



***FINANCIAL HIGHLIGHTS***  
**FOR 31<sup>st</sup> March 2011**  
***PRESENTATION TO MEDIA***

**CENTRAL BANK OF INDIA**

***MUMBAI, 06<sup>th</sup> May 2011***

# PERFORMANCE HIGHLIGHTS - Q4(2010-11)



Media Presentation on 6<sup>th</sup> May 2011



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911



**BANK ESTABLISHED  
ON 21<sup>st</sup> DECEMBER 1911**

**Founder: Sir Sorabji  
Pochkhanawala(1881-1937)**



**BANCON**  
Transform to Outperform - Ideate, Innovate, Inspire

**Transform to Outperform :**  
Ideate, Innovate  
& Inspire



Central Bank of India, hosted Bankers' Conference "**Bancon 2010**" with the organizational support of Indian Banks' Association (IBA) on the 3rd & 4th of December 2010 in Mumbai.

Bancon 2010 theme was "**Transform to Outperform: Ideate, Innovate & Inspire**"



Smt. Pratibha Patil, President of India with Central Bank of India at the celebration of Indomitable Spirit of India for 100 Years on December 23<sup>rd</sup> ,2010, releasing the new postal stamp on the eve of centenary year of the bank.

## Sir Sorabji Pochkhanawala Memorial Lecture Series



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

In memory of our founder Sir Sorabji Pochkhanawala, the Bank has instituted an annual Lecture Series, commencing from 2009-10, its 99<sup>th</sup> year, by eminent persons.



The second such lecture was delivered by Shri Pranab Mukherjee, Finance Minister of India, on March 27<sup>th</sup>, 2011.

# CBI: Wide Network, Large Customer, Asset Base



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

India's third largest bank  
based on number of  
branches (3728)

