

CO:IRD:2024-25:294

Date: 17.02.2025

<b>National Stock Exchange of India Limited</b> Exchange Plaza, Plot No.C/1, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051 <b>Symbol – CENTRALBK</b>	<b>BSE Limited</b> Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400001 <b>Scrip Code – 532885</b>
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Dear Sir/Madam,

**Sub: Schedule of Non-deal road shows/ Analyst/ Institutional Investor Meet of Central Bank of India.**

In reference to above, we would like to inform that the Bank will be participating in Non-deal Road shows and meeting with prospective investors from 20<sup>th</sup> February, 2025 onwards.

A copy of the investor presentation is enclosed herewith. The same will also be made available on the website of the Bank at [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) Please note that no unpublished price sensitive information is proposed to be shared during the meeting(s).

Note: The dates of the Non-deal road shows/ Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.

The above is submitted in compliance of disclosure of material event / information under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended read with corresponding circulars and notifications issued thereunder.

Thanking you,

Yours faithfully,

For **CENTRAL BANK OF INDIA****CHANDRAKANT BHAGWAT**

Company Secretary &amp; Compliance Officer

Encl: As above



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

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

## Investor Presentation

February 2025



<https://youtube.com/c/CentralBankofIndiaOfficial>

[https://www.instagram.com/centralbank\\_in](https://www.instagram.com/centralbank_in)

<https://in.linkedin.com/company/centralbankofindia>

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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

Central Bank of India- An Overview

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Key Financial Highlights

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ESG Initiatives

## Brief Snapshot

- Founded in 1911 as the first Swadeshi Bank founded by our founder Sir Sorabji Pochkhanawala. Central Bank of India has a legacy of more than 114 years of serving the people and nation.
- Central Bank of India has a total customer base of 8.21 crore active customers as of December 31, 2024.
- Building a Digital Bank – Cent NEO- to meet the aspirations of new generation customers.
- One of the best CASA base in the industry (@49.18% of total deposit as on 31<sup>st</sup> Dec 24) leading to one of the highest NIMs in the Industry @3.49% (For the Nine Months period ended 31<sup>st</sup> Dec 2024).
- PAN India distribution network comprising 4,541 full-service domestic banking outlets. It also has 4,085 ATMs & 11,889 Business Correspondents as of December 31, 2024.

## Credit Rating

Agency	Long Term Rating	Tier1 Bonds	Tier2 Bonds	Certificate of Deposits
CRISIL	AA (Stable)	AA- (Stable)	AA (Stable)	A1+
India Rating	AA (Stable)	-	AA (Stable)	-
ICRA	-	A+ (Positive)	AA- (Positive)	-
CARE	-	-	-	A1+

## Central Bank of India as of Quarter ended 31<sup>st</sup> December'24

Total Business ₹ 6.69 Lakhs Crore	CASA % (excl Inter Bank Deposits) 49.18%	NIM 3.48%
CET1/ CRAR 14.21/ 16.43	GNPA / NNPA 3.86% /0.59%	PCR- 96.54%*
Net Profit ₹ 959 Crore	Cost of Deposits 4.81%	Yield on Advances 9.01%

\* Besides this, total provision held by the bank on Standard Advances as on 31<sup>st</sup> Dec, 2024 is @0.96%

## Central Bank of India statistics ( For the 9 months period ended 31<sup>st</sup> December'24)

**Gross Advances:**  
₹ 2,70,779 Cr  
Y-o-Y Growth 12.99%

**RAM**  
₹ 1,89,303 Cr  
Y-o-Y Growth 17.99%

**RAM : Corporate**  
69.91%:30.09%

**NII:**  
₹ 10,498 Cr  
Y-o-Y Growth 12.22%

**Net Interest Margin:**  
3.49%  
Y-o-Y Growth 16 bps

**Operating Profit:**  
₹ 6,121 Cr  
Y-o-Y Growth 15.51%

**Net Profit:**  
₹ 2,752 Cr  
Y-o-Y Growth 57.98%

**ROA**  
0.85%  
Y-o-Y Growth 26 bps

**ROE:**  
12.64%  
Y-o-Y Growth 383 bps

**Book Value per share:** ₹ 34.54  
Y-o-Y Growth 10.11%

**EPS**  
₹ 4.23  
Y-o-Y Growth 57.84%

**Deposits:**  
₹ 3,97,907 Cr  
Y-o-Y Growth 5.34%

**CASA:**  
49.18 %  
Y-o-Y Growth 20 bps

01

### Loan Book Growth:

The bank reported a year-over-year increase of 15.60% in its advances for F.Y. 2023-24 over previous year.

03

### Asset Quality Improvement:

The Gross (NPA) reduced from ₹18,386 crore in Mar'23 to ₹11,340 crore in Mar'24 & ₹10,460 crore in Dec'24, indicating improved asset quality.

05

### Healthy adoption of digital channels

Emphasis on leveraging & improving digital & technological capabilities.

07

### Extensive Network:

With a widespread presence across all the 28 states and 7 out of 8 union territories, the bank serves 8.21 Crore active customers, contributing to financial inclusion and economic development.

02

### Profit Consistency:

In the 3rd quarter of FY25, bank's profits saw a consistent rise, due to improvement in CD ratio to 68.25%.

04

### CRAR Ratio Growth:

Bank's CRAR improved significantly from 13.84% in Mar 2022 to 16.43% in Dec 2024.

06

### 360° Financial Services:

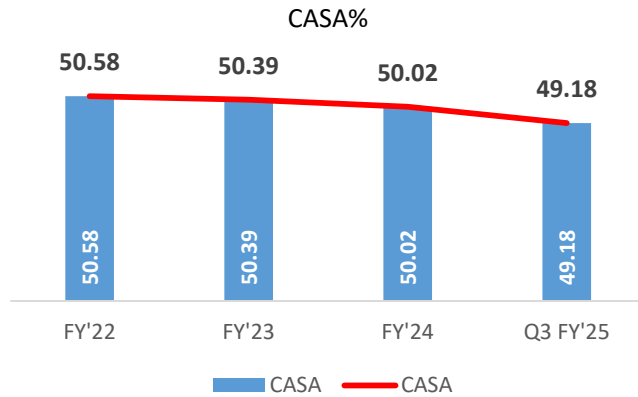
Offering a comprehensive range of services under Retail, Agri, MSME, Corporate Credit schemes and treasury operations catering customers.

08

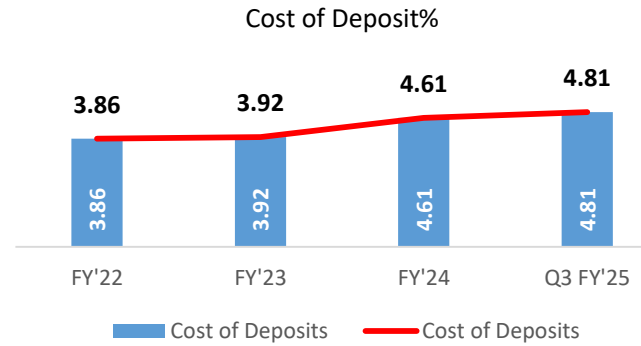
### Experienced Board Members:

An experienced Board & team with a demonstrated track record and passion for continuous growth.

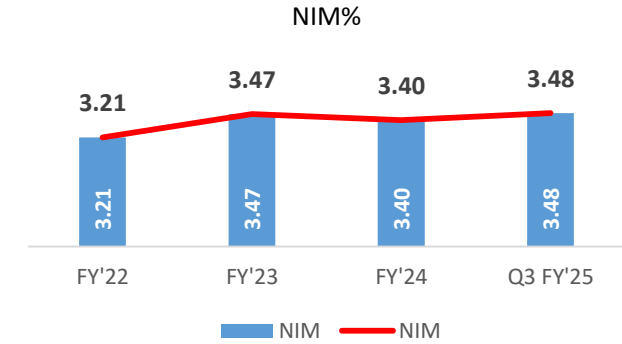
## One of the best CASA base



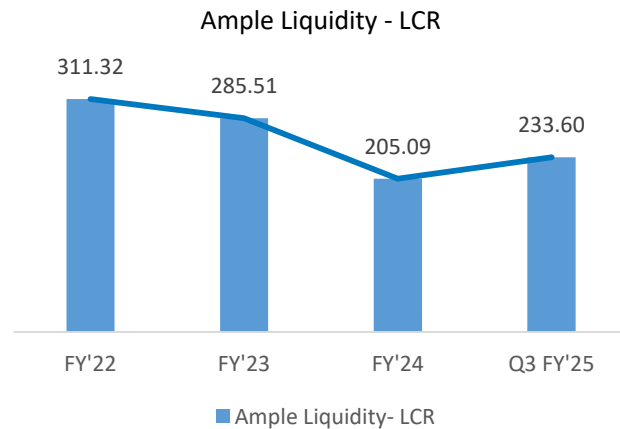
## Provided Low Cost of Deposits



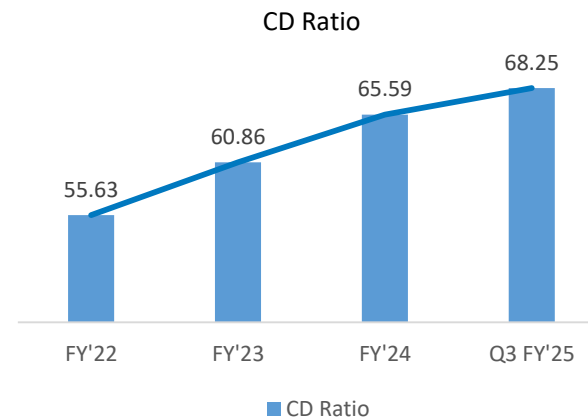
## One of the Highest NIMs in the Industry



