

केंद्रीय कार्यालय

Central Office

CO:IRD:2023-24:383

19.01.2024

| | |
|---|--|
| National Stock Exchange of India Ltd., Corporate Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 Symbol – CENTRALBK | BSE Ltd., Corporate Listing Department, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001 Scrip Code – 532885 |
|---|--|

Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31st December, 2023.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31st December, 2023.

A copy of presentation will also be made available on Bank's website i.e. <https://www.centralbankofindia.co.in/en/investor-relations>

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



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

75
आज़ादी का
अमृत महोत्सव

Year of Renaissance

Financial Result Analysis

Quarter/ Nine Months Ended 31th Dec' 2023

Visit us at www.centralbankofindia.co.in



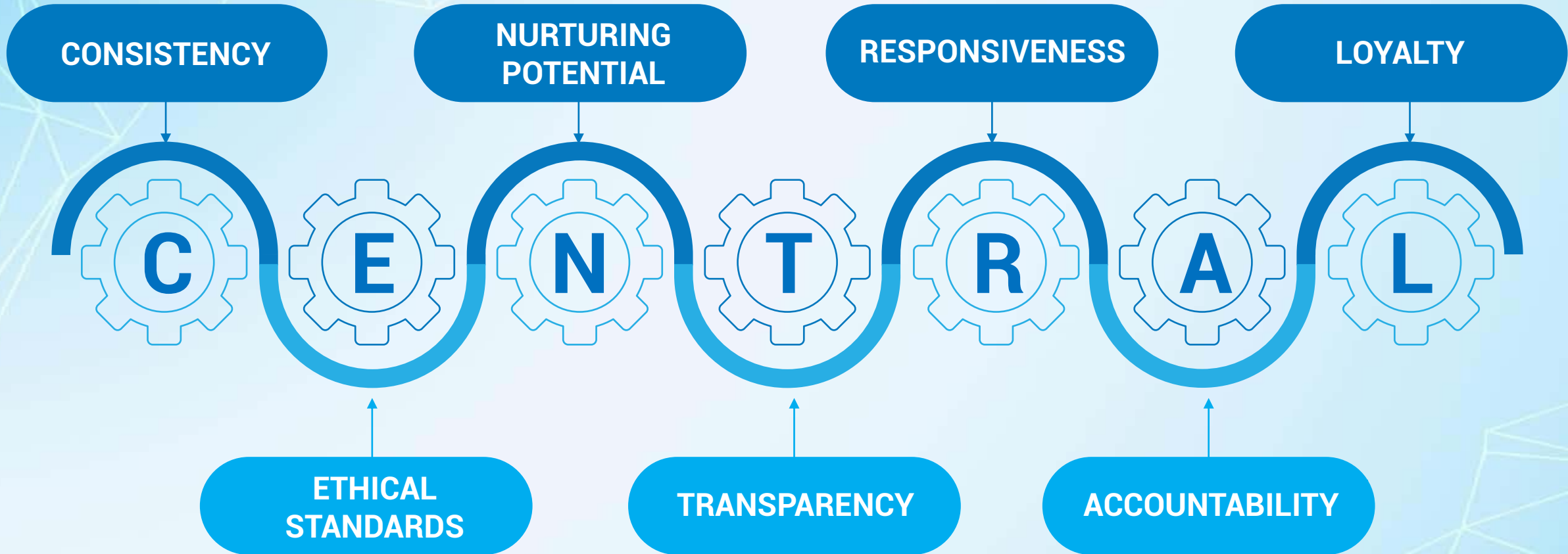
<https://youtube.com/c/CentralBankofIndiaOfficial>

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Strong Brand Image with
Legacy of **112+** Years

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

Best CASA base
@48.98% of
Total Deposits

Pan India Presence with **19784**
Customer Touch Points



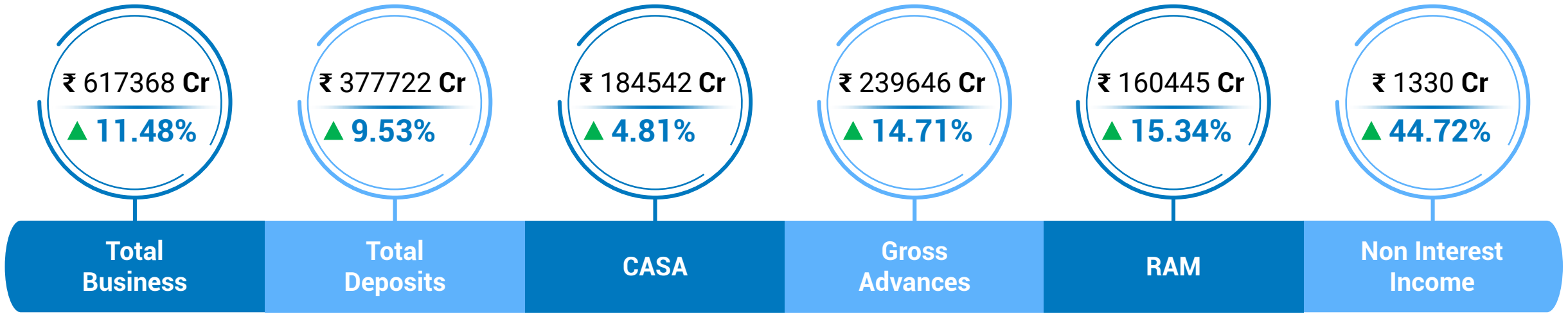
| | |
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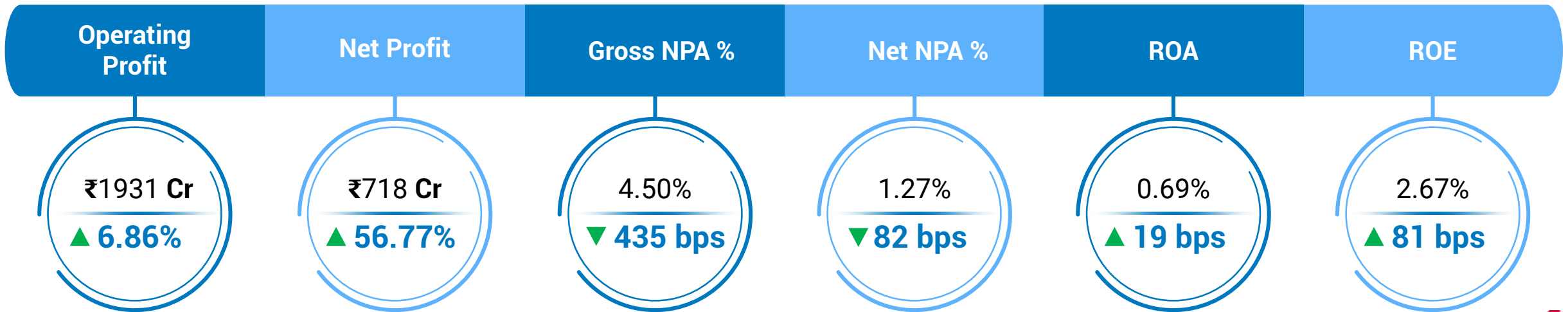
A person in a blue shirt is pointing upwards with their right index finger. A bright, glowing blue arrow originates from the tip of the finger and points towards the top of the frame. The background is dark, and the scene is filled with numerous smaller, semi-transparent blue arrows of varying sizes, all pointing upwards, creating a sense of growth and progress. A dark blue rounded rectangular box is centered in the lower half of the image, containing the text 'PERFORMANCE HIGHLIGHTS' in white, bold, uppercase letters.

PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS



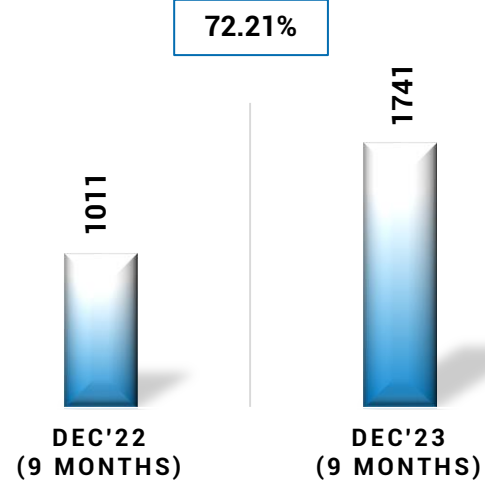
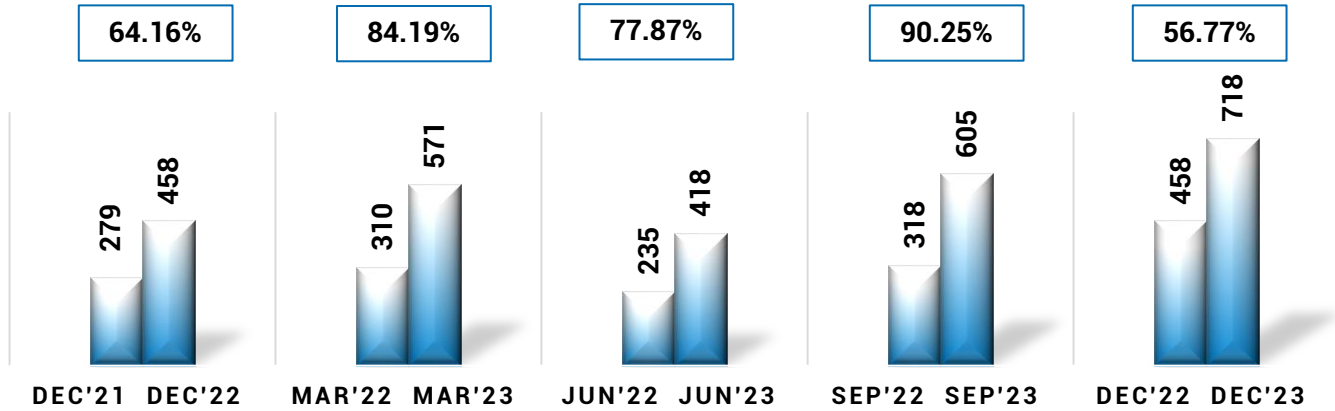
December'23 vis-a-vis December'22



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

| Particulars | Year Ended | Quarter Ended | | Growth |
|----------------------------------|------------|---------------|--------|------------|
| | Mar'23-FY | Dec'22 | Dec'23 | Y-o-Y |
| Yield on Advances (%) | 7.61 | 7.95 | 8.94 | 99 bps ↑ |
| Yield on Investments (%) | 6.26 | 6.36 | 6.40 | 4 bps ↑ |
| Yield on Funds (%) | 7.96 | 8.33 | 8.13 | (20 bps) ↓ |
| Cost of Deposits (%) | 3.92 | 3.89 | 4.72 | 83 bps ↑ |
| Cost of Funds (%) | 3.97 | 3.94 | 4.83 | 89 bps ↑ |
| NIM (%) | 3.47 | 3.85 | 3.28 | (57 bps) ↓ |
| NIM (%) (Excluding one off Item) | 3.35 | 3.56 | 3.25 | (31 bps) ↓ |
| ROE (%) (Non-annualised) | 6.42 | 1.86 | 2.67 | 81 bps ↑ |
| Book Value of Share | 29.32 | 28.64 | 31.37 | 9.53 % ↑ |
| Credit Cost(%) | 1.80 | 1.72 | 1.26 | (46 bps) ↓ |
| Cost to Income(%) | 56.35 | 57.02 | 56.91 | (11 bps) ↓ |
| Liquidity Coverage Ratio (%) | 285.51 | 289.57 | 231.92 | 5765 bps ↓ |
| Net Stable Funding Ratio (%) | 161.50 | 163.58 | 155.00 | 858 bps ↓ |
| Earning Per Share | 1.82 | 1.16 | 2.01 | 173.28% ↑ |
| ROA (%) | 0.44 | 0.50 | 0.69 | 19 bps ↑ |

A person in a suit is writing on a financial chart with a pen. The chart features blue bars of varying heights. A pair of glasses is resting on the desk to the right. The background is softly blurred, showing a window with light coming through. A blue rounded rectangle is overlaid on the center of the image, containing the text 'FINANCIAL PERFORMANCE' in white, bold, uppercase letters.

FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE

₹ in Cr

| Particulars | Quarter Ended | | | | |
|---|---------------|------------|------------|--------------|--------------|
| | Dec'22 | Sep'23 | Dec'23 | Y-o-Y (%) | Q-o-Q (%) |
| Total Interest Income | 6717 | 7351 | 7809 | 16.26 | 6.23 |
| Total Interest Expenses | 3432 | 4323 | 4657 | 35.69 | 7.73 |
| Net Interest Income | 3285 | 3028 | 3152 | (4.05) | 4.10 |
| Net Interest Income (excluding one off item) | 3042 | 3028 | 3125 | 2.73 | 3.20 |
| Total Income | 7636 | 8412 | 9139 | 19.68 | 8.64 |
| Total Expenditure | 5829 | 6882 | 7208 | 23.66 | 4.74 |
| Operating Profit | 1807 | 1530 | 1931 | 6.86 | 26.21 |
| Provisions | 1349 | 925 | 1213 | (10.08) | 31.14 |
| Net Profit | 458 | 605 | 718 | 56.77 | 18.68 |

₹ in Cr

| Particulars | Quarter Ended | | | | |
|--|---------------|-------------|-------------|----------------|---------------|
| | Dec'22 | Sep'23 | Dec'23 | Y-o-Y (%) | Q-o-Q (%) |
| Fee Based Income (i + ii + iii) | 464 | 506 | 486 | 4.74 | (3.95) |
| Commission Exchange & Brokerage (i) | 103 | 86 | 80 | (22.33) | (6.98) |
| - Commission on LC/BG/DDs | 63 | 43 | 15 | (76.19) | (65.12) |
| - Govt. Business | 17 | 14 | 25 | 47.06 | 78.57 |
| - Banc assurance | 23 | 29 | 40 | 73.91 | 37.93 |
| Service Charges (ii) | 321 | 375 | 342 | 6.54 | (8.80) |
| Miscellaneous (iii) | 40 | 45 | 64 | 60.00 | 42.22 |
| Treasury Income | 97 | 115 | 203 | 109.28 | 76.52 |
| - Profit on Sale of Investments | 40 | 91 | 151 | 277.50 | 65.93 |
| - Profit/Loss on Revaluation of Investment | (31) | (16) | (4) | 87.10 | 75.00 |
| - Profit on Exchange Transactions | 88 | 40 | 55 | (37.50) | 37.50 |
| - Dividend Income | - | - | 1 | 100.00 | 100.00 |
| - Other Receipts (PSLC & Others) | 358 | 440 | 641 | 79.05 | 45.68 |
| Total Non-Interest Income | 919 | 1061 | 1330 | 44.72 | 25.35 |

TOTAL EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | |
|---------------------------|---------------|-------------|-------------|--------------|---------------|
| | Dec'22 | Sep'23 | Dec'23 | Y-o-Y (%) | Q-o-Q (%) |
| Interest Expenses | 3432 | 4323 | 4657 | 35.69 | 7.73 |
| Interest Paid on Deposits | 3312 | 4178 | 4372 | 32.00 | 4.64 |
| Other Interest | 120 | 145 | 285 | 137.50 | 96.55 |
| Operating Expenses | 2397 | 2559 | 2551 | 6.42 | (0.31) |
| Staff Cost | 1619 | 1437 | 1664 | 2.78 | 15.80 |
| Other Operating Expenses | 778 | 1122 | 887 | 14.01 | (20.94) |
| Total Expenses | 5829 | 6882 | 7208 | 23.66 | 4.74 |

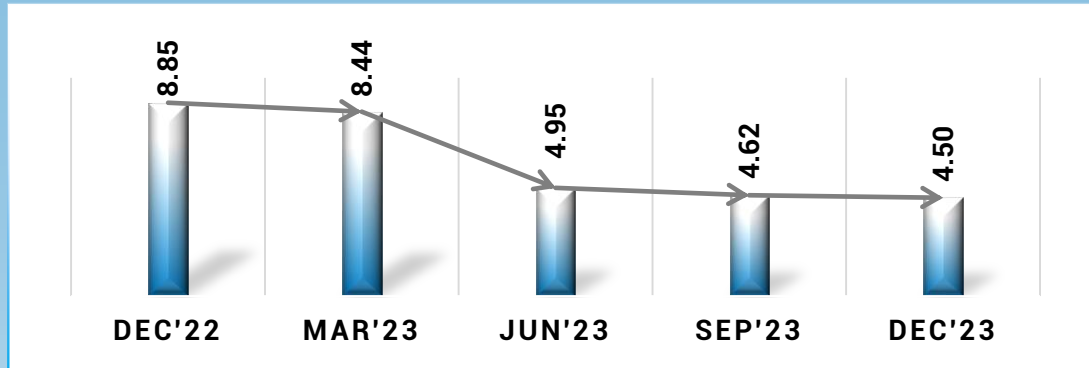
₹ in Cr

| Particulars | Quarter Ended | | | | |
|--|---------------|------------|-------------|----------------|--------------|
| | Dec'22 | Sep'23 | Dec'23 | Y-o-Y (%) | Q-o-Q (%) |
| NPAs | 849 | 1929 | 727 | (14.37) | (62.31) |
| Standard Assets | 179 | (837) | 69 | (61.45) | 108.24 |
| Depreciation/ Provisions on Investment Including SRs | (23) | (167) | (32) | (39.13) | 80.24 |
| Income Tax | 353 | (42) | 391 | 10.76 | 1030.95 |
| Others | 8 | 59 | 23 | 187.50 | (61.02) |
| Restructured A/c's | (17) | (17) | 35 | 305.88 | 305.88 |
| Total Provision | 1349 | 925 | 1213 | (10.08) | 31.14 |

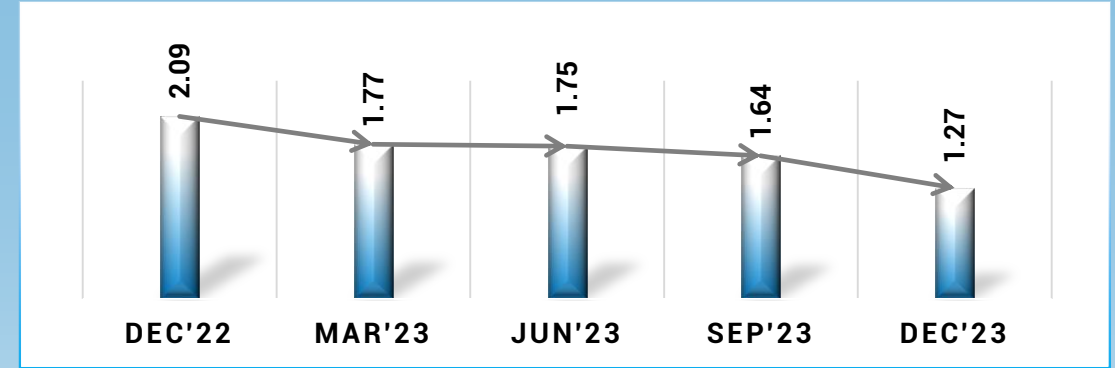
A hand is shown dropping a coin into a wooden bowl filled with several other coins. The background features a blurred bar chart and a line graph with glowing yellow data points, suggesting a financial or economic context. The entire scene is set on a wooden surface.

ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

| Particulars | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 |
|----------------|--------|--------|--------|--------|--------|
| Gross Advances | 208921 | 217779 | 219863 | 231032 | 239646 |
| Net Advances | 194492 | 202984 | 212690 | 224030 | 231815 |
| Gross NPA | 18490 | 18386 | 10891 | 10666 | 10786 |
| Net NPA | 4061 | 3592 | 3718 | 3664 | 2956 |
| Gross NPA % | 8.85 | 8.44 | 4.95 | 4.62 | 4.50 |
| Net NPA % | 2.09 | 1.77 | 1.75 | 1.64 | 1.27 |

₹ in Cr

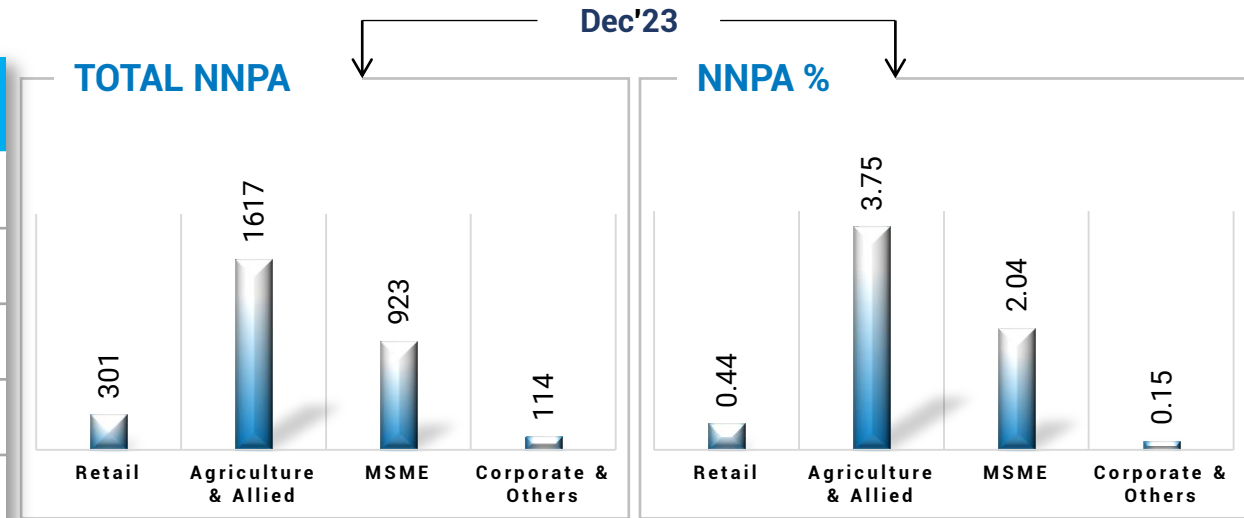
| Particulars | Dec'22 (QTR) | FY 22-23 | Sep'23 (QTR) | Dec'23 (QTR) | Dec'23 (9 months) |
|--|--------------|--------------|--------------|--------------|-------------------|
| Opening Gross NPAs | 19059 | 28156 | 10891 | 10666 | 18386 |
| Add: Slippage of PA to NPAs | 636 | 3361 | 2544 | 643 | 3751 |
| Increase in Balance of Existing NPAs | 14 | 715 | 133 | 107 | 380 |
| Sub-Total | 650 | 4076 | 2677 | 750 | 4131 |
| Less: | - | | | | |
| Up-gradation | 521 | 658 | 315 | 190 | 396 |
| Recovery (Including Sale to ARC) | 620 (13) | 2869 (13) | 513 (2) | 393 (-) | 1358 (2) |
| Regular Write-off | 78 | 402 | 27 | 42 | 121 |
| Technical Write-off | - | 9856 | 2045 | - | 9849 |
| Other Recovery by Adjustment | - | 61 | 2 | 5 | 7 |
| Sub-Total | 1219 | 13846 | 2902 | 630 | 11731 |
| Gross NPAs | 18490 | 18386 | 10666 | 10786 | 10786 |
| % of Gross NPAs to Gross Advances | 8.85 | 8.44 | 4.62 | 4.50 | 4.50 |

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

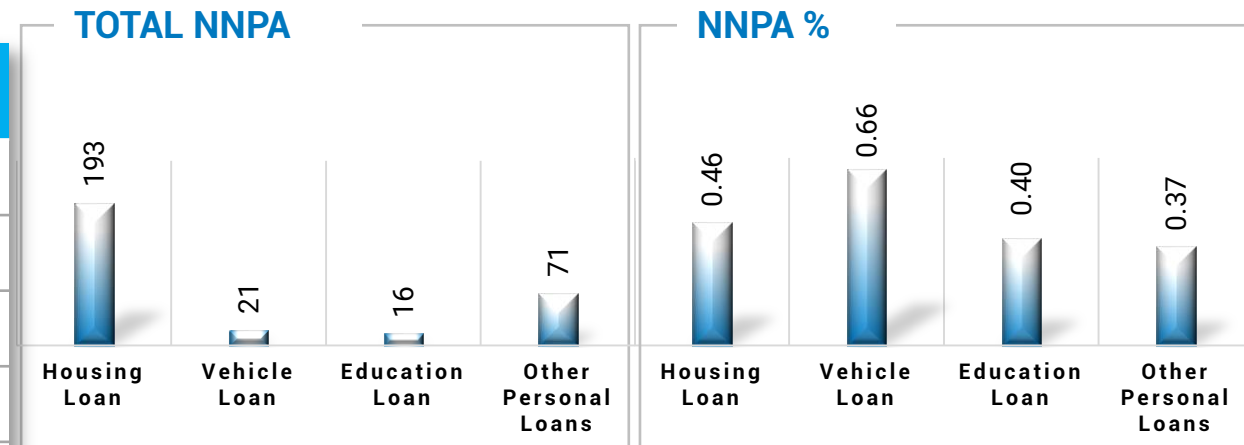
₹ in Cr

| Particulars | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Advances (Dec'23) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total NPA | 18490 | 18386 | 10891 | 10666 | 10786 | 239646 | 2955 | 1.27 |
| Retail | 1492 | 1531 | 1293 | 841 | 831 | 68797 | 301 | 0.44 |
| Agriculture & Allied | 4884 | 5039 | 3650 | 3125 | 3151 | 44654 | 1617 | 3.75 |
| MSME | 4036 | 4200 | 3167 | 2638 | 2684 | 46994 | 923 | 2.04 |
| Corporate & Others | 8078 | 7616 | 2781 | 4062 | 4120 | 79201 | 114 | 0.15 |

