



सेन्ट्रल बैंक ऑफ़ इंडिया  
**Central Bank of India**

1911 से आपके लिए “केंद्रित” “CENTRAL” TO YOU SINCE 1911

*Quarterly/Half Yearly Financial  
Results*

*30.09.2019*

**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.



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*Central Bank of India*

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"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**



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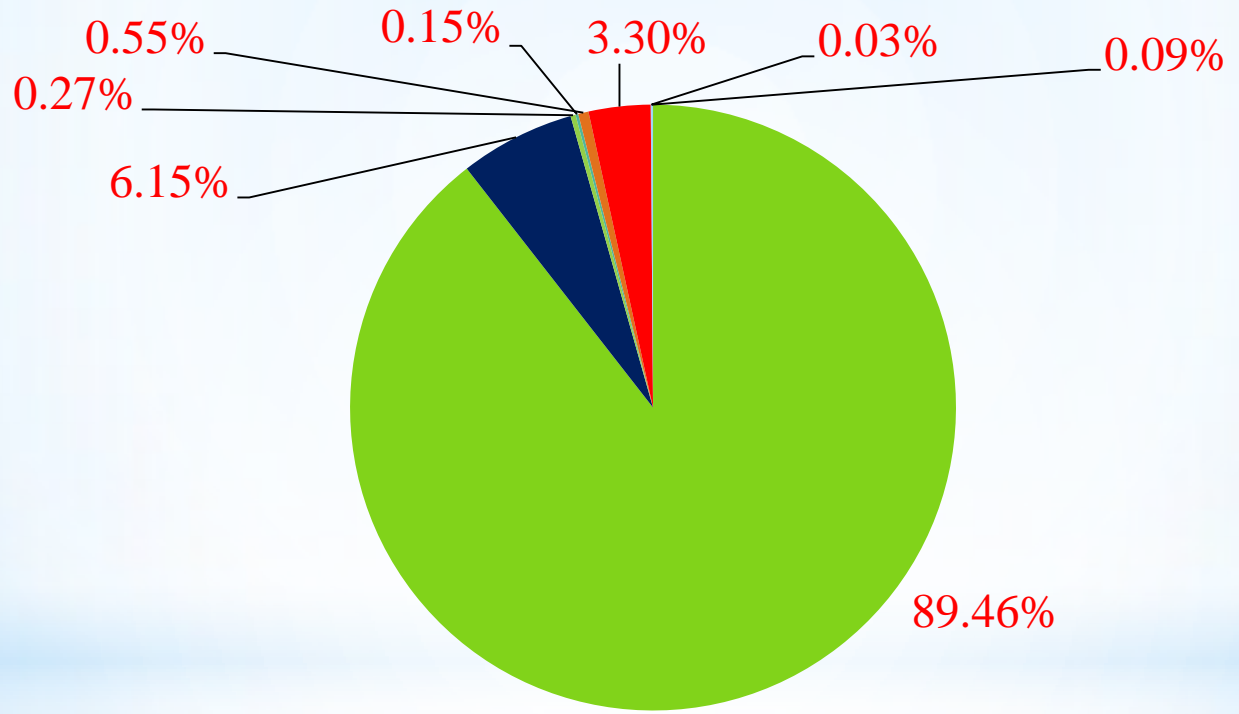
# Recent Initiatives

- ✓ Organizational Restructuring by creating 31 new Regional Offices and reducing the number of Zonal Offices from 13 to 10 for better focus on the business.
- ✓ 7 Corporate Finance Branches and 6 Mid Corporate Branches are reporting directly to Corporate Office for ensuring faster TAT.
- ✓ In a new set up, 7 Stressed Asset Management Branches (for stressed assets above Rs.25 Crores) and 8 Asset Recovery Branches (for stressed assets of Rs 5 Cr to Rs.25 Crores) are reporting directly to Corporate Office for ensuring faster resolution.
- ✓ Separate vertical for Information and Data Analytics has been set up.
- ✓ Separate vertical for Marketing set up in all Regional Offices for marketing, sourcing of fresh business and reporting to Corporate Office directly.
- ✓ MSME and Agriculture verticals have been carved out from the erstwhile Priority Sector vertical to have more focus on Priority Sector Advances.
- ✓ New business line, FINTECH initiative is introduced under MSME vertical to take advantage of emerging trends in MSME lending.
- ✓ Tie-up for extending loans to MSME under co-origination model and credit to NBFCs under partial credit guarantee scheme

## Recent Initiatives... Contd..

- ✓ 49 Centralised Credit Processing Branches have been set up for sanction, documentation, disbursement and post disbursal monitoring of Retail Loans for ensuring quality in Retail Loan processing.
- ✓ 20 Agri Processing Cells set up for faster processing of Agriculture Loans.
- ✓ REPO linked Rate of Interest introduced for Retail and MSE loans to ensure seamless monetary transmission.
- ✓ Launched Co-branded Credit Card in tie-up with SBI Cards, for better customer experience and offering lucrative features.
- ✓ New Performance Management System (PMS) based on the model of Balance Scorecard Method focusing on Business, Customer, Process and People Factors has been launched.
- ✓ Succession Planning which includes Competency Mapping Model to develop Robust Leadership Plan initiated.
- ✓ Concept of Job Family introduced and 10 Job Families created.

# Shareholding Pattern

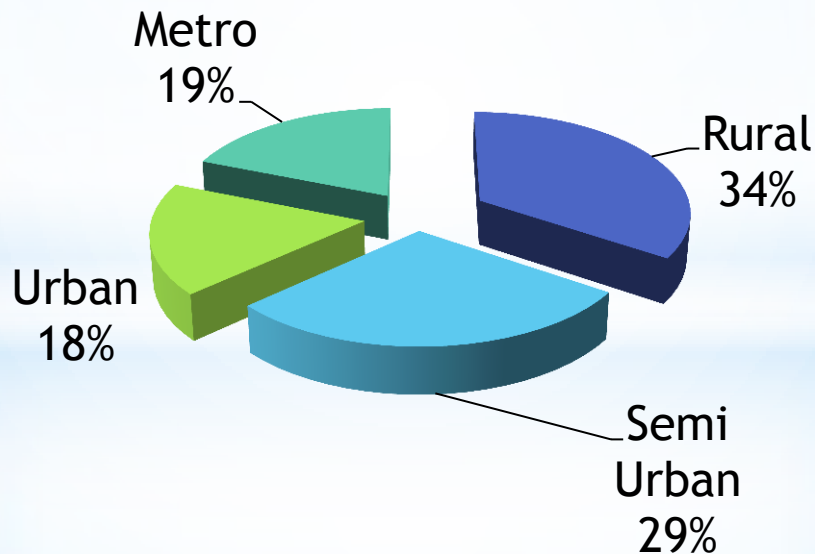


- Govt of India
- Bank & FI s
- FII s
- Insurance Cos.
- Other Body Cos.
- Public
- NRI
- Others

# Branch Segmentation

	30/06/2019	30/09/2019
<b>Total Branches</b>	<b>4659</b>	<b>4681</b>
<b>Rural</b>	<b>1604</b>	<b>1604</b>
<b>Semi Urban</b>	<b>1345</b>	<b>1341</b>
<b>Urban</b>	<b>827</b>	<b>827</b>
<b>Metro *</b>	<b>883</b>	<b>909</b>

\* Includes 56 Specialised Branches(CCPB,SAM), 42 in Metro and 14 in Urban centres.





# Performance Highlights

Net profit improved to **Rs. 134.07 Cr** in Q2 FY'20 compare to loss of **Rs. 924 Cr** in Q2 FY'19.

CASA share in Total Deposits has improved from **43.50 %** as at the end of Q2 FY'19 to **45.49%** as at the end of Q2 FY'20.











Total Deposits increased by **Rs. 8,987 Cr** to **Rs. 3,04,679 Cr** as of Q2 FY'20 as against **Rs. 2,95,692 Cr** as at Q2 FY'19.

High Cost Deposits have reduced to **Rs. 59 Cr** from **Rs. 801 Cr** reflecting **decline of 92.63%** on YoY basis.

