

CO:IRD:2022-23:287

25th October, 2022

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

Sub : Revised Presentation on Financial Results for the Second Quarter & Half year ended 30th September, 2022.

Further to our letter no. CO:IRD:2022-23:277 dated 20th October, 2022, we submit herewith revised copy of Presentation on Financial Results of the Bank for the Second Quarter & Half Year ended 30th September 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

BRIJ KISHOR PATWARI

Compliance Officer/Sr. Officer



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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ORBIT NEXT

Business Result Analysis

Quarter Ended 30th Sep'2022

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VALUES THAT SET US APART



C

CONSISTENCY

E

**ETHICAL
STANDARDS**

N

**NURTURING
POTENTIAL**

T

TRANSPARENCY

R

RESPONSIVENESS

A

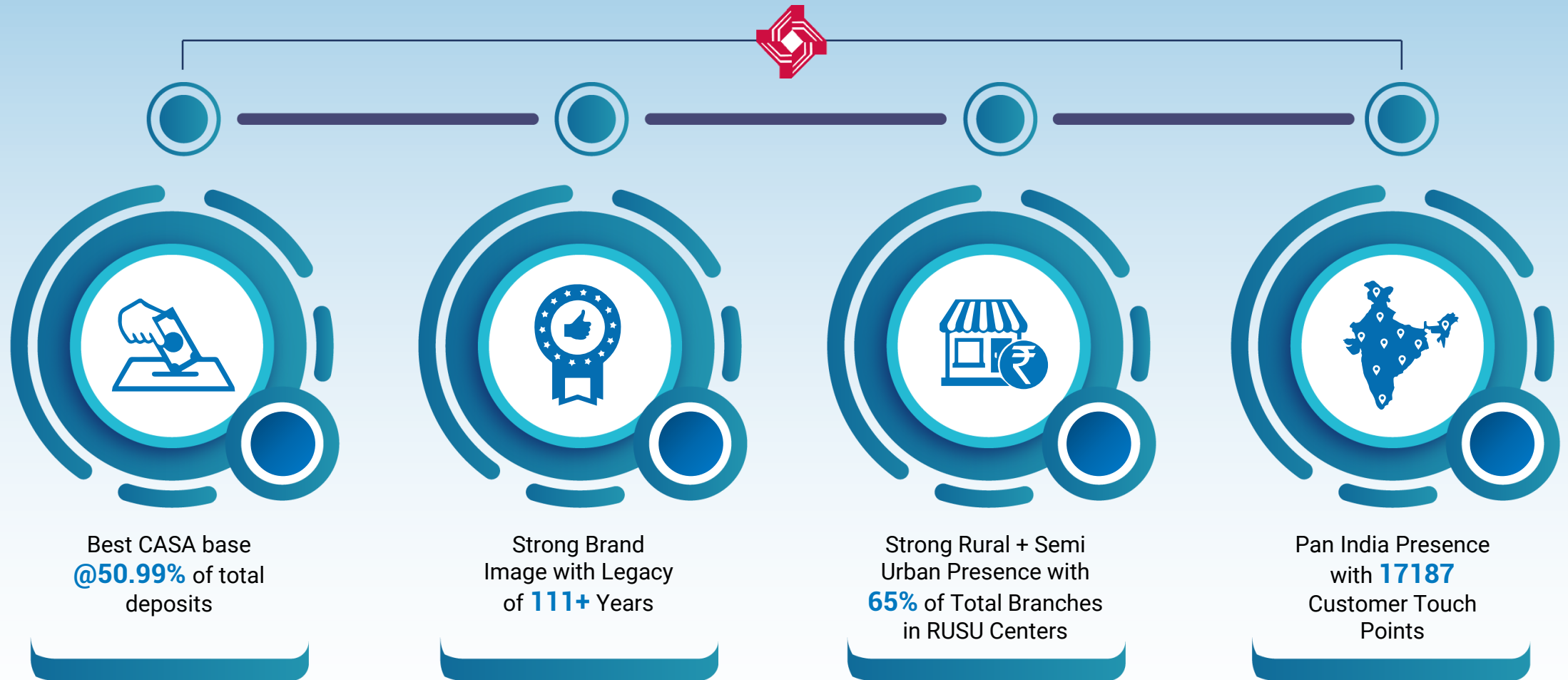
ACCOUNTABILITY

L

LOYALTY



STRENGTHS



DEDICATED STAFF STRENGTH OF 31459

BANK EXITED FROM PCA FRAMEWORK

As per RBI communication dated 20th Sep'22, with sustained performance and complying with all PCA parameters on an ongoing basis upto Jun'22, Bank exited from Prompt Corrective Action (PCA) framework of RBI.

The performance has further improved during Sep'22 quarter.

	JUN'21	SEP'21	MAR'22	JUN'22	SEP'22
Net Profit (₹ in Cr)	206.00	250.00	310.00	235.00	318.00
CRAR	13.01	13.51	13.84	13.33	13.56
CET 1	11.06	11.53	11.48	11.41	11.62
Net NPA%	5.09	4.51	3.97	3.93	2.95
Leverage	4.36	4.42	4.25	4.32	4.51



CONTENTS

01	PERFORMANCE HIGHLIGHTS	7-8
02	BUSINESS PERFORMANCE	10-20
03	FINANCIAL PERFORMANCE	22-26
04	ASSETS QUALITY & CAPITAL ADEQUACY	28-35
05	INVESTMENTS	37-39
06	DIGITAL JOURNEY	41-43



The image features a dark blue background with a semi-transparent white rounded rectangle in the center containing the text 'PERFORMANCE HIGHLIGHTS'. In the background, there is a blurred image of a laptop and a tablet. The tablet screen displays a line graph titled 'Performance' with a logarithmic y-axis ranging from 1 to 20M and an x-axis with months labeled JAN, APR, MAY, and JUN. The graph shows two data series: one with a blue line and circular markers, and another with a teal line and square markers. The blue series starts at approximately 100 in January and rises to about 10K by April, then fluctuates. The teal series starts at approximately 100 in January and rises to about 1M by April, then fluctuates.

PERFORMANCE HIGHLIGHTS



BUSINESS

- **TOTAL BUSINESS**
Has increased to ₹ 540103 Cr in Sep'22 from ₹ 512094 Cr in Sep'21 registering a growth of 5.47% on Y-o-Y basis.
- **CASA**
Deposits have increased to ₹ 174296 Cr in Sep'22 from ₹ 167203 Cr in Sep'21 registering a growth of 4.24% on Y-o-Y basis. Share of CASA deposit in total deposit has also improved to 50.99% in Sep'22 registering an improvement of 120 bps.
- **GROSS ADVANCES**
Have increased to ₹ 197022 Cr in Sep'22 from ₹ 175594 Cr in Sep'21 registering a growth of 12.20% on Y-o-Y basis.
- **RAM**
Advances have increased to ₹ 132965 Cr in Sep'22 from ₹ 117288 Cr in Sep'21 registering a growth of 13.37% on Y-o-Y basis.



PROFIT & LOSS

- **OPERATING PROFIT**
Has increased from ₹ 1445 Cr in Sep'21 to ₹ 1748 Cr. in Sep'22 registering a growth of 20.97% on Y-o-Y basis.
- **NET PROFIT**
With improved performance, the Bank earned Net Profit of ₹ 318 Cr in Sep'22 compared to Net Profit of ₹ 250 Cr in Sep'21 registering a growth of 27.20% on Y-o-Y basis.
- **INTEREST INCOME ON ADVANCES**
Interest Income on advances increased to ₹ 3577 Cr in Sep'22 compared to ₹ 2864 Cr during Sep'21 registering a growth of 24.90% on Y-o-Y basis.
- **NII**
Net Interest Income improved from ₹ 2206 Cr in Sep'21 to ₹ 2747 Cr in Sep'22, registering a growth of 24.52% on Y-o-Y basis.





EFFICIENCY RATIOS

NIM

Net Interest Margin further improved to 3.44% in Sep'22 from 2.97% in Sep'21.

COST TO INCOME RATIO

For the quarter ended Sep'22 has decreased from 55.38% to 52.21%, registering an improvement of 317 bps.

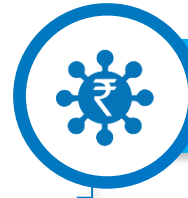
SLIPPAGE RATIO

Declined from 1.45% in Sep'21 to 0.54% in Sep'22

CREDIT COST

The Credit Cost declined from 2.59% in Sep'21 to 2.21% in Sep'22.

Without front loading of ageing provisions the Credit Cost would have been 0.92% for the Half Year.



ASSET QUALITY

GNPA

Improved to 9.67% as against 15.52% in Sep'21 on Y-o-Y basis.

NET NPA

Improved from 4.51% in Sep'21 to 2.95% in Sep'22, registering an improvement of 156 bps.



OTHER IMPORTANT RATIOS

PCR

Provision coverage Ratio improved from 85.86% in Sep'21 to 89.20% in Sep'22, registering an improvement of 334 bps.

CRAR

The Bank is sufficiently capitalized with CET1 and CRAR for Sep'22 at 11.62% and 13.56%, respectively. The CRAR is after reckoning the Net Present Value of the Zero-Coupon Bonds issued by Govt. of India and subscribed to by the Bank.



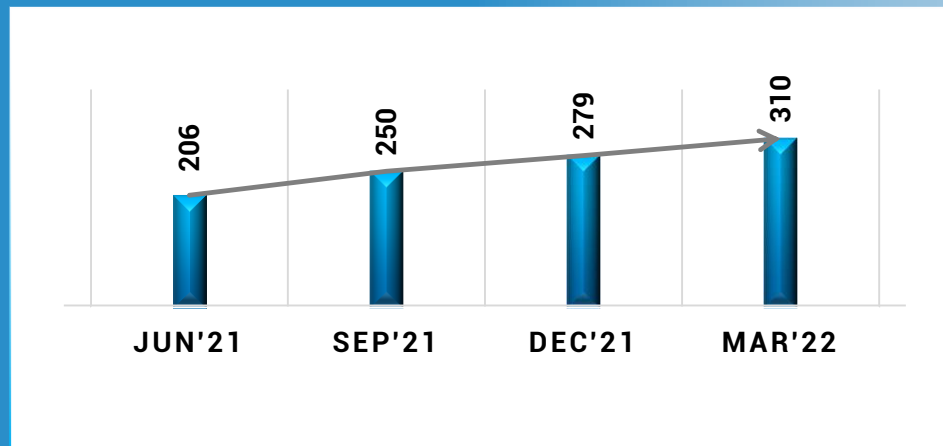
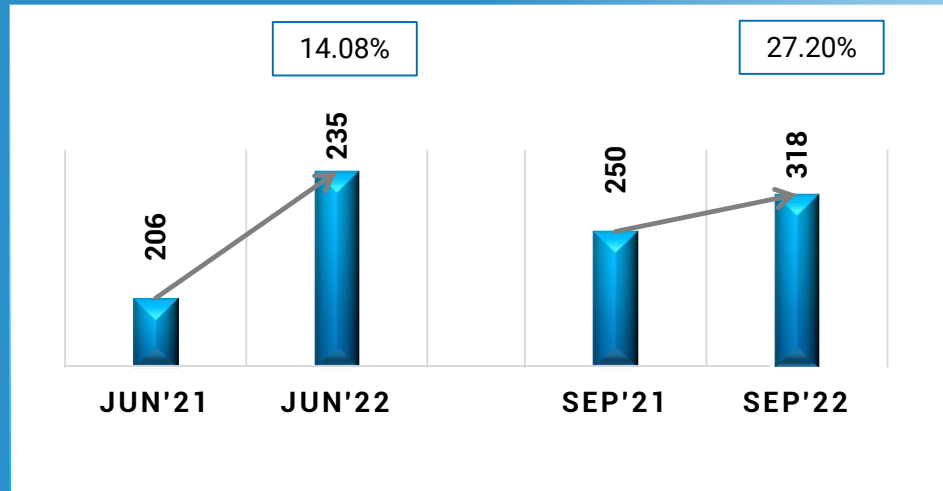
The background features a blurred view of a business dashboard on a laptop. It includes a keyboard, a mouse, and various data visualizations such as a bar chart with stacked bars, a pie chart with segments labeled with percentages (20%, 15%, 10%, 8%, 9%, 22%), and a line graph with data points. The text 'ANALYSIS 1', 'ANALYSIS 2', and 'ANALYSIS 3' is visible on the screen. A hand is seen pointing at the pie chart. The overall scene is dimly lit with a blue tint.

