

केंद्रीय कार्यालय

Central Office

CO:IRD:2023-24:299

20th October, 2023

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

Madam/Dear Sir,

Sub: Presentation on Financial Results of the Bank for the Second Quarter and Half Year ended 30th September, 2023.

Pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015, we enclose herewith copy of Presentation on Financial Results of the Bank for the Second Quarter and Half Year ended 30th September, 2023.

A copy of presentation will also be made available on Bank's website.

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



वशुधैव कुटुम्बकम्
ONE EARTH · ONE FAMILY · ONE FUTURE



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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



Year of Renaissance



Financial Result Analysis

Quarter & Half Year Ended 30th September 2023

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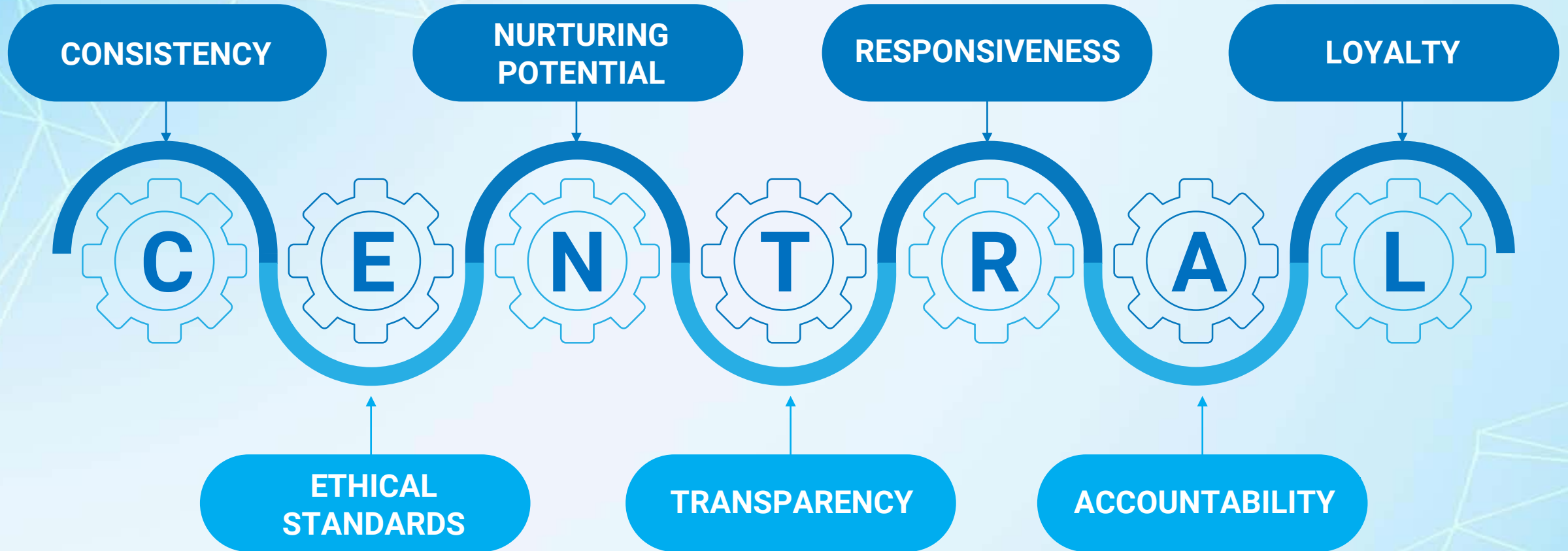


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VALUES THAT SET US APART



STRENGTHS

Strong Brand Image with
Legacy of **111+** Years



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



Best CASA base **@49.40%**
of Total Deposits



Pan India Presence with
19495 Customer
Touch Points



DEDICATED STAFF
STRENGTH OF
32318



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MILESTONES ACHIEVED

As on
30th Sep'2023

**TOTAL BUSINESS
CROSSED**

₹ 6 LAKH CRORES

Sep'2023
(QTR)

**HIGHEST EVER
NET PROFIT
IN A QUARTER**

₹ 605 CR





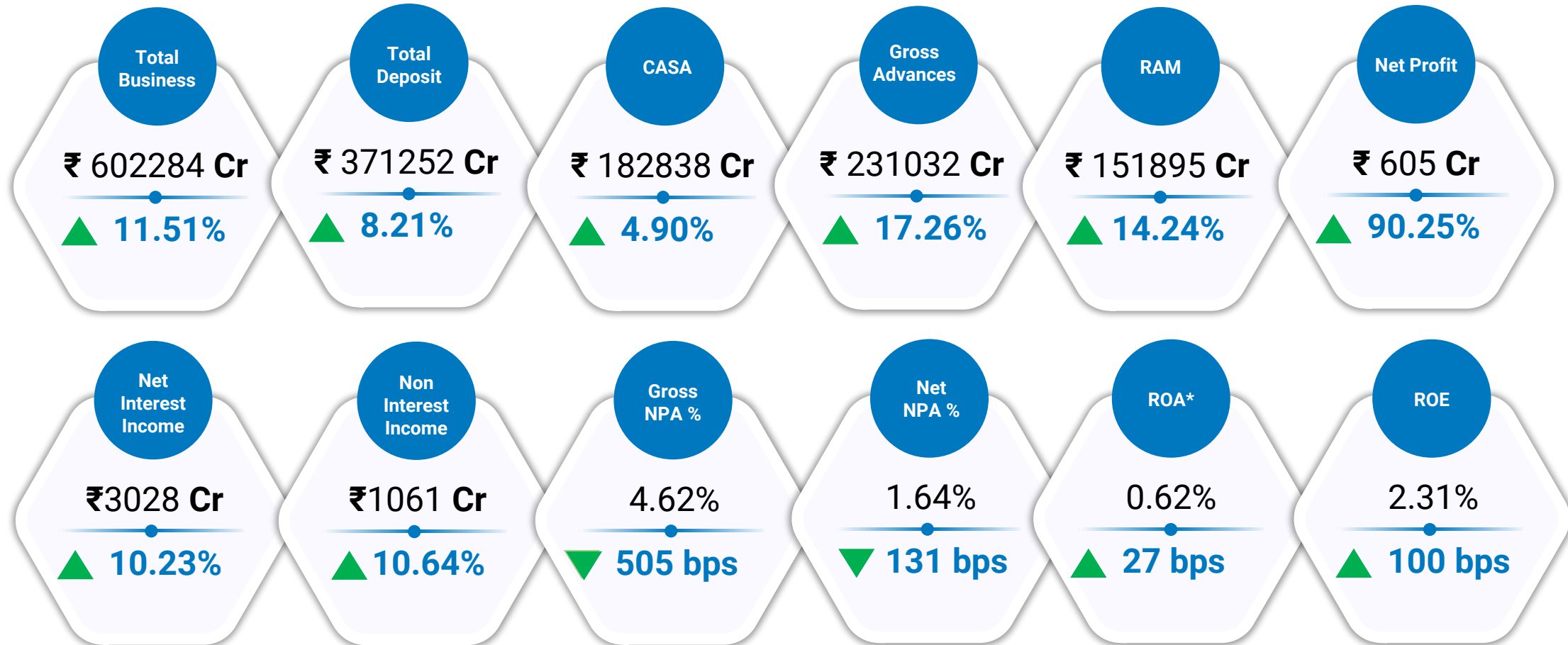
PERFORMANCE HIGHLIGHTS



KEY HIGHLIGHTS

QTR

September'23 vis-a-vis September'22

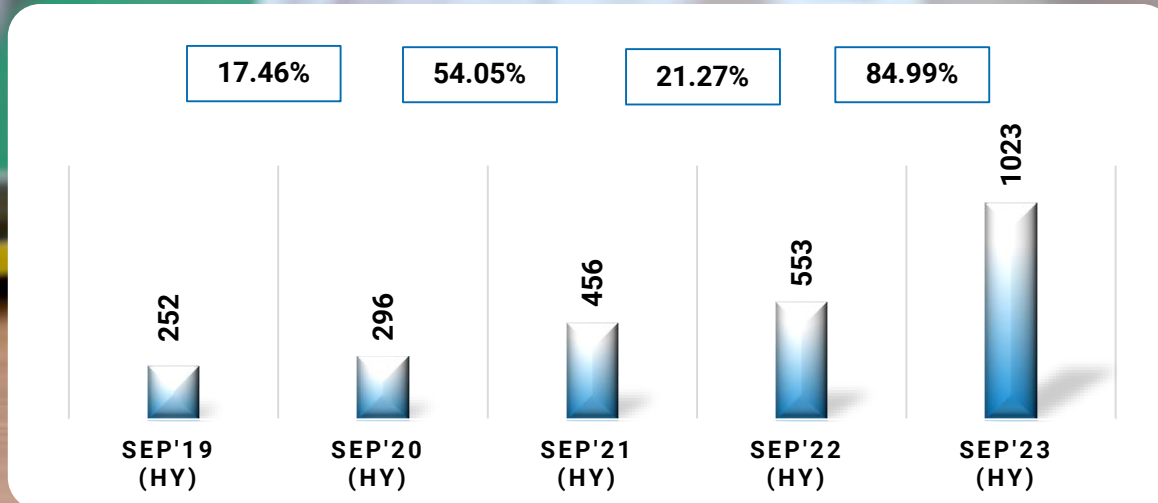
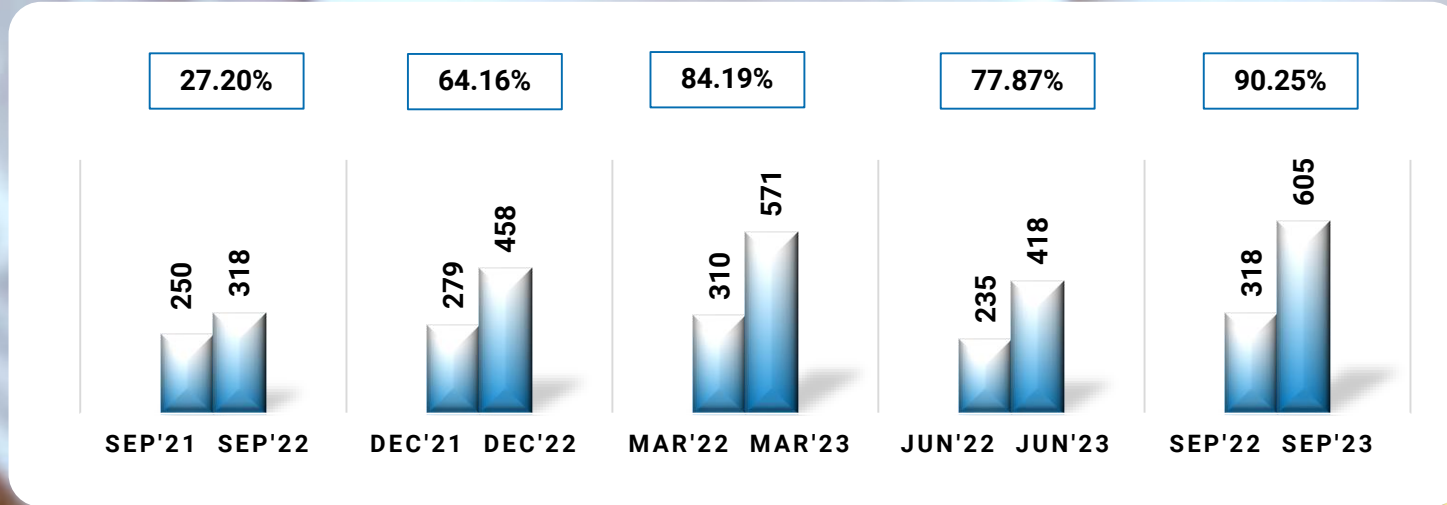


*Annualised

















PROFITABILITY – SUSTAINED GROWTH

NET PROFIT

₹ in Cr



SUSTAINED HEADLINE NUMBERS (On Stand alone basis)

| Particulars | Year Ended | Quarter Ended | | Growth |
|--|------------|---------------|--------|--|
| | Mar'23-FY | Sep'22 | Sep'23 | Y-o-Y |
| Yield on Advances (%) | 7.61 | 7.37 | 8.62 | 125 bps  |
| Yield on Investments (%) | 6.26 | 6.14 | 6.55 | 41 bps  |
| Yield on Funds (%) | 7.96 | 7.71 | 8.33 | 62 bps  |
| Cost of Funds (%) | 3.97 | 3.93 | 4.65 | 72 bps  |
| Cost of Deposits (%) | 3.92 | 3.89 | 4.60 | 71 bps  |
| NIM (%) | 3.64 | 3.44 | 3.43 | (1 bps)  |
| NIM (%) (Excluding one off Item) | 3.52 | 3.41 | 3.43 | 2 bps  |
| ROE (%) (Non-annualised) | 6.42 | 1.31 | 2.31 | 100 bps  |
| Book Value of Share | 29.32 | 28.09 | 30.53 | 8.69%  |
| Credit Cost(%) <small>(Credit cost excluding one corporate account for quarter ended Sep'23 is 0.00%)</small> | 1.80 | 2.21 | 3.52 | 131 bps  |
| Cost to Income(%) | 56.35 | 52.21 | 62.57 | 1036 bps  |
| Staff Cost to Income (%) | 35.53 | 30.22 | 35.14 | 492 bps  |
| Business per Employee ₹ in Cr | 18.45 | 17.13 | 18.60 | 8.58%  |
| Operating Profit per Employee ₹ in Lakhs | 22.07 | 22.22 | 18.94 | (14.76%)  |
| Net Profit per Employee ₹ in Lakhs | 5.07 | 4.05 | 7.49 | 84.94%  |
| ROA (%) | 0.44 | 0.35 | 0.62 | 27 bps  |

A close-up photograph of a business meeting. Several people in light blue shirts are gathered around a table, looking at and pointing to various financial charts and documents. The charts include pie charts and bar graphs. A laptop keyboard is visible in the bottom right corner. A dark blue rounded rectangle is overlaid at the bottom center, containing the text 'FINANCIAL PERFORMANCE' in white, bold, uppercase letters.

