



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911



**ORBIT NEXT**

# Business Result Analysis

Quarter Ended 30<sup>th</sup> Sep'2022

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# VALUES THAT SET US APART



**C**

**CONSISTENCY**

**E**

**ETHICAL  
STANDARDS**

**N**

**NURTURING  
POTENTIAL**

**T**

**TRANSPARENCY**

**R**

**RESPONSIVENESS**

**A**

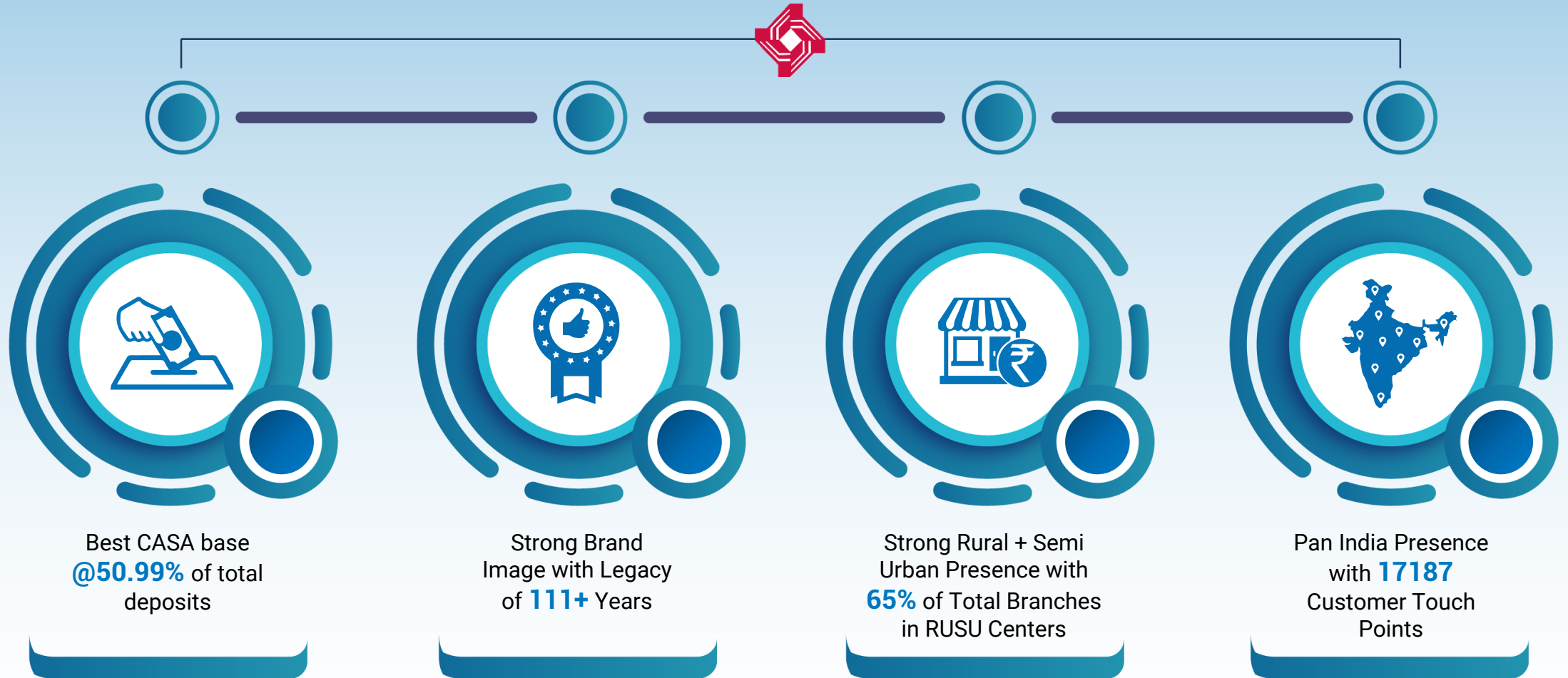
**ACCOUNTABILITY**

**L**

**LOYALTY**



# STRENGTHS



DEDICATED STAFF STRENGTH OF **31459**

# BANK EXITED FROM PCA FRAMEWORK

As per RBI communication dated 20<sup>th</sup> Sep'22, with sustained performance and complying with all PCA parameters on an ongoing basis upto Jun'22, Bank exited from Prompt Corrective Action (PCA) framework of RBI.

The performance has further improved during Sep'22 quarter.

	JUN'21	SEP'21	MAR'22	JUN'22	SEP'22
Net Profit (₹ in Cr)	206.00	250.00	310.00	235.00	318.00
CRAR	13.01	13.51	13.84	13.33	13.56
CET 1	11.06	11.53	11.48	11.41	11.62
Net NPA%	5.09	4.51	3.97	3.93	2.95
Leverage	4.36	4.42	4.25	4.32	4.51



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# PERFORMANCE HIGHLIGHTS

The background image shows a laptop screen with a performance chart. The chart has a logarithmic y-axis with labels 1, 10, 100, 1K, 10K, 100K, 1M, 10M, and 20M. The x-axis shows months from JAN to JUN. A line graph with blue dots shows an upward trend, starting around 100 in JAN and reaching 100K by JUN. The word 'Performance' is written in large, light blue letters across the top of the screen. In the foreground, a person's hands are visible typing on the laptop keyboard.



## BUSINESS

### ➤ TOTAL BUSINESS

Has increased to ₹ 540103 Cr in Sep'22 from ₹ 512094 Cr in Sep'21 registering a growth of 5.47% on Y-o-Y basis.

### ➤ CASA

Deposits have increased to ₹ 174296 Cr in Sep'22 from ₹ 167203 Cr in Sep'21 registering a growth of 4.24% on Y-o-Y basis. Share of CASA deposit in total deposit has also improved to 50.99% in Sep'22 registering an improvement of 120 bps.

### ➤ GROSS ADVANCES

Have increased to ₹ 197022 Cr in Sep'22 from ₹ 175594 Cr in Sep'21 registering a growth of 12.20% on Y-o-Y basis.

### ➤ RAM

Advances have increased to ₹ 132965 Cr in Sep'22 from ₹ 117288 Cr in Sep'21 registering a growth of 13.37% on Y-o-Y basis.



## PROFIT & LOSS

### ➤ OPERATING PROFIT

Has increased from ₹ 1445 Cr in Sep'21 to ₹ 1748 Cr. in Sep'22 registering a growth of 20.97% on Y-o-Y basis.

### ➤ NET PROFIT

With improved performance, the Bank earned Net Profit of ₹ 318 Cr in Sep'22 compared to Net Profit of ₹ 250 Cr in Sep'21 registering a growth of 27.20% on Y-o-Y basis.

### ➤ INTEREST INCOME ON ADVANCES

Interest Income on advances increased to ₹ 3577 Cr in Sep'22 compared to ₹ 2864 Cr during Sep'21 registering a growth of 24.90% on Y-o-Y basis.

### ➤ NII

Net Interest Income improved from ₹ 2206 Cr in Sep'21 to ₹ 2747 Cr in Sep'22, registering a growth of 24.52% on Y-o-Y basis.





## EFFICIENCY RATIOS

### NIM

Net Interest Margin further improved to 3.44% in Sep'22 from 2.97% in Sep'21.

### COST TO INCOME RATIO

For the quarter ended Sep'22 has decreased from 55.38% to 52.21%, registering an improvement of 317 bps.

### SLIPPAGE RATIO

Declined from 1.45% in Sep'21 to 0.54% in Sep'22

### CREDIT COST

The Credit Cost declined from 2.59% in Sep'21 to 2.21% in Sep'22.

**Without front loading of aging provisions the Credit Cost would have been 0.92% for the Half Year.**



## ASSET QUALITY

### GNPA

Improved to 9.67% as against 15.52% in Sep'21 on Y-o-Y basis.

### NET NPA

Improved from 4.51% in Sep'21 to 2.95% in Sep'22, registering an improvement of 156 bps.



## OTHER IMPORTANT RATIOS

### PCR

Provision coverage Ratio improved from 85.86% in Sep'21 to 89.20% in Sep'22, registering an improvement of 334 bps.

### CRAR

The Bank is sufficiently capitalized with CET1 and CRAR for Sep'22 at 11.62% and 13.56%, respectively. The CRAR is after reckoning the Net Present Value of the Zero-Coupon Bonds issued by Govt. of India and subscribed to by the Bank.





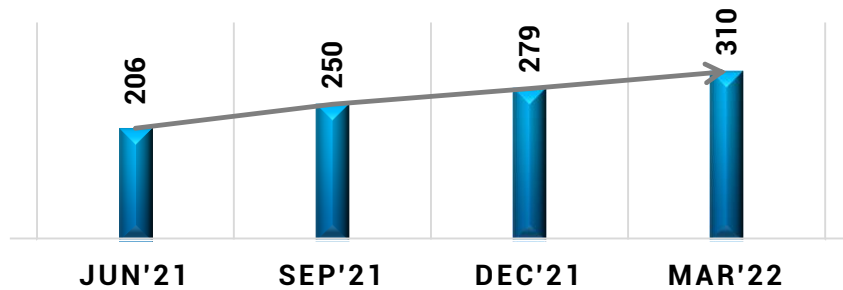
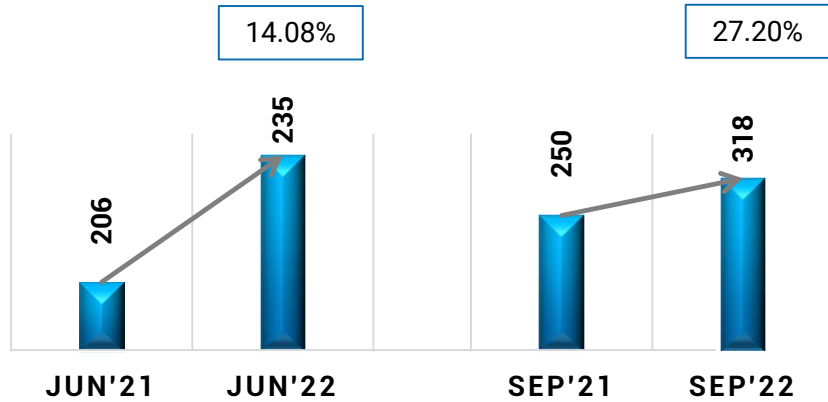
A background image showing a business performance dashboard. It includes a laptop screen with a bar chart, a tablet with a pie chart, and a smartphone with a line chart. A hand is visible pointing at the tablet. The dashboard is overlaid with a semi-transparent blue rectangle containing the text 'BUSINESS PERFORMANCE'.

