



Analyst Presentation

Financial Results for the
Quarter Ended – 30th Jun' 2021



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Strong Brand Image with Legacy of 110 Years

Strong CASA base of 49.20% of total deposits

Strong BC Network of 7018 BC Outlets

Pan India Branch Network of 4594 Branches

Strong Rural + Semi Urban Presence
with 64% of Total Branches in RUSU
Centers

Strengths

PERFORMANCE HIGHLIGHTS



With improved performance, the Bank has turned corner and registered a Net Profit ₹ **206** Crore compared to Net Profit of ₹ 135 Crore on Y-o-Y basis (**53%**) and loss of ₹ 1349 Crore as on 31st Mar' 21.



Operating Profit marginally declined from ₹ 1291 Crore to ₹ **1179** Crore (**-8.68%**) on Y-o-Y basis and improved from ₹ 688 Crore to ₹ **1179** Crore (**71.37%**) on Q-o-Q basis.



CRAR improved from 11.50% to **14.88%** on Y-o-Y basis registering an improvement of 338 bps and from 14.81% to **14.88%** registering an improvement of 7 bps on Q-o-Q basis.



Gross NPA improved from 18.10% to **15.92%** on Y-o-Y basis registering an improvement of 218 bps and from 16.55% to **15.92%** on Q-o-Q basis registering an improvement of 63 bps



PERFORMANCE HIGHLIGHTS



Net NPA improved from 6.76% to **5.09%** on Y-o-Y basis registering an improvement of 167 bps and from 5.77% to **5.09%** on Q-o-Q basis registering an improvement of 68 bps.



Provision coverage ratio (PCR) improved from 79.12% to **84.28%** on Y-o-Y basis registering an improvement of 516 bps and from 82.54% to **84.28%** on Q-o-Q basis registering an improvement of 174 bps.



Cost to Income ratio declined from 54.79% to **59.39%** on Y-o-Y basis registering a decline of 460 bps and **improved from 71.57% to 59.39%** on Q-o-Q basis registering an improvement of 1218 bps.

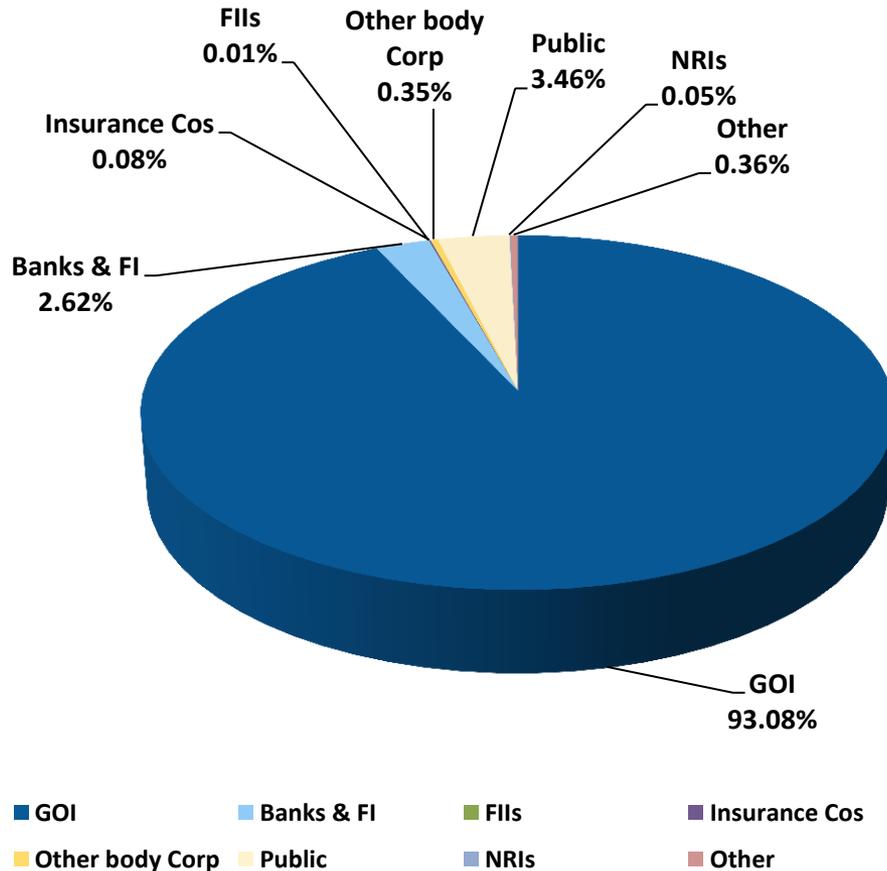


CASA share in Total Core Deposits has improved from 47.30% to **49.20%** on Y-o-Y basis registering an improvement of 190 bps and remained almost flat at 49.24% compared to **49.20%** on Q-o-Q basis.



Shareholding Pattern

As on June 30, 2021

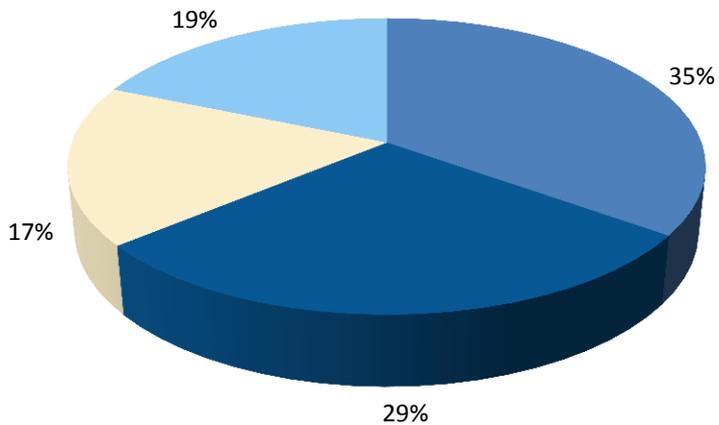


- Share Capital : ₹ 8680.94 cr
- Shares of Central Bank of India are listed on BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.

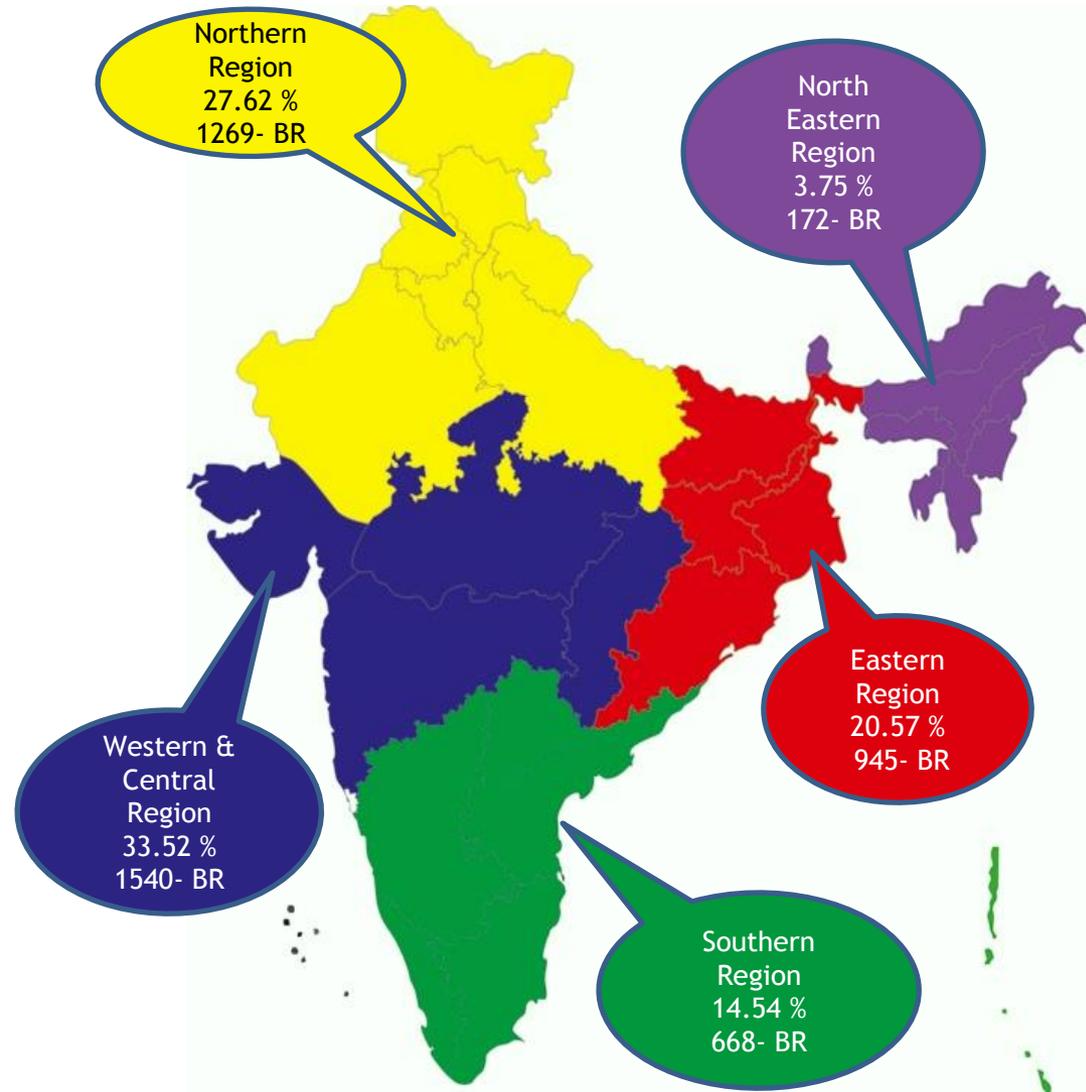
•Govt. of India had infused Capital of ₹ 4800 Crore on 31st Mar'21. The Shares have been allotted to the Govt. of India on 29th May'2021.