FINANCIAL PERFORMANCE

FINANCIALS AT A GLANCE

₹ in Cr

| Particulars | Quarter Ended | | | | |
|-------------------------|---------------|------------|------------|--------------|--------------|
| | Sep'22 | Jun'23 | Sep'23 | Y-o-Y (%) | Q-o-Q (%) |
| Total Interest Income | 6155 | 7225 | 7351 | 19.43 | 1.74 |
| Total Interest Expenses | 3408 | 4049 | 4323 | 26.85 | 6.77 |
| Net Interest Income | 2747 | 3176 | 3028 | 10.23 | (4.66) |
| Total Income | 7065 | 8184 | 8412 | 19.07 | 2.79 |
| Total Expenditure | 5317 | 6346 | 6882 | 29.43 | 8.45 |
| Operating Profit | 1748 | 1838 | 1530 | (12.47) | (16.76) |
| Provisions | 1430 | 1420 | 925 | (35.31) | (34.86) |
| Net Profit | 318 | 418 | 605 | 90.25 | 44.74 |

FEE BASED INCOME

₹ in Cr

| Particulars | Quarter Ended | | | | |
|--|---------------|------------|-------------|----------------|----------------|
| | Sep'22 | Jun'23 | Sep'23 | Y-o-Y (%) | Q-o-Q (%) |
| Fee Based Income (i + ii + iii) | 454 | 401 | 506 | 11.45 | 26.18 |
| Commission Exchange & Brokerage (i) | 113 | 86 | 86 | (23.89) | - |
| - Commission on LC/BG/DDs | 72 | 46 | 43 | (40.28) | (6.52) |
| - Govt. Business | 21 | 20 | 14 | (33.33) | (30.00) |
| - Bancassurance | 20 | 20 | 29 | 45.00 | 45.00 |
| Service Charges (ii) | 298 | 276 | 375 | 25.84 | 35.87 |
| Miscellaneous (iii) | 43 | 39 | 45 | 4.65 | 15.38 |
| Treasury Income | 199 | 282 | 115 | (42.21) | (59.22) |
| - Profit on Sale of Investments | 31 | 142 | 91 | 193.55 | (35.92) |
| - Profit/Loss on Revaluation of Investment | 133 | 41 | (16) | (112.03) | (139.02) |
| - Profit on Exchange Transactions | 33 | 99 | 40 | 21.21 | (59.60) |
| - Dividend Income | 2 | - | - | (100.00) | - |
| - Other Receipts (PSLC & Others) | 257 | 276 | 440 | 71.21 | 59.42 |
| Total Non-Interest Income | 910 | 959 | 1061 | 16.59 | 10.64 |

TOTAL EXPENSES

₹ in Cr

| Particulars | Quarter Ended | | | | |
|---------------------------|---------------|-------------|-------------|--------------|-------------|
| | Sep'22 | Jun'23 | Sep'23 | Y-o-Y (%) | Q-o-Q (%) |
| Interest Expenses | 3408 | 4049 | 4323 | 26.85 | 6.77 |
| Interest Paid on Deposits | 3301 | 3930 | 4178 | 26.57 | 6.31 |
| Other Interests | 107 | 119 | 145 | 35.51 | 21.85 |
| Operating Expenses | 1909 | 2297 | 2559 | 34.05 | 11.41 |
| Staff Cost | 1105 | 1490 | 1437 | 30.05 | (3.56) |
| Other Operating Expenses | 804 | 807 | 1122 | 39.55 | 39.03 |
| Total Expenses | 5317 | 6346 | 6882 | 29.43 | 8.45 |

PROVISIONS

₹ in Cr

| Particulars | Quarter Ended | | | | |
|--|---------------|-------------|------------|----------------|----------------|
| | Sep'22 | Jun'23 | Sep'23 | Y-o-Y (%) | Q-o-Q (%) |
| NPAs | 1070 | 244 | 1929 | 80.28 | 690.57 |
| Standard Assets | 162 | 632 | (837) | (616.67) | (232.44) |
| Depreciation/ Provisions on Investment Including SRs | (95) | (37) | (167) | (75.79) | (351.35) |
| Income Tax | 305 | 607 | (42) | (113.77) | (106.92) |
| Others | 9 | 12 | 59 | 555.56 | 391.67 |
| Restructured A/c's | (21) | (38) | (17) | 19.05 | 55.26 |
| Total Provision | 1430 | 1420 | 925 | (35.31) | (34.86) |

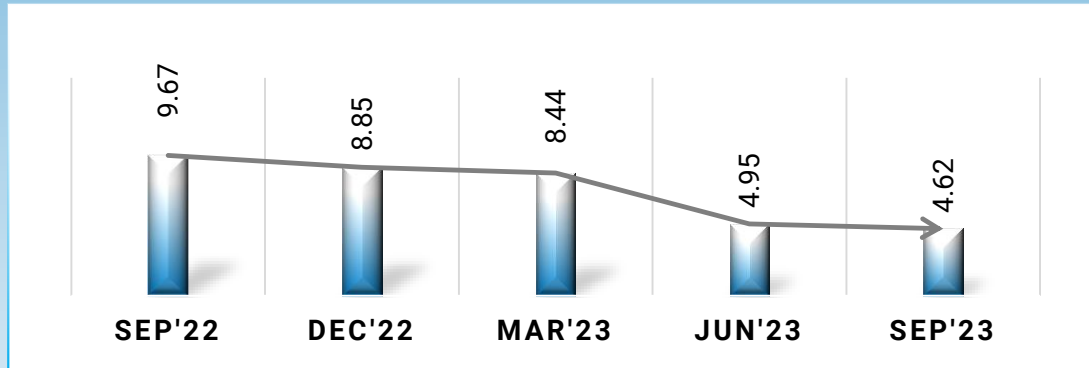


ASSET QUALITY & CAPITAL ADEQUACY

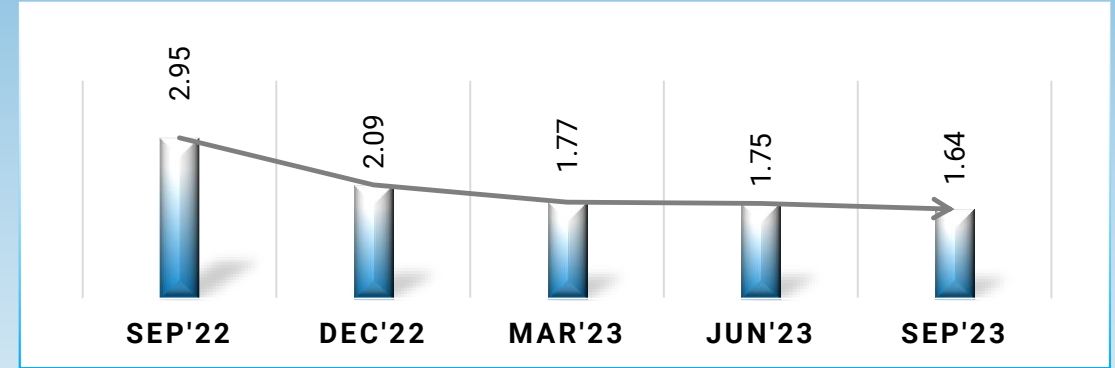
NEED
HELP?

BUSINESS REPORT

ASSET QUALITY TREND



■ GROSS NPA %



■ NET NPA %

₹ in Cr

| Particulars | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 |
|----------------|--------|--------|--------|--------|--------|
| Gross Advances | 197022 | 208921 | 217779 | 219863 | 231032 |
| Net Advances | 183369 | 194492 | 202984 | 212690 | 224030 |
| Gross NPA | 19059 | 18490 | 18386 | 10891 | 10666 |
| Net NPA | 5407 | 4061 | 3592 | 3718 | 3664 |
| Gross NPA % | 9.67 | 8.85 | 8.44 | 4.95 | 4.62 |
| Net NPA % | 2.95 | 2.09 | 1.77 | 1.75 | 1.64 |

NPA MOVEMENT

₹ in Cr

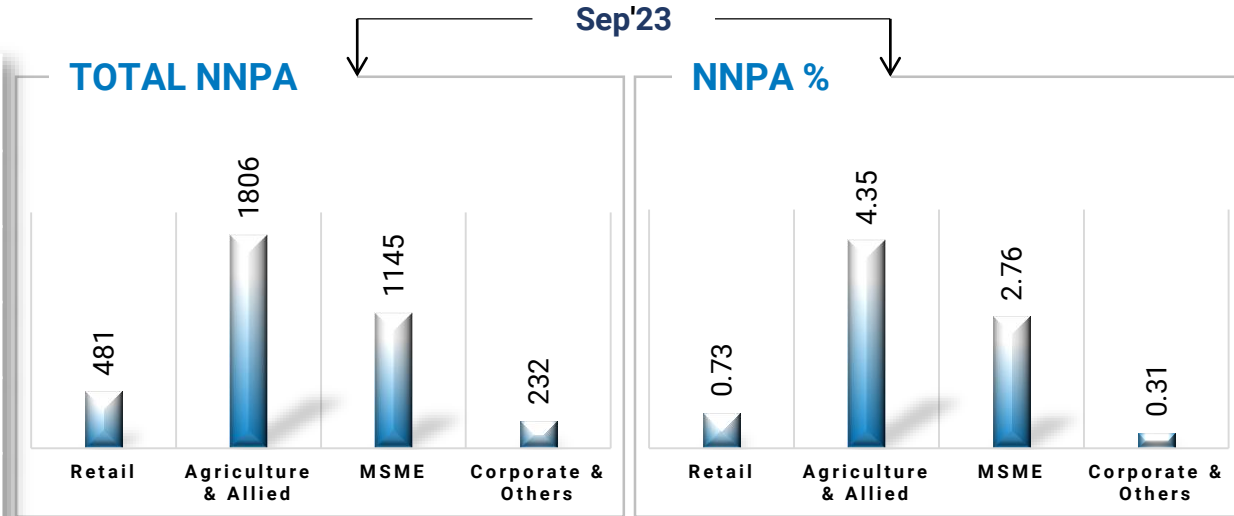
| Particulars | Sep'22 (QTR) | FY 22-23 | Jun'23 (QTR) | Sep'23 (QTR) | Sep'23 (HY) |
|--|--------------|--------------|--------------|--------------|--------------|
| Opening Gross NPAs | 29002 | 28156 | 18386 | 10891 | 18386 |
| Add: Slippage of PA to NPAs | 777 | 3361 | 1062 | 2544 | 3334 |
| Increase in Balance of Existing NPAs | 109 | 715 | 175 | 133 | 289 |
| Sub-Total | 886 | 4076 | 1237 | 2677 | 3623 |
| Less: | | | | | |
| Up-gradation | 499 | 658 | 286 | 315 | 384 |
| Recovery (Including Sale to ARC) | 719 (Nil) | 2869 (13) | 590 (Nil) | 513 (2) | 1029 (2) |
| Regular Write-off | 82 | 402 | 52 | 27 | 79 |
| Technical Write-off | 9514 | 9856 | 7804 | 2045 | 9849 |
| Other Recovery by Adjustment | 15 | 61 | - | 2 | 2 |
| Sub-Total | 10829 | 13846 | 8732 | 2902 | 11343 |
| Gross NPAs | 19059 | 18386 | 10891 | 10666 | 10666 |
| % of Gross NPAs to Gross Advances | 9.67 | 8.44 | 4.95 | 4.62 | 4.62 |

