



Financial Results
for the quarter ended 30.06.2020

Analyst Presentation



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Safe Harbour

Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911

VISION

**To be CENTRAL
to the banking
and financial
needs of all.**

MISSION

**To provide Customer
Centric products and
services by leveraging
human resources
and technology**

VALUE STATEMENT

**C - Consistency
E - Ethical Standards
N - Nurturing Potential
T - Transparency
R - Responsiveness
A - Accountability
L - Loyalty**

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NEW INITIATIVES

“Project DISHA” - Analytics-Based Business Transformation Program

- To drive Business Transformation in Retail, Agriculture, MSME Credit and Fee Based Income through CASA for propelling Business Growth and to reinvent the Business Processes for better efficiency and sustainability, Bank has taken initiative under “**Project DISHA**”. This is built on Analytical Capabilities and Digital Tools with robust Risk Mitigation measures in the Change Processes. Pilot Run has been launched on 20th July’2020.

Single Data Repository (SDR) / Data Warehouse (DW)

- Bank is in the process of major upgradation of its data warehousing through Single Data repository, which will be a source to provide information/ reports across the Bank, besides being a treasure for analytics driven business decisions. This will ensure consistency in reporting and will provide various Dashboards to the users including the Top Management, thus enhancing the Decision Support System.

Setting up of MSME Hubs

- To increase and improve quality of lending, the share of MSME portfolio, the Bank has planned to set up 50 MSME processing hubs at identified locations. Approval from RBI has also been received and 35 hubs are already set up and remaining 15 hubs will be functional by 31st August’20.

NEW INITIATIVES

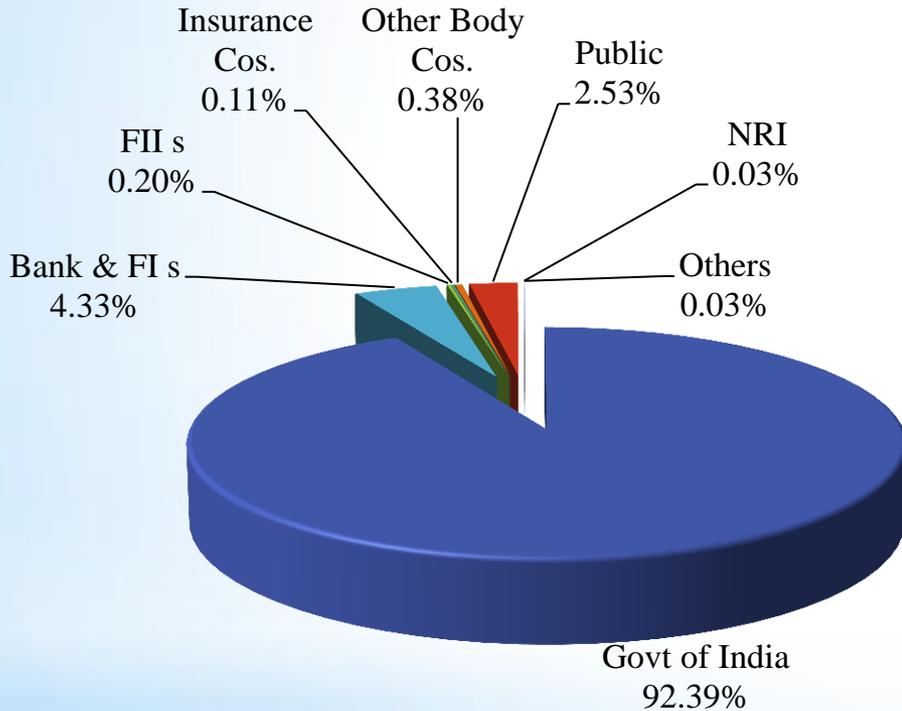
Key HR Initiatives And Projects

- Aligning HR systems, structures, processes, policies and practices with strategic goals. HR policies to be Outcome Centric.
- Improving existing performance management system to have Business-Outcome focused performance appraisals.
- Implementing project on HRD Audit in Zones for determining the direction, impact and future of HR.
- Revalidating the training system to align the learning outcomes with business strategies and goals and project the Bank as a Learning Organisation. Planning for Online & Physical training delivery model under the aegis of New Normal due to prevalent Covid19 situation in the country
- Building competency framework for Key Roles in Bank & building leadership pipeline through succession planning system.

Technological Initiatives

- End to end loan life cycle management system (LLMS) is being introduced which will have credit origination, monitoring and various API interface to improve credit underwriting, Turn Around Time (TAT) and monitoring including Early Warning Signals (EWS). LLMS will have the facility of online tracking of loan application. EWS will be live by 31st Aug'20. Credit Processing modules for Retail, MSME and Agriculture will go live in the 3rd Quarter of the current financial year.
- Enterprise wise Fraud Risk Management Solutions (EFRMS) which is a fraud detection, monitoring & prevention solution that monitors suspicious pattern across transactions, events, users, accounts, systems in real time / near real time basis is initiated in three phases. The first phase with 5 delivery channels rolled out for alert generation for identifying the potential fraudulent transactions. Implementation to be completed by 31/12/2020.

SHAREHOLDING PATTERN



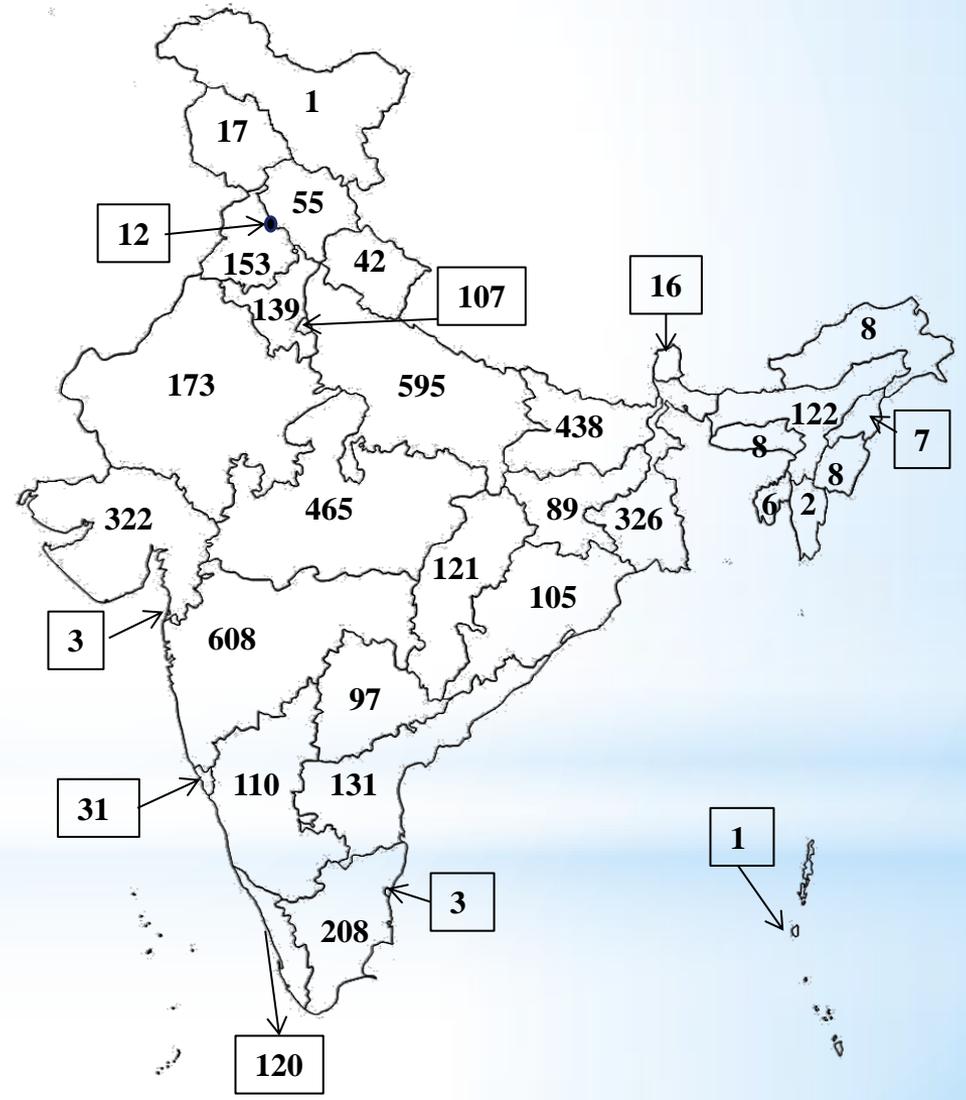
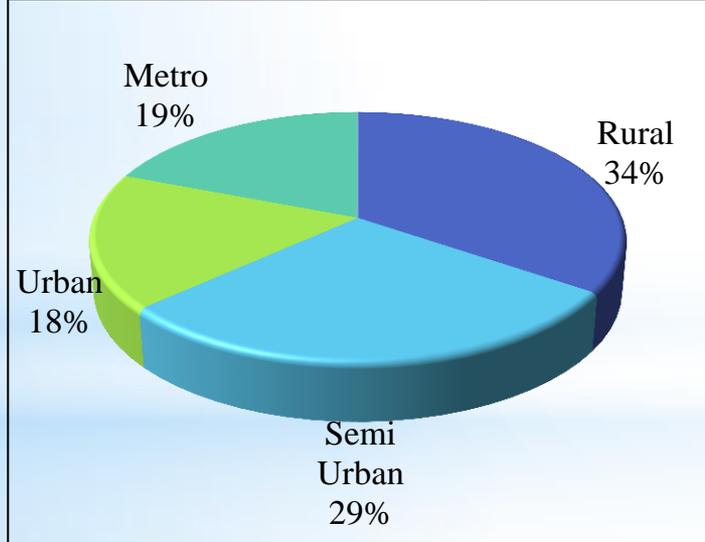
As on June 30, 2020

- Share Capital : Rs. 5709.76 crore
- Shares of Central Bank of India is listed on BSE and NSE.
- Equity Shares of Central Bank of India is part of following indices:-
 - NSE 500, BSE 500 & BSE PSU

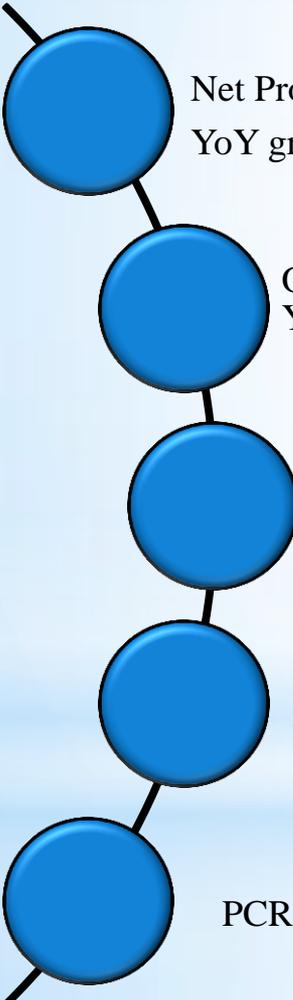


PAN INDIA BRANCH NETWORK

As on 30/06/2020	
Total Branches	4649
Rural	1606
Semi Urban	1336
Urban	819
Metro	888



PERFORMANCE HIGHLIGHTS



Net Profit of Rs.135 crore during the quarter against Net Profit of Rs.118 crore in Q1FY20 registering YoY growth of 14.41%

Operating Profit increased from Rs.1104 crore for Q1FY20 to Rs.1291 crore for Q1FY21 registering YoY growth of 16.94%

Net Interest Margin(NIM) for the quarter has improved from 2.62% of Q1FY20 to 3.08% of Q1FY21

CASA share in Total Deposits has improved from 45.77% as at Q1FY20 to 47.30% as at Q1FY21

PCR as at Q1FY21 stands at 79.12 % as against 76.85% on Q1FY20

PERFORMANCE HIGHLIGHTS

Qtr
Jun '20 over Jun '19
Y-o-Y

Qtr
Jun '20 over Mar '20
Q-o-Q

Net Profit/ Loss

135 Cr
↑
118 Cr

135 Cr
↑
-1529 Cr

NIM

3.08%
↑
2.62%

3.08%
↑
2.85%

NII

2146 Cr
↑
1790 Cr

2146 Cr
↑
1926 Cr

ROA

0.17%
↑
0.15%

0.17%
↑
-1.93%

PERFORMANCE HIGHLIGHTS

	Qtr Jun '20 over Jun '19 Y-o-Y	Qtr Jun '20 over Mar '20 Q-o-Q
PCR	79.12%  76.85%	79.12%  77.29%
CRAR (BASEL III)	11.50%  9.58%	11.72%  11.50%
GNPA	18.10%  19.93%	18.10%  18.92%
NNPA	6.76%  7.98%	6.76%  7.63%

PROFITABILITY RATIOS

Net Interest Margin(%)



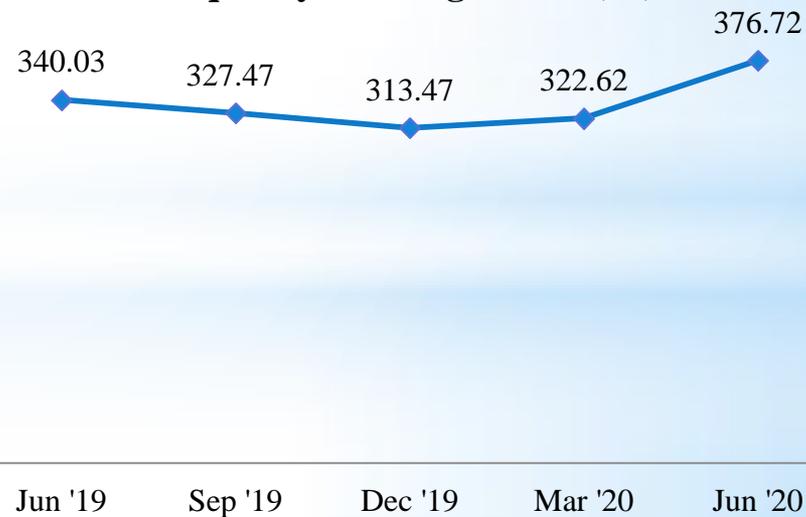
Net Interest Income (Rs. in Crore)



Cost to Income Ratio(%)

