

**FINANCIAL
HIGHLIGHTS FOR
THE 2ND QUARTER &
HALF YEAR ENDED
30TH SEPTEMBER 2017**



- ❖ **Total Business of the Bank increased to Rs. 4,80,616 crore in September 30, 2017 from Rs. 4,65,380 crore in September 30, 2016 registering y-o-y growth of 3.27 %.**
- ❖ **Total Deposits reached to Rs. 2,97,426 crore in September 30, 2017 from Rs. 2,77,636 crore in September 30, 2016 showing y-o-y growth of 7.13 %.**
- ❖ **Gross Advances of the Bank stood at Rs. 1,83,190 crore in September 2017 as against Rs. 1,87,744 crore in September 2016.**
- ❖ **CASA percentage improved to 40.24 % in September 2017 as against 36.61 % in September 2016.**
- ❖ **Core Deposits increased to Rs. 2,85,703 crore from Rs. 2,65,332 crore in September 2016, recording y-o-y growth of 7.68 %.**
- ❖ **Total Income for the quarter ended September 30, 2017 stood at Rs. 6896 crore as against Rs. 6,965 crore for the quarter ended September 30, 2016. On a sequential basis, it has shown a positive growth over June 30, 2017 level of Rs. 6871 crore.**
- ❖ **Operating Profit of the Bank has shown a robust growth of 92.68% during the quarter ended September 30, 2017 and stood at Rs. 869 crore as compared to Rs. 451 crore for the immediate preceding quarter ended June 30, 2017. Operating profit has also registered a positive growth of 1.64% over September 30, 2016.**
- ❖ **Net Loss for the quarter ended September 30, 2017 stood at Rs. 750 crore as compared to Net Loss of Rs. 642 crore for the quarter ended September 30, 2016, despite having made the required provision of Rs.459 crore in respect of 9 accounts covered under the provisions of Insolvency & Bankruptcy Code (IBC). The balance provision of Rs.502 crore in respect of these 9 accounts would be proportionately provided over the next two quarters i.e. December, 2017 and March, 2018 as per guidelines.**
- ❖ **Provision Coverage Ratio improved to 58.58 % as on September 30, 2017 as against 54.48 % as on June 30, 2017 and 51.63 % as on September 30, 2016.**
- ❖ **CRAR under BASEL II is at 9.48 % with Tier I at 5.69 % whereas CRAR under BASEL III is 9.22 % with Tier I at 7.04 %.**
- ❖ **NIM stood at 2.43 % in the quarter ended September 30, 2017.**

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

(Rs. in crore)

PARAMETERS	Q2 & HY1 16-17	FY 16-17	Q1 17-18	Q2 & HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Total Business	4,65,380	4,49,679	4,66,360	4,80,616	3.27
Total Deposits	2,77,636	2,96,671	2,94,162	2,97,426	7.13
Of which Core Deposits	2,65,332	2,83,315	2,81,398	2,85,703	7.68
Of which HighCost Deposits (% to total deposits)	12,304 (4.43)	13,356 (4.50)	12,764 (4.34)	11,723 (3.94)	(4.72)
Total Loans and Advances	1,87,744	1,53,008	1,72,198	1,83,190	(2.43)
Investments	92,793	93,792	95,670	96,035	3.49
CD Ratio	67.62	51.57	59.75	61.59	----

