



Financial Results Quarter/Financial Year ended 31st Mar '2021

Analyst Presentation



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STRENGTHS



Strong Brand Image with Legacy of 110 years

PAN India Branch Network of 4608 Branches



Strong CASA base of 49.24% of the total deposits.

Strong BC Network of 7188 BC Outlets



Strong Digital Banking setup Ranked No. 1 as per score card issued by MeitY for January 2021

Strong Rural + Semi Urban Presence with 64% of total Branches.



HIGHLIGHTS



With improved performance, the net loss reduced from ₹ 1121 Crore to ₹ **888** Crore for FY' 21 over FY' 20 and from ₹1529 Crore to ₹ **1349** Crore during Q'4 21 (**11.77%**) on Y-o-Y basis.



CRAR improved from 11.72% to **14.81%** for FY'21 over FY'20 registering a growth of 309 bps. Share of CET1 increased from 9.33 % to **12.82%** registering an improvement of 349bps.



Operating Profit increased from ₹ 4344 Crore to ₹ **4630** Crore (**6.58%**) during FY'21 over FY'20 registering a growth of **6.58%** and from ₹ 517 Crore to ₹ **688** Crore (**33.08%**) during Q4' 21 over Q4'20 on Y-o-Y basis.



Credit Cost increased from 2.55% to **2.92%** during FY'21 over FY'20 and from 3.91% to **7.16%** during Q4'21 over Q4'20 on Y-o-Y basis.



Gross NPA improved from 18.92% to **16.55%** in Mar'21 over Mar'20 registering an improvement of 237 bps.



Net NPA improved from 7.63% to **5.77%** in Mar'21 over Mar'20 registering an improvement of 186 bps



Provision Coverage Ratio (PCR) improved from 77.29% to **82.54%** in Mar'21 over Mar'20 registering an improvement of 525 bps.

HIGHLIGHTS



Net Interest Income(NII) improved from 7629 Crore to ₹ **8245** Crore (**8.07%**) during FY'21 over FY'20. However NII declined from ₹ 1926 Crore to ₹ **1516** Crore during Q4'21 on Y-o-Y basis.



Cost to Income ratio improved from 61.44% to **59.43%** during FY'21 over FY'20 and from 80.99% to **71.57 %** during Q4'21 over Q4'20 on Y-o-Y basis registering an improvement of 942 bps



Gross Advances improved from ₹172244 Crore to ₹ **176913** Crore during FY'21 over FY'20 registering a growth of **2.71 %**



Aggregate deposits improved from ₹ 313763 Crore to ₹ **329973** Crore during FY'21 over FY'20 registering a growth of ₹ **16210** Crore (**5.17%**)



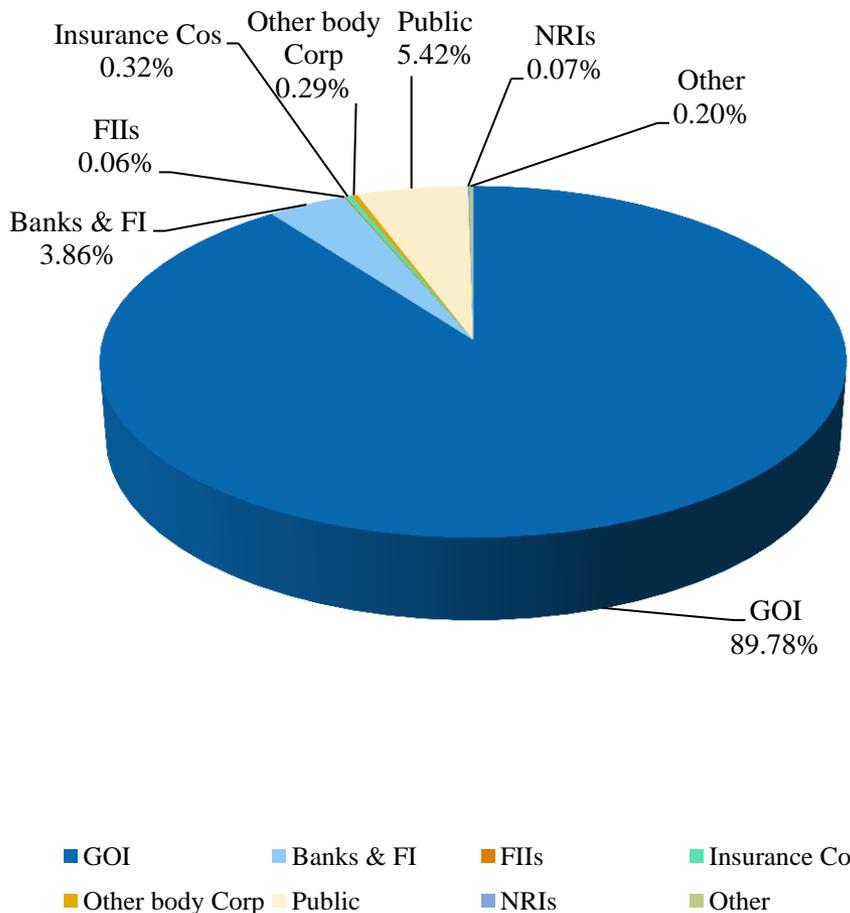
CASA share in Total Core Deposits has improved from 46.83% to **49.24%** during FY'21 over FY'20 registering an improvement by **241 bps**.



Total Business improved from ₹ 486007 Crore to ₹ **506886** Crore during FY'21 over FY'20 registering a Y-o-Y growth of **4.30%**

SHAREHOLDING PATTERN

As on Mar 31, 2021

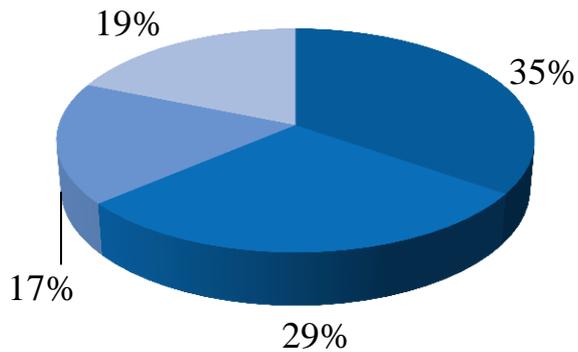
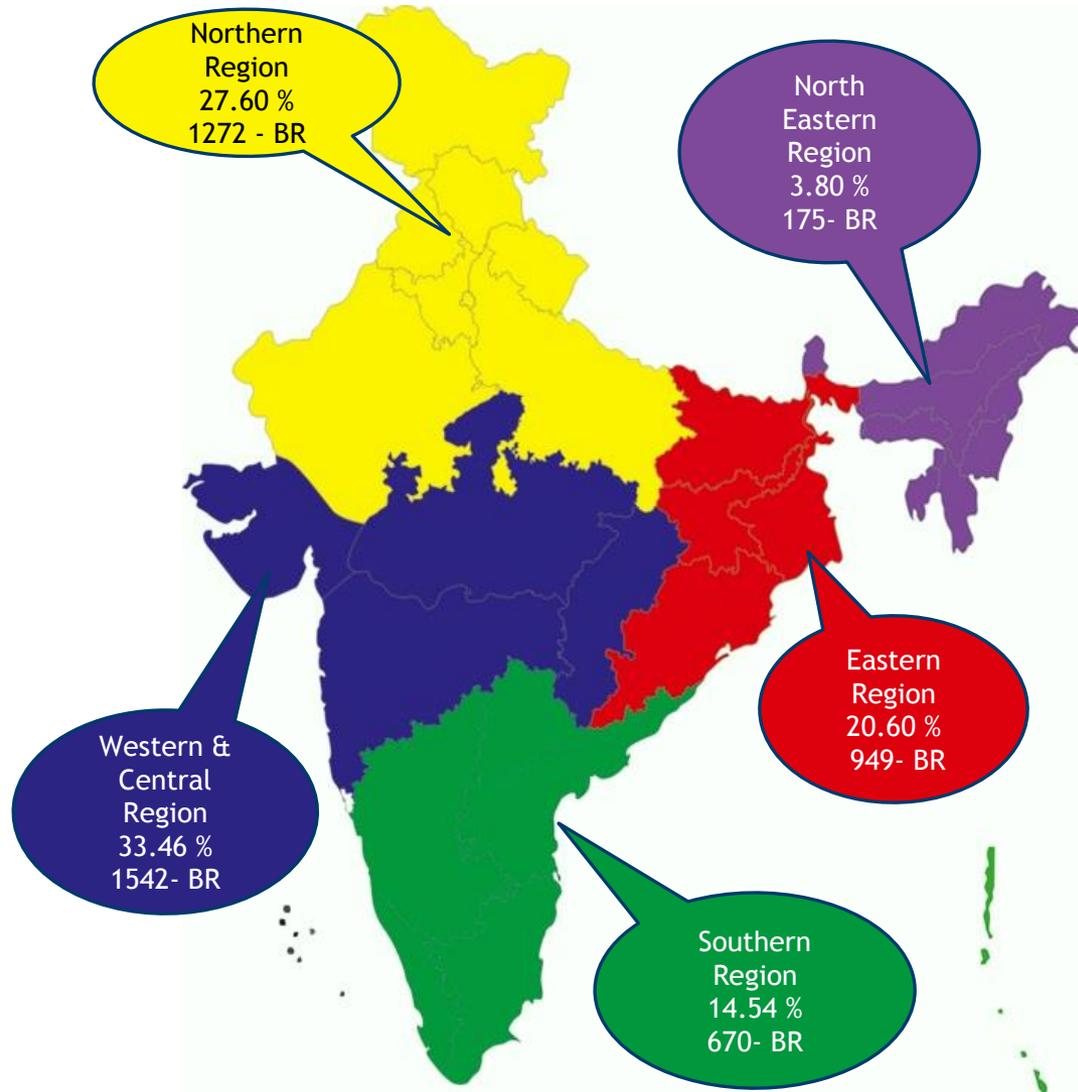


