



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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

Analyst Presentation

FY 2018-19

HERITAGE OF OUR BANK

1911



1956



1973



1982



Established on 21/12/1911 as the first commercial bank wholly owned and managed by Indians under Swadeshi Movement

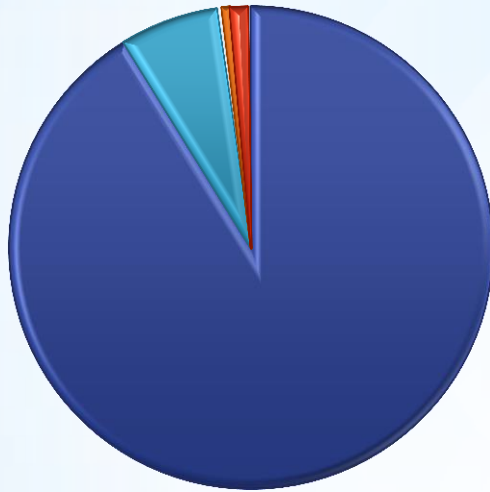
Pioneer in savings bank account, Recurring deposit, and credit card.

First bank to open exclusive ladies department to cater to Bank's women clientele.

Pan India presence with large network of 4659 Branches and 3966 ATMs.

First to provide service of safe deposit lockers, merchant banking etc.

SHAREHOLDING PATTERN

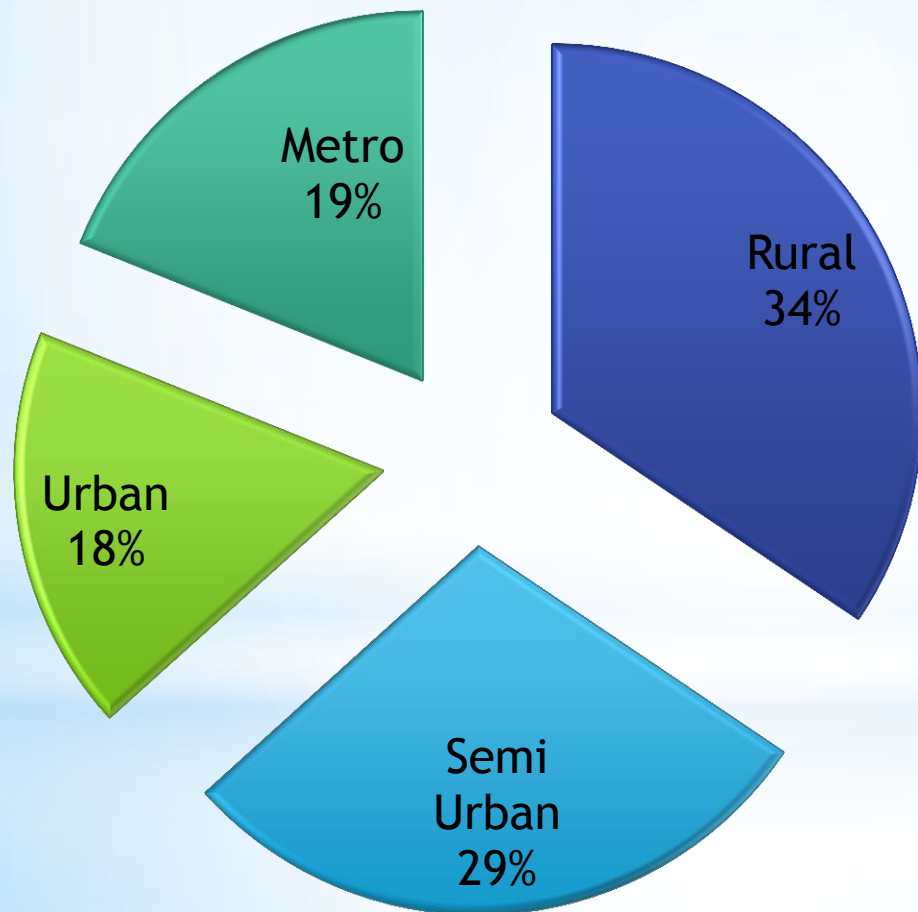


- Government of India
- Bank & FI s
- FII s
- Insurance Cos.
- Other Body Cos.
- Public (Resident Individuals & HUF)
- NRIs
- Others

*After allocation of Shares under ESPS in Q1 FY-20, it is 89.46%.

Government of India	91.20*
Bank & FI s (Including Life Insurance Corporation of India)	6.51
FII s	0.24
Insurance Cos. (Other than LIC)	0.16
Other Body Cos.	0.53
Public (Resident Individuals & HUF)	1.14
NRIs	0.01
Others	0.21

BRANCH SEGMENTATION



Total Branches	4659
Rural	1605
Semi Urban	1345
Urban	828
Metro	881
ATMs	3966

PERFORMANCE HIGHLIGHTS

NNPA
stood at
7.73% in
Year
Ended
Mar 2019
against
11.10% in
Mar 2018

**Capital
Adequacy
Ratio**
stood at
9.61% in
Year
Ended
Mar 2019
against
9.04% in
Mar 2018

CASA %
improved
to
46.21% in
Mar 2019
as against
42.46 %
in Mar
2018.









**Provision
Coverage
Ratio**
improved
to 76.60 %
as on Mar
2019 as
against
63.31% as
on Mar
2018

**Core
Deposits**
increased
to Rs.
2,99,798
crore in
Mar 2019
from Rs.
2,93,989
crore in
Mar 2018

**High cost
deposit**
has shown
a
significant
decline of
93.29% on
YOY basis

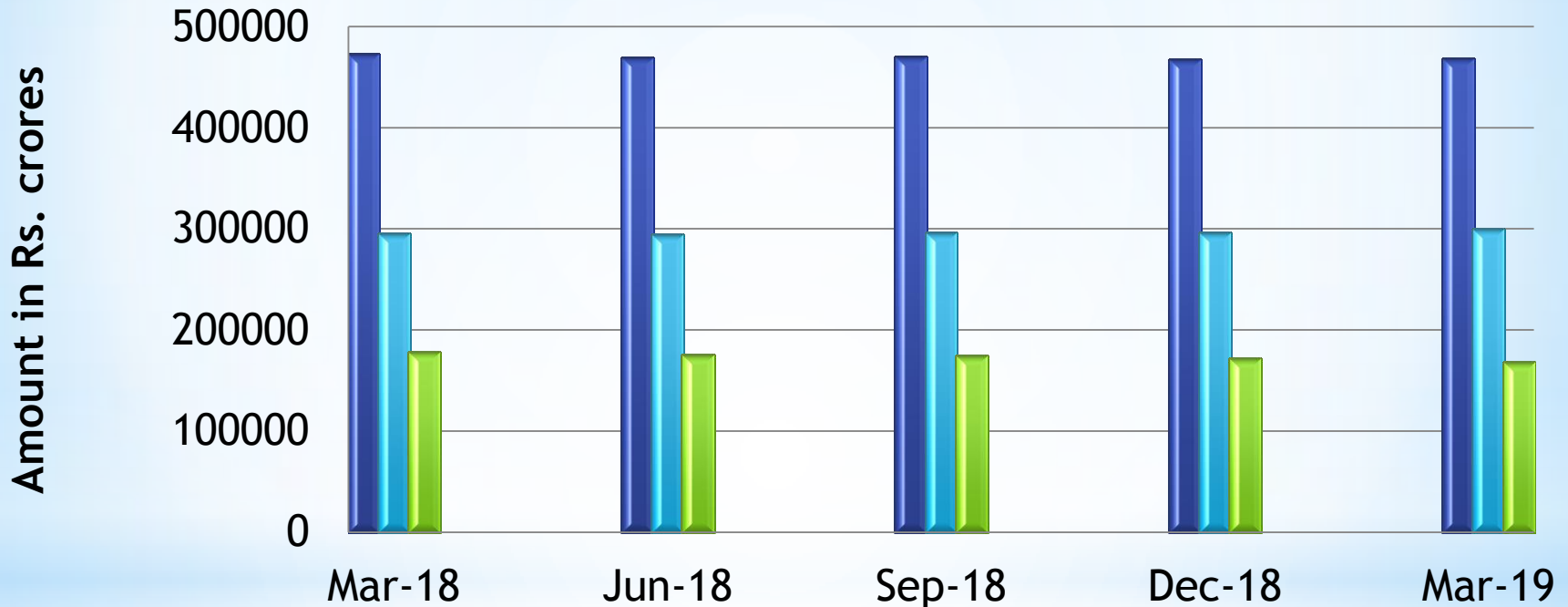


PERFORMANCE HIGHLIGHTS

-  Total Business of the Bank stood at Rs. 4,67,584 crore in March 31, 2019 from Rs. 4,72,323 crore in March 31, 2018
-  Total Deposits stood at Rs. 2,99,855 crore in March 31, 2019 from Rs. 2,94,839 crore in March 31, 2018
-  Gross Advances of the Bank stood at Rs. 1,67,729 crore as on March 31, 2019 as against Rs. 1,77,484 crore March 31, 2018
-  Total Income for the quarter ended March 31, 2019 stood at Rs. 6,621 crore as against Rs. 6,302 crore for the quarter ended March 31, 2018. For the full financial year ended March 31, 2019 it was Rs 25,052 crore as against Rs 26,659 crore for the financial year ended March 31, 2018.
-  Operating Profit of the Bank stood at Rs 3,127 crore for the financial year ended March 31, 2019 as compared to Rs. 2,733 crore for corresponding financial year ended March 31, 2018 . Registering increase of 14.42%
-  Net Loss for the year ended March 31, 2019 stood at Rs. 5,641 crore as compared to Net Loss of Rs. 5,105 crore for the year ended March 31, 2018
-  CRAR under BASEL III is at 9.61% as on March 31, 2019 of which Tier I capital stood at 7.49% and Tier II at 2.12% as against 9.04% as of March 31, 2018 of which Tier I capital stood at 7.01% and Tier II at 2.03%.
-  NIM was 2.54 % in the year ended March 31, 2019 as against 2.47% as on March 31, 2018