SECTOR-WISE NPA CLASSIFICATION

NPA Classification: Sector-Wise

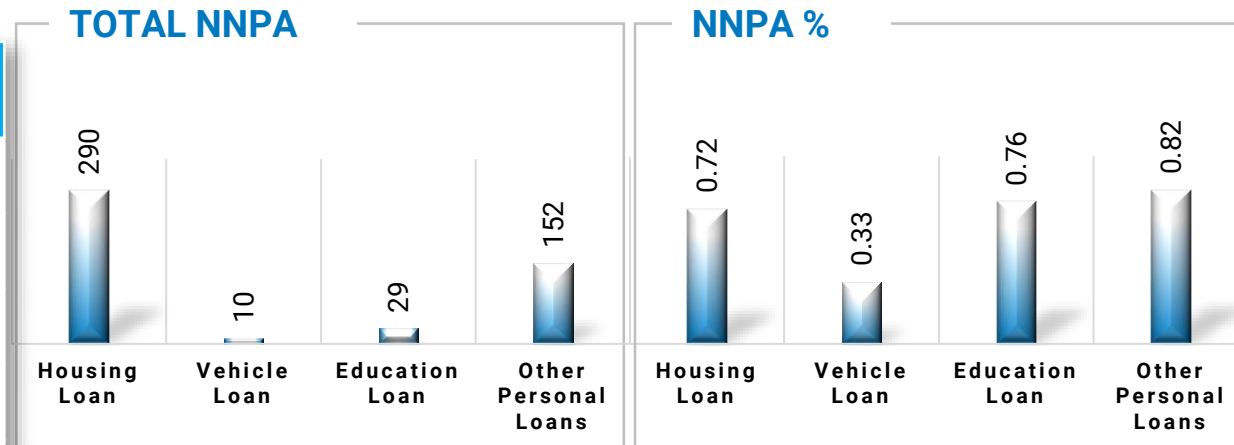
₹ in Cr

| Particulars | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Advances (Sep'23) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total NPA | 19059 | 18490 | 18386 | 10891 | 10666 | 231032 | 3664 | 1.64 |
| Retail | 1489 | 1492 | 1531 | 1293 | 841 | 66133 | 481 | 0.73 |
| Agriculture & Allied | 4894 | 4884 | 5039 | 3650 | 3125 | 42849 | 1806 | 4.35 |
| MSME | 4142 | 4036 | 4200 | 3167 | 2638 | 42913 | 1145 | 2.76 |
| Corporate & Others | 8534 | 8078 | 7616 | 2781 | 4062 | 79137 | 232 | 0.31 |



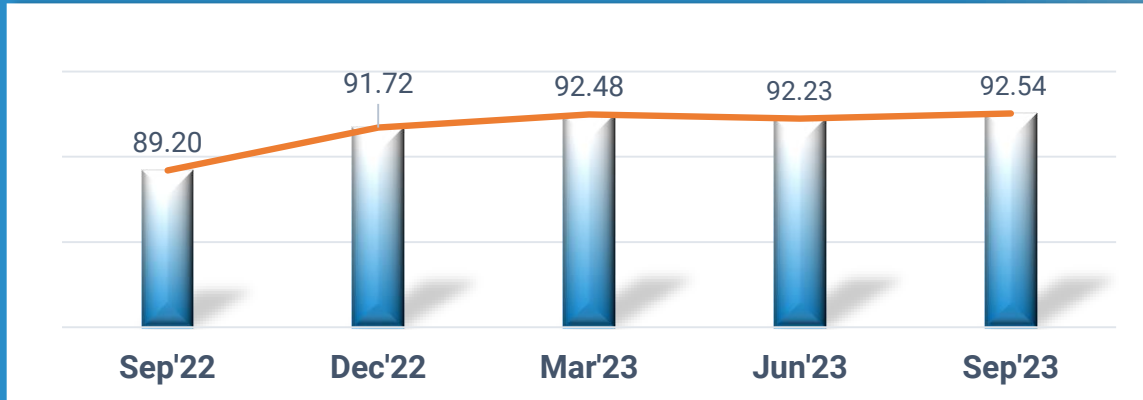
NPA Classification: Retail Sector

| Particulars | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 | Advances (Sep'23) | TOTAL NNPA | NNPA % |
|----------------------|--------|--------|--------|--------|--------|-------------------|------------|--------|
| Total Retail NPA | 1489 | 1492 | 1531 | 1293 | 841 | 66133 | 481 | 0.73 |
| Housing Loan | 743 | 735 | 744 | 632 | 491 | 40641 | 290 | 0.72 |
| Vehicle Loan | 70 | 69 | 73 | 63 | 50 | 3070 | 10 | 0.33 |
| Education Loan | 355 | 359 | 358 | 294 | 103 | 3865 | 29 | 0.76 |
| Other Personal Loans | 321 | 329 | 356 | 304 | 197 | 18557 | 152 | 0.82 |

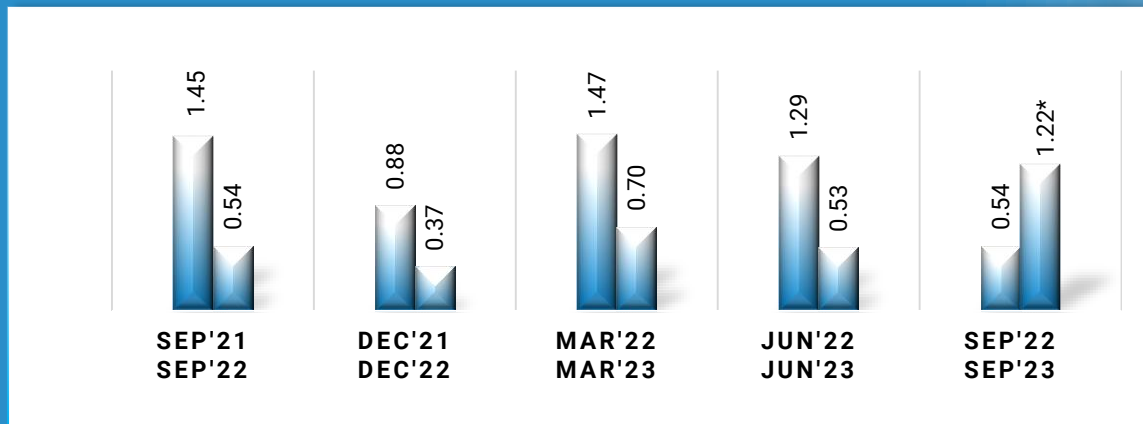


OTHER MAJOR RATIOS

PROVISION COVERAGE RATIO



SLIPPAGE RATIO



* Slippage Ratio for the quarter ended Sep'23 is 0.30% excluding slippage of one corporate account. Slippage Ratio excludes increase in balance of existing NPAs.

RESTRUCTURED BOOK

Standard Restructured Book

₹ in Cr

| Segment | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 891 | 933 | 905 | 855 | 819 |
| MSME | 650 | 630 | 560 | 512 | 477 |
| Agriculture | 193 | 186 | 183 | 177 | 176 |
| Retail | 379 | 360 | 348 | 409 | 400 |
| TOTAL | 2113 | 2109 | 1996 | 1953 | 1872 |

Standard Restructured - Covid-19 Resolution Framework

| Segment | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 |
|--------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 738 | 747 | 706 | 700 | 686 |
| MSME | 2238 | 2124 | 1888 | 1662 | 1600 |
| Agriculture | 333 | 319 | 303 | 284 | 279 |
| Retail | 1959 | 1928 | 1873 | 1801 | 1728 |
| TOTAL | 5268 | 5118 | 4770 | 4447 | 4293 |

Total Standard Restructured Book

| Segment | Sep'22 | Dec'22 | Mar'23 | Jun'23 | Sep'23 |
|---------------------------|-------------|-------------|-------------|-------------|-------------|
| Corporate | 1629 | 1680 | 1611 | 1555 | 1505 |
| MSME | 2888 | 2754 | 2448 | 2174 | 2077 |
| Agriculture | 526 | 505 | 486 | 461 | 455 |
| Retail | 2338 | 2288 | 2221 | 2210 | 2128 |
| TOTAL RESTRUCTURED | 7381 | 7227 | 6766 | 6400 | 6165 |

* Accounts of Rs. 1981 Cr are common between SMA and Restructured Accounts.

SPECIAL MENTION ACCOUNTS

₹ in Cr

| Asset Quality – Sep'22 | | | | | | | |
|------------------------|-------------|--------------|---------------|--------------|---------------|--------------|-----------------|
| Asset Quality | No. of A/Cs | Above ₹ 5 Cr | No. of A/Cs | Up to ₹ 5 Cr | No. of A/Cs | Sep'22 | % of Total Adv. |
| SMA 0 | 30 | 746 | 110062 | 5885 | 110092 | 6631 | 3.37 |
| SMA 1 | 6 | 38 | 64946 | 2730 | 64952 | 2768 | 1.40 |
| SMA 2 | 13 | 169 | 83124 | 3583 | 83137 | 3752 | 1.90 |
| TOTAL | 49 | 953 | 258132 | 12198 | 258181 | 13151 | 6.67 |

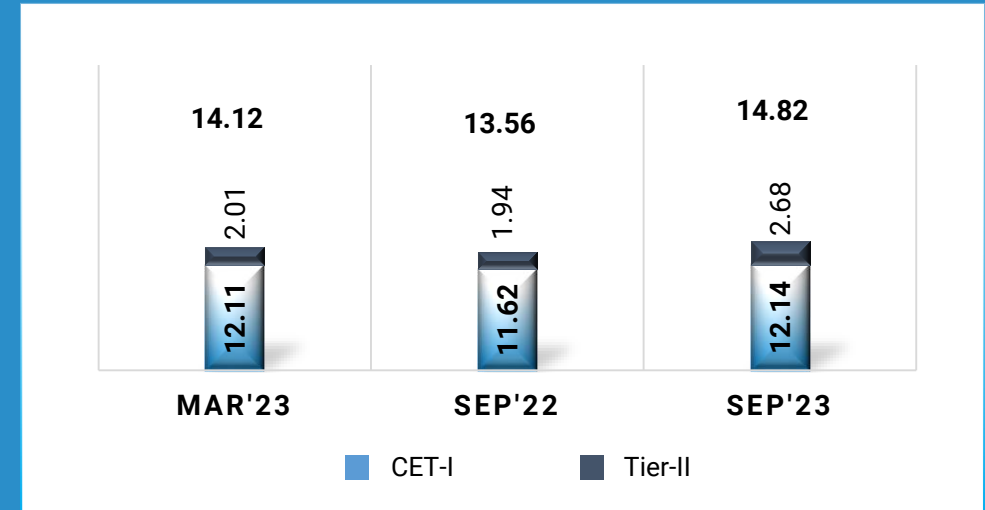
| Asset Quality – Jun'23 | | | | | | | |
|------------------------|-------------|--------------|---------------|--------------|---------------|--------------|-----------------|
| Asset Quality | No. of A/Cs | Above ₹ 5 Cr | No. of A/Cs | Up to ₹ 5 Cr | No. of A/Cs | Jun'23 | % of Total Adv. |
| SMA 0 | 45 | 1773 | 123761 | 7794 | 123806 | 9567 | 4.35 |
| SMA 1 | 11 | 798 | 60582 | 2905 | 60593 | 3703 | 1.69 |
| SMA 2 | 10 | 179 | 68315 | 3581 | 68325 | 3760 | 1.71 |
| TOTAL | 66 | 2750 | 252658 | 14280 | 252724 | 17030 | 7.75 |

| 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 |
| TOTAL | 54 | 862 | 270320 | 14587 | 270374 | 15449 | 6.69 |

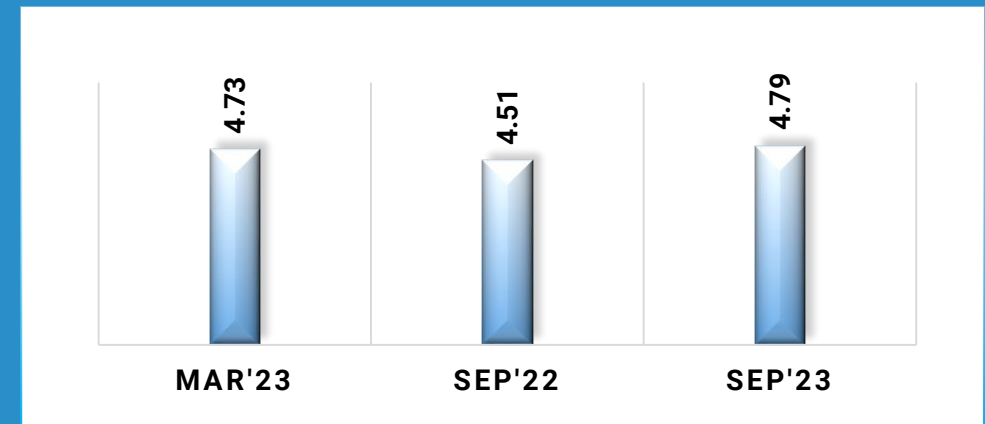
* Accounts of Rs. 1981 Cr are common between SMA and Restructured Accounts.