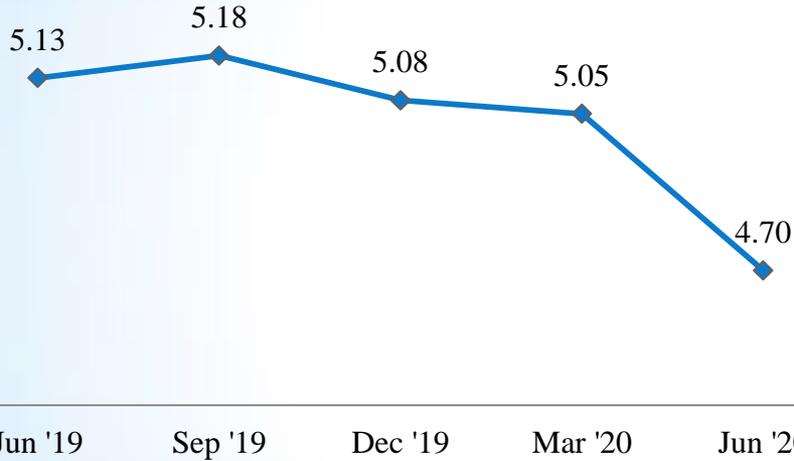


Liquidity Coverage Ratio (%)

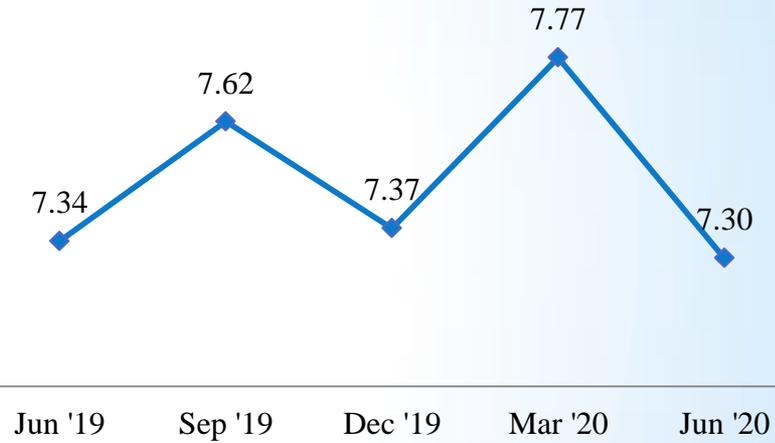


PROFITABILITY RATIOS

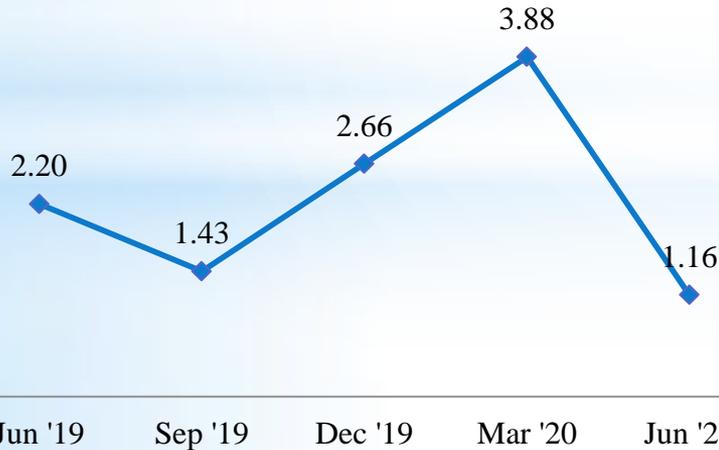
Cost of Deposits (%)



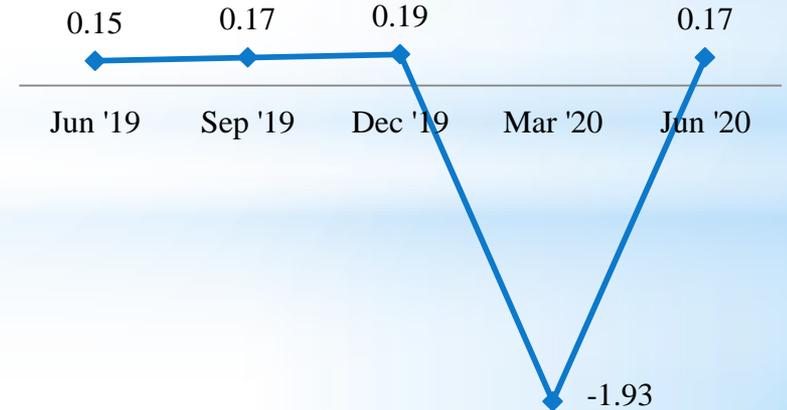
Yield on Advances (%)



Credit Cost(%)



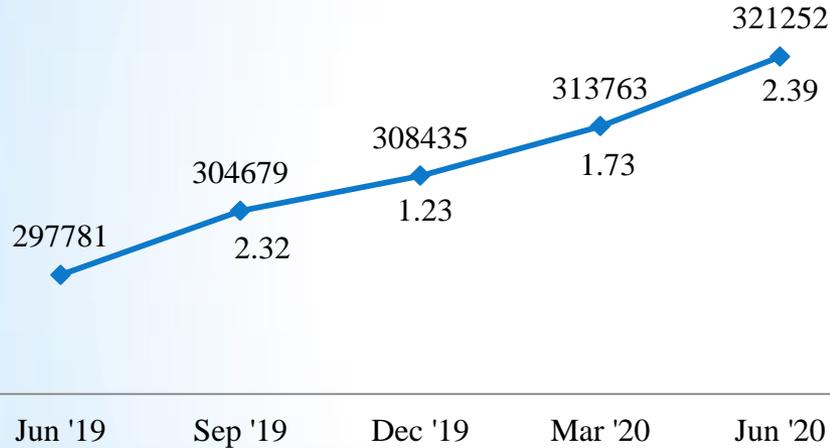
Return on Assets (ROA)(%)



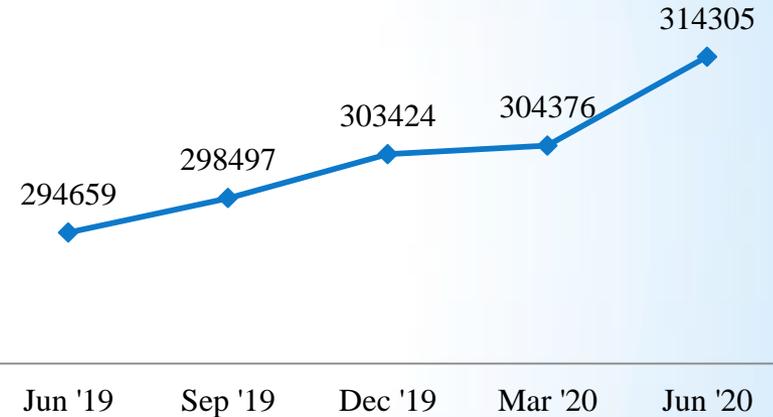
STRONG LIABILITY FRANCHISE

Rs. in cr

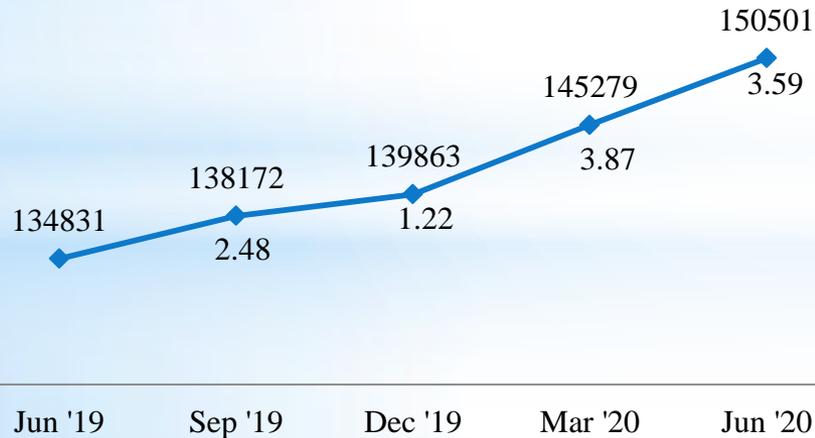
Total Deposits



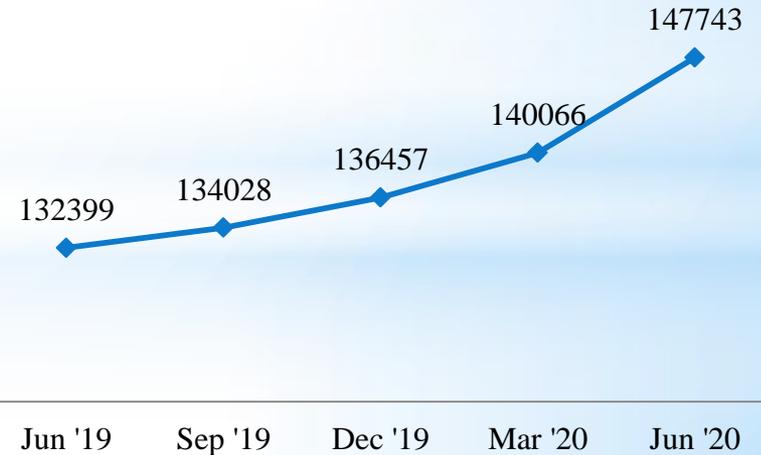
Total Average Deposits



CASA



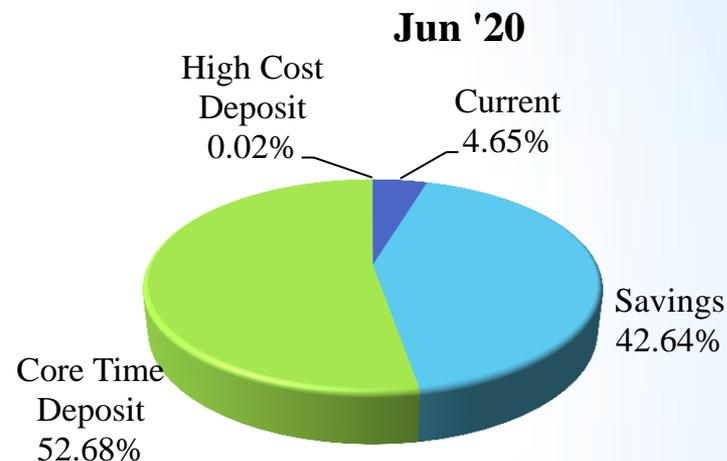
Average CASA



*Average business data is based on fortnightly averages for respective quarters.

DEPOSIT TREND

(Rs. in Cr)



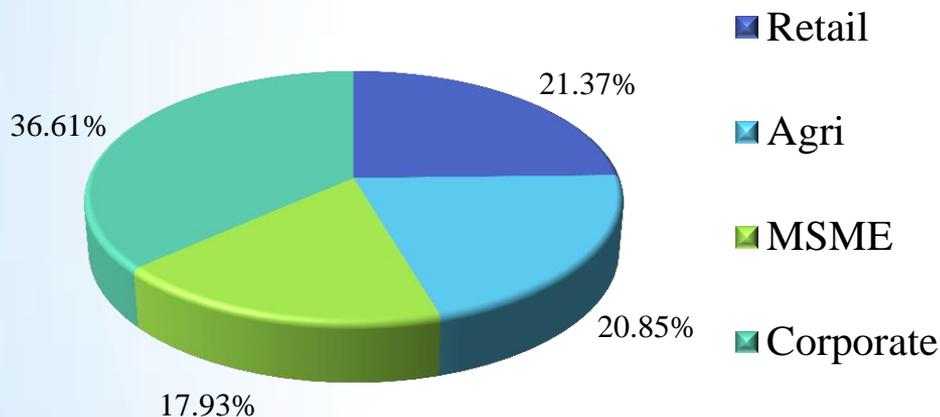
Particulars	Jun '19	Jun '20	Y-o-Y Growth
Current	13108	14830	13.14%
Savings	121723	135671	11.46%
Total CASA Deposits	134831	150501	11.62%
CASA %	45.77%	47.30%	153 bps
Core Time Deposit	159695	167611	4.96%
High Cost Deposit	58	64	10.34%
Inter Bank Deposit	3197	3076	-3.78%
Total Deposits	297781	321252	7.88%

- 92.18% of Total SA balance are in accounts maintaining balance upto 1 Crore.
- Bank's 63.28% of branches in Rural & Semi-Urban Areas holding 48.36% of Total CASA deposits which is higher than Bank's CASA Ratio.

