

CO:MBD:2020-21:248

9th February, 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	General Manager Corporate Relationship Deptt BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001
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Dear Sir/Madam,

Sub : Presentation on Financial Results for the Third Quarter and Nine Months ended 31st December 2020

Please refer to our letter no. CO:MBD:2020-21:247 dated 9th February, 2021 submitting thereby copy of unaudited Standalone and Consolidated Financial Results of the Bank for the third quarter and nine months ended 31st December, 2020 approved at the meeting of the Board of Directors of the Bank held on 9th February, 2021.

Further to above, we enclose herewith a copy of Presentation on Financial Results of the Bank for the third quarter and nine months ended 31st December, 2020.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA


ANAND KUMAR DAS
DEPUTY GENERAL MANAGER/
COMPANY SECRETARY





Financial Results for the Quarter/Nine Months ended 31.12.2020

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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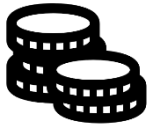
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STRENGTHS



Strong Brand Image
with Legacy of 109+
years

PAN India Branch
Network



Strong CASA

Strong BC Network



Strong Digital
Banking setup

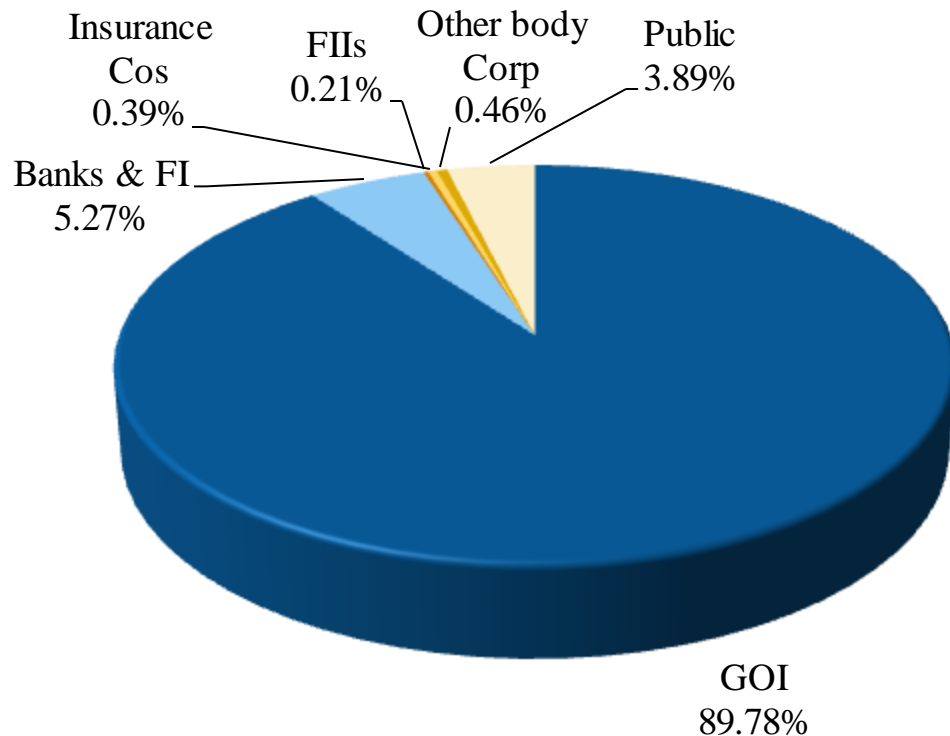
Strong RUSU
Presence



Best in class
industry initiatives



SHAREHOLDING PATTERN



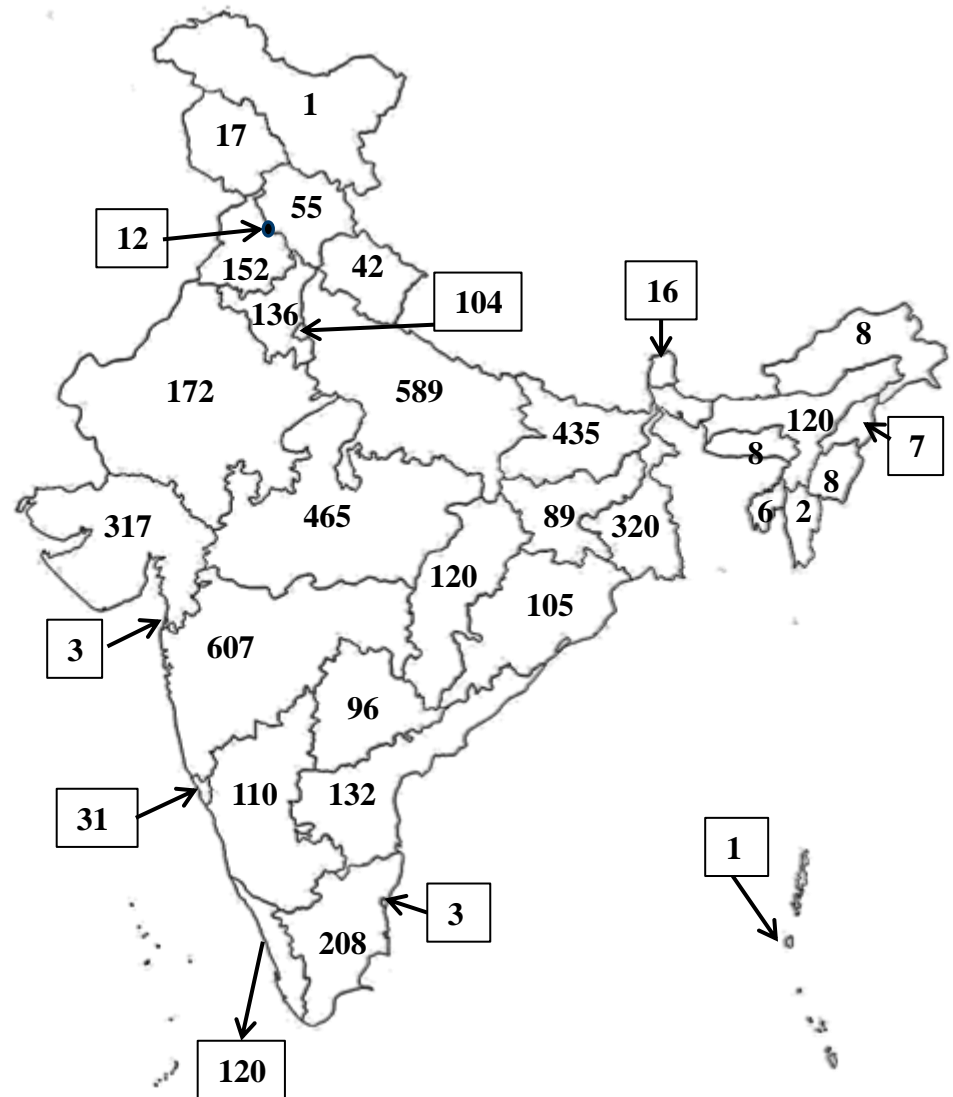
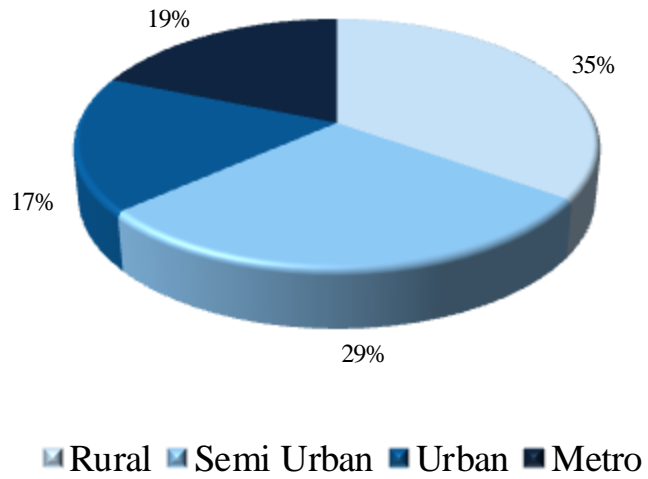
As on December 31, 2020

- Share Capital : ₹ 5875.56 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.

■ GOI	■ Banks & FI	■ FII's
■ Insurance Cos	■ Other body Corp	■ Public

PAN INDIA BRANCH NETWORK

As on 31 Dec '20	
Total Branches	4617
Rural	1604
Semi Urban	1332
Urban	811
Metro	870



PERFORMANCE HIGHLIGHTS



Net Profit of ₹ 165 Cr during the quarter as against a Net Profit of ₹ 155 Cr during the corresponding quarter last year registering a YoY growth of 6.45%.



Provision Coverage Ratio (PCR) improved from 73.73% as on 31st Dec'19 to 84.19% as on 31st Dec'20.



Net NPA improved from 9.26% as on 31st Dec'19 to 4.73% as on 31st Dec'20 registering an improvement of 453 bps.



CASA share in Total Core Deposits has improved from 45.82% as on 31st Dec'19 to 48.11% as at 31st Dec'20 registering an improvement by 229 bps.



Total Advances improved from ₹ 166411 Cr as on Dec'19 to ₹ 180856 Cr as on Dec '20 registering a growth of 8.68%



Total Business stood at ₹ 504728 Cr as on 31st Dec'20 as against ₹ 474846 Cr as on 31st Dec'19 registering a Y-o-Y growth of 6.29%.

PERFORMANCE HIGHLIGHTS

Qtr ended Dec '20 over Dec '19 Y-o-Y

Net Profit

165 Cr
↑
155 Cr

PCR

84.19%
↑
73.73%

NIM

2.97%
↑
2.92%

GNPA

16.30%
↑
19.99%

NII

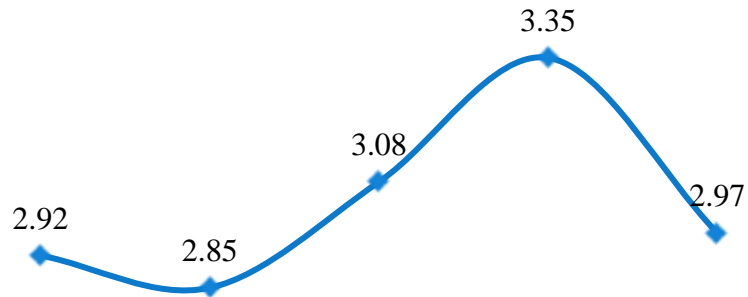
2228Cr
↑
2022 Cr

NNPA

4.73%
↑
9.26%

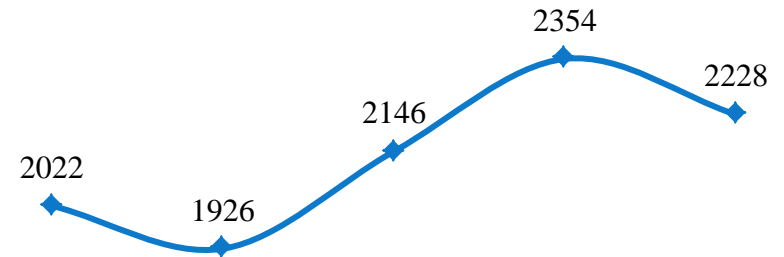
PROFITABILITY RATIOS

Net Interest Margin(%)



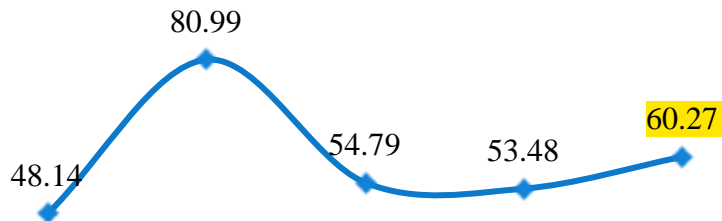
Dec '19 Mar '20 Jun '20 Sep '20 Dec '20

Net Interest Income (₹ in Crore)



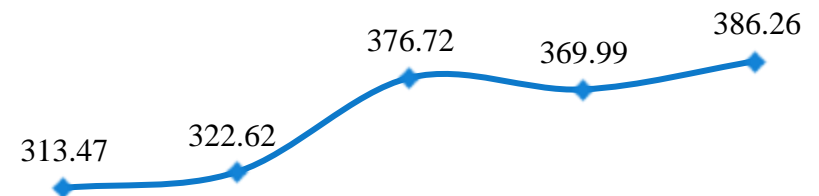
Dec '19 Mar '20 Jun '20 Sep '20 Dec '20

Cost to Income Ratio(%)



Dec '19 Mar '20 Jun '20 Sep '20 Dec '20

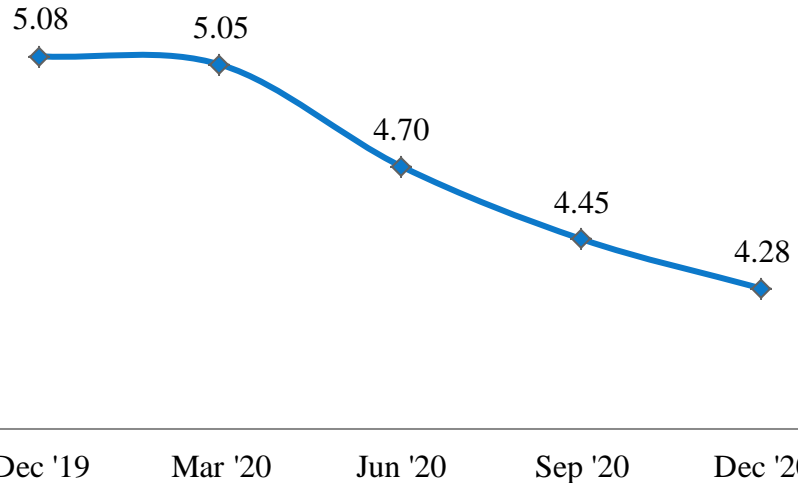
Liquidity Coverage Ratio (%)



