



## Presentation to Investors & Analysts

# Business Result Analysis

Quarter/Financial Year  
ended 31<sup>st</sup> Mar '2022



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# Strengths

Strong Brand  
Image with  
Legacy of 111+  
Years

Best CASA  
base @50.58%  
of total  
deposits

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

Pan India  
presence with  
17803 Customer  
Touch Points



Dedicated Staff  
Strength of 30289



# Values that set us apart

**C** Consistency

**E** Ethical Standards

**N** Nurturing Potential

**T** Transparency

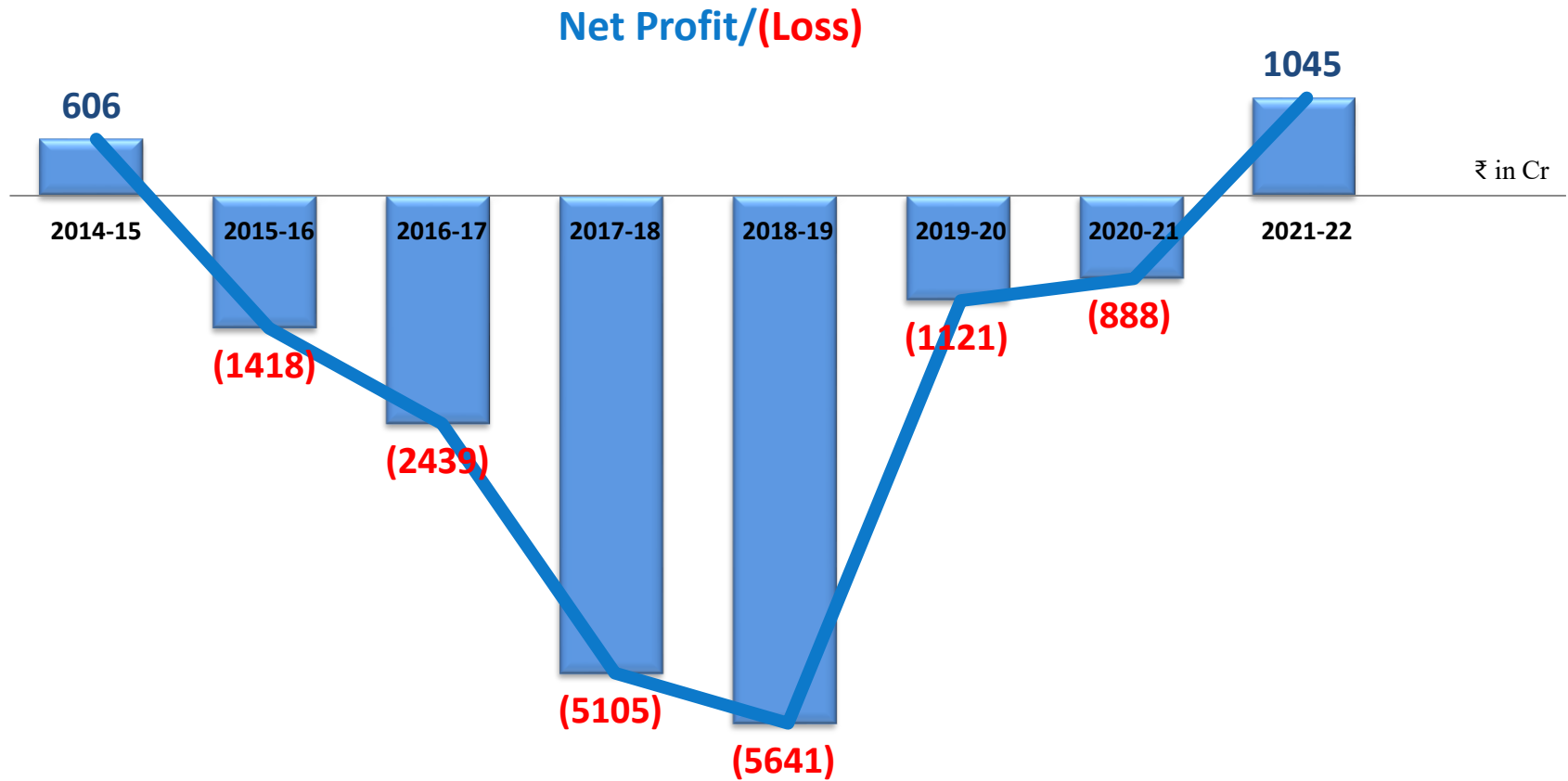
**R** Responsiveness

**A** Accountability

**L** Loyalty



# Bank turns the corner



# KEY HIGHLIGHTS

## Business

### Total Business

Total Business has increased to ₹ 532404 Crore from ₹ 506886 Crore registering a growth of 5.03 % on Y-o- Y basis.

### CASA

CASA deposit has increased to ₹ 172480 Crore from ₹ 161926 Crore registering a growth of 6.52% on Y-o- Y basis. Share of CASA deposit in total deposit has also improved to 50.58% in Mar'22.

### Total Advances

Gross Advances have increased to ₹ 189712 Crore from ₹ 176913 Crore registering a growth of 7.23 % on Y-o-Y basis.

### RAM

RAM has increased to ₹ 125000 Crore from ₹ 118031 Crore on Y-o-Y basis registering a growth of 5.90% on Y-o-Y basis

# KEY HIGHLIGHTS

## Asset Quality

### GNPA

Gross NPA reduced from 16.55% to 14.84 % on Y-o-Y basis registering an improvement of 171 bps and from 15.16% to 14.84% on Q-o-Q basis registering an improvement of 32 bps

### Net NPA

Net NPA reduced from 5.77% to 3.97% on Y-o-Y basis registering an improvement of 180 bps and from 4.39 % to 3.97 % on Q-o-Q basis registering an improvement of 42 bps.

## Profit & Loss

### Operating Profit

With improved performance, the Bank has earned Operating Profit of ₹ 5742 Crore (25.40%) compared to ₹ 4579 Crore on Y-o-Y basis.

### Net Profit

With sustained performance, the Bank has earned Net Profit of ₹ 1045 Crore (217.68%) during the year compared to Net Loss of ₹ (888)Crore on Y-o-Y basis.

# KEY HIGHLIGHTS

## Efficiency Ratios

### NII

Net Interest Income (NII) for the F.Y. 2021-22 has improved from ₹ 8245 Crore to ₹ 9487 Crore (15.07%).

### Cost to Income Ratio

Cost To Income Ratio for the F.Y. 2021-22 has improved from 59.70% to 53.90% registering an improvement of 580 bps.

### Slippage Ratio

Slippage Ratio for the F.Y. 2021-22 stood at 3.20% compared to 4.40% during the F.Y. 2020-21 registering an improvement of 120 bps

### Credit Cost

Credit Cost for the F.Y. 2021-22 stood at 1.41% compared to 2.95% during the F.Y. 2020-21 registering an improvement of 154 bps.

# KEY HIGHLIGHTS

## Other Important Ratios

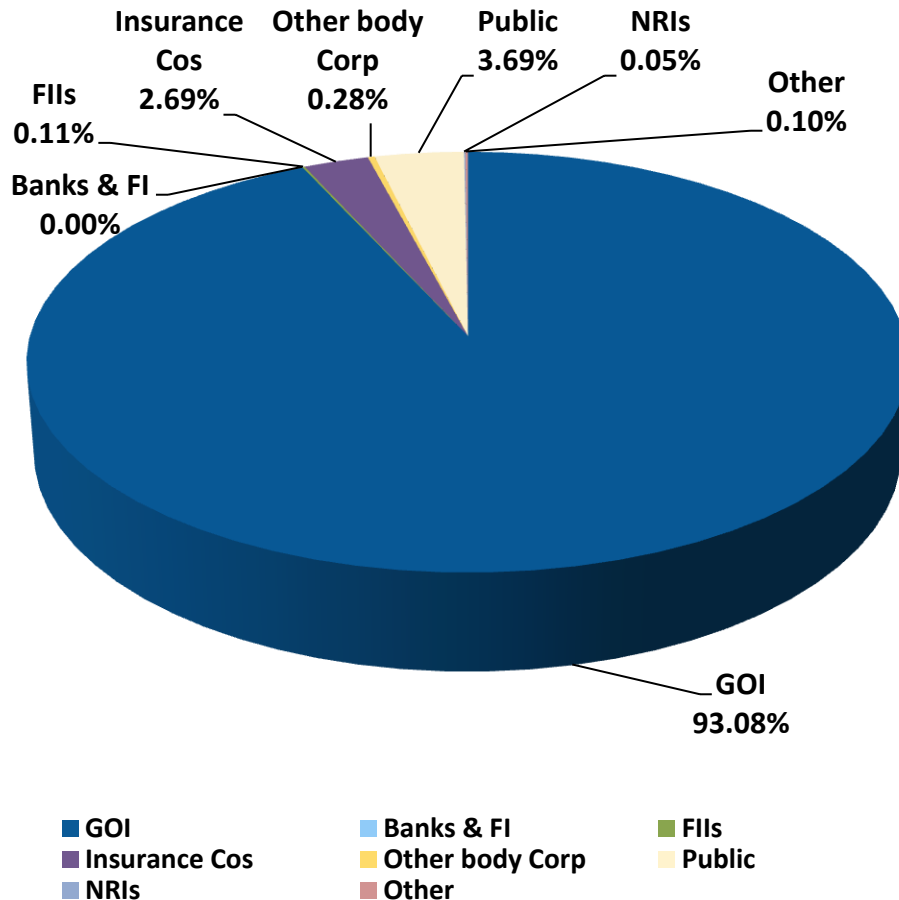
### CRAR

CRAR, arrived at after considering the NPV of non interest bearing recapitalization bonds infused as capital by the GOI. During the FY ended 31st March, 2021, improved from 12.78% to 13.84% on Y-o-Y basis registering an improvement of 106 bps on Y-o-Y basis. Without considering the said adjustment, the CRAR is 15.75( CET1 ratio 13.39) as on 31st March,2022.