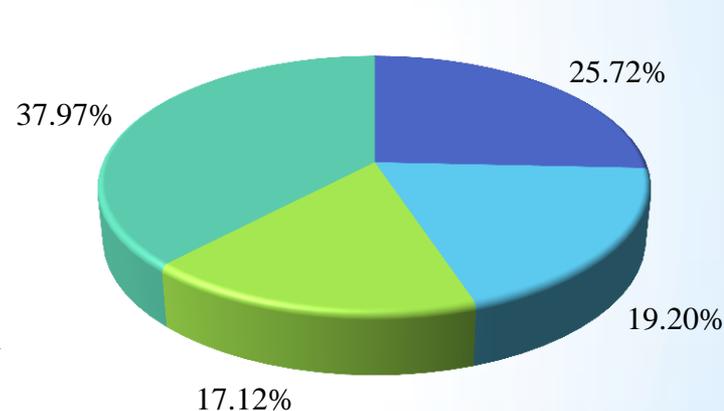
ADVANCES TREND

Rs. in Cr

Jun '19

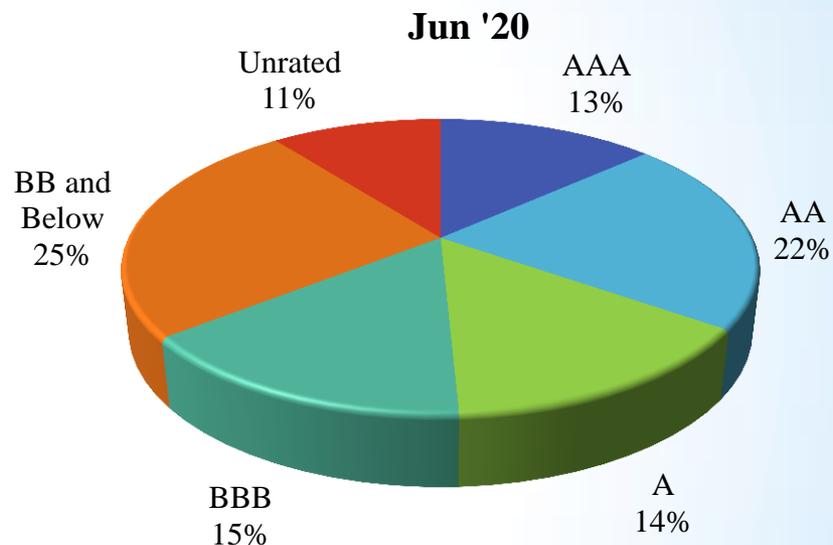
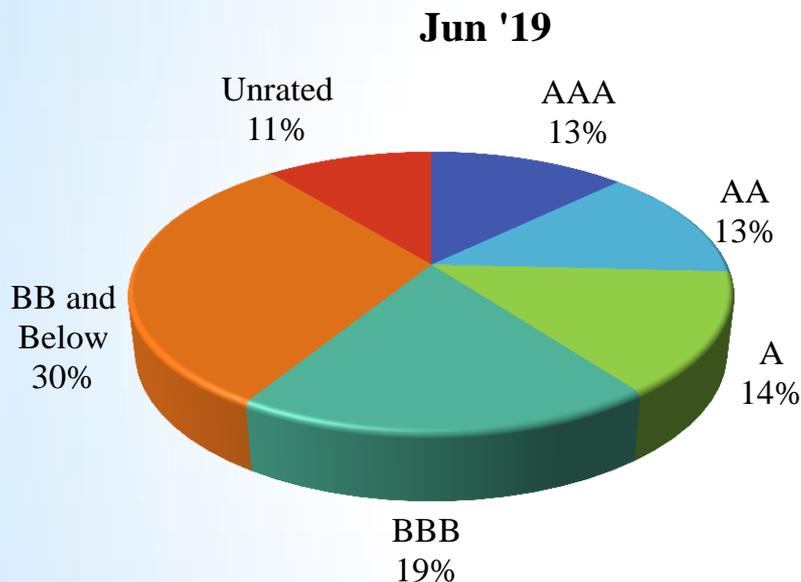


Jun '20



SECTORS	Jun '19	Jun '20	Y-o-Y Growth (%)
Retail	40646	45392	11.68%
Agriculture	34419	33886	-1.55%
MSME	29599	30209	2.06%
Corporate	60438	67009	10.87%
Total Gross Advance	165102	176496	6.90%

Corporate Assets Quality - Standard



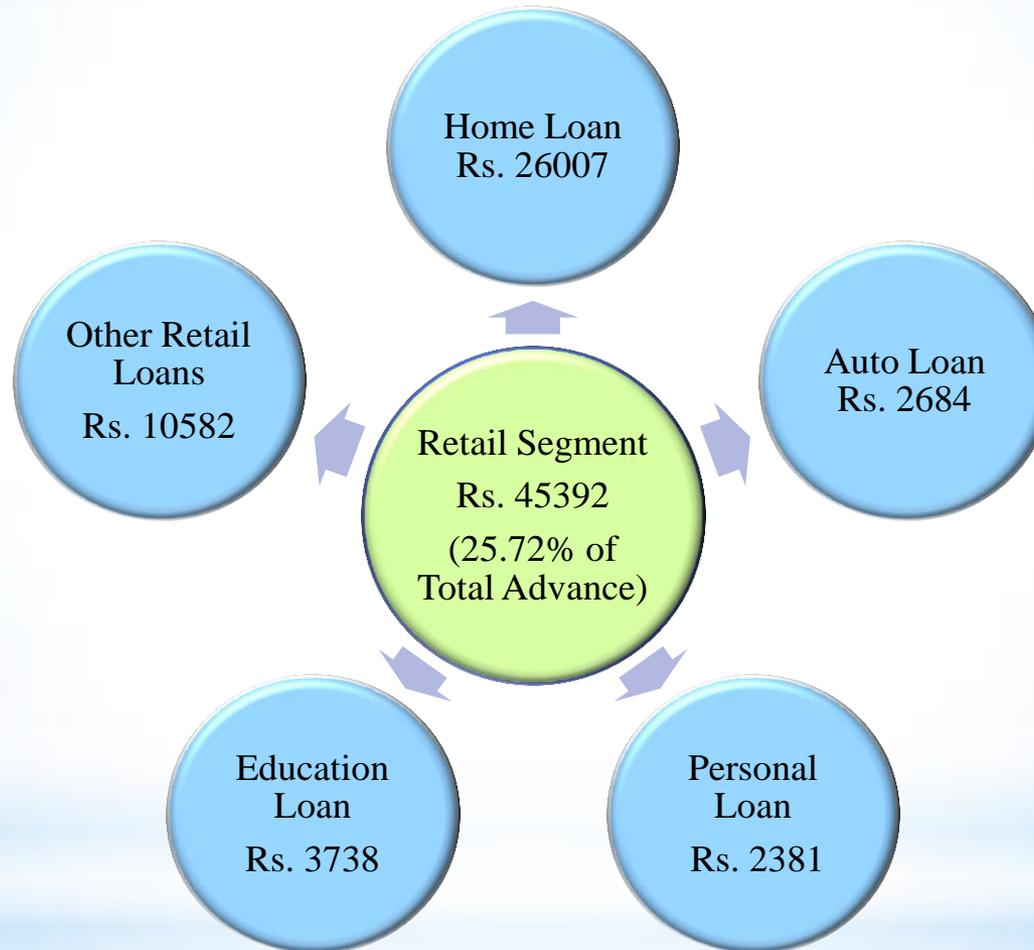
Rs in Cr

Rating wise Standard Corporate Advances	Jun '19	Jun '20	Y-o-Y Growth
AAA	4953	6292	27.04%
AA	5075	10150	100.01%
A	5455	6833	25.25%
BBB	7344	7127	-2.95%
Total Investment Grade	22827	30402	33.19%
BB and Below	11849	11927	0.66%
Unrated	4181	4942	18.21%
Total	38857	47272	21.66%

Retail Segment

As on 30 Jun '20

Rs in Crore

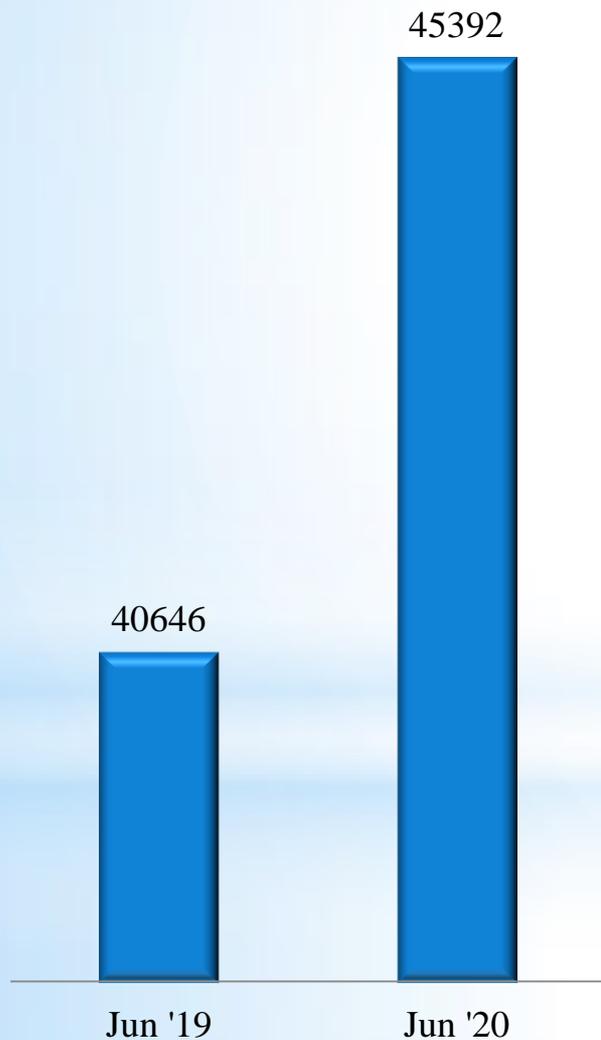


Segment Performance	
•	Growth (Y-o-Y) – 11.68%
•	NPA - Rs 1959 Crore
•	NPA Ratio – 4.31%

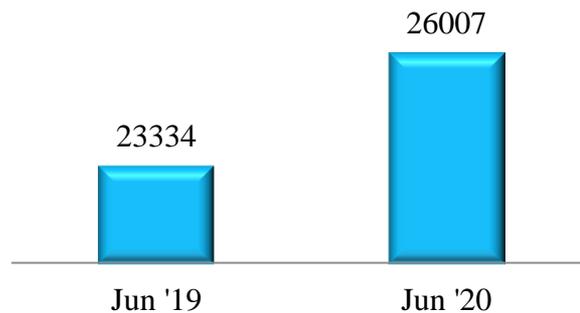
Retail Segment

Rs in Crore

Retail Segment



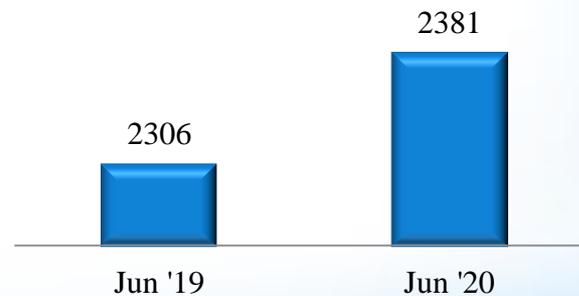
Home Loans



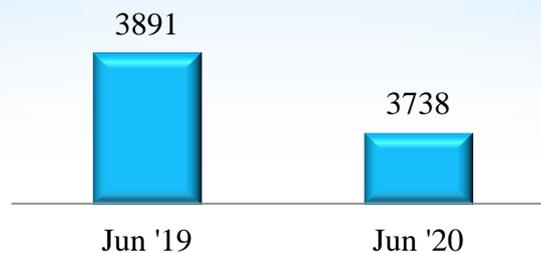
Auto Loans



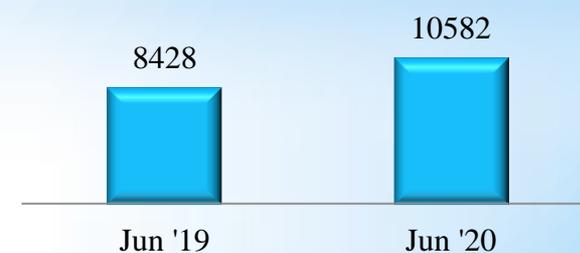
Personal Loans



Education Loans



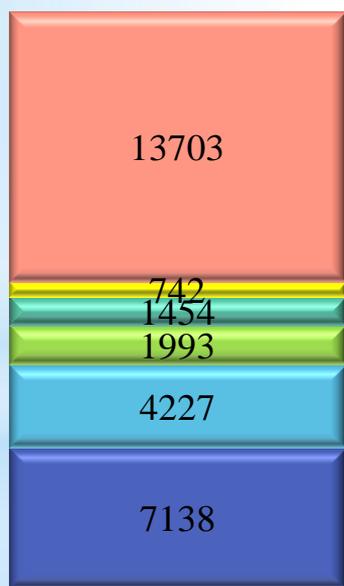
Other Retail Loans



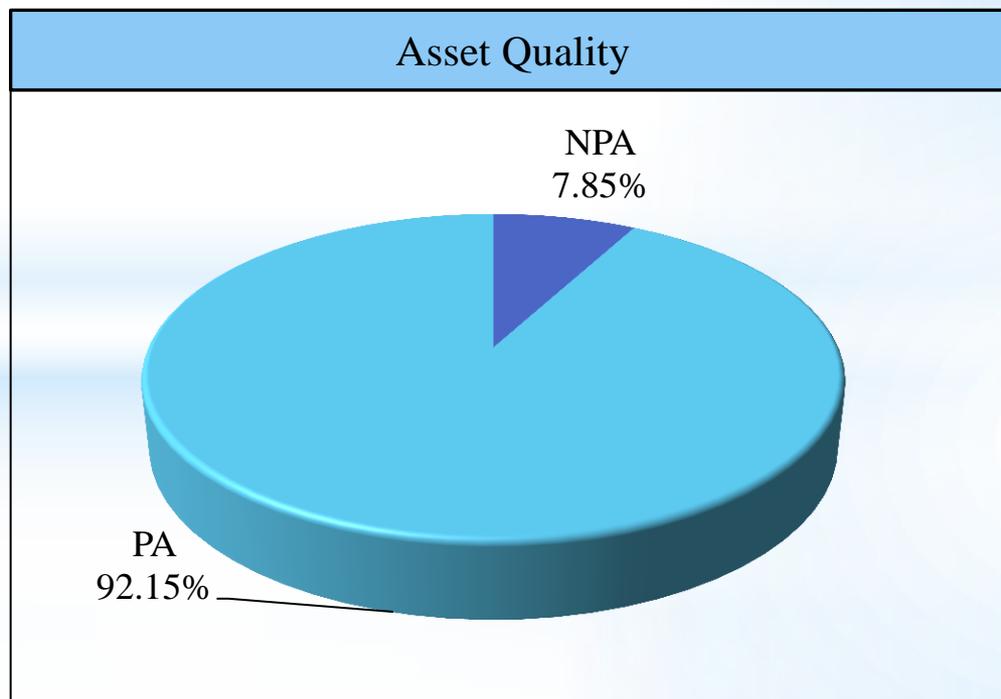
NBFC Portfolio

As on 30 Jun'20

Total Exposure to NBFCs including HFCs Rs. 29258 Crore



- Other NBFCs
- Micro Finance Institutions (MFI)
- NBFC - PSUs
- Infrastructure Finance Co.
- Asset Finance Co.
- Housing Finance Co