BUSINESS PERFORMANCE

PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



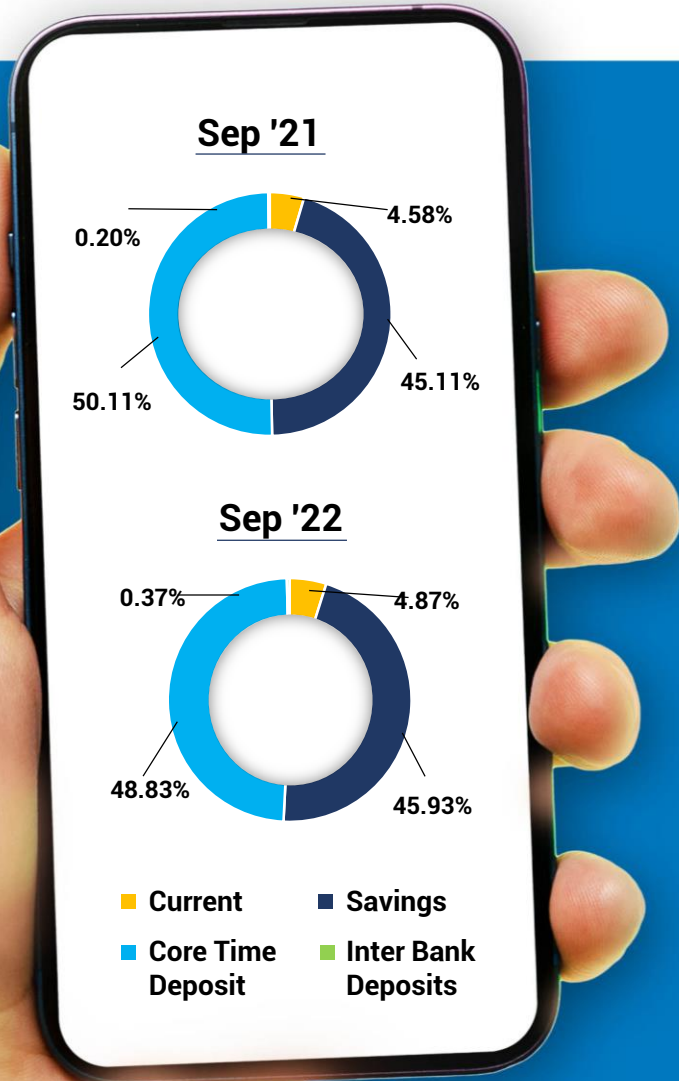
BUSINESS ACROSS THE BOARD

₹ in Cr

PARTICULARS	SEP'21	SEP'22	Y-o-Y Growth %
Total Business	512094	540103	5.47
Total Deposits (Including Interbank Deposits)	336500	343081	1.96
CASA Deposits	167203	174296	4.24
CASA %	49.79	50.99	120bps
Total Advances	175594	197022	12.20
RAM	117288	132965	13.37
Corporate	58306	64057	9.86
CD Ratio	52.29	57.64	535bps



DEPOSIT MIX

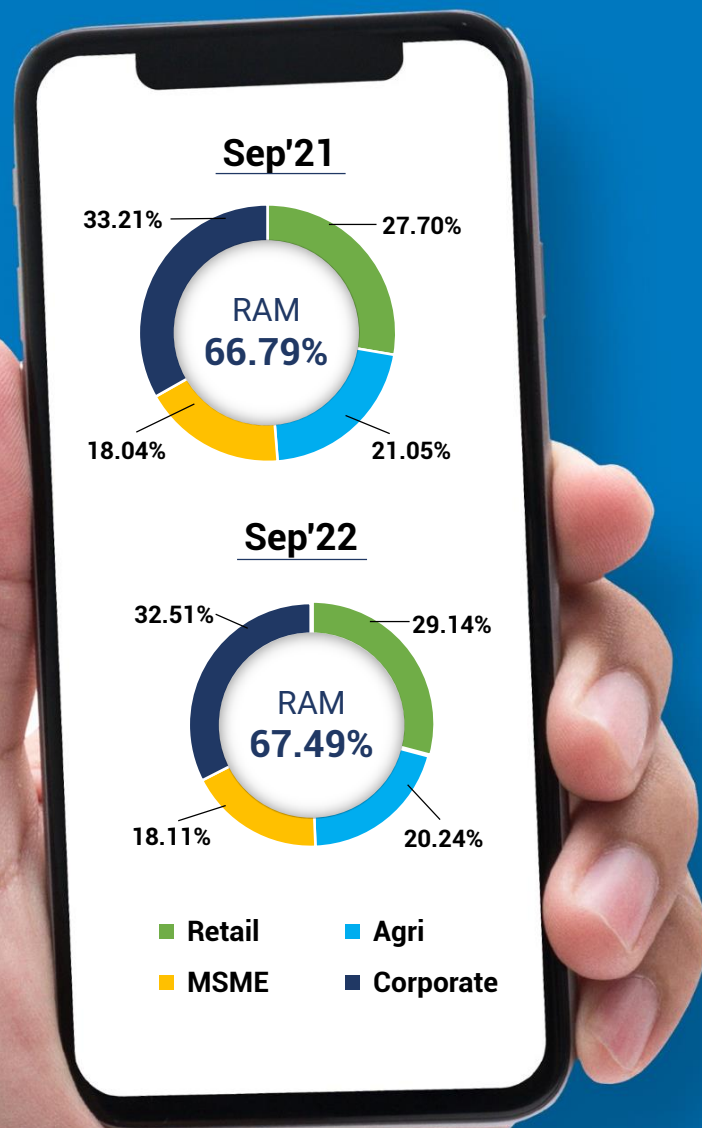


₹ in Cr

PARTICULARS	SEP'21	SEP'22	Y-o-Y Growth %
Current	15407	16713	8.48
Savings	151796	157583	3.81
Total CASA Deposits	167203	174296	4.24
CASA %	49.79	50.99	120bps
Core Time Deposit	168625	167526	-0.65
Total Core Deposit	335828	341822	1.78
Inter Bank Deposit	672	1259	87.35
Total Deposits	336500	343081	1.96



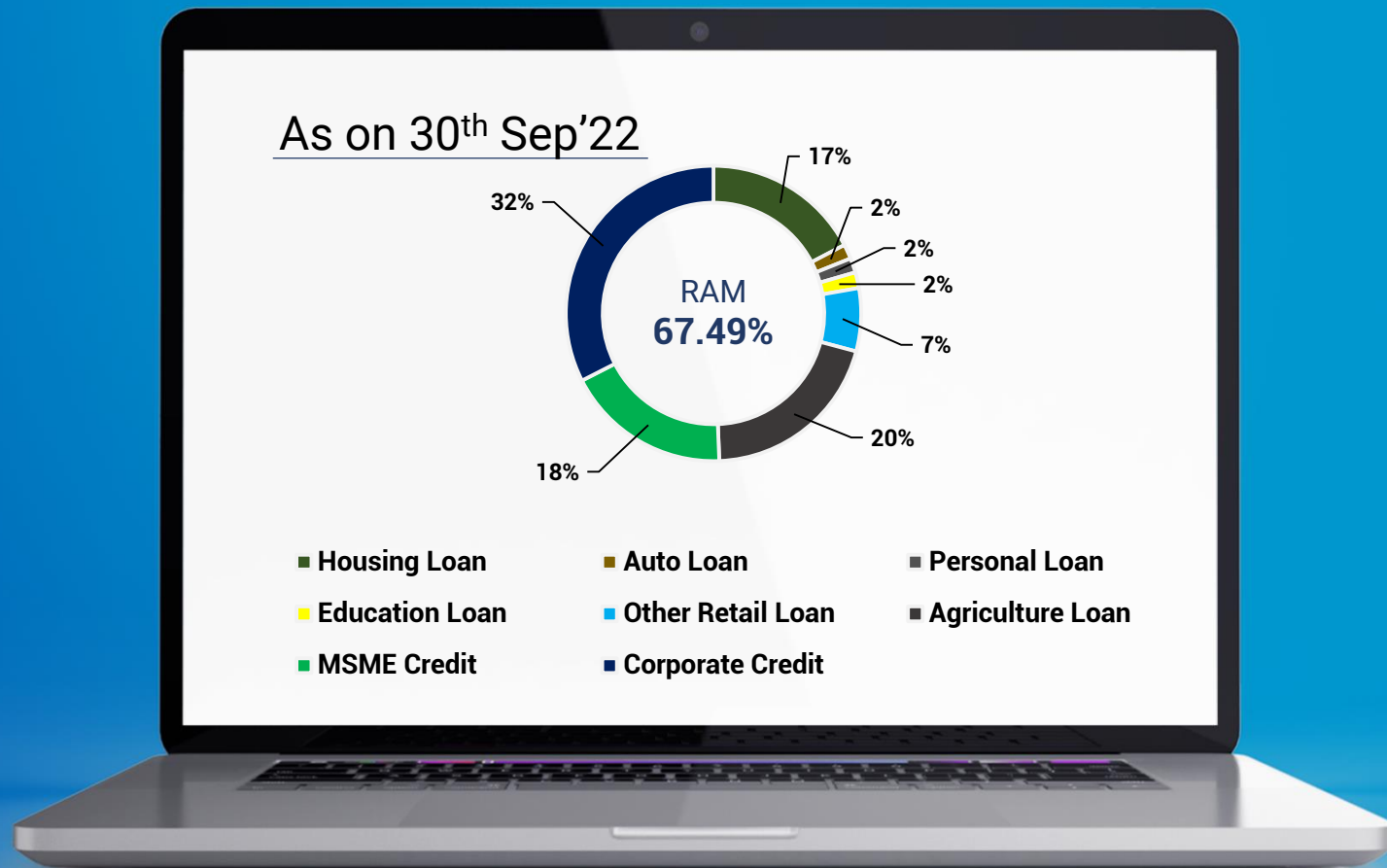
CREDIT PERFORMANCE



₹ in Cr

SECTORS	SEP'21	SEP'22	Y-o-Y Growth %
Retail	48638	57411	18.04
Agriculture	36957	39870	7.88
MSME	31693	35684	12.59
RAM	117288	132965	13.37
Corporate	58306	64057	9.86
Gross Advance	175594	197022	12.20
TOTAL Credit RWA*	114851	128138	11.57
CRWA % of Gross Advance	65.41	65.04	-37bps

DIVERSIFIED LOAN BOOK

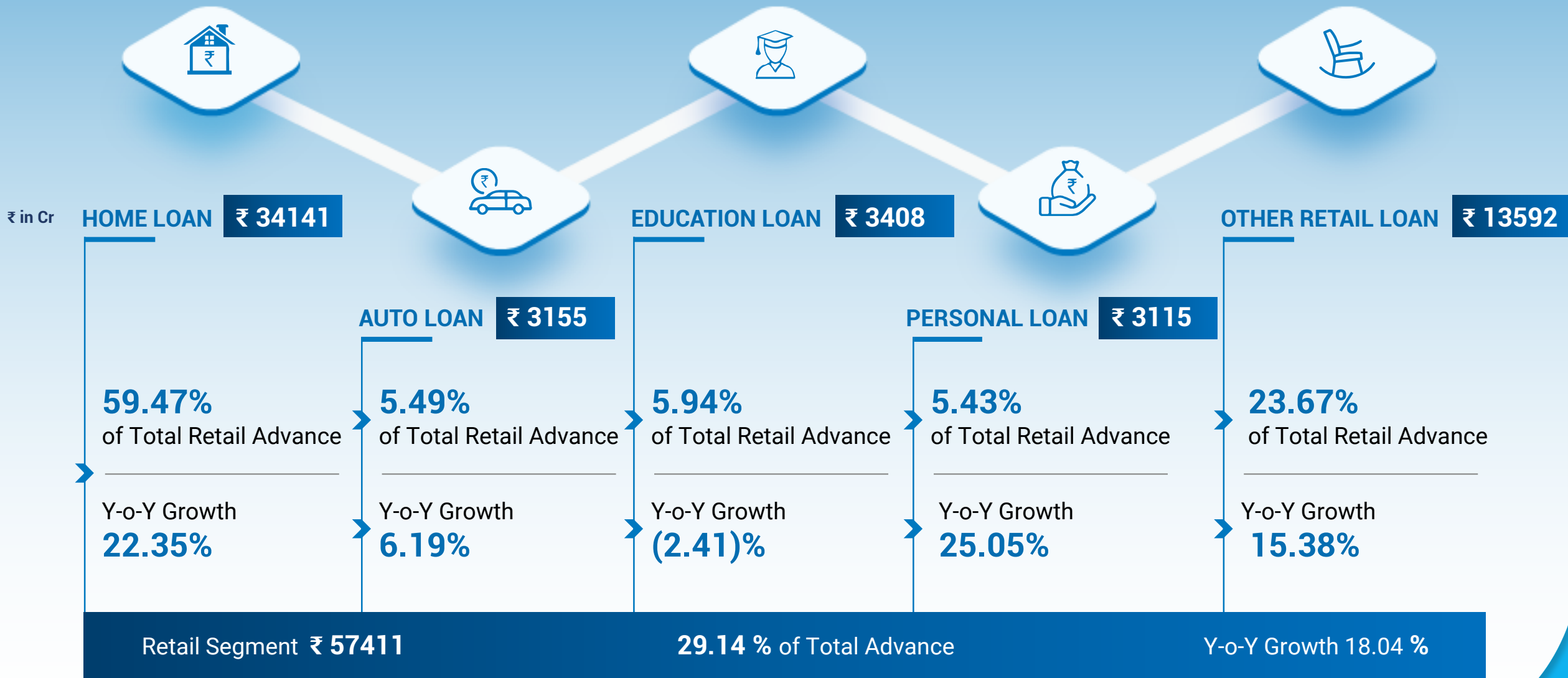


₹ in Cr

Housing Loan	34141
Auto Loan	3155
Personal Loan	3115
Education Loan	3408
Other Retail	13592
Total Retail	57411
Agriculture Loan	39870
MSME Credit	35684
Corporate Credit	64057
Total Advance	197022

