

CO:BS-IRD:2022-23:351

18<sup>th</sup> January, 2023

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

**Sub: Presentation on Financial Results for the Third Quarter & Nine months ended 31<sup>st</sup> December, 2022.**

Please refer to our letter no. CO:BS-IRD:2022-23:349 dated 18<sup>th</sup> January, 2023 submitting thereby copy of Unaudited Financial Results of the Bank for Third Quarter & Nine months ended 31<sup>st</sup> December, 2022 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, 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

**BRIJ KISHOR PATWARI**  
Compliance Officer/Sr. Officer



# Year of Renaissance

# Financial Result Analysis

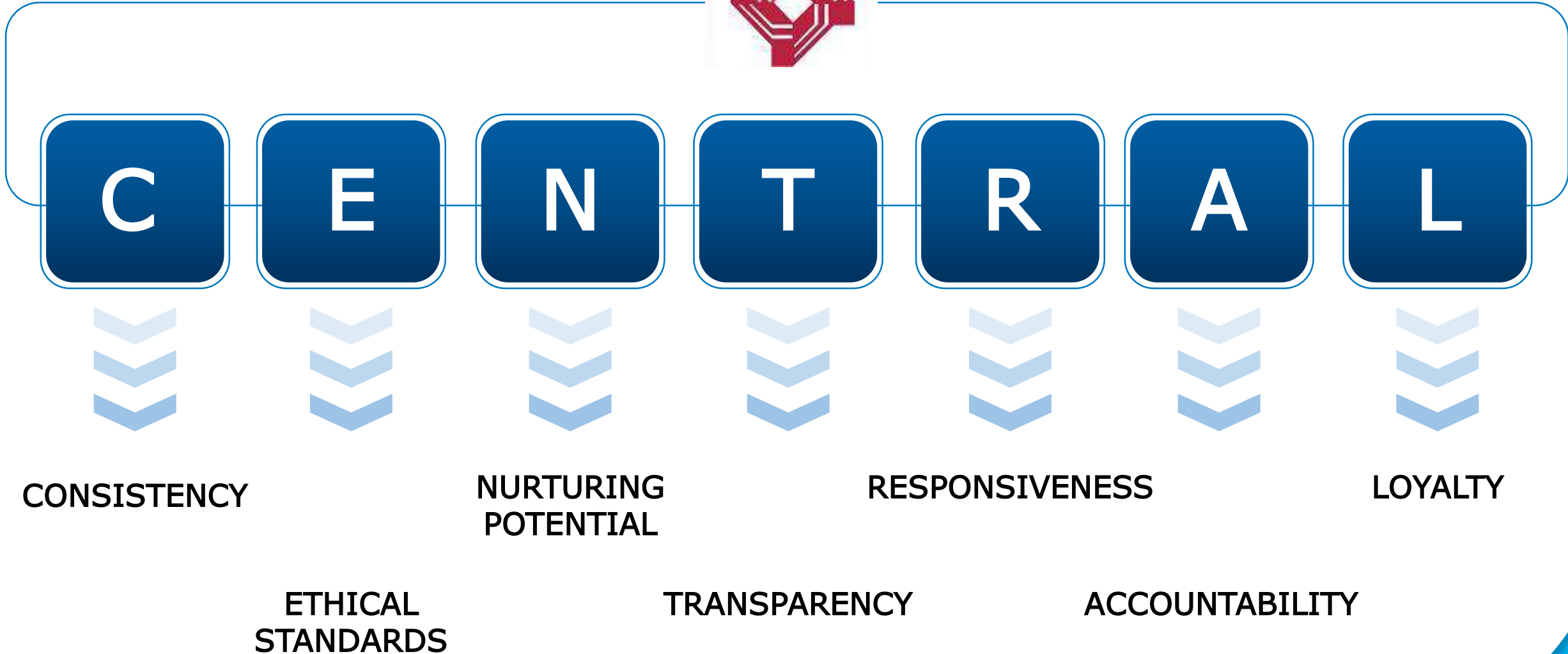
Quarter/Nine Month Ended 31<sup>st</sup> Dec'2022

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# VALUES THAT SET US APART



# STRENGTHS



Strong Brand Image with Legacy of **112+** Years

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

Best CASA base @**51.22%** of total deposits

Pan India Presence with **18522** Customer Touch Points



DEDICATED STAFF STRENGTH OF **31272**



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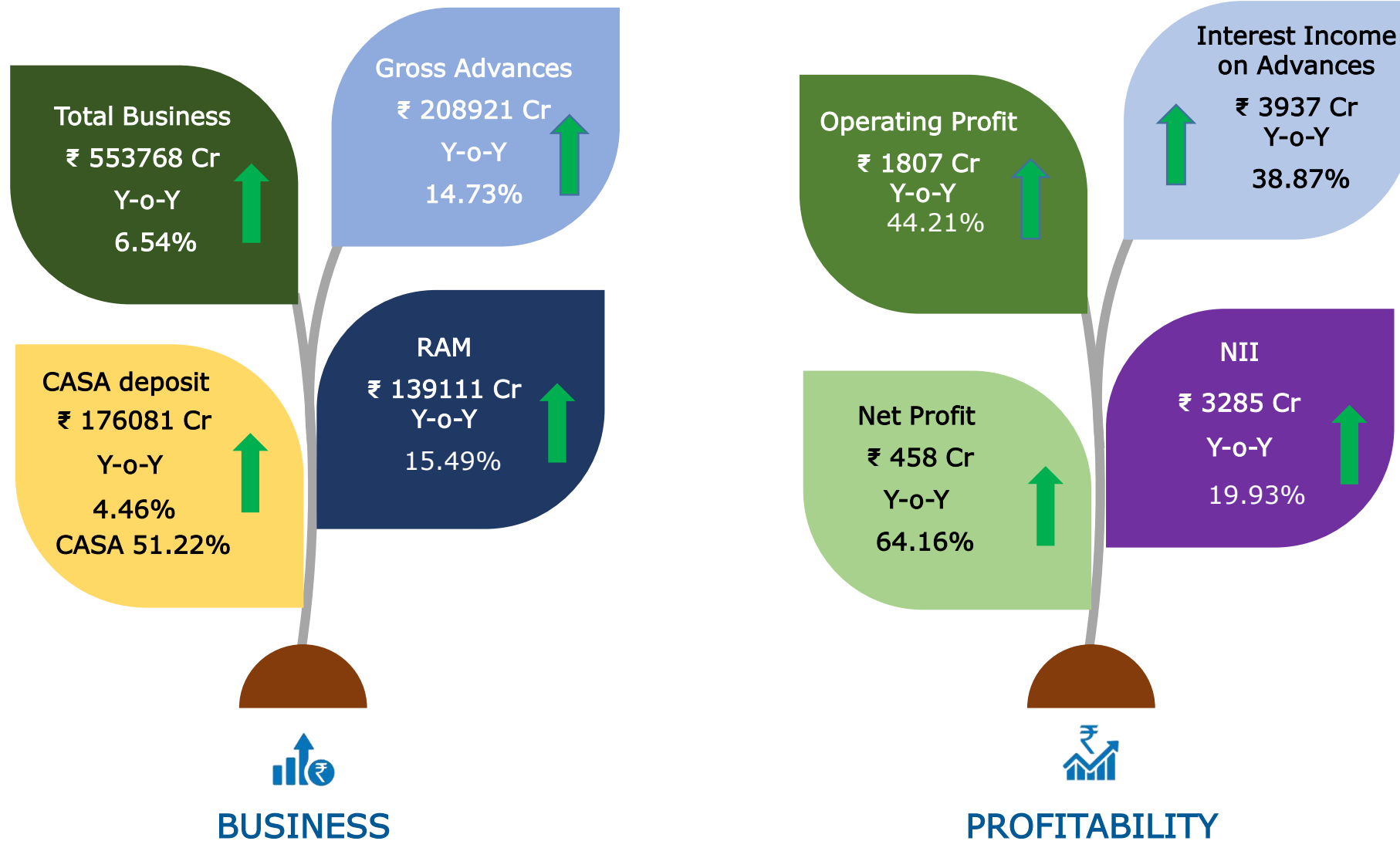
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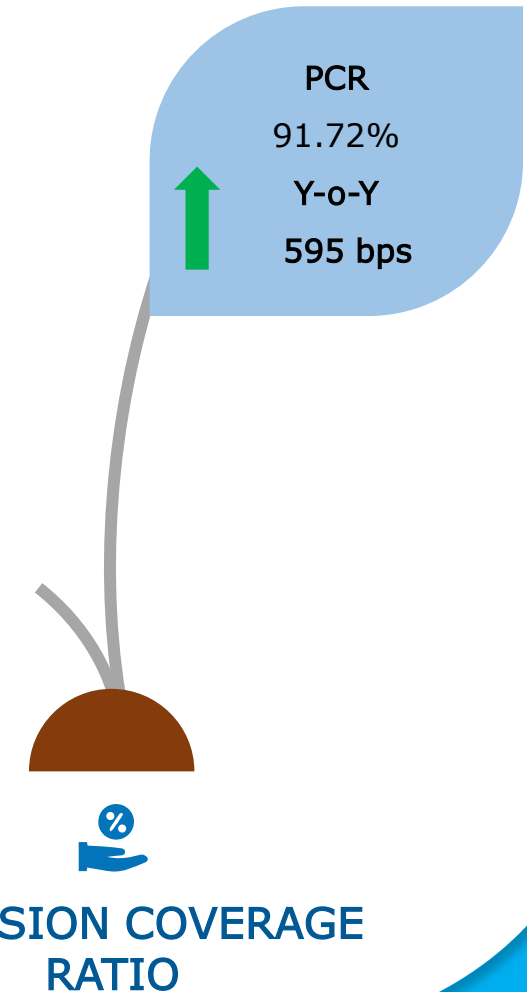
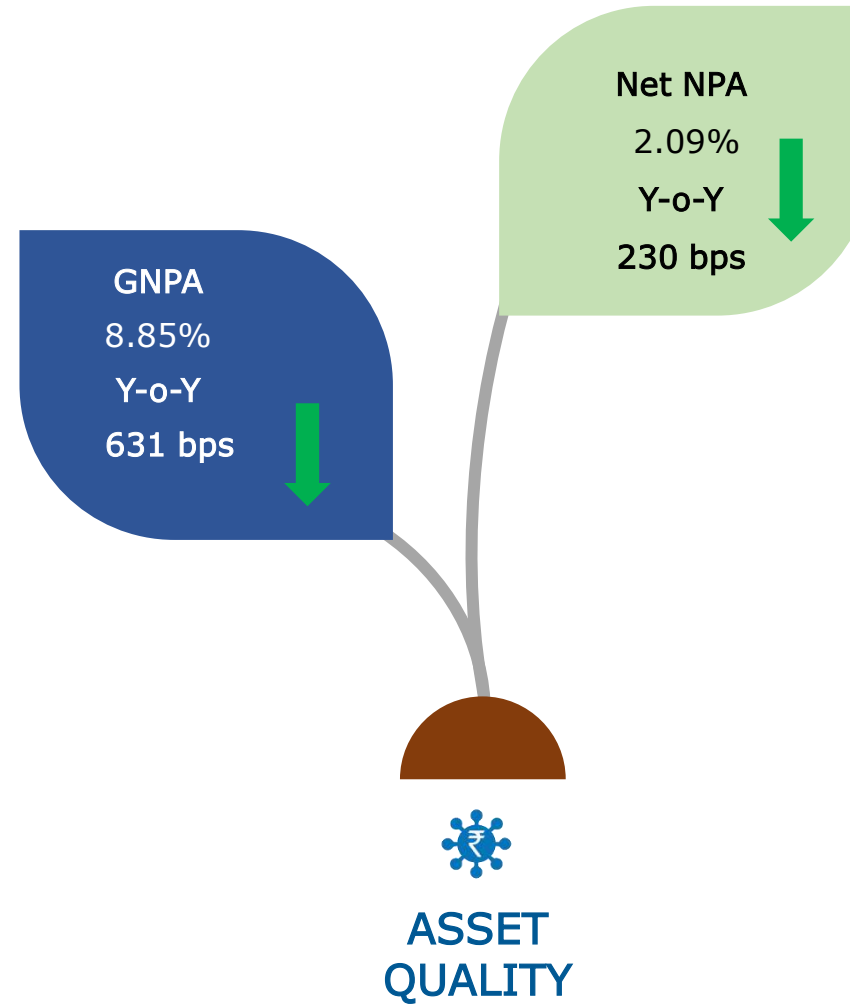
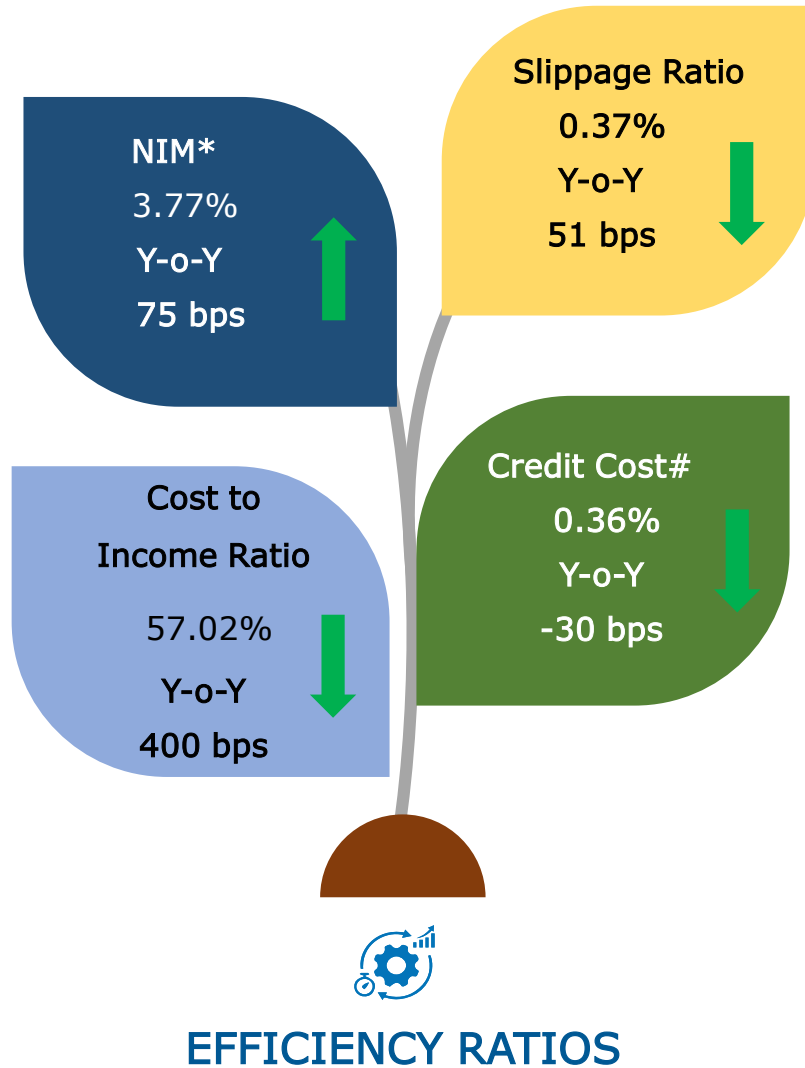


# PERFORMANCE HIGHLIGHTS

# KEY HIGHLIGHTS



# KEY HIGHLIGHTS



\* NIM - Including one off Item is 4.07% for Dec'22 Qtr.  
# Credit Cost - Including proactive provision is 1.72% for Dec'22 Qtr.

