










**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER ENDED
30th JUNE 2014**



-  ***Bank on Recovery Path.***
-  ***Earned Profits consecutively during last three quarters.***
-  ***Progressive growth in the level and quantum of Profits - Rs 62 crore, Rs 162 crore in Q3 and Q4 last year and Rs 192 crore in Q1 this FY.***
-  ***NPA level checkmated - 6.15% level.***
-  ***Margins improved (NIM improved to 2.87%).***
-  ***Retail push contained corporate growth.***
-  ***Bank has shown remarkable resilience.***



- ❖ **Total Business of the Bank increased to Rs. 4,26,829 crore from Rs. 4,05,383 crore in June 2013, recording Y-o-Y growth of 5.29 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,40,782 crore from Rs. 2,30,760 crore in June 2013, recording Y-o-Y growth of 4.34 %.**
- ❖ **Total Advances stood at Rs. 1,86,047 crore against Rs. 1,74,623 crore in June 2013, recording Y-o-Y growth of 6.54 %.**
- ❖ **CASA increased to Rs. 79,476 crore from Rs. 74,174 crore in June 2013, recording Y-o-Y growth of 7.15 % . Share of CASA in total deposits stood at 33.01% as against 32.14% in June 2013.**
- ❖ **Core Deposits increased to Rs. 1,88,981 crore from Rs. 1,78,528 crore in June 2013, recording Y-o-Y growth of 5.86 %.**
- ❖ **Total Income increased to Rs. 6,928 crore from Rs. 6,443 crore in June 2013 recording Y-o-Y growth of 7.53 % .**
- ❖ **Provision Coverage Ratio has improved from 42.46 % to 51.52 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.41 % with Tier I at 7.78 % whereas CRAR under BASEL III is 9.62 % with Tier I at 7.12 %.**
- ❖ **NIM improved from 2.68% in June 2013 to 2.87% in June 2014.**

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15

(Rs. in crore)

PARAMETERS	Q1 13-14	Q 4 & FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Total Business	4,05,383	4,23,390	4,26,829	5.29
Total Deposits	2,30,760	2,40,069	2,40,782	4.34
Of which Core Deposits	1,78,528	1,87,164	1,88,981	5.86
Of which HighCost Deposits (% to total deposits)	52,232 (22.63%)	52,434 (21.84)	50,801 (21.10)	(2.74)
Total Loans and Advances	1,74,623	1,83,321	1,86,047	6.54
Investments	75,988	86,384	87,521	15.18
CD Ratio	75.67	76.36	77.27	----

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15



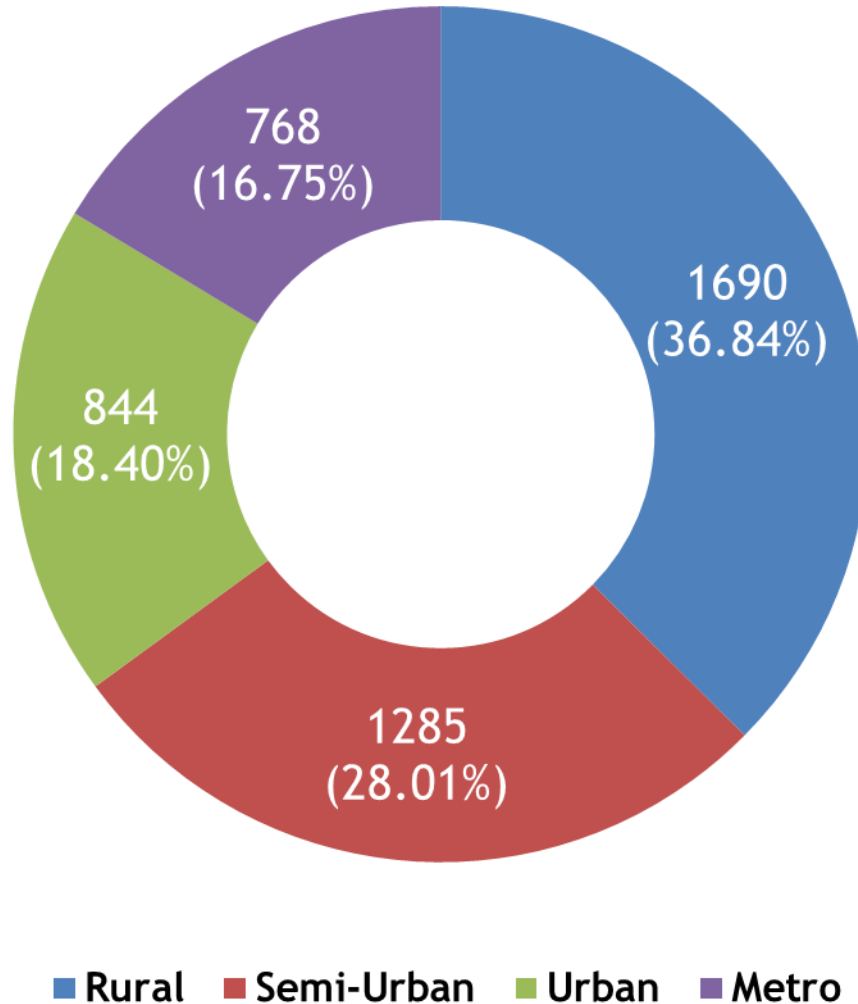
सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

(Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Gross Income	6,443	6,962	26,350	6,928	7.53
Gross Expenses	5,443	6,135	23,112	5,954	9.39
Operating Profit	1000	827	3,238	974	(2.60)
Net Profit	22	162	(1,263)	192	772.73
Net Interest Income	1537	1715	6494	1822	18.54
Net Interest Margin	2.68	2.76	2.73	2.87	----

BRANCH SEGMENTATION : AS ON 30TH JUNE, 2014



Total Branches	4587
Rural	1690
Semi Urban	1285
Urban	844
Metropolitan	768
ATMs	3727
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q1 13-14	Q4 & FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Current	12,910	13,537	12,332	(4.48)
Savings	61,264	66,474	67,144	9.60
Total CASA	74,174	80,011	79,476	7.15
Core Term	1,04,354	1,07,624	1,10,505	5.89
Total Core Deposits	1,78,528	1,87,164	1,88,981	5.86
High Cost	52,232	52,434	50,801	(2.74)
Total Deposits	2,30,760	2,40,069	2,40,782	4.34
CASA %	32.14	33.33	33.01	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q1 13-14	Q4 & FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Total Loans & Advances	1,74,623	1,83,321	1,86,047	6.54
Corporate Credit	1,08,432	1,03,929	99,507	(8.23)
(% to total Loans & Advances)	62.09%	56.69%	53.48%	
Agriculture	25,452	35,382	35,836	40.80
(% to total Loans & Advances)	14.58%	19.30%	19.26%	
- Direct Agriculture	20,180	24,388	24,414	20.98
- Indirect Agriculture	5,272	10,994	11,422	116.65
MSE	17,459	21,515	22,159	26.92
(% to total Loans & Advances)	10.00%	11.74%	11.91%	
Retail	23,280	27,511	28,545	22.62
(% to total Loans & Advances)	13.33%	15.01%	15.34%	
- Housing	8,315	10,832	11,365	36.68
- Education	2,678	2,980	3,020	12.77
- Others	12,287	13,699	14,160	15.24

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q1 13-14	Q4 & FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Priority Sector Advances (% to ANBC)	52,684 (29.95)	68648 (38.32)	70556 (37.38)	33.92
Agriculture (% to ANBC)	25,452 (14.47)	35382 (19.75)	35836 (18.99)	40.80
- Direct Agriculture (% to ANBC)	20,180 (11.47)	24388 (13.61)	24414 (12.94)	20.98
- Indirect Agriculture (% to ANBC)	5,272 (3.00)	10994 (6.14)	11422 (6.05)	116.65
MSE (% to ANBC)	17,459 (9.93)	21515 (12.01)	22159 (11.74)	26.92

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q1 13-14	Q4 & FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
HOUSING LOAN	8315	10832	11365	36.68
EDUCATION LOAN	2678	2980	3020	12.77
CENT PERSONAL GOLD LOAN	922	778	812	(11.93)
LOAN AGAINST PROPERTY	8657	9773	9635	11.30
i. Cent Mortgage	5294	5665	5575	5.31
ii. Cent Trade	3068	3732	3691	20.31
iii. Cent Rental	186	250	240	29.03
iv. Cent Swabhimaan	26	27	27	3.85
v. Cent Swabhimaan Plus	83	99	102	22.89
Others	2708	3148	3713	37.11
Grand Total	23280	27511	28545	22.62

PROFITABILITY

PROFITABILITY (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Gross Income	6,443	6,962	26,350	6,928	7.53
Gross Expenses	5,443	6,135	23,112	5,954	9.39
Operating Profit	1,000	827	3,238	974	(2.60)
Net Profit	22	162	(1,263)	192	772.73

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15

BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Interest on Advances	4576	4,743	18,620	4,872	6.47
Interest on Investments	1257	1,607	5,764	1,621	28.96
Other Interest Income	12	19	43	4	(66.67)
Total Interest Income	5845	6,369	24,427	6,497	11.15

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15

BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o -Q1 FY 14) (%)
Non Interest Income	598	593	1923	431	(27.93)
Of which:					
Profit on sale of investments	279	107	455	141	(49.46)
Commission/ Exchange	178	277	822	205	15.17
Recovery in written off a/cs	55	124	288	19	(65.45)
Profit on Exchange Transactions	46	55	199	52	13.04
Rent on Safe Deposit Lockers	12	22	58	11	(8.33)
Others	28	8	101	3	(89.29)
Total Income	6,443	6,962	26,350	6,928	7.53

