

CO:MBD:2021-22:299

26th October, 2021

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

Sub: Presentation on Financial Results for the Second Quarter & Half Year ended 30th September 2021

Please refer to our letter no. CO:MBD:2021-22:298 dated 26th October, 2021 submitting thereby copy of Reviewed Financial Results of the Bank for the Second Quarter & Half Year ended 30th September 2021 approved at the meeting of the Board of Directors of the Bank held today.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the Second Quarter & Half Year ended 30th September 2021.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA



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





Presentation on Financial Results for the Quarter / Half Year Ended 30th Sep' 2021



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Strong Brand Image with Legacy of 110 Years

Best CASA base @49.79% of total deposits

Pan India presence with 15185
Customer Touch Points

Strong Rural + Semi Urban Presence
with 64% of Total Branches in RUSU
Centers

Strengths

PERFORMANCE HIGHLIGHTS



With sustained performance, the Bank has registered a Net Profit ₹ **250** Crore compared to Net Profit of ₹ 161 Crore on Y-o-Y basis (**55.28%**) and Net Profit of ₹ 206 Crore for the quarter ended 30th June'21 (21.36% on Q-o-Q basis).



Net Interest Income (NII) has improved from ₹ 2354 Crore to ₹ 2495 Crore (5.99%) on Y-o-Y basis and improved from ₹ 2135 Crore to ₹ 2495 Crore (16.86%) on Q-o-Q basis.



CRAR improved from 12.34% to 15.38% on Y-o-Y basis registering an improvement of 304 bps and from 14.88% to 15.38% registering an improvement of 50 bps on Q-o-Q basis.



Gross NPA reduced from 17.36% to 15.52% on Y-o-Y basis registering an improvement of 184 bps and from 15.92% to 15.52% on Q-o-Q basis registering an improvement of 40 bps

PERFORMANCE HIGHLIGHTS



Net NPA reduced from 5.60% to 4.51% on Y-o-Y basis registering an improvement of 109 bps and from 5.09% to 4.51% on Q-o-Q basis registering an improvement of 58 bps.



Provision coverage ratio (PCR) improved from 82.24% to **85.86%** on Y-o-Y basis registering an improvement of 362 bps and from 84.28% to **85.86%** on Q-o-Q basis registering an improvement of 158 bps.



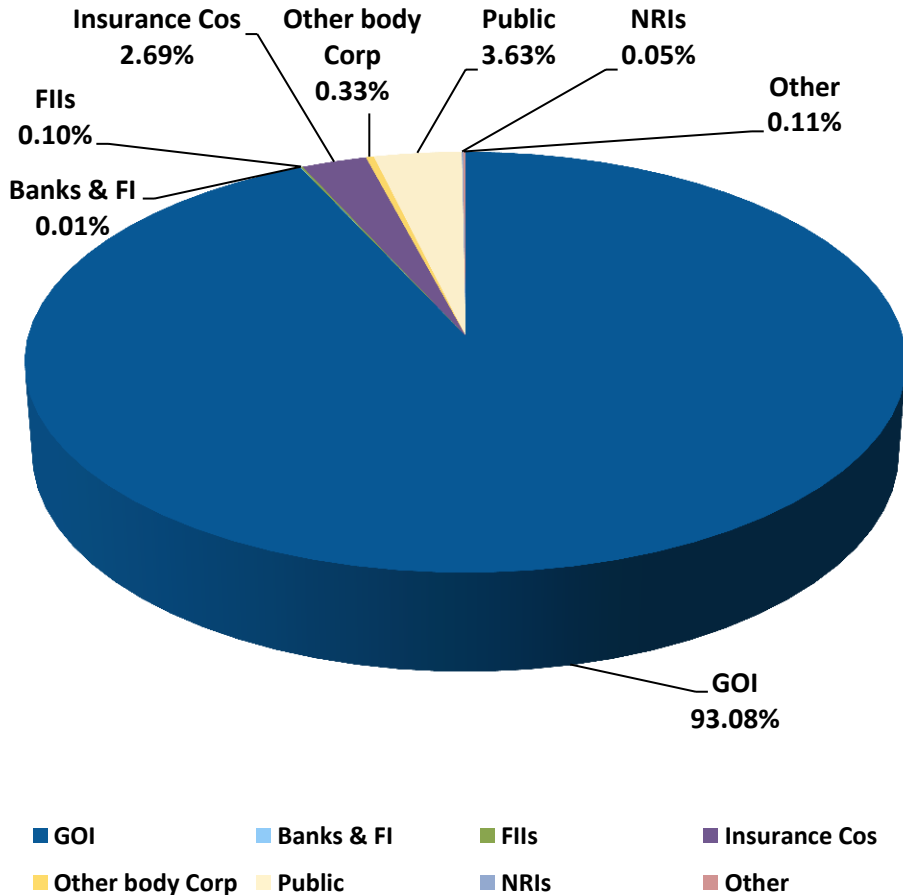
Net Interest Margin (NIM) has improved from 3.21% to 3.36% on Y-o-Y basis registering an improvement of 15bps and improved from 2.84% to 3.36% on Q-o-Q basis registering an improvement of 52 bps.



CASA share in Total Core Deposits has improved from 47.72% to 49.79% on Y-o-Y basis registering an improvement of 207 bps and improved from 49.20% to 49.79% on Q-o-Q basis registering an improvement of 59 bps.

Shareholding Pattern

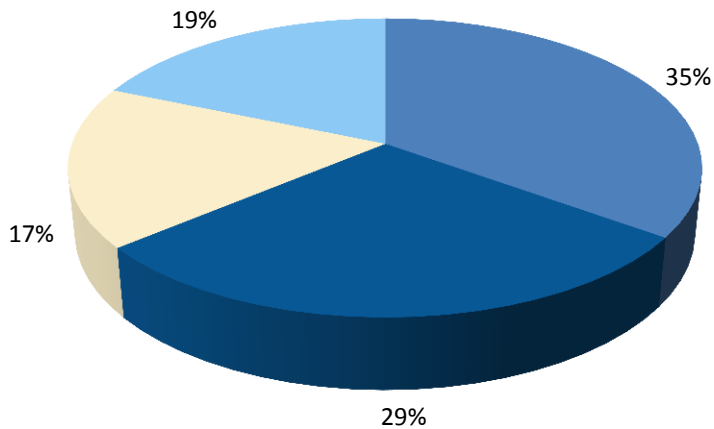
As on Sep 30, 2021



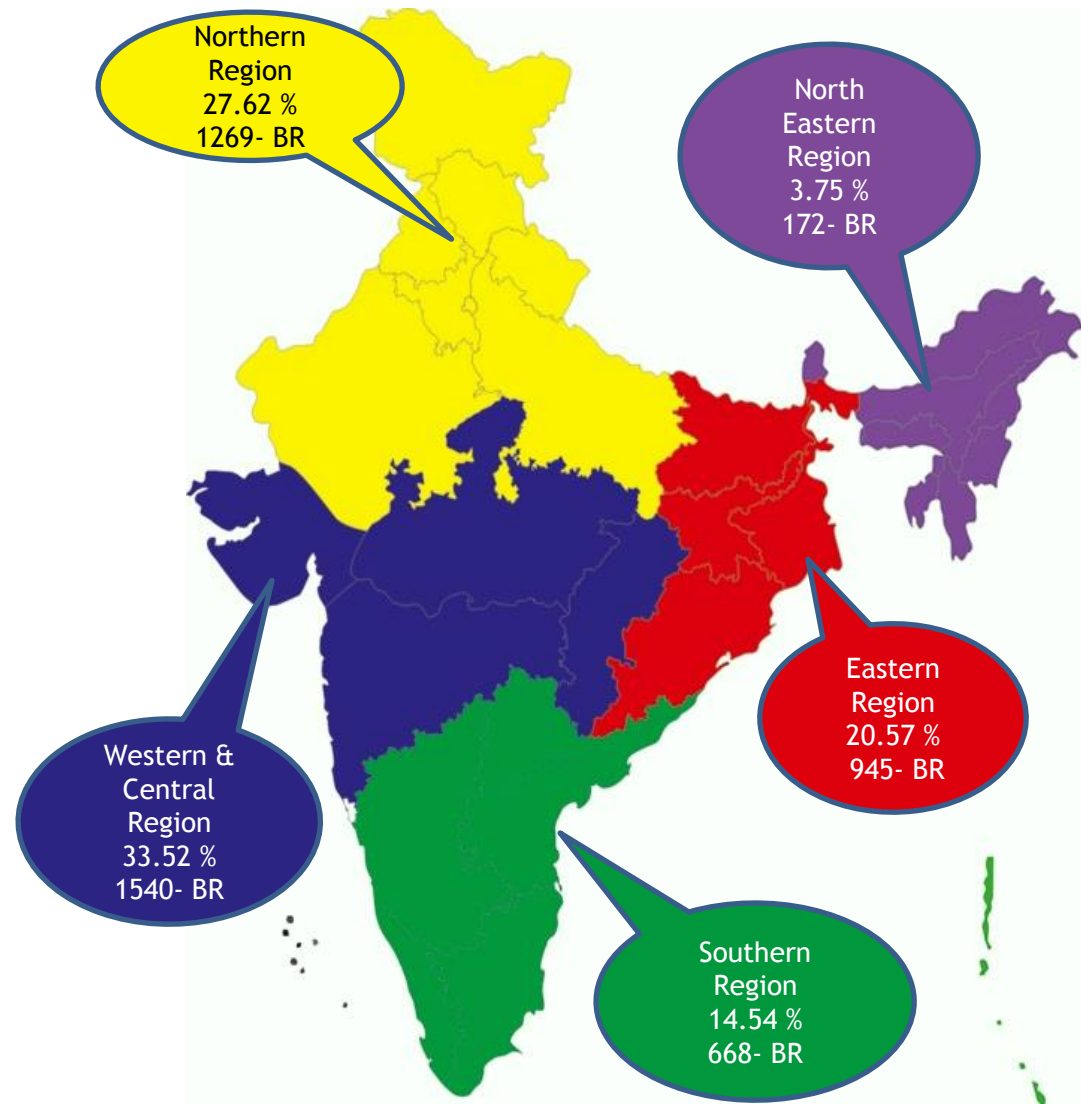
- Share Capital : ₹ 8680.94 cr
- Shares of Central Bank of India are listed on BSE and NSE.
- Equity Shares of Central Bank of India are part of NSE 500, BSE 500 & BSE PSU indices.

