



**FINANCIAL
HIGHLIGHTS FOR THE
QUARTER / NINE
MONTHS ENDED
31ST DECEMBER 2014**



PERFORMANCE HIGHLIGHTS- Q3/9M FY 2014-15



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

- ❖ **Total Business of the Bank increased to Rs. 4,41,510 crore from Rs. 4,12,164 crore in December 2013, recording Y-o-Y growth of 7.12 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,51,338 crore from Rs. 2,33,084 crore in December 2013, recording Y-o-Y growth of 7.83 %.**
- ❖ **Total Advances stood at Rs. 1,90,172 crore against Rs. 1,79,080 crore in December 2013, recording Y-o-Y growth of 6.19 %.**
- ❖ **CASA increased to Rs. 81,377 crore from Rs. 76,006 crore in December 2013, recording Y-o-Y growth of 7.07 % . Share of CASA in total deposits stood at 32.38 %.**
- ❖ **Core Deposits increased to Rs. 2,17,376 crore from Rs. 1,79,350 crore in December 2013, recording Y-o-Y growth of 21.20 %.**
- ❖ **High Cost Deposits came down from Rs. 53734 crore in December 2013 to Rs. 33,962 crore in December 2014.**
- ❖ **Total Income increased to Rs. 7,033 crore from Rs. 6,708 crore in December 2013 recording Y-o-Y growth of 4.84 % .**
- ❖ **Provision Coverage Ratio has improved from 52.28 % to 54.51 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.27 % with Tier I at 7.85 % whereas CRAR under BASEL III is 10.20 % with Tier I at 7.18 %.**

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15

(Rs. in crore)

PARAMETERS	Q3 & 9M 13-14	FY 13-14	Q2 14-15	Q3 & 9M 14-15	Y-o-Y Growth (Q3 15-o-Q3 14) (%)
Total Business	4,12,164	4,23,390	4,33,808	4,41,510	7.12
Total Deposits	2,33,084	2,40,069	2,47,489	2,51,338	7.83
Of which Core Deposits	1,79,350	1,87,635	2,06,943	2,17,376	21.20
Of which HighCost Deposits (% to total deposits)	53,734 (23.05)	52,434 (21.84)	40,546 (16.38)	33,962 (13.51)	(36.80)
Total Loans and Advances	1,79,080	1,83,321	1,86,319	1,90,172	6.19
Investments	83,394	86,384	87,859	90,926	9.03
CD Ratio	76.83	76.36	75.28	75.66	----

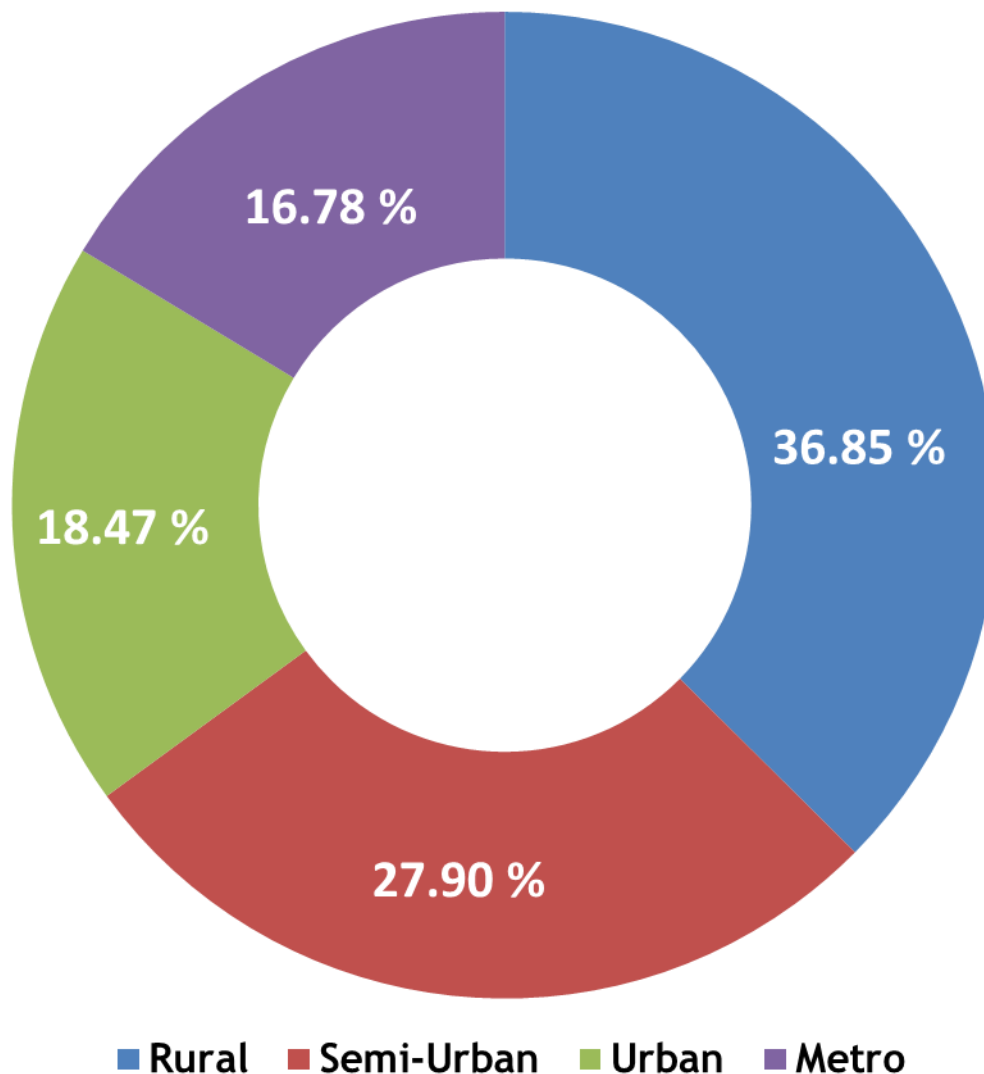
PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15



