



Quarterly / Nine Monthly  
Financial Results  
31.12.2019  
**Analyst Presentation**



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## *Safe Harbour*

Certain statements in these slides are forward-looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.



सेन्ट्रल बैंक ऑफ़ इंडिया  
*Central Bank of India*

1911 से आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911

## **VISION**

**To be CENTRAL  
to the banking  
and financial  
needs of all.**

## **MISSION**

**To provide Customer  
Centric products and  
services by leveraging  
human resources  
and technology**

## **VALUE STATEMENT**

**C - Consistency  
E - Ethical Standards  
N - Nurturing Potential  
T - Transparency  
R - Responsiveness  
A - Accountability  
L - Loyalty**

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# RECENT INITIATIVES

- ✓ Organizational Restructuring done by creating 31 new Regional Offices and reducing the number of Zonal Offices from 13 to 10 for better focus on the business.
- ✓ 7 Corporate Finance Branches and 6 Mid Corporate Branches are now reporting directly to Corporate Office for ensuring faster TAT.
- ✓ 49 Centralised Credit Processing Branches have been set up for sanction, documentation, disbursement and post disbursal monitoring of Retail Loans for ensuring quality in Retail Loan processing and started functioning smoothly.
- ✓ In a new set up, 7 Stressed Asset Management Branches (for stressed assets above Rs.25 Crores) and 8 Asset Recovery Branches (for stressed assets of Rs 5 Cr to Rs.25 Crores) are reporting directly to Corporate Office for ensuring faster resolution. Resolution in big accounts like Essar Steel, Ruchi Soya has taken place in Q3FY20.
- ✓ Separate vertical for Marketing set up in all Regional Offices for marketing, sourcing of fresh business. Corporate Office has started follow-up of lead generation and monitoring of conversion of leads on all India basis.

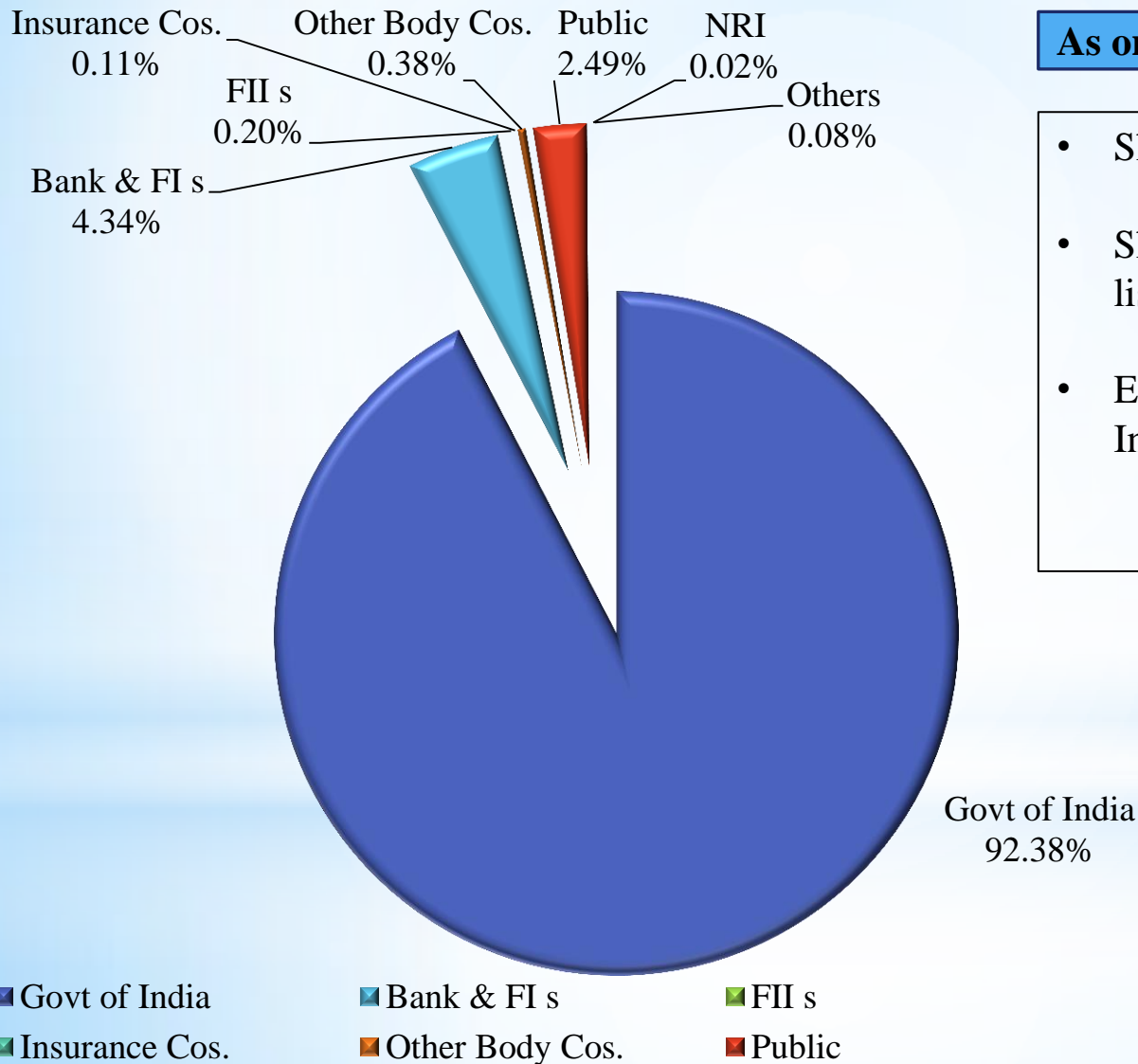
# RECENT INITIATIVES

- ✓ New Performance Management System (PMS) based on the model of Balance Scorecard Method, focusing on Business, Customer, Process and People Factors has been launched.
- ✓ Succession Planning, which includes Competency Mapping Model to develop Robust Leadership Plan has been initiated.
- ✓ Concept of Job Family introduced and identification process for 8 job family completed. All the officers upto Assistant General Managers are grouped under one of the job families for nurturing for various roles.
- ✓ Whole training architecture of the Bank is being revamped through Training Impact Analysis project.
- ✓ Mobile based E-learning as a method of imparting knowledge, implemented for staff to undergo role based courses.
- ✓ Human Resource Management System (HRMS) launched on mobile platform.

# RECENT INITIATIVES

- ✓ End to end loan life cycle management system (LLMS) is being introduced which will have credit origination, monitoring and various API interface to improve credit underwriting, Turn Around Time (TAT) and monitoring including Early Warning Signals (EWS). LLMS will have the facility of online tracking of loan application.
- ✓ Enterprise wise Fraud Risk Management Solutions (EFRMS) is initiated in three phases. The first phase with 5 delivery channels rolled out for alert generation on real time basis for identifying the potential fraudulent transactions.
- ✓ Business Transformation through Data Analytics by undertaking in-depth study of structures, systems processes, people and Technology is being undertaken. This will help the bank improve its RAM advances, CASA Deposits and Fee Based Income.
- ✓ Under “Open architecture” concept (IRDA guidelines), we have tied up with 5 insurance partners (2 Life, 2 Non Life and one Health) to procure more business under Bancassurance to boost fee based income.
- ✓ We have rationalised the Retail Lending products and introduced new products, **Cent Business** and **Cent Saral** to suit the financial needs of the customers.
- ✓ New business line FINTECH initiative is introduced under MSME vertical to take advantage of emerging trends in MSME lending

# SHAREHOLDING PATTERN



**As on Dec 31, 2019**

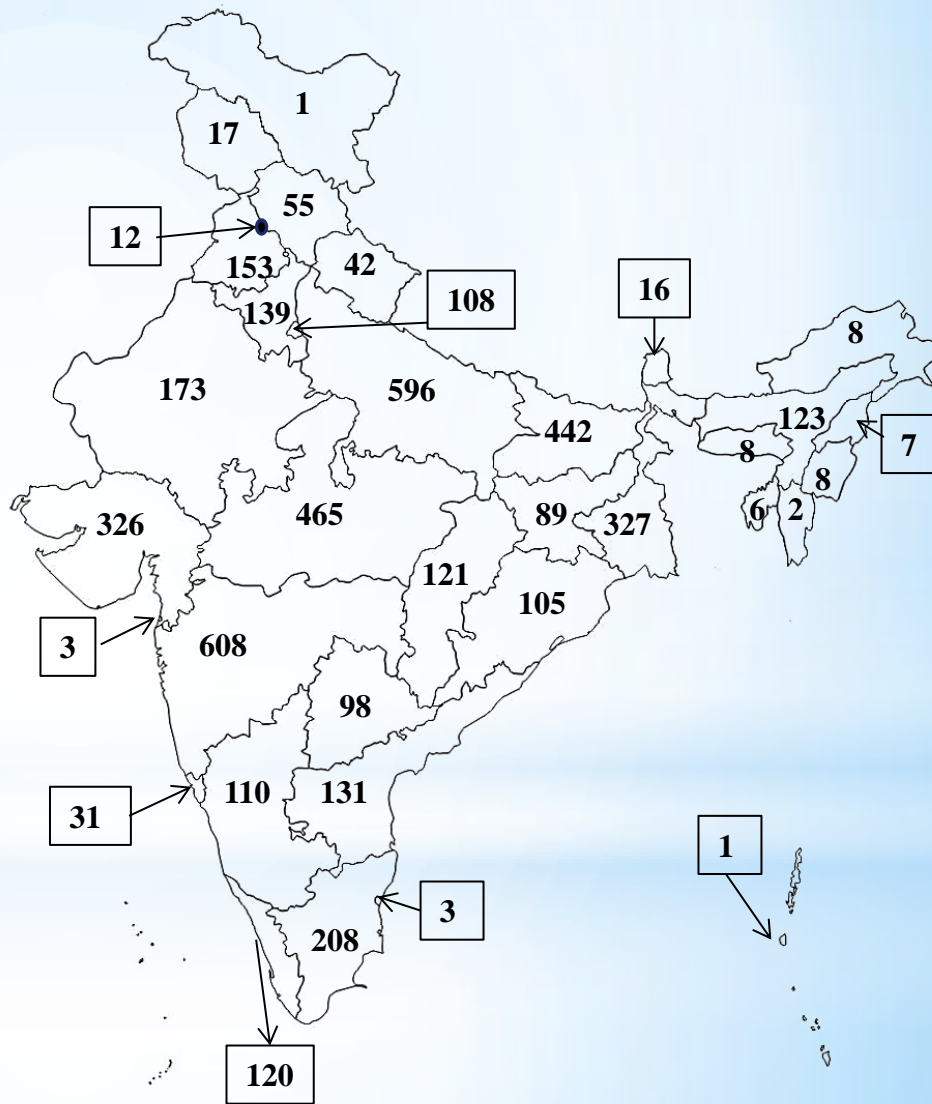
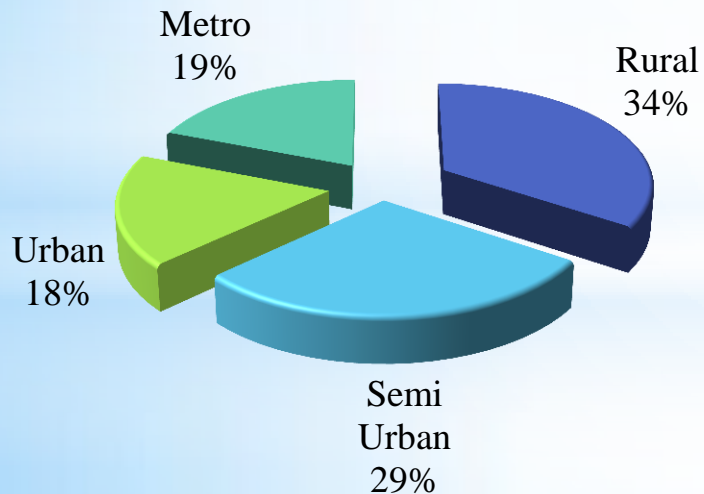
- Share Capital : Rs. 5709.76 Crore
- Shares of Central Bank of India is listed on BSE and NSE.
- Equity Shares of Central Bank of India is part of following indices:-
  - NSE 500, BSE 500 & BSE PSU





# PAN INDIA BRANCH NETWORK

31/12/2019	
Total Branches	4662
Rural	1601
Semi Urban	1341
Urban	829
Metro	891





# PERFORMANCE HIGHLIGHTS

Net profit improved to **Rs. 155 Cr** in Q3 FY'20 compared to loss of **Rs. 718 Cr** in Q3 FY'19.

