

CO:IRD:2024:25:202

Date: 17th October, 2024

National Stock Exchange of India Limited Listing Department, Exchange Plaza, Plot No. C/1, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051 Scrip Code-CENTRALBK	BSE Limited Corporate Relationship Dept., Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400 001 Scrip Code-532 885
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Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Second Quarter and Half Year ended 30th September, 2024.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Second Quarter and Half Year ended 30th September, 2024.

A copy of presentation will also be made available on Bank's website i.e. <https://www.centralbankofindia.co.in/en/investor-relations>

Please take the above on your record.

Thanking you.

Yours faithfully,
For **Central Bank of India**

CHANDRAKANT BHAGWAT
Company Secretary & Compliance officer

Encl.: As above



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

Financial Result Analysis

Quarter & Half Year Ended 30th Sep'2024



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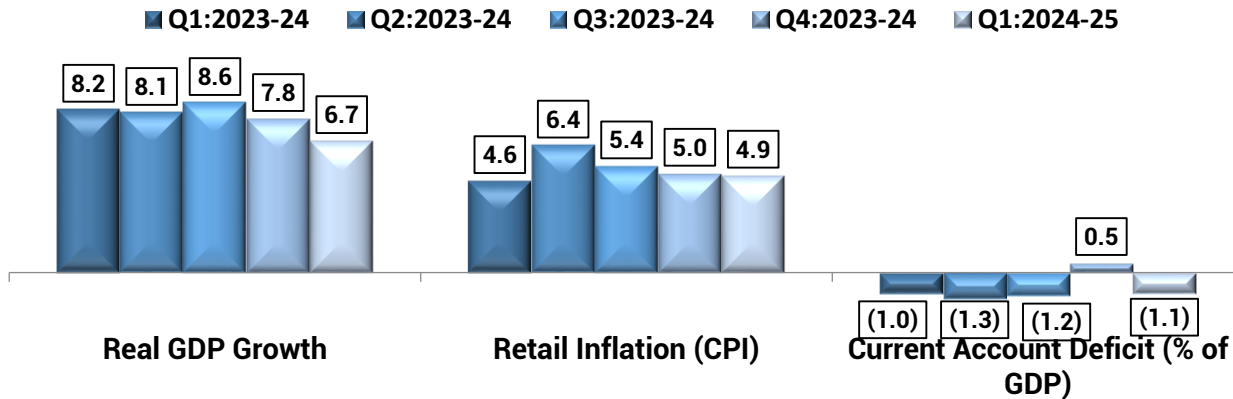
परिवर्तन के पथ पर एक
अच्छे बैंक से
महान बैंक की ओर

On a Transformation Path
From Being a
Good Bank to a
Great Bank

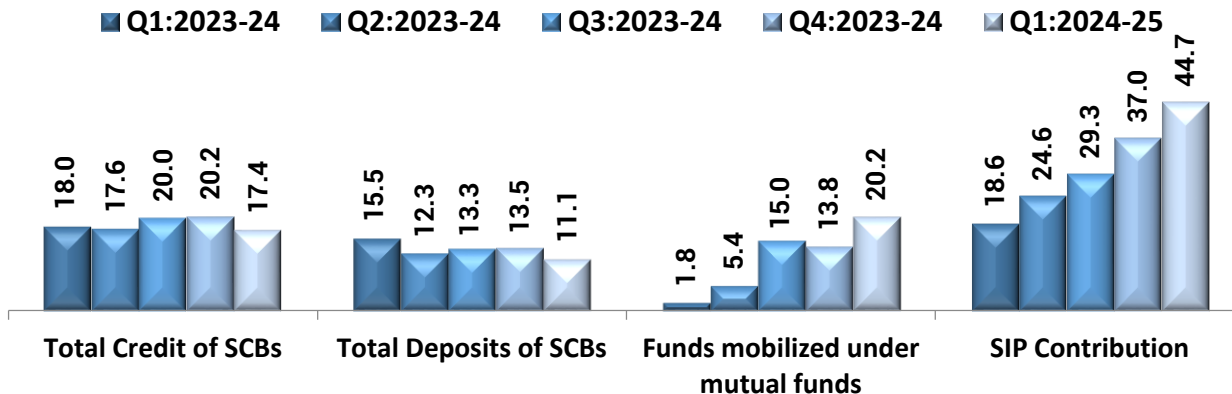


MACRO ECONOMIC INDICATORS

Barometers of Macroeconomic Progress (Y-o-Y Growth %)



Shift in Household Saving Preference (Y-o-Y Growth %)



Source: NSO, RBI

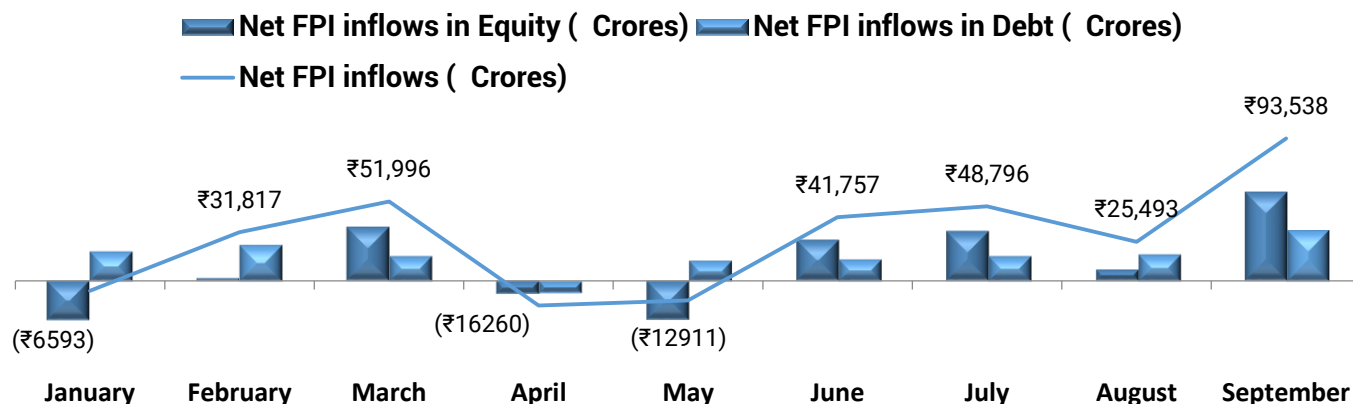
Economic Outlook & Projections

- The global growth remains steady, but is subject to gamut of factors such as sustaining its momentum, prolonged geopolitical and trade tensions, supply chain disruptions and swings in economic policies.
- Domestic growth moderated in the first quarter of current fiscal due to contraction in government spending and high base effect.
- The core inflation has kept numbers grounded while food inflation is the major source of volatility in prices.
- The stress on liquidity conditions for banks sustain as evident through shift to alternative asset classes.
- With the change in monetary policy stance in the latest MPC meeting, expectations of rate cut have gained strength post rate cut by Fed, USA.



MACRO ECONOMIC INDICATORS

Foreign Portfolio Investment (FPI) Trends in 2024



Credit Deployment by SCBs (Y-o-Y Growth)

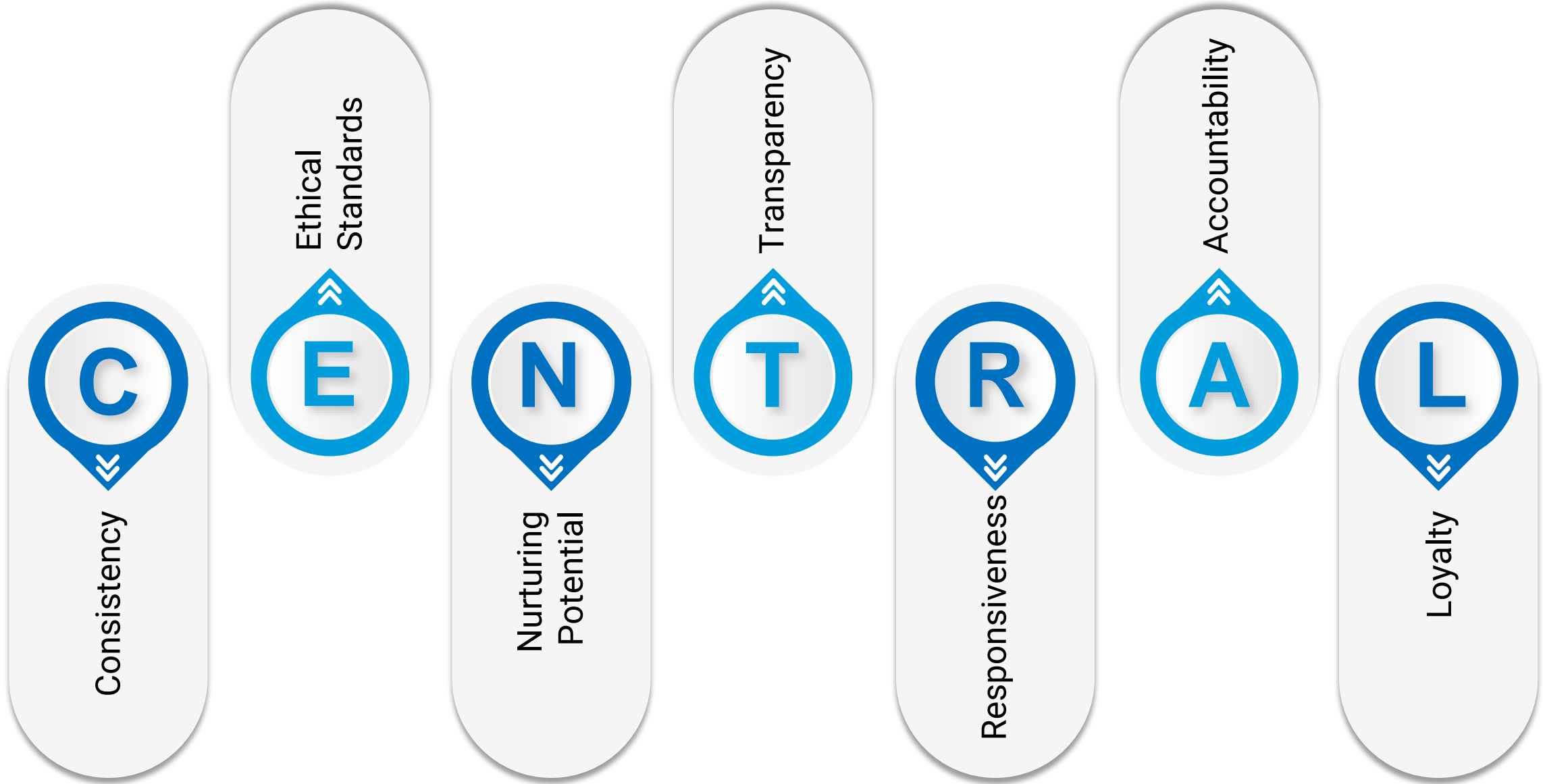
	Q2:2023-24	Q3:2023-24	Q4:2023-24	Q1:2024-25
Non-food Credit	20.02	20.11	20.17	17.35
Agriculture	16.66	19.39	19.97	17.41
Industry	6.51	8.04	8.51	8.13
Services	25.39	23.34	23.49	17.36
Personal Loans	30.03	28.41	27.46	25.60
Credit to NBFCs	21.89	15.02	15.31	8.45
Housing Loans	36.17	35.25	36.54	36.33
Infrastructure	2.99	5.82	6.62	5.52
Construction	3.07	9.95	6.85	4.20
Petroleum, Coal Products & Nuclear fuels	(10.59)	(19.89)	(11.43)	17.21
Renewable Energy	31.21	12.34	29.68	37.33

Economic Outlook & Projections

- Non food bank credit of scheduled commercial banks (SCBs) decelerated to 14.40 % as on 20th September, 2024 from 15.30% a year ago. Moderation in credit and high cost of deposit may lead to contractions in Net Interest Margins (NIM)s for the banks.
- The overall growth in bank credit was primarily driven by personal loans and services, although their share in total incremental credit growth moderated.
- Foreign investments in Indian markets soared to 9-month high in September 2024. Total FPI inflows increased by 5.72% year-on-year in H1:2024-25. However, FPIs turned net sellers in October due to rise in oil prices and strong performance of Chinese markets.
- Sensitization towards clean energy resulted in high credit flow towards the said sector.