# BUSINESS PERFORMANCE

# PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



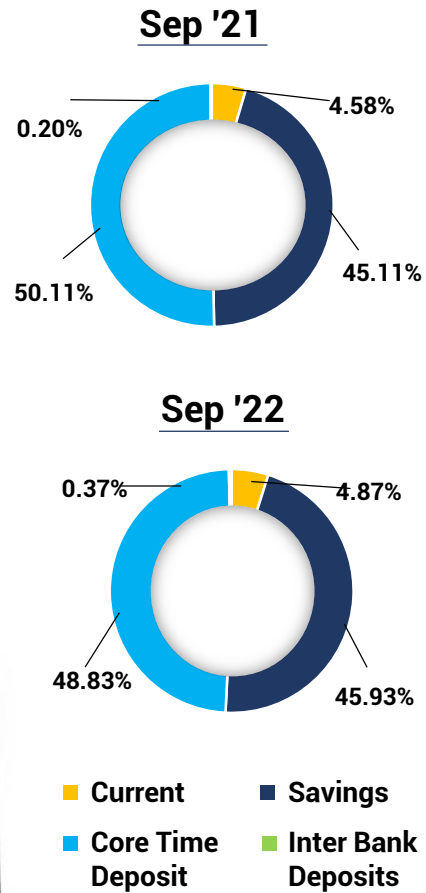
# BUSINESS ACROSS THE BOARD

₹ in Cr

PARTICULARS	SEP'21	SEP'22	Y-o-Y Growth %
Total Business	512094	540103	5.47
Total Deposits (Including Interbank Deposits)	336500	343081	1.96
CASA Deposits	167203	174296	4.24
CASA %	49.79	50.99	120bps
<b>Total Advances</b>	<b>175594</b>	<b>197022</b>	<b>12.20</b>
<b>RAM</b>	<b>117288</b>	<b>132965</b>	<b>13.37</b>
Corporate	58306	64057	9.86
<b>CD Ratio</b>	<b>52.29</b>	<b>57.64</b>	<b>535bps</b>



# DEPOSIT MIX

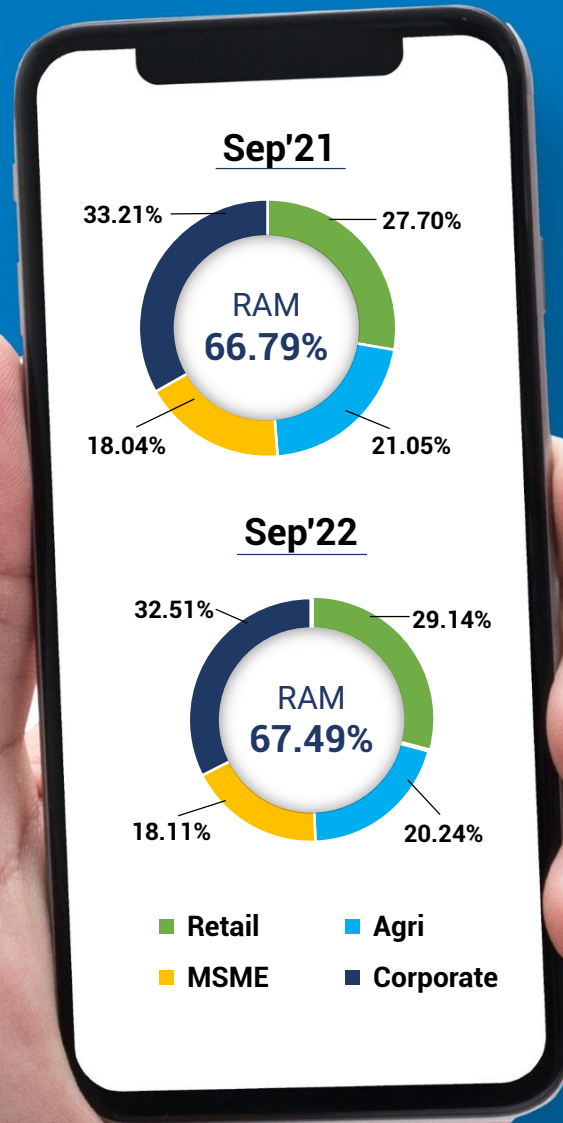


₹ in Cr

PARTICULARS	SEP'21	SEP'22	Y-o-Y Growth %
Current	15407	16713	8.48
Savings	151796	157583	3.81
Total CASA Deposits	167203	174296	4.24
CASA %	49.79	50.99	120bps
Core Time Deposit	168625	167526	-0.65
<b>Total Core Deposit</b>	<b>335828</b>	<b>341822</b>	<b>1.78</b>
Inter Bank Deposit	672	1259	87.35
<b>Total Deposits</b>	<b>336500</b>	<b>343081</b>	<b>1.96</b>



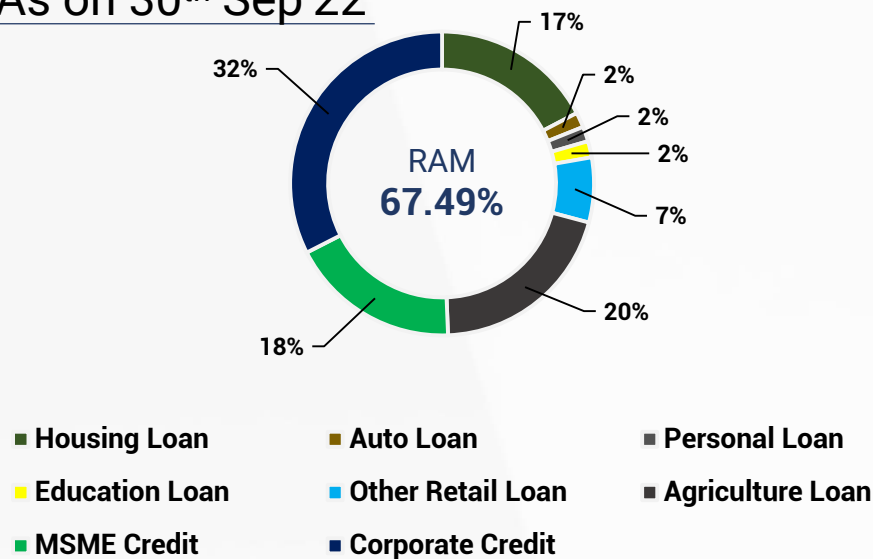
# CREDIT PERFORMANCE



₹ in Cr			
SECTORS	SEP'21	SEP'22	Y-o-Y Growth %
Retail	48638	57411	18.04
Agriculture	36957	39870	7.88
MSME	31693	35684	12.59
<b>RAM</b>	<b>117288</b>	<b>132965</b>	<b>13.37</b>
Corporate	58306	64057	9.86
<b>Gross Advance</b>	<b>175594</b>	<b>197022</b>	<b>12.20</b>
<b>TOTAL Credit RWA*</b>	<b>114851</b>	<b>128138</b>	<b>11.57</b>
<b>CRWA % of Gross Advance</b>	<b>65.41</b>	<b>65.04</b>	<b>-37bps</b>



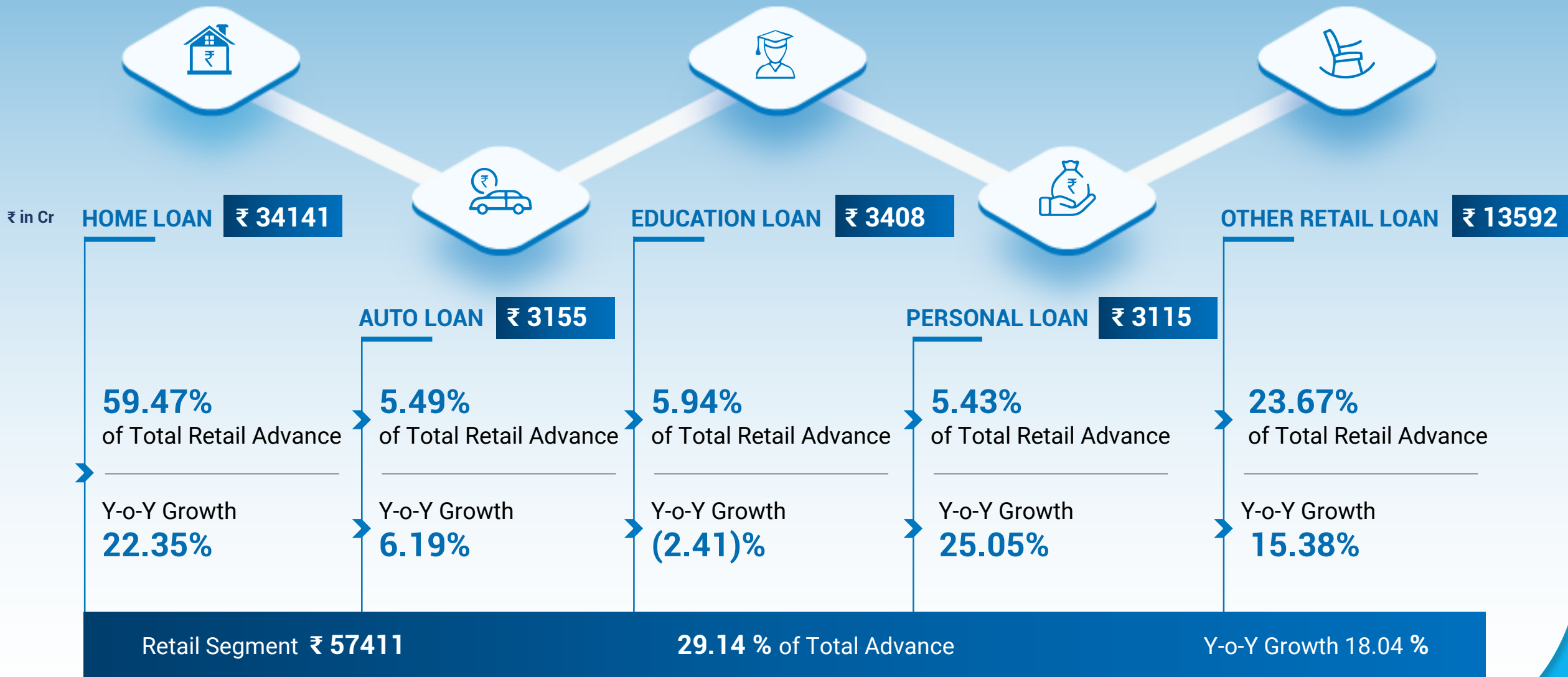
As on 30<sup>th</sup> Sep'22



₹ in Cr

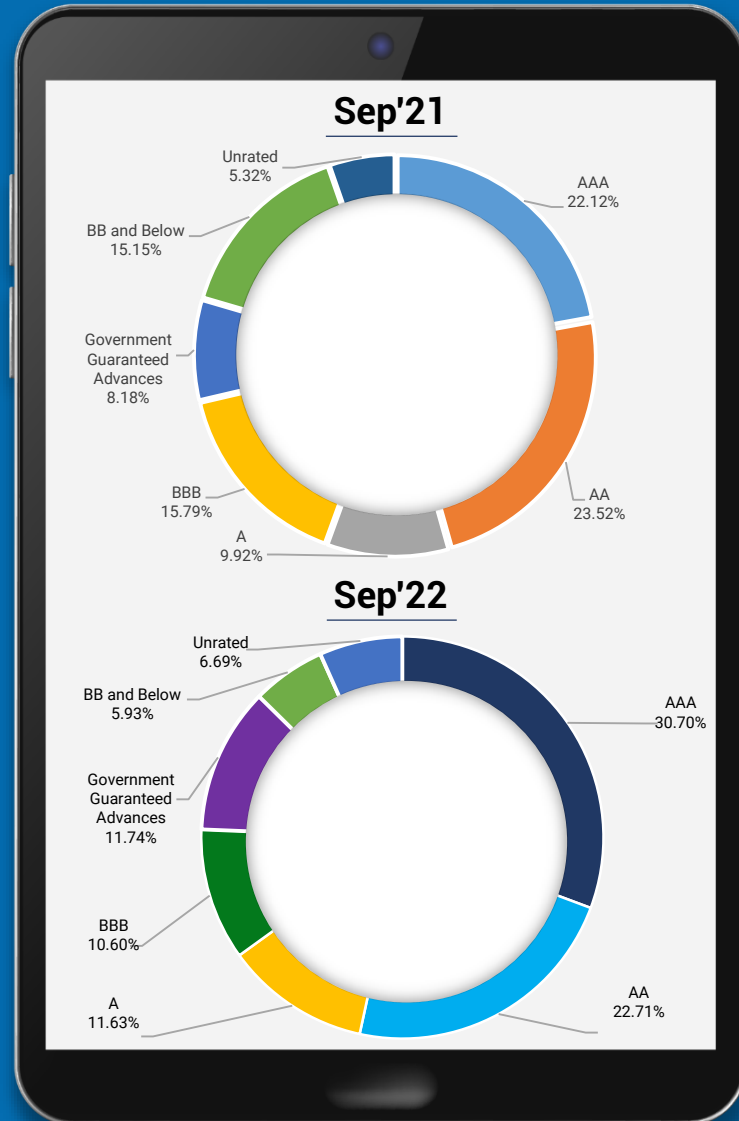
Housing Loan	34141
Auto Loan	3155
Personal Loan	3115
Education Loan	3408
Other Retail	13592
<b>Total Retail</b>	<b>57411</b>
Agriculture Loan	39870
MSME Credit	35684
Corporate Credit	64057
<b>Total Advance</b>	<b>197022</b>

