

CO:IRD:2022-23:142

26th July, 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 |
|---|---|

Dear Sir/Madam,

**Sub : Revised Presentation on Financial Results for the First Quarter ended
30th June 2022**

Further to our letter no. CO:IRD:2022-23:136 dated 25th July, 2022, we submit herewith revised copy of Presentation on Financial Results of the Bank for the First Quarter ended 30th June 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



SMRUTI RANJAN DASH
GENERAL MANAGER



AA b



Presentation to Investors & Analysts

Business Result Analysis

Quarter ended
30th June'2022



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Strengths

Best CASA
base @51.15%
of total
deposits

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

Strong Brand
Image with
Legacy of 111+
Years

Pan India
presence with
18171 Customer
Touch Points



Dedicated Staff
Strength of 31275



Values that set us apart

C

Consistency

E

Ethical Standards

N

Nurturing Potential

T

Transparency

R

Responsiveness

A

Accountability

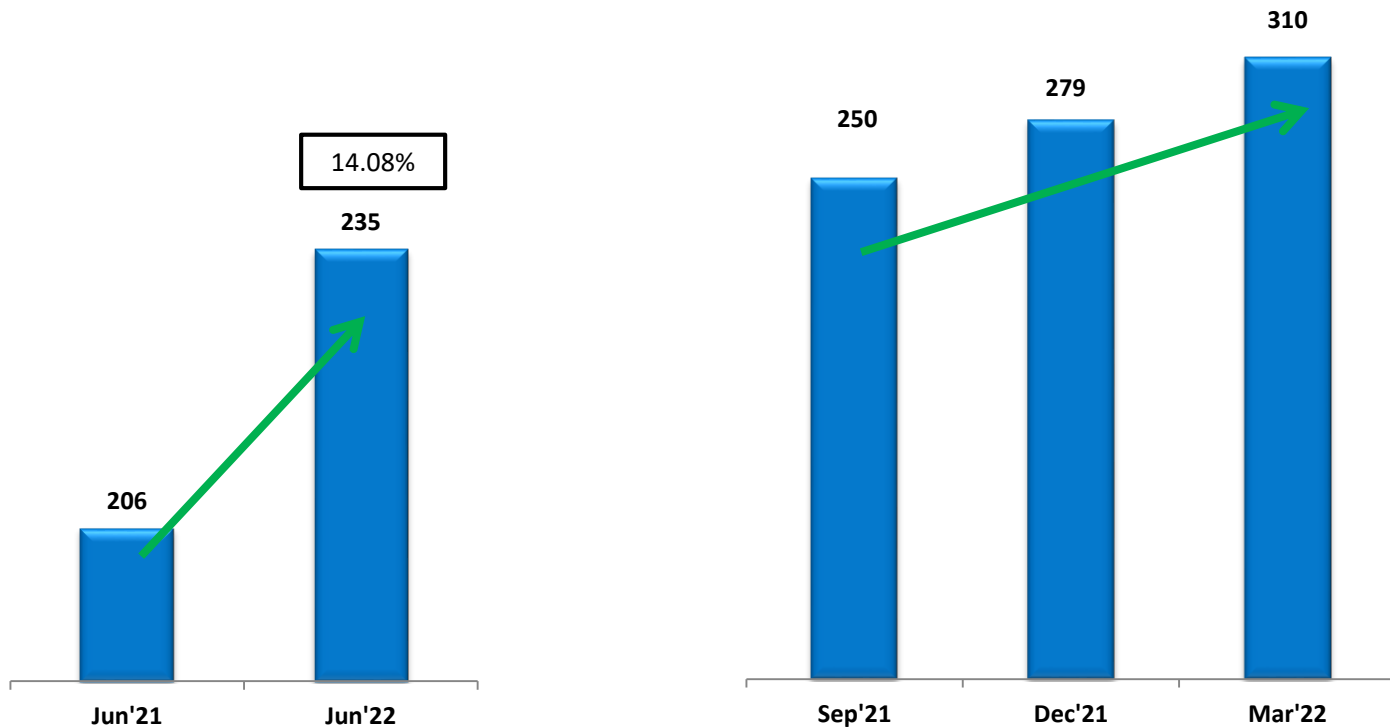
L

Loyalty



₹ in Cr

Net Profit



Business

Total Business has increased to ₹ 537309 Crore in Jun'22 from ₹ 506712 Crore in Jun'21 registering a growth of 6.04 % on Y-o- Y basis.

CASA deposits have increased to ₹ 174562 Crore in Jun'22 from ₹ 162698 Crore in Jun'21 registering a growth of 7.29% on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to 51.15% in Jun'22 registering an improvement of 195 bps.

Gross Advances have increased to ₹ 194648 Crore in Jun'22 from ₹ 175229 Crore in Jun'21 registering a growth of 11.08 % on Y-o-Y basis.

RAM advances have increased to ₹ 127685 Crore in Jun'22 from ₹ 114618 Crore in Jun'21 registering a growth of 11.40% on Y-o-Y basis



KEY HIGHLIGHTS

Asset Quality

GNPA reduced from 15.92% in Jun'21 to 14.90 % in Jun'22 registering an improvement of 102 bps.

Net NPA reduced from 5.09% in Jun'21 to 3.93% in Jun'22 registering an improvement of 116 bps.

Profit & Loss

Operating Profit has come down marginally from ₹ 1232 Crore in Jun'21 to ₹ 1221 Crore in Jun'22 registering a decline of 0.89% on Y-o-Y basis.

Net Profit With sustained performance, the Bank has earned Net Profit of ₹ 235 Crore in Jun'22 compared to Net Profit of ₹ 206 Crore in Jun'21 registering a growth of 14.08 % on Y-o- Y basis.



Efficiency Ratios

NII Net Interest Income has improved from ₹ 2127 Crore in Jun'21 to ₹ 2142 Crore in Jun'22 registering a Y-o-Y growth of 0.71%.

Cost To Income Ratio for the quarter ended Jun'22 has marginally increased from 58.31% to 58.92% registering increase of 61bps.

Slippage Ratio increased from 0.95% in Jun'21 to 1.29% in Jun'22 due to slippage of three major accounts. The Slippage Ratio excluding these three accounts is 0.74%

Credit Cost Due to higher provisioning the credit cost increased from 0.17% in Jun'21 to 2.07% in Jun'22.



KEY HIGHLIGHTS

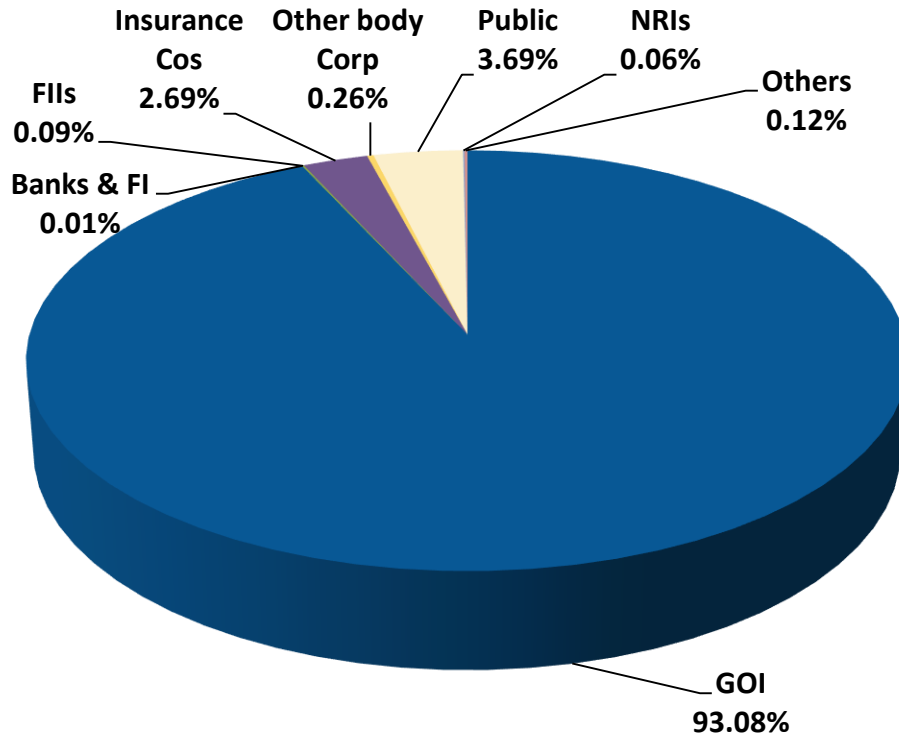
Other Important Ratios

CRAR - The Bank is sufficiently Capitalized with CET1 and CRAR for June'22 at 11.41% and 13.33% 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.

PCR Provision coverage Ratio improved from 84.28% in Jun'21 to 86.61% in Jun'22 registering an improvement of 233 bps.



