



सेंट्रल बैंक ऑफ इंडिया
सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911

केन्द्रीय कार्यालय

Central Office

CO:MBD:2019-20:574

2nd November, 2019

National Stock Exchange of India Limited
Listing Department
Exchange Plaza,
Plot No.C/1, 'G' Block
Bandra-Kurla Complex
Bandra (E), Mumbai-400 051

General Manager
Corporate Relationship Deptt
Bombay Stock Exchange Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai 400001

Dear Sir/Madam,

Sub : Presentation on Financial Results for the Second Quarter & Half Year ended 30th September 2019

Please refer to our letter no. CO:MBD:2019-20: dated 1st November, 2019 submitting thereby copy of Unaudited Financial Results of the Bank for the second quarter and half year ended 30th September, 2019 approved at the meeting of the Board of Directors of the Bank held on 1st November 2019.

Further to above, we enclose herewith a copy of Presentation on Financial Results for the Second Quarter & Half Year ended 30th September 2019.

Please take the above on your record.

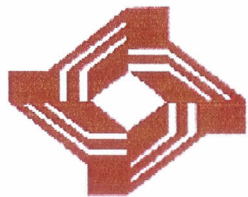
Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

**ANAND KUMAR DAS
DEPUTY GENERAL MANAGER/
COMPANY SECRETARY**





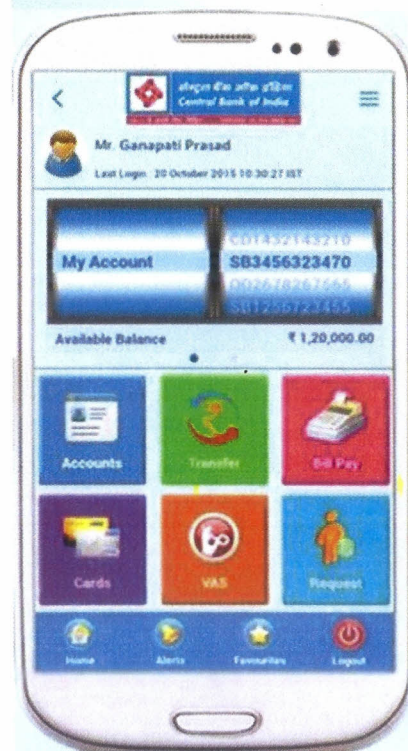
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Quarterly/Half Yearly Financial Results

30.09.2019

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.



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Central Bank of India

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"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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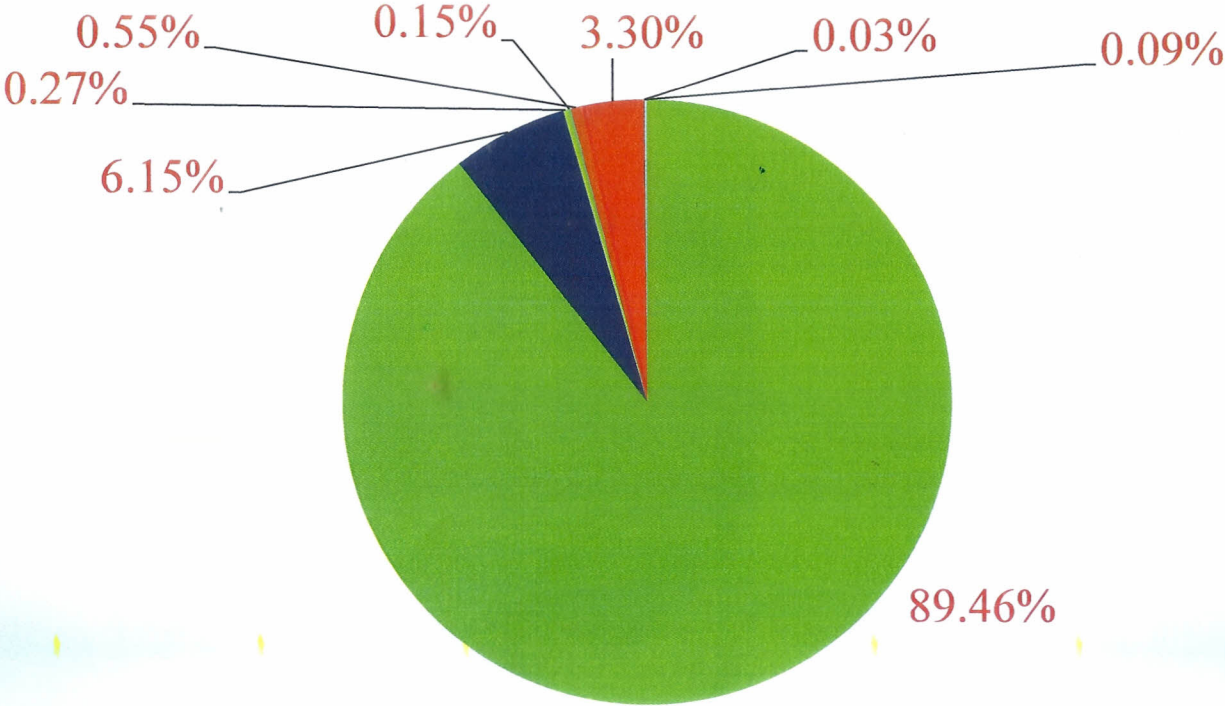
Recent Initiatives

- ✓ Organizational Restructuring by creating 31 new Regional Offices and reducing the number of Zonal Offices from 13 to 10 for better focus on the business.
- ✓ 7 CFBs and 6 MCBs are reporting directly to Corporate Office for ensuring faster TAT.
- ✓ In a new set up, 7 SAM Branches (for stressed assets above Rs.25 Crores) and 8 ARBs (for stressed assets of Rs 5 Cr to Rs.25 Crores) are reporting directly to Corporate Office for ensuring faster resolution.
- ✓ Separate vertical for Information and Data Analytics has been set up.
- ✓ Separate vertical for Marketing set up in all Regional Offices for marketing, sourcing of fresh business and reporting to Corporate Office directly.
- ✓ MSME and Agriculture verticals have been carved out from the erstwhile Priority Sector vertical to have more focus on Priority Sector Advances.
- ✓ New business line, FINTECH initiative is introduced under MSME vertical to take advantage of emerging trends in MSME lending.
- ✓ Tie-up for extending loans to MSME under co-origination model and credit to NBFCs under partial credit guarantee scheme

Recent Initiatives... Contd..

- ✓ 49 Centralised Credit Processing Branches have been set up for sanction, documentation, disbursement and post disbursal monitoring of Retail Loans for ensuring quality in Retail Loan processing.
- ✓ 20 Agri Processing Cells set up for faster processing of Agriculture Loans.
- ✓ REPO linked RoI introduced for Retail and MSE loans to ensure seamless monetary transmission.
- ✓ Launched Co-branded Credit Card in tie-up with SBI Cards, for better customer experience and offering lucrative features.
- ✓ New Performance Management System (PMS) based on the model of Balance Scorecard Method focusing on Business, Customer, Process and People Factors has been launched.
- ✓ Succession Planning which includes Competency Mapping Model to develop Robust Leadership Plan initiated.
- ✓ Concept of Job Family introduced and 10 Job Families created.

SHAREHOLDING PATTERN

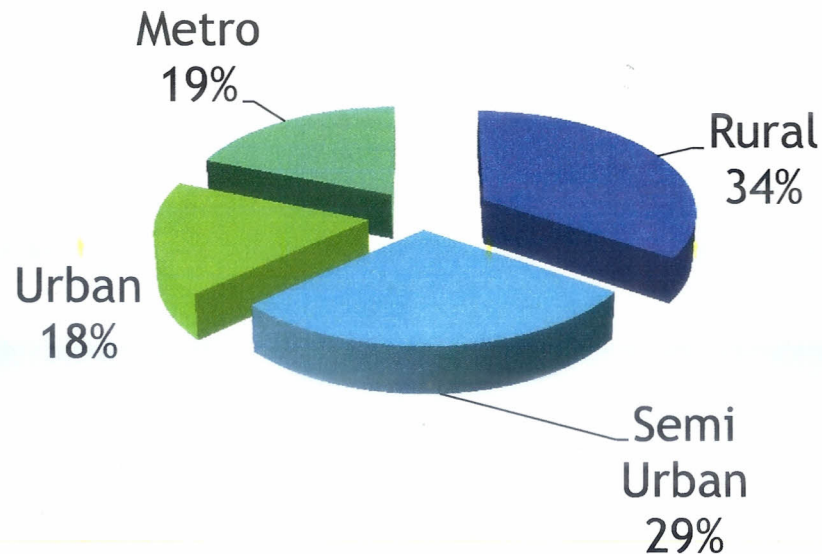


- | | | | |
|-------------------|---------------|---------|------------------|
| ■ Govt of India | ■ Bank & FI s | ■ FII s | ■ Insurance Cos. |
| ■ Other Body Cos. | ■ Public | ■ NRI | ■ Others |

BRANCH SEGMENTATION

	30/06/2019	30/09/2019
Total Branches	4659	4681
Rural	1604	1604
Semi Urban	1345	1341
Urban	827	827
Metro *	883	909

* Includes 56 Specialised Branches(CCPB,SAM), 42 in Metro and 14 in Urban centres.





