



CENTRAL BANK OF INDIA



**FINANCIAL
HIGHLIGHTS FOR
THE HALF YEAR
ENDED 30th
SEPTEMBER 2011**



Performance Highlights Sept '2011-12(₹ in crore)



Parameters	Q2FY2012	Q2FY2011	YOY Growth (%)	FY2011
Total Business	3,18,754	2,83,561	↑ 12.41	3,10,763
Total Deposits	1,88,286	1,67,813	↑ 12.20	1,79,356
Total Loans and Advances	1,30,468	1,15,748	↑ 12.72	1,31,407

Performance Highlights Sept '2011-12(₹ in crore)



Parameters	Q2FY2012	Q2FY2011	Growth(%)	HY2012	HY2011	Growth(%)
Gross Income	5,234	3,890	↑ 34.55	10,074	7,548	33.47
Gross Expenses	4,438	3,113	↑ 42.56	8,486	6,103	39.06
Operating Profit	796	777	↑ 2.45	1,588	1,445	9.89
Net Profit	244	379	↓ -35.62	525	716	-26.69
Net Interest Margin	3.00	3.42	-	2.98	3.14	-
Cost of Deposits	7.22	5.48	-	7.02	5.50	-

BUSINESS



Business Growth (₹ in crore)



	HY2012	HY2011	yoy Growth(%)	Q1FY12	FY 2011
Deposits	1,88,286	1,67,813	12.20	1,85,885	1,79,356
Loans & Advances	1,30,468	1,15,748	12.72	1,26,044	1,31,407
Total Business	3,18,754	2,83,561	12.41	3,11,929	3,10,763
Investments	63,236	51,150	23.63	60,710	54,847

Segment-wise Deposits (₹ in crore)

Deposits	HY2012	HY2011	Y-o-Y Growth (%)	Q1FY12	Growth over Jun 2010	FY2011
Current	12,717	12,763	-0.36	12,686	0.24%	15,431
Savings	49,071	45,027	8.98	47,867	2.52%	47,645
Total CASA	61,788	57,790	6.92	60,553	2.04%	63,076
Term	1,26,498	1,10,023	14.97	1,25,332	0.93%	1,16,280
Total Deposits	1,88,286	1,67,813	12.20	1,85,885	1.29%	1,79,356
CASA %	32.82	34.44	--	32.57	--	35.17

Loans And Advances Segment Wise (₹ in crore)



SR NO	PARTICULARS	Q2FY2012	Q2FY2011	YOY GROWTH (%)	FY2011	Q1FY2012
1	Total Loans & Advances	130,468	115,748	12.72	131,407	126,044
2	Corporate Credit	88,766	81,485	8.94	86,358	82,745
	<i>(% to total Loans & Advances)</i>	<i>68.04%</i>	<i>70.40%</i>		<i>65.72%</i>	<i>65.65%</i>
3	Agriculture	15,096	14,424	4.66	18,545	17,100
	<i>(% to total Loans & Advances)</i>	<i>11.57</i>	<i>12.46</i>		<i>14.11</i>	<i>13.57</i>
	- Direct Agriculture	11,333	10,680	6.11	12,561	11,454
	- Indirect Agriculture	3,763	3,744	0.51	5,984	5,646
3	MSE	12,216	9,678	26.22	11,901	11,790
	<i>(% to total Loans & Advances)</i>	<i>9.36</i>	<i>8.36</i>		<i>9.06</i>	<i>9.35</i>
4	Micro Ent./SCST Org.	252	426	-40.85	269	277
5	Retail	14,138	9,735	45.23	14,334	14,132
	<i>(% to total Loans & Advances)</i>	<i>10.84</i>	<i>8.41</i>	<i>355.65</i>	<i>10.91</i>	<i>11.21</i>
	- Housing	5,672	4,947	14.66	5,880	6,424
	- Education	1,943	1,098	76.96	1,674	1,581
	- Others	6,523	3,690	76.78	6,780	6,127

PRIOROTY SECTOR LENDING

Type of Advance	HY2012	HY2011	Growth(%)	FY2010-11
Priority Sector Advances	35,366	32,360	9.29	38,369
Agriculture	15,096	14,424	4.66	18,545
- Direct Agriculture	11,333	10,680	6.11	12,561
- Indirect Agriculture	3,763	3,744	0.51	5,984
MSE	12,216	9,678	26.22	11,901
Other Priority	8,054	8,258	-2.47	7,923