# RETAIL SEGMENT



As on 30th Sep'22





# RATED STANDARD ADVANCES






INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED)	₹ in Cr		
	SEP'21	SEP'22	Y-o-Y
AAA	10222	18251	78.55
AA	10870	13505	24.24
A	4585	6915	50.82
BBB (Including CRE)	7297	6305	-13.59
Government Guaranteed Advances	3780	6979	84.63
<b>Sub-Total</b>	<b>36754</b>	<b>51955</b>	<b>41.36</b>
BB and Below	7001	3524	-49.66
Unrated	2461	3980	61.72
<b>Total</b>	<b>46216</b>	<b>59459</b>	<b>28.65</b>

# SANCTIONS & DISBURSEMENTS

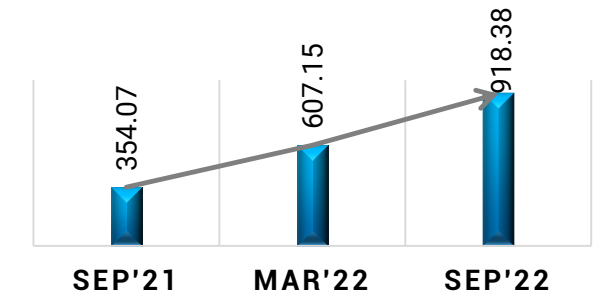
₹ in Cr

Sector	SANCTIONS				DISBURSEMENTS		GROWTH (%) IN SANCTIONS (Amt.)	GROWTH (%) IN DISBURSEMENTS (Amt.)
	No. of A/Cs Sep'21	Amt. Sep'21	No. of A/Cs Sep'22	Amt. Sep'22	Sep'21	Sep'22	Y-o-Y	Y-o-Y
 Retail	52026	2612.00	60111	6297.74	2023.00	4742.81	141.11	134.44
 Agriculture	187427	2600.59	218528	3833.03	2422.76	3104.90	47.39	28.16
 MSME	17130	1533.13	29157	4005.52	891.68	3516.11	161.26	294.32
 Corporate Credit	40	9,697.44	45	11248.36	1824.68	3173.00	15.99	73.89
<b>TOTAL</b>	<b>256623</b>	<b>16443.16</b>	<b>307841</b>	<b>25384.65</b>	<b>7162.12</b>	<b>14536.82</b>	<b>54.38</b>	<b>102.97</b>

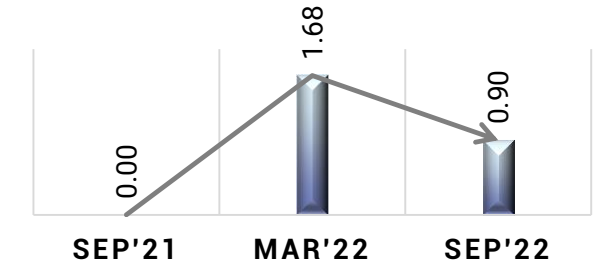
		SEP'21		MAR'22		SEP'22		₹ in Cr	
		SANCTIONS						OUTSTANDING As on 30 <sup>th</sup> Sep'22	
Sector		No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
	Retail	2724	354.07	5679	607.15	6855	918.38	24331	2725.34
	Agriculture	0	0.00	5	1.68	2	0.90	17	3.27
	MSME	46	1.25	647	118.60	4005	304.96	5899	633.77
TOTAL		2770	355.32	6331	727.43	10862	1224.24	30247	3362.38

## RETAIL

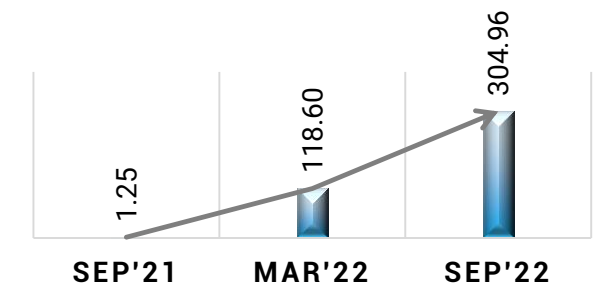
₹ in Cr



## AGRICULTURE

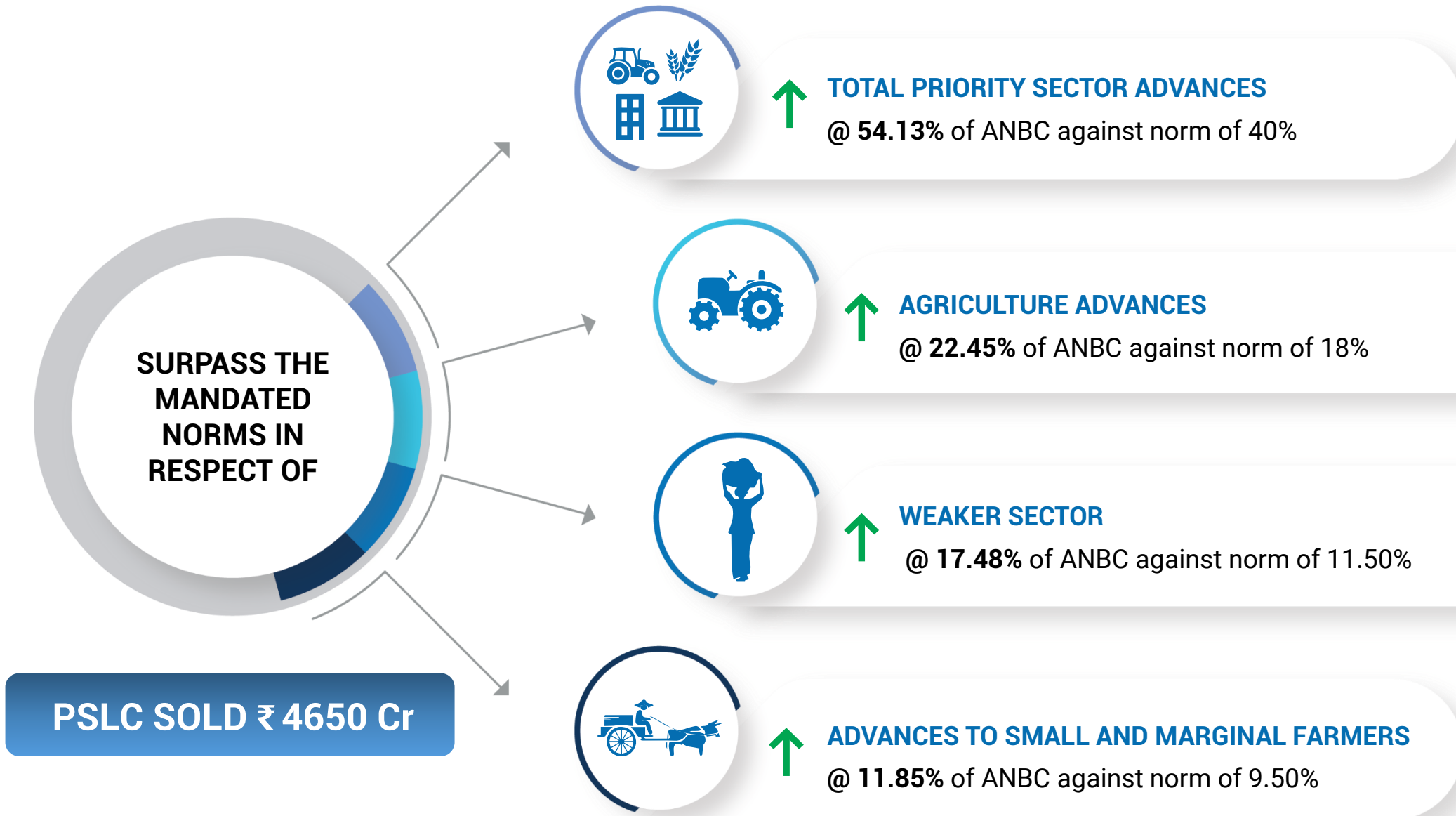


## MSME





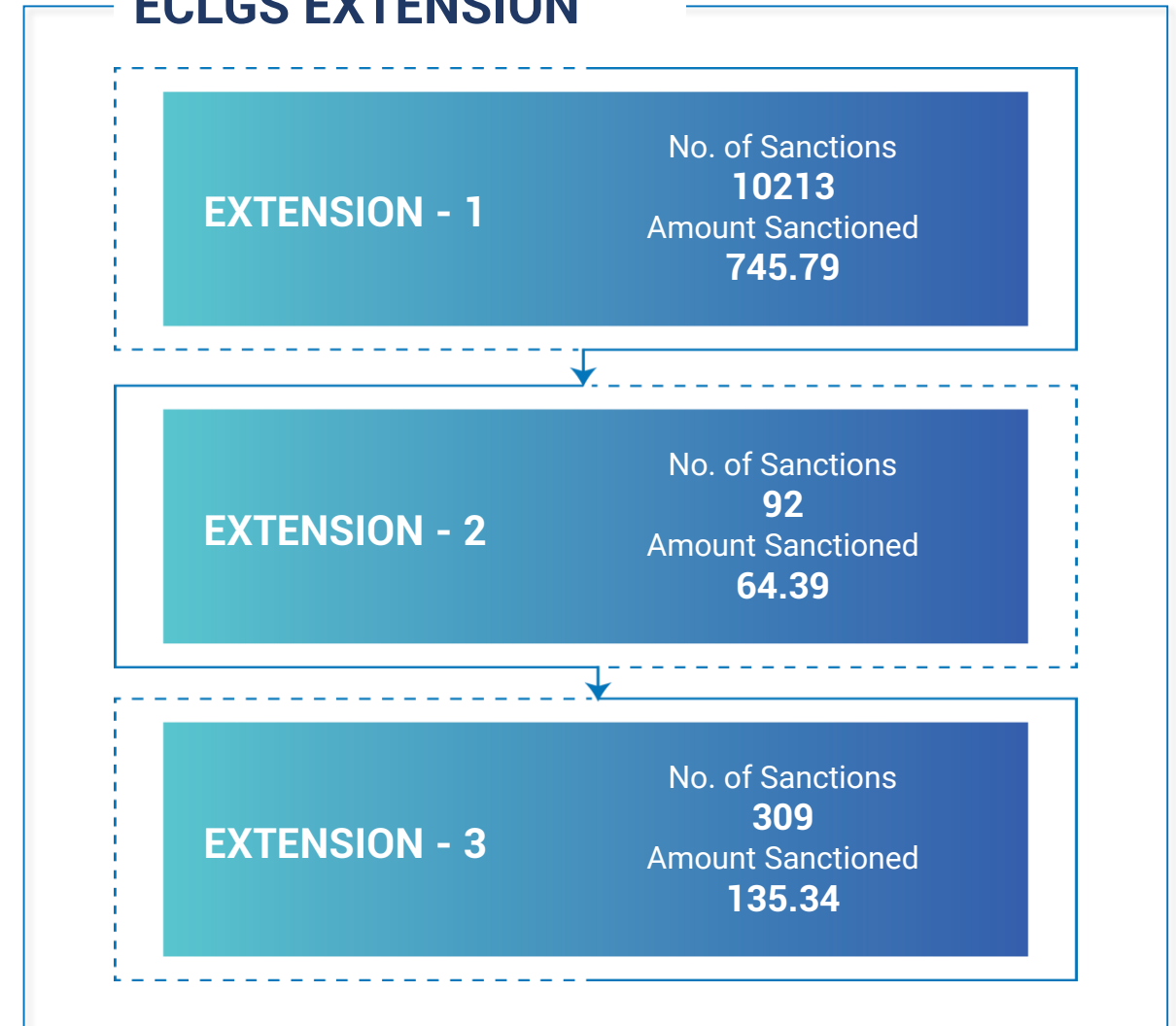
# ACHIEVEMENT UNDER MANDATED TARGETS





## ECLGS EXTENSION

₹ in Cr



The background image is a dark, blue-tinted photograph. In the upper left, a hand is visible, holding a pen and writing on a document. In the lower foreground, there are several stacks of coins, suggesting a financial or accounting context. The overall mood is professional and focused.