Shareholding Pattern



As on Jun'30, 2022

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



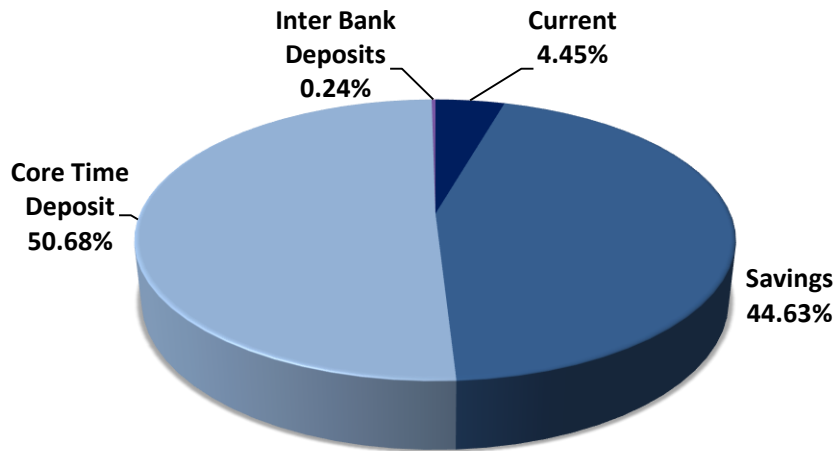
Business across the board

| PARTICULARS | JUN '21 | JUN '22 | Y-o-Y Growth (%) |
|---|---------------|---------------|------------------|
| Total Business | 506712 | 537309 | 6.04 |
| Total Deposits (Including Interbank Deposits) | 331483 | 342661 | 3.38 |
| CASA Deposits | 162698 | 174562 | 7.29 |
| CASA % | 49.20 | 51.15 | 195 bps |
| Total Advances | 175229 | 194648 | 11.08 |
| RAM | 114618 | 127685 | 11.40 |
| Corporate | 60611 | 66963 | 10.48 |
| CD Ratio # | 52.99 | 57.04 | 405 bps |

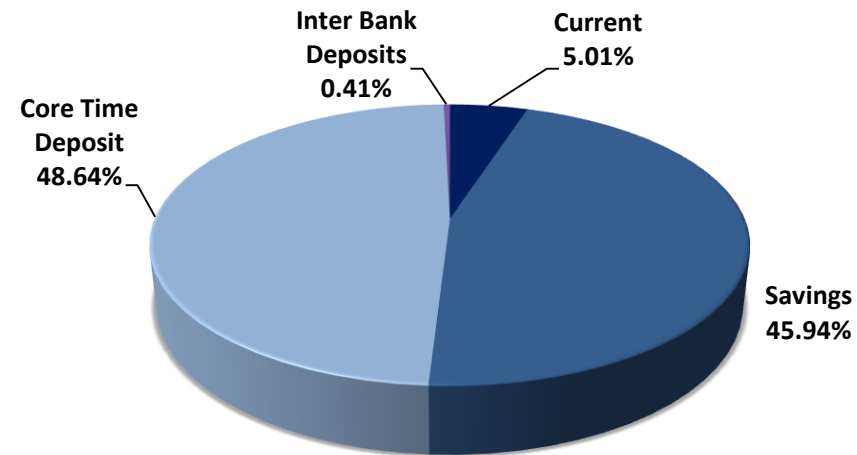


DEPOSIT MIX

Jun '21



Jun '22

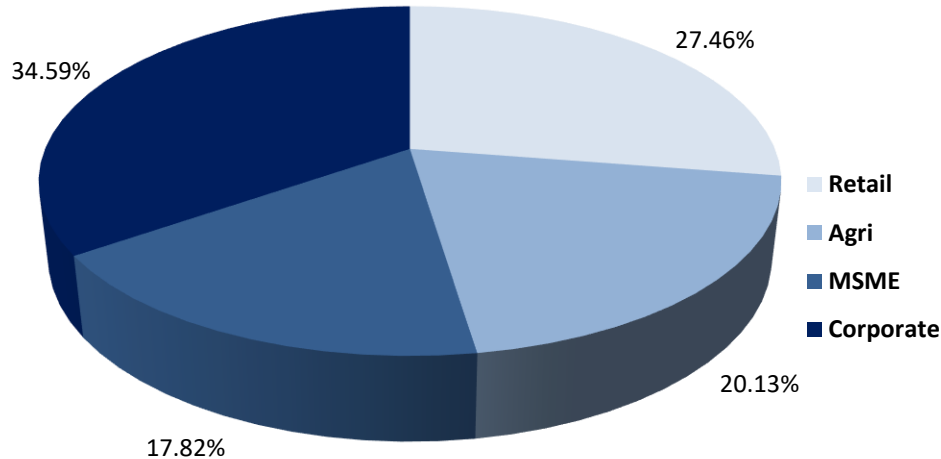


| PARTICULARS | JUN '21 | JUN '22 | Y-o-Y Growth (%) |
|---------------------|---------|---------|------------------|
| Current | 14755 | 17159 | 16.29 |
| Savings | 147943 | 157403 | 6.39 |
| Total CASA Deposits | 162698 | 174562 | 7.29 |
| CASA % | 49.20 | 51.15 | 195 bps |
| Core Time Deposit | 167979 | 166711 | -0.75 |
| Total Core Deposit | 330677 | 341273 | 3.20 |
| Inter Bank Deposit | 806 | 1388 | 72.21 |
| Total Deposits | 331483 | 342661 | 3.37 |



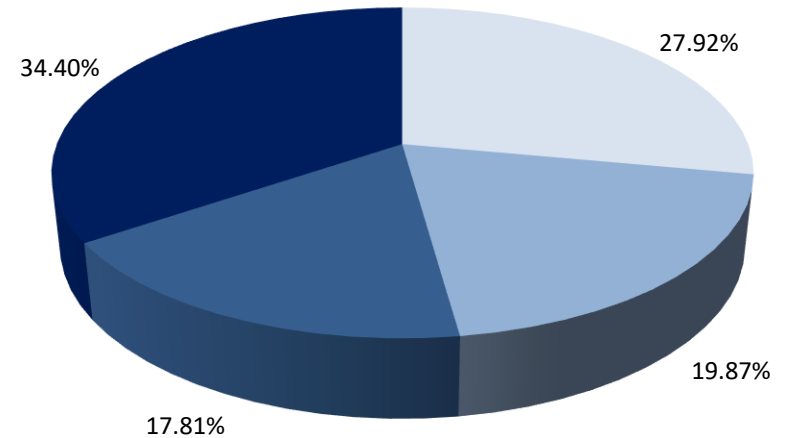
CREDIT PERFORMANCE

Jun '21



RAM : 65.41%

Jun '22



RAM : 65.60%

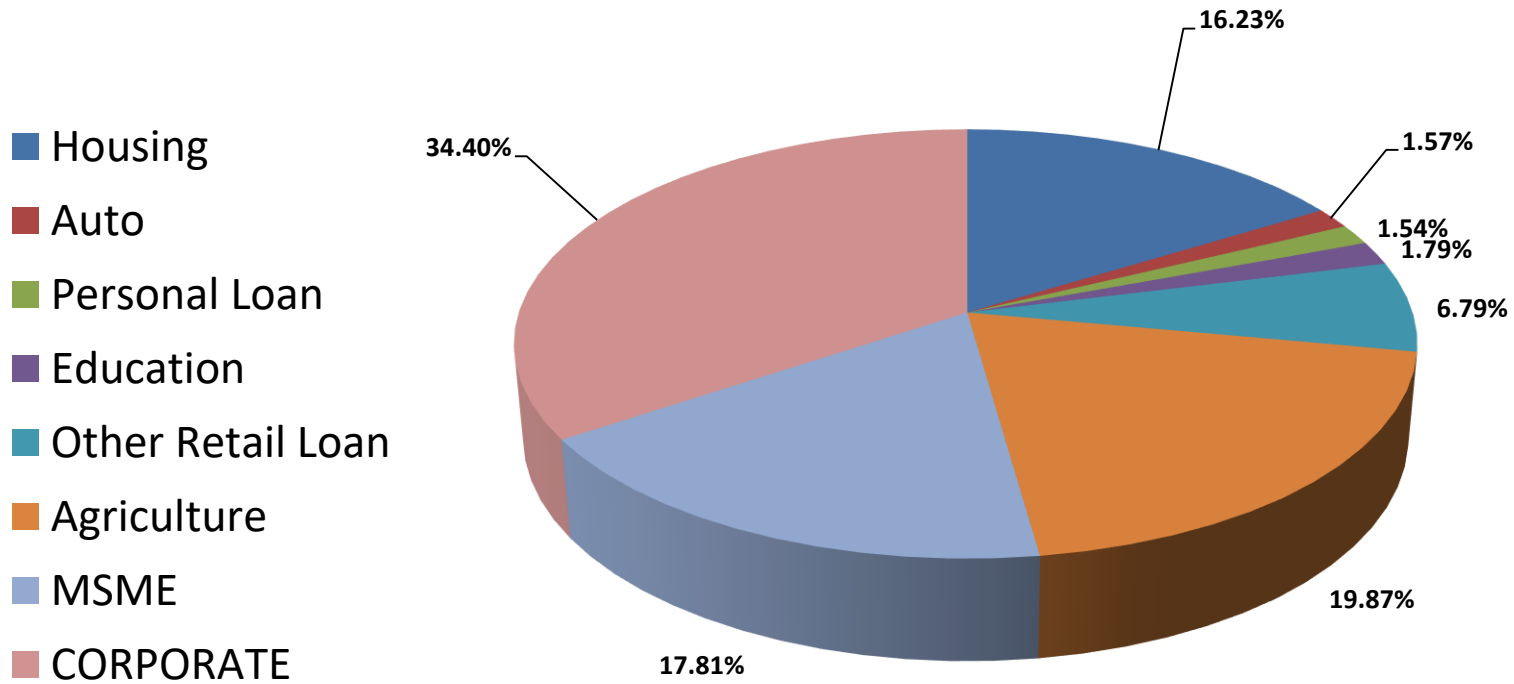
₹ in Cr

| SECTORS | JUN'21 | JUN '22 | Y-o-Y Growth % |
|--------------------------------|---------------|---------------|-----------------|
| Retail | 48114 | 54341 | 12.94 |
| Agriculture | 35273 | 38679 | 9.66 |
| MSME | 31231 | 34665 | 11.00 |
| RAM | 114618 | 127685 | 11.40 |
| Corporate | 60611 | 66963 | 10.48 |
| Gross Advance | 175229 | 194648 | 11.08 |
| TOTAL Credit RWA | 117462 | 124259 | 5.79 |
| CRWA % of Gross Advance | 67.03 | 63.84 | -319 bps |