Retail Advances Portfolio (₹ in crore)



Category	Q2FY12	Q2FY11	% Growth
- Housing	5,672	4,947	14.66
- Education	1,943	1,098	43.49
- Others	6,523	3,690	76.77
Total	14,138	9,735	45.23

Exposure to Infrastructure

Sr. No.	Type of Infrastructure	30.09.2011	30.09.2010	YOY Growth %	31.03.2011	30.06.2011
		₹In crore	₹In crore		₹In crore	₹In crore
1	Road	2455	2042	20.23	2381	2352
	% of Road to Total Infrastructure	8.64	7.06		8.61	8.96
	% of Road to Total Loans	1.88	1.76		1.81	1.87
2	Port	1046	1252	-16.44	1054	1002
	% of Port to Total Infrastructure	3.68	4.33		3.81	3.82
	% of Port to Total Loans	0.80	1.08		0.80	0.79
3	Air-Port	938	863	8.66	867	861
	% of Air-Port to Total Infrastructure	3.30	2.98		3.13	3.28
	% of Air-Port to Total Loans	0.72	0.75		0.66	0.68
	SUB-TOTAL (Road/Port/Air-Port)	4438	4157	6.78	4302	4215
	% of Road/Port/Air Port to Total Infrastructure	15.61	14.37		15.55	16.06
	% of Road/Port/Air Port to Total Loans	3.40	3.59		3.27	3.34
5	POWER	18782	14702	27.75	17096	17379
	% of Power Sector to Total Infrastructure	66.07	50.82		61.80	66.20
	% of Power Sector to Total Loans	14.38	12.70		13.01	13.79
6	Telecommunication	2576	7115	-63.80	4062	2426
	% of Telecommunication to Total Infrastructure	9.06	24.59		14.68	9.24
	% of Telecommunication to Total Loans	1.97	6.15		3.09	1.92
7	Other Infrastructure	2630	2957	-11.06	2205	2232
	% other Infrastructure to Total Infrastructure	9.25	10.22		7.97	8.50
	% of Other Infrastructure to Total Loans	2.01	2.55		1.68	1.77
	TOTAL INFRASTRUCTURE	28425	28930	-1.74	27665	26252
	% of Total Infrastructure to Total Loans	21.76	24.99		21.05	20.83
8	Total loans	130648	115748	12.87	131407	126044

Exposure to Capital Market, NBFC & Real Estate



(₹ in Crores)

Capital Market	Sep-11	Sep-10	YoY Growth	Mar-11	Jun- 11
Outstanding	2325	1280	81.64%	2225	2343

NBFC	Sep-11	Sep-10	YoY Growth	Mar-11	Jun-11
MFI	722	873	-17.30	692	750
HFC	2045	2384	-14.22	3740	3801
Others	10751	5288	103.31	9430	10626
Total	13518	8545	58.20	13862	15177

Commercial Real Estate	Sep-11	Sep-10	YoY Growth	Mar-11	Jun- 11
Developers	5604	6340	-11.61	6014	5601
Lease Rentals	223	230	-3.04	225	223
Total	5827	6570	-11.31	6239	5824

FINANCIALS



Profitability (₹ in crore)



	HY2012	HY2011	Growth YoY (%)	Q2FY12	Q1FY12	Growth Q2OQ1
Gross Income	10,074	7,548	33.47	5,234	4,840	8.14
Gross Expenses	8,486	6,103	39.06	4,437	4,048	9.61
Operating Profit	1,588	1,445	9.89	796	792	0.51
Net Profit	525	716	-26.69	244	281	-15.16
NIM (%)	2.98	3.14	-5.10	3.00	2.99	0.33
Net Interest Income	2,727	2,465	10.63	1,397	1,330	5.04
Non Interest Income	606	493	23.08	324	282	14.89