### PCR

Provision coverage ratio (PCR) improved from 82.54% for the F.Y. 2020-21 to 86.69% for the F.Y. 2021-22 registering an improvement of 415 bps.

# Shareholding Pattern



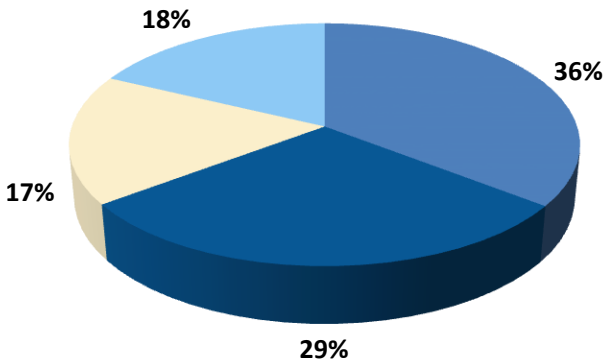
**As on Mar'31, 2022**

- Share Capital : ₹ 8680.94 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.

# PAN India Branch Network

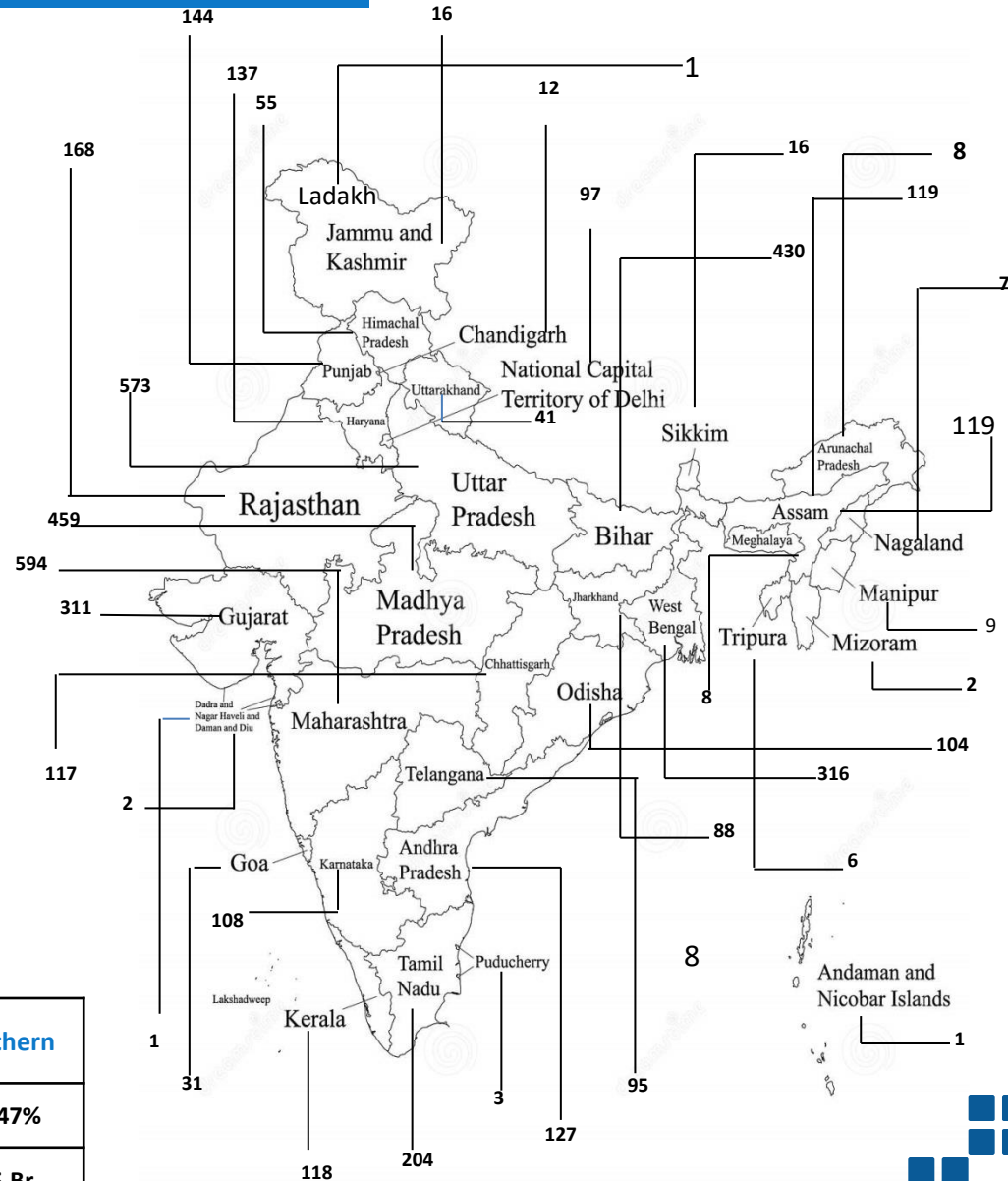
As on 31 Mar '22

Total Branches	4528
Rural	1604
Semi Urban	1330
Urban	783
Metro	811
Total ATMs	2976
Total BC Outlets	10299
Total Customer Touch Points	17803



■ Rural 
 ■ Semi Urban 
 ■ Urban 
 ■ Metro

Western Central	Northern	North East	Eastern	Southern
47.02%	13.91%	3.51%	21.09%	14.47%
2129 Br.	630 Br.	159 Br.	955 Br.	655 Br.



# Business across the board

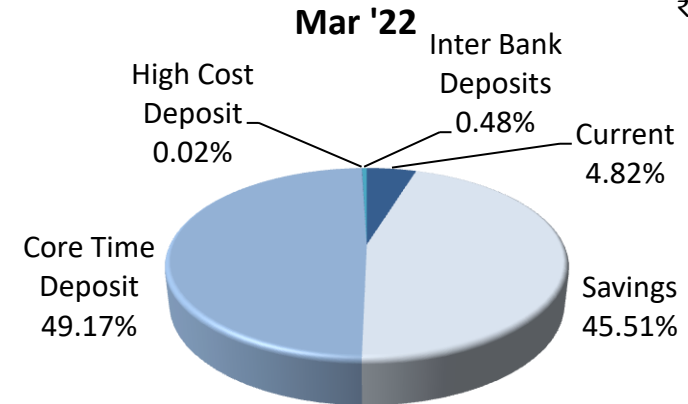
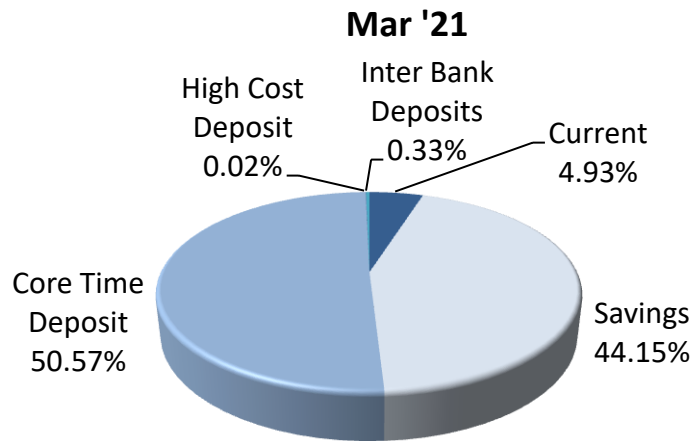
PARTICULARS	MAR '21	MAR '22	Y-o-Y Growth (%)
Total Business	506886	532404	5.03
Total Deposits (Including Interbank Deposits)	329973	342692	3.85
CASA Deposits	<b>161926</b>	<b>172480</b>	<b>6.52</b>
CASA %	49.24	50.58	134 bps
Total Advances	176913	189712	7.23
RAM	118031	125000	5.90
Corporate	58882	64712	9.70
CD Ratio #	<b>53.79</b>	<b>55.63</b>	<b>184bps</b>

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



# DEPOSIT MIX

₹ in Cr



PARTICULARS	MAR '21	MAR '22	Y-o-Y Growth (%)
Current	16259	16515	1.57
Savings	145667	155965	7.07
Total CASA Deposits	161926	172480	6.52
CASA %	49.24	50.58	134 bps
Core Time Deposit	166883	168481	0.96
High Cost Deposit	68	75	10.29
Total Core Deposit	328877	341036	3.70
Inter Bank Deposit	1096	1656	51.10
Total Deposits	329973	342692	3.85

