

CO:IRD:2024:25:271

Date: 20th January, 2025

| | |
|---|---|
| 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 |
|---|---|

Dear Sir/Madam,

Sub: Presentation on Financial Results of the Bank for the Third Quarter and Nine months ended 31st December 2024.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Third Quarter and Nine months ended 31st December 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/ Nine Months Ended 31st Dec'2024



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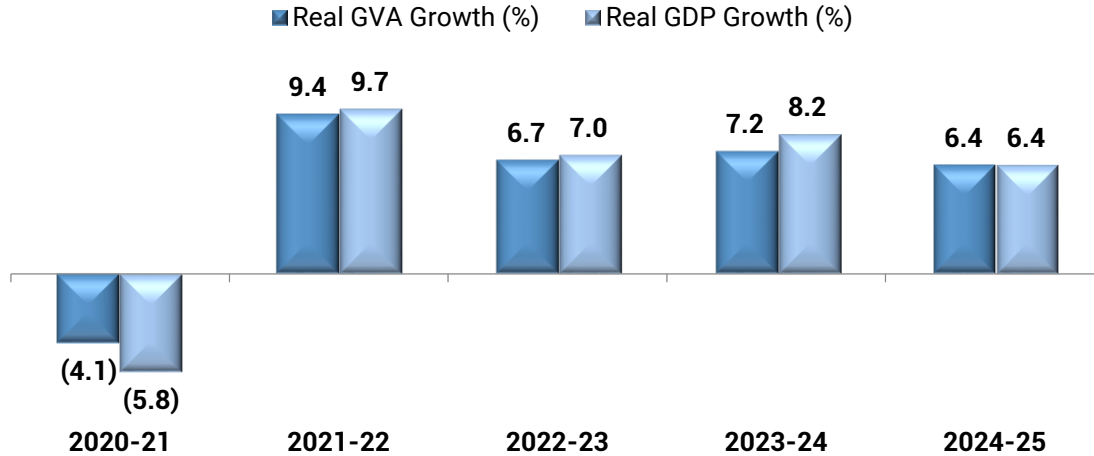


Visit us at www.centralbankofindia.co.in

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

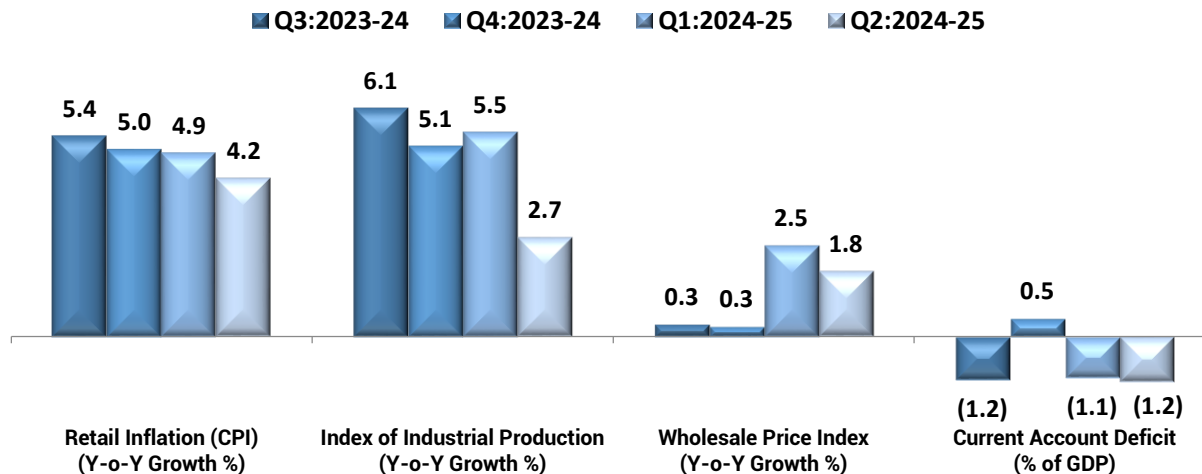
MACRO ECONOMIC INDICATORS

Annual Economic growth



Source: MoSPI

Real and Financial Indicators



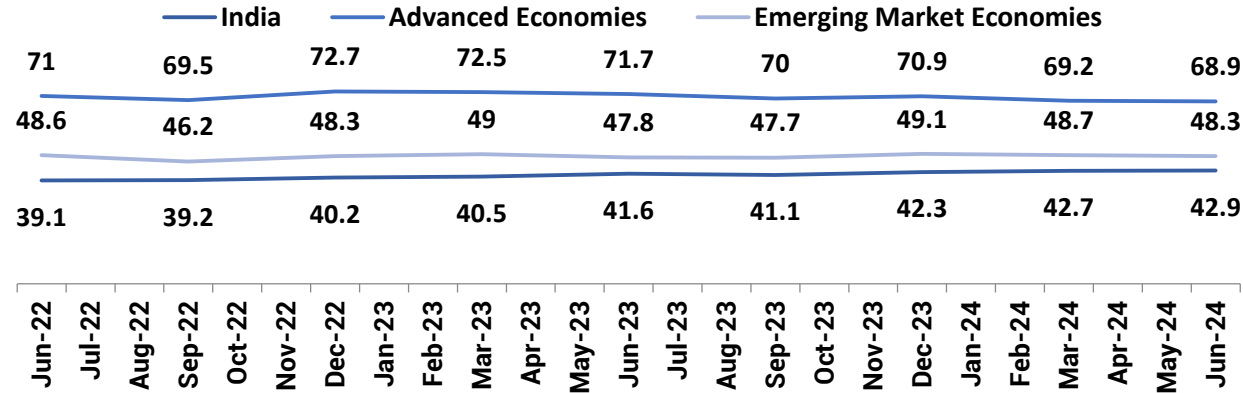
Source: CMIE

Economic Outlook & Projections

- As per Government estimates, Indian Economy is expected to grow at 6.4% in 2024-25, lowest in the last 3 years. RBI has projected growth to be 6.6%. Revision is expected after the end of fiscal year.
- Moderation in retail inflation may lead to improvement in urban household demand which is trailing the rural household demand for last 4 quarters.
- Higher kharif crop output and better rabi sowing in the current fiscal is projected to increase the agricultural output growth at 4-year high levels and provide relief in food inflation.
- Second quarter GDP growth moderated to 7-quarter low of 5.4%.
- RBI has eased liquidity stress in the banking system by reducing CRR from 4.5 to 4 percent. RBI's move in the next MPC would determine the growth movement.

MACRO ECONOMIC INDICATORS

Household Debt (% of GDP)



Source: FSR Dec-2024, RBI

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

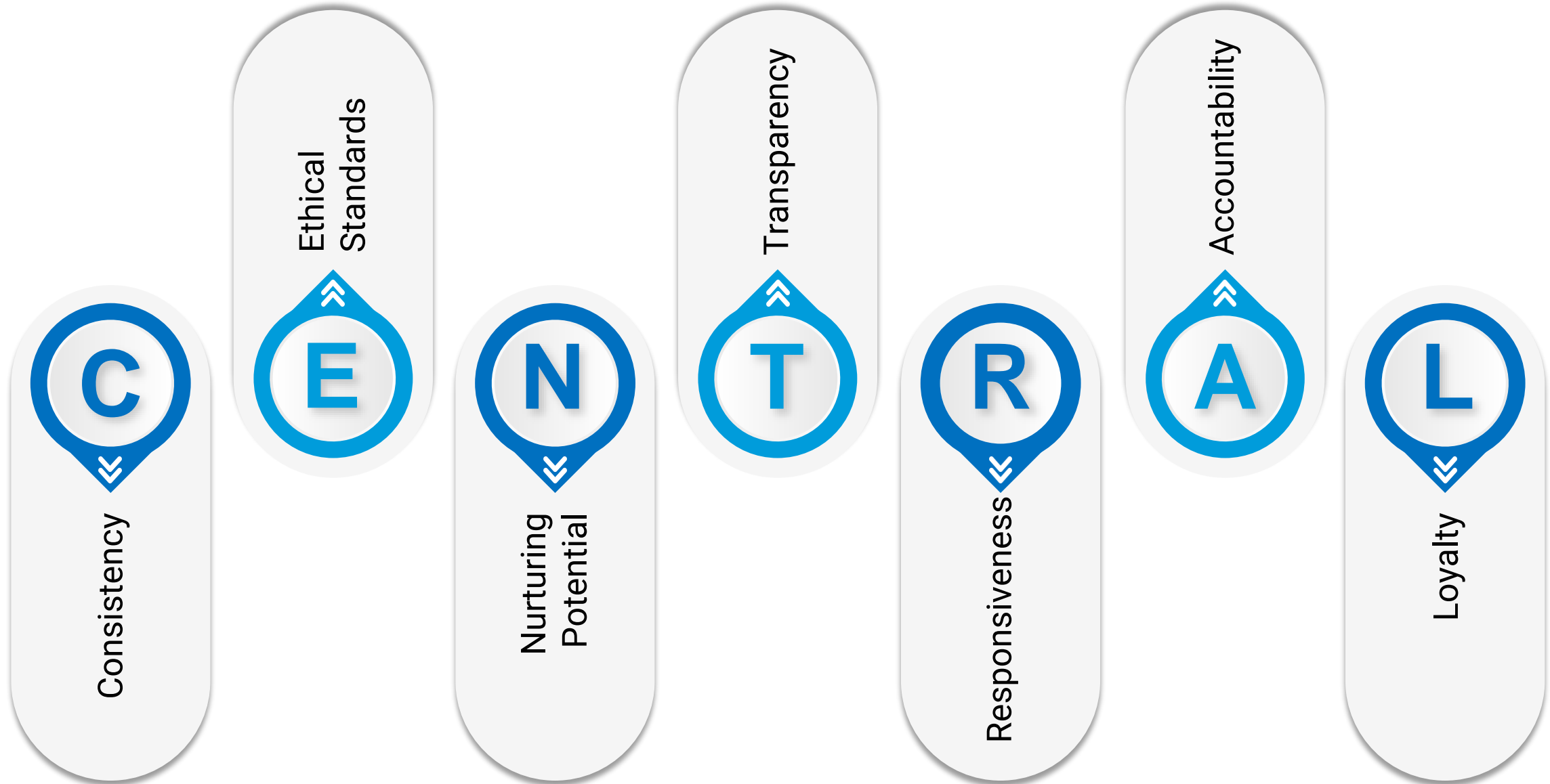
| | Q3:2023-24 | Q4:2023-24 | Q1:2024-25 | Q2:2024-25 |
|---|------------|------------|------------|------------|
| Non-food Credit | 20.11 | 20.17 | 17.35 | 13.04 |
| Agriculture | 19.39 | 19.97 | 17.41 | 16.36 |
| Industry | 8.04 | 8.51 | 8.13 | 8.94 |
| Services | 23.34 | 23.49 | 17.36 | 13.7 |
| Personal Loans | 28.41 | 27.46 | 25.60 | 13.42 |
| Credit to NBFCs | 15.02 | 15.31 | 8.45 | 9.47 |
| Housing Loans | 35.25 | 36.54 | 36.33 | 12.6 |
| Infrastructure | 5.82 | 6.62 | 5.52 | 2.1 |
| Construction | 9.95 | 6.85 | 4.20 | 11.81 |
| Petroleum, Coal Products & Nuclear fuels | (19.89) | (11.43) | 17.21 | 24.81 |
| Renewable Energy | 12.34 | 29.68 | 37.33 | 39.12 |

Source: CMIE, BIS

Economic Outlook & Projections

- RBI's December Financial Stability Report stated rising household debt as a major downside risk for the domestic economy. The increase in debt from past three years is driven by a growing number of borrowers rather than an increase in average indebtedness.
- Growth in personal loans has reduced considerably in the last 12 months. It can be inferred that high interest rates have not deterred retail lending. However, RBI intervention of November 2023 with respect to retail credit flow, unsecured lending and lending to NBFCs has moderated the growth.
- Credit growth converges with the deposit growth at 11% in November 2024.
- RBI's circular regarding increasing risk weights to NBFCs could be one of the reasons for the slowdown to the services sector particularly NBFCs.

