

CO:IRD:2024:25:37

Date: 30th April, 2024

| | |
|---|---|
| National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 Scrip Code-CENTRALBK | BSE Limited Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 Scrip Code-532 885 |
|---|---|

Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Quarter/Financial Year ended 31st March, 2024.

Please refer to our letter no. CO:IRD:2024-25:36 dated 30th April, 2024 submitting thereby copy of Audited Financial Results (Standalone & Consolidated) of the Bank for Quarter/ Financial Year ended 31st March, 2024 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclose herewith copy of Presentation on Financial Results of the Bank for the Quarter/Financial Year ended 31st March, 2024.

Please take the above on your record.

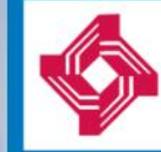
Thanking you,

Yours faithfully,

For **Central Bank of India**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance officer

Encl: As above



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

**Customer Satisfaction
and Value Creation**

Financial Result Analysis

Quarter/ Financial Year Ended 31st Mar'2024



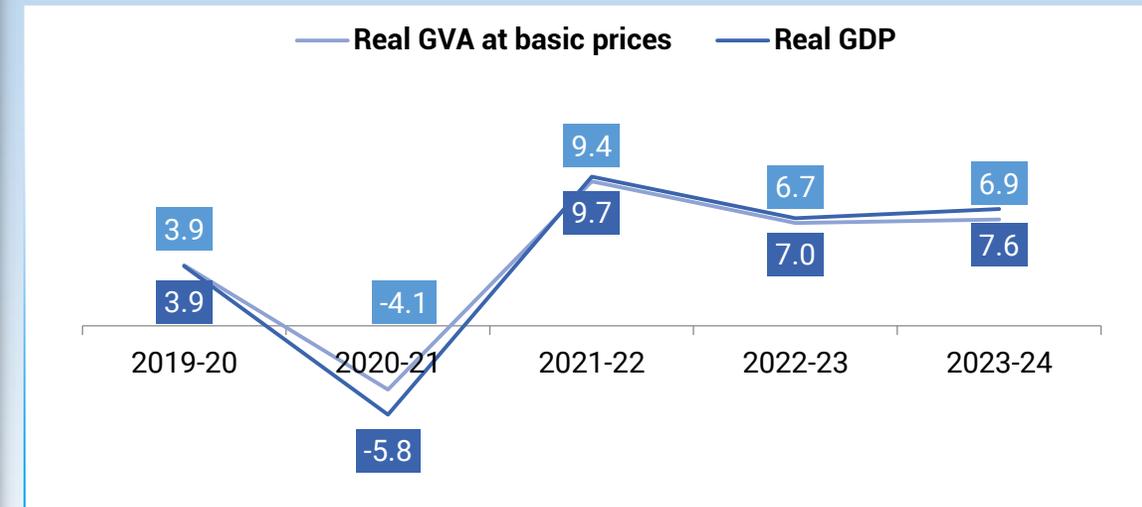
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MACRO ECONOMIC INDICATORS

| Country | Nov-23 | Dec-23 | Jan-24 | Feb-24 | Mar-24 |
|--------------------------|--------|--------|--------|--------|--------|
| Manufacturing PMI | | | | | |
| India | 56.00 | 54.90 | 56.50 | 56.90 | 59.10 |
| China | 50.70 | 50.80 | 50.80 | 50.90 | 51.10 |
| USA | 49.40 | 47.90 | 50.70 | 52.20 | 50.30 |
| UK | 47.20 | 46.20 | 47.00 | 47.50 | 50.30 |
| Germany | 42.60 | 43.30 | 45.50 | 42.50 | 41.90 |
| Japan | 48.30 | 47.90 | 48.00 | 47.20 | 48.20 |
| Services PMI | | | | | |
| India | 56.90 | 59.00 | 61.80 | 60.60 | 61.20 |
| China | 51.50 | 52.90 | 52.70 | 52.50 | 52.70 |
| USA | 50.80 | 51.40 | 52.50 | 52.30 | 51.40 |
| UK | 50.90 | 53.40 | 54.30 | 53.80 | 53.10 |
| Germany | 49.60 | 49.30 | 47.70 | 48.30 | 50.10 |
| Japan | 50.80 | 51.50 | 53.10 | 52.90 | 54.10 |



- The global economy is experiencing a shift in trends, as manufacturing now surpasses services. As per IMF World Economic outlook April 2024, global economy is projected to grow by 3.2% in 2024 and 2025. Indian Economy is projected to grow by 6.8% in 2024 and 6.5% in 2025. The revision in India's growth estimate is attributed to strong domestic demand and rising working population.
- The Indian economy continues to demonstrate resilience, achieving a 7.6% annual growth rate for FY 2023-24. Projections for FY 2024-25 have consistently been revised upwards to approximately 7%, fueled by strong momentum, solid indirect tax collections and reduced subsidies. Structural demand, substantial credit growth and declining non-performing loans are anticipated to be key drivers of future expansion.

MACRO ECONOMIC INDICATORS

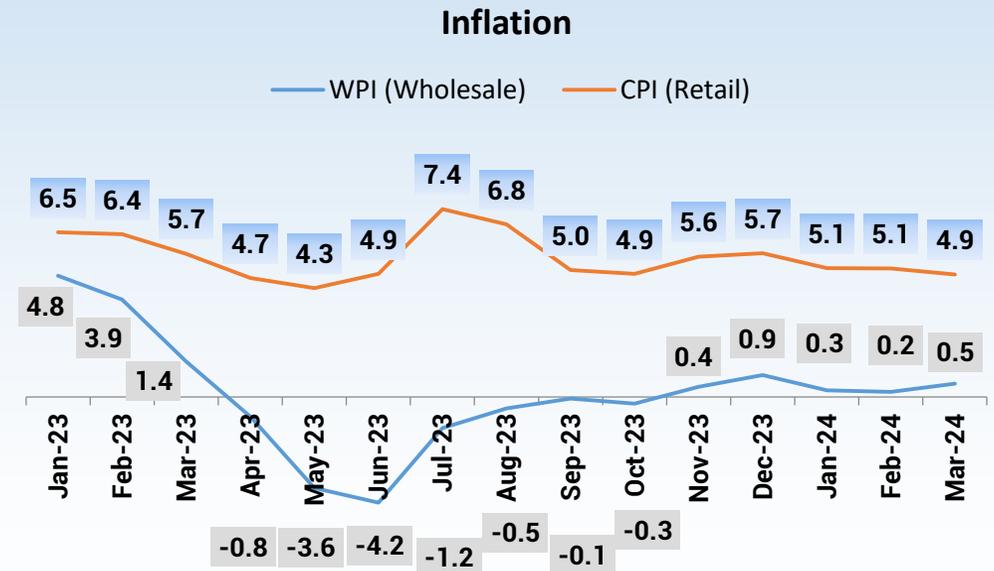
| Period | Y-o-Y % Change | | Credit-Deposit Ratio for SCBs |
|--------|----------------------------|------------------------------|-------------------------------|
| | Outstanding Credit of SCBs | Outstanding Deposits of SCBs | |
| Dec-22 | 14.89 | 9.19 | 75.04 |
| Mar-23 | 15.00 | 9.59 | 75.79 |
| Jun-23 | 17.99 | 15.45 | 75.09 |
| Sep-23 | 17.58 | 12.30 | 77.78 |
| Dec-23 | 19.95 | 13.28 | 79.46 |
| Mar-24 | 20.11 | 13.89 | 79.93 |
| Jun-24 | 19.03 | 11.01 | 80.52 |
| Sep-24 | 14.64 | 10.82 | 80.47 |
| Dec-24 | 15.19 | 11.09 | 82.39 |

Source: CMIE Projections

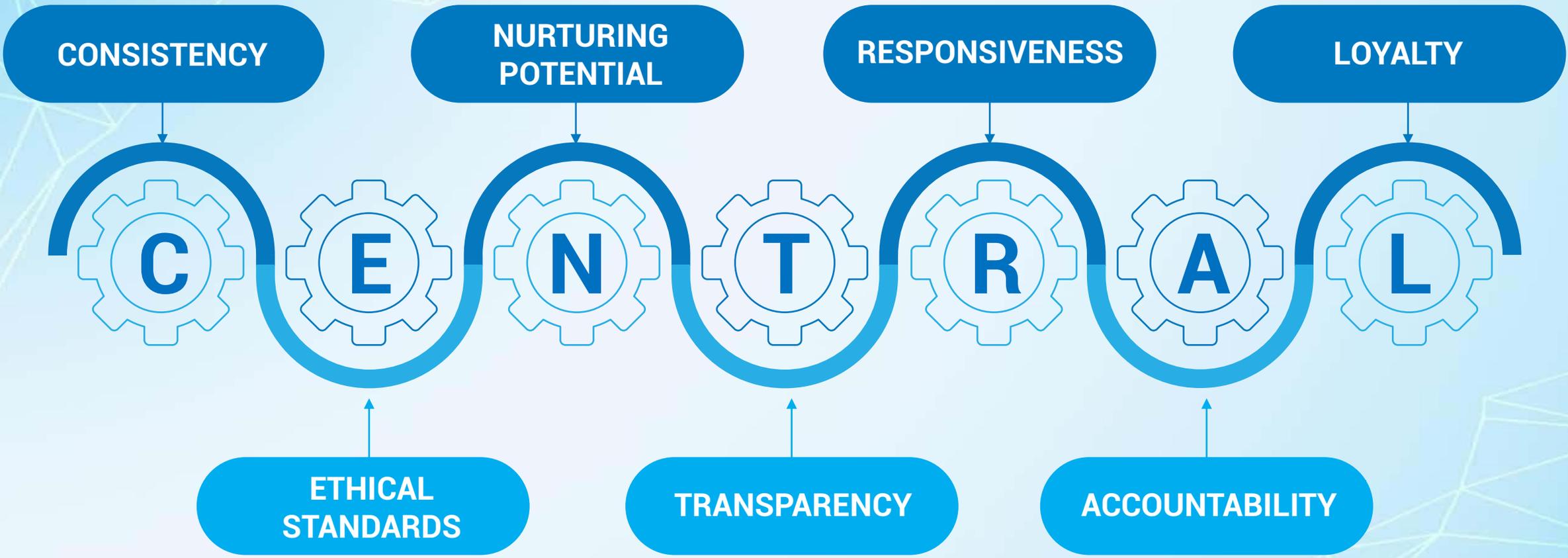
| Contribution of major sectors in GDP | | | | | |
|--------------------------------------|---------|---------|---------|---------|---------|
| Sector | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 |
| Agriculture | 13.70% | 15.10% | 14.40% | 14.10% | 13.20% |
| Manufacturing | 15.50% | 17.00% | 17.00% | 15.60% | 15.70% |
| Services | 50.40% | 49.00% | 48.80% | 50.10% | 50.10% |

Source: NSO, MoSPI & Office of Economic Advisor (Ministry of Commerce & Industry) & Bank Research

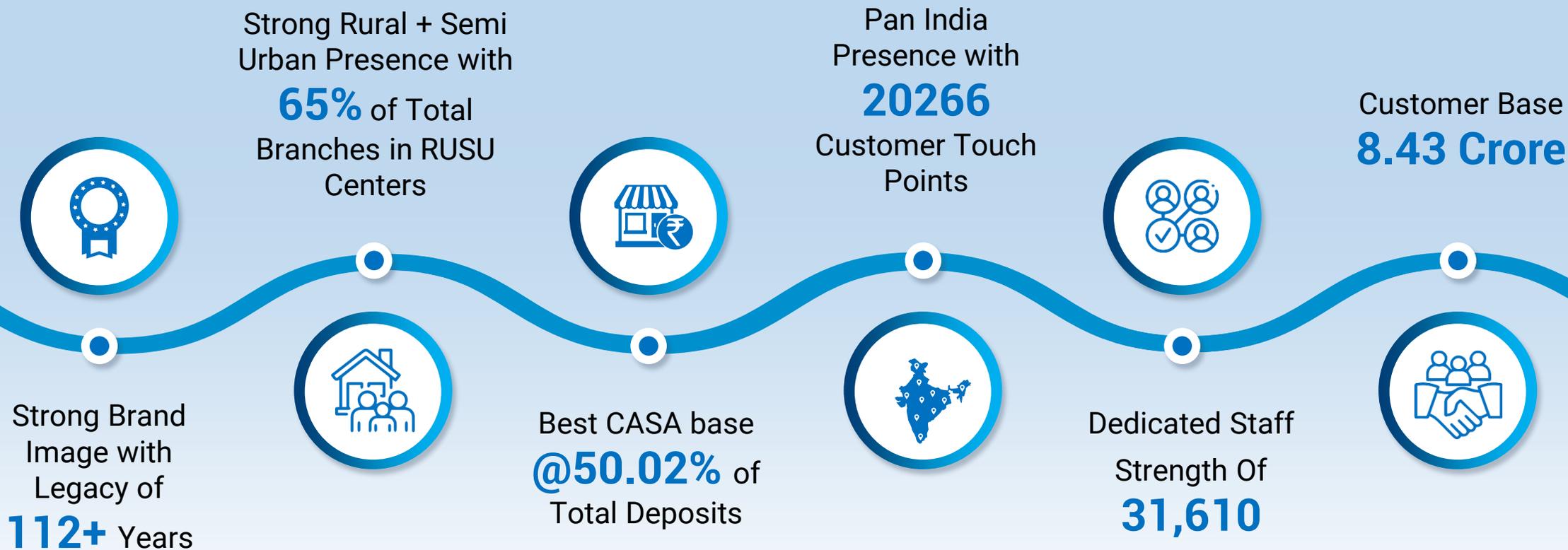
- Annual credit growth amounted to 19.95% in December 2023, while deposit grew by 13.28% in the same period. Furthermore, the proportion of term deposits that offer interest rates of 7% and above has risen to 61.4% in December 2023, compared to 33.5% in March 2023. Thus, demand for term deposits has significantly increased in comparison to savings deposits.
- The CMIE database projects credit and deposits to peak in March 2024 and moderate thereafter.
- Retail and core inflation remain well within the targets. Concerns about food inflation persists due to fluctuating prices of vegetables, cereals and the impact on agricultural produce due to climate change and uneven rainfall.



