

CO:MBD:2020-21:159

6<sup>th</sup> November, 2020

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051	General Manager Corporate Relationship Deptt BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001
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Dear Sir/Madam,

**Sub : Presentation on Financial Results for the Second Quarter and Half Year ended 30<sup>th</sup> September 2020**

Please refer to our letter no. CO:MBD:2020-21:158 dated 6<sup>th</sup> November, 2020 submitting thereby copy of Standalone and Consolidated Financial Results of the Bank for the second quarter and half year ended 30<sup>th</sup> September, 2020 approved at the meeting of the Board of Directors of the Bank held on 6<sup>th</sup> November 2020.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the second quarter and half year ended 30<sup>th</sup> September, 2020.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



**ANAND KUMAR DAS  
DEPUTY GENERAL MANAGER/  
COMPANY SECRETARY**





## Financial Results for the quarter ended 30.09.2020

# Analyst Presentation



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## *Safe Harbour*

Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.



सेन्ट्रल बैंक ऑफ़ इंडिया  
*Central Bank of India*

1911 से आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911

## **VISION**

**To be CENTRAL  
to the banking  
and financial  
needs of all.**

## **MISSION**

**To provide Customer  
Centric products and  
services by leveraging  
human resources  
and technology**

## **VALUE STATEMENT**

**C - Consistency  
E - Ethical Standards  
N - Nurturing Potential  
T - Transparency  
R - Responsiveness  
A - Accountability  
L - Loyalty**



# CONTENTS

1	Strength, Shareholding & Branch Network
2	Performance Highlights
3	Financial Performance
4	Asset Quality
5	Capital Adequacy
6	Profitability
7	Treasury Performance
8	Digital Banking
9	Financial Inclusion
10	Consolidated Financials
11	New Initiatives & Award

# STRENGTHS



Strong Brand Image  
with Legacy of 108+  
years

PAN India Branch  
Network



Strong CASA

Strong BC Network



Strong Digital  
Banking setup

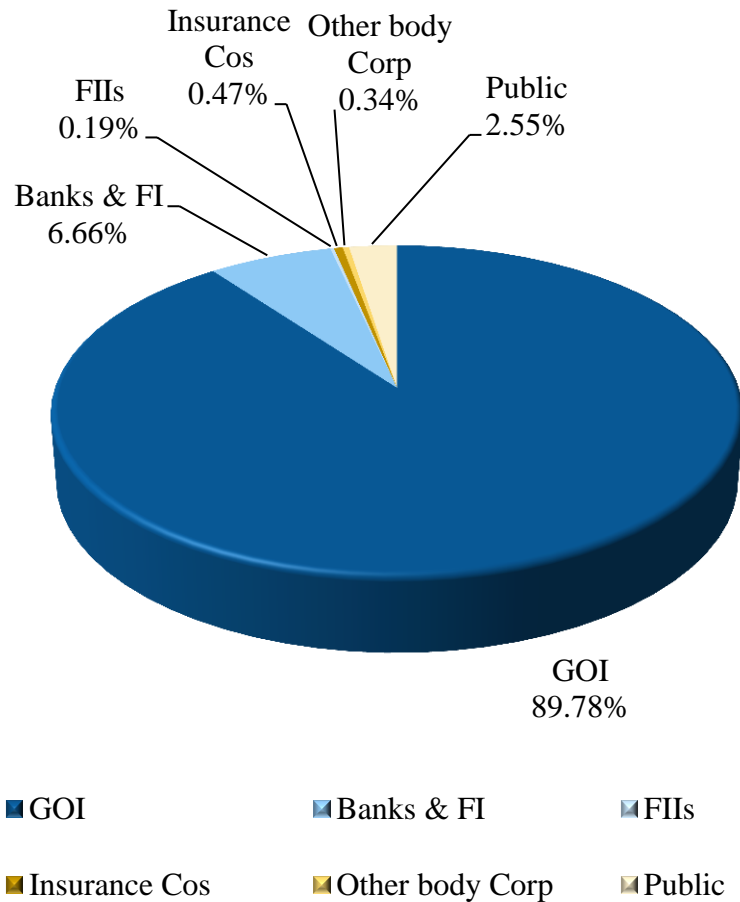
Strong RUSU  
Presence



Best in class  
industry initiatives



# SHAREHOLDING PATTERN



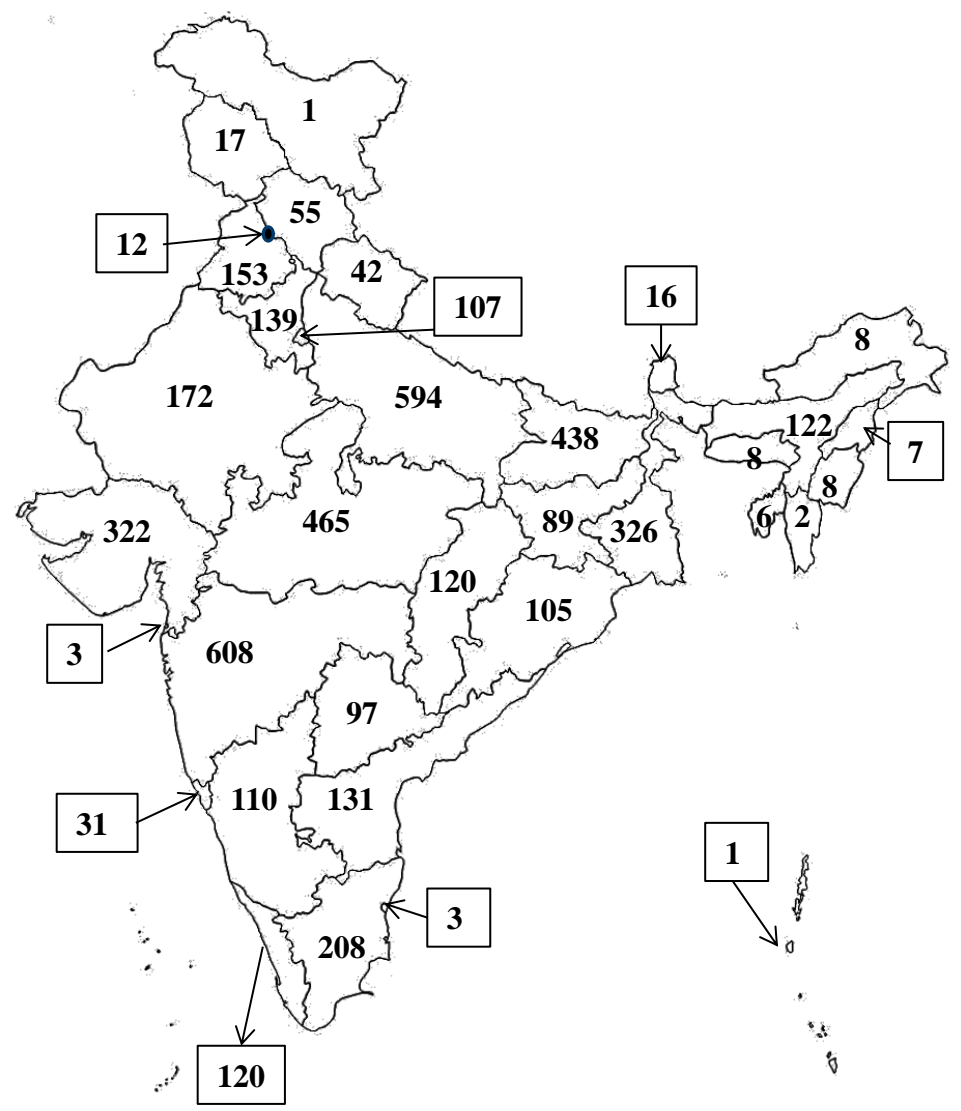
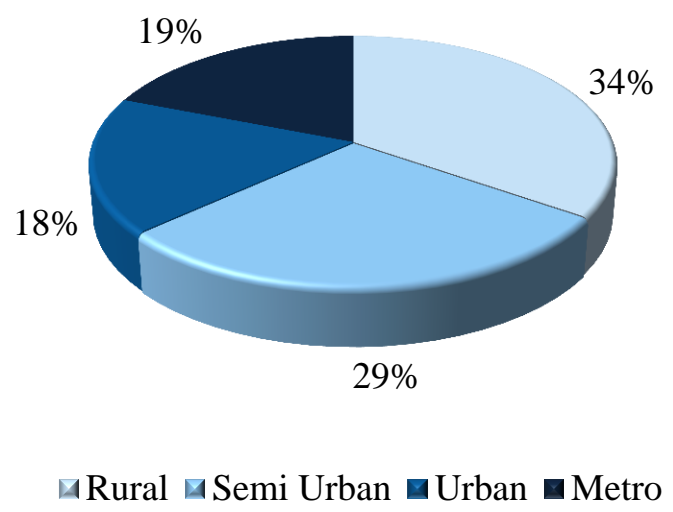
## As on September 30, 2020

- Share Capital : Rs. 5875.56 cr
- Shares of Central Bank of India are listed on BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.
- The Bank raised Tier I capital of Rs. 255.00 cr during the quarter ended Sep'20 through Qualified Institutions Placement by issuing 165799736 equity shares of the face value of Rs. 10 each at the issue price of Rs. 15.38 per share (including premium of Rs. 5.38 per share) to qualified institutional buyers in order to improve the capital base for achieving the growth in business.



# PAN INDIA BRANCH NETWORK

As on 30 Sep'20	
<b>Total Branches</b>	<b>4646</b>
Rural	1606
Semi Urban	1336
Urban	818
Metro	886





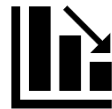
# PERFORMANCE HIGHLIGHTS



Net Profit of Rs 161 Cr during the quarter as against a Net Profit of Rs. 134 Cr during the corresponding quarter last year registering a YoY growth of 20.15%.



Provision Coverage Ratio (PCR) improved from 76.88% as on 30<sup>th</sup> Sep'19 to 82.24% as on 30<sup>th</sup> Sep'20.



Net NPA improved to 5.60% as on 30<sup>th</sup> Sep'20 compared to 7.90% as on 30<sup>th</sup> Sep'19 registering an improvement of 230 bps.



Operating Profit as on 30<sup>th</sup> Sep'20 is 42.16% higher @ Rs 1458 Cr compared to Rs 1026 Cr as on 30<sup>th</sup> Sep'19.



CASA share in Total Deposits has improved from 45.82% as on 30<sup>th</sup> Sep'19 to 47.72% as at 30<sup>th</sup> Sep'20 registering an improvement by 190 bps.

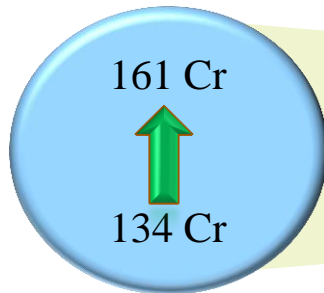


Total Business (including Inter-Bank Deposits) stood at Rs. 500737 Cr as on 30<sup>th</sup> Sep'20 as against Rs. 473080 Cr as on 30<sup>th</sup> Sep'19 registering a YoY growth of 5.85%.

# PERFORMANCE HIGHLIGHTS

Qtr  
Sep '20 over Sep '19

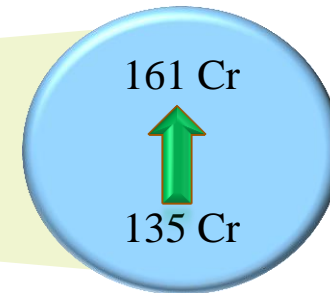
**Y-o-Y**



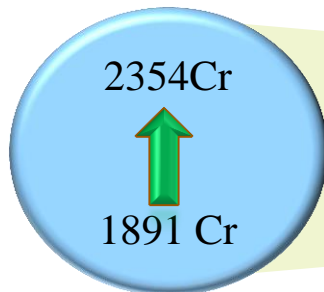
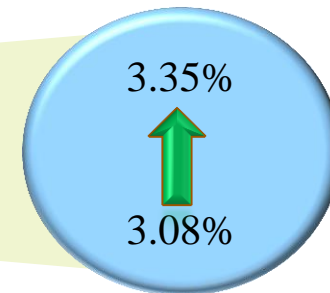
Net  
Profit

Qtr  
Sep '20 over Jun '20

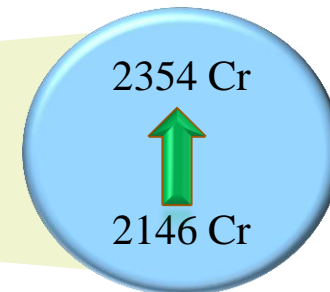
**Q-o-Q**



NIM



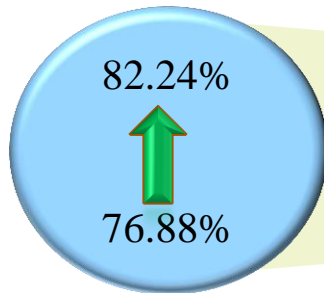
NII



# PERFORMANCE HIGHLIGHTS

Qtr  
Sep '20 over Sep '19

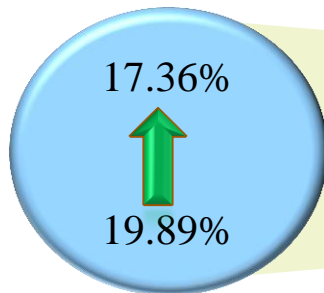
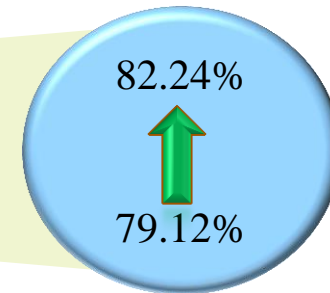
**Y-o-Y**



