

केंद्रीय कार्यालय

Central Office

CO:IRD:2023-24:388

19.01.2024

National Stock Exchange of India Ltd., Corporate Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 <b>Symbol – CENTRALBK</b>	BSE Ltd., Corporate Listing Department, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001 <b>Scrip Code – 532885</b>
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Dear Sir/Madam,

**Sub: Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2023 (Revised).**

**Ref: Our letter No CO:IRD:2023-24:383 dated 19.01.2024.**

\*\*\*\*\*

We vide our above referred letter have submitted copy of Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2023. However, there is some regrouping between 'Commission on LC/BG/DDs' and 'Miscellaneous (iii)' heads under fee based income at page no 11 of Presentation.

We are enclosing herewith revised Presentation on Financial Results of the Bank for the Third Quarter and Nine Months ended 31<sup>st</sup> December, 2023.

A copy of revised 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- A/a



सेन्ट्रल बैंक ऑफ इंडिया  
Central Bank of India

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

75  
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Year of Renaissance

# Financial Result Analysis

Quarter/ Nine Months Ended 31<sup>th</sup> Dec' 2023

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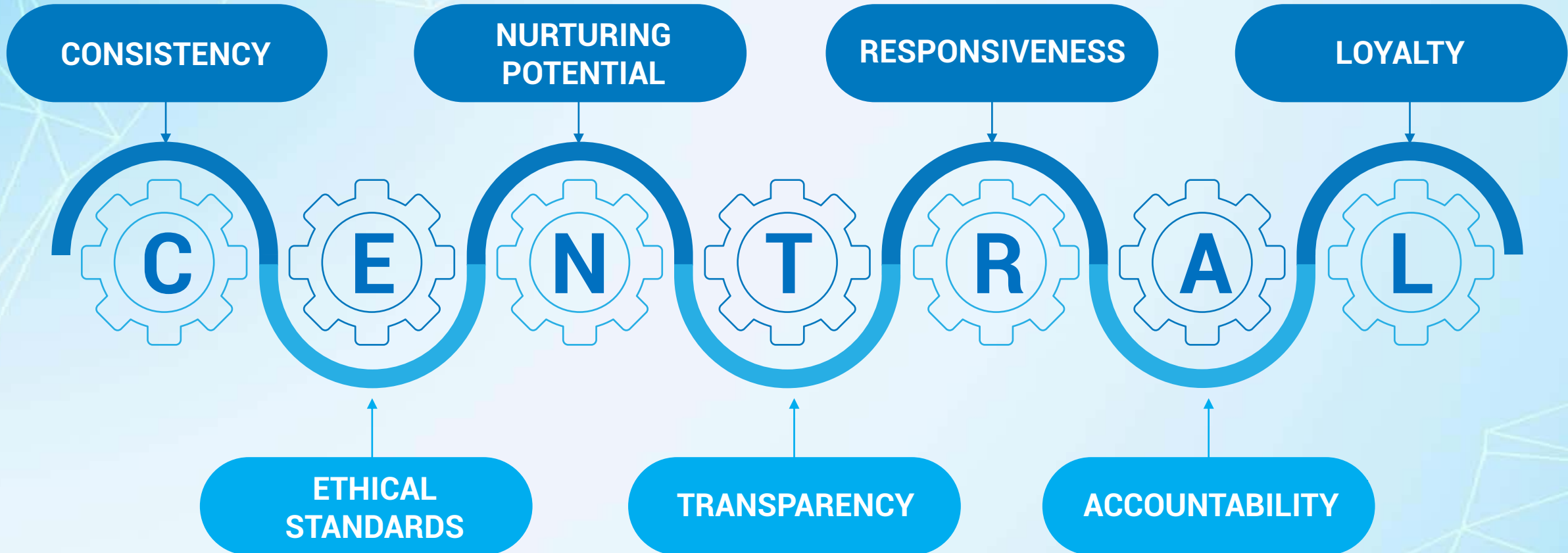
<https://youtube.com/c/CentralBankofIndiaOfficial>

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

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

Best CASA base @**48.98%** of Total Deposits

Pan India Presence with **19784** Customer Touch Points





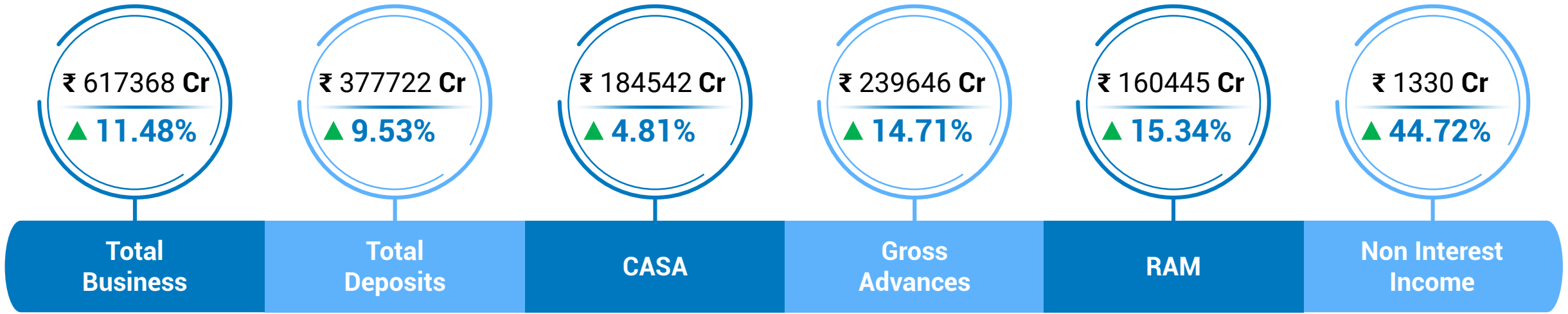
05-08	Performance Highlights
09-13	Financial Performance
14-21	Asset Quality & Capital Adequacy
22-31	Business Performance

Investments	32-35
Digital Journey & FI	36-42
Group Performance	43-45
Other Information	46-54

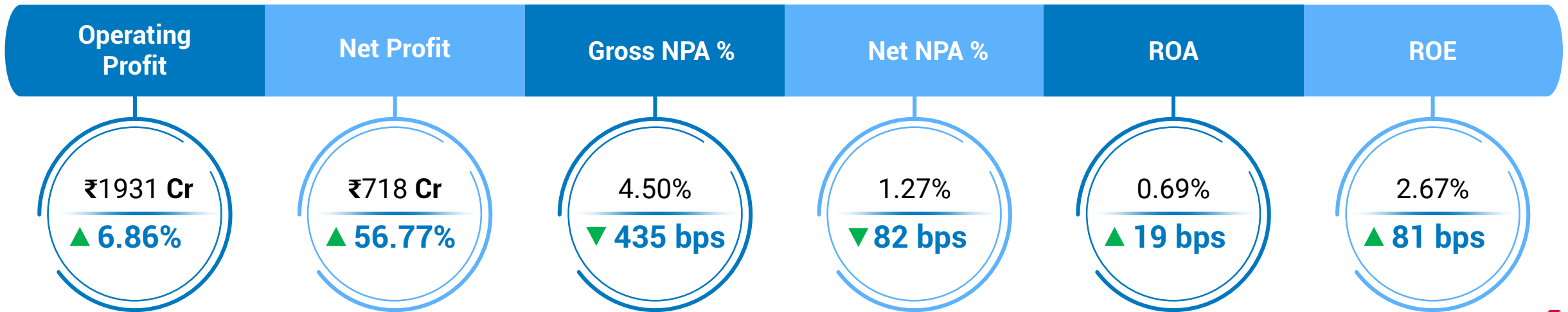
A person in a blue shirt is pointing their right index finger upwards. A large, glowing cyan arrow is superimposed on the finger, pointing towards the top of the frame. The background is dark with a pattern of many smaller, semi-transparent blue arrows pointing upwards. In the center, there is a dark blue rounded rectangle containing the text 'PERFORMANCE HIGHLIGHTS' in white, bold, uppercase letters.

# PERFORMANCE HIGHLIGHTS

# KEY HIGHLIGHTS



## December'23 vis-a-vis December'22

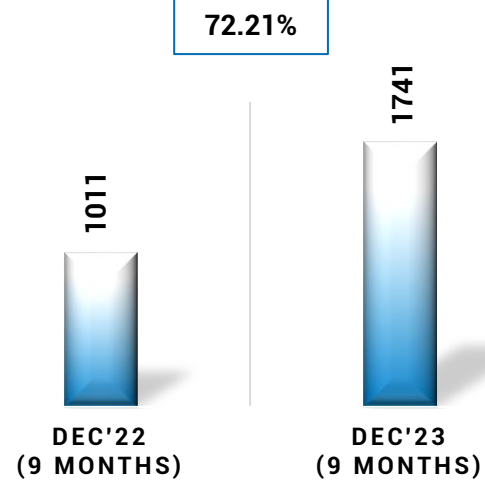
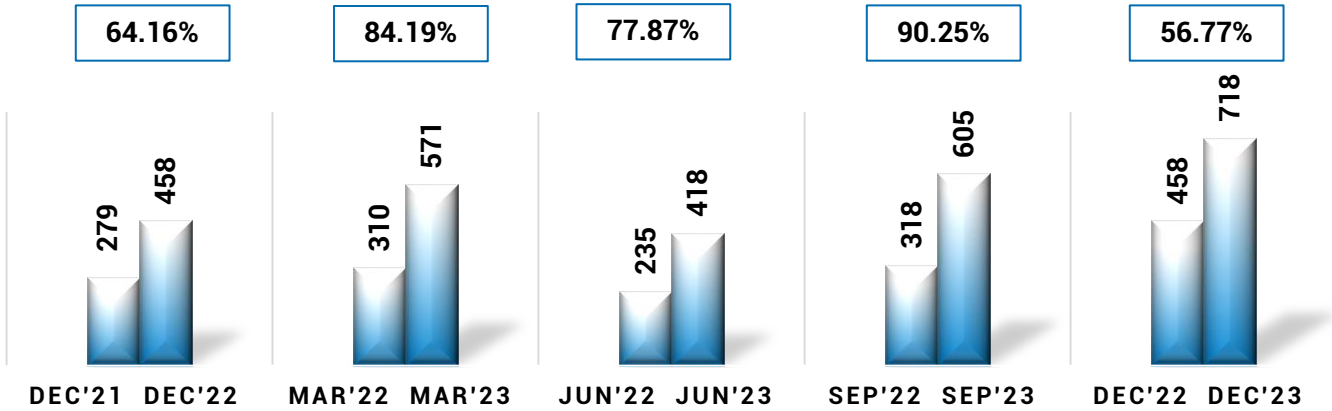




# PROFITABILITY – SUSTAINED GROWTH

## NET PROFIT

₹ in Cr



# SUSTAINED HEADLINE NUMBERS ( On Stand alone basis)

Particulars	Year Ended	Quarter Ended		Growth
	Mar'23-FY	Dec'22	Dec'23	Y-o-Y
Yield on Advances (%)	7.61	7.95	8.94	99 bps ↑
Yield on Investments (%)	6.26	6.36	6.40	4 bps ↑
Yield on Funds (%)	7.96	8.33	8.13	(20 bps) ↓
Cost of Deposits (%)	3.92	3.89	4.72	83 bps ↑
Cost of Funds (%)	3.97	3.94	4.83	89 bps ↑
NIM (%)	3.47	3.85	3.28	(57 bps) ↓
NIM (%) (Excluding one off Item)	3.35	3.56	3.25	(31 bps) ↓
ROE (%) (Non-annualised)	6.42	1.86	2.67	81 bps ↑
Book Value of Share	29.32	28.64	31.37	9.53 % ↑
Credit Cost(%)	1.80	1.72	1.26	(46 bps) ↓
Cost to Income(%)	56.35	57.02	56.91	(11 bps) ↓
Liquidity Coverage Ratio (%)	285.51	289.57	231.92	5765 bps ↓
Net Stable Funding Ratio (%)	161.50	163.58	155.00	858 bps ↓
Earning Per Share	1.82	1.16	2.01	173.28% ↑
ROA (%)	0.44	0.50	0.69	19 bps ↑

A professional office setting with a person in a suit pointing at a bar chart on a desk. A laptop and glasses are also visible. A blue rounded rectangle is overlaid on the image containing the text 'FINANCIAL PERFORMANCE'.