CAPITAL RATIOS

CAPITAL ADEQUACY RATIO*



LEVERAGE RATIO*



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

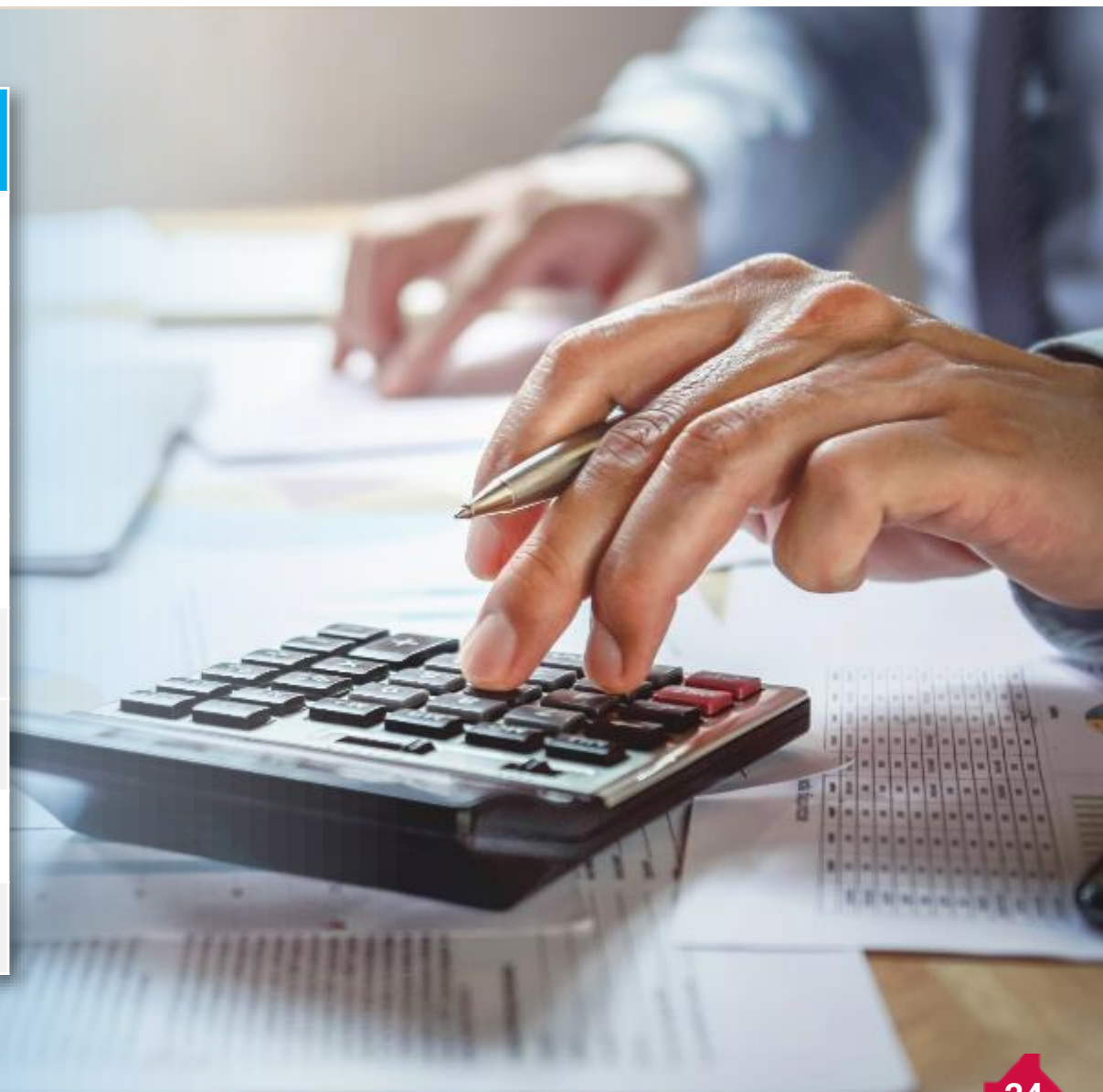


BUSINESS PERFORMANCE

BUSINESS ACROSS THE BOARD

₹ in Cr

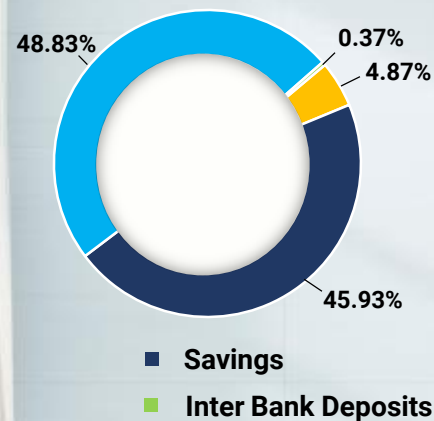
| PARTICULARS | SEP'22 | SEP'23 | Y-o-Y Growth % |
|---|---------------|---------------|----------------|
| Total Business | 540103 | 602284 | 11.51 |
| Total Deposits (Including Interbank Deposits) | 343081 | 371252 | 8.21 |
| CASA Deposits | 174296 | 182838 | 4.90 |
| CASA % | 50.99 | 49.40 | (159 bps) |
| Total Advances | 197022 | 231032 | 17.26 |
| RAM | 132965 | 151895 | 14.24 |
| Corporate | 64057 | 79137 | 23.54 |
| CD Ratio | 57.64 | 62.43 | 479 bps |



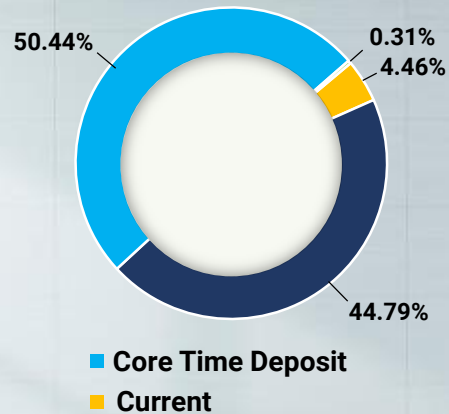
DEPOSIT MIX

₹ in Cr

Sep'22



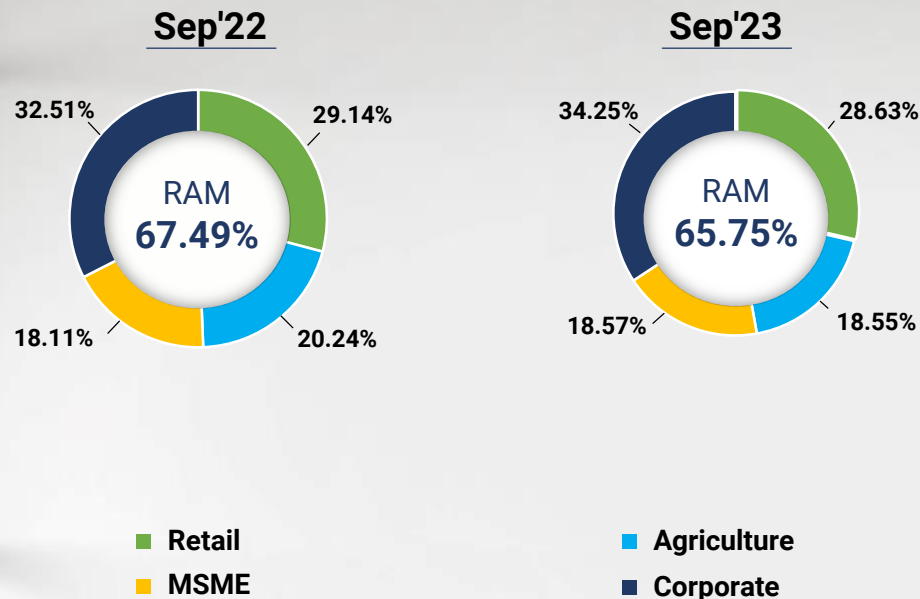
Sep'23



| PARTICULARS | SEP'22 | SEP'23 | Y-o-Y Growth % |
|----------------------------|---------------|---------------|----------------|
| Current | 16713 | 16546 | (1.00) |
| Savings | 157583 | 166292 | 5.53 |
| Total CASA Deposits | 174296 | 182838 | 4.90 |
| CASA % | 50.99 | 49.40 | (159bps) |
| Core Time Deposits | 167526 | 187248 | 11.77 |
| Total Core Deposits | 341822 | 370086 | 8.27 |
| Inter Bank Deposits | 1259 | 1166 | (7.39) |
| Total Deposits | 343081 | 371252 | 8.21 |

CREDIT PERFORMANCE

₹ in Cr

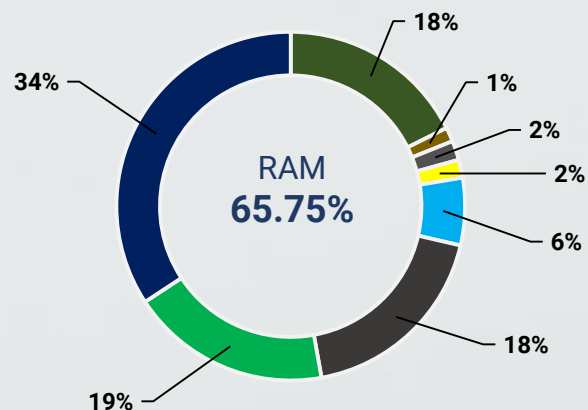


| SECTOR | Sep'22 | Sep'23 | Y-o-Y Growth % |
|--------------------------------|---------------|---------------|------------------|
| Retail | 57411 | 66133 | 15.19 |
| Agriculture | 39870 | 42849 | 7.47 |
| MSME | 35684 | 42913 | 20.25 |
| RAM | 132965 | 151895 | 14.24 |
| Corporate | 64057 | 79137 | 23.54 |
| Gross Advance | 197022 | 231032 | 17.26 |
| TOTAL Credit RWA | 128138 | 142785 | 11.43 |
| CRWA % of Gross Advance | 65.04 | 61.80 | (324 bps) |

₹ in Cr

| SECTOR | Amount |
|----------------------|---------------|
| Housing Loan | 40641 |
| Auto Loan | 3070 |
| Personal Loan | 4144 |
| Education Loan | 3865 |
| Other Retail Loan | 14413 |
| Total Retail | 66133 |
| Agriculture Loan | 42849 |
| MSME Credit | 42913 |
| Corporate Credit | 79137 |
| Total Advance | 231032 |

As on 30th Sep'23






- Housing Loan
- Education Loan
- MSME Credit
- Auto Loan
- Personal Loan
- Agriculture Loan
- Other Retail Loan
- Corporate Credit



RETAIL SEGMENT

As on 30th Sep'23

| ₹ in Cr | | | % of Total Retail Advance | Y-o-Y Growth |
|---|----------------|---------|---------------------------|--------------|
|  | HOME LOAN | ₹ 40641 | 61.45% | 19.04% |
|  | AUTO LOAN | ₹ 3070 | 4.64% | (2.69%) |
|  | EDUCATION LOAN | ₹ 3865 | 5.85% | 13.41% |
|  | PERSONAL LOAN | ₹ 4144 | 6.27% | 33.03% |
|  | OTHER | ₹ 14413 | 21.79% | 6.04% |

Retail Segment
₹ 66133

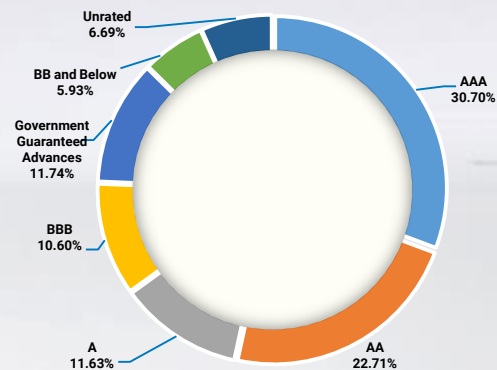
28.63 % of Total Advance

Y-o-Y Growth
15.19%

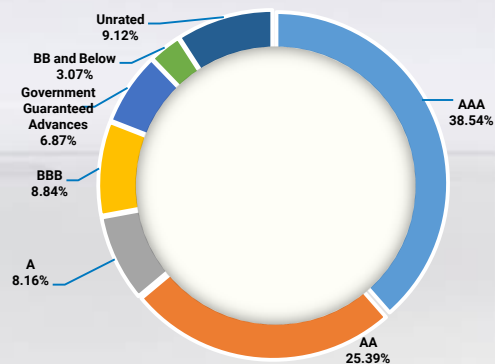
RATED STANDARD ADVANCES

₹ in Cr

Sep'22







Sep'23







| INVESTMENT GRADE WISE STANDARD ADVANCES (FUND BASED) | Sep'22 | Sep'23 | Y-o-Y (%) |
|--|--------------|--------------|--------------|
| AAA | 18251 | 31574 | 73.00 |
| AA | 13505 | 20797 | 53.99 |
| A | 6915 | 6684 | (3.35) |
| BBB (Including CRE) | 6305 | 7244 | 14.89 |
| Government Guaranteed Advances | 6979 | 5632 | (19.30) |
| Sub-Total | 51955 | 71931 | 38.45 |
| BB and Below | 3524 | 2519 | (28.52) |
| Unrated | 3980 | 7475 | 87.83 |
| Total | 59459 | 81925 | 37.78 |