# **FINANCIAL PERFORMANCE**

# FINANCIALS AT A GLANCE

## Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
Total Interest Income <sup>#</sup>	5494	5526	6155	11.38	12.03
Total Interest Expenses	3288	3384	3408	0.71	3.65
Net Interest Income <sup>#</sup>	2206	2142	2747	28.24	24.52
Total Income <sup>#</sup>	6527	6357	7065	11.14	8.24
Total Expenditure <sup>#</sup>	5082	5136	5317	3.52	4.62
Operating Profit <sup>#</sup>	1445	1221	1748	43.16	20.97
Provisions <sup>#</sup>	1175	986	1430	45.03	21.70
Exceptional Item	20	-	-	0.00	-100.00
<b>Net Profit</b>	<b>250</b>	<b>235</b>	<b>318</b>	<b>35.32</b>	<b>27.20</b>

<sup>#</sup>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 30<sup>th</sup> Aug'21 (updated on 15<sup>th</sup> Nov'21).



# FEE BASED INCOME

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
<b>Fee Based Income (I + ii + iii)</b>	349	406	454	11.82	30.09
<b>Commission Exchange &amp; Brokerage (i)<sup>#</sup></b>	80	85	113	32.94	41.25
- Commission on LC/BG/DDs	44	50	72	44.00	63.64
- Govt. Business	18	18	21	16.67	16.67
- Banc assurance	18	17	20	17.65	11.11
<b>Service Charges (ii)</b>	232	283	298	5.30	28.45
<b>Miscellaneous (iii)<sup>#</sup></b>	37	38	43	13.16	16.22
<b>Treasury Income</b>	244	162	199	22.84	-18.44
- Profit on Sale of Investments	215	149	31	-79.19	-85.58
Profit/Loss on Revaluation of Invest <sup>#</sup>	-	-77	133	272.73	-
- Profit on Exchange Transactions	27	90	33	-63.33	22.22
- Dividend Income	2	0	2	-	-
- Other Receipts (PSLC & Others)	441	263	257	-2.28	-41.72
<b>Total Non-Interest Income<sup>#</sup></b>	<b>1034</b>	<b>831</b>	<b>910</b>	<b>9.51</b>	<b>-11.99</b>

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



# TOTAL EXPENSES

## Quarterly

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
<b>Interest Expenses</b>	3288	3384	3408	0.71	3.65
Interest Paid on Deposits	3180	3273	3301	0.86	3.81
Other Interests	108	111	107	-3.60	-0.93
<b>Operating Expenses<sup>#</sup></b>	1794	1752	1909	8.96	6.41
Staff Cost <sup>#</sup>	1110	1129	1105	-2.13	-0.45
Other Operating Expenses <sup>#</sup>	684	623	804	29.05	17.54
<b>Total Expenses</b>	<b>5082</b>	<b>5136</b>	<b>5317</b>	<b>3.52</b>	<b>4.62</b>

<sup>#</sup>Figures of earlier period have been regrouped wherever necessary to conform the current year classification. In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30<sup>th</sup> Aug'21 (updated on 15<sup>th</sup> Nov'21).



# PROVISIONS

₹ in Cr

Particulars	Quarter Ended			Growth %	
	Sep'21	Jun'22	Sep'22	(Q-o-Q)	(Y-o-Y)
NPAs <sup>#</sup>	1114	824	1070	29.85	-3.95
Standard Assets	-394	-38	162	526.32	141.12
Depreciation/Provisions on Investment Including SRs	290	260	-95	-136.54	-132.76
Income Tax	103	73	305	317.81	196.12
Others	-17	10	9	-10.00	152.94
Restructured A/c's	79	-143	-21	85.31	-126.58
<b>Total Provision<sup>#</sup></b>	<b>1175</b>	<b>986</b>	<b>1430</b>	<b>45.03</b>	<b>21.70</b>

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



# NPA PROVISION BREAK-UP

₹ in Cr

Particulars	Jun'22	Sep'22
<b>NPA Provision increase due to:</b>		
Ageing provision/change in value of security	1295	1916
Slippages/increase in balance/fraud	396	123
<b>Sub Total</b>	<b>1691</b>	<b>2039</b>
Less : Provision write back due to cash recoveries/upgradation/ restructuring	867	969
<b>Net Additional NPA Provision made</b>	<b>824</b>	<b>1070</b>



# ASSET QUALITY & CAPITAL ADEQUACY

# RESTRUCTURED BOOK

## Standard Restructured Book

₹ in Cr

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	997	575	954	842	891
MSME	1452	732	680	646	650
Agriculture	254	216	203	188	193
Retail	433	406	408	391	379
<b>TOTAL</b>	<b>3136</b>	<b>1929</b>	<b>2245</b>	<b>2067</b>	<b>2113</b>

## Standard Restructured - Covid-19 Resolution Framework

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	2299	2422	1553	725	738
MSME	1403	2714	2594	2416	2238
Agriculture	105	399	372	342	333
Retail	2207	2047	2030	1998	1959
<b>TOTAL</b>	<b>6014</b>	<b>7582</b>	<b>6549</b>	<b>5481</b>	<b>5268</b>

## Total Standard Restructured Book

Segment	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Corporate	3296	2997	2507	1567	1629
MSME	2855	3446	3274	3062	2888
Agriculture	359	615	575	530	526
Retail	2640	2453	2438	2389	2338
<b>TOTAL RESTRUCTURED</b>	<b>9150</b>	<b>9511</b>	<b>8794</b>	<b>7548</b>	<b>7381</b>





# SPECIAL MENTION ACCOUNTS

₹ in Cr

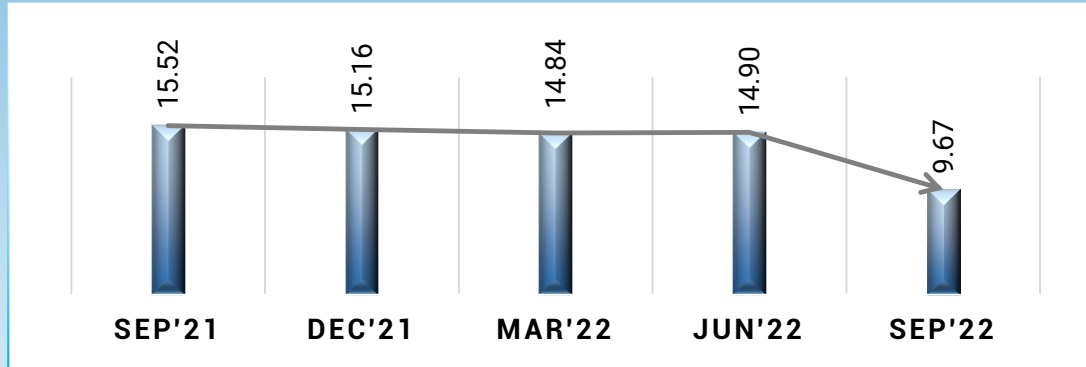
Asset Quality – Sep'21							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Sep'21	% of Total Adv.
SMA 0	21	623	217655	7573	217676	8196	4.67
SMA 1	16	172	134754	4609	134770	4781	2.72
SMA 2	9	222	120219	3539	120228	3761	2.14
<b>TOTAL</b>	<b>46</b>	<b>1017</b>	<b>472628</b>	<b>15721</b>	<b>472674</b>	<b>16738</b>	<b>9.53</b>

Asset Quality – Jun'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Jun'22	% of Total Adv.
SMA 0	25	703	93178	4453	93203	5156	2.65
SMA 1	10	314	109753	4546	109763	4860	2.50
SMA 2	13	183	89030	3514	89043	3697	1.90
<b>TOTAL</b>	<b>48</b>	<b>1200</b>	<b>291961</b>	<b>12513</b>	<b>292009</b>	<b>13713</b>	<b>7.05</b>

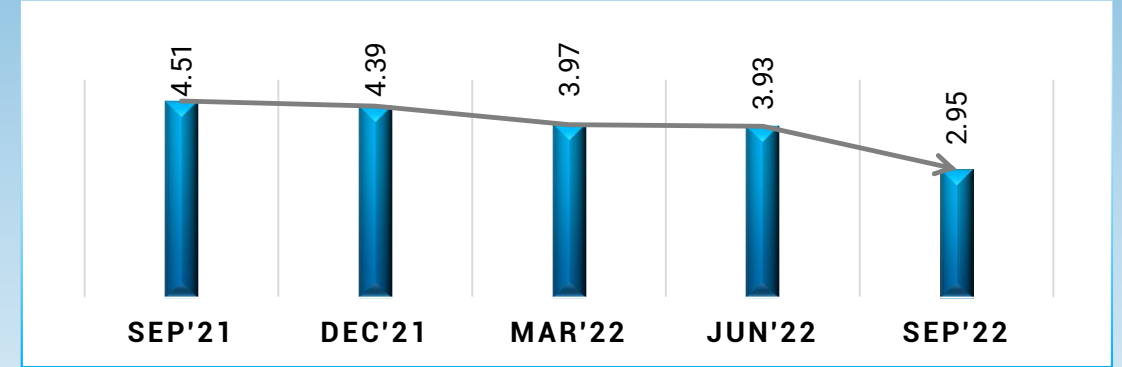
Asset Quality – Sep'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr.	No. of A/Cs	Sep'22	% of Total Adv.
SMA 0	30	746	110062	5885	110092	6631	3.37
SMA 1	6	38	64946	2730	64952	2768	1.40
SMA 2	13	169	83124	3583	83137	3752	1.90
<b>TOTAL</b>	<b>49</b>	<b>953</b>	<b>258132</b>	<b>12198</b>	<b>258181</b>	<b>13151</b>	<b>6.67</b>



# ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Gross Advances	175594	182098	189712	194648	197022
Net Advances	155268	161514	168173	172431	183369
Gross NPA	27252	27608	28156	29002	19059
Net NPA	7004	7085	6675	6785	5407
Gross NPA %	15.52	15.16	14.84	14.90	9.67
Net NPA %	4.51	4.39	3.97	3.93	2.95



# NPA MOVEMENT

₹ in Cr

Particulars	Sep'21	FY 21-22	Jun'22	Sep'22	Sep'22 (HY)
Opening Gross NPAs	27892	29277	28156	29002	28156
Add: Slippage of PA to NPAs	2104	4473	2040	777	2333
Increase in Balance of Existing NPAs	37	245	46	109	160
Sub Total	2141	4718	2086	886	2493
Less:				-	-
Upgradation	555	1337	406	499	484
Recovery (Including Sale to ARC)	1169 (Nil)	3004 (13)	646 (Nil)	719 (Nil)	1307 (Nil)
Regular Write-off	802	1236	143	82	225
Technical Write-off	0	0	0	9514	9514
Other Recovery by Adjustment	255	262	45	15	60
Sub Total	2781	5839	1240	10829	11590
<b>Gross NPAs</b>	<b>27252</b>	<b>28156</b>	<b>29002</b>	<b>19059</b>	<b>19059</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>15.52</b>	<b>14.84</b>	<b>14.90</b>	<b>9.67</b>	<b>9.67</b>

