



# FINANCIAL HIGHLIGHTS FOR THE PERIOD ENDED 31st DECEMBER 2011

## CENTRAL BANK OF INDIA



## Business Growth (₹ in crore)



	FY11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YoY Growth (%) (Sept'11)
<b>Deposits</b>	1,79,356	1,85,885	1,88,286	1,63,109	1,88,226	15.40 (12.20)
<b>Loans &amp; Advances</b>	1,31,407	1,26,044	1,30,468	1,16,309	1,33,317	14.62 (12.72)
<b>Total Business</b>	3,10,763	3,11,929	3,18,754	2,79,418	3,21,543	15.08 (12.41)
<b>Investments</b>	54,847	60,710	63,236	54,055	62,891	16.35 (23.63)
<b>CD Ratio</b>	<b>72.44</b>	<b>67.81</b>	<b>69.29</b>	<b>71.30</b>	<b>70.83</b>	-

## Performance Highlights Dec '2011-12 (₹ in crore)

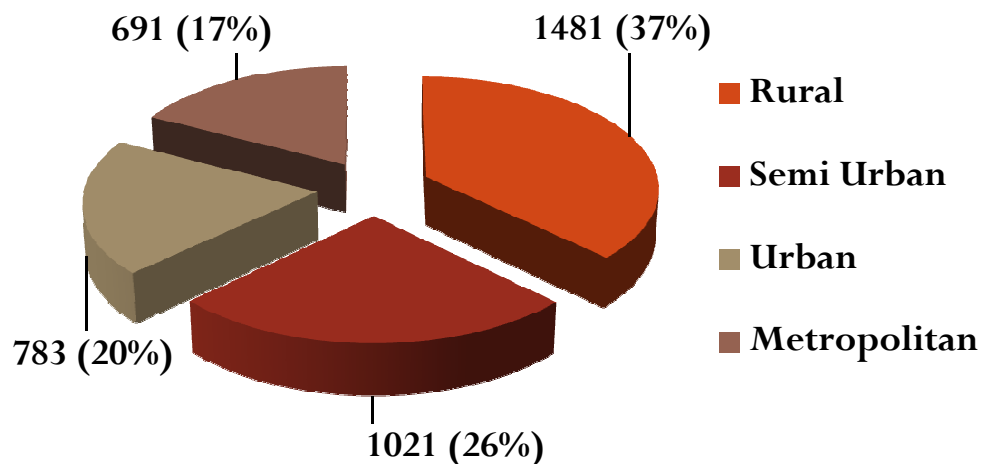
Parameters	FY 11	Q1FY12	Q2FY12	Q3FY11	Q3FY12	Q3 YoY Growth (%) (Sept'11)
Gross Income	16,486	4,840	5,234	4,183	5,099	21.90 (34.55)
Gross Expenses	13,895	4,048	4,438	3,368	4,485	33.17 (42.56)
Operating Profit	2591	792	796	815	614	-24.66 (2.45)
Net Profit	1252	281	244	404	113	-72.03 (-35.62)
Net Interest Margin (%)	3.31	2.99	3.00	3.45	2.53	-
Cost of Deposits (%)	5.71	6.80	7.22	5.68	7.33	-

# Branch Segmentation : As on 31<sup>st</sup> December 2011



**One of the largest rural branch networks in India**

**63% of Branches are in Rural & Semi Urban Areas**



<b>Total Branches</b>	<b>3976</b>
<b>Rural</b>	<b>1481</b>
<b>Semi Urban</b>	<b>1021</b>
<b>Urban</b>	<b>783</b>
<b>Metropolitan</b>	<b>691</b>
<b>ATMs</b>	<b>1478</b>

<b>New Branches opened</b>	<b>Rural</b>	<b>Semi Urban</b>	<b>Urban</b>	<b>Metro</b>	<b>Total</b>
Q1	7	13	35	14	69
Q2	8	8	12	14	42
Q3	50	64	17	6	137
<b>Total in the year</b>	<b>65</b>	<b>85</b>	<b>64</b>	<b>34</b>	<b>248</b>

**BUSINESS**

## Segment-wise Deposits ( ₹in crore)



Deposits	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 yoy Growth (%) (Sept'11)
<b>Current</b>	15,431	12,686	12,717	10,823	10,076	-6.90 (-0.36)
<b>Savings</b>	47,645	47,867	49,071	46,084	51,004	10.68 (8.98)
<b>Total CASA</b>	63,076	60,553	61,788	56,907	61,080	7.33 (6.92)
<b>Term</b>	1,16,280	1,25,332	1,26,498	1,06,202	1,27,146	19.72 (14.97)
<b>Total Deposits</b>	1,79,356	1,85,885	1,88,286	1,63,109	1,88,226	15.40 (12.20)
<b>CASA %</b>	35.17	32.58	32.82	34.89	32.45	-