# FINANCIAL PERFORMANCE



# FINANCIALS AT A GLANCE

₹ in Cr

Particulars	Quarter Ended				
	Dec'22	Sep'23	Dec'23	Y-o-Y (%)	Q-o-Q (%)
Total Interest Income	6717	7351	7809	16.26	6.23
Total Interest Expenses	3432	4323	4657	35.69	7.73
Net Interest Income	3285	3028	3152	(4.05)	4.10
Net Interest Income (excluding one off item)	3042	3028	3125	2.73	3.20
Total Income	7636	8412	9139	19.68	8.64
Total Expenditure	5829	6882	7208	23.66	4.74
Operating Profit	1807	1530	1931	6.86	26.21
Provisions	1349	925	1213	(10.08)	31.14
<b>Net Profit</b>	<b>458</b>	<b>605</b>	<b>718</b>	<b>56.77</b>	<b>18.68</b>

₹ in Cr

Particulars	Quarter Ended				
	Dec'22	Sep'23	Dec'23	Y-o-Y (%)	Q-o-Q (%)
<b>Fee Based Income (i + ii + iii)</b>	<b>464</b>	<b>506</b>	<b>486</b>	<b>4.74</b>	<b>(3.95)</b>
<b>Commission Exchange &amp; Brokerage (i)</b>	<b>103</b>	<b>86</b>	<b>108</b>	<b>4.85</b>	<b>25.58</b>
- Commission on LC/BG/DDs	63	43	43	(31.75)	-
- Govt. Business	17	14	25	47.06	78.57
- Banc assurance	23	29	40	73.91	37.93
<b>Service Charges (ii)</b>	<b>321</b>	<b>375</b>	<b>342</b>	<b>6.54</b>	<b>(8.80)</b>
<b>Miscellaneous (iii)</b>	<b>40</b>	<b>45</b>	<b>36</b>	<b>(10.00)</b>	<b>(20.00)</b>
<b>Treasury Income</b>	<b>97</b>	<b>115</b>	<b>203</b>	<b>109.28</b>	<b>76.52</b>
- Profit on Sale of Investments	40	91	151	277.50	65.93
- Profit/Loss on Revaluation of Investment	(31)	(16)	(4)	87.10	75.00
- Profit on Exchange Transactions	88	40	55	(37.50)	37.50
- Dividend Income	-	-	1	100.00	100.00
- Other Receipts (PSLC & Others)	358	440	641	79.05	45.68
<b>Total Non-Interest Income</b>	<b>919</b>	<b>1061</b>	<b>1330</b>	<b>44.72</b>	<b>25.35</b>

# TOTAL EXPENSES

₹ in Cr

Particulars	Quarter Ended				
	Dec'22	Sep'23	Dec'23	Y-o-Y (%)	Q-o-Q (%)
<b>Interest Expenses</b>	<b>3432</b>	<b>4323</b>	<b>4657</b>	<b>35.69</b>	<b>7.73</b>
Interest Paid on Deposits	3312	4178	4372	32.00	4.64
Other Interest	120	145	285	137.50	96.55
<b>Operating Expenses</b>	<b>2397</b>	<b>2559</b>	<b>2551</b>	<b>6.42</b>	<b>(0.31)</b>
Staff Cost	1619	1437	1664	2.78	15.80
Other Operating Expenses	778	1122	887	14.01	(20.94)
<b>Total Expenses</b>	<b>5829</b>	<b>6882</b>	<b>7208</b>	<b>23.66</b>	<b>4.74</b>



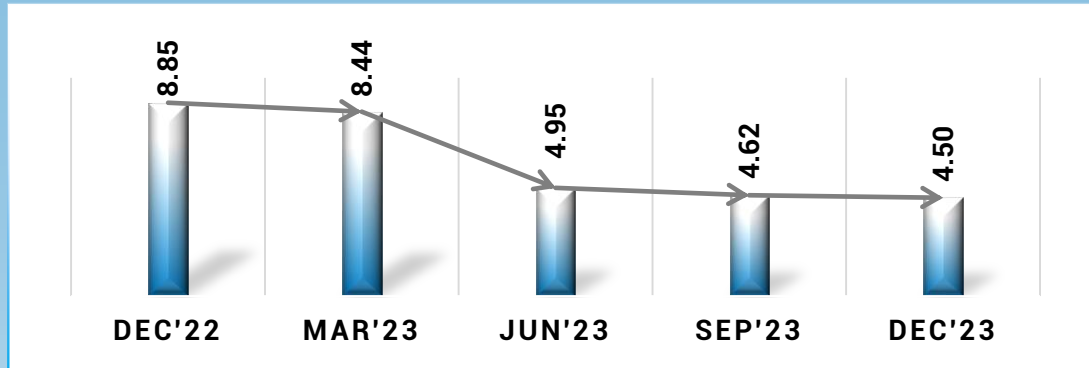
₹ in Cr

Particulars	Quarter Ended				
	Dec'22	Sep'23	Dec'23	Y-o-Y (%)	Q-o-Q (%)
NPAs	849	1929	727	(14.37)	(62.31)
Standard Assets	179	(837)	69	(61.45)	108.24
Depreciation/ Provisions on Investment Including SRs	(23)	(167)	(32)	(39.13)	80.24
Income Tax	353	(42)	391	10.76	1030.95
Others	8	59	23	187.50	(61.02)
Restructured A/c's	(17)	(17)	35	305.88	305.88
<b>Total Provision</b>	<b>1349</b>	<b>925</b>	<b>1213</b>	<b>(10.08)</b>	<b>31.14</b>

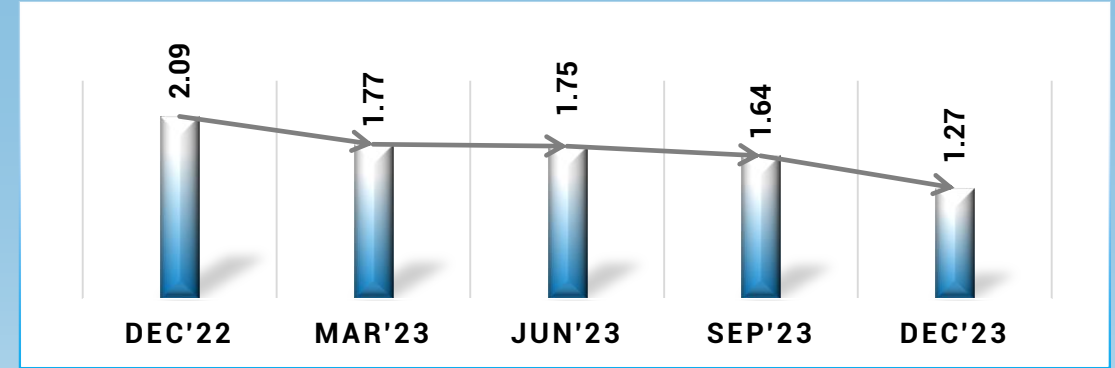
A hand is shown dropping a coin into a wooden bowl filled with other coins. The background features a bar chart and a line graph with glowing points, suggesting financial data or investment trends. The scene is set on a wooden surface.

# ASSET QUALITY & CAPITAL ADEQUACY

# ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

Particulars	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23
Gross Advances	208921	217779	219863	231032	239646
Net Advances	194492	202984	212690	224030	231815
Gross NPA	18490	18386	10891	10666	10786
Net NPA	4061	3592	3718	3664	2956
Gross NPA %	8.85	8.44	4.95	4.62	4.50
Net NPA %	2.09	1.77	1.75	1.64	1.27



# NPA MOVEMENT

₹ in Cr

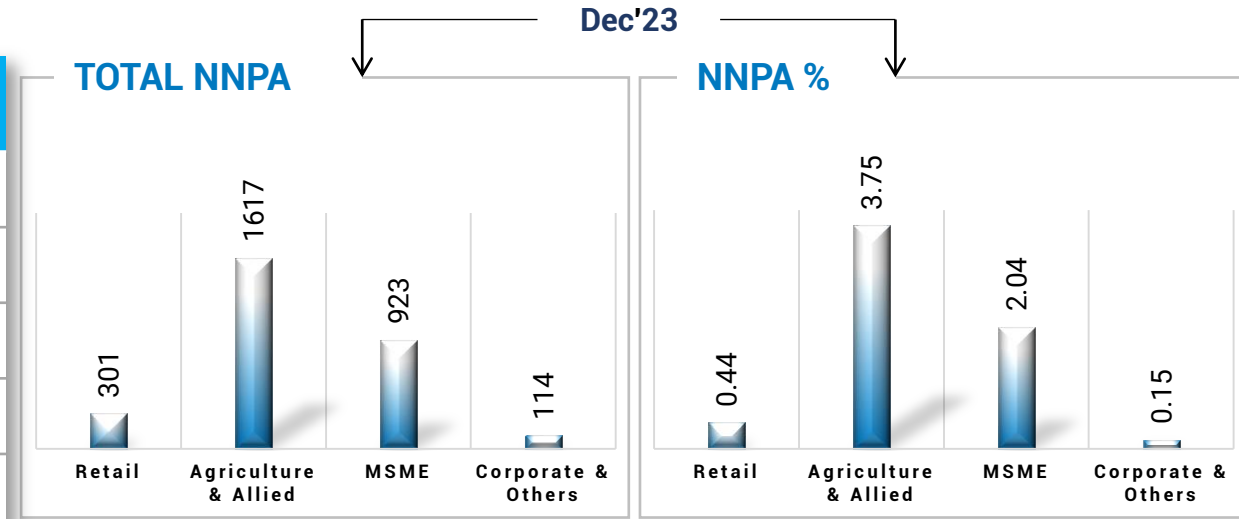
Particulars	Dec'22 (QTR)	FY 22-23	Sep'23 (QTR)	Dec'23 (QTR)	Dec'23 (9 months)
Opening Gross NPAs	19059	28156	10891	10666	18386
Add: Slippage of PA to NPAs	636	3361	2544	643	3751
Increase in Balance of Existing NPAs	14	715	133	107	380
Sub-Total	650	4076	2677	750	4131
Less:	-				
Up-gradation	521	658	315	190	396
Recovery (Including Sale to ARC)	620 (13)	2869 (13)	513 (2)	393 (-)	1358 (2)
Regular Write-off	78	402	27	42	121
Technical Write-off	-	9856	2045	-	9849
Other Recovery by Adjustment	-	61	2	5	7
Sub-Total	1219	13846	2902	630	11731
<b>Gross NPAs</b>	<b>18490</b>	<b>18386</b>	<b>10666</b>	<b>10786</b>	<b>10786</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>8.85</b>	<b>8.44</b>	<b>4.62</b>	<b>4.50</b>	<b>4.50</b>

# SECTOR-WISE NPA CLASSIFICATION

## NPA Classification: Sector-Wise

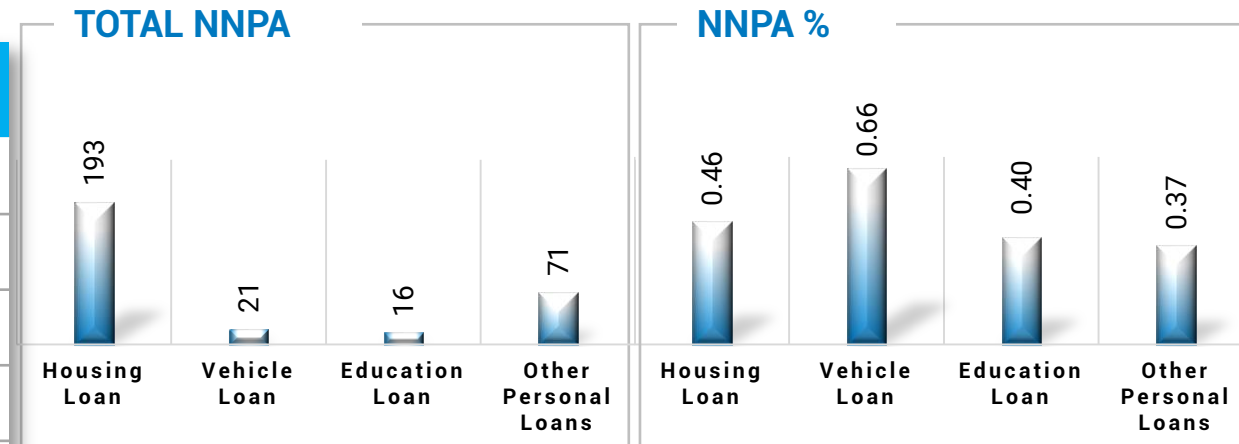
₹ in Cr

Particulars	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Advances (Dec'23)	TOTAL NNPA	NNPA %
Total NPA	18490	18386	10891	10666	10786	239646	2955	1.27
Retail	1492	1531	1293	841	831	68797	301	0.44
Agriculture & Allied	4884	5039	3650	3125	3151	44654	1617	3.75
MSME	4036	4200	3167	2638	2684	46994	923	2.04
Corporate & Others	8078	7616	2781	4062	4120	79201	114	0.15