CASA share in Total Deposits has improved from **44.64%** in Q3FY'19 to **45.49%** in Q3FY'20.

Total Deposits increased to **Rs.3,08,435** crore in Q3FY'20 from **Rs. 2,95,419** crore in Q3FY'19.

Gross NPAs (GNPA) reduced to **19.99%** in Q3FY'20 as against **20.64%** in Q3FY'19.

Net NPA has reduced to **9.26 %** in Q3FY'20 from **10.32%** in Q3FY'19.











Provision Coverage Ratio has improved to **73.73%** in Q3FY'20 against **69.52%** in Q3FY'19.



# PERFORMANCE HIGHLIGHTS

	Y-o-Y	Q-o-Q
NIM	2.92% ↑ 2.74%	2.92% ↑ 2.82%
NII	2022 Cr ↑ 1816 Cr	2022 Cr ↑ 1891 Cr
Operating Profit	1696 Cr ↑ 715 Cr	1696 Cr ↑ 1026 Cr
Net Profit	155 Cr ↑ -718 Cr	155 Cr ↑ 134 Cr
ROA	0.19% ↑ -0.86%	0.19% ↑ 0.17%

# PERFORMANCE HIGHLIGHTS

	Y-o-Y	Q-o-Q
ROE	0.43%  -3.84%	0.43%  0.39%
Cost to Income Ratio	48.14 %  69.70 %	48.14 %  62.07 %
CRAR (BASEL III)	12.83%  9.34%	12.83%  12.69%
GNPA	19.99%  20.64%	19.99% *  19.89%
NNPA	9.26%  10.32%	9.26% *  7.90%

\*This is impact of RBI divergence in Q3FY'20

# PROFITABILITY RATIOS

**Net Interest Margin(%)**



Dec '18    Mar '19    Jun '19    Sep '19    Dec '19

**Net Interest Income (Rs. in Crore)**



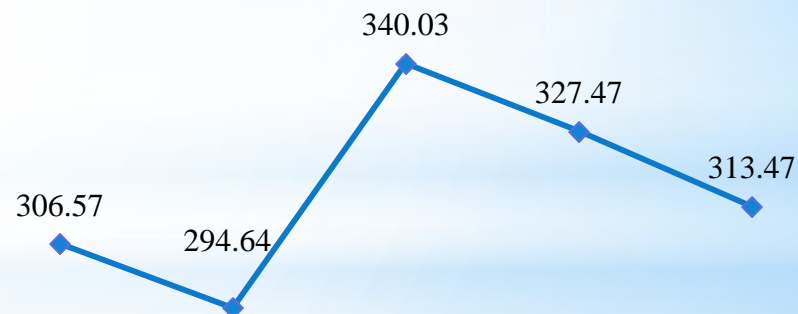
Dec '18    Mar '19    Jun '19    Sep '19    Dec '19

**Cost to Income Ratio(%)**



Dec '18    Mar '19    Jun '19    Sep '19    Dec '19

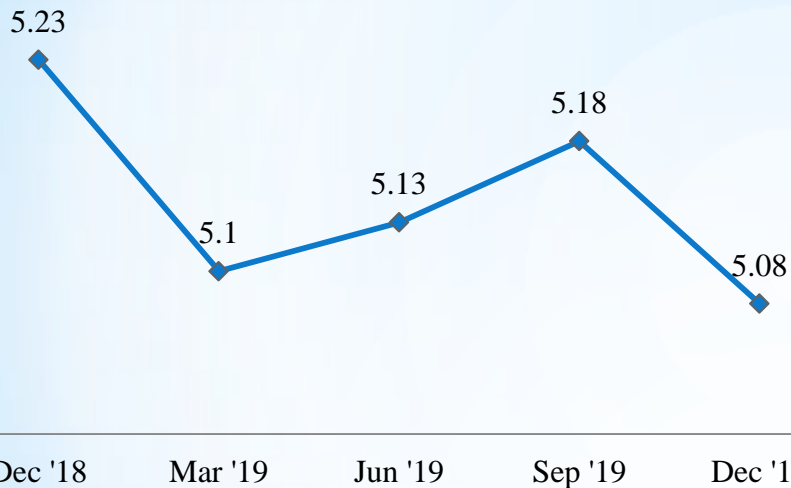
**Liquidity Coverage Ratio (%)**



Dec '18    Mar '19    Jun '19    Sep '19    Dec '19

# PROFITABILITY RATIOS

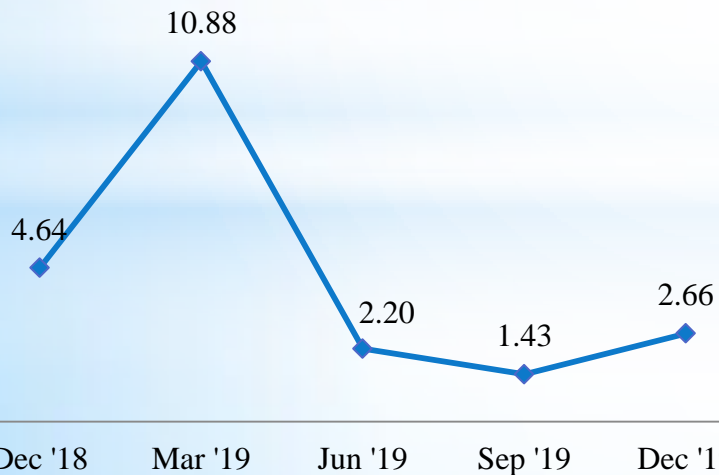
**Cost of Deposits (%)**



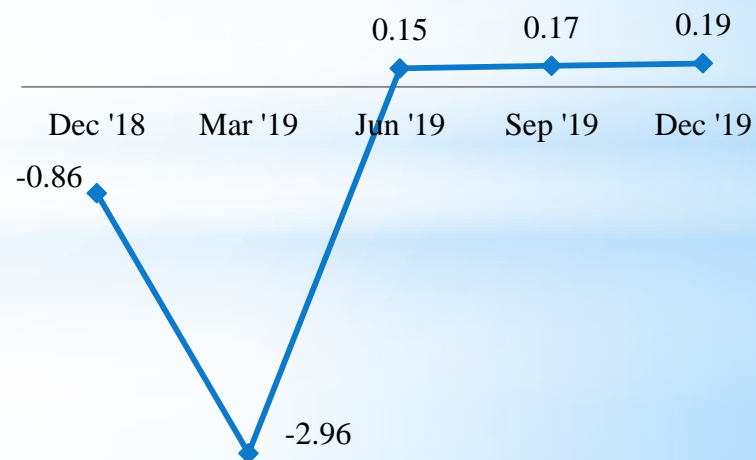
**Yield on Advances (%)**



**Credit Cost(%)**



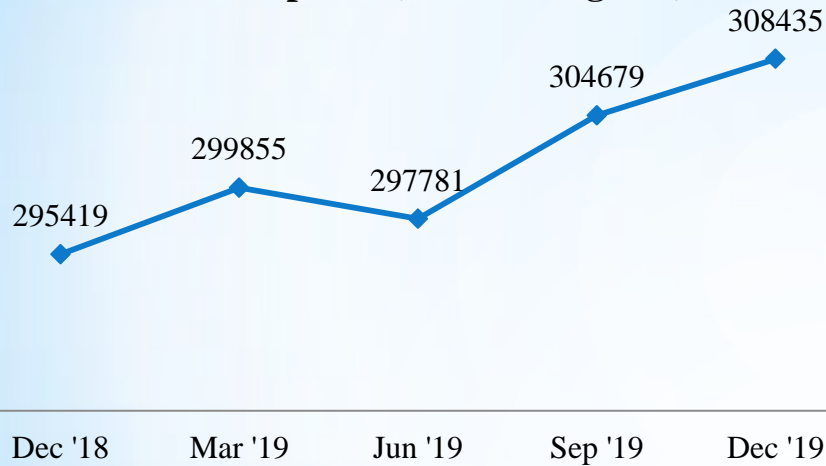
**Return on Assets (ROA)(%)**



# STRONG LIABILITY FRANCHISE

Rs. in cr

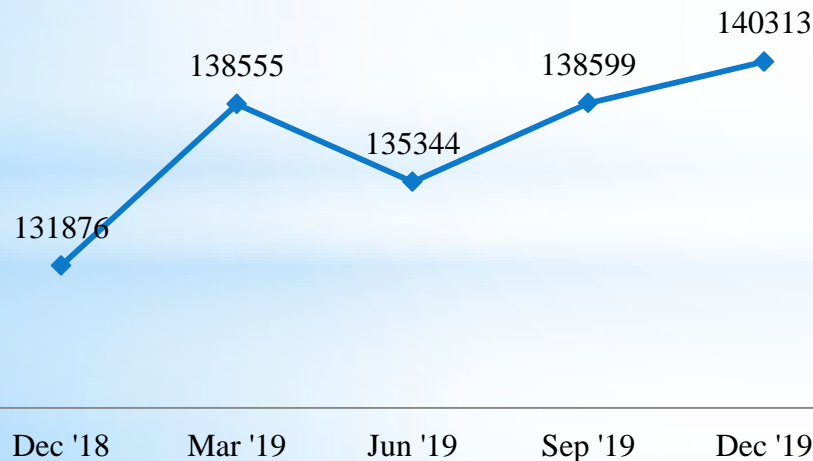
**Total Deposits (Terminal figures)**



**Total Average Deposits**



**CASA (Terminal figures)**



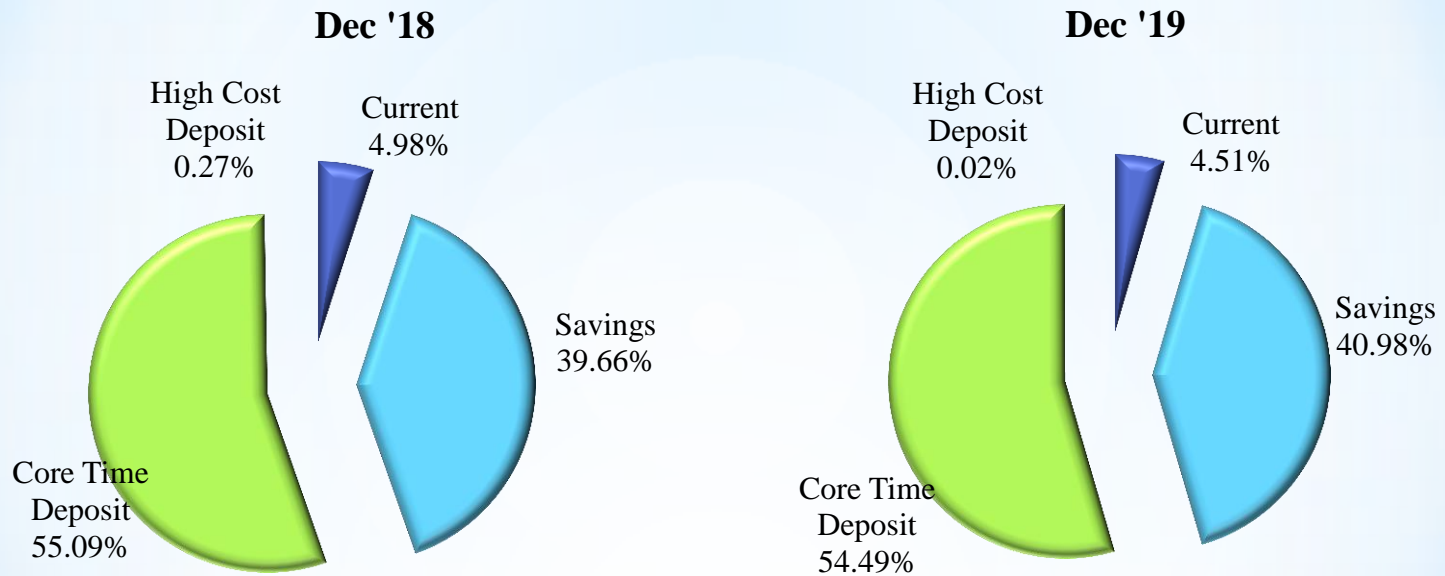
**Average CASA**



\*Average business data is based on fortnightly averages for respective quarters.