## Position of High Cost Deposit & COD ( ₹in crore)

High Cost Deposit	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YOY Growth (%) (Sept'11)
High Cost Bulk Deposit	30,822	39,623	39,676	21,774	39,575	81.75 (78.83)
COD	25,333	24,028	22,277	23,869	22,233	-6.85 (-15.03)
Total	56,155	63,651	61,953	45,643	61,808	35.42 (27.99)
Agg. Deposit	1,79,356	1,85,885	1,88,286	1,63,109	1,88,226	15.41 (12.20)
% to Agg. Deposit	31.31	34.24	32.90	27.98	32.84	-

## Loans And Advances Segment Wise (₹ in crore)



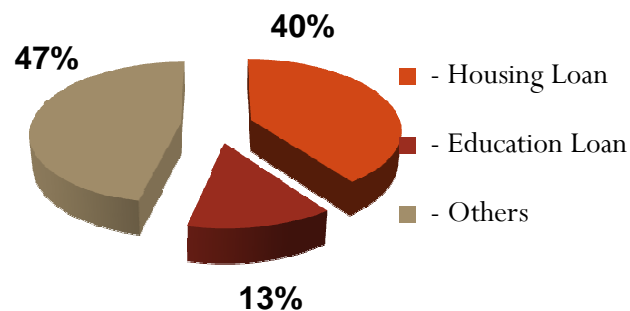
Type of Advance	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YOY Growth (%) (Sept'11)
<b>Total Loans &amp; Advances</b>	1,31,407	1,26,044	1,30,468	1,16,309	1,33,317	14.62 (12.72)
<b>Corporate Credit</b>	76,148	68,429	74,415	69,461	78,316	12.75 (8.94)
<b>Agriculture</b>	18,445	19,785	15,096	15,111	15,621	3.36 (4.66)
- Direct Agriculture	12,561	12,806	11,333	11,172	11,734	5.03 (6.11)
- Indirect Agriculture	5,984	6,979	3,763	3,939	3,887	-1.32 (0.51)
<b>MSME</b>	12,444	12,067	12,216	10,322	12,449	20.61 (26.22)
<b>Other Priority</b>	7,923	7,919	8,054	7,777	8,076	3.84
<b>Retail Credit</b>	11,962	13,069	14,138	11,168	15,130	35.48 (37.97)



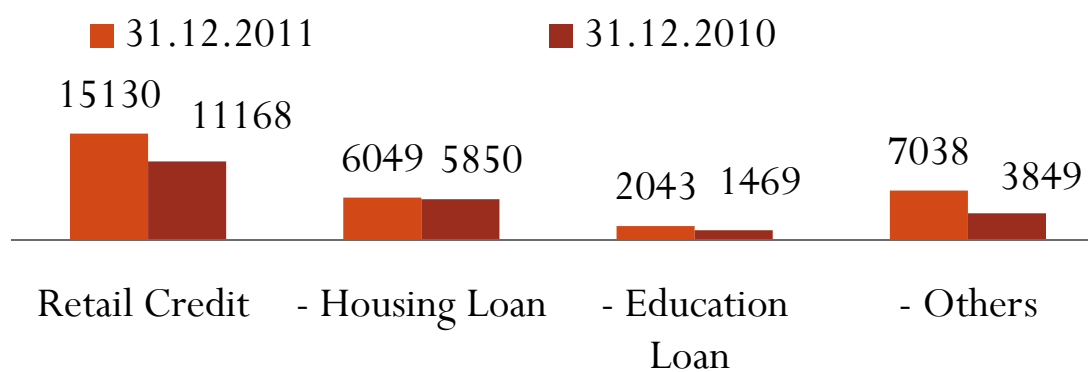
# Retail Advances Portfolio (₹in crore)

Category	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YoY Growth (%) (Sept'11)
- Housing	5667	5690	5736	5,850	6,049	3.40 (12.01)
- Education	1645	1643	1941	1,469	2,043	39.07 (72.23)
- Others	4650	5736	6461	3,849	7,038	82.85 (61.57)
<b>Total</b>	<b>11962</b>	<b>13069</b>	<b>14138</b>	<b>11,168</b>	<b>15,130</b>	<b>35.48</b>