PAN India Branch Network

As on 30 Sep '21	
Total Branches	4594
Rural	1605
Semi Urban	1331
Urban	802
Metro	856
Total ATMs	3392
Total BC Outlets	7199
Total Customer Touch Points	15185



■ Rural ■ Semi Urban ■ Urban ■ Metro



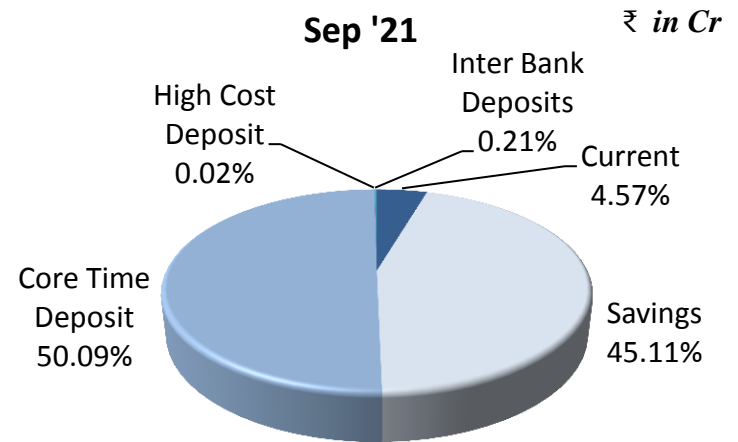
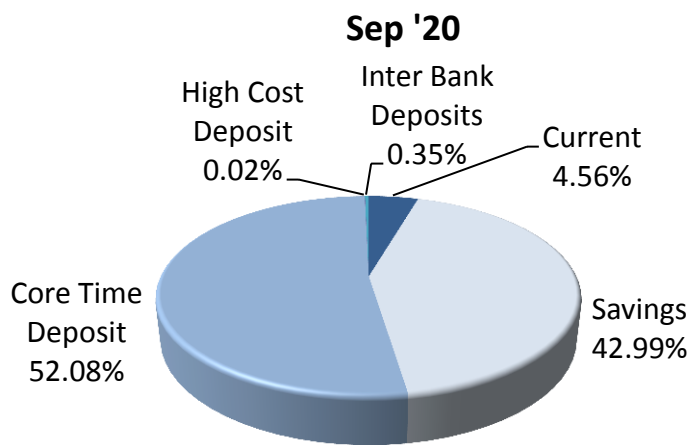
BUSINESS PERFORMANCE

Particulars	Sep ' 20	Sep '21	Y - o - Y Growth(%)
Total Business	500737	512094	2.27
Total Deposits	323444	336500	4.04
CASA Deposits	153788	167203	8.72
CASA %	47.72	49.79	207 bps
Total Advances	177293	175594*	-0.96*
RAM	113353	117288	3.47
Corporate	63940	58306	-8.81
CD ratio#	55.01	52.29	-272bps

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification

* Bank has done technical write off of advances of ₹ 4810 Crore during quarter ended Mar'21. If this TWO was not done then figure of advances as on 30.09.21 would have been ₹ 180404 Crore with Y-o-Y growth of 1.75%

DEPOSIT MIX



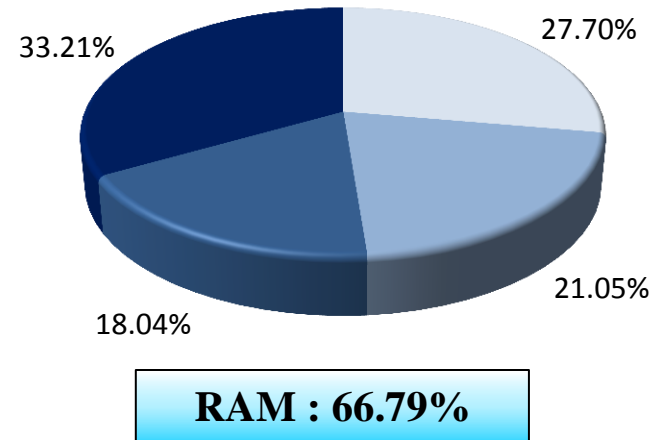
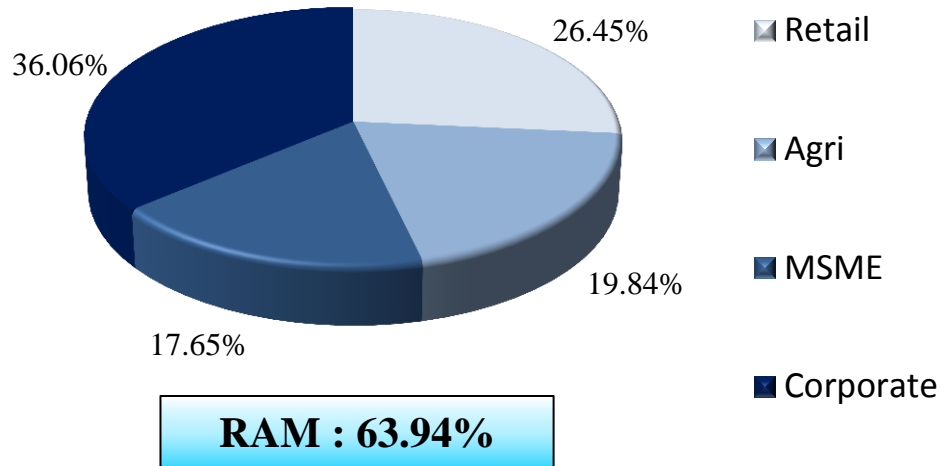
Particulars	Sep '20	Sep '21	Y-o-Y Growth%
Current	14737	15407	4.55
Savings	139051	151796	9.17
Total CASA Deposits	153788	167203	8.72
CASA %	47.72	49.79	207 bps
Core Time Deposit	168444	168553	0.06
High Cost Deposit	65	72	10.77
Total Core Deposit	322297	335828	4.20
Inter Bank Deposit	1147	672	-41.41
Total Deposits	323444	336500	4.04

ADVANCES MIX

₹ in Cr

Sep '20

Sep '21



SECTORS	Sep '20	Sep '21	Y-o-Y Growth (%)
Retail	46887	48638	3.73
Agriculture	35174	36957	5.07
MSME	31292	31693	1.28
RAM	113353	117288	3.47
Corporate	63940	58306	-8.81
Gross Advance	177293	175594*	-0.96*
TOTAL Credit RWA	116847	115512	-1.14
CRWA % of Gross Advance	65.91	65.75%	-16bps

* Bank has done technical write off of advances of ₹ 4810 Crore during quarter ended Mar'21. If this TWO was not done then figure of advances as on 30.09.21 would have been ₹ 180404 Crore with Y-o-Y growth of 1.75%