Deposits  
Rs.1,79,356 Crore

Advances  
Rs. 1,31,407 Crore

Investments  
Rs. 54,847 Crores

Capital Adequacy  
(Basel II)  
11.68 %

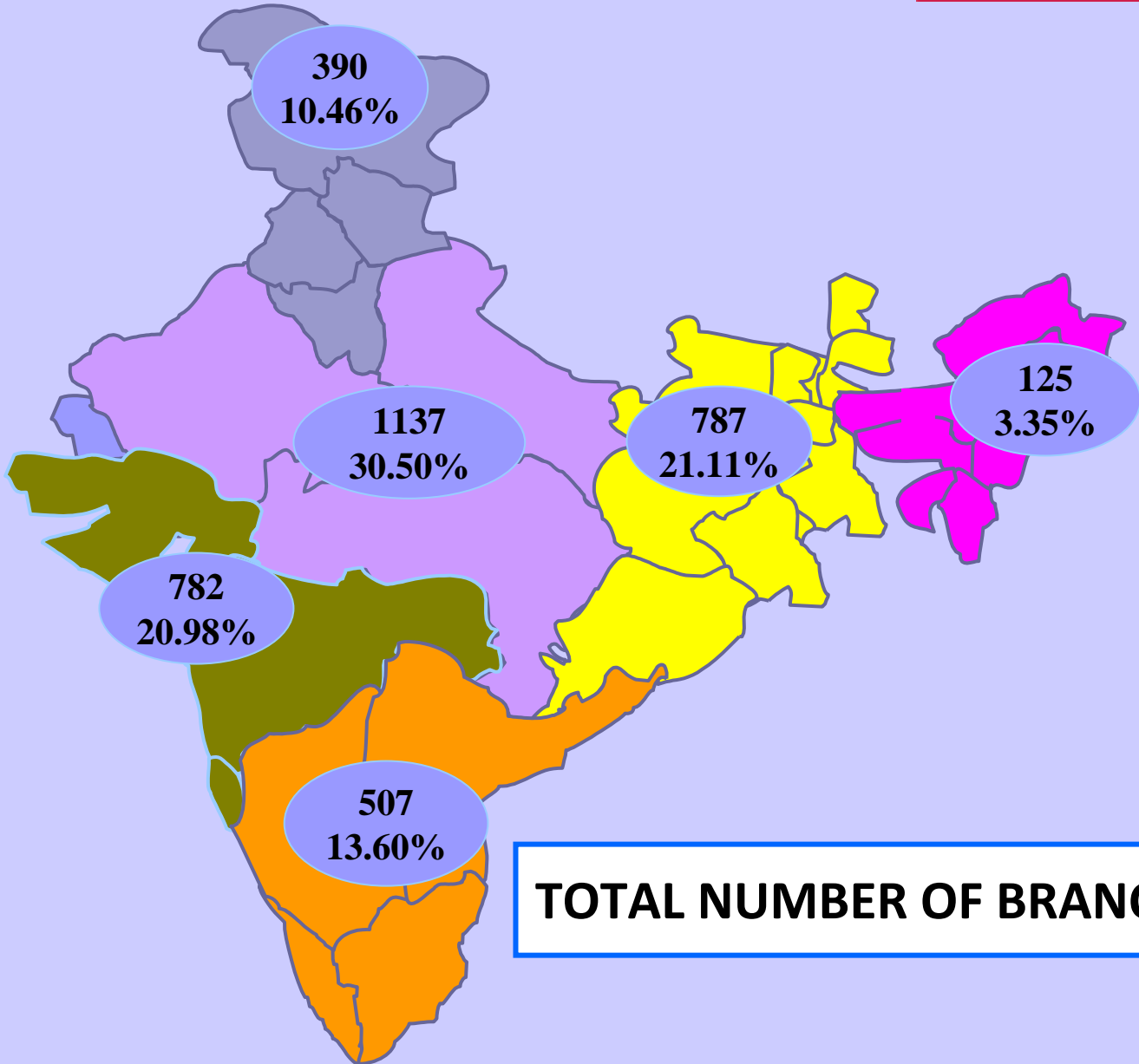
Net NPAs  
0.65%

NPA Coverage Ratio  
67.64%

31<sup>st</sup> March, 2011



# Geographical Spread

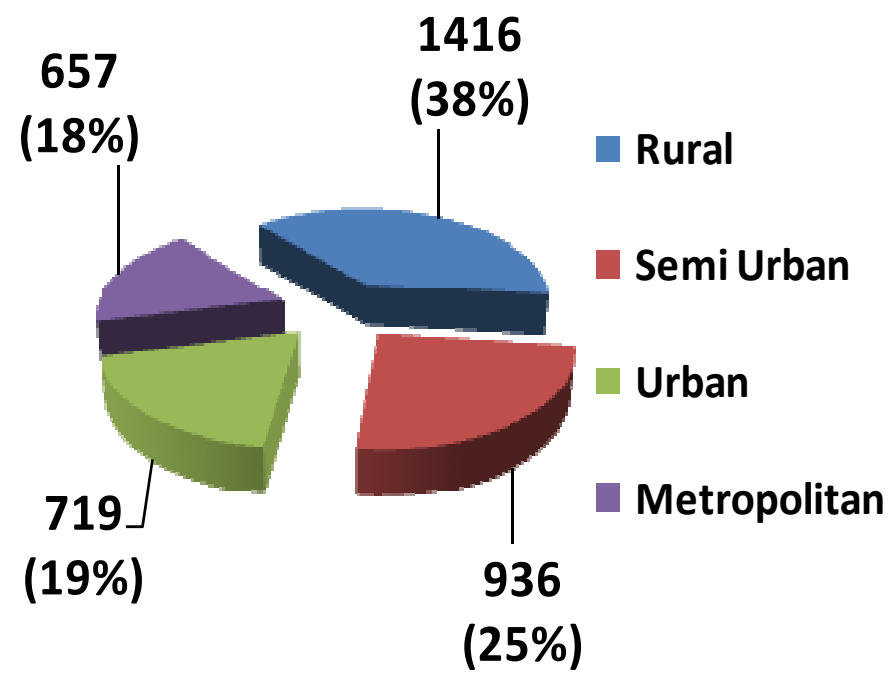