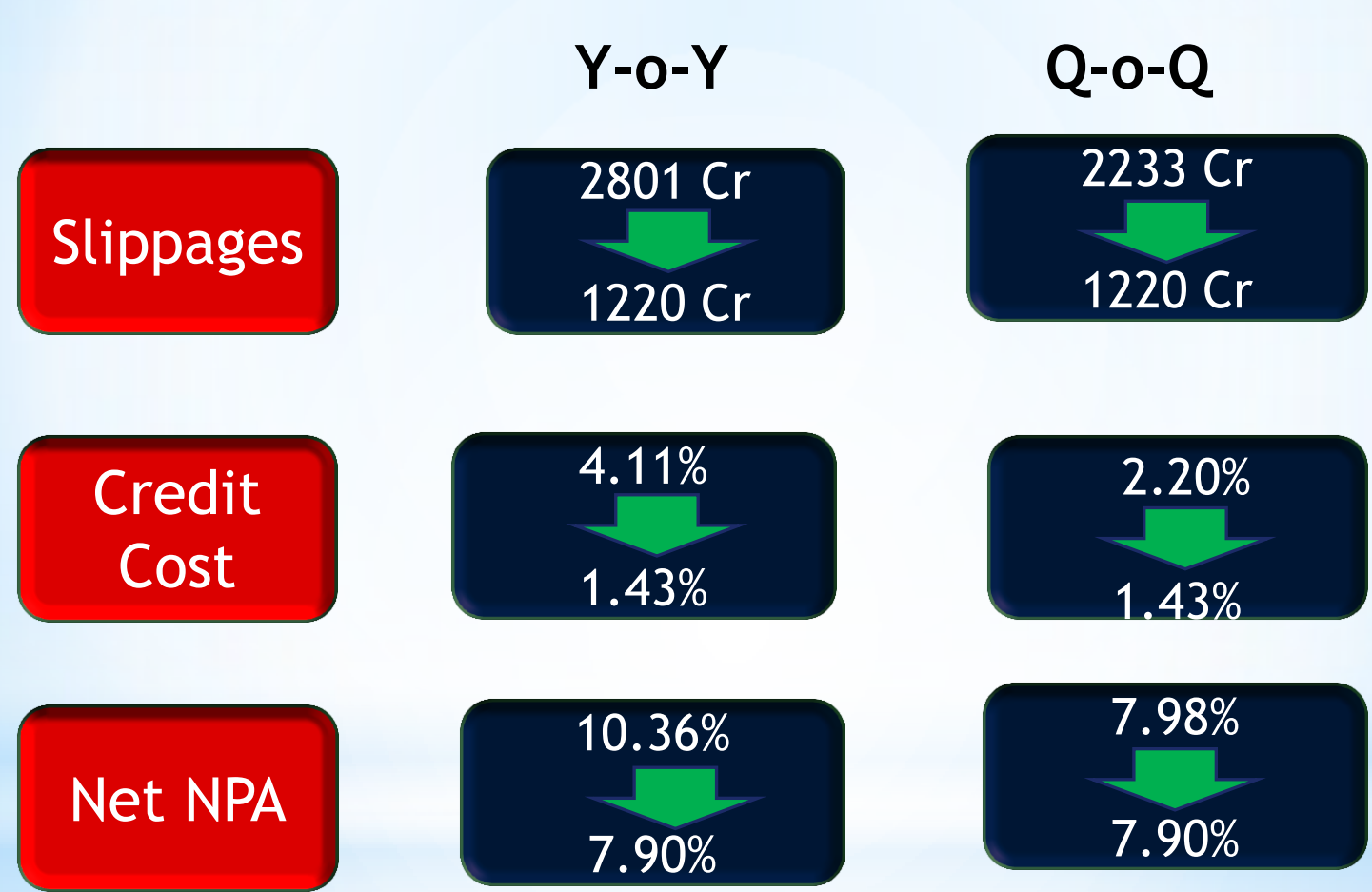
Net NPA has **declined to 7.90% in Q2 FY'20** from **10.36 % in Q2 FY'19**. Net NPAs in absolute terms has also **declined to Rs. 11,548 Cr** from **Rs. 15,794 Cr** in Q2 FY'19.

PCR as at Q2 FY'20 improved to **76.88%** compared to **67.74%** as at Q2 FY'19.

# Performance Highlights

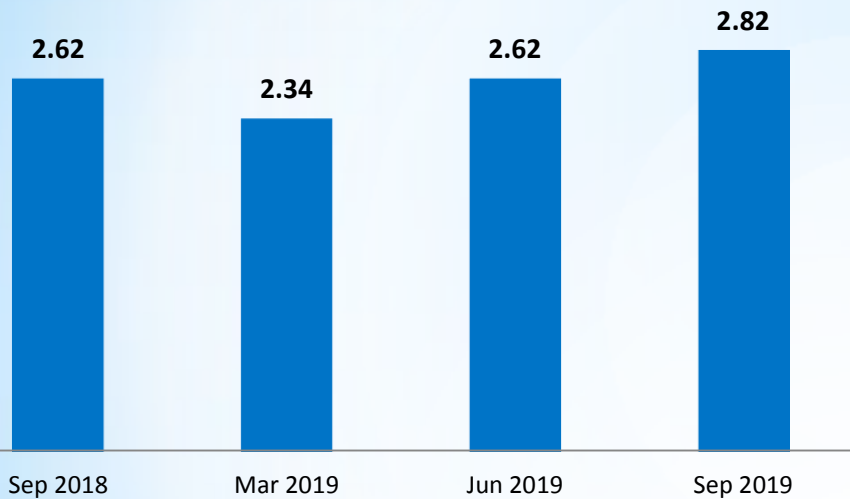
	Y-o-Y	Q-o-Q
NIM	2.82%  2.62%	2.82%  2.62%
NII	1891 Cr  1678 Cr	1891 Cr  1790 Cr
Operating Profit	1026 Cr  509 Cr	1105Cr  1026 Cr
Net Profit	134 Cr  -924 Cr	134 Cr  118 Cr
PCR	76.89%  67.74%	76.89%  76.85%

# Performance Highlights

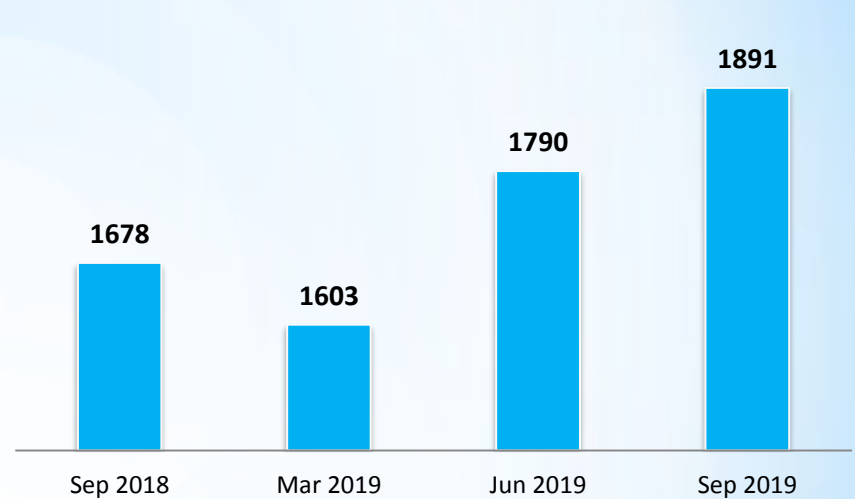


# Profitability Ratios

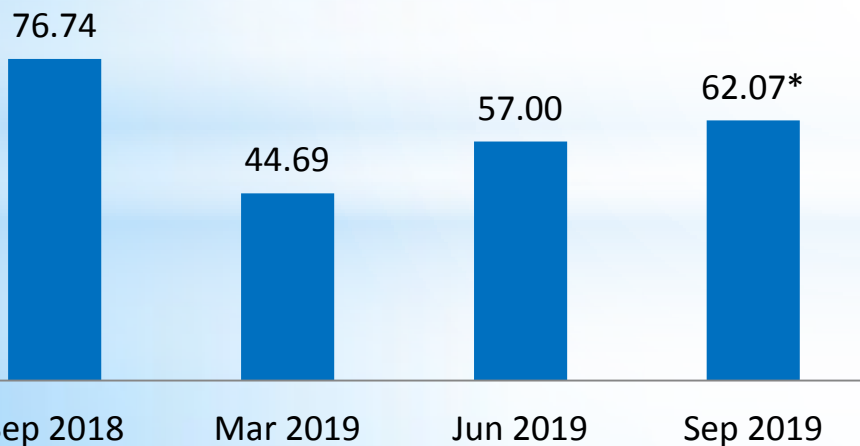
### Net Interest Margin(%)



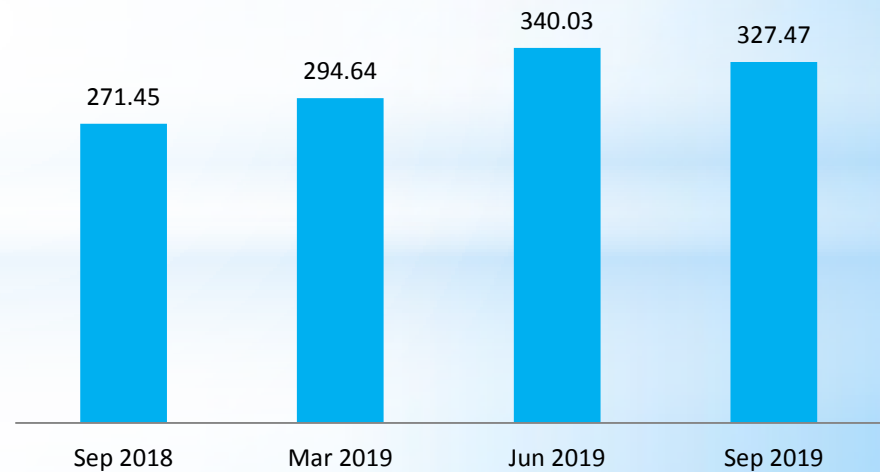
### Net Interest Income (Rs. in Crore)



### Cost to Income Ratio(%)



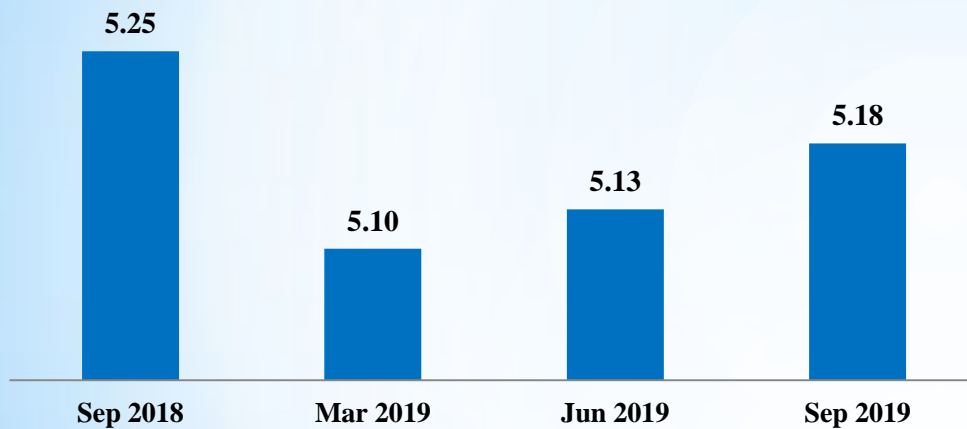
### Liquidity Coverage Ratio (%)



