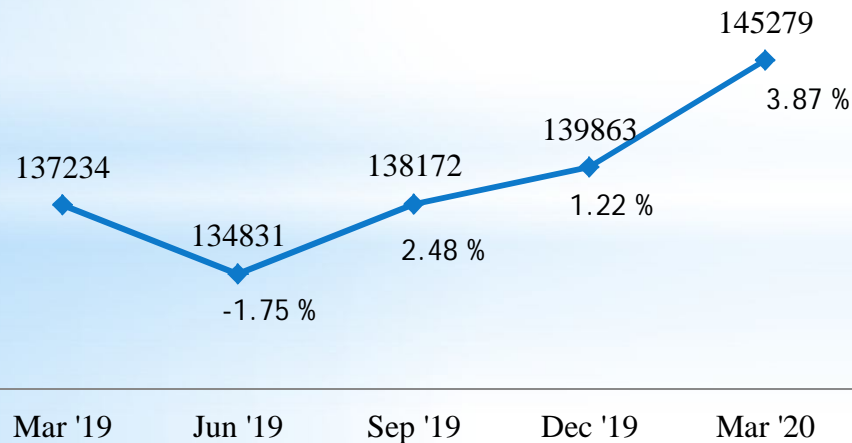
Total Deposits



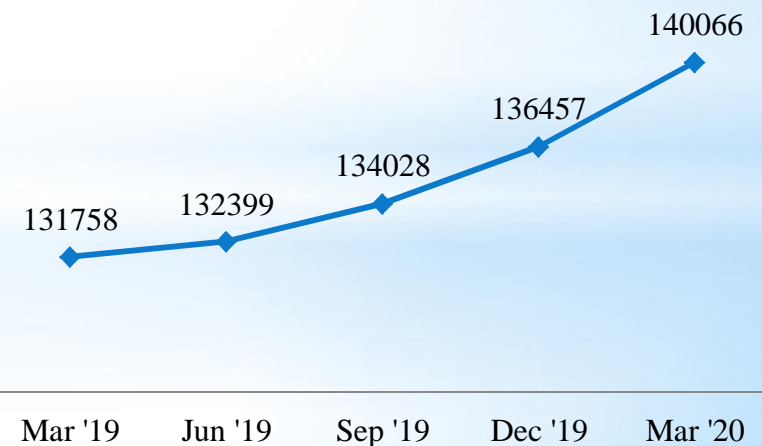
Total Average Deposits



CASA



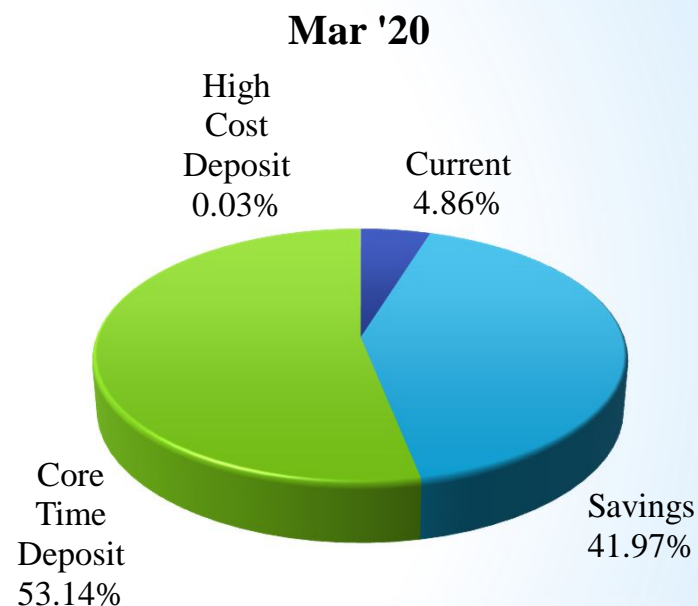
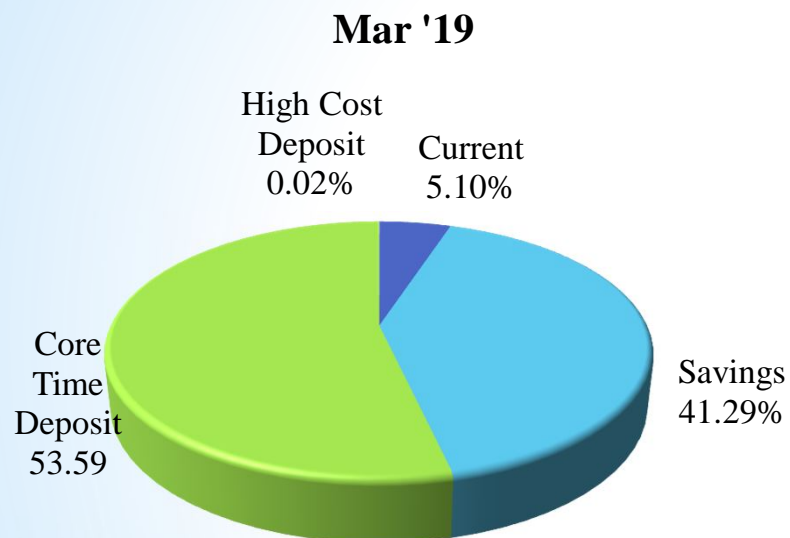
Average CASA



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

DEPOSIT TREND

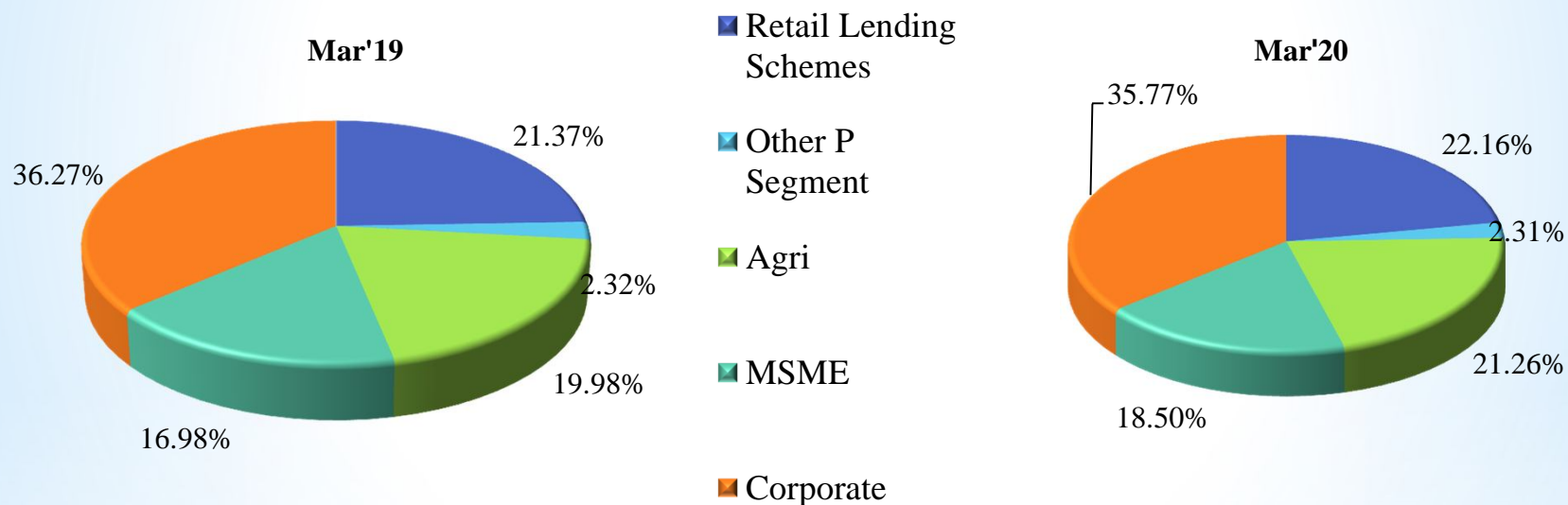
(Rs. in Cr)



Particulars	Mar '19	Mar '20	Y-o-Y Growth
Current	15095.00	15079.00	-0.11%
Savings	122139.00	130200.00	6.60%
Total CASA Deposits	137234.00	145279.00	5.86%
CASA %	46.39%	46.83%	44 bps
Core Time Deposit	158542.00	164858.00	3.98%
High Cost Deposit	57.00	62.00	8.77%
Total Deposits	295833.00	310199.00	4.86%

ADVANCES TREND

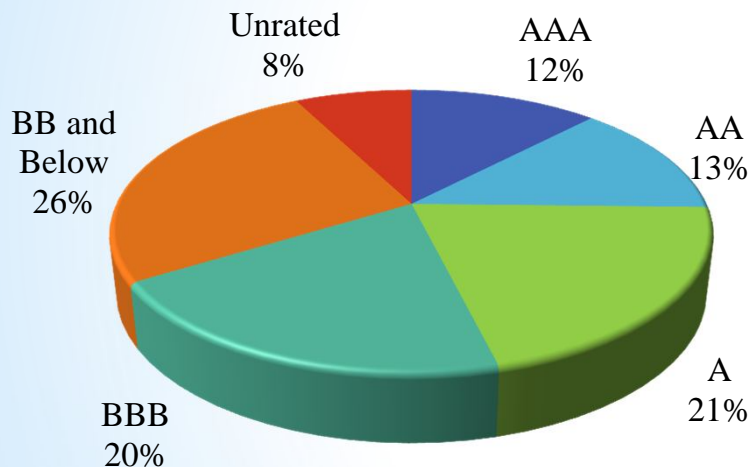
Rs. in Cr



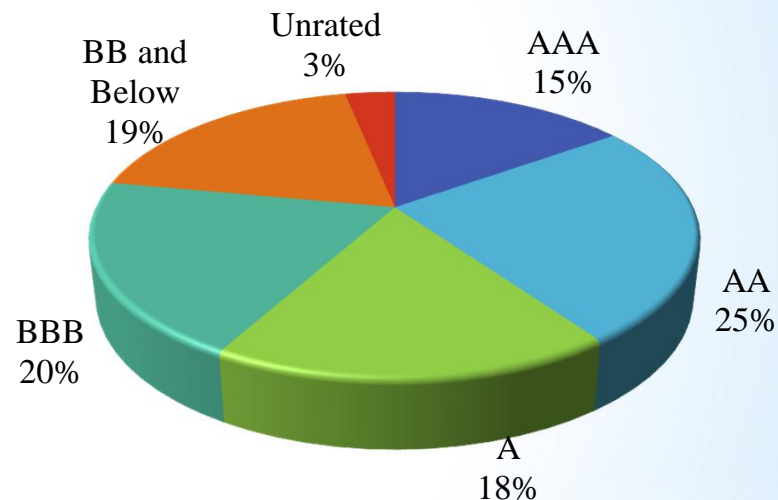
SECTORS	Mar '19	Mar '20	Y-o-Y Growth (%)
Retail	41042	46106	12.34%
Agriculture	35655	34419	-3.47%
MSME	31037	29250	-5.76%
Corporate	59995	62469	4.12%
Total Gross Advance	167729	172244	2.69%