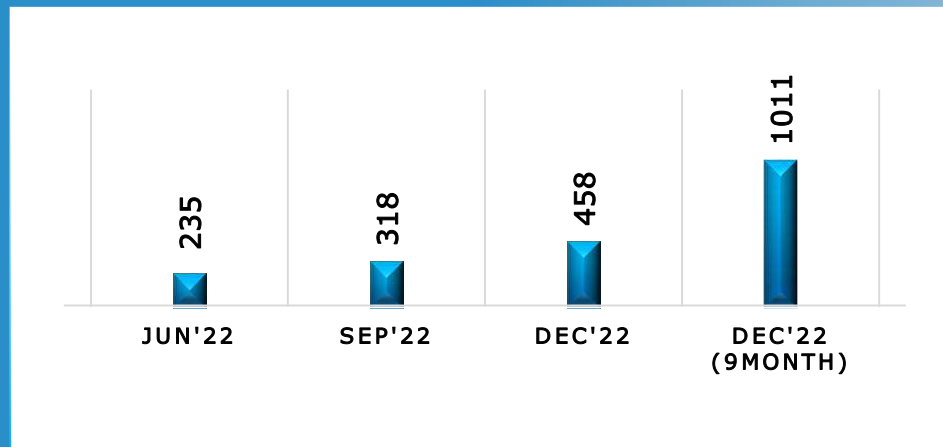
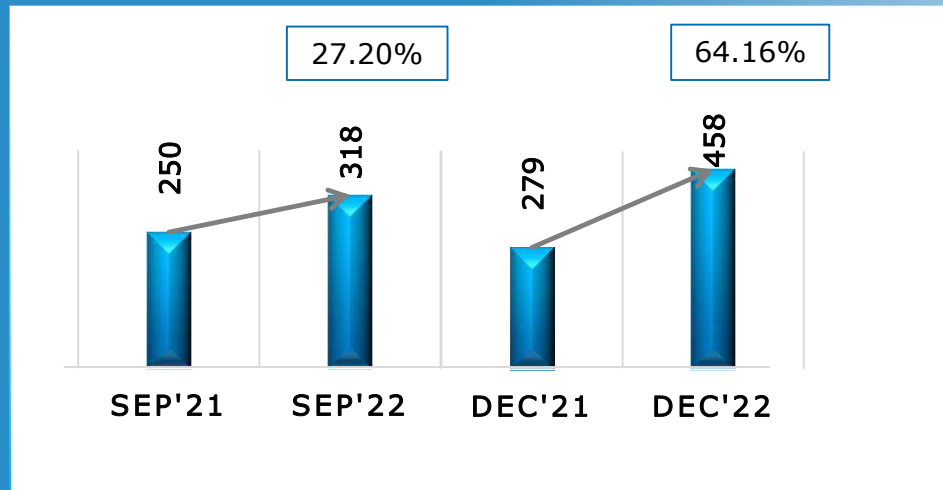


# PROFITABILITY – SUSTAINED GROWTH



## NET PROFIT

₹ in Cr



# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)



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Particulars	Quarter Ended			Growth	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Yield on Advances (%)*	6.52	7.37	7.95	58bps ↑	143bps ↑
Yield on Investments (%)	6.28	6.14	6.36	22bps ↑	8bps ↑
Yield on Funds (%)*	8.30	7.71	8.33	62bps ↑	3bps ↑
Cost of Funds (%)*	3.89	3.93	3.94	1bps ↑	5bps ↑
Cost of Deposits (%)*	3.83	3.89	3.89	-	6bps ↑
NIM (%)*	3.76	3.44	4.07	63bps ↑	31bps ↑
NIM (%) (Excluding one off Item)*	3.02	3.41	3.77	36bps ↑	75bps ↑
ROE (%)	1.21	1.31	1.86	55bps ↑	65bps ↑
Book Value of Share	27.05	28.09	28.64	3.63% ↑	5.88% ↑
Credit Cost*	0.87	2.21	1.72	-49bps ↓	85bps ↑
Credit Cost (Excluding Proactive Provision)*	0.66	1.18	0.36	-82bps ↓	-30bps ↓
Cost to Income	61.02	52.21	57.02	481bps ↑	-400bps ↓
Business per Employee ₹ in Cr	16.87	17.13	17.67	0.03% ↑	0.05% ↑
Operating Profit per Employee ₹ in Lakhs*	16.28	22.22	23.11	0.04% ↑	0.42% ↑
Net Profit per Employee ₹ in Lakhs*	3.63	4.05	5.86	0.45% ↑	0.61% ↑
ROA (%)*	0.33	0.35	0.50	15bps ↑	17bps ↑

\*Annualised

The background features a dark blue gradient with several faint, semi-transparent icons: a large upward-pointing arrow at the top center, a stack of coins in the middle, and two smaller upward-pointing arrows on either side of the coin stack. At the bottom, a pair of hands is shown holding a stack of coins. A dark blue rounded rectangular box is centered horizontally, containing the text 'FINANCIAL PERFORMANCE' in white, bold, uppercase letters.

# FINANCIAL PERFORMANCE

# FINANCIALS AT A GLANCE



## Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Total Interest Income	6050	6155	6717	9.13	11.02
Total Interest Expenses	3311	3408	3432	0.70	3.65
Net Interest Income	2739	2747	3285	19.59	19.93
Total Income	6524	7065	7636	8.08	17.04
Total Expenditure	5271	5317	5829	9.63	10.59
Operating Profit	1253	1748	1807	3.38	44.21
Provisions	802	1430	1349	(5.66)	68.20
Exceptional Item	172	-	-	-	(100.00)
<b>Net Profit</b>	<b>279</b>	<b>318</b>	<b>458</b>	<b>44.03</b>	<b>64.16</b>



# FEE BASED INCOME



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₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Fee Based Income (i + ii + iii)	365	454	464	2.20	27.12
Commission Exchange & Brokerage (i)	89	113	103	(8.85)	15.73
- Commission on LC/BG/DDs	49	72	63	(12.50)	28.57
- Govt. Business	19	21	17	(19.05)	(10.53)
- Banc assurance	21	20	23	15.00	9.52
Service Charges (ii)	244	298	321	7.72	31.56
Miscellaneous (iii)	32	43	40	(6.98)	25.00
Treasury Income	(40)	199	97	(51.26)	(342.50)
- Profit on Sale of Investments	70	31	40	29.03	(42.86)
- Profit/Loss on Revaluation of Invest	(143)	133	(31)	(123.31)	(78.32)
- Profit on Exchange Transactions	33	33	88	166.67	166.67
- Dividend Income	-	2	-	(100.00)	-
Other Receipts (PSLC & Others)	149	257	358	39.30	140.27
<b>Total Non-Interest Income</b>	<b>474</b>	<b>910</b>	<b>919</b>	<b>0.99</b>	<b>93.88</b>

# TOTAL EXPENSES



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## Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
<b>Interest Expenses</b>	3311	3408	3432	0.70	3.65
Interest Paid on Deposits	3199	3301	3312	0.33	3.53
Other Interests	112	107	120	12.15	7.14
<b>Operating Expenses</b>	1960	1909	2397	25.56	22.30
Staff Cost	1297	1105	1619	46.52	24.83
Other Operating Expenses	663	804	778	(3.23)	17.35
<b>Total Expenses</b>	<b>5271</b>	<b>5317</b>	<b>5829</b>	<b>9.63</b>	<b>10.59</b>



# PROVISIONS



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₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
NPAs	380	1070	849	(20.65)	123.42
Standard Assets	225	162	179	10.49	(20.44)
Depreciation/Provisions on Investment Including SRs	51	(95)	(23)	(75.79)	(145.10)
Income Tax	65	305	353	15.74	443.08
Others	(7)	9	8	(11.11)	(214.29)
Restructured A/c's	88	(21)	(17)	(19.05)	(119.32)
<b>Total Provision</b>	<b>802</b>	<b>1430</b>	<b>1349</b>	<b>(5.66)</b>	<b>68.20</b>

# NPA PROVISION BREAK-UP



₹ in Cr

Particulars	Sep'22	Dec'22
NPA Provision increase due to:		
Ageing provision/change in value of security	1916	1544
Slippages/increase in balance/fraud	123	95
<b>Sub Total</b>	<b>2039</b>	<b>1639</b>
Less : Provision write back due to cash recoveries/upgradation/ restructuring	969	790
<b>Net Additional NPA Provision made</b>	<b>1070</b>	<b>849</b>

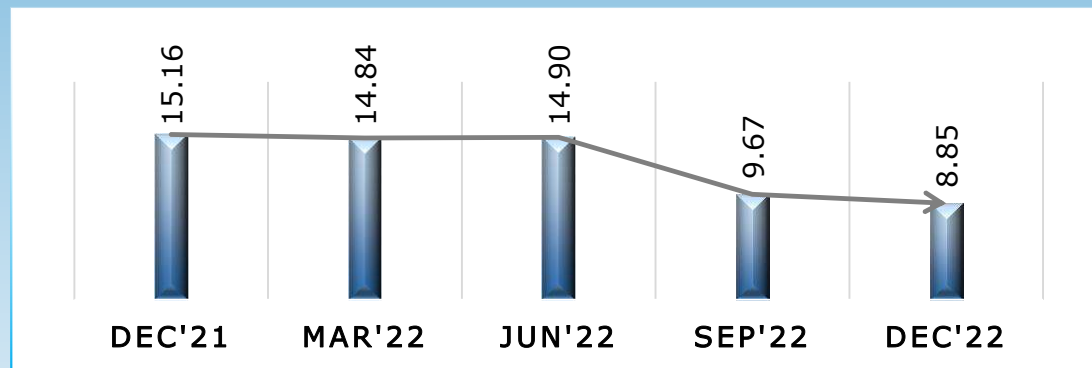




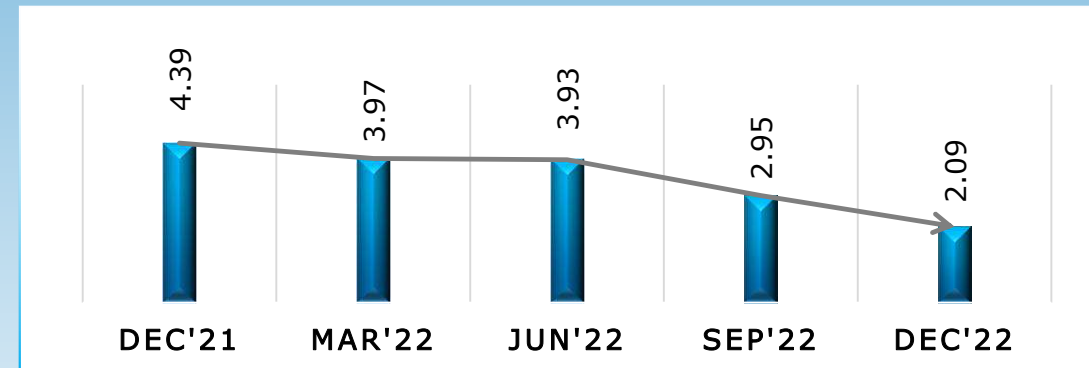
The background of the slide is a dark blue gradient with a pattern of light blue Indian Rupee symbols (₹) scattered across it. In the center, there is a rounded rectangular box with a dark blue background and a white border. Inside this box, the text "ASSET QUALITY & CAPITAL ADEQUACY" is written in a bold, white, sans-serif font.

