

Financial Highlights 2011-12



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Central Bank of India

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Q4 FY2012

- ❑ *Total Income increased by Rs.617 crore to Rs.5,372 crore over corresponding quarter of 2010-11.*
- ❑ *Operating Profit increased to Rs.613 crore , a growth of 84.64% on as against Rs.332 crore in Q4 2011.*
- ❑ *Net Interest Margin increased to 2.59% against 1.81% in corresponding quarter last year.*
- ❑ *Bank posted a Net Loss of Rs.105 crore during the quarter on account of provision on restructured assets of Rs. 587 crore and on NPA Rs.1,375 crore . Additionally there was reversal of unrealised interest to the tune of Rs.374 crore .*
- ❑ *Share of CASA declined to 33.27% from 35.17% in corresponding quarter of 2010-11.*

Financial Year 2011-12 (Y-o-Y)

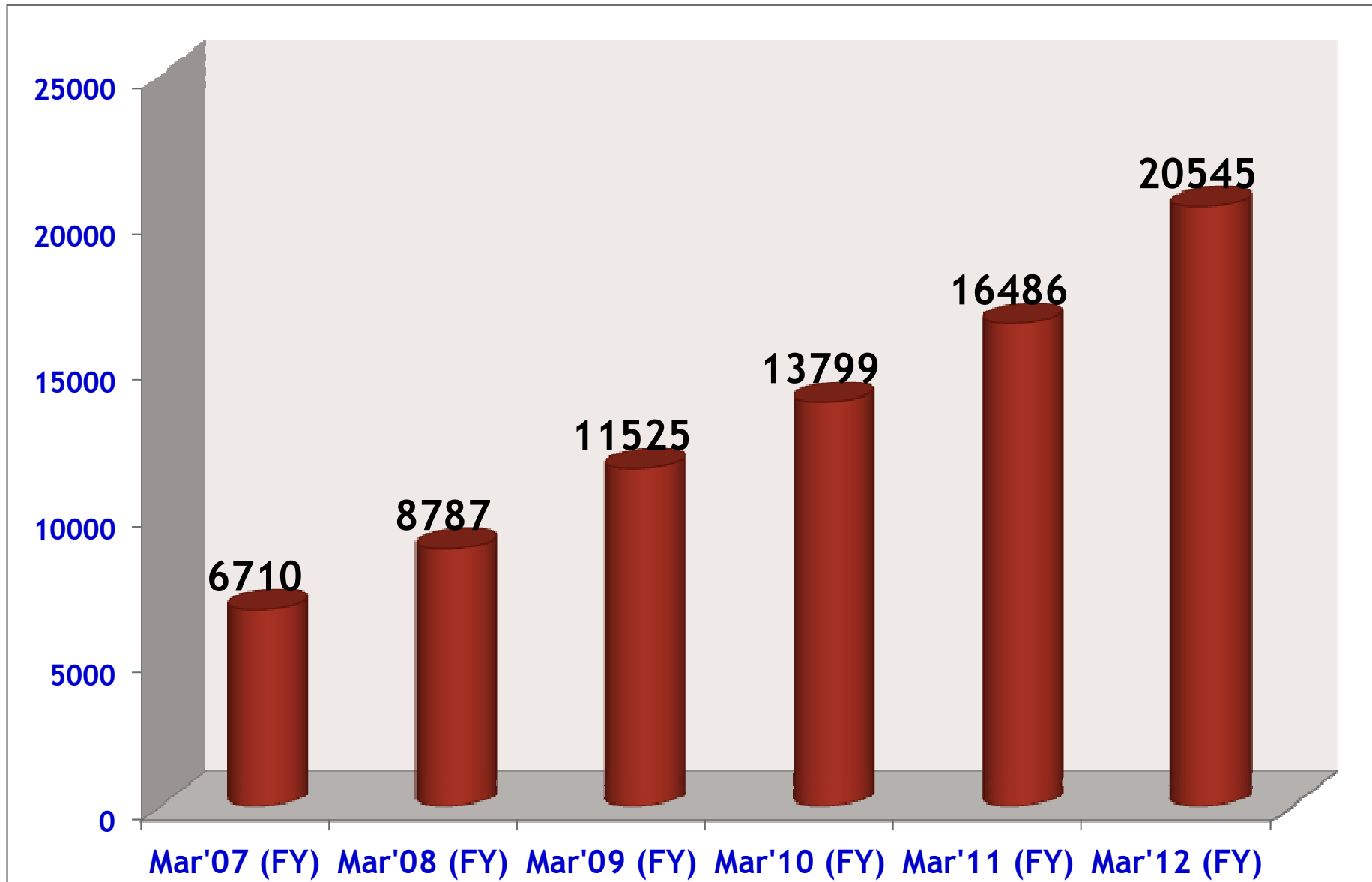


- ***Total Income increased by 24.62 % to Rs.20,545 crore from Rs.16,486 crore in 2010-11.***
- ***Total Interest Income increased by 25.81 % to Rs. 19,150 crore from Rs.15,221 crore in previous year.***
- ***Operating Profit increased to Rs.2,815 crore from Rs. 2,591 crore in previous year.***
- ***Net Profit moderated at Rs.533, as against Rs.1,252 crore in 2010-11***
- ***Net Interest Margin declined to 2.78 % against 3.31% in 2010-11***
- ***Cost to Income ratio improved from 60.68 in 2010-11 to 57.11 in 2011-12.***
- ***CRAR as per Basel-II has improved to 12.40% from 11.68% last year.***

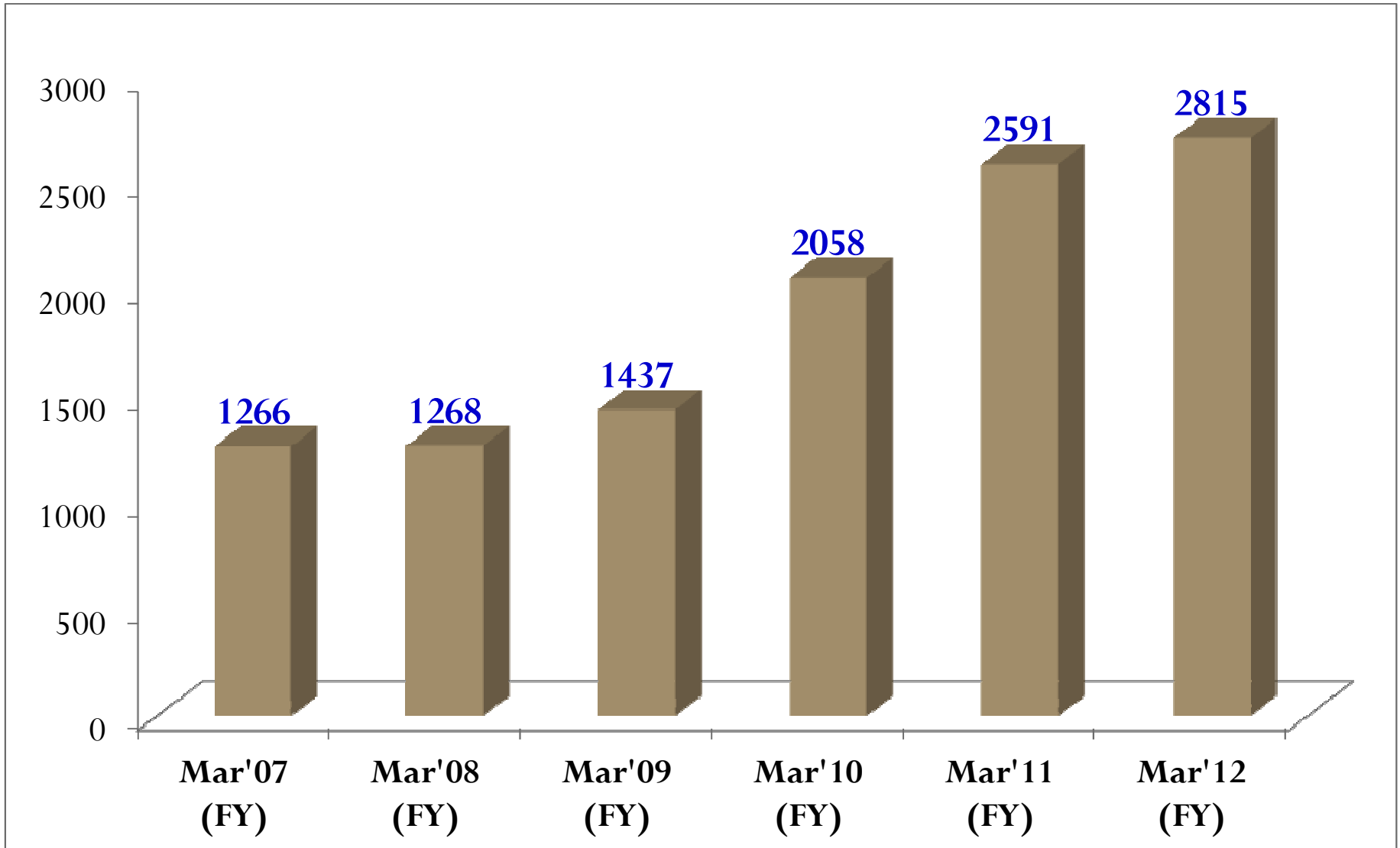
BUSINESS GROWTH FY 2011-12 (Rs.in crore)