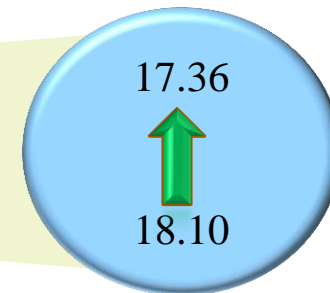
PCR

Qtr  
Sep '20 over Jun '20

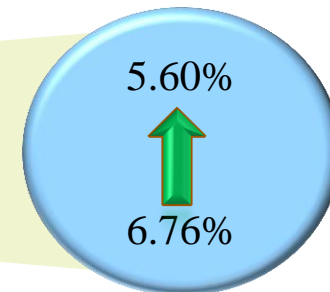
**Q-o-Q**



GNPA

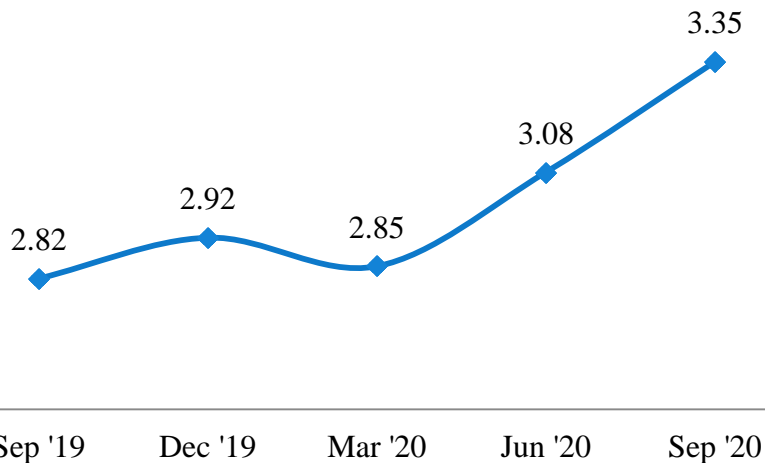


NNPA

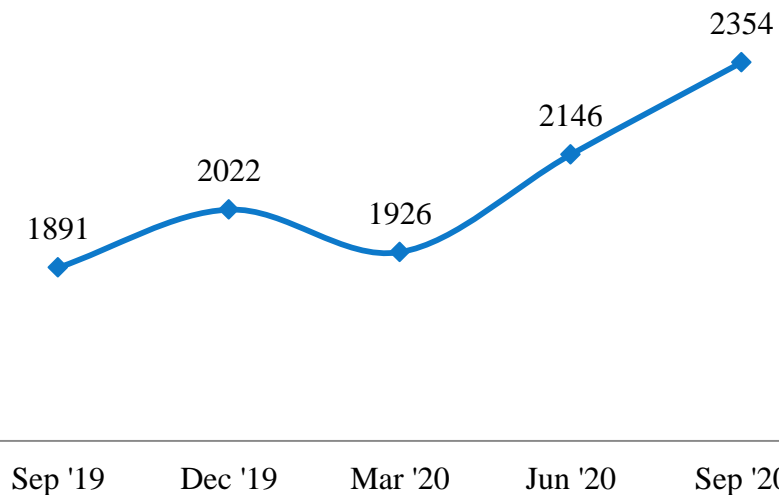


# PROFITABILITY RATIOS

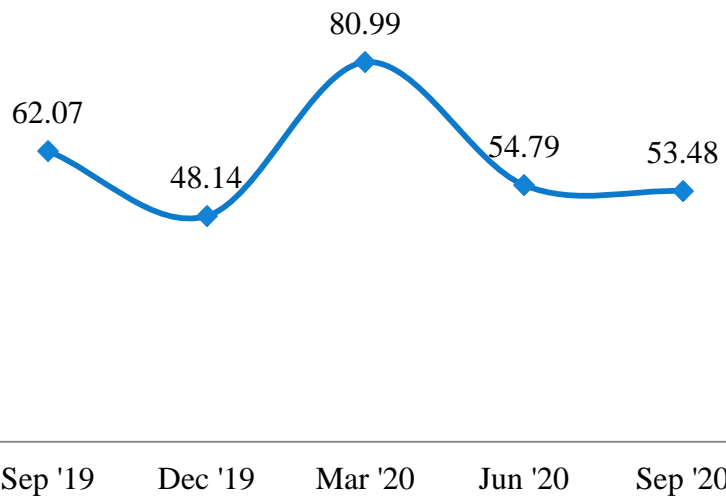
**Net Interest Margin(%)**



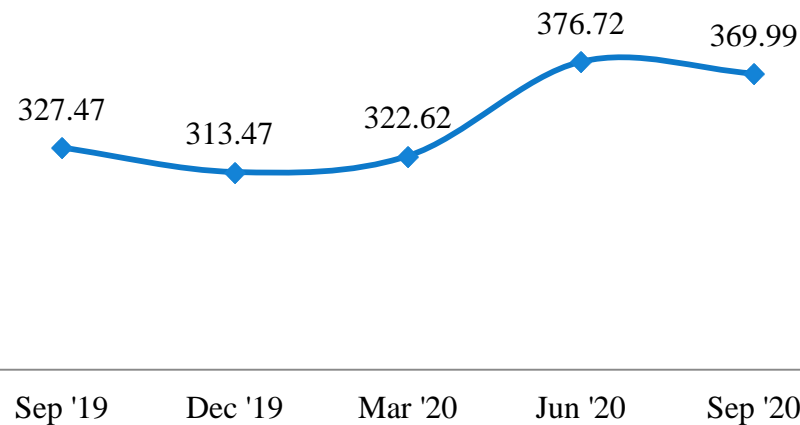
**Net Interest Income (Rs. in Crore)**



**Cost to Income Ratio(%)**

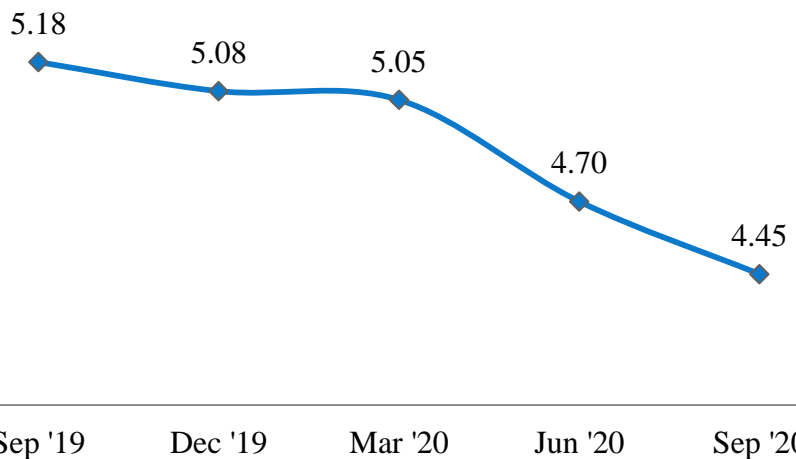


**Liquidity Coverage Ratio (%)**

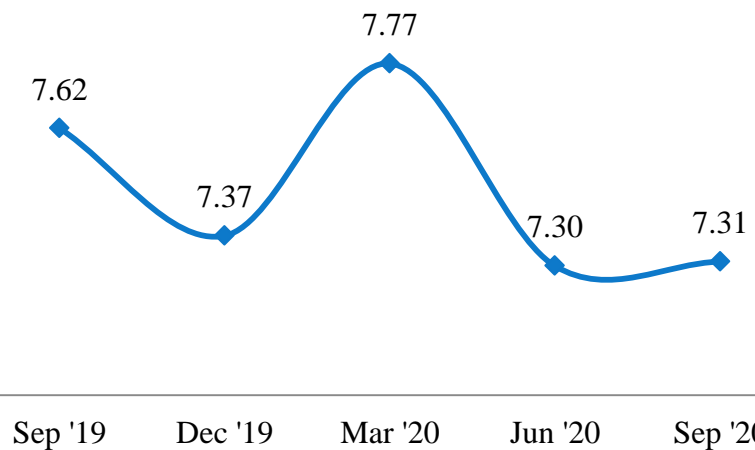


# PROFITABILITY RATIOS

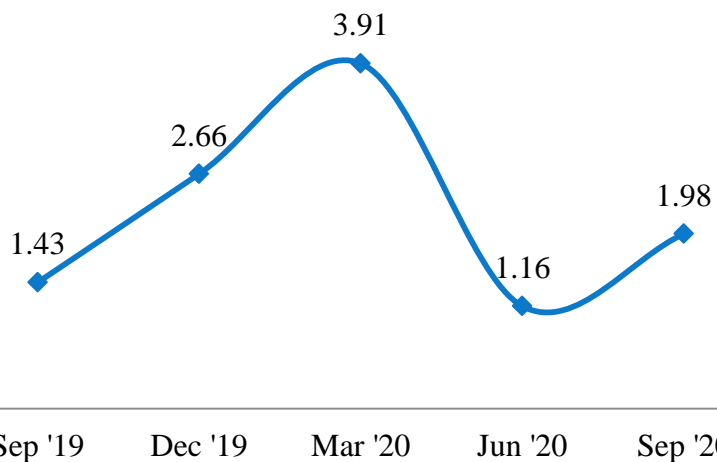
**Cost of Deposits (%)**



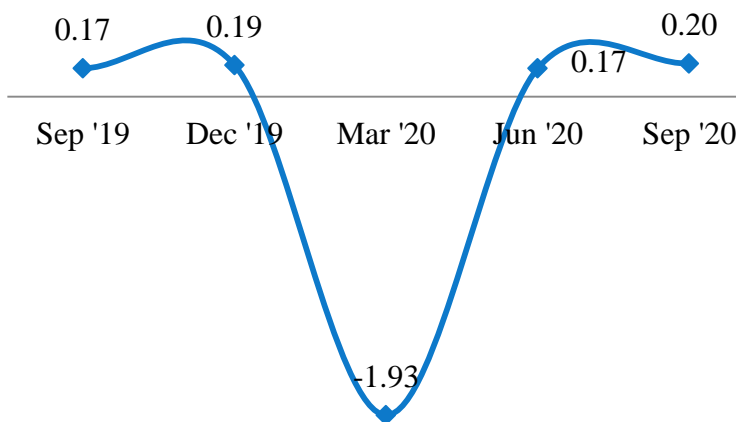
**Yield on Advances (%)**



**Credit Cost(%)**

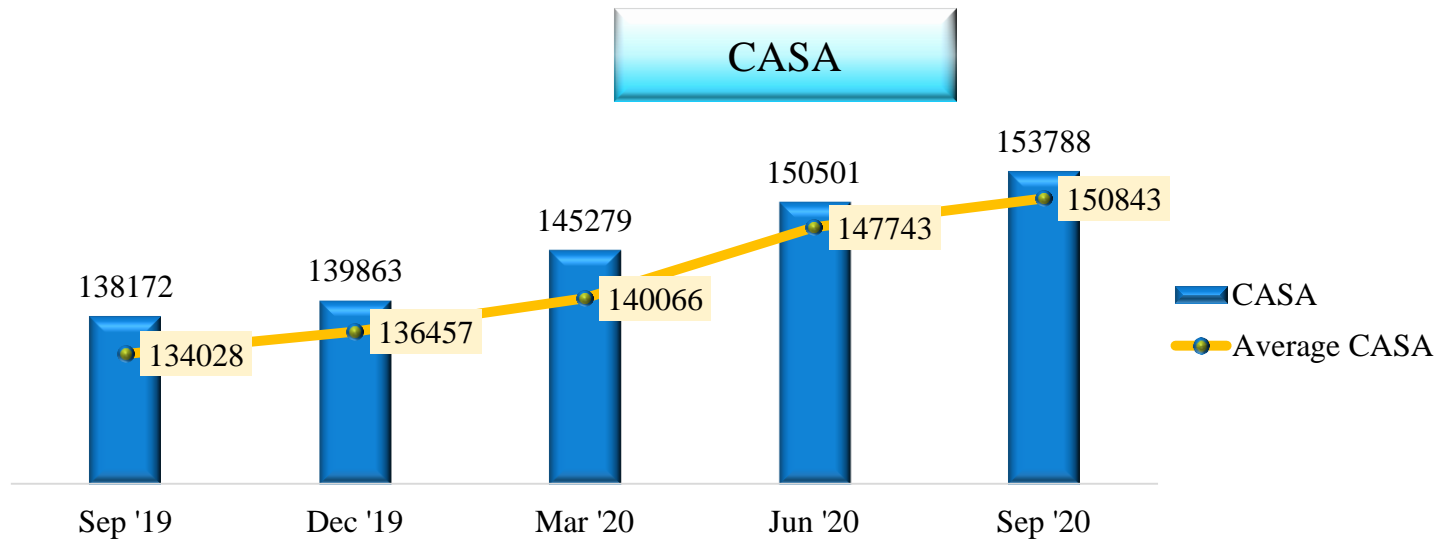
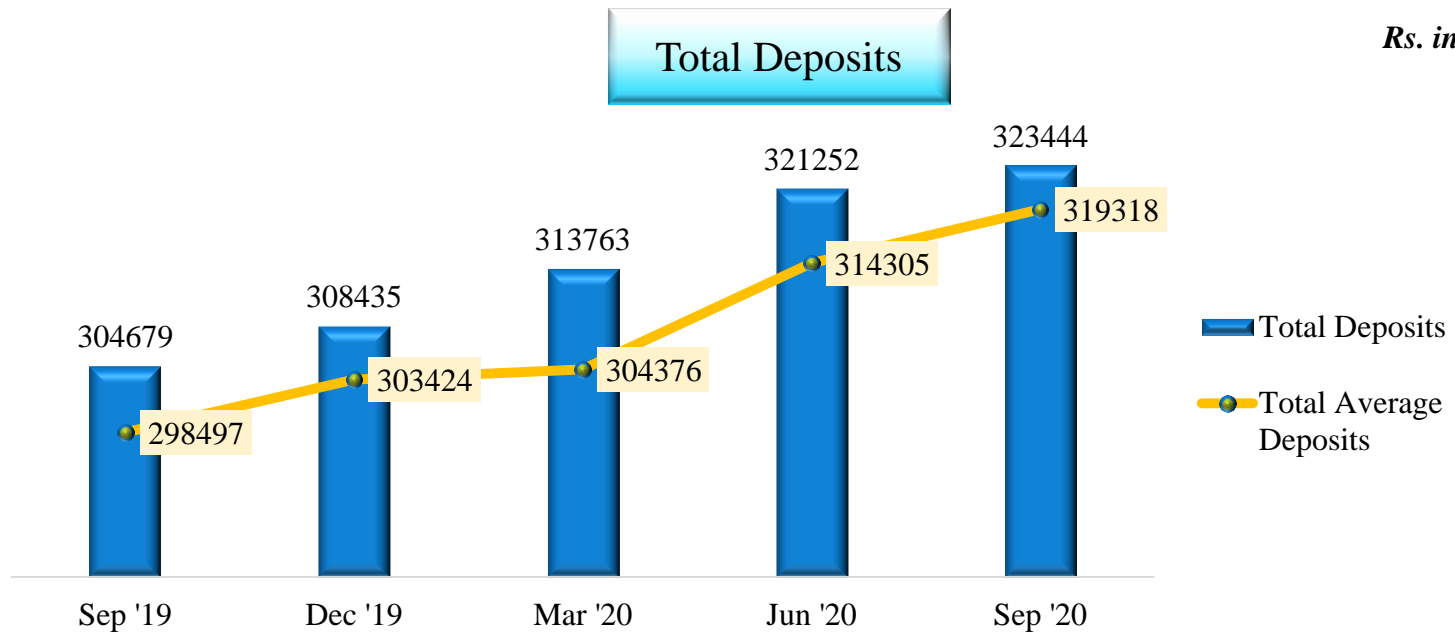