VALUES THAT SET US APART





Strong Brand Image with Legacy of **113+** Years

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



Best CASA base @**49.18 %** of Total Deposits

Pan India Presence with **20515** Customer Touch Points



Dedicated Staff Strength Of **33,457**

Customer Base **8.41 Crore**



Performance
Highlights

07-10

01

Financial
Performance

11-16

02

05

34-37

Investments

Asset Quality &
Capital Adequacy

17-23

03

06

38-43

Digital
Journey & FI

Business
Performance

24-33

04

07

44-46

Group
Performance

08

47-53

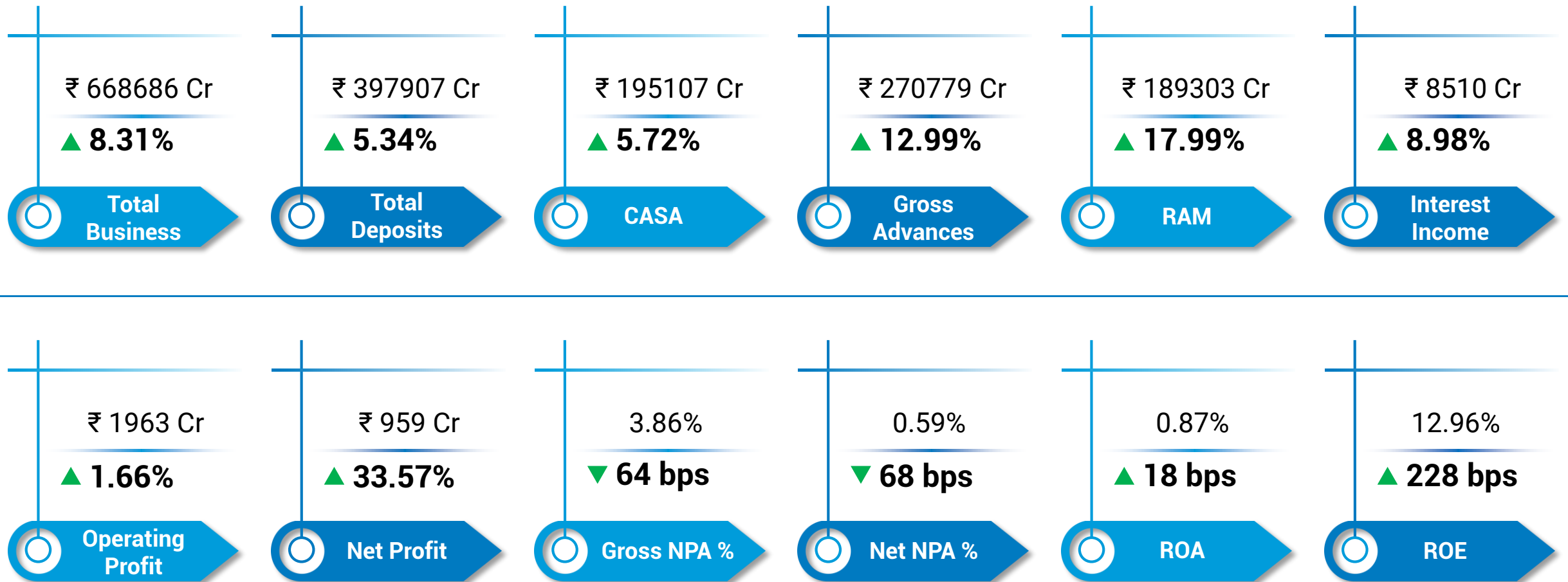
Other
Information



PERFORMANCE HIGHLIGHTS

KEY HIGHLIGHTS

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

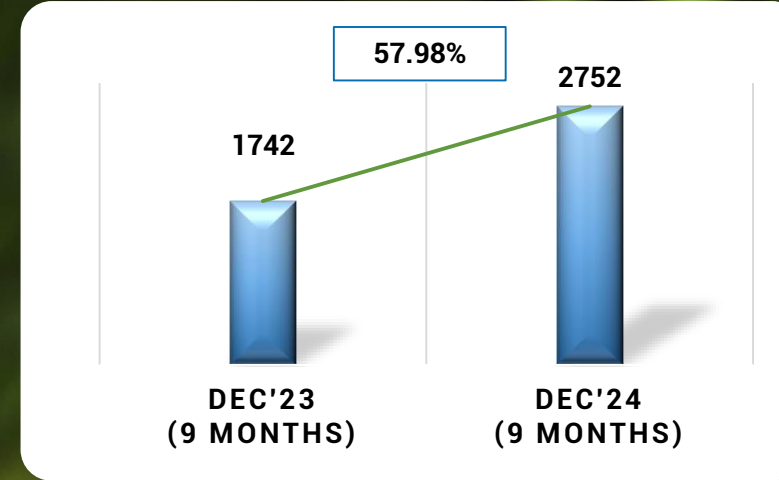
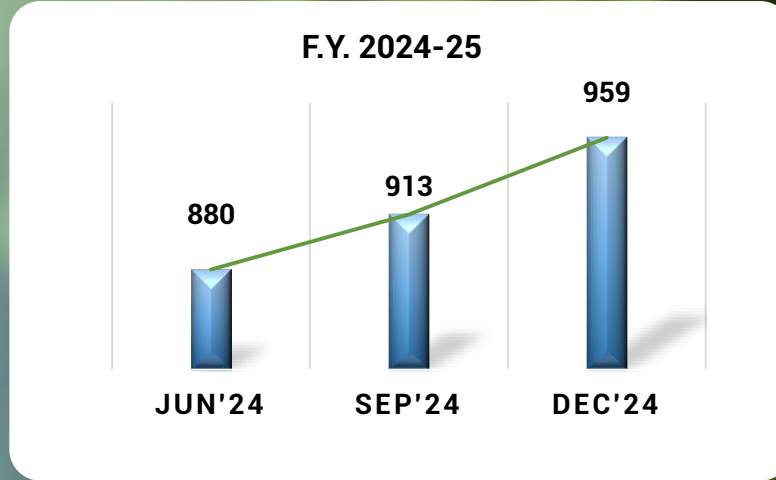


PROFITABILITY – SUSTAINED GROWTH FOR LAST FIFTEEN QUARTERS

Q-o-Q

NET PROFIT

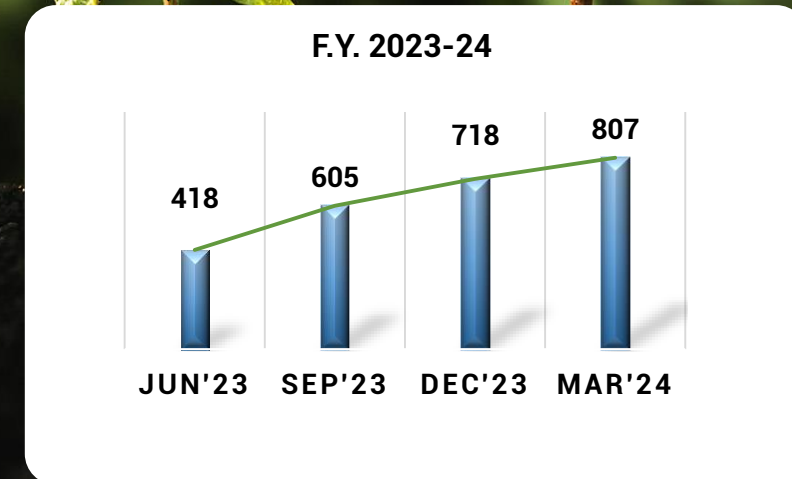
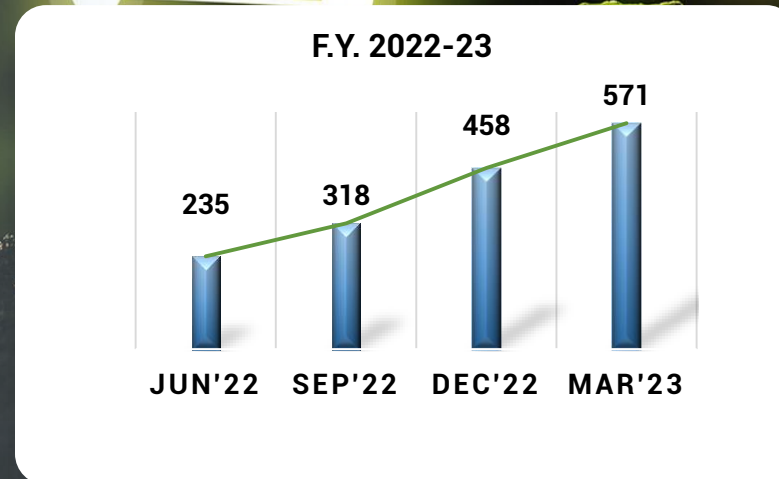
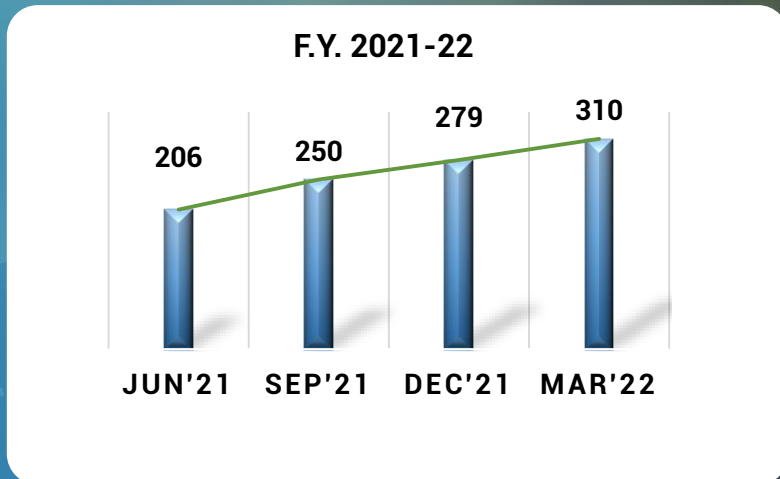
₹ in Cr



Q-o-Q

Q-o-Q

Q-o-Q



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

| Particulars | Year Ended | Quarter Ended | | Growth |
|---|-------------|---------------|--------|------------|
| | Mar'24 (FY) | Dec'23 | Dec'24 | Y-o-Y |
| Yield on Advances (%) | 8.72 | 8.94 | 9.01 | 7 bps ↑ |
| Yield on Investments (%) | 6.57 | 6.40 | 6.87 | 47 bps ↑ |
| Yield on Funds (%) | 8.10 | 8.13 | 8.36 | 23 bps ↑ |
| Cost of Deposits (%) | 4.61 | 4.72 | 4.81 | 9 bps ↑ |
| Cost of Funds (%) | 4.70 | 4.83 | 4.90 | 7 bps ↑ |
| NIM (%) | 3.40 | 3.28 | 3.48 | 20 bps ↑ |
| ROE (%) | 9.53 | 10.68 | 12.96 | 228 bps ↑ |
| Book Value of Share | 32.32 | 31.37 | 34.54 | 10.11 % ↑ |
| Credit Cost(%) | 1.50 | 1.24 | 0.49 | 75 bps ↓ |
| Slippage Ratio (%) | 2.57 | 0.34* | 0.39* | 5 bps ↑ |
| Cost to Income(%) | 58.18 | 56.91 | 58.83 | 192 bps ↑ |
| Staff Cost Share in Operating Income(%) | 35.85 | 37.13 | 37.58 | 45 bps ↑ |
| Liquidity Coverage Ratio - Average(%) | 205.09 | 198.60 | 233.60 | 3500 bps ↑ |
| Net Stable Funding Ratio (%) | 154.93 | 155.09 | 140.44 | 1465 bps ↓ |
| Earning Per Share | 2.94 | 0.83* | 1.10* | 32.53% ↑ |
| ROA (%) | 0.63 | 0.69 | 0.87 | 18 bps ↑ |

*For the quarter



FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE

₹ in Cr

| Particulars | Quarter Ended | | | | | 9 Months Ended | | |
|---|---------------|------------|------------|--------------|-------------|----------------|-------------|--------------|
| | Dec'23 | Sep'24 | Dec'24 | Y-o-Y (%) | Q-o-Q (%) | Dec'23 | Dec'24 | Y-o-Y (%) |
| Total Interest Income | 7809 | 8202 | 8510 | 8.98 | 3.76 | 22385 | 25047 | 11.89 |
| Total Interest Expenses | 4657 | 4792 | 4970 | 6.72 | 3.71 | 13030 | 14549 | 11.66 |
| Net Interest Income | 3152 | 3410 | 3540 | 12.31 | 3.81 | 9355 | 10498 | 12.22 |
| Net Interest Income (excluding one off item) | 3125 | 3410 | 3512 | 12.38 | 2.99 | 9233 | 10264 | 11.17 |
| Total Income | 9139 | 9849 | 9739 | 6.57 | (1.12) | 25735 | 29088 | 13.03 |
| Total Expenditure | 7208 | 7684 | 7776 | 7.88 | 1.20 | 20436 | 22967 | 12.39 |
| Operating Profit | 1931 | 2165 | 1963 | 1.66 | (9.33) | 5299 | 6121 | 15.51 |
| Provisions | 1213 | 1252 | 1004 | (17.23) | (19.81) | 3557 | 3369 | (5.29) |
| Net Profit | 718 | 913 | 959 | 33.57 | 5.04 | 1742 | 2752 | 57.98 |

INTEREST INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | | 9 Months Ended | | |
|---|---------------|-------------|-------------|-------------|-------------|----------------|--------------|--------------|
| | Dec'23 | Sep'24 | Dec'24 | Y-o-Y (%) | Q-o-Q (%) | Dec'23 | Dec'24 | Y-o-Y (%) |
| Interest on Advances | 5169 | 5402 | 5689 | 10.06 | 5.31 | 14403 | 16493 | 14.51 |
| Interest on Investments | 2349 | 2547 | 2590 | 10.26 | 1.69 | 6964 | 7600 | 9.13 |
| Interest on balances with RBI and Other Banks | 250 | 243 | 194 | (22.40) | (20.16) | 852 | 686 | (19.48) |
| Others | 41 | 10 | 37 | (9.76) | 270.00 | 166 | 268 | 61.45 |
| Total Interest Income | 7809 | 8202 | 8510 | 8.98 | 3.76 | 22385 | 25047 | 11.89 |