SANCTIONS & OUTSTANDING

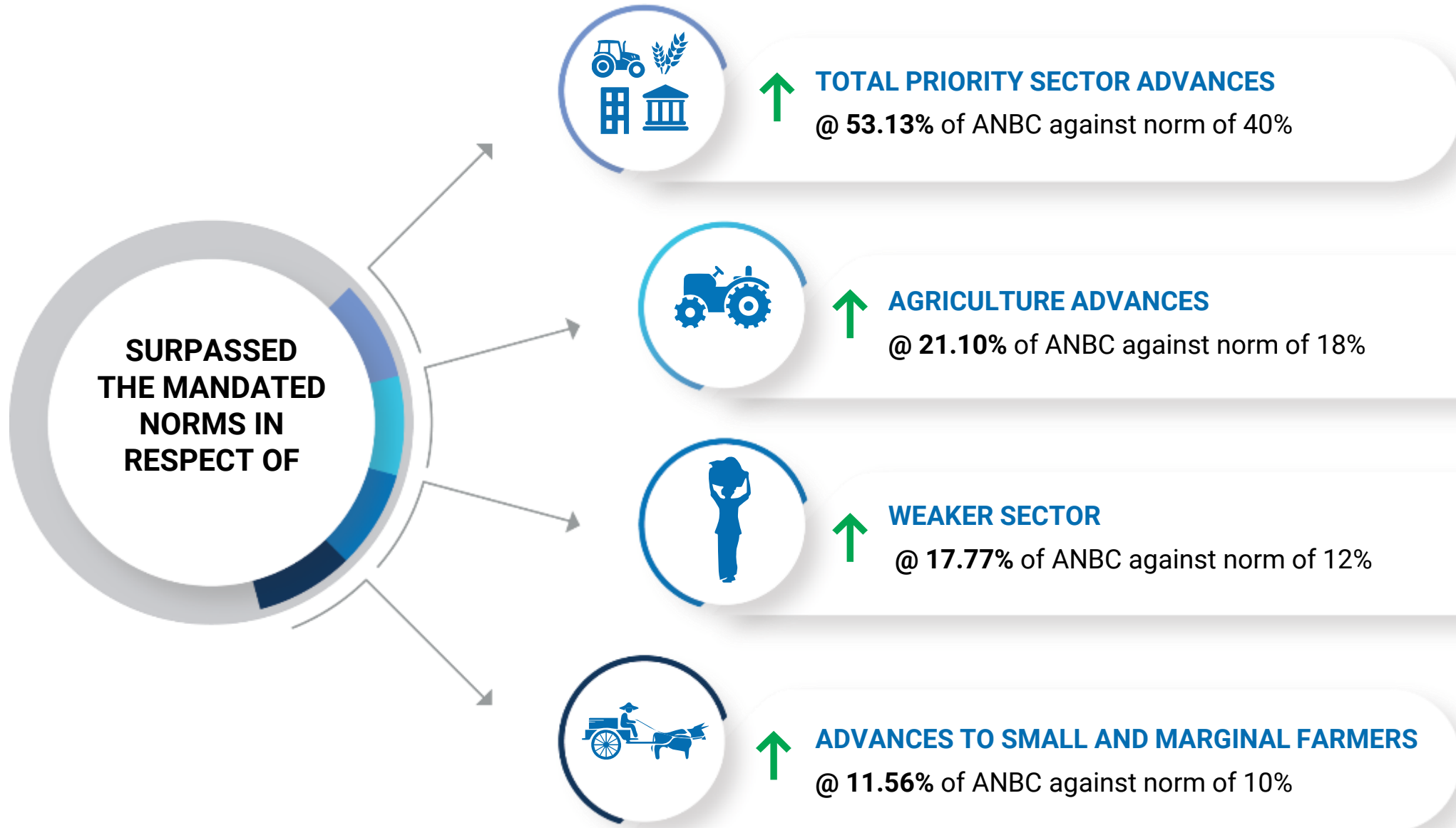
₹ in Cr

| SECTOR | SANCTIONS | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|--|-----------------------|-----------------|-----------------------|-----------------|-----------------------|-----------------|-----------------------|--------------------------------------|----------------|
| | No. of A/Cs Jun'23 | Amt. Jun'23 | No. of A/Cs Sep'22 | Amt. Sep'22 | No. of A/Cs Sep'23 | Amt. Sep'23 | As on 30th Sep'23 | Y-o-Y | Q-o-Q |
|  Retail | 48993 | 3718.12 | 60111 | 6297.74 | 64903 | 5231.62 | 66133 | (16.93) | 40.71 |
|  Agriculture | 196326 | 3519.12 | 218528 | 3833.03 | 216444 | 4370.01 | 42849 | 14.00 | 24.18 |
|  MSME | 22851 | 3163.22 | 29157 | 4005.52 | 52565 | 5145.41 | 42913 | 28.46 | 62.66 |
|  Corporate Credit | 34 | 25492.41 | 45 | 11248.36 | 38 | 14649.00 | 79137 | 30.23 | (42.54) |
| TOTAL | 268204 | 35892.87 | 307841 | 25384.65 | 333950 | 29396.04 | 231032 | 15.80 | (18.10) |

₹ in Cr

| SECTOR | SANCTIONS | | | | | | OUTSTANDING (Amt.) | GROWTH (%) IN SANCTIONS (Amt.) | |
|--|-----------------------|----------------|-----------------------|----------------|-----------------------|----------------|-----------------------|--------------------------------------|--------------|
| | No. of A/Cs Jun'23 | Amt. Jun'23 | No. of A/Cs Sep'22 | Amt. Sep'22 | No. of A/Cs Sep'23 | Amt. Sep'23 | As on 30th Sep'23 | Y-o-Y | Q-o-Q |
|  Retail | 9487 | 412.33 | 6855 | 918.38 | 14993 | 604.29 | 5008.40 | (34.20) | 46.55 |
|  Agriculture | 11 | 1.56 | 2 | 0.90 | 23 | 1.38 | 4.56 | 53.33 | (11.54) |
|  MSME | 6298 | 894.31 | 4005 | 304.96 | 13890 | 1208.78 | 3385.98 | 296.37 | 35.16 |
|  Corporate Credit | - | - | - | - | 5 | 168.75 | 124.99 | 100.00 | 100.00 |
| TOTAL | 15796 | 1308.20 | 10862 | 1224.24 | 28911 | 1983.20 | 8523.93 | 61.99 | 51.60 |

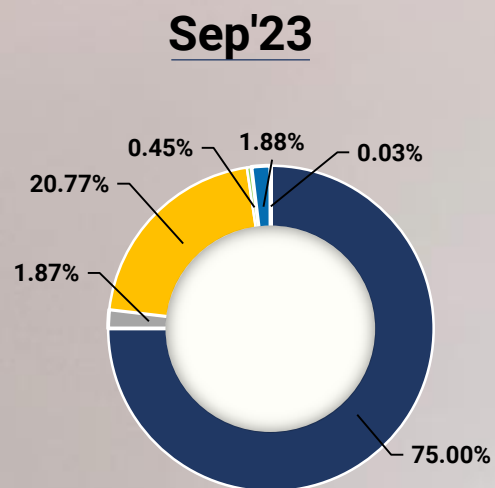
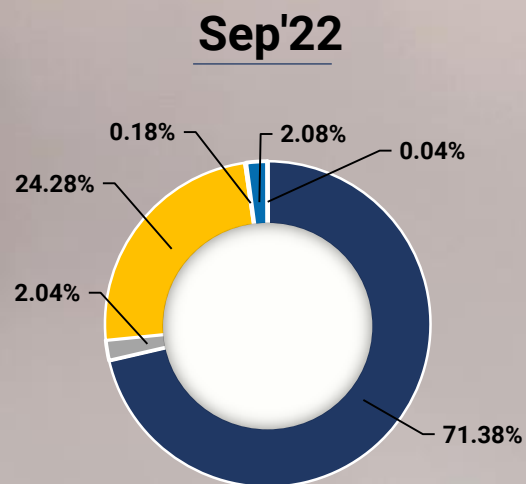
ACHIEVEMENT UNDER MANDATED TARGETS



A conceptual image representing investment and growth. In the foreground, five stacks of silver coins are arranged in a row, increasing in height from left to right. A hand in a dark suit jacket holds a small, vibrant green tree on top of the tallest stack. A white dashed arrow starts from the base of the tree and points upwards and to the right, symbolizing growth and upward movement. The background is dark and out of focus, showing a person in a light blue shirt and dark suit jacket. A blue rounded rectangular banner is overlaid in the center, containing the word 'INVESTMENTS' in white capital letters.

INVESTMENTS

INVESTMENT PORTFOLIO



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

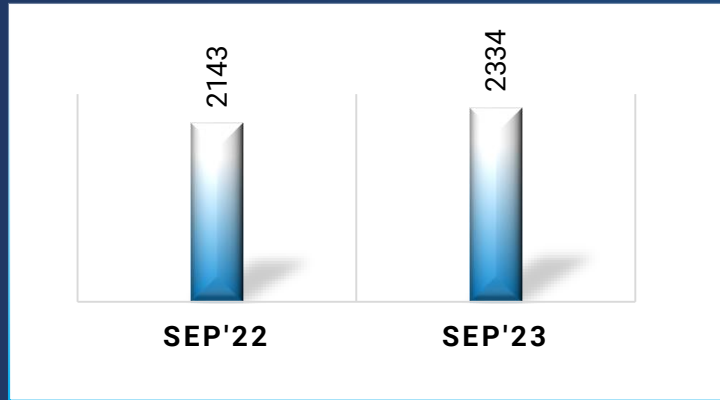
■ Shares ■ Debentures & Bonds ■ Others

₹ in Cr

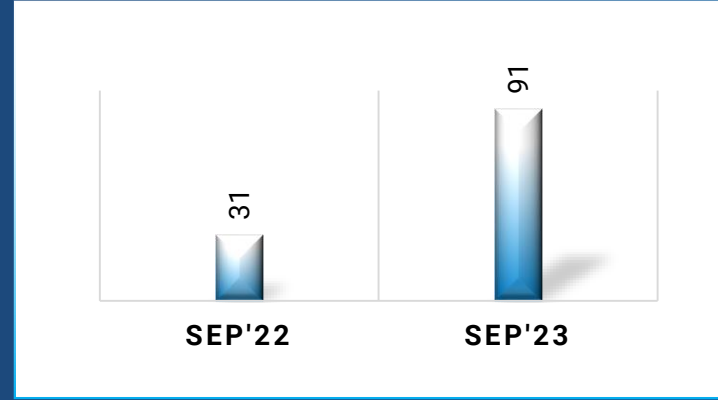
| Particulars | Sep'22 | Sep'23 |
|----------------------------------|---------------|---------------|
| Govt. Securities | 99657 | 111984 |
| Other Approved | - | - |
| Shares | 2846 | 2791 |
| Debentures & Bonds | 33898 | 31007 |
| Subsidiaries & Joint Ventures | 258 | 670 |
| Others | 2903 | 2810 |
| Total Investment In India | 139562 | 149262 |
| Investment Outside India | 47 | 47 |
| Grand Total | 139609 | 149309 |

TREASURY PERFORMANCE

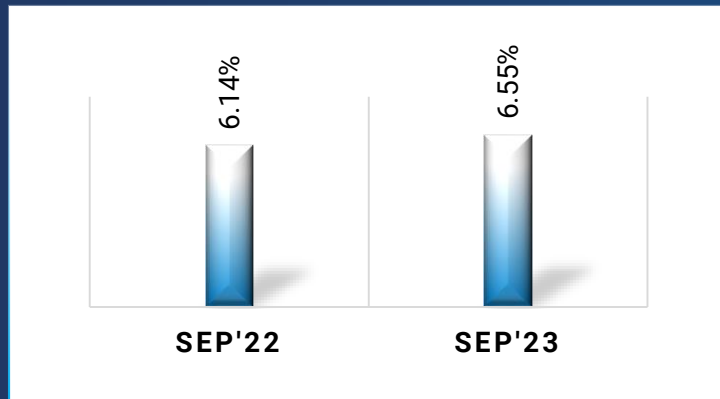
INTEREST ON INVESTMENT



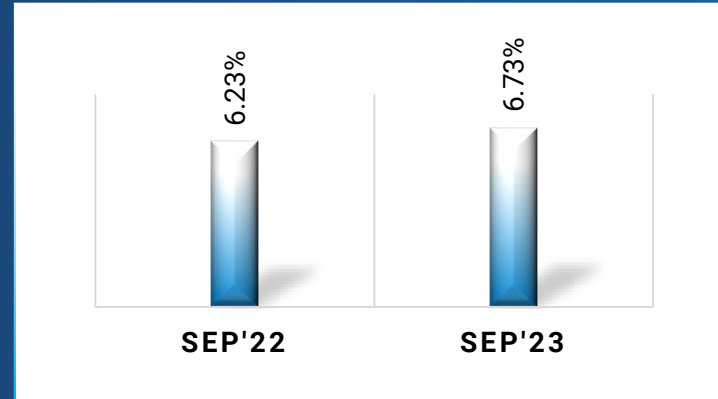
PROFIT ON SALE OF INVESTMENT



YIELD ON INVESTMENT



YIELD ON INVESTMENT (Including Trading Profit)