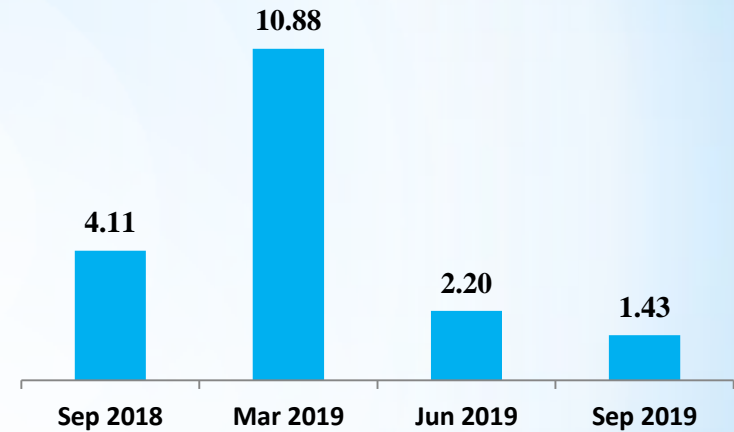
\* On account of additional provisions for employee cost

# Profitability Ratios

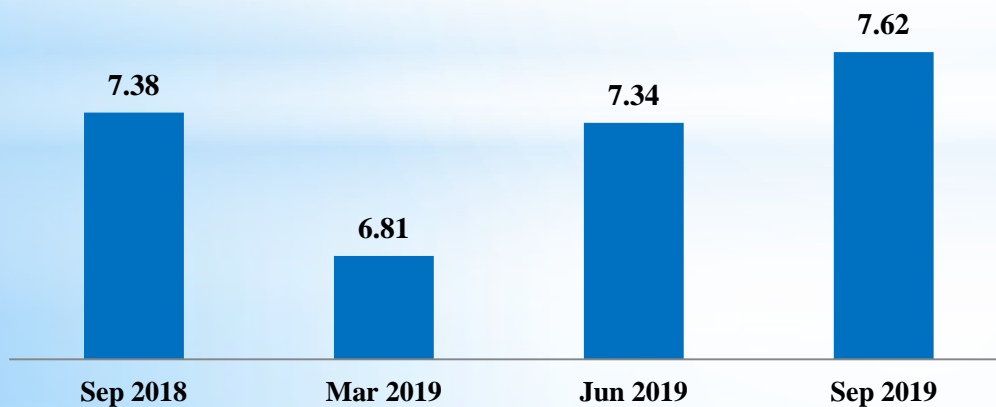
## Cost of Deposit(%)



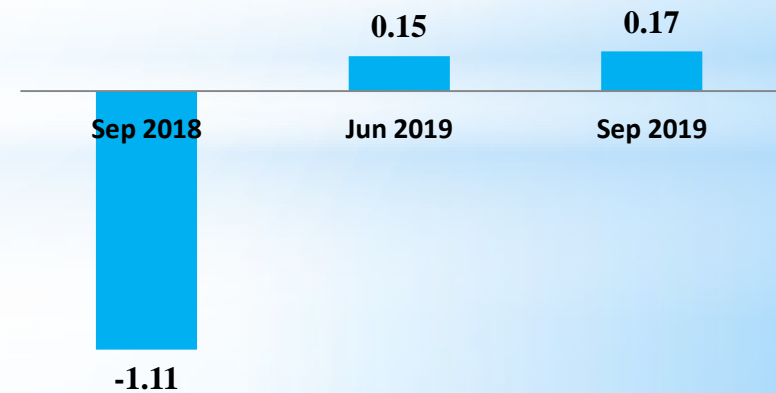
## Credit Cost(%)



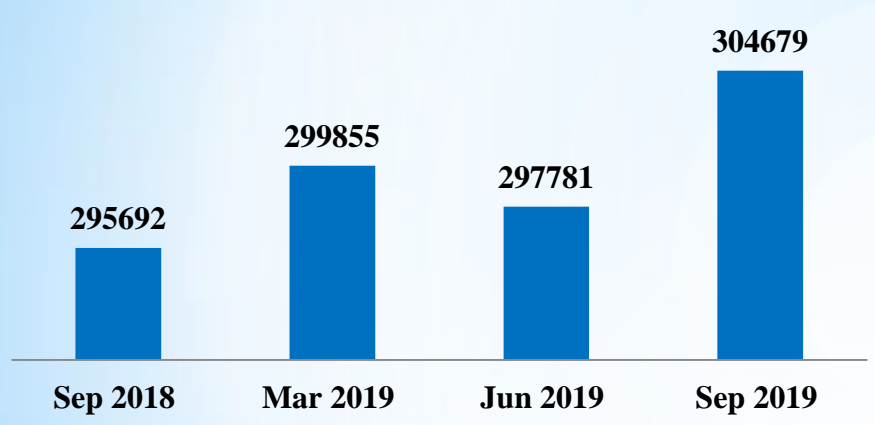
## Yield on Advances (%)



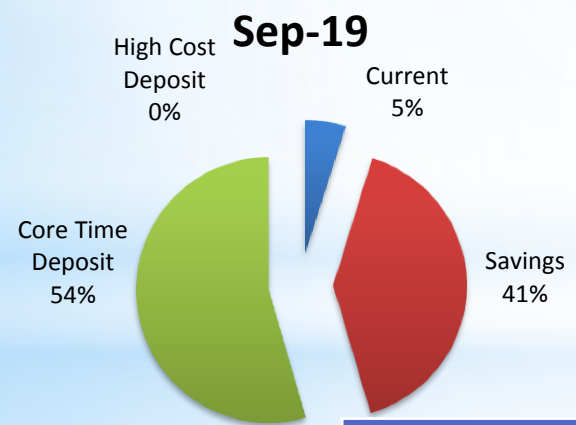
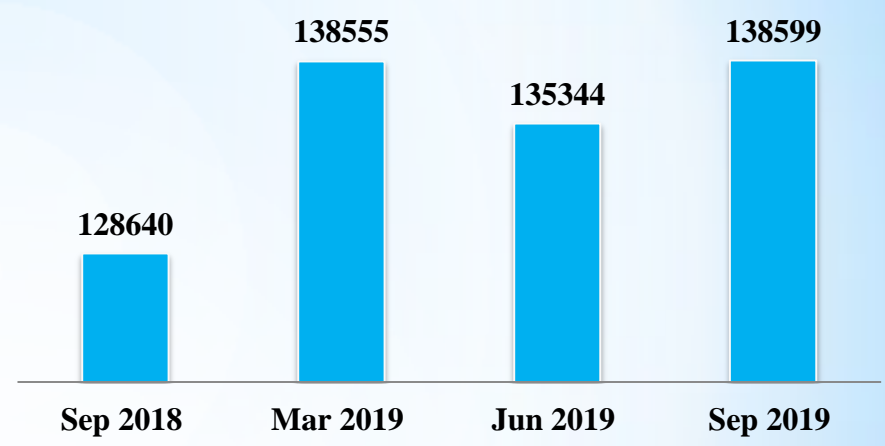
## Return on Assets (ROA)(%)



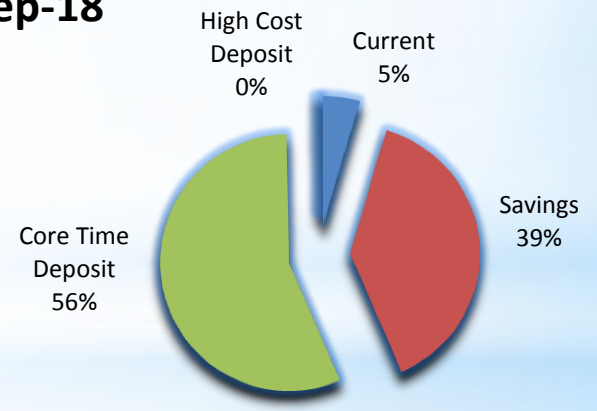
## Deposits



## CASA



### Sep-18

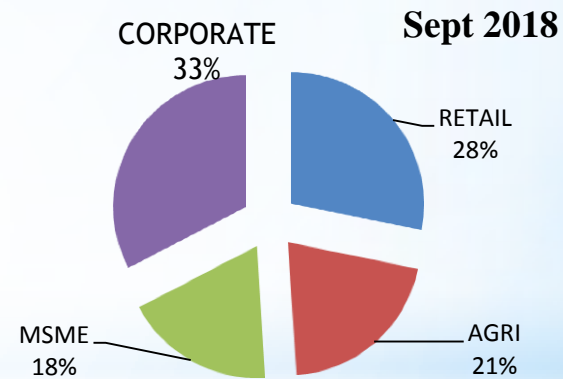
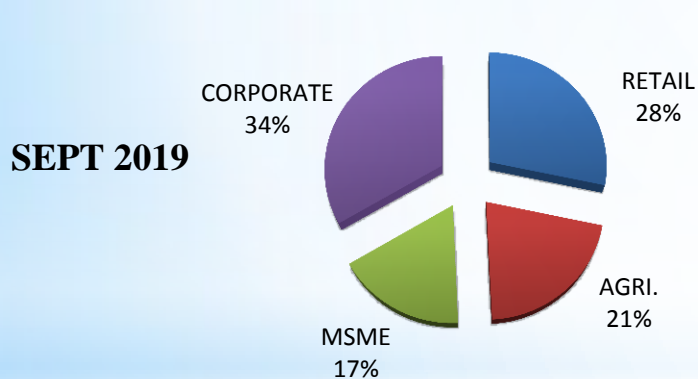
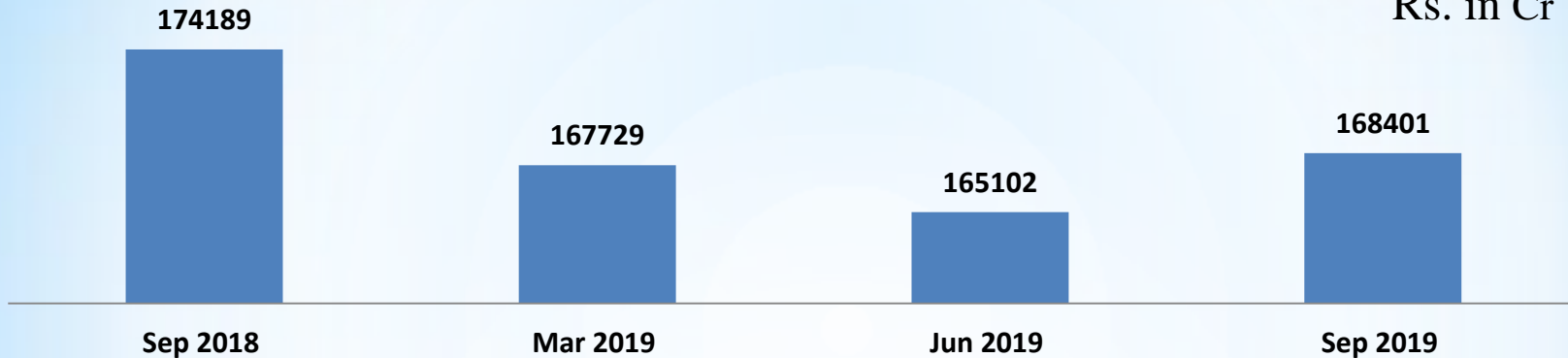