VALUES THAT SET US APART





STRENGTHS



Strong Brand Image with Legacy of **112+** Years

Strong Rural + Semi Urban Presence with **65%** of Total Branches in RUSU Centers



Best CASA base @**48.93%** of Total Deposits

Pan India Presence with **20562** Customer Touch Points



Dedicated Staff Strength Of **33,855**

Customer Base **8.45 Crore**





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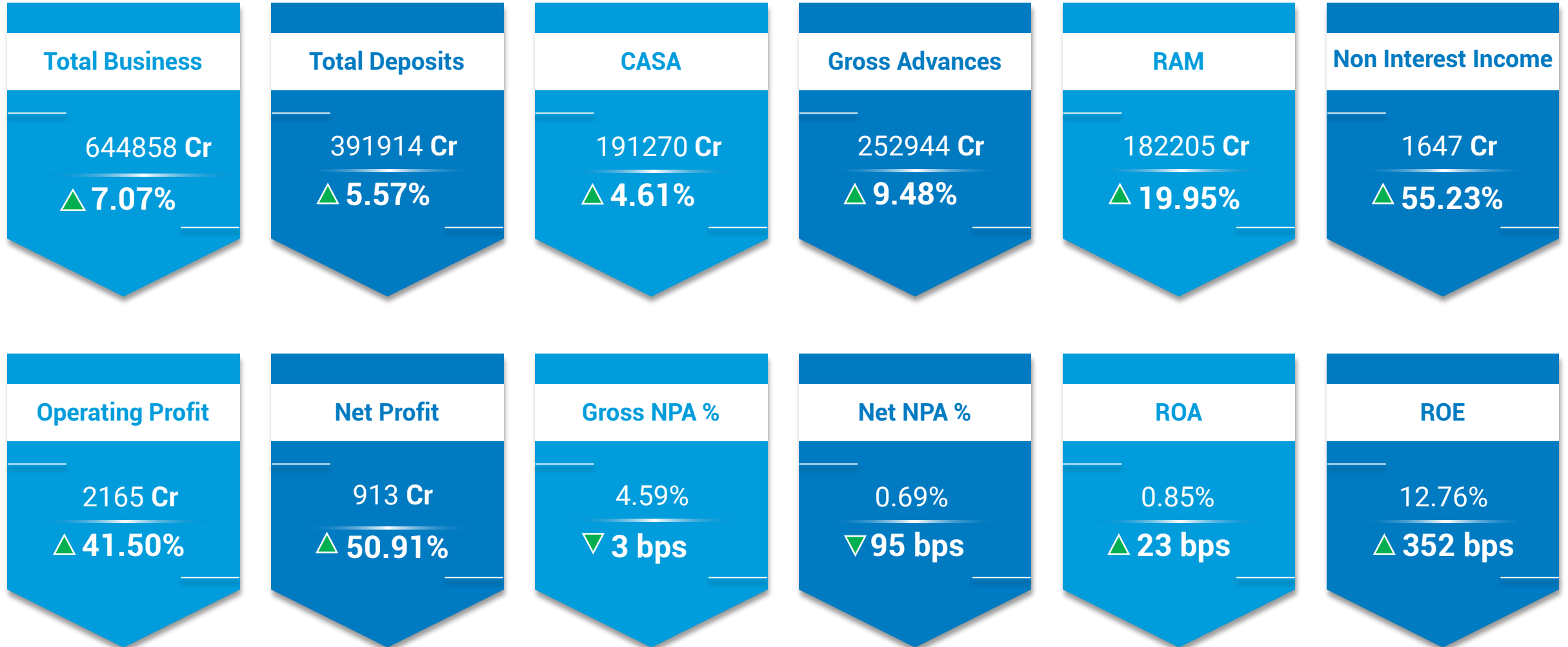


PERFORMANCE HIGHLIGHTS



KEY HIGHLIGHTS

(Y-o-Y) Sep'24 (QTR) vis-a-vis Sep'23 (QTR)

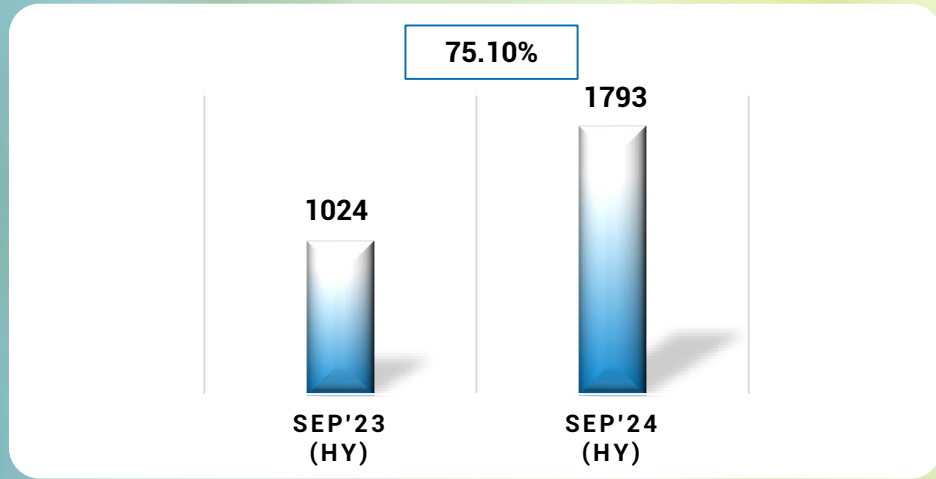




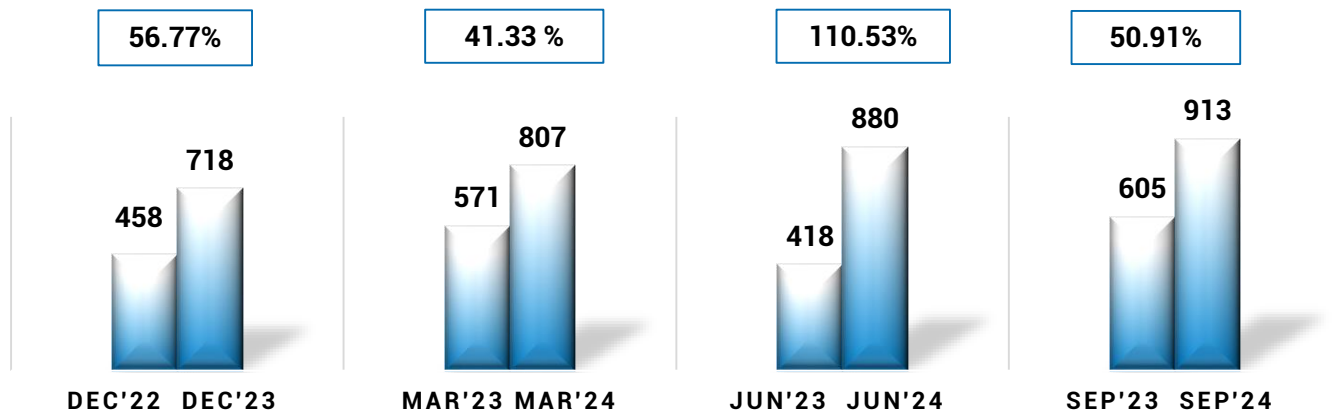
PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



Q-o-Q





SUSTAINED HEADLINE NUMBERS (On Stand alone basis)



Particulars	Year Ended	Quarter Ended		Growth
	Mar'24 (FY)	Sep'23	Sep'24	Y-o-Y
Yield on Advances (%)	8.72	8.62	8.84	22 bps ↑
Yield on Investments (%)	6.57	6.55	6.93	38 bps ↑
Yield on Funds (%)	8.10	7.98	8.28	30 bps ↑
Cost of Deposits (%)	4.61	4.60	4.71	11 bps ↑
Cost of Funds (%)	4.70	4.65	4.79	14 bps ↑
NIM (%)	3.40	3.29	3.44	15 bps ↑
ROE (%)	9.53	9.24	12.76	352 bps ↑
Book Value of Share	32.32	30.53	33.63	10.15 % ↑
Credit Cost(%)	1.50	3.51	0.56	295 bps ↓
Slippage Ratio (%)	2.57	1.28	0.38	90 bps ↓
Cost to Income(%)	58.18	62.57	57.19	538 bps ↓
Staff Cost Share in Cost to Income(%)	35.85	35.14	36.13	0.99 bps ↑
Liquidity Coverage Ratio (%)	205.09	236.58	240.19	361 bps ↑
Net Stable Funding Ratio (%)	154.93	163.36	146.69	(1667 bps) ↓
Earning Per Share	2.94	0.70*	1.05*	50 % ↑
ROA (%)	0.63	0.62	0.85	23 bps ↑

*For the quarter



FINANCIAL PERFORMANCE



FINANCIALS AT A GLANCE

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'24	Sep'23	Sep'24	Y-o-Y (%)	Q-o-Q (%)	Sep'23	Sep'24	Y-o-Y (%)
Total Interest Income	8335	7351	8202	11.58	(1.60)	14576	16537	13.45
Total Interest Expenses	4787	4323	4792	10.85	0.10	8372	9579	14.42
Net Interest Income	3548	3028	3410	12.62	(3.89)	6204	6958	12.15
Net Interest Income (excluding one off item)	3338	3028	3410	12.62	2.16	6109	6748	10.46
Total Income	9500	8412	9849	17.08	3.67	16596	19349	16.59
Total Expenditure	7507	6882	7684	11.65	2.36	13227	15191	14.85
Operating Profit	1993	1530	2165	41.50	8.63	3369	4158	23.42
Provisions	1113	925	1252	35.35	12.49	2345	2365	0.85
Net Profit	880	605	913	50.91	3.75	1024	1793	75.10



INTEREST INCOME



₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'24	Sep'23	Sep'24	Y-o-Y (%)	Q-o-Q (%)	Sep'23	Sep'24	Y-o-Y (%)
Interest on Advances	5402	4731	5402	14.18	-	9235	10804	16.99
Interest on Investments	2463	2334	2547	9.13	3.41	4614	5010	8.58
Interest on balances with RBI and Other Banks	249	271	243	(10.33)	(2.41)	602	492	(18.27)
Others	221	15	10	(33.33)	(95.48)	125	231	84.80
Total Interest Income	8335	7351	8202	11.58	(1.60)	14576	16537	13.45



NON-INTEREST INCOME

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'24	Sep'23	Sep'24	Y-o-Y (%)	Q-o-Q (%)	Sep'23	Sep'24	Y-o-Y (%)
Fee Based Income (i + ii + iii)	425	506	635	25.49	49.41	907	1060	16.87
Commission Exchange & Brokerage (i)	77	86	119	38.37	54.55	172	196	13.95
- Commission on LC/BG/DDs	39	43	49	13.95	25.64	89	88	(1.12)
- Govt. Business	11	14	26	85.71	136.36	34	37	8.82
- Banc assurance	27	29	44	51.72	62.96	49	71	44.90
Service Charges (ii)	292	375	379	1.07	29.79	651	671	3.07
Miscellaneous (iii)	56	45	137	204.44	144.64	84	193	129.76
Treasury Income	402	115	392	240.87	(2.49)	397	794	100.00
- Profit on Sale of Investments	104	91	359	294.51	245.19	233	463	98.71
- Profit/Loss on Revaluation of Investment	250	(16)	(31)	(93.75)	(112.40)	25	219	776.00
- Profit on Exchange Transactions	48	40	63	57.50	31.25	139	111	(20.14)
- Dividend Income	-	-	1	100.00	100.00	-	1	100
Other Receipts (Recovery in Written off & Others)	338	440	620	40.91	83.43	716	958	33.80
Total Non-Interest Income	1165	1061	1647	55.23	41.37	2020	2812	39.21



TOTAL EXPENSES

₹ in Cr

Particulars	Quarter Ended					Half Year Ended		
	Jun'24	Sep'23	Sep'24	Y-o-Y (%)	Q-o-Q (%)	Sep'23	Sep'24	Y-o-Y (%)
Interest Expenses	4787	4323	4792	10.85	0.10	8372	9579	14.42
Interest Paid on Deposits	4443	4178	4530	8.43	1.96	8108	8973	10.67
Other Interest	344	145	262	80.69	(23.84)	264	606	129.55
Operating Expenses	2720	2559	2892	13.01	6.32	4855	5612	15.59
Staff Cost	1714	1437	1827	27.14	6.59	2926	3541	21.02
Other Operating Expenses	1006	1122	1065	(5.08)	5.86	1929	2071	7.36
Total Expenses	7507	6882	7684	11.65	2.36	13227	15191	14.85



PROVISIONS

₹ in Cr

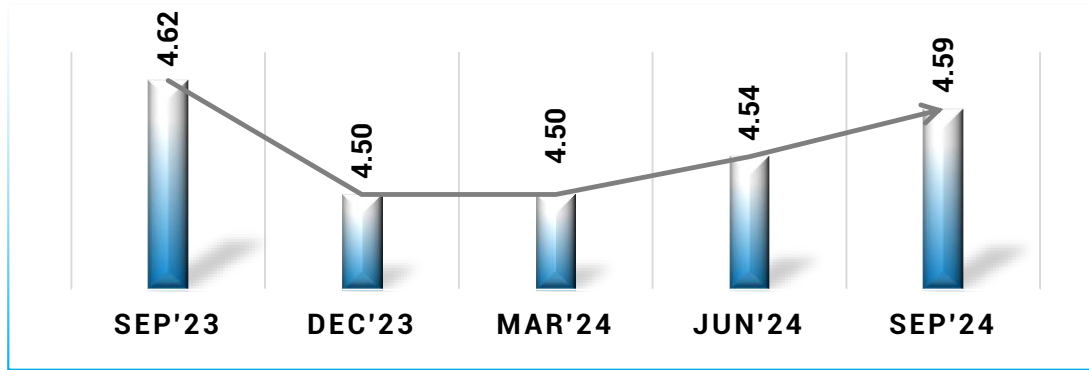
Particulars	Quarter Ended					Half Year Ended		
	Jun'24	Sep'23	Sep'24	Y-o-Y (%)	Q-o-Q (%)	Sep'23	Sep'24	Y-o-Y (%)
NPAs	1322	1927	340	(82.36)	(74.28)	2168	1662	(23.34)
Standard Assets	(74)	(837)	70	108.36	194.59	(205)	(4)	98.05
Depreciation/ Provisions on Investment Including SRs	(20)	(167)	(62)	62.87	(210.00)	(204)	(82)	59.80
Income Tax	(78)	(42)	654	1657.14	938.46	564	576	2.13
Others	(8)	61	21	(65.57)	362.50	77	13	(83.12)
Restructured A/c's	(29)	(17)	229	1447.06	889.66	(55)	200	463.64
Total Provision	1113	925	1252	35.35	12.49	2345	2365	0.85



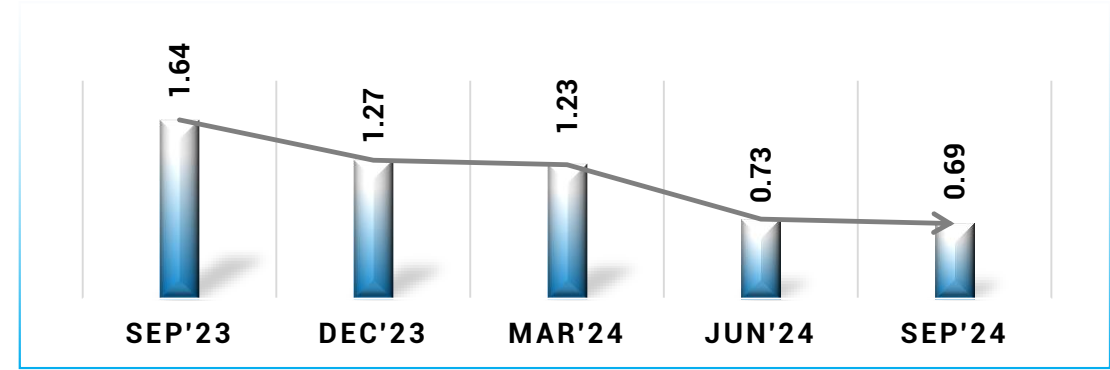
ASSET QUALITY & CAPITAL ADEQUACY



ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24
Gross Advances	231032	239646	251745	250615	252944
Net Advances	224030	231815	243406	240999	243013
Gross NPA	10666	10786	11340	11388	11604
Net NPA	3664	2956	3002	1771	1674
Gross NPA %	4.62	4.50	4.50	4.54	4.59
Net NPA %	1.64	1.27	1.23	0.73	0.69