Achievement Under Mandated Targets

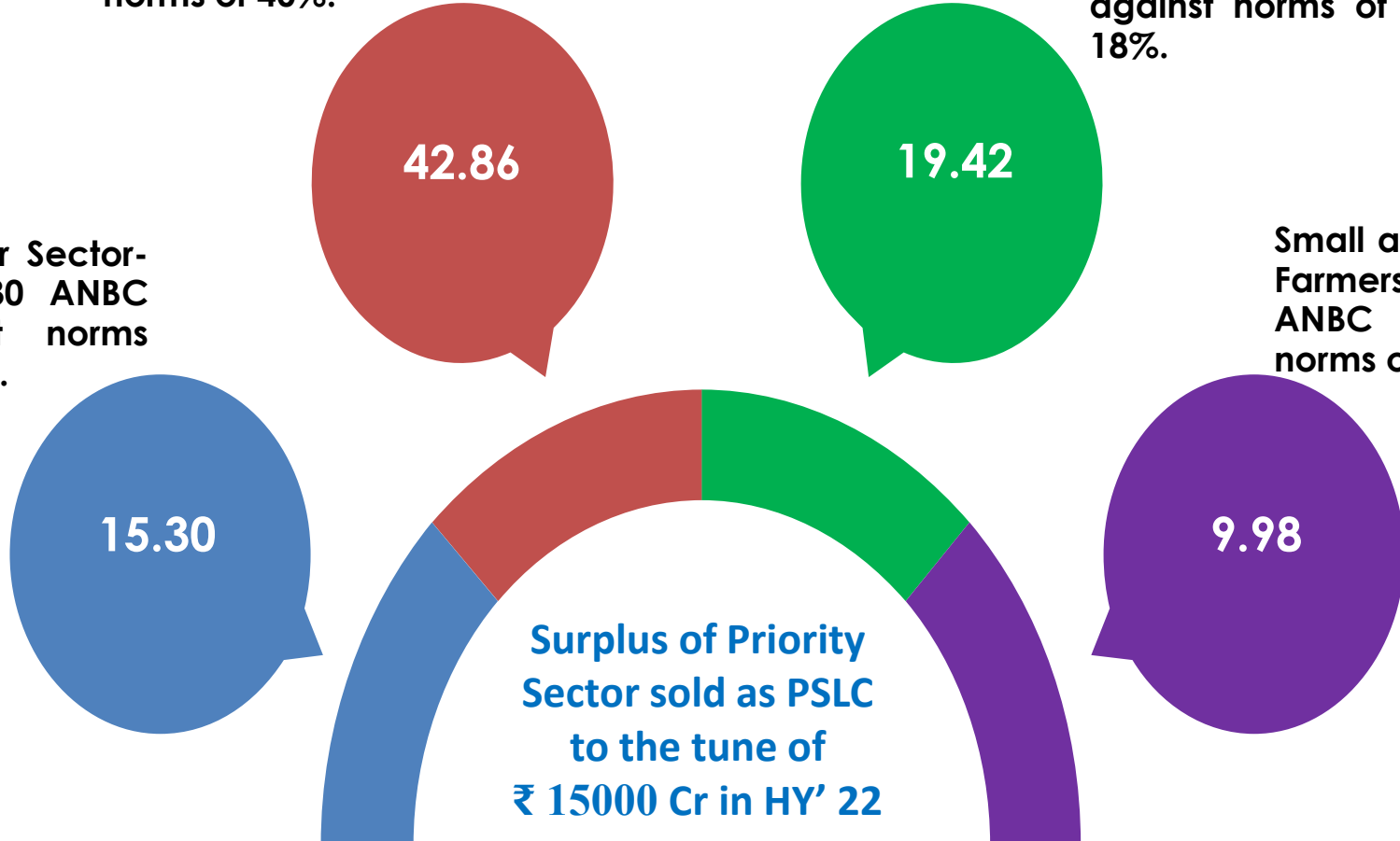
Achieved the mandated norms in respect of

Total Priority 42.86 %
of ANBC against
norms of 40%.

Agriculture 19.42
% of ANBC
against norms of
18%.

Weaker Sector-
of 15.30 ANBC
against norms
of 10%.

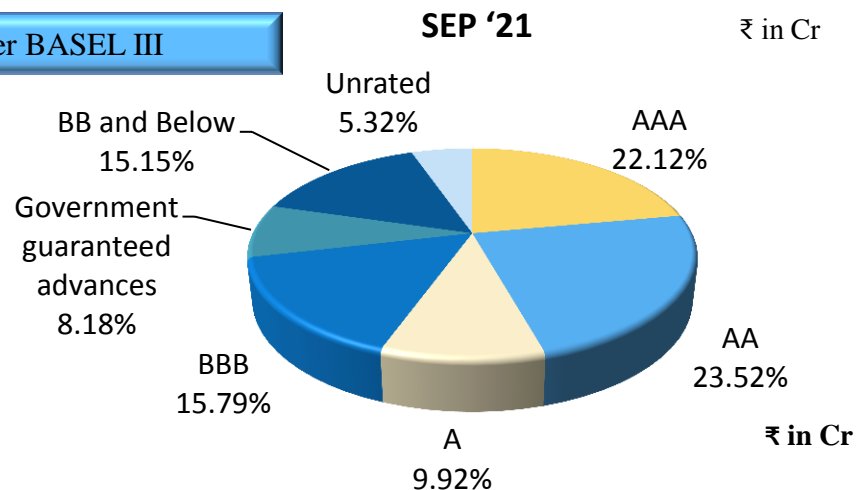
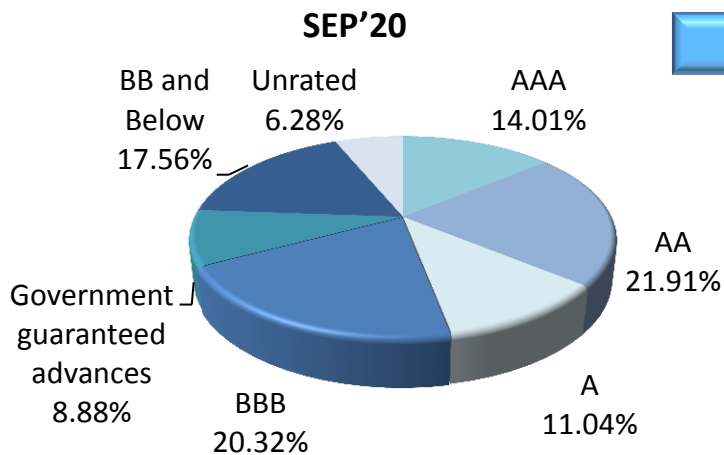
Small and Marginal
Farmers 9.98% of
ANBC against
norms of 8%



Surplus of Priority
Sector sold as PSLC
to the tune of
₹ 15000 Cr in HY' 22

Rated Standard Advances

As per BASEL III



Investment Grade & above : 76.16

Investment Grade & above : 79.53%

Investment grade wise Standard Advances (Fund Based)	SEP ' 20	SEP ' 21	Y-o-Y Growth%
AAA	6669	10222	53.28
AA	10426	10870	4.26
A	5255	4585	-12.75
BBB	9667	7297	-24.52
Government guaranteed advances	4226	3780	-10.55
Sub-Total	36243	36754	1.41
BB and Below	8359	7001	-16.25
Unrated	2988	2461	-17.64
Total	47590	46216	-2.89

Retail Segment

As on 30 Sep '21

₹ in Cr

HOME LOAN ₹ 27904

57.37% of Total
Retail Advance

Y-o-Y Growth
4.95%

AUTO LOAN ₹ 2971

6.11 % of Total
Retail Advance

Y-o-Y Growth
6.68 %

EDUCATION LOAN ₹ 3492

7.18 % of Total
Retail Advance

Y-o-Y Growth
- 5.93%

PERSONAL LOAN ₹ 2491

5.12 % of Total
Retail Advance

Y-o-Y Growth
1.22 %

OTHER RETAIL LOAN ₹ 11780

24.22 % of Total
Retail Advance

Y-o-Y Growth
3.86 %

Co-lending :- Sanctions :- ₹ 383.61 Crore / Outstanding :- ₹ 296.48 Crore

Retail Segment ₹ 48638 27.70 % of Total Advance
Y-o-Y Growth 3.73 %

Assets Quality - Sep '21

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Sep '21	% of Total Adv.
SMA 0	217676	623	7573	8196	4.67
SMA 1	134770	172	4609	4781	2.72
SMA 2	120228	222	3539	3761	2.14
TOTAL	472674	1017	15721	16738	9.53

Assets Quality - Jun '21

Assets Quality	No. Of A/c's	Above ₹ 5 cr.	Up to ₹ 5 Cr.	Jun '21	% of Total Adv.
SMA 0	142169	1509	5071	6580	3.76
SMA 1	121017	132	4189	4321	2.47
SMA 2	107841	1516	3599	5115	2.91
TOTAL	371027	3157	12859	16016	9.14

Covid -19 Credit Support

₹ in Cr

Guaranteed Emergency Credit Line

ECLGS -1

No. of Sanctions- 165298

Amount Sanctioned
3089.85

ECLGS -2

No. of Sanctions- 71

Amount Sanctioned
369.10

ECLGS -4

No. of Sanctions- 59

Amount Sanctioned
4.82

ECLGS -3

No. of Sanctions- 174

Amount Sanctioned
14.82

Standard Restructured

(₹ in Cr)