Parameters	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12	Y-o-Y Gr. (%)
Deposits	1,79,356	1,85,885	1,88,286	1,88,226	1,96,173	9.38
Loans & Advances	1,31,407	1,26,044	1,30,468	1,33,317	1,50,725	14.70
Total Business	3,10,763	3,11,929	3,18,754	3,21,543	3,46,898	11.63
Investments	54,847	60,710	63,236	62,891	59,577	8.62
CD Ratio	72.44	67.81	69.29	70.83	76.83	-

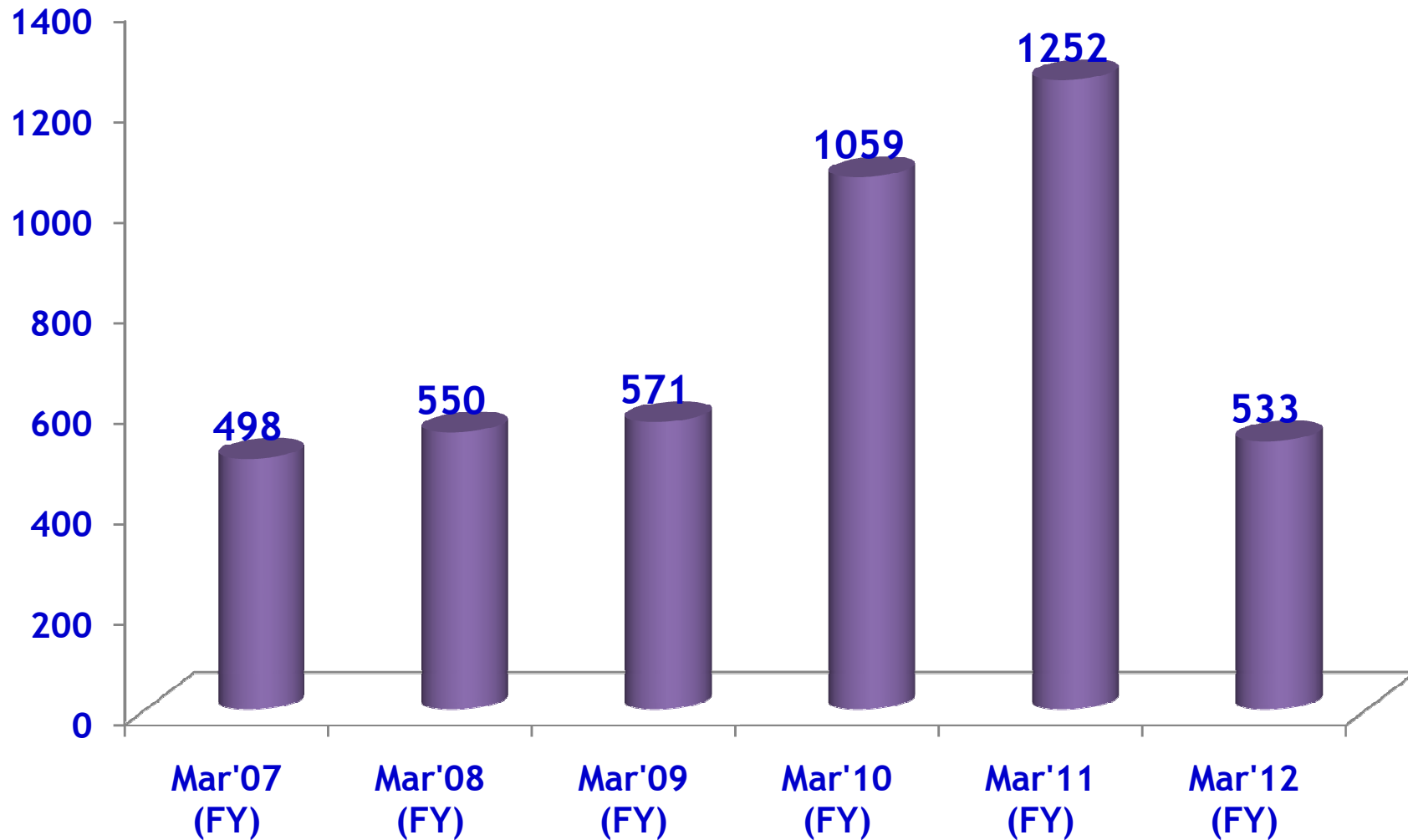
Gross Income (Rs. in crore)



Operating Profit (Rs. in crore)



Net Profit (Rs. in crore)