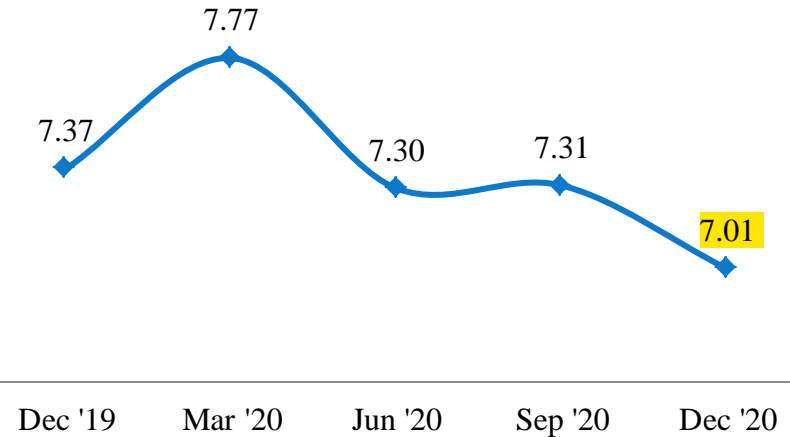
Dec '19 Mar '20 Jun '20 Sep '20 Dec '20

PROFITABILITY RATIOS

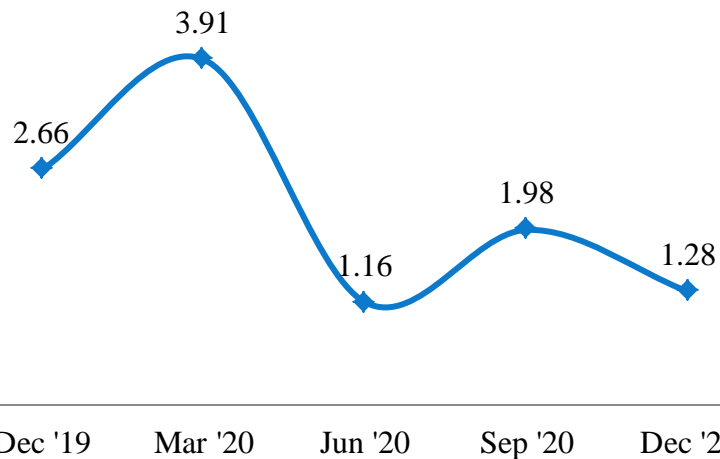
Cost of Deposits (%)



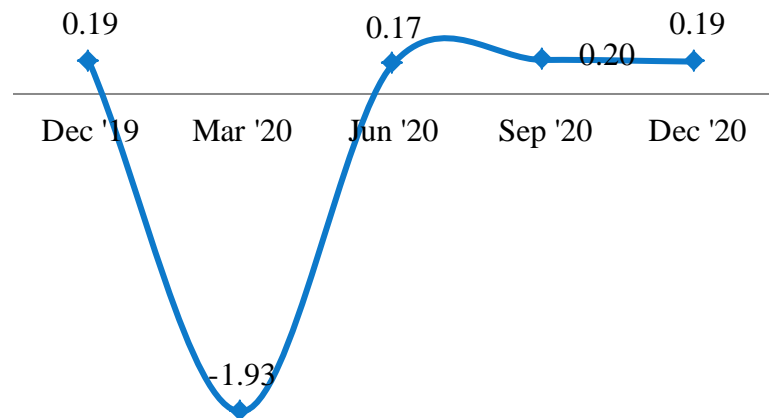
Yield on Advances (%)



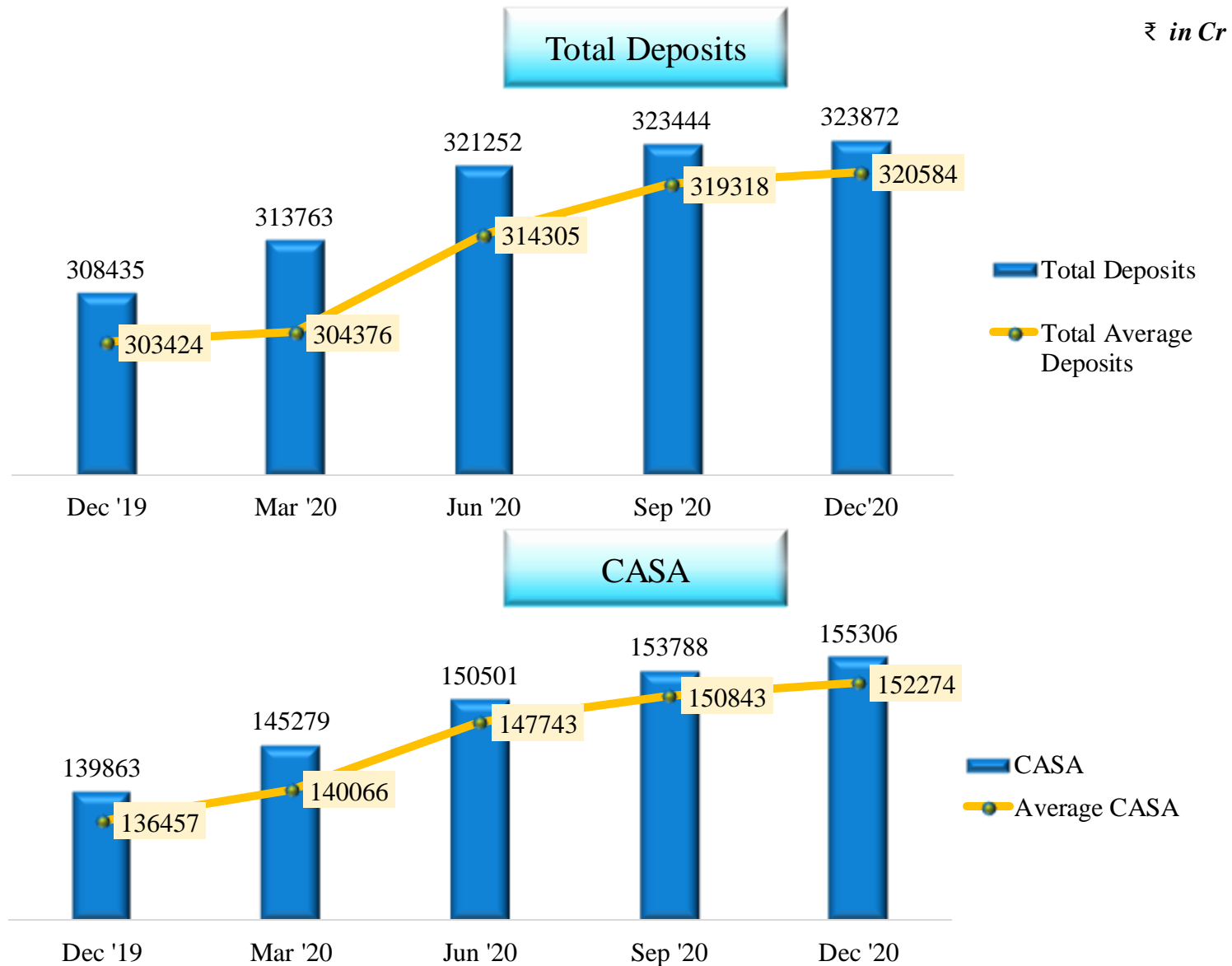
Credit Cost(%)



Return on Assets (ROA)(%)

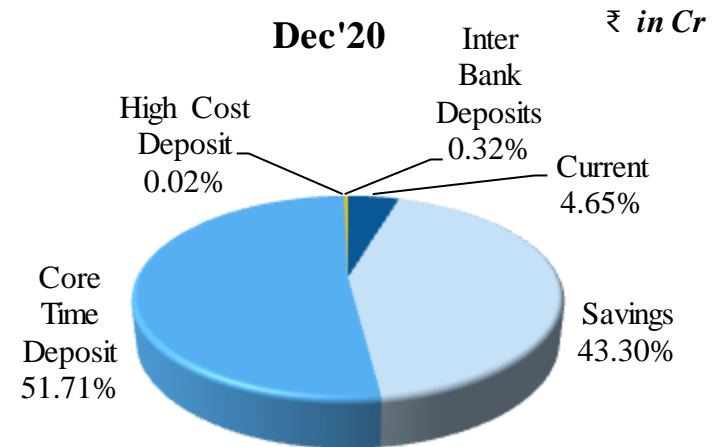
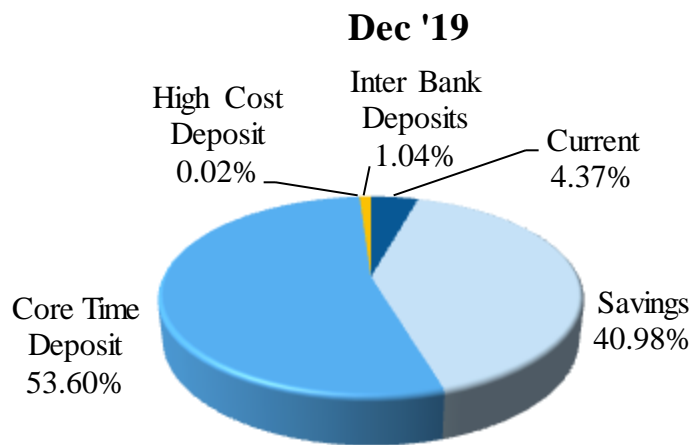


STRONG LIABILITY FRANCHISE



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

DEPOSIT MIX



Particulars	Dec '19	Dec '20	Y-o-Y Growth%
Current	13468*	15068	11.88
Savings	126395	140238	10.95
Total CASA Deposits	139863	155306	11.04
CASA %	45.82	48.11	229bps
Core Time Deposit	165309**	167469	1.31
High Cost Deposit	61	67	9.84
Inter Bank Deposit	3202	1030	-67.83
Total Deposits	308435	323872	5.00

* Figure of Previous Year has been regrouped/rearranged to confirm the current year classification. Previous Year it was ₹ 13918 Cr, which includes ₹ 450 Cr of Inter Bank Deposit.

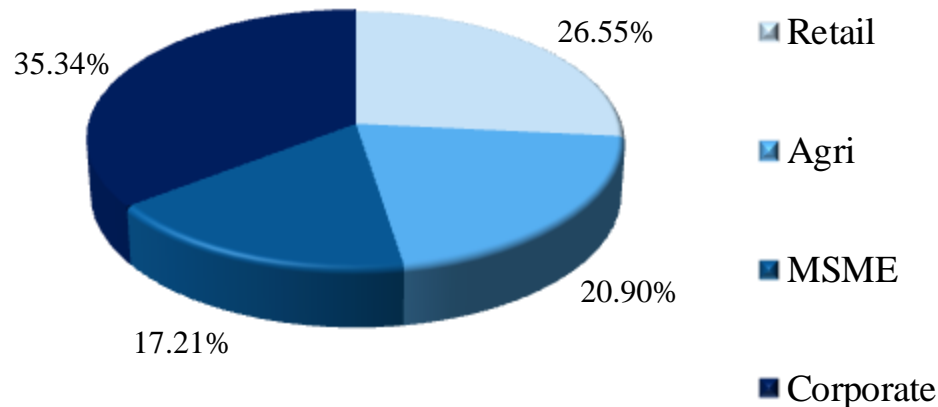
** Figure of Previous Year has been regrouped/rearranged to confirm the current year classification. Previous Year it was ₹ 168061Cr, which includes ₹ 2752 Cr of Inter Bank Deposit.