Corporate Assets Quality - Standard

Mar'19



Mar '20



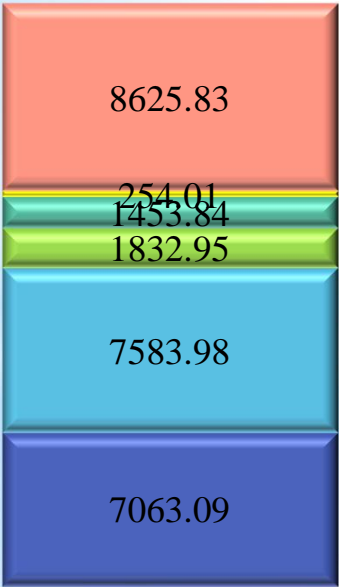
Rs in Cr

Rating wise Standard Corporate Advances	Mar'19	Mar '20	Y-o-Y Growth
AAA	4497	6081	35.22%
AA	4819	9986	107.22%
A	7626	7182	-5.82%
BBB	7397	7925	7.14%
Total Investment Grade	24339	31174	28.08%
BB and Below	9602	7552	-21.35%
Unrated	2791	1276	-54.28%
Total	36732	40003	8.91%

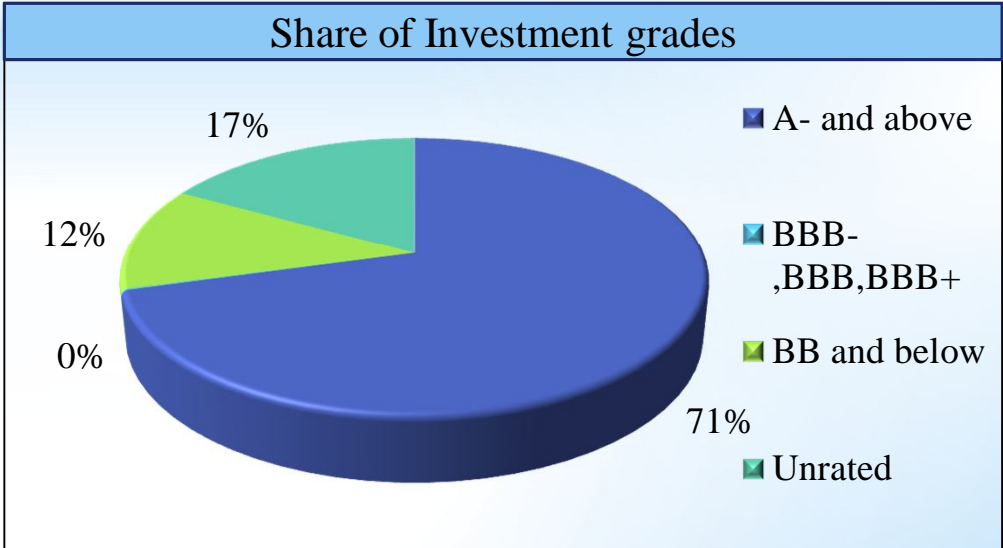
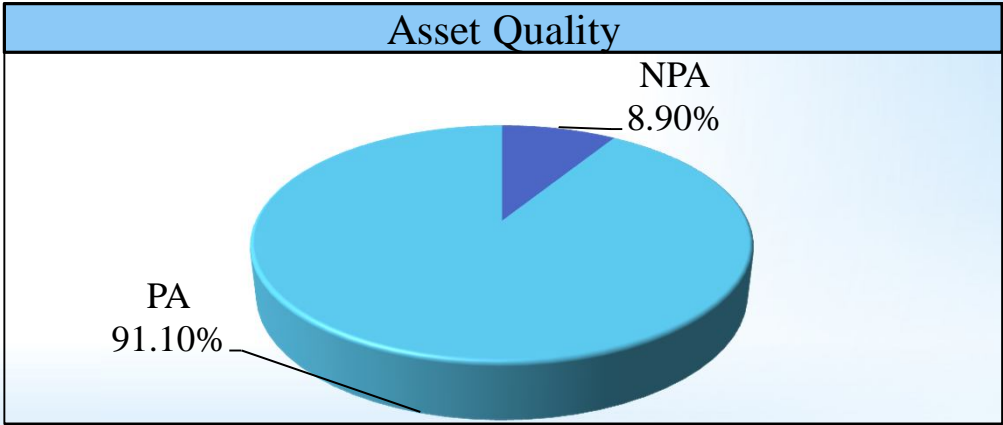
NBFC Portfolio

As on 31 Mar'20

Total Exposure to NBFCs including HFCs Rs. 26813.70 Crore



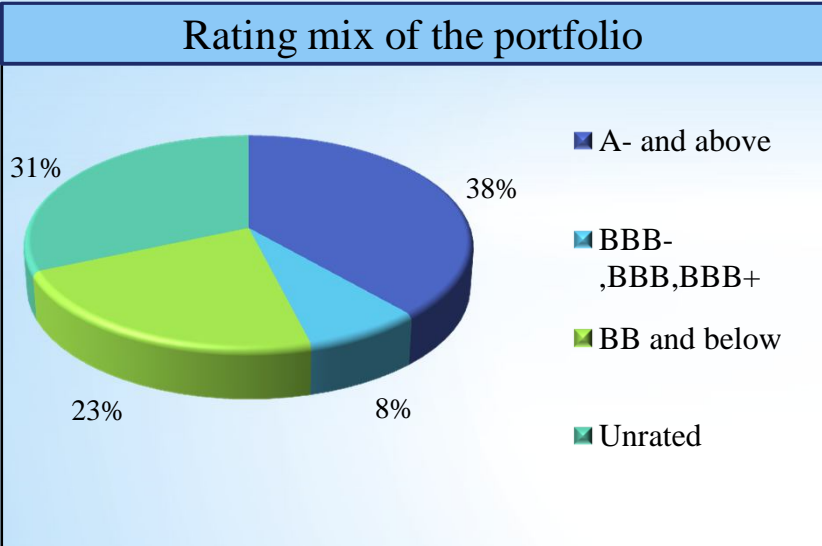
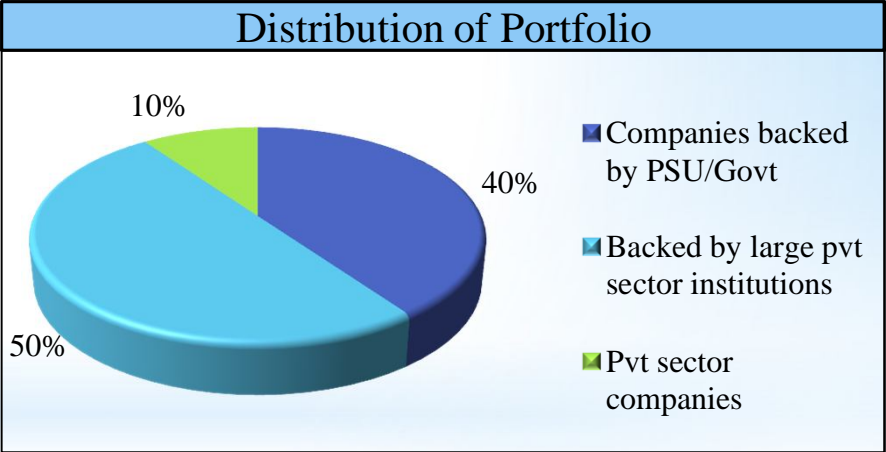
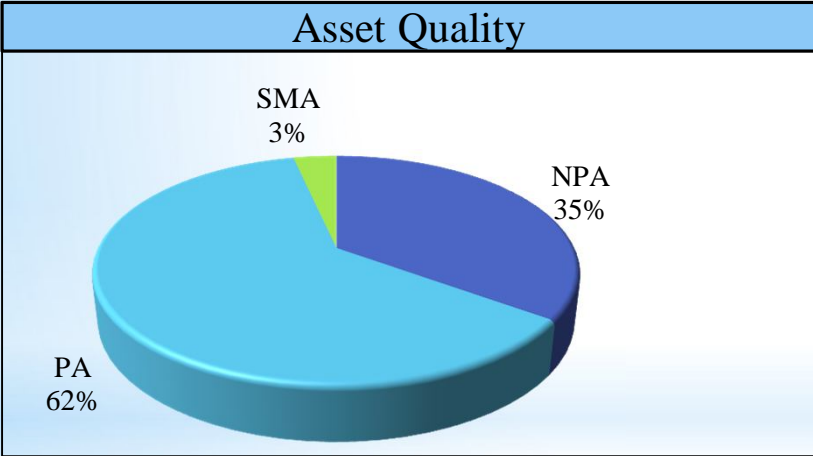
- Other NBFCs
- Micro Finance Institutions (MFI)
- NBFC - PSUs
- Infrastructure Finance Co.
- Asset Finance Co.
- Housing Finance Co



Power Sector Portfolio

As on 31 Mar'20

Total Exposure to Power Sector Co. Rs. 8544.25 Crore (4.96% of Total Advances)



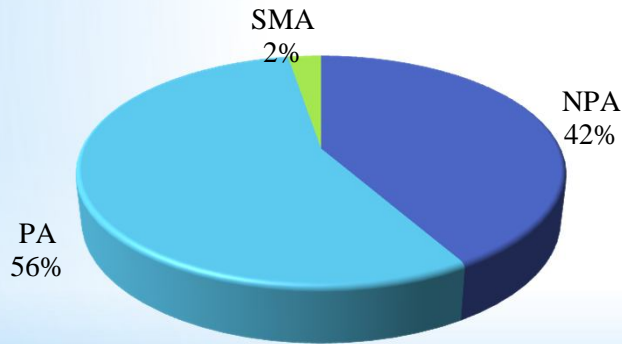
- ### Stressed Portfolio
- NPA in Power Sector – Rs. 1727 Crore
 - Provision Coverage in Power Sector – 76.12%
 - 9 accounts under NCLT with total outstanding of Rs. 1077.27 and PCR at 93.70%

Road & Ports Portfolio

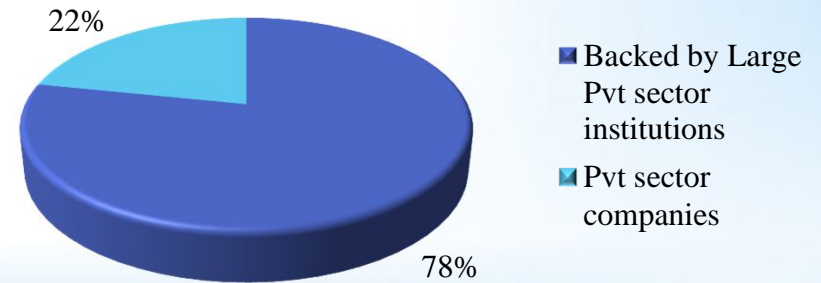
As on 31 Mar'20

Total Exposure to Road & Ports Sector is Rs. 6289.59 Crore (3.65% of Total Advances)