**TOTAL NUMBER OF BRANCHES : 3728**





# Branch Segmentation As On 31.03.11



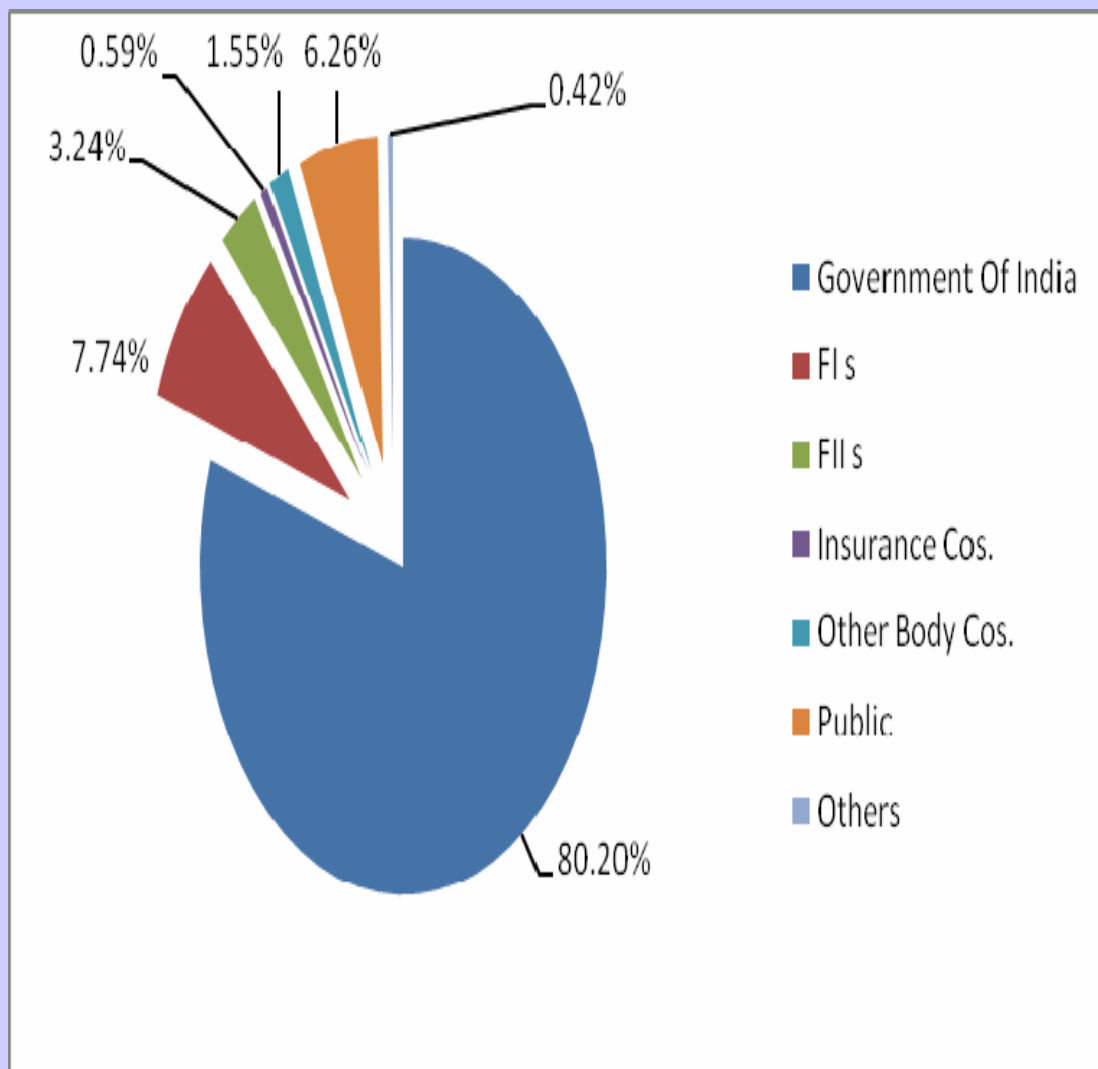
<b>Total Branches</b>	<b>3728</b>
<b>Rural</b>	<b>1416</b>
<b>Semi Urban</b>	<b>936</b>
<b>Urban</b>	<b>719</b>
<b>Metropolitan</b>	<b>657</b>
<b>ATMs</b>	<b>1006</b>