ADVANCES MIX

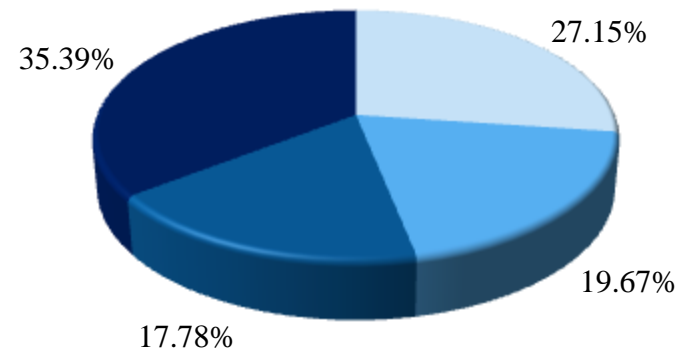
Dec '19

Dec '20

₹ in Cr



RAM : 64.66%



RAM : 64.61%

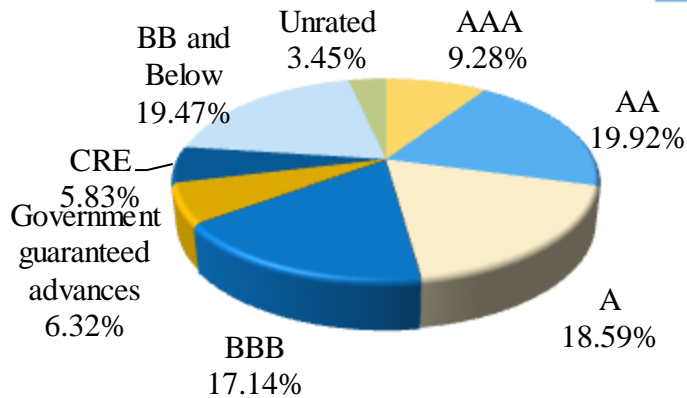
SECTORS	Dec '19	Dec '20	Y-o-Y Growth (%)
Retail	44174	49111	11.18
Agriculture	34781	35571	2.27
MSME	28639*	32161	12.30
RAM	107594	116843	8.60
Corporate	58817*	64013	8.83
Gross Advance	166411	180856	8.68

* Figure of Previous Year has been regrouped/rearranged to confirm the current year classification. Previous Year figure of MSME was mentioned as ₹ 28663 Cr. and in Corporate it was mentioned as ₹ 58793 Cr.

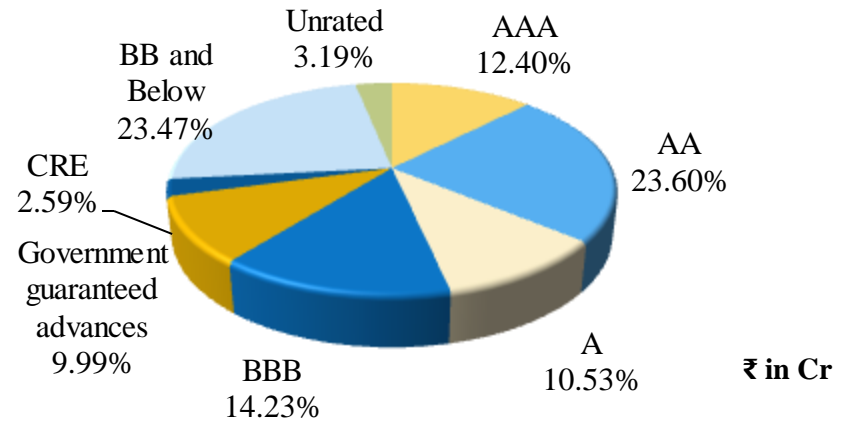
RATED STANDARD ADVANCES

As per BASEL III

Dec'19



Dec'20



₹ in Cr

Investment Grade & above/Govt. Guarantee : 71.25%

Investment Grade & above/ Govt. Guarantee : 70.75%

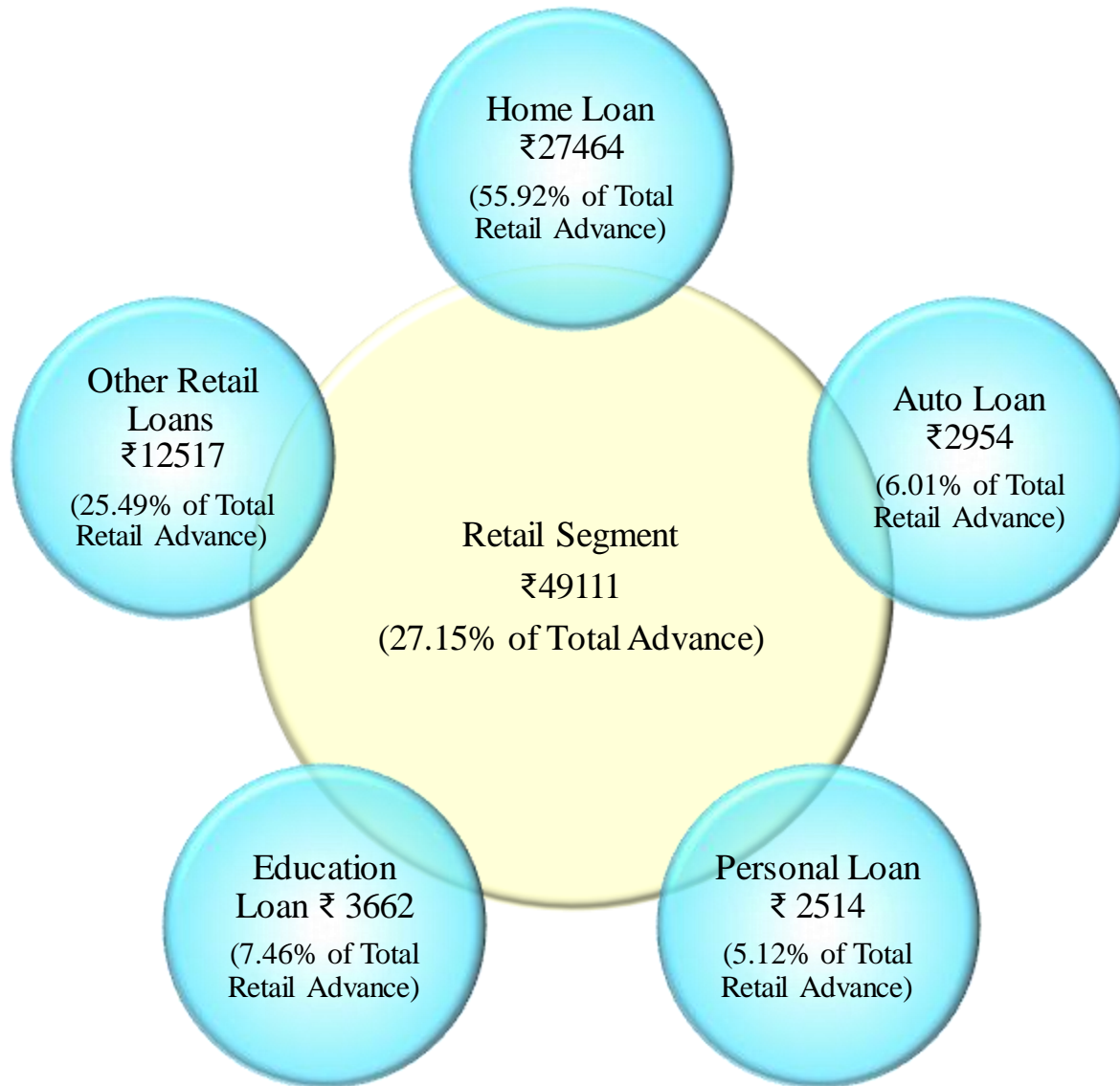
Investment grade wise Standard Advances (Fund Based)	Dec '19	Dec '20	Y-o-Y Growth%
AAA	3808	5902	54.99
AA	8173	11233	37.44
A	7629	5011	-34.31
BBB	7033	6772	-3.71
Sub-Total	26643	28918	8.54
Government guaranteed advances	2595	4756	83.28
CRE	2394	1235	-48.41
Sub-Total	4989	5991	20.08
BB and Below	7989	11170	39.82
Unrated	1417	1517	7.06
Total	41038	47596	15.98

* Figure of Previous Year has been regrouped/rearranged to confirm the current year classification. Previous Year in BB and below was ₹ 9406 Cr . and in Unrated ₹ 2329 Cr

RETAIL SEGMENT

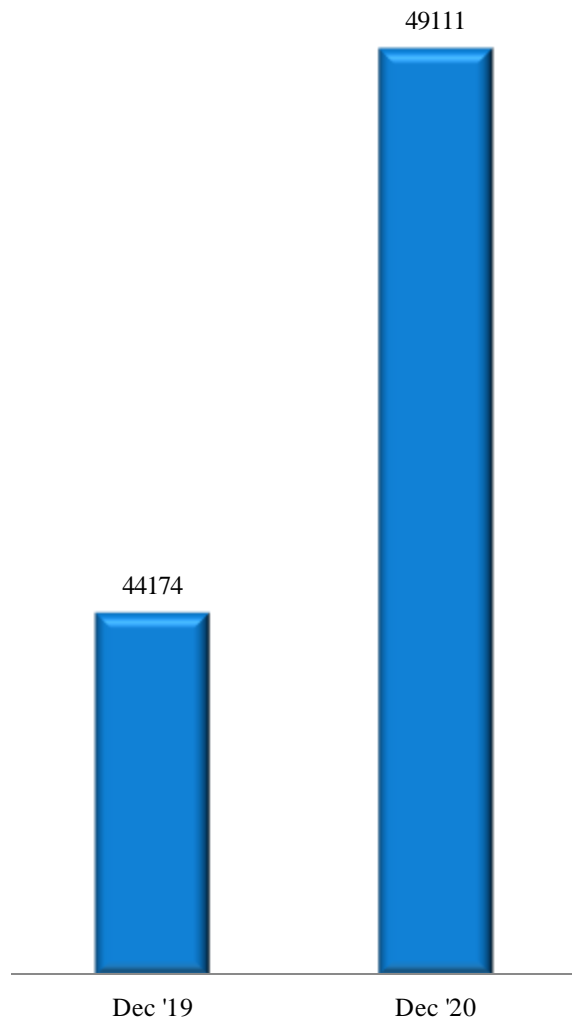
As on 31 Dec '20

₹ in Crore

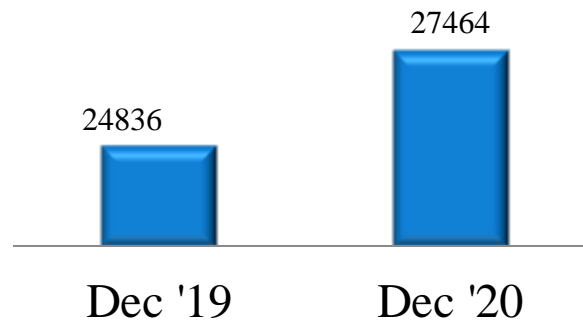


RETAIL SEGMENT

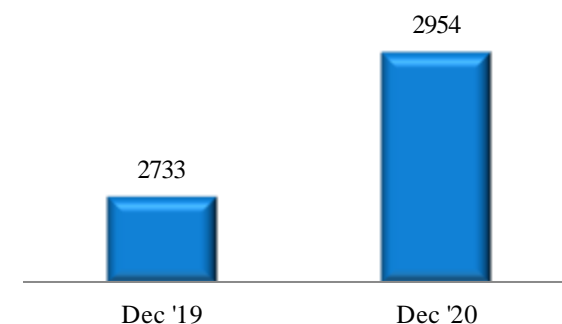
Retail Segment



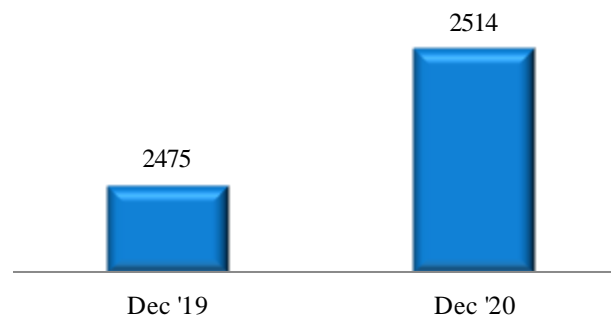
Home Loans



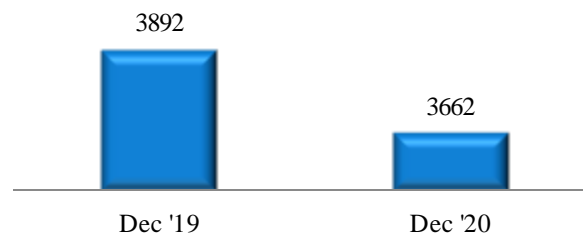
Auto Loans



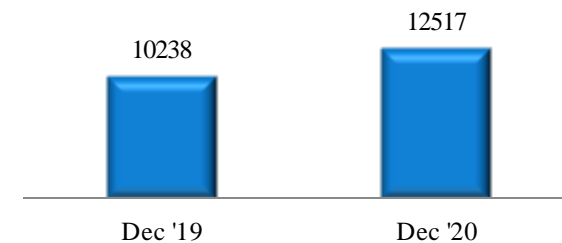
Personal Loans



Education Loans



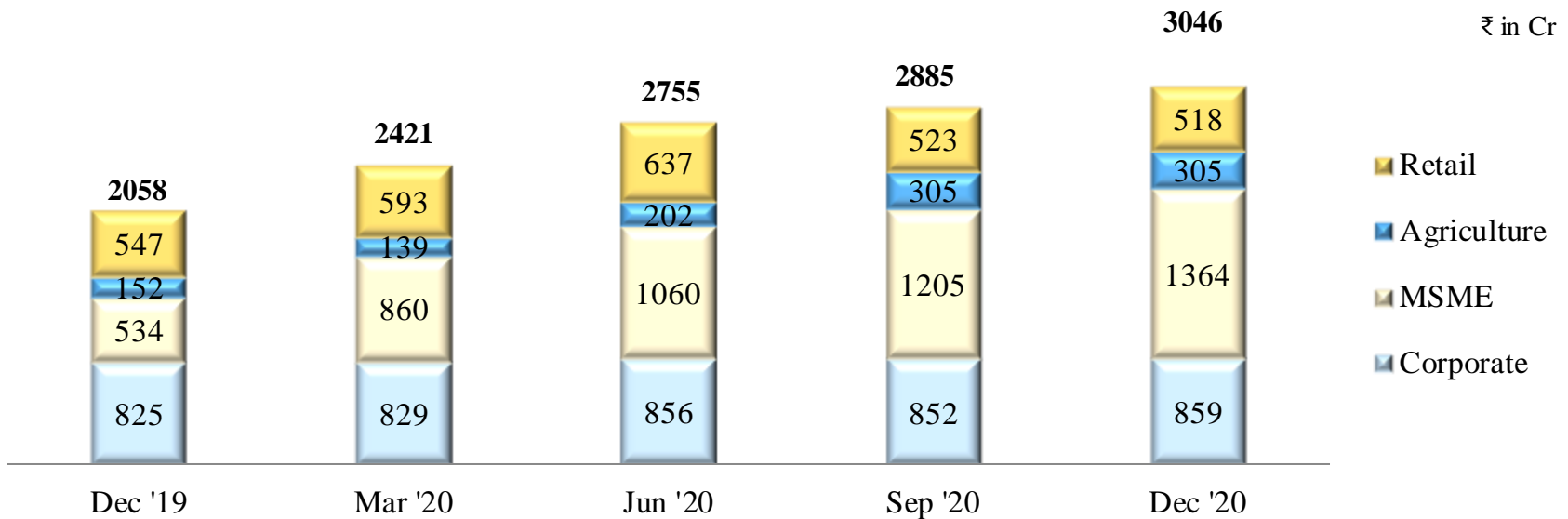
Other Retail Loans



Retail loans showed a growth of 11.18% on Y-o-Y basis and Housing loan showed a growth of 10.58% on Y-o-Y basis. 17