NPA MOVEMENT

₹ in Cr

Particulars	Sep'23 (QTR)	FY 23-24	Jun'24 (QTR)	Sep'24 (QTR)	Sep'24 (HY)
Opening Gross NPAs	10891	18386	11340	11388	11340
Add: Slippage of PA to NPAs	2544	4662	650	766	1255
Increase in Balance of existing NPAs	133	462	159	147	296
Sub-Total	2677	5124	809	913	1551
Less:					
Up-gradation	315	459	302	265	427
Recovery (Including Sale to ARC)	513 (2)	1702 (2)	431 (10)	390 (-)	790 (10)
Regular Write-off	27	152	28	42	70
Technical Write-off	2045	9849	-	-	-
Other Recovery by Adjustment	2	8	-	-	-
Sub-Total	2902	12170	761	697	1287
Gross NPAs	10666	11340	11388	11604	11604
% of Gross NPAs to Gross Advances	4.62	4.50	4.54	4.59	4.59

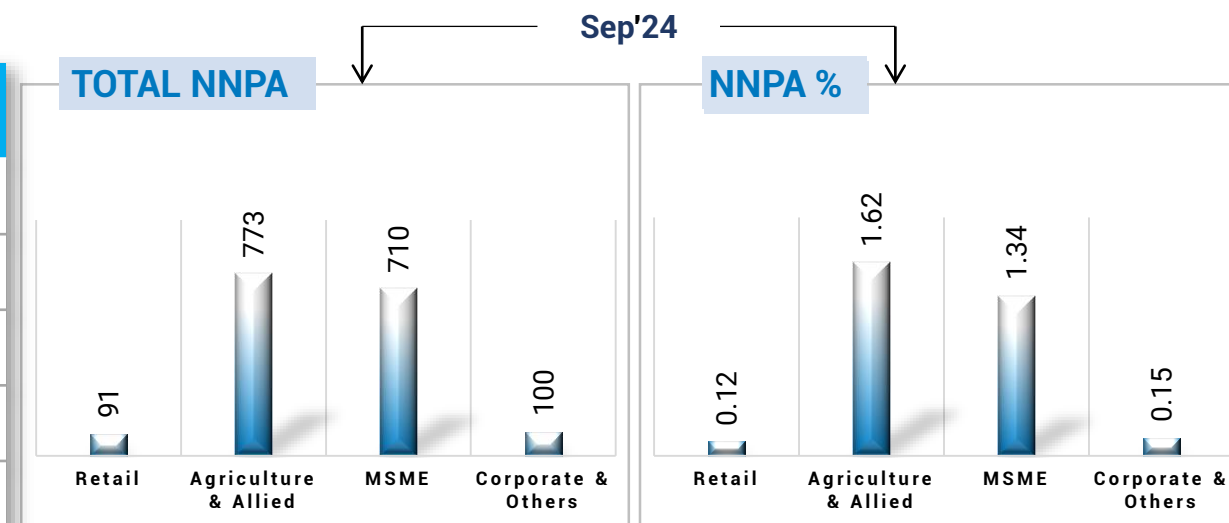


SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

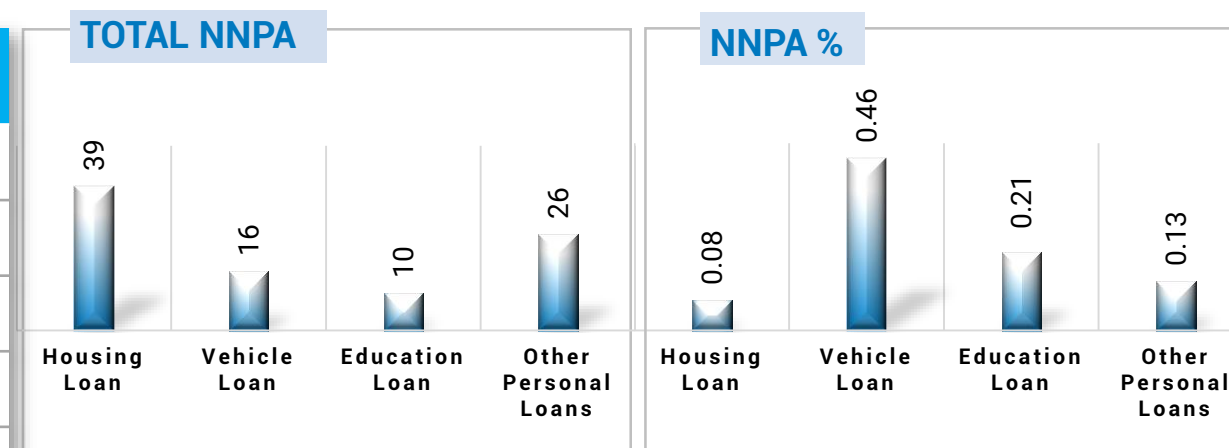
₹ in Cr

Particulars	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24	Advances (Sep'24)	TOTAL NNPA	NNPA %
Total NPA	10666	10786	11340	11388	11604	252944	1674	0.69
Retail	841	831	867	925	917	76373	91	0.12
Agriculture & Allied	3125	3151	3322	3287	3327	50280	773	1.62
MSME	2638	2684	3008	3054	3143	55552	710	1.34
Corporate & Others	4062	4120	4143	4122	4217	70739	100	0.15



NPA Classification: Retail Sector

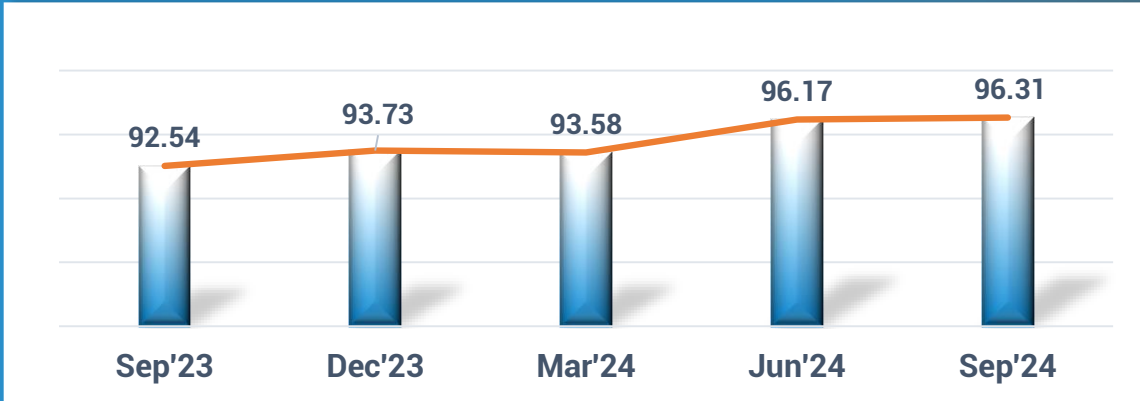
Particulars	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24	Advances (Sep'24)	TOTAL NNPA	NNPA %
Total Retail NPA	841	831	867	925	917	76373	91	0.12
Housing Loan	491	481	506	549	559	48164	39	0.08
Vehicle Loan	50	53	54	57	56	3536	16	0.46
Education Loan	103	111	124	130	126	4984	10	0.21
Other Personal Loans	197	186	183	189	176	19689	26	0.13



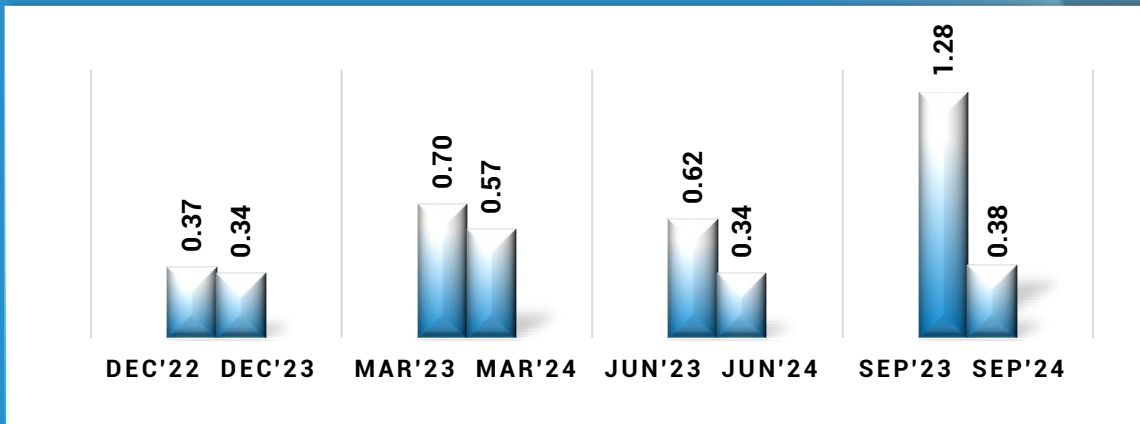


OTHER MAJOR RATIOS

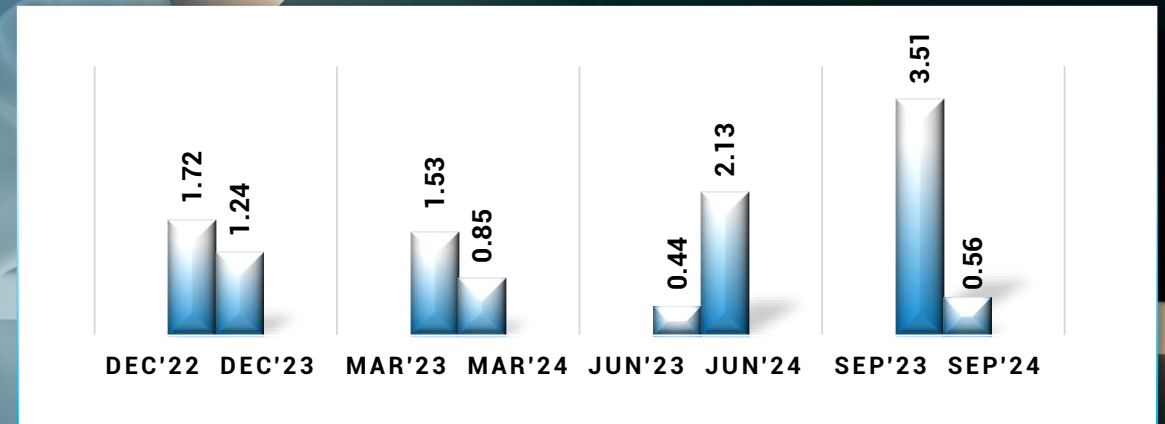
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



CREDIT COST





RESTRUCTURED BOOK

Standard Restructured Book

₹ in Cr

Segment	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24
Retail	400	628	625	596	585
Agriculture	176	256	233	162	149
MSME	477	702	722	687	649
Corporate	819	982	1011	970	916
TOTAL	1872	2568	2591	2415	2299

Standard Restructured: Covid-19 Resolution Framework

Segment	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24
Retail	1728	1662	1607	1546	1520
Agriculture	279	279	267	254	225
MSME	1600	1483	1351	1194	1091
Corporate	686	719	639	629	673
TOTAL	4293	4143	3864	3623	3509

Total Standard Restructured Book

Segment	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24
Retail	2128	2290	2232	2142	2105
Agriculture	455	535	500	416	374
MSME	2077	2185	2073	1881	1740
Corporate	1505	1701	1650	1599	1589
TOTAL RESTRUCTURED	6165	6711	6455	6038	5808

- Accounts of ₹ 1571 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 604 Cr; SMA1 - ₹ 233 Cr; SMA2 - ₹ 734 Cr)



SPECIAL MENTION ACCOUNTS

₹ in Cr

Asset Quality Sep'23	Up to 5 Cr		Above 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	136979	7951	43	707	137022	8658	3.75
SMA 1	59450	2736	3	67	59453	2803	1.21
SMA 2	73891	3900	8	88	73899	3988	1.73
TOTAL	270320	14587	54	862	270374	15449	6.69

