



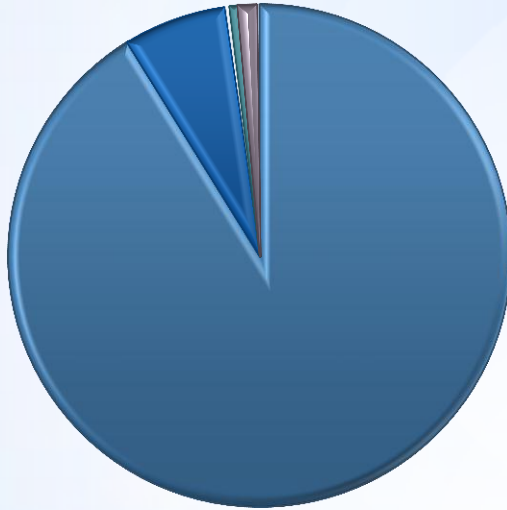
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911

Quarterly Financial Results
30.06.2019

Analyst Presentation

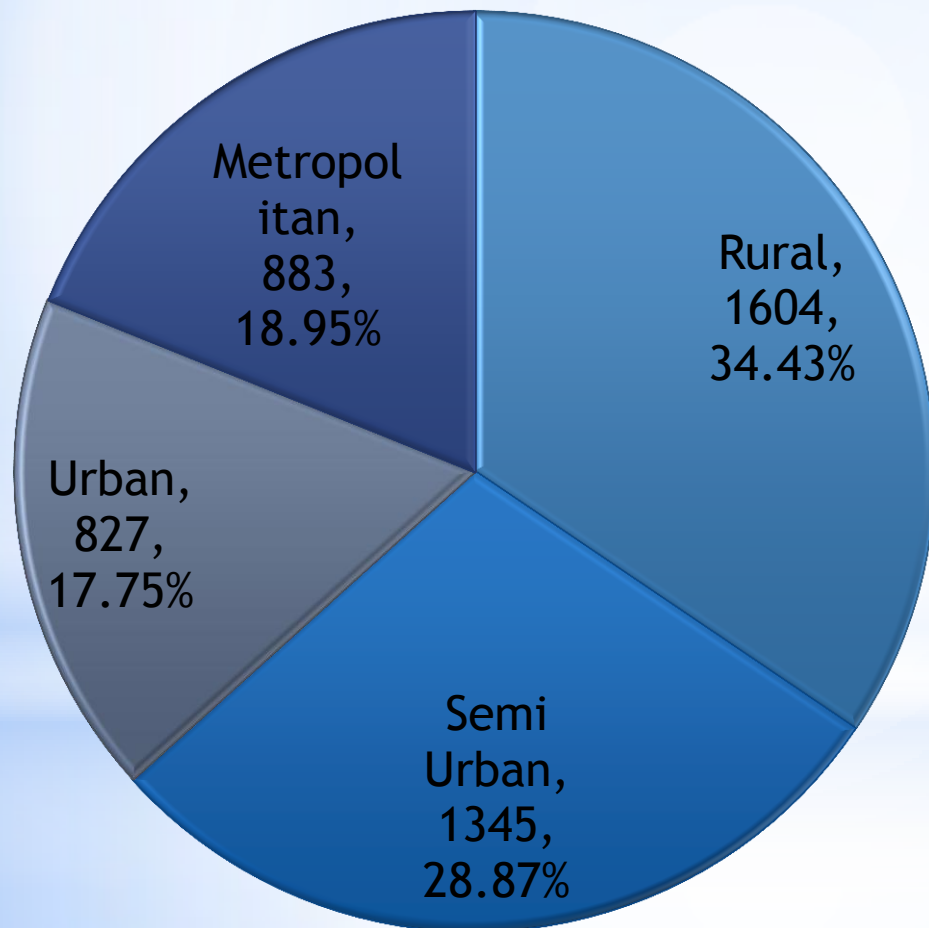
SHAREHOLDING PATTERN



- Government of India
- Bank & FI s
- FII s
- Insurance Cos.
- Other Body Cos.

Government of India	89.46
Bank & FI s (Including Life Insurance Corporation of India)	6.21
FII s	0.26
Insurance Cos. (Other than LIC)	0.16
Other Body Cos.	0.54
Public (Resident Individuals & HUF)	3.18
NRIs	0.02
Others	0.17

BRANCH SEGMENTATION



Total Branches	4659
Rural	1604
Semi Urban	1345
Urban	827
Metro	883
ATMs	3304

PERFORMANCE HIGHLIGHTS

Bank made turn around and earned Net Profit of Rs.118 Cr after successive losses during last 14 quarters (from Dec 2015).

CASA share in Total Deposits has improved from 42.72% as at the end of June 2018 to 45.45% as at the end of June 2019.

Total Deposits increased by Rs.4,186 Cr and stood at Rs 2,97,781 Cr as on June 2019 as compared to Rs.2,93,595 Cr as at the end of June 2018

High Cost Deposits have reduced to Rs.58 Cr from Rs.776 Cr reflecting decline of 92.52% on YoY basis

Net NPA has declined to 7.98% from 10.58% for the same quarter last year. Net NPAs in absolute terms has also declined to Rs.11,441 Cr from Rs.16,086 Cr in June 2018

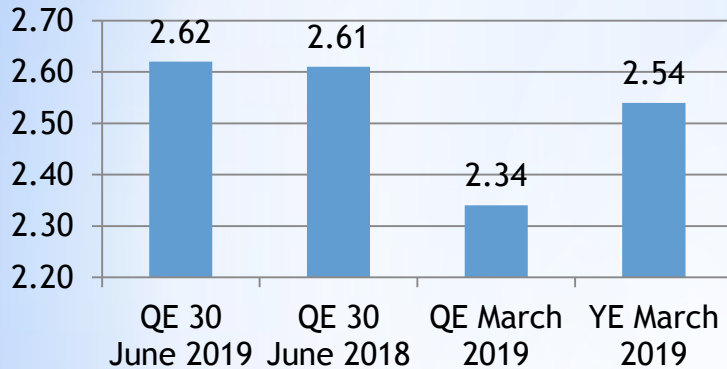
PCR as at June'2019 stands at 76.85 % as against 66.42% as at same quarter last year

PERFORMANCE HIGHLIGHTS

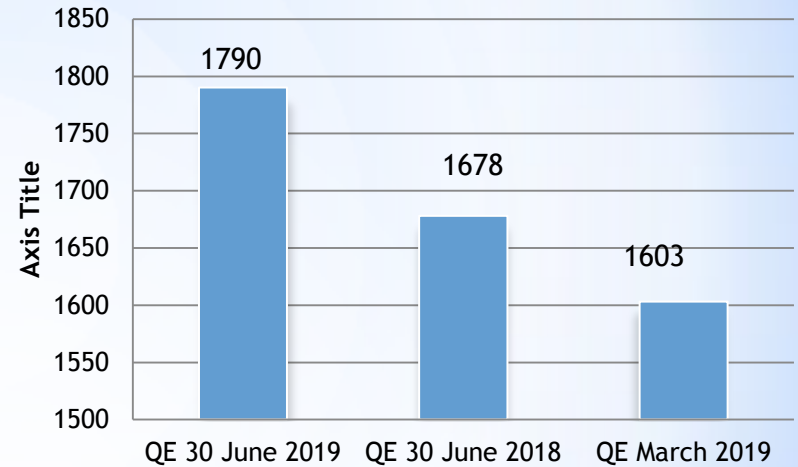
- ❖ **CASA Deposits have increased by Rs.9,915 crore to Rs.1,35,344 crore reflecting YoY growth of 7.90%.**
- ❖ **Core Deposits have registered growth of Rs.4,904 crore (1.67%) on YoY basis and reached the level of Rs.2,97,723 crore.**
- ❖ **Gross Advances stood at Rs.1,65,102 crore as against Rs.1,74,940 crore in June 2018. Technical Write off of Rs.8,919 Crore has primarily contributed to the decline of Rs.9,838 Crore (5.62%) and moderation of Advances due to Capital constraints etc.**
- ❖ **Total Business of the Bank, stood lower at Rs.4,62,883 crore primarily due to reduction in High Cost/Bulk Deposits (Rs.718 crore), Technical write Offs (Rs.8,919 crore), and moderation of Advances due to Capital constraints etc.**
- ❖ **Operating Profit for the quarter has increased from Rs.384 crore in June'18 to Rs.1,104 crore in June'19.**
- ❖ **Bank has earned Net Profit of Rs.118 crore during the quarter as against Loss of Rs.1,522 crore during corresponding quarter previous year.**
- ❖ **Gross NPA stood at 19.93% as against 22.17% in June 2018 and 19.29% in the immediately preceding quarter ended March 2019.**
- ❖ **Net Interest Margin(NIM) for the quarter has improved to 2.62% from 2.54% in FY2019.**
- ❖ **The Bank's CRAR (BASEL-III) has improved from 8.05% in June 2018 to 9.58% in June 2019.**
- ❖ **Capital Infusion of Rs.6,582 crore by Govt of India and Rs.213 crore under ESPS in 2018-19 (ESPS allotment done May 2019).**
- ❖ **Business per Employee has improved to Rs.13.11 crore from 12.65 crore on YoY basis.**