PERFORMANCE HIGHLIGHTS

Net profit improved to **Rs. 134.07 Cr** in Q2 FY'20 compare to loss of **Rs. 924 Cr** in Q2 FY'19.

CASA share in Total Deposits has improved from **43.50 %** as at the end of Q2 FY'19 to **45.49%** as at the end of Q2 FY'20.

Total Deposits increased by **Rs. 8,987 Cr** to **Rs. 3,04,679 Cr** as of Q2 FY'20 as against **Rs. 2,95,692 Cr** as at Q2 FY'19.

High Cost Deposits have reduced to **Rs. 59 Cr** from **Rs. 801 Cr** reflecting **decline of 92.63%** on YoY basis.

Net NPA has **declined to 7.90% in Q2 FY'20** from **10.36 % in Q2 FY'19**. Net NPAs in absolute terms has also **declined to Rs. 11,548 Cr** from **Rs. 15,794 Cr** in Q2 FY'19.

PCR as at Q2 FY'20 improved to **76.88%** compared to **67.74%** as at Q2 FY'19.

PERFORMANCE HIGHLIGHTS

Y-o-Y

Q-o-Q

NIM

2.82%



2.62%

2.82%



2.62%

NII

1891 Cr



1678 Cr

1891 Cr



1790 Cr

Operating
Profit

1026 Cr



509 Cr

1105Cr



1026 Cr

Net Profit

134 Cr



-924 Cr

134 Cr



118 Cr

PCR

76.89%



67.74%

76.89%



76.85%

PERFORMANCE HIGHLIGHTS

Y-o-Y

Q-o-Q

Slippages

2801 Cr



1220 Cr

2233 Cr



1220 Cr

Credit
Cost

4.11%



1.43%

2.20%



1.43%

Net NPA

10.36%



7.90%

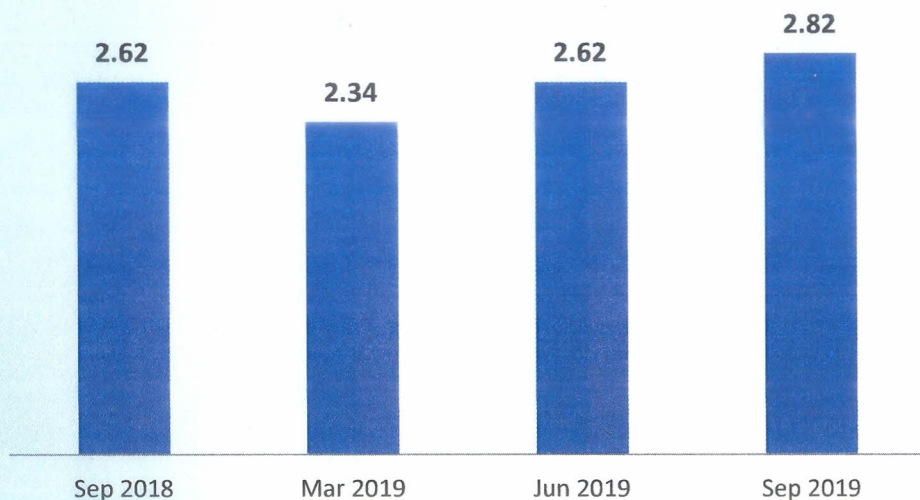
7.98%



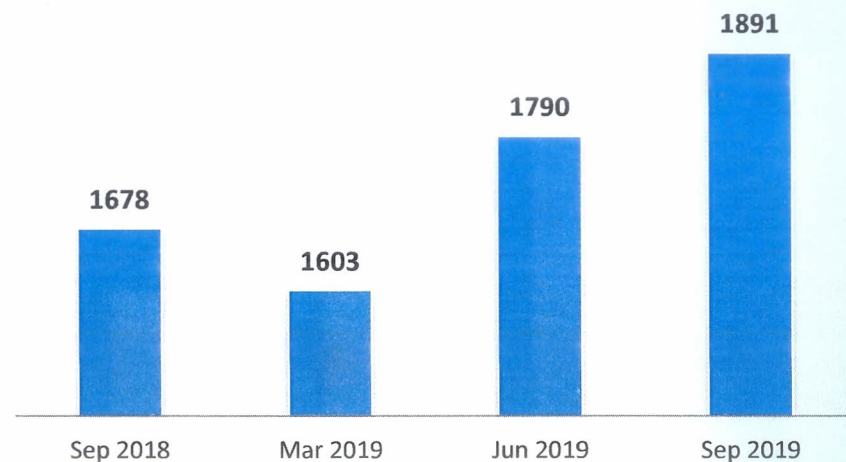
7.90%

Profitability Ratios

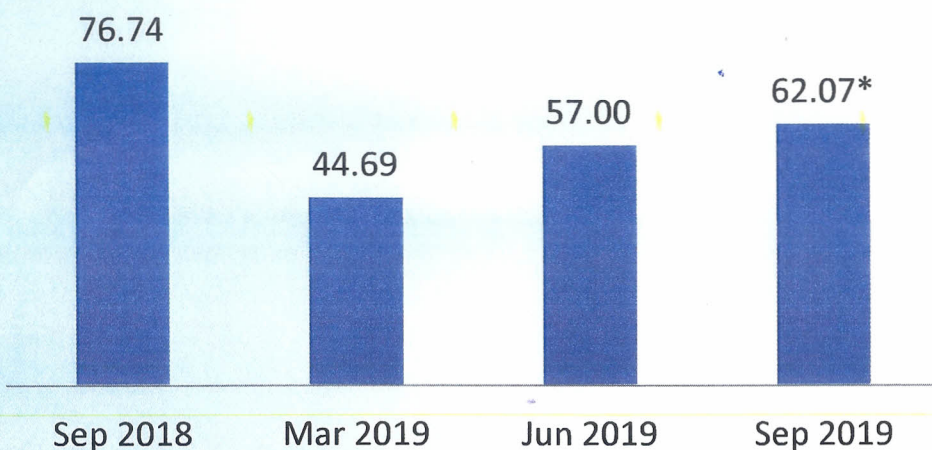
Net Interest Margin(%)



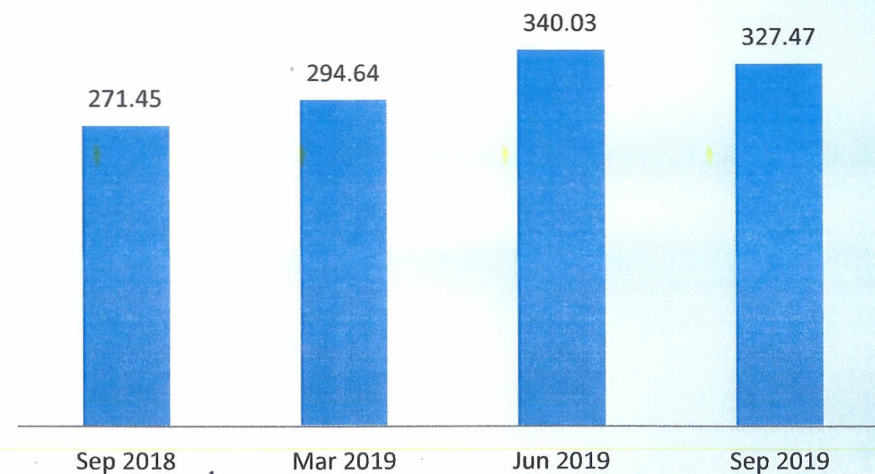
Net Interest Income (Rs. in Crore)



Cost to Income Ratio(%)



Liquidity Coverage Ratio (%)



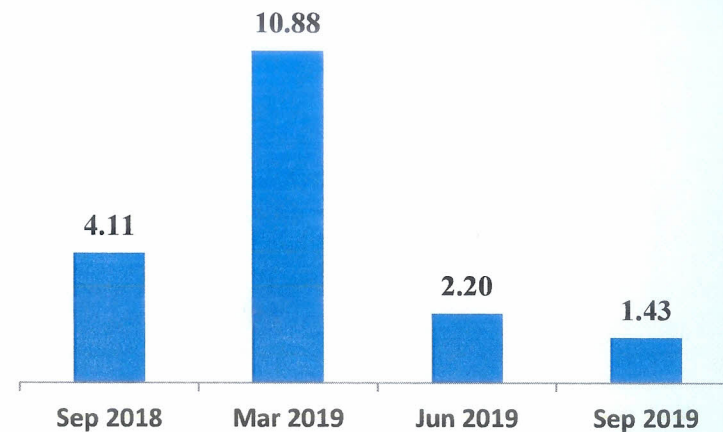
* On account of additional provisions for employee cost