(Rs. in crore)

PARAMETERS	Q3 13-14	9M 13-14	FY 13-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15- o-Q3 14) (%)
Gross Income	6,708	19,388	26,350	7,021	7,033	20,982	4.84
Gross Expenses	5,839	16,977	23,112	6,175	6,171	18,300	5.69
Operating Profit	869	2,411	3,238	846	862	2,682	(0.81)
Net Profit	62	(1425)	(1,263)	103	138	433	122.58
Net Interest Income	1,808	4,779	6,494	1,827	1,676	5,325	(7.30)
Net Interest Margin	2.99	2.70	2.73	2.85	2.56	2.76	----

BRANCH SEGMENTATION : AS ON 31ST DECEMBER, 2014



Total Branches	4635
Rural	1708
Semi Urban	1293
Urban	856
Metropolitan	778
ATMs	4558
USBs	3677

BUSINESS

Segment-wise Deposits (Rs. in crore)

Deposits	Q3 & 9M 13-14	FY 2013-14	Q2 14-15	Q3 & 9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Current	11,081	13,537	11,550	10,355	(6.55)
Savings	64,925	66,474	69,208	71,022	9.39
Total CASA	76,006	80,011	80,758	81,377	7.07
Core Term	1,03,344	1,07,624	1,26,185	1,35,999	31.60
Total Core Deposits	1,79,350	1,87,635	2,06,943	2,17,376	21.20
High Cost	53,734	52,434	40,546	33,962	(36.80)
Total Deposits	2,33,084	2,40,069	2,47,489	2,51,338	7.83
CASA %	32.61	33.33	32.63	32.38	----

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 & 9M 13-14	Q4 & FY 2013-14	Q2 14-15	Q3 & 9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Total Loans & Advances	1,79,080	1,83,321	1,86,319	1,90,172	6.19
Corporate Credit	1,10,463	1,03,929	99,776	1,00,209	(9.28)
(% to total Loans & Advances)	61.68%	56.69%	53.55%	52.69%	
Agriculture	23,761	35,382	33,336	33,468	40.85
(% to total Loans & Advances)	13.27%	19.30%	17.89%	17.60%	
- Direct Agriculture	19,320	24,388	24,386	24,715	27.92
- Indirect Agriculture	4,441	10,994	8,950	8,753	97.10
MSE	19,511	21,515	22,957	24,453	25.33
(% to total Loans & Advances)	10.90%	11.74%	12.32%	12.86%	
Retail	25,345	27,511	30,250	32,042	26.42
(% to total Loans & Advances)	14.15%	15.01%	16.24%	16.85%	
- Housing	10,051	10,832	12,364	12,989	29.23
- Education	2,926	2,980	3,225	3,263	11.52
- Others	12,368	13,699	14,661	15,790	27.67