Segment wise	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21
Corporate	852	859	986	976	997
MSME	1205	1364	1723	1614	1452
Agriculture	305	305	301	273	254
Retail	523	518	468	463	433
Total	2885	3046	3478	3326	3136

Standard Restructured - Covid-19 Resolution Framework

Segment wise	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21
Corporate	-	-	-	2313	2299
MSME	-	-	-	838	1403
Agriculture	-	-	-	48	105
Retail	-	-	-	1514	2207
Total	-	-	-	4713	6014

Total Standard Restructured

Total Segment wise	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21
Corporate	852	859	986	3289	3296
MSME	1205	1364	1723	2452	2855
Agriculture	305	305	301	321	359
Retail	523	518	468	1977	2640
Total Restructured	2885	3046	3478	8039	9150

NPA CLASSIFICATION

NPA Classification: Sector Wise

(₹ in Cr)

Particulars	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21	Advances O/s (Sep '21)	NNPA %
Total NPA	30,785	29,486	29277	27892	27252	175594	4.51
Retail	1,847	1,791	2542	2596	2308	48638	1.75
Agriculture & Allied	4,496	4,325	5349	5560	5603	36957	7.31
MSME	5,040	4,806	5654	5634	5429	31693	5.76
Corporate & Others	19,402	18,564	15732	14102	13912	58306	4.52

NPA Classification: Retail Sector

(₹ in Cr)

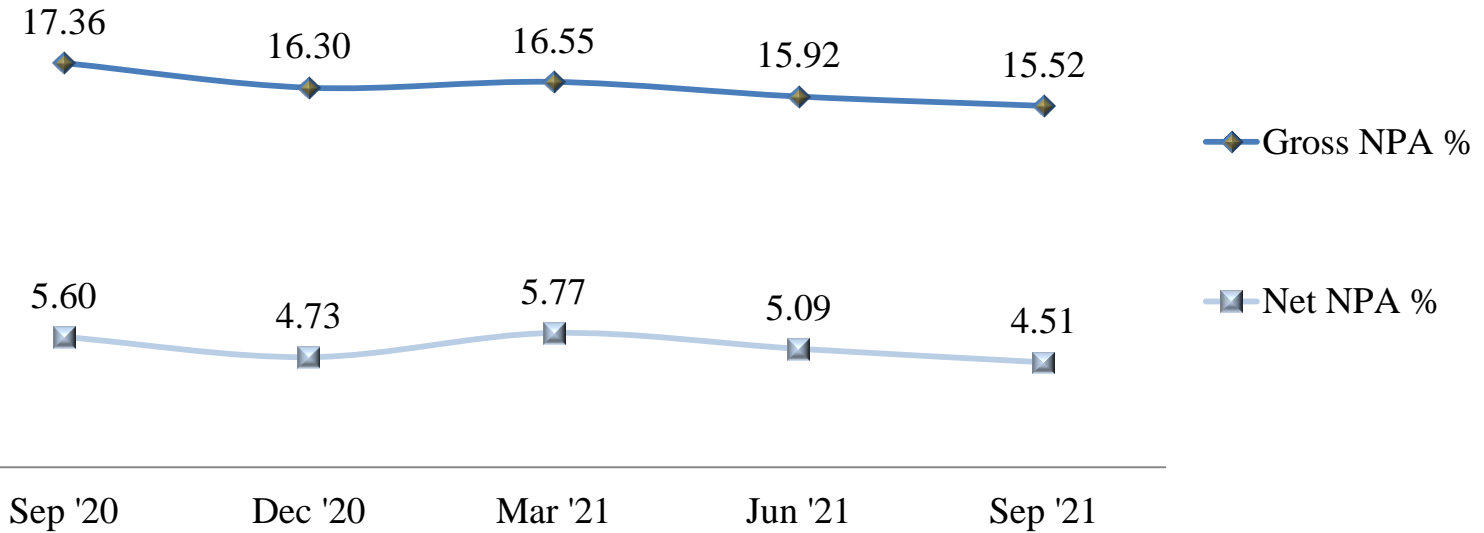
Particulars	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21	Advances O/s (Sep '21)	NNPA %
Total Retail NPA	1871	1840	2542	2596	2308	48638	1.75
Housing Loan	1028	1024	1324	1298	1248	27904	2.13
Vehicle Loan	100	97	127	131	98	2971	0.42
Education Loan	521	503	591	594	574	3492	4.20
Other Personal Loans	222	216	500	573	388	14271	0.75

(₹ in Cr)

<u>Gross NPA</u>	Sep ' 20	Dec '20	Mar '21	Jun '21	Sep '21	HY- '21*
Opening Gross NPAs	31946	30785	29486	29277	27892	29277
Add Slippage of PA to NPAs	97	59	5848	1281	2104	2875
Increase in balance of existing NPAs	16	44	71	124	37	162
Sub Total	113	103	5919	1405	2141	3037
Less:						
Up gradation	123	88	258	2231	555	2405
Recovery (Including Sale to ARC)	907	631	769	461	1169	1502
Regular Write-off	149	683	292	98	802	900
Technical Write-off	0	0	4809	0	0	0
Other Recovery by adjustment	95	0	0	0	255	255
Sub Total	1274	1402	6128	2790	2781	5062
Gross NPAs	30785	29486	29277	27892	27252	27252
% of Gross NPAs to Gross Advances	17.36	16.30	16.55	15.92	15.52	15.52

* A/c's slipped during Q1'22 & Upgraded Q2'22 have been netted in movement of H1'22.

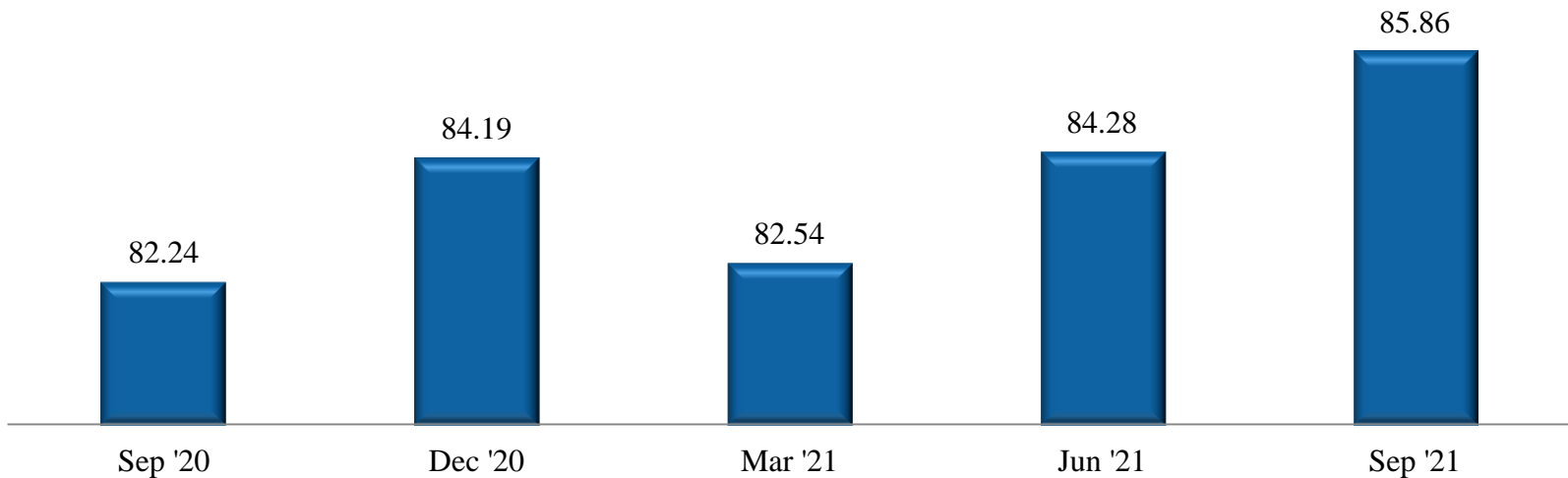
ASSET QUALITY TREND



(₹ in Cr)