NON-INTEREST INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | | 9 Months Ended | | |
|--|---------------|-------------|-------------|----------------|----------------|----------------|-------------|---------------|
| | Dec'23 | Sep'24 | Dec'24 | Y-o-Y (%) | Q-o-Q (%) | Dec'23 | Dec'24 | Y-o-Y (%) |
| Fee Based Income (i + ii + iii) | 486 | 635 | 523 | 7.61 | (17.64) | 1393 | 1583 | 13.64 |
| Commission Exchange & Brokerage (i) | 109 | 119 | 96 | (11.93) | (19.33) | 281 | 292 | 3.91 |
| - Commission on LC/BG/DDs | 44 | 49 | 43 | (2.27) | (12.24) | 133 | 131 | (1.50) |
| - Govt. Business | 25 | 26 | 18 | (28.00) | (30.77) | 59 | 55 | (6.78) |
| - Banc assurance | 40 | 44 | 35 | (12.50) | (20.45) | 89 | 106 | 19.10 |
| Service Charges (ii) | 342 | 379 | 313 | (8.48) | (17.41) | 993 | 984 | (0.91) |
| Miscellaneous (iii) | 35 | 137 | 114 | 225.71 | (16.79) | 119 | 307 | 157.98 |
| Treasury Income | 203 | 392 | 224 | 10.34 | (42.86) | 600 | 1018 | 69.67 |
| - Profit on Sale of Investments | 151 | 359 | 216 | 43.05 | (39.83) | 384 | 679 | 76.82 |
| - Profit/Loss on Revaluation of Investment | (4) | (31) | (41) | 925.00 | 32.26 | 21 | 178 | 747.62 |
| - Profit on Exchange Transactions | 55 | 63 | 49 | (10.91) | (22.22) | 194 | 160 | (17.53) |
| - Dividend Income | 1 | 1 | - | (100.00) | (100.00) | 1 | 1 | - |
| Other Receipts (Recovery in Written off & Others) | 641 | 620 | 482 | (24.80) | (22.26) | 1357 | 1440 | 6.12 |
| Total Non-Interest Income | 1330 | 1647 | 1229 | (7.59) | (25.38) | 3350 | 4041 | 20.63 |

TOTAL EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | | 9 Months Ended | | |
|---------------------------|---------------|-------------|-------------|--------------|---------------|----------------|--------------|--------------|
| | Dec'23 | Sep'24 | Dec'24 | Y-o-Y (%) | Q-o-Q (%) | Dec'23 | Dec'24 | Y-o-Y (%) |
| Interest Expenses | 4657 | 4792 | 4970 | 6.72 | 3.71 | 13030 | 14549 | 11.66 |
| Interest Paid on Deposits | 4372 | 4530 | 4700 | 7.50 | 3.75 | 12480 | 13673 | 9.56 |
| Other Interest | 285 | 262 | 270 | (5.26) | 3.05 | 550 | 876 | 59.27 |
| Operating Expenses | 2551 | 2892 | 2806 | 10.00 | (2.97) | 7406 | 8418 | 13.66 |
| Staff Cost | 1664 | 1827 | 1792 | 7.69 | (1.92) | 4590 | 5333 | 16.19 |
| Other Operating Expenses | 887 | 1065 | 1014 | 14.32 | (4.79) | 2816 | 3085 | 9.55 |
| Total Expenses | 7208 | 7684 | 7776 | 7.88 | 1.20 | 20436 | 22967 | 12.39 |

PROVISIONS

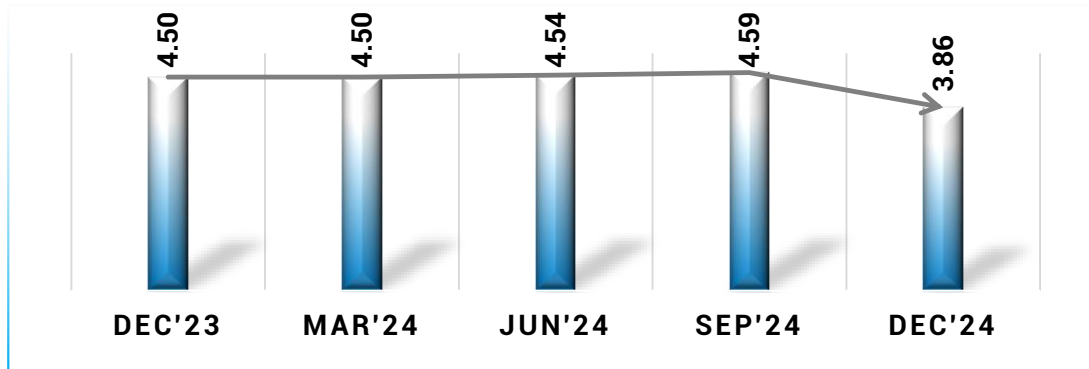
₹ in Cr

| Particulars | Quarter Ended | | | | | 9 Months Ended | | |
|--|---------------|-------------|-------------|----------------|----------------|----------------|-------------|---------------|
| | Dec'23 | Sep'24 | Dec'24 | Y-o-Y (%) | Q-o-Q (%) | Dec'23 | Dec'24 | Y-o-Y (%) |
| NPAs | 714 | 340 | 310 | (56.58) | (8.82) | 2882 | 1972 | (31.58) |
| Standard Assets | 69 | 70 | - | (100.00) | (100.00) | (136) | (4) | 97.05 |
| Depreciation/ Provisions on Investment Including SRs | (32) | (62) | 5 | 115.63 | 108.06 | (236) | (77) | 67.37 |
| Income Tax | 391 | 654 | 448 | 14.58 | (31.50) | 955 | 1024 | 7.23 |
| Others | 36 | 21 | 57 | 58.33 | 171.43 | 112 | 70 | (37.50) |
| Restructured A/c's | 35 | 229 | 184 | 425.71 | (19.65) | (20) | 384 | 2020.00 |
| Total Provision | 1213 | 1252 | 1004 | (17.23) | (19.81) | 3557 | 3369 | (5.29) |

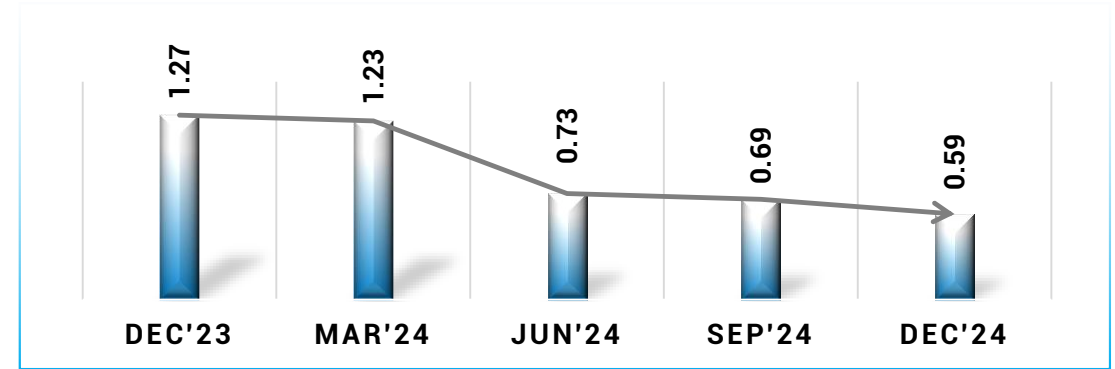


ASSET QUALITY & CAPITAL ADEQUACY

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

| Particulars | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 |
|----------------|--------|--------|--------|--------|--------|
| Gross Advances | 239646 | 251745 | 250615 | 252944 | 270779 |
| Net Advances | 231815 | 243406 | 240999 | 243013 | 261874 |
| Gross NPA | 10786 | 11340 | 11388 | 11604 | 10460 |
| Net NPA | 2956 | 3002 | 1771 | 1674 | 1555 |
| Gross NPA % | 4.50 | 4.50 | 4.54 | 4.59 | 3.86 |
| Net NPA % | 1.27 | 1.23 | 0.73 | 0.69 | 0.59 |

NPA MOVEMENT

₹ in Cr

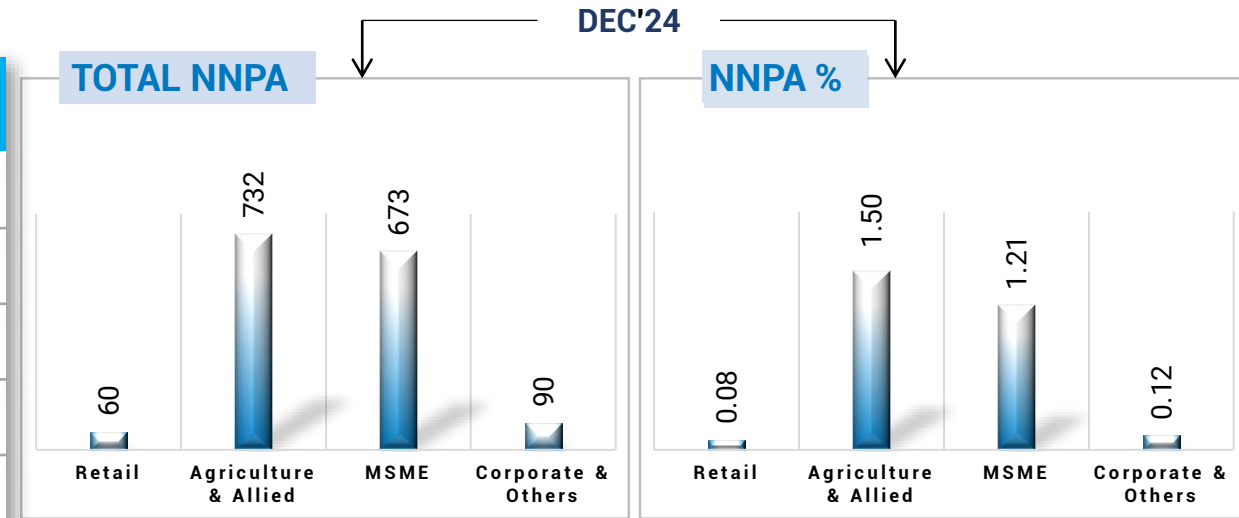
| Particulars | Dec'23 (QTR) | FY 23-24 | Sep'24 (QTR) | Dec'24 (QTR) | Dec'24 (9 months) |
|--|--------------|--------------|--------------|--------------|-------------------|
| Opening Gross NPAs | 10666 | 18386 | 11388 | 11604 | 11340 |
| Add: Slippage of PA to NPAs | 643 | 4662 | 766 | 800 | 1886 |
| Increase in Balance of existing NPAs | 107 | 462 | 147 | 133 | 482 |
| Sub-Total | 750 | 5124 | 913 | 933 | 2368 |
| Less: | | | | | |
| Up-gradation | 190 | 459 | 265 | 295 | 595 |
| Recovery (Including Sale to ARC) | 393 (-) | 1702 (2) | 390 (-) | 399 (34) | 1200 (44) |
| Regular Write-off | 42 | 152 | 42 | 71 | 141 |
| Technical Write-off | - | 9849 | - | 1211 | 1211 |
| Other Recovery by Adjustment | 5 | 8 | - | 101 | 101 |
| Sub-Total | 630 | 12170 | 697 | 2077 | 3248 |
| Gross NPAs | 10786 | 11340 | 11604 | 10460 | 10460 |
| % of Gross NPAs to Gross Advances | 4.50 | 4.50 | 4.59 | 3.86 | 3.86 |

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

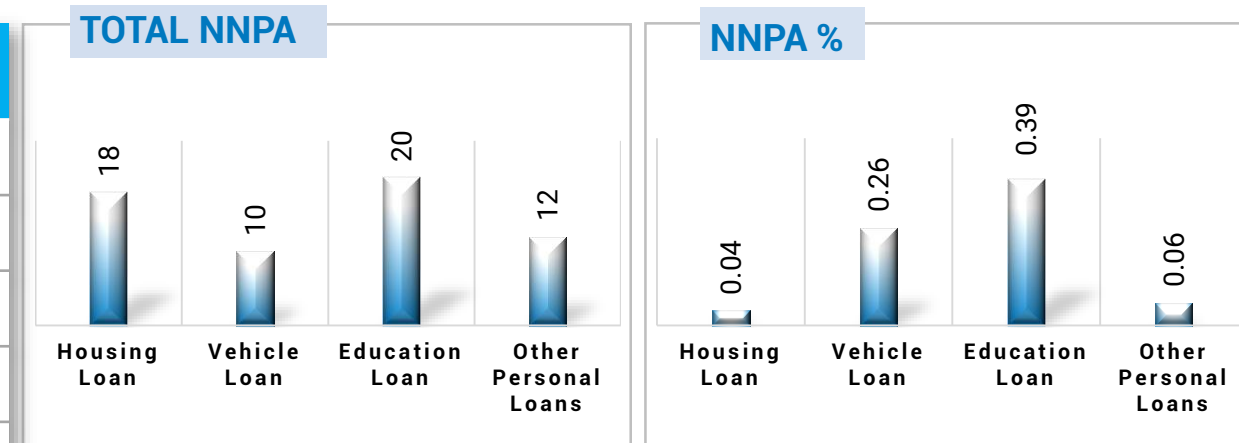
₹ in Cr

| Particulars | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 | Advances (Dec'24) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total NPA | 10786 | 11340 | 11388 | 11604 | 10460 | 270779 | 1555 | 0.59 |
| Retail | 831 | 867 | 925 | 917 | 858 | 79927 | 60 | 0.08 |
| Agriculture & Allied | 3151 | 3322 | 3287 | 3327 | 3283 | 51274 | 732 | 1.50 |
| MSME | 2684 | 3008 | 3054 | 3143 | 2943 | 58102 | 673 | 1.21 |
| Corporate & Others | 4120 | 4143 | 4122 | 4217 | 3376 | 81476 | 90 | 0.12 |