# ASSET QUALITY & CAPITAL ADEQUACY

# ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Gross Advances	182098	189712	194648	197022	208921
Net Advances	161514	168173	172431	183369	194492
Gross NPA	27608	28156	29002	19059	18490
Net NPA	7085	6675	6785	5407	4061
Gross NPA %	15.16	14.84	14.90	9.67	8.85
Net NPA %	4.39	3.97	3.93	2.95	2.09

# NPA MOVEMENT



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₹ in Cr

Particulars	Dec'21	FY 21-22	Sep'22	Dec'22	Dec'22 (9 Months)
Opening Gross NPAs	27252	29277	29002	19059	28156
Add: Slippage of PA to NPAs	1235	4473	777	636	2549
Increase in Balance of Existing NPAs	71	245	109	14	137
Sub Total	1306	4718	886	650	2686
Less:			-	-	-
Upgradation	227	1337	499	521	610
Recovery (Including Sale to ARC)	613 (Nil)	3004 (13)	719 (Nil)	620 (13)	1865 (13)
Regular Write-off	110	1236	82	78	303
Technical Write-off	-	-	9514	-	9514
Other Recovery by Adjustment	-	262	15	-	60
Sub Total	950	5839	10829	1219	12352
Gross NPAs	27608	28156	19059	18490	18490
% of Gross NPAs to Gross Advances	15.16	14.84	9.67	8.85	8.85



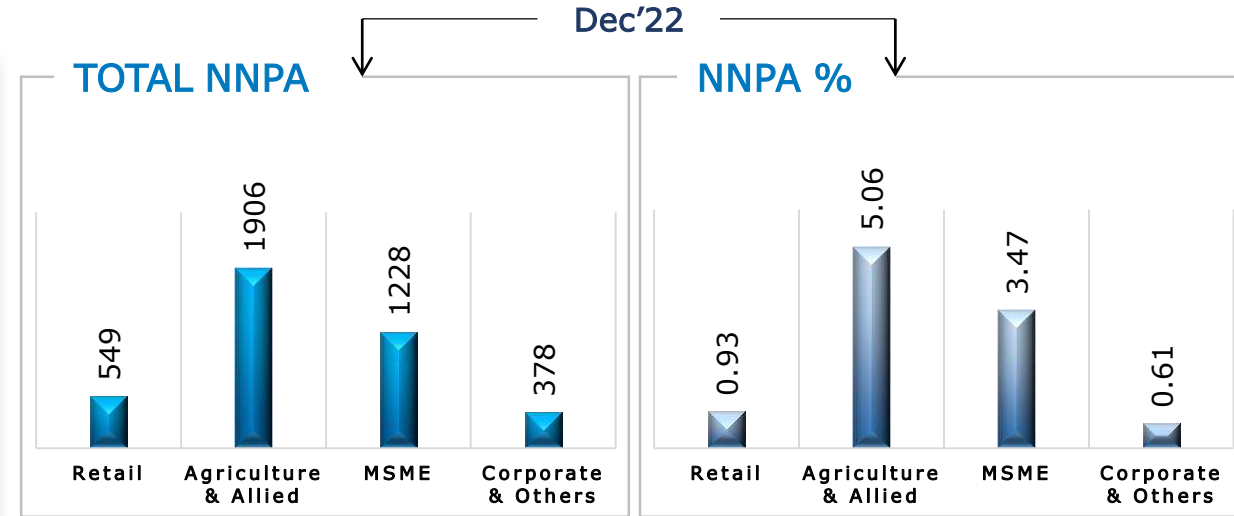
# SECTOR-WISE NPA CLASSIFICATION



## NPA Classification: Sector-Wise

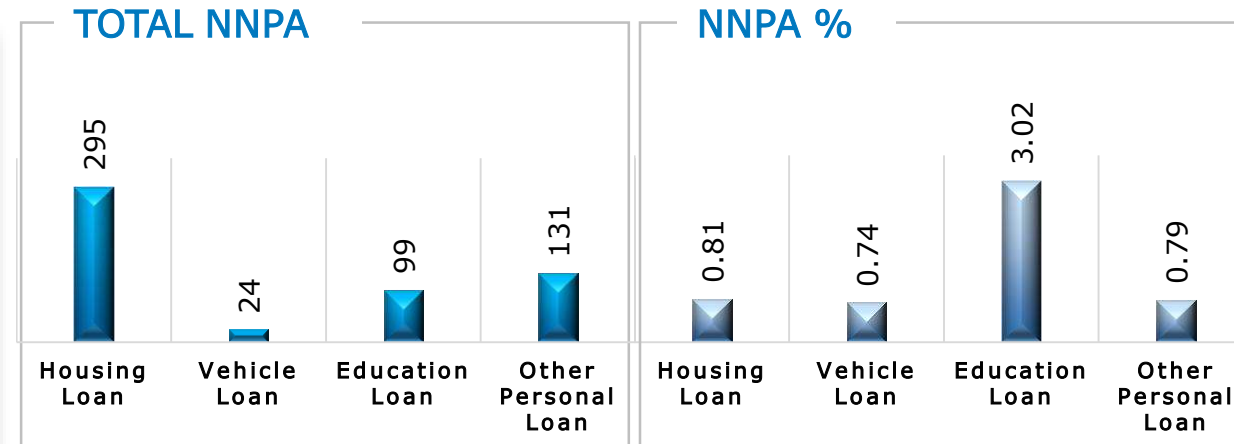
₹ in Cr

Particulars	Dec'21	Mar'22	Dec'22	Advances (Dec'22)	TOTAL NNPA	NNPA %
Total NPA	27608	28156	18490	208921	4061	2.09
Retail	2305	2223	1492	60288	549	0.93
Agriculture & Allied	5752	6053	4884	40641	1906	5.06
MSME	5266	5383	4036	38182	1228	3.47
Corporate & Others	14285	14497	8078	69810	378	0.61



## NPA Classification: Retail Sector

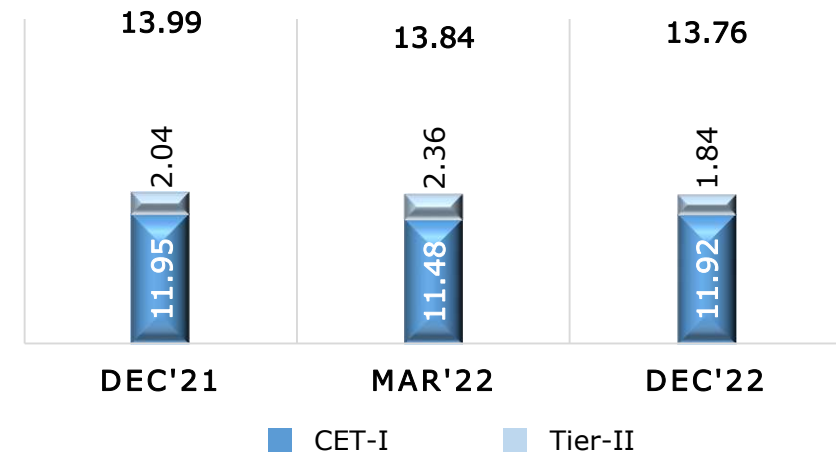
Particulars	Dec'21	Mar'22	Dec'22	Advances (Dec'22)	TOTAL NNPA	NNPA %
Total Retail NPA	2305	2223	1492	60288	549	0.93
Housing Loan	1214	1153	735	36784	295	0.81
Vehicle Loan	98	103	69	3270	24	0.74
Education Loan	580	574	359	3534	99	3.02
Other Personal Loans	413	393	329	16700	131	0.79



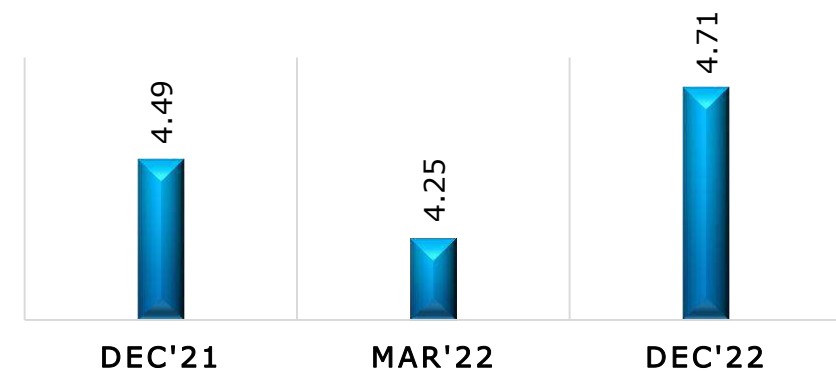
# CAPITAL RATIOS



## CAPITAL ADEQUACY RATIO\*



## LEVERAGE RATIO\*



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

# RESTRUCTURED BOOK



## Standard Restructured Book

₹ in Cr

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	575	954	842	891	933
MSME	732	680	646	650	630
Agriculture	216	203	188	193	186
Retail	406	408	391	379	360
<b>TOTAL</b>	<b>1929</b>	<b>2245</b>	<b>2067</b>	<b>2113</b>	<b>2109</b>

## Standard Restructured - Covid-19 Resolution Framework

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	2422	1553	725	738	747
MSME	2714	2594	2416	2238	2124
Agriculture	399	372	342	333	319
Retail	2047	2030	1998	1959	1928
<b>TOTAL</b>	<b>7582</b>	<b>6549</b>	<b>5481</b>	<b>5268</b>	<b>5118</b>

## Total Standard Restructured Book

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	2997	2507	1567	1629	1680
MSME	3446	3274	3062	2888	2754
Agriculture	615	575	530	526	505
Retail	2453	2438	2389	2338	2288
<b>TOTAL RESTRUCTURED</b>	<b>9511</b>	<b>8794</b>	<b>7548</b>	<b>7381</b>	<b>7227</b>



# SPECIAL MENTION ACCOUNTS



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₹ in Cr

Asset Quality – Dec'21							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Dec'21	% of Total Adv.
SMA 0	23	1332	100070	4418	100093	5750	3.16
SMA 1	16	135	132380	4862	132396	4997	2.74
SMA 2	16	570	114356	3680	114372	4250	2.33
<b>TOTAL</b>	<b>55</b>	<b>2037</b>	<b>346806</b>	<b>12960</b>	<b>346861</b>	<b>14997</b>	<b>8.24</b>

Asset Quality – Sep'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Sep'22	% of Total Adv.
SMA 0	30	746	110062	5885	110092	6631	3.37
SMA 1	6	38	64946	2730	64952	2768	1.40
SMA 2	13	169	83124	3583	83137	3752	1.90
<b>TOTAL</b>	<b>49</b>	<b>953</b>	<b>258132</b>	<b>12198</b>	<b>258181</b>	<b>13151</b>	<b>6.67</b>

Asset Quality – Dec'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr.	No. of A/Cs	Dec'22	% of Total Adv.
SMA 0	36	635	109680	6609	109716	7245	3.47
SMA 1	11	119	71922	3107	71933	3226	1.54
SMA 2	8	125	77061	3322	77069	3446	1.65
<b>TOTAL</b>	<b>55</b>	<b>879</b>	<b>258663</b>	<b>13038</b>	<b>258718</b>	<b>13917</b>	<b>6.66</b>

The background features a dark blue color scheme with a faint grid. Overlaid on this are several semi-transparent business-related graphics: a line graph with circular markers in the upper right, a bar chart with vertical bars of varying heights in the lower half, and a blurred image of a person's hands in the center. A prominent dark blue rounded rectangle is centered horizontally, containing the text 'BUSINESS PERFORMANCE' in white, bold, uppercase letters.

# BUSINESS PERFORMANCE



# BUSINESS ACROSS THE BOARD

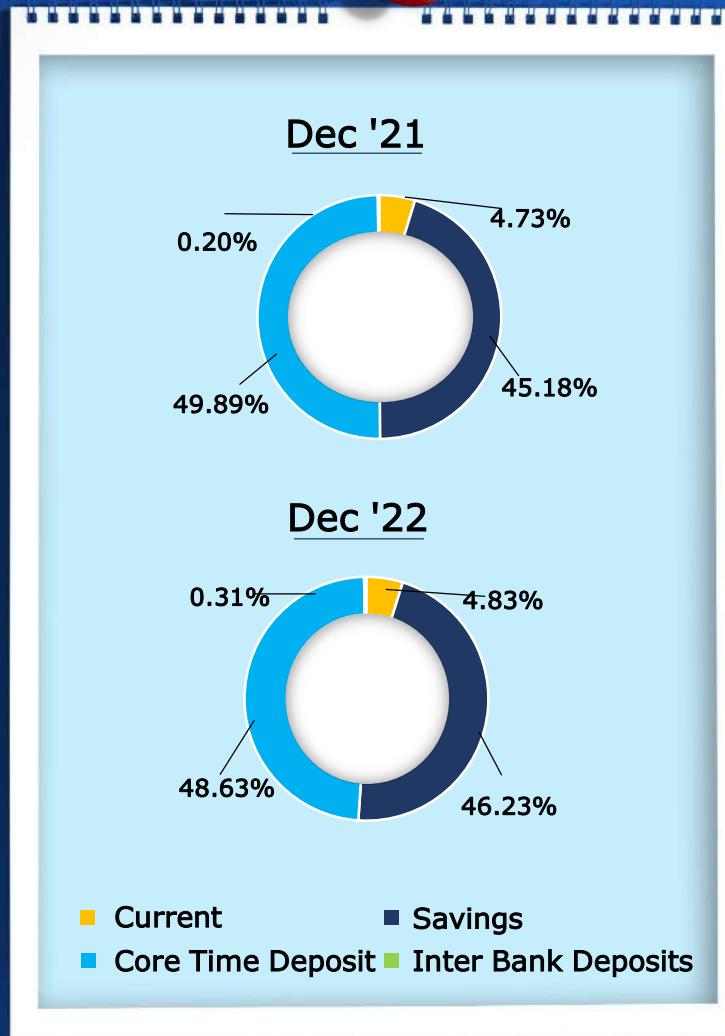


₹ in Cr

PARTICULARS	DEC'21	DEC'22	Y-o-Y Growth %
Total Business	519786	553768	6.54
Total Deposits (Including Interbank Deposits)	337688	344847	2.12
CASA Deposits	168557	176081	4.46
CASA %	50.01	51.22	121bps
Total Advances	182098	208921	14.73
RAM	120449	139111	15.49
Corporate	61649	69810	13.24
CD Ratio	54.03	60.77	674bps