31.12.2011



## Retail Portfolio



# Exposure to Infrastructure



Sr. No.	Type of Infrastructure	31.12.2010	31.03.2011	30.09.2011	31.12.2011	YOY Growth %
		₹in crore	₹in crore	₹in crore	₹in crore	
1	Road	2097	2381	2455	2214	5.58
	% of Road to Total Infrastructure	7.90	8.61	8.64	7.86	
	% of Road to Total Loans	1.80	1.81	1.88	1.66	
2	Port	1273	1054	1046	926	-27.26
	% of Port to Total Infrastructure	4.79	3.81	3.68	3.29	
	% of Port to Total Loans	1.09	0.80	0.80	0.69	
3	Air-Port	856	867	938	935	9.23
	% of Air-Port to Total Infrastructure	3.22	3.13	3.30	3.32	
	% of Air-Port to Total Loans	0.74	0.66	0.72	0.70	
	<b>SUB-TOTAL (Road/Port/Air-Port)</b>	<b>4343</b>	<b>4302</b>	<b>4438</b>	<b>3958</b>	<b>-8.86</b>
	% of Road/Port/Air Port to Total Infrastructure	16.36	15.55	15.61	14.05	
	% of Road/Port/Air Port to Total Loans	3.73	3.27	3.40	2.97	
5	POWER	14943	17096	18782	18995	27.12
	% of Power Sector to Total Infrastructure	56.28	61.80	66.07	67.45	
	% of Power Sector to Total Loans	12.85	13.01	14.38	14.24	
6	Telecommunication	4901	4062	2576	2596	-47.03
	% of Telecommunication to Total Infrastructure	18.46	14.68	9.06	9.22	
	% of Telecommunication to Total Loans	4.21	3.09	1.97	1.95	
7	Other Infrastructure	2366	2205	2630	2612	10.40
	% other Infrastructure to Total Infrastructure	8.91	7.97	9.25	9.28	
	% of Other Infrastructure to Total Loans	2.03	1.68	2.01	1.96	
	<b>TOTAL INFRASTRUCTURE</b>	<b>26553</b>	<b>27665</b>	<b>28425</b>	<b>28161</b>	<b>6.06</b>
	% of Total Infrastructure to Total Loans	22.83	21.05	21.76	21.12	
8	Total loans	116309	131407	130648	133346	14.65

# Exposure to Capital Market & Real Estate



(₹ in Crores)

Capital Market	Mar-11	Jun- 11	Sep-11	Dec-10	Dec-11	Q3 YoY Growth (%) (Sept'11)
Outstanding	2225	2343	2325	1315	2130	61.98 (81.64)

Commercial Real Estate	Mar-11	Jun- 11	Sep-11	Dec-10	Dec-11	Q3 YoY Growth (%) (Sept'11)
Developers	6014	5601	5604	6067	4990	-17.75 (-11.61)
Lease Rentals	225	223	223	227	419	84.58 (-3.04)
<b>Total</b>	<b>6239</b>	<b>5824</b>	<b>5827</b>	<b>6294</b>	<b>5409</b>	<b>-14.06</b> <b>(-11.31)</b>

# Exposure to NBFC

(₹ in Crores)

NBFC	Mar-11	Jun-11	Sep-11	Dec-10	Dec-11	Q3YoY Growth (%) (Sept'11)
MFI	692	750	722	884	717	-14.85 (-17.30)
HFC	3740	3801	2045	2513	2041	-18.78 (-14.22)
Others	9430	10626	10751	5461	11056	100.91 (103.31)
<b>Total</b>	<b>13862</b>	<b>15177</b>	<b>13518</b>	<b>8858</b>	<b>13814</b>	<b>55.95</b> <b>(58.20)</b>

# FINANCIALS

# Profitability (₹ in crore)



	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YoY Growth (%) (Sept'11)	9M FY11	9M FY12
Gross Income	16,486	4840	5234	4,183	5,099	21.90 (34.55)	11,731	15,173
Gross Expenses	13,895	4048	4438	3,368	4,485	33.17 (42.53)	9,471	12,971
Operating Profit	2,591	792	796	815	614	-24.66 (2.45)	2,260	2,202
Net Profit	1,252	281	244	404	113	-72.03 (-35.62)	1,120	638
NIM (%)	3.31	2.99	3.00	3.45	2.53	-	3.22	2.85
Net Interest Income	5,326	1330	1397	1,432	1,178	-17.74 (-43.33)	3,897	3,905
Non Interest Income	1,265	282	324	250	357	42.80 (31.71)	743	963