# Central Bank Of India - Shareholding Pattern, March '2011



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911



<b>Government Of India</b>	<b>80.20</b>
<b>FI s</b>	<b>7.74</b>
<b>FI s</b>	<b>3.24</b>
<b>Insurance Cos.</b>	<b>0.59</b>
<b>Other Body Cos.</b>	<b>1.55</b>
<b>Public</b>	<b>6.26</b>
<b>Others</b>	<b>0.42</b>



# PERFORMANCE HIGHLIGHTS

(Rs in Crores.)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>Y-o-Y Growth (%)</b>	<b>FY' 11</b>	<b>FY' 10</b>	<b>Y-o-Y Growth (%)</b>
<b>Net Profit</b>	<b>133</b>	<b>171</b>	<b>-22.22%</b>	<b>1,252</b>	<b>1,058</b>	<b>18.34%</b>
<b>Net Interest Income</b>	<b>1429</b>	<b>663</b>	<b>115.54%</b>	<b>5,326</b>	<b>2,545</b>	<b>109.27%</b>
<b>Operating Profit</b>	<b>332</b>	<b>594</b>	<b>-44.11%</b>	<b>2,591</b>	<b>2,058</b>	<b>25.90%</b>
<b>Loans and Advances</b>	<b>1,31,407</b>	<b>1,07,118</b>	<b>22.67%</b>	<b>1,31,407</b>	<b>1,07,118</b>	<b>22.67%</b>
<b>Deposits</b>	<b>1,79,356</b>	<b>1,62,107</b>	<b>10.64%</b>	<b>1,79,356</b>	<b>1,62,107</b>	<b>10.64%</b>
<b>Total Business</b>	<b>3,10,763</b>	<b>2,69,225</b>	<b>15.43%</b>	<b>3,10,763</b>	<b>2,69,225</b>	<b>15.43%</b>



# PERFORMANCE HIGHLIGHTS

(Rs in Crores.)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>Y-o-Y Growth (%)</b>	<b>FY' 11</b>	<b>FY' 10</b>	<b>Y-o-Y Growth (%)</b>
<b>Gross Income</b>	<b>4755</b>	<b>3,724</b>	<b>27.69%</b>	<b>16,486</b>	<b>13,799</b>	<b>19.47%</b>
<b>Gross Expenses</b>	<b>4423</b>	<b>3130</b>	<b>41.31%</b>	<b>13895</b>	<b>11,741</b>	<b>18.35%</b>
<b>Non Interest Income</b>	<b>522</b>	<b>569</b>	<b>-8.26%</b>	<b>1,265</b>	<b>1,735</b>	<b>- 27.09%</b>



## PERFORMANCE HIGHLIGHTS

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>FY' 11</b>	<b>FY' 10</b>
<b>Net Interest Margin (%)</b>	<b>3.47</b>	<b>1.81</b>	<b>3.31</b>	<b>1.86</b>
<b>NII Growth(%)</b>	<b>115.53</b>	<b>9.00</b>	<b>9.27</b>	<b>14.00</b>
<b>ROA (Annualized)(%)</b>	<b>0.28</b>	<b>0.40</b>	<b>0.70</b>	<b>0.66</b>