	Sep 2019	Sep 2018
Current	14407	13279
Savings	124192	115361
Core Time Deposit	166021	166251
High Cost Deposit	59	801
<b>Total Deposits</b>	<b>304679</b>	<b>295692</b>

# Business Trend

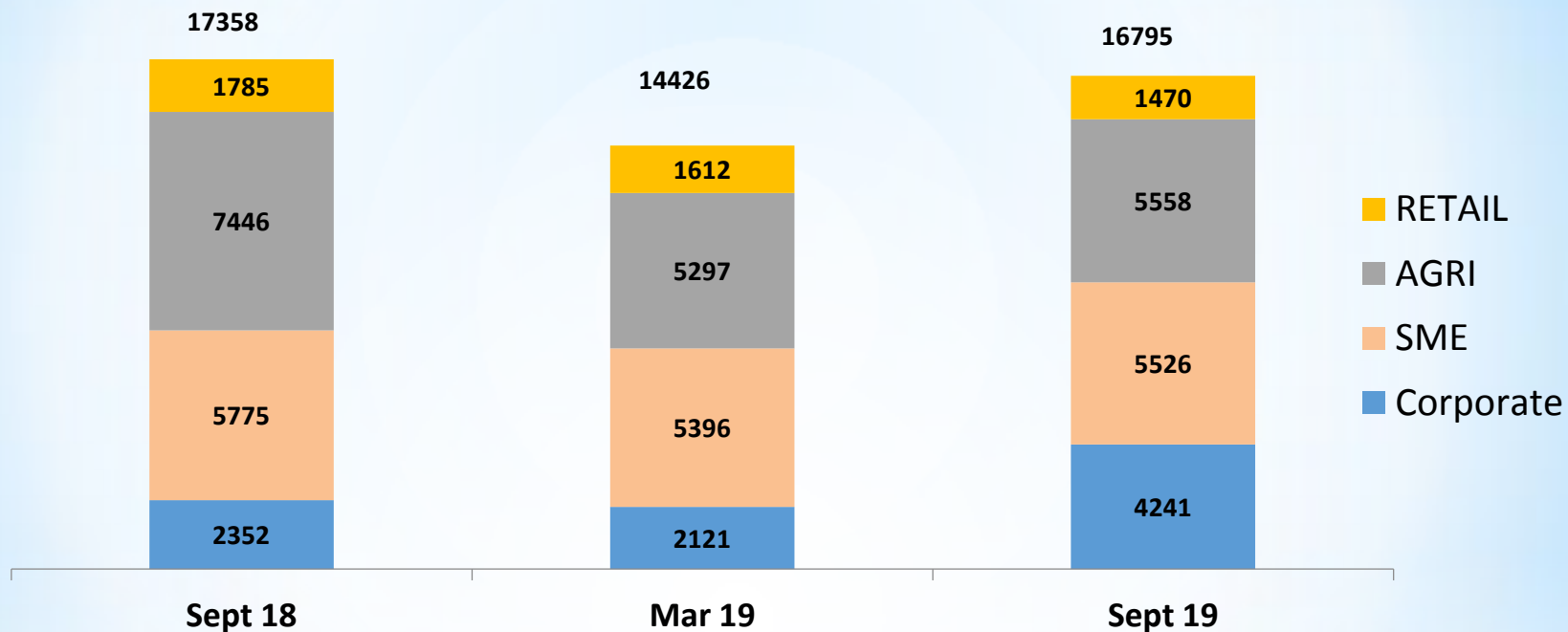
## Advances

Rs. in Cr



SECTORS	Sep 2019(Q2)	Sep 2018(Q2)	YoY Growth (%)
RETAIL	47617	48300	-1.41
AGRICULTURE	35368	35666	-0.84
MSME	29180	31535	-7.47
CORPORATE	56236	58688	-4.18
<b>Total Gross Advance</b>	<b>168401</b>	<b>174189</b>	<b>-3.32</b>

# Asset Quality – SMA 1 & SMA 2

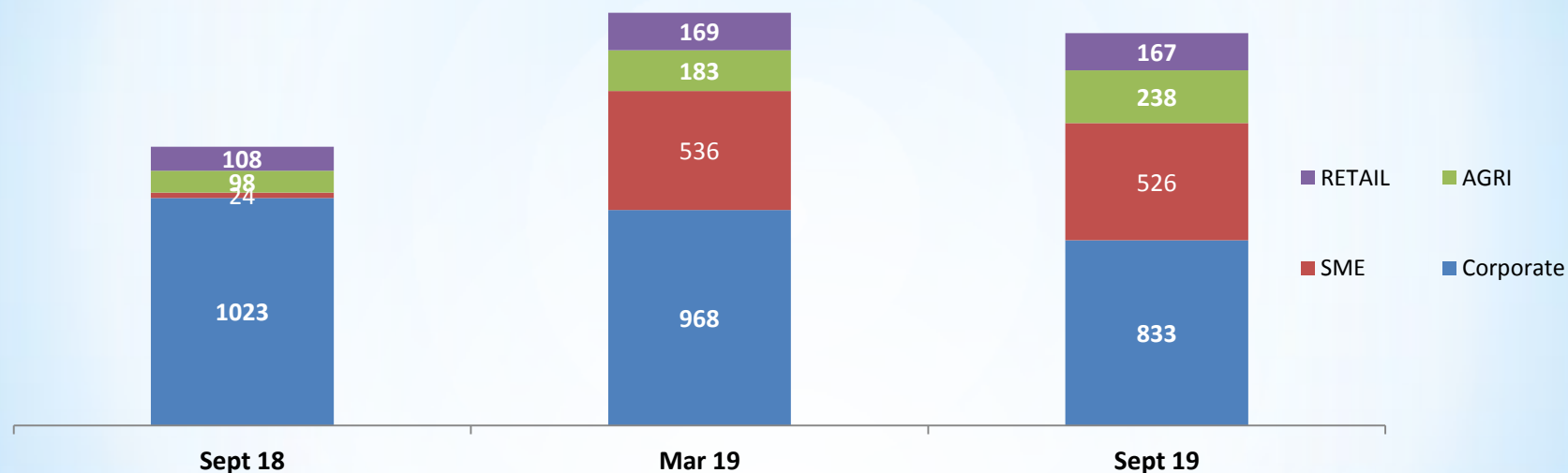


Segment wise SMA	Q2FY20	Q2FY19	FY19
Corporate	4241	2352	2121
SME	5526	5775	5396
AGRI	5558	7446	5297
RETAIL	1470	1785	1612
Total	16795	17358	14426





# Asset Quality–Standard Restructured Accounts



Segmentwise	Rs in Cr		
	Q2FY20	Q2FY19	FY19
Corporate	833	1023	968
SME	526	24	536
AGRI	238	98	183
RETAIL	167	108	169
<b>Total</b>	<b>1764</b>	<b>1253</b>	<b>1856</b>

\*Restructuring of Retail, MSE and Agriculture accounts as per RBI directions on natural calamities etc.