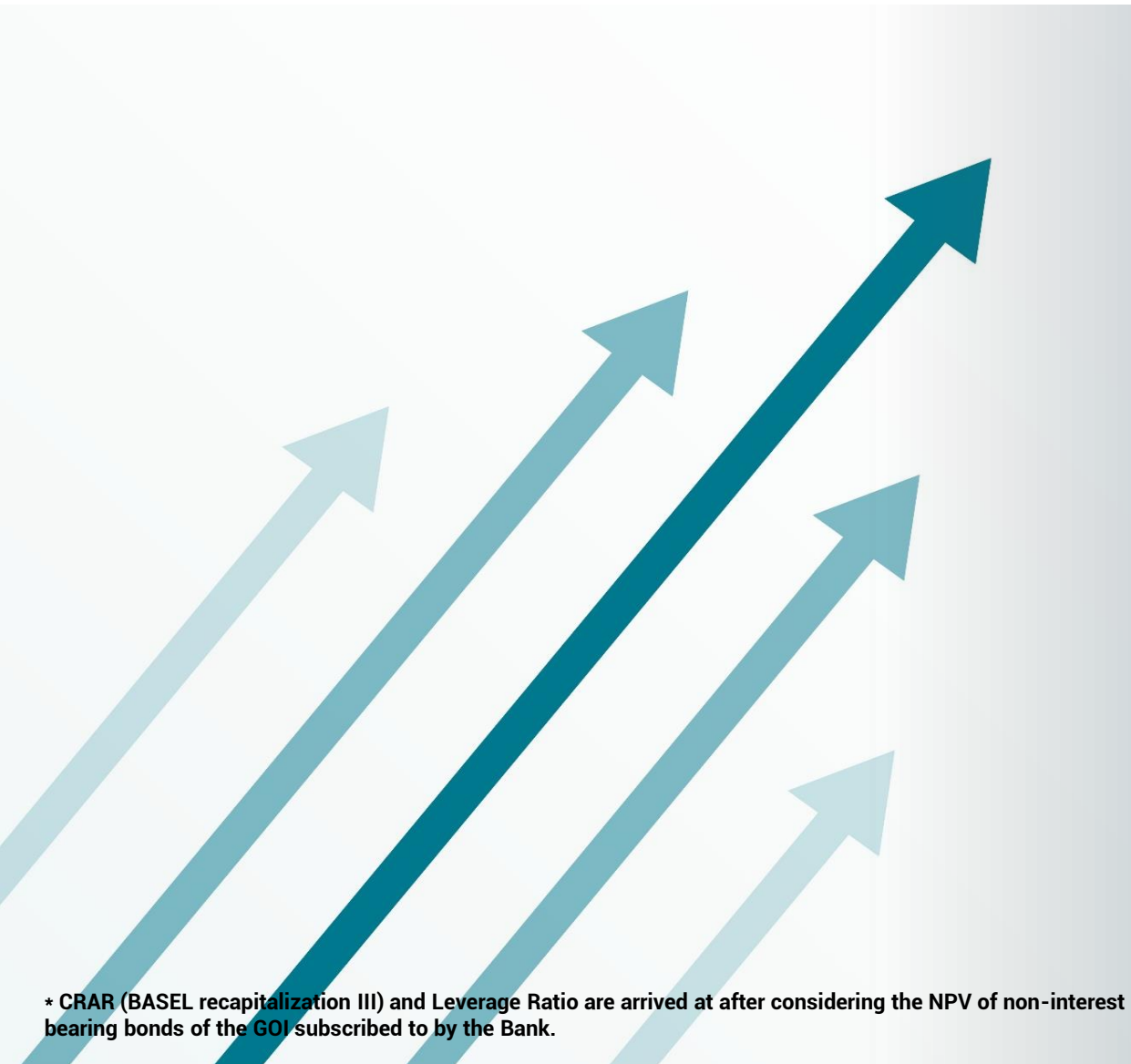
Asset Quality Jun'24	Up to 5 Cr		Above 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	134532	9672	47	1010	134579	10682	4.26
SMA 1	35648	1631	1	6	35649	1637	0.65
SMA 2	47643	2966	10	117	47653	3083	1.23
TOTAL	217823	14269	58	1133	217881	15402	6.14

Asset Quality Sep'24	Up to 5 Cr		Above 5 Cr		Total		% of Total Advance
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	
SMA 0	125279	9916	45	538	125324	10454	4.13
SMA 1	30277	1597	8	360	30285	1957	0.78
SMA 2	41063	2840	9	174	41072	3014	1.19
TOTAL	196619	14353	62	1072	196681	15425	6.10

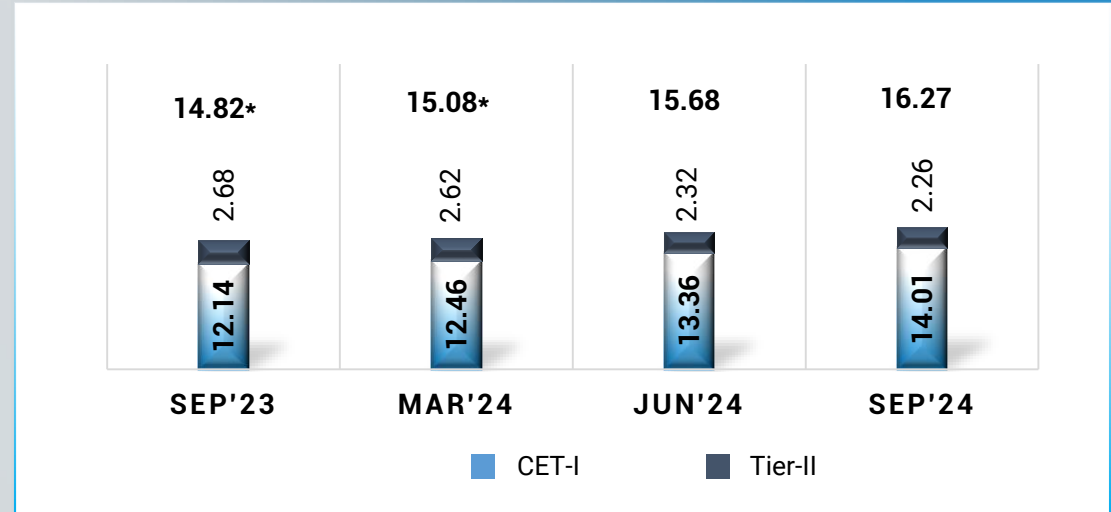
- Accounts of ₹ 1571 Cr are common between SMA and Restructured Accounts.



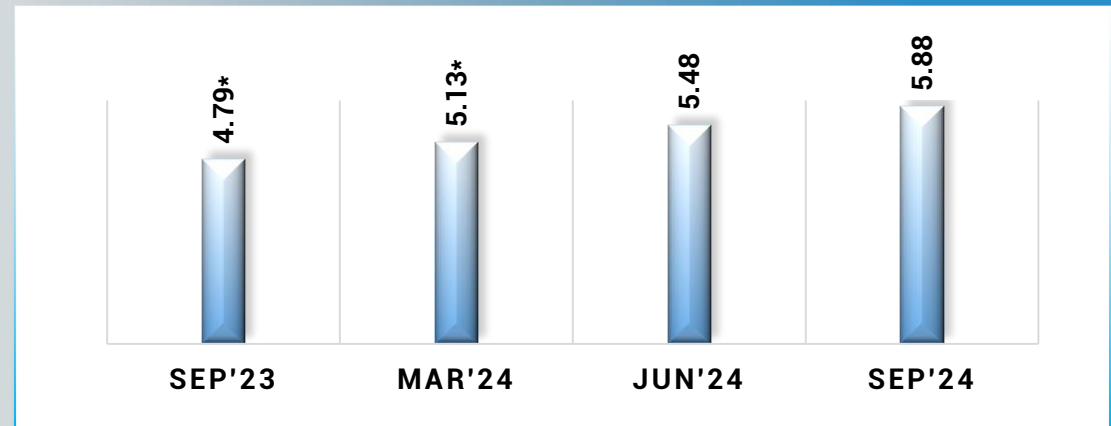
CAPITAL RATIOS



CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



* CRAR (BASEL recapitalization III) and Leverage Ratio are arrived at after considering the NPV of non-interest bearing bonds of the GOI subscribed to by the Bank.



BUSINESS PERFORMANCE



BUSINESS ACROSS THE BOARD

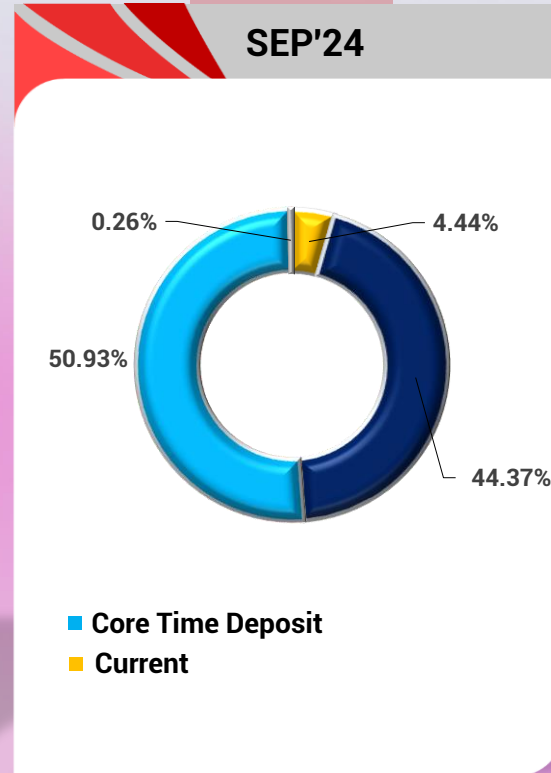
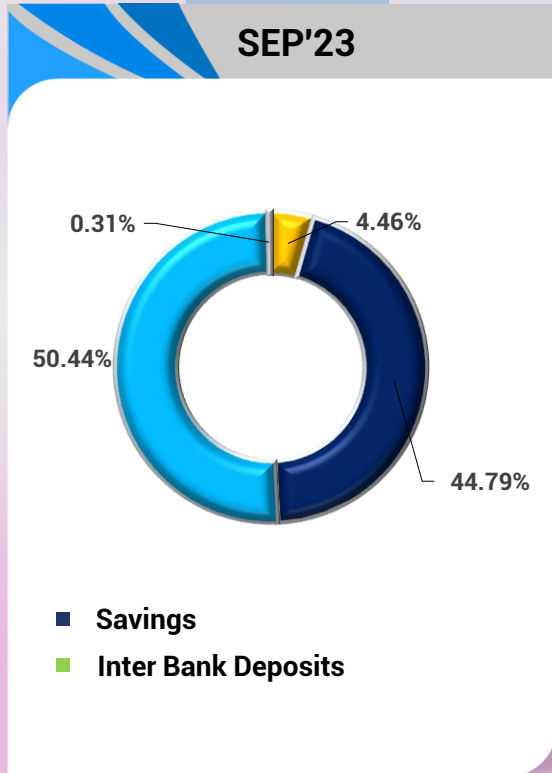
₹ in Cr

PARTICULARS	SEP'23	SEP'24	Y-o-Y Growth %
Total Business	602284	644858	7.07
Total Deposits (Including Interbank Deposits)	371252	391914	5.57
Certificate of Deposit	NIL	NIL	-
CASA Deposits	182838	191270	4.61
CASA %	49.40	48.93	(47 bps)
Total Advances	231032	252944	9.48
RAM	151895	182205	19.95
Corporate	79137	70739	(10.61)
CD Ratio	62.43	64.71	228 bps





DEPOSIT MIX

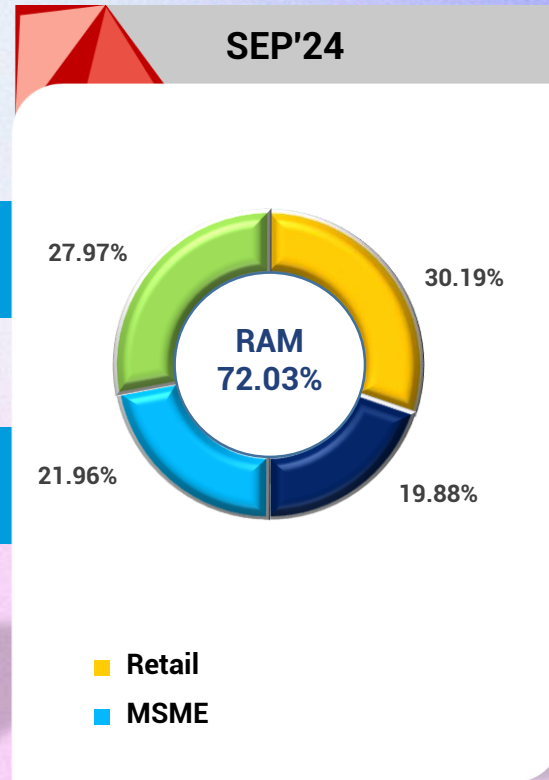
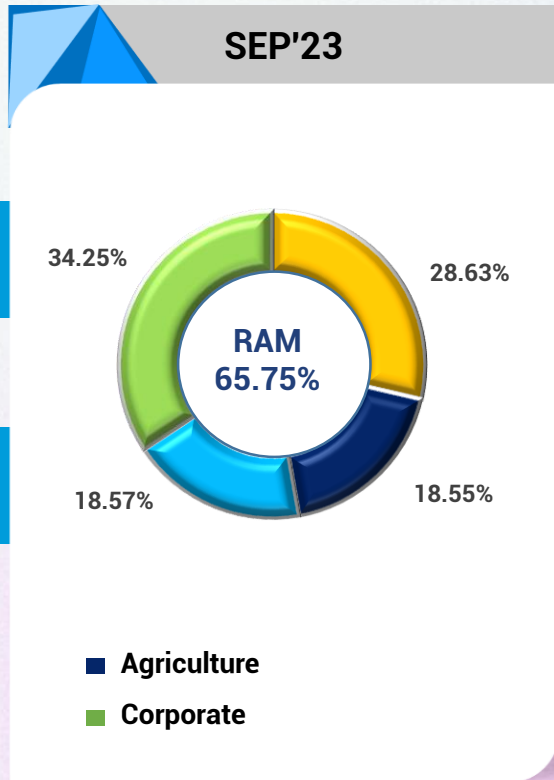


₹ in Cr

PARTICULARS	SEP'23	SEP'24	Y-o-Y Growth %
Current	16546	17394	5.13
Savings	166292	173876	4.56
Total CASA Deposits	182838	191270	4.61
CASA %	49.40	48.93	(47 bps)
Core Time Deposits	187248	199606	6.60
Total Core Deposits	370086	390876	5.62
Inter Bank Deposits	1166	1038	(10.98)
Total Deposits	371252	391914	5.57



CREDIT PERFORMANCE



₹ in Cr

SECTOR	SEP'23	SEP'24	Y-o-Y Growth %
Retail	66133	76373	15.48
Agriculture	42849	50280	17.34
MSME	42913	55552	29.45
RAM	151895	182205	19.95
Corporate	79137	70739	(10.61)
Gross Advance	231032	252944	9.48
TOTAL Credit RWA	142785	167998	17.66
CRWA % of Gross Advance	61.80	66.42	462 bps

