



**FINANCIAL  
HIGHLIGHTS FOR THE  
QUARTER / HALF  
YEAR ENDED  
30<sup>th</sup> SEPTEMBER 2015**



# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16



सेंट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

CENTRAL TO YOU SINCE 1911

- ❖ **Total Business of the Bank increased to Rs. 4,63,347 crore from Rs. 4,33,808 crore in September 2014, recording Y-o-Y growth of 6.81 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,68,753 crore from Rs. 2,47,489 crore in September 2014, recording Y-o-Y growth of 8.59 %.**
- ❖ **Total Advances stood at Rs. 1,94,594 crore against Rs. 1,86,319 crore in September 2014, recording Y-o-Y growth of 4.44 %.**
- ❖ **CASA increased to Rs. 93,198 crore from Rs. 80,758 crore in September 2014, recording Y-o-Y growth of 15.40 % . Share of CASA in total deposits stood at 34.68 % as against 32.63 % in September 2014.**
- ❖ **Core Deposits increased to Rs. 2,52,674 crore from Rs. 2,06,943 crore in September 2014, recording Y-o-Y growth of 22.10 %.**
- ❖ **Total Income increased to Rs. 7,104 crore from Rs. 7,021 crore in September 2014 recording Y-o-Y growth of 1.18 % .**
- ❖ **Provision Coverage Ratio has improved from 55.02 % to 57.61 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.48 % with Tier I at 8.19 % whereas CRAR under BASEL III is 10.70 % with Tier I at 7.91 %.**
- ❖ **NIM stood at 2.91 % for the quarter ended September 2015.**

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

(Rs. in crore)

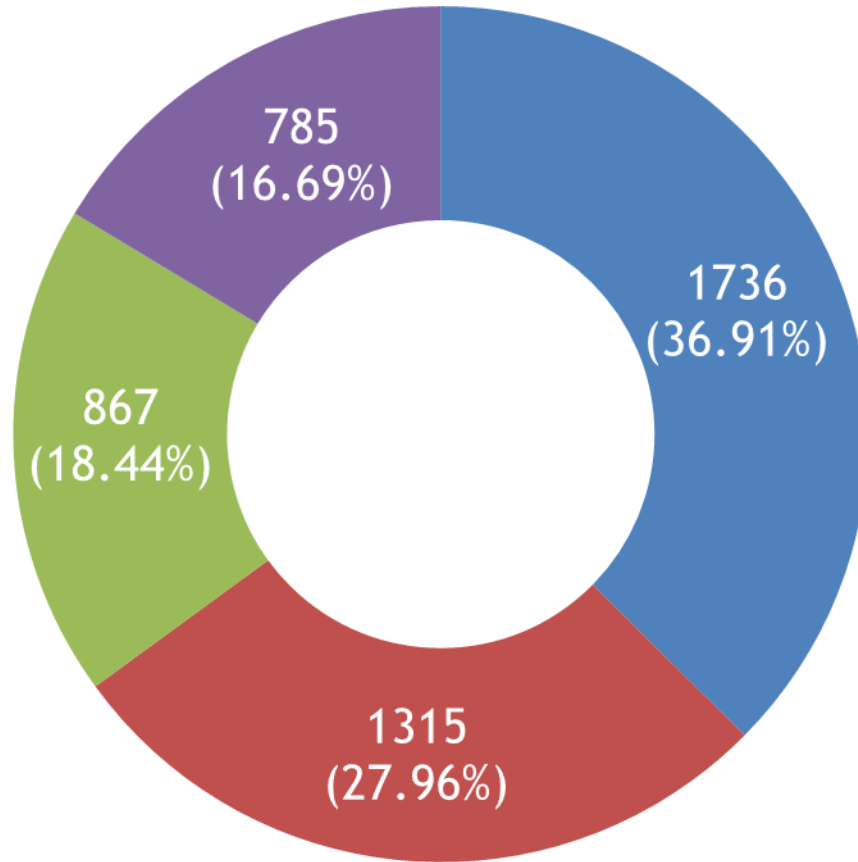
PARAMETERS	Q2 & HY1 14-15	Q 4 & FY 2014-15	Q1 15-16	Q2 & HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Total Business	4,33,808	4,50,539	4,51,739	4,63,347	6.81
Total Deposits	2,47,489	2,55,572	2,58,607	2,68,753	8.59
Of which Core Deposits	2,06,943	2,28,137	2,37,572	2,52,674	22.10
Of which HighCost Deposits (% to total deposits)	40,546 (16.38)	27,435 (10.73)	21,035 (8.13)	16,079 (5.98)	(60.34)
Total Loans and Advances	1,86,319	1,94,967	1,93,132	1,94,594	4.44
Investments	87,859	95,655	91,505	85,865	(2.27)
CD Ratio	75.28	76.29	74.68	72.41	----