PAN India Branch Network

As on 30 June '21	
Total Branches	4594
Rural	1605
Semi Urban	1331
Urban	802
Metro	856
Total ATMs	3427
Total BC Outlets	7018
Total Customer Touch Points	15039



■ Rural ■ Semi Urban ■ Urban ■ Metro

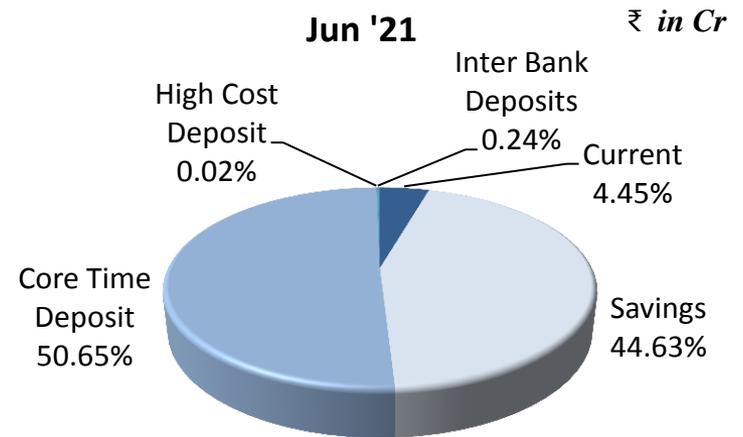
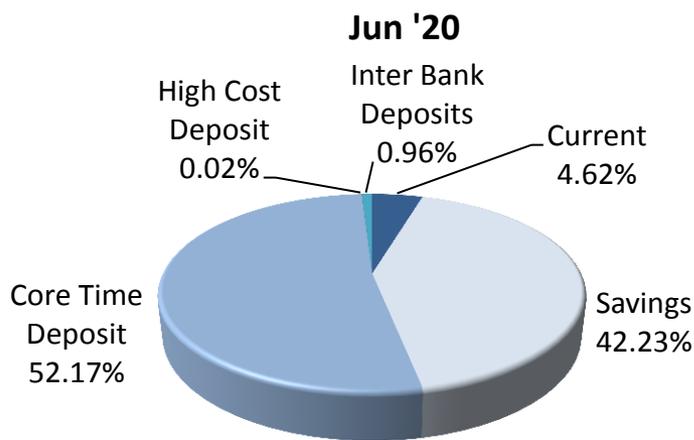


BUSINESS PERFORMANCE

Particulars	Jun ' 20	Jun '21	Y - o - Y Growth(%)
Total Business	497748	506712	1.80
Total Deposits	321252	331483	3.18
CASA Deposits	150501	162698	8.10
CASA %	47.30	49.20	190bps
Total Advances	176496	175229	-0.72
RAM	109487	114618	4.69
Corporate	67009	60611	-9.55
CD ratio#	55.47	52.99	-248bps

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification

DEPOSIT MIX



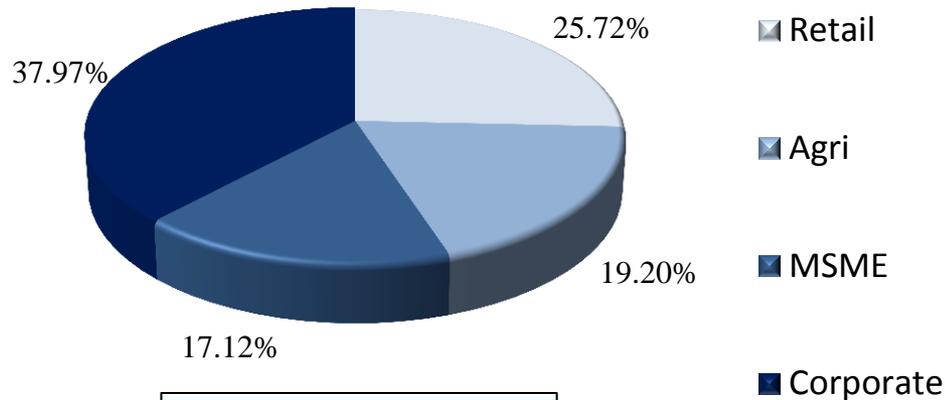
Particulars	Jun '20	Jun '21	Y-o-Y Growth%
Current	14830	14755	-0.51
Savings	135671	147943	9.05
Total CASA Deposits	150501	162698	8.10
CASA %	47.30	49.20	190 bps
Core Time Deposit	167611	167909	0.18
High Cost Deposit	64	70	9.38
Inter Bank Deposit	3076	806	-73.80
Total Deposits	321252	331483	3.18

ADVANCES MIX

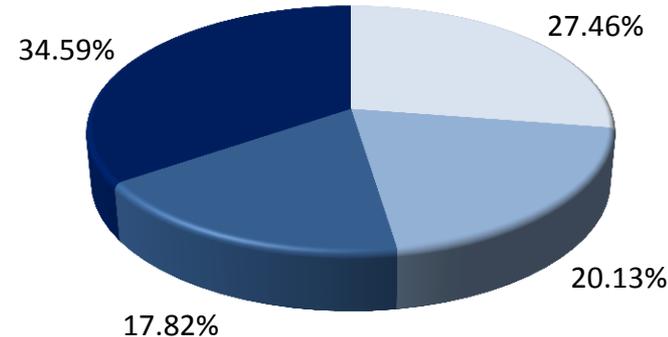
₹ in Cr

Jun '20

Jun '21



RAM : 62.03%



RAM : 65.41%

SECTORS	Jun '20	Jun '21	Y-o-Y Growth (%)
Retail	45392	48114	6.00
Agriculture	33886	35273	4.09
MSME	30209	31231	3.38
RAM	109487	114618	4.69
Corporate	67009	60611	-9.55
Gross Advance	176496	175229	-0.72
TOTAL Credit RWA	122957	117462	-4.47
CRWA % of Gross Advance	69.67	67.03	-264 bps