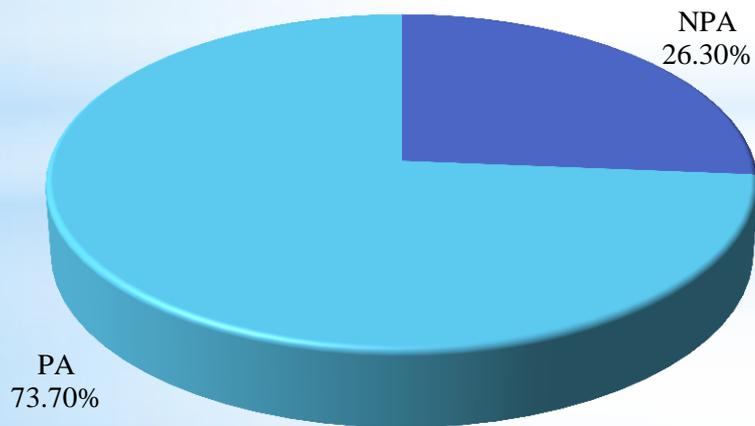


Power Sector Portfolio

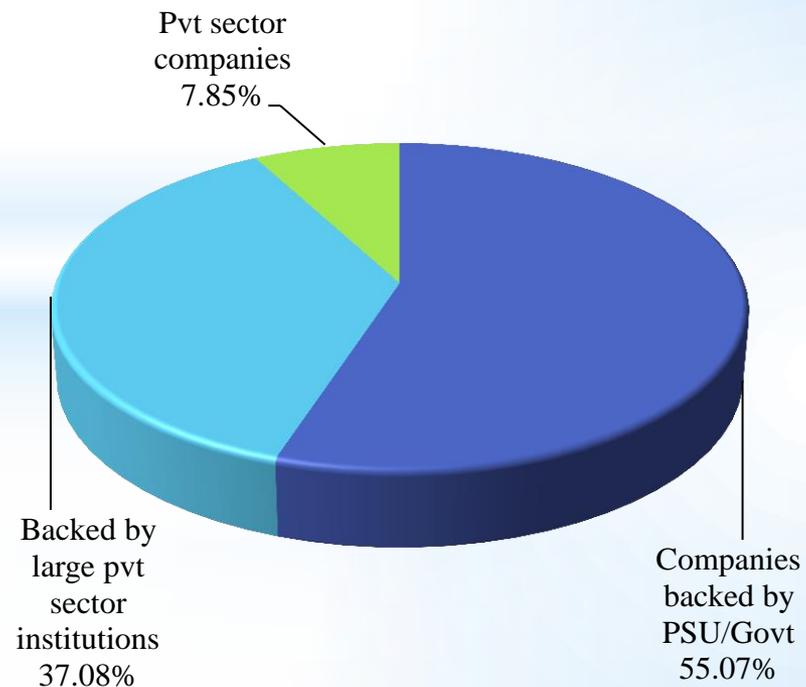
As on 30 Jun'20

Total Exposure to Power Sector Co. Rs. 14552 Crore

Asset Quality



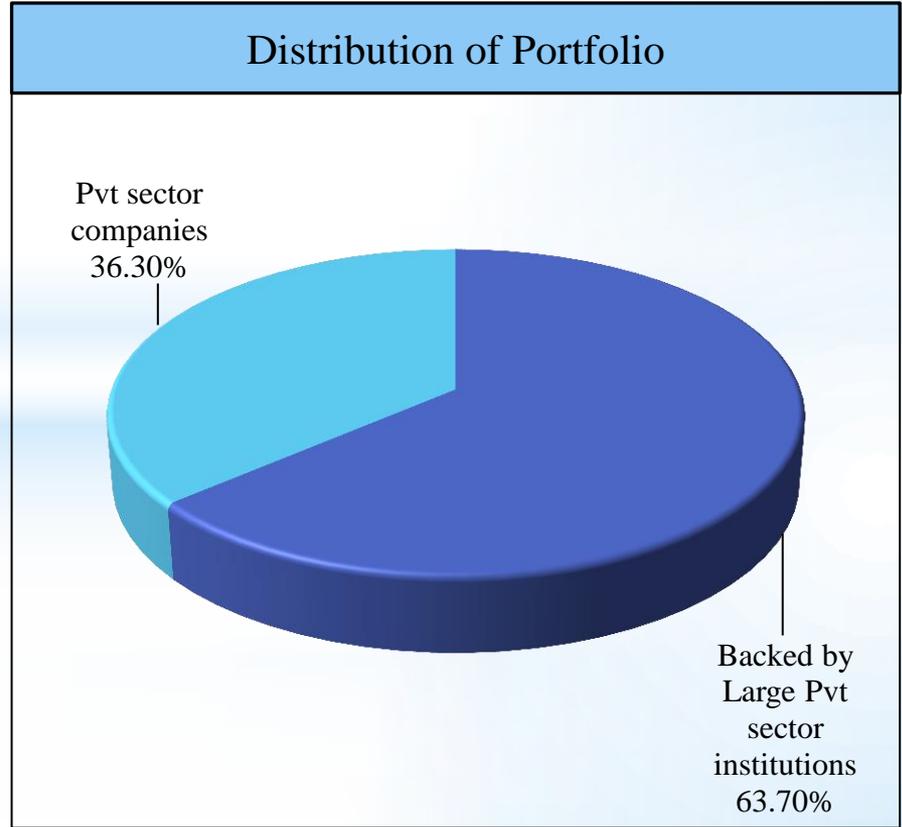
Distribution of Portfolio



Road Sector Portfolio

As on 30 Jun'20

Total Exposure to Road Sector is Rs. 7716 Crore

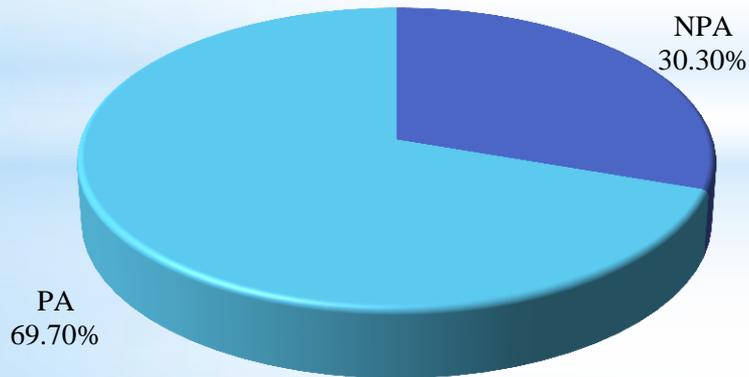


Real Estate Portfolio

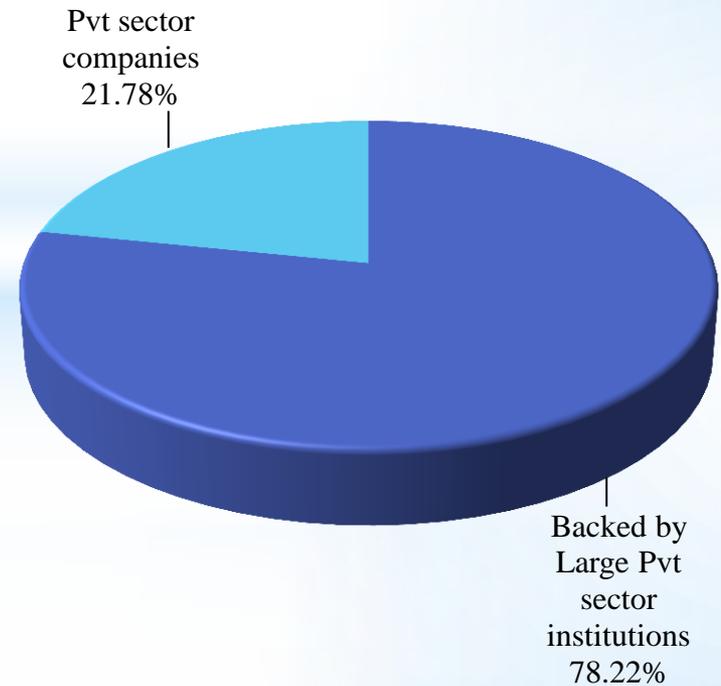
As on 30 Jun'20

Total Exposure to Real Estate sector is Rs. 2384 Crore

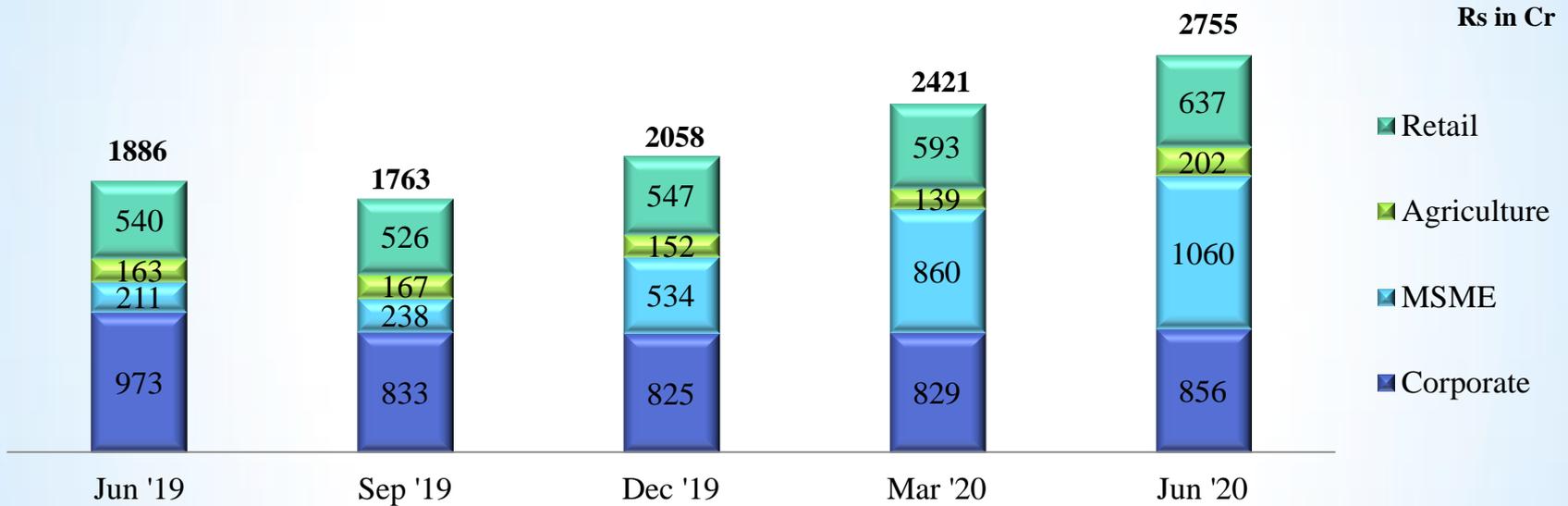
Asset Quality



Distribution of Portfolio



Asset Quality–Standard Restructured Accounts

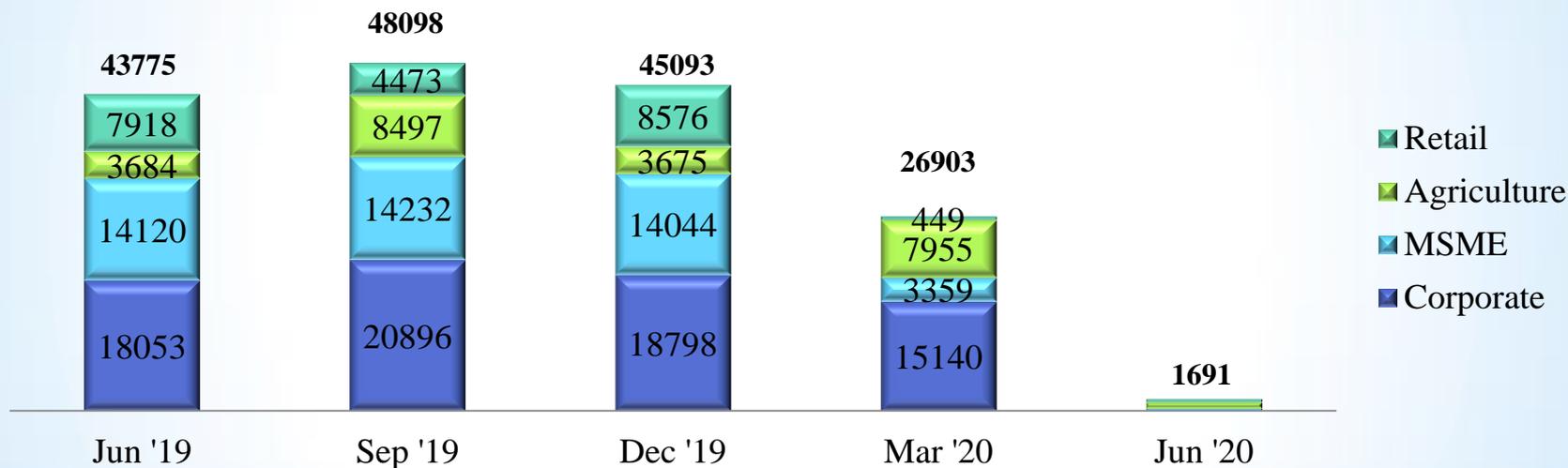


Rs in Cr

Segment wise	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	973	833	825	829	856
MSME	211	238	534	860	1060
Agriculture	163	167	152	139	202
Retail	540	526	547	593	637
Total	1886	1763	2058	2421	2755