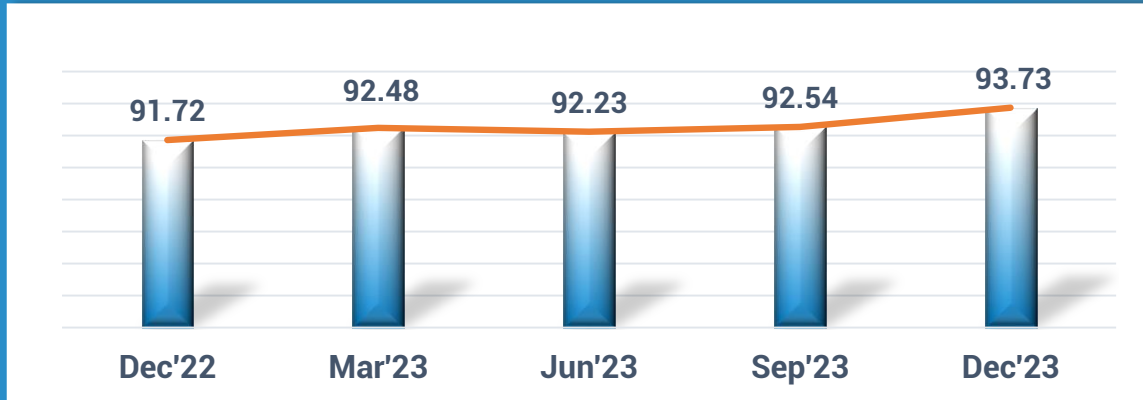


NPA Classification: Retail Sector

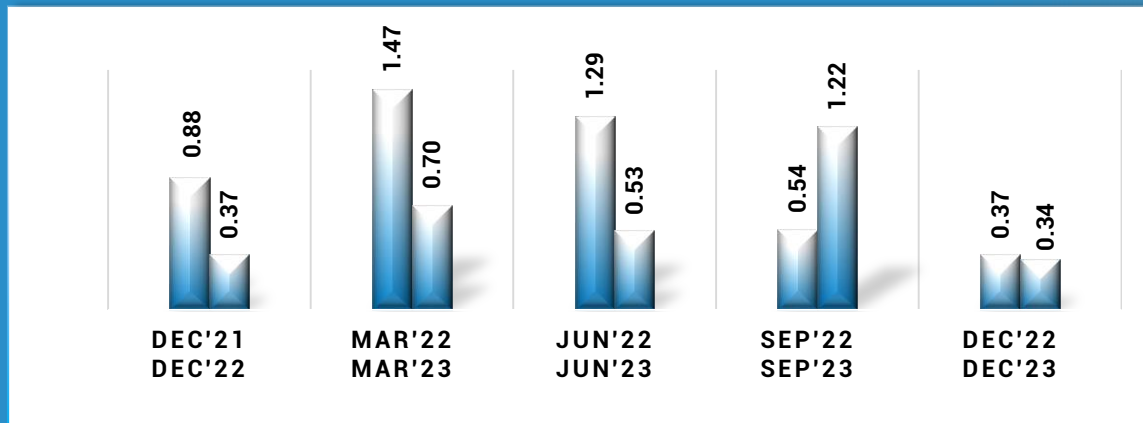
| Particulars | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 | Advances (Dec'23) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total Retail NPA | 1492 | 1531 | 1293 | 841 | 831 | 68797 | 301 | 0.44 |
| Housing Loan | 735 | 744 | 632 | 491 | 481 | 42193 | 193 | 0.46 |
| Vehicle Loan | 69 | 73 | 63 | 50 | 53 | 3199 | 21 | 0.66 |
| Education Loan | 359 | 358 | 294 | 103 | 111 | 4133 | 16 | 0.40 |
| Other Personal Loans | 329 | 356 | 304 | 197 | 186 | 19272 | 71 | 0.37 |



PROVISION COVERAGE RATIO



SLIPPAGE RATIO



Standard Restructured Book

₹ in Cr

| Segment | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 933 | 905 | 855 | 819 | 982 |
| MSME | 630 | 560 | 512 | 477 | 702 |
| Agriculture | 186 | 183 | 177 | 176 | 256 |
| Retail | 360 | 348 | 409 | 400 | 628 |
| TOTAL | 2109 | 1996 | 1953 | 1872 | 2568 |

Standard Restructured - Covid-19 Resolution Framework

| Segment | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 747 | 706 | 700 | 686 | 719 |
| MSME | 2124 | 1888 | 1662 | 1600 | 1483 |
| Agriculture | 319 | 303 | 284 | 279 | 279 |
| Retail | 1928 | 1873 | 1801 | 1728 | 1662 |
| TOTAL | 5118 | 4770 | 4447 | 4293 | 4143 |

Total Standard Restructured Book

| Segment | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Dec'23 |
|---------------------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 1680 | 1611 | 1555 | 1505 | 1701 |
| MSME | 2754 | 2448 | 2174 | 2077 | 2185 |
| Agriculture | 505 | 486 | 461 | 455 | 535 |
| Retail | 2288 | 2221 | 2210 | 2128 | 2290 |
| TOTAL RESTRUCTURED | 7227 | 6766 | 6400 | 6165 | 6711 |

- Accounts of Rs. 2054 Cr are common between SMA and Restructured Accounts. (SMA0 - Rs 576 Cr; SMA1 - Rs. 443 Cr; SMA2 - Rs. 1035 Cr)
- Slippages out of Restructured Book in Dec'23 quarter is Rs. 180 Crore.

SPECIAL MENTION ACCOUNTS

₹ in Cr

| 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 | Sep'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 |

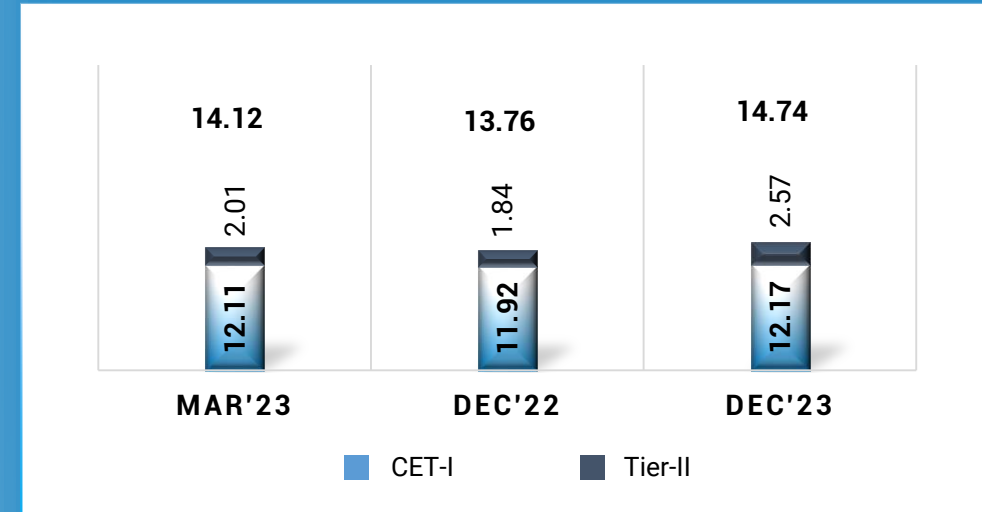
| Asset Quality – Sep'23 | | | | | | | |
|------------------------|-------------|--------------|---------------|--------------|---------------|--------------|-----------------|
| Asset Quality | No. of A/Cs | Above ₹ 5 Cr | No. of A/Cs | Up to ₹ 5 Cr | No. of A/Cs | Jun'23 | % of Total Adv. |
| SMA 0 | 43 | 707 | 136979 | 7951 | 137022 | 8658 | 3.75 |
| SMA 1 | 3 | 67 | 59450 | 2736 | 59453 | 2803 | 1.21 |
| SMA 2 | 8 | 88 | 73891 | 3900 | 73899 | 3988 | 1.73 |
| TOTAL | 54 | 862 | 270320 | 14587 | 270374 | 15449 | 6.69 |

| Asset Quality – Dec'23 | | | | | | | |
|------------------------|-------------|--------------|---------------|---------------|---------------|--------------|-----------------|
| Asset Quality | No. of A/Cs | Above ₹ 5 Cr | No. of A/Cs | Up to ₹ 5 Cr. | No. of A/Cs | Sep'23 | % of Total Adv. |
| SMA 0 | 44 | 940 | 125933 | 7656 | 125977 | 8596 | 3.59 |
| SMA 1 | 8 | 100 | 53449 | 2618 | 53457 | 2718 | 1.13 |
| SMA 2 | 12 | 119 | 61361 | 3521 | 61373 | 3640 | 1.52 |
| TOTAL | 64 | 1159 | 240743 | 13795 | 240807 | 14954 | 6.24 |

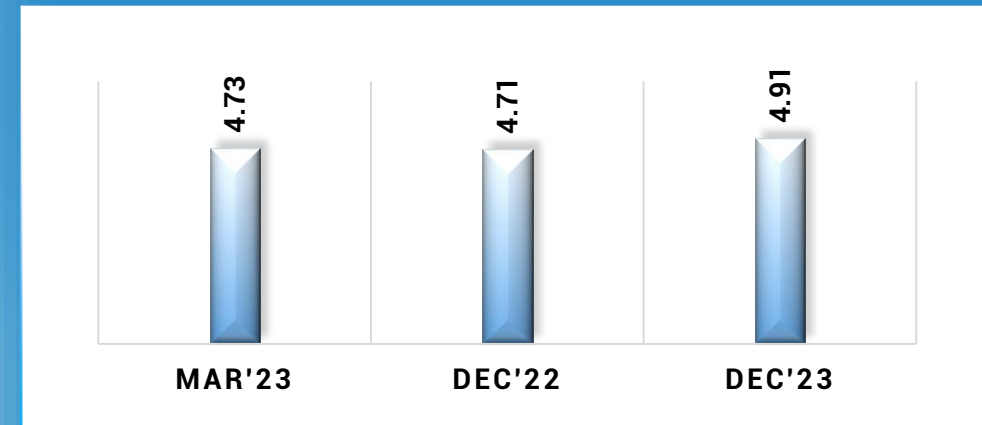
- Accounts of Rs. 2054 Cr are common between SMA and Restructured Accounts.
- Slippages in Dec'23 quarter out of SMA Book of Sep'23 were at Rs. 464 Crore.



CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*



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

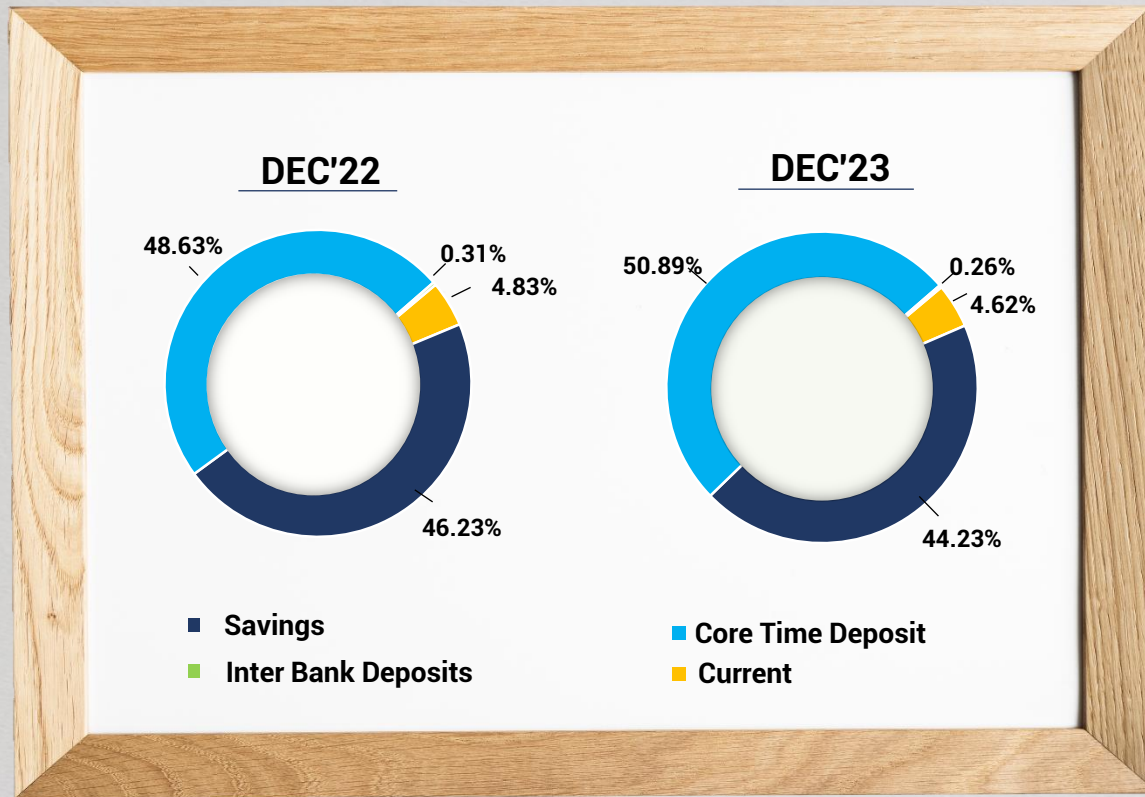


BUSINESS PERFORMANCE

₹ in Cr

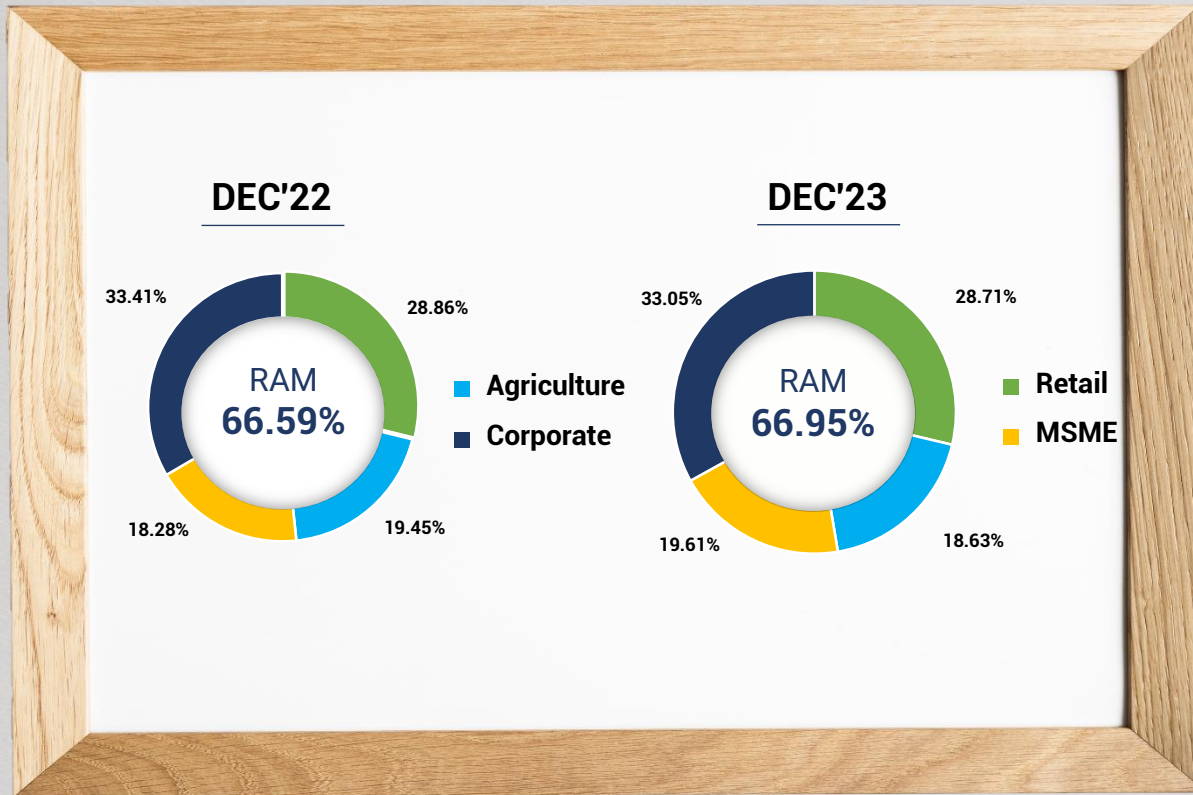
| PARTICULARS | DEC'22 | DEC'23 | Y-o-Y Growth % |
|---|---------------|---------------|----------------|
| Total Business | 553768 | 617368 | 11.48 |
| Total Deposits (Including Interbank Deposits) | 344847 | 377722 | 9.53 |
| CASA Deposits | 176081 | 184542 | 4.81 |
| CASA % | 51.22 | 48.98 | (224 bps) |
| Total Advances | 208921 | 239646 | 14.71 |
| RAM | 139111 | 160445 | 15.34 |
| Corporate | 69810 | 79201 | 13.45 |
| CD Ratio | 60.77 | 63.60 | 283 bps |