Profitability Ratios

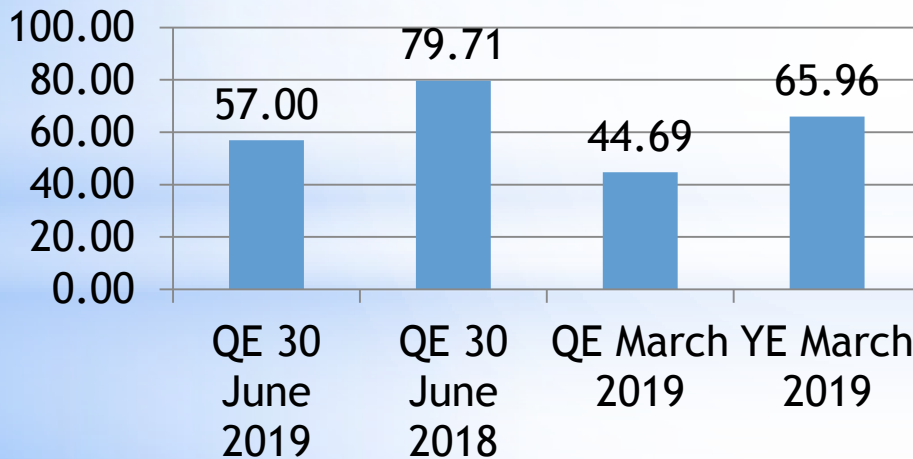
Net Interest Margin



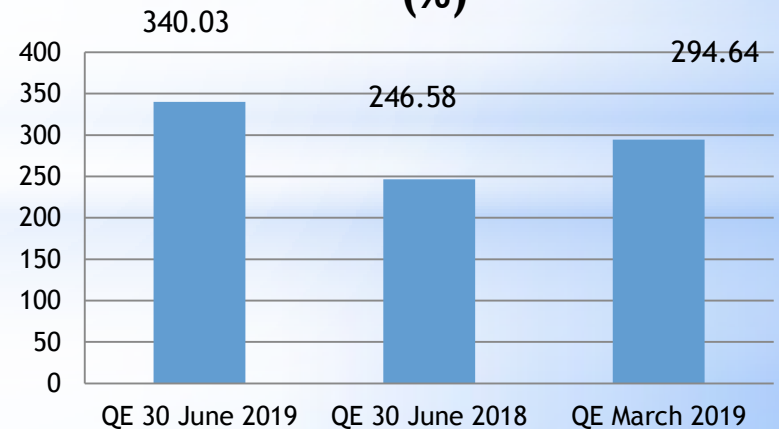
Net Interest Income



Cost to Income Ratio

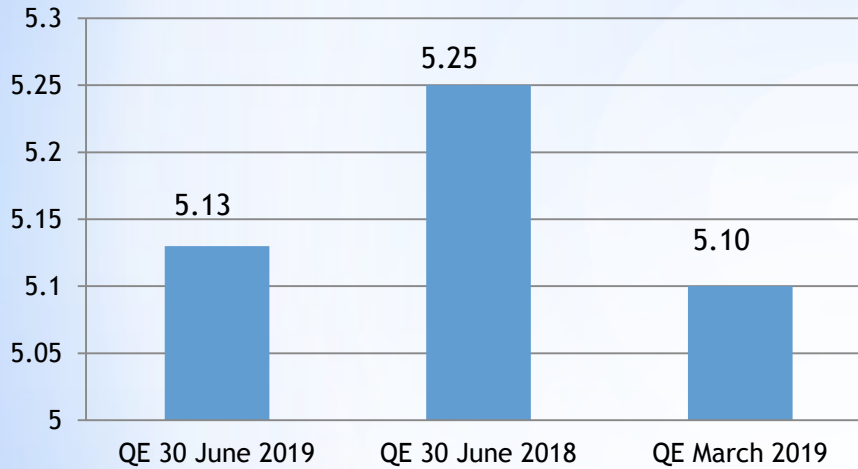


Liquidity Coverage Ratio (%)