**Return on Assets (ROA)(%)**



# STRONG LIABILITY FRANCHISE

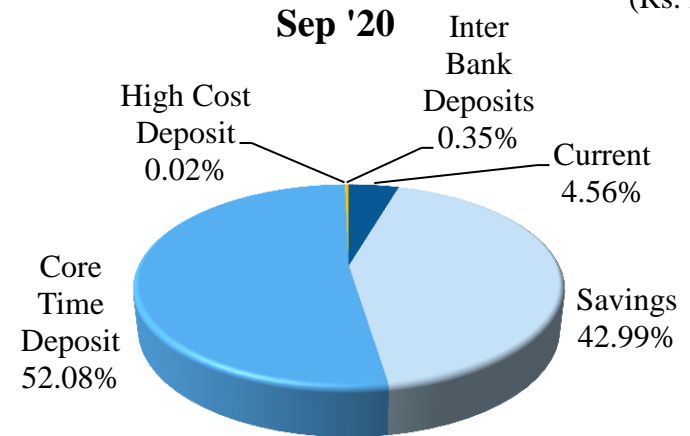
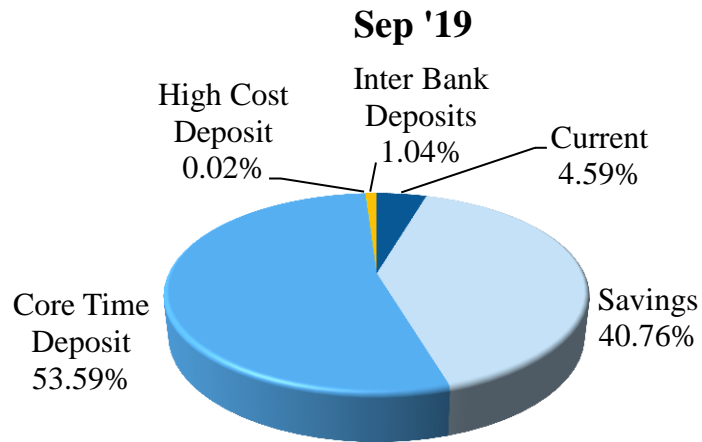
*Rs. in Cr*



\*Average business data is based on fortnightly averages for respective quarters.

# DEPOSIT MIX

(Rs. in Cr)



Particulars	Sep '19	Sep '20	Y-o-Y Growth
Current	13980	14737	5.41%
Savings	124192	139051	11.96%
<b>Total CASA Deposits</b>	<b>138172</b>	<b>153788</b>	11.30%
<b>CASA %</b>	<b>45.82</b>	<b>47.72</b>	190bps
Core Time Deposit	163288	168444	3.16%
High Cost Deposit	59	65	10.17%
Inter Bank Deposit	3160	1147	-63.70%
<b>Total Deposits</b>	<b>304679</b>	<b>323444</b>	6.16%

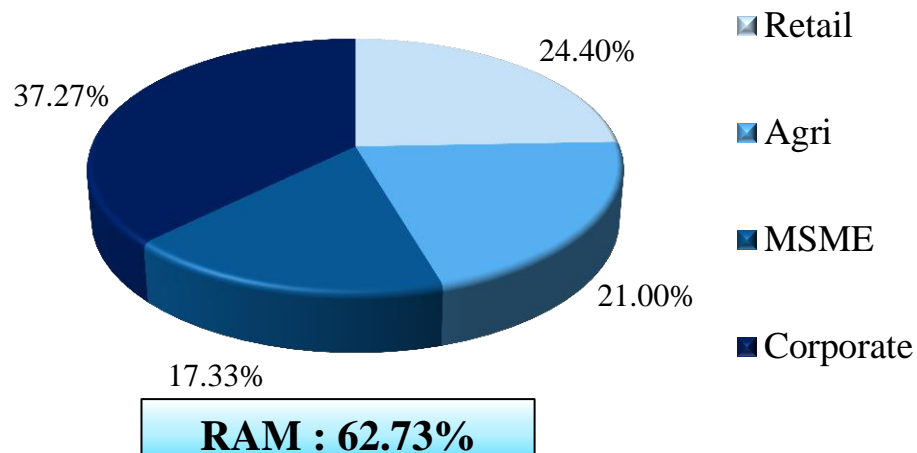
- 92.20% of Total SA balance are in accounts maintaining balance up to Rs. 1 Crore.
- Branches in Rural & Semi-Urban Areas contributing 48.68% of Total CASA deposits.



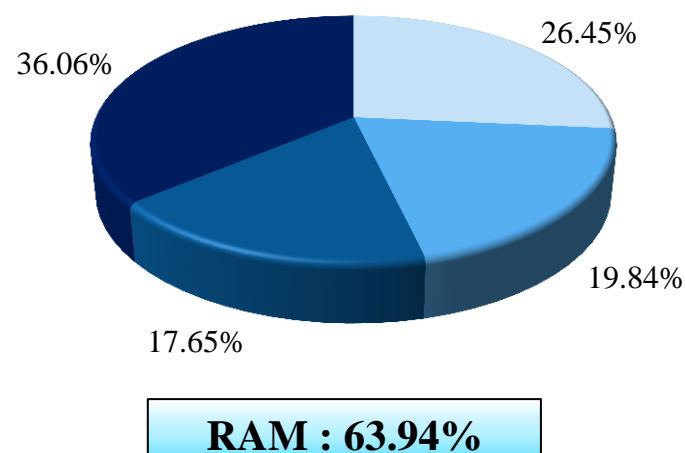
# ADVANCES MIX

Rs. in Cr

Sep '19



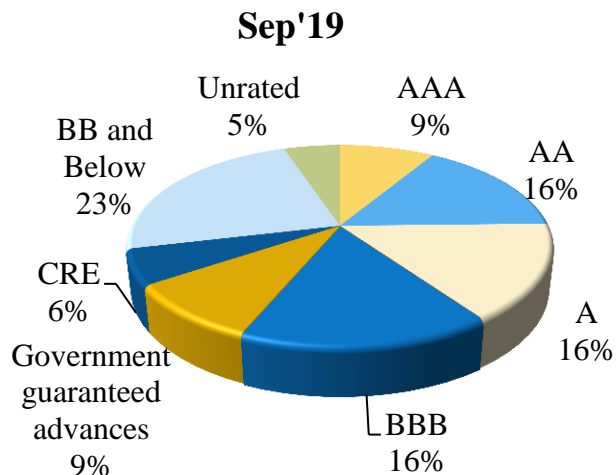
Sep '20



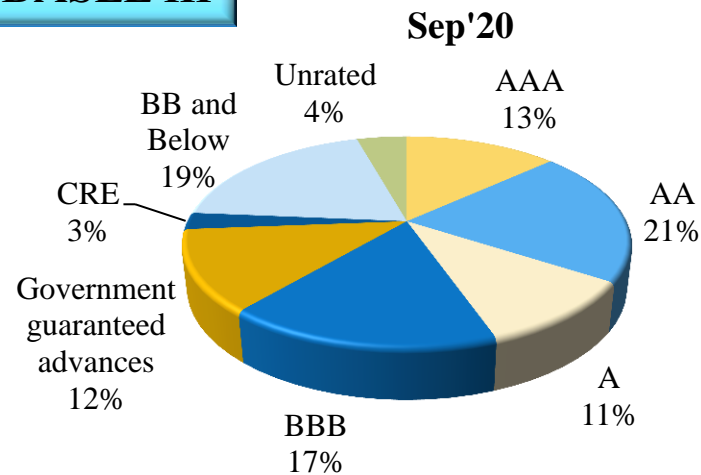
SECTORS	Sep '19	Sep '20	Y-o-Y Growth (%)
Retail	41084	46887	14.12
Agriculture	35368	35174	-0.55
MSME	29180	31292	7.24
<b>RAM</b>	<b>105632</b>	<b>113353</b>	<b>7.31</b>
Corporate	62769	63940	1.87
<b>Gross Advance</b>	<b>168401</b>	<b>177293</b>	<b>5.28</b>

# RATED STANDARD ADVANCES

As per BASEL III



Investment Grade & above : 57%



Investment Grade & above : 62%

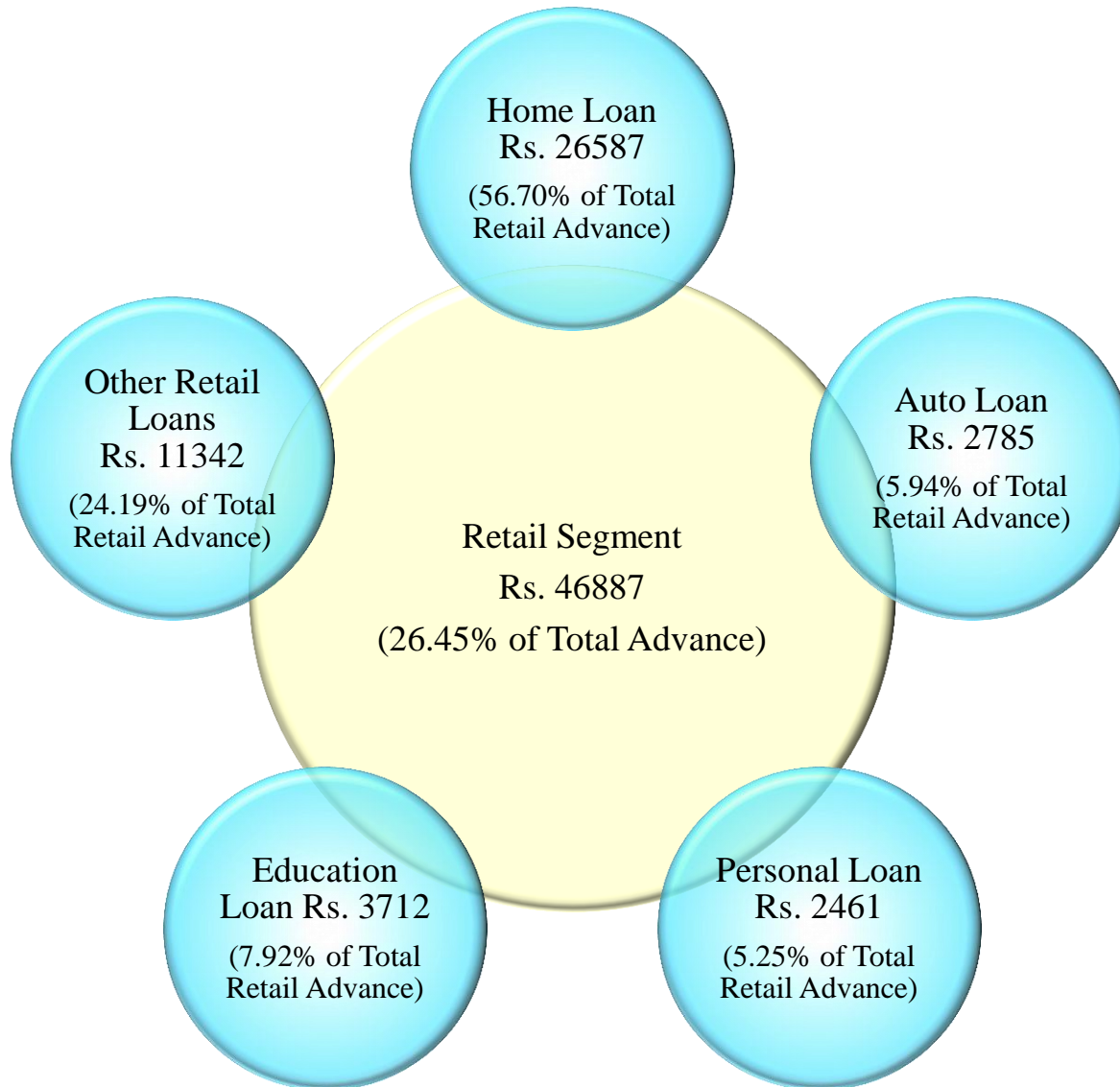
Rs in Cr

Investment grade wise Standard Advances (Fund Based)	Sep '19	Sep '20	Y-o-Y Growth
AAA	4239	7027	69.35%
AA	7382	10427	44.21%
A	7464	5522	-25.31%
BBB	7648	8603	14.20%
<b>Sub-Total</b>	<b>25545</b>	<b>30732</b>	<b>20.31%</b>
Government guaranteed advances	4194	6256	49.16%
CRE	2578	1288	-50.02%
<b>Sub-Total</b>	<b>6772</b>	<b>7544</b>	<b>11.40%</b>
BB and Below	11055	10082	-9.18%
Unrated	3322	2220	-6.43%
<b>Total</b>	<b>45304</b>	<b>50136</b>	<b>10.67%</b>