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18



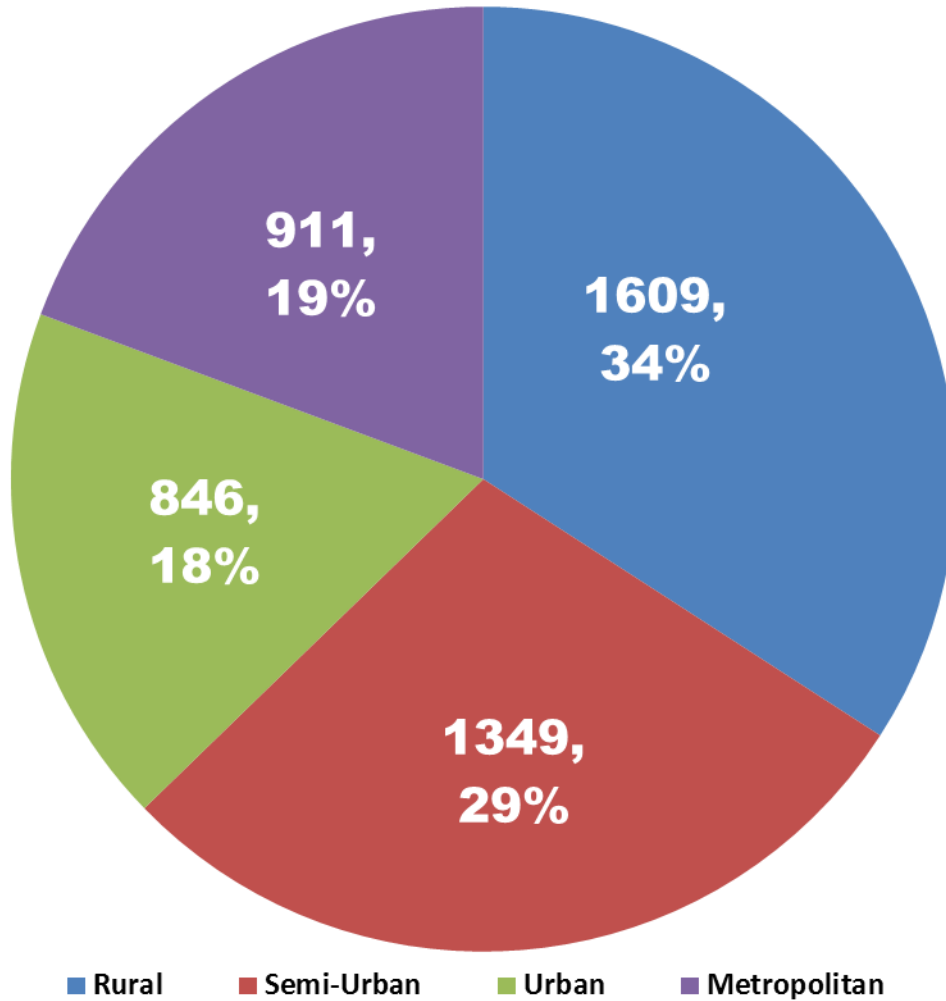
सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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(Rs. in crore)

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Gross Income	6,965	13,627	27,537	6,871	6,896	13,767	(0.99)
Gross Expenses	6,110	12,186	24,448	6,420	6,027	12,447	(1.36)
Operating Profit	855	1441	3,089	451	869	1,320	1.64
Net Profit	(642)	(1242)	(2,439)	(577)	(750)	(1327)	----
Net Interest Income	1,693	3,352	6,574	1,331	1,709	3,040	0.95
Net Interest Margin	2.66	2.65	2.51	1.80	2.43	2.11	----

BRANCH SEGMENTATION : AS ON 30TH SEPTEMBER, 2017



Total Branches	4715
Rural	1609
Semi Urban	1349
Urban	846
Metropolitan	911
ATMs	5239
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q2 & HY1 16-17	Q4 & FY 16-17	Q1 17-18	Q2 & HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Current	12,623	13,207	13,357	13,199	4.57
Savings	89,017	1,03,102	1,02,779	1,06,486	19.62
Total CASA	1,01,640	1,16,310	1,16,137	1,19,686	17.75
Core Term	1,63,692	1,67,006	1,65,261	1,66,017	1.42
Total Core Deposits	2,65,332	2,83,315	2,81,398	2,85,703	7.68
High Cost	12,304	13,356	12,764	11,723	(4.72)
Total Deposits	2,77,636	2,96,671	2,94,162	2,97,426	7.13
CASA %	36.61	39.20	39.48	40.24	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 & HY1 16-17	Q4 & FY 16-17	Q1 17-18	Q2 & HY1 2017-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Total Loans & Advances	1,87,744	1,53,008	1,72,198	1,83,190	(2.43)
Corporate Credit	75,970	52,762	67,512	62,484	(17.75)
(% to total Loans & Advances)	40.46%	34.48%	39.21%	34.11%	
Agriculture	38,740	37,537	37,412	38,826	0.22
(% to total Loans & Advances)	20.63%	24.53%	21.73%	21.19%	
MSME	32,418	30,701	31,021	37,197	14.74
(% to total Loans & Advances)	17.27%	20.06%	18.01%	20.31%	
Retail	40,616	32,008	36,253	44,683	10.01
(% to total Loans & Advances)	21.63%	20.92%	21.05%	24.39%	
- Housing	17,111	12,510	13,077	19,587	14.47
- Education	3,902	2,735	2,944	4,052	3.84
- Others	19,603	16,763	20,232	21,044	7.35

