



**FINANCIAL HIGHLIGHTS
FOR
THE 4TH QUARTER &
FINANCIAL YEAR ENDED
31ST MARCH 2018**



- ❖ **Total Business of the Bank improved to Rs. 4,72,323 crore in March 31, 2018 as against Rs. 4,49,679 crore in March 31, 2017.**
- ❖ **Total Deposits stood at Rs. 2,94,839 crore in March 31, 2018 as against Rs. 2,96,671 crore in March 31, 2017.**
- ❖ **Gross Advances of the Bank improved to Rs. 1,77,484 crore in March 31, 2018 as against Rs. 1,53,008 crore in March 31, 2017.**
- ❖ **CASA percentage improved to 42.46 % in March 2018 as against 40.68 % in December 2017, 40.24 % in September 2017 and 39.48 % in June 2017.**
- ❖ **High Cost Deposits substantially reduced by 93.64 % to Rs. 850 crore in March 31, 2018 from Rs. 13,356 crore in March 31, 2017.**
- ❖ **Operating Profit of the Bank stood at Rs. 2733 crore for the financial year ended March 31, 2018 as compared to Rs. 3089 crore for the corresponding previous financial year ended March 31, 2017.**
- ❖ **For the quarter ended March 2018, Bank has incurred Net Loss of Rs. 2114 crore as against Net Loss of Rs. 592 crore during the quarter ended March 2017. For the Financial Year ended March 31, 2018, the Bank has incurred Net Loss of Rs. 5105 crore as compared to Net Loss of Rs. 2439 crore during previous financial year primarily due to higher NPA provisions, higher slippages/ ageing and additional provision in NCLT accounts, significant decline in Trading Profit on Investments, decline in net interest income etc.**
- ❖ **Net-Interest Income of the Bank stood at Rs. 6517 crore for the financial year ended March 31, 2018 as against Rs. 6574 crore for the corresponding previous financial year ended March 31, 2017.**
- ❖ **Provision Coverage Ratio significantly improved to 63.31 % as on March 31, 2018 as against 62.49 % as on December 31, 2017, 58.58 % as on September 30, 2017 and 54.48 % as on June 30, 2017.**
- ❖ **CRAR under BASEL II is at 9.46 % with Tier I at 5.50 % whereas CRAR under BASEL III is 9.04 % with Tier I at 7.01 %.**
- ❖ **Net Interest Margin stood at 2.47 % for the financial year ended March 31, 2018 as against to 2.51 % in the corresponding previous financial year ended March 31, 2017.**

PERFORMANCE HIGHLIGHTS- Q4 & FY 2017-18



(Rs. in crore)

PARAMETERS	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Total Business	4,49,679	4,66,360	4,80,616	4,75,148	4,72,323	5.04
Total Deposits	2,96,671	2,94,162	2,97,426	2,95,446	2,94,839	(0.62)
Of which Core Deposits	2,83,315	2,81,398	2,85,703	2,93,867	2,93,989	3.77
Of which HighCost Deposits (% to total deposits)	13,356 (4.50)	12,764 (4.34)	11,723 (3.94)	1,579 (0.53)	850 (0.29)	(93.64)
Total Loans and Advances	1,53,008	1,72,198	1,83,190	1,79,702	1,77,484	16.00
Investments	93,792	95,670	96,035	1,02,017	1,05,295	12.26
CD Ratio	51.57	58.53	61.59	60.82	60.20	----

