



**FINANCIAL
HIGHLIGHTS FOR
THE 3RD QUARTER &
NINE MONTHS ENDED
31ST DECEMBER 2017**



PERFORMANCE HIGHLIGHTS- Q3 & 9M 2017-18



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

- ❖ **Total Business of the Bank stood at Rs. 4,75,148 crore in December 31, 2017 as against Rs. 4,81,801 crore in December 31, 2016.**
- ❖ **Total Deposits stood at Rs. 2,95,446 crore in December 31, 2017 as against Rs. 2,98,972 crore in December 31, 2016.**
- ❖ **Gross Advances of the Bank stood at Rs. 1,79,702 crore in December 2017 as against Rs. 1,82,829 crore in December 2016.**
- ❖ **CASA percentage improved to 40.68 % in December 2017 as against 40.24 % in September 2017 and 39.48 % in June 2017.**
- ❖ **High Cost Deposits substantially reduced by 85.62 % to Rs. 1579 crore in December 31, 2017 from Rs. 10,977 crore in December 31, 2016.**
- ❖ **Total Income for the quarter ended December 31, 2017 stood at Rs. 6590 crore as against Rs. 6788 crore for the quarter ended December 31, 2016..**
- ❖ **Operating Profit of the Bank has shown substantial growth of 48.80% during the quarter ended December 31, 2017 and stood at Rs. 866 crore as compared to Rs. 582 crore for the quarter ended December 31, 2016.**
- ❖ **Bank incurred Net Loss of Rs. 1664 crore for the quarter ended December 31, 2017 as compared to Net Loss of Rs. 606 crore for the quarter ended December 31, 2016 primarily due to higher NPA provisions in NCLT accounts, significant lower trading profit on Investments, MTM Losses/Depreciation on Investments etc.**
- ❖ **Net-Interest Income of the Bank increased to Rs. 1978 crore for the quarter ended December 31, 2017 as against Rs. 1506 crore for the corresponding quarter ended December 31, 2016, registering y-o-y growth of 31.34 %.**
- ❖ **Provision Coverage Ratio significantly improved to 62.49 % as on December 31, 2017 as against 58.58 % as on September 30, 2017 and 54.95 % as on December 31, 2016.**
- ❖ **CRAR under BASEL II is at 8.37 % with Tier I at 4.54 % whereas CRAR under BASEL III is 7.87 % with Tier I at 5.87 %. Government of India on 24.01.2018 has announced infusion of additional equity capital of Rs. 5158 crore (inclusive of capital funds of Rs.323 crore already received on 29.12.2017) into the Bank as part of the Recapitalization of PSBs, which will further help the Bank to improve its capital adequacy ratios.**
- ❖ **Net Interest Margin improved to 3.06 % in the quarter ended December 31, 2017 as compared to 2.27 % in the corresponding quarter of the previous financial year 2016-17.**

PERFORMANCE HIGHLIGHTS- Q3 & 9M 2017-18



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

(Rs. in crore)