Achievement Under Mandated Targets

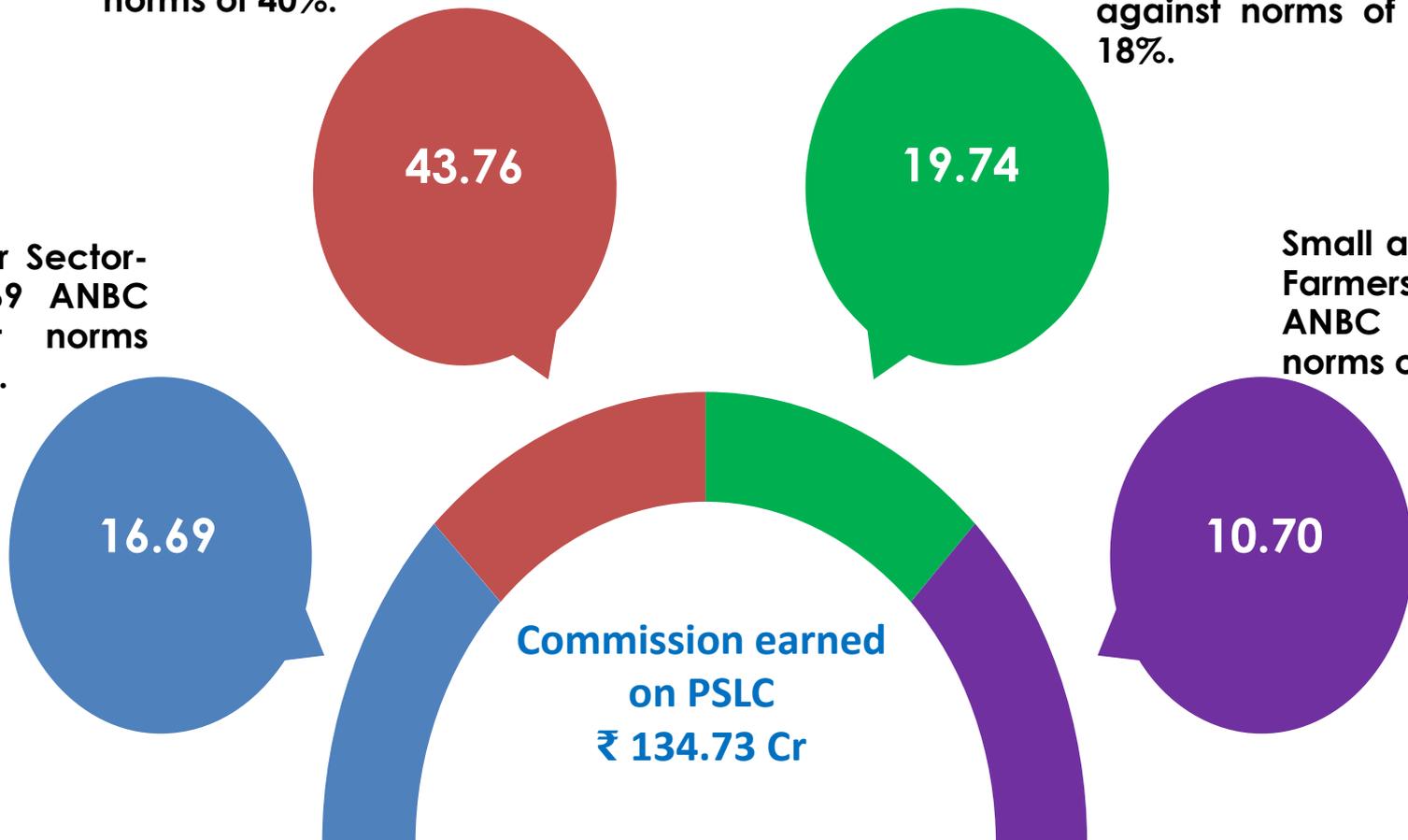
Achieved the mandated norms in respect of

Total Priority 43.76 %
of ANBC against
norms of 40%.

Agriculture 19.74
% of ANBC
against norms of
18%.

Weaker Sector-
of 16.69 ANBC
against norms
of 10%.

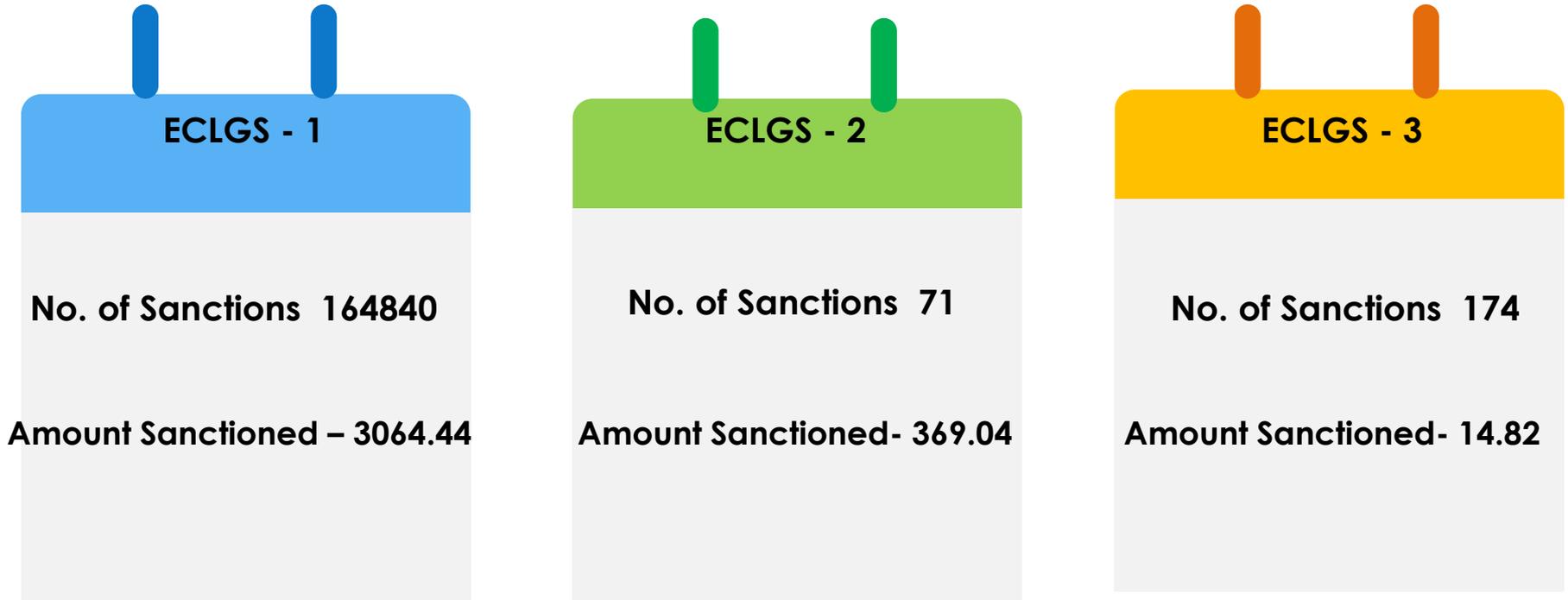
Small and Marginal
Farmers 10.70% of
ANBC against
norms of 8%



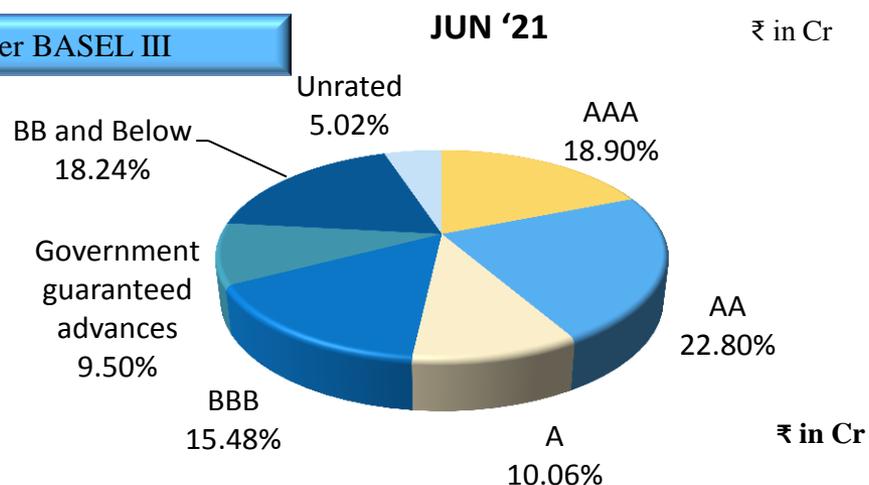
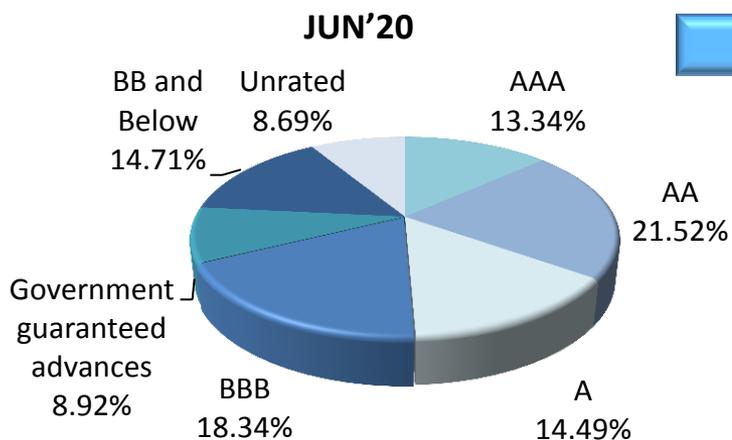
Covid 19- Credit Support

Guaranteed Emergency Credit Line

₹ in Cr



Rated Standard Advances



Investment Grade & above : 76.60

Investment Grade & above : 76.75%

Investment grade wise Standard Advances (Fund Based)	JUN ' 20	JUN ' 21	Y-o-Y Growth%
AAA	6292	9071	44.17
AA	10150	10943	7.81
A	6833	4828	-29.34
BBB*	8644	7441	-13.92
Government guaranteed advances	4206	4560	8.42
Sub-Total	36125	36843	1.99
BB and Below	6939	8755	26.17
Unrated	4099	2408	-41.25
Total	47163	48006	1.79

* Figure of Previous Year has been regrouped/rearranged to confirm the current year classification.

