

CO:IRD:2024:25:271

Date: 20<sup>th</sup> January, 2025

<b>National Stock Exchange of India Limited</b> Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 <b>Scrip Code-CENTRALBK</b>	<b>BSE Limited</b> Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 <b>Scrip Code-532 885</b>
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Dear Sir/Madam,

**Sub: Presentation on Financial Results of the Bank for the Third Quarter and Nine months ended 31<sup>st</sup> December 2024.**

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Third Quarter and Nine months ended 31<sup>st</sup> December 2024.

A copy of presentation will also be made available on Bank's website i.e. <https://www.centralbankofindia.co.in/en/investor-relations>

Please take the above on your record.

Thanking you.

Yours faithfully,  
For **Central Bank of India**

CHANDRAKANT C BHAGWAT  
Digitally signed by CHANDRAKANT C BHAGWAT  
Date: 2025.01.20 14:38:54 +05'30'

**CHANDRAKANT BHAGWAT**  
Company Secretary & Compliance officer

Encl.: As above



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

## Financial Result Analysis

Quarter/ Nine Months Ended 31<sup>st</sup> Dec'2024



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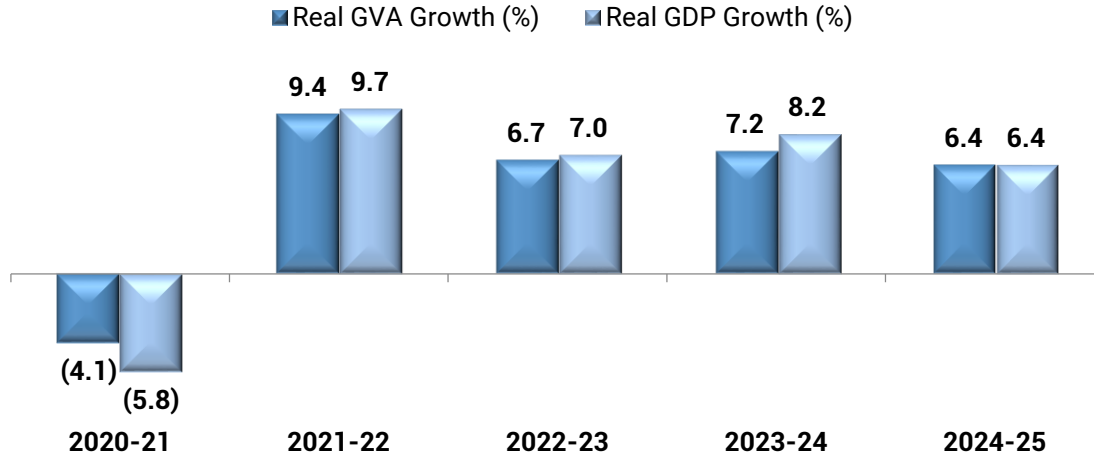


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On a Transformation Path  
From Being a  
Good Bank to a  
Great Bank

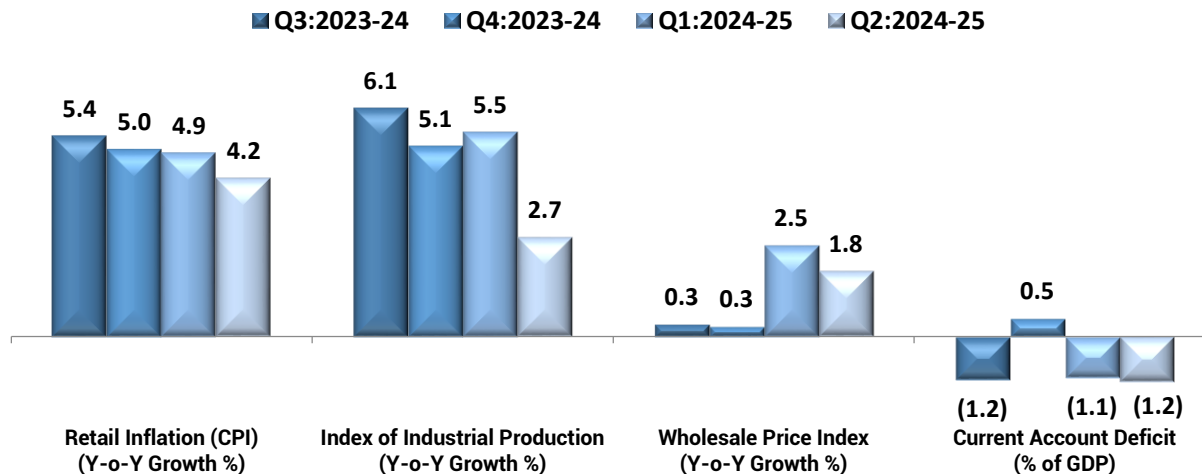
# MACRO ECONOMIC INDICATORS

## Annual Economic growth



Source: MoSPI

## Real and Financial Indicators

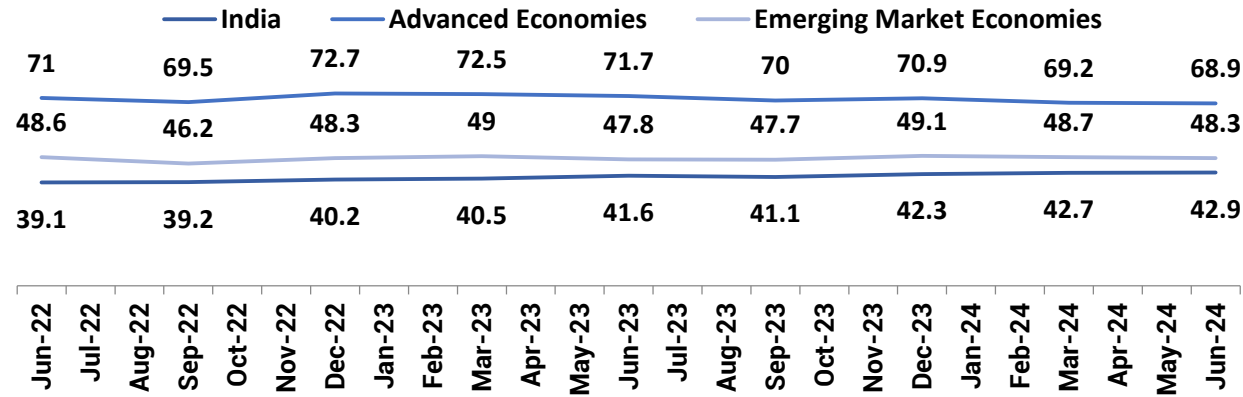


Source: CMIE

## Economic Outlook & Projections

- As per Government estimates, Indian Economy is expected to grow at 6.4% in 2024-25, lowest in the last 3 years. RBI has projected growth to be 6.6%. Revision is expected after the end of fiscal year.
- Moderation in retail inflation may lead to improvement in urban household demand which is trailing the rural household demand for last 4 quarters.
- Higher kharif crop output and better rabi sowing in the current fiscal is projected to increase the agricultural output growth at 4-year high levels and provide relief in food inflation.
- Second quarter GDP growth moderated to 7-quarter low of 5.4%.
- RBI has eased liquidity stress in the banking system by reducing CRR from 4.5 to 4 percent. RBI's move in the next MPC would determine the growth movement.

## Household Debt (% of GDP)



Source: FSR Dec-2024, RBI

## Credit Deployment by SCBs (Y-o-Y Growth)

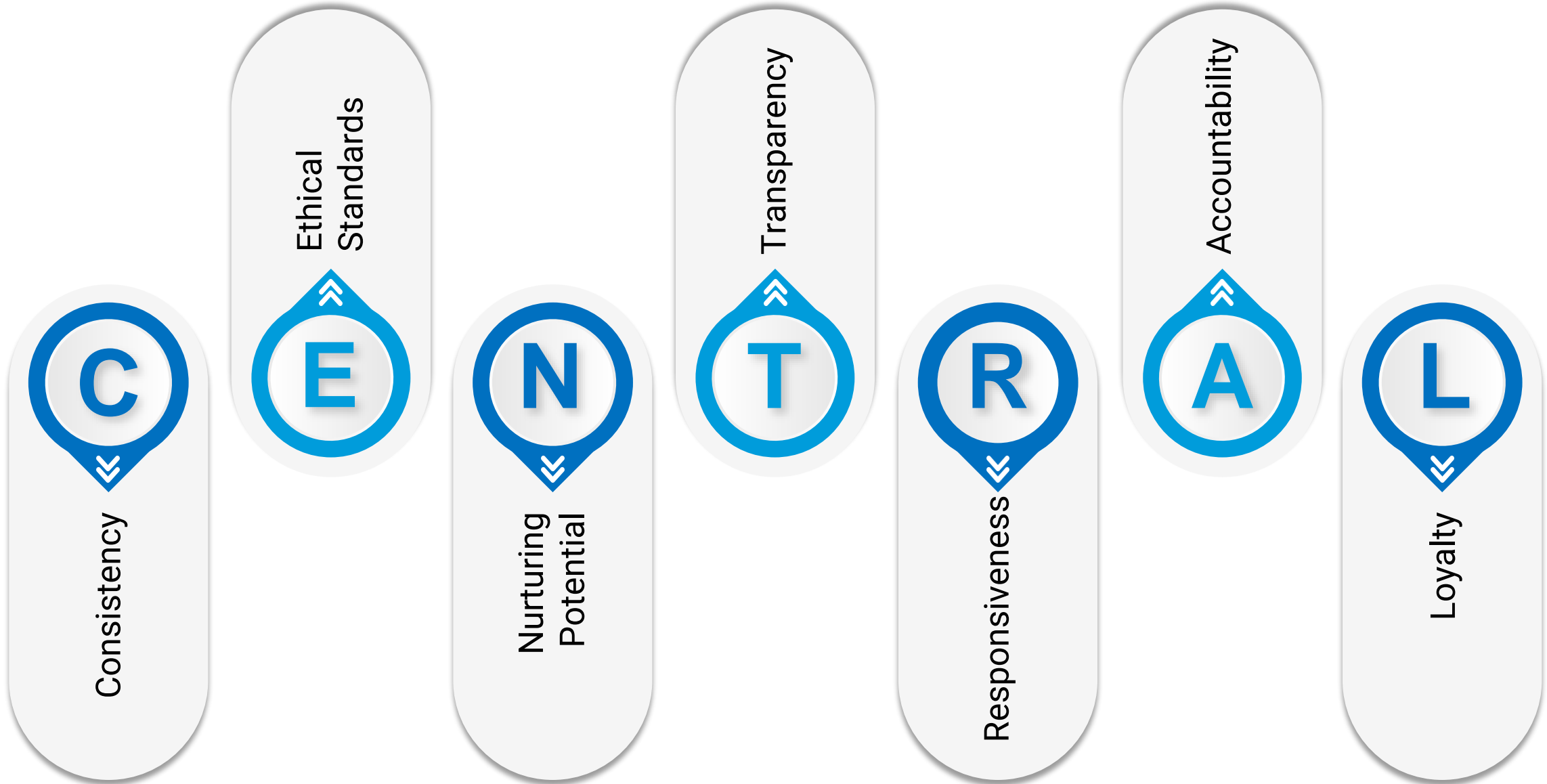
	Q3:2023-24	Q4:2023-24	Q1:2024-25	Q2:2024-25
<b>Non-food Credit</b>	20.11	20.17	17.35	13.04
<b>Agriculture</b>	19.39	19.97	17.41	16.36
<b>Industry</b>	8.04	8.51	8.13	8.94
<b>Services</b>	23.34	23.49	17.36	13.7
<b>Personal Loans</b>	28.41	27.46	25.60	13.42
<b>Credit to NBFCs</b>	15.02	15.31	8.45	9.47
<b>Housing Loans</b>	35.25	36.54	36.33	12.6
<b>Infrastructure</b>	5.82	6.62	5.52	2.1
<b>Construction</b>	9.95	6.85	4.20	11.81
<b>Petroleum, Coal Products &amp; Nuclear fuels</b>	(19.89)	(11.43)	17.21	24.81
<b>Renewable Energy</b>	12.34	29.68	37.33	39.12

Source: CMIE, BIS

## Economic Outlook & Projections

- RBI's December Financial Stability Report stated rising household debt as a major downside risk for the domestic economy. The increase in debt from past three years is driven by a growing number of borrowers rather than an increase in average indebtedness.
- Growth in personal loans has reduced considerably in the last 12 months. It can be inferred that high interest rates have not deterred retail lending. However, RBI intervention of November 2023 with respect to retail credit flow, unsecured lending and lending to NBFCs has moderated the growth.
- Credit growth converges with the deposit growth at 11% in November 2024.
- RBI's circular regarding increasing risk weights to NBFCs could be one of the reasons for the slowdown to the services sector particularly NBFCs.