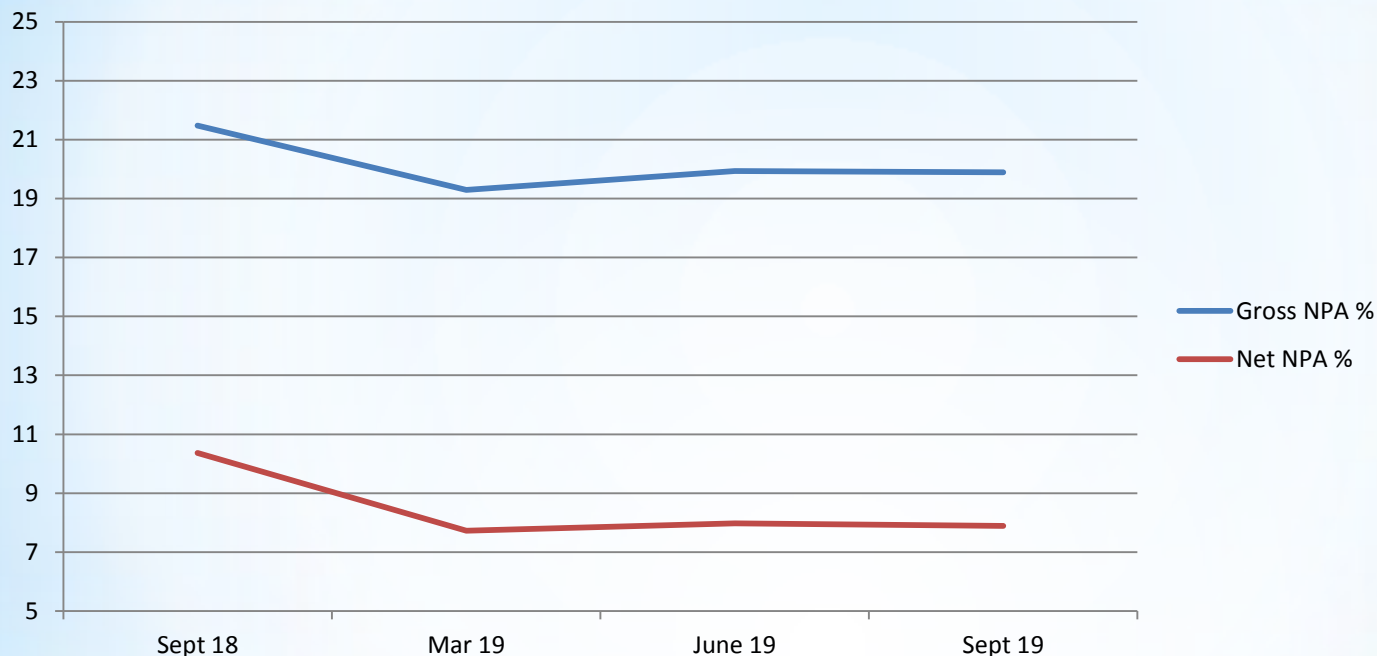
# Asset Quality

Rs. in Crore

<u>Gross NPA</u>	Sep2018 (Q2)	Jun 2019 (Q1)	Sep 2019 (Q2)	Mar 2019 (FY18-19)
<b>Opening Gross NPAs</b>	38778	32356	32908	38131
<b>Slippage of PA to NPAs</b>	2579	2141	1199	7992
<b>Increase in balance of existing NPAs</b>	174	92	21	2337
<b>Sub Total</b>	2753	2233	1220	10329
<b>Less:</b>				
<b>Up gradation</b>	27	434	38	568
<b>Recovery (Including Sale to ARC)</b>	1336	716	486	5089
<b>Regular write-off</b>	232	134	107	1853
<b>Technical write-off</b>	2502	397	-	8522
<b>Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received</b>	23	-	-	72
<b>Sub Total</b>	4120	1681	631	16104
<b>Gross NPAs</b>	37411	32908	33497	32356
<b>% of Gross NPAs to Gross Advances</b>	21.48	19.93	19.89	19.29



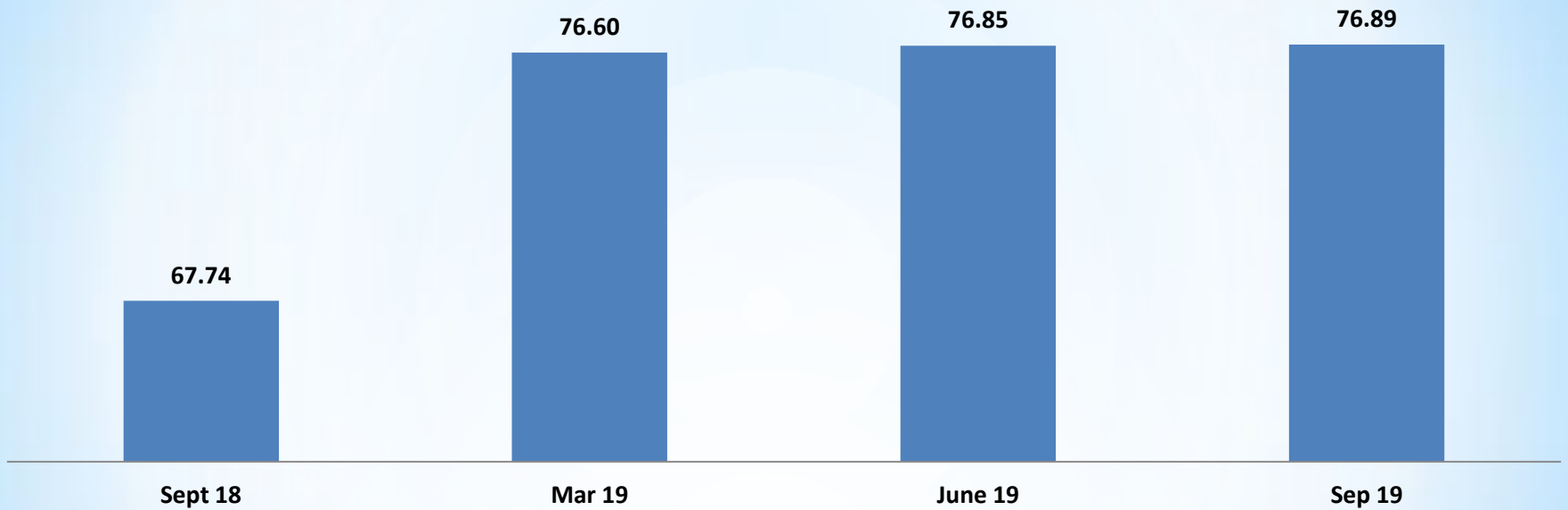
# Asset Quality Trend



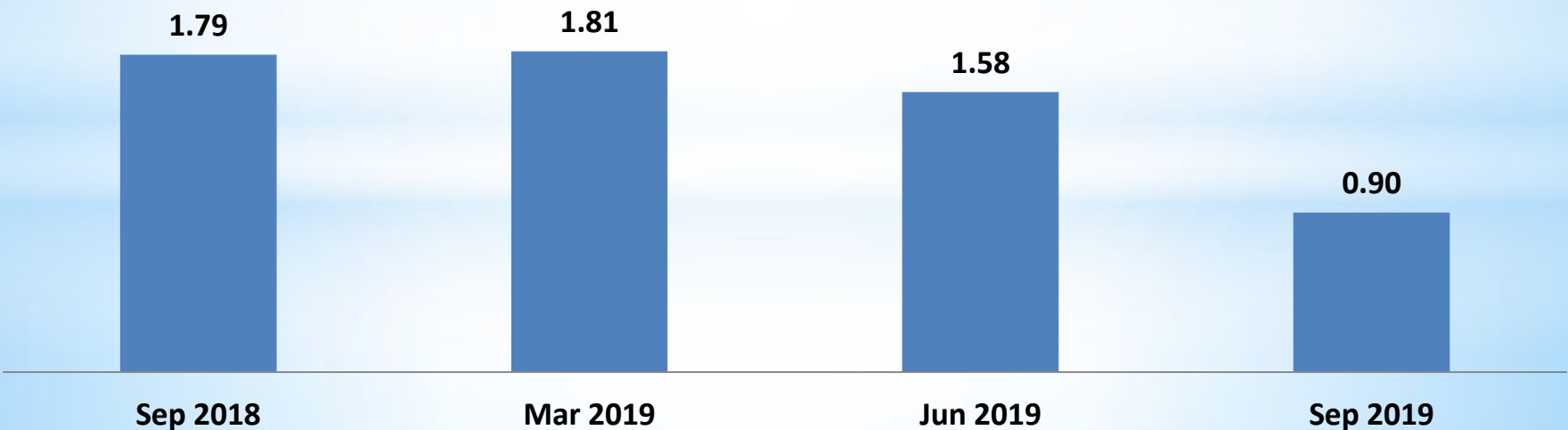
Rs. in Crore

Particulars	30-Sep-18	31-Mar-19	30-Jun-19	30-Sep-19
Gross Advances	174189	167729	165102	168401
Net Advances	152409	146525	143454	146294
Gross NPA	37411	32356	32908	33497
Net NPA	15807	11333	11441	11549
Gross NPA %	21.48	19.29	19.93	19.89
Net NPA %	10.37	7.73	7.98	7.90