# RETAIL SEGMENT

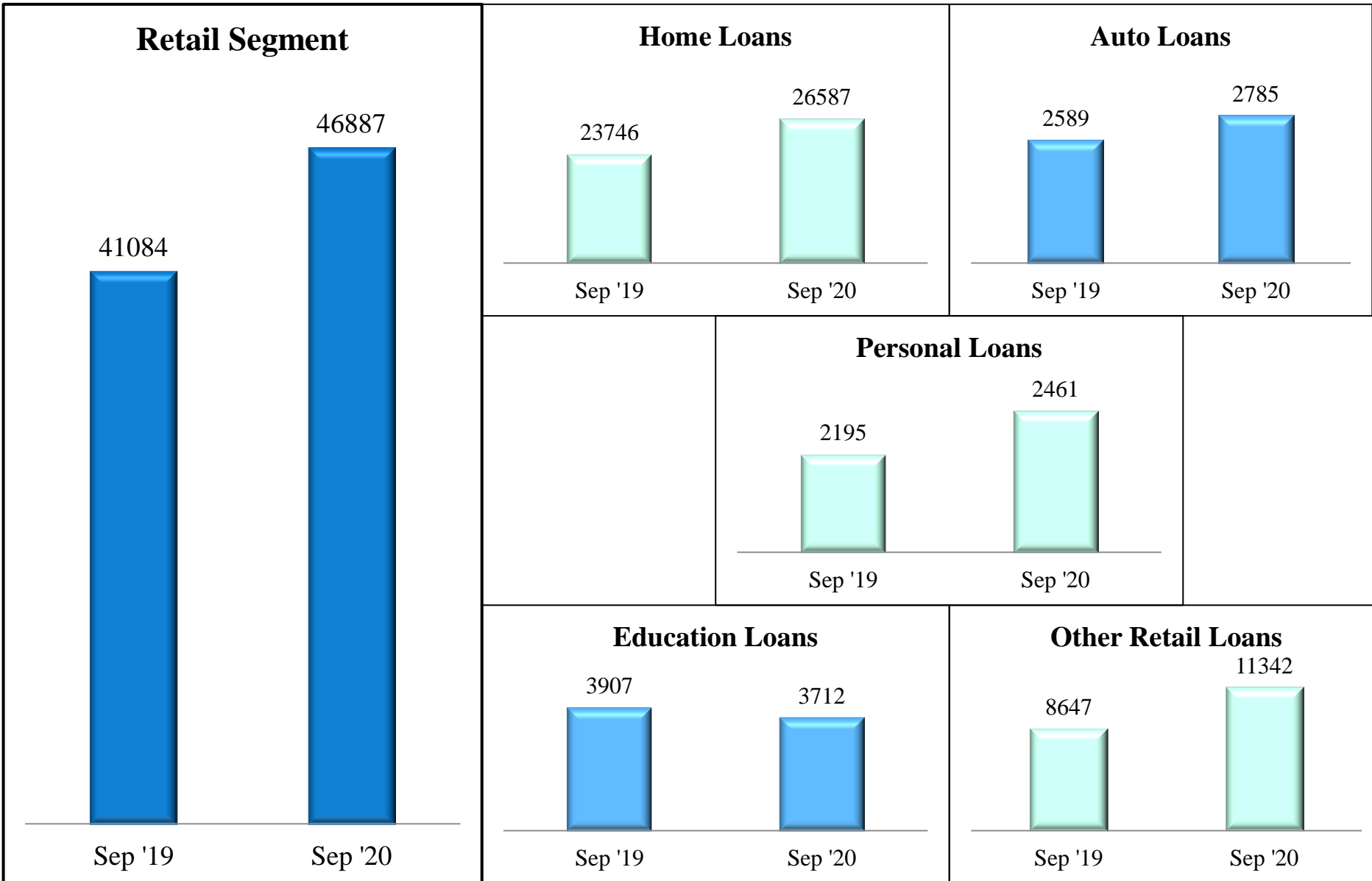
As on 30 Sep '20

Rs in Crore



# RETAIL SEGMENT

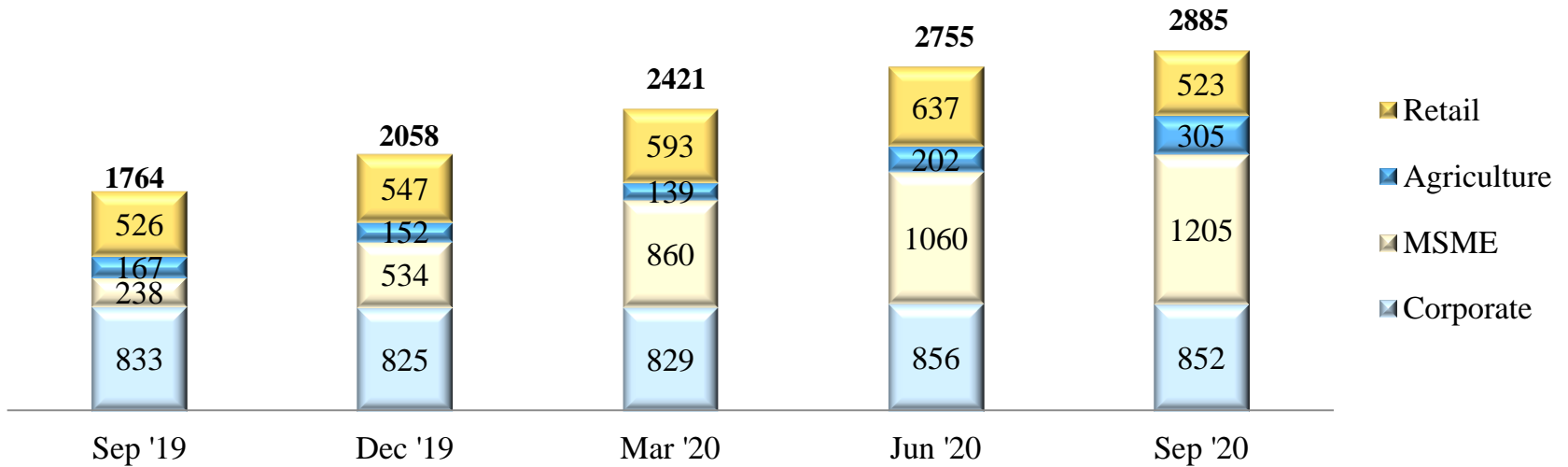
Rs in Crore



# ASSET QUALITY

## Standard Restructured

Rs in Cr



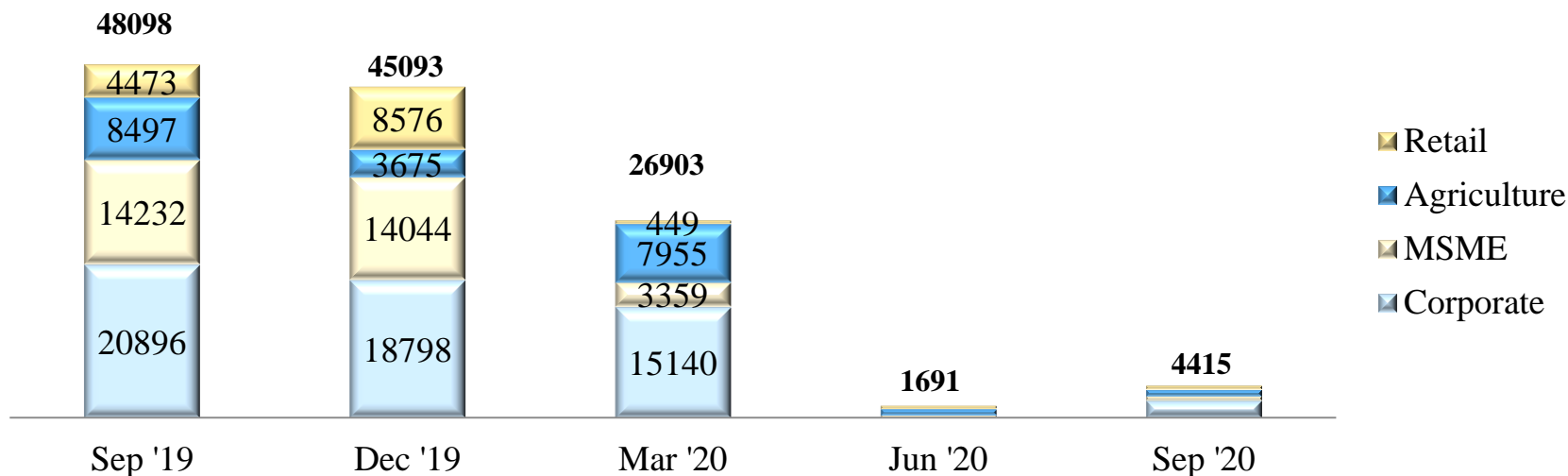
Rs in Cr

Segment wise	Sep '19	Dec '19	Mar '20	Jun '20	Sep '20
Corporate	833	825	829	856	852
MSME	238	534	860	1060	1205
Agriculture	167	152	139	202	305
Retail	526	547	593	637	523
<b>Total</b>	<b>1764</b>	<b>2058</b>	<b>2421</b>	<b>2755</b>	<b>2885</b>

# ASSET QUALITY

## SMA 0

Rs in Cr



Rs in Cr

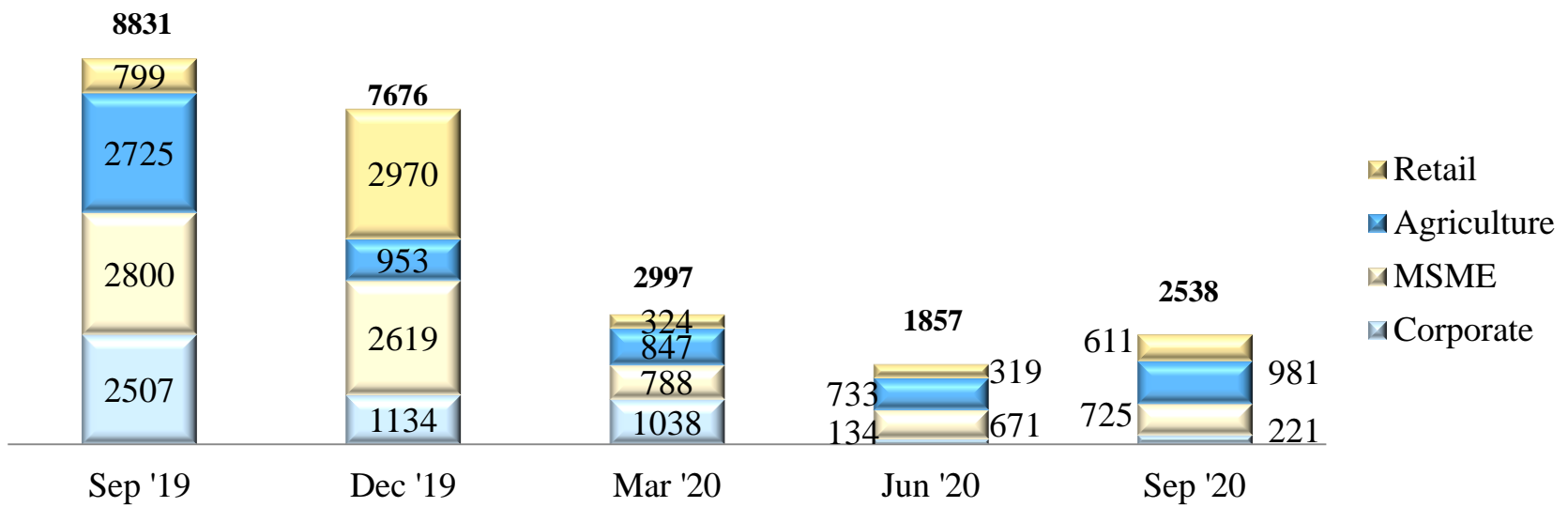
Segment wise SMA 0	Sep '19	Dec '19	Mar '20	Jun '20	Sep '20
Corporate	20896	18798	15140	137	2390*
MSME	14232	14044	3359	311	641
Agriculture	8497	3675	7955	851	912
Retail	4473	8576	449	392	472
<b>Total</b>	<b>48098</b>	<b>45093</b>	<b>26903</b>	<b>1691</b>	<b>4415</b>

\* Upgraded Rs. 903 crore to Standard assets as on 31.10.2020

# ASSET QUALITY

## SMA 1

Rs in Cr



Rs in Cr

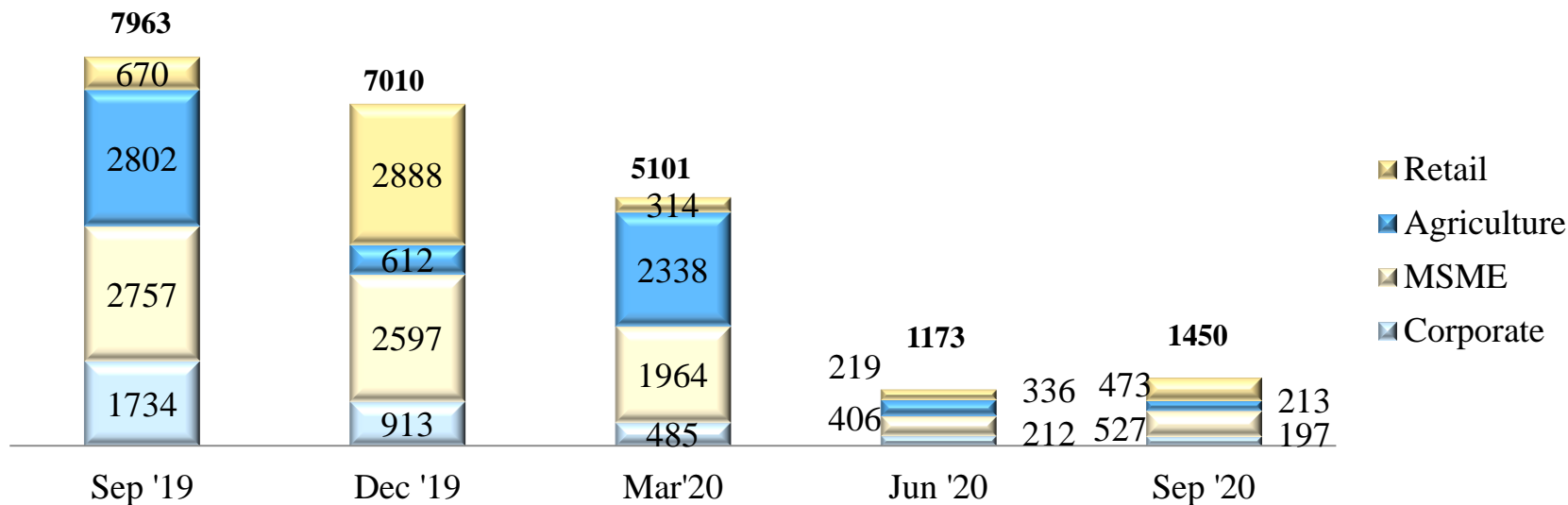
Segment wise SMA 1	Sep '19	Dec '19	Mar '20	Jun '20	Sep '20
Corporate	2507	1134	1038	134	221
MSME	2800	2619	788	671	725
Agriculture	2725	953	847	733	981
Retail	799	2970	324	319	611
<b>Total</b>	<b>8831</b>	<b>7676</b>	<b>2997</b>	<b>1857</b>	<b>2538</b>



