

केंद्रीय कार्यालय

Central Office

CO:IRD:2023:24:58

29th April, 2023

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

Sub: Presentation on Financial Results of the Bank for the Quarter/Financial Year ended 31st March, 2023.

Please refer to our letter no. CO:IRD:2023-24:57 dated 29th April, 2023 submitting thereby copy of Audited Financial Results (Standalone & Consolidated) of the Bank for Quarter/ Financial Year ended 31st March, 2023 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclose herewith copy of Presentation on Financial Results of the Bank for the Quarter/Financial Year ended 31st March, 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



भारत 2023 INDIA

वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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



Year of Renaissance

Financial Result Analysis

Quarter/Financial Year Ended 31st Mar'2023

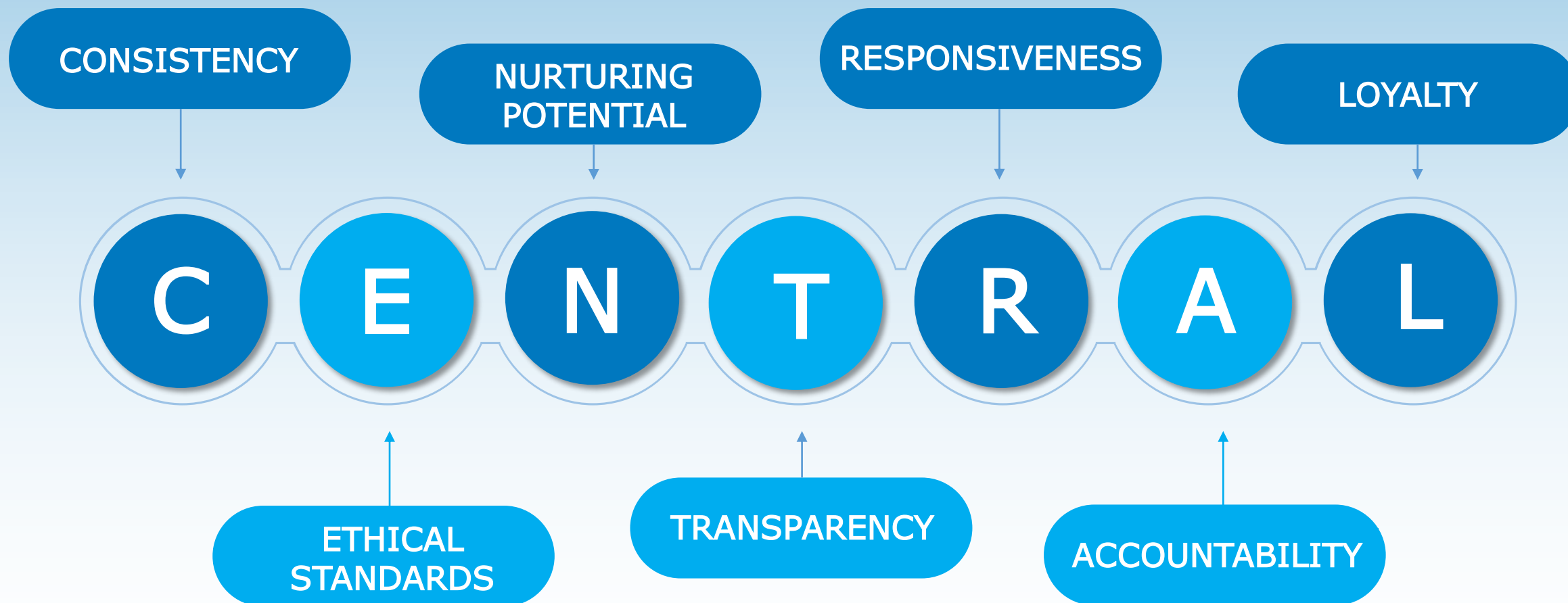


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VALUES THAT SET US APART





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A hand holding a pen is positioned over a bar chart. The chart features several vertical bars of varying heights. A network of glowing blue lines and dots is overlaid on the chart, suggesting a data network or connectivity. The background is a dark blue gradient with subtle light effects.

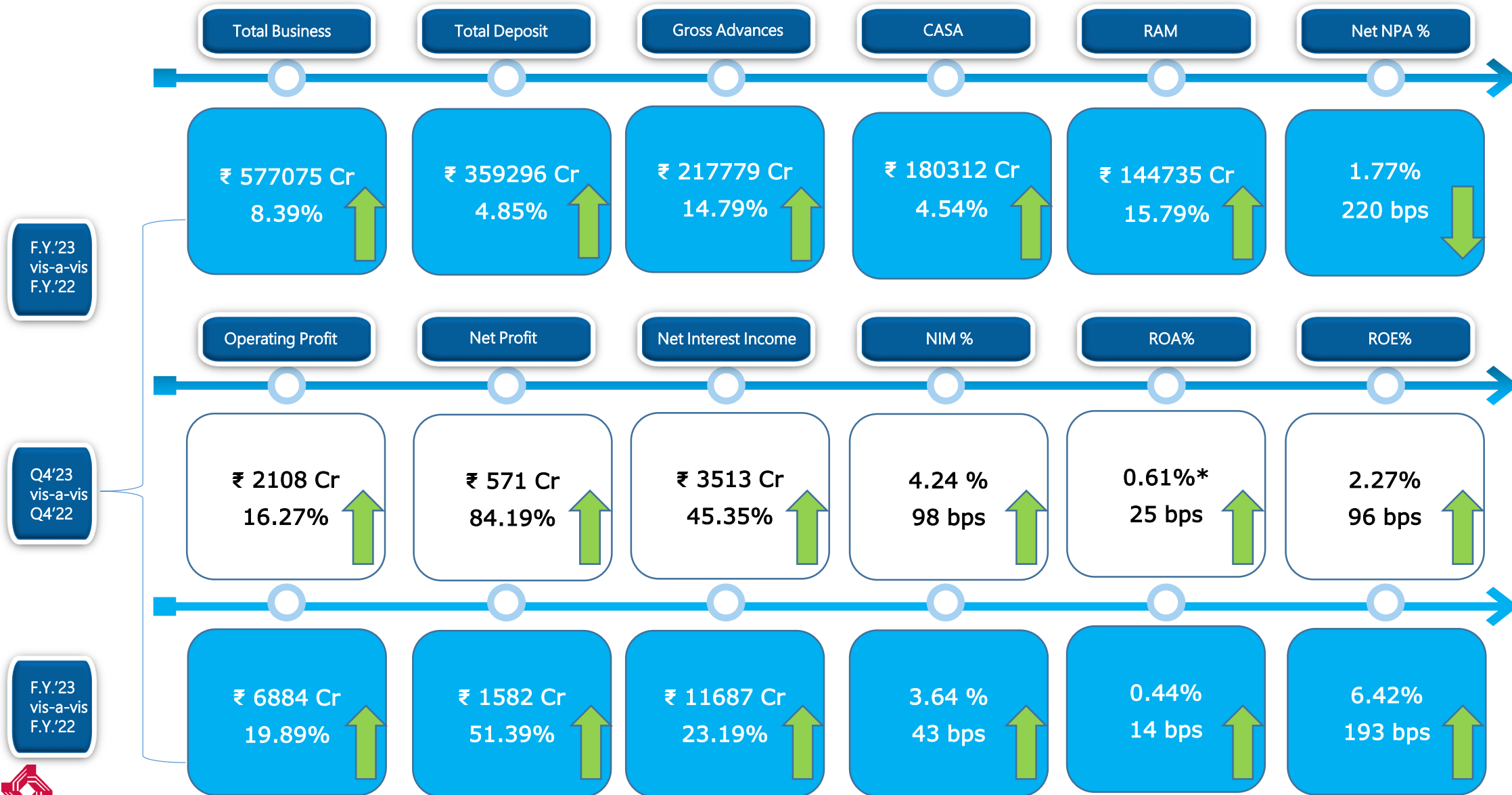
PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS



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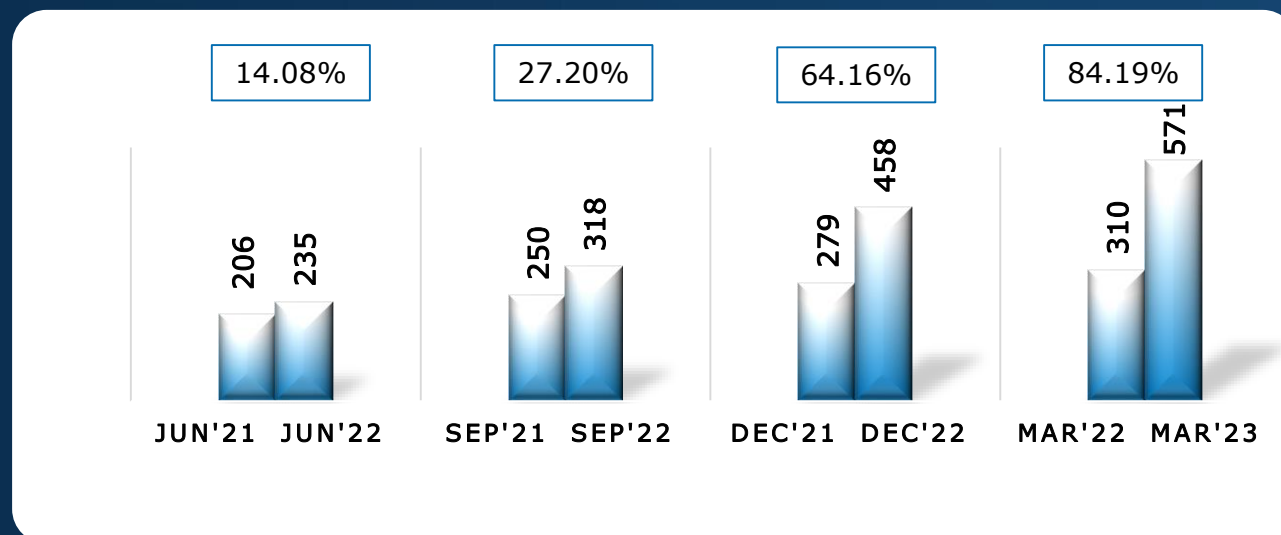
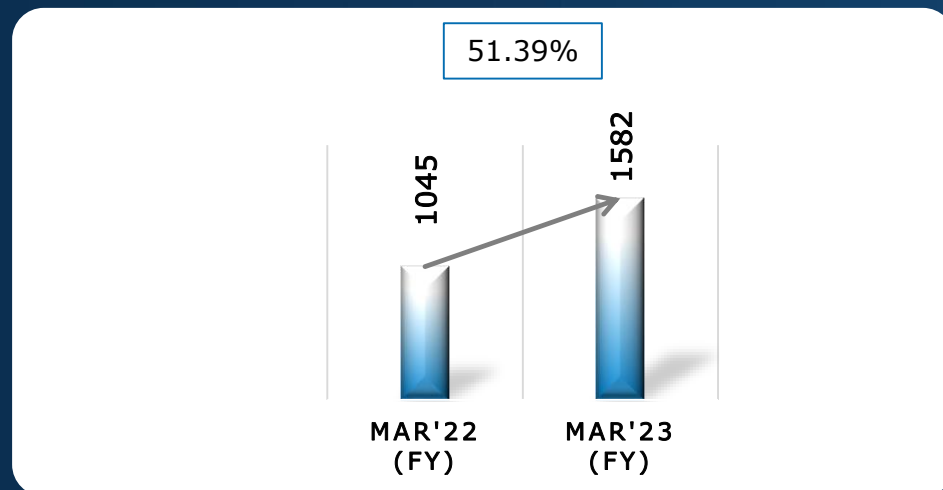
*Annualised

PROFITABILITY – SUSTAINED GROWTH



NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)



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Particulars	Quarter Ended			Growth	
	Mar'22	Dec'22	Mar'23	(Q-o-Q)	(Y-o-Y)
Yield on Advances (%)*	6.54	7.95	8.65	70bps ↑	211bps ↑
Yield on Investments (%)	5.45	6.36	6.43	7bps ↑	98bps ↑
Yield on Funds (%)*	7.80	8.33	8.62	29bps ↑	82bps ↑
Cost of Funds (%)*	3.91	3.94	4.09	15bps ↑	18bps ↑
Cost of Deposits (%)*	3.85	3.89	4.04	15bps ↑	19bps ↑
NIM (%)*	3.26	4.07	4.24	17bps ↑	98bps ↑
NIM (%) (Excluding one off Item)*	3.04	3.77	4.10	33bps ↑	106bps ↑
ROE (%)	1.31	1.86	2.27	41bps ↑	96bps ↑
Book Value of Share	27.42	28.64	29.32	2.37% ↑	6.93% ↑
Credit Cost*	1.98	1.72	1.53	(19)bps ↓	(45)bps ↓
Credit Cost (Excluding Contingency Provision)*	1.92	0.36	0.51	15 bps ↑	(141)bps ↓
Cost to Income	40.56	57.02	57.30	28bps ↑	1674bps ↑
Business per Employee ₹ in Cr	17.52	17.67	18.70	5.83% ↑	6.74% ↑
Operating Profit per Employee ₹ in Lakhs*	23.93	23.11	27.40	18.56% ↑	14.50% ↑
Net Profit per Employee ₹ in Lakhs*	4.10	5.86	7.42	26.62% ↑	80.98% ↑
ROA (%)*	0.36	0.50	0.61	11bps ↑	25bps ↑

*Annualised

The background features a blurred image of a person in a white lab coat writing on a document with a pen. Overlaid on this are various financial data visualizations: a bar chart in the top left, a candlestick chart in the top center, a list of stock tickers (WWAZ, TVRZ, TTAW, CAD, AEW, AS, AP) in the top right, a circular gauge with '64%' on the left, a bar chart with '70%' on the left, another circular gauge with '52%' on the left, and several stacks of gold coins in the bottom right. The overall color scheme is a muted blue.

FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE



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₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'22	Dec'22	Mar'23	Q-o-Q (%)	Y-o-Y(%)	Mar'22	Mar'23	Y-o-Y(%)
Total Interest Income	5788	6717	7144	6.36	23.43	22802	25542	12.02
Total Interest Expenses	3371	3432	3631	5.80	7.71	13315	13855	4.06
Net Interest Income	2417	3285	3513	6.94	45.35	9487	11687	23.19
Total Income	6420	7636	8568	12.21	33.46	25770	29626	14.96
Total Expenditure	4607	5829	6460	10.83	40.22	20028	22742	13.55
Operating Profit	1813	1807	2108	16.66	16.27	5742	6884	19.89
Provisions	1150	1349	1537	13.94	33.65	4152	5302	27.70
Exceptional Item	353	-	-	-	(100.00)	545	-	(100.00)
Net Profit	310	458	571	24.67	84.19	1045	1582	51.39



FEE BASED INCOME



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₹ in Cr

Particulars	Quarter Ended					Year Ended		
	Mar'22	Dec'22	Mar'23	Q-o-Q (%)	Y-o-Y(%)	Mar'22	Mar'23	Y-o-Y(%)
Fee Based Income (i + ii + iii)	451	464	463	(0.22)	2.66	1425	1787	25.40
Commission Exchange & Brokerage (i)	97	103	94	(8.74)	(3.09)	332	395	18.98
- Commission on LC/BG/DDs	52	63	47	(25.40)	(9.62)	188	232	23.40
- Govt. Business	21	17	16	(5.88)	(23.81)	70	72	2.86
- Banc assurance	24	23	31	34.78	29.17	74	91	22.97
Service Charges (ii)	318	321	331	3.12	4.09	953	1233	29.38
Miscellaneous (iii)	36	40	38	(5.00)	5.56	140	159	13.57
Treasury Income	(89)	97	128	31.96	243.82	421	586	39.19
- Profit on Sale of Investments	8	40	53	32.50	562.50	491	273	(44.40)
- Profit/Loss on Revaluation of Investment	(190)	(31)	(23)	25.81	87.89	(277)	2	100.72
- Profit on Exchange Transactions	86	88	92	4.55	6.98	199	303	52.26
- Dividend Income	7	-	6	100.00	(14.29)	8	8	-
- Other Receipts (PSLC & Others)	270	358	833	132.68	208.52	1122	1711	52.50
Total Non-Interest Income	632	919	1424	54.95	125.32	2968	4084	37.60



TOTAL EXPENSES



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Particulars	Quarter Ended					Year Ended		
	Mar'22	Dec'22	Mar'23	Q-o-Q (%)	Y-o-Y(%)	Mar'22	Mar'23	Y-o-Y(%)
Interest Expenses	3371	3432	3631	5.80	7.71	13315	13855	4.06
Interest Paid on Deposits	3230	3312	3502	5.74	8.42	12848	13388	4.20
Other Interests	141	120	129	7.50	(8.51)	467	467	-
Operating Expenses	1236	2397	2829	18.02	128.88	6713	8887	32.38
Staff Cost	382	1619	1751	8.15	358.38	3927	5604	42.70
Other Operating Expenses	854	778	1078	38.56	26.23	2786	3283	17.84
Total Expenses	4607	5829	6460	10.83	40.22	20028	22742	13.55



PROVISIONS



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₹ in Cr

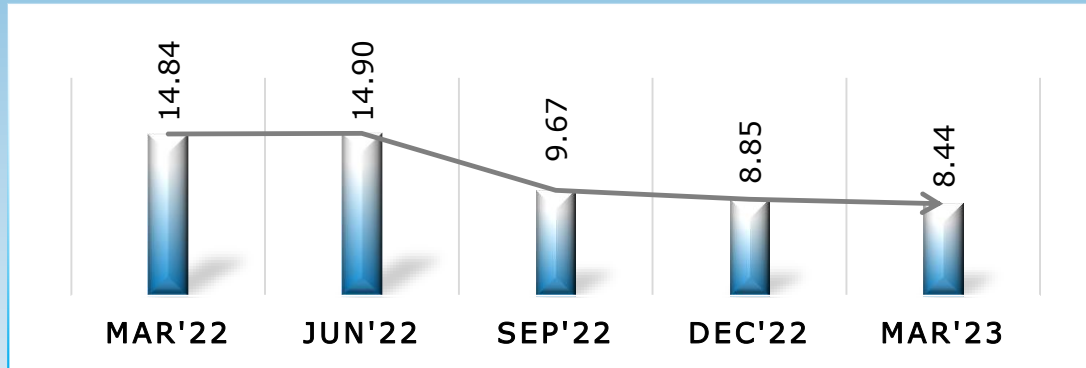
Particulars	Quarter Ended					Year Ended		
	Mar'22	Dec'22	Mar'23	Q-o-Q (%)	Y-o-Y(%)	Mar'22	Mar'23	Y-o-Y(%)
NPAs	891	849	791	(6.83)	(11.22)	2454	3534	44.01
Standard Assets	(293)	179	378	111.17	(229.01)	(222)	681	406.76
Depreciation/ Provisions on Investment Including SRs	357	(23)	73	417.39	(79.55)	653	215	(67.08)
Income Tax	88	353	332	(5.95)	277.27	672	1063	58.18
Others	6	8	4	(50.00)	(33.33)	(1)	31	3200.00
Restructured A/c's	101	(17)	(41)	(141.18)	(140.59)	596	(222)	(137.25)
Total Provision	1150	1349	1537	13.94	33.65	4152	5302	27.70



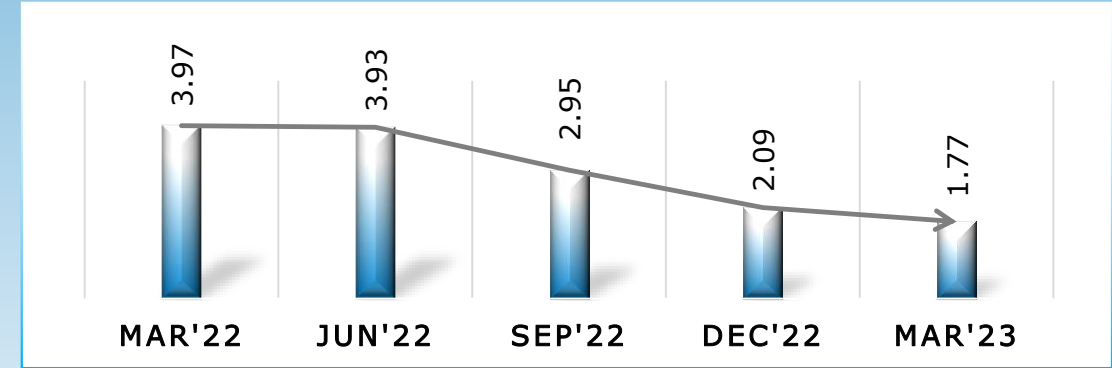
A hand in a white shirt cuff is shown holding a glowing, pixelated globe. Numerous Indian Rupee symbols (₹) are floating around the globe, some appearing to be held or released by the hand. The background is dark blue with some light effects.

ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Gross Advances	189712	194648	197022	208921	217779
Net Advances	168173	172431	183369	194492	202984
Gross NPA	28156	29002	19059	18490	18386
Net NPA	6675	6785	5407	4061	3592
Gross NPA %	14.84	14.90	9.67	8.85	8.44
Net NPA %	3.97	3.93	2.95	2.09	1.77



NPA MOVEMENT



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₹ in Cr

Particulars	FY 21-22	Jun'22	Sep'22	Dec'22	Mar'23	FY 22-23
Opening Gross NPAs	29277	28156	29002	19059	18490	28156
Add: Slippage of PA to NPAs	4473	2040	777	636	1085	3361
Increase in Balance of Existing NPAs	245	46	109	14	243	715
Sub Total	4718	2086	886	650	1328	4076
Less:			-	-		
Up-gradation	1337	406	499	521	278	658
Recovery (Including Sale to ARC)	3004 (13)	646 (Nil)	719 (Nil)	620 (13)	711 (Nil)	2869 (13)
Regular Write-off	1236	143	82	78	99	402
Technical Write-off	-	-	9514	-	343	9856
Other Recovery by Adjustment	262	45	15	-	1	61
Sub Total	5839	1240	10829	1219	1432	13846
Gross NPAs	28156	29002	19059	18490	18386	18386
% of Gross NPAs to Gross Advances	14.84	14.90	9.67	8.85	8.44	8.44



SECTOR-WISE NPA CLASSIFICATION



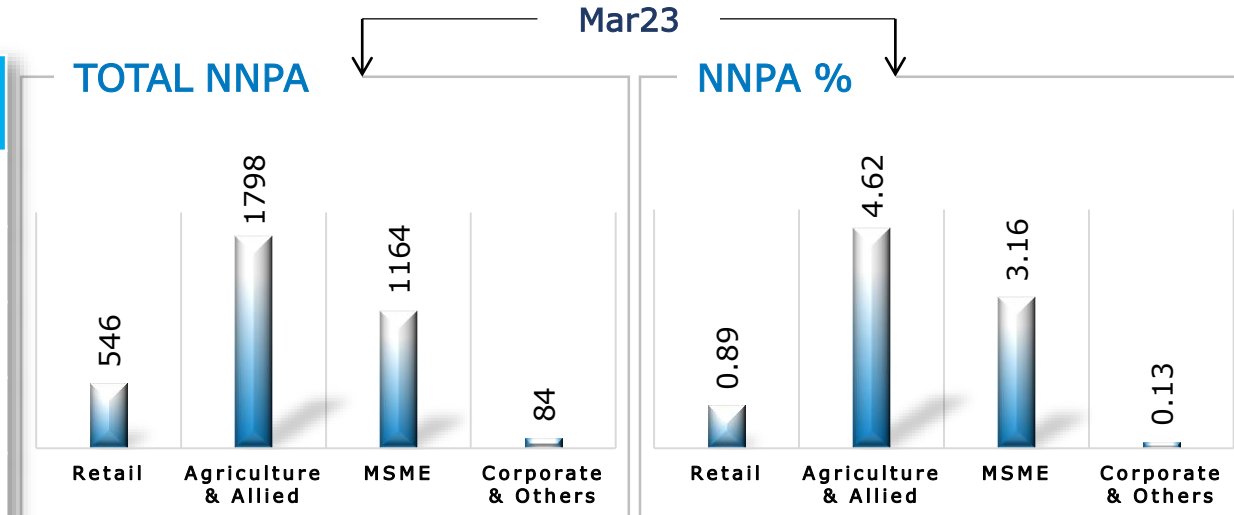
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NPA Classification: Sector-Wise

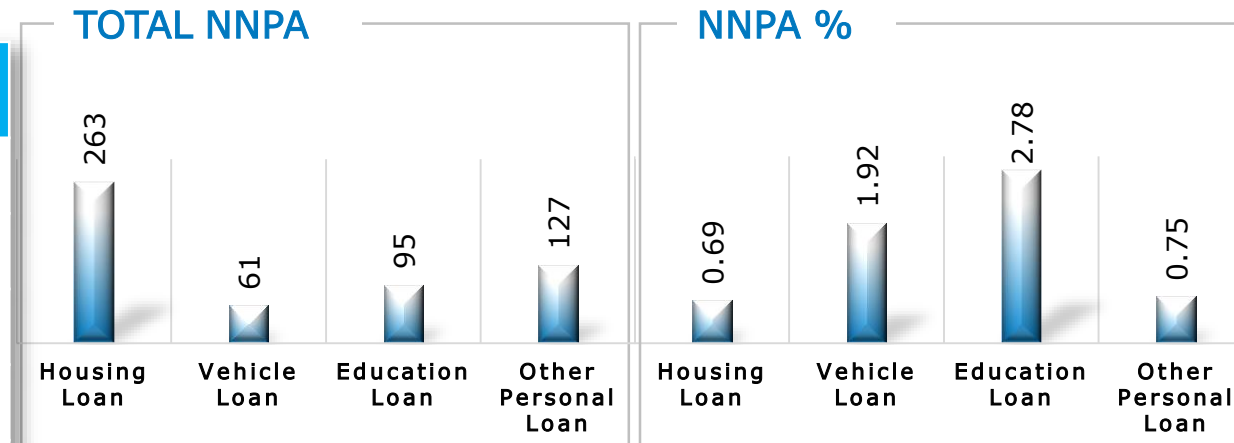
₹ in Cr

Particulars	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Advances (Mar'23)	TOTAL NNPA	NNPA %
Total NPA	28156	29002	19059	18490	18386	217779	3592	1.77
Retail	2223	2324	1489	1492	1531	62726	546	0.89
Agriculture & Allied	6053	6127	4894	4884	5039	42110	1798	4.62
MSME	5383	5636	4142	4036	4200	39899	1164	3.16
Corporate & Others	14497	14915	8534	8078	7616	73044	84	0.13