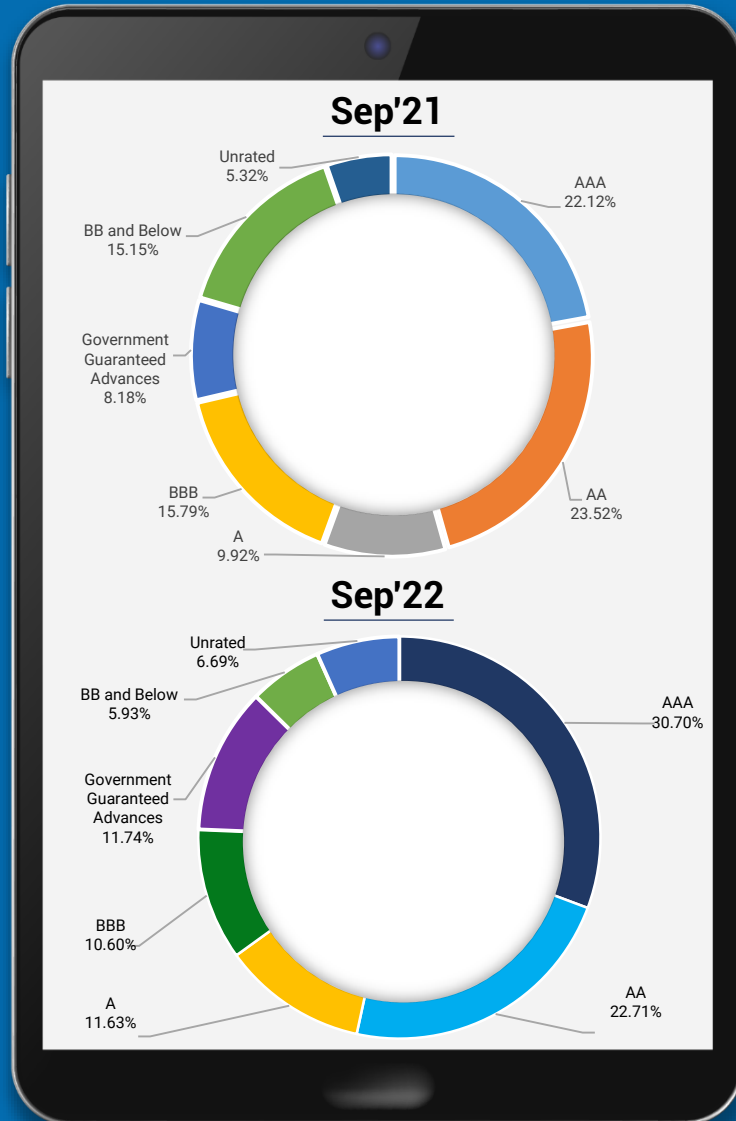


RETAIL SEGMENT



As on 30th Sep'22

RATED STANDARD ADVANCES







₹ in Cr

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)	SEP'21	SEP'22	Y-o-Y
AAA	10222	18251	78.55
AA	10870	13505	24.24
A	4585	6915	50.82
BBB (Including CRE)	7297	6305	-13.59
Government Guaranteed Advances	3780	6979	84.63
Sub-Total	36754	51955	41.36
BB and Below	7001	3524	-49.66
Unrated	2461	3980	61.72
Total	46216	59459	28.65






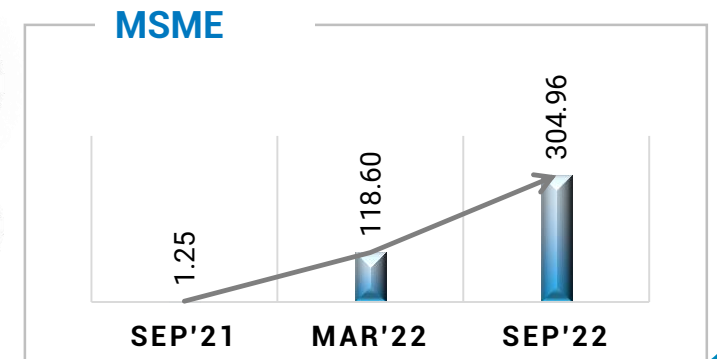
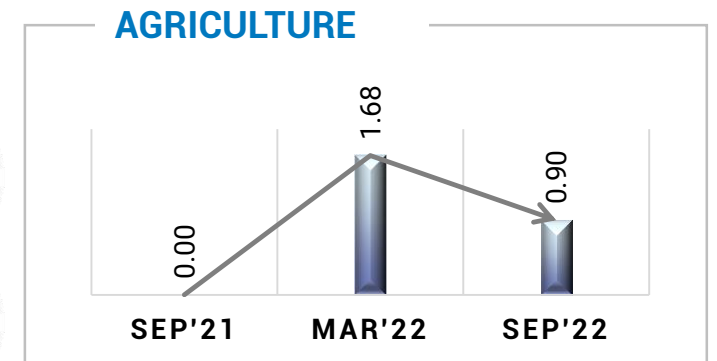
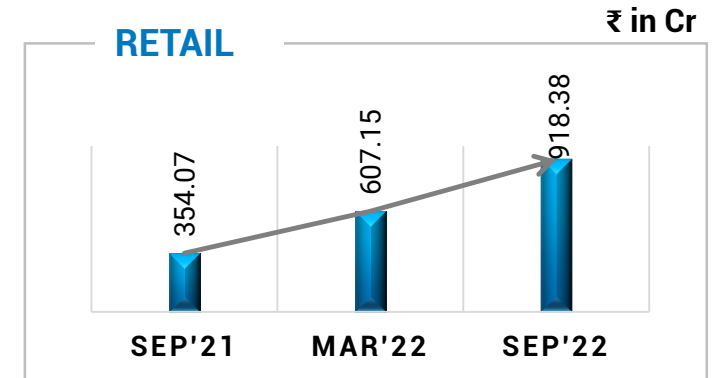
SANCTIONS & DISBURSEMENTS

₹ in Cr

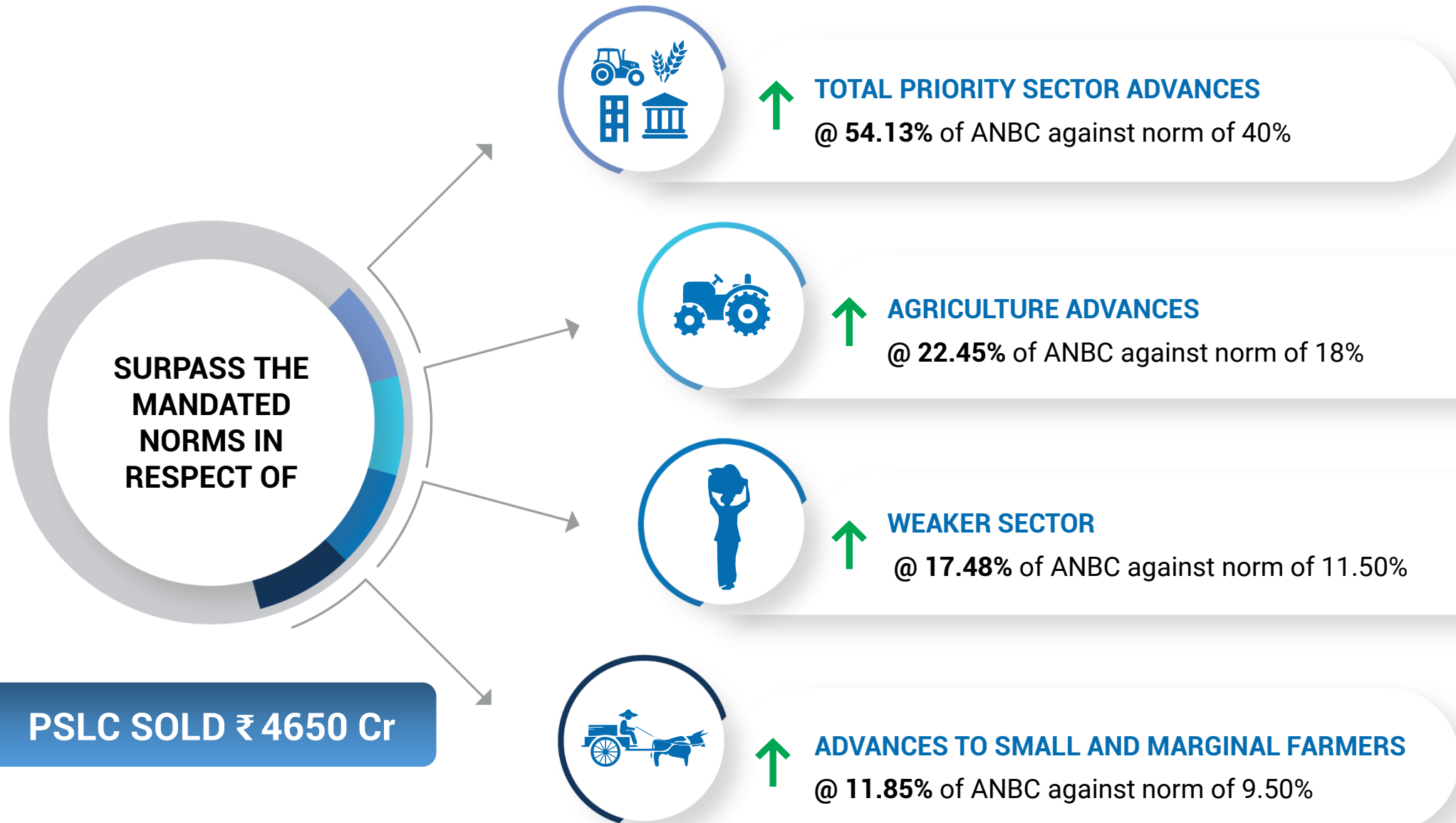
Sector	SANCTIONS				DISBURSEMENTS		GROWTH (%) IN SANCTIONS (Amt.)	GROWTH (%) IN DISBURSEMENTS (Amt.)
	No. of A/Cs Sep'21	Amt. Sep'21	No. of A/Cs Sep'22	Amt. Sep'22	Sep'21	Sep'22	Y-o-Y	Y-o-Y
 Retail	52026	2612.00	60111	6297.74	2023.00	4742.81	141.11	134.44
 Agriculture	187427	2600.59	218528	3833.03	2422.76	3104.90	47.39	28.16
 MSME	17130	1533.13	29157	4005.52	891.68	3516.11	161.26	294.32
 Corporate Credit	40	9,697.44	45	11248.36	1824.68	3173.00	15.99	73.89
TOTAL	256623	16443.16	307841	25384.65	7162.12	14536.82	54.38	102.97