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

(Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Gross Income	7,021	13,949	7,322	28,303	7,099	7,104	14,203	1.18
Gross Expenses	6,175	12,129	6,444	24,744	6,206	6,256	12,462	1.31
Operating Profit	846	1,820	878	3,559	893	848	1,741	0.24
Net Profit	103	295	174	606	203	113	316	9.71
Net Interest Income	1,827	3,649	1,922	7,247	1,844	1,913	3,757	4.71
Net Interest Margin	2.85	2.86	2.88	2.79	2.74	2.91	2.82	-----

## BRANCH SEGMENTATION : AS ON 30<sup>TH</sup> SEPTEMBER, 2015



■ Rural ■ Semi-Urban ■ Urban ■ Metro

Total Branches	4703
Rural	1736
Semi Urban	1315
Urban	867
Metropolitan	785
ATMs	5050
USBs	3677

**BUSINESS**

## Segment-wise Deposits (Rs. in crore)

Deposits	Q2 & HY1 14-15	Q4 & FY 2014-15	Q1 15-16	Q2 & HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Current	11,550	13,202	13,238	14,697	27.25
Savings	69,208	73,810	75,385	78,501	13.43
Total CASA	80,758	87,012	88,623	93,198	15.40
Core Term	1,26,185	1,41,125	1,48,949	1,59,476	26.38
Total Core Deposits	2,06,943	2,28,137	2,37,572	2,52,674	22.10
High Cost	40,546	27,435	21,035	16,079	(60.34)
Total Deposits	2,47,489	2,55,572	2,58,607	2,68,753	8.59
CASA %	32.63	34.05	34.27	34.68	-----

## Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q2 & HY1 14-15	Q4 & FY 2014-15	Q1 15-16	Q2 & HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Total Loans & Advances	1,86,319	1,94,967	1,93,132	1,94,594	4.44
Corporate Credit	99,776	98,969	98,955	97,202	(2.58)
(% to total Loans & Advances)	53.55%	50.76%	51.24%	49.95%	
Agriculture	33,336	35,957	35,370	36,500	9.49
(% to total Loans & Advances)	17.89%	18.44%	18.31%	18.76%	
MSE	22,957	26,503	25,337	26,719	16.39
(% to total Loans & Advances)	12.32%	13.59%	13.12%	13.73%	
Retail	30,250	33,538	33,470	34,173	12.97
(% to total Loans & Advances)	16.24%	17.20%	17.33%	17.56%	
- Housing	12,364	14,004	14,372	14,951	20.92
- Education	3,225	3,442	3,516	3,674	13.92
- Others	14,661	16,092	15,582	15,548	6.05



## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 & HY1 14-15	Q4 & FY 2014-15	Q1 15-16	Q2 & HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Priority Sector Advances (% to ANBC)	69,565 (36.86)	75997 (40.27)	79,527 (39.86)	80,676 (40.43)	15.97
Agriculture (% to ANBC)	33,336 (17.66)	35957 (19.05)	35370 (17.73)	36,500 (18.29)	9.49
MSE (% to ANBC)	22,957 (12.16)	26,503 (14.04)	25,337 (12.70)	26,719 (13.39)	16.39

## Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q2 & HY1 14-15	Q4 & FY 2014-15	Q1 15-16	Q2 & HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
HOUSING LOAN	12,364	14,004	14372	14951	20.92
EDUCATION LOAN	3,225	3,442	3516	3674	13.92
CENT PERSONAL GOLD LOAN	872	888	899	891	2.18
Cent Mortgage	5,613	6,387	6094	6033	7.48
Cent Trade	4,000	4,361	4211	4472	11.80
Others	4,176	4,456	4378	4152	(0.57)
Grand Total	30,250	33,538	33470	34173	12.97

