

CO:IRD:2024:25:109

Date: 18th July, 2024

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

Sub: Presentation on Financial Results of the Bank for the First Quarter and Three Months ended 30th June, 2024.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclosed herewith copy of Presentation on Financial Results of the Bank for the First Quarter and Three Months ended 30th June, 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 BHAGWAT
Company Secretary & Compliance officer

Encl: As above



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

Customer Satisfaction
and Value Creation

Financial Result Analysis

Quarter Ended 30th Jun'2024



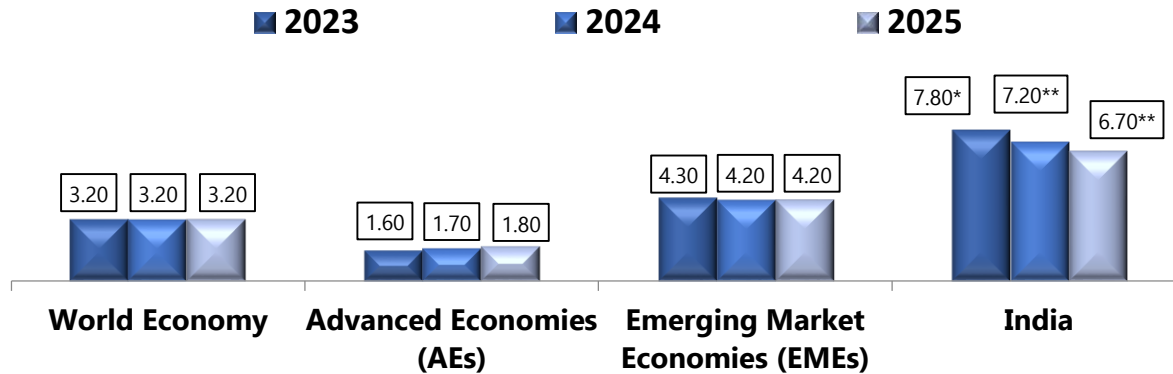
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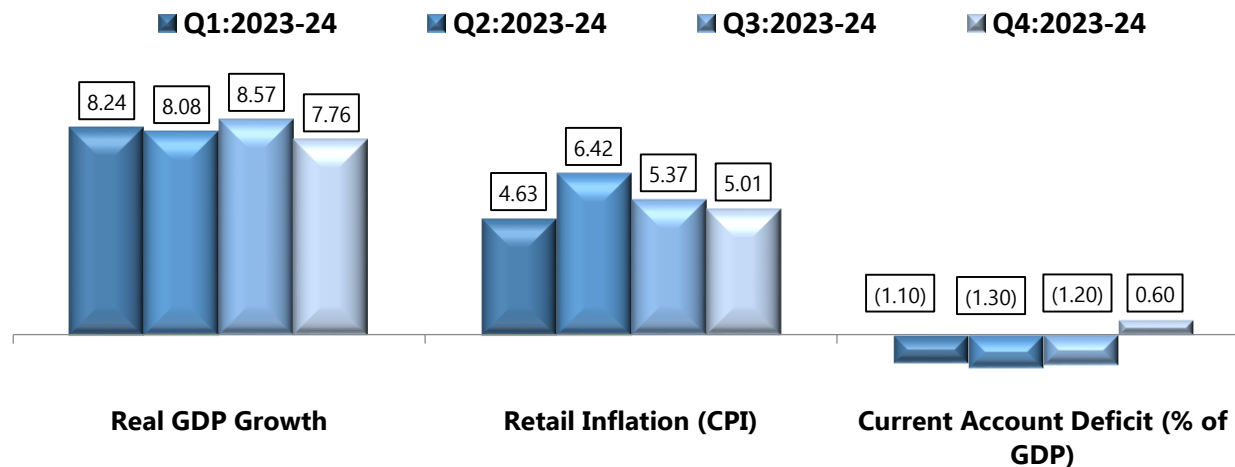
MACRO ECONOMIC INDICATORS

Growth Projections for 2024 and 2025



Source: IMF, * NSO Provisional Estimates, **RBI Projections

Macroeconomic Indicators



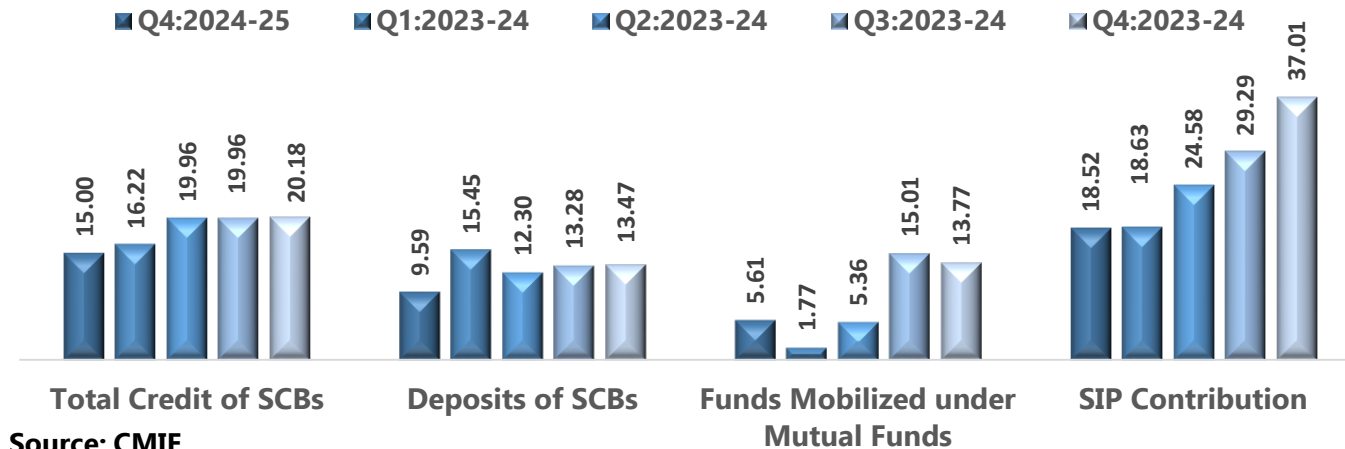
Source: NSO, RBI

Economic Outlook & Projections

- The global growth is sustaining its momentum, supported by revival in global trade, dexterity shown by central banks in fight against inflation.
- Domestic activity remains resilient. Although forecast of above normal monsoons bodes well for the farm sector, its impact on inflation remains uncertain as global food prices inched up in last quarter.
- The rating agencies like S&P improved their outlook on India from stable to positive after better than expected growth in the last fiscal.
- Shift in monetary policy across the world is expected to pivot global growth. Trade & financial fragmentation, and climate change pose both opportunities & challenges for global growth.

MACRO ECONOMIC INDICATORS

Year-on-Year Growth



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

	Q1: 23-24	Q2: 23-24	Q3: 23-24	Q4: 23-24
Non-food Credit	16.35	20.02	20.11	20.18
Agriculture	19.73	16.76	19.47	19.97
Industry	8.08	7.10	8.59	8.51
Services	26.71	25.12	22.86	23.49
Personal Loans	20.90	30.38	28.54	27.46
Credit to NBFCs	35.05	26.32	15.06	15.30
Housing Loans	14.99	37.31	35.56	36.54
Infrastructure	1.74	2.89	5.84	6.62
Construction	10.46	5.21	11.02	6.85
Petroleum, Coal Products & Nuclear fuels	26.87	(9.36)	(18.72)	(11.43)

Economic Outlook & Projections

- During the last fiscal 2023-24, Indian economy and financial system remained robust and resilient. SCBs have been boosted by rising profitability and a decadal low NPA levels.
- Widening gap between credit and deposit growth is expected to result in stiff competition among banks. With a rate cut on the anvil in the latter part of the current fiscal, there may be impact on interest margins.
- Credit growth for industry has remained stable over the year 2023-24. Recent reforms have reduced the unsecured loan portfolio across industry. Integration of climate risk in lending framework have resulted in plateauing of growth of loans to industrial activity related to fossil fuels.

VALUES THAT SET US APART



Consistency



Ethical
Standards



Nurturing
Potential



Transparency



Responsiveness



Accountability



Loyalty

STRENGTHS



Strong Brand Image with Legacy of **112+** Years

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



Best CASA base @**49.19%** of Total Deposits

Pan India Presence with **20497** Customer Touch Points



Dedicated Staff Strength Of **31,238**

Customer Base **8.41 Crore**



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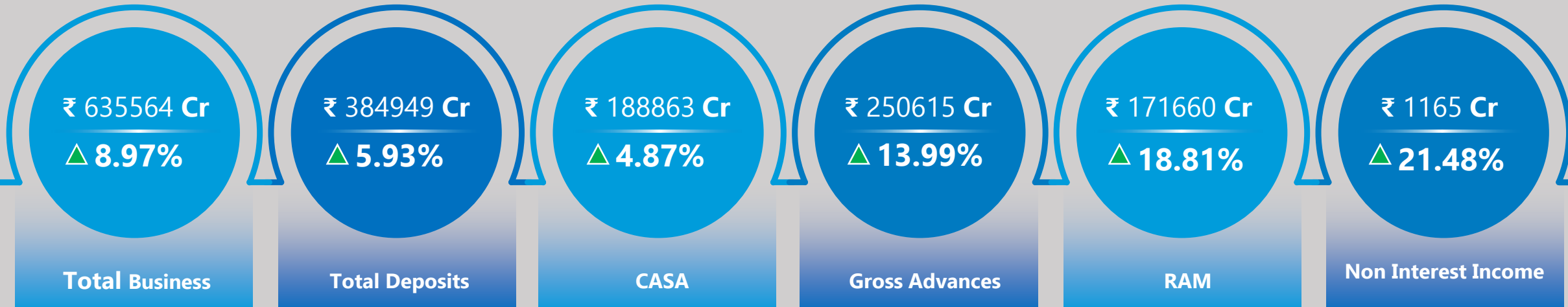
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Other
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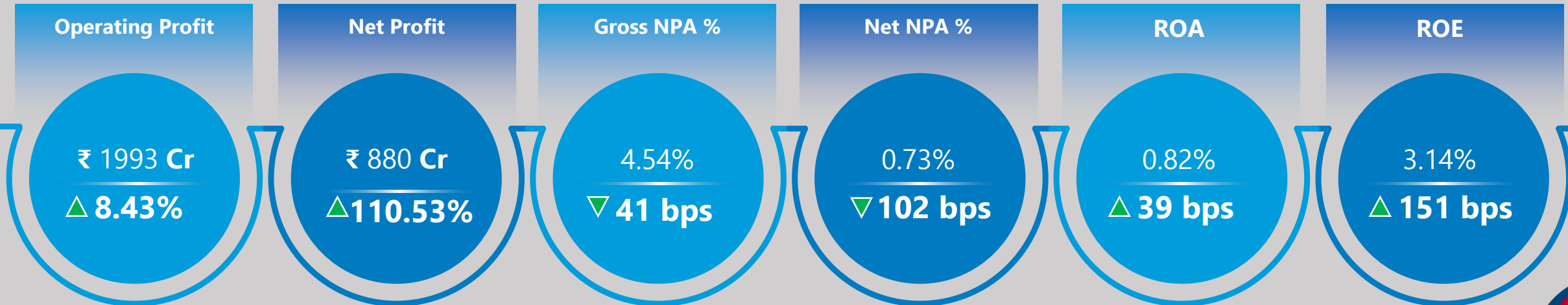


PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS



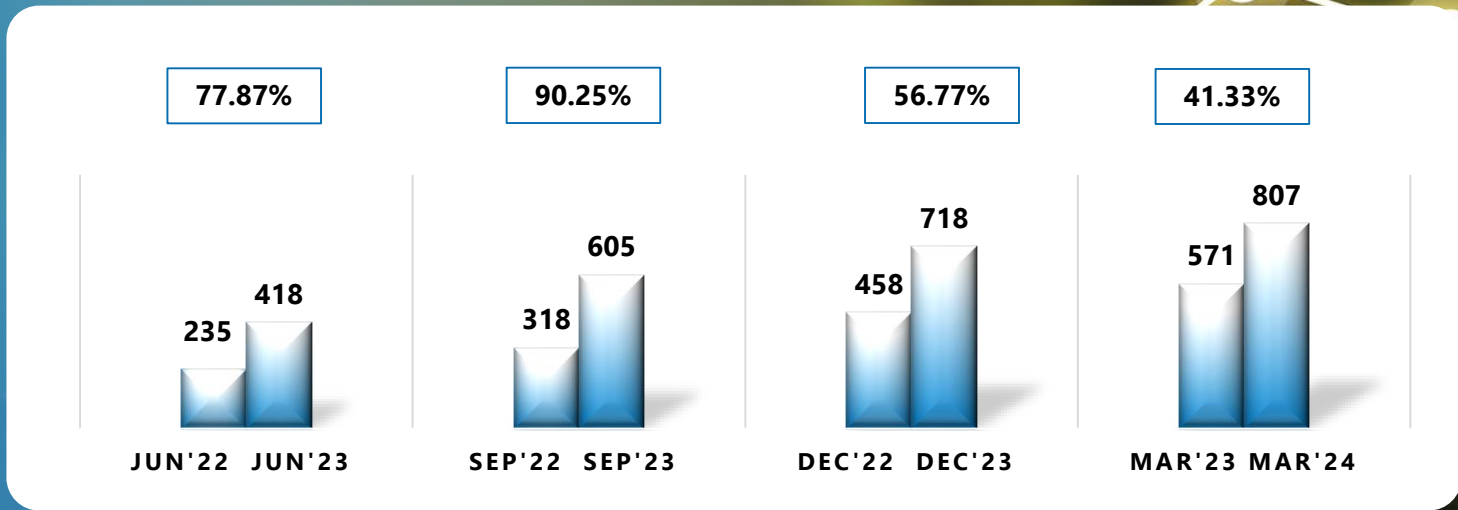
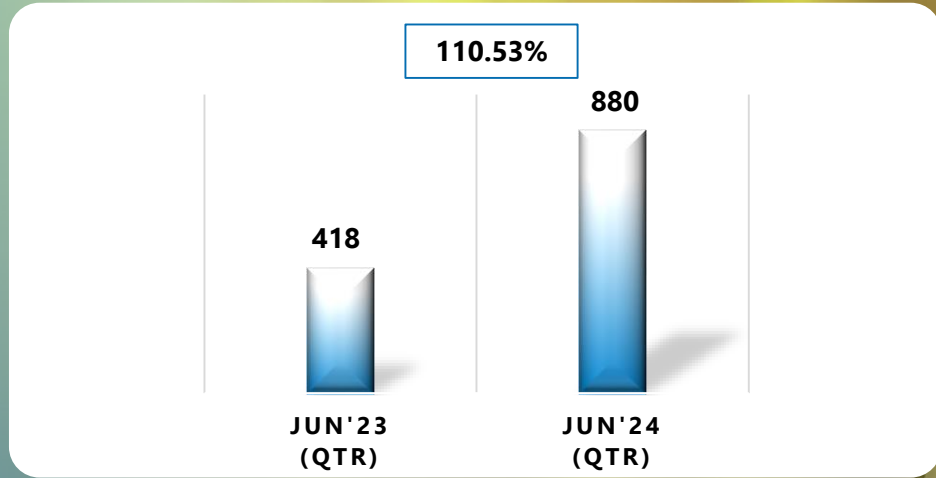
Jun'24 (QTR) vis-a-vis Jun'23 (QTR)



PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'24 (FY)	Jun'23	Jun'24	Y-o-Y
Yield on Advances (%)	8.72	8.29	8.72	43 bps ↑
Yield on Investments (%)	6.57	6.50	6.86	36 bps ↑
Yield on Funds (%)	8.10	7.80	8.38	58 bps ↑
Cost of Deposits (%)	4.61	4.38	4.66	28 bps ↑
Cost of Funds (%)	4.70	4.42	4.76	34 bps ↑
NIM (%)	3.40	3.43	3.57	14 bps ↑
ROE (%)	9.53	1.63*	3.14*	151 bps ↑
Book Value of Share	32.32	29.81	32.20	8.02 % ↑
Credit Cost(%)	1.50	0.45	2.13**	168 bps ↑
Slippage Ratio (%)	2.57	0.62*	0.34*	28 bps ↓
Cost to Income(%)	58.18	55.55	57.71	216 bps ↑
Staff Cost Share in Cost to Income(%)	35.85	36.03	36.37	34 bps ↑
Liquidity Coverage Ratio (%)	205.09	260.73	196.92	(6381 bps) ↓
Net Stable Funding Ratio (%)	154.93	165.40	150.67	(1473 bps) ↓
Earning Per Share	2.94	0.48*	1.01*	110.42% ↑
ROA (%)	0.63	0.43	0.82	39 bps ↑

*(Non-annualised)

**Credit Cost without additional provision on prudence basis is 0.63% for Jun'24.

FY 24-25 (Q1)Analyst Presentation



FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'24	Mar'24	Jun'23	Jun'24	Y-o-Y (%)	Q-o-Q (%)
Total Interest Income	30722	8337	7225	8335	15.36	(0.02)
Total Interest Expenses	17826	4796	4049	4787	18.23	(0.19)
Net Interest Income	12896	3541	3176	3548	11.71	0.20
Net Interest Income (excluding one off item)	12569	3336	3081	3338	8.34	0.06
Total Income	35434	9699	8184	9500	16.08	(2.05)
Total Expenditure	28071	7635	6346	7507	18.29	(1.68)
Operating Profit	7363	2064	1838	1993	8.43	(3.44)
Provisions	4814	1257	1420	1113	(21.62)	(11.46)
Net Profit	2549	807	418	880	110.53	9.05

INTEREST INCOME

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'24	Mar'24	Jun'23	Jun'24	Y-o-Y (%)	Q-o-Q (%)
Interest on Advances	19707	5304	4504	5402	19.94	1.85
Interest on Investments	9510	2546	2280	2463	8.03	(3.26)
Interest on balances with RBI and Other Banks	1120	268	331	249	(24.77)	(7.09)
Others	385	219	110	221	(100.91)	0.91
Total Interest Income	30722	8337	7225	8335	15.36	(0.02)

NON-INTEREST INCOME

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'24	Mar'24	Jun'23	Jun'24	Y-o-Y (%)	Q-o-Q (%)
Fee Based Income (i + ii + iii)	1838	445	401	425	5.99	(4.49)
Commission Exchange & Brokerage (i)	377	96	86	77	(10.47)	(19.79)
- Commission on LC/BG/DDs	177	44	46	39	(15.22)	(11.36)
- Govt. Business	71	12	20	11	(45.00)	(8.33)
- Banc assurance	129	40	20	27	35.00	(32.50)
Service Charges (ii)	1298	305	276	292	5.80	(4.26)
Miscellaneous (iii)	163	44	39	56	43.59	27.27
Treasury Income	965	365	282	402	42.55	10.14
- Profit on Sale of Investments	637	253	142	104	(26.76)	(58.89)
- Profit/Loss on Revaluation of Investment	73	52	41	250	509.76	380.77
- Profit on Exchange Transactions	247	53	99	48	(51.52)	(9.43)
- Dividend Income	8	7	-	-	-	(100.00)
Other Receipts (PSLC & Others)	1909	552	276	338	22.46	(38.77)
Total Non-Interest Income	4712	1362	959	1165	21.48	(14.46)

TOTAL EXPENSES

₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'24	Mar'24	Jun'23	Jun'24	Y-o-Y (%)	Q-o-Q (%)
Interest Expenses	17826	4796	4049	4787	18.23	(0.19)
Interest Paid on Deposits	16908	4428	3930	4443	13.05	0.34
Other Interest	918	368	119	344	189.08	(6.52)
Operating Expenses	10245	2839	2297	2720	18.42	(4.19)
Staff Cost	6312	1722	1490	1714	15.03	(0.46)
Other Operating Expenses	3933	1117	807	1006	24.66	(9.93)
Total Expenses	28071	7635	6346	7507	18.29	(1.68)

PROVISIONS

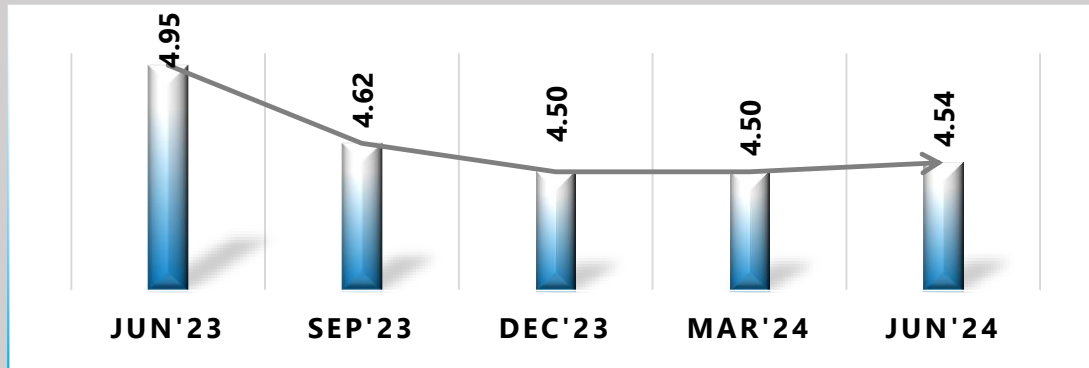
₹ in Cr

Particulars	Year Ended	Quarter Ended				
	Mar'24	Mar'24	Jun'23	Jun'24	Y-o-Y (%)	Q-o-Q (%)
NPAs	3391	509	241	1322	448.55	159.72
Standard Assets	52	188	632	(74)	(111.71)	(139.36)
Depreciation/ Provisions on Investment Including SRs	(265)	(29)	(37)	(20)	45.95	31.03
Income Tax	1504	549	607	(78)	(112.85)	(114.21)
Others	166	54	15	(8)	(153.33)	(114.81)
Restructured A/c's	(34)	(14)	(38)	(29)	23.68	(107.14)
Total Provision	4814	1257	1420	1113	(21.62)	(11.45)

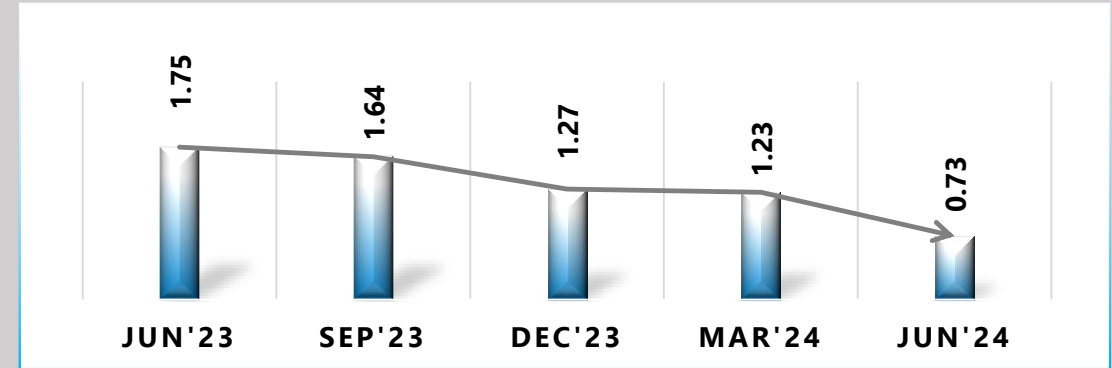


ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24
Gross Advances	219863	231032	239646	251745	250615
Net Advances	212690	224030	231815	243406	240999
Gross NPA	10891	10666	10786	11340	11388
Net NPA	3718	3664	2956	3002	1771
Gross NPA %	4.95	4.62	4.50	4.50	4.54
Net NPA %	1.75	1.64	1.27	1.23	0.73

NPA MOVEMENT

₹ in Cr

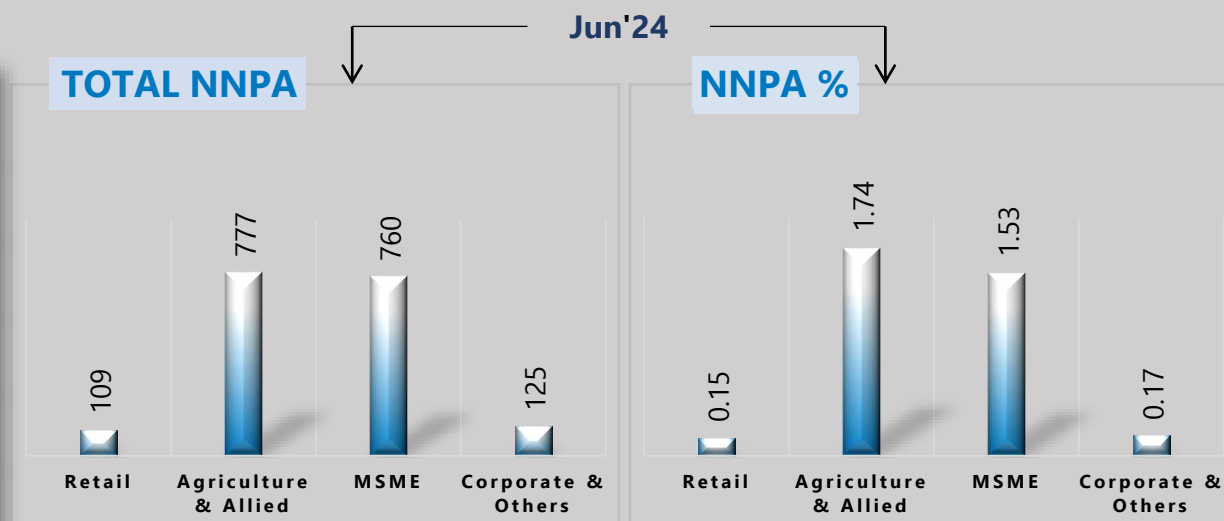
Particulars	Jun'23 (QTR)	Sep'23 (QTR)	Dec'23 (QTR)	Mar'24 (QTR)	FY 23-24	Jun'24 (QTR)
Opening Gross NPAs	18386	10891	10666	10786	18386	11340
Add: Slippage of PA to NPAs	1062	2544	643	1175	4662	650
Increase in Balance of existing NPAs	175	133	107	133	462	159
Sub-Total	1237	2677	750	1308	5124	809
Less:						
Up-gradation	286	315	190	260	459	302
Recovery (Including Sale to ARC)	590 (-)	513 (2)	393 (-)	464 (-)	1702 (2)	431 (10)
Regular Write-off	52	27	42	29	152	28
Technical Write-off	7804	2045	-	-	9849	-
Other Recovery by Adjustment	-	2	5	1	8	-
Sub-Total	8732	2902	630	754	12170	761
Gross NPAs	10891	10666	10786	11340	11340	11388
% of Gross NPAs to Gross Advances	4.95	4.62	4.50	4.50	4.50	4.54

