

# Public Relations Deptt., 16<sup>th</sup> Floor, Chandermukhi, Nariman Point, Mumbai – 400 021.

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### PRESS RELEASE

### BANK'S RESULTS FOR FIRST QUARTER ENDED JUNE 30, 2015

#### Major Highlights – Q1 FY 2015-16

		Rs. in crore
>	<b>Total Business</b>	4,51,739
>	<b>Total Deposits</b>	2,58,607
>	<b>Core Deposits</b>	2,37,572
>	<b>Total Advances</b>	1,93,132
>	<b>Total Income</b>	7,099
>	Net Profit	203

#### PERFORMANCE HIGHLIGHTS

- Net Profit increased to Rs.203 crore from Rs. 192 crore in June 2014, recording Y-o-Y growth of 5.73%.
- Total Income increased to Rs.7,099 crore from Rs. 6,928 crore in June 2014, recording Y-o-Y growth of 2.47%.
- Total Interest Income increased to Rs.6,685 crore from Rs. 6,497 crore in June 2014, recording Y-o-Y growth of 2.89 %.
- Net Interest Income has increased to Rs.1,844 crore from Rs. 1,822 crore in June 2014, recording Y-o-Y growth of 1.21%.
- Provision Coverage Ratio has improved from 51.52 % to 54.95 % on Y-o-Y basis.
- CRAR under BASEL II is at 11.67 % with Tier I at 8.34% whereas CRAR under BASEL III is 10.84% with Tier I at 8.03%.

#### **BUSINESS HIGHLIGHTS**

- Total Business of the Bank increased to Rs.4,51,739 crore from Rs. 4,26,829 crore in June 2014, recording Y-o-Y growth of 5.84%.
- Total Deposits of the Bank increased to Rs.2,58,607 crore from Rs. 2,40,782 crore in June 2014, recording Y-o-Y growth of 7.40%.



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- CASA increased to Rs. 88,623 crore from Rs. 79,476 crore in June 2014, recording Y-o-Y growth of 11.51%. Share of CASA in total deposits stood at 34.27% as against 33.01% in June 2014.
- Core Deposits increased to Rs. 2,37,572 crore from Rs. 1,88,981 crore in June 2014, recording Y-o-Y growth of 25.71%
- NIM is 2.74% for June 2015.
- Total Advances of the Bank stood at Rs.1,93,132 crore against Rs.1,86,047 crore in June 2014 recording Y-o-Y growth of 3.81%.
- Agriculture Advances increased by 5.16 % to Rs.35,370 crore in Q1 2015-16 from Rs. 33,636 crore in Q1 2014-15.
- MSE Advances registered y-o-y growth of 14.34 % to Rs. 25,337 crore in Q1 2015-16 from Rs. 22,159 crore in Q1 2014-15.
- Retail Loans showed substantial growth of 17.25 % on Y-o-Y basis to Rs. 33,470 crore in Q1 2015-16 from Rs. 28,545 crore in Q1 2014-15.
- Housing Loan showed substantial growth of 26.46 % on Y-o-Y basis to Rs.14,372 crore in Q1 2015-16 from Rs. 11,365 crore in Q1 2014-15.
- Education Loan portfolio of the Bank registered Y-o-Y growth of 16.42 % to Rs. 3,516 crore in Q1 2015-16 from Rs. 3,020 crore of corresponding quarter Q1 2014-15.



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**Photo narration**: Shri Rajeev Rishi, Chairman & Managing Director, Central Bank of India addressing the Press to announce the financial results for the quarter ended June 2015 at Mumbai. On his right Shri R.K. Goyal and to his left Shri B. K. Divakara, Dr. R. C. Lodha Executive Directors of the Bank were also present at the Press Meet.