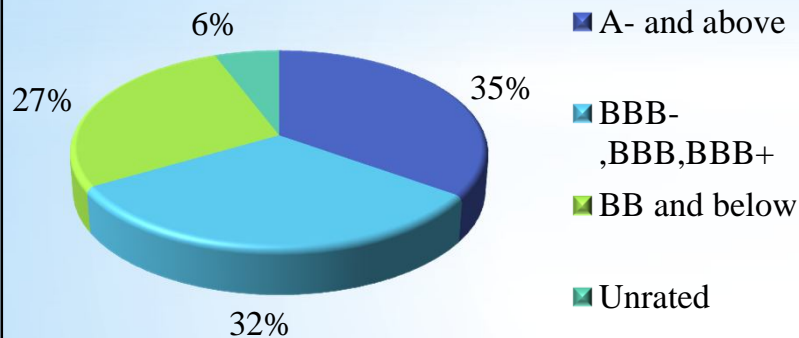
Asset Quality



Distribution of Portfolio



Rating mix of the portfolio

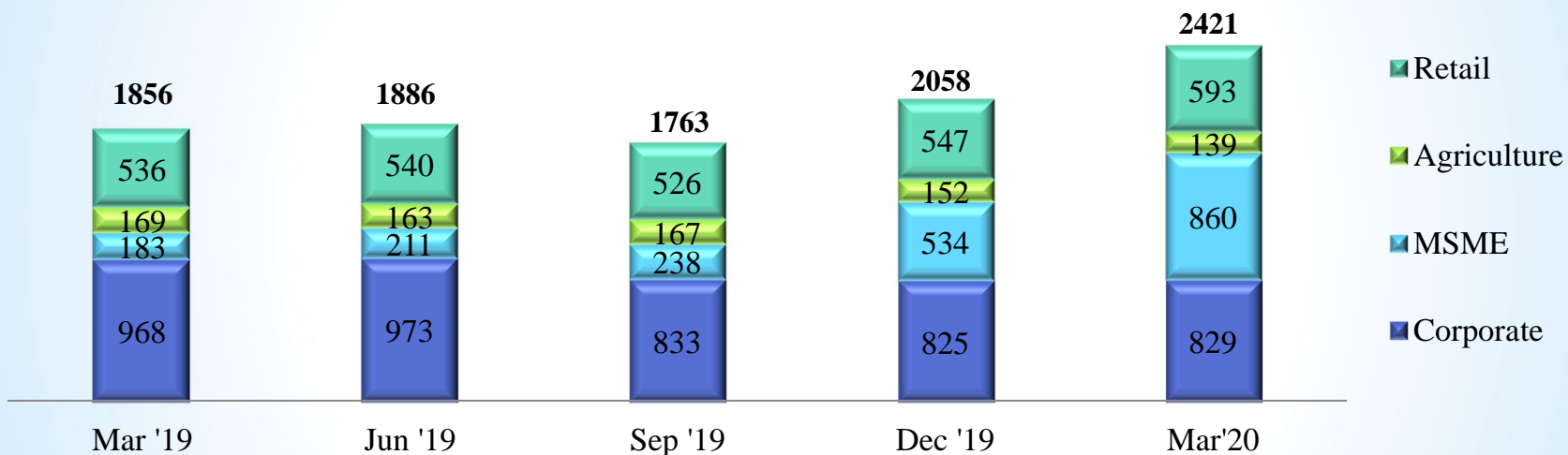


Stressed Portfolio

- NPA in Road & Ports Sector – Rs. 2620.65 Crore
- Provision Coverage in Road & Ports Sector – 73.70%
- 1 accounts under NCLT with total outstanding of Rs. 73.04 and PCR at 85.97%

Asset Quality–Standard Restructured Accounts

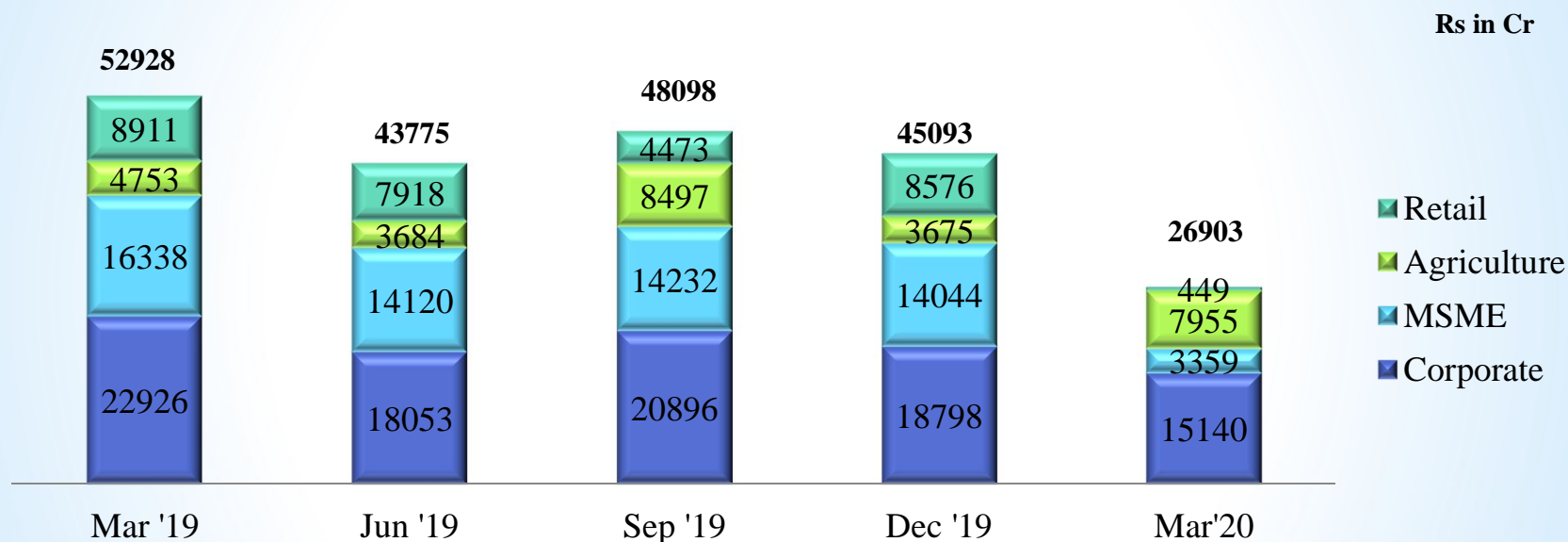
Rs in Cr



Rs in Cr

Segment wise	Mar '19	Jun '19	Sep '19	Dec '19	Mar '20
Corporate	968	973	833	825	829
MSME	183	211	238	534	860
Agriculture	169	163	167	152	139
Retail	536	540	526	547	593
Total	1856	1886	1763	2058	2421

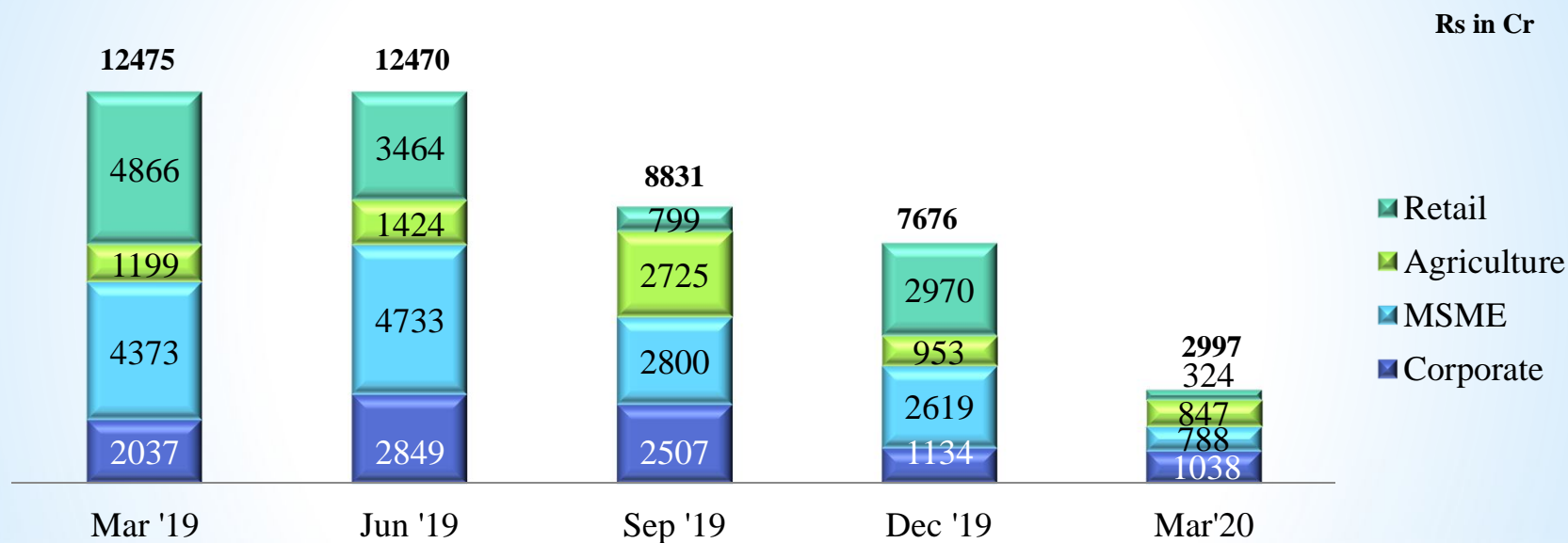
Asset Quality – SMA 0



Rs in Cr

Segment wise SMA 0	Mar '19	Jun '19	Sep '19	Dec '19	Mar '20
Corporate	22926	18053	20896	18798	15140
MSME	16338	14120	14232	14044	3359
Agriculture	4753	3684	8497	3675	7955
Retail	8911	7918	4473	8576	449
Total	52928	43775	48098	45093	26903

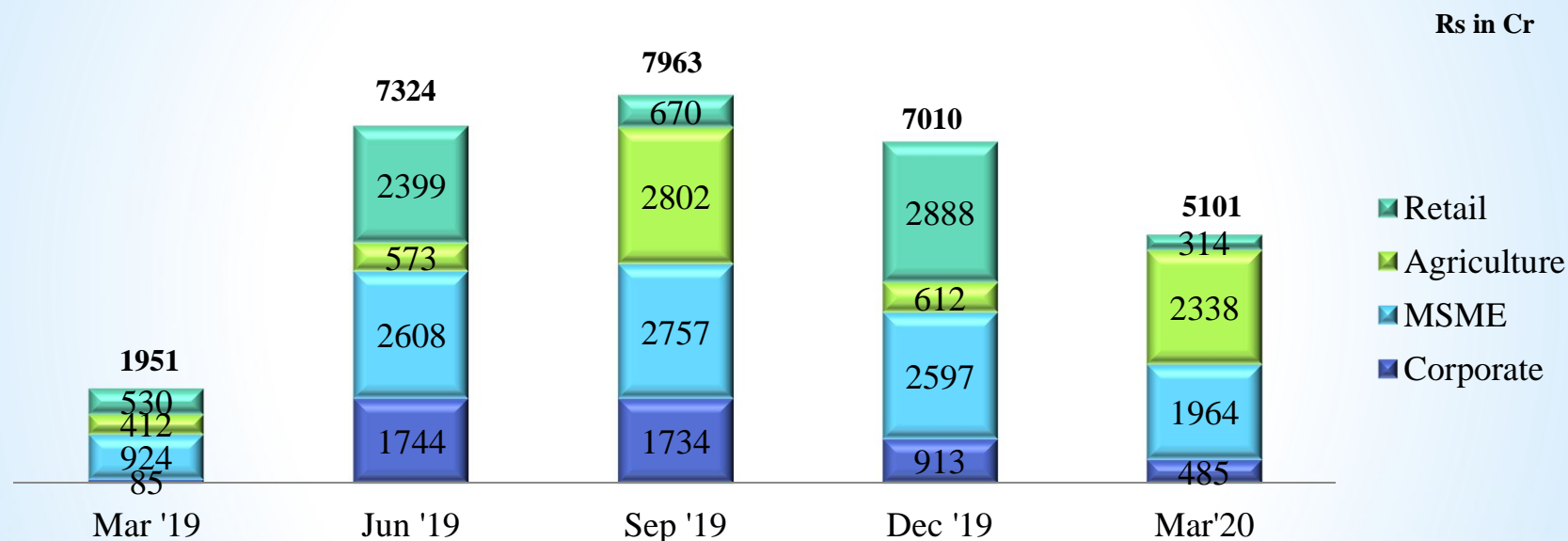
Asset Quality – SMA 1



Rs in Cr

Segment wise SMA 1	Mar '19	Jun '19	Sep '19	Dec '19	Mar '20
Corporate	2037	2849	2507	1134	1038
MSME	4373	4733	2800	2619	788
Agriculture	1199	1424	2725	953	847
Retail	4866	3464	799	2970	324
Total	12475	12470	8831	7676	2997