Profitability Ratios

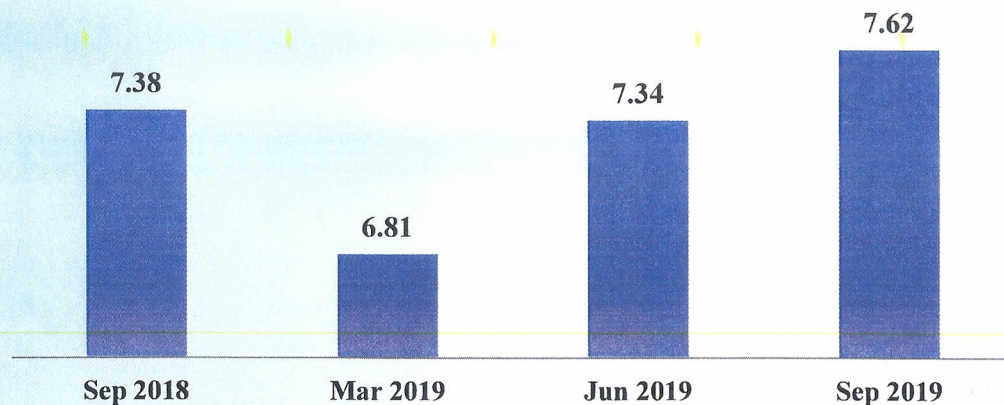
Cost of Deposit(%)



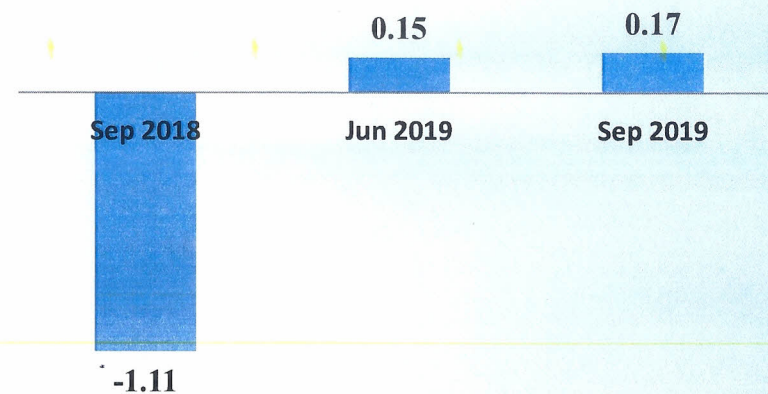
Credit Cost(%)



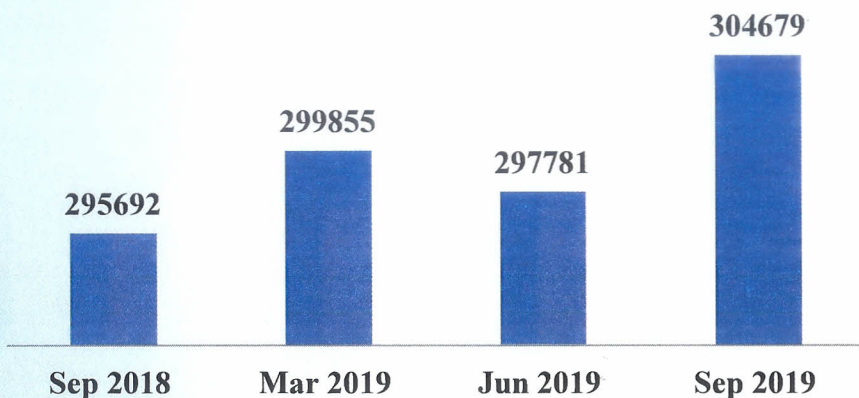
Yield on Advances (%)



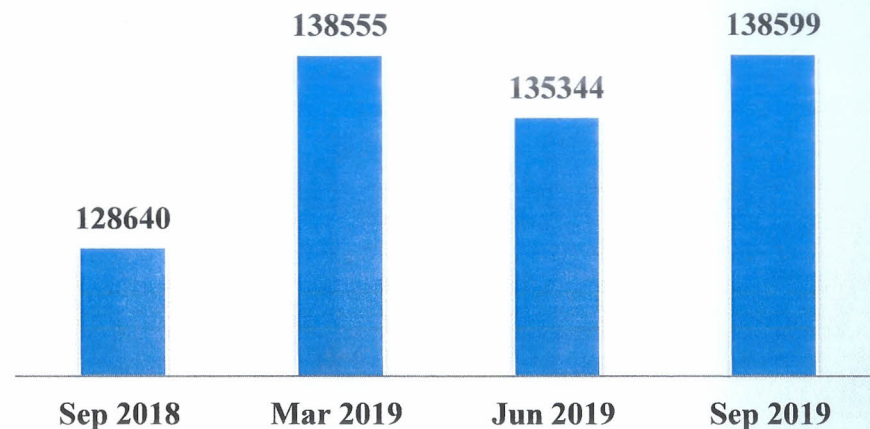
Return on Assets (ROA)(%)



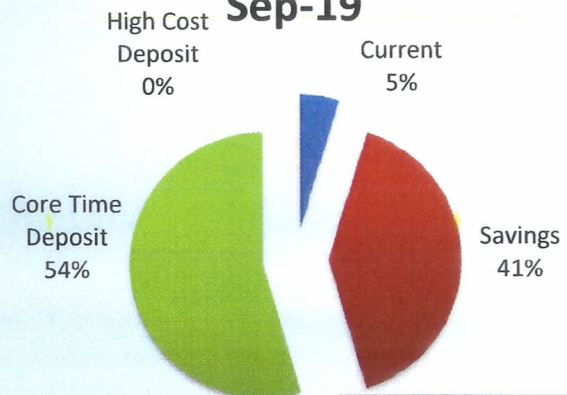
Deposits



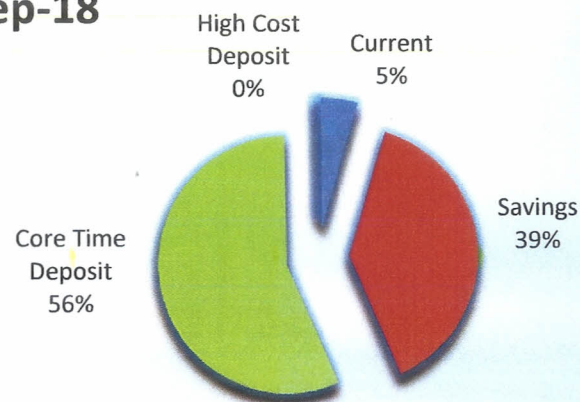
CASA



Sep-19



Sep-18



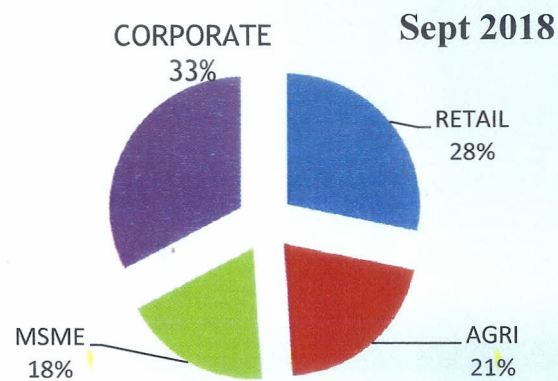
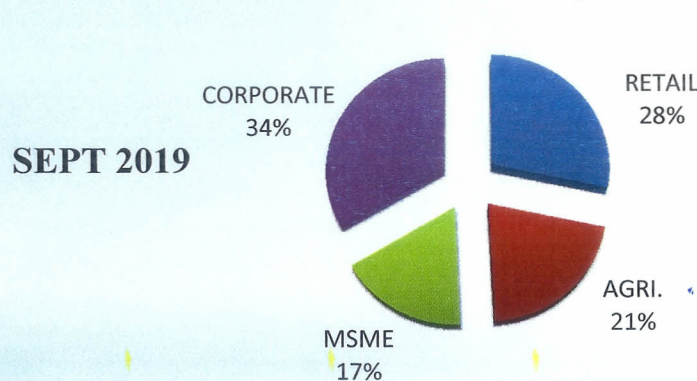
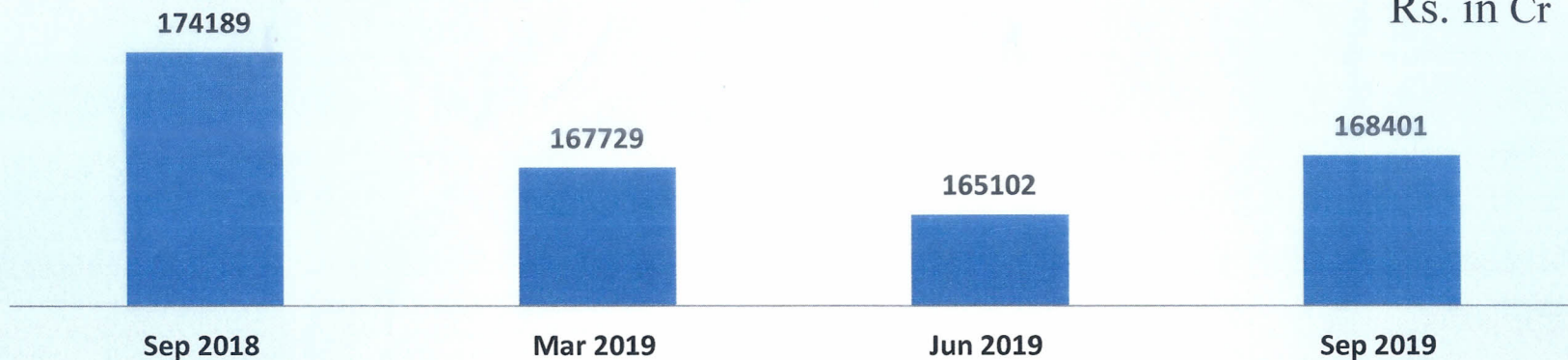
	Sep 2019	Sep 2018
Current	14407	13279
Savings	124192	115361
Core Time Deposit	166021	166251
High Cost Deposit	59	801
Total Deposits	304679	295692