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q3 & 9M 13-14	FY 2013-14	Q2 14-15	Q3 & 9M 14-15	Y-o-Y Growth (Q3 15-o-Q3 14) (%)
Priority Sector Advances (% to ANBC)	54,534 (31.00)	68,648 (38.32)	69,565 (36.86)	71,815 (38.05)	31.68
Agriculture (% to ANBC)	23,761 (13.51)	35,382 (19.75)	33,336 (17.66)	33,468 (17.73)	40.85
- Direct Agriculture (% to ANBC)	19,320 (10.98)	24,388 (13.61)	24,386 (12.92)	24,715 (13.10)	27.92
- Indirect Agriculture (% to ANBC)	4,441 (2.52)	10,994 (6.14)	8,950 (4.74)	8,753 (4.64)	97.10
MSE (% to ANBC)	19,511 (11.09)	21,515 (12.01)	22,957 (12.16)	24,453 (12.96)	25.33

Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 & 9M 13-14	FY 2013-14	Q2 14-15	Q3 & 9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
HOUSING LOAN	10,051	10,832	12,364	12,989	29.23
EDUCATION LOAN	2,926	2,980	3,225	3,263	11.52
CENT PERSONAL GOLD LOAN	839	778	872	886	5.60
Cent Mortgage	4,977	5,665	5,613	6,132	23.21
Cent Trade	3,392	3,732	4,000	4,087	20.49
Others	3,160	3,524	4,176	4,685	48.26
Grand Total	25,345	27,511	30,250	32,042	26.42

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15



PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Gross Income	6,708	19,388	26,350	7,021	7,033	20,982	4.84
Gross Expenses	5,839	16,977	23,112	6,175	6,171	18,300	5.69
Operating Profit	869	2,411	3,238	846	862	2,682	(0.81)
Net Profit	62	(1425)	(1,263)	103	138	433	122.58

PERFORMANCE HIGHLIGHTS- Q3/9M FY 2014-15

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

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Interest on Advances	4,860	13,877	18,620	4,932	4,837	14,641	(0.47)
Interest on Investments	1,485	4,157	5,764	1,675	1,672	4,968	12.59
Other Interest Income	9	24	43	11	15	30	66.67
Total Interest Income	6,354	18,058	24,427	6,618	6,524	19,639	2.68

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

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Non Interest Income	354	1,330	1923	403	509	1,343	43.79
Of which:							
Profit on sale of investments	40	348	455	74	211	426	427.50
Commission/ Exchange	167	545	822	223	205	633	22.75
Recovery in written off a/cs	56	164	288	29	28	76	(50.00)
Profit on Exchange Transactions	51	144	199	52	50	154	(1.96)
Others	40	129	159	25	15	54	(62.50)
Total Income	6,708	19,388	26,350	7,021	7,033	20,982	4.84

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15

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

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
Interest on deposits	4,115	12,182	16,374	4,392	4,487	13,092	9.04
Interest on Sub-ordinated debts	167	469	642	174	175	525	4.79
Interest on borrowings/refinance	264	628	917	225	186	697	(29.55)
Total interest Expenses	4,546	13,279	17,933	4,791	4,848	14,314	6.64

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

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15	Y-o-Y Growth (Q3 15 - o - Q3 14) (%)
I. Establishment	866	2,499	3,537	911	922	2,743	6.47
II. Other Optg. Expenses	427	1,199	1,642	473	401	1,243	(6.09)
Total optg. Expenses	1,293	3,698	5,179	1,384	1,323	3,986	2.32
Gross Expenses	5,839	16,977	23,112	6,175	6,171	18,300	5.69

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15

PROVISION (Rs. in crore)

PARAMETERS	Q3 13-14	9M 13-14	FY 2013-14	Q2 14-15	Q3 14-15	9M 14-15
For NPAs (Including Restructured Assets)	670 (281)	3,336 (532)	3989 (697)	703 (178)	660 (161)	2,018 (481)
On Standard Assets	1	(4)	(7)	9	15	35
Provisions on Investments	4	366	258	(7)	8	(37)
Tax	150	146	268	36	25	198
Others	(18)	(8)	(7)	2	16	35
Total Provision & Contingency	807	3,836	4501	743	724	2,249
Provision Coverage Ratio	52.28	52.28	50.68	55.02	54.51	54.51

PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 13-14	9M 13-14	FY 13-14	Q2 14-15	Q3 14-15	9M 14-15
Yield on Advances	11.22	10.79	10.79	11.01	10.54	10.83
Yield on Investments	7.48	7.80	7.84	7.84	8.47	8.17
Cost of Deposits	7.25	7.25	7.24	7.27	7.28	7.25
Cost of Funds	7.39	7.36	7.37	7.41	7.37	7.38
Cost to Income Ratio	59.81	60.58	61.53	62.05	60.57	59.78