# CASA TREND

Terminal figures (Rs. in Cr)

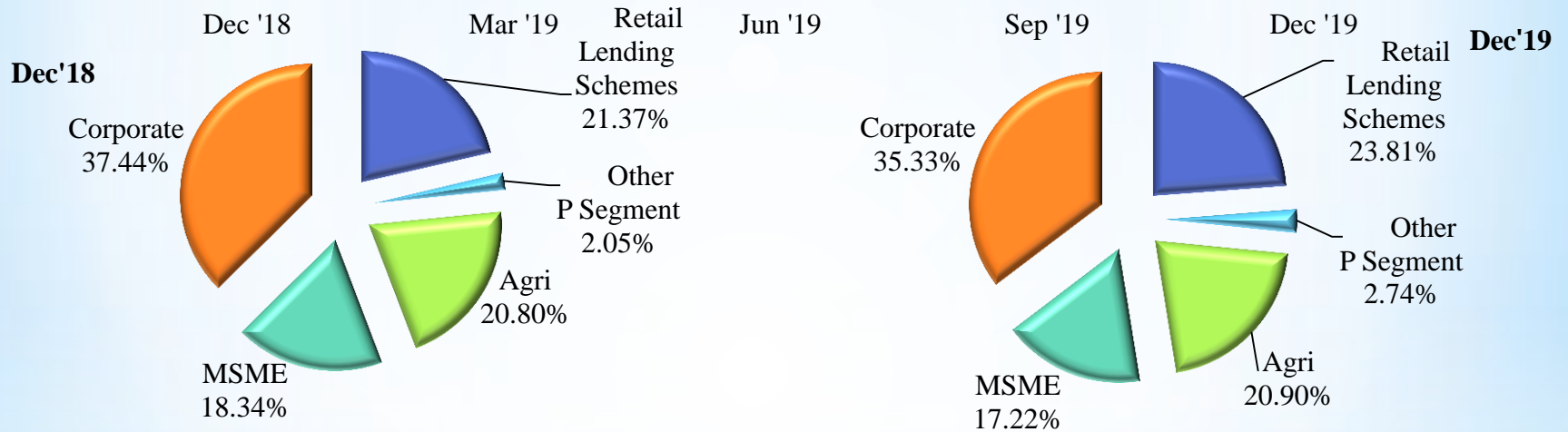


Particulars	Dec'18	Dec'19
Current	14702	13918
Savings	117174	126395
Core Time Deposit	162737	168061
High Cost Deposit	806	61
<b>Total Deposits</b>	<b>295419</b>	<b>308434</b>



# BUSINESS TREND

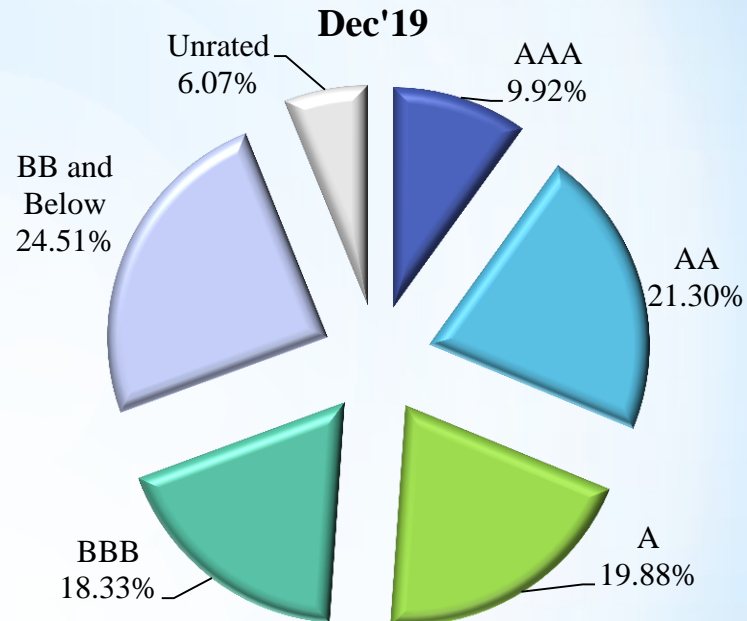
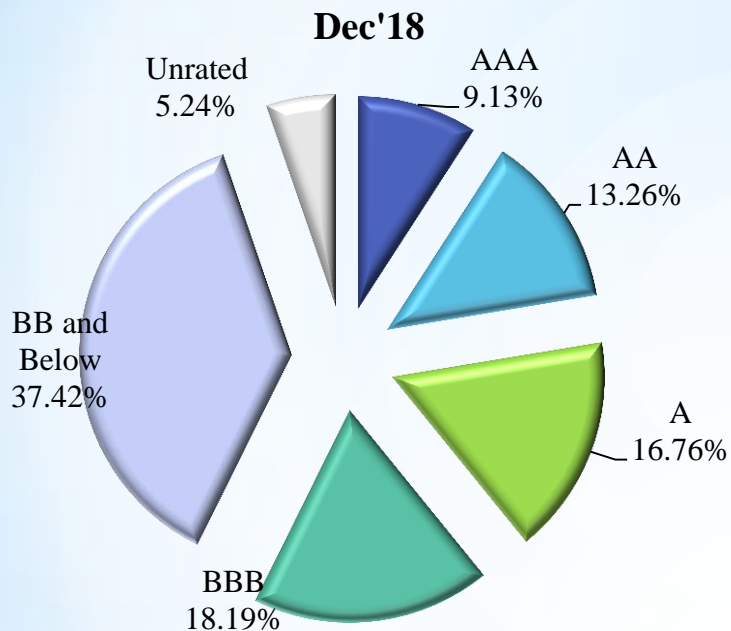
Rs. in Cr



SECTORS	Dec '18	Dec '19	YoY Growth (%)
Retail	40092	44174	10.18%
i)Retail Lending Schemes	36588	39619	8.28%
ii)Other P Segment	3504	4555	29.99%
Agriculture	35613	34781	-2.34%
MSME	31394	28663	-8.70%
Corporate	64083	58793	-8.25%
<b>Total Gross Advance</b>	<b>171182</b>	<b>166411*</b>	<b>-2.79%</b>

\* After TWO of Rs. 2992 Crore during Q3'FY20

# Corporate Assets Quality - Standard



Rs in Cr

Rating wise Standard Corporate Advances	Dec '18	Dec '19
AAA	3630	3808
AA	5274	8173
A	6664	7629
BBB	7232	7033
BB and Below	14881	9406
Unrated	2085	2329
<b>Total</b>	<b>39766</b>	<b>38377</b>



# Diversified Industry Portfolio

Rs. in Crores

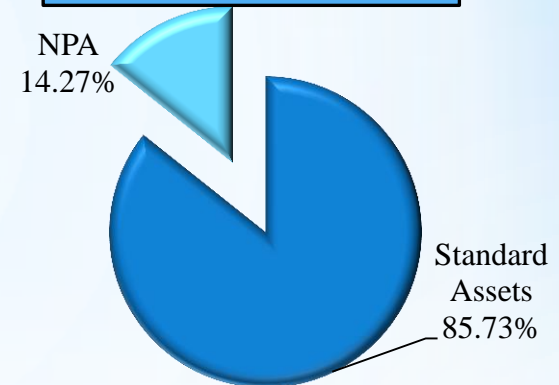
Particulars	Dec '19		Sep '19		Dec '18		Dec '19
	Outstanding	% of Total Adv.	Outstanding	% of Total Adv.	Outstanding	% of Total Adv.	YOY Gr %
Infrastructure	23259.05	13.98%	23343.66	13.86%	29396	17.17%	-20.88%
<i>of which: Power</i>	9598.10	5.77%	9601.71	5.70%	16006	9.35%	-40.03%
<i>Telecommunication</i>	1070.58	0.64%	1089.58	0.65%	2628	1.54%	-59.26%
<i>Roads &amp; Ports</i>	6615.46	3.98%	6769.84	4.02%	7044.3	4.12%	-6.09%
<i>Other Infrastructure</i>	5974.91	3.59%	5882.53	3.49%	3717.8	2.17%	60.71%
Iron & Steel	4475.00	2.69%	4489.21	2.67%	6945.3	4.06%	-35.57%
Trade	10417.90	6.26%	10771.7	6.40%	9041	5.28%	15.23%
Textiles	4973.99	2.99%	5093.81	3.02%	6202.6	3.62%	-19.81%
Petroleum & Petrochemicals	421.91	0.25%	375.04	0.22%	1060.1	0.62%	-60.20%
Engineering	6302.12	3.79%	6601.27	3.92%	6073	3.55%	3.77%
Comm. Real Estate	3177.54	1.91%	3266	1.94%	3675.4	2.15%	-13.54%
<b>Total</b>	<b>53027.51</b>	<b>31.87%</b>	<b>53940.7</b>	<b>32.03%</b>	<b>62393</b>	<b>36.45%</b>	<b>-15.01%</b>

# NBFC Portfolio

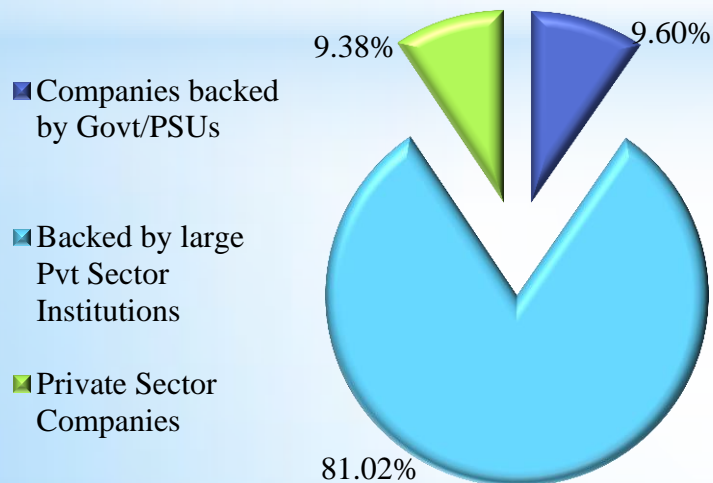
As on Dec '19

Total Exposure to NBFCs including HFCs 12892.40 Crore (7.81% of Total Advances)