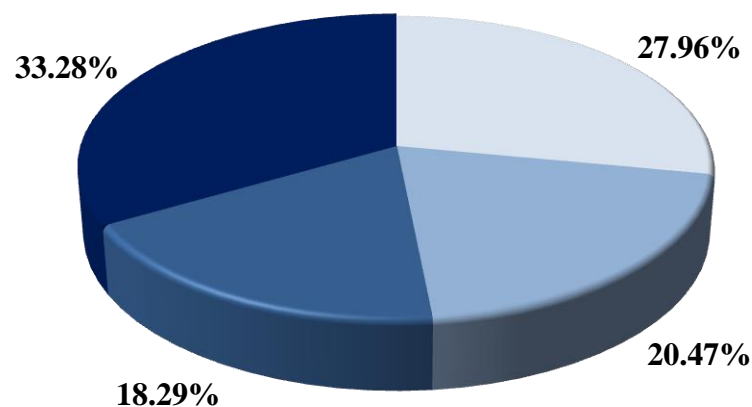


# CREDIT PERFORMANCE

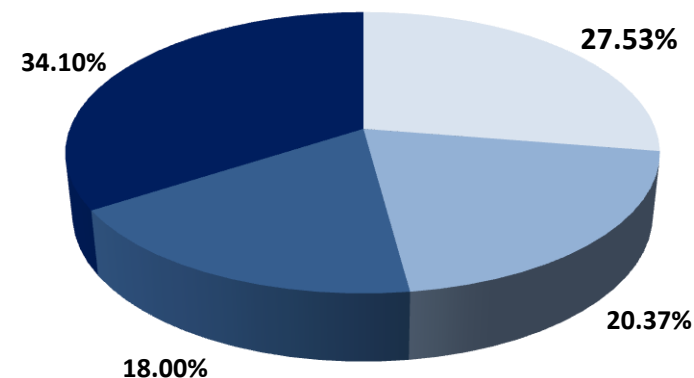
Mar '21

₹ in Cr

Mar '22



**RAM : 66.72%**

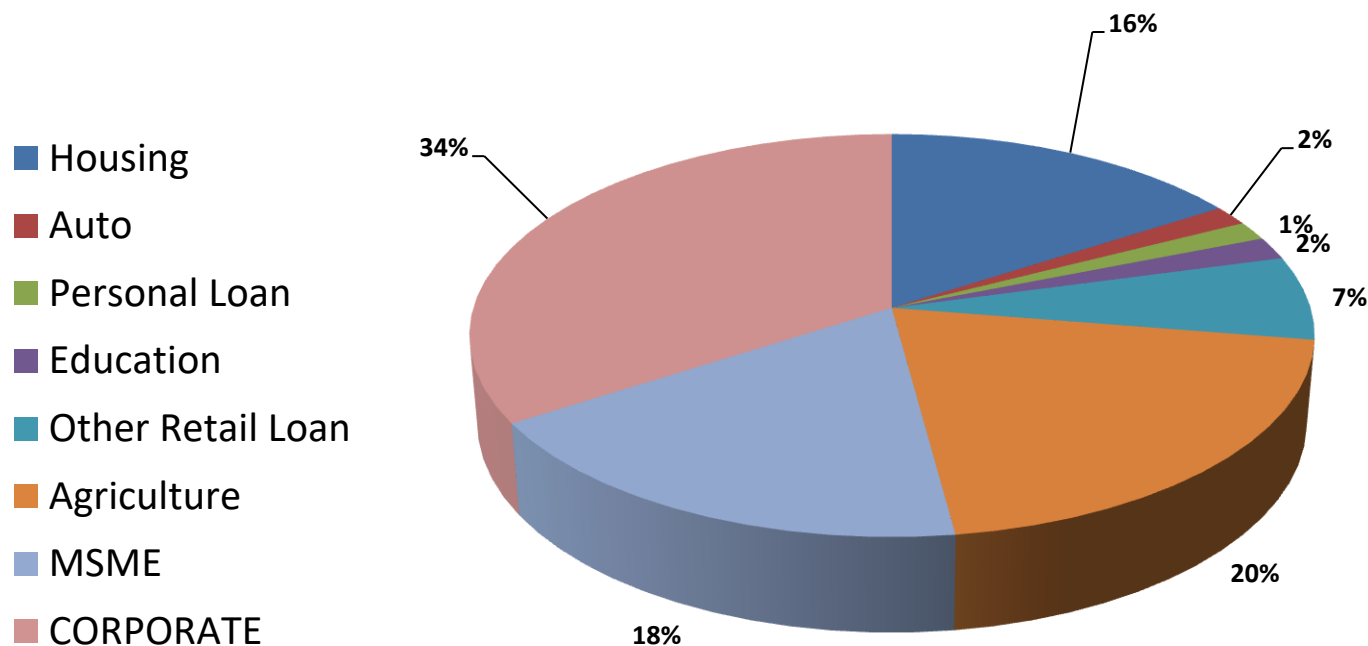


**RAM : 65.89%**

SECTORS	MAR'21	MAR '22	Y-o-Y Growth %
Retail	49468	52226	5.57
Agriculture	36207	38635	6.71
MSME	32356	34139	5.51
<b>RAM</b>	<b>118031</b>	<b>125000</b>	<b>5.90</b>
Corporate	58882	64712	9.90
<b>Gross Advance</b>	<b>176913</b>	<b>189712</b>	<b>7.23</b>
<b>TOTAL Credit RWA</b>	<b>118019</b>	<b>119668</b>	<b>1.40</b>
<b>CRWA % of Gross Advance</b>	<b>66.71</b>	<b>63.08</b>	<b>-363bps</b>

# Diversified Loan Book

As on 31.03.2022



# Sanctions & Disbursements

₹ in Cr

S E C T O R	Sanctions				Disbursements		Growth % in Sanctions	Growth % in Disbursements
	No. of AC/S Mar'21	Amount Mar'21	No. of A/C Mar'22	Amount Mar'22	Mar'21	Mar'22	Y-o-Y	Y-o-Y
RETAIL	222538	11028	201616	11579	8492	8915	5.00	4.98
MSME	297941	7476	94387	7910	6205	6565	5.81	5.80
AGRICULTURE	1108749	9466	552542	8796	7950	7388	-7.08	-7.07
CORPORATE CREDIT	102	12990	154	35873	11691	32285	176.16	176.15
TOTAL	1629330	40960	848692	64158	34338	55153	56.64	60.62

## SANCTIONS

₹ in Cr

S E C T O R	SEP' 21		DEC' 21		MAR' 22		TOTAL		OUTSTANDING		
	No. of Accounts	Amt.	No. of Accounts	Amt.	No. of Accounts	Amt.	No. of Accounts	Amt.	No. of Accounts	Amt.	
	RETAIL	2724	354.07	4948	627.76	5679	607.15	13351	1588.98	12319	1304.28
	MSME	46	1.25	320	78.78	647	118.60	1013	198.63	948	195.00
	Agriculture	0	0.00	0	0.00	5	1.68	5	1.68	5	0.92
	TOTAL	2770	355.32	5268	706.54	6331	727.43	14369	1789.29	13272	1500.20

## Achieved the mandated norms in respect of

Total Priority  
Sector Advances  
@ 44.08 % of  
ANBC against  
norm of 40%.

Weaker Sector  
@ 16.30 of ANBC  
against norm of  
10% .

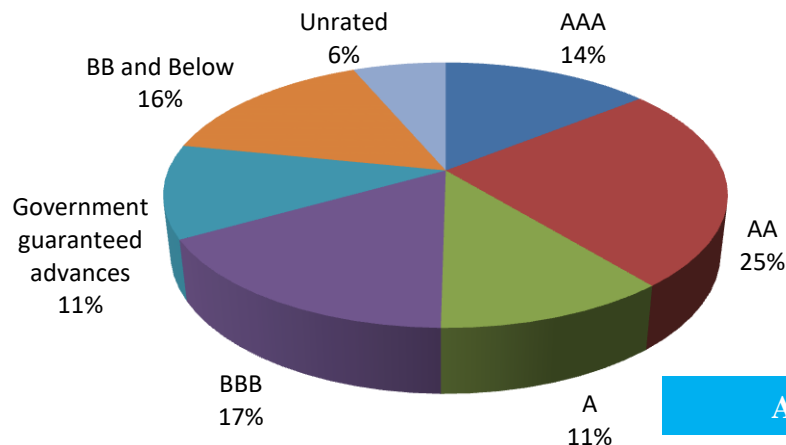
Agriculture  
Advances  
@ 19.79% of ANBC  
against norm of  
18%.

Advances to  
Small and Marginal  
Farmers  
@ 10.39% of ANBC  
against norm of 9%

PSLC SOLD ₹15528

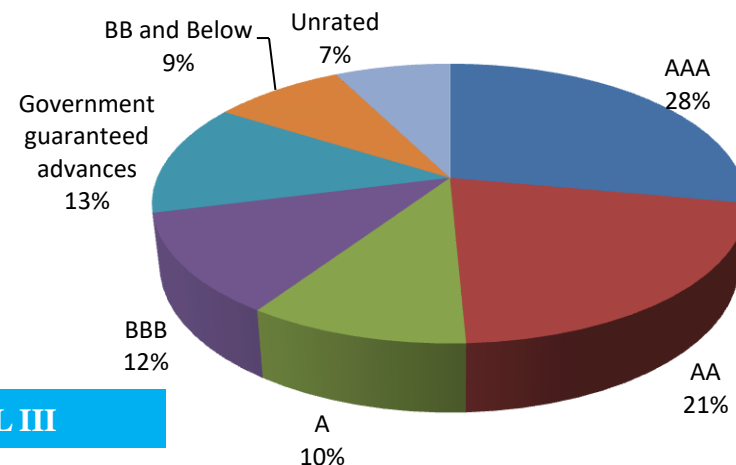
# Rated Standard Advances

**MAR'21**



**As per BASEL III**

**MAR '22**



₹ in Cr

**Investment Grade & above : 78.20%**

**Investment Grade & above : 83.96%**

Investment grade wise Standard Advances (Fund Based)	Mar '21	Mar' 22	Y-o-Y
AAA	6546	14916	127.86
AA	11384	11441	0.50
A	5153	5407	4.93
BBB(Including CRE)	7622	6222	-18.37
Government guaranteed advances	5230	6916	32.24
<b>Sub-Total</b>	<b>35935</b>	<b>44902</b>	<b>24.95</b>
BB and Below*	7087	4567	-35.56
Unrated *	2929	4178	42.64
<b>Total</b>	<b>45951</b>	<b>53483</b>	<b>16.39</b>

\*Figures of earlier period have been regrouped wherever necessary to conform the current year classification

# SPECIAL MENTION ACCOUNTS

(₹ in Cr)

## Assets Quality - Mar '21

Assets Quality	No. of A/c's	Above ₹ 5 cr.	No. of A/c's	Up to ₹ 5 Cr.	No. Of A/c's	Mar '21	% of Total Adv.
SMA 0	39	1214	98728	3915	98767	5129	2.90
SMA 1	28	1203	155121	5002	155149	6205	3.51
SMA 2	48	2012	124295	4076	124343	6088	3.44
TOTAL	115	4429	378144	12993	378259	17422	9.85

## Assets Quality - Dec '21

Assets Quality	No. of A/c's	Above ₹ 5 cr.	No. of A/c's	Up to ₹ 5 Cr.	No. Of A/c's	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