# VALUES THAT SET US APART





Strong Brand Image with Legacy of **113+** Years

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



Best CASA base @**49.18 %** of Total Deposits

Pan India Presence with **20515** Customer Touch Points



Dedicated Staff Strength Of **33,457**

Customer Base **8.41 Crore**



Performance  
Highlights

07-10

01

Financial  
Performance

11-16

02

05

34-37

Investments

Asset Quality &  
Capital Adequacy

17-23

03

06

38-43

Digital  
Journey & FI

Business  
Performance

24-33

04

07

44-46

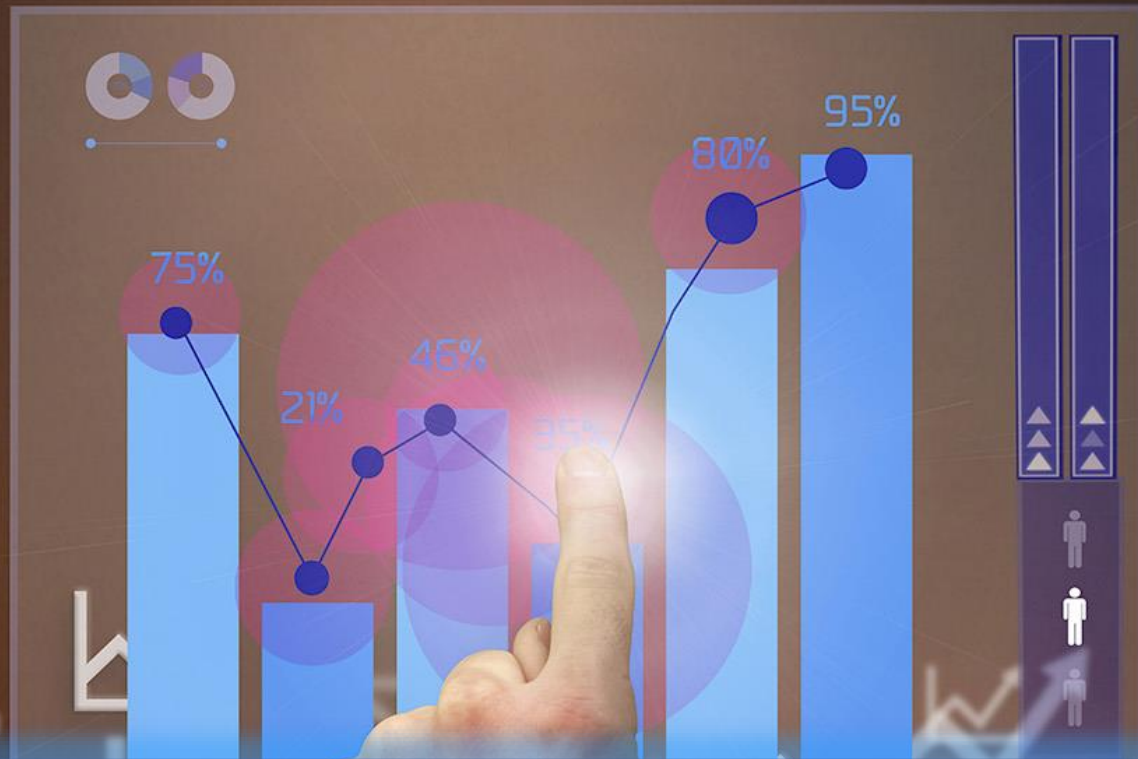
Group  
Performance

08

47-53

Other  
Information



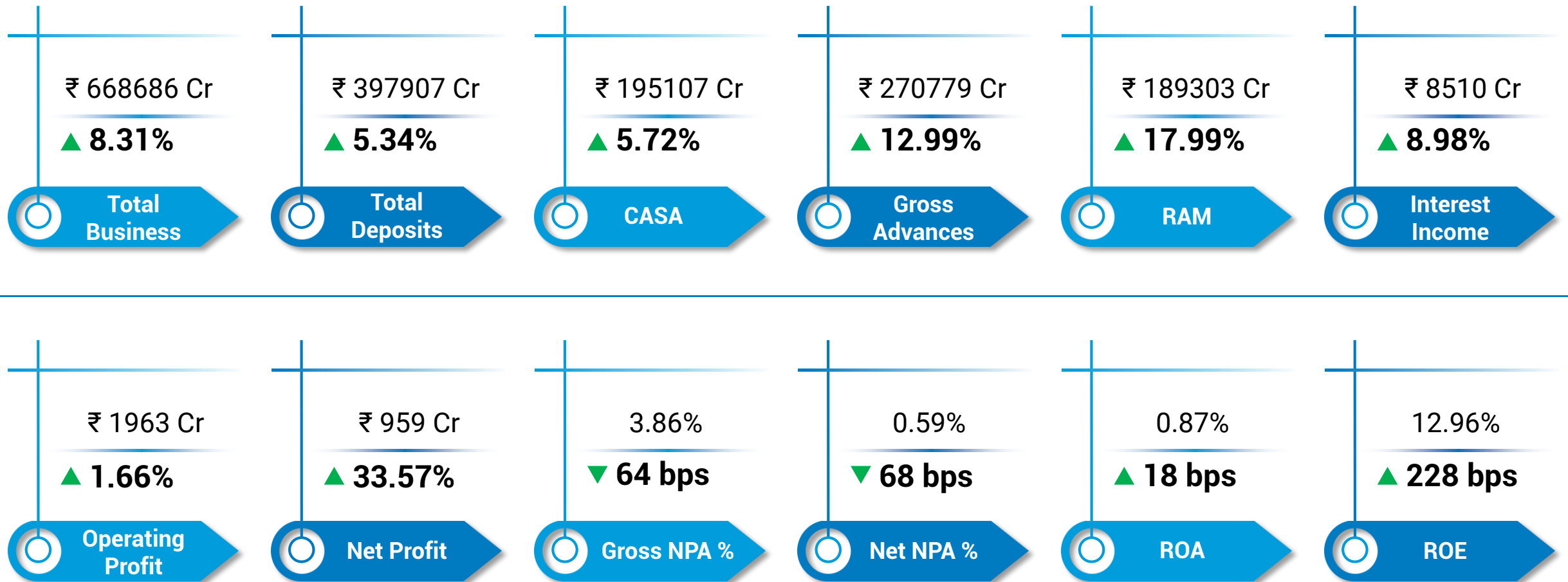


# PERFORMANCE HIGHLIGHTS



# KEY HIGHLIGHTS

(Y-o-Y) Dec'24 (QTR) vis-a-vis Dec'23 (QTR)

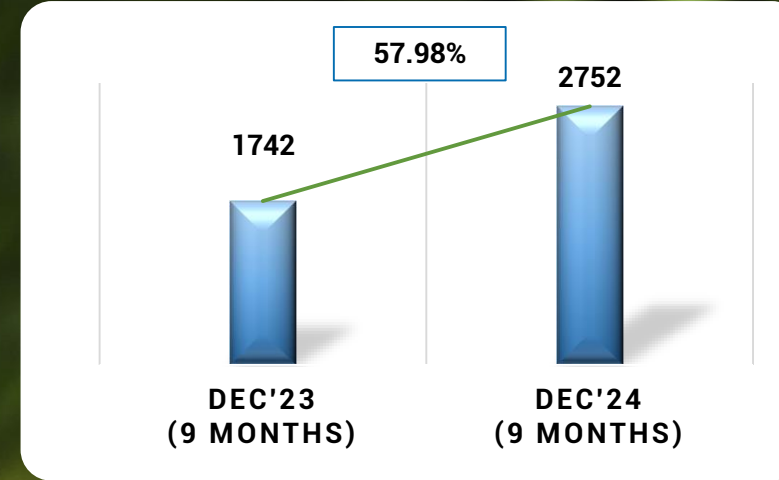
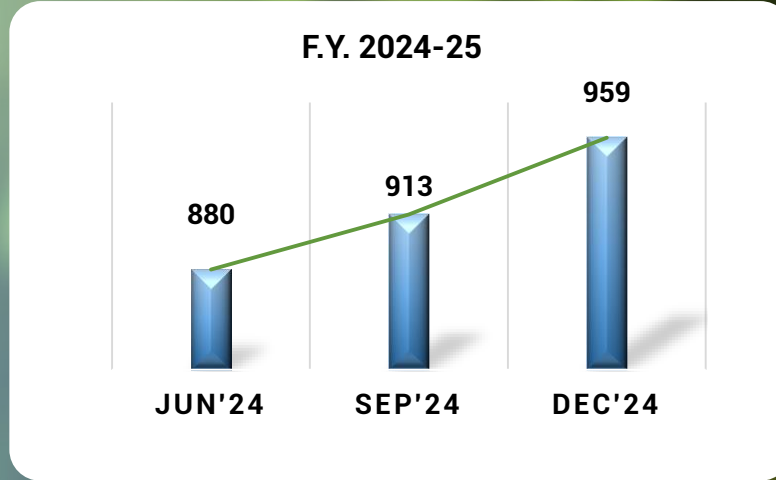


# PROFITABILITY – SUSTAINED GROWTH FOR LAST FIFTEEN QUARTERS

Q-o-Q

NET PROFIT

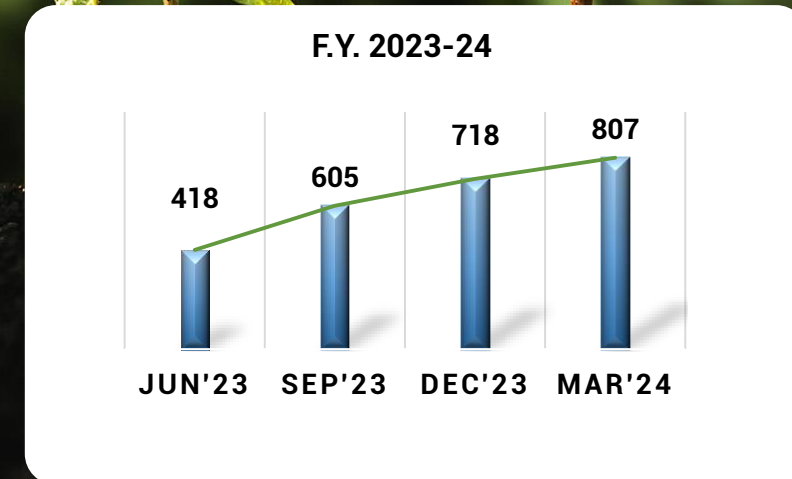
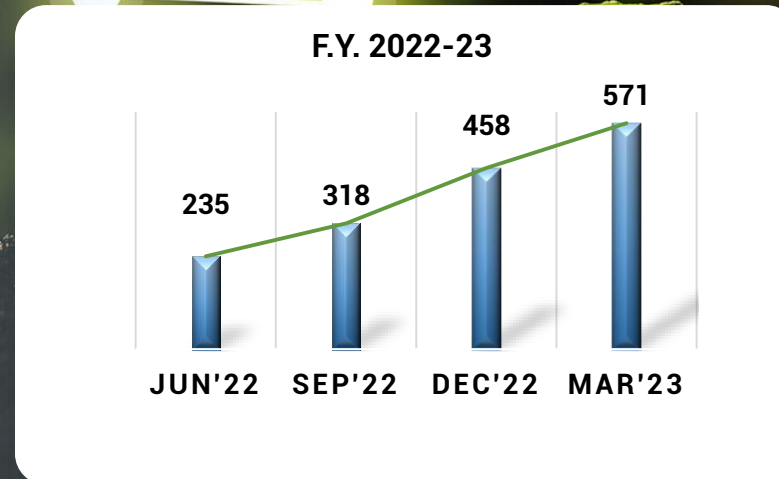
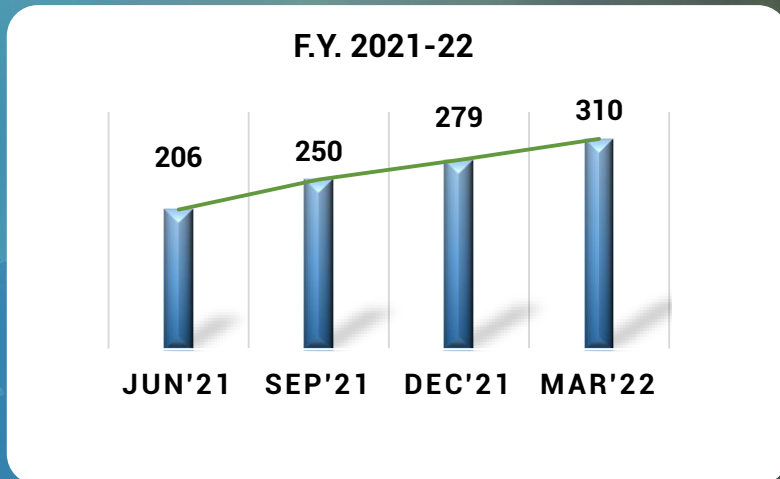
₹ in Cr



Q-o-Q

Q-o-Q

Q-o-Q



# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'24 (FY)	Dec'23	Dec'24	Y-o-Y
Yield on Advances (%)	8.72	8.94	9.01	7 bps ↑
Yield on Investments (%)	6.57	6.40	6.87	47 bps ↑
Yield on Funds (%)	8.10	8.13	8.36	23 bps ↑
Cost of Deposits (%)	4.61	4.72	4.81	9 bps ↑
Cost of Funds (%)	4.70	4.83	4.90	7 bps ↑
NIM (%)	3.40	3.28	3.48	20 bps ↑
ROE (%)	9.53	10.68	12.96	228 bps ↑
Book Value of Share	32.32	31.37	34.54	10.11 % ↑
Credit Cost(%)	1.50	1.24	0.49	75 bps ↓
Slippage Ratio (%)	2.57	0.34*	0.39*	5 bps ↑
Cost to Income(%)	58.18	56.91	58.83	192 bps ↑
Staff Cost Share in Operating Income(%)	35.85	37.13	37.58	45 bps ↑
Liquidity Coverage Ratio - Average(%)	205.09	198.60	233.60	3500 bps ↑
Net Stable Funding Ratio (%)	154.93	155.09	140.44	1465 bps ↓
Earning Per Share	2.94	0.83*	1.10*	32.53% ↑
ROA (%)	0.63	0.69	0.87	18 bps ↑

\*For the quarter



# FINANCIAL PERFORMANCE

# FINANCIALS AT A GLANCE

₹ in Cr

Particulars	Quarter Ended					9 Months Ended		
	Dec'23	Sep'24	Dec'24	Y-o-Y (%)	Q-o-Q (%)	Dec'23	Dec'24	Y-o-Y (%)
Total Interest Income	7809	8202	8510	8.98	3.76	22385	25047	11.89
Total Interest Expenses	4657	4792	4970	6.72	3.71	13030	14549	11.66
Net Interest Income	3152	3410	3540	12.31	3.81	9355	10498	12.22
Net Interest Income (excluding one off item)	3125	3410	3512	12.38	2.99	9233	10264	11.17
Total Income	9139	9849	9739	6.57	(1.12)	25735	29088	13.03
Total Expenditure	7208	7684	7776	7.88	1.20	20436	22967	12.39
Operating Profit	1931	2165	1963	1.66	(9.33)	5299	6121	15.51
Provisions	1213	1252	1004	(17.23)	(19.81)	3557	3369	(5.29)
<b>Net Profit</b>	<b>718</b>	<b>913</b>	<b>959</b>	<b>33.57</b>	<b>5.04</b>	<b>1742</b>	<b>2752</b>	<b>57.98</b>

# INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					9 Months Ended		
	Dec'23	Sep'24	Dec'24	Y-o-Y (%)	Q-o-Q (%)	Dec'23	Dec'24	Y-o-Y (%)
Interest on Advances	5169	5402	5689	10.06	5.31	14403	16493	14.51
Interest on Investments	2349	2547	2590	10.26	1.69	6964	7600	9.13
Interest on balances with RBI and Other Banks	250	243	194	(22.40)	(20.16)	852	686	(19.48)
Others	41	10	37	(9.76)	270.00	166	268	61.45
<b>Total Interest Income</b>	<b>7809</b>	<b>8202</b>	<b>8510</b>	<b>8.98</b>	<b>3.76</b>	<b>22385</b>	<b>25047</b>	<b>11.89</b>



# NON-INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					9 Months Ended		
	Dec'23	Sep'24	Dec'24	Y-o-Y (%)	Q-o-Q (%)	Dec'23	Dec'24	Y-o-Y (%)
<b>Fee Based Income (i + ii + iii)</b>	<b>486</b>	<b>635</b>	<b>523</b>	<b>7.61</b>	<b>(17.64)</b>	<b>1393</b>	<b>1583</b>	<b>13.64</b>
<b>Commission Exchange &amp; Brokerage (i)</b>	<b>109</b>	<b>119</b>	<b>96</b>	<b>(11.93)</b>	<b>(19.33)</b>	<b>281</b>	<b>292</b>	<b>3.91</b>
- Commission on LC/BG/DDs	44	49	43	(2.27)	(12.24)	133	131	(1.50)
- Govt. Business	25	26	18	(28.00)	(30.77)	59	55	(6.78)
- Banc assurance	40	44	35	(12.50)	(20.45)	89	106	19.10
<b>Service Charges (ii)</b>	<b>342</b>	<b>379</b>	<b>313</b>	<b>(8.48)</b>	<b>(17.41)</b>	<b>993</b>	<b>984</b>	<b>(0.91)</b>
<b>Miscellaneous (iii)</b>	<b>35</b>	<b>137</b>	<b>114</b>	<b>225.71</b>	<b>(16.79)</b>	<b>119</b>	<b>307</b>	<b>157.98</b>
<b>Treasury Income</b>	<b>203</b>	<b>392</b>	<b>224</b>	<b>10.34</b>	<b>(42.86)</b>	<b>600</b>	<b>1018</b>	<b>69.67</b>
- Profit on Sale of Investments	151	359	216	43.05	(39.83)	384	679	76.82
- Profit/Loss on Revaluation of Investment	(4)	(31)	(41)	925.00	32.26	21	178	747.62
- Profit on Exchange Transactions	55	63	49	(10.91)	(22.22)	194	160	(17.53)
- Dividend Income	1	1	-	(100.00)	(100.00)	1	1	-
<b>Other Receipts (Recovery in Written off &amp; Others)</b>	<b>641</b>	<b>620</b>	<b>482</b>	<b>(24.80)</b>	<b>(22.26)</b>	<b>1357</b>	<b>1440</b>	<b>6.12</b>
<b>Total Non-Interest Income</b>	<b>1330</b>	<b>1647</b>	<b>1229</b>	<b>(7.59)</b>	<b>(25.38)</b>	<b>3350</b>	<b>4041</b>	<b>20.63</b>

# TOTAL EXPENSES

₹ in Cr

Particulars	Quarter Ended					9 Months Ended		
	Dec'23	Sep'24	Dec'24	Y-o-Y (%)	Q-o-Q (%)	Dec'23	Dec'24	Y-o-Y (%)
<b>Interest Expenses</b>	<b>4657</b>	<b>4792</b>	<b>4970</b>	<b>6.72</b>	<b>3.71</b>	<b>13030</b>	<b>14549</b>	<b>11.66</b>
Interest Paid on Deposits	4372	4530	4700	7.50	3.75	12480	13673	9.56
Other Interest	285	262	270	(5.26)	3.05	550	876	59.27
<b>Operating Expenses</b>	<b>2551</b>	<b>2892</b>	<b>2806</b>	<b>10.00</b>	<b>(2.97)</b>	<b>7406</b>	<b>8418</b>	<b>13.66</b>
Staff Cost	1664	1827	1792	7.69	(1.92)	4590	5333	16.19
Other Operating Expenses	887	1065	1014	14.32	(4.79)	2816	3085	9.55
<b>Total Expenses</b>	<b>7208</b>	<b>7684</b>	<b>7776</b>	<b>7.88</b>	<b>1.20</b>	<b>20436</b>	<b>22967</b>	<b>12.39</b>

# PROVISIONS

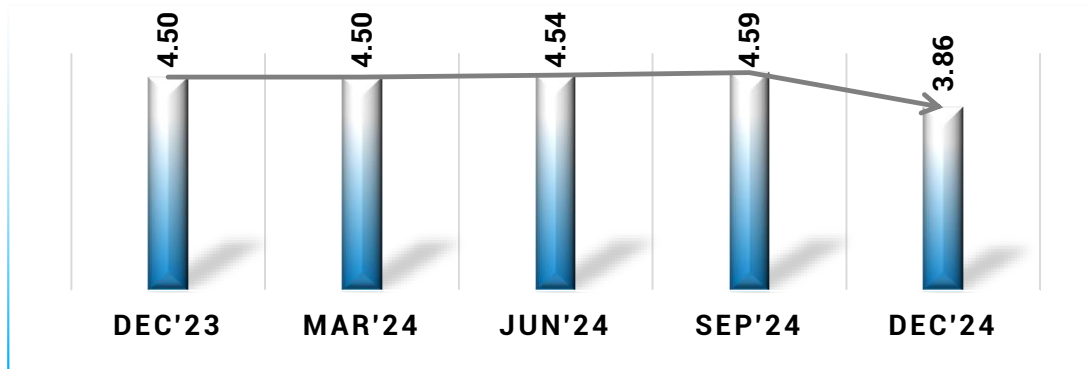
₹ in Cr

Particulars	Quarter Ended					9 Months Ended		
	Dec'23	Sep'24	Dec'24	Y-o-Y (%)	Q-o-Q (%)	Dec'23	Dec'24	Y-o-Y (%)
NPAs	714	340	310	(56.58)	(8.82)	2882	1972	(31.58)
Standard Assets	69	70	-	(100.00)	(100.00)	(136)	(4)	97.05
Depreciation/ Provisions on Investment Including SRs	(32)	(62)	5	115.63	108.06	(236)	(77)	67.37
Income Tax	391	654	448	14.58	(31.50)	955	1024	7.23
Others	36	21	57	58.33	171.43	112	70	(37.50)
Restructured A/c's	35	229	184	425.71	(19.65)	(20)	384	2020.00
<b>Total Provision</b>	<b>1213</b>	<b>1252</b>	<b>1004</b>	<b>(17.23)</b>	<b>(19.81)</b>	<b>3557</b>	<b>3369</b>	<b>(5.29)</b>

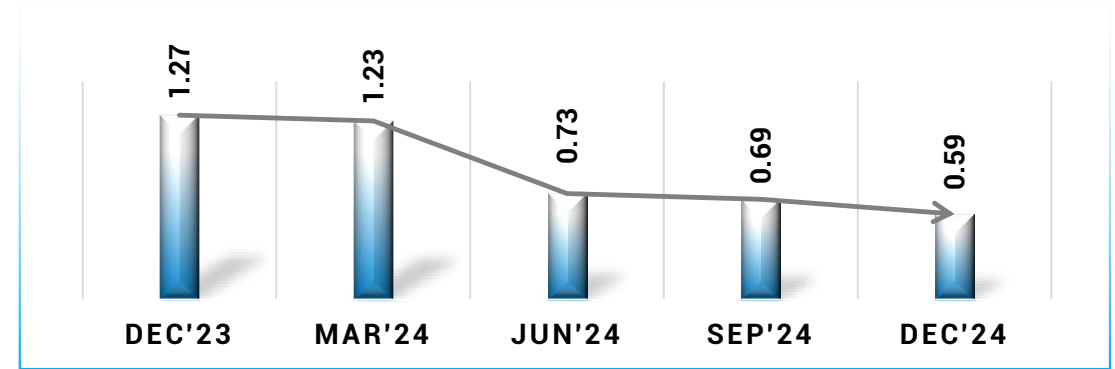


# ASSET QUALITY & CAPITAL ADEQUACY

# ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24
Gross Advances	239646	251745	250615	252944	270779
Net Advances	231815	243406	240999	243013	261874
Gross NPA	10786	11340	11388	11604	10460
Net NPA	2956	3002	1771	1674	1555
Gross NPA %	4.50	4.50	4.54	4.59	3.86
Net NPA %	1.27	1.23	0.73	0.69	0.59

# NPA MOVEMENT

₹ in Cr

Particulars	Dec'23 (QTR)	FY 23-24	Sep'24 (QTR)	Dec'24 (QTR)	Dec'24 (9 months)
Opening Gross NPAs	10666	18386	11388	11604	11340
<b>Add:</b> Slippage of PA to NPAs	643	4662	766	800	1886
Increase in Balance of existing NPAs	107	462	147	133	482
Sub-Total	750	5124	913	933	2368
<b>Less:</b>					
Up-gradation	190	459	265	295	595
Recovery (Including Sale to ARC)	393 (-)	1702 (2)	390 (-)	399 (34)	1200 (44)
Regular Write-off	42	152	42	71	141
Technical Write-off	-	9849	-	1211	1211
Other Recovery by Adjustment	5	8	-	101	101
Sub-Total	630	12170	697	2077	3248
<b>Gross NPAs</b>	<b>10786</b>	<b>11340</b>	<b>11604</b>	<b>10460</b>	<b>10460</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>4.50</b>	<b>4.50</b>	<b>4.59</b>	<b>3.86</b>	<b>3.86</b>

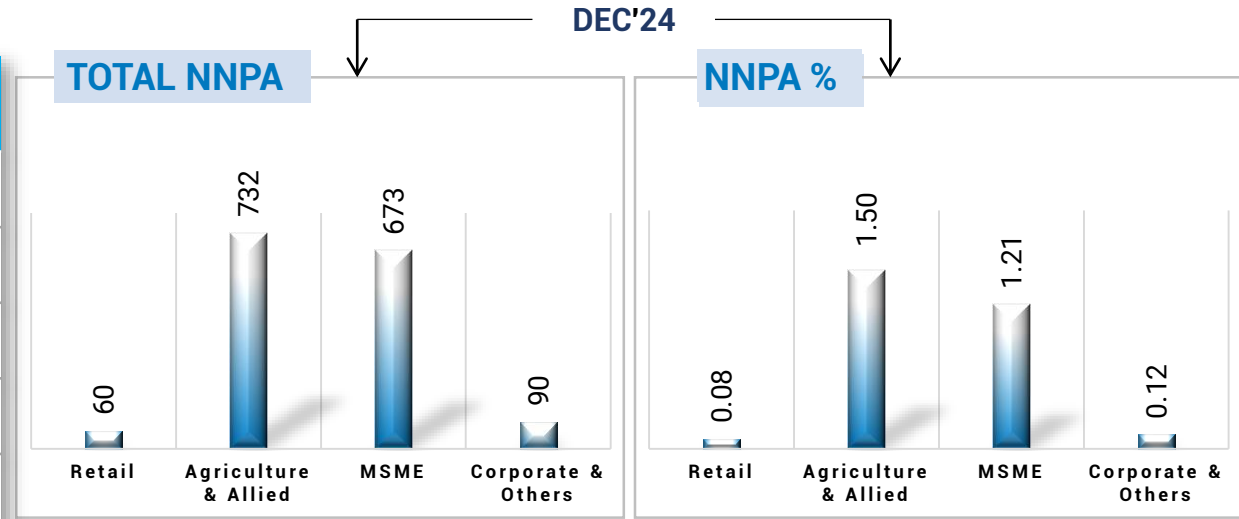


# SECTOR-WISE NPA CLASSIFICATION

## NPA Classification: Sector-Wise

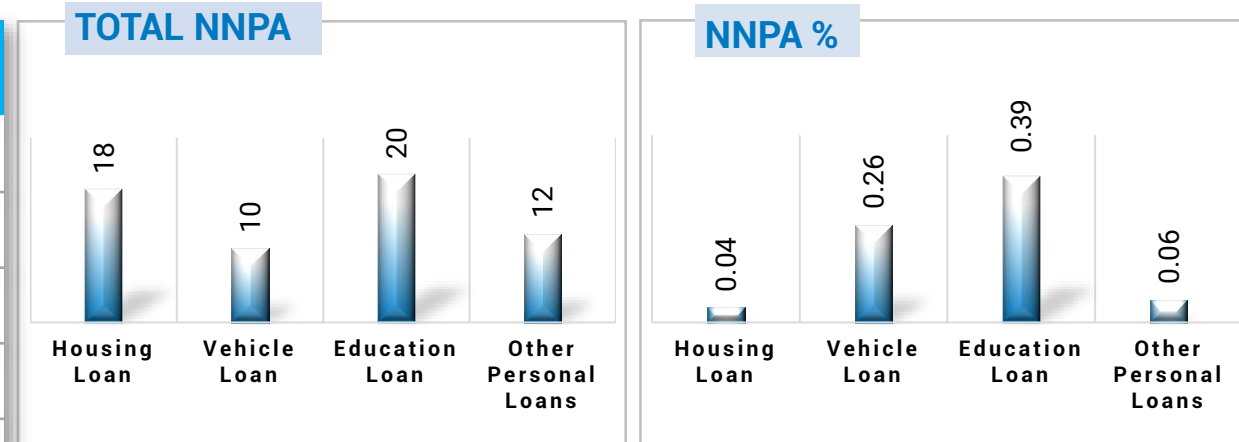
₹ in Cr

Particulars	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Advances (Dec'24)	TOTAL NNPA	NNPA %
Total NPA	10786	11340	11388	11604	10460	270779	1555	0.59
Retail	831	867	925	917	858	79927	60	0.08
Agriculture & Allied	3151	3322	3287	3327	3283	51274	732	1.50
MSME	2684	3008	3054	3143	2943	58102	673	1.21
Corporate & Others	4120	4143	4122	4217	3376	81476	90	0.12