₹ in Cr

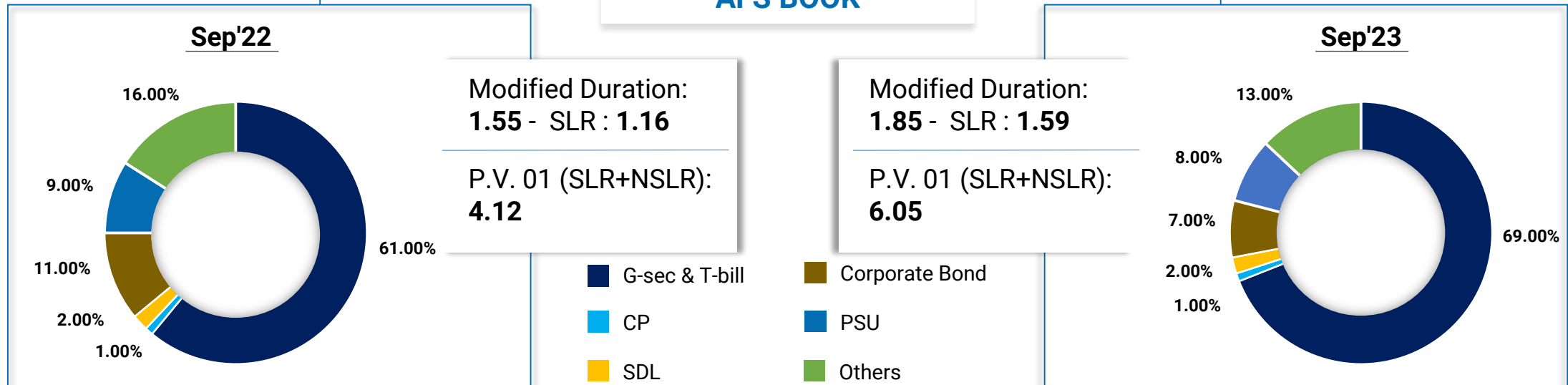
| Particulars | Sep'22 (QTR) | Sep'23 (QTR) |
|---|--------------|--------------|
| Aggregate Investment | 139609 | 149309 |
| Interest on Investment | 2143 | 2334 |
| Yield on Investment % | 6.14 | 6.55 |
| Profit on Sale of Investments | 31 | 91 |
| Profit on Exchange Transaction | 33 | 40 |
| Dividend Income | 2 | - |
| Profit/Loss of Revaluation of Investment | 133 | (16) |
| Yield on Investment (Including Trading Profit)% | 6.23 | 6.73 |
| M - Duration (AFS) | 1.55 | 1.85 |
| 10 Year Bench Mark % | 7.40 | 7.21 |

TREASURY OPERATIONS

₹ in Cr

| TOTAL INVESTMENT BOOK | Sep'22 | | | Sep'23 | | |
|-----------------------|-----------|----------|--------|-----------|----------|--------|
| AGGREGATE INVESTMENT | 139608.85 | | | 149308.82 | | |
| PORTFOLIO | HTM | AFS | HFT | HTM | AFS | HFT |
| INVESTMENT | 106040.79 | 33463.36 | 104.70 | 109164.25 | 39433.41 | 711.16 |
| PERCENTAGE | 75.96 | 23.97 | 0.07 | 73.11 | 26.41 | 0.48 |
| TOTAL SLR | 99656.80 | | | 111984.04 | | |
| OF WHICH | 78389.00 | 21163.10 | 104.70 | 83046.14 | 28226.74 | 711.16 |

AFS BOOK





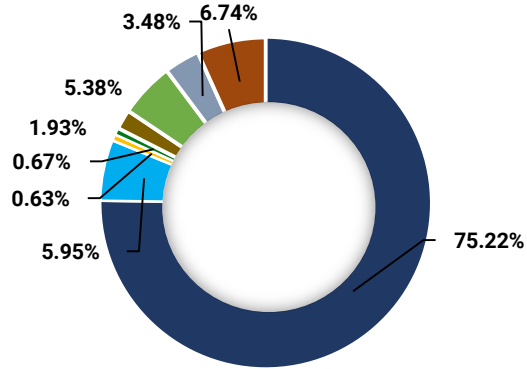
DIGITAL JOURNEY

LEVERAGING TECHNOLOGY



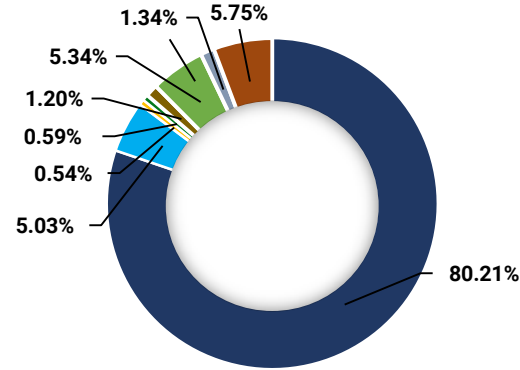
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (1/2)

Oct'21 to Sep'22

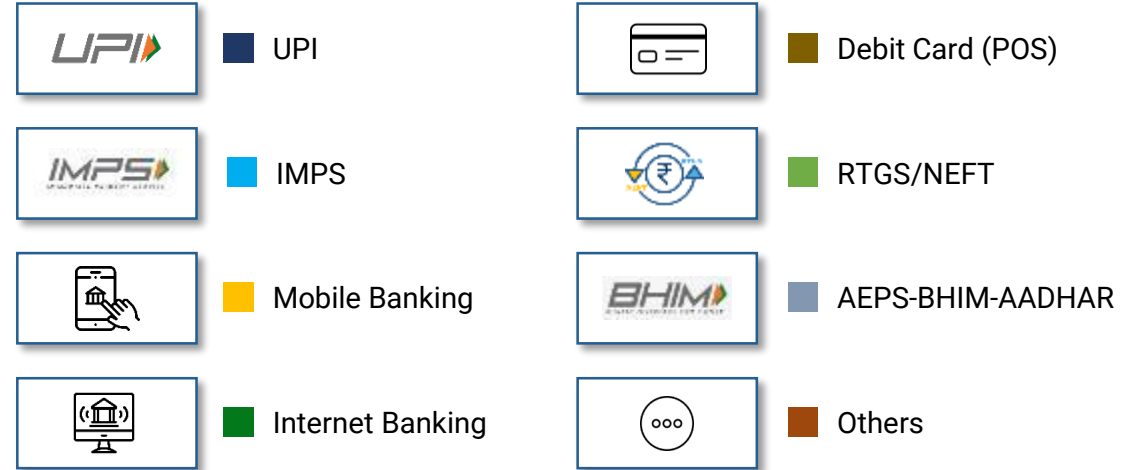


Share of Digital Txns through ADC 77.12%

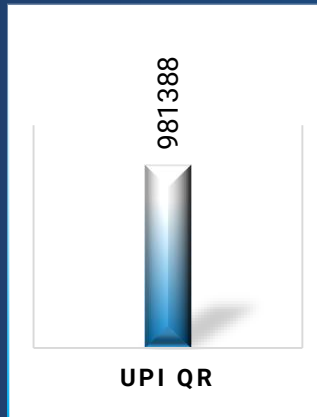
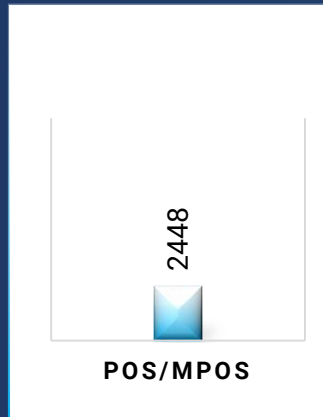
Sep'22 to Sep'23



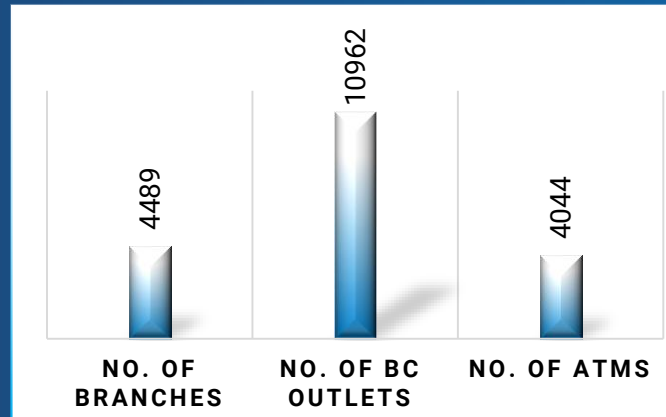
Share of Digital Txns through ADC 80.04%



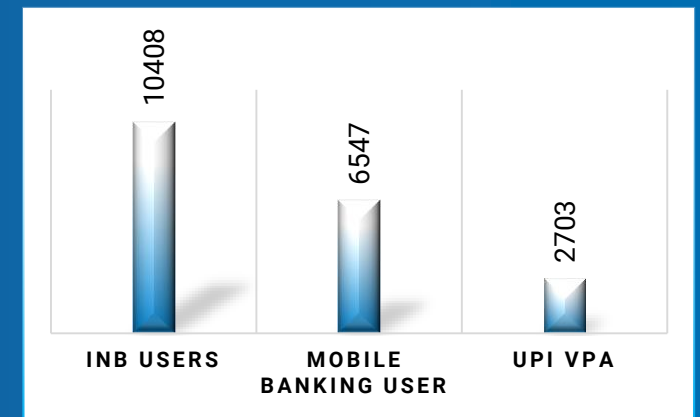
PAYMENT ACCEPTANCE TOUCH POINTS



OTHER TOUCH POINTS



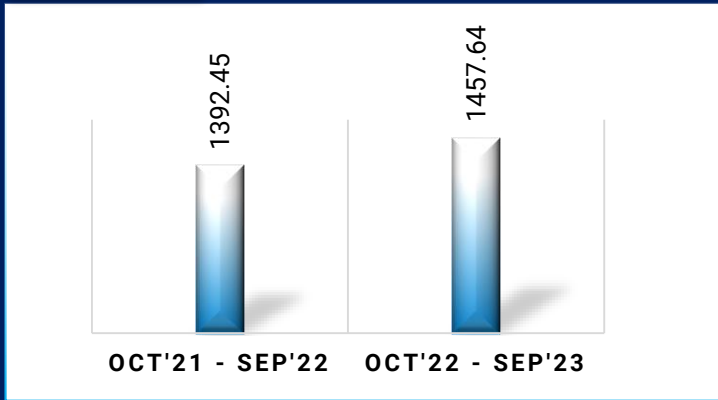
DIGITAL TOUCH POINTS (IN'000)



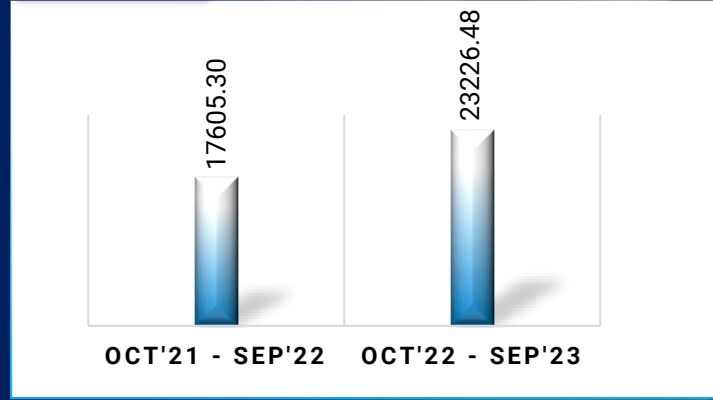
DIGITAL TRANSACTIONS & CUSTOMER TOUCH POINTS (2/2)