## Assets Quality - Mar '22

Assets Quality	No. of A/c's	Above ₹ 5 cr.	No. of A/c's	Up to ₹ 5 Cr.	No. Of A/c's	Mar '22	% of Total Adv.
SMA 0	30	1064	100823	4855	100853	5919	3.12
SMA 1	34	822	176780	7025	176814	7847	4.14
SMA 2	3	18	54394	1140	54397	1158	0.61
TOTAL	67	1904	331997	13020	332064	14924	7.87



## ECLGS

## Guaranteed Emergency Credit Line

₹ in Cr

	No. of Sanctions	Amount Sanctioned
01	165775	3150.15
02	174	517.34
03	466	114.64
04	59	4.82

### ECLGS -1 Extension

No. of Sanctions  
9415  
Amount Sanctioned  
627.94

### ECLGS -2 Extension

No. of Sanctions  
79  
Amount Sanctioned  
42.22

### ECLGS -3 Extension

No. of Sanctions  
284  
Amount Sanctioned  
22.58

(₹ in Cr)

## Standard Restructured Book

SEGMENT	Mar '21	June '21	Sep '21	Dec '21	Mar' 22
Corporatete	986	976	997	575	954
MSME	1723	1614	1452	732	680
Agriculture	301	273	254	216	203
Retail	468	463	433	406	408
<b>Total</b>	<b>3478</b>	<b>3326</b>	<b>3136</b>	<b>1929</b>	<b>2245</b>

## Standard Restructured - Covid-19 Resolution Framework

Corporate	-	2313	2299	2422	1553
MSME	-	838	1403	2714	2594
Agriculture	-	48	105	399	372
Retail	-	1514	2207	2047	2030
<b>Total</b>	<b>-</b>	<b>4713</b>	<b>6014</b>	<b>7582</b>	<b>6549</b>

## Total Standard Restructured Book

Corporate	986	3289	3296	2997	2507
MSME	1723	2452	2855	3446	3274
Agriculture	301	321	359	615	575
Retail	468	1977	2640	2453	2438
<b>Total Restructured</b>	<b>3478</b>	<b>8039</b>	<b>9150</b>	<b>9511</b>	<b>8794</b>

# NPA CLASSIFICATION

## NPA Classification: Sector Wise

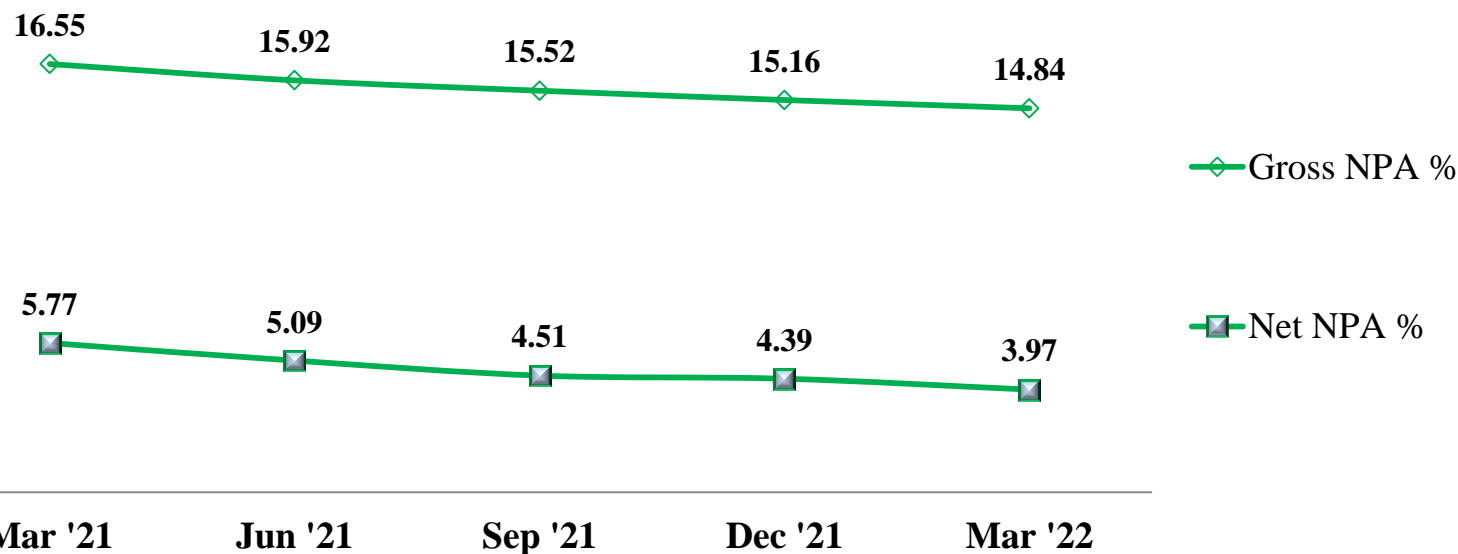
(₹ in Cr)

Particulars	Mar '21	Jun '21	Sep '21	Dec '21	Mar '22	Advances (Mar '22)	TOTAL NNPA	NNPA %
Total NPA	29277	27892	27252	27608	28156	189712	6675	3.97
Retail	2542	2596	2308	2305	2223	52226	890	1.75
Agriculture & Allied	5349	5560	5603	5752	6053	38635	2907	8.19
MSME	5654	5634	5429	5266	5383	34139	1663	5.47
Corporate & Others	15732	14102	13912	14285	14497	64712	1215	2.36

## NPA Classification: Retail Sector

Particulars	Mar '21	Jun '21	Sep '21	Dec '21	Mar '22	Advances (Mar '22)	TOTAL NNPA	NNPA %
Total Retail NPA	2542	2596	2308	2305	2223	52226	890	1.75
Housing Loan	1324	1298	1248	1214	1153	30163	591	2.00
Vehicle Loan	127	131	98	98	103	3006	33	1.12
Education Loan	591	594	574	580	574	3435	160	5.04
Other Personal Loans	500	573	388	413	393	15622	106	0.70

# ASSET QUALITY TREND



(₹ in Cr)

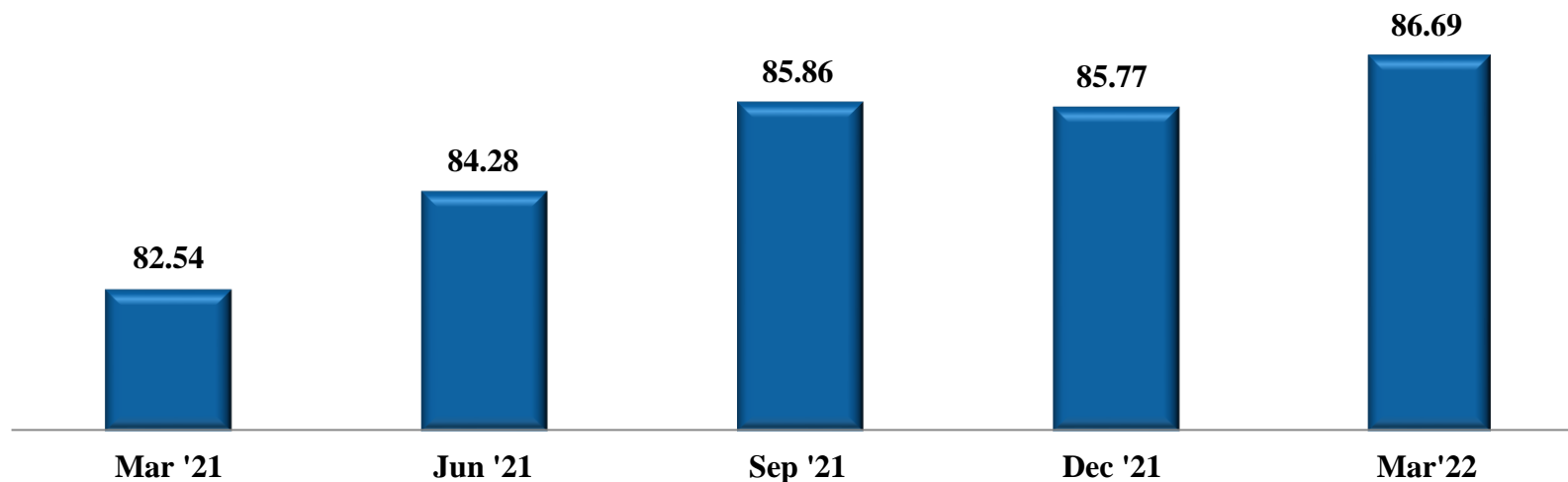
Particulars	Mar '21	Jun '21	Sep '21	Dec '21	Mar '22
Gross Advances	176913	175229	175594	182098	189712
Net Advances	156579	155154	155268	161514	168173
Gross NPA	29277	27892	27252	27608	28156
Net NPA	9036	7904	7004	7085	6675
Gross NPA %	16.55	15.92	15.52	15.16	14.84
Net NPA %	5.77	5.09	4.51	4.39	3.97

# NPA MOVEMENT

(₹ in Cr)