- Share Capital : ₹ 5875.56 cr
- Shares of Central Bank of India are listed on BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.

•Govt. of India has infused Capital of ₹ 4800 Crore during Mar'21. With the allotment of shares to Govt. of India towards this capital infusion , the share holding of Govt. of India will increase to 93.08%

PAN INDIA BRANCH NETWORK

As on 31 Mar '21	
Total Branches	4608
Rural	1603
Semi Urban	1332
Urban	810
Metro	863
Total ATMs	3644
Total BC Outlets	7188
Total Customer Touch Point	15440



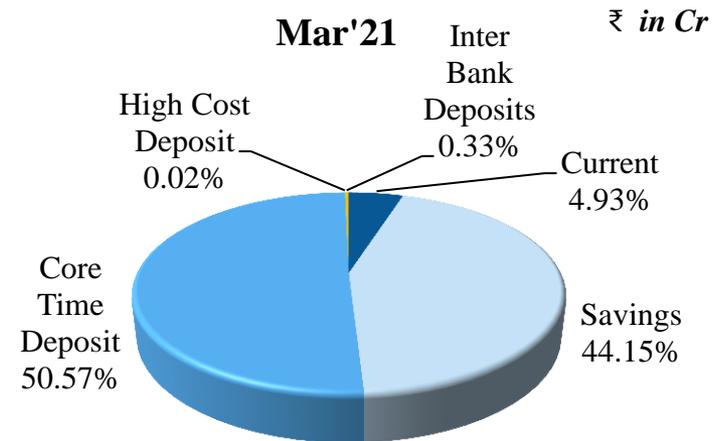
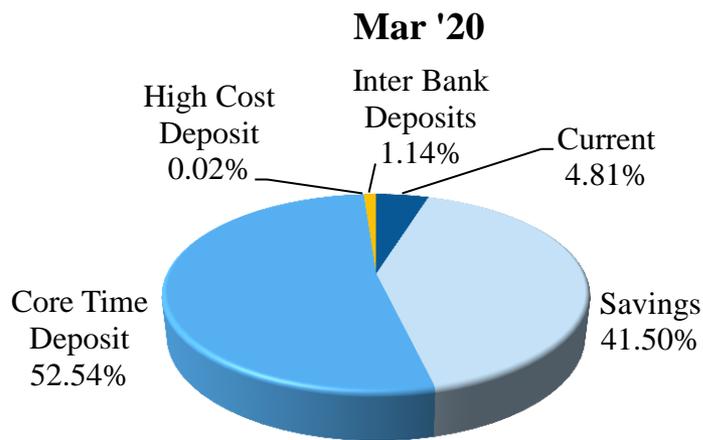
- Rural
- Semi Urban
- Urban
- Metro



BUSINESS PERFORMANCE

Particulars	Mar '20	Mar '21	Y o Y Growth (%)
Total Business	486007	506886	4.30
Total Deposits	313763	329973	5.17
CASA Deposits	145279	161926	11.46
CASA %	46.83	49.24	241 bps
Total Advances	172244	176913	2.71
RAM	109775	118031	7.52
Corporate	62469	58882	-5.74
CD Ratio	54.90	53.61	-129 bps

DEPOSIT MIX



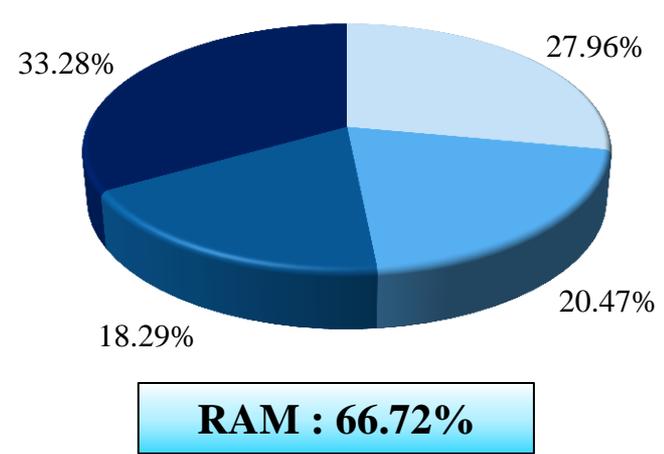
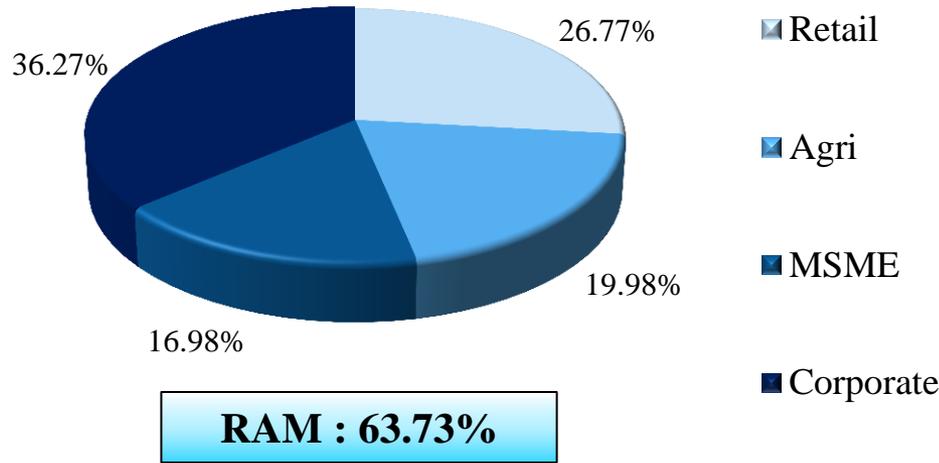
Particulars	Mar '20	Mar '21	Y-o-Y Growth%
Current	15079	16259	7.83
Savings	130200	145667	11.88
Total CASA Deposits	145279	161926	11.46
CASA %	46.83	49.24	241bps
Core Time Deposit	164858	166883	1.23
High Cost Deposit	62	68	9.68
Inter Bank Deposit	3564	1096	-69.25
Total Deposits	313763	329973	5.17

ADVANCES MIX

Mar '20

Mar '21

₹ in Cr



SECTORS	Mar '20	Mar '21	Y-o-Y Growth (%)
Retail	46106	49468	7.29
Agriculture	34419	36207	5.19
MSME	29250	32356	10.62
RAM	109775	118031	7.52
Corporate	62469	58882	-5.74
Gross Advance	172244	176913	2.71
TOTAL RWA	120907	118019	-2.39
RWA % of Gross Advance	70.20	66.71	-349 bps

Achieved the mandated norms in respect of :

- **Total Priority 51.96% of ANBC against norm of 40%**
- **Agriculture 21.32 % of ANBC against norm of 18%**
- **Small and Marginal Farmers 12.72% of ANBC against norm of 8%**
- **Weaker Section 18.86 % of ANBC against norm of 10%**

Guaranteed
Emergency
Credit Line
(ECLGS-1)