VALUES THAT SET US APART



STRENGTHS



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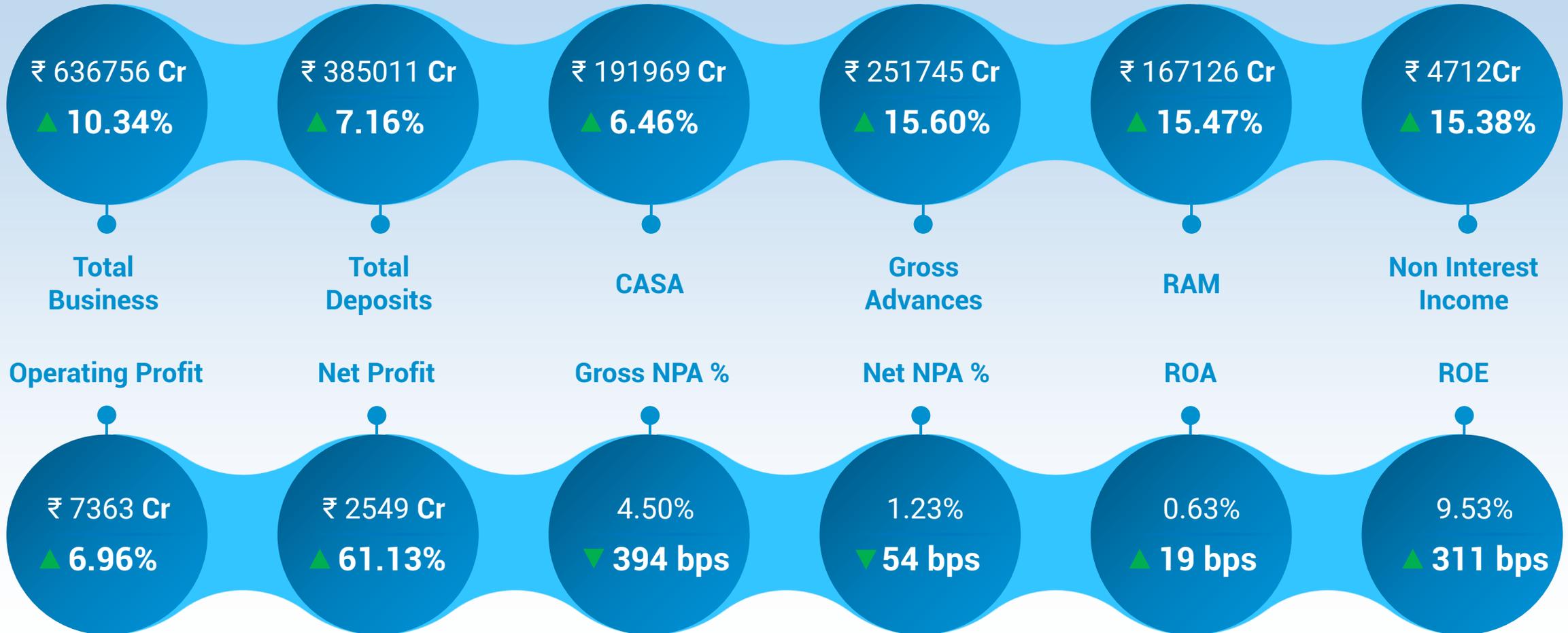
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PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS

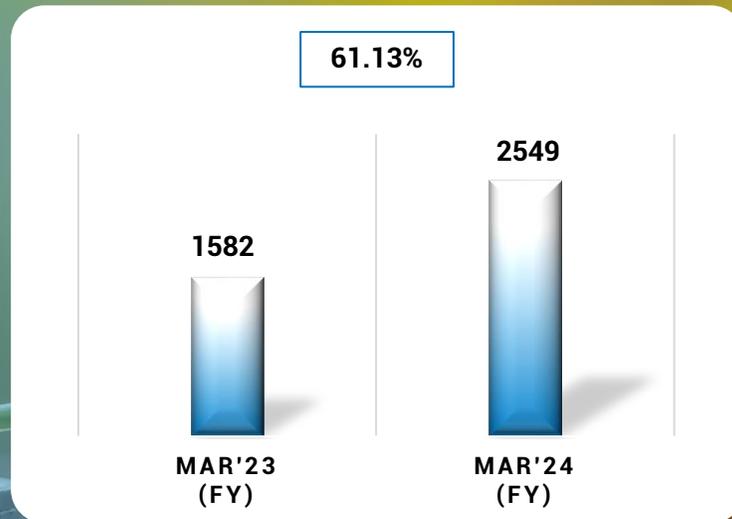
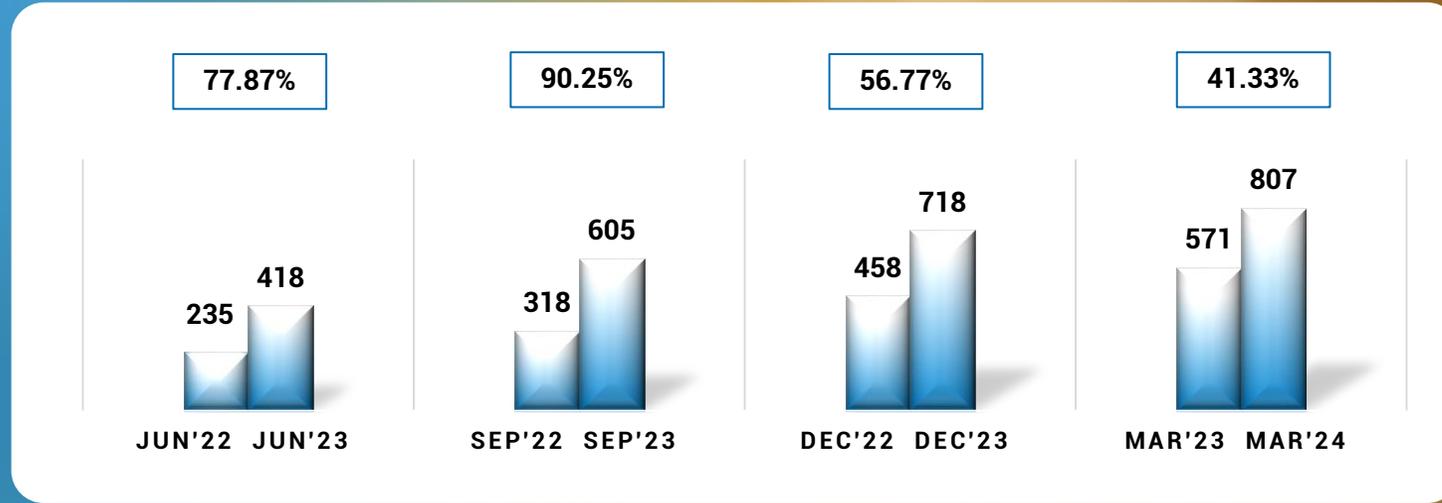
FY'24 vis-a-vis FY'23



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

| Particulars | Quarter Ended | | | Growth | | | |
|--------------------------------|---------------|--------|--------|----------|---|------------|---|
| | Mar'23 | Dec'23 | Mar'24 | Q-o-Q | | Y-o-Y | |
| Yield on Advances (%) | 8.65 | 8.94 | 8.91 | (3 bps) | ↓ | 26 bps | ↑ |
| Yield on Investments (%) | 6.43 | 6.40 | 6.80 | 40 bps | ↑ | 37 bps | ↑ |
| Yield on Funds (%) | 8.15 | 8.13 | 8.42 | 29 bps | ↑ | 27 bps | ↑ |
| Cost of Deposits (%) | 4.04 | 4.72 | 4.73 | 1 bps | ↑ | 69 bps | ↑ |
| Cost of Funds (%) | 4.09 | 4.83 | 4.85 | 2 bps | ↑ | 76 bps | ↑ |
| NIM (%) | 4.01 | 3.28 | 3.58 | 30 bps | ↑ | (43 bps) | ↓ |
| ROE (%) (Non-annualised) | 2.27 | 2.67 | 2.92 | 25 bps | ↑ | 65 bps | ↑ |
| Book Value of Share | 29.32 | 31.37 | 32.32 | 3.03 % | ↑ | 10.23 % | ↑ |
| Credit Cost (%) | 1.53 | 1.24 | 0.85 | (39 bps) | ↓ | (68 bps) | ↓ |
| Cost to Income (%) | 57.30 | 56.91 | 57.91 | 100 bps | ↑ | 61 bps | ↑ |
| Staff Cost to Total Income (%) | 20.44 | 18.20 | 17.75 | (45 bps) | ↓ | (269 bps) | ↓ |
| Liquidity Coverage Ratio (%) | 285.51 | 198.60 | 205.09 | 649 bps | ↑ | (8042 bps) | ↓ |
| Net Stable Funding Ratio (%) | 161.50 | 155.09 | 154.93 | (16 bps) | ↓ | (657 bps) | ↓ |
| Earning Per Share | 0.66 | 0.83 | 0.93 | 12.05 % | ↑ | 40.91 % | ↑ |
| ROA (%) | 0.61 | 0.69 | 0.76 | 7 bps | ↑ | 15 bps | ↑ |

SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

| Particulars | Year Ended | | Growth | |
|--------------------------------|------------|--------|------------|---|
| | Mar'23 | Mar'24 | Y-o-Y | |
| Yield on Advances (%) | 7.61 | 8.72 | 111 bps | ↑ |
| Yield on Investments (%) | 6.26 | 6.57 | 31 bps | ↑ |
| Yield on Funds (%) | 7.57 | 8.10 | 53 bps | ↑ |
| Cost of Deposits (%) | 3.92 | 4.61 | 69 bps | ↑ |
| Cost of Funds (%) | 3.97 | 4.70 | 73 bps | ↑ |
| NIM (%) | 3.47 | 3.40 | (7 bps) | ↓ |
| ROE (%) | 6.42 | 9.53 | 311 bps | ↑ |
| Book Value of Share | 29.32 | 32.32 | 10.23 % | ↑ |
| Credit Cost (%) | 1.80 | 1.50 | (30 bps) | ↓ |
| Cost to Income (%) | 56.35 | 58.18 | 183 bps | ↑ |
| Staff Cost to Total Income (%) | 18.92 | 17.81 | (111 bps) | ↓ |
| Liquidity Coverage Ratio (%) | 285.51 | 205.09 | (8042 bps) | ↓ |
| Net Stable Funding Ratio (%) | 161.50 | 154.93 | (657 bps) | ↓ |
| Earning Per Share | 1.82 | 2.94 | 61.54 % | ↑ |
| ROA (%) | 0.44 | 0.63 | 19 bps | ↑ |



FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---------------|------------|------------|--------------|--------------|-------------|-------------|--------------|
| | Mar'23 | Dec'23 | Mar'24 | Q-o-Q (%) | Y-o-Y (%) | Mar'23 | Mar'24 | Y-o-Y (%) |
| Total Interest Income | 7144 | 7809 | 8337 | 6.76 | 16.70 | 25542 | 30722 | 20.28 |
| Total Interest Expenses | 3631 | 4657 | 4796 | 2.98 | 32.08 | 13855 | 17826 | 28.66 |
| Net Interest Income | 3513 | 3152 | 3541 | 12.34 | 0.80 | 11687 | 12896 | 10.34 |
| Net Interest Income (excluding one off item) | 3396 | 3125 | 3336 | 6.75 | (1.77) | 11302 | 12569 | 11.21 |
| Total Income | 8568 | 9139 | 9699 | 6.13 | 13.20 | 29626 | 35434 | 19.60 |
| Total Expenditure | 6460 | 7208 | 7635 | 5.92 | 18.19 | 22742 | 28071 | 23.43 |
| Operating Profit | 2108 | 1931 | 2064 | 6.88 | (2.09) | 6884 | 7363 | 6.96 |
| Provisions | 1537 | 1213 | 1257 | 3.63 | (18.22) | 5302 | 4814 | (9.20) |
| Net Profit | 571 | 718 | 807 | 12.40 | 41.33 | 1582 | 2549 | 61.13 |

FEE BASED INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|--|---------------|-------------|-------------|----------------|----------------|-------------|-------------|---------------|
| | Mar'23 | Dec'23 | Mar'24 | Q-o-Q (%) | Y-o-Y (%) | Mar'23 | Mar'24 | Y-o-Y (%) |
| Fee Based Income (i + ii + iii) | 463 | 486 | 445 | (8.44) | (3.89) | 1787 | 1838 | 2.85 |
| Commission Exchange & Brokerage (i) | 94 | 109 | 96 | (11.93) | 2.13 | 395 | 377 | (4.56) |
| - Commission on LC/BG/DDs | 47 | 44 | 44 | - | (6.38) | 232 | 177 | (23.71) |
| - Govt. Business | 16 | 25 | 12 | (52.00) | (25.00) | 72 | 71 | (1.39) |
| - Banc assurance | 31 | 40 | 40 | - | 29.03 | 91 | 129 | 41.76 |
| Service Charges (ii) | 331 | 342 | 305 | (10.82) | (7.85) | 1233 | 1298 | 5.27 |
| Miscellaneous (iii) | 38 | 35 | 44 | 25.71 | 15.79 | 159 | 163 | 2.52 |
| Treasury Income | 128 | 203 | 365 | 79.80 | 185.16 | 586 | 965 | 64.68 |
| - Profit on Sale of Investments | 53 | 151 | 253 | 67.55 | 377.36 | 273 | 637 | 133.33 |
| - Profit/Loss on Revaluation of Investment | (23) | (4) | 52 | 1400.00 | 326.09 | 2 | 73 | 3550.00 |
| - Profit on Exchange Transactions | 92 | 55 | 53 | (3.64) | (42.39) | 303 | 247 | (18.48) |
| - Dividend Income | 6 | 1 | 7 | 600.00 | 16.67 | 8 | 8 | - |
| Other Receipts (PSLC & Others) | 833 | 641 | 552 | (13.88) | (33.73) | 1711 | 1909 | 11.57 |
| Total Non-Interest Income | 1424 | 1330 | 1362 | 2.41 | (4.35) | 4084 | 4712 | 15.38 |

TOTAL EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---------------------------|---------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|
| | Mar'23 | Dec'23 | Mar'24 | Q-o-Q (%) | Y-o-Y (%) | Mar'23 | Mar'24 | Y-o-Y (%) |
| Interest Expenses | 3631 | 4657 | 4796 | 2.98 | 32.08 | 13855 | 17826 | 28.66 |
| Interest Paid on Deposits | 3502 | 4372 | 4428 | 1.28 | 26.44 | 13388 | 16908 | 26.29 |
| Other Interest | 129 | 285 | 368 | 29.12 | 185.27 | 467 | 918 | 96.57 |
| Operating Expenses | 2829 | 2551 | 2839 | 11.28 | 0.35 | 8887 | 10245 | 15.28 |
| Staff Cost | 1751 | 1664 | 1722 | 3.49 | (1.66) | 5604 | 6312 | 12.63 |
| Other Operating Expenses | 1078 | 887 | 1117 | 25.93 | 3.62 | 3283 | 3933 | 19.80 |
| Total Expenses | 6460 | 7208 | 7635 | 5.92 | 18.19 | 22742 | 28071 | 23.43 |