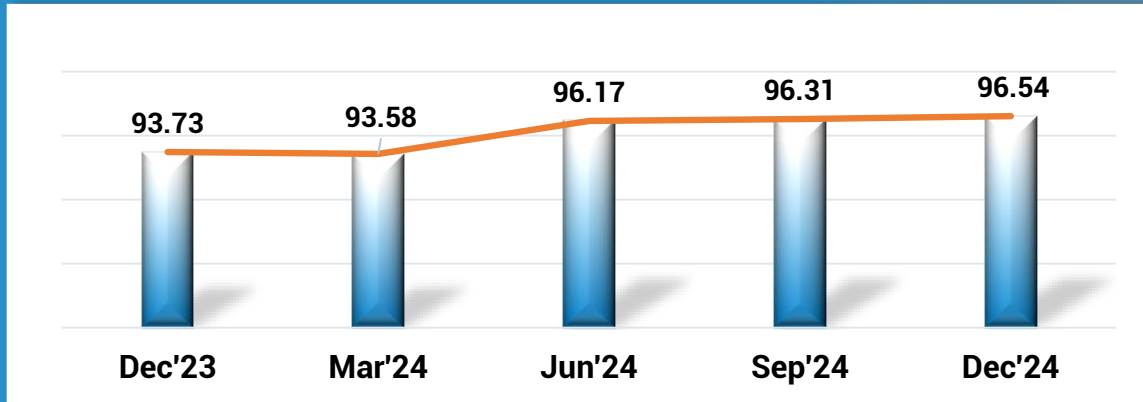
NPA Classification: Retail Sector

| Particulars | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 | Advances (Dec'24) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total Retail NPA | 831 | 867 | 925 | 917 | 858 | 79927 | 60 | 0.08 |
| Housing Loan | 481 | 506 | 549 | 559 | 529 | 50312 | 18 | 0.04 |
| Vehicle Loan | 53 | 54 | 57 | 56 | 50 | 5296 | 10 | 0.26 |
| Education Loan | 111 | 124 | 130 | 126 | 126 | 3841 | 20 | 0.39 |
| Other Personal Loans | 186 | 183 | 189 | 176 | 153 | 20478 | 12 | 0.06 |

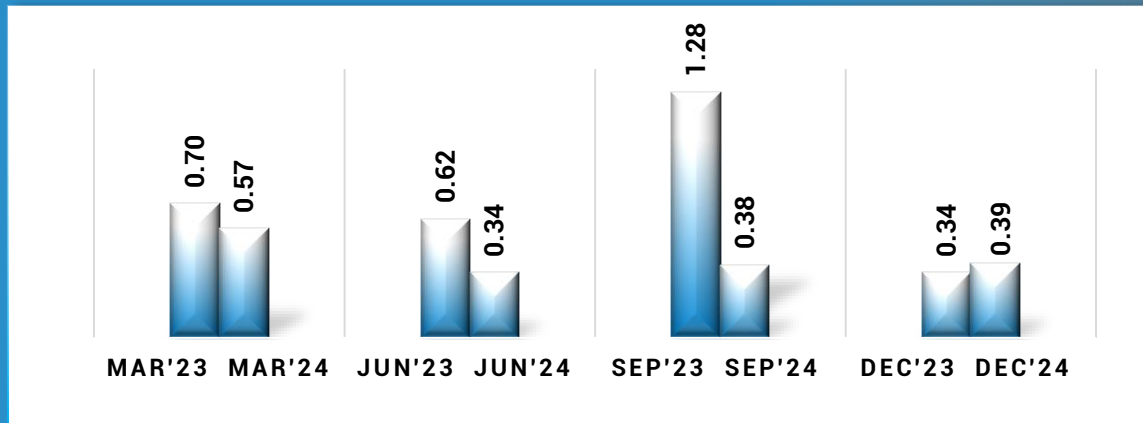


OTHER MAJOR RATIOS

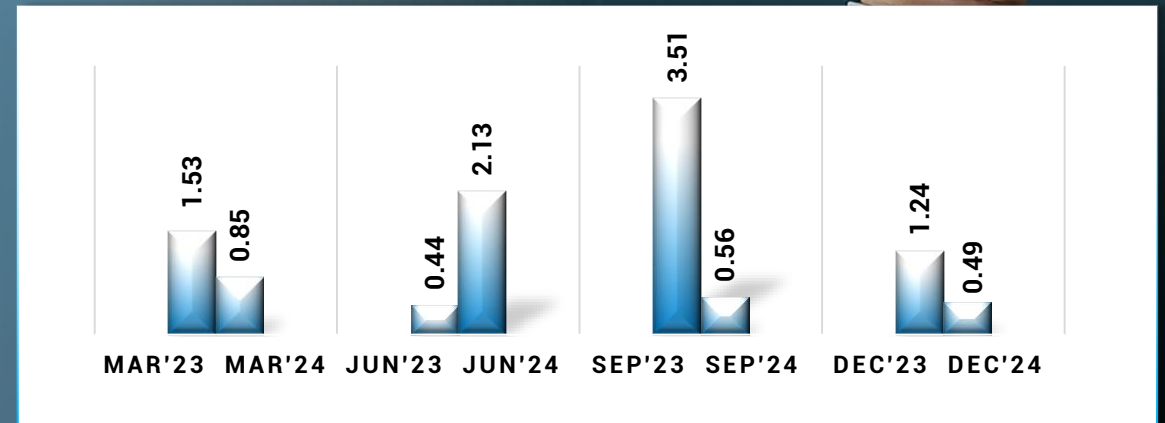
PROVISION COVERAGE RATIO



SLIPPAGE RATIO



CREDIT COST



RESTRUCTURED BOOK & SPECIAL MENTION ACCOUNTS

Standard Restructured Book

₹ in Cr

| Segment | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 628 | 625 | 596 | 585 | 578 |
| Agriculture | 256 | 233 | 162 | 149 | 130 |
| MSME | 702 | 722 | 687 | 649 | 623 |
| Corporate | 982 | 1011 | 970 | 916 | 1051 |
| TOTAL | 2568 | 2591 | 2415 | 2299 | 2382 |

Standard Restructured: Covid-19 Resolution Framework

| Segment | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 1662 | 1607 | 1546 | 1520 | 1502 |
| Agriculture | 279 | 267 | 254 | 225 | 185 |
| MSME | 1483 | 1351 | 1194 | 1091 | 1018 |
| Corporate | 719 | 639 | 629 | 673 | 428 |
| TOTAL | 4143 | 3864 | 3623 | 3509 | 3133 |

Total Standard Restructured Book

| Segment | Dec'23 | Mar'24 | Jun'24 | Sep'24 | Dec'24 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Retail | 2290 | 2232 | 2142 | 2105 | 2080 |
| Agriculture | 535 | 500 | 416 | 374 | 315 |
| MSME | 2185 | 2073 | 1881 | 1740 | 1641 |
| Corporate | 1701 | 1650 | 1599 | 1589 | 1479 |
| TOTAL | 6711 | 6455 | 6038 | 5808 | 5515 |

Special Mention Accounts (₹ 5 Crore and above)

₹ in Cr

| Asset Quality Dec'23 | No. of A/Cs | Amount | % of Total Advance |
|----------------------|-------------|-------------|--------------------|
| SMA 0 | 44 | 940 | 0.39 |
| SMA 1 | 8 | 100 | 0.04 |
| SMA 2 | 12 | 119 | 0.05 |
| TOTAL | 64 | 1159 | 0.48 |

| Asset Quality Sep'24 | No. of A/Cs | Amount | % of Total Advance |
|----------------------|-------------|-------------|--------------------|
| SMA 0 | 45 | 538 | 0.21 |
| SMA 1 | 8 | 360 | 0.14 |
| SMA 2 | 9 | 174 | 0.07 |
| TOTAL | 62 | 1072 | 0.42 |

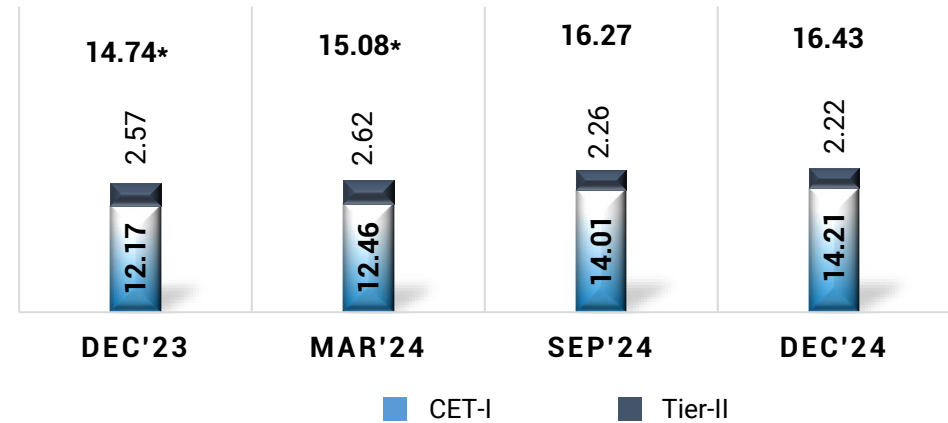
| Asset Quality Dec'24 | No. of A/Cs | Amount | % of Total Advance |
|----------------------|-------------|------------|--------------------|
| SMA 0 | 41 | 536 | 0.20 |
| SMA 1 | 14 | 311 | 0.11 |
| SMA 2 | 10 | 132 | 0.05 |
| TOTAL | 65 | 979 | 0.36 |

- Accounts (₹ 5 Crore and above) of ₹ 23 Cr are common between SMA and Restructured Accounts. (SMA0 - ₹ 11 Cr; SMA1 - ₹ 12 Cr; SMA2 - NIL)

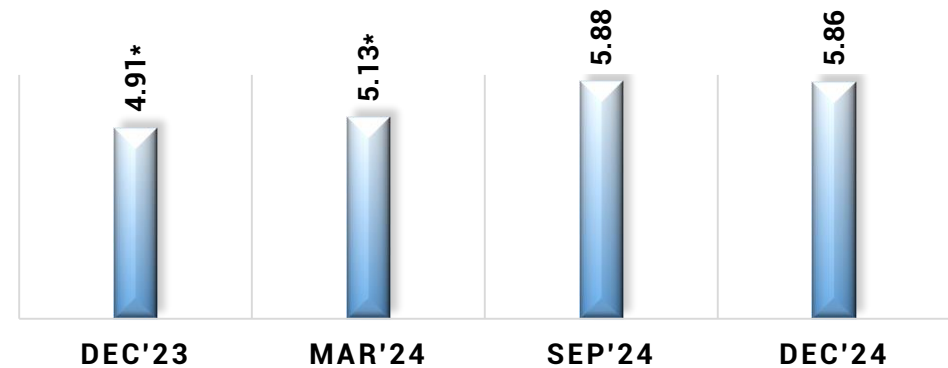
CAPITAL RATIOS



CAPITAL ADEQUACY RATIO



LEVERAGE RATIO



- CRAR (BASEL recapitalization III) and Leverage Ratio for Dec-23 and Mar-24 are arrived at after considering the NPV of non-interest bearing bonds of the GOI subscribed to by the Bank.



BUSINESS PERFORMANCE

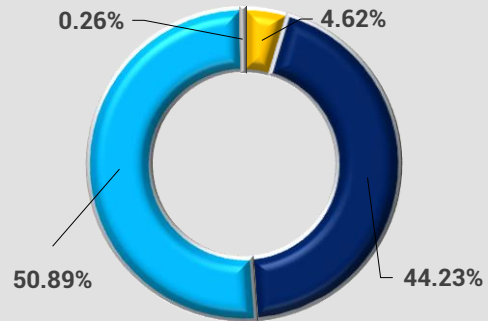
BUSINESS ACROSS THE BOARD

₹ in Cr

| PARTICULARS | DEC'23 | DEC'24 | Y-o-Y Growth % |
|---|---------------|---------------|----------------|
| Total Business | 617368 | 668686 | 8.31 |
| Total Deposits (Including Interbank Deposits) | 377722 | 397907 | 5.34 |
| CASA Deposits | 184542 | 195107 | 5.72 |
| CASA % | 48.98 | 49.18 | 20 bps |
| Total Advances | 239646 | 270779 | 12.99 |
| RAM | 160445 | 189303 | 17.99 |
| Corporate | 79201 | 81476 | 2.87 |
| CD Ratio | 63.60 | 68.25 | 465 bps |

