

CO: MBD: 2020-21: 160

6<sup>th</sup> November, 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 Second Quarter and Half Year ended 30<sup>th</sup> September 2020**

We submit herewith Press Release on performance of the Bank for the Second Quarter and Half Year ended 30<sup>th</sup> September 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**





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## PRESS RELEASE

### BANK RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 2020

#### Major Highlights – Q2 FY'21

- ❖ Net profit stood at ₹ 161 crore in Q2 FY 21, as against ₹ 134 crore in the same quarter of preceding year registering a growth of 20.15%.
- ❖ Operating Profit of the Bank improved to ₹ 1458 crore in Q2 FY'21 as compared to ₹ 1026 Crore in Q2 FY'20, registering growth of 42.16%.
- ❖ Total Business of Bank stands at ₹ 500737 crore as on 30<sup>th</sup> September 2020, as against ₹ 473080 crore as of 30<sup>th</sup> September 2019.
- ❖ Share of CASA Deposits to Total deposits increased to 47.72% in Q2 FY'21 as compared to 45.82% as at Q2FY'20, an improvement of 190 bps.
- ❖ PCR improved to 82.24% in Q2 FY'21 as compared to 76.68% as at Q2 FY'20.
- ❖ Gross NPA reduced to 17.36% in Q2 FY'21 from 19.89% as at Q2 FY'20.
- ❖ Net NPA reduced to 5.60 % in Q2 FY'21 from 7.90% in Q2 FY'20.
- ❖ RAM (Retail, Agriculture, and MSME) advances stood at 63.94% of Total Advances.
- ❖ Cost of Deposits reduced to 4.45% from 5.18% on Y o Y basis.
- ❖ NIM improved to 3.35% from 2.82% on Y o Y.

#### PROFITABILITY:

- ❖ Operating Profit of the Bank improved to ₹ 1458 crore in Q2 FY'21 as compared to ₹ 1026 Crore in Q2 FY'20, registering growth of 42.16%.



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- ❖ Net profit stood at ₹ 161 crore in Q2 FY 21, as against ₹ 134 crore in the same quarter of preceding year registering a growth of 20.15%.
- ❖ Total Income for the Q2 FY'21 increased to ₹ 6833 crore as compared to ₹ 6704 crore for Q2 FY'20 registering a growth of 1.92%.
- ❖ Cost to Income Ratio improved to 53.48% from 62.07% on Y o Y basis.
- ❖ Business per Employee has increased to ₹ 15.42 crore in Q2 FY'21 as against ₹ 13.60 crore in Q2 FY'20.
- ❖ Operating Profit per Employee improved to ₹ 18.01 lac in Q2 FY'21 as against ₹ 11.87 lac in Q2 FY'20.

#### ASSET QUALITY:

- ❖ Gross NPA reduced to 17.36% in Q2FY'21 from 19.89% as at Q2FY'20.
- ❖ Net NPA reduced to 5.60 % in Q2FY'21 from 7.90% in Q2 FY'20.
- ❖ Provision Coverage Ratio improved to 82.24% in Q2 FY'21 as compared to 76.68% as at Q2FY'20.

#### BUSINESS HIGHLIGHTS:

- ❖ Total Business of Bank stands at ₹ 500737 crore as on 30<sup>th</sup> September 2020, as against ₹ 473080 crore as of 30<sup>th</sup> September 2019.
- ❖ Total Deposits increased to ₹ 323444 crore in Q2 FY'21 from ₹ 304679 crore in Q2 FY'20 registering a Y o Y growth of 6.16%.
- ❖ Retail Loans as of Q2 FY'21 stood at ₹ 46887 crores compared to ₹ 41084 crores as of Q2 FY'20, registering a Y o Y growth of 14.12%.



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- ❖ RAM (Retail, Agriculture, and MSME) advances increased to ₹ 113353 crore against ₹ 105632 crore registering a growth of 7.31%. RAM constitutes 63.94% of Total Advances.
- ❖ CASA percentage to Total Deposits increased to 47.72% in Q2 FY'21 as compared to 45.82% as at Q2FY'20.

#### BRANCH SEGMENTATION:

- ❖ Bank is having pan India presence with network of 4646 branches spanning 63% in rural & semi-urban areas and 3640 ATMs as on Q2 FY' 21.

#### CAPITAL:

- ❖ Capital Adequacy Ratio (CRAR) as per Basel III stood at 12.34 % as of Q2 FY'21, of which, Tier I capital is at 10.13 % and Tier II at 2.21%
- ❖ Bank's Net worth is at ₹ 19033.59 Crore as on Q2 FY'21 registering a YTD increase of ₹ 566.71 crore.

#### DIGITAL BANKING:

- ❖ Transactions through Alternate Channels improved to 65.42% as of 30.09.2020 as against to 46.78% in corresponding period of previous year.
- ❖ Mobile Banking user's base touched 28.61 lakhs with 0.24 lakhs transactions per day against 24.89 lakhs users with 0.22 lakhs transactions per day as of 31<sup>st</sup> March 2020.
- ❖ UPI transactions during the year are on average of 16.31 lakhs per day as against 10.10 Lakhs per day as of 31<sup>st</sup> March 2020.
- ❖ Active Debit Card users are 2.53 crore as on 30th September 2020 as against 2.40 crore as on March 31<sup>st</sup>, 2020.

**FINANCIAL INCLUSION:**

- ❖ Under Pradhan Mantri Jan Dhan Yojana, Bank has opened around 136.72 lakh accounts having an outstanding balance of ₹ 3677.31 Crore as on Q2 FY'21.
- ❖ Total enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) increased to 46.91 lakh, 15.24 lakh and 9.76 lakh respectively as on 30.09.2020 as against 41.91 lakhs, 13.76 lakhs respectively and 7.35 lakhs as on 30.09.2019.