# Provision Coverage Ratio



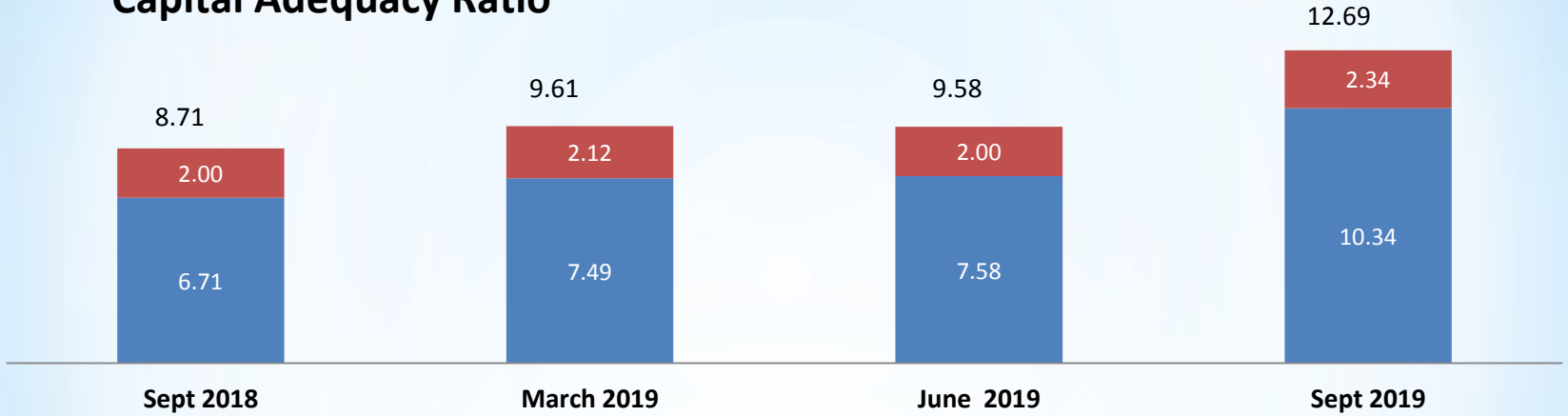
# Slippage Ratio



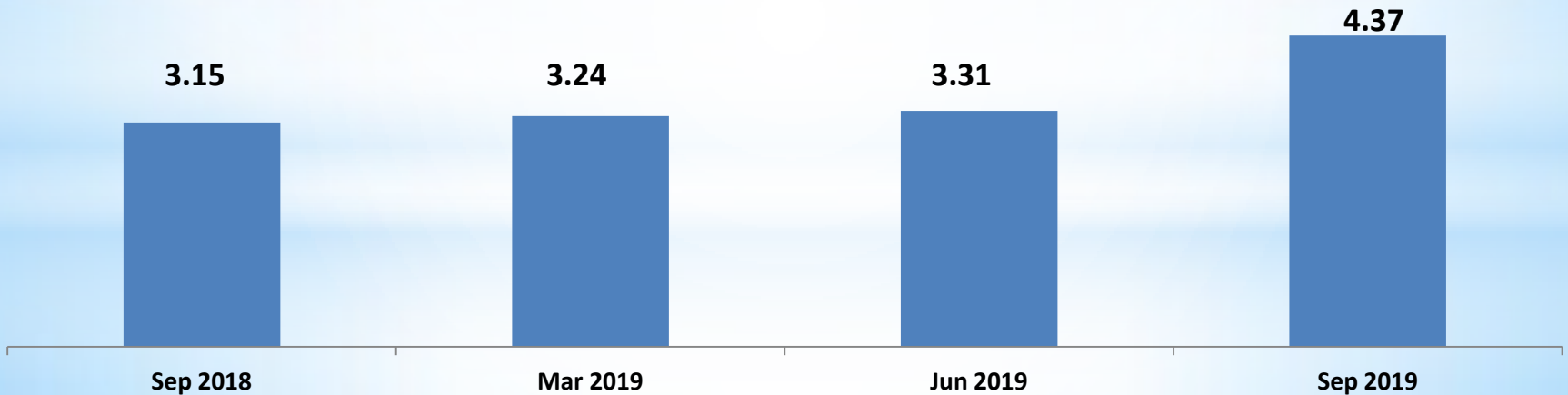
# Capital Adequacy/ Leverage Ratio

## Capital Adequacy Ratio

■ CET-I ■ Tier-II



## Leverage Ratio



# Profitability

(Rs in Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep 2019	June 2019	Sept 2018	Sep 2019	Sept 2018	HY-19 over HY-18	Q-o-Q	Y-o-Y
<b>1.Total Income</b>	<b>6704</b>	<b>6493</b>	<b>6197</b>	<b>13197</b>	<b>12102</b>	<b>9.05</b>	<b>3.25</b>	<b>8.18</b>
1.1 Interest Income	5890	5714	5685	11604	11379	1.98	3.08	3.61
1.2 Other Income	814	779	512	1593	723	120.33	4.49	58.98
<b>2 Total Expenses</b>	<b>5678</b>	<b>5389</b>	<b>5688</b>	<b>11067</b>	<b>11209</b>	<b>-1.27</b>	<b>5.36</b>	<b>-0.18</b>
2.1 Interest Expended	3999	3924	4010	7923	8024	-1.26	1.91	-0.27
2.2 Operating Exp.	1679	1465	1678	3144	3185	-1.29	14.61	0.06
<b>Net Interest Income</b>	<b>1891</b>	<b>1790</b>	<b>1675</b>	<b>3681</b>	<b>3355</b>	<b>9.72</b>	<b>5.64</b>	<b>12.90</b>
<b>Operating Profit</b>	<b>1026</b>	<b>1104</b>	<b>509</b>	<b>2130</b>	<b>893</b>	<b>138.52</b>	<b>-7.07</b>	<b>101.57</b>
<b>Provisions</b>	<b>892</b>	<b>986</b>	<b>1433</b>	<b>1878</b>	<b>3339</b>	<b>-43.76</b>	<b>-9.53</b>	<b>-37.75</b>
<b>Net Profit</b>	<b>134</b>	<b>118</b>	<b>-924</b>	<b>252</b>	<b>-2446</b>	<b>--</b>	<b>13.56</b>	<b>--</b>
<b>NIM %</b>	<b>2.82</b>	<b>2.62</b>	<b>2.62</b>	<b>2.73</b>	<b>2.61</b>			
<b>ROA %</b>	<b>0.17</b>	<b>0.15</b>	<b>-1.11</b>	<b>0.16</b>	<b>-1.48</b>			

# Total Income

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY- 18	Q-o-Q	Y-o-Y
<b>Interest Income</b>	<b>5890</b>	<b>5714</b>	<b>5685</b>	<b>11604</b>	<b>11379</b>	<b>1.98</b>	<b>3.08</b>	<b>3.61</b>
(i) Advances	3137	3069	3317	6206	6645	-6.61	2.22	-5.43
(ii) Investments	2406	2422	2032	4828	4016	20.22	-0.66	18.41
(iii) Call money/ Balances with Banks	137	89	258	227	513	-55.75	53.93	-46.90
(iv) Others	210	134	78	343	205	67.32	56.72	169.23
<b>Non Interest Income</b>	<b>814</b>	<b>779</b>	<b>512</b>	<b>1593</b>	<b>723</b>	<b>120.33</b>	<b>4.49</b>	<b>58.98</b>
<b>Total Income</b>	<b>6704</b>	<b>6493</b>	<b>6197</b>	<b>13197</b>	<b>12102</b>	<b>9.05</b>	<b>3.25</b>	<b>8.18</b>

# Total Income

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
<b>NON-INTEREST INCOME</b>	<b>814</b>	<b>779</b>	<b>512</b>	<b>1593</b>	<b>723</b>	<b>120.33</b>	<b>4.49</b>	<b>58.98</b>
Commission, Exchange & Brokerage	228	337	301	565	560	0.89	-32.34	-24.25
Trading Profit on Investments	395	233	59	628	-205	--	69.53	569.49
Recovery in Written off a/cs	47	73	57	120	178	-32.58	-35.62	-17.54
Rent on Lockers	18	18	18	36	33	9.09	0.00	0.00
Profit on Exchange transactions	51	67	34	118	72	63.89	-23.88	50.00
ATM Interchange fee	25	28	30	53	58	-8.62	-10.71	-16.67
Other Misc. Income	50	23	13	73	27	170.37	117.39	284.62



# Total Expenditure

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY- 18	Q-o-Q	Y-o-Y
<b>A) Interest Expended</b>	<b>3999</b>	<b>3924</b>	<b>4010</b>	<b>7923</b>	<b>8024</b>	<b>-1.26</b>	<b>1.91</b>	<b>-0.27</b>
i) Deposits	3871	3783	3853	7655	7696	-0.53	2.33	0.47
ii) RBI/Interbank Borrowings	2	2	1	3	2	50.00	0.00	100.00
iii) Intt on Sub-ordinate Debts	104	113	106	217	211	2.84	-7.96	-1.89
iv) Int on Borrowing/ Refinance	22	26	50	48	115	-58.26	-15.38	-56.00
<b>B) Optg. Expenses</b>	<b>1679</b>	<b>1465</b>	<b>1678</b>	<b>3144</b>	<b>3185</b>	<b>-1.29</b>	<b>14.61</b>	<b>0.06</b>
i) Establishment	981*	883	1016	1864	1982	-5.95	11.10	-3.44
ii) Others	698	582	662	1280	1203	6.40	19.93	5.44
<b>Total Expenses</b>	<b>5678</b>	<b>5389</b>	<b>5688</b>	<b>11067</b>	<b>11209</b>	<b>-1.27</b>	<b>5.36</b>	<b>-0.18</b>

\*Additional provision for employee cost

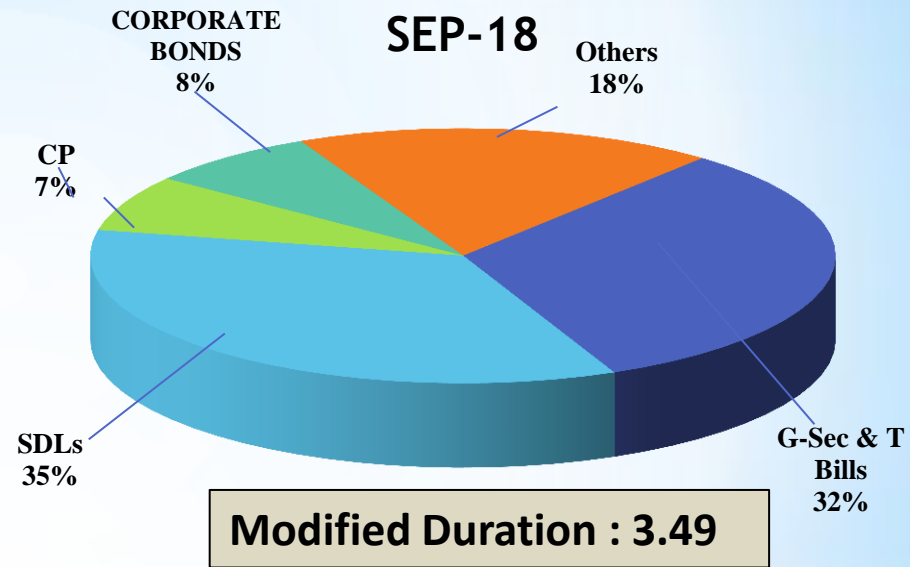
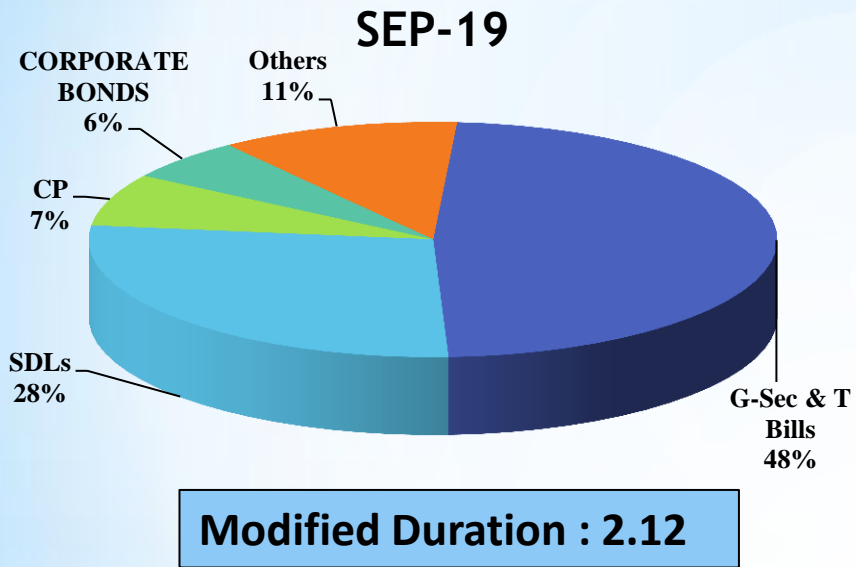
# Total Expenditure

(Rs. In Crore)