BUSINESS TREND

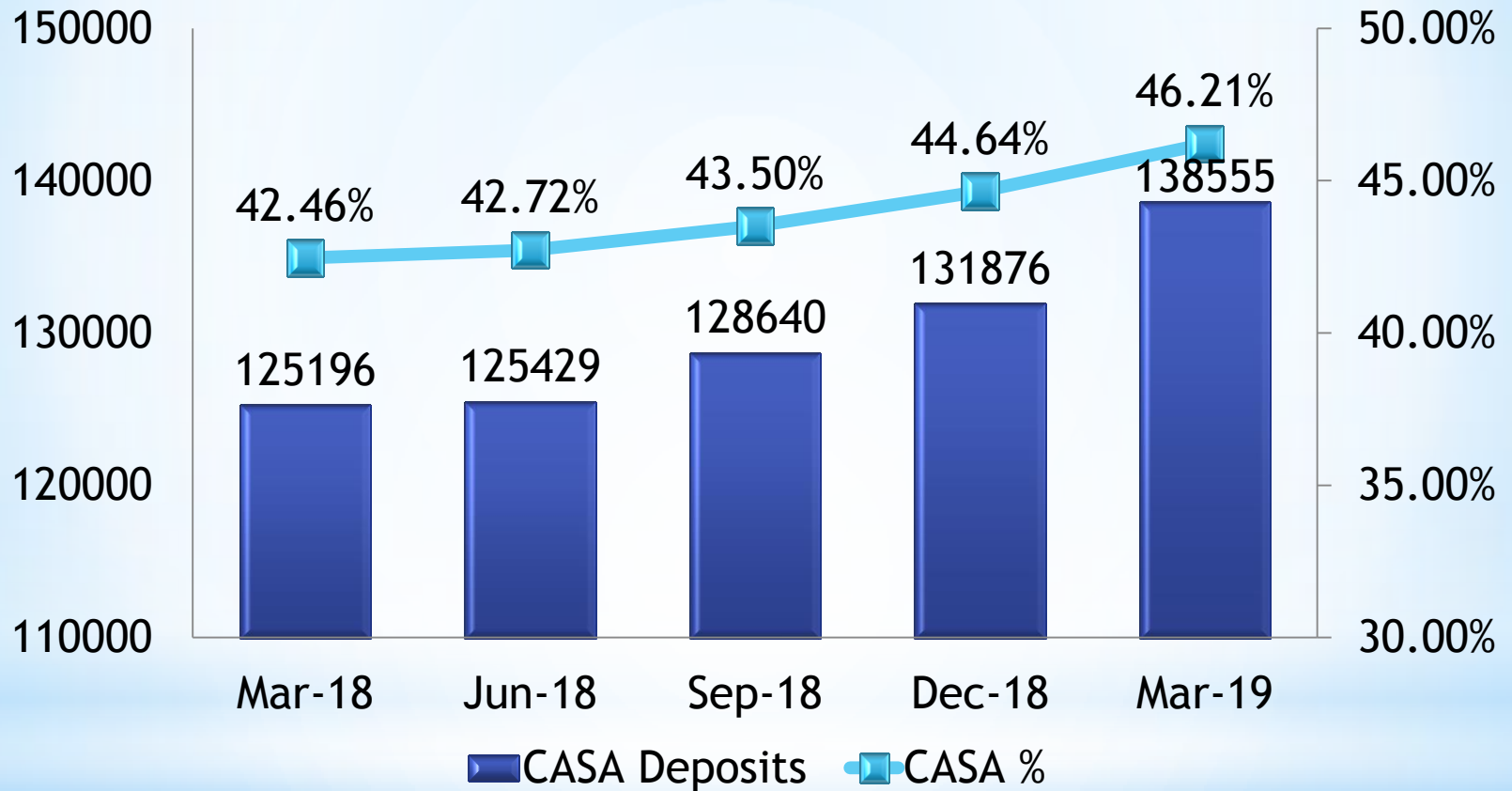
Total Business, Total Deposits & Total Advances



	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
■ Total Business	472323	468534	469881	466601	467584
■ Total deposits	294839	293595	295692	295419	299855
■ Total Advances	177484	174940	174189	171182	167729

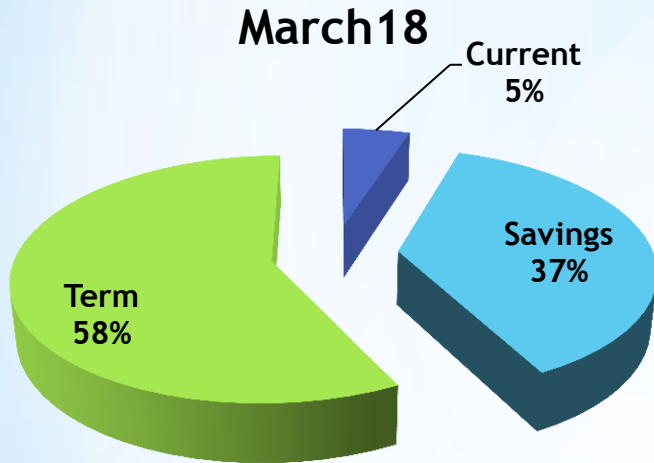


CASA TREND

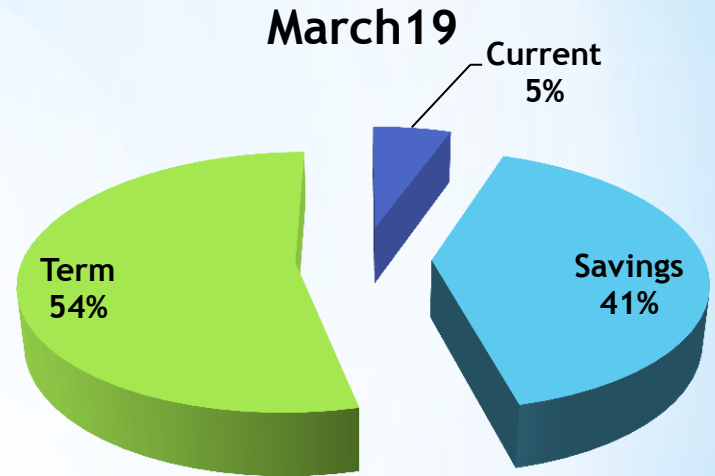


Bank has made concentrated efforts to increase the percentage of CASA in total deposits and to reduce dependence on high cost deposits over the last one year.

STRONG LIABILITY FRANCHISE



CASA: 42.46



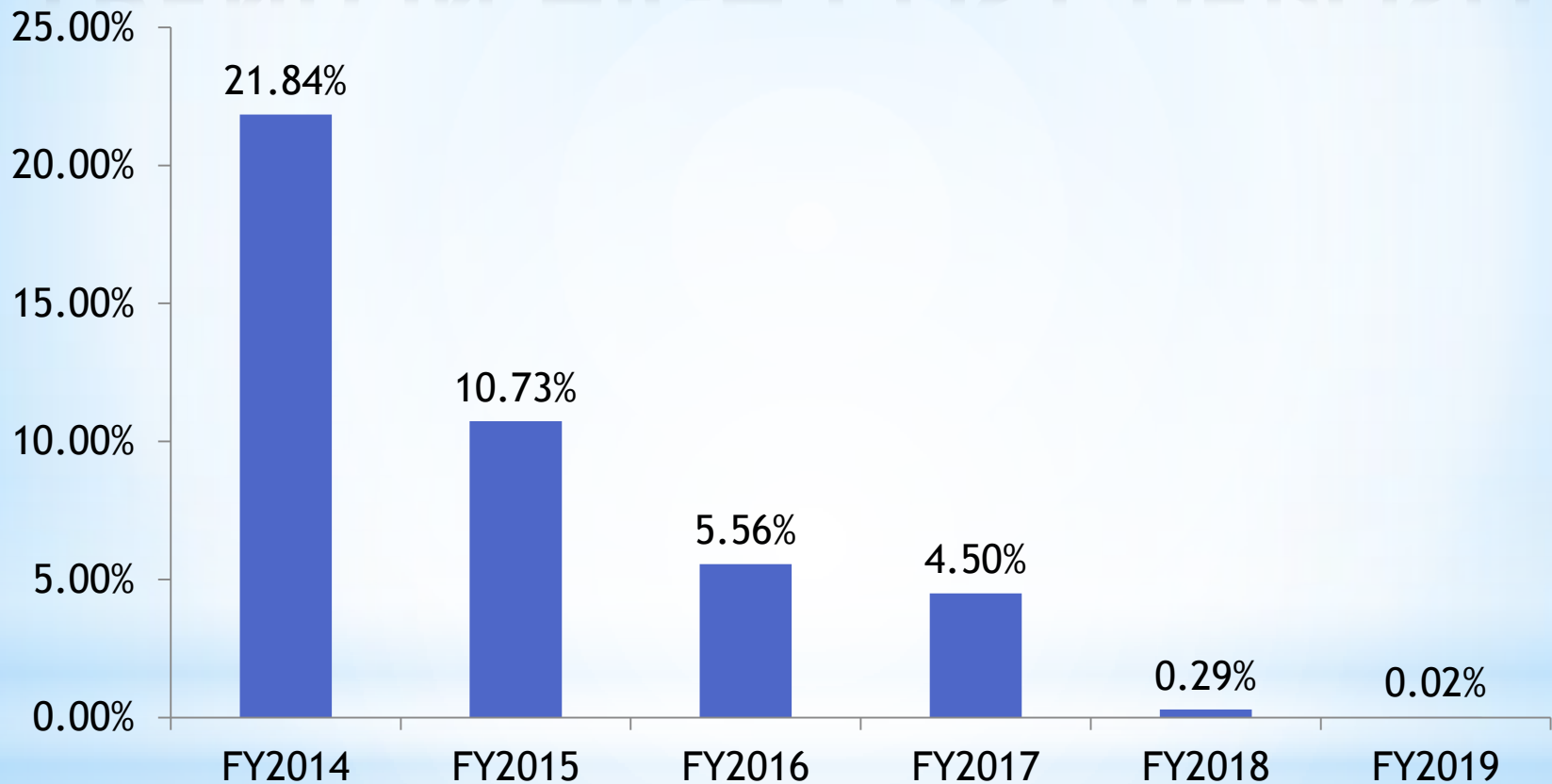
CASA: 46.21

All Values in Rs Crs

Deposits	FY'18	FY'19	YOY Change
Current	14687	16416	11.77%
Savings	110509	122139	10.52%
Term	169643	161300	-4.92%
Total Deposits	294839	299855	1.70%