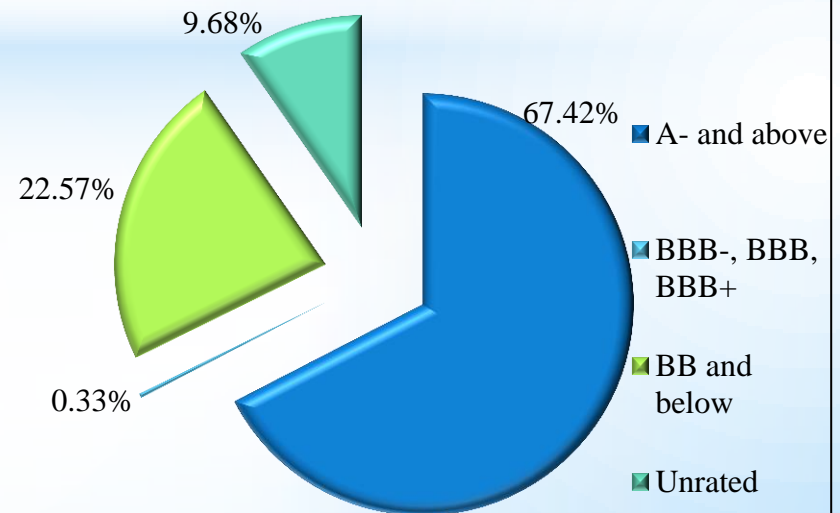
NBFC Asset Quality



Quality of Standard Assets

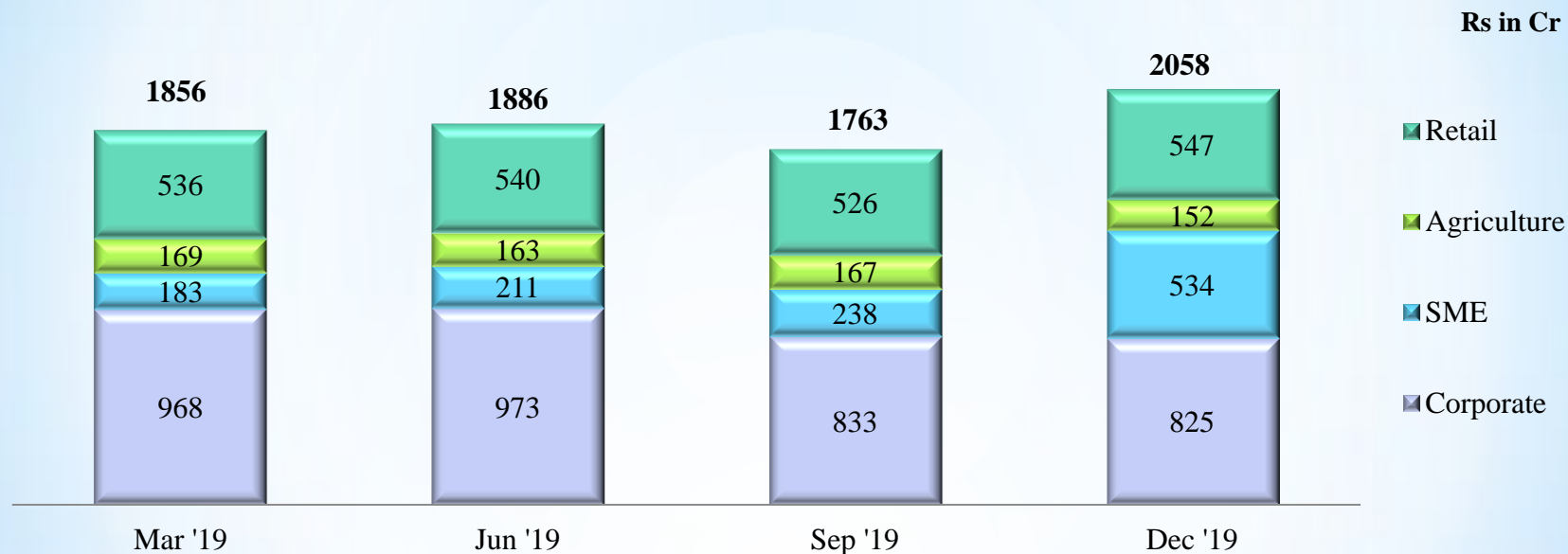


Share of Investment grades in NBFC advances





# Asset Quality–Standard Restructured Accounts



Rs in Cr

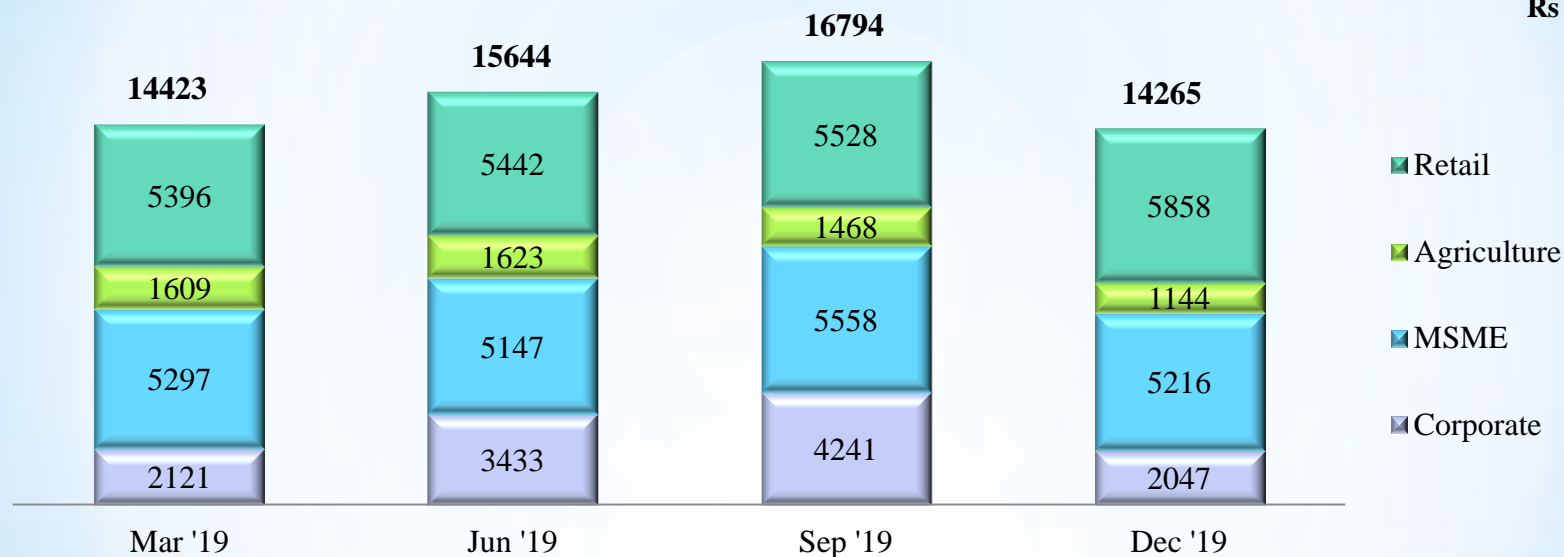
Segment wise	Mar '19	Jun '19	Sep '19	Dec '19
Corporate	968	973	833	825
MSME	183	211	238	534
Agriculture	169	163	167	152
Retail	536	540	526	547
<b>Total</b>	<b>1856</b>	<b>1886</b>	<b>1763</b>	<b>2058</b>

\*During the quarter Dec'19, MSME accounts to the tune of Rs 289.10 crores are restructured under RBI guidelines on restructuring of MSME advance. Further, few housing and Education loans (Rs 70.98 crore), are also restructured due to natural calamity (Karnataka & Kerala) in Chennai Zone.



# Asset Quality – SMA 1 & SMA 2

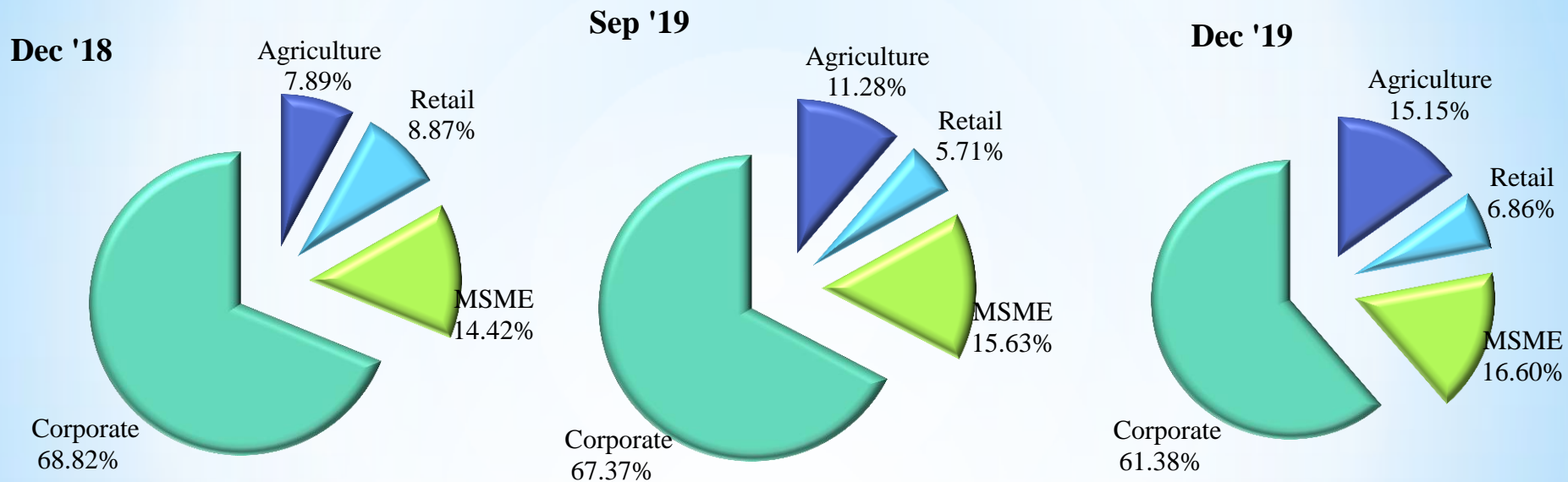
Rs in Cr



Rs in Cr

Segment wise SMA	Mar '19	Jun '19	Sep '19	Dec '19
Corporate	2121	3433	4241	2047
MSME	5297	5147	5558	5216
Agriculture	1609	1623	1468	1144
Retail	5396	5442	5528	5858
<b>Total</b>	<b>14423</b>	<b>15644</b>	<b>16794</b>	<b>14265</b>