₹ in Cr

| PARTICULARS | DEC'22 | DEC'23 | Y-o-Y Growth % |
|----------------------------|---------------|---------------|----------------|
| Current | 16661 | 17457 | 4.78 |
| Savings | 159420 | 167085 | 4.81 |
| Total CASA Deposits | 176081 | 184542 | 4.81 |
| CASA % | 51.22 | 48.98 | (224 bps) |
| Core Time Deposits | 167690 | 192241 | 14.64 |
| Total Core Deposits | 343771 | 376783 | 9.60 |
| Inter Bank Deposits | 1076 | 939 | (12.73) |
| Total Deposits | 344847 | 377722 | 9.53 |

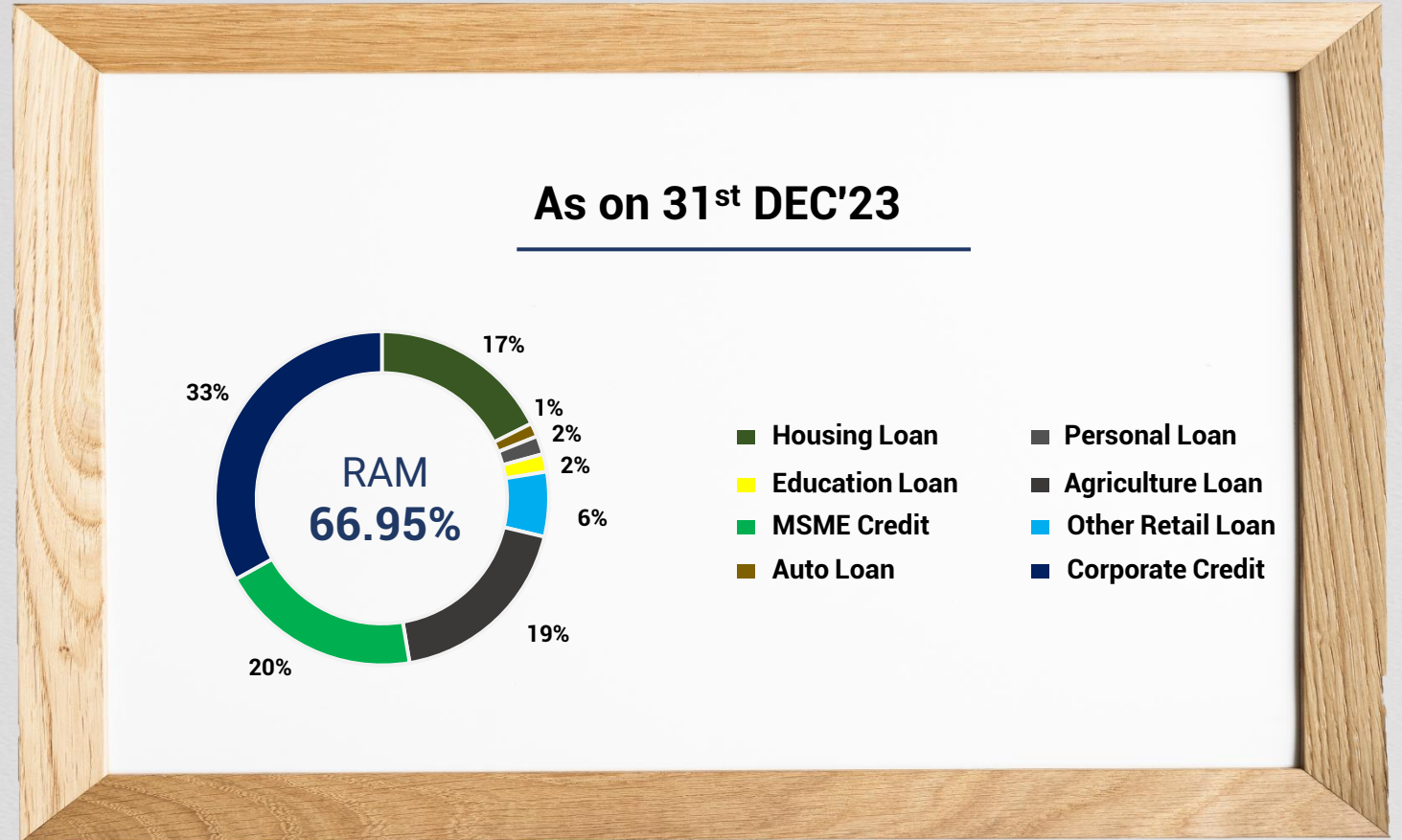


₹ in Cr

| SECTOR | DEC'22 | DEC'23 | Y-o-Y Growth % |
|--------------------------------|---------------|---------------|----------------|
| Retail | 60288 | 68797 | 14.11 |
| Agriculture | 40641 | 44654 | 9.87 |
| MSME | 38182 | 46994 | 23.08 |
| RAM | 139111 | 160445 | 15.34 |
| Corporate | 69810 | 79201 | 13.45 |
| Gross Advance | 208921 | 239646 | 14.71 |
| TOTAL Credit RWA | 132227 | 151490 | 14.57 |
| CRWA % of Gross Advance | 63.29 | 63.26 | (3 bps) |

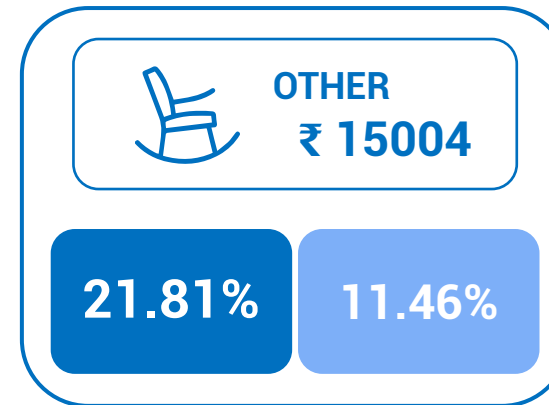
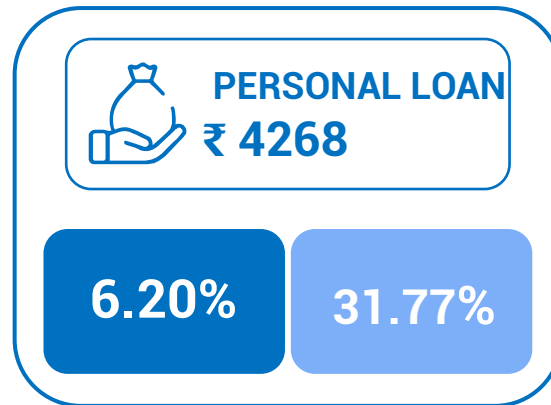
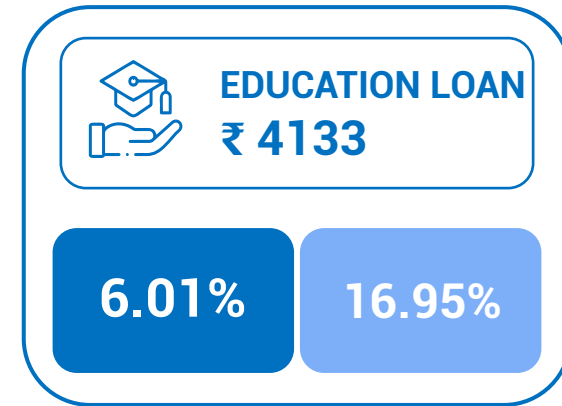
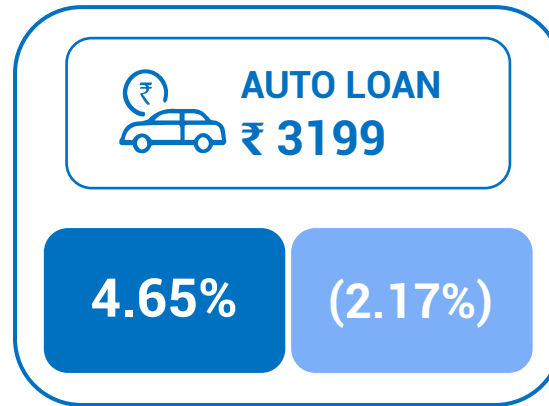
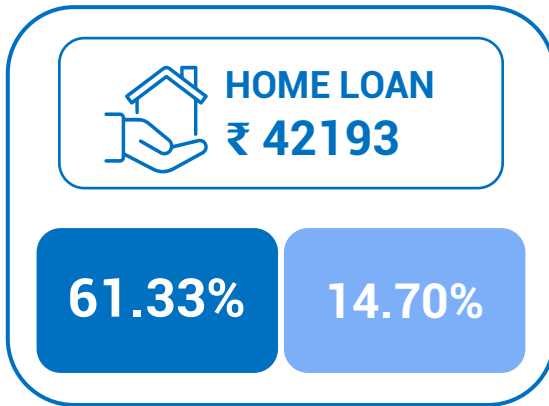
₹ in Cr

| SECTOR | Amount |
|----------------------|---------------|
| Housing Loan | 42193 |
| Auto Loan | 3199 |
| Personal Loan | 4268 |
| Education Loan | 4133 |
| Other Retail Loan | 15004 |
| Total Retail | 68797 |
| Agriculture Loan | 44654 |
| MSME Credit | 46994 |
| Corporate Credit | 79201 |
| Total Advance | 239646 |



As on 31st DEC'23

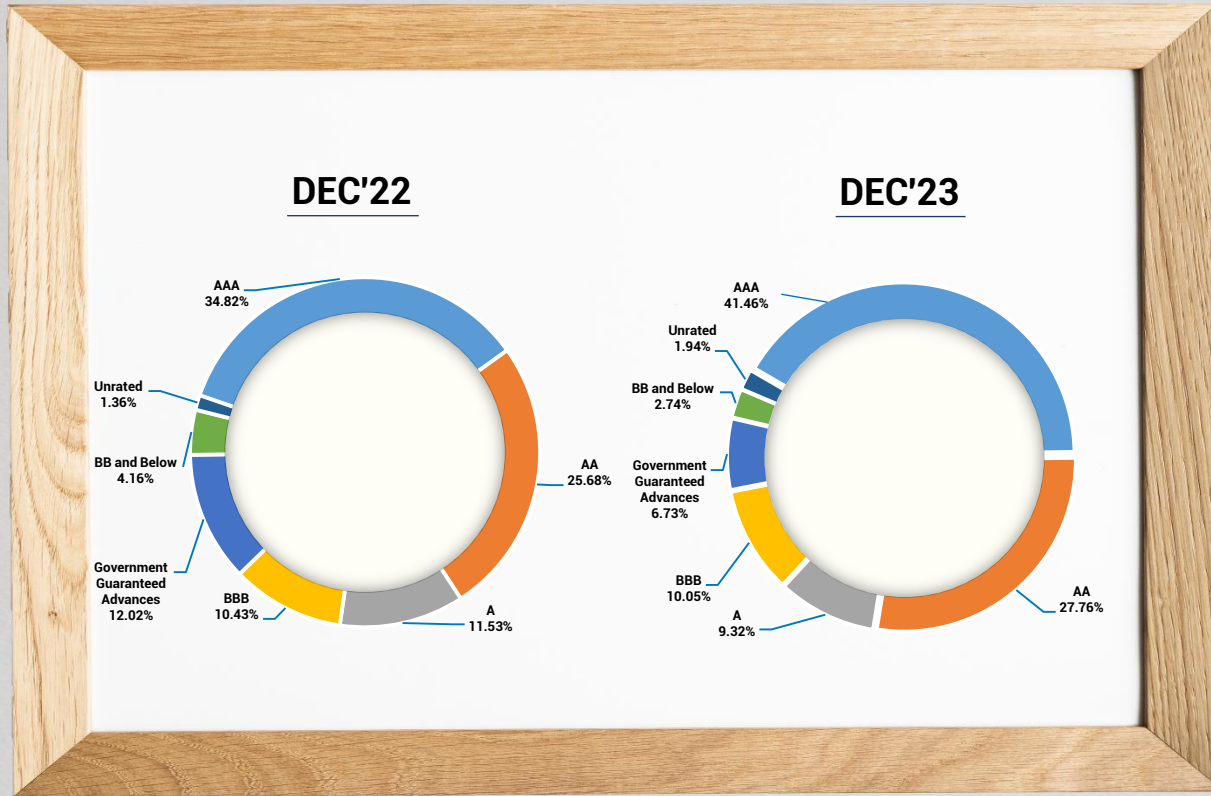
 ₹ in Cr
 % of Total Retail Advance
 Y-o-Y Growth