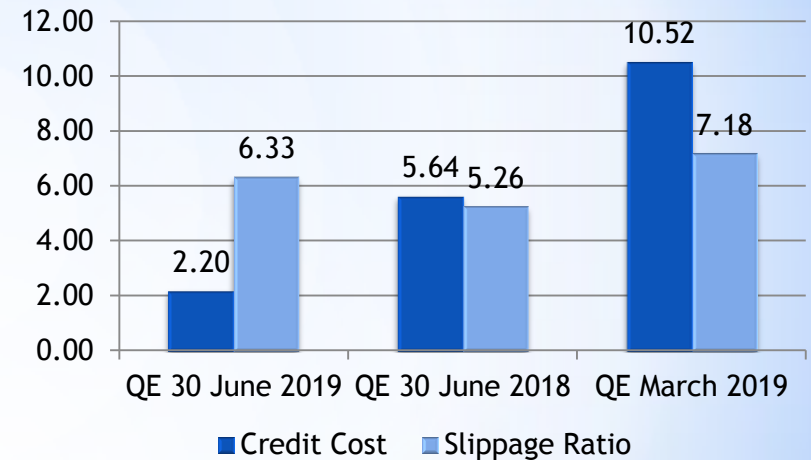


Profitability Ratios

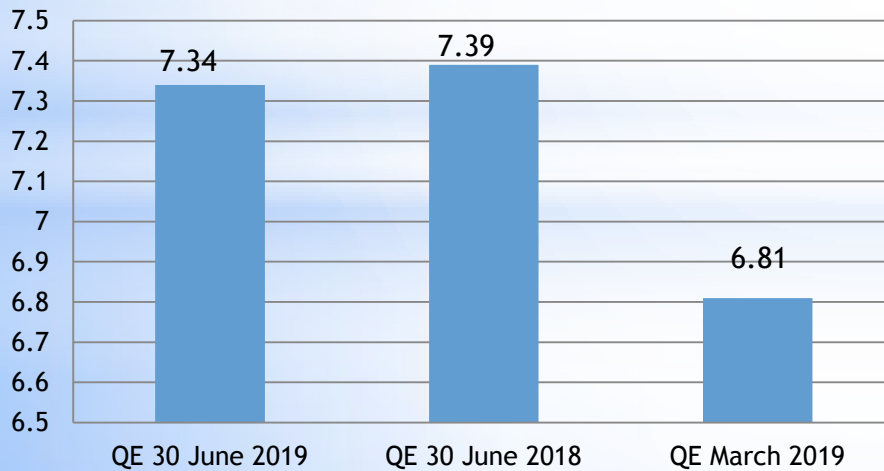
Cost of Deposits



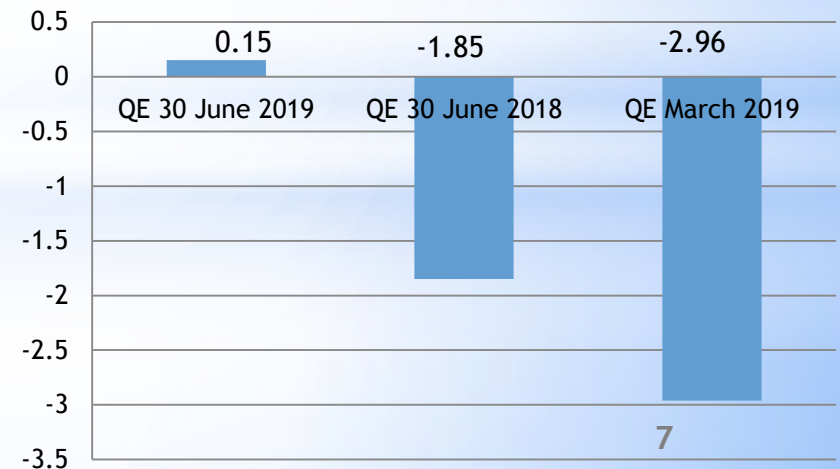
Credit Cost & Slippage Ratio



Yield on Advances



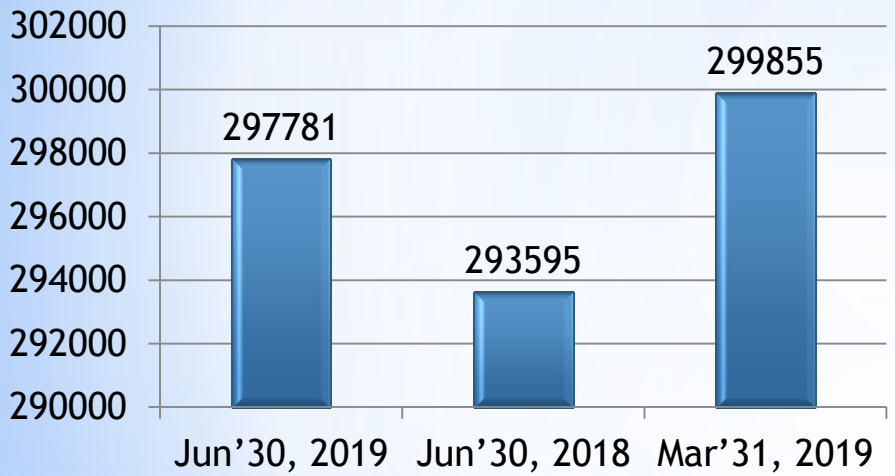
Return on Assets



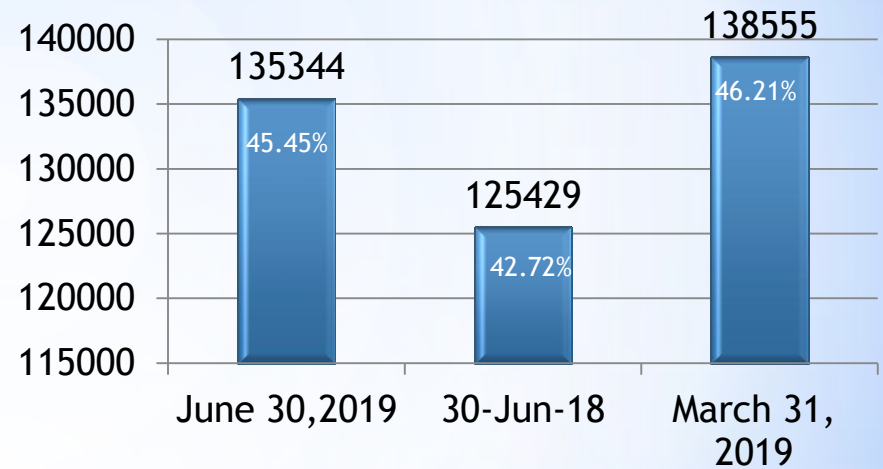
BUSINESS TREND

Rs. in Cr

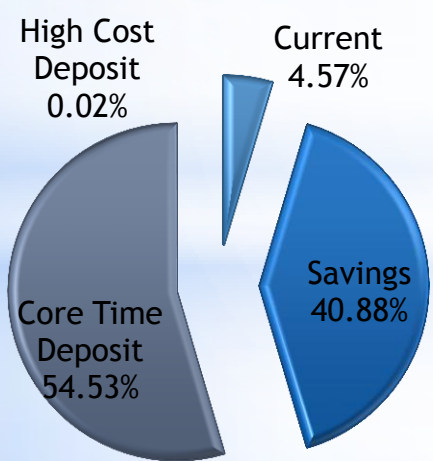
Total Deposits



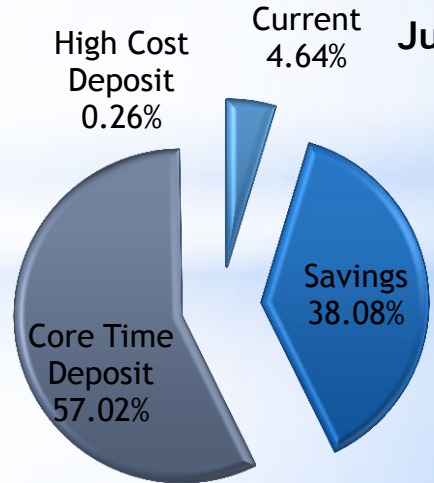
CASA



June 30, 2019



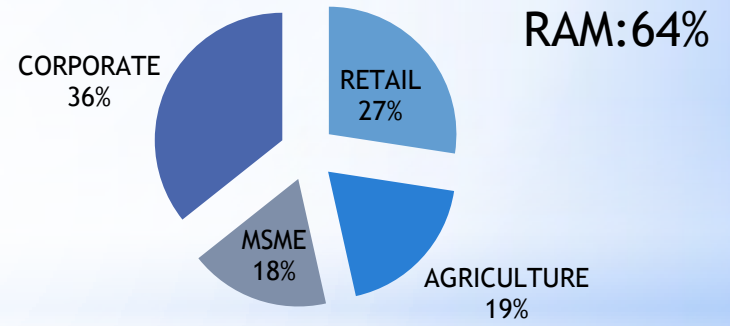
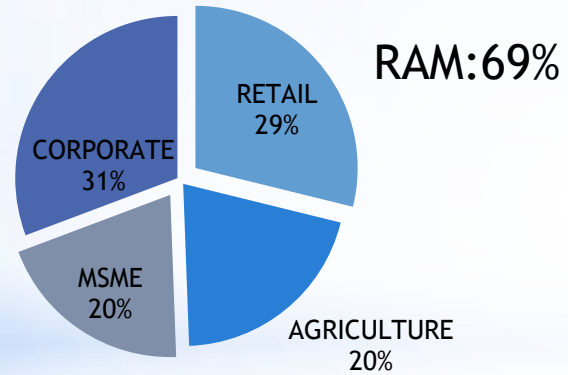
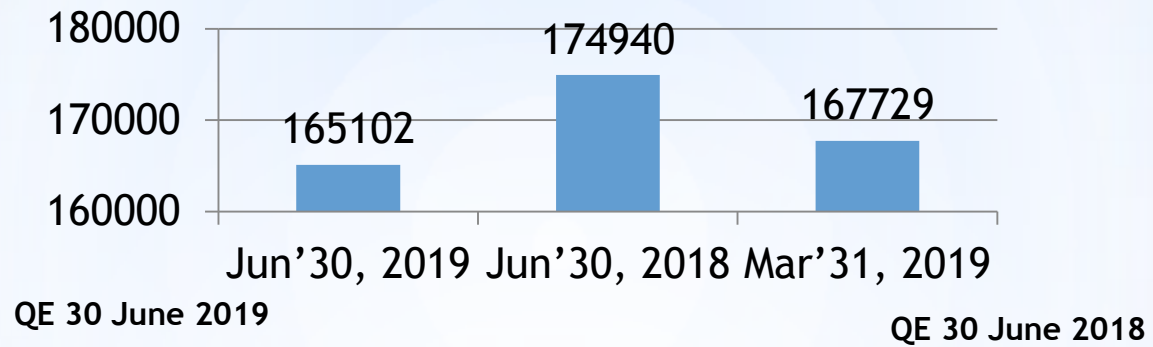
June 30, 2018



BUSINESS TREND

Advances (Gross)

Rs. in Cr



SECTORS	QE 30 June 2019	QE 30 June 2018	YoY Growth (%)
RETAIL	47618	47978	-0.75
AGRICULTURE	33969	33370	1.80
MSME	32783	31170	5.17
CORPORATE	50732	62422	-18.73
Total Gross Advance	165102	174940	-5.62