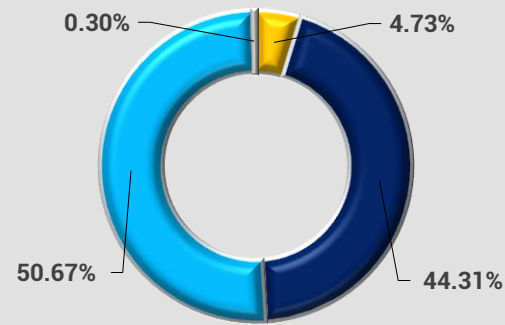


DEC'23



■ Savings
■ Inter Bank Deposits

DEC'24

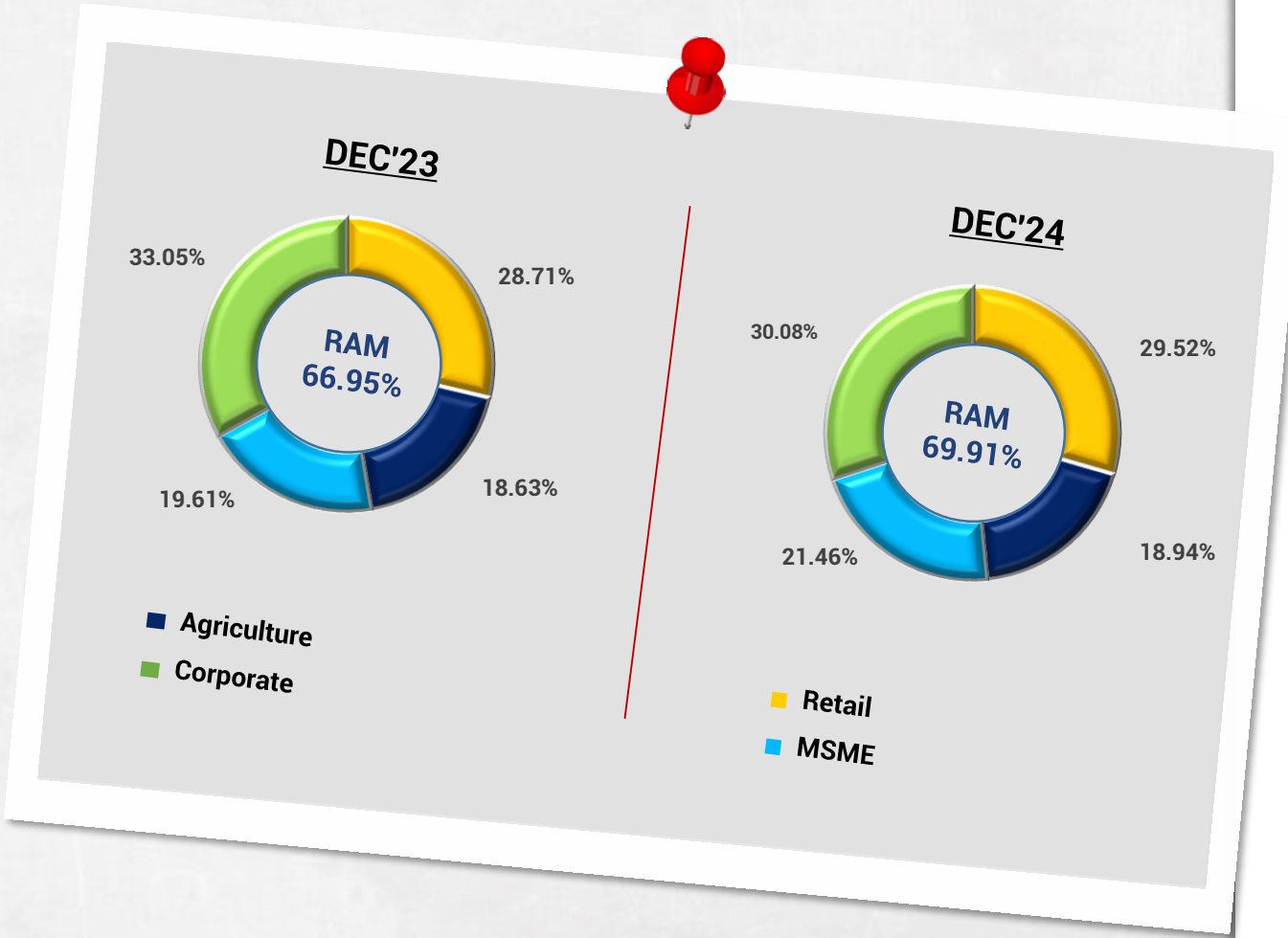


■ Core Time Deposit
■ Current

₹ in Cr

| PARTICULARS | DEC'23 | DEC'24 | Y-o-Y Growth % |
|----------------------------|---------------|---------------|----------------|
| Current | 17457 | 18803 | 7.71 |
| Savings | 167085 | 176304 | 5.52 |
| Total CASA Deposits | 184542 | 195107 | 5.72 |
| CASA % | 48.98 | 49.18 | 20 bps |
| Core Time Deposits | 192241 | 201616 | 4.88 |
| Total Core Deposits | 376783 | 396723 | 5.29 |
| Inter Bank Deposits | 939 | 1184 | 26.09 |
| Total Deposits | 377722 | 397907 | 5.34 |

CREDIT PERFORMANCE

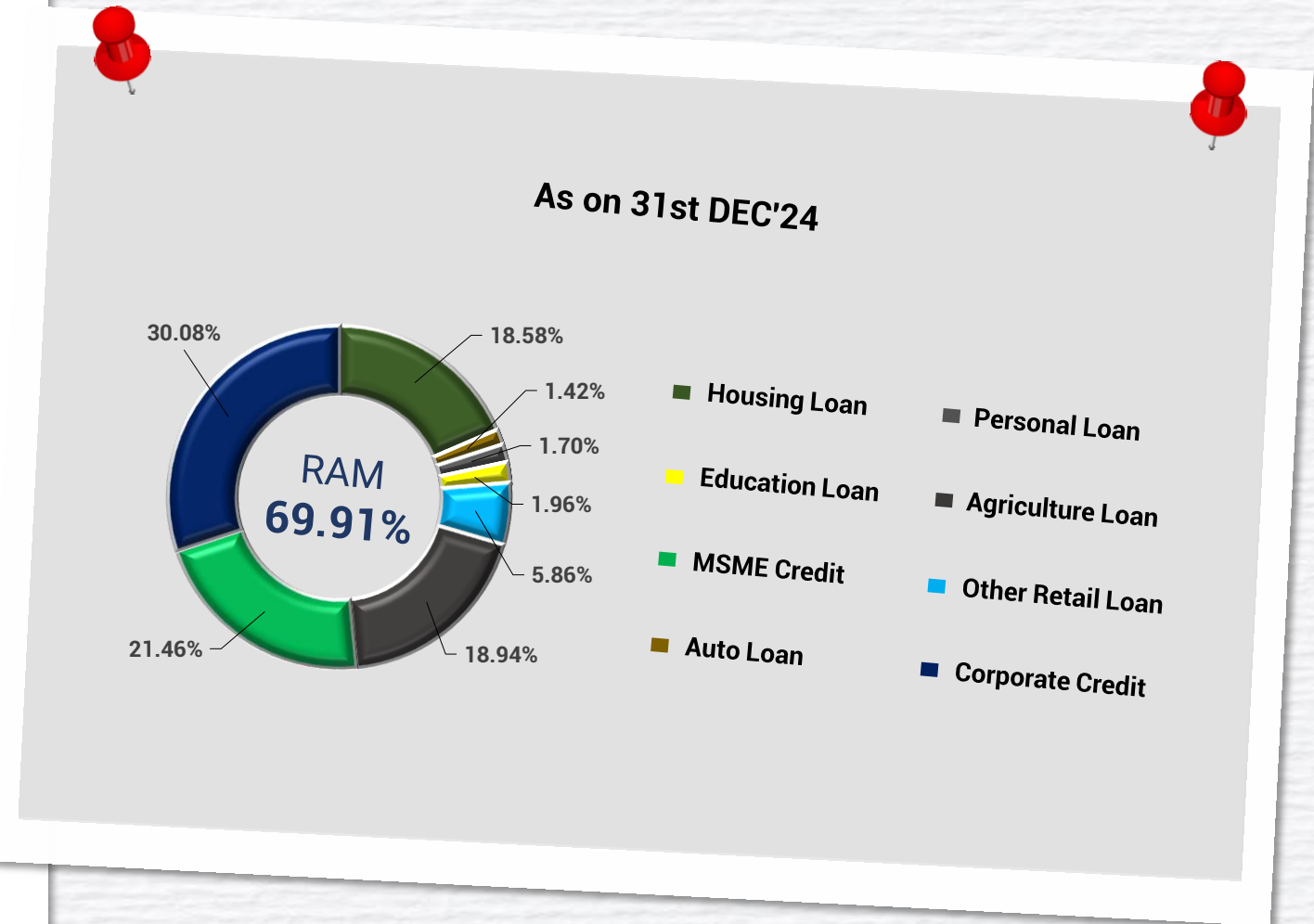


₹ in Cr

| SECTOR | DEC'23 | DEC'24 | Y-o-Y Growth % |
|--------------------------------|---------------|---------------|----------------|
| Retail | 68797 | 79927 | 16.18 |
| Agriculture | 44654 | 51274 | 14.83 |
| MSME | 46994 | 58102 | 23.64 |
| RAM | 160445 | 189303 | 17.99 |
| Corporate | 79201 | 81476 | 2.87 |
| Gross Advance | 239646 | 270779 | 12.99 |
| TOTAL Credit RWA | 151490 | 174020 | 14.87 |
| CRWA % of Gross Advance | 63.26 | 64.27 | 101 bps |

₹ in Cr

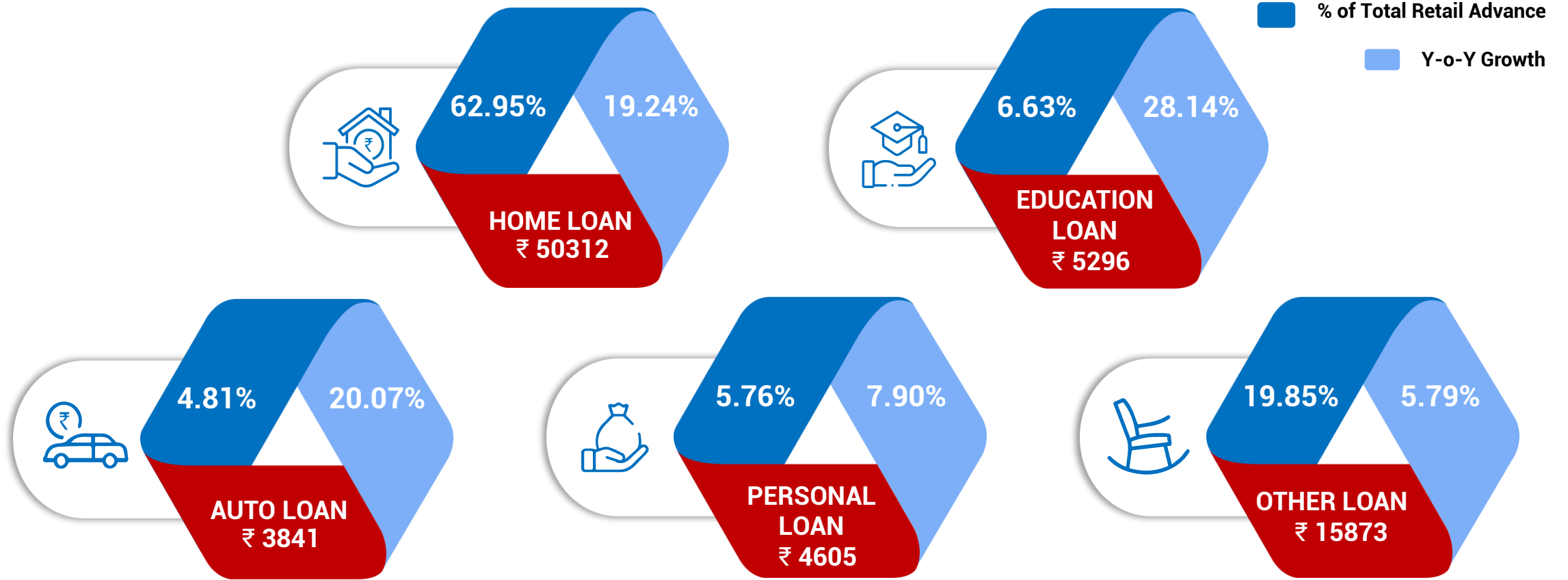
| SECTOR | Amount |
|----------------------|---------------|
| Housing Loan | 50312 |
| Auto Loan | 3841 |
| Personal Loan | 4605 |
| Education Loan | 5296 |
| Other Retail Loan | 15873 |
| Total Retail | 79927 |
| Agriculture Loan | 51274 |
| MSME Credit | 58102 |
| Corporate Credit | 81476 |
| Total Advance | 270779 |



RETAIL SEGMENT

₹ in Cr

As on 31st DEC'24



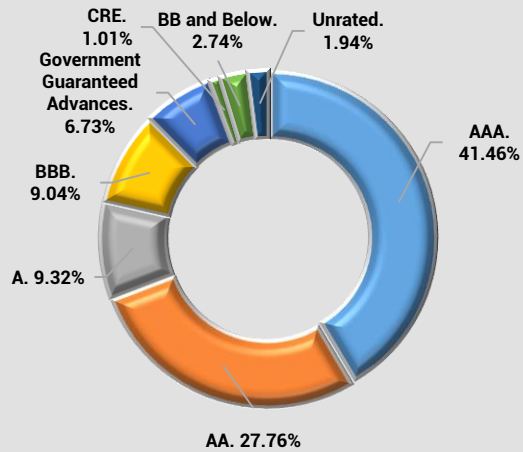
Retail Segment ₹ 79927

29.52% of Total Advance

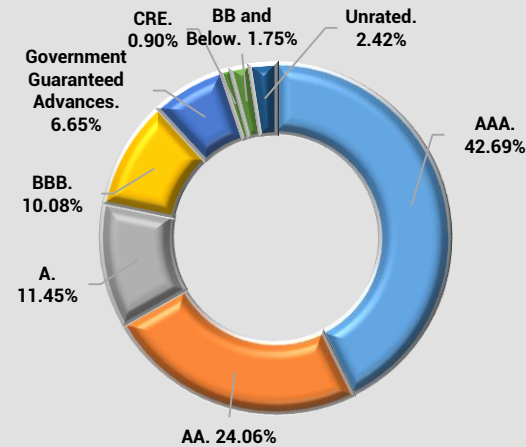
Y-o-Y Growth 16.18%

RATED STANDARD ADVANCES

DEC'23



DEC'24







₹ in Cr





| INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (₹ 25 Crore and above) | DEC'23 | DEC'24 | Y-o-Y (%) |
|---|--------------|--------------|-------------|
| AAA | 31176 | 34301 | 10.02 |
| AA | 20873 | 19329 | (7.40) |
| A | 7005 | 9197 | 31.29 |
| BBB | 6800 | 8100 | 19.12 |
| Government Guaranteed Advances | 5056 | 5346 | 5.74 |
| CRE | 756 | 723 | (4.37) |
| Sub-Total | 71666 | 76996 | 7.44 |
| BB and Below | 2057 | 1409 | (31.50) |
| Unrated | 1459 | 1937 | 32.76 |
| Total | 75182 | 80342 | 6.86 |