Business Trend

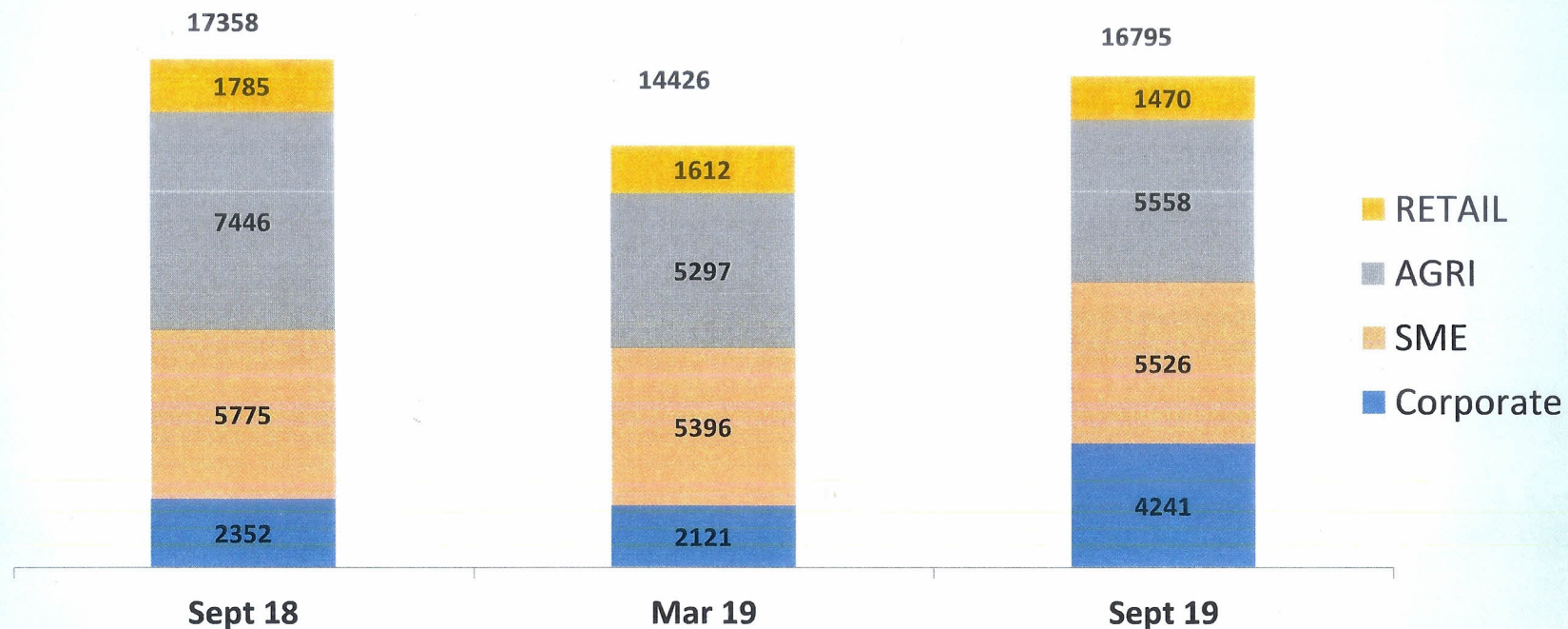
Advances

Rs. in Cr



SECTORS	Sep 2019(Q2)	Sep 2018(Q2)	YoY Growth (%)
RETAIL	47617	48300	-1.37
AGRICULTURE	35368	35666	-0.69
MSME	29180	31535	-7.05
CORPORATE	56236	58688	0.61
Total Gross Advance	168401	174189	-1.62

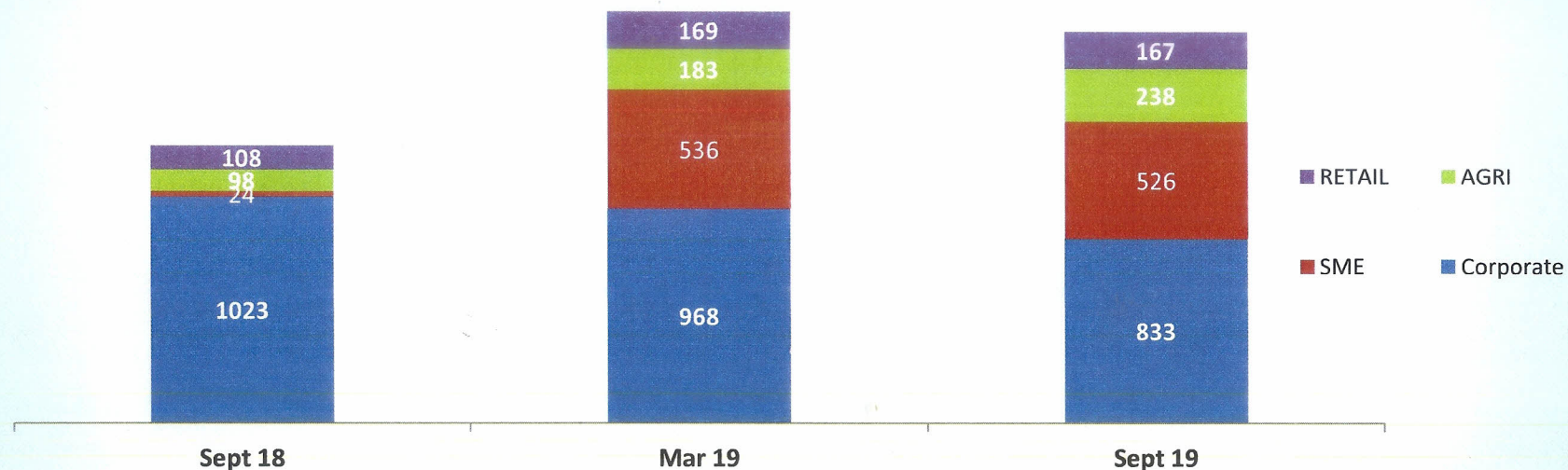
Asset Quality – SMA 1 & SMA 2



Segment wise SMA	Q2FY20	Q2FY19	FY19
Corporate	4241	2352	2121
SME	5526	5775	5396
AGRI	5558	7446	5297
RETAIL	1470	1785	1612
Total	16795	17358	14426



Asset Quality—Standard Restructured Accounts



Rs in Cr

Segmentwise	Q2FY20	Q2FY19	FY19
Corporate	833	1023	968
SME	526	24	536
AGRI	238	98	183
RETAIL	167	108	169
Total	1764	1253	1856

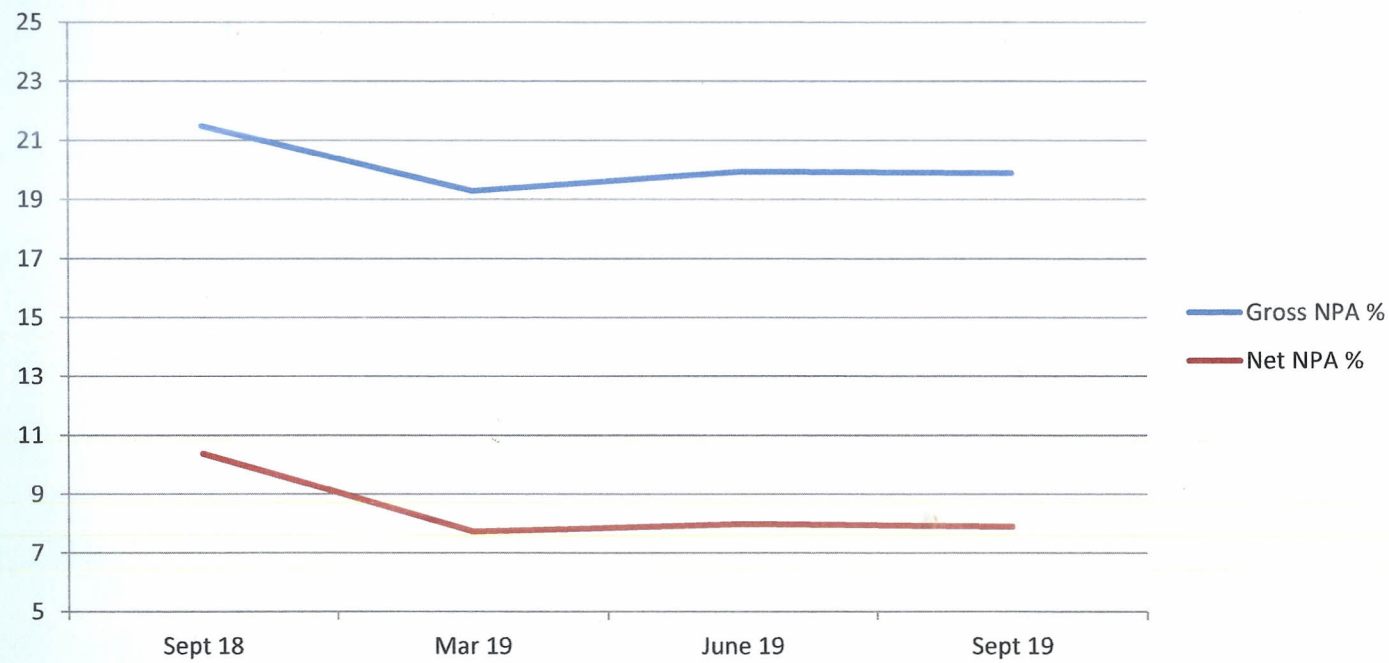
*Restructuring of Retail, MSE and Agriculture accounts as per RBI directions on natural calamities etc.

