

केंद्रीय कार्यालय

Central Office

CO:IRD:2023:24:173

17th July, 2023

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

Madam/Dear Sir,

Sub: Presentation on Financial Results of the Bank for the Quarter ended 30th June, 2023.

Please refer to our letter no. CO:IRD:2023-24:172 dated 17th July, 2023 submitting thereby copy of unaudited Financial Results (Standalone & Consolidated) of the Bank for Quarter ended 30th June, 2023 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclosed herewith copy of Presentation on Financial Results of the Bank for the Quarter ended 30th June, 2023.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

CHANDRAKANT BHAGWAT

Company Secretary & Compliance Officer

Encl: - A/a



Year of Renaissance

Financial Result Analysis

Quarter Ended 30th June'2023

Visit us at www.centralbankofindia.co.in



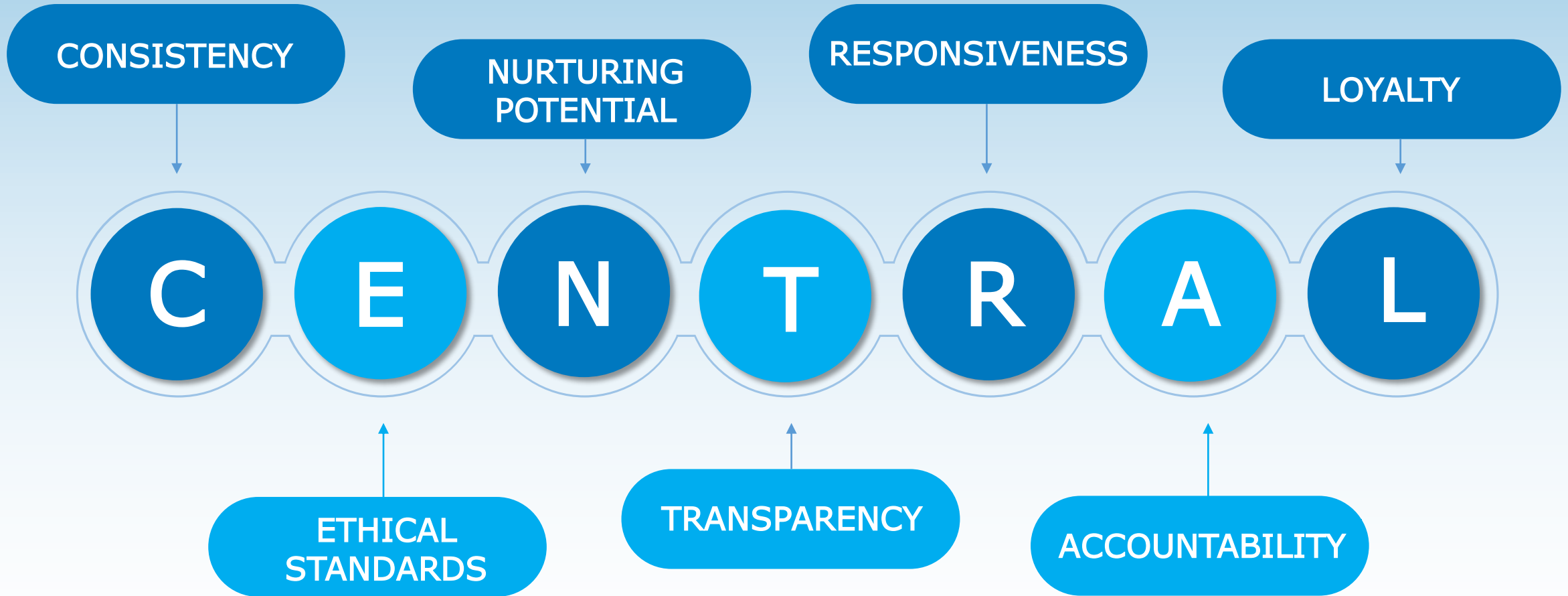
- <https://youtube.com/c/CentralBankofIndiaOfficial>
- https://www.instagram.com/centralbank_in
- <https://in.linkedin.com/company/centralbankofindia>
- http://twitter.com/centralbank_in
- <https://www.facebook.com/centralbankofindia>

VALUES THAT SET US APART



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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





CONTENTS



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

01

Performance Highlights



05-08

02

Financial Performance



09-13

03

Assets Quality & Capital Adequacy



14-20

04

Business Performance



21-32

05

Investments



33-36

06

Digital Journey & FI



37-43

07

Group Performance



44-46

08

Other Information



47-53






PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS

June'23
vis-a-vis
June'22


Total Business

₹ 583261 Cr
8.55% 

Total Deposit

₹ 363398 Cr
6.05% 


CASA

₹ 180091Cr
3.17% 


Gross Advances

₹ 219863 Cr
12.95% 

RAM


₹ 144477 Cr
13.15% 

Gross NPA %


4.95%
995 bps 

June'23
vis-a-vis
June'22


Operating Profit

₹ 1838 Cr
50.53% 


Net Profit

₹ 418 Cr
77.87% 


Net Interest Income

₹ 3176 Cr
48.27% 


NIM %

3.62 %
74 bps 

ROA%

0.43%*
16 bps 

ROE%

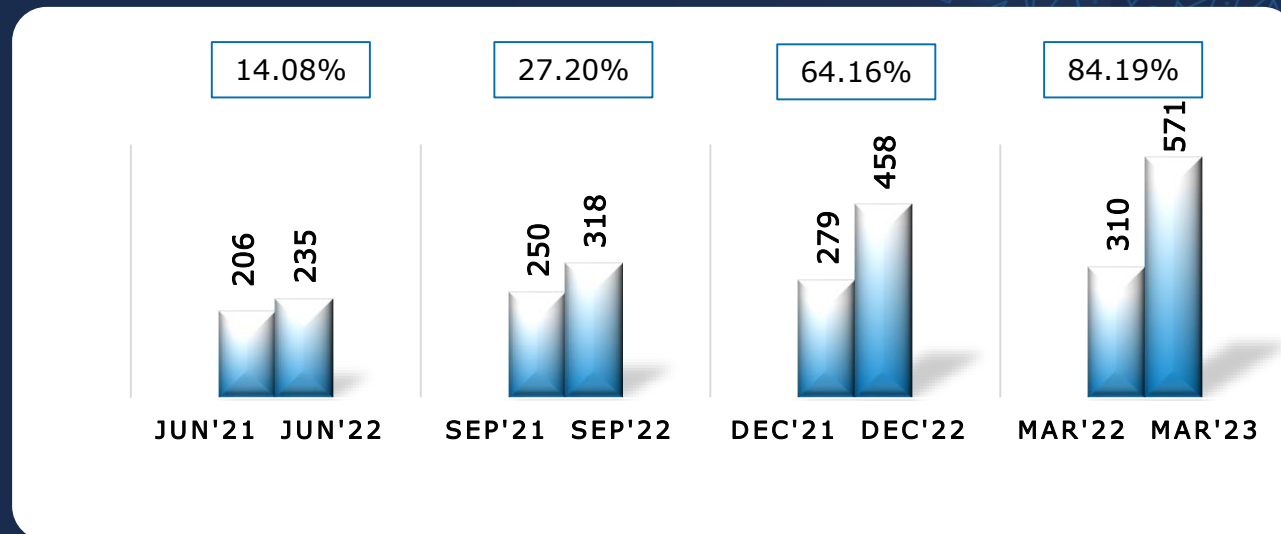
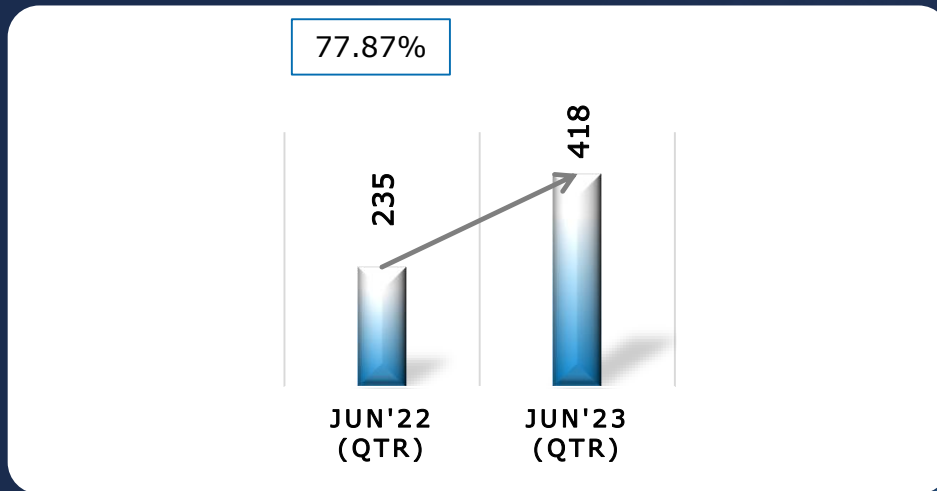
1.63%
65 bps 

*Annualised

PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

Particulars	Year Ended	Quarter Ended		Growth
	Mar'23-FY	Jun'22	Jun'23	Y-o-Y
Yield on Advances (%)*	7.61	6.34	8.29	195bps ↑
Yield on Investments (%)	6.26	6.13	6.50	37bps ↑
Yield on Funds (%)*	7.96	7.44	8.23	79bps ↑
Cost of Funds (%)*	3.97	3.90	4.42	52bps ↑
Cost of Deposits (%)*	3.92	3.85	4.38	53bps ↑
NIM (%)*	3.64	2.88	3.62	74bps ↑
NIM (%) (Excluding one off Item)*	3.52	2.88	3.51	63bps ↑
ROE (%)	6.42	0.98	1.63	65bps ↑
Book Value of Share	29.32	27.71	29.81	7.58% ↑
Credit Cost(%)*	1.80	1.78	0.45	(133)bps ↓
Cost to Income(%)	56.35	58.92	55.55	(337)bps ↓
Business per Employee ₹ in Cr	18.45	17.14	18.43	7.53% ↑
Operating Profit per Employee ₹ in Lakhs*	22.07	15.62	23.28	49.04% ↑
Net Profit per Employee ₹ in Lakhs*	5.07	3.00	5.30	76.67% ↑
ROA (%)*	0.44	0.27	0.43	16bps ↑

*Annualised

The background features a blurred image of a person in a white shirt writing on a document. Overlaid on this are various financial data visualizations: a bar chart with a line graph at the top left; a candlestick chart in the center; a list of stock tickers (WWAZ, TVRZ, TTAW, CAD, AEW, AS, AP) with their corresponding price changes on the top right; a bar chart with a line graph on the middle right; a circular gauge showing 64% on the left; a bar chart with a line graph and a 70% gauge below it; a circular gauge showing 52% at the bottom left; and a stack of coins at the bottom right. The overall color scheme is a monochromatic blue.

FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'23	Mar'23	Jun'22	Jun'23	Y-o-Y(%)	Q-o-Q (%)
Total Interest Income	25542	7144	5526	7225	30.75	1.13
Total Interest Expenses	13855	3631	3384	4049	19.65	11.51
Net Interest Income	11687	3513	2142	3176	48.27	(9.59)
Total Income	29626	8568	6357	8184	28.74	(4.48)
Total Expenditure	22742	6460	5136	6346	23.56	(1.76)
Operating Profit	6884	2108	1221	1838	50.53	(12.81)
Provisions	5302	1537	986	1420	44.02	(7.61)
Exceptional Item	-	-	-	-	-	-
Net Profit	1582	571	235	418	77.87	(26.80)



FEE BASED INCOME



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'23	Mar'23	Jun'22	Jun'23	Y-o-Y(%)	Q-o-Q (%)
Fee Based Income (i + ii + iii)	1787	463	406	401	(1.23)	(13.39)
Commission Exchange & Brokerage (i)	395	94	85	86	1.18	(8.51)
- Commission on LC/BG/DDs	232	47	50	46	(8.00)	(2.13)
- Govt. Business	72	16	18	20	11.11	25.00
- Banc assurance	91	31	17	20	17.65	(35.48)
Service Charges (ii)	1233	331	283	276	(2.47)	(16.62)
Miscellaneous (iii)	159	38	38	39	2.63	2.63
Treasury Income	586	128	162	282	74.07	120.31
- Profit on Sale of Investments	273	53	149	142	(4.70)	167.92
- Profit/Loss on Revaluation of Investment	2	(23)	(77)	41	153.25	278.26
- Profit on Exchange Transactions	303	92	90	99	10.00	7.61
- Dividend Income	8	6	-	-	-	(100.00)
- Other Receipts (PSLC & Others)	1711	833	263	276	4.94	(66.87)
Total Non-Interest Income	4084	1424	831	959	15.40	(32.65)

TOTAL EXPENSES



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'23	Mar'23	Jun'22	Jun'23	Y-o-Y(%)	Q-o-Q (%)
Interest Expenses	13855	3631	3384	4049	19.65	11.51
Interest Paid on Deposits	13388	3502	3273	3930	20.07	12.22
Other Interests	467	129	111	119	7.21	(7.75)
Operating Expenses	8887	2829	1752	2297	31.11	(18.81)
Staff Cost	5604	1751	1129	1490	31.98	(14.91)
Other Operating Expenses	3283	1078	623	807	29.53	(25.14)
Total Expenses	22742	6460	5136	6346	23.56	(1.76)



PROVISIONS



सेन्ट्रल बँक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'23	Mar'23	Jun'22	Jun'23	Y-o-Y(%)	Q-o-Q (%)
NPAs	3534	791	824	244	(70.39)	(69.15)
Standard Assets	681	378	(38)	632	1763.15	67.20
Depreciation/ Provisions on Investment Including SRs	215	73	260	(37)	(114.23)	(150.68)
Income Tax	1063	332	73	607	731.51	82.83
Others	31	4	10	12	20.00	200.00
Restructured A/c's	(222)	(41)	(143)	(38)	73.43	7.32
Total Provision	5302	1537	986	1420	44.02	(7.61)





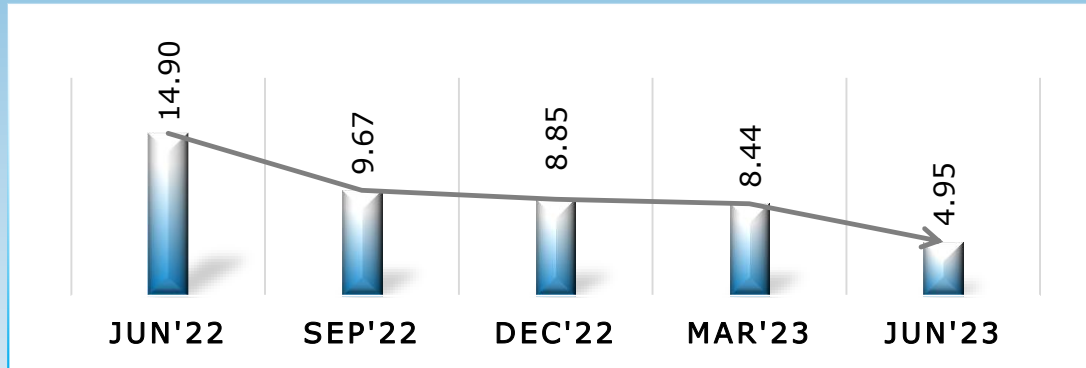
ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND

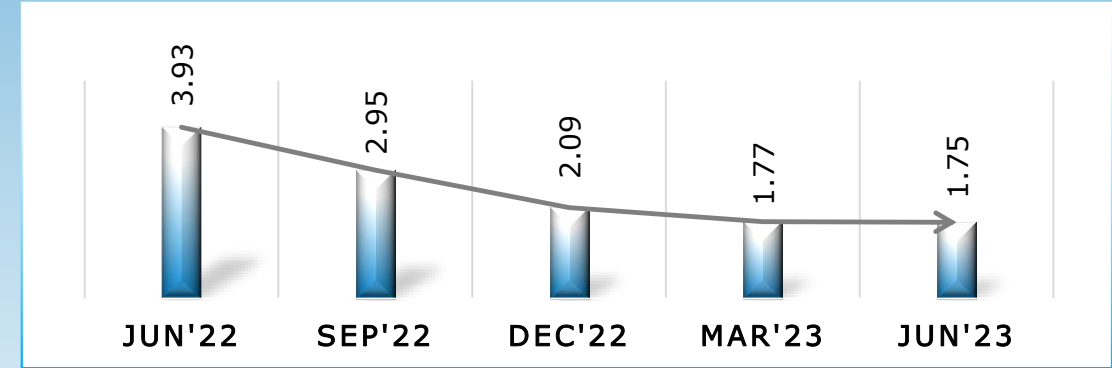


सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23
Gross Advances	194648	197022	208921	217779	219863
Net Advances	172431	183369	194492	202984	212690
Gross NPA	29002	19059	18490	18386	10891
Net NPA	6785	5407	4061	3592	3718
Gross NPA %	14.90	9.67	8.85	8.44	4.95
Net NPA %	3.93	2.95	2.09	1.77	1.75



NPA MOVEMENT



भारत 2023 INDIA



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

Particulars	Jun'22	Sep'22	Dec'22	Mar'23	FY 22-23	Jun'23
Opening Gross NPAs	28156	29002	19059	18490	28156	18386
Add: Slippage of PA to NPAs	2040	777	636	1085	3361	1062
Increase in Balance of Existing NPAs	46	109	14	243	715	175
Sub-Total	2086	886	650	1328	4076	19623
Less:						
Up-gradation	406	499	521	278	658	286
Recovery (Including Sale to ARC)	646 (Nil)	719 (Nil)	620 (13)	711 (Nil)	2869 (13)	590 (Nil)
Regular Write-off	143	82	78	99	402	52
Technical Write-off	-	9514	-	343	9856	7804
Other Recovery by Adjustment	45	15	-	1	61	-
Sub-Total	1240	10829	1219	1432	13846	8732
Gross NPAs	29002	19059	18490	18386	18386	10891
% of Gross NPAs to Gross Advances	14.90	9.67	8.85	8.44	8.44	4.95

SECTOR-WISE NPA CLASSIFICATION



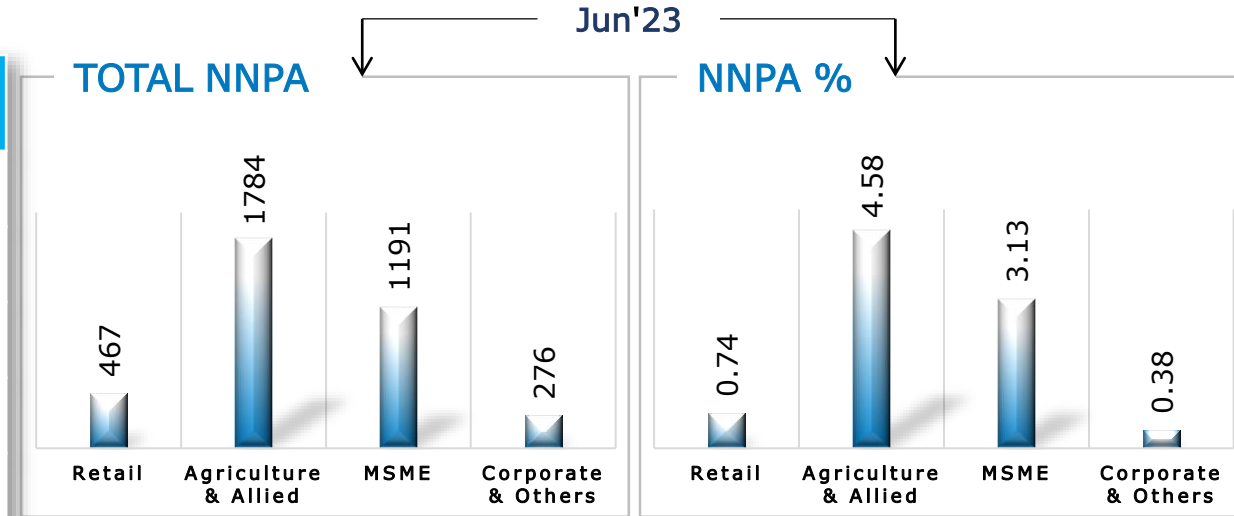
सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

NPA Classification: Sector-Wise

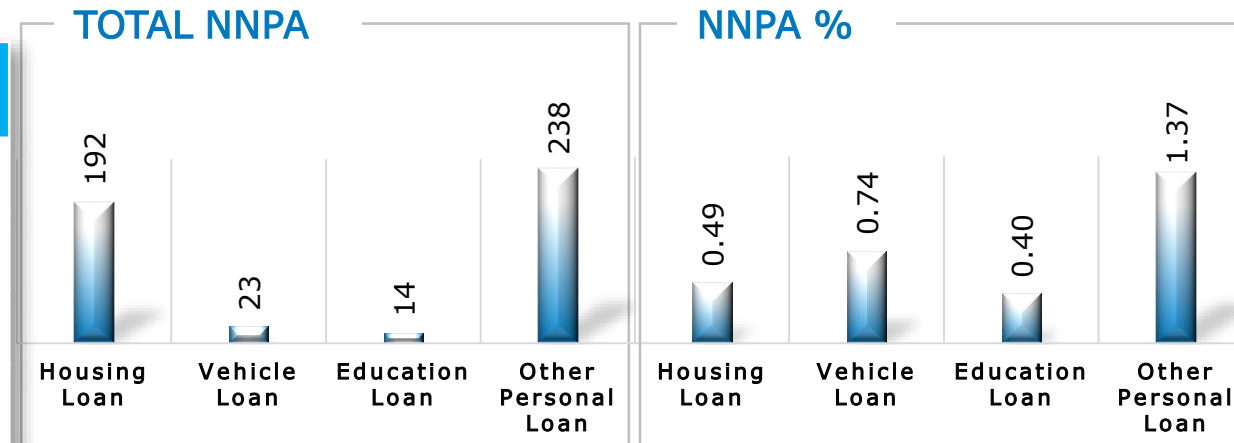
₹ in Cr

Particulars	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23	Advances (Jun'23)	TOTAL NNPA	NNPA %
Total NPA	29002	19059	18490	18386	10891	219863	3718	1.75
Retail	2324	1489	1492	1531	1293	63641	467	0.74
Agriculture & Allied	6127	4894	4884	5039	3650	40812	1784	4.58
MSME	5636	4142	4036	4200	3167	40024	1191	3.13
Corporate & Others	14915	8534	8078	7616	2781	75386	276	0.38



NPA Classification: Retail Sector

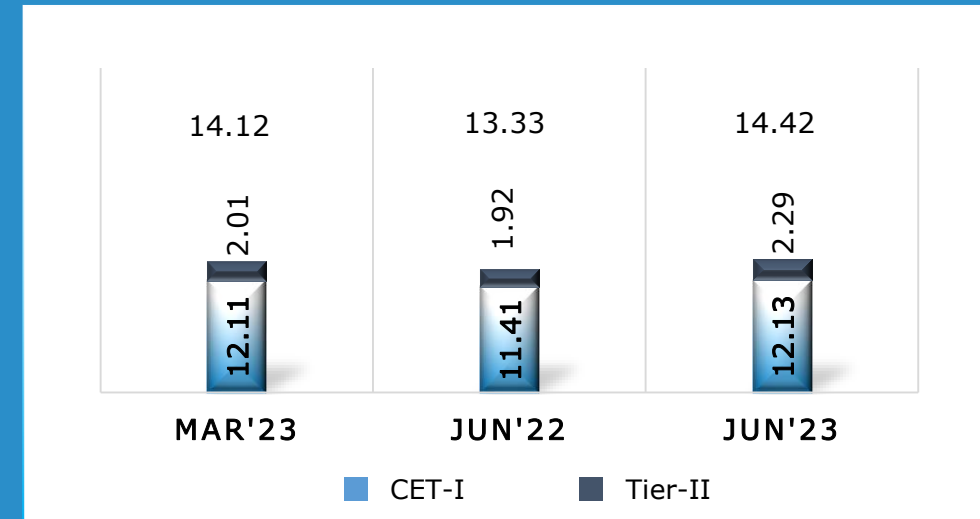
Particulars	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23	Advances (Jun'23)	TOTAL NNPA	NNPA %
Total Retail NPA	2324	1489	1492	1531	1293	63641	467	0.74
Housing Loan	1183	743	735	744	632	39303	192	0.49
Vehicle Loan	115	70	69	73	63	3136	23	0.74
Education Loan	587	355	359	358	294	3764	14	0.40
Other Personal Loans	439	321	329	356	304	17438	238	1.37