Retail Segment ₹ **68797**

28.71 % of Total Advance

Y-o-Y Growth **14.11%**







₹ in Cr





| INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above) | DEC'22 | DEC'23 | Y-o-Y (%) |
|---|--------------|--------------|--------------|
| AAA | 20781 | 31176 | 50.02 |
| AA | 15327 | 20873 | 36.18 |
| A | 6882 | 7005 | 1.79 |
| BBB (Including CRE) | 6222 | 7556 | 21.44 |
| Government Guaranteed Advances | 7172 | 5056 | (29.50) |
| Sub-Total | 56384 | 71666 | 27.10 |
| BB and Below | 2481 | 2057 | (17.09) |
| Unrated | 811 | 1459 | 79.90 |
| Total | 59676 | 75182 | 25.98 |

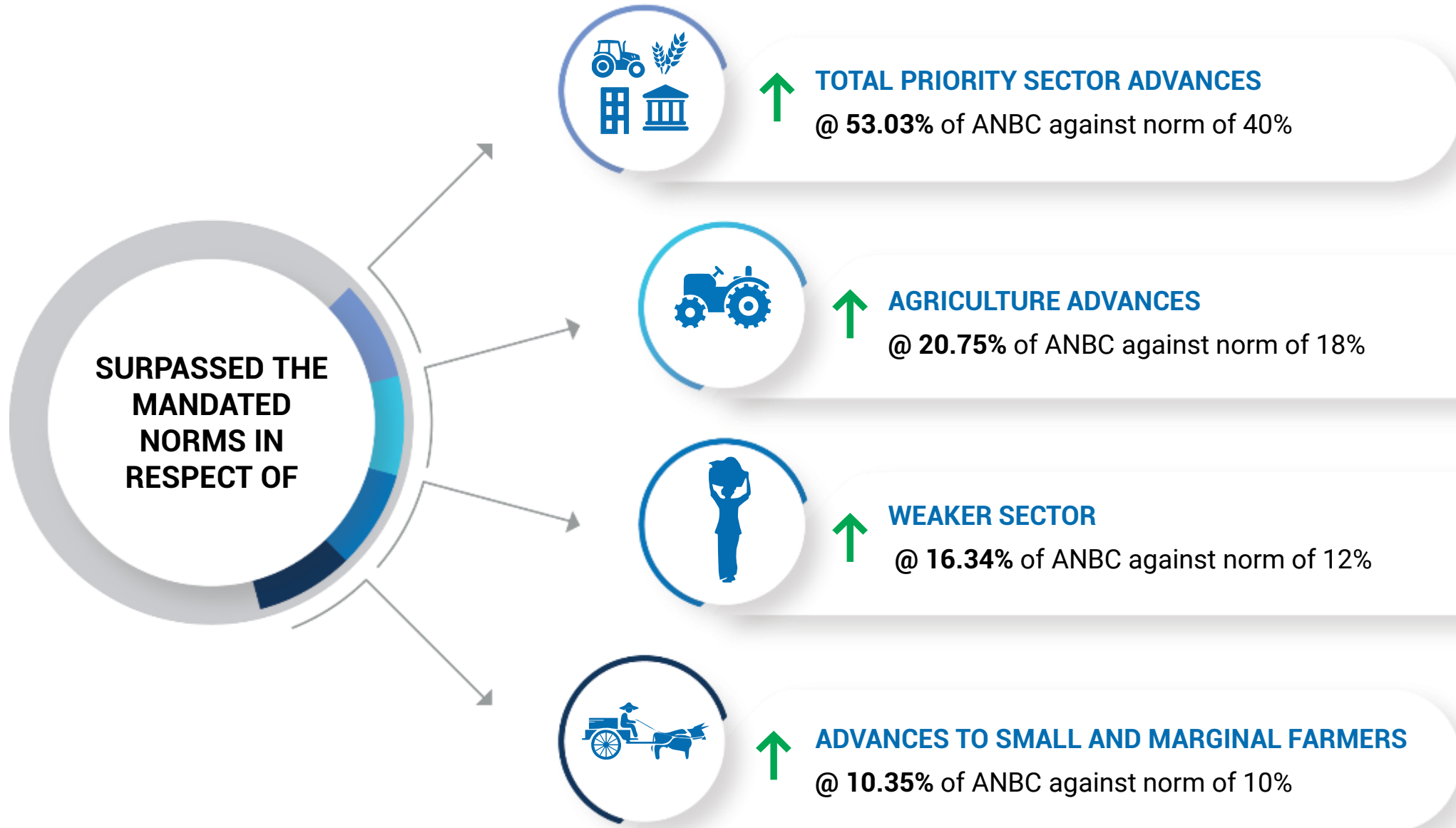
SANCTIONS & OUTSTANDING

₹ in Cr

| SECTOR | SANCTIONS | | | | | | OUTSTANDING | GROWTH (%) IN SANCTIONS (Amt.) | |
|---|--------------------|--------------|--------------------|--------------|--------------------|--------------|-------------------|--------------------------------|--------------|
| | No. of A/Cs Sep'23 | Amt. Sep'23 | No. of A/Cs Dec'22 | Amt. Dec'22 | No. of A/Cs Dec'23 | Amt. Dec'23 | As on 31st Dec'23 | Y-o-Y | Q-o-Q |
|  Retail | 64903 | 5232 | 56085 | 5130 | 72515 | 5543 | 68797 | 8.05 | 5.94 |
|  Agriculture | 216444 | 4370 | 194744 | 3620 | 194566 | 4081 | 44654 | 12.73 | (6.61) |
|  MSME | 52565 | 5145 | 24309 | 3579 | 50791 | 5681 | 46994 | 58.74 | 10.42 |
|  Corporate Credit | 38 | 14649 | 42 | 10789 | 38 | 20665 | 79201 | 91.53 | 41.07 |
| TOTAL | 333950 | 29396 | 275180 | 23118 | 317910 | 35970 | 239646 | 55.59 | 22.36 |

₹ in Cr

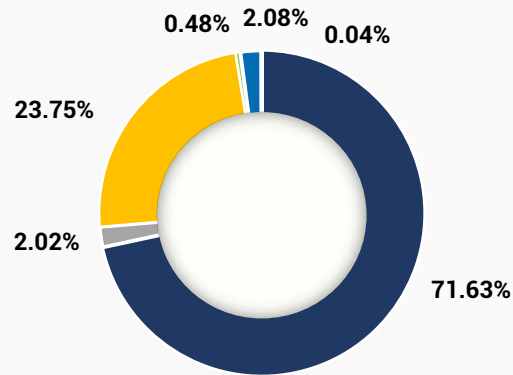
| SECTOR | SANCTIONS | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|--|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|--------------------------------------|---------------|
| | No. of A/Cs Sep'23 | Amt. Sep'23 | No. of A/Cs Dec'22 | Amt. Dec'22 | No. of A/Cs Dec'23 | Amt. Dec'23 | As on 31st Dec'23 | Y-o-Y | Q-o-Q |
|  Retail | 14993 | 604.29 | 11615 | 1083.11 | 4311 | 271.95 | 5013.37 | (74.89) | (55.00) |
|  Agriculture | 23 | 1.38 | 9 | 0.84 | 61 | 1.46 | 5.51 | 73.81 | 5.80 |
|  MSME | 13890 | 1208.78 | 5454 | 619.59 | 14209 | 1473.20 | 4393.47 | 137.77 | 21.87 |
|  Corporate Credit | 5 | 168.75 | - | - | 3 | 67.50 | 163.60 | 100 | (60.00) |
| TOTAL | 28911 | 1983.20 | 17078 | 1703.54 | 18584 | 1814.11 | 9575.95 | 6.49 | (8.53) |





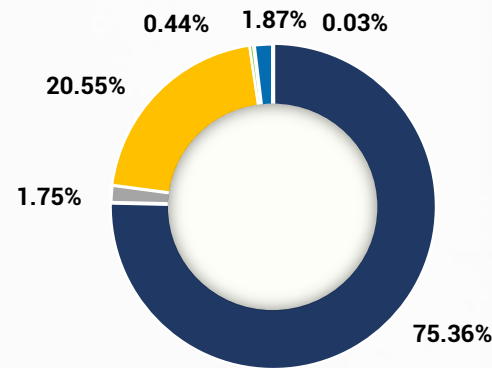
INVESTMENTS

Dec'22



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

Dec'23

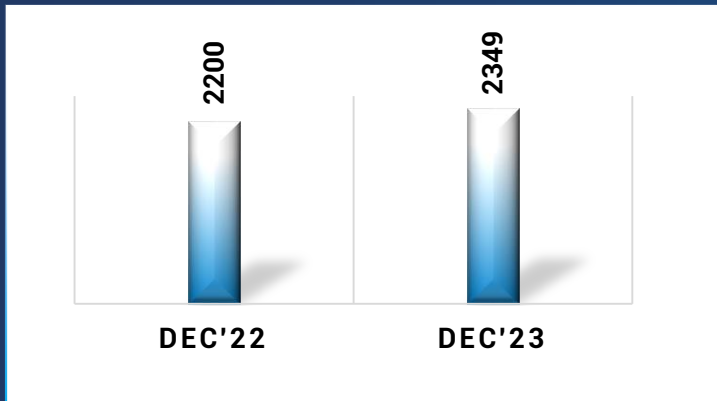


■ Shares
■ Debentures & Bonds ■ Others

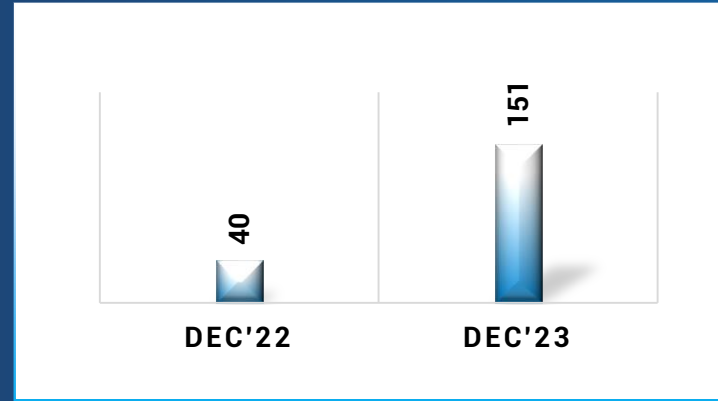
₹ in Cr

| Particulars | Dec'22 | Dec'23 |
|----------------------------------|---------------|---------------|
| Govt. Securities | 100560 | 115377 |
| Other Approved | - | - |
| Shares | 2840 | 2676 |
| Debentures & Bonds | 33340 | 31460 |
| Subsidiaries & Joint Ventures | 670 | 670 |
| Others | 2926 | 2872 |
| Total Investment In India | 140336 | 153055 |
| Investment Outside India | 47 | 47 |
| Grand Total | 140383 | 153102 |

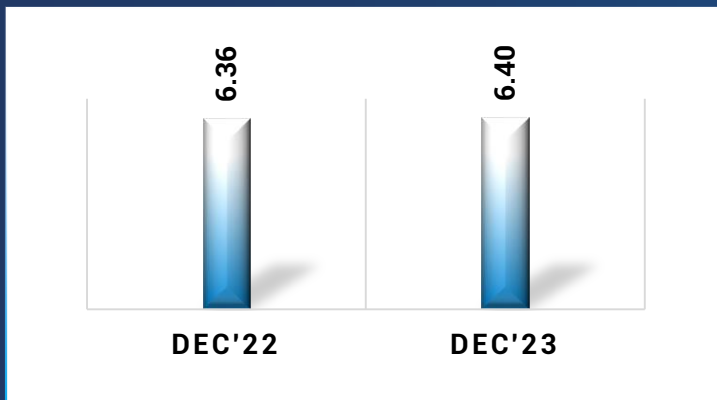
INTEREST ON INVESTMENT



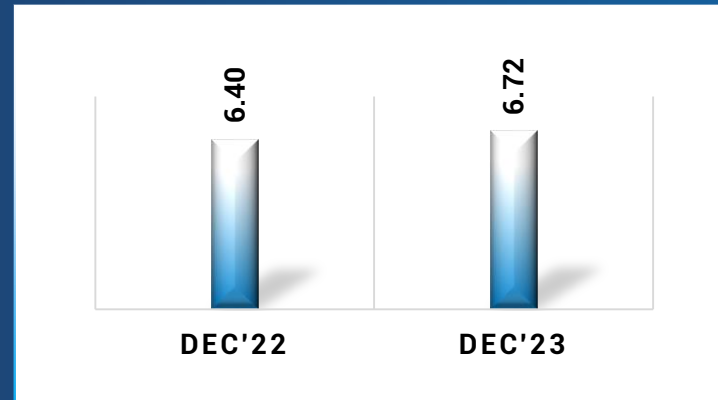
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT (Including Trading Profit)