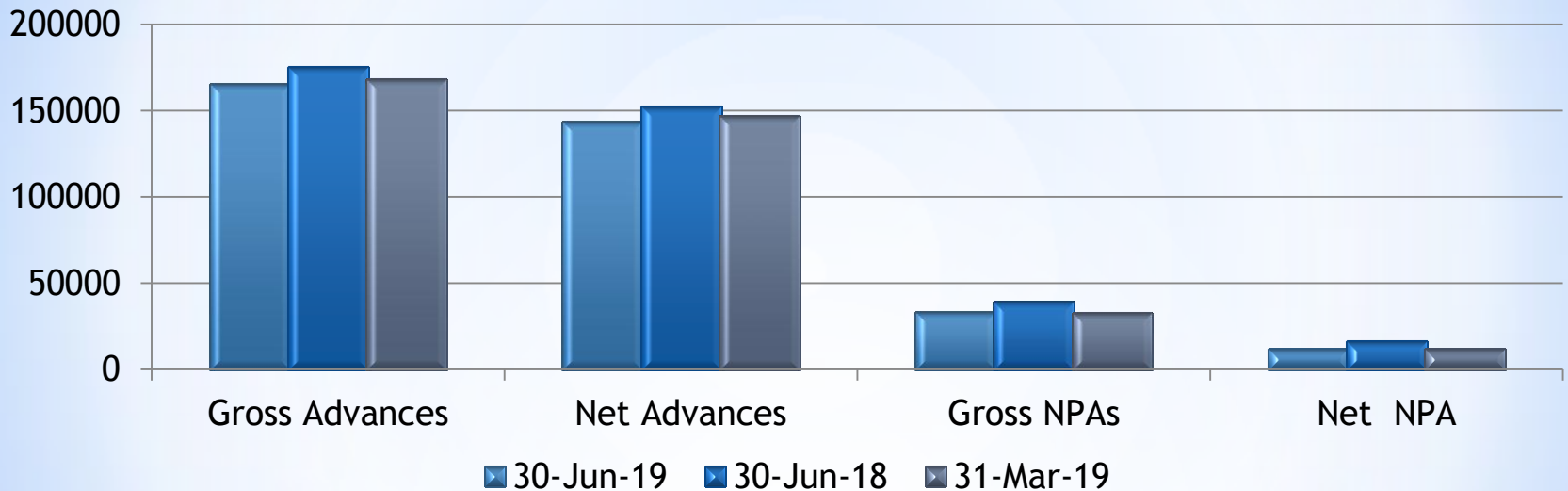


Asset Quality

Rs. in Crore

<u>Gross NPAs :</u>	June 30, 2019 (Qtr.)	June 30, 2018 (Qtr.)	Mar. 31, 2019 (Qtr.)	Mar.31,2019 (F/Yr.)
Opening Gross NPAs	32356	38131	35333	38131
Slippage of PA to NPAs	2141	1831	1790	7992
Increase in balance of existing NPAs	92	1106	534	2336
Sub Total	34589	41068	37657	48459
Less:				
Up gradation	434	535	140	567
Recovery	715	1304	1992	5089
Sale of NPA	0	0	0	0
Regular write-off	134	451	1101	1853
Technical write-off	397	0	2020	8522
Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received	1	0	48	72
Sub Total	1681	2290	5301	16103
Gross NPAs	32908	38778	32356	32356
% of Gross NPAs to Gross Advances	19.93	22.17	19.29	19.29

ASSET QUALITY TREND



Particulars	30-Jun-19	30-Jun-18	31-Mar-19
Gross Advances	165102	174940	167729
Net Advances	143454	152064	146525
Gross NPA	32908	38778	32356
Net NPA	11441	16086	11333
Gross NPA %	19.93	22.17	19.29
Net NPA %	7.98	10.58	7.73



Asset Quality - SMA 1 & SMA 2

Sectorwise SMA 1 & SMA 2	Q1FY20	Q1FY19	FY19
Corporate	3433.09	5371.71	2121.31
SME	5146.77	6923.29	5297.01
AGRI	1623.98	1889.96	1611.80
RETAIL	5442.04	5632.41	5395.95
Total	15645.88	19817.37	14426.07

Status of NCLT accounts

Provision Coverage Ratio (%)

