



**FINANCIAL  
HIGHLIGHTS FOR THE  
QUARTER / HALF  
YEAR ENDED**

**30<sup>th</sup> SEPTEMBER 2014**



- ❖ **Total Business of the Bank increased to Rs. 4,33,808 crore from Rs. 4,09,041 crore in September 2013, recording Y-o-Y growth of 6.05 %.**
- ❖ **Total Deposits of the Bank increased to Rs. 2,47,489 crore from Rs. 2,30,413 crore in September 2013, recording Y-o-Y growth of 7.41 %.**
- ❖ **Total Advances stood at Rs. 1,86,319 crore against Rs. 1,78,628 crore in September 2013, recording Y-o-Y growth of 4.31 %.**
- ❖ **CASA increased to Rs. 80,758 crore from Rs. 74,597 crore in September 2013, recording Y-o-Y growth of 8.26 % . Share of CASA in total deposits stood at 32.63 % as against 32.38 % in September 2013.**
- ❖ **Core Deposits increased to Rs. 2,06,943 crore from Rs. 1,79,606 crore in September 2013, recording Y-o-Y growth of 15.22 %.**
- ❖ **Total Income increased to Rs. 7,021 crore from Rs. 6,237 crore in September 2013 recording Y-o-Y growth of 12.57 % .**
- ❖ **Provision Coverage Ratio has improved from 49.98 % to 55.02 % on Y-o-Y basis.**
- ❖ **CRAR under BASEL II is at 11.62 % with Tier I at 8.05 % whereas CRAR under BASEL III is 10.65 % with Tier I at 7.43 %.**
- ❖ **NIM improved from 2.45% in September 2013 to 2.85% in September 2014.**

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

(Rs. in crore)

PARAMETERS	Q2 & HY1 13-14	Q 4 & FY 13-14	Q1 14-15	Q2 & HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Total Business	4,09,041	4,23,390	4,26,829	4,33,808	6.05
Total Deposits	2,30,413	2,40,069	2,40,782	2,47,489	7.41
Of which Core Deposits	1,79,606	1,87,164	1,88,981	2,06,943	15.22
Of which HighCost Deposits (% to total deposits)	50,807 (22.05%)	52,434 (21.84)	50,801 (21.10)	40,546 (16.38)	(20.20)
Total Loans and Advances	1,78,628	1,83,321	1,86,047	1,86,319	4.31
Investments	75,231	86,384	87,521	87,859	16.79
CD Ratio	77.53	76.36	77.27	75.28	----

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15



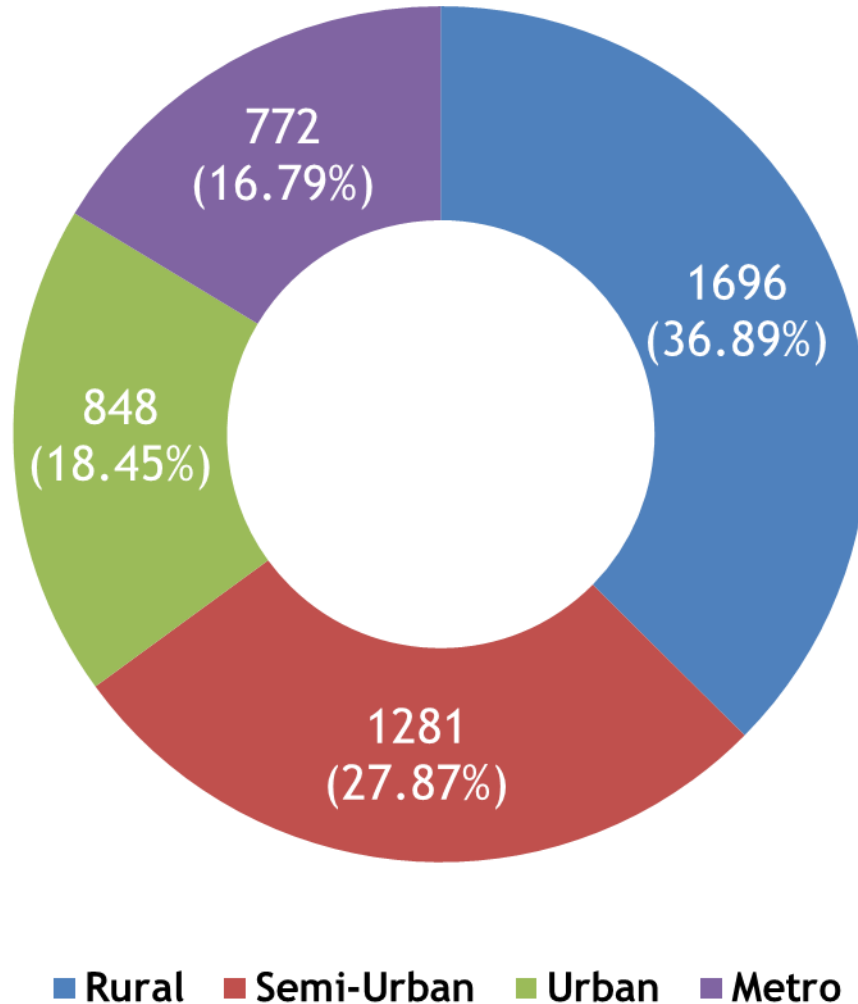
सेंट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