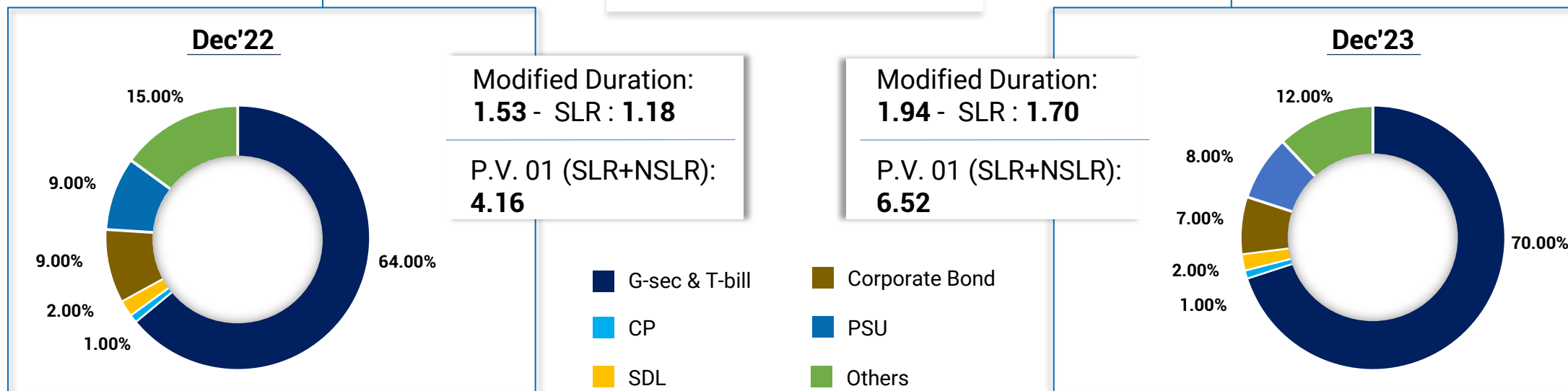
₹ in Cr

| Particulars | Dec'22 (QTR) | Dec'23 (QTR) |
|---|--------------|--------------|
| Aggregate Investment | 140383 | 153102 |
| Interest on Investment | 2200 | 2349 |
| Yield on Investment % | 6.36 | 6.40 |
| Profit on Sale of Investments | 40 | 151 |
| Profit on Exchange Transaction | 88 | 55 |
| Dividend Income | - | 1 |
| Profit/Loss of Revaluation of Investment | (31) | (4) |
| Yield on Investment (Including Trading Profit)% | 6.40 | 6.72 |
| M - Duration (AFS) | 1.53 | 1.94 |
| 10 Year Bench Mark % | 7.33 | 7.18 |

₹ in Cr

| TOTAL INVESTMENT BOOK | DEC'22 | | | DEC'23 | | |
|-----------------------|--------|--------|-------|--------|--------|-------|
| AGGREGATE INVESTMENT | 140383 | | | 153102 | | |
| PORTFOLIO | HTM | AFS | HFT | HTM | AFS | HFT |
| INVESTMENT | 106020 | 34112 | 251 | 112031 | 40628 | 443 |
| PERCENTAGE | 75.52% | 24.30% | 0.18% | 73.17% | 26.54% | 0.29% |
| TOTAL SLR | 100559 | | | 115377 | | |
| CATEGORY WISE | 77923 | 22385 | 251 | 85914 | 29025 | 438 |

AFS BOOK





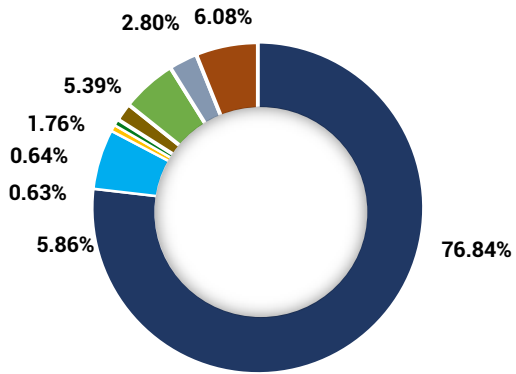
DIGITAL JOURNEY

LEVERAGING TECHNOLOGY



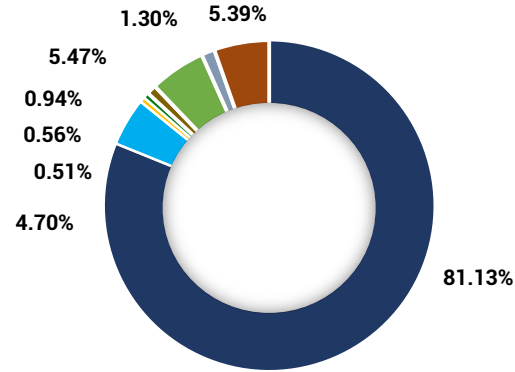
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'22 to Dec'22

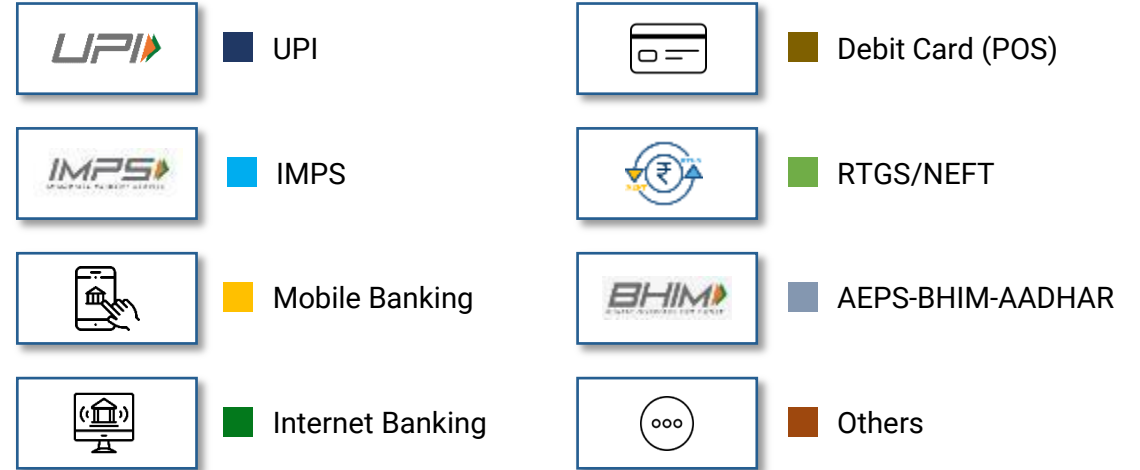


Share of Digital Txns through ADC 77.78%

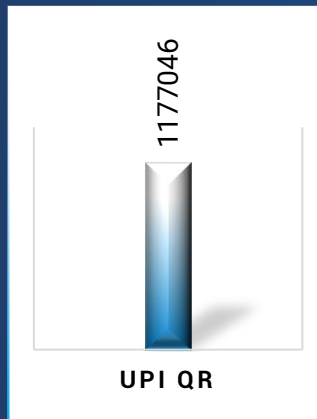
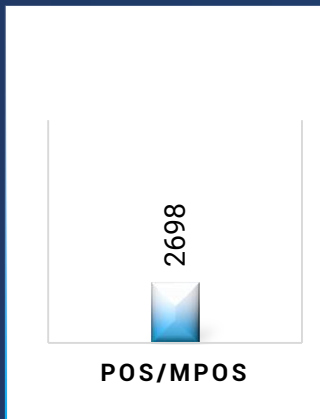
Jan'23 to Dec'23



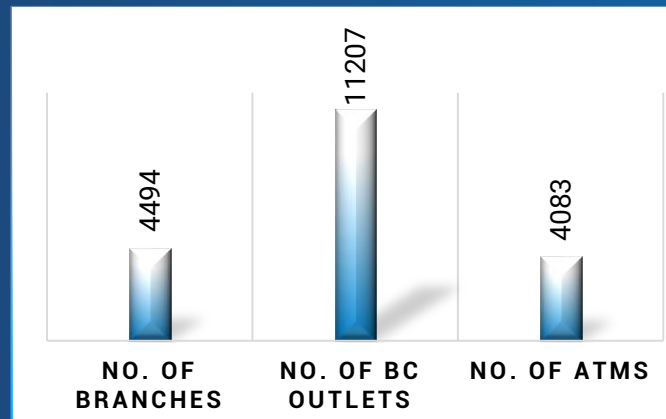
Share of Digital Txns through ADC 80.30%



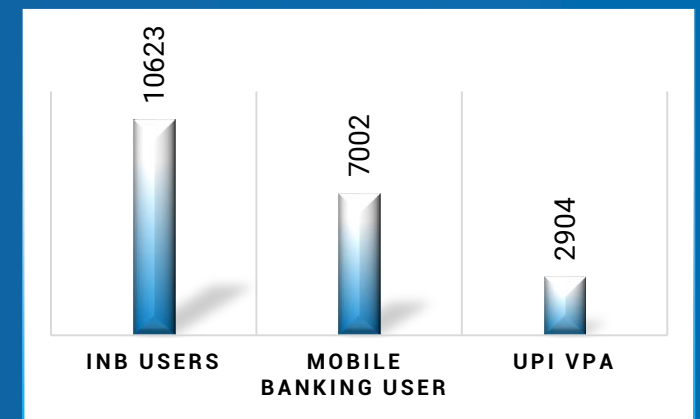
PAYMENT ACCEPTANCE TOUCH POINTS



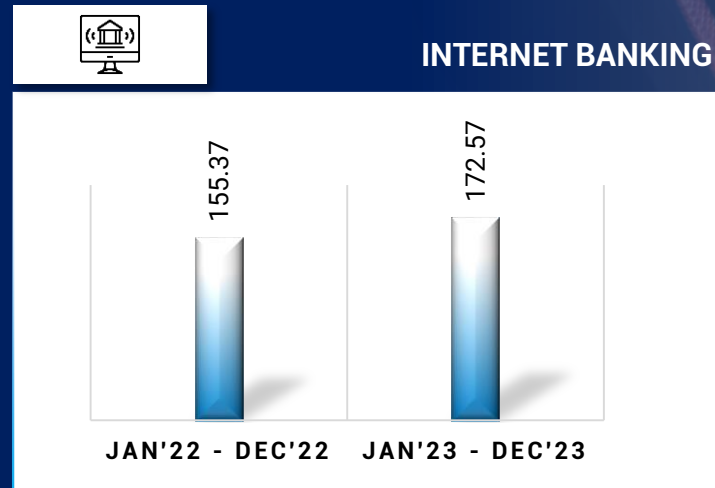
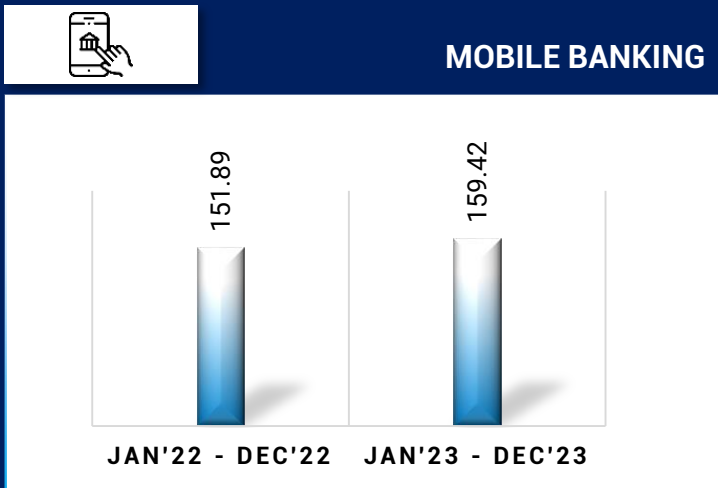
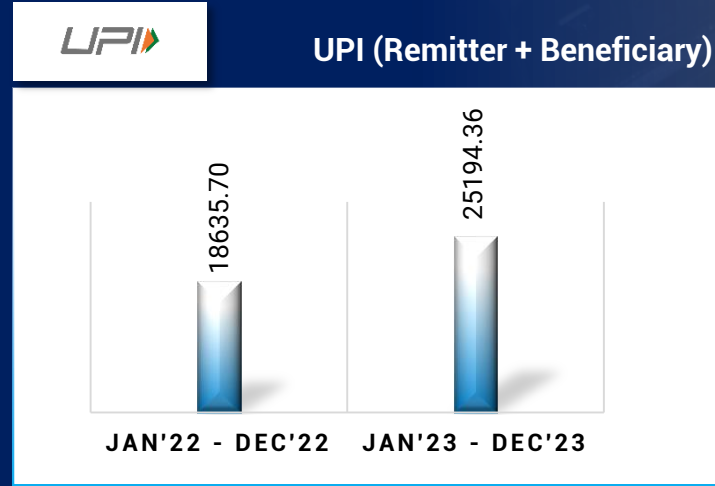
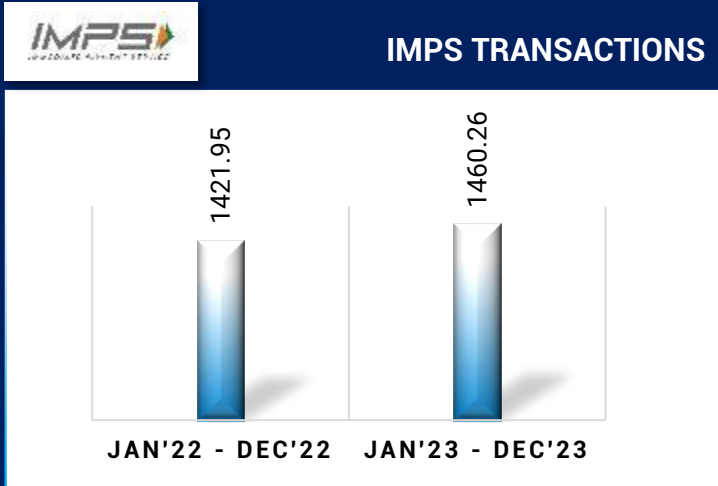
OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN'000)



DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



TRANSACTIONS (in Lakhs)



Central Chanakya



Gen-AI based chatbot
Redefining Bankers' access to
information



Under "Central RISE", Bank's PMS Transformation program, the Bank has launched an employee facing Generative AI based chatbot equipped to interpret and address a wide array of queries from Bank policy and product documents.