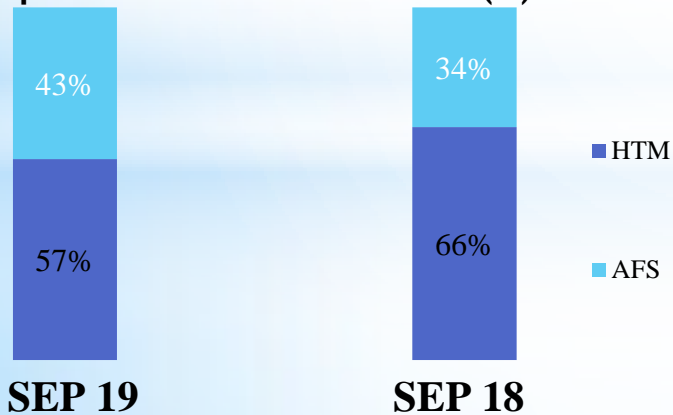
Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
<b>OPERATING PROFIT</b>	<b>1026</b>	<b>1104</b>	<b>509</b>	<b>2130</b>	<b>893</b>	<b>138.52</b>	<b>-7.07</b>	<b>101.57</b>
<b>PROVISIONS</b>	<b>892</b>	<b>986</b>	<b>1433</b>	<b>1878</b>	<b>3339</b>	<b>-43.76</b>	<b>-9.53</b>	<b>-37.75</b>
i) NPA	588	921	1849	1509	4389	-65.62	-36.16	-68.20
ii) Restructured A/cs	-24	-16	-220	-40	-355	-88.73	50.00	-89.09
iii) Investment	226	201	441	426	943	-54.83	12.44	-48.75
iv) Standard Assets	26	-19	-19	7	-22	--	-236.84	--
v) Unhedged exposure FCE	0	0	0	0	1	--		--
v)Others	-24	-53	-68	-76	-205	-62.93	-54.72	-64.71
vi) Taxes	100	-48	-550	52	-1412	--	--	--
<b>Net Profit/ (Loss)</b>	<b>134</b>	<b>118</b>	<b>-924</b>	<b>252</b>	<b>-2446</b>	<b>--</b>	<b>13.56</b>	<b>--</b>

# Treasury Operations

## AFS BOOK



### Break up of Domestic Investments(%)

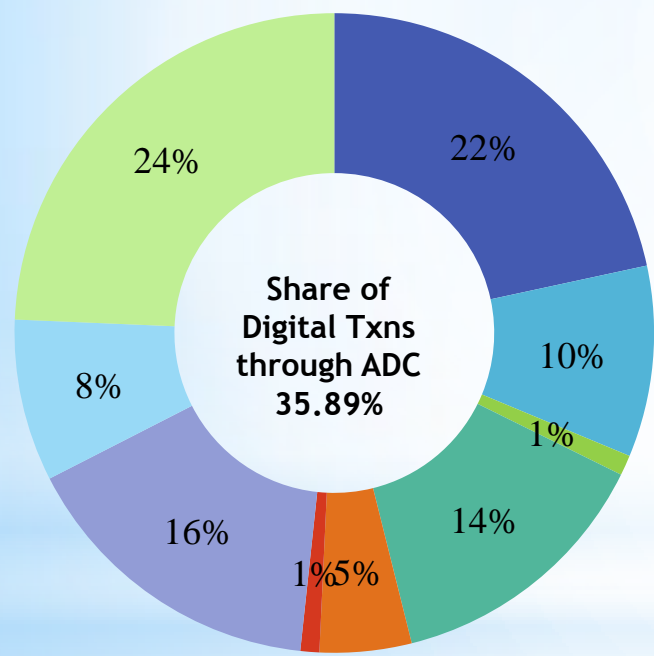


(Rs. in Crore)

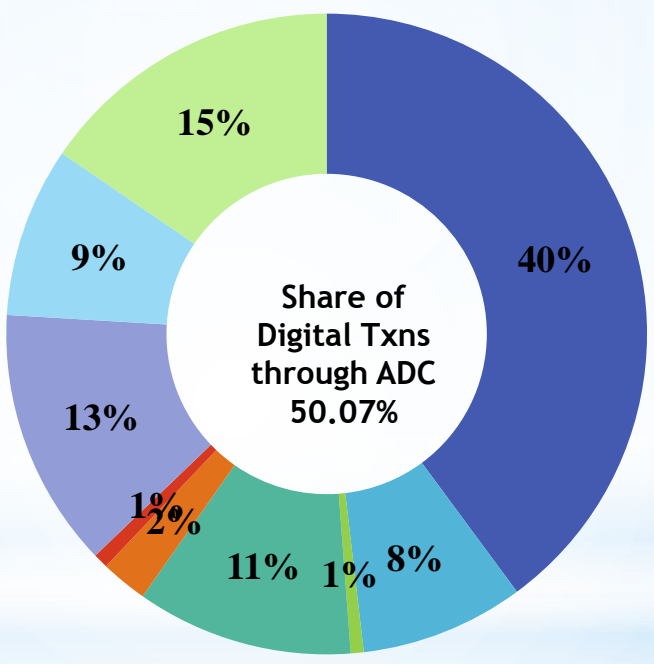
	Sep-19	Sep-18
<b>Total Investment</b>	<b>142109</b>	<b>107826</b>
<b>-of Which SLR</b>	<b>105793</b>	<b>81809</b>

# Penetration of Digital Transactions

**HY1 2018-19**



**HY1 2019-20**

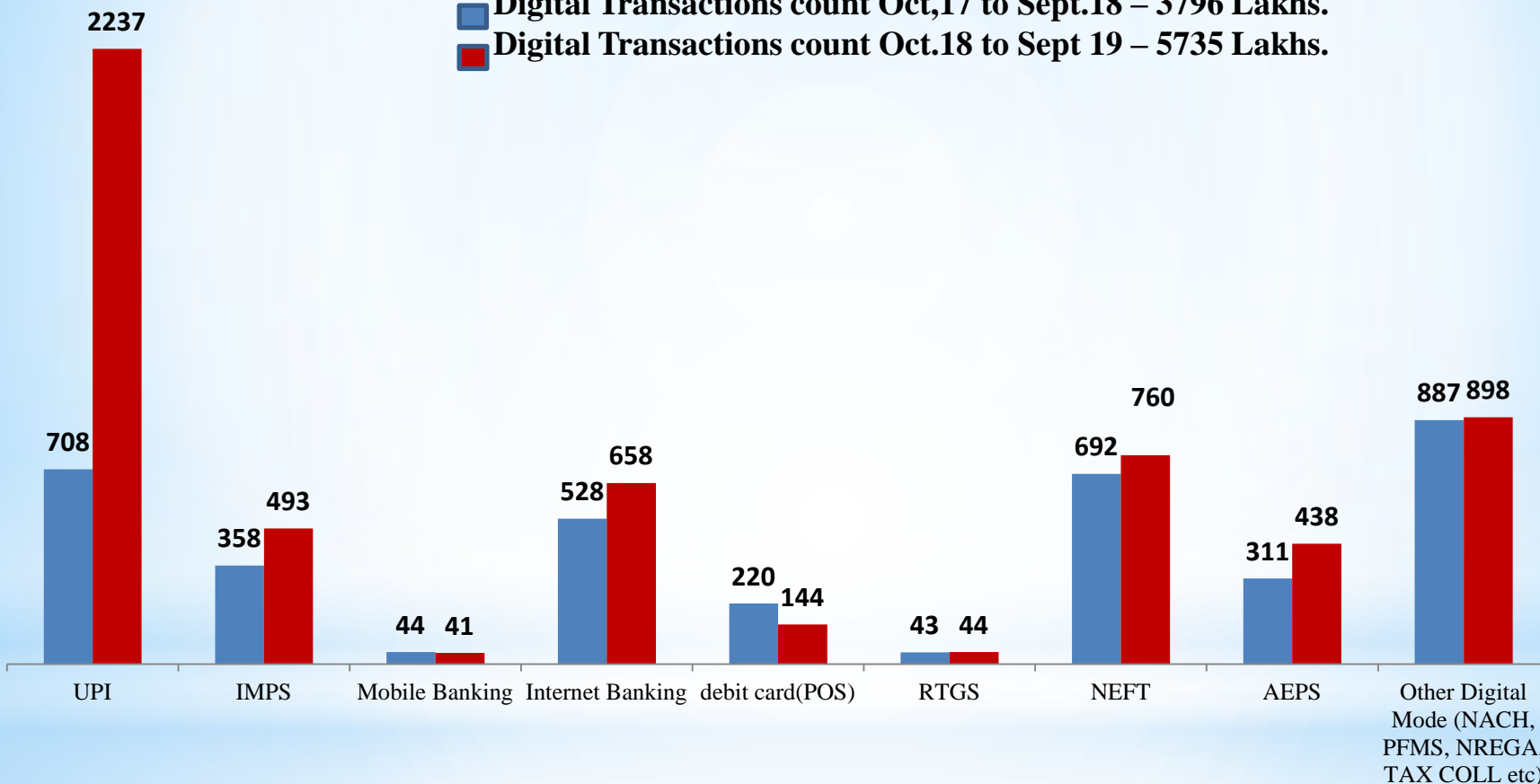


- UPI
- IMPS
- Mobile Banking
- Internet Banking
- debit card(POS)
- RTGS



# Composition of Digital Transactions Count

■ Digital Transactions count Oct,17 to Sept.18 – 3796 Lakhs.  
■ Digital Transactions count Oct.18 to Sept 19 – 5735 Lakhs.



