



Year of Renaissance

Financial Result Analysis

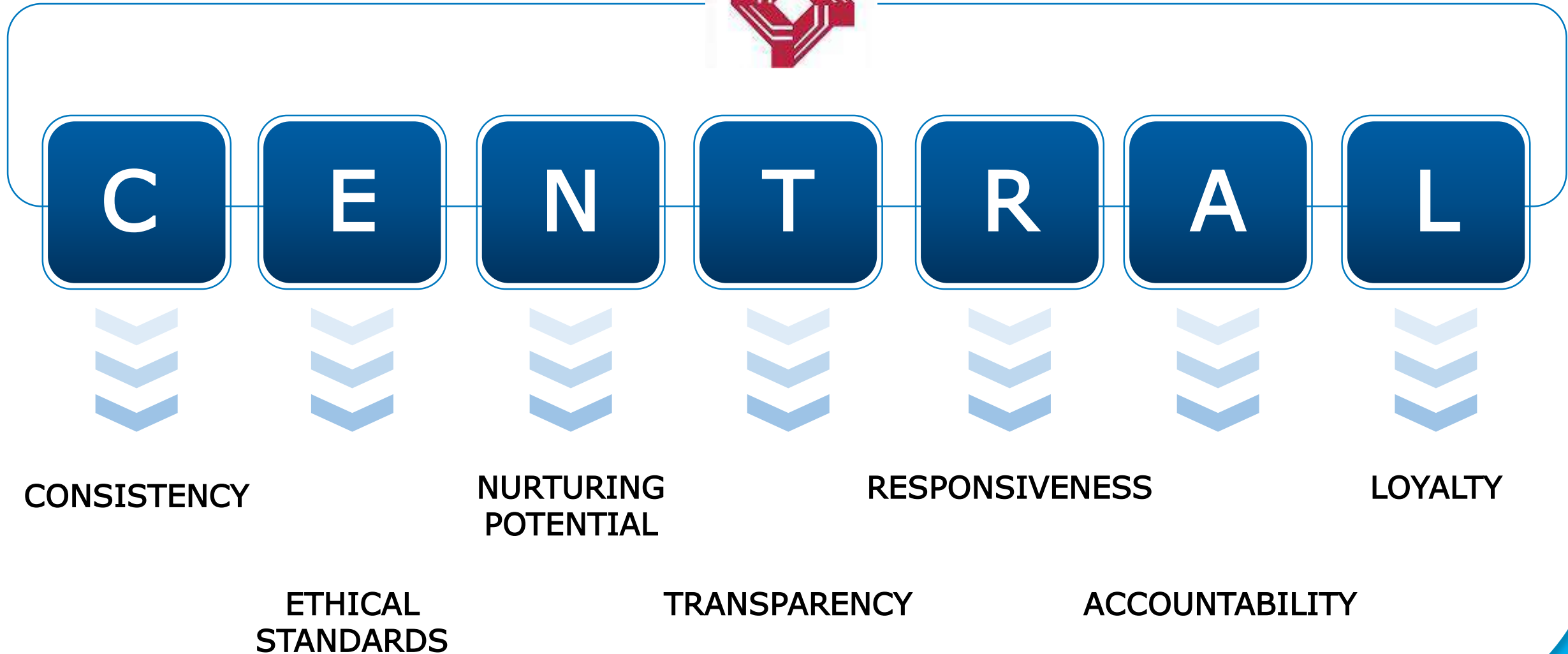
Quarter/Nine Month Ended 31st Dec'2022

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VALUES THAT SET US APART



STRENGTHS



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

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

Best CASA base @**51.22%** of total deposits

Pan India Presence with **18522** Customer Touch Points



DEDICATED STAFF STRENGTH OF **31272**



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सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

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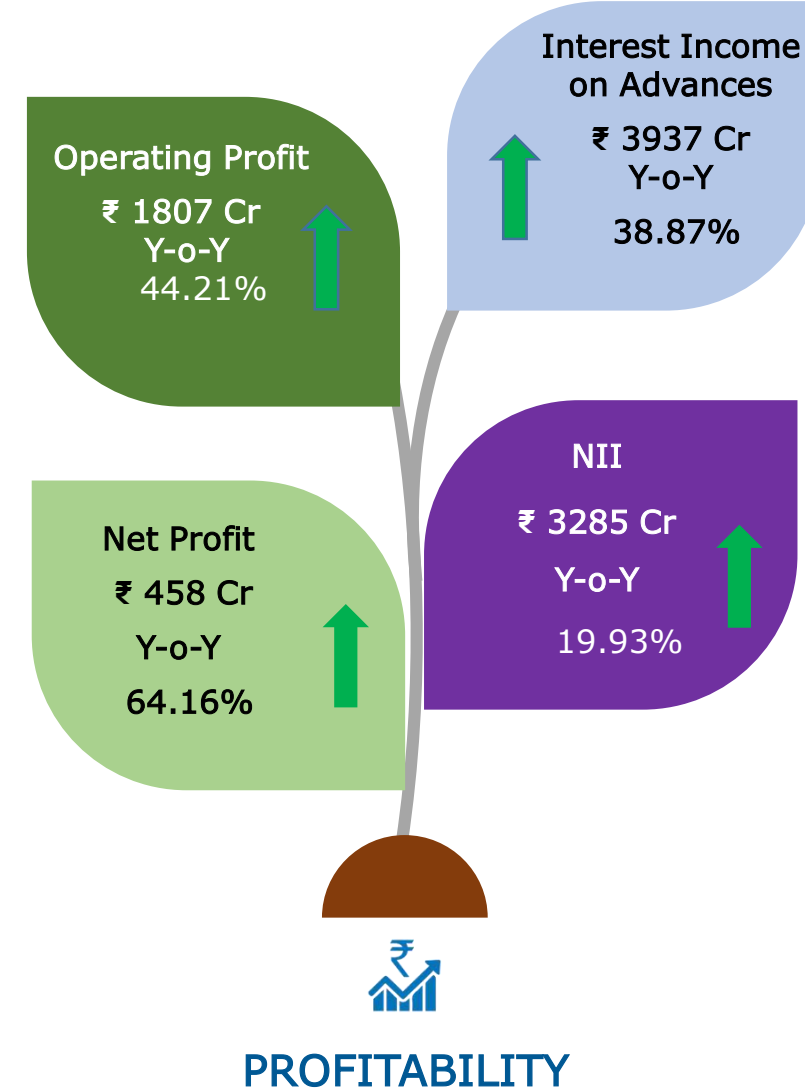
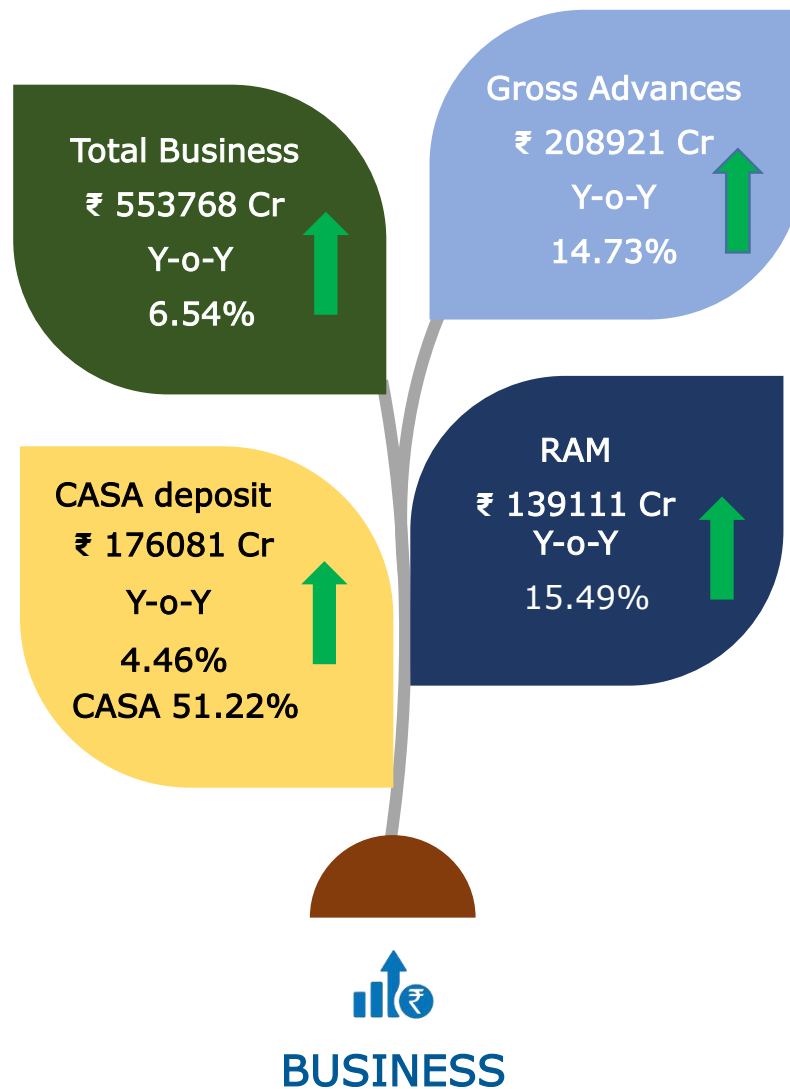
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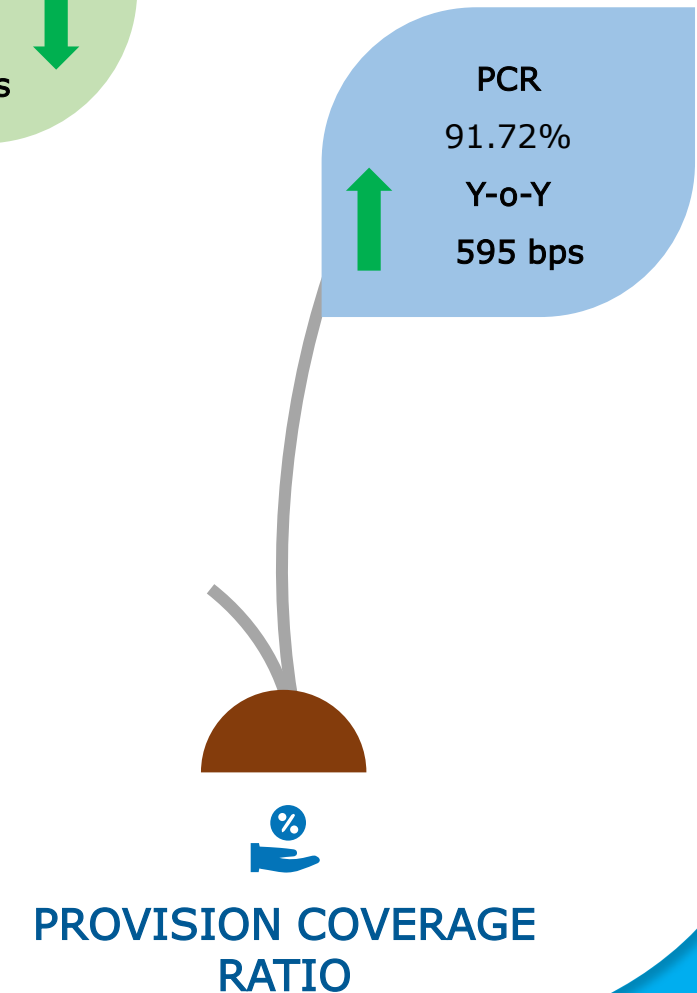
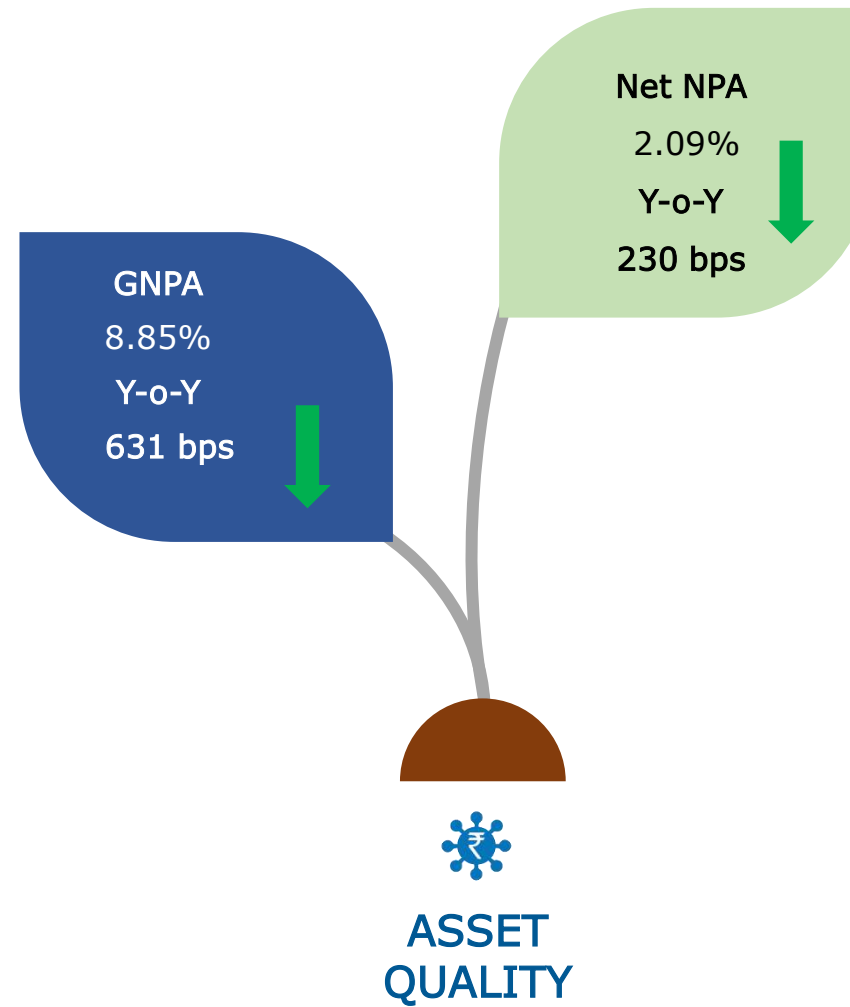
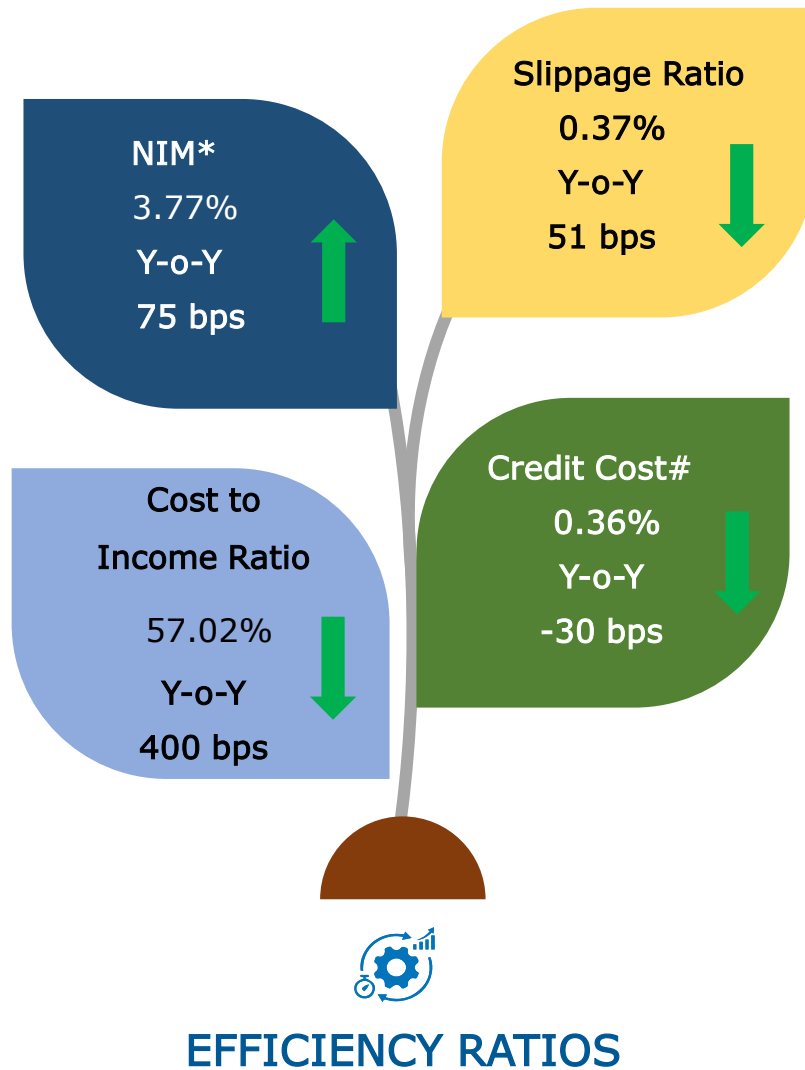


PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS



KEY HIGHLIGHTS

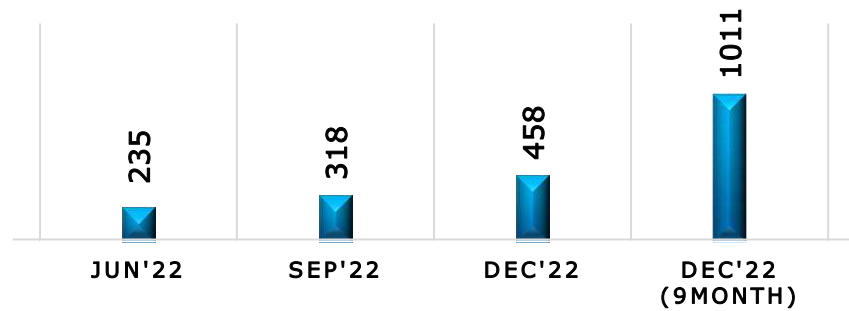
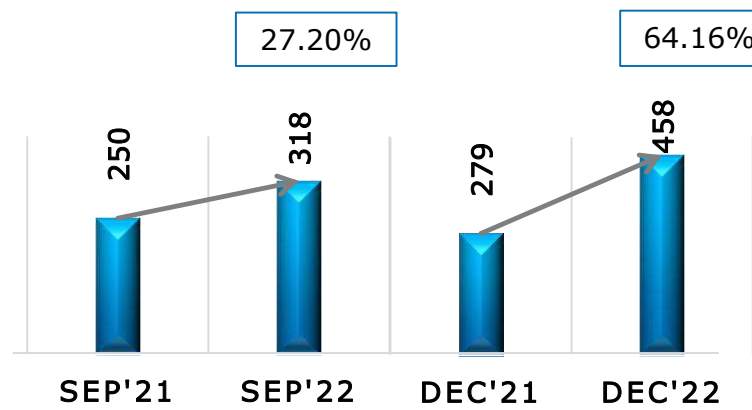


* NIM - Including one off Item is 4.07% for Dec'22 Qtr.
Credit Cost - Including proactive provision is 1.72% for Dec'22 Qtr.

PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)



Particulars	Quarter Ended			Growth		
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)	
Yield on Advances (%)*	6.52	7.37	7.95	58bps	↑	143bps ↑
Yield on Investments (%)	6.28	6.14	6.36	22bps	↑	8bps ↑
Yield on Funds (%)*	8.30	7.71	8.33	62bps	↑	3bps ↑
Cost of Funds (%)*	3.89	3.93	3.94	1bps	↑	5bps ↑
Cost of Deposits (%)*	3.83	3.89	3.89	-		6bps ↑
NIM (%)*	3.76	3.44	4.07	63bps	↑	31bps ↑
NIM (%) (Excluding one off Item)*	3.02	3.41	3.77	36bps	↑	75bps ↑
ROE (%)	1.21	1.31	1.86	55bps	↑	65bps ↑
Book Value of Share	27.05	28.09	28.64	3.63%	↑	5.88% ↑
Credit Cost*	0.87	2.21	1.72	-49bps	↓	85bps ↑
Credit Cost (Excluding Proactive Provision)*	0.66	1.18	0.36	-82bps	↓	-30bps ↓
Cost to Income	61.02	52.21	57.02	481bps	↑	-400bps ↓
Business per Employee ₹ in Cr	16.87	17.13	17.67	0.03%	↑	0.05% ↑
Operating Profit per Employee ₹ in Lakhs*	16.28	22.22	23.11	0.04%	↑	0.42% ↑
Net Profit per Employee ₹ in Lakhs*	3.63	4.05	5.86	0.45%	↑	0.61% ↑
ROA (%)*	0.33	0.35	0.50	15bps	↑	17bps ↑

*Annualised

The background of the image is a dark blue gradient. In the center, there is a stack of several coins. Above the coins, a large, light blue arrow points upwards. To the left and right of the central stack, there are smaller, fainter arrows also pointing upwards. Below the central stack of coins, a pair of hands is visible, holding the stack from underneath. The hands are rendered in a light blue, semi-transparent style. A dark blue, rounded rectangular box is positioned horizontally across the middle of the image, containing the text "FINANCIAL PERFORMANCE" in white, bold, uppercase letters.

FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE



Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Total Interest Income	6050	6155	6717	9.13	11.02
Total Interest Expenses	3311	3408	3432	0.70	3.65
Net Interest Income	2739	2747	3285	19.59	19.93
Total Income	6524	7065	7636	8.08	17.04
Total Expenditure	5271	5317	5829	9.63	10.59
Operating Profit	1253	1748	1807	3.38	44.21
Provisions	802	1430	1349	(5.66)	68.20
Exceptional Item	172	-	-	-	(100.00)
Net Profit	279	318	458	44.03	64.16



FEE BASED INCOME



₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Fee Based Income (i + ii + iii)	365	454	464	2.20	27.12
Commission Exchange & Brokerage (i)	89	113	103	(8.85)	15.73
- Commission on LC/BG/DDs	49	72	63	(12.50)	28.57
- Govt. Business	19	21	17	(19.05)	(10.53)
- Banc assurance	21	20	23	15.00	9.52
Service Charges (ii)	244	298	321	7.72	31.56
Miscellaneous (iii)	32	43	40	(6.98)	25.00
Treasury Income	(40)	199	97	(51.26)	(342.50)
- Profit on Sale of Investments	70	31	40	29.03	(42.86)
- Profit/Loss on Revaluation of Invest	(143)	133	(31)	(123.31)	(78.32)
- Profit on Exchange Transactions	33	33	88	166.67	166.67
- Dividend Income	-	2	-	(100.00)	-
Other Receipts (PSLC & Others)	149	257	358	39.30	140.27
Total Non-Interest Income	474	910	919	0.99	93.88

TOTAL EXPENSES



Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
Interest Expenses	3311	3408	3432	0.70	3.65
Interest Paid on Deposits	3199	3301	3312	0.33	3.53
Other Interests	112	107	120	12.15	7.14
Operating Expenses	1960	1909	2397	25.56	22.30
Staff Cost	1297	1105	1619	46.52	24.83
Other Operating Expenses	663	804	778	(3.23)	17.35
Total Expenses	5271	5317	5829	9.63	10.59



PROVISIONS



₹ in Cr

Particulars	Quarter Ended			Growth %	
	Dec'21	Sep'22	Dec'22	(Q-o-Q)	(Y-o-Y)
NPAs	380	1070	849	(20.65)	123.42
Standard Assets	225	162	179	10.49	(20.44)
Depreciation/Provisions on Investment Including SRs	51	(95)	(23)	(75.79)	(145.10)
Income Tax	65	305	353	15.74	443.08
Others	(7)	9	8	(11.11)	(214.29)
Restructured A/c's	88	(21)	(17)	(19.05)	(119.32)
Total Provision	802	1430	1349	(5.66)	68.20



NPA PROVISION BREAK-UP



₹ in Cr

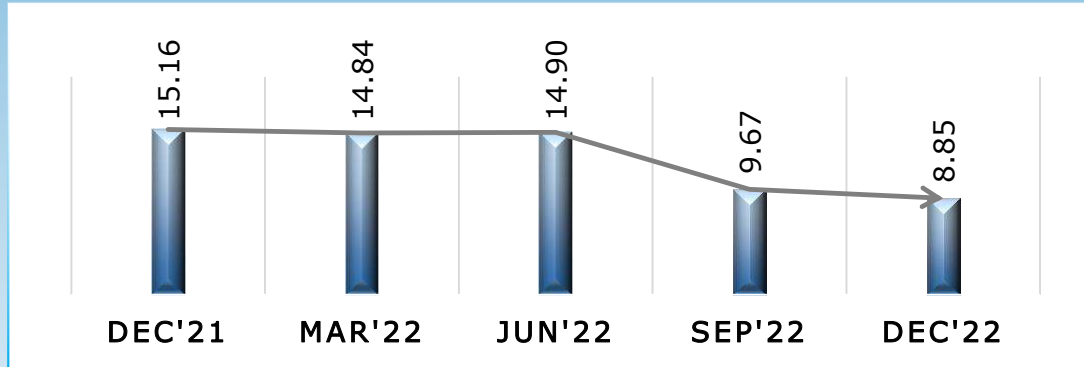
Particulars	Sep'22	Dec'22
NPA Provision increase due to:		
Ageing provision/change in value of security	1916	1544
Slippages/increase in balance/fraud	123	95
Sub Total	2039	1639
Less : Provision write back due to cash recoveries/upgradation/ restructuring	969	790
Net Additional NPA Provision made	1070	849



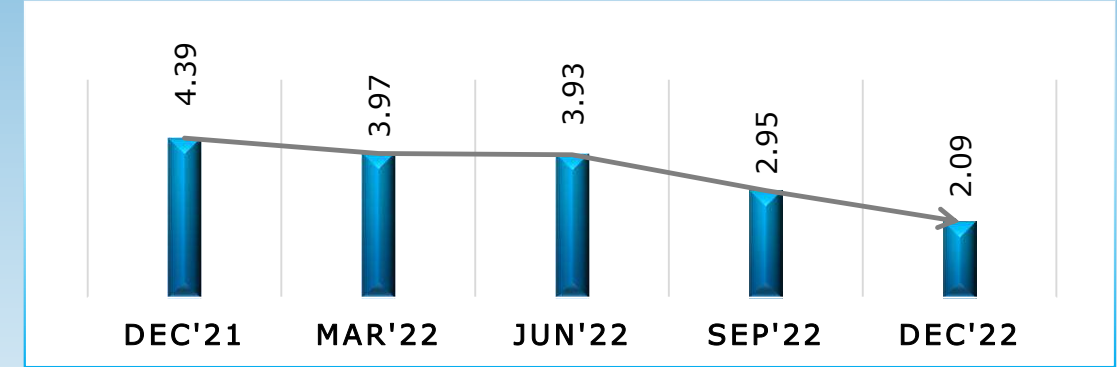
The background is a dark blue gradient with numerous light blue Indian Rupee symbols (₹) scattered across it. A central horizontal bar with rounded ends and a slight drop shadow contains the title text in white.

ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Gross Advances	182098	189712	194648	197022	208921
Net Advances	161514	168173	172431	183369	194492
Gross NPA	27608	28156	29002	19059	18490
Net NPA	7085	6675	6785	5407	4061
Gross NPA %	15.16	14.84	14.90	9.67	8.85
Net NPA %	4.39	3.97	3.93	2.95	2.09



NPA MOVEMENT



₹ in Cr

Particulars	Dec'21	FY 21-22	Sep'22	Dec'22	Dec'22 (9 Months)
Opening Gross NPAs	27252	29277	29002	19059	28156
Add: Slippage of PA to NPAs	1235	4473	777	636	2549
Increase in Balance of Existing NPAs	71	245	109	14	137
Sub Total	1306	4718	886	650	2686
Less:			-	-	-
Upgradation	227	1337	499	521	610
Recovery (Including Sale to ARC)	613 (Nil)	3004 (13)	719 (Nil)	620 (13)	1865 (13)
Regular Write-off	110	1236	82	78	303
Technical Write-off	-	-	9514	-	9514
Other Recovery by Adjustment	-	262	15	-	60
Sub Total	950	5839	10829	1219	12352
Gross NPAs	27608	28156	19059	18490	18490
% of Gross NPAs to Gross Advances	15.16	14.84	9.67	8.85	8.85

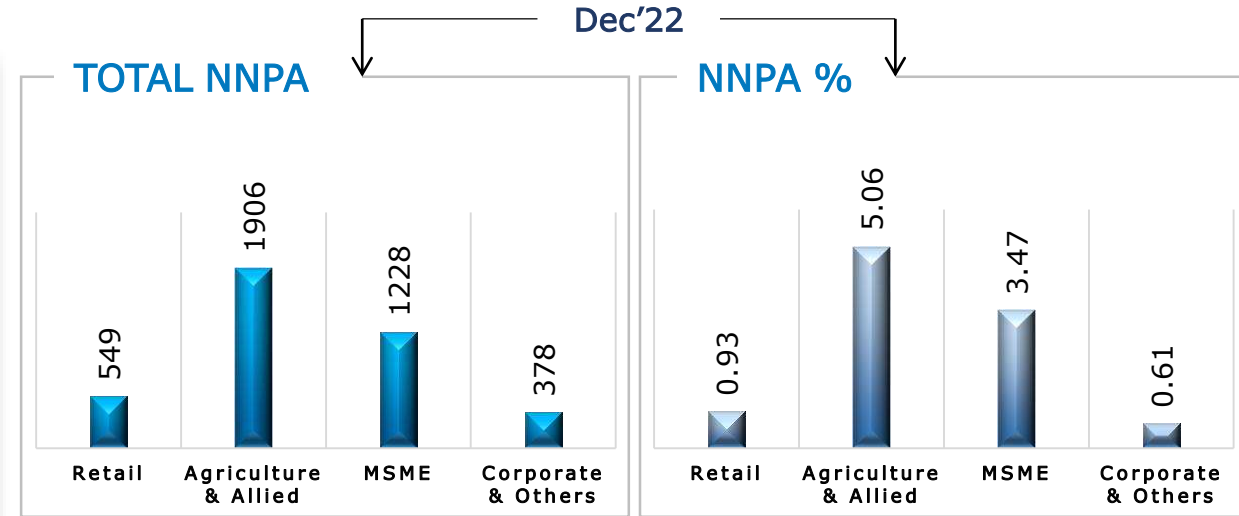


SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

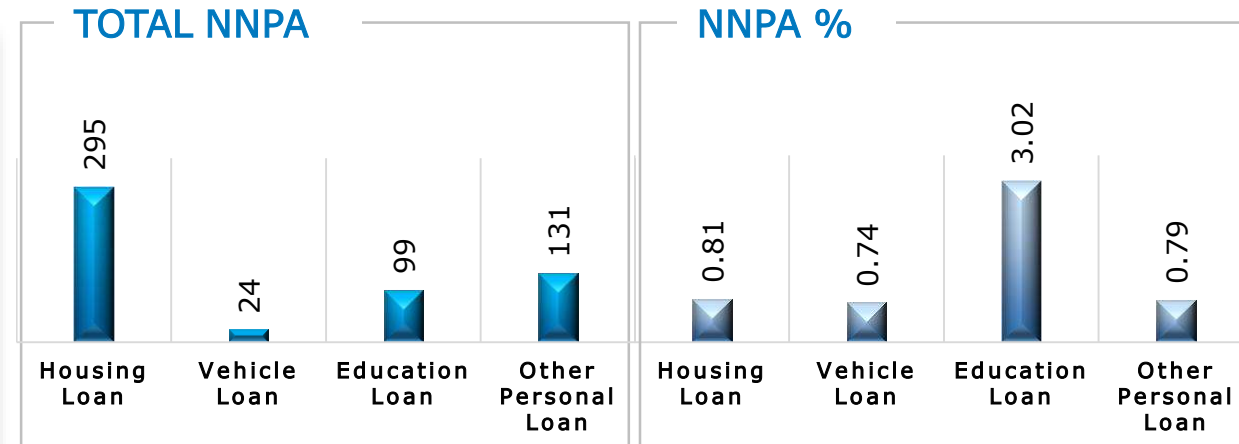
₹ in Cr

Particulars	Dec'21	Mar'22	Dec'22	Advances (Dec'22)	TOTAL NNPA	NNPA %
Total NPA	27608	28156	18490	208921	4061	2.09
Retail	2305	2223	1492	60288	549	0.93
Agriculture & Allied	5752	6053	4884	40641	1906	5.06
MSME	5266	5383	4036	38182	1228	3.47
Corporate & Others	14285	14497	8078	69810	378	0.61



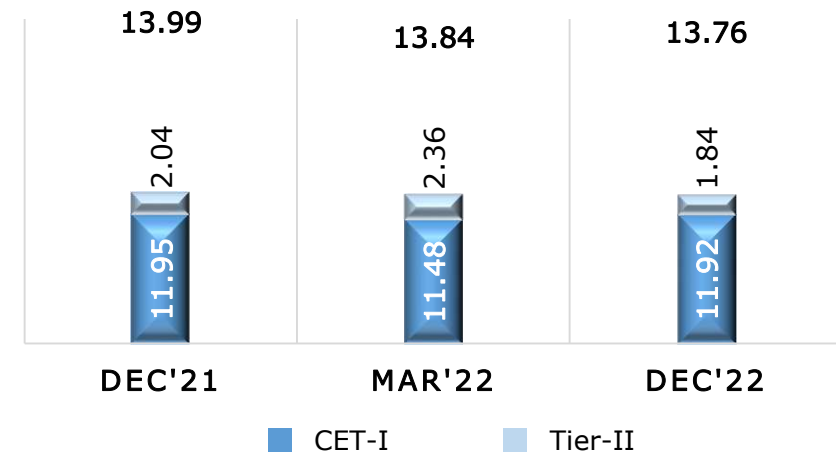
NPA Classification: Retail Sector

Particulars	Dec'21	Mar'22	Dec'22	Advances (Dec'22)	TOTAL NNPA	NNPA %
Total Retail NPA	2305	2223	1492	60288	549	0.93
Housing Loan	1214	1153	735	36784	295	0.81
Vehicle Loan	98	103	69	3270	24	0.74
Education Loan	580	574	359	3534	99	3.02
Other Personal Loans	413	393	329	16700	131	0.79

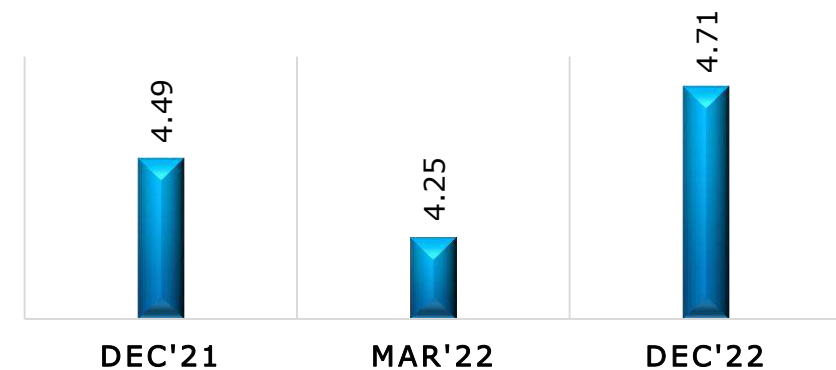


CAPITAL RATIOS

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



Standard Restructured Book

₹ in Cr

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	575	954	842	891	933
MSME	732	680	646	650	630
Agriculture	216	203	188	193	186
Retail	406	408	391	379	360
TOTAL	1929	2245	2067	2113	2109

Standard Restructured - Covid-19 Resolution Framework

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	2422	1553	725	738	747
MSME	2714	2594	2416	2238	2124
Agriculture	399	372	342	333	319
Retail	2047	2030	1998	1959	1928
TOTAL	7582	6549	5481	5268	5118

Total Standard Restructured Book

Segment	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22
Corporate	2997	2507	1567	1629	1680
MSME	3446	3274	3062	2888	2754
Agriculture	615	575	530	526	505
Retail	2453	2438	2389	2338	2288
TOTAL RESTRUCTURED	9511	8794	7548	7381	7227



SPECIAL MENTION ACCOUNTS



₹ in Cr

Asset Quality – Dec'21							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Dec'21	% of Total Adv.
SMA 0	23	1332	100070	4418	100093	5750	3.16
SMA 1	16	135	132380	4862	132396	4997	2.74
SMA 2	16	570	114356	3680	114372	4250	2.33
TOTAL	55	2037	346806	12960	346861	14997	8.24

Asset Quality – Sep'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	30	746	110062	5885	110092	6631	3.37
SMA 1	6	38	64946	2730	64952	2768	1.40
SMA 2	13	169	83124	3583	83137	3752	1.90
TOTAL	49	953	258132	12198	258181	13151	6.67

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



The background of the slide features a blurred image of a person in a white lab coat, possibly a scientist or doctor, looking down. Overlaid on this are various data visualization elements: a bar chart with vertical bars of varying heights in shades of blue and grey at the bottom, and a line graph with circular markers and connecting lines in blue and grey in the upper right. A semi-transparent blue rounded rectangle is centered in the middle of the slide, containing the title text.

BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

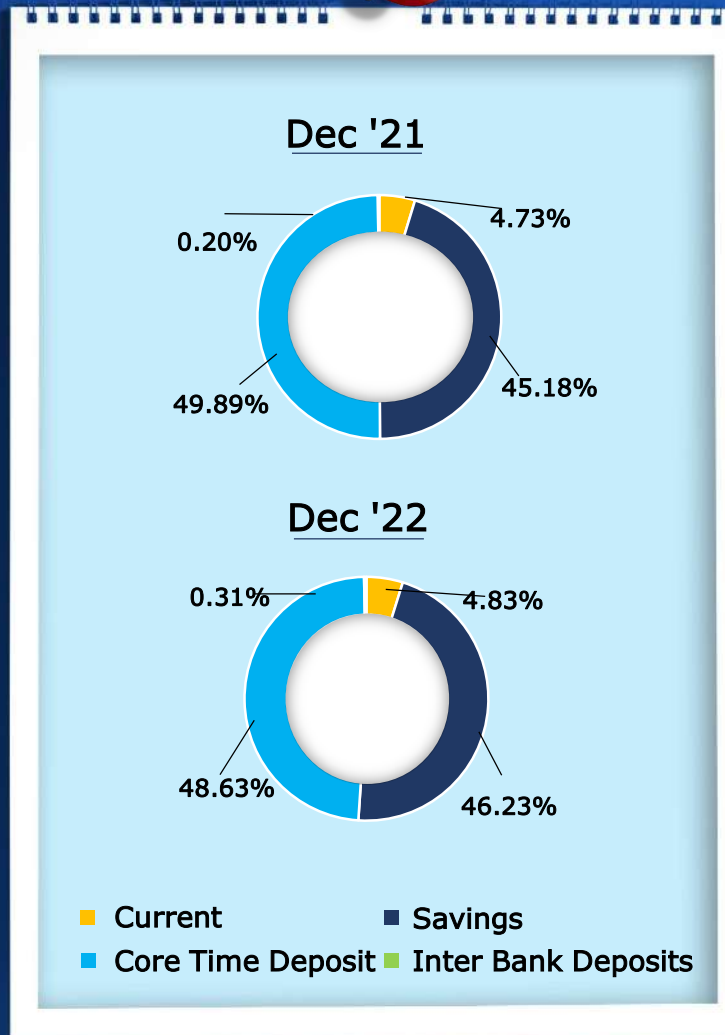


₹ in Cr

PARTICULARS	DEC'21	DEC'22	Y-o-Y Growth %
Total Business	519786	553768	6.54
Total Deposits (Including Interbank Deposits)	337688	344847	2.12
CASA Deposits	168557	176081	4.46
CASA %	50.01	51.22	121bps
Total Advances	182098	208921	14.73
RAM	120449	139111	15.49
Corporate	61649	69810	13.24
CD Ratio	54.03	60.77	674bps



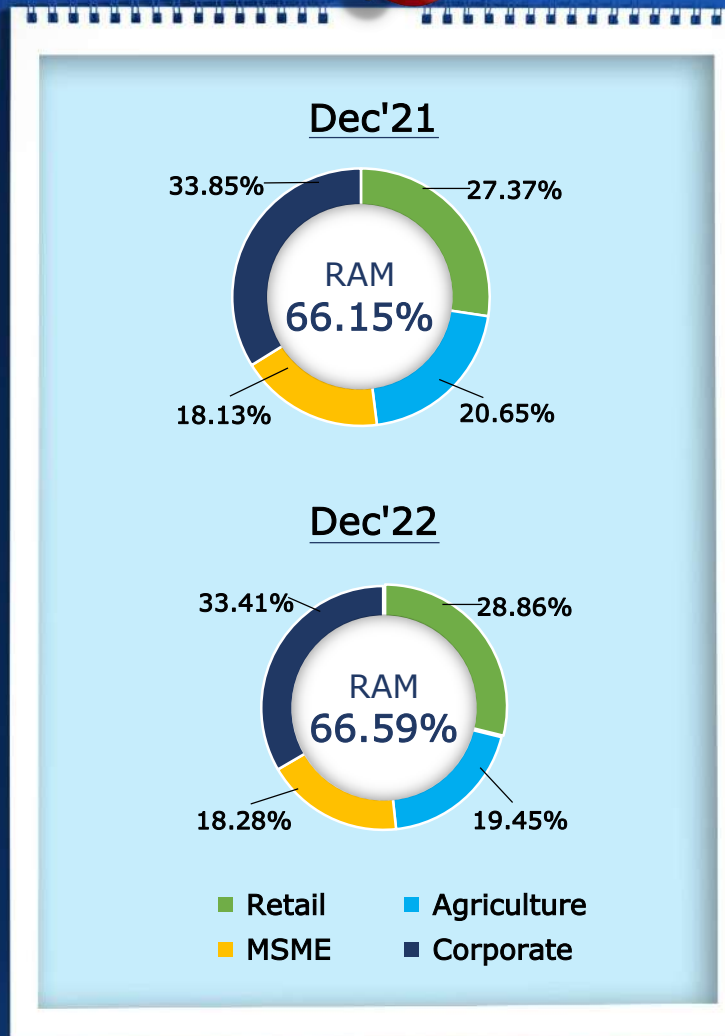
DEPOSIT MIX



₹ in Cr

PARTICULARS	DEC'21	DEC'22	Y-o-Y Growth %
Current	15972	16661	4.31
Savings	152585	159420	4.48
Total CASA Deposits	168557	176081	4.46
CASA %	50.01	51.22	121bps
Core Time Deposit	168459	167690	(0.46)
Total Core Deposit	337016	343771	2.00
Inter Bank Deposit	672	1076	60.12
Total Deposits	337688	344847	2.12

CREDIT PERFORMANCE

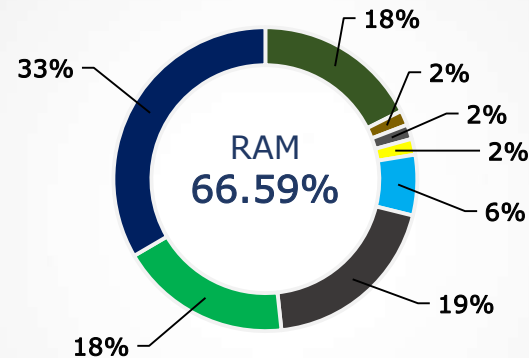


₹ in Cr

SECTORS	DEC'21	DEC'22	Y-o-Y Growth %
Retail	49843	60288	20.96
Agriculture	37596	40641	8.10
MSME	33010	38182	15.67
RAM	120449	139111	15.49
Corporate	61649	69810	13.24
Gross Advance	182098	208921	14.73
TOTAL Credit RWA	117166	132227	12.85
CRWA % of Gross Advance	64.34	63.29	-105bps

DIVERSIFIED LOAN BOOK

As on 31st Dec'22



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

₹ in Cr

Housing Loan	36784
Auto Loan	3270
Personal Loan	3239
Education Loan	3534
Other Retail	13461
Total Retail	60288
Agriculture Loan	40641
MSME Credit	38182
Corporate Credit	69810
Total Advance	208921

RETAIL SEGMENT



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HOME LOAN

₹ 36784

61.01%
of Total Retail
Advance

Y-o-Y Growth
28.27%



AUTO LOAN

₹ 3270

5.43%
of Total Retail
Advance

Y-o-Y Growth
8.89%



EDUCATION LOAN

₹ 3534

5.86%
of Total Retail
Advance

Y-o-Y Growth
1.82%



PERSONAL LOAN

₹ 3239

5.37%
of Total Retail
Advance

Y-o-Y Growth
21.49%



OTHER RETAIL LOAN

₹ 13461

22.33%
of Total Retail
Advance

Y-o-Y Growth
11.93%

Retail Segment ₹ 60288

28.86 % of Total Advance

Y-o-Y Growth 20.96 %

As on 31st Dec'22



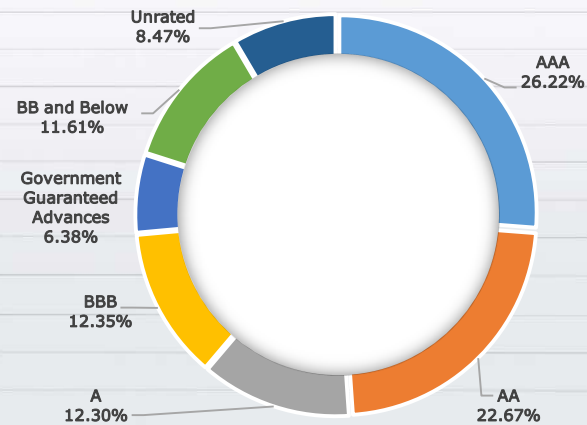
RATED STANDARD ADVANCES

₹ in Cr

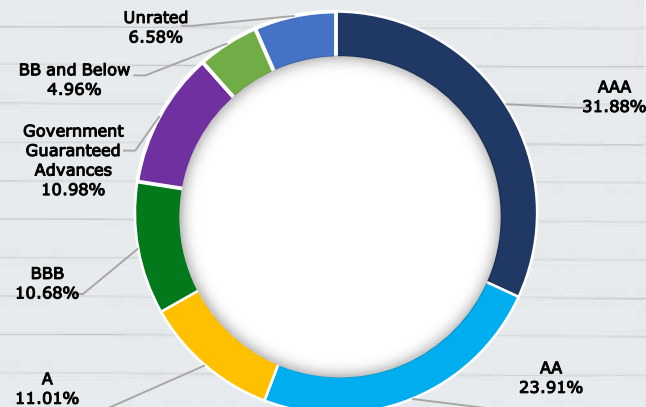
INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)

	DEC'21	DEC'22	Y-o-Y
AAA	12948	20824	60.83
AA	11196	15615	39.47
A	6075	7188	18.32
BBB (Including CRE)	6097	6973	14.37
Government Guaranteed Advances	3149	7172	127.76
Sub-Total	39465	57772	46.39
BB and Below	5731	3242	(43.43)
Unrated	4180	4300	2.87
Total	49376	65314	32.28

Dec'21



Dec'22







SANCTIONS & DISBURSEMENTS (excluding Co-lending)






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Central Bank of India

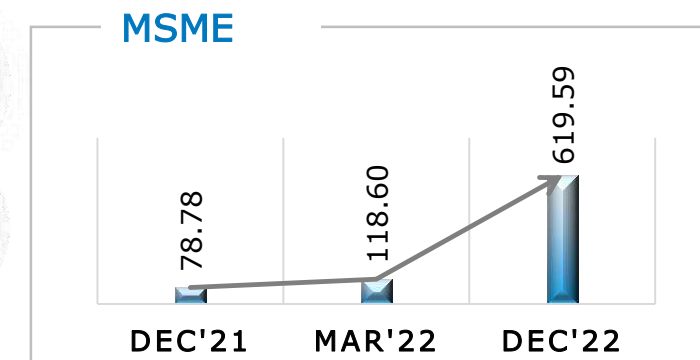
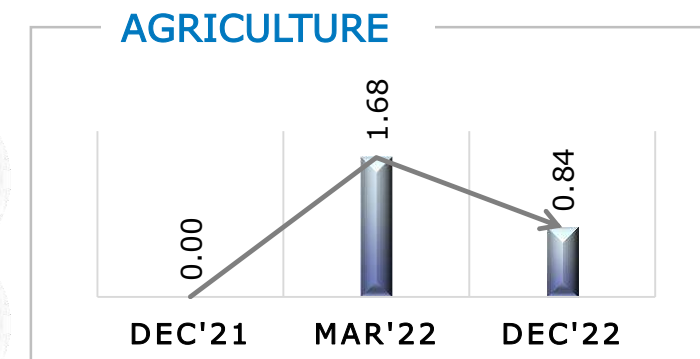
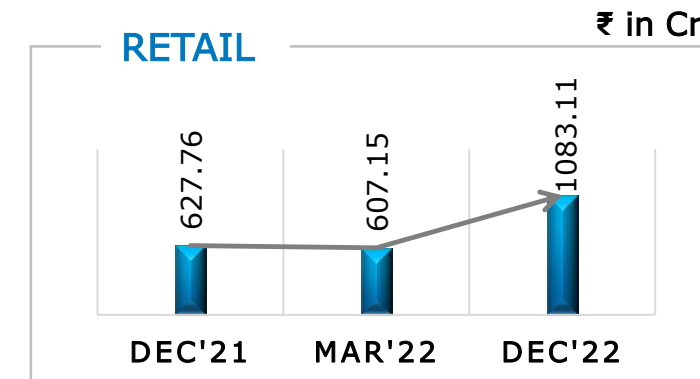
1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