Natural Language Processing

Quick resolution of complex queries

Multilingual

Reference to source documents



Scenario Analysis

In-built feedback feature

Digital Lending Platform (DLP)



Bank shall offer loans through its new Digital Lending Platform for customer's convenience and enhanced user experience. Many new journeys are lined up for the coming quarter.

Omni Channel Mobile App



The services such as Fund Transfer, Payments, Account Opening, Wealth Management, Market Place, De-Mat services and beyond Banking services shall be offered through App and Web interfaces for Retail and Corporate Customers.



Integrated Customer Care



Bank is coming up with an Integrated Customer Care in the coming quarter. The customers shall be supported over multiple channels viz. Call, IVR, Chat, Chat-BoT, Voice BoT, Video Calling, Co-browsing etc. using AI & ML.

Integrations Platform



This is the backbone of the digital channels which provides interconnectivity between various internal and external systems of the bank through APIs.

Collections Management



To strengthen the Collections process, Bank is setting up Collections Call Centre including FOS. This service would be starting in the upcoming Quarter.

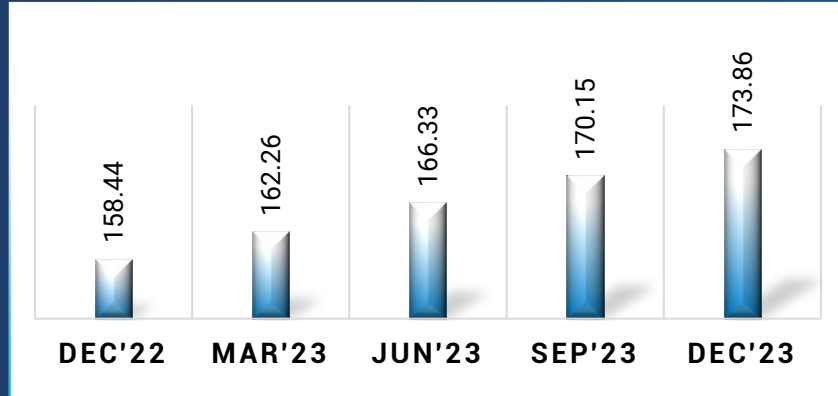
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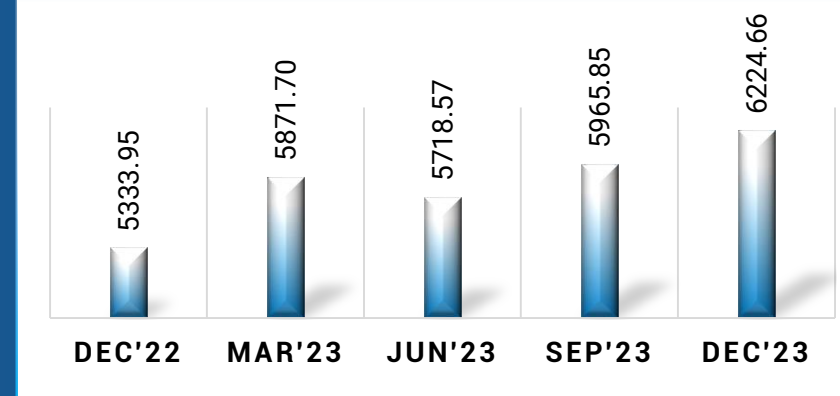
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No. of Accounts (in Lakhs)

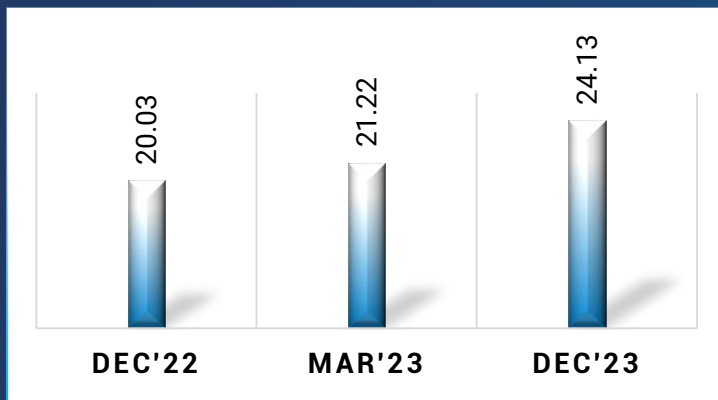


Balance Outstanding (in Cr)

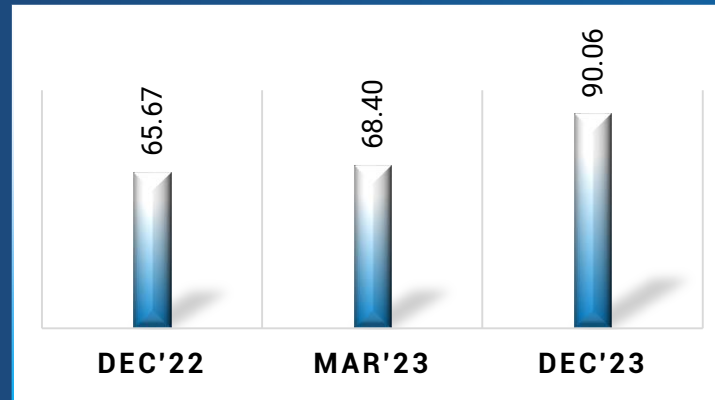


Pradhan Mantri
Jeevan Jyoti Bima Yojana

PMJJBY

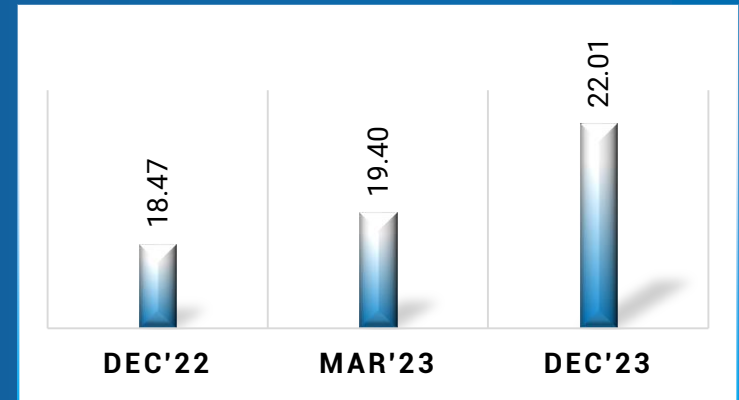


PMSBY



Atal
Pension
Yojana

APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

| | Central Bank of India Shareholding | Particulars | Nine Months Ended | |
|---|------------------------------------|--------------------|-------------------|---------|
| | | | Dec'23 | Dec'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 ₹ 1537 Cr | 64.40% | Total Income | 119.76 | 104.63 |
| | | Net Profit/(Loss) | 21.83 | 23.89 |
| | | Total Assets | 1601.62 | 1454.88 |
| | | Capital & Reserves | 210.67 | 185.97 |
| | | | | |
| Centbank Financial Services Ltd. (Audited) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services | 100% | Total Income | 3.24 | 2.08 |
| | | Net Profit/(Loss) | 1.75 | 0.71 |
| | | Total Assets | 49.77 | 47.41 |
| | | Capital & Reserves | 36.26 | 34.59 |
| | | | | |

Associates / Joint Venture

₹ in Cr

| Name | Central Bank of India Shareholding | Particulars | Nine Months Ended | |
|--|------------------------------------|-------------------|-------------------|--------|
| | | | Dec'23 | Dec'22 |
| Uttar Bihar Gramin Bank, Muzzaffarpur (Audited) | 35% | Net Profit/(Loss) | 130.93 | 21.44 |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Audited) | 35% | Net Profit/(Loss) | 58.75 | 55.71 |
| Indo Zambia Bank Limited, Zambia (Unaudited) | 20% | Net Profit/(Loss) | 143.12 | 175.03 |

Group Position

₹ in Cr

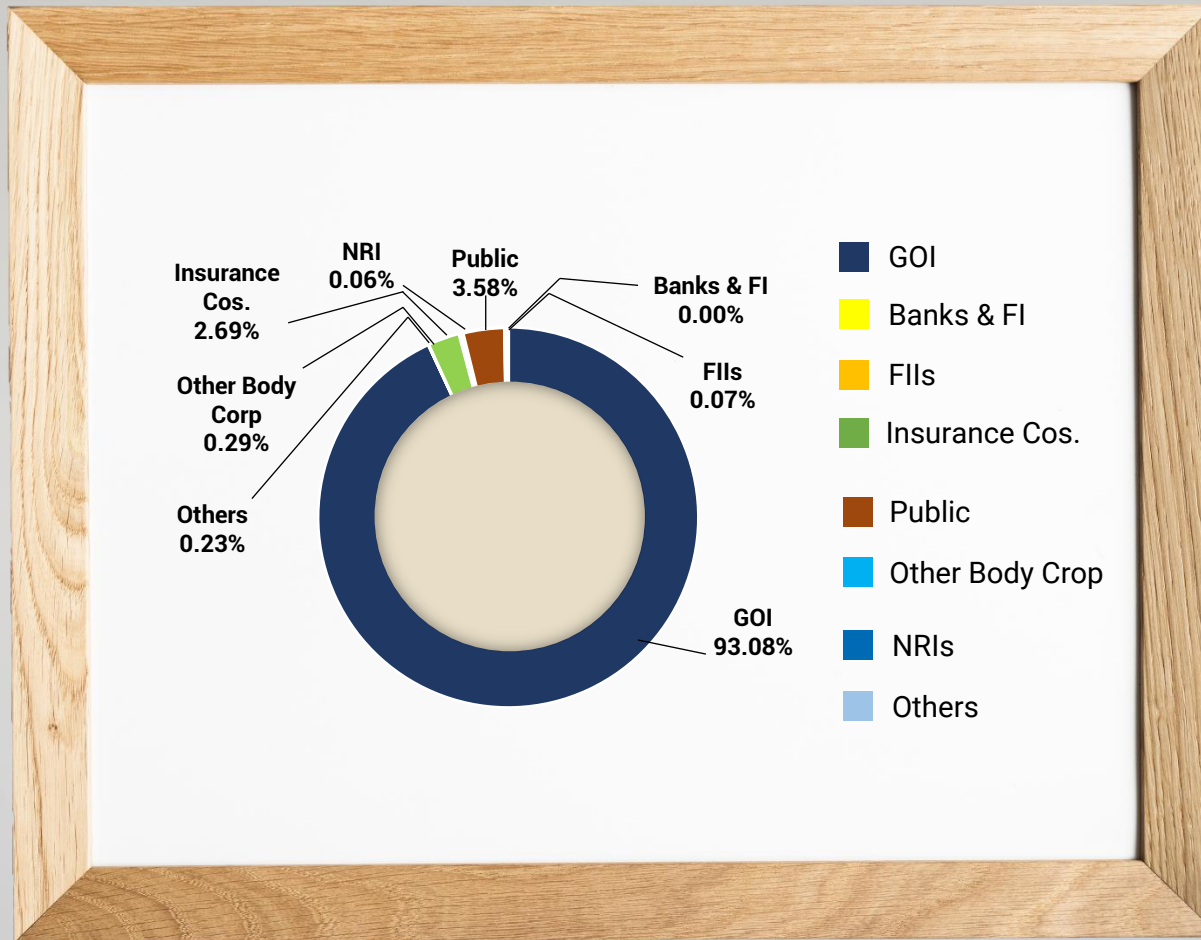
| Particulars | As on 31 st Dec'23 | As on 31 st Dec'22 |
|--|-------------------------------|-------------------------------|
| <u>CAPITAL & LIABILITIES</u> | | |
| Capital | 8681 | 8681 |
| Reserves and Surplus | 22387 | 19945 |
| Minorities Interest | 75 | 66 |
| Share Application Money Pending Allotment | - | - |
| Deposits | 378232 | 345336 |
| Borrowings | 23199 | 8710 |
| Other Liabilities and Provisions | 8443 | 9294 |
| Total | 441017 | 392032 |
| <u>ASSETS</u> | | |
| Cash and Balances with Reserve Bank of India | 21896 | 19387 |
| Balances with Banks and Money at Call and Short Notice | 16403 | 18751 |
| Investments | 147016 | 134378 |
| Loans & Advances | 232798 | 195370 |
| Fixed Assets | 4748 | 4789 |
| Other Assets | 18147 | 19348 |
| Goodwill on Consolidation | 9 | 9 |
| Total | 441017 | 392032 |

Group Performance

₹ in Cr

| Particulars | Nine Months Ended | |
|---|-------------------|--------------|
| | DEC'23 | DEC'22 |
| <u>INCOME</u> | | |
| Interest and Dividend Earned | 22478 | 18486 |
| Other Income | 3350 | 2660 |
| Total | 25828 | 21146 |
| <u>EXPENDITURE</u> | | |
| Interest Expended | 13072 | 10262 |
| Operating Expenses | 7424 | 6075 |
| Provisions and Contingencies | 3568 | 3775 |
| Total | 24064 | 20112 |
| Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest | 1764 | 1034 |
| Less: Minority Interest | 8 | 8 |
| Consolidated Net Profit/(Loss) after Deducting Minority's Interest | 1756 | 1026 |
| Add: Share of Earnings in Associates | 95 | 62 |
| Consolidated Net Profit/(Loss) Attributable to the Group | 1851 | 1088 |