Fund based O/S

129Accounts Admitted to NCLT

Rs. 18270.22cr

Rs.15656.53 Cr

85.69%

52 Accounts filed in NCLT but
yet to be admitted

Rs. 7844.46cr

Rs.6497.16 Cr

82.82 %

NPA accounts where
ICA signed/ likely to be
signed

Rs. 4838.10cr

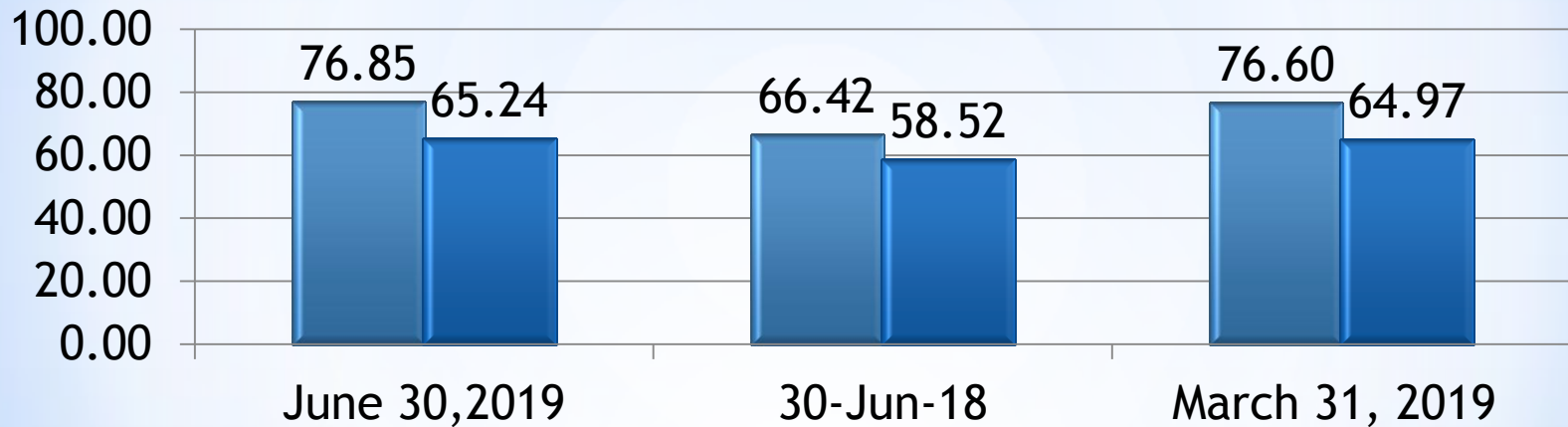
Rs.3271.68 Cr

6 Standard accounts
where ICA signed/ likely
to be signed

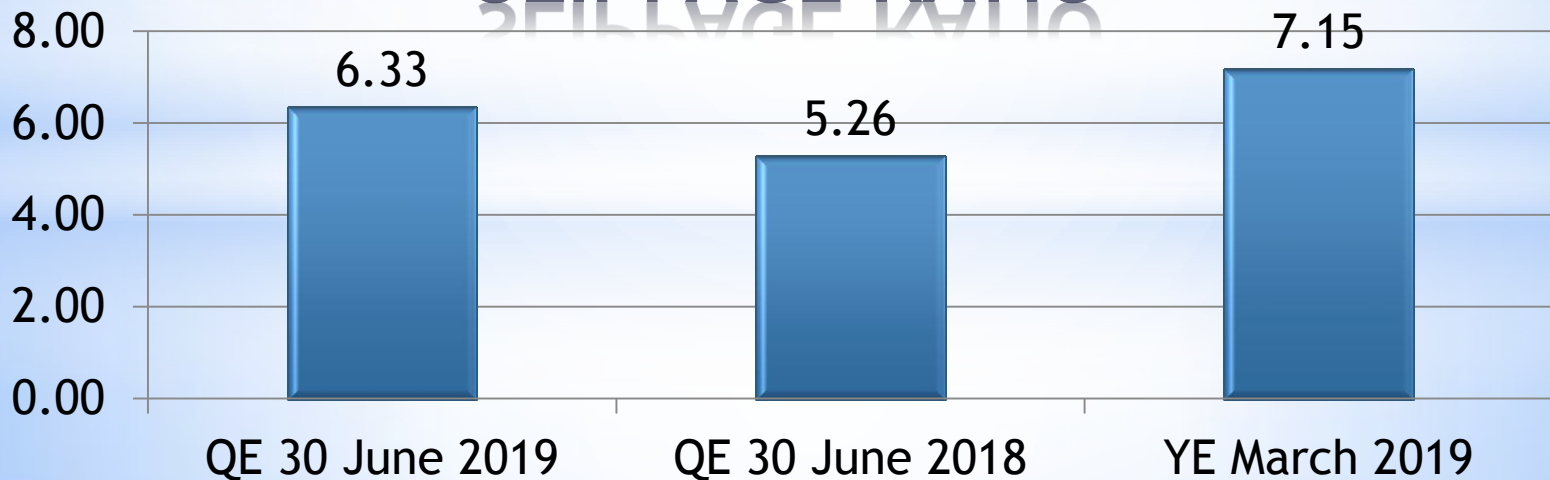
Rs. 2502.42 cr

PROVISION COVERGAE

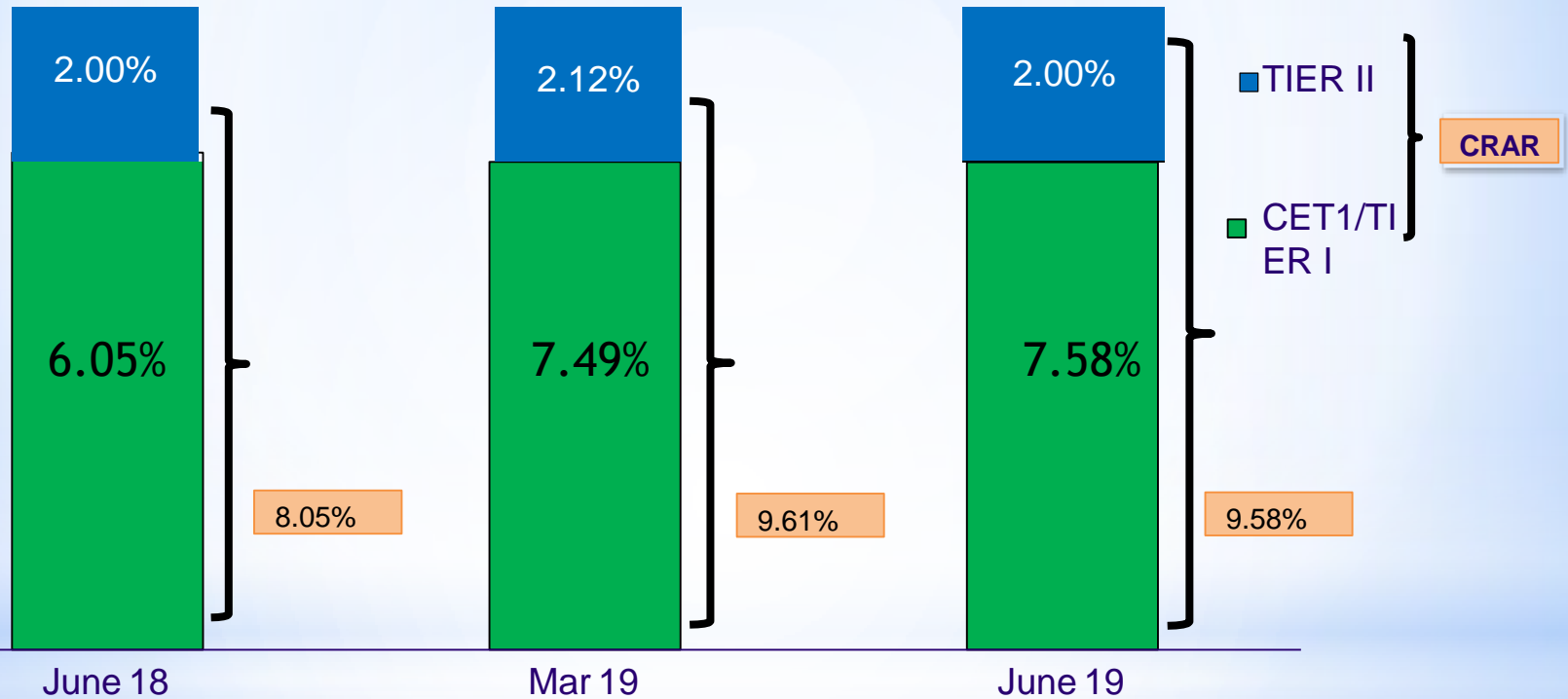
- Provision Coverage Ratio (PCR) with TWO
- Provision Coverage Ratio (PCR) without TWO



SLIPPAGE RATIO



Capital Adequacy



- “Credit Risk Weighted Assets on Advances to Gross Advances” - Jun 18: 76.82%, Jun 19: 73.30%.
- “TRWAs to Total Asset” ratio - Jun 18: 50.69%, Jun 19: 45.04%.



PROFITABILITY

(Rs. In Crore)

Particulars	Qtr ended		Q1-FY-20 over Q1-FY-19		Qtr ended	FY ended
	June'19	June'18	Amt	%	Mar'19	Mar'19
Total Income	6493	5905	588	9.96	6621	25052
Total Expenditure	5389	5521	-132	-2.39	5102	21925
Net Interest Income	1790	1678	112	6.67	1603	6773
Operating Profit	1104	384	720	187.50	1519	3127
Total Provisions	986	1906	-920	-48.27	3996	8768
Net Profit / (Loss)	118	-1522	1640	107.75	-2477	-5641
NIM (%)	2.62	2.61			2.34	2.54
Return on Assets (%)	0.15	-1.85			-2.96	-1.70



TOTAL INCOME

(Rs. In Crore)

Particulars	Qtr ended		Q1-FY-20 over Q1-FY-19		Qtr ended	FY ended
	June '19	June '18	Amt	%	Mar '19	Mar '19
Interest Income	5714	5692	22	0.39	5477	22639
(i) Advances	3069	3328	-259	-7.78	2946	12950
(ii) Investments	2422	1982	440	22.20	2340	8454
(iii) Call money/ Balances with banks	89	255	-166	-65.10	100	873
(iv) Others	134	127	7	5.51	91	362
Non Interest Income	779	213	566	265.73	1144	2413
Total Income	6493	5905	588	9.96	6621	25052

DETAILS OF NON-INTEREST INCOME

(Rs in crore)

Particulars	Qtr ended		Q1-FY-20 over Q1-FY-19		Qtr ended	FY ended
	June 19	June 18	Amt	%	March 19	March 19
NON-INTEREST INCOME TOTAL	779	213	566	265.73	1144	2413
Commission, Exchange & Brokerage	337	259	78	30.12	361	1203
Trading Profit on Investments	233	-264	497	188.26	281	215
Recovery in Written off a/cs	73	121	-48	-39.67	354	557
Profit on Exchange Transactions	18	15	3	20.00	59	110
Rent on Lockers	67	38	29	76.32	37	141
ATM Interchange fee	28	30	-2	-6.67	25	117
Other Misc. Income	23	14	9	64.29	27	70

TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Qtr ended		Q1-FY-20 over Q1-FY-19		Qtr ended	FY ended
	June 19	June 18	Amt	%	March 19	March 19
A) Interest Expended	3924	4014	-90	-2.24	3874	15866
i) Deposits	3783	3843	-60	-1.56	3756	15276
ii) RBI/Interbank Borrowings	2	1	1	100.00	1	5
iii) Intt on Sub-ordinate Debts	113	105	8	7.62	103	448
iv) Int on Borrowing/ Refinance*	26	65	-39	-60.00	14	137
B) Optg. Expenses	1465	1507	-42	-2.79	1228	6059
i) Establishment	883	966	-83	-8.59	546	3565
ii) Others	582	541	41	7.58	682	2494
Total Expenses (A+B)	5389	5521	-132	-2.39	5102	21925