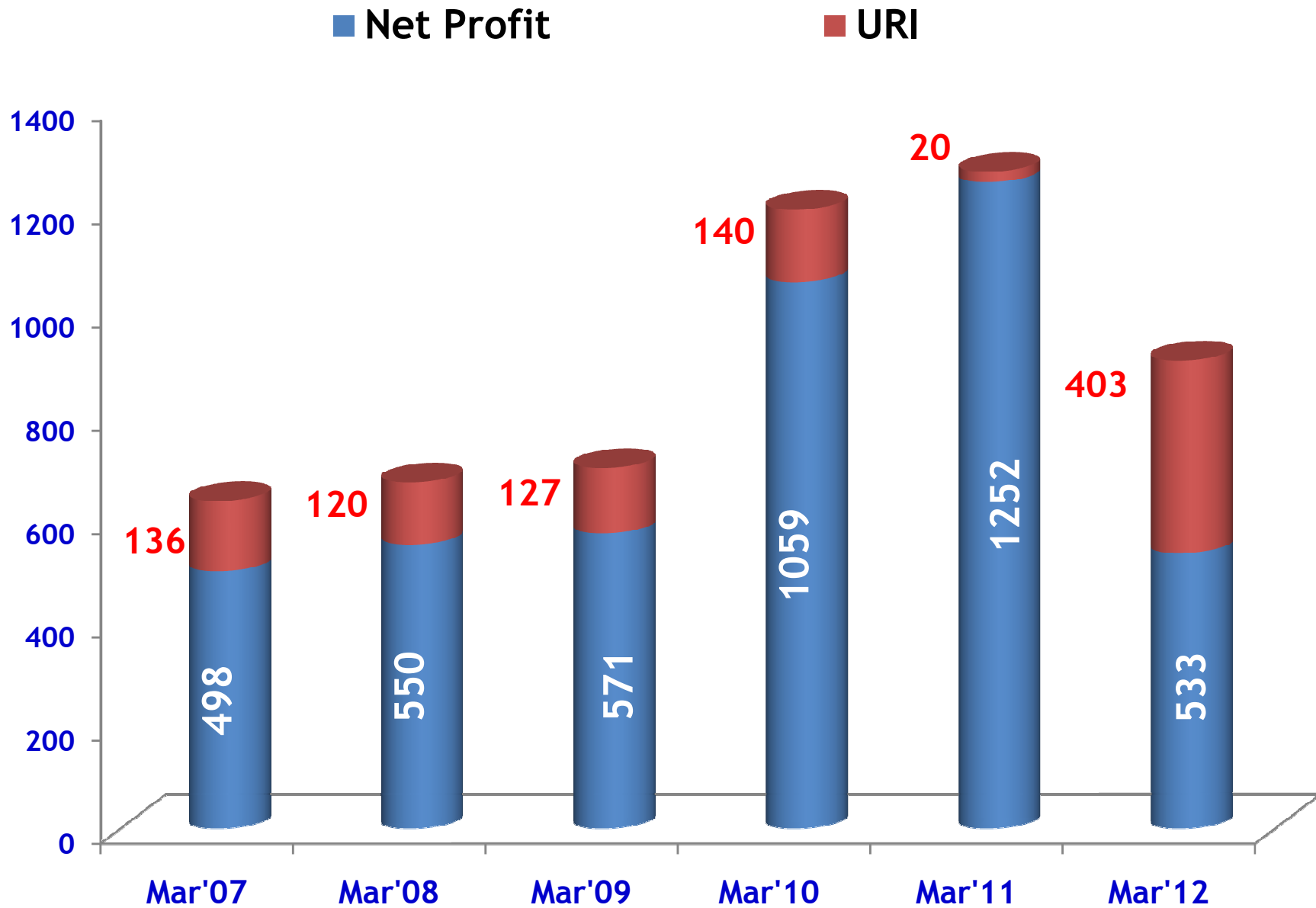


Net Profit - impact of URI (Rs. in crore)



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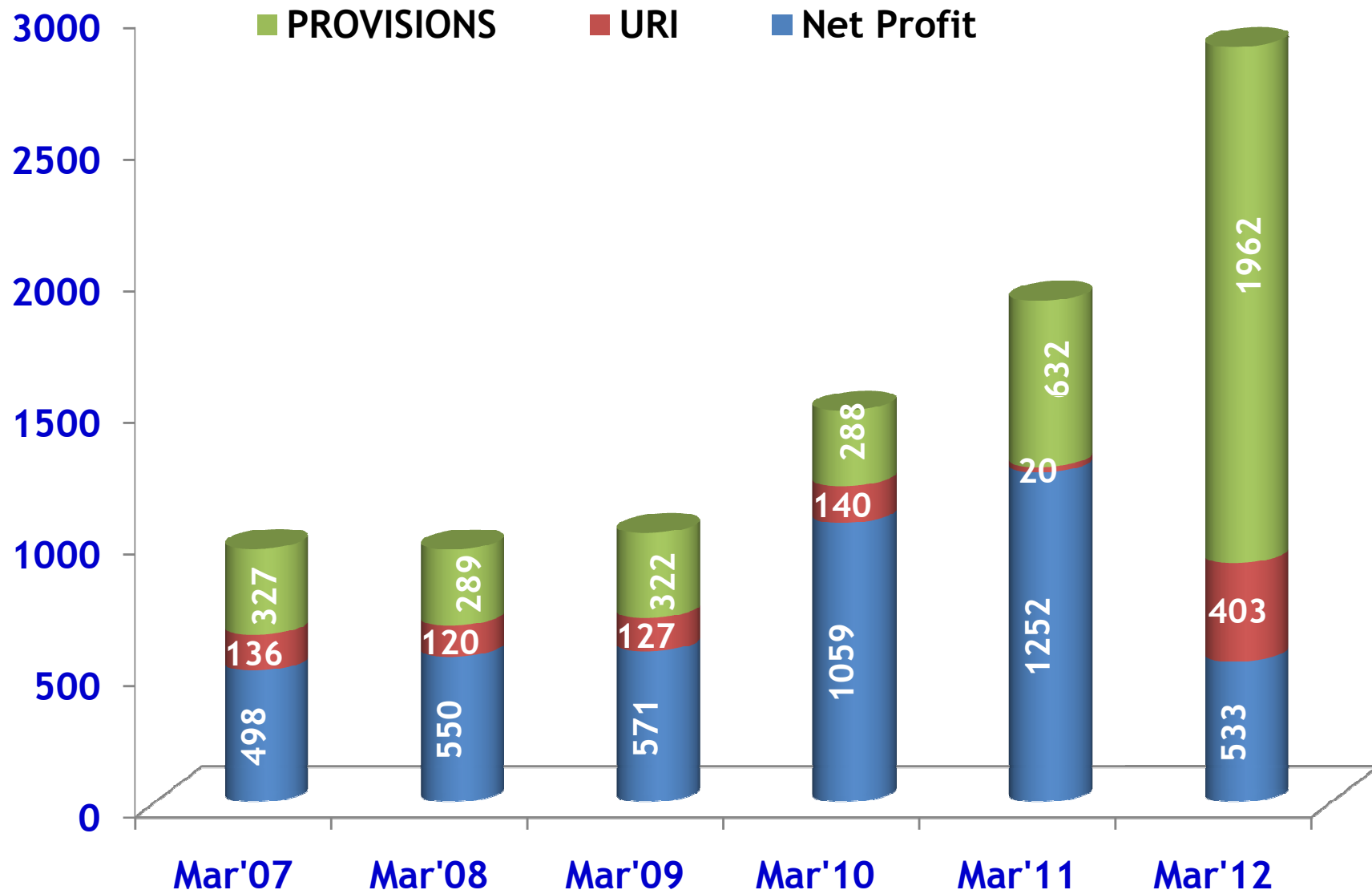


Net Profit - impact of URI & Provisions (Rs. in crore)