## Break –up: Income

Sr No	Parameters	FY11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YOY Growth (%) (Sept'11)
1	Interest Income on advances	11,254	3524	3618	2,947	3,547	20.34 (33.70)
2	Interest income on investments	3,767	1010	1088	961	1,120	16.54 (18.39)
3	Interest on Lending /Balance with other Banks	34	24	204	24	75	212.50 (2814.29)
4	Others [Int. on I. T. Refund]	166	-	-			
5	<b>Total Interest income</b>	<b>15,221</b>	<b>4558</b>	<b>4910</b>	<b>3,933</b>	<b>4,742</b>	<b>20.56</b> <b>(34.74)</b>



## Break –up: Income

Sr No	Parameters	FY11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	Q3 YOY Growth (%) (Sept'11)
6	<b>Non Interest Income</b>	<b>1,265</b>	<b>282</b>	<b>324</b>	<b>250</b>	<b>357</b>	<b>42.80</b> (31.71)
	<b>Of which:</b>	-	-	-	-	-	
	Profit on sale of investments	312	104	45	43	73	69.76 (4.65)
	Commission/Exchange	621	134	144	152	148	-2.63 (-8.86)
	Recovery in written off a/c	240	17	50	45	34	-24.44 (-7.27)
	Profit on exchange transactions	56	14	74	1	76	7500 (100)
	Rent on safe deposit lockers	39	6	14	6	7	16.67
	Others [ Income from Subsidiaries, income on Cent Gold/Silver/other misc. income]	(3)	7	(2.71)	3	19	533.33 (100)
7	<b>Total Income</b>	<b>16,486</b>	<b>4840</b>	<b>5234</b>	<b>4,183</b>	<b>5,099</b>	<b>21.90</b> (34.55)



## Break-up : Expenditure

Sr No	Parameters	FY11	Q1 FY12	Q2 FY12	Q3-FY11	Q3-FY12	Q3 YOY Growth (%) (Sept'11)
1	Interest on deposits	9063	2936	3299	2275	3326	46.20 (55.25)
2	Interest on Subordinated Debts	471	127	128	120	130	8.33 (6.67)
3	Interest on borrowings/refinance	361	165	87	106	107	0.94 (67.30)
4	<b>Total interest Expenses</b>	<b>9895</b>	<b>3228</b>	<b>3514</b>	<b>2501</b>	<b>3563</b>	<b>42.46</b> (52.98)
5	<b>Operating Expenditure:</b>						
5a	Establishment	1497	373	371	360	396	10.00 (-6.55)
5b	Provision For Terminal benefits	1467	215	276	265	245	-7.55 (98.56)
5c	Other Operating Expenditure	1036	233	277	242	281	16.12 (-0.72)
6	<b>Total operating Expenditure</b>	<b>4000</b>	<b>821</b>	<b>924</b>	<b>867</b>	<b>922</b>	<b>6.34</b> (13.37)
7	<b>Gross Expenses</b>	<b>13895</b>	<b>4049</b>	<b>4438</b>	<b>3368</b>	<b>4485</b>	<b>33.17</b> (42.61)

## Profitability Indicators (%)

Parameters (%)	FY11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12	9M FY11	9M FY12
Yield on Advances	10.29	11.37	11.82	10.47	11.15	10.11	11.44
Yield on Investments	7.14	7.14	7.28	7.24	7.26	6.96	7.16
Cost of Deposits	5.71	6.80	7.22	5.68	7.33	5.56	7.11
Cost to Income Ratio	60.68	50.90	53.70	51.53	60.03	51.28	54.77
Interest Income/Avg. Working Funds	8.49	9.12	9.33	8.71	9.19	8.31	9.21
Return on Average Assets (Annualized)	0.70	0.56	0.46	0.89	0.22	0.85	0.41

## Investments: Classification (₹ in crore)



	Q3FY11	% of Total Portfolio	Q3FY12	% of Total Portfolio
<b>SLR</b>	<b>47,297</b>	<b>87.50</b>	<b>53,695</b>	<b>85.38</b>
<b>Non-SLR</b>	<b>6,758</b>	<b>12.50</b>	<b>9,196</b>	<b>14.62</b>
<b>Total</b>	<b>54,055</b>	<b>100.00</b>	<b>62,891</b>	<b>100.00</b>
<b>Held For Trading</b>	<b>38</b>	<b>0.07</b>	<b>88</b>	<b>0.14</b>
<b>Available For Sale</b>	<b>15,024</b>	<b>27.79</b>	<b>16,713</b>	<b>26.58</b>
<b>Held To Maturity</b>	<b>38,993</b>	<b>72.14</b>	<b>46,090</b>	<b>73.28</b>
<b>M. DURATION</b>	<b>4.09</b>	<b>-</b>	<b>3.02</b>	<b>-</b>