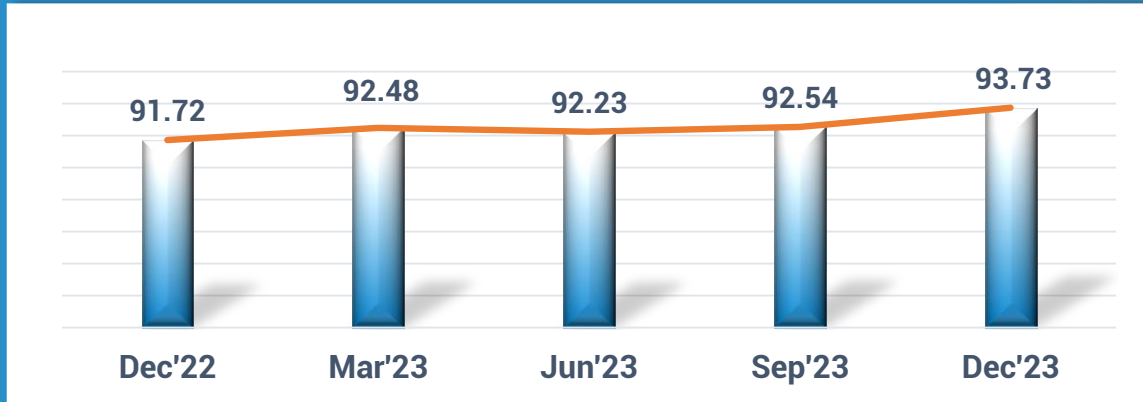


## NPA Classification: Retail Sector

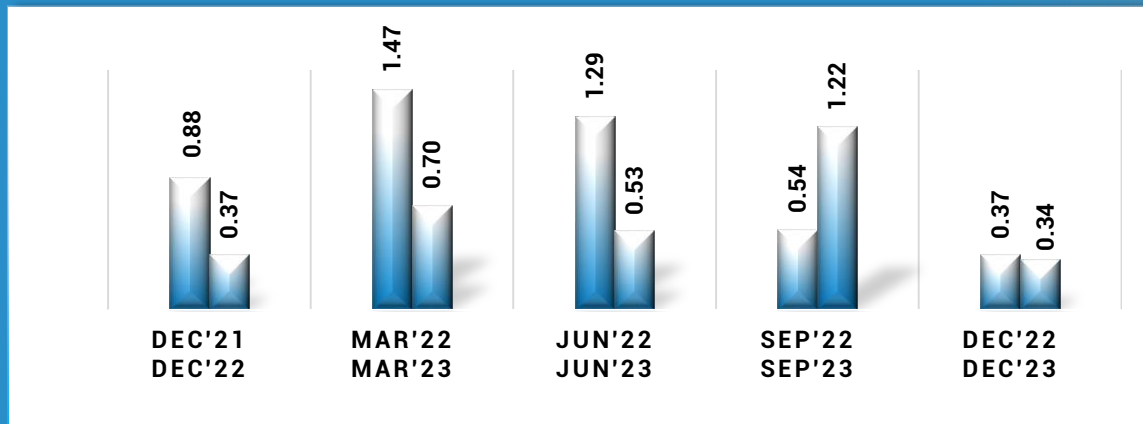
Particulars	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Advances (Dec'23)	TOTAL NNPA	NNPA %
Total Retail NPA	1492	1531	1293	841	831	68797	301	0.44
Housing Loan	735	744	632	491	481	42193	193	0.46
Vehicle Loan	69	73	63	50	53	3199	21	0.66
Education Loan	359	358	294	103	111	4133	16	0.40
Other Personal Loans	329	356	304	197	186	19272	71	0.37



## PROVISION COVERAGE RATIO



## SLIPPAGE RATIO



## Standard Restructured Book

₹ in Cr

Segment	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23
Corporate	933	905	855	819	982
MSME	630	560	512	477	702
Agriculture	186	183	177	176	256
Retail	360	348	409	400	628
<b>TOTAL</b>	<b>2109</b>	<b>1996</b>	<b>1953</b>	<b>1872</b>	<b>2568</b>

## Standard Restructured - Covid-19 Resolution Framework

Segment	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23
Corporate	747	706	700	686	719
MSME	2124	1888	1662	1600	1483
Agriculture	319	303	284	279	279
Retail	1928	1873	1801	1728	1662
<b>TOTAL</b>	<b>5118</b>	<b>4770</b>	<b>4447</b>	<b>4293</b>	<b>4143</b>

## Total Standard Restructured Book

Segment	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23
Corporate	1680	1611	1555	1505	1701
MSME	2754	2448	2174	2077	2185
Agriculture	505	486	461	455	535
Retail	2288	2221	2210	2128	2290
<b>TOTAL RESTRUCTURED</b>	<b>7227</b>	<b>6766</b>	<b>6400</b>	<b>6165</b>	<b>6711</b>

- Accounts of Rs. 2054 Cr are common between SMA and Restructured Accounts. (SMA0 - Rs 576 Cr; SMA1 - Rs. 443 Cr; SMA2 - Rs. 1035 Cr)
- Slippages out of Restructured Book in Dec'23 quarter is Rs. 180 Crore.



# SPECIAL MENTION ACCOUNTS

₹ in Cr

Asset Quality – Dec'22							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Dec'22	% of Total Adv.
SMA 0	36	635	109680	6609	109716	7245	3.47
SMA 1	11	119	71922	3107	71933	3226	1.54
SMA 2	8	125	77061	3322	77069	3446	1.65
<b>TOTAL</b>	<b>55</b>	<b>879</b>	<b>258663</b>	<b>13038</b>	<b>258718</b>	<b>13917</b>	<b>6.66</b>

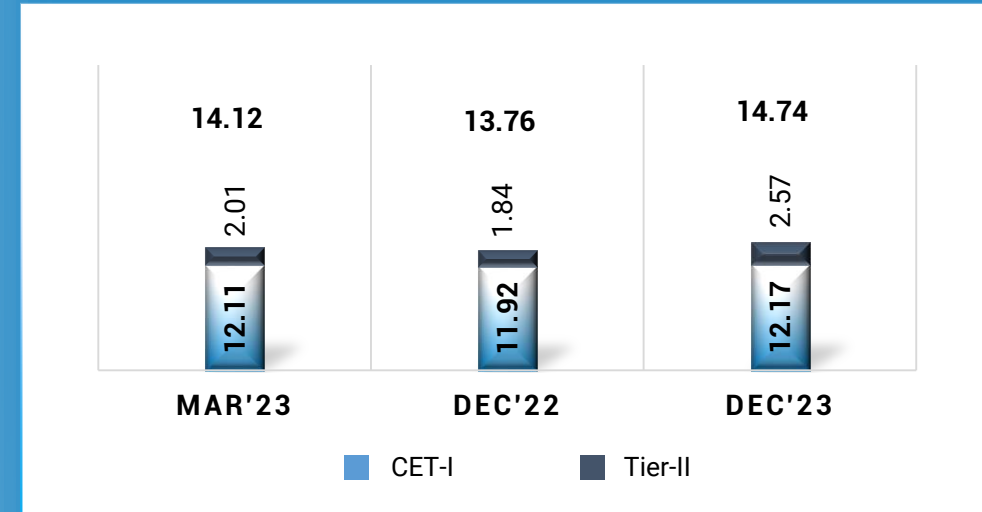
Asset Quality – Sep'23							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr	No. of A/Cs	Sep'23	% of Total Adv.
SMA 0	43	707	136979	7951	137022	8658	3.75
SMA 1	3	67	59450	2736	59453	2803	1.21
SMA 2	8	88	73891	3900	73899	3988	1.73
<b>TOTAL</b>	<b>54</b>	<b>862</b>	<b>270320</b>	<b>14587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

Asset Quality – Dec'23							
Asset Quality	No. of A/Cs	Above ₹ 5 Cr	No. of A/Cs	Up to ₹ 5 Cr.	No. of A/Cs	Dec'23	% of Total Adv.
SMA 0	44	940	125933	7656	125977	8596	3.59
SMA 1	8	100	53449	2618	53457	2718	1.13
SMA 2	12	119	61361	3521	61373	3640	1.52
<b>TOTAL</b>	<b>64</b>	<b>1159</b>	<b>240743</b>	<b>13795</b>	<b>240807</b>	<b>14954</b>	<b>6.24</b>

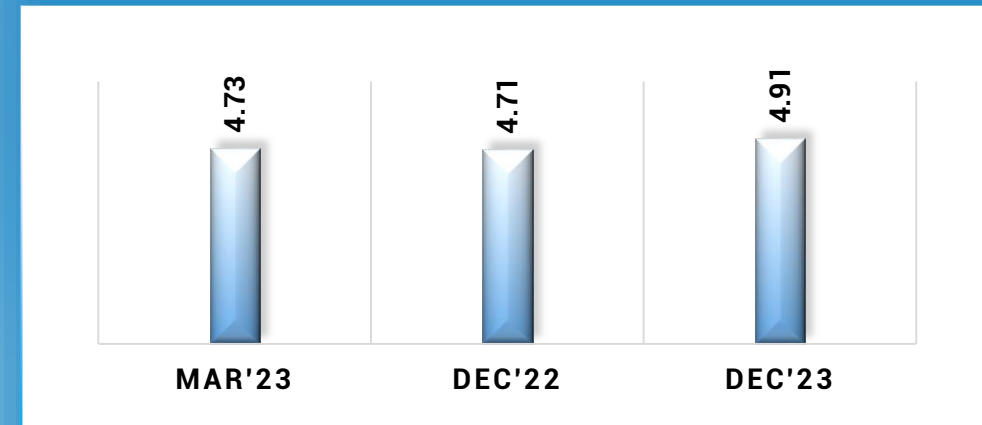
- Accounts of Rs. 2054 Cr are common between SMA and Restructured Accounts.
- Slippages in Dec'23 quarter out of SMA Book of Sep'23 were at Rs. 464 Crore.



## CAPITAL ADEQUACY RATIO\*



## LEVERAGE RATIO\*



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



# BUSINESS PERFORMANCE

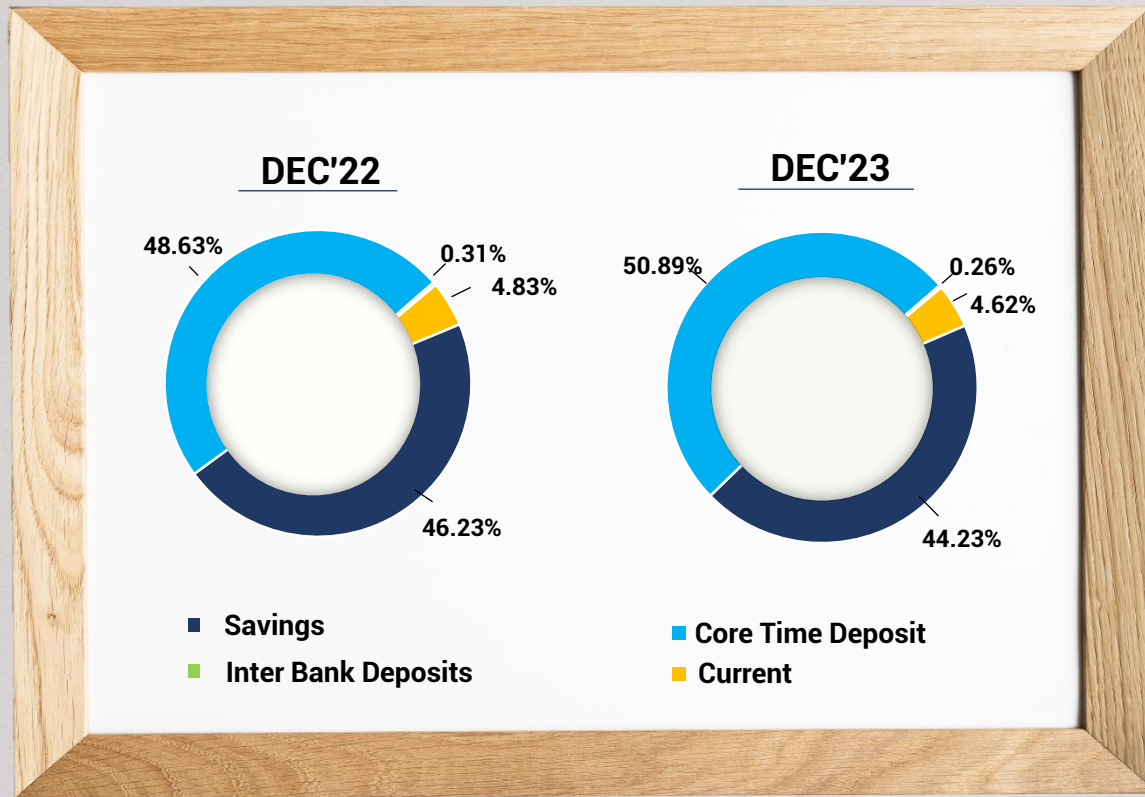


₹ in Cr

PARTICULARS	DEC'22	DEC'23	Y-o-Y Growth %
Total Business	553768	617368	11.48
Total Deposits (Including Interbank Deposits)	344847	377722	9.53
CASA Deposits	176081	184542	4.81
CASA %	51.22	48.98	(224 bps)
<b>Total Advances</b>	<b>208921</b>	<b>239646</b>	<b>14.71</b>
<b>RAM</b>	<b>139111</b>	<b>160445</b>	<b>15.34</b>
Corporate	69810	79201	13.45
<b>CD Ratio</b>	<b>60.77</b>	<b>63.60</b>	<b>283 bps</b>