Asset Quality

Rs. in Crore

<u>Gross NPA</u>	Sep2018 (Q2)	Jun 2019 (Q1)	Sep 2019 (Q2)	Mar 2019 (FY18-19)
Opening Gross NPAs	38778	32356	32908	38131
Slippage of PA to NPAs	2579	2141	1199	7992
Increase in balance of existing NPAs	174	92	21	2337
Sub Total	2753	2233	1220	10329
Less:				
Up gradation	27	434	38	568
Recovery (Including Sale to ARC)	1336	716	486	5089
Regular write-off	232	134	107	1853
Technical write-off	2502	397	-	8522
Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received	23	-	-	72
Sub Total	4120	1681	631	16104
Gross NPAs	37411	32908	33497	32356
% of Gross NPAs to Gross Advances	21.48	19.93	19.89	19.29

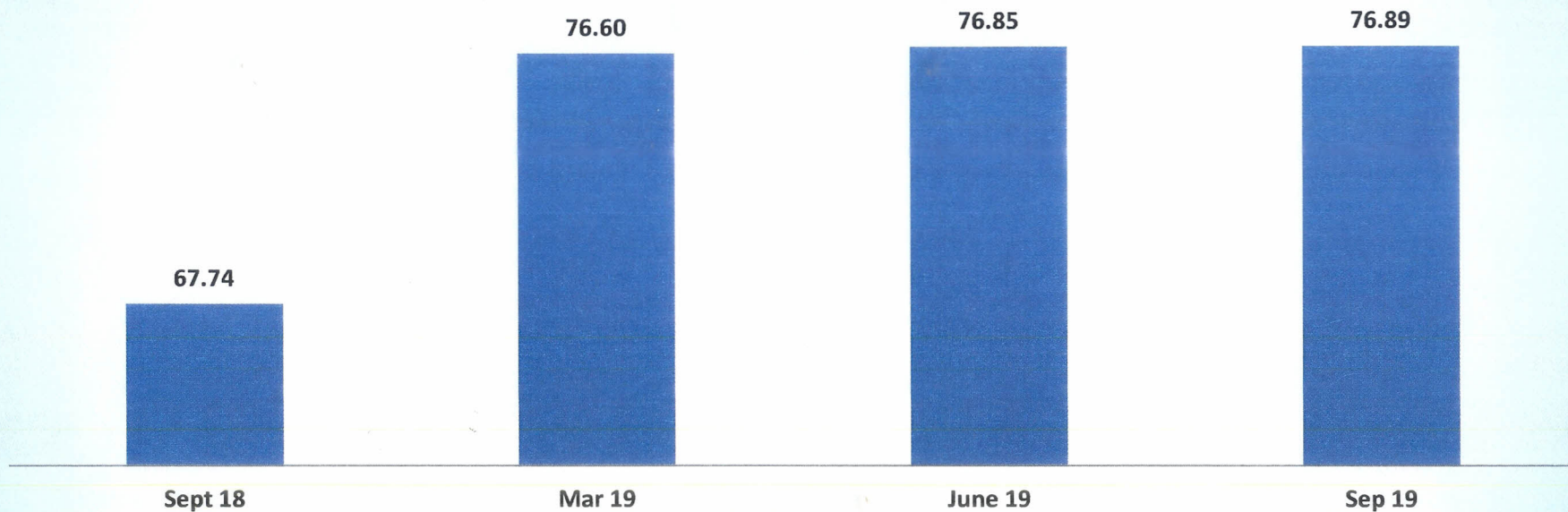
ASSET QUALITY TREND



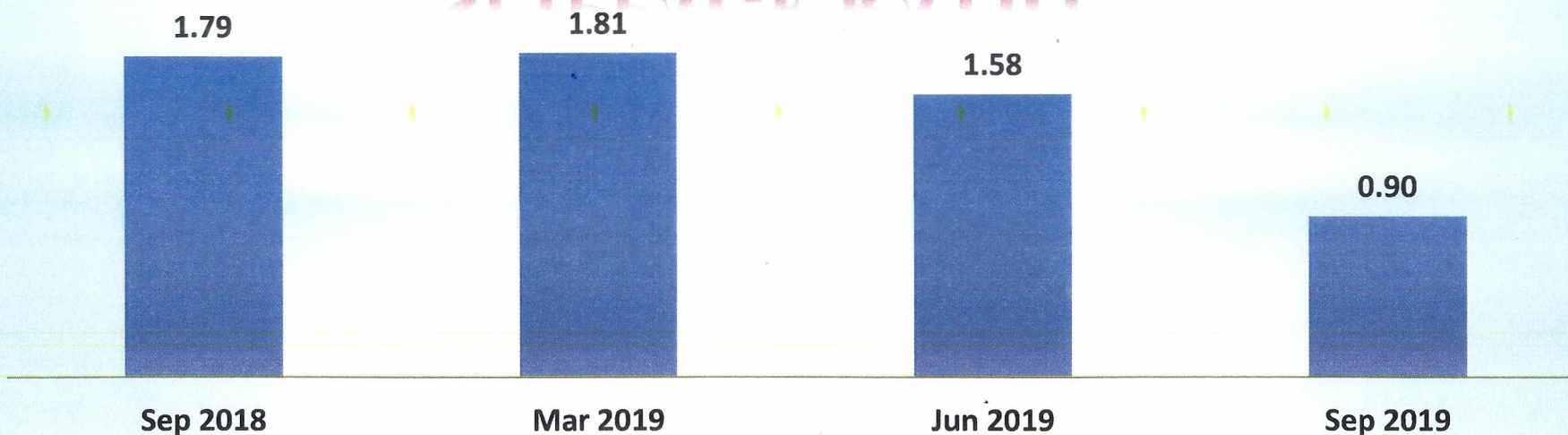
Rs. in Crore

Particulars	30-Sep-18	31-Mar-19	30-Jun-19	30-Sep-19
Gross Advances	174189	167729	165102	168401
Net Advances	152409	146525	143454	146294
Gross NPA	37411	32356	32908	33497
Net NPA	15807	11333	11441	11549
Gross NPA %	21.48	19.29	19.93	19.89
Net NPA %	10.37	7.73	7.98	7.90