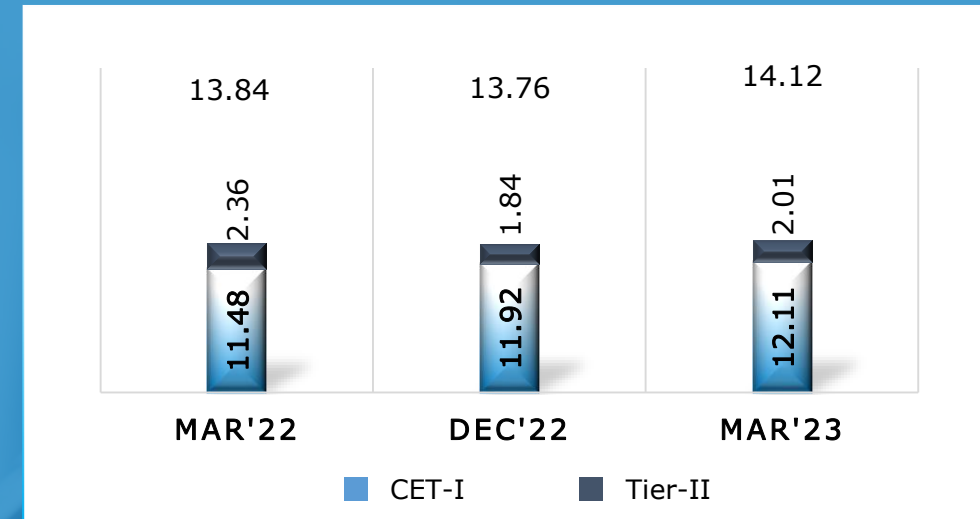
NPA Classification: Retail Sector

Particulars	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Advances (Mar'23)	TOTAL NNPA	NNPA %
Total Retail NPA	2223	2324	1489	1492	1531	62726	546	0.89
Housing Loan	1153	1183	743	735	744	38793	263	0.69
Vehicle Loan	103	115	70	69	73	3248	61	1.92
Education Loan	574	587	355	359	358	3625	95	2.78
Other Personal Loans	393	439	321	329	356	17060	127	0.75

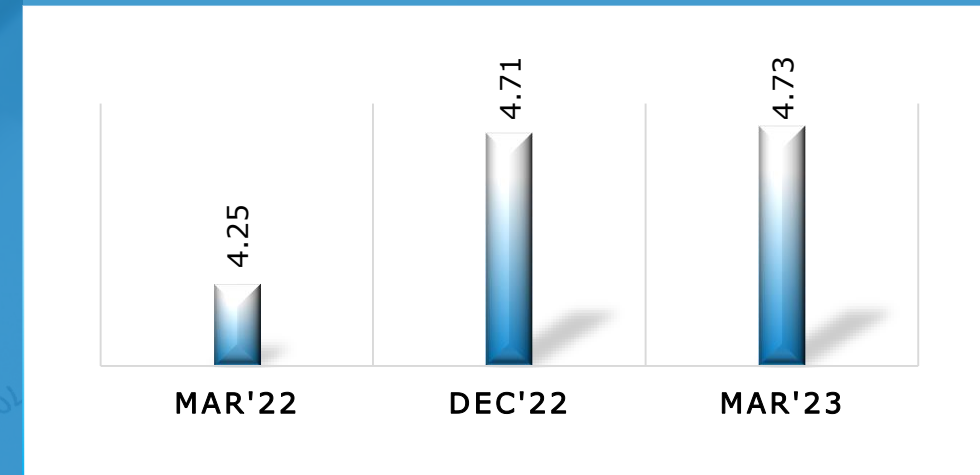


CAPITAL RATIOS

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.

RESTRUCTURED BOOK



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Standard Restructured Book

₹ in Cr

Segment	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Corporate	954	842	891	933	905
MSME	680	646	650	630	560
Agriculture	203	188	193	186	183
Retail	408	391	379	360	348
TOTAL	2245	2067	2113	2109	1996

Standard Restructured - Covid-19 Resolution Framework

Segment	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Corporate	1553	725	738	747	706
MSME	2594	2416	2238	2124	1888
Agriculture	372	342	333	319	303
Retail	2030	1998	1959	1928	1873
TOTAL	6549	5481	5268	5118	4770

Total Standard Restructured Book

Segment	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23
Corporate	2507	1567	1629	1680	1611
MSME	3274	3062	2888	2754	2448
Agriculture	575	530	526	505	486
Retail	2438	2389	2338	2288	2221
TOTAL RESTRUCTURED	8794	7548	7381	7227	6766



SPECIAL MENTION ACCOUNTS



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₹ in Cr

Asset Quality – Mar'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	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 – Dec'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Dec'22	% of Total Adv.
SMA 0	36	635	109680	6609	109716	7245	3.47
SMA 1	11	119	71922	3107	71933	3226	1.54
SMA 2	8	125	77061	3322	77069	3446	1.65
TOTAL	55	879	258663	13038	258718	13917	6.66

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

The image features a dark blue background with a network of glowing lines and nodes. In the lower-left, two hands are clasped in a firm handshake. A central blue rounded rectangle contains the text 'BUSINESS PERFORMANCE' in white, bold, uppercase letters. The overall aesthetic is professional and tech-oriented.

BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD



₹ in Cr

PARTICULARS	MAR'22	MAR'23	Y-o-Y Growth %
Total Business	532404	577075	8.39
Total Deposits (Including Interbank Deposits)	342692	359296	4.85
CASA Deposits	172480	180312	4.54
CASA %	50.58	50.39	(19)bps
Total Advances	189712	217779	14.79
RAM	125000	144735	15.79
Corporate	64712	73044	12.88
CD Ratio	55.63	60.86	523 bps

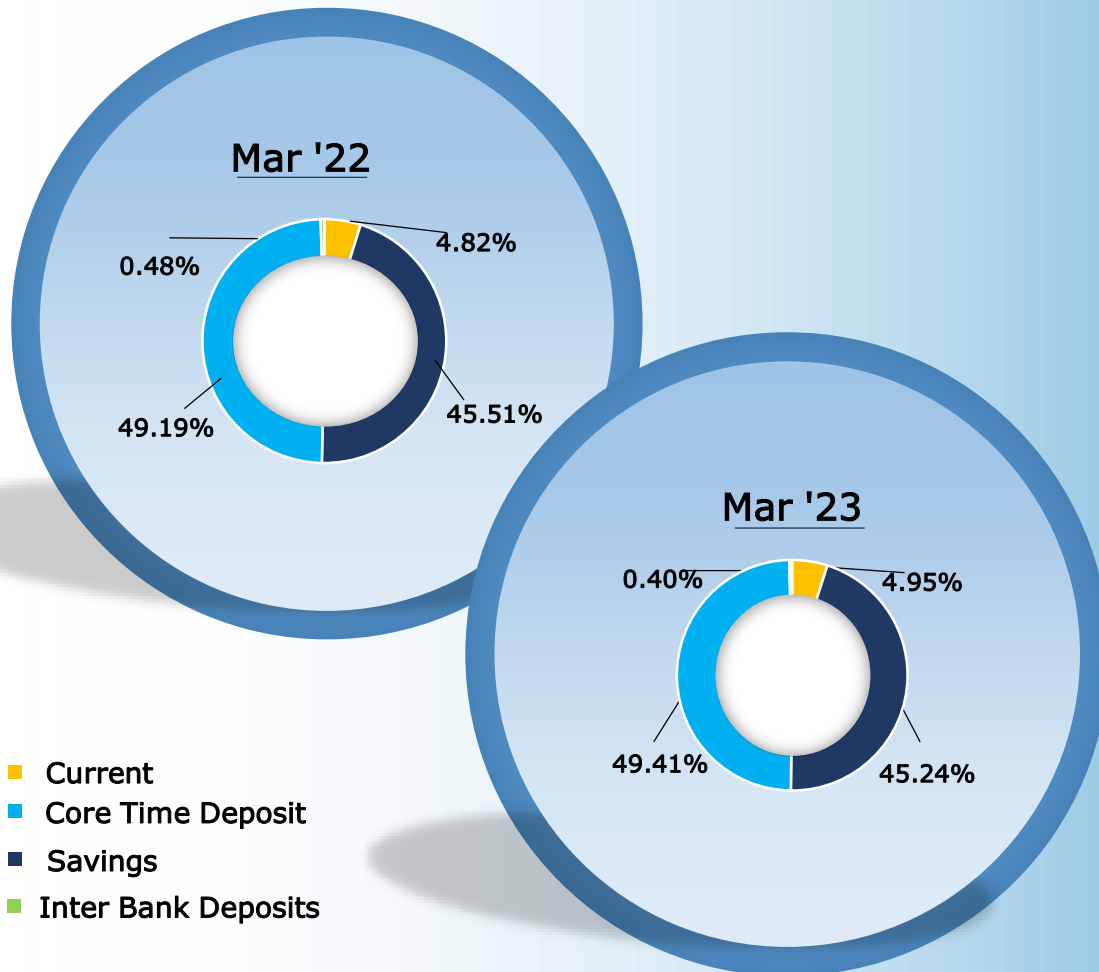


DEPOSIT MIX



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₹ in Cr

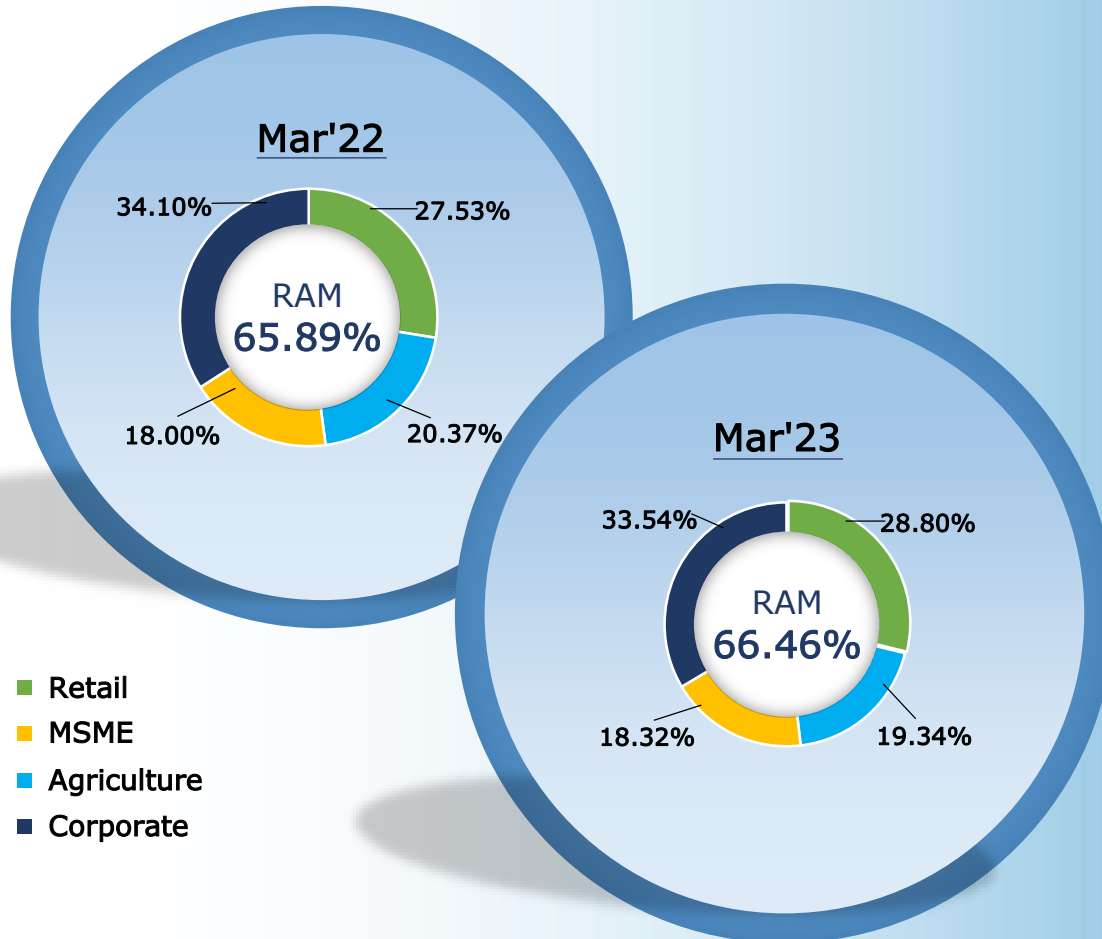
PARTICULARS	MAR'22	MAR'23	Y-o-Y Growth %
Current	16515	17781	7.67
Savings	155965	162531	4.21
Total CASA Deposits	172480	180312	4.54
CASA %	50.58	50.39	(19)bps
Core Time Deposits	168556	177528	5.32
Total Core Deposits	341036	357840	4.93
Inter Bank Deposits	1656	1456	(12.08)
Total Deposits	342692	359296	4.85