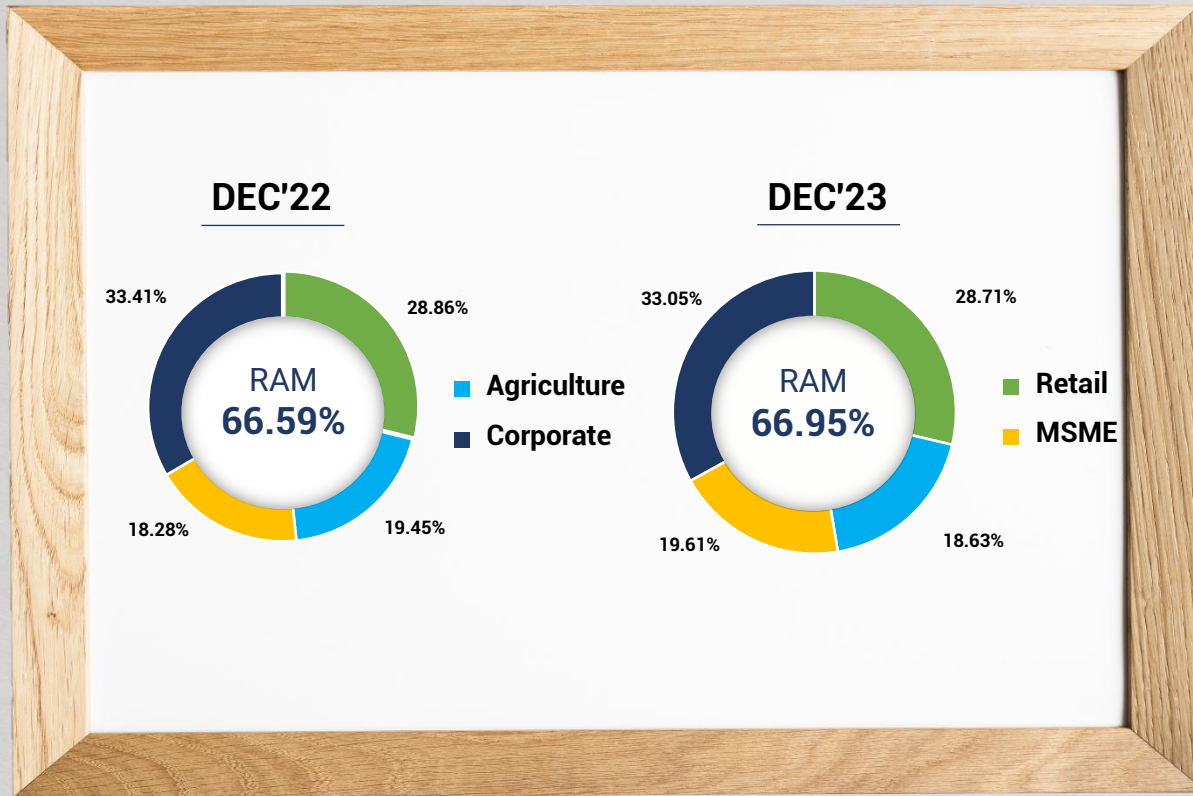






₹ in Cr

PARTICULARS	DEC'22	DEC'23	Y-o-Y Growth %
Current	16661	17457	4.78
Savings	159420	167085	4.81
Total CASA Deposits	176081	184542	4.81
CASA %	51.22	48.98	(224 bps)
Core Time Deposits	167690	192241	14.64
<b>Total Core Deposits</b>	<b>343771</b>	<b>376783</b>	<b>9.60</b>
Inter Bank Deposits	1076	939	(12.73)
<b>Total Deposits</b>	<b>344847</b>	<b>377722</b>	<b>9.53</b>



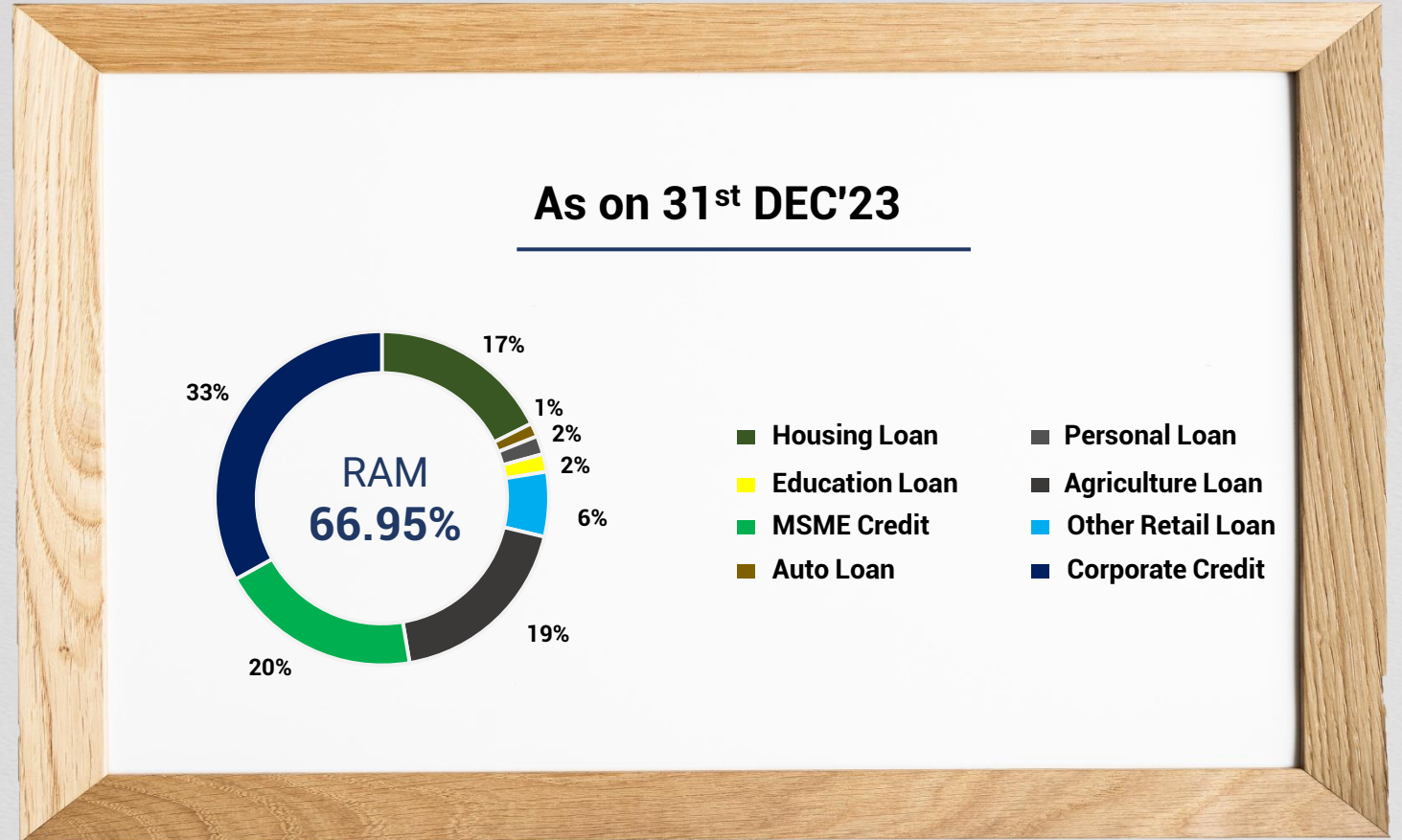
₹ in Cr

SECTOR	DEC'22	DEC'23	Y-o-Y Growth %
Retail	60288	68797	14.11
Agriculture	40641	44654	9.87
MSME	38182	46994	23.08
<b>RAM</b>	<b>139111</b>	<b>160445</b>	<b>15.34</b>
Corporate	69810	79201	13.45
<b>Gross Advance</b>	<b>208921</b>	<b>239646</b>	<b>14.71</b>
<b>TOTAL Credit RWA</b>	<b>132227</b>	<b>151490</b>	<b>14.57</b>
<b>CRWA % of Gross Advance</b>	<b>63.29</b>	<b>63.26</b>	<b>(3 bps)</b>



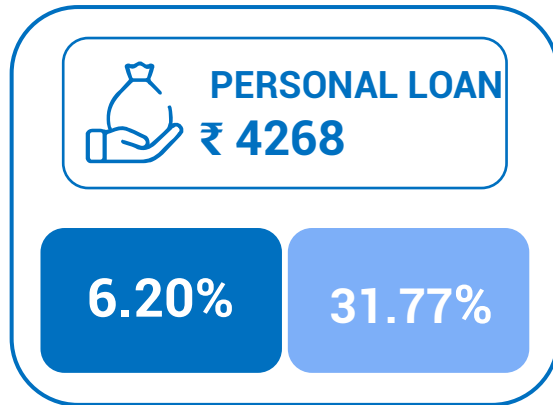
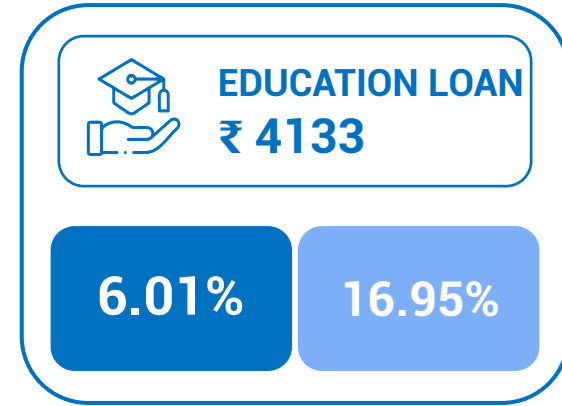
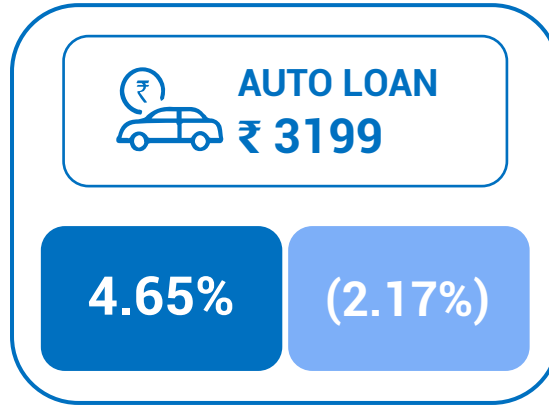
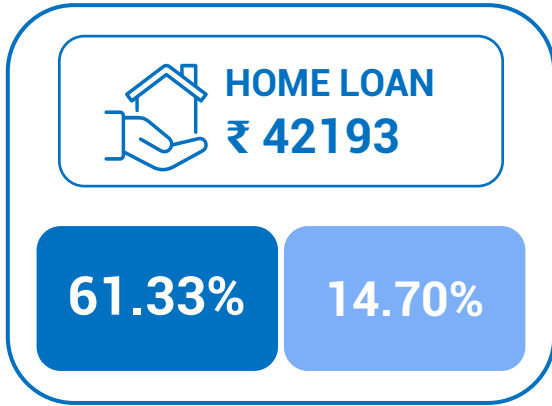
₹ in Cr

SECTOR	Amount
Housing Loan	42193
Auto Loan	3199
Personal Loan	4268
Education Loan	4133
Other Retail Loan	15004
<b>Total Retail</b>	<b>68797</b>
Agriculture Loan	44654
MSME Credit	46994
Corporate Credit	79201
<b>Total Advance</b>	<b>239646</b>



As on 31<sup>st</sup> DEC'23

₹ in Cr    % of Total Retail Advance    Y-o-Y Growth

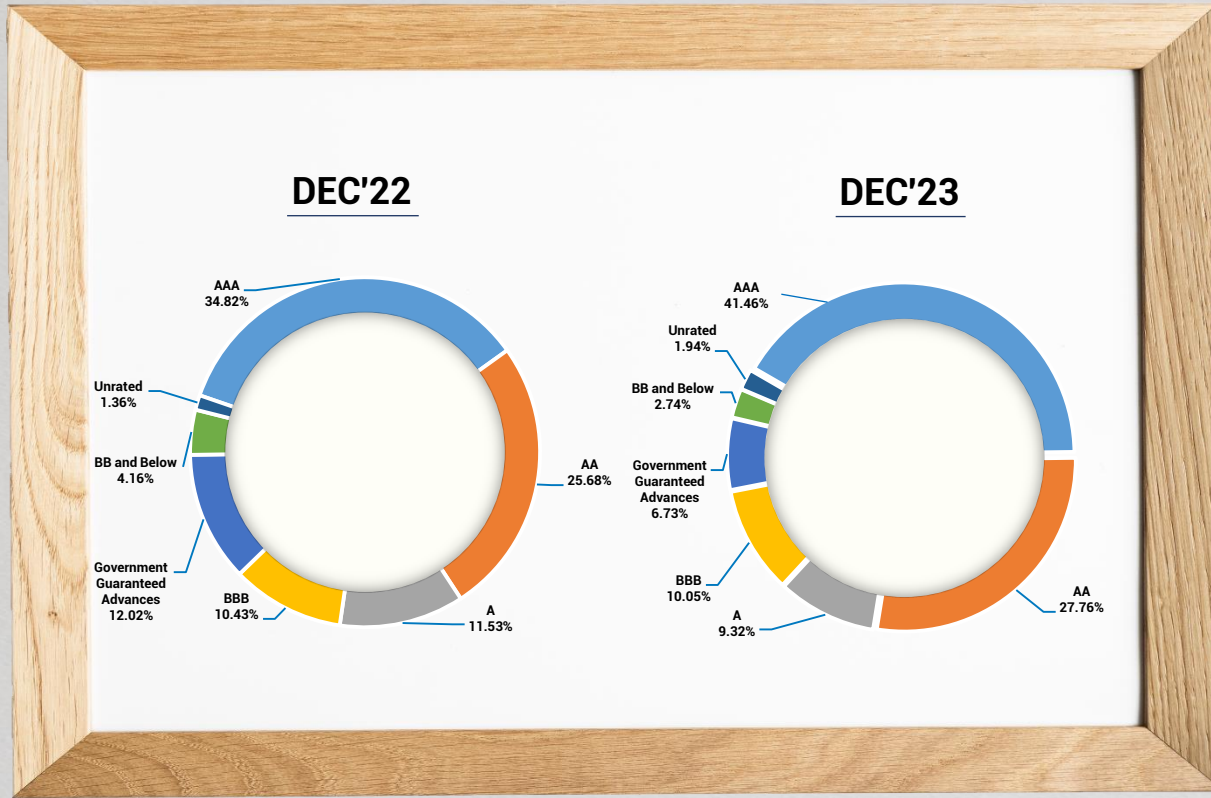


Retail Segment ₹ **68797**

**28.71** % of Total Advance

Y-o-Y Growth **14.11%**









₹ in Cr





INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) (Rs 25 Crore and above)	DEC'22	DEC'23	Y-o-Y (%)
AAA	20781	31176	50.02
AA	15327	20873	36.18
A	6882	7005	1.79
BBB (Including CRE)	6222	7556	21.44
Government Guaranteed Advances	7172	5056	(29.50)
<b>Sub-Total</b>	<b>56384</b>	<b>71666</b>	<b>27.10</b>
BB and Below	2481	2057	(17.09)
Unrated	811	1459	79.90
<b>Total</b>	<b>59676</b>	<b>75182</b>	<b>25.98</b>