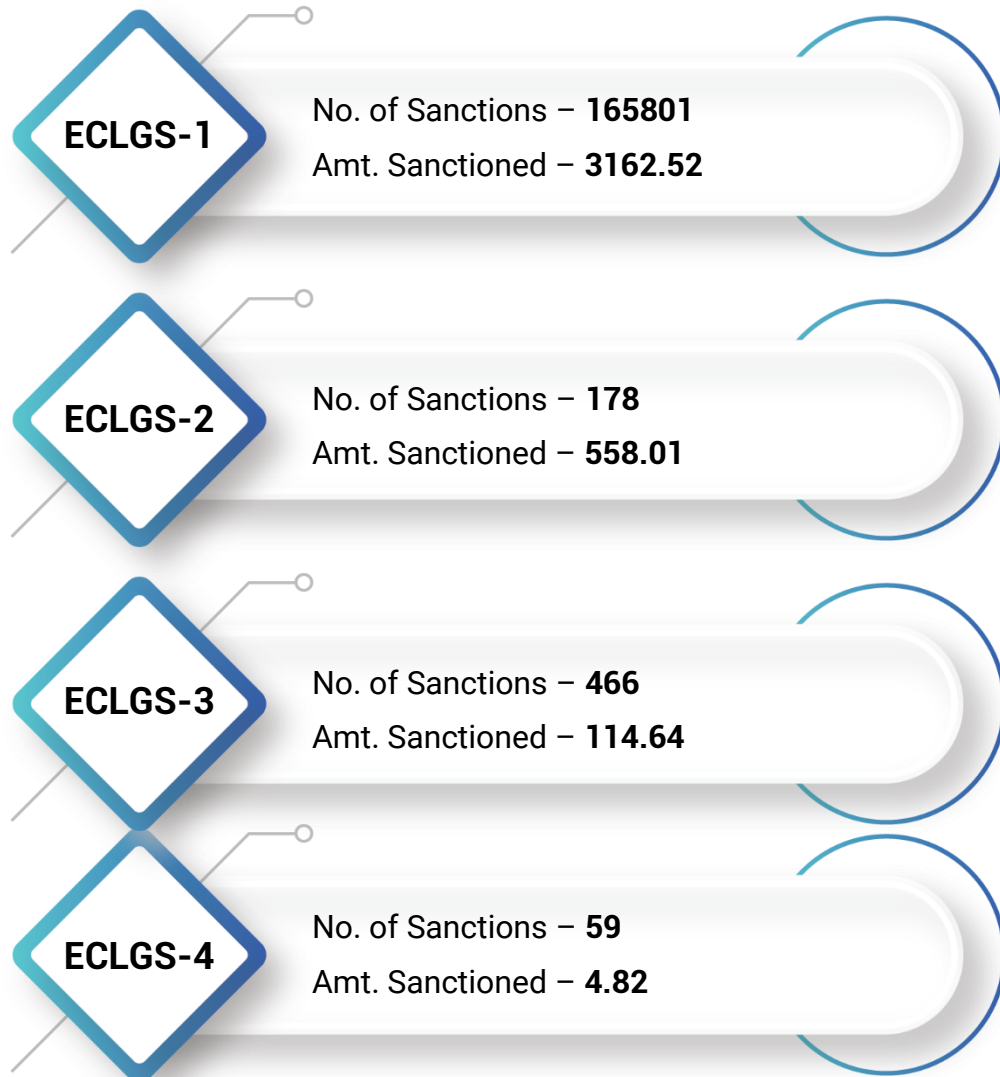


Sector	SEP'21		MAR'22		SEP'22		OUTSTANDING As on 30 th Sep'22	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
	₹ in Cr							
 Retail	2724	354.07	5679	607.15	6855	918.38	24331	2725.34
 Agriculture	0	0.00	5	1.68	2	0.90	17	3.27
 MSME	46	1.25	647	118.60	4005	304.96	5899	633.77
TOTAL	2770	355.32	6331	727.43	10862	1224.24	30247	3362.38



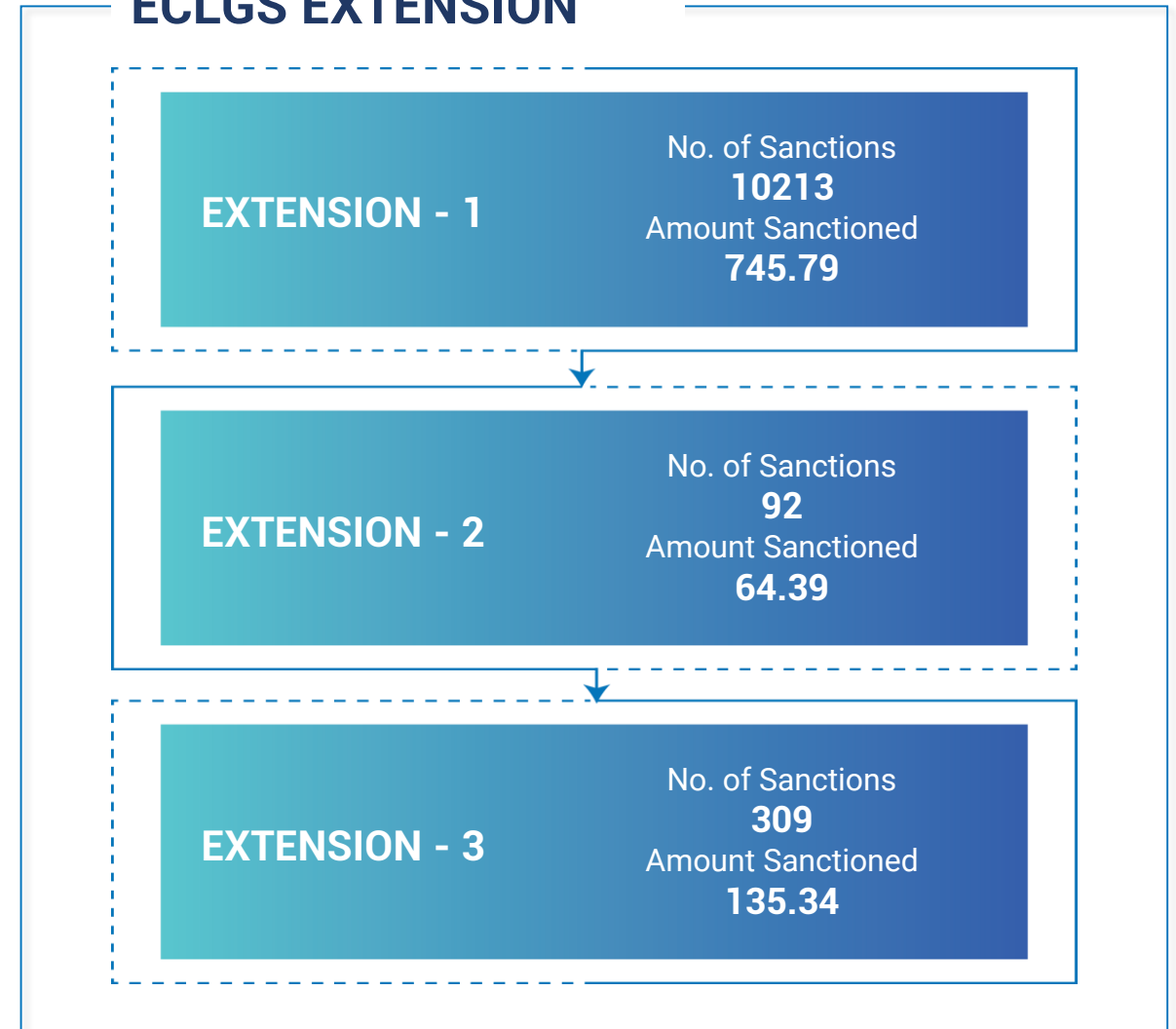
ACHIEVEMENT UNDER MANDATED TARGETS





ECLGS EXTENSION

₹ in Cr



The image features a blue-tinted background. In the upper left, a hand is shown holding a pen over a document. In the lower half, there are several stacks of coins. A central blue rounded rectangle contains the text "FINANCIAL PERFORMANCE" in white, bold, uppercase letters.

FINANCIAL PERFORMANCE

Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
Total Interest Income [#]	5494	5526	6155	11.38	12.03
Total Interest Expenses	3288	3384	3408	0.71	3.65
Net Interest Income [#]	2206	2142	2747	28.24	24.52
Total Income [#]	6527	6357	7065	11.14	8.24
Total Expenditure [#]	5082	5136	5317	3.52	4.62
Operating Profit [#]	1445	1221	1748	43.16	20.97
Provisions [#]	1175	986	1430	45.03	21.70
Exceptional Item	20	-	-	0.00	-100.00
Net Profit	250	235	318	35.32	27.20

[#]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 30th Aug'21 (updated on 15th Nov'21).



FEE BASED INCOME

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
Fee Based Income (I + ii + iii)	349	406	454	11.82	30.09
Commission Exchange & Brokerage (i)#	80	85	113	32.94	41.25
- Commission on LC/BG/DDs	44	50	72	44.00	63.64
- Govt. Business	18	18	21	16.67	16.67
- Banc assurance	18	17	20	17.65	11.11
Service Charges (ii)	232	283	298	5.30	28.45
Miscellaneous (iii)#	37	38	43	13.16	16.22
Treasury Income	244	162	199	22.84	-18.44
- Profit on Sale of Investments	215	149	31	-79.19	-85.58
Profit/Loss on Revaluation of Invest#	-	-77	133	272.73	-
- Profit on Exchange Transactions	27	90	33	-63.33	22.22
- Dividend Income	2	0	2	-	-
- Other Receipts (PSLC & Others)	441	263	257	-2.28	-41.72
Total Non-Interest Income#	1034	831	910	9.51	-11.99

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



TOTAL EXPENSES

Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
Interest Expenses	3288	3384	3408	0.71	3.65
Interest Paid on Deposits	3180	3273	3301	0.86	3.81
Other Interests	108	111	107	-3.60	-0.93
Operating Expenses[#]	1794	1752	1909	8.96	6.41
Staff Cost [#]	1110	1129	1105	-2.13	-0.45
Other Operating Expenses [#]	684	623	804	29.05	17.54
Total Expenses	5082	5136	5317	3.52	4.62

[#]Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30th Aug'21 (updated on 15th Nov'21).



PROVISIONS

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
NPAs#	1114	824	1070	29.85	-3.95
Standard Assets	-394	-38	162	526.32	141.12
Depreciation/Provisions on Investment Including SRs	290	260	-95	-136.54	-132.76
Income Tax	103	73	305	317.81	196.12
Others	-17	10	9	-10.00	152.94
Restructured A/c's	79	-143	-21	85.31	-126.58
Total Provision#	1175	986	1430	45.03	21.70

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



NPA PROVISION BREAK-UP

₹ in Cr

Particulars	Jun'22	Sep'22
NPA Provision increase due to:		
Ageing provision/change in value of security	1295	1916
Slippages/increase in balance/fraud	396	123
Sub Total	1691	2039
Less : Provision write back due to cash recoveries/upgradation/ restructuring	867	969
Net Additional NPA Provision made	824	1070



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 dark blue rounded rectangular box with a white border and a subtle drop shadow. Inside this box, the text "ASSET QUALITY & CAPITAL ADEQUACY" is written in a bold, white, sans-serif font.

ASSET QUALITY & CAPITAL ADEQUACY

Standard Restructured Book

₹ in Cr

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	997	575	954	842	891
MSME	1452	732	680	646	650
Agriculture	254	216	203	188	193
Retail	433	406	408	391	379
TOTAL	3136	1929	2245	2067	2113

Standard Restructured - Covid-19 Resolution Framework

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	2299	2422	1553	725	738
MSME	1403	2714	2594	2416	2238
Agriculture	105	399	372	342	333
Retail	2207	2047	2030	1998	1959
TOTAL	6014	7582	6549	5481	5268

Total Standard Restructured Book

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	3296	2997	2507	1567	1629
MSME	2855	3446	3274	3062	2888
Agriculture	359	615	575	530	526
Retail	2640	2453	2438	2389	2338
TOTAL RESTRUCTURED	9150	9511	8794	7548	7381

SPECIAL MENTION ACCOUNTS

₹ in Cr

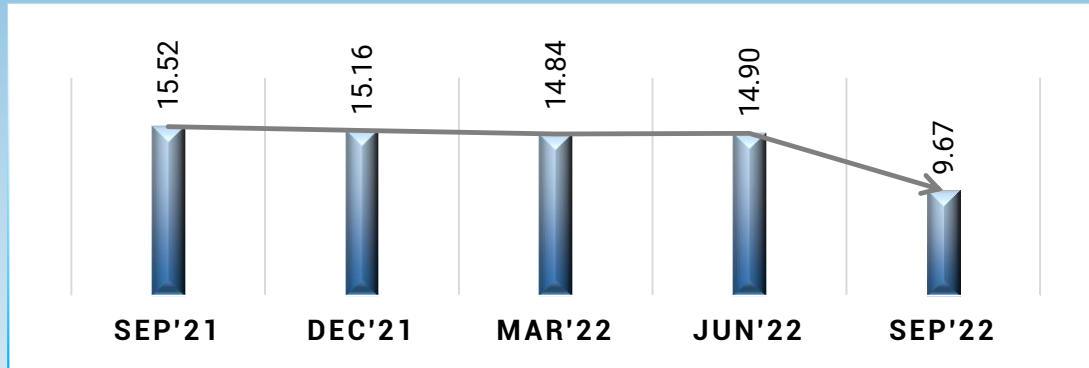
Asset Quality – Sep'21							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Sep'21	% of Total Adv.
SMA 0	21	623	217655	7573	217676	8196	4.67
SMA 1	16	172	134754	4609	134770	4781	2.72
SMA 2	9	222	120219	3539	120228	3761	2.14
TOTAL	46	1017	472628	15721	472674	16738	9.53