PROVISIONS

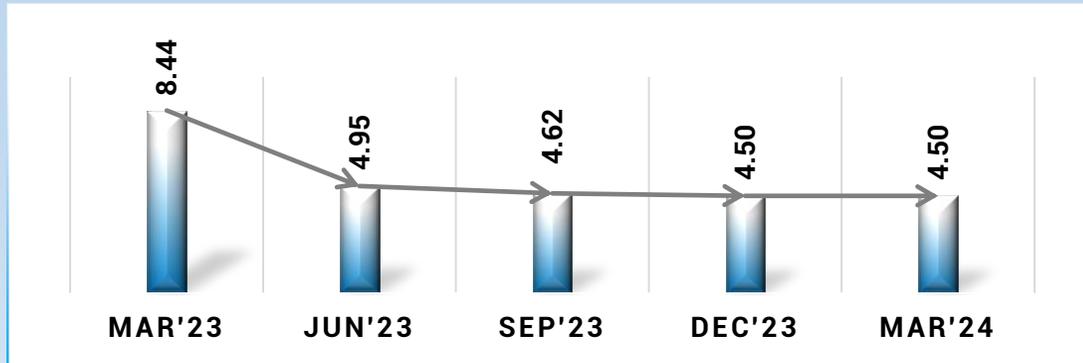
₹ in Cr

| Particulars | Quarter Ended | | | | | Year Ended | | |
|---|---------------|-------------|-------------|-------------|----------------|-------------|-------------|---------------|
| | Mar'23 | Dec'23 | Mar'24 | Q-o-Q (%) | Y-o-Y (%) | Mar'23 | Mar'24 | Y-o-Y (%) |
| NPAs | 789 | 714 | 509 | (28.71) | (35.49) | 3532 | 3391 | (3.99) |
| Standard Assets | 378 | 69 | 188 | 172.46 | (50.26) | 681 | 52 | (92.36) |
| Depreciation/ Provisions on Investment Including SRs | 73 | (32) | (29) | 9.38 | (139.73) | 215 | (265) | (223.26) |
| Income Tax | 332 | 391 | 549 | 40.41 | 65.36 | 1063 | 1504 | 41.49 |
| Others | 6 | 36 | 54 | 50.00 | 800.00 | 33 | 166 | 403.03 |
| Restructured A/c's | (41) | 35 | (14) | (140.00) | 65.85 | (222) | (34) | 84.68 |
| Total Provision | 1537 | 1213 | 1257 | 3.63 | (18.22) | 5302 | 4814 | (9.20) |

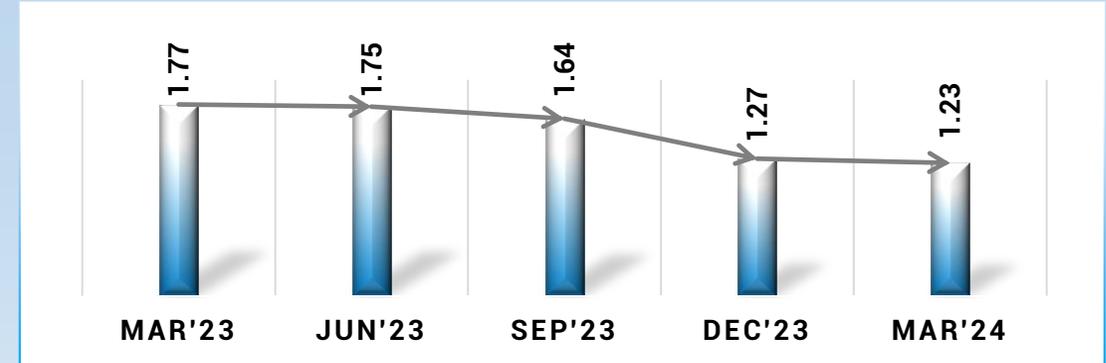
A close-up photograph of a person's hand in a dark suit jacket and light blue shirt cuff, dropping a gold coin into a small, clear glass jar. The jar sits on a white desk. In the background, a laptop and a pair of glasses are partially visible. A blue rounded rectangular banner is overlaid on the lower half of the image, containing the text 'ASSET QUALITY & CAPITAL ADEQUACY' in white, bold, uppercase letters.

ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

| Particulars | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 |
|----------------|--------|--------|--------|--------|--------|
| Gross Advances | 217779 | 219863 | 231032 | 239646 | 251745 |
| Net Advances | 202984 | 212690 | 224030 | 231815 | 243406 |
| Gross NPA | 18386 | 10891 | 10666 | 10786 | 11340 |
| Net NPA | 3592 | 3718 | 3664 | 2956 | 3002 |
| Gross NPA % | 8.44 | 4.95 | 4.62 | 4.50 | 4.50 |
| Net NPA % | 1.77 | 1.75 | 1.64 | 1.27 | 1.23 |

NPA MOVEMENT

₹ in Cr

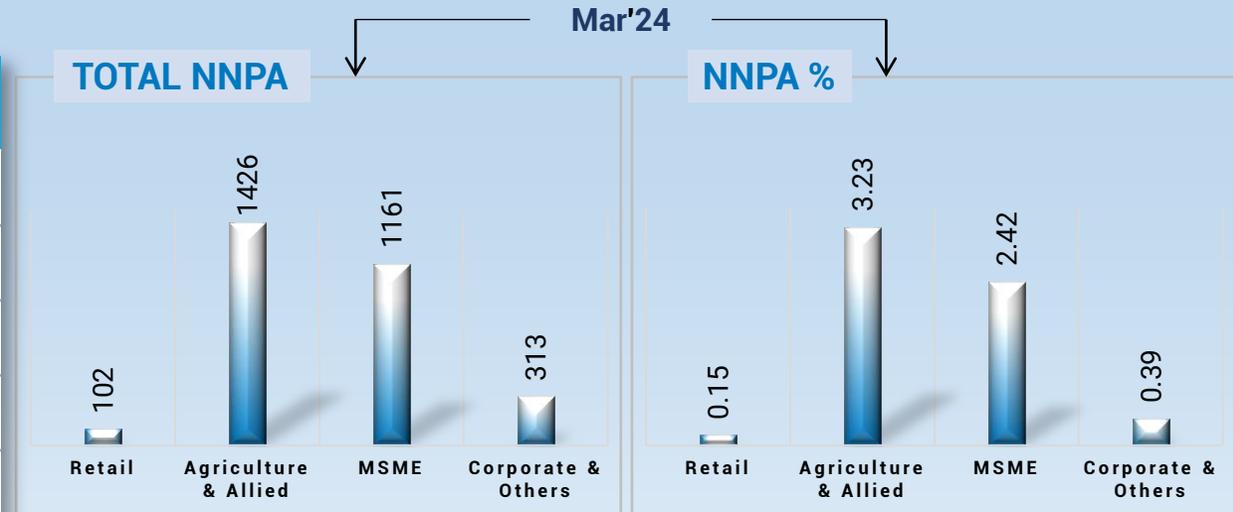
| Particulars | FY 22-23 | Jun'23 (QTR) | Sep'23 (QTR) | Dec'23 (QTR) | Mar'24 (QTR) | FY 23-24 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| Opening Gross NPAs | 28156 | 18386 | 10891 | 10666 | 10786 | 18386 |
| Add: Slippage of PAs to NPAs | 3361 | 1062 | 2544 | 643 | 1175 | 4662 |
| Increase in Balance of Existing NPAs | 715 | 175 | 133 | 107 | 133 | 462 |
| Sub-Total | 4076 | 1237 | 2677 | 750 | 1308 | 5124 |
| Less: | | | | | | |
| Up-gradation | 658 | 286 | 315 | 190 | 260 | 459 |
| Recovery (Including Sale to ARC) | 2869 (13) | 590 (NIL) | 513 (2) | 393 (NIL) | 464 (NIL) | 1702 (2) |
| Regular Write-off | 402 | 52 | 27 | 42 | 29 | 152 |
| Technical Write-off | 9856 | 7804 | 2045 | - | - | 9849 |
| Other Recovery by Adjustment | 61 | - | 2 | 5 | 1 | 8 |
| Sub-Total | 13846 | 8732 | 2902 | 630 | 754 | 12170 |
| Gross NPAs | 18386 | 10891 | 10666 | 10786 | 11340 | 11340 |
| % of Gross NPAs to Gross Advances | 8.44 | 4.95 | 4.62 | 4.50 | 4.50 | 4.50 |

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

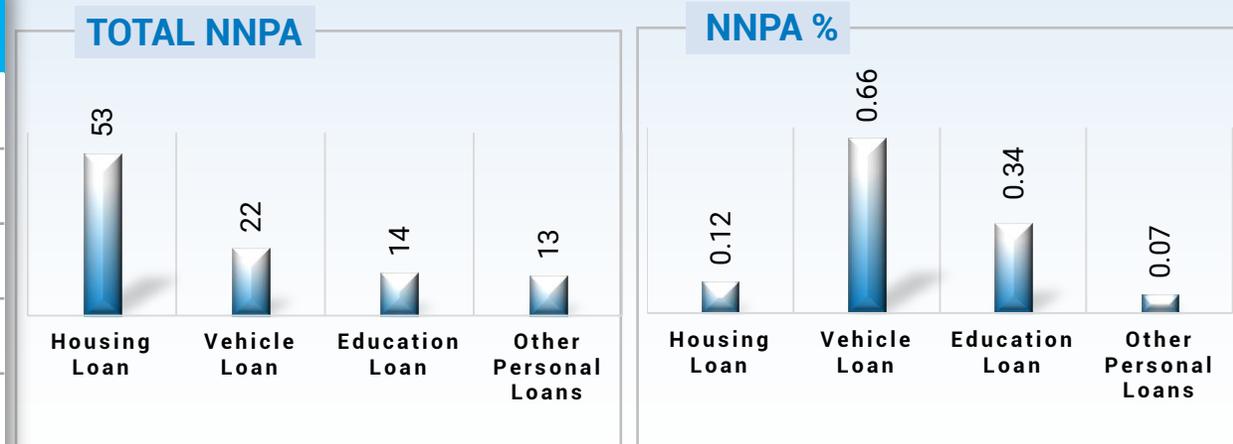
₹ in Cr

| Particulars | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 | Advances (Mar'24) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total NPA | 18386 | 10891 | 10666 | 10786 | 11340 | 251745 | 3002 | 1.23 |
| Retail | 1531 | 1293 | 841 | 831 | 867 | 71193 | 102 | 0.15 |
| Agriculture & Allied | 5039 | 3650 | 3125 | 3151 | 3322 | 46063 | 1426 | 3.23 |
| MSME | 4200 | 3167 | 2638 | 2684 | 3008 | 49870 | 1161 | 2.42 |
| Corporate & Others | 7616 | 2781 | 4062 | 4120 | 4143 | 84619 | 313 | 0.39 |



NPA Classification: Retail Sector

| Particulars | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 | Advances (Mar'24) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total Retail NPA | 1531 | 1293 | 841 | 831 | 867 | 71193 | 102 | 0.15 |
| Housing Loan | 744 | 632 | 491 | 481 | 506 | 44057 | 53 | 0.12 |
| Vehicle Loan | 73 | 63 | 50 | 53 | 54 | 3343 | 22 | 0.66 |
| Education Loan | 358 | 294 | 103 | 111 | 124 | 4284 | 14 | 0.34 |
| Other Personal Loans | 356 | 304 | 197 | 186 | 183 | 19509 | 13 | 0.07 |

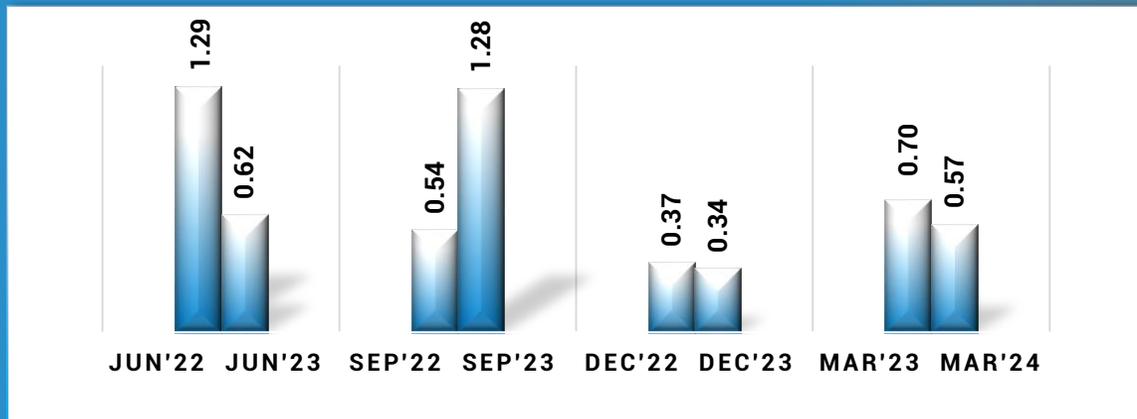


OTHER MAJOR RATIOS

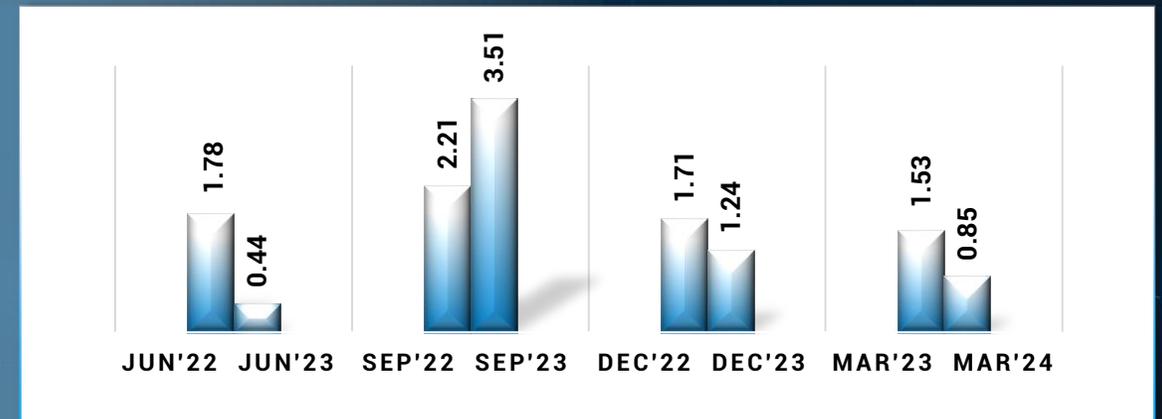
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



CREDIT COST



RESTRUCTURED BOOK

Standard Restructured Book

₹ in Cr

| Segment | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 348 | 409 | 400 | 628 | 625 |
| Agriculture | 183 | 177 | 176 | 256 | 233 |
| MSME | 560 | 512 | 477 | 702 | 722 |
| Corporate | 905 | 855 | 819 | 982 | 1011 |
| TOTAL | 1996 | 1953 | 1872 | 2568 | 2591 |

Standard Restructured - Covid-19 Resolution Framework

| Segment | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 1873 | 1801 | 1728 | 1662 | 1607 |
| Agriculture | 303 | 284 | 279 | 279 | 267 |
| MSME | 1888 | 1662 | 1600 | 1483 | 1351 |
| Corporate | 706 | 700 | 686 | 719 | 639 |
| TOTAL | 4770 | 4447 | 4293 | 4143 | 3864 |