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 & HY1 16-17	Q4 & FY 16-17	Q1 17-18	Q2 & HY1 2017-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Priority Sector Advances (% to ANBC)	86,056 (42.89)	78,259 (37.96)	79,022 (39.49)	88,012 (43.25)	2.27
Agriculture (% to ANBC)	38,740 (19.31)	37,537 (18.21)	37,412 (18.70)	38,826 (19.08)	0.22
MSME (PS) (% to ANBC)	31,169 (15.53)	29,531 (14.32)	29,892 (14.95)	35,144 (17.27)	12.75

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 & HY1 16-17	Q4 & FY 16-17	Q1 17-18	Q2 & HY1 2017-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
HOUSING LOAN	17,111	12,510	13,077	19,587	14.47
EDUCATION LOAN	3,902	2,735	2,944	4,052	3.84
CENT PERSONAL GOLD LOAN	695	686	740	784	12.81
Cent Mortgage	7,872	6,517	8,308	8,474	7.65
Cent Trade	4,902	4,819	4,742	5,073	3.49
Others	6,134	4,741	6,442	6,713	9.44
Grand Total	40,616	32,008	36,253	44,683	10.01

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 16-17	HY1 16-17	FY 2016-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Gross Income	6,965	13,627	27,537	6,871	6,896	13,767	(0.99)
Gross Expenses	6,110	12,186	24,448	6,420	6,027	12,447	(1.36)
Operating Profit	855	1,441	3,089	451	869	1,320	1.64
Net Profit	(642)	(1,242)	(2,439)	(577)	(750)	(1327)	-----

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

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

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Interest on Advances	4,298	8,589	16,283	3,559	3,725	7,284	(13.33)
Interest on Investments	1,753	3,499	7,372	1,718	1,782	3,500	1.65
Other Interest Income	137	268	1,006	934	659	1,593	381.02
Total Interest Income	6,188	12,356	24,661	6,211	6,166	12,377	(0.36)

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

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

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Non Interest Income	777	1,271	2,876	660	730	1,390	(6.05)
Of which:							
Profit on sale of investments	452	664	1,541	218	208	426	(53.98)
Commission/ Exchange	228	442	929	244	277	521	21.49
Recovery in written off a/cs	20	26	121	123	109	231	445.00
Profit on Exchange Transactions	47	88	169	25	33	58	(29.79)
Others	30	51	116	50	103	153	243.33
Total Income	6,965	13,627	27,537	6,871	6,896	13,767	(0.99)

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

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

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
Interest on deposits	4,308	8,622	17,330	4,254	4,134	8,388	(4.04)
Interest on Sub-ordinated debts	160	318	604	114	113	227	(29.38)
Interest on borrowings/ refinance	27	64	154	512	211	723	681.48
Total interest Expenses	4,495	9,004	18,087	4,880	4,458	9,338	(0.82)

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

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

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18	Y-o-Y Growth (Q2 FY 18 - o - Q2 FY 17) (%)
I. Establishment	1,099	2,190	4,214	1,005	997	2,002	(9.28)
II. Other Optg. Expenses	516	992	2,147	535	573	1,108	11.05
Total optg. Expenses	1,615	3,182	6,361	1,540	1,570	3,110	(2.79)
Gross Expenses	6,110	12,186	24,448	6,420	6,027	12,447	(1.36)

PROVISION (Rs. in crore)

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18
For NPAs (Including Restructured Assets)	1147 (145)	2787 (260)	6537 (321)	933 (-80)	1709 (-98)	2642 (-178)
On Standard Assets	227	135	(164)	32	19	51
Provisions on Investments	356	332	300	303	261	564
Tax	(165)	(523)	(1090)	(242)	(342)	(584)
Others	(68)	(48)	(55)	1	(27)	(26)
Total Provision & Contingency	1497	2683	5528	1027	1620	2647
Provision Coverage Ratio	51.63	51.63	58.43	54.48	58.58	58.58

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18
Return on Assets	(0.86)	(0.84)	(0.80)	(0.71)	(0.93)	(0.82)
Yield on Advances	9.39	9.38	9.01	7.95	8.24	8.09
Yield on Investments	7.39	7.43	7.38	7.07	7.35	7.21
Cost of Deposits	6.36	6.42	6.20	5.80	5.62	5.71
Cost of Funds	6.43	6.50	6.27	6.02	5.73	5.88
Cost to Income Ratio	65.39	68.84	67.31	77.36	64.35	70.20