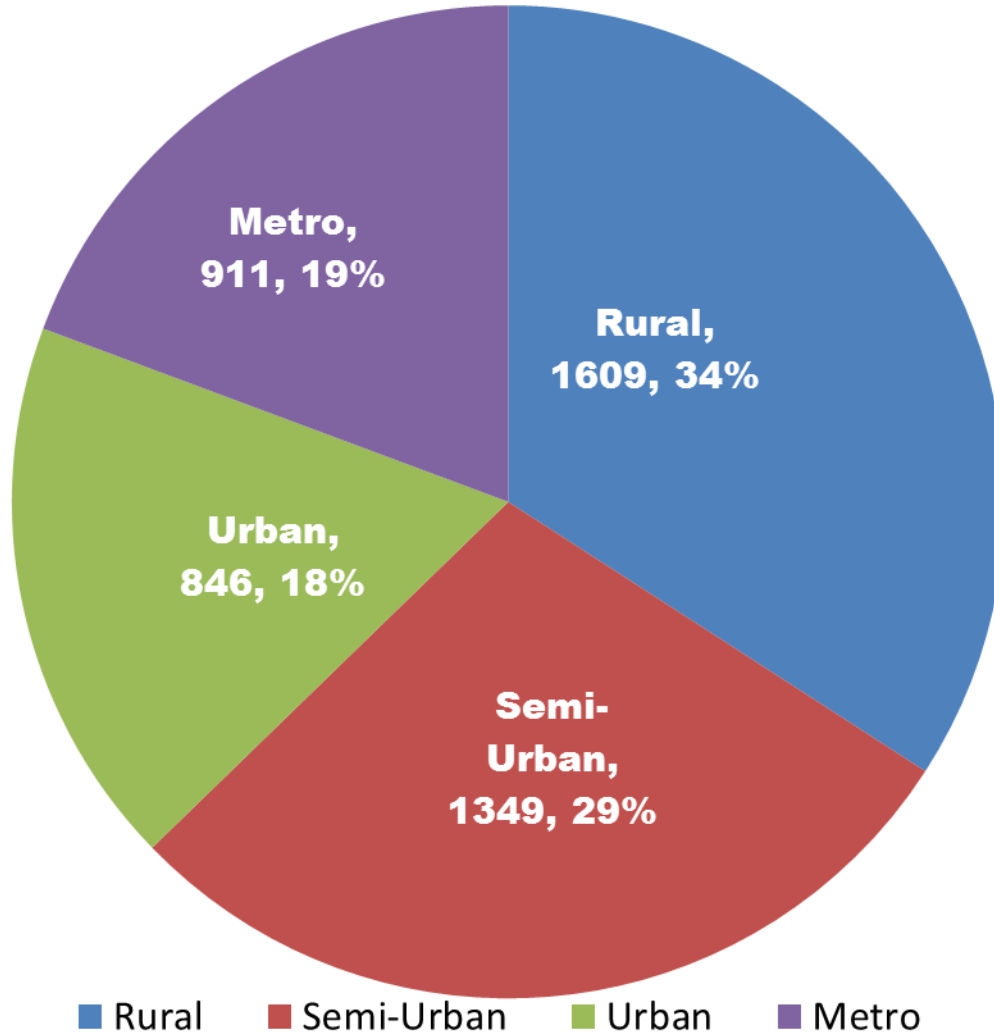
PARAMETERS	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Total Business	4,81,801	4,49,679	4,66,360	4,80,616	4,75,148	(1.38)
Total Deposits	2,98,972	2,96,671	2,94,162	2,97,426	2,95,446	(1.18)
Of which Core Deposits	2,87,995	2,83,315	2,81,398	2,85,703	2,93,867	2.04
Of which HighCost Deposits (% to total deposits)	10,977 (3.67)	13,356 (4.50)	12,764 (4.34)	11,723 (3.94)	1,579 (0.53)	(85.62)
Total Loans and Advances	1,82,829	1,53,008	1,72,198	1,83,190	1,79,702	(1.71)
Investments	1,10,356	93,792	95,670	96,035	1,02,017	(7.56)
CD Ratio	61.15	51.57	58.53	61.59	60.82	

PERFORMANCE HIGHLIGHTS- Q3 & 9M 2017-18

(Rs. in crore)

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Gross Income	6,788	20,415	27,537	6,871	6,896	6,590	20,357	(2.92)
Gross Expenses	6,206	18,392	24,448	6,420	6,027	5,724	18,171	(7.77)
Operating Profit	582	2,023	3,089	451	869	866	2,186	48.80
Net Profit	(606)	(1848)	(2,439)	(577)	(750)	(1664)	(2991)	---
Net Interest Income	1,506	4,858	6,574	1,331	1,709	1,978	5,018	31.34
Net Interest Margin	2.27	2.52	2.51	1.80	2.43	3.06	2.50	---

BRANCH SEGMENTATION : AS ON 31ST DECEMBER, 2017



Total Branches	4715
Rural	1609
Semi Urban	1349
Urban	846
Metropolitan	911
ATMs	4957

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Current	14,515	13,207	13,357	13,199	13,271	(8.57)
Savings	1,07,330	1,03,102	1,02,779	1,06,486	1,06,918	(0.38)
Total CASA	1,21,845	1,16,310	1,16,137	1,19,686	1,20,189	(1.36)
Core Term	1,66,150	1,67,006	1,65,261	1,66,017	1,73,678	4.53
Total Core Deposits	2,87,995	2,83,315	2,81,398	2,85,703	2,93,867	2.04
High Cost	10,977	13,356	12,764	11,723	1,579	(85.62)
Total Deposits	2,98,972	2,96,671	2,94,162	2,97,426	2,95,446	(1.18)
CASA %	40.75	39.20	39.48	40.24	40.68	---