Asset Quality – SMA 0

Rs in Cr

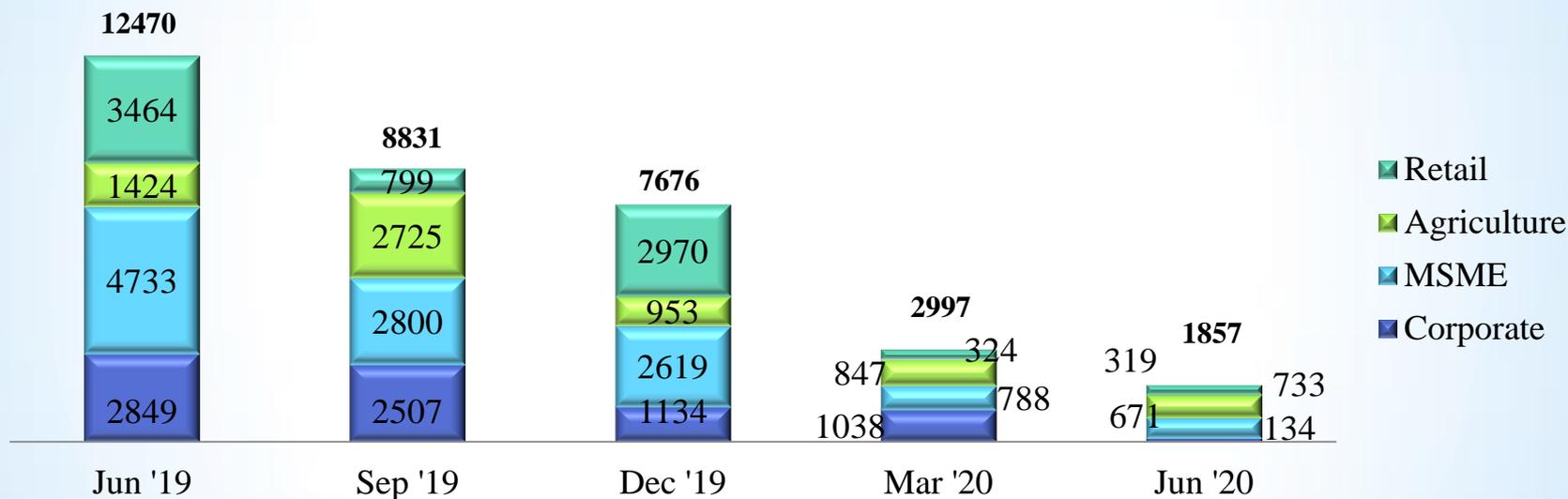


Rs in Cr

Segment wise SMA 0	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	18053	20896	18798	15140	137
MSME	14120	14232	14044	3359	311
Agriculture	3684	8497	3675	7955	851
Retail	7918	4473	8576	449	392
Total	43775	48098	45093	26903	1691

Asset Quality – SMA 1

Rs in Cr

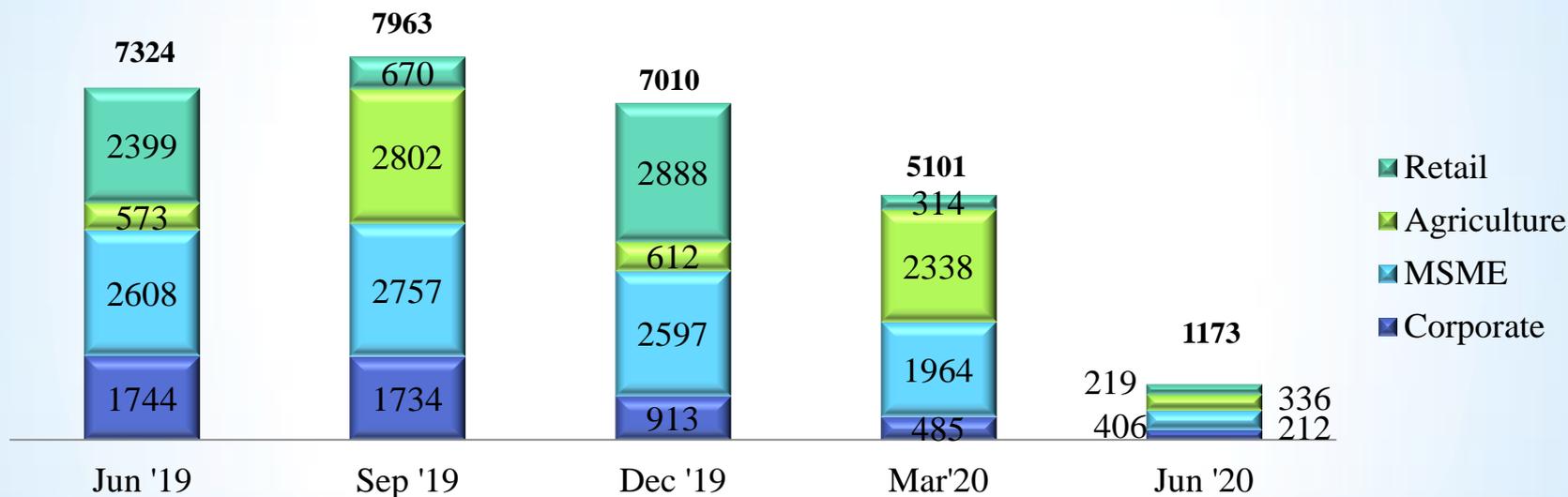


Rs in Cr

Segment wise SMA 1	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	2849	2507	1134	1038	134
MSME	4733	2800	2619	788	671
Agriculture	1424	2725	953	847	733
Retail	3464	799	2970	324	319
Total	12470	8831	7676	2997	1857

Asset Quality – SMA 2

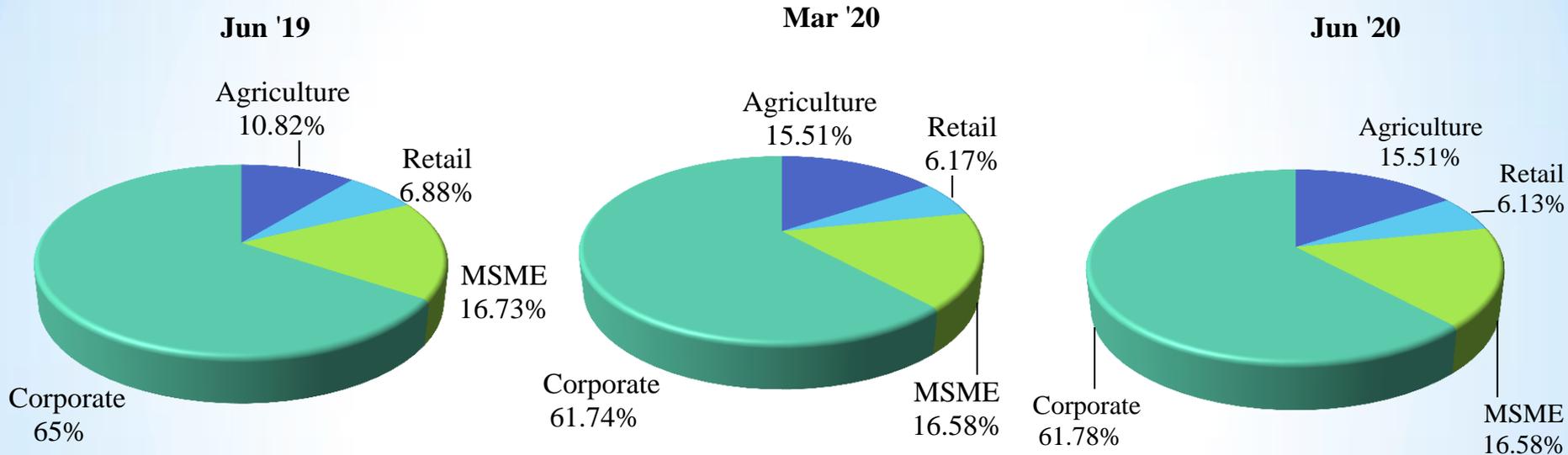
Rs in Cr



Rs in Cr

Segment wise SMA 2	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Corporate	1744	1734	913	485	212
MSME	2608	2757	2597	1964	406
Agriculture	573	2802	612	2338	336
Retail	2399	670	2888	314	219
Total	7324	7963	7010	5101	1173

Asset Quality – NPA

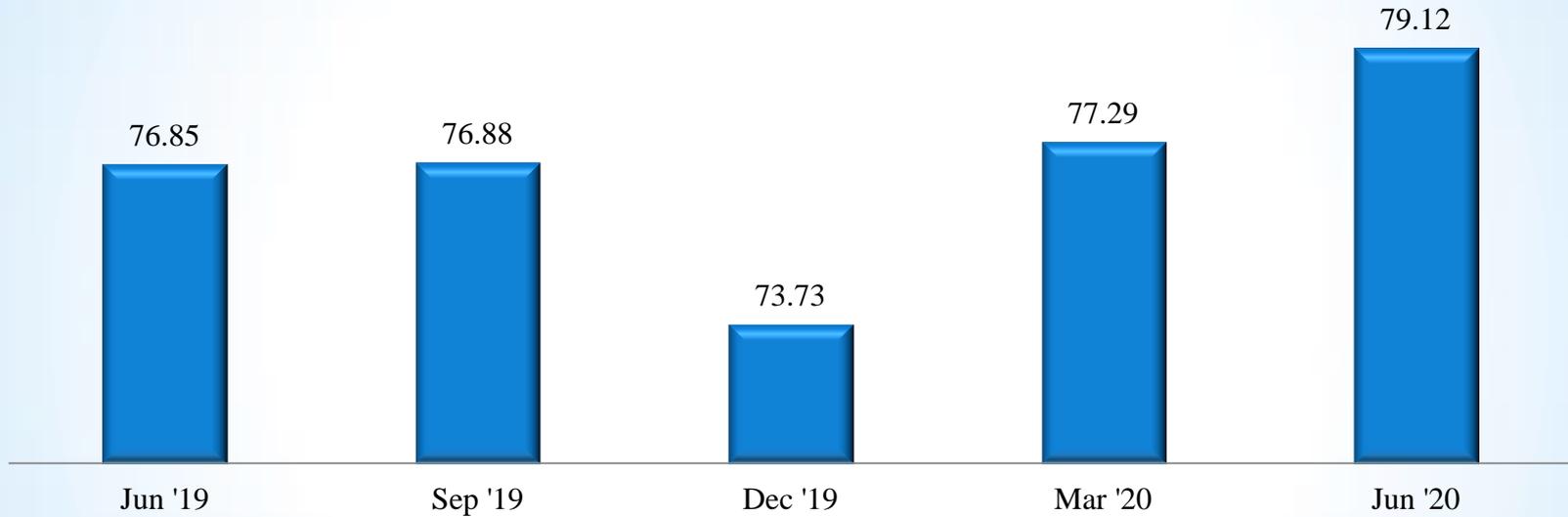


Segment Share of Total NPA

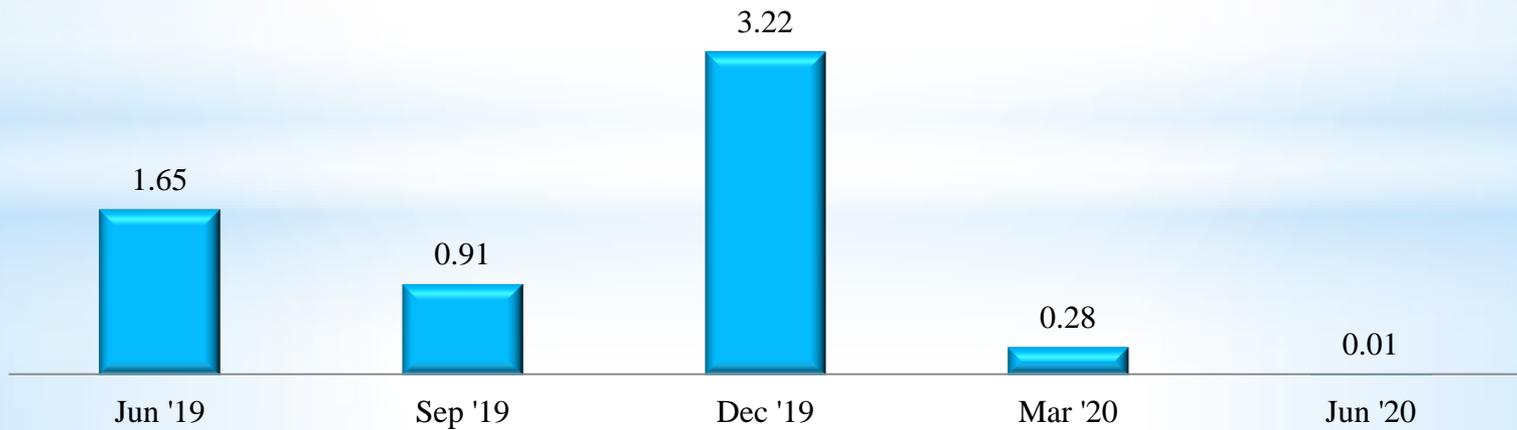
Rs in Cr

Segment wise	Jun '19		Mar '20		Jun '20	
	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)
Agriculture	3561	10.34	5054	14.68	4954	14.62
Retail	2263	5.57	2010	4.36	1959	4.31
MSME	5504	18.60	5402	18.47	5296	17.53
Corporate	21581	35.71	20123	32.21	19737	29.45
Total	32908		32589		31946	

PROVISION COVERAGE(%)



SLIPPAGE RATIO(%)



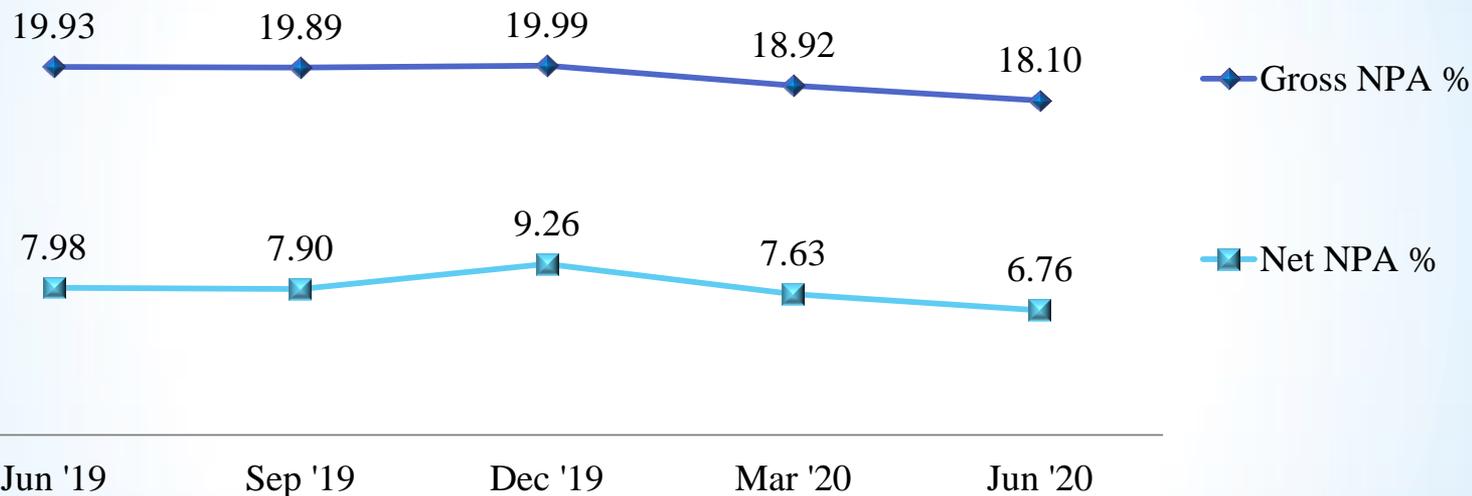
NPA Movement

Rs. in Crore

<u>Gross NPA</u>	Jun '19 Qtr	Dec'19 Qtr	Mar '20 Qtr	Jun '20 Qtr
Opening Gross NPAs	32356	33497	33259	32589
Slippage of PA to NPAs	2141	3998*	378	20
Increase in balance of existing NPAs	92	350	62	14
Sub Total	2233	4348	440	34
Less:				
Up gradation	434	8	33	92
Recovery (Including Sale to ARC)	715	1273	850	241
Regular Write-off	134	313	226	59
Technical Write-off	397	2992	-	0
Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received	1	0	1	285*
Sub Total	1681	4586	1110	678
Gross NPAs	32908	33259	32589	31946
% of Gross NPAs to Gross Advances	19.93	19.99	18.92	18.10