## High LCR

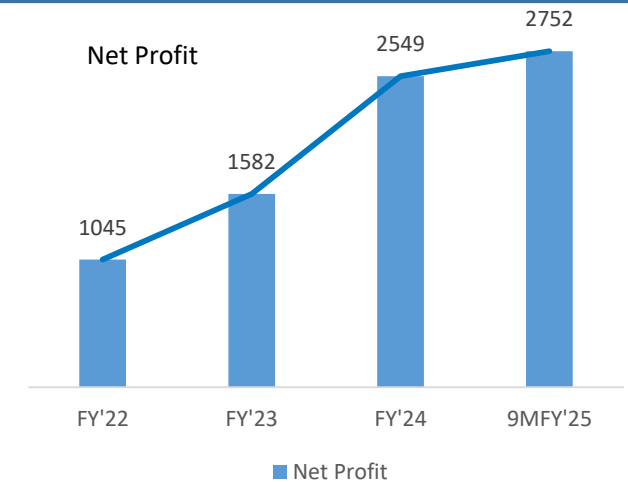


## ...and Improving CD Ratio\*



\*Excl. inter bank

## Resulting in Improved Profitability

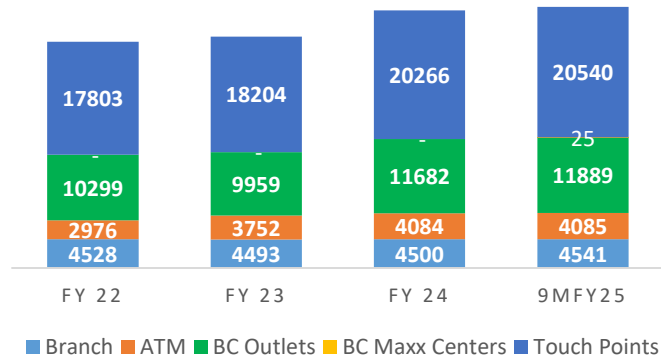


# KEY FINANCIAL HIGHLIGHTS - BUSINESS PERFORMANCE

...cont

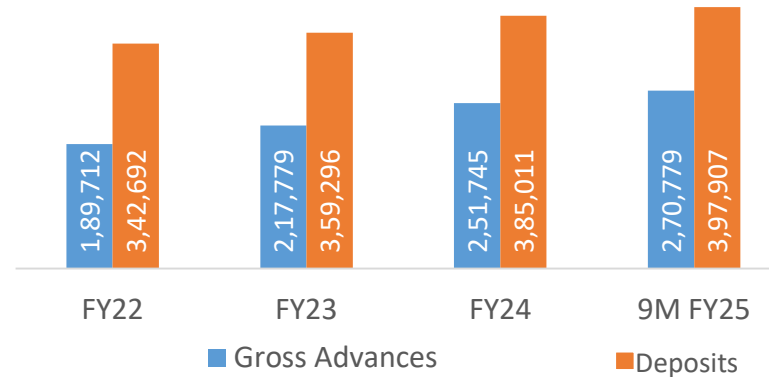
## Touch Points Network during recent years...

65% of Total Branches in RUSU Centers



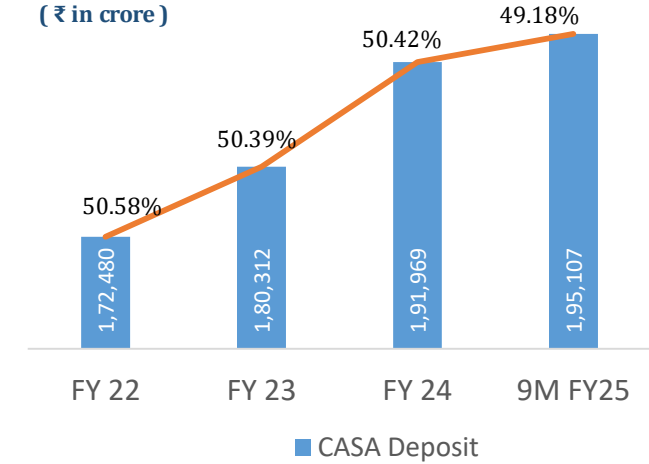
## ...Set to drive future business expansion

(₹ in crore)

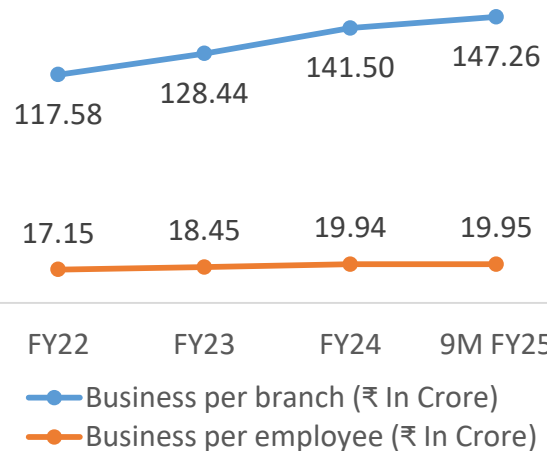


## One of the highest CASA % among Banks

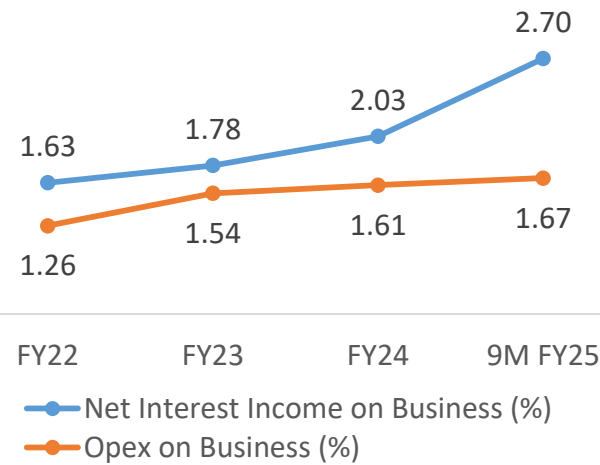
(₹ in crore)



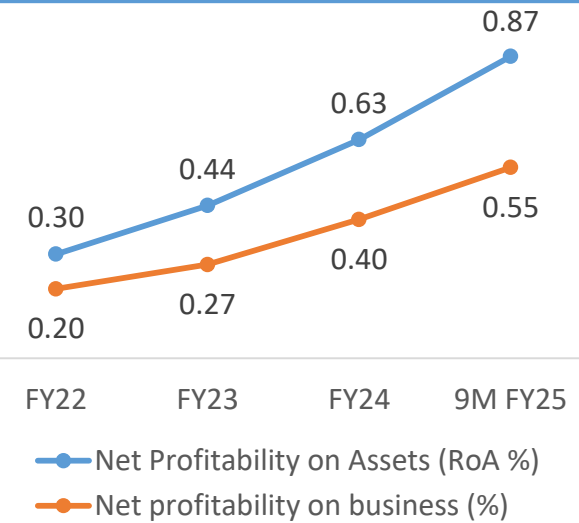
## Improvement in Productivity



## Efficient Operations with lower Opex



## Profitability Improves

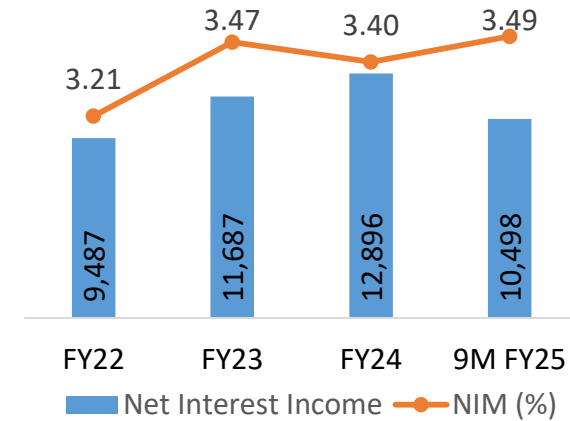


# KEY FINANCIAL HIGHLIGHTS - BUSINESS PERFORMANCE

...cont

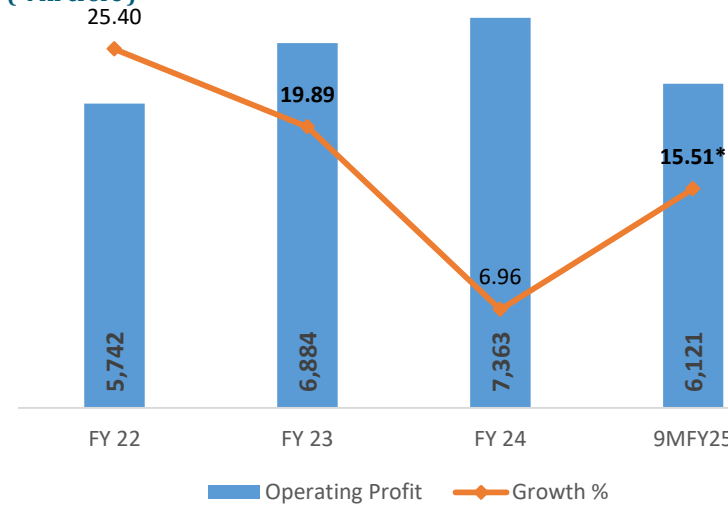
## Net Interest Income & NIM

(₹ in crore)