Asset Quality – SMA 2

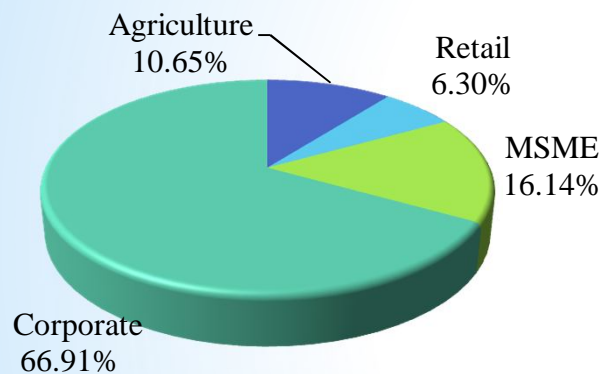


Rs in Cr

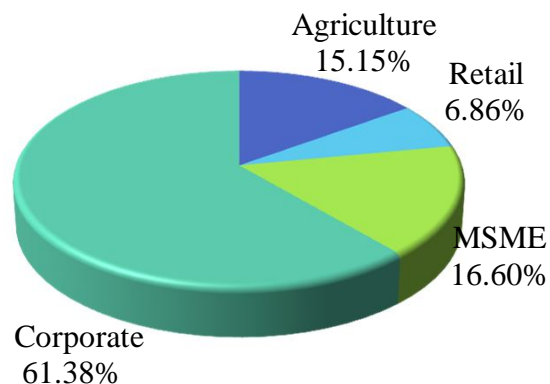
Segment wise SMA 2	Mar '19	Jun '19	Sep '19	Dec '19	Mar '20
Corporate	85	1744	1734	913	485
MSME	924	2608	2757	2597	1964
Agriculture	412	573	2802	612	2338
Retail	530	2399	670	2888	314
Total	1951	7324	7963	7010	5101

Asset Quality – NPA

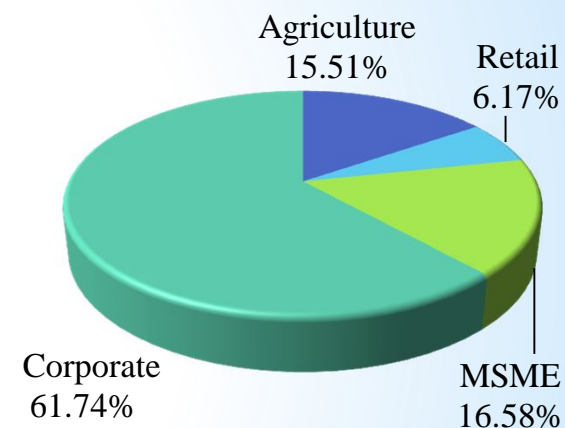
Mar '19



Dec '19



Mar '20

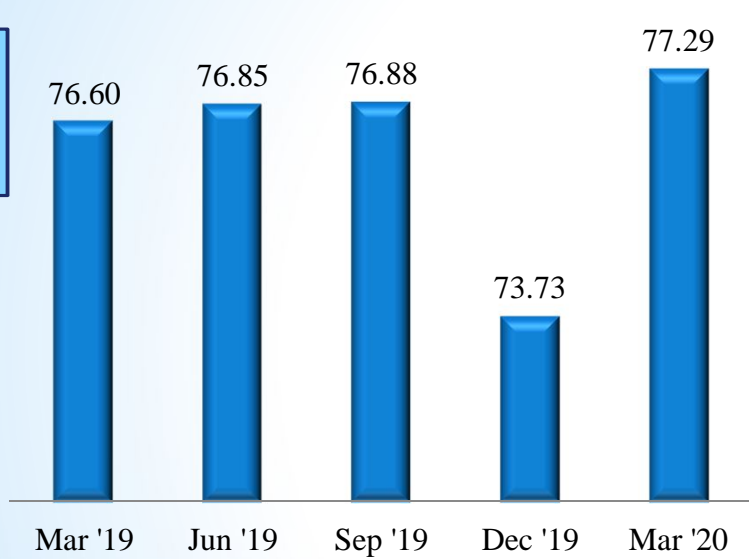


Rs in Cr

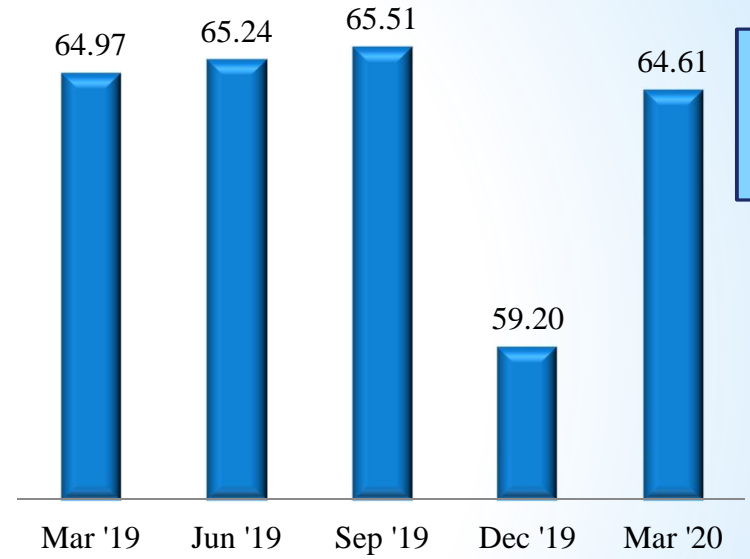
Segment wise	Mar '19		Dec '19		Mar '20	
	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)
Agriculture	3447	9.67	5040	14.49	5054	14.68
Retail	2038	4.19	2282	5.16	2010	4.36
MSME	5222	16.83	5521	19.26	5402	18.47
Corporate	21649	41.34	20416	34.72	20123	32.21
Total	32356		33259		32589	

PROVISION COVERAGE(%)

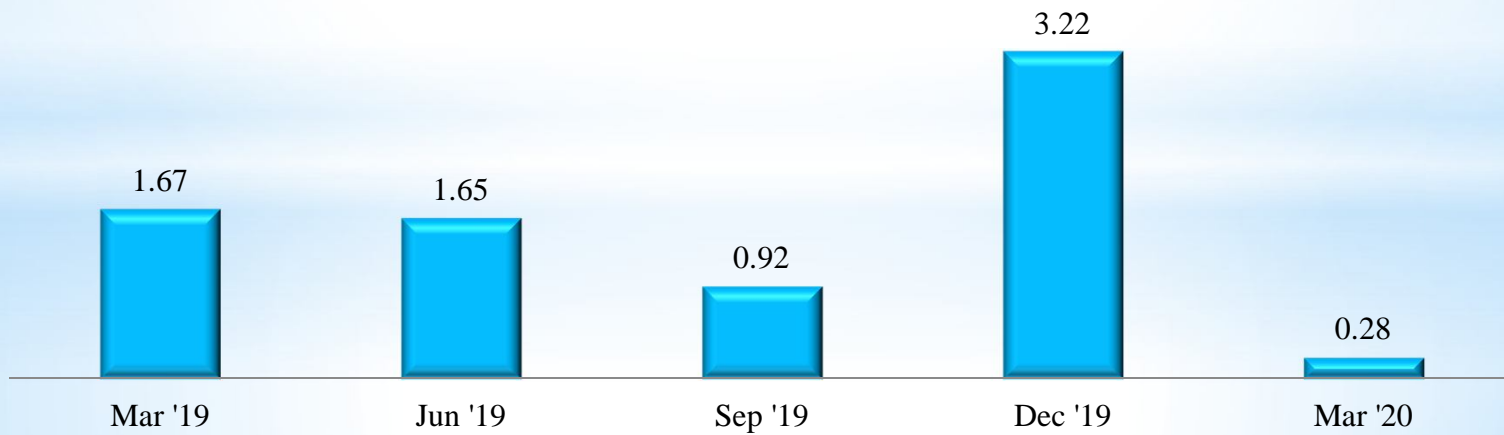
**PCR
with
TWO**



**PCR
without
TWO**



SLIPPAGE RATIO(%)





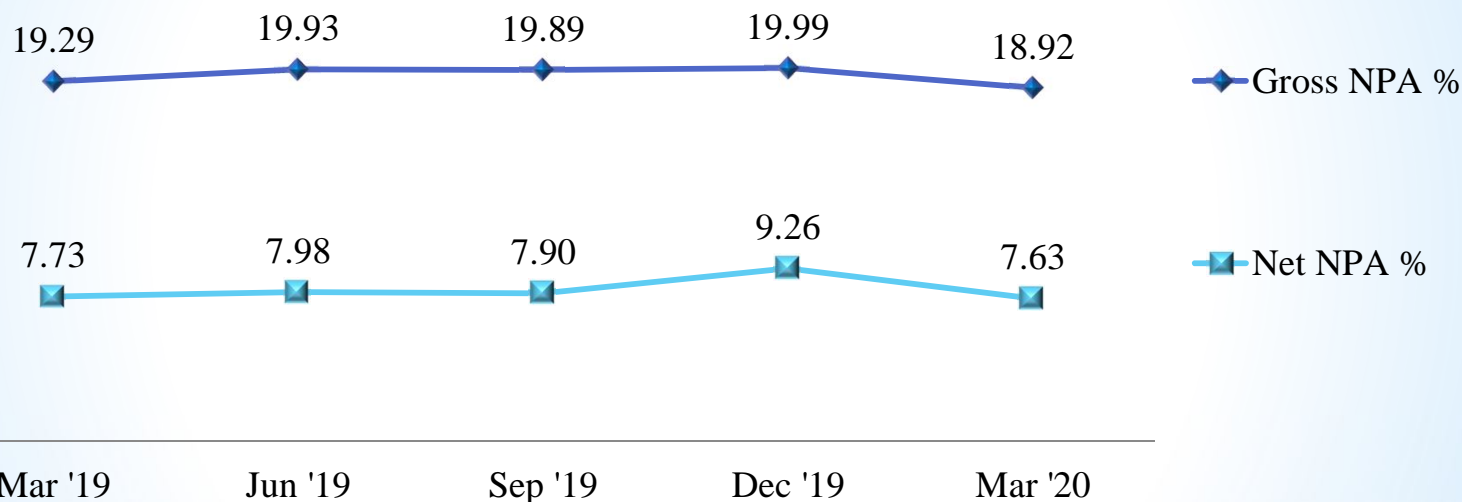
NPA Movement

Rs. in Crore

<u>Gross NPA</u>	Mar'19 Qtr	Dec'19 Qtr	Mar'20 Qtr	Mar'20 FY	Mar'19 FY
Opening Gross NPAs	35333	33497	33259	32356	38131
Slippage of PA to NPAs	2324	3998*	378	7626	7992
Increase in balance of existing NPAs	0	350	62	525	2337
Sub Total	2324	4348	440	8151	10329
Less:					
Up gradation	140	8	33	423	568
Recovery (Including Sale to ARC)	1992	1273	850	3324	5089
Regular Write-off	1101	313	226	780	1853
Technical Write-off	2020	2992	-	3389	8522
Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received	48	0	1	2	72
Sub Total	5301	4586	1110	7918	16104
Gross NPAs	32356	33259	32589	32589	32356
% of Gross NPAs to Gross Advances	19.29	19.99	18.92	18.92	19.29

*This includes RBI divergence accounts.