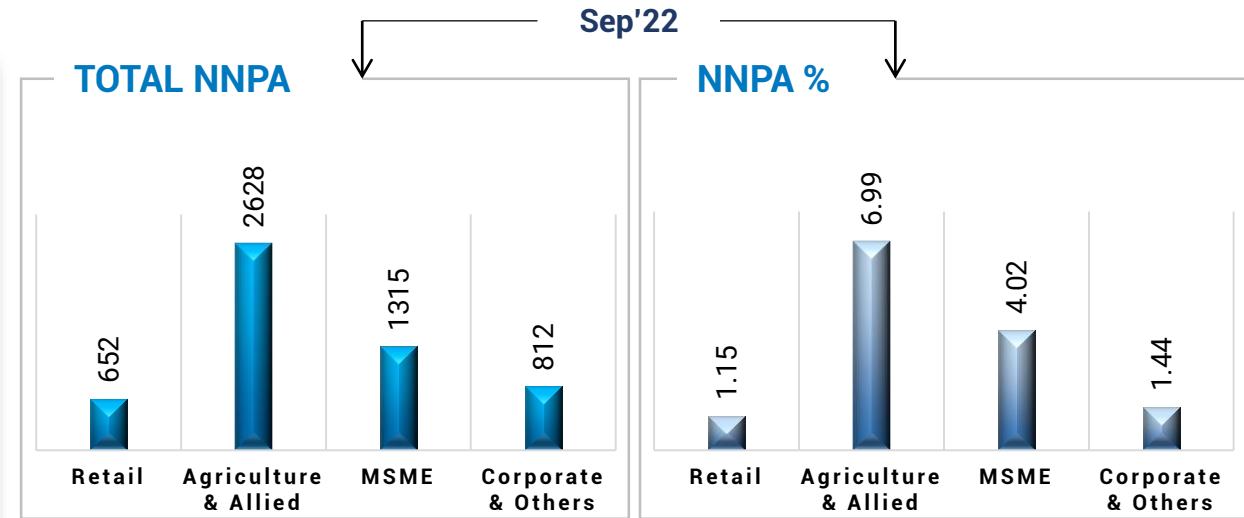


# SECTOR-WISE NPA CLASSIFICATION

## NPA Classification: Sector-Wise

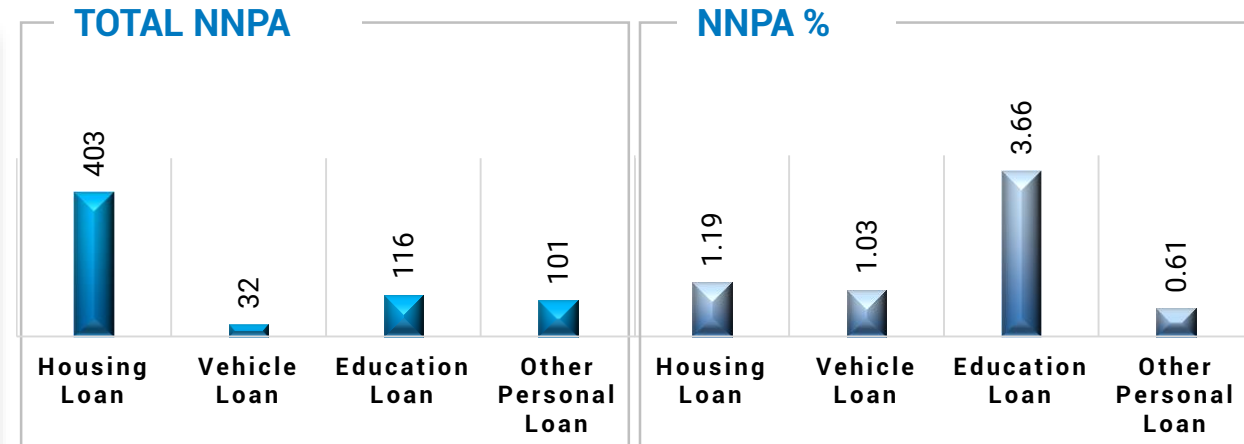
₹ in Cr

Particulars	Sep'21	Mar'22	Sep'22	Advances (Sep'22)	TOTAL NNPA	NNPA %
Total NPA	27252	28156	19059	197022	5407	2.95
Retail	2308	2223	1489	57411	652	1.15
Agriculture & Allied	5603	6053	4894	39870	2628	6.99
MSME	5429	5383	4142	35684	1315	4.02
Corporate & Others	13912	14497	8534	64057	812	1.44



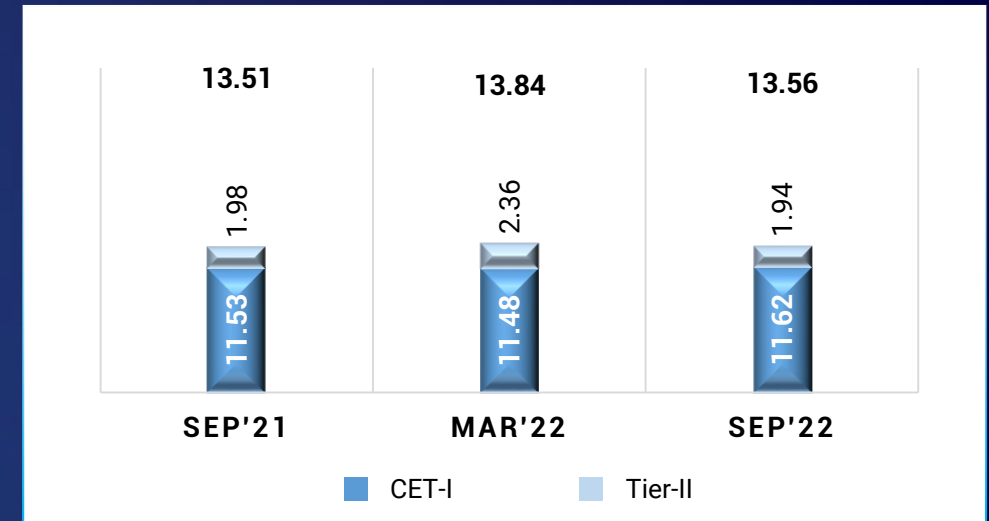
## NPA Classification: Retail Sector

Particulars	Sep'21	Mar'22	Sep'22	Advances (Sep'22)	TOTAL NNPA	NNPA %
Total Retail NPA	2308	2223	1489	57411	652	1.15
Housing Loan	1248	1153	743	34141	403	1.19
Vehicle Loan	98	103	70	3155	32	1.03
Education Loan	574	574	355	3408	116	3.66
Other Personal Loans	388	393	321	16707	101	0.61

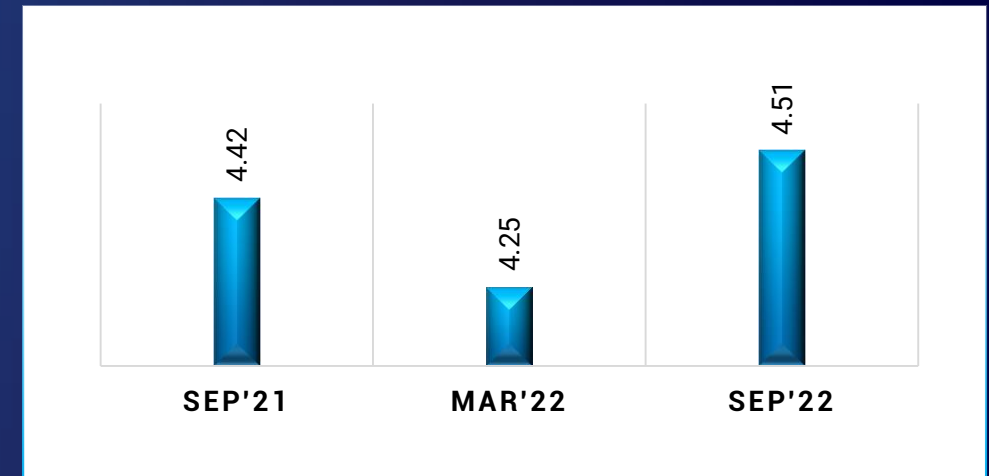


# CAPITAL RATIOS

## CAPITAL ADEQUACY RATIO\*



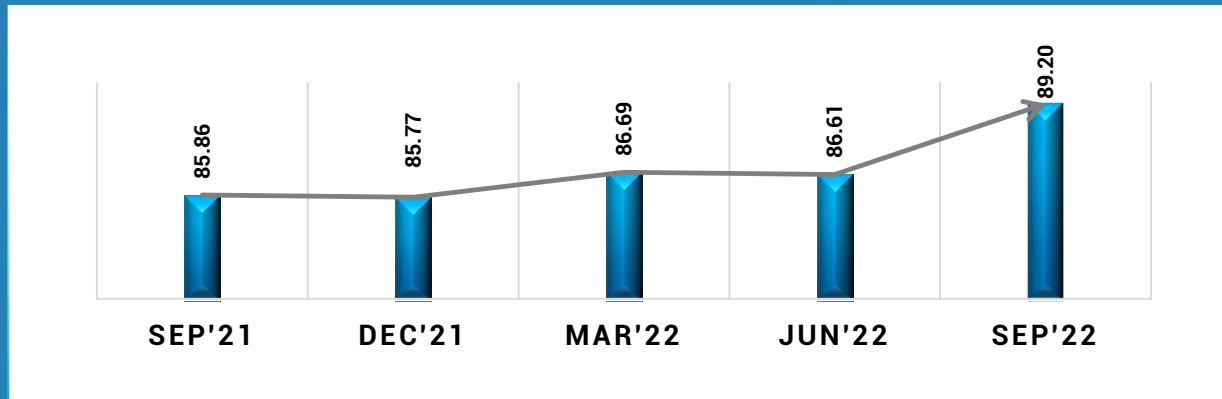
## LEVERAGE RATIO\*



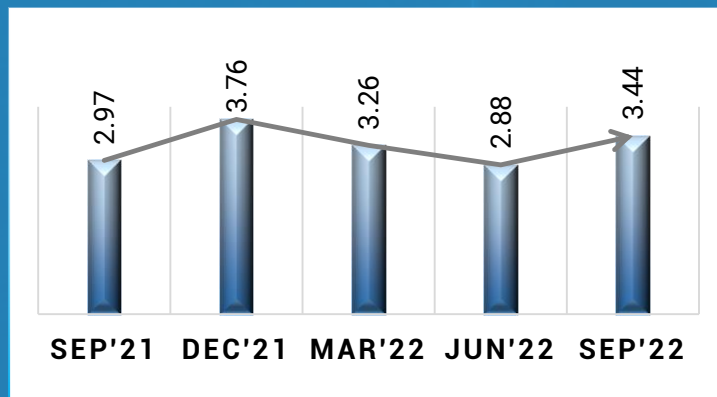
\* CRAR (BASEL III) and Leverage Ratio are arrived at after considering the NPV of non-interest bearing recapitalization bonds of the GOI subscribed to by the Bank.