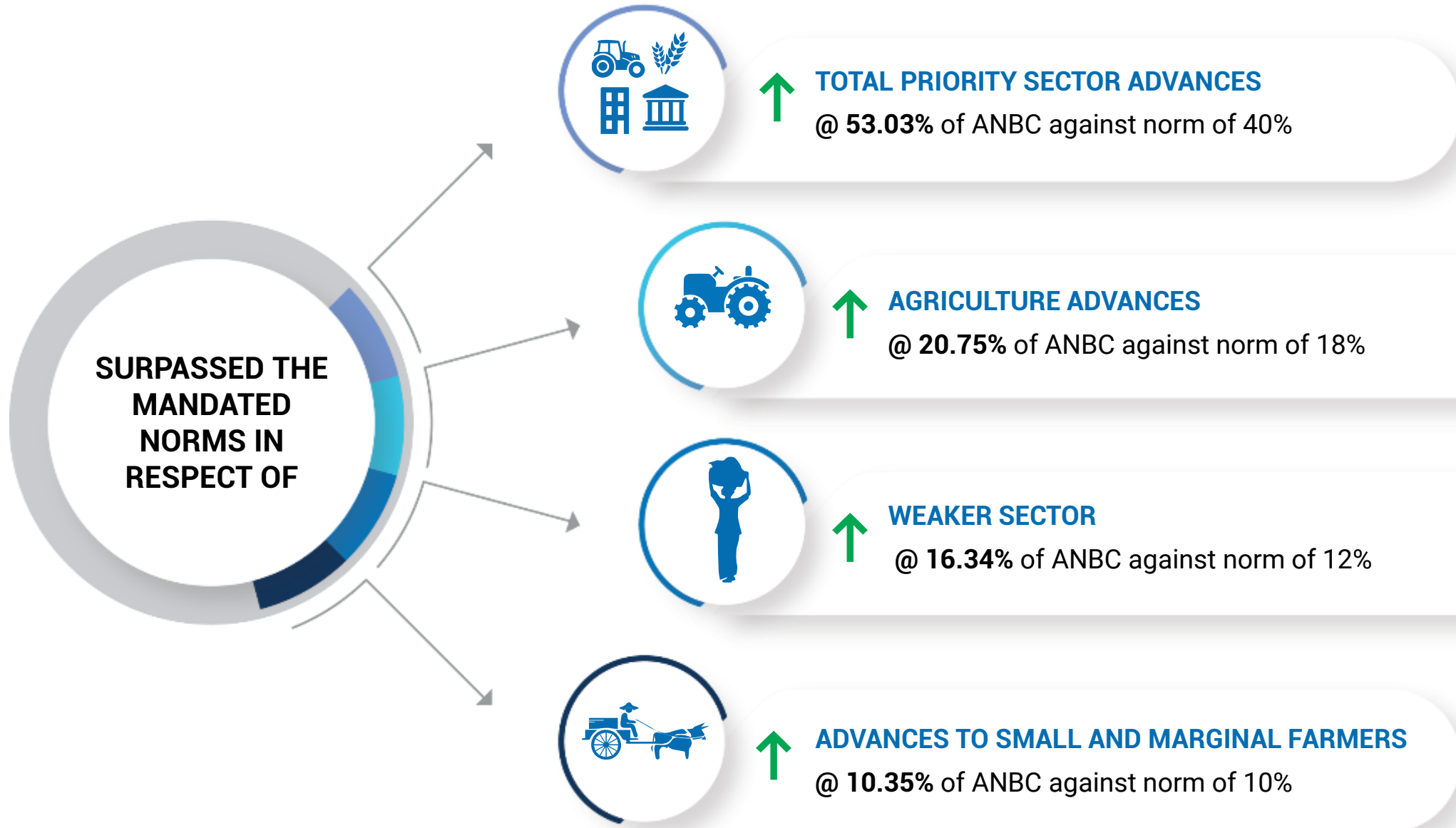
# SANCTIONS & OUTSTANDING

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Sep'23	Amt. Sep'23	No. of A/Cs Dec'22	Amt. Dec'22	No. of A/Cs Dec'23	Amt. Dec'23	As on 31st Dec'23	Y-o-Y	Q-o-Q
 Retail	64903	5232	56085	5130	72515	5543	68797	8.05	5.94
 Agriculture	216444	4370	194744	3620	194566	4081	44654	12.73	(6.61)
 MSME	52565	5145	24309	3579	50791	5681	46994	58.74	10.42
 Corporate Credit	38	14649	42	10789	38	20665	79201	91.53	41.07
<b>TOTAL</b>	<b>333950</b>	<b>29396</b>	<b>275180</b>	<b>23118</b>	<b>317910</b>	<b>35970</b>	<b>239646</b>	<b>55.59</b>	<b>22.36</b>

₹ in Cr

SECTOR	SANCTIONS						OUTSTANDING (Amt.)	GROWTH (%) IN SANCTIONS (Amt.)	
	No. of A/Cs Sep'23	Amt. Sep'23	No. of A/Cs Dec'22	Amt. Dec'22	No. of A/Cs Dec'23	Amt. Dec'23	As on 31st Dec'23	Y-o-Y	Q-o-Q
 Retail	14993	604.29	11615	1083.11	4311	271.95	5013.37	(74.89)	(55.00)
 Agriculture	23	1.38	9	0.84	61	1.46	5.51	73.81	5.80
 MSME	13890	1208.78	5454	619.59	14209	1473.20	4393.47	137.77	21.87
 Corporate Credit	5	168.75	-	-	3	67.50	163.60	100	(60.00)
<b>TOTAL</b>	<b>28911</b>	<b>1983.20</b>	<b>17078</b>	<b>1703.54</b>	<b>18584</b>	<b>1814.11</b>	<b>9575.95</b>	<b>6.49</b>	<b>(8.53)</b>



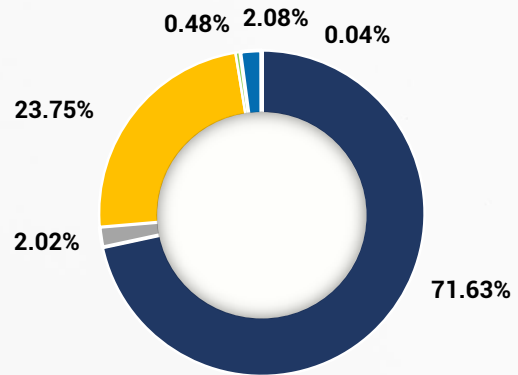




# INVESTMENTS

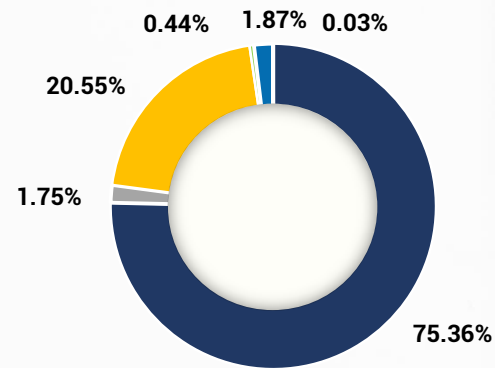


**Dec'22**



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

**Dec'23**

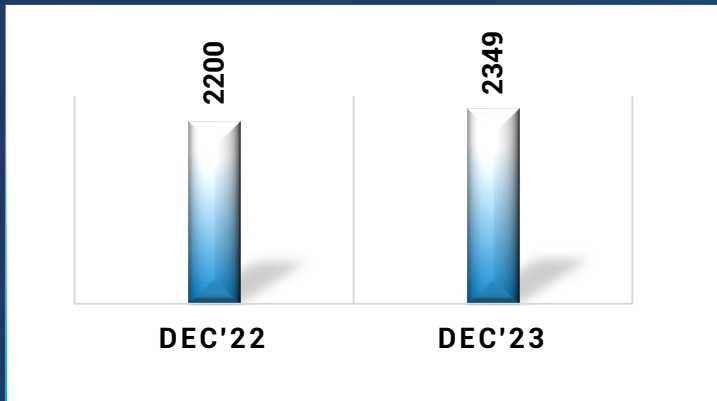


■ Shares    ■ Debentures & Bonds    ■ Others  
■ Investment Outside India

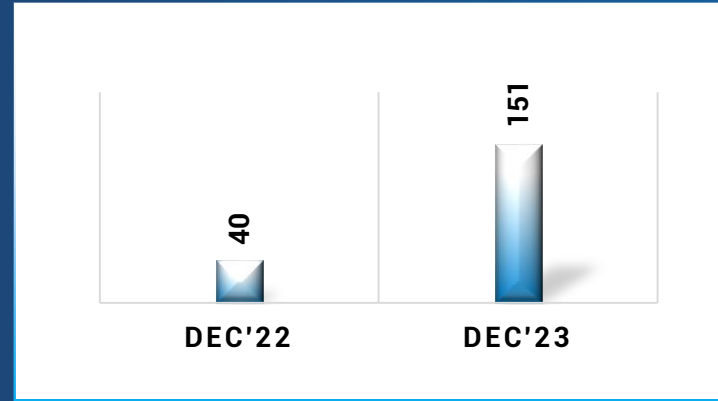
₹ in Cr

Particulars	Dec'22	Dec'23
Govt. Securities	100560	115377
Other Approved	-	-
Shares	2840	2676
Debentures & Bonds	33340	31460
Subsidiaries & Joint Ventures	670	670
Others	2926	2872
<b>Total Investment In India</b>	<b>140336</b>	<b>153055</b>
Investment Outside India	47	47
<b>Grand Total</b>	<b>140383</b>	<b>153102</b>

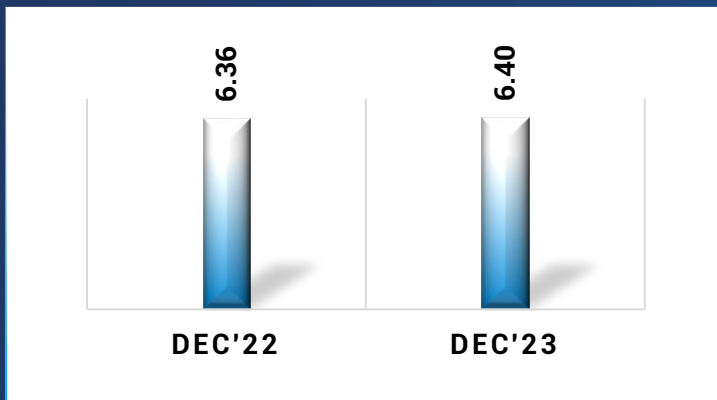
### INTEREST ON INVESTMENT



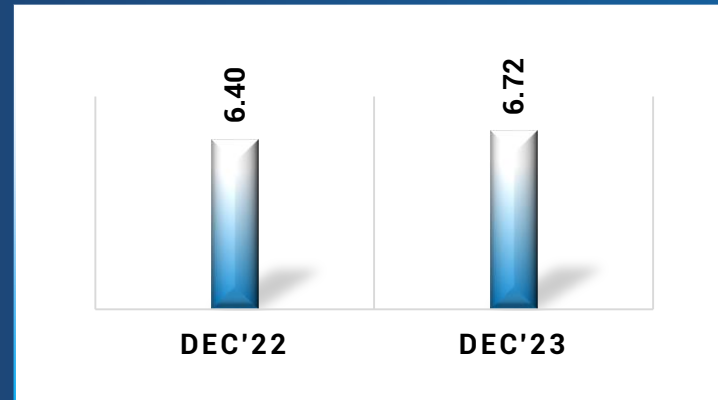
### PROFIT ON SALE OF INVESTMENT



### YIELD ON INVESTMENT



### YIELD ON INVESTMENT (Including Trading Profit)



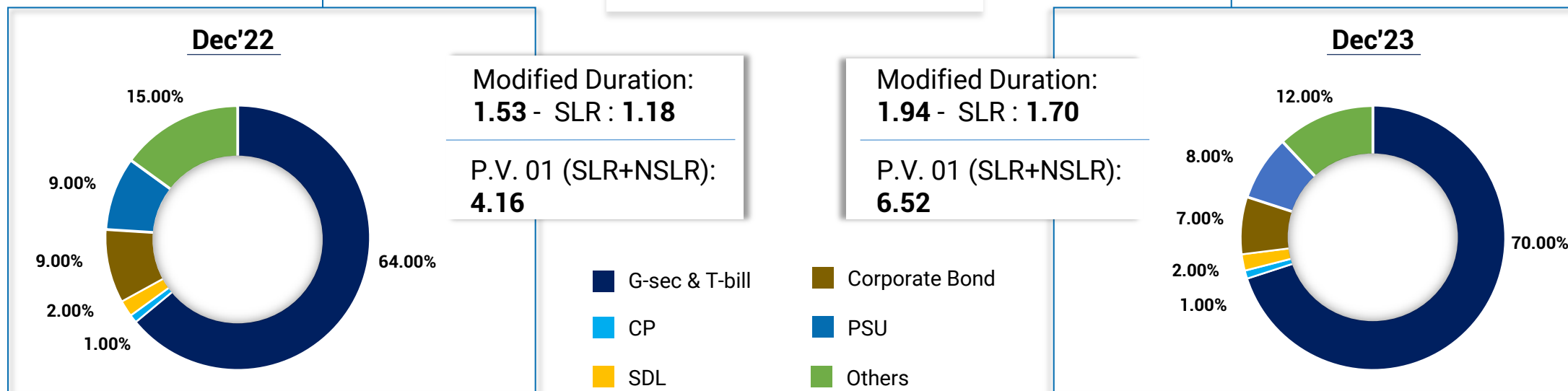
₹ in Cr

Particulars	Dec'22 (QTR)	Dec'23 (QTR)
Aggregate Investment	140383	153102
Interest on Investment	2200	2349
Yield on Investment %	6.36	6.40
Profit on Sale of Investments	40	151
Profit on Exchange Transaction	88	55
Dividend Income	-	1
Profit/Loss of Revaluation of Investment	(31)	(4)
Yield on Investment (Including Trading Profit)%	6.40	6.72
M - Duration (AFS)	1.53	1.94
10 Year Bench Mark %	7.33	7.18