Diversified Loan Book

As on 30.06.2022



₹ in Cr

| Housing Loan | Auto Loan | Personal Loan | Education Loan | Other Retail | Total Retail | Agriculture Loan | MSME Credit | Corporate Credit | Total Advance |
|--------------|-----------|---------------|----------------|--------------|--------------|------------------|-------------|------------------|---------------|
| 31601 | 3055 | 2993 | 3484 | 13208 | 54341 | 38679 | 34665 | 66963 | 194648 |



Sanctions & Disbursements

₹ in Cr

| S E C T O R | Sanctions | | | | Disbursements | | Growth (%) in Sanctions (Amount) | Growth % in Disbursements (Amount) |
|----------------------------|-----------------------|------------------|----------------------|------------------|---------------|----------|--|--|
| | No. of AC/S Jun'21 | Amount Jun'21 | No. of A/C Jun'22 | Amount Jun'22 | Jun'21 | Jun'22 | Y-o-Y | Y-o-Y |
| RETAIL | 23606 | 1047.00 | 51238 | 3996.00 | 740.00 | 2774.00 | 281.66 | 274.86 |
| MSME | 19814 | 722.81 | 16662 | 2070.44 | 485.67 | 1517.28 | 186.44 | 212.41 |
| AGRICULTURE | 103121 | 1379.45 | 184800 | 3040.77 | 1296.31 | 2706.99 | 120.43 | 108.82 |
| CORPORATE CREDIT | 21 | 4882.00 | 29 | 11047.00 | 3545.00 | 4212.00 | 126.28 | 18.82 |
| TOTAL | 146562 | 8031.26 | 252729 | 20154.21 | 6066.98 | 11210.27 | 150.95 | 84.78 |



SANCTIONS AND OUTSTANDING

₹ in Cr

| S E C T O R | SEP'21 | DEC'21 | | MAR'22 | | JUN'22 | | TOTAL SANCTIONS | | OUTSTANDING As on 30 th June'22 | | |
|----------------------------|--------------------|---------------|--------------------|---------------|--------------------|---------------|--------------------|--------------------|--------------------|--|--------------------|----------------|
| | SANCTIONS | | | | | | | | | | | |
| | No. of Accounts | Amt. | No. of Accounts | Amt. | No. of Accounts | Amt. | No. of Accounts | Amt. | No. of Accounts | Amt. | No. of Accounts | Amt. |
| RETAIL | 2724 | 354.07 | 4948 | 627.76 | 5679 | 607.15 | 6264 | 814.53 | 19615 | 2403.51 | 17742 | 1936.92 |
| MSME | 46 | 1.25 | 320 | 78.78 | 647 | 118.60 | 1621 | 246.27 | 2634 | 444.90 | 2371 | 402.30 |
| Agriculture | 0 | 0.00 | 0 | 0.00 | 5 | 1.68 | 10 | 2.73 | 15 | 4.41 | 15 | 3.31 |
| TOTAL | 2770 | 355.32 | 5268 | 706.54 | 6331 | 727.43 | 7895 | 1063.53 | 22264 | 2852.82 | 20128 | 2342.53 |



Achieved the mandated norms in respect of

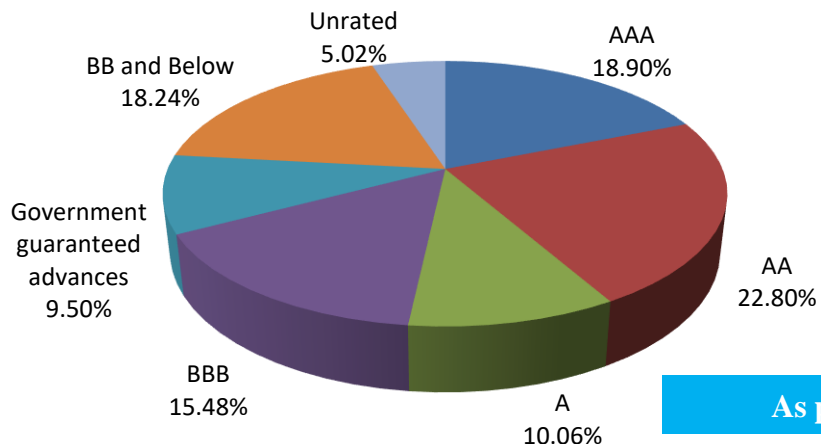


PSLC SOLD 4650 ₹ in Cr

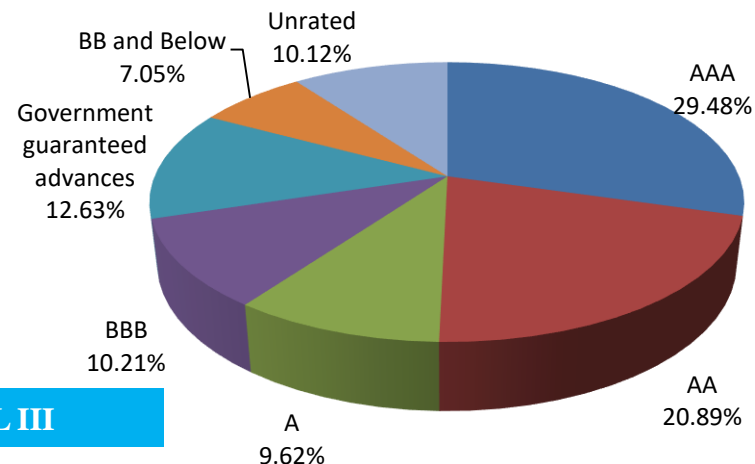


Rated Standard Advances

JUN'21



JUN '22



As per BASEL III

Investment Grade & above : 76.75%

Investment Grade & above : 82.84%

₹ in Cr

| Investment grade wise Standard Advances (Fund Based) | Jun'21 | Jun'22 | Y-o-Y |
|--|--------------|--------------|--------------|
| AAA | 9071 | 16192 | 78.50 |
| AA | 10943 | 11475 | 4.86 |
| A | 4828 | 5283 | 9.42 |
| BBB(Including CRE) | 7441 | 5608 | -24.63 |
| Government guaranteed advances | 4560 | 6942 | 52.24 |
| Sub-Total | 36843 | 45500 | 23.50 |
| BB and Below | 8755 | 3873 | -55.76 |
| Unrated | 2408 | 5552 | 130.56 |
| Total | 48006 | 54925 | 14.41 |



SPECIAL MENTION ACCOUNTS

(₹ in Cr)

Asset Quality - Jun '21

| Asset Quality | No. of A/c's | Above ₹ 5 cr. | No. of A/c's | Up to ₹ 5 Cr. | No. Of A/c's | Jun '21 | % of Total Adv. |
|---------------|--------------|---------------|---------------|---------------|---------------|--------------|-----------------|
| SMA 0 | 48 | 1509 | 142121 | 5071 | 142169 | 6580 | 3.76 |
| SMA 1 | 15 | 132 | 121002 | 4189 | 121017 | 4321 | 2.47 |
| SMA 2 | 25 | 1516 | 107816 | 3599 | 107841 | 5115 | 2.91 |
| TOTAL | 88 | 3157 | 370939 | 12859 | 371027 | 16016 | 9.14 |

Asset Quality - Mar '22

| Asset Quality | No. of A/c's | Above ₹ 5 cr. | No. of A/c's | Up to ₹ 5 Cr. | No. Of A/c's | Mar '22 | % of Total Adv. |
|---------------|--------------|---------------|---------------|---------------|---------------|--------------|-----------------|
| SMA 0 | 30 | 1064 | 100823 | 4855 | 100853 | 5919 | 3.12 |
| SMA 1 | 34 | 822 | 176780 | 7025 | 176814 | 7847 | 4.14 |
| SMA 2 | 3 | 18 | 54394 | 1140 | 54397 | 1158 | 0.61 |
| TOTAL | 67 | 1904 | 331997 | 13020 | 332064 | 14924 | 7.87 |

Asset Quality - Jun '22

| Asset Quality | No. of A/c's | Above ₹ 5 cr. | No. of A/c's | Up to ₹ 5 Cr. | No. Of A/c's | 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 |



COVID -19 CREDIT SUPPORT

₹ in Cr

ECLGS-1

No. of Sanctions – 165784
Amt. Sanctioned -3152.49

ECLGS-2

No. of Sanctions – 175
Amt. Sanctioned – 537.10

ECLGS-3

No. of Sanctions – 466
Amt. Sanctioned -114.64

ECLGS-4

No. of Sanctions – 59
Amt. Sanctioned – 4.82

ECLGS Extension

Extension -1

No. of Sanctions
9825
Amount Sanctioned
694.80

Extension -2

No. of Sanctions
87
Amount Sanctioned
60.81

Extension -3

No. of Sanctions
295
Amount Sanctioned
28.21



Standard Restructured Book

(₹ in Cr)

| SEGMENT | June'21 | Sep'21 | Dec'21 | Mar'22 | Jun'22 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporatete | 976 | 997 | 575 | 954 | 842 |
| MSME | 1614 | 1452 | 732 | 680 | 646 |
| Agriculture | 273 | 254 | 216 | 203 | 188 |
| Retail | 463 | 433 | 406 | 408 | 391 |
| Total | 3326 | 3136 | 1929 | 2245 | 2067 |

Standard Restructured - Covid-19 Resolution Framework

| | | | | | |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 2313 | 2299 | 2422 | 1553 | 725 |
| MSME | 838 | 1403 | 2714 | 2594 | 2416 |
| Agriculture | 48 | 105 | 399 | 372 | 342 |
| Retail | 1514 | 2207 | 2047 | 2030 | 1998 |
| Total | 4713 | 6014 | 7582 | 6549 | 5481 |

Total Standard Restructured Book

| | | | | | |
|---------------------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 3289 | 3296 | 2997 | 2507 | 1567 |
| MSME | 2452 | 2855 | 3446 | 3274 | 3062 |
| Agriculture | 321 | 359 | 615 | 575 | 530 |
| Retail | 1977 | 2640 | 2453 | 2438 | 2389 |
| Total Restructured | 8039 | 9150 | 9511 | 8794 | 7548 |