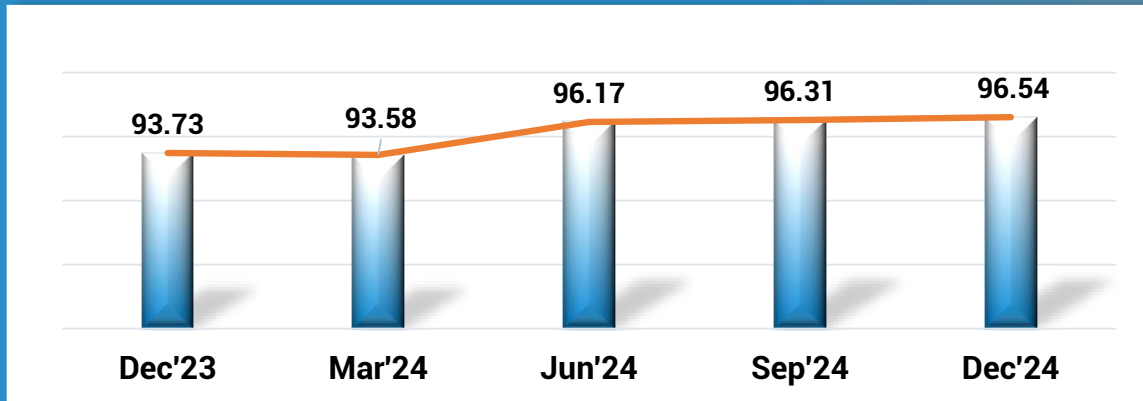
## NPA Classification: Retail Sector

Particulars	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Advances (Dec'24)	TOTAL NNPA	NNPA %
Total Retail NPA	831	867	925	917	858	79927	60	0.08
Housing Loan	481	506	549	559	529	50312	18	0.04
Vehicle Loan	53	54	57	56	50	3841	10	0.26
Education Loan	111	124	130	126	126	5296	20	0.39
Other Personal Loans	186	183	189	176	153	20478	12	0.06

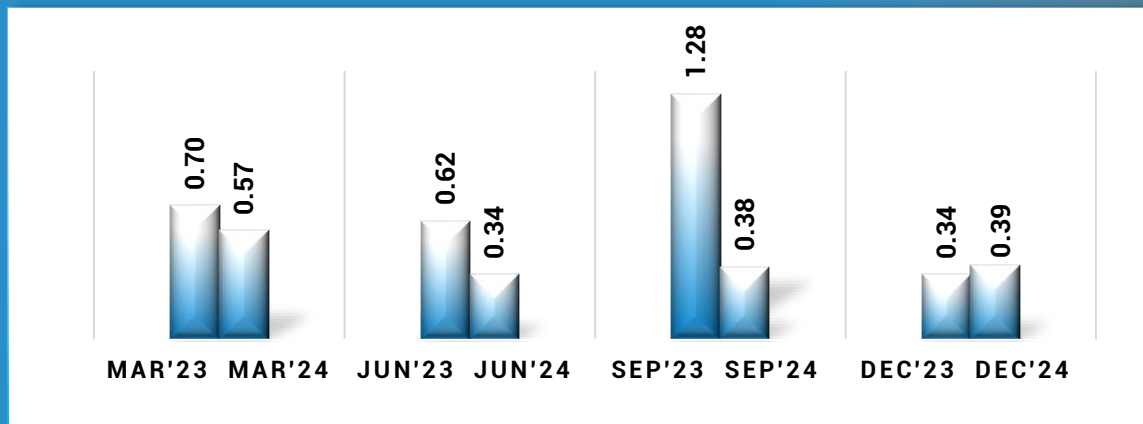


# OTHER MAJOR RATIOS

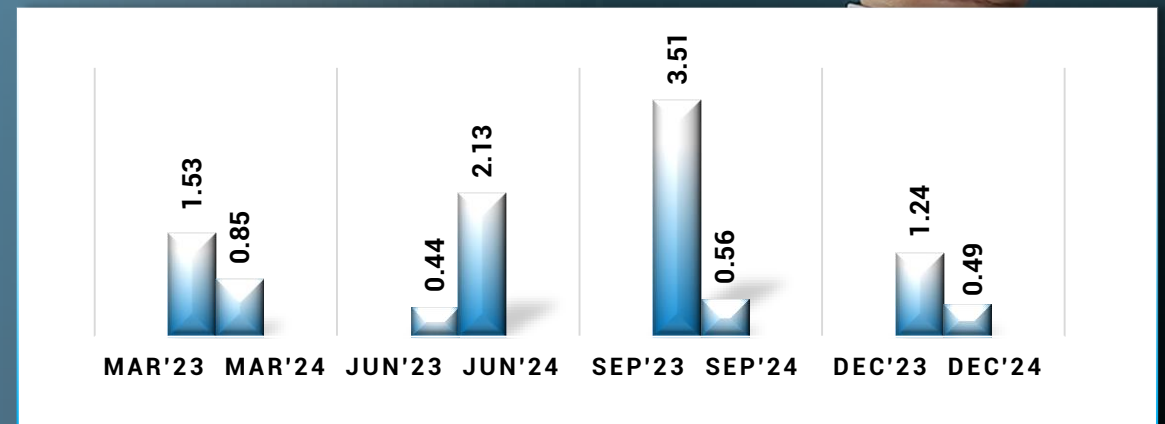
### PROVISION COVERAGE RATIO



### SLIPPAGE RATIO



### CREDIT COST



# RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

## Standard Restructured Book

₹ in Cr

Segment	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24
Retail	628	625	596	585	578
Agriculture	256	233	162	149	130
MSME	702	722	687	649	623
Corporate	982	1011	970	916	1051
<b>TOTAL</b>	<b>2568</b>	<b>2591</b>	<b>2415</b>	<b>2299</b>	<b>2382</b>

## Standard Restructured: Covid-19 Resolution Framework

Segment	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24
Retail	1662	1607	1546	1520	1502
Agriculture	279	267	254	225	185
MSME	1483	1351	1194	1091	1018
Corporate	719	639	629	673	428
<b>TOTAL</b>	<b>4143</b>	<b>3864</b>	<b>3623</b>	<b>3509</b>	<b>3133</b>

## Total Standard Restructured Book

Segment	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24
Retail	2290	2232	2142	2105	2080
Agriculture	535	500	416	374	315
MSME	2185	2073	1881	1740	1641
Corporate	1701	1650	1599	1589	1479
<b>TOTAL</b>	<b>6711</b>	<b>6455</b>	<b>6038</b>	<b>5808</b>	<b>5515</b>

## Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

Asset Quality	Dec'23	No. of A/Cs	Amount	% of Total Advance
SMA 0		44	940	0.39
SMA 1		8	100	0.04
SMA 2		12	119	0.05
<b>TOTAL</b>		<b>64</b>	<b>1159</b>	<b>0.48</b>

Asset Quality	Sep'24	No. of A/Cs	Amount	% of Total Advance
SMA 0		45	538	0.21
SMA 1		8	360	0.14
SMA 2		9	174	0.07
<b>TOTAL</b>		<b>62</b>	<b>1072</b>	<b>0.42</b>

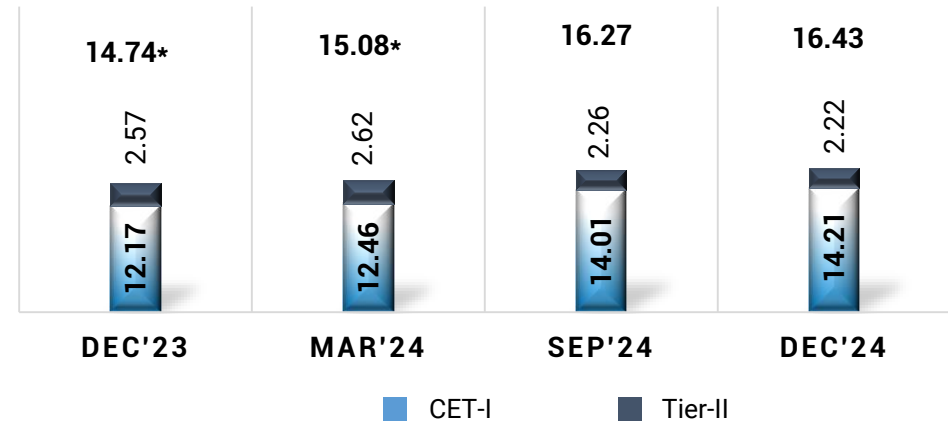
Asset Quality	Dec'24	No. of A/Cs	Amount	% of Total Advance
SMA 0		41	536	0.20
SMA 1		14	311	0.11
SMA 2		10	132	0.05
<b>TOTAL</b>		<b>65</b>	<b>979</b>	<b>0.36</b>

- Accounts (₹ 5 Crore and above) of ₹ 23 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 11 Cr; SMA1 - ₹ 12 Cr; SMA2 - NIL)

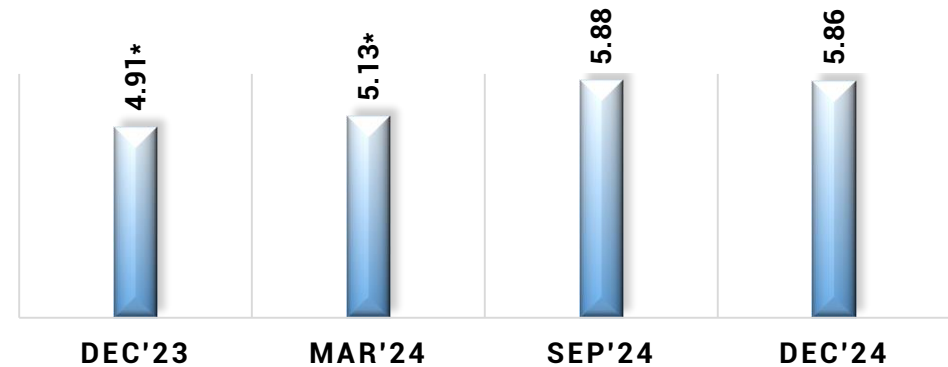
# CAPITAL RATIOS



## CAPITAL ADEQUACY RATIO



## LEVERAGE RATIO



- CRAR (BASEL recapitalization III) and Leverage Ratio for Dec-23 and Mar-24 are arrived at after considering the NPV of non-interest bearing bonds of the GOI subscribed to by the Bank.



# BUSINESS PERFORMANCE



# BUSINESS ACROSS THE BOARD

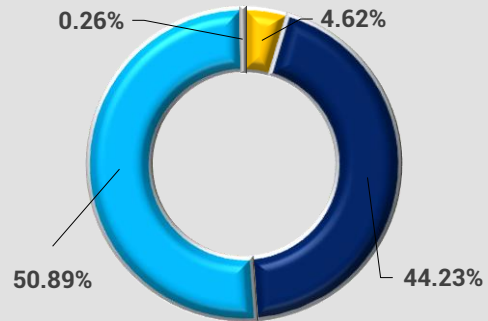
₹ in Cr

PARTICULARS	DEC'23	DEC'24	Y-o-Y Growth %
Total Business	617368	668686	8.31
Total Deposits (Including Interbank Deposits)	377722	397907	5.34
CASA Deposits	184542	195107	5.72
CASA %	48.98	49.18	20 bps
<b>Total Advances</b>	<b>239646</b>	<b>270779</b>	<b>12.99</b>
<b>RAM</b>	<b>160445</b>	<b>189303</b>	<b>17.99</b>
Corporate	79201	81476	2.87
<b>CD Ratio</b>	<b>63.60</b>	<b>68.25</b>	<b>465 bps</b>