Previous Year it was

₹ 7127 Cr. CRE account have now been grouped under BBB

Retail Segment

As on 30 Jun '21

₹ in Cr

Home Loan ₹27579
57.32% of Total Retail
Advance
Y-o-Y Growth 6.04%

Auto Loan ₹ 2942
6.11 % of Total Retail
Advance
Y-o-Y Growth 9.61%

Retail Segment
₹48114
27.46% of Total
Advance
Y-o-Y Growth
6.00%

Personal Loan
₹ 2426
5.05 % of Total Retail
Advance
Y-o-Y Growth 1.89%

Education Loan ₹ 3494
7.26% of Total Retail
Advance
Y -o-Y Growth -6.52%

Other Retail Loans
₹ 11673
24.26% of Total Retail
Advance
Y-o-Y Growth 10.31%

Standard Restructured

(₹ in Cr)

Segment wise	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21
Corporate	856	852	859	986	976
MSME	1060	1205	1364	1723	1614
Agriculture	202	305	305	301	273
Retail	637	523	518	468	463
Total	2755	2885	3046	3478	3326

Standard Restructured - Covid-19 Resolution Framework

Segment wise	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21
Corporate	-	-	-	-	2313
MSME	-	-	-	-	838
Agriculture	-	-	-	-	48
Retail	-	-	-	-	1514
Total	-	-	-	-	4713

Total Standard Restructured

Total Segment wise	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21
Corporate	856	852	859	986	3289
MSME	1060	1205	1364	1723	2452
Agriculture	202	305	305	301	321
Retail	617	523	518	468	1977
Total Restructured	2755	2885	3046	3478	8039

SPECIAL MENTION ACCOUNTS - SMA

(₹ in Cr)

Assets Quality - Jun '21

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Total Jun '21	% of Total Adv.
SMA 0	142169	1,509	5,071	6,580	3.76
SMA 1	121017	132	4,189	4,321	2.47
SMA 2	107841	1,516	3,599	5,115	2.91
TOTAL	371027	3157	12859	16016	9.14

Jun '20 figures are not comparable due to the moratorium granted by RBI under Covid-19 Pandemic.

Assets Quality - Mar '21

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Total Mar '21	% of Total Adv.
SMA 0	98767	1214	3915	5129	2.90
SMA 1	155149	1203	5002	6205	3.51
SMA 2	124343	2012	4076	6088	3.44
TOTAL	378259	4429	12993	17422	9.85

NPA CLASSIFICATION

NPA Classification: Sector Wise

(₹ in Cr)

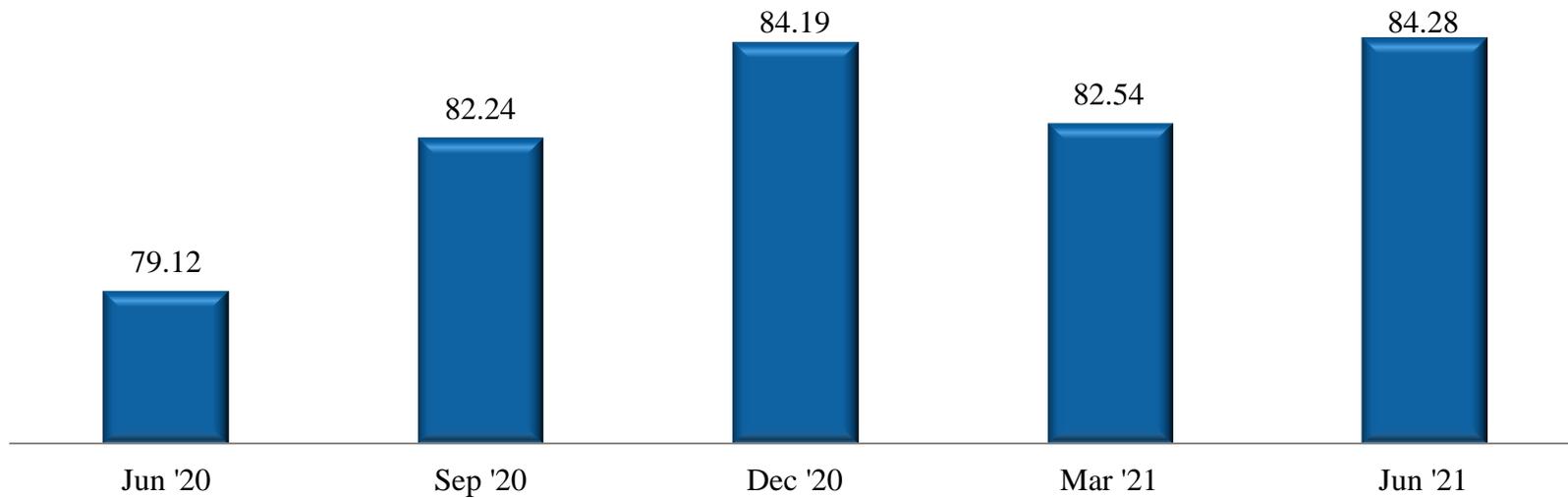
Particulars	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21	Advances O/s (Jun '21)	NNPA %
Total NPA	31,946	30,785	29,486	29277	27892	175229	5.09
Retail	1,959	1,847	1,791	2542	2596	48114	2.31
Agriculture & Allied	4,954	4,496	4,325	5349	5560	35273	8.65
MSME	5,296	5,040	4,806	5654	5634	31231	6.90
Corporate & Others	19,737	19,402	18,564	15732	14102	60611	4.36

NPA Classification: Retail Sector

(₹ in Cr)

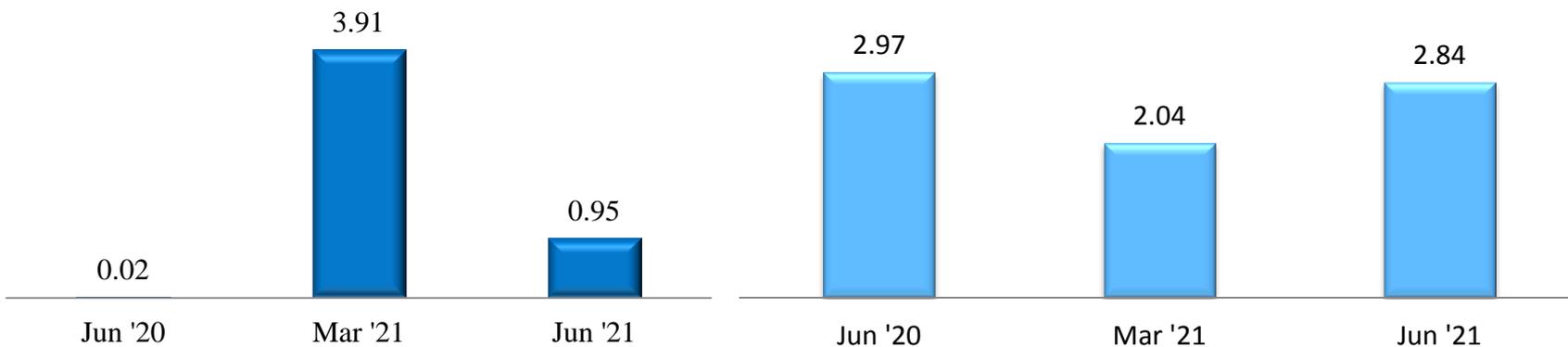
Particulars	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21	Advances O/s (Jun '21)	NNPA %
Total Retail NPA	1983	1871	1840	2542	2596	48114	2.31
Housing Loan	1098	1028	1024	1324	1298	27579	2.42
Vehicle Loan	106	100	97	127	131	2942	1.92
Education Loan	549	521	503	591	594	3494	6.87
Other Personal Loans	230	222	216	500	573	14099	1.12