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

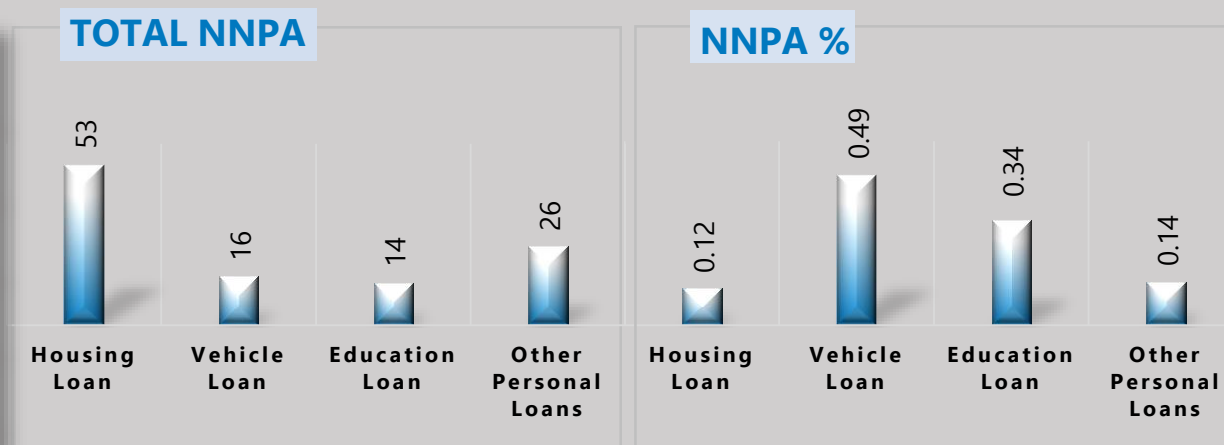
₹ in Cr

Particulars	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24	Advances (Jun'24)	TOTAL NNPA	NNPA %
Total NPA	10891	10666	10786	11340	11388	250615	1771	0.73
Retail	1293	841	831	867	925	72469	109	0.15
Agriculture & Allied	3650	3125	3151	3322	3287	47080	777	1.74
MSME	3167	2638	2684	3008	3054	52111	760	1.53
Corporate & Others	2781	4062	4120	4143	4122	78955	125	0.17



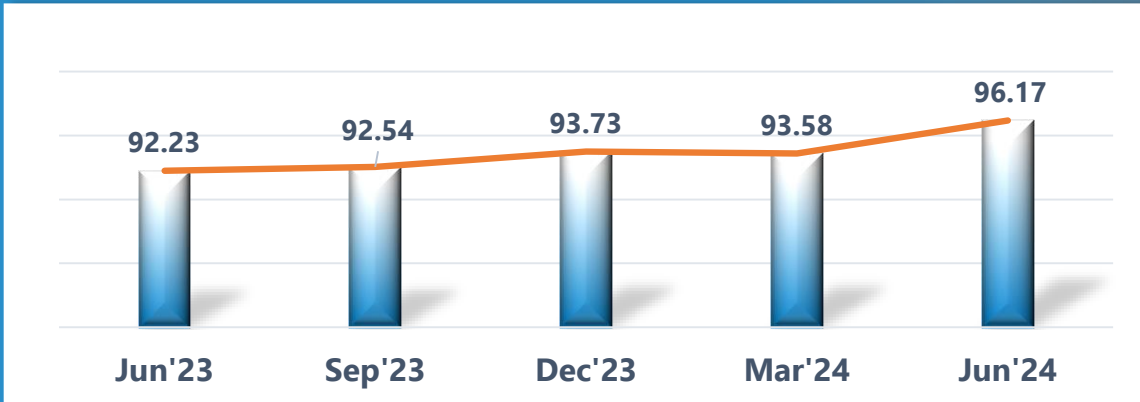
NPA Classification: Retail Sector

Particulars	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24	Advances (Jun'24)	TOTAL NNPA	NNPA %
Total Retail NPA	1293	841	831	867	925	72469	109	0.15
Housing Loan	632	491	481	506	549	45393	53	0.12
Vehicle Loan	63	50	53	54	57	3360	16	0.49
Education Loan	294	103	111	124	130	4613	14	0.34
Other Personal Loans	304	197	186	183	189	19103	26	0.14

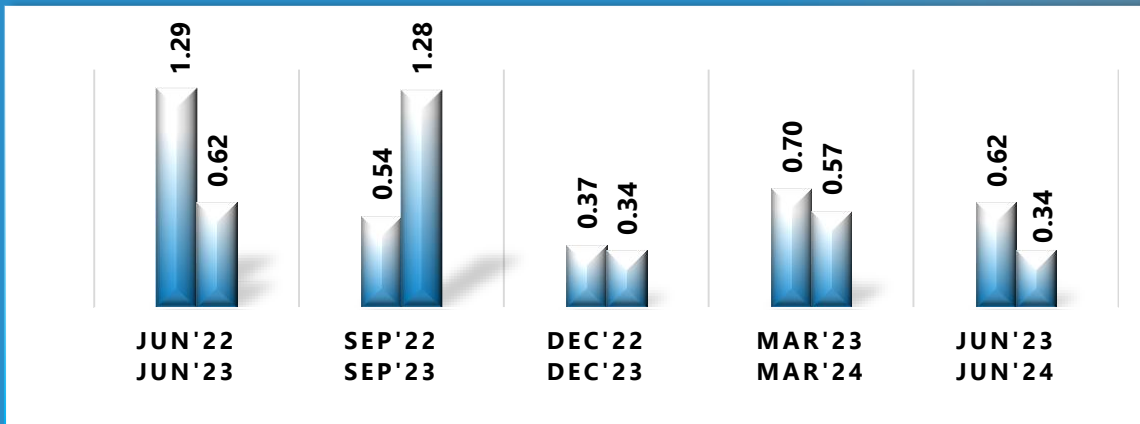


OTHER MAJOR RATIOS

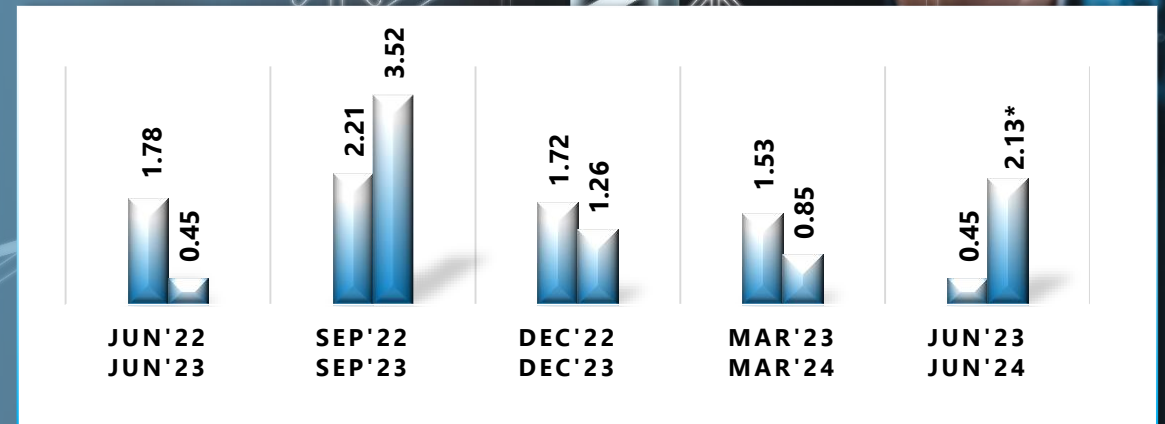
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



CREDIT COST



*Credit Cost without additional provision on prudence basis is 0.63% for Jun'24.

RESTRUCTURED BOOK

Standard Restructured Book

₹ in Cr

Segment	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24
Retail	409	400	628	625	596
Agriculture	177	176	256	233	162
MSME	512	477	702	722	687
Corporate	855	819	982	1011	970
TOTAL	1953	1872	2568	2591	2415

Standard Restructured: Covid-19 Resolution Framework

Segment	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24
Retail	1801	1728	1662	1607	1546
Agriculture	284	279	279	267	254
MSME	1662	1600	1483	1351	1194
Corporate	700	686	719	639	629
TOTAL	4447	4293	4143	3864	3623

Total Standard Restructured Book

Segment	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24
Retail	2210	2128	2290	2232	2142
Agriculture	461	455	535	500	416
MSME	2174	2077	2185	2073	1881
Corporate	1555	1505	1701	1650	1599
TOTAL RESTRUCTURED	6400	6165	6711	6455	6038

- Accounts of ₹ 1678 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 610 Cr; SMA1 - ₹ 268 Cr; SMA2 - ₹ 800 Cr)

SPECIAL MENTION ACCOUNTS

₹ in Cr

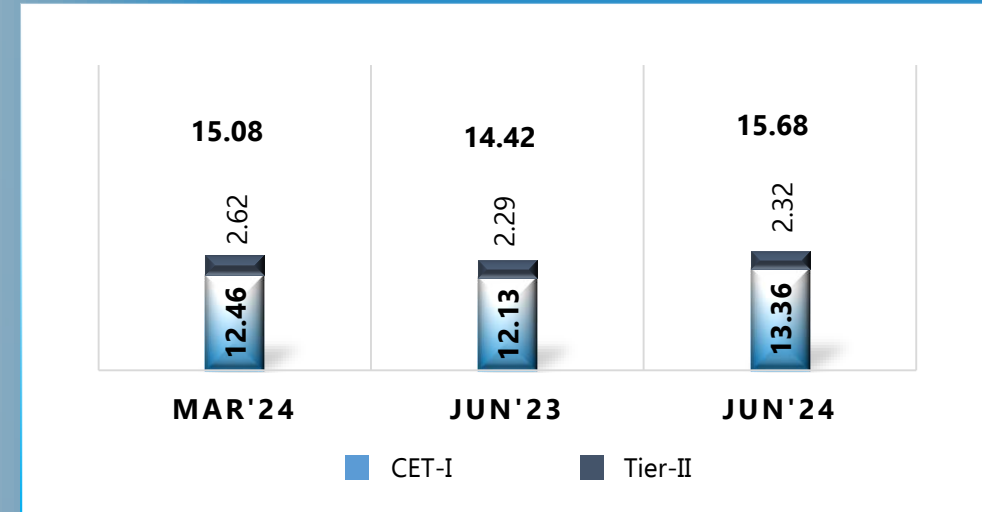
Asset Quality Jun'23	Above ₹ 5 Cr		Up to ₹ 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	45	1773	123761	7794	123806	9567	4.35
SMA 1	11	798	60582	2905	60593	3703	1.69
SMA 2	10	179	68315	3581	68325	3760	1.71
TOTAL	66	2750	252658	14280	252724	17030	7.75

Asset Quality Mar'24	Above ₹ 5 Cr		Up to ₹ 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	39	896	142210	9039	142249	9935	3.94
SMA 1	6	56	50151	2708	50157	2764	1.10
SMA 2	8	94	53046	3126	53054	3220	1.28
TOTAL	53	1046	245407	14873	245460	15919	6.32

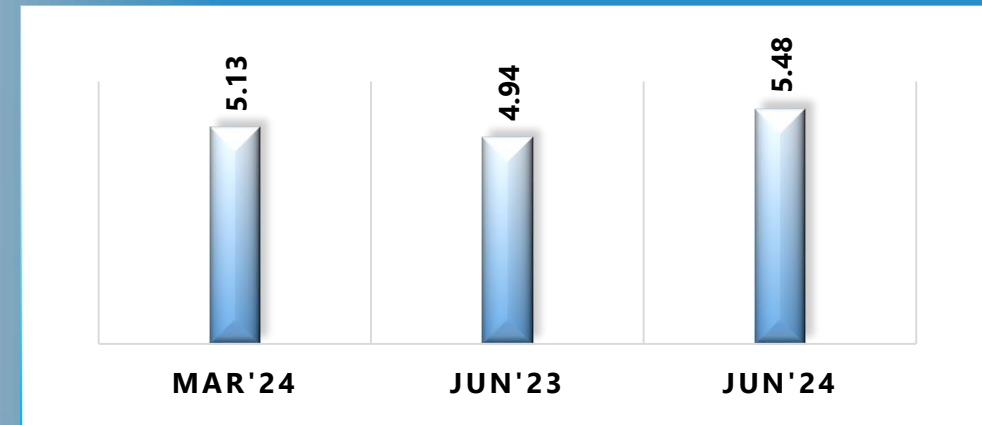
Asset Quality Jun'24	Above ₹ 5 Cr		Up to ₹ 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	47	1010	134532	9672	134579	10682	4.26
SMA 1	1	6	35648	1631	35649	1637	0.65
SMA 2	10	117	47643	2966	47653	3083	1.23
TOTAL	58	1133	217823	14269	217881	15402	6.14

- Accounts of ₹ 1678 Cr are common between SMA and Restructured Accounts.

CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*





BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

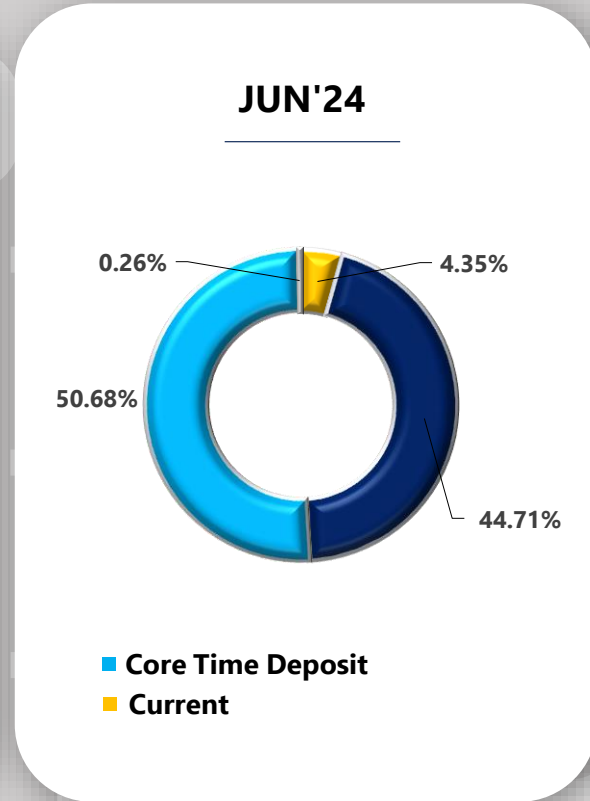
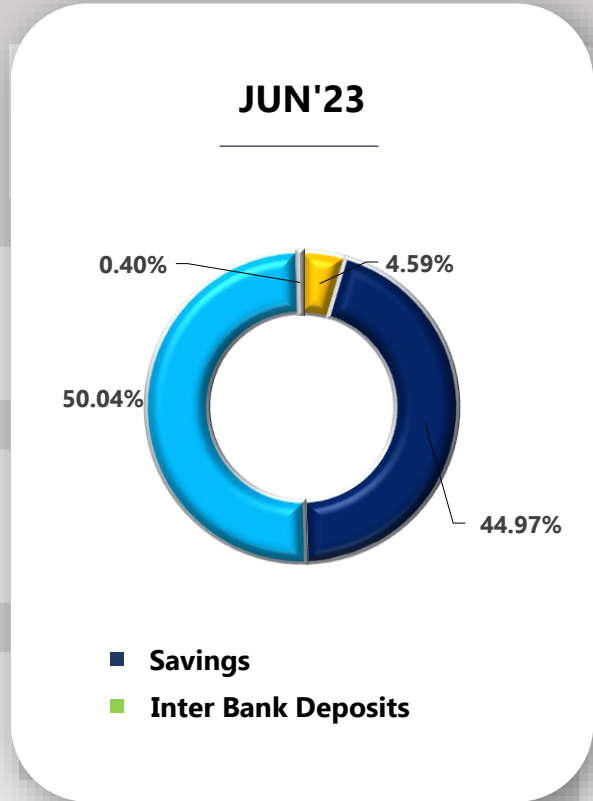
₹ in Cr

PARTICULARS	JUN'23	JUN'24	Y-o-Y Growth %
Total Business	583261	635564	8.97
Total Deposits (Including Interbank Deposits)	363398	384949	5.93
CASA Deposits	180091	188863	4.87
CASA %	49.76	49.19	(57 bps)
Total Advances	219863	250615	13.99
RAM	144477	171660	18.81
Corporate	75386	78955	4.73
CD Ratio	60.75	65.27	452 bps



DEPOSIT MIX

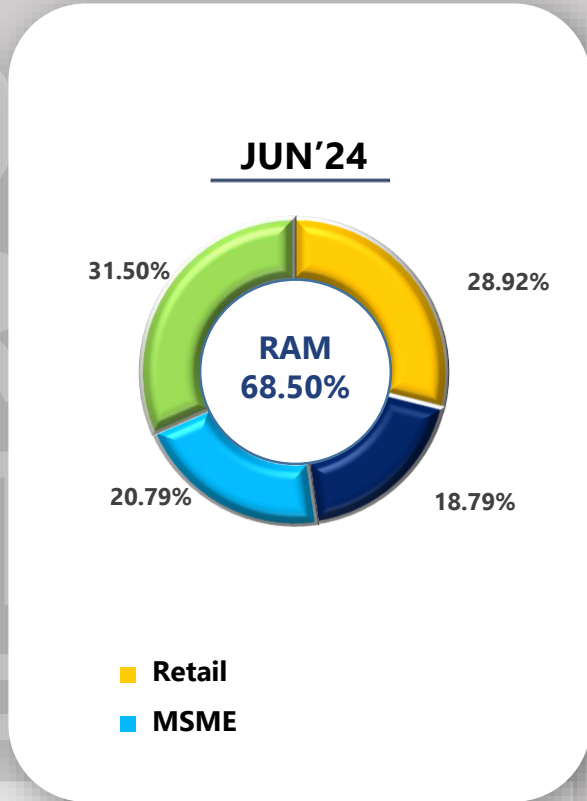
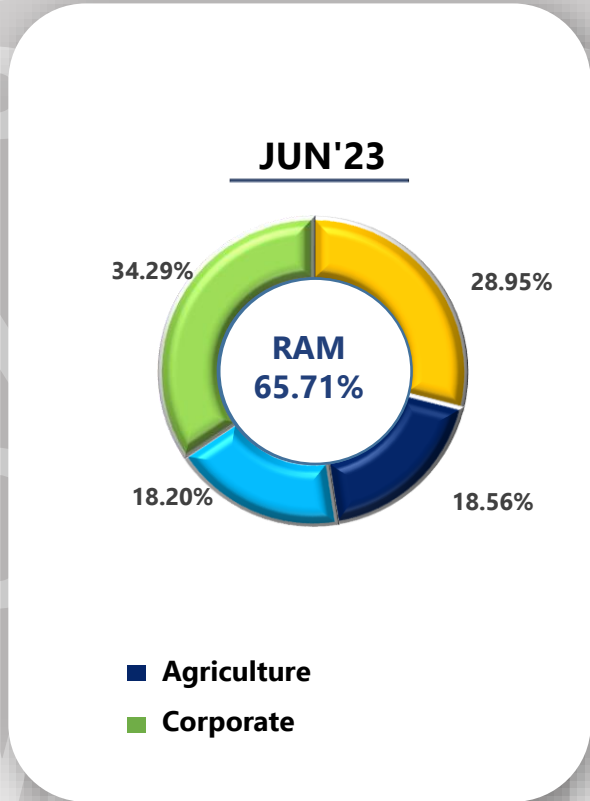
₹ in Cr



PARTICULARS	JUN'23	JUN'24	Y-o-Y Growth %
Current	16686	16742	0.33
Savings	163405	172121	5.33
Total CASA Deposits	180091	188863	4.87
CASA %	49.76	49.19	(57 bps)
Core Time Deposits	181830	195079	7.29
Total Core Deposits	361921	383942	6.08
Inter Bank Deposits	1477	1007	(31.82)
Total Deposits	363398	384949	5.93

CREDIT PERFORMANCE

₹ in Cr

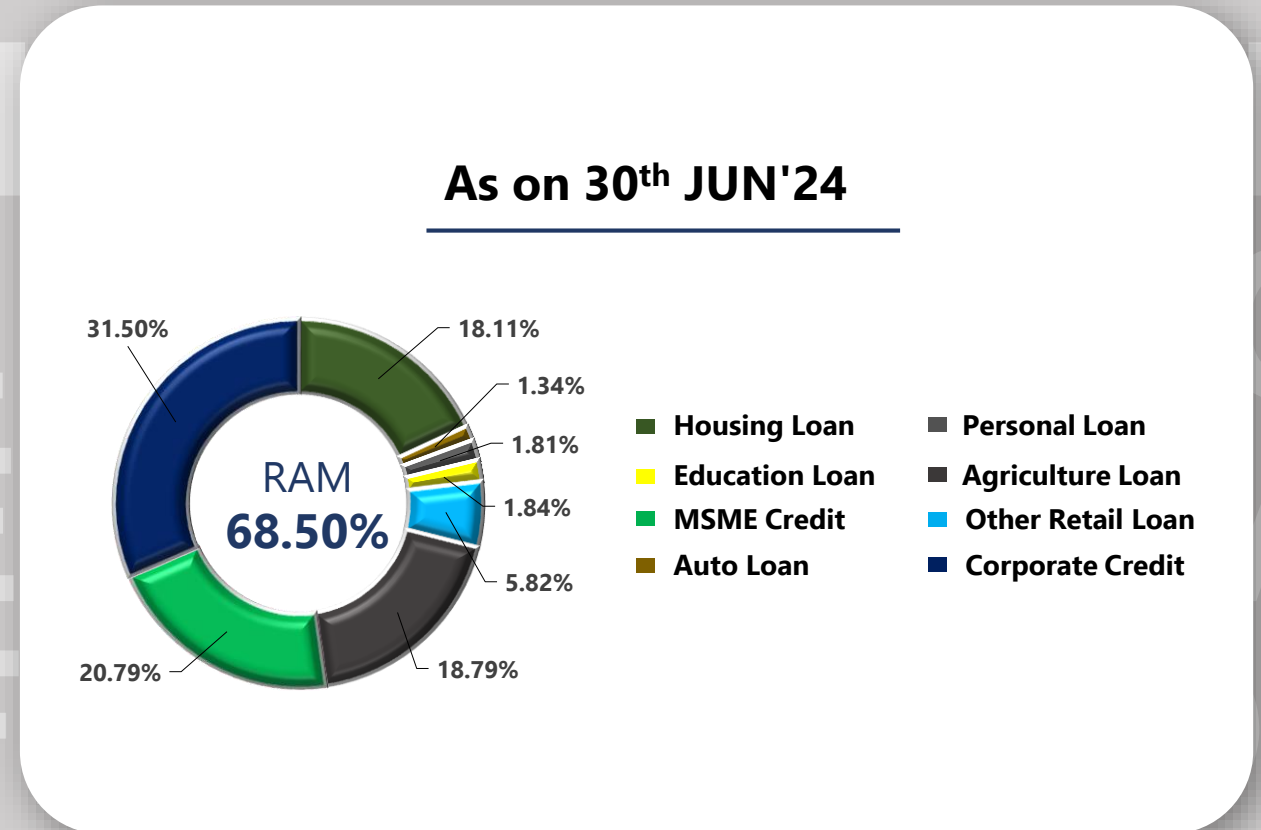


SECTOR	JUN'23	JUN'24	Y-o-Y Growth %
Retail	63641	72469	13.87
Agriculture	40812	47080	15.36
MSME	40024	52111	30.20
RAM	144477	171660	18.81
Corporate	75386	78955	4.73
Gross Advance	219863	250615	13.99
TOTAL Credit RWA	142793	162452	13.77
CRWA % of Gross Advance	64.95	64.82	(13 bps)

DIVERSIFIED LOAN BOOK

₹ in Cr



SECTOR	Amount
Housing Loan	45393
Auto Loan	3360
Personal Loan	4527
Education Loan	4613
Other Retail Loan	14576
Total Retail	72469
Agriculture Loan	47080
MSME Credit	52111
Corporate Credit	78955
Total Advance	250615