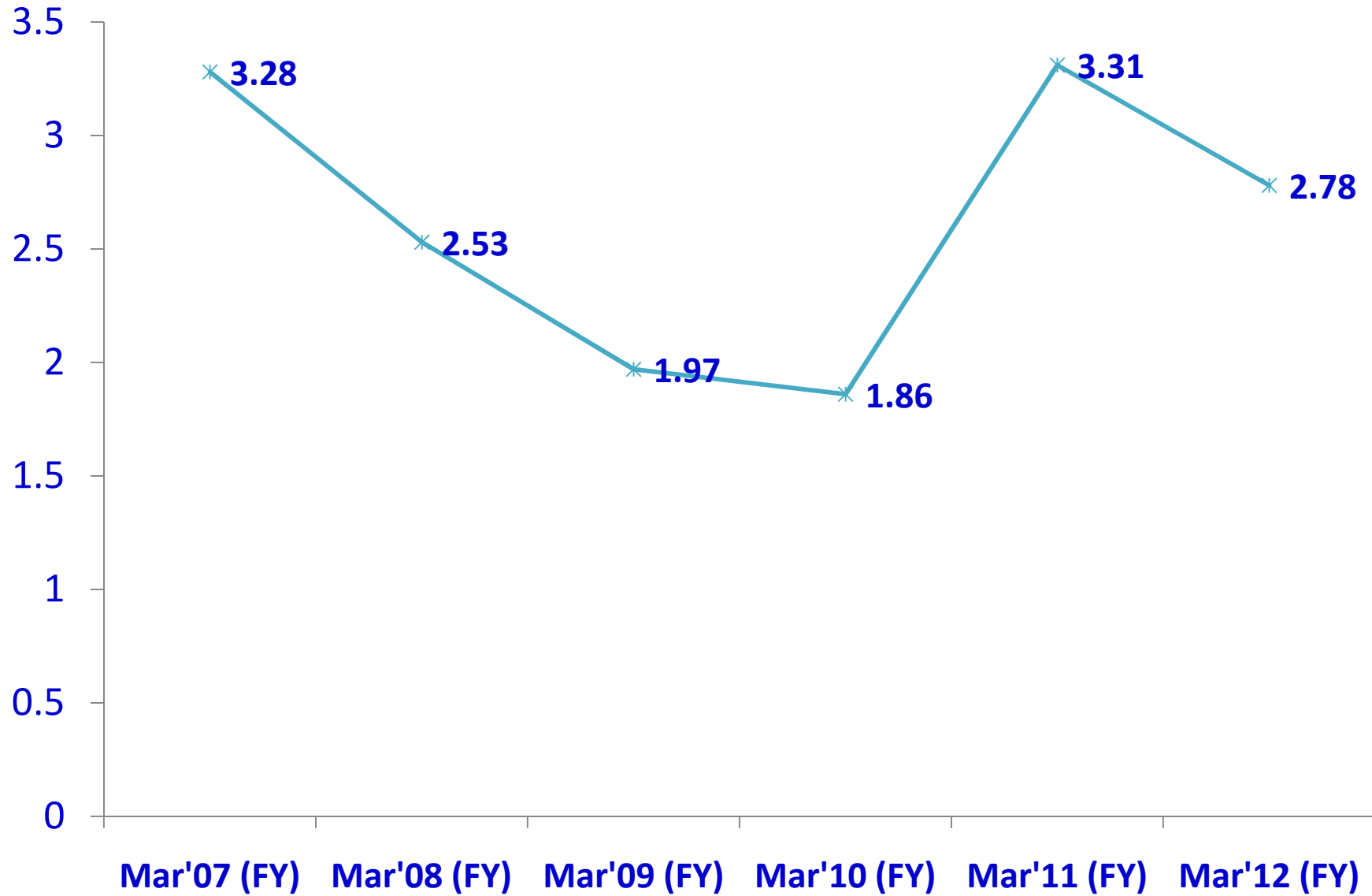


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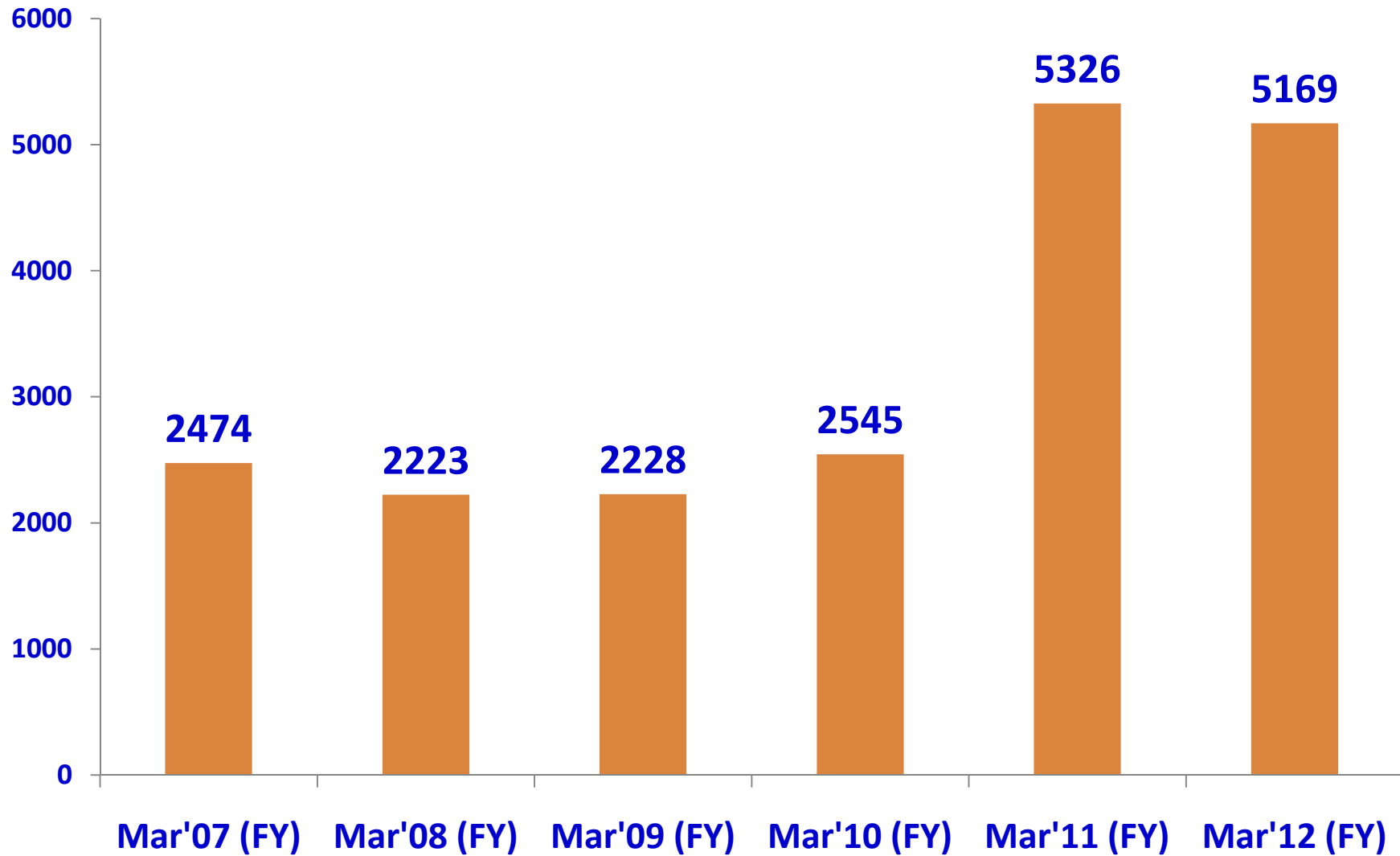
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NIM (%)