PROVISION COVERAGE RATIO(PCR)



SLIPPAGE RATIO#

NET INTEREST MARGIN#

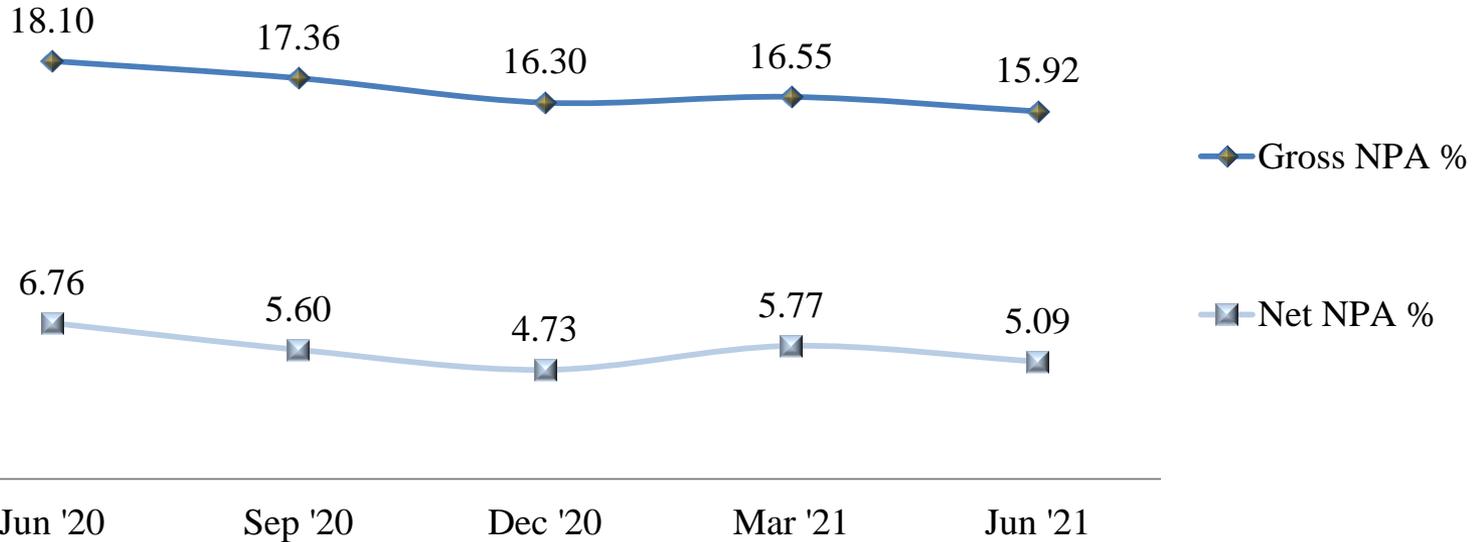


Figures of earlier period have been regrouped wherever necessary to confirm the current year classification

(₹ in Cr)

<u>Gross NPA</u>	Jun '20	Sep ' 20	Dec '20	Mar '21	Jun '21	FY-Mar '21
Opening Gross NPAs	32589	31946	30785	29486	29277	32589
Slippage of PA to NPAs	20	97	59	5848	1281	5951
Increase in balance of existing NPAs	14	16	44	71	124	191
Sub Total	34	113	103	5919	1405	6142
Less:						
Up gradation	92	123	88	258	2231	499
Recovery (Including Sale to ARC)	241	907	631	769	461	2554
Regular Write-off	59	149	683	292	98	1182
Technical Write-off	0	0	0	4809	0	4810
Other Recovery by adjustment	285	95	0	0	0	409
Sub Total	677	1274	1402	6128	2790	9454
Gross NPAs	31946	30785	29486	29277	27892	29277
% of Gross NPAs to Gross Advances	18.10	17.36	16.30	16.55	15.92	16.55

ASSET QUALITY TREND



(₹ in Cr)

Particulars	Jun '20	Sep '20	Dec '20	Mar '21	Jun '21
Gross Advances	176496	177293	180856	176913	175229
Net Advances	154919	155085	158776	156579	155154
Gross NPA	31946	30785	29486	29277	27892
Net NPA	10469	8684	7515	9036	7904
Gross NPA %	18.10	17.36	16.30	16.55	15.92
Net NPA %	6.76	5.60	4.73	5.77	5.09

Status of NCLT accounts

As on June 2021

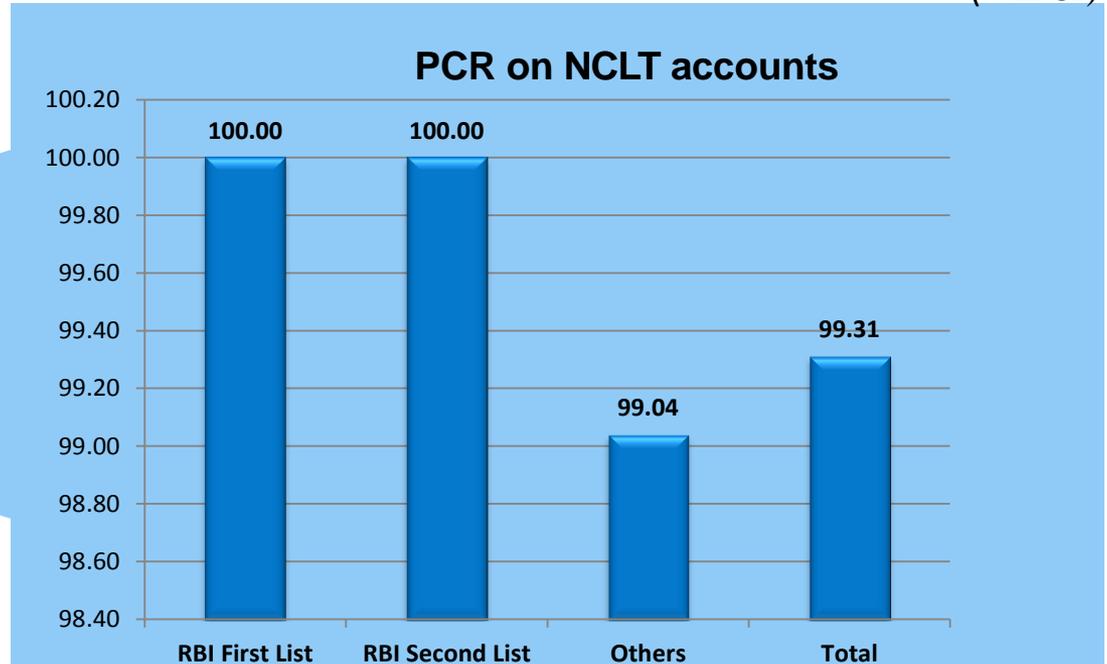
(₹ in Cr)

