

CO:MBD:2015-16

12<sup>TH</sup> February, 2016

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Fax No. : 6641 8126 / 25 / 26 2659 8237 / 38 / 2659 8348	General Manager, Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001 Fax : 2272 2061 / 41 / 39/ 37
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Dear Sir/Madam,

**Sub: Analyst Presentation for the 3<sup>rd</sup> Quarter and 9 months ended 31<sup>st</sup> December, 2015**

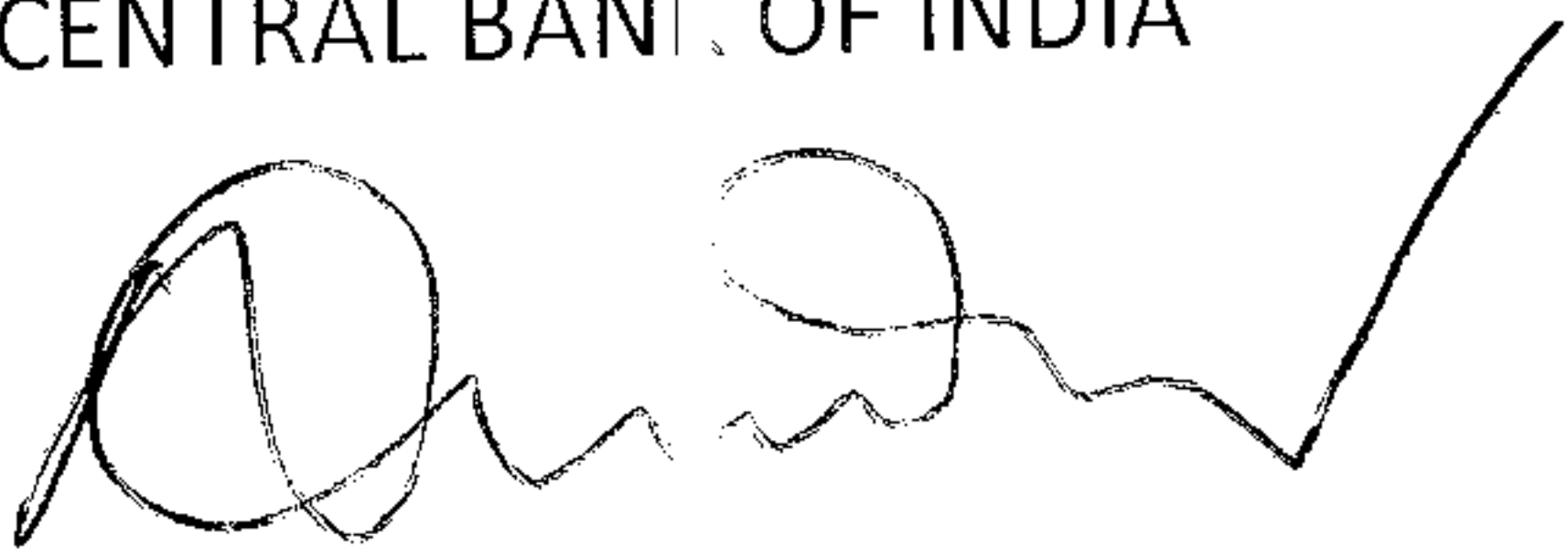
We submit herewith the Presentation made to Analysts today on Financial Performance of the Bank for the 3<sup>rd</sup> Quarter and 9 months ended 31<sup>st</sup> December, 2015.

Please take the above on record.

Thanking You,

Yours faithfully,

For CENTRAL BANK OF INDIA



ANAND KUMAR DAS  
ASST GENERAL MANAGER – MBD/  
COMPANY SECRETARY





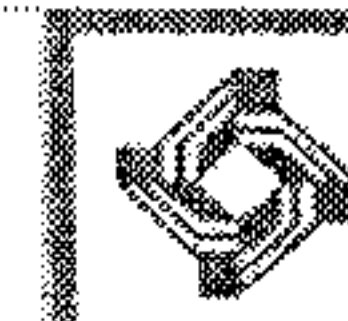


**FINANCIAL  
HIGHLIGHTS FOR THE  
QUARTER / NINE  
MONTHS ENDED  
31<sup>ST</sup> DECEMBER 2015**





## PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



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Central Bank of India

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- ❖ *Total Business of the Bank increased to Rs. 4,59,266 crore from Rs. 4,41,510 crore in December 2014, recording Y-o-Y growth of 4.02 %.*
- ❖ *Total Deposits of the Bank increased to Rs. 2,62,937 crore from Rs. 2,51,338 crore in December 2014, recording Y-o-Y growth of 4.61 %.*
- ❖ *Total Advances stood at Rs. 1,96,329 crore against Rs. 1,90,172 crore in December 2014, recording Y-o-Y growth of 3.24 %.*
- ❖ *CASA increased to Rs. 90,420 crore from Rs. 81,377 crore in December 2014, recording Y-o-Y growth of 11.11 % . Share of CASA in total deposits stood at 34.39 % as against 32.38 % in December 2014.*
- ❖ *Core Deposits increased to Rs. 2,48,020 crore from Rs. 2,17,376 crore in December 2014, recording Y-o-Y growth of 14.10 %.*
- ❖ *Total Income increased to Rs. 21,114 crore in 9 months ended December 2015 from Rs. 20,982 crore in 9 months ended December 2014 recording Y-o-Y growth of 0.63 % .*
- ❖ *Provision Coverage Ratio stood at 52.95 % in December 2015.*
- ❖ *CRAR under BASEL II is at 11.63 % with Tier I at 8.34 % whereas CRAR under BASEL III is 10.44 % with Tier I at 7.63 %.*
- ❖ *NIM has improved from 2.56 % to 2.71% on Y-o-Y basis.*



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



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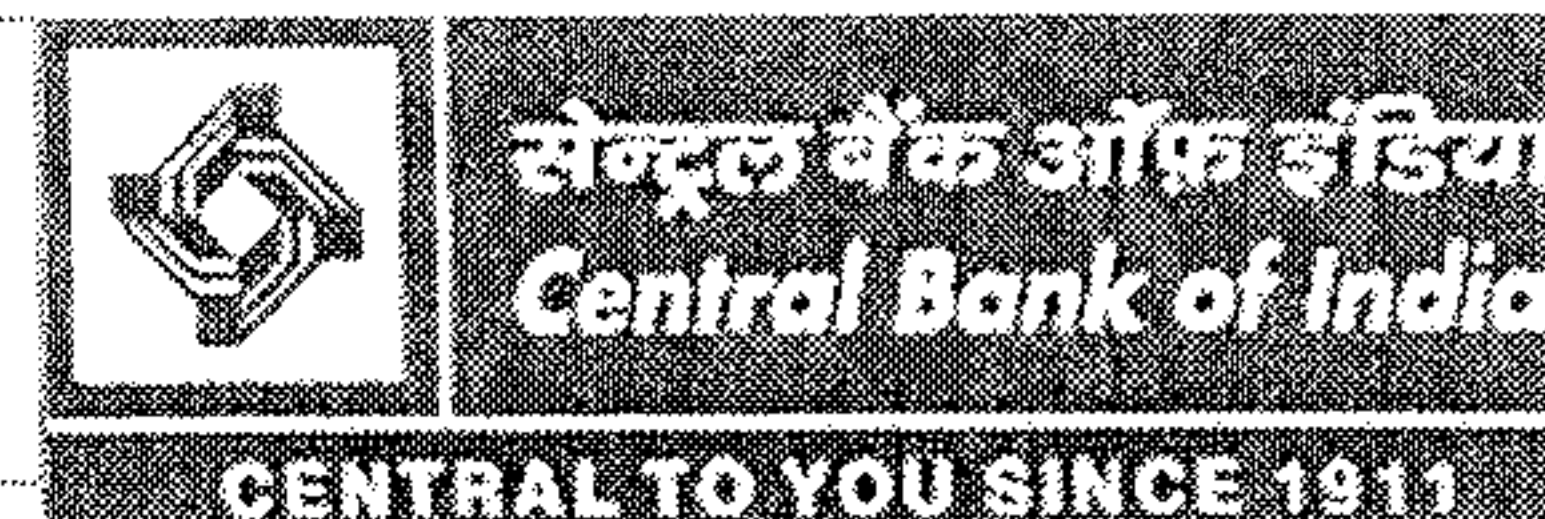
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(Rs. in crore)