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Total Loans & Advances	1,82,829	1,53,008	1,72,198	1,83,190	1,79,702	(1.71)
Corporate Credit	73,431	52,762	67,512	63,453	57,407	(21.82)
(% to total Loans & Advances)	40.16%	34.48%	39.21%	34.64%	31.95%	
Agriculture	38,129	37,537	37,412	38,827	36,682	(3.80)
(% to total Loans & Advances)	20.86%	24.53%	21.73%	21.19%	20.41%	
MSME	31,356	30,701	31,021	36,227	39,175	24.94
(% to total Loans & Advances)	17.15%	20.06%	18.01%	19.78%	21.80%	
Retail	39,913	32,008	36,253	44,683	46,438	16.35
(% to total Loans & Advances)	21.83%	20.92%	21.05%	24.39%	25.84%	
- Housing	17,463	12,510	13,077	19,587	20,444	17.07
- Education	3,923	2,735	2,944	4,052	4,067	3.67
- Others	18,527	16,763	20,232	21,044	21,927	18.35

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advances	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Priority Sector Advances (% to ANBC)	84,445 (41.86)	78,259 (37.96)	79,022 (39.49)	86,233 (42.38)	80,851 (40.78)	(4.26)
Agriculture (% to ANBC)	38,129 (18.90)	37,537 (18.21)	37,412 (18.70)	38,827 (19.08)	36,682 (18.50)	(3.80)
MSME (PS) (% to ANBC)	30,056 (14.90)	29,531 (14.32)	29,892 (14.95)	34,997 (17.20)	37,092 (18.71)	23.41

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
HOUSING LOAN	17,463	12,510	13,077	19,587	20,444	17.07
EDUCATION LOAN	3,923	2,735	2,944	4,052	4,067	3.67
CENT PERSONAL GOLD LOAN	645	686	740	784	808	25.27
Cent Mortgage	7,442	6,517	8,308	8,474	8,690	16.77
Cent Trade	4,319	4,819	4,742	5,073	5,118	18.50
Others	6,121	4,741	6,442	6,713	7,311	19.44
Grand Total	39,913	32,008	36,253	44,683	46,438	16.35

PROFITABILITY

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 16-17	9M 16-17	FY 2016-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Gross Income	6,788	20,415	27,537	6,871	6,896	6,590	20,357	(2.92)
Gross Expenses	6,206	18,392	24,448	6,420	6,027	5,724	18,171	(7.77)
Operating Profit	582	2,023	3,089	451	869	866	2,186	(48.80)
Net Profit	(606)	(1848)	(2,439)	(577)	(750)	(1664)	(2991)	---

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

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

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Interest on Advances	3,905	12,494	16,283	3,559	3,725	3,796	11,080	(2.79)
Interest on Investments	1,937	5,436	7,372	1,718	1,782	1,766	5,266	(8.83)
Other Interest Income	222	490	1,006	934	659	465	2,058	109.46
Total Interest Income	6,064	18,420	24,661	6,211	6,166	6,027	18,404	(0.61)

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

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

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o -Q3 FY 17) (%)
Non Interest Income	724	1995	2876	660	730	563	1953	(22.24)
Of which:								
Profit on sale of investments	424	1088	1541	218	208	97	523	(77.12)
Commission/ Exchange	209	651	929	244	277	356	877	70.33
Recovery in written off a/cs	32	58	121	123	109	30	262	(6.25)
Profit on Exchange Transactions	36	124	169	25	33	33	91	(8.33)
Others	23	74	116	50	103	47	200	104.35
Total Income	6788	20415	27537	6871	6896	6590	20357	(2.92)

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

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

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
Interest on deposits	4,391	13,013	17,330	4,254	4,134	3,877	12,265	(11.71)
Interest on Sub-ordinated debts	145	463	604	114	112	123	349	(15.17)
Interest on borrowings/ refinance	22	86	154	512	211	49	772	122.73
Total interest Expenses	4,558	13,562	18,087	4,880	4,458	4,049	13,387	(11.17)

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

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

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18	Y-o-Y Growth (Q3 FY 18 - o - Q3 FY 17) (%)
I. Establishment	1,121	3,311	4,214	1,005	997	1,068	3,070	(4.73)
II. Other Optg. Expenses	527	1,519	2,147	536	573	607	1,716	15.18
Total optg. Expenses	1,648	4,830	6,361	1,541	1,570	1,675	4,786	1.64
Gross Expenses	6,206	18,392	24,448	6,420	6,027	5,724	18,171	(7.77)

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

PROVISION (Rs. in crore)

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18
For NPAs (Including Restructured Assets)	1721 (153)	4508 (413)	6537 (321)	933 (-80)	1709 (-98)	2868 (-198)	5510 (-376)
On Standard Assets	(242)	(107)	(164)	32	19	(6)	45
Provisions on Investments	(4)	319	300	303	261	570	1134
Tax	(298)	(821)	(1090)	(242)	(342)	(897)	(1481)
Others	11	(28)	(55)	1	(27)	(5)	(31)
Total Provision & Contingency	1188	3871	5528	1027	1620	2530	5177
Provision Coverage Ratio	54.95	54.95	58.43	54.48	58.58	62.49	62.49