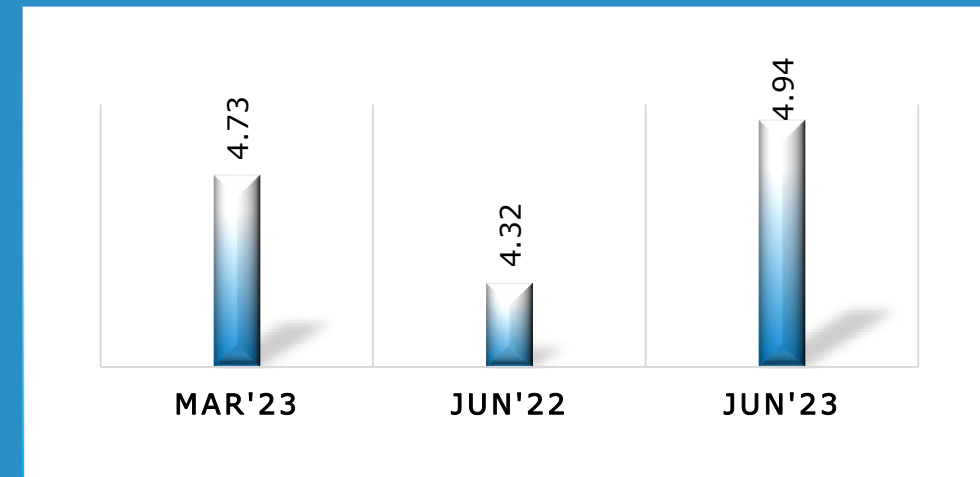
CAPITAL RATIOS



CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*



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

RESTRUCTURED BOOK



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

Standard Restructured Book

₹ in Cr

Segment	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23
Corporate	842	891	933	905	855
MSME	646	650	630	560	512
Agriculture	188	193	186	183	177
Retail	391	379	360	348	409
TOTAL	2067	2113	2109	1996	1953

Standard Restructured - Covid-19 Resolution Framework

Segment	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23
Corporate	725	738	747	706	700
MSME	2416	2238	2124	1888	1662
Agriculture	342	333	319	303	284
Retail	1998	1959	1928	1873	1801
TOTAL	5481	5268	5118	4770	4447

Total Standard Restructured Book

Segment	Jun'22	Sep'22	Dec'22	Mar'23	Jun'23
Corporate	1567	1629	1680	1611	1555
MSME	3062	2888	2754	2448	2174
Agriculture	530	526	505	486	461
Retail	2389	2338	2288	2221	2210
TOTAL RESTRUCTURED	7548	7381	7227	6766	6400

* These are standalone figures and account under stress added to SMA.

SPECIAL MENTION ACCOUNTS



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

₹ in Cr

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 – Mar'23							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Mar'23	% of Total Adv.
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 – Jun'23							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr.	No. of A/Cs	Jun'23	% of Total Adv.
SMA 0	45	1773	123761	7794	123806	9567	4.35
SMA 1	11	798	60582	2905	60593	3703	1.69
SMA 2	10	179	68315	3581	68325	3760	1.71
TOTAL	66	2750	252658	14280	252724	17030	7.75

* Accounts which are restructured and are appearing as special mention accounts are included in above figures.

A close-up photograph of two hands shaking in a firm grip, symbolizing a business agreement or partnership. The hands are wearing dark suit sleeves. The background is a blurred office setting with a desk and a laptop. The entire image has a blue color overlay.

BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

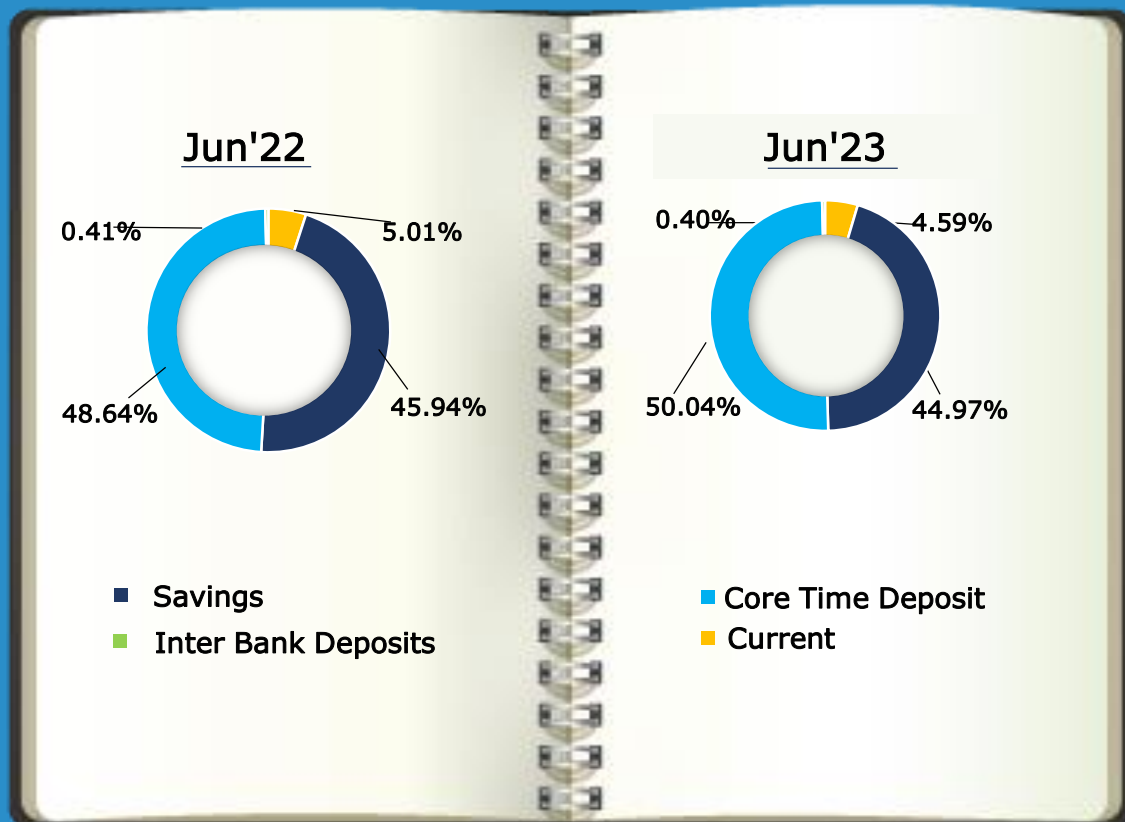


₹ in Cr

PARTICULARS	JUN'22	JUN'23	Y-o-Y Growth %
Total Business	537309	583261	8.55
Total Deposits (Including Interbank Deposits)	342661	363398	6.05
CASA Deposits	174562	180091	3.17
CASA %	51.15	49.76	(139 bps)
Total Advances	194648	219863	12.95
RAM	127685	144477	13.15
Corporate	66963	75386	12.58
CD Ratio	57.04	60.75	371bps



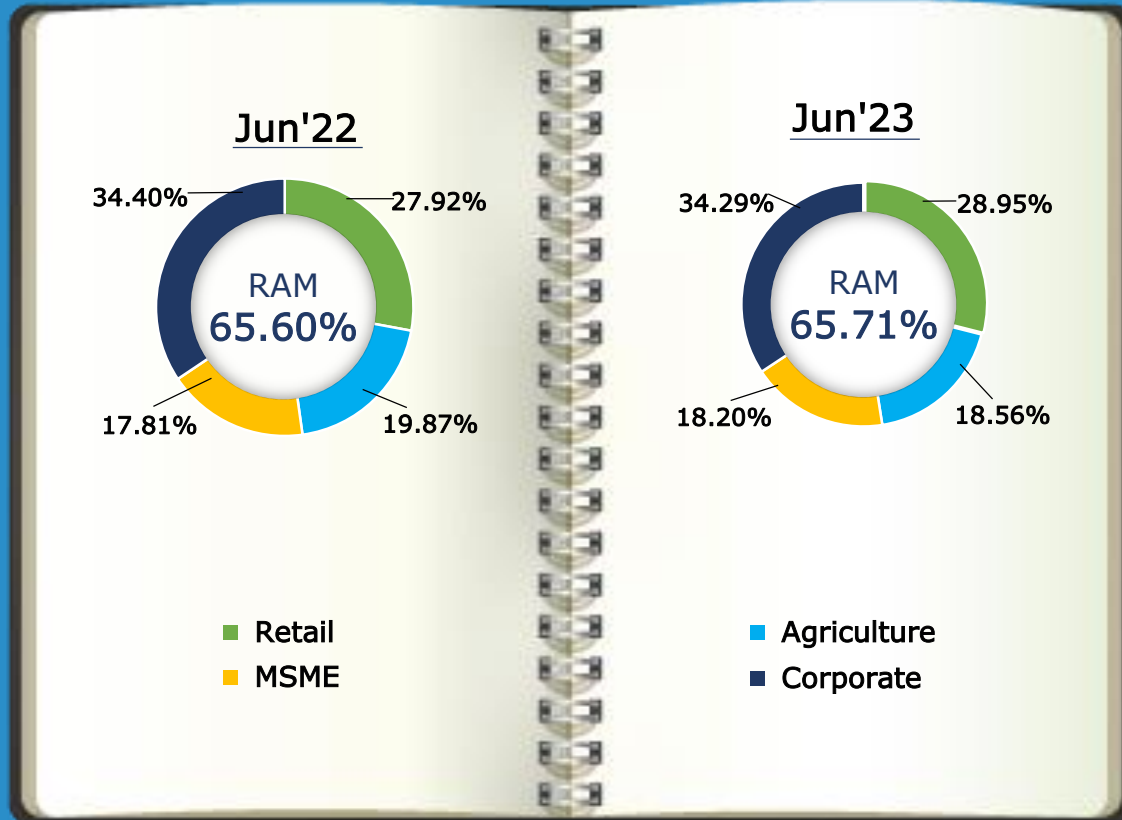
DEPOSIT MIX



₹ in Cr

PARTICULARS	JUN'22	JUN'23	Y-o-Y Growth %
Current	17159	16686	(2.76)
Savings	157403	163405	3.81
Total CASA Deposits	174562	180091	3.17
CASA %	51.15	49.76	(139bps)
Core Time Deposits	166711	181830	9.07
Total Core Deposits	341273	361921	6.05
Inter Bank Deposits	1388	1477	6.41
Total Deposits	342661	363398	6.05

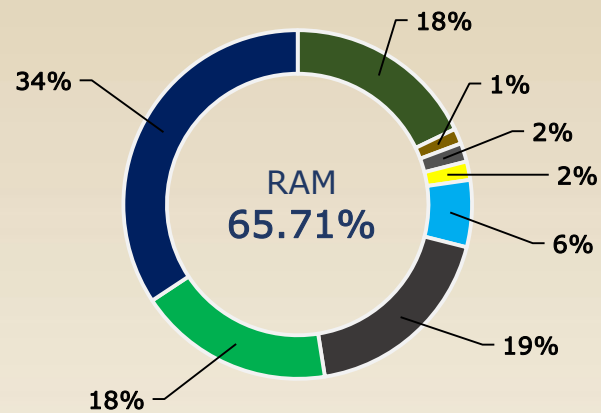
CREDIT PERFORMANCE



₹ in Cr

SECTOR	JUN'22	JUN'23	Y-o-Y Growth %
Retail	54341	63641	17.11
Agriculture	38679	40812	5.51
MSME	34665	40024	15.46
RAM	127685	144477	13.15
Corporate	66963	75386	12.58
Gross Advance	194648	219863	12.95
TOTAL Credit RWA	124259	142793	14.92
CRWA % of Gross Advance	63.84	64.95	111 bps

