

PRESS RELEASE

BANK RESULTS FOR THE THIRD QUARTER ENDED DECEMBER, 2019

The Board of Directors of Central Bank of India approved the Bank's results for the quarter ended December 31, 2019 at their meeting held in Mumbai on Tuesday, January 28, 2020.

Major Highlights – Q3 FY'20

- ❖ Share of CASA Deposits to Total deposits increased to 45.49% in Q3 FY'20 as compared to 44.64% as at Q3 FY'19.
- ❖ PCR improved to 73.73% in Q3 FY'20 as compared to 69.52% as at Q3 FY'19.
- ❖ Gross NPA reduced to 19.99% from 20.64% on Y-o-Y.
- ❖ Net NPA reduced to 9.26 % from 10.32% on Y-o-Y.
- ❖ RAM (Retail, Agriculture, MSME) stood at 64.67% of Total Advances.
- ❖ Retail Advances constitute 26.55% of Total Advances.
- ❖ Cost of Deposits decreased to 5.08% from 5.23% on Y-o-Y.
- ❖ NIM improved to 2.92% from 2.74% on Y-o-Y.

PROFITABILITY:

- ❖ Operating Profit of the Bank improved to Rs.1,696 Crore as on Q3 FY'20 as compared to Rs.715 Crore in Q3 FY'19, registering growth of 137.20%.
- ❖ Net Profit for Q3 FY'20 improved to Rs.155 Crores as against Net Loss of Rs.718 Crore in Q3 FY'19.
- ❖ Total Income for the Q3 FY'20 increased to Rs.7,278 crore as compared to Rs.6,329 Crore for Q3 FY'19 registering a growth of 14.99%.
- ❖ Non-Interest Income of the Bank improved to Rs.1249 Crore for Q3 FY'20 from Rs.544 Crores as of Q3 FY'19 registering growth of 129.60%.

- ❖ NIM improved to 2.92% in Q3 FY'20 from 2.74% in Q3 FY'19.
- ❖ Return on Assets improved to 0.19% in Q3 FY'20 from -0.86 in Q3 FY'19.
- ❖ Cost to Income Ratio improved to 48.14% as on Q3 FY'20 from 69.70% as on Q3 FY'19.
- ❖ Business per Employee has increased to Rs.13.83 crore as on Q3FY'20 from Rs.12.77crore as on Q3 FY'19.
- ❖ Business per Branch has increased to Rs.101.85 crore as on Q3FY'20 from Rs.98.75 crore as on Q3 FY'19.
- ❖ Profit per Employee has increased to Rs.1.82 lac as on Q3FY'20 from Rs.-7.92 lac as on Q3 FY'19.

ASSET QUALITY:

- ❖ Gross NPA to Gross Advances reduced to 19.99% in Q3 FY'20 from 20.64% in Q3 FY'19.
- ❖ Net NPA to Net Advances reduced to 9.26 % in Q3 FY'20 from 10.32% in Q3 FY'19
- ❖ Provision Coverage Ratio improved further to 73.73% as on Q3 FY'20 from 69.52% as on Q3 FY'19.

BUSINESS HIGHLIGHTS:

- ❖ Total Business of the Bank increased to Rs.4,74,846 Crore as at Q3'FY 20 as compared to Rs. 4,66,601 Crore as at Q3 FY'19.
- ❖ Total Deposits increased to Rs.3,08,435 Crore in Q3 FY'20 from Rs. 2,95,419 Crore in Q3 FY'19.
- ❖ CASA percentage improved to 45.49 % in Q3 FY'20 as compared to 44.64 % in Q3 FY'19.



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- ❖ Retail Loans as of Q3 FY'20 is Rs.44,174 Crores compared to Rs.40,092 Crores as of Q3 FY'19.
- ❖ Housing Loan as on Q3FY'20 is Rs.24,836 crore constituting 62.68% of total Retail portfolio.

CAPITAL:

- ❖ Capital Adequacy Ratio (CRAR) as per Basel III improved to 12.83 % as of Q3 FY'20, of which, Tier I capital is at 10.64 % and Tier II at 2.19%
- ❖ Bank's Net worth is at Rs.19,917 Crore as on Q3 FY'20.

DIGITAL BANKING:

- ❖ Bank is having total 3628 ATMs as on Q3 FY'20.
- ❖ Transactions through Alternate Delivery channels are 6,858 lakh during Nine Months ended December 31, 2019.
- ❖ Mobile Banking transactions during the year are on average of 11,000 per day
- ❖ UPI transactions during the year are on average of 7.81 Lakhs per day
- ❖ IMPS transactions were on average of 1.53 lakhs per day.
- ❖ POS Terminal Installed 3,620 upto December 31, 2019.
- ❖ Active Debit Card users are 2.36 crore as on December 31, 2019.
- ❖ Registered users for Net Banking, Mobile Banking and UPI for the period ended December 31, 2019 was 49.96 Lakhs, 23.47 Lakhs and 5.25 lakhs respectively.

FINANCIAL INCLUSION:

- ❖ Under Pradhan Mantri Jan Dhan Yojana, Bank has opened around 143.65 lakh accounts having an outstanding balance of Rs.3,552 Crore as on Q3 FY'20.
- ❖ Total enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) are 44.33 lakh, 14.78 lakh and 8.19 lakh respectively as on Q3 FY'20.

BRANCH SEGMENTATION:

- ❖ Bank is having pan India presence with network of 4662 branches spanning 63.11% in rural & semi-urban areas and 3628 ATMs as on Q3 FY 20.