ASSET QUALITY TREND



Rs. in Crore

Particulars	Mar '19	Jun '19	Sep '19	Dec '19	Mar '20
Gross Advances	167729	165102	168401	166411	172244
Net Advances	146525	143454	146294	146595	151101
Gross NPA	32356	32908	33497	33259	32589
Net NPA	11333	11441	11552	13568	11534
Gross NPA %	19.29	19.93	19.89	19.99	18.92
Net NPA %	7.73	7.98	7.90	9.26	7.63

Status of NCLT accounts

As on Mar '20

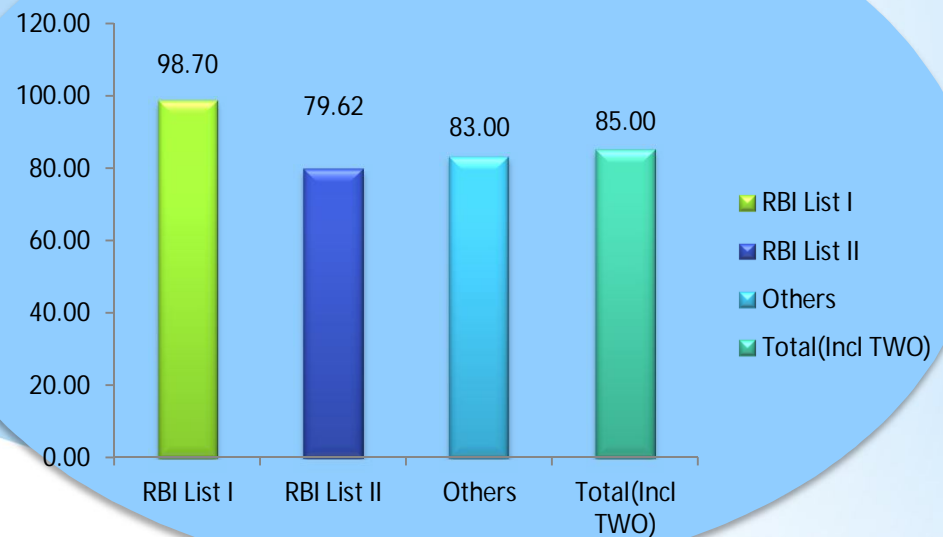
RBI List 1 O/s
Rs. 838.38 cr

RBI List 2 O/s
Rs. 5449.51 cr

Others
Rs. 16060.27 cr

Total (Incl.TWO)
Rs. 22348.16 cr

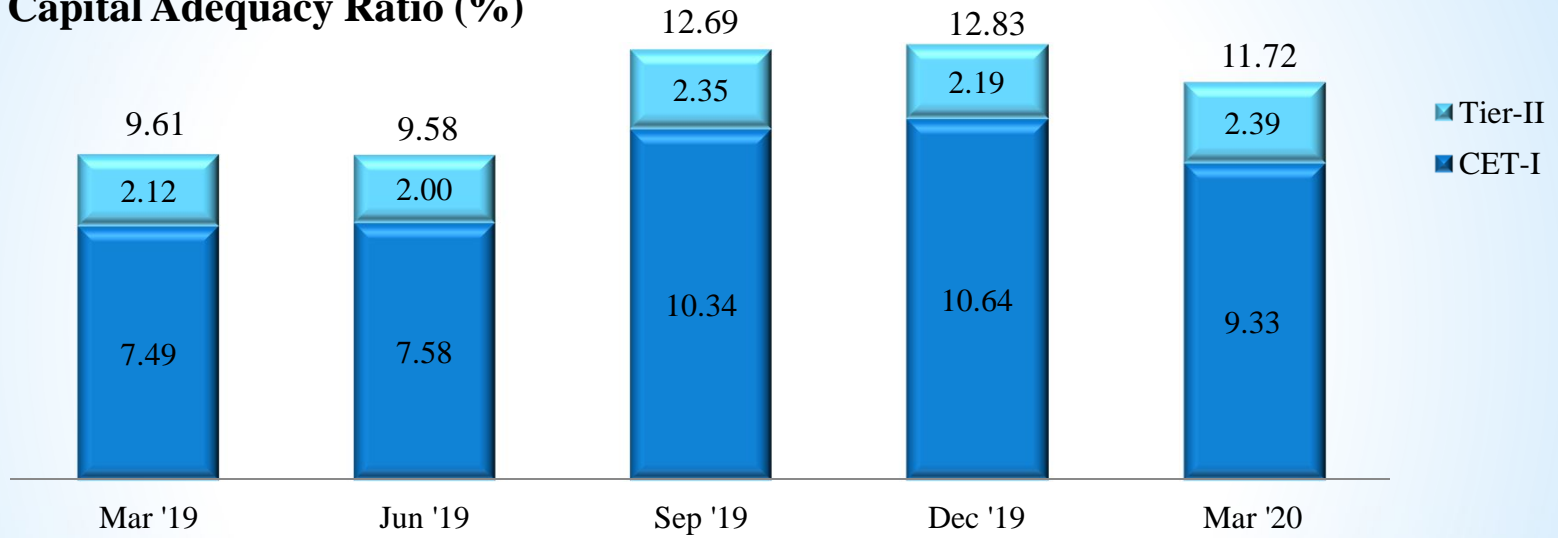
PCR on NCLT accounts



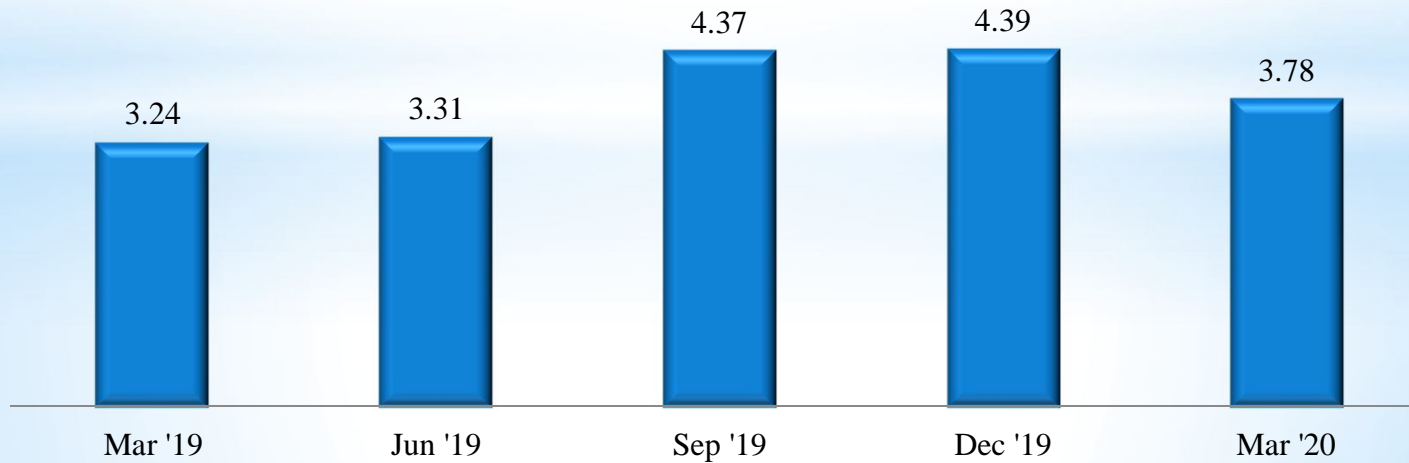
- Four accounts resolved from RBI1 & 2 List, with outstanding of Rs 2302.27 Crore.
- Three accounts from RBI 1 & 2 list sold to ARC with outstanding of Rs 3080.76 Crore on 100% cash salebasis through Swiss Challenge Method.
- 10 accounts in RBI 1 & 2 list having 100% PCR (O/s 3160.84 Cr)

CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)





PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
1.Total Income	6724	7278	6621	27200	25052	8.57	1.56
1.1 Interest Income	5929	6029	5477	23563	22639	4.08	8.25
1.2 Other Income	795	1249	1144	3637	2413	50.73	-30.51
2 Total Expenses	6207	5582	5102	22856	21925	4.25	21.66
2.1 Interest Expended	4003	4007	3874	15934	15866	0.43	3.33
2.2 Operating Exp.	2204	1575	1228	6922	6059	14.24	79.48
Net Interest Income	1926	2022	1603	7629	6773	12.64	20.15
Operating Profit	517	1696	1519	4344	3127	38.92	-65.96
Provisions	2046	1541	3996	5465	8768	-37.67	-48.80
Net Profit	-1529	155	-2477	-1121	-5641	80.13	38.27
NIM %	2.85	2.92	2.34	2.80	2.54	26 bps	51 bps
ROA %	-1.93	0.19	-2.96	-0.35	-1.70	---	---
ROE %	-4.27	0.43	-8.03	-3.29	-18.72	---	---



TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
Interest Income	5929	6029	5477	23563	22639	4.08	8.25
(i) Advances	3237	3062	2946	12506	12950	-3.43	9.88
(ii) Investments	2526	2561	2340	9916	8454	17.29	7.95
(iii) Call money/ Balances with Banks	115	139	100	481	873	-44.90	15.00
(iv) Others	51	267	91	660	362	82.32	-43.96
Non Interest Income	795	1249	1144	3637	2413	50.73	-30.51
Total Income	6724	7278	6621	27200	25052	8.57	1.56

NON-INTEREST INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
NON-INTEREST INCOME	795	1249	1144	3637	2413	50.73	-30.51
Commission, Exchange & Brokerage	294	277	361	1136	1203	-5.57	-18.56
Trading Profit on Investments	304	284	281	1215	215	465.12	8.19
Recovery in Written off a/cs	53	520	354	693	557	24.42	-85.03
Rent on Lockers	19	19	59	74	110	-32.73	-67.80
Profit on Forex transactions	58	54	37	230	141	63.12	56.76
ATM Interchange fee	20	26	25	99	117	-15.38	-20.00
Other Misc. Income	47	69	27	190	70	171.43	74.07

TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
A) Interest Expended	4003	4007	3874	15934	15866	0.43	3.33
i) Deposits	3887	3860	3756	15402	15276	0.82	3.49
ii) RBI/Interbank Borrowings	4	1	1	9	5	80.00	300.00
iii) Intt on Sub-ordinate Debts	108	116	103	441	448	-1.56	4.85
iv) Int on Borrowing/ Refinance	4	30	14	82	137	-40.15	-71.43
B) Optg. Expenses	2204	1575	1228	6922	6059	14.24	79.48
i) Establishment	1441	912	546	4217	3565	18.29	163.92
ii) Others	763	663	682	2705	2494	8.46	11.88
Total Expenses	6207	5582	5102	22856	21925	4.25	21.66

Establishment Expenses

(Rs. In Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
Basic Pay/ Spl. Pay	312	324	329	1294	1350	-4.15	-5.17
Special Allowance	24	25	25	99	103	-3.88	-4.00
Dearness Allowance	246	243	213	943	808	16.71	15.49
CCA	2	2	2	8	8	0.00	0.00
HRA	17	18	19	71	77	-7.79	-10.53
LFC	6	8	6	29	25	16.00	0.00
Leave Encashment	9	13	11	45	49	-8.16	-18.18
Leave Encashment on Retirement	39	24	29	124	109	13.76	34.48
Medical Aid/ Hospitalization Exp	15	1	60	18	79	-77.22	-75.00
Contribution to New Pension Scheme	24	24	21	92	81	13.58	14.29
Provision for Terminal Benefits	665	150	-265	1115	538	107.25	-350.94
Provision for wage settlement	75	75	75	300	300	0.00	0.00
Other allowance & Exp	7	5	20	79	39	102.56	-65.00
Total	1441	912	545	4217	3566	18.26	164.40