As on 30th Jun'23



- Housing Loan
- Personal Loan
- Education Loan
- Agriculture Loan
- MSME Credit
- Auto Loan
- Other Retail Loan
- Corporate Credit

₹ in Cr

SECTOR	Amount
Housing Loan	39303
Auto Loan	3136
Personal Loan	3792
Education Loan	3764
Other Retail	13646
Total Retail	63641
Agriculture Loan	40812
MSME Credit	40024
Corporate Credit	75386
Total Advance	219863

RETAIL SEGMENT



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

₹ in Cr



HOME LOAN

₹ 39303

61.76%
of Total Retail
Advance

Y-o-Y Growth
24.37%



AUTO LOAN

₹ 3136

4.93%
of Total Retail
Advance

Y-o-Y Growth
2.65%



EDUCATION LOAN

₹ 3764

5.91%
of Total Retail
Advance

Y-o-Y Growth
8.04%



PERSONAL LOAN

₹ 3792

5.96%
of Total Retail
Advance

Y-o-Y Growth
26.70%



OTHER

₹ 13646

21.44%
of Total Retail
Advance

Y-o-Y Growth
3.32%

Retail Segment ₹ 63641

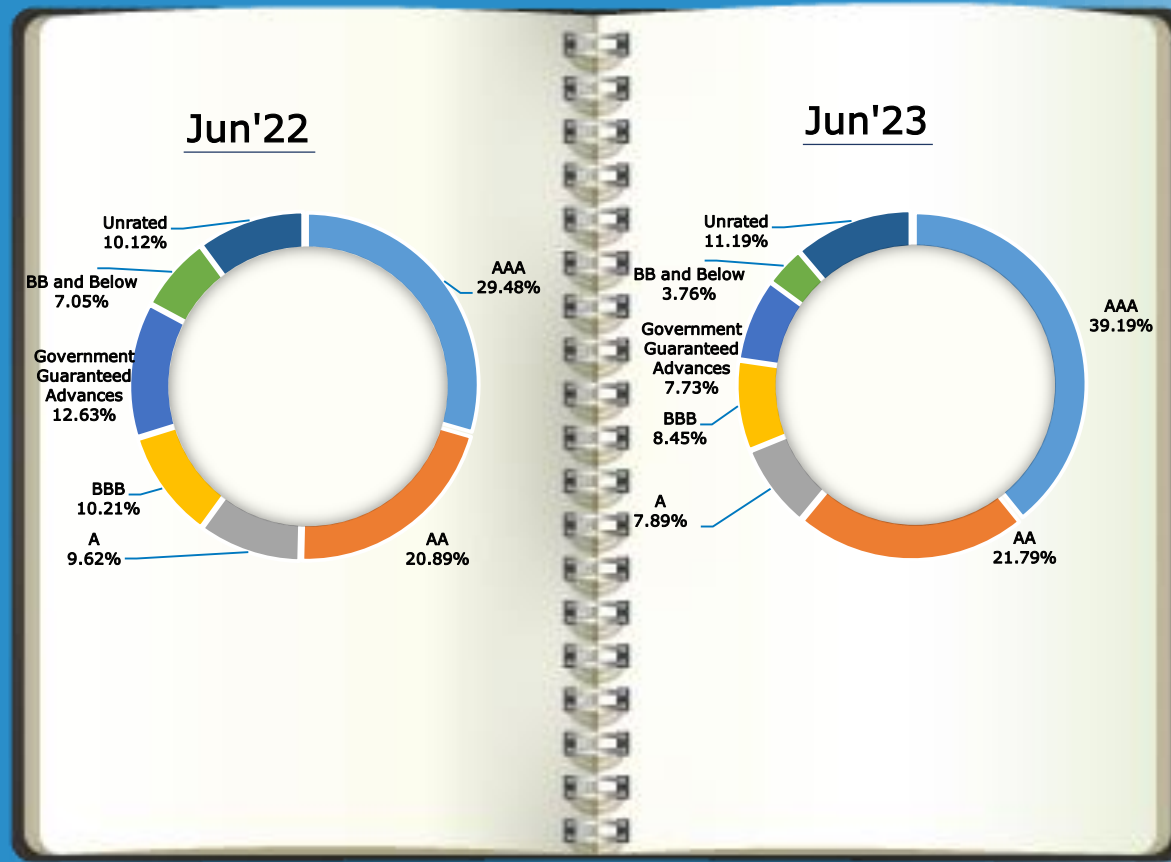
28.95 % of Total Advance

Y-o-Y Growth 17.11%

As on 30th Jun'23



RATED STANDARD ADVANCES



INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)	₹ in Cr		
	JUN'22	JUN'23	Y-o-Y (%)
AAA	16192	30602	88.99
AA	11475	17016	48.28
A	5283	6161	16.62
BBB (Including CRE)	5608	6598	17.66
Government Guaranteed Advances	6942	6046	(12.89)
Sub-Total	45500	66423	45.98
BB and Below	3873	2934	(24.24)
Unrated	5552	8737	57.37
Total	54925	78094	42.18







SANCTIONS & OUTSTANDING



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India




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

₹ in Cr

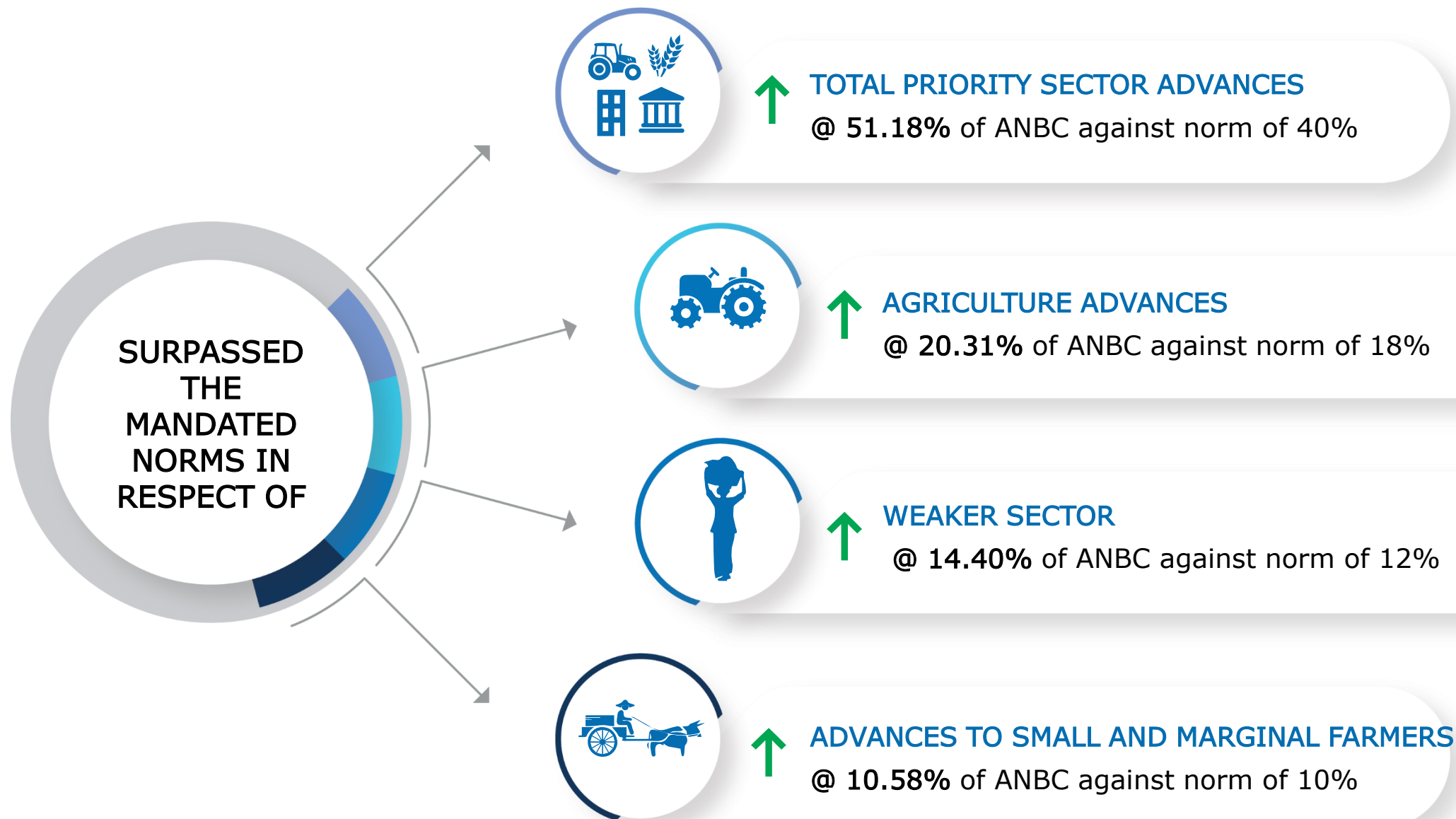
SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)
	No. of A/Cs Mar'23	Amt. Mar'23	No. of A/Cs Jun'22	Amt. Jun'22	No. of A/Cs Jun'23	Amt. Jun'23	As on 30th Jun'23	Y-o-Y
 Retail	57335	4306.89	51238	3996	48993	3718.12	63641	(6.96)
 Agriculture	197723	3619.05	184800	3040.77	196326	3519.12	40812	15.73
 MSME	34290	3707.01	16662	2070.44	22851	3163.22	40024	52.78
 Corporate Credit	45	8226.76	29	11047	34	25492.41	75386	130.75
TOTAL	289393	19859.7	252729	20154.2	268204	35892.87	219863	78.09



₹ in Cr

Sector	SANCTIONS									
	Mar'23		Jun'22		Jun'23		OUTSTANDING as on 30th Jun'23		Growth % In Sanctions Amount	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	Y-o-Y	Q-o-Q
 Retail	20139	1001	6264	814.53	9487	412.33	61655	4622.30	(49.38)	(58.81)
 Agriculture	9	1.36	10	2.73	11	1.56	32	3.59	(42.86)	14.71
 MSME	7523	902.19	1621	246.27	6298	894.31	15630	2552.60	263.14	(0.87)
TOTAL	27671	1904.60	7895	1063.50	15796	1308.20	77317	7178.50	23.01	(31.31)