₹ in Cr

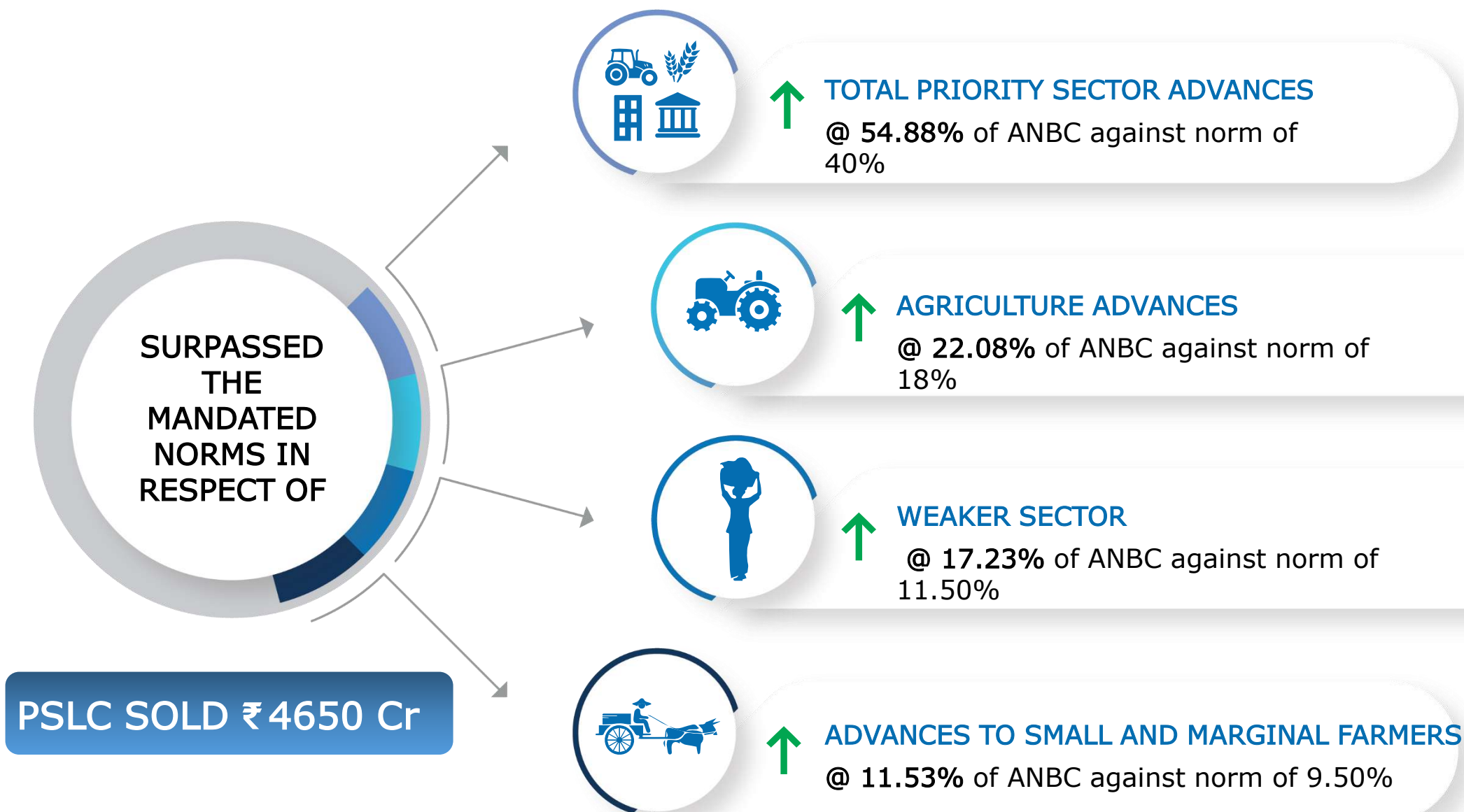
Sector	SANCTIONS				DISBURSEMENTS		GROWTH (%) IN SANCTIONS (Amt.)	GROWTH (%) IN DISBURSEMENTS (Amt.)
	No. of A/Cs Dec'21	Amt. Dec'21	No. of A/Cs Dec'22	Amt. Dec'22	Dec'21	Dec'22	Y-o-Y	Y-o-Y
 Retail	57584	3603	56085	5130	2812	4482	42.38	59.39
 Agriculture	150902	2534	194744	3620	2289	3005	42.86	31.28
 MSME	27521	2906	24309	3579	2098	2495	23.17	18.92
 Corporate Credit	38	10351	42	10789	3422	7354	4.23	114.90
TOTAL	236045	19394	275180	23118	10621	17336	19.20	63.22



		DEC'21		MAR'22		DEC'22		₹ in Cr	
		SANCTIONS						OUTSTANDING As on 31 st Dec'22	
Sector		No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
	Retail	4948	627.76	5679	607.15	11615	1083.11	35437	3593.01
	Agriculture	-	-	5	1.68	9	0.84	23	3.15
	MSME	320	78.78	647	118.60	5454	619.59	9681	1165.78
TOTAL		5268	706.54	6331	727.43	17078	1703.54	45141	4761.94



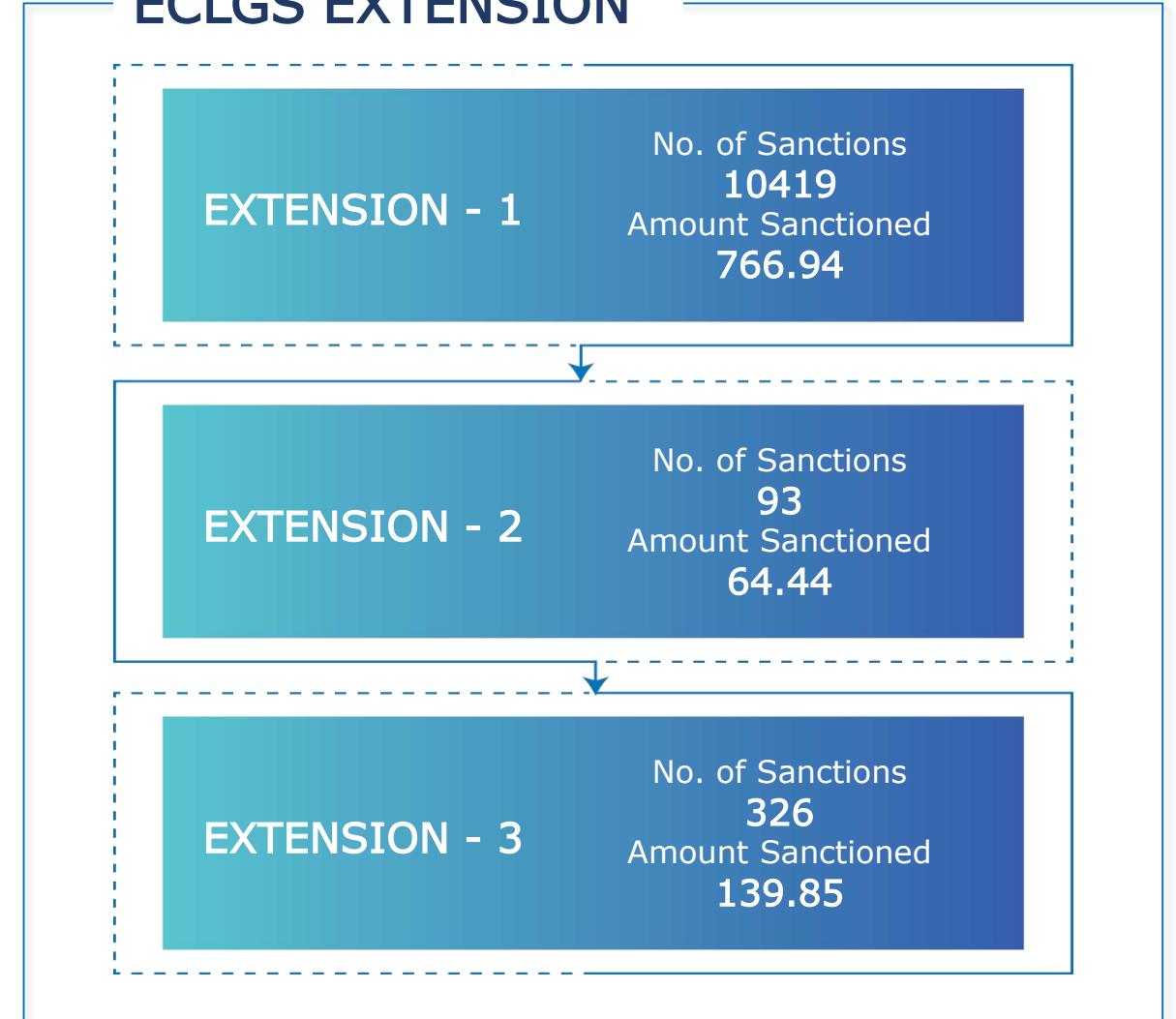
ACHIEVEMENT UNDER MANDATED TARGETS





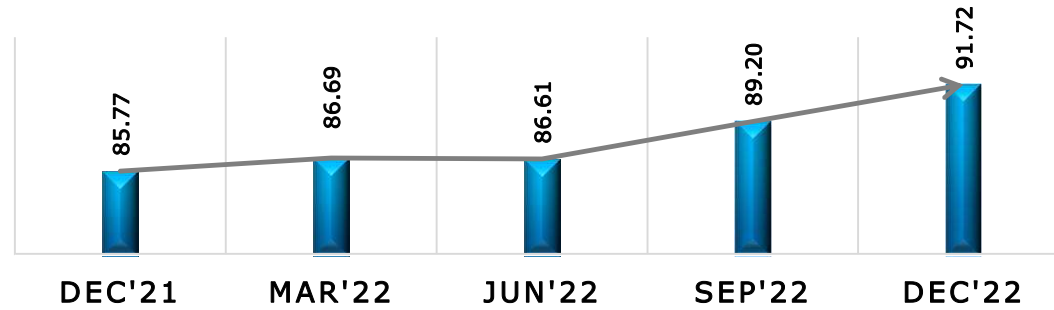
ECLGS EXTENSION

₹ in Cr

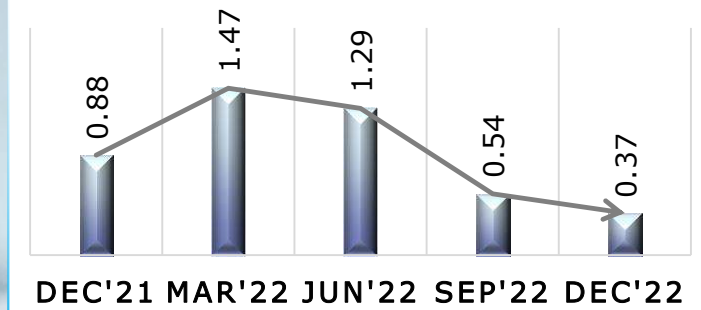


OTHER MAJOR RATIOS

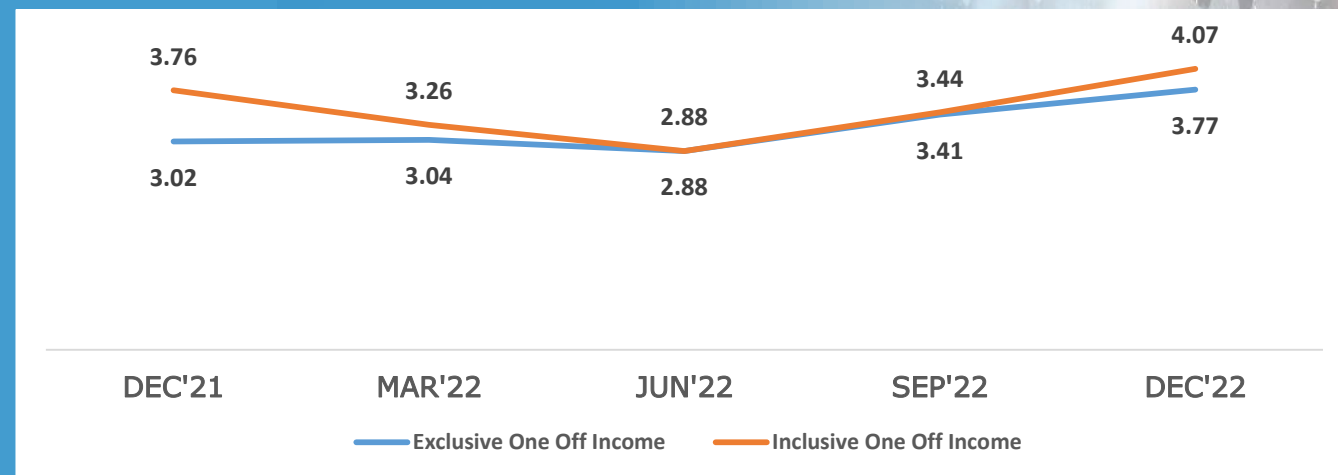
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



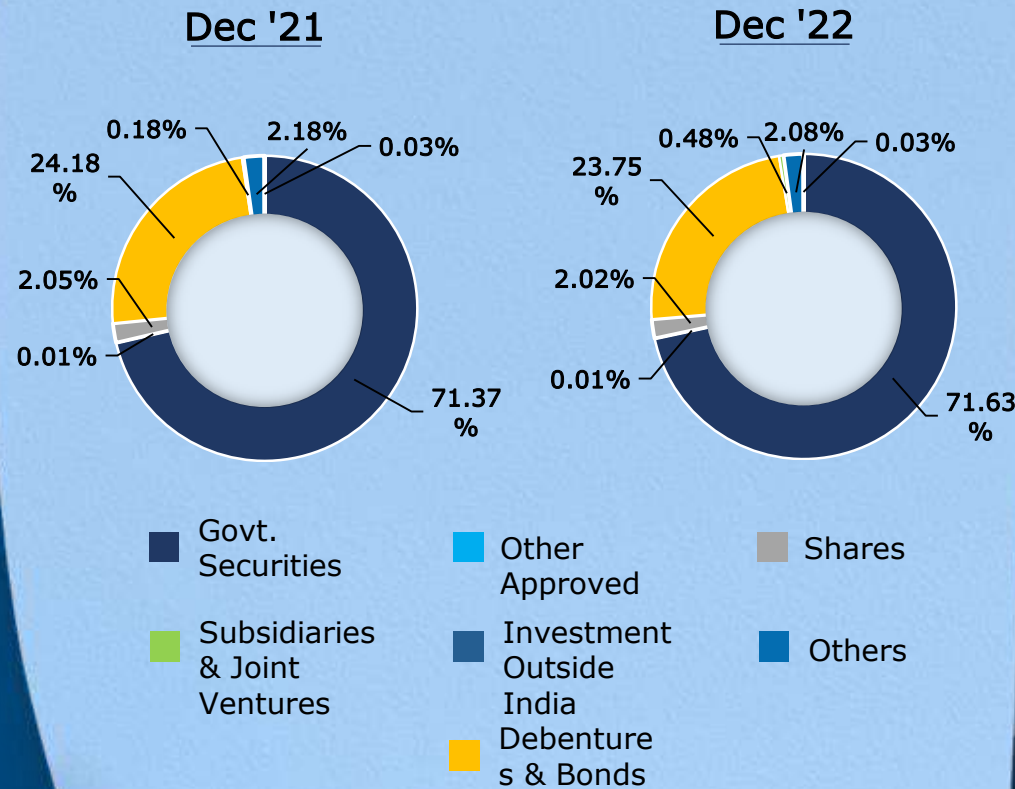
NET INTEREST MARGIN (%)



A person wearing a red, white, and blue striped shirt is shown from the chest down, sitting at a dark wooden table. They are holding a coin in their right hand, about to drop it into a large, light-colored piggy bank. The piggy bank is a pig shape with a smiling face. On the table in front of the piggy bank, there is a small pile of loose coins. The background is a plain, light-colored wall. A semi-transparent blue banner with rounded corners is overlaid across the middle of the image, containing the word 'INVESTMENTS' in white capital letters.