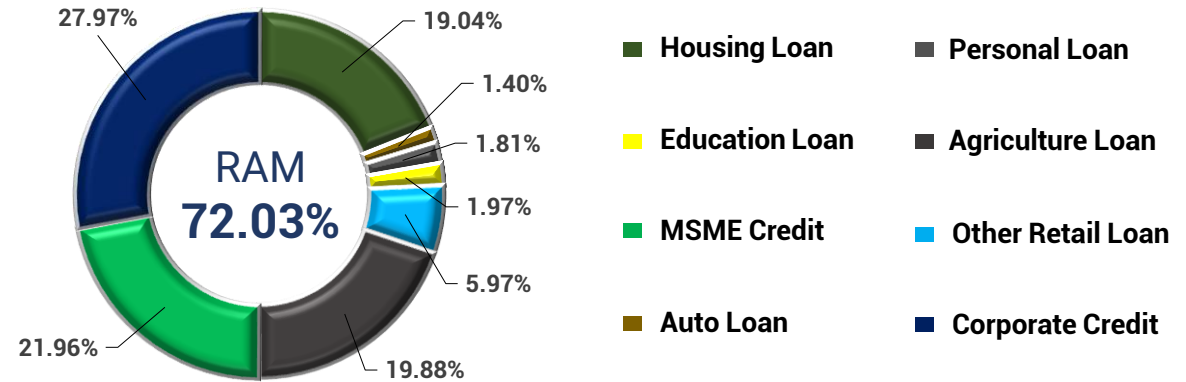


DIVERSIFIED LOAN BOOK

₹ in Cr

SECTOR	Amount
Housing Loan	48164
Auto Loan	3536
Personal Loan	4573
Education Loan	4984
Other Retail Loan	15116
Total Retail	76373
Agriculture Loan	50280
MSME Credit	55552
Corporate Credit	70739
Total Advance	252944

As on 30th SEP'24





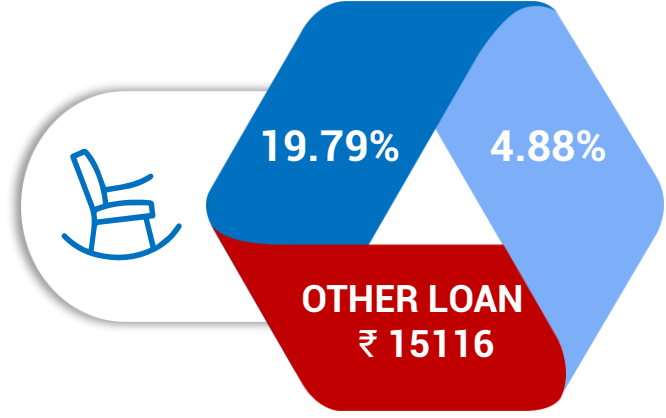
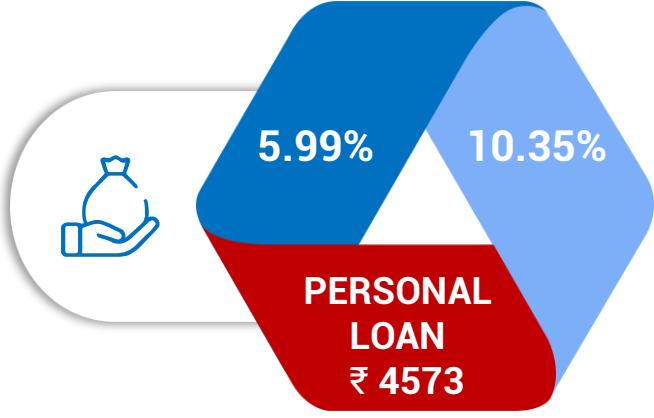
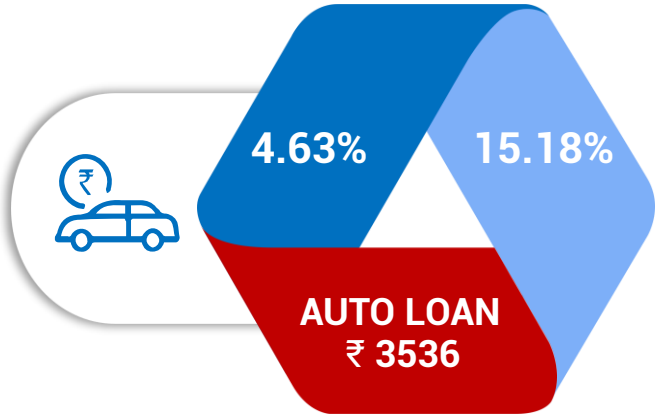
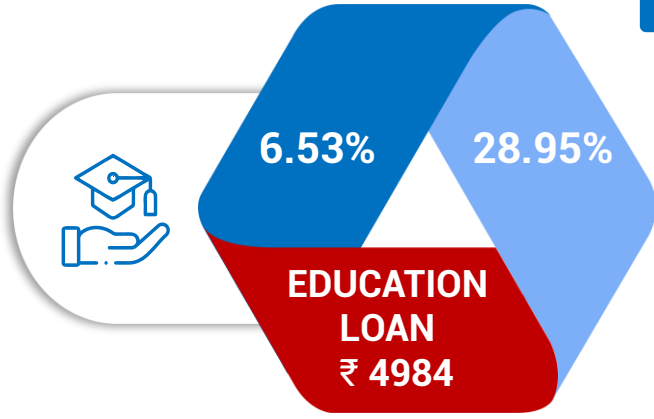
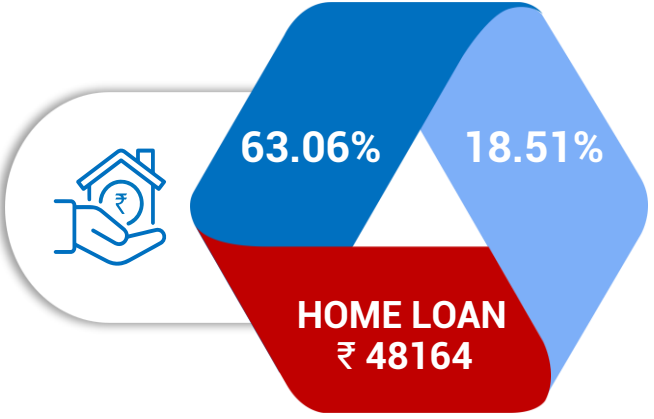


RETAIL SEGMENT

₹ in Cr

As on 30th Sep'24

 % of Total Retail Advance
 Y-o-Y Growth



Retail Segment ₹ 76373

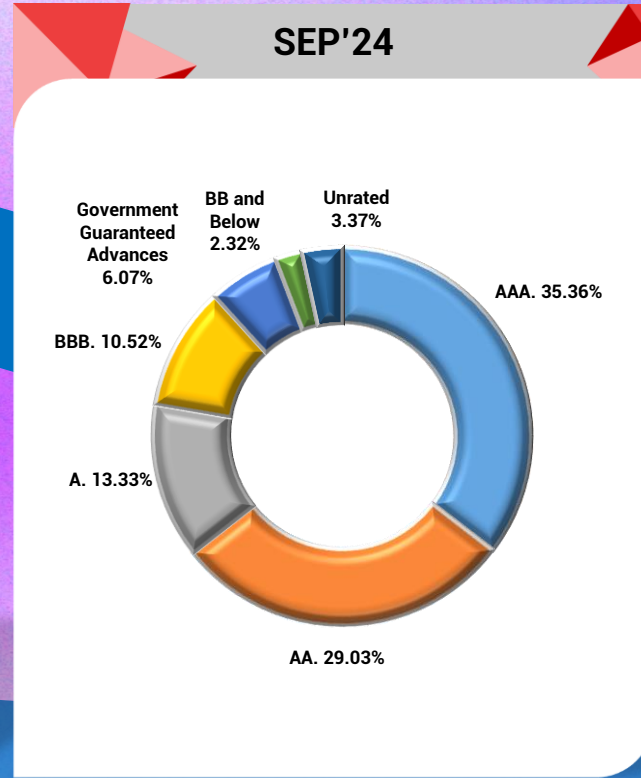
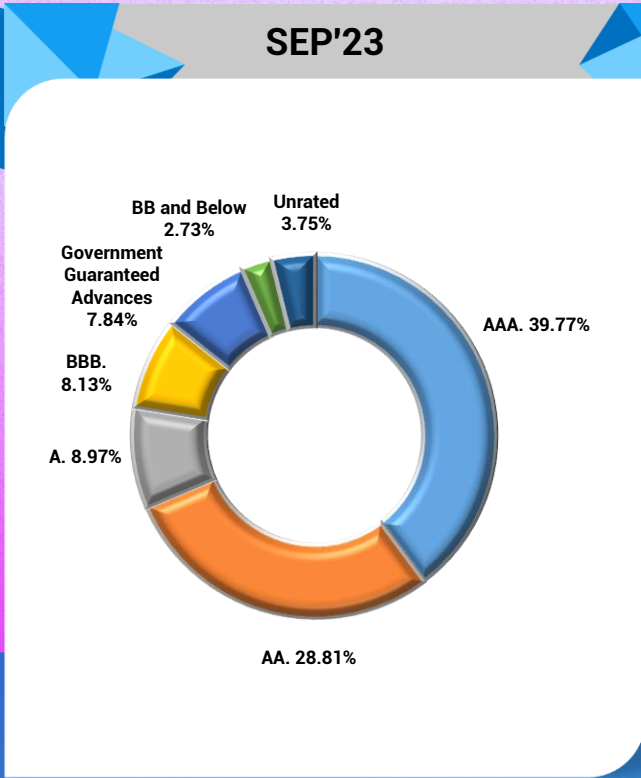
30.19% of Total Advance

Y-o-Y Growth 15.48%



RATED STANDARD ADVANCES

₹ in Cr







INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	SEP'23	SEP'24	Y-o-Y (%)
AAA	28574	23757	(16.86)
AA	20698	19504	(5.77)
A	6442	8958	39.06
BBB (Including CRE)	5838	7070	21.10
Government Guaranteed Advances	5632	4076	(27.63)
Sub-Total	67184	63365	(5.68)
BB and Below	1958	1561	(20.28)
Unrated	2701	2262	(16.25)
Total	71843	67188	(6.48)



SANCTIONS & OUTSTANDING





₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Jun'24	Amt. Jun'24	No. of A/Cs Sep'23	Amt. Sep'23	No. of A/Cs Sep'24	Amt. Sep'24	As on 30th Sep'24	Y-o-Y	Q-o-Q
 Retail	65300	5362.05	64903	5231.62	82966	7072.75	76373	35.19	31.90
 Agriculture	245523	4766.28	216444	4370.01	264016	6067.81	50280	38.85	27.31
 MSME	20756	4125.17	52565	5145.41	37180	6480.98	55552	25.96	57.11
 Corporate Credit	39	11858.02	38	14649.00	35	18046.12	70739	23.19	52.18
TOTAL	331618	26111.52	333950	29396.04	384197	37667.66	252944	28.14	44.26



CO-LENDING

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Jun'24	Amt. Jun'24	No. of A/Cs Sep'23	Amt. Sep'23	No. of A/Cs Sep'24	Amt. Sep'24	As on 30th Sep'24	Y-o-Y	Q-o-Q
 Retail	8097	655.68	14993	604.29	9399	1021.12	6209.83	68.98	55.73
 Agriculture	39635	610.39	23	1.38	20116	297.78	671.41	-	(51.21)
 MSME	5096	752.48	13890	1208.78	6061	1056.93	6245.67	(12.56)	40.46
 Corporate Credit	1628	175.80	5	168.75	2421	206.24	270.90	22.22	17.32
TOTAL	54456	2194.35	28911	1983.20	37997	2582.07	13397.81	30.20	17.67



ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES
@ **54.57%** of ANBC against norm of 40%



AGRICULTURE ADVANCES
@ **21.60%** of ANBC against norm of 18%

WEAKER SECTOR
@ **16.80%** of ANBC against norm of 12%

ADVANCES TO SMALL AND MARGINAL FARMERS
@ **10.84%** of ANBC against norm of 10%



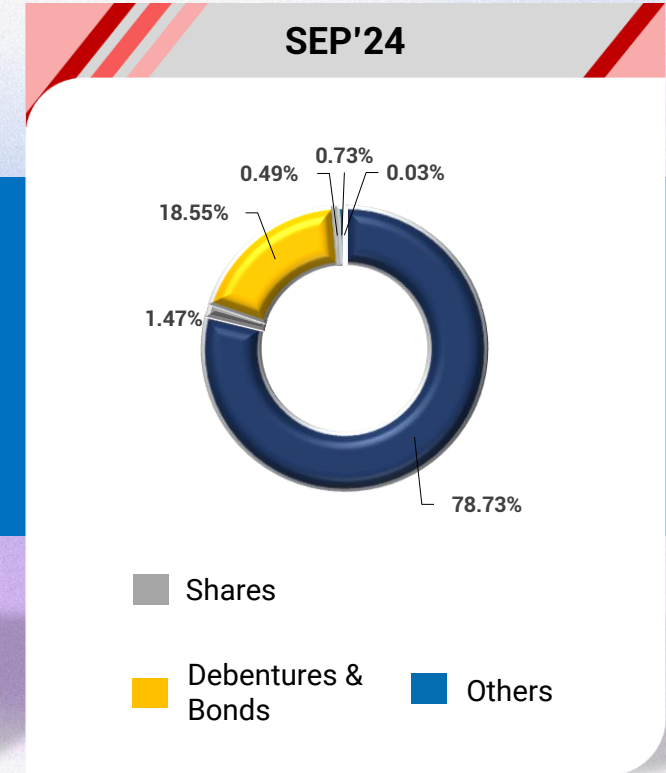
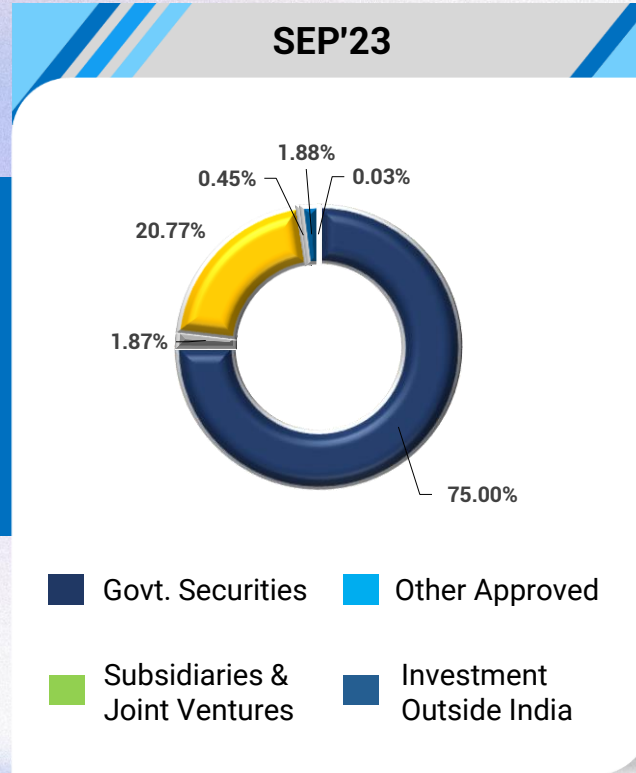
INVESTMENTS