PROVISION COVERAGE



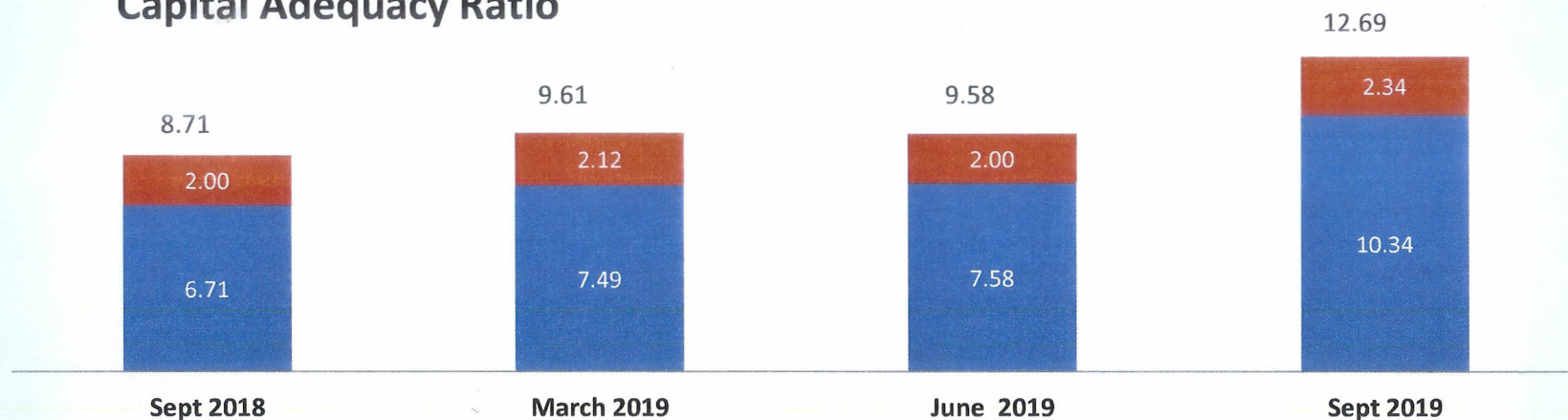
SLIPPAGE RATIO



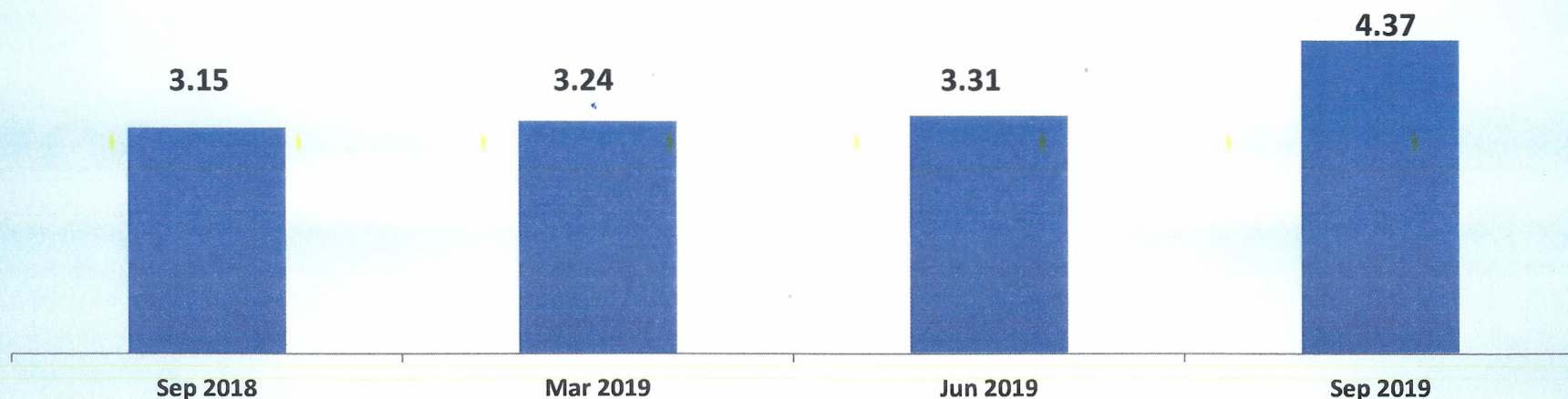
Capital Adequacy/ Leverage Ratio

Capital Adequacy Ratio

■ CET-I ■ Tier-II



Leverage Ratio





PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep 2019	June 2019	Sept 2018	Sep 2019	Sept 2018	HY-19 over HY-18	Q-o-Q	Y-o-Y
1.Total Income	6704	6493	6197	13197	12102	9.05	3.25	8.18
1.1 Interest Income	5890	5714	5685	11604	11379	1.98	3.08	3.61
1.2 Other Income	814	779	512	1593	723	120.33	4.49	58.98
2 Total Expenses	5678	5389	5688	11067	11209	-1.27	5.36	-0.18
2.1 Interest Expended	3999	3924	4010	7923	8024	-1.26	1.91	-0.27
2.2 Operating Exp.	1679	1465	1678	3144	3185	-1.29	14.61	0.06
Net Interest Income	1891	1790	1675	3681	3355	9.72	5.64	12.90
Operating Profit	1026	1104	509	2130	893	138.52	-7.07	101.57
Provisions	892	986	1433	1878	3339	-43.76	-9.53	-37.75
Net Profit	134	118	-924	252	-2446	--	13.56	--
NIM %	2.82	2.62	2.62	2.73	2.61			
ROA %	0.17	0.15	-1.11	0.16	-1.48			

TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
Interest Income	5890	5714	5685	11604	11379	1.98	3.08	3.61
(i) Advances	3137	3069	3317	6206	6645	-6.61	2.22	-5.43
(ii) Investments	2406	2422	2032	4828	4016	20.22	-0.66	18.41
(iii) Call money/ Balances with Banks	137	89	258	227	513	-55.75	53.93	-46.90
(iv) Others	210	134	78	343	205	67.32	56.72	169.23
Non Interest Income	814	779	512	1593	723	120.33	4.49	58.98
Total Income	6704	6493	6197	13197	12102	9.05	3.25	8.18

TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
NON-INTEREST INCOME	814	779	512	1593	723	120.33	4.49	58.98
Commission, Exchange & Brokerage	228	337	301	565	560	0.89	-32.34	-24.25
Trading Profit on Investments	395	233	59	628	-205	--	69.53	569.49
Recovery in Written off a/cs	47	73	57	120	178	-32.58	-35.62	-17.54
Rent on Lockers	18	18	18	36	33	9.09	0.00	0.00
Profit on Exchange transactions	51	67	34	118	72	63.89	-23.88	50.00
ATM Interchange fee	25	28	30	53	58	-8.62	-10.71	-16.67
Other Misc. Income	50	23	13	73	27	170.37	117.39	284.62

TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
A) Interest Expended	3999	3924	4010	7923	8024	-1.26	1.91	-0.27
i) Deposits	3871	3783	3853	7655	7696	-0.53	2.33	0.47
ii) RBI/Interbank Borrowings	2	2	1	3	2	50.00	0.00	100.00
iii) Intt on Sub-ordinate Debts	104	113	106	217	211	2.84	-7.96	-1.89
iv) Int on Borrowing/Refinance	22	26	50	48	115	-58.26	-15.38	-56.00
B) Optg. Expenses	1679	1465	1678	3144	3185	-1.29	14.61	0.06
i) Establishment	981*	883	1016	1864	1982	-5.95	11.10	-3.44
ii) Others	698	582	662	1280	1203	6.40	19.93	5.44
Total Expenses	5678	5389	5688	11067	11209	-1.27	5.36	-0.18

*Additional provision for employee cost

TOTAL EXPENDITURE

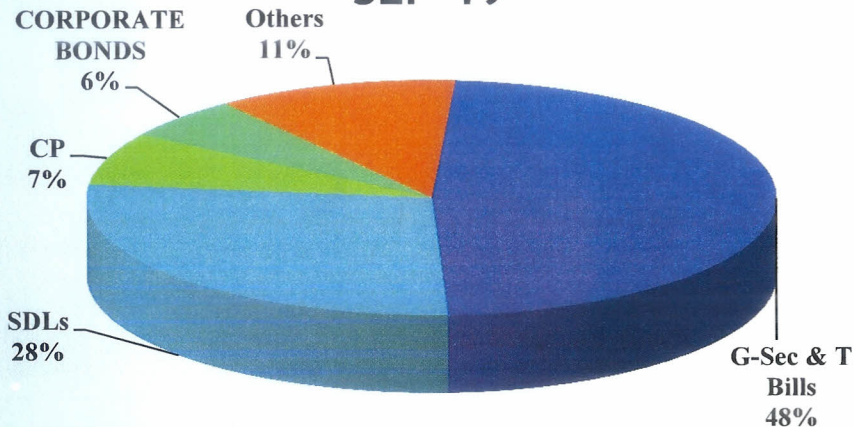
(Rs. In Crore)

Particulars	Quarter ended			Half Year ended		Growth %		
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18	HY-19 over HY-18	Q-o-Q	Y-o-Y
OPERATING PROFIT	1026	1104	509	2130	893	138.52	-7.07	101.57
PROVISIONS	892	986	1433	1878	3339	-43.76	-9.53	-37.75
i) NPA	588	921	1849	1509	4389	-65.62	-36.16	-68.20
ii) Restructured A/cs	-24	-16	-220	-40	-355	-88.73	50.00	-89.09
iii) Investment	226	201	441	426	943	-54.83	12.44	-48.75
iv) Standard Assets	26	-19	-19	7	-22	--	-236.84	--
v) Unhedged exposure FCE	0	0	0	0	1	--		--
v) Others	-24	-53	-68	-76	-205	-62.93	-54.72	-64.71
vi) Taxes	100	-48	-550	52	-1412	--	--	--
Net Profit/ (Loss)	134	118	-924	252	-2446	--	13.56	--

Treasury Operations

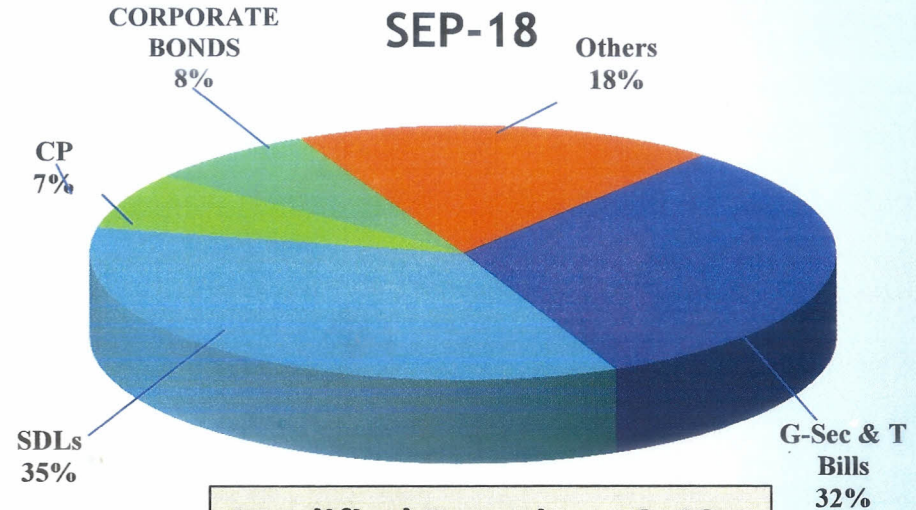
AFS BOOK

SEP-19



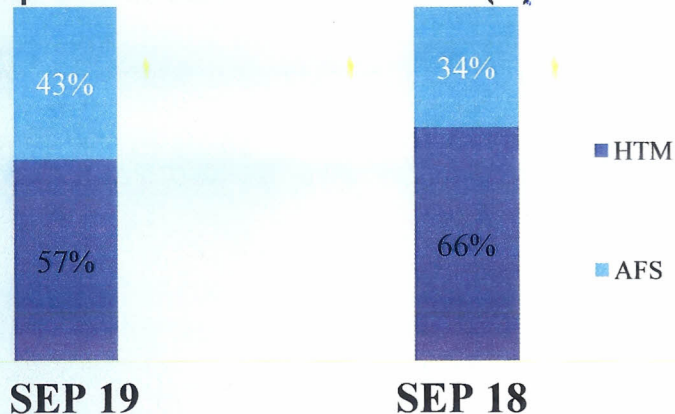
Modified Duration : 2.12

SEP-18



Modified Duration : 3.49

Break up of Domestic Investments(%)