ASSET QUALITY

Standard Restructured



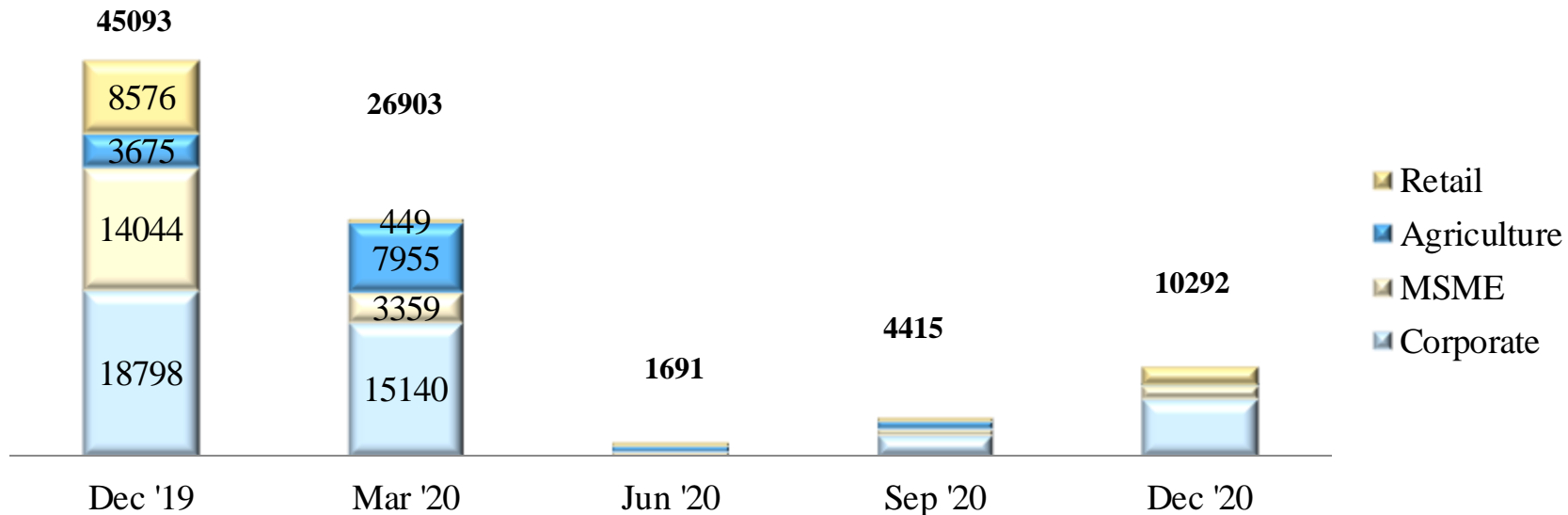
₹ in Cr

Segment wise	Dec '19	Mar '20	Jun '20	Sep '20	Dec '20
Corporate	825	829	856	852	859
MSME	534	860	1060	1205	1364
Agriculture	152	139	202	305	305
Retail	547	593	637	523	518
Total	2058	2421	2755	2885	3046

ASSET QUALITY

SMA 0

(₹ in Cr.)



(₹ in Cr.)

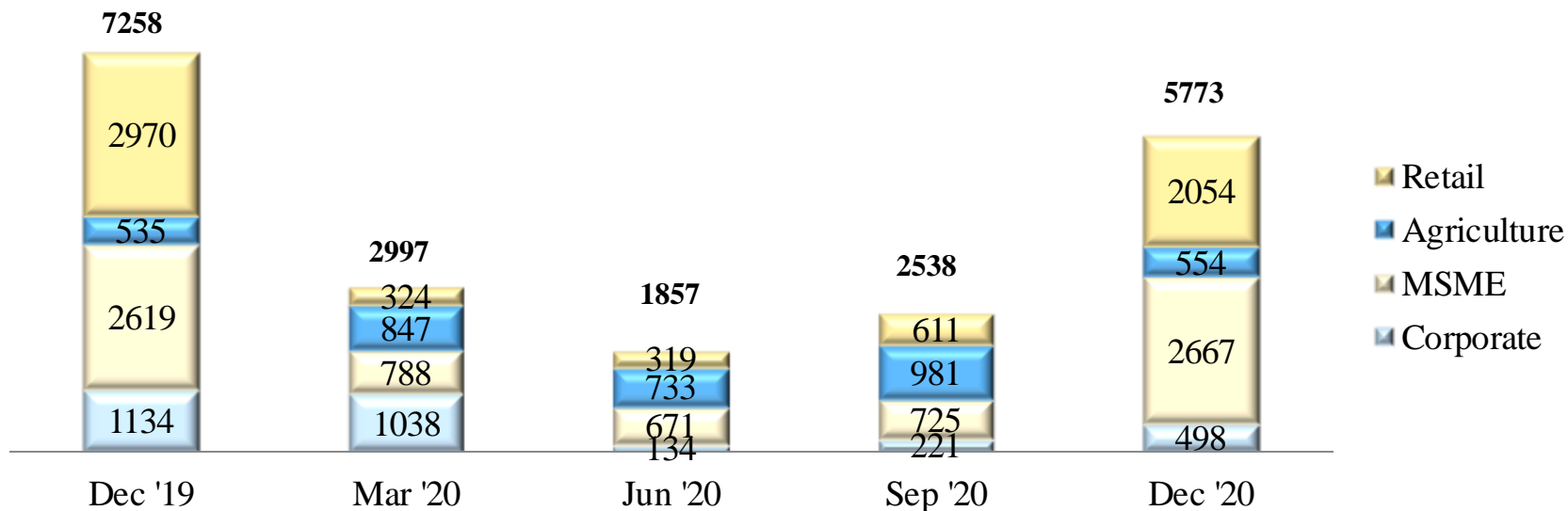
Segment wise SMA 0	Dec '19	Mar '20	Jun '20	Sep '20	Dec '20
Corporate	18798	15140	137	2390	6585*
MSME	14044	3359	311	641	1406
Agriculture	3675	7955	851	912	166
Retail	8576	449	392	472	2135
Total	45093	26903	1691	4415	10292

* Out of above an amount of ₹ 5811 Cr. has already been upgraded / Closed up-to 31st Jan 2021.

ASSET QUALITY

SMA 1

₹ in Cr



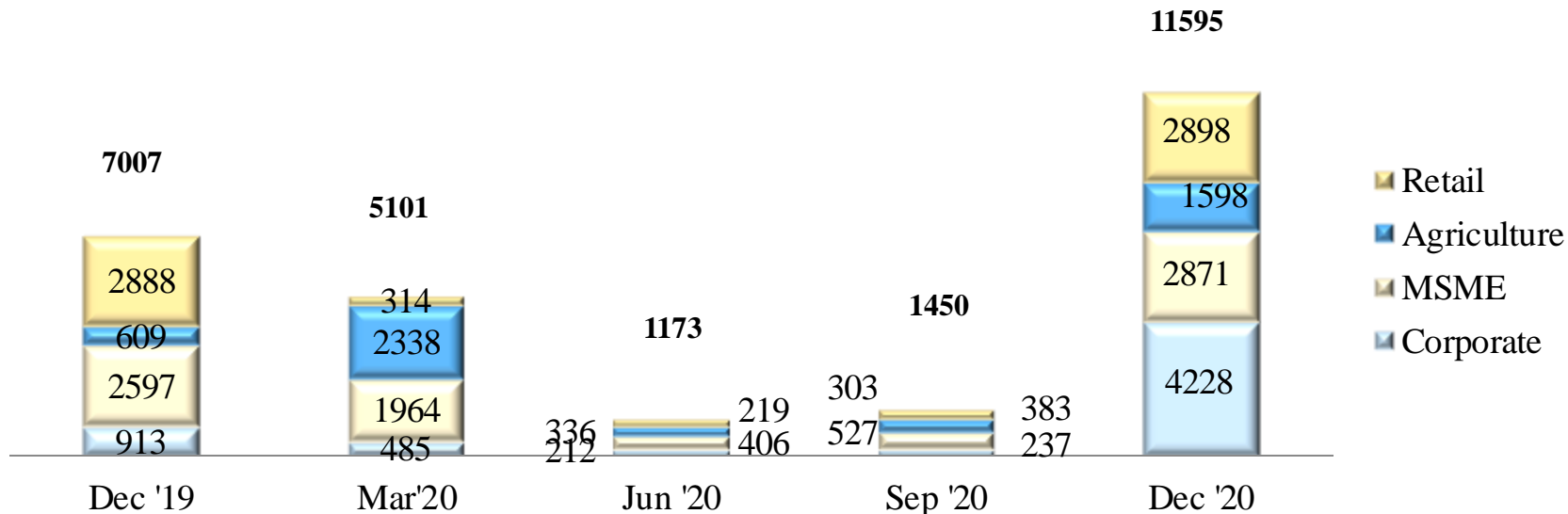
₹ in Cr

Segment wise SMA 1	Dec '19	Mar '20	Jun '20	Sep '20	Dec '20
Corporate	1134	1038	134	221	498
MSME	2619	788	671	725	2667
Agriculture	535	847	733	981	554
Retail	2970	324	319	611	2054
Total	7258	2997	1857	2538	5773

ASSET QUALITY

SMA 2

₹ in Cr



₹ in Cr

Segment wise SMA 2	Dec '19	Mar '20	Jun '20	Sep '20	Dec '20
Corporate	913	485	212	237	4228
MSME	2597	1964	406	527	2871
Agriculture	609	2338	336	383	1598
Retail	2888	314	219	303	2898
Total	7007	5101	1173	1450	11595*

* This includes accounts of ₹ 2756 Cr. under One Time Restructuring, ₹ 1402 Cr. under NCLT/Court stay and ₹ 3414.32 Cr. of Proforma NPA(for which proactive provisioning has been made)

In accordance with the RBI guidelines relating to COVID-19 as conveyed vide their circular no. DOR No. BP.BC.63/21.04.048/2019-20 dated 17.04.2020 and DOR. No. BP.BC.71/21.04.048/2019-20 dated 23.05.2020, the Bank has granted a moratorium on the payment of all installments and / or interest, as applicable, falling due between March 1, 2020 and August 31, 2020 to all eligible borrowers classified as Standard, even if overdue, as on February 29, 2020. For all such accounts where the moratorium is granted, the asset classification shall remain stand still during the moratorium period (i.e. the number of day's past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Asset Classification and Provisioning norms).