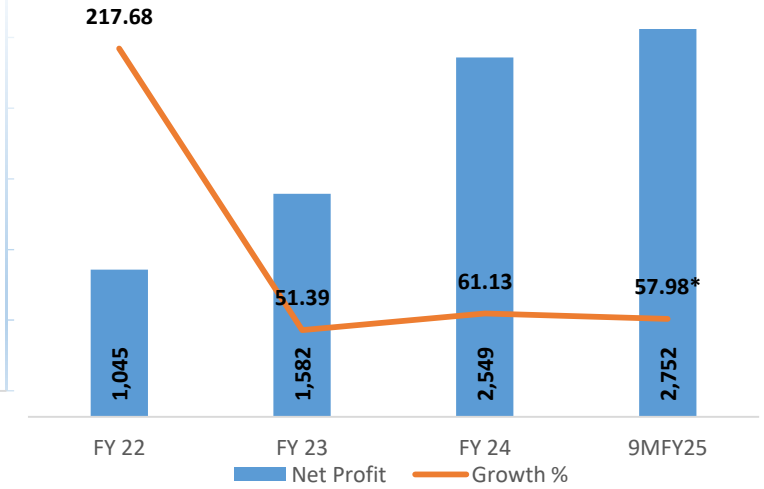
## Operating Profit

(₹ in crore)

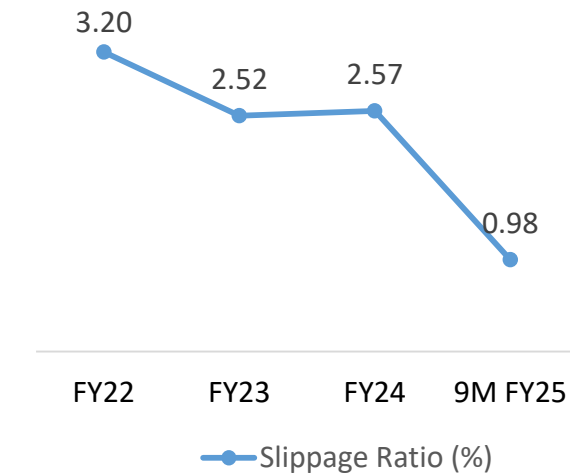


## Net Profit

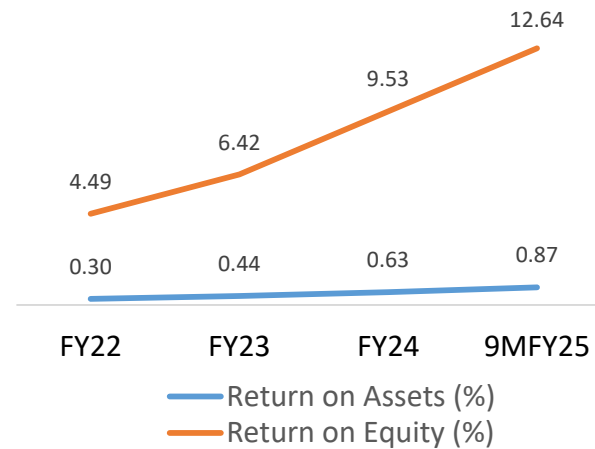
(₹ in crore)



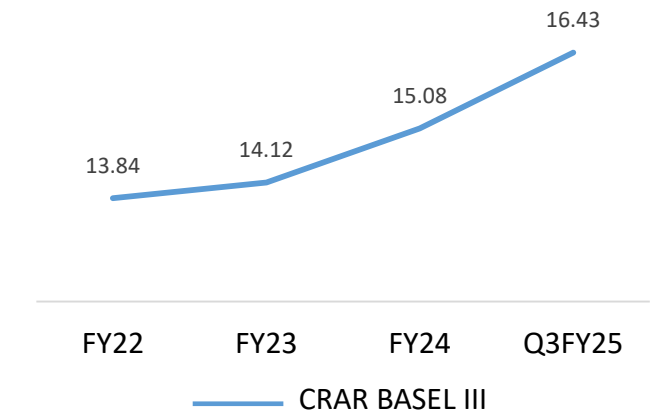
## Slippage Ratio (%)



## Consistent Improvement in Return Ratios



## Strong Capital Base



\*For 9 Months Period of Comparable previous Financial Year

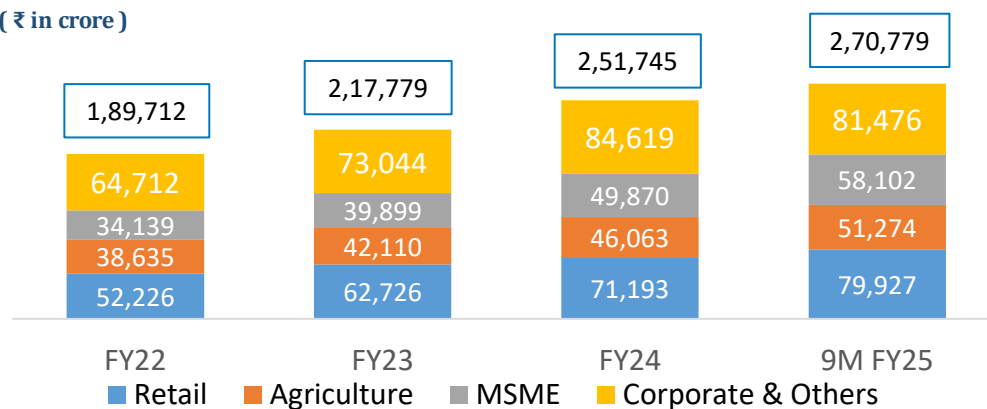


# KEY FINANCIAL HIGHLIGHTS - DIVERSIFIED CREDIT PORTFOLIO

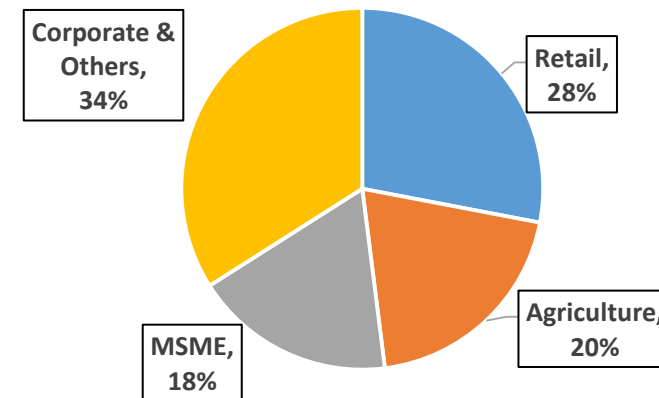
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## Domestic Gross Advances – Growth driven by Corporate & Retail

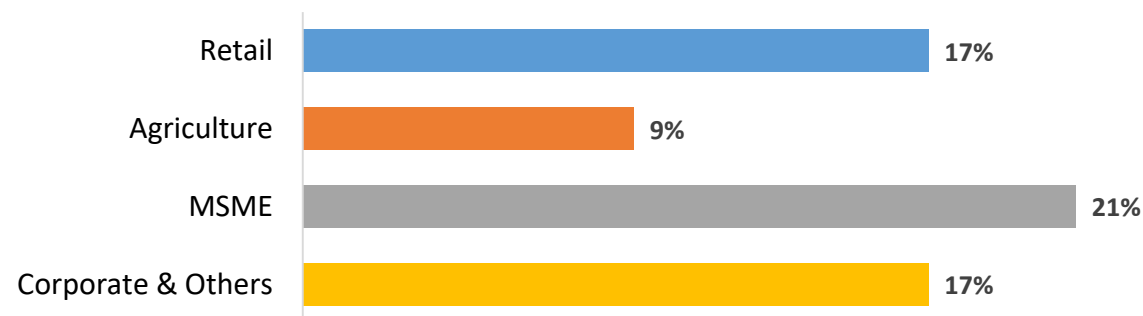
(₹ in crore)



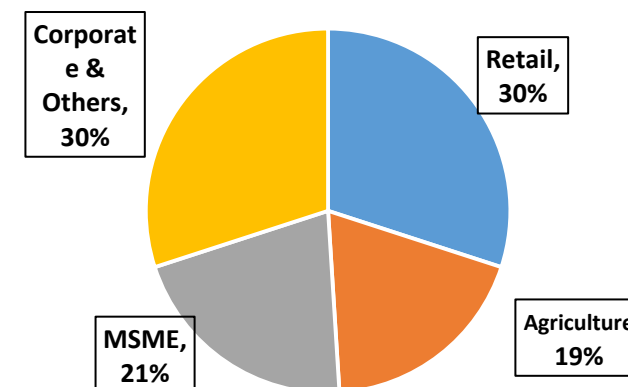
## Advances Mix as of Mar 2022



## Advances Growth CAGR (Mar 2022 – Mar 2024)



## Advances Mix as of Dec 2024



# KEY FINANCIAL HIGHLIGHTS – STABLE RATING PROFILE

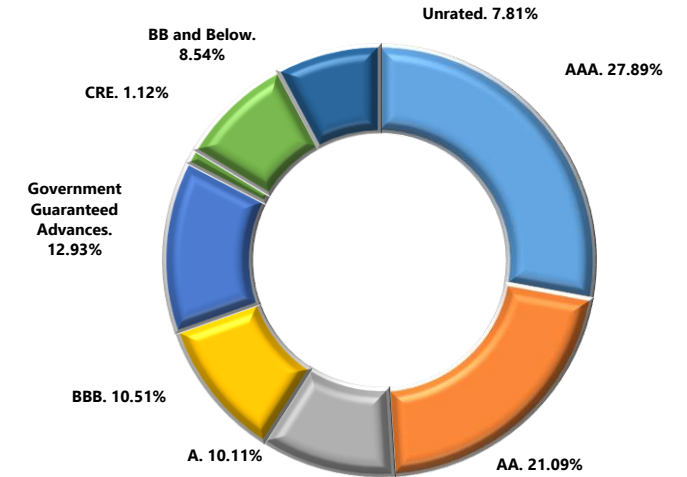
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## INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹25 Crore and above)