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18
Return on Assets	(0.79)	(0.82)	(0.80)	(0.71)	(0.93)	(2.13)	(1.25)
Yield on Advances	8.67	9.14	9.01	7.95	8.24	8.35	8.67
Yield on Investments	7.44	7.44	7.38	7.07	7.35	7.10	7.17
Cost of Deposits	6.14	6.34	6.20	5.80	5.62	5.29	5.57
Cost of Funds	6.20	6.41	6.27	6.02	5.73	5.39	5.92
Cost to Income Ratio	73.90	70.48	67.31	77.36	64.35	65.91	68.64

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18
Gross NPAs: Opening Balance	25,718	22,721	22,721	27,251	31,398	31,641	27,251
Add: Slippages	2,030	8,599	10,487	5,059	913	3,232	9,204
Less: Deductions							
1. Write Off	1,486	1,989	2,396	32	34	1,648	1,714
2. Upgradation	119	1,486	1,183	392	149	159	700
3. Recoveries	300	2,002	2,378	488	487	575	1,550
4. Reduction due to sale	0	0	0	0	0		0
Total Deductions	1,905	5,477	5,957	912	670	2,382	3,964
Gross NPAs	25,843	25,843	27,251	31,398	31,641	32,491	32,491

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

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

PARAMETERS	Q3 16-17	9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 17-18	9M 17-18
Gross NPAs	25,843	25,843	27,251	31,398	31,641	32,491	32,491
Gross Credit	1,82,829	1,82,829	1,53,008	1,72,198	1,83,190	1,79,702	1,79,702
Gross NPA as % of Gross Advances	14.14	14.14	17.81	18.23	17.27	18.08	18.08
Net Advances	1,70,997	1,70,997	1,39,398	1,57,646	1,66,923	1,62,045	1,62,045
Net NPA	14,611	14,611	14,218	17,407	15,900	15,311	15,311
Net NPA as % of Net Advances	8.54	8.54	10.20	11.04	9.53	9.45	9.45

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18
IRON & STEEL	5,066	5,051	4,983	4,964	5,111
ENGINEERING & MANUFACTURING	1,222	2,110	4,838	4,888	4,536
INFRASTRUCTURE	2,377	2,494	2,567	2,864	3,203
TEXTILES	2,488	2,527	2,530	2,536	2,535
POWER- GENERATION	1,250	1,267	1,332	1,161	2,108
CONSTRUCTION	1,288	1,283	1,279	1,298	1,097
GEMS & JEWELLERY	697	700	767	769	738
OIL INDUSTRY	254	420	661	513	216
AVIATION	0	0	0	0	0
OTHERS	11,201	11,399	12,441	12,648	12,947
TOTAL	25,843	27,251	31,398	31,641	32,491

PERFORMANCE HIGHLIGHTS - Q3 & 9M 2017-18

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 16-17	FY 16-17	Q1 17-18	Q2 17-18	Q3 & 9M 17-18
Agriculture (% to Sectoral Advances)	2,106 (6.18)	2,578 (7.69)	2,719 (8.14)	2,745 (7.61)	2,356 (6.63)
Industry (% to Sectoral Advances)	19,026 (23.49)	19,667 (25.65)	23,617 (29.93)	23,247 (29.01)	24,118 (30.70)
Services (% to Sectoral Advances)	2,010 (11.57)	3,186 (14.02)	2,649 (15.49)	3,411 (15.28)	3,860 (20.14)
Retail (% to Sectoral Advances)	1,832 (4.59)	1,820 (9.75)	2,413 (5.64)	2,238 (5.01)	2,157 (4.64)
Others (% to Sectoral Advances)	869 (8.29)	0	0	0	0
Total	25,843	27,251	31,398	31,641	32,491