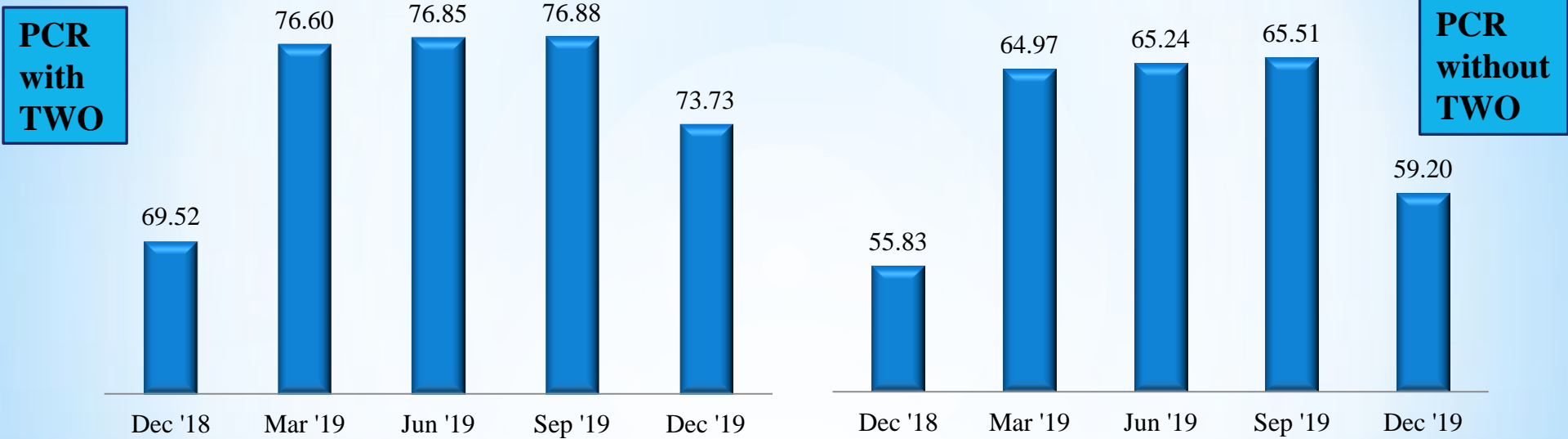
# Asset Quality – NPA



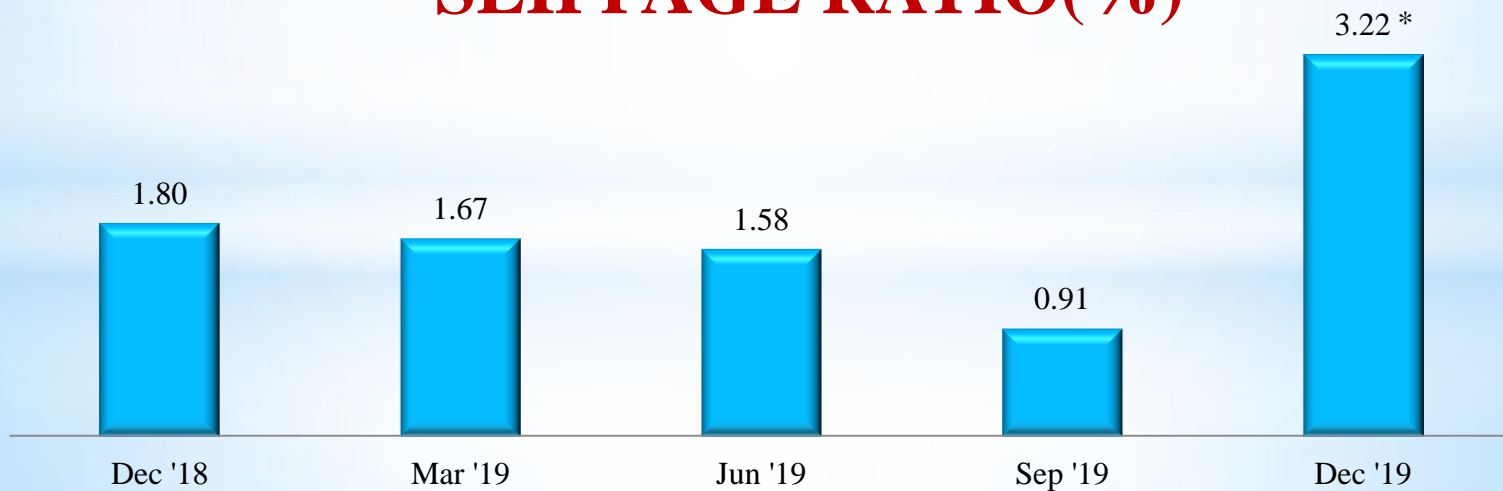
Rs in Cr

Segment wise	Dec'18		Sep'19		Dec'19	
	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)	NPA	NPA Ratio(%)
Agriculture	2788	7.83	3780	10.69	5040	14.49
Retail	3133	6.49	1913	5.15	2282	5.76
MSME	5095	16.23	5236	17.95	5521	19.28
Corporate	24317	43.50	22568	33.82	20416	32.22
<b>Total</b>	<b>35333</b>	<b>20.64</b>	<b>33497</b>	<b>19.89</b>	<b>33259</b>	<b>19.99</b>

# PROVISION COVERAGE(%)



# SLIPPAGE RATIO(%)



\*This includes RBI divergence accounts.





# NPA Movement

Rs. in Crore

<b><u>Gross NPA</u></b>	<b>Dec'18</b>	<b>Jun'19</b>	<b>Sep'19</b>	<b>Dec'19</b>
<b>Opening Gross NPAs</b>	<b>37411</b>	<b>32356</b>	<b>32908</b>	<b>33497</b>
<b>Slippage of PA to NPAs</b>	1934	2141	1199	3998*
<b>Increase in balance of existing NPAs</b>	522	92	21	350
<b>Sub Total</b>	<b>2456</b>	<b>2233</b>	<b>1220</b>	<b>4348</b>
<b>Less:</b>				
<b>Up gradation</b>	7	434	38	8
<b>Recovery (Including Sale to ARC)</b>	457	715	486	1273
<b>Regular Write-off</b>	69	134	0	313
<b>Technical Write-off</b>	4000	397	107	2992
<b>Recovery by adjustment of Credit Bal Held in nominal a/cs/ DICGC, ECGC claims received</b>	1	1	0	0
<b>Sub Total</b>	<b>4534</b>	<b>1681</b>	<b>631</b>	<b>4586</b>
<b>Gross NPAs</b>	<b>35333</b>	<b>32908</b>	<b>33497</b>	<b>33259</b>
<b>% of Gross NPAs to Gross Advances</b>	<b>20.64</b>	<b>19.93</b>	<b>19.89</b>	<b>19.99</b>

\*This includes RBI divergence accounts.

# ASSET QUALITY TREND



Rs. in Crore

Particulars	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
Gross Advances	171182	167729	165102	168401	166411
Net Advances	151267	146525	143454	146290	146595
Gross NPA	35333	32356	32908	33497	33259
Net NPA	15605	11333	11441	11552	13568
Gross NPA %	20.64	19.29	19.93	19.89	19.99
Net NPA %	10.32	7.73	7.98	7.90	9.26

# Status of NCLT accounts

As on Dec 2019

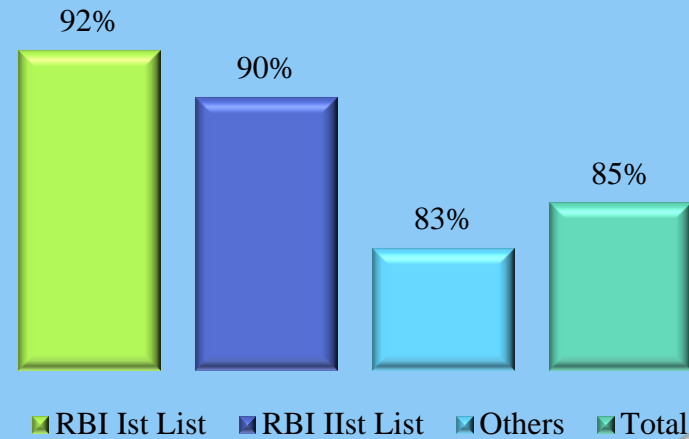
RBI List 1 O/s  
Rs. 871.13 cr

RBI List 2 O/s  
Rs. 5282.53 cr

Others  
Rs. 15285.25 cr

Total (Incl.TWO)  
Rs. 21438.91 cr

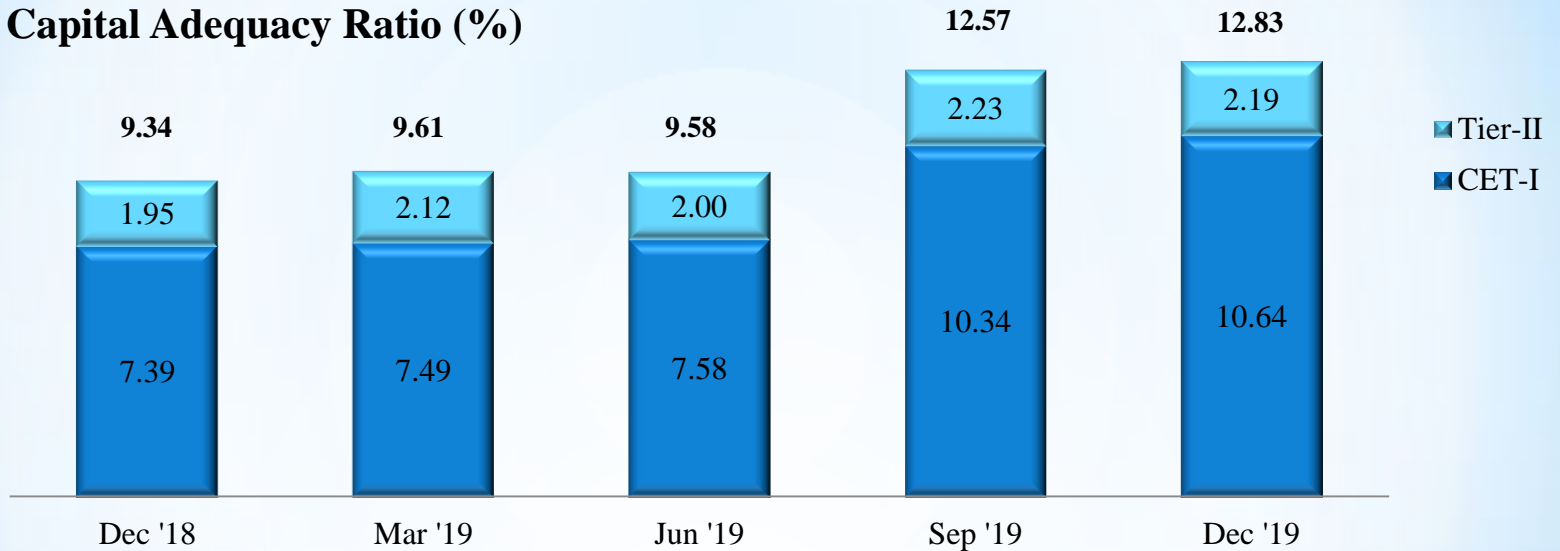
PCR on NCLT accounts



- Four accounts resolved from RBI1 & 2 List, with outstanding of Rs 2302.27 Crore.
- Three account from RBI 1 & 2 list sold to ARC with outstanding of Rs 3080.76 Crore on 100% cash salebasis through Swiss Challenge Method.
- 9 accounts in RBI 1 & 2 list having 100% PCR (O/s 3133.68 Cr)