# PROFITABILITY

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Gross Income	7,021	13,949	7,322	28,303	7,099	7,104	14,203	1.18
Gross Expenses	6,175	12,129	6,444	24,744	6,206	6,256	12,462	1.31
Operating Profit	846	1,820	878	3559	893	848	1,741	0.24
Net Profit	103	295	174	606	203	113	316	9.71

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## BREAK- UP : INTEREST INCOME (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Interest on Advances	4,932	9,804	4,876	19,517	4,917	4,909	9,826	(0.47)
Interest on Investments	1,675	3,296	1,738	6,707	1,672	1,615	3,287	(3.58)
Other Interest Income	11	15	156	185	96	107	203	872.73
Total Interest Income	6,618	13,115	6,770	26,409	6,685	6,631	13,316	0.20

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## BREAK UP : NON INTEREST INCOME (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Non Interest Income	403	833	552	1894	414	473	887	17.37
Of which:								
Profit on sale of investments	74	215	192	618	125	124	249	67.57
Commission/ Exchange	223	428	244	877	229	217	446	(2.69)
Recovery in written off a/cs	29	48	40	116	13	23	36	(20.69)
Profit on Exchange Transactions	52	104	48	202	33	44	77	(15.38)
Others	25	38	28	81	14	65	79	160.00
Total Income	7,021	13,949	7,322	28,303	7,099	7,104	14,203	1.18

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16



## BREAK-UP : INTEREST EXPENSES (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
Interest on deposits	4,392	8,605	4,428	17,520	4,376	4,473	8,849	1.84
Interest on Sub-ordinated debts	174	350	171	696	171	161	332	(7.47)
Interest on borrowings/refinance	225	511	249	946	294	84	378	(62.67)
Total interest Expenses	4,791	9,466	4,848	19,162	4,841	4,718	9,559	(1.52)

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## BREAK-UP : OPERATING EXPENSES (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16	Y-o-Y Growth (Q2 FY 16 - o - Q2 FY 15) (%)
I. Establishment	911	1,821	1082	3825	955	1,064	2,019	16.79
II. Other Optg. Expenses	473	842	514	1757	410	474	884	0.21
Total optg. Expenses	1,384	2,663	1596	5582	1,365	1,538	2,903	11.13
Gross Expenses	6,175	12,129	6,444	24,744	6,206	6,256	12,462	1.31



# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## PROVISION (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16
For NPAs (Including Restructured Assets)	703 (178)	1358 (320)	592 (67)	2610 (548)	576 (-87)	463 (-698)	1,039 (-785)
On Standard Assets	9	20	4	39	(14)	(4)	(18)
Provisions on Investments	(7)	(45)	16	(21)	7	190	197
Tax	36	173	86	284	109	89	198
Others	2	19	6	41	12	(3)	9
Total Provision & Contingency	743	1525	704	2953	690	735	1,425
Provision Coverage Ratio	55.02	55.02	55.16	55.16	54.95	57.61	57.61

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16
Return on Assets	0.15	0.21	0.24	0.21	0.28	0.15	0.22
Yield on Advances	11.01	10.99	10.50	10.75	10.51	10.60	10.55
Yield on Investments	7.84	7.98	8.33	8.22	8.06	8.06	8.06
Cost of Deposits	7.27	7.23	7.11	7.22	7.02	6.96	7.00
Cost of Funds	7.41	7.39	7.23	7.34	7.13	7.03	7.08
Cost to Income Ratio	62.05	59.40	64.52	61.07	60.44	64.49	62.52

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 14-15	HY1 14-15	Q4 14-15	FY 2014- 15	Q1 15-16	Q2 15-16	HY1 15-16
Gross NPAs: Opening Balance	11449	11500	11793	11500	11873	12931	11873
Add: Slippages	1704	3504	1471	6579	1869	1615	3484
Less: Deductions							
1. Write Off	88	91	648	1386	297	2	299
2. Upgradation	1119	1962	53	2336	198	141	339
3. Recoveries	239	447	635	1365	300	427	727
4. Reduction due to sale	267	1064	55	1119	16	618	634
Total Deductions	1713	3564	1391	6206	811	1188	1999
Gross NPAs	11440	11440	11873	11873	12931	13358	13358