# ASSET QUALITY

## SMA 2

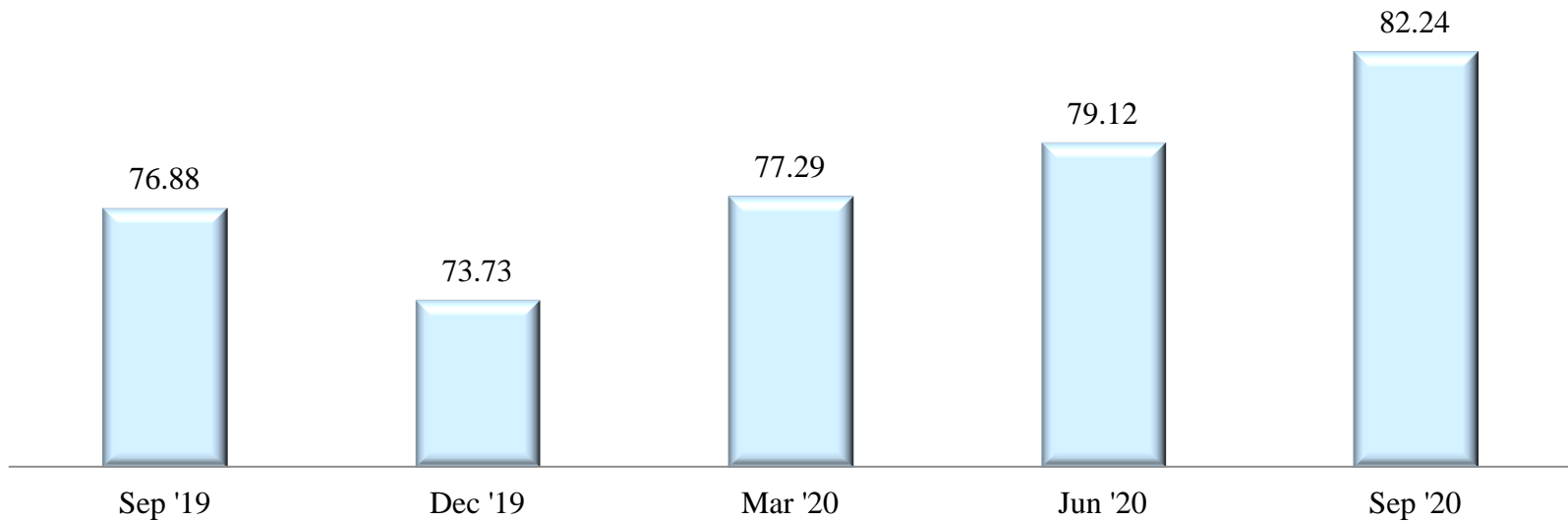
Rs in Cr



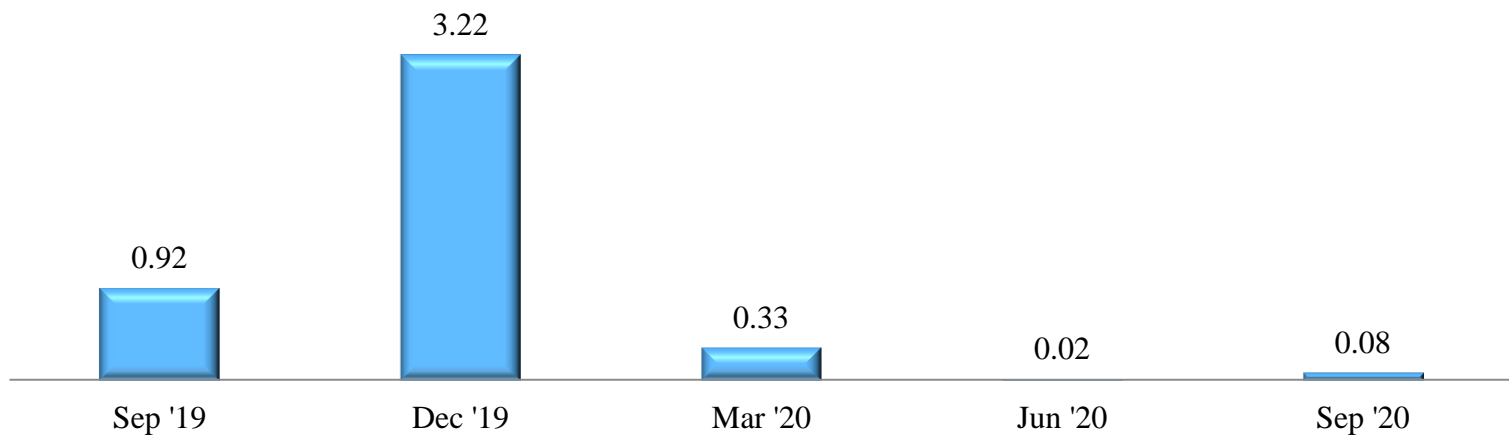
Rs in Cr

Segment wise SMA 2	Sep '19	Dec '19	Mar '20	Jun '20	Sep '20
Corporate	1734	913	485	212	237
MSME	2757	2597	1964	406	527
Agriculture	2802	612	2338	336	383
Retail	670	2888	314	219	303
<b>Total</b>	<b>7963</b>	<b>7010</b>	<b>5101</b>	<b>1173</b>	<b>1450</b>

# PROVISION COVERAGE(%)



# SLIPPAGE RATIO(%)



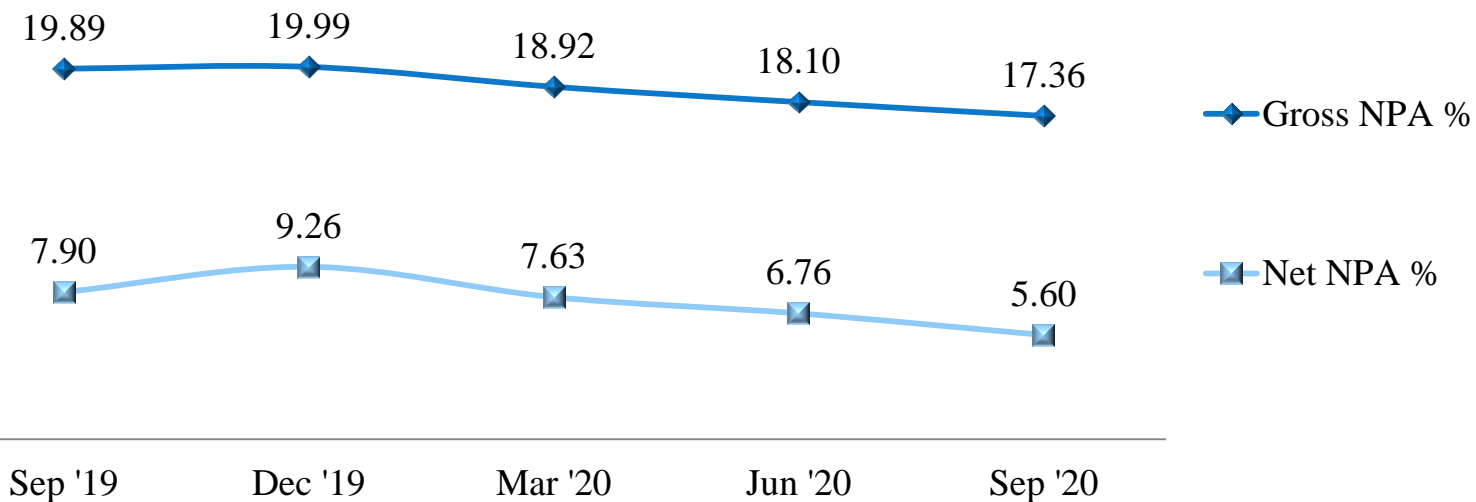
# NPA MOVEMENT

Rs. in Crore

<u>Gross NPA</u>	Sep '19 Qtr	Mar '20 Qtr	Jun '20 Qtr	Sep '20 Qtr
<b>Opening Gross NPAs</b>	<b>32908</b>	<b>33259</b>	<b>32589</b>	<b>31946</b>
<b>Slippage of PA to NPAs</b>	1199	378	20	97
<b>Increase in balance of existing NPAs</b>	21	62	14	16
<b>Sub Total</b>	<b>1220</b>	<b>440</b>	<b>34</b>	<b>113</b>
<b>Less:</b>				
<b>Up gradation</b>	38	33	92	123
<b>Recovery (Including Sale to ARC)</b>	486	850	241	907
<b>Regular Write-off</b>	107	226	59	149
<b>Technical Write-off</b>	0	0	0	0
<b>Other Recovery by adjustment</b>	0	1	285*	95
<b>Sub Total</b>	<b>631</b>	<b>1110</b>	<b>678</b>	<b>1274</b>
<b>Gross NPAs</b>	<b>33497</b>	<b>32589</b>	<b>31946</b>	<b>30785</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>19.89</b>	<b>18.92</b>	<b>18.10</b>	<b>17.36</b>

\* Adjustment through Nominal / Treasury (Due to restructuring)

# ASSET QUALITY TREND



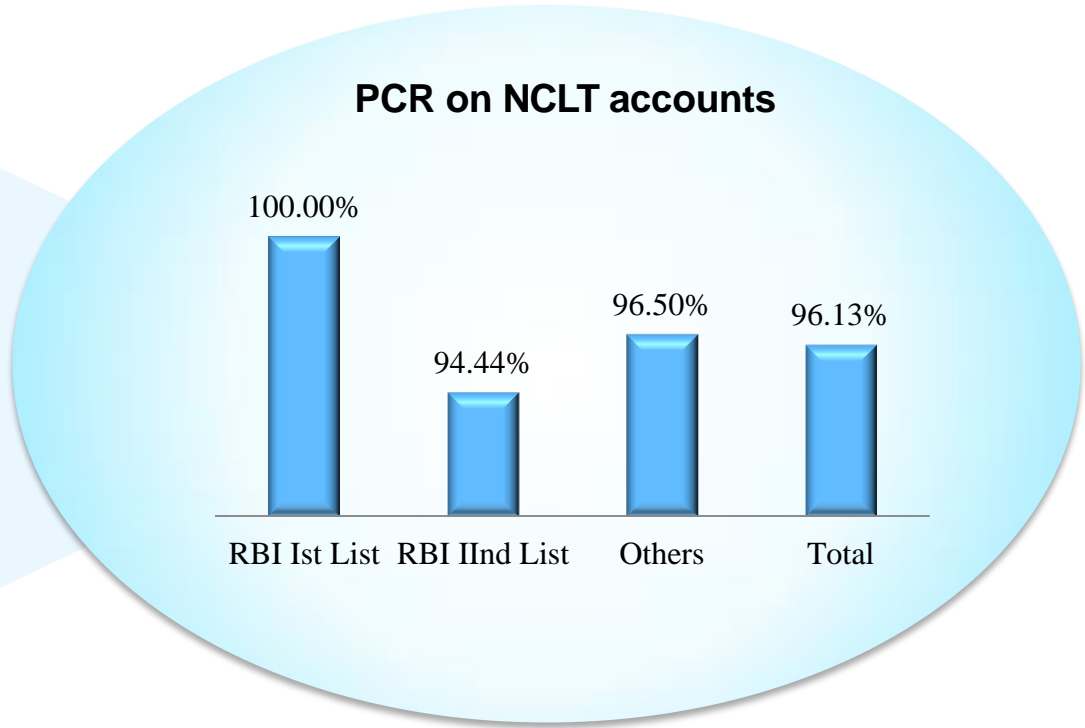
Rs. in Crore

Particulars	Sep '19	Dec '19	Mar '20	Jun '20	Sep '20
Gross Advances	168401	166411	172244	176496	177293
Net Advances	146294	146595	151101	154919	155085
Gross NPA	33497	33259	32589	31946	30785
Net NPA	11552	13568	11534	10469	8684
Gross NPA %	19.89	19.99	18.92	18.10	17.36
Net NPA %	7.90	9.26	7.63	6.76	5.60