OTHER OPERATING EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
Other Operating Expenses							
Rent & Taxes	99.18	95.26	93.22	364.84	340.14	7.26	6.39
Lighting, Generator	32.13	29.07	32.20	128.80	132.27	-2.62	-0.22
Depreciation	73.60	74.29	74.16	285.27	277.73	2.71	-0.76
Telephone, Internet, Postage	20.94	24.03	29.55	90.57	89.92	0.72	-29.14
Insurance incl. Deposit Insur.	96.17	96.10	42.13	378.62	300.09	26.17	128.27
ECGC Premium	30.34	38.04	2.47	123.09	9.01	1266.15	1128.34
Repair & Maintenance	36.03	22.25	24.53	104.43	98.90	5.59	46.88
ATM Maint & Service Charges	39.99	22.23	46.96	105.72	156.26	-32.34	-14.84
ATM Interchange Fee	70.39	70.61	62.15	272.95	264.32	3.26	13.26
Legal & Professional Fees	57.40	45.31	37.16	202.45	154.78	30.80	54.47
Financial Inclusion Exp.	19.30	19.93	21.60	83.08	85.06	-2.33	-10.65
Others	186.89	125.82	215.83	564.98	588.89	-4.06	-13.41
Total Expenses	762.36	662.94	681.96	2704.80	2497.37	8.31	11.79



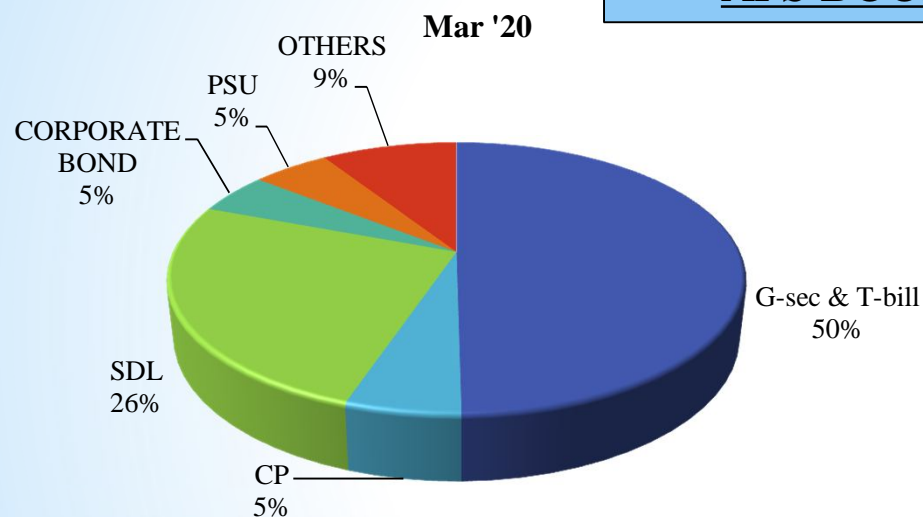
PROVISIONS & PROFIT

(Rs. In Crore)

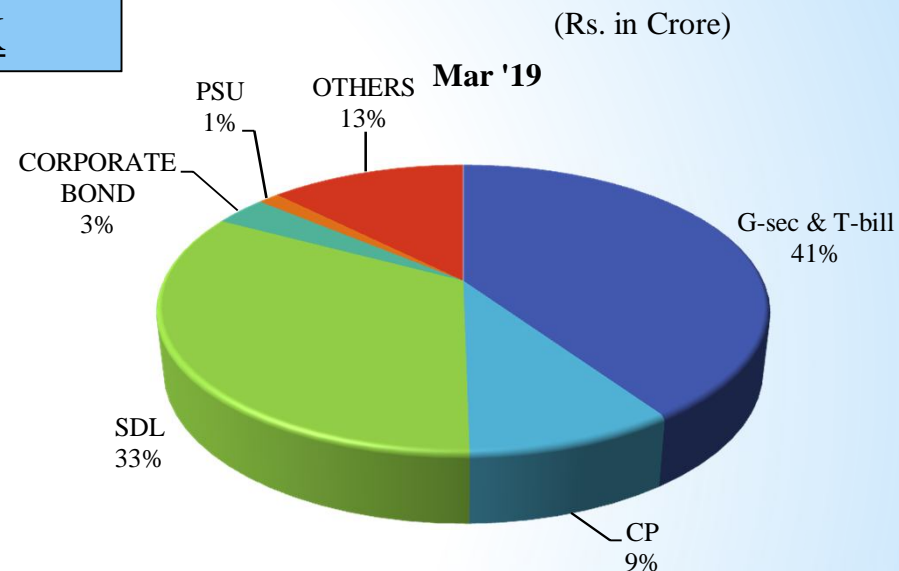
Particulars	Quarter ended			Year ended		Growth %	
	Mar '20	Dec '19	Mar '19	Mar '20	Mar '19	FY20 over FY19	Qtr Mar' 20 Over Mar' 19
OPERATING PROFIT	517	1696	1519	4344	3127	38.92	-65.96
PROVISIONS	2046	1541	3996	5465	8768	-37.67	-48.80
i) NPA	1628	1104	4583	4230	11011	-61.58	-64.48
ii) Restructured A/cs	-64	-55	-66	-159	-425	62.59	3.03
iii) Investment	445	190	270	1065	984	8.23	64.81
iv) Standard Assets	167	-2	-89	172	-115	249.57	287.64
v) Unhedged exposure FCE	0	0	0	0	-1	100.00	0.00
v)Others	2	12	36	-55	-157	64.97	-94.44
vi) Taxes	-132	292	-738	212	-2529	108.38	82.11
Net Profit/ (Loss)	-1529	155	-2477	-1121	-5641	80.13	38.27

Treasury Operations

AFS BOOK

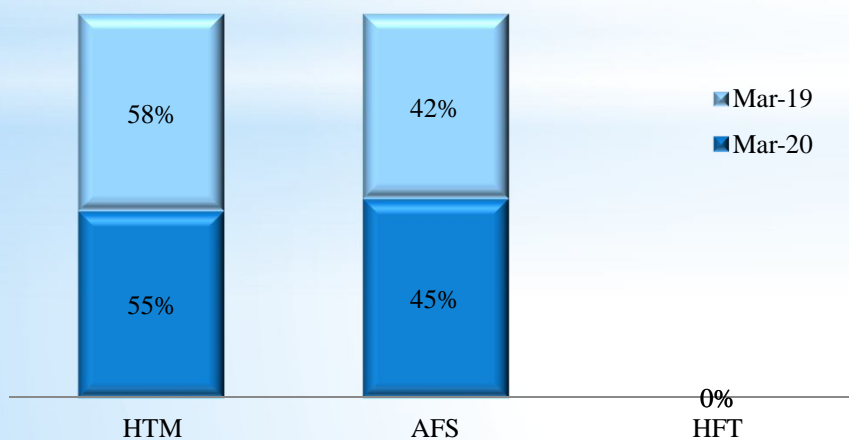


Modified Duration : 2.46



Modified Duration : 2.41

Break up of Domestic Investments(%)

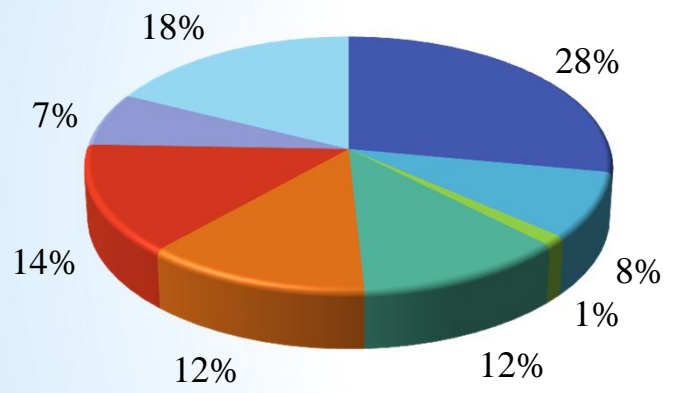


(Rs. in Crore)

Particulars	Mar '20	Mar '19	Mar '18
Domestic Investments	147358	129219	105295
- of which- SLR	109493	96206	81613
Whole Bank Investments	147358	129219	105295

Penetration of Digital Transactions

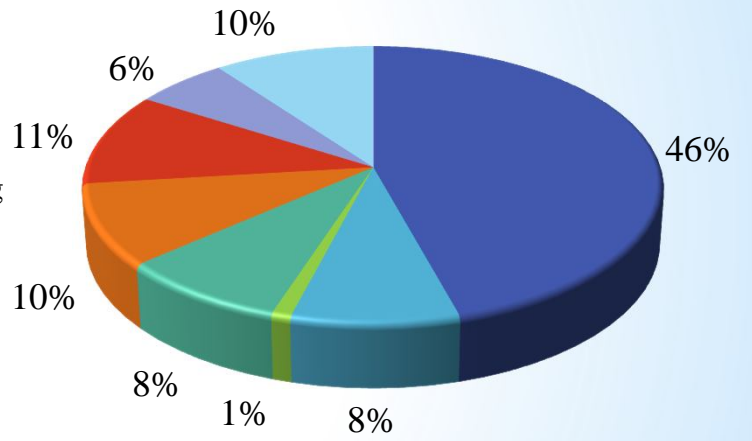
2018-19



Share of Digital Txns through ADC 44.18%

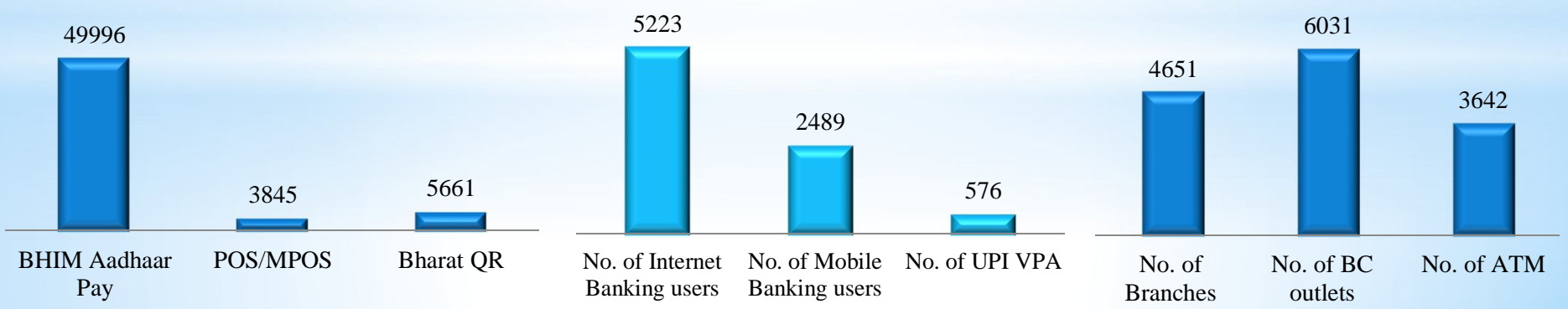
2019-20

- UPI
- IMPS
- Mobile Banking
- Internet Banking
- POS & e-Com
- RTGS / NEFT
- AEPS
- OTHERS