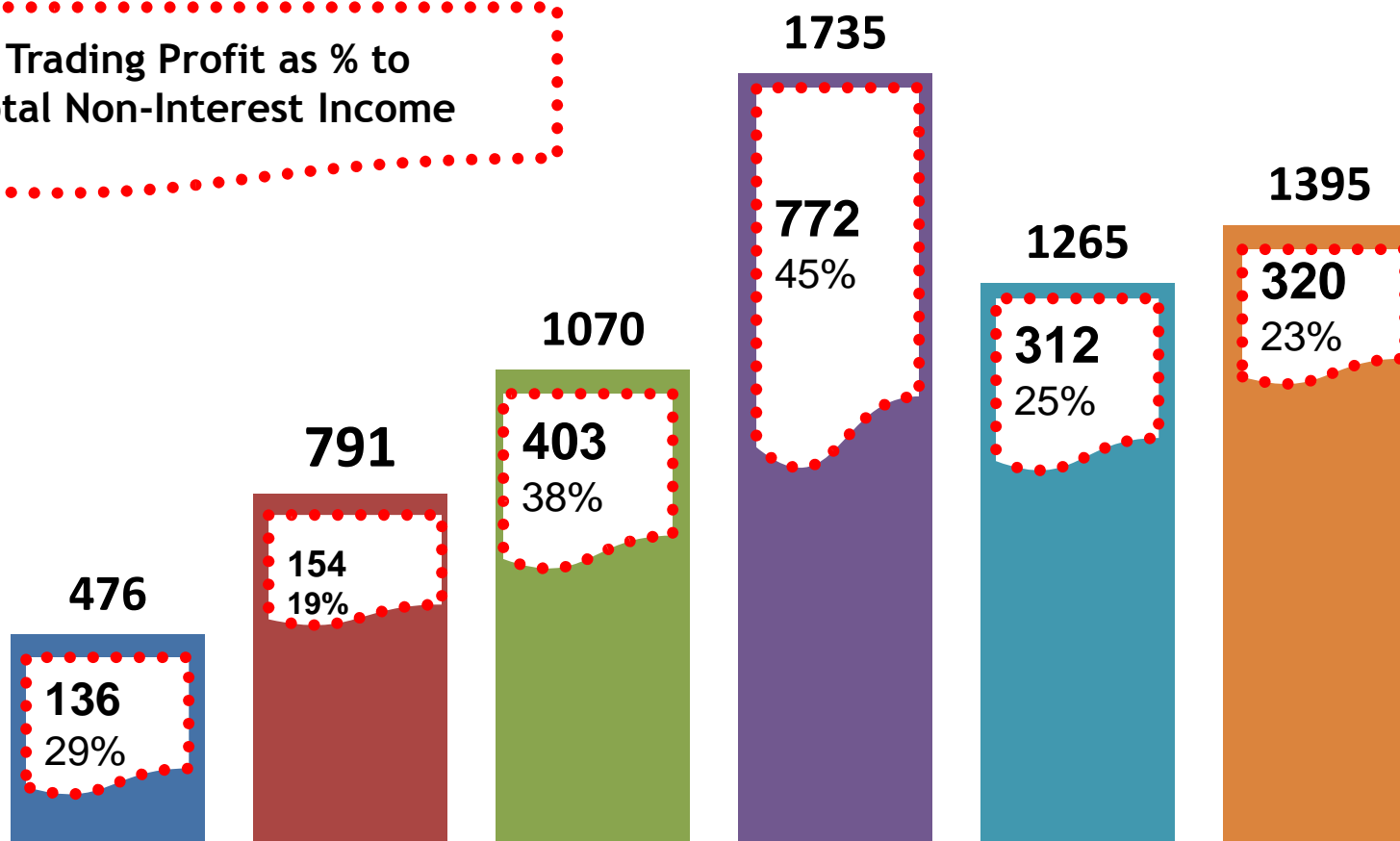


Net Interest Income (Rs. in crore)



Non-Interest Income (Rs. in crore)

Trading Profit as % to
Total Non-Interest Income



Non Interest Income

■ Mar'07 (FY) ■ Mar'08 (FY) ■ Mar'09 (FY) ■ Mar'10 (FY) ■ Mar'11 (FY) ■ Mar'12 (FY)

PROFITABILITY

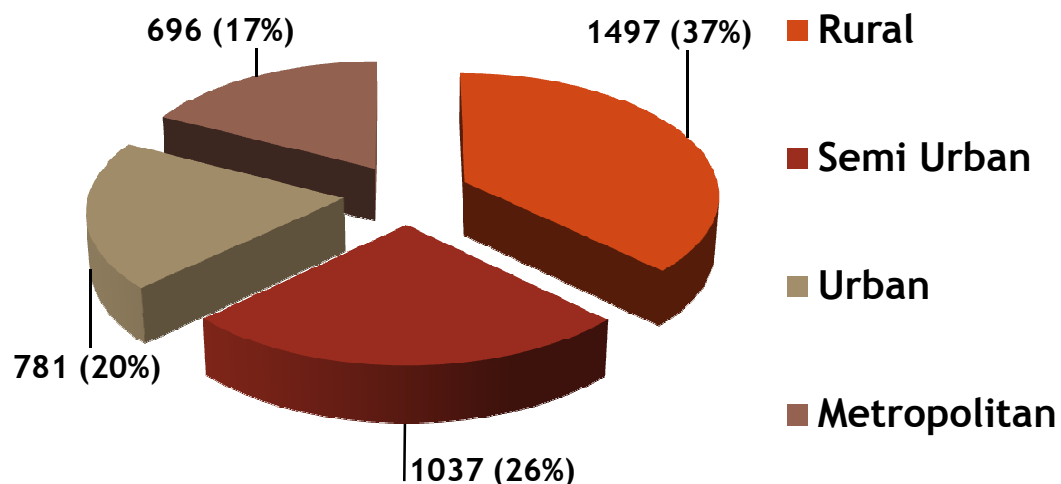
(Rs. in crore)



Parameters	Q4 FY11	Q4 FY12	Gr. (%)	Q3 FY12	FY 11	FY12	Y-o-Y Gr. (%)
Gross Income	4,755	5,372	12.98	5,099	16,486	20,545	24.62
Gross Expenses	4,423	4,759	7.60	4,485	13,895	17,730	27.60
Operating Profit	332	613	84.64	614	2,591	2815	8.65
Net Profit	133	-105	-178.95	113	1,252	533	-57.43
Net Interest Margin (%)	1.81	2.59	-	2.53	3.31	2.78	-

Branch Segmentation : As on 31st March 2012

- ❖ One of the largest rural branch networks in India
- ❖ 63% of Branches are in Rural & Semi Urban Areas



Total Branches	4011
Rural	1497
Semi Urban	1037
Urban	781
Metropolitan	696
ATMs	1682

New Branches opened	Rural	Semi Urban	Urban	Metro	Total
Q1	7	13	35	14	69
Q2	8	8	12	14	42
Q3	50	64	15	8	137
Q4	16	16	-	3	35
Total in the year	81	101	62	39	283

BUSINESS

Segment-wise Deposits (Rs.in crore)

Deposits	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12	Y-o-Y Gr.(%)
Current	15,431	12,686	12,717	10,076	12,680	-17.83
Savings	47,645	47,867	49,071	51,004	52,595	10.39
Total CASA	63,076	60,553	61,788	61,080	65,275	3.49
Term	1,16,280	1,25,332	1,26,498	1,27,146	1,30,898	12.57
Total Deposits	1,79,356	1,85,885	1,88,286	1,88,226	1,96,173	9.38
CASA %	35.17	32.58	32.82	32.45	33.27	-

Position of High Cost Deposit & COD

(Rs.in crore)

High Cost Deposit	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12	Y-o-Y Gr. (%)
High Cost Deposit	56155	63651	61953	61808	62357	11.04
Of Which (i) Time Deposit	30,822	39,623	39,676	39,575	43,568	41.35
(ii) COD	25,333	24,028	22,277	22,233	18,789	-25.83
Aggregate Deposit	1,79,356	1,85,885	1,88,286	1,88,226	1,96,173	9.38
% to Aggregate Deposit	31.31	34.24	32.90	32.84	31.79	-

Loans And Advances Segment Wise (Rs.in crore)



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Type of Advance	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12	Y-O-Y Gr.(%)
Total Loans & Advances	1,31,407	1,26,044	1,30,468	1,33,317	1,50,725	14.70
Corporate Credit	87,225	79,116	85,571	87,498	98,960	13.45
Agriculture	18,545	19,785	15,096	15,621	18,950	2.18
- Direct Agriculture	12,561	12,806	11,333	11,734	15,148	20.60
- Indirect Agriculture	5,984	6,979	3,763	3,887	3,802	-36.46
Micro & Small Enterprises	10,999	11,790	12,216	12,315	13,518	22.90
Other Priority	7,923	7,919	8,054	8,076	8,281	4.52
Retail Credit	12,522	13,544	14,699	15,701	17,496	39.72

Retail Advances Portfolio (Rs.in crore)