₹ in Cr

TOTAL INVESTMENT BOOK	DEC'22			DEC'23		
AGGREGATE INVESTMENT	140383			153102		
PORTFOLIO	HTM	AFS	HFT	HTM	AFS	HFT
INVESTMENT	106020	34112	251	112031	40628	443
PERCENTAGE	75.52%	24.30%	0.18%	73.17%	26.54%	0.29%
TOTAL SLR	100559			115377		
CATEGORY WISE	77923	22385	251	85914	29025	438

## AFS BOOK





# DIGITAL JOURNEY



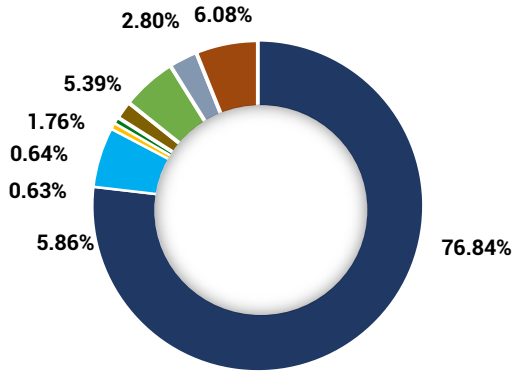
# LEVERAGING TECHNOLOGY





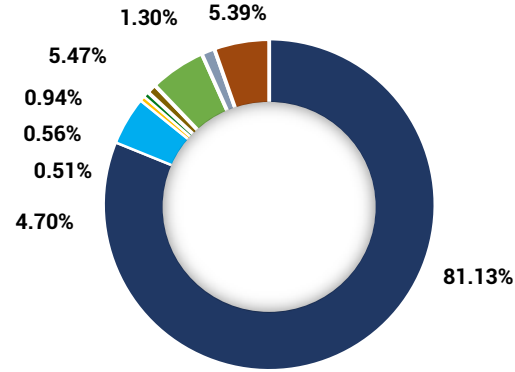
# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Jan'22 to Dec'22

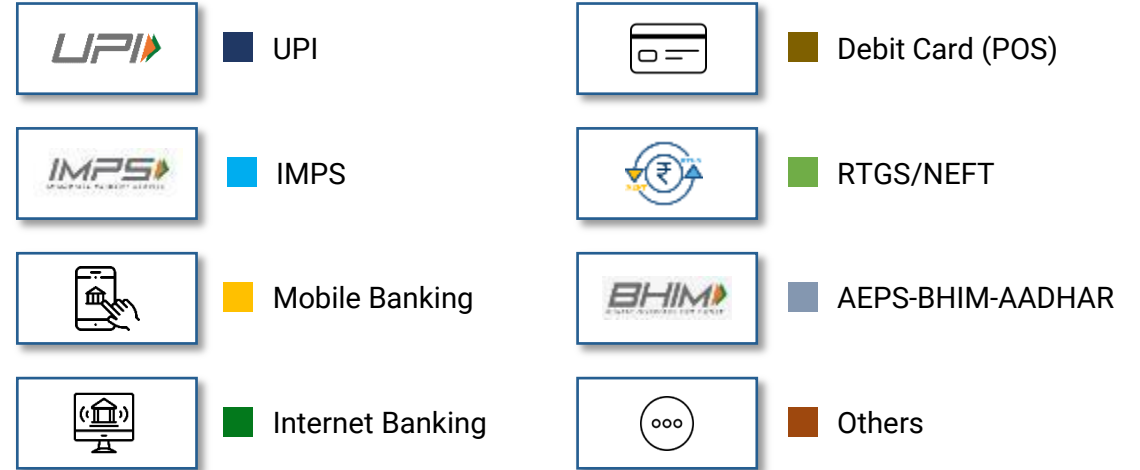


Share of Digital Txns through ADC 77.78%

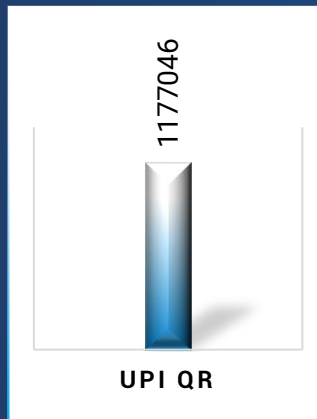
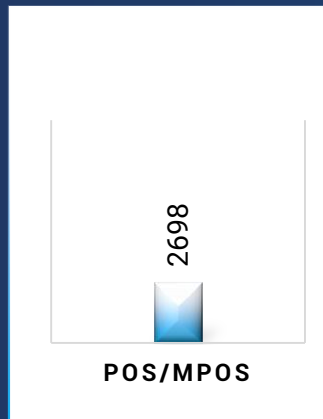
Jan'23 to Dec'23



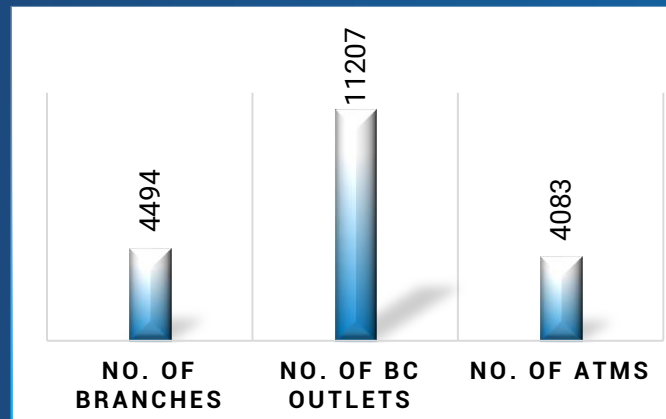
Share of Digital Txns through ADC 80.30%



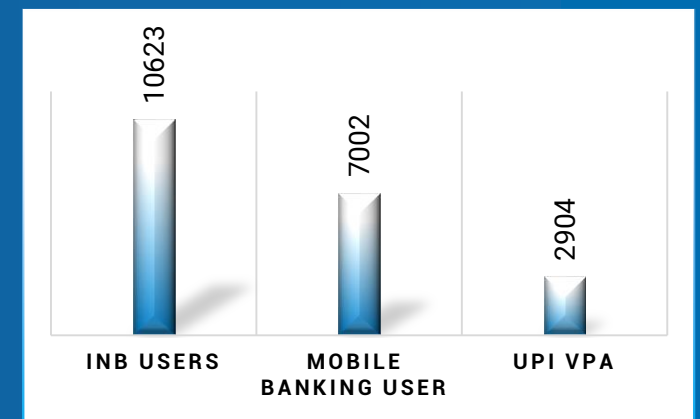
## PAYMENT ACCEPTANCE TOUCH POINTS



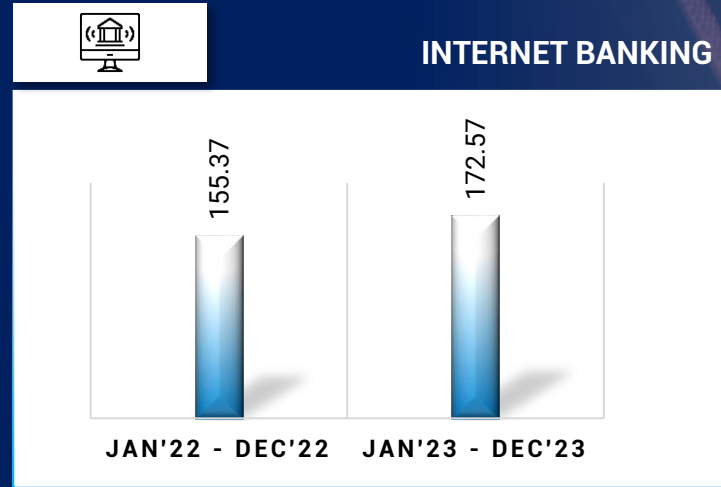
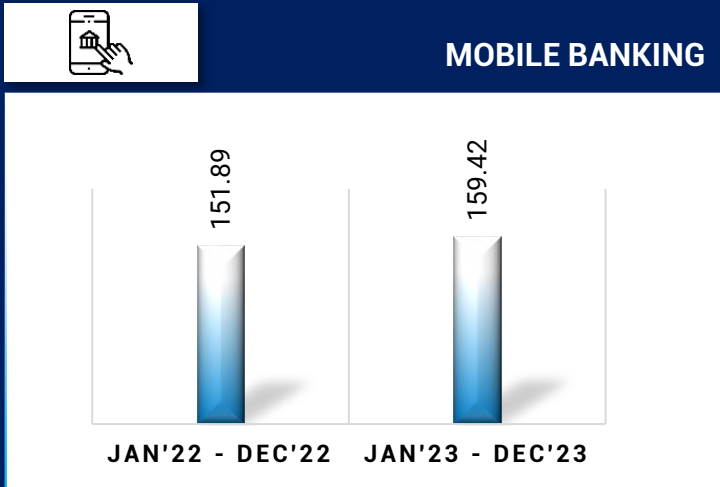
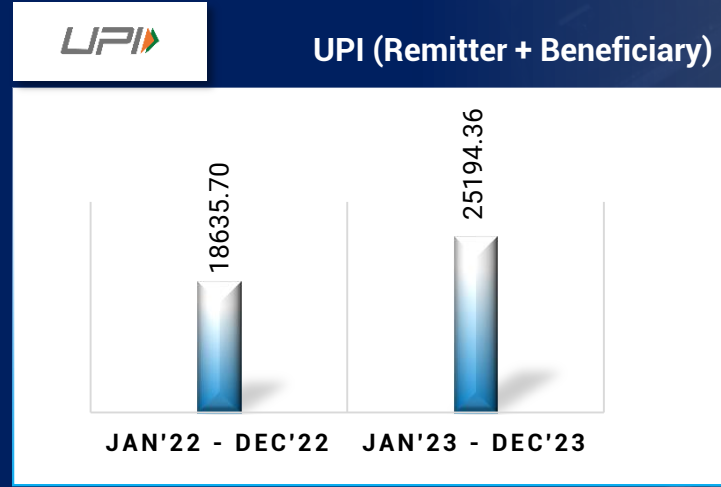
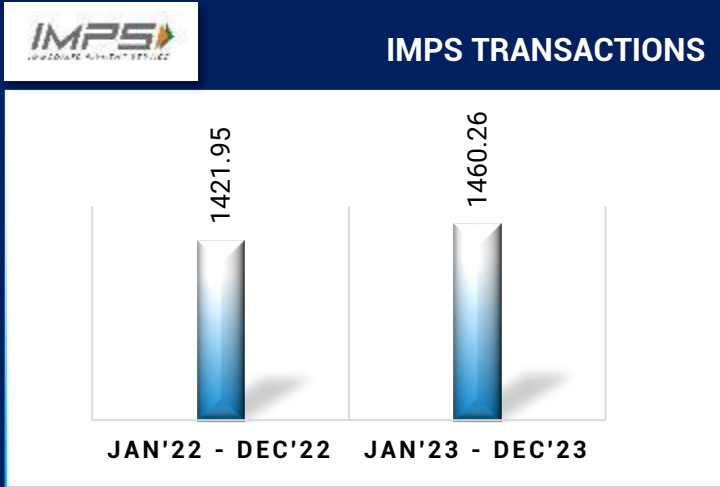
## OTHER TOUCH POINTS



## DIGITAL TOUCH POINTS (IN'000)



# DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



TRANSACTIONS (in Lakhs)



## Central Chanakya



Gen-AI based chatbot  
Redefining Bankers' access to  
information



Under "Central RISE", Bank's PMS Transformation program, the Bank has launched an employee facing Generative AI based chatbot equipped to interpret and address a wide array of queries from Bank policy and product documents.