Asset Quality – Jun'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Jun'22	% of Total Adv.
SMA 0	25	703	93178	4453	93203	5156	2.65
SMA 1	10	314	109753	4546	109763	4860	2.50
SMA 2	13	183	89030	3514	89043	3697	1.90
TOTAL	48	1200	291961	12513	292009	13713	7.05

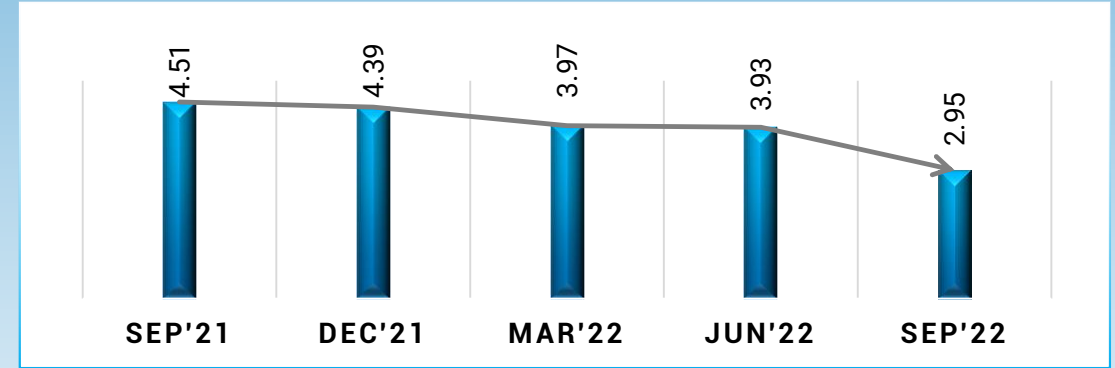
Asset Quality – Sep'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr.	No. of A/Cs	Sep'22	% of Total Adv.
SMA 0	30	746	110062	5885	110092	6631	3.37
SMA 1	6	38	64946	2730	64952	2768	1.40
SMA 2	13	169	83124	3583	83137	3752	1.90
TOTAL	49	953	258132	12198	258181	13151	6.67



ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Gross Advances	175594	182098	189712	194648	197022
Net Advances	155268	161514	168173	172431	183369
Gross NPA	27252	27608	28156	29002	19059
Net NPA	7004	7085	6675	6785	5407
Gross NPA %	15.52	15.16	14.84	14.90	9.67
Net NPA %	4.51	4.39	3.97	3.93	2.95



NPA MOVEMENT

₹ in Cr

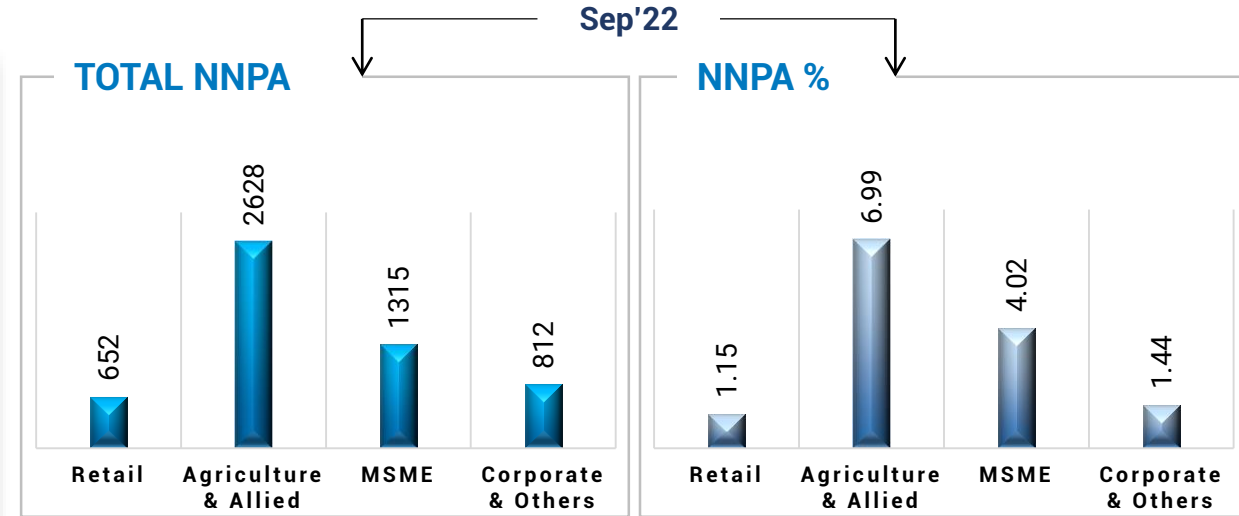
Particulars	Sep'21	FY 21-22	Jun'22	Sep'22	Sep'22 (HY)
Opening Gross NPAs	27892	29277	28156	29002	28156
Add: Slippage of PA to NPAs	2104	4473	2040	777	2333
Increase in Balance of Existing NPAs	37	245	46	109	160
Sub Total	2141	4718	2086	886	2493
Less:				-	-
Upgradation	555	1337	406	499	484
Recovery (Including Sale to ARC)	1169 (Nil)	3004 (13)	646 (Nil)	719 (Nil)	1307 (Nil)
Regular Write-off	802	1236	143	82	225
Technical Write-off	0	0	0	9514	9514
Other Recovery by Adjustment	255	262	45	15	60
Sub Total	2781	5839	1240	10829	11590
Gross NPAs	27252	28156	29002	19059	19059
% of Gross NPAs to Gross Advances	15.52	14.84	14.90	9.67	9.67

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

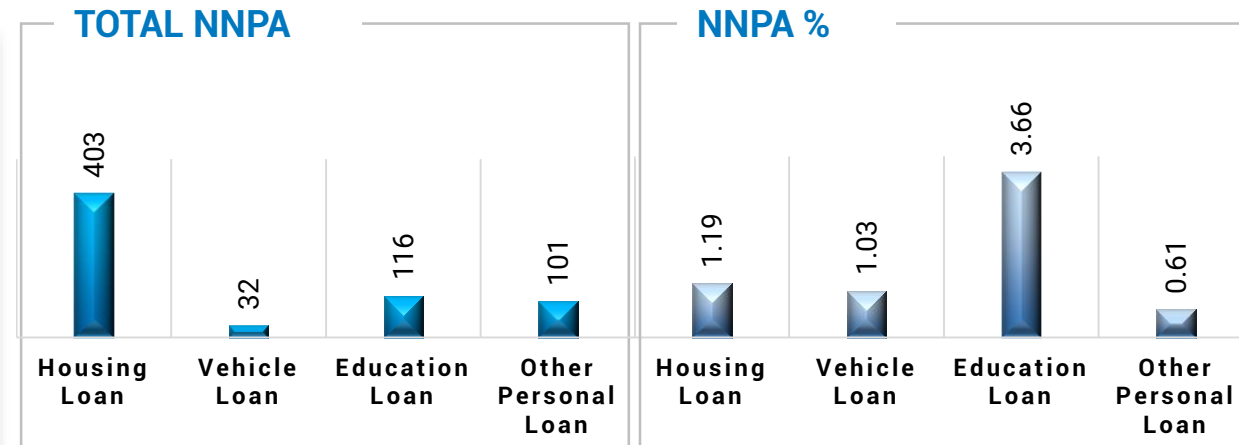
₹ in Cr

Particulars	Sep'21	Mar'22	Sep'22	Advances (Sep'22)	TOTAL NNPA	NNPA %
Total NPA	27252	28156	19059	197022	5407	2.95
Retail	2308	2223	1489	57411	652	1.15
Agriculture & Allied	5603	6053	4894	39870	2628	6.99
MSME	5429	5383	4142	35684	1315	4.02
Corporate & Others	13912	14497	8534	64057	812	1.44



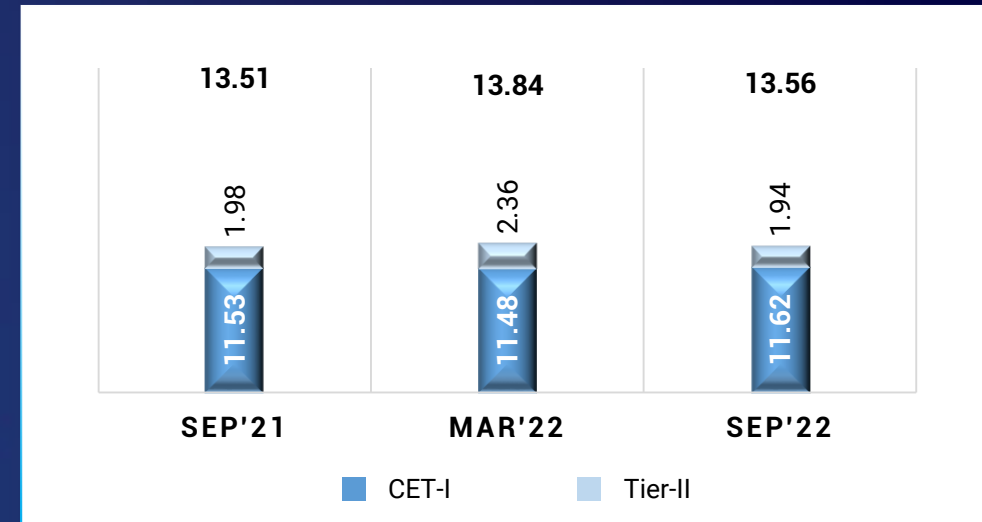
NPA Classification: Retail Sector

Particulars	Sep'21	Mar'22	Sep'22	Advances (Sep'22)	TOTAL NNPA	NNPA %
Total Retail NPA	2308	2223	1489	57411	652	1.15
Housing Loan	1248	1153	743	34141	403	1.19
Vehicle Loan	98	103	70	3155	32	1.03
Education Loan	574	574	355	3408	116	3.66
Other Personal Loans	388	393	321	16707	101	0.61

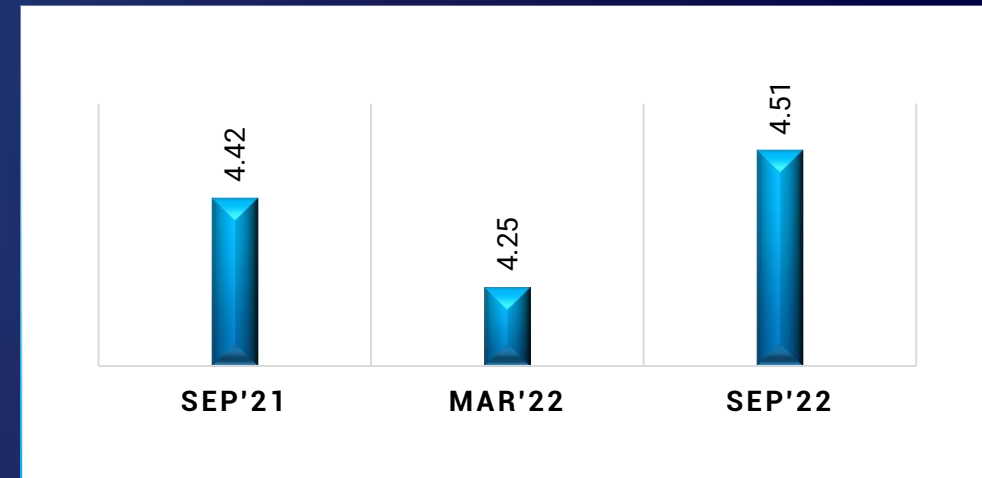


CAPITAL RATIOS

CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*



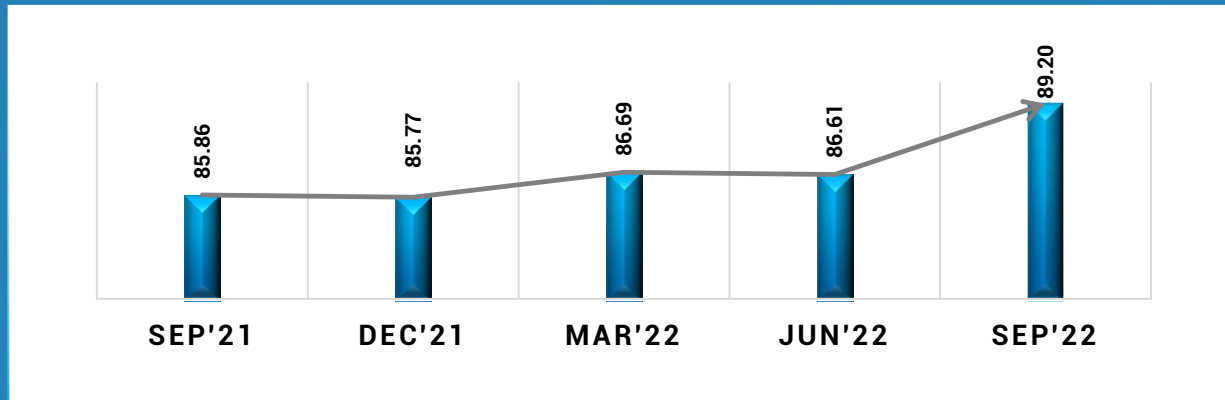
* CRAR (BASEL III) and Leverage Ratio are arrived at after considering the NPV of non-interest bearing recapitalization bonds of the GOI subscribed to by the Bank.