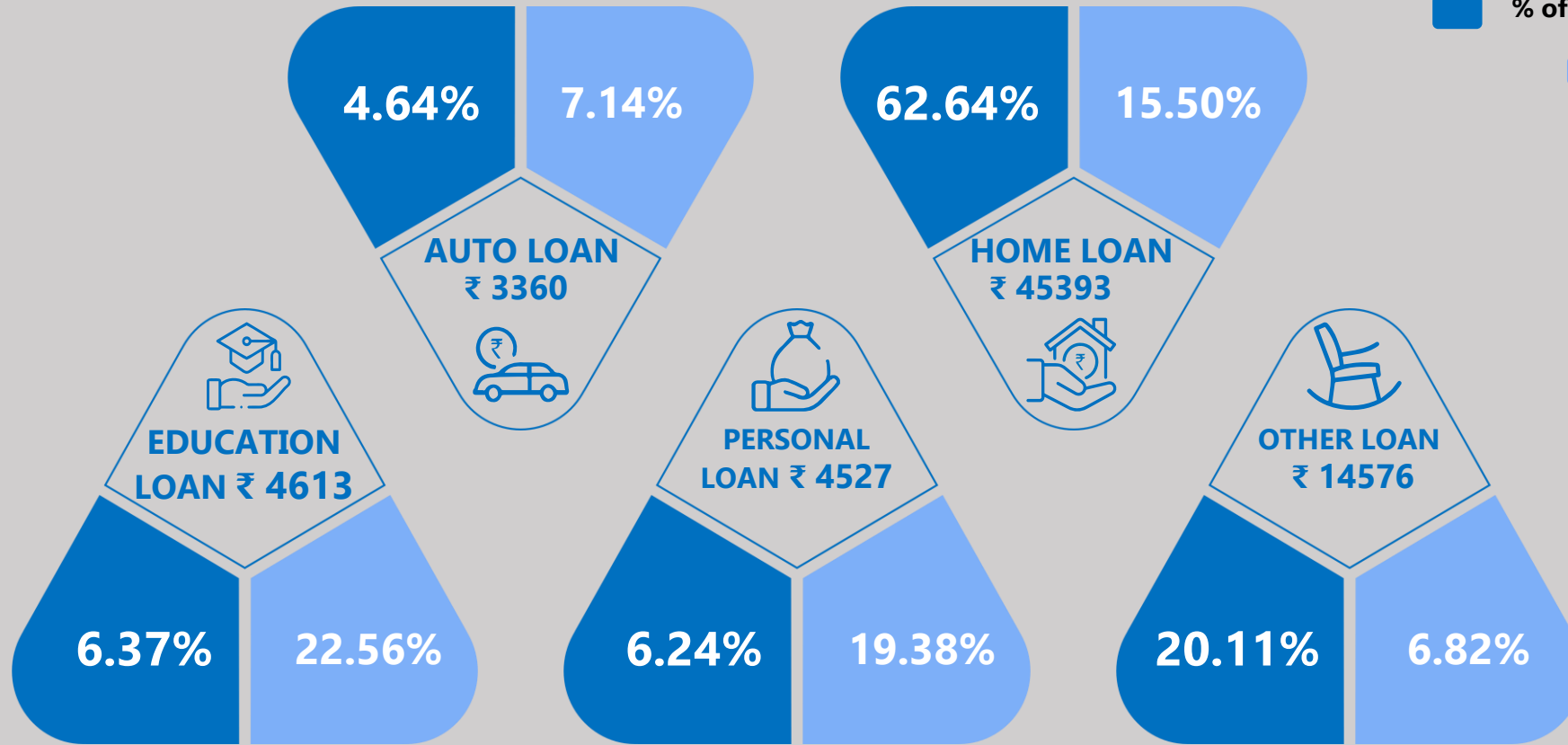


RETAIL SEGMENT

₹ in Cr

As on 30th JUN'24

 % of Total Retail Advance
 Y-o-Y Growth



Retail Segment ₹ **72469**

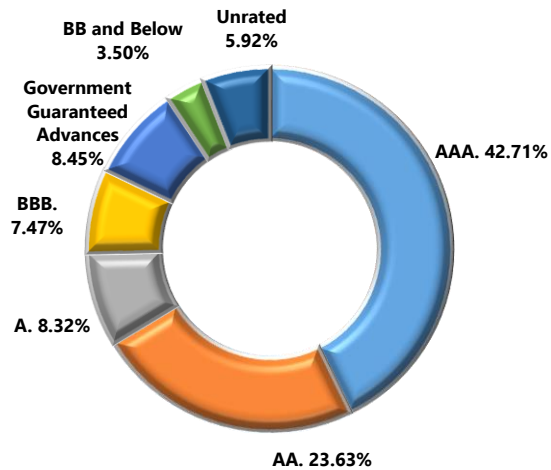
28.92% of Total Advance

Y-o-Y Growth **13.87%**

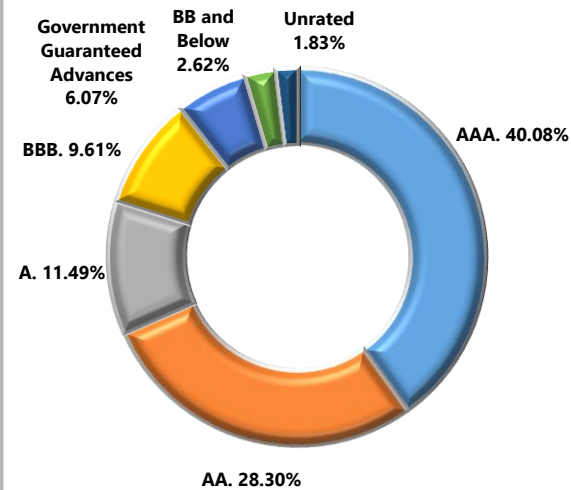
RATED STANDARD ADVANCES

₹ in Cr

JUN'23







JUN'24



INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	JUN'23	JUN'24	Y-o-Y (%)
AAA	30576	29728	(2.77)
AA	16917	20993	24.09
A	5957	8519	43.01
BBB (Including CRE)	5346	7129	33.35
Government Guaranteed Advances	6047	4499	(25.60)
Sub-Total	64843	70868	9.29
BB and Below	2503	1943	(22.37)
Unrated	4246	1362	(67.92)
Total	71592	74173	3.61





SANCTIONS & OUTSTANDING

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Mar'24	Amt. Mar'24	No. of A/Cs Jun'23	Amt. Jun'23	No. of A/Cs Jun'24	Amt. Jun'24	As on 30th Jun'24	Y-o-Y	Q-o-Q
 Retail	73815	5657.78	48993	3718.12	65300	5362.05	72469	44.21	(5.23)
 Agriculture	197548	4572.46	196326	3519.12	245523	4766.28	47080	35.44	4.24
 MSME	48253	5809.00	22851	3163.22	20756	4125.17	52111	30.41	(28.99)
 Corporate Credit	42	12212.68	34	25492.41	39	11858.02	78955	(53.48)	(2.90)
TOTAL	319658	28251.92	268204	35892.87	331618	26111.52	250615	(27.25)	(7.58)

CO-LENDING

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Mar'24	Amt. Mar'24	No. of A/Cs Jun'23	Amt. Jun'23	No. of A/Cs Jun'24	Amt. Jun'24	As on 30th Jun'24	Y-o-Y	Q-o-Q
 Retail	13510	697.40	9487	412.33	8097	655.68	5634.22	59.02	(5.98)
 Agriculture	8	0.80	11	1.56	39635	610.39	581.26	-	-
 MSME	17429	1943.54	6298	894.31	5096	752.48	5902.42	(15.86)	(61.28)
 Corporate Credit	798	195.22	-	-	1628	175.80	237.18	100.00	(9.95)
TOTAL	31745	2836.96	15796	1308.20	54456	2194.35	12355.08	67.74	(22.65)

ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES
@ **54.46%** of ANBC against norm of 40%



AGRICULTURE ADVANCES
@ **21.30%** of ANBC against norm of 18%

ADVANCES TO SMALL AND MARGINAL FARMERS
@ **10.78%** of ANBC against norm of 10%

WEAKER SECTOR
@ **16.67%** of ANBC against norm of 12%

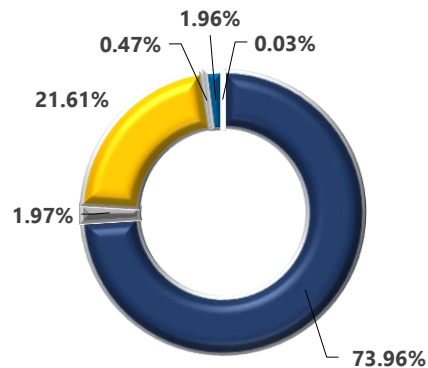


INVESTMENTS

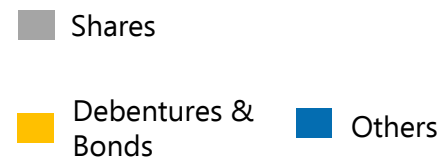
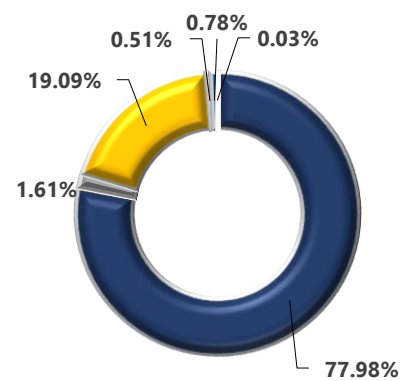
INVESTMENT PORTFOLIO

₹ in Cr

Jun'23



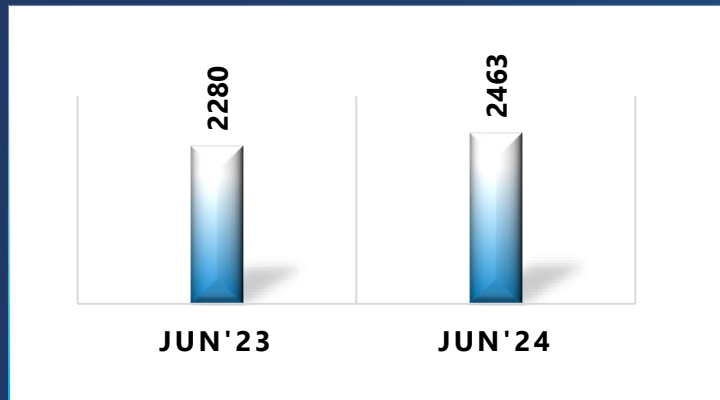
Jun'24



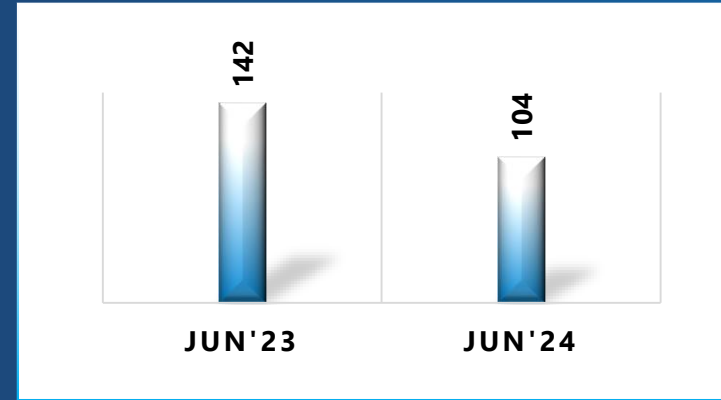
Particulars	Jun'23	Jun'24
Govt. Securities	106125	113714
Other Approved	-	-
Shares	2830	2343
Debentures & Bonds	31009	27840
Subsidiaries & Joint Ventures	670	740
Others	2819	1132
Total Investment In India	143453	145769
Investment Outside India	47	47
Grand Total	143500	145816

TREASURY PERFORMANCE

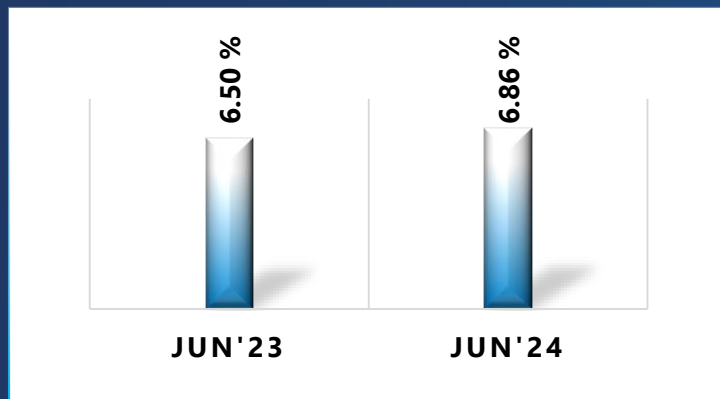
INTEREST ON INVESTMENT



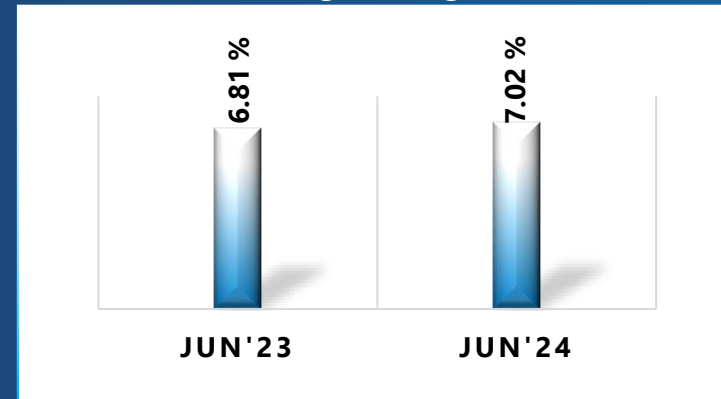
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT (Including Trading Profit)