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18
Gross NPAs: Opening Balance	25107	22721	22,721	27,251	31,398	27,251
Add: Slippages	3305	6569	10,487	5,059	913	5972
Less: Deductions						
1. Write Off	500	503	2,396	32	34	66
2. Upgradation	973	1367	1,183	392	149	541
3. Recoveries	1221	1702	2,378	488	487	975
4. Reduction due to sale	0	0	0	0	0	0
Total Deductions	2694	3572	5,957	912	670	1,582
Gross NPAs	25718	25718	27,251	31,398	31,641	31,641

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

PARAMETERS	Q2 16-17	HY1 16-17	FY 16-17	Q1 17-18	Q2 17-18	HY1 17-18
Gross NPAs	25,718	25,718	27,251	31,398	31,641	31,641
Gross Credit	1,87,744	1,87,744	1,53,008	1,72,198	1,83,190	1,83,190
Gross NPA as % of Gross Advances	13.70	13.70	17.81	18.23	17.27	17.27
Net Advances	1,75,758	1,75,758	1,39,398	1,57,646	1,66,923	1,66,923
Net NPA	14,353	14,353	14,218	17,407	15,900	15,900
Net NPA as % of Net Advances	8.17	8.17	10.20	11.04	9.53	9.53

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 16-17	FY 16-17	Q1 17-18	Q2 & HY1 17-18
IRON & STEEL	4,980	5,051	4,983	4,964
ENGINEERING & MANUFACTURING	1,365	2,110	4,838	4,888
INFRASTRUCTURE	1,957	2,494	2,567	2,864
TEXTILES	2,928	2,527	2,530	2,536
CONSTRUCTION	1,220	1,283	1,279	1,298
POWER-GENERATION	1,589	1,267	1,332	1,161
GEMS & JEWELLERY	746	700	767	769
OIL INDUSTRY	254	420	661	513
AVIATION	0	0	0	0
OTHERS	10,679	11,399	12,441	12,648
TOTAL	25,718	27,251	31,398	31,641

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 16-17	FY 16-17	Q1 17-18	Q2 & HY1 17-18
Agriculture (% to Sectoral Advances)	2,086 (5.94)	2,578 (7.69)	2,719 (8.14)	2,745 (7.61)
Industry (% to Sectoral Advances)	18,858 (23.13)	19,667 (25.65)	23,617 (29.93)	23,247 (29.01)
Services (% to Sectoral Advances)	2,042 (11.33)	3,186 (14.02)	2,649 (15.49)	3,411 (15.28)
Retail (% to Sectoral Advances)	1,912 (5.74)	1,820 (9.75)	2,413 (5.64)	2,238 (5.01)
Others (% to Sectoral Advances)	820 (4.15)	0	0	0
Total	25,718	27,251	31,398	31641