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15



BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
Interest on deposits	4,023	4,192	16,374	4,213	4.72
Interest on Sub-ordinated debts	150	173	642	176	17.33
Interest on borrowings/refinance	135	289	917	286	111.85
Total interest Expenses	4,308	4,654	17,933	4,675	8.52

BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Y-o-Y Growth (Q1 FY 15 - o - Q1 FY 14) (%)
I. Establishment	801	1038	3,537	910	13.61
II. Other Optg. Expenses	334	443	1,642	369	10.48
Total optg. Expenses	1,135	1481	5,179	1,279	12.69
Gross Expenses	5,443	6135	23,112	5,954	9.39

PROVISION (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15
For NPAs (Including Restructured Assets)	825 (189)	653 (165)	3989 (697)	655 (142)
On Standard Assets	(12)	(3)	(7)	11
Provisions on Investments	170	(108)	258	(38)
Tax	(5)	122	268	137
Others	0	1	(7)	17
Total Provision & Contingency	978	665	4501	782

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15
Yield on Advances	10.86	10.74	10.79	10.95
Yield on Investments	8.34	8.00	7.84	8.01
Cost of Deposits	7.28	7.19	7.24	7.18
Cost of Funds	7.35	7.38	7.37	7.35
Cost to Income Ratio	53.15	64.16	61.53	56.78
Non-Interest Income/ Total Income	9.28	8.52	7.30	6.22
Interest Income to AWF	9.15	9.11	9.18	9.31
Non Int. Income to AWF	0.94	0.85	0.72	0.62
Operating Profits to AWF	1.57	1.18	1.22	1.39

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 13-14	FY 2013-14	Q1 14-15
Gross NPAs: Opening Balance	8456	11599	8456	11500
Add: Slippages	2400	2034	7568	1800
Less: Deductions				
1. Write Off	33	382	1376	3
2. Upgradation	93	228	766	843
3. Recoveries	201	245	1104	208
4. Reduction due to sale	----	1278	1278	797
Total Deductions	327	2133	4524	1851
Gross NPAs	10529	11500	11500	11449

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15

NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q1 13-14	Q4 2013-14	FY 2013-14	Q1 14-15
Gross NPAs	10529	11500	11500	11,449
Gross Credit	174623	183321	183321	1,86,047
Gross NPA as % of Gross Advances	6.03	6.27	6.27	6.15
Net Advances	169696	177315	177315	1,79,871
Net NPA	6527	6649	6649	6,505
Net NPA as % of Net Advances	3.85	3.75	3.75	3.62

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q1 13-14	Q4 & FY 2013-14	Q1 14-15
INFRASTRUCTURE	737	987	1053
TEXTILES	425	795	810
IRON & STEEL	622	758	649
GEMS & JEWELLERY	12	482	566
ENGINEERING & MANUFACTURING	349	583	434
POWER-GENERATION	455	311	407
CONSTRUCTION	361	328	312
OIL INDUSTRY	71	297	240
AVIATION	314	337	24
OTHERS	7183	6622	6954
TOTAL	10529	11500	11449

ASSET CLASSIFICATION (Rs. in crore)

PARAMETERS	Q1 13-14	Q4 & FY 2013-14	Q1 14-15
Gross Advances	174623	183321	1,86,047
Standard	164094	171821	1,74,598
Sub- Standard	4929	5066	5,269
Doubtful	5532	6136	5,844
Loss	68	298	336
Provisions for NPA including Restructured Assets & Credit Balance	4002	4851	6,176
Provision Coverage Ratio (%)	42.46	50.68	51.52

PERFORMANCE HIGHLIGHTS- Q1 FY 2014-15



RESTRUCTURED ASSETS (Amount Rs. in crore)