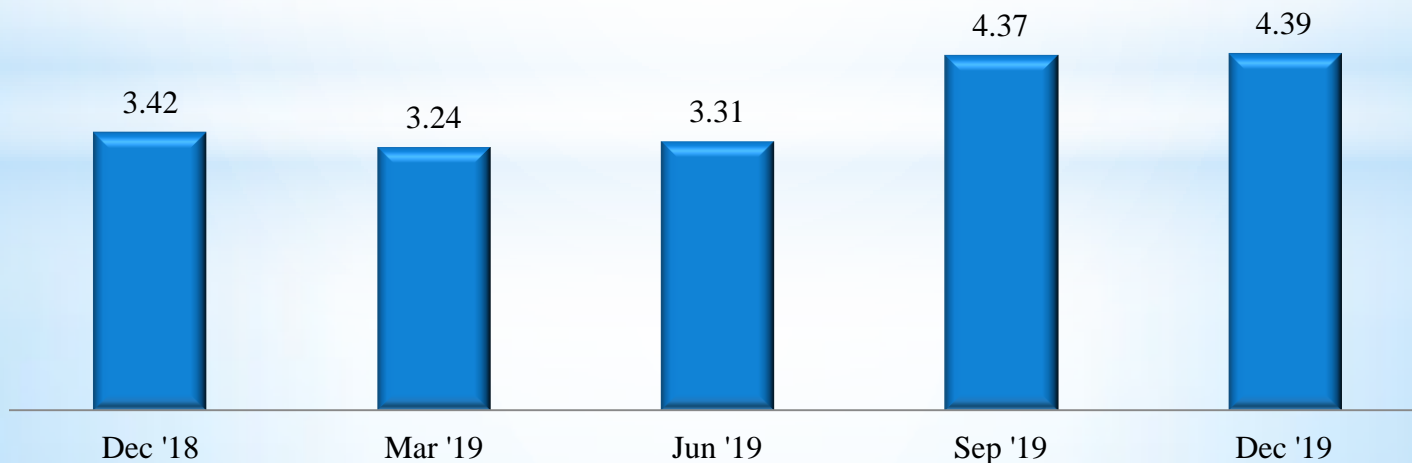
# Capital Ratios

## Capital Adequacy Ratio (%)



- “Credit Risk Weighted Assets on Advances to Gross Advances” – Dec 18: 62.12%, Dec 19: 58.58%.
- “TRWAs to Total Asset” ratio - Dec 18: 47.80%, Dec19: 42.79%.

## Leverage Ratio (%)





# PROFITABILITY

(Rs in Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>1.Total Income</b>	<b>7278</b>	<b>6704</b>	<b>6329</b>	<b>20475</b>	<b>18431</b>	<b>11.09</b>	<b>8.56</b>	<b>14.99</b>
1.1 Interest Income	6029	5890	5785	17633	17162	2.74	2.36	4.22
1.2 Other Income	1249	814	544	2842	1269	123.96	53.44	129.60
<b>2 Total Expenses</b>	<b>5582</b>	<b>5678</b>	<b>5614</b>	<b>16649</b>	<b>16823</b>	<b>-1.03</b>	<b>-1.69</b>	<b>-0.57</b>
2.1 Interest Expended	4007	3999	3969	11930	11993	-0.53	0.20	0.96
2.2 Operating Exp.	1575	1679	1645	4719	4830	-2.30	-6.19	-4.26
<b>Net Interest Income</b>	<b>2022</b>	<b>1891</b>	<b>1816</b>	<b>5703</b>	<b>5169</b>	<b>10.33</b>	<b>6.93</b>	<b>11.34</b>
<b>Operating Profit</b>	<b>1696</b>	<b>1026</b>	<b>715</b>	<b>3826</b>	<b>1608</b>	<b>137.94</b>	<b>65.30</b>	<b>137.20</b>
<b>Provisions</b>	<b>1541</b>	<b>892</b>	<b>1433</b>	<b>3419</b>	<b>4772</b>	<b>-28.35</b>	<b>72.76</b>	<b>7.54</b>
<b>Net Profit</b>	<b>155</b>	<b>134</b>	<b>-718</b>	<b>407</b>	<b>-3164</b>	<b>112.86</b>	<b>15.67</b>	<b>121.59</b>
<b>NIM %</b>	<b>2.92</b>	<b>2.82</b>	<b>2.74</b>	<b>2.79</b>	<b>2.64</b>	---	---	---
<b>ROA %</b>	<b>0.19</b>	<b>0.17</b>	<b>-0.86</b>	<b>0.17</b>	<b>-1.27</b>	---	---	---
<b>ROE %</b>	<b>0.43</b>	<b>0.39</b>	<b>-3.84</b>	<b>1.20</b>	<b>-17.26</b>	---	---	---

# TOTAL INCOME

(Rs. In Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>Interest Income</b>	<b>6029</b>	<b>5890</b>	<b>5785</b>	<b>17633</b>	<b>17162</b>	<b>2.74</b>	<b>2.36</b>	<b>4.22</b>
(i) Advances	3062	3137	3359	9268	10004	-7.36	-2.39	-8.84
(ii) Investments	2561	2406	2101	7389	6115	20.83	6.44	21.89
(iii) Call money/ Balances with Banks	139	137	259	365	772	-52.72	1.46	-46.33
(iv) Others	267	210	66	611	271	125.46	27.14	304.55
<b>Non Interest Income</b>	<b>1249</b>	<b>814</b>	<b>544</b>	<b>2842</b>	<b>1269</b>	<b>123.96</b>	<b>53.44</b>	<b>129.60</b>
<b>Total Income</b>	<b>7278</b>	<b>6704</b>	<b>6329</b>	<b>20475</b>	<b>18431</b>	<b>11.09</b>	<b>8.56</b>	<b>14.99</b>



# NON-INTEREST INCOME

(Rs. In Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>NON-INTEREST INCOME</b>	<b>1249</b>	<b>814</b>	<b>544</b>	<b>2842</b>	<b>1269</b>	<b>123.96</b>	<b>53.44</b>	<b>129.60</b>
Commission, Exchange & Brokerage	277	228	282	842	842	0.00	21.49	-1.77
Trading Profit on Investments	284	395	139	912	-66	1481.82	-28.10	104.32
Recovery in Written off a/cs	520	47	25	640	203	215.27	1006.38	1980.00
Rent on Lockers	19	18	18	55	51	7.84	5.56	5.56
Profit on Forex transactions	54	51	32	172	104	65.38	5.88	68.75
ATM Interchange fee	26	25	32	79	92	-14.13	4.00	-18.75
Other Misc. Income	69	50	16	142	43	230.23	38.00	331.25

# TOTAL EXPENDITURE

(Rs. In Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>A) Interest Expended</b>	<b>4007</b>	<b>3999</b>	<b>3969</b>	<b>11930</b>	<b>11993</b>	<b>-0.53</b>	<b>0.20</b>	<b>0.96</b>
i) Deposits	3860	3871	3824	11514	11520	-0.05	-0.28	0.94
ii) RBI/Interbank Borrowings	1	2	2	5	4	25.00	-50.00	-50.00
iii) Intt on Sub-ordinate Debts	116	104	112	333	323	3.10	11.54	3.57
iv) Int on Borrowing/ Refinance	30	22	31	78	146	-46.58	36.36	-3.23
<b>B) Optg. Expenses</b>	<b>1575</b>	<b>1679</b>	<b>1645</b>	<b>4719</b>	<b>4830</b>	<b>-2.30</b>	<b>-6.19</b>	<b>-4.26</b>
i) Establishment	912	981	1037	2776	3019	-8.05	-7.03	-12.05
ii) Others	663	698	608	1943	1811	7.29	-5.01	9.05
<b>Total Expenses</b>	<b>5582</b>	<b>5678</b>	<b>5614</b>	<b>16649</b>	<b>16823</b>	<b>-1.03</b>	<b>-1.69</b>	<b>-0.57</b>



# OTHER OPERATING EXPENSES

(Rs. In Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>Other Operating Expenses</b>								
Rent & Taxes	95.26	95.88	82.17	265.64	246.92	7.58	-0.65	15.93
Lighting, Generator	29.07	38.93	29.65	96.68	100.07	-3.39	-25.33	-1.96
Depreciation	74.29	64.75	68.93	211.68	203.57	3.98	14.73	7.78
Telephone, Internet, Postage	24.03	23.33	17.02	69.64	60.37	15.36	3.00	41.19
Insurance incl. Deposit Insur.	96.10	86.95	84.21	282.45	257.96	9.49	10.52	14.12
ECGC Premium	38.04	52.99	2.26	92.76	6.54	1318.35	-28.21	1583.19
Repair & Maintenance	22.25	24.08	38.29	68.40	74.37	-8.03	-7.60	-41.89
ATM Maint & Service Charges	22.23	27.82	36.25	65.73	109.30	-39.86	-20.09	-38.68
ATM Interchange Fee	70.61	69.72	68.62	202.55	202.17	0.19	1.28	2.90
Legal & Professional Fees	45.31	61.21	30.88	148.04	117.61	25.87	-25.98	46.73
Financial Inclusion Exp.	19.93	21.29	20.94	63.78	63.47	0.49	-6.39	-4.82
Others	125.82	131.31	128.54	375.29	369.09	1.68	-4.18	-2.12
<b>Total Expenses</b>	<b>662.94</b>	<b>698.26</b>	<b>607.76</b>	<b>1942.64</b>	<b>1811.44</b>	<b>7.24</b>	<b>-5.06</b>	<b>9.08</b>

# PROVISIONS & PROFIT

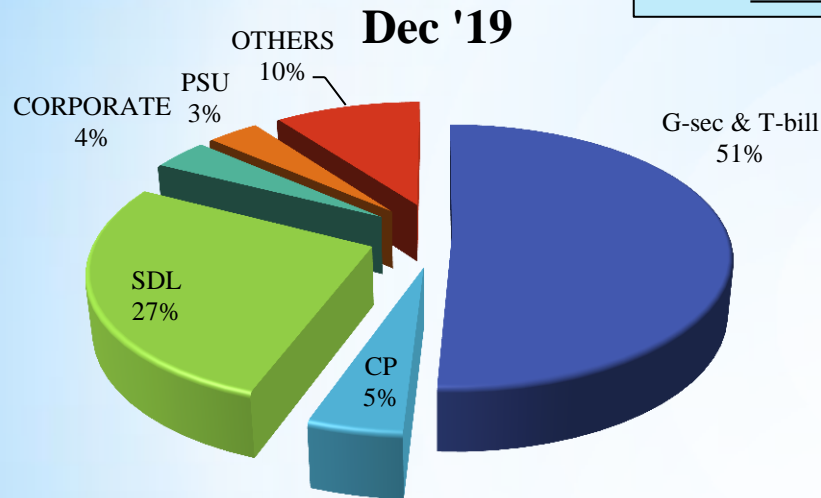
(Rs. In Crore)

Particulars	Quarter ended			Nine Month ended		Growth %		
	Dec '19	Sep '19	Dec '18	Dec '19	Dec '18	9M-FY20 over 9M- FY19	Q-o-Q	Y-o-Y
<b>OPERATING PROFIT</b>	<b>1696</b>	<b>1026</b>	<b>715</b>	<b>3826</b>	<b>1608</b>	<b>137.94</b>	<b>65.30</b>	<b>137.20</b>
<b>PROVISIONS</b>	<b>1541</b>	<b>892</b>	<b>1433</b>	<b>3419</b>	<b>4772</b>	<b>-28.35</b>	<b>72.76</b>	<b>7.54</b>
i) NPA	1104	588	2077	2613	6466	-59.59	87.76	-46.85
ii) Restructured A/cs	-55	-24	-5	-95	-360	-73.61	129.17	1000.00
iii) Investment	190	226	-229	617	714	-13.59	-15.93	182.97
iv) Standard Assets	-2	26	-4	5	-26	119.23	-107.69	-50.00
v) Unhedged exposure FCE	0	0	-2	0	-1	100.00	-	100.00
v)Others	12	-24	-26	-65	-231	-71.86	150.00	146.15
vi) Taxes	292	100	-378	344	-1790	119.22	192.00	177.25
<b>Net Profit/ (Loss)</b>	<b>155</b>	<b>134</b>	<b>-718</b>	<b>407</b>	<b>-3164</b>	<b>112.86</b>	<b>15.67</b>	<b>121.59</b>