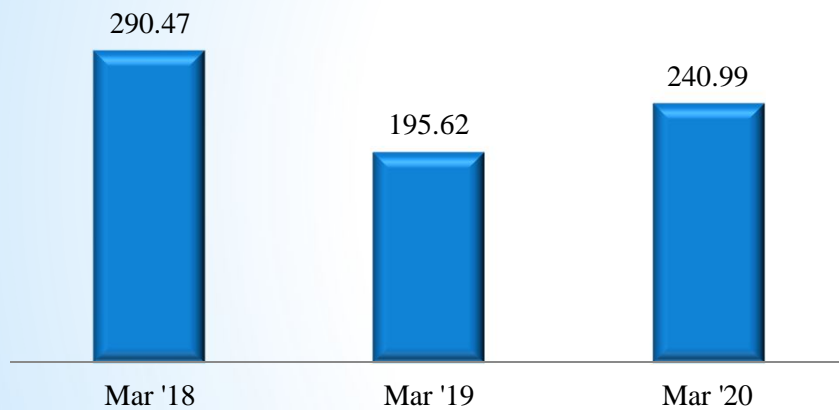
Share of Digital Txns through ADC 66.54%

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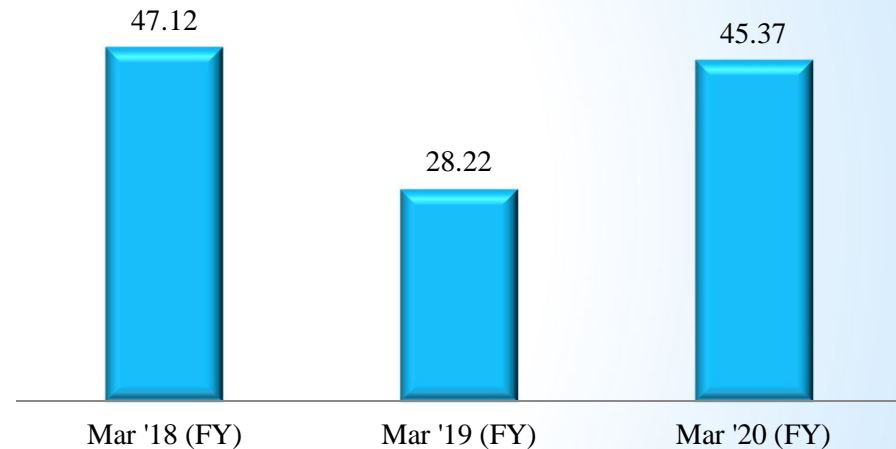


Debit Cards

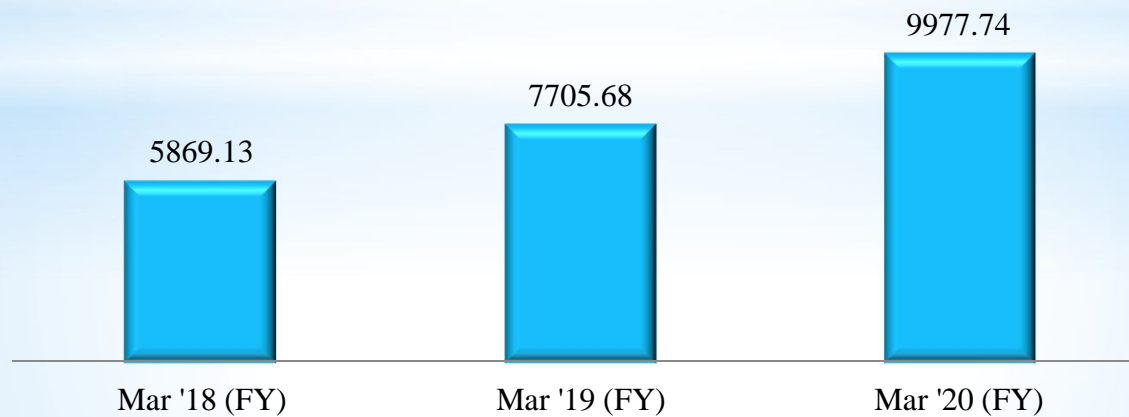
Active Debit cards (In Lakhs)



No. of new cards issued (In Lakhs)



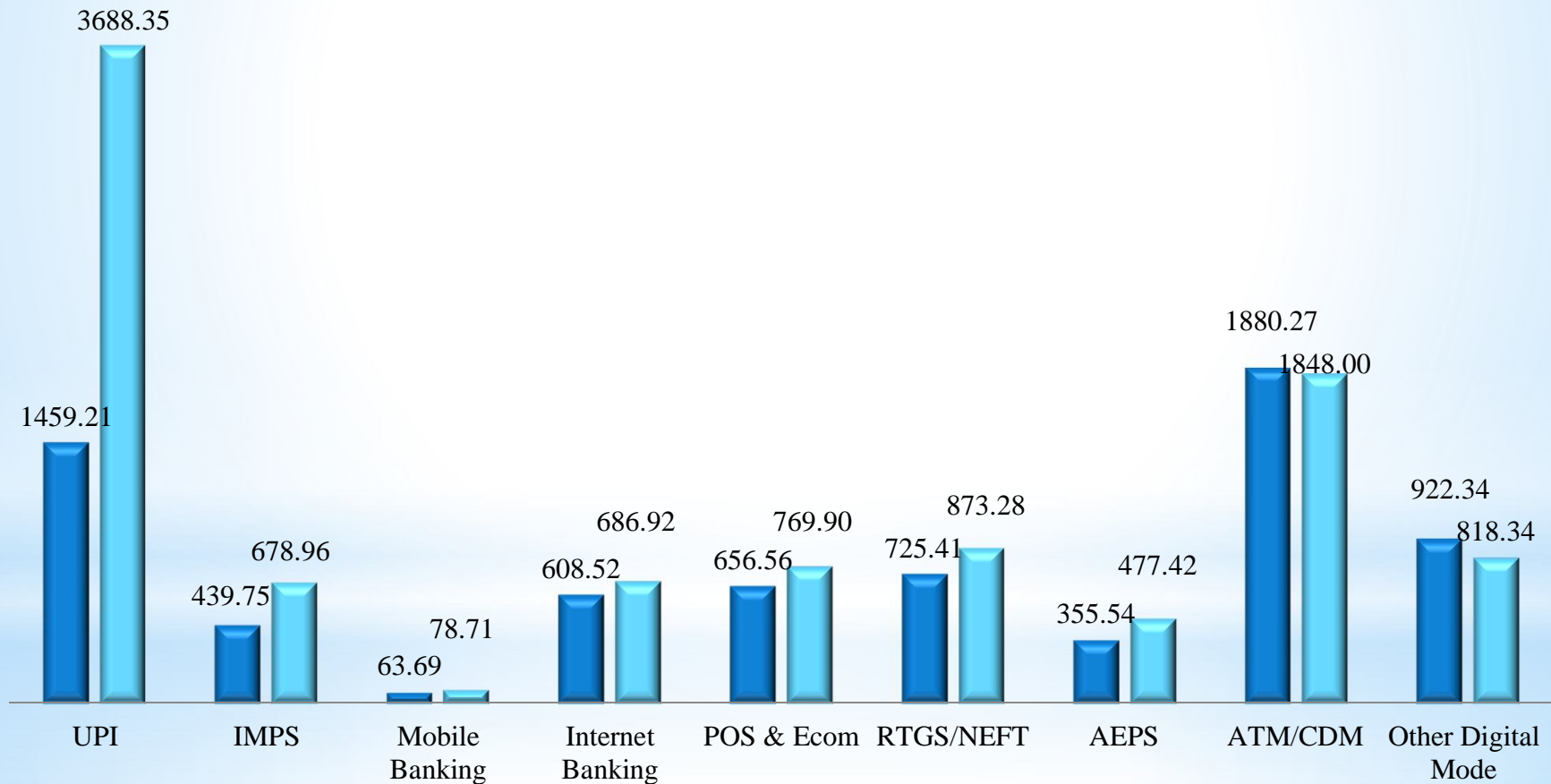
Debit Card Spends (Amt in Crores)



Composition of Digital Transactions Count

(No. in lacs)

■ Digital Transactions FY 2018-19 ■ Digital Transactions FY 2019-20



Digital Penetration (As on 31.03.2020)

UPI

- Processing 10.10 lakhs transactions per day
- Handled 3688.35 lakhs transactions during the FY 2019-20
- Number of UPI-VPA users: 5.76 lakhs

Debit Card

- No. of cards at 2.42 Crore (Active EMV Cards)
- Handled 769.90 lakhs online transactions during the FY 2019-20
- Processing 2.10 lakhs transactions (POS/Ecom) per day

INB

- Number of Users : 52.23 lakhs
- Handled 686.92 lakhs transactions during the FY 2019-20
- Processing 1.88 lakhs transactions per day

Mobile Banking

- Number of Users : 24.89 lakhs
- Handled 78.71 Lakhs transactions during the FY 2019-20
- Processing 0.22 lakhs transactions per day

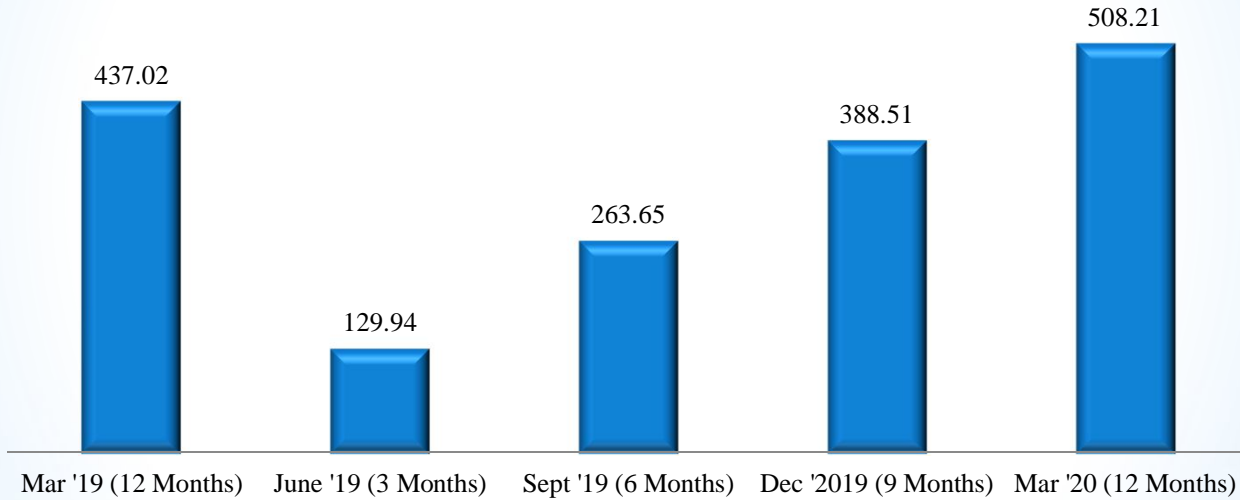
IMPS

- Processing 1.86 lakhs transactions per day
- Handled 678.96 lakhs transactions during the FY 2019-20



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)



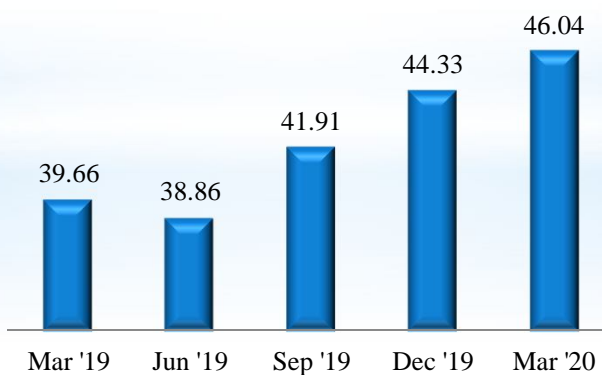
Social Security Scheme

No. of enrollments

PMJJBY



PMSBY



APY

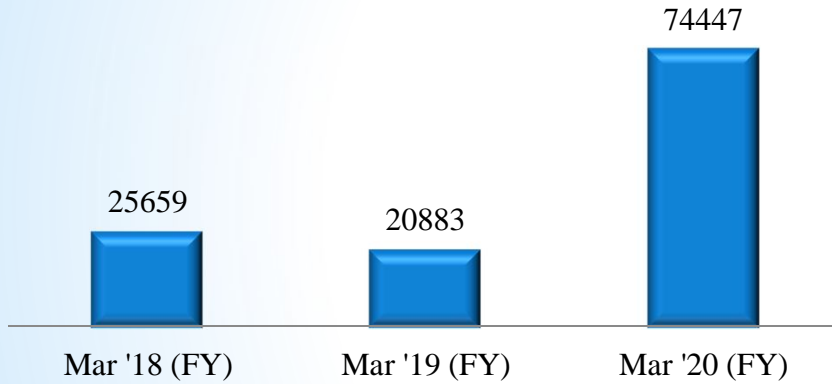


Our 46 RSETIs have trained 8685 youth through 306 training programmes during the quarter March 2020.