SANCTIONS & OUTSTANDING

₹ in Cr

| SECTOR | SANCTIONS | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|---|----------------------|----------------|-----------------------|----------------|-----------------------|----------------|----------------------------------|--------------------------------------|--------------|
| | No. of A/Cs Sep24 | Amt. Sep'24 | No. of A/Cs Dec'23 | Amt. Dec'23 | No. of A/Cs Dec'24 | Amt. Dec'24 | As on 31 st Dec'24 | Y-o-Y | Q-o-Q |
|  Retail | 82966 | 7073 | 72515 | 5543 | 91041 | 6711 | 79927 | 21.07 | (5.12) |
|  Agriculture | 264016 | 6068 | 194566 | 4081 | 218748 | 5205 | 51274 | 27.54 | (14.22) |
|  MSME | 37180 | 6481 | 50791 | 5681 | 32924 | 5156 | 58102 | (9.24) | (20.44) |
|  Corporate Credit | 35 | 18046 | 38 | 20665 | 43 | 31660 | 81476 | 53.21 | 75.44 |
| TOTAL | 384197 | 37668 | 317910 | 35970 | 342756 | 48732 | 270779 | 35.48 | 29.37 |

₹ in Cr

| SECTOR | SANCTIONS | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|---|----------------------|----------------|-----------------------|----------------|-----------------------|----------------|----------------------------------|--------------------------------------|----------------|
| | No. of A/Cs Sep24 | Amt. Sep'24 | No. of A/Cs Dec'23 | Amt. Dec'23 | No. of A/Cs Dec'24 | Amt. Dec'24 | As on 31 st Dec'24 | Y-o-Y | Q-o-Q |
|  Retail | 9399 | 1021.12 | 4311 | 271.95 | 2754 | 437.50 | 6357.05 | 60.88 | (57.15) |
|  Agriculture | 20116 | 297.78 | 61 | 1.46 | 7787 | 142.43 | 588.96 | 9655.28 | (52.17) |
|  MSME | 6061 | 1056.93 | 14209 | 1473.20 | 4803 | 934.45 | 6538.52 | (36.57) | (11.59) |
|  Corporate Credit | 2421 | 206.24 | 3 | 67.50 | 2067 | 213.78 | 273.39 | 216.70 | 3.65 |
| TOTAL | 37997 | 2582.07 | 18584 | 1814.11 | 17411 | 1728.15 | 13757.92 | (4.74) | (33.07) |

ACHIEVEMENT UNDER MANDATED TARGETS

TOTAL PRIORITY SECTOR ADVANCES

@ **54.23%** of ANBC
against norm of 40%



**SURPASSED THE
MANDATED
NORMS IN
RESPECT OF**

ADVANCES TO MICRO ENTERPRISES

@ **13.93%** of ANBC
against norm of 7.50%



WEAKER SECTOR

@ **16.44%** of ANBC
against norm of 11.50%



ADVANCES TO SMALL AND MARGINAL FARMERS

@ **10.55%** of ANBC against
norm of 9.50%



AGRICULTURE ADVANCES

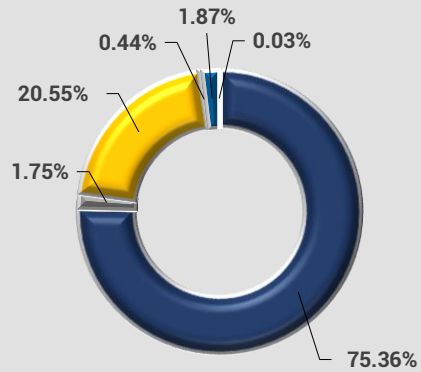
@ **21.26%** of ANBC against norm of 18%



INVESTMENTS

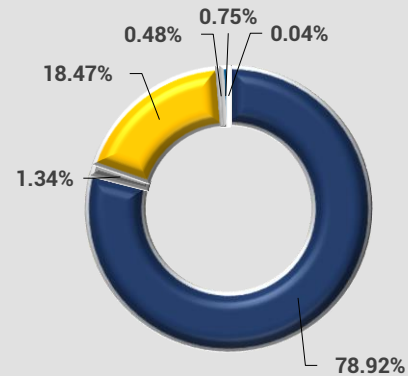
INVESTMENT PORTFOLIO

DEC'23



Govt. Securities Other Approved
Subsidiaries & Joint Ventures Investment Outside India

DEC'24



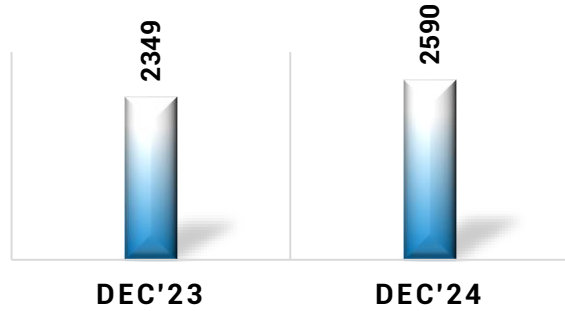
Shares Debentures & Bonds Others

₹ in Cr

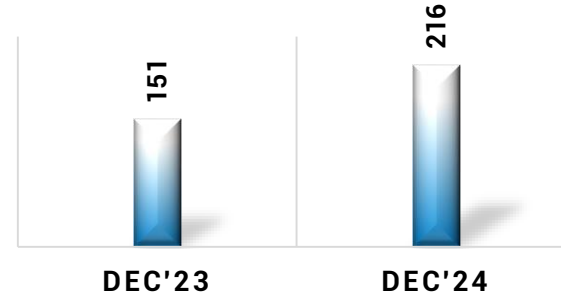
| Particulars | Dec'23 | Dec'24 |
|----------------------------------|---------------|---------------|
| Govt. Securities | 115377 | 120802 |
| Other Approved | - | - |
| Shares | 2676 | 2054 |
| Debentures & Bonds | 31460 | 28274 |
| Subsidiaries & Joint Ventures | 670 | 740 |
| Others | 2872 | 1153 |
| Total Investment In India | 153055 | 153023 |
| Investment Outside India | 47 | 47 |
| Grand Total | 153102 | 153070 |

TREASURY PERFORMANCE

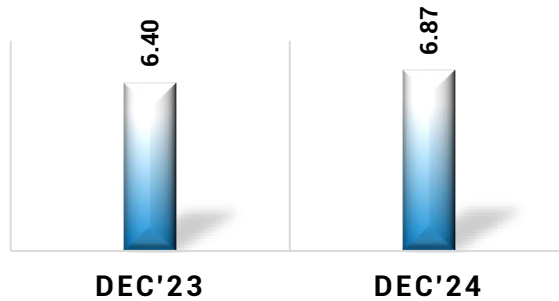
INTEREST ON INVESTMENT



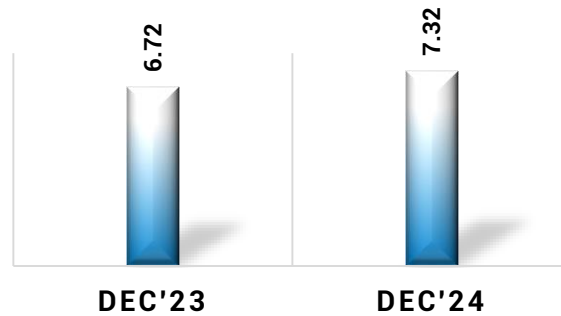
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT %



YIELD ON INVESTMENT
(Including Trading Profit) %



₹ in Cr

| Particulars | Dec'23 (QTR) | Dec'24 (QTR) |
|---|--------------|--------------|
| Aggregate Investment | 153102 | 153070 |
| Interest on Investment | 2349 | 2590 |
| Yield on Investment % | 6.40 | 6.87 |
| Profit on Sale of Investments | 151 | 216 |
| Profit on Exchange Transaction | 55 | 48 |
| Dividend Income | 1 | - |
| Profit/Loss of Revaluation of Investment | (4) | (40) |
| Yield on Investment (Including Trading Profit)% | 6.72 | 7.32 |
| M - Duration (AFS) | 1.94 | 3.70 |
| 10 Year Bench Mark % | 7.18 | 6.76 |

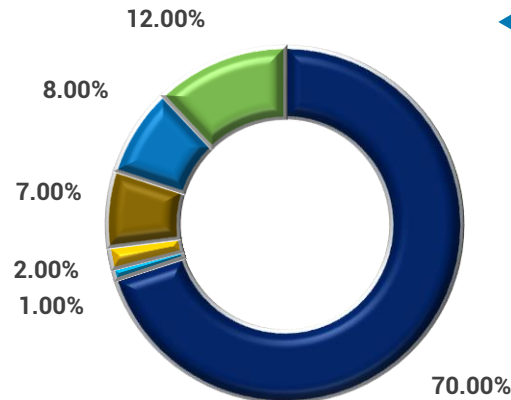
TREASURY OPERATIONS

₹ in Cr

| TOTAL INVESTMENT BOOK | DEC'23 | | | DEC'24 | | | |
|-----------------------|--------|--------|-------|--------|--------|--------------------|-------|
| AGGREGATE INVESTMENT | 153102 | | | 153070 | | | |
| PORTFOLIO | HTM | AFS | HFT | HTM | AFS | FVTPL (HFT/NONHFT) | SAJV |
| INVESTMENT | 112031 | 40628 | 443 | 102922 | 44825 | 4468 | 855 |
| PERCENTAGE | 73.17% | 26.54% | 0.29% | 67.24% | 29.28% | 2.92% | 0.56% |
| TOTAL SLR | 115377 | | | 120802 | | | |
| Percentage | 75.36 | | | 78.92% | | | |
| CATEGORY WISE | 85914 | 29025 | 438 | 80788 | 38886 | 1128 | - |

AFS BOOK

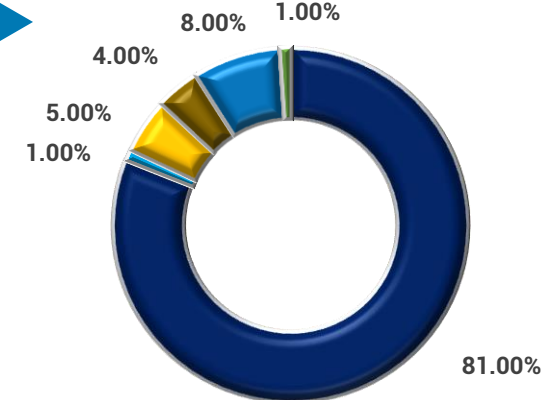
DEC'23



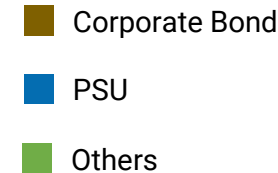
Modified Duration:
1.94 - SLR(MD) : 1.70
P.V. 01 (SLR+NSLR):
6.52



DEC'24



Modified Duration:
3.70- SLR(MD) : 3.80
P.V. 01 (SLR+NSLR):
16.21

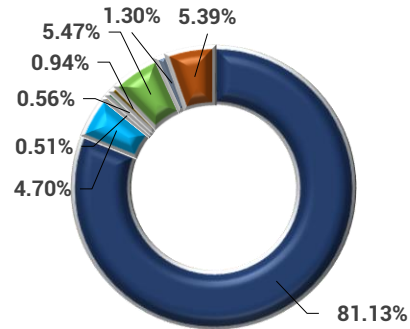




DIGITAL JOURNEY

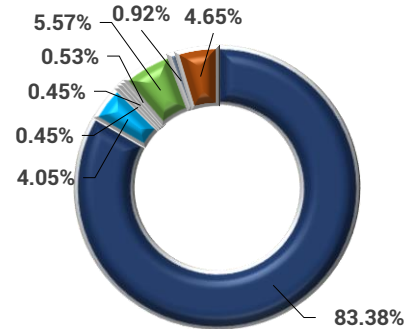
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'23 to Dec'23

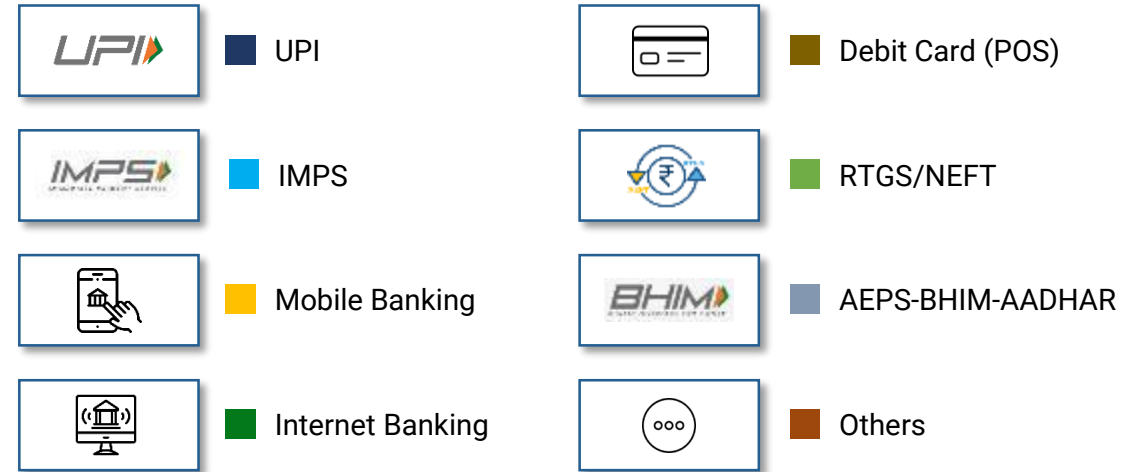


Share of Digital Txns through ADC 80.30%

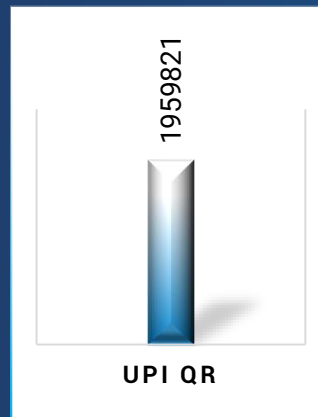
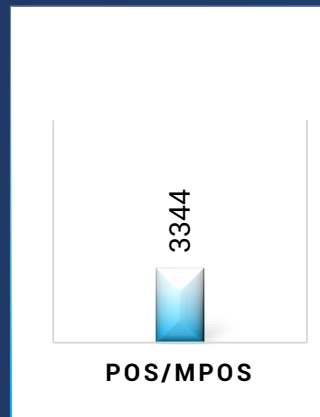
Jan'24 to Dec'24