## Growth in Bank's Core Business

- Total Net Advances grew by 23.10 % on y-o-y to Rs 1,29,732 crores
  - Total Investments grew by 4.79 % (y-o-y) to Rs 54,847 crores
  - Share of CASA in Total Deposit stood at 35.89% as on 31.03.2011
  - Retail Advances grew by 23.74% y-o-y to Rs.13847 Crore .
  - Gross NPAs stood at 1.82% as compared to 2.29 % at the end of Q4 FY10
  - Net Interest Margin (NIM) in FY 2010-11 stood at 3.31 % as against 1.86% in FY 2009-10
- Net Interest Income (NII) grew by 109.27 % on y-o-y from 2545 crores to 5326 crores in 2010-11.
- Operating Profit recorded a growth of 25.90% on y-o-y. from 2058 to 2591 crores in FY 2010-11.



## BUSINESS GROWTH

( Rs in Crores)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>Y-o-Y Growth (%)</b>
<b>Deposits</b>	<b>1,79,356</b>	<b>1,62,107</b>	<b>10.64%</b>
<b>Of which CASA</b>	<b>63,076 (35.16%)</b>	<b>55,834 (34.5%)</b>	<b>12.97%</b>
<b>Loans &amp; Advance</b>	<b>1,31,407</b>	<b>1,07,118</b>	<b>22.67%</b>
<b>Business Mix</b>	<b>3,10,763</b>	<b>2,69,225</b>	<b>15.43%</b>
<b>Investments</b>	<b>54,847</b>	<b>52,008</b>	<b>5.46%</b>
<b>CD Ratio</b>	<b>73.2</b>	<b>66.1</b>	



## SEGMENT WISE LOANS AND ADVANCES

(Rs in Crores)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>Y-o-Y Growth (%)</b>
<b>Total Loans &amp; Advances</b>	<b>1,31,407</b>	<b>1,07,118</b>	<b>22.67%</b>
<b>Corporate Credit</b>	<b>92,405</b>	<b>67,835</b>	<b>36.22%</b>
<b>Agriculture</b>	<b>19,789</b>	<b>18,309</b>	<b>8.08%</b>
<b>- Direct Agriculture</b>	<b>12,473</b>	<b>11,607</b>	<b>7.45%</b>
<b>- Indirect Agriculture</b>	<b>7,317</b>	<b>6,702</b>	<b>9.17%</b>
<b>MSME</b>	<b>13,830</b>	<b>9785</b>	<b>41.34%</b>
<b>Retail Credit</b>	<b>13,847</b>	<b>11,190</b>	<b>23.74</b>





# INVESTMENTS

( Rs in Crores)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>Y-o-Y Growth (%)</b>
<b>Total Investments</b>	<b>54,847</b>	<b>52,008</b>	<b>5.46%</b>
<b>- SLR</b>	<b>48055</b>	<b>46,243</b>	<b>3.92%</b>
<b>- Non- SLR</b>	<b>6792</b>	<b>5,765</b>	<b>17.81%</b>
<b>Trading Income</b>	<b>166</b>	<b>167</b>	<b>-0.60%</b>
<b>Yield on Investments (%)</b>	<b>7.87</b>	<b>6.75</b>	<b>---</b>



# STRESSED ASSET MOVEMENT

( Rs in Crores )