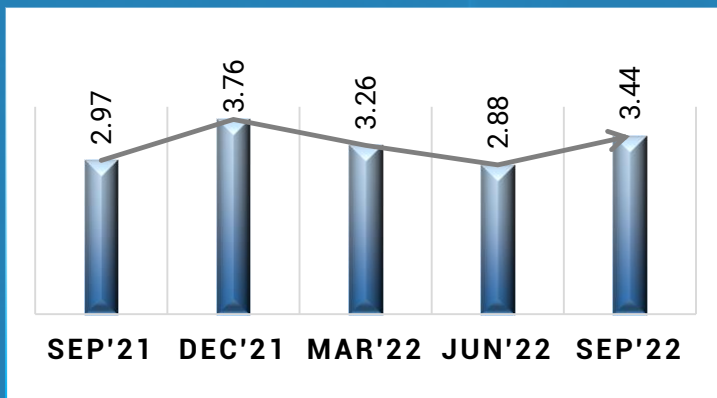
OTHER MAJOR RATIOS



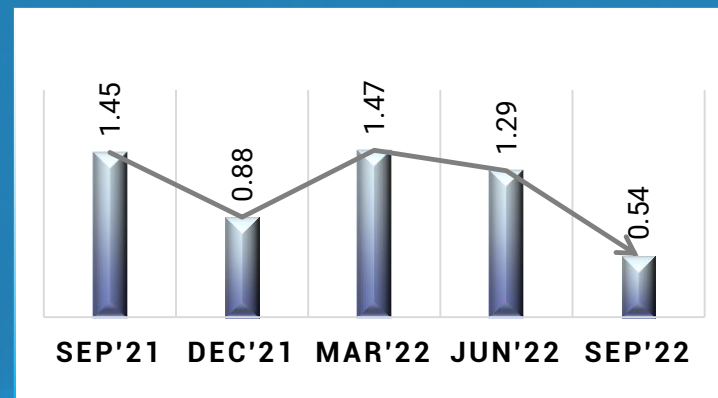
PROVISION COVERAGE RATIO



NET INTEREST MARGIN (%)



SLIPPAGE RATIO



FINANCIAL INDICATORS

Particulars	Quarter Ended		
	Sep'21	Jun'22	Sep'22
Cost of Deposits (%) [*]	3.84	3.85	3.89
Yield on Advances (%) ^{*#}	6.66	6.34	7.37
Yield on Investments (%) [#]	6.20	6.13	6.14
Cost of Funds (%) [*]	3.90	3.90	3.93
Yield on Funds (%) [*]	7.40	7.44	7.71
NIM (%) ^{*#}	2.97	2.88	3.44
ROA (%) [*]	0.29	0.27	0.35
ROE (%)	1.09	0.98	1.31
Book Value of Share	26.71	27.71	28.09
Credit Cost [*]	2.59	1.78	2.21
Cost to Income [#]	55.38	58.92	52.21
Business per Employee ₹ in Cr	16.43	17.14	17.13
Operating Profit per Employee ₹ in Lakhs ^{*#}	18.57	15.62	22.22
Net Profit per Employee ₹ in Lakhs [*]	3.21	3.00	4.05

*Annualised

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

* Without front loading of aging provisions the Credit Cost would have been 0.92% for the Half Year.



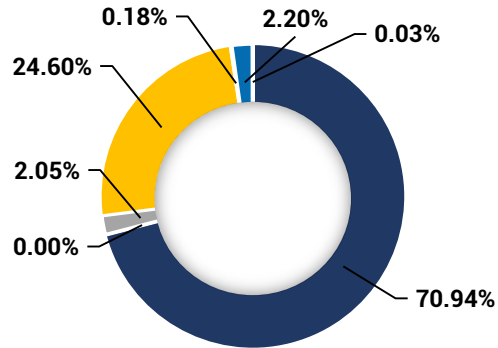
INVESTMENTS

INVESTMENT PORTFOLIO

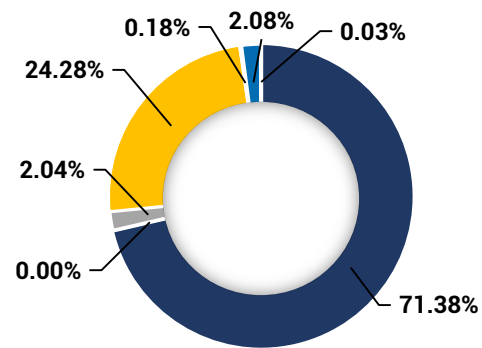
₹ in Cr

Particulars	Sep'21	Sep'22
Govt. Securities	104497	99657
Other Approved	0	0
Shares	3017	2846
Debentures & Bonds	36232	33898
Subsidiaries & Joint Ventures	258	258
Others	3246	2903
Total Investment In India	147250	139562
Investment Outside India	47	47
Grand Total	147297	139609

Sep '21



Sep '22

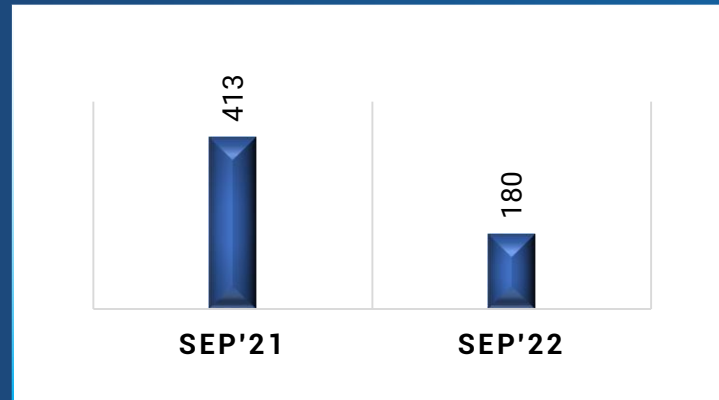


TREASURY PERFORMANCE

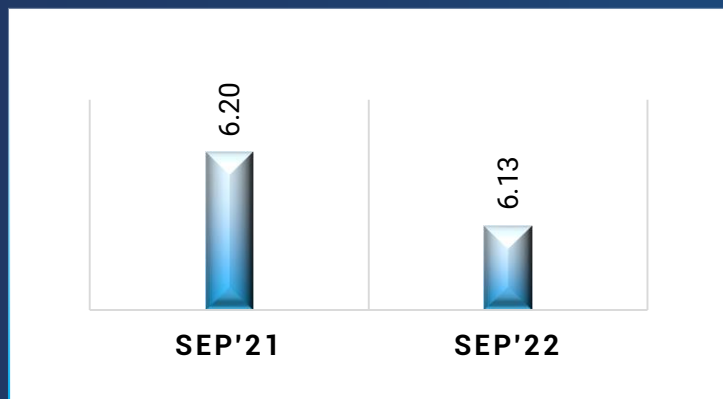
INTEREST ON INVESTMENT ₹ in Cr



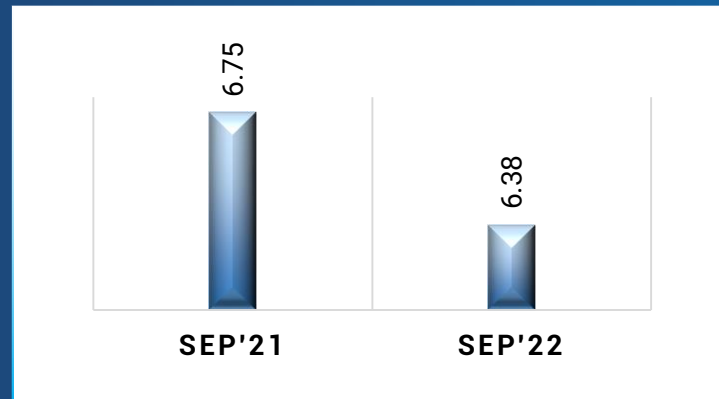
TRADING PROFIT ₹ in Cr



YIELD ON INVESTMENT



RETURN ON INVESTMENT (Including Trading Profit)



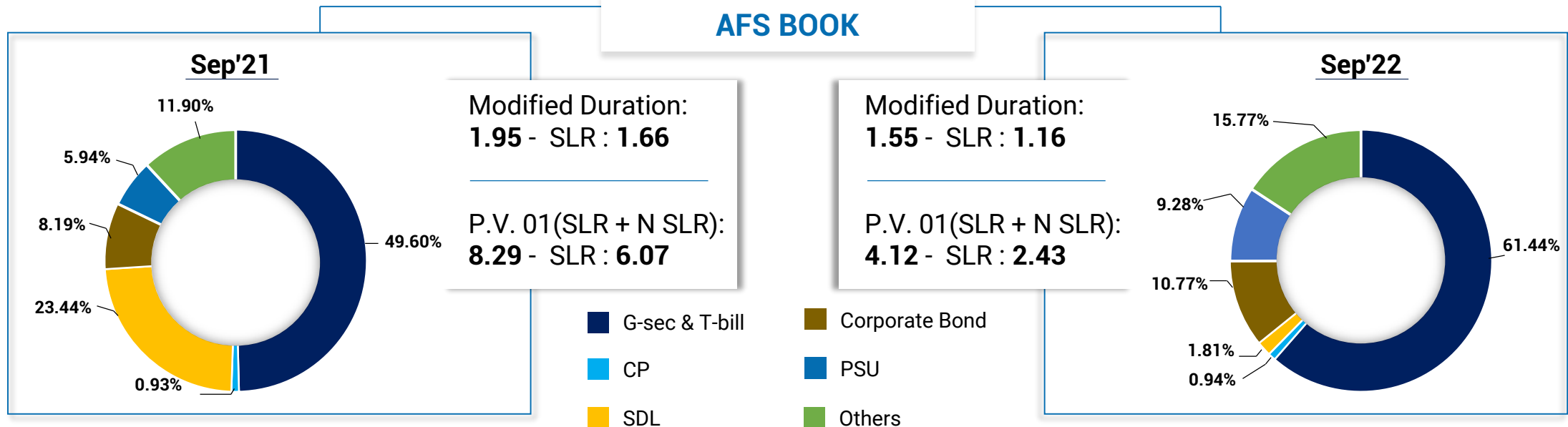
Particulars	Sep'21 (HY)	Sep'22 (HY)
Aggregate Investment	147297	139609
Interest on Investment (₹ in Cr)	4714	4272
Yield on Investment %	6.20	6.13
Trading Profit (₹ in Cr)	413	180
Return on Investment (Including Trading Profit) %	6.75	6.38
M - Duration (AFS)	1.95	1.55
10 Year Bench Mark %	6.22	7.40



₹ in Cr

TOTAL INVESTMENT BOOK	SEP'21			SEP'22		
AGGREGATE INVESTMENT	147297.35			139608.85		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT
INVESTMENT	97367.36	49846.17	83.82	106040.79	33463.36	104.70
PERCENTAGE	66.10	33.84	0.06	75.96	23.97	0.07
TOTAL SLR	104496.72			99656.80		
OF WHICH SLR	68009.50	36407.60	79.62	78389.00	21163.10	104.70

AFS BOOK



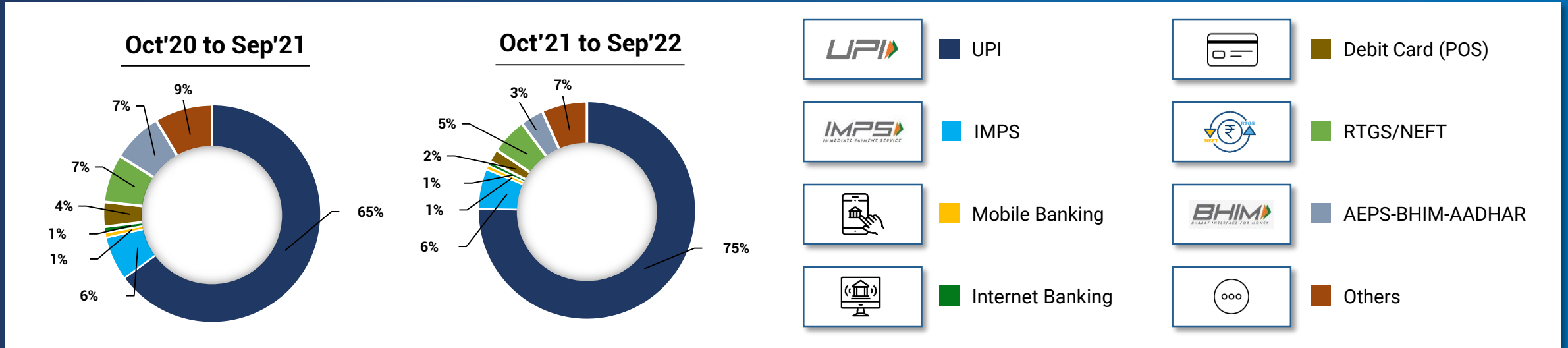
A hand is shown holding a smartphone. The screen of the phone displays a grid of various digital icons, including a shopping cart, a padlock, a fingerprint, a cloud with arrows, a magnifying glass, a telephone, a mail envelope, and a bar chart. The text "DIGITAL TRANSFORMATION" is visible on the screen. The background is dark blue with bokeh light effects.