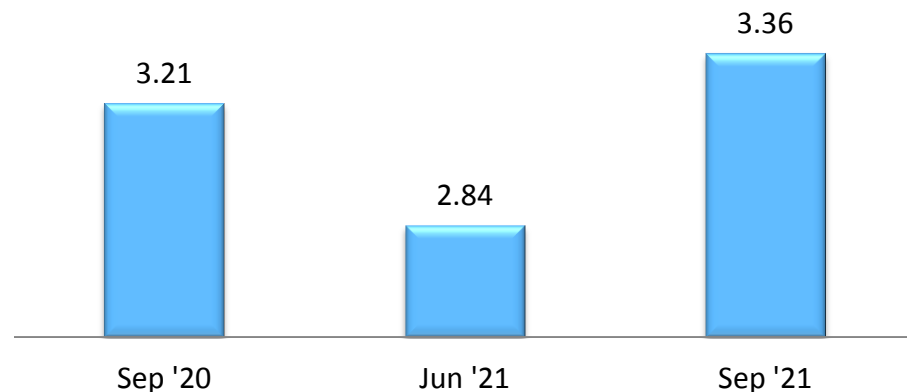
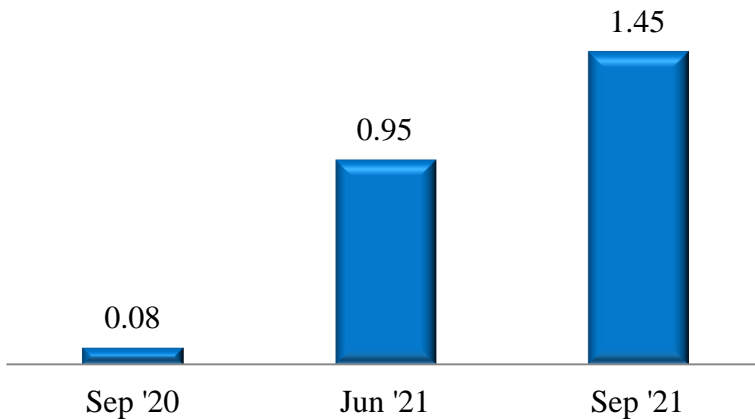
Particulars	Sep '20	Dec '20	Mar '21	Jun '21	Sep '21
Gross Advances	177293	180856	176913	175229	175594
Net Advances	155085	158776	156579	155154	155268
Gross NPA	30785	29486	29277	27892	27252
Net NPA	8684	7515	9036	7904	7004
Gross NPA %	17.36	16.30	16.55	15.92	15.52
Net NPA %	5.60	4.73	5.77	5.09	4.51

PROVISION COVERAGE RATIO(PCR)



SLIPPAGE RATIO # &

NET INTEREST MARGIN # @



Figures of earlier period have been regrouped wherever necessary to confirm the current year classification

@ There is one off income of ₹ 285 Crore resulting into NIM for Qtr ended Sep'21 improved to 3.36% had this income not been there then NIM for Qtr ended Sep'21 would have been 2.97%

& Slippage ratio for Qtr Sep'21 is 1.45 considering slippage of two corporate accounts of ₹ 1150 Crore, had these a/cs not slipped during the quarter then slippage ratio would have been 0.67% for quarter ended Sep'21

Status of NCLT accounts

Sep' 21

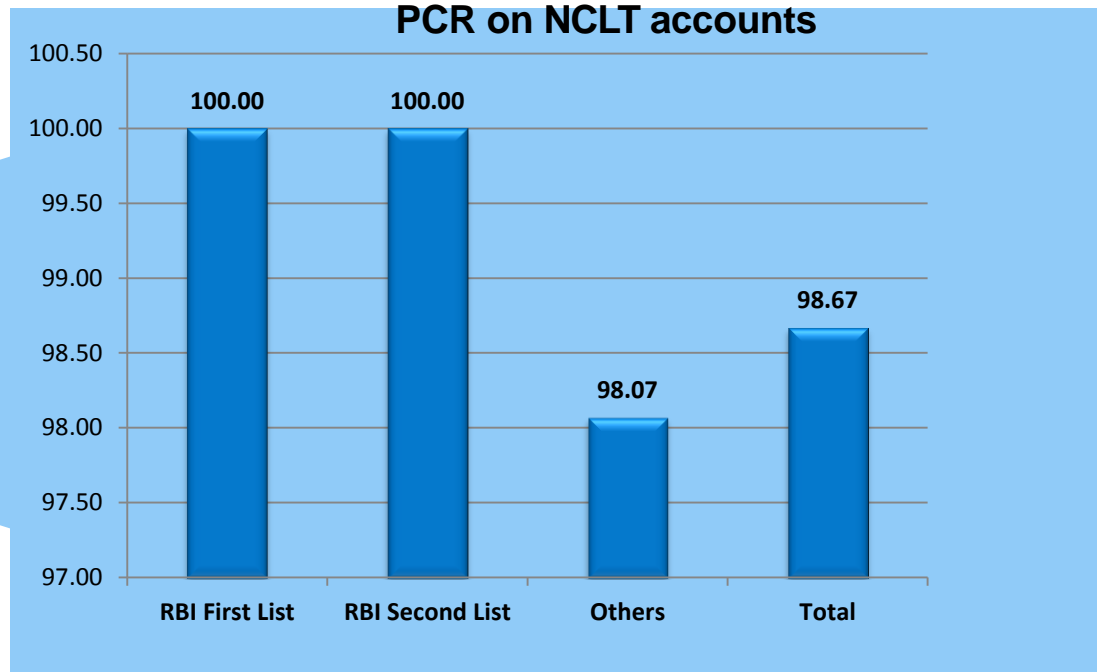
(₹ in Cr)