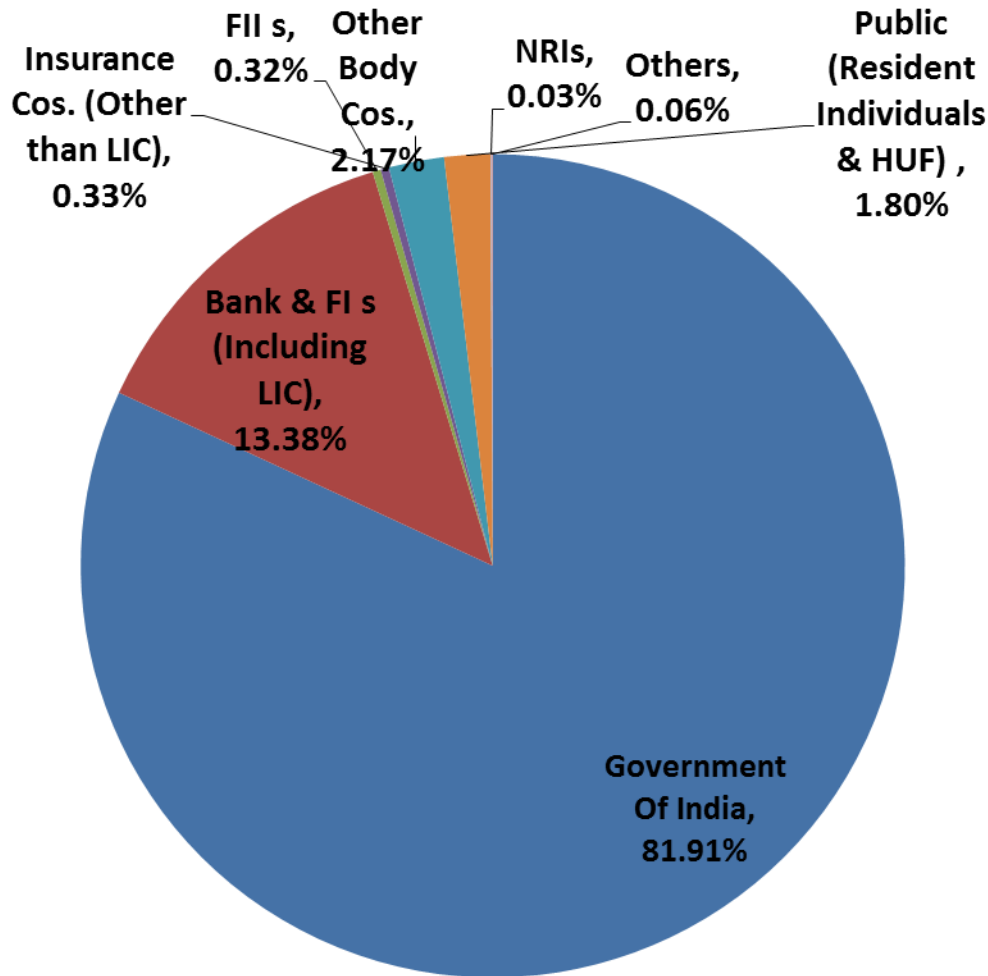
RESTRUCTURED ASSETS (Amount Rs. in crore)

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 31.12.2017	6704	181.56	152	9714.51	6856	9896.07
2	- Of which NPA	4199	105.40	111	5533.60	4310	5639.00
3	Net Standard Restructure as on 31.12.2017	2505	76.16	41	4180.91	2546	4257.07
4	Fresh addition in Total Restructured Assets in Q3 FY 2017-18	111	6.23	NIL	NIL	111	6.23

RESTRUCTURED ASSETS (Rs. IN CRORES)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
DECEMBER 2016	34026	18651	55	7638	33971	11013
MARCH 2017	24801	13472	47	6339	24754	7133
JUNE 2017	24153	12765	45	5593	24108	7172
SEPTEMBER 2017	12956	11512	42	5126	12914	6386
DECEMBER 2017	6856	9896	40	4784	6816	5112

Shareholding Pattern – 31st December 2017



Government of India	81.91
Bank & FI s (Including Life Insurance Corporation of India)	13.38
FII s	0.32
Insurance Cos. (Other than LIC)	0.33
Other Body Cos.	2.17
Public (Resident Individuals & HUF)	1.80
NRIs	0.03
Others	0.06

CAPITAL ADEQUACY (%)

	Q3 & 9M 16-17	FY 16-17	Q3 & 9M 17-18
BASEL II			
CRAR	10.37	11.28	8.37
Tier I	6.87	7.16	4.54
Tier II	3.50	4.12	3.83
BASEL III			
CRAR	9.99	10.95	7.87
CET 1	7.70	8.62	5.87
AT 1	0.17	--	--
Tier I	7.87	8.62	5.87
Tier II	2.12	2.33	2.00

Overall status implementation of PMJDY as on 31-12-2017

Sr. No.	Items	Progress
		Total :10730400
1.	Total No. of Accounts opened	Rural :8610512 (Rural & Semi Urban) Urban:2119888
2.	Out of (1) Aadhaar seeded account	8044543
3.	Out of (1) No. of RuPay Debit Card issued	8166844
4.	O/S Balance in these accounts (Rs.)	Rs. 1907.42 crores
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch-1536 Covered through BC- 6387 Total SSA Covered - 7923

Thank you!
James