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(Rs. in crore)

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 13-14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Gross Income	6,237	12,680	6,962	26,350	6,928	7,021	13,949	12.57
Gross Expenses	5,695	11,138	6,135	23,112	5,954	6,175	12,129	8.43
Operating Profit	542	1,542	827	3,238	974	846	1,820	56.09
Net Profit	(1,509)	(1,487)	162	(1,263)	192	103	295	----
Net Interest Income	1434	2971	1715	6494	1822	1,827	3,649	27.41
Net Interest Margin	2.45	2.58	2.76	2.73	2.87	2.85	2.86	----

## BRANCH SEGMENTATION : AS ON 30<sup>TH</sup> SEPTEMBER, 2014



<b>Total Branches</b>	<b>4597</b>
<b>Rural</b>	<b>1696</b>
<b>Semi Urban</b>	<b>1281</b>
<b>Urban</b>	<b>848</b>
<b>Metropolitan</b>	<b>772</b>
<b>ATMs</b>	<b>4095</b>
<b>USBs</b>	<b>3677</b>

**BUSINESS**

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

Deposits	Q2 & HY1 13-14	Q4 & FY 2013-14	Q1 14-15	Q2 & HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Current	11,878	13,537	12,332	11,550	-ve
Savings	62,719	66,474	67,144	69,208	10.35
Total CASA	74,597	80,011	79,476	80,758	8.26
Core Term	1,05,009	1,07,624	1,10,505	1,26,185	20.17
Total Core Deposits	1,79,606	1,87,164	1,88,981	2,06,943	15.22
High Cost	50,807	52,434	50,801	40,546	(20.20)
Total Deposits	2,30,413	2,40,069	2,40,782	2,47,489	7.41
CASA %	32.38	33.33	33.01	32.63	----

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

PARTICULARS	Q2 & HY1 13-14	Q4 & FY 2013-14	Q1 14-15	Q2 & HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Total Loans & Advances	1,78,628	1,83,321	1,86,047	1,86,319	4.31
Corporate Credit	1,13,575	1,03,929	99,507	99,776	(12.15)
(% to total Loans & Advances)	63.58%	56.69%	53.48%	53.55%	
Agriculture	22,746	35,382	35,836	33,336	46.56
(% to total Loans & Advances)	12.73%	19.30%	19.26%	17.89%	
- Direct Agriculture	19,309	24,388	24,414	24,386	26.29
- Indirect Agriculture	3,437	10,994	11,422	8,950	160.40
MSE	18,423	21,515	22,159	22,957	24.61
(% to total Loans & Advances)	10.33%	11.74%	11.91%	12.32%	
Retail	23,884	27,511	28,545	30,250	26.65
(% to total Loans & Advances)	13.37%	15.01%	15.34%	16.24%	
- Housing	9,146	10,832	11,365	12,364	35.18
- Education	2,871	2,980	3,020	3,225	12.33
- Others	11,867	13,699	14,160	14,661	23.54



## PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance	Q2 & HY1 13-14	Q4 & FY 2013-14	Q1 14-15	Q2 & HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Priority Sector Advances (% to ANBC)	51,640 (29.36)	68,648 (38.32)	70,556 (37.38)	69,565 (36.86)	34.71
Agriculture (% to ANBC)	22,746 (12.93)	35,382 (19.75)	35,836 (18.99)	33,336 (17.66)	46.56
- Direct Agriculture (% to ANBC)	19,309 (10.98)	24,388 (13.61)	24,414 (12.94)	24,386 (12.92)	26.29
- Indirect Agriculture (% to ANBC)	3,437 (1.95)	10,994 (6.14)	11,422 (6.05)	8,950 (4.74)	160.40
MSE (% to ANBC)	18,423 (10.47)	21,515 (12.01)	22,159 (11.74)	22,957 (12.16)	24.61