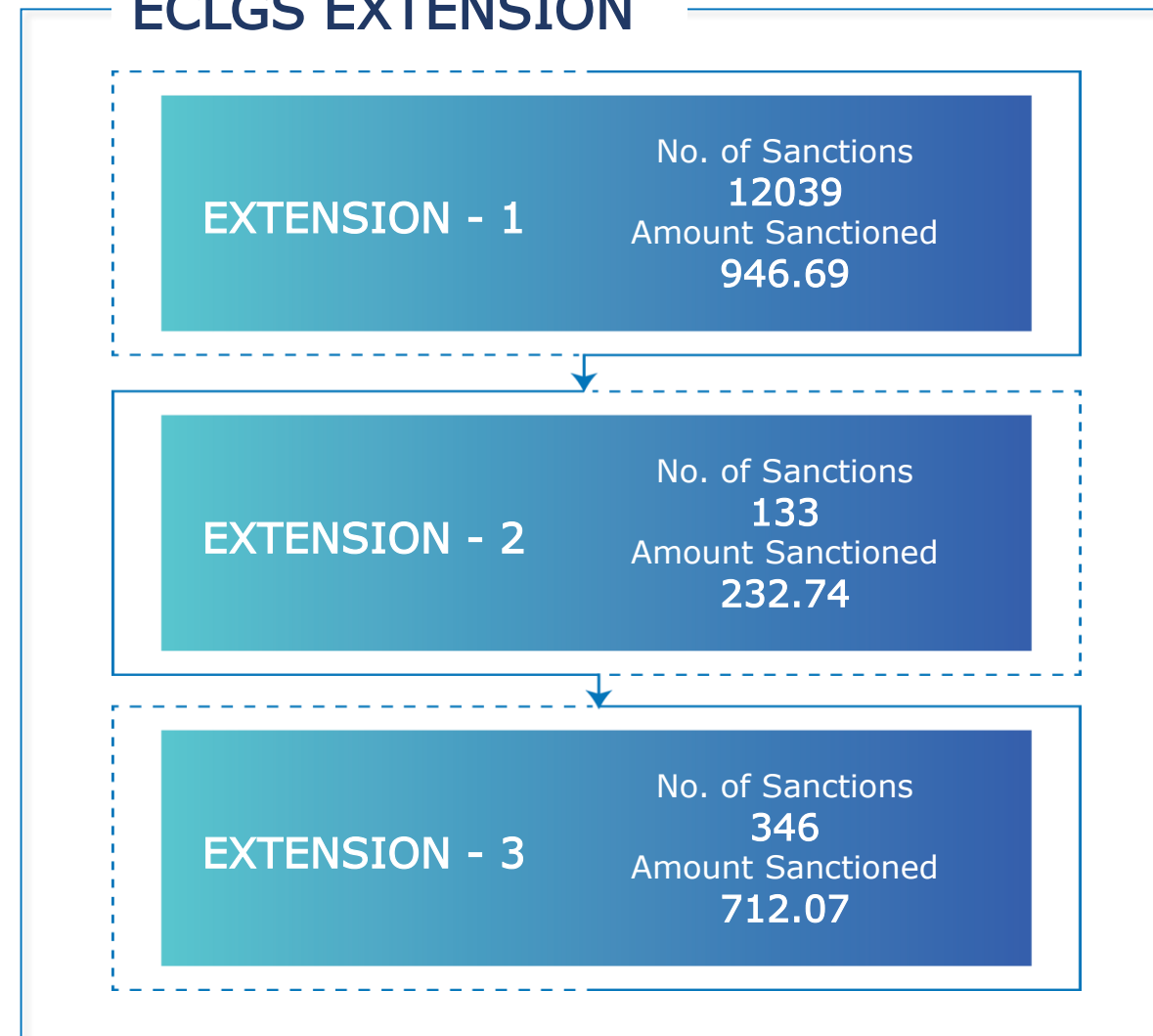


Total ECLGS Sanctioned
₹ 6632.10

Total ECLGS Outstanding
₹ 2702.69

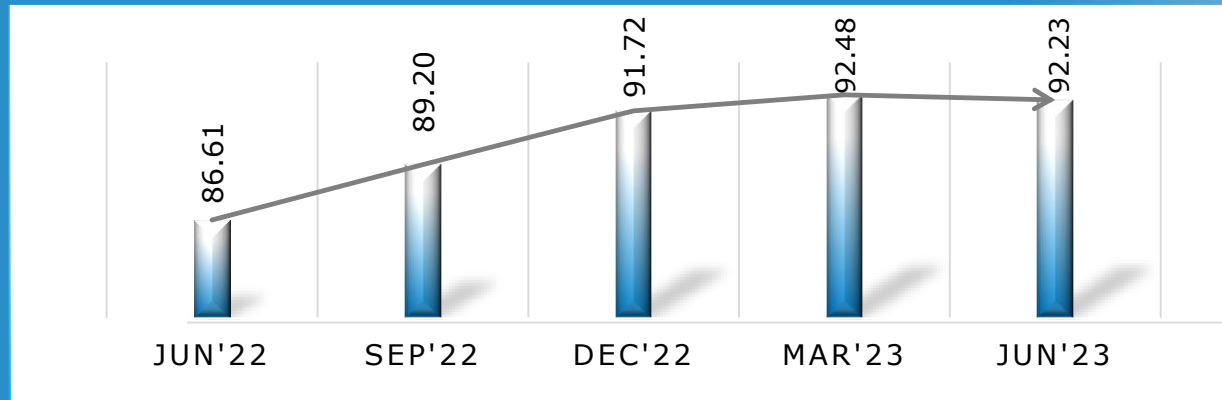
₹ in Cr

ECLGS EXTENSION

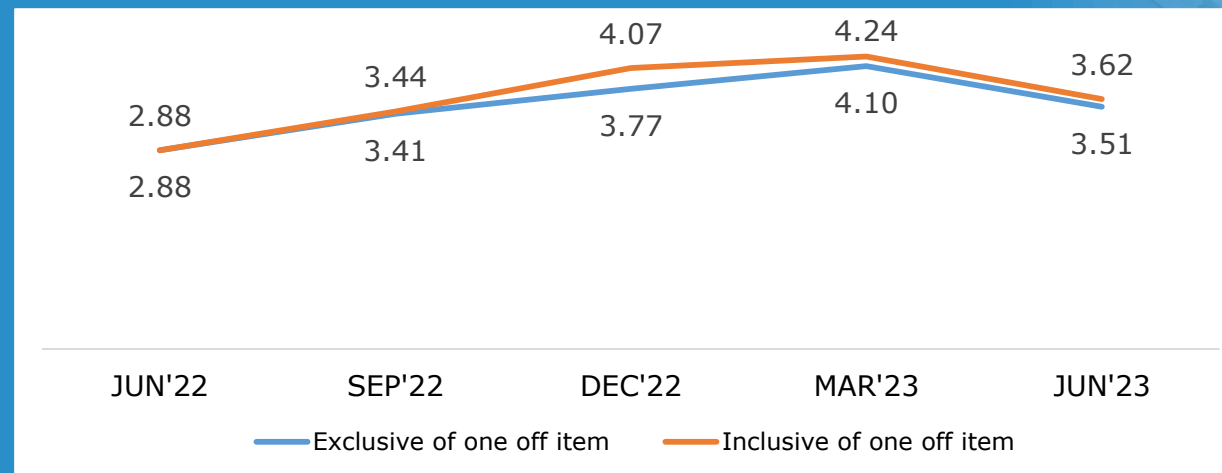


OTHER MAJOR RATIOS

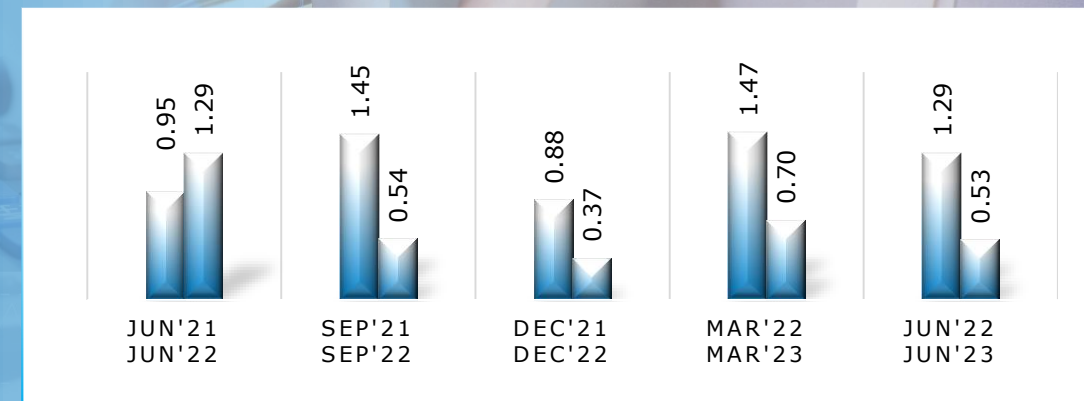
PROVISION COVERAGE RATIO



NET INTEREST MARGIN (%)



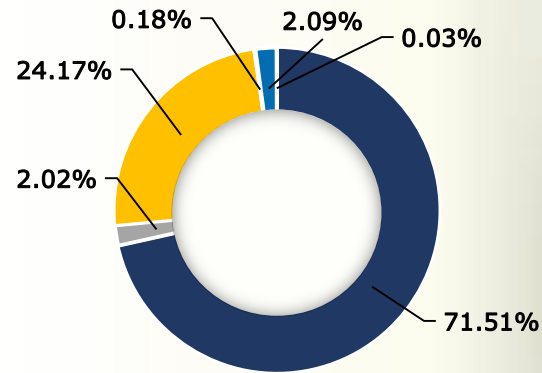
SLIPPAGE RATIO



A young green plant with several leaves is growing out of a stack of coins. The coins are stacked on a blue textured surface, possibly a book cover. The background is a soft, out-of-focus green. A dark blue rounded rectangle is overlaid on the image, containing the word "INVESTMENTS" in white capital letters.

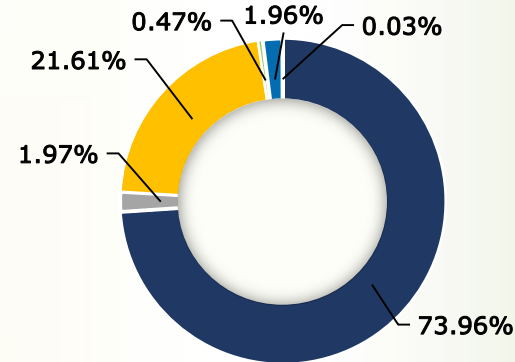
INVESTMENTS

Jun'22



■ Govt. Securities
■ Investment Outside India
■ Subsidiaries & Joint Ventures
■ Other Approved

Jun'23



■ Govt. Securities
■ Investment Outside India
■ Other Approved
■ Shares
■ Debentures & Bonds
■ Others

Particulars	Jun'22	Jun'23
Govt. Securities	101111	106125
Other Approved	-	-
Shares	2852	2830
Debentures & Bonds	34174	31009
Subsidiaries & Joint Ventures	258	670
Others	2962	2819
Total Investment In India	141357	143453
Investment Outside India	47	47
Grand Total	141404	143500

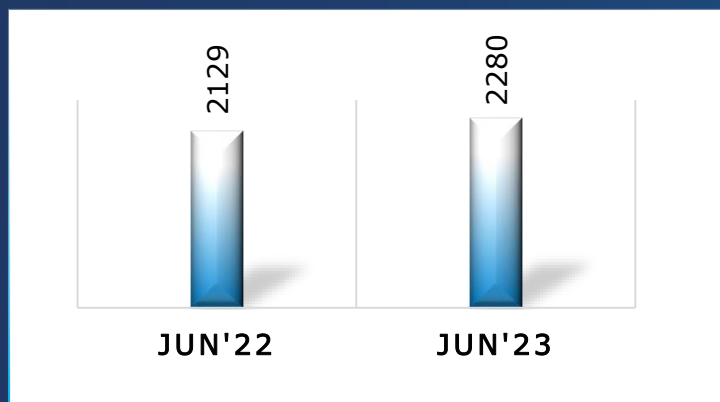
TREASURY PERFORMANCE



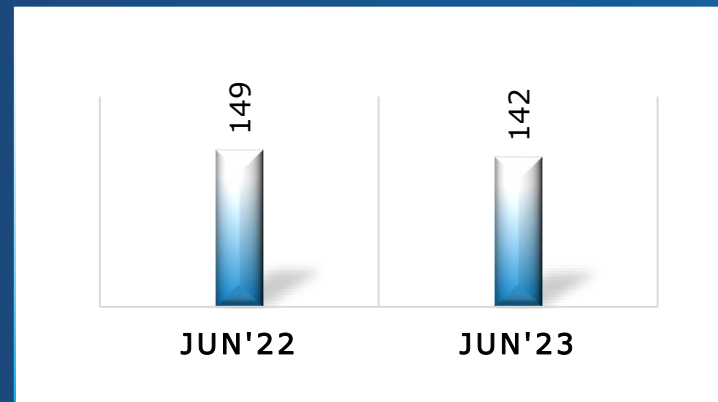
सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