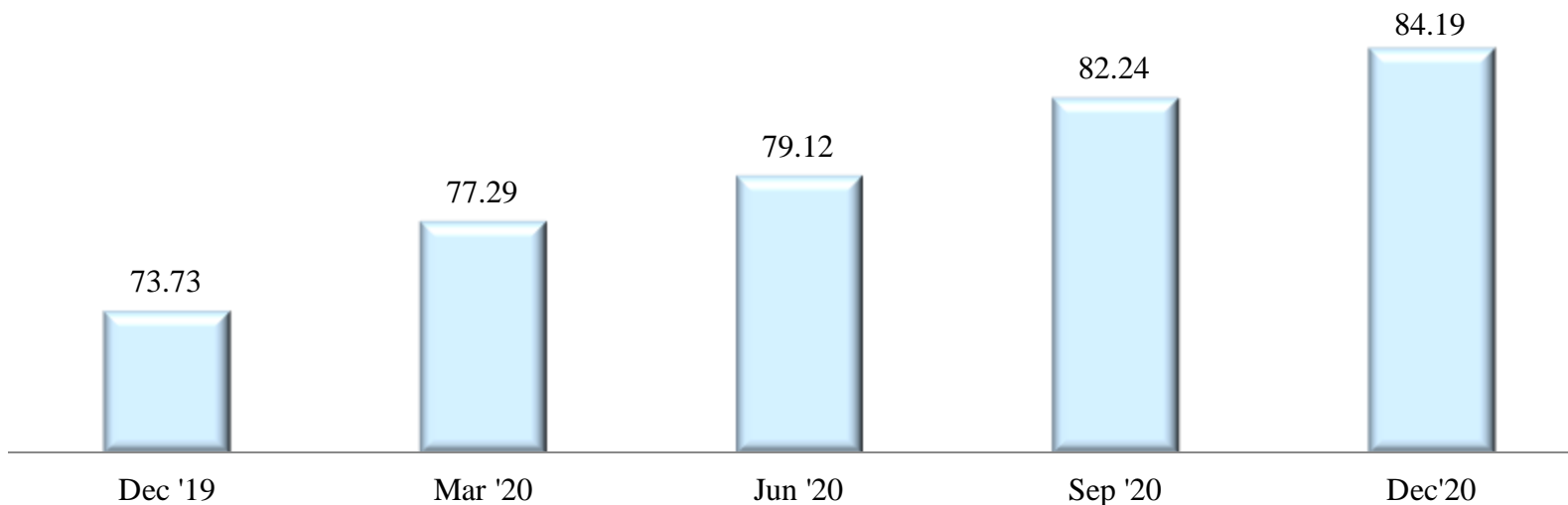
Present status of accounts wherein moratorium/deferment was extended and Asset classification benefit was extended as per RBI circular dated April 17, 2020, is given here below as on December 31, 2020 :

Particulars	₹ In Crores
Respective amounts in SMA/ overdue categories where the moratorium / deferment was extended (Position as on March 31 st 2020)	₹ 33577.18
Respective amount where asset classification benefit was extended.	₹ 3030.94
Provision made during the Q4FY 2020 & Q1FY2021	₹ 305.00
Provision adjusted during the respective accounting periods against slippage and residual provisions.	NIL

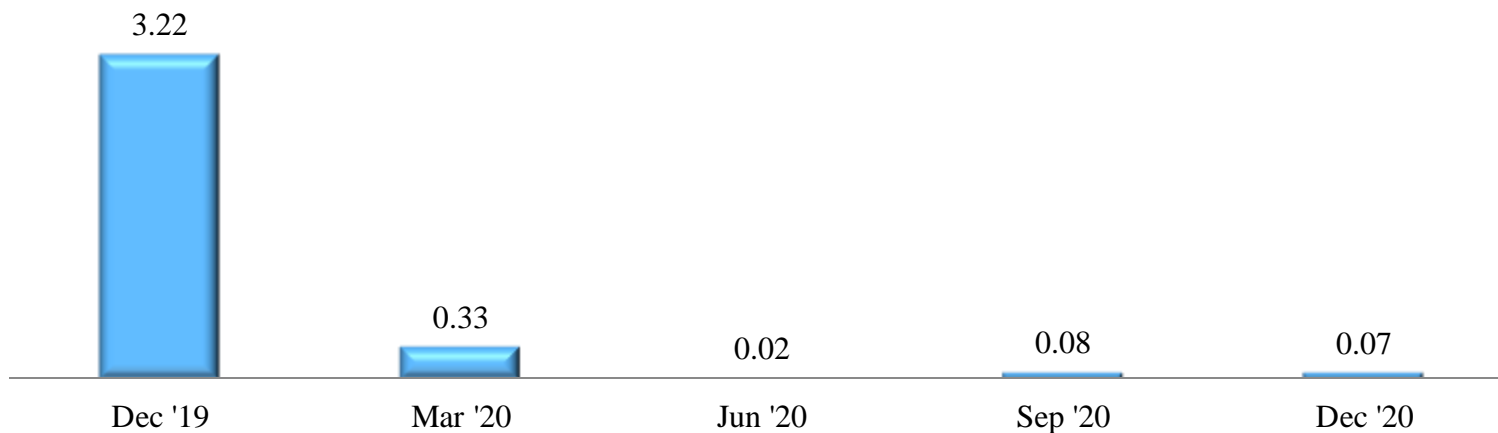
The Honorable Supreme Court of India, in a public interest litigation case of Gajendra Sharma vs. Union Bank of India & Anr vide an interim order dated September 03, 2020 has directed that the accounts which were not declared as Non-Performing Assets (NPA) till August 31, 2020 shall not be declared as NPA till further orders. Pursuant to the said order, the Bank has not classified any domestic account as NPA which was not declared as NPA till August 31, 2020.

Pending final order, we have identified potential accounts with aggregate outstanding of ₹ 3414.32 crores (including interest) which would have slipped to NPA and accordingly an estimated provision of ₹ 214.15 Cr have been made during the Quarter Ended 31st December 2020. The cumulative provision as on 31st December is ₹ 519.15 Cr, which is inclusive of ₹ 305.00 Cr provision made up to 30th June 2020, in respect of such potential slippage. If the Bank would have classified the said Borrowal accounts as NPA, the Gross NPA and Net NPA ratio would have been 18.19% & 6.58%.

PROVISION COVERAGE RATIO(PCR%)



SLIPPAGE RATIO (%)



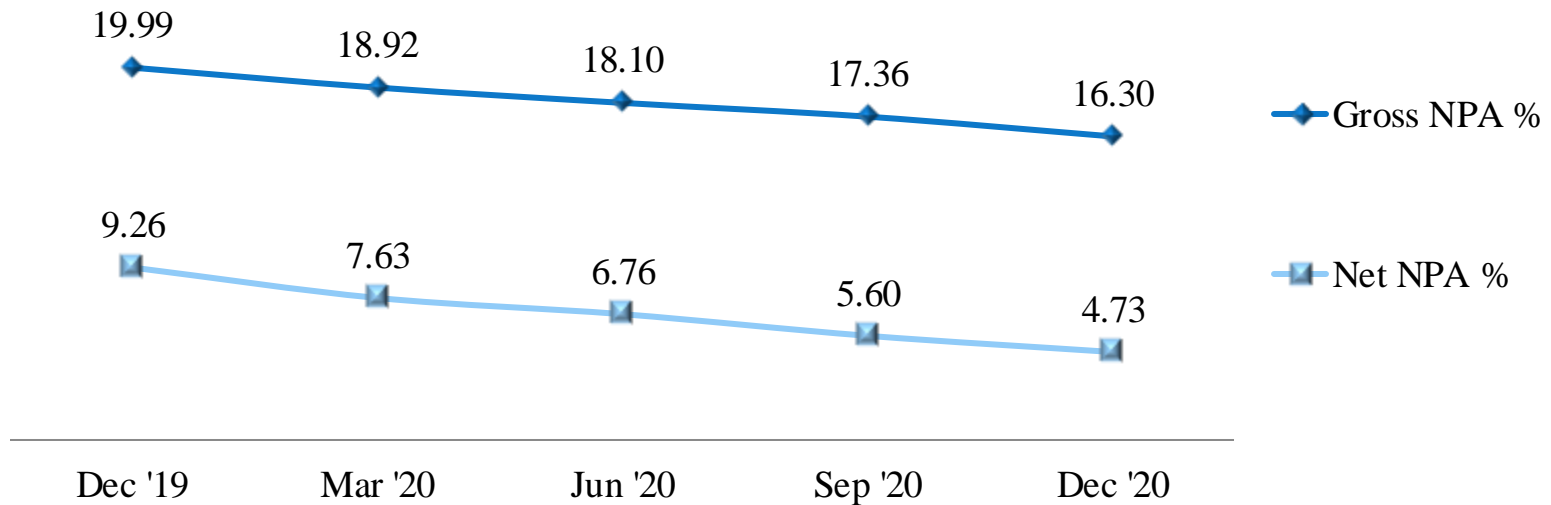
PCR without Technical Write off is 74.51% as on 31.12.20 against 59.20% as on 31.12.19

NPA MOVEMENT

₹ in Crore

<u>Gross NPA</u>	Dec '19 Qtr	Jun '20 Qtr	Sep '20 Qtr	Dec '20 Qtr
Opening Gross NPAs	33497	32589	31946	30785
Slippage of PA to NPAs	3998	20	97	59
Increase in balance of existing NPAs	350	14	16	44
Sub Total	4348	34	113	103
Less:				
Up gradation	8	92	123	88
Recovery (Including Sale to ARC)	1273	241	907	631
Regular Write-off	313	59	149	683
Technical Write-off	2992	0	0	0
Other Recovery by adjustment		285	95	0
Sub Total	4586	677	1274	1402
Gross NPAs	33259	31946	30785	29486
% of Gross NPAs to Gross Advances	19.99	18.10	17.36	16.30

ASSET QUALITY TREND



₹ in Crore

Particulars	Dec '19	Mar '20	Jun '20	Sep '20	Dec '20
Gross Advances	166411	172244	176496	177293	180856
Net Advances	146595	151101	154919	155085	158776
Gross NPA	33259	32589	31946	30785	29486
Net NPA	13568	11534	10469	8684	7515
Gross NPA %	19.99	18.92	18.10	17.36	16.30
Net NPA %	9.26	7.63	6.76	5.60	4.73

STATUS OF NCLT ACCOUNTS

As on Dec'20

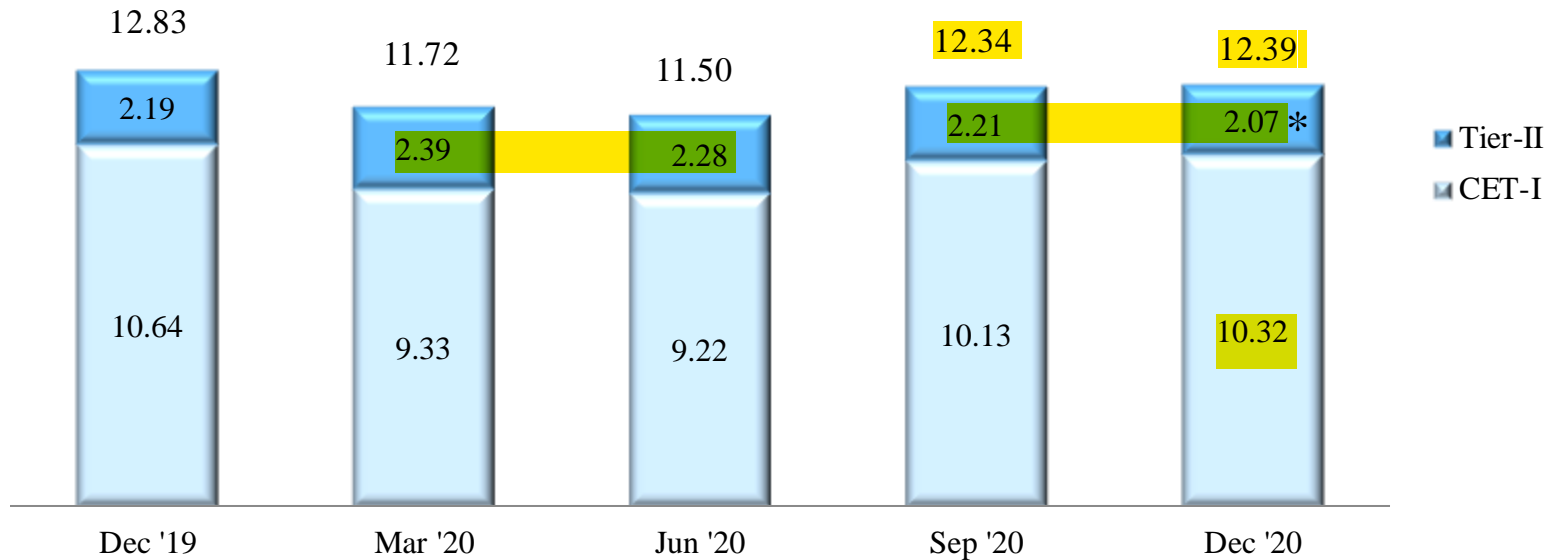
RBI List 1 O/s
₹ 869.17 cr
RBI List 2 O/s
₹ 5425.78 cr
Others O/s
₹ 14896.95 cr
Total O/s
₹ 21191.91 cr

PCR on NCLT accounts

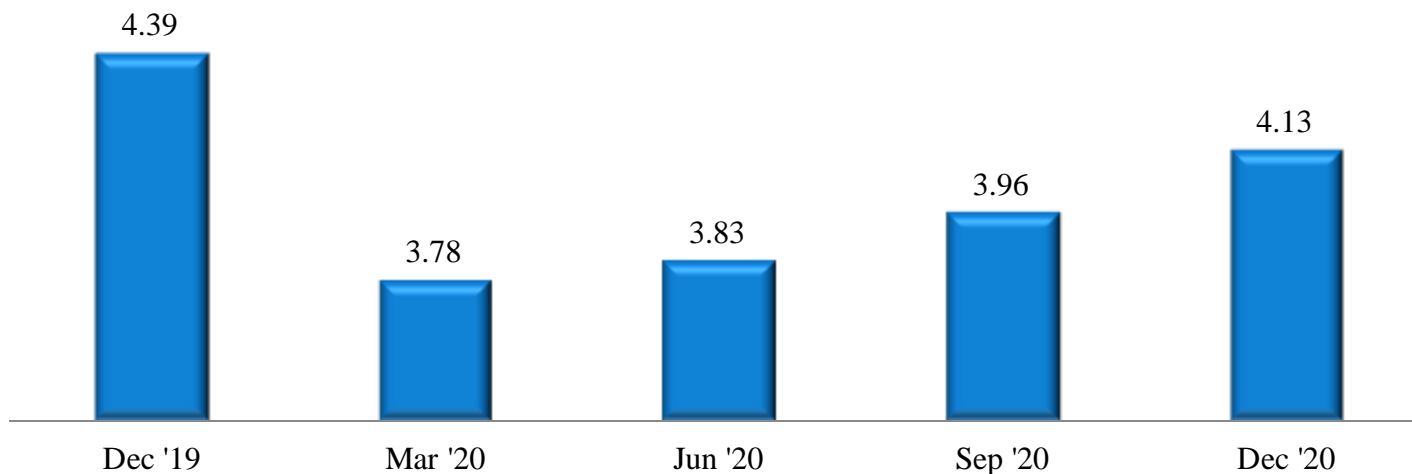


CAPITAL RATIOS

Capital Adequacy Ratio (%)



Leverage Ratio (%)



* Tier II reduced by 14bps on account of grandfathering of ₹ 200 Crores bonds.