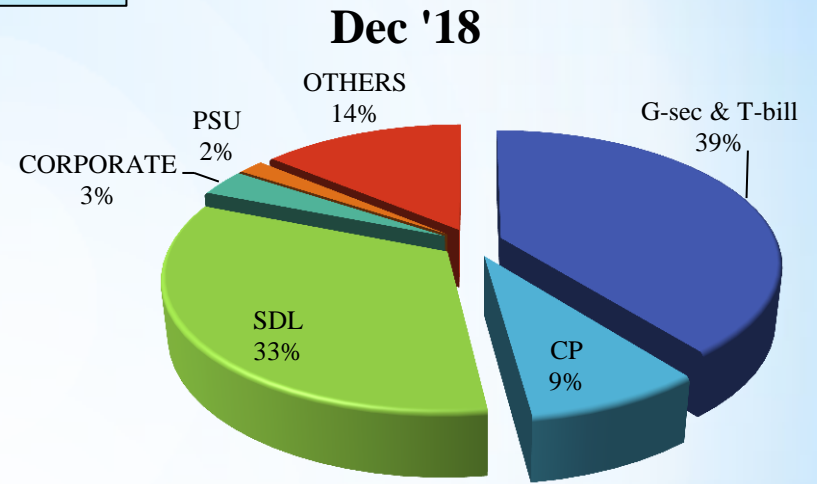
# Treasury Operations

## AFS BOOK

(Rs. in Crore)

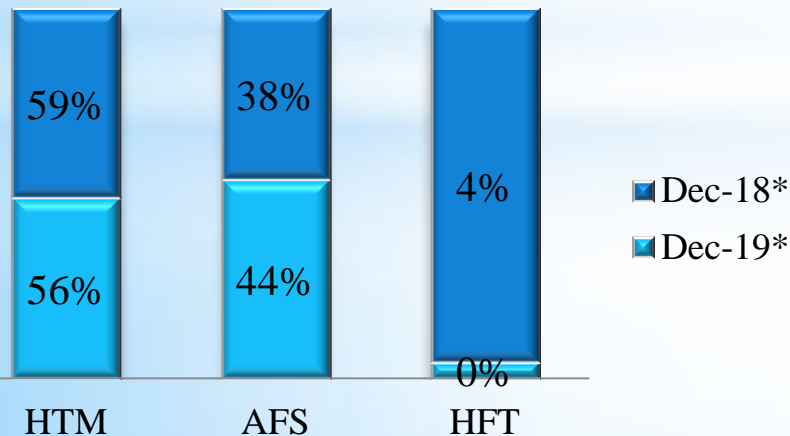


Modified Duration : 2.47



Modified Duration : 2.58

## Break up of Domestic Investments(%)

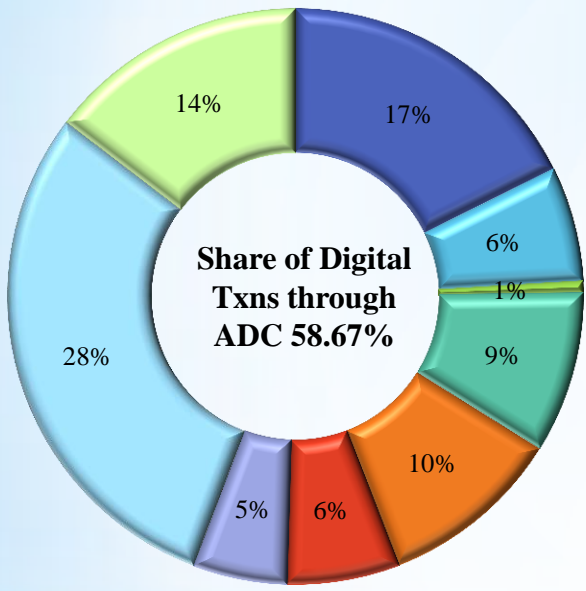


(Rs. in Crore)

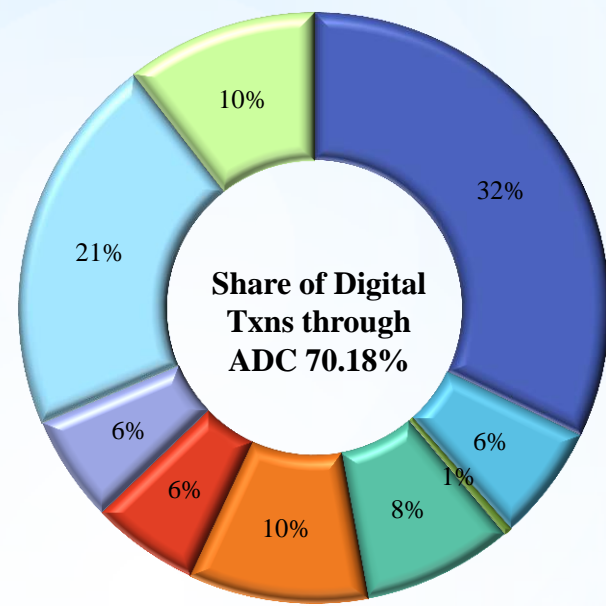
Particulars	Dec '19	Mar '19	Dec '18
Domestic Investments	143763	129219	121978
- of which- SLR	108248	96206	93489

# Penetration of Digital Transactions

9M 2018-19

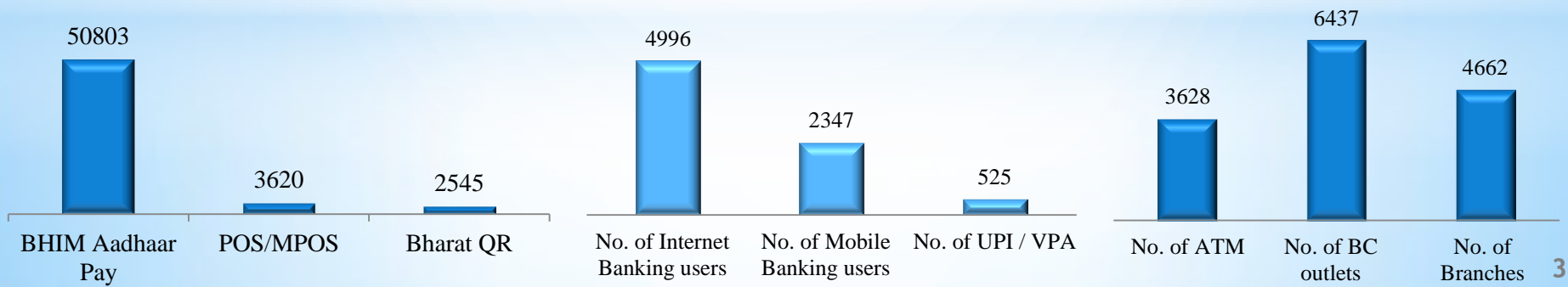


9M 2019-20



- UPI
- IMPS
- Mobile Banking
- Internet Banking
- POS & e-Com
- RTGS / NEFT
- AEPS
- ATM / CDM
- OTHERS

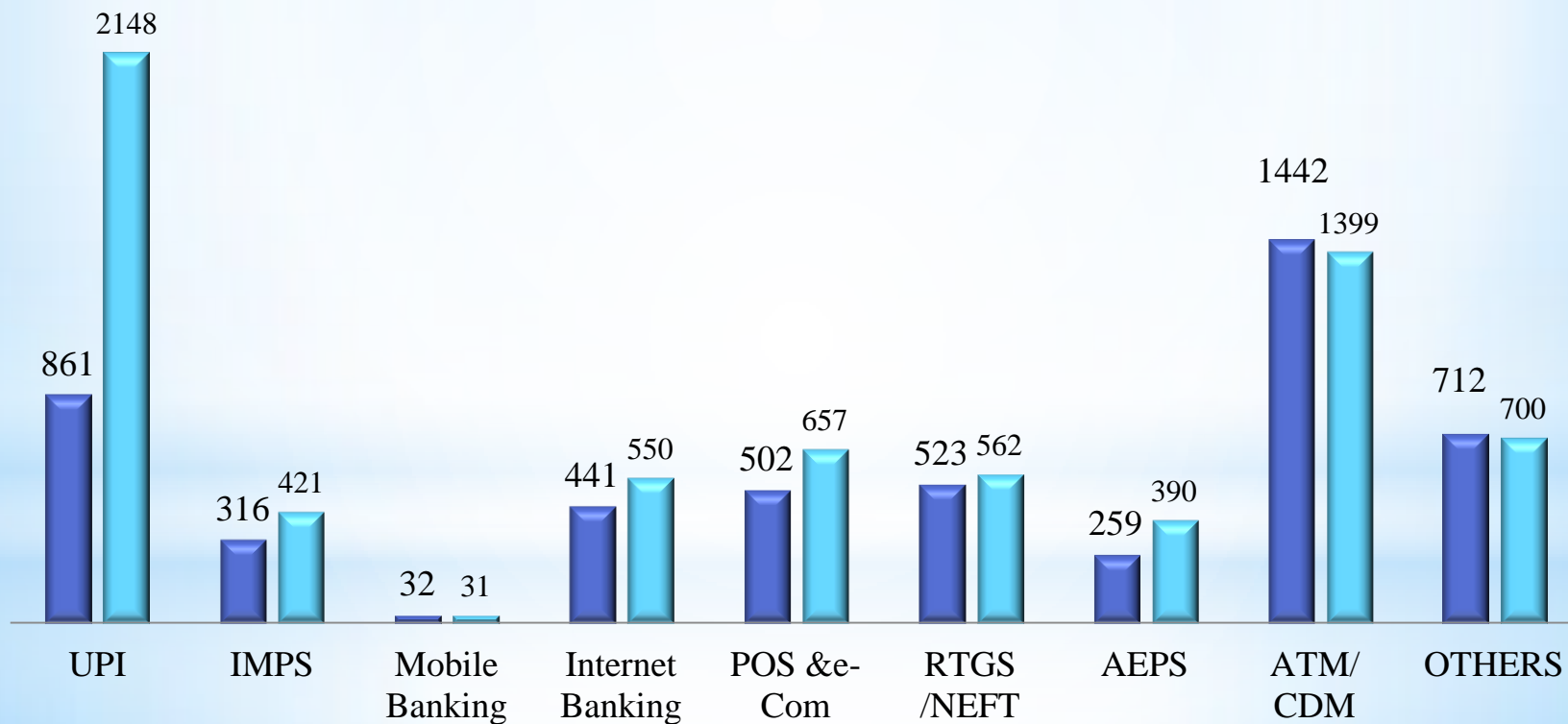
<u>Merchant Payment Acceptance Touch Points</u>	<u>Digital Touch Points (In 000)</u>	<u>Other Touch Points</u>
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# Composition of Digital Transactions Count

(No. in lacs)

- Digital Transactions Count April 2018 To Dec 2018 - 5086 Lacs
- Digital Transactions Count April 2019 To Dec 2019 - 6858 Lacs



# Digital Penetration (As on 31.12.2019)

## UPI

- Processing 7.81 lakhs transactions per day
- Handled 2148.21 lakhs transactions from April 2019
- Number of UPI-VPA users: 5.26 lakhs

