

CO:IRD:2022-23:136

25<sup>th</sup> 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
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Dear Sir/Madam,

**Sub : Presentation on Financial Results for the First Quarter ended 30<sup>th</sup> June 2022**

Please refer to our letter no. CO:IRD:2022-23:134 dated 25<sup>th</sup> July, 2022 submitting thereby copy of Reviewed Financial Results of the Bank for the First Quarter ended 30<sup>th</sup> June 2022 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the First Quarter ended 30<sup>th</sup> June 2022.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

  
SMRUTI RANJAN DASH  
GENERAL MANAGER  






## Presentation to Investors & Analysts

# Business Result Analysis

Quarter ended  
30<sup>th</sup> 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

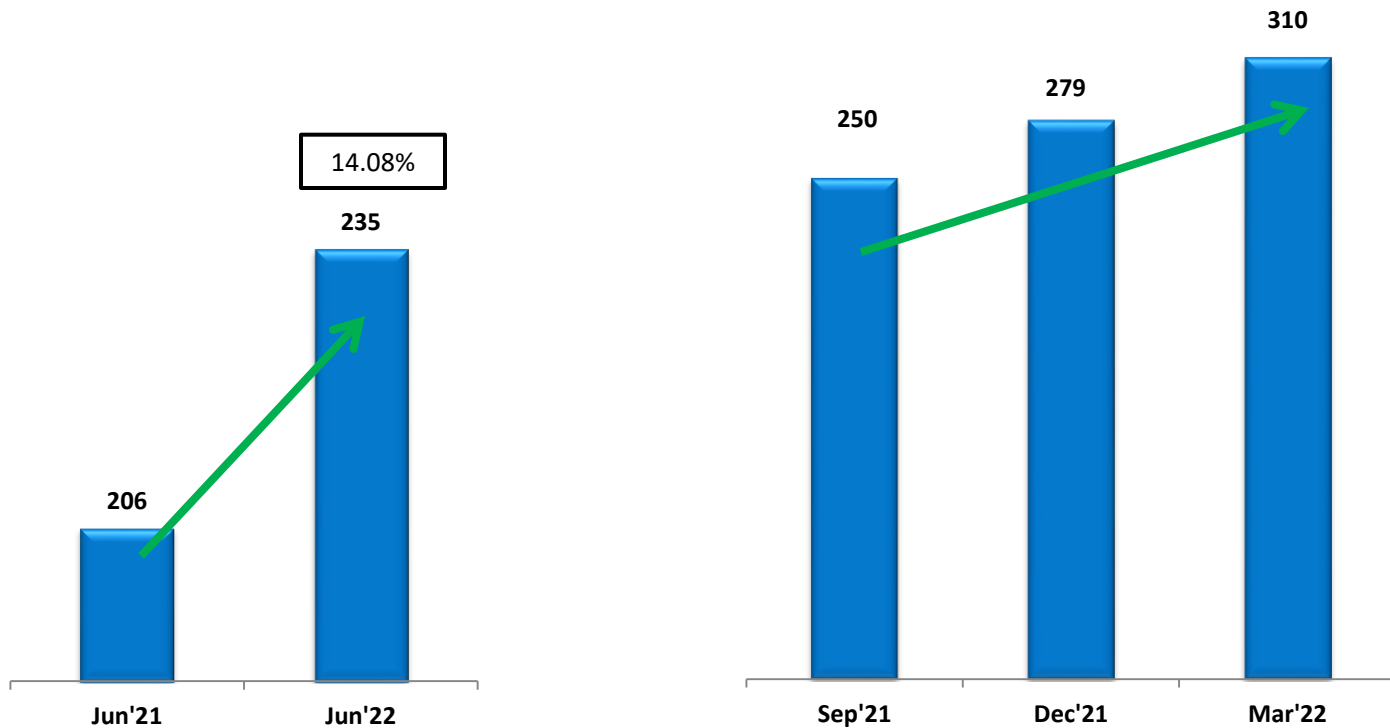
L

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



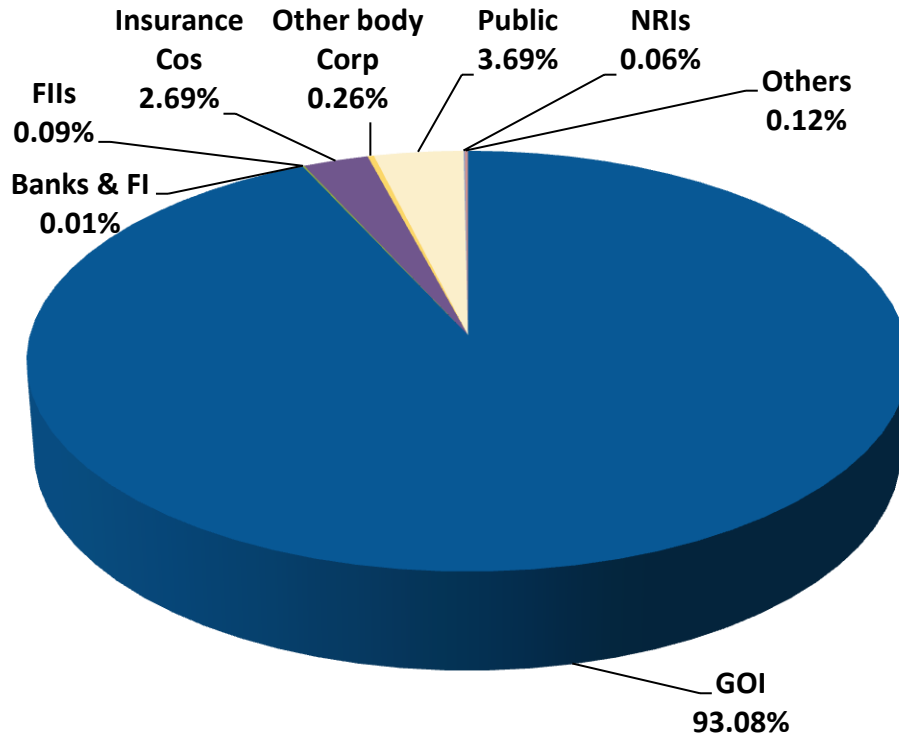
## Other Important Ratios

**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**

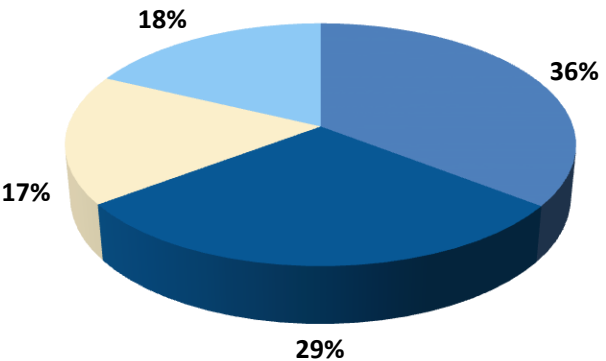
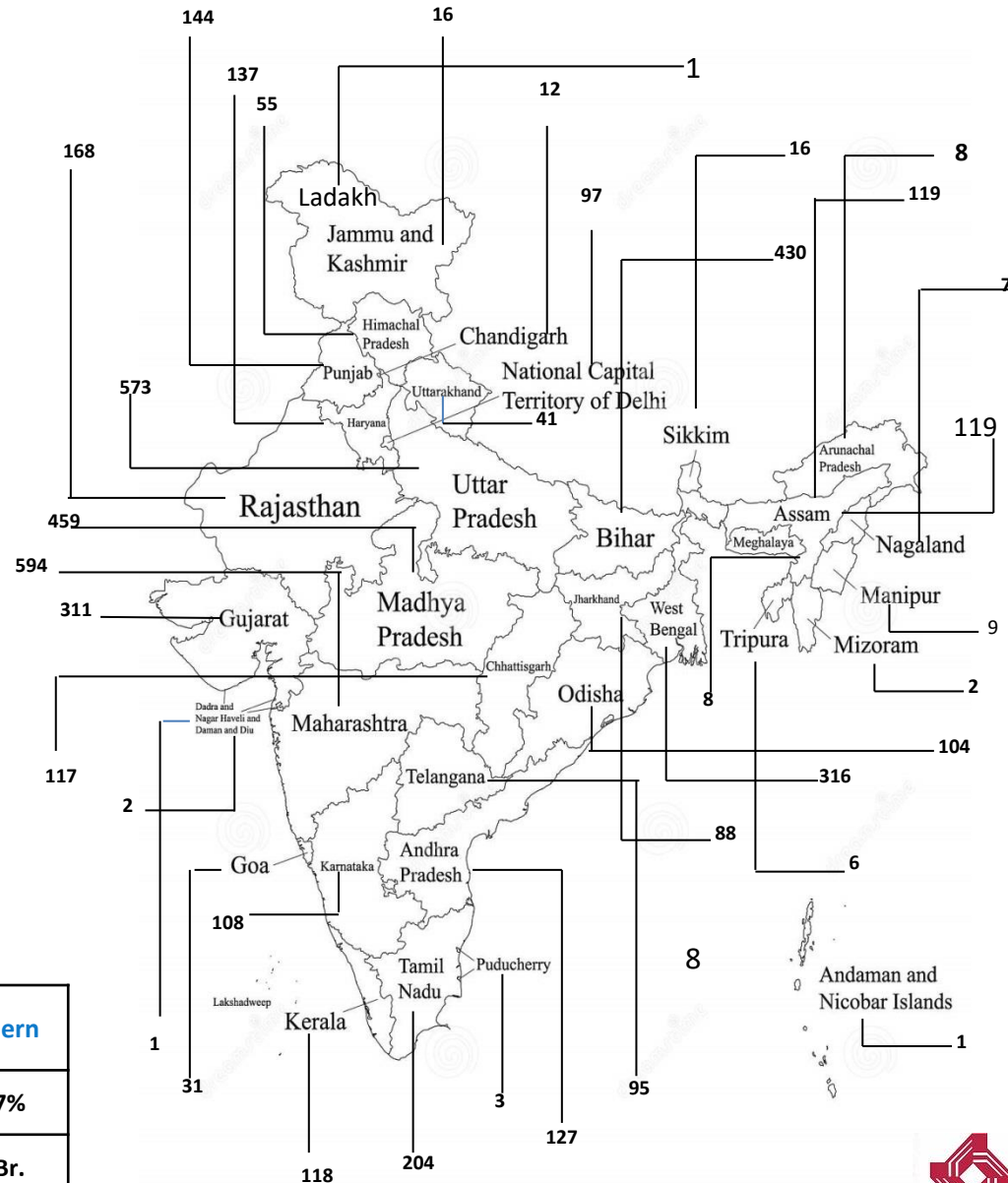
- Share Capital : ₹ 8680.94 cr.
- Shares of Central Bank of India are listed at BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.



# PAN India Branch Network

As on 30 Jun '22

Total Branches	4528
Rural	1604
Semi Urban	1330
Urban	783
Metro	811
Total ATMs	2999
Total BC Outlets	10644
Total Customer Touch Points	18171



■ Rural ■ Semi Urban ■ Urban ■ Metro

Western Central	Northern	North East	Eastern	Southern
33.46%	27.47%	3.86%	20.74%	14.47%
1515 Br.	1244 Br.	175 Br.	939 Br.	655 Br.



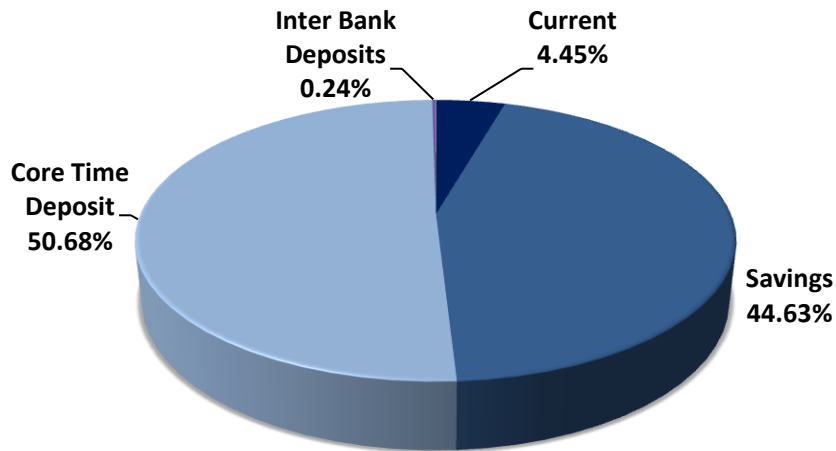
# Business across the board

PARTICULARS	JUN '21	JUN '22	Y-o-Y Growth (%)
Total Business	506712	537309	6.04
Total Deposits (Including Interbank Deposits)	331483	342692	3.38
CASA Deposits	162698	174562	7.29
CASA %	49.20	51.15	195 bps
<b>Total Advances</b>	<b>175229</b>	<b>194648</b>	<b>11.08</b>
<b>RAM</b>	<b>114618</b>	<b>127685</b>	<b>11.40</b>
Corporate	60611	66963	10.48
<b>CD Ratio #</b>	<b>52.99</b>	<b>57.04</b>	<b>405 bps</b>