# STATUS OF NCLT ACCOUNTS

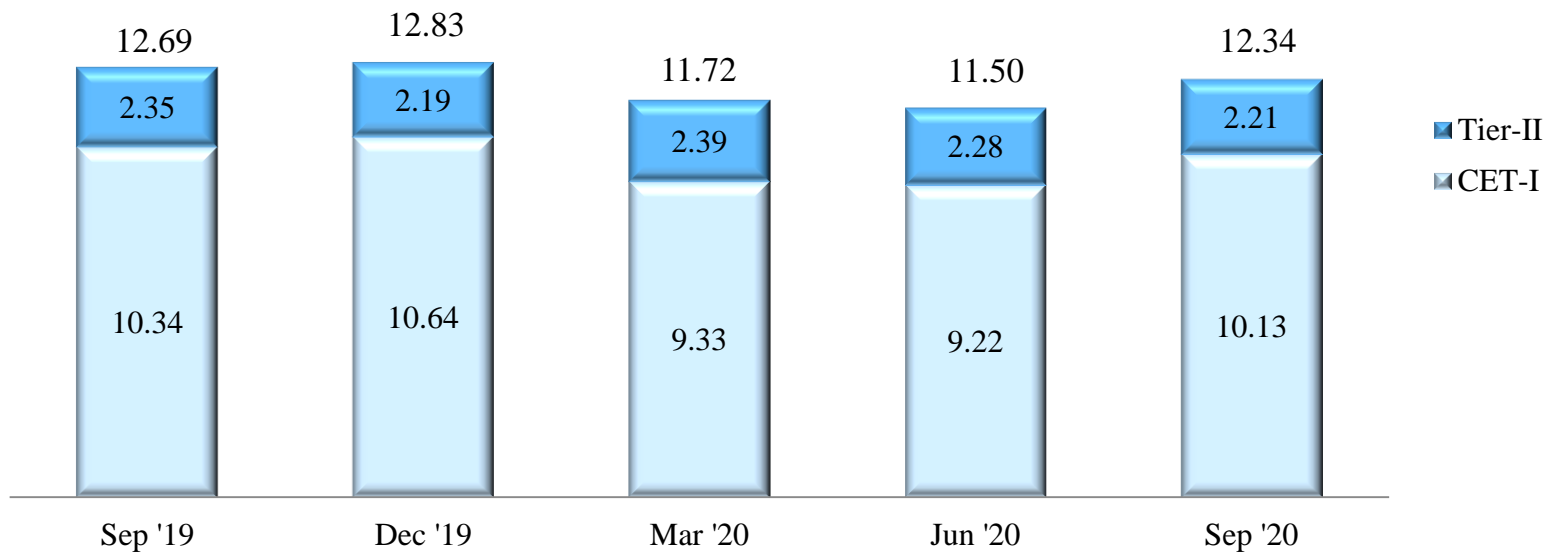
As on Sep'20

RBI List 1 O/s	Rs. 871.13 cr
RBI List 2 O/s	Rs. 5412.58 cr
Others O/s	Rs. 15388.09 cr
<b>Total O/s</b>	<b>Rs. 21671.80 cr</b>

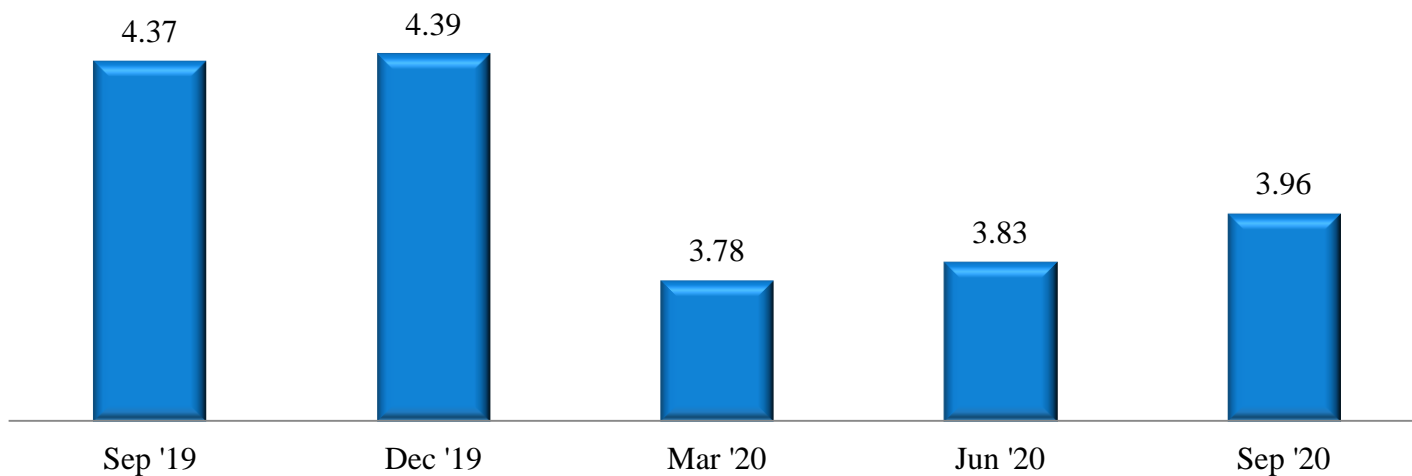


# CAPITAL RATIOS

**Capital Adequacy Ratio (%)**



**Leverage Ratio (%)**



# PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>1. Total Income</b>	<b>6833</b>	<b>6727</b>	<b>6704</b>	<b>13560</b>	<b>13197</b>	<b>1.58</b>	<b>1.92</b>
1.1 Interest Income	6052	6017	5890	12069	11604	0.58	2.75
1.2 Other Income	781	710	814	1491	1593	10.00	-4.05
<b>2 Total Expenses</b>	<b>5375</b>	<b>5436</b>	<b>5678</b>	<b>10811</b>	<b>11067</b>	<b>-1.11</b>	<b>-5.34</b>
2.1 Interest Expended	3698	3871	3999	7569	7923	-4.47	-7.53
2.2 Establishment Exp.	1006	1039	981	2045	1864	-3.18	2.55
2.3 Other Operating Exp.	671	526	698	1197	1280	27.57	-3.87
<b>Net Interest Income</b>	<b>2354</b>	<b>2146</b>	<b>1891</b>	<b>4500</b>	<b>3681</b>	<b>9.69</b>	<b>24.48</b>
<b>Operating Profit</b>	<b>1458</b>	<b>1291</b>	<b>1026</b>	<b>2749</b>	<b>2130</b>	<b>12.94</b>	<b>42.11</b>
<b>Provisions</b>	<b>1297</b>	<b>1156</b>	<b>892</b>	<b>2453</b>	<b>1878</b>	<b>12.20</b>	<b>45.40</b>
<b>Net Profit</b>	<b>161</b>	<b>135</b>	<b>134</b>	<b>296</b>	<b>252</b>	<b>19.26</b>	<b>20.15</b>
<b>NIM %*</b>	<b>3.35</b>	<b>3.08</b>	<b>2.82</b>	<b>3.21</b>	<b>2.73</b>	<b>27bps</b>	<b>53bps</b>
<b>ROA %*</b>	<b>0.20</b>	<b>0.17</b>	<b>0.17</b>	<b>0.18</b>	<b>0.16</b>	<b>3bps</b>	<b>3bps</b>
<b>ROE %</b>	<b>0.44</b>	<b>0.38</b>	<b>0.39</b>	<b>0.82</b>	<b>0.74</b>	<b>6bps</b>	<b>5bps</b>

\* Annualised



# TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>Interest Income</b>	<b>6052</b>	<b>6017</b>	<b>5890</b>	<b>12069</b>	<b>11604</b>	<b>0.58</b>	<b>2.75</b>
(i) Advances	3203	3123	3137	6326	6206	2.56	2.10
(ii) Investments	2527	2542	2406	5069	4828	-0.59	5.03
(iii) Call money/ Balances with Banks	155	174	137	329	227	-10.92	13.14
(iv) Others	167	178	210	345	343	-6.18	-20.48
<b>Non Interest Income</b>	<b>781</b>	<b>710</b>	<b>814</b>	<b>1491</b>	<b>1593</b>	<b>10.00</b>	<b>-4.05</b>
<b>Total Income</b>	<b>6833</b>	<b>6727</b>	<b>6704</b>	<b>13560</b>	<b>13197</b>	<b>1.58</b>	<b>1.92</b>

# NON-INTEREST INCOME

(Rs. In Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>NON-INTEREST INCOME</b>	<b>781</b>	<b>710</b>	<b>814</b>	<b>1491</b>	<b>1593</b>	<b>10.00</b>	<b>--4.05</b>
Commission, Exchange & Brokerage	264	284	228	548	565	-7.04	15.79
Trading Profit on Investments	382	337	395	719	628	13.35	-3.29
Recovery in Written off a/cs	72	11	47	83	120	554.55	53.19
Rent on Lockers	17	18	18	35	36	-5.56	-5.56
ATM Interchange fee	19	12	25	31	53	58.33	-24.00
Other Misc. Income including exchange transaction income	27	48	101	75	191	-43.75	-73.27

# TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>A) Interest Expended</b>	<b>3698</b>	<b>3871</b>	<b>3999</b>	<b>7569</b>	<b>7923</b>	<b>-4.47</b>	<b>-7.53</b>
i) Deposits	3572	3728	3871	7300	7655	-4.18	-7.72
ii) RBI/Interbank Borrowings	0	1	2	1	3	-100.00	-100.00
iii) Intt on Sub-ordinate Debts	95	111	104	206	217	-14.41	-8.65
iv) Int on Borrowing/ Refinance	31	31	22	62	48	0.00	40.91
<b>B) Optg. Expenses</b>	<b>1677</b>	<b>1565</b>	<b>1679</b>	<b>3242</b>	<b>3144</b>	<b>7.16</b>	<b>-0.12</b>
i) Establishment	1006	1039	981	2045	1864	-3.18	2.55
ii) Others	671	526	698	1197	1280	27.57	-3.87
<b>Total Expenses</b>	<b>5375</b>	<b>5436</b>	<b>5678</b>	<b>10811</b>	<b>11067</b>	<b>-1.12</b>	<b>-5.34</b>

# ESTABLISHMENT EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
Basic Pay/ Spl. Pay	309	319	327	628	658	-3.13	-5.50
Special Allowance	23	25	24	48	50	-8.00	-4.17
Dearness Allowance	252	258	231	510	454	-2.33	9.09
CCA	2	2	2	4	4	0.00	0.00
HRA	17	17	18	34	37	0.00	-5.55
LFC	4	8	8	12	16	-50.00	-50.00
Leave Encashment	8	14	10	22	24	-42.86	-20.00
Leave Encashment on Retirement	31	34	32	65	62	-8.82	-3.13
Medical Aid/ Hospitalization Exp	0	2	1	2	3	-100.00	-100.00
Contribution to New Pension Scheme	25	25	23	50	45	0.00	8.70
Provision for Terminal Benefits	254	254	176	508	300	0.00	44.32
Provision for wage settlement	75	75	75	150	150	0.00	0.00
Other allowance & Exp	6	6	54	12	61	0.00	-88.89
<b>Total</b>	<b>1006</b>	<b>1039</b>	<b>981</b>	<b>2045</b>	<b>1864</b>	<b>-3.18</b>	<b>2.55</b>

# OTHER OPERATING EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>Other Operating Expenses</b>							
Rent & Taxes	92	84	96	176	170	9.52	-4.17
Lighting, Generator	39	20	39	59	68	95.00	0.00
Depreciation	63	69	65	132	137	-8.70	-3.08
Telephone, Internet, Postage	20	29	23	49	46	-31.03	-13.04
Insurance incl. Deposit Insur.	123	107	87	230	186	14.95	41.38
ECGC/CGTMSE Premium etc.	8	17	53	25	55	-52.94	-84.91
Repair & Maintenance	26	19	24	45	46	36.84	8.33
ATM Maint & Service Charges	36	15	28	51	44	140.00	28.57
ATM Interchange Fee	63	54	70	117	132	16.67	-10.00
Professional Fees	48	29	57	77	94	65.52	-15.79
Financial Inclusion Exp.	20	21	21	41	44	-4.76	-4.76
Others	133	62	135	195	258	114.52	-1.48
<b>Total</b>	<b>671</b>	<b>526</b>	<b>698</b>	<b>1197</b>	<b>1280</b>	<b>27.57</b>	<b>-3.87</b>

# PROVISIONS & PROFIT

(Rs. In Crore)

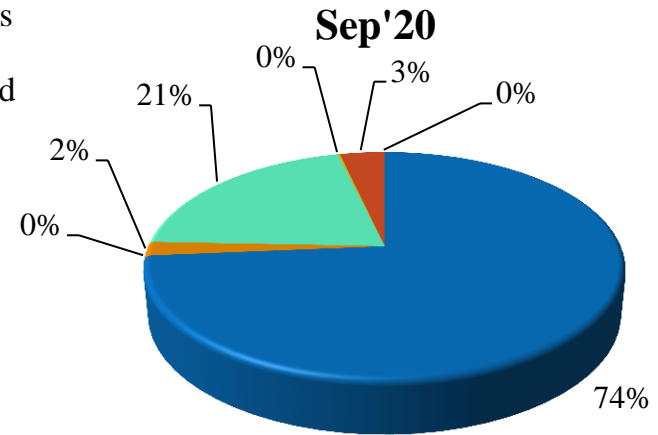
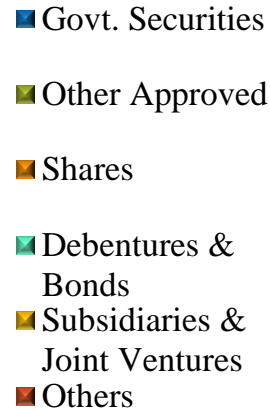
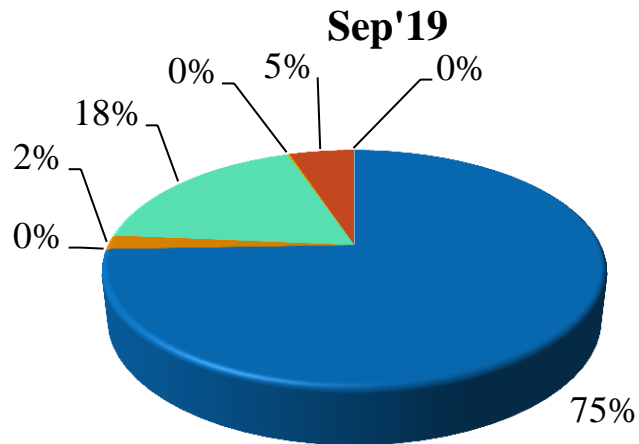
Particulars	Quarter ended			Half year ended		Growth %	
	Sep '20	Jun '20	Sep '19	Sep '20	Sep '19	Qtr Sep '20 over Jun '20 (Q-o-Q)	Qtr Sep '20 over Sep '19 (Y-o-Y)
<b>OPERATING PROFIT</b>	<b>1458</b>	<b>1291</b>	<b>1026</b>	<b>2749</b>	<b>2130</b>	<b>12.84</b>	<b>42.11</b>
<b>PROVISIONS</b>	<b>1297</b>	<b>1156</b>	<b>892</b>	<b>2453</b>	<b>1878</b>	<b>12.20</b>	<b>45.40</b>
i) NPA	856	496	588	1352	1509	72.58	45.58
ii) Restructured A/cs	12	20	-24	32	-40	-40.00	150.00
iii) Investment	221	282	226	503	426	-21.63	-2.21
iv) Standard Assets	33	182	26	215	7	-81.87	26.92
v) Un-hedged exposure FCE	0	0	0	0	0	0.00	0.00
v)Others	-18	-5	-24	-23	-76	-260.00	25.00
vi) Taxes	193	181	100	374	52	6.63	93.00
<b>Net Profit/ (Loss)</b>	<b>161</b>	<b>135</b>	<b>134</b>	<b>296</b>	<b>252</b>	<b>19.26</b>	<b>20.15</b>