Total Standard Restructured Book

| Segment | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Mar'24 |
|---------------------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 2221 | 2210 | 2128 | 2290 | 2232 |
| Agriculture | 486 | 461 | 455 | 535 | 500 |
| MSME | 2448 | 2174 | 2077 | 2185 | 2073 |
| Corporate | 1611 | 1555 | 1505 | 1701 | 1650 |
| TOTAL RESTRUCTURED | 6766 | 6400 | 6165 | 6711 | 6455 |

- Accounts of ₹ 2021 Crore are common between SMA and Restructured Accounts. (SMA0 - ₹ 708 Cr; SMA1 - ₹ 412 Cr; SMA2 - ₹ 901 Cr)

SPECIAL MENTION ACCOUNTS

₹ in Cr

| Asset Quality Mar'23 | Above 5 Cr | | Up to 5 Cr | | Total | | % of Total Adv. |
|-------------------------|-------------|------------|---------------|--------------|---------------|--------------|-----------------|
| | No. of A/Cs | Amount | No. of A/Cs | Amount | No. of A/Cs | Amount | |
| SMA 0 | 26 | 253 | 92306 | 5794 | 92332 | 6047 | 2.78 |
| SMA 1 | 19 | 287 | 145666 | 6219 | 145685 | 6506 | 2.99 |
| SMA 2 | 1 | 40 | 36118 | 267 | 36119 | 307 | 0.14 |
| TOTAL | 46 | 580 | 274090 | 12280 | 274136 | 12860 | 5.90 |

| Asset Quality Dec'23 | Above 5 Cr | | Up to 5 Cr | | Total | | % of Total Adv. |
|-------------------------|-------------|-------------|---------------|--------------|---------------|--------------|-----------------|
| | No. of A/Cs | Amount | No. of A/Cs | Amount | No. of A/Cs | Amount | |
| SMA 0 | 44 | 940 | 125933 | 7656 | 125977 | 8596 | 3.59 |
| SMA 1 | 8 | 100 | 53449 | 2618 | 53457 | 2718 | 1.13 |
| SMA 2 | 12 | 119 | 61361 | 3521 | 61373 | 3640 | 1.52 |
| TOTAL | 64 | 1159 | 240743 | 13795 | 240807 | 14954 | 6.24 |

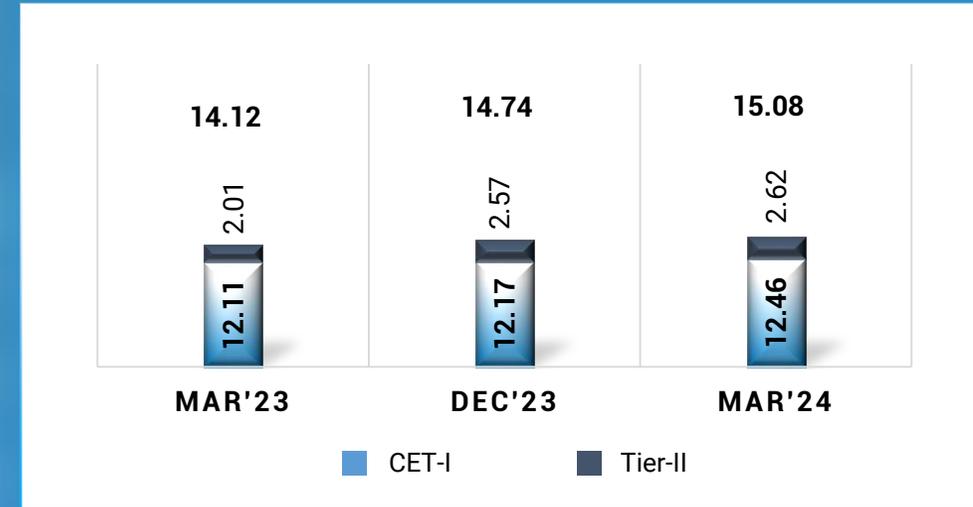
| Asset Quality Mar'24 | Above 5 Cr | | Up to 5 Cr | | Total | | % of Total Adv. |
|-------------------------|-------------|-------------|---------------|--------------|---------------|--------------|-----------------|
| | No. of A/Cs | Amount | No. of A/Cs | Amount | No. of A/Cs | Amount | |
| SMA 0 | 39 | 896 | 142210 | 9039 | 142249 | 9935 | 3.94 |
| SMA 1 | 6 | 56 | 50151 | 2708 | 50157 | 2764 | 1.10 |
| SMA 2 | 8 | 94 | 53046 | 3126 | 53054 | 3220 | 1.28 |
| TOTAL | 53 | 1046 | 245407 | 14873 | 245460 | 15919 | 6.32 |

- Accounts of ₹ 2021 Crore are common between SMA and Restructured Accounts. (SMA0 - ₹ 708 Cr; SMA1 - ₹ 412 Cr; SMA2 - ₹ 901 Cr)

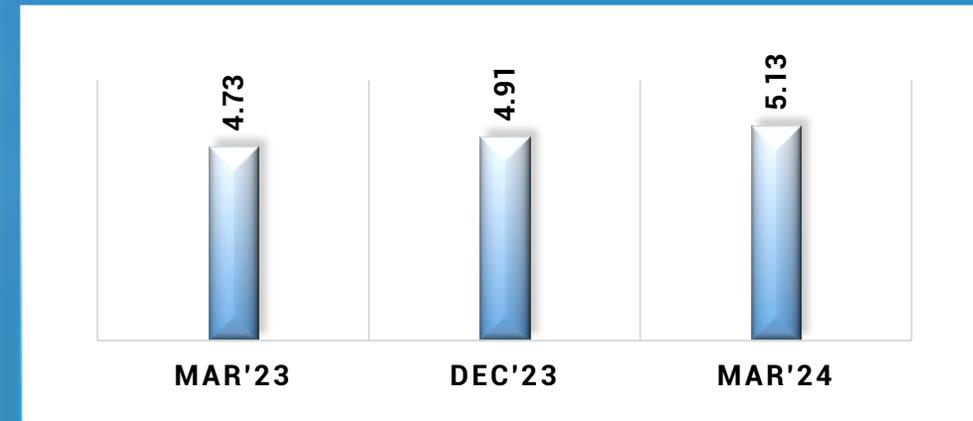
CAPITAL RATIOS



CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*



* CRAR (BASEL recapitalization III) and Leverage Ratio are arrived at after considering the NPV of non-interest bearing bonds of the GOI subscribed to by the Bank.

A person in a dark suit and striped tie is pointing their right index finger towards a digital business performance chart. The chart features a 3D bar graph with blue bars and a white line graph connecting the tops of the bars. The background is a dark, textured world map. A blue rounded rectangle is overlaid at the bottom, containing the text 'BUSINESS PERFORMANCE'.

BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

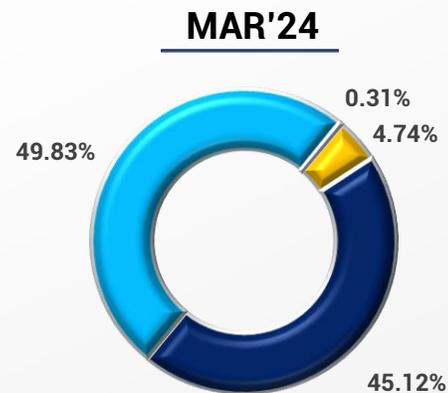
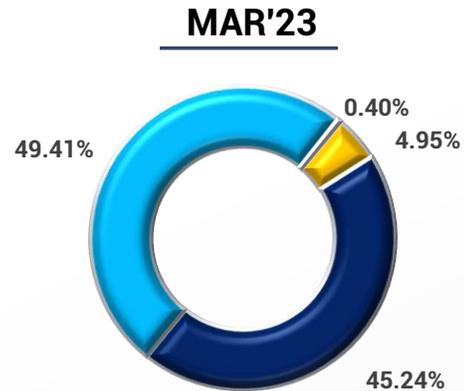
₹ in Cr

| PARTICULARS | MAR'23 | MAR'24 | Y-o-Y Growth % |
|--|---------------|---------------|----------------|
| Total Business | 577075 | 636756 | 10.34 |
| Total Deposits (Including Interbank Deposits) | 359296 | 385011 | 7.16 |
| CASA Deposits | 180312 | 191969 | 6.46 |
| CASA % | 50.39 | 50.02 | (37 bps) |
| Total Advances | 217779 | 251745 | 15.60 |
| RAM | 144735 | 167126 | 15.47 |
| Corporate | 73044 | 84619 | 15.85 |
| CD Ratio | 60.86 | 65.59 | 473 bps |



DEPOSIT MIX

₹ in Cr



- Savings
- Core Time Deposit
- Inter Bank Deposits
- Current

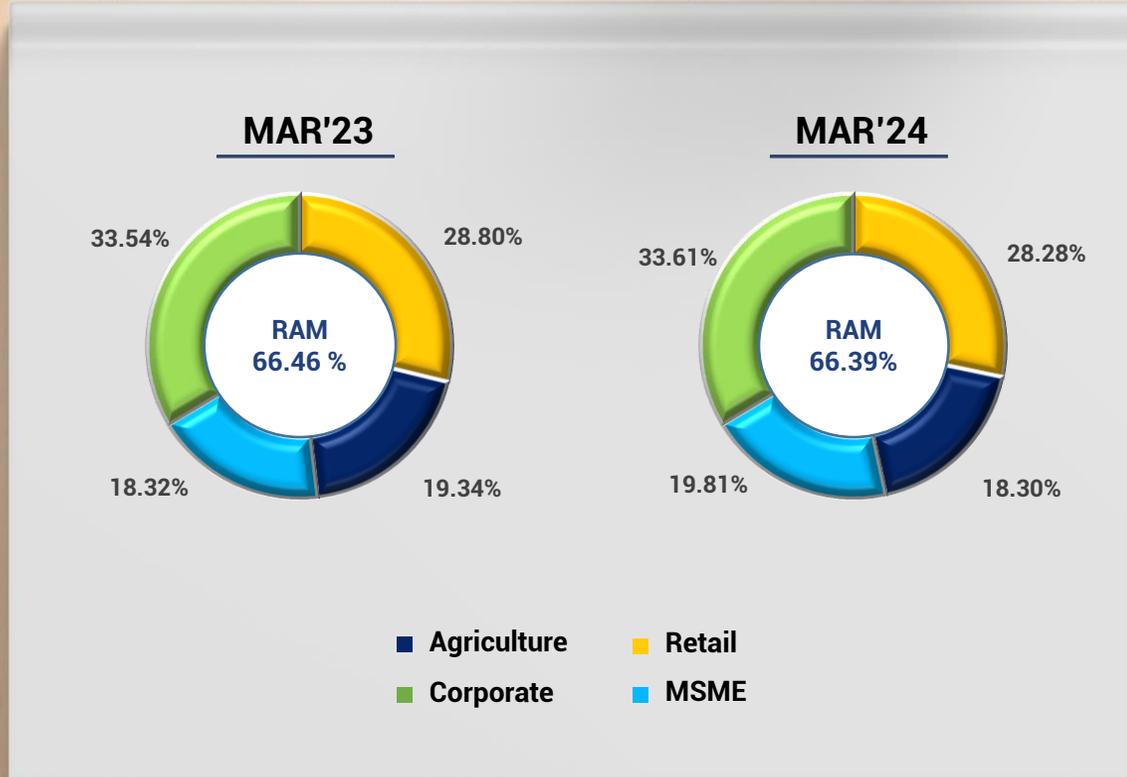
| PARTICULARS | MAR'23 | MAR'24 | Y-o-Y Growth % |
|----------------------------|---------------|---------------|----------------|
| Current | 17781 | 18248 | 2.63 |
| Savings | 162531 | 173721 | 6.88 |
| Total CASA Deposits | 180312 | 191969 | 6.46 |
| CASA % | 50.39 | 50.02 | (37 bps) |
| Core Time Deposits | 177528 | 191839 | 8.06 |
| Total Core Deposits | 357840 | 383808 | 7.26 |
| Inter Bank Deposits | 1456 | 1203 | (17.38) |
| Total Deposits | 359296 | 385011 | 7.16 |

Certificate of Deposits raised NIL.

CREDIT PERFORMANCE

₹ in Cr

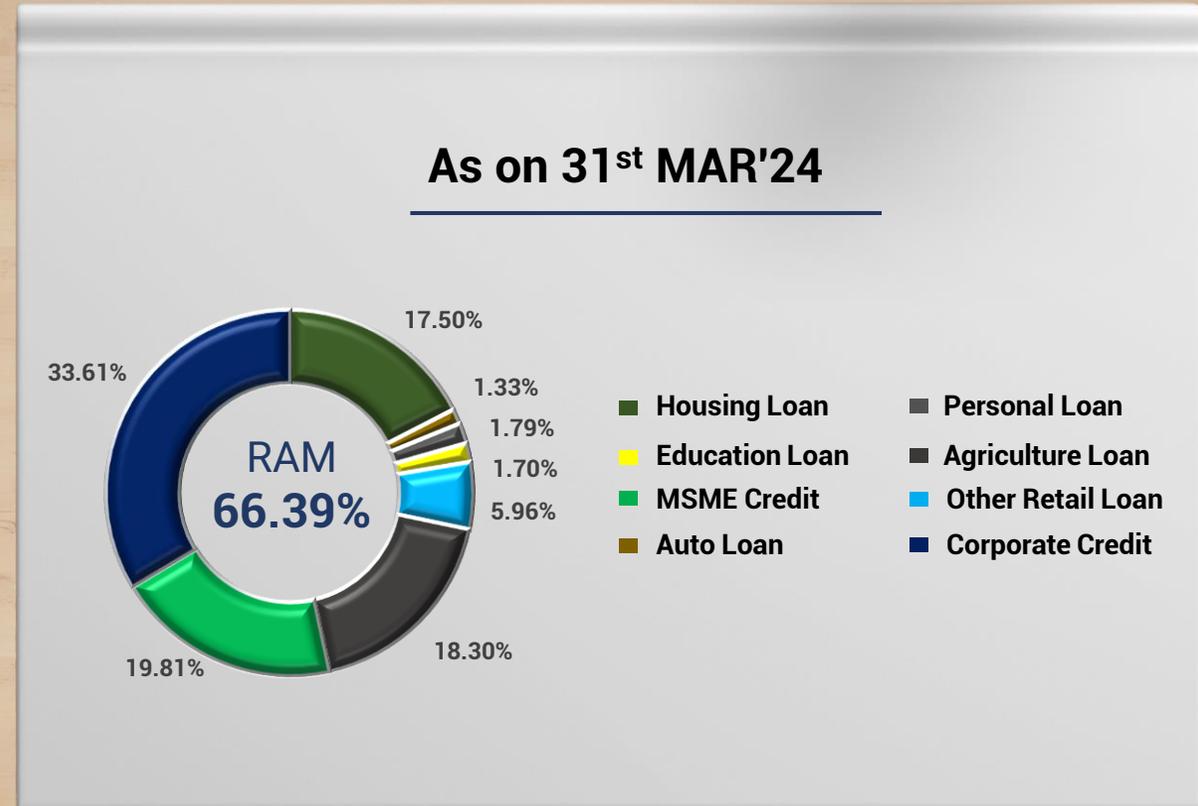
| SECTOR | MAR'23 | MAR'24 | Y-o-Y Growth % |
|--------------------------------|---------------|---------------|-----------------|
| Retail | 62726 | 71193 | 13.50 |
| Agriculture | 42110 | 46063 | 9.39 |
| MSME | 39899 | 49870 | 24.99 |
| RAM | 144735 | 167126 | 15.47 |
| Corporate | 73044 | 84619 | 15.85 |
| Gross Advance | 217779 | 251745 | 15.60 |
| TOTAL Credit RWA | 138521 | 158858 | 14.68 |
| CRWA % of Gross Advance | 63.61 | 63.10 | (51 bps) |