TREND IN HIGH COST DEPOSITS

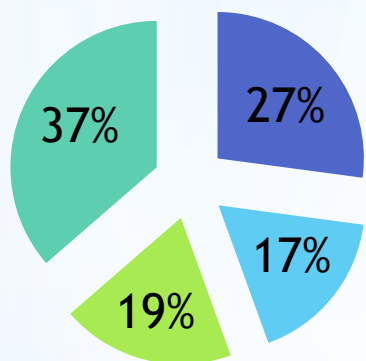


Bank has made conscious efforts to reduce the high cost deposit which has resulted in steep fall in share of high cost deposits from 21.84% to 0.02% in last 5 years

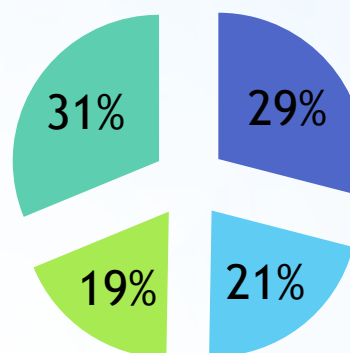


LOAN PORTFOLIO DIVERSIFICATION

Mar-18



Mar-19

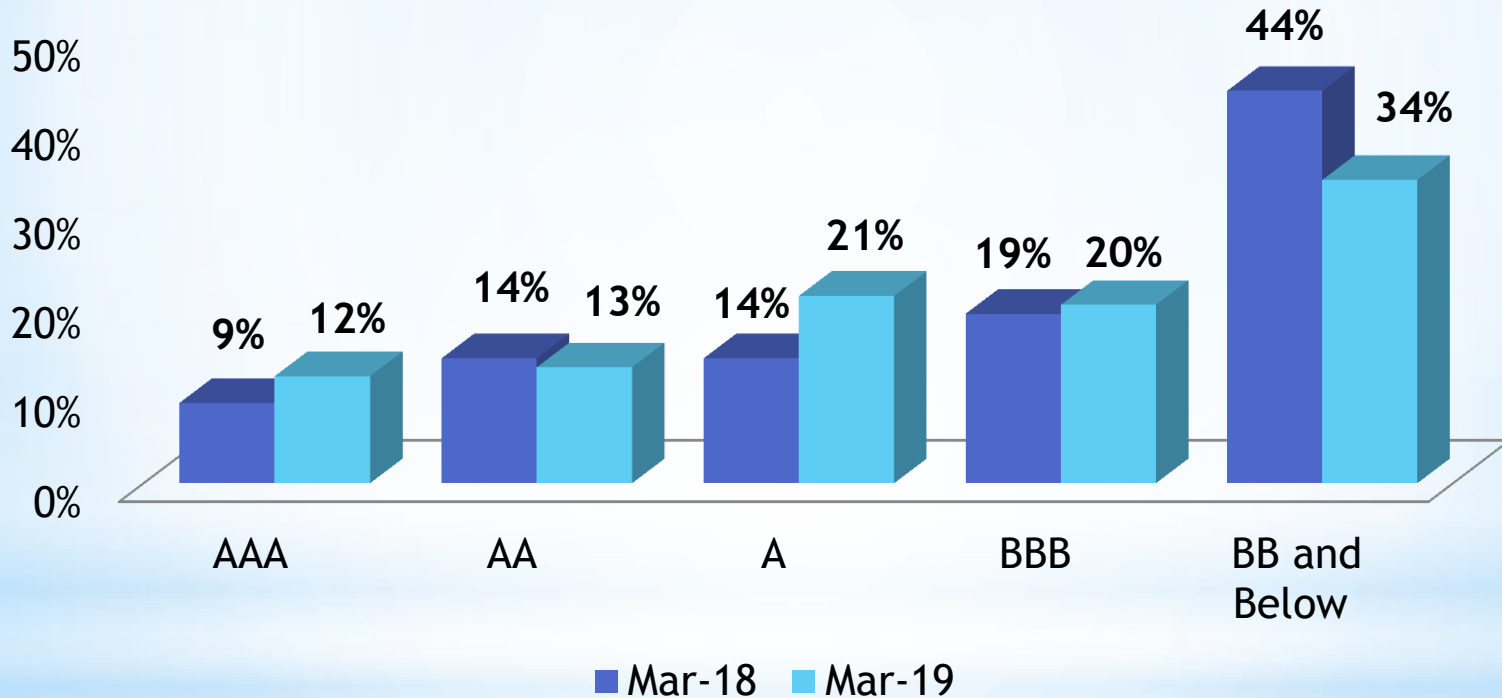


- Retail Advances
- Agriculture Advances
- MSME Advances
- Corporate Advances

Particulars	(Rs in Cr)	
	Mar-18	Mar-19
Retail Advances	48123	48666
Agriculture Advances	30776	35655
MSME Advances	34025	31037
Corporate Advances	64560	52371
Total Advances	177484	167729

CORPORATE PORTFOLIO - DERISKING

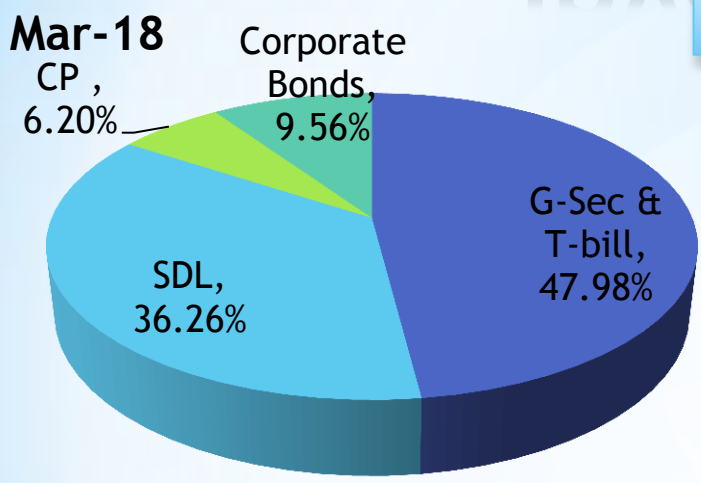
Corporate Exposure Percentage



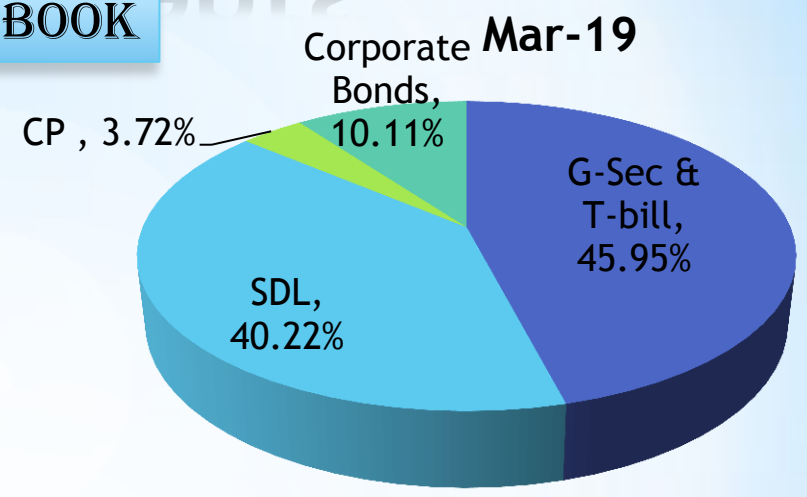
Bank has improved the investment grade exposure from 56% to 66%.

Investments

AFS BOOK

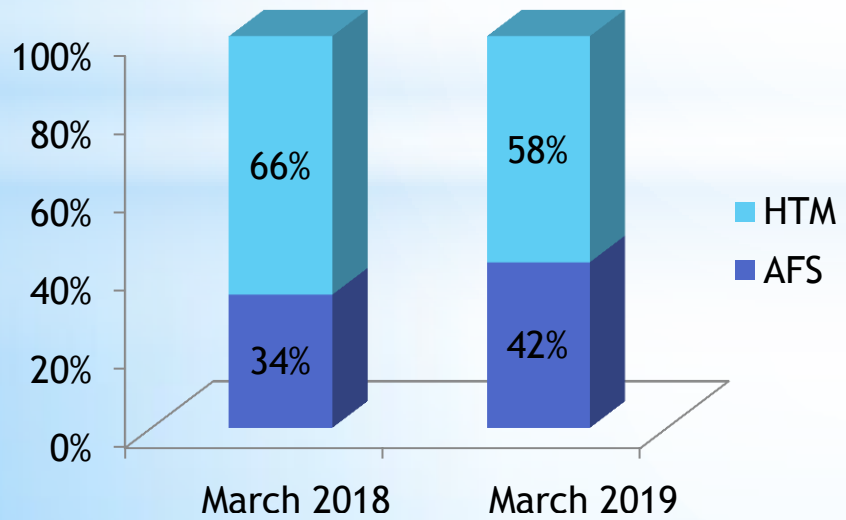


Modified Duration: 4.98



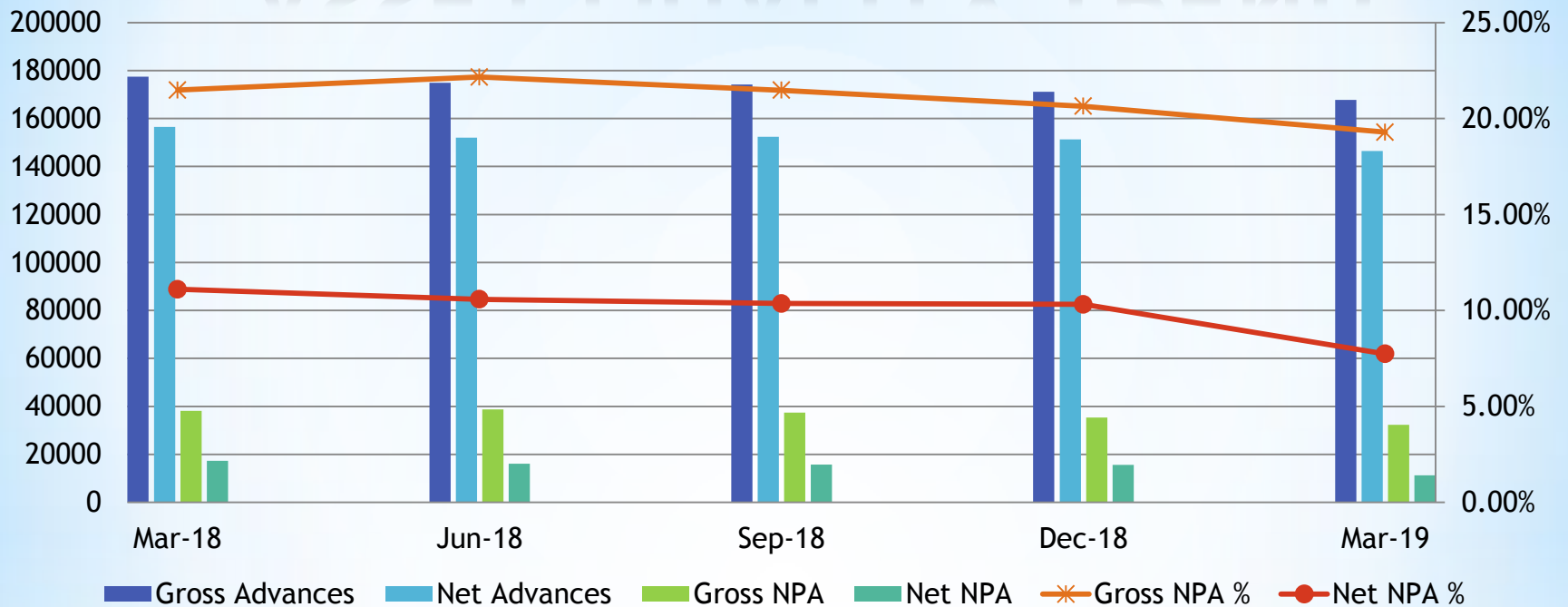
Modified Duration: 2.38

Break-up of Domestic Investments (%)