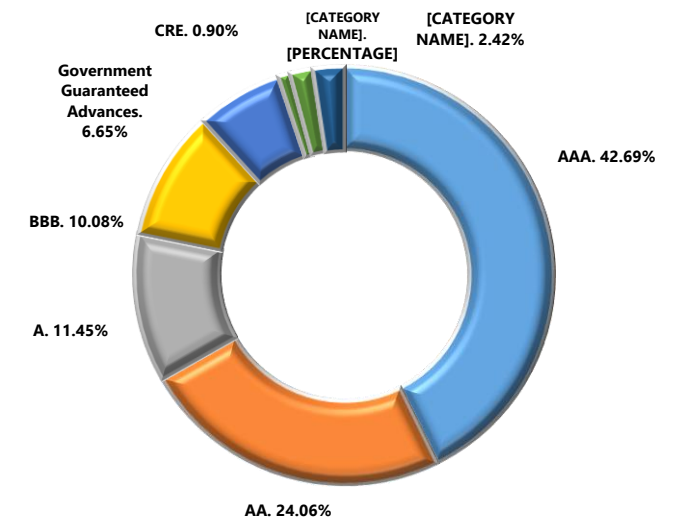
(₹ in crore)

Particulars	MAR'22	MAR'23	MAR'24	Y-o-Y (%)	DEC'24
AAA	14,916	23,564	35,139	49.26	34,301
AA	11,277	15,723	22,450	55.82	19,329
A	5,407	5,791	7,717	36.03	9,197
BBB	6,222	7,193	6,586	8.99	8,100
Government Guaranteed Advances	6,916	6,945	4,745	(31.68)	5,346
<b>Sub-Total</b>	<b>44,738</b>	<b>59,216</b>	<b>76,637</b>	<b>35.37</b>	<b>76,996</b>
BB and Below	4,567	2,973	2,403	(4.15)	1,409
Unrated	4,178	7,956	1,116	(77.69)	1,937
<b>Total</b>	<b>53,483</b>	<b>70,145</b>	<b>80,156</b>	<b>25.01</b>	<b>80,342</b>

### Ratings Profile as of Mar'22

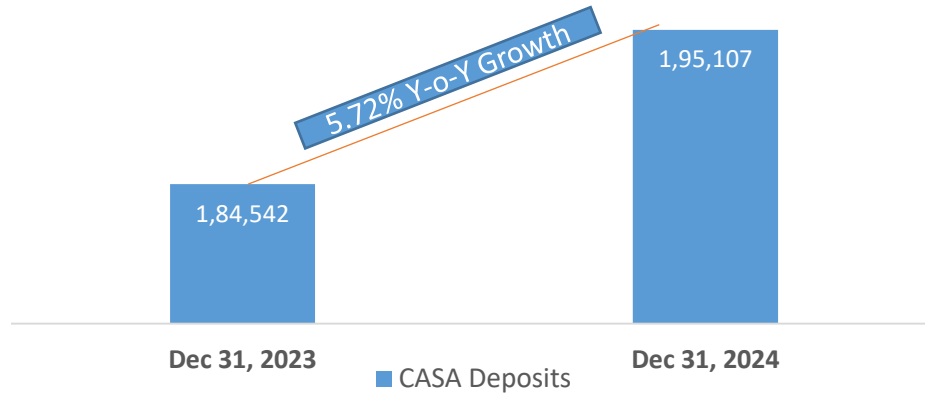


### Ratings Profile as of Dec'24

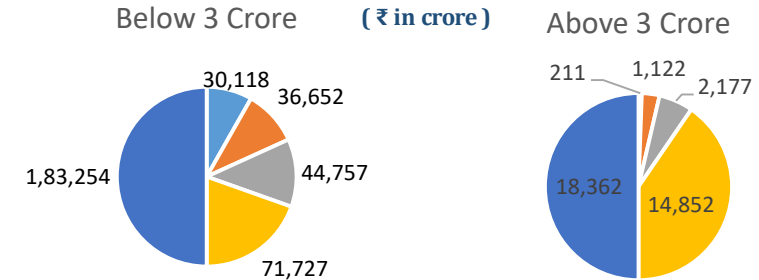
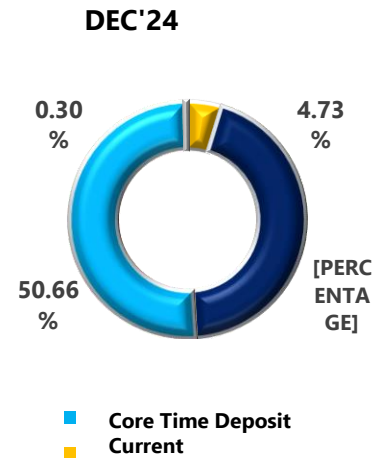
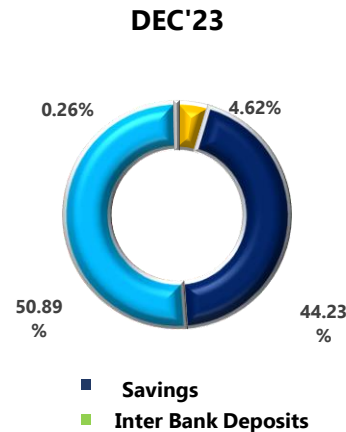


# KEY FINANCIAL HIGHLIGHTS – DIVERSIFIED & GROWING RESOURCE PROFILE

## Healthy Growth in Deposits (₹ In Cr.)



## Deposit Composition



■ Rural ■ Semi Urban ■ Urban ■ Metro ■ Total  
Time Deposits

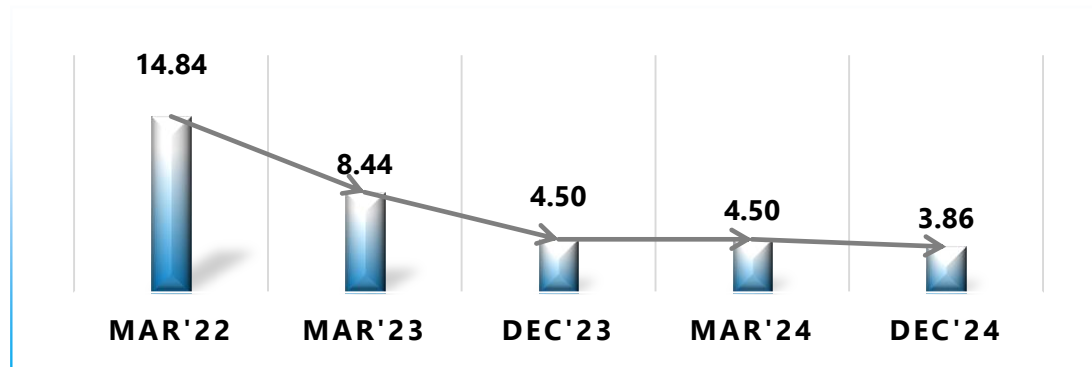
Note: 91% deposits are retail deposits.

(₹ in crore)

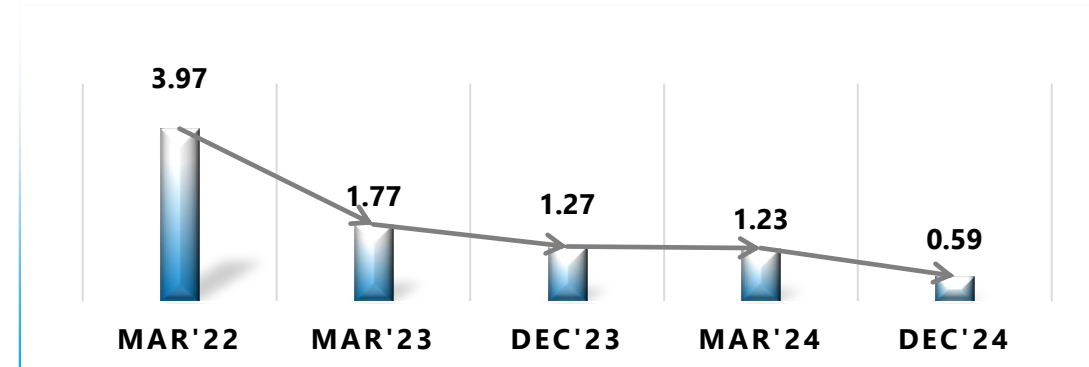
PARTICULARS	DEC'23	DEC'24	Y-o-Y Growth %
Current	17,457	18,803	7.71
Savings	1,67,085	1,76,304	5.52
<b>Total CASA Deposits</b>	<b>1,84,542</b>	<b>1,95,107</b>	<b>5.72</b>
CASA	48.98 %	49.18 %	20 bps
Core Time Deposits	1,92,241	2,01,616	4.88
<b>Total Core Deposits</b>	<b>3,76,783</b>	<b>3,96,723</b>	<b>5.29</b>
Inter Bank Deposits	939	1,184	26.09
Certificate of Deposits	-	-	-
<b>Total Deposits</b>	<b>3,77,722</b>	<b>3,97,907</b>	<b>5.34</b>