₹ in Cr

Particulars	Jun'23 (QTR)	Jun'24 (QTR)
Aggregate Investment	143500	145816
Interest on Investment	2280	2463
Yield on Investment %	6.50	6.86
Profit on Sale of Investments	142	104
Profit on Exchange Transaction	99	48
Dividend Income	-	-
Profit/Loss of Revaluation of Investment	41	250
Treasury Income	282	402
Yield on Investment (Including Trading Profit)%	6.81	7.02
M - Duration (AFS)	1.93	3.26
10 Year Bench Mark %	7.11	7.01

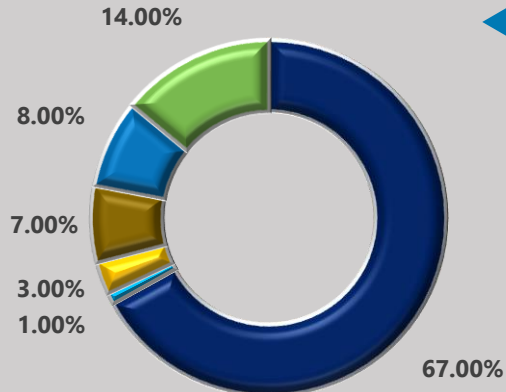
TREASURY OPERATIONS

₹ in Cr

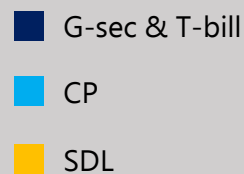
TOTAL INVESTMENT BOOK	JUN'23			JUN'24			
AGGREGATE INVESTMENT	143500			145816			
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	FVTPL-HFT	SAJV
INVESTMENT	106097	36924	479	98007	42857	4097	855
PERCENTAGE	73.94%	25.73%	0.33%	67.21%	29.39%	2.81%	0.59%
TOTAL SLR	106125			113714			
CATEGORY WISE	79896	25750	479	75844	37161	709	-

AFS BOOK

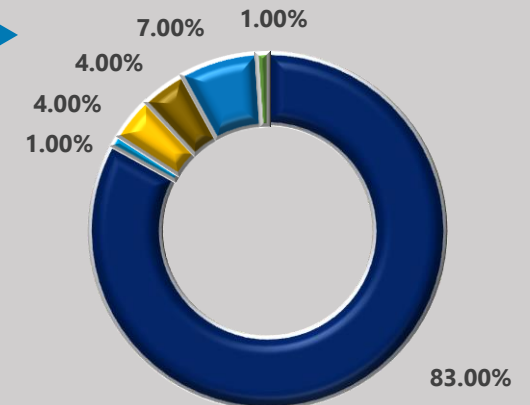
Jun'23



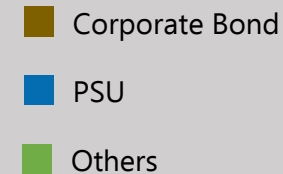
Modified Duration:
1.93 - SLR : **1.62**
P.V. 01 (SLR+NSLR):
5.81



Jun'24



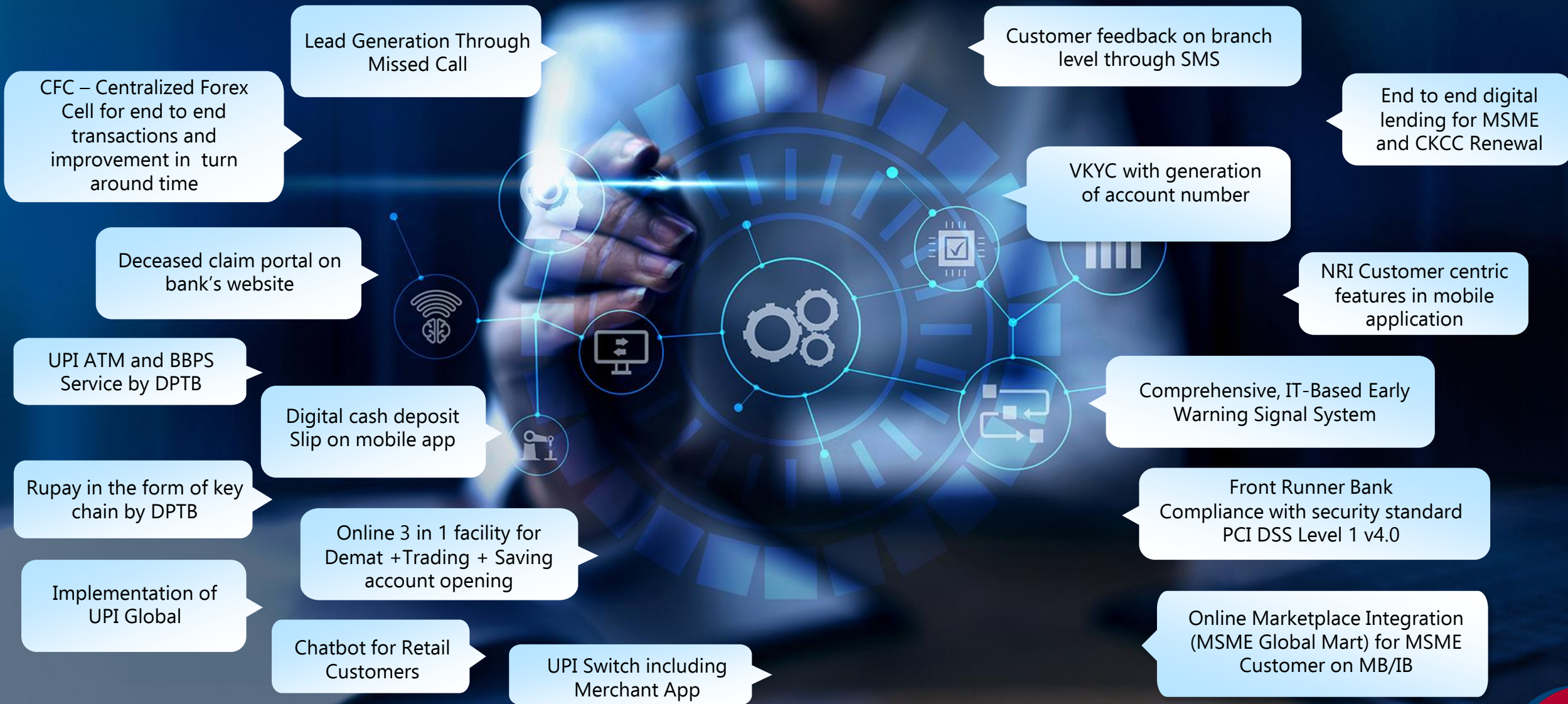
Modified Duration:
3.26 - SLR : **3.28**
P.V. 01 (SLR+NSLR):
13.64





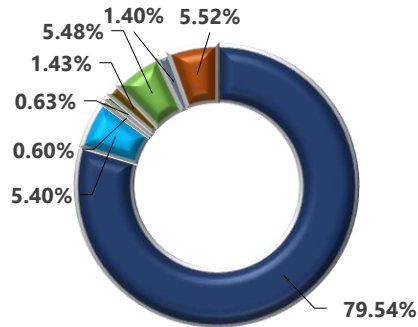
DIGITAL JOURNEY

LEVERAGING TECHNOLOGY



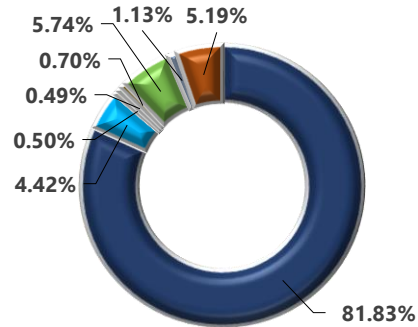
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

July'22 to Jun'23

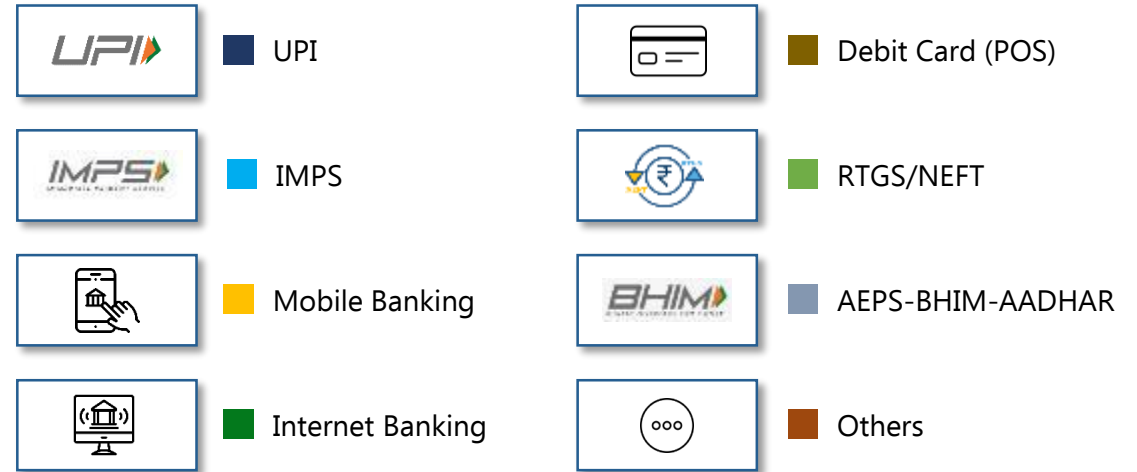


Share of Digital Txns through ADC 79.63%

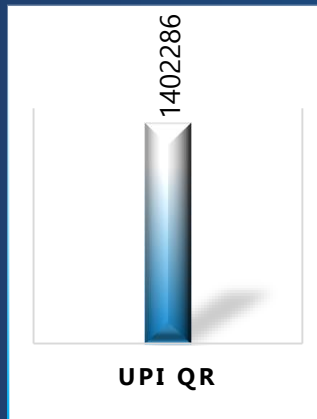
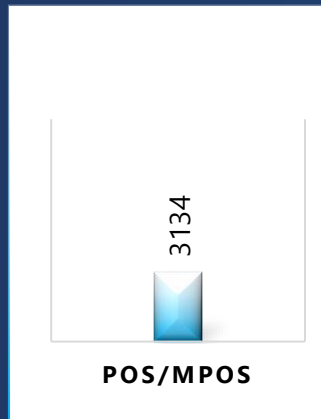
July'23 to Jun'24



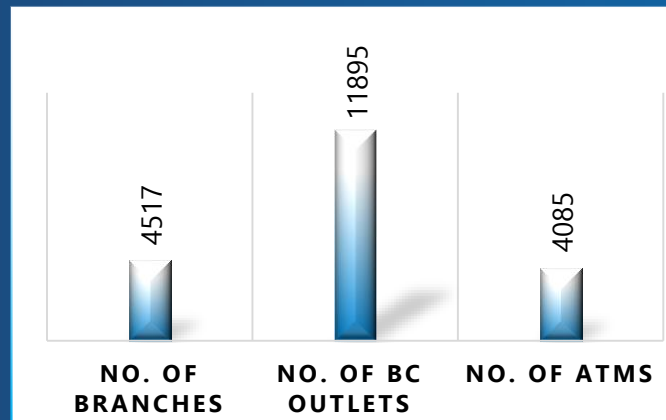
Share of Digital Txns through ADC 81.58%



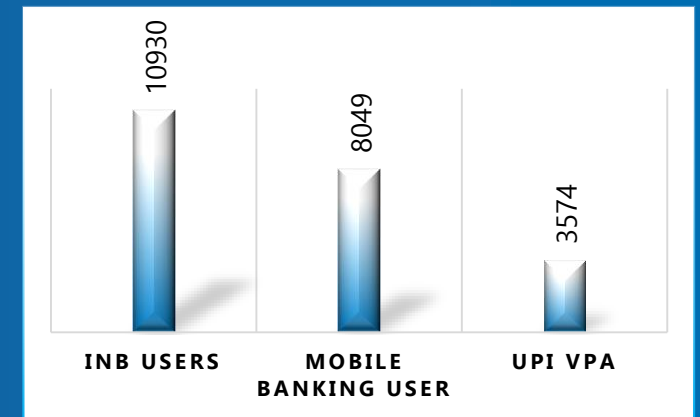
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