PERFORMANCE HIGHLIGHTS- Q4 & FY 2017-18



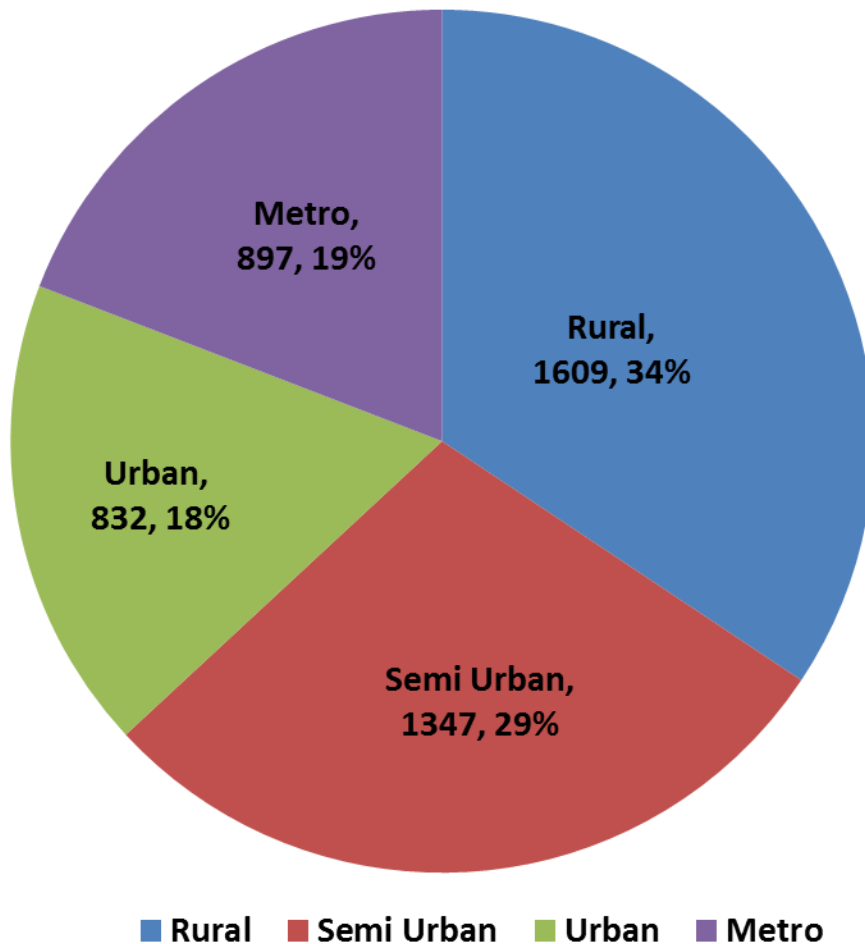
सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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(Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Gross Income	7,122	27,537	6,871	6,896	6,590	6,302	26,659	(11.51)
Gross Expenses	6,056	24,448	6,420	6,027	5,725	5,754	23,926	(4.99)
Operating Profit	1,066	3,089	451	869	865	548	2,733	(48.59)
Net Profit	(592)	(2,439)	(577)	(750)	(1664)	(2,114)	(5,105)	----
Net Interest Income	1,716	6,574	1,331	1,709	1,977	1,500	6,517	(12.59)
Net Interest Margin	2.43	2.51	1.80	2.43	3.06	2.32	2.47	-----

BRANCH SEGMENTATION : AS ON 31ST MARCH, 2018



Total Branches	4685
Rural	1609
Semi Urban	1347
Urban	832
Metropolitan	897
ATMs	4886

BUSINESS



Segment-wise Deposits (Rs. in crore)

Deposits	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Current	13,207	13,357	13,199	13,271	14,687	11.21
Savings	1,03,102	1,02,779	1,06,486	1,06,918	1,10,509	7.18
Total CASA	1,16,310	1,16,137	1,19,686	1,20,189	1,25,196	7.64
Core Term	1,67,006	1,65,261	1,66,017	1,73,678	1,68,793	1.07
Total Core Deposits	2,83,315	2,81,398	2,85,703	2,93,867	2,93,989	3.77
High Cost	13,356	12,764	11,723	1,579	850	(93.64)
Total Deposits	2,96,671	2,94,162	2,97,426	2,95,446	2,94,839	(0.62)
CASA %	39.20	39.48	40.24	40.68	42.46	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Total Loans & Advances	1,53,008	1,72,198	1,83,190	1,79,702	1,77,484	16.00
Corporate Credit	52,762	67,512	63,453	57,407	64,560	22.36
(% to total Loans & Advances)	34.48%	39.21%	34.64%	31.95%	36.38%	
Agriculture	37,537	37,412	38,827	36,682	30,776	(18.01)
(% to total Loans & Advances)	24.53%	21.73%	21.19%	20.41%	17.34%	
MSME	30,701	31,021	36,227	39,175	34,025	10.83
(% to total Loans & Advances)	20.06%	18.01%	19.78%	21.80%	19.17%	
Retail	32,008	36,253	44,683	46,438	48,123	50.35
(% to total Loans & Advances)	20.92%	21.05%	24.39%	25.84%	27.11%	
- Housing	12,510	13,077	19,587	20,444	21,392	71.00
- Education	2,735	2,944	4,052	4,067	3,965	44.97
- Others	16,763	20,232	21,044	21,927	22,766	35.81