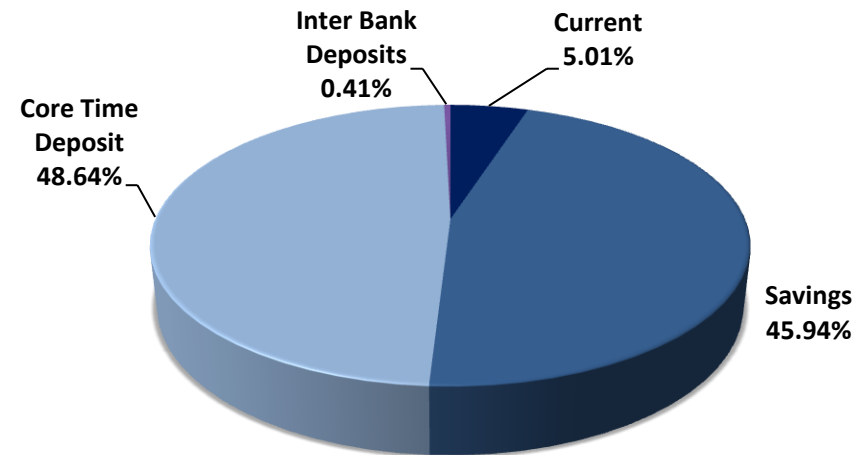


# DEPOSIT MIX

Jun '21



Jun '22

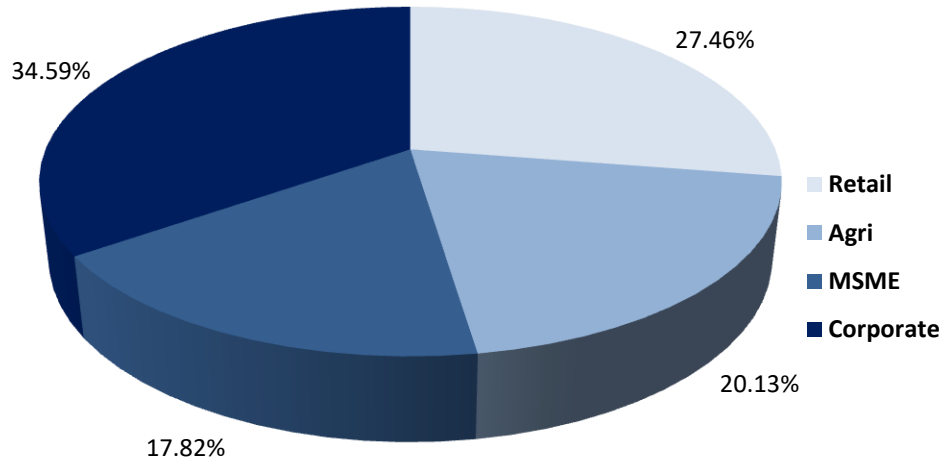


PARTICULARS	JUN '21	JUN '22	Y-o-Y Growth (%)
Current	14755	17159	16.29
Savings	147943	157403	6.39
Total CASA Deposits	162698	174562	7.29
CASA %	49.20	51.15	195 bps
Core Time Deposit	167979	166711	-0.75
Total Core Deposit	330677	341273	3.20
Inter Bank Deposit	806	1388	72.21
Total Deposits	331483	342661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



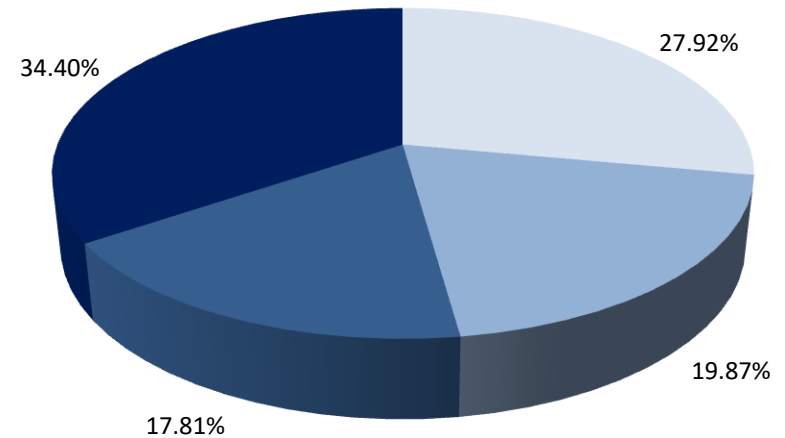
# CREDIT PERFORMANCE

Jun '21



**RAM : 65.41%**

Jun '22



**RAM : 65.60%**

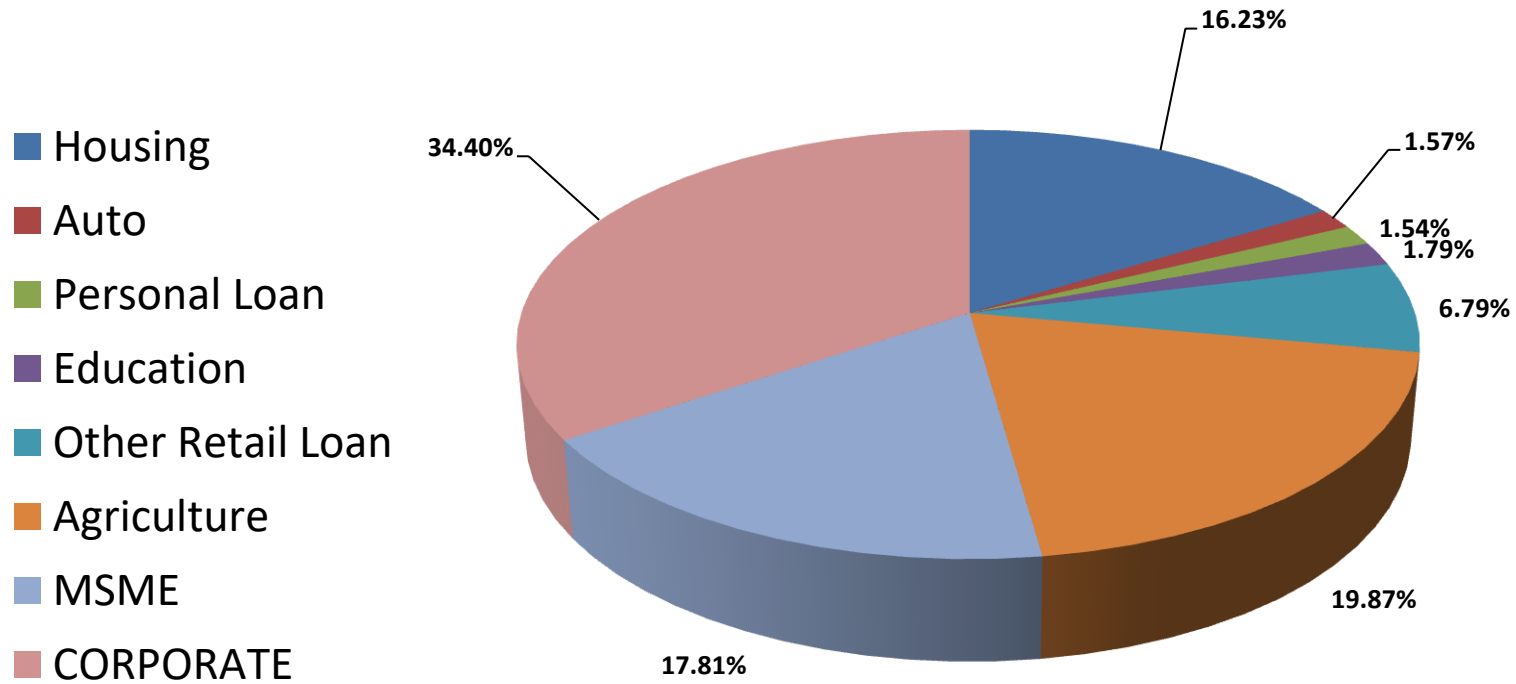
₹ in Cr

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



# 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

S E C T O R	SEP'21	DEC'21		MAR'22		JUN'22		TOTAL SANCTIONS		OUTSTANDING As on 30 <sup>th</sup> 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
<b>TOTAL</b>	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

Total Priority  
Sector Advances  
@ 51.01 % of  
ANBC against  
norm of 40%.

Weaker Sector  
@ 17.74 of ANBC  
against norm of  
11.50% .

Agriculture  
Advances  
@ 21.23% of ANBC  
against norm of  
18%.