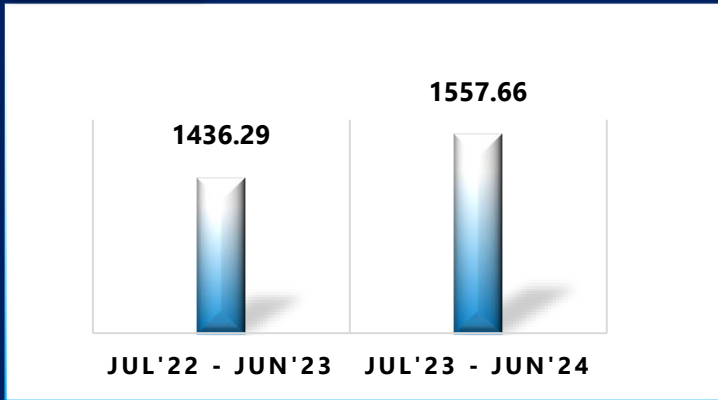
DIGITAL TOUCH POINTS (IN'000)



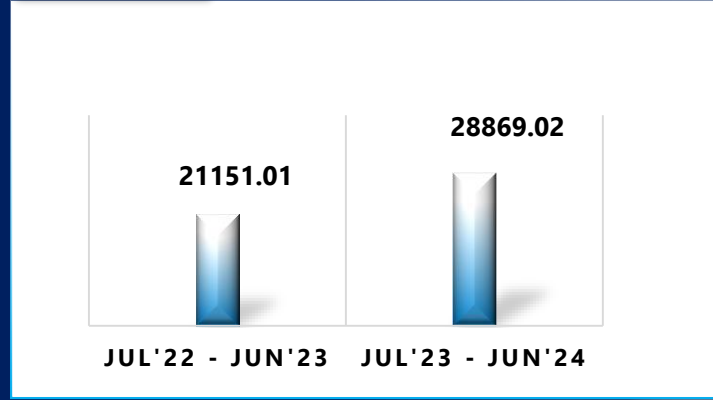
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



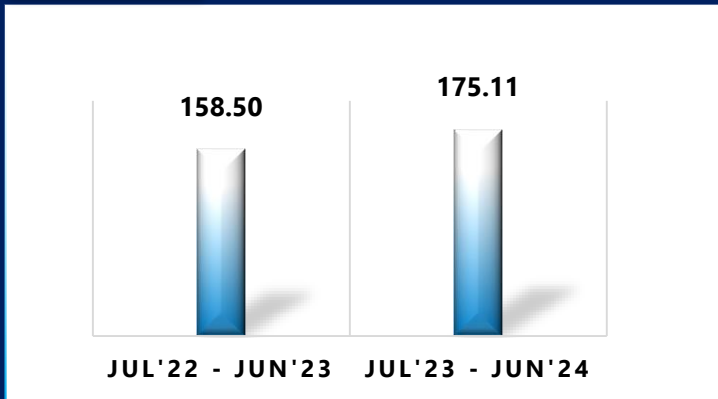
IMPS TRANSACTIONS



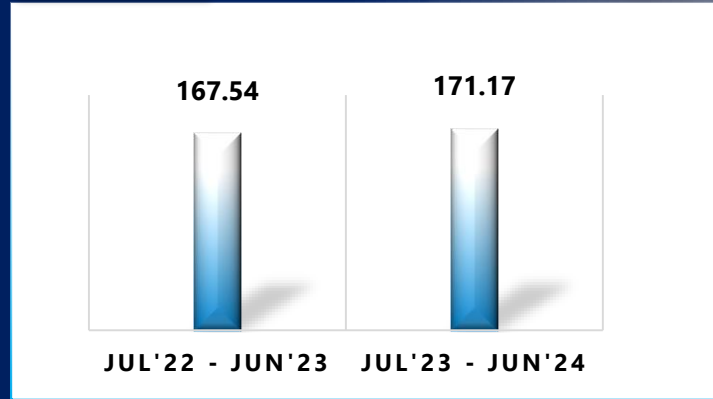
UPI (Remitter + Beneficiary)



MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (in Lakhs)



DIGITAL INITIATIVES IN PROGRESS



Digital Lending Platform (DLP)

Digital Lending Platform provides convenience to customers to avail loans in Straight Through Process (STP) and assisted modes. The journeys being currently offered are Retail and Agri Gold Loan, KCC, PAPL and Mudra-Shishu/ Kishore/ Tarun. The platform helps reduce paperwork, improve convenience for the customers and adhering to best practices of lending.



Omni Channel Mobile App

The services such as account management, deposits, digital loans, payments, shopping, insurance, personal finance management and beyond banking services will be offered through app and web interfaces for retail and corporate customers. The channel provides simplified processes with minimal clicks and ease of navigation to enhance customer experience. The channel enables reduction of workload on branches and also facilitates acquisition and retention of customers.



Integrated Customer Care

Bank has setup state of the art Integrated Customer Care (ICC). Customers are being supported presently over Call, IVR, Whatsapp, Social Media and E-mail. Channels under implementation includes Web-Chat, Chat-BoT, Voice BoT, Video Banking, Co-browsing etc. using AI & ML. This new facility assists bank in Grievance handling, Digital Support, Campaign Management, Sales & Marketing through CRM, Complaint Management System and Lead Management System. Customers are benefited with access of banking services 24/7 through various touch points. The ecosystem of ICC also helps in recording customer interactions and thereby canvassing more business.



Integrations Platform

This is the backbone of the digital channels which provides interconnectivity between various internal and external systems of the bank through APIs. These APIs help Bank a) Quick to Market and b) Easy to integrate Third Party Applications / Fintechs to provide Niche Products & Services.



Collections Management

To strengthen the Collections process, Bank has setup two Collections Management Centres (CMC) at Navi Mumbai and Kolkata which would cover all the branches across the country. The services include Call Centre and Feet On Street (FOS). Focused setup for SMA resolution and reduced Slippage to SMA are the advantages to the Bank while reminders for prompt repayment and maintenance of Credit Score are the benefits to the customers.

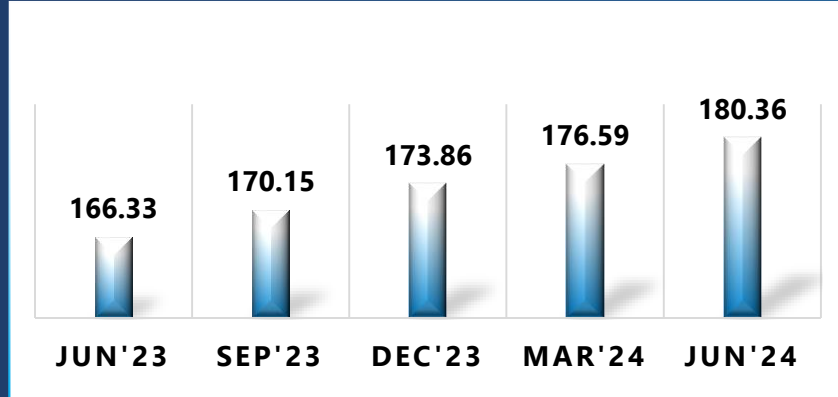
FINANCIAL INCLUSION

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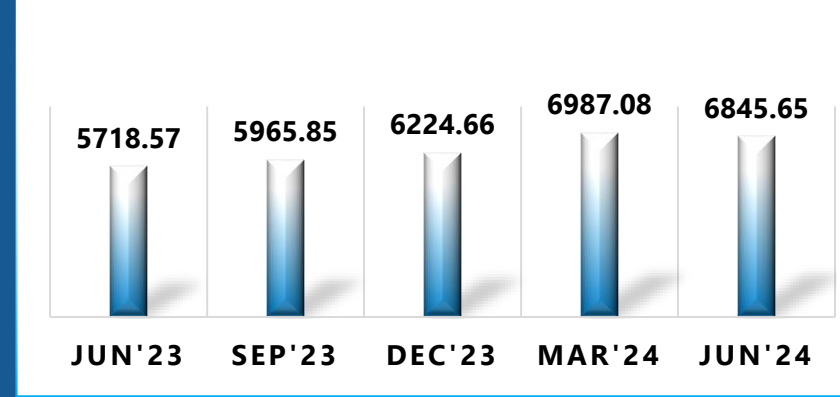
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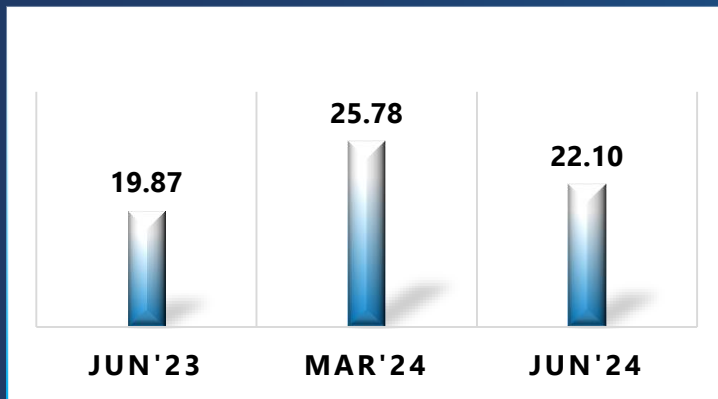
No. of Accounts (in Lakhs)



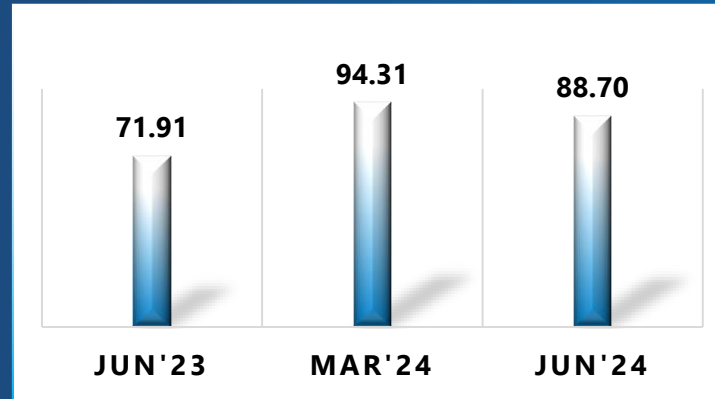
Balance Outstanding (₹ in Cr)



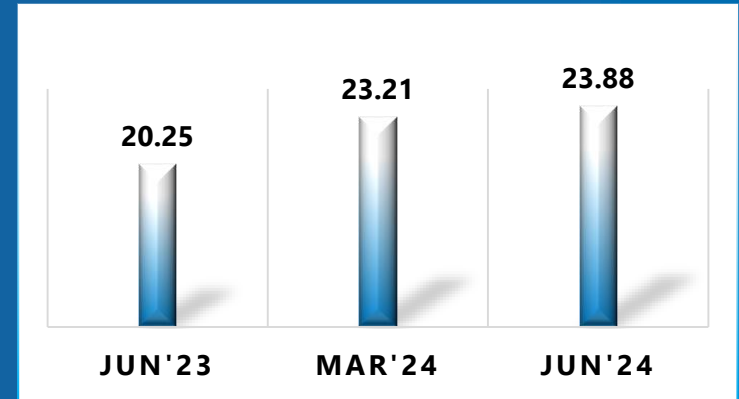
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

CENTRAL BANK OF INDIA - GROUP

Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'24
Cent Bank Home Finance Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 11 States through 29 Branches & 1 SPOKE locations Advances & Investment Portfolio of ₹ 1621.85 Cr 	64.40%	Total Income	40.88	43.75
		Net Profit/(Loss)	9.46	6.41
		Total Assets	1534.92	1648.80
		Capital & Reserves	198.30	220.35
	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'24
Centbank Financial Services Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	100%	Total Income	0.75	1.21
		Net Profit/(Loss)	0.29	0.62
		Total Assets	48.94	55.25
		Capital & Reserves	35.79	38.10

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	Quarter ended	
			Jun'23	Jun'24
Uttar Bihar Gramin Bank, Muzzaffarpur (Reviewed)	35%	Net Profit/(Loss)	121.94	96.40
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Reviewed)	35%	Net Profit/(Loss)	30.01	33.37
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	85.79	61.57

CENTRAL BANK OF INDIA - GROUP

Group Position

₹ in Cr

Particulars	As on 30 th Jun'23	As on 30 th Jun'24
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	21031	23638
Minorities Interest	71	78
Deposits	363916	385514
Borrowings	10177	23019
Other Liabilities and Provisions	8781	8403
Total	412657	449333
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	21787	23581
Balances with Banks and Money at Call and Short Notice	16599	16042
Investments	137567	144237
Loans & Advances	213662	242029
Fixed Assets	4722	5314
Other Assets	18311	18121
Goodwill on Consolidation	9	9
Total	412657	449333