CREDIT PERFORMANCE



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₹ in Cr

SECTOR	MAR'22	MAR'23	Y-o-Y Growth %
Retail	52226	62726	20.10
Agriculture	38635	42110	8.99
MSME	34139	39899	16.87
RAM	125000	144735	15.79
Corporate	64712	73044	12.88
Gross Advance	189712	217779	14.79
TOTAL Credit RWA	119668	138521	15.75
CRWA % of Gross Advance	63.08	63.61	53 bps

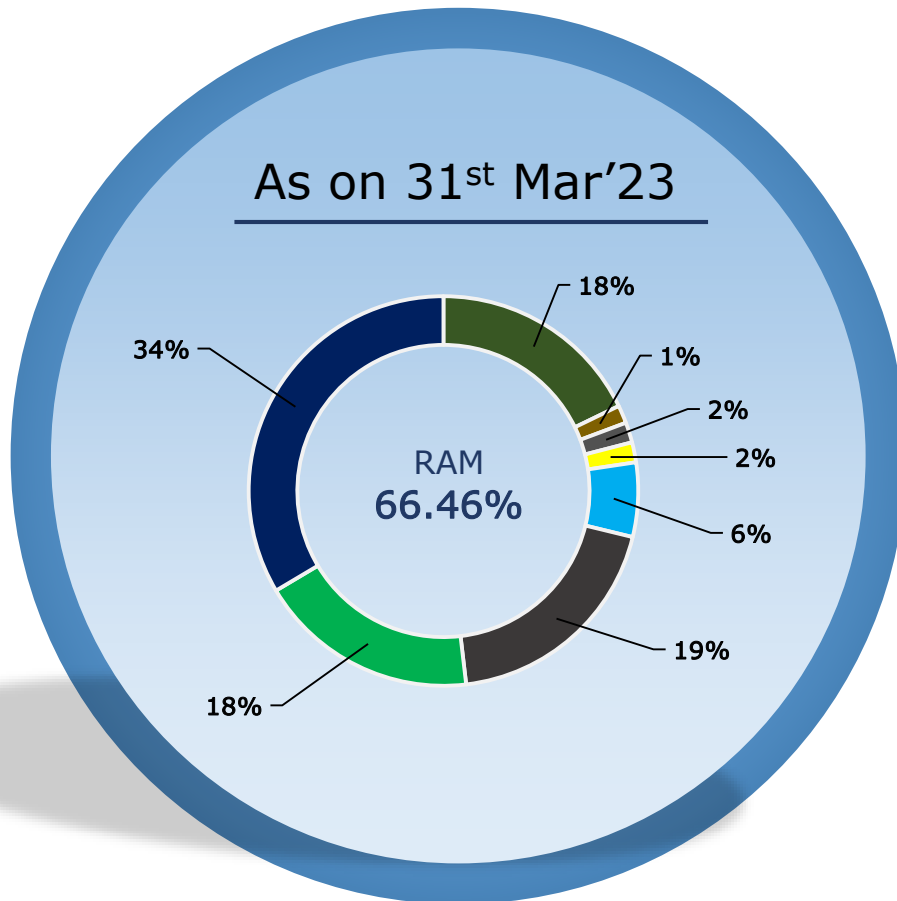


DIVERSIFIED LOAN BOOK



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

₹ in Cr

SECTOR	Amount
Housing Loan	38793
Auto Loan	3248
Personal Loan	3644
Education Loan	3625
Other Retail	13416
Total Retail	62726
Agriculture Loan	42110
MSME Credit	39899
Corporate Credit	73044
Total Advance	217779



RETAIL SEGMENT

₹ in Cr



HOME LOAN

₹ 38793

61.83%
of Total Retail
Advance

Y-o-Y Growth
28.61%



AUTO LOAN

₹ 3248

5.19%
of Total Retail
Advance

Y-o-Y Growth
8.05%



EDUCATION LOAN

₹ 3625

5.78%
of Total Retail
Advance

Y-o-Y Growth
5.53%



PERSONAL LOAN

₹ 3644

5.81%
of Total Retail
Advance

Y-o-Y Growth
27.28%



OTHER

₹ 13416

21.39%
of Total Retail
Advance

Y-o-Y Growth
5.15%

Retail Segment ₹ 62726

28.80 % of Total Advance

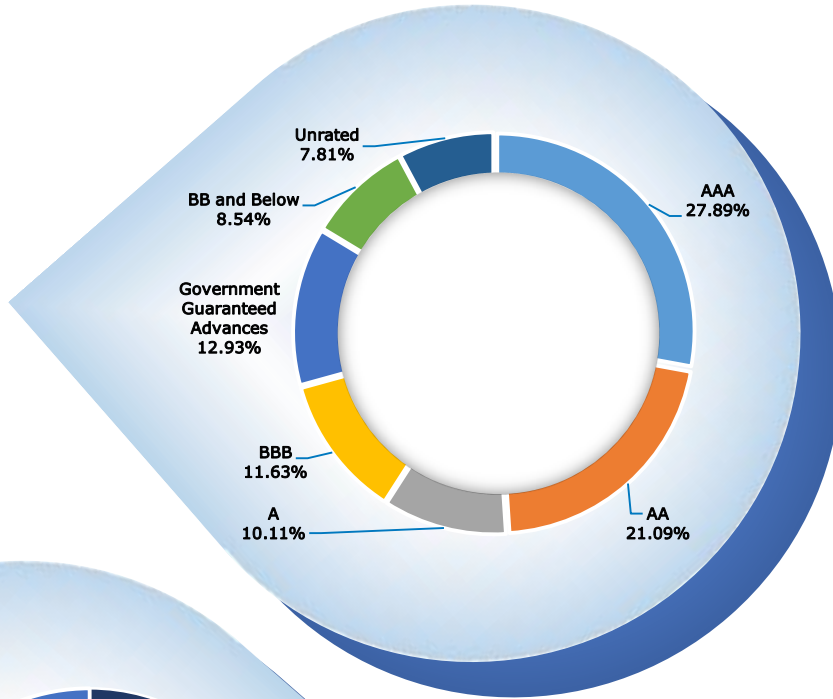
Y-o-Y Growth 20.10%

As on 31st Mar'23

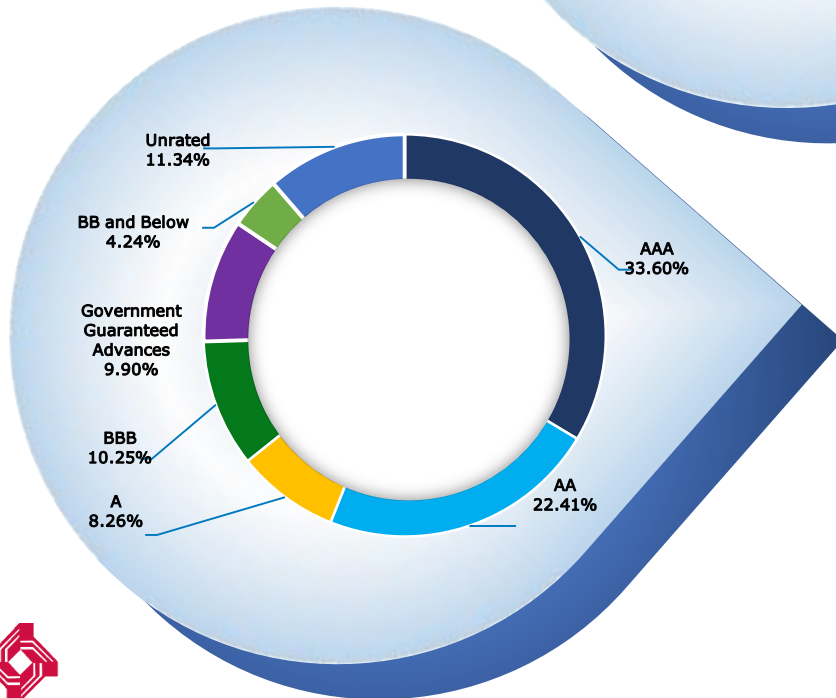
RATED STANDARD ADVANCES



Mar'22



Mar'23



INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)	MAR'22	MAR'23	Y-o-Y (%)
AAA	14916	23564	57.98
AA	11277	15723	39.42
A	5407	5791	71.02
BBB (Including CRE)	6222	7193	15.61
Government Guaranteed Advances	6916	6945	0.42
Sub-Total	44738	59216	32.36
BB and Below	4567	2973	(34.90)
Unrated	4178	7956	90.42
Total	53483	70145	31.15







SANCTIONS & OUTSTANDING



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₹ in Cr

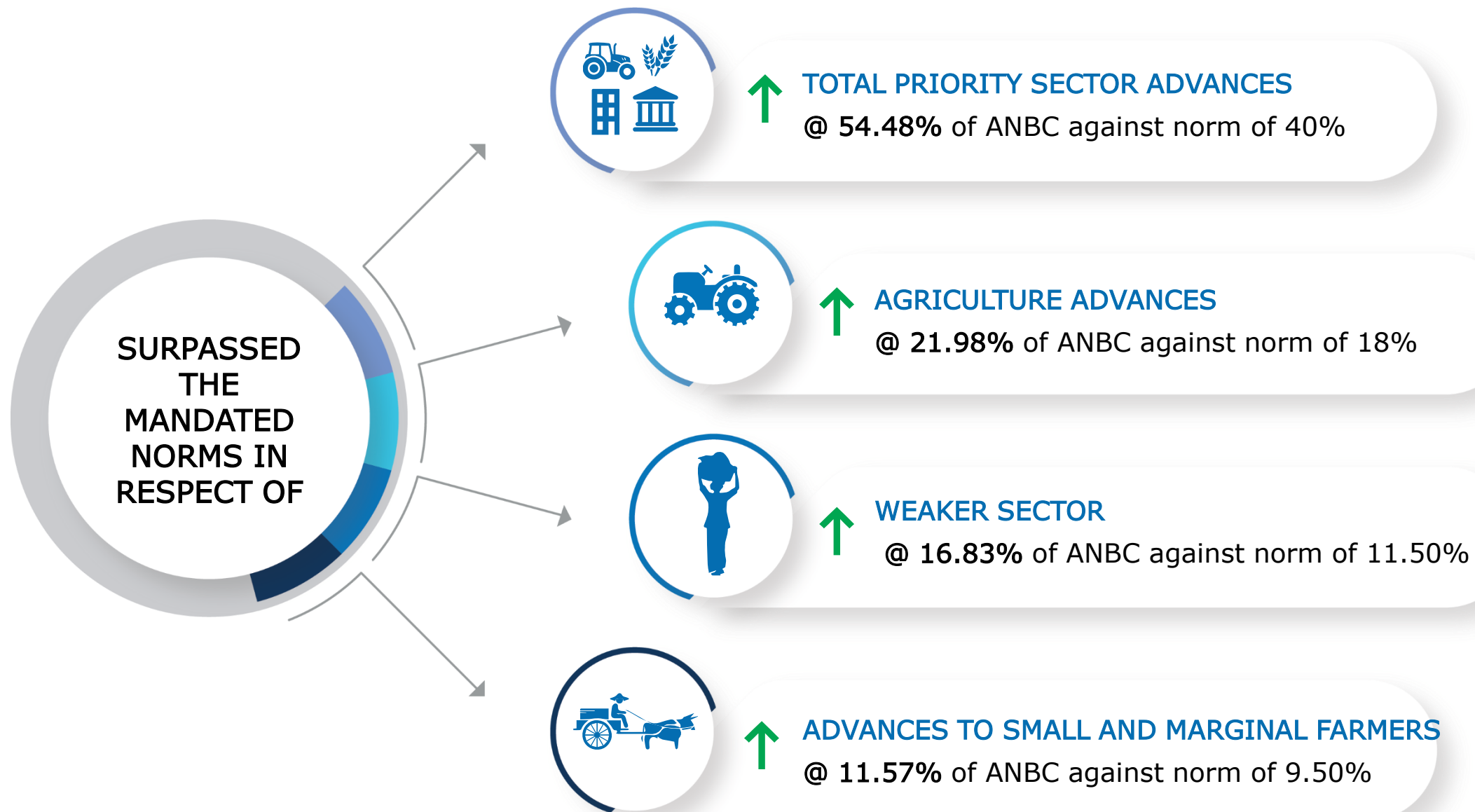
SECTOR	SANCTIONS				OUTSTANDING		GROWTH (%) IN SANCTIONS (Amt.)
	No. of A/Cs Mar'22	Amt. Mar'22	No. of A/Cs Mar'23	Amt. Mar'23	Amt. Mar'23	Y-o-Y	
 Retail	201616	11579	224769	19730	62726	70.39	
 Agriculture	552542	8796	671979	12303	42110	39.87	
 MSME	94387	7910	101576	14060	39899	77.75	
 Corporate Credit	154	35873	168	42579	73044	18.69	
TOTAL	848701	64158	998492	88672	217779	38.21	