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advances	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Priority Sector Advances (% to ANBC)	78,289 (37.98)	79,022 (39.49)	86,233 (42.38)	80,851 (40.78)	73,284 (44.00)	(6.39)
Agriculture (% to ANBC)	37,537 (18.21)	37,412 (18.70)	38,827 (19.08)	36,682 (18.50)	30,776 (18.48)	(18.01)
MSME (PS) (% to ANBC)	29,531 (14.32)	29,892 (14.95)	34,997 (17.20)	37,092 (18.71)	33,223 (19.95)	12.50

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
HOUSING LOAN	12,510	13,077	19,587	20,444	21,392	71.00
EDUCATION LOAN	2,735	2,944	4,052	4,067	3,965	44.97
CENT PERSONAL GOLD LOAN	686	740	784	808	793	15.60
Cent Mortgage	6,517	8,308	8,474	8,690	8,980	37.79
Cent Trade	4,819	4,742	5,073	5,118	5,471	13.53
Others	4,741	6,442	6,713	7,311	7,522	58.66
Grand Total	32,008	36,253	44,683	46,438	48,123	50.35

PROFITABILITY

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

PROFITABILITY (Rs. in crore)

PARAMETERS	Q4 16-17	FY 2016-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Gross Income	7,122	27,537	6,871	6,896	6,590	6,302	26,659	(11.51)
Gross Expenses	6,056	24,448	6,420	6,027	5,725	5,754	23,926	(4.99)
Operating Profit	1066	3,089	451	869	865	548	2,733	(48.59)
Net Profit	(592)	(2,439)	(577)	(750)	(1664)	(2114)	(5105)	----

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18



BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Interest on Advances	3,789	16,283	3,559	3,725	3,795	3,399	14,478	(10.29)
Interest on Investments	1,936	7,372	1,718	1,782	1,766	1,872	7,138	(3.31)
Other Interest Income	515	1,006	934	660	465	361	2,420	(29.90)
Total Interest Income	6,240	24,661	6,211	6,166	6,027	5,632	24,036	(9.74)

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o -Q4 FY 17) (%)
Non Interest Income	882	2876	660	730	563	670	2623	(24.04)
Of which:								
Profit on sale of investments	453	1541	218	208	97	54	577	(88.08)
Commission/ Exchange	279	929	244	277	401	340	1262	21.86
Recovery in written off a/cs	63	121	123	109	29	149	410	136.51
Profit on Exchange Transactions	45	169	25	33	33	50	141	11.11
Others	42	116	50	104	2	77	233	83.33
Total Income	7122	27537	6871	6896	6590	6302	26659	(11.51)

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
Interest on deposits	4,317	17,330	4,254	4,134	3,877	3,957	16,222	(8.34)
Interest on Sub-ordinated debts	140	603	114	112	113	110	449	(21.43)
Interest on borrowings/ refinance	67	154	512	211	60	65	848	(2.99)
Total interest Expenses	4,524	18,087	4,880	4,458	4,049	4,132	17,519	(8.66)

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18	Y-o-Y Growth (Q4 FY 18 - o - Q4 FY 17) (%)
I. Establishment	903	4,214	1,005	997	1,068	914	3,984	1.22
II. Other Optg. Expenses	629	2,147	536	573	606	708	2,423	12.56
Total optg. Expenses	1532	6,361	1,541	1,570	1,674	1,622	6,407	5.87
Gross Expenses	6,056	24,448	6,420	6,027	5,725	5,754	23,926	(4.99)

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

PROVISION (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18
For NPAs (Including Restructured Assets)	2028 (-93)	6537 (321)	933 (-80)	1709 (-98)	2868 (-198)	4082 (-575)	9592 (-951)
On Standard Assets	(57)	(164)	32	19	(6)	(38)	7
Provisions on Investments	(23)	300	303	261	570	(335)	799
Tax	(269)	(1090)	(242)	(342)	(897)	(1310)	(2791)
Others	(22)	(55)	1	(28)	(5)	263	231
Total Provision & Contingency	1658	5528	1027	1620	2529	2662	7838
Provision Coverage Ratio	58.43	58.43	54.48	58.58	62.49	63.31	63.31

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18
Return on Assets	(0.75)	(0.80)	(0.71)	(0.93)	(2.13)	(2.75)	(1.61)
Yield on Advances	8.57	9.01	7.95	8.24	8.35	7.38	8.31
Yield on Investments	7.23	7.38	7.07	7.35	7.10	7.07	7.14
Cost of Deposits	5.53	6.20	5.80	5.62	5.29	5.42	5.53
Cost of Funds	5.89	6.27	6.02	5.73	5.39	5.39	5.79
Cost to Income Ratio	58.97	67.31	77.36	64.35	65.91	74.78	70.10