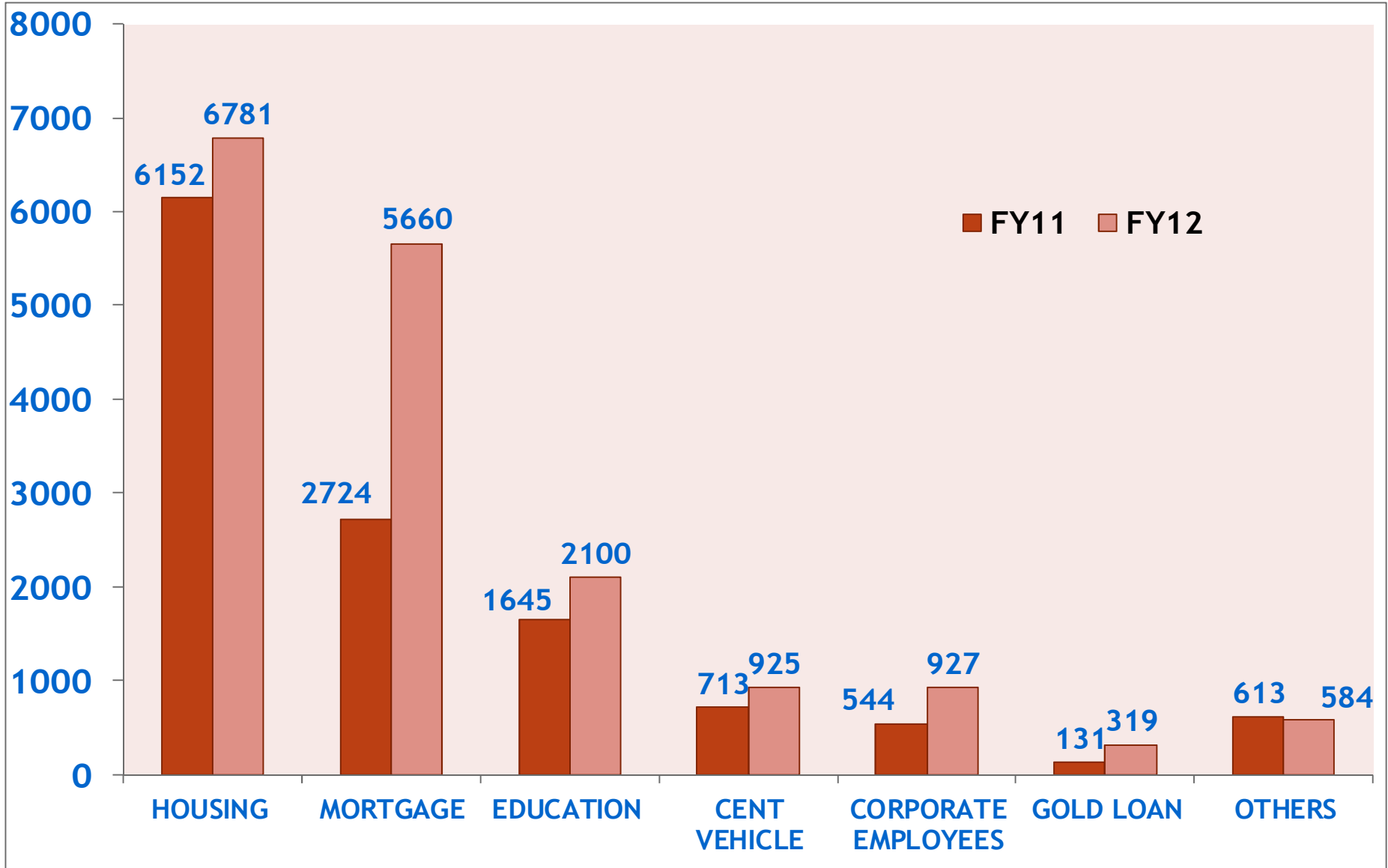


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Category	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12	Y-o-Y Gr. (%)
HOUSING	6152	6128	6221	6540	6781	10.23
MORTGAGE	2724	3559	4284	4617	5660	107.78
EDUCATION	1645	1752	1941	2043	2100	27.66
VEHICLE	713	732	747	793	925	29.73
LOANS TO EMPLOYEES CORPORATE etc.	544	620	708	800	927	70.40
GOLD LOAN	131	152	176	239	319	143.51
CENT SAHYOG (CGTSME)	-	-	-	54	200	
OTHERS	613	602	622	615	584	-4.73
GRAND TOTAL	12522	13544	14699	15701	17496	39.72

Retail Advances Portfolio (Rs in crore)



Exposure to Infrastructure (Rs. in crore)

Sl.	Type of Infrastructure	31.03.11	30.09.11	31.12.11	31.03.12	Y-o-Y Gr. %
1	Road & Highways	2,381	2,455	2,214	2,942	23.56
2	Port & Shipyard	1,054	1,046	926	1,074	1.90
3	Air-Port Infrastructure	867	938	935	921	6.22
5	Power (Generation, Transmission & Distribution)	17,096	18,782	18,995	21,433	25.37
6	Telecommunication	4,062	2,576	2,596	2,269	-44.14
7	Other Infrastructure (Education, Health Care , Refinery , Cold Storage etc.)	2,205	2,630	26,12	2,556	15.92
TOTAL INFRASTRUCTURE		27,665	28,425	28,161	31,195	12.76
Total Loans		1,31,407	1,30,648	1,33,346	1,50,725	14.70

Exposure to Power Sector (Rs. in crore)

Sl.	Particulars	FY 2010-11	FY 2011-12	% Growth Y-o-Y
1	Power Generation	7,627	9,639	26.38
2	Power Transmission	137	108	-21.17
3	Power Distribution	9,332	11,686	25.23
Total		17,096	21,433	25.36

CAPITAL MARKET EXPOSURE (Rs. in crore)

Sl .	TYPE	EXPOSURE	MARCH 2011	MARCH 2012	Y-O-Y Gr. (%)
1	INDIRECT	Credit-FUND BASED	713	1023	43.48
		Credit-NON-FUND BASED	118	133	12.71
		SUB-TOTAL	831	1156	39.11
2	DIRECT INVESTMENT	EQUITY , EQ. Oriented MF, Convertible Bonds/Deb., VC, & Others	895	1011	12.96
		TOTAL EXPOSURE (1+2)	1726	2167	25.55

NB: The Exposure is well within RBI prescribed limit

Exposure to NBFC (Rs. in crore)

Particulars	Mar'11	Jun'11	Sep'11	Dec'11	Mar'12	y-o-y Gr. (%)
Total Outstanding	15,178	13,861	13,520	13,816	17,863	17.69
Out of which						
HFC	3,801	3,740	2,045	2,041	4,619	21.52
Auto	3,002	2,681	2,387	1,733	2,948	-1.80
MFI	760	701	725	717	687	-9.61
Gold Fin. Companies	708	824	883	1,064	1,144	61.58
Infrastructure	597	525	1,101	1,801	1,274	113.40
Power	500	500	600	550	550	10.00
Equipment	72	64	139	151	243	237.50
Others	5,738	4,826	5,640	5,759	6,398	11.50

EXPOSURE TO COMMERCIAL REAL ESTATE (Rs. in crore)



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Particulars	Mar'11	Jun'11	Sep'11	Dec'11	Mar'12	y-o-y Gr. (%)
Total Outstanding	6239	5826	5827	4640	6062	-2.84
Out of which						
Commercial Space						
Housing/Residential Complex	4206	3993	4154	3162	4317	2.64
IT Park	799	640	429	571	769	-3.75
Mall	1130	1089	999	837	901	-20.27
SEZ	104	104	245	70	75	-27.88
Lease Rentals (included in commercial space)	225	223	241	416	829	268

FINANCIALS

Break-up: Income (Rs. in crore)