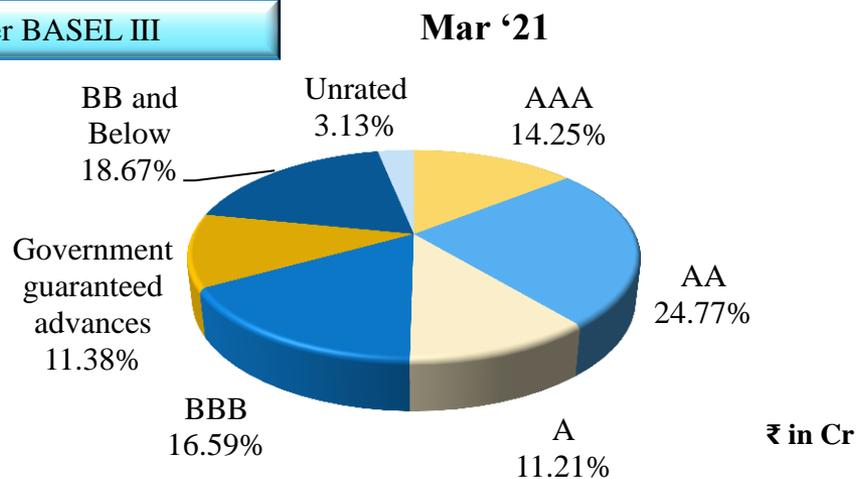
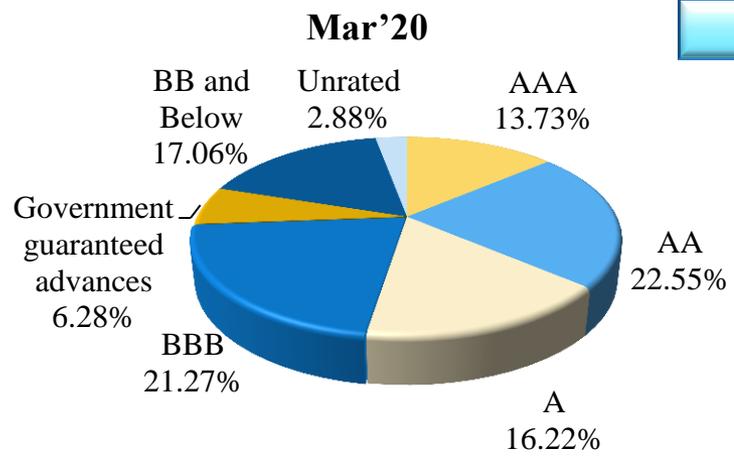
- No. of Sanctions :- 164100
- Amount Sanctioned :- ₹ 3041.18

Guaranteed
Emergency
Credit Line
(ECLGS-2)

- No. of Sanctions :- 56
- Amount Sanctioned :- ₹ 303.09

RATED STANDARD ADVANCES

As per BASEL III



Investment Grade & above : 80.06

Investment Grade & above : 78.20%

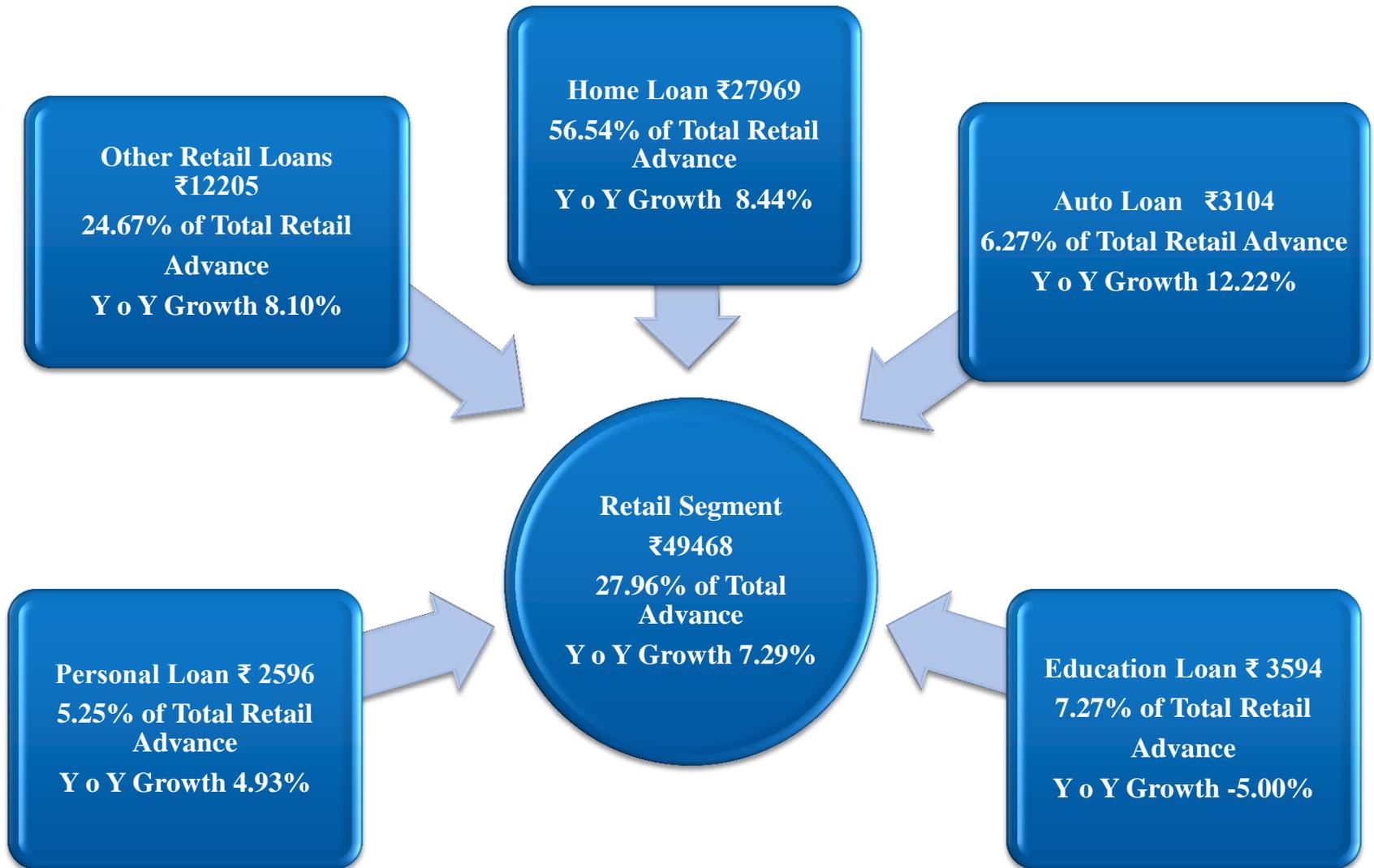
Investment grade wise Standard Advances (Fund Based)	Mar ' 20	Mar ' 21	Y-o-Y Growth%
AAA	6081	6546	7.65
AA	9986	11384	14.00
A	7182	5153	-28.25
BBB*	9417	7622	-19.06
Government guaranteed advances	2782	5230	87.99
Sub-Total	35448	35935	1.37
BB and Below	7552	8578	13.59
Unrated	1276	1438	12.70
Total	44276	45951	3.78

* Figure of Previous Year has been regrouped/rearranged to confirm the current year classification. Previous Year it was ₹ 7925 Cr. CRE account have now been grouped under BBB

RETAIL SEGMENT

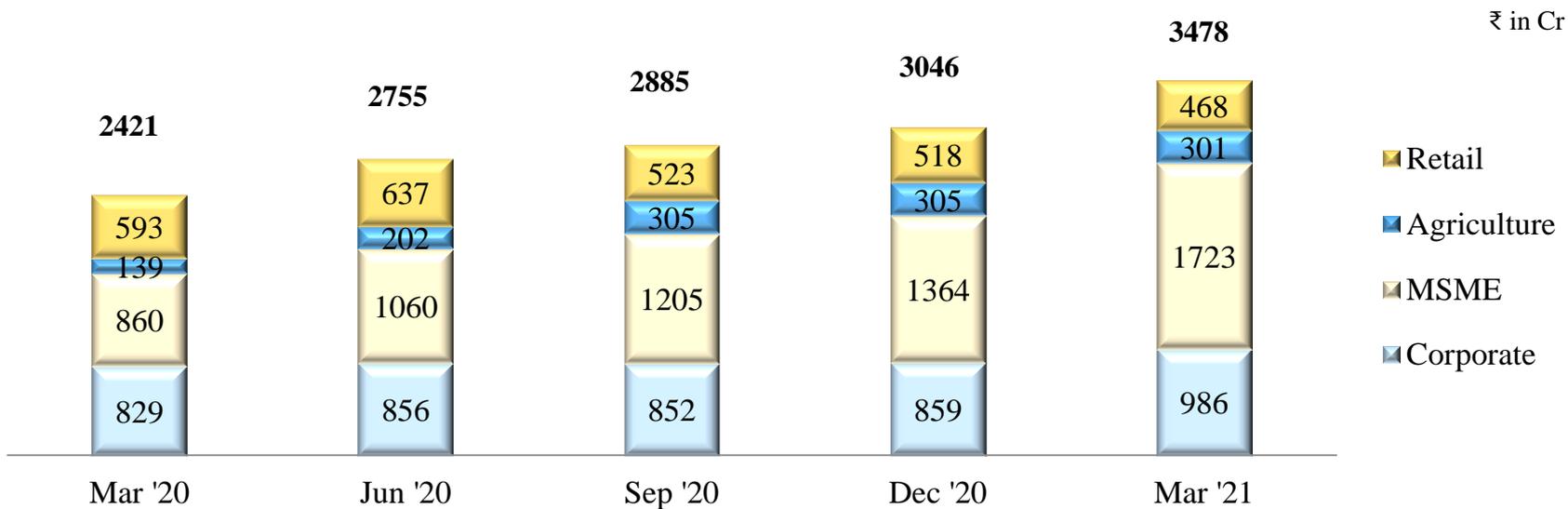
As on 31 Mar '21

₹ in Crore



ASSET QUALITY

Standard Restructured



₹ in Cr

Segment wise	Mar '20	Jun '20	Sep '20	Dec '20	Mar '21
Corporate	829	856	852	859	986
MSME	860	1060	1205	1364	1723
Agriculture	139	202	305	305	301
Retail	593	637	523	518	468
Total	2421	2755	2885	3046	3478