RBI List 1 O/s
Rs. 903.35 cr

RBI List 2 O/s
Rs. 5567.61 cr

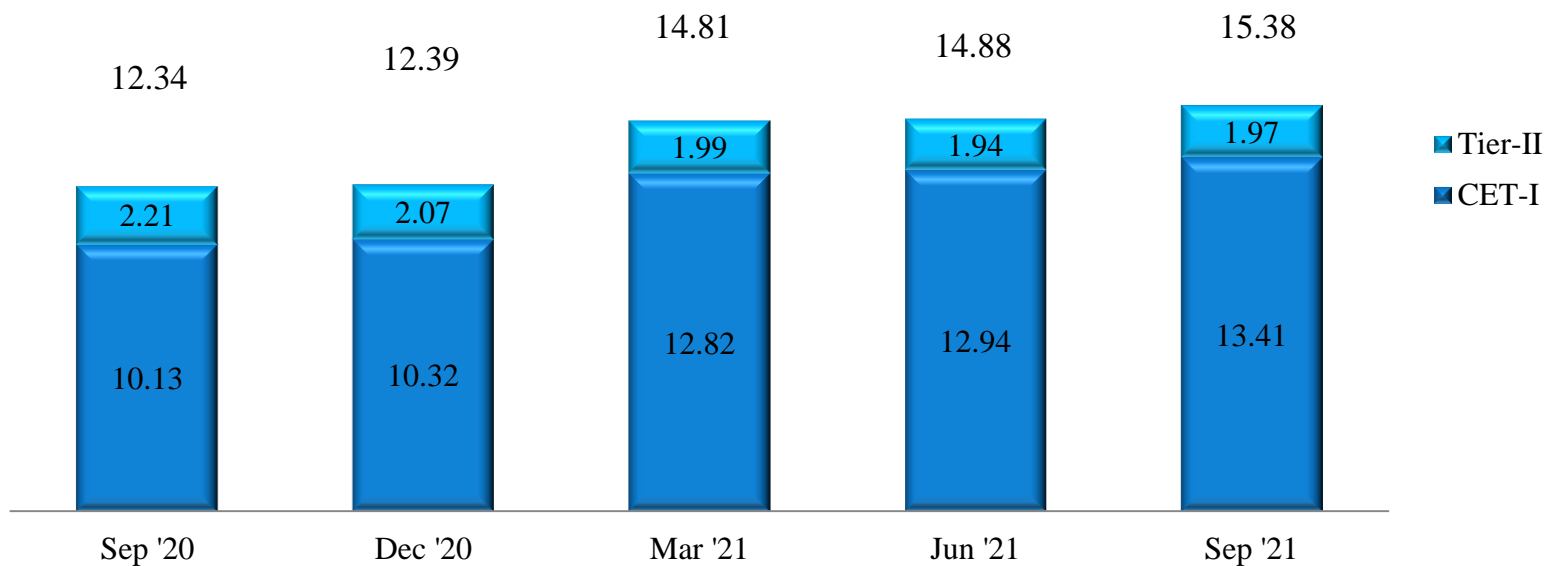
Others
Rs. 15928.65 cr

Total (Incl. TWO)
Rs. 22399.61 cr

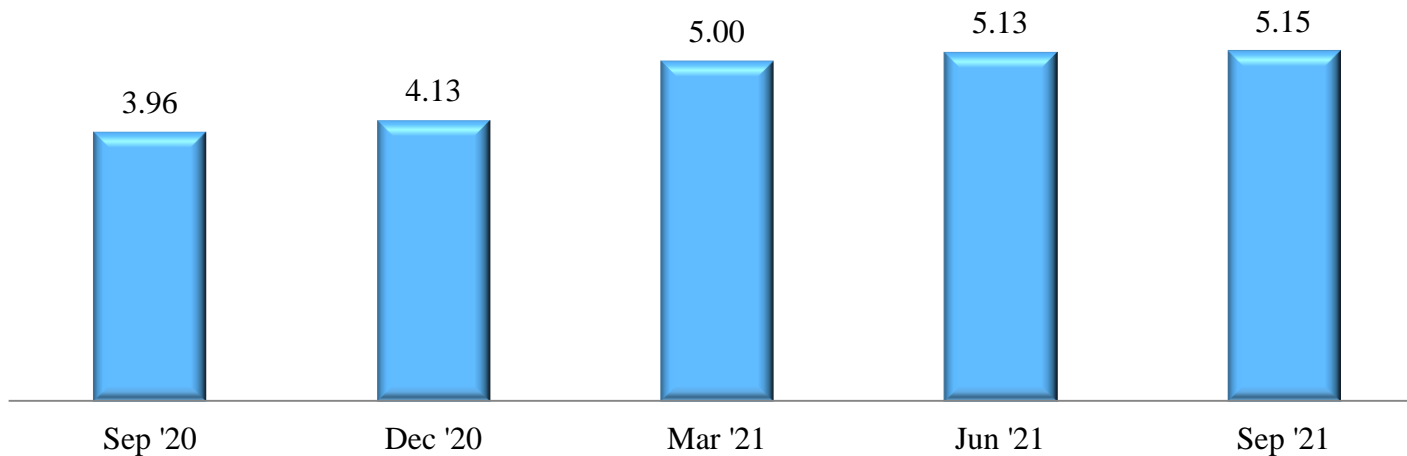


CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)



Financials at a Glance

Quarterly

Particulars	Sep ' 20	Jun '21	Sep '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
	(₹ In Cr)				
Total Interest Income	6052	5479	5783	5.55	-4.44
Total Interest Expenses	3698	3344	3288	-1.67	-11.09
Net Interest Income	2354	2135	2495	16.86	5.99
Total Income #	6761	6152	6503	5.71	-3.82
Total Expenditure	5375	5067	5102	0.69	-5.08
Operating Profit #	1386	1085	1401	29.12	1.08
Provisions #	1225	879	1151	30.94	-6.04
Net Profit	161	206	250	21.36	55.28

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. In the light of RBI Master Direction on Financial Statements – Presentation and Disclosures dated 30.08.21

Fee Based Income

Quarterly

Parameters	Sep ' 20	Jun '21	Sep '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Fee Based Income (i+ii+iii)	264	230	317	37.83	20.08
Commission Exchange & Brokerage(i) #	74	62	82	26.15	10.81
- Commission on LC/BG/DDs	44	42	45	7.14	2.27
- Govt. Business	11	13	18	38.46	63.64
- Banc assurance	19	10	19	90.00	0.00
Service Charges (ii)	185	159	233	46.54	25.95
Miscellaneous (iii)	5	6	2	-66.67	-60.00
Treasury Income	383	251	245	-2.39	-36.03
- Profit on Sale of Investments	382	197	216	9.64	-43.46
- Profit on Exchange Transactions	1	54	27	-50.00	2600
- Dividend Income	0	0	2	-	-
-Other Receipts(PSLC & Others)	62	192	158	-17.71	>100%
Total Non-Interest Income #	709	673	720	6.98	1.55

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. In the light of RBI Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21

TOTAL EXPENSES

Quarterly

Parameters	Sep ' 20	Jun '21	Sep '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
					(₹ In Cr)
Interest Expenses	3698	3344	3288	-1.67	-11.09
Interest paid on Deposits	3572	3239	3180	-1.82	-10.97
Other Interests	126	105	108	2.86	-14.28
Operating Expenses	1677	1723	1814	5.28	8.17
Staff Cost	1006	1138	1130	-0.70	12.33
Other Operating Expenses	671	585	684	16.92	1.94
Total Expenses	5375	5067	5102	0.69	-5.08

PROVISIONS

Quarterly

(₹ In Cr)

Parameters	Sep ' 20	Jun '21	Sep '21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Total Provision #	1225	879	1151	30.94	-6.04
NPAs #	707	-22	311	>100.00	-56.01
Write Off of Bed Debts # (Net of Recovery in write off ac's.)	77 (72)	4 (94)	777 (24)	>100.00	>100.00
Standard Assets	33	240	-394	<100.00	<100.00
Depreciation / Provisions on Investment including SRs	221	-105	292	>100.00	32.13
Income Tax	193	416	103	-75.24	-46.63
Others	-18	18	-17	<100.00	5.56
Restructured A/c's	12	328	79	-75.91	100.00

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. In the light of RBI Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21

FINANCIAL INDICATORS

Particulars	Sep ' 20	Jun ' 21	Sep '21
Cost of Deposits(%)*	4.45	3.93	3.84
Yield on Advances(%)*	7.31	6.55	6.66
Yield on Investments(%)	6.81	6.12	6.85
Cost of Funds(%)*	4.53	3.99	3.90
Yield on Funds(%)*	8.25	7.29	7.79
NIM %* # @	3.21	2.84	3.36
ROA %*	0.19	0.24	0.29
ROE %	0.85	0.90	1.09
Book Value of Share	32.39	26.40	26.71
Credit Cost * #	1.62	-0.05	0.72
Cost to Income #	54.73	61.39	56.42
Business per Employee (₹ in Cr)	15.42	16.00	16.43
Operating Profit per Employee (₹ in Lacs) * #	17.12	13.71	18.01
Net Profit per Employee (₹ in Lacs) *	0.99	2.60	3.21

* Annualised

Figures of earlier period have been regrouped wherever necessary to confirm the current year classification. In the light of Master Direction of Financial Statements – Presentation and Disclosures dated 30.08.21

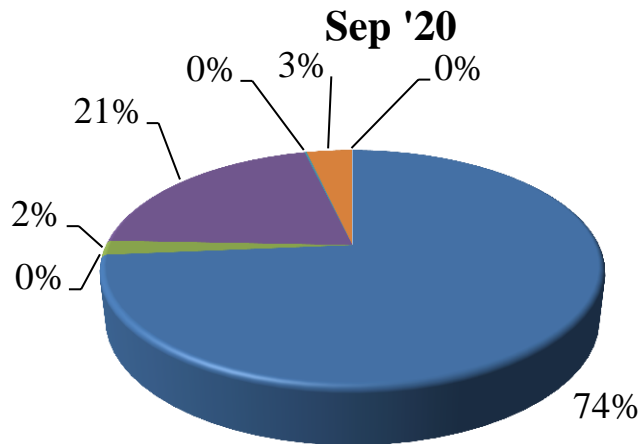
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NPA PROVISION BREAKUP

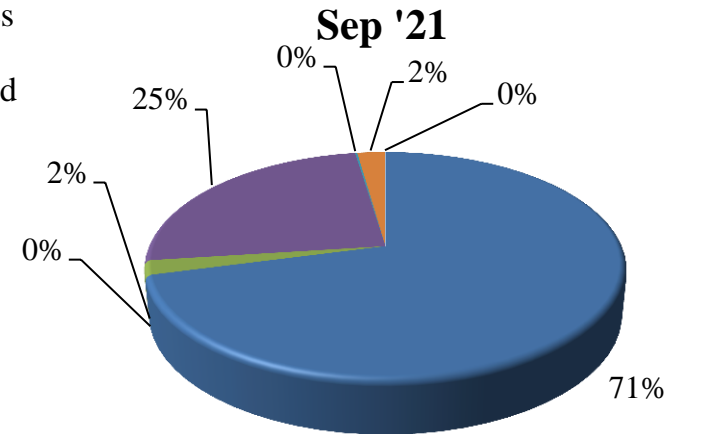
(₹ in Cr)

Particulars	Sep '21	Jun '21
NPA Provision Increase due to:		
Ageing Provision/Change in Value of Security	1328	129
Slippages/Increase in Balance/Fraud	358	313
Sub Total	1686	442
Less : Provision write back due to Cash Recoveries/Upgradation/ Restructuring	1375	464
Net Additional NPA Provision made	311	-22

INVESTMENT PORTFOLIO



- Govt. Securities
- Other Approved
- Shares
- Debentures & Bonds
- Subsidiaries & Joint Ventures
- Others



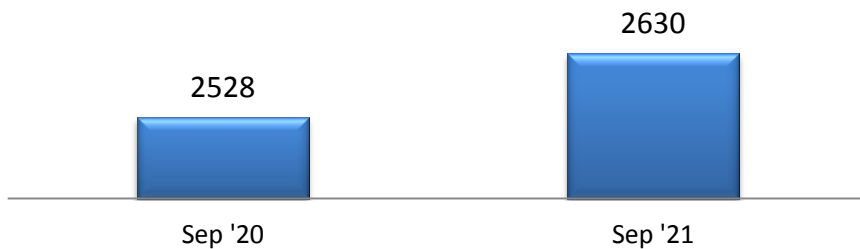
■ Investment Outside India

(₹ in Cr)