Sr No	Parameters	Q4 FY11	Q4 FY12	YOY Gr. (%)	Q3 FY12	FY11	FY 12	YOY Gr. (%)
1	Interest Income on advances	3122	3,732	19.54	3,547	11,254	14,421	28.14
2	Interest income on investments	971	1,129	16.27	1,120	3,767	4,347	15.40
3	Interest on Lending /Balance with other Banks	-14	36	357.14	75	34	339	897.06
4	Others [Int. on I. T. Refund]	154	43	-72.08	-	166	43	-74.10
5	Total Interest income	4,233	4,940	16.70	4,742	15,221	19,150	25.81

Break-up: Income (Rs. in crore)



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Sr No	Parameters	Q4 FY11	Q4 FY12	Y-o-Y Gr. (%)	Q3 FY12	FY11	FY12	Y-o-Y Gr. (%)
6	Non Interest Income	522	432	-17.24	357	1,265	1,395	10.28
	Of which:							
	Profit on sale of investments	166	98	-40.96	73	312	320	2.56
	Commission/Exchange	160	207	29.38	135	570	594	4.21
	Recovery in written off a/c	75	47	-36.00	34	240	149	-37.92
	Profit on exchange transactions	67	23	-65.67	76	56	187	233.93
	Govt. Business	15	23	53.33	10	40	49	22.5
	Bancassurance- Life & Non Life	4	9	125	3	11	20	81.82
	Rent on safe deposit lockers	16	17	6.25	7	39	45	15.38
	Others [Income from Subsidiaries, income on Cent Gold/Silver/other misc. income]	19	8	-57.89	19	(3)	31	1133.33
7	Total Income	4755	5,372	12.98	5,099	16,486	20,545	24.62

Break-up: Expenditure (Rs. in crore)

Sl.	Parameters	Q4 FY11	Q4 FY12	Y-O-Y Gr. (%)	Q3 FY12	FY11	FY12	Y-O-Y Gr. (%)
1	Interest on deposits	2506	3435	37.07	3326	9063	12996	43.40
2	Interest on Subordinated Debts	125	139	11.20	130	471	523	11.04
3	Interest on borrowings/refinance	173	103	-40.46	107	361	462	27.98
4	Total interest Expenses	2804	3677	31.13	3563	9895	13981	41.29
5	Operating Expenditure:							
5a	Establishment	343	403	17.49	396	1497	1543	3.07
5b	Provision For Terminal benefits	977	228	-76.66	245	1467*	963	-34.36
5c	Other Operating Expenditure	299	451	50.83	281	1036	1243	19.98
6	Total operating Expenditure	1619	1082	-33.17	922	4000	3749	-6.28
7	Gross Expenses	4423	4759	7.60	4485	13895	17730	27.60

* One time provision for 2nd pension option - 100 % provision of Rs. 570 crore for retired employees and Rs.240 crore for serving employees, Total Rs. 810 crore

Profitability Indicators (%)

Parameters (%)	Q4 FY11	Q4 FY12	Q3 FY12	FY11	FY12
Yield on Advances	10.60	11.12	11.15	10.29	11.36
Yield on Investments	7.89	7.81	7.64	7.45	7.53
Cost of Deposits	6.08	7.37	7.33	5.71	7.20
Cost to Income Ratio	83.03	63.85	60.03	60.68	57.11
Interest Income/Avg. Working Funds	8.98	6.99	9.19	8.49	9.22
Return on Average Assets (Annualized)	0.28	-0.19	0.22	0.70	0.26

Investments: Classification (Rs. in crore)

	FY11	% of Total Portfolio	FY12	% of Total Portfolio
SLR	48,055	87.62	50978	85.57
Non-SLR	6,792	12.38	8599	14.43
Total	54,847	100.00	59577	100
Held For Trading	149	0.07	158	0.27
Available For Sale	15,362	28.01	17534	29.43
Held To Maturity	39,336	71.72	41885	70.30
M. DURATION	3.37	-	3.67	

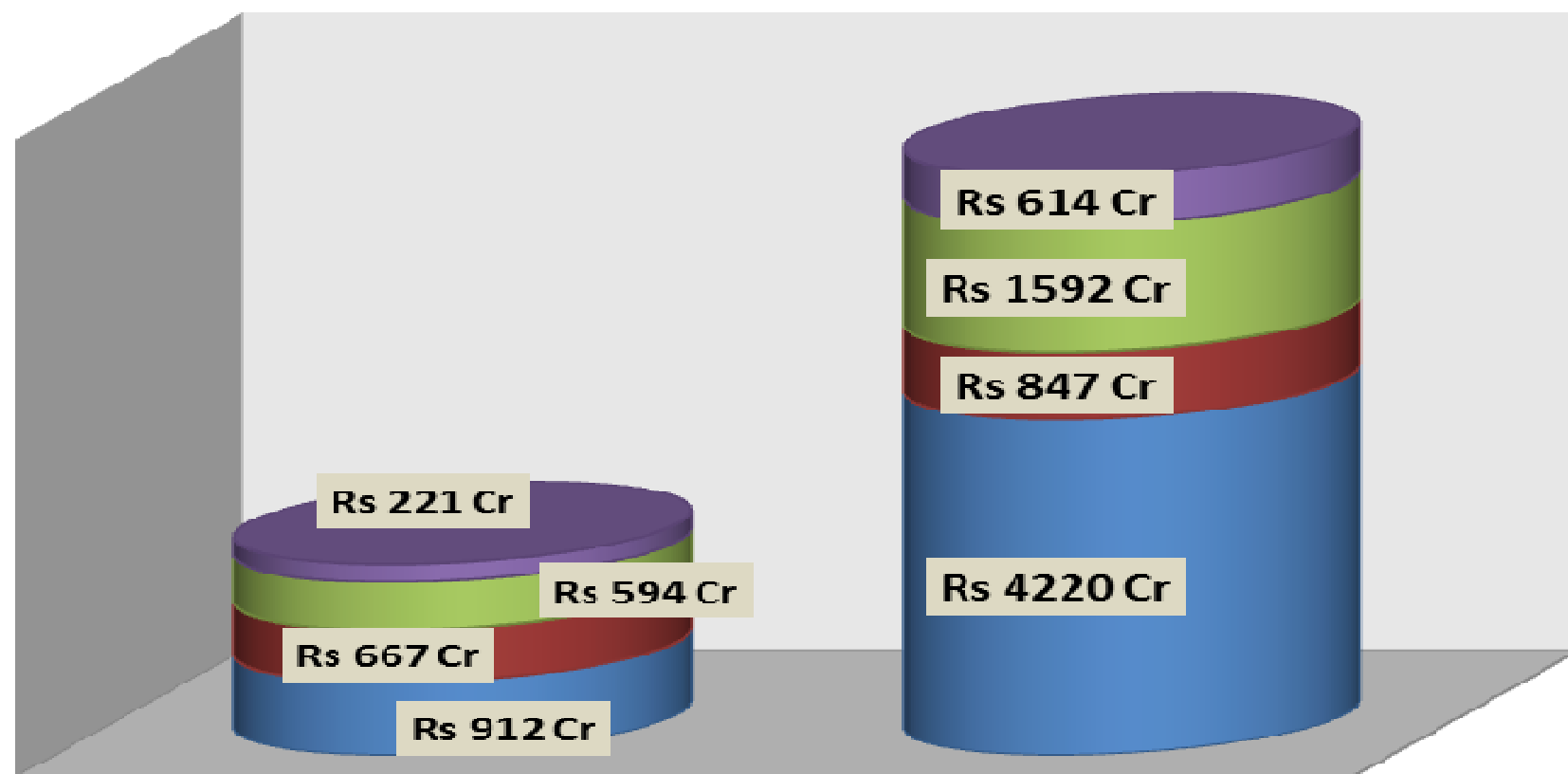
ASSET QUALITY
&
CAPITAL STRUCTURE

Stressed Asset Movement (Rs in crore)