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



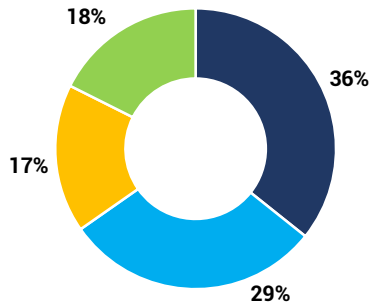
As on 31st DEC'23

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

PAN INDIA NETWORK OF BRANCHES

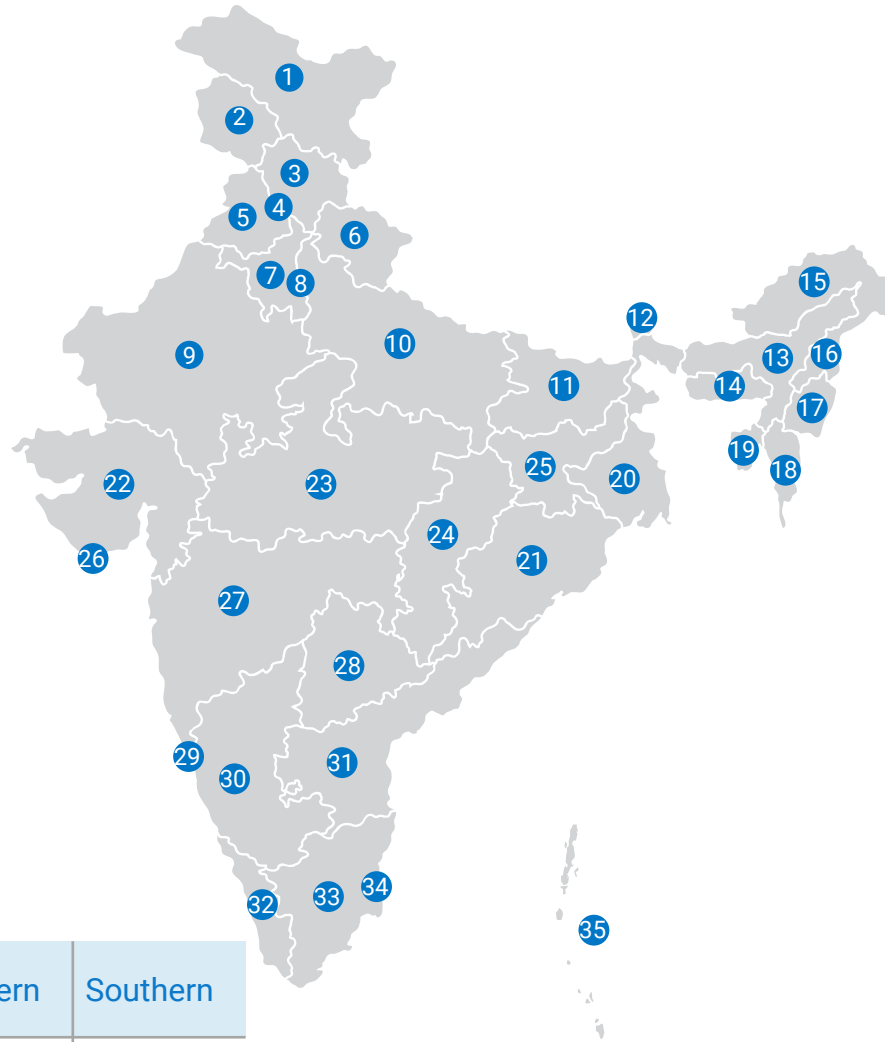
As on 31st Dec'23

| | |
|-----------------------------|--------------|
| Total Branches | 4494 |
| Rural | 1605 |
| Semi Urban | 1329 |
| Urban | 769 |
| Metro | 791 |
| Total ATMs | 4083 |
| Total BC Outlets | 11207 |
| Total Customer Touch Points | 19784 |



■ Rural ■ Semi Urban ■ Urban ■ Metro

| | Western Central | Northern | North East | Eastern | Southern |
|-----------------|-----------------|----------|------------|---------|----------|
| % Share | 33.37% | 27.44% | 3.92% | 20.83% | 14.44% |
| No. of Branches | 1500 | 1233 | 176 | 936 | 649 |



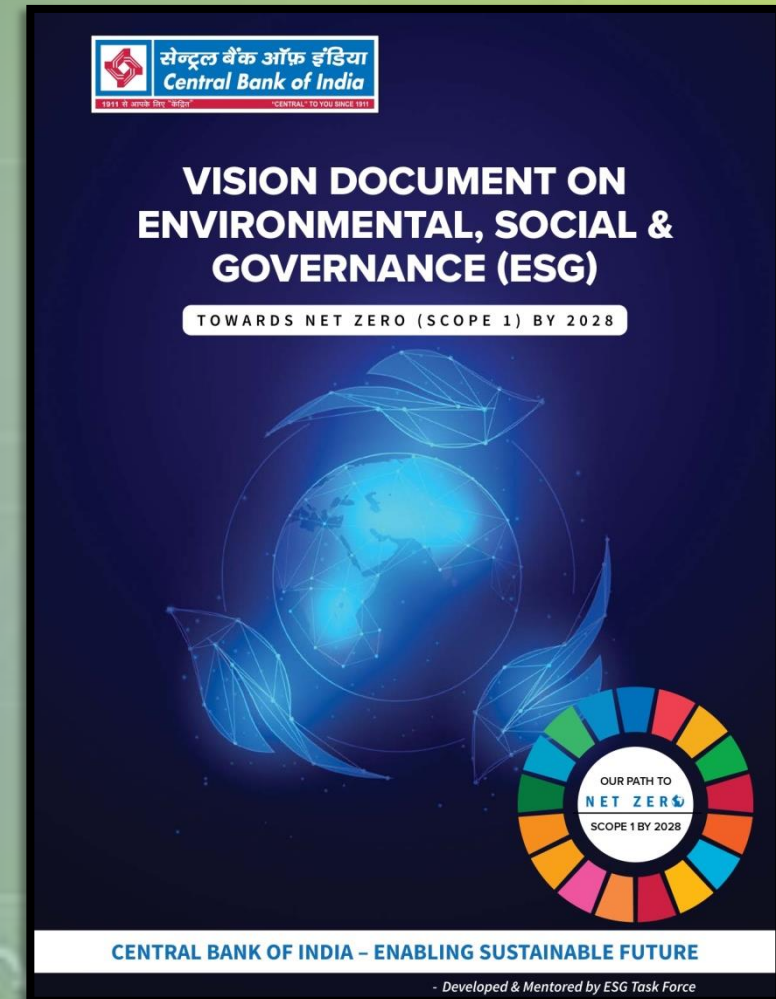
| | | |
|----|--------------------------------------|-----|
| 1 | Ladakh | 1 |
| 2 | Jammu and Kashmir | 15 |
| 3 | Himachal Pradesh | 55 |
| 4 | Chandigarh | 11 |
| 5 | Punjab | 137 |
| 6 | Uttarakhand | 41 |
| 7 | Haryana | 136 |
| 8 | National Capital Territory of Delhi | 97 |
| 9 | Rajasthan | 168 |
| 10 | Uttar Pradesh | 572 |
| 11 | Bihar | 428 |
| 12 | Sikkim | 16 |
| 13 | Assam | 119 |
| 14 | Meghalaya | 8 |
| 15 | Arunachal Pradesh | 8 |
| 16 | Nagaland | 8 |
| 17 | Manipur | 9 |
| 18 | Mizoram | 2 |
| 19 | Tripura | 6 |
| 20 | West Bengal | 314 |
| 21 | Odisha | 104 |
| 22 | Gujarat | 306 |
| 23 | Madhya Pradesh | 456 |
| 24 | Chhattisgarh | 116 |
| 25 | Jharkhand | 89 |
| 26 | Dadra & Nagar Haveli and Daman & Diu | 3 |
| 27 | Maharashtra | 589 |
| 28 | Telangana | 96 |
| 29 | Goa | 30 |
| 30 | Karnataka | 105 |
| 31 | Andhra Pradesh | 126 |
| 32 | Kerala | 118 |
| 33 | Tamil Nadu | 201 |
| 34 | Puducherry | 3 |
| 35 | Andaman and Nicobar Islands | 1 |

| PARAMETERS | GUIDANCE FOR FY 23-24 | GUIDANCE FOR QTR Dec'2023 | ACHIVEMENTS (QTR Dec'2023) |
|-----------------------------|-----------------------------|-----------------------------|----------------------------|
| Business Growth | 10-12% | 10-12% | 11.49% |
| Deposit Growth | 8-10% | 8-10% | 9.53% |
| Advances Growth | 14-15% | 14-15% | 14.71% |
| CASA | 50%(+/- 1%) | 50%(+/- 1%) | 48.98% |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%) | 65:35 (+/-5%) | 67:33 |
| NIM | 3.25 - 3.50% | 3.25 - 3.50% | 3.28% |
| Gross NPA | 4.00 – 4.25% | Below 4.50% | 4.50% |
| Net NPA | Below 1% | Below 1.50% | 1.27% |
| PCR | 93 – 95% | 93 – 95% | 93.73% |
| Slippage Ratio | Less than 1% on Q-o-Q basis | Less than 1% on Q-o-Q basis | 0.34% |
| Credit Cost (Annualized) | 1.00 – 1.25% | Less than 1% | 1.26%* |
| Return on Assets | 0.70 - 0.75% | More than 0.70% | 0.69% |
| Cost to Income Ratio | 53-55% | 55-58% | 56.91% |

*With Proactive Provisioning

ESG

- The bank released its 5 year strategy - Vision Document on ESG on 21st December 2023.
- The Bank has set target of reaching Net Zero under scope 1 by 2028 and 50% reduction in its scope 2 emission.
- The vision document states the way forward of assessing green and sustainable projects and also the rule of "Aware-monitor-reward" to be followed for the eligible projects.
- The Bank will move towards renewable energy use and limits its actions that harms environment.
- Bank will take initiatives to educate all the employees about the impact of climate change.





Environment

- Bank has inaugurated Energy Efficiency Scheme for MSMEs.
- Bank has various products for financing Electric Vehicles as Cent Go green and also a separate product for solar equipment's as cent KUSUM scheme as part of green financing.
- Bank made investment of ₹199.97 crore in Government of India , Sovereign Green Bonds (GOI SGR Bonds).



Social

- Bank introduces mentorship programme for all the employees to provide job guidance.
- Bank provides free online Yoga classes to all employees.
- Bank has policy to conduct sports day and family get together on the EVE of festival celebrations with staff members.
- Bank has signed an MOU with Ramanujan College, University of Delhi and more than 5000 employees registered for Certification program on "Fundamentals of ESG and Sustainability".
- Bank introduced Braveheart Award to report irregularities leading to fraud.



Governance

- Bank has formulated a Task force on ESG.
- Bank has ESG policy that provides foundation to various ESG initiatives.
- Bank also approved framework for financing green activities and projects as per RBI guidelines on green deposits.
- Bank has put together Governance structure to review implementation of ESG initiatives.
- Bank's Green deposit framework includes the details of regulatory guidelines issued by RBI.



Central Bank of India
received
Gold Skoch Award
for Strategic Digital HR
Transformation at SKOCH
Summit held at New Delhi
on 18/11/2023



Empower Your Business with Cent GST Loan
For manufacturers, traders, and service providers

Minimum Rs 10,00,000
Maximum 2,00,00,000

Features

- Competitive interest rates
- Collateral-free loan
- Quick and easy processing
- Flexible repayment term

Embrace financial freedom with Cent GST Loan!



Cent Vehicle Business Loan
Boost Your Business Momentum

- Purpose**
For the purchase of a new Car/Van/Jeep/MUV/SUV
- Facility**
Term Loan (TL) with a maximum finance of 3 Crore
- Rate of Interest**
Attractive rates based on RBLR (Repo-Based Lending Rate)
- Loan Term**
60 months

922 390 1111 998 097 1256



Light up your hotels and cafes this Diwali with **CENT HOTEL**

For your hospitality business, hotels, cafes and restaurants

Advantages

- Term financing for fixed assets
- Capital for business growth, upgrading, and short-term requirements

Eligibility

- Loans for businesses in the hospitality sector and self-employed professionals as per the MSMED Act
- Resorts and hotels operating on government-leased land are eligible
- Udyog Aadhar Registration (URC) is a necessity



Fulfill Your Home Dreams with **CENT HOME LOANS**

- Attractive interest rate @ 8.35%
- Repayment up to 75 years of age
- No pre-payment charges
- Zero processing charges
- Takeover of loans @ zero cost

922 390 1111 998 097 1256



CENT GRIH LAKSHMI HOME LOANS
जहाँ आपके दिवाली के सपनों को मिलेगा घर

- Special housing loan scheme for women
- Zero processing charges
- No pre-payment charges
- Takeover of loans @ zero cost*

Interest rate 8.35%



Embark on a sustainable journey with Central Bank of India's **Cent Green Vehicle Loan**

- Generous Financing**
Unlock up to **1 CRORE** in Loans
- Stress-Free Repayment**
Enjoy Convenient and Flexible Terms
- Affordable Financing**
Benefit from Highly Competitive Low Interest Rates



Unlock Financial Freedom with **CENT PERSONAL GOLD LOAN**
Central Bank of India

- Instant funds for personal needs
- Competitive interest rates
- Maximum loan amount up to **₹ 40,00,000**
- Flexible repayment options
- Quick and hassle-free processing
- Security of your precious gold assets

922 390 1111 998 097 1256



Bring your dream car home with **CENT VEHICLE LOAN**

Key Features

- Competitive interest rates
- Swift and hassle-free loan processing
- Flexible repayment options
- Experience the delight of owning your dream vehicle

Apply for Cent Vehicle Loan from Central Bank of India today and add a touch of elegance to your life

922 390 1111 998 097 1256

Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.



THANK YOU