# OTHER MAJOR RATIOS

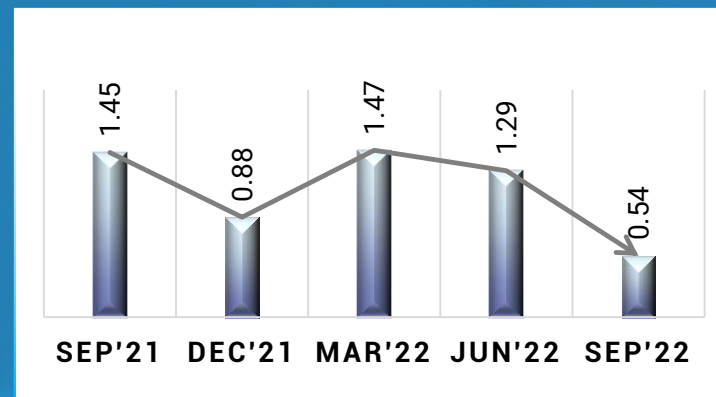
## PROVISION COVERAGE RATIO



## NET INTEREST MARGIN (%)



## SLIPPAGE RATIO



# FINANCIAL INDICATORS

Particulars	Quarter Ended		
	Sep'21	Jun'22	Sep'22
Cost of Deposits (%)*	3.84	3.85	3.89
Yield on Advances (%)*#	6.66	6.34	7.37
Yield on Investments (%)#	6.20	6.13	6.14
Cost of Funds (%)*	3.90	3.90	3.93
Yield on Funds (%)*	7.40	7.44	7.71
NIM (%)*#	2.97	2.88	3.44
ROA (%)*	0.29	0.27	0.35
ROE (%)	1.09	0.98	1.31
Book Value of Share	26.71	27.71	28.09
Credit Cost*	2.59	1.78	2.21
Cost to Income#	55.38	58.92	52.21
Business per Employee ₹ in Cr	16.43	17.14	17.13
Operating Profit per Employee ₹ in Lakhs*#	18.57	15.62	22.22
Net Profit per Employee ₹ in Lakhs*	3.21	3.00	4.05

\*Annualised

#Figures of earlier period have been regrouped wherever necessary to conform the current year classification.

\* Without front loading of aging provisions the Credit Cost would have been 0.92% for the Half Year.





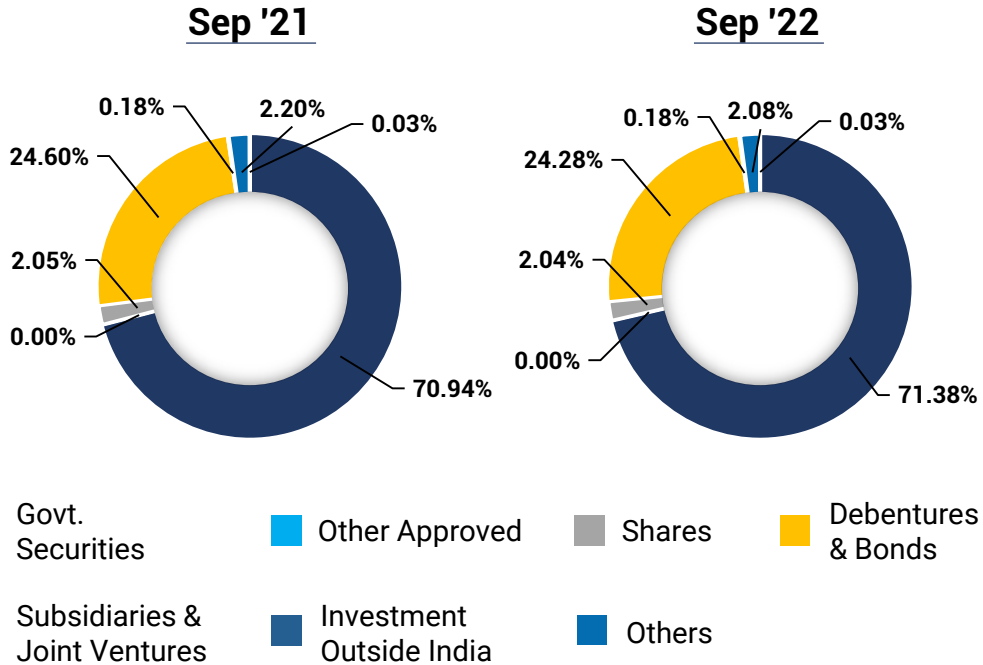
The background of the slide is a dark blue, semi-transparent overlay on a photograph. The photograph shows a person's hand holding a pink piggy bank. The piggy bank has a smiling face and a small coin slot on its back. The person is wearing a blue and white striped shirt. The overall tone is professional and financial.

# INVESTMENTS

# INVESTMENT PORTFOLIO

₹ in Cr

Particulars	Sep'21	Sep'22
Govt. Securities	104497	99657
Other Approved	0	0
Shares	3017	2846
Debentures & Bonds	36232	33898
Subsidiaries & Joint Ventures	258	258
Others	3246	2903
<b>Total Investment In India</b>	<b>147250</b>	<b>139562</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>147297</b>	<b>139609</b>

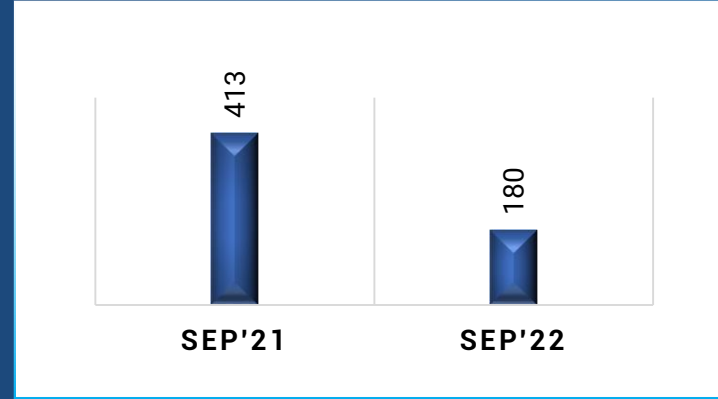


# TREASURY PERFORMANCE

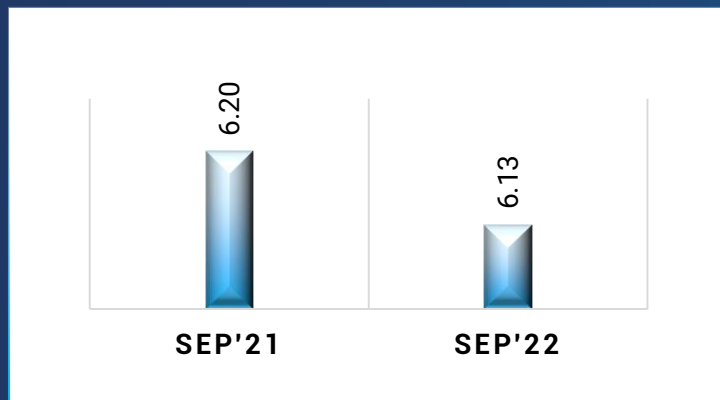
INTEREST ON INVESTMENT ₹ in Cr



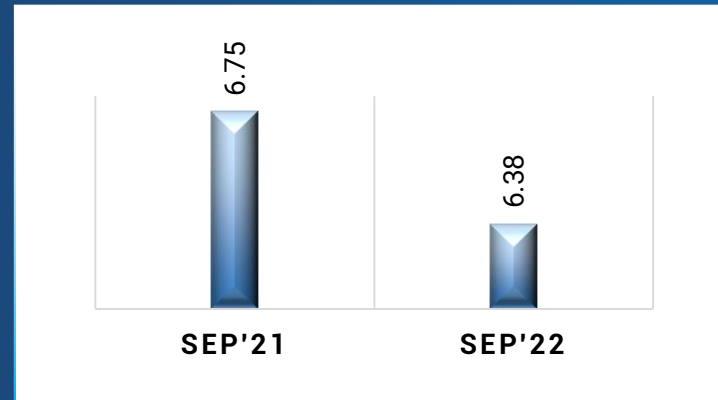
TRADING PROFIT ₹ in Cr



YIELD ON INVESTMENT



RETURN ON INVESTMENT (Including Trading Profit)



Particulars	Sep'21 (HY)	Sep'22 (HY)
Aggregate Investment	147297	139609
Interest on Investment (₹ in Cr)	4714	4272
Yield on Investment %	6.20	6.13
Trading Profit (₹ in Cr)	413	180
Return on Investment (Including Trading Profit) %	6.75	6.38
M - Duration (AFS)	1.95	1.55
10 Year Bench Mark %	6.22	7.40

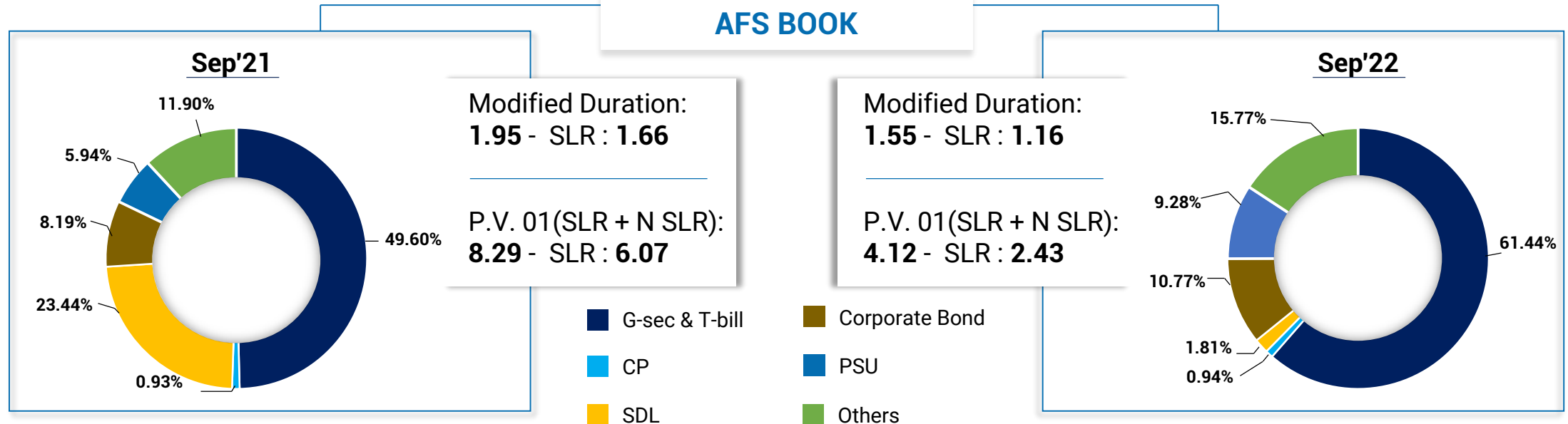


# TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK		SEP'21			SEP'22		
AGGREGATE INVESTMENT		147297.35			139608.85		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT	
INVESTMENT	97367.36	49846.17	83.82	106040.79	33463.36	104.70	
PERCENTAGE	66.10	33.84	0.06	75.96	23.97	0.07	
TOTAL SLR		104496.72			99656.80		
OF WHICH SLR	68009.50	36407.60	79.62	78389.00	21163.10	104.70	

## AFS BOOK



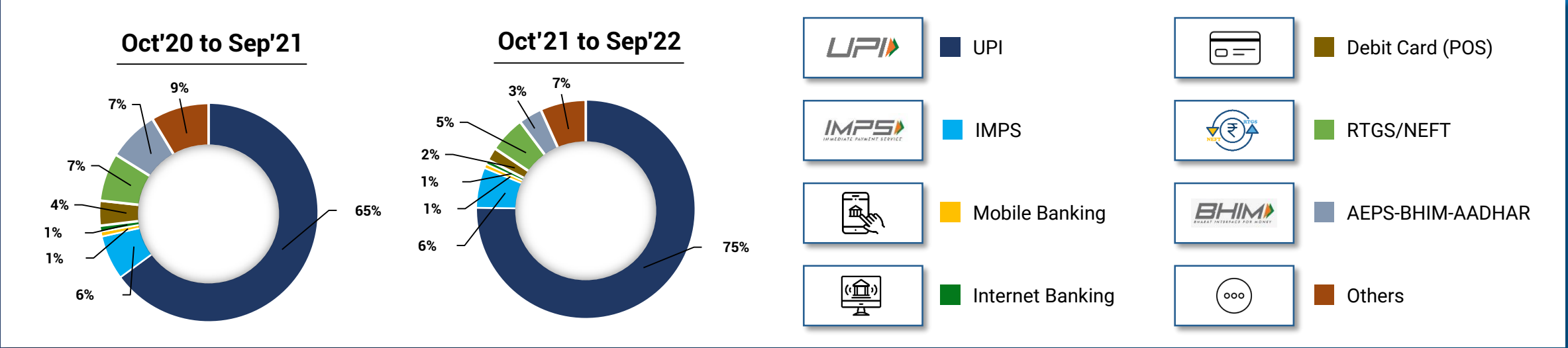
A hand holding a smartphone is visible at the bottom of the frame. Above the phone, several icons representing digital transformation concepts are floating. These include a shopping cart, a cloud with an upward arrow, a padlock, a fingerprint, a magnifying glass, a cloud with a downward arrow, a telephone, a document, a mail envelope, and a bar chart. A central icon features the text "DIGITAL TRANSFORMATION". The background is dark blue with bokeh light effects.