PARAMETERS	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 o - Q3 FY 15) (%)
Total Business	4,41,510	4,50,539	4,51,739	4,63,347	4,59,266	4.02
Total Deposits	2,51,338	2,55,572	2,58,607	2,68,753	2,62,937	4.61
Of which Core Deposits	2,17,376	2,28,137	2,37,572	2,52,674	2,48,020	14.10
Of which HighCost Deposits (% to total deposits)	33,962 (13.51)	27,435 (10.73)	21,035 (8.13)	16,079 (5.98)	14,917 (5.67)	(56.08)
Total Loans and Advances	1,90,172	1,94,967	1,93,132	1,94,594	1,96,329	3.24
Investments	90,926	95,655	91,505	85,865	82,842	(8.89)
CD Ratio	75.66	76.29	74.68	72.41	76.72	



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

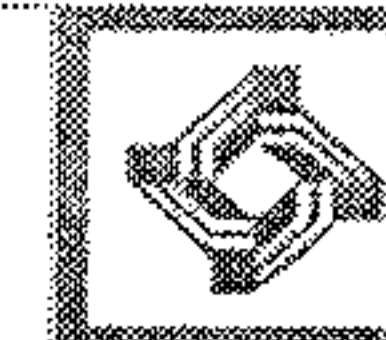


(Rs. in crore)

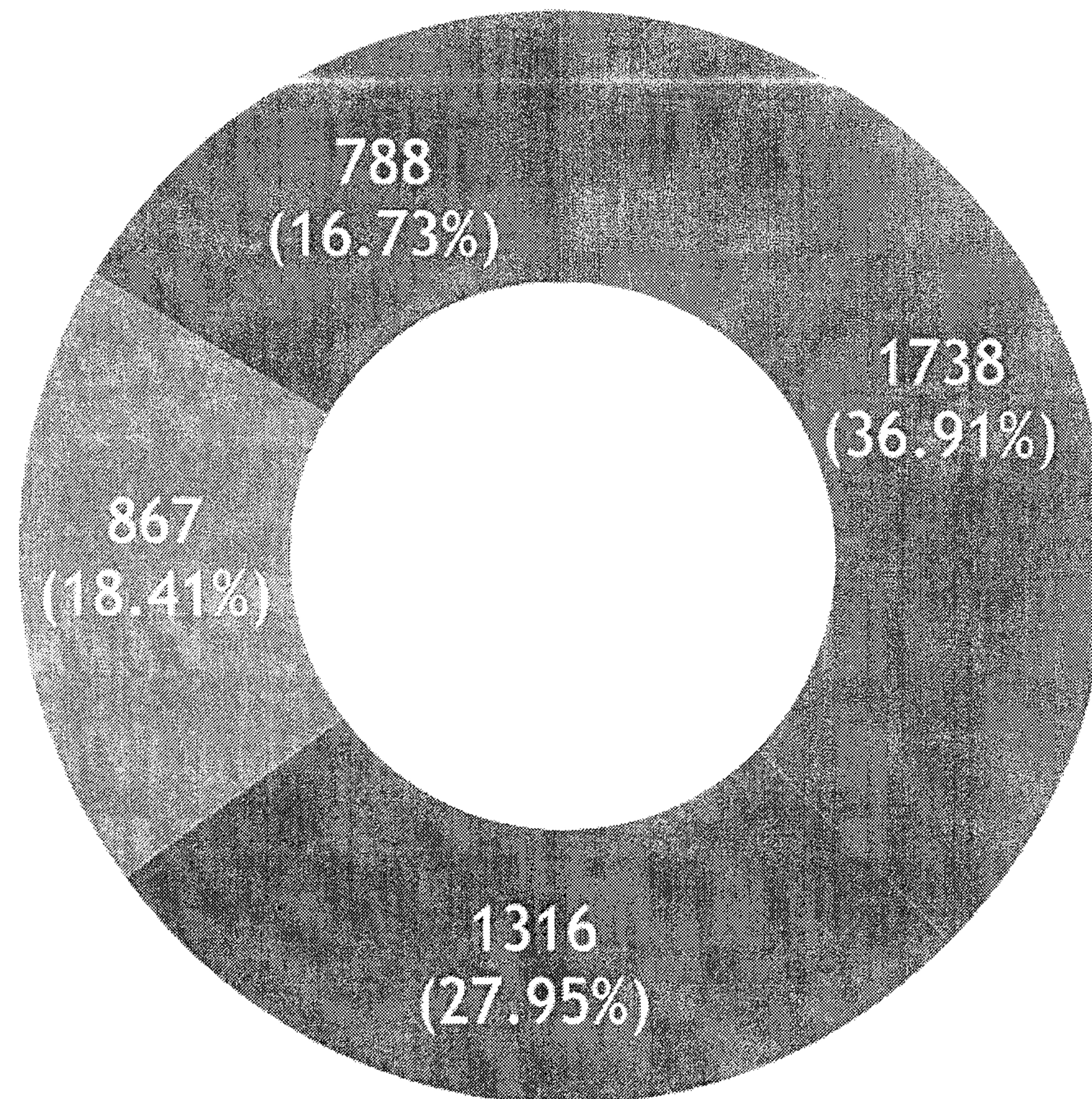
PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Gross Income	7,033	20,982	28,303	7,099	7,104	6,911	21,114	(1.73)
Gross Expenses	6,171	18,300	24,744	6,206	6,256	6,250	18,712	1.28
Operating Profit	862	2,682	3,559	893	848	661	2,402	(23.32)
Net Profit	138	433	606	203	113	(837)	(521)	--
Net Interest Income	1,676	5,325	7,247	1,844	1,913	1,744	5,501	4.06
Net Interest Margin	2.56	2.76	2.79	2.74	2.91	2.71	2.82	

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## BRANCH SEGMENTATION : AS ON 31<sup>ST</sup> DECEMBER, 2015



■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4709
Rural	1738
Semi Urban	1316
Urban	867
Metropolitan	788
ATMs	5140
USBs	3677

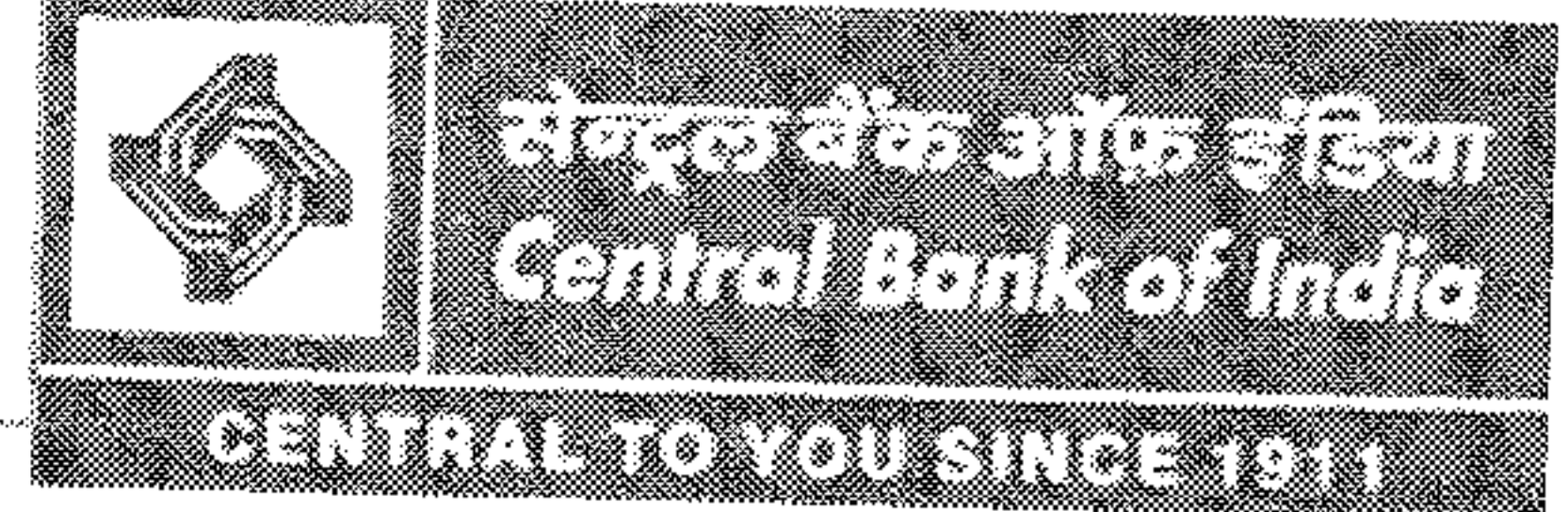
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# BUSINESSES