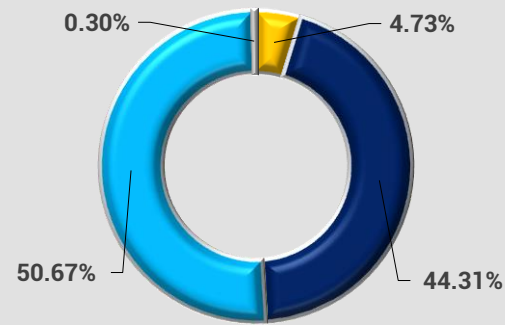


DEC'23



■ Savings  
■ Inter Bank Deposits

DEC'24

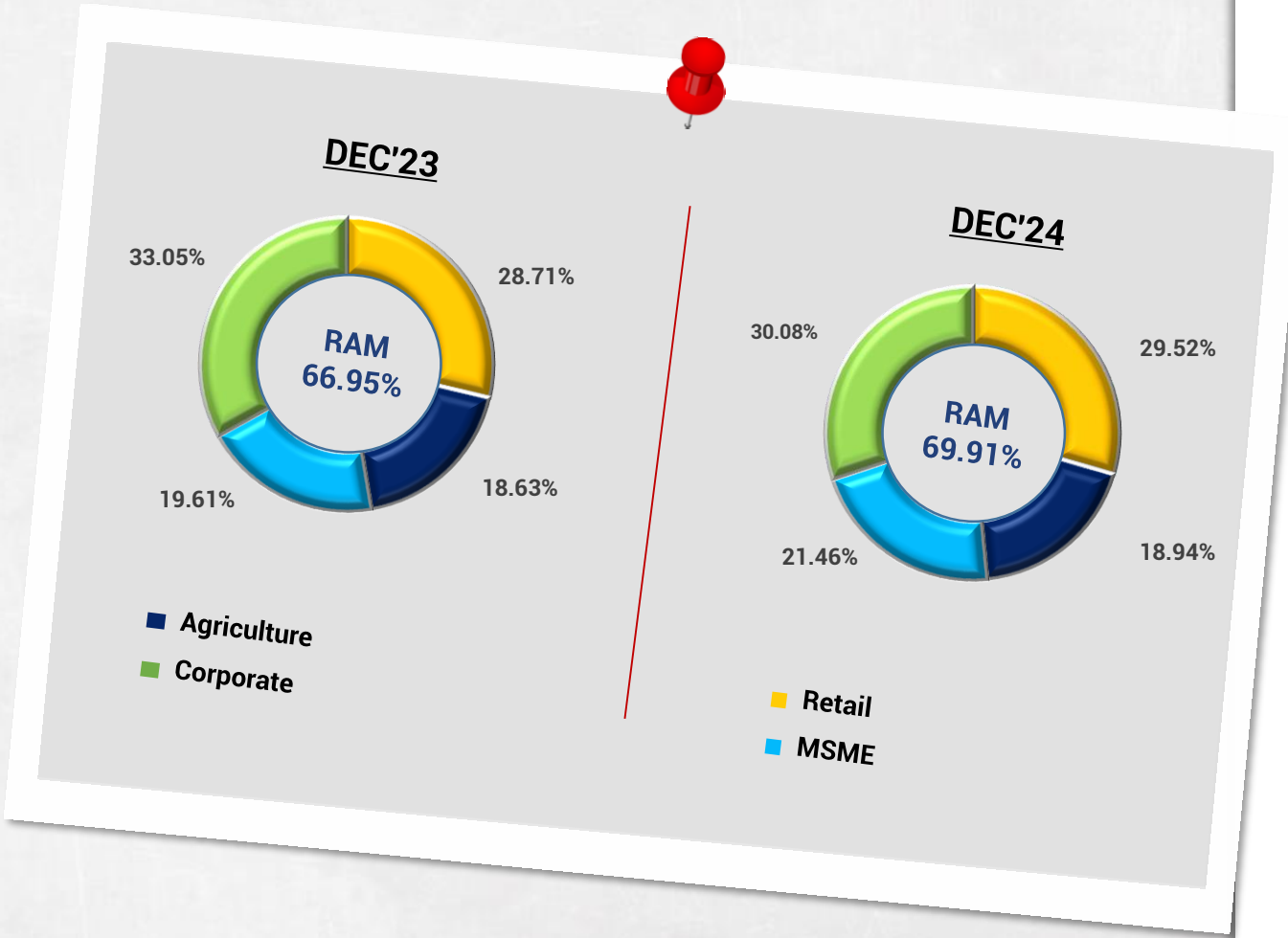


■ Core Time Deposit  
■ Current

₹ in Cr

PARTICULARS	DEC'23	DEC'24	Y-o-Y Growth %
Current	17457	18803	7.71
Savings	167085	176304	5.52
Total CASA Deposits	184542	195107	5.72
CASA %	48.98	49.18	20 bps
Core Time Deposits	192241	201616	4.88
<b>Total Core Deposits</b>	<b>376783</b>	<b>396723</b>	<b>5.29</b>
Inter Bank Deposits	939	1184	26.09
<b>Total Deposits</b>	<b>377722</b>	<b>397907</b>	<b>5.34</b>

# CREDIT PERFORMANCE

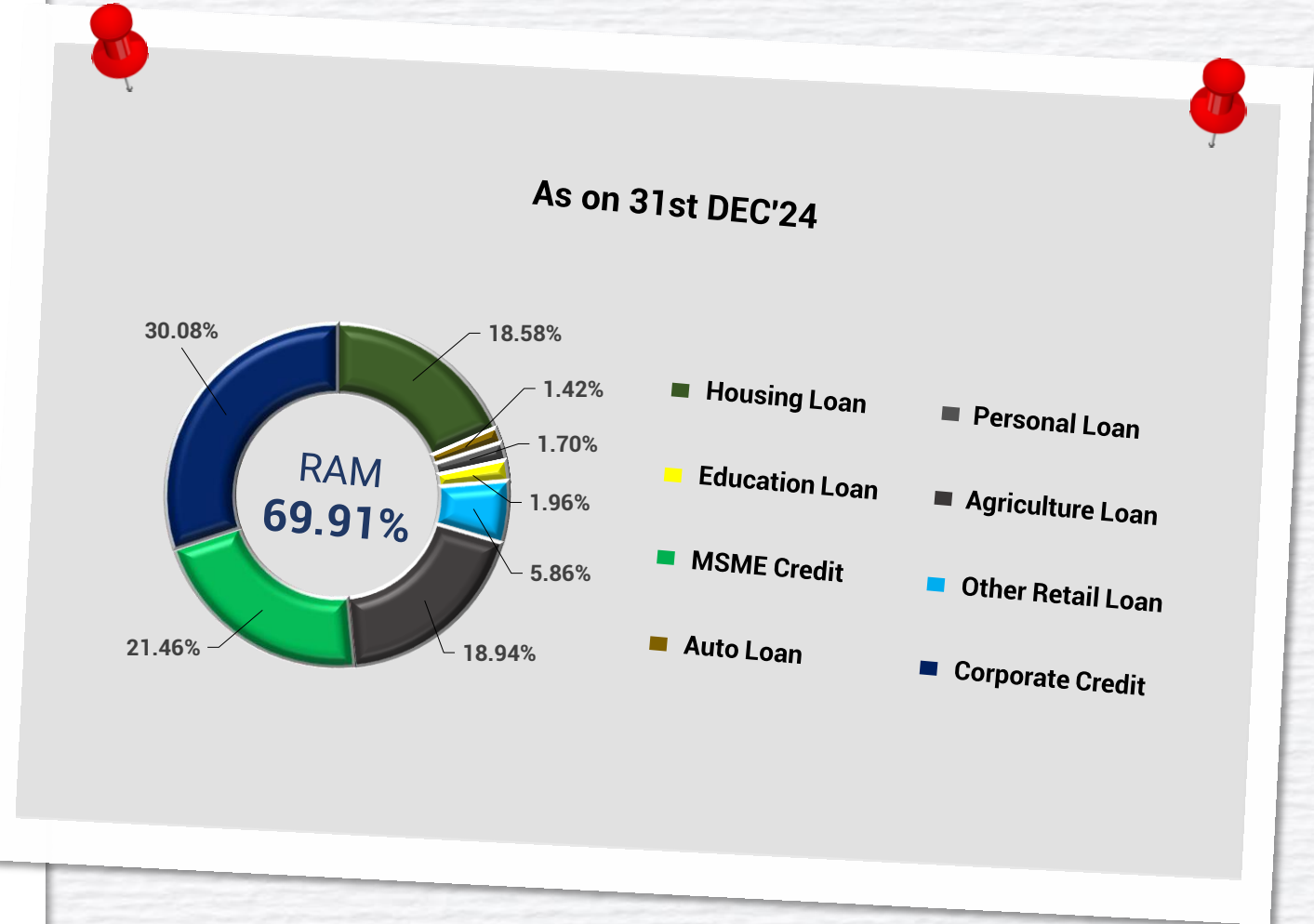


₹ in Cr

SECTOR	DEC'23	DEC'24	Y-o-Y Growth %
Retail	68797	79927	16.18
Agriculture	44654	51274	14.83
MSME	46994	58102	23.64
<b>RAM</b>	<b>160445</b>	<b>189303</b>	<b>17.99</b>
Corporate	79201	81476	2.87
<b>Gross Advance</b>	<b>239646</b>	<b>270779</b>	<b>12.99</b>
<b>TOTAL Credit RWA</b>	<b>151490</b>	<b>174020</b>	<b>14.87</b>
<b>CRWA % of Gross Advance</b>	<b>63.26</b>	<b>64.27</b>	<b>101 bps</b>

₹ in Cr

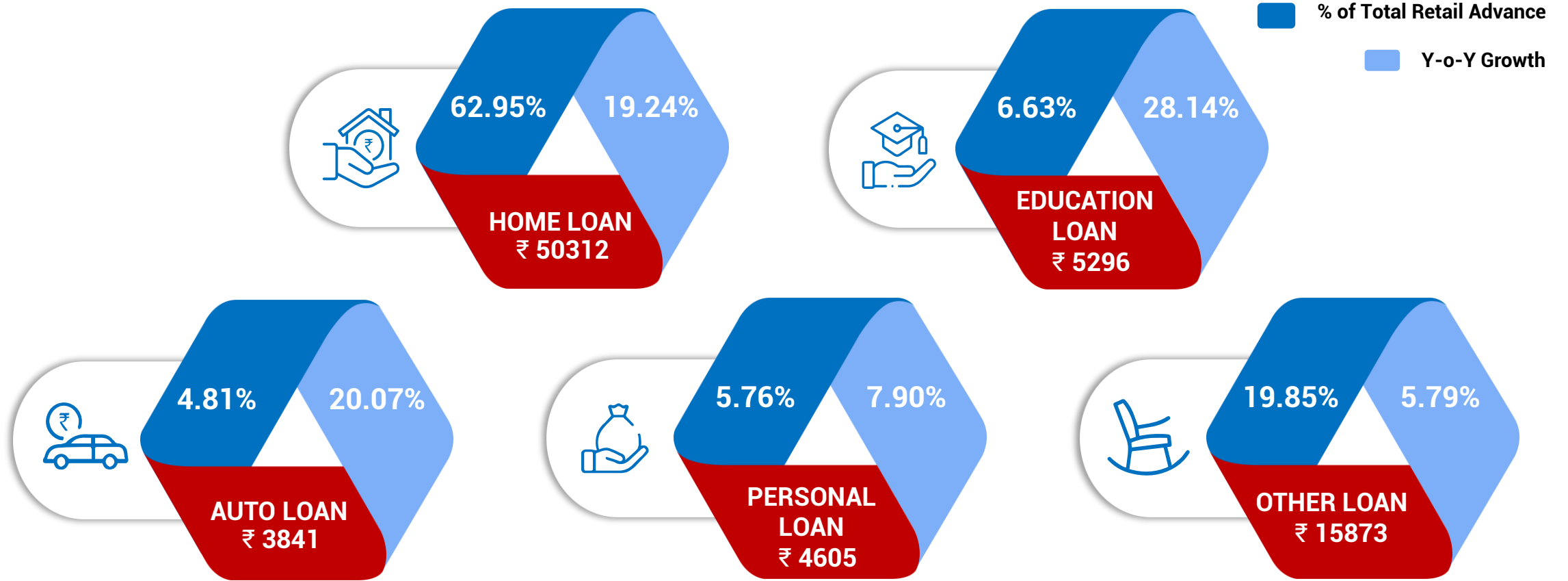
SECTOR	Amount
Housing Loan	50312
Auto Loan	3841
Personal Loan	4605
Education Loan	5296
Other Retail Loan	15873
<b>Total Retail</b>	<b>79927</b>
Agriculture Loan	51274
MSME Credit	58102
Corporate Credit	81476
<b>Total Advance</b>	<b>270779</b>



# RETAIL SEGMENT

₹ in Cr

As on 31<sup>st</sup> DEC'24



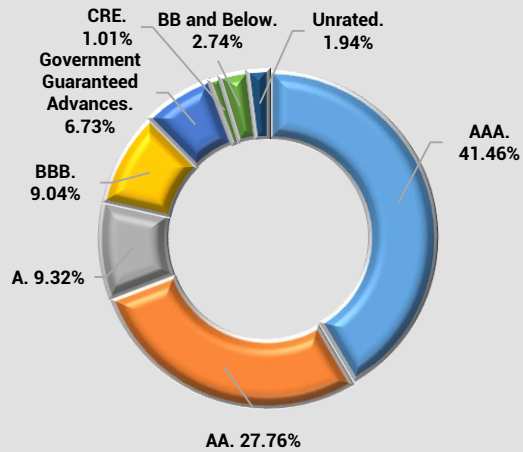
Retail Segment ₹ 79927

29.52% of Total Advance

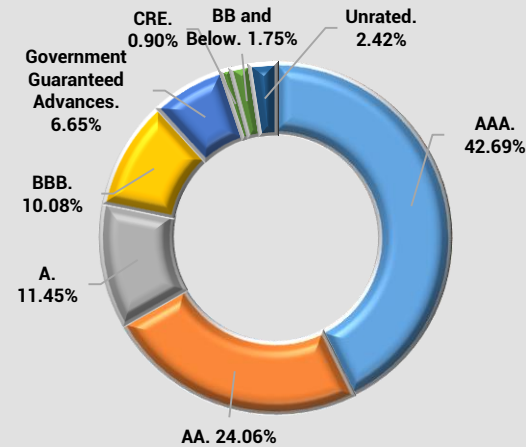
Y-o-Y Growth 16.18%

# RATED STANDARD ADVANCES

DEC'23



DEC'24







₹ in Cr

INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹ 25 Crore and above)	DEC'23	DEC'24	Y-o-Y (%)
AAA	31176	34301	10.02
AA	20873	19329	(7.40)
A	7005	9197	31.29
BBB	6800	8100	19.12
Government Guaranteed Advances	5056	5346	5.74
CRE	756	723	(4.37)
<b>Sub-Total</b>	<b>71666</b>	<b>76996</b>	<b>7.44</b>
BB and Below	2057	1409	(31.50)
Unrated	1459	1937	32.76
<b>Total</b>	<b>75182</b>	<b>80342</b>	<b>6.86</b>





# SANCTIONS & OUTSTANDING

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Sep24	Amt. Sep'24	No. of A/Cs Dec'23	Amt. Dec'23	No. of A/Cs Dec'24	Amt. Dec'24	As on 31 <sup>st</sup> Dec'24	Y-o-Y	Q-o-Q
 Retail	82966	7073	72515	5543	91041	6711	79927	21.07	(5.12)
 Agriculture	264016	6068	194566	4081	218748	5205	51274	27.54	(14.22)
 MSME	37180	6481	50791	5681	32924	5156	58102	(9.24)	(20.44)
 Corporate Credit	35	18046	38	20665	43	31660	81476	53.21	75.44
<b>TOTAL</b>	<b>384197</b>	<b>37668</b>	<b>317910</b>	<b>35970</b>	<b>342756</b>	<b>48732</b>	<b>270779</b>	<b>35.48</b>	<b>29.37</b>



₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Sep24	Amt. Sep'24	No. of A/Cs Dec'23	Amt. Dec'23	No. of A/Cs Dec'24	Amt. Dec'24	As on 31 <sup>st</sup> Dec'24	Y-o-Y	Q-o-Q
 Retail	9399	1021.12	4311	271.95	2754	437.50	6357.05	60.88	(57.15)
 Agriculture	20116	297.78	61	1.46	7787	142.43	588.96	9655.28	(52.17)
 MSME	6061	1056.93	14209	1473.20	4803	934.45	6538.52	(36.57)	(11.59)
 Corporate Credit	2421	206.24	3	67.50	2067	213.78	273.39	216.70	3.65
<b>TOTAL</b>	<b>37997</b>	<b>2582.07</b>	<b>18584</b>	<b>1814.11</b>	<b>17411</b>	<b>1728.15</b>	<b>13757.92</b>	<b>(4.74)</b>	<b>(33.07)</b>

# ACHIEVEMENT UNDER MANDATED TARGETS

## TOTAL PRIORITY SECTOR ADVANCES

@ 54.23% of ANBC  
against norm of 40%



SURPASSED THE  
MANDATED  
NORMS IN  
RESPECT OF



## ADVANCES TO MICRO ENTERPRISES

@13.93% of ANBC  
against norm of 7.50%

## WEAKER SECTOR

@ 16.44% of ANBC  
against norm of 11.50%



## ADVANCES TO SMALL AND MARGINAL FARMERS

@ 10.55% of ANBC against  
norm of 9.50%



## AGRICULTURE ADVANCES

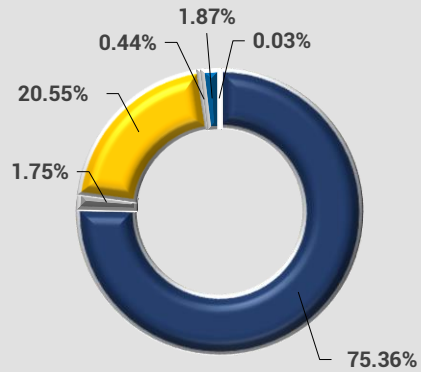
@ 21.26% of ANBC against norm of 18%



**INVESTMENTS**

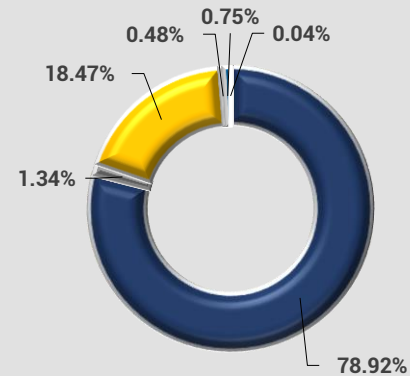
# INVESTMENT PORTFOLIO

DEC'23



Govt. Securities    Other Approved  
Subsidiaries & Joint Ventures    Investment Outside India

DEC'24



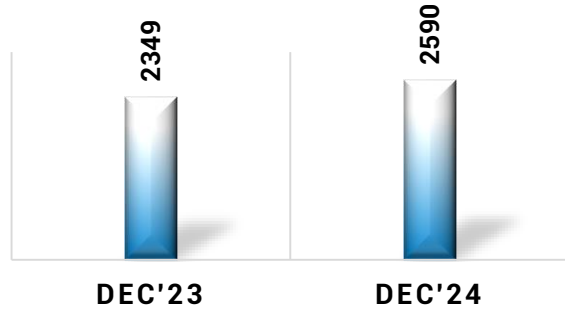
Shares    Debentures & Bonds    Others

₹ in Cr

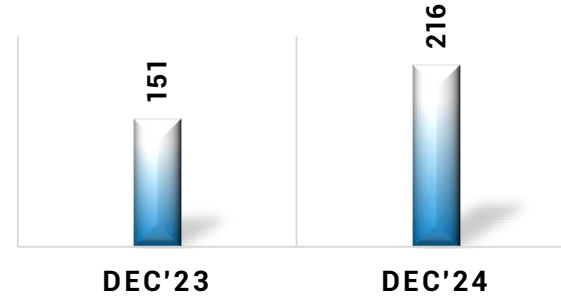
Particulars	Dec'23	Dec'24
Govt. Securities	115377	120802
Other Approved	-	-
Shares	2676	2054
Debentures & Bonds	31460	28274
Subsidiaries & Joint Ventures	670	740
Others	2872	1153
<b>Total Investment In India</b>	<b>153055</b>	<b>153023</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>153102</b>	<b>153070</b>

# TREASURY PERFORMANCE

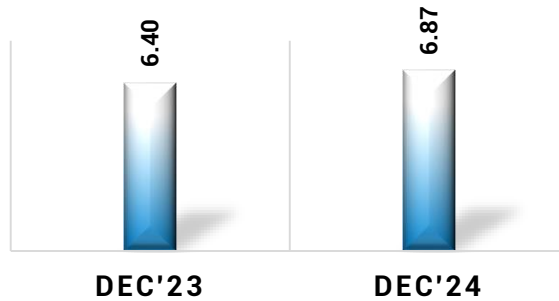
INTEREST ON INVESTMENT



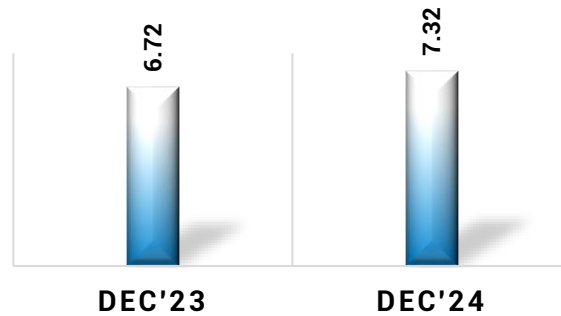
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT  
(Including Trading Profit) %



₹ in Cr

Particulars	Dec'23 (QTR)	Dec'24 (QTR)
Aggregate Investment	153102	153070
Interest on Investment	2349	2590
Yield on Investment %	6.40	6.87
Profit on Sale of Investments	151	216
Profit on Exchange Transaction	55	48
Dividend Income	1	-
Profit/Loss of Revaluation of Investment	(4)	(40)
Yield on Investment (Including Trading Profit)%	6.72	7.32
M - Duration (AFS)	1.94	3.70
10 Year Bench Mark %	7.18	6.76



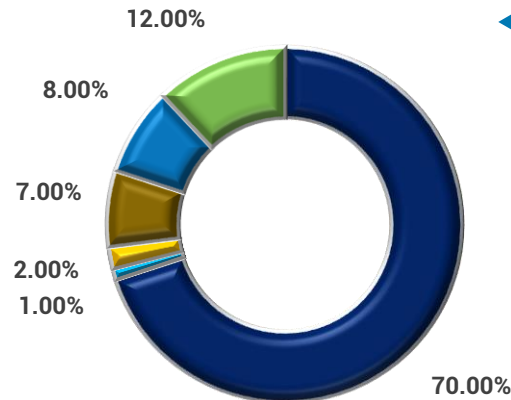
# TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	DEC'23			DEC'24			
AGGREGATE INVESTMENT	153102			153070			
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	FVTPL (HFT/NONHFT)	SAJV
INVESTMENT	112031	40628	443	102922	44825	4468	855
PERCENTAGE	73.17%	26.54%	0.29%	67.24%	29.28%	2.92%	0.56%
TOTAL SLR	115377			120802			
Percentage	75.36			78.92%			
CATEGORY WISE	85914	29025	438	80788	38886	1128	-

## AFS BOOK

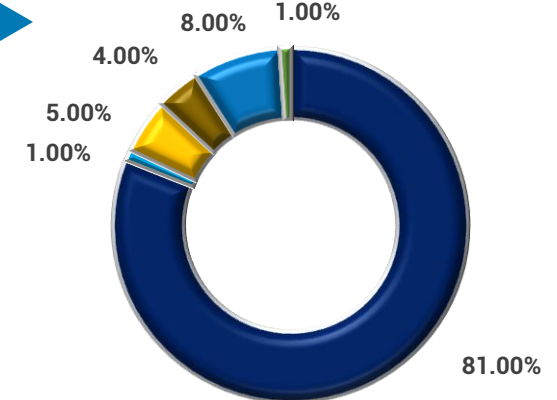
DEC'23



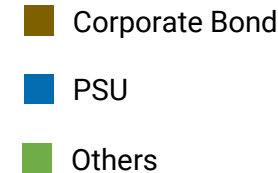
Modified Duration:  
**1.94 - SLR(MD) : 1.70**  
P.V. 01 (SLR+NSLR):  
**6.52**



DEC'24



Modified Duration:  
**3.70 - SLR(MD) : 3.80**  
P.V. 01 (SLR+NSLR):  
**16.21**







# DIGITAL JOURNEY

# LEVERAGING TECHNOLOGY

AEPS using Face Authentication technology

CFC – Centralized Forex Cell for end to end transactions and improvement in turn around time

Customer feedback on branch level through SMS

End to end digital lending for MSME and CKCC Renewal

Insurance & Mutual Fund digitization under DIY model by EBD

Cent Saral & Cent Business (MSME Products) by Cent Neo

E-OTS Portal

UPI ATM and BBPS Service by DPTB

Digital cash deposit Slip on mobile app

Launch of UPI ATM-ICD (Interoperable Cardless Cash Deposit)

Rupay in the form of key chain by DPTB

Online 3 in 1 facility for Demat + Trading + Saving account opening

Front Runner Bank Compliance with security standard PCI DSS Level 1 v4.0

Deceased claim portal

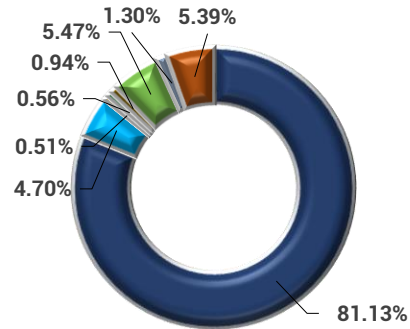
Whatsapp Banking

UPI Switch including Merchant App

Integration of Bank's Pension Portal with 'Bhavishya'

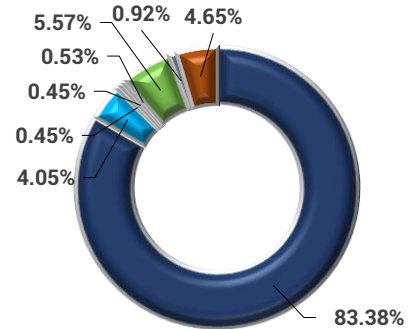
# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'23 to Dec'23

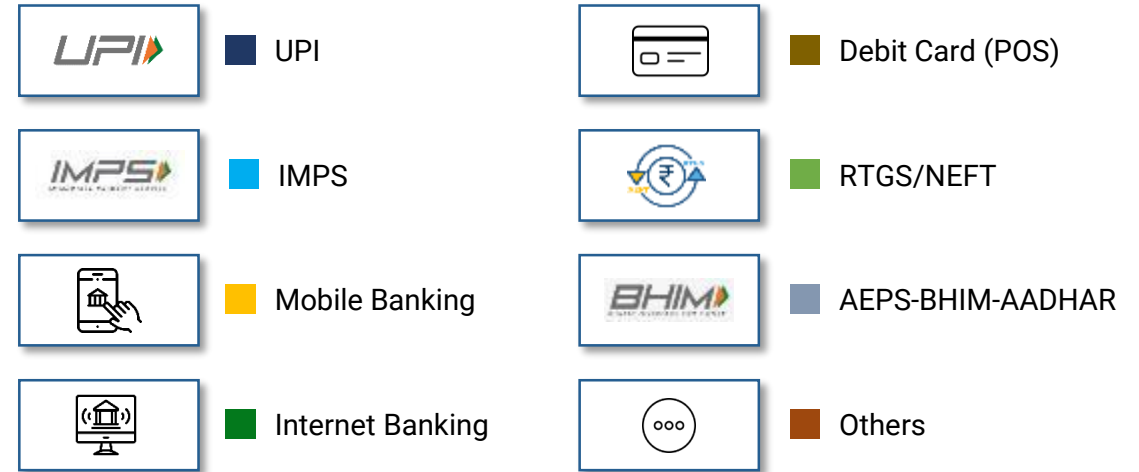


Share of Digital Txns through ADC 80.30%

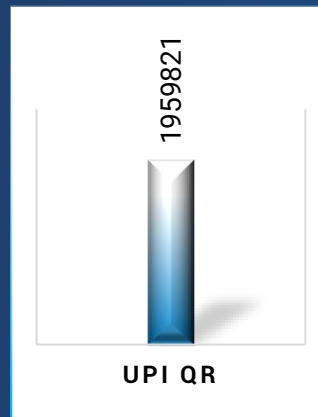
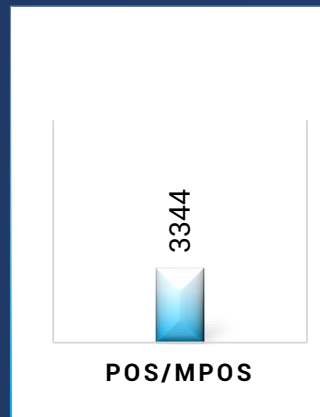
Jan'24 to Dec'24



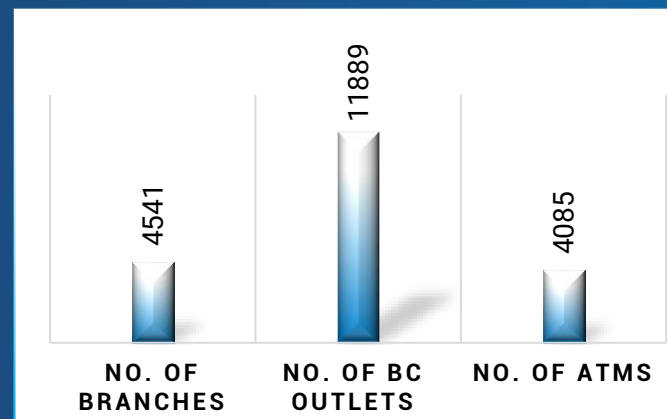
Share of Digital Txns through ADC 84.93%