PROFITABILITY

(₹ in Crore)

Particulars	Quarter ended			Nine Month ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
1.Total Income	6557	6833	7278	20117	20475	-4.04	-9.91
1.1 Interest Income	5783	6052	6029	17852	17633	-4.44	-4.08
1.2 Other Income	774	781	1249	2265	2842	-0.90	-38.03
2 Total Expenses	5365	5375	5582	16176	16649	-0.19	-3.89
2.1 Interest Expended	3555	3698	4007	11124	11930	-3.87	-11.28
2.2 Establishment Exp.	1199 @	1006	912	3244	2776	19.18@	31.47@
2.3 Other Operating Exp.	611	671	663	1808	1943	-8.94	-7.84
Net Interest Income	2228	2354	2022	6728	5703	-5.35	10.19
Operating Profit	1192	1458	1696	3941	3826	-18.24	-29.72
Provisions	1027	1297	1541	3480	3419	-20.82	-33.35
Net Profit	165	161	155	461	407	2.48	6.45
NIM %*	2.97	3.35	2.92	3.02	2.79	-38bps	5bps
ROA %*	0.19	0.20	0.19	0.18	0.17	-1bps	0
ROE %	0.46	0.44	0.44	1.28	1.22	2bps	2bps

* Annualised

@Additional provision of ₹ 180 crores on account of Wage revision.

TOTAL INCOME

(₹ in Crore)

Particulars	Quarter ended			Nine Month ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec'20 over Dec '19 (Y-o-Y)
Interest Income	5783	6052	6029	17852	17633	-4.44	-4.08
(i) Advances	3085	3203	3062	9411	9268	-3.68	0.75
(ii) Investments	2505	2527	2561	7574	7389	-0.87	-2.19
(iii) Call money/ Balances with Banks	152	155	139	481	365	-1.94	9.35
(iv) Others	41	167	267	386	611	-75.45	-84.64
Non Interest Income	774	781	1249	2265	2842	-0.90	-38.03
Total Income	6557	6833	7278	20117	20475	-4.04	-9.91

NON-INTEREST INCOME

(₹ in Crore)

Particulars	Quarter ended			Nine Month Ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
NON-INTEREST INCOME	774	781	1249	2265	2842	-0.90	-38.03
Commission, Exchange & Brokerage	249	264	277	797	842	-5.68	-10.11
Trading Profit on Investments	402	382	284	1121	912	5.24	41.55
Recovery in Written off a/cs	56	72	520	139	640	-22.22	-89.23
Rent on Lockers	17	17	19	52	55	0.00	-10.53
ATM Interchange fee	15	19	26	46	79	-21.05	-42.31
Other Misc. Income including exchange transaction income	35	27	123*	110	314	29.63	-71.54

* Other Income during Q3'20 included PSLC commission of ₹ 33.23 Cr vis-à-vis ₹ 1.05 Cr during Q3'21, Exchange Transactions income ₹ 54 Cr. during Q3'20 vis-à-vis ₹ 13 Cr during Q3'21.

TOTAL EXPENDITURE

(₹ in Crore)

Particulars	Quarter ended			Nine Month ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
A)Interest Expended	3555	3698	4007	11124	11930	-3.87	-11.28
i) Deposits	3441	3572	3860	10741	11514	-3.67	-10.85
ii) RBI/Interbank Borrowings	0	0	1	1	5	0.00	-100.00
iii) Intt on Sub-ordinate Debts	95	95	116	301	333	0.00	-18.10
iv) Int on Borrowing/ Refinance	19	31	30	81	78	-38.71	-36.67
B) Optg.Expenses	1810	1677	1575	5052	4719	7.93	14.92
i) Establishment	1199*	1006	912	3244	2776	19.18	31.47
ii) Others	611	671	663	1808	1943	-8.94	-7.84
Total Expenses	5365	5375	5582	16176	16649	-0.19	-3.89

* Additional provision of ₹ 180 Crores on account of Wage Revision.

ESTABLISHMENT EXPENSES

(₹ in Crore)

Particulars	Quarter ended			Nine Month Ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
Basic Pay/ Spl. Pay	303	309	324	931	982	-1.94	-6.48
Special Allowance	23	23	25	71	75	0.00	-8.00
Dearness Allowance	260	252	243	770	697	3.17	7.00
CCA	2	2	2	6	6	0.00	0.00
HRA	16	17	18	50	55	-5.88	-11.11
LFC	4	4	8	16	24	0.00	-50.00
Leave Encashment	7	8	13	29	37	-12.50	-46.15
Leave Encashment on Retirement	26	31	24	91	86	-16.13	8.33
Medical Aid/ Hospitalization Exp	15	0	1	17	4	****	1400.00
Contribution to New Pension Scheme	26	25	24	76	69	4.00	8.33
Provision for Terminal Benefits	254	254	150	762	450	0.00	69.33
Provision for wage settlement	255	75	75	405	225	240.00	240.00
Other allowance & Exp	8	6	5	20	66	33.33	60.00
Total	1199	1006	912	3244	2776	19.18	31.47

OTHER OPERATING EXPENSES

(₹ in Crore)

Particulars	Quarter ended			Nine Month Ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
Other Operating Expenses							
Rent & Taxes	95.84	91.73	95.26	271.69	265.64	4.48	0.61
Lighting, Generator	28.52	39.11	29.07	87.87	96.98	-27.08	-1.89
Depreciation	72.73	62.54	74.29	204.25	211.68	16.29	-2.10
Telephone, ISDN Line, Postage	29.37	19.50	24.03	77.94	69.64	50.62	22.22
Insurance incl. Deposit Insurance	105.51	123.65	96.10	335.93	282.45	-14.67	9.79
ECGC/CGTMSE Premium etc.	10.57	8.01	38.04	36.04	92.76	31.96	-72.21
Repair & Maintenance	38.12	25.97	22.25	82.83	68.40	46.78	71.33
ATM Maintenance & Serv. Charges	6.65	35.58	22.23	57.66	65.73	-81.31	-70.09
ATM Interchange Fee	65.22	62.68	70.61	182.09	202.55	4.05	-7.63
Professional Fees	21.70	49.29	24.68	98.21	118.37	-55.97	-12.07
Financial Inclusion Exp.	31.52	20.08	19.93	72.49	63.78	56.97	58.15
Others	105.40	132.99	146.45	301.34	404.66	-20.75	-28.03
Total	611.15	671.13	662.94	1808.34	1942.64	-8.94	-7.81

PROVISIONS & PROFIT

(₹ in Crore)

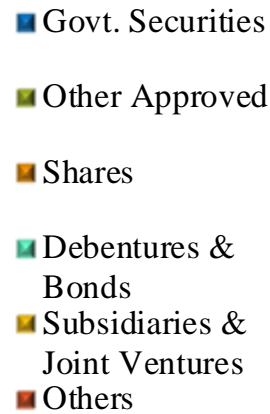
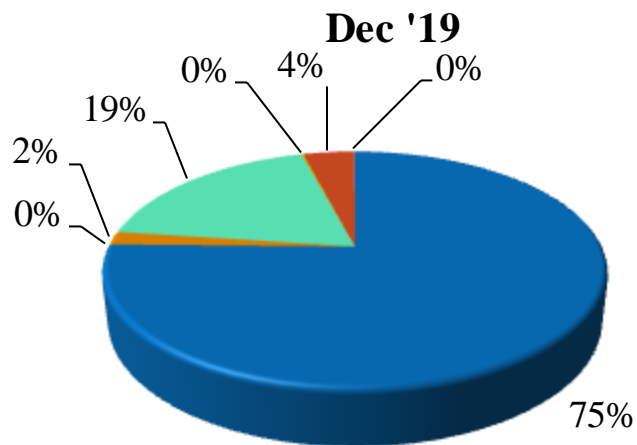
Particulars	Quarter ended			Nine Month Ended		Growth %	
	Dec '20	Sep '20	Dec '19	Dec '20	Dec '19	Qtr Dec '20 over Sep '20 (Q-o-Q)	Qtr Dec '20 over Dec '19 (Y-o-Y)
OPERATING PROFIT	1192	1458	1696	3941	3826	-18.24	-29.72
PROVISIONS	1027	1297	1541	3480	3419	-20.82	-33.35
i) NPA	565	856	1104	1917	2613	-33.99	-48.82
ii) Restructured A/cs	12	12	-55	44	-95	0.00	121.82
iii) Investment	-67	221	190	436	617	-130.32	-135.26
iv) Standard Assets	200	33	-2	415	5	506.06	10100.00
v) Un-hedged exposure FCE	0	0	0	0	0	0.00	0.00
v)Others	33	-18	12	10	-65	283.33	175.00
vi) Taxes	284	193	292	658	344	47.15	-2.74
Net Profit/ (Loss)	165	161	155	461	407	2.48	6.45

NPA PROVISION BREAKUP

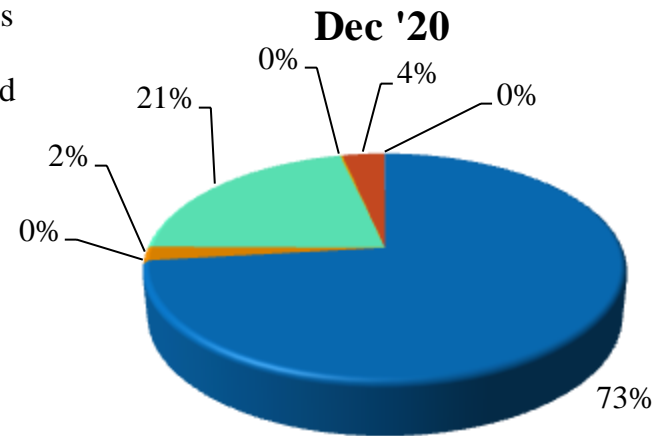
(₹ in Crore)

Particulars	Dec '20	Sep '20
NPA Provision Increase due to:		
Ageing Provision	564	1191
Slippages/Increase in Balance/Fraud	101	242
Security reduction	115	122
Sub Total	780	1555
Less : Provision write back due to Cash Recoveries/Upgradation	215	699
Net Additional NPA Provision made	565	856

INVESTMENT PORTFOLIO



■ Investment
Outside India



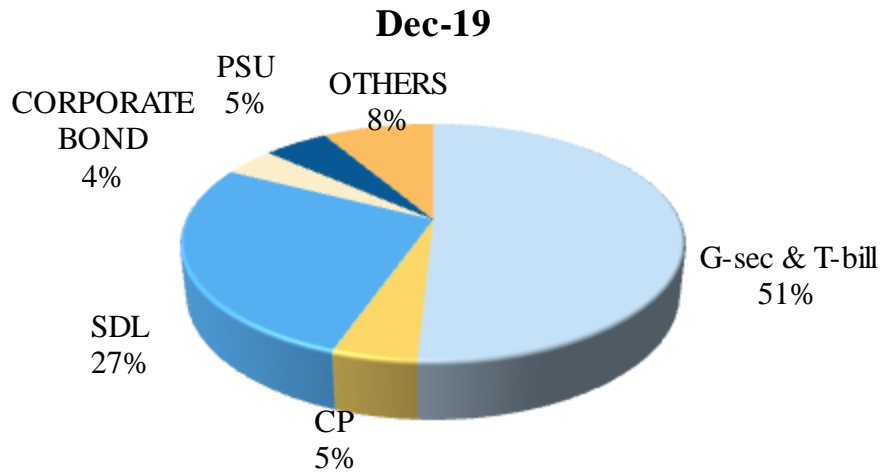
(₹ in Crore)

Particulars	Dec '19	Dec '20
Govt. Securities	108248.77	110695.98
Other Approved	0	0
Shares	2623.25	3022.74
Debentures & Bonds	26883.76	32203.96
Subsidiaries & Joint Ventures	225.30	250.51
Others	5743.69	5064.87
Total Investment In India	143724.77	151238.06
Investment Outside India	47.49	47.49
Grand Total	143763.26	151285.55