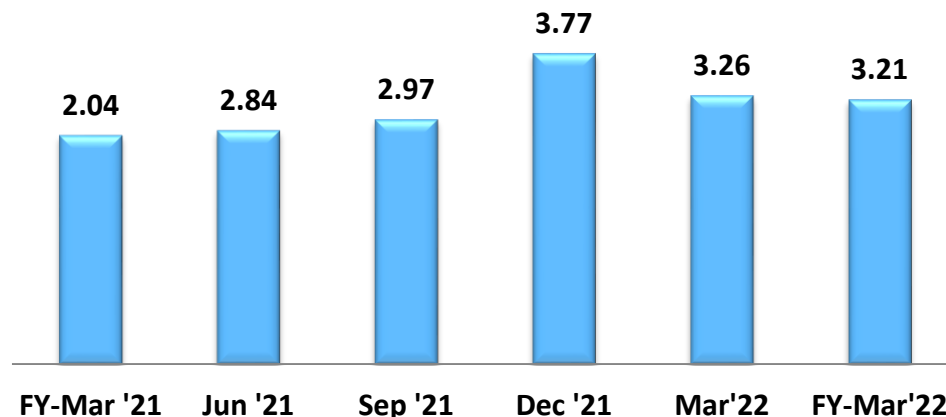
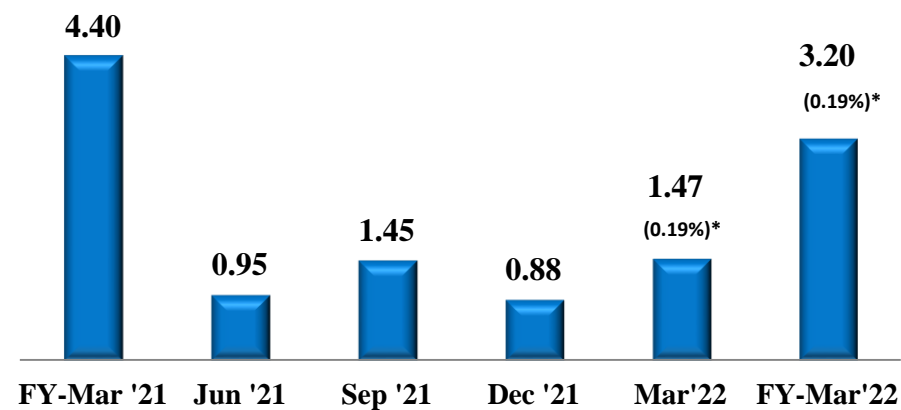
<b><u>Gross NPA</u></b>	<b>FY 20-21</b>	<b>Jun '21</b>	<b>Sep '21</b>	<b>Dec '21</b>	<b>Mar'22</b>	<b>FY 21- 22</b>
<b>Opening Gross NPAs</b>	<b>32589</b>	<b>29277</b>	<b>27892</b>	<b>27252</b>	<b>27608</b>	<b>29277</b>
<b>Add Slippage of PA to NPAs</b>	<b>5951</b>	<b>1281</b>	<b>2104</b>	<b>1235</b>	<b>2241</b>	<b>4473</b>
<b>Increase in balance of existing NPAs</b>	<b>191</b>	<b>124</b>	<b>37</b>	<b>71</b>	<b>32</b>	<b>245</b>
<b>Sub Total</b>	<b>6142</b>	<b>1405</b>	<b>2141</b>	<b>1306</b>	<b>2273</b>	<b>4718</b>
<b>Less:</b>						
<b>Up gradation</b>	<b>499</b>	<b>2231</b>	<b>555</b>	<b>227</b>	<b>664</b>	<b>1337</b>
<b>Recovery (Including Sale to ARC)</b>	<b>2554</b>	<b>461</b>	<b>1169</b>	<b>613</b>	<b>833</b>	<b>3004</b>
<b>Regular Write-off</b>	<b>1182</b>	<b>98</b>	<b>802</b>	<b>110</b>	<b>255</b>	<b>1236</b>
<b>Technical Write-off</b>	<b>4810</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Other Recovery by adjustment</b>	<b>409</b>	<b>0</b>	<b>255</b>	<b>0</b>	<b>3</b>	<b>262</b>
<b>Sub Total</b>	<b>9454</b>	<b>2790</b>	<b>2781</b>	<b>950</b>	<b>1725</b>	<b>5839</b>
<b>Gross NPAs</b>	<b>29277</b>	<b>27892</b>	<b>27252</b>	<b>27608</b>	<b>28156</b>	<b>28156</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>16.55</b>	<b>15.92</b>	<b>15.52</b>	<b>15.16</b>	<b>14.84</b>	<b>14.84</b>

# PROVISION COVERAGE RATIO



## SLIPPAGE RATIO #

## NET INTEREST MARGIN #



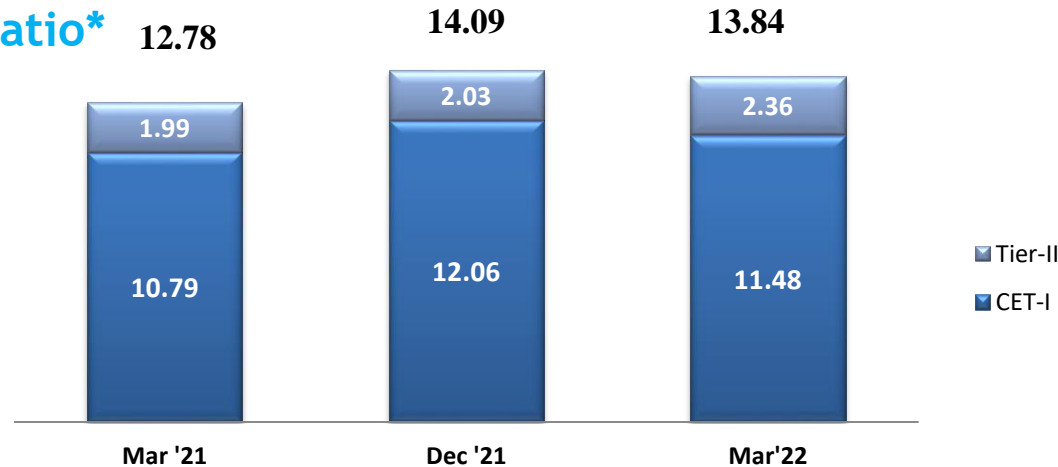
# Figures of earlier period have been regrouped wherever necessary to conform the current year classification

\* Out of the restructured book the slippage ratio is 0.19%

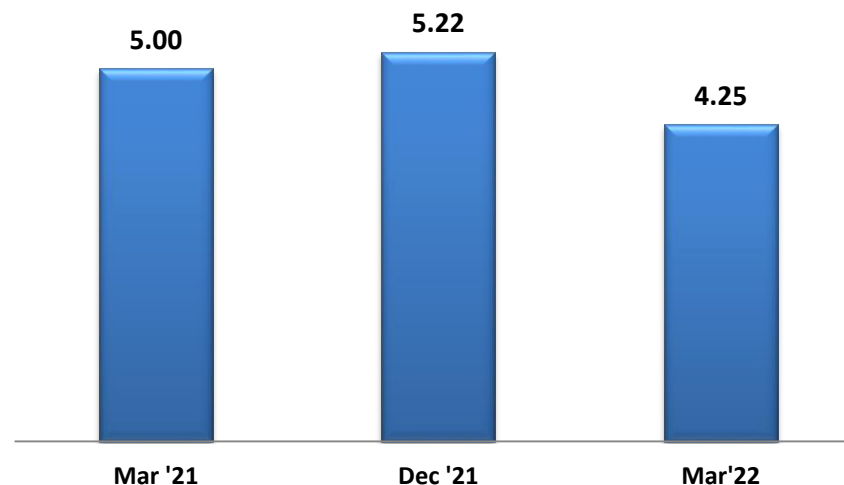


# CAPITAL RATIOS

## Capital Adequacy Ratio\*



## Leverage Ratio#



\* CRAR (BASEL III) is arrived at after considering the NPV of non interest bearing recapitalization bonds infused as capital by the GOI. During the FY ended 31<sup>st</sup> March, 2021. Without considering the said adjustment, the CRAR is 15.75( CET1 ratio 13.39) as on 31<sup>st</sup> March,2022.

# Leverage Ratio for March'22 is arrived at after considering the NPV of non interest bearing recapitalization bonds infused as capital by the GOI. During the FY ended 31<sup>st</sup> March, 2021. Without considering the said adjustment, the leverage ratio is 4.98% as on 31<sup>st</sup> March,2022

# Financials at a Glance

## Quarterly

(₹ In Cr)

Particulars-	Quarter ended			Y – O – Y		Growth %		Growth%
	Mar'21	Dec'21	Mar'22	Mar'21	Mar'22	Qtr. Mar'22 Over Dec'21 ( Q-o-Q )	Qtr. Mar'22 Over Mar'21 ( Y-o-Y )	FY 21-22 over FY 20-21 (Y-o-Y)
Total Interest Income #	4878	6050	5788	22730	22802	-4.33	18.66	0.32
Total Interest Expenses	3362	3311	3371	14485	13315	1.81	0.27	-8.08
Net Interest Income#	1516	2739	2417	8245	9487	-11.76	59.43	15.07
Total Income #	5729	6524	6420	25846	25770	-1.59	12.07	-0.29
Total Expenditure#	5092	5271	4607	21267	20028	-12.60	-9.53	-5.83
Operating Profit #	637	1253	1813	4579	5742	44.69	184.62	25.40
Provisions #	1986	802	1150	5467	4152	43.39	-42.09	-24.05
Exceptional Item	-	172	353	-	545	105.23	-	-
Net Profit	-1349	279	310	-888	1045	11.11	-122.98	-217.68

# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30.08.21( updated on 15.11.21).

# Fee Based Income

(₹ In Cr) Particulars	Quarter ended			Y – O – Y		Growth %		Growth%
	Mar'21	Dec'21	Mar'22	Mar'21	Mar'22	Mar'22 Over Dec'21 ( Q-o-Q )	Mar'22 Over Mar'21 ( Y-o-Y)	FY 21-22 over FY 20-21 (Y-o-Y)
<b>Fee Based Income (I + ii + iii)</b>	289	364	451	1042	1425	23.90	56.06	36.76
<b>Commission Exchange &amp; Brokerage (i) #</b>	87	90	97	309	332	7.78	11.49	7.44
- Commission on LC/BG/DDs	52	49	52	190	188	6.12	-	-1.05
- Govt. Business	14	19	21	53	70	10.53	50	32.08
- Banc assurance	21	22	24	66	74	9.09	14.29	12.12
<b>Service Charges (ii)</b>	171	244	318	620	953	30.33	85.96	53.71
<b>Miscellaneous (iii) #</b>	31	30	36	113	140	20.00	16.13	23.89
<b>Treasury Income</b>	253	-40	-20	1422	421	50.00	-107.91	-70.39
- Profit on Sale of Investments	260	70	77	1381	491	10.00	-63.33	-64.45
Profit/Loss on revaluation of invest#	-50	-143	-190	-52	-277	-32.87	-280.00	-432.69
- Profit on Exchange Transactions	37	33	86	87	199	160.61	132.43	128.74
- Dividend Income	6	-	7	6	8	-	16.67	33.33
<b>-Other Receipts( PSLC &amp; Others)</b>	309	150	201	652	1122	34.00	91.43	72.09
<b>Total Non-Interest Income #</b>	<b>851</b>	<b>474</b>	<b>632</b>	<b>3116</b>	<b>2968</b>	<b>33.33</b>	<b>-25.73</b>	<b>-4.75</b>

# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. . In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30.08.21( updated on 15.11.21).