## Debit Card

- No. of cards at 2.36 Crore (Active EMV Cards)
- Processing 2.38 lakhs transactions (POS/Ecom) per day

## INB

- Number of Users : 49.96 lakhs
- Processing 2.0 lakhs transactions per day

## Mobile Banking

- Number of Users : 23.47 lakhs
- Processing 0.12 lakhs transactions per day

## IMPS

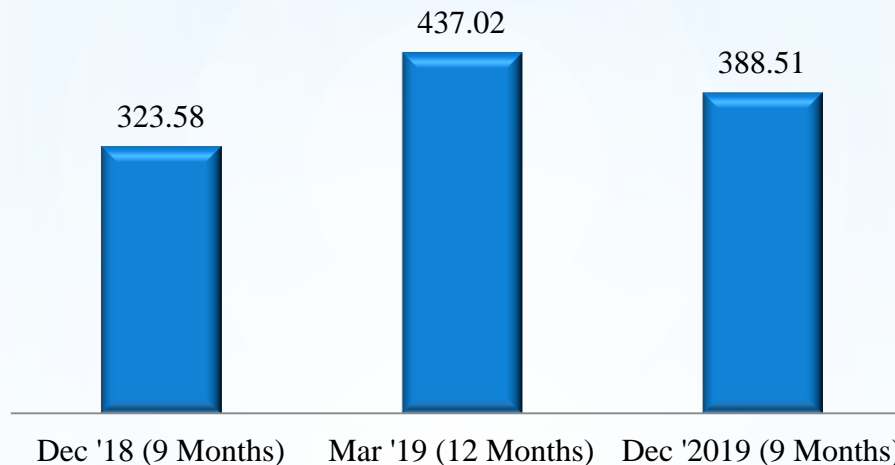
- Processing 1.53 lakhs transactions per day
- Handled 421.47 lakhs transactions from April 2019



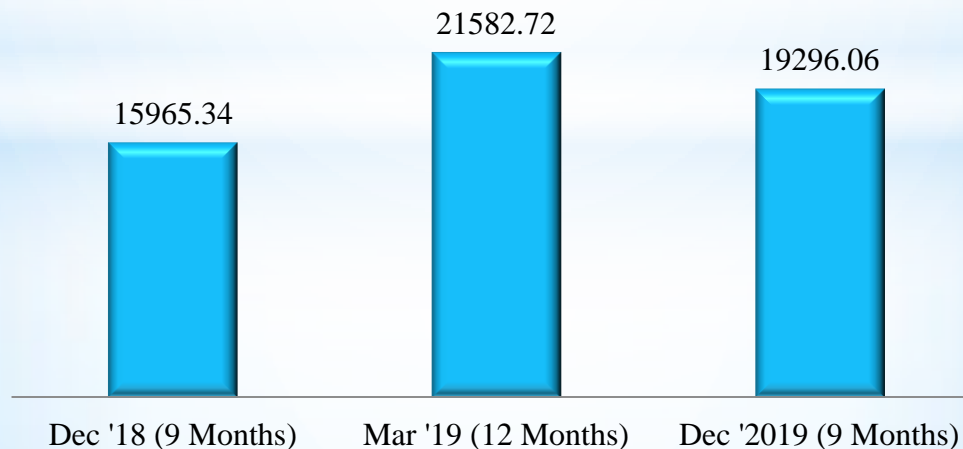


# BC Network and Transactions

No. of transactions via BC (in Lacs)



Amount of transactions via BC (Rs. in Crores)

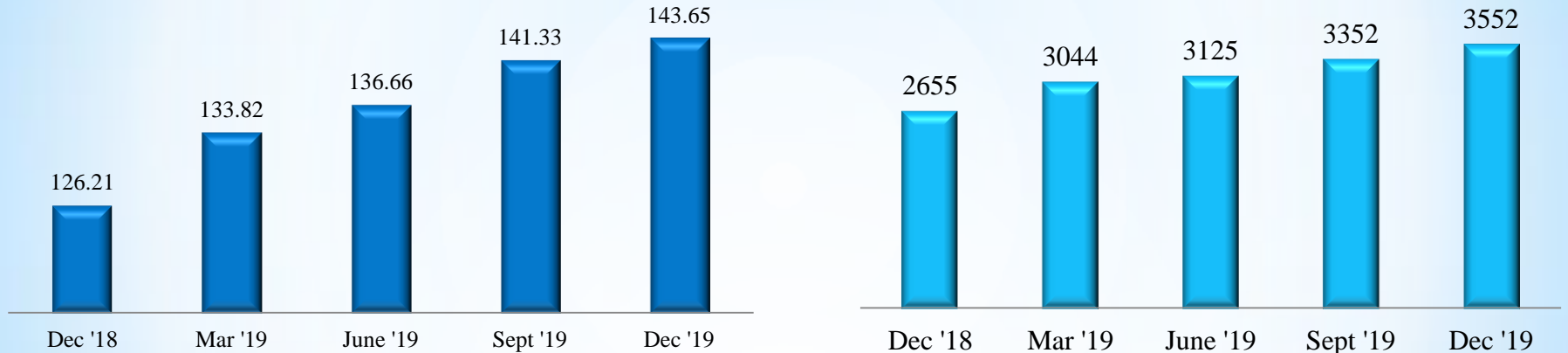


# Financial Inclusion

## PMJDY

No of accounts(In Lacs)

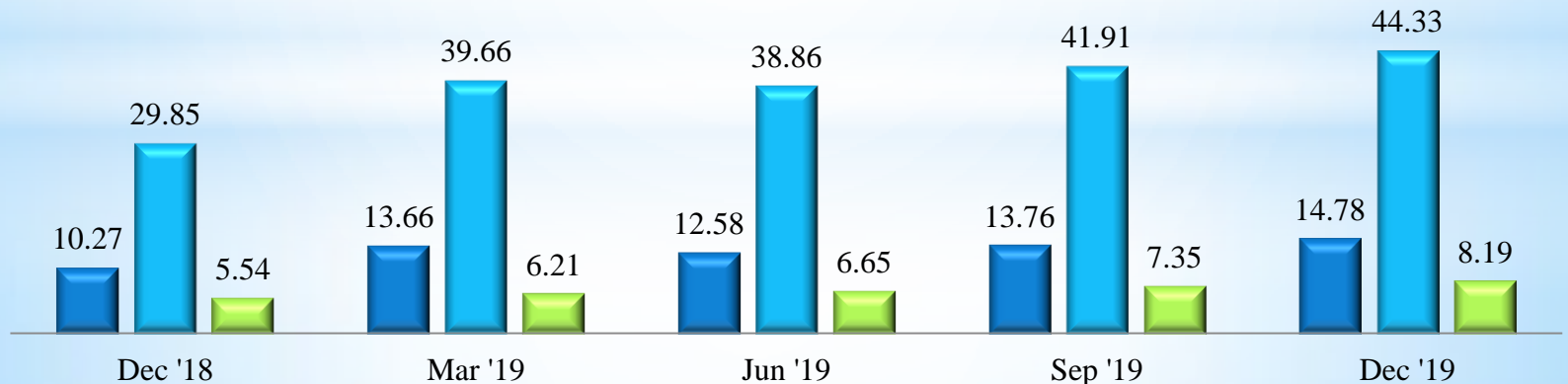
Balance Outstanding(In Crores)



## Social Security Scheme

Total Enrolments (In lacs)

■ PMJJBY ■ PMSBY ■ APY







# Central Bank of India Group

<b>Subsidiaries</b>					<b>(Rs. In Crore)</b>	
<b>Cent Bank Home Finance Ltd. -</b> <ul style="list-style-type: none"> <li>Engaged into Housing Finance activity</li> <li>Presence in 9 States through 18 Branches</li> <li>Advances &amp; Investment Portfolio of Rs. 1281 Crore</li> </ul>	<b>Central Bank of India Shareholding</b>	<b>Particulars</b>	<b>9M-FY20</b>	<b>9M-FY19</b>		
	64.40%	<b>Total Income</b>	107.74	102.92		
		<b>Net Profit / (Loss)</b>	8.92	9.87		
		<b>Total Assets</b>	1390.90	1322.47		
		<b>Capital &amp; Reserves</b>	125.99	116.69		
<b>Centbank Financial Services Ltd.</b> <ul style="list-style-type: none"> <li>Engaged into Trusteeship Services mainly in                             <ul style="list-style-type: none"> <li>Executor Trustee</li> <li>Debenture Trustee</li> <li>Securities Trustee</li> </ul> </li> </ul>	<b>Central Bank of India Shareholding</b>	<b>Particulars</b>	<b>9M-FY20</b>	<b>9M-FY19</b>		
	100%	<b>Total Income</b>	3.04	4.21		
		<b>Net Profit / (Loss)</b>	1.05	2.01		
		<b>Total Assets</b>	42.93	44.19		
		<b>Capital &amp; Reserves</b>	36.35	37.02		

## Associates

### Bank's Sponsored RRBs

- Uttar Bihar Gramin Bank, Muzzaffarpur – 35% Shareholding
- Uttarbanga Kshetriya Gramin Bank, Cooch Behar – 35% Shareholding

### Foreign Associates

- Indo Zambia Bank Limited, Zambia – 20% Shareholding



# Central Bank of India Group

<b>Group Position</b>		<b>Rs. in Cr.</b>	
<b>Particulars</b>	<b>As on 31 Dec 2019</b>	<b>As on 31 Dec 2018</b>	
<b><u>CAPITAL &amp; LIABILITIES</u></b>			
Capital	5,710	2,973	
Reserves and Surplus	17,507	14,398	
Minorities Interest	45	42	
Share Application Money Pending Allotment	0	1,678	
Deposits	3,08,931	2,95,879	
Borrowings	5,494	5,323	
Other Liabilities and Provisions	11,281	7,890	
<b>Total</b>	<b>3,48,968</b>	<b>3,28,183</b>	
<b><u>ASSETS</u></b>			
Cash and Balances with Reserve Bank of India	26,122	25,313	
Balances with Banks and Money at Call and Short Notice	3,948	3,242	
Investments	1,39,565	1,18,454	
Loans & Advances	1,47,527	1,52,145	
Fixed Assets	4,278	4,339	
Other Assets	27,519	24,681	
Goodwill on Consolidation	9	9	
<b>Total</b>	<b>3,48,968</b>	<b>3,28,183</b>	



# Central Bank of India Group

<b>Group Performance</b>			<b>Rs. in Cr.</b>
<b>Particulars</b>	<b>9M FY20</b>	<b>9M FY19</b>	
<b><u>INCOME</u></b>			
Interest and Dividend Earned	17,721	17,245	
Other Income	2,834	1,269	
<b>Total</b>	<b>20,555</b>	<b>18,514</b>	
<b><u>EXPENDITURE</u></b>			
Interest Expended	11,986	12,044	
Operating Expenses	4,732	4,845	
Provisions and Contingencies	3,431	4,782	
<b>Total</b>	<b>20,149</b>	<b>21,671</b>	
<b>Consolidated Net Profit/-Loss for the year of the parent &amp; subsidiaries before Minority Interest</b>	<b>406</b>	<b>-3,157</b>	
Less: Minority Interest	-3	-4	
<b>Consolidated Net Profit/-Loss for the year after deducting Minority's Interest</b>	<b>403</b>	<b>-3,161</b>	
Add: Share of earnings in Associates	21	29	
<b>Consolidated Profit/-Loss for nine months attributable to the Group</b>	<b>424</b>	<b>-3,132</b>	



सेन्ट्रल बैंक ऑफ़ इंडिया  
*Central Bank of India*

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