DIGITAL JOURNEY

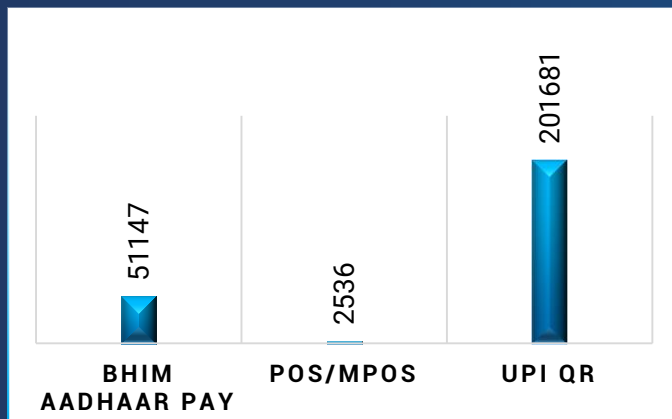
LEVERAGING TECHNOLOGY



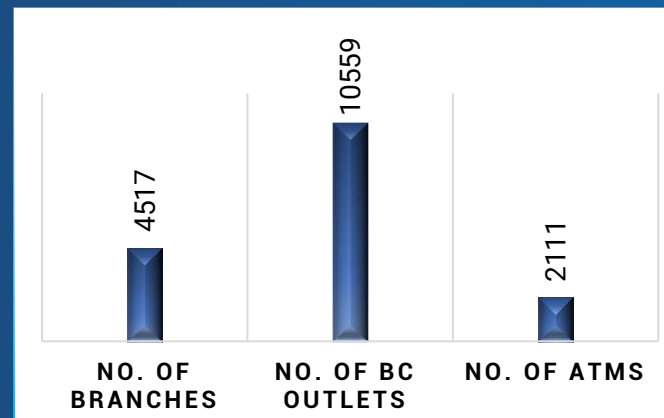
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)



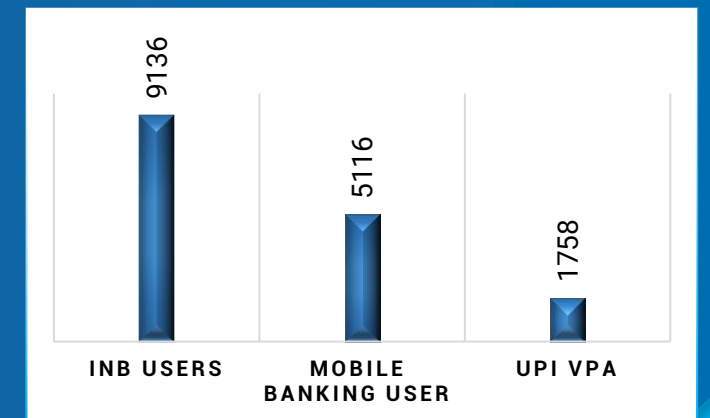
PAYMENT ACCEPTANCE TOUCH POINTS



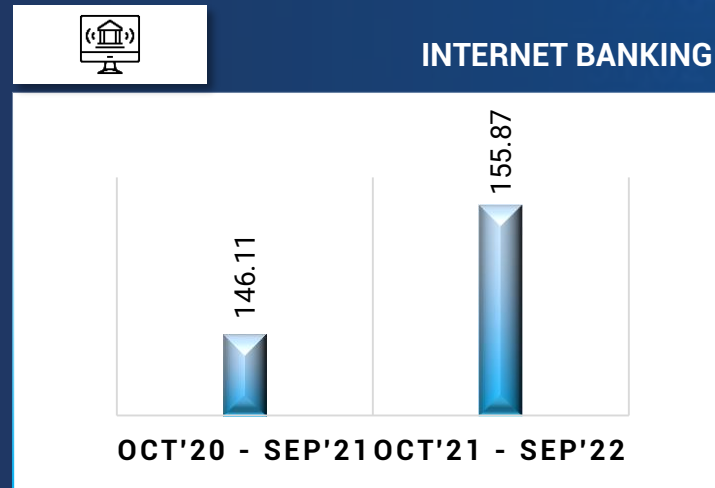
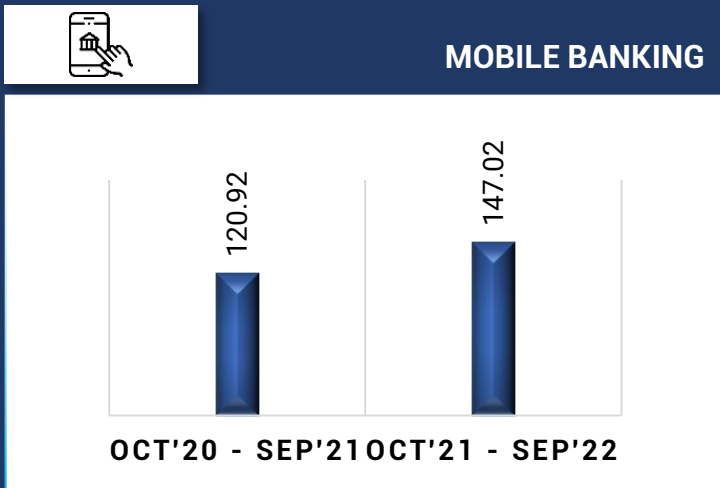
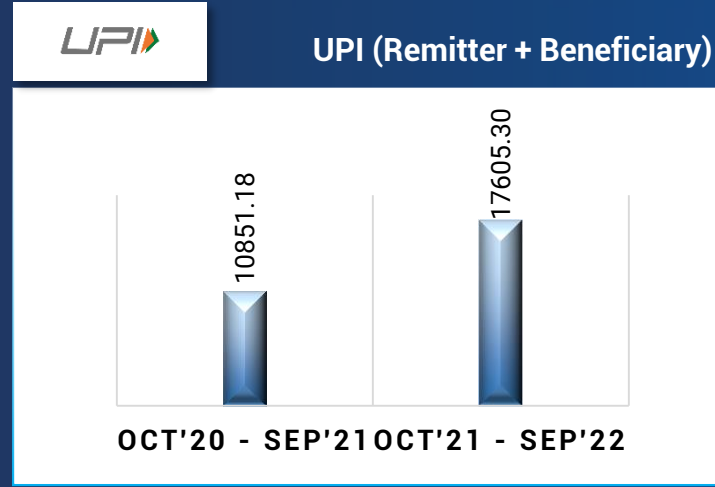
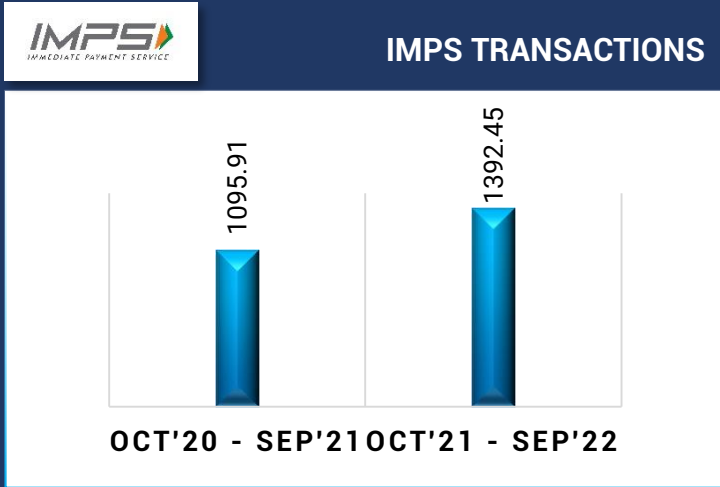
OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN 000)



DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



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

D DIGITAL BANKING

R RETAIL BANKING

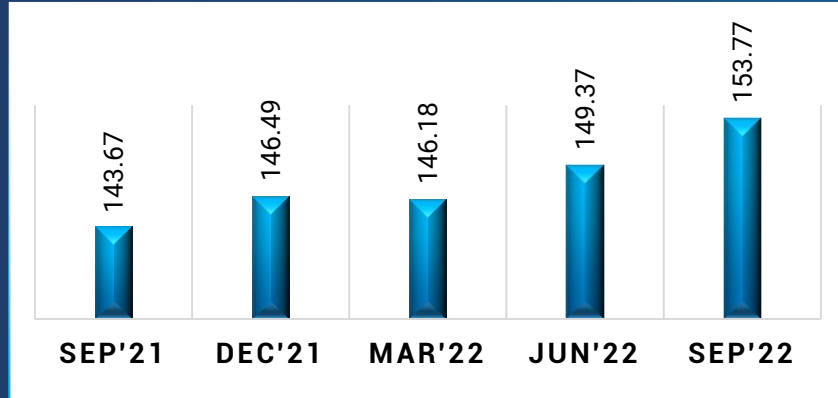
W WHOLESALE BANKING

T TREASURY BANKING

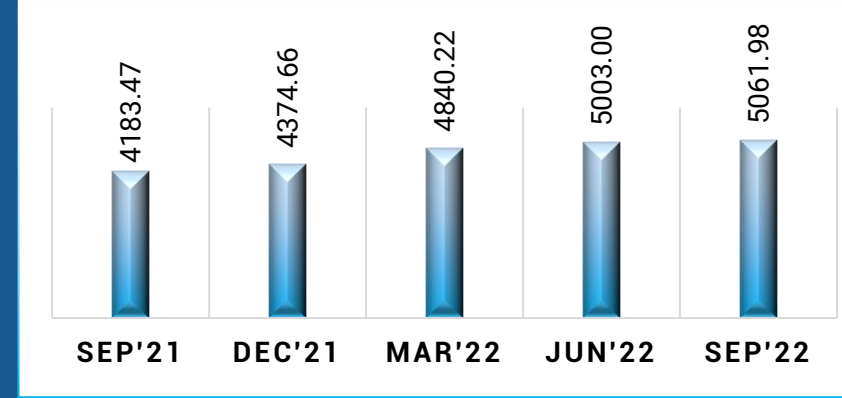
P
M
J
D
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No. of Accounts (in Lakhs)

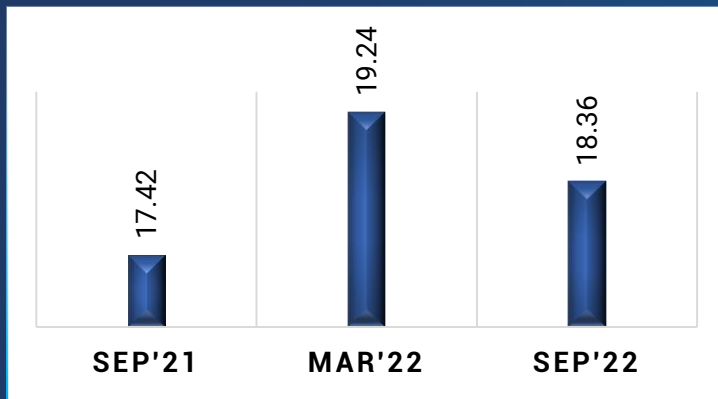


Balance Outstanding (in Cr)