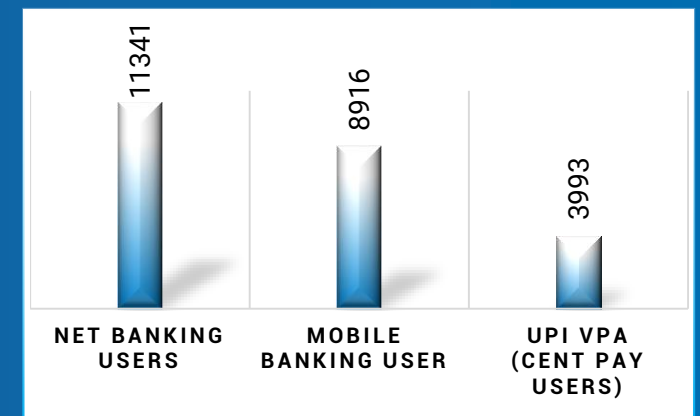
## PAYMENT ACCEPTANCE TOUCH POINTS



## OTHER TOUCH POINTS

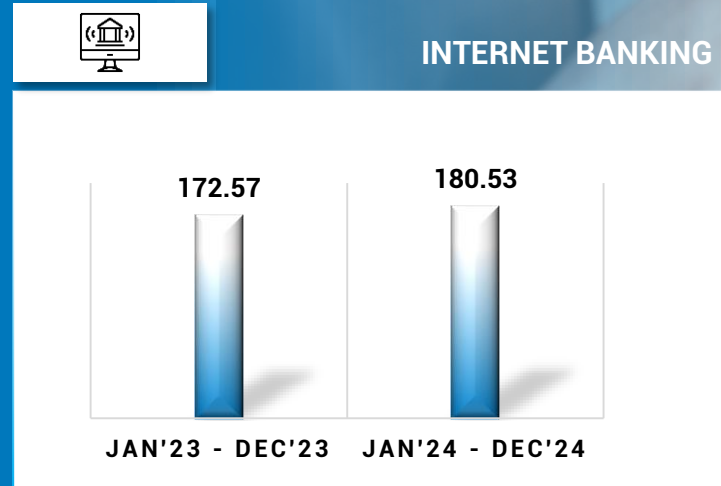
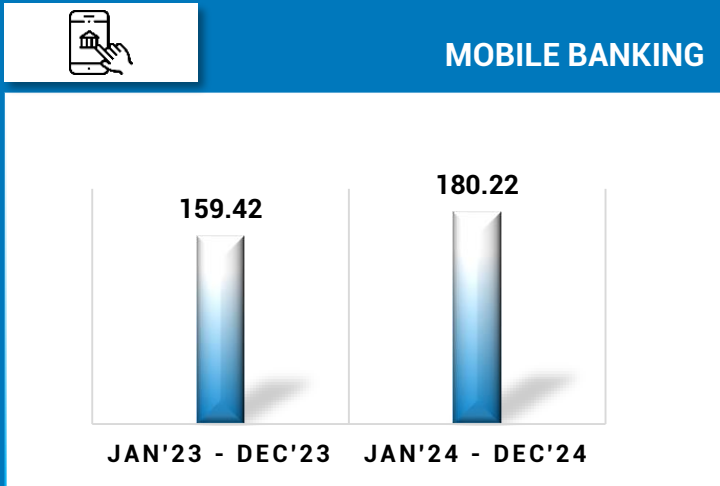
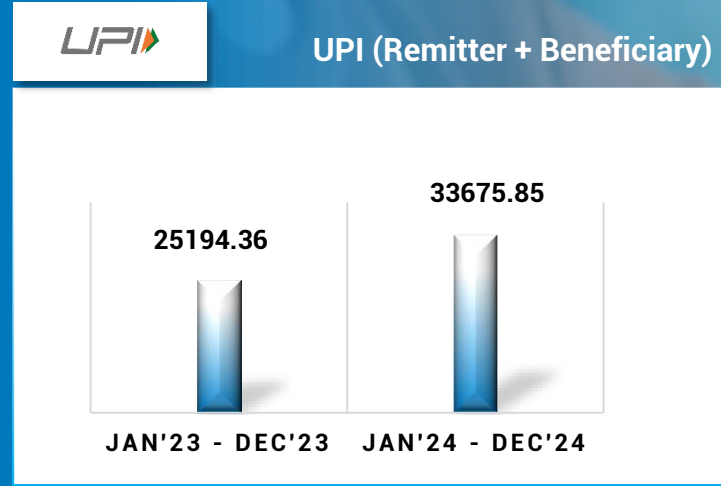
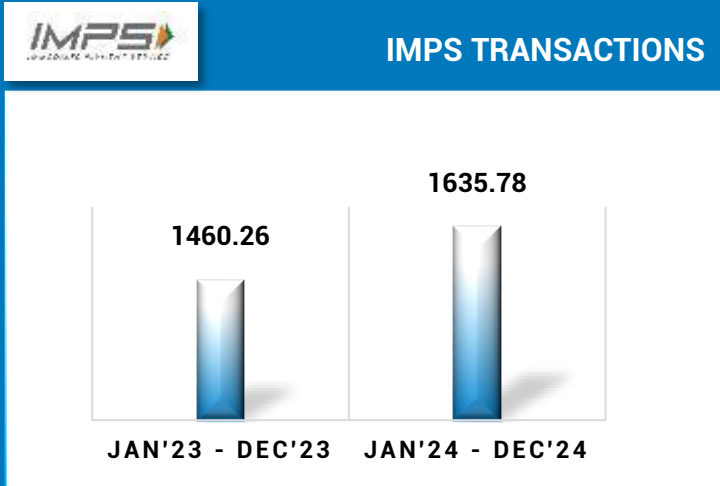


## DIGITAL TOUCH POINTS (IN'000)





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



**TRANSACTIONS** (in Lakhs)





## Digital Lending Platform (DLP)

The Digital Lending Platform currently offers convenient online loan application in Digital Mode and Assisted Mode for Retail and Agri Gold Loan, PAPL, KCC, KCC Jansamarth, Mudra-Shishu/ Kishore/ Tarun Loans, Saral MSME and Cent Business. Home Loan and Vehicle Loan journeys are expected to be available by the end of January 2025. The platform follows best industry practices while streamlining the process, reducing paperwork and ensuring a seamless experience for borrowers. This will enable the Bank for reducing the TAT, Simplify the Loan Processing thereby improving the Customer Service and enhanced business opportunities.



## Omni Channel Mobile App

We have launched the Omni Channel Digital Banking “Cent eeZ” which delivers Online Banking services seamlessly on Mobile, Tab and Computer. With over 200+ features and 12+ partnerships, we are revolutionizing Digital Banking for our Bank. It covers the Banking, Investment, Shopping and Insurance (BISI) needs of the Customers. Users can now avail Fund Transfers, Bill Payments, General Banking Services, Deposits, Loans, Investments, Shopping, Insurance etc. anytime, anywhere. Cent eeZ simplifies day-to-day banking activities into one smooth experience. The initial phase will focus on Retail customers and is expected to be opened for public in January 2025.



## Integrated Customer Care

With the establishment of advanced Integrated Customer Care (ICC), customers can now access support through various channels, including Call, IVR, WhatsApp, Social Media, and email. Customers can also benefit from 24/7 access to Banking services and personalized interactions. We are also implementing AI & ML powered features like web chat, chatbots, voicebots. Complaint Management System (CMS) has been made live which has brought multiple sources of complaints onto a single platform. Lead Management Solution (LMS) is made live, which tracks and provides visibility from generation to conversion of the Leads.



## Integrations Platform

This platform serves as the digital backbone, connecting various internal and external systems through extensive use of APIs. This enables rapid market launches and seamless integration with third-party applications. There is also a special emphasis on making the platform secure and reliable to safeguard the payment ecosystem of the Bank. New channels like Digital Lending Platform, WhatsApp Banking, Omni-Channel etc. have been integrated with the platform to provide enhanced Customer Service.



## Collections Management

To improve Collections efficiency, Bank has established two nationwide Advanced Collections Management centres for SMA and NPA follow up. The entire segregation of the SMA accounts into High, Medium and Low risk is done by Analytics model. The treatment strategy like IVR Calling, Call Centre Agent Calling or Feet-On-Street (FOS) Agent visit is decided by the model depending on the risk categorisation. FOS agents manage the allocated accounts using a smart app with geo tagging. This will enhance efficiency of Collections Management of the Bank.

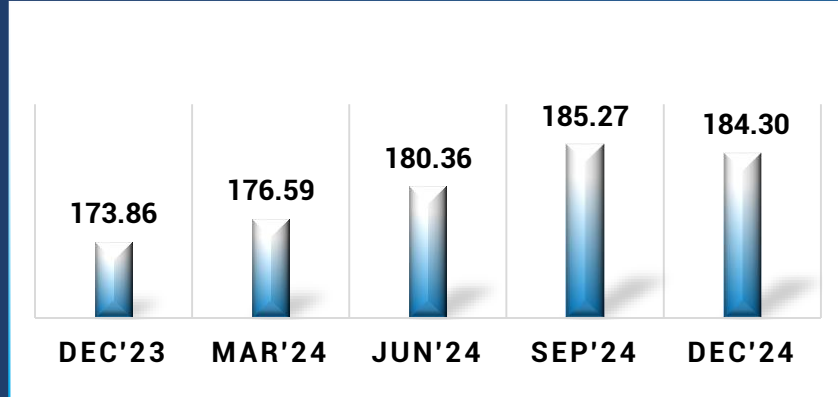
# FINANCIAL INCLUSION

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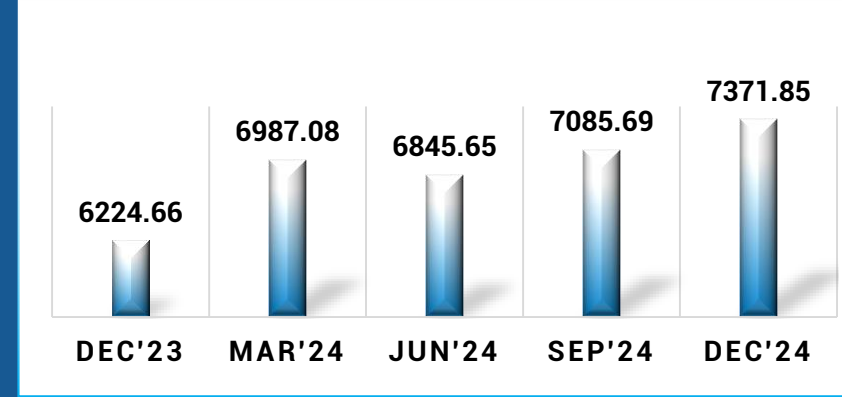
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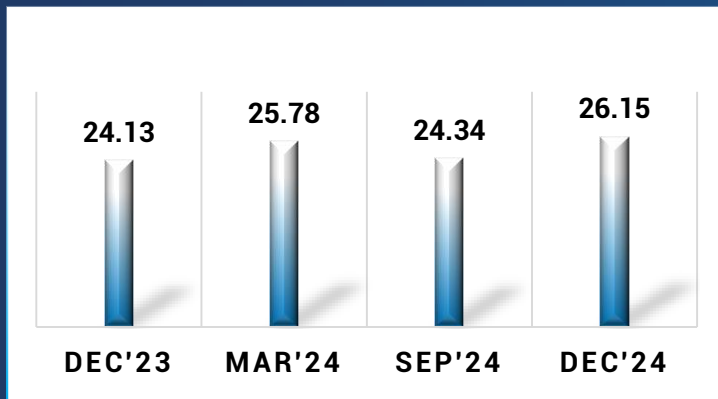
No. of Accounts (in Lakhs)



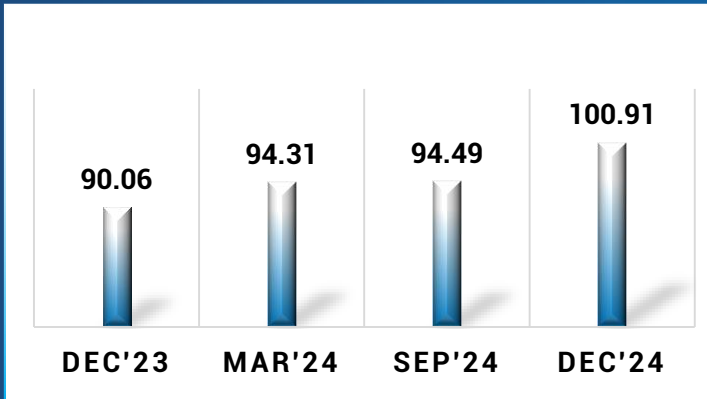
Balance Outstanding (₹ in Cr)



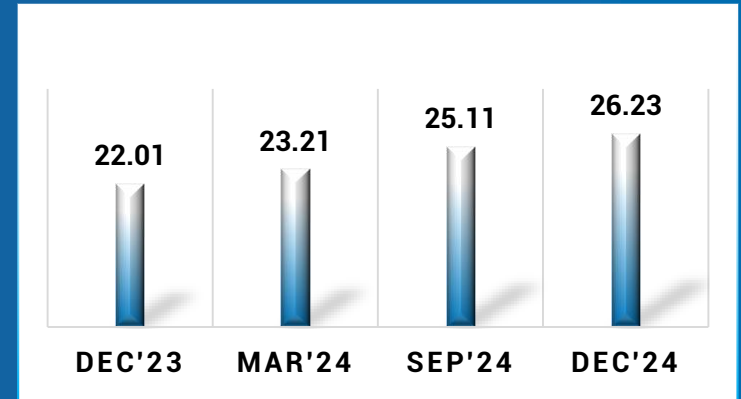
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)



## Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Nine Months ended	
			Dec'23	Dec'24
<b>Cent Bank Home Finance Ltd. (Reviewed)</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance Activity</li> <li>Presence in 12 States through 32 Branches &amp; 4 SPOKE locations</li> <li>Advances &amp; Investment Portfolio of ₹ 1681.44 Cr</li> </ul>	64.40%	Total Income	119.76	133.32
		Net Profit/(Loss)	21.83	19.92
		Total Assets	1601.62	1713.27
		Capital & Reserves	210.67	233.85
<b>Centbank Financial Services Ltd. (Reviewed)</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	100%	Total Income	3.24	8.12
		Net Profit/(Loss)	1.75	5.14
		Total Assets	49.77	65.24
		Capital & Reserves	36.26	41.63

## Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	Nine Months ended	
			Dec'23	Dec'24
Uttar Bihar Gramin Bank, Muzzaffarpur (Reviewed)	35%	Net Profit/(Loss)	130.93	20.91
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Reviewed)	35%	Net Profit/(Loss)	58.75	60.23
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	143.12	162.73

## Group Position

₹ in Cr

Particulars	As on 31 <sup>st</sup> Dec'23	As on 31 <sup>st</sup> Dec'24
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
Capital	8681	8681
Reserves and Surplus	22387	25581
Minorities Interest	75	83
Deposits	378232	398477
Borrowings	23199	27434
Other Liabilities and Provisions	8443	8223
<b>Total</b>	<b>441017</b>	<b>468479</b>
<b><u>ASSETS</u></b>		
Cash and Balances with Reserve Bank of India	21896	20068
Balances with Banks and Money at Call and Short Notice	16403	12095
Investments	147016	151400
Loans & Advances	232798	262956
Fixed Assets	4748	5177
Other Assets	18147	16774
Goodwill on Consolidation	9	9
<b>Total</b>	<b>441017</b>	<b>468479</b>

## Group Performance

₹ in Cr

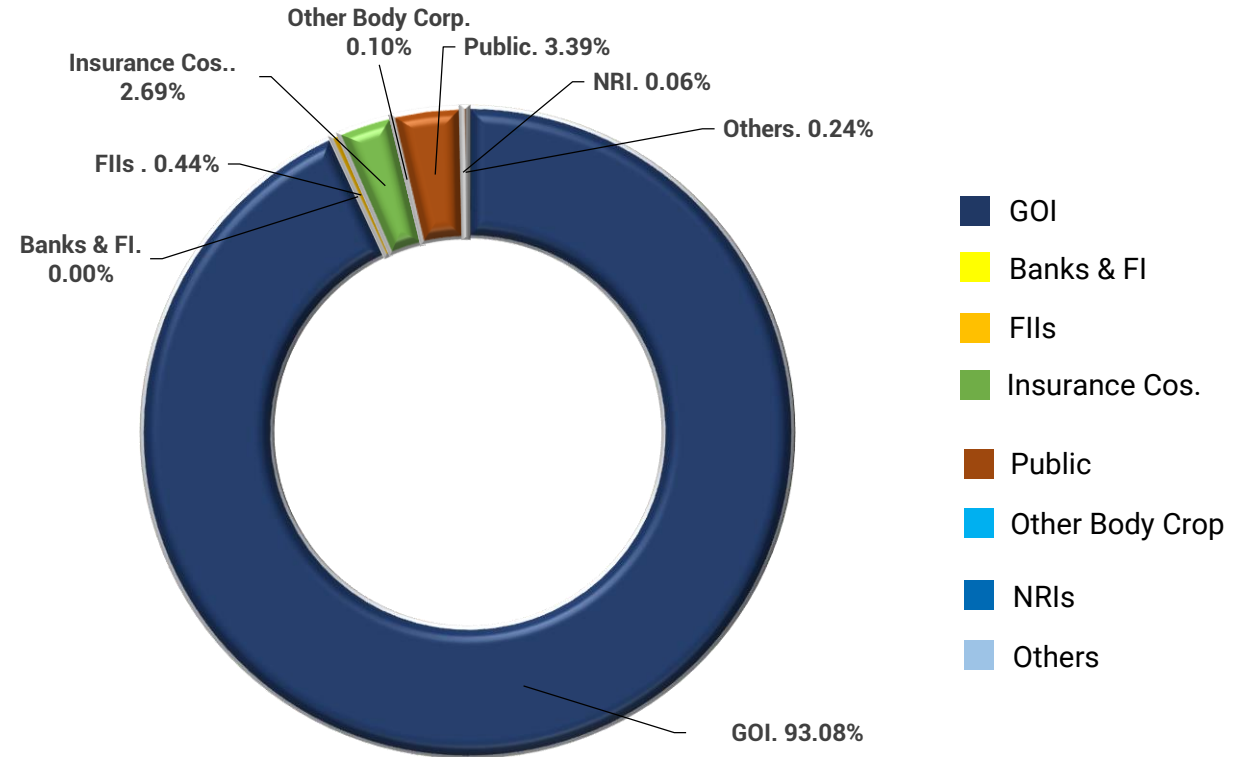
Particulars	Nine Months Ended	
	DEC'23	DEC'24
<b><u>INCOME</u></b>		
Interest and Dividend Earned	22478	25144
Other Income	3350	4048
<b>Total</b>	<b>25828</b>	<b>29192</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	13072	14592
Operating Expenses	7424	8442
Provisions and Contingencies	3568	3382
<b>Total</b>	<b>24064</b>	<b>26416</b>
<b>Consolidated Net Profit/(Loss) of the Parent &amp; Subsidiaries before Minority Interest</b>	<b>1764</b>	<b>2776</b>
Less: Minority Interest	8	7
<b>Consolidated Net Profit/(Loss) after deducting Minority's Interest</b>	<b>1756</b>	<b>2769</b>
Add: Share of Earnings in Associates	95	61
<b>Consolidated Net Profit/(Loss) Attributable to the Group</b>	<b>1851</b>	<b>2830</b>

Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.

## As on 31<sup>st</sup> DEC'24

- Share Capital : **8680.94 Cr**
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices

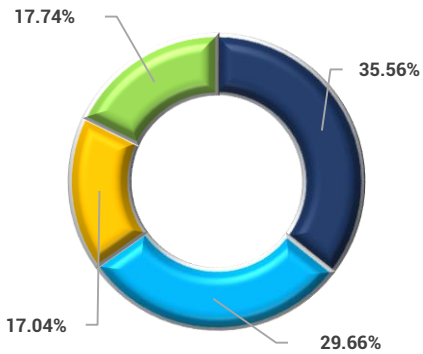
## As on 31<sup>st</sup> Dec'24



# PAN INDIA NETWORK OF BRANCHES

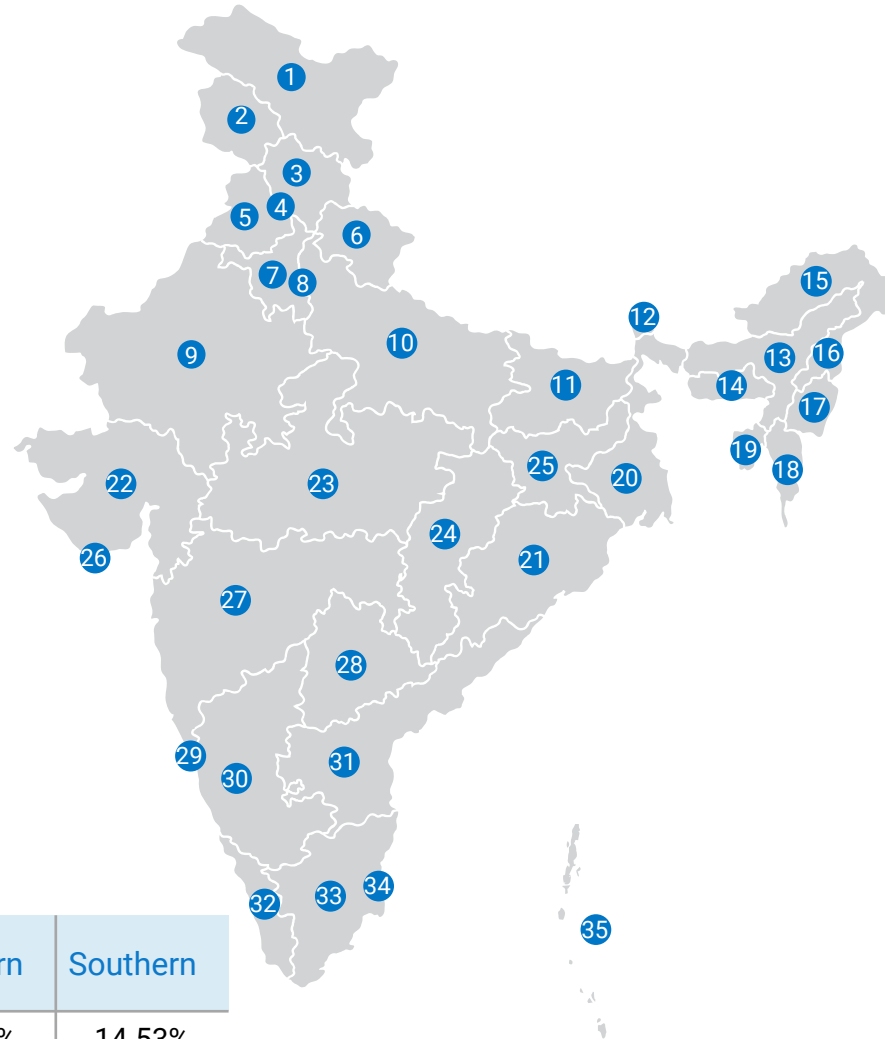
As on 31<sup>st</sup> Dec'24

Total Branches	<b>4541</b>
Rural	1615
Semi Urban	1347
Urban	774
Metro	805
Total ATMs	<b>4085</b>
Total BC Outlets	<b>11889</b>
Total Customer Touch Points	<b>20515</b>



■ Rural ■ Semi Urban ■ Urban ■ Metro

	Western Central	Northern	North East	Eastern	Southern
% Share	33.16%	27.62%	3.92%	20.77%	14.53%
No. of Branches	1506	1254	178	943	660



1. Ladakh	1
2. Jammu and Kashmir	16
3. Himachal Pradesh	57
4. Chandigarh	11
5. Punjab	143
6. Uttarakhand	41
7. Haryana	139
8. National Capital Territory of Delhi	97
9. Rajasthan	170
10. Uttar Pradesh	580
11. Bihar	433
12. Sikkim	16
13. Assam	120
14. Meghalaya	9
15. Arunachal Pradesh	8
16. Nagaland	8
17. Manipur	9
18. Mizoram	2
19. Tripura	6
20. West Bengal	316
21. Odisha	104
22. Gujarat	308
23. Madhya Pradesh	461
24. Chhattisgarh	116
25. Jharkhand	89
26. Dadra & Nagar Haveli and Daman & Diu	3
27. Maharashtra	588
28. Telangana	101
29. Goa	30
30. Karnataka	106
31. Andhra Pradesh	130
32. Kerala	118
33. Tamil Nadu	201
34. Puducherry	3
35. Andaman and Nicobar Islands	1

PARAMETERS	GUIDANCE FOR FY 24-25	ACHIVEMENTS (QTR Dec'2024)
Business Growth	10-12%	8.31%
Deposit Growth	8-10%	5.34%
Advances Growth	14-15%	12.99%
CASA	50%(+/- 1%)	49.18%
RAM: Corporate Credit Ratio	65:35 (+/-5%)	70:30
NIM	Above 3%	3.48%
Gross NPA	Below 4%	3.86%
Net NPA	Below 1%	0.59%
PCR	95 – 96%	96.54%
Slippage Ratio	Less than 0.50% on Q-o-Q basis	0.39%
Credit Cost (Annualized)	1.00 – 1.25%	0.49%
Return on Assets	0.75- 0.85%	0.87%
Cost to Income Ratio	50 – 52%	58.83%





## Environment

- ❑ The Bank is undertaking proactive measures to increase the usage of renewable energy. Installation of solar rooftops has been accomplished in 6 out of 16 feasible sites/buildings, with their total capacity being 358 Kwp.
- ❑ In order to nurture both personal milestones and environmental sustainability, the Bank has launched a Green Birthday initiative. On the special occasion of the Birthday of every employee the Branches/Regional Offices/Zonal Offices/C.O. shall either by themselves plant a sapling or may take assistance of any local organization/NGO engaged in tree plantation activities for planting a sapling in the name of the concerned employee.
- ❑ Bank has mobilised more than ₹ 70 Crores under Cent Green Deposit Scheme.
- ❑ Bank has mobilised around ₹ 26 lakhs under the scheme MSME (GIFT) and MSME (SPICE).



## Social

- ❑ As a novel initiative to strengthen the connection between employee's family life and his work life and to promote team spirit by showcasing Bank's day-to-day work style, its culture and commitment, the Bank has introduced 'Bring Your Family to Workplace Day.' Under the Scheme, the Employee's immediate family members shall be invited on a non-peak work day to the workplace of the employee, where they shall receive the first-hand experience of daily routine challenges and achievement that shape an employee's professional lives.
- ❑ The Bank utilized ₹ 2.01 crores worth CSR funds as on 31<sup>st</sup> December 2024 on healthcare, education, etc.
- ❑ The Bank has in place a Crisis Management Plan for dealing with industry wide strikes in Banks of duration 3 days or more.



## Governance

- ❑ The Bank has been accorded 'Recognition of Excellence in Cyber Security' by ASSOCCHAM in October 2024.
- ❑ India Ratings and Research (Ind-Ra) has assigned Central Bank of India a long-term issuer rating of 'IND AA' with a Stable outlook.
- ❑ The Bank upholds the highest standards of ethical business conduct through its zero-tolerance policy on bribery and corruption, supported by a robust maker-checker system that ensures all transactions and decisions align with our customer-centric values and governance framework.



Make your dream home a reality with  
**Cent Home Loan**

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- Affordable EMI
- No Prepayment Penalty

Interest rate starting at  
**8.35%**



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**CENT HOTEL LOAN**  
makes it happen

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- ❖ Build your own restaurant, cafe, hotels

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**₹10 लाख से ₹5 करोड़**  
तक का वित्तीय सहयोग उपलब्ध

अभी आवेदन करें!



**बड़े सपनों की बड़ी उड़ान!**  
**CENT VEHICLE BUSINESS LOAN**

- ❖ Loan Tenure: Flexible up to 60 months
- ❖ Loan Amount: Up to ₹3 crore

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**Cent Queen**

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- Up to ₹20 lakh accident insurance ✨

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**Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.**



Thank

You