**ASSET
QUALITY
&
CAPITAL
STRUCTURE**

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q3 13-14	9M 13-14	FY 13-14	Q2 14-15	Q3 14-15	9M 14-15
Gross NPAs: Opening Balance	11563	8456	8456	11449	11440	11500
Add: Slippages	1113	6083	7568	1704	1604	5108
Less: Deductions						
1. Write Off	287	994	1376	88	647	738
2. Upgradation	503	1087	766	1119	321	2283
3. Recoveries	287	859	1104	239	283	730
4. Reduction due to sale	---	---	1278	267	----	1064
Total Deductions	1077	2940	4524	1713	1251	4815
Gross NPAs	11599	11599	11500	11440	11793	11793

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

PARAMETERS	Q3 13-14	9M 13-14	FY 13-14	Q2 14-15	Q3 14-15	9M 14-15
Gross NPAs	11599	11599	11500	11,440	11793	11793
Gross Credit	179080	179080	183321	1,86,319	1,90,172	1,90,172
Gross NPA as % of Gross Advances	6.48	6.48	6.27	6.14	6.20	6.20
Net Advances	172785	172785	177315	1,79,598	1,83,607	1,83,607
Net NPA	6377	6377	6649	6,073	6,577	6,577
Net NPA as % of Net Advances	3.69	3.69	3.75	3.38	3.58	3.58

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15

SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q3 & 9M 13-14	FY 2013-14	Q2 14-15	Q3 & 9M 14-15
TEXTILES	580	795	1169	1255
IRON & STEEL	839	758	570	699
INFRASTRUCTURE	906	987	1159	639
ENGINEERING & MANUFACTURING	555	583	457	540
POWER-GENERATION	469	311	429	429
CONSTRUCTION	494	328	312	312
OIL INDUSTRY	122	297	240	240
GEMS & JEWELLERY	1144	482	442	126
AVIATION	338	337	24	0
OTHERS	6152	6622	6638	7553
TOTAL	11599	11500	11440	11793

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15

SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & 9M 13-14	FY 13-14	Q2 14-15	Q3 & 9M 14-15
Agriculture (% to Sectoral Advances)	1336 (5.87)	1403 (4.64)	1338 (4.59)	1446 (4.94)
Industry (% to Sectoral Advances)	5447 (4.93)	5106 (4.91)	5443 (5.46)	5085 (5.07)
Services (% to Sectoral Advances)	1269 (12.25)	1163 (9.71)	1396 (10.68)	1434 (10.12)
Retail (% to Sectoral Advances)	1196 (4.51)	978 (3.39)	1130 (3.57)	1496 (4.47)
Others (% to Sectoral Advances)	2351 (25.69)	2850 (29.94)	2133 (21.58)	2332 (22.67)
Total	11599	11500	11440	11793

PERFORMANCE HIGHLIGHTS- Q3 /9M FY 2014-15



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 31.12.2014	25034	912	270	30132	25304	31044
2	- Of which NPA	12111	526	91	2174	12202	2700
3	Net Standard Restructured as on 31.12.2014	12923	386	179	27958	13102	28344
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 31.12.2014)						7.37%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 31.12.2014)						7.53%
6	Incremental increase in Total Restructured Assets in Q3-FY 2014-15	1142	48	20	1635	1162	1683