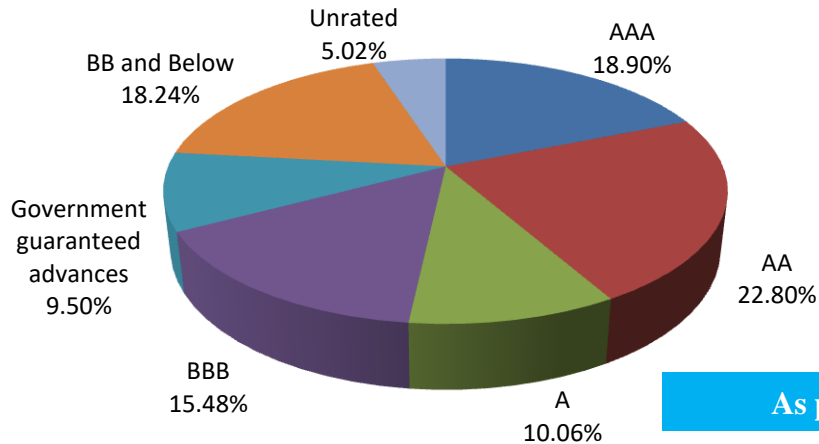
Advances to  
Small and Marginal  
Farmers  
@ 11.46% of ANBC  
against norm of  
9.50%

**PSLC SOLD 4650** ₹ in Cr

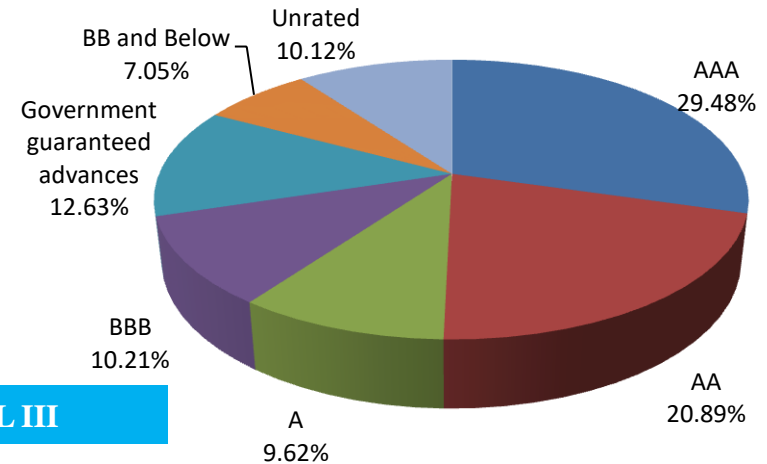


# Rated Standard Advances

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
<b>Sub-Total</b>	<b>36843</b>	<b>45500</b>	23.50
BB and Below	8755	3873	-55.76
Unrated	2408	5552	130.56
<b>Total</b>	<b>48006</b>	<b>54925</b>	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
<b>TOTAL</b>	<b>88</b>	<b>3157</b>	<b>370939</b>	<b>12859</b>	<b>371027</b>	<b>16016</b>	<b>9.14</b>

## 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
<b>TOTAL</b>	<b>67</b>	<b>1904</b>	<b>331997</b>	<b>13020</b>	<b>332064</b>	<b>14924</b>	<b>7.87</b>

## 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
<b>TOTAL</b>	<b>48</b>	<b>1200</b>	<b>291961</b>	<b>12513</b>	<b>292009</b>	<b>13713</b>	<b>7.05</b>



# 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
<b>Total</b>	<b>3326</b>	<b>3136</b>	<b>1929</b>	<b>2245</b>	<b>2067</b>

## 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
<b>Total</b>	<b>4713</b>	<b>6014</b>	<b>7582</b>	<b>6549</b>	<b>5481</b>

## 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
<b>Total Restructured</b>	<b>8039</b>	<b>9150</b>	<b>9511</b>	<b>8794</b>	<b>7548</b>



# 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

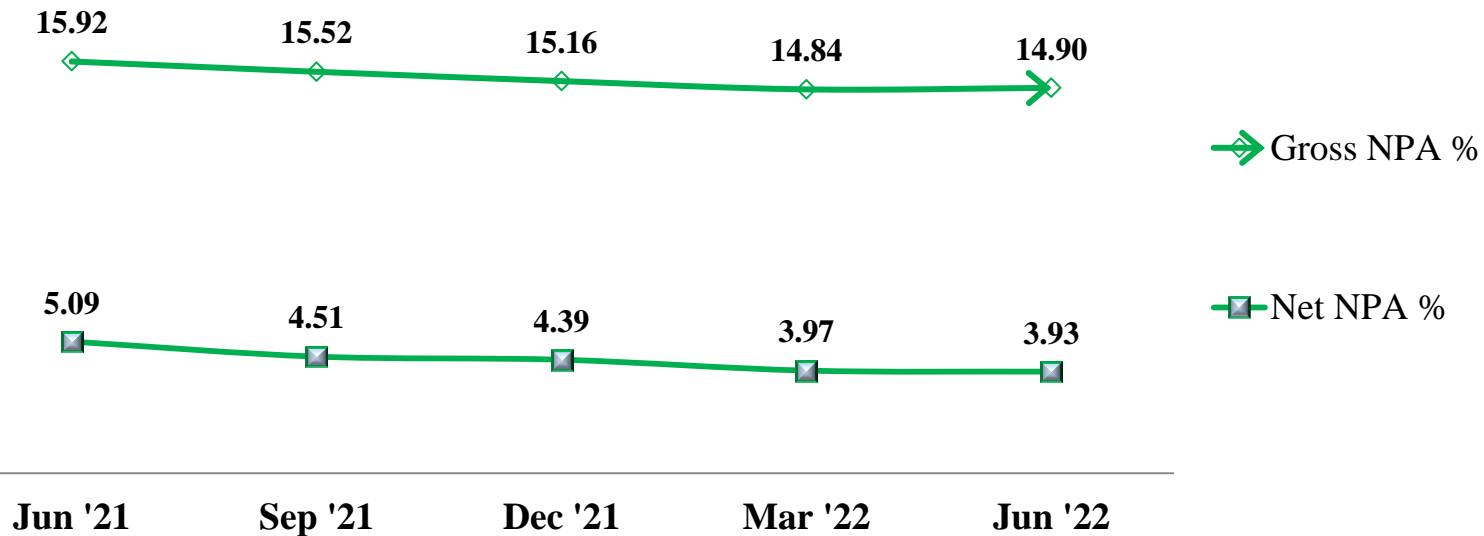
## NPA Classification: Retail Sector

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



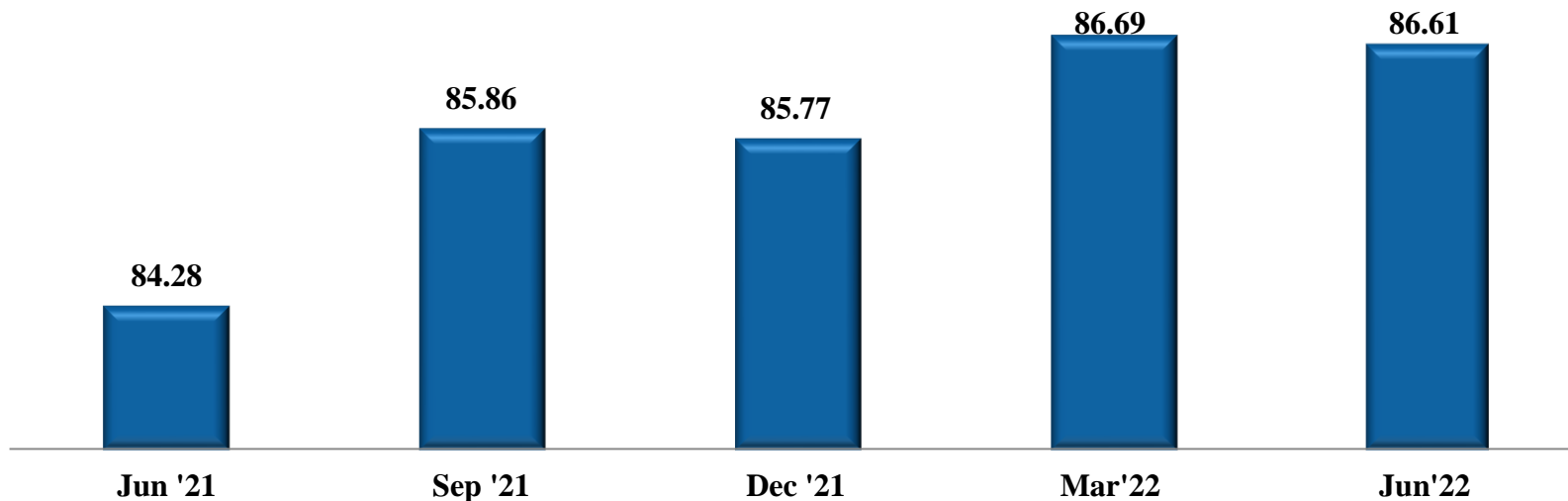
# NPA MOVEMENT

(₹ in Cr)