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

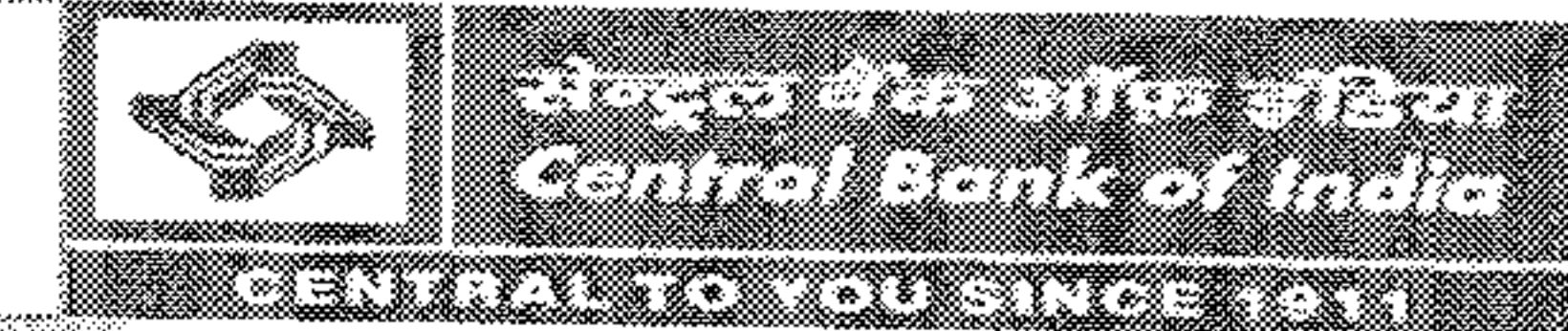


## Segment-wise Deposits (Rs. in crore)

Deposits	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Current	10,355	13,202	13,238	14,697	10,608	2.44
Savings	71,022	73,810	75,385	78,501	79,812	12.38
Total CASA	81,377	87,012	88,623	93,198	90,420	11.11
Core Term	1,35,999	1,41,125	1,48,949	1,59,476	1,57,600	15.88
Total Core Deposits	2,17,376	2,28,137	2,37,572	2,52,674	2,48,020	14.10
High Cost	33,962	27,435	21,035	16,079	14,917	(56.08)
Total Deposits	2,51,338	2,55,572	2,58,607	2,68,753	2,62,937	4.61
CASA %	32.38	34.05	34.27	34.68	34.39	



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



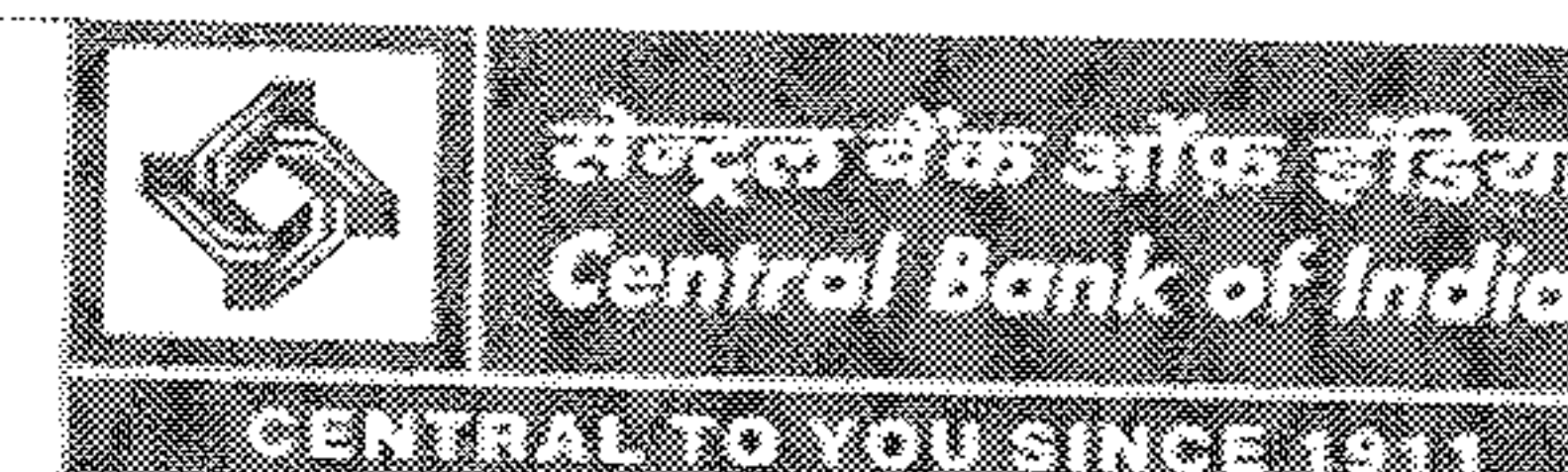
## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 - Q3 FY 15) (%)
Total Loans & Advances	1,90,172	1,94,967	1,93,132	1,94,594	1,96,329	3.24
Corporate Credit (% to total Loans & Advances)	98,808 51.96%	97,568 50.04%	97,590 50.53%	95,848 49.26%	95,953 48.87%	(4.25)
Agriculture (% to total Loans & Advances)	33,468 17.60%	35,957 18.44%	35,370 18.31%	36,500 18.76%	35,955 18.31%	7.43
MSE (% to total Loans & Advances)	24,453 12.86%	26,503 13.59%	25,337 13.12%	26,719 13.73%	27,550 14.03%	12.67
Retail (% to total Loans & Advances)	33,443 17.59%	34,939 17.92%	34,835 18.04%	35,527 18.26%	36,871 18.78%	10.25
- Housing	12,989	14,004	14,372	14,951	15,461	19.03
- Education	3,263	3,442	3,516	3,674	3,751	14.96
- Others	15,790	16,092	15,582	15,548	16,304	3.26

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# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