Natural Language Processing

Quick resolution of complex queries

Multilingual

Reference to source documents



Scenario Analysis

In-built feedback feature



## Digital Lending Platform (DLP)



Bank shall offer loans through its new Digital Lending Platform for customer's convenience and enhanced user experience. Many new journeys are lined up for the coming quarter.

## Omni Channel Mobile App



The services such as Fund Transfer, Payments, Account Opening, Wealth Management, Market Place, De-Mat services and beyond Banking services shall be offered through App and Web interfaces for Retail and Corporate Customers.



## Integrated Customer Care



Bank is coming up with an Integrated Customer Care in the coming quarter. The customers shall be supported over multiple channels viz. Call, IVR, Chat, Chat-BoT, Voice BoT, Video Calling, Co-browsing etc. using AI & ML.

## Integrations Platform



This is the backbone of the digital channels which provides interconnectivity between various internal and external systems of the bank through APIs.

## Collections Management

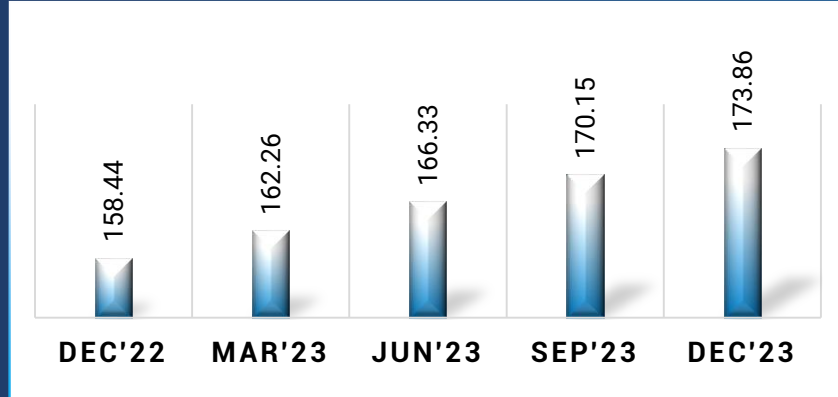


To strengthen the Collections process, Bank is setting up Collections Call Centre including FOS. This service would be starting in the upcoming Quarter.

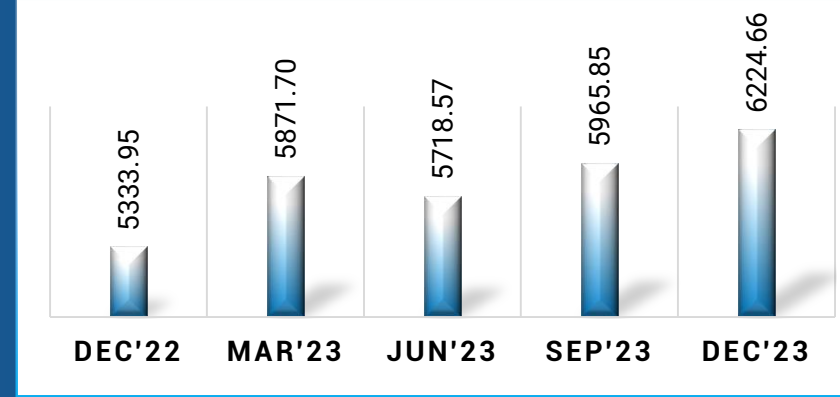
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No. of Accounts (in Lakhs)

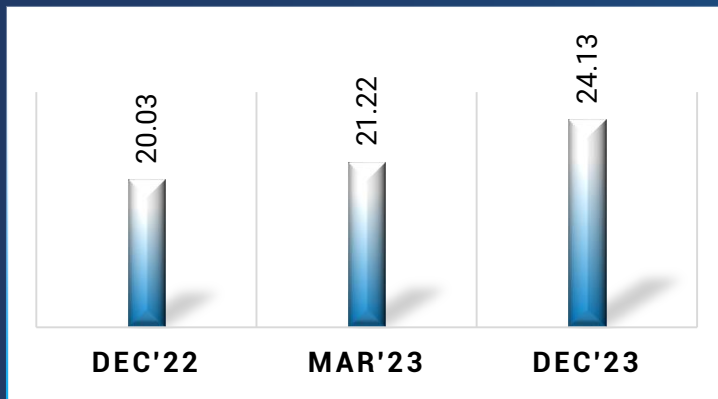


Balance Outstanding (in Cr)

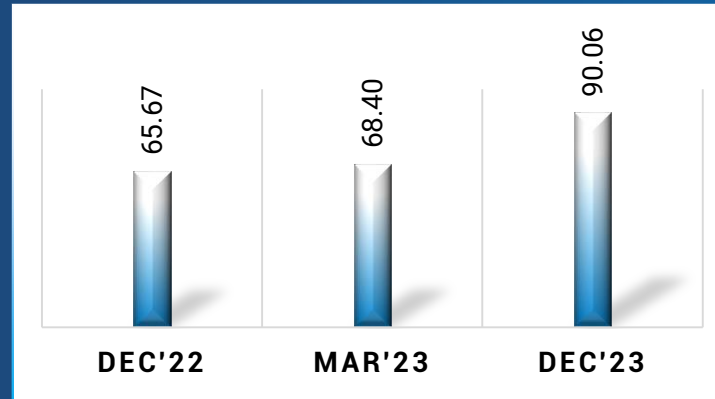


Pradhan Mantri  
Jeevan Jyoti Bima Yojana

PMJJBY

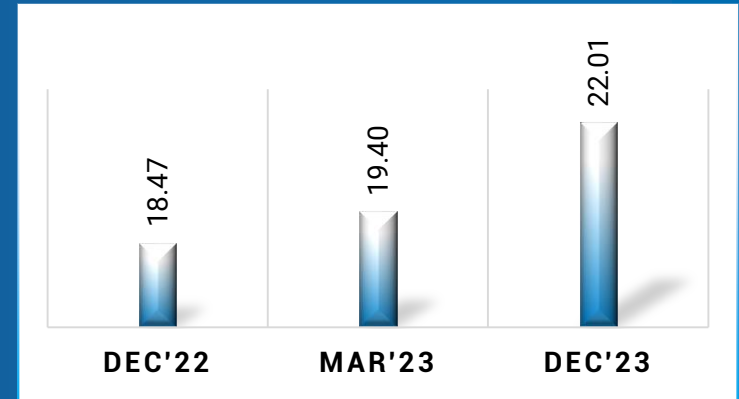


PMSBY



Atal  
Pension  
Yojana

APY



No. of Enrollments (in Lakhs)



## Subsidiaries

₹ in Cr

	Central Bank of India Shareholding	Particulars	Nine Months Ended	
			Dec'23	Dec'22
<b>Cent Bank Home Finance Ltd. (Unaudited)</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance Activity</li> <li>Presence in 11 States through 24 Branches &amp; 6 SPOKE locations</li> <li>Advances &amp; Investment Portfolio of ₹ 1537 Cr</li> </ul>	64.40%	Total Income	119.76	104.63
		Net Profit/(Loss)	21.83	23.89
		Total Assets	1601.62	1454.88
		Capital & Reserves	210.67	185.97
<b>Centbank Financial Services Ltd. (Audited)</b> <ul style="list-style-type: none"> <li>Engaged mainly into Trusteeship Services</li> </ul>	100%	Total Income	3.24	2.08
		Net Profit/(Loss)	1.75	0.71
		Total Assets	49.77	47.41
		Capital & Reserves	36.26	34.59

## Associates / Joint Venture

₹ in Cr

Name	Central Bank of India Shareholding	Particulars	Nine Months Ended	
			Dec'23	Dec'22
Uttar Bihar Gramin Bank, Muzzaffarpur <b>(Audited)</b>	35%	Net Profit/(Loss)	130.93	21.44
Uttarbanga Kshetriya Gramin Bank, Cooch Behar <b>(Audited)</b>	35%	Net Profit/(Loss)	58.75	55.71
Indo Zambia Bank Limited, Zambia <b>(Unaudited)</b>	20%	Net Profit/(Loss)	143.12	175.03

## Group Position

₹ in Cr

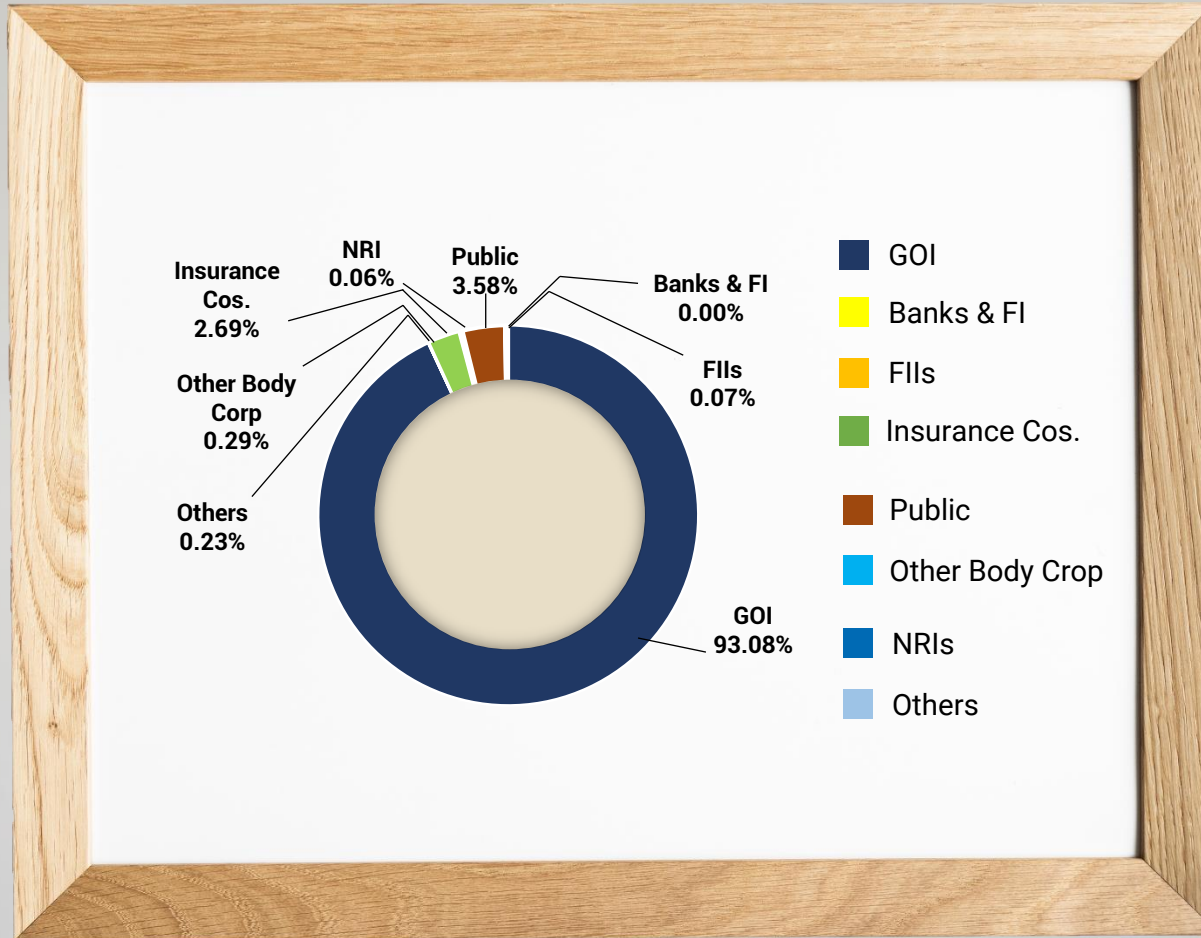
Particulars	As on 31 <sup>st</sup> Dec'23	As on 31 <sup>st</sup> Dec'22
<b><u>CAPITAL &amp; LIABILITIES</u></b>		
Capital	8681	8681
Reserves and Surplus	22387	19945
Minorities Interest	75	66
Share Application Money Pending Allotment	-	-
Deposits	378232	345336
Borrowings	23199	8710
Other Liabilities and Provisions	8443	9294
<b>Total</b>	<b>441017</b>	<b>392032</b>
<b><u>ASSETS</u></b>		
Cash and Balances with Reserve Bank of India	21896	19387
Balances with Banks and Money at Call and Short Notice	16403	18751
Investments	147016	134378
Loans & Advances	232798	195370
Fixed Assets	4748	4789
Other Assets	18147	19348
Goodwill on Consolidation	9	9
<b>Total</b>	<b>441017</b>	<b>392032</b>

## Group Performance

₹ in Cr

Particulars	Nine Months Ended	
	DEC'23	DEC'22
<b><u>INCOME</u></b>		
Interest and Dividend Earned	22478	18486
Other Income	3350	2660
<b>Total</b>	<b>25828</b>	<b>21146</b>
<b><u>EXPENDITURE</u></b>		
Interest Expended	13072	10262
Operating Expenses	7424	6075
Provisions and Contingencies	3568	3775
<b>Total</b>	<b>24064</b>	<b>20112</b>
<b>Consolidated Net Profit/(Loss) of the Parent &amp; Subsidiaries before Minority Interest</b>	<b>1764</b>	<b>1034</b>
Less: Minority Interest	8	8
<b>Consolidated Net Profit/(Loss) after Deducting Minority's Interest</b>	<b>1756</b>	<b>1026</b>
Add: Share of Earnings in Associates	95	62
<b>Consolidated Net Profit/(Loss) Attributable to the Group</b>	<b>1851</b>	<b>1088</b>