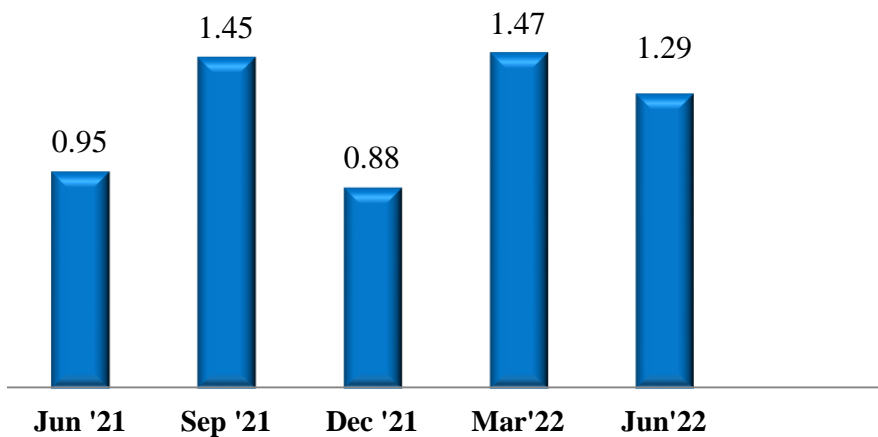
<u>Gross NPA</u>	Jun '21	Sep '21	Dec '21	Mar'22	FY 21-22	Jun'22
<b>Opening Gross NPAs</b>	29277	27892	27252	27608	29277	28156
<b>Add Slippage of PA to NPAs</b>	1281	2104	1235	2241	4473	2040
<b>Increase in balance of existing NPAs</b>	124	37	71	32	245	46
<b>Sub Total</b>	<b>1405</b>	<b>2141</b>	<b>1306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



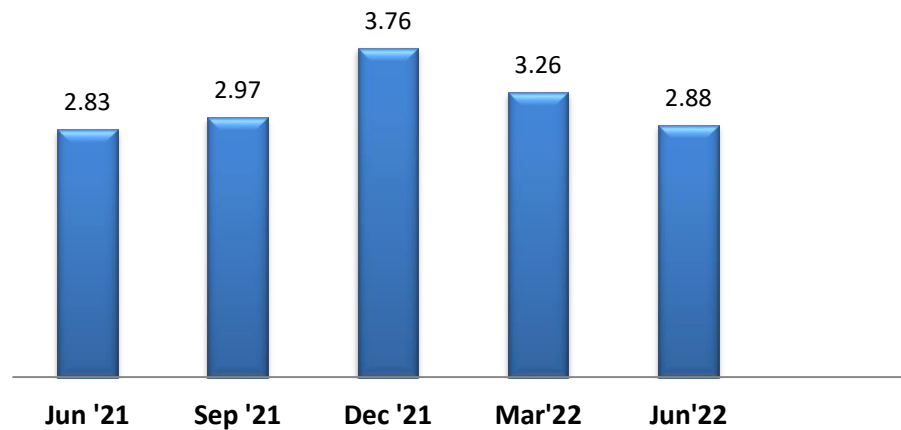
# Provision Coverage Ratio



## SLIPPAGE RATIO

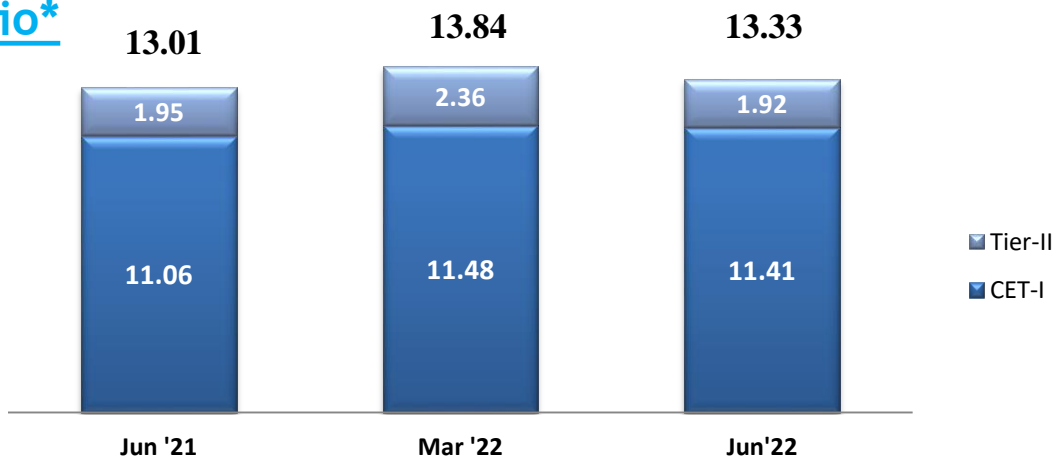


## Net Interest Margin(%)

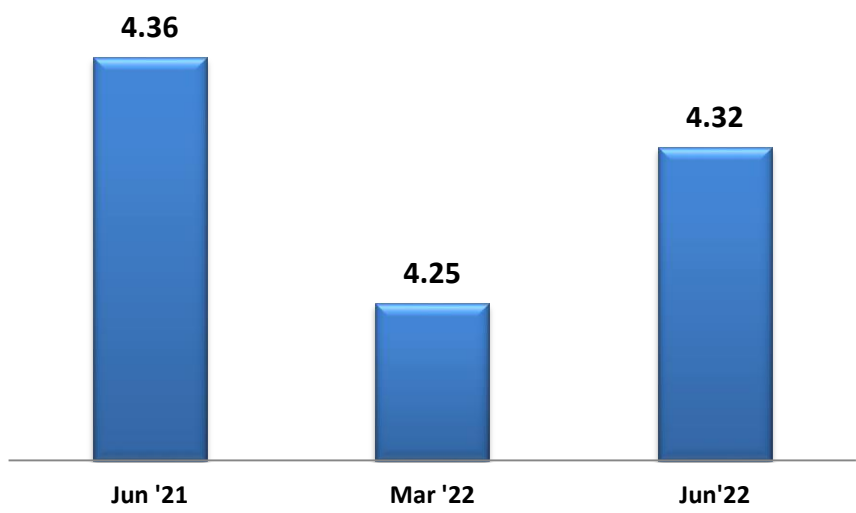


# CAPITAL RATIOS

## 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 )
<b>Fee Based Income (I + ii + iii)</b>	261	451	406	-9.98	55.56
<b>Commission Exchange &amp; Brokerage (i) #</b>	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
<b>Service Charges (ii)</b>	159	318	283	-11.01	77.99
<b>Miscellaneous (iii) #</b>	37	36	38	5.56	2.70
<b>Treasury Income</b>	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	-
<b>-Other Receipts( PSLC &amp; Others)</b>	260	270	263	-2.59	1.15
<b>Total Non-Interest Income #</b>	<b>828</b>	<b>632</b>	<b>831</b>	<b>31.49</b>	<b>0.36</b>

# 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)
<b>Interest Expenses</b>	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
<b>Operating Expenses #</b>	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
<b>Total Expenses</b>	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.