# **DIGITAL JOURNEY**

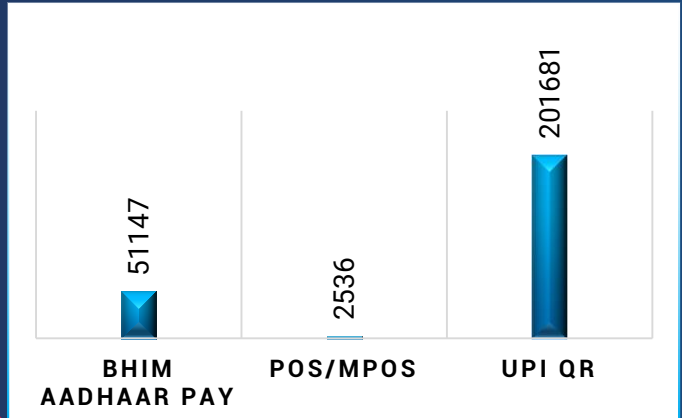
# LEVERAGING TECHNOLOGY



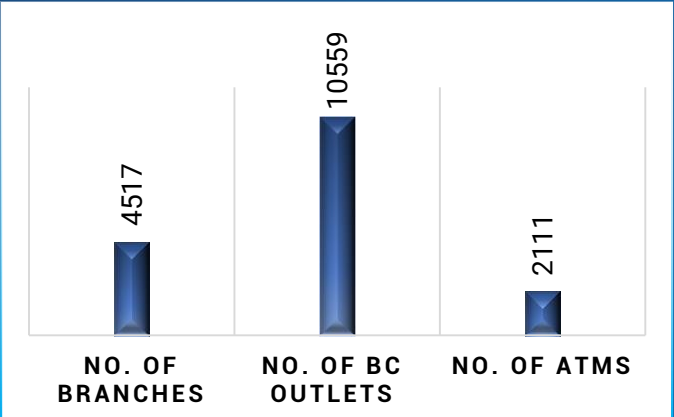




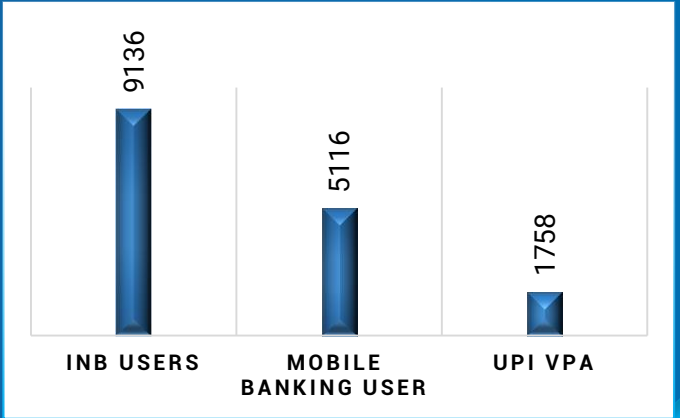
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN 000)



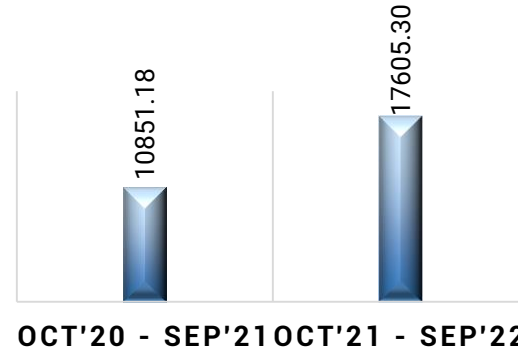
# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



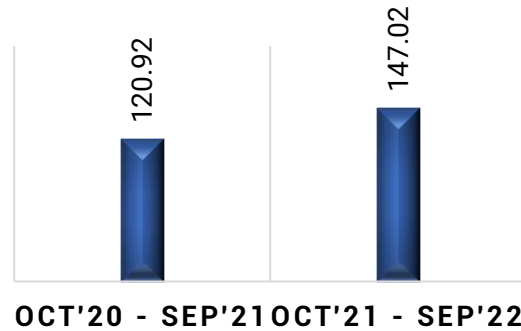
## IMPS TRANSACTIONS



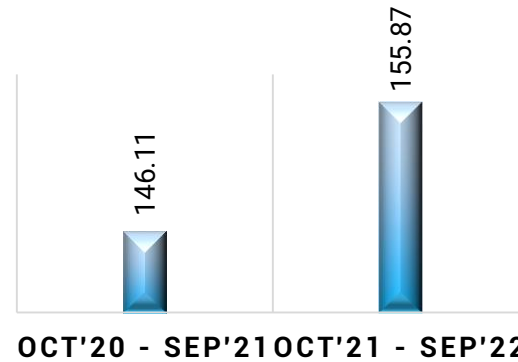
## UPI (Remitter + Beneficiary)



## MOBILE BANKING



## INTERNET BANKING



TRANSACTIONS (in Lakhs)

# PRODUCT OFFERING

## W WHOLESALE BANKING

### Commercial Banking

Working Capital  
Term Loans  
Bill/Invoice Discounting  
Forex & Derivatives  
Letters of Credit  
Guarantees

### Transactional Banking

Cash Management  
Custodial Services  
Clearing Bank Services  
Tax Collections  
Vendor Payment Module

## D DIGITAL BANKING

### Digital Products

Debit Cards  
Co-Branded Credit Card

### Digital Services

Fastag  
Mobile Banking  
Net Banking  
UPI  
BHIM

## T TREASURY BANKING

### Product Segments

Foreign Exchange  
Debt Securities  
Derivatives  
Equities

## R RETAIL BANKING

### Liability Products

Saving Accounts  
Current Accounts  
Fixed Deposits  
Recurring Deposits  
Corporate salary Accounts  
Green Deposits  
PPF  
Senior Citizens Saving Scheme  
Sukanya Samurudhi Scheme  
Capital Gain Accounts  
ASBA

## R RETAIL BANKING

### Assets Products

Home Loan/Mortgages  
Auto Loan  
Personal Loan  
Commercial Vehicle Finance  
Gold Loans  
Self Help Group Loans  
Kisan Gold Cards  
Retail Business banking  
Construction Equipment Finance  
Education Loan

## R RETAIL BANKING

### Other Products/ Services

Depository Accounts  
Bancassurance (Life/ Non Life/Health)  
Non-resident Indian (NRI) Services  
Point of Sale (POS) Terminals  
Foreign Exchange Services  
Door Step Banking  
E-Bkay – Publicising of Assets  
Escrow Accounts

D DIGITAL BANKING

R RETAIL BANKING

W WHOLESALE BANKING

T TREASURY BANKING

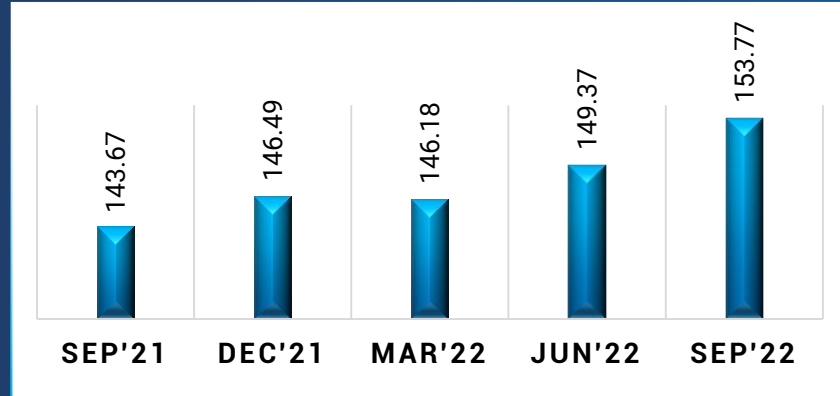


# FINANCIAL INCLUSION

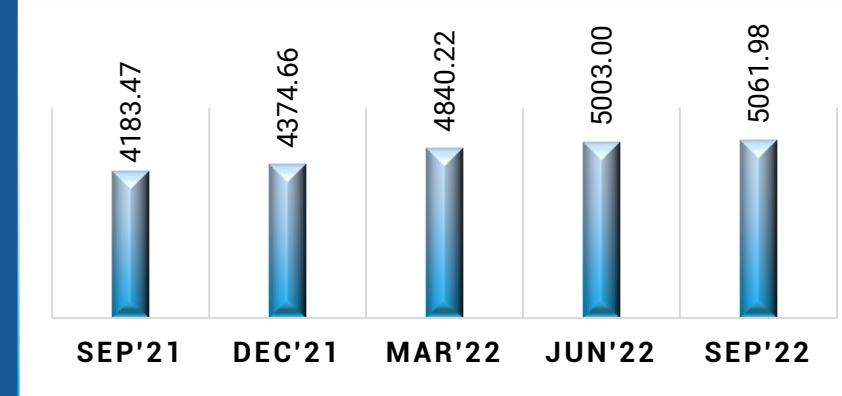
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No. of Accounts (in Lakhs)

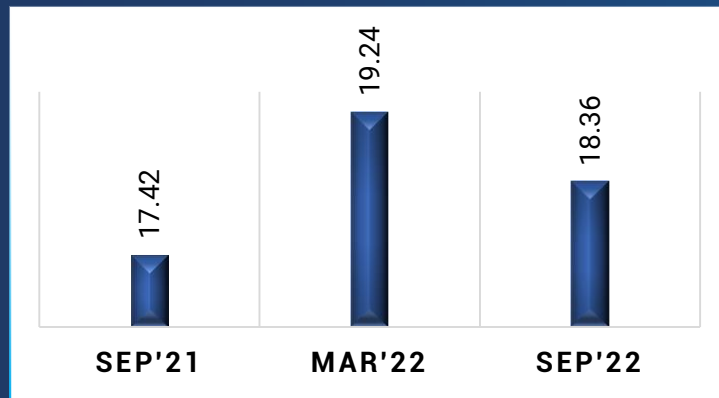


Balance Outstanding (in Cr)