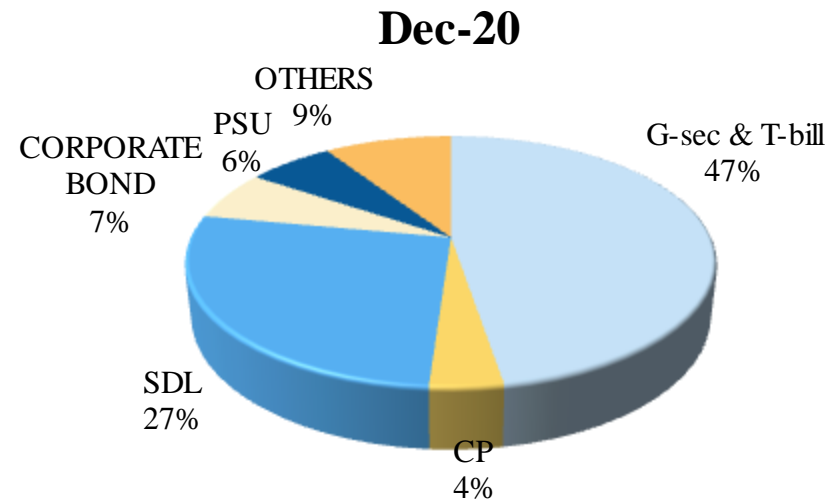
TREASURY OPERATIONS

AFS BOOK

(₹ in Crore)



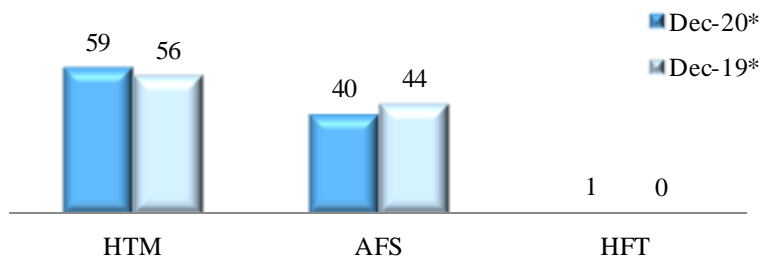
Modified Duration : 2.47



Modified Duration : 2.57

Break up of Domestic Investments(%)

Break up of Domestic Investments (%)

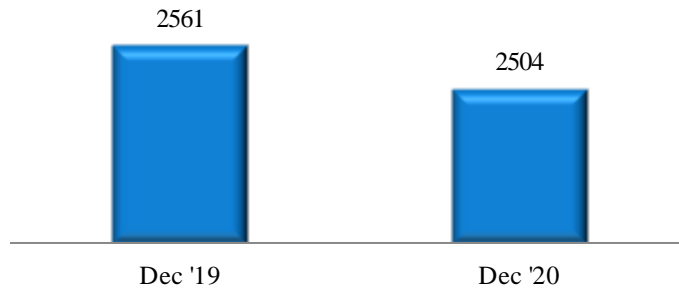


(₹ in Crore)

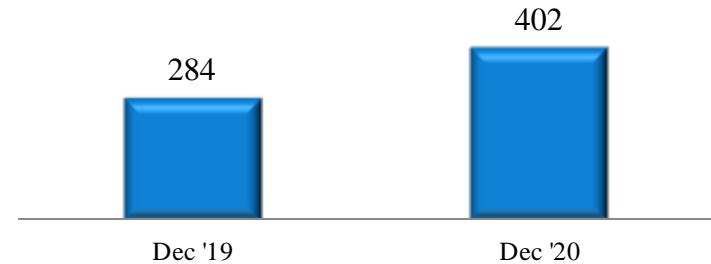
Particulars	Dec '19	Sep '20	Dec '20
Total Investments	143763	156028	151286
- of which- SLR	108249	114920	110696

TREASURY PERFORMANCE

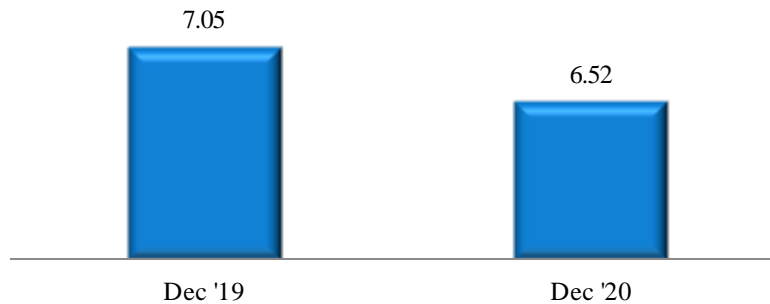
Interest on Investment



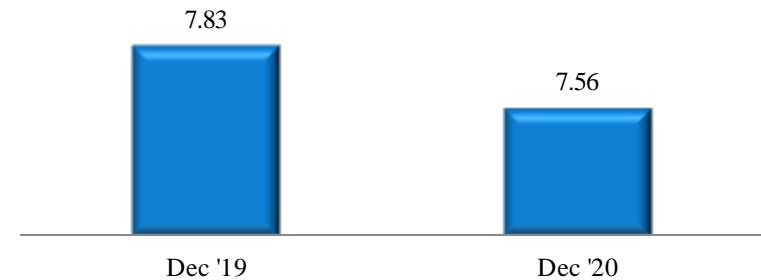
Trading Profit



Yield on Investment



Return on Investment (including Trading Profit)



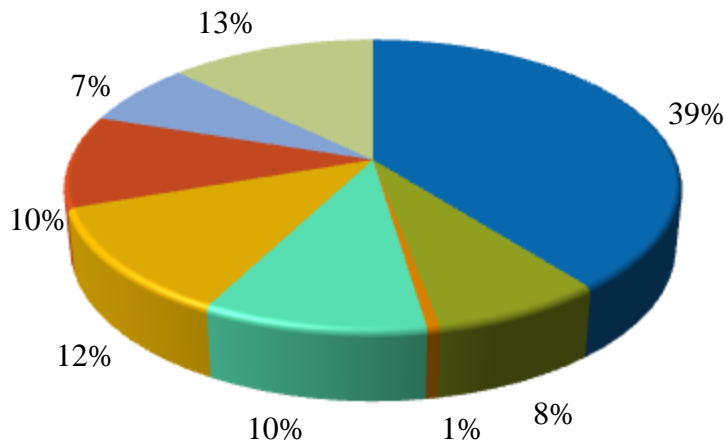
Particulars	Dec '19	Dec '20
Interest on Investment (₹ in Crore)	2561.15	2504.33
Yield on Investment	7.05	6.52
Trading Profit (₹ in Crore)	283.66	401.65
Return on Investment (including Trading Profit)	7.83	7.56
10 year Bench Mark	6.56	5.93

Reduction in Yield on Investment is primarily due to reduction in 10 year bench mark rate by 63bps coupled with Yield on T bills also coming down during the year.

DIGITAL TRANSACTIONS

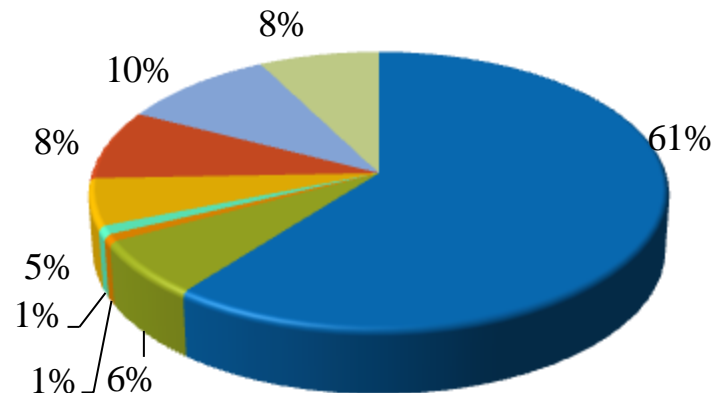
Penetration

Apr 19 to Dec 19



Share of Digital Txns through ADC 55.87%*

Apr 20 to Dec 20

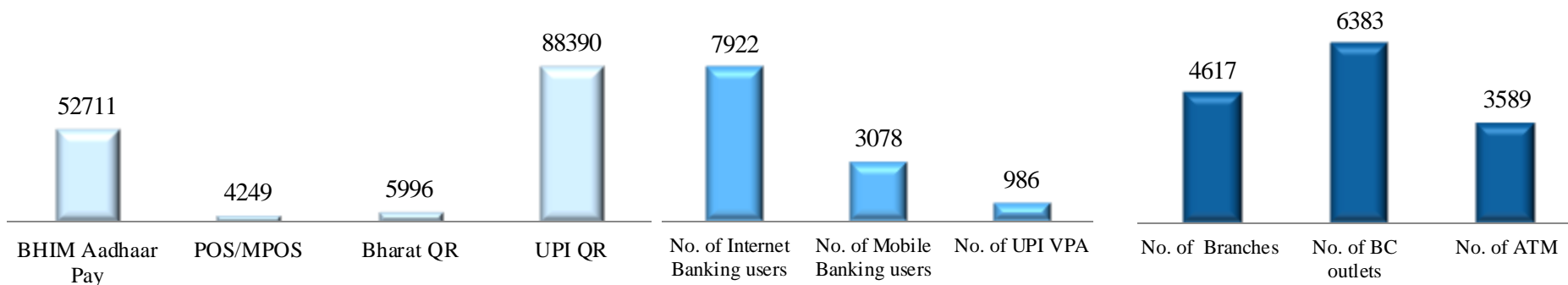


Share of Digital Txns through ADC 75.25%

Payment Acceptance Touch Points

Digital Touch Points (In 000)

Other Touch Points



* Figure of previous year has been regrouped/rearranged to confirm the current year classification. Previous year share of Digital Txns through ADC was mentioned as 70.18%, which includes ATM transactions also.

As on 31 Dec '20

UPI

- Processing 19.61 lakhs transactions per day
- Handled 5392.13 lakhs transactions from APR'2020
- Number of UPI-VPA users: 9.86 lakhs

Debit Card

- No. of cards at 2.59 Crore (Active EMV Cards)
- Handled 487.94 lakhs online transactions from APR'2020
- Processing 1.77 lakhs transactions (POS/Ecom) per day

INB

- Number of Users : 79.22 lakhs
- Handled 670.12 lakhs transactions from APR'2020
- Processing 2.44 lakhs transactions per day

Mobile Banking

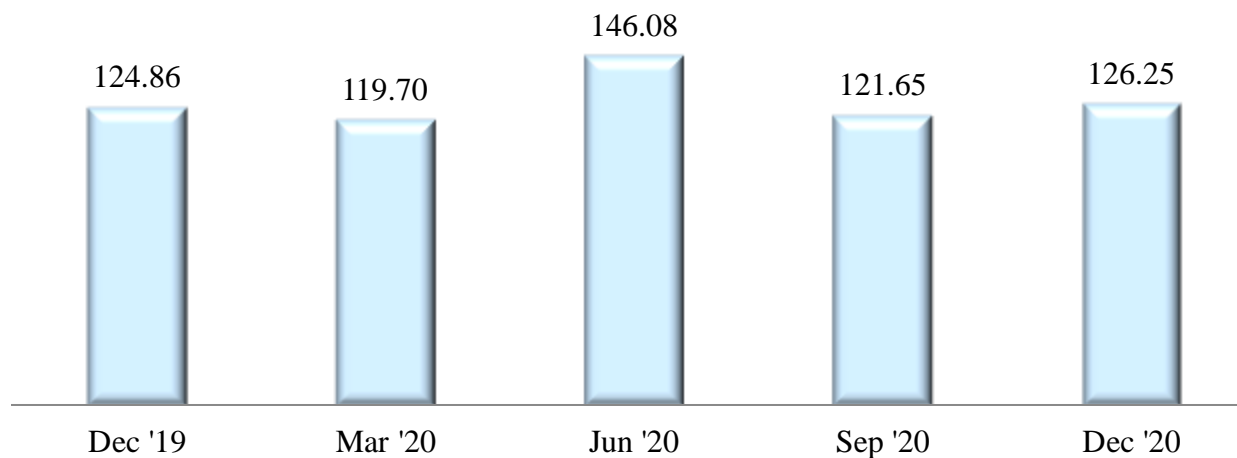
- Number of Users : 30.78 lakhs
- Handled 73.13 Lakhs transactions from APR'2020
- Processing 0.27 lakhs transactions per day