Profit

Sr No	Parameters	HY1-FY12	HY1-FY11	YOY Growth (%)	Q2FY12	Q1FY12	Q2OQ1 Growth (%)	FY11
1	Total Interest income	9468	7055	34.20	4910	4558	7.71	15221
2	Total interest Expenses	6741	4590	46.87	3513	3228	8.85	9895
3	Interest Spread (NII) (1-2)	2727	2465	10.64	1397	1330	5.02	5326
4	Total Non interest income	606	493	23.08	324	282	15.10	1265
5	Total optg. Expenditure	1744	1512	15.34	924	821	12.59	3999
6	Operating Profit	1588	1445	9.89	796	792	0.55	2591
7	Total Provisions	1063	729	45.82	552	511	8.14	1339
8	Net Profit	525	716	(26.69)	244	281	(13.01)	1252

Profit from Core Operations



Particulars	H1FY 11-12	H1FY10-11	Variations	
			Amt.	%
Net Profit	525	716	-191	-26.66
Treasury Trading Profit	149	103	46	44.66
Depreciation/ Provision on Investment	182	61	121	198.36
Core Net Profit	558	674	-116	-17.21
Operating Profit	1588	1445	143	9.90
Treasury Trading Profit	149	103	46	44.66
Core Operating Profit	1,439	1,342	97	7.23

Profitability Indicators (%)



Parameters (%)	HY2012	HY2011	Q1FY2012	FY10-11
Yield on Advances	11.59	9.95	11.37	10.29
Yield on Investments	7.06	6.99	7.14	7.14
Cost of Deposits	7.02	5.50	6.80	5.71
Cost to Income Ratio	52.34	51.13	50.90	60.68
Non-Interest Income/ Total Income	6.01	6.53	5.83	7.67
Interest Income to AWF	9.23	8.11	9.12	8.49
Non Int. Income to AWF	0.59	0.57	0.56	0.71
Operating Profits to AWF	1.55	1.66	1.58	1.45

Break –up: Income

Sr No	Parameters	HY1- FY12	HY1- FY11	YOY Growth (%)	Q2FY12	Q1FY12	Q2OQ1 Growth (%)	FY11
1	Interest Income on advances	7142	5185	37.74	3618	3524	2.67	11254
2	Interest income on investments	2098	1834	14.38	1088	1010	7.72	3767
3	Interest on Lendings /Balance with other Banks	228	24	850.00	205	24	754.17	33
4	Others [Int. on I.T.Refund]	0	12	(100.00)	0	0		166
5	Total Interest income	9468	7055	34.20	4910	4558	7.72	15221
6	Non Interest Income	606	493	22.92	324	282	14.89	1265
	Of which:							
	Profit on sale of investments	149	103	44.66	45	104	(56.73)	312
	Commission/Exchange	278	288	(3.47)	144	134	7.46	621
	Recovery in written off a/cs	68	120	(43.33)	50	17	194.12	240
	Profit on exchange transactions	87	(13)	100.00	74	14	428.57	56
	Rent on safe deposit lockers	21	18	16.67	14	6	133.33	39
	Others [Income from Subsidiaries, income on Cent Gold/Silver/other misc. income]	4	(24)	100.00	(3)	7	(100.00)	(3)
7	Total Income	10074	7548	33.47	5234	4840	8.14	16486

Other Income (₹ in crore)

	HY2012	HY2011	Growth YOY (%)	Q2FY12	Q1FY12	Growth (%)
Commission , Exchange & Brokerage	278	288	-3.47	144	134	7.46
Trading Profit On Investments	149	103	44.66	45	104	-56.73
Recovery In Written Off A/c	68	120	-43.33	51	17	200.00
Other Income	111	(18)	100%	84	27	211.11
Total	606	493	22.92	324	282	14.89

Break-up : Expenditure

Sr No	Parameters	HY1- FY12	HY1- FY11	YOY Growth (%)	Q2FY12	Q1FY12	Q2OQ1 Growth (%)	FY11
1	Interest on deposits	6235	4282	45.61	3299	2936	12.36	9063
2	Interest on Subordinated Debts	254	226	12.39	127	127	0.00	471
3	Interest on borrowings/refinance	252	82	207.32	87	165	(47.27)	361
4	Total interest Expenses	6741	4590	46.86	3513	3228	8.83	9895
5	Operating Expenditure:							
5a	Establishment	743	793	(6.31)	371	371	0.00	1497
5b	Provision For Terminal benefits	491	225	118.22	276	216	27.78	1467
5c	Other Operating Expenditure	511	495	3.23	278	233	19.31	1036
6	Total operating Expenditure	1745	1513	15.33	925	820	12.80	4000
7	Gross Expenses	8486	6103	39.05	4438	4048	9.63	13895