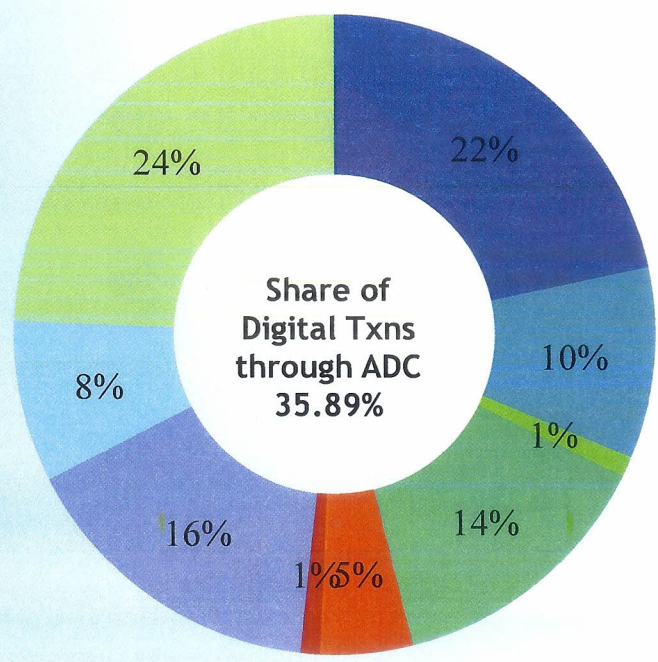


(Rs. in Crore)

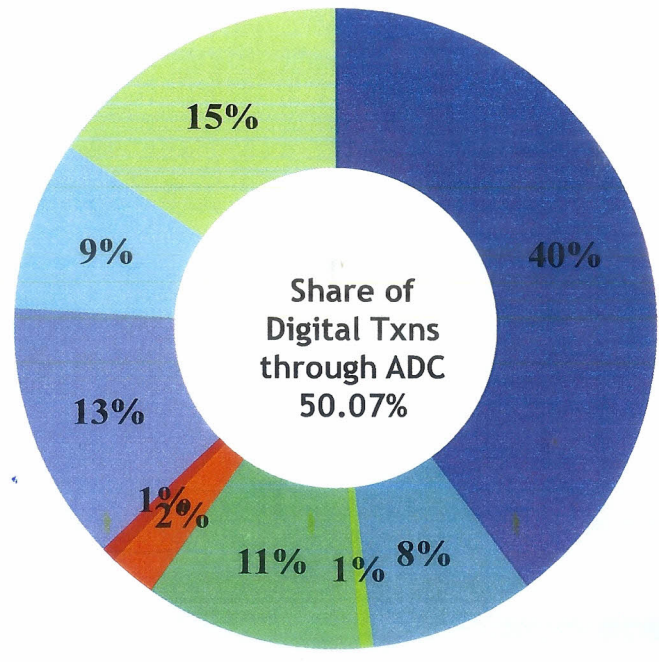
	Sep-19	Sep-18
Total Investment	142109	107826
-of Which SLR	105793	81809

Penetration of Digital Transactions

HY1 2018-19



HY1 2019-20

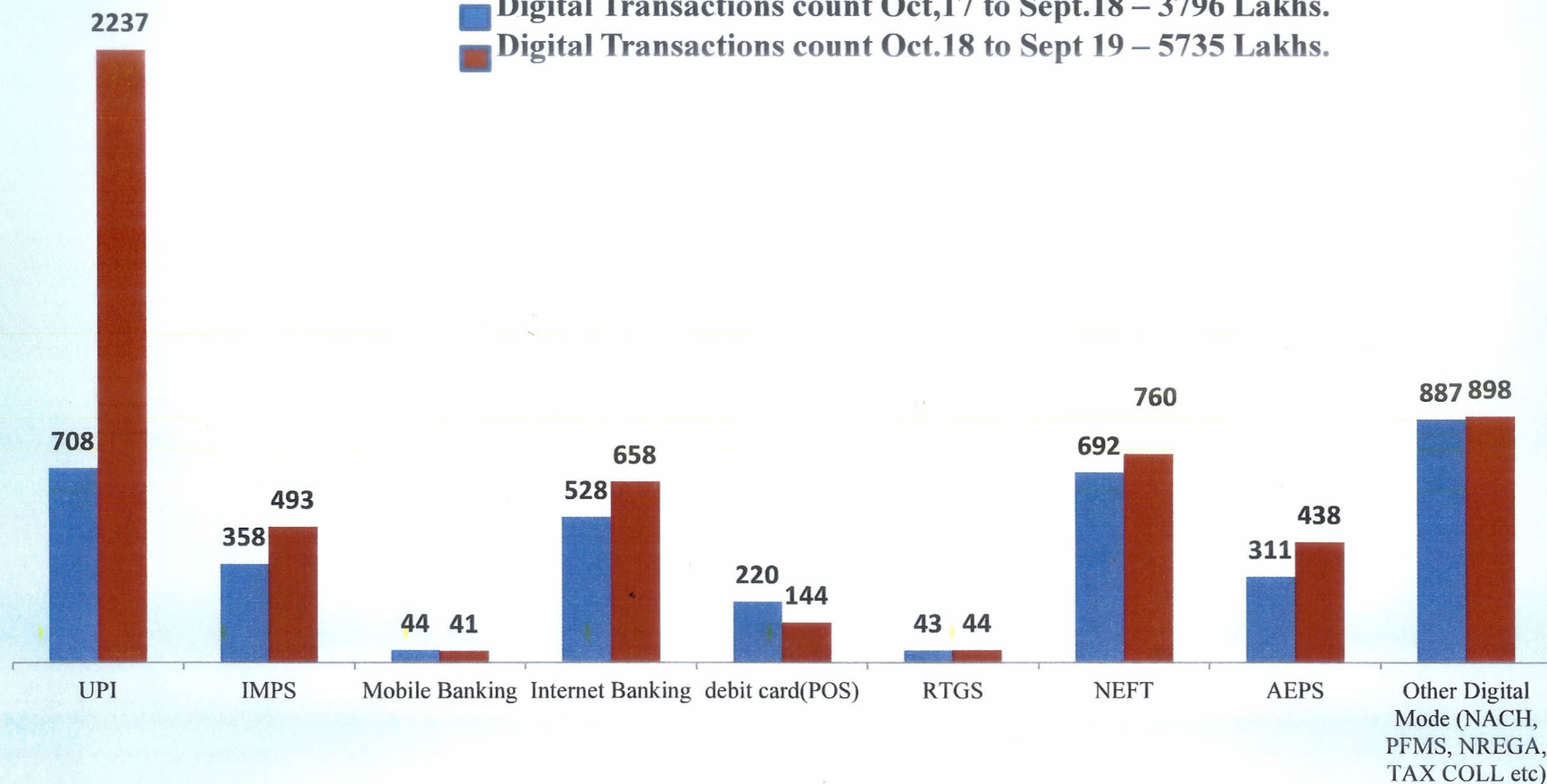


- UPI
- IMPS
- Mobile Banking
- Internet Banking
- debit card(POS)
- RTGS



Composition of Digital Transactions Count

■ Digital Transactions count Oct,17 to Sept.18 – 3796 Lakhs.
■ Digital Transactions count Oct.18 to Sept 19 – 5735 Lakhs.