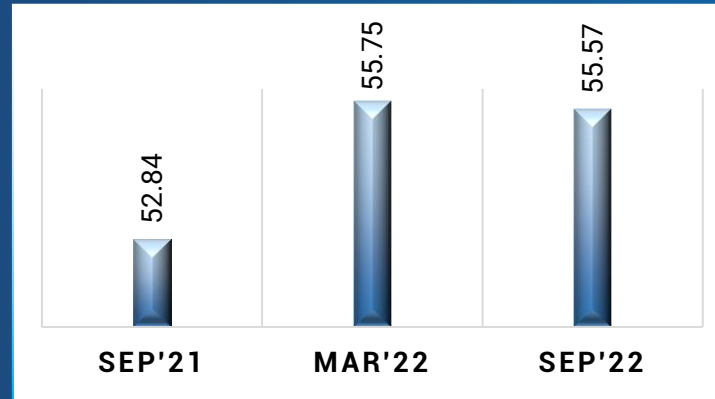


Pradhan Mantri Jeevan Jyoti Bima Yojana

PMJJBY

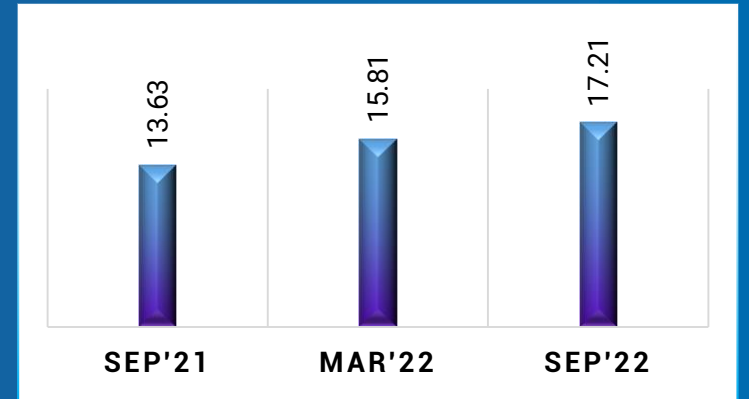


PMSBY



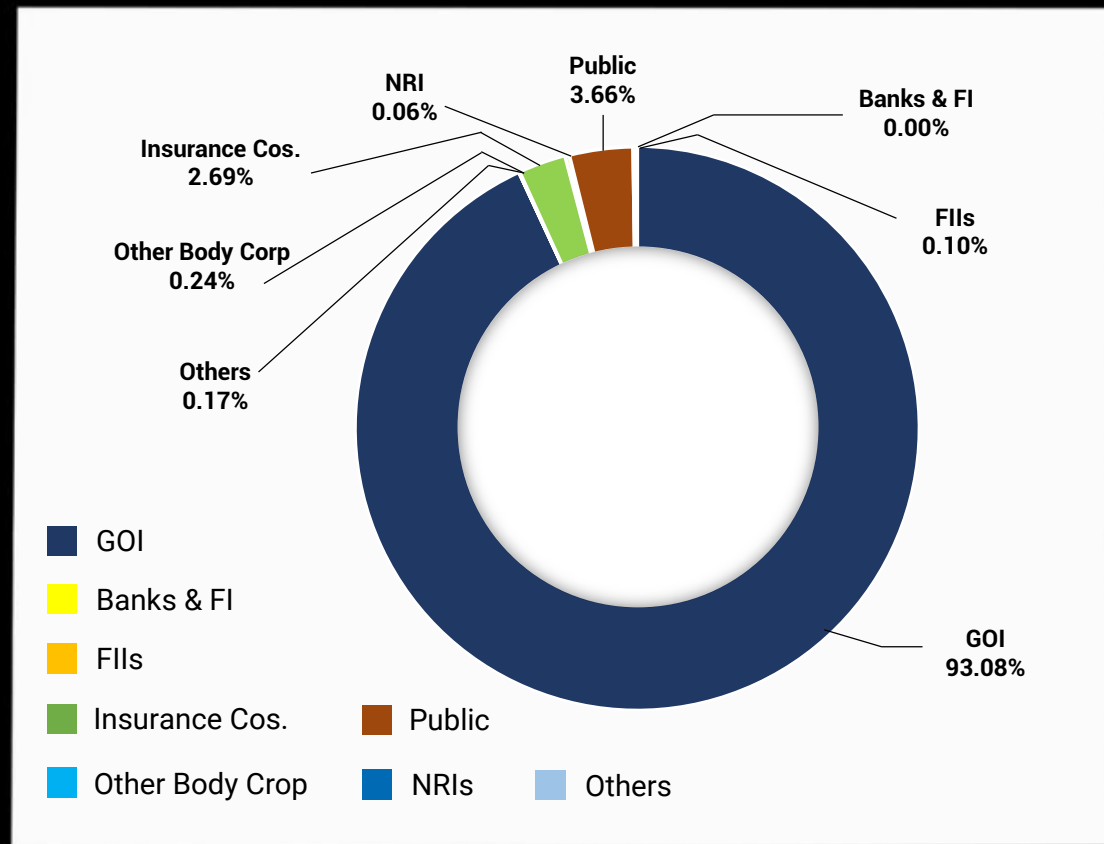
Atal Pension Yojana

APY



No. of Enrollments (in Lakhs)

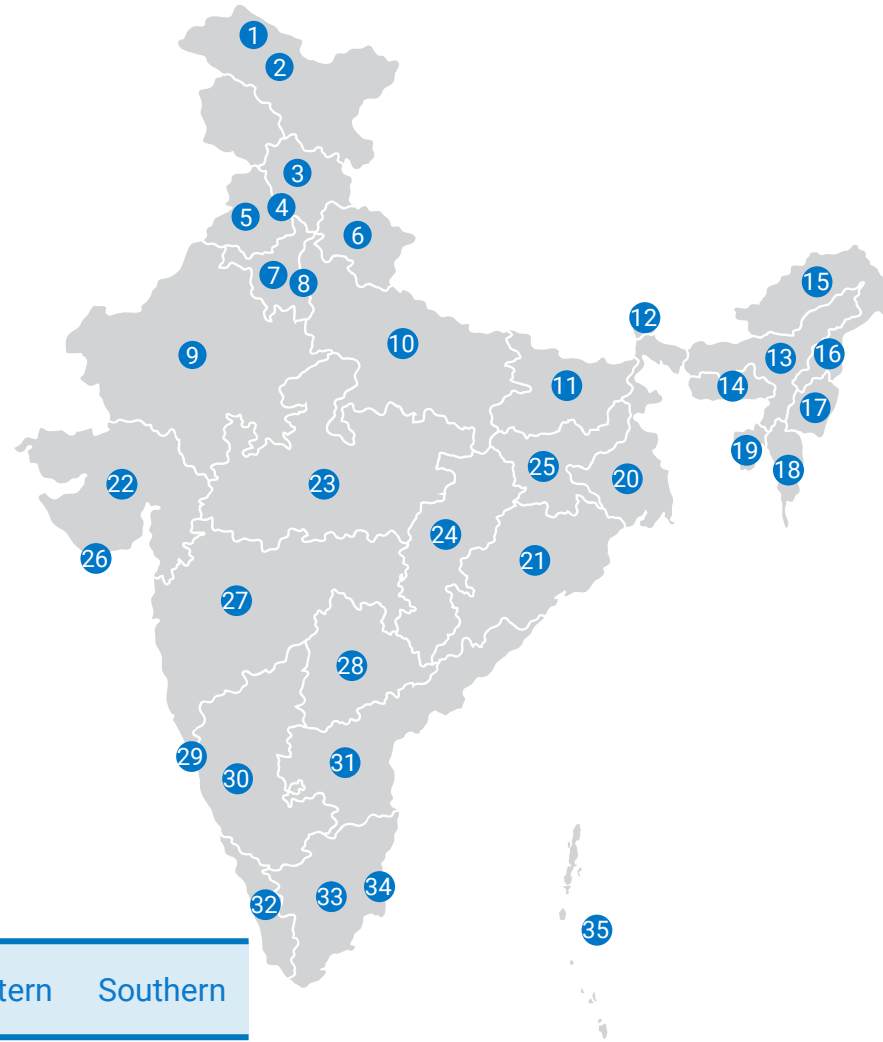
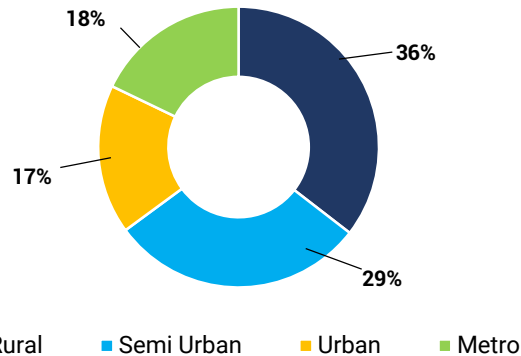
As on 30th Sep'22



- 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 BRANCH NETWORK

As on 30 th Sep'22	
Total Branches	4517
Rural	1602
Semi Urban	1330
Urban	778
Metro	807
Total ATMs	2111
Total BC Outlets	10559
Total Customer Touch Points	17187



1	Ladakh	1
2	Jammu and Kashmir	16
3	Himachal Pradesh	55
4	Chandigarh	12
5	Punjab	143
6	Uttarakhand	41
7	Haryana	137
8	National Capital Territory of Delhi	97
9	Rajasthan	168
10	Uttar Pradesh	572
11	Bihar	430
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	316
21	Odisha	104
22	Gujarat	307
23	Madhya Pradesh	459
24	Chhattisgarh	117
25	Jharkhand	88
26	Dadra and Nagar Haveli and Daman and Diu	3
27	Maharashtra	592
28	Telangana	95
29	Goa	31
30	Karnataka	105
31	Andhra Pradesh	127
32	Kerala	118
33	Tamil Nadu	204
34	Puducherry	3
35	Andaman and Nicobar Islands	1

	Western Central	Northern	North East	Eastern	Southern
% Share	33.41%	27.50%	3.87%	20.79%	14.43%
No. of Branches	1509	1242	175	939	652



Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Quarter Ended	
			Sep'22	Sep'21
Cent Bank Home Finance Ltd.				
<ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 9 States through 19 Branches Advances & Investment Portfolio of ₹ 1325.16 Cr 	64.40%	Total Income	68.17	60.10
		Net Profit/(Loss)	16.64	6.69
		Total Assets	1393.97	1190.55
		Capital & Reserves	178.72	148.66
	Central Bank of India Shareholding	Particulars	Quarter Ended	
			Sep'22	Sep'21
Centbank Financial Services Ltd.				
<ul style="list-style-type: none"> Engaged Mainly into Trusteeship Services 	100%	Total Income	1.47	1.44
		Net Profit/(Loss)	0.55	0.44
		Total Assets	44.98	43.54
		Capital & Reserves	34.44	34.76

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Net Profit Quarter Ended	
		Sep'22	Sep'21
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	20.66	(76.16)
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	45.11	13.14
Indo Zambia Bank Limited, Zambia	20%	142.81	71.28



Group Position

₹ in Cr

Particulars	As on 30 th Sep'22	As on 30 th Sep'21
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	19479	18267
Minorities Interest	64	53
Share Application Money Pending Allotment	0	0
Deposits	343585	336884
Borrowings	7829	6211
Other Liabilities and Provisions	8141	7405
Total	387779	377501
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	26557	44591
Balances with Banks and Money at Call and Short Notice	19188	9511
Investments	133687	141975
Loans & Advances	184263	156066
Fixed Assets	4870	5028
Other Assets	19205	20321
Goodwill on Consolidation	9	9
Total	387779	377501



Group Performance

₹ in Cr

Particulars	Quarter Ended	
	SEP'22	SEP'21
INCOME		
Interest and Dividend Earned	11739	11012
Other Income	1741	1863
Total	13480	12875
EXPENDITURE		
Interest Expended	6818	6656
Operating Expenses	3672	3546
Provisions and Contingencies	2422	2212
Total	12912	12414
Consolidated Net Profit/(Loss) for the Year of the Parent & Subsidiaries Before Minority Interest	568	461
Less: Minority Interest	6	2
Consolidated Net Profit/(Loss) for the Year after Deducting Minority's Interest	562	459
Add: Share of Earnings in Associates	52	(8)
Consolidated Net Profit/(Loss) for the Year Attributable to the Group	614	451



PARAMETERS	GUIDANCE
Deposit Growth	8-10%
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 9%
Net NPA	Below 2.75%
PCR	88-90%
Slippage Ratio	2.25-2.50%
Credit Cost (Annualized)	2.00-2.25%
Return on Assets	0.35-0.40%
Cost to Income Ratio	Less than 50%



SECOND RUNNER-UP IN THE BEST IMPROVEMENT CATEGORY

58% IMPROVEMENT OVER BASELINE



THANK YOU