RBI List 1 O/s
Rs. 868.67cr

RBI List 2 O/s
Rs. 5425.91 cr

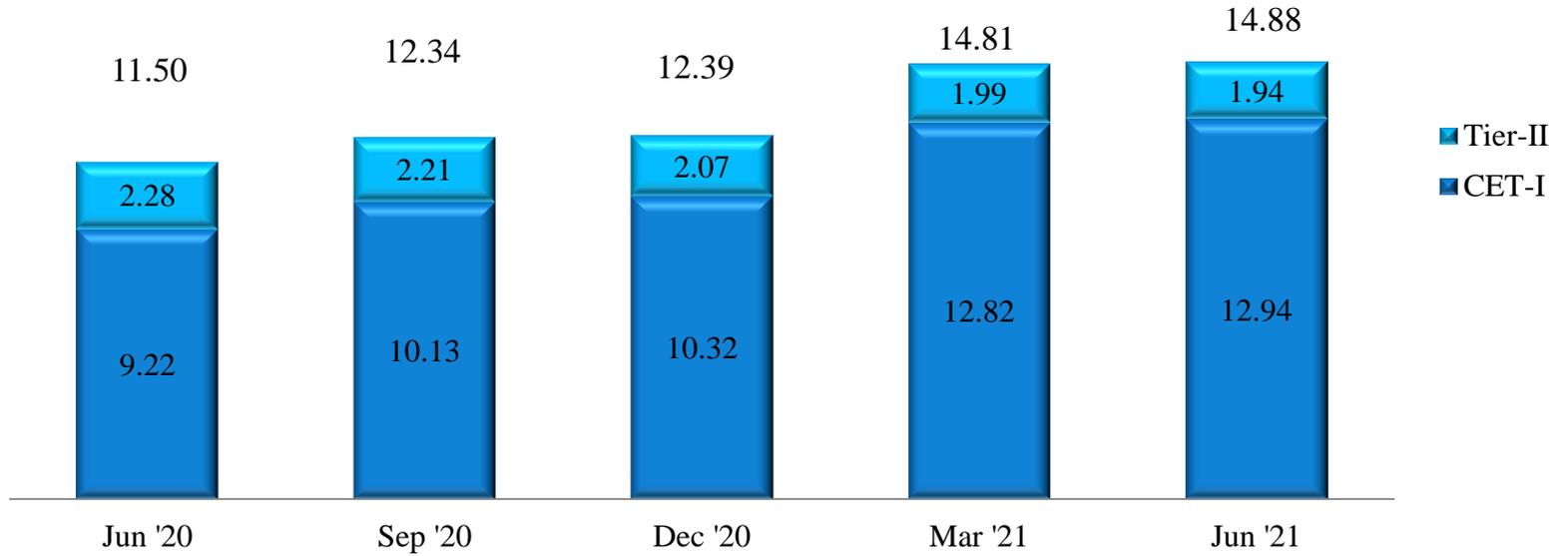
Others
Rs. 16069.51 cr

Total (Incl. TWO)
Rs. 22364.09cr

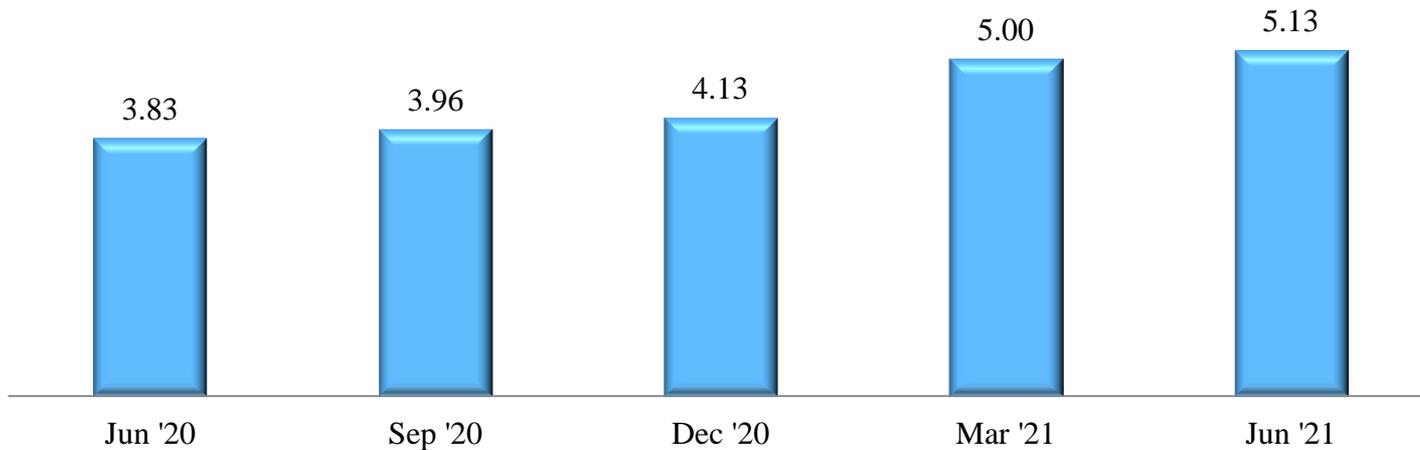


CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)



Financials at a Glance

Quarterly

Particulars	Jun ' 20	Mar '21	Jun '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Total Interest Income	6017	4878	5479	12.32	-8.94
Total Interest Expenses	3871	3362	3344	-0.54	-13.61
Net Interest Income	2146	1516	2135	40.83	-0.51
Total Income	6727	5780	6246	8.06	-7.15
Total Expenditure	5436	5092	5067	-0.49	-6.79
Operating Profit	1291	688	1179	71.37	-8.68
Provisions	1156	2037	973	-52.23	-15.83
Net Profit	135	-1349	206	115.27	52.59

Fee Based Income

Quarterly

Parameters	Jun ' 20	Mar '21	Jun '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Fee Based Income (i+ii+iii)	172	265	230	-13.21	33.72
Commission Exchange & Brokerage(i)	60	83	62	-25.30	3.33
- Commission on LC/BG/DDs	36	48	39	-18.75	8.33
- Govt. Business	15	14	13	-7.14	-13.33
- Banc assurance	9	21	10	-52.38	11.11
Service Charges (ii)	105	171	159	-7.02	51.43
Miscellaneous (iii)	7	11	9	-18.18	28.57
Treasury Income	378	303	251	-17.16	-33.60
- Profit on Sale of Investments	337	260	197	-24.23	-41.54
- Profit on Exchange Transactions	35	37	54	45.95	54.29
- Dividend Income	6	6	0	-100	-100
Recoveries in Written Off A/c	11	159	94	-40.88	754.55
-Other Receipts(PSLC & Others)	149	175	192	9.71	28.86
Total Non-Interest Income	710	902	767	-14.97	8.03

TOTAL EXPENSES

Quarterly

Parameters	Jun ' 20	Mar '21	Jun '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Interest Expenses	3871	3362	3344	-0.54	-13.61
Interest paid on Deposits	3728	3254	3239	-0.46	-13.12
Other Interests	143	108	105	-2.78	-26.57
Operating Expenses	1565	1730	1723	-0.40	10.10
Staff Cost	1039	898	1138	26.73	9.53
Other Operating Expenses	526	832	585	-29.69	11.22
Total Expenses	5436	5092	5067	-0.49	-6.79

PROVISIONS

Quarterly

Parameters	Jun ' 20	Mar '21	Jun '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Total Provision	1156	2037	973	-52.23	-15.83
NPAs	496	3259	76	-97.67	-84.68
Standard Assets	182	-152	240	257.89	31.87
Depreciation/Provisions on Investment	282	-37	-105	-183.78	-137.23
Income Tax	181	-1094	416	138.03	129.83
Others	-5	29	18	-37.93	460.00
Restructured A/cs	20	32	328	925.00	1540.00

FINANCIAL INDICATORS

Particulars	Jun ' 20	Mar ' 21	Jun '21
Cost of Deposits(%)*	4.70	4.00	3.93
Yield on Advances(%)*	7.30	4.98	6.55
Yield on Investments(%)	6.83	6.49	6.12
Cost of Funds(%)*	4.79	4.07	3.99
Yield on Funds(%)*#	8.34	6.55	7.29
NIM %* #	2.97	2.04	2.84
ROA %*#	0.16	-1.58	0.24
ROE % #	0.73	-6.44	0.90
Credit Cost *#	1.16	7.29	0.17
Business per Employee (₹ in Cr)	15.03	15.64	16.00
Operating Profit per Employee (₹ in Lacs)	15.69	8.50	14.91
Net Profit per Employee (₹ in Lacs)	1.65	(16.69)	2.60

•Annualised

•# Figures of earlier period have been regrouped wherever necessary to confirm the current year classification.

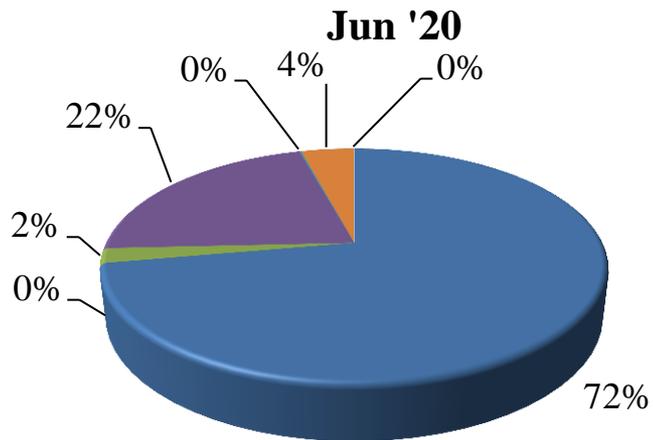
NPA PROVISION BREAKUP

(₹ in Cr)

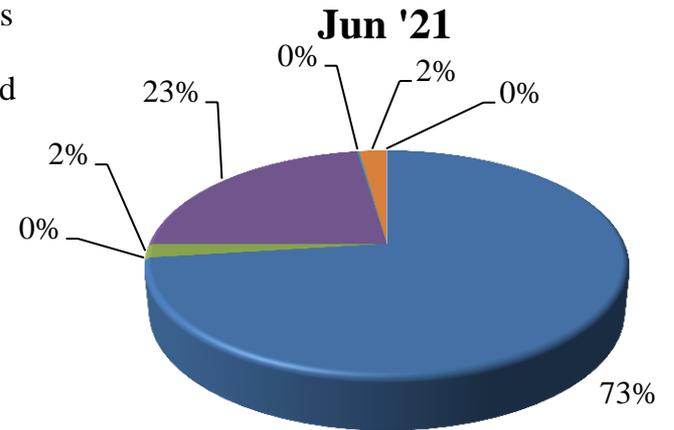
Particulars	Jun '21	Mar '21
NPA Provision Increase due to:		
Ageing Provision/Change in Value of Security	129	944
Slippages/Increase in Balance/Fraud	411	1704
One time measure, additional provision as a matter of prudence.	0	1050
Sub Total	540	3698
Less : Provision write back due to Cash Recoveries/Upgradation/ Restructuring	464	440
Net Additional NPA Provision made	76	3258

Jun '20 figures are not comparable due to moratorium granted by RBI under Covid-19 Pandemic resulting into there was almost NIL slippage.