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



## As on 31<sup>st</sup> DEC'23

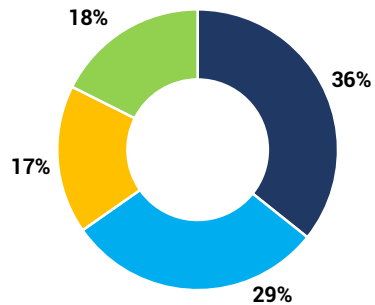
- Share Capital : ₹ 8680.94 Cr
- Shares of Central Bank of India are listed at BSE and NSE
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices



# PAN INDIA NETWORK OF BRANCHES

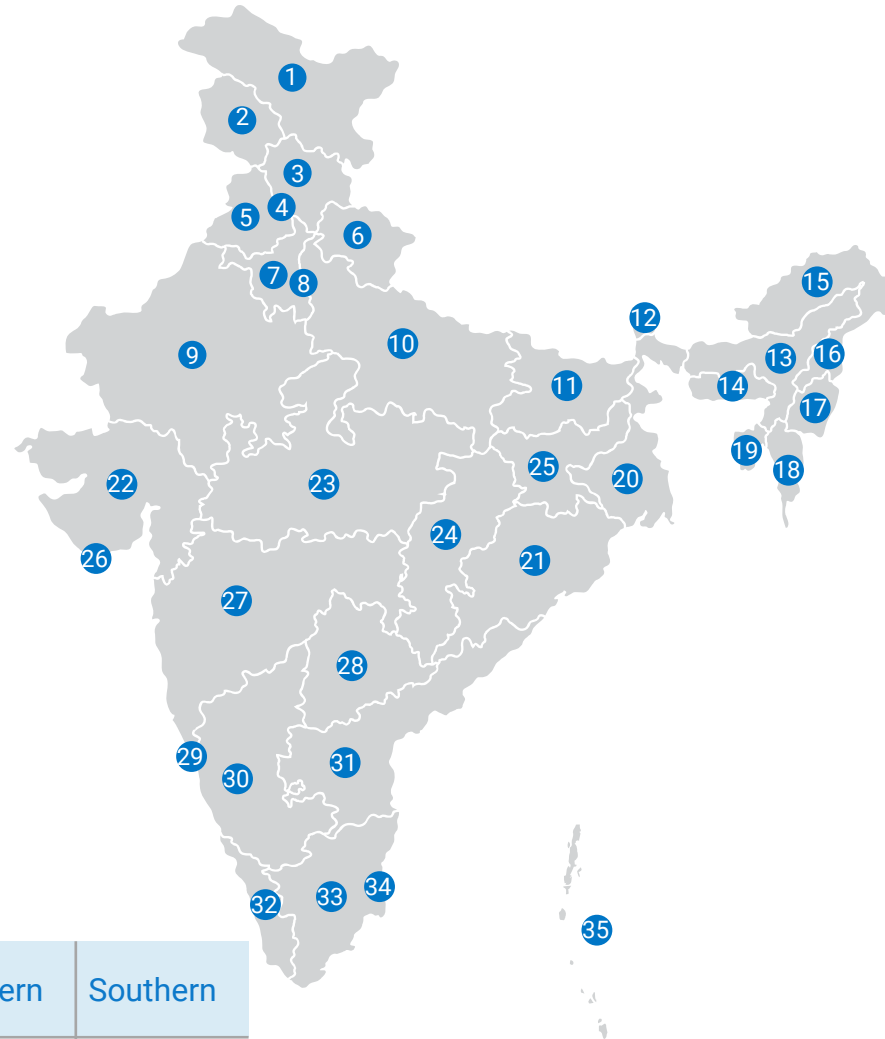
As on 31<sup>st</sup> Dec'23

Total Branches	<b>4494</b>
Rural	1605
Semi Urban	1329
Urban	769
Metro	791
Total ATMs	<b>4083</b>
Total BC Outlets	<b>11207</b>
Total Customer Touch Points	<b>19784</b>



■ Rural ■ Semi Urban ■ Urban ■ Metro

	Western Central	Northern	North East	Eastern	Southern
% Share	33.37%	27.44%	3.92%	20.83%	14.44%
No. of Branches	1500	1233	176	936	649



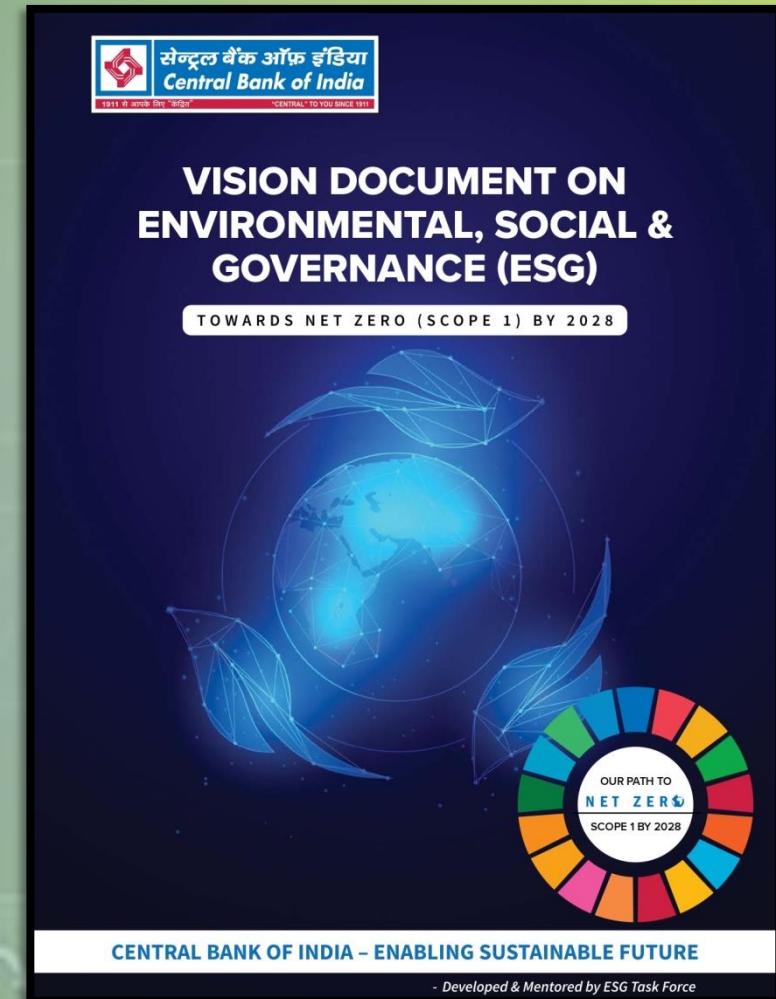
1	Ladakh	1
2	Jammu and Kashmir	15
3	Himachal Pradesh	55
4	Chandigarh	11
5	Punjab	137
6	Uttarakhand	41
7	Haryana	136
8	National Capital Territory of Delhi	97
9	Rajasthan	168
10	Uttar Pradesh	572
11	Bihar	428
12	Sikkim	16
13	Assam	119
14	Meghalaya	8
15	Arunachal Pradesh	8
16	Nagaland	8
17	Manipur	9
18	Mizoram	2
19	Tripura	6
20	West Bengal	314
21	Odisha	104
22	Gujarat	306
23	Madhya Pradesh	456
24	Chhattisgarh	116
25	Jharkhand	89
26	Dadra & Nagar Haveli and Daman & Diu	3
27	Maharashtra	589
28	Telangana	96
29	Goa	30
30	Karnataka	105
31	Andhra Pradesh	126
32	Kerala	118
33	Tamil Nadu	201
34	Puducherry	3
35	Andaman and Nicobar Islands	1

PARAMETERS	GUIDANCE FOR FY 23-24	GUIDANCE FOR QTR Dec'2023	ACHIVEMENTS (QTR Dec'2023)
Business Growth	10-12%	10-12%	11.49%
Deposit Growth	8-10%	8-10%	9.53%
Advances Growth	14-15%	14-15%	14.71%
CASA	50%(+/- 1%)	50%(+/- 1%)	48.98%
RAM: Corporate Credit Ratio	65:35 (+/-5%)	65:35 (+/-5%)	67:33
NIM	3.25 - 3.50%	3.25 - 3.50%	3.28%
Gross NPA	4.00 – 4.25%	Below 4.50%	4.50%
Net NPA	Below 1%	Below 1.50%	1.27%
PCR	93 – 95%	93 – 95%	93.73%
Slippage Ratio	Less than 1% on Q-o-Q basis	Less than 1% on Q-o-Q basis	0.34%
Credit Cost (Annualized)	1.00 – 1.25%	Less than 1%	1.26%*
Return on Assets	0.70 - 0.75%	More than 0.70%	0.69%
Cost to Income Ratio	53-55%	55-58%	56.91%

\*With Proactive Provisioning

## ESG

- The bank released its 5 year strategy - Vision Document on ESG on 21st December 2023.
- The Bank has set target of reaching Net Zero under scope 1 by 2028 and 50% reduction in its scope 2 emission.
- The vision document states the way forward of assessing green and sustainable projects and also the rule of "Aware-monitor-reward" to be followed for the eligible projects.
- The Bank will move towards renewable energy use and limits its actions that harms environment.
- Bank will take initiatives to educate all the employees about the impact of climate change.





## Environment

- Bank has inaugurated Energy Efficiency Scheme for MSMEs.
- Bank has various products for financing Electric Vehicles as Cent Go green and also a separate product for solar equipment's as cent KUSUM scheme as part of green financing.
- Bank made investment of ₹199.97 crore in Government of India , Sovereign Green Bonds (GOI SGR Bonds).



## Social

- Bank introduces mentorship programme for all the employees to provide job guidance.
- Bank provides free online Yoga classes to all employees.
- Bank has policy to conduct sports day and family get together on the EVE of festival celebrations with staff members.
- Bank has signed an MOU with Ramanujan College, University of Delhi and more than 5000 employees registered for Certification program on "Fundamentals of ESG and Sustainability".
- Bank introduced Braveheart Award to report irregularities leading to fraud.



## Governance

- Bank has formulated a Task force on ESG.
- Bank has ESG policy that provides foundation to various ESG initiatives.
- Bank also approved framework for financing green activities and projects as per RBI guidelines on green deposits.
- Bank has put together Governance structure to review implementation of ESG initiatives.
- Bank's Green deposit framework includes the details of regulatory guidelines issued by RBI.





Central Bank of India  
received  
Gold Skoch Award  
for Strategic Digital HR  
Transformation at SKOCH  
Summit held at New Delhi  
on 18/11/2023





**Empower Your Business with Cent GST Loan**  
For manufacturers, traders, and service providers

**Minimum Rs 10,00,000**  
**Maximum 2,00,00,000**

**Features**

- Competitive interest rates
- Collateral-free loan
- Quick and easy processing
- Flexible repayment term

Embrace financial freedom with Cent GST Loan!



**Cent Vehicle Business Loan**  
Boost Your Business Momentum

- Purpose**  
For the purchase of a new Car/Van/Jeep/MUV/SUV
- Facility**  
Term Loan (TL) with a maximum finance of 3 Crore
- Rate of Interest**  
Attractive rates based on RBLR (Repo-Based Lending Rate)
- Loan Term**  
60 months

922 390 1111 998 097 1256



Light up your hotels and cafes this Diwali with **CENT HOTEL**

For your hospitality business, hotels, cafes and restaurants

**Advantages**

- Term financing for fixed assets
- Capital for business growth, upgrading, and short-term requirements

**Eligibility**

- Loans for businesses in the hospitality sector and self-employed professionals as per the MSMED Act
- Resorts and hotels operating on government-leased land are eligible
- Udyog Aadhar Registration (URC) is a necessity



Fulfill Your Home Dreams with **CENT HOME LOANS**

- Attractive interest rate @ 8.35%
- Repayment up to 75 years of age
- No pre-payment charges
- Zero processing charges
- Takeover of loans @ zero cost

922 390 1111 998 097 1256



**CENT GRIH LAKSHMI HOME LOANS**  
जहाँ आपके दिवाली के सपनों को मिलेगा घर

- Special housing loan scheme for women
- Zero processing charges
- No pre-payment charges
- Takeover of loans @ zero cost\*

**Interest rate 8.35%**



Embark on a sustainable journey with Central Bank of India's **Cent Green Vehicle Loan**

- Generous Financing**  
Unlock up to **1 CRORE** in Loans
- Stress-Free Repayment**  
Enjoy Convenient and Flexible Terms
- Affordable Financing**  
Benefit from Highly Competitive Low Interest Rates



Unlock Financial Freedom with **CENT PERSONAL GOLD LOAN**  
Central Bank of India

- Instant funds for personal needs
- Competitive interest rates
- Maximum loan amount up to **₹ 40,00,000**
- Flexible repayment options
- Quick and hassle-free processing
- Security of your precious gold assets

922 390 1111 998 097 1256



Bring your dream car home with **CENT VEHICLE LOAN**

**Key Features**

- Competitive interest rates
- Swift and hassle-free loan processing
- Flexible repayment options
- Experience the delight of owning your dream vehicle

Apply for Cent Vehicle Loan from Central Bank of India today and add a touch of elegance to your life

922 390 1111 998 097 1256

**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