NPA CLASSIFICATION

NPA Classification: Sector Wise

(₹ in Cr)

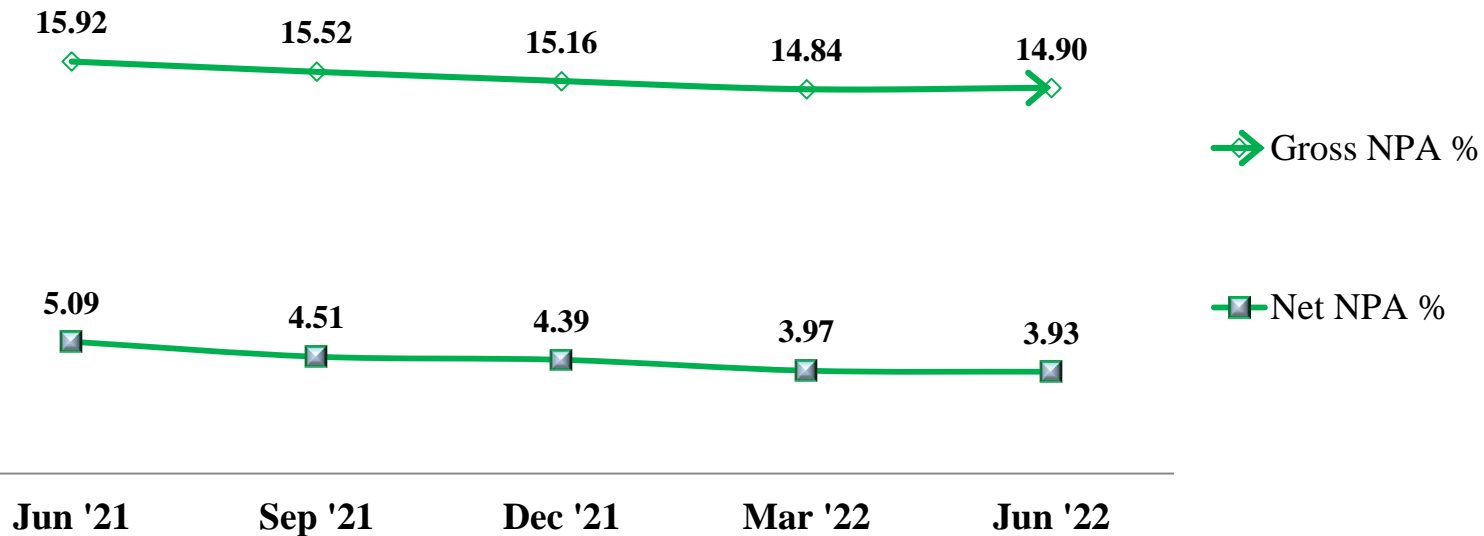
| Particulars | Jun '21 | Sep '21 | Dec '21 | Mar '22 | Jun '22 | Advances (Jun '22) | TOTAL NNPA | NNPA % |
|----------------------|---------|---------|---------|---------|---------|--------------------|------------|--------|
| Total NPA | 27892 | 27252 | 27608 | 28156 | 29002 | 194648 | 6785 | 3.93 |
| Retail | 2596 | 2308 | 2305 | 2223 | 2324 | 54341 | 806 | 1.53 |
| Agriculture & Allied | 5560 | 5603 | 5752 | 6053 | 6127 | 38679 | 2913 | 9.26 |
| MSME | 5634 | 5429 | 5266 | 5383 | 5636 | 34665 | 1811 | 5.20 |
| Corporate & Others | 14102 | 13912 | 14285 | 14497 | 14915 | 66963 | 1255 | 2.36 |

NPA Classification: Retail Sector

| Particulars | Jun '21 | Sep '21 | Dec '21 | Mar '22 | Jun '22 | Advances (Jun '22) | TOTAL NNPA | NNPA % |
|----------------------|---------|---------|---------|---------|---------|--------------------|------------|--------|
| Total Retail NPA | 2596 | 2308 | 2305 | 2223 | 2324 | 54341 | 806 | 1.53 |
| Housing Loan | 1298 | 1248 | 1214 | 1153 | 1183 | 31601 | 487 | 1.58 |
| Vehicle Loan | 131 | 98 | 98 | 103 | 115 | 3055 | 32 | 1.08 |
| Education Loan | 594 | 574 | 580 | 574 | 587 | 3484 | 148 | 4.86 |
| Other Personal Loans | 573 | 388 | 413 | 393 | 439 | 16201 | 139 | 0.87 |



ASSET QUALITY TREND



(₹ in Cr)

| Particulars | Jun '21 | Sep '21 | Dec '21 | Mar '22 | Jun '22 |
|----------------|---------|---------|---------|---------|---------|
| Gross Advances | 175229 | 175594 | 182098 | 189712 | 194648 |
| Net Advances | 155154 | 155268 | 161514 | 168173 | 172431 |
| Gross NPA | 27892 | 27252 | 27608 | 28156 | 29002 |
| Net NPA | 7904 | 7004 | 7085 | 6675 | 6785 |
| Gross NPA % | 15.92 | 15.52 | 15.16 | 14.84 | 14.90 |
| Net NPA % | 5.09 | 4.51 | 4.39 | 3.97 | 3.93 |



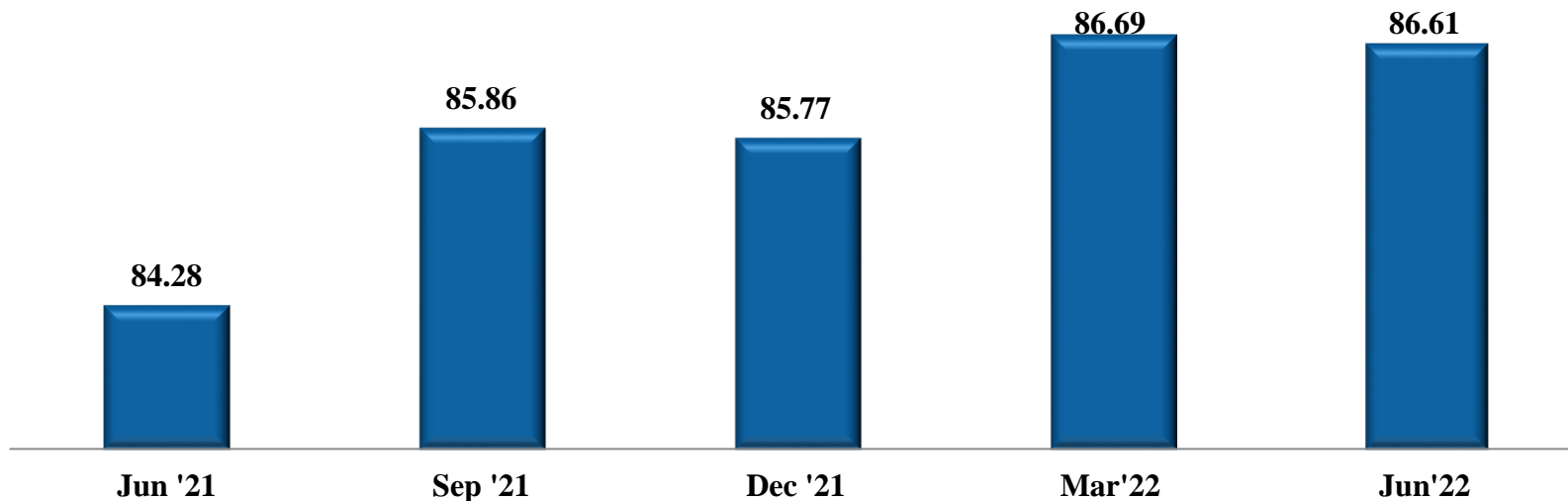
NPA MOVEMENT

(₹ in Cr)

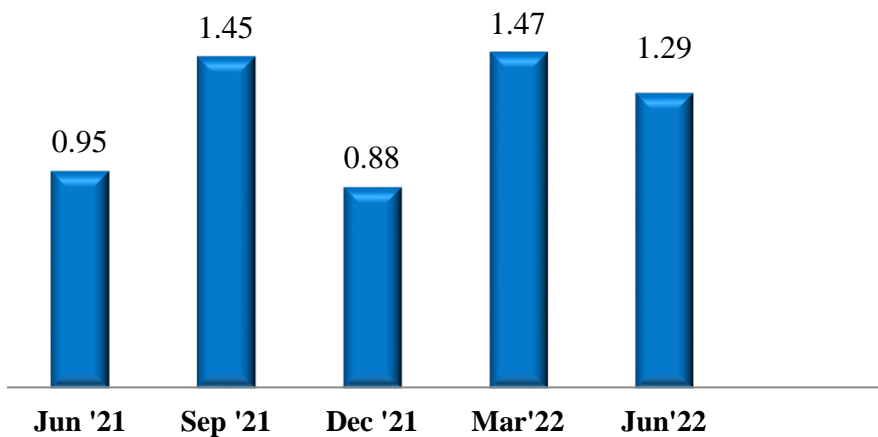
| <u>Gross NPA</u> | Jun '21 | Sep '21 | Dec '21 | Mar'22 | FY 21-22 | Jun'22 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| Opening Gross NPAs | 29277 | 27892 | 27252 | 27608 | 29277 | 28156 |
| Add Slippage of PA to NPAs | 1281 | 2104 | 1235 | 2241 | 4473 | 2040 |
| Increase in balance of existing NPAs | 124 | 37 | 71 | 32 | 245 | 46 |
| Sub Total | 1405 | 2141 | 1306 | 2273 | 4718 | 2086 |
| Less: | | | | | | |
| Up gradation | 2231 | 555 | 227 | 664 | 1337 | 406 |
| Recovery (Including Sale to ARC) | 461 (13) | 1169 (-) | 613 (-) | 833 (-) | 3004 (13) | 646 (-) |
| Regular Write-off | 98 | 802 | 110 | 255 | 1236 | 143 |
| Technical Write-off | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Recovery by adjustment | 0 | 255 | 0 | 3 | 262 | 45 |
| Sub Total | 2790 | 2781 | 950 | 1725 | 5839 | 1240 |
| Gross NPAs | 27892 | 27252 | 27608 | 28156 | 28156 | 29002 |
| % of Gross NPAs to Gross Advances | 15.92 | 15.52 | 15.16 | 14.84 | 14.84 | 14.90 |