SPECIAL MENTION ACCOUNTS (SMA)

Assets Quality - Mar '21

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Total Mar '21	% of Total Adv.
SMA 0	98767	1214	3915	5129	2.90
SMA 1	155149	1203	5002	6205	3.51
SMA 2	124343	2012	4076	6088	3.44
TOTAL	378259	4429	12993	17422	9.85

Assets Quality - Mar '20

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Total Mar '20	% of Total Adv.
SMA 0	161541	15139	11764	26903	15.62
SMA 1	47857	1038	1959	2997	1.74
SMA 2	78208	462	4639	5101	2.96
TOTAL	287606	16639	18362	35001	20.32

NPA CLASSIFICATION

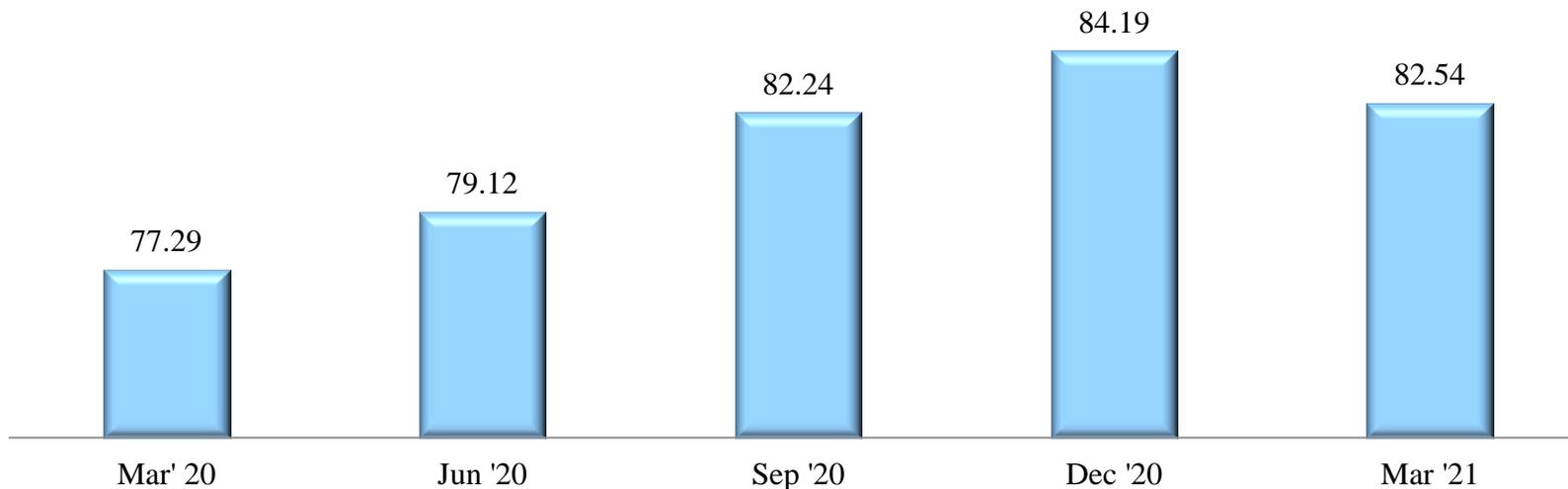
NPA Classification: Sector Wise

Particulars	Mar '20	Jun '20	Sep '20	Dec '20	Mar '21	Advances O/s (Mar '21)	NNPA %
Gross NPA	32,589	31,946	30,785	29,486	29277	176913	5.77
Retail	2,010	1,959	1,847	1,791	2542	49468	2.47
Agriculture & Allied	5,054	4,954	4,496	4,325	5349	36207	7.67
MSME	5,402	5,296	5,040	4,806	5654	32356	6.68
Corporate & Others	20,123	19,737	19,402	18,564	15732	58882	7.25

NPA Classification: Retail Sector

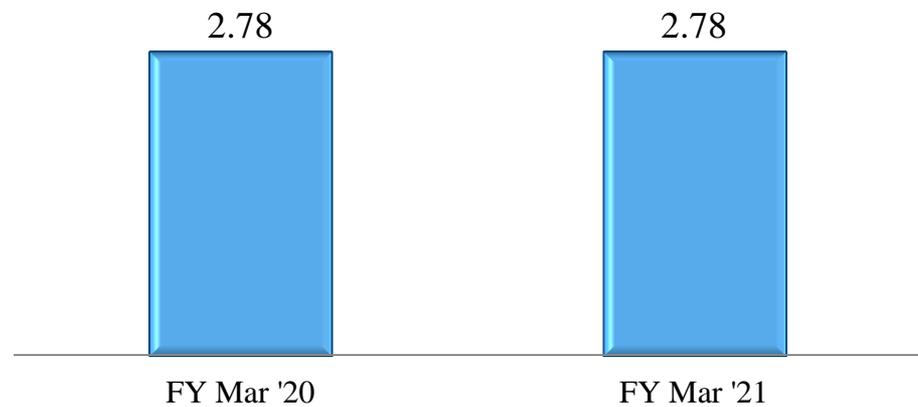
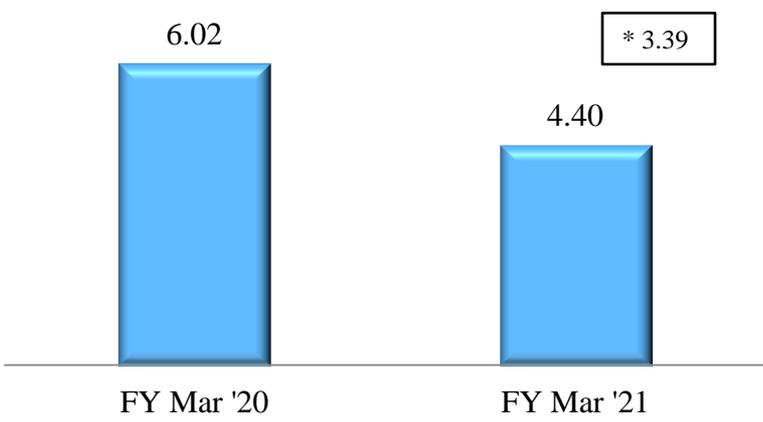
Particulars ³	Mar '20	Jun '20	Sep '20	Dec '20	Mar '21	Advances O/s (Mar '21)	NNPA %
Total Retail NPA	2089	1983	1871	1840	2542	49468	2.47
Housing Loan	1169	1098	1028	1024	1324	27969	2.27
Vehicle Loan	113	106	100	97	127	3104	1.55
Education Loan	562	549	521	503	591	3594	6.71
Other Personal Loans	245	230	222	216	500	14801	2.09

PROVISION COVERAGE RATIO(PCR%)



SLIPPAGE RATIO (%)

NET INTEREST MARGIN (%)