INVESTMENTS

INVESTMENT PORTFOLIO

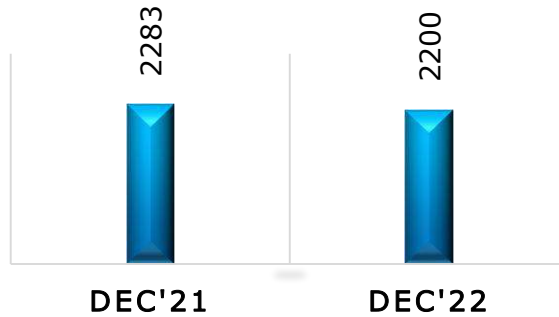


₹ in Cr

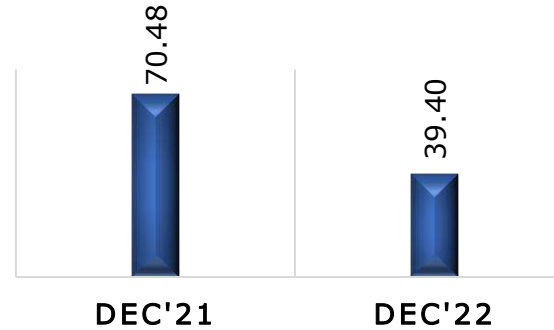
Particulars	Dec'21	Dec'22
Govt. Securities	103916	100560
Other Approved	-	-
Shares	2992	2840
Debentures & Bonds	35211	33340
Subsidiaries & Joint Ventures	258	670
Others	3178	2926
Total Investment In India	145555	140336
Investment Outside India	47	47
Grand Total	145602	140383

TREASURY PERFORMANCE

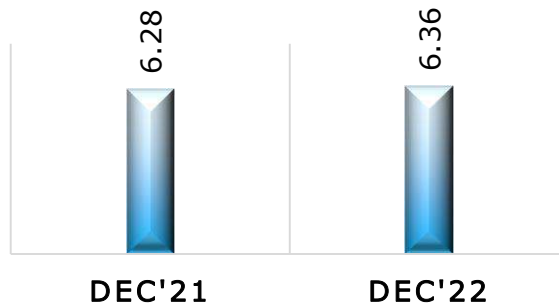
INTEREST ON INVESTMENT ₹ in Cr



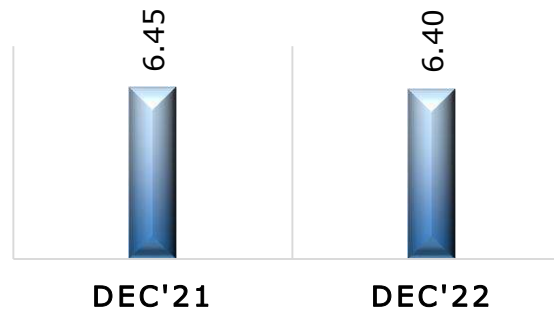
TRADING PROFIT ₹ in Cr



YIELD ON INVESTMENT



RETURN ON INVESTMENT
(Including Trading Profit)



Particulars	Dec'21 (Quarter)	Dec'22 (Quarter)
Aggregate Investment	145602	140383
Interest on Investment (₹ in Cr)	2283	2200
Yield on Investment %	6.28	6.36
Trading Profit (₹ in Cr)	70.48	39.40
Return on Investment (Including Trading Profit) %	6.45	6.40
M - Duration (AFS)	1.93	1.53
10 Year Bench Mark %	6.45	7.33



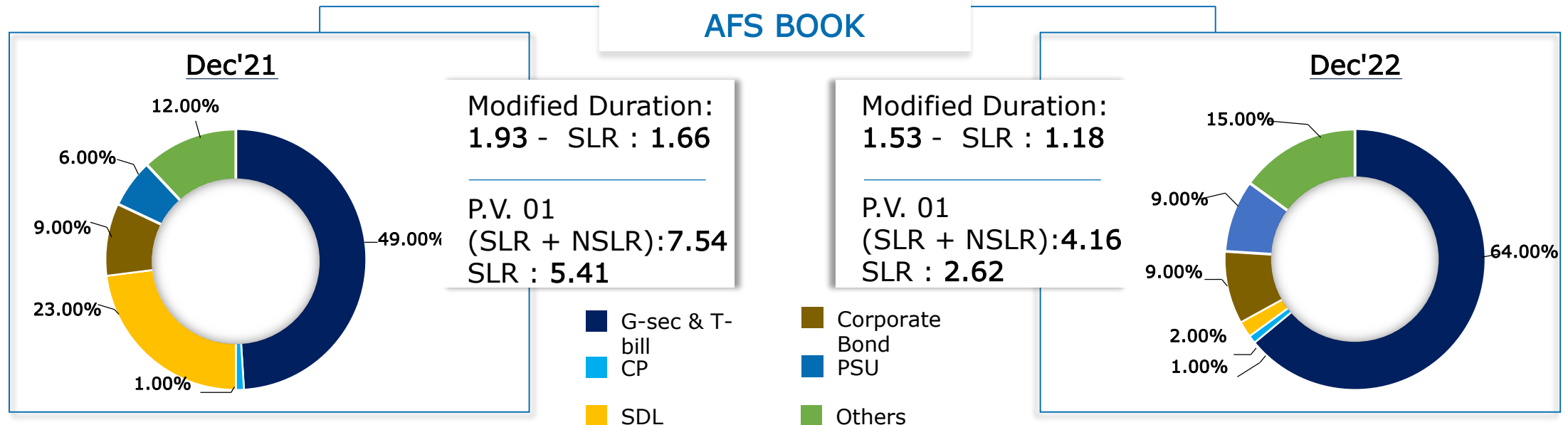
TREASURY OPERATIONS



₹ in Cr

TOTAL INVESTMENT BOOK				DEC'21			DEC'22		
AGGREGATE INVESTMENT				145601.84			140382.95		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT	HTM	AFS	HFT
INVESTMENT	98013.68	47306.86	281.30	106019.84	34111.96	251.15			
PERCENTAGE	67.32%	32.49%	0.19%	75.52%	24.30%	0.18%			
TOTAL SLR				103915.06			100559.34		
OF WHICH SLR				69556.77			22385.10		

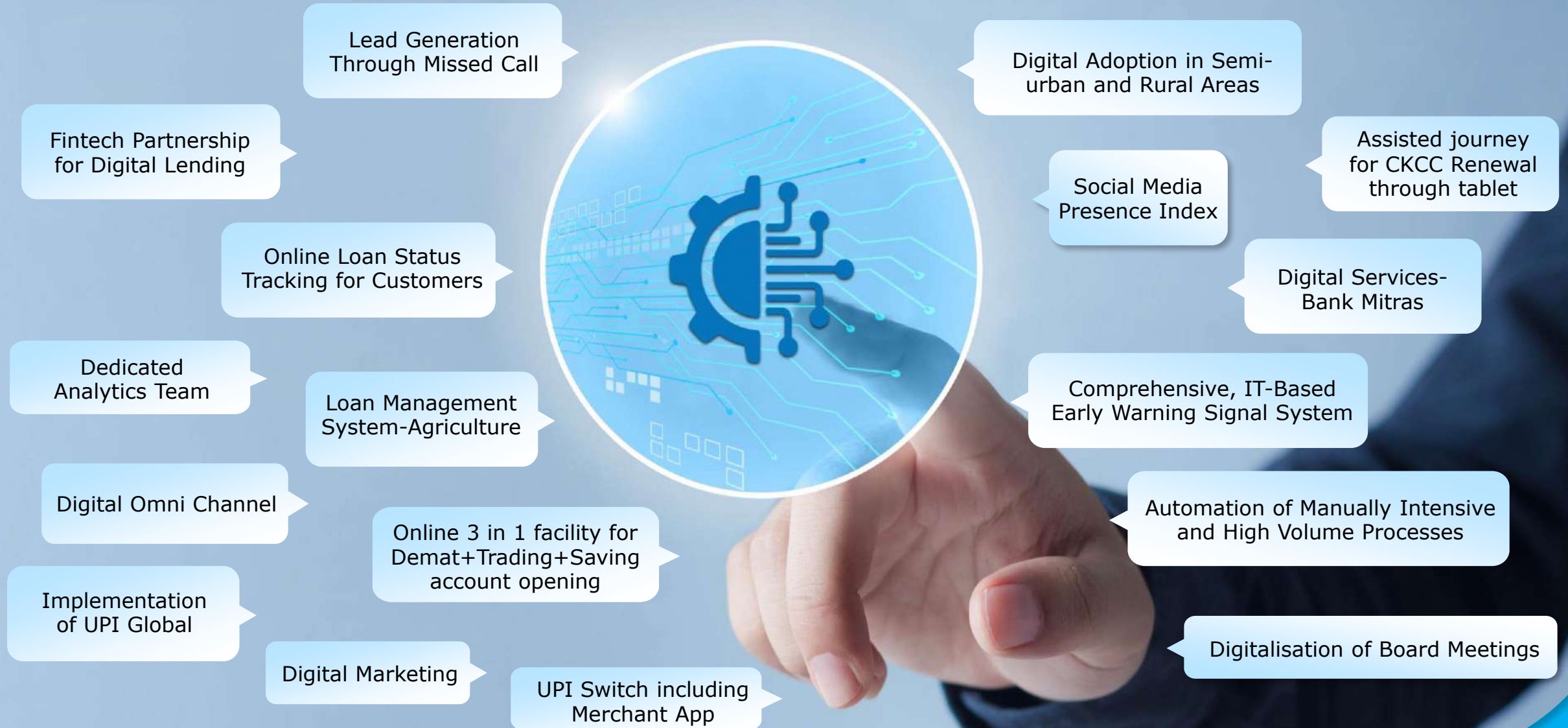
AFS BOOK





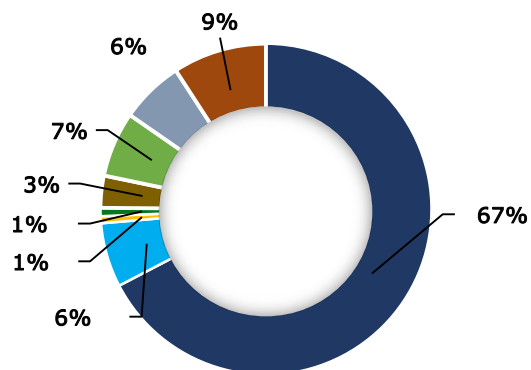
DIGITAL JOURNEY

LEVERAGING TECHNOLOGY

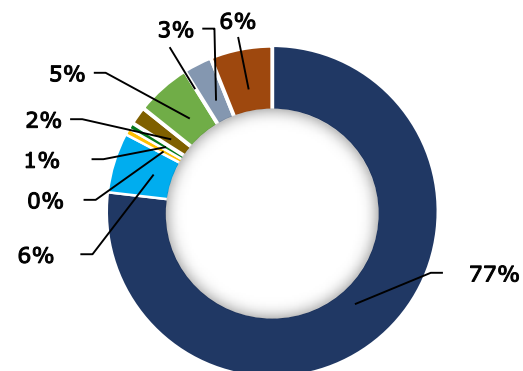


DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'21 to Dec'21



Jan'22 to Dec'22



UPI



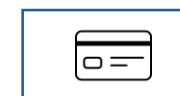
IMPS



Mobile Banking



Internet Banking



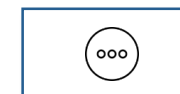
Debit Card (POS)