Investments: Classification (₹ in crore)

	HY2012	% of Total Portfolio	HY2011	% of Total Portfolio
SLR	55,124	87.17	45,329	88.62
Non-SLR	8,112	12.83	5,821	11.38
Total	63,236	100%	51,150	100%
Held For Trading	212	0.34	62	0.12
Available For Sale	17,358	27.45	12,821	25.06
Held To Maturity	45,666	72.21	38,267	74.82
Shifting of Securities				
AFS to HTM	4664.19		1,954.75	
HTM to AFS	856.07		--	
M. Duration	2.60		3.87	

Key Performance Indicators



Period	HY2012	HY2011	Q2FY2012	Q1FY2012	FY2011
Return on Average Assets (%)	0.51	0.82	0.46	0.39	0.70
Earnings per Share (Rs.)	7.08	13.57	3.21	3.87	22.88
Return on Equity (%)	12.46	23.05	11.59	13.75	19.80

ASSET QUALITY & CAPITAL STRUCTURE



Stressed Asset Movement (` in crore)



	HY2012	HY2011	Q1FY11-12
Gross NPAs: Opening on 1st April	2,394	2,457	2,394
Add: Slippages	1,842	521	598
Less: Deductions			
1. Write Off	2	23	1
2. Upgradation	88	62	26
3. Recoveries	224	259	74
Less URI & Interest Suspense	82	-	8
Gross NPAs	3,840	2,634	2883
Gross NPA as % of Gross Advances	2.94	2.28	2.29
Net NPA	1,755	776	1082
Net NPA as % of Net Advances	1.37	0.68	0.87

Stressed Asset Details (` in crore)



	HY2012	HY2011	Q1FY2012	FY2011
Gross Advances	1,30,468	1,15,748	1,26,044	1,31,407
Standard	1,26,628	1,13,114	1,23,161	1,29,013
Sub-Standard	1,635	718	1,235	798
Doubtful	2,022	1,588	1,481	1,448
Loss	183	328	167	148
Provision Held by the Bank for NPA*	2,085	1,858	1,801	1,547
Provision Coverage Ratio (%)	56.78	70.50	65.16	67.64

* Including restructured assets

Restructured Assets (₹ in crore)

SR. NO.	DETAILS OF RESTRUCTURED ACCOUNTS	No of ACCOUNTS	AMOUNT (₹ in crore)
1	Total Restructured Assets as on 31.03.2011	42086	5294.51
2	% of Restructured Advances/Portfolio to Total Loans & Advances (as on 31.03.2011)		4.08%
3	Total Restructured Assets as on 30.06.2011	40737	5499.19
4	Out of which incremental increase in Q1-FY 2011-12	87	2.01
5	Total Restructured Assets as on 30.09.2011	41230	6566.23
6	Out of which incremental increase in Q2-FY 2011-12	521	1408.06
7	% of Restructured Advances Portfolio / Total Loans & Advances (as on 30.09.2011)		5.04%
8	Of which Slippage into NPA	2904	531.49
9	Restructured Loans that slipped into NPA during the Half Year	1054	125.68

Restructured Assets (₹ in crore)

Standard Restructured	Total Standard Restructured (₹ in crore)		Of which slipped to NPA (₹ in crore)
	A/C	Amount	Amount
A/C Restructured in FY 08-09	34860	1801.61	0.00
A/C Restructured in FY 09-10	4407	3059.76	225.66
A/C Restructured in FY 10-11	5568	500.02	240.31
No. of A/C Restructured in Qtr Jun'11	84	1.96	67.30
No. of A/C Restructured in Qtr Sept'11	521	1406.01	58.43
Total Restructured Outstanding as on 30.09.2011	41230	6566.23	531.49

Provisions (₹ in crore)