# ASSET QUALITY TREND

...cont



■ GROSS NPA %



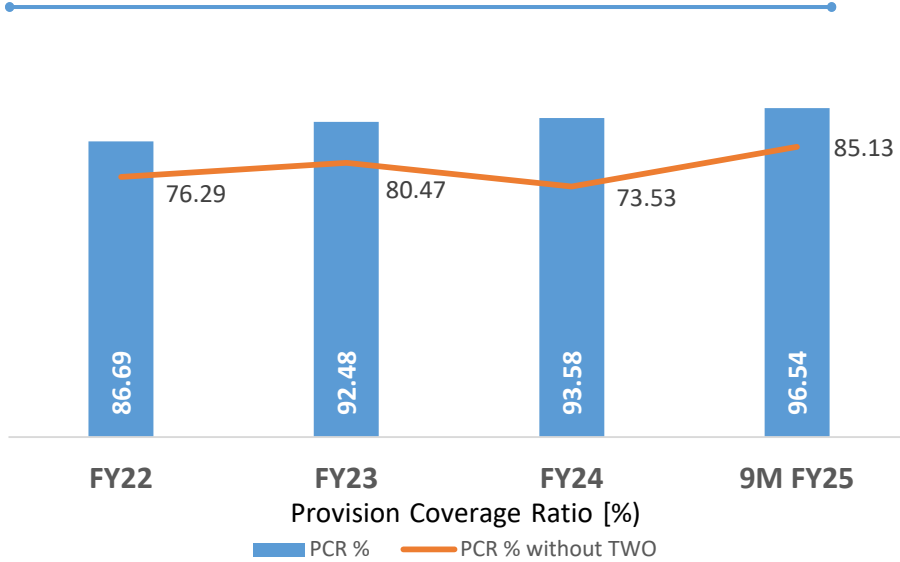
■ NET NPA %

(₹ in crore)

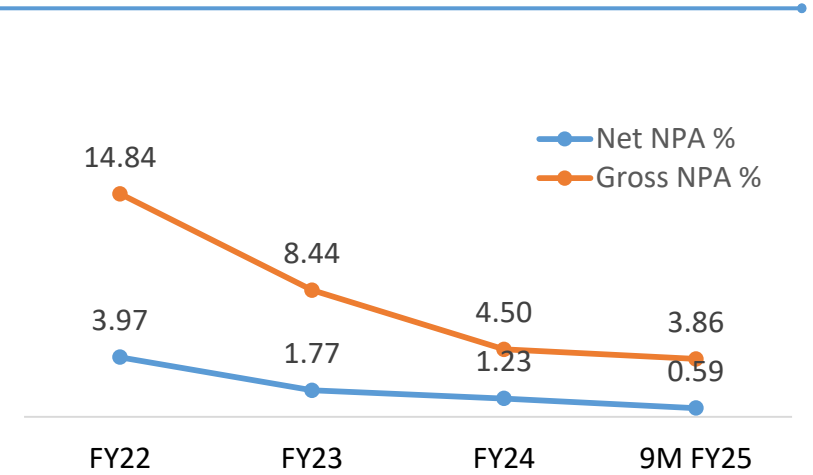
Particulars	Mar'22	Mar'23	Dec'23	Mar'24	Dec'24
Gross Advances	189712	217779	239646	251745	270779
Net Advances	168173	202984	231815	243406	261874
Gross NPA	28156	18386	10786	11340	10460
Net NPA	6675	3592	2956	3002	1555
Gross NPA	14.84 %	8.44 %	4.50 %	4.50 %	3.86 %
Net NPA	3.97 %	1.77 %	1.27 %	1.23 %	0.59 %

# ASSET QUALITY LOWERING CREDIT COSTS SUPPORTED BY LOWER DELINQUENCIES

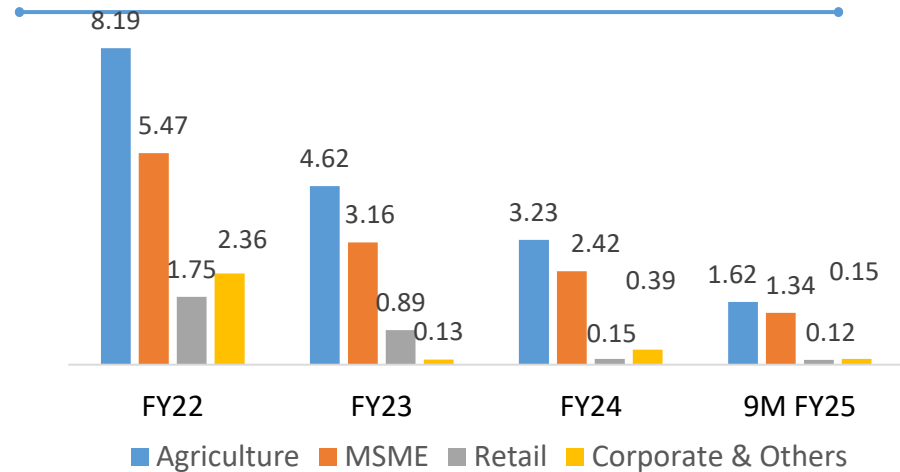
High PCR (%)\*



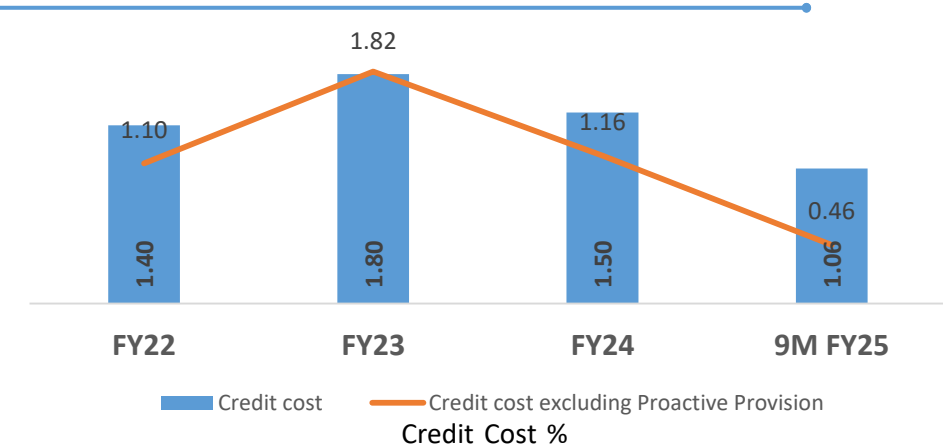
falling NPA ratios



...along with improving segment-wise NNPA ratio (%)



...leading to reduction in credit cost (%)

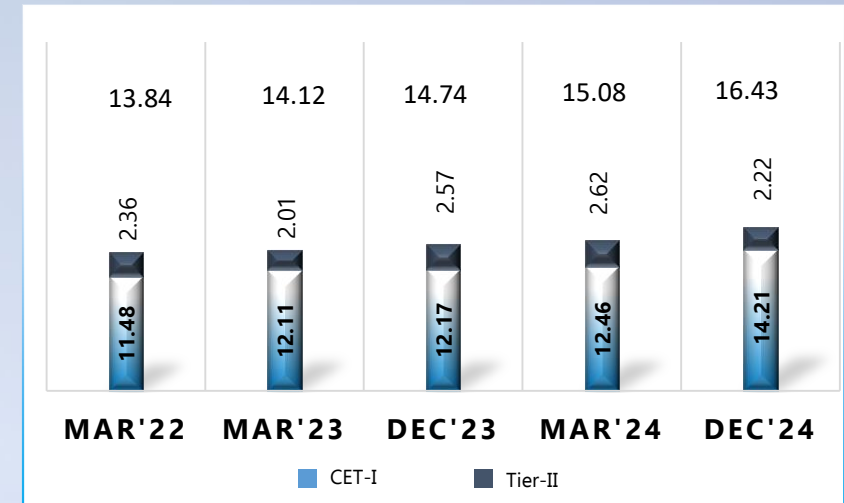


\*Apart from above, bank holds provision @ 0.96% of the total standard assets outstanding as on 31<sup>st</sup> Dec'2024