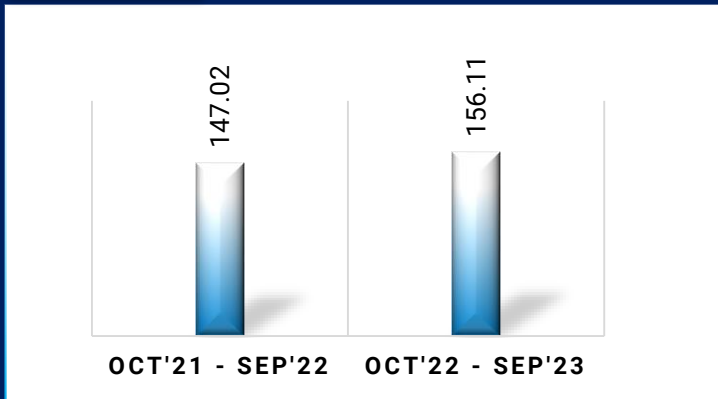
IMPS TRANSACTIONS



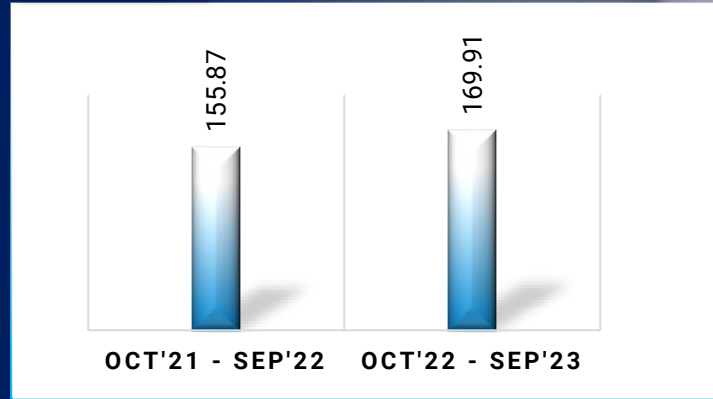
UPI (Remitter + Beneficiary)



MOBILE BANKING



INTERNET BANKING



TRANSACTIONS (in Lakhs)

ICCW ATM



NCCM CARD

Your RuPay Debit Card is your ticket.

Your RuPay Debit Card can be used as a ticket to travel in your city. Just look for this contactless symbol on your card to check if it's a NCCM-enabled card.

STEPS FOR A CONTACTLESS JOURNEY:

1. VISIT NEAREST METRO OR BUS STATION
2. ACTIVATE YOUR CARD
3. LOAD MONEY IN YOUR CARD
4. USE YOUR CARD AS A TICKET TO TAP & TRAVEL

#AskForRuPay

RuPay DEBIT

WHATSAPP CHATBOT FOR RETAIL CUSTOMERS

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Dial
+91 9980971256

To know more about our retail products

Salient Features:

- ROI of Retail Products.
- Check Eligibility by providing Monthly Income and deductions.
- EMI Calculator.
- Get the Address of Nearest Branches.
- Request Call Back to get more information on Retail Products.

Scan the QR to open the Chat

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Digital Lending Platform (DLP)

The DLP shall enable bank to offer loans to customers digitally at their convenience at the point of transaction.



Omni Channel Mobile App

Through this channel Bank shall be offering a variety of services to Retail & Corporate customers through App and Web interfaces.



Integrated Customer Care

Customer Care is being transformed to provide enhanced services over multiple channels viz. Call, IVR, Chat, Voice, Video, Co-browsing etc.



Integrations Platform

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



Collections Management

The Collections shall be through Call Centre & Feet On Street (FOS), purpose is to strengthen the collections process and improve collection efficiency.

FINANCIAL INCLUSION

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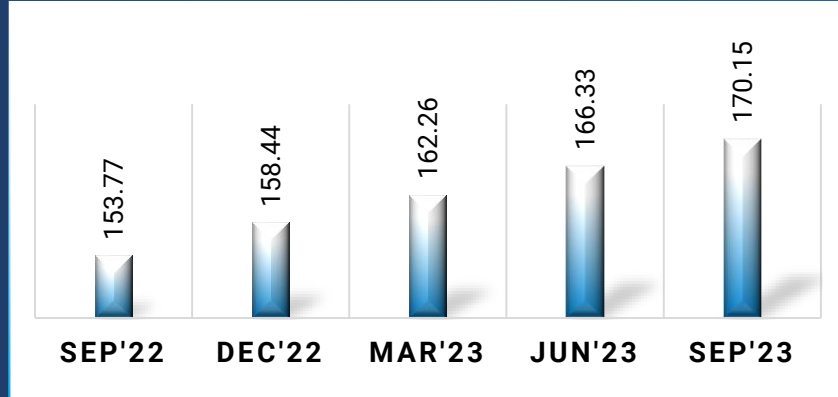
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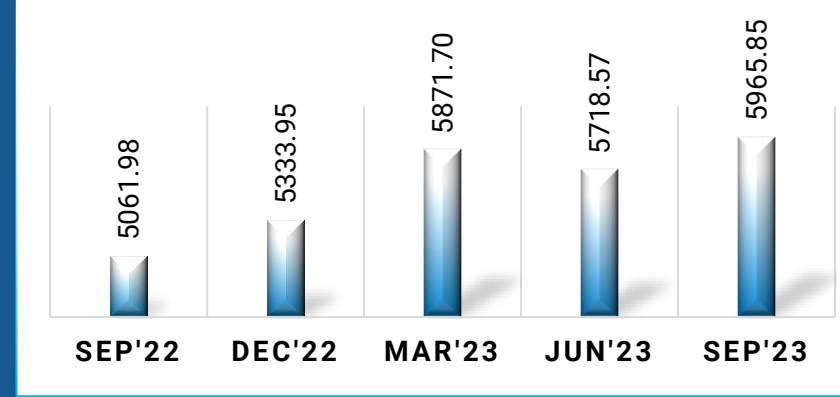
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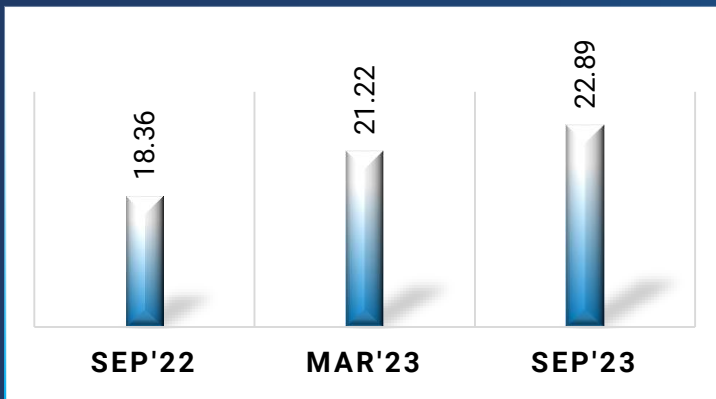
No. of Accounts (in Lakhs)



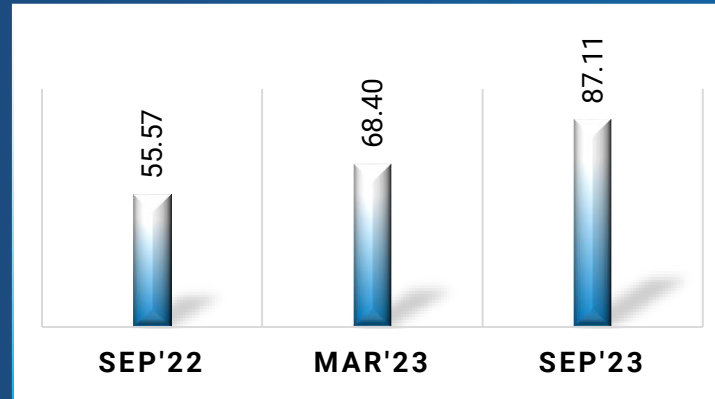
Balance Outstanding (in Cr)



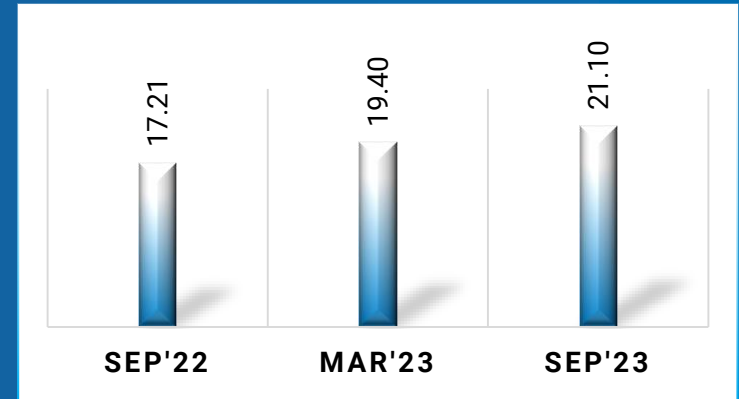
PMJJBY



PMSBY



APY



No. of Enrollments (in Lakhs)

Subsidiaries

₹ in Cr

| | Central Bank of India Shareholding | Particulars | Quarter ended | |
|--|------------------------------------|--------------------|---------------|---------|
| | | | Sep'23 | Sep'22 |
| Cent Bank Home Finance Ltd. (Unaudited) | | | | |
| <ul style="list-style-type: none"> Engaged into Housing Finance Activity Presence in 11 States through 24 Branches & 6 SPOKE locations Advances & Investment Portfolio of ₹ 1501 Cr | 64.40% | Total Income | 78.21 | 68.17 |
| | | Net Profit/(Loss) | 12.24 | 16.64 |
| | | Total Assets | 1532.99 | 1393.97 |
| | | Capital & Reserves | 201.08 | 178.72 |
| | | | | |
| | Central Bank of India Shareholding | Particulars | Quarter ended | |
| | | | Sep'23 | Sep'22 |
| Centbank Financial Services Ltd. (Unaudited) | | Total Income | 1.71 | 1.47 |
| <ul style="list-style-type: none"> Engaged Mainly into Trusteeship Services | 100% | Net Profit/(Loss) | 0.70 | 0.55 |
| | | Total Assets | 51.41 | 44.98 |
| | | Capital & Reserves | 36.20 | 34.44 |

Associates / Joint Venture

₹ in Cr

| Name | Central Bank of India Shareholding | Particulars | Quarter ended | |
|--|------------------------------------|-------------------|---------------|--------|
| | | | Sep'23 | Sep'22 |
| Uttar Bihar Gramin Bank, Muzzaffarpur (Audited) | 35% | Net Profit/(Loss) | 125.51 | 20.66 |
| Uttarbanga Kshetriya Gramin Bank, Cooch Behar (Audited) | 35% | Net Profit/(Loss) | 46.49 | 45.11 |
| Indo Zambia Bank Limited, Zambia (Unaudited) | 20% | Net Profit/(Loss) | 122.26 | 142.81 |

Group Position

₹ in Cr

| Particulars | As on 30 th Sep'23 | As on 30 th Sep'22 |
|--|-------------------------------|-------------------------------|
| <u>CAPITAL & LIABILITIES</u> | | |
| Capital | 8681 | 8681 |
| Reserves and Surplus | 21653 | 19479 |
| Minorities Interest | 72 | 64 |
| Share Application Money Pending Allotment | - | - |
| Deposits | 371803 | 343585 |
| Borrowings | 17125 | 7829 |
| Other Liabilities and Provisions | 8347 | 8004 |
| Total | 427681 | 387642 |
| <u>ASSETS</u> | | |
| Cash and Balances with Reserve Bank of India | 20625 | 26557 |
| Balances with Banks and Money at Call and Short Notice | 16170 | 19188 |
| Investments | 143559 | 133687 |
| Loans & Advances | 225046 | 184263 |
| Fixed Assets | 4756 | 4870 |
| Other Assets | 17516 | 19068 |
| Goodwill on Consolidation | 9 | 9 |
| Total | 427681 | 387642 |