ASSET QUALITY  
&  
CAPITAL STRUCTURE

## Stressed Asset Movement ( ₹ in crore)

	FY11	June'11	Sept'11	Dec'10	Dec'11
Gross NPAs: Opening on 1 <sup>st</sup> April	2,458	2394	2394	2,457	2394
Add: Slippages	1,440	598	1842	797	3306
Less: Deductions					
1. Write Off	554	1	2	52	2
2. Upgradation	163	26	88	97	239
3. Recoveries	736	74	224	376	352
Increase in URI & Interest Suspense	20	8	82	4	185
Gross NPAs	2,394	2883	3840	2,725	4922
Gross NPA as % of Gross Advances	1.82	2.29	2.94	2.34	3.69
Net NPA	847	1082	1755	809	2669
Net NPA as % of Net Advances	0.65	0.87	1.37	0.71	2.04

## Stressed Asset Details ( ₹ in crore)



	FY11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12
<b>Gross Advances</b>	1,31,407	126044	1,30,468	1,16,309	1,33,317
<b>Standard</b>	1,29,013	123161	1,26,628	1,13,584	1,28,394
<b>Sub-Standard</b>	798	1235	1,635	841	2,711
<b>Doubtful</b>	1,448	1481	2,022	1,564	2,010
<b>Loss</b>	148	167	183	320	202
<b>Provisions</b>	1,547	1801	2,085	1,916	2,209
<b>Provision Coverage %</b>	67.64	65.16	56.78	70.32	48.05

# Restructured Assets (₹ in crore)



RS. IN CRORE

SR NO	DETAILS OF RESTRUCTURED ACCOUNTS	NO OF ACCOUNTS	AMOUNT
1	TOTAL RESTRUCTURED ASSETS AS ON 31.03.2011	42086	5294.51
2	% OF RESTRUCTURED ADVANCES / PORTFOLIO TO TOAL LOANS & ADVANCES ( AS ON 31.03.2011)		4.08%
3	TOTAL RESTRUCTURED ASSETS AS ON 30.06.2011	40737	5499.19
4	OUT OF WHICH INCREMENTAL INCREASE IN Q1 FY 2011-12	87	2.01
5	TOTAL RESTRUCTURED ASSETS AS ON 30.09.2011	41230	6566.23
6	OUT OF WHICH INCREMENTAL INCREASE IN Q2 FY 2011-12	521	1408.06
7	% OF RESTRUCTURED ADVANCES PORTFOLIO / TOTAL LOANS AND ADVANCES ( AS ON 30.09.2011)		5.04%
8	OF WHICH SLIPPAGES TO NPA	2904	531.49
9	RESTRUCTURED LOANS THAT SLIPPED TO NPA DURING THE HALF YEAR IN TO NPA	1054	125.68
10	TOTAL RESTRUCTURED ASSETS AS ON 31.12.2011	40742	9879.99
11	OUT OF WHICH INCREAMENTAL INCREASE IN Q3 FY 2011-12	90	3616.20
12	RESTRUCTURED LOANS THAT SLIPPED IN TO NPA DURING THE 3RD QUARTER OF THE YEAR	9	77.35
13	% OF RESTRUCTURED ADVANCES PORTFOLIO / TOTAL LOANS & ADVANCES ( AS ON 31.12.2011)		7.41%

# Restructured Assets (₹ in crore)



Standard Restructured	Total Standard Restructured (₹ in crore)		Of which slipped to NPA (₹ in crore)
	A/C	Amount	Amount
A/C Restructured in FY 08-09	34860	1801.61	0.00
A/C Restructured in FY 09-10	4407	3059.76	225.66
A/C Restructured in FY 10-11	5568	500.02	240.31
No. of A/C Restructured in Qtr Jun'11	84	1.96	67.30
No. of A/C Restructured in Qtr Sept'11	521	1406.01	58.43
Total Restructured Outstanding as on 30.09.2011	41230	6566.23	531.49
<b>TOTAL RESTRUCTURED ASSETS AS ON 31.12.2011</b>	<b>40742</b>	<b>9879.99</b>	<b>502.75</b>
(out of above Standard Restructured Account)	<b>37834</b>	<b>9324.34</b>	<b>555.65</b>