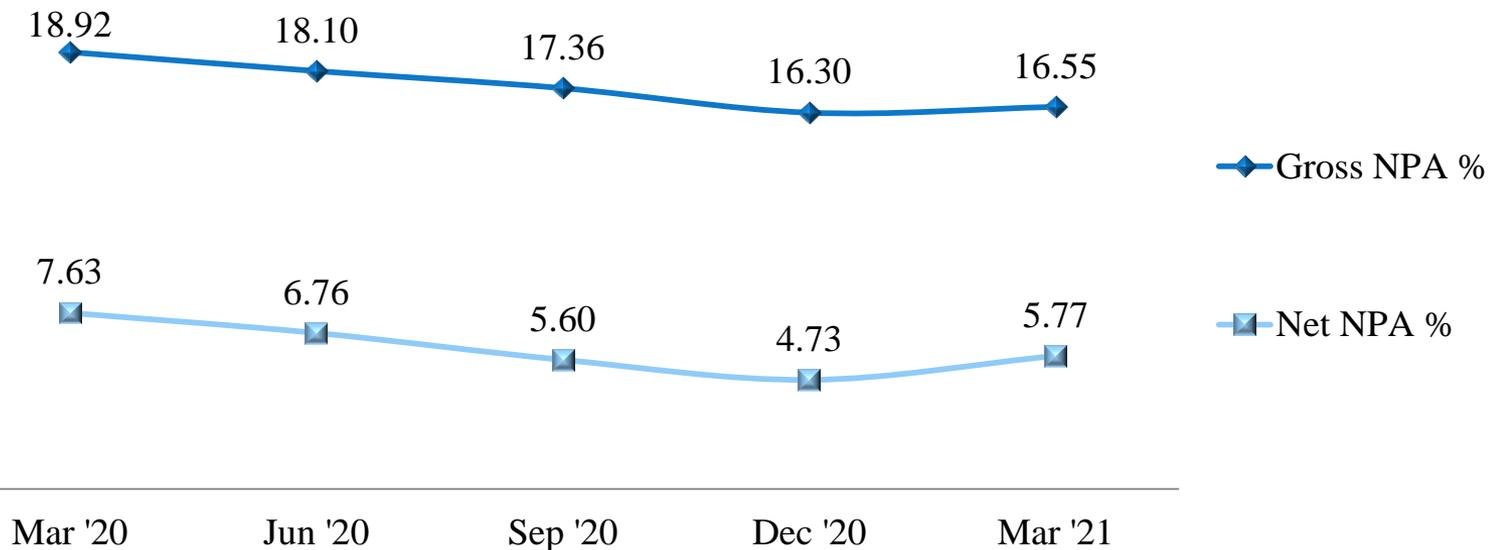
•Accounts with outstanding of ₹ 1414.26 Crore where OTR was invoked before n Mar' 21 but implemented in April '21. Otherwise the Slippage Ratio would have been 3.39%

NPA MOVEMENT

₹ in Crore

Gross NPA	FY 19-20	Jun ' 20	Sep '20	Dec '20	Mar '21	FY 20-21
Opening Gross NPAs	32356	32589	31946	30785	29486	32589
Slippage of PA to NPAs	7626	20	97	59	5848	5951
Increase in balance of existing NPAs	525	14	16	44	71	191
Sub Total	8151	34	113	103	5919	6142
Less:						
Up gradation	423	92	123	88	258	499
Recovery (Including Sale to ARC)	3324	241	907	631	769	2554
Regular Write-off	780	59	149	683	292	1182
Technical Write-off	3389	0	0	0	4809	4810
Other Recovery by adjustment	2	285	95	0	0	409
Sub Total	7918	677	1274	1402	6128	9454
Gross NPAs	32589	31946	30785	29486	29277	29277
% of Gross NPAs to Gross Advances	18.92	18.10	17.36	16.30	16.55	16.55

ASSET QUALITY TREND



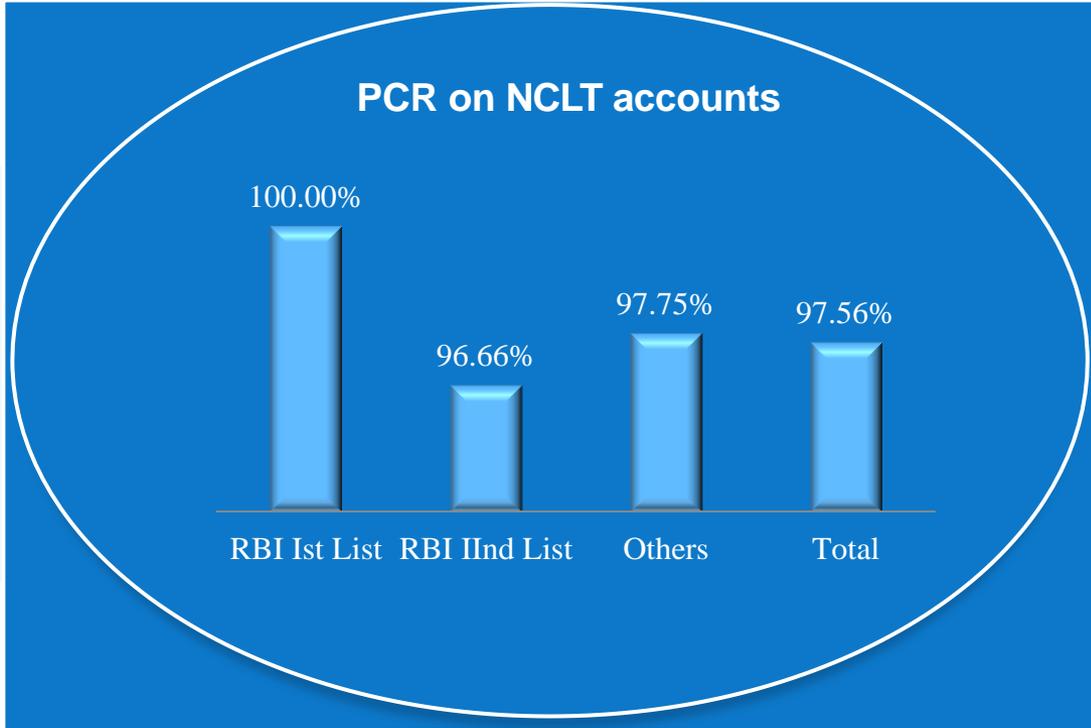
₹ in Crore

Particulars	Mar '20	Jun '20	Sep '20	Dec '20	Mar '21
Gross Advances	172244	176496	177293	180856	176913
Net Advances	151101	154919	155085	158776	156579
Gross NPA	32589	31946	30785	29486	29277
Net NPA	11534	10469	8684	7515	9036
Gross NPA %	18.92	18.10	17.36	16.30	16.55
Net NPA %	7.63	6.76	5.60	4.73	5.77

STATUS OF NCLT ACCOUNTS

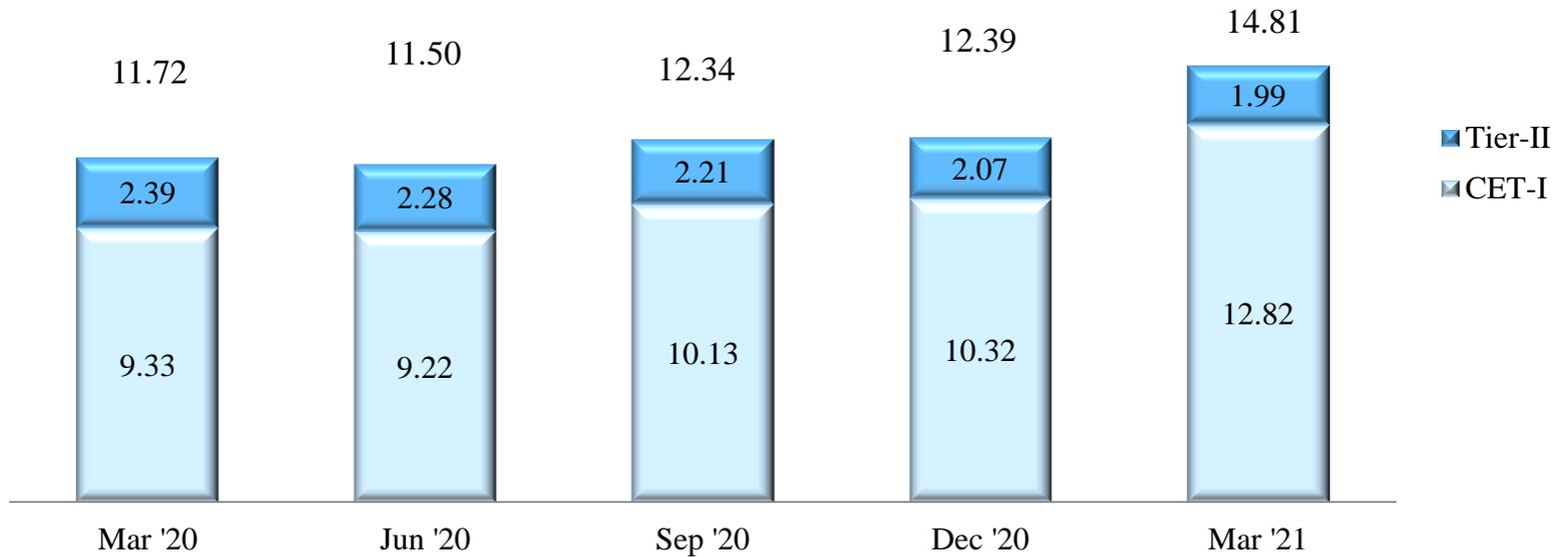
As on Mar 21

RBI List 1 O/s	₹ 868.71 cr
RBI List 2 O/s	₹ 5426.58 cr
Others O/s	₹ 15178.10 cr
Total O/s	₹ 21473.39 cr