* Adjustment through Nominal / Treasury (Due to restructuring)

ASSET QUALITY TREND



Rs. in Crore

Particulars	Jun '19	Sep '19	Dec '19	Mar '20	Jun '20
Gross Advances	165102	168401	166411	172244	176496
Net Advances	143454	146294	146595	151101	154919
Gross NPA	32908	33497	33259	32589	31946
Net NPA	11440	11552	13568	11534	10469
Gross NPA %	19.93	19.89	19.99	18.92	18.10
Net NPA %	7.98	7.90	9.26	7.63	6.76

Status of NCLT accounts

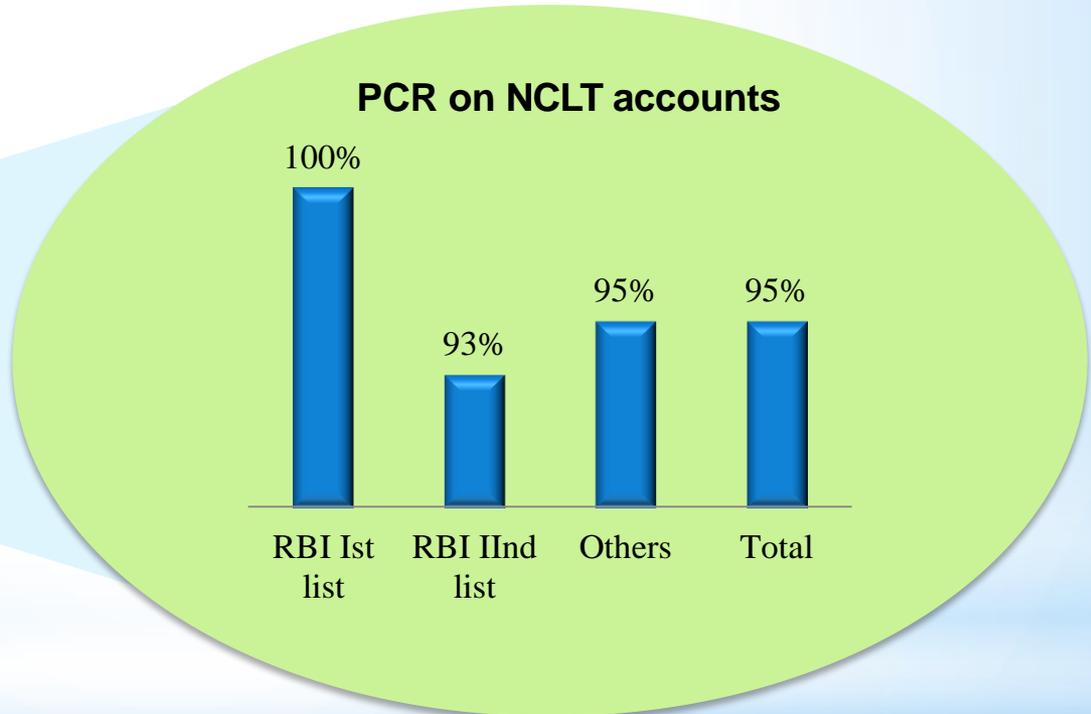
As on Jun'20

RBI List 1 O/s
Rs. 871.13 cr

RBI List 2 O/s
Rs. 5420.27 cr

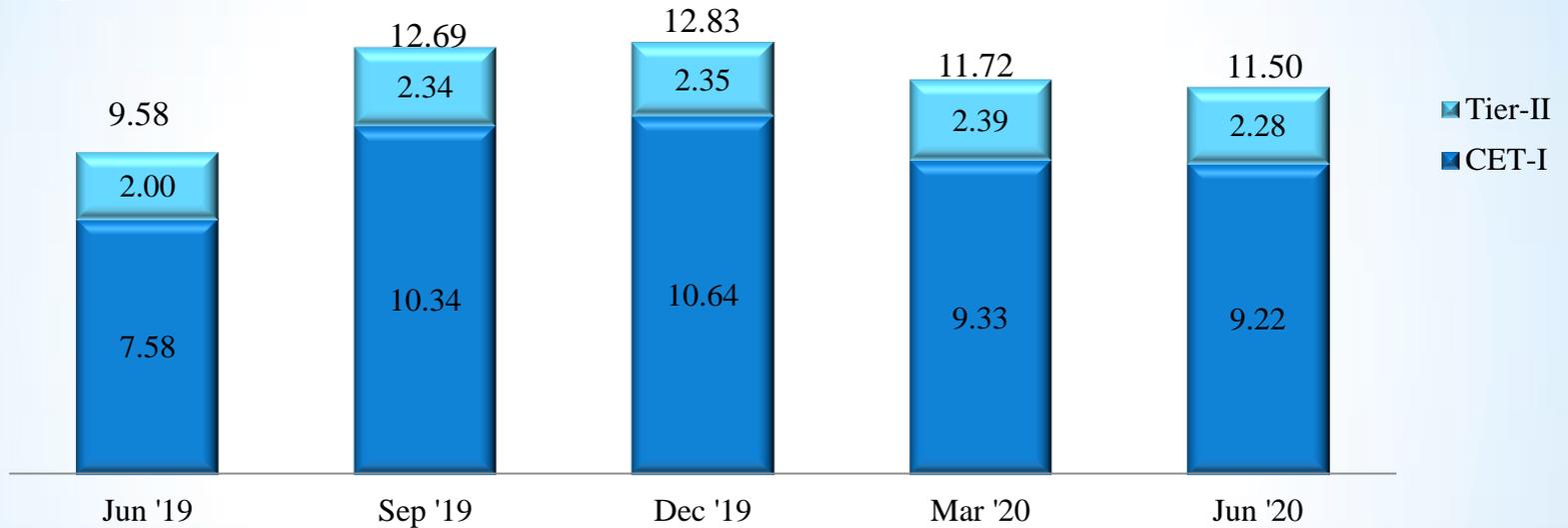
Others
Rs. 15171.07 cr

Total
Rs. 21462.47 cr

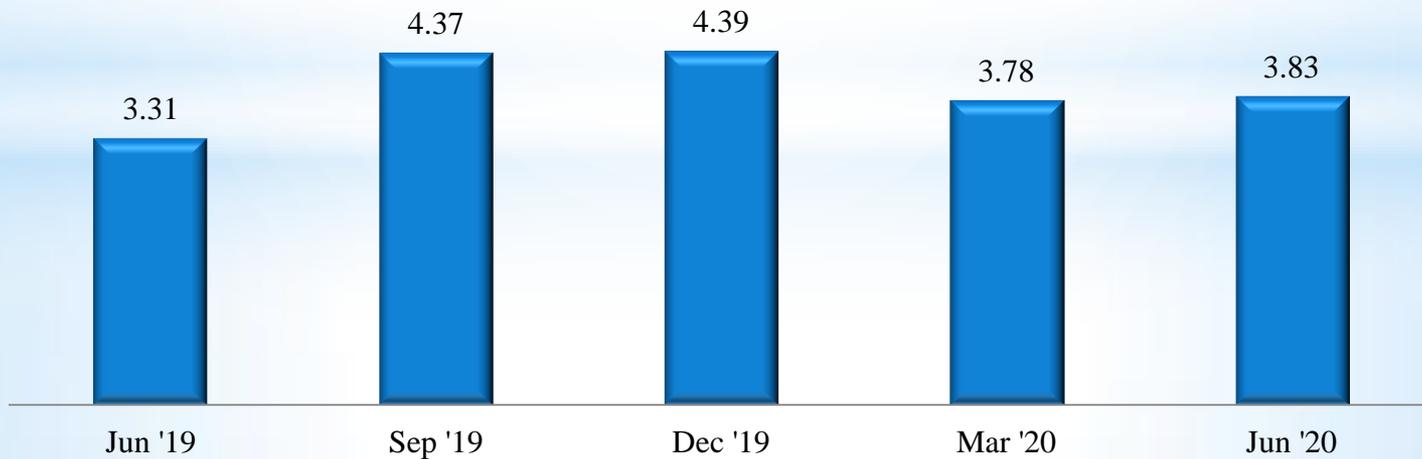


CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)



PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
1.Total Income	6727	6724	6493	27200	0.04%	3.60%
1.1 Interest Income	6017	5929	5714	23563	1.48%	5.30%
1.2 Other Income	710	795	779	3637	-10.69%	-8.86%
2 Total Expenses	5436	6207	5389	22856	-12.42%	0.87%
2.1 Interest Expended	3871	4003	3924	15934	-3.30%	-1.35%
2.2 Establishment Exp.	1039	1441	883	4217	-27.90%	17.67%
2.3 Other Operating Exp.	526	763	582	2705	-31.06%	-9.62%
Net Interest Income	2146	1926	1790	7629	11.42%	19.89%
Operating Profit	1291	517	1104	4344	149.71%	16.94%
Provisions	1156	2046	986	5465	-43.50%	17.24%
Net Profit	135	-1529	118	-1121	108.83%	14.41%
NIM %	3.08	2.85	2.62	2.80	23 bps	46 bps
ROA %	0.17	-1.93	0.15	-0.35	210 bps	2 bps
ROE %	0.38	-4.27	0.37	-3.29	465 bps	1 bps

TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
Interest Income	6017	5929	5714	23563	1.48%	5.30%
(i) Advances	3123	3237	3069	12506	-3.52%	1.76%
(ii) Investments	2542	2526	2422	9916	0.63%	4.95%
(iii) Call money/ Balances with Banks	174	115	89	481	51.30%	95.51%
(iv) Others	178	51	134	660	249.02%	32.84%
Non Interest Income	710	795	779	3637	-10.69%	-8.86%
Total Income	6727	6724	6493	27200	0.04%	3.60%

NON-INTEREST INCOME

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
NON-INTEREST INCOME	710	795	779	3637	-10.69%	-8.86%
Commission, Exchange & Brokerage	284	294	337	1136	-3.40%	-15.73%
Trading Profit on Investments	337	304	233	1215	10.86%	44.64%
Recovery in Written off a/cs	11	53	73	693	-79.25%	-84.93%
Rent on Lockers	18	19	18	74	-5.26%	0.00%
Profit on Forex transactions	35	58	67	230	-39.66%	-47.76%
ATM Interchange fee	12	20	28	99	-40.00%	-57.14%
Bancassurance Commission	9	14	3	40	-35.71%	200.00%
Other Misc. Income	4	33	20	150	-87.88%	-80.00%

TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
A) Interest Expended	3871	4003	3924	15934	-3.30%	-1.35%
i) Deposits	3728	3887	3783	15402	-4.09%	-1.45%
ii) RBI/Interbank Borrowings	1	4	2	9	-75.00%	-50.00%
iii) Intt on Sub-ordinate Debts	111	108	113	441	2.78%	-1.77%
iv) Int on Borrowing/ Refinance	31	4	26	82	675.00%	19.23%
B) Optg. Expenses	1565	2204	1465	6922	-28.99%	6.83%
i) Establishment	1039	1441	883	4217	-27.90%	17.67%
ii) Others	526	763	582	2705	-31.06%	-9.62%
Total Expenses	5436	6207	5389	22856	-12.42%	0.87%

ESTABLISHMENT EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
Basic Pay/ Spl. Pay	319	312	331	1294	2.24%	-3.63%
Special Allowance	25	24	26	99	4.17%	-3.85%
Dearness Allowance	258	246	223	943	4.88%	15.70%
CCA	2	2	2	8	0.00%	0.00%
HRA	17	17	19	71	0.00%	-10.53%
LFC	8	6	8	29	33.33%	0.00%
Leave Encashment	14	9	14	45	55.56%	0.00%
Leave Encashment on Retirement	34	39	30	124	-12.82%	13.33%
Medical Aid/ Hospitalization Exp	2	15	2	18	-86.67%	0.00%
Contribution to New Pension Scheme	25	24	22	92	4.17%	13.64%
Provision for Terminal Benefits	254	665	124	1115	-61.80%	104.84%
Provision for wage settlement	75	75	75	300	0.00%	0.00%
Other allowance & Exp	6	7	7	79	-14.29%	-14.29%
Total	1039	1441	883	4217	-27.90%	17.67%

OTHER OPERATING EXPENSES

(Rs. In Crore)