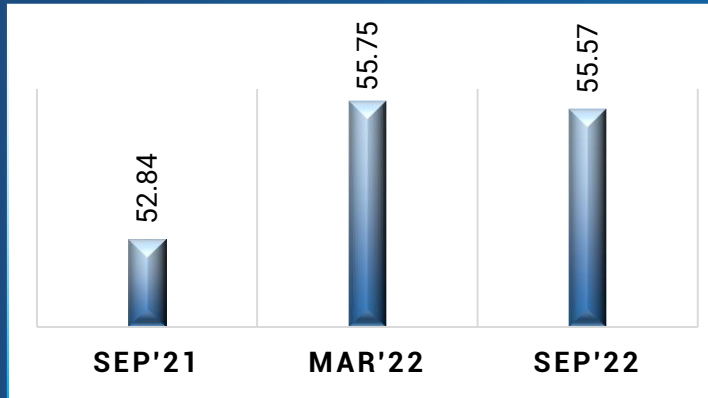



**Pradhan Mantri Jeevan Jyoti Bima Yojana**

PMJJBY

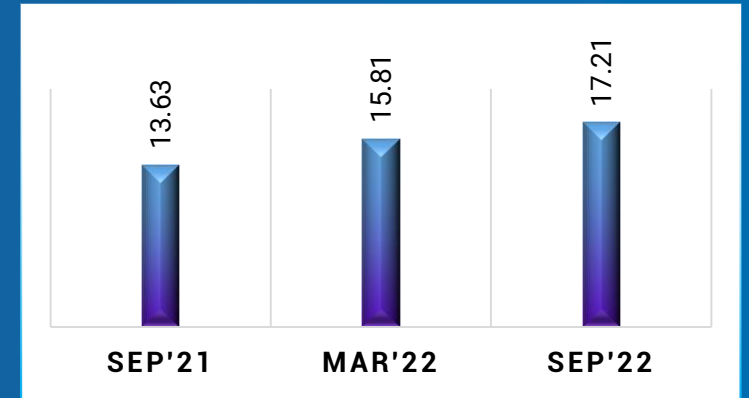


PMSBY




**Atal Pension Yojana**

APY

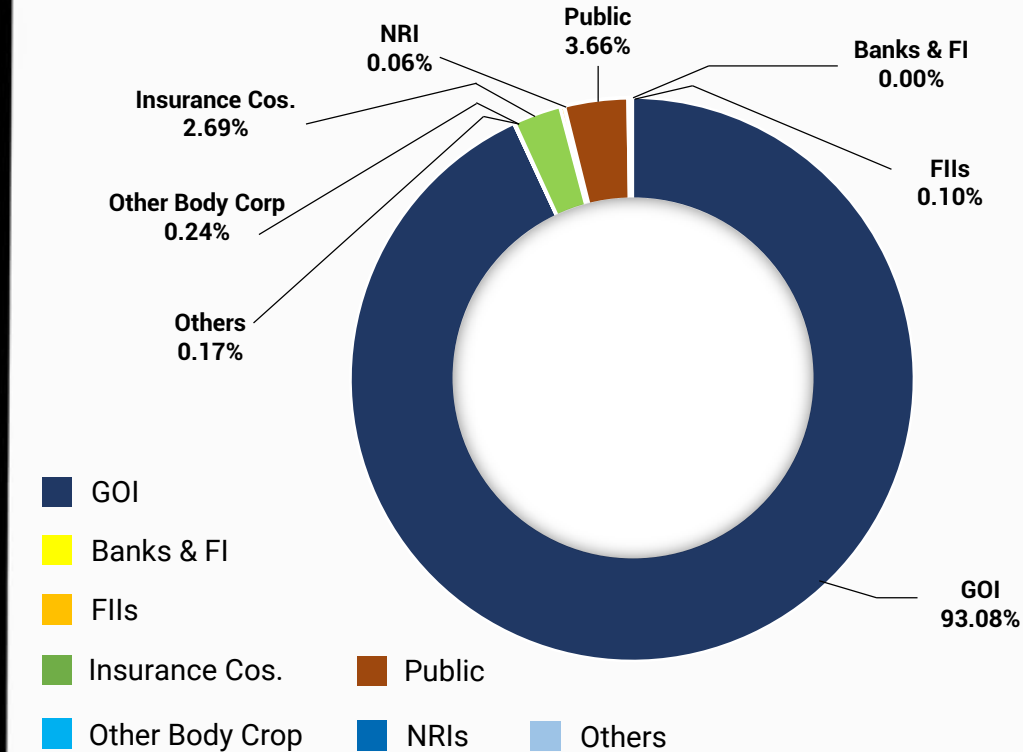


No. of Enrollments (in Lakhs)

# SHAREHOLDING PATTERN

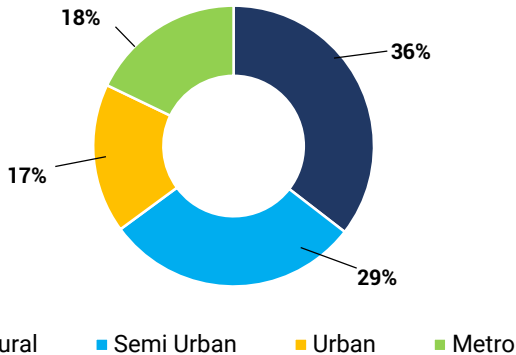
As on 30<sup>th</sup> Sep'22

- 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

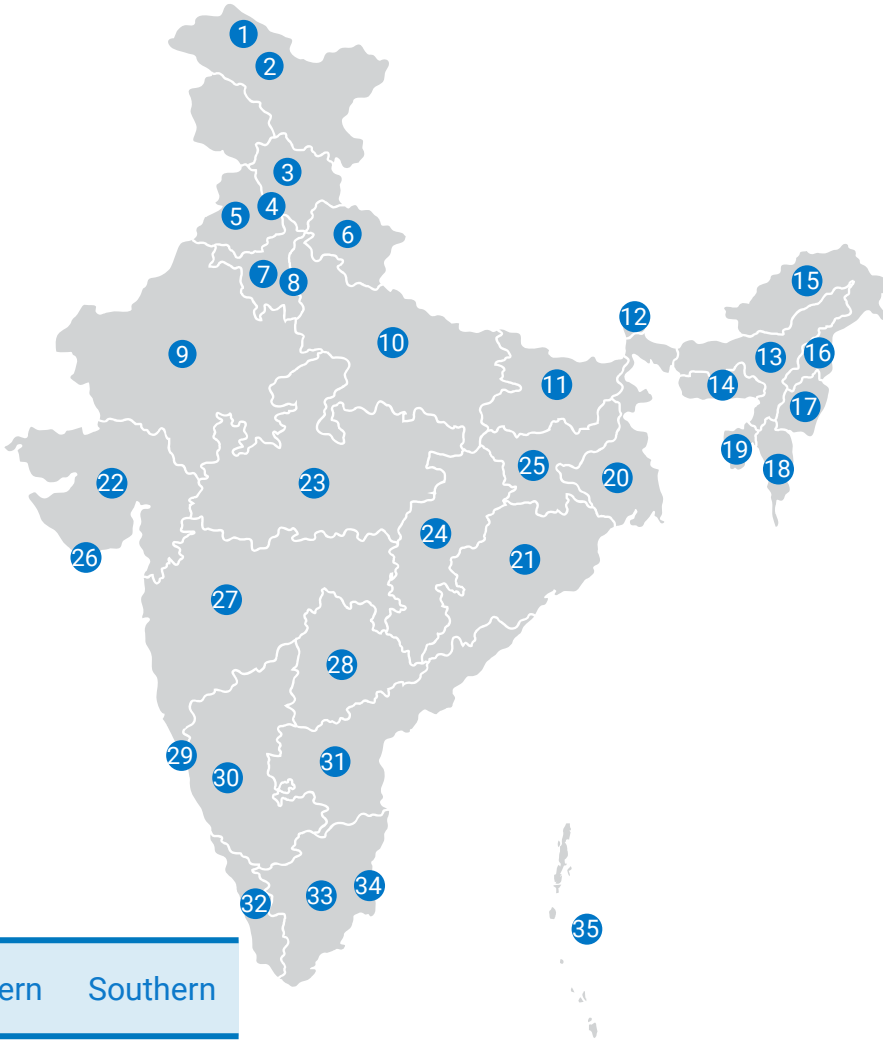


# PAN INDIA BRANCH NETWORK

As on 30 <sup>th</sup> Sep'22	
Total Branches	4517
Rural	1602
Semi Urban	1330
Urban	778
Metro	807
Total ATMs	2111
Total BC Outlets	10559
Total Customer Touch Points	17187



	Western Central	Northern	North East	Eastern	Southern
% Share	33.41%	27.50%	3.87%	20.79%	14.43%
No. of Branches	1509	1242	175	939	652



1	Ladakh	1
2	Jammu and Kashmir	16
3	Himachal Pradesh	55
4	Chandigarh	12
5	Punjab	143
6	Uttarakhand	41
7	Haryana	137
8	National Capital Territory of Delhi	97
9	Rajasthan	168
10	Uttar Pradesh	572
11	Bihar	430
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	316
21	Odisha	104
22	Gujarat	307
23	Madhya Pradesh	459
24	Chhattisgarh	117
25	Jharkhand	88
26	Dadra and Nagar Haveli and Daman and Diu	3
27	Maharashtra	592
28	Telangana	95
29	Goa	31
30	Karnataka	105
31	Andhra Pradesh	127
32	Kerala	118
33	Tamil Nadu	204
34	Puducherry	3
35	Andaman and Nicobar Islands	1





## Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Quarter Ended	
			Sep'22	Sep'21
<b>Cent Bank Home Finance Ltd.</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance Activity</li> <li>Presence in 9 States through 19 Branches</li> <li>Advances &amp; Investment Portfolio of ₹ 1325.16 Cr</li> </ul>	64.40%	Total Income	68.17	60.10
		Net Profit/(Loss)	16.64	6.69
		Total Assets	1393.97	1190.55
		Capital & Reserves	178.72	148.66
	Central Bank of India Shareholding	Particulars	Quarter Ended	
			Sep'22	Sep'21
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged Mainly into Trusteeship Services</li> </ul>	100%	Total Income	1.47	1.44
		Net Profit/(Loss)	0.55	0.44
		Total Assets	44.98	43.54
		Capital & Reserves	34.44	34.76

## Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Net Profit Quarter Ended	
		Sep'22	Sep'21
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	20.66	(76.16)
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	45.11	13.14
Indo Zambia Bank Limited, Zambia	20%	142.81	71.28



## Group Position

₹ in Cr

Particulars	As on 30 <sup>th</sup> Sep'22	As on 30 <sup>th</sup> Sep'21
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
Capital	8681	8681
Reserves and Surplus	19479	18267
Minorities Interest	64	53
Share Application Money Pending Allotment	0	0
Deposits	343585	336884
Borrowings	7829	6211
Other Liabilities and Provisions	8141	74065
<b>Total</b>	<b>387779</b>	<b>377501</b>
<b><u>ASSETS</u></b>		
Cash and Balances with Reserve Bank of India	26557	44591
Balances with Banks and Money at Call and Short Notice	19188	9511
Investments	133687	141975
Loans & Advances	1842623	156066
Fixed Assets	4870	5028
Other Assets	19205	20321
Goodwill on Consolidation	9	9
<b>Total</b>	<b>387779</b>	<b>377501</b>



## Group Performance

₹ in Cr

Particulars	Quarter Ended	
	SEP'22	SEP'21
<b><u>INCOME</u></b>		
Interest and Dividend Earned	11739	11012
Other Income	1741	1863
<b>Total</b>	<b>13480</b>	<b>12875</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	6818	6656
Operating Expenses	3672	3546
Provisions and Contingencies	2422	2212
<b>Total</b>	<b>12912</b>	<b>12414</b>
<b>Consolidated Net Profit/(Loss) for the Year of the Parent &amp; Subsidiaries Before Minority Interest</b>	<b>568</b>	<b>461</b>
Less: Minority Interest	6	2
<b>Consolidated Net Profit/(Loss) for the Year after Deducting Minority's Interest</b>	<b>562</b>	<b>459</b>
Add: Share of Earnings in Associates	52	(8)
<b>Consolidated Net Profit/(Loss) for the Year Attributable to the Group</b>	<b>614</b>	<b>451</b>



PARAMETERS	GUIDANCE
Deposit Growth	8-10%
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 9%
Net NPA	Below 2.75%
PCR	88-90%
Slippage Ratio	2.25-2.50%
Credit Cost (Annualized)	2.00-2.25%
Return on Assets	0.35-0.40%
Cost to Income Ratio	Less than 50%



# AWARDS AND RECOGNITION



**SECOND RUNNER-UP IN THE BEST IMPROVEMENT CATEGORY**

**58%** IMPROVEMENT OVER BASELINE







THANK YOU