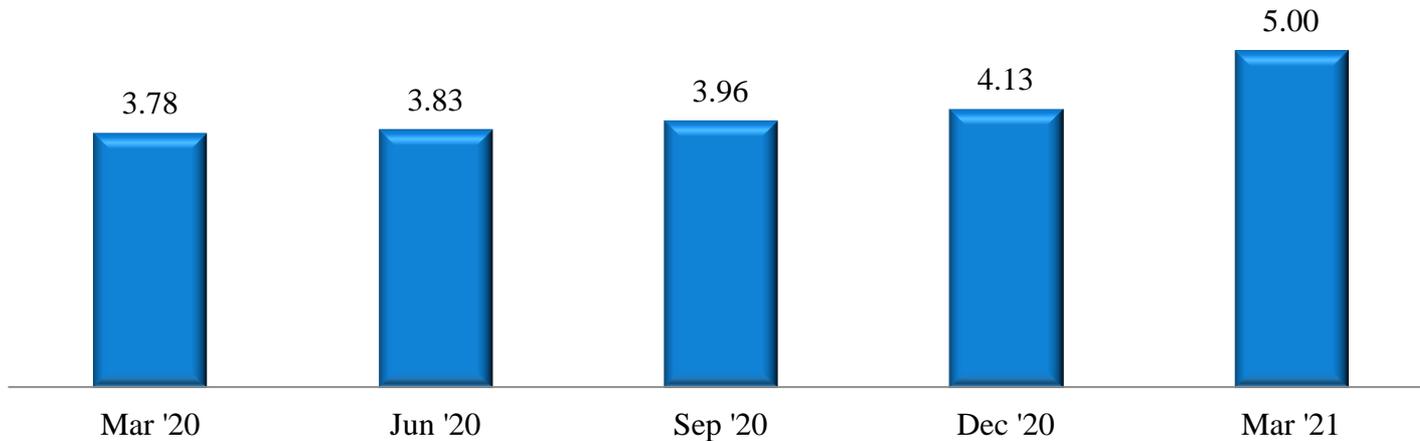


CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)





PROFITABILITY

(₹ in Crore)

Particulars	Quarter ended			Y-O-Y		Growth %		Growth %
	Mar '21	Dec '20	Mar '20	Mar '21	Mar '20	Qtr Mar '21 over Dec '20 (Q-o-Q)	Qtr Mar '21 over Mar '20 (Y-o-Y)	FY 20-21 over FY 19-20 (Y-o-Y)
1.Total Income	5780	6557	6724	25897	27200	-11.85	-14.04	-4.79
1.1 Interest Income	4878	5783	5929	22730	23563	-15.65	-17.73	-3.54
1.2 Other Income	902	774	795	3167	3637	16.54	13.46	-12.92
2 Total Expenses	5092	5365	6207	21267	22856	-5.09	-17.96	-6.95
2.1 Interest Expended	3362	3555	4003	14485	15934	-5.43	-16.01	-9.09
2.2 Establishment Exp.	898	1199	1441	4141	4217	-25.10	-37.68	-1.80
02.3 Other Operating Exp.	832	611	763	2641	2705	36.17	9.04	-2.37
Net Interest Income	1516	2228	1926	8245	7629	-31.96	-21.29	8.07
Operating Profit	688	1192	517	4630	4344	-42.28	33.08	6.58
Provisions	2037	1027	2046	5518	5465	98.34	-0.44	0.97
Net Profit	-1349	165	-1529	-888	-1121	-917.58	-11.72	-20.79
NIM %*	2.04	2.99**	2.75**	2.78	2.78**	-95 bps	-71 bps	-
ROA %*	-1.58	0.19	-1.85	-0.26	-0.35	-177 bps	-27 bps	-9 bps
ROE %	-6.44	0.86**	-7.97**	-4.31	-6.50**	-730 bps	153 bps	219 bps

*Annualised

** Figures have been recalculated/regrouped wherever necessary to confirm the current year classification.

PROVISIONS & PROFIT

(₹ in Crore)

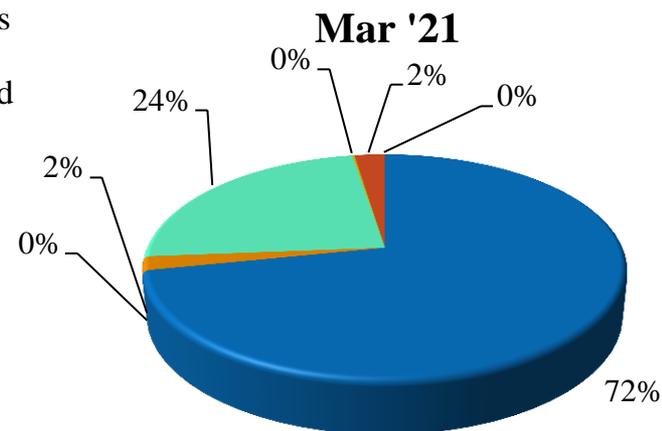
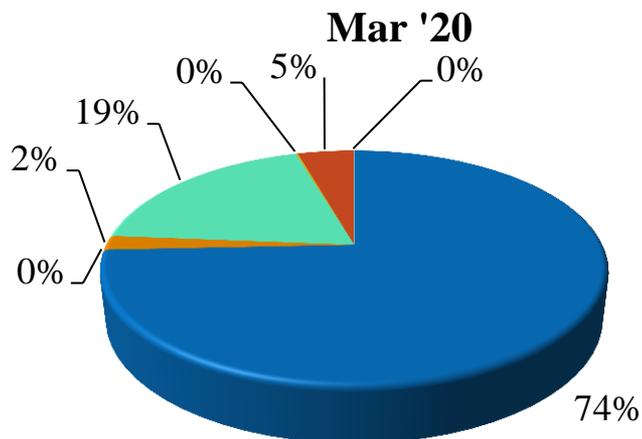
Particulars	Quarter ended			12 Month Ended		Growth %		Growth %
	Mar '21	Dec '20	Mar '20	Mar '21	Mar '20	Qtr Mar '21 over Dec '20 (Q-o-Q)	Qtr Mar '21 over Mar '20 (Y-o-Y)	FY 20-21 Over FY 19-20 (Y-o-Y)
OPERATING PROFIT	688	1192	517	4630	4344	-42.28	33.08	6.58
PROVISIONS	2037	1027	2046	5518	5465	98.34	-9.44	0.97
i) NPA	3259	565	1628	5176	4230	476.81	100.18	22.36
ii) Restructured A/cs	32	12	-64	76	-159	166.67	150.00	147.80
iii) Investment	-37	-67	445	399	1065	44.78	-108.31	-62.54
iv) Standard Assets	-152	200	167	263	172	-176.00	-191.02	52.91
v) Un-hedged exposure FCE	0	0	0	0	0	0	0	0
v)Others	29	33	2	40	-55	-12.12	1350	172.73
vi) Taxes	-1094	284	-132	-436	212	-485.21	728.79	-305.66
Net Profit/ (Loss)	-1349	165	-1529	-888	-1121	-917.58	11.77	20.79

NPA PROVISION BREAKUP

(₹ in Crore)

Particulars	Mar '21	Dec '20
NPA Provision Increase due to:		
Ageing Provision	579	564
Slippages/Increase in Balance/Fraud	1704	101
Security reduction	365	115
One time measure, additional provision as a matter of prudence.	1050	0
Sub Total	3698	780
Less : Provision write back due to Cash Recoveries/Upgradation	440	215
Net Additional NPA Provision made	3258	565

INVESTMENT PORTFOLIO



■ Investment Outside India

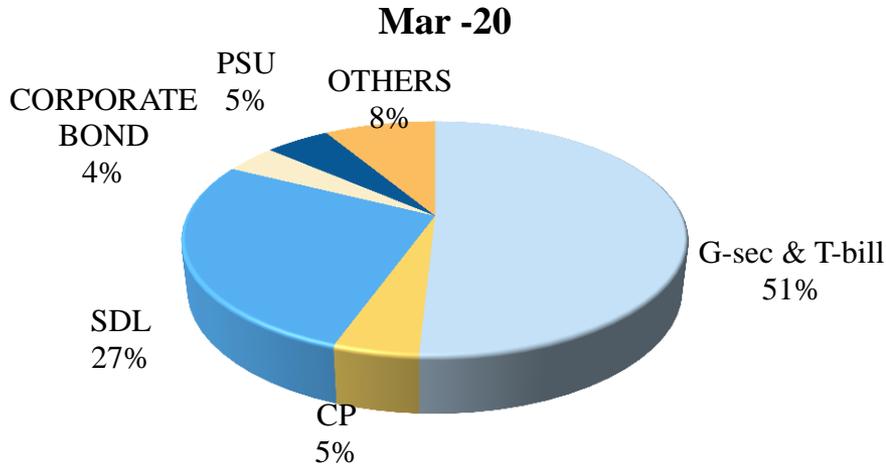
(₹ in Crore)