₹ in Cr

Sector	SANCTIONS											
	Dec'22		Mar'23		Mar'22 (FY)		Mar'23 (FY)		OUTSTANDING As on 31st Mar'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.	No. of A/Cs	Amt.	Q-o-Q	Y-o-Y
 Retail	11615	1083.11	20139	1001.03	12317	1458.28	43346	3694.32	53999	4383.70	(7.58)	153.33
 Agriculture	9	0.84	9	1.36	5	1.68	27	4.72	28	3.75	61.90	180.95
 MSME	5454	619.59	7523	902.19	957	207.48	13490	1920.23	13740	1916.22	45.61	825.50
TOTAL	17078	1703.54	27671	1904.58	13279	1667.44	56863	5619.27	67767	6303.67	11.80	237.00





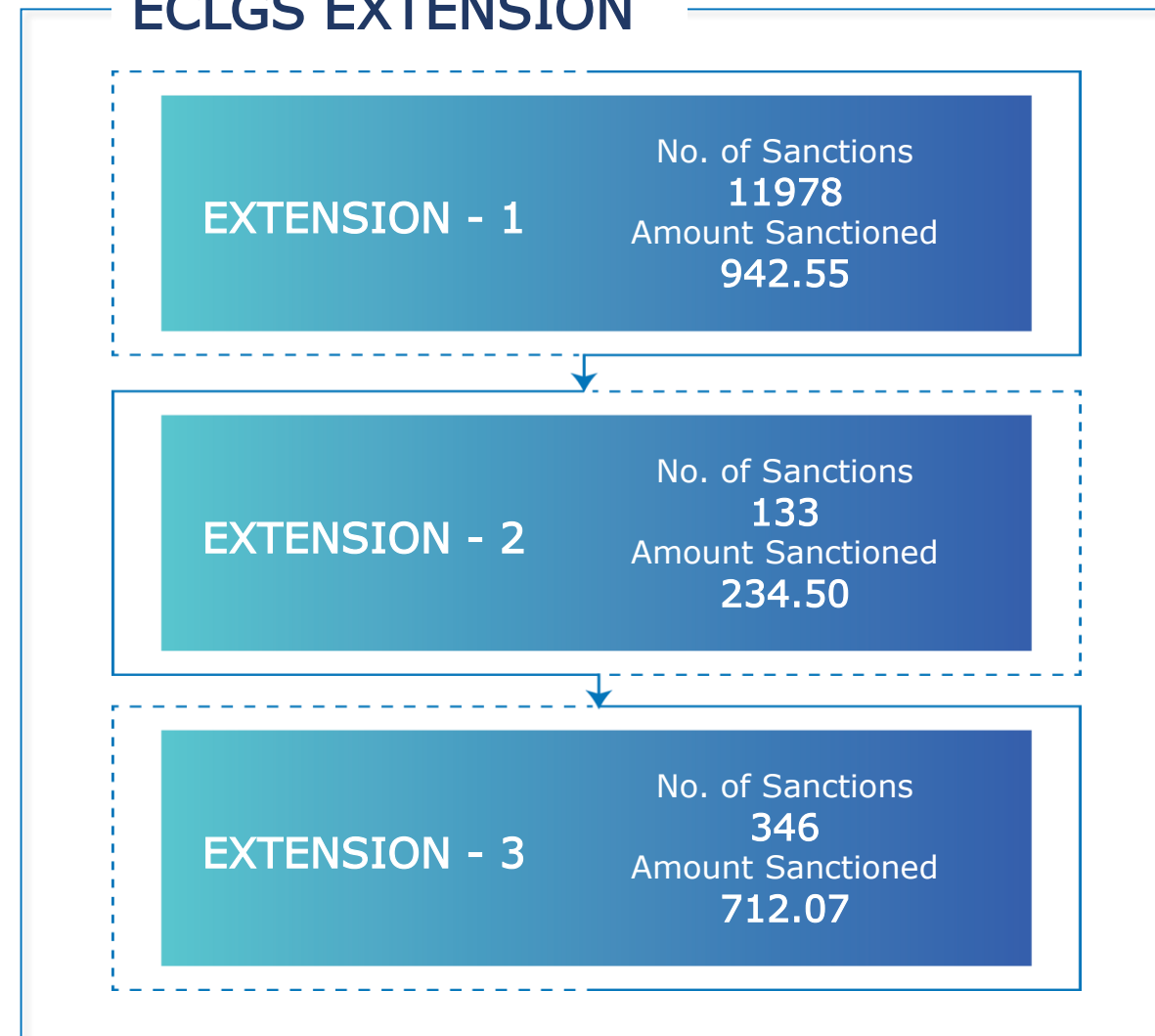


Total ECLGS Sanctioned
₹ 6629.00

Total ECLGS Outstanding
₹ 2872.18

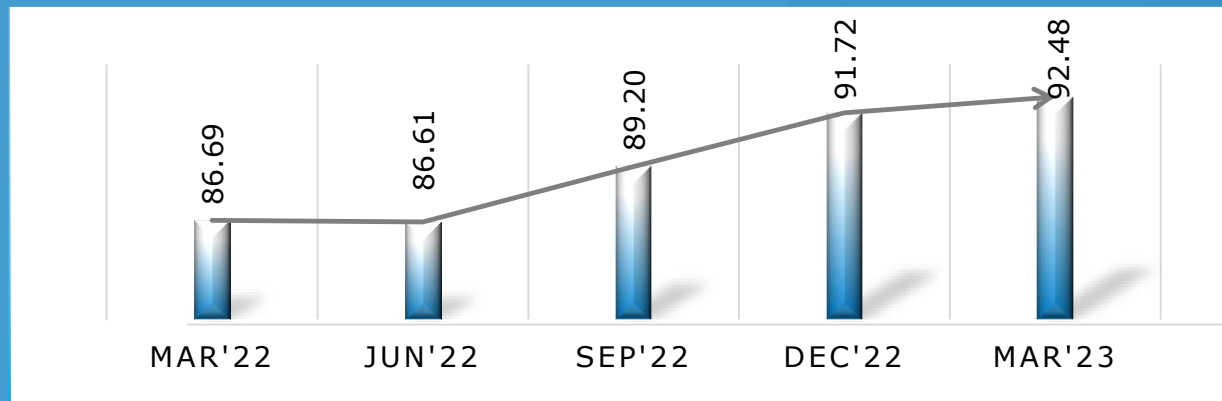
ECLGS EXTENSION

₹ in Cr

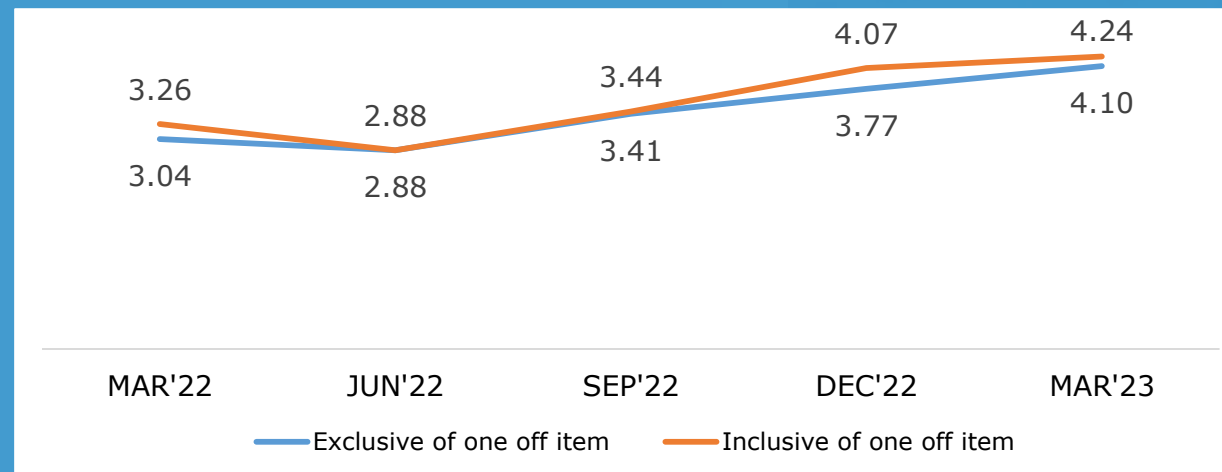


OTHER MAJOR RATIOS

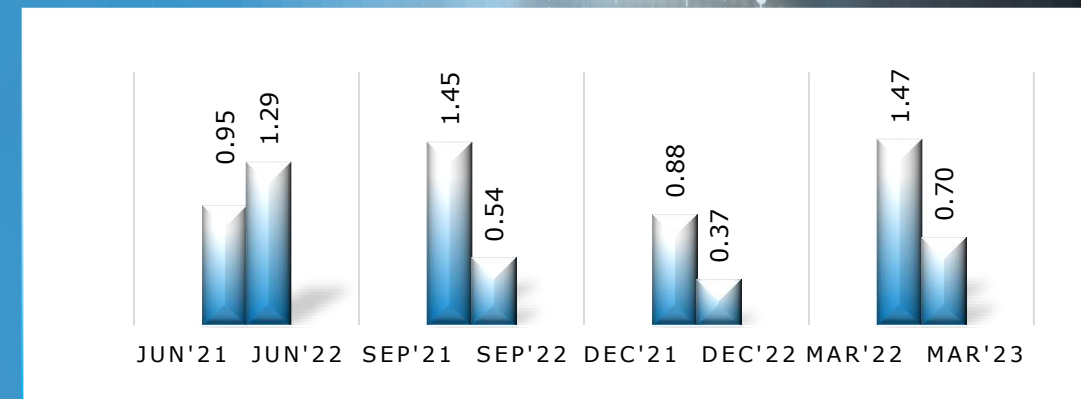
PROVISION COVERAGE RATIO



NET INTEREST MARGIN (%)



SLIPPAGE RATIO



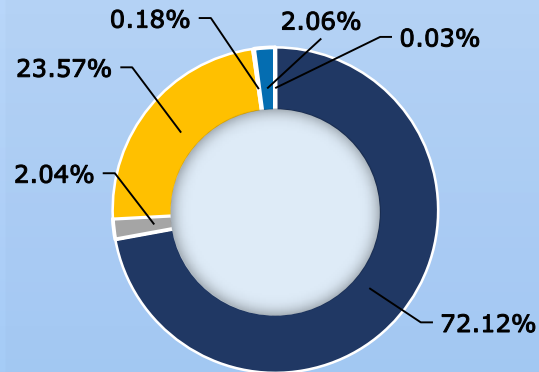
INVESTMENTS



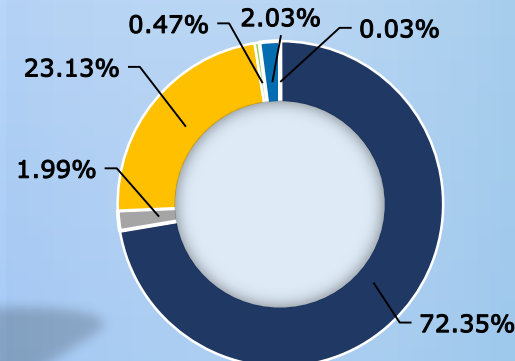
INVESTMENT PORTFOLIO



Mar'22



Mar'23



- Govt. Securities
- Other Approved
- Shares
- Subsidiaries & Joint Ventures
- Investment Outside India
- Debentures & Bonds
- Others

₹ in Cr

Particulars	Mar'22	Mar'23
Govt. Securities	105842	103204
Other Approved	-	-
Shares	2987	2844
Debentures & Bonds	34597	32992
Subsidiaries & Joint Ventures	258	670
Others	3028	2896
Total Investment In India	146712	142606
Investment Outside India	47	47
Grand Total	146759	142653