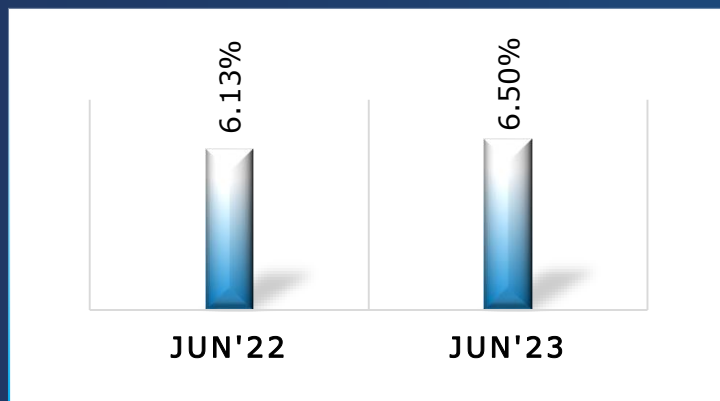
INTEREST ON INVESTMENT



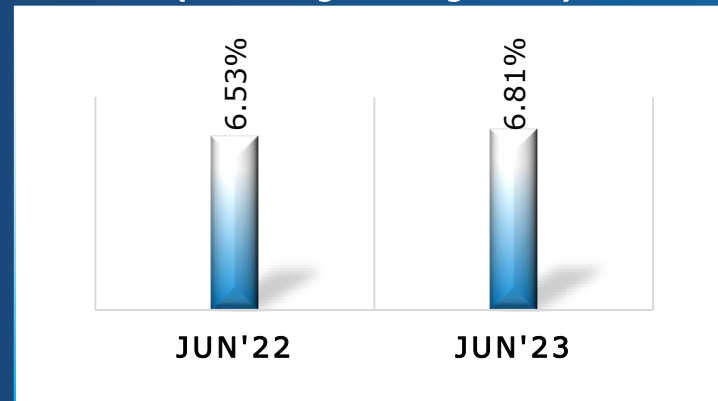
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT (Including Trading Profit)



₹ in Cr

Particulars	Jun'22	Jun'23
Aggregate Investment	141404	143500
Interest on Investment	2129	2280
Yield on Investment %	6.13	6.50
Profit on Sale of Investments	149	142
Profit on Exchange Transaction	90	99
Yield on Investment (Including Trading Profit)%	6.53	6.81
M - Duration (AFS)	1.64	1.93
10 Year Bench Mark %	7.45	7.11



TREASURY OPERATIONS



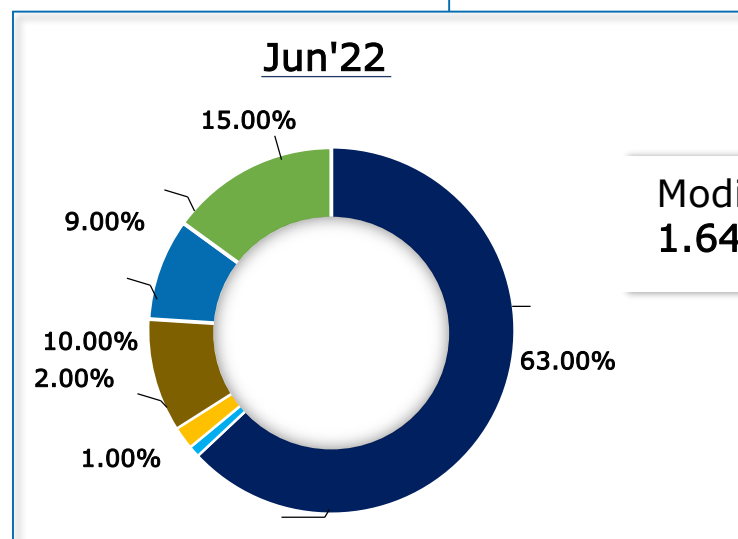
सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

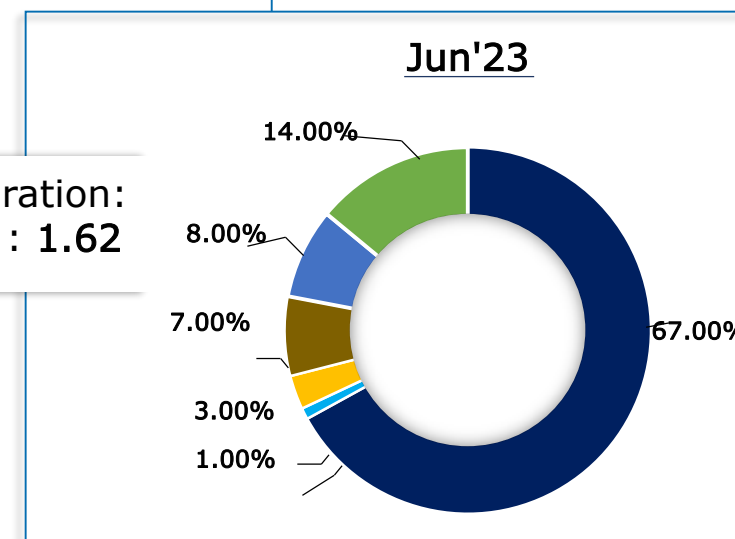
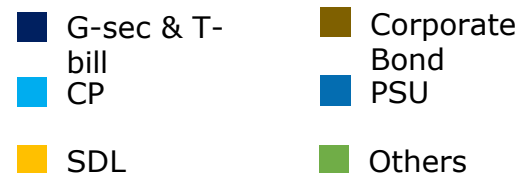
₹ in Cr

TOTAL INVESTMENT BOOK		Jun'22			Jun'23		
AGGREGATE INVESTMENT		141404			143500		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT	
INVESTMENT	104712	36431	261	106097	36924	479	
PERCENTAGE	74.05%	25.76%	0.19%	73.94%	25.73%	0.33%	
TOTAL SLR		101111			106125		
OF WHICH SLR		76979			25750		

AFS BOOK



Modified Duration:
1.64 - SLR : 1.29



Modified Duration:
1.93 - SLR : 1.62

The background features a complex network of glowing nodes and connecting lines in shades of blue, teal, and purple. A large, semi-transparent sphere is formed by a dense web of these connections, centered in the upper half of the frame. The overall aesthetic is futuristic and digital.

DIGITAL JOURNEY

LEVERAGING TECHNOLOGY

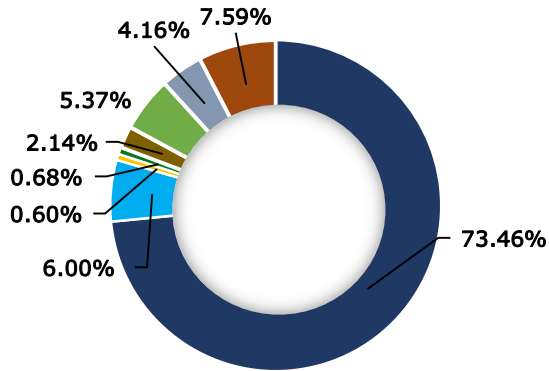


सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

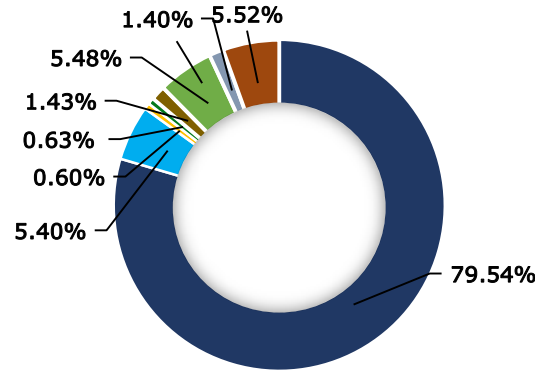


July'21 to Jun'22

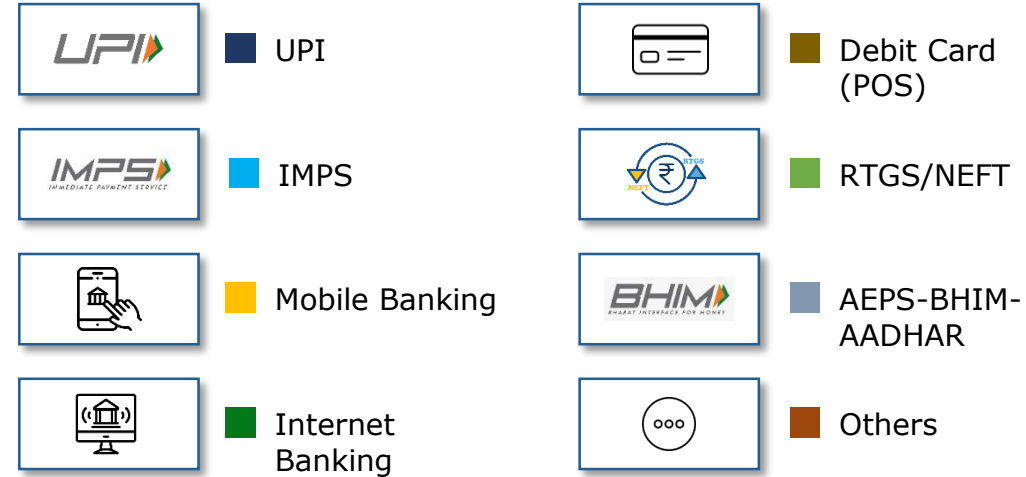


Share of Digital Txns through ADC 77.45%

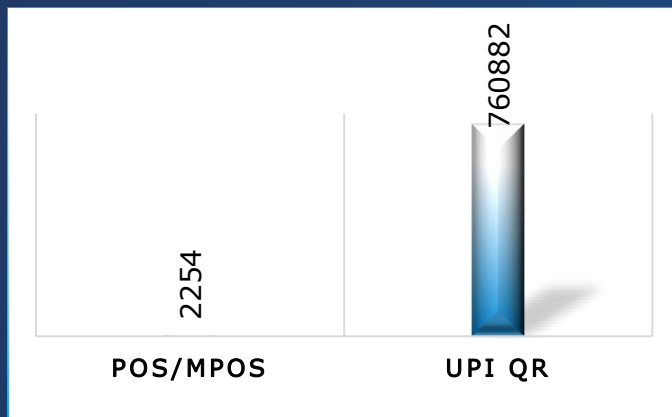
July'22 to Jun'23



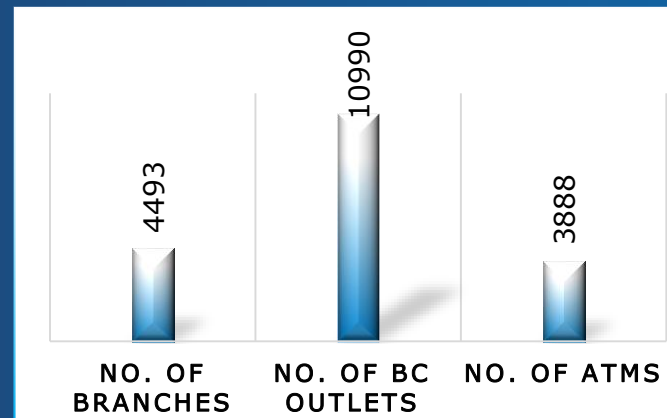
Share of Digital Txns through ADC 79.63%