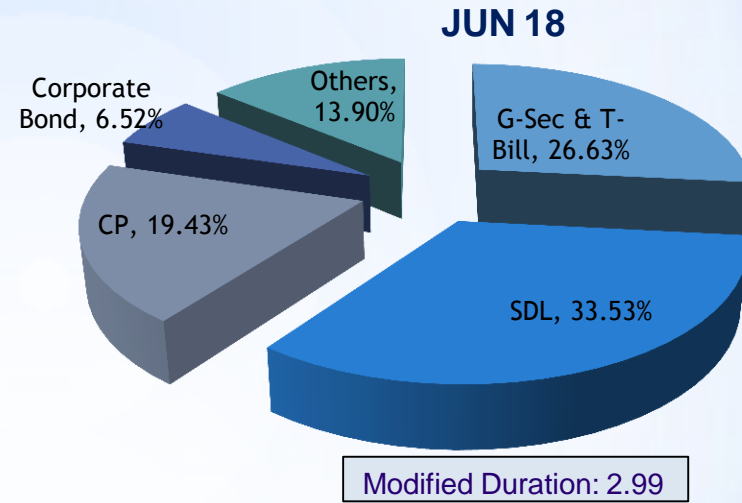
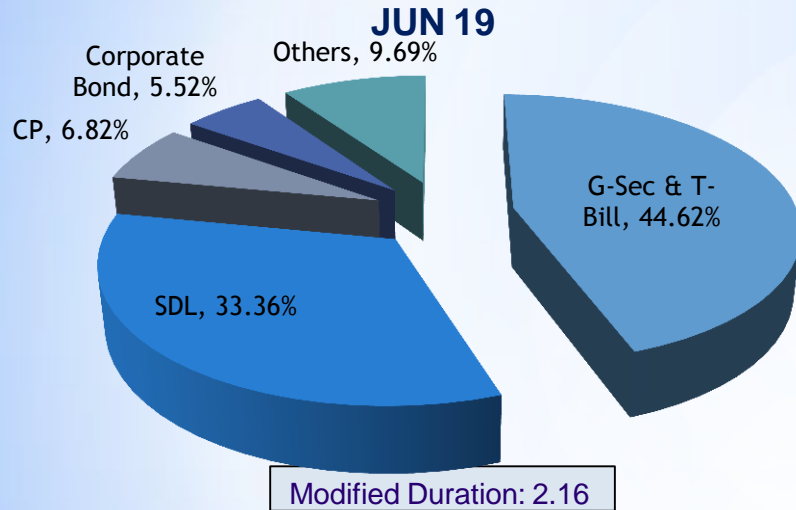
DETAILS OF PROVISIONS

(Rs. In Crore)

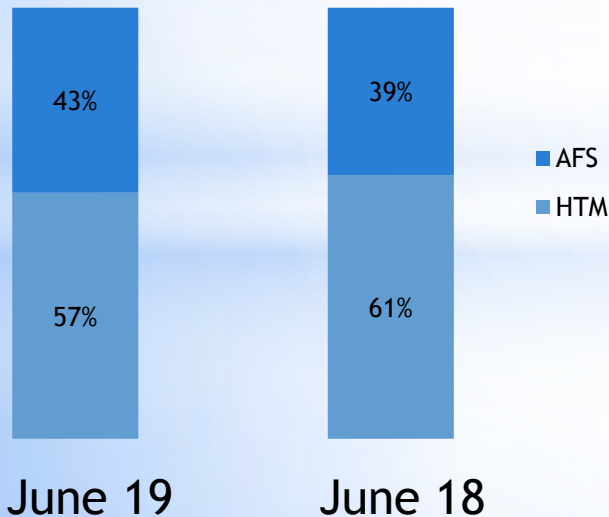
Particulars	Qtr ended		Q1-FY-20 over Q1-FY-19		Qtr ended	FY ended
	June 19	June 18	Amt	%	March 19	March 19
OPERATING PROFIT	1104	384	720	187.50	1519	3127
Less: PROVISIONS	986	1906	-920	-48.27	3996	8768
i) NPA	921	2540	-1619	-63.74	4564	11030
ii) Restructured A/cs	-16	-135	119	88.15	-66	-425
iii) Investment	201	502	-301	-59.96	270	984
iv) Standard Assets	-19	-3	-16	-533.33	-89	-115
v) Unhedged exposure FCE	0	1	-1	-100.00	0	-1
v)Others	-53	-137	84	61.31	55	-176
vi) Taxes	-48	-862	814	94.43	-738	-2529
Net Profit/ (Loss)	118	-1522	1640	107.75	-2477	-5641

Treasury Operations

AFS Book



Break up of Domestic Investments (%)



(Rs in crore)

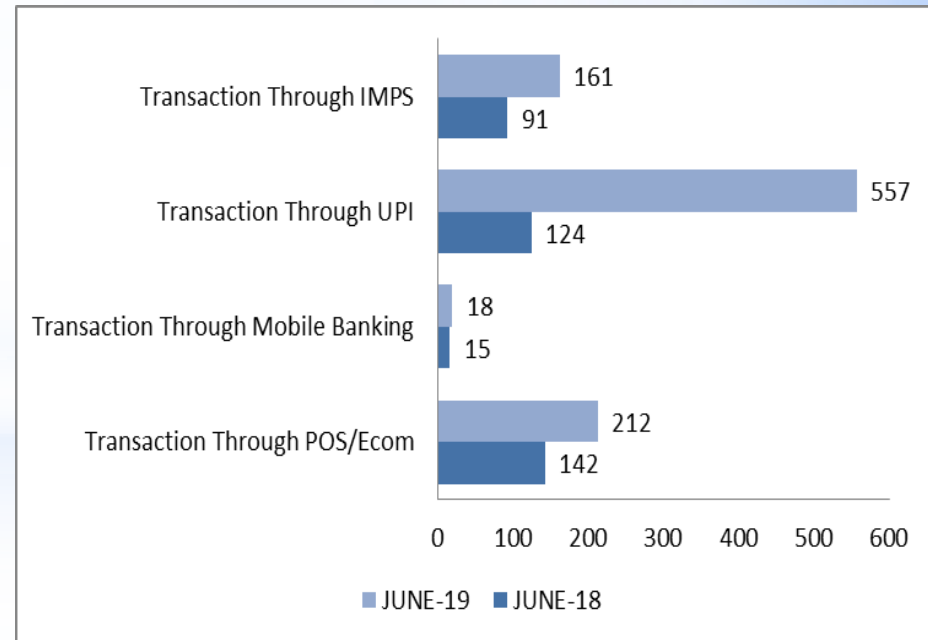
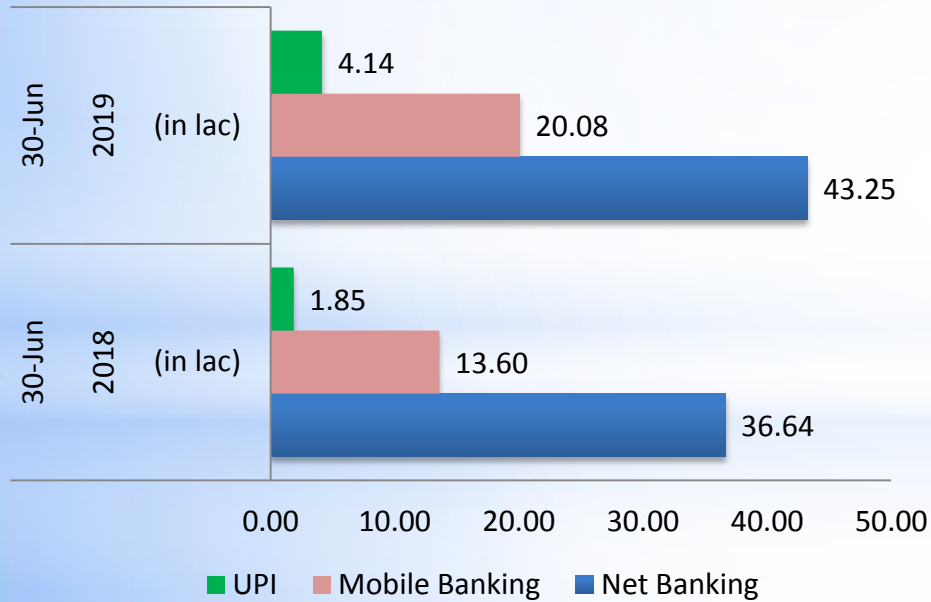
Total Investments Book	Jun 19	Jun 18
Domestic Investments	1,32,569	1,11,879
- of which- SLR	1,00,514	82,435
Foreign Offices Investments	-	-
Whole Bank Investments	1,32,569	1,11,879