# DEPOSIT MIX

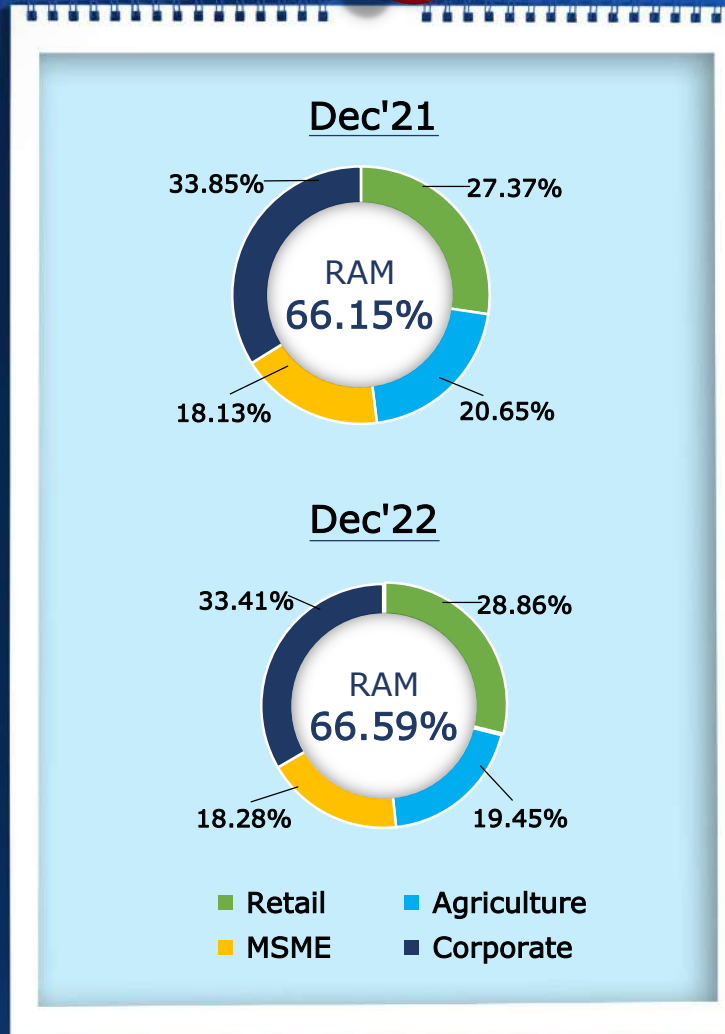


₹ in Cr

PARTICULARS	DEC'21	DEC'22	Y-o-Y Growth %
Current	15972	16661	4.31
Savings	152585	159420	4.48
Total CASA Deposits	168557	176081	4.46
CASA %	50.01	51.22	121bps
Core Time Deposit	168459	167690	(0.46)
<b>Total Core Deposit</b>	<b>337016</b>	<b>343771</b>	<b>2.00</b>
Inter Bank Deposit	672	1076	60.12
<b>Total Deposits</b>	<b>337688</b>	<b>344847</b>	<b>2.12</b>



# CREDIT PERFORMANCE



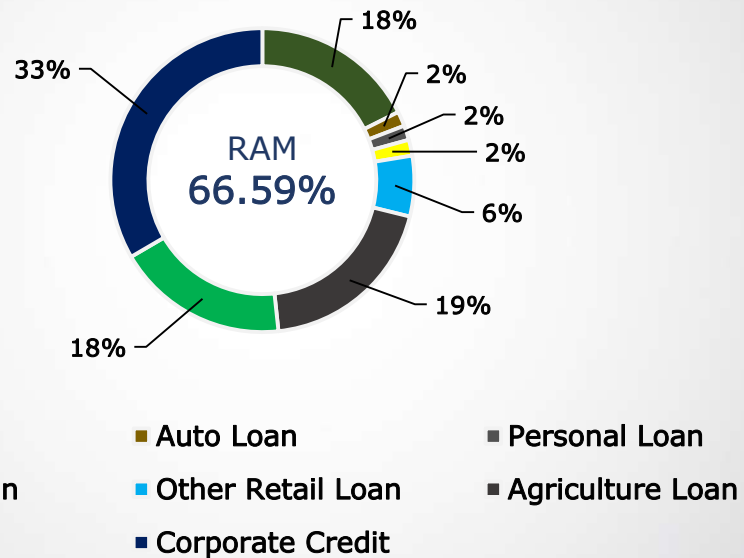
₹ in Cr

SECTORS	DEC'21	DEC'22	Y-o-Y Growth %
Retail	49843	60288	20.96
Agriculture	37596	40641	8.10
MSME	33010	38182	15.67
<b>RAM</b>	<b>120449</b>	<b>139111</b>	<b>15.49</b>
Corporate	61649	69810	13.24
<b>Gross Advance</b>	<b>182098</b>	<b>208921</b>	<b>14.73</b>
<b>TOTAL Credit RWA</b>	<b>117166</b>	<b>132227</b>	<b>12.85</b>
<b>CRWA % of Gross Advance</b>	<b>64.34</b>	<b>63.29</b>	<b>-105bps</b>

# DIVERSIFIED LOAN BOOK



As on 31<sup>st</sup> Dec'22



₹ in Cr

Housing Loan	36784
Auto Loan	3270
Personal Loan	3239
Education Loan	3534
Other Retail	13461
<b>Total Retail</b>	<b>60288</b>
Agriculture Loan	40641
MSME Credit	38182
Corporate Credit	69810
<b>Total Advance</b>	<b>208921</b>

# RETAIL SEGMENT



## HOME LOAN

₹ 36784

**61.01%**  
of Total Retail  
Advance

Y-o-Y Growth  
**28.27%**



## AUTO LOAN

₹ 3270

**5.43%**  
of Total Retail  
Advance

Y-o-Y Growth  
**8.89%**



## EDUCATION LOAN

₹ 3534

**5.86%**  
of Total Retail  
Advance

Y-o-Y Growth  
**1.82%**



## PERSONAL LOAN

₹ 3239

**5.37%**  
of Total Retail  
Advance

Y-o-Y Growth  
**21.49%**



## OTHER RETAIL LOAN

₹ 13461

**22.33%**  
of Total Retail  
Advance

Y-o-Y Growth  
**11.93%**

Retail Segment ₹ 60288

28.86 % of Total Advance

Y-o-Y Growth 20.96 %

As on 31st Dec'22

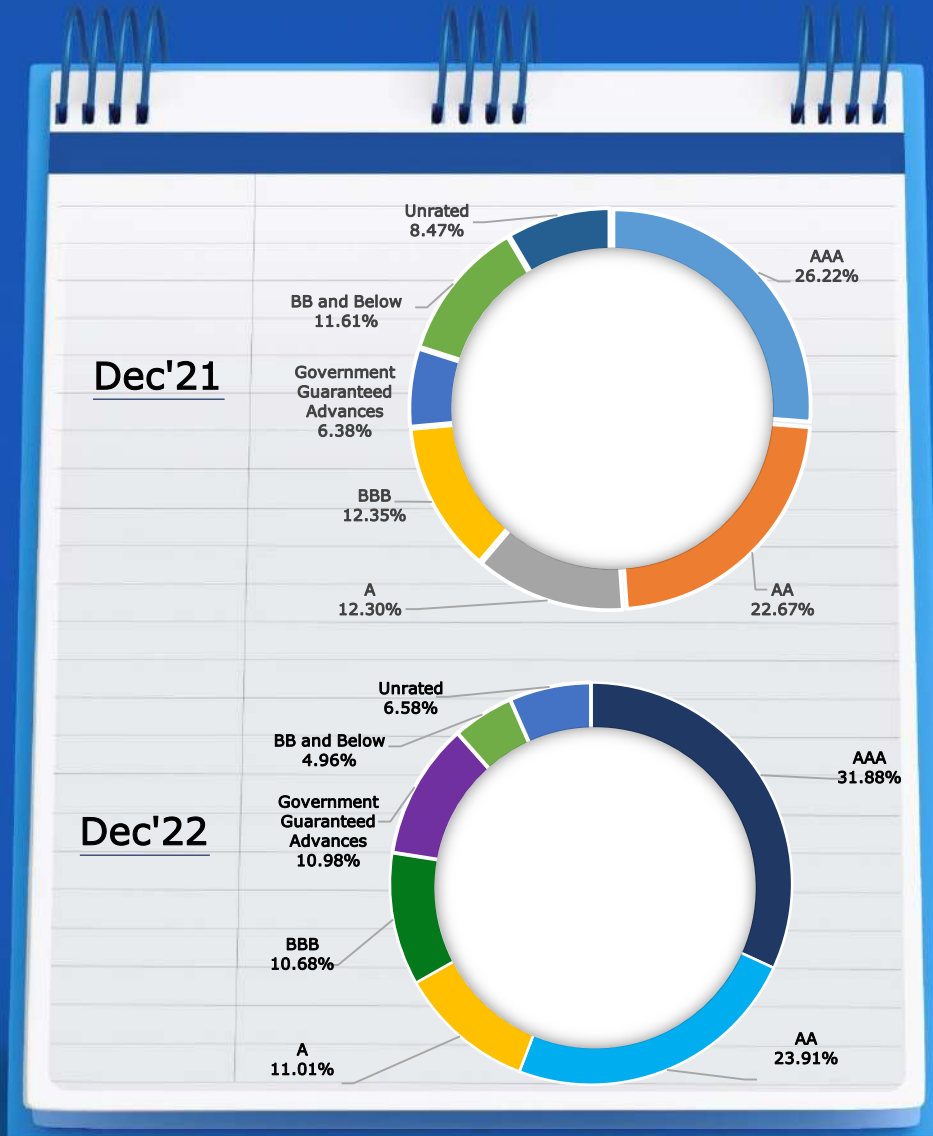


# RATED STANDARD ADVANCES



सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

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



₹ in Cr

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)	DEC'21	DEC'22	Y-o-Y
AAA	12948	20824	60.83
AA	11196	15615	39.47
A	6075	7188	18.32
BBB (Including CRE)	6097	6973	14.37
Government Guaranteed Advances	3149	7172	127.76
<b>Sub-Total</b>	<b>39465</b>	<b>57772</b>	<b>46.39</b>
BB and Below	5731	3242	(43.43)
Unrated	4180	4300	2.87
<b>Total</b>	<b>49376</b>	<b>65314</b>	<b>32.28</b>







# SANCTIONS & DISBURSEMENTS (excluding Co-lending)



सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

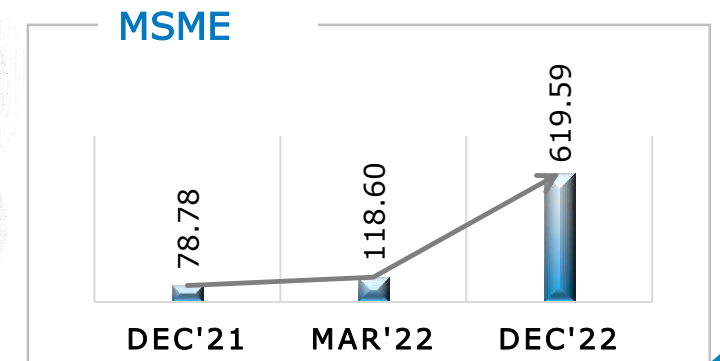
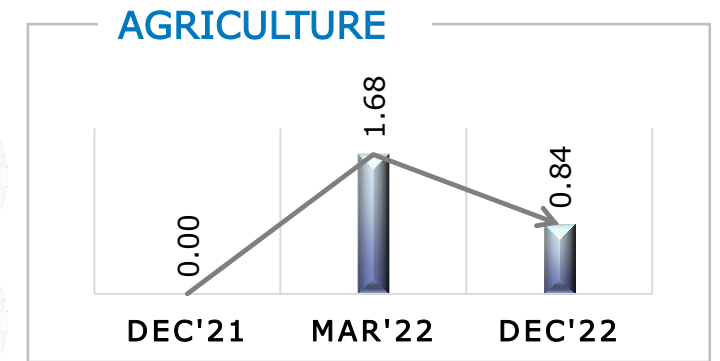
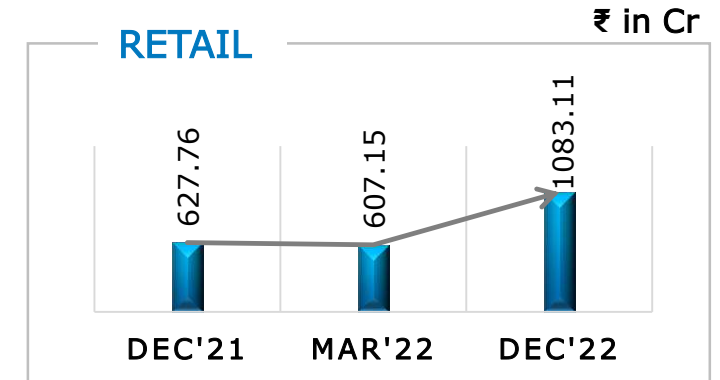
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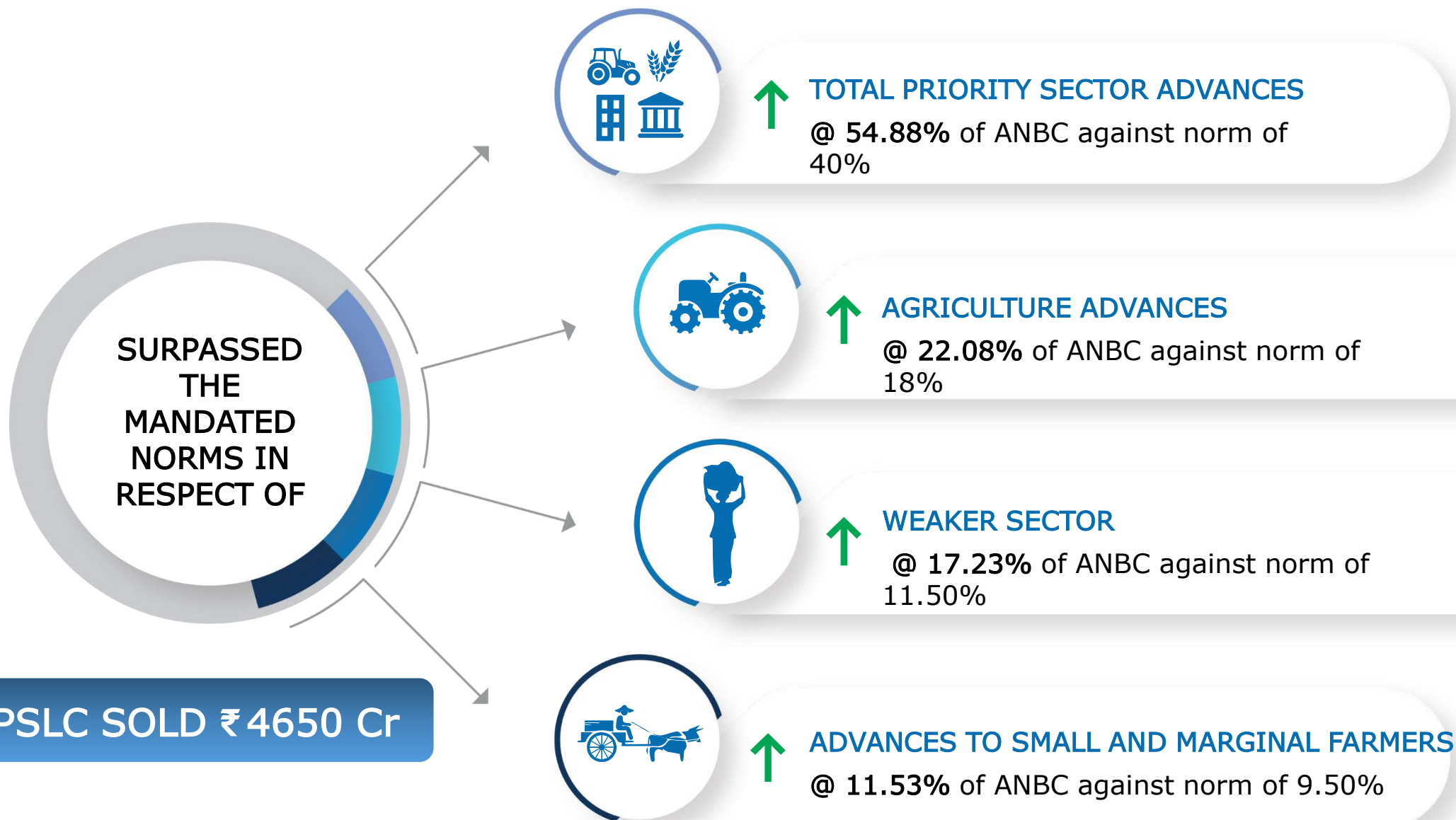
Sector	SANCTIONS				DISBURSEMENTS		GROWTH (%) IN SANCTIONS (Amt.)	GROWTH (%) IN DISBURSEMENTS (Amt.)
	No. of A/Cs Dec'21	Amt. Dec'21	No. of A/Cs Dec'22	Amt. Dec'22	Dec'21	Dec'22	Y-o-Y	Y-o-Y
 Retail	57584	3603	56085	5130	2812	4482	42.38	59.39
 Agriculture	150902	2534	194744	3620	2289	3005	42.86	31.28
 MSME	27521	2906	24309	3579	2098	2495	23.17	18.92
 Corporate Credit	38	10351	42	10789	3422	7354	4.23	114.90
<b>TOTAL</b>	<b>236045</b>	<b>19394</b>	<b>275180</b>	<b>23118</b>	<b>10621</b>	<b>17336</b>	<b>19.20</b>	<b>63.22</b>