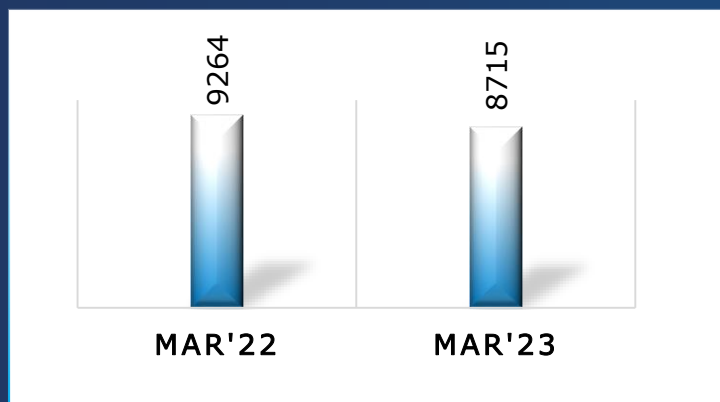
TREASURY PERFORMANCE



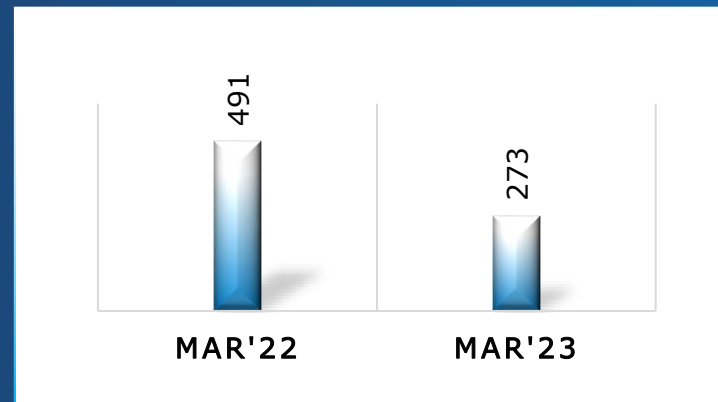
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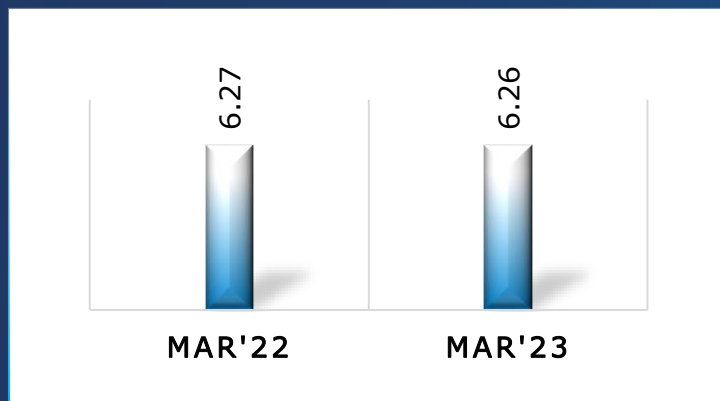
INTEREST ON INVESTMENT



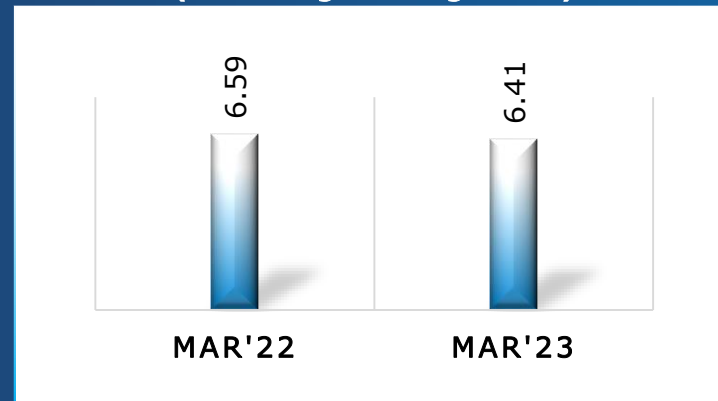
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT (Including Trading Profit)



₹ in Cr

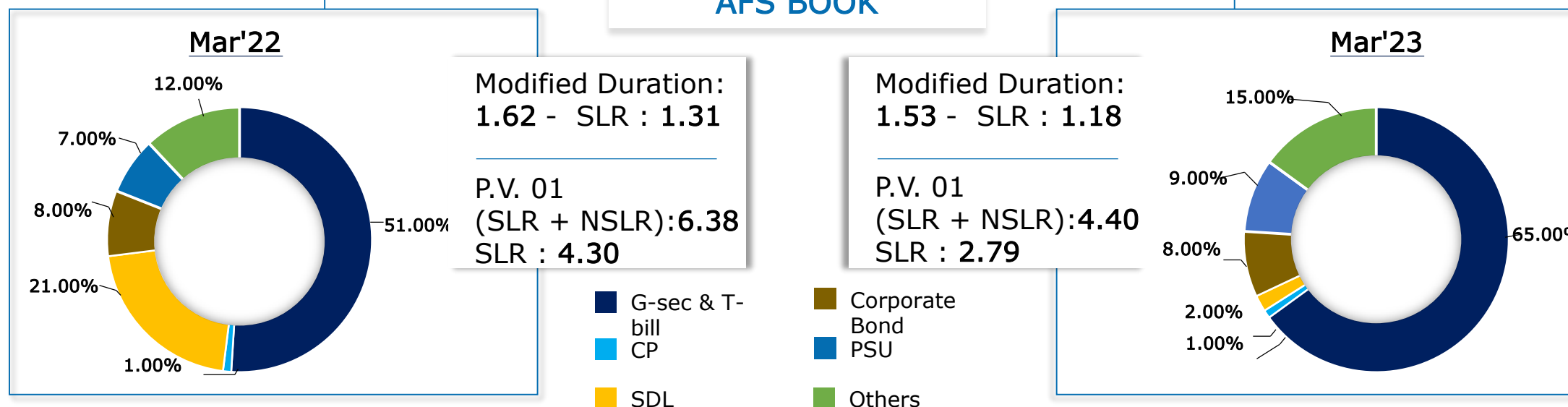
Particulars	Mar'22	Mar'23
Aggregate Investment	146759	142653
Interest on Investment (₹ in Cr)	9264	8715
Yield on Investment %	6.27	6.26
Profit on Sale of Investments	491	273
Profit on Exchange Transaction	197	297
Yield on Investment (Including Trading Profit)%	6.59	6.41
M - Duration (AFS)	1.62	1.53
10 Year Bench Mark %	6.84	7.31



₹ in Cr

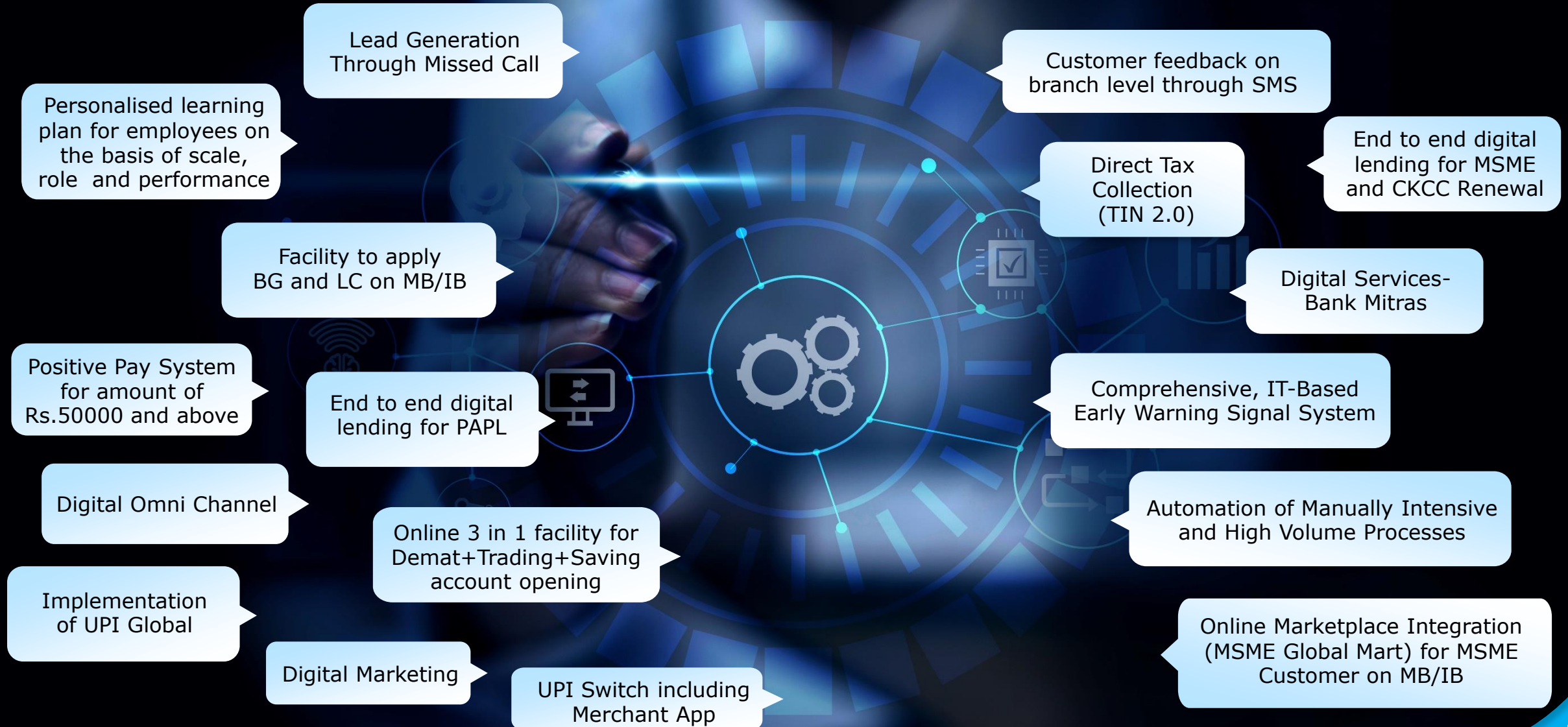
TOTAL INVESTMENT BOOK	MAR'22			MAR'23		
AGGREGATE INVESTMENT	146759.26			142652.89		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT
INVESTMENT	100804.07	45969.09	(13.90)	107010.73	35550.20	91.96
PERCENTAGE	68.69%	31.32%	(0.01%)	75.01%	24.92%	0.07%
TOTAL SLR	105841.66			103203.62		
OF WHICH SLR	72813.03	33042.53	(13.90)	79210.20	23901.47	91.96

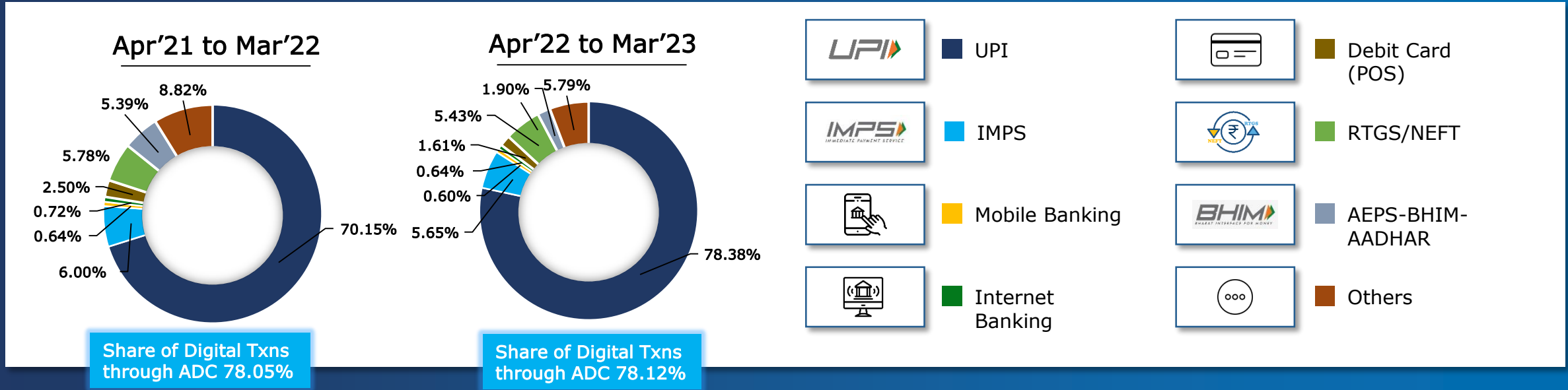
AFS BOOK



DIGITAL JOURNEY

LEVERAGING TECHNOLOGY

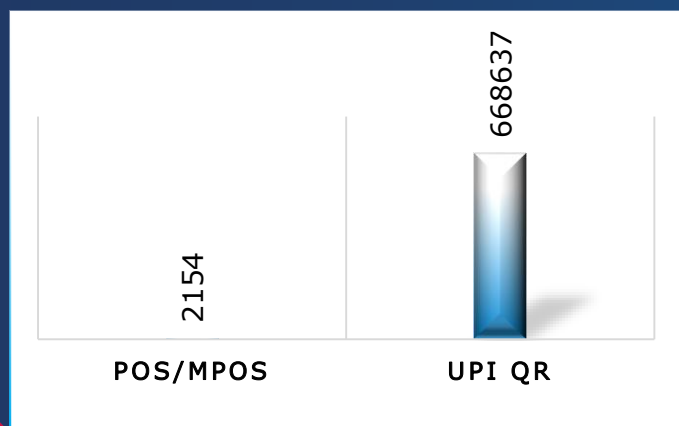




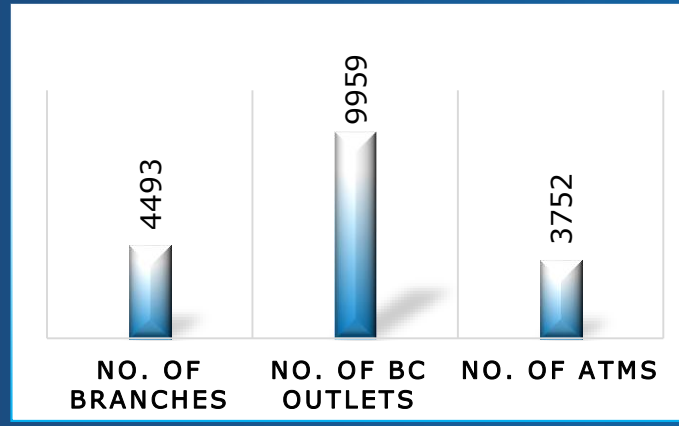
Share of Digital Txns through ADC 78.05%

