

CO: MBD: 2020-21:

29th June, 2020

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051	General Manager Corporate Relationship Deptt BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001
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Dear Sir/Madam,

Sub: Press Release on Performance of the Bank for the Fourth Quarter and Financial Year ended 31st March 2020

We submit herewith Press Release on performance of the Bank for the Fourth Quarter and Financial Year ended 31st March 2020.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



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





PRESS RELEASE

BANK RESULTS FOR THE FOURTH QUARTER/YEAR ENDED MARCH, 2020

Major Highlights – Q4 FY'20

- ❖ Share of CASA Deposits to Total deposits increased to 46.83% in Q4 FY'20 as compared to 45.49% as at Q3FY'20.
- ❖ PCR improved to 77.29% in Q4 FY'20 as compared to 73.73% as at Q3FY'20.
- ❖ Gross NPA reduced to 18.92% from 19.99% as at Q3FY'20.
- ❖ Net NPA reduced to 7.63 % from 9.26% in Q3 FY'20.
- ❖ RAM (Retail, Agriculture, MSME) stood at 63.73% of Total Advances.
- ❖ Cost of Deposits reduced to 5.05% from 5.10% on Y-o-Y.
- ❖ NIM improved to 2.85% from 2.34% on Y-o-Y.

PROFITABILITY:

- ❖ Operating Profit of the Bank improved to Rs.4,344 crore in FY'20 as compared to Rs.3,127 Crore in FY'19, registering growth of 38.92%.
- ❖ Net Loss for FY'20 reduced to Rs.1,121 Crores as against Net Loss of Rs.5,641 crore in FY'19.
- ❖ Total Income for the FY'20 increased to Rs.27,200 crore as compared to Rs.25,052 crore for FY'19 registering a growth of 8.57%.
- ❖ Non-Interest Income of the Bank improved to Rs.3,637 crore for FY'20 from Rs.2,413 Crores as of FY'19 registering growth of 50.73%.
- ❖ Cost to Income Ratio improved to 61.44% from 65.96% on YoY.
- ❖ Business per Employee has increased to Rs.14.41 crore in FY'20 as against Rs.12.99 crore in FY'19.



- ❖ Operating Profit per Employee improved to Rs.12.66 lac in FY'20 as against Rs.8.62 lac in FY'19.

ASSET QUALITY:

- ❖ Gross NPA reduced to 18.92% in Q4 FY'20 from 19.99% in Q3 FY'20.
- ❖ Net NPA reduced to 7.63 % in Q4 FY'20 from 9.26% in Q3 FY'20.
- ❖ Provision Coverage Ratio improved further to 77.29% as on Q4 FY'20 from 73.73% in Q3 FY'20.

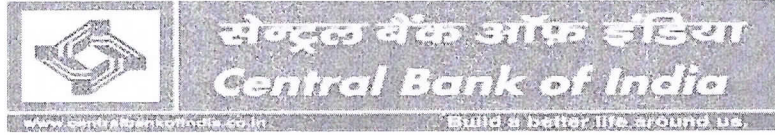
BUSINESS HIGHLIGHTS:

- ❖ Total Business of the Bank increased to Rs.4,86,007 crore as at Q4'FY 20 from Rs. 4,67,584 crore as at Q4 FY'19.
- ❖ Total Deposits increased to Rs.3,10,199 crore in Q4 FY'20 from Rs. 2,95,833 crore in Q4 FY'19.
- ❖ Retail Loans as of Q4 FY'20 is Rs.46,106 crores compared to Rs.41,042 crores as of Q4 FY'19.
- ❖ CASA percentage improved to 46.83% in Q4 FY'20 as compared to 45.49% in Q3 FY'20.

CAPITAL:

- ❖ Capital Adequacy Ratio (CRAR) as per Basel III stood at 11.72 % as of Q4 FY'20, of which, Tier I capital is at 9.33 % and Tier II at 2.39%
- ❖ Bank's Net worth is at Rs.18,466.88 Crore as on Q4 FY'20.

DIGITAL BANKING:



- ❖ Transactions through Alternate Channels improved to 66.54% as on 31.03.2020 as compared to 44.18% as on 31.03.2019.
- ❖ Mobile Banking users touched 24.89 lac with 0.22 lac transactions per day as against 23.47 lac users with 0.12 lac transactions per day during nine months ended December 2019.
- ❖ UPI transactions during the year are on average of 10.10 Lakhs per day as against 7.81 lac average transactions per day during nine months ended December 2019.
- ❖ Active Debit Card users are 2.40 crore as on March 31st, 2020 as against 1.96 crore as on March 31st, 2019.

FINANCIAL INCLUSION:

- ❖ Under Pradhan Mantri Jan Dhan Yojana, Bank has opened around 144.17 lakh accounts having an outstanding balance of Rs.3,745 Crore as on Q4 FY'20.
- ❖ Total enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) are 46.04 lakh, 15.60 lakh and 61.64 lakh respectively as on 31.03.2020.

BRANCH SEGMENTATION:

- ❖ Bank is having pan India presence with network of 4651 branches spanning 64% in rural & semi-urban areas and 3642 ATMs as on Q4 FY' 20.