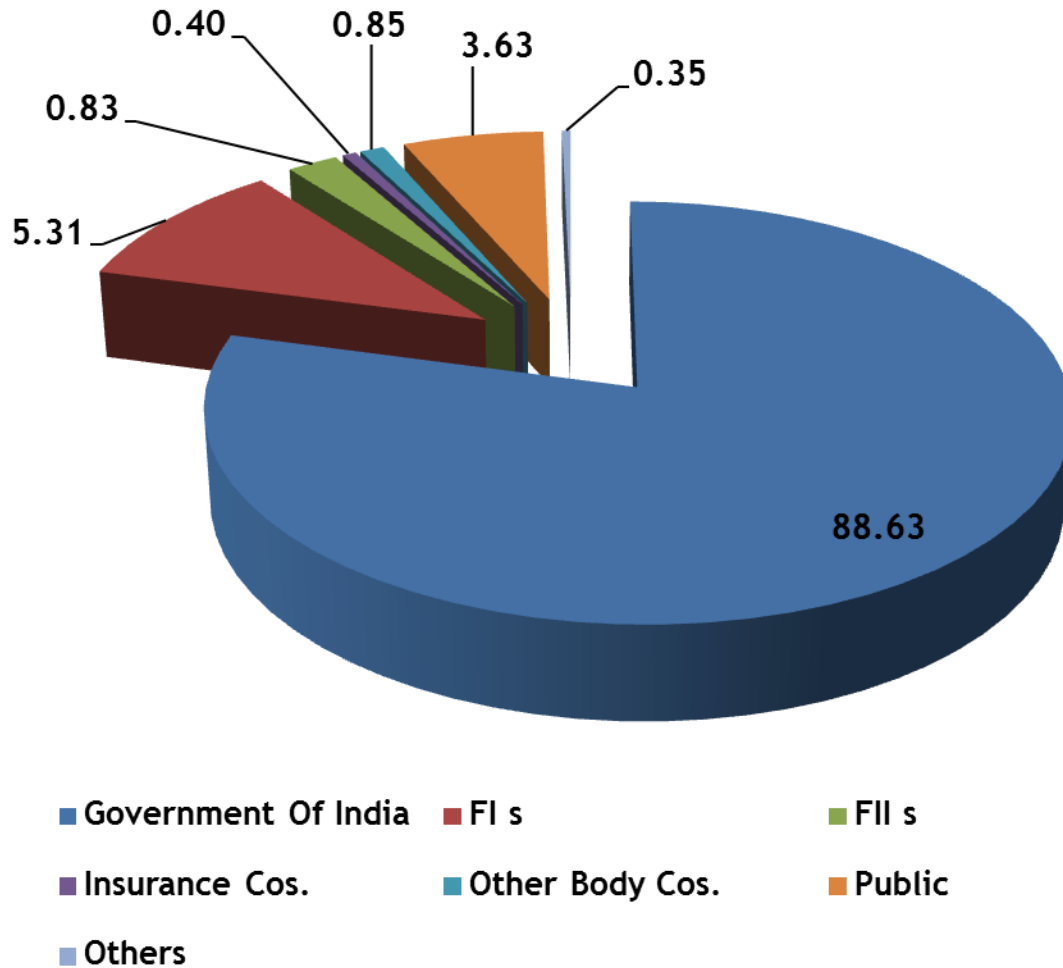
SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.06.2014	23742	871	302	28626	24044	29497*
2	- Of which NPA	11005	480	73	2033	11078	2513
3	Net Standard Restructured as on 30.06.2014	12737	391	229	26593	12966	26984*
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.06.2014)				7.19%		7.19%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.06.2014)		0.21%		7.09%		7.30%
6	Incremental increase in Total Restructured Assets in Q1-FY 2014-15	230	17	17	895	247	912

*includes Out of purview amount of Rs. 1038 crore

CAPITAL ADEQUACY (%)

	Q1 FY 13-14	FY 13-14	Q1 FY 14-15
BASEL II			
CRAR	11.43	11.96	11.41
Tier I	8.14	8.12	7.78
Tier II	3.29	3.84	3.63
BASEL III			
CRAR	11.32	9.87	9.62
Tier I	7.69	7.37	7.12
Tier II	3.63	2.50	2.50

Shareholding Pattern – 30th June 2014



Government Of India	88.63
FI s	5.31
FII s	0.83
Insurance Cos.	0.40
Other Body Cos.	0.85
Public	3.63
Others	0.35

Overall status implementation of FIP

Sr. No.	Particulars	June 2013	March 2014	June 2014
1	No. of villages covered (>2000 Population)	4213	4330	4330
2	No. of villages covered (<2000 Population)	4471	6743	6768
3	Total Villages covered	8684	11073	11098
4	No. of BCs appointed	4860	5588	5599
5	No. of accounts opened(in lacs)	37.30	51.00	52.61
6	No. of Transactions(Rs. in lacs)	22.42	31.65	10.17
7	Amount of Transaction (Rs. in lacs)	15439	33886	13225
8	Deposit through BCA (Rs. in lacs)	2467	7499	7506
9	Advances through BCA (Rs. In lacs)	17.55	63.23	70.22

WAY FORWARD FOR FY 2014-15

- ❖ We expect to grow:
 - Total Business by 12.50%.
 - Total Deposits by 14.47%.
 - Total Advances by 9.92%.
- ❖ Intend to increase share of CASA in Total Deposits to the level of 34.50%.
- ❖ Bank has robust plan to contain Gross NPA at 5.61% and Net NPA at 3.08%.
- ❖ NIM is expected to improve to the level of 3.00%.

Thank you!
Jim