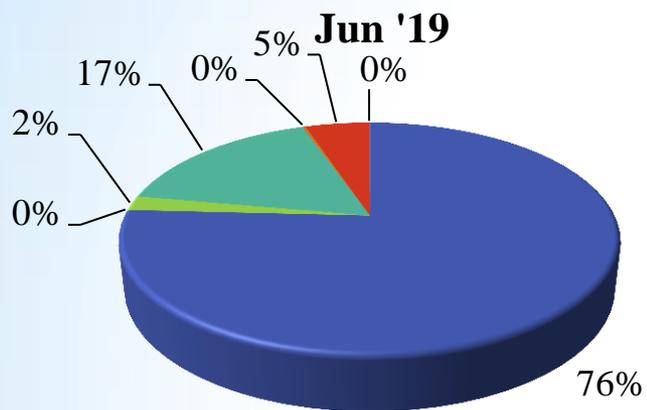
Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
Other Operating Expenses						
Rent & Taxes	84	99	75	365	-15.15%	12.00%
Lighting, Generator	20	32	29	129	-37.50%	-31.03%
Depreciation	69	74	73	285	-6.76%	-5.48%
Telephone, Internet, Postage	29	21	22	91	38.10%	31.82%
Insurance incl. Deposit Insur.	107	96	99	379	11.46%	8.08%
ECGC Premium	17	30	2	123	-43.33%	750.00%
Repair & Maintenance	19	36	22	104	-47.22%	-13.64%
ATM Maint & Service Charges	15	40	16	106	-62.50%	-6.25%
ATM Interchange Fee	54	70	62	273	-22.86%	-12.90%
Professional Fees	27	54	37	172	-50.00%	-27.03%
Financial Inclusion Exp.	21	19	23	83	10.53%	-8.70%
Others	63	191	123	595	-67.02%	-48.78%
Total Expenses	526	763	581	2705	-31.06%	-9.47%

PROVISIONS & PROFIT

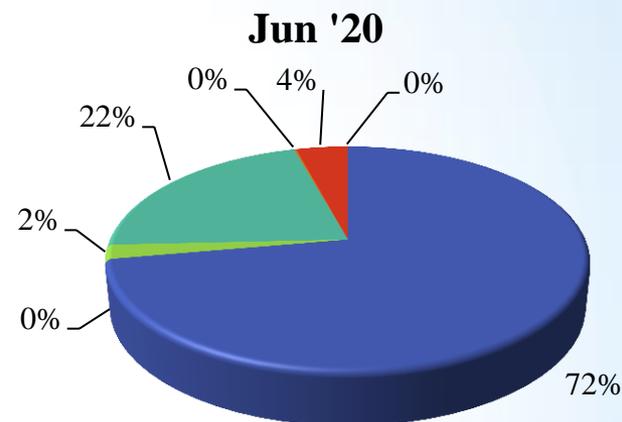
(Rs. In Crore)

Particulars	Quarter ended			Year ended	Growth %	
	Jun '20	Mar '20	Jun '19	Mar '20	Qtr Jun '20 over Mar '20 (Q-o-Q)	Qtr Jun '20 over Jun '19 (Y-o-Y)
OPERATING PROFIT	1291	517	1104	4344	149.71%	16.94%
PROVISIONS	1156	2046	986	5465	-43.50%	17.24%
i) NPA	496	1628	921	4230	-69.53%	-46.15%
ii) Restructured A/cs	20	-64	-16	-159	131.25%	225.00%
iii) Investment	282	445	201	1065	-36.63%	40.30%
iv) Standard Assets	182	167	-19	172	8.98%	1057.89%
v) Unhedged exposure FCE	0	0	0	0	-	-
v)Others	-5	2	-53	-55	-350.00%	90.57%
vi) Taxes	181	-132	-48	212	237.12%	477.08%
Net Profit/ (Loss)	135	-1529	118	-1121	108.83%	14.41%

Investment Portfolio



- Govt. Securities
- Other Approved
- Shares
- Debentures & Bonds
- Subsidiaries & Joint Ventures
- Others



- Investment Outside India

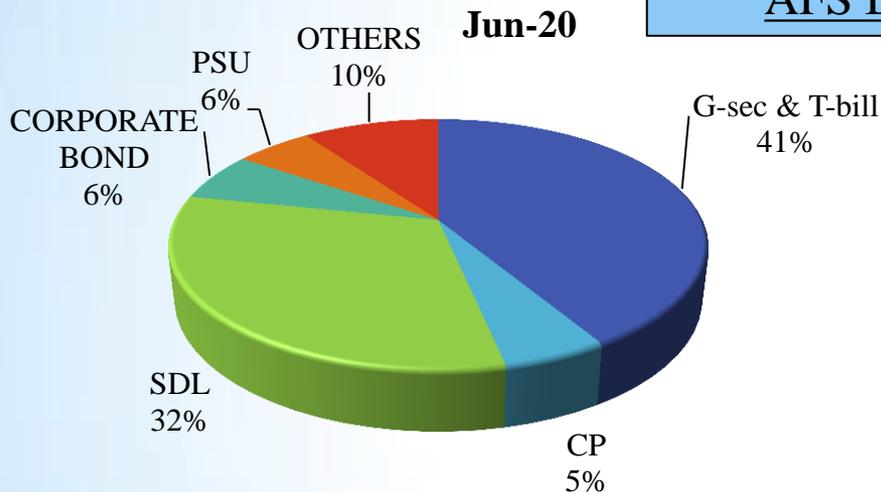
(Rs. in Crore)

Particulars	Jun '19	Jun '20
Govt. Securities	100514	108498
Other Approved	0	0
Shares	2730	3088
Debentures & Bonds	22306	32300
Subsidiaries & Joint Ventures	304	218
Others	6668	6131
Total Investment In India	132521	150235
Investment Outside India	47	47
Grand Total	132569	150283

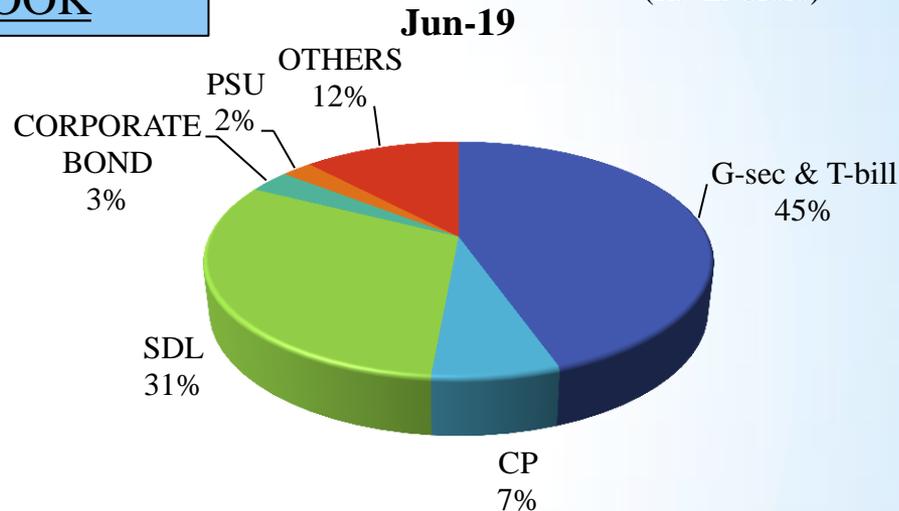
Treasury Operations

AFS BOOK

(Rs. in Crore)

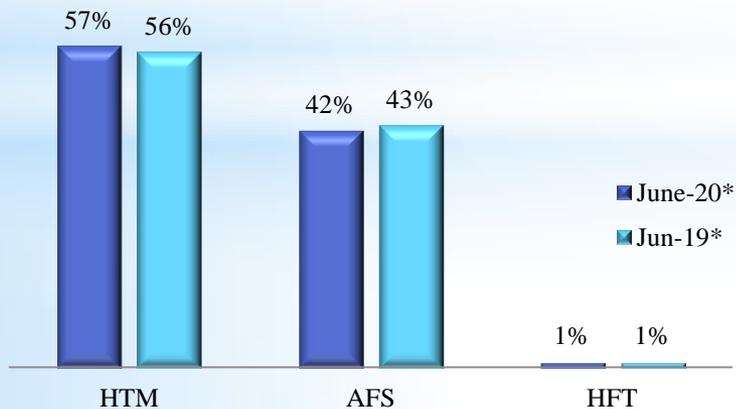


Modified Duration : 2.89



Modified Duration : 2.06

Break up of Domestic Investments(%)

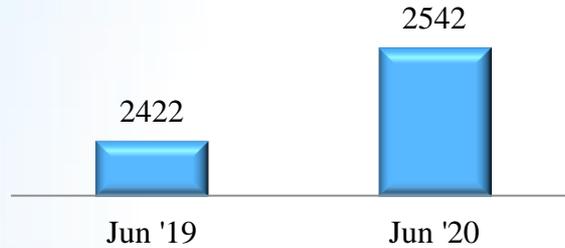


(Rs. in Crore)

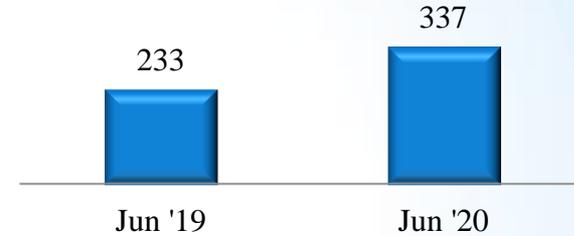
Particulars	Jun '20	Jun '19	Mar '20
Domestic Investments	150283	132569	147358
- of which- SLR	108498	100514	109493
Whole Bank Investments	150283	132569	147358

Treasury Performance

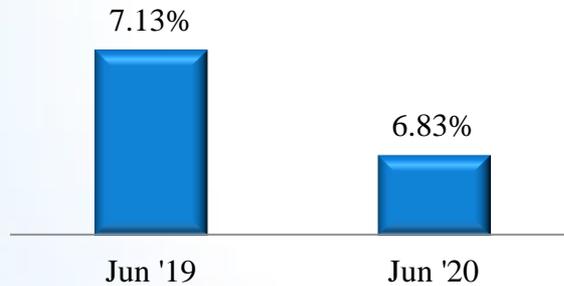
Interest on Investment



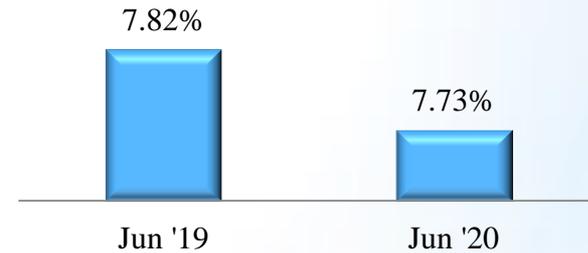
Trading Profit



Yield on Investment



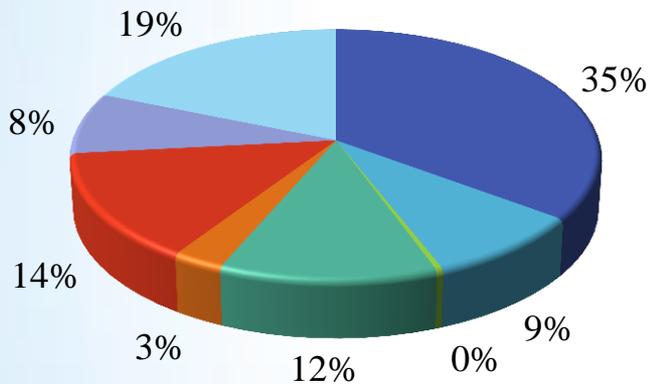
**Yield on Investment
(including Trading Profit)**



Particulars	Jun '19	Jun '20
Interest on Investment (Rs. in Crore)	2422	2542
Yield on Investment	7.13%	6.83%
Trading Profit (Rs. in Crore)	233	337
Yield on Investment (including Trading Profit)	7.82%	7.73%
10 year Bench Mark	7.04%	5.89%