# Total Expenses

## Quarterly

(₹ In Cr)

Particulars	Quarter ended			Y – O – Y		Growth %		Growth%
	Mar'21	Dec'21	Mar'22	Mar'21	Mar'22	Qtr. Mar'22 Over Dec'21 ( Q-o-Q )	Qtr. Mar'22 Over Mar'21 ( Y-o-Y )	FY 21-22 over FY 20-21 (Y-o-Y)
<b>Interest Expenses</b>	3362	3311	3371	14485	13315	1.81	0.27	-8.08
Interest paid on Deposits	3254	3199	3230	13994	12848	0.97	-0.74	-8.19
Other Interests	108	112	141	491	467	25.89	30.56	-4.89
<b>Operating Expenses #</b>	1730	1960	1236	6782	6713	-36.94	-28.55	-1.02
Staff Cost#	898	1297	382	4141	3927	-70.55	-57.46	-5.17
Other Operating Expenses #	832	663	854	2641	2786	28.81	2.64	5.49
<b>Total Expenses</b>	5092	5271	4607	21267	20028	-12.60	-9.52	-5.83

# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. . In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30.08.21( updated on 15.11.21).

(₹ In Cr)

Particulars	Quarter ended			Y – O – Y		Growth %		Growth %
	Mar'21	Dec'21	Mar'22	Mar'21	Mar'22	Qtr. Mar'22 Over Dec'21 ( Q-o-Q )	Qtr. Mar'22 Over Mar'21 ( Y-o-Y )	FY 21-22 over FY 20-21 (Y-o-Y)
Total Provision #	1986	802	1150	5467	4152	43.38	-42.09	-24.05
NPAs #	3259	380	894	5176	2461	135.26	-72.57	-52.45
Standard Assets	-152	225	-293	263	-222	-230.22	92.76	-184.41
Depreciation / Provisions on Investment including SRs	-88	51	354	347	646	594.12	502.27	86.17
Income Tax	-1094	65	88	-436	672	35.38	108.04	-254.13
Others	29	-7	6	40	-1	185.71	-79.31	-102.50
Restructured A/c's	32	88	101	77	596	14.77	215.63	674.03

# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. . In the light of Master Direction of Financial statements- Presentation and Disclosures dated 30.08.21( updated on 15.11.21).



Particulars	Quarter ended			Financial Year	
	Mar'21	Dec'21	Mar'22	Mar'21	Mar'22
Cost of Deposits(%)*	4.00	3.83	3.85	4.35	3.86
Yield on Advances(%)*#	4.98	6.52	6.54	6.63	6.57
Yield on Investments(%) #	6.49	6.28	5.45	6.63	6.27
Cost of Funds(%)*	4.07	3.89	3.91	4.43	3.92
Yield on Funds(%)*	6.55	8.30	7.80	7.68	7.72
NIM %* #	2.04	3.76	3.26	2.78	3.21
ROA %*	-1.58	0.33	0.36	-0.26	0.30
ROE %	-6.44	1.21	1.31	-4.31	4.49
Book Value of Share	38.64	27.05	27.42	38.64	27.42
Credit Cost *	7.29	0.87	1.98	2.95	1.41
Cost to Income #	73.09	61.02	40.56	59.70	53.90
Business per Employee ₹ in Cr	15.64	16.87	17.52	15.60	17.15
Operating Profit per Employee ₹ in Lac* #	7.88	16.28	23.93	14.12	18.55
Net Profit per Employee ₹ in Lac *	-16.69	3.63	4.10	-2.74	3.38

\*Annualised

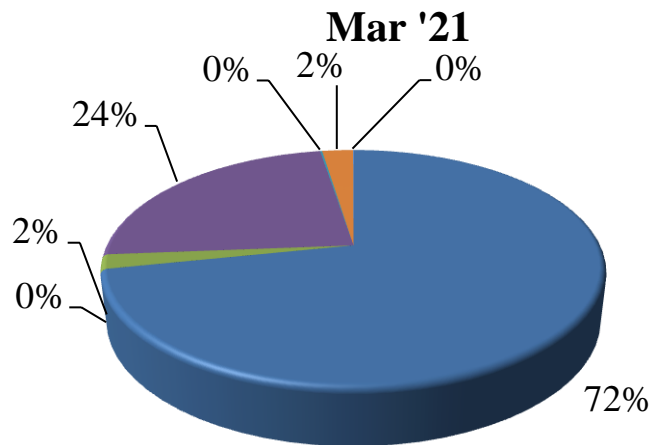
# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification.

# NPA PROVISION BREAKUP

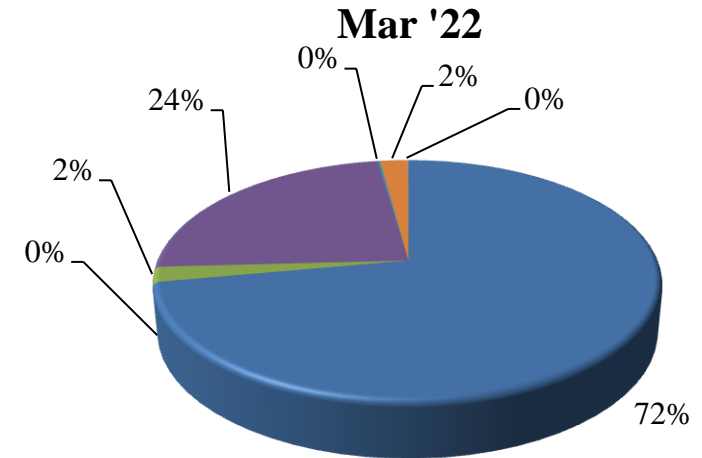
(₹ in Cr)

Particulars	Dec '21	Mar '22
<b>NPA Provision Increase due to:</b>		
Ageing Provision/Change in Value of Security	156.01	1212.46
Slippages/Increase in Balance/Fraud	541.82	391.45
<b>Sub Total</b>	<b>697.83</b>	<b>1603.91</b>
Less : Provision write back due to Cash Recoveries/Upgradation/ Restructuring	317.38	710.60
<b>Net Additional NPA Provision made</b>	<b>380.45</b>	<b>893.31</b>

# Investment Portfolio



- Govt. Securities
- Other Approved
- Shares
- Debtentures & Bonds
- Subsidiaries & Joint Ventures
- Others

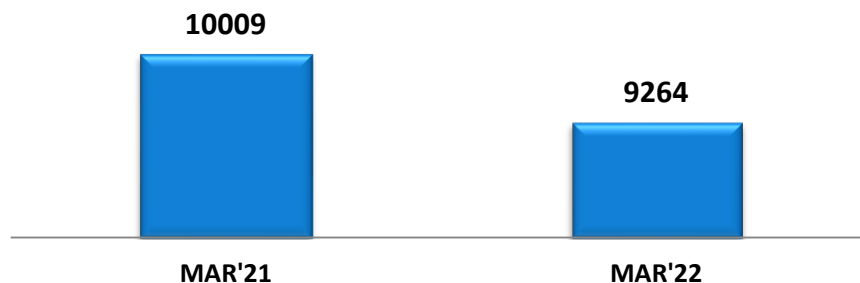


■ Investment Outside India

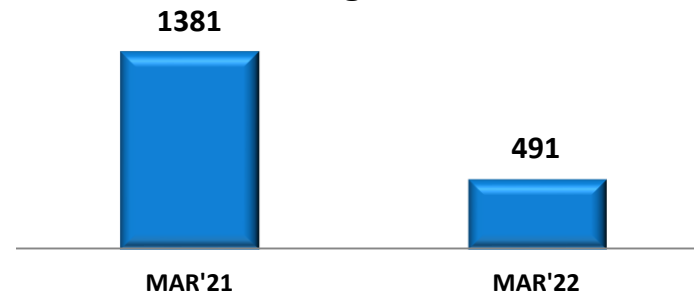
(₹ in Cr)

Particulars	Mar '21	Mar '22
Govt. Securities	110414	105842
Other Approved	0	0
Shares	3040	2987
Debtentures & Bonds	36384	34597
Subsidiaries & Joint Ventures	258	258
Others	3677	3028
<b>Total Investment In India</b>	<b>153773</b>	<b>146712</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>153820</b>	<b>146759</b>

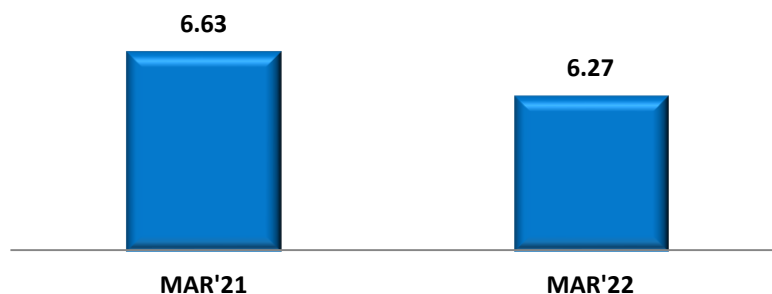
## Interest on Investment



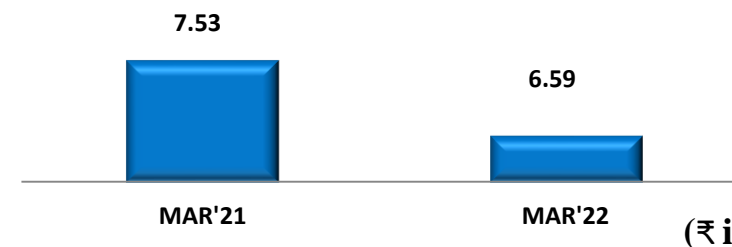
## Trading Profit



## Yield on Investment



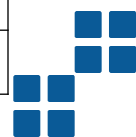
## Return on Investment (including Trading Profit)