Particulars	Mar '20	Mar '21
Govt. Securities	109494	110414
Other Approved	0	0
Shares	2904	3040
Debentures & Bonds	28306	36384
Subsidiaries & Joint Ventures	218	258
Others	6389	3677
Total Investment In India	147311	153773
Investment Outside India	47	47
Grand Total	147358	153820

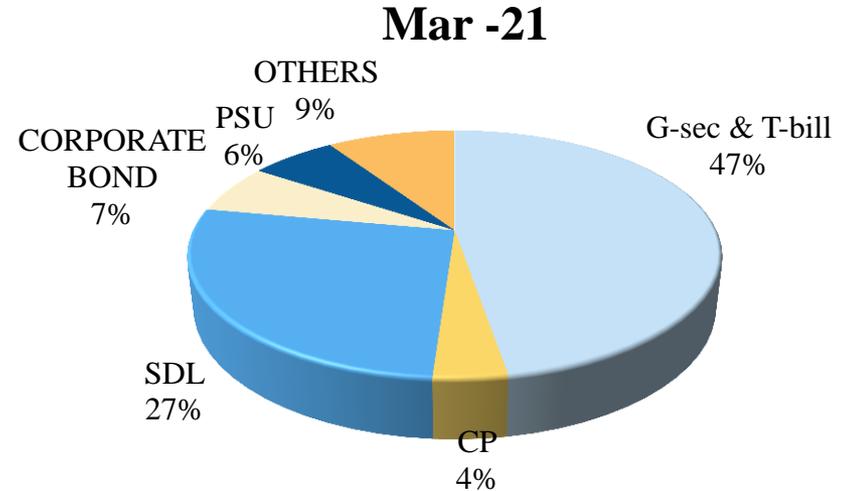
TREASURY OPERATIONS

AFS BOOK

(₹ in Crore)



Modified Duration : 2.46

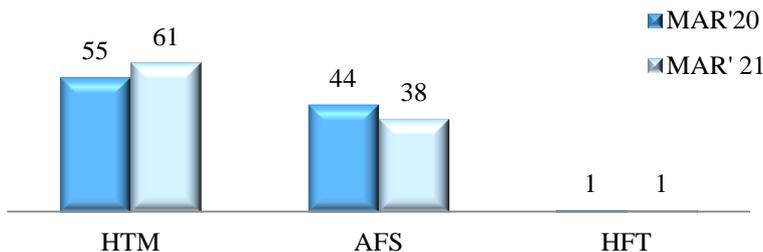


Modified Duration : 2.71

Break up of Domestic Investments(%)

Break up of Domestic Investments (%)

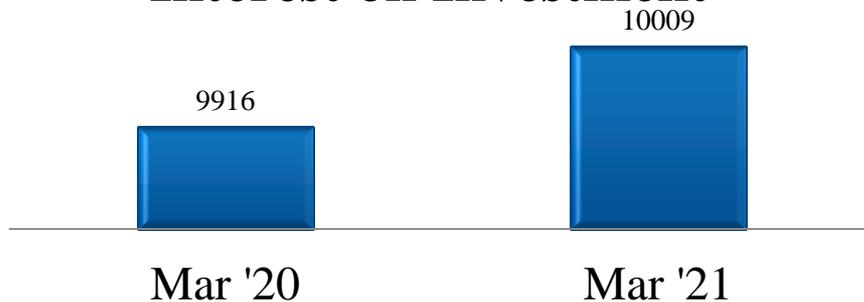
(₹ in Crore)



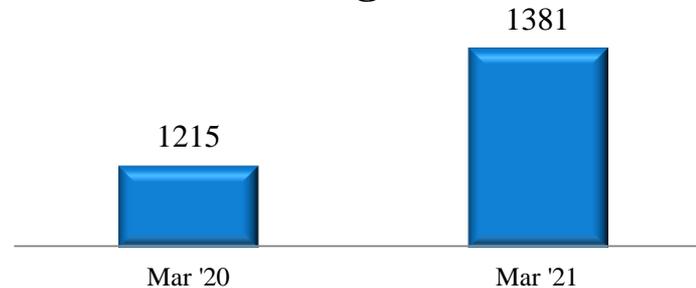
Particulars	Mar '20	Dec '20	Mar '21
Total Investments	147358	151286	153820
- of which- SLR	109493	110696	110414

TREASURY PERFORMANCE

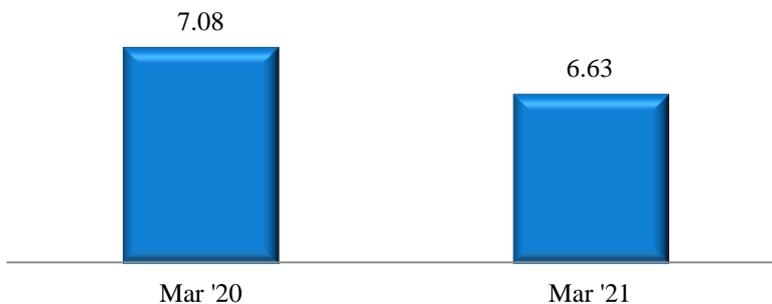
Interest on Investment



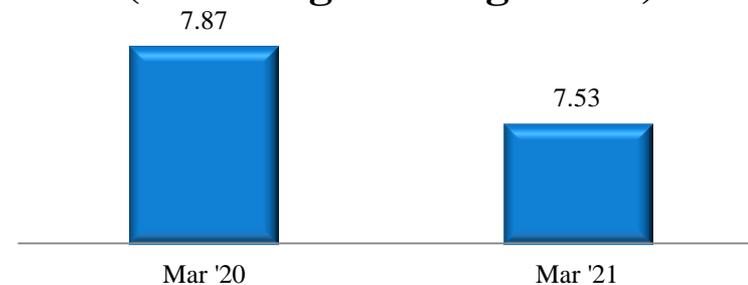
Trading Profit



Yield on Investment



Return on Investment (including Trading Profit)

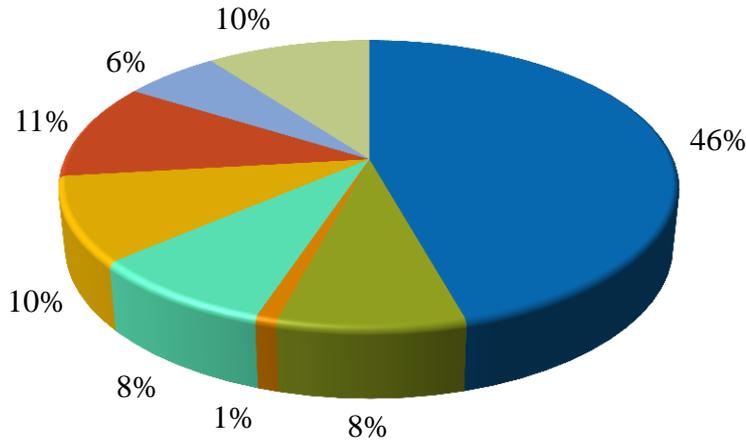


Particulars	Mar '20	Mar '21
Interest on Investment (₹ in Crore)	9916	10009
Yield on Investment %	7.08	6.63
Trading Profit (₹ in Crore)	1215	1381
Return on Investment (including Trading Profit) %	7.87	7.53
10 year Bench Mark %	6.50	6.02