INVESTMENT PORTFOLIO



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



- Investment Outside India

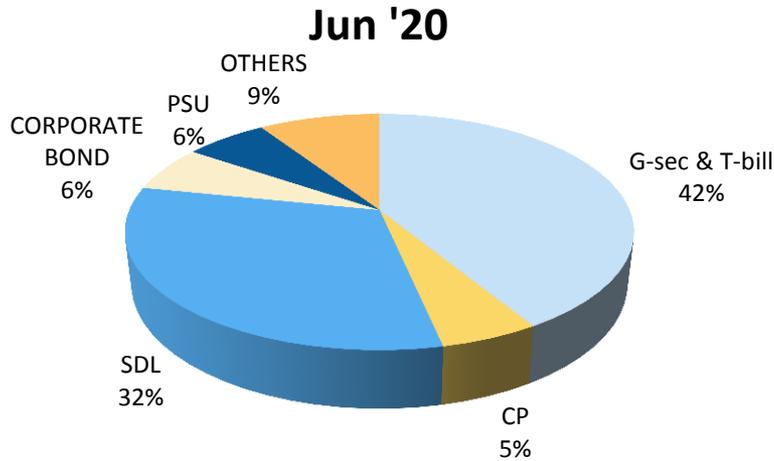
(₹ in Cr)

Particulars	Jun '20	Jun '21
Govt. Securities	108498	115947
Other Approved	0	0
Shares	3089	3034
Debentures & Bonds	32300	36093
Subsidiaries & Joint Ventures	218	258
Others	6131	3425
Total Investment In India	150236	158757
Investment Outside India	47	47
Grand Total	150283	158804

TREASURY OPERATIONS

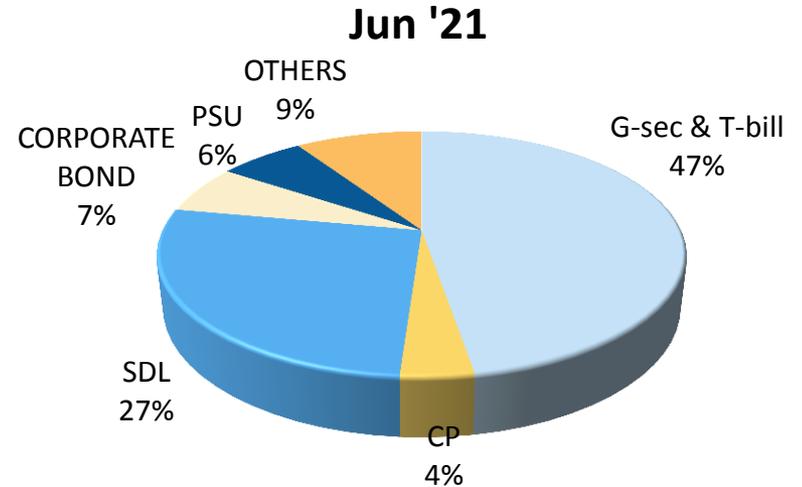
AFS BOOK

(₹ in Cr)



Modified Duration : 2.89

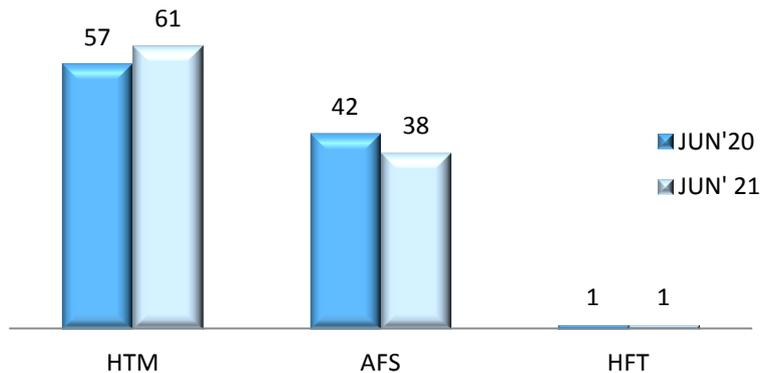
P.V. 01 : 15.85



Modified Duration : 1.74

P.V. 01 : 8.73

Break up of Domestic Investments(%)



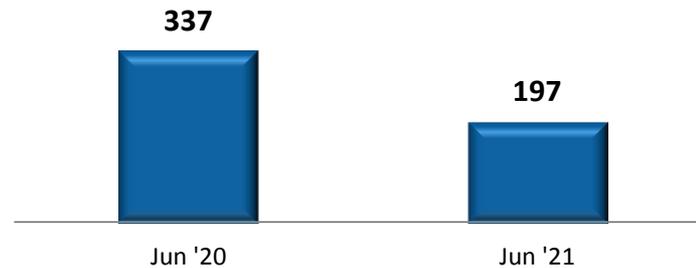
(₹ in Cr)

Particulars	Jun '20	Mar '21	Jun '21
Total Investments	150283	153820	158804
- of which- SLR	108498	110414	115947

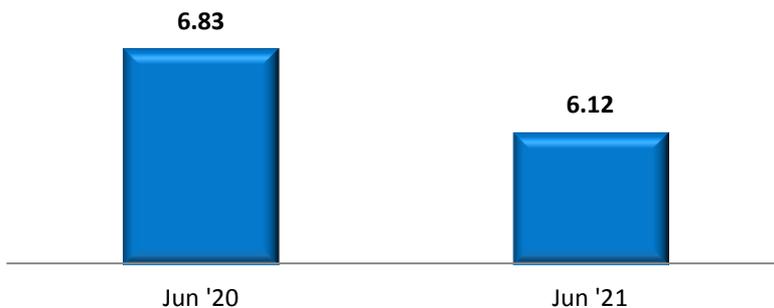
Interest on Investment



Trading Profit



Yield on Investment



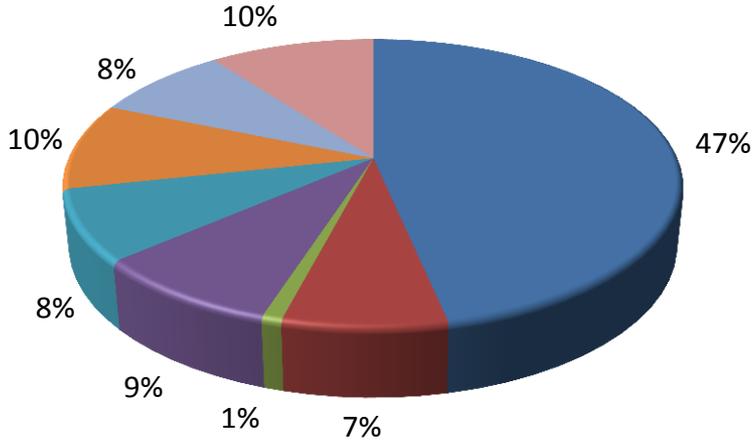
Return on Investment (including Trading Profit)



Particulars	Jun '20	Jun '21
Interest on Investment (₹ in Cr)	2542	2380
Yield on Investment %	6.83	6.12
Trading Profit (₹ in Cr)	337	197.39
Return on Investment (including Trading Profit) %	7.73	6.63
10 year Bench Mark %	5.89	6.02