<b>Parameters</b>	<b>FY 2011</b>	<b>FY10</b>
<b>Gross NPAs: Opening on 1<sup>st</sup> April</b>	<b>2458</b>	<b>2443</b>
<b>Add: Slippages</b>	<b>1409</b>	<b>1033</b>
<b>Less: Deductions</b>		
<b>1. Write Off</b>	<b>554</b>	<b>294</b>
<b>2. Upgradation</b>	<b>163</b>	<b>177</b>
<b>3. Recoveries</b>	<b>736</b>	<b>407</b>
<b>Gross NPAs</b>	<b>2394</b>	<b>2458</b>
<b>Gross NPA as % of GBC</b>	<b>1.82</b>	<b>2.29</b>
<b>Net NPA</b>	<b>847</b>	<b>727</b>
<b>Net NPA as % of Net Advances</b>	<b>0.65</b>	<b>0.69</b>
<b>Provision Coverage Ratio (%)</b>	<b>67.64</b>	<b>70.40</b>



# RESTRUCTURED ASSETS

(Rs in crores)

<b>S. No.</b>	<b>Details of Restructured Accounts</b>	<b>Accounts</b>	<b>Amount</b>
<b>1</b>	<b>Total Restructured Assets as on 31.03.10</b>	<b>39301</b>	<b>4952</b>
<b>2</b>	<b>Incremental increase up to Q4 FY 11</b>	<b>5576</b>	<b>500</b>
<b>3</b>	<b>Accounts closed during April 2010 to March 2011</b>	<b>2791</b>	<b>767</b>
<b>4</b>	<b>Total Restructured as on 31.03.11</b>	<b>42086</b>	<b>5294</b>
<b>5</b>	<b>% of Restructured Advances/ Portfolio to Total Loans and Advances (as on 31.03.2011)</b>		<b>4.08%</b>
<b>6</b>	<b>- Of which Slippages into NPA</b>	<b>1850</b>	<b>466</b>



## KEY PERFORMANCE INDICATORS

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>FY 11</b>	<b>FY 10</b>
<b>Return on Average Assets (%)</b>	<b>0.28</b>	<b>0.40</b>	<b>0.70</b>	<b>0.66</b>
<b>Net Interest Income</b>	<b>1429</b>	<b>663</b>	<b>5326</b>	<b>2,545</b>
<b>NIM (%)</b>	<b>3.47</b>	<b>1.81</b>	<b>3.31</b>	<b>1.86</b>



# PROFITABILITY INDICATORS

(% Annualized)

<b>Parameters</b>	<b>Q4 FY11</b>	<b>Q4 FY10</b>	<b>FY 11</b>	<b>FY 10</b>
<b>Yield on Advances</b>	<b>10.6</b>	<b>9.59</b>	<b>10.29</b>	<b>9.82</b>
<b>Yield on Investments</b>	<b>7.87</b>	<b>6.75</b>	<b>7.14</b>	<b>6.74</b>
<b>Cost of Deposits</b>	<b>6.08</b>	<b>6.09</b>	<b>5.71</b>	<b>6.29</b>
<b>Cost to Income Ratio</b>	<b>83.03</b>	<b>51.81</b>	<b>60.68</b>	<b>51.91</b>
<b>Non-Interest Income/ Total Income</b>	<b>10.98</b>	<b>15.28</b>	<b>7.67</b>	<b>12.57</b>