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

DESCRIPTION	Q2 & HY1 13-14	Q4 & FY 2013-14	Q1 14-15	Q2 & HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
HOUSING LOAN	9,146	10,832	11,365	12,364	35.18
EDUCATION LOAN	2,871	2,980	3,020	3,225	12.33
CENT PERSONAL GOLD LOAN	793	778	812	872	9.96
Cent Mortgage	4,768	5,665	5575	5,613	17.72
Cent Trade	3,198	3,732	3691	4,000	25.08
Others	3,108	3,524	4,082	4,176	34.36
Grand Total	23,884	27,511	28545	30,250	26.65

# PROFITABILITY

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15



## PROFITABILITY (Rs. in crore)

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Gross Income	6,237	12,680	6,962	26,350	6,928	7,021	13,949	12.57
Gross Expenses	5,695	11,138	6,135	23,112	5,954	6,175	12,129	8.43
Operating Profit	542	1,542	827	3,238	974	846	1,820	56.09
Net Profit	(1509)	(1487)	162	(1,263)	192	103	295	----

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

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

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013- 14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Interest on Advances	4,441	9,017	4,743	18,620	4,872	4,932	9,804	11.06
Interest on Investments	1,415	2,672	1,607	5,764	1,621	1,675	3,296	18.37
Other Interest Income	3	15	19	43	4	11	15	266.67
<b>Total Interest Income</b>	<b>5,859</b>	<b>11,704</b>	<b>6,369</b>	<b>24,427</b>	<b>6,497</b>	<b>6,618</b>	<b>13,115</b>	<b>12.95</b>

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

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Non Interest Income	378	976	593	1923	431	403	834	6.61
Of which:								
Profit on sale of investments	29	308	107	455	141	74	215	155.17
Commission/ Exchange	200	378	277	822	205	223	428	11.50
Recovery in written off a/cs	53	108	124	288	19	29	48	-ve
Profit on Exchange Transactions	47	93	55	199	52	52	104	10.64
Others	49	89	30	159	14	25	39	-ve
Total Income	6,237	12,680	6,962	26,350	6,928	7,021	13,949	12.57

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

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

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
Interest on deposits	4,044	8,067	4,192	16,374	4,213	4,392	8,605	8.61
Interest on Sub-ordinated debts	152	302	173	642	176	174	350	14.47
Interest on borrowings/refinance	229	364	289	917	286	225	511	-ve
Total interest Expenses	4,425	8,733	4,654	17,933	4,675	4,791	9,466	8.27

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15



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

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013- 14	Q1 14-15	Q2 14-15	HY1 14-15	Y-o-Y Growth (Q2 15 - o - Q2 14) (%)
I.Establishment	832	1,633	1038	3,537	910	911	1,821	9.50
II. Other Optg. Expenses	438	772	443	1,642	369	473	842	7.99
Total optg. Expenses	1,270	2,405	1481	5,179	1,279	1,384	2,663	8.98
Gross Expenses	5,695	11,138	6135	23,112	5,954	6,175	12,129	8.43



# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

## PROVISION (Rs. in crore)

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 2013-14	Q1 14-15	Q2 14-15	HY1 14-15
For NPAs (Including Restructured Assets)	1841 (62)	2666 (251)	653 (165)	3989 (697)	655 (142)	703 (178)	1358 (320)
On Standard Assets	7	(5)	(3)	(7)	11	9	20
Provisions on Investments	192	362	(108)	258	(38)	(7)	(45)
Tax	1	(4)	122	268	137	36	173
Others	10	10	1	(7)	17	2	19
Total Provision & Contingency	2051	3029	665	4501	782	743	1525
Provision Coverage Ratio	49.98	49.98	50.68	50.68	51.52	55.02	55.02

## PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q2 13-14	HY1 13-14	Q4 13-14	FY 13-14	Q1 14-15	Q2 14-15	HY1 14-15
Yield on Advances	10.29	10.58	10.74	10.79	10.95	11.01	10.99
Yield on Investments	7.55	7.94	8.00	7.84	8.01	7.84	7.98
Cost of Deposits	7.22	7.26	7.19	7.24	7.18	7.27	7.23
Cost of Funds	7.34	7.36	7.38	7.37	7.35	7.41	7.39
Cost to Income Ratio	70.11	60.94	64.16	61.53	56.78	62.05	59.40