Share of Digital Txns through ADC 78.12%

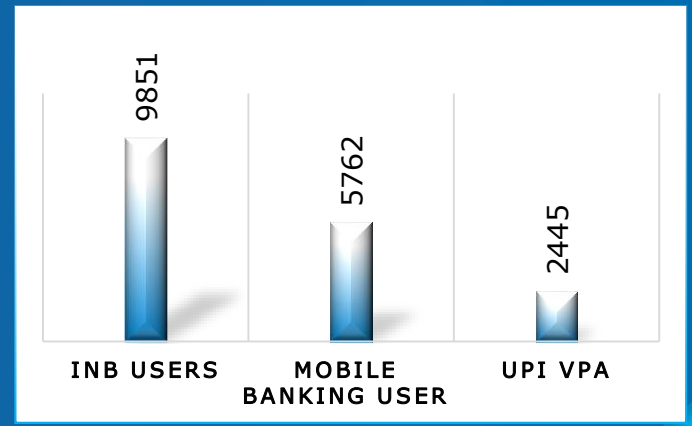
PAYMENT ACCEPTANCE TOUCH POINTS

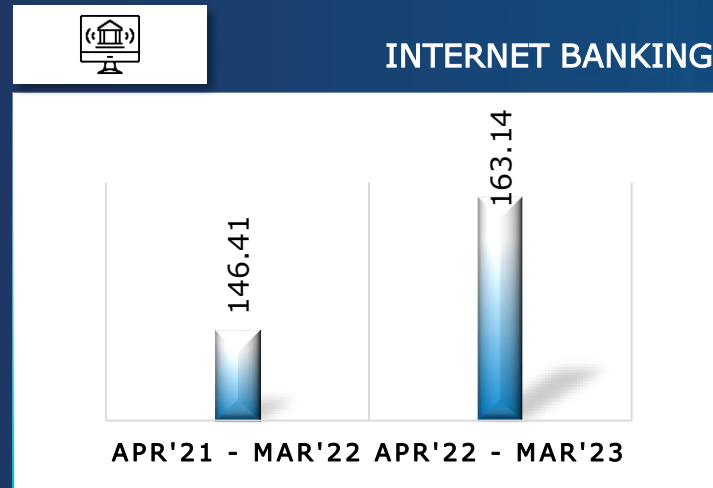
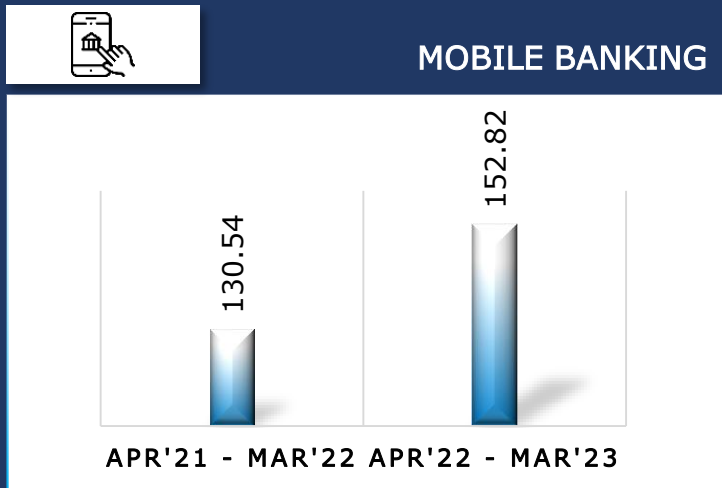
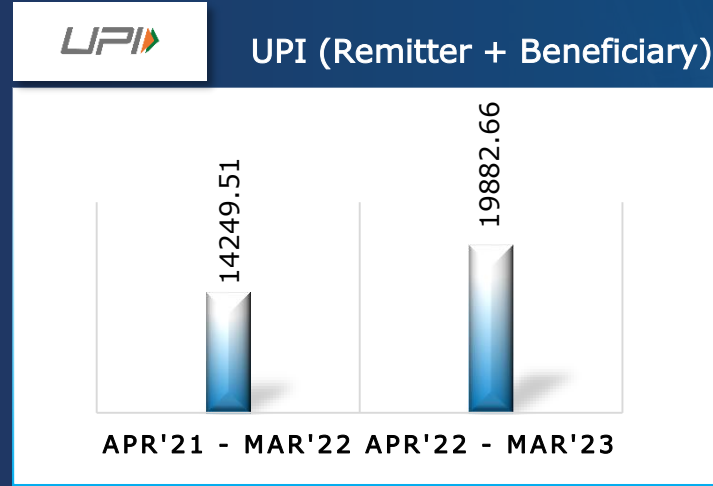
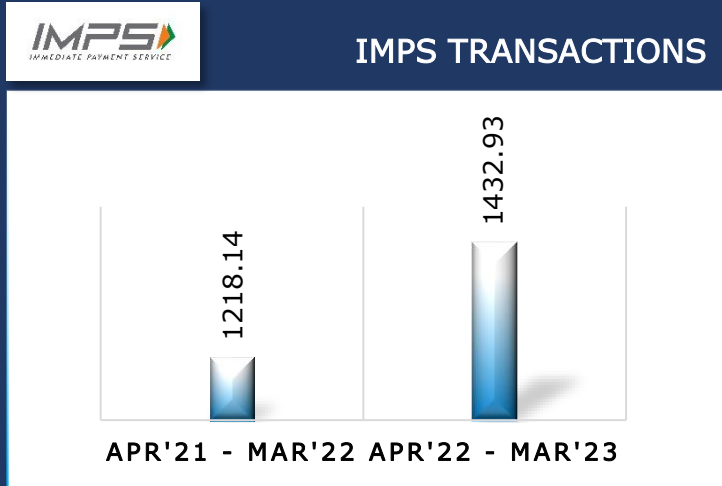


OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN 000)





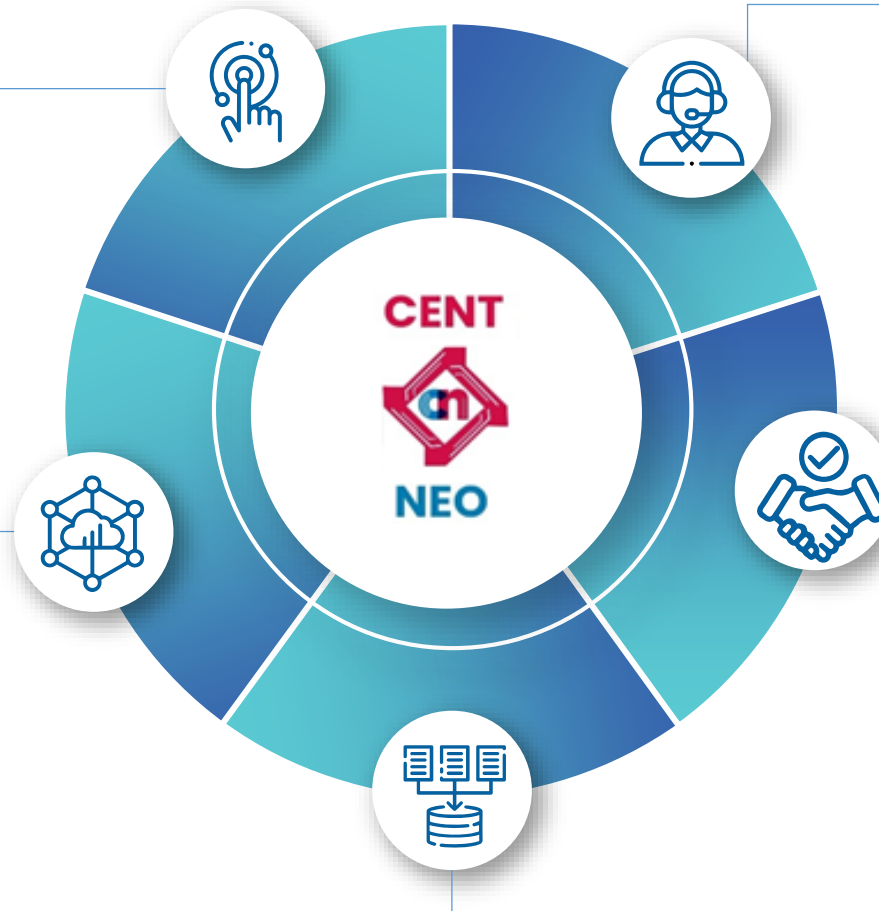
TRANSACTIONS (in Lakhs)

Digital Lending Platform (DLP)

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

Universal App (Cent NEO)

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

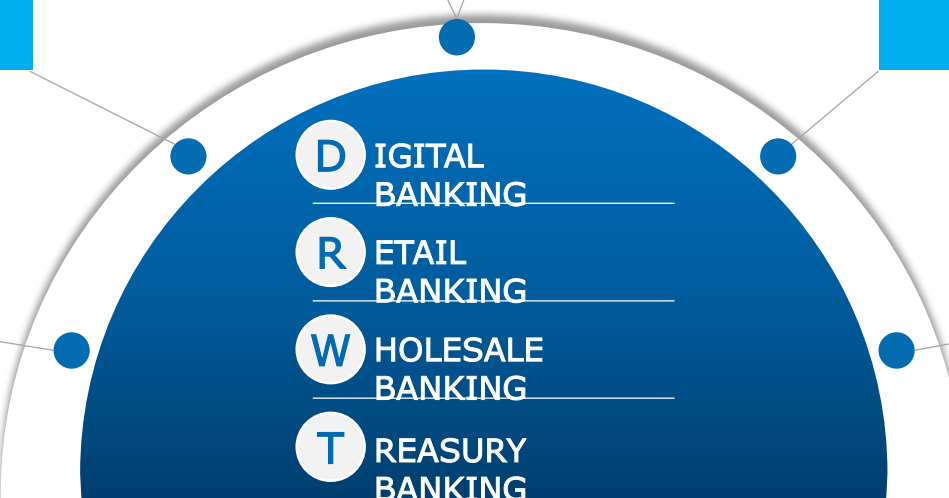
- Liability Products**
- Saving Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Corporate salary Accounts
- Green Deposits
- PPF
- Senior Citizens Saving Scheme
- Sukanya Samruddhi Scheme
- Capital Gain Accounts
- ASBA

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



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Central Bank of India

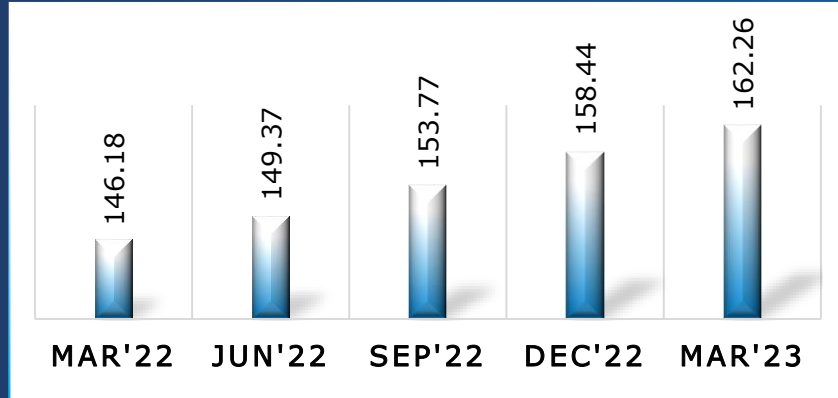
1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

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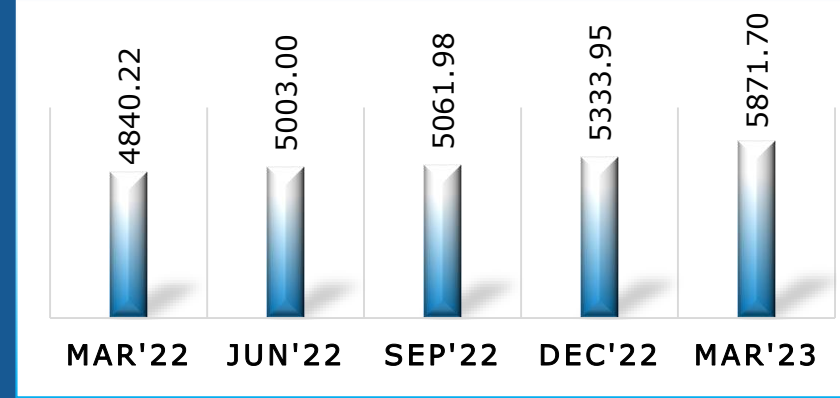
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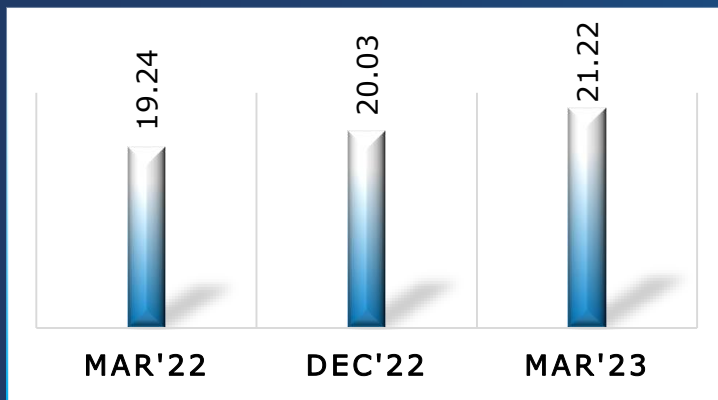
No. of Accounts (in Lakhs)