# Digital Penetration (As on 30.09.2019)

## UPI

- Processing 5.46 lakhs transactions per day
- Handled 983.59 lakhs transactions during the HY1
- Number of UPI-VPA users: 4.77 lakhs

## Debit Card

- No. of cards at 2.28 Crore (Active EMV Cards)
- Processing 2.38 lakhs transactions (POS/Ecom) per day

## INB

- Number of Users : 46.21 lakhs
- Processing 2.12 lakhs transactions per day

## Mobile Banking

- Number of Users : 21.86 lakhs
- Processing 0.20 lakhs transactions per day

## IMPS

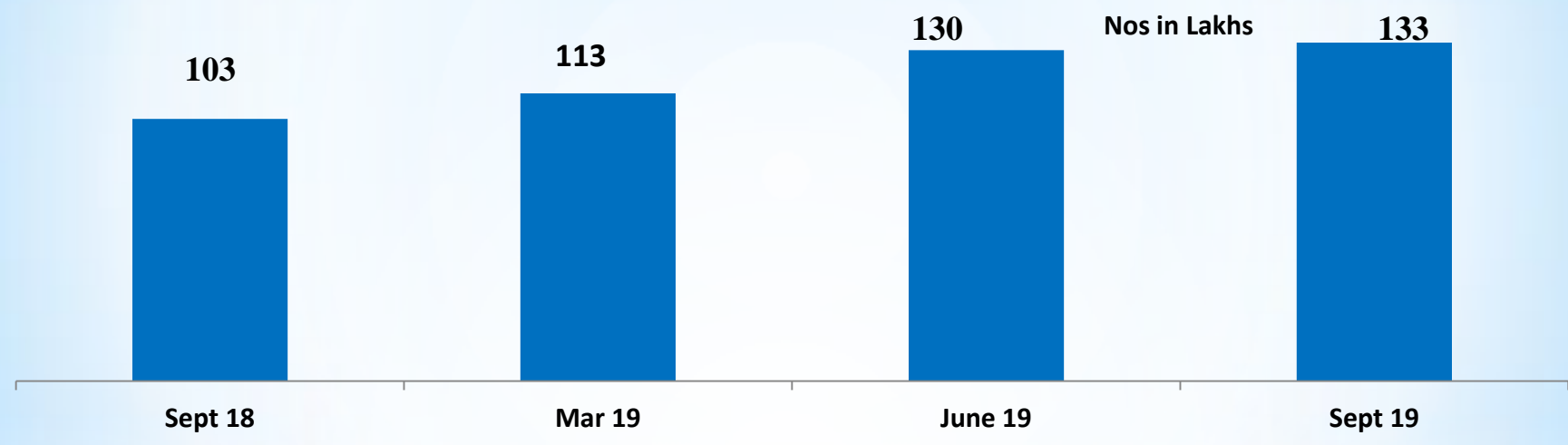
- Processing 1.69 lakhs transactions per day
- Handled 304.23 lakhs transactions during the HY1



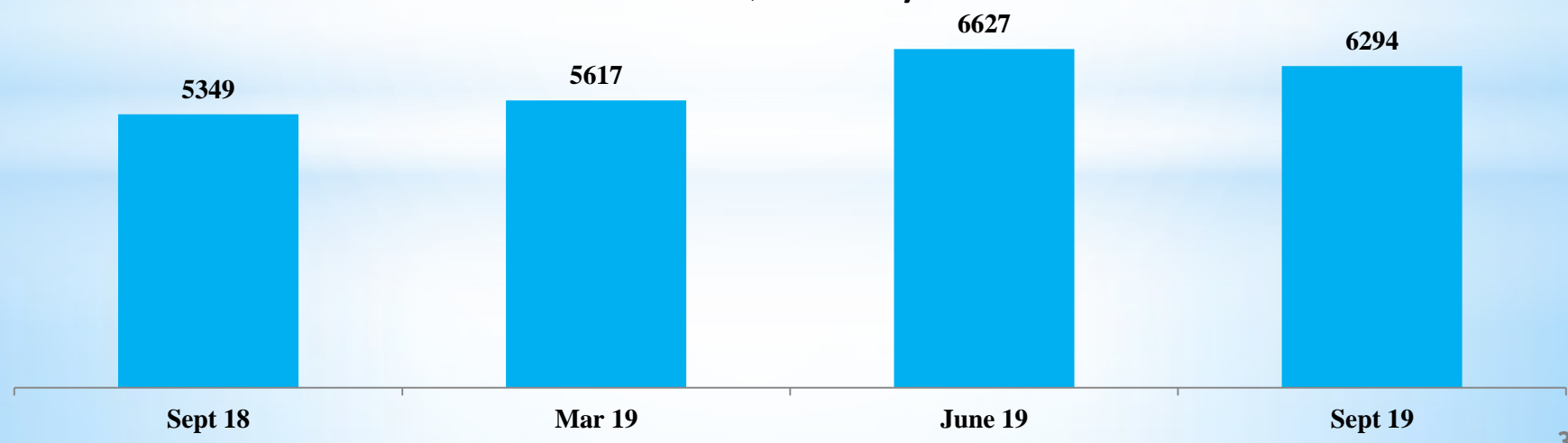


# BC Network and Transactions

**BC Network (No in Lakhs)**



**BC Transactions (Amt in Cr)**

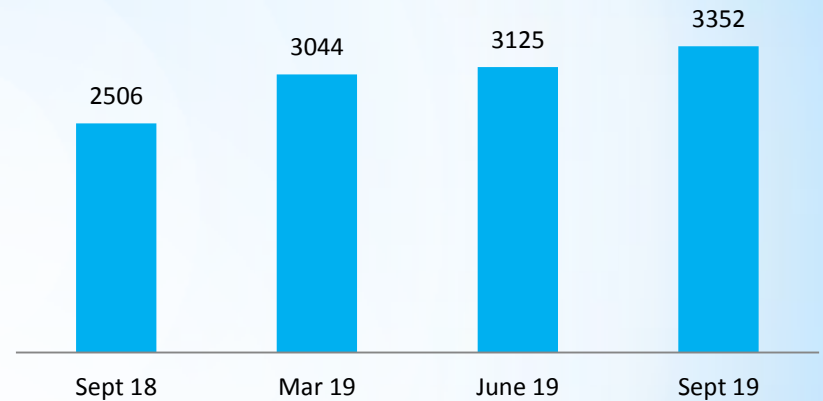
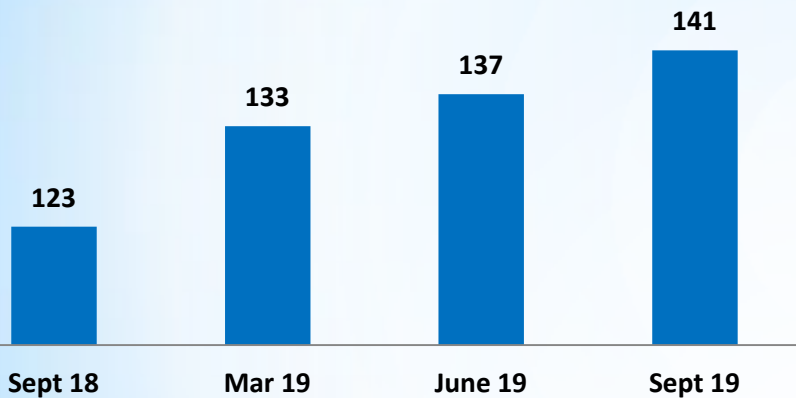


# Financial Inclusion

## PMJDY

No of accounts(In Lacs)

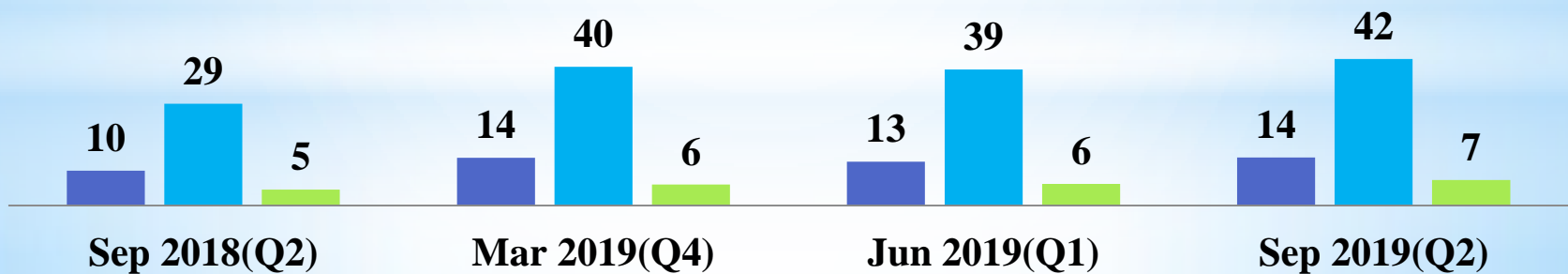
Balance Outstanding(In Crores)



## Social Security Scheme

Total Enrolments (In lacs)

■ PMJJBY ■ PMSBY ■ APY





# Central Bank of India Group

## Subsidiaries

<p><b>Cent Bank Home Finance Ltd.</b></p> <ul style="list-style-type: none"> <li>Engaged into Housing Finance activity</li> <li>Presence in 9 States through 18 Branches</li> <li>Advances Portfolio of Rs. 1267 Crore</li> </ul>	<p><b>Centbank Financial Services Ltd.</b></p> <ul style="list-style-type: none"> <li>Engaged into Trusteeship Services mainly in             <ul style="list-style-type: none"> <li>Executor Trustee</li> <li>Debenture Trustee</li> <li>Securities Trustee</li> </ul> </li> </ul>
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## Associates

<p><b><u>Bank's Sponsored RRBs</u></b></p> <ul style="list-style-type: none"> <li>Uttar Bihar Gramin Bank, Muzzaffarpur</li> <li>Uttarbanga Kshetriya Gramin Bank, Cooch Behar</li> </ul> <p><b><u>Foreign Associates</u></b></p> <ul style="list-style-type: none"> <li>Indo Zambia Bank Limited, Zambia</li> </ul>
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## Group Performance

Rs. in Cr.

Particulars	Q2FY19-20	Q1FY19-20	Q2FY18-19
Turnover	6728.17	6518.37	6224.05
Operating Profit	1025.11	1107.59	514.52
Net Profit / (Loss)	138.58	121.61	-935.54
Total Assets	340435.06	331195.22	334152.00
Capital	4125.92	4125.92	2618.16



THANK YOU