Sector	DEC'21		MAR'22		DEC'22		OUTSTANDING As on 31 <sup>st</sup> Dec'22	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
Retail	4948	627.76	5679	607.15	11615	1083.11	35437	3593.01
Agriculture	-	-	5	1.68	9	0.84	23	3.15
MSME	320	78.78	647	118.60	5454	619.59	9681	1165.78
<b>TOTAL</b>	<b>5268</b>	<b>706.54</b>	<b>6331</b>	<b>727.43</b>	<b>17078</b>	<b>1703.54</b>	<b>45141</b>	<b>4761.94</b>



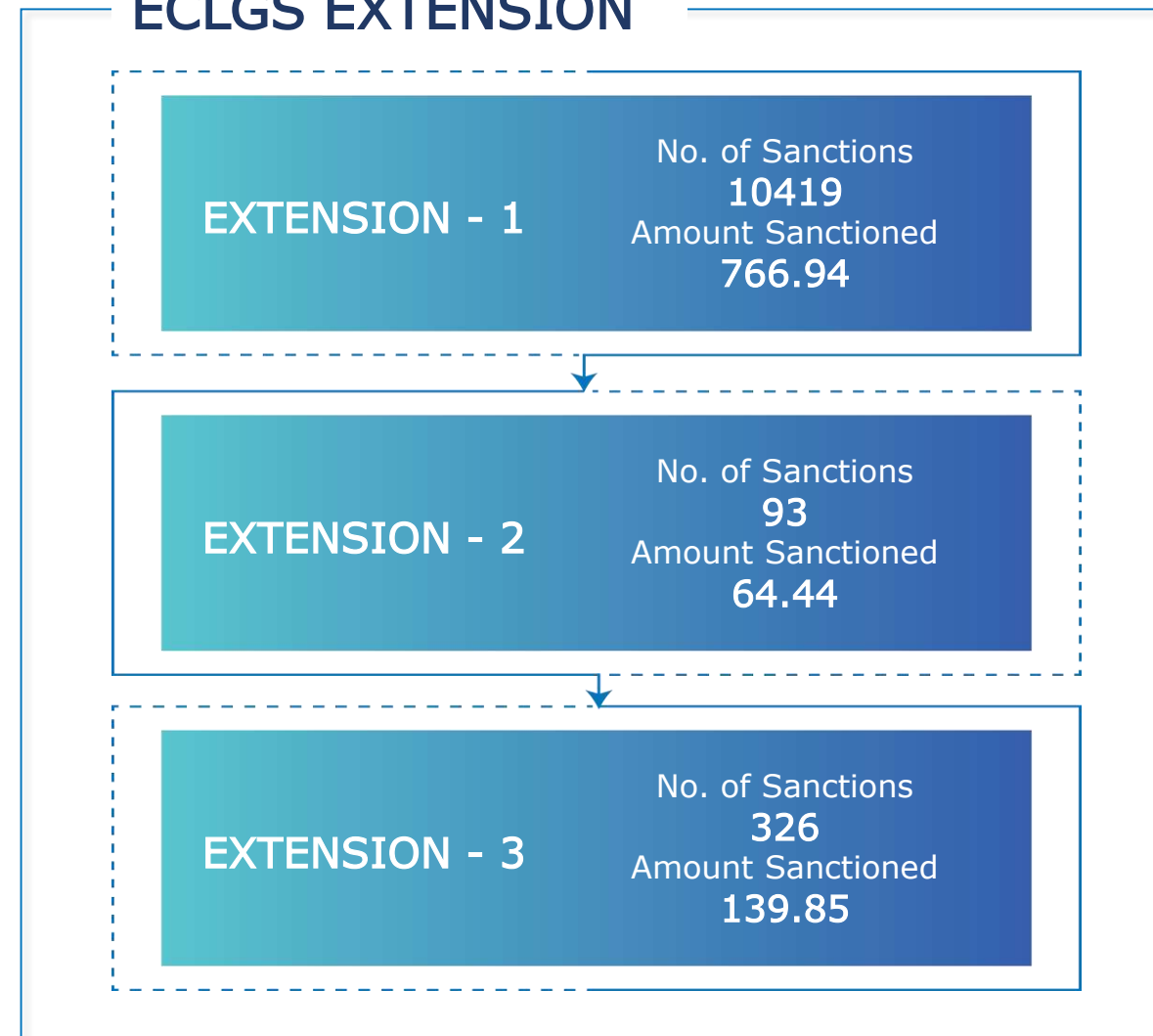






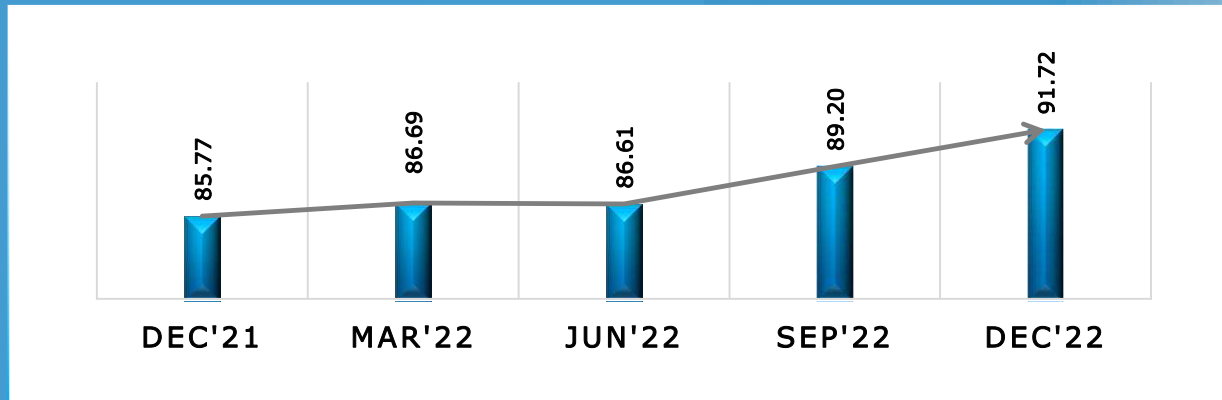
## ECLGS EXTENSION

₹ in Cr



# OTHER MAJOR RATIOS

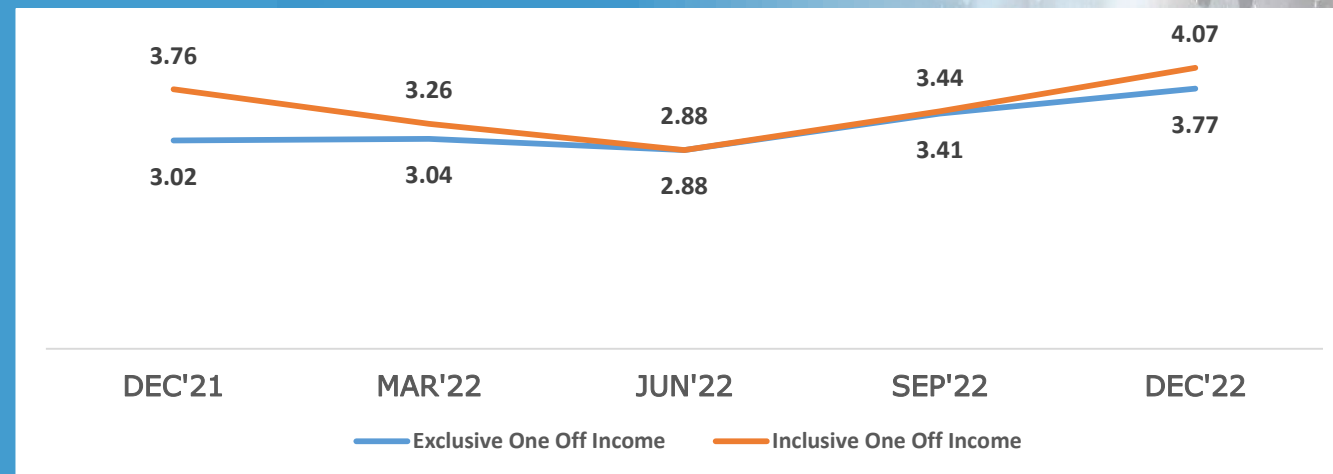
## PROVISION COVERAGE RATIO



## SLIPPAGE RATIO



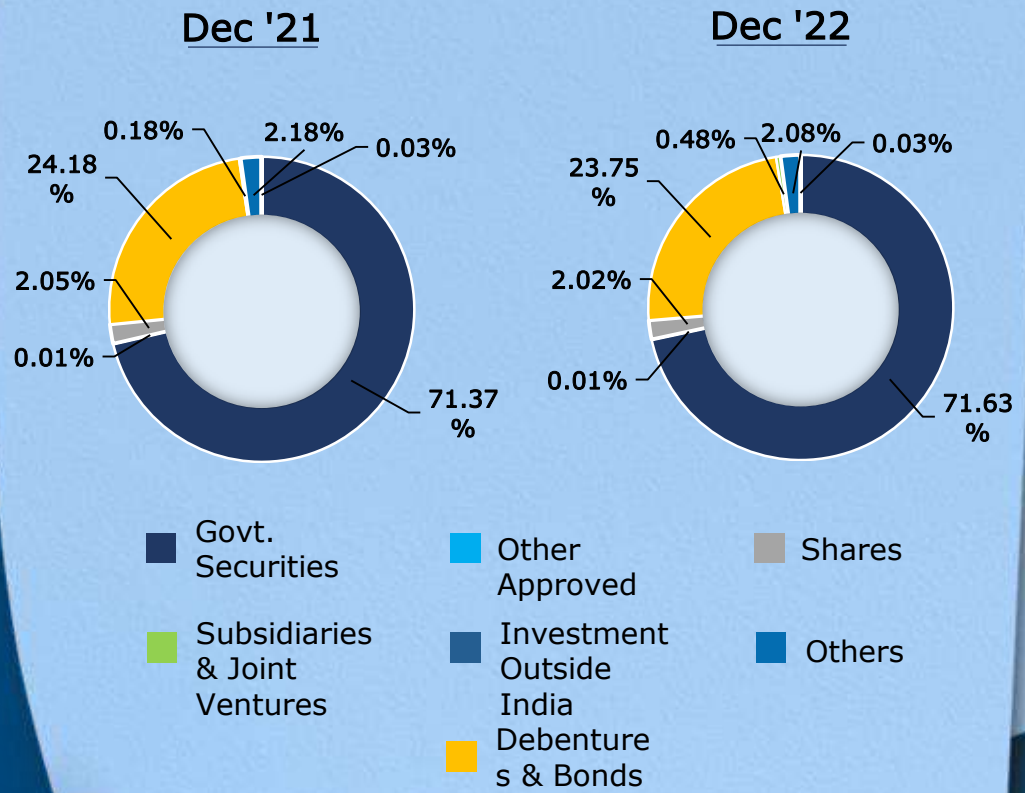
## NET INTEREST MARGIN (%)



A person wearing a striped shirt is shown from the chest down, placing a coin into a white piggy bank. The piggy bank is on a dark wooden table. Several other coins are scattered on the table in front of the piggy bank. The background is a plain, light-colored wall. The entire image has a blue overlay.