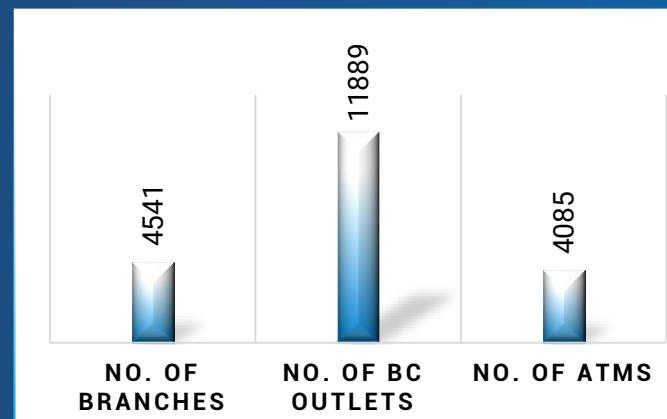
Share of Digital Txns through ADC 84.93%



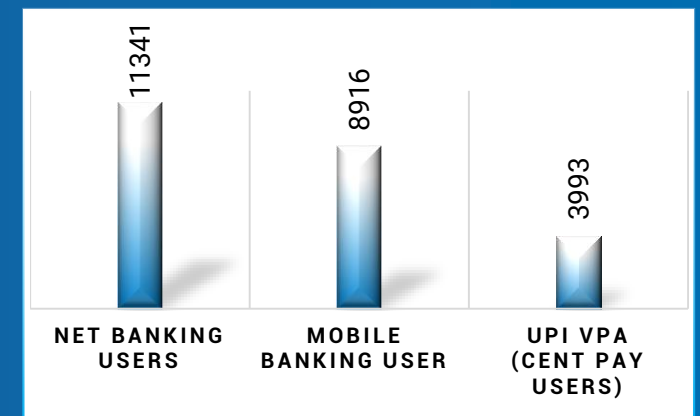
PAYMENT ACCEPTANCE TOUCH POINTS



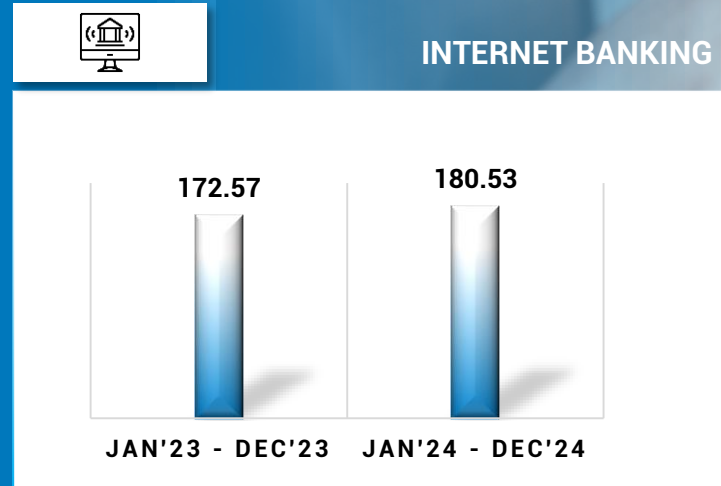
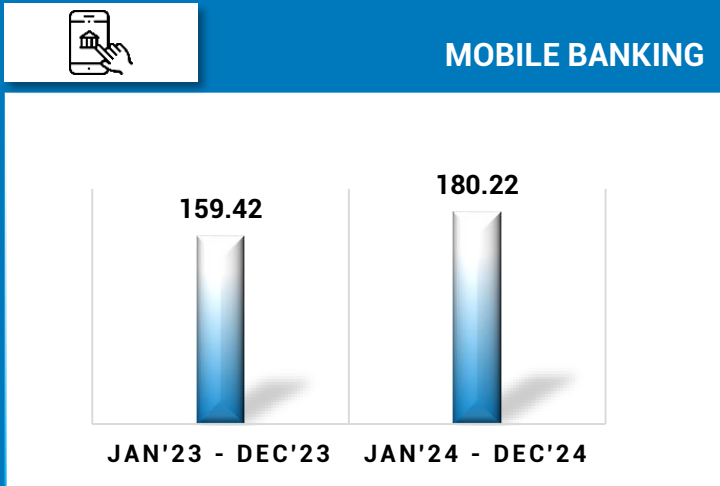
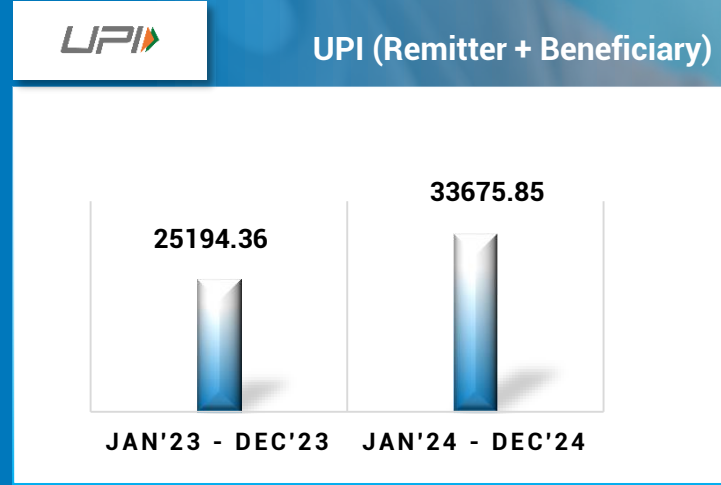
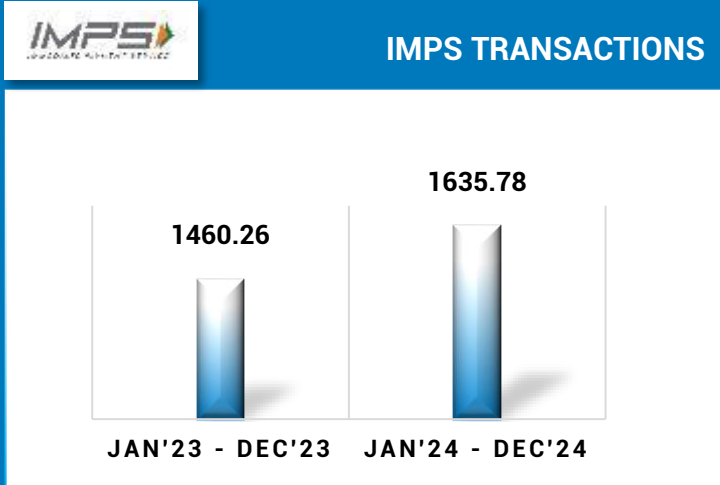
OTHER TOUCH POINTS



DIGITAL TOUCH POINTS (IN'000)



DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



TRANSACTIONS (in Lakhs)





Digital Lending Platform (DLP)

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. Home Loan and Vehicle Loan journeys are expected to be available by the end of January 2025. 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 TAT, Simplify the Loan Processing thereby improving the Customer Service and enhanced business opportunities.



Omni Channel Mobile App

We have launched the Omni Channel Digital Banking “Cent eeZ” which delivers Online Banking services seamlessly on Mobile, Tab and Computer. With over 200+ features and 12+ partnerships, we are revolutionizing Digital Banking for our Bank. It covers the Banking, Investment, Shopping and Insurance (BISI) needs of the Customers. Users can now avail Fund Transfers, Bill Payments, General Banking Services, Deposits, Loans, Investments, Shopping, Insurance etc. anytime, anywhere. Cent eeZ simplifies day-to-day banking activities into one smooth experience. The initial phase will focus on Retail customers and is expected to be opened for public in January 2025.



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. Complaint Management System (CMS) has been made live which has brought multiple sources of complaints onto a single platform. Lead Management Solution (LMS) is made live, which tracks and provides visibility from generation to conversion of the Leads.



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 Digital Lending Platform, WhatsApp Banking, Omni-Channel etc. have been integrated with the platform to provide enhanced Customer Service.



Collections Management

To improve Collections efficiency, Bank has established two nationwide Advanced Collections Management centres for SMA and NPA follow up. The entire segregation of the SMA accounts into High, Medium and Low risk is done by Analytics model. The treatment strategy like IVR Calling, Call Centre Agent Calling or Feet-On-Street (FOS) Agent visit is decided by the model depending on the risk categorisation. FOS agents manage the allocated accounts using a smart app with geo tagging. This will enhance efficiency of Collections Management of the Bank.

FINANCIAL INCLUSION

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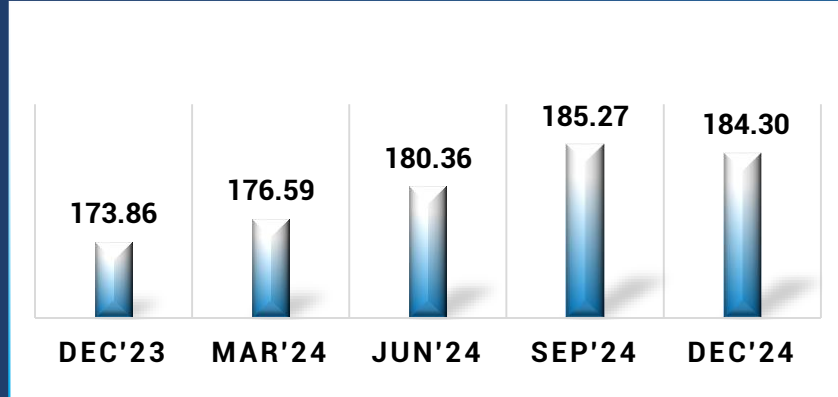
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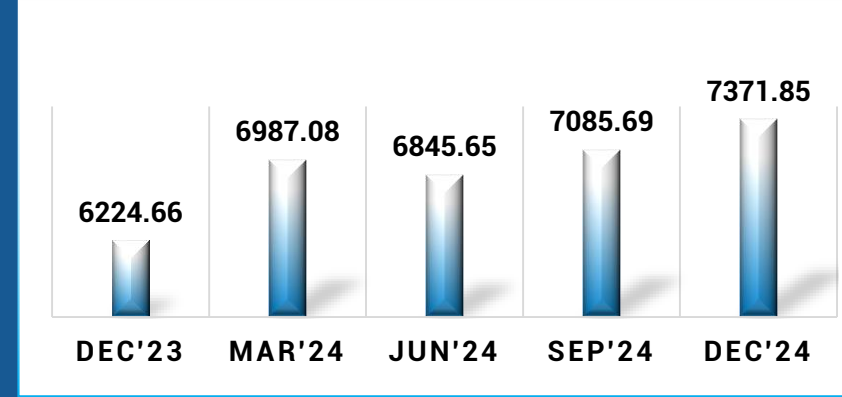
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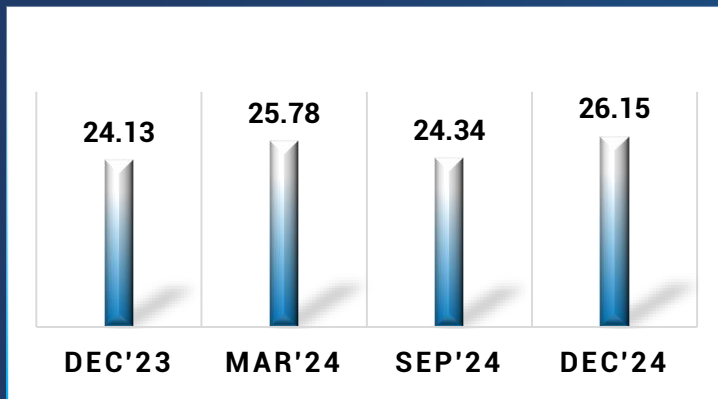
No. of Accounts (in Lakhs)



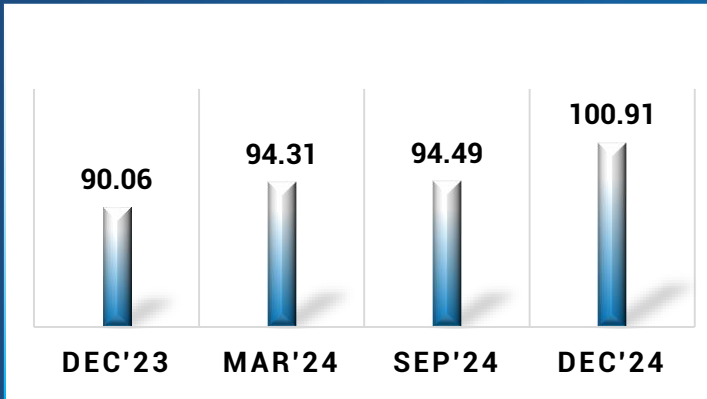
Balance Outstanding (₹ in Cr)