RTGS/NEFT

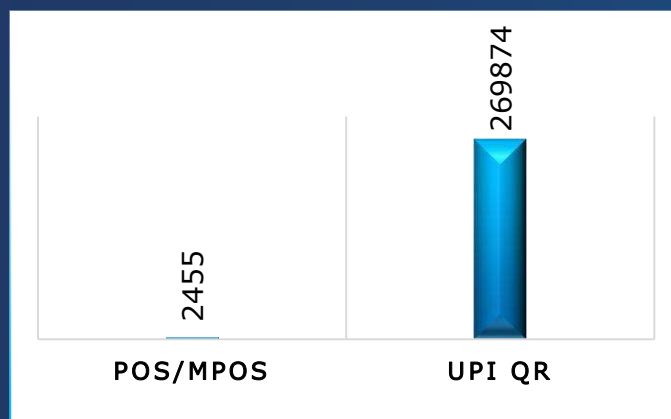


AEPS-BHIM-AADHAR

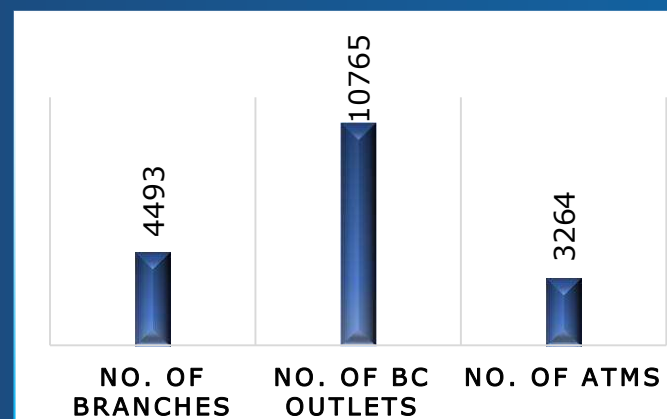


Others

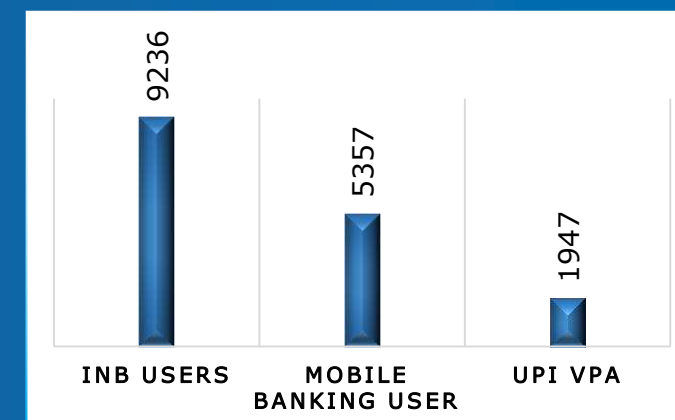
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



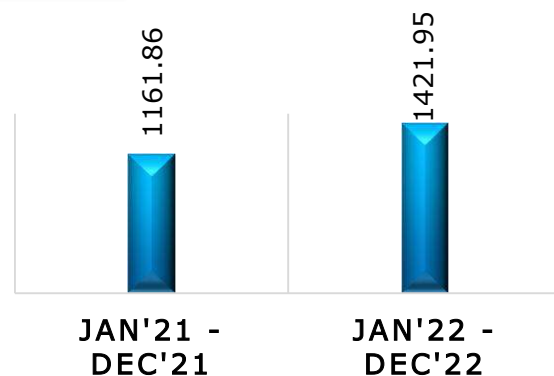
DIGITAL TOUCH POINTS (IN 000)



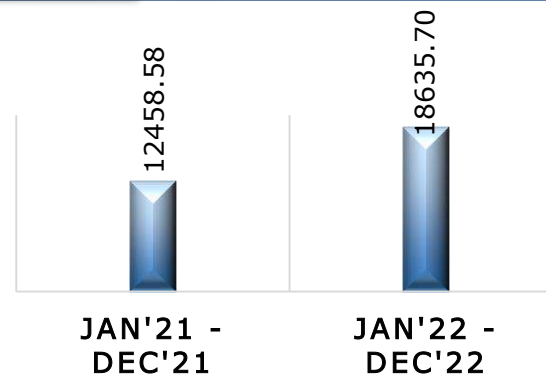
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



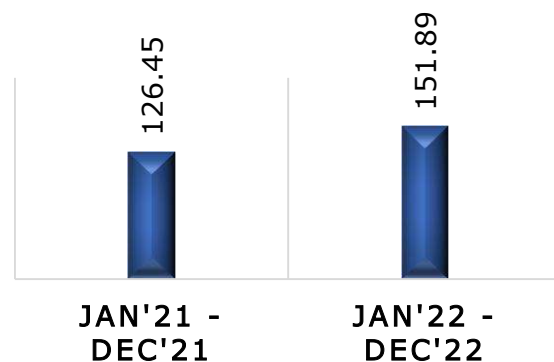
IMPS TRANSACTIONS



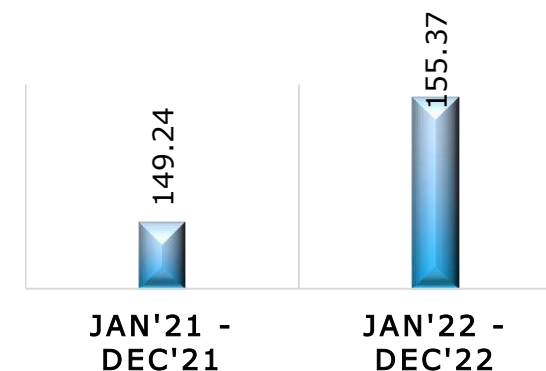
UPI (Remitter + Beneficiary)



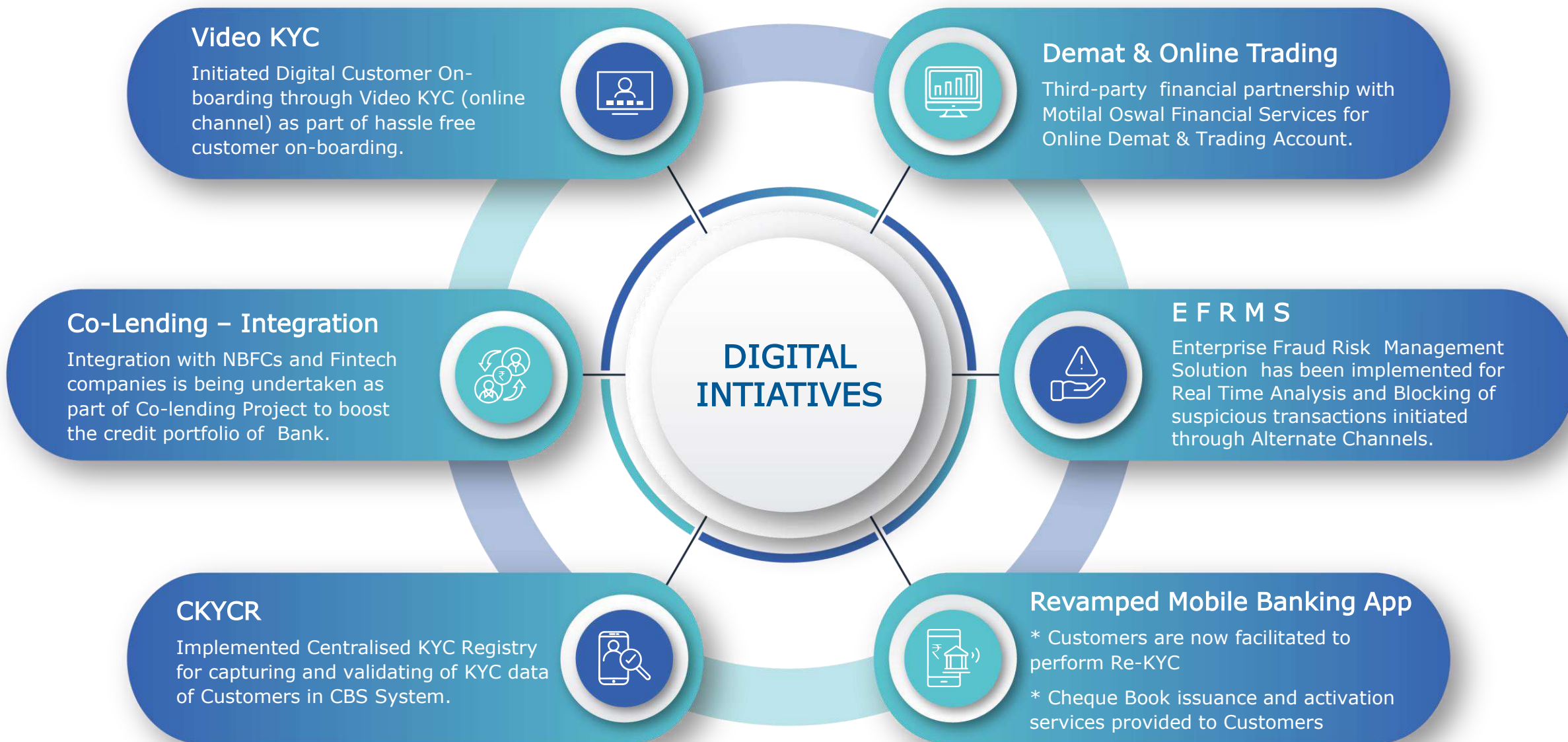
MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (in Lakhs)



PRODUCT OFFERING



FINANCIAL INCLUSION



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

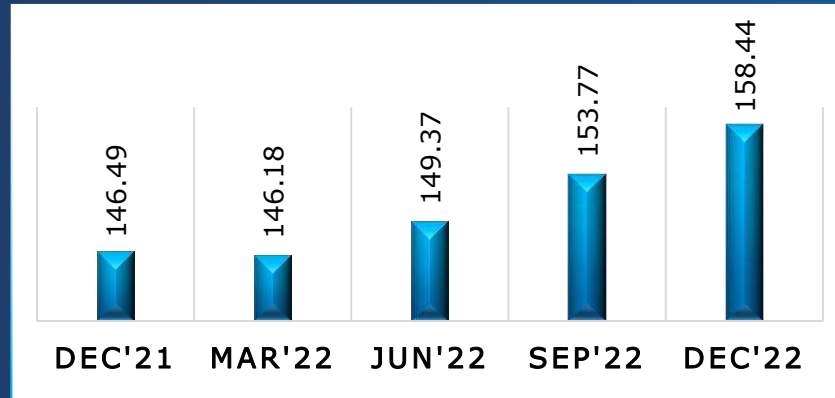
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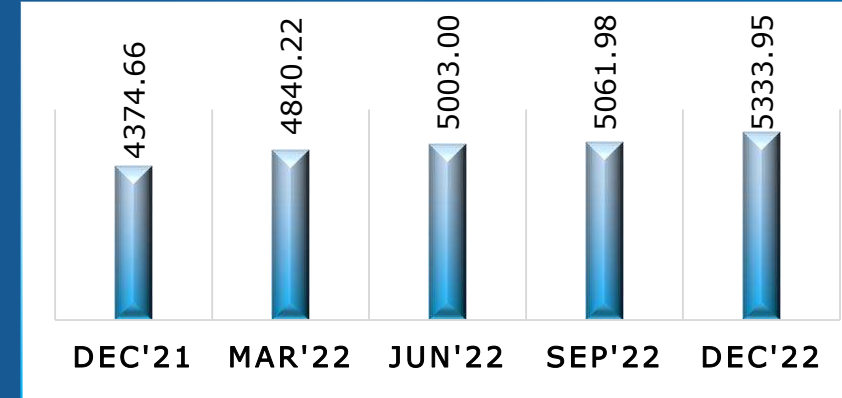
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No. of Accounts (in Lakhs)

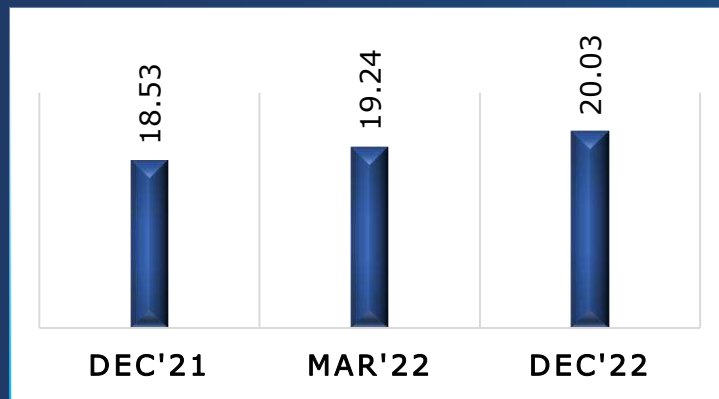


Balance Outstanding (in Cr)