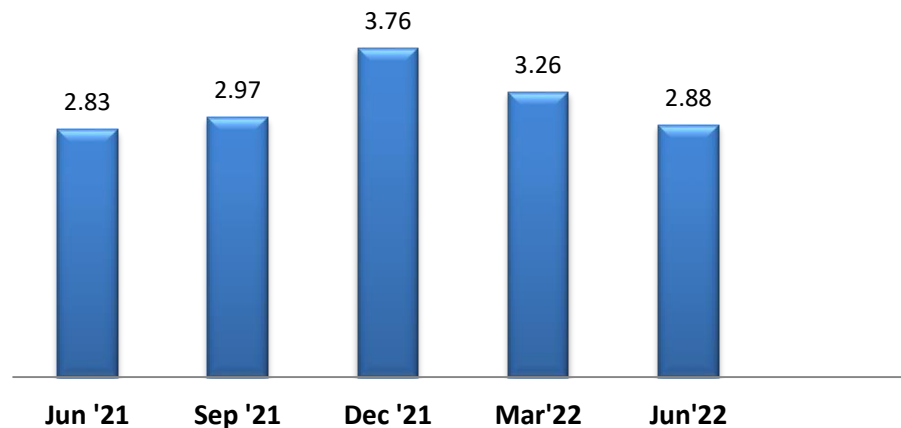
Provision Coverage Ratio



SLIPPAGE RATIO

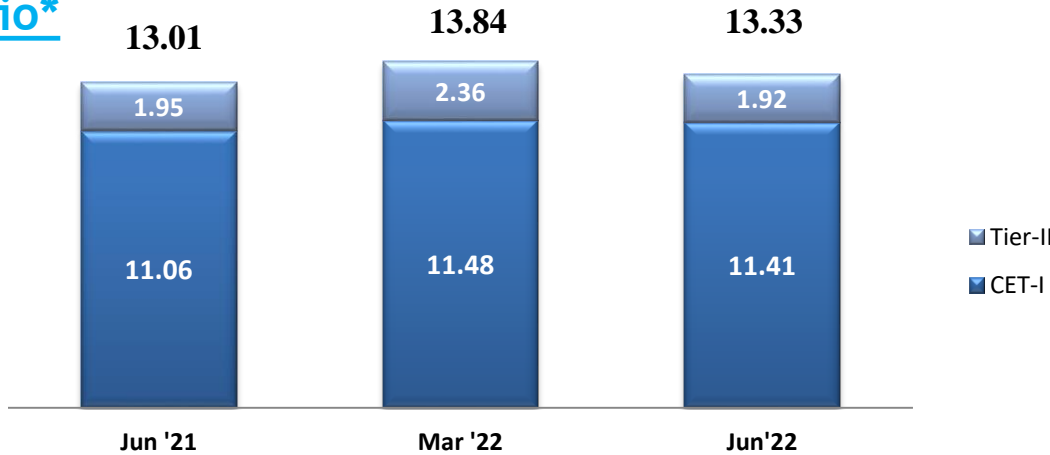


Net Interest Margin(%)

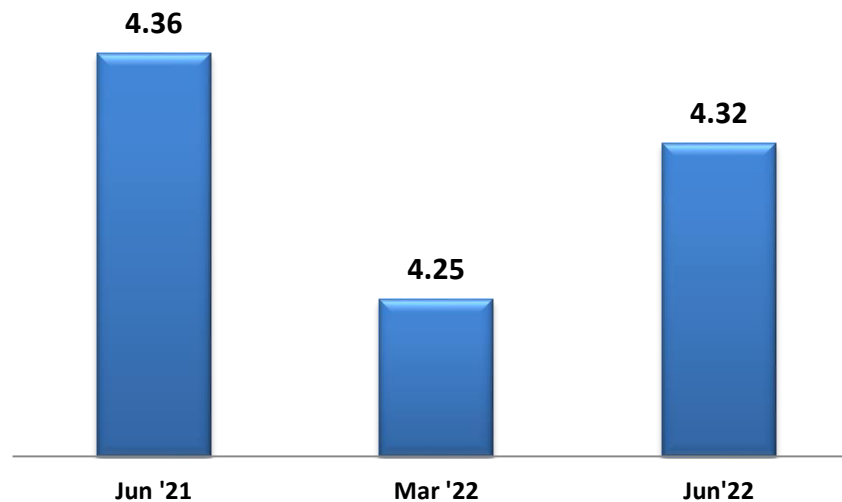


CAPITAL RATIOS

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.



Financials at a Glance

Quarterly

(₹ In Cr)

| Particulars- | Quarter ended | | | Growth % | |
|-------------------------|---------------|--------|--------|----------|---------|
| | Jun'21 | Mar'22 | Jun'22 | (Q-o-Q) | (Y-o-Y) |
| Total Interest Income # | 5471 | 5788 | 5526 | -4.53 | 1.01 |
| Total Interest Expenses | 3344 | 3371 | 3384 | 0.40 | 1.20 |
| Net Interest Income# | 2127 | 2417 | 2142 | -11.38 | 0.71 |
| Total Income # | 6299 | 6420 | 6357 | -0.98 | 0.92 |
| Total Expenditure# | 5067 | 4607 | 5136 | -11.49 | 1.36 |
| Operating Profit # | 1232 | 1813 | 1221 | -32.65 | -0.89 |
| Provisions # | 1026 | 1150 | 986 | -14.26 | -3.90 |
| Exceptional Item | - | 353 | - | - | - |
| Net Profit | 206 | 310 | 235 | -24.23 | 14.08 |

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 30.08.21(updated on 15.11.21).



Fee Based Income

| Particulars (₹ In Cr) | Quarter ended | | | Growth % | |
|--|---------------|------------|------------|--------------|-------------|
| | Jun'21 | Mar'22 | Jun'22 | (Q-o-Q) | (Y-o-Y) |
| Fee Based Income (I + ii + iii) | 261 | 451 | 406 | -9.98 | 55.56 |
| Commission Exchange & Brokerage (i) # | 65 | 97 | 85 | -12.37 | 30.77 |
| - Commission on LC/BG/DDs | 42 | 52 | 50 | -3.85 | 19.05 |
| - Govt. Business | 13 | 21 | 18 | -14.28 | 38.46 |
| - Banc assurance | 10 | 24 | 17 | -29.16 | 70.00 |
| Service Charges (ii) | 159 | 318 | 283 | -11.01 | 77.99 |
| Miscellaneous (iii) # | 37 | 36 | 38 | 5.56 | 2.70 |
| Treasury Income | 307 | -89 | 162 | 444.94 | -47.23 |
| - Profit on Sale of Investments | 197 | 8 | 149 | 1762.50 | -24.37 |
| Profit/Loss on revaluation of invest# | 56 | -190 | -77 | 129.47 | -237.50 |
| - Profit on Exchange Transactions | 54 | 86 | 90 | 4.65 | 66.67 |
| - Dividend Income | 0 | 7 | 0 | -100.00 | - |
| -Other Receipts(PSLC & Others) | 260 | 270 | 263 | -2.59 | 1.15 |
| Total Non-Interest Income # | 828 | 632 | 831 | 31.49 | 0.36 |

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 30.08.21(updated on 15.11.21).



Total Expenses

Quarterly

(₹ In Cr)

| Particulars | Quarter ended | | | Growth % | |
|-----------------------------|---------------|--------|--------|----------|---------|
| | Jun'21 | Mar'22 | Jun'22 | (Q-o-Q) | (Y-o-Y) |
| Interest Expenses | 3344 | 3371 | 3384 | 0.39 | 1.20 |
| Interest paid on Deposits | 3239 | 3230 | 3273 | 1.33 | 1.05 |
| Other Interests | 105 | 141 | 111 | -21.28 | 5.71 |
| Operating Expenses # | 1723 | 1236 | 1752 | 41.75 | 1.68 |
| Staff Cost# | 1138 | 382 | 1129 | 195.54 | -0.79 |
| Other Operating Expenses # | 585 | 854 | 623 | -27.05 | 6.50 |
| Total Expenses | 5067 | 4607 | 5136 | 11.48 | 1.36 |

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 30.08.21(updated on 15.11.21).



Provisions

(₹ In Cr)

| Particulars | Quarter ended | | | Growth % | |
|---|---------------|--------|--------|----------|---------|
| | Jun'21 | Mar'22 | Jun'22 | (Q-o-Q) | (Y-o-Y) |
| Total Provision # | 1026 | 1150 | 986 | -14.26 | -3.90 |
| NPAs # | 75 | 894 | 959 | 7.27 | 1178.67 |
| Standard Assets | 240 | -293 | -38 | 181.91 | -115.83 |
| Depreciation / Provisions on Investment including SRs | -51 | 354 | 125 | -64.69 | 345.10 |
| Income Tax | 416 | 88 | 73 | -17.05 | -82.45 |
| Others | 18 | 6 | 10 | 66.67 | -44.44 |
| Restructured A/c's | 328 | 101 | -143 | -241.58 | -143.60 |

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 30.08.21(updated on 15.11.21).