## NPA MOVEMENT (Rs. in crore).....contd.

PARAMETERS	Q2 14-15	HY1 14-15	Q4 2014-15	FY 2014-15	Q1 15-16	Q2 15-16	HY1 15-16
Gross NPAs	11,440	11,440	11873	11873	12931	13358	13358
Gross Credit	1,86,319	1,86,319	194967	194967	193132	194594	194594
Gross NPA as % of Gross Advances	6.14	6.14	6.09	6.09	6.70	6.86	6.86
Net Advances	1,79,598	1,79,598	188478	188478	186243	187607	187607
Net NPA	6,073	6,073	6807	6807	7448	7193	7193
Net NPA as % of Net Advances	3.38	3.38	3.61	3.61	4.00	3.83	3.83

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## SECTOR- WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 14-15	Q4 & FY 14-15	Q1 15-16	Q2 & HY1 15-16
TEXTILES	1169	1192	1227	1382
POWER-GENERATION	429	486	748	1127
IRON & STEEL	570	714	854	1079
INFRASTRUCTURE	1159	634	985	799
CONSTRUCTION	312	401	851	565
ENGINEERING & MANUFACTURING	457	232	315	352
GEMS & JEWELLERY	442	158	163	333
OIL INDUSTRY	240	240	302	280
AVIATION	24	0	0	0
OTHERS	6638	7816	7486	7441
<b>TOTAL</b>	<b>11440</b>	<b>11873</b>	<b>12931</b>	<b>13358</b>

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16

## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 14-15	Q4 & FY 14-15	Q1 15-16	Q2 & HY1 15-16
Agriculture (% to Sectoral Advances)	1338 (11.70)	1339 (4.16)	1478 (4.79)	1471 (4.54)
Industry (% to Sectoral Advances)	5443 (47.57)	5167 (4.66)	6784 (6.63)	7912 (7.73)
Services (% to Sectoral Advances)	1396 (12.20)	1346 (8.75)	1477 (9.96)	1536 (9.31)
Retail (% to Sectoral Advances)	1130 (9.88)	1315 (3.76)	1514 (4.35)	1503 (4.24)
Others (% to Sectoral Advances)	2133 (18.65)	2706 (21.39)	1678 (16.39)	936 (10.98)
<b>Total</b>	<b>11440</b>	<b>11873</b>	<b>12931</b>	<b>13358</b>

# PERFORMANCE HIGHLIGHTS- Q2 & HY1 FY 2015-16



## RESTRUCTURED ASSETS (Amount Rs. in crore)

SL	DETAILS OF RESTRUCTURED ACCOUNTS	Below Rs 1 Crore		1 Cr. & Above		Total	
		No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)	No of A/Cs	AMOUNT (Rs in Cr)
1	Total Restructured Assets position as on 30.09.2015	29160	929	231	27444	29391	28373
2	- Of which NPA	11019	478	29	1442	11048	1920
3	Net Standard Restructured as on 30.09.2015	18141	452	202	26002	18343	26454
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.09.2015)						7.17%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.09.2015)						6.42%
6	Incremental increase in Total Restructured Assets in Q2-FY 2015-16	345	6	11	216	356	222