# NON INTEREST INCOME

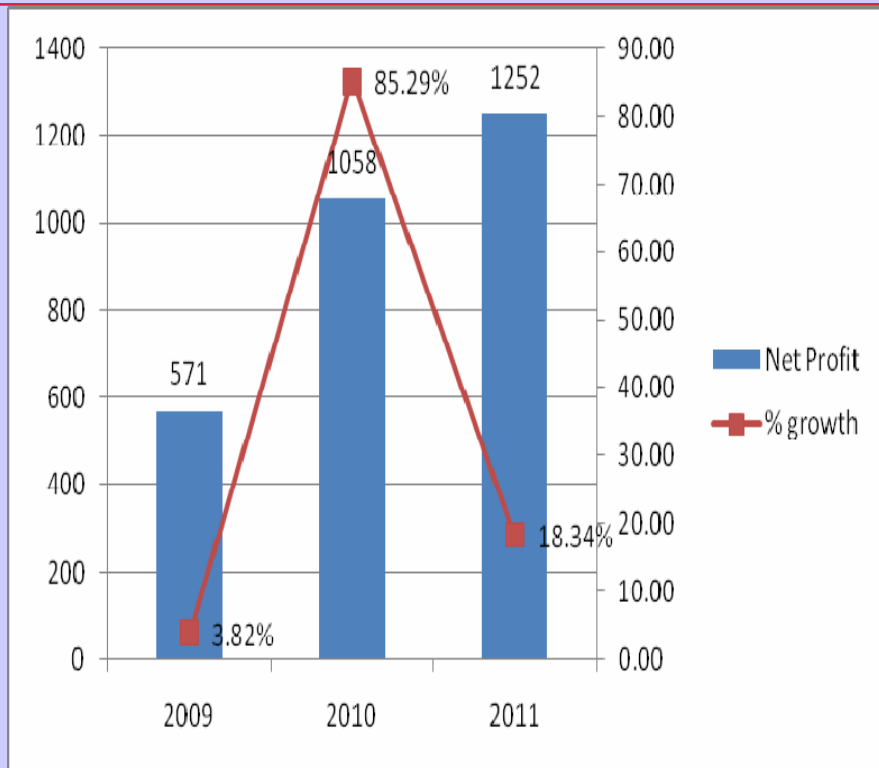
( Rs in crore)

Parameters	Q4 FY11	Q4 FY10	Y-o-Y Growth (%)	FY 11	FY 10	Y-o-Y Growth (%)
Commission/ Exchange	181	207	-12.53%	621	573	8.27%
Trading Profit on Investment (Net)	166	167	-0.60%	312	772	-59.61%
Recovery in Written-off Accounts	75	127	-40.94%	240	243	-1.23%
Other Income	100	68	47.06%	92	146	-36.99%
<b>Total Non Interest Income</b>	<b>522</b>	<b>569</b>	<b>-8.26%</b>	<b>1,265.05</b>	<b>1,735.24</b>	<b>-27.09%</b>