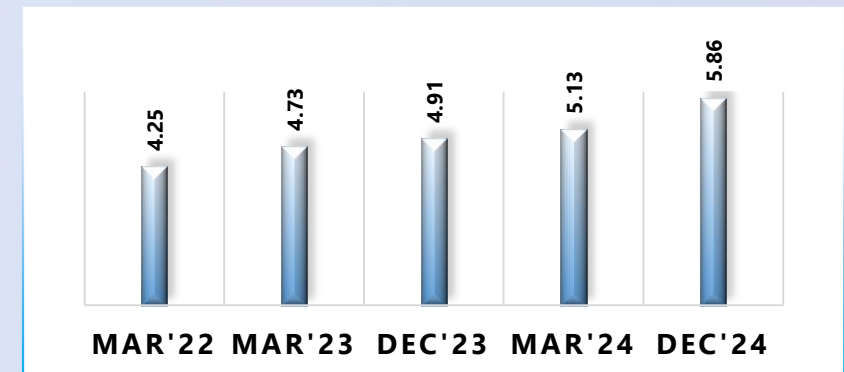
# CAPITAL RATIOS



CAPITAL ADEQUACY RATIO\*



LEVERAGE RATIO\*



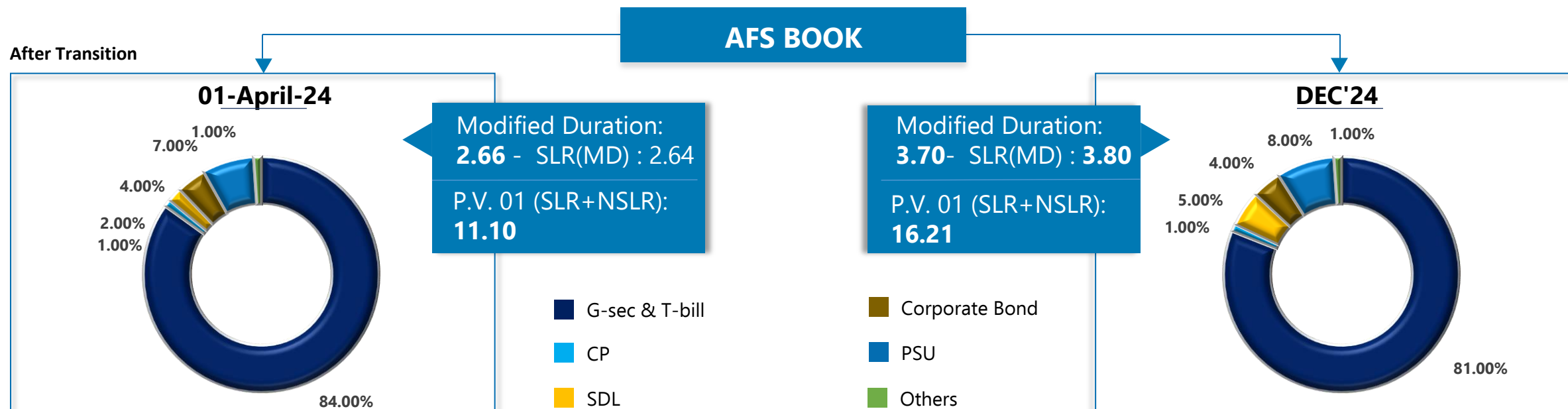
\*CRAR (BASEL recapitalization III) and Leverage Ratio from Mar-22 to Mar-24 are arrived at after considering the NPV of non-interest bearing bonds of the GOI subscribed to by the Bank.

# TREASURY OPERATIONS - A BALANCED APPROACH

(₹ in crore)

Particulars	Mar'22	Mar'23	Mar'24	Dec'24 (9M)
Interest on Investments	9,264	8,715	9,510	7,600
Yield on Investments	6.27 %	6.26 %	6.57 %	6.87 %
Aggregate Investments	1,46,759	1,42,653	1,49,538	1,53,070
(SLR/Non SLR)	(72%/28%)	(72%/28%)	(75%/25%)	(79%/21%)
M Duration (AFS)	1.62	1.53	1.88	3.70

Majority of investments are in SLR portfolio with higher duration providing scope for MTM gains (in investment trading portfolios)



Industry-leading investment yields with one of the lowest capital burn



## ADVANCED COLLECTION MANAGEMENT

- ❑ Bank has embarked on the **Digital Transformation Journey on 24<sup>th</sup> August 2022** and as a part of this project, a set up of Digital Collections Platform i.e. Call Centre Module, FOS , IVR / BOT Module was envisaged for better monitoring and control mechanism for all SMA/NPA accounts.
- ❑ Bank has on boarded 2 vendors and divided zones between them on geographical basis for better monitoring.
- ❑ As on 31<sup>st</sup> Dec 2024, 140 calling agents and 171 FOS have been deployed.
- ❑ IVR calling and IVR dashboard has already been started.
- ❑ 15 states are covered by both the vendors.
- ❑ Overall resolution is approx. 86% in case of FOS and 85% in case of call centers.



## INTEGRATED CUSTOMER CARE

- ❑ Integrated Customer Care (ICC) was started by Bank and is operational at two centers Mumbai and Hyderabad.
- ❑ Voice/call, IVR and Customer Relationship Management (CRM), WhatsApp chat, Social Media servicing, LMS, EFRMS, email have been made functional.
- ❑ Complaints received from various channels such as Branch, website, email, Mobile Banking, Internet Banking, social media, WhatsApp, Chat Bot, CPGRAM, INGRAM and ICC are being handled under one umbrella of ICC.
- ❑ Presently Agents are being deployed in 5 shifts for catering 24\*7 services. Number of maximum Full Time Equivalent (FTE) plus support staff allowed for the first year is 200 at Mumbai Centre and 100 at Hyderabad Centre.



## CENT eeZ

Cent eeZ, the Omni-Channel app by Central Bank of India, redefines convenience with 202 features by combining **Banking, Investments, Shopping, and Insurance** into a single, seamless platform.

Other key features of Cent eeZ app are as under:

- ❑ Easy and fast registration process for new users
- ❑ Start, pause, and resume your financial journey on any device.
- ❑ OTP-based authentication and real-time alerts for all transactions.
- ❑ Track, analyse and grow your wealth with user-friendly tools.
- ❑ Call 1800-30-30 (toll-free) for assistance and email us at [customercare@cboi.in](mailto:customercare@cboi.in) for queries.
- ❑ Find the nearest ATMs and branches using GPS or PIN-based search. Access branch contact details directly from the app.





- ❑ The Digital Lending Platform currently offers convenient online loan application in Digital Mode and Assisted Mode for Retail and Agri Gold Loan, PAPL, KCC, KCC Jansamarth, Mudra-Shishu/ Kishore/ Tarun Loans, Saral MSME and Cent Business.
- ❑ The platform follows best industry practices while streamlining the process, reducing paperwork and ensuring a seamless experience for borrowers. This will enable the Bank for reducing the turnaround time, Simplify the Loan Processing thereby improving the Customer Service and enhanced business opportunities.

## DIGITAL LOAN KEY BENEFIT

Pre Filled Loan application generated by the system.

System Generated Key Fact Statement

Borrower authentication through Mobile OTP

Document Management System: Sanction Letter, Process Note, CIC, Score Sheet, Loan Documents etc auto generated and stored in DMS

Aadhar, PAN, ITR, Udayam Aadhar, GST, Bank Statement- Verified Digitally

E-Stamping as per State Stamp act

Digitally Loan Processing

E-sign through Aadhaar OTP

Cent e-Trade

Cent e-Trade is a Centralised Trade Finance solution being offered by the Bank, including Customer Web Portal and Supply Chain Finance.

## CENTRALISED FOREX CELL



**Inward Remittances**



**Outward Remittances**



**Import**



**Export**



**Foreign Bank Guarantee / Inland Letter of Credit**



**Better Compliance / Turn Around Time**



**Marketing/Helpdesk**

## FEATURES



**All branches can initiate foreign exchange transactions.**



**Enhanced Compliance and Monitoring as per RBI, FEMA & DGFT.**



**Customer Web Portal for initiation of Online transactions directly by customers.**



**Inward remittances are processed automatically using the "Straight Through Process" (STP).**



**Automated Customer deliverables through e-mail & SMS.**



**Centralised MIS.**



**Dedicated Helpdesk & Marketing Team.**





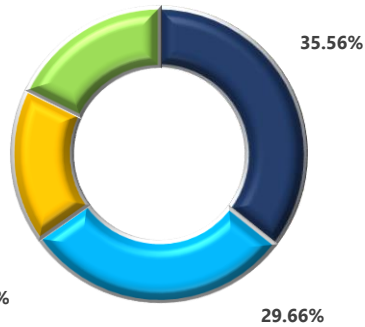
- ❑ Hybrid Branch Model, i.e. BC + Bank Officer
- ❑ Paperless/Digital Transactions
- ❑ Bank officer with tablet.
- ❑ The first BC MAXX Center was launched on 9th August 2024 at Cholapur, Varanasi by the MD & CEO.
- ❑ The BC MAXX Centers are designed to provide cost-effective financial services to underserved and unbanked areas.
- ❑ By utilizing Business Correspondents (BCs) in these Centers, the project minimizes infrastructure costs while maximizing outreach.
- ❑ The initiation of the project through a pilot study with opening of 25 BC MAXX Centers is on the run. All these 25 BC MAXX Centers are operational.
- ❑ Post-pilot evaluation, the Bank plans to scale the BC MAXX Center initiative to additional Regions, further strengthening its presence and achieving its goal of adding 250 branches to its network