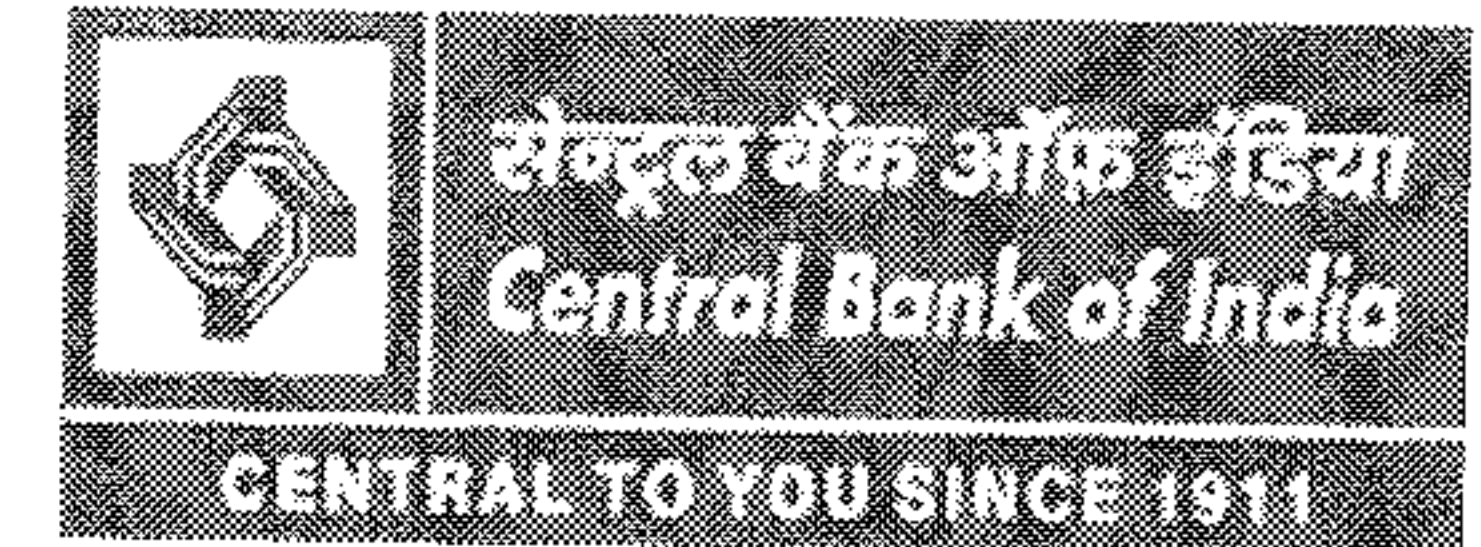
## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Priority Sector Advances (% to ANBC)	71,815 (38.05)	75,997 (40.27)	79,527 (39.86)	80,676 (40.43)	81,932 (41.06)	14.09
Agriculture (% to ANBC)	33,468 (17.73)	35,957 (19.05)	35,370 (17.73)	36,500 (18.29)	35,955 (18.02)	7.43
MSE (% to ANBC)	24,453 (12.96)	26,503 (14.04)	25,337 (12.70)	26,719 (13.39)	27,550 (13.81)	12.67

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# PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2015-16



## Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 & 9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
HOUSING LOAN	12,989	14,004	14,372	14,951	15,461	19.03
EDUCATION LOAN	3,263	3,442	3,516	3,674	3,751	14.96
CENT PERSONAL GOLD LOAN	886	888	899	891	834	(5.87)
Cent Mortgage	6,132	6,387	6,094	6,033	6,258	2.05
Cent Trade	4,087	4,361	4,211	4,472	4,575	11.94
Others	6,086	5,857	5,743	5,506	5,992	(1.54)
Grand Total	33,443	34,939	34,835	35,527	36,871	10.25

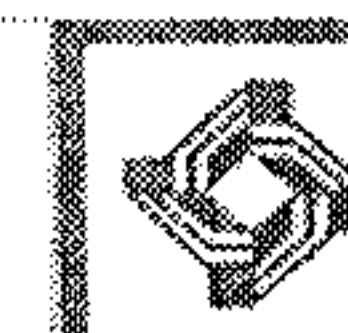
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# PROFITABILITY



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



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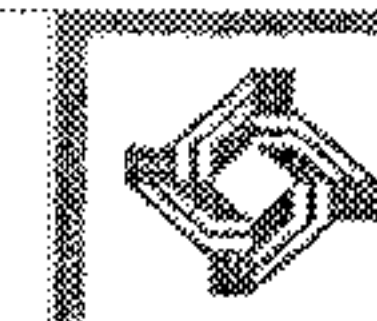
## PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Gross Income	7,033	20,982	28,303	7,099	7,104	6,911	21,114	(1.73)
Gross Expenses	6,171	18,300	24,744	6,206	6,256	6,250	18,712	1.28
Operating Profit	862	2,682	3559	893	848	661	2,402	(23.32)
Net Profit	138	433	606	203	113	(837)	(521)	--

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# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



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Central Bank of India

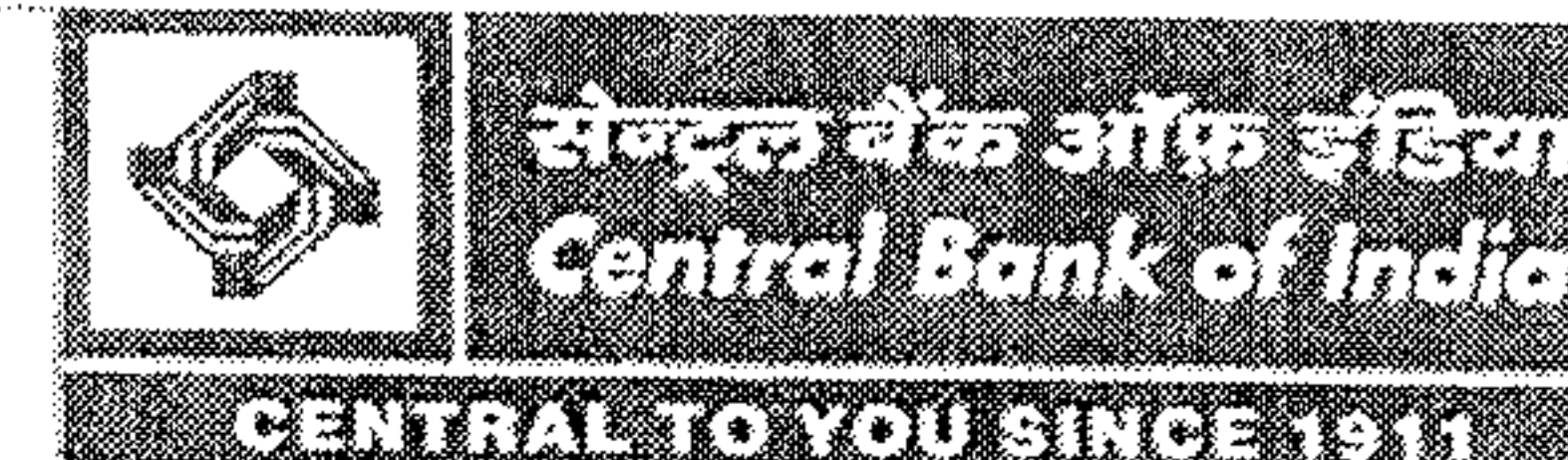
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## BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Interest on Advances	4,837	14,641	19,517	4,917	4,909	4,701	14,527	(2.81)
Interest on Investments	1,580	4,696	6,405	1,672	1,615	1,600	4,887	1.27
Other Interest Income	107	302	487	96	107	119	322	11.21
<b>Total Interest Income</b>	<b>6,524</b>	<b>19,639</b>	<b>26,409</b>	<b>6,685</b>	<b>6,631</b>	<b>6,420</b>	<b>19,736</b>	<b>(1.59)</b>



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



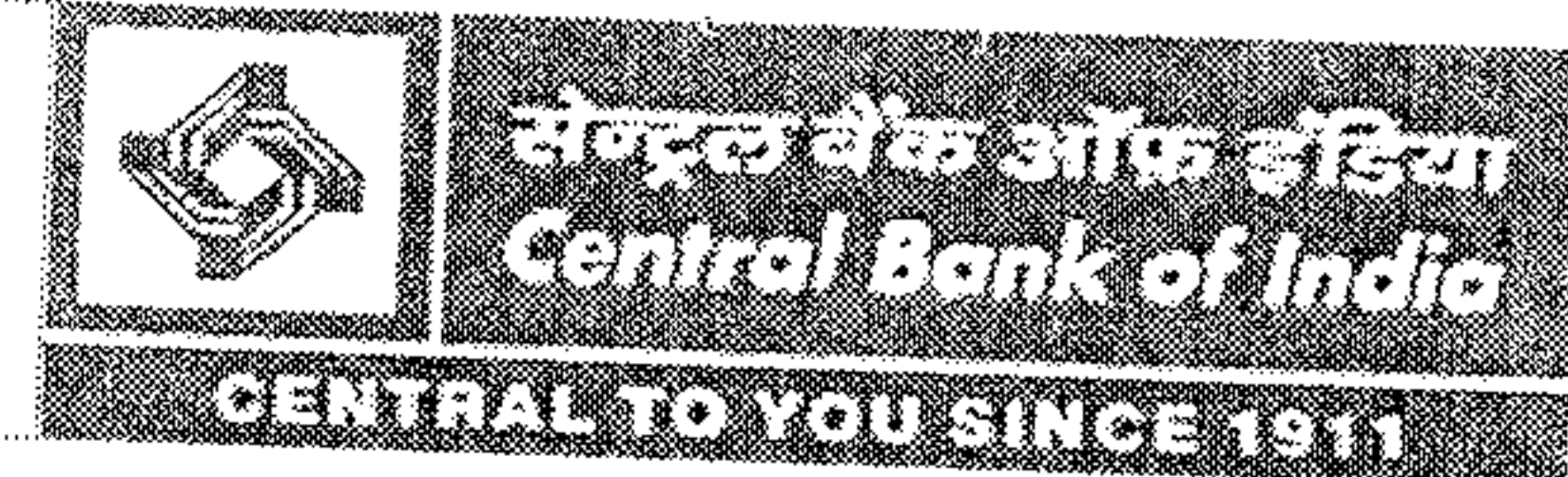
## BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Non Interest Income	509	1,343	1894	414	473	491	1,378	(3.54)
Of which:								
Profit on sale of investments	211	426	618	125	124	160	409	(24.17)
Commission/ Exchange	205	633	877	229	217	206	652	0.49
Recovery in written off a/cs	28	76	116	13	23	31	67	10.71
Profit on Exchange Transactions	50	154	202	33	44	42	119	(16.00)
Others	15	54	81	14	65	52	131	246.67
Total Income	7,033	20,982	28,303	7,099	7,104	6,911	21,114	(1.73)