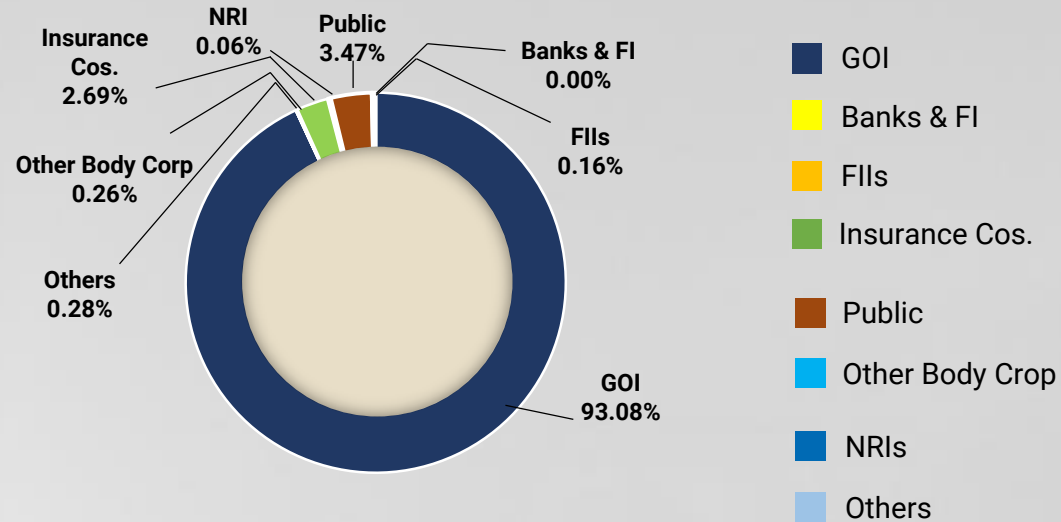
Group Performance

₹ in Cr

| Particulars | Half Year Ended | |
|---|-----------------|--------------|
| | Sep'23 | Sep'22 |
| <u>INCOME</u> | | |
| Interest and Dividend Earned | 14636 | 11739 |
| Other Income | 2021 | 1741 |
| Total | 16657 | 13480 |
| <u>EXPENDITURE</u> | | |
| Interest Expended | 8400 | 6818 |
| Operating Expenses | 4867 | 3672 |
| Provisions and Contingencies | 2353 | 2422 |
| Total | 15620 | 12912 |
| Consolidated Net Profit/(Loss) of the Parent & Subsidiaries before Minority Interest | 1037 | 568 |
| Less: Minority Interest | 4 | 6 |
| Consolidated Net Profit/(Loss) after Deducting Minority's Interest | 1033 | 562 |
| Add: Share of Earnings in Associates | 84 | 52 |
| Consolidated Net Profit/(Loss) Attributable to the Group | 1117 | 614 |

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

SHAREHOLDING PATTERN

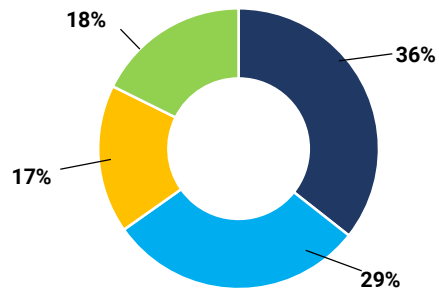


As on 30th Sep'23

- 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

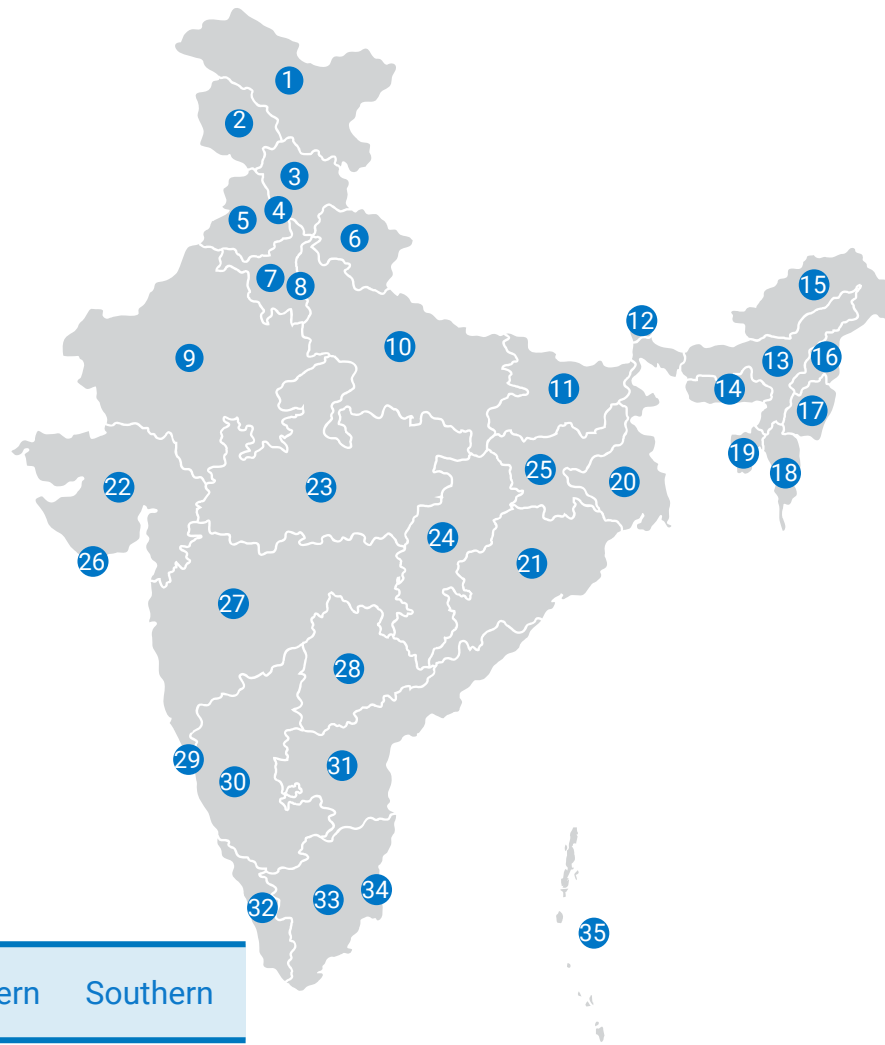
PAN INDIA NETWORK OF BRANCHES

| As on 30 th Sep'23 | |
|-------------------------------|--------------|
| Total Branches | 4489 |
| Rural | 1599 |
| Semi Urban | 1329 |
| Urban | 769 |
| Metro | 792 |
| Total ATMs | 4044 |
| Total BC Outlets | 10962 |
| Total Customer Touch Points | 19495 |



■ Rural ■ Semi Urban ■ Urban ■ Metro

| | Western Central | Northern | North East | Eastern | Southern |
|-----------------|-----------------|----------|------------|---------|----------|
| % Share | 33.42% | 27.42% | 3.90% | 20.81% | 14.45% |
| No. of Branches | 1500 | 1231 | 175 | 934 | 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 | → | 166 |
| 10 | Uttar Pradesh | → | 572 |
| 11 | Bihar | → | 428 |
| 12 | Sikkim | → | 16 |
| 13 | Assam | → | 119 |
| 14 | Meghalaya | → | 8 |
| 15 | Arunachal Pradesh | → | 8 |
| 16 | Nagaland | → | 7 |
| 17 | Manipur | → | 9 |
| 18 | Mizoram | → | 2 |
| 19 | Tripura | → | 6 |
| 20 | West Bengal | → | 313 |
| 21 | Odisha | → | 104 |
| 22 | Gujarat | → | 306 |
| 23 | Madhya Pradesh | → | 456 |
| 24 | Chhattisgarh | → | 116 |
| 25 | Jharkhand | → | 88 |
| 26 | Dadra & Nagar Haveli and Daman & Diu | → | 3 |
| 27 | Maharashtra | → | 589 |
| 28 | Telangana | → | 95 |
| 29 | Goa | → | 30 |
| 30 | Karnataka | → | 105 |
| 31 | Andhra Pradesh | → | 127 |
| 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 Sep'2023) |
|-----------------------------|-----------------------------|-----------------------------|----------------------------|
| Business Growth | 10-12% | 10-12% | 11.51% |
| Deposit Growth | 8-10% | 8-10% | 8.21% |
| Advances Growth | 14-15% | 14-15% | 17.26% |
| CASA | More than 50% | 50%(+/- 1%) | 49.40% |
| RAM: Corporate Credit Ratio | 65:35 (+/-5%) | 65:35 (+/-5%) | 66:34 |
| NIM | 3.25 - 3.50% | 3.25 - 3.50% | 3.43% |
| Gross NPA | 4.00 – 4.25% | Below 4.50% | 4.62% |
| Net NPA | Below 1% | Below 1.50% | 1.64% |
| PCR | 93 – 95% | 93 – 95% | 92.54% |
| Slippage Ratio | Less than 1% on Q-o-Q basis | Less than 1% on Q-o-Q basis | 1.28% |
| Credit Cost (Annualized) | 1.40 – 1.50% | Less than 1% | 3.52% |
| Return on Assets | More than 0.75% | More than 0.70% | 0.62% |
| Cost to Income Ratio | 53-55% | 55-58% | 62.57% |



Environment

- The bank has board approved framework for financing green activities and projects from green deposits utilised.
- Our bank has signed MoU with Bureau of Energy Efficiency (BEE) for setting up of Energy Efficiency Cell for facilitating and promoting financing under Energy Efficiency projects. On similar grounds bank has launched cent Energy Efficiency Scheme to promote EE financing.
- Bank has financed renewable energy projects worth ₹2869 crores.
- The GHG emission is calculated by bank and bifurcation of Scope 1 and 2 are submitted under EASE metrics.
- The bank restricts the use of plastic in its canteen and uses only sustainable source materials in serving food to the staff.
- It is proposed to install Solar on grid (RTS) at bank's owned premises wherever feasible.
- Rain water harvesting is in place at CBOTC Bhopal which is known as Center of Excellence for Entrepreneurship & Agriculture.



Social

- On its founder's day Bank has announced several initiatives regarding the well-being of its employees namely-
 1. Bank aims to on-board Qualified Employee Assistance Provider (EAP) to offer employees and their dependents with access to professional counselling.
 2. Bank to tie up with reputed medical service provider for providing 24x7 online / Tele medical consultation to employees.
 3. Bank has also prepared scheme for observing sports day and family get together on the EVE of festival celebrations with staff members.
- Approximately 5000 employees from our bank have registered for course on Fundamentals of ESG of Delhi University.
- Customers comfort is of paramount importance for the bank for which bank has introduced video KYC to provide services.
- Braveheart award encourages employees to contribute in identifying & reporting of irregularities.



Governance

- The bank has formulated a Task force on ESG to design strategy and incorporate sustainability as part of bank's vision and mission.
- The bank overseas related party transactions and conflict of interest with Policy on Code of Conduct for Prevention of Insider Trading. Policy on Related party Transactions is in place.
- The bank takes utmost care in handling grievances of its customers. Policies for grievance redressal and call center are available for all stakeholders.
- Bank promotes equality and thus has in place different policies such as -Equal opportunity policy, Compensation policy.
- Bank's cyber security policy provides data protection ensuring protection of customer data.



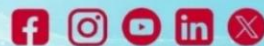
सेंट्रल बैंक ऑफ इंडिया ने आज स्वच्छता ही सेवा अभियान में भाग लिया



इस कार्यक्रम की शोभा श्री.एम. वी. राव (एम.डी. एवं सी.ई.ओ.)
श्री.विवेक वाही (ईडी), श्री.मुरली कृष्ण (ईडी) और श्री.सुनील अरोड़ा (सी.वी.ओ.)
साथ ही बैंक के अधिकारी और कर्मचारी भी उपस्थित थे



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Hangzhou 2022
Asian Para Games



Our support goes beyond Banking; your aspirations become our commitment

Central Bank of India is proud to sponsor the Indian Para Athletes team at the 4th Asian Para Games 2022 (22nd October to 28th October 2023)

Hearts Meet, Dreams Shine





THIRD PRIZE IN RAJBHASA KIRTI AWARDS

Received by

MD & CEO Shri M V Rao

PRODUCT OFFERING



Cent GST Loan
A loan for manufacturers, traders, and service providers

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

Features

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

The Cent GST Loan presents a highly effective solution for businesses to fulfill their GST payment requirements efficiently

922 390 1111 998 097 1256



TRANSFORM YOUR ASPIRATION INTO ACHIEVEMENTS

MSME Cent Business Loan

- Maximum loan up to ₹ 25 crore
- Low rate of interest
- Quick Sanction

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Cent Hotel
आपके Hospitality बिजनेस, होटल, रेस्टॉरेंट, कैफे उद्योग का सहयोग

Eligibility / पात्रता:

- जब सुनिश्चित सुदृष्टा के रूप में निवृत्ती रखने योग्य संपत्ति पैदा करते हैं
- नौजुदा त्राटक पहले ले ही हमले कर्न की सुविधाओं का लाभ उठा रहे हैं
- अच्छे टैक रिकॉर्ड के साथ अन्य बैंकों/वित्तीय संस्थाओं से नौजुदा सुनिश्च का अधिनीकटण
- UDYAM registration प्रमाणपत्र अनिवार्य है

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CENT Video KYC

CENT Video KYC facilitates identification of customers and submission of documents online

The basic two documents needed Aadhaar card & PAN card (Originals / e-documents)

- Eligibility: Resident Indian Citizens above the age of 18 years
- Facilities offered ATM Debit Card (for pay Platinum) and Cheque Book, Mobile Banking & Net banking
- All other features like Quarterly Minimum Balance (QMB), Rate of Interest, etc., as applicable to General Public SB account available
- After approval of Video KYC process, customer shall be provided payment link in their Mobile enabling them to hold their account with initial deposit of ₹2000/-, link valid for 7 days
- Account opening at free of cost

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THANK YOU