DIVERSIFIED LOAN BOOK

₹ in Cr

| SECTOR | Amount |
|----------------------|---------------|
| Housing Loan | 44057 |
| Auto Loan | 3343 |
| Personal Loan | 4514 |
| Education Loan | 4284 |
| Other Retail Loan | 14995 |
| Total Retail | 71193 |
| Agriculture Loan | 46063 |
| MSME Credit | 49870 |
| Corporate Credit | 84619 |
| Total Advance | 251745 |

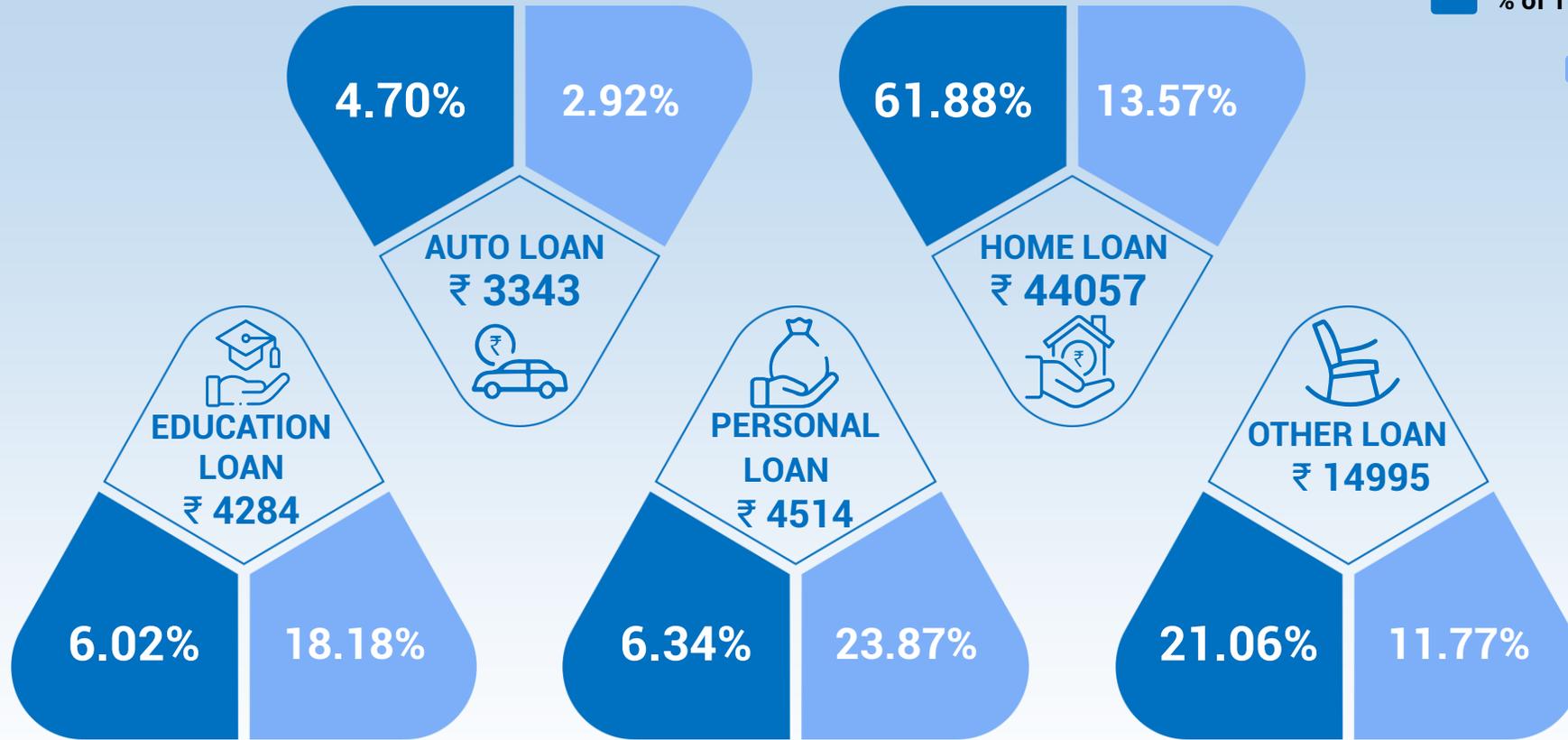


RETAIL SEGMENT

As on 31st MAR'24

₹ in Cr

■ % of Total Retail Advance
■ Y-o-Y Growth



Retail Segment **71193**

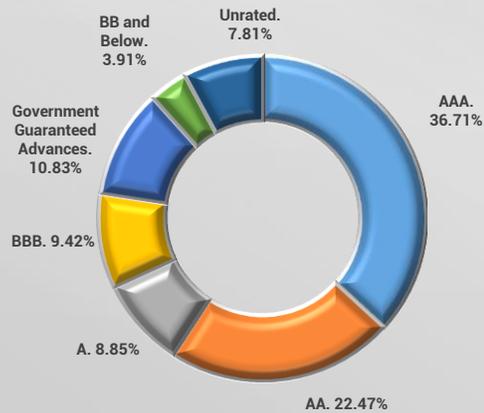
28.28 % of Total Advance

Y-o-Y Growth **13.50%**

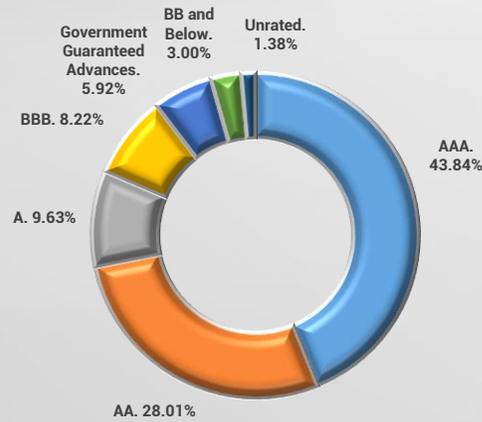
RATED STANDARD ADVANCES

₹ in Cr

MAR'23



MAR'24



| INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (25 Crore & Above) | MAR'23 | MAR'24 | Y-o-Y (%) |
|--|--------------|--------------|--------------|
| AAA | 23542 | 35139 | 49.26 |
| AA | 14408 | 22450 | 55.82 |
| A | 5673 | 7717 | 36.03 |
| BBB (Including CRE) | 6043 | 6586 | 8.99 |
| Government Guaranteed Advances | 6945 | 4745 | (31.68) |
| Sub-Total | 56611 | 76637 | 35.37 |
| BB and Below | 2507 | 2403 | (4.15) |
| Unrated | 5003 | 1116 | (77.69) |
| Total | 64121 | 80156 | 25.01 |

SANCTIONS & OUTSTANDING

₹ in Cr

| SECTOR | SANCTIONS | | | | OUTSTANDING | GROWTH (%) |
|--|-----------------------|----------------|-----------------------|----------------|--------------------------------|------------------------------------|
| | No. of A/Cs Mar'23 | Amt. Mar'23 | No. of A/Cs Mar'24 | Amt. Mar'24 | (Amt.) As on 31st Mar'24 | IN SANCTIONS (Amt.) Y-o-Y |
|  Retail | 224769 | 19730 | 260226 | 20151 | 71193 | 2.13 |
|  Agriculture | 671979 | 12303 | 663604 | 13817 | 46063 | 12.31 |
|  MSME | 101576 | 14060 | 167974 | 19297 | 49870 | 37.25 |
|  Corporate Credit | 168 | 42579 | 152 | 72009 | 84619 | 69.12 |
| TOTAL | 998492 | 88672 | 1091956 | 125274 | 251745 | 41.28 |

CO-LENDING

₹ in Cr

| SECTOR | SANCTIONS | | | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|---|--------------------------|-------------------|--------------------------|-------------------|-------------------------|------------------|-------------------------|------------------|--------------------|--------------------------------|--------------|
| | No. of A/Cs Dec'23 (QTR) | Amt. Dec'23 (QTR) | No. of A/Cs Mar'24 (QTR) | Amt. Mar'24 (QTR) | No. of A/Cs Mar'23 (FY) | Amt. Mar'23 (FY) | No. of A/Cs Mar'24 (FY) | Amt. Mar'24 (FY) | As on 31st Mar'24 | Y-o-Y | Q-o-Q |
|  Retail | 4311 | 271.95 | 13510 | 697.40 | 43346 | 3694.32 | 42244 | 1980.70 | 5349.74 | (46.39) | 156.44 |
|  Agriculture | 61 | 1.46 | 8 | 0.80 | 27 | 4.72 | 108 | 7.05 | 5.82 | 49.36 | (45.21) |
|  MSME | 14209 | 1473.20 | 17429 | 1943.54 | 13490 | 1920.23 | 52181 | 5461.02 | 5798.78 | 184.39 | 31.93 |
|  Corporate Credit | 3 | 67.50 | 798 | 195.22 | - | - | 804 | 391.47 | 216.04 | - | 189.21 |
| TOTAL | 18584 | 1814.11 | 31745 | 2836.96 | 56863 | 5619.27 | 95337 | 7840.24 | 11370.38 | 39.52 | 56.38 |

ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES
@ **53.14%** of ANBC against norm of 40%



AGRICULTURE ADVANCES
@ **20.57%** of ANBC against norm of 18%

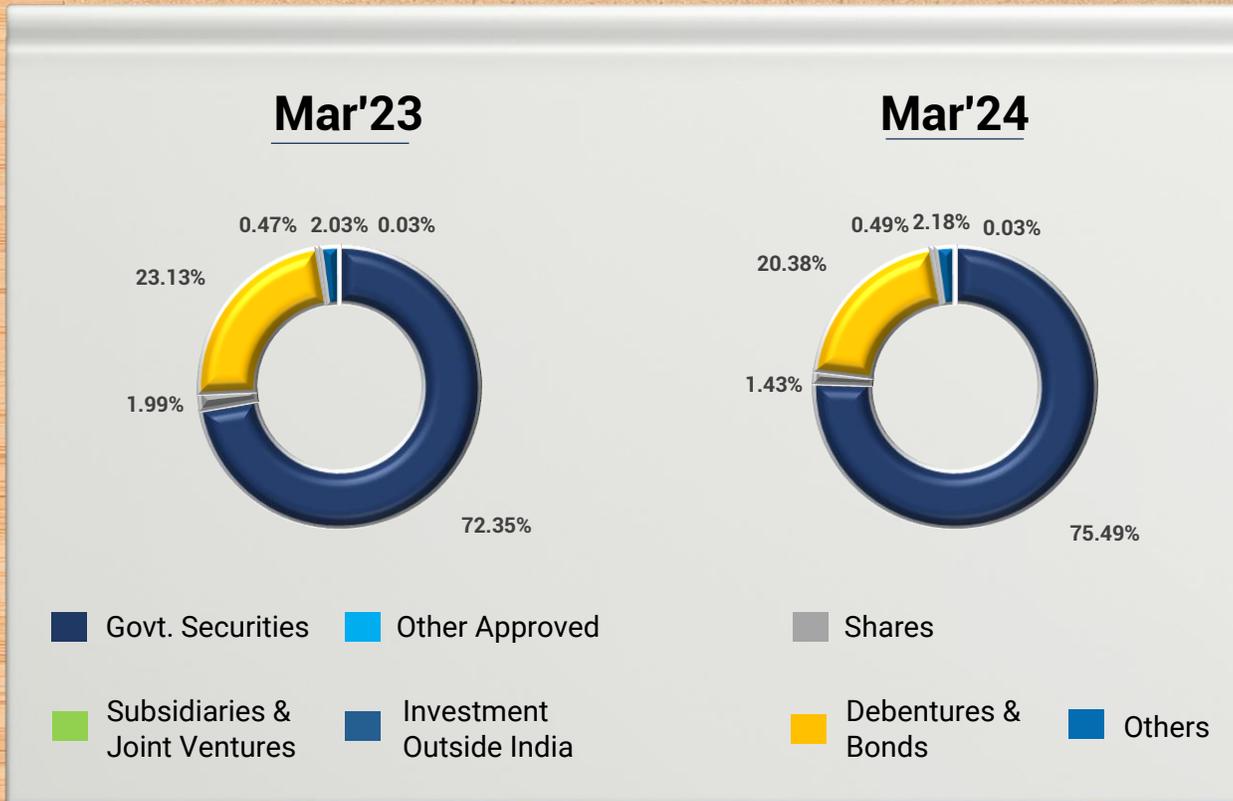
WEAKER SECTOR
@ **17.06%** of ANBC against norm of 12%

ADVANCES TO SMALL AND MARGINAL FARMERS
@ **10.99%** of ANBC against norm of 10%



INVESTMENTS

INVESTMENT PORTFOLIO

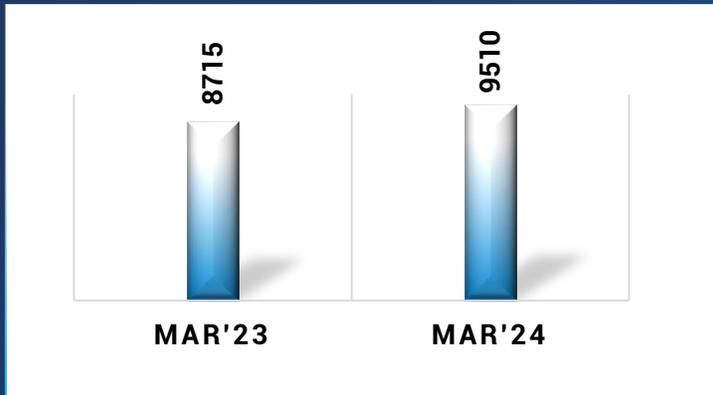


₹ in Cr

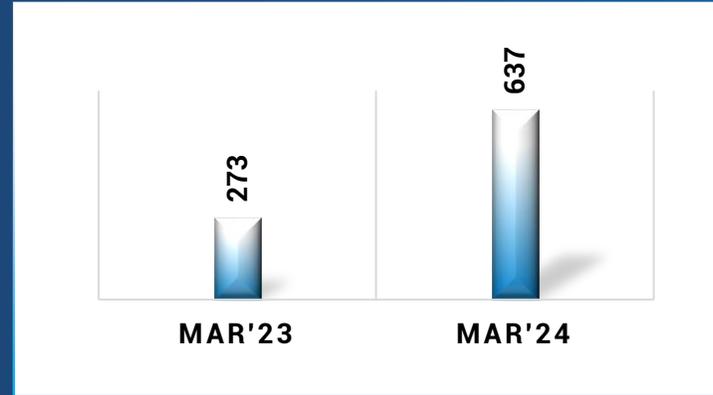
| Particulars | Mar'23 | Mar'24 |
|----------------------------------|---------------|---------------|
| Govt. Securities | 103204 | 112881 |
| Other Approved | - | - |
| Shares | 2844 | 2143 |
| Debentures & Bonds | 32992 | 30470 |
| Subsidiaries & Joint Ventures | 670 | 740 |
| Others | 2896 | 3257 |
| Total Investment In India | 142606 | 149491 |
| Investment Outside India | 47 | 47 |
| Grand Total | 142653 | 149538 |