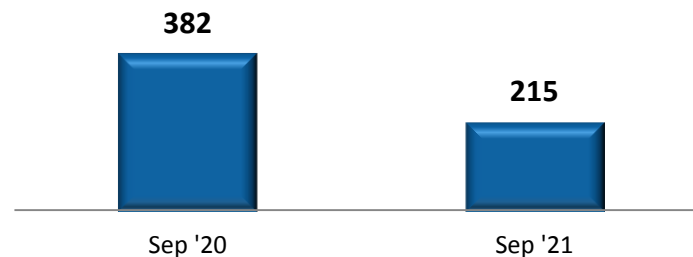
Particulars	Sep '20	Sep '21
Govt. Securities	114920	104497
Other Approved	0	0
Shares	3086	3017
Debentures & Bonds	32210	36232
Subsidiaries & Joint Ventures	243	258
Others	5522	3246
Total Investment In India	155981	147250
Investment Outside India	47	47
Grand Total	156028	147297

TREASURY PERFORMANCE

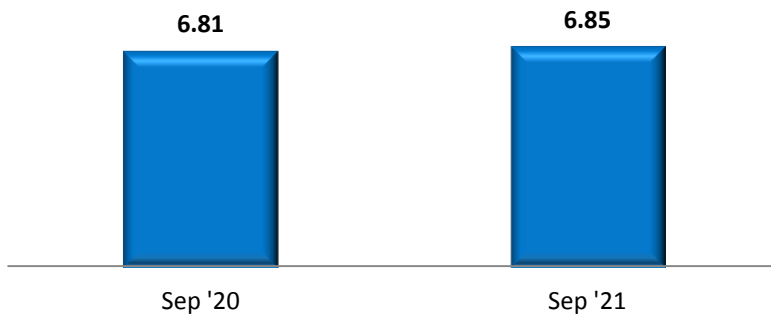
Interest on Investment



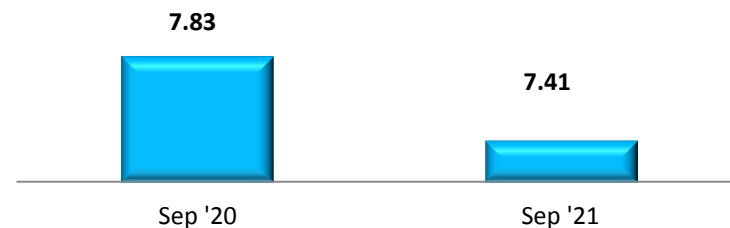
Trading Profit



Yield on Investment



Return on Investment (including Trading Profit)



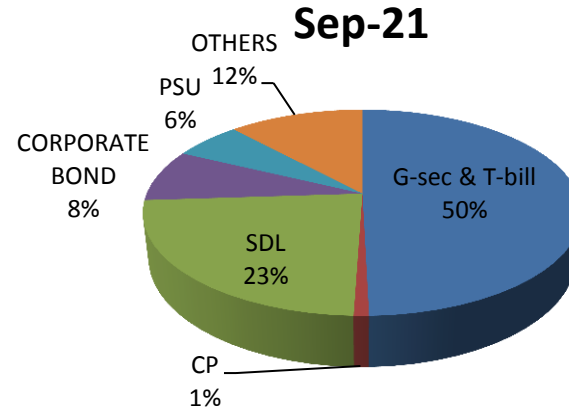
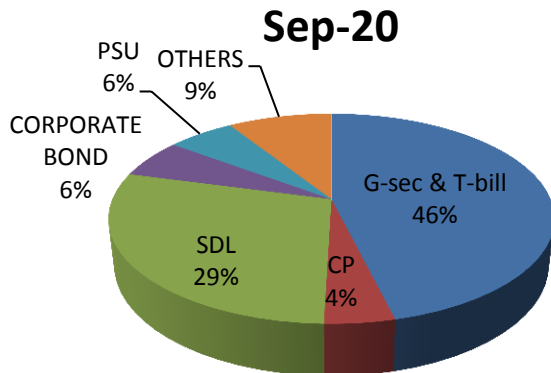
Particulars	Sep '20	Sep '21
Interest on Investment (₹ in Cr)	2527	2630
Yield on Investment %	6.81	6.85
Trading Profit (₹ in Cr)	382	215
Return on Investment (including Trading Profit) %	7.83	7.41
10 year Bench Mark %	6.02	6.22

TREASURY OPERATIONS

(₹ in Cr)

Total Investment Book	Sep-20			Sep-21		
Aggregate Investment	156028.17			147297.35		
Portfolio	HTM	AFS	HFT	HTM	AFS	HFT
Investment	89231.76	64480.76	2315.65	97367.36	49846.17	83.82
Percentage	57.19%	41.33%	1.48%	66.10%	33.84%	0.06%
Of Which SLR	64327.62	48278	2314.20	68009.50	36407.60	79.62