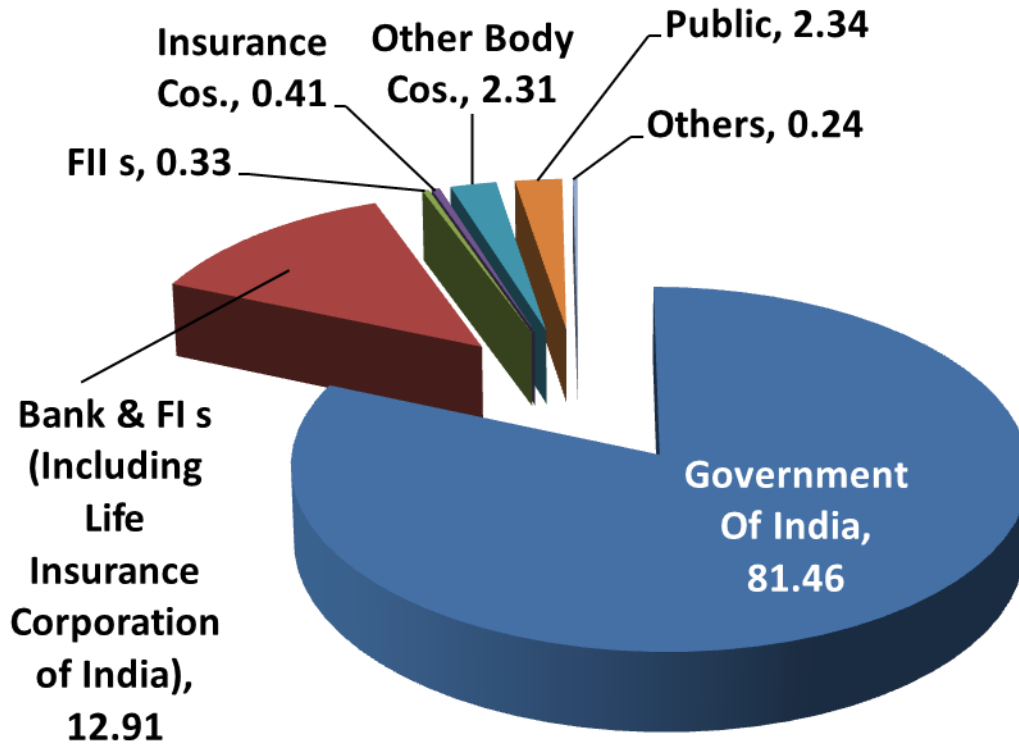
**RESTRUCTURED ASSETS ( Rs IN CRORES)**

POSITION AS ON	Total Restructured Assets		CDR		Non-CDR	
	No. of A/Cs	Amt.	No. of A/Cs	Amt.	No. of A/Cs	Amt.
SEPTEMBER 2014	24152	29832	67	8110	24085	21722
DECEMBER 2014	25304	31044	65	7634	25239	23410
MARCH 2015	30226	32475	70	8526	30156	23949
JUNE 2015	27083	31254	68	8143	27015	23111
SEPTEMBER 2015	29391	28373	55	6226	29336	22147

## CAPITAL ADEQUACY (%)

	Q2 & HY1 14-15	FY 14-15	Q2 & HY1 15-16
<b>BASEL II</b>			
<b>CRAR</b>	11.62	11.89	11.48
<b>Tier I</b>	8.05	8.46	8.19
<b>Tier II</b>	3.57	3.43	3.29
<b>BASEL III</b>			
<b>CRAR</b>	10.65	10.90	10.70
<b>CET 1</b>	6.55	7.86	7.72
<b>AT 1</b>	0.88	0.19	0.19
<b>Tier I</b>	7.43	8.05	7.91
<b>Tier II</b>	3.22	2.85	2.79

## Shareholding Pattern – 30<sup>th</sup> September 2015



<b>Government Of India</b>	<b>81.46</b>
<b>Bank &amp; FI s (Including Life Insurance Corporation of India)</b>	<b>12.91</b>
<b>FII s</b>	<b>0.33</b>
<b>Insurance Cos.</b>	<b>0.41</b>
<b>Other Body Cos.</b>	<b>2.31</b>
<b>Public</b>	<b>2.34</b>
<b>Others</b>	<b>0.24</b>

## Overall status implementation of PMJDY as on 30-09-2015

S.No.	Items	Progress
		<b>Total: 67,17,229</b>
1.	Total No. of Accounts opened	Rural :52,83,075 Urban:14,34,154
2.	Out of (1) Aadhaar seeded account	30,27,775
3.	Out of (1) No. of RuPay Debit Card issued	53,29,683
4.	O/S Balance in these accounts	<b>566.96 Cr</b>
5.	SSA Allotted to our Bank	7923
6.	SSA Coverage	Covered through Branch- 1536 Covered through BC-6387 Total SSA Covered -7923

## WAY FORWARD FOR FY 2015-16

❖ We expect to grow:

- Total Business by 12.69%.
- Total Deposits by 14.88%.
- Total Advances by 9.81%.

Thank you!  
James