TREASURY PERFORMANCE

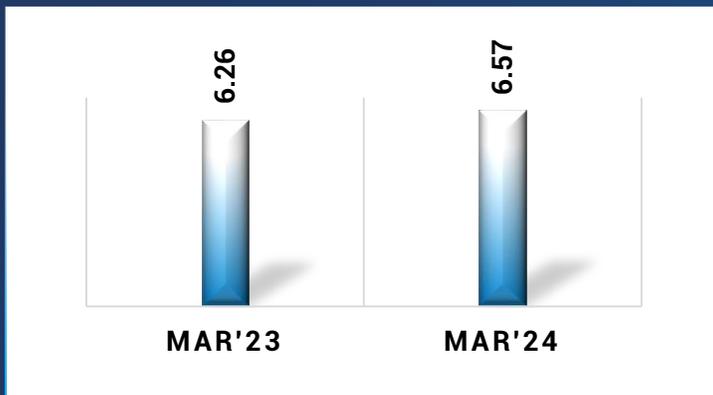
INTEREST ON INVESTMENT



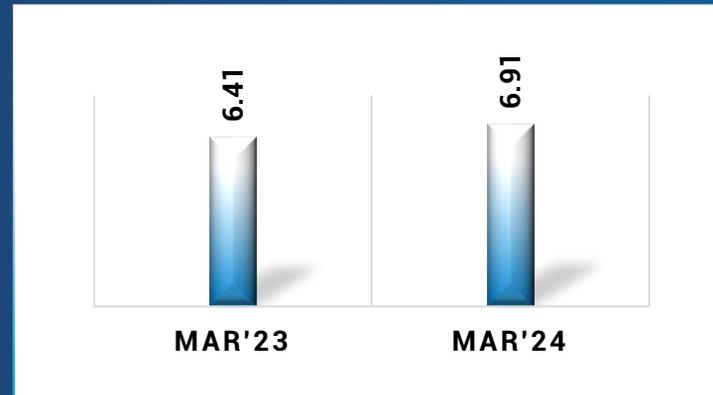
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT
(Including Trading Profit)



₹ in Cr

| Particulars | Mar'23 | Mar'24 |
|--|--------|--------|
| Aggregate Investment | 142653 | 149538 |
| Interest on Investment | 8715 | 9510 |
| Yield on Investment % | 6.26 | 6.57 |
| Profit on Sale of Investment | 273 | 637 |
| Profit on Exchange Transaction | 303 | 247 |
| Dividend Income | 8 | 8 |
| Profit/Loss of Revaluation of Investment | 2 | 73 |
| Yield on Investment % (Including Trading Profit) | 6.41 | 6.91 |
| M - Duration (AFS) | 1.53 | 1.88 |
| 10 Year Bench Mark % | 7.31 | 7.05 |

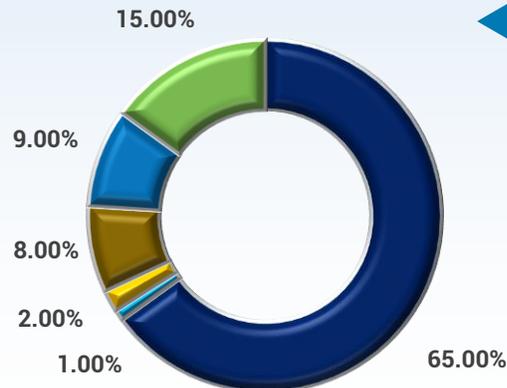
TREASURY OPERATIONS

₹ in Cr

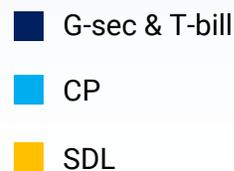
| TOTAL INVESTMENT BOOK | MAR'23 | | | MAR'24 | | |
|-----------------------|--------|--------|-------|--------|--------|-------|
| AGGREGATE INVESTMENT | 142653 | | | 149538 | | |
| PORTFOLIO | HTM | AFS | HFT | HTM | AFS | HFT |
| INVESTMENT | 107011 | 35550 | 92 | 107024 | 41733 | 781 |
| PERCENTAGE | 75.01% | 24.92% | 0.07% | 71.57% | 27.91% | 0.52% |
| TOTAL SLR | 103204 | | | 112881 | | |
| CATEGORY WISE | 79210 | 23902 | 92 | 81993 | 30107 | 781 |

AFS BOOK

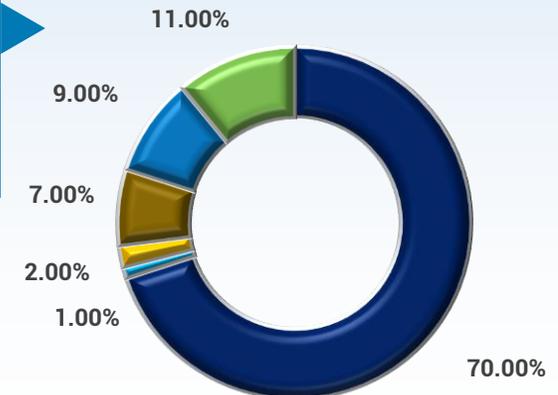
Mar'23



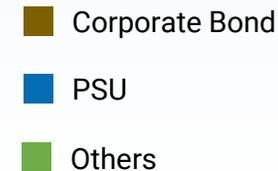
Modified Duration: **1.53**
SLR (MD): **1.18**
P.V. 01 (SLR+NSLR): **4.40**



Mar'24



Modified Duration: **1.88**
SLR (MD): **1.71**
P.V. 01 (SLR+NSLR): **6.66**





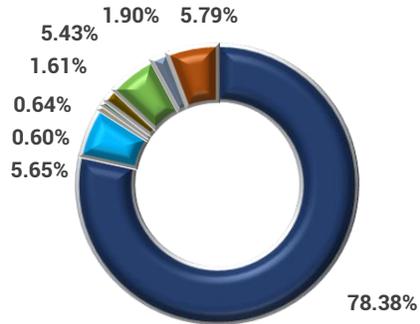
DIGITAL JOURNEY

LEVERAGING TECHNOLOGY



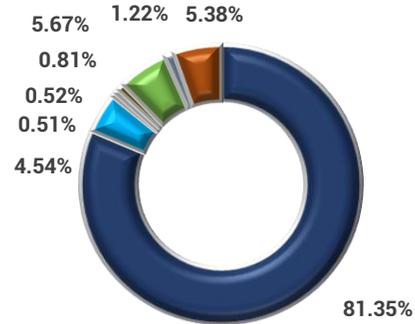
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Apr'22 to Mar'23

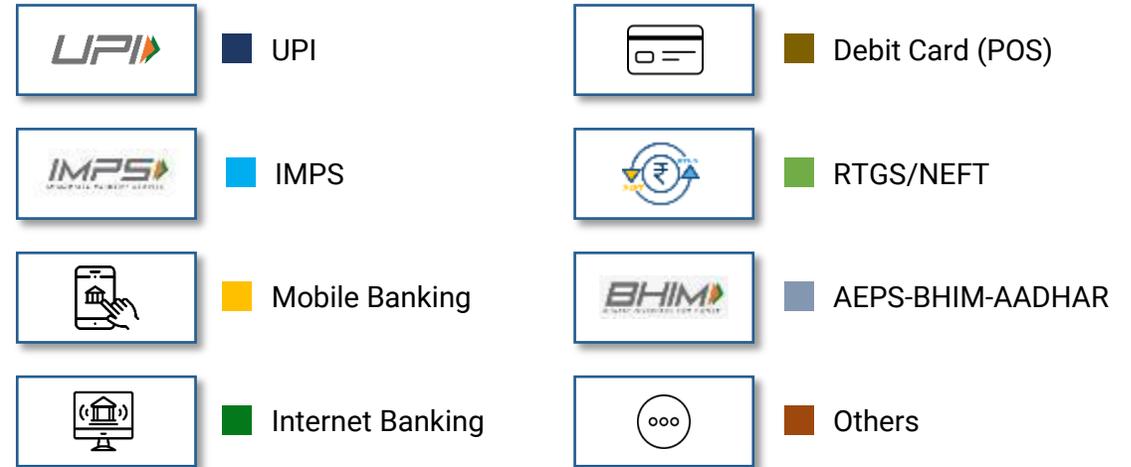


Share of Digital Txns through ADC 78.12%

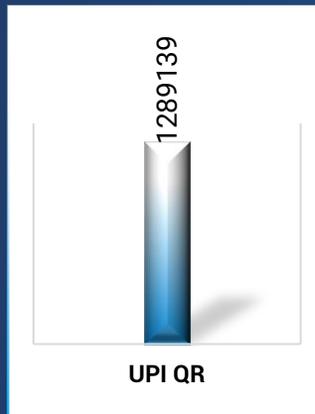
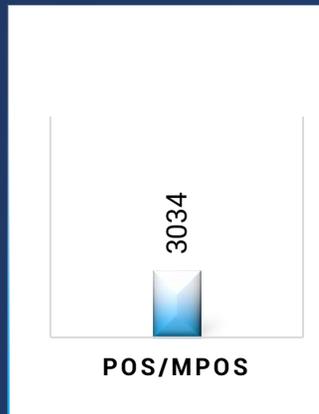
Apr'23 to Mar'24



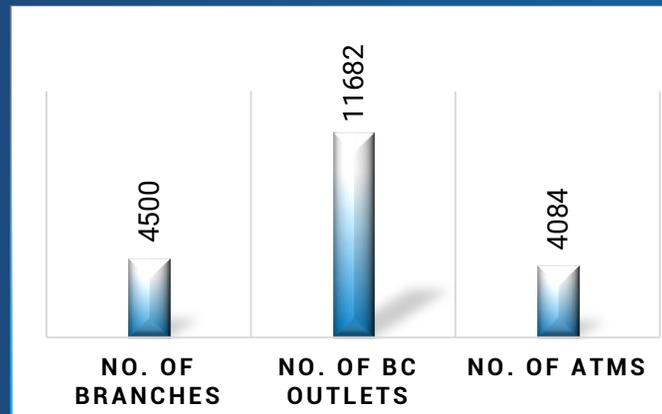
Share of Digital Txns through ADC 81.04%



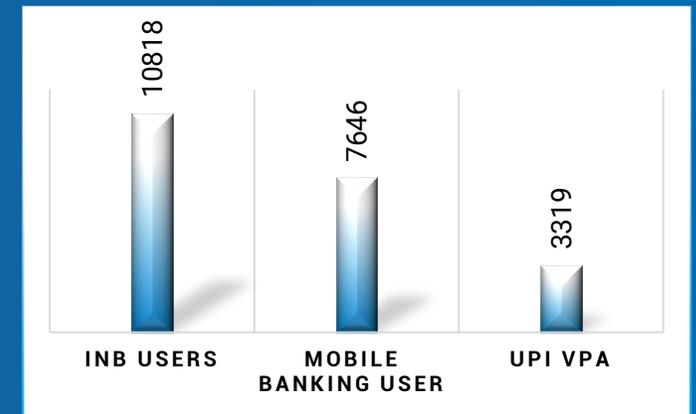
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



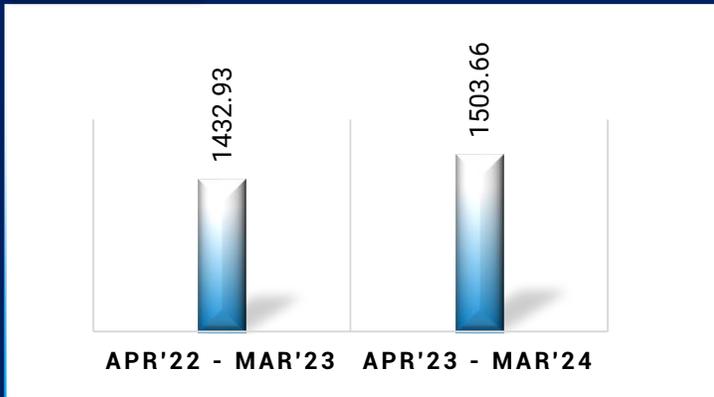
DIGITAL TOUCH POINTS (IN'000)



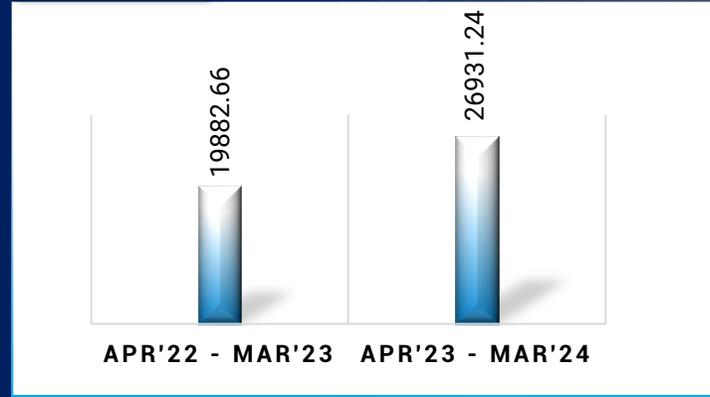
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



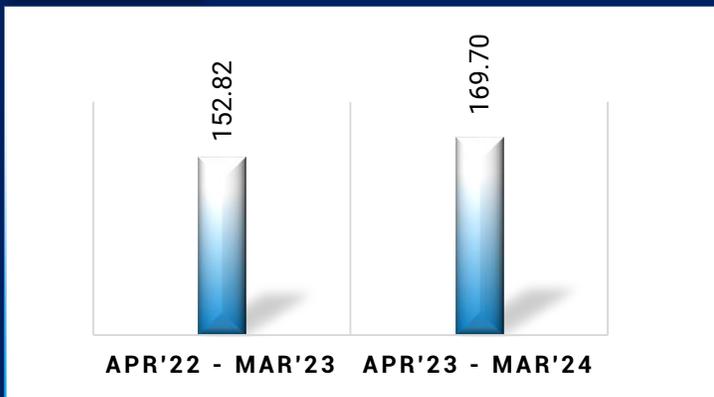
IMPS TRANSACTIONS



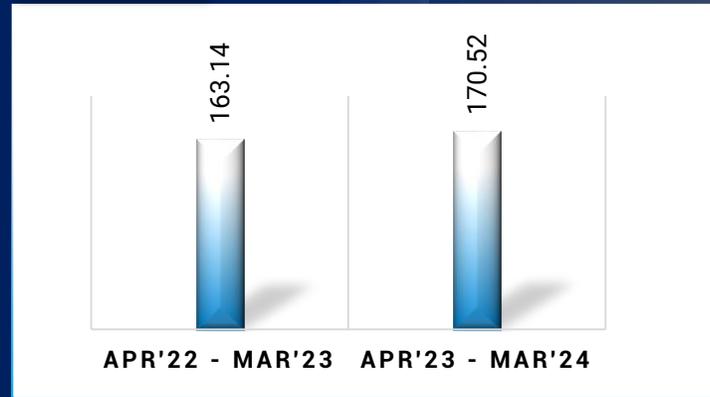
UPI (Remitter + Beneficiary)



MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (Count in Lakhs)



DIGITAL INITIATIVES IN PROGRESS



Digital Lending Platform (DLP)

Digital Lending Platform provides convenience to customers to avail loans in Straight Through Process (STP) and assisted modes. The journeys being currently offered are Retail and Agri Gold Loan, KCC, PAPL and Shishu-Mudra. The platform helps reduce paperwork, improve convenience for the customers and reduce manual work and TAT for the Bank.



