



**Public Relations Deptt., 16th Floor, Chandermukhi,
Nariman Point, Mumbai – 400 021.**

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PRESS RELEASE

**BANK'S RESULTS FOR THE THIRD QUARTER
ENDED DECEMBER 31, 2016**

Major Highlights –Q3 FY 2016-17

(Rs.in crores)

→	Total Business	Rs 4,81,801 crore	4.91%
→	Total Deposits	Rs 2,98,972 crore	13.70%
→	Advances	Rs 1,82,829 crore	-6.88%
→	Non Interest Income	Rs 724 crore	47.45%
→	CASA	Rs 1,21,845 crore	34.75%
→	CASA %	40.75%	
→	PCR	54.95%	
→	Operating Profit	Rs 582 crore	
→	NIM	2.27%	

PROFITABILITY:

- Total Income stood at Rs. 6788 crore (inclusive Interest Income of Rs. 6064 crore) as on December 31, 2016.
- Non Interest Income of the Bank registered a growth of 47.45% from Rs. 491 crore to Rs. 724 crore on y-o-y basis.
- Operating Profit of the Bank stood at Rs. 582 crore for the quarter ended December 31, 2016 as compared to Rs. 661 crore for the corresponding quarter on y-o-y basis.
- Net Loss reduced to Rs. 606 crore for the quarter ended December 31, 2016 as against the Net Loss of Rs. 837 crore for the corresponding quarter on y-o-y basis (Net Loss down by 28 % ↓).

ASSET QUALITY:

- Gross NPA to Gross Advances marginally increased to 14.14 % as on December 31, 2016 from 13.70 % as on September 30, 2016.
- Net NPA to Net Advances marginally increased to 8.54 % as on December 31, 2016 from 8.17 % as on September 30, 2016.



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- Provision Coverage Ratio improved to 54.95% as on December 31, 2016 from 52.95 % as on December 31, 2015.

BUSINESS HIGHLIGHTS:

- Total Business of the Bank increased to Rs. 481801 crore as at December 2016 compared to Rs. 459266 crore as at December 2015, registering y-o-y growth of 4.91 %.
- Total Deposits reached to Rs. 298972 crore in December 2016 from Rs. 262937 crore as at December, 2015 showing a y-o-y growth of 13.70 %.
- CASA percentage improved to 40.75 % in December 2016 as against 34.39 % in December 2015.
- Gross Advances of the Bank stood at Rs. 182829 crore in December 2016 as against Rs. 196329 crore in December 2015.
- Priority Sector portfolio increased from Rs. 81,932 crore as of December 31, 2015 to Rs. 84,445 crore as of December 31, 2016. Priority sector advances as a percentage of ANBC as of December 31, 2016 stood at 41.86%.
- Agriculture Advances increased by 6.05 % to Rs. 38129 crore in December, 2016 from Rs. 35955 crore in December 2015.
- MSME Advances registered y-o-y growth of 1.66 % to Rs. 32338 crore in December, 2016 from Rs. 31809 crore in December 2015.
- Retail Loans showed substantial growth of 8.25% on y-o-y basis to Rs. 39913 crore from Rs. 36871 crore.
- Housing Loan portfolio of the Bank stood at Rs. 17463 crore constituting 43.75 % of the total Retail Portfolio.

CAPITAL:

- Capital Adequacy Ratio (CRAR) as per Basel III stood at 9.99 % as on December 31, 2016, of which, Tier I capital stood at 7.87 % and CET 1 at 7.70 %.
- Bank's Net worth stood at Rs. 14,624.60 crore as on December 31, 2016.

DIGITAL BANKING:



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- ❖ Bank is having total 5319 ATMs as on December 31, 2016 including 17 ATMs installed during the quarter ended December 31, 2016.
- ❖ Bank recorded sizable increase in transactions through Alternate channels (ATM, Mobile banking and Net banking) which reached to 344.33 Lakhs (45.09%).
- ❖ Bank registered manifold increase in demand for new Debit Cards from a monthly average of 1,60,000 to 3,16,000.
- ❖ Bank also witnessed significant increase in PoS/e-com transactions from around 45,000 to 1,35,000 transactions per day.
- ❖ Registration for Net Banking & Mobile Banking increased by 79,000 and 1,25,000 respectively.

BRANCH SEGMENTATION:

- ❖ Bank is having pan India presence with network of 4736 branches spanning 64% in rural & semi-urban areas, 3677 Ultra Small Branches and 5319 ATMs as on 31st December 2016.

DEMONETISATION :

- ❖ Bank registered 166.14 lakh deposit transactions aggregating to Rs. 49,193.86 crore and 333.78 lakh withdrawal transactions aggregating to Rs. 22,795.28 crore. Bank witnessed 37.57 lakh customers having exchanged currency notes to the tune of Rs. 1331.02 crore.
- ❖ Bank extended Benefits/concessions such as - withdrawal any number of times through ATMs of any Bank free of cost upto 30.12.2016, Waiver of rent on PoS machines till 31.03.2017, Merchant discount rate (MDR) on all Debit/Credit cards till 31.12.2016, Capping MDR on Debit cards at 0.75/1.00% based on transaction value.
- ❖ Effective popularization of digital channels resulted in increase in registration for alternate channels by 8,00,000 and transactions by about 45%.



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AWARDS/RECOGNITION

- ❖ Bank was awarded "Rajbhasha Kirti Puraskaar" second prize for it's best implementation of Official Language Policy of Government of India under the category of nationalized banks in linguistic Region "B" for the year 2015-16 in a glittering function held on 14th September, 2016 (Hindi Day) at Rashtrapati Bhawan, New Delhi. This Shield was given at the hands of Hon'ble President of India - Shri Pranab Mukherjee to Shri Rajeev Rishi, Chairman & Managing Director, Central Bank of India.