Digital Penetration (As on 30.09.2019)

UPI

- Processing 5.46 lakhs transactions per day
- Handled 983.59 lakhs transactions during the HY1
- Number of UPI-VPA users: 4.77 lakhs

Debit Card

- No. of cards at 2.28 Crore (Active EMV Cards)
- Processing 2.38 lakhs transactions (POS/Ecom) per day

INB

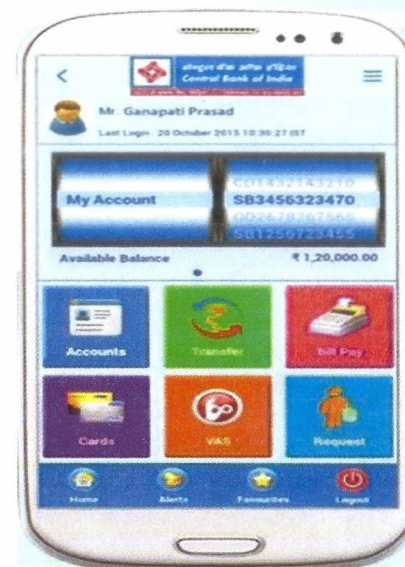
- Number of Users : 46.21 lakhs
- Processing 2.12 lakhs transactions per day

Mobile Banking

- Number of Users : 21.86 lakhs
- Processing 0.20 lakhs transactions per day

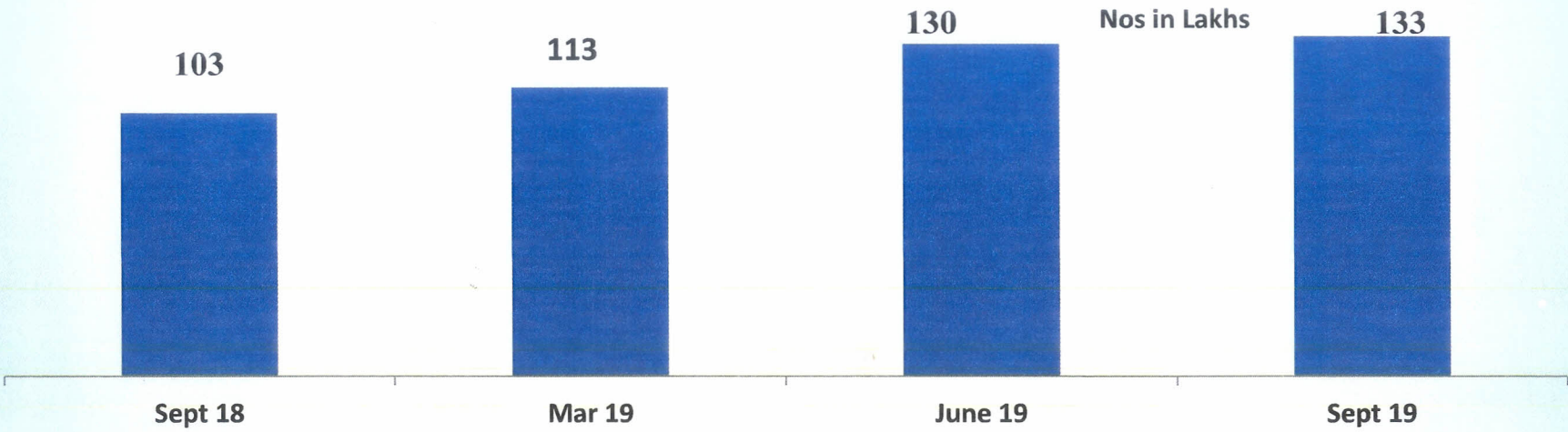
IMPS

- Processing 1.69 lakhs transactions per day
- Handled 304.23 lakhs transactions during the HY1

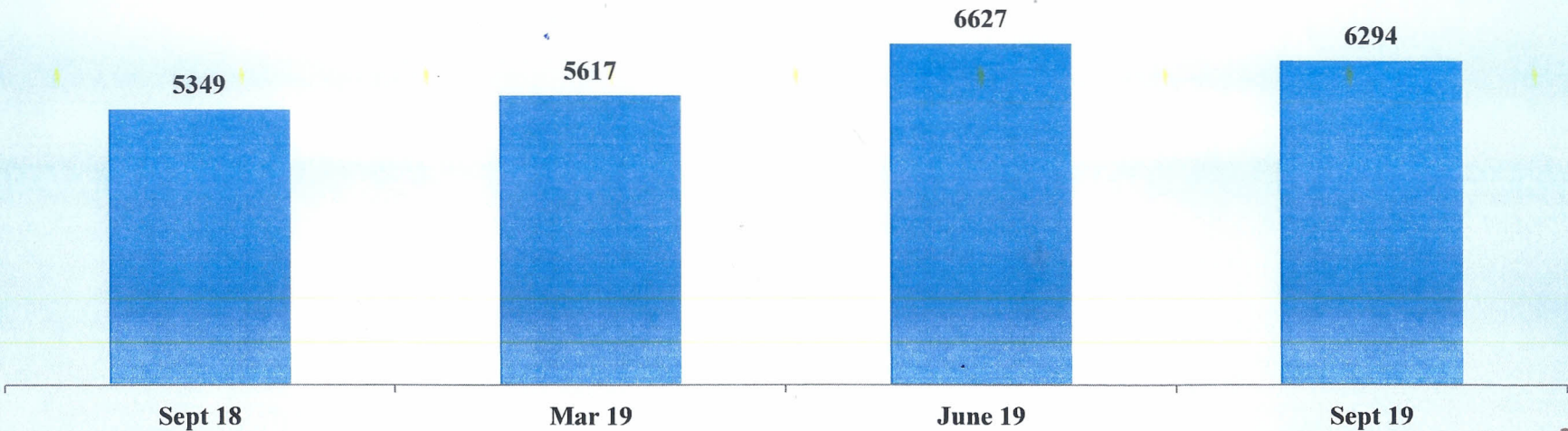


BC Network and Transactions

BC Network (No in Lakhs)



BC Transactions (Amt in Cr)

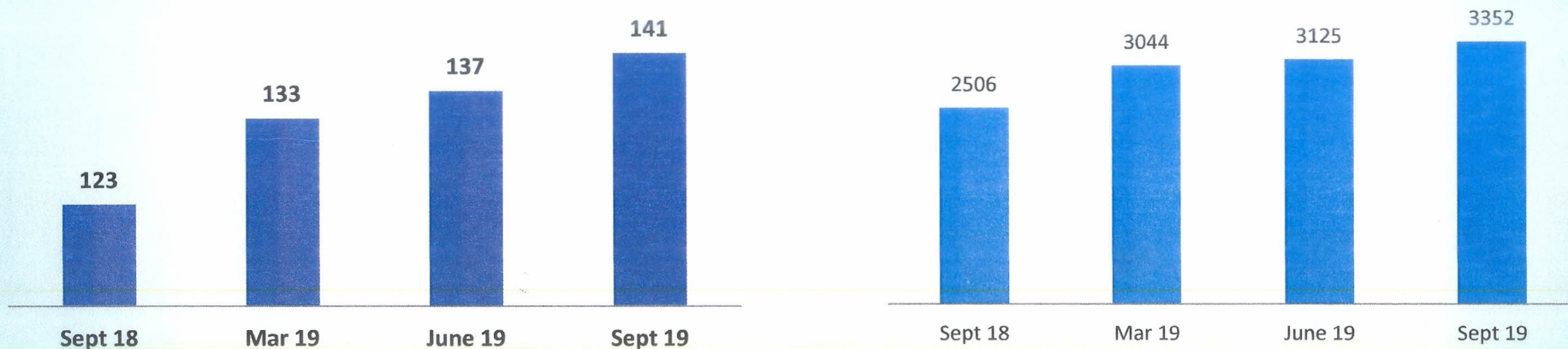


Financial Inclusion

PMJDY

No of accounts(In Lacs)

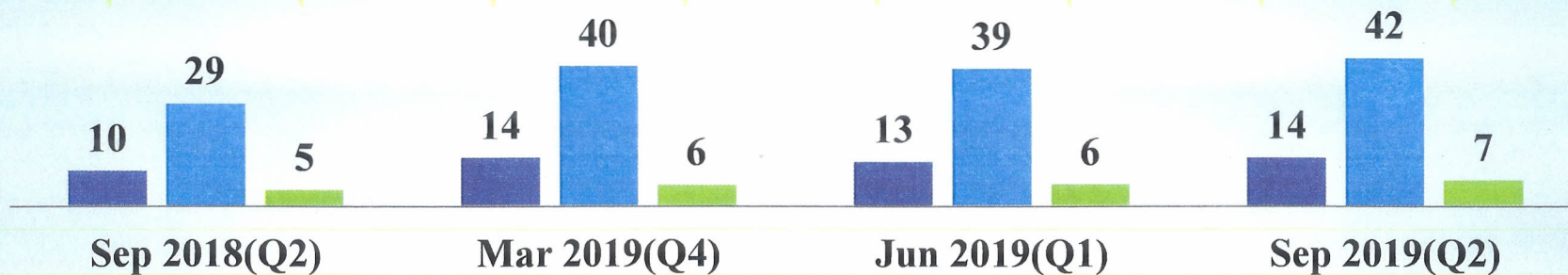
Balance Outstanding(In Crores)



Social Security Scheme

Total Enrolments (In lacs)

■ PMJJBY ■ PMSBY ■ APY



Central Bank of India Group

Subsidiaries

Cent Bank Home Finance Ltd.

- Engaged into Housing Finance activity
- Presence in 9 States through 18 Branches
- Advances Portfolio of Rs. 1267 Crore

Centbank Financial Services Ltd.

- Engaged into Trusteeship Services mainly in
 - Executor Trustee
 - Debenture Trustee
 - Securities Trustee

Associates

Bank's Sponsored RRBs

- Uttar Bihar Gramin Bank, Muzzaffarpur
- Uttarbanga Kshetriya Gramin Bank, Cooch Behar

Foreign Associates

- Indo Zambia Bank Limited, Zambia

Group Performance

Rs. in Cr.

Particulars	Q2FY19-20	Q1FY19-20	Q2FY18-19
Turnover	6728.17	6518.37	6224.05
Operating Profit	1025.11	1107.59	514.52
Net Profit / (Loss)	138.58	121.61	-935.54
Total Assets	340435.06	331195.22	334152.00
Capital	4125.92	4125.92	2618.16



THANK YOU