# INVESTMENTS

# INVESTMENT PORTFOLIO



₹ in Cr

Particulars	Dec'21	Dec'22
Govt. Securities	103916	100560
Other Approved	-	-
Shares	2992	2840
Debentures & Bonds	35211	33340
Subsidiaries & Joint Ventures	258	670
Others	3178	2926
<b>Total Investment In India</b>	<b>145555</b>	<b>140336</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>145602</b>	<b>140383</b>



# TREASURY PERFORMANCE



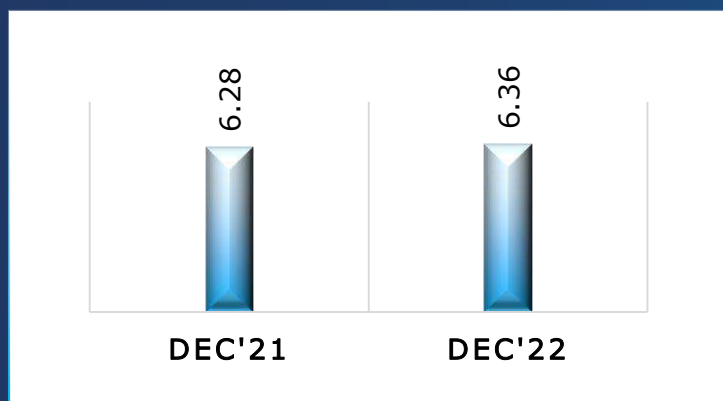
INTEREST ON INVESTMENT ₹ in Cr



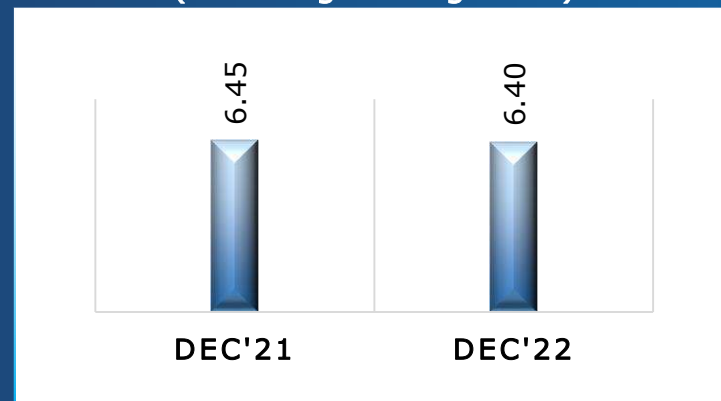
TRADING PROFIT ₹ in Cr



YIELD ON INVESTMENT



RETURN ON INVESTMENT (Including Trading Profit)



Particulars	Dec'21 (Quarter)	Dec'22 (Quarter)
Aggregate Investment	145602	140383
Interest on Investment (₹ in Cr)	2283	2200
Yield on Investment %	6.28	6.36
Trading Profit (₹ in Cr)	70.48	39.40
Return on Investment (Including Trading Profit) %	6.45	6.40
M - Duration (AFS)	1.93	1.53
10 Year Bench Mark %	6.45	7.33



# TREASURY OPERATIONS



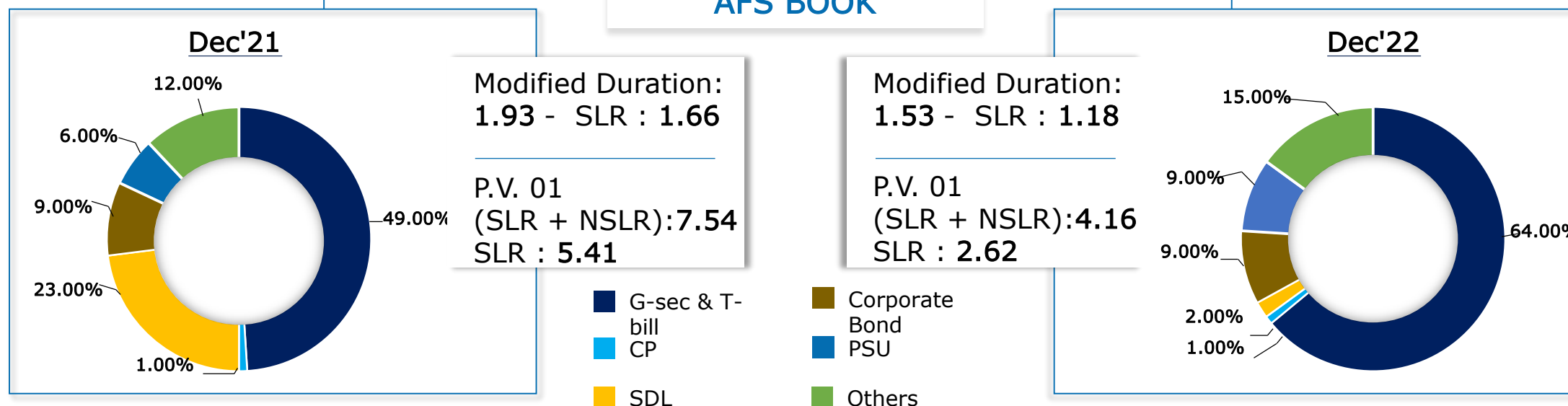
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₹ in Cr

TOTAL INVESTMENT BOOK	DEC'21			DEC'22		
AGGREGATE INVESTMENT	145601.84			140382.95		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT
INVESTMENT	98013.68	47306.86	281.30	106019.84	34111.96	251.15
PERCENTAGE	67.32%	32.49%	0.19%	75.52%	24.30%	0.18%
TOTAL SLR	103915.06			100559.34		
OF WHICH SLR	69556.77	34076.99	281.30	77923.09	22385.10	251.15