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# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

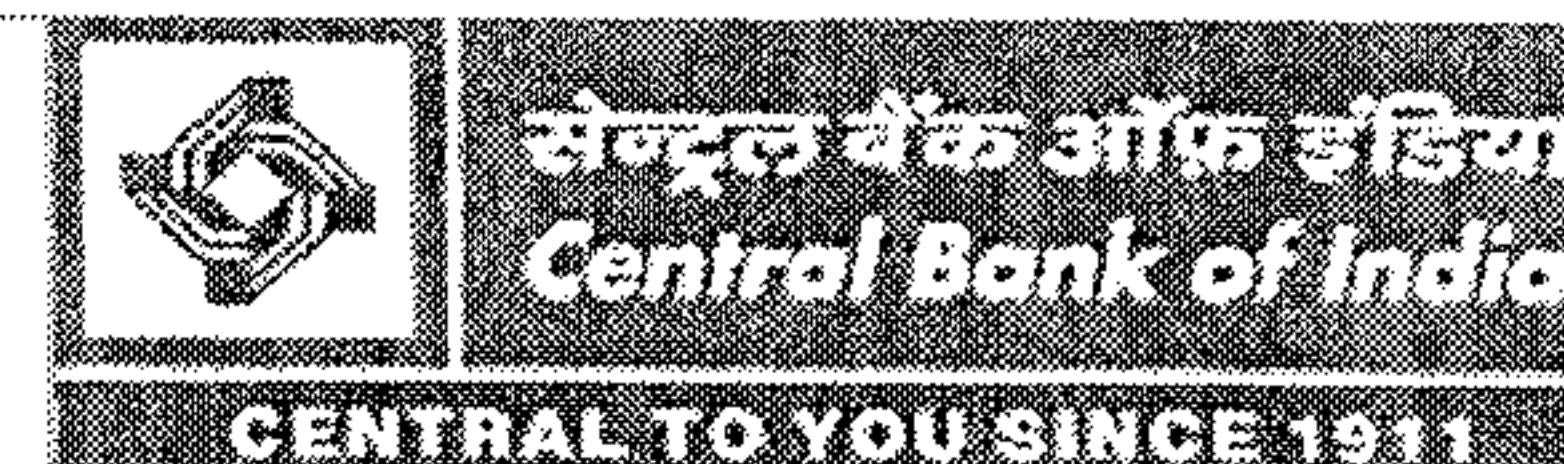


## BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
Interest on deposits	4,487	13,092	17,520	4,376	4,473	4,456	13,305	(0.69)
Interest on Sub-ordinated debts	175	525	696	171	161	161	493	(8.00)
Interest on borrowings/ refinance	186	697	946	294	84	59	437	(68.28)
Total interest Expenses	4,848	14,314	19,162	4,841	4,718	4,676	14,235	(3.55)



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



## BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16	Y-o-Y Growth (Q3 FY 16 - o - Q3 FY 15) (%)
I. Establishment	922	2,743	3825	955	1,064	1,134	3,153	22.99
II. Other Optg. Expenses	401	1,243	1757	410	474	440	1,324	9.73
Total optg. Expenses	1,323	3,986	5582	1,365	1,538	1,574	4,477	18.97
Gross Expenses	6,171	18,300	24,744	6,206	6,256	6,250	18,712	1.28

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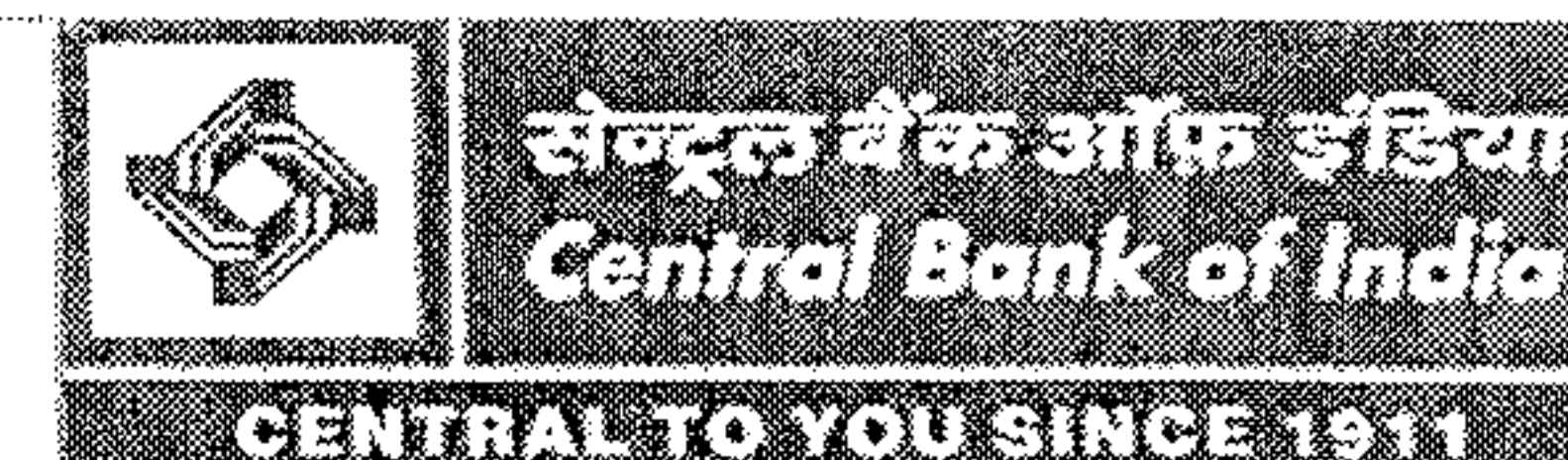
# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

## PROVISION (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16
For NPAs (Including Restructured Assets)	660 (161)	2,018 (481)	2610 (548)	576 (-87)	463 (-698)	1356 (-47)	2,395 (-832)
On Standard Assets	15	35	39	(14)	(4)	(2)	(21)
Provisions on Investments	8	(37)	(21)	7	190	132	329
Tax	25	198	284	109	89	(1)	197
Others	16	35	41	12	(3)	13	23
Total Provision & Contingency	724	2,249	2953	690	735	1,498	2,923
Provision Coverage Ratio	54.51	54.51	55.16	54.95	57.61	52.95	52.95



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16
Return on Assets	0.19	0.21	0.21	0.28	0.15	(1.15)	(0.24)
Yield on Advances	10.54	10.83	10.75	10.51	10.60	9.97	10.35
Yield on Investments	8.47	8.17	8.22	8.06	8.06	8.21	8.11
Cost of Deposits	7.28	7.25	7.22	7.02	6.96	6.84	6.93
Cost of Funds	7.37	7.38	7.34	7.13	7.03	6.91	7.02
Cost to Income Ratio	60.57	59.78	61.07	60.44	64.49	70.40	65.08