AFS BOOK



Modified Duration : 2.71 - SLR : 2.37

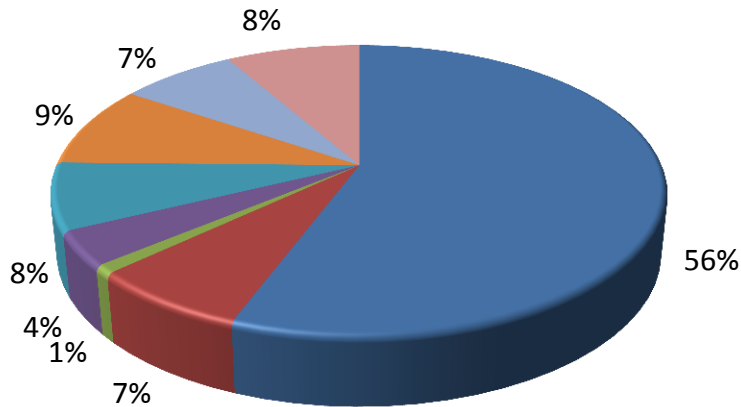
Modified Duration : 1.95 - SLR 1.66

P.V. 01(SLR+N SLR): 14.51 - SLR : 11.56

P.V. 01(SLR+N SLR): 8.29 - SLR 6.07

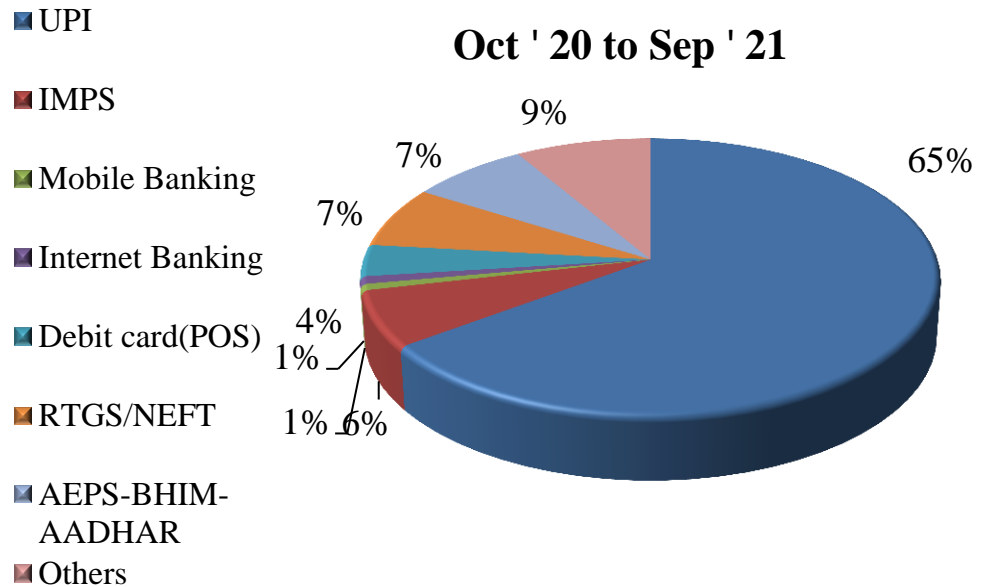
DIGITAL TRANSACTIONS

Oct '19 to Sep '20



Share of Digital Txns through ADC 65.41%

Oct '20 to Sep '21

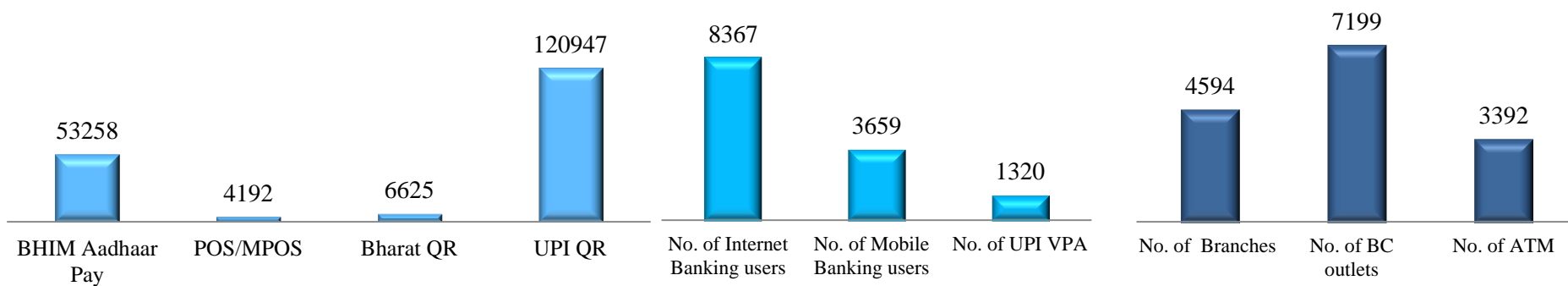


Share of Digital Txns through ADC 78.03%

Payment Acceptance Touch Points

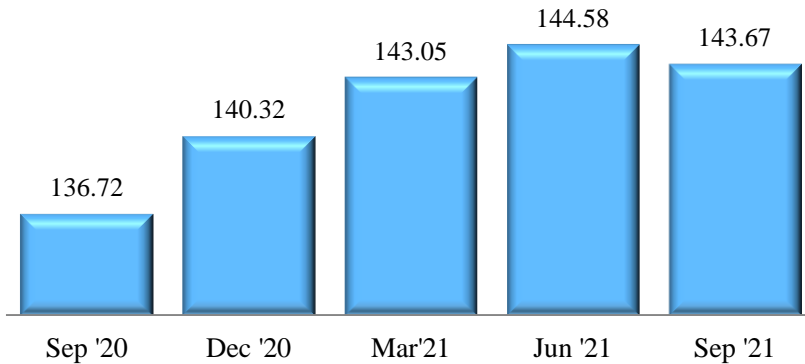
Digital Touch Points (In 000)

Other Touch Points

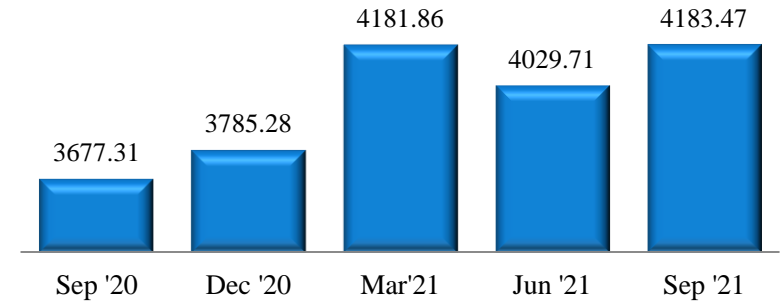


PMJDY

No of accounts(In Lacs)



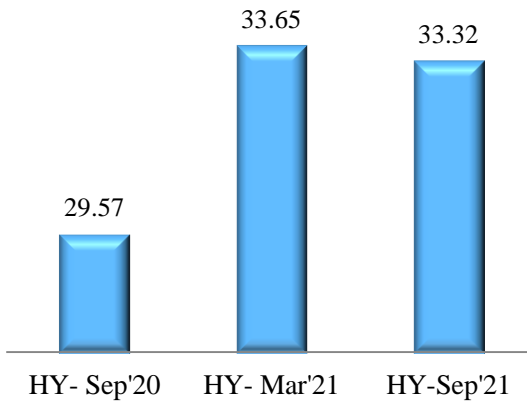
Balance Outstanding (In Cr)



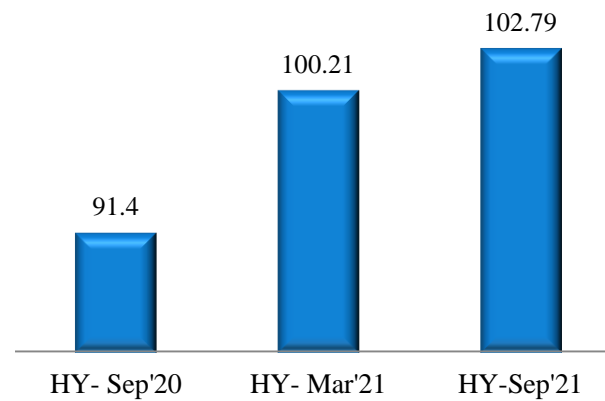
Social Security Scheme

No. of enrollments (In lacs)

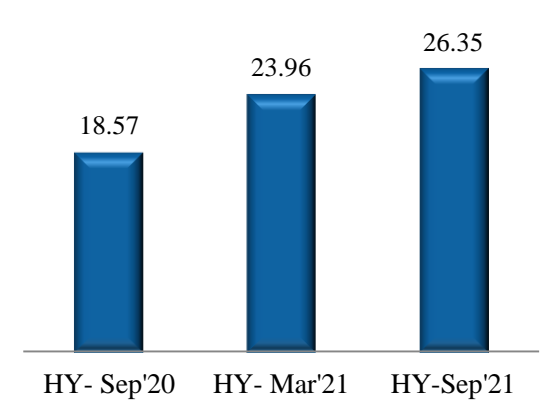
PMJJBY



PMSBY



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Compliance status

Indicators	Triggers	Sep '20	Mar '21	Jun '21	Sep '21
Capital Adequacy Ratio	<10.875	12.34	14.81	14.88	15.38
Net NPA	> 6%	5.60	5.77	5.09	4.51
ROA	Continuous loss for the last 2 years or < 0.25	0.19	-1.58	0.24	0.29
Leverage Ratio	<3.5%	3.96	5.00	5.13	5.15

Subsidiaries				(₹ In Cr)	
Cent Bank Home Finance Ltd. - <ul style="list-style-type: none"> Engaged into Housing Finance activity Presence in 9 States through 18 Branches Advances & Investment Portfolio of Rs. 1138.47 Crore 	Central Bank of India Shareholding	Particulars	HY ended		
	64.40 %	Total Income	Sep'21	Sep'20	
		Net Profit / (Loss)	60.10	65.81	
		Total Assets	6.69	6.74	
		Capital & Reserves	1190.55	1329.38	
		148.66	134.04		
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	Central Bank of India Shareholding	Particulars	Hy ended		
	100%	Total Income	Sep '21	Sep'20	
		Net Profit / (Loss)	1.44	1.67	
		Total Assets	0.44	0.56	
		Capital & Reserves	43.54	44.54	
		34.76	37.31		

Associates				(₹ In Cr)	
Name of Associate	Central Bank of India Shareholding	Net Profit for Hy ended			
		Sep'21	Sep'20		
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	-76.16	-103.00		
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	13.14	5.73		
Indo Zambia Bank Limited, Zambia	20%	71.28	42.88		



Group Position

(₹ in Cr.)

Particulars	As on 30 Sep' 2021	As on 30 Sep '2020
<u>CAPITAL & LIABILITIES</u>		
Capital	8681	5876
Reserves and Surplus	18267	16192
Minorities Interest	53	48
Share Application Money Pending Allotment	0	0
Deposits	336884	323836
Borrowings	6211	6581
Other Liabilities and Provisions	7405	16713
Total	377501	369246
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	44591	36336
Balances with Banks and Money at Call and Short Notice	9511	1182
Investments	141975	150659
Loans & Advances	156066	155971
Fixed Assets	5028	4260
Other Assets	20321	20829
Goodwill on Consolidation	9	9
Total	377501	369246

* Figures have been regrouped/restated wherever necessary to confirm the current year classification.

Group Performance (₹ in Cr.)		
Particulars	Qtr ended	
	Sep '21	Sep'20
<u>INCOME</u>		
Interest and Dividend Earned	11309	12121
Other Income	1393	1409
Total	12702	13530
<u>EXPENDITURE</u>		
Interest Expended	6656	7599
Operating Expenses	3545	3249
Provisions and Contingencies	2040	2378
Total	12241	13226
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	461	304
Less: Minority Interest	2	2
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	459	302
Add: Share of earnings in Associates	-8	-26
Consolidated Net Profit/(Loss) for the year attributable to the Group	451	276

Goals for Mar '22

(₹ In Cr)

Parameters	Guidance (31.03.2022)
Deposit Growth	8-9%
Advances Growth	10 to 11 %
Business Growth	6-7 %
RAM: Corporate Credit Ratio	68:32
NIM	More than 2.8 %
CASA	Around 49 %
Gross NPA	12-12.50%
Net NPA	3.5 %
PCR	More than 86%
Slippage Ratio	Less than 2%
Credit Cost (Annualized)	Less than 2%
Return on Assets	0.30%
Cost to Income Ratio	Less than 55%



सेन्ट्रल बैंक ऑफ़ इंडिया
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