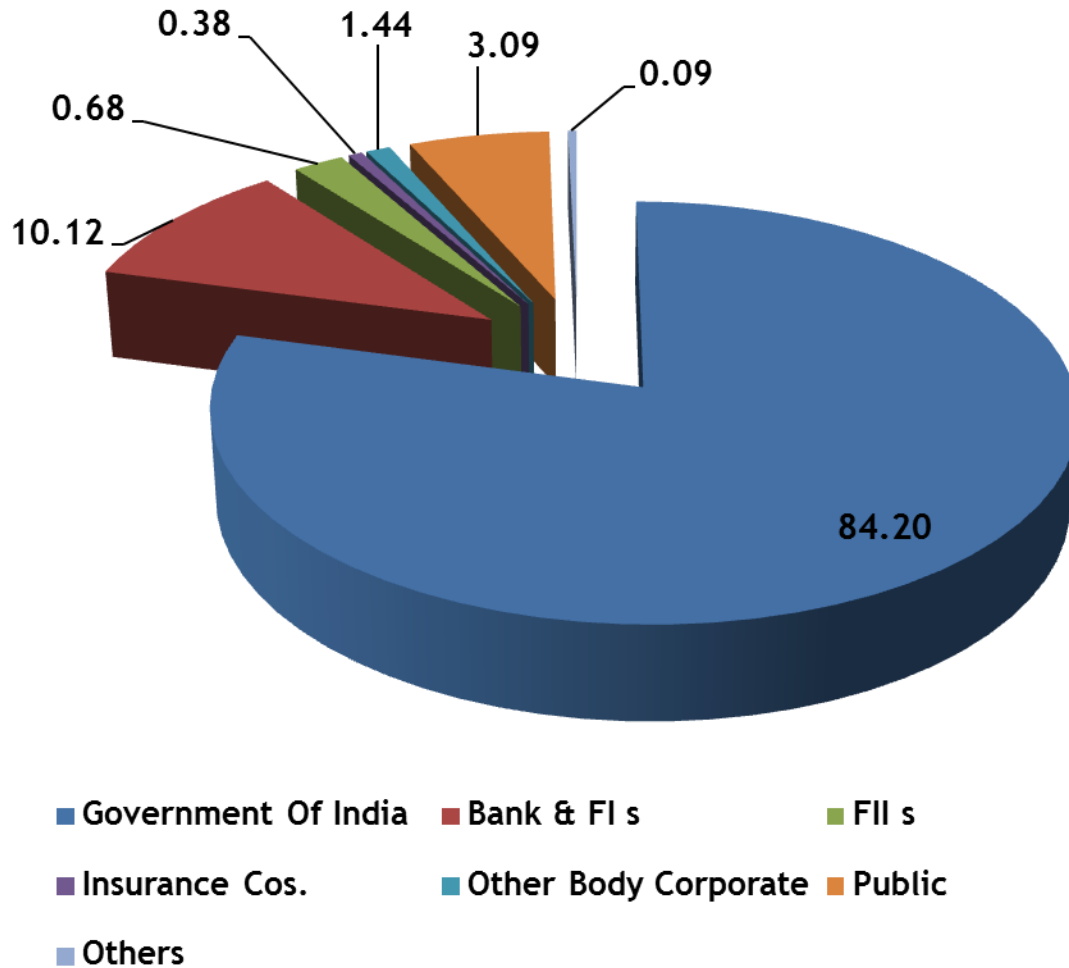
Restructured Assets (Rs. in crore)

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
DECEMBER 2013	23062	26355	61	6380	23001	19975
MARCH 2014	25854	29040	62	6496	25792	22544
JUNE 2014	24044	29497	69	7156	23975	22341
SEPTEMBER 2014	24152	29832	67	8110	24085	21722
DECEMBER 2014	25304	31044	65	7634	25239	23410

CAPITAL ADEQUACY (%)

	Q3 & 9M 13-14	FY 13-14	Q3 & 9M 14-15
BASEL II			
CRAR	12.28	11.96	11.27
Tier I	8.68	8.12	7.85
Tier II	3.60	3.84	3.42
BASEL III			
CRAR	11.02	9.87	10.20
CET 1	6.29	6.47	6.38
AT 1	0.81	0.90	0.80
Tier I	7.10	7.37	7.18
Tier II	3.92	2.50	3.02

Shareholding Pattern – 31st December, 2014



Government Of India	84.20
Bank & FI s	10.12
FII s	0.68
Insurance Cos.	0.38
Other Body Corporate	1.44
Public	3.09
Others	0.09

Overall status implementation of PMJDY as on 31-01-2015

S.No.	Items	Progress
1.	Total No. of Accounts opened	52,23,532 Rural : 40,26,778 Urban: 11,96,754
2.	Out of (1) Aadhaar seeded account	20,46,421
3.	Out of (1) No. of RuPay Debit Card issued	46,50,252
4.	O/S Balance in these accounts	Rs. 201.93 Cr
5.	SSA Allotted to our Bank	7,923
6.	SSA Coverage	7,727

WAY FORWARD FOR FY 2014-15

- ❖ We expect to grow:
 - Total Business by 9.00%.
 - Total Deposits by 10.00%.
 - Total Advances by 8.00%.
- ❖ Intend to increase share of CASA in Total Deposits to the level of 33.60%.
- ❖ Bank has robust plan to contain Gross NPA at 6.00% and Net NPA at 3.40%.

Thank you!
James