PERFORMANCE HIGHLIGHTS- Q2 & HY1 2017-18



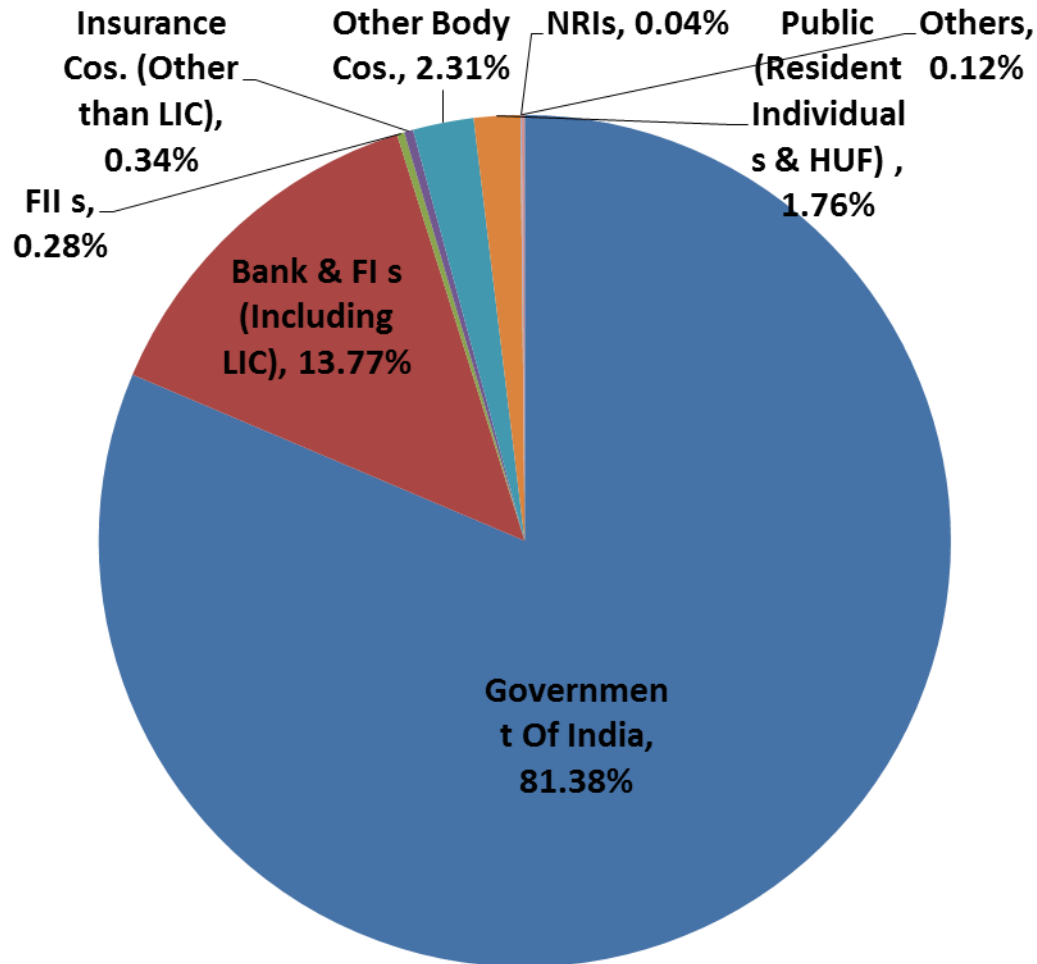
RESTRUCTURED ASSETS (Amount Rs. in crore)

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 30.09.2017	12765	372.52	191	11139.23	12956	11511.75
2	- Of which NPA	3838	104.48	112	5670.59	3950	5775.07
3	Net Standard Restructured as on 30.09.2017	8927	268.04	79	5468.64	9006	5736.68
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.09.2017)						0.01%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.09.2017)						3.12%
6	Fresh addition in Total Restructured Assets in Q2 FY 2017-18	376	18.39	1	20.37	377	38.76

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.
SEPTEMBER 2016	32080	18556	55	7640	32025	10916
DECEMBER 2016	34026	18651	55	7638	33971	11013
MARCH 2017	24801	13472	47	6339	24754	7133
JUNE 2017	24153	12680	45	5540	24108	7140
SEPTEMBER 2017	12956	11512	42	5126	12914	6386

Shareholding Pattern – 30th September 2017



Government of India	81.38
Bank & FIs (Including Life Insurance Corporation of India)	13.77
FII s	0.28
Insurance Cos. (Other than LIC)	0.34
Other Body Cos.	2.31
Public (Resident Individuals & HUF)	1.76
NRIs	0.04
Others	0.12

CAPITAL ADEQUACY (%)

	Q2 & HY1 16-17	FY 16-17	Q2 & HY1 17-18
BASEL II			
CRAR	10.53	11.28	9.48
Tier I	7.08	7.16	5.69
Tier II	3.45	4.12	3.79
BASEL III			
CRAR	10.15	10.95	9.22
CET 1	7.90	8.62	7.04
AT 1	0.17	--	--
Tier I	8.07	8.62	7.04
Tier II	2.08	2.33	2.18

Overall status implementation of PMJDY as on 30-09-2017

Sr. No.	Items	Progress
		Total : 1,03,17,862
1.	Total No. of Accounts opened	Rural : 82,40,711 Urban: 20,77,151
2.	Out of (1) Aadhaar seeded account	75,17,224
3.	Out of (1) No. of RuPay Debit Card issued	77,23,356
4.	O/S Balance in these accounts (Rs.)	Rs. 1761.69 crores
5.	SSA Allotted to our Bank	7,923
6.	SSA Coverage	Covered through Branch-1,536 Covered through BC- 6,387 Total SSA Covered - 7,923

Thank you!
James