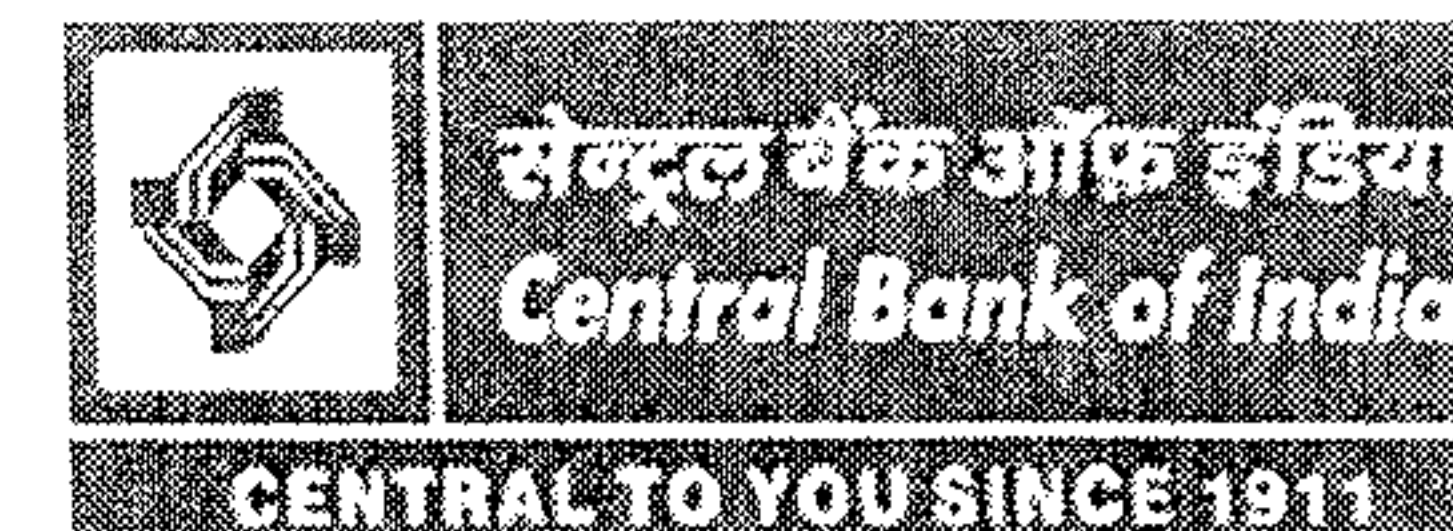
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**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

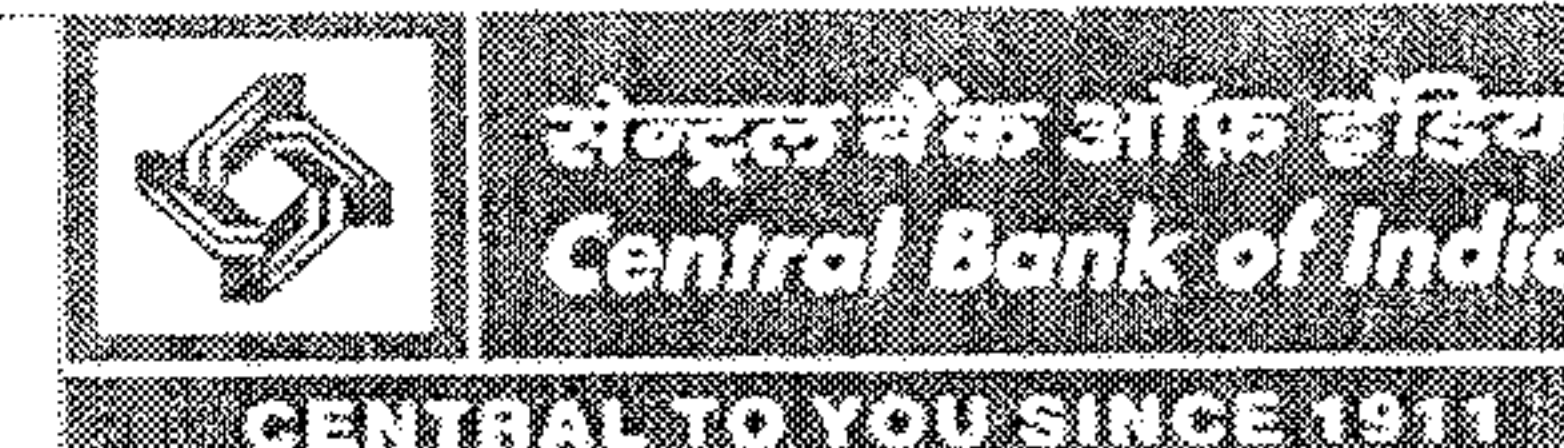


## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16
Gross NPAs: Opening Balance	11440	11500	11500	11873	12931	13358	11873
Add: Slippages	1604	5108	6579	1869	1615	4973	8457
Less: Deductions							
1. Write Off	647	738	1386	297	2	6	305
2. Upgradation	321	2283	2336	198	141	69	408
3. Recoveries	283	730	1365	300	427	299	1026
4. Reduction due to sale	----	1064	1119	16	618	393	1027
Total Deductions	1251	4815	6206	811	1188	767	2766
Gross NPAs	11793	11793	11873	12931	13358	17564	17564



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



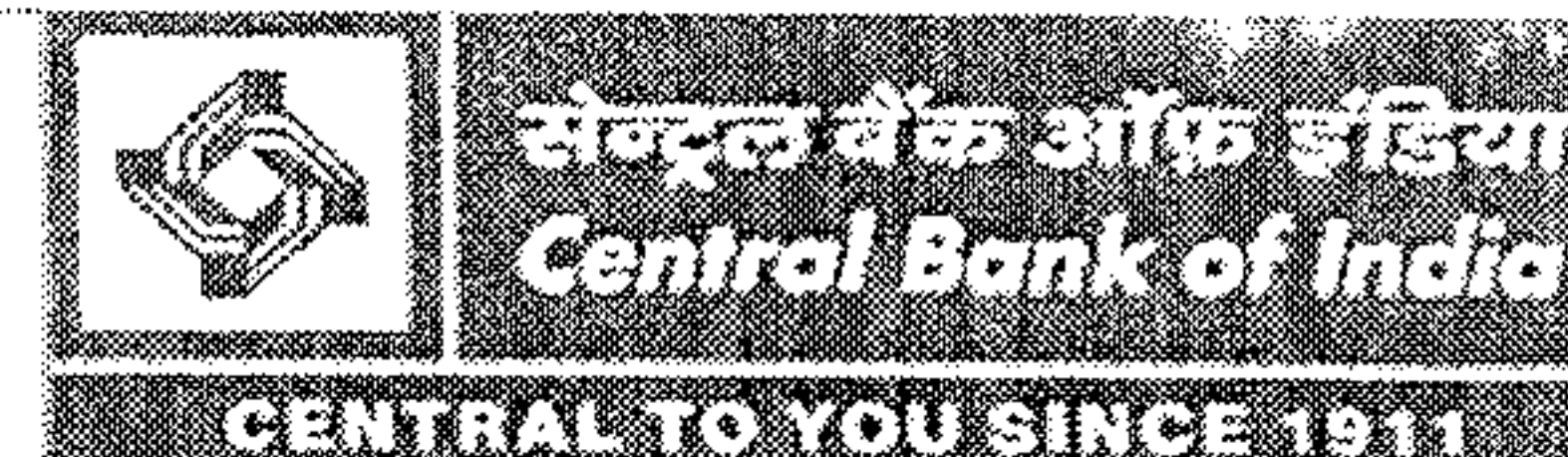
## NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q3 14-15	9M 14-15	FY 2014-15	Q1 15-16	Q2 15-16	Q3 15-16	9M 15-16
Gross NPAs	11793	11793	11873	12931	13358	17564	17564
Gross Credit	190172	190172	194967	193132	194594	196329	196329
Gross NPA as % of Gross Advances	6.20	6.20	6.09	6.70	6.86	8.95	8.95
Net Advances	183607	183607	188478	186243	187607	187960	187960
Net NPA	6577	6577	6807	7448	7193	9958	9958
Net NPA as % of Net Advances	3.58	3.58	3.61	4.00	3.83	5.30	5.30