	(Rs in Cr)	
	March 2018	March 2019
Total Investment Book		
Domestic Investment	105295	129219
Of Which SLR	81613	96206

ASSET QUALITY TREND



Particulars	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
Gross Advances	177484	174940	174189	171182	167729
Net Advances	156542	152064	152397	151267	146525
Gross NPA	38131	38778	37411	35333	32356
Net NPA	17378	16086	15794	15605	11333
Gross NPA %	21.48%	22.17%	21.48%	20.64%	19.29%
Net NPA %	11.10%	10.58%	10.36%	10.32%	7.73%

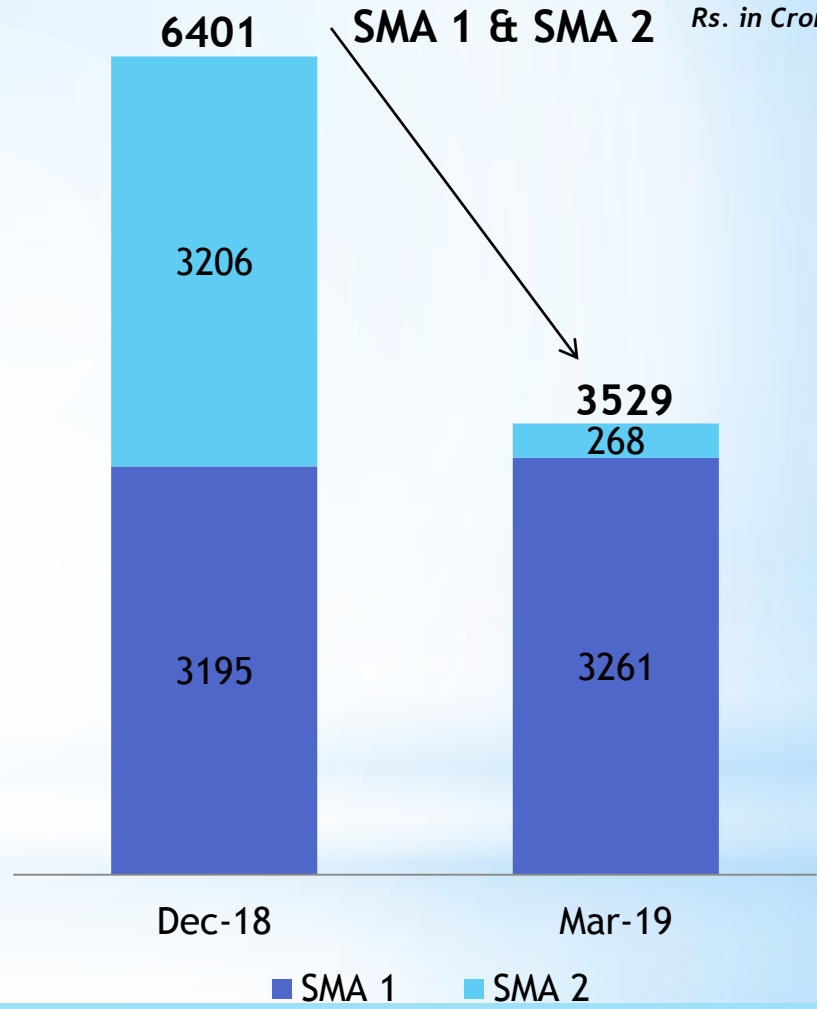
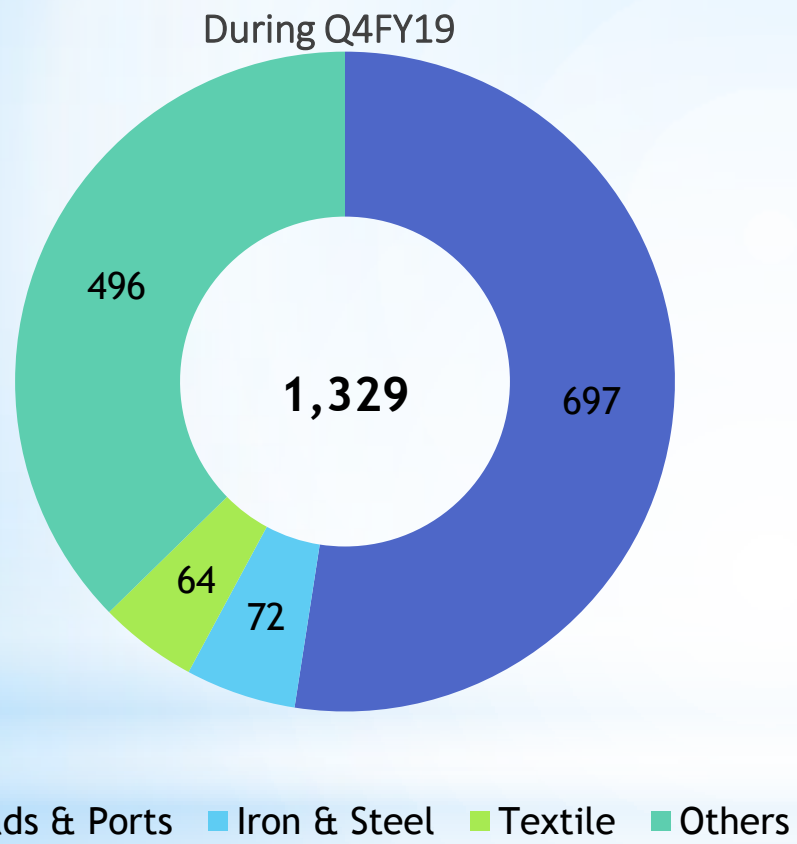
Both Gross NPA % and Net NPA % have shown a declining trend during the FY 19.



Asset Quality - Whole Bank SMA 1 & SMA 2

Sector-wise Corporate Slippages

As on Mar 2019
Rs. in Crore



Total Corporate Slippage - 1329

Significant decline in SMA 2

Accounts with exposure of Rs. 5 Crore & above, from data submitted to CRILC

Status of NCLT accounts

As on Mar 2019

List 1 Fund based O/S
Rs.1289.52 Cr

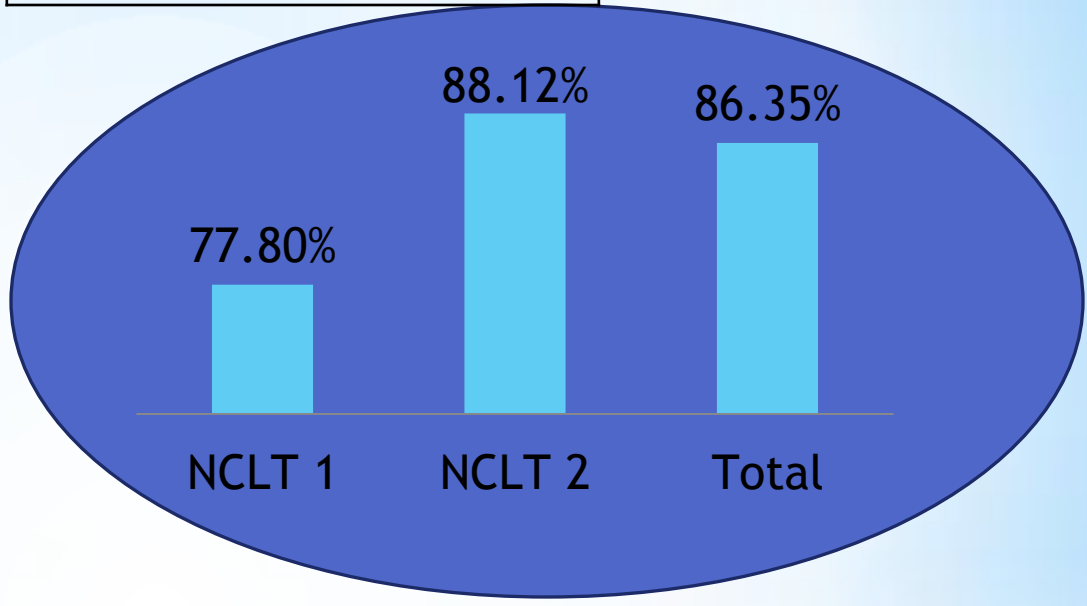
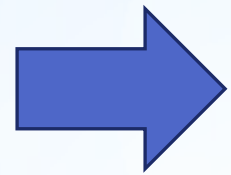