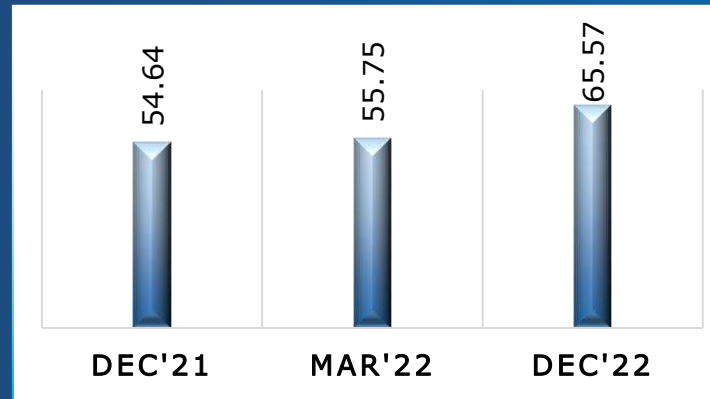


Pradhan Mantri
Jeevan Jyoti Bima Yojana

PMJJBY

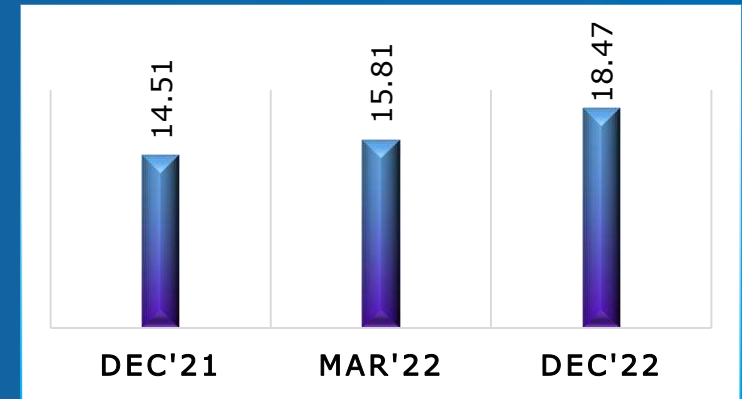


PMSBY



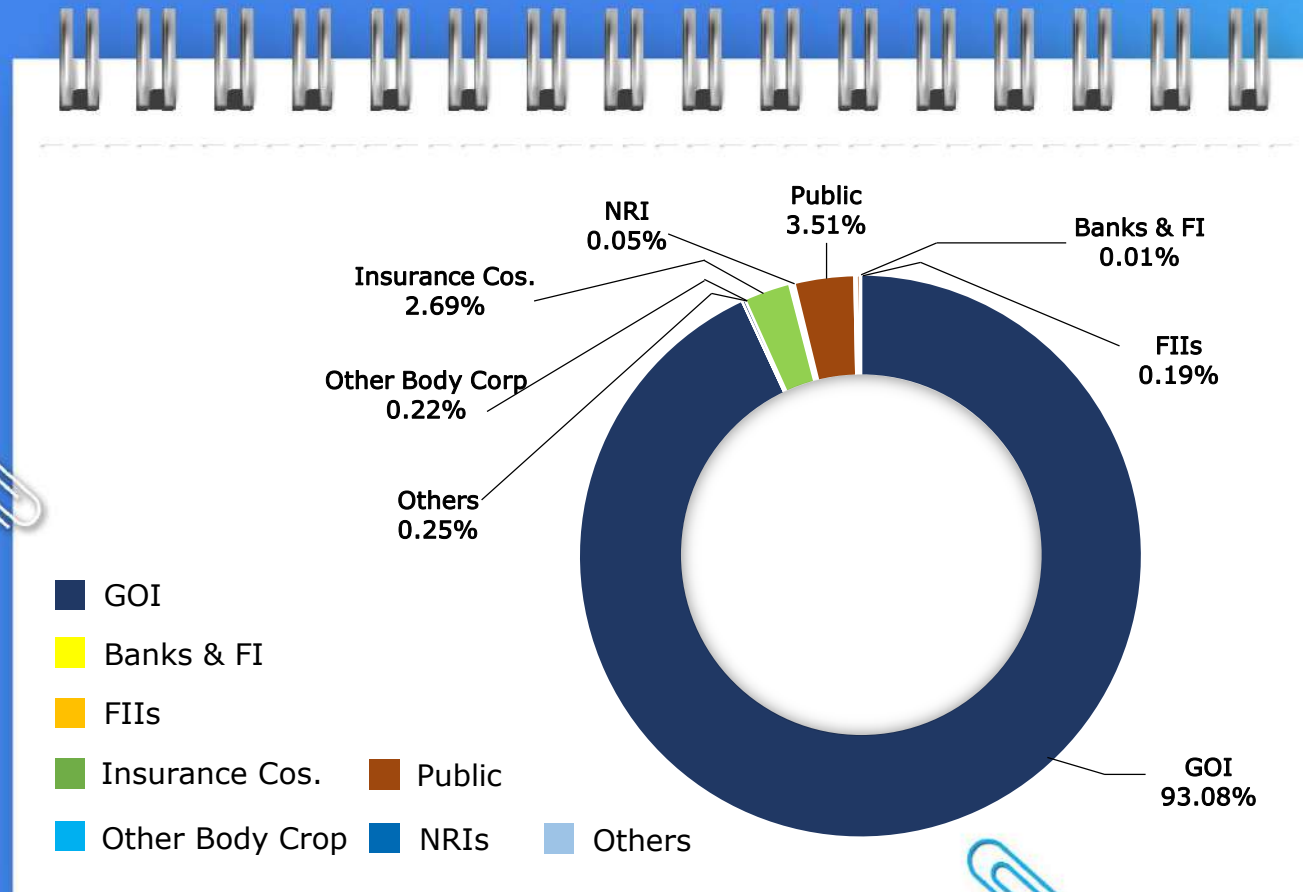
Atal
Pension
Yojana

APY



No. of Enrollments (in Lakhs)

SHAREHOLDING PATTERN



- 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

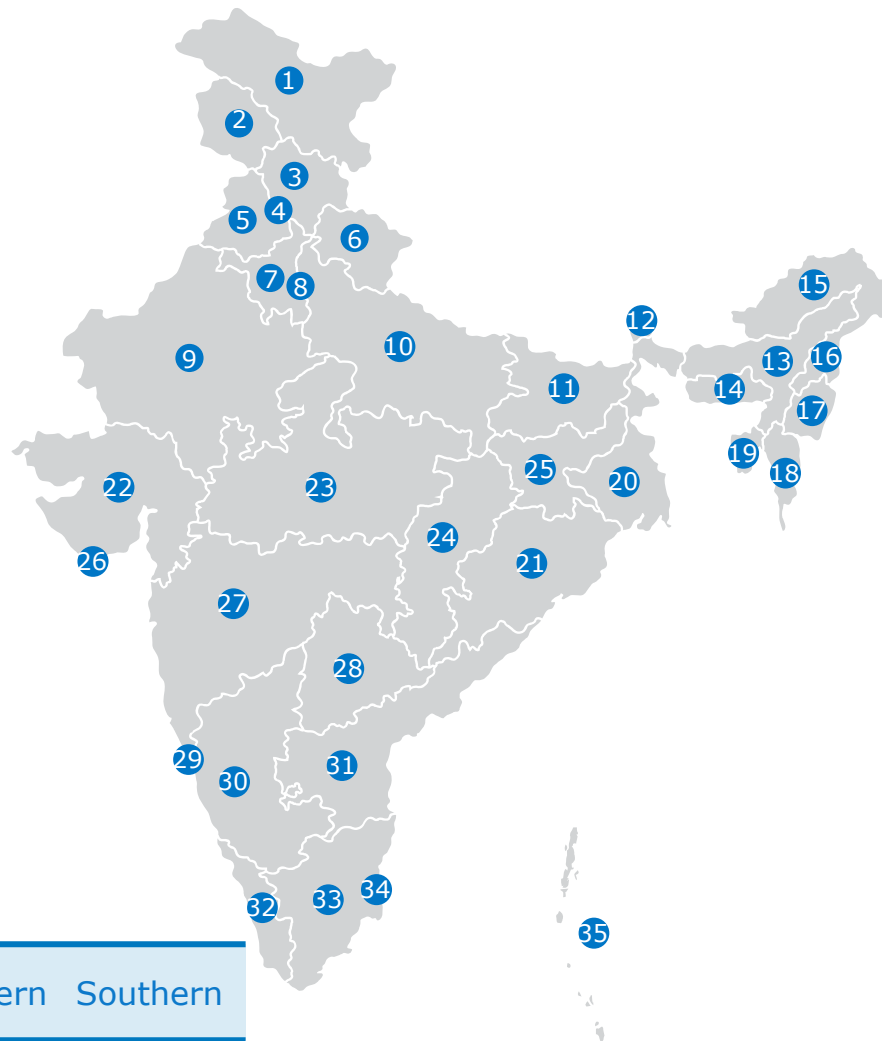
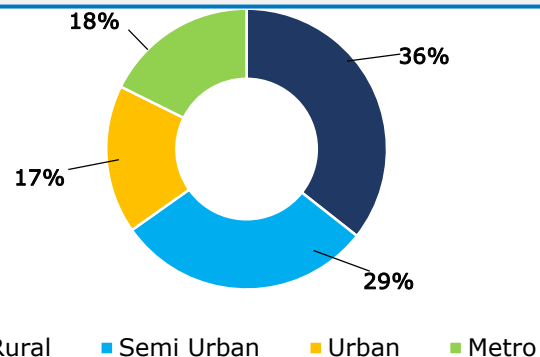


सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

As on 31st Dec'22

Total Branches	4493
Rural	1600
Semi Urban	1330
Urban	769
Metro	794
Total ATMs	3264
Total BC Outlets	10765
Total Customer Touch Points	18522



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

	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



Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Nine Months Ended	
			Dec'22	Dec'21
Cent Bank Home Finance Ltd.	64.40%	Total Income	104.63	91.01
• Engaged into Housing Finance Activity		Net Profit/(Loss)	23.89	13.59
• Presence in 11 States through 24 Branches & 6 SPOKE locations		Total Assets	1454.88	1202.83
• Advances & Investment Portfolio of ₹ 1402.49 Cr		Capital & Reserves	185.97	155.56
	Central Bank of India Shareholding	Particulars	Nine Months Ended	
			Dec'22	Dec'21
Centbank Financial Services Ltd.	100%	Total Income	2.08	2.26
• Engaged Mainly into Trusteeship Services		Net Profit/(Loss)	0.71	0.72
		Total Assets	47.41	42.31
		Capital & Reserves	34.59	35.04

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Net Profit Nine Months Ended	
		Dec'22	Dec'21
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	21.44	(118.48)
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	55.71	34.21
Indo Zambia Bank Limited, Zambia	20%	175.03	102.67



Group Position

₹ in Cr

Particulars	As on 31 st Dec'22	As on 31 st Dec'21
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	19945	18550
Minorities Interest	66	55
Share Application Money Pending Allotment	-	-
Deposits	345336	338102
Borrowings	8710	5691
Other Liabilities and Provisions	9294	9949
Total	392032	381028
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	19387	38817
Balances with Banks and Money at Call and Short Notice	18751	13544
Investments	134378	140119
Loans & Advances	195370	162329
Fixed Assets	4789	4986
Other Assets	19348	21224
Goodwill on Consolidation	9	9
Total	392032	381028



CENTRAL BANK OF INDIA - GROUP



Group Performance

₹ in Cr

Particulars	Nine Months Ended	
	DEC'22	DEC'21
<u>INCOME</u>		
Interest and Dividend Earned	18486	17088
Other Income	2660	2338
Total	21146	19426
<u>EXPENDITURE</u>		
Interest Expended	10262	9980
Operating Expenses	6075	5683
Provisions and Contingencies	3775	3016
Total	20112	18679
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries Before Minority Interest	1034	747
Less: Minority Interest	8	5
Consolidated Net Profit/(Loss) after Deducting Minority's Interest	1026	742
Add: Share of Earnings in Associates	62	(9)
Consolidated Net Profit/(Loss) Attributable to the Group	1088	733

Note: Figures of earlier period have been regrouped wherever necessary to conform the current year classification, in the light of Master Direction on Financial statements - Presentation and Disclosures dated 30th Aug'21 (updated on 15th Nov'21).

PARAMETERS	GUIDANCE
Deposit Growth	5-7%
Advances Growth	13 to 15%
Business Growth	8-10%
RAM: Corporate Credit Ratio	65:35 (+/-5%)
NIM	More than 3%
CASA	More than 50%
Gross NPA	Below 8%
Net NPA	Below 2%
PCR	More than 92%
Slippage Ratio	2.00-2.25%
Credit Cost (Annualized)(Without Proactive Provisioning)	1.00-1.25%
Return on Assets	0.40-0.45%
Cost to Income Ratio	53-55%



AWARDS AND RECOGNITION



RUNNER-UP IN THE IT RISK MANAGEMENT CATEGORY

Award Received by
ED Shri Murali Krishna
GM-IT Shri E. Ratan Kumar



THANK
YOU