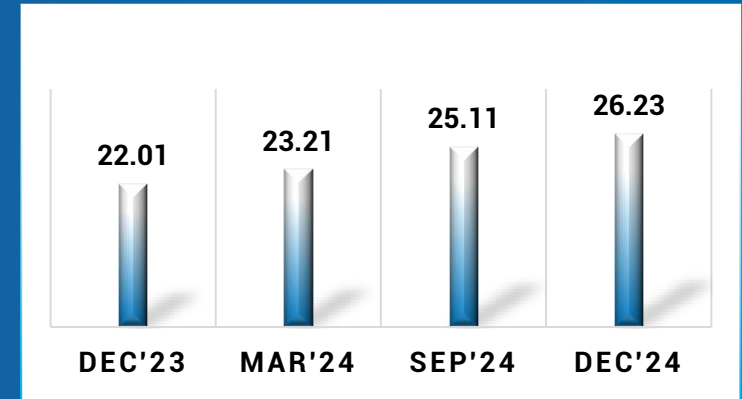
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

| | Central Bank of India Shareholding | Particulars | Nine Months ended | |
|---|------------------------------------|--------------------|-------------------|---------|
| | | | Dec'23 | Dec'24 |
| Cent Bank Home Finance Ltd. (Reviewed) <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 12 States through 32 Branches & 4 SPOKE locations Advances & Investment Portfolio of ₹ 1681.44 Cr | 64.40% | Total Income | 119.76 | 133.32 |
| | | Net Profit/(Loss) | 21.83 | 19.92 |
| | | Total Assets | 1601.62 | 1713.27 |
| | | Capital & Reserves | 210.67 | 233.85 |
| | | | | |
| Centbank Financial Services Ltd. (Reviewed) <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services | 100% | Total Income | 3.24 | 8.12 |
| | | Net Profit/(Loss) | 1.75 | 5.14 |
| | | Total Assets | 49.77 | 65.24 |
| | | Capital & Reserves | 36.26 | 41.63 |
| | | | | |

Associates / Joint Venture

₹ in Cr

| Name | Central Bank of India Shareholding | Particulars | Nine Months ended | |
|--|------------------------------------|-------------------|-------------------|--------|
| | | | Dec'23 | Dec'24 |
| Uttar Bihar Gramin Bank, Muzzaffarpur (Reviewed) | 35% | Net Profit/(Loss) | 130.93 | 20.91 |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Reviewed) | 35% | Net Profit/(Loss) | 58.75 | 60.23 |
| Indo Zambia Bank Limited, Zambia (Unaudited) | 20% | Net Profit/(Loss) | 143.12 | 162.73 |

Group Position

₹ in Cr

| Particulars | As on 31 st Dec'23 | As on 31 st Dec'24 |
|--|-------------------------------|-------------------------------|
| <u>CAPITAL & LIABILITIES</u> | | |
| Capital | 8681 | 8681 |
| Reserves and Surplus | 22387 | 25581 |
| Minorities Interest | 75 | 83 |
| Deposits | 378232 | 398477 |
| Borrowings | 23199 | 27434 |
| Other Liabilities and Provisions | 8443 | 8223 |
| Total | 441017 | 468479 |
| <u>ASSETS</u> | | |
| Cash and Balances with Reserve Bank of India | 21896 | 20068 |
| Balances with Banks and Money at Call and Short Notice | 16403 | 12095 |
| Investments | 147016 | 151400 |
| Loans & Advances | 232798 | 262956 |
| Fixed Assets | 4748 | 5177 |
| Other Assets | 18147 | 16774 |
| Goodwill on Consolidation | 9 | 9 |
| Total | 441017 | 468479 |

Group Performance

₹ in Cr

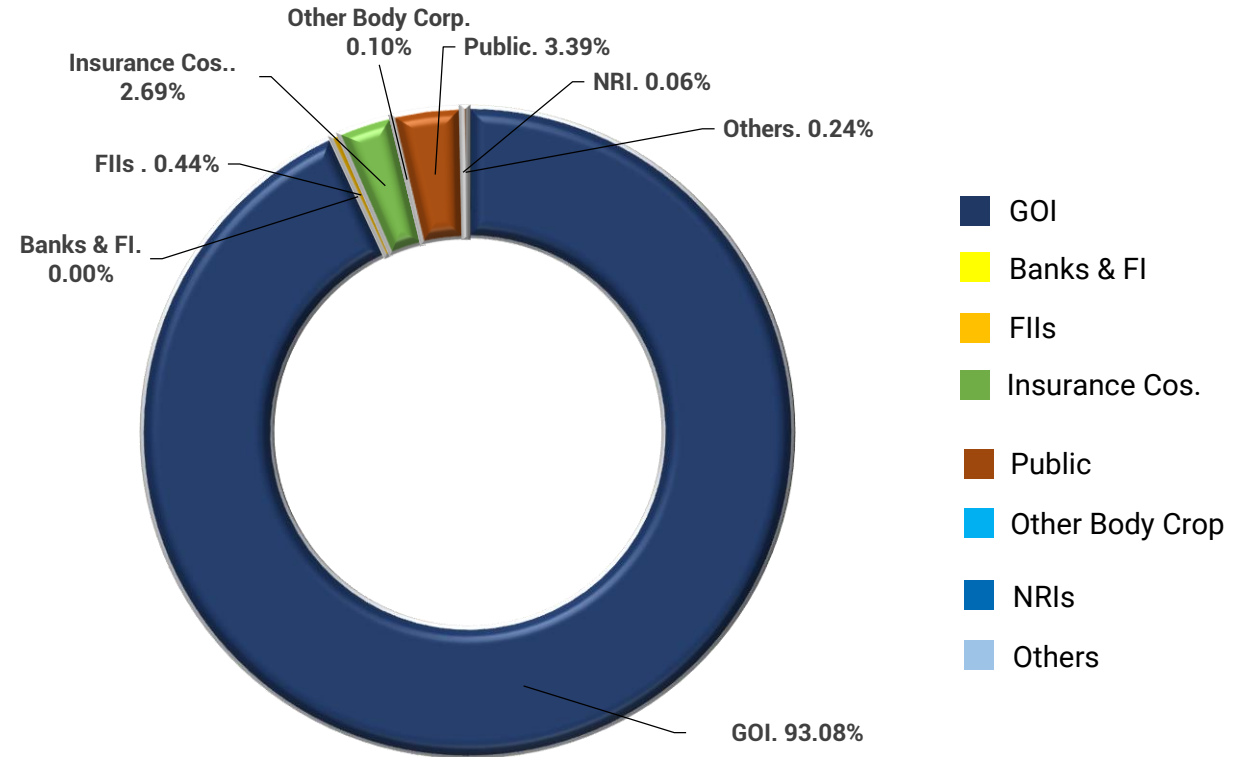
| Particulars | Nine Months Ended | |
|---|-------------------|--------------|
| | DEC'23 | DEC'24 |
| <u>INCOME</u> | | |
| Interest and Dividend Earned | 22478 | 25144 |
| Other Income | 3350 | 4048 |
| Total | 25828 | 29192 |
| <u>EXPENDITURE</u> | | |
| Interest Expended | 13072 | 14592 |
| Operating Expenses | 7424 | 8442 |
| Provisions and Contingencies | 3568 | 3382 |
| Total | 24064 | 26416 |
| Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest | 1764 | 2776 |
| Less: Minority Interest | 8 | 7 |
| Consolidated Net Profit/(Loss) after deducting Minority's Interest | 1756 | 2769 |
| Add: Share of Earnings in Associates | 95 | 61 |
| Consolidated Net Profit/(Loss) Attributable to the Group | 1851 | 2830 |

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

As on 31st DEC'24

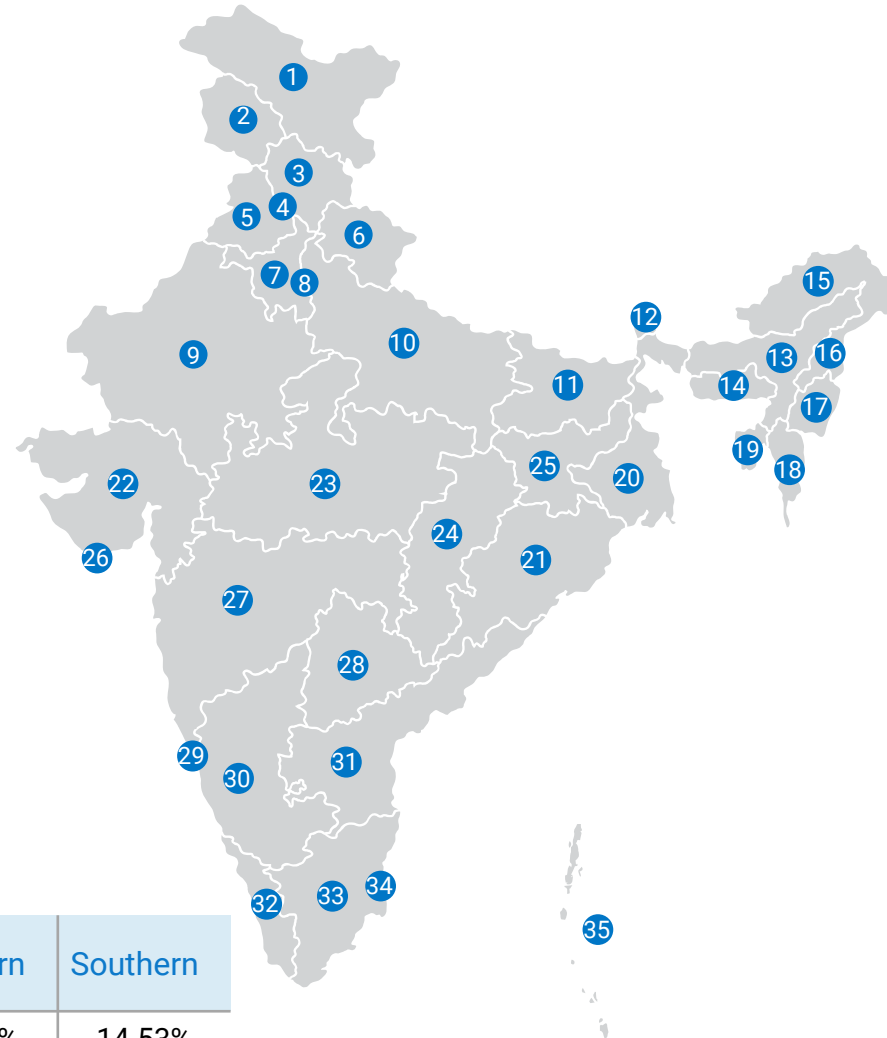
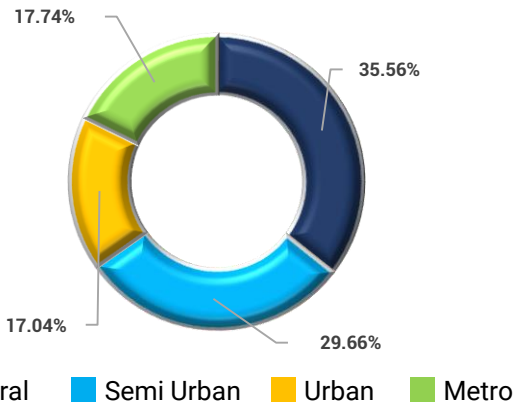
- Share Capital : **8680.94 Cr**
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices

As on 31st Dec'24



PAN INDIA NETWORK OF BRANCHES

| As on 31 st Dec'24 | |
|-------------------------------|--------------|
| Total Branches | 4541 |
| Rural | 1615 |
| Semi Urban | 1347 |
| Urban | 774 |
| Metro | 805 |
| Total ATMs | 4085 |
| Total BC Outlets | 11889 |
| Total Customer Touch Points | 20515 |



| | |
|--|-----|
| 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 |

| | 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 |

| PARAMETERS | GUIDANCE FOR FY 24-25 | ACHIVEMENTS (QTR Dec'2024) |
|-----------------------------|-----------------------------------|----------------------------|
| Business Growth | 10-12% | 8.31% |
| Deposit Growth | 8-10% | 5.34% |
| Advances Growth | 14-15% | 12.99% |
| CASA | 50%(+/- 1%) | 49.18% |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%) | 70:30 |
| NIM | Above 3% | 3.48% |
| Gross NPA | Below 4% | 3.86% |
| Net NPA | Below 1% | 0.59% |
| PCR | 95 – 96% | 96.54% |
| Slippage Ratio | Less than 0.50% on Q-o-Q basis | 0.39% |
| Credit Cost (Annualized) | 1.00 – 1.25% | 0.49% |
| Return on Assets | 0.75- 0.85% | 0.87% |
| Cost to Income Ratio | 50 – 52% | 58.83% |



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 ₹ 70 Crores under Cent Green Deposit Scheme.
- ❑ Bank has mobilised around ₹ 26 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 31st 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 'Recognition of Excellence in Cyber Security' by ASSOCCHAM in October 2024.
- ❑ India Ratings and Research (Ind-Ra) has assigned Central Bank of India a long-term issuer rating of 'IND AA' with a Stable outlook.
- ❑ The Bank upholds the highest standards of ethical business conduct through its zero-tolerance policy on bribery and corruption, supported by a robust maker-checker system that ensures all transactions and decisions align with our customer-centric values and governance framework.

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Certain statements in this presentation are forward looking statements which are based on management's current expectations and estimations. Actual outcome may change due to some uncertainties, risk and various other factors.



Thank

You