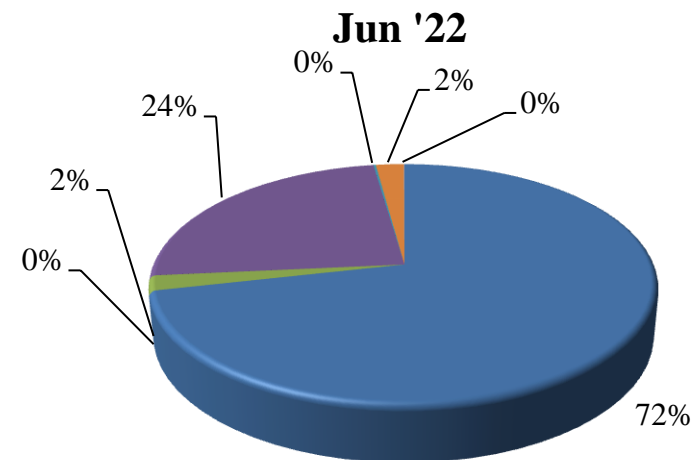
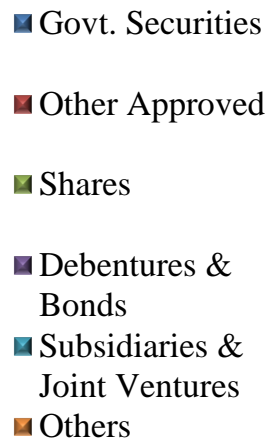
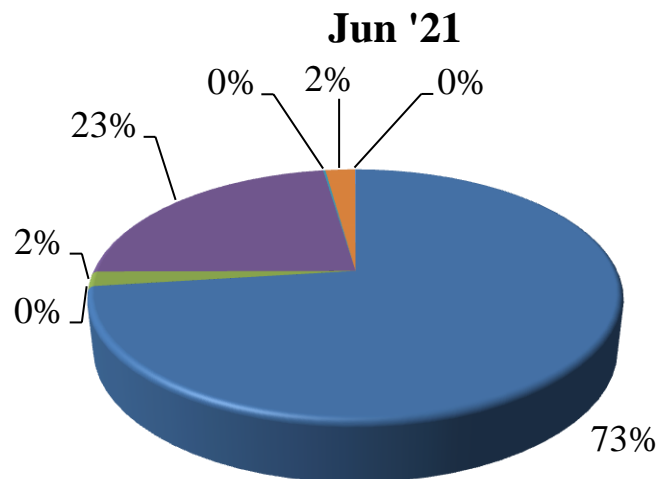
# NPA PROVISION BREAKUP

(₹ in Cr)

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



# Investment Portfolio



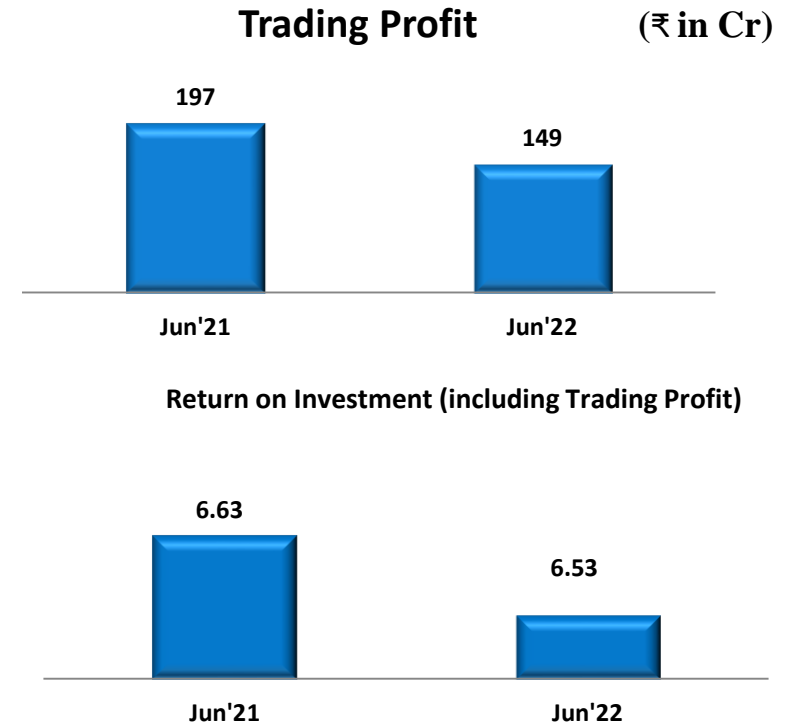
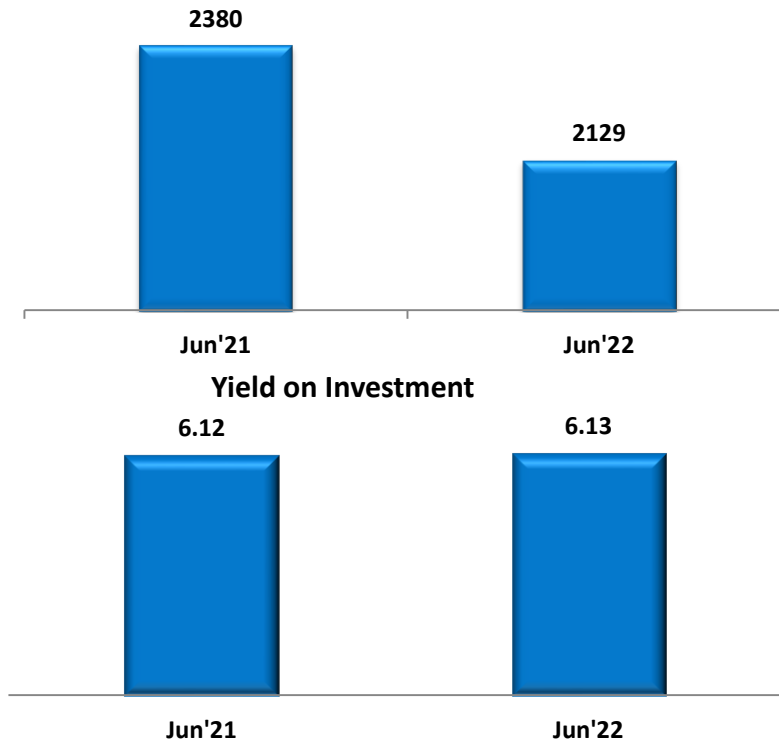
■ Investment Outside India

(₹ 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
<b>Total Investment In India</b>	<b>158757</b>	<b>141357</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>158804</b>	<b>141404</b>



