

**Public Relations Deptt., 16th Floor, Chandermukhi,
Nariman Point, Mumbai – 400 021.**

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PRESS RELEASE

BANK'S RESULTS FOR FIRST QUARTER ENDED JUNE 30, 2014

Major Highlights – Q1 FY 2014-15

→	Total Business	Rs. 4,26,829 crore
→	Total Deposits	Rs. 2,40,782 crore
→	Total Advances	Rs. 1,86,047 crore
→	Net Profit	Rs. 192 crore

PERFORMANCE HIGHLIGHTS

- Total Income increased to Rs.6,928 crore from Rs.6,443 crore in June 2013, recording Y-o-Y growth of 7.53 %.
- Total Interest Income increased to Rs.6,497 crore from Rs.5,845 crore in June 2013, recording Y-o-Y growth of 11.15 %.
- Net Interest Margin improved from 2.68 % in June 2013 to 2.87 % in June 2014.
- Operating profit increased to Rs.974 crore from Rs.827 crore in March 2014, recording Q-o-Q growth of 17.77%.
- Net Profit increased to Rs.192 crore from Rs.22 crore in June 2013, recording Y-o-Y growth of 772.73%.
- Net Interest Income has increased to Rs.1,882 crore from Rs.1,537 crore in June 2013, recording Y-o-Y growth of 18.54%
- Gross NPA to Gross Advances reduced to 6.15 % from 6.27 % as on March 2014 on sequential basis.
- Net NPA to Net Advances reduced to 3.62% from 3.75 % as on March 2014 on sequential basis.
- Provision Coverage Ratio has improved from 42.46 % to 51.52 % on Y-o-Y basis.
- CRAR under BASEL II is at 11.41 % with Tier I at 7.78 % whereas CRAR under BASEL III is 9.62 % with Tier I at 7.12 %.



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BUSINESS HIGHLIGHTS

- Total Business of the Bank increased to Rs. 4,26,829 crore from Rs.4,05,383 crore in June 2013, recording Y-o-Y growth of 5.29 %.
- Total Deposits increased to Rs.2,40,782 crore from Rs.2,30,760 crore in June 2013, recording Y-o-Y growth of 4.34 %.
- CASA increased to Rs.79,476 crore from Rs.74,174 crore in June 2013, recording Y-o-Y growth of 7.15 %. Share of CASA in total deposits stood at 33.01 % as against 32.14 % in June 2013.
- Total Advances of the Bank stood at Rs.1,86,047 crore against Rs.1,74,623 crore in June 2013 recording Y-o-Y growth of 6.54 %.
- Agriculture Advances increased by 40.80 % to Rs.35,836 crore in Q1 2014-15 from Rs.25,452 crore in Q1 2013-14.
- MSE Advances registered y-o-y growth of 26.92 % to Rs. 22,159 crore in Q1 2