Omni Channel Mobile App

The services such as account management, deposits, digital loans, payments, shopping, insurance, personal finance management and beyond banking services shall be offered through app and web interfaces for retail and corporate customers. The channel provides simplified processes with minimal clicks and ease of navigation to enhance customer experience. The channel enables reduction of workload on branches and also facilitates acquisition and retention of customers.



Integrated Customer Care

Bank has setup state of the art Integrated Customer Care (ICC). Customers are being supported presently over Call and IVR. Channels under implementation includes Chat, Chat-BoT, Voice BoT, Video Calling, Co-browsing etc. using AI & ML. This new facility assists bank in Grievance handling, Digital Support, Campaign Management, Sales & Marketing through CRM, Complaint Management System (CMS) and Lead Management System (LMS). Customers are benefited with facility of tracking complaints and quicker complaint resolution.



Integrations Platform

This is the backbone of the digital channels which provides interconnectivity between various internal and external systems of the bank through APIs. These APIs help Bank a) Quick to Market and b) Easy to integrate Third Party Applications / Fintechs to provide Niche Products & Services.



Collections Management

To strengthen the Collections process, Bank has setup two Collections Management Centres (CMC) at Navi Mumbai and Kolkata which would cover all the branches across the country. The services include Call Centre and Feet On Street (FOS). Focused setup for SMA resolution and reduced Slippage to SMA are the advantages to the Bank while reminders for prompt repayment and maintenance of Credit Score are the benefits to the customers.

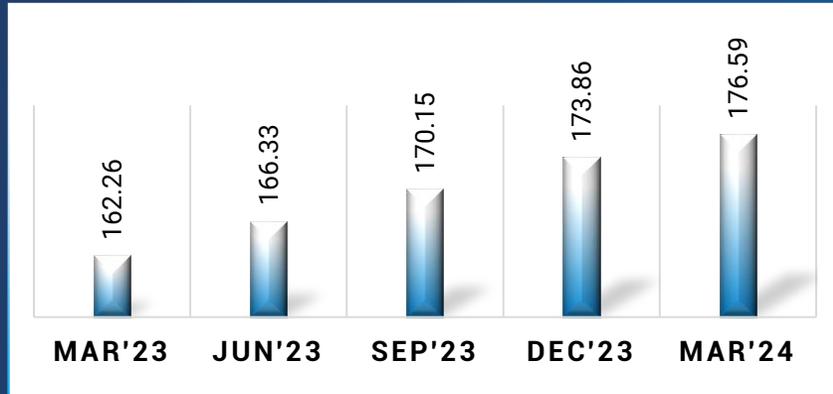
FINANCIAL INCLUSION

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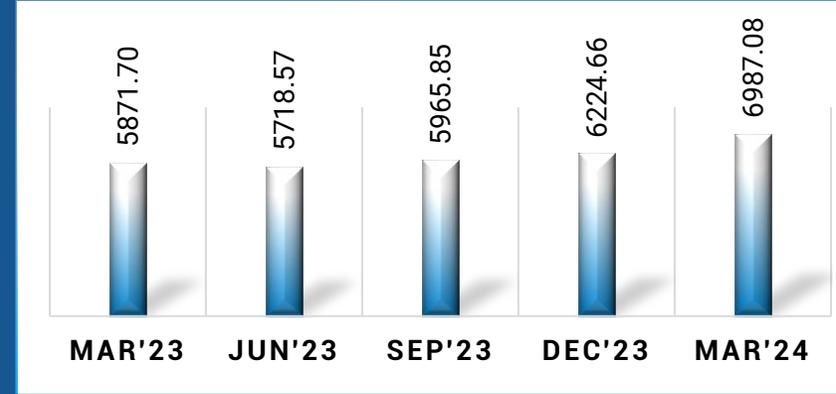
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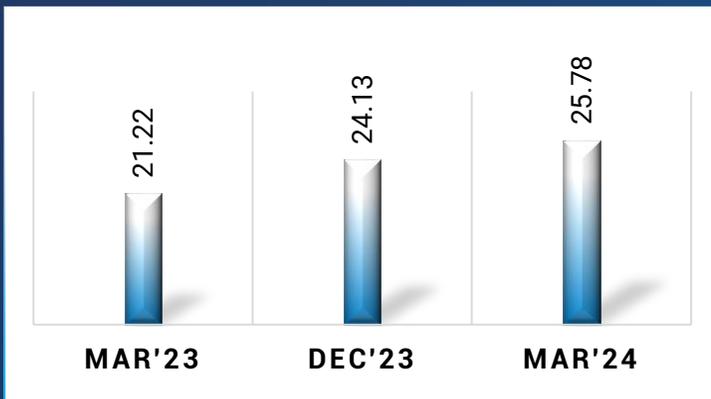
No. of Accounts (in Lakhs)



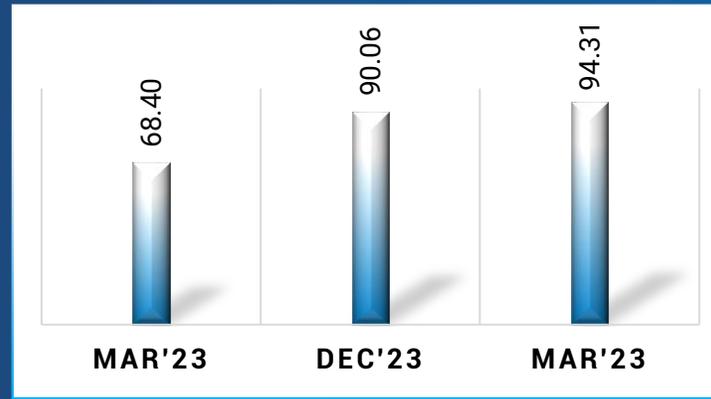
Balance Outstanding (₹ in Cr)



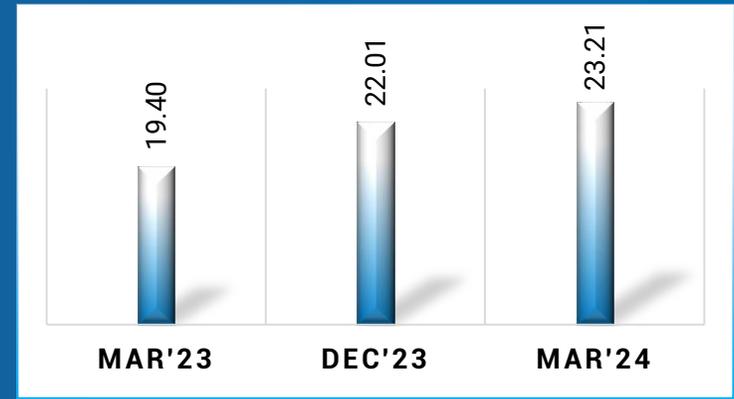
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP

Subsidiaries

₹ in Cr

| | Central Bank of India Shareholding | Particulars | FY 2023-24 | |
|--|------------------------------------|--------------------|------------|---------|
| | | | Mar'23 | Mar'24 |
| Cent Bank Home Finance Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 11 States through 24 Branches & 6 SPOKE locations Advances & Investment Portfolio of ₹ 1601.80 Cr | 64.40% | Total Income | 140.93 | 162.30 |
| | | Net Profit/(Loss) | 27.01 | 25.10 |
| | | Total Assets | 1504.11 | 1625.37 |
| | | Capital & Reserves | 189.08 | 213.94 |
| | | | | |
| Centbank Financial Services Ltd. (Audited) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services | 100% | Total Income | 3.52 | 5.29 |
| | | Net Profit/(Loss) | 1.62 | 2.98 |
| | | Total Assets | 47.36 | 54.36 |
| | | Capital & Reserves | 35.50 | 37.48 |
| | | | | |

Associates

₹ in Cr

| Name | Central Bank of India Shareholding | Particulars | FY 2023-24 | |
|--|------------------------------------|-------------------|------------|--------|
| | | | Mar'23 | Mar'24 |
| Uttar Bihar Gramin Bank, Muzzaffarpur (Unaudited) | 35% | Net Profit/(Loss) | 32.37 | 90.90 |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Unaudited) | 35% | Net Profit/(Loss) | 58.01 | 81.01 |
| Indo Zambia Bank Limited, Zambia (Unaudited) | 20% | Net Profit/(Loss) | 237.15 | 202.34 |

CENTRAL BANK OF INDIA - GROUP

Group Position

₹ in Cr

| Particulars | As on 31 st Mar'23 | As on 31 st Mar'24 |
|--|-------------------------------|-------------------------------|
| <u>CAPITAL & LIABILITIES</u> | | |
| Capital | 8681 | 8681 |
| Reserves and Surplus | 20536 | 23693 |
| Minorities Interest | 67 | 76 |
| Deposits | 359775 | 385541 |
| Borrowings | 8334 | 20013 |
| Other Liabilities and Provisions | 9687 | 9767 |
| Total | 407080 | 447771 |
| <u>ASSETS</u> | | |
| Cash and Balances with Reserve Bank of India | 27433 | 22955 |
| Balances with Banks and Money at Call and Short Notice | 16669 | 14653 |
| Investments | 136569 | 144010 |
| Loans & Advances | 203893 | 244399 |
| Fixed Assets | 4777 | 5336 |
| Other Assets | 17730 | 16409 |
| Goodwill on Consolidation | 9 | 9 |
| Total | 407080 | 447771 |

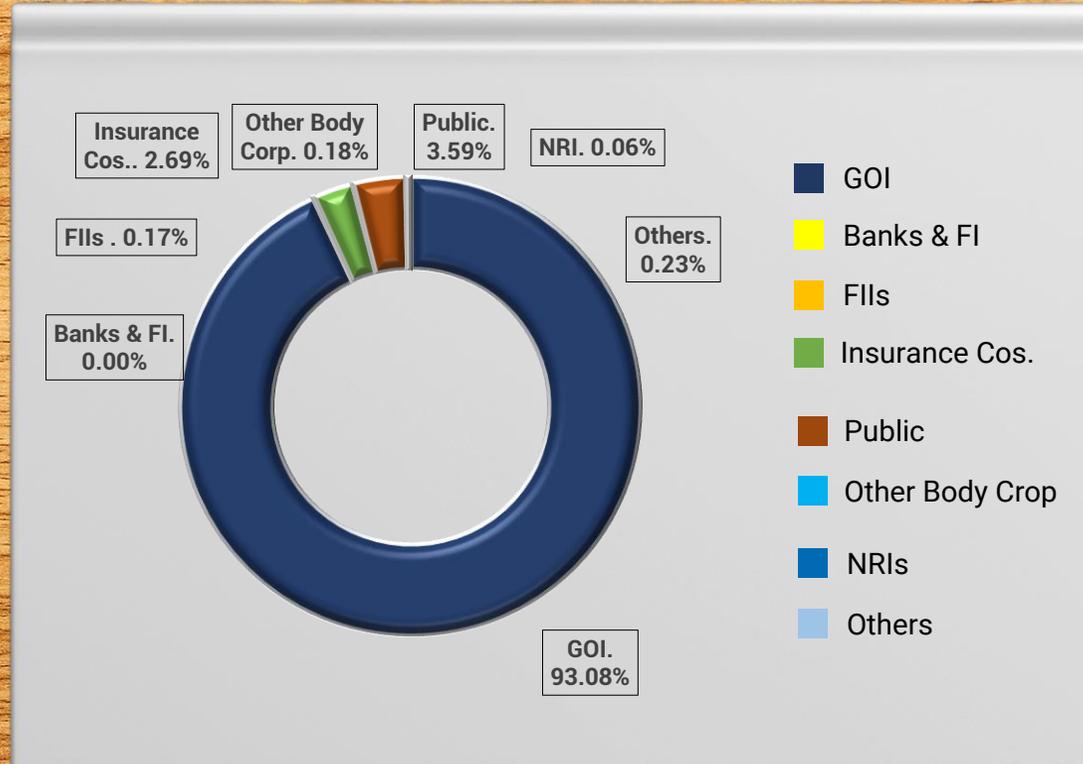
CENTRAL BANK OF INDIA - GROUP

Group Performance

₹ in Cr

| Particulars | FY 2023-24 | |
|---|--------------|--------------|
| | MAR'23 | MAR'24 |
| <u>INCOME</u> | | |
| Interest and Dividend Earned | 25657 | 30849 |
| Other Income | 4084 | 4713 |
| Total | 29741 | 35562 |
| <u>EXPENDITURE</u> | | |
| Interest Expended | 13905 | 17882 |
| Operating Expenses | 8910 | 10275 |
| Provisions and Contingencies | 5317 | 4829 |
| Total | 28132 | 32986 |
| Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest | 1609 | 2576 |
| Less: Minority Interest | 9 | 9 |
| Consolidated Net Profit/(Loss) after Deducting Minority Interest | 1600 | 2567 |
| Add: Share of earnings in Associates | 79 | 101 |
| Consolidated Net Profit/(Loss) attributable to the Group | 1679 | 2668 |

SHAREHOLDING PATTERN



As on 31st MAR'24

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

ANNUAL SPORTS DAY EVENT AND FAMILY GET-TOGETHER

Introduced a culture for celebrating Annual Sports Day event and to organise Family get-together program twice in a year.