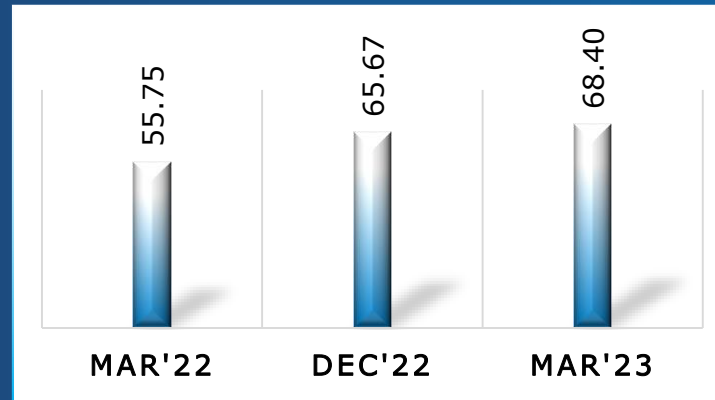
Balance Outstanding (in Cr)



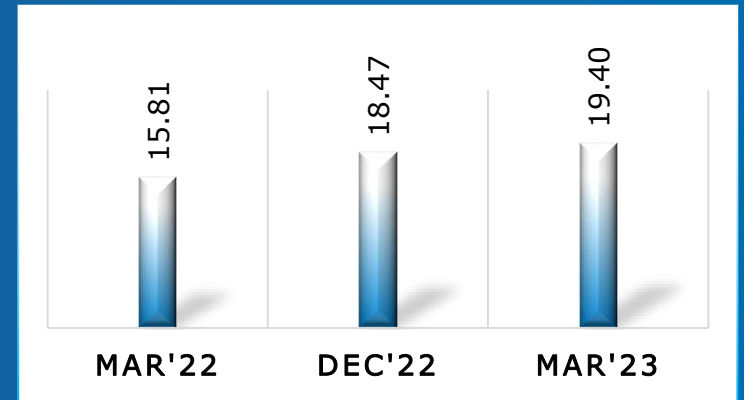
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	FY 2022-23	
			Mar'23	Mar'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 ₹ 1463.98 Cr 	64.40%	Total Income	140.93	122.96
		Net Profit/(Loss)	27.01	20.11
		Total Assets	1504.11	1212.16
		Capital & Reserves	189.08	162.08
	Central Bank of India Shareholding	Particulars	FY 2022-23	
			Mar'23	Mar'22
Centbank Financial Services Ltd. (Audited) <ul style="list-style-type: none"> Engaged Mainly into Trusteeship Services 	100%	Total Income	3.52	2.95
		Net Profit/(Loss)	1.62	1.06
		Total Assets	47.36	42.19
		Capital & Reserves	35.50	35.38

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	FY 2022-23	
			Mar'23	Mar'22
Uttar Bihar Gramin Bank, Muzzaffarpur (Audited)	35%	Net Profit/(Loss)	32.37	(77.43)
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Audited)	35%	Net Profit/(Loss)	58.01	45.07
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	237.15	148.88

Group Position

₹ in Cr

Particulars	As on 31 st Mar'23	As on 31 st Mar'22
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	20536	18868
Minorities Interest	67	58
Share Application Money Pending Allotment	-	-
Deposits	359775	343165
Borrowings	8334	7663
Other Liabilities and Provisions	9687	8857
Total	407080	387292
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	27433	38034
Balances with Banks and Money at Call and Short Notice	16669	15063
Investments	136569	140774
Loans & Advances	203893	169042
Fixed Assets	4777	4955
Other Assets	17730	19415
Goodwill on Consolidation	9	9
Total	407080	387292



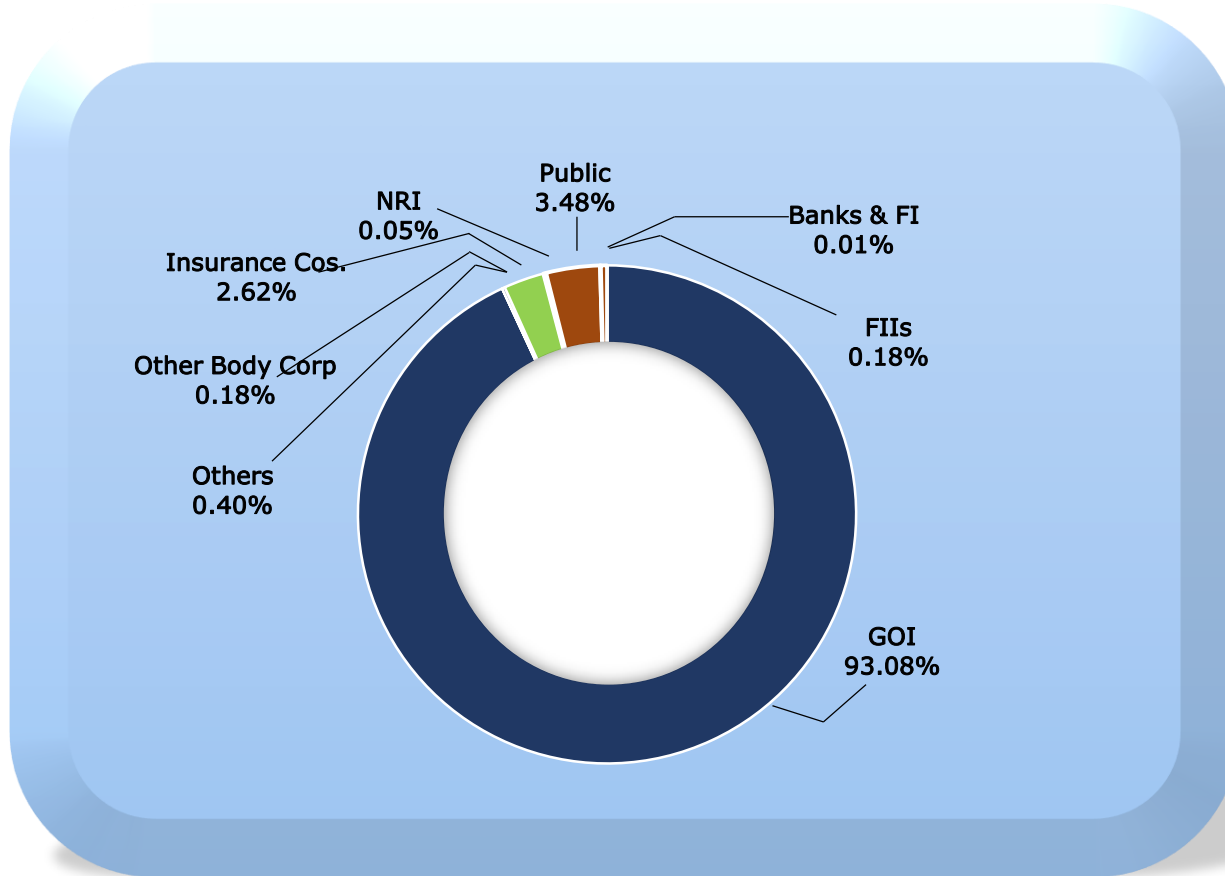
Group Performance

₹ in Cr

Particulars	FY 2022-23	
	MAR'23	MAR'22
<u>INCOME</u>		
Interest and Dividend Earned	25657	22903
Other Income	4084	2968
Total	29741	25871
<u>EXPENDITURE</u>		
Interest Expended	13905	13361
Operating Expenses	8910	7277
Provisions and Contingencies	5317	4168
Total	28132	24806
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries Before Minority Interest	1609	1065
Less: Minority Interest	9	7
Consolidated Net Profit/(Loss) after Deducting Minority's Interest	1600	1058
Add: Share of Earnings in Associates	79	18
Consolidated Net Profit/(Loss) Attributable to the Group	1679	1076

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





As on 31st Mar'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

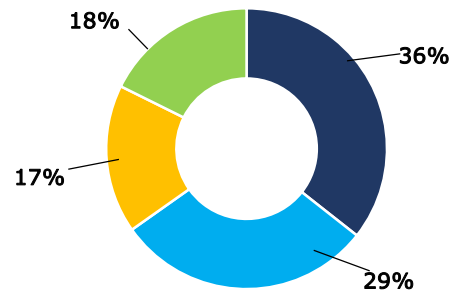


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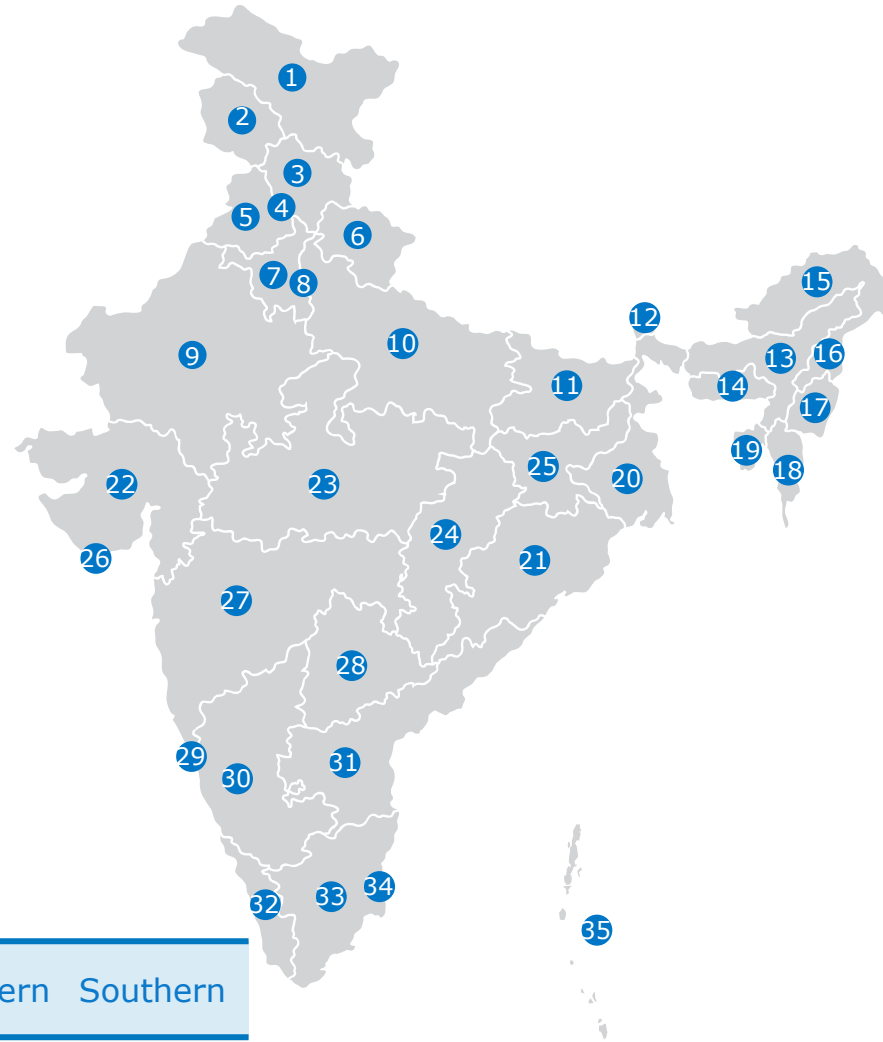
As on 31st Mar'23

Total Branches	4493
Rural	1600
Semi Urban	1330
Urban	769
Metro	794
Total ATMs	3752
Total BC Outlets	9959
Total Customer Touch Points	18204
















■ Rural ■ Semi Urban ■ Urban ■ Metro

	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



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



PARAMETERS	GUIDANCE FOR FY 22-23	ACHIVEMENTS	GUIDANCE FOR FY 23-24
Business Growth	8-10%	8.39% 	10-12%
Deposit Growth	5-7%	4.85% 	8-10%
Advances Growth	13 to 15%	14.79% 	12-14%
CASA	More than 50%	50.39% 	More than 50%
RAM: Corporate Credit Ratio	65:35 (+/-5%)	66.46% 	65:35 (+/-5%)
NIM	More than 3%	3.64% 	3.25 - 3.50%
Gross NPA	Below 8%	8.44% 	Below 5%
Net NPA	Below 2%	1.77% 	Below 1%
PCR	More than 92%	92.48% 	93 - 95%
Slippage Ratio*	2.00-2.25%	1.62% 	Less than 1% on Q-o-Q basis
Credit Cost (Annualized)(Without Contingency Provisioning)	1.00-1.25%	0.83% 	Less than 1%
Return on Assets	0.40-0.45%	0.43% 	More than 0.75%
Cost to Income Ratio	53-55%	56.35% 	53-55%

* Excluding the increase in balance of existing accounts and slippage of corporate accounts of a group, other accounts of which were already NPA as on 31.03.2022.

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.



THANK YOU