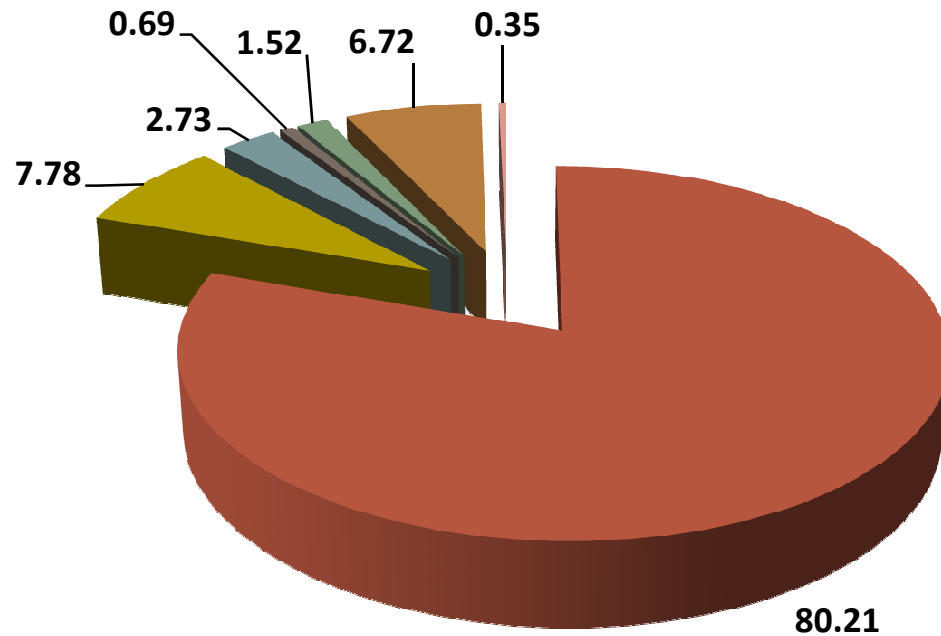
	Q2FY12	Q2FY11	HY1-2012	HY1-2011	Q1FY12	FY2011
For NPAs (including Restructured Assets)	392	80	655	312	263	632
On Standard Assets	(11)	35	(9)	43	2	106
Provisions on Investments	74	107	182	64	108	154
Tax	122	158	240	293	118	407
Others	(25)	18	(5)	17	20	40
Total Provision & Contingency	552	398	1,063	729	511	1,339

Capital Adequacy



	HY2011	HY2010	Q1FY11-12
BASEL I			
CRAR	12.24	10.89	12.33
Tier I	7.54	5.66	7.60
Tier II	4.70	5.23	4.73
BASEL II			
CRAR	12.76	11.65	12.68
Tier I	7.88	6.08	7.83
Tier II	4.88	5.57	4.85

Shareholding Pattern, Sept'2011



■ Government Of India ■ FI s
■ FII s ■ Insurance Cos.
■ Other Body Cos. ■ Public

Government Of India	80.21
FI s	7.78
FII s	2.73
Insurance Cos.	0.69
Other Body Cos.	1.52
Public	6.72
Others	0.35

ACHIEVEMENTS & INITIATIVES



- Roll out of e-stamping in the states of Gujarat, Delhi ,Karnataka and Tamil Nadu.
- Agreement signed with M/s. Angel Broking Ltd for providing On Line trading facility to our demat account holders.
- Corporate Agency agreement signed with M/s Cholamandalam MS General Insurance Company for Non Life Insurance business.

NEW INITIATIVES UNDER PROCESS



- RBI license obtained for Capital Market Services Branch in Mumbai , to be opened shortly.
- Affordable Health Insurance package for rural customers.
- Family floater Mediclaim Scheme for our customers.

centenary Param Salary Account – Special Provisions (introducing shortly...)



Applicable to Defense Personnel including Army, Navy, Air Force and Paramilitary Forces under Centenary Defense Salary Account.

SALIENT FEATURES

- **Zero Balance.**
- **Additional Debit Card**
- **At par cheque facility**
- **Free remittance facility within India**
- **25% discount in rent on one locker of any size as per availability.**
- **On opening of salary account if the employee is not possessing PAN card, the cost will be borne by the Bank for applying PAN card.**
- **Cent Suvidha – Over draft facility of Rs.1 lakh or 1 month net salary whichever is less will be allowed.**
- **Issue of Gold card or Platinum Card depending on monthly income.**
- **Sale of Gold coins with 25% concession in bank's commission.**
- **0.50% reduction in interest rate on all Retail Lending Schemes of the Bank subject to charging minimum interest rate at Base Rate with immediate effect. After completion of 5 years from the date of opening and maintaining the salary account further reduction of 0.25% in interest rate allowed.**

Cent Sahyog

Purpose

- The objective of the Scheme is to offer hassle free financial assistance to the MSE segment which is large and mostly unbanked.