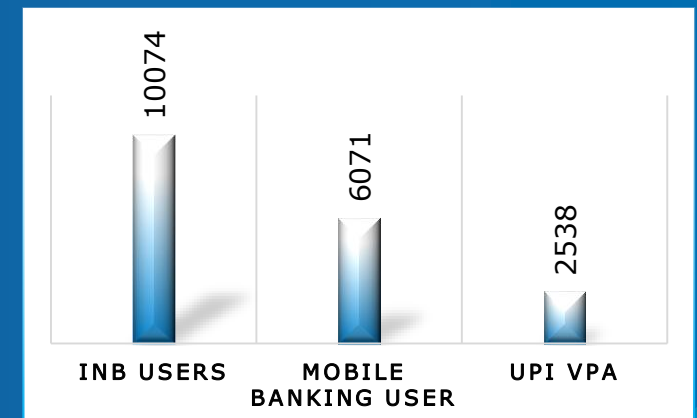
PAYMENT ACCEPTANCE TOUCH POINTS

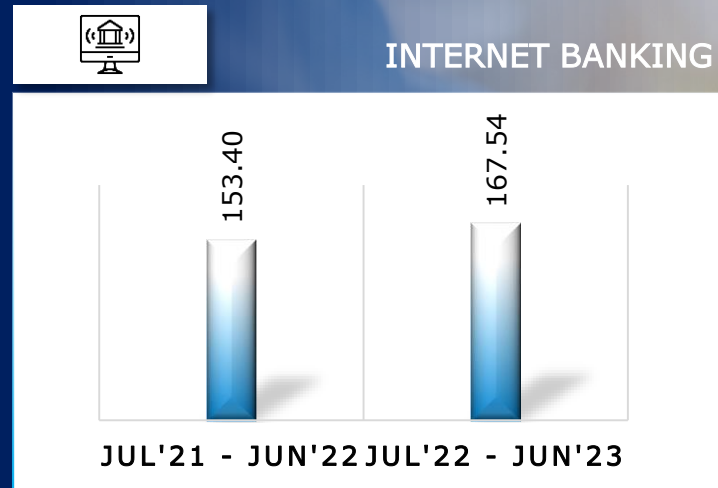
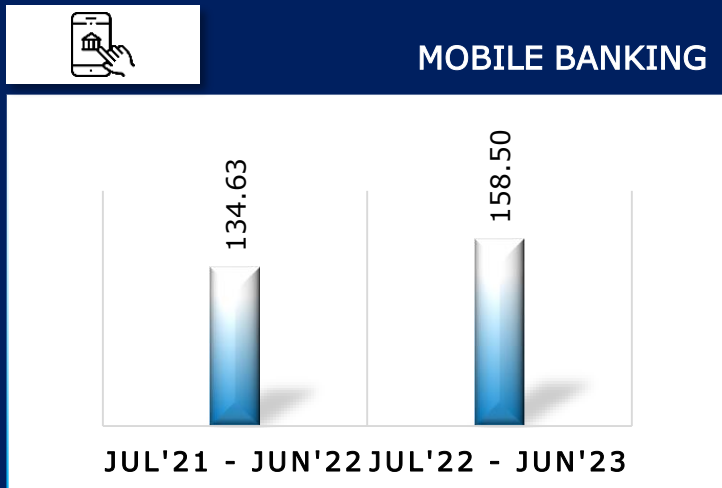
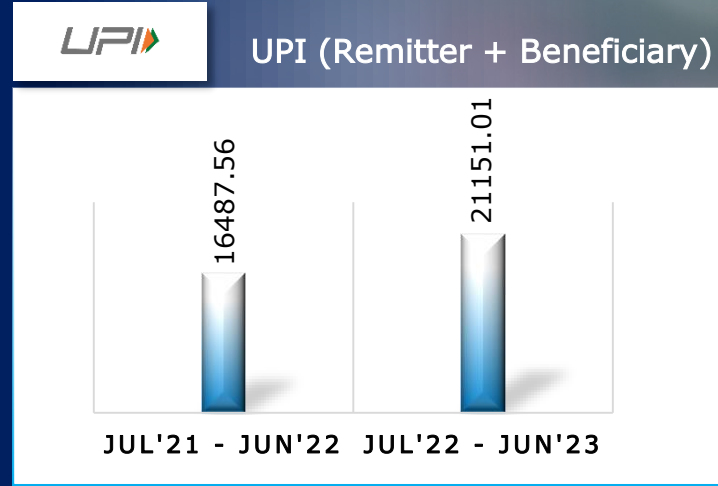
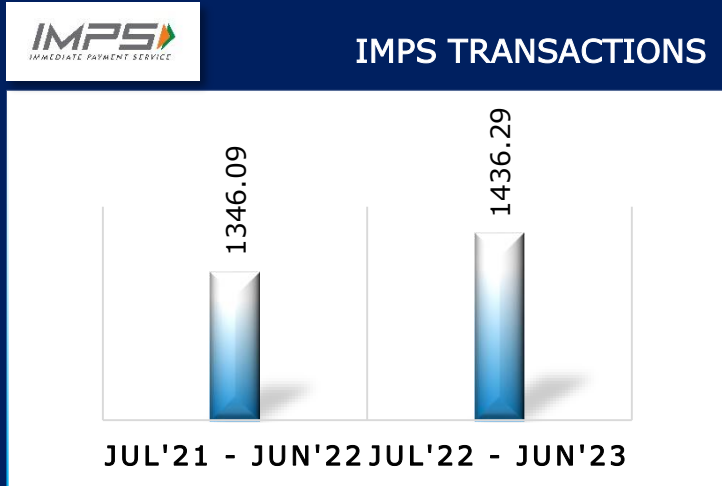


OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN'000)





TRANSACTIONS (in Lakhs)



Digital Lending Platform (DLP)



The DLP shall support lending in Straight Through Process (STP), Assisted and Semi-Assisted modes.

Omni Channel Mobile App



Various services shall be offered on Assets, Liabilities, Wealth Management, Market Place, Cards etc, through App and Web interfaces.



Integrated Customer Care



Modern Customer Care for Customer Services, Grievance Handling, Marketing & Sales etc. on variety of channels Call, Chat/Voice BoTs, IVR, WhatsApp etc.

Integrations Platform



Upgrading the middleware platform for seamless communication between internal and external systems. The components of this platform are Payment-hub, API Gateway, Middleware and Streaming.

Collections Management



Unified collections management system with Technology, Call Centre and Feet On Street (FOS) services.

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



S
o
c
i
a
l

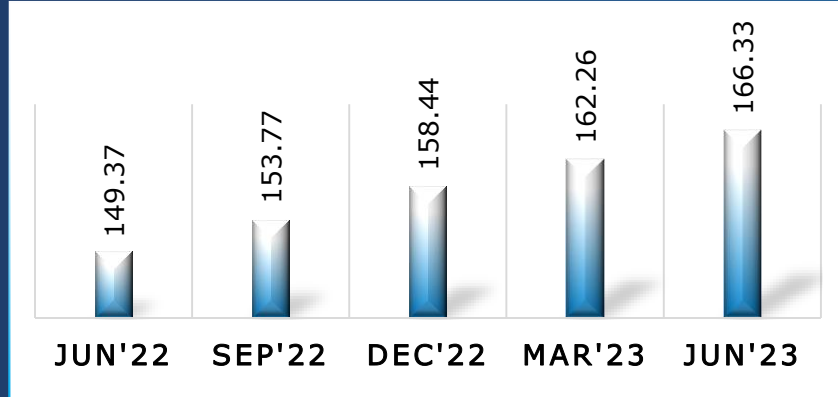
S
e
c
u
r
i
t
y

S
c
h
e
m
e

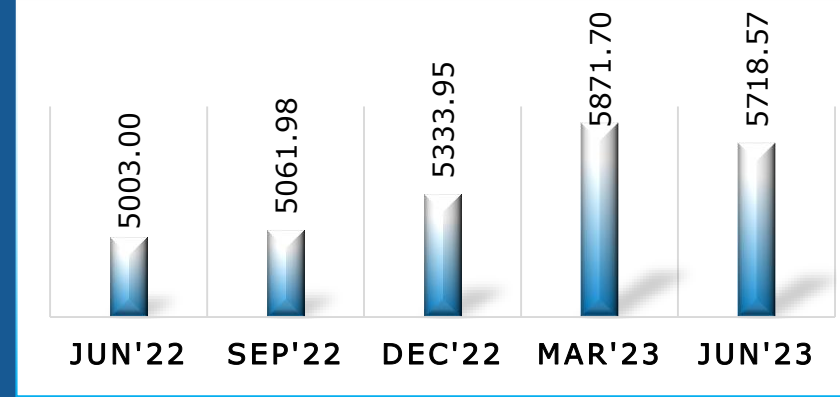
P
M
J
D
Y



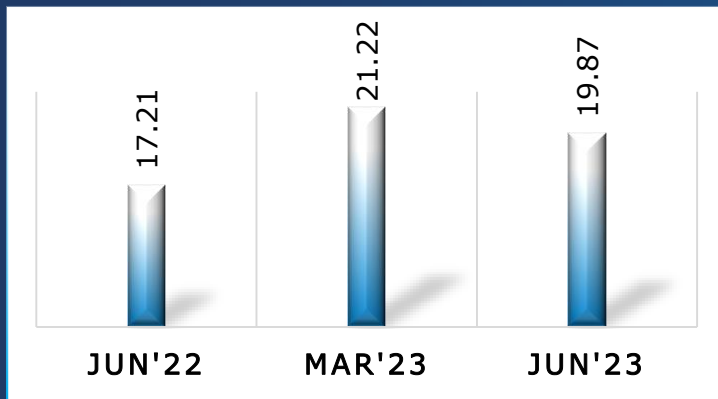
No. of Accounts (in Lakhs)



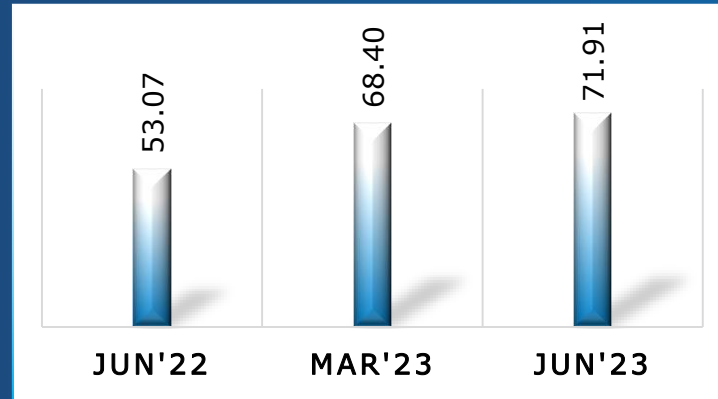
Balance Outstanding (in Cr)



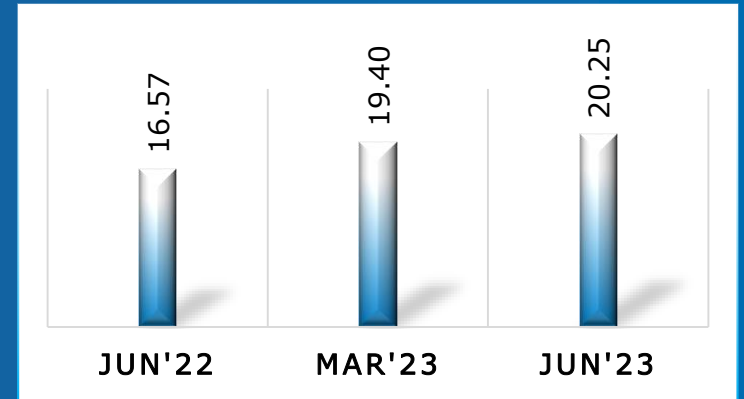
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'22
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 ₹ 1480 Cr 	64.40%	Total Income	40.88	32.58
		Net Profit/(Loss)	9.46	8.50
		Total Assets	1534.92	1253.27
		Capital & Reserves	198.30	170.58
	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'22
Centbank Financial Services Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged Mainly into Trusteeship Services 	100%	Total Income	0.75	0.67
		Net Profit/(Loss)	0.29	0.24
		Total Assets	48.94	44.07
		Capital & Reserves	35.79	35.62

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'22
Uttar Bihar Gramin Bank, Muzzaffarpur (Audited)	35%	Net Profit/(Loss)	121.94	36.54
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Audited)	35%	Net Profit/(Loss)	30.01	18.25
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	85.79	66.15