## AFS BOOK

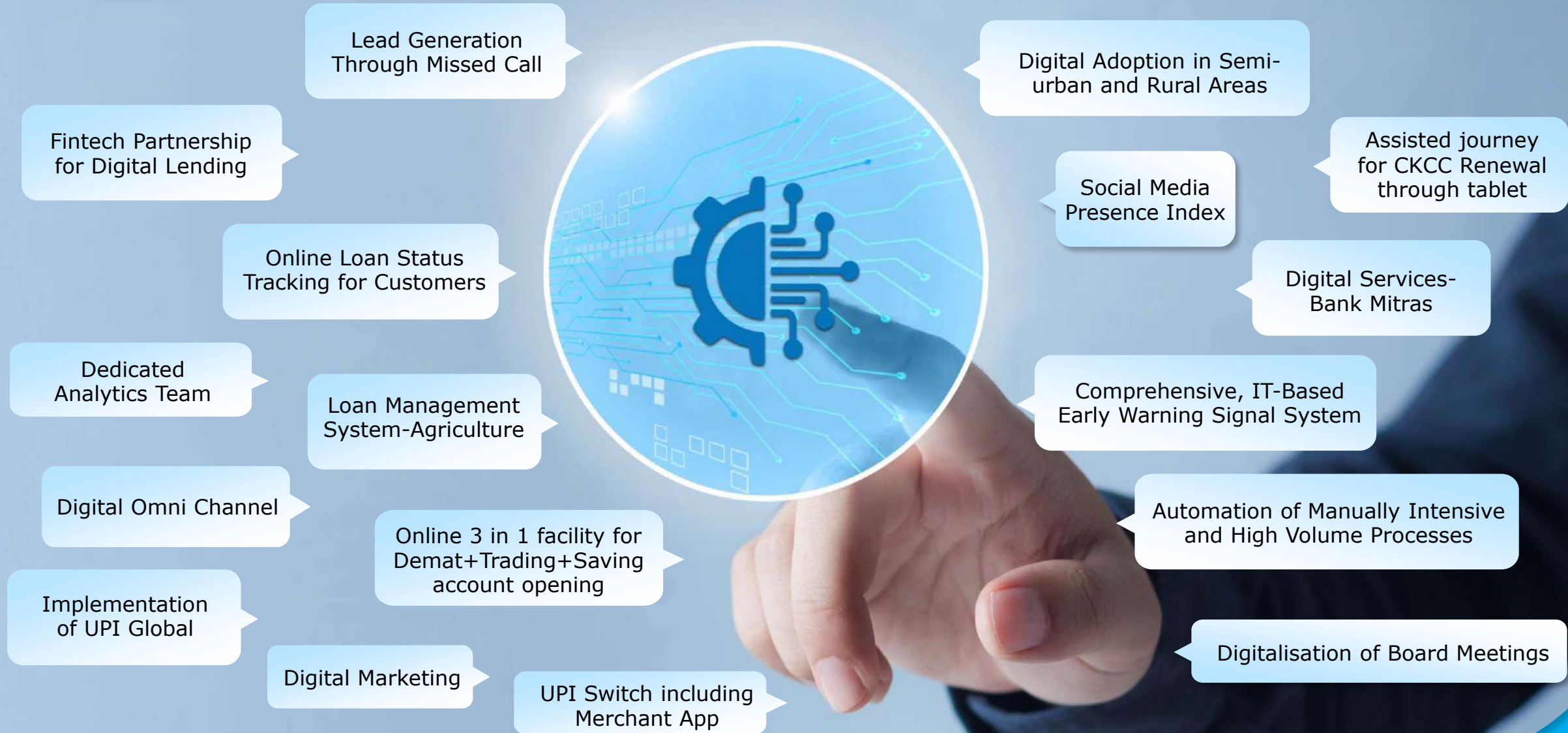


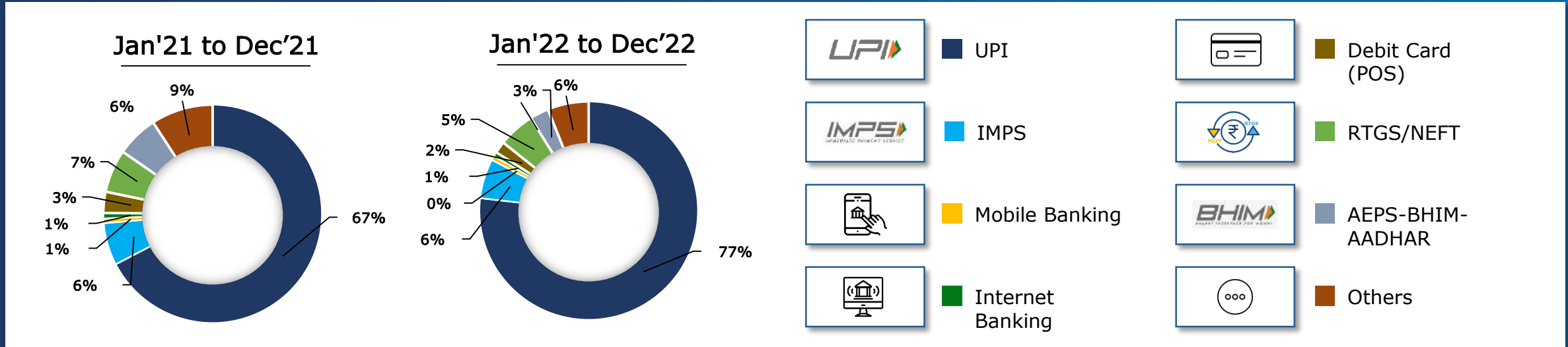


# DIGITAL JOURNEY

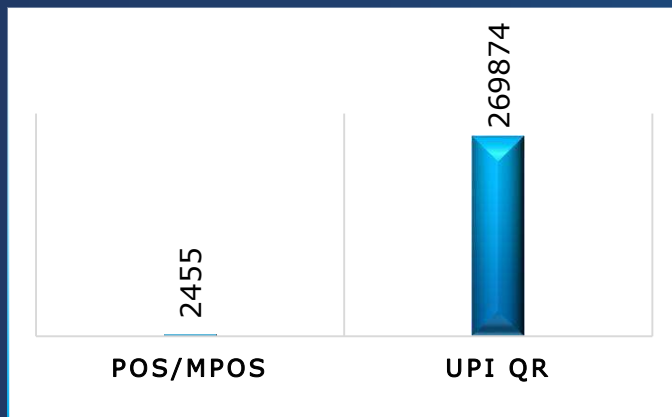


# LEVERAGING TECHNOLOGY

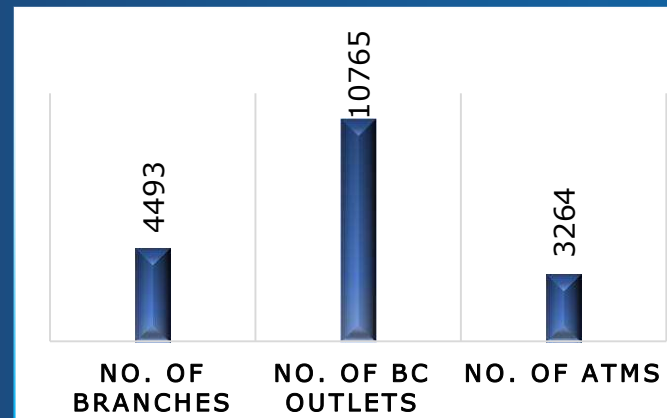




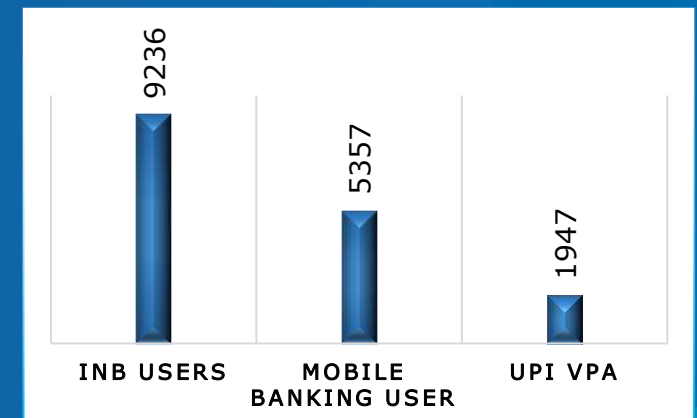
## PAYMENT ACCEPTANCE TOUCH POINTS

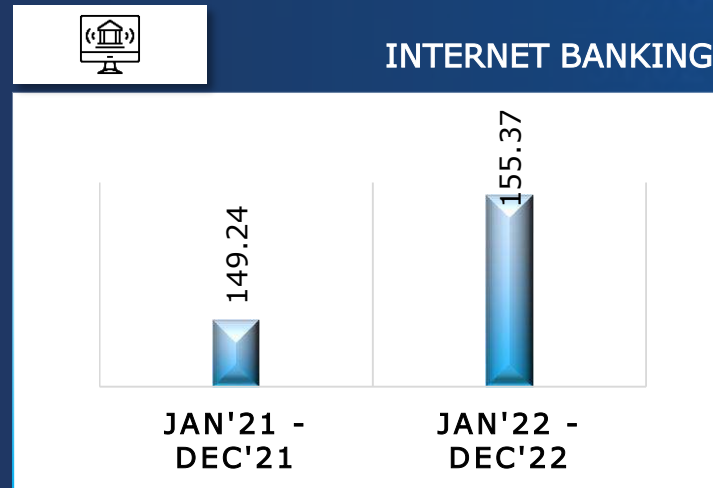
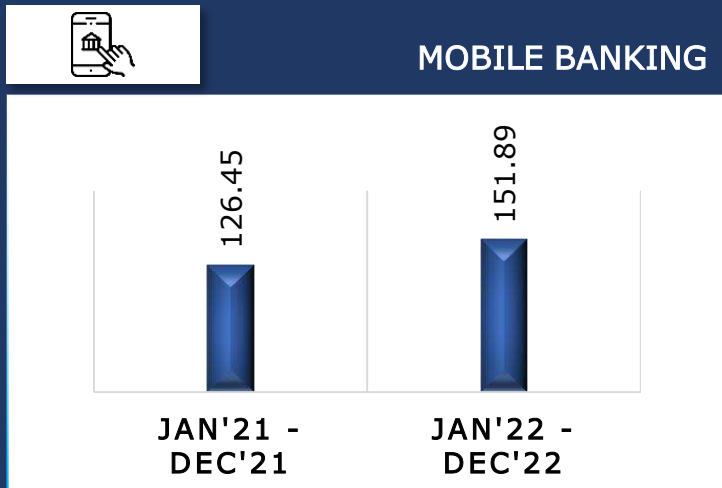
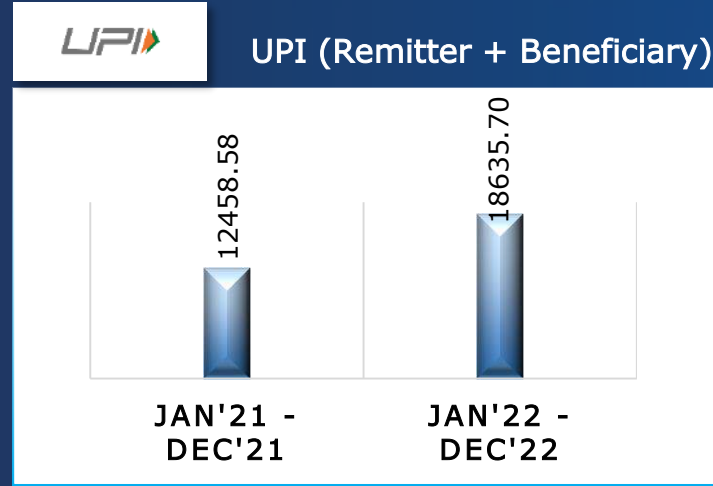
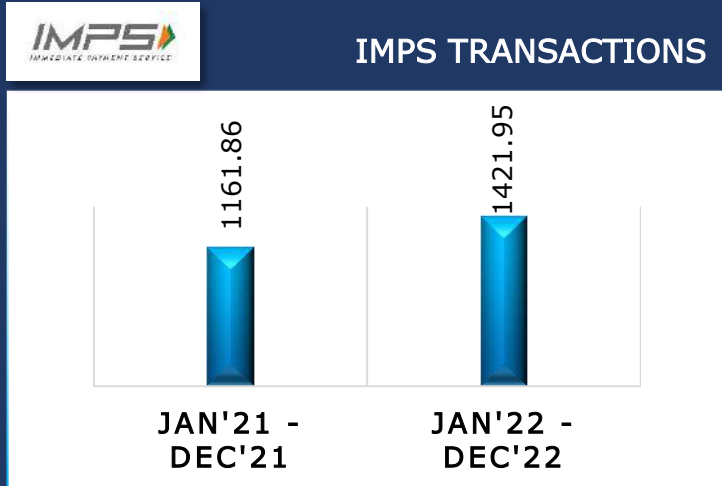


## OTHER TOUCH POINTS

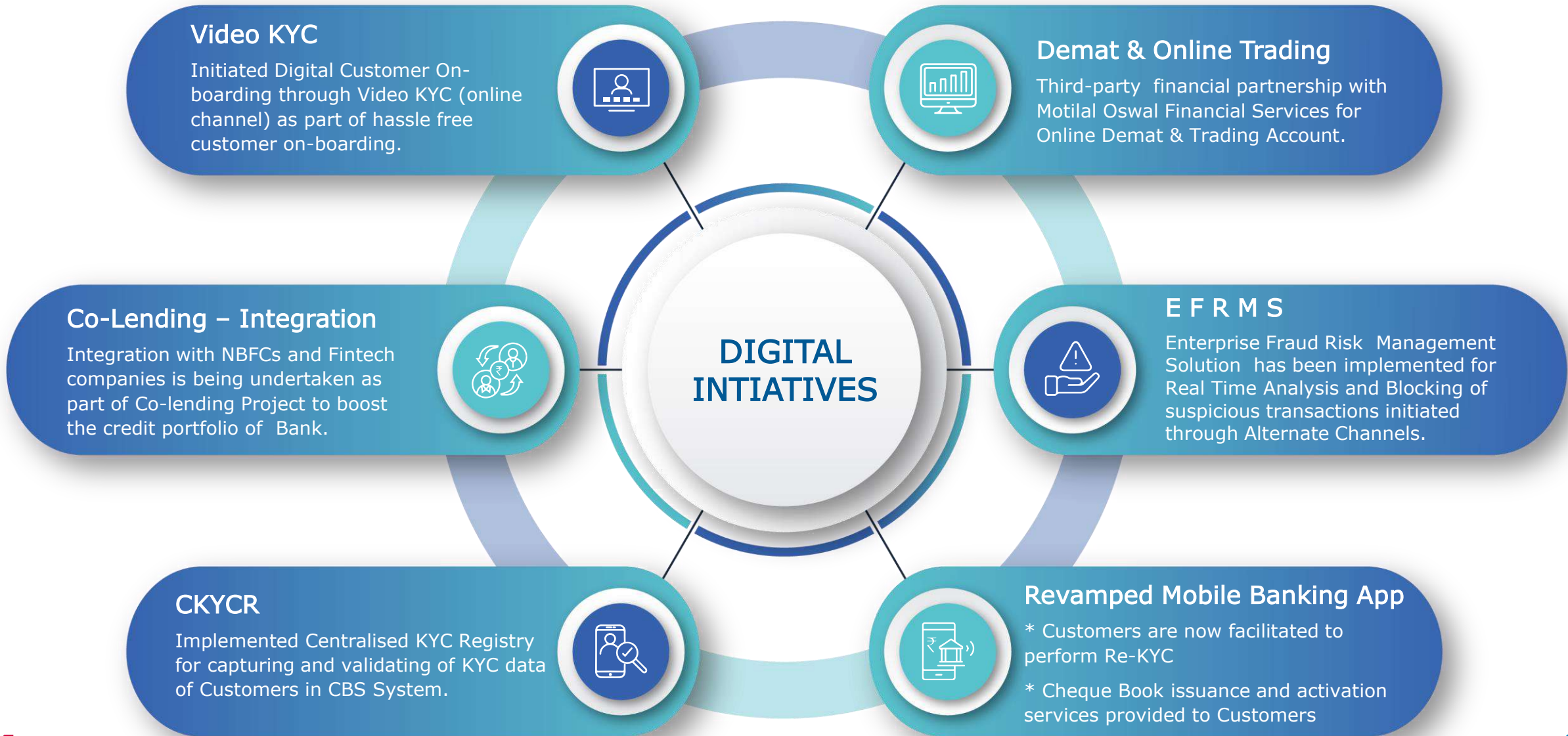


## DIGITAL TOUCH POINTS (IN 000)





TRANSACTIONS (in Lakhs)



# PRODUCT OFFERING



## W WHOLESALE BANKING

**Commercial Banking**

- Working Capital
- Term Loans
- Bill/Invoice Discounting
- Forex & Derivatives
- Letters of Credit
- Guarantees

**Transactional Banking**

- Cash Management
- Custodial Services
- Clearing Bank Services
- Tax Collections
- Vendor Payment Module

## D DIGITAL BANKING

**Digital Products**

- Debit Cards
- Co-Branded Credit Card

**Digital Services**

- Fastag
- Mobile Banking
- Net Banking
- UPI
- BHIM

## T TREASURY BANKING

**Product Segments**

- Foreign Exchange
- Debt Securities
- Derivatives
- Equities

## R RETAIL BANKING

**Liability Products**

- Saving Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Corporate salary Accounts
- Green Deposits
- PPF
- Senior Citizens Saving Scheme
- Sukanya Samruddhi Scheme
- Capital Gain Accounts
- ASBA

## R RETAIL BANKING

**Assets Products**

- Home Loan/Mortgages
- Auto Loan
- Personal Loan
- Commercial Vehicle Finance
- Gold Loans
- Self Help Group Loans
- Kisan Gold Cards
- Retail Business banking
- Construction Equipment Finance
- Education Loan

## R RETAIL BANKING

**Other Products/ Services**

- Depository Accounts
- Bancassurance (Life/ Non Life/Health)
- Non-resident Indian (NRI) Services
- Point of Sale (POS) Terminals
- Foreign Exchange Services
- Door Step Banking
- E-Bkay – Publicising of Assets
- Escrow Accounts



# FINANCIAL INCLUSION

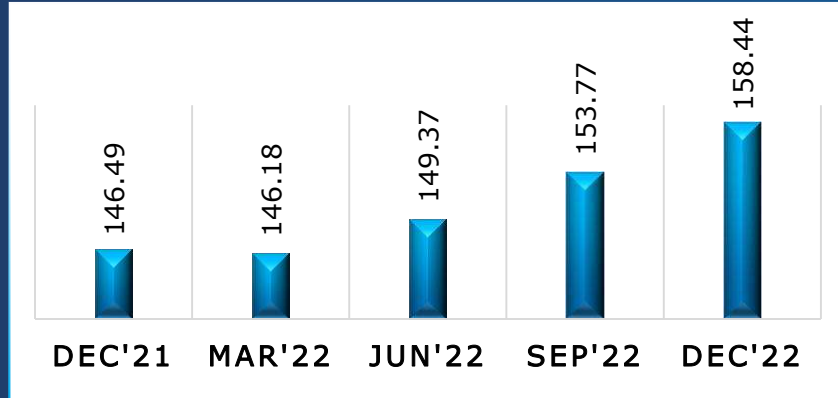


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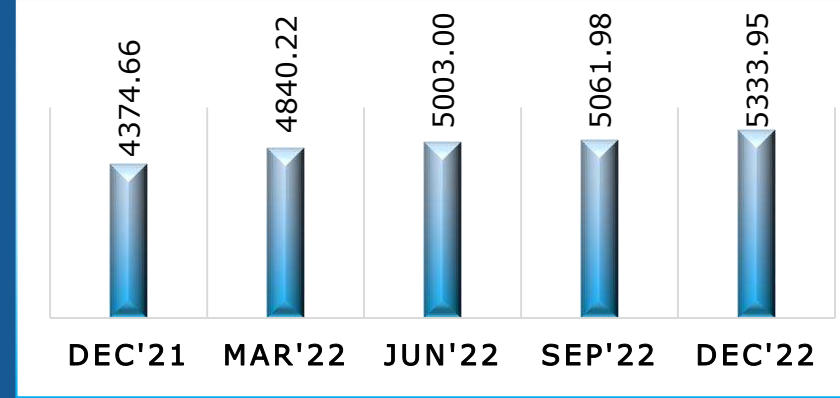
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No. of Accounts (in Lakhs)

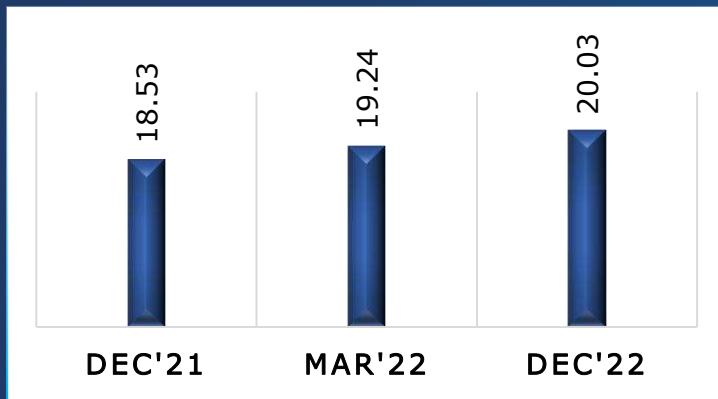


Balance Outstanding (in Cr)