**ASSET  
QUALITY  
&  
CAPITAL  
STRUCTURE**

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

## NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 13-14	Q1 14-15	Q2 14-15	HY1 14-15
Gross NPAs: Opening Balance	10529	8456	11599	8456	11500	11449	11500
Add: Slippages	2570	4970	2034	7568	1800	1704	3504
Less: Deductions							
1. Write Off	674	707	382	1376	3	88	91
2. Upgradation	491	584	228	766	843	1119	1962
3. Recoveries	371	572	245	1104	208	239	447
4. Reduction due to sale	---	---	1278	1278	797	267	1064
Total Deductions	1536	1863	2133	4524	1851	1713	3564
Gross NPAs	11563	11563	11500	11500	11449	11440	11440

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

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

PARAMETERS	Q2 13-14	HY1 13-14	Q4 13-14	FY 13-14	Q1 14-15	Q2 14-15	HY1 14-15
Gross NPAs	11563	11563	11500	11500	11,449	11,440	11,440
Gross Credit	178628	178628	183321	183321	1,86,047	1,86,319	1,86,319
Gross NPA as % of Gross Advances	6.47	6.47	6.27	6.27	6.15	6.14	6.14
Net Advances	172655	172655	177315	177315	1,79,871	1,79,598	1,79,598
Net NPA	6512	6512	6649	6649	6,505	6,073	6,073
Net NPA as % of Net Advances	3.77	3.77	3.75	3.75	3.62	3.38	3.38

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15

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

SECTOR	Q2 & HY1 13-14	Q4 & FY 2013-14	Q1 14-15	Q2 & HY1 14-15
TEXTILES	515	795	810	1169
INFRASTRUCTURE	876	987	1053	1159
IRON & STEEL	786	758	649	570
ENGINEERING & MANUFACTURING	442	583	434	457
GEMS & JEWELLERY	1097	482	566	442
POWER-GENERATION	451	311	407	429
CONSTRUCTION	456	328	312	312
OIL INDUSTRY	89	297	240	240
AVIATION	379	337	24	24
OTHERS	6472	6622	6954	6638
<b>TOTAL</b>	<b>11563</b>	<b>11500</b>	<b>11449</b>	<b>11440</b>

## SEGMENT WISE NPA (Rs. in crore)

SECTOR	Q2 & HY1 13-14	FY 13-14	Q1 14-15	Q2 & HY1 14-15
Agriculture (% to GNPA)	1336 (11.55)	1403 (12.20)	1375 (12.01)	1338 (11.70)
Industry (% to GNPA)	5400 (46.70)	5106 (44.40)	5106 (44.60)	5443 (47.57)
Services (% to GNPA)	1209 (10.46)	1163 (10.11)	1296 (11.32)	1396 (12.20)
Retail (% to GNPA)	1248 (10.79)	978 (8.50)	1109 (9.69)	1130 (9.88)
Others (% to GNPA)	2370 (20.50)	2850 (24.78)	2563 (22.39)	2133 (18.65)
<b>Total</b>	<b>11563</b>	<b>11500</b>	<b>11449</b>	<b>11440</b>

# PERFORMANCE HIGHLIGHTS- Q2 /HY1 FY 2014-15



## 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 30.09.2014	23892	864	260	28968	24152	29832
2	- Of which NPA	11026	477	76	2170	11102	2647
3	Net Standard Restructured as on 30.09.2014	12866	387	184	26798	13050	27185
4	% of Net Standard DISCOM Restructured Advances Portfolio to Total Loans & Advances (as on 30.09.2014)						7.26%
5	% of Net Standard Other Restructured Advances (Excluding DISCOM) Portfolio to Total Loans & Advances (as on 30.09.2014)						7.32%
6	Fresh Restructuring during in Q2-FY 2014-15	150	12	15	1564	165	1576