List 2 Fund Based o/S
Rs.6214.41 Cr



Total
Rs.7503.93 Cr

PCR on NCLT accounts

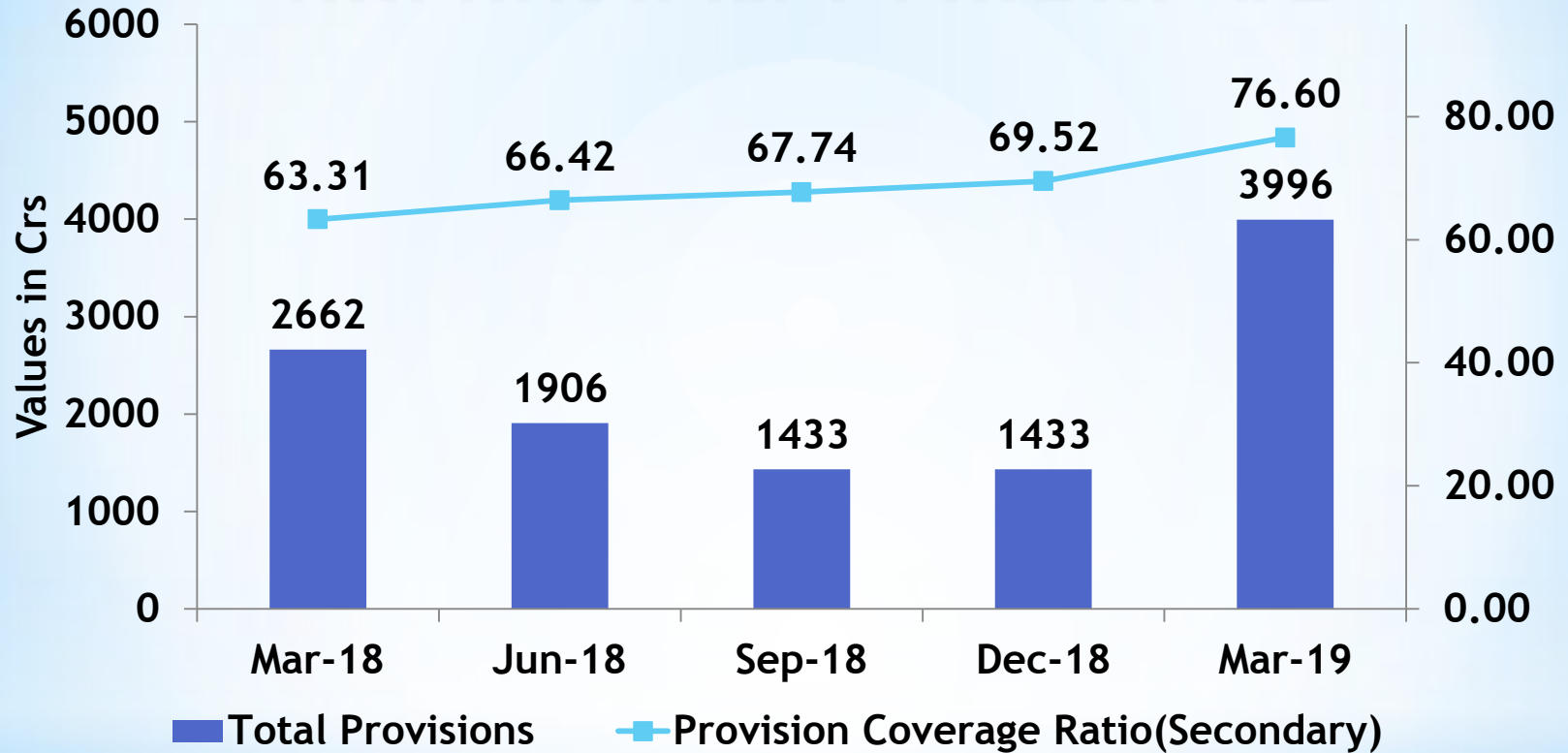


Asset Quality

Rs. in Crore

Movement of NPAs:	FY19	Q4FY19	Q3FY19	Q2FY19	Q1FY19	FY18	Q4FY18
Opening Level of Gross NPAs	38130.70	35332.68	37410.76	38777.66	38130.70	27251.33	32490.85
Total Reductions	16103.30	5301.53	4533.99	3977.61	2290.17	6191.87	2227.85
Of which : Recovery + Upgradation	5728.09	2180.10	465.91	1243.25	1838.83	3188.46	938.89
Gross Addition	10328.64	2324.89	2455.91	2610.71	2937.13	17071.24	2455.91
of which : Increase in O/s	2336.89	534.90	521.64	174.26	1106.09	819.41	455.21
: Fresh Slippages	7991.75	1789.99	1934.27	2436.45	1831.04	16251.83	2000.70
Net Increase	-5774.66	-2976.64	-2078.08	-1366.90	646.96	10879.37	5639.85
Closing Level of Gross NPAs	32356.04	32356.04	35332.68	37410.76	38777.66	38130.70	38130.70

PROVISION COVERGAE



Bank has improved its Provision Coverage Ratio (PCR) from 63.31% as on March 2018 to 76.60% as on March 2019



PERFORMANCE HIGHLIGHTS

(Rs. In Crore)

Particulars	Qtr ended		Q4-FY-19 over Q4-FY-18		F/Y ended		FY-19 over FY-18	
	Mar'19	Mar'18	Amt	%	Mar'19	Mar'18	Amt	%
Total Income	6621	6302	319	5.06	25052	26659	-1607	-6.03
Total Expenditure	5102	5754	-652	-11.33	21925	23926	-2001	-8.36
Net Interest Income	1603	1500	103	6.87	6773	6517	256	3.93
Operating Profit	1519	548	971	177.19	3127	2733	394	14.42
Total Provisions	3996	2662	1334	50.11	8768	7838	930	11.87
Net Profit / (Loss)	-2477	-2114	363	17.17	-5641	-5105	536	10.50
NIM (%)	2.34	2.32			2.54	2.47		
Return on Assets (%)	-2.96	-2.75			-1.70	-1.61		



TOTAL INCOME

(Rs. In Crore)

Particulars	Qtr ended		Q4-FY-19 over Q4-FY-18		Yr ended		FY-19 over FY-18	
	Mar '19	Mar '18	Amt	%	Mar '19	Mar '18	Amt	%
Interest Income	5477	5632	-155	-2.75	22639	24036	-1397	-5.81
(i) Advances	2946	3399	-453	-13.33	12950	14478	-1528	-10.55
(ii) Investments	2340	1872	468	25.00	8454	7138	1316	18.44
(iii) Call money/ Balances with banks	100	238	-138	-57.98	873	2058	-1185	-57.58
(iv) Others	91	123	-32	-26.02	362	362	0	0.00
Non Interest Income	1144	670	474	70.75	2413	2623	-210	-8.01
Total Income	6621	6302	319	5.06	25052	26659	-1607	-6.03

DETAILS OF NON-INTEREST INCOME

Values in Rs crore

Particulars	Qtr ended		Q4-FY-19 over Q4-FY-18		FY ended		FY-19 over FY-18	
	March 19	March 18	Amt	%	March 19	March 18	Amt	%
NON-INTEREST INCOME TOTAL	1144	670	474	70.75	2413	2623	-210	-8.01
Commission, Exchange & Brokerage	361	340	21	6.18	1203	1262	-59	-4.68
Trading Profit on Investments	281	54	227	420.37	215	577	-362	-62.74
Recovery in Written off a/cs	354	149	205	137.58	557	410	147	35.85
Profit on Exchange Transactions	37	50	-13	-26.00	141	141	0	0.00
Rent on Lockers	59	20	39	195.00	110	68	42	61.76
ATM Interchange fee	25	45	-20	-44.44	117	98	19	19.39
Other Misc. Income	27	12	15	125.00	70	67	3	4.48

TOTAL EXPENDITURE

(Rs. In Crore)

22

Particulars	Qtr ended		Q4-FY-19 over Q4-FY-18		FY ended		FY-19 over FY-18	
	Mar '19	Mar '18	Amt	%	Mar '19	Mar '18	Amt	%
A) Interest Expended	3874	4132	-258	-6.24	15866	17519	-1653	-9.44
i) Deposits	3756	3957	-201	-5.08	15276	16222	-946	-5.83
ii) RBI/Interbank Borrowings	1	2	-1	-50.00	5	5	0	0.00
iii) Intt on Sub-ordinate Debts	103	110	-7	-6.36	448	449	-1	-0.22
iv) Int on Borrowing/ Refinance*	14	63	-49	-77.78	137	843	-706	-83.75
B) Optg. Expenses	1228	1622	-394	-24.29	6059	6407	-348	-5.43
i) Establishment	546	967	-421	-43.54	3565	4037	-472	-11.69
ii) Others	682	655	27	4.12	2494	2370	124	5.23
Total Expenses (A+B)	5102	5754	-652	-11.33	21925	23926	-2001	-8.36

*Interest during FY-18 was higher due to IBPC borrowings of Rs. 22,991 cr.

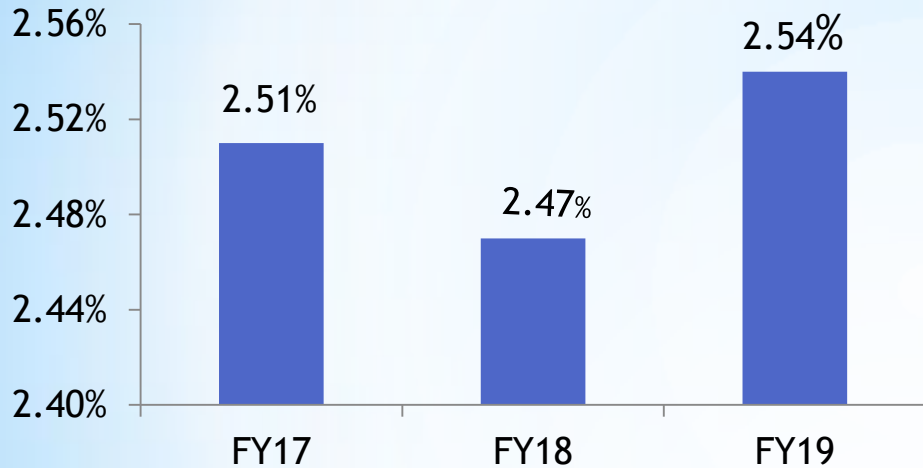
DETAILS OF PROVISIONS

(Rs. In Crore)