# TREASURY PERFORMANCE



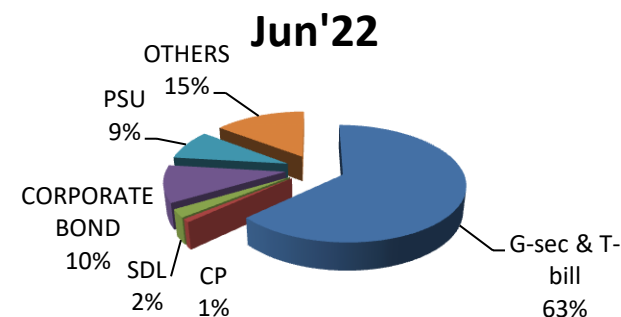
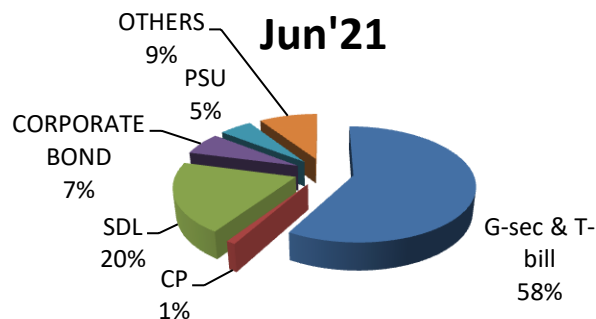
Particulars	Jun'21	Jun'22
Aggregate Investment	158804	141404
Interest on Investment (₹ in Cr)	2380	2129
Yield on Investment %	6.12	6.13
Trading Profit (₹ in Cr)	197	149
Return on Investment (including Trading Profit) %	6.63	6.53
M- Duration(AFS)	1.74	1.64
10 year Bench Mark %	6.05	7.45