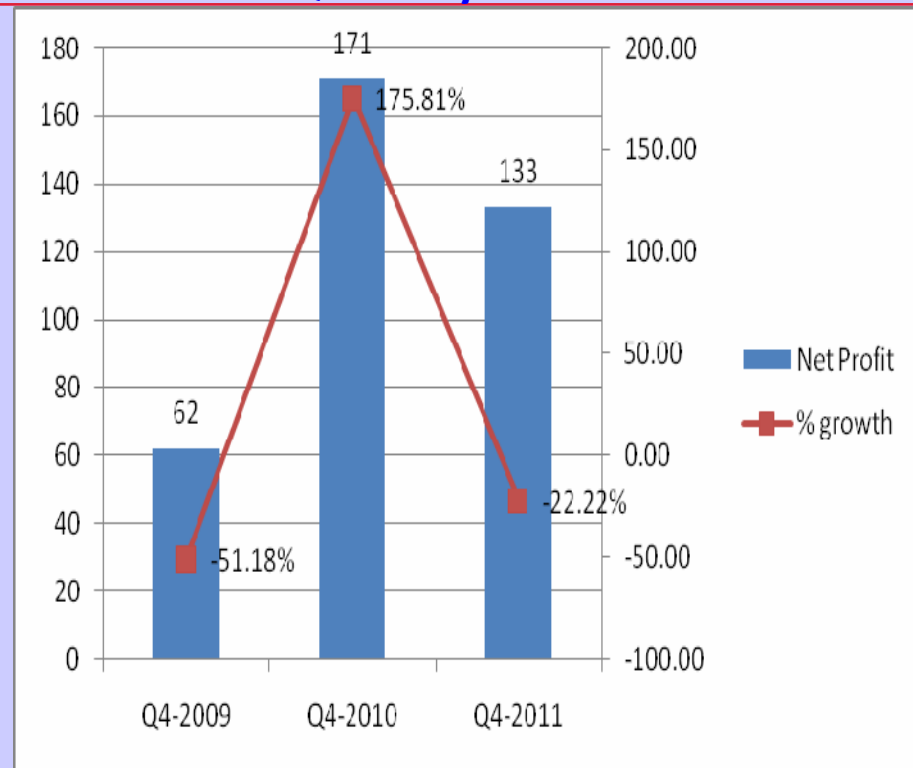


# PROFIT MOVEMENT

## Annual Net Profit



## Quarterly Net Profit



- Growth in Net Profit in 4th Quarter of 2010-11 over the same period of 2009-10 is -22.22 % and for one year, the growth is 18.34 % .
- Growth in Operating Profit in 4<sup>th</sup> Quarter of 2010-11 over the same of period of 2009-10 is -44.11% and for one year the growth is 25.90% .



# PROVISIONS

(Rs in  
crores)

<b>Parameters</b>	<b>Q4 FY 11</b>	<b>Q4 FY 10</b>	<b>FY 11</b>
<b>For Bad and Doubtful</b>	<b>193</b>	<b>174</b>	<b>632</b>
<b>On Standard Assets</b>	<b>62</b>	<b>30</b>	<b>40</b>
<b>Depreciation on Investments</b>	<b>43</b>	<b>7</b>	<b>106</b>
<b>Others (Restructured Advances etc.)</b>	<b>8</b>	<b>81</b>	<b>407</b>
<b>Total Provision and Contingency</b>	<b>199</b>	<b>423</b>	<b>1339</b>
<b>Tax</b>	<b>(107)</b>	<b>171</b>	<b>154</b>





## CAPITAL ADEQUACY RATIO (%)

	<b>FY11</b>	<b>FY 10</b>
<b>Basel - I</b>		
<b>CRAR</b>	<b>10.77</b>	<b>10.82</b>
<b>Tier I</b>	<b>5.84</b>	<b>6.04</b>
<b>Tier II</b>	<b>4.93</b>	<b>4.78</b>
<b>Basel - II</b>		
<b>CRAR</b>	<b>11.68</b>	<b>12.23</b>
<b>Tier I</b>	<b>6.35</b>	<b>6.83</b>
<b>Tier II</b>	<b>5.33</b>	<b>5.40</b>



## INCREASING SHAREHOLDING VALUE

- **Earning per Share is at Rs.27.69 as of 31<sup>st</sup> March 2011 as compared to Rs 24.65 of the corresponding period , last year 2010.**
- **Return on Average Assets has been on an increasing path from 0.66% as on 31st March 2010 to 0.70% as on 31<sup>st</sup> March 2011.**



# KEY INITIATIVES



## KEY INITIATIVE DURING QUARTER

### Technology:

- Bank has achieved 100% coverage under CBS for all 3728 branches 31<sup>st</sup> March 2011.
- 1006 ATMs installed till 31<sup>st</sup> March 2011.
- Introduced various services through Internet Banking
  - NEFT Bulk upload facility
  - Payment of direct and indirect taxes
  - Online license fee collections
  - Utility bills payment
- Mobile banking fund transfer upto Rs. 1000 implemented.
- Introduction of Online Application for Cent Vehicle, Cent Computer & Housing Loan.



## KEY INITIATIVE DURING QUARTER

### Retail Banking:

- Modification in the following schemes keeping in mind the changing market scenario.
  - Cent Mortgage
  - Cent Trade
  - Cent Vehicle
  - Schemes of Personal Loan to Pensioners, Corporate Employees, Non-Corporate Employees and Teachers.
- Cent Samvridhi Current and Saving Account with Auto Sweep facility is launched.
- Tie up arrangement with ESC Rennes School of Business, a reputed Business School in France
- The bank has won the MYFM Stars of the industry Retail Leadership Award in February 2011.



THANK YOU