Financial Indicators

| Particulars | Quarter ended | | |
|---|---------------|--------|--------|
| | Jun'21 | Mar'22 | Jun'22 |
| Cost of Deposits(%)* | 3.93 | 3.85 | 3.85 |
| Yield on Advances(%)*# | 6.55 | 6.54 | 6.34 |
| Yield on Investments(%) # | 6.12 | 5.45 | 6.13 |
| Cost of Funds(%)* | 3.99 | 3.91 | 3.90 |
| Yield on Funds(%)* | 7.28 | 7.80 | 7.44 |
| NIM %* # | 2.83 | 3.26 | 2.88 |
| ROA %* | 0.24 | 0.36 | 0.27 |
| ROE % | 0.90 | 1.31 | 0.98 |
| Book Value of Share | 26.40 | 27.42 | 27.71 |
| Credit Cost * | 0.17 | 1.98 | 2.07 |
| Cost to Income # | 58.31 | 40.56 | 58.92 |
| Business per Employee ₹ in Cr | 16.00 | 17.52 | 17.14 |
| Operating Profit per Employee ₹ in Lac* # | 15.59 | 23.93 | 15.62 |
| Net Profit per Employee ₹ in Lac * | 2.60 | 4.10 | 3.00 |

*Annualised

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



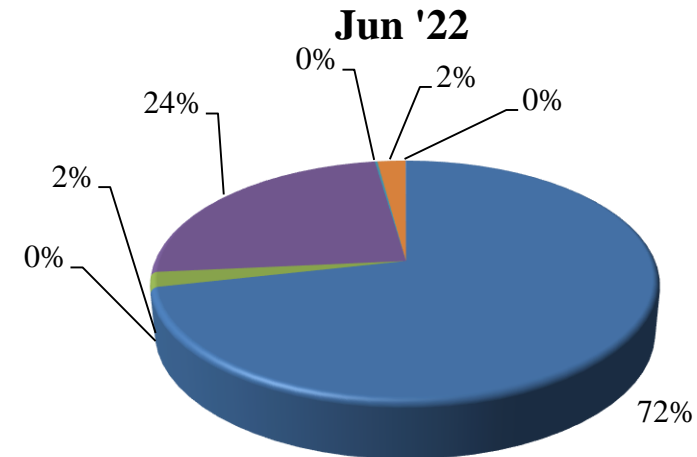
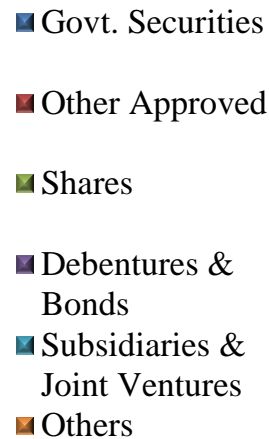
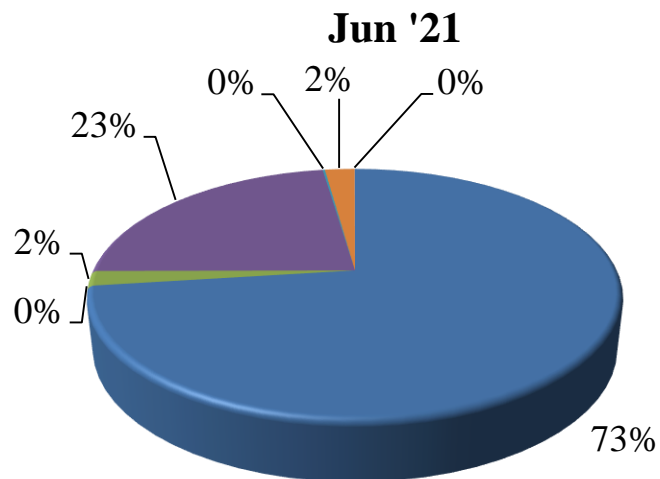
NPA PROVISION BREAKUP

(₹ in Cr)

| Particulars | Mar'22 | Jun'22 |
|---|-------------|-------------|
| NPA Provision Increase due to: | | |
| Ageing Provision/Change in Value of Security | 1213 | 1344 |
| Slippages/Increase in Balance/Fraud | 391 | 441 |
| Sub Total | 1604 | 1785 |
| Less : Provision write back due to Cash Recoveries/Upgradation/ Restructuring | 710 | 826 |
| Net Additional NPA Provision made | 894 | 959 |



Investment Portfolio



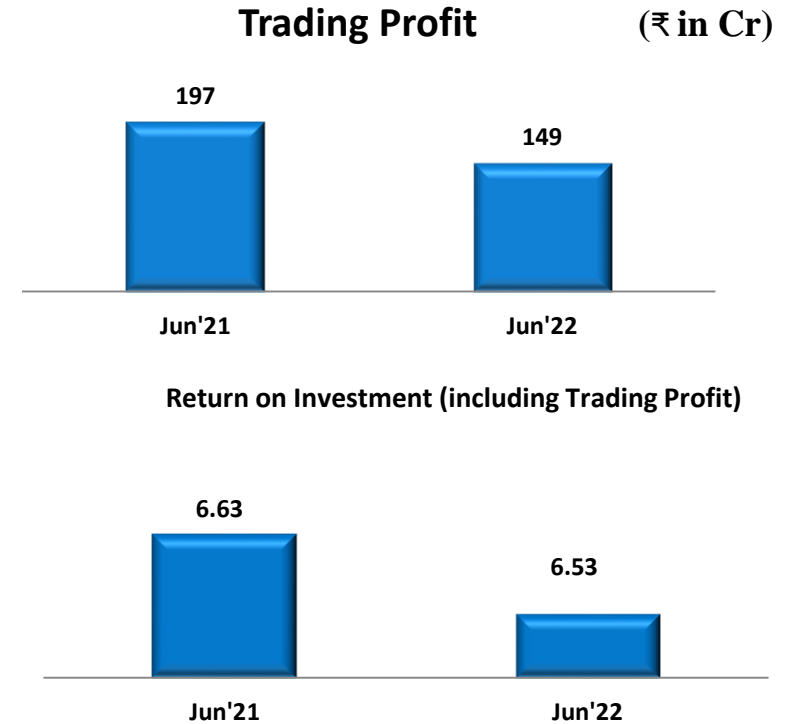
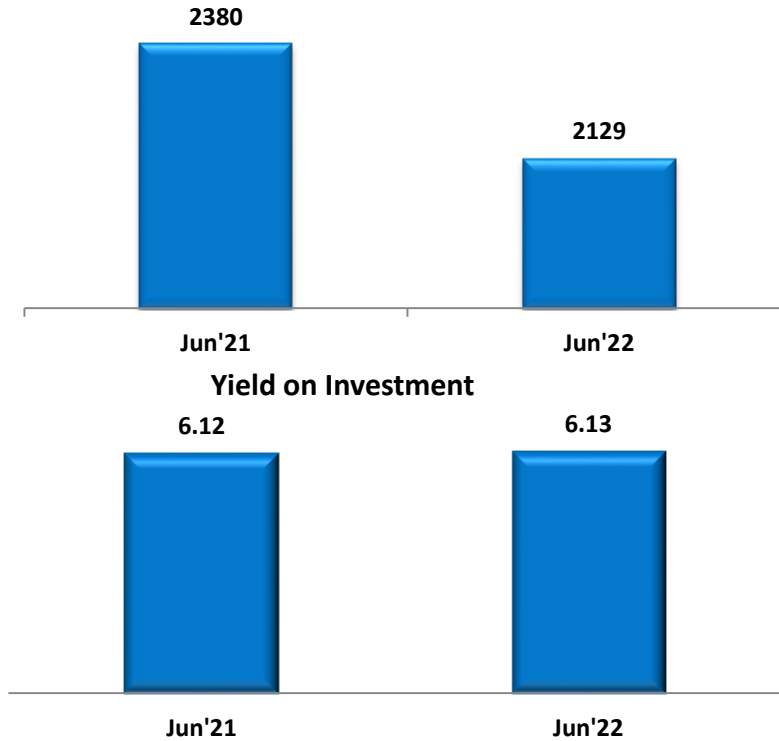
■ Investment Outside India

(₹ in Cr)

| Particulars | Jun '21 | Jun '22 |
|----------------------------------|---------------|---------------|
| Govt. Securities | 115947 | 101111 |
| Other Approved | 0 | 0 |
| Shares | 3034 | 2852 |
| Debentures & Bonds | 36093 | 34174 |
| Subsidiaries & Joint Ventures | 258 | 258 |
| Others | 3425 | 2962 |
| Total Investment In India | 158757 | 141357 |
| Investment Outside India | 47 | 47 |
| Grand Total | 158804 | 141404 |



TREASURY PERFORMANCE



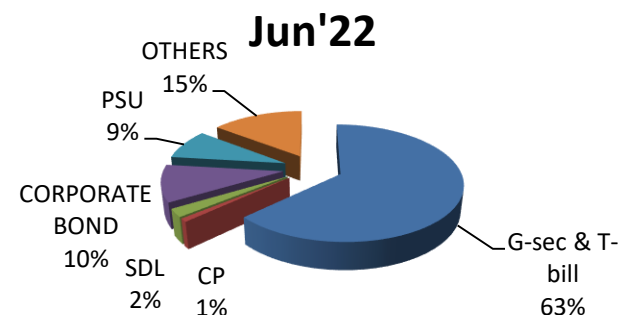
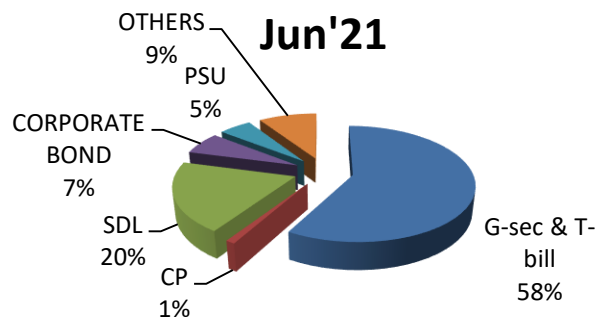
| Particulars | Jun'21 | Jun'22 |
|---|--------|--------|
| Aggregate Investment | 158804 | 141404 |
| Interest on Investment (₹ in Cr) | 2380 | 2129 |
| Yield on Investment % | 6.12 | 6.13 |
| Trading Profit (₹ in Cr) | 197 | 149 |
| Return on Investment (including Trading Profit) % | 6.63 | 6.53 |
| M- Duration(AFS) | 1.74 | 1.64 |
| 10 year Bench Mark % | 6.05 | 7.45 |