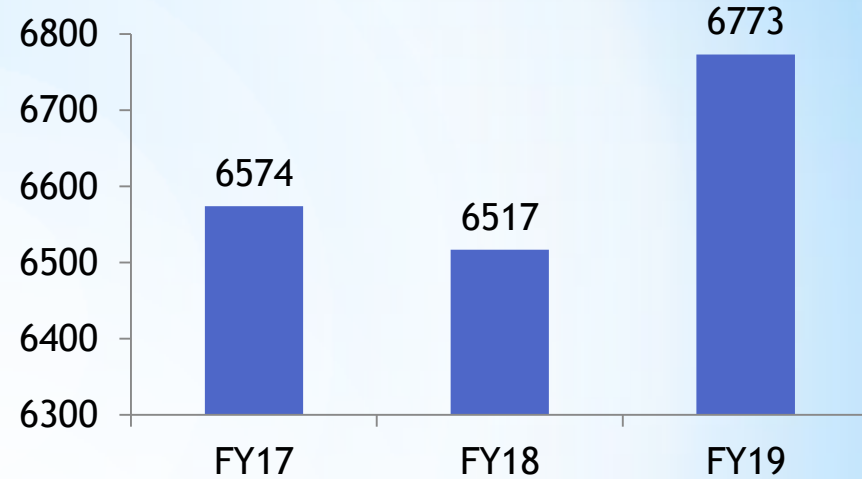
Particulars	Qtr ended		Q4-FY-19 over Q4-FY-18		F/Yr ended		FY-19 over FY-18	
	March '19	March '18	Amt	%	March '19	March '18	Amt	%
OPERATING PROFIT	1519	548	971	177.19	3127	2733	394	14.42
Less: PROVISIONS	3996	2662	1334	50.11	8768	7838	930	11.87
i) NPA	4564	4657	-93	-2.00	11030	10543	487	4.62
ii) Restructured A/cs	-66	-575	509	-88.52	-425	-951	526	-55.31
iii) Investment	270	-335	605	-180.60	984	799	185	23.15
iv) Standard Assets	-89	-38	-51	134.21	-115	7	-122	-1742.86
v) Unhedged exposure FCE	0	0	0	0.00	-1	-35	34	-97.14
v)Others	55	263	-208	-79.09	-176	266	-442	-166.17
vi) Taxes	-738	-1310	572	-43.66	-2529	-2791	262	-9.39
Net Profit/ (Loss)	-2477	-2114	-363	17.17	-5641	-5105	-536	10.50

Profitability Ratios

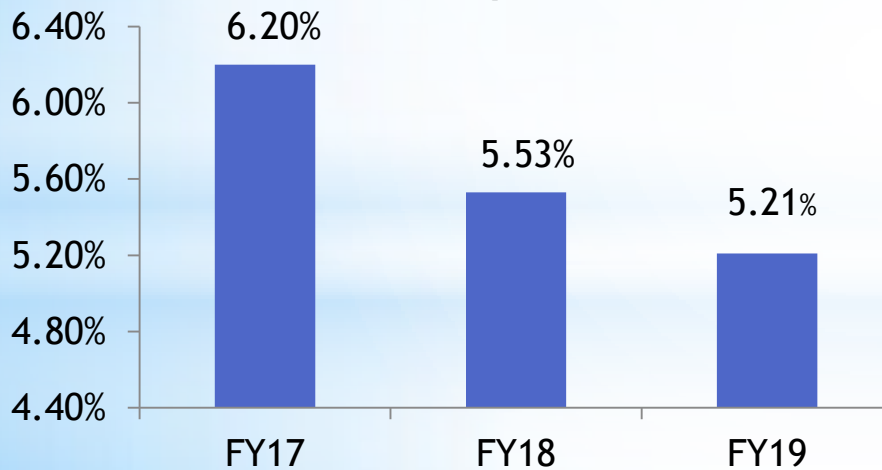
NIM



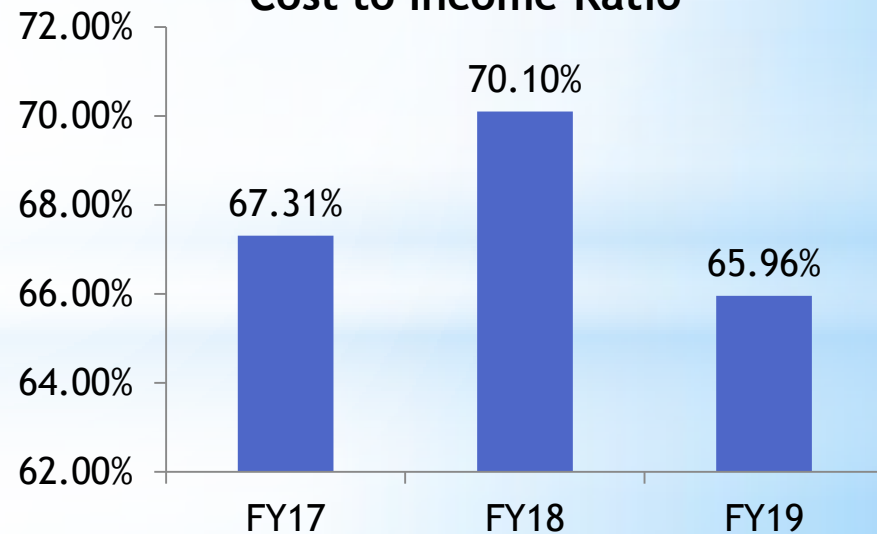
NII



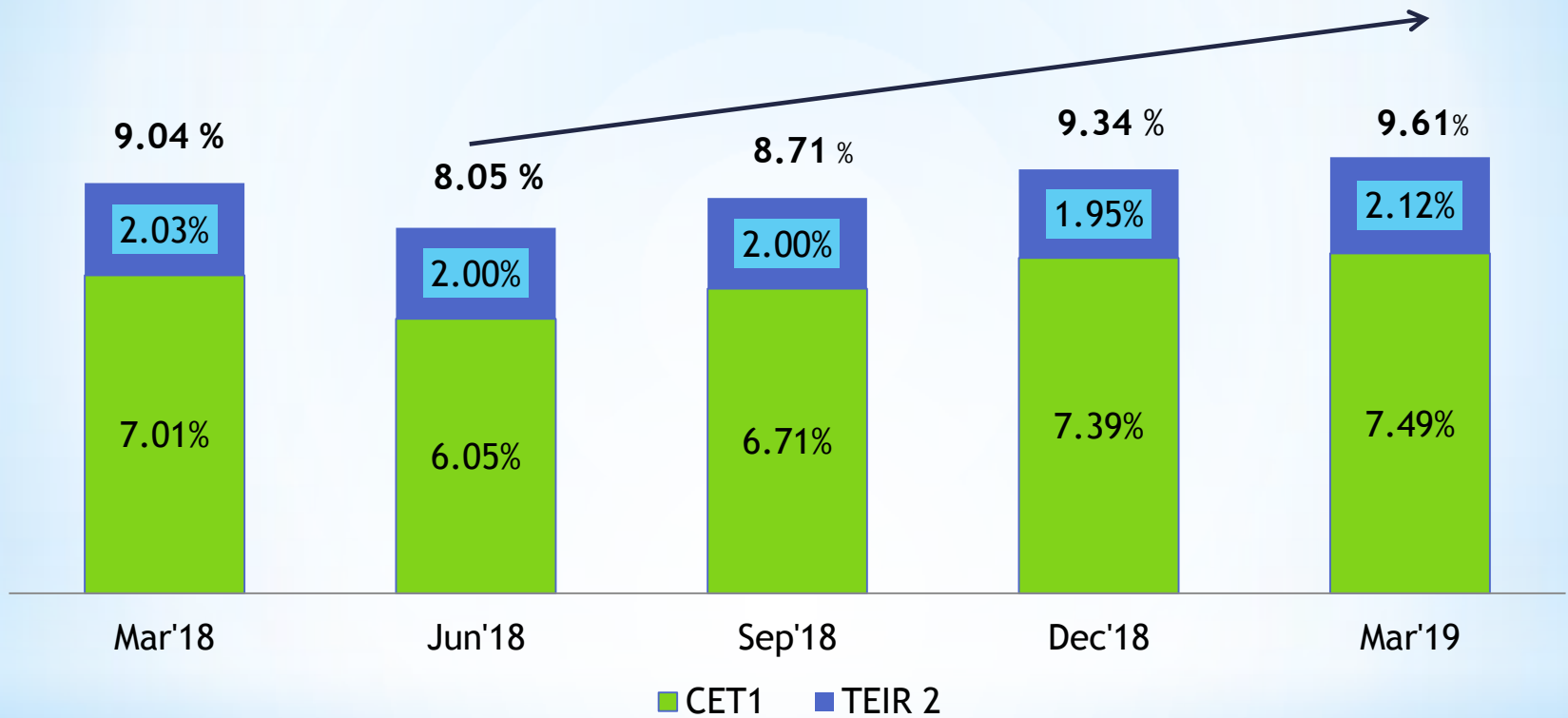
Cost of Deposit



Cost to Income Ratio



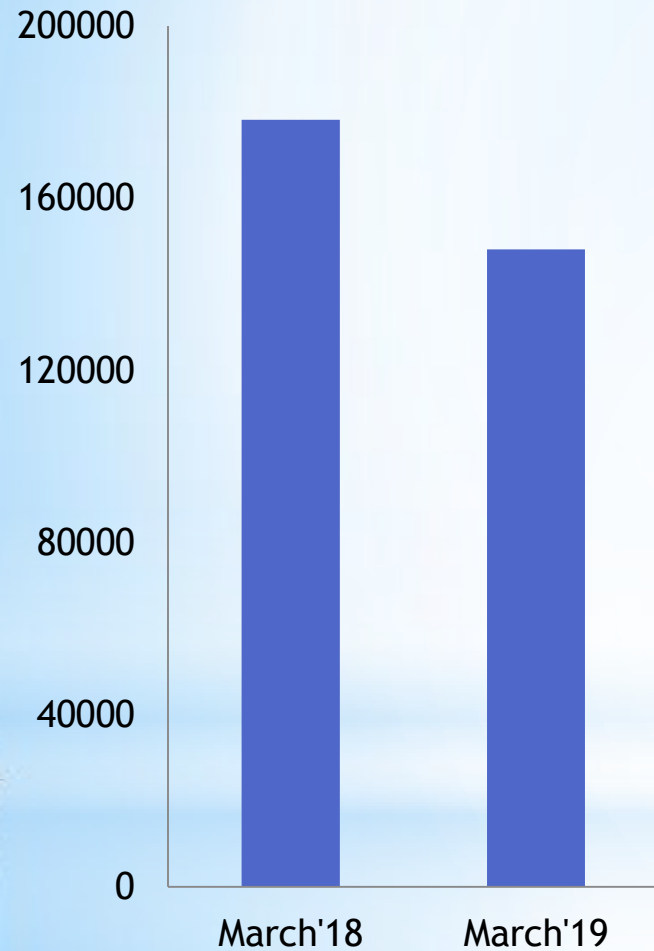
Capital Adequacy



- In FY 2018-19 Government of India Infused Capital to the tune of Rs 6592 crs
- Bank has raised Rs 212 crs via Employee Stock Purchase Scheme
- Bank has raised Rs 500 crs via TIER 2 Capital bonds issued to LIC
- Decline in Credit Risk Weighted Assets on Advances to Gross Advances- Mar 18 :- 80.34% to Mar 19 :- 71.91%
- As a part of capital optimization measures Bank has reduced overall RWA by 16.91% YOY.
- Bank has shifted its focus to lending to RAM (Retail, Agriculture and MSME)