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# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

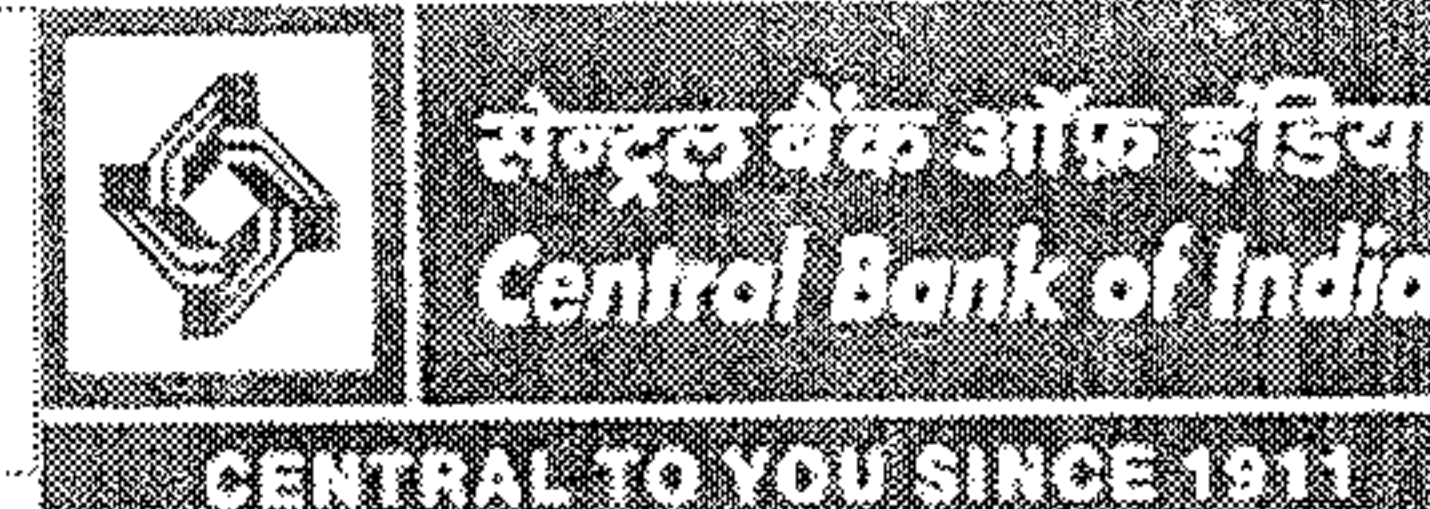


## SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 14-15	FY 14-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16
IRON & STEEL	699	714	854	1079	2190
TEXTILES	1255	1192	1227	1382	1444
POWER- GENERATION	429	486	748	1127	1433
INFRASTRUCTURE	639	634	985	799	1414
ENGINEERING & MANUFACTURING	540	232	315	352	1393
CONSTRUCTION	312	401	851	565	633
GEMS & JWELLERY	126	158	163	333	349
OIL INDUSTRY	240	240	302	280	280
AVIATION	0	0	0	0	0
OTHERS	7553	7816	7486	7441	8428
<b>TOTAL</b>	<b>11793</b>	<b>11873</b>	<b>12931</b>	<b>13358</b>	<b>17564</b>



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16

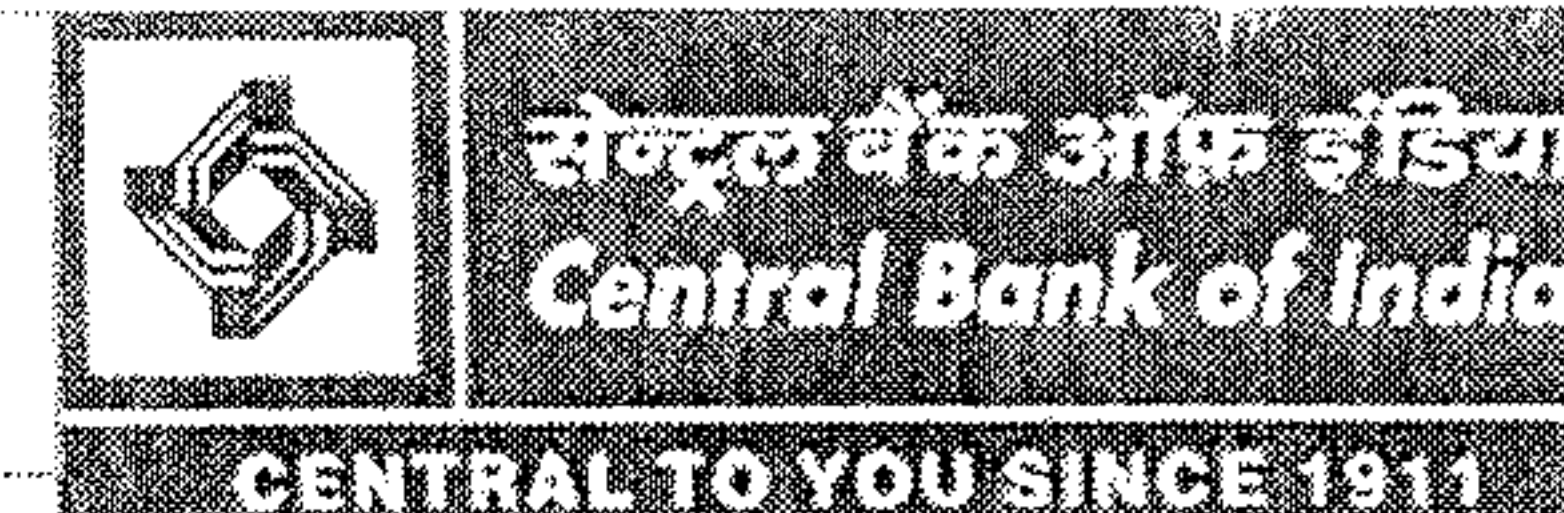


## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 14-15	FY 14-15	Q1 15-16	Q2 15-16	Q3 & 9M 15-16
Agriculture (% to Sectoral Advances)	1446 (4.94)	1339 (4.16)	1478 (4.79)	1471 (4.54)	1578 (4.84)
Industry (% to Sectoral Advances)	5085 (5.07)	5167 (4.66)	6784 (6.63)	7912 (7.73)	11454 (12.06)
Services (% to Sectoral Advances)	1434 (10.12)	1346 (8.75)	1477 (9.96)	1536 (9.31)	1636 (10.00)
Retail (% to Sectoral Advances)	1496 (4.47)	1315 (3.76)	1514 (4.35)	1503 (4.24)	1659 (4.50)
Others (% to Sectoral Advances)	2332 (22.67)	2706 (21.39)	1678 (16.39)	936 (10.98)	1237 (7.69)
<b>Total</b>	<b>11793</b>	<b>11873</b>	<b>12931</b>	<b>13358</b>	<b>17564</b>



# PERFORMANCE HIGHLIGHTS- Q3 / 9M FY 2015-16



## RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 31.12.2015	29469	935.25	229	26909.67	29698	27844.92
2	- Of which NPA	11139	478.95	59	3204.18	11198	3683.13
3	Net Standard Restructured as on 31.12.2015	18330	456.30	170	23705.49	18500	24161.79
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.12.2015)						7.50%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.12.2015)						4.80%
6	Incremental increase in Total Restructured Assets in Q3-FY 2015-16	52	1.40	1	1.11	53	2.51



RESTRUCTURED ASSETS ( Rs. IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
DECEMBER 2014	25304	31044	65	7634	25239	23410
MARCH 2015	30226	32475	70	8526	30156	23949
JUNE 2015	27083	31254	68	8143	27015	23111
SEPTEMBER 2015	29391	28373	55	6226	29336	22147
DECEMBER 2015	29698	27844	55	6324	29643	21520