(₹ in Cr)

| Total Investment Book | Jun'21 | | | Jun'22 | | |
|-----------------------|-----------|----------|--------|-----------|----------|--------|
| Aggregate Investment | 158804.37 | | | 141403.64 | | |
| Portfolio | HTM | AFS | HFT | HTM | AFS | HFT |
| Investment | 97072.64 | 61438.85 | 292.88 | 104711.65 | 36431.17 | 260.82 |
| Percentage | 61.13% | 38.69% | 0.18% | 74.05% | 25.76% | 0.19% |
| Total SLR | 115947.08 | | | 101110.81 | | |
| Of Which SLR | 67731.20 | 47924.81 | 291.07 | 76979.53 | 23870.46 | 260.82 |

AFS BOOK



Modified Duration : 1.74 - SLR : 1.41

Modified Duration : 1.64 - SLR 1.29

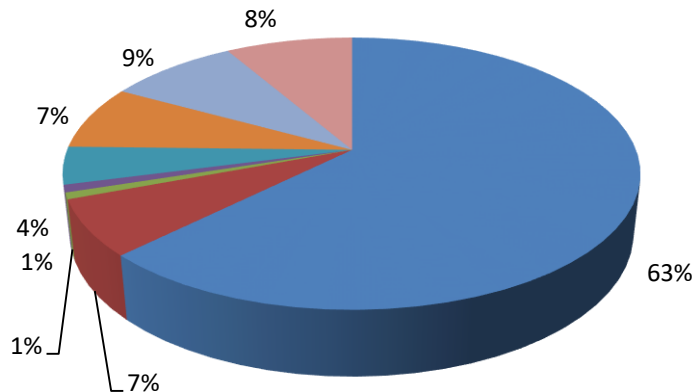
P.V. 01(SLR+N SLR): 9.04 - SLR : 6.79

P.V. 01(SLR+N SLR): 4.82 - SLR 3.03



Digital Transactions

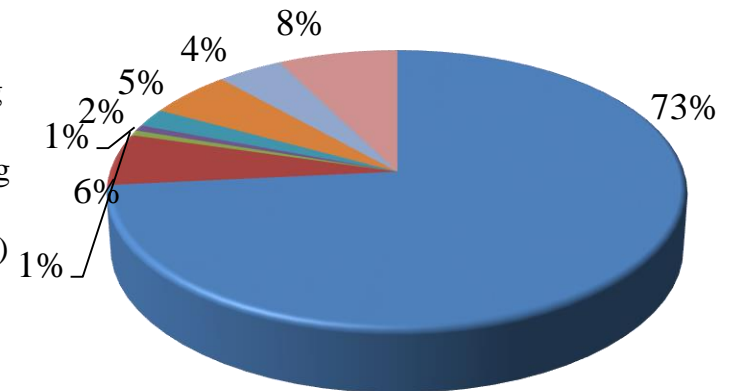
July '20 to Jun'21



Share of Digital Txns through ADC 78.39%

- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit card(POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

July' 21 to Jun'22

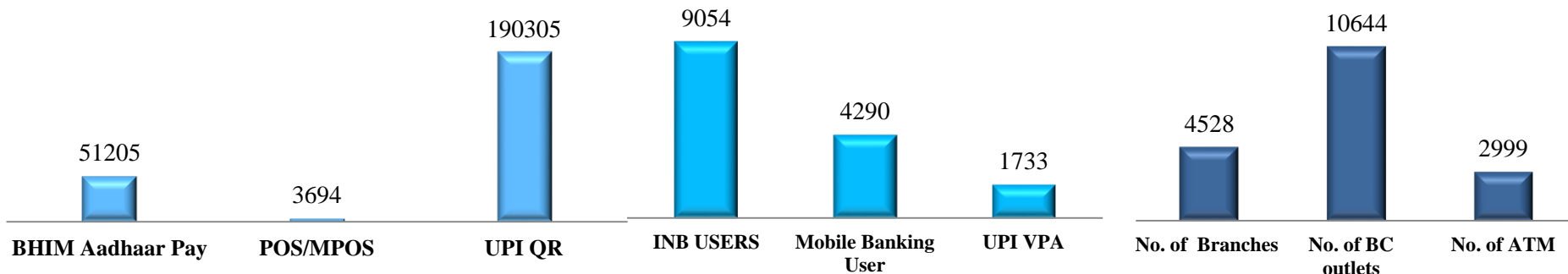


Share of Digital Txns through ADC 77.45%

Payment Acceptance Touch Points

Digital Touch Points (In 000)

Other Touch Points



Product offering

RETAIL BANKING

WHOLESALE BANKING

TREASURY BANKING

• LOAN PRODUCTS

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

• DEPOSIT PRODUCTS

- Saving Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Corporate salary Accounts

• OTHER PRODUCTS / SERVICES

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

• 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
- VPM Module

• PRODUCT SEGMENTS

- Foreign Exchange
- Debt Securities
- Derivatives
- Equities



Leveraging Technology

Lead Generation Through Missed Call

Digital adoption in semi-urban and rural areas

Fintech Partnership for Digital Lending

Social Media Presence Index

Online loan status tracking for customers

Digital Services-Bank Mitras

Dedicated Analytics Team

Comprehensive, IT-based early warning signal system

Loan Management System-Agriculture

Automation of manually intensive and high volume processes

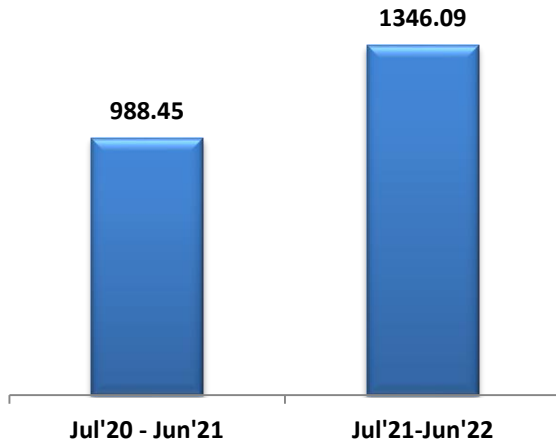
Cyber Awareness

Digitalization of board meetings

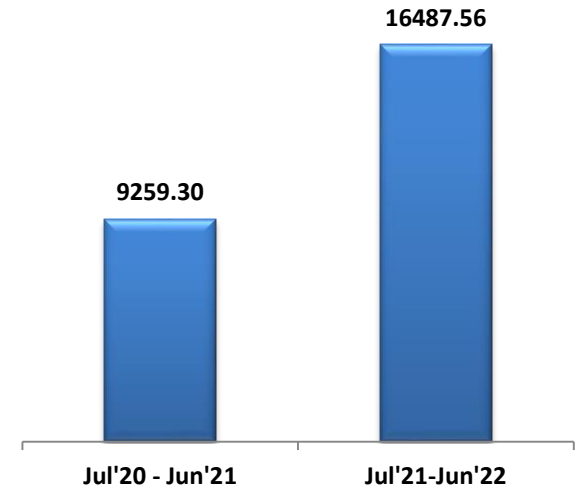


Digital Payments

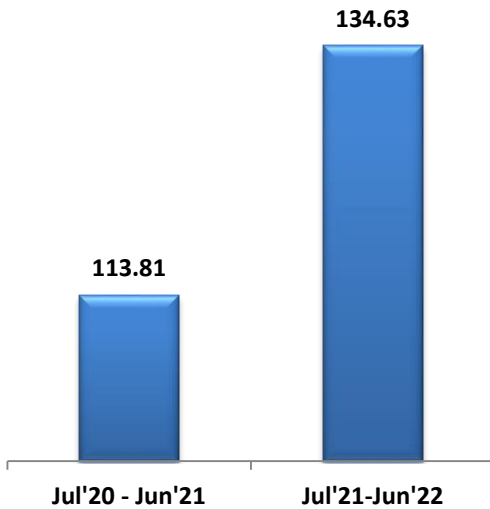
IMPS Transactions



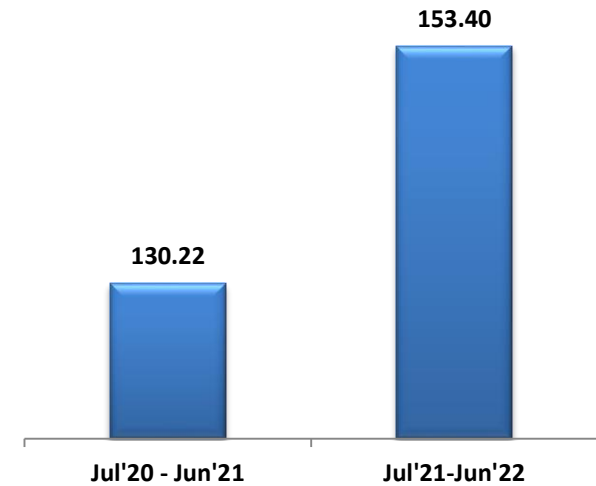
UPI Transactions



Mobile Banking



Internet Banking

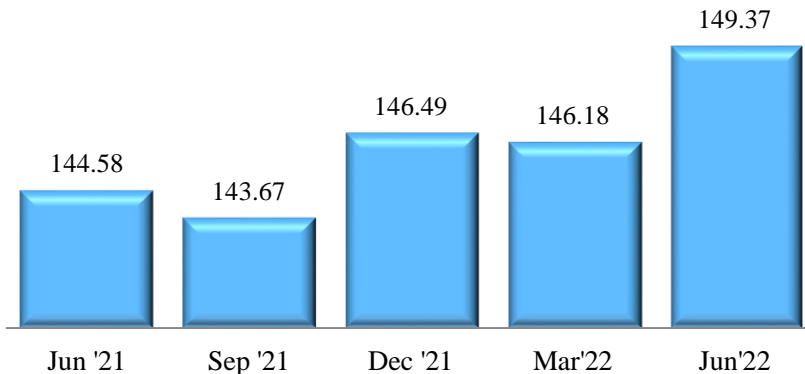


Transactions (In lacs)