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18
Gross NPAs: Opening Balance	25,843	22,721	27,251	31,398	31,641	32,491	27,251
Add: Slippages	2,266	10,487	5,059	913	3,232	7,868	17,072
Less: Deductions							
1. Write Off	407	2,396	32	34	1,648	1,209	2,924
2. Upgradation	75	1,183	392	149	159	85	785
3. Recoveries	376	2,378	488	487	575	854	2,403
4. Reduction due to sale	0	0	0	0	0	80	80
Total Deductions	858	5,957	912	670	2,382	2,228	6,192
Gross NPAs	27,251	27,251	31,398	31,641	32,491	38,131	38,131

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q4 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 17-18	FY 17-18
Gross NPAs	27,251	27,251	31,398	31,641	32,491	38,131	38,131
Gross Credit	1,53,008	1,53,008	1,72,198	1,83,190	1,79,702	1,77,484	1,77,484
Gross NPA as % of Gross Advances	17.81	17.81	18.23	17.27	18.08	21.48	21.48
Net Advances	1,39,399	1,39,398	1,57,646	1,66,923	1,62,045	1,56,542	1,56,542
Net NPA	14,218	14,218	17,407	15,900	15,311	17,378	17,378
Net NPA as % of Net Advances	10.20	10.20	11.04	9.53	9.45	11.10	11.10

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18
ENGINEERING & MANUFACTURING	2,110	4,838	4,888	4,536	5,188
IRON & STEEL	5,051	4,983	4,964	5,111	4,986
INFRASTRUCTURE	2,494	2,567	2,864	3,203	4,059
POWER-GENERATION	1,267	1,332	1,161	2,108	3,404
TEXTILES	2,527	2,530	2,536	2,535	2,660
OIL INDUSTRY	420	661	513	216	2,128
CONSTRUCTION	1,283	1,279	1,298	1,097	1,717
GEMS & JEWELLERY	700	767	769	738	1,164
AVIATION	0	0	0	0	0
OTHERS	11,399	12,441	12,648	12,947	12,825
TOTAL	27,251	31,398	31,641	32,491	38,131

PERFORMANCE HIGHLIGHTS - Q4 & FY 2017-18

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q4 & FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	Q4 & FY 17-18
Agriculture (% to Sectoral Advances)	2,578 (7.69)	2,719 (8.14)	2,745 (7.61)	2,356 (6.63)	2,516 (7.36)
Industry (% to Sectoral Advances)	19,667 (25.65)	23,617 (29.93)	23,247 (29.01)	24,118 (30.70)	29,838 (37.78)
Services (% to Sectoral Advances)	3,186 (14.02)	2,649 (15.49)	3,411 (15.28)	3,860 (20.14)	3,642 (15.57)
Retail (% to Sectoral Advances)	1,820 (9.75)	2,413 (5.64)	2,238 (5.01)	2,157 (4.64)	2,135 (4.44)
Others (% to Sectoral Advances)	0	0	0	0	0
Total	27,251	31,398	31,641	32,491	38,131