**CAPITAL ADEQUACY (%)**

	Q3 & 9M 14-15	FY 14-15	Q3 & 9M 15-16
<b>BASEL II</b>			
CRAR	11.27	11.89	11.63
Tier I	7.85	8.46	8.34
Tier II	3.42	3.43	3.29
<b>BASEL III</b>			
CRAR	10.20	10.90	10.44
CET 1	6.38	7.86	7.44
AT 1	0.80	0.19	0.19
Tier I	7.18	8.05	7.63
Tier II	3.02	2.85	2.81

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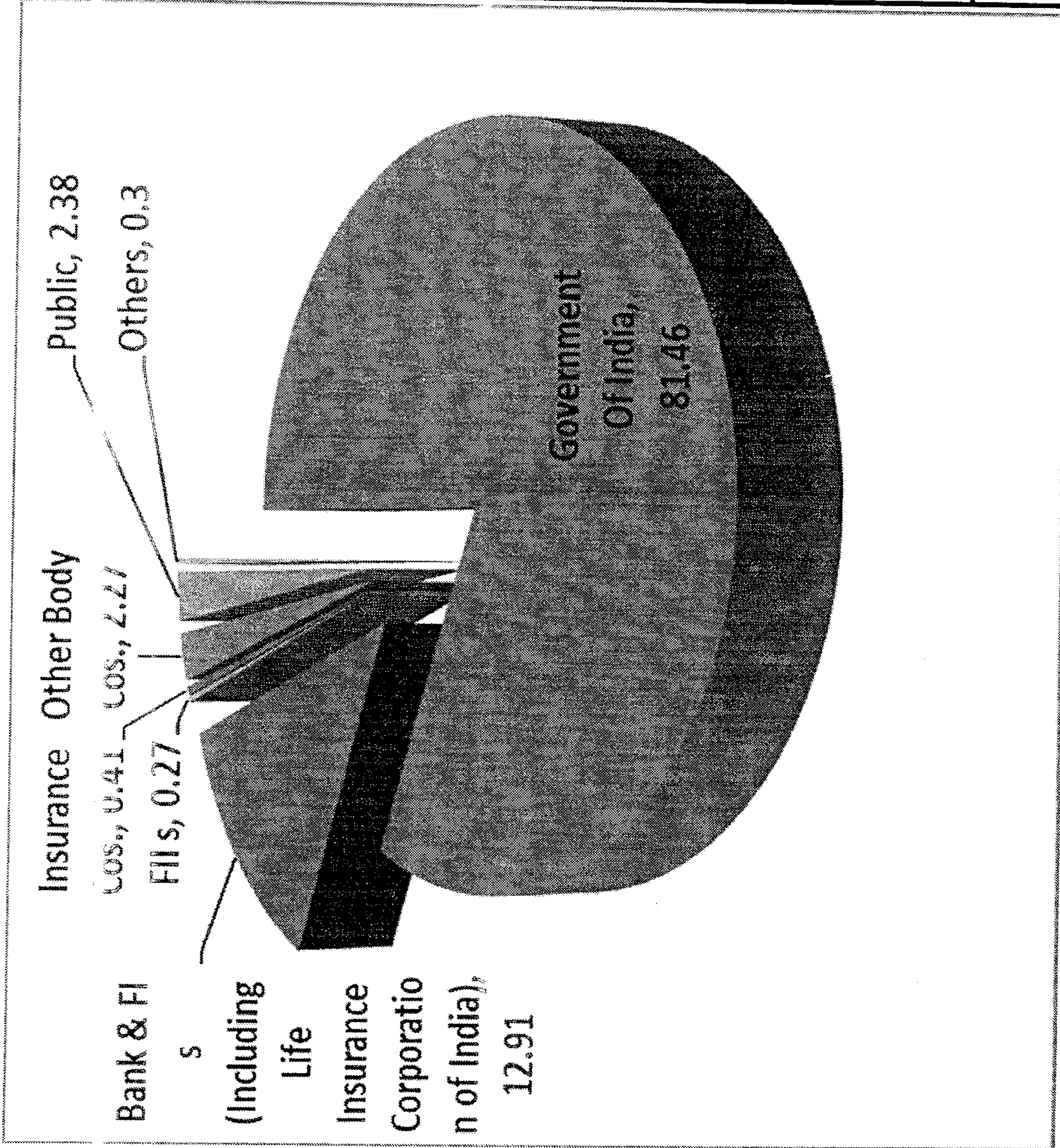
# PERFORMANCE HIGHLIGHTS- Q3 & 9M FY 2015-16



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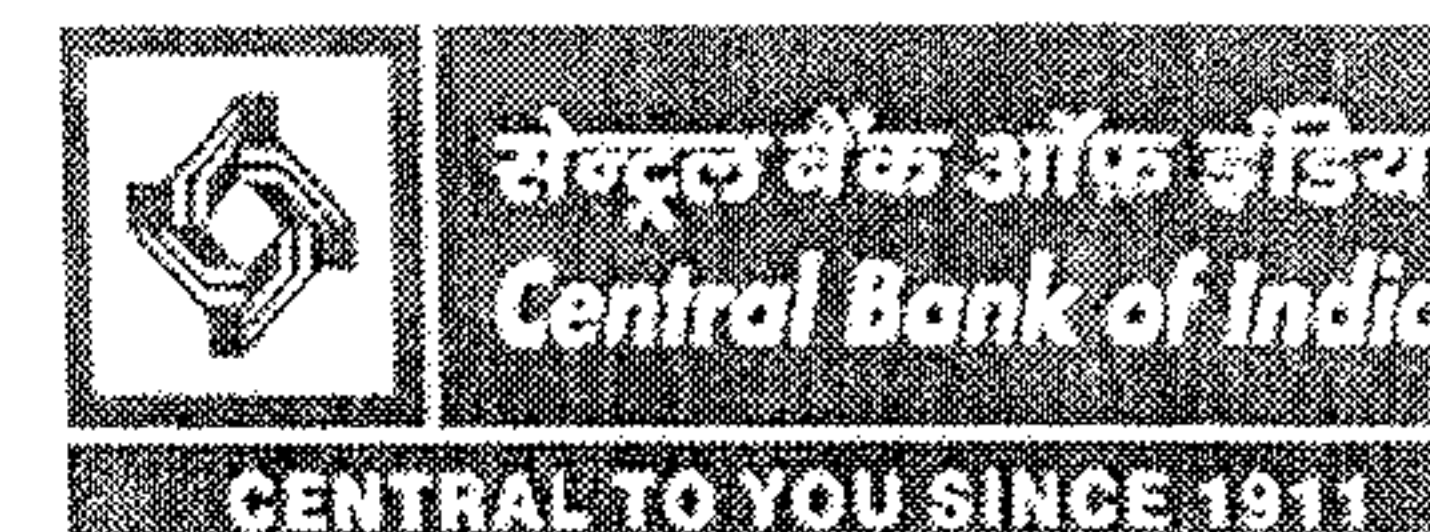
## Shareholding Pattern – 31<sup>st</sup> December 2015



Government Of	Percentage (%)
India	81.46
Bank & FIs (Including Life Insurance Corporation of India)	12.91
FIs	0.27
Insurance Cos.	0.41
Other Body Cos.	2.27
Public	2.38
Others	0.30



# PERFORMANCE HIGHLIGHTS- Q3 & 9M FY 2015-16



## Overall status implementation of PMJDY as on 31-12-2015

S.No.	Items	Progress
		<b>Total: 70,53,158</b>
1.	Total No. of Accounts opened	Rural : 55,64,684 Urban: 14,88,474
2.	Out of (1) Aadhaar seeded account	32,85,969
3.	Out of (1) No. of RuPay Debit Card issued	54,48,949
4.	O/S Balance in these accounts (Rs.)	<b>Rs.684.55 Crores</b>
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch- 1536 Covered through BC-6387 Total SSA Covered -7923