(₹ in Cr)

Particulars	Mar'21	Mar '22
Aggregate Investment	153820	146759
Interest on Investment (₹ in Cr)	10009	9264*
Yield on Investment %	6.63	6.27
Trading Profit (₹ in Cr)	1381	491
Return on Investment (including Trading Profit) %	7.53	6.59
M- Duration(AFS)	2.71	1.62
10 year Bench Mark %	6.18	6.84

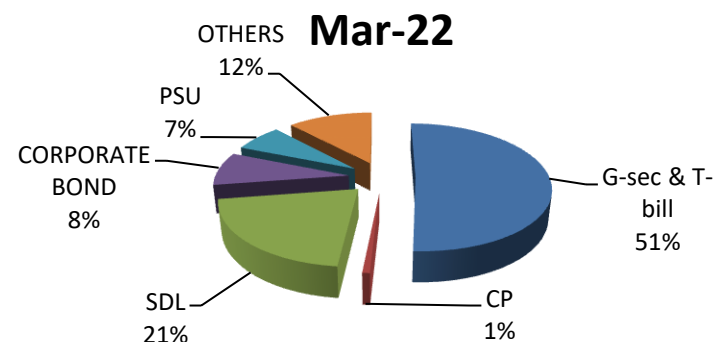
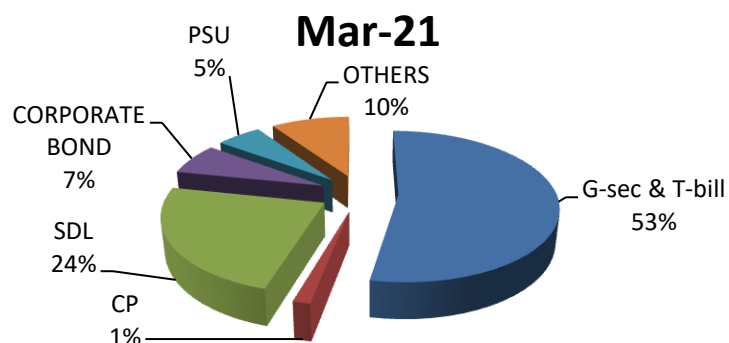
\* Excluding income on security receipts to the tune of ₹ 327.93 Crores



(₹ in Cr)

Total Investment Book	Mar'21			Mar' 22		
Aggregate Investment	153820.06			146759.26		
Portfolio	HTM	AFS	HFT	HTM	AFS	HFT
Investment	93416.82	60302.93	100.31	100804.07	45969.09	-13.90
Percentage	60.73%	39.20%	0.07%	68.69%	31.32%	-0.01%
Total SLR	110414.28			105841.66		
Of Which SLR	64046.11	46269.23	98.94	72813.03	33042.53	-13.90

## AFS BOOK



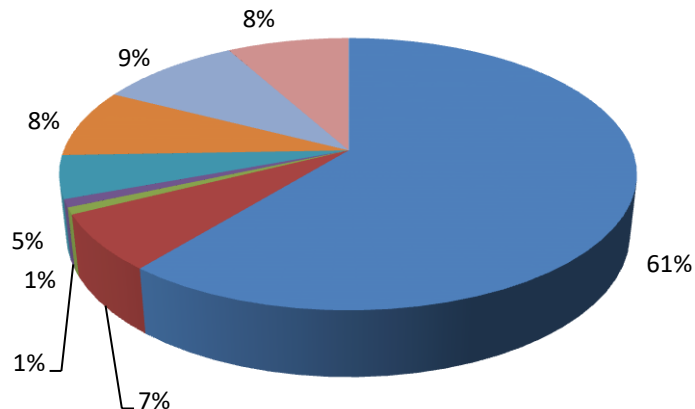
Modified Duration : 2.71 - SLR : 2.32

Modified Duration : 1.62 - SLR 1.31

P.V. 01(SLR+N SLR): 12.81 - SLR : 10.72

P.V. 01(SLR+N SLR): 6.38 - SLR 4.30

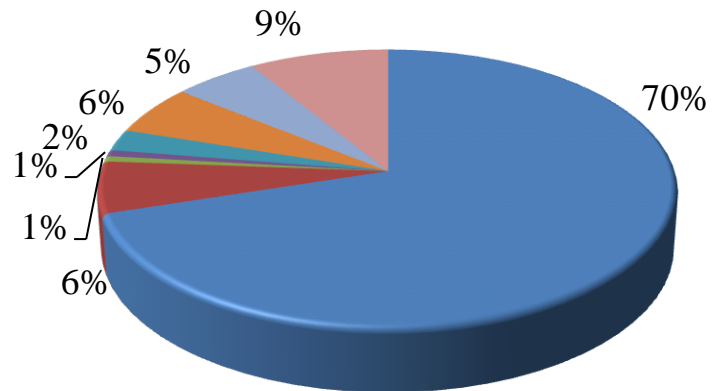
**Apr ' 20 to Mar ' 21**



**Share of Digital Txns through ADC 77.63%**

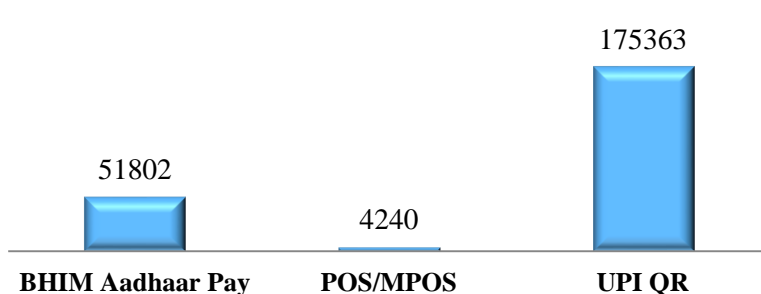
- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

**Apr ' 21 to Mar ' 22**

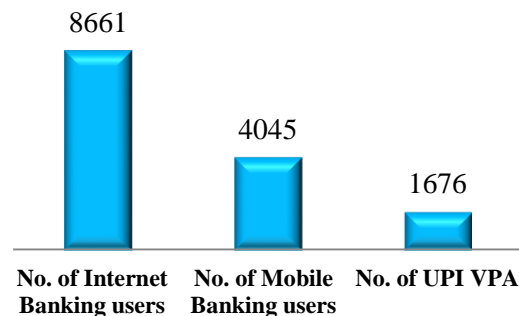


**Share of Digital Txns through ADC 78.05%**

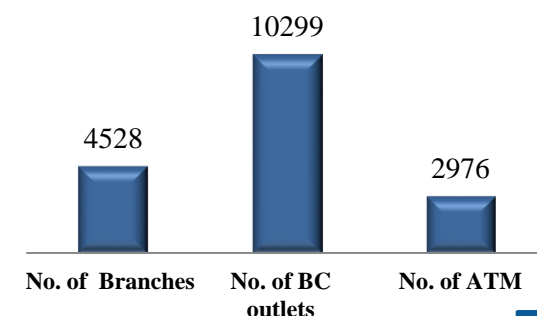
## Payment Acceptance Touch Points



## Digital Touch Points (In 000)



## Other Touch Points





## RETAIL BANKING

## WHOLESALE BANKING

## TREASURY BANKING

### • LOAN PRODUCTS

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

### • DEPOSIT PRODUCTS

- Saving Accounts
- Current Accounts
- Fixed Deposits
- Recurring Deposits
- Corporate salary Accounts
- Escrow Accounts

### • OTHER PRODUCTS / SERVICES

- Depository Accounts
- Mutual Fund Sales
- Bancassurance ( Life / Non Life / Health)
- Non-resident Indian (NRI) Services
- Point of Sale ( POS) Terminals
- Debit Cards
- Foreign Exchange Services
- Door Step Banking
- E-Bkay – Publicizing of Assets

### • 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
- VPM Module

### • PRODUCT SEGMENTS

- Foreign Exchange
- Debt Securities
- Derivatives
- Equities

# Leveraging Technology

End - to - end Processing

Renewal through Tablet

API Integration – Under Writing Processing

ITR Analysis / GST Returns/ Litigation/MCA

Loan Lead Management System (LLMS)

For - Agriculture & MSME Products

Lead Generation – Analytical Model

For – Retail / MSME/ Deposit & Third Party Products

Cloud Base Solutions - For IT based system

Cost Effective

CHATBOT- Ask Cent Bot

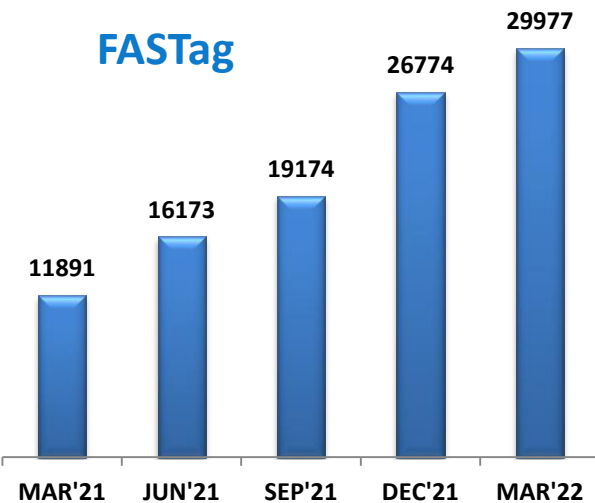
One Stop Solution - Mobile App / Website

