

CO: MBD: 2020-21: 249

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: Press Release on Performance of the Bank for the Third Quarter and Nine Months ended 31st December 2020

We submit herewith Press Release on performance of the Bank for the Third Quarter and Nine Months ended 31st December 2020.

Please take the above on your record.

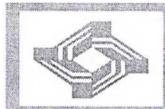
Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA




**ANAND KUMAR DAS
DEPUTY GENERAL MANAGER/
COMPANY SECRETARY**



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PRESS RELEASE

BANK'S RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 2020

Major Highlights – Q3 FY'21

- ❖ Net profit at ₹ 165 crore in Q3 FY 21, as against ₹ 155 crore in the same quarter of preceding year thus registering a growth of 6.45%.
- ❖ Net Interest Income of the Bank improved to ₹ 2228 crore in Q3 FY'21 as compared to ₹ 2022 crore in Q3 FY'20, registering a growth of 10.19%.
- ❖ Total Business of Bank at ₹ 504728 crore as on 31st December 2020, as against ₹ 474846 crore as of 31st December 2019, registering a growth of 6.29%
- ❖ CASA Deposits % increased from 45.82% as at Q3 FY'20 to 48.11% in Q3 FY'21, an improvement of 229 bps.
- ❖ PCR improved from 73.73% as at Q3 FY'20 to 84.19% in Q3 FY'21.
- ❖ Gross NPA improved from 19.99% as at Q3 FY'20 to 16.30% in Q3 FY'21.
- ❖ Net NPA improved from 9.26% in Q3 FY'20 to 4.73% in Q3 FY'21.
- ❖ Cost of Deposits improved to 4.28% from 5.08% on Y o Y basis.
- ❖ NIM improved to 2.97% from 2.92% on Y o Y basis.

CAPITAL:

- ❖ Capital Adequacy Ratio (CRAR) as per Basel III stood at 12.39 % as of Q3 FY'21, of which, Tier I capital is at 10.32 % and Tier II at 2.07%
- ❖ Bank's Net worth stood at ₹ 19211.77 Crore as on Q3 FY'21.

PRODUCTIVITY:

- ❖ Net Profit per Employee improved to ₹ 2.07 lakh in Q3 FY'21 as against ₹ 1.82 lakh in Q3 FY'21.



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- ❖ Business per Employee has increased to ₹ 15.72 crore in Q3 FY'21 as against ₹ 13.83 crore in Q3 FY'20.
- ❖ Business per branch has improved from ₹ 101.85 crore in Q3 FY'20 to ₹ 109.32 crore in Q3 FY'21.

BUSINESS HIGHLIGHTS:

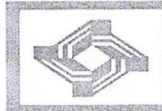
- ❖ Total Deposits increased to ₹ 323872 crore in Q3 FY'21 from ₹ 308435 crore in Q3 FY'20 registering a Y o Y growth of 5.00%.
- ❖ Retail Loans as of Q3 FY'21 increased to ₹ 49111 crores compared to ₹ 44174 crores as of Q3 FY'20, registering a Y o Y growth of 11.18%.
- ❖ RAM (Retail, Agriculture, and MSME) advances increased to ₹ 116843 crore against ₹ 107594 crore registering a growth of 8.60%. RAM constitutes 64.61% of Total Advances.

BRANCH SEGMENTATION:

- ❖ Bank is having pan India presence with network of 4617 branches spanning 64% in rural & semi-urban areas and 3589 ATMs as on Q3 FY' 21.

DIGITAL BANKING:

- ❖ Transactions through Alternate Channels improved to 75.25% during 9 months ended 31.12.2020 as against 55.87% in corresponding period of previous year.
- ❖ Mobile Banking user's base increased to 30.78 lakhs with average 0.27 lakhs transactions per day from 24.89 lakhs users with 0.22 lakhs transactions per day as of 31st March 2020.
- ❖ UPI transactions during the year are on average of 19.61 lakhs per day as against 10.10 Lakhs per day as of 31st March 2020.
- ❖ Active Debit Card users are 2.59 crore as on 31st December 2020 as against 2.42 crore as on March 31st, 2020.



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FINANCIAL INCLUSION:

- ❖ Under Pradhan Mantri Jan Dhan Yojana, Bank has opened around 3.60 lakh new accounts during the quarter. Outstanding balance in the PMJDY accounts as on Q3 FY'21 was ₹ 3785.28 Crore.
- ❖ Total enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) increased to 48.68 lakh, 16.15 lakh and 11.63 lakh respectively as on 31.12.2020 as against 44.33 lakhs, 14.78 lakhs and 8.18 lakhs respectively as on 31.12.2019.
- ❖ Amount of transactions via Business Correspondent network increased from 6374.24 crores in Q3 FY'20 to 7402.13 crores in Q3 FY'21.