# NPA PROVISION BREAKUP

(Rs. In Crore)

Particulars	Sep'20	Jun'20
<b>NPA Provision Increase due to:</b>		
Ageing (including provision due to shifting of accounts from DA2 to DA3 at Rs. 801 crore)	1191	628
Slippages/Increase in Balance/Fraud	242	12
Security erosion	122	51
<b>Sub Total</b>	<b>1555</b>	<b>691</b>
Less : Provision write back due to Cash Recoveries/Upgradation	699	195
<b>Net Additional NPA Provision made</b>	<b>856</b>	<b>496</b>

# INVESTMENT PORTFOLIO



■ Investment  
Outside India

(Rs. in Crore)

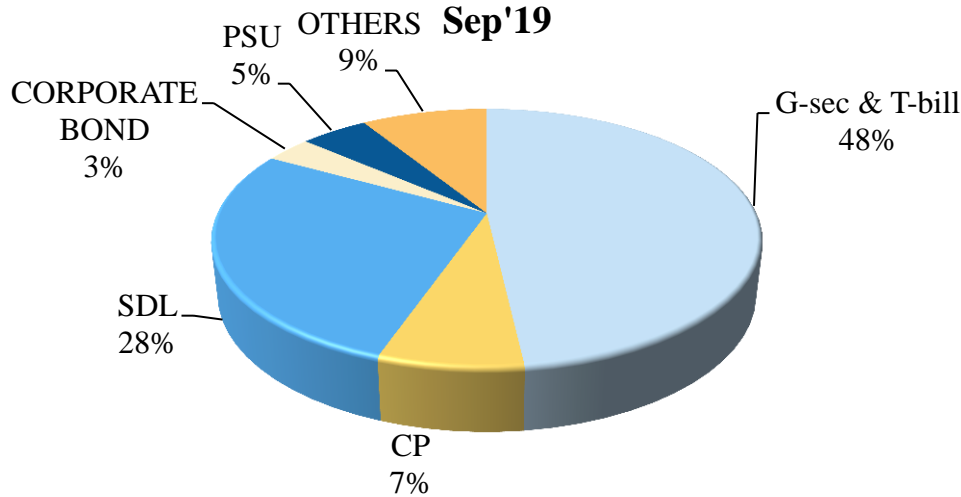
Particulars	Sep '19	Sep '20
Govt. Securities	105793	114920
Other Approved	0	0
Shares	2728	3086
Debentures & Bonds	26153	32210
Subsidiaries & Joint Ventures	218	243
Others	7170	5522
<b>Total Investment In India</b>	<b>142062</b>	<b>155981</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>142109</b>	<b>156028</b>



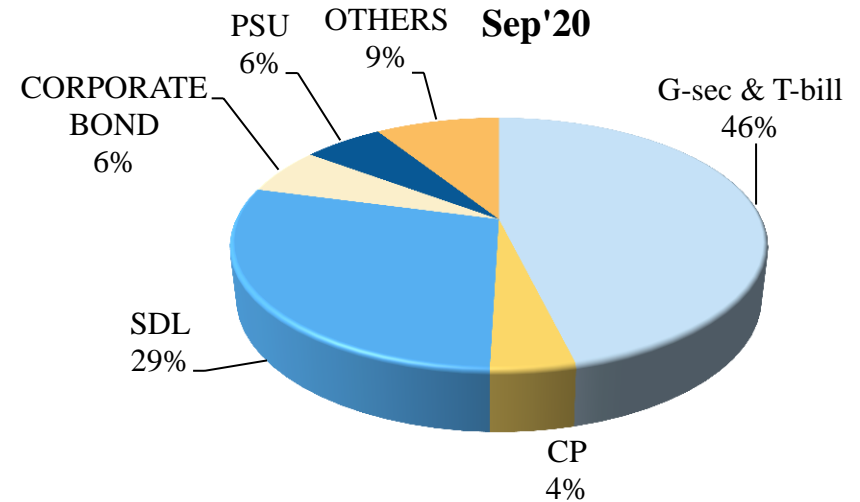
# TREASURY OPERATIONS

## AFS BOOK

(Rs. in Crore)



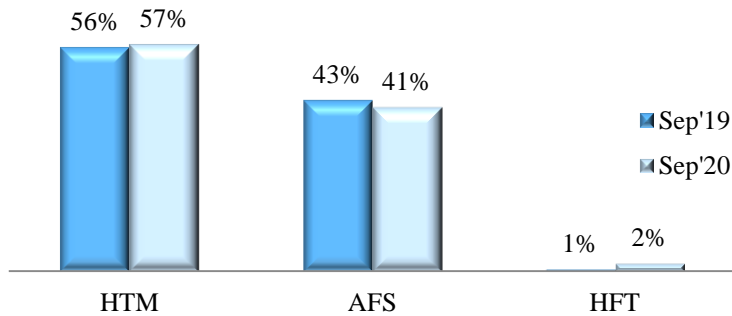
**Modified Duration : 2.05**



**Modified Duration : 2.71**

## Break up of Domestic Investments(%)

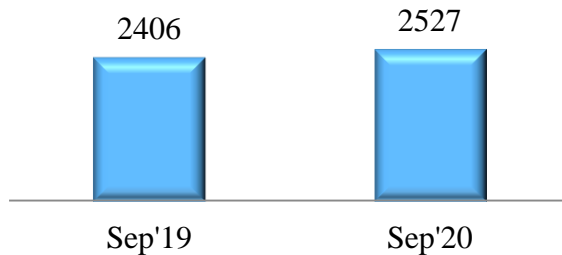
(Rs. in Crore)



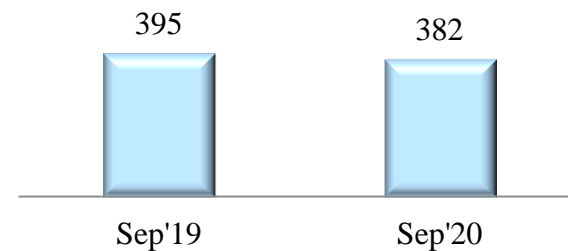
Particulars	Sep'19	Jun '20	Sep'20
Domestic Investments	142109	150283	156028
- of which- SLR	105793	108498	114920
Whole Bank Investments	142109	150283	156028

# TREASURY PERFORMANCE

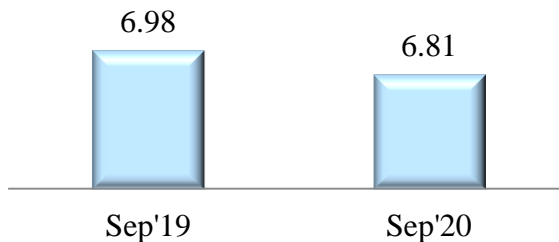
## Interest on Investment



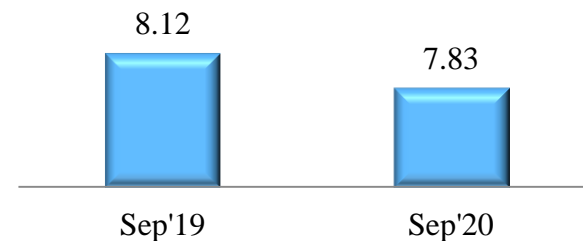
## Trading Profit



## Yield on Investment



## Return on Investment (including Trading Profit)

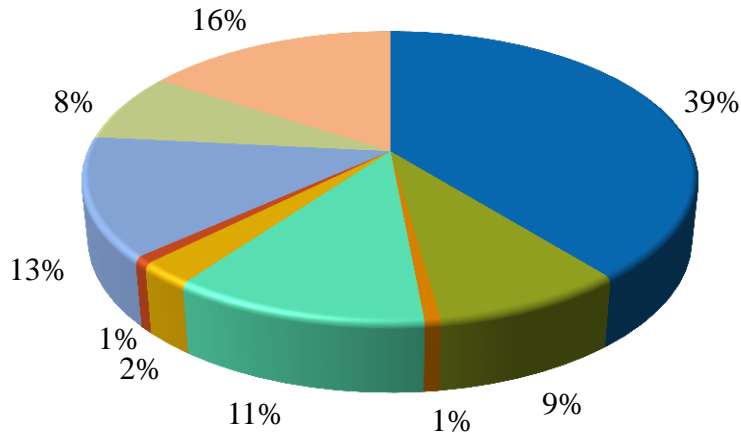


Particulars	Sep '19	Sep '20
Interest on Investment (Rs. in Crore)	2406	2527
Yield on Investment	6.98	6.81
Trading Profit (Rs. in Crore)	395	382
Return on Investment (including Trading Profit)	8.12	7.83
10 year Bench Mark	6.70	6.02

# DIGITAL TRANSACTIONS

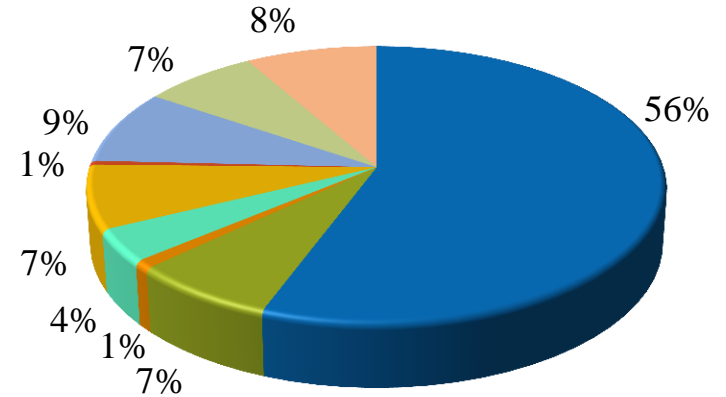
## Penetration

Oct 18 to Sep 19



Share of Digital Txns through ADC 46.78%

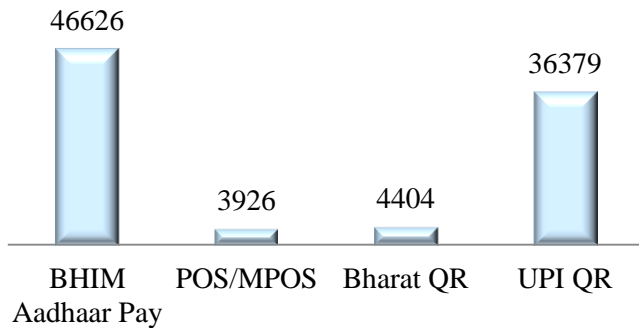
Oct 19 to Sep 20



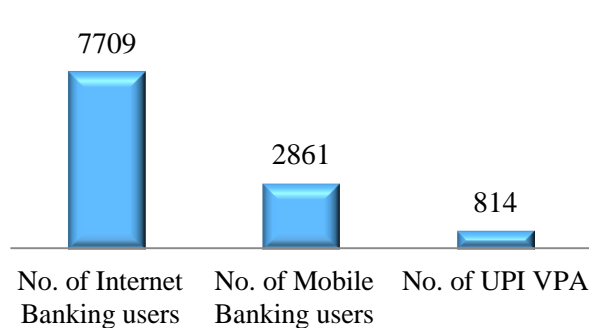
Share of Digital Txns through ADC 65.42%

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

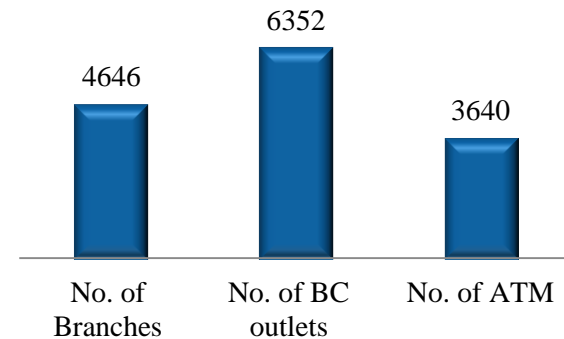
### Payment Acceptance Touch Points



### Digital Touch Points (In 000)



### Other Touch Points



As on 30 Sep'20

## UPI

- Processing 16.31 lakhs transactions per day
- Handled 2984 lakhs transactions during the HY1 2020-21
- Number of UPI-VPA users: 8.14 lakhs

## Debit Card

- No. of cards at 2.53 Crore (Active EMV Cards)
- Handled 305.94 lakhs online transactions during the HY1 2020-21
- Processing 1.67 lakhs transactions (POS/Ecom) per day

## INB

- Number of Users : 77.09 lakhs
- Handled 356.89 lakhs transactions during the HY1 2020-21
- Processing 1.95 lakhs transactions per day