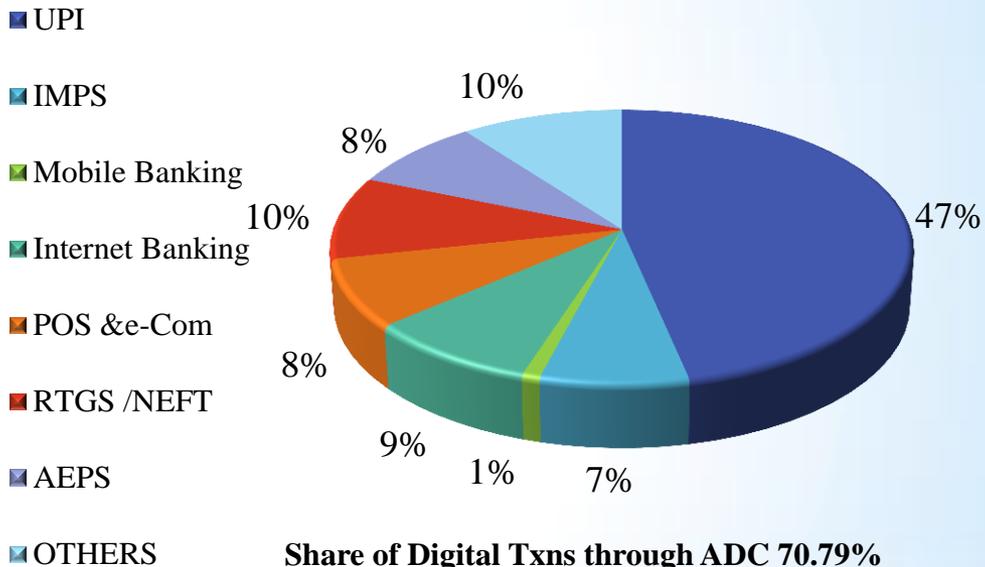
Penetration of Digital Transactions

July 18 to June 19

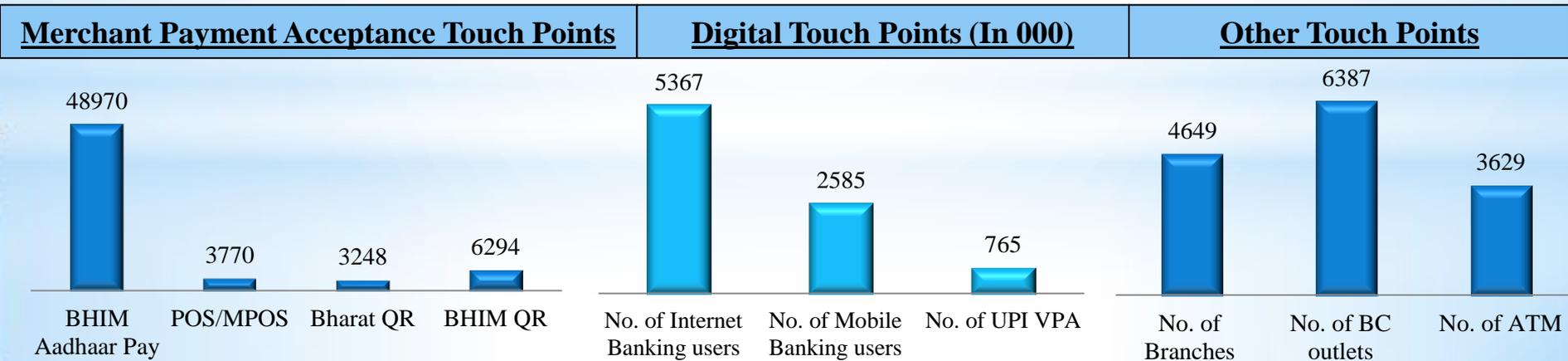


Share of Digital Txns through ADC 45.46%

July 19 to June 20



Share of Digital Txns through ADC 70.79%

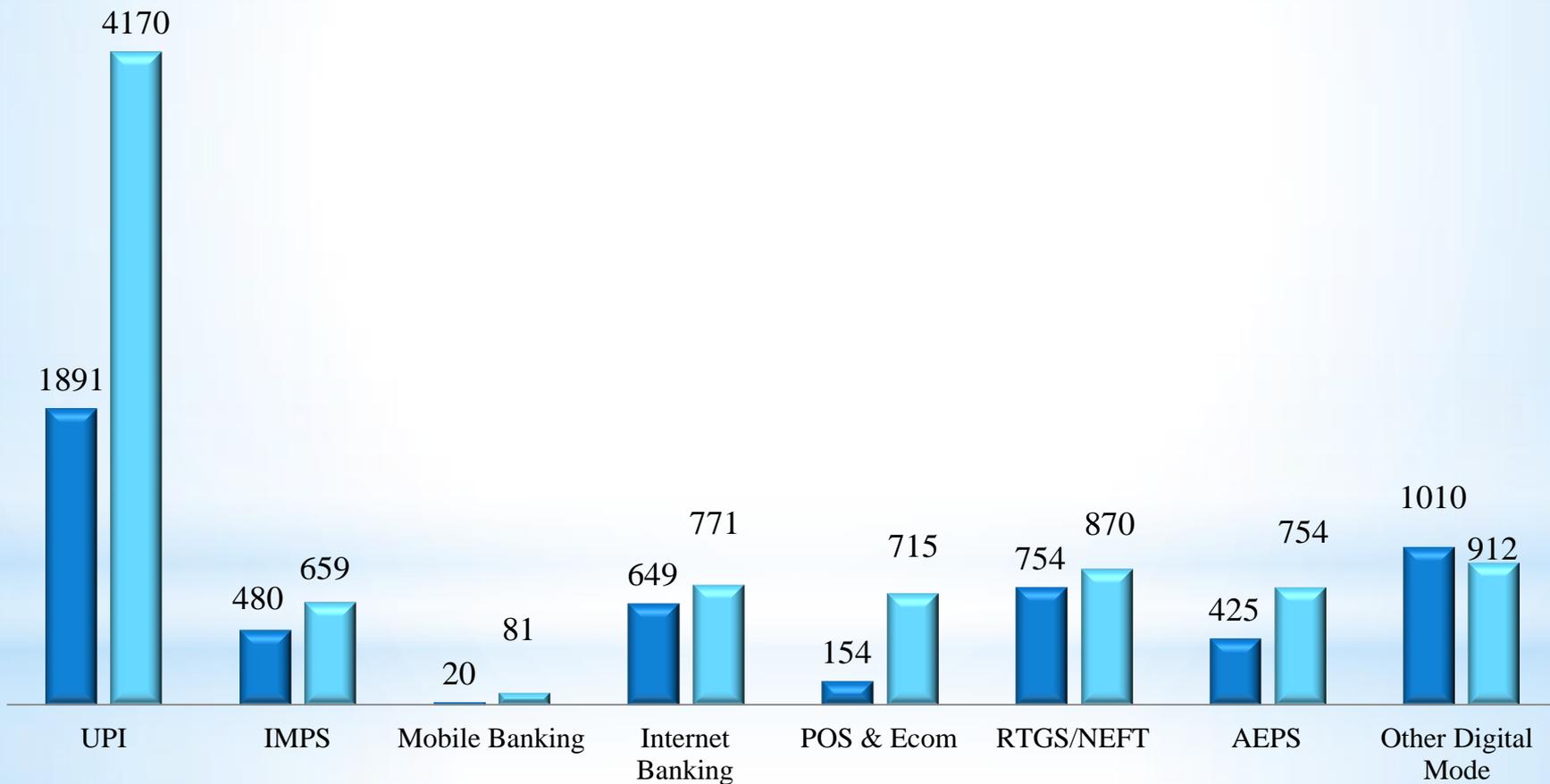


Composition of Digital Transactions Count

(No. in lacs)

■ Digital Transactions July 18 to June 19

■ Digital Transactions July 19 to June 20



Digital Penetration (As on 30.06.2020)

UPI

- Processing 13.47 lakhs transactions per day
- Handled 1212.3 lakhs transactions during the Q1 of FY 2020-21
- Number of UPI-VPA users: 6.17 lakhs

Debit Card

- No. of cards at 2.46 Crore (Active EMV Cards)
- Handled 132.53 lakhs online transactions during the Q1 FY 2020-21
- Processing 1.47 lakhs transactions (POS/Ecom) per day

INB

- Number of Users : 53.67 lakhs
- Handled 144.23 lakhs transactions during the Q1 of FY 2020-21
- Processing 1.60 lakhs transactions per day

Mobile Banking

- Number of Users : 25.86 lakhs
- Handled 19.71 Lakhs transactions during the Q1 FY 2020-21
- Processing 0.22 lakhs transactions per day

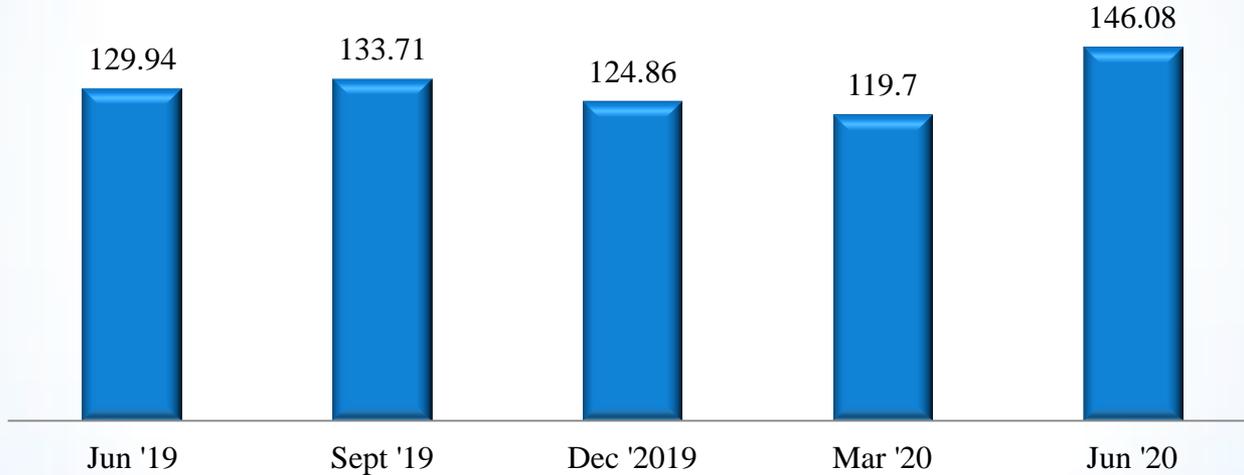
IMPS

- Processing 1.37 lakhs transactions per day
- Handled 122.85 lakhs transactions during the Q1 of FY 2020-21

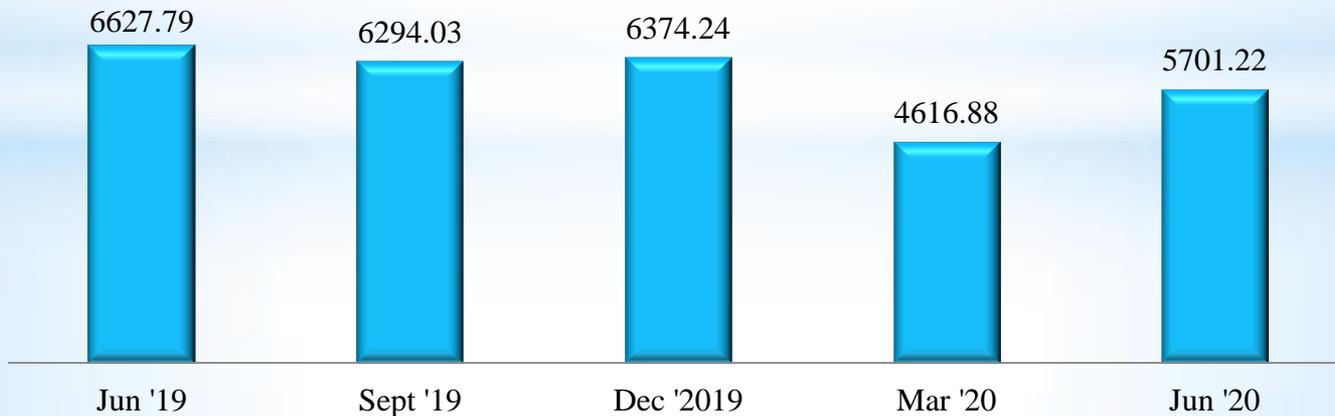


BC Network and Transactions

No. of transactions via BC (in Lacs)



Amount of transactions via BC (Rs. in Crores)



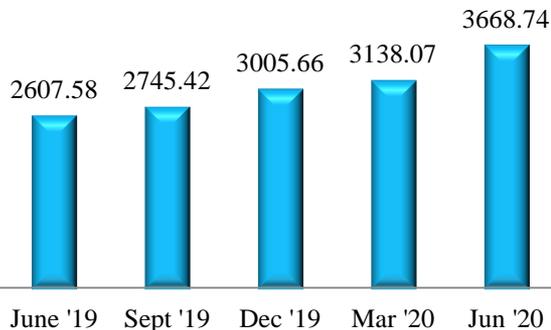
Financial Inclusion

PMJDY

No of accounts(In Lacs)



Balance Outstanding (In Crores)



Accounts with Zero Balance (in Lacs)



Social Security Scheme

No. of enrollments (In lacs)

PMJJBY



PMSBY



APY



Our 46 RSETIs have trained 454 youth through 17 training programmes during the quarter June 2020.

Central Bank of India Group

Subsidiaries					(Rs. In Crore)	
Cent Bank Home Finance Ltd. - <ul style="list-style-type: none"> Engaged into Housing Finance activity Presence in 9 States through 18 Branches Advances & Investment Portfolio of Rs. 1245 Crore 	Central Bank of India Shareholding	Particulars	Q1FY21	Q1FY20		
	64.40%	Total Income	32	38		
		Net Profit / (Loss)	2	4		
		Total Assets	1366	1413		
		Capital & Reserves	129	121		
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	Central Bank of India Shareholding	Particulars	Q1FY21	Q1FY20		
	100%	Total Income	0.77	0.84		
		Net Profit / (Loss)	0.27	0.22		
		Total Assets	44	45		
		Capital & Reserves	37	38		

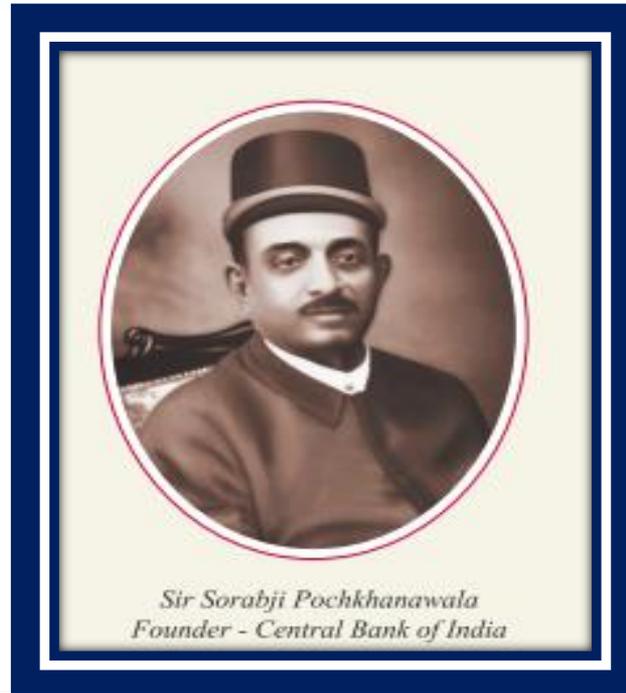
Associates					(Rs. In Crore)	
Name of Associate	Central Bank of India Shareholding	Net Profit for Q1FY21	Net Profit for Q1FY20			
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	11	5			
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	0.60	0.06			
Indo Zambia Bank Limited, Zambia	20%	31	27			

Central Bank of India Group

Group Position			Rs. in Cr.
Particulars	As on 30 Jun 2020	As on 30 Jun 2019	
<u>CAPITAL & LIABILITIES</u>			
Capital	5710	4126	
Reserves and Surplus	15974	15325	
Minorities Interest	46	45	
Share Application Money Pending Allotment	0	0	
Deposits	321676	298243	
Borrowings	7105	5094	
Other Liabilities and Provisions	14173	8362	
Total	364683	331195	
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	26990	26477	
Balances with Banks and Money at Call and Short Notice	1686	674	
Investments	145170	128563	
Loans & Advances	155836	144390	
Fixed Assets	4279	4341	
Other Assets	30713	26740	
Goodwill on Consolidation	9	9	
Total	364683	331195	

Central Bank of India Group

Group Performance		Rs. in Cr.	
Particulars	Q1FY21	Q1FY20	
<u>INCOME</u>			
Interest and Dividend Earned	6041	5745	
Other Income	710	774	
Total	6752	6518	
<u>EXPENDITURE</u>			
Interest Expended	3886	3942	
Operating Expenses	1568	1469	
Provisions and Contingencies	1160	992	
Total	6614	6403	
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	137	116	
Less: Minority Interest	-1	-1	
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	137	114	
Add: Share of earnings in Associates	10	7	
Consolidated Net Profit/(Loss) for the year attributable to the Group	147	122	



Central Bank of India pays homage to its visionary founder Sir Sorabji Pochkhanawala
on his 139th Birth Anniversary on 9th August 2020

THANK YOU