INVESTMENT PORTFOLIO

₹ in Cr

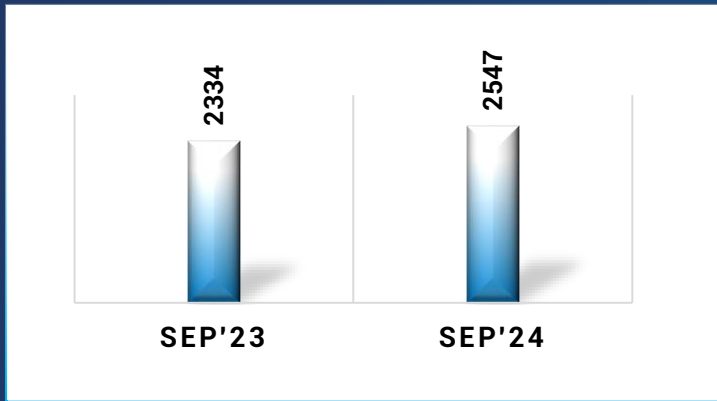
Particulars	Sep'23	Sep'24
Govt. Securities	111984	119053
Other Approved	-	-
Shares	2791	2226
Debentures & Bonds	31007	28046
Subsidiaries & Joint Ventures	670	740
Others	2810	1110
Total Investment In India	149262	151175
Investment Outside India	47	47
Grand Total	149309	151222



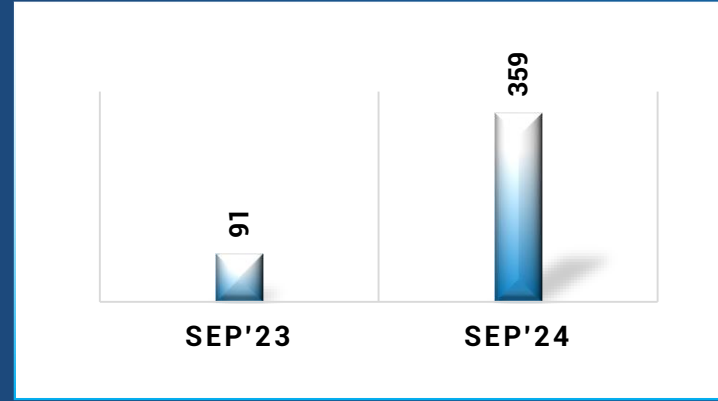


TREASURY PERFORMANCE

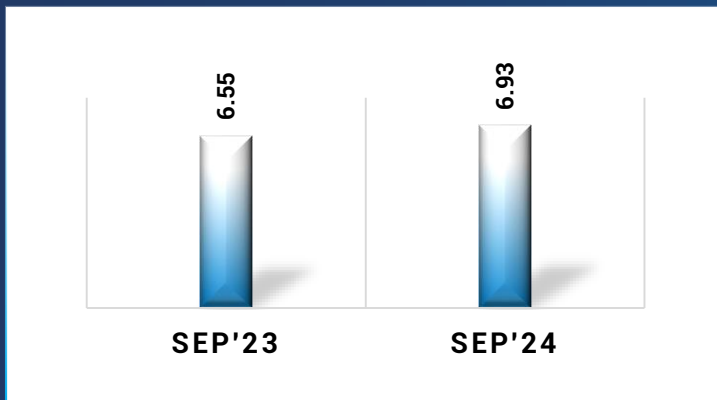
INTEREST ON INVESTMENT



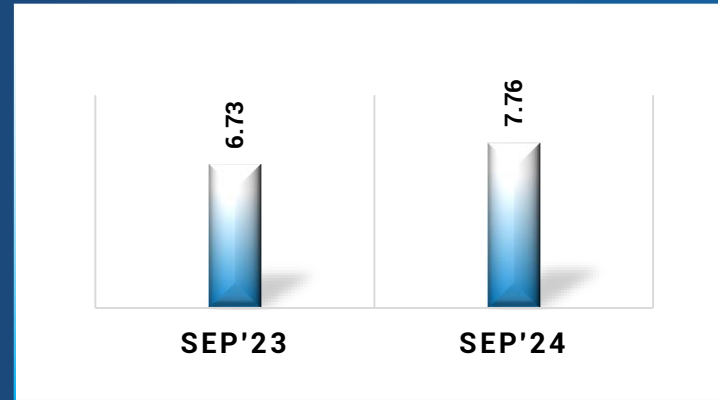
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT (Including Trading Profit) %



₹ in Cr

Particulars	Sep'23 (QTR)	Sep'24 (QTR)
Aggregate Investment	149309	151222
Interest on Investment	2334	2547
Yield on Investment %	6.55	6.93
Profit on Sale of Investments	91	359
Profit on Exchange Transaction	40	63
Dividend Income	-	1
Profit/Loss of Revaluation of Investment	(16)	(31)
Yield on Investment (Including Trading Profit)%	6.73	7.76
M - Duration (AFS)	1.85	3.15
10 Year Bench Mark %	7.21	6.75



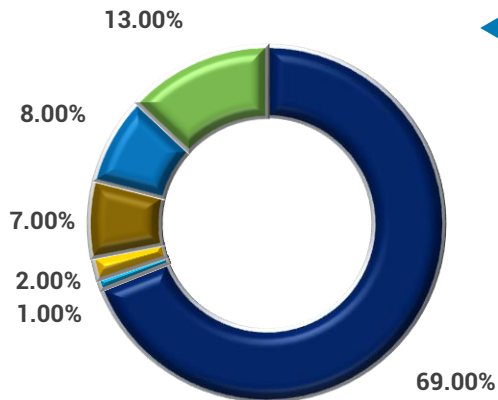
TREASURY OPERATIONS

₹ in Cr

TOTAL INVESTMENT BOOK	SEP'23			SEP'24			
AGGREGATE INVESTMENT	149309			151222			
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	FVTPL-HFT	SAJV
INVESTMENT	109164	39434	711	101568	44840	3959	855
PERCENTAGE	73.11%	26.41%	0.48%	67.16%	29.65%	2.62%	0.57%
TOTAL SLR	111984			119053			
Percentage	75.00%			78.73%			
CATEGORY WISE	83046	28227	711	79439	38981	633	-

AFS BOOK

Sep'23



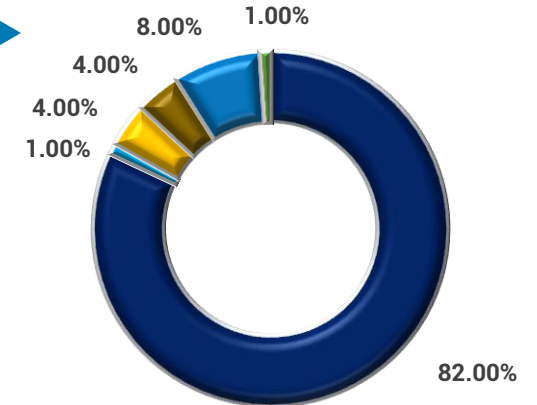
Modified Duration:
1.85 - SLR : 1.59
P.V. 01 (SLR+NSLR):
6.05

- G-sec & T-bill
- CP
- SDL

Modified Duration:
3.15 - SLR : 3.16
P.V. 01 (SLR+NSLR):
13.81

- Corporate Bond
- PSU
- Others

Sep'24

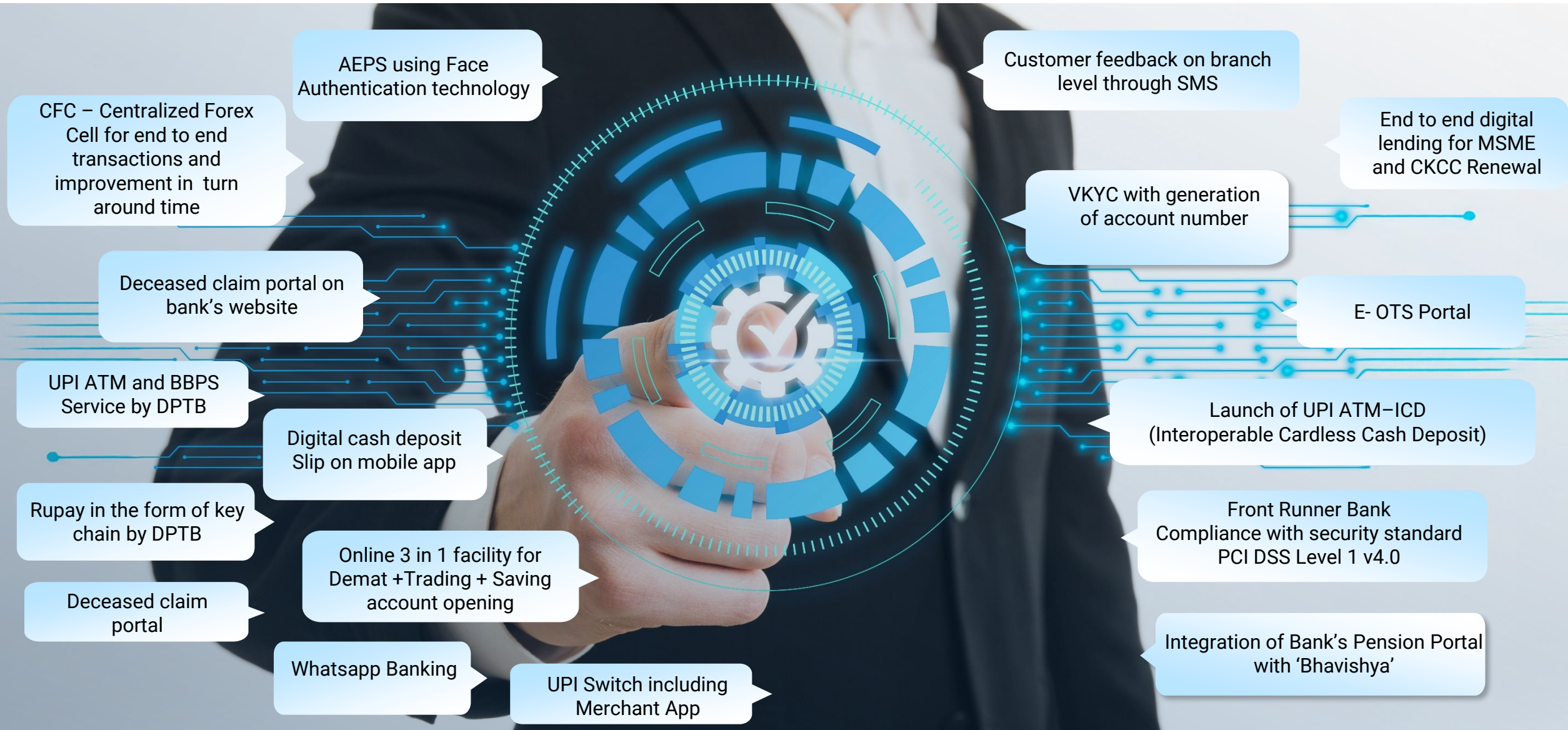




DIGITAL JOURNEY



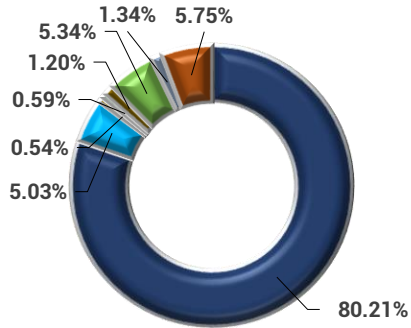
LEVERAGING TECHNOLOGY





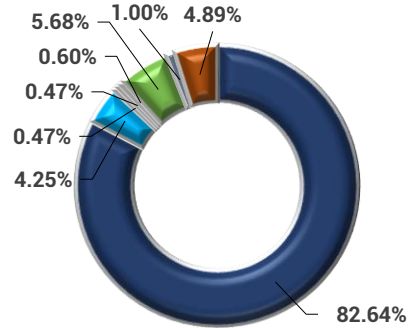
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Oct'22 to Sep'23

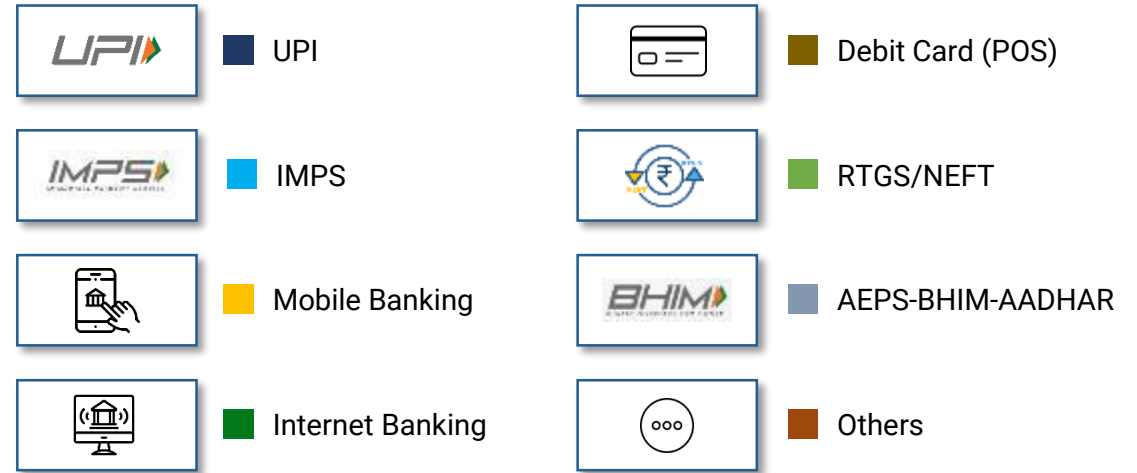


Share of Digital Txns through ADC 80.04%

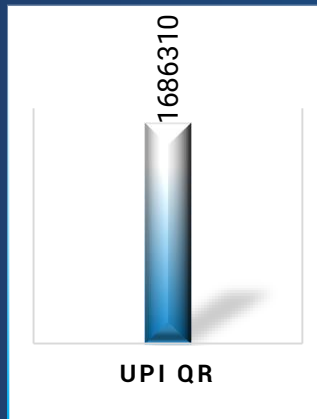
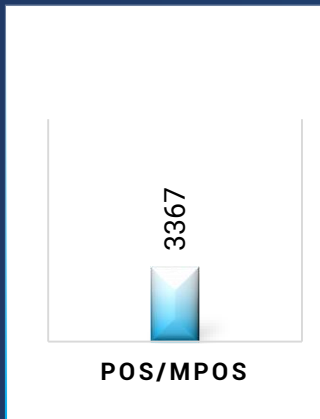
Oct'23 to Sep'24