DIGITAL TRANSACTIONS

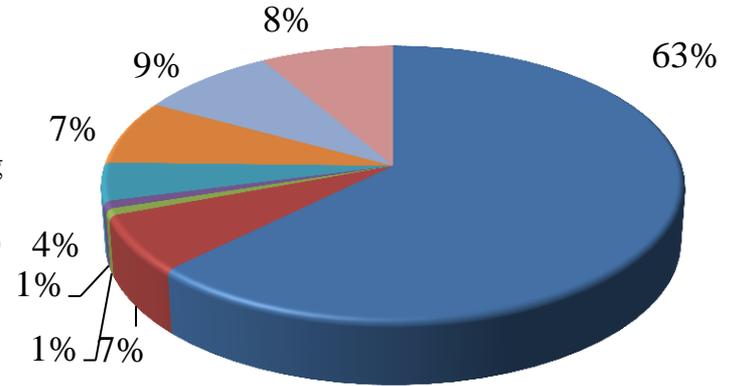
July '19 to Jun '20



Share of Digital Txns through ADC 70.79%

July '20 to Jun '21

- UPI
- IMPS
- Mobile Banking
- Internet Banking
- Debit card (POS)
- RTGS/NEFT
- AEPS-BHIM-AADHAR
- Others

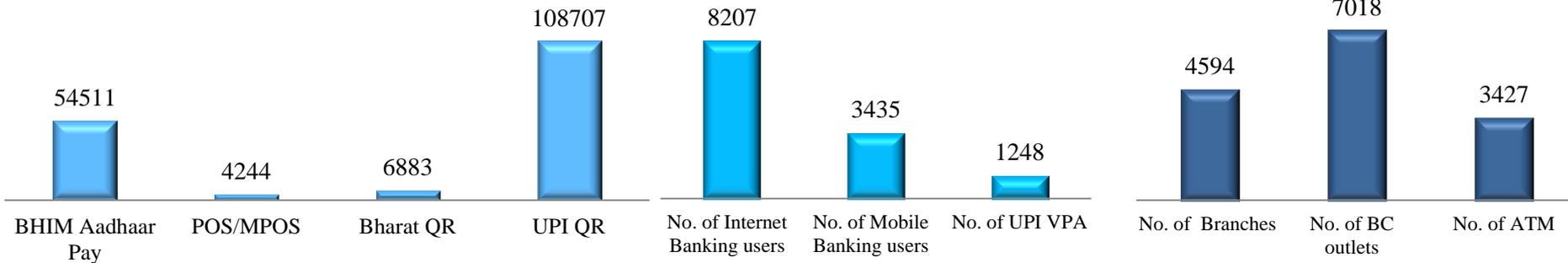


Share of Digital Txns through ADC 78.39%

Payment Acceptance Touch Points

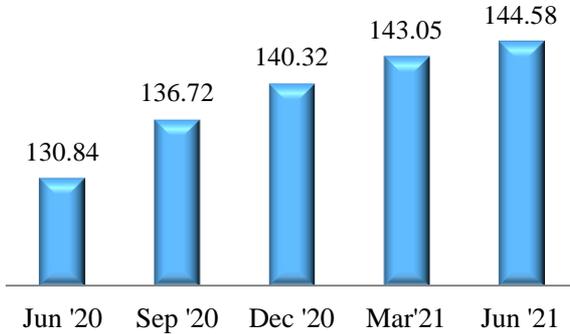
Digital Touch Points (In 000)

Other Touch Points



PMJDY

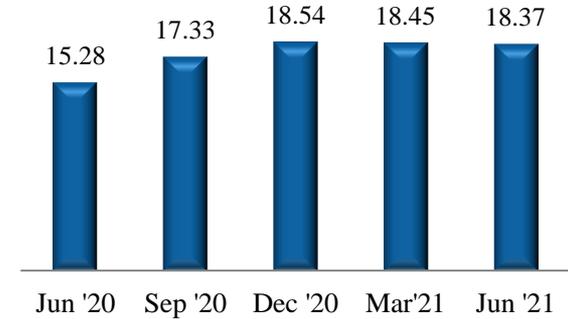
No of accounts(In Lacs)



Balance Outstanding (In Cr)



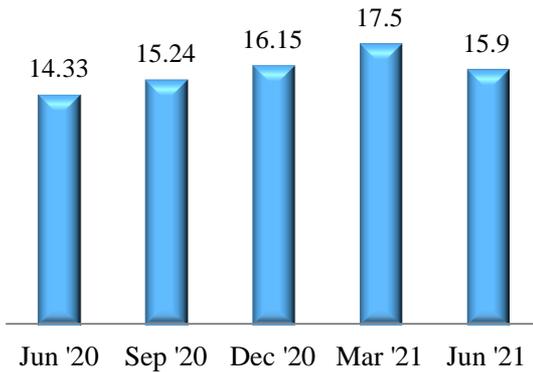
Accounts with Zero Balance (in Lacs)



Social Security Scheme

No. of enrollments (In lacs)

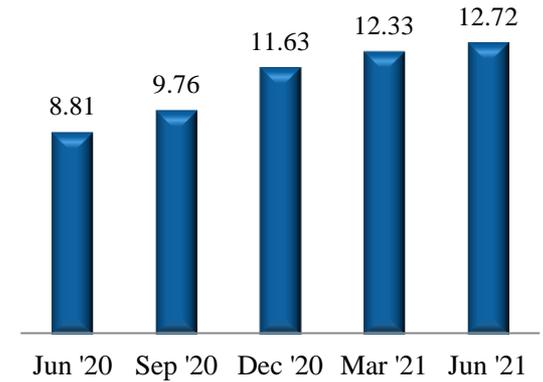
PMJJBY



PMSBY



APY



Subsidiaries				(₹ In Cr)	
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. 1069 Crore 	Central Bank of India Shareholding	Particulars	Qtr ended		
	64.40 %		Jun'20	Jun'21	
		Total Income	32.42	29.05	
		Net Profit / (Loss)	1.73	1.41	
		Total Assets	1366.38	1200.45	
	Capital & Reserves	129.02	143.29		
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	Central Bank of India Shareholding	Particulars	Qtr ended		
	100%		Jun'20	Jun'21	
		Total Income	0.77	0.57	
		Net Profit / (Loss)	0.27	0.16	
		Total Assets	43.58	42.54	
	Capital & Reserves	37.02	35.97		

Associates				(₹ In Cr)	
Name of Associate	Central Bank of India Shareholding	Net Profit for Qtr ended			
		Jun'20	Jun'21		
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	11.39	107.49		
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	0.60	3.02		
Indo Zambia Bank Limited, Zambia	20%	31.01	24.74		



Group Position

(₹ in Cr.)

Particulars	As on 30 Jun' 2021	As on 30 Jun '2020
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	5710
Reserves and Surplus	18066	15974
Minorities Interest	51	46
Share Application Money Pending Allotment	0	0
Deposits	331838	321676
Borrowings	5719	7104
Other Liabilities and Provisions	8102	14173
Total	372457	364683
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	25567	26990
Balances with Banks and Money at Call and Short Notice	7961	1686
Investments	153615	145170
Loans & Advances	155997	155836
Fixed Assets	5086	4279
Other Assets	24222	30713
Goodwill on Consolidation	9	9
Total	372457	364683

* Figures have been regrouped/restated wherever necessary to confirm the current year classification.

Group Performance			(₹ in Cr.)
Particulars	Qtr ended		
	Jun '21	Jun '20	
<u>INCOME</u>			
Interest and Dividend Earned	5502	6040	
Other Income	767	710	
Total	6269	6752	
<u>EXPENDITURE</u>			
Interest Expended	3356	3886	
Operating Expenses	1727	1568	
Provisions and Contingencies	979	1160	
Total	6062	6614	
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	207	138	
Less: Minority Interest	1	1	
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	206	137	
Add: Share of earnings in Associates	44	10	
Consolidated Net Profit/(Loss) for the year attributable to the Group	250	147	

Goals for Mar '22

(₹ In Cr)

Parameters	Guidance (31.03.2022)
Deposit Growth	8%
Advances Growth	9 to 11 %
Business Growth	8 to 10 %
RAM: Corporate Credit Ratio	67:33
NIM	Above 2.75%
CASA	48%
Gross NPA	9.53%
Net NPA	2.84%
PCR	86.49%
Slippage Ratio	2.00%
Credit Cost (Annualized)	1.50%
Return on Assets	0.34%
Cost to Income Ratio	54.36%



सेन्ट्रल बैंक ऑफ़ इंडिया
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