Capital Optimization

Total RWA



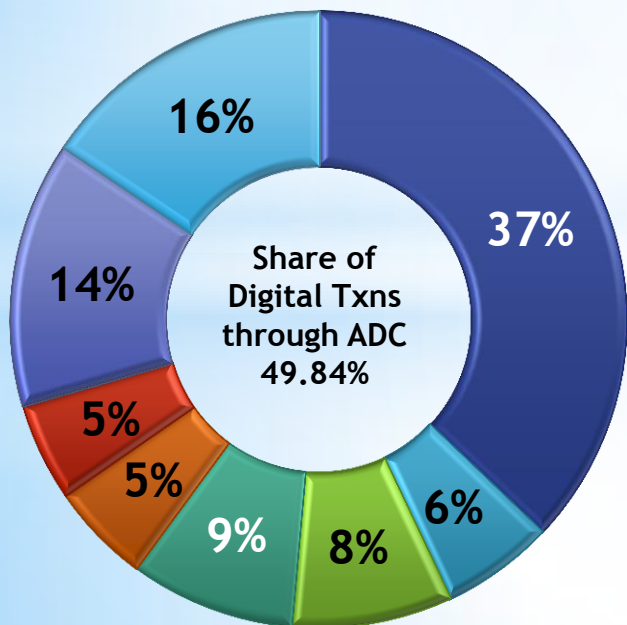
Credit Risk RWA to Advances %



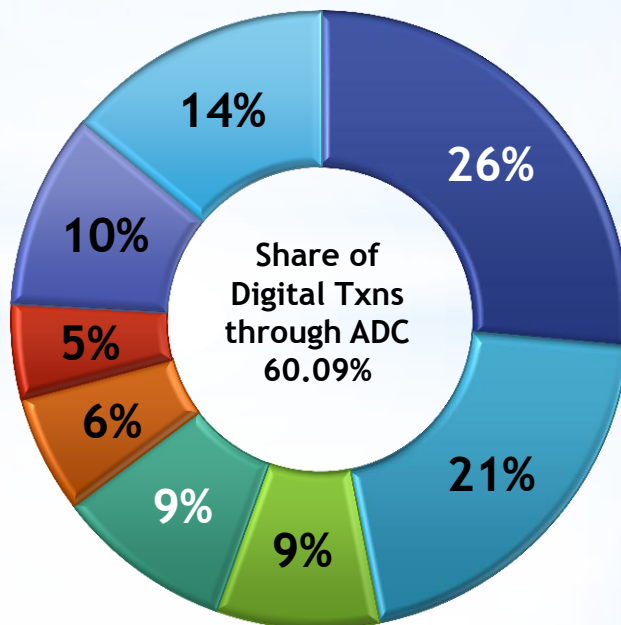


Penetration of Digital Transactions

FY 2017-18



FY 2018-19



- ATM
- UPI
- Internet Banking
- Debit card (POS/Ecom)
- IMPS
- AEPS
- RTGS/NEFT
- Other Digital Mode



Digital Penetration for Year 2018-19

UPI

- Processing 4.0 lakhs transactions per day
- Handled 14.59 crores transactions during the year
- Number of UPI-VPA users: 3.92 lakhs

Debit Card

- No. of cards at 1.95 Crore (Active EMV Cards)
- Processing 1.80 lakhs transactions (POS/Ecom) per day

INB

- Number of Users : 41.76 lakhs
- Processing 1.66 lakhs transactions per day

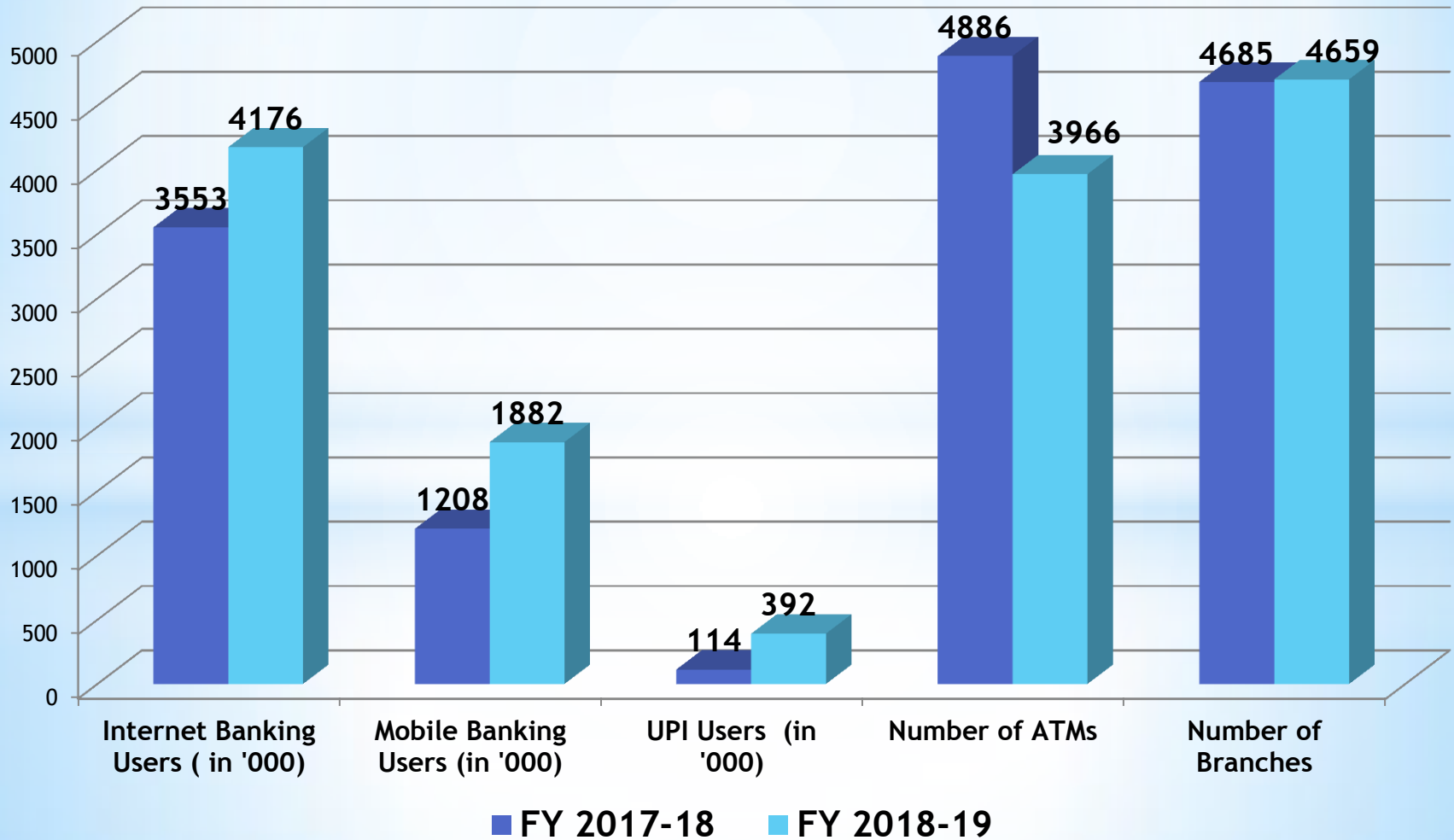
Mobile Banking

- Number of Users : 18.82 lakhs
- Processing 0.12 lakhs transactions per day

ATM

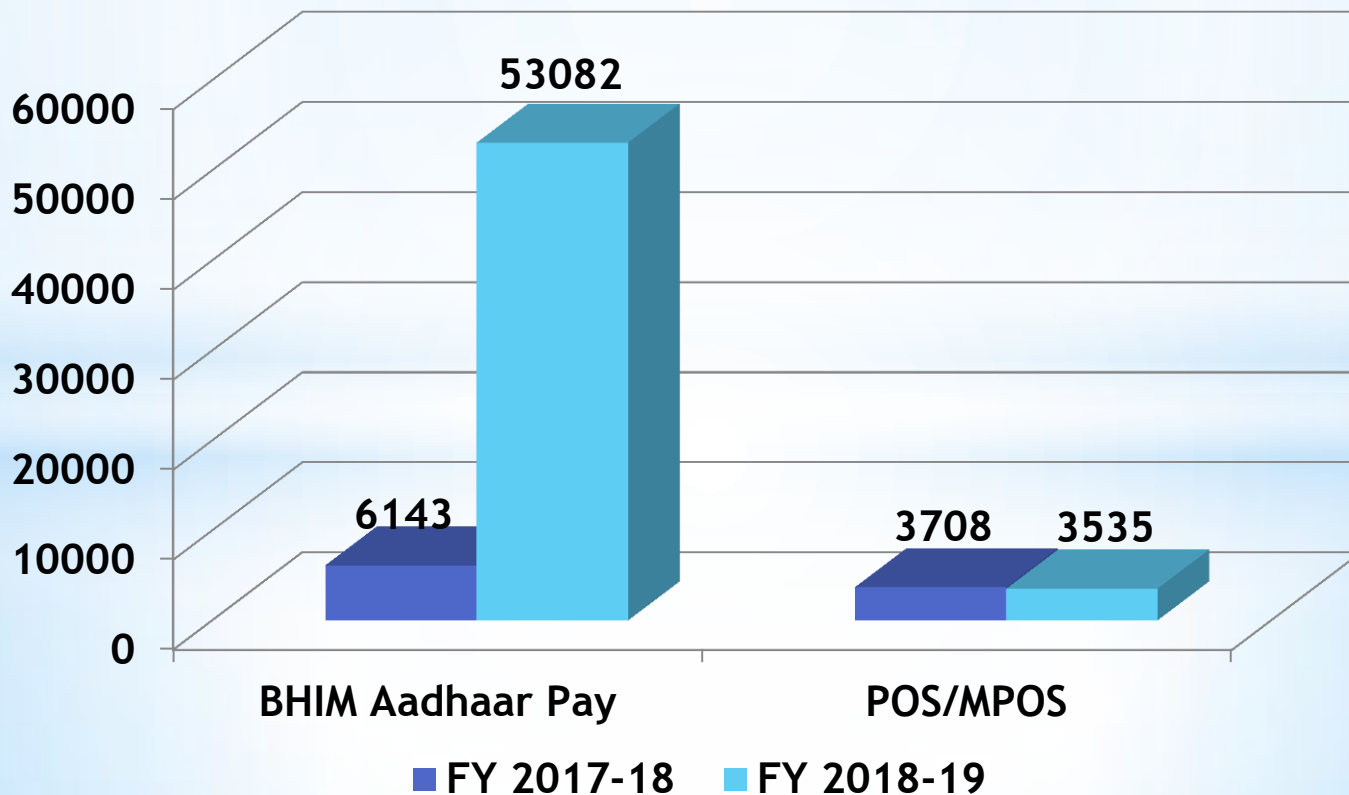
- Number of ATM : 3966
- Processing 5.15 lakhs transactions per day