# PAN INDIA NETWORK OF BRANCHES

As on 31<sup>st</sup> Dec'24

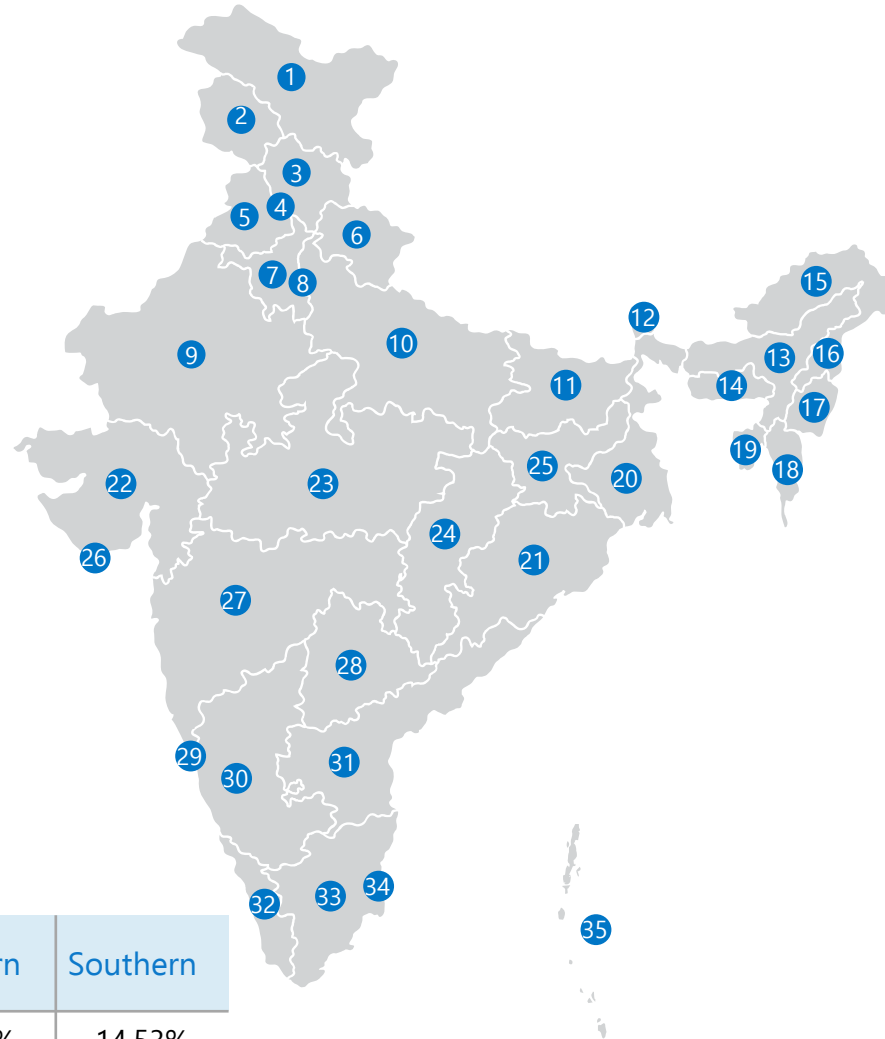
Total Branches	<b>4541</b>
Rural	1615
Semi Urban	1347
Urban	774
Metro	805
Total ATMs	<b>4085</b>
Total BC Outlets	<b>11889</b>
BC Maxx Centers	<b>25</b>
Total Customer Touch Points	<b>20540</b>

17.74%



■ Rural ■ Semi Urban ■ Urban ■ Metro

	Western Central	Northern	North East	Eastern	Southern
% Share	33.16%	27.62%	3.92%	20.77%	14.53%
No. of Branches	1506	1254	178	943	660



1. Ladakh	1
2. Jammu and Kashmir	16
3. Himachal Pradesh	57
4. Chandigarh	11
5. Punjab	143
6. Uttarakhand	41
7. Haryana	139
8. National Capital Territory of Delhi	97
9. Rajasthan	170
10. Uttar Pradesh	580
11. Bihar	433
12. Sikkim	16
13. Assam	120
14. Meghalaya	9
15. Arunachal Pradesh	8
16. Nagaland	8
17. Manipur	9
18. Mizoram	2
19. Tripura	6
20. West Bengal	316
21. Odisha	104
22. Gujarat	308
23. Madhya Pradesh	461
24. Chhattisgarh	116
25. Jharkhand	89
26. Dadra & Nagar Haveli and Daman & Diu	3
27. Maharashtra	588
28. Telangana	101
29. Goa	30
30. Karnataka	106
31. Andhra Pradesh	130
32. Kerala	118
33. Tamil Nadu	201
34. Puducherry	3
35. Andaman and Nicobar Islands	1

### CREDIT GROWTH

- To maintain proper mix of loan book under RAM : Corporate i.e. 65:35 with +/- 5 %
- Development of various schemes for Retail, Agri and MSME such as Cent Grih Lakshmi, Cent CA/CS/CMA, Cent GST, Cent Hotel, Cent Business, Cent Warehouse Receipt Scheme, Cent Agri Infra Scheme.
- Development of innovative products like supply chain finance and food processing to cater the needs of MSME sector.
- End-to-End loan management through digital platform.

### DEPOSITS

- To maintain One of the best CASA base in the industry of 49.18%, bank has introduced innovative deposit products for aspiring India i.e. women and youth such as Cent Queen, Cent Salary etc.
- Integrated customer management system through specialized offering i.e. wealth management.
- Increasing customer convenience by using the technology and maintaining the tradition.

### NEW BUSINESS LINES- CO LENDING

- Bank was the Pioneer in starting Co-Lending business and covers Retail, Agri, MSME and Corporate business under its portfolio.
- Bank received leadership award in Co Lending business and is having partnership with 33 NBFCs/HFCs.
- The AUM as on 31<sup>st</sup> Dec'2024 is ₹ 13757.92 Cr.
- The bank has received 2 awards:  
1) Outstanding Public Sector Bank in Co-lending  
2) Outstanding Social Impact in Co-lending

### NEW BUSINESS LINES- TReDS

- Bank has tied-up with 3 platforms for business under TReDS.
- Bank's Turnover has increased to ₹ 11210.84 Cr for the FY 2023-24 from ₹ 6098.94 Cr. for the FY 2022-23, a growth of 83.82%.
- The outstanding under TReDS as on 31<sup>st</sup> Dec'2024 has increased to ₹ 2603.81 CR from ₹2011.44 for FY 23-24.
- The total income earned from TReDS for the 9 month period FY 25 is ₹ 120.20 Cr as against the income of ₹ 114.34 Cr for FY 2023-24.

### RISK MANAGEMENT

- Implementation of technology based EWS system for mitigation of credit risk.
- Improvement in compliance culture at all level through "Cent-Rakshak".
- Implementation of operational risk resilience framework, Climate risk framework.

### RECOVERY

- Expediting E-Auction of securities under SARFAESI.
- Set-up of Stressed Asset Management Branches/Verticals
- Sale of NPA assets to ARCs & NARCL
- E-OTS schemes for all the customers to improve the recovery such as OTS up to ₹10 Crore, NPV scheme , E-OTS Scheme.
- End-to-End collection management by leveraging technology and resource.

### TECHNOLOGY

- Cent eeZ, the Omni-Channel Super App by Central Bank of India, redefines convenience with 202 features by combining Banking, Investments, Shopping, and Insurance into a single, seamless platform.
- Tie-up with Fintech companies to improve digital footprint.
- Transforming the Digital journey of the bank, by setting up a separate vertical Cent Neo through technology, integrated business analytics and robotic process automation,

### HUMAN CAPITAL

- Advancement of performance of Employees with uses of technology such as Central Rise, tie up with Practo and 1to1help for health.
- Training for upgradation of skillset at all level at reputed institutes including individual coaching to senior executives.
- Multiple initiatives taken on continues basis for wellbeing of staff.
- Complete coverage for employees including health, work life balance, recreation, recognition etc.

# OUR EXPERIENCED BOARD MEMBERS



**Shri M V Rao**  
MD & CEO

He has a rich and varied experience in Banking Sector. Prior to joining Central Bank of India, he was the Executive Director of Canara Bank and General Manager of Indian Bank (erstwhile Allahabad Bank). His expertise extends to all facets of Banking, including Corporate Credit, Retail Assets, Treasury Management, Human Resources, Credit Policy & Monitoring, Stressed Assets Management, Digital Banking, Risk Management, Business Process Transformation, etc. He is also serving as the Chairman of Indian Banks' Association (IBA) and Director on the Board of Export Import Bank of India (EXIM Bank), United India Insurance Co. Ltd. and NCGTC. He is Chairman/Member on committees set up by RBI, CGTMSE, IBPS & IIBF.



**Shri Hardik Mukesh Sheth**  
Government  
Nominee Director

He has a rich Experience in Banking Industry. He is a MBA (Finance) and a US CPA.. He is presently serving as a Director with Department of Financial Services, Ministry of Finance, Government of India. He is also having experience in areas such as Banking Operations, Regulatory Compliance, and Administration.



**Shri Vivek Wahi**  
Executive Director

He has a rich experience of 34 years in Banking Sector and worked in all important verticals of the Bank like Branch Banking, Overseas Dealing Room, Corporate Credit, Risk Management, Audit etc., He is a BSc (Civil Engineering) from NIT, Kurukshetra and CAIIB. Prior to joining Central Bank of India, he was General Manager, Bank of India. He has also worked in various capacities as Zonal Manager, Treasury Head. He is also Director on the Board of Indo-Zambia Bank.



**Shri Manoranjan Dash**  
RBI Nominee Director

He has a rich banking experience over three decades of working with Reserve Bank of India. He has a Bachelor's Degree in Agriculture and also a Certified Associate of the IIB&F. He Joined our Bank as RBI Nominee Director on 12.12.2024. He is presently serving as the Chief General Manager-In-Charge of Risk Monitoring Department, RBI. Prior to this, he served as the Regional Director of RBI, Guwahati.