(₹ 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

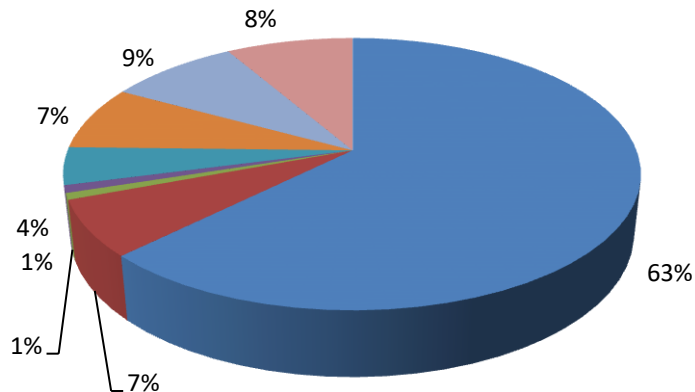
P.V. 01(SLR+N SLR): 9.04 - SLR : 6.79

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



# Digital Transactions

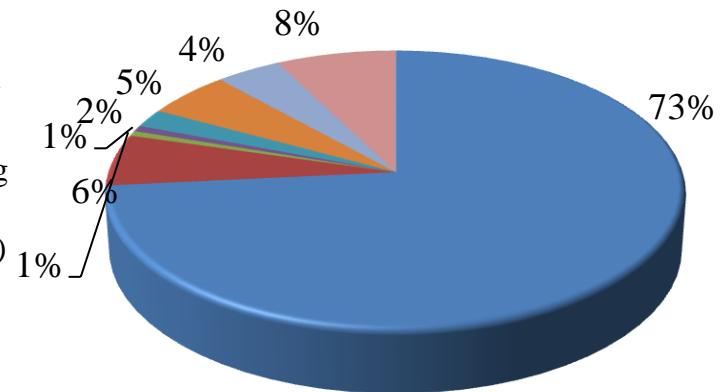
July '20 to Jun'21



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

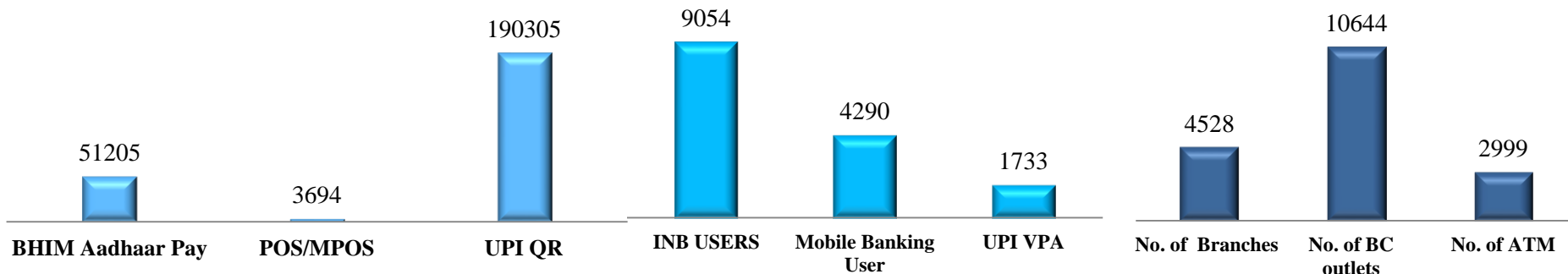


Share of Digital Txns through ADC 77.45%

## 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

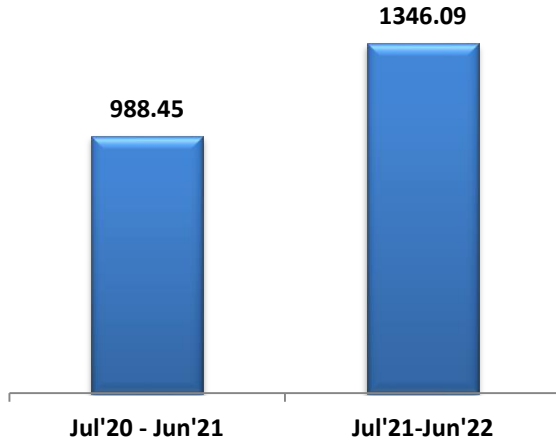
Digitalization of board meetings



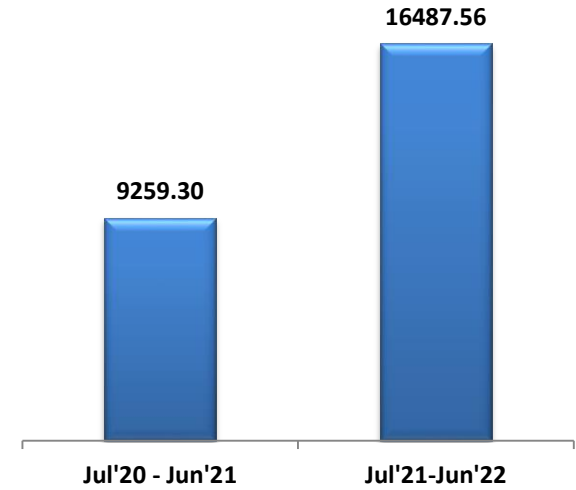


# Digital Payments

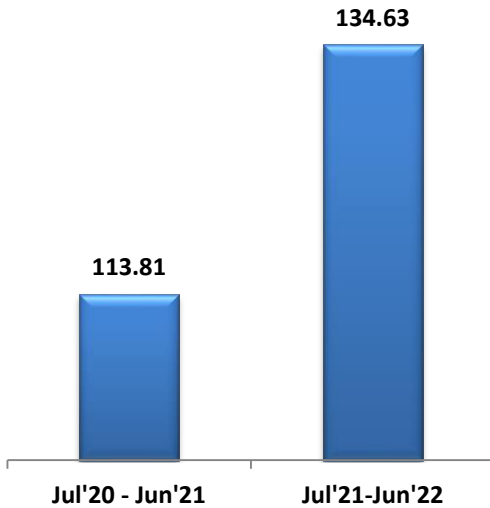
### IMPS Transactions



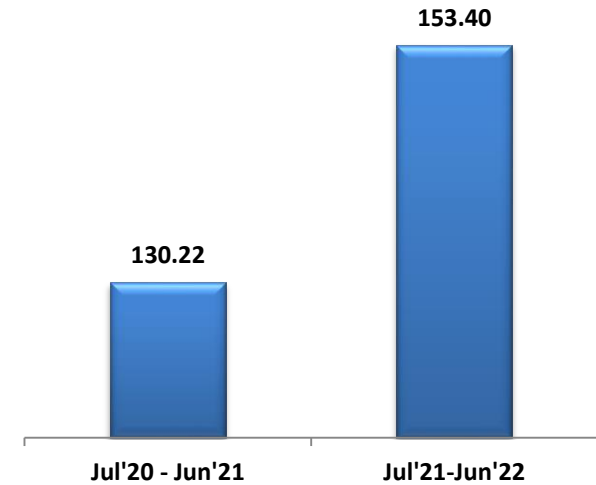
### UPI Transactions



### Mobile Banking



### Internet Banking

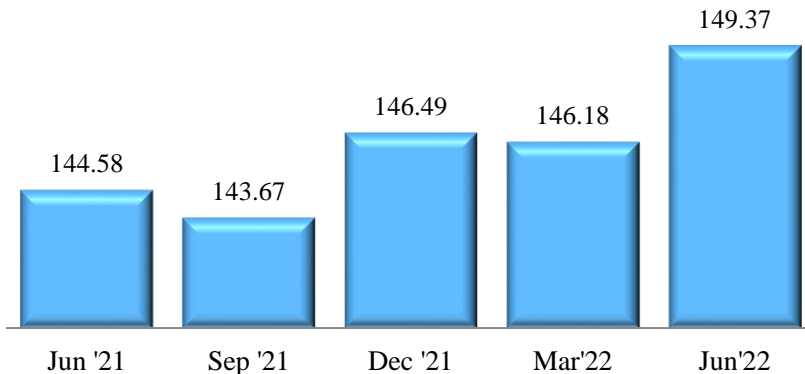


Transactions ( In lacs)

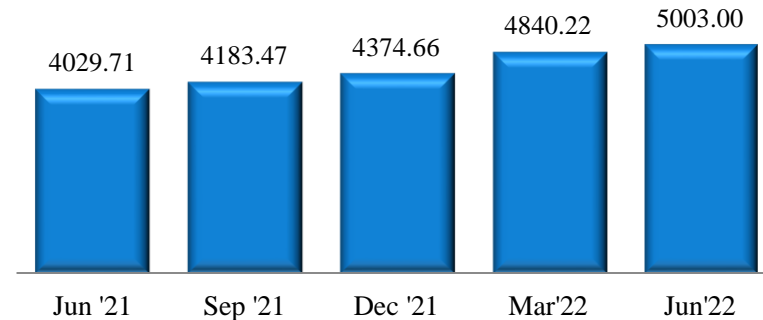


## PMJDY

No of accounts(In Lacs)

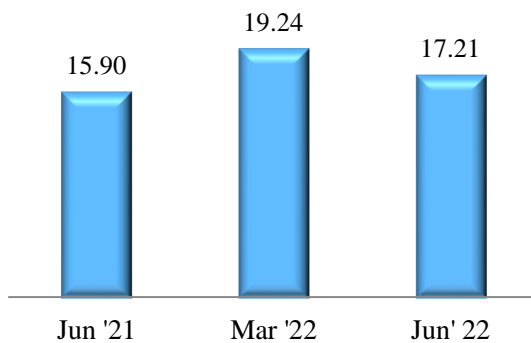


Balance Outstanding (In Cr)

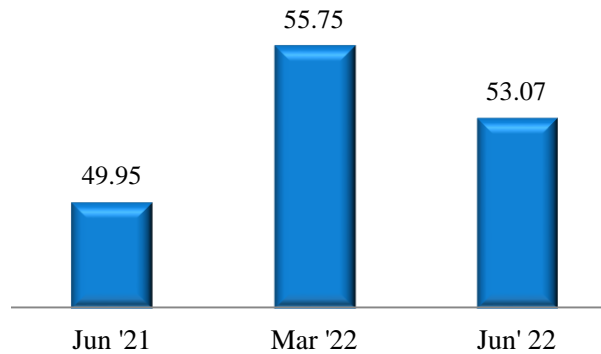


## Social Security Scheme

PMJJBY

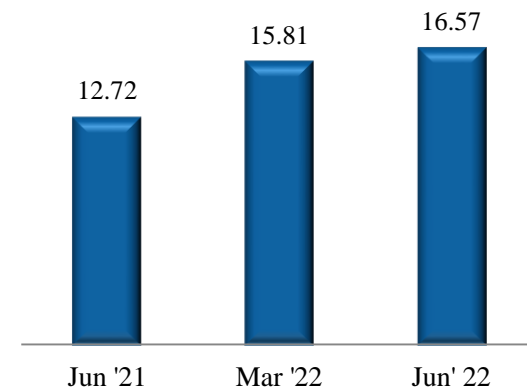


PMSBY



No. of enrollments (In lacs)

APY



## Compliance Status

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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)	