Customer Touch Points





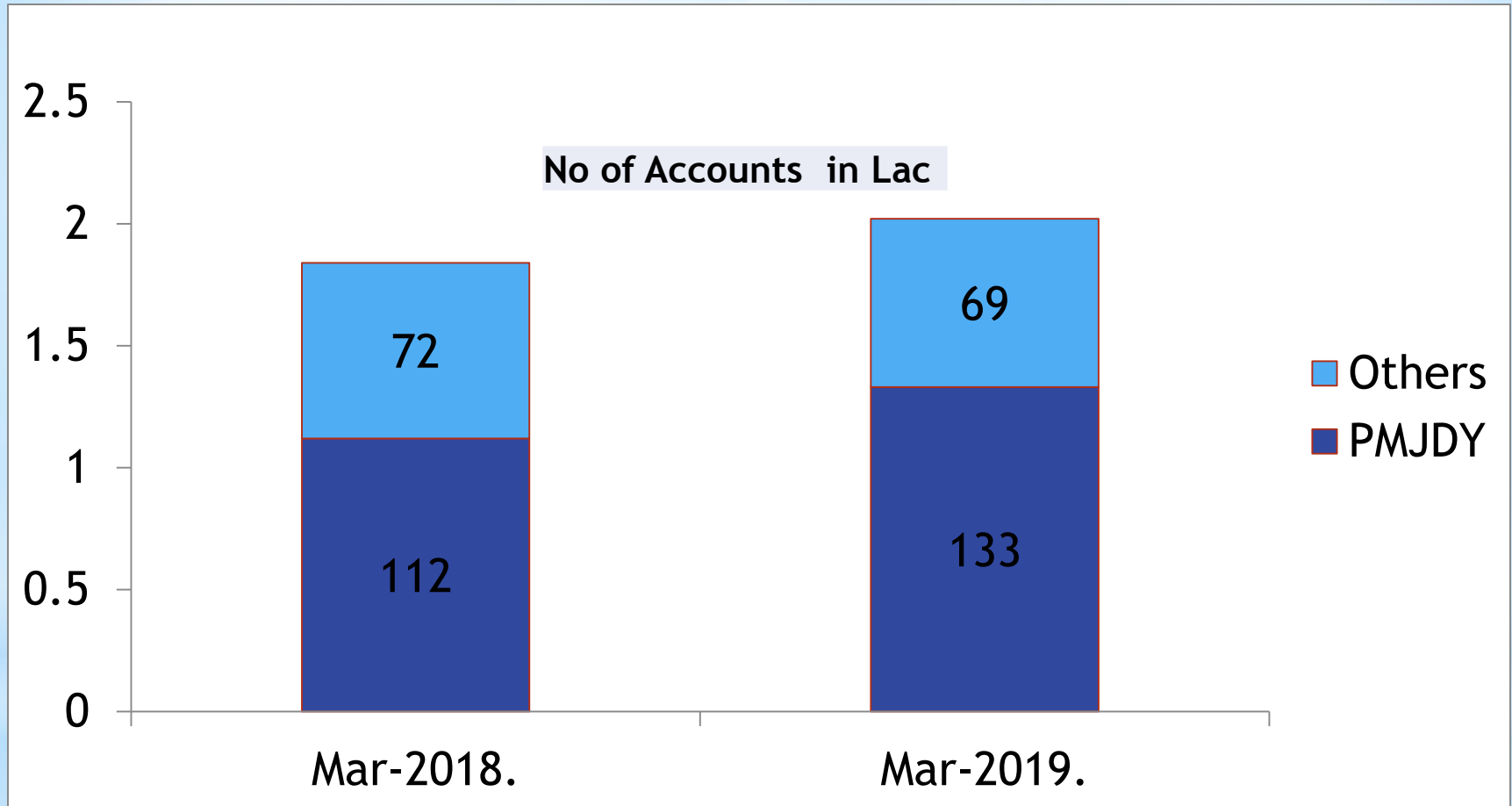
Merchant Payments Acceptance Touch Points



By Rationalizing the Fees for POS/MPOS Machines and through focused campaigning Bank plans to increase it's POS/MPOS touch points in FY 20



FINANCIAL INCLUSION

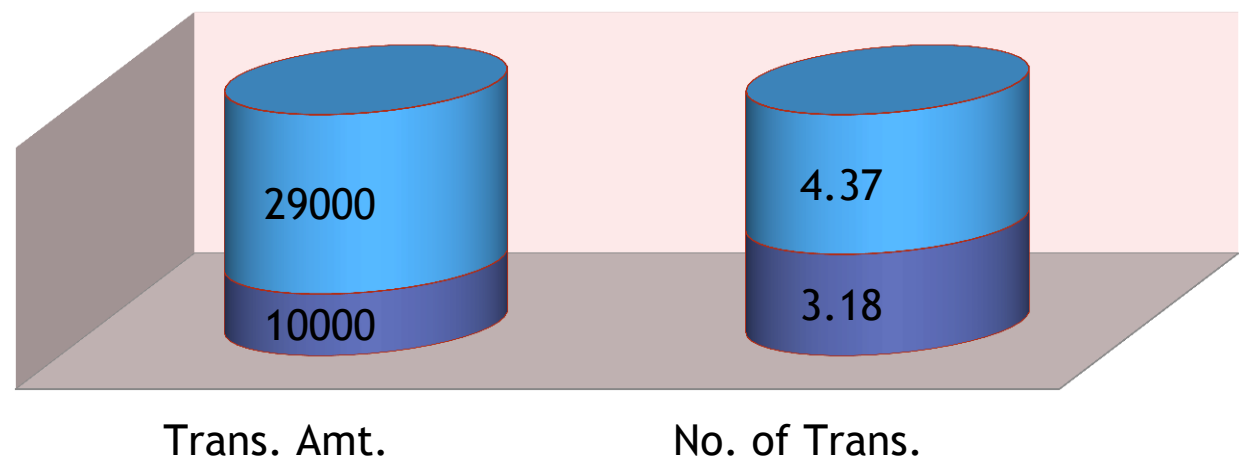


Total Deposits in PMJDY A/cs increased from Rs 2259.48 Cr to Rs 3043.72 Cr in FY 2019

FINANCIAL INCLUSION

Transaction in BC Channel (No. & Amt. in Crore)

■ FY-18 ■ FY-19



OD facility for PMJDY-Eligible accounts =2.16 lakhs, Sanctioned accounts=0.85 lakhs(39%)
RSETI: Total number =46,No of training Programmes held=1098,Youth trained=31274,Financial Literacy Centres(FLC)=48
PM SurakshaBimaYojana=39.66 lakh,PMJeevanJyotiBimaYojana=13.66 lakh,Atal Pension Yojana=6.08 lakh
Our Bank is one of the best performers in APY during the year 2018-19. Our Bank has received seven awards under various campaigns of PFRDA for APY enrolment during 2018-19, namely Art of Possible, Quest for Crown, Formation Day, Winning Wednesday, Lead to Leap, Rise above Rest and Leadership capital campaign.
No of BC Outlets =6387



* Awards & Recognition

Bank has received seven awards under various campaigns of PFRDA for APY enrolment during 2018-19, namely

1. Art of Possible,
2. Quest for Crown,
3. Formation Day,
4. Winning Wednesday,
5. Lead to Leap,
6. Rise above Rest and
7. Leadership capital campaign.



* Awards & Recognition

- Bank has won the **IBA I.T Award** for the Best Innovation for **NPA TRACKER** & In house developed Mobile App - named '**Performatrix**' the Best Innovative products in Banking sector.
- Bank has won the Banking Frontiers **Finnoviti Award 2019** for the Best Innovation for **NPA TRACKER**.
- राजभाषा कीर्ति पुरस्कार :
- हमारे बैंक द्वारा संचालित नराकास (बैंक), भोपाल को राजभाषा विभाग, गृह मंत्रालय द्वारा राजभाषा कीर्ति का द्वितीय पुरस्कार प्रदान किया गया.
- राज्य स्तरीय बैंकर्स समिति से प्राप्त पुरस्कार :
- भारत सरकार की राजभाषा नीति के अनुपालन में उत्कृष्ट कार्य-निष्पादन दर्शाने के लिए तेलंगाना राज्य स्तरीय बैंकर्स समिति. हैदराबाद द्वारा हमारे हैदराबाद आंचलिक कार्यालय को "प्रथम" पुरस्कार प्राप्त हुआ.



* Initiatives

- **PSB Loans in 59 Minutes-introduced in Central Bank of India for better processing, analysing & Transparency, of MSME Loans.**
- **Stressed Asset Management Vertical (SAM) created for better & faster resolution of Stressed Assets/NPAs.**
- **Revamped Non-discriminatory & Non-discretionary (NDND) OTS Scheme formulated giving full powers to the Field Functionaries for quick resolution of NPAs upto Rs.10 crores.**
- **Hybrid Annuity Model (HAM) for Road Projects introduced.**
- **New Structure created for dealing with Corporate Proposals by strengthening/opening of CFBs/MCBs/FFAGM for speedy & efficient decision making.**
- **De-layering to reduce turn around time and avoid duplication.**
- **Restructuring of the Organisational Structure to make it leaner.**
- **Introduction of Job Family for Employees & New Performance Management System.**



THANK YOU