Digital Banking

Total ATMs- 3304

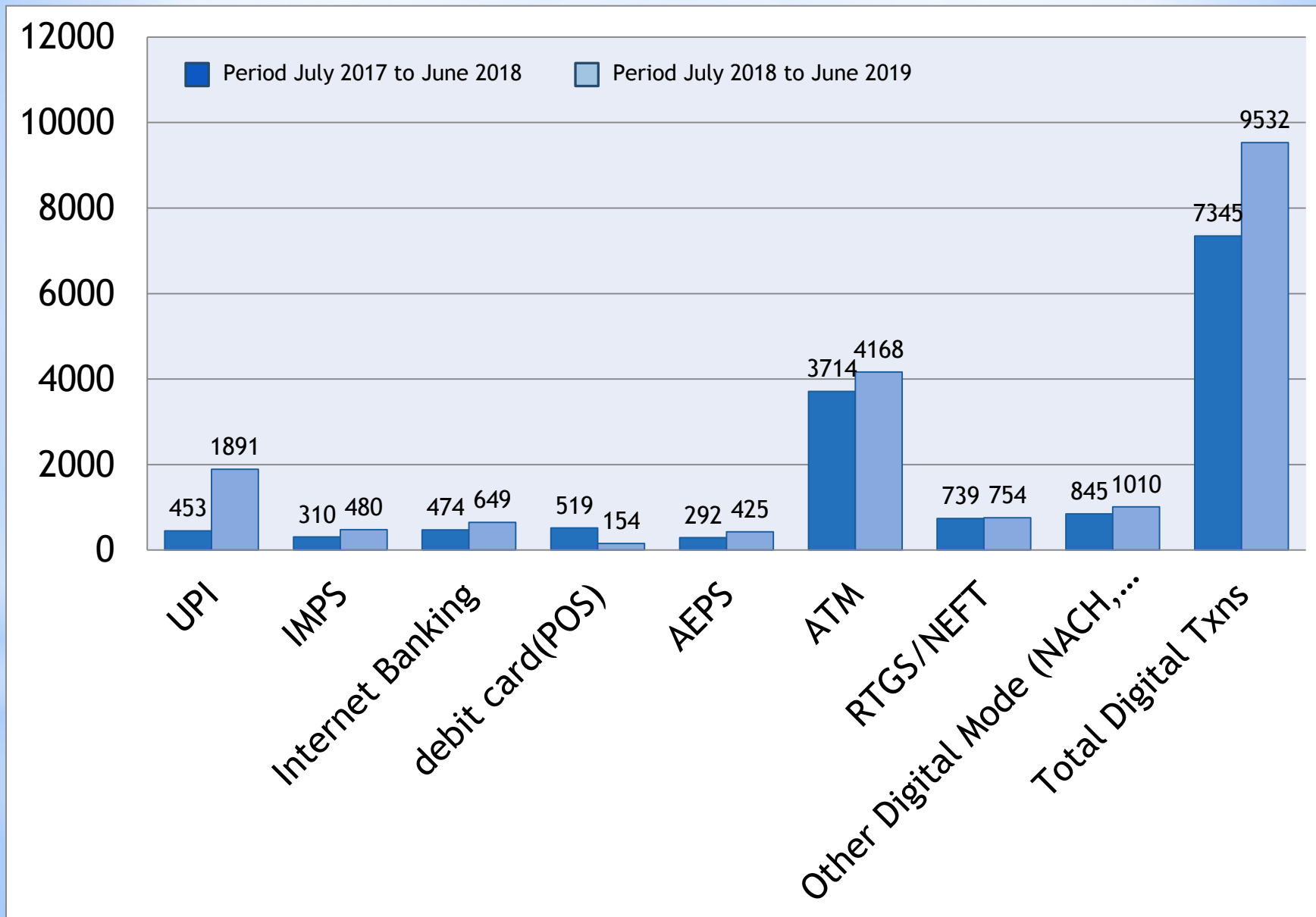
Transactions Through Alternative Channel- 9394 lac

Figures in lac



Composition of Digital Transactions Count

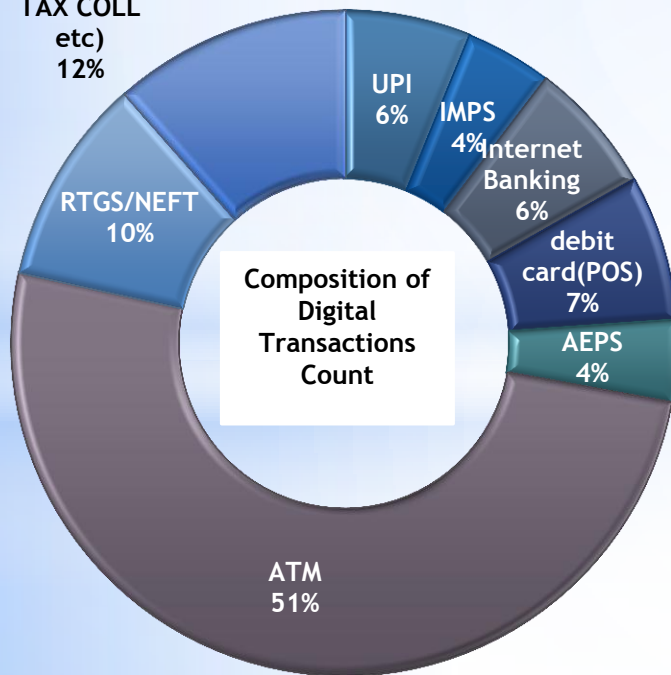
(Amount in Lakh)



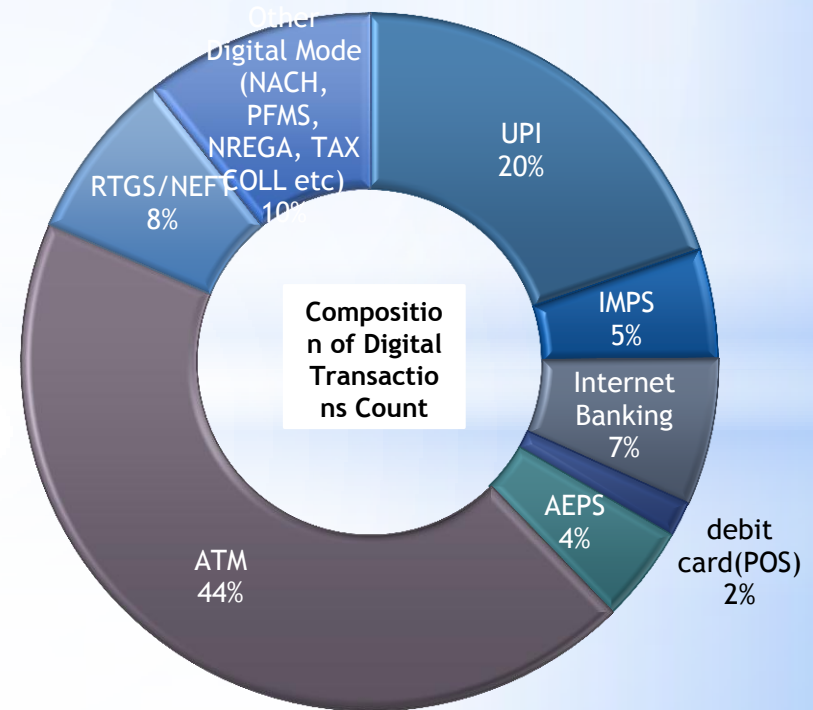
* Penetration of Digital Transactions

Other Digital Mode (NACH, PFMS, NREGA, TAX COLL etc) 12%

July -17 to June 18



July -18 to June 19



Digital Penetration for June Quarter 2019-20

UPI

- Processing 7.21 lakhs transactions per day
- Handled 6.5 crores transactions during the Quarter
- Number of UPI-VPA users: 4.14 lakhs

Debit Card

- No. of cards issued during the Quarter 15.76 lakhs
- Processing 2.40 lakh transactions (POS/Ecom) per day