CENTRAL BANK OF INDIA - GROUP

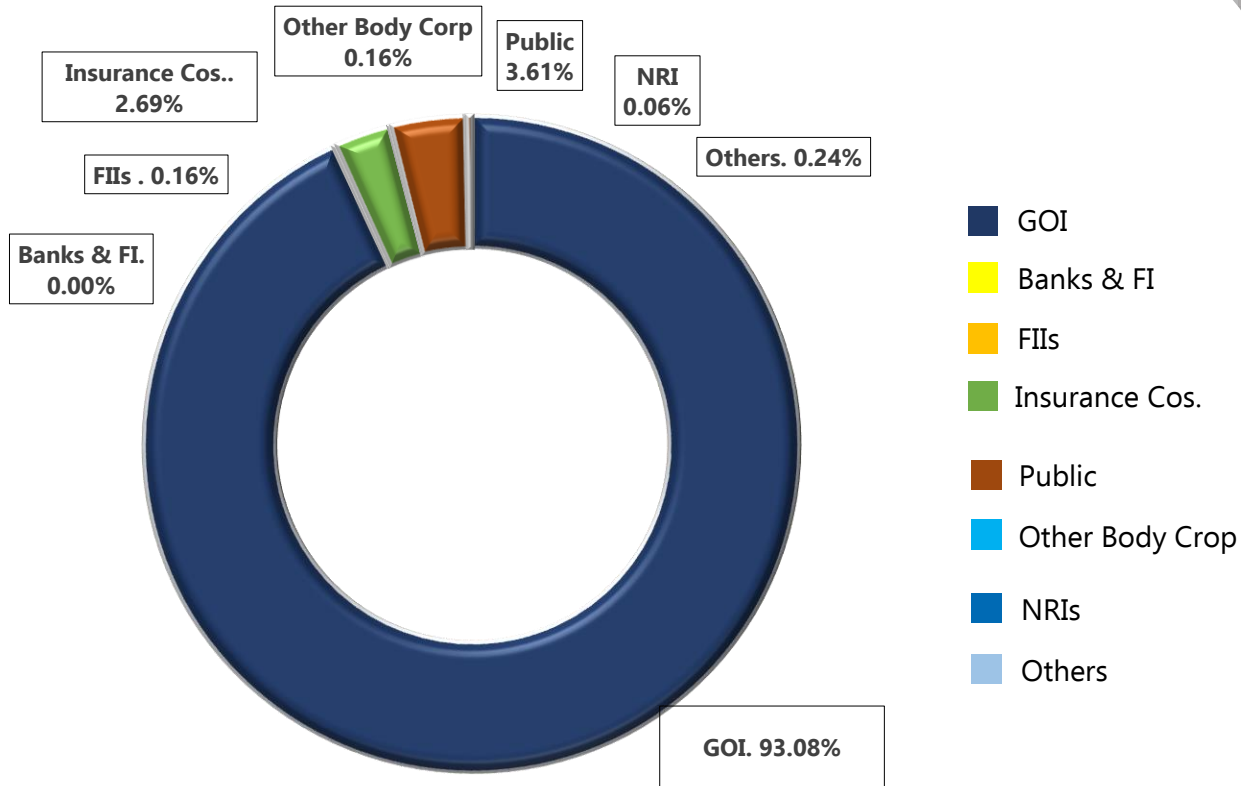
Group Performance

₹ in Cr

Particulars	Quarter ended	
	JUN'23	JUN'24
<u>INCOME</u>		
Interest and Dividend Earned	7259	8367
Other Income	959	1166
Total	8218	9533
<u>EXPENDITURE</u>		
Interest Expended	4062	4802
Operating Expenses	2302	2726
Provisions and Contingencies	1426	1119
Total	7790	8647
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	428	886
Less: Minority Interest	3	2
Consolidated Net Profit/(Loss) after deducting Minority's Interest	425	884
Add: Share of Earnings in Associates	70	58
Consolidated Net Profit/(Loss) Attributable to the Group	495	942

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

SHAREHOLDING PATTERN



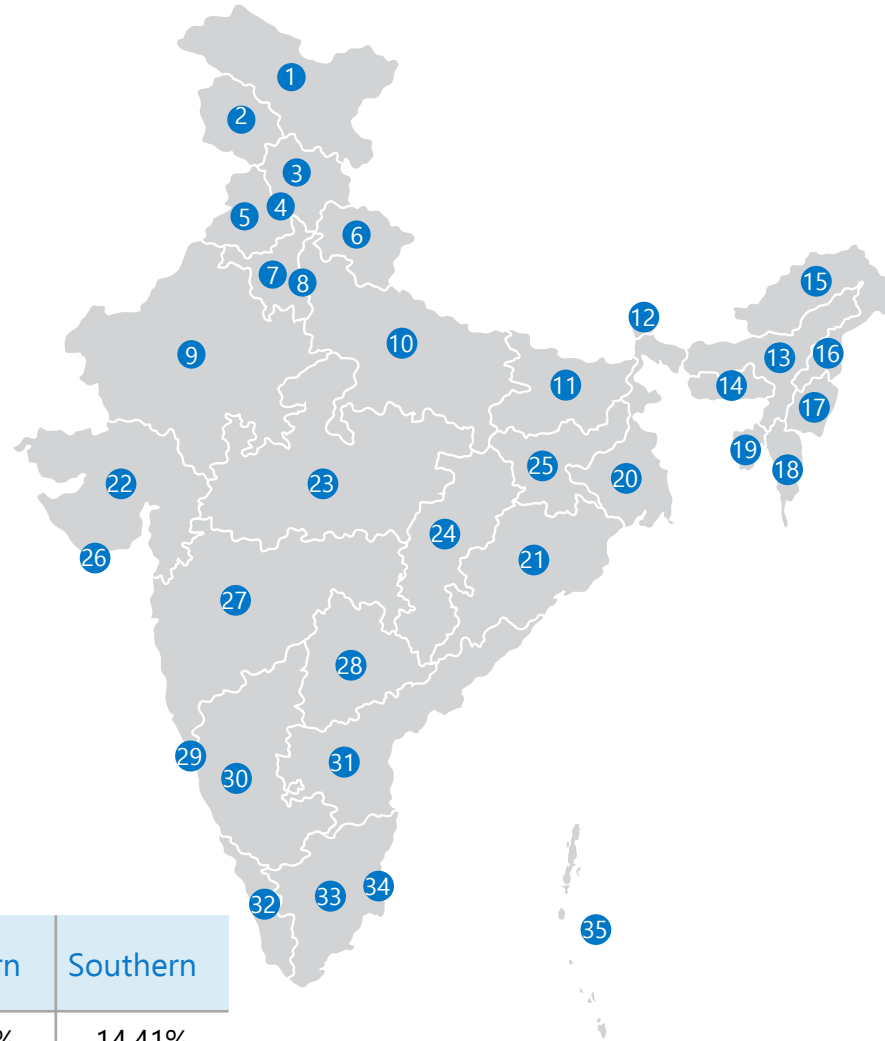
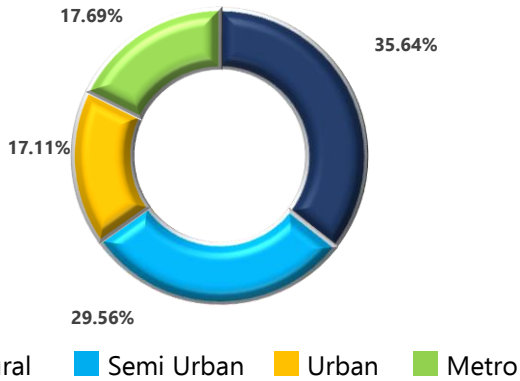
As on 30th Jun'24

- 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

PAN INDIA NETWORK OF BRANCHES

As on 30th Jun'24

Total Branches	4517
Rural	1610
Semi Urban	1335
Urban	773
Metro	799
Total ATMs	4085
Total BC Outlets	11895
Total Customer Touch Points	20497



1. Ladakh	1
2. Jammu and Kashmir	15
3. Himachal Pradesh	56
4. Chandigarh	11
5. Punjab	142
6. Uttarakhand	41
7. Haryana	137
8. National Capital Territory of Delhi	97
9. Rajasthan	170
10. Uttar Pradesh	577
11. Bihar	432
12. Sikkim	16
13. Assam	119
14. Meghalaya	8
15. Arunachal Pradesh	8
16. Nagaland	8
17. Manipur	9
18. Mizoram	2
19. Tripura	6
20. West Bengal	314
21. Odisha	104
22. Gujarat	306
23. Madhya Pradesh	459
24. Chhattisgarh	116
25. Jharkhand	89
26. Dadra & Nagar Haveli and Daman & Diu	3
27. Maharashtra	589
28. Telangana	96
29. Goa	30
30. Karnataka	105
31. Andhra Pradesh	127
32. Kerala	118
33. Tamil Nadu	202
34. Puducherry	3
35. Andaman and Nicobar Islands	1

	Western Central	Northern	North East	Eastern	Southern
% Share	33.27%	27.61%	3.90%	20.81%	14.41%
No. of Branches	1503	1247	176	940	651

GUIDANCE

PARAMETERS	GUIDANCE FOR FY 24-25	ACHIVEMENTS (QTR Jun'2024)
Business Growth	10-12%	8.97%
Deposit Growth	8-10%	5.93%
Advances Growth	14-15%	13.99%
CASA	50%(+/- 1%)	49.19
RAM: Corporate Credit Ratio	65:35 (+/-5%)	68.50:31.50
NIM	Above 3%	3.57%
Gross NPA	Below 4%	4.54%
Net NPA	Below 1%	0.73%
PCR	95 – 96%	96.17%
Slippage Ratio	Less than 0.50% on Q-o-Q basis	0.34%
Credit Cost (Annualized)	1.00 – 1.25%	2.13%
Return on Assets	0.75- 0.85%	0.82%
Cost to Income Ratio	50 – 52%	57.71%

ENVIRONMENT, SOCIAL AND GOVERNANCE



Environment

- Under bank's "Green Banking" program, the Bank promotes paperless transactions and digital document management to reduce environmental impact. Customers are encouraged to opt for e-statements and digital communication.
- The bank invested in innovative initiatives like Interoperable Cardless Cash Withdrawals (ICCW) and Green Channel Cash Deposits, which contribute to environmental protection.
- The bank has launched the 'Harit Dhara' Tree Plantation Drive, an ESG initiative that encourages each branch to plant a minimum of five trees during the initial stage of the monsoon.
- Approximately 29,000 employees have taken the pledge as a symbol of their tangible commitment to fostering a sustainable and ethical working environment.



Social

- To fostering an inclusive and diverse culture with talent development, the employees who have successfully completed "Fundamentals of ESG and Sustainability" will be eligible to enroll for advance certification with IIBF and will receive an honorarium upon completion.
- Dedicated fund of ₹ 25 Crores has been allocated for staff welfare schemes, including health check-ups, financial assistance for employees with children with disabilities and recreational activities.
- The bank has invested ₹ 8.31 Crores in CSR activities.
- The Bank has approved the Reward and Recognition program – Central PRAISE To incentivise top-performing employees and boost employee morale.
- The AI-based chatbot, Cent Chanakya, has improved customer query resolution, while predictive analytics models help foresee customer churn, enabling proactive engagement.



Governance

- The Bank established a Cyber Security Operation Centre (CSOC) that ensures real-time monitoring and swift threat detection.
- Advanced security solutions like the Privilege Access Management System (PAMS) and Data Leakage Prevention (DLP) are now in place to protect sensitive information.
- Regular audits, such as Information Security (IS), Vulnerability Assessment and Penetration Testing (VAPT), ensure the Bank's defenses remain robust against emerging threats.
- The Bank has set up a full-fledged Disaster Recovery Centre and Near-Site setup to ensure business continuity with zero data loss.
- The bank adheres to highest industry standards, achieving certifications such as ISO 27001 for information security and ISO 22301 for business continuity management.

PRODUCT OFFERING

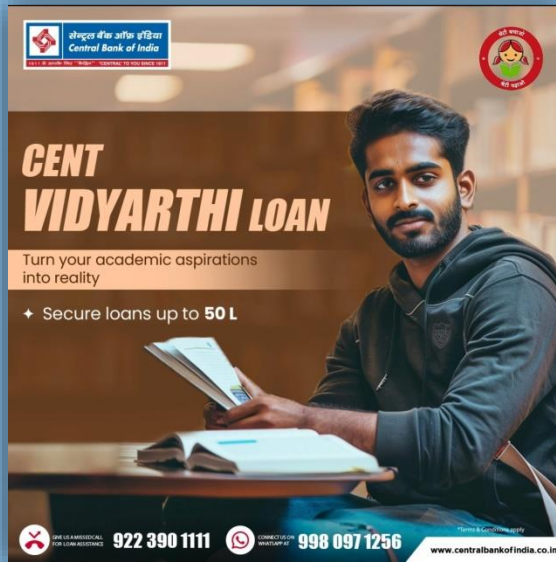


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- Load money in your card
- Use the card as a ticket to tap and travel

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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.



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