Quantum Of Finance

- Maximum Rs.100.00 lacs per borrower for MSE sector (Manufacturing & Services).

Margin

- 10 % upto 10.00 lacs
- 15 % above 10.00 lacs & upto 50.00 lacs.
- 20 % for above 50.00 lacs & upto 100.00 lacs

Rate Of Interest

- BR + 0.5% upto 10.00 lacs
- BR + 1.0% for more than 10.00 lacs & upto 100.00 lacs

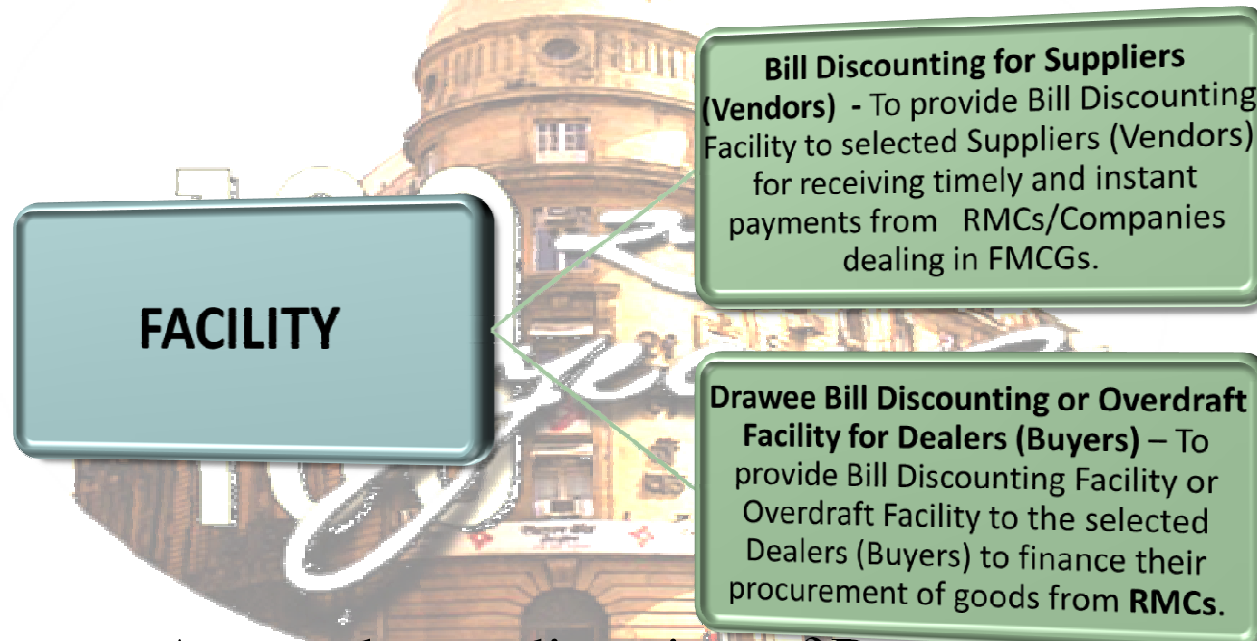
collateral Security

- NIL
- **No Third Party Guarantee**

CHANNEL FINANCING

➤ The Scheme has been introduced with effect from September 08, 2011.

➤ The main objective of the scheme is to leverage the strength of Reputed Manufacturing Companies (RMCs)/Retail Chains dealing in FMCGs and based on their recommendations provide finance both to the Suppliers (Vendors) and Dealers (Buyers).



➤ **Rate of Interest:** As per the credit rating of Reputed Manufacturing Company (RMC)

➤ **Margin – 10%**

➤ **Processing Charges-**No processing charges for Suppliers (Vendors).

Safe Harbour



Certain statements in these slides are forward looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors.

THANK YOU



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911