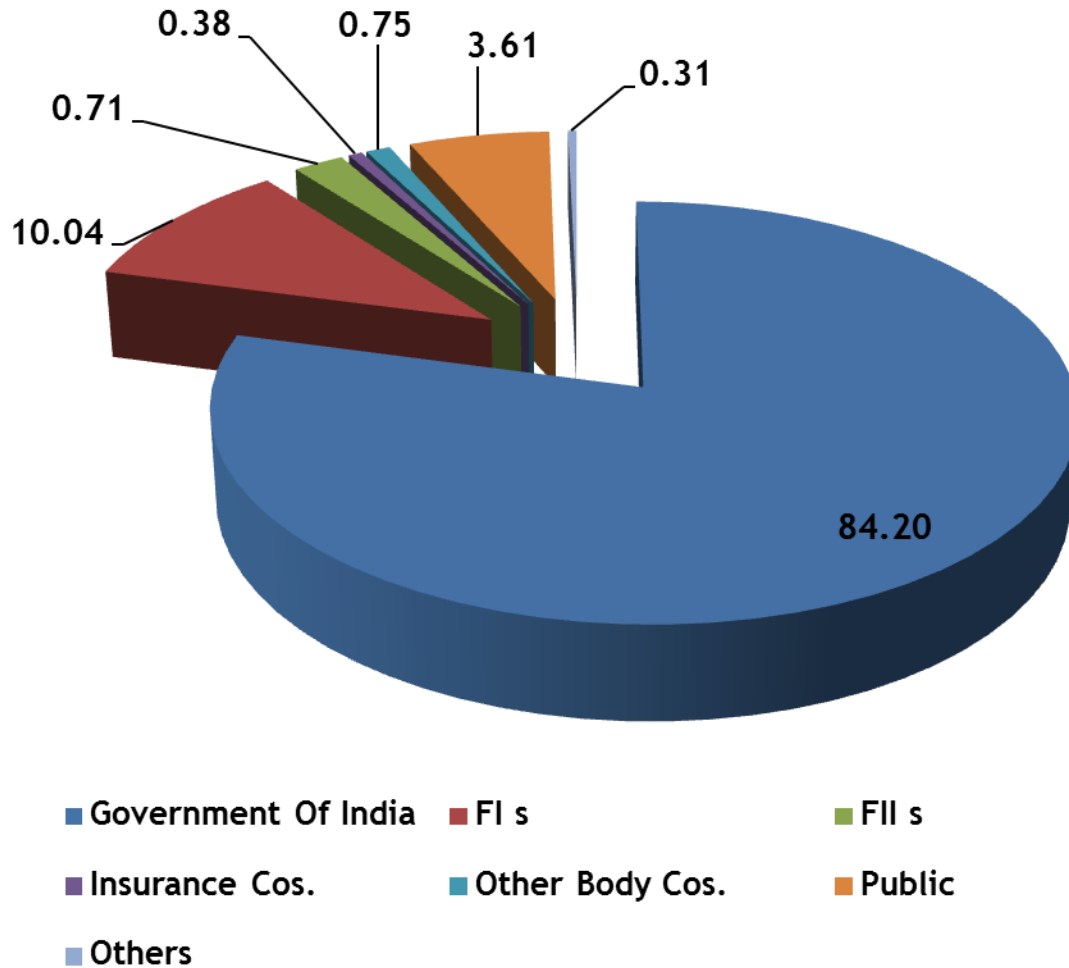
**Restructured Assets ( Rs. in crore)**

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 2013	24083	25598	59	6058	24024	19540
MARCH 2014	25854	29040	62	6496	25792	22544
JUNE 2014	24044	29497	69	7156	23975	22341
SEPTEMBER 2014	24152	29832	67	8110	24085	21722

**CAPITAL ADEQUACY (%)**

	Q2 & HY1 13-14	FY 13-14	Q2 & HY 1 14-15
<b>BASEL II</b>			
<b>CRAR</b>	11.41	11.96	11.62
<b>Tier I</b>	8.17	8.12	8.05
<b>Tier II</b>	3.24	3.84	3.57
<b>BASEL III</b>			
<b>CRAR</b>	10.15	9.87	10.65
<b>CET 1</b>	5.66	6.47	6.55
<b>AT 1</b>	0.86	0.90	0.88
<b>Tier I</b>	6.52	7.37	7.43
<b>Tier II</b>	3.63	2.50	3.22

## Shareholding Pattern – 30<sup>th</sup> September 2014



<b>Government Of India</b>	<b>84.20</b>
<b>FI s</b>	<b>10.04</b>
<b>FI I s</b>	<b>0.71</b>
<b>Insurance Cos.</b>	<b>0.38</b>
<b>Other Body Cos.</b>	<b>0.75</b>
<b>Public</b>	<b>3.61</b>
<b>Others</b>	<b>0.31</b>

## Overall status implementation of PMJDY

Sr.No.	Items	Progress
1.	Total No. of Accounts opened	27,05,105 Rural : 20,04,228 Urban: 7,00,877
2.	Out of (1) Aadhaar seeded account	9,71,255
3.	Out of (1) No. of RuPay Debit Card issued	8,51,015
4.	O/S Balance in these accounts	Rs.49.49 Cr
5.	SSA Allotted to our Bank	8004
6.	SSA Coverage	6982

## WAY FORWARD FOR FY 2014-15

- ❖ We expect to grow:
  - Total Business by 12.50%.
  - Total Deposits by 14.47%.
  - Total Advances by 9.92%.
- ❖ Intend to increase share of CASA in Total Deposits to the level of 34.50%.
- ❖ Bank has robust plan to contain Gross NPA at 5.61% and Net NPA at 3.08%.
- ❖ NIM is expected to improve to the level of 3.00%.

Thank you!  
James