## Provisions ( ₹ in crore)

	FY 11	Q1 FY12	Q2 FY12	Q3 FY11	Q3 FY12
<b>For Bad and Doubtful &amp; Restructured A/c</b>	<b>632</b>	<b>263</b>	<b>392</b>	<b>127</b>	<b>428</b>
<i>(Out of which Restructured Assets)</i>	<i>14</i>	<i>28</i>	<i>72</i>	<i>3</i>	<i>291</i>
<b>On Standard Assets</b>	<b>106</b>	<b>2</b>	<b>-11</b>	<b>1</b>	<b>4</b>
<b>Provisions on Investments</b>	<b>154</b>	<b>108</b>	<b>74</b>	<b>47</b>	<b>52</b>
<b>Tax</b>	<b>407</b>	<b>118</b>	<b>122</b>	<b>221</b>	<b>14</b>
<b>Others</b>	<b>40</b>	<b>20</b>	<b>-25</b>	<b>15</b>	<b>3</b>
<b>Total Provision &amp; Contingency</b>	<b>1,339</b>	<b>511</b>	<b>552</b>	<b>411</b>	<b>501</b>

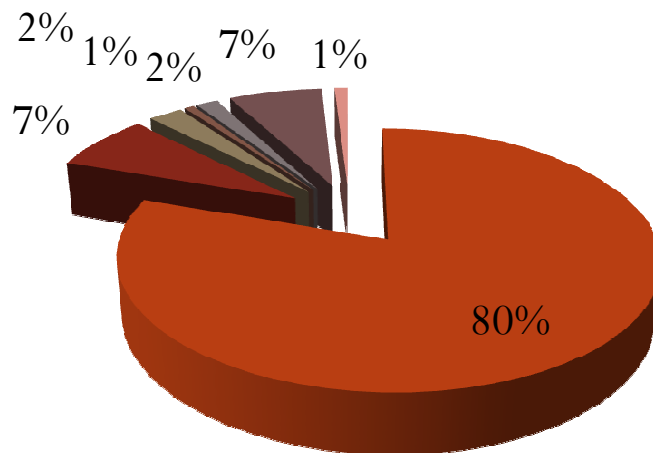
# Capital Adequacy



	Q2FY12	Q3FY11	Q3FY12
<b>Basel I</b>			
<b>CRAR</b>	12.24	10.88	12.20
<b>Tier I</b>	7.54	5.72	7.36
<b>Tier II</b>	4.70	5.16	4.84
<b>Basel II</b>			
<b>CRAR</b>	12.76	11.76	12.86
<b>Tier I</b>	7.88	6.13	7.77
<b>Tier II</b>	4.88	5.63	5.09

# Shareholding Pattern, Dec'2011

- Government Of India
- FI s
- FII s
- Insurance Cos.
- Other Body Cos.
- Public
- Others



<b>Government Of India</b>	<b>80.21</b>
<b>FI s</b>	<b>7.37</b>
<b>FII s</b>	<b>2.45</b>
<b>Insurance Cos.</b>	<b>0.69</b>
<b>Other Body Cos.</b>	<b>1.55</b>
<b>Public</b>	<b>6.81</b>
<b>Others</b>	<b>0.92</b>

## ACHIEVEMENTS, INITIATIVES & WAYFORWARD



- Bank was awarded the Prestigious GOLDEN PEACOCK AWARD for Innovation in Retail Product “CENT SAHYOG”
- Recently concluded CENTENARY CELEBRATION HAS heightened Bank’s Image and Brand, that would greatly benefit the Business Development .
- The GO GREEN Campaign launched recently is an effort towards Active Participation in CSR.
- Greater emphasis on Third Party Product sales and other areas of Fees Income has already started resulting in higher Non-Interest Income.
- Retail Banking is going to be the main thrust for business development.

## ACHIEVEMENTS , INITIATIVES & WAYFORWARD



- Affordable Health Insurance package for rural customers.
- Centenary Param Salary Account for Defence Personal with a bouquet of all types of banking services.

# Awards & Accolades



Dr. Ram S. Sangapure, General Manager, Retail Banking, Central Bank of India with the Golden Peacock Award for innovative product “Cent Sahayog” at the Award Ceremony in Bangalore.

THANK YOU