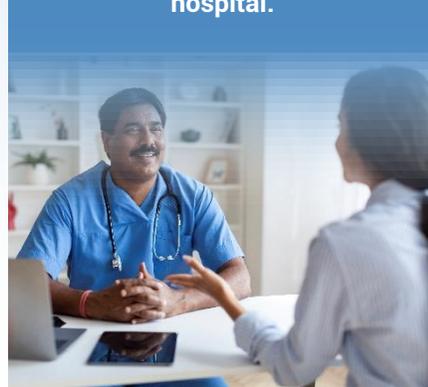
ONLINE YOGA SESSIONS

Introduction of "ONLINE YOGA SESSIONS" for all staff members through reputed service provider 'HABUILD' so as to ensure the overall health and well-being of all employees, thereby enhancing productivity & focus.



24X7 TELE MEDICAL CONSULTATION SERVICE

In partnership with reputed Digital Health Care service provider - "Practo" the bank has introduced '24/7 unlimited Tele Medical consultation service' for all employees and retirees, including their family members. The comprehensive service encompasses instant doctor consultations, discounted medicine delivery and convenient booking of health checkup at home or in hospital.



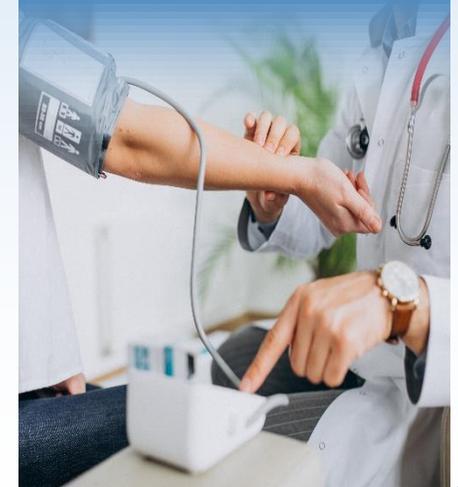
EMPLOYEE ASSISTANCE PROGRAM

Bank has Introduced 'Employee Assistance Program' A confidential counseling service for much needed Mental Wellness support to employees and their family members. Employees will have access to professional counseling and support on range of matters that may be affecting their mental well-being and work Life balance.



ANNUAL HEALTH CHECKUP

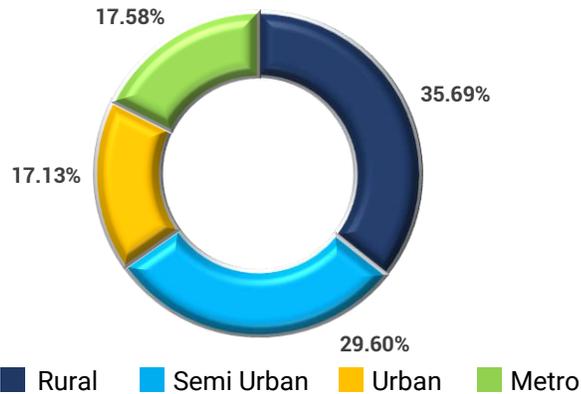
Annual health checkup for employees and their family member under Staff Welfare Scheme.



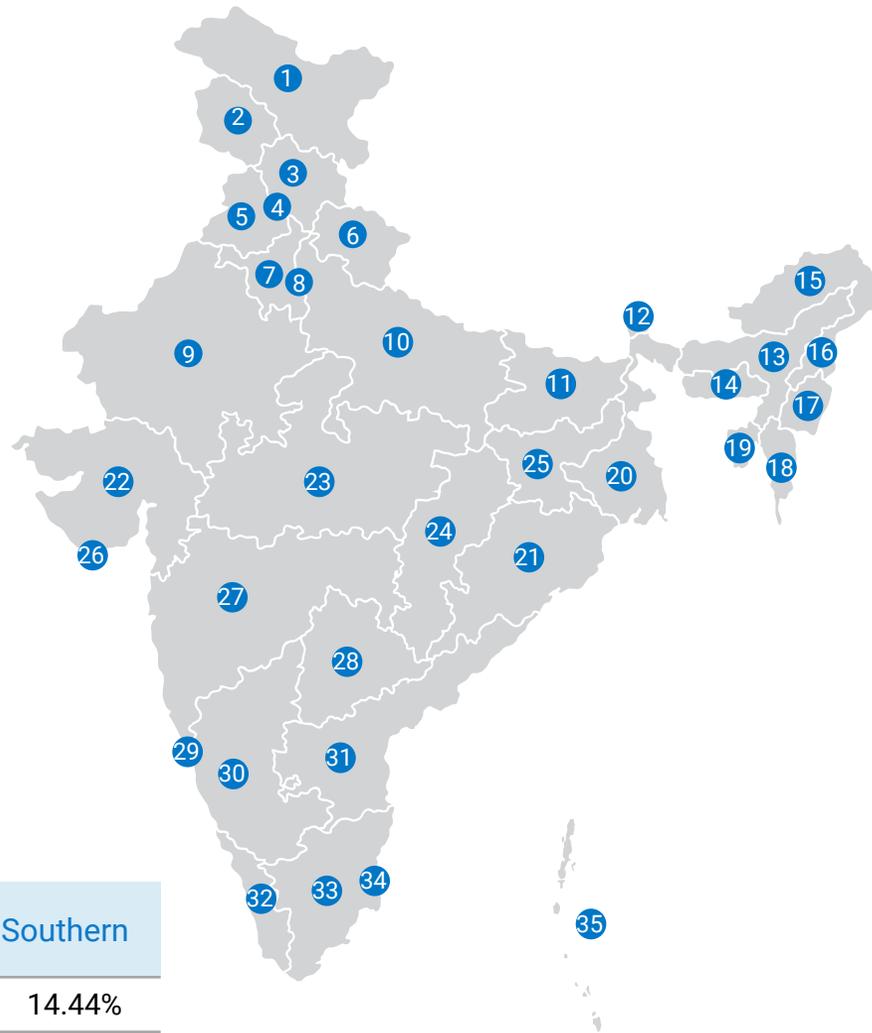
PAN INDIA NETWORK OF BRANCHES

As on 31st MAR'24

| | |
|-----------------------------|--------------|
| Total Branches | 4500 |
| Rural | 1606 |
| Semi Urban | 1332 |
| Urban | 771 |
| Metro | 791 |
| Total ATMs | 4084 |
| Total BC Outlets | 11682 |
| Total Customer Touch Points | 20266 |



| | Western Central | Northern | North East | Eastern | Southern |
|-----------------|-----------------|----------|------------|---------|----------|
| % Share | 33.34% | 27.47% | 3.91% | 20.84% | 14.44% |
| No. of Branches | 1500 | 1236 | 176 | 938 | 650 |

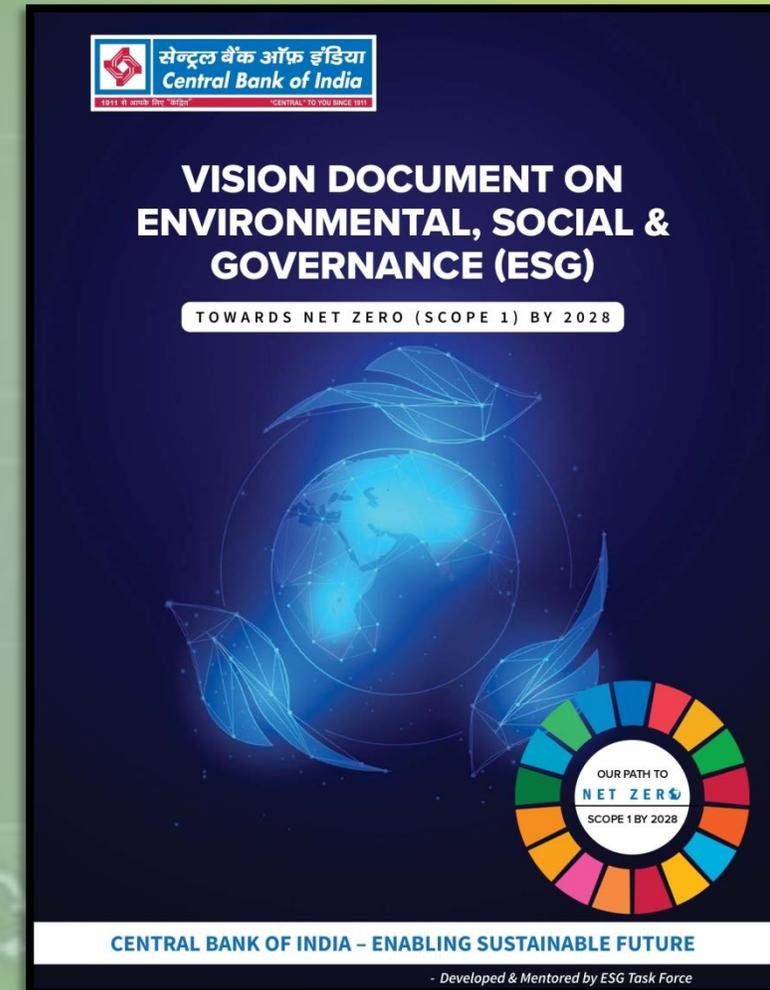


| | |
|--|-----|
| 1. Ladakh | 1 |
| 2. Jammu and Kashmir | 15 |
| 3. Himachal Pradesh | 55 |
| 4. Chandigarh | 11 |
| 5. Punjab | 139 |
| 6. Uttarakhand | 41 |
| 7. Haryana | 136 |
| 8. National Capital Territory of Delhi | 97 |
| 9. Rajasthan | 169 |
| 10. Uttar Pradesh | 572 |
| 11. Bihar | 430 |
| 12. Sikkim | 16 |
| 13. Assam | 119 |
| 14. Meghalaya | 8 |
| 15. Arunachal Pradesh | 8 |
| 16. Nagaland | 8 |
| 17. Manipur | 9 |
| 18. Mizoram | 2 |
| 19. Tripura | 6 |
| 20. West Bengal | 314 |
| 21. Odisha | 104 |
| 22. Gujarat | 306 |
| 23. Madhya Pradesh | 456 |
| 24. Chhattisgarh | 116 |
| 25. Jharkhand | 89 |
| 26. Dadra & Nagar Haveli and Daman & Diu | 3 |
| 27. Maharashtra | 589 |
| 28. Telangana | 95 |
| 29. Goa | 30 |
| 30. Karnataka | 105 |
| 31. Andhra Pradesh | 127 |
| 32. Kerala | 118 |
| 33. Tamil Nadu | 202 |
| 34. Puducherry | 3 |
| 35. Andaman and Nicobar Islands | 1 |

| PARAMETERS | GUIDANCE FOR FY 23-24 | ACHIVEMENTS | GUIDANCE FOR FY 24-25 |
|-----------------------------|-----------------------------|-------------|--------------------------------|
| Business Growth | 10-12% | 10.34% | 10-12% |
| Deposit Growth | 8-10% | 7.16% | 8-10% |
| Advances Growth | 14-15% | 15.60% | 14-15% |
| CASA | 50%(+/- 1%) | 50.02% | 50%(+/- 1%) |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%) | 66:34 | 65:35 (+/-5%) |
| NIM | Above 3% | 3.40% | Above 3% |
| Gross NPA | 4.00 – 4.25% | 4.50% | Below 4% |
| Net NPA | Below 1% | 1.23% | Below 1% |
| PCR | 93 – 95% | 93.58 | 95 – 96% |
| Slippage Ratio | Less than 1% on Q-o-Q basis | 0.57% | Less than 0.50% on Q-o-Q basis |
| Credit Cost (Annualized) | 1.00 – 1.25% | 0.85% | 1.00 – 1.25% |
| Return on Assets | 0.70 - 0.75% | 0.63% | 0.75- 0.85% |
| Cost to Income Ratio | 53-55% | 58.18% | 50-52% |

ESG

- The bank released its 5 year strategy - Vision Document on ESG on 21st December 2023.
- The Bank has set ambitious targets to achieve Net Zero under scope 1 and reduce scope 2 emissions by 50% by 2028.
- The vision document outlines a comprehensive approach to evaluate green and sustainable projects.
- To incentivize eligible projects aligned with ESG goals, the bank introduces “Aware monitor-reward” rule.
- The Bank is committed to transitioning to renewable energy sources and limits its actions that harms environment.
- Bank will undertake initiatives to educate all the employees about the impact of climate change.



ENVIRONMENT, SOCIAL AND GOVERNANCE



Environment

- Banks offers various Green Finance Schemes including:
 - Energy Efficiency Scheme for MSME's
 - Cent Go Green (For Electric Vehicle)
 - Cent Kusum (For Solar Equipment)
- Bank has mobilised over ₹ 40 Crore under Cent Green Deposit Scheme.
- Bank has implemented Electronics Gadgets & IT Hardware Disposal Policy (E-waste disposal policy). Under this over 6000 devices disposed in FY 23-24.
- DMS – Bank has expanded Document Management System, promoting digital documentation at all admin office, leading to reduction in paper usages.



Social

- Bank will incorporate a session on ESG and bank's strategies in the induction programs for new recruits.
- Bank has signed an MOU with Ramanujan College, University of Delhi facilitating to undergo certification course on "Fundamentals of ESG and Sustainability". The first batch of 2700 employees has successfully completed the certification.
- Bank introduced Braveheart Award to recognise employees who report irregularities leading to the detection of fraud.
- Bank is planning to introduce courses on contemporary ESG-related topics and issues on its E-learning platform.



Governance

- Bank has put together robust Governance structure to review implementation of ESG initiatives.
- Bank has formulated a Task force on ESG.
- Bank has updated ESG policy for upcoming fiscal year (FY 24-25) in response to Global Economics and Indian Regulatory developments.
- Bank is part of IBA Standing Committee on ESG along with five other Public Sector Banks.

AWARDS AND RECOGNITION



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for Strategic Digital HR
Transformation



Central Bank of India received
recognition as the Best
Organization for Women 2024

AWARDS AND RECOGNITION



**Best Consumer Delight
PSU Consumer awards
FY 2023-24**



**Special Mention Under
Best Financial Inclusion**



**Highest DQI
Improvement PSU
Consumer FY 2023-24**

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- 7.25% p.a.** for Callable



| Period of Deposit | Rate of NRE Deposit - Less than ₹ 2 crore | Rate of NRE Deposit - ₹ 2 crore to ₹ 50 crore |
|----------------------------------|---|---|
| 1 year to less than 2 years | 6.75 | 6.85 |
| 2 years to less than 3 years | 7.00 | 6.25 |
| 3 years to less than 5 years | 6.50 | 5.75 |
| 5 years above and up to 10 years | 6.25 | 5.50 |

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Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.

Note: Figures of earlier period have been regrouped wherever necessary to conform the current year classification.



THANK YOU