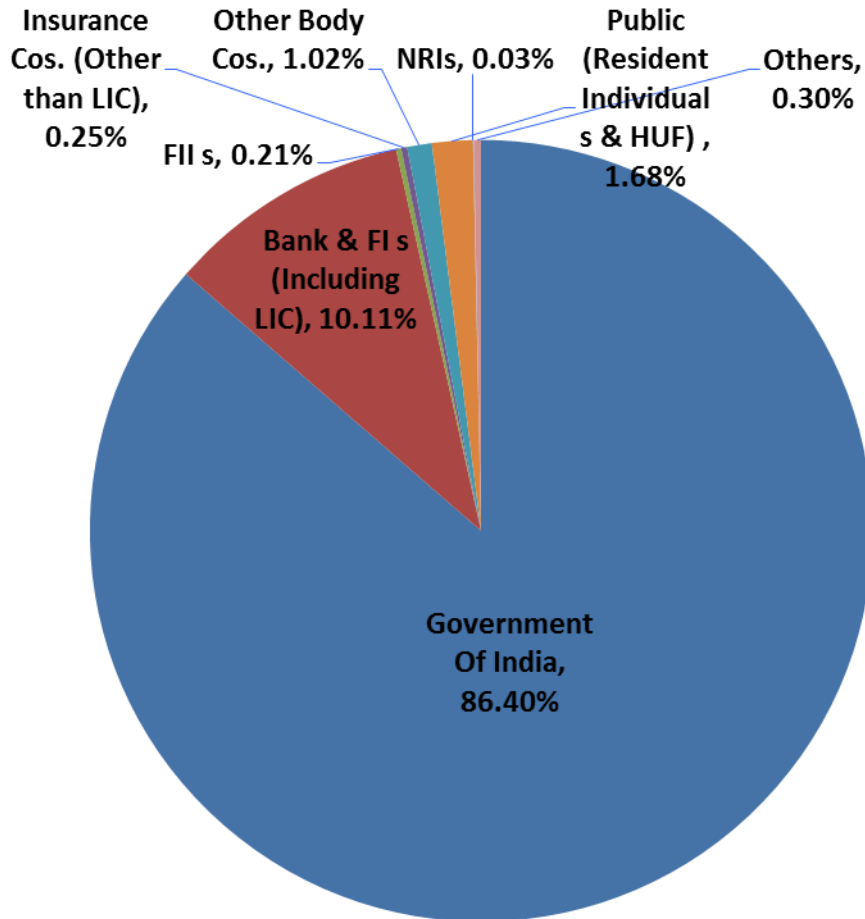
RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 31.03.2018	5418	149.23	139	8087.03	5557	8236.26
2	- Of which NPA	3182	76.12	108	6541.87	3290	6617.99
3	Net Standard Restructure as on 31.03.2018	2236	73.11	31	1545.16	2267	1618.27
4	Fresh addition in Total Restructured Assets in FY 2017-18 (Out of which in Q4)	565 (71)	24.49 (3.39)	2 (0)	22.15 (0)	567 (71)	46.64 (3.39)

RESTRUCTURED ASSETS (Rs IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
MARCH 2017	24801	13472	47	6339	24754	7133
JUNE 2017	24153	12765	45	5593	24108	7172
SEPTEMBER 2017	12956	11512	42	5126	12914	6386
DECEMBER 2017	6856	9896	40	4784	6816	5112
MARCH 2018	5557	8236	33	3671	5524	4565

Shareholding Pattern – 31st March 2018



Government of India	86.40%
Bank & FI s (Including Life Insurance Corporation of India)	10.11%
FII s	0.21%
Insurance Cos. (Other than LIC)	0.25%
Other Body Cos.	1.02%
Public (Resident Individuals & HUF)	1.68%
NRIs	0.03%
Others	0.30%





CAPITAL ADEQUACY (%)

	FY 16-17	FY 17-18
BASEL II		
CRAR	11.28	9.46
Tier I	7.16	5.50
Tier II	4.12	3.96
BASEL III		
CRAR	10.95	9.04
CET 1	8.62	7.01
AT 1	--	--
Tier I	8.62	7.01
Tier II	2.33	2.03

Overall status implementation of PMJDY as on 31-03-2018

Sr. No.	Items	Progress
		Total :1,11,79,825
1.	Total No. of Accounts opened	Rural : 90,19,849 (Rural & Semi Urban) Urban :21,59,976
2.	Out of (1) Aadhaar seeded account	85,64,408
3.	Out of (1) No. of RuPay Debit Card issued	85,74,536
4.	O/S Balance in these accounts (Rs.)	Rs. 2259.48 crores
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch-1536 Covered through BC- 6387 Total SSA Covered - 7923

Recent Developments impacting Bank Financials

-  ***In respect of 22 NCLT Cases with an outstanding of Rs.11034.89 crore (RBI 1st list & 2nd list) Revision of provision from 50% to 40% has resulted in reduction of Additional Provision by Rs.627.46 crore.***
-  ***Provision of Rs. 451 crore on account of Mark to Market Losses has been spread over upto December 2018 as per RBI guidelines.***
-  ***RBI vide its circular dated February 12, 2018 issued a revised framework for resolution of Stressed Assets, which supersedes the existing guidelines of SDR, Corporate Debt Restructuring Scheme, Flexible Structuring of existing long term project loans, Change in Ownership outside SDR and S4A with immediate effect. Under the revised framework, the benefits for accounts where any of these Schemes had been invoked but not yet fully implemented were revoked and accordingly, all accounts have been downgraded as per extant RBI norms on Income Recognition and Asset Classification.***
-  ***Further, in respect of two Gems and Jewellery borrower group where fraud was declared by some Banks, the Bank has classified these accounts as NPA and fully provided for the entire funded exposure of Rs. 378.96 crore during the quarter ended March 31, 2018.***

Thank you!
James