**Shri M V Murali Krishna**  
Executive Director

He has a vast Experience of over 30 years in all major areas of Banking, including Corporate Credit, International Banking, Rural and Agriculture Banking, Financial Inclusion, Retail Business, Emerging Business etc., He is an MBA in Banking Management and CAIIB. Prior to joining Central Bank of India, he was the Chief General Manager of Bank of Baroda. He is also Director on the Board of the Bank's Subsidiaries.



**Shri Priavrat Sharma**  
Part-time  
Non-official Director

He has a rich experience in areas such as Audit, Due Diligence, Consultancy etc. He is a Fellow Chartered Accountant (FCA). He joined our Bank as Part-time Non-Official Director under Chartered Accountant Category on 08.05.2023. He also serves as Director of Brahm Federation of Commerce and Industry.



**Shri Mahendra Dohare**  
Executive Director

He has a rich and varied experience in Banking Industry and worked in important verticals such as Information Technology, Digital Payments, Transaction Banking, Recovery, MSME, Resources etc., He is MBA and CAIIB. Prior to joining Central Bank of India, he served at Punjab National Bank in the capacity of Chief General Manager. He also served as Director of PNB Card and Services Ltd.



**Shri Sarada Kumar Hota**  
Shareholder Director

He is having a rich experience in Banking and has worked across all geographies of the country branches in various capacities in Human Resources, Strategic Business Planning and Profit Planning verticals at different locations with Canara Bank. He is a Post graduate in Agriculture. He was appointed as Shareholder Director of Bank w.e.f 17.07.2024. Previously, he served as MD in National Housing Bank and Can Fin Homes Ltd.



## Environment

- ❑ The Bank is undertaking proactive measures to increase the usage of renewable energy. Installation of solar rooftops has been accomplished in 6 out of 16 feasible sites/buildings, with their total capacity being 358 Kwp.
- ❑ In order to nurture both personal milestones and environmental sustainability, the Bank has launched a Green Birthday initiative. On the special occasion of the Birthday of every employee the Branches/Regional Offices/Zonal Offices/C.O. shall either by themselves plant a sapling or may take assistance of any local organization/NGO engaged in tree plantation activities for planting a sapling in the name of the concerned employee.
- ❑ Bank has mobilised more than ₹ 72 Crores under Cent Green Deposit Scheme.
- ❑ Bank has mobilised around ₹ 50 lakhs under the scheme MSME (GIFT) and MSME (SPICE).



## Social

- ❑ As a novel initiative to strengthen the connection between employee's family life and his work life and to promote team spirit by showcasing Bank's day-to-day work style, its culture and commitment, the Bank has introduced 'Bring Your Family to Workplace Day.' Under the Scheme, the Employee's immediate family members shall be invited on a non-peak work day to the workplace of the employee, where they shall receive the first-hand experience of daily routine challenges and achievement that shape an employee's professional lives.
- ❑ The Bank utilized ₹ 2.01 crores worth CSR funds as on 31<sup>st</sup> December 2024 on healthcare, education, etc.
- ❑ The Bank has in place a Crisis Management Plan for dealing with industry wide strikes in Banks of duration 3 days or more.



## Governance

- ❑ The Bank has been accorded by "Best Risk and Cyber Security Initiatives under Large and Mid-Sized Banks" by ASSOCCHAM in October 2024.
- ❑ CRISIL and India Ratings has assigned Central Bank of India a long-term issuer rating of 'AA' with a Stable outlook.
- ❑ The Bank upholds the highest standards of ethical business conduct through its zero-tolerance policy on bribery and corruption, which ensures all transactions and decisions are aligned with our customer-centric values and governance framework.

# AWARDS



“Most Preferred workplace for Women” by Marksman



Central Bank of India received recognition as the Best Organization for Women 2024



Gold Skoch Award for Strategic Digital HR Transformation



“Iconic Brand of India” by the ET now



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- **ATM** : Automated Teller Machine
- **APY**: Atal Pension Yojana
- **Base Rate**: Reference rate used by banks for loan pricing
- **BASEL Committee**: Forum for discussion on the handling of specific supervisory problems related to Banks
- **BCs**: Business Correspondents
- **Capital Adequacy Ratio**: The capital to assets ratio which banks are required to maintain against risks
- **Tier I Capital**: It consists mainly of share capital and disclosed reserves
- **Tier II Capital**: It consists of certain reserves and certain types of subordinated debt
- **Capital Reserves**: Portion of a company's profits not paid out as dividends to shareholders
- **CASA Deposit**: Deposit in bank in current and Savings account
- **CD Ratio**: Credit-deposit ratio, popularly CD ratio, is the ratio of how much a bank lends out of the deposits it has mobilized
- **CRAR**: Capital to risk weighted assets ratio is arrived at by dividing the capital of the bank with aggregated risk weighted assets for credit risk, market risk and operational risk.
- **Credit Enhancement**: Facilities offered to an SPV to cover the probable losses from the pool of securitized assets
- **CET1** : - Common Equity (Tier 1)
- **Doubtful Asset**: An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months
- **Duration**: Duration (Macaulay duration) measures the price volatility of fixed income securities
- **EMI**: Equated Monthly Installment (EMI) to be paid to the Bank towards the loan taken by the borrowers on a monthly basis.
- **EPS** : - Earning per Share
- **Fixed Deposit**: A deposit of funds in a bank under an agreement stipulating that the funds must be kept on deposit for a stated period of time at a predefined interest rate
- **Fixed Rate**: A fixed amount of interest, which is chargeable for a specified duration or for the entire tenure of the loan
- **Floating Rate**: Variable interest rate that varies according to the market conditions. This rate is linked to an external, market determined benchmark
- **FVTPL**: Assets are measured at fair value, gains and losses are either recognized entirely in profit or loss
- **FOS** : Feet on Street
- **Gross NPA**: Gross Non-Performing Assets (GNPA) are the sum of all the loans that have been defaulted
- **Held Till Maturity (HTM)**: The securities acquired by the banks with the intention to hold them up to maturity
- **Held for Trading (HFT)**: Securities where the intention is to trade by taking advantage of short-term price / interest rate movements.
- **HFC**: Housing Finance Company
- **IVR** : Interactive Voice Response
- **Leverage**: Ratio of assets to capital
- **Liquid Assets**: Liquid assets consists of : cash, balances with RBI, balances in current accounts with banks, money at call and short notice, inter-bank placements due within 30 days and securities under "held for trading" and "available for sale" categories excluding securities that do not have ready market
- **Loss Asset**: A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly.
- **LCR** :- Liquidity Coverage Ratio

- **Modified Duration:** Modified Duration = Macaulay Duration / (1+y/m), where 'y' is the yield (%), 'm' is the number of times compounding occurs in a year.
- **NBFC:** Non-Banking Financial Company
- **Net Interest Income (NII):** The NII is the difference between the interest income and the interest expenses
- **Net Interest Margin (NIM):** Net interest margin is the net interest income divided by average interest earning asset
- **Non-Interest Income:** The differential (surplus or deficit) between non-interest income and non-interest expenses as a percentage to average total assets
- **Net NPA:** Gross NPA - (Balance in Interest Suspense account + DICGC / ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + Total provisions held)
- **Net Operating Profit:** Operating profit before provision minus provision for loan losses, depreciation in investments, write off and other provisions
- **MFI:** Micro-finance Institution
- **Net Worth:** It is the total of all assets minus the total liabilities of an individual or company
- **Non Performing Assets (NPA):** Any loan account that has been classified by a bank or financial institution as sub-standard, doubtful or loss assets in terms of asset classification norms of RBI.
- **PCR:** Provisioning Coverage Ratio or PCR is the percentage of funds that a bank sets aside for losses due to bad debts
- **PMJDY:** Pradhan Mantri Jan-Dhan Yojana
- **PMJJBY:** Pradhan Mantri Jeevan Jyoti Bima Yojana
- **PMSBY:** Pradhan Mantri Suraksha Bima Yojana
- **Principal Outstanding:** The balance principal amount in the loan (i.e. Loan amount disbursed less Principal repaid till date) taken from the Bank.
- **PSU:** Public Sector Undertaking
- **RAM Advances:** Advances to Retail, Agriculture and MSME sector
- **Repo Rate:** The interest rate for secured overnight or short term financing involving the sale and repurchase of securities
- **Restructuring:** Restructuring would normally involve modification of terms of the advances / securities, which would generally include, among others, alteration of repayment period / repayable amount / the amount of installments and rate of interest
- **RSETI:** Rural Self Employment Training Institutes
- **Standard Asset:** One that carries a normal level of risk and does not exhibit any unusual issues or complications
  - **RUSU :-** Rural Semi Urban
  - **RAM :-** Retail, Agriculture & MSME
  - **ROA :-** Return on Assets
  - **ROE :-** Return on Equity
- **SMA:** Special Mention Accounts(SMA) refer to the accounts that show signs of turning into a non-performing asset in the first 90 days or even before being identified as an NPA
- **Slippage Ratio:** (Fresh accretion of NPAs during the year / Total standard assets at the beginning of the year)\*100
- **SLR:** SLR is the portion that banks need to invest in the form of cash, gold or government approved securities
- **UPI:** Unified Payments Interface
- **Yield to Maturity (YTM) or Yield:** The Yield to maturity (YTM) is the yield promised to the bondholder on the assumption that the bond will be held to maturity and coupon payments will be reinvested at the YTM.
- **Yield on Advances:** Interest Income / Avg. Advances
- **Yield on Funds:** Income generated from an investment, separate from the principal

THANK YOU



THANK  
YOU