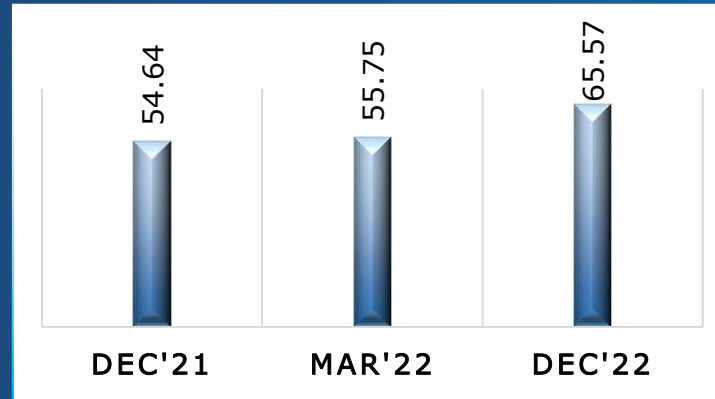


Pradhan Mantri Jeevan Jyoti Bima Yojana

PMJJBY

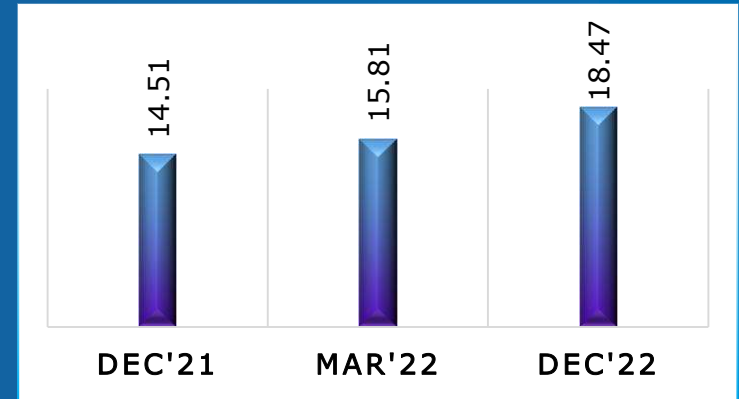


PMSBY

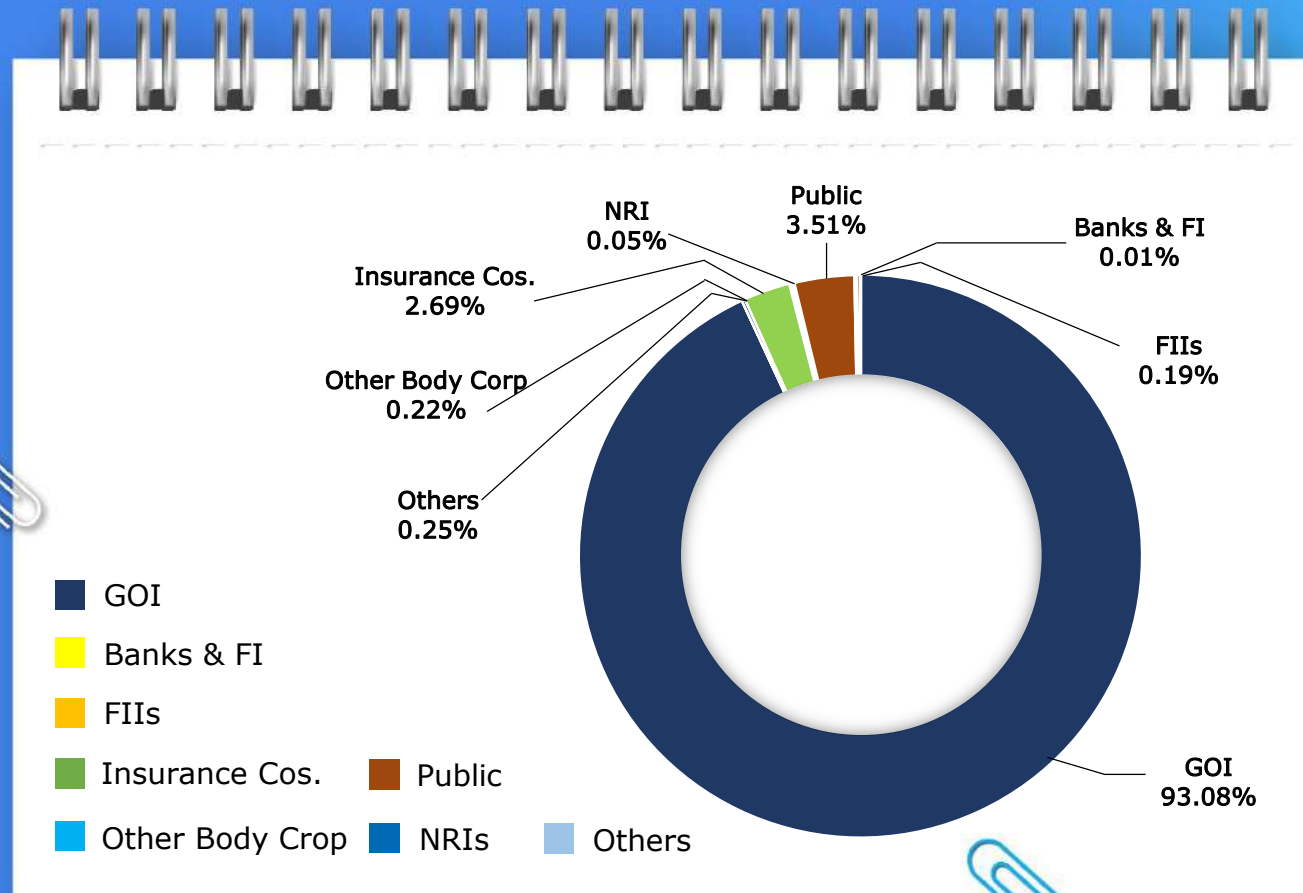


Atal Pension Yojana

APY



No. of Enrollments (in Lakhs)



As on 31<sup>st</sup> Dec'22

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

# PAN INDIA BRANCHES

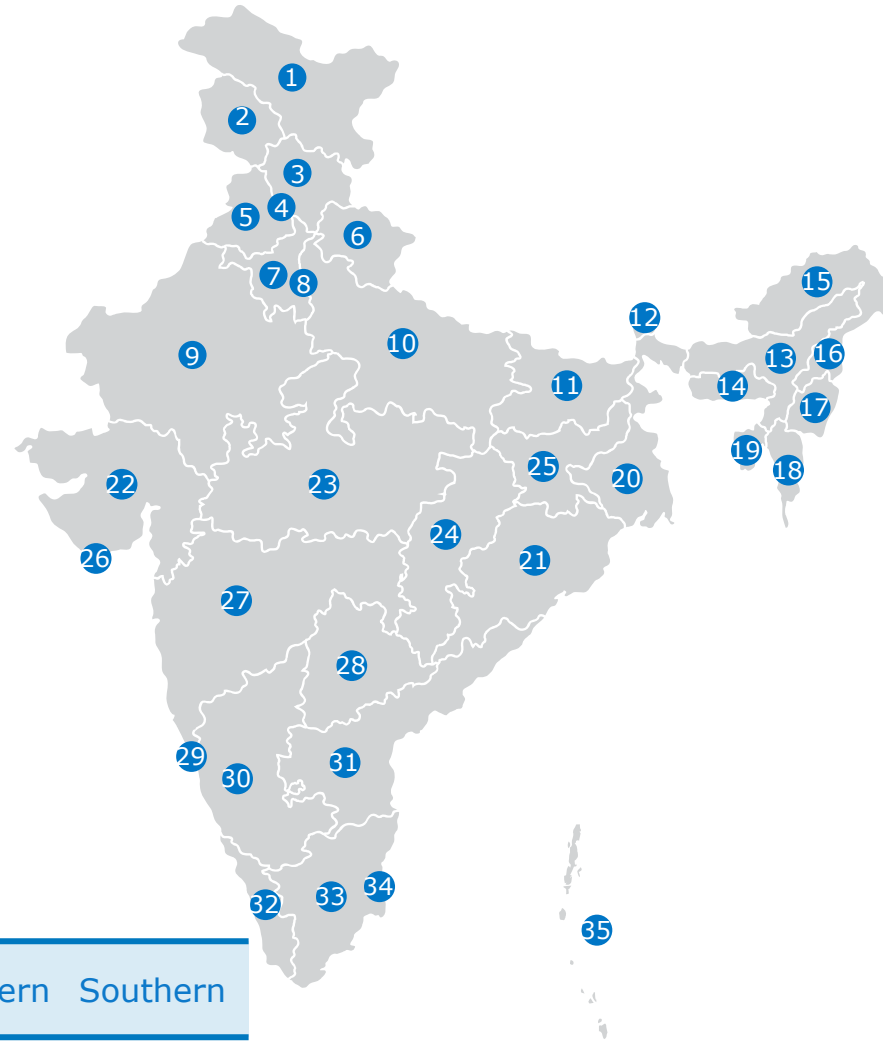
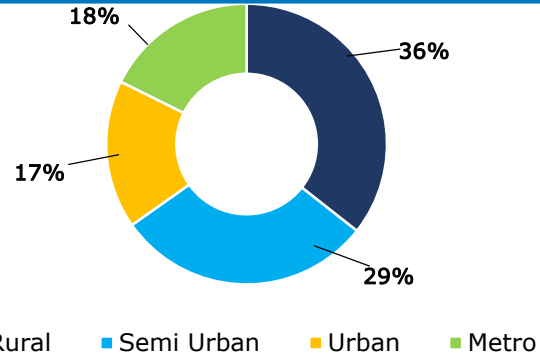


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As on 31<sup>st</sup> Dec'22

Total Branches	4493
Rural	1600
Semi Urban	1330
Urban	769
Metro	794
Total ATMs	3264
Total BC Outlets	10765
Total Customer Touch Points	18522



1	Ladakh	1
2	Jammu and Kashmir	15
3	Himachal Pradesh	55
4	Chandigarh	11
5	Punjab	137
6	Uttarakhand	41
7	Haryana	136
8	National Capital Territory of Delhi	97
9	Rajasthan	166
10	Uttar Pradesh	572
11	Bihar	428
12	Sikkim	16
13	Assam	119
14	Meghalaya	8
15	Arunachal Pradesh	8
16	Nagaland	7
17	Manipur	9
18	Mizoram	2
19	Tripura	6
20	West Bengal	314
21	Odisha	104
22	Gujarat	307
23	Madhya Pradesh	456
24	Chhattisgarh	116
25	Jharkhand	88
26	Dadra & Nagar Haveli and Daman & Diu	3
27	Maharashtra	590
28	Telangana	95
29	Goa	31
30	Karnataka	105
31	Andhra Pradesh	127
32	Kerala	118
33	Tamil Nadu	201
34	Puducherry	3
35	Andaman and Nicobar Islands	1

	Western Central	Northern	North East	Eastern	Southern
% Share	33.45%	27.40%	3.90%	20.81%	14.44%
No. of Branches	1503	1231	175	935	649





## Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Nine Months Ended	
			Dec'22	Dec'21
<b>Cent Bank Home Finance Ltd.</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance Activity</li> <li>Presence in 11 States through 24 Branches &amp; 6 SPOKE locations</li> <li>Advances &amp; Investment Portfolio of ₹ 1402.49 Cr</li> </ul>	64.40%	Total Income	104.63	91.01
		Net Profit/(Loss)	23.89	13.59
		Total Assets	1454.88	1202.83
		Capital & Reserves	185.97	155.56
			Nine Months Ended	
			Dec'22	Dec'21
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged Mainly into Trusteeship Services</li> </ul>	100%	Total Income	2.08	2.26
		Net Profit/(Loss)	0.71	0.72
		Total Assets	47.41	42.31
		Capital & Reserves	34.59	35.04

## Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Net Profit Nine Months Ended	
		Dec'22	Dec'21
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	21.44	(118.48)
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	55.71	34.21
Indo Zambia Bank Limited, Zambia	20%	175.03	102.67



## Group Position

₹ in Cr

Particulars	As on 31 <sup>st</sup> Dec'22	As on 31 <sup>st</sup> Dec'21
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
Capital	8681	8681
Reserves and Surplus	19945	18550
Minorities Interest	66	55
Share Application Money Pending Allotment	-	-
Deposits	345336	338102
Borrowings	8710	5691
Other Liabilities and Provisions	9294	9949
<b>Total</b>	<b>392032</b>	<b>381028</b>
<b><u>ASSETS</u></b>		
Cash and Balances with Reserve Bank of India	19387	38817
Balances with Banks and Money at Call and Short Notice	18751	13544
Investments	134378	140119
Loans & Advances	195370	162329
Fixed Assets	4789	4986
Other Assets	19348	21224
Goodwill on Consolidation	9	9
<b>Total</b>	<b>392032</b>	<b>381028</b>



## Group Performance

₹ in Cr

Particulars	Nine Months Ended	
	DEC'22	DEC'21
<b><u>INCOME</u></b>		
Interest and Dividend Earned	18486	17088
Other Income	2660	2338
<b>Total</b>	<b>21146</b>	<b>19426</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	10262	9980
Operating Expenses	6075	5683
Provisions and Contingencies	3775	3016
<b>Total</b>	<b>20112</b>	<b>18679</b>
<b>Consolidated Net Profit/(Loss) of the Parent &amp; Subsidiaries Before Minority Interest</b>	<b>1034</b>	<b>747</b>
Less: Minority Interest	8	5
<b>Consolidated Net Profit/(Loss) after Deducting Minority's Interest</b>	<b>1026</b>	<b>742</b>
Add: Share of Earnings in Associates	62	(9)
<b>Consolidated Net Profit/(Loss) Attributable to the Group</b>	<b>1088</b>	<b>733</b>

Note: Figures of earlier period have been regrouped wherever necessary to conform the current year classification, in the light of Master Direction on Financial statements - Presentation and Disclosures dated 30<sup>th</sup> Aug'21 (updated on 15<sup>th</sup> Nov'21).

PARAMETERS	GUIDANCE
Deposit Growth	5-7%
Advances Growth	13 to 15%
Business Growth	8-10%
RAM: Corporate Credit Ratio	65:35 (+/-5%)
NIM	More than 3%
CASA	More than 50%
Gross NPA	Below 8%
Net NPA	Below 2%
PCR	More than 92%
Slippage Ratio	2.00-2.25%
Credit Cost (Annualized)(Without Proactive Provisioning)	1.00-1.25%
Return on Assets	0.40-0.45%
Cost to Income Ratio	53-55%





## RUNNER-UP IN THE IT RISK MANAGEMENT CATEGORY

Award Received by  
ED Shri Murali Krishna  
GM-IT Shri E. Ratan Kumar



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THANK

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YOU