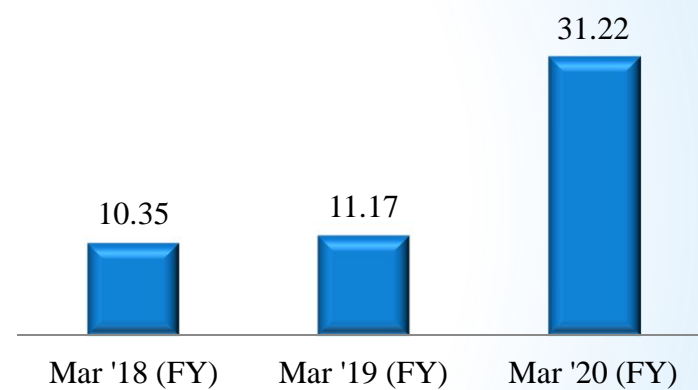
Bancassurance

Life Insurance

No. of new policies sourced

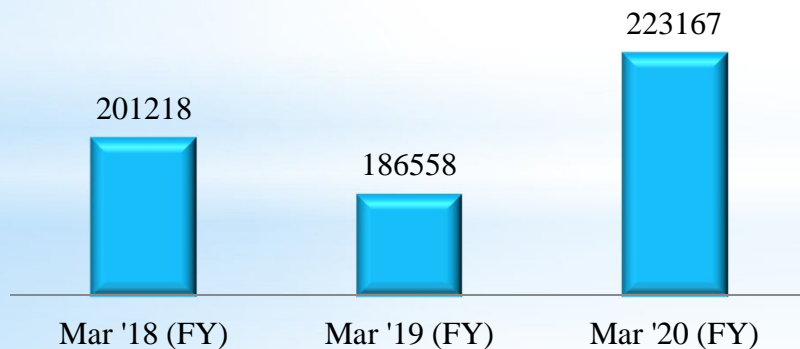


Commission earned (Rs in Cr)

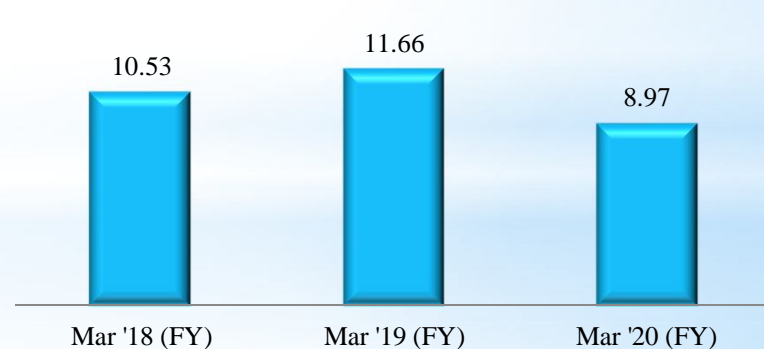


Non-Life Insurance

No. of New policies sourced



Commission earned (Rs in Cr)



Insurance Partners



LIC

TATA AIA
LIFE



Central Bank of India Group

Subsidiaries					(Rs. In Crore)	
Cent Bank Home Finance Ltd. - <ul style="list-style-type: none"> Engaged into Housing Finance activity Presence in 9 States through 18 Branches Advances & Investment Portfolio of Rs. 1209 Crore 	Central Bank of India Shareholding	Particulars	FY20	FY19		
	64.40%	Total Income	142.09	140.85		
		Net Profit / (Loss)	10.23	16.28		
		Total Assets	1289.90	1400.11		
		Capital & Reserves	127.30	117.07		
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	Central Bank of India Shareholding	Particulars	FY20	FY19		
	100%	Total Income	4.00	5.65		
		Net Profit / (Loss)	1.45	2.71		
		Total Assets	42.57	42.76		
		Capital & Reserves	36.75	37.71		

Associates					(Rs. In Crore)	
Name of Associate	Central Bank of India Shareholding	Net Profit for FY20	Net Profit for FY19			
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	(409.45)	16.78			
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	(0.77)	23.89			
Indo Zambia Bank Limited, Zambia	20%	15.09	13.17			



Central Bank of India Group

Group Position			Rs. in Cr.
Particulars	As on 31 Mar 2020	As on 31 Mar 2019	
<u>CAPITAL & LIABILITIES</u>			
Capital	5710	4047	
Reserves and Surplus	15827	15136	
Minorities Interest	45	43	
Share Application Money Pending Allotment	0	213	
Deposits	314201	300311	
Borrowings	6076	5640	
Other Liabilities and Provisions	15478	6494	
Total	357337	331885	
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	30022	20779	
Balances with Banks and Money at Call and Short Notice	6045	10518	
Investments	142526	125453	
Loans & Advances	151952	147425	
Fixed Assets	4337	4311	
Other Assets	22447	23389	
Goodwill on Consolidation	9	9	
Total	357337	331885	

Central Bank of India Group

Group Performance		Rs. in Cr.	
Particulars	FY20	FY19	
<u>INCOME</u>			
Interest and Dividend Earned	23676	22749	
Other Income	3622	2416	
Total	27298	25165	
<u>EXPENDITURE</u>			
Interest Expended	16004	15935	
Operating Expenses	6939	6080	
Provisions and Contingencies	5482	8778	
Total	28425	30793	
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	-1127	-5628	
Less: Minority Interest	4	6	
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	-1131	-5634	
Add: Share of earnings in Associates	-125	17	
Consolidated Net Profit/(Loss) for the year attributable to the Group	-1256	-5617	

Covid-19

Preparedness & Response

HR

- Work from Home facility to Pregnant women and staff suffering from Cancer
- Special Leave PL credited to staff working in branches during lockdown period
- Compensation of Rs.20 lakhs per staff in the event of unfortunate death due to Corona Virus
- Interest Free Loan - One month Gross Salary; max Rs.1 lakh repayable in 12 equal installments
- The Bank Staff has contributed to PM Cares Fund of ₹ 11.90 crores.

Corporate & MSME Credit

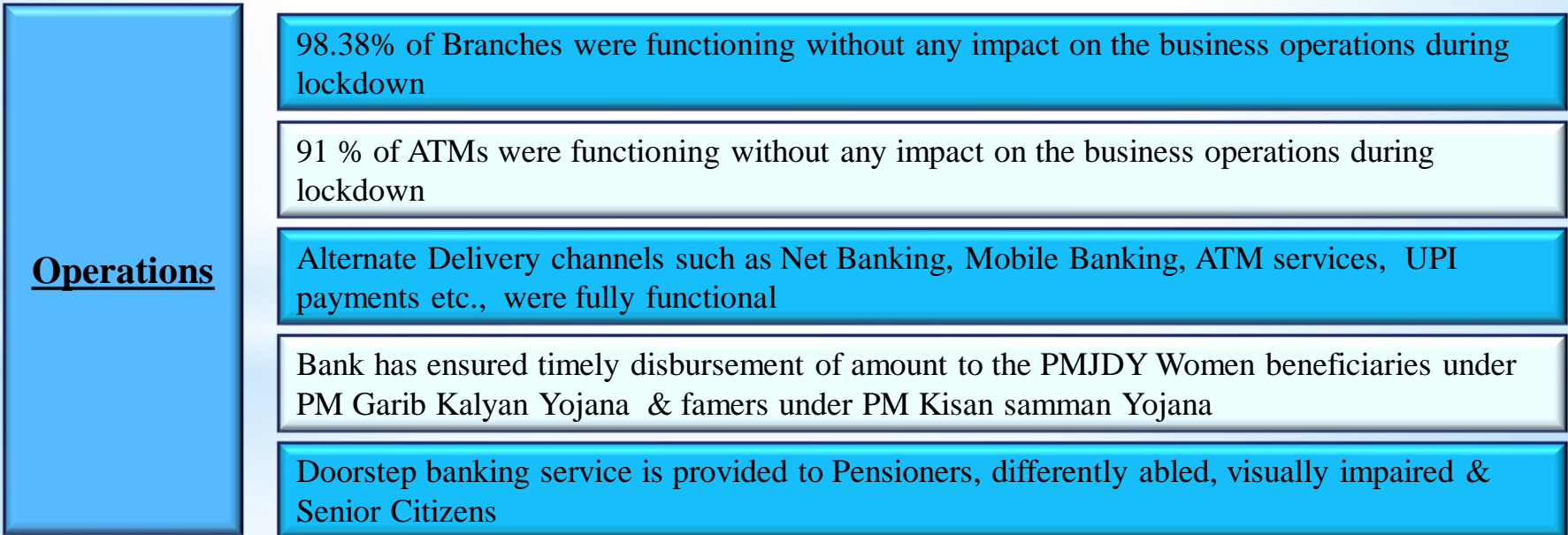
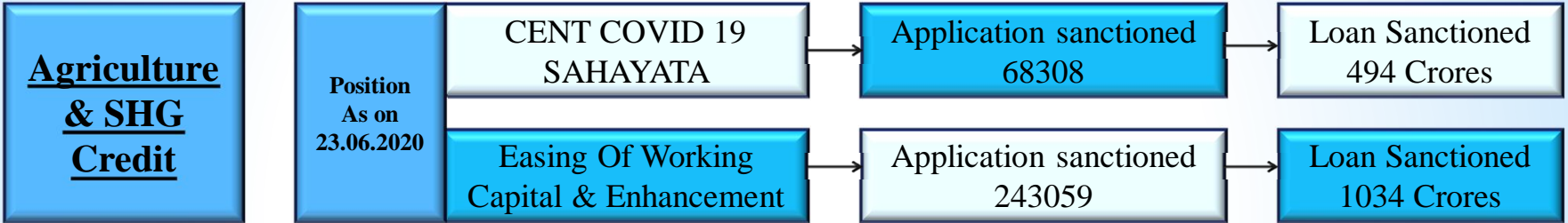
Special Scheme launched : CENT COVID - 19 Sahayata Scheme and Emergency Credit Line Guarantee Scheme (ECLGS)

Position As on 23.06.2020	CENT COVID - 19 Sahayata Scheme	Application sanctioned 82393	Loan Sanctioned 2000 Crores
	Emergency Credit Line Guarantee Scheme	Application sanctioned 17604	Loan Sanctioned 349 Crores

Sector Impacted by COVID - 19 like NBFC, CRE, Social Infrastructure including Hospitality Sector & Aviation form 13.52% of Corporate Loan book.

Covid-19

Preparedness & Response





सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911



THANK YOU