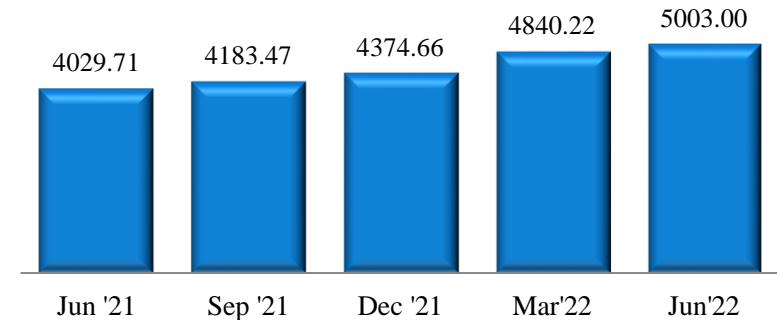


PMJDY

No of accounts(In Lacs)

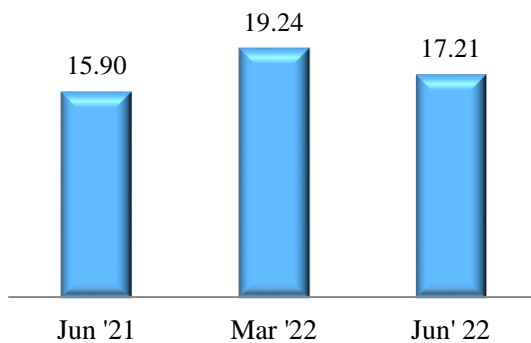


Balance Outstanding (In Cr)

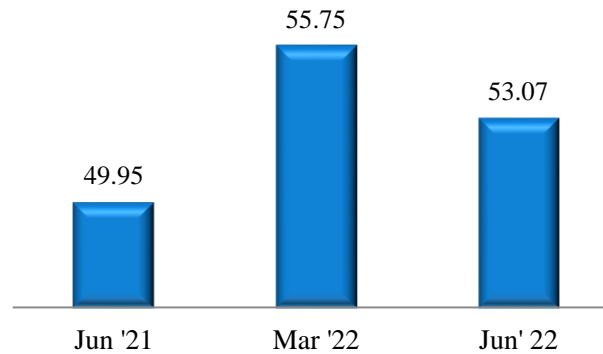


Social Security Scheme

PMJJBY

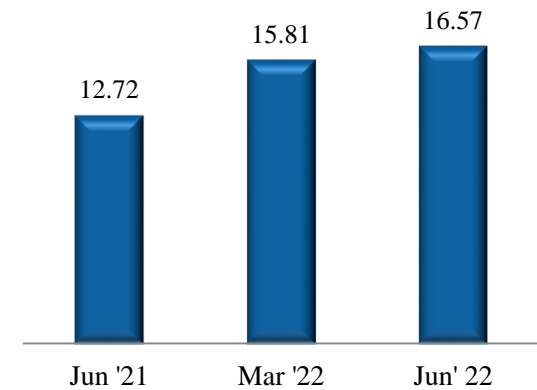


PMSBY



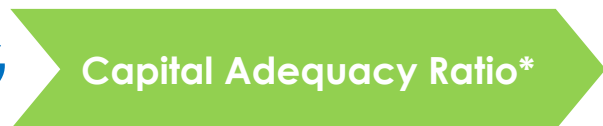
No. of enrollments (In lacs)

APY



Compliance Status

T
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S



| Triggers | Jun'21 | Mar'22 | Jun'22 |
|-------------------------|--------|--------|--------|
| Capital Adequacy Ratio* | 13.01* | 13.84* | 13.33* |
| NET NPA | 5.09 | 3.97 | 3.93 |
| Leverage Ratio* | 4.36* | 4.25* | 4.32* |

Bank is complying with the parameters under PCA framework of the RBI for five Quarters

* CRAR & Leverage Ratio have been arrived at after reckoning Net Present Value of the Zero Coupon recapitalization issued by GOI and subscribed by the Bank.



| Subsidiaries | | | | (₹ In Cr) | |
|---|------------------------------------|---------------------|---------------|-----------|--|
| 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 ₹ 1234.95 Crore | Central Bank of India Shareholding | Particulars | Quarter ended | | |
| | 64.40 % | | Jun'22 | Jun'21 | |
| | | Total Income | 32.58 | 29.05 | |
| | | Net Profit / (Loss) | 8.50 | 1.41 | |
| | | Total Assets | 1253.27 | 1200.45 | |
| | | Capital & Reserves | 170.58 | 143.29 | |
| Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services | Central Bank of India Shareholding | Particulars | Quarter ended | | |
| | 100% | | Jun'22 | Jun'21 | |
| | | Total Income | 0.67 | 0.57 | |
| | | Net Profit / (Loss) | 0.24 | 0.16 | |
| | | Total Assets | 44.07 | 42.54 | |
| | | Capital & Reserves | 35.62 | 35.97 | |

| Associates | | | | (₹ In Cr) | |
|---|------------------------------------|--------------------------|--------|-----------|--|
| Name of Associate | Central Bank of India Shareholding | Net Profit Quarter ended | | | |
| | | Jun'22 | Jun'21 | | |
| Uttar Bihar Gramin Bank, Muzzaffarpur | 35% | 36.54 | 107.49 | | |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar | 35% | 18.25 | 3.02 | | |
| Indo Zambia Bank Limited, Zambia | 20% | 66.15 | 24.74 | | |



| Group Position | | |
|--|--|---------------------------------------|
| (₹ in Cr.) | | |
| Particulars | As on 30th Jun' 2022 | As on 30th Jun'2021 |
| <u>CAPITAL & LIABILITIES</u> | | |
| Capital | 8681 | 8681 |
| Reserves and Surplus | 19138 | 18066 |
| Minorities Interest | 61 | 51 |
| Share Application Money Pending Allotment | 0 | 0 |
| Deposits | 343187 | 331838 |
| Borrowings | 12924 | 5719 |
| Other Liabilities and Provisions | 7630 | 8102 |
| Total | 391621 | 372457 |
| <u>ASSETS</u> | | |
| Cash and Balances with Reserve Bank of India | 44493 | 25567 |
| Balances with Banks and Money at Call and Short Notice | 13501 | 7961 |
| Investments | 135472 | 153615 |
| Loans & Advances | 173351 | 155997 |
| Fixed Assets | 4921 | 5086 |
| Other Assets | 19874 | 24222 |
| Goodwill on Consolidation | 9 | 9 |
| Total | 391621 | 372457 |

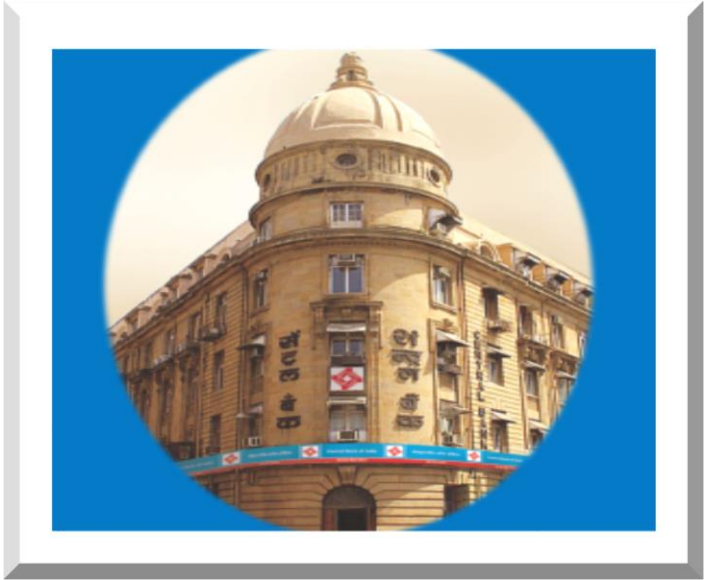


| Group Performance | | |
|--|----------------------|---------------|
| (₹ in Cr.) | | |
| Particulars | Quarter Ended | |
| | JUN'22 | JUN'21 |
| <u>INCOME</u> | | |
| Interest and Dividend Earned | 5555 | 5494 |
| Other Income | 832 | 829 |
| Total | 6387 | 6323 |
| <u>EXPENDITURE</u> | | |
| Interest Expended | 3397 | 3356 |
| Operating Expenses | 1757 | 1727 |
| Provisions and Contingencies | 990 | 1033 |
| Total | 6144 | 6116 |
| Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest | 243 | 207 |
| Less: Minority Interest | 3 | 1 |
| Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest | 240 | 206 |
| Add: Share of earnings in Associates | 32 | 44 |
| Consolidated Net Profit/(Loss) for the year attributable to the Group | 272 | 250 |



| PARAMETERS | Guidance |
|------------------------------------|----------------------|
| Deposit Growth | 8-10% |
| Advances Growth | 10 to 12 % |
| Business Growth | 8-10 % |
| RAM: Corporate Credit Ratio | 65:35 |
| NIM | More than 3 % |
| CASA | Around 50 % |
| Gross NPA | Below 10% |
| Net NPA | 3 to 3.5% |
| PCR | 88-90% |
| Slippage Ratio | 2.25 – 2.50% |
| Credit Cost (Annualized) | 1.50 – 1.75% |
| Return on Assets | 0.50 – 0.60% |
| Cost to Income Ratio | Less than 50% |





THANK YOU