## Mobile Banking

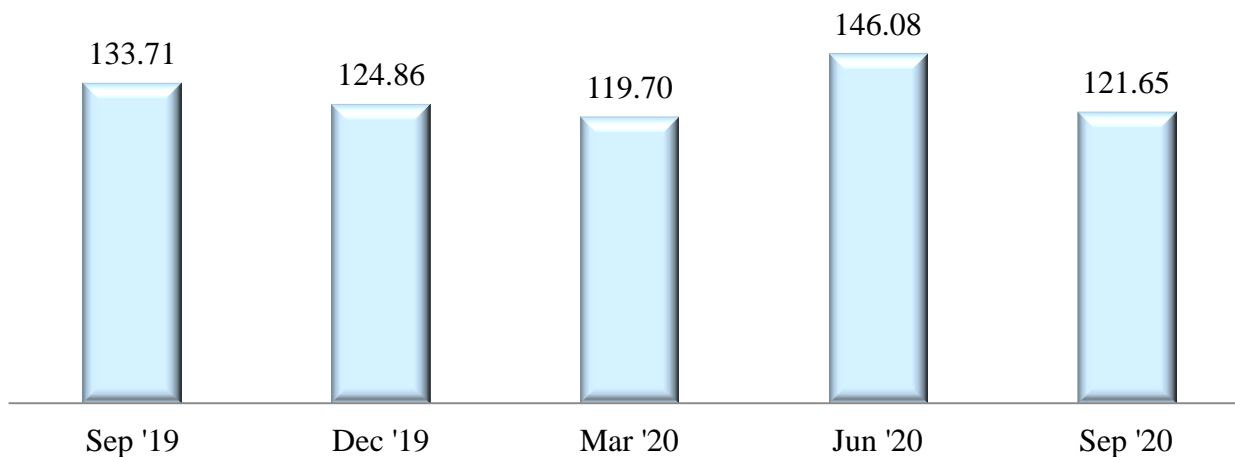
- Number of Users : 28.61 lakhs
- Handled 44.81 Lakhs transactions during the HY1 2020-21
- Processing 0.24 lakhs transactions per day

## IMPS

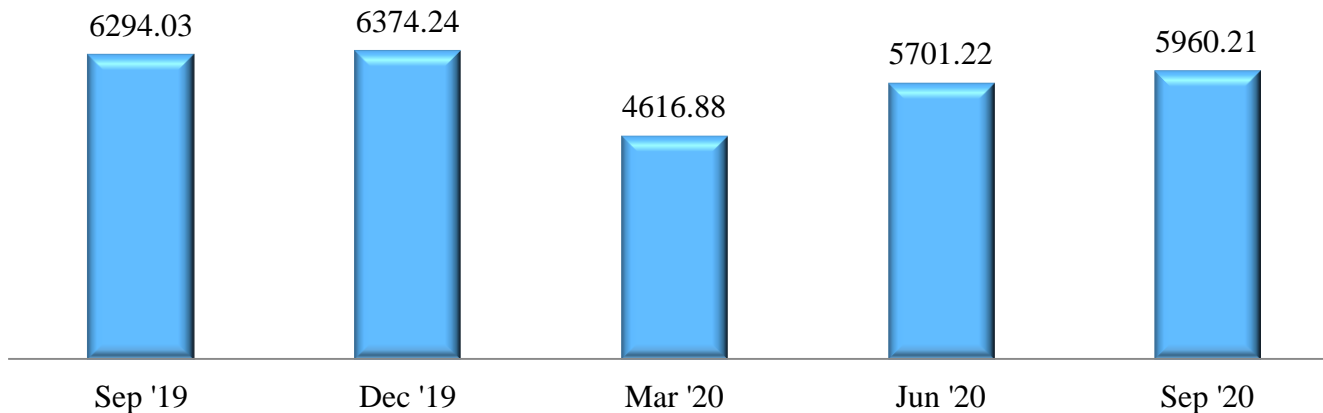
- Processing 1.72 lakhs transactions per day
- Handled 314.16 lakhs transactions during the HY1 2020-21



## No. of transactions via BC (in Lacs)

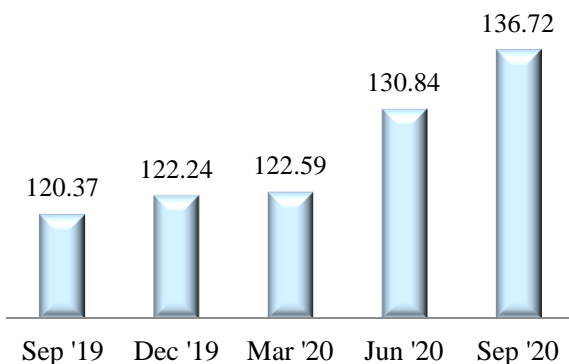


## Amount of transactions via BC (Rs. in Crores)

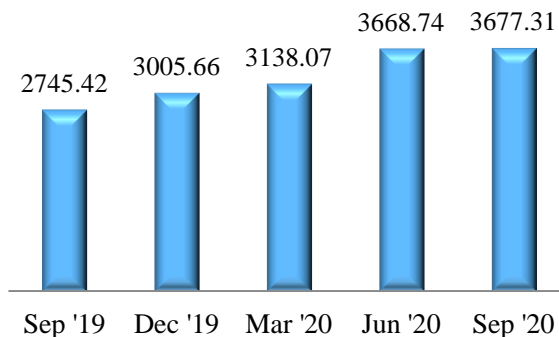


## PMJDY

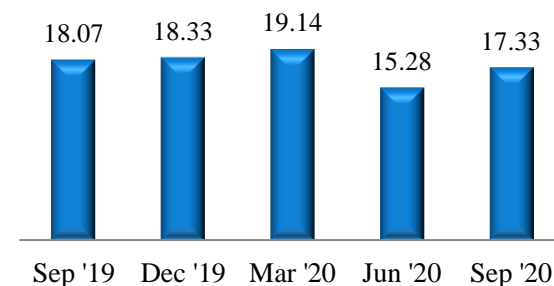
No of accounts(In Lacs)



Balance Outstanding (In Crores)



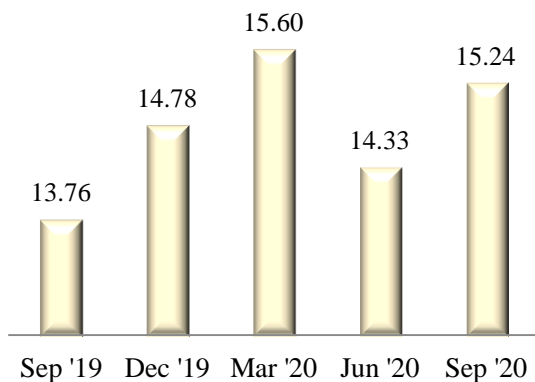
Accounts with Zero Balance (in Lacs)



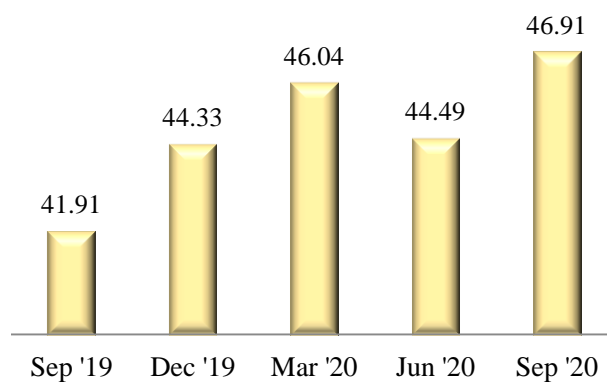
## Social Security Scheme

No. of enrollments (In lacs)

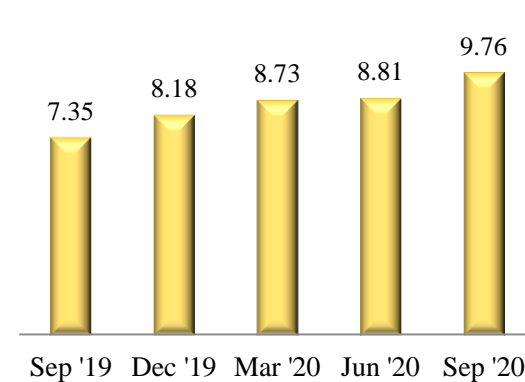
### PMJJBY



### PMSBY



### APY



41974 persons has been benefited by our 98 RSETIs/FLCC Centers through 680 training / counseling programmes during the quarter September 2020.



Subsidiaries				(Rs. In Crore)	
<b>Cent Bank Home Finance Ltd. -</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance activity</li> <li>Presence in 9 States through 18 Branches</li> <li>Advances &amp; Investment Portfolio of Rs. 1209 Crore</li> </ul>	Central Bank of India Shareholding	Particulars	HY Ended		
	64.40%		Sep'20	Sep'19	
		Total Income	65.81	71.78	
		Net Profit / (Loss)	6.74	4.32	
		Total Assets	1329.38	1403.22	
	Capital & Reserves	134.04	121.39		
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	Central Bank of India Shareholding	Particulars	HY Ended		
	100%		Sep'20	Sep'19	
		Total Income	1.67	1.95	
		Net Profit / (Loss)	0.56	0.66	
		Total Assets	44.54	44.09	
	Capital & Reserves	37.31	35.96		

Associates				(Rs. In Crore)	
Name of Associate	Central Bank of India Shareholding	Net Profit for HY ended			
		Sep'20	Sep'19		
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	-103.00	9.55		
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	5.73	5.09		
Indo Zambia Bank Limited, Zambia	20%	42.88	54.83		



<b>Group Position</b>			<b>Rs. in Cr.</b>
<b>Particulars</b>	<b>As on 30 Sep 2020</b>	<b>As on 30 Sep 2019</b>	
<b><u>CAPITAL &amp; LIABILITIES</u></b>			
Capital	5876	4126	
Reserves and Surplus	16192	15574	
Minorities Interest	48	43	
Share Application Money Pending Allotment	0	3353	
Deposits	323836	305159	
Borrowings	6581	5595	
Other Liabilities and Provisions	16714	6586	
<b>Total</b>	<b>369246</b>	<b>340435</b>	
<b><u>ASSETS</u></b>			
Cash and Balances with Reserve Bank of India	36336	23713	
Balances with Banks and Money at Call and Short Notice	1182	2413	
Investments	150659	137990	
Loans & Advances	155971	147228	
Fixed Assets	4260	4319	
Other Assets	20829	24763	
Goodwill on Consolidation	9	9	
<b>Total</b>	<b>369246</b>	<b>340435</b>	





<b>Group Performance</b>			<b>Rs. in Cr.</b>
<b>Particulars</b>	<b>HY Ended</b>		
	<b>Sep'20</b>	<b>Sep'19</b>	
<b><u>INCOME</u></b>			
Interest and Dividend Earned	12121	11663	
Other Income	1492	1583	
<b>Total</b>	<b>13613</b>	<b>13247</b>	
<b><u>EXPENDITURE</u></b>			
Interest Expended	7599	7961	
Operating Expenses	3249	3153	
Provisions and Contingencies	2461	1887	
<b>Total</b>	<b>13309</b>	<b>13001</b>	
<b>Consolidated Net Profit/(Loss) for the year of the parent &amp; subsidiaries before Minority Interest</b>	<b>304</b>	<b>246</b>	
Less: Minority Interest	2	2	
<b>Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest</b>	<b>301</b>	<b>244</b>	
Add: Share of earnings in Associates	-25	16	
<b>Consolidated Net Profit/(Loss) for the year attributable to the Group</b>	<b>276</b>	<b>260</b>	

# NEW INITIATIVES

## “Project DISHA” - Analytics-Based Business Transformation Program

- To drive Business Transformation in Retail, Agriculture, MSME Credit and Fee Based Income through CASA for propelling Business Growth and to reinvent the Business Processes for better efficiency and sustainability, Bank has taken initiative under “**Project DISHA**”. This is built on Analytical Capabilities and Digital Tools with robust Risk Mitigation measures in the Change Processes. Pilot Run has been launched on 20<sup>th</sup> July'2020. After the Pilot run of the project in 7 regions falling under 4 Zones, next pilot expansion phase is starting with 7 more Regions joining the Business Transformation Drive. Various Analytical models for cross-sell and collection activities are also being introduced under this project.

## Single Data Repository (SDR) / Data Warehouse (DW)

- Bank has launched a project for major upgradation of its Data Warehousing through Single Data Repository in 2020. SDR will be a source to provide information/ reports across the Bank being a single point of truth, besides being a treasure for analytics driven business decisions. This will ensure consistency in reporting and will provide various Dashboards to the users including the Top Management, Field general Managers, Regional Managers and Branch Managers, thus enhancing the Decision Support and Monitoring System. The SDR 2.0 Project Kick-off has taken place in October 2020.

## Setting up of MSME Hubs

- To increase and improve quality of lending, the share of MSME portfolio, the Bank has opened 50 MSME processing hubs at identified locations after getting approval from RBI. This initiative will improve the footprint of the Bank in MSME eco system.

## Key HR Initiatives And Projects

- Aligning HR systems, structures, processes, policies and practices with strategic goals. HR policies to be Outcome Centric.
- Improving existing performance management system to have Business-Outcome focused performance appraisals.
- Implementing project on HRD Audit in Zones for determining the direction, impact and future of HR.
- Revalidating the training system to align the learning outcomes with business strategies and goals and project the Bank as a Learning Organisation. Planning for Online & Physical training delivery model under the aegis of New Normal due to prevalent Covid19 situation in the country
- Building competency framework for Key Roles in Bank & building leadership pipeline through succession planning system.

## Technological Initiatives

- End to end loan life cycle management system (LLMS) is being introduced which will have credit origination, monitoring and various API interface to improve credit underwriting, Turn Around Time (TAT) and monitoring including Early Warning Signals (EWS). LLMS will have the facility of online tracking of loan application. EWS generation is live now. Credit Processing modules for Retail, MSME and Agriculture will go live in the 3<sup>rd</sup> Quarter of the current financial year.
- Enterprise wise Fraud Risk Management Solutions (EFRMS) which is a fraud detection, monitoring & prevention solution that monitors suspicious pattern across transactions, events, users, accounts, systems in real time / near real time basis is initiated in three phases. The first phase with 5 delivery channels rolled out for alert generation for identifying the potential fraudulent transactions. Implementation to be completed by 31/12/2020.

# AWARD



Bank has made strong progress on many Key Action Points such as accelerating push towards customer-centric digital transformation, faster speed to market through technology enablement and has initiated strengthening of underwriting and risk capabilities.

In EASE 2.0 Bank is awarded with First runner up Award in “Top Improver” category with an improvement of 55%.



सेन्ट्रल बैंक ऑफ़ इंडिया  
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**THANK YOU**