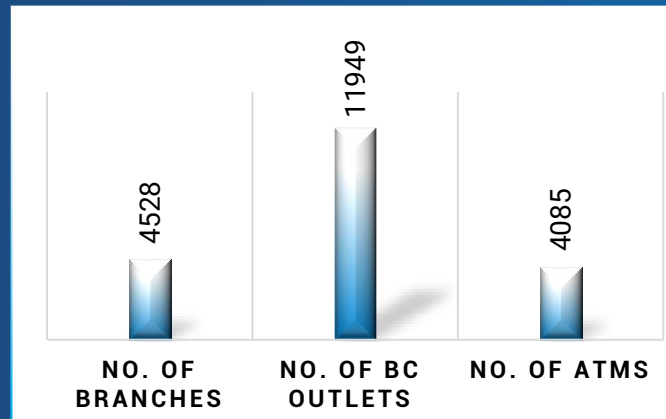
Share of Digital Txns through ADC 83.46%



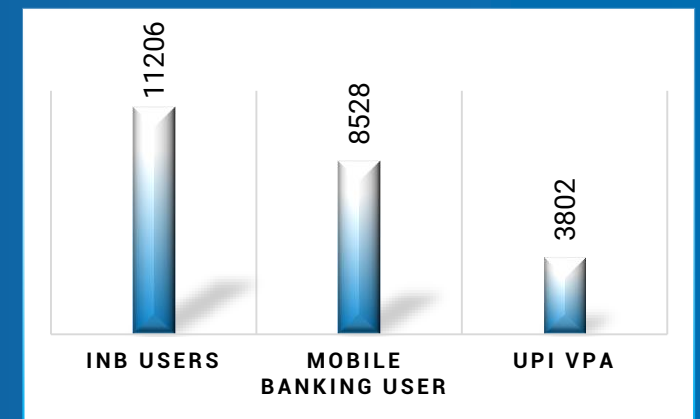
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS

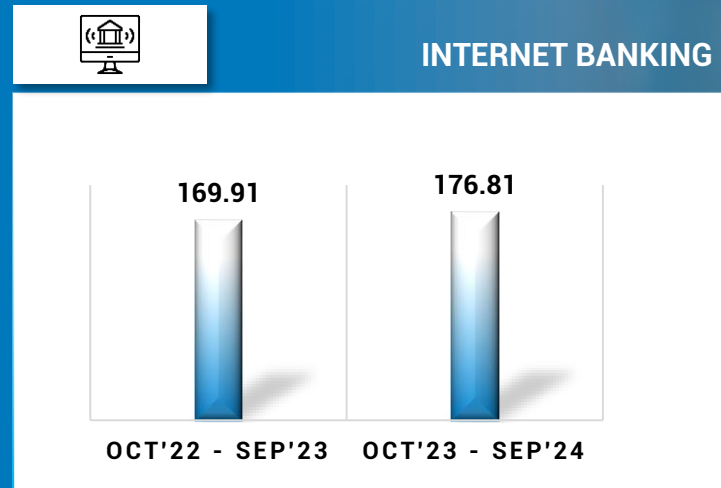
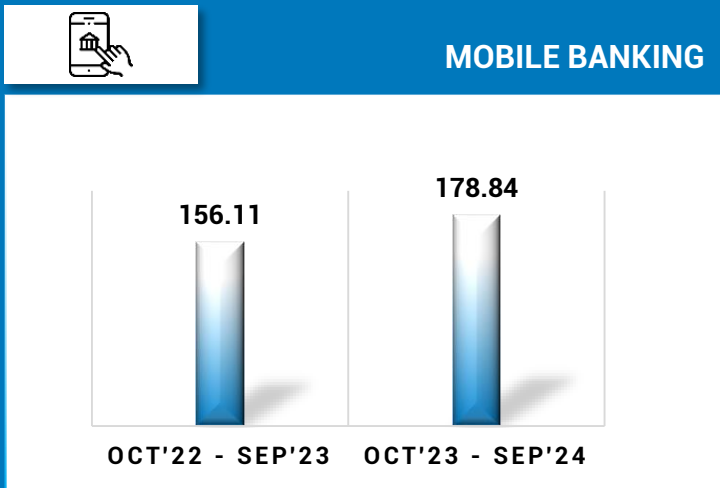
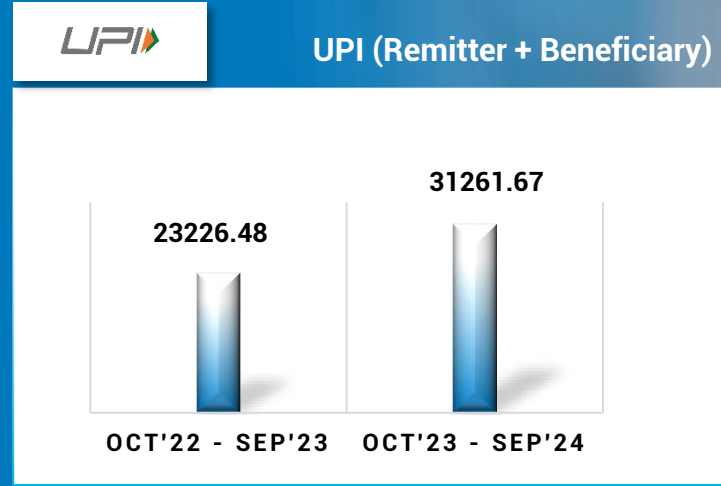
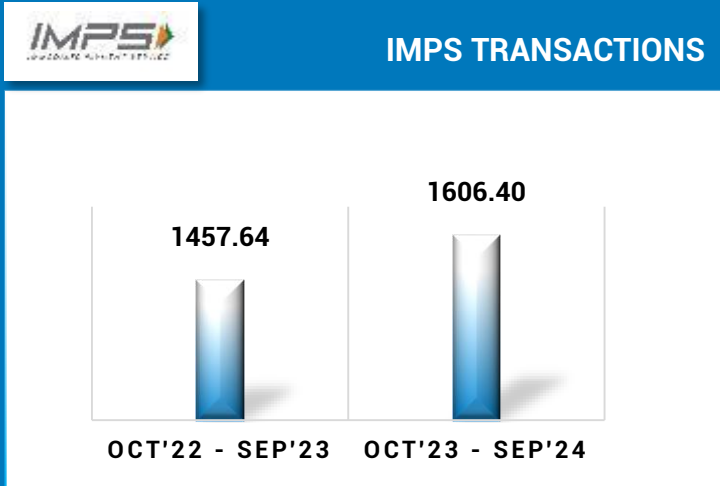


DIGITAL TOUCH POINTS (IN'000)





DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



TRANSACTIONS (in Lakhs)





DIGITAL INITIATIVES IN PROGRESS



Digital Lending Platform (DLP)

The Digital Lending Platform currently offers convenient online loan applications via STP (Straight Through Processing) and assisted modes for Retail and Agri Gold Loan, KCC, PAPL, and Mudra-Shishu/ Kishore/ Tarun Loans. Additionally, Housing Loans, Cent Business Loans and Vehicle Loans are expected to be available by the end of Oct-2024. The platform follows best industry practices while streamlining the process, reducing paperwork and ensuring a seamless experience for borrowers.



Omni Channel Mobile App

The platform will offer a comprehensive suite of financial services, including digital loans, payments and personal finance, accessible through both app and web. Designed for ease of use, it aims to enhance customer experience and reduce branch workload. The initial launch will focus on Retail customers with 220+ features expected to be launched by December 2024.



Integrated Customer Care

With the establishment of advanced Integrated Customer Care (ICC), customers can now access support through various channels, including call, IVR, WhatsApp, social media and email. Customers can also benefit from 24/7 access to banking services and personalized interactions. We are also implementing AI & ML powered features like web chat, chatbots, voicebots, video banking, and co-browsing. Complaint Management System has been made live across Bank on 1st August 2024. Lead Management Solution shall be launched in the month of October, 2024. This ecosystem streamlines grievance handling, digital support, and sales efforts.



Integrations Platform

This platform serves as the digital backbone, connecting various internal and external systems through extensive use of APIs. This enables rapid market launches and seamless integration with third-party applications. There is also a special emphasis on making the platform secure and reliable to safeguard the payment ecosystem of the Bank. New channels like WhatsApp Banking, Omni-Channel etc. are being integrated with the platform to provide enhanced customer service.



Collections Management

To improve collections efficiency, Bank has established two nationwide collections call centers for SMA follow up. Feet-on-Street (FoS) functionality with smart app & geo tagging was recently launched. Currently 121 FoS are on the field. We have also introduced IVR functionality for reaching out to low-risk SMA accounts. Also, a simplified loan repayments through UPI apps like GPay, PhonePe, and Paytm was also made live.



FINANCIAL INCLUSION

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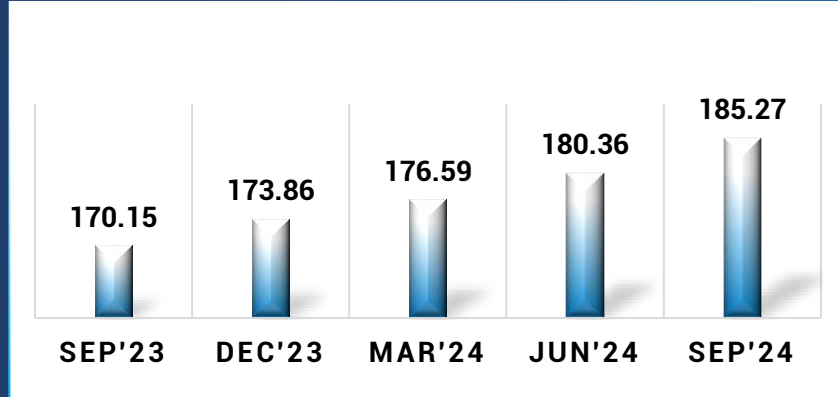
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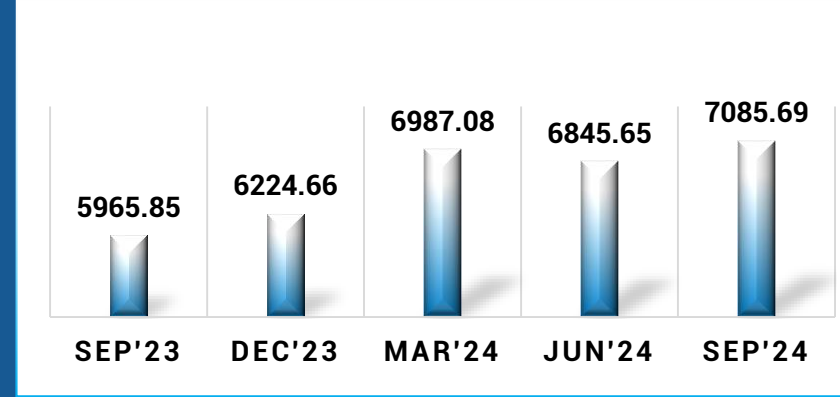
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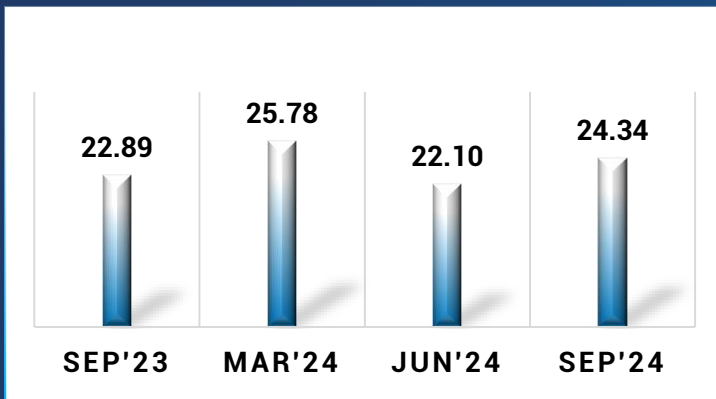
No. of Accounts (in Lakhs)



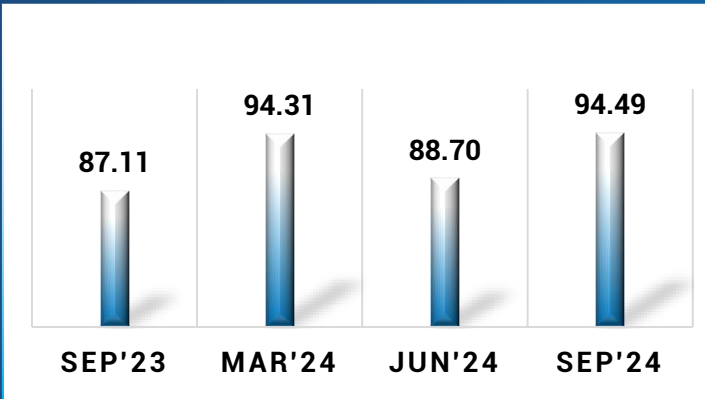
Balance Outstanding (₹ in Cr)



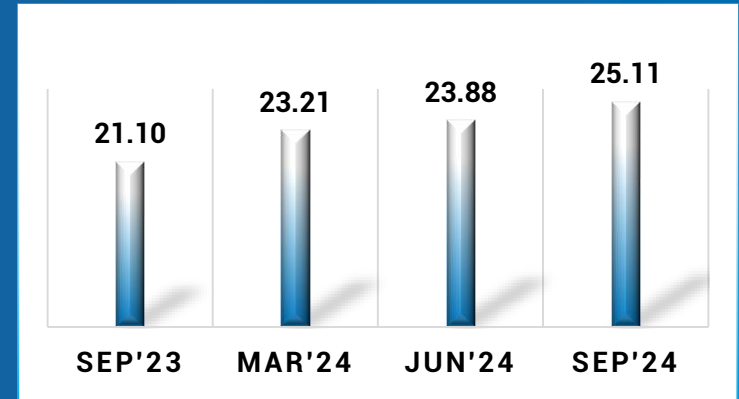
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)



Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Half Year ended	
			Sep'23	Sep'24
Cent Bank Home Finance Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 12 States through 31 Branches & 3 SPOKE locations Advances & Investment Portfolio of ₹ 1655.12 Cr 	64.40%	Total Income	78.21	87.57
		Net Profit/(Loss)	12.24	12.41
		Total Assets	1532.99	1682.33
		Capital & Reserves	201.08	226.35
Centbank Financial Services Ltd. (Unaudited) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	100%	Total Income	1.71	5.38
		Net Profit/(Loss)	0.70	3.41
		Total Assets	51.41	62.93
		Capital & Reserves	36.20	39.89

Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	Half Year ended	
			Sep'23	Sep'24
Uttar Bihar Gramin Bank, Muzzaffarpur (Reviewed)	35%	Net Profit/(Loss)	125.51	63.39
Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Reviewed)	35%	Net Profit/(Loss)	46.49	47.20
Indo Zambia Bank Limited, Zambia (Unaudited)	20%	Net Profit/(Loss)	122.26	121.80



CENTRAL BANK OF INDIA - GROUP



Group Position

₹ in Cr

Particulars	As on 30 th Sep'23	As on 30 th Sep'24
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	8681
Reserves and Surplus	21653	24818
Minorities Interest	72	81
Deposits	371803	392481
Borrowings	17125	13346
Other Liabilities and Provisions	8347	8400
Total	427681	447807
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	20625	21146
Balances with Banks and Money at Call and Short Notice	16170	11279
Investments	143559	149524
Loans & Advances	225046	244041
Fixed Assets	4756	5237
Other Assets	17516	16571
Goodwill on Consolidation	9	9
Total	427681	447807



CENTRAL BANK OF INDIA - GROUP



Group Performance

₹ in Cr

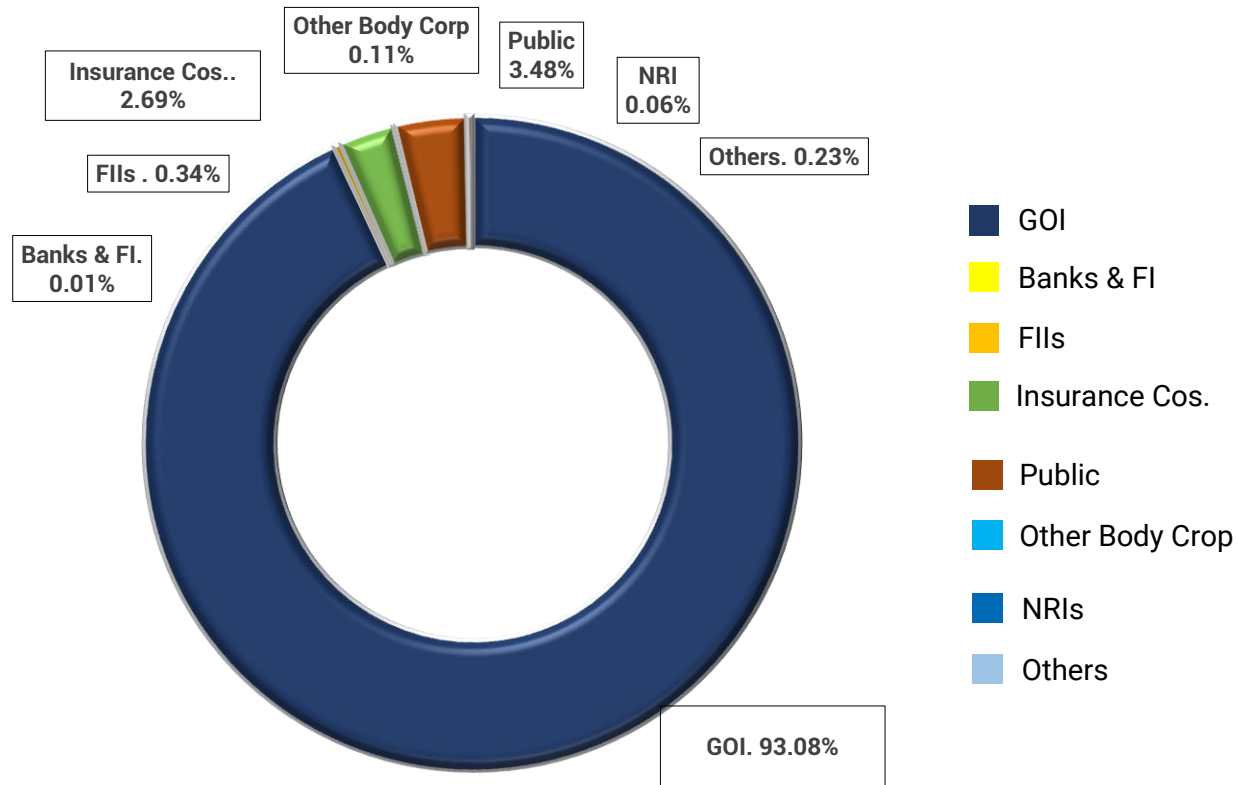
Particulars	Half Year ended	
	Sep'23	Sep'24
<u>INCOME</u>		
Interest and Dividend Earned	14636	16602
Other Income	2021	2815
Total	16657	19417
<u>EXPENDITURE</u>		
Interest Expended	8400	9608
Operating Expenses	4867	5628
Provisions and Contingencies	2353	2374
Total	15620	17610
Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest	1037	1807
Less: Minority Interest	4	4
Consolidated Net Profit/(Loss) after deducting Minority's Interest	1033	1803
Add: Share of Earnings in Associates	84	63
Consolidated Net Profit/(Loss) Attributable to the Group	1117	1866

Note: Figures of earlier period have been regrouped in this presentation wherever necessary to conform the current year classification.



SHAREHOLDING PATTERN

As on 30th Sep'24



As on 30th Sep'24

- Share Capital : **8680.94 Cr**
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices

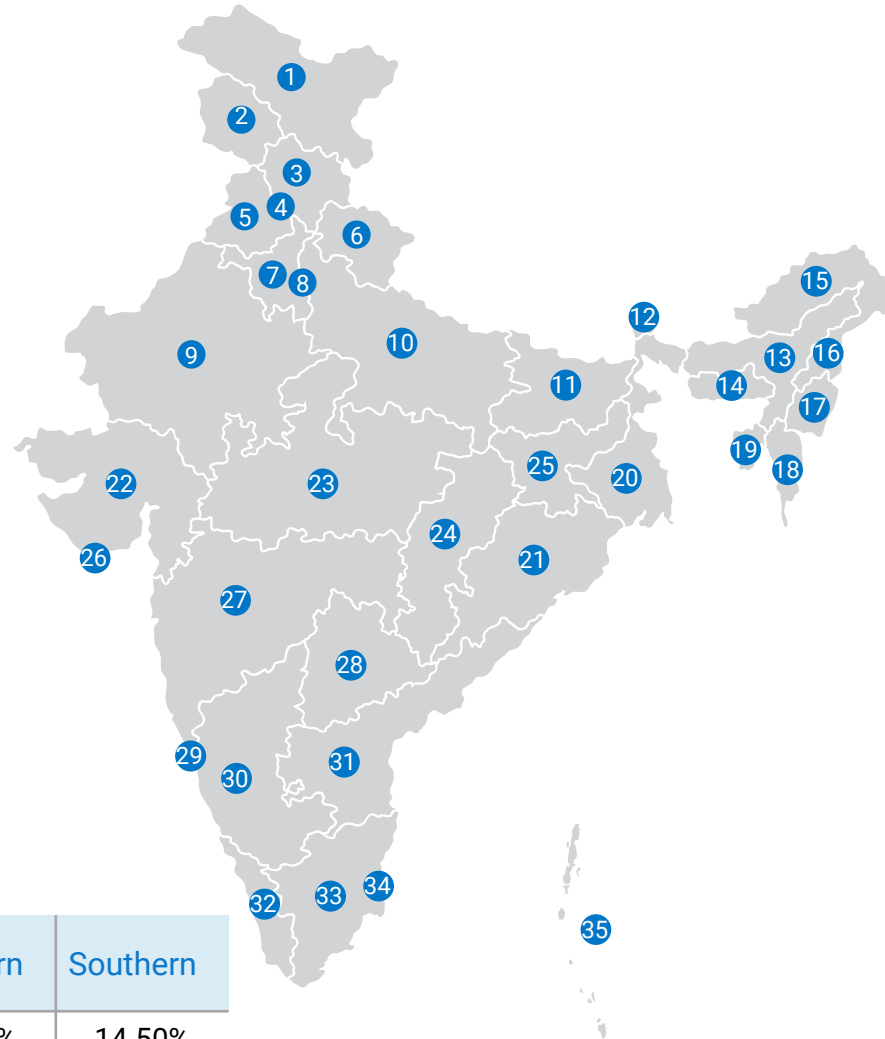


PAN INDIA NETWORK OF BRANCHES

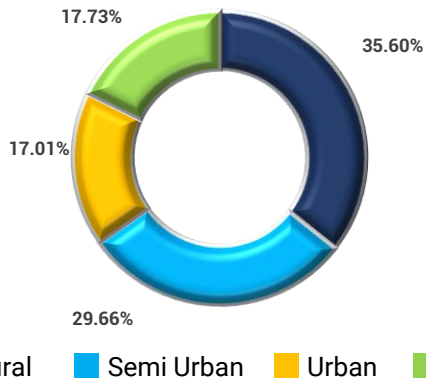


As on 30th Sep'24

Total Branches	4528
Rural	1612
Semi Urban	1343
Urban	770
Metro	803
Total ATMs	4085
Total BC Outlets	11949
Total Customer Touch Points	20562



1. Ladakh	1
2. Jammu and Kashmir	15
3. Himachal Pradesh	56
4. Chandigarh	11
5. Punjab	142
6. Uttarakhand	41
7. Haryana	137
8. National Capital Territory of Delhi	97
9. Rajasthan	170
10. Uttar Pradesh	580
11. Bihar	432
12. Sikkim	16
13. Assam	119
14. Meghalaya	9
15. Arunachal Pradesh	8
16. Nagaland	8
17. Manipur	9
18. Mizoram	2
19. Tripura	6
20. West Bengal	315
21. Odisha	104
22. Gujarat	306
23. Madhya Pradesh	459
24. Chhattisgarh	116
25. Jharkhand	89
26. Dadra & Nagar Haveli and Daman & Diu	3
27. Maharashtra	589
28. Telangana	100
29. Goa	30
30. Karnataka	105
31. Andhra Pradesh	129
32. Kerala	118
33. Tamil Nadu	202
34. Puducherry	3
35. Andaman and Nicobar Islands	1



	Western Central	Northern	North East	Eastern	Southern
% Share	33.21%	27.61%	3.90%	20.78%	14.50%
No. of Branches	1503	1250	177	941	657



PARAMETERS	GUIDANCE FOR FY 24-25	ACHIVEMENTS (QTR Sep'2024)
Business Growth	10-12%	7.07%
Deposit Growth	8-10%	5.57%
Advances Growth	14-15%	9.48%
CASA	50%(+/- 1%)	48.93
RAM: Corporate Credit Ratio	65:35 (+/-5%)	72:28
NIM	Above 3%	3.44%
Gross NPA	Below 4%	4.59%
Net NPA	Below 1%	0.69%
PCR	95 – 96%	96.31%
Slippage Ratio	Less than 0.50% on Q-o-Q basis	0.38%
Credit Cost (Annualized)	1.00 – 1.25%	0.56%
Return on Assets	0.75- 0.85%	0.85%
Cost to Income Ratio	50 – 52%	57.19%



ENVIRONMENT, SOCIAL AND GOVERNANCE



Environment

- The Bank identified 16 feasible sites out of 105 owned premises for Rooftop solar panel installation. Currently 323 kw of energy is obtained from solar panels and the bank plans to reach 543 kw through renewable energy after completion of implementation at all the sites.
- The Bank organized around 205 events under which 1150 saplings were planted, 2300 cleanliness drives were conducted and 5 health checkups were organized pan India.
- MSME dept. launched two more ESG related schemes, Scheme for Promotion and Investment in Circular Economy (Cent SPICE) and Green Investment and Financing for Transformation Scheme (Cent GIFT) on 9th August 2024 and Rs.85 lakhs worth of loans have been sanctioned under these schemes as on 30th September 2024.



Social

- One-Day Online Workshop on Climate Risk for Banks was conducted by CAB, RBI and 13 participants from the bank attended it.
- Indian Institute of Corporate Affairs (IICA) Director's Certification Program in ESG leadership was attended by 1 member from the Bank.
- The bank utilized ₹ 32.20 lakhs worth CSR funds as on 30th September 2024.
- The Bank has been recognized as the "Most Preferred workplace for Women" by the Republic TV and Marksman.



Governance

- The Bank has been awarded "Iconic Brand of India" by the ET now.
- ESG rating provider CRISIL provided 61 rating to the Bank which gives a strong outlook towards Bank's initiatives on ESG. It is a result of evolving disclosures of the bank and acceptance of green deposits with an extra return on investment (ROI) to support the United Nations SDGs and empower depositors to opt for financial products that positively impact the environment.
- The bank also has a dedicated investor grievance redressal mechanism.



AWARDS AND RECOGNITION



**“Most Preferred workplace for Women”
by the Republic TV and Marksman**



**“Iconic Brand of India”
by the ET now**



AWARDS AND RECOGNITION



गृह मंत्रालय द्वारा आयोजित अखिल भारतीय राजभाषा सम्मेलन में राजभाषा कीर्ति पुरस्कार



वित्तीय सेवाएं विभाग द्वारा आयोजित कार्यक्रम में भाषाई वर्ग "ख" में उत्कृष्ट राजभाषा कार्यान्वयन पुरस्कार



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