Particulars	FY11	June'11	Sept'11	Dec'11	FY12
Gross NPAs: Opening on 1 st April	2,458	2,394	2,394	2,394	2,394
Add: Slippages	1,440	598	1,842	3,306	6,849
Less: Deductions					
1. Write Off	554	1	2	2	226
2. Upgradation	163	26	88	239	587
3. Recoveries	736	74	224	352	754
URI & Interest Suspense	20	8	82	185	403
Gross NPAs	2,394	2,883	3,840	4,922	7,273
Gross NPA as % of Gross Advances	1.82	2.29	2.94	3.69	4.83
Net NPA	847	1,082	1,755	2,669	4,557
Net NPA as % of Net Advances	0.65	0.87	1.37	2.04	3.09



NPA-TICKET SIZE WISE



NPA-2010-11

NPA-2011-12

■ ≥ Rs 100 Lacs ■ Rs 10 lacs - Rs 100 lacs ■ Rs 1-Rs10 lacs ■ < Rs 1 lacs

Stressed Asset Details (Rs. in crore)

	FY11	Q1 FY12	Q2 FY12	Q3 FY12	FY12
Gross Advances	1,31,407	126044	1,30,468	1,33,317	1,50,725
Standard	1,29,013	123161	1,26,628	1,28,394	1,43,451
Sub-Standard	798	1235	1,635	2,711	4,737
Doubtful	1,448	1481	2,022	2,010	2,498
Loss	148	167	183	202	39
Outstanding Provisions & Credit Balances	1,547	1801	2,085	2,253	2,716
Provision Coverage %	67.64	65.16	56.78	48.05	40.62

Restructured Assets (Rs.in crore)

Standard Restructured	Total Standard Restructured (Rs. in crore)		Of which slipped to NPA (Rs. in crore)
	A/C	Amount	Amount
A/C Restructured in FY 08-09	34860	1801.61	0.00
A/C Restructured in FY 09-10	4407	3059.76	225.66
A/C Restructured in FY 10-11	5568	500.02	240.31
A/c Restructured in FY 11-12	3534	11624.43	1803.35
Total Restructure	49015	18169.52	-
Outstanding restructured Assets as on 31.03.2012			
Restructured - Standard Assets		15303.77	-
Restructured - Non-Performing Assets		2043.66	2043.66
Total		17347.43	2043.66

Provisions (Rs. in crore)

	FY11	Q1 FY12	Q2 FY12	Q3 FY12	Q4 FY12	FY12
For NPA & Restructured A/c	632	263	392	428	879	1,962
<i>(Out of which Restructured Assets)</i>	14	28	72	291	296	587
On Standard Assets	106	2	-11	4	59	54
Provisions on Investments	151	108	74	52	-80	154
Tax	407	118	122	14	-141	113
Others	43	20	-25	3	1	-1
Total Provision & Contingency	1,339	511	552	501	718	2,282

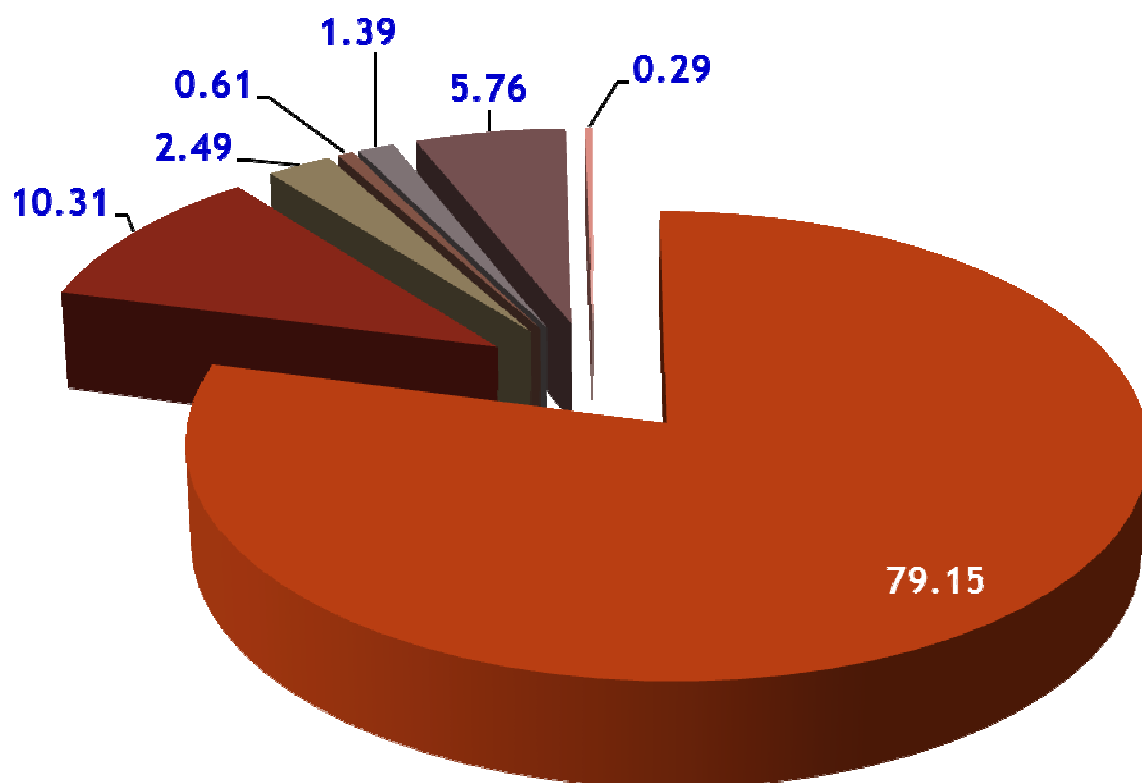
Capital Adequacy (%)

	FY11	FY12
Basel I		
CRAR	10.77	11.96
Tier I	5.84	7.50
Tier II	4.93	4.46
Basel II		
CRAR	11.68	12.40
Tier I	6.35	7.79
Tier II	5.33	4.61

Key Performance Indicators

	FY2010-11	FY 2011-12
Earning Per Share (Rs.)	22.88	5.95
Business per Employee (Rs. in crore)	8.35	8.62
Net Profit per Employee (Rs. in lakh)	3.96	1.51

Shareholding Pattern, 31st March 2012



- Government Of India
- FI s
- FII s
- Insurance Cos.
- Other Body Cos.
- Public
- Others

Government of India	79.15
FI s	10.31
FII s	2.49
Insurance Cos.	0.61
Other Body Cos.	1.39
Public	5.76
Others	0.29

Way Forward

- ❖ *As per our internal assessment , additional capital required at the end of the transition period for Basel-III i.e. 31/03/2018 is Rs. 14,067 crore .*
- ❖ *This is proposed to be raised through follow on public issue*
- ❖ *Bank has robust plan to contain gross NPA at 3.50% and Net NPA at 2.00%*
- ❖ *Return on Average Assets will be significantly improved to 0.50% by the financial year 2012-13*

NEW VERTICALS

MARKETING & TRANSACTION BANKING VERTICAL

Vertical Started functioning during FY 2011-12 , setting goal to :

- ❖ Leverage technology to increase fee based income.
- ❖ Shifting focus from wholesale banking to retail banking.

The initiatives already taken are :

- 1. Direct & Digital marketing*
- 2. Launching of new card (premium credit cards, pre-paid cards) ,*
- 3. Introduction of loyalty & reward points on Card Use.*
- 4. Tie up with State Govt & Corporate for e-payment solutions*
- 5. Launching of new insurance product.*

From the Beginning of current Financial Year another vertical has been created to focus on Resource Mobilization. This vertical will help boosting CASA Growth