IMPS

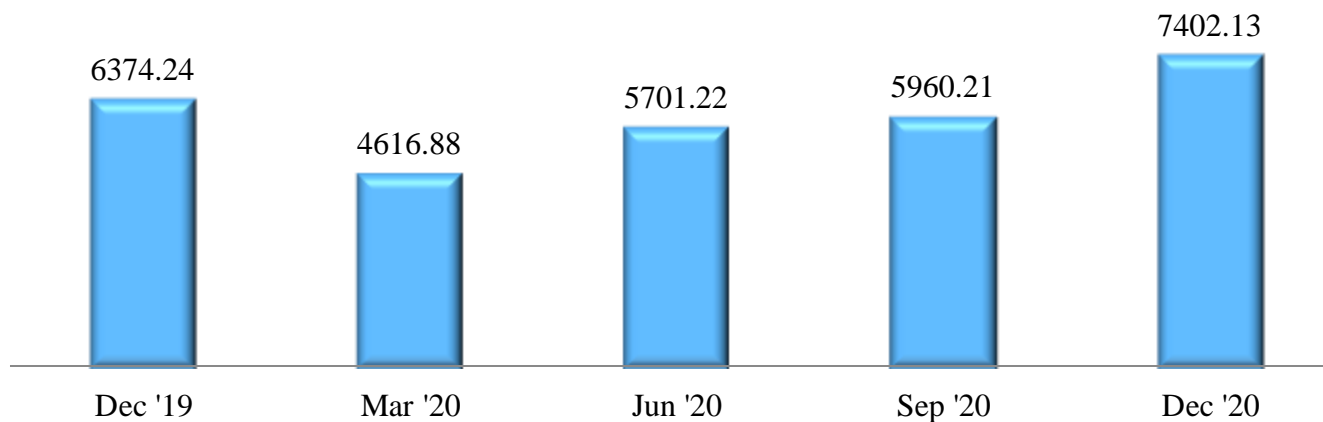
- Processing 2.11 lakhs transactions per day
- Handled 581.55 lakhs transactions from APR'2020



No. of transactions via BC (in Lac)



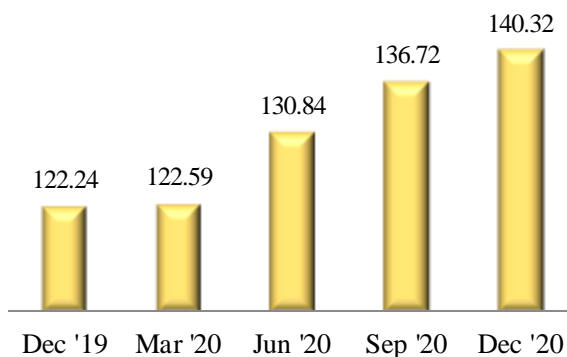
Amount of transactions via BC (₹ in Crore)



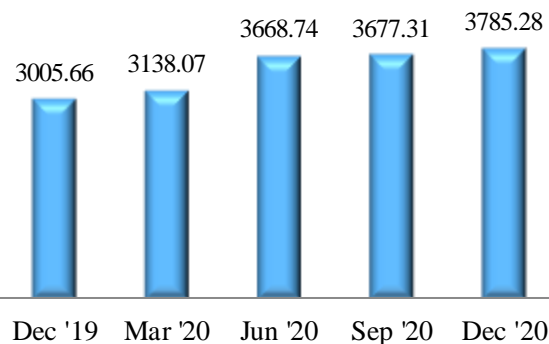
FINANCIAL INCLUSION

PMJDY

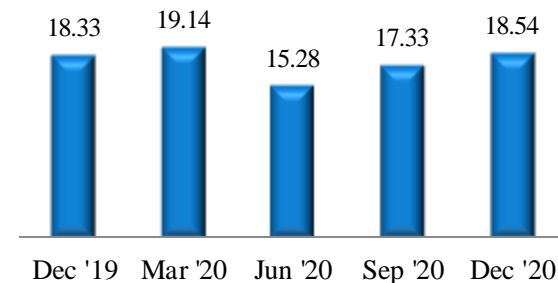
No of accounts(In Lacs)



Balance Outstanding (In Cr)



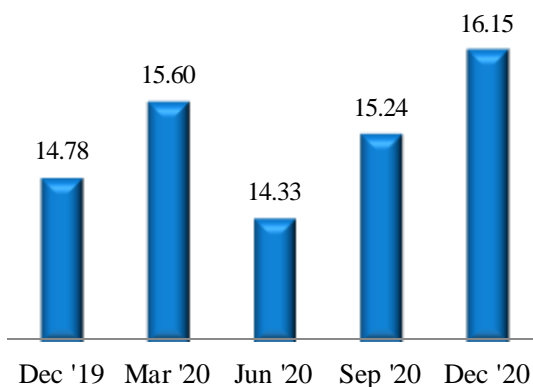
Accounts with Zero Balance (in Lacs)



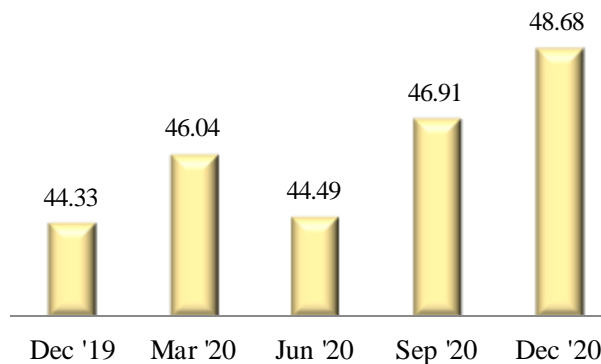
Social Security Scheme

No. of enrollments (In lacs)

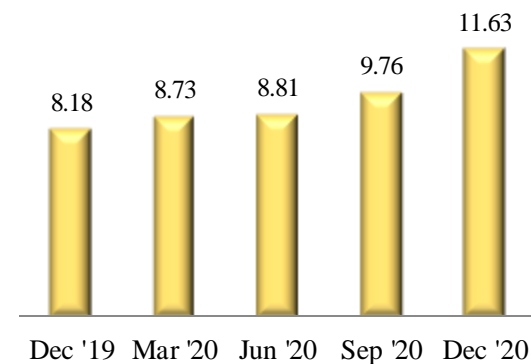
PMJJBY



PMSBY



APY



78292 persons has been benefited by our 98 RSETIs/FLCC Centers through 2735 training / counseling programmes during the quarter December 2020.

Subsidiaries (₹ In Crore)				
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. 1215 Crore 	Central Bank of India Shareholding	Particulars	9M Ended	
			Dec'20	Dec'19
	64.40%	Total Income	98.77	107.74
		Net Profit / (Loss)	15.76	8.92
		Total Assets	1266.09	1388.62
		Capital & Reserves	143.06	125.99
Centbank Financial Services Ltd. <ul style="list-style-type: none"> Engaged mainly into Trusteeship Services 	Central Bank of India Shareholding	Particulars	9M Ended	
			Dec'20	Dec'19
	100%	Total Income	2.56	3.04
		Net Profit / (Loss)	0.61	1.05
		Total Assets	42.23	42.93
		Capital & Reserves	35.53	36.35

Associates (₹ In Crore)			
Name of Associate	Central Bank of India Shareholding	Net Profit for 9M ended	
		Dec'20	Dec'19
Uttar Bihar Gramin Bank, Muzzaffarpur	35%	-122.88	14.57
Uttarbanga Kshetriya Gramin Bank, Cooch Behar	35%	6.08	0.08
Indo Zambia Bank Limited, Zambia	20%	59.87	82.80

Group Position

(₹ in Cr.)

Particulars	As on 31 Dec 2020	As on 31 Dec 2019
<u>CAPITAL & LIABILITIES</u>		
Capital	5876	5710
Reserves and Surplus	16356	17507
Minorities Interest	51	45
Share Application Money Pending Allotment	0	0
Deposits	324272	308931
Borrowings	6072	5494
Other Liabilities and Provisions	9949	11281
Total	362576	348968
<u>ASSETS</u>		
Cash and Balances with Reserve Bank of India	27501	26122
Balances with Banks and Money at Call and Short Notice	2371	3948
Investments	146031	139565
Loans & Advances	159656	147527
Fixed Assets	4247	4278
Other Assets	22761	27519
Goodwill on Consolidation	9	9
Total	362576	348968

Group Performance (₹ in Cr.)		
Particulars	Nine Month	
	Dec'20	Dec'19
<u>INCOME</u>		
Interest and Dividend Earned	17930	17721
Other Income	2267	2834
Total	20197	20555
<u>EXPENDITURE</u>		
Interest Expended	11170	11986
Operating Expenses	5064	4732
Provisions and Contingencies	3487	3431
Total	19721	20149
Consolidated Net Profit/(Loss) for the year of the parent & subsidiaries before Minority Interest	476	406
Less: Minority Interest	-6	-3
Consolidated Net Profit/(Loss) for the year after deducting Minority's Interest	470	403
Add: Share of earnings in Associates	-29	21
Consolidated Net Profit/(Loss) for the year attributable to the Group	441	424

NEW INITIATIVES

“Project DISHA” - Analytics-Based Business Transformation Program

- To drive Business Transformation in Retail, Agriculture, MSME Credit and Fee Based Income through CASA for propelling Business Growth and to reinvent the Business Processes for better efficiency and sustainability, Bank has taken initiative under **“Project DISHA”**. This is built on Analytical Capabilities and Digital Tools with robust Risk Mitigation measures in the Change Processes. Pilot Run has been launched on 20th July'2020 after the Pilot run of the project in 7 regions falling under 4 Zones, next pilot expansion phase has started with 7 more Regions joining the Business Transformation Drive. Various business transformation initiative viz. Account opening through V-KYC, DSA policy for Retail Credit, sales virtualization and Analytical models for cross-sell and collection activities are being introduced.

Single Data Repository (SDR) / Data Warehouse (DW)

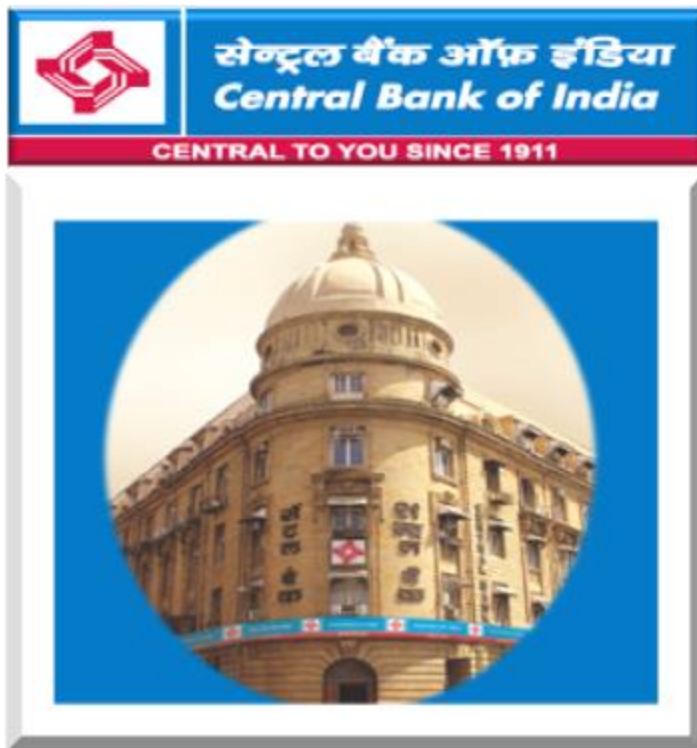
- Bank has launched a project for major upgradation of its Data Warehousing through Single Data Repository in 2020. SDR will be a source to provide information/ reports across the Bank being a single point of truth, besides being a treasure for analytics driven business decisions. This will ensure consistency in reporting and will provide various Dashboards to the users including the Top Management, Field general Managers, Regional Managers and Branch Managers, thus enhancing the Decision Support and Monitoring System. The SDR 2.0 Project Kick-off has taken place in October 2020. Various business intelligence tools through reports and dashboards, Use-cases /Data Models for ease of business and growth, ALM with LCR/NSFR functionalities are proposed under SDR 2.0. The HW installation is in progress.

Technological Initiatives

- LENDSafe End-to-End (E2E) loan lifecycle management system (LLMS) has been introduced in the bank. LENDSafe is proposed to cover majority 7 modules – Retail, Agriculture, MSME, Corporate Credit, Credit Monitoring, EWS and NPA management. LENDSafe is a comprehensive lending platform, wherein loan processing will be completely automated through API interface with CBS and other 3rd party tools/portals. Out of 7 modules, EWS and Retail module (Pilot) has gone live. Agriculture and MSME will go live by 4th quarter of current financial year.

Key HR Initiatives And Projects

- As a leap towards improving the learning and development function of the Bank, “**Navonmesh**” a survey on our Learning & development function was introduced to seek new ways of looking at re-inventing, renewing ideas, strategies and re-invigorating the Learning and Development journeys for all our employees.
- For improving the Performance Management System which is built on the foundation of objectivity & fairness leading towards transparency and enhancing performance driven culture of the Bank modifications have been incorporated in the system including introduction of “**Dashboard**” in PMS which will showcase quarterly performance of officers.
- Induction Training** is one of the important steps in life cycle of an employee, especially in carving out an engaged employee. Our bank has come out with the uniform training programme for directly recruited probationary officers.
- As a step towards creating Leadership Pipeline through Succession Planning Project to leverage our human resources potential for a successful future, bank had initiated the exercise of succession planning& Assessment Centre in our Bank under the Project “**Cent Nurture**” and exercise for GMs & DGMs have been completed under the same.
- HR Audit** is comprehensive evaluation of HR Functions, policies, processes, structures & strategies in an effort to align it with Business goals & strategies. The project has been completed and the analysis of the same will be significant in finding the existing Gaps and determining the future course of actions.



THANK YOU