INB

- Number of Users : 43.25 lakhs
- Processing 1.94 lakhs transactions per day

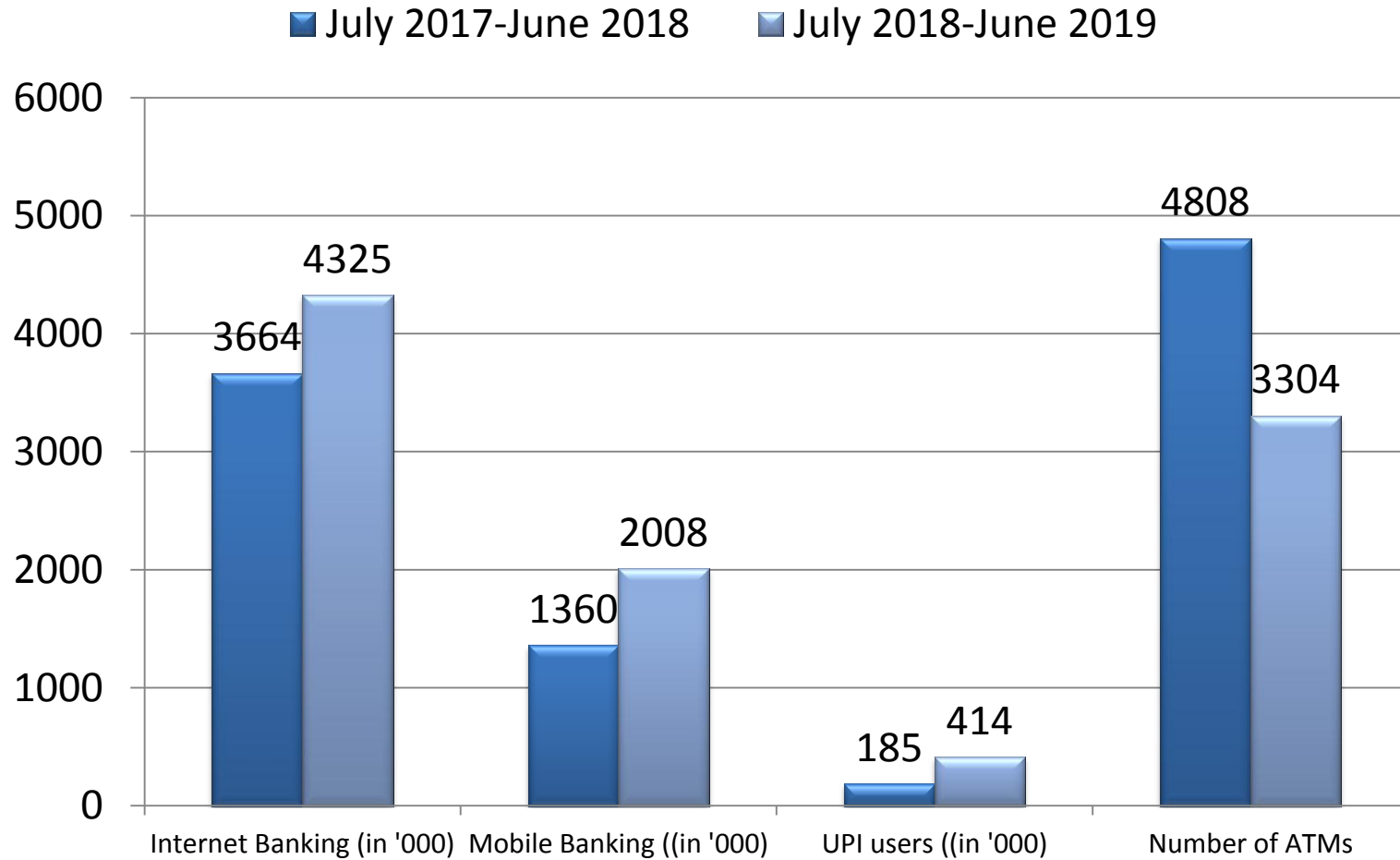
ATM

- Number of ATM : 3304
- Processing 11.42 lakhs transactions per day

Mobile Banking

- Number of Users : 20.08 lakhs
- Processing 18250 transactions per day

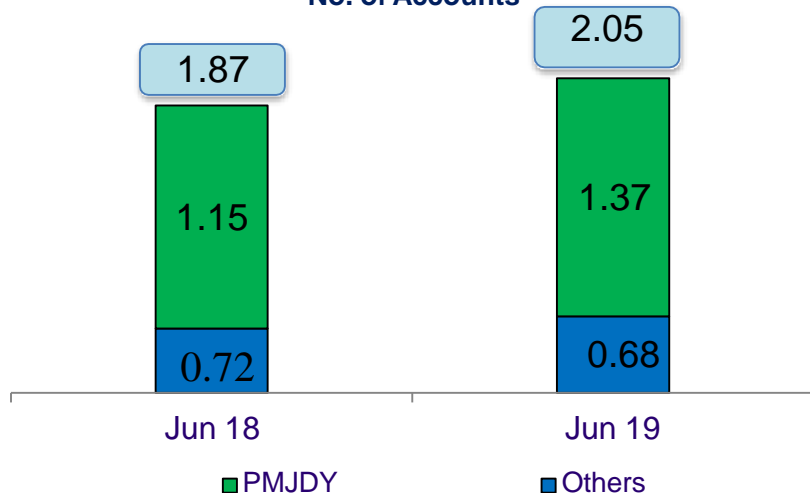
Customer Touch Points



Financial Inclusion

**Accounts & Amount in FI Channel
(No. in Crores)**

No. of Accounts



■ PMJDY

■ Others

Jun 18

Jun 19

Deposits (Rs. In Crs)

2639.81

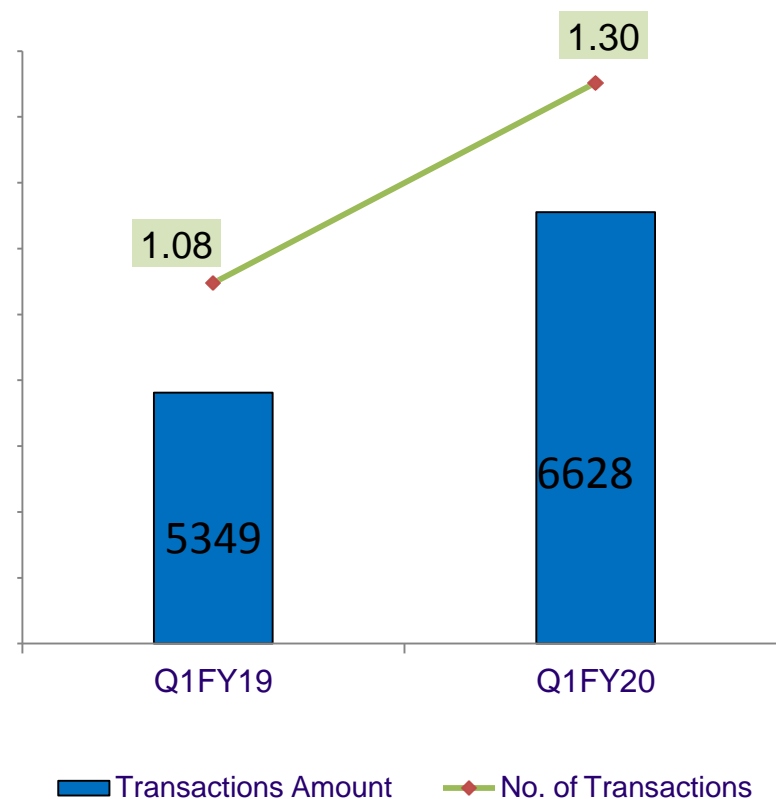
3364.80

Average Balance (Rs.)

1407

1643

**Transactions in BC Channel
(No. & Amt. in Crores)**



■ Transactions Amount

◆ No. of Transactions

46 RSETI, 152 Training Programmes held, 4212 Youth Trained. 48 Financial Literacy Centres (FLC)

PM Suraksha Bima Yojana: 38.86 Lakh; PM Jeevan Jyoti Bima Yojana: 12.58Lakh; Atal Pension Yojana: Lakh 6.65 (In Nos.)

No. of BC Outlets:6387

Consolidated Balance Sheet

(Rs. in Cr)

Particulars	AS AT	AS AT
	30-Jun-2019	30-Jun-2018
	Rs.	Rs.
<u>CAPITAL & LIABILITIES</u>		
Capital	4126	2618
Reserves and Surplus	15325	14078
Minorities Interest	45	41
Share Application Money Pending Allotment	0	0
Deposits	298243	294101
Borrowings	5094	5723
Other Liabilities and Provisions	8362	9680
TOTAL	331195	326240
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	26477	33032
Balances with Banks and Money at Call and Short Notice	674	274
Investments	128563	108780
Loans & Advances	144390	152996
Fixed Assets	4341	4316
Other Assets	26740	26834
Goodwill on Consolidation	9	9
TOTAL	331195	326240



THANK YOU