Group Position

₹ in Cr

Particulars	As on 30 th Jun'23	As on 30 th Jun'22
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	21031	19138
Minorities Interest	71	61
Share Application Money Pending Allotment	-	-
Deposits	363916	343187
Borrowings	10177	12924
Other Liabilities and Provisions	8781	7449
Total	412657	391440
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	21787	44493
Balances with Banks and Money at Call and Short Notice	16599	13501
Investments	137567	135472
Loans & Advances	213662	173351
Fixed Assets	4722	4921
Other Assets	18311	19693
Goodwill on Consolidation	9	9
Total	412657	391440



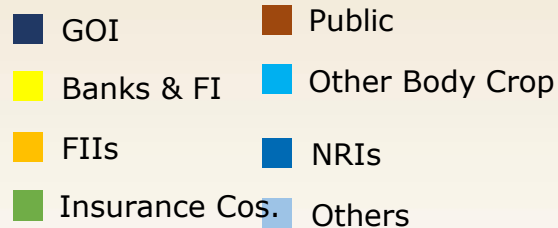
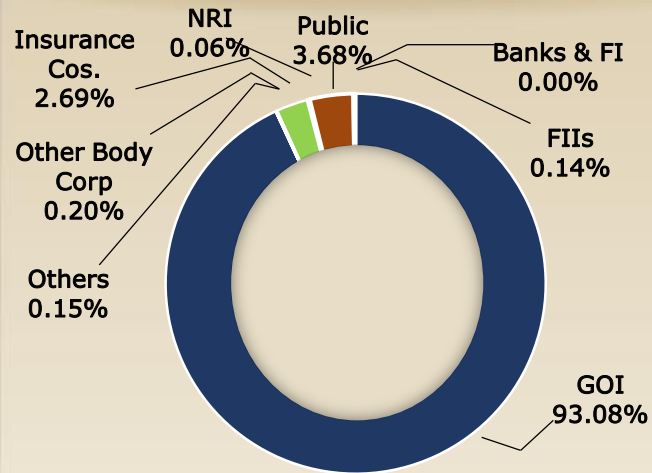
Group Performance

₹ in Cr

Particulars	Quarter Ended	
	JUN'23	JUN'22
<u>INCOME</u>		
Interest and Dividend Earned	7259	5555
Other Income	959	832
Total	8218	6387
<u>EXPENDITURE</u>		
Interest Expended	4062	3397
Operating Expenses	2302	1757
Provisions and Contingencies	1426	990
Total	7790	6144
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	428	243
Less: Minority Interest	3	3
Consolidated Net Profit/(Loss) after Deducting Minority's Interest	425	240
Add: Share of Earnings in Associates	70	32
Consolidated Net Profit/(Loss) Attributable to the Group	495	272

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





As on 30th Jun'23

- 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

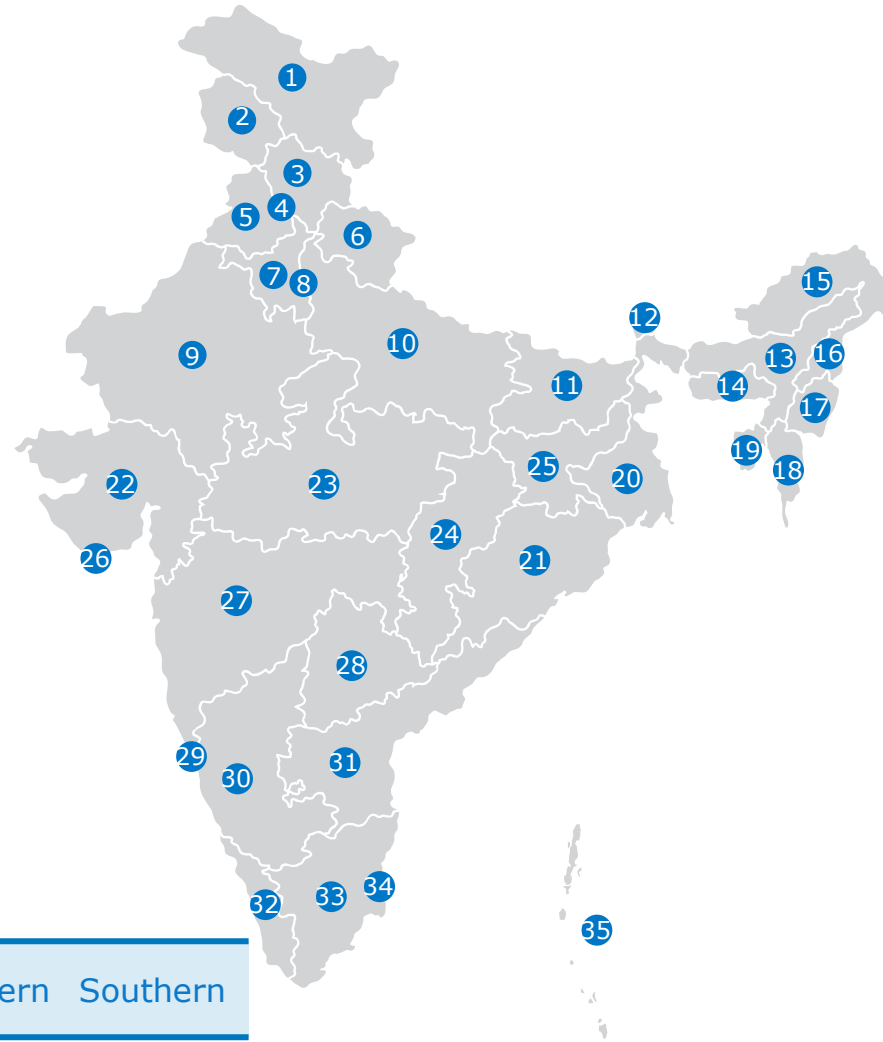
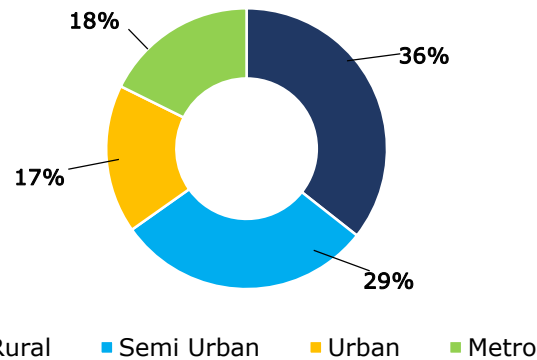


सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

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

As on 30th Jun'23














Total Branches	4493
Rural	1600
Semi Urban	1330
Urban	769
Metro	794
Total ATMs	3888
Total BC Outlets	10990
Total Customer Touch Points	19371



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



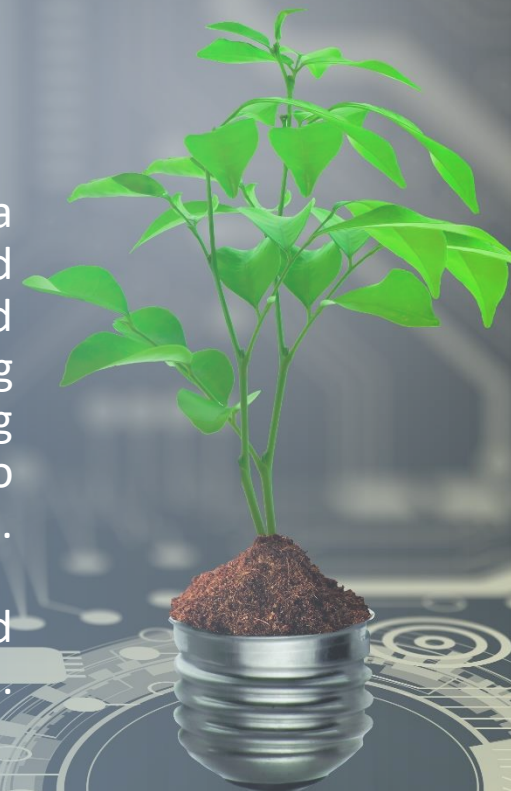
PARAMETERS	GUIDANCE FOR FY 23-24	GUIDANCE FOR QTR June'2023	ACHIVEMENTS (QTR June'2023)
Business Growth	10-12%	9%	8.55% 
Deposit Growth	8-10%	8%	6.05% 
Advances Growth	12-14%	12%	12.95% 
CASA	More than 50%	More than 50%	49.76% 
RAM: Corporate Credit Ratio	65:35 (+/-5%)	65:35 (+/-5%)	66:34 
NIM	3.25 - 3.50%	3.25%	3.62% 
Gross NPA	Below 5%	Below 5%	4.95% 
Net NPA	Below 1%	Below 1.75%	1.75% 
PCR	93 - 95%	92%	92.23% 
Slippage Ratio	Less than 1% on Q-o-Q basis	Less than 1% on Q-o-Q basis	0.53% 
Credit Cost (Annualized)	Less than 1%	Less than 1%	0.45% 
Return on Assets	More than 0.75%	More than 0.40%	0.43% 
Cost to Income Ratio	53-55%	55%	55.55% 



ESG

As one of the esteemed and oldest bank of India, Central Bank of India realizes the importance of the impact of our business on environment and our stakeholders. To show its adherence to Environment Social and Governance (ESG) parameters, the organization is working towards offering products and services in a responsible manner. Bank is focused in aligning core values of sustainability with bank's vision and mission. Bank is also committed to integrate climate considerations into financial decision-making.

Bank has also started reporting under Business Responsibility and Sustainable Reporting (BRSR) on voluntary basis from the year 2021-22.





Environment

- Bank has launched Green Fixed Deposits. Proceeds of which will be utilized towards funding green projects.
- Bank has launched special Electric vehicle loan scheme for both 2 wheelers and 4 wheelers.
- Water harvesting and solar panel at our training centers is an initiative of bank towards cleaner energy.
- CENT SOLAR - PM KUSUM SCHEME provides funding for solar energy projects to both individuals and corporates.
- Bank has moved towards paperless board and audit operations to reduce its carbon footprint.
- Our Bank has participated in the Sovereign Green Bonds auction by RBI, whose proceeds will be utilized to fund green projects.



Social

- Cent Grah Laxmi Scheme of our bank enables women customers to own property.
- Bank has set up Financial Literacy And Counseling Centre (FLCC) to achieve greater goal of financial inclusion under Sustainable Development Goals (SDG).
- Providing opportunity to retired personnel and brought them on board as consultant to make use of their experience and knowledge.
- Bank celebrated "Samman Divas" to venerate senior citizens and retired bank employees for their contribution towards bank.
- New product Cent yuva has been launched for children below 18 years with insurance where premium for Pradhan Mantri Jeevan Jyoti Bima Yojana is borne by bank.
- Under staff welfare scheme bank provides regular health check-ups of employees.
- Our bank has taken initiative to appoint more than 17% of total strength as apprentice in accordance with National Apprenticeship Promotion Scheme (NAPS) of Government of India.



Governance

- The Bank is committed towards conducting the business and dealing with all its stakeholders, with highest ethical standards and in compliance with all the applicable laws and regulations. We also have a comprehensive policy on Code of Ethics, Business Conduct & Conflict of Interest.
- The bank's code of ethics book is also published every year to promote awareness regarding fair banking practices.
- Bank has introduced revised and compulsory e-learning course on Code of ethics for all the employees, to show their commitment towards including these ethics as vital to their day to day operations.
- We have grievance redressal portal for customers at our website and mobile app.
- Whistle blower policy of our bank also provides opportunity for stakeholders to highlight any wrong doings.

Central Bank of India participates in Global Conference on ESG at New Delhi

Shri. M.V. Rao, MD & CEO and Shri. Vivek Wahi, Executive Director from Central Bank of India, attended the Global Conference on ESG in New Delhi as guests of honor along with Shri. Arjun Ram Meghwal, Union Minister of Law as a Chief Guest and Mr. Vivek Oberoi Indian film actor and other companies/institutions. The conference awarded organizations implementing ESG guidelines.

A memorandum of understanding was signed between the bank and Ramanujam College, Delhi University, for an online course on ESG fundamentals. Additionally, Central Bank of India pledged sponsorship to the Paralympics Committee for the Hangzhou Asian Games in October 2023, aligning with their focus on equal opportunities.





THANK YOU