<b>Cent Bank Home Finance Ltd. -</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance activity</li> <li>Presence in 9 States through 19 Branches.</li> <li>Advances &amp; Investment Portfolio of ₹ 1234.95 Crore</li> </ul>	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	
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	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		



<b>Group Position</b>		
(₹ in Cr.)		
<b>Particulars</b>	<b>As on 30<sup>th</sup> Jun' 2022</b>	<b>As on 30<sup>th</sup> Jun'2021</b>
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
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
<b>Total</b>	<b>391621</b>	<b>372457</b>
<b><u>ASSETS</u></b>		
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
<b>Total</b>	<b>391621</b>	<b>372457</b>

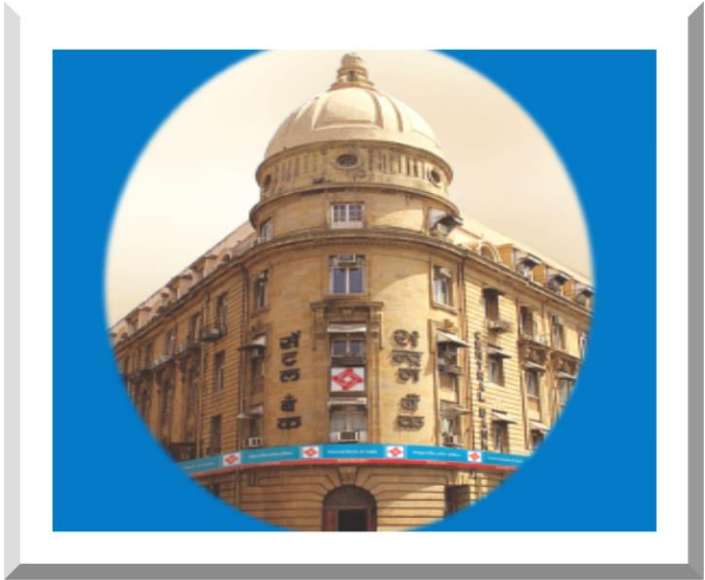


<b>Group Performance</b>		
(₹ in Cr.)		
Particulars	Quarter Ended	
	JUN'22	JUN'21
<b><u>INCOME</u></b>		
Interest and Dividend Earned	5555	5494
Other Income	832	829
<b>Total</b>	<b>6387</b>	<b>6323</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	3397	3356
Operating Expenses	1757	1727
Provisions and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



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





**THANK YOU**