## UPI Ecom Transactions

## UPI Transactions

## Electronic toll Enrollment

## FASTag



1671.70

2135.25

FY 20-21

FY 21- 22

## Mobile Banking

7890.34

14249.51

FY 20-21

FY 21-22

## Internet Banking

103.52

130.54

FY 20-21

FY 21-22

993.63

1362.42

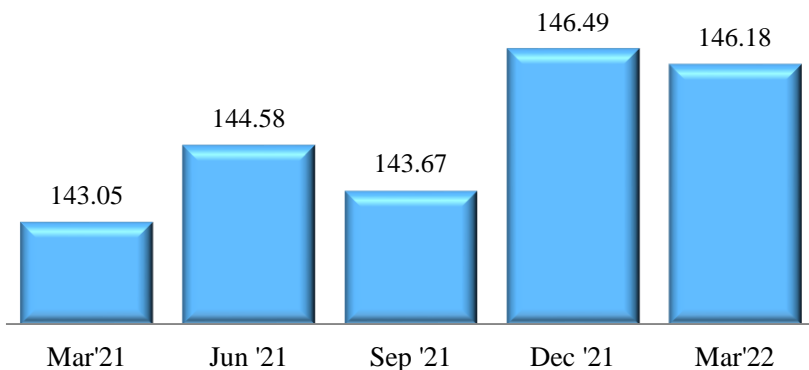
FY 20-21

FY 21-22

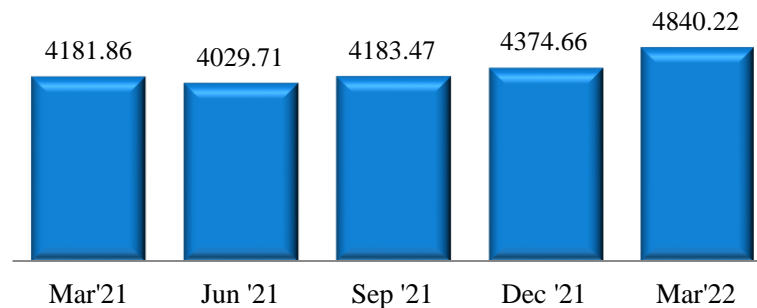
Transactions ( In lacs)

## PMJDY

**No of accounts(In Lacs)**

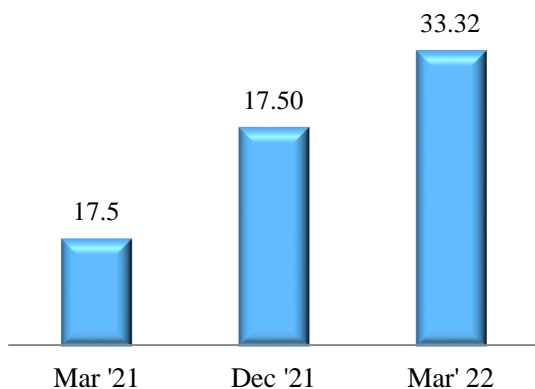


**Balance Outstanding  
(In Cr)**

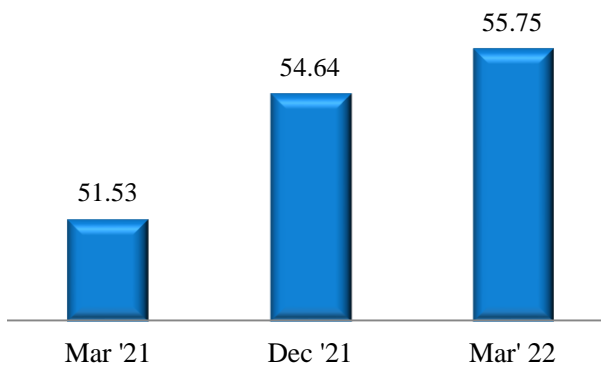


## Social Security Scheme

**PMJJBY**

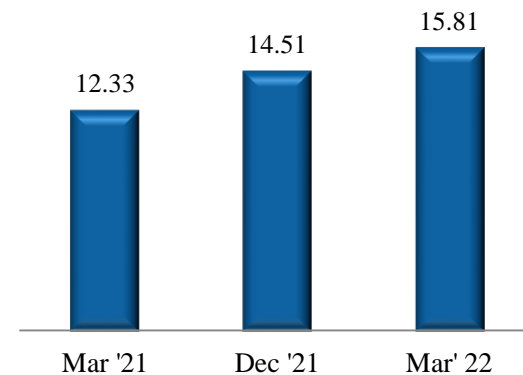


**PMSBY**



**No. of enrollments (In lacs)**

**APY**



## Compliance Status

T  
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S



Triggers	Mar '21	Jun '21	Sep '21	Dec '21	Mar'22
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Capital Adequacy Ratio

<11.50	14.81	14.88	15.38	15.87	15.75*
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NET NPA

>= 6%	5.77	5.09	4.51	4.39	3.97
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Leverage Ratio

<3.5%	5.00	5.13	5.15	5.22	4.98*
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\* CRAR & Leverage Ratio after reckoning NPV of Non interest bearing recapitalization bonds issued by GOI, which comes out to be 13.84% (CET -1 11.48%) & 4.25% respectively

Subsidiaries					(₹ In Cr)
<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 ₹1188.92 Crore</li> </ul>	Central Bank of India Shareholding	Particulars	12M ended		
			Mar'22	Mar'21	
	64.40 %	Total Income	122.96	127.79	
		Net Profit / (Loss)	20.11	14.67	
		Total Assets	1212.16	1186.78	
		Capital & Reserves	162.08	141.97	
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	Central Bank of India Shareholding	Particulars	12 M ended		
			Mar'22	Mar'21	
	100%	Total Income	2.95	3.40	
		Net Profit / (Loss)	1.06	0.91	
		Total Assets	42.19	42.37	
		Capital & Reserves	35.38	35.82	

Associates				(₹ In Cr)
Name of Associate	Central Bank of India Shareholding	Net Profit 12 M ended		
		Mar'22	Mar'21	
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	(77.43)	(415.35)	
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	45.07	1.54	
Indo Zambia Bank Limited, Zambia	20%	148.88	79.37	



Group Position <span>(₹ in Cr. )</span>		
Particulars	As on 31 Mar' 2022	As on 31 Mar'2021
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
Capital	8681	5876
Reserves and Surplus	18868	15821
Minorities Interest	58	51
Share Application Money Pending Allotment	0	4800
Deposits	343165	330328
Borrowings	7663	5760
Other Liabilities and Provisions	9000	7339
<b>Total</b>	<b>387435</b>	<b>369975</b>
<b><u>ASSETS</u></b>		
Cash and Balances with Reserve Bank of India	38034	32188
Balances with Banks and Money at Call and Short Notice	15063	6766
Investments	140774	148518
Loans & Advances	169042	157389
Fixed Assets	4955	5133
Other Assets	19558	19972
Goodwill on Consolidation	9	9
<b>Total</b>	<b>387435</b>	<b>369975</b>



## Group Performance

(₹ in Cr.)

Particulars	12M ended	
	MAR '22	MAR '21
<b><u>INCOME</u></b>		
Interest and Dividend Earned	22903	22830
Other Income	2968	3110
<b>Total</b>	<b>25871</b>	<b>25940</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	13361	14543
Operating Expenses	7277	6799
Provisions and Contingencies	4168	5477
<b>Total</b>	<b>24806</b>	<b>26819</b>
<b>Consolidated Net Profit/(Loss) for the year of the parent &amp; subsidiaries before Minority Interest</b>	<b>1065</b>	<b>(879)</b>
Less: Minority Interest	7	5
<b>Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest</b>	<b>1058</b>	<b>(884)</b>
Add: Share of earnings in Associates	18	(116)
<b>Consolidated Net Profit/(Loss) for the year attributable to the Group</b>	<b>1076</b>	<b>(1000)</b>



PARAMETERS	Guidance
Deposit Growth	8-10%
Advances Growth	10 to 12 %
Business Growth	8-10 %
RAM: Corporate Credit Ratio	65:35
NIM	More than 3 %
CASA	Around 50 %
Gross NPA	Below 10%
Net NPA	Less than 3.5%
PCR	88-90%
Slippage Ratio	2.25 – 2.50%
Credit Cost (Annualized)	1.50 – 1.75%
Return on Assets	0.50 – 0.60%
Cost to Income Ratio	Less than 50%



# Conclusion

1

Bank has turned corner and registered Net Profit of ₹ 1045 Crore for the Full Year after incurring losses for the period Mar' 16 – Mar '21

2

The GNPA and NNPA ratios have substantially come down on Y-o-Y basis from 16.55 And 5.77 to 14.84 And 3.97% respectively

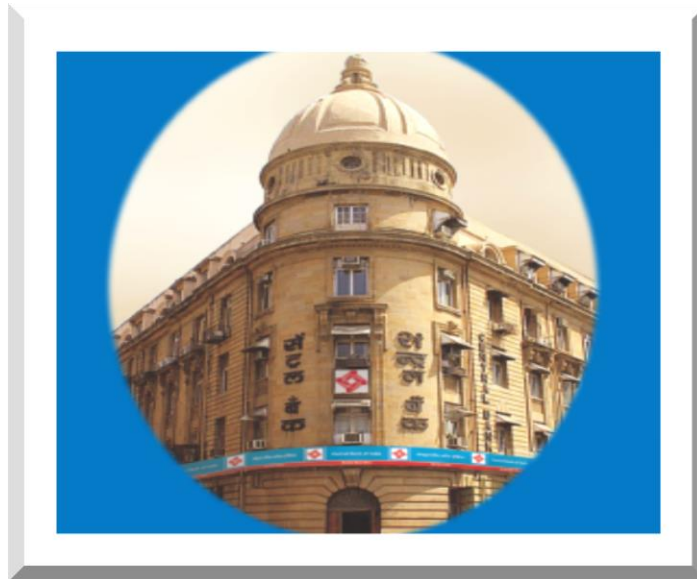
3

The Provision coverage ratio has substantially improved to 86.69% From 82.54% a Year ago.

4

The Bank is complying with all the PCA Parameters for the last 7 Quarters





THANK YOU