DIGITAL TRANSACTIONS

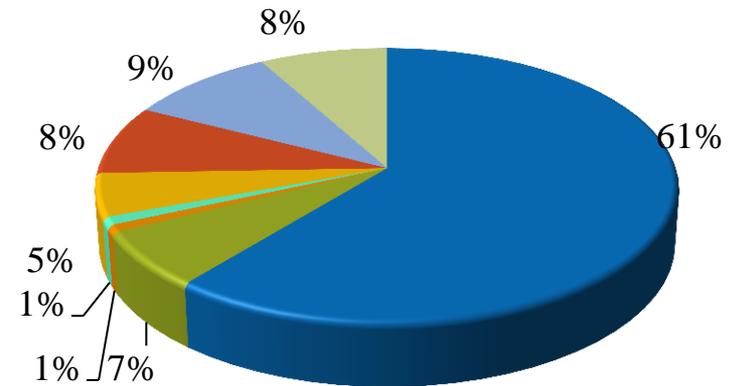
Penetration

Apr 19 to Mar 20



Share of Digital Txns through ADC 66.54%*

Apr 20 to Mar 21

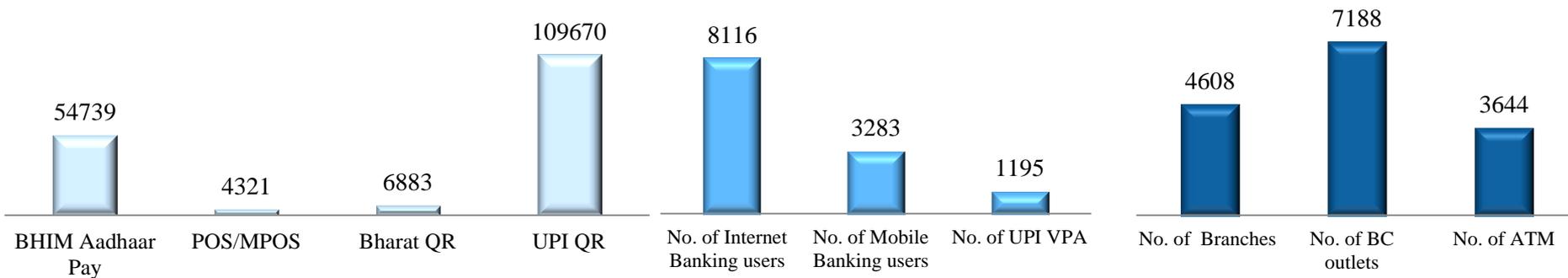


Share of Digital Txns through ADC 77.63%

Payment Acceptance Touch Points

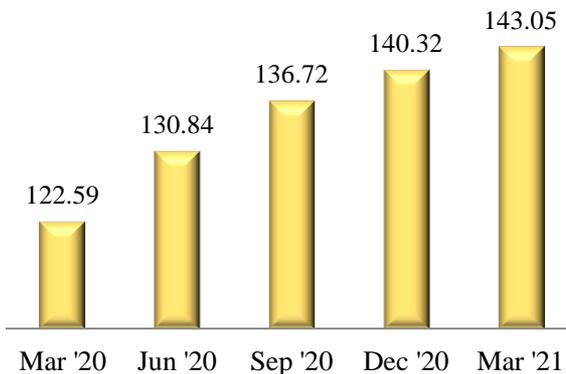
Digital Touch Points (In 000)

Other Touch Points

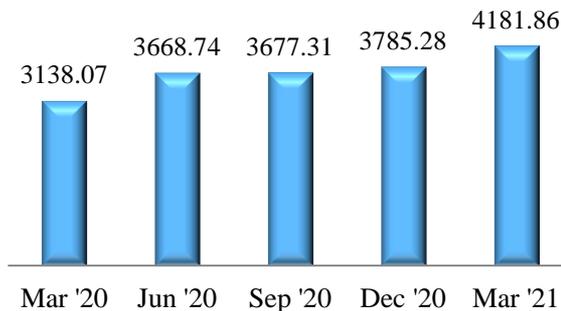


PMJDY

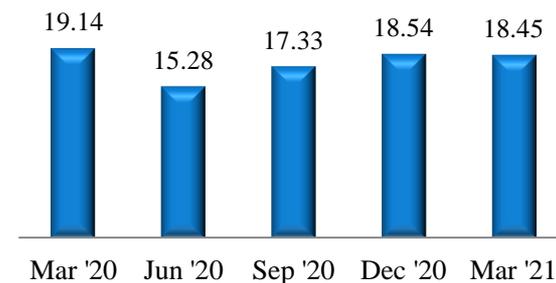
No of accounts(In Lacs)



Balance Outstanding (In Cr)



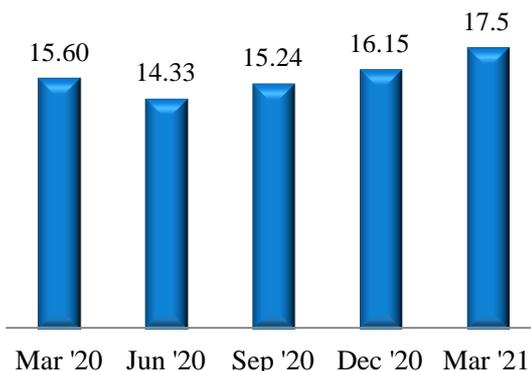
Accounts with Zero Balance (in Lacs)



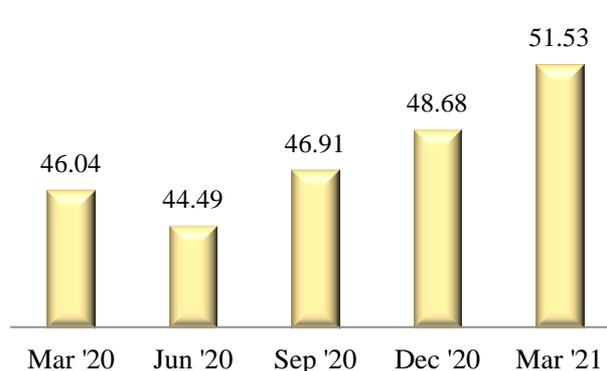
Social Security Scheme

No. of enrollments (In lacs)

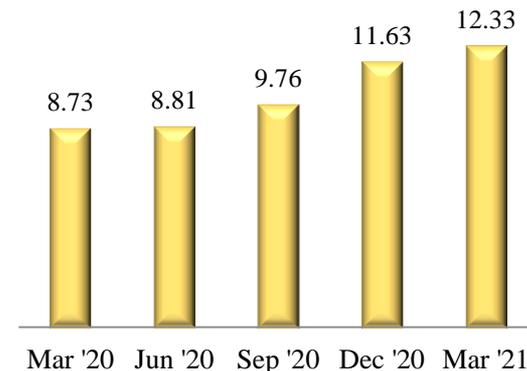
PMJJBY



PMSBY



APY



55317 persons has been benefited by our 98 RSETIs/FLCC Centers through 4009 training / counseling programmes during the quarter Mar '2021



Subsidiaries

(₹ In Crore)

	Central Bank of India Shareholding	Particulars	FY Ended	
			Mar'20	Mar'21
Cent Bank Home Finance Ltd. - <ul style="list-style-type: none"> Engaged into Housing Finance activity Presence in 9 States through 18 Branches Advances & Investment Portfolio of Rs. 1069 Crore 	%	Total Income	142.09	127.79
		Net Profit / (Loss)	10.23	14.67
		Total Assets	1289.90	1186.78
		Capital & Reserves	127.30	141.97
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	100%	Total Income	4.00	3.40
		Net Profit / (Loss)	1.45	0.91
		Total Assets	42.57	42.37
		Capital & Reserves	36.75	35.82

Associates

(₹ In Crore)

Name of Associate	Central Bank of India Shareholding	Net Profit for Year ended	
		Mar'20	Mar'21
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	-409.45	-380.01
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	0.77	2.08
Indo Zambia Bank Limited, Zambia	20%	91.35*	79.37

* Figures for the earlier period has been corrected as it was reported for the Qtr Mar'20 only (15.09 Crore)



Group Position

(₹ in Cr.)

Particulars	As on 31 Mar 2021	As on 31 Mar 2020
<u>CAPITAL & LIABILITIES</u>		
Capital	5876	5710
Reserves and Surplus	15821	15827
Minorities Interest	50	45
Share Application Money Pending Allotment	4800	0
Deposits	330328	314201
Borrowings	5760	6076
Other Liabilities and Provisions	7339	15292*
Total	369974	357151*
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	32188	30060*
Balances with Banks and Money at Call and Short Notice	6766	6045
Investments	148518	142526
Loans & Advances	157389	151952
Fixed Assets	5132	4337
Other Assets	19972	22222*
Goodwill on Consolidation	9	9
Total	369974	357151

* Figures have been regrouped/restated wherever necessary to confirm the current year classification.



Group Performance		
Particulars	FY 21 – Year Ended	
	Mar'21	Mar'20
	(₹ in Cr.)	
<u>INCOME</u>		
Interest and Dividend Earned	22830	23676
Other Income	3162	3622
Total	25992	27298
<u>EXPENDITURE</u>		
Interest Expended	14543	16004
Operating Expenses	6798	6939
Provisions and Contingencies	5529	5482
Total	26870	28425
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	-879	-1127
Less: Minority Interest	5	4
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	-884	-1131
Add: Share of earnings in Associates	-116	-125
Consolidated Net Profit/(Loss) for the year attributable to the Group	-1000	-1256

- **Steps have been initiated to improve CD - Ratio to 60% by Mar' 22**
- **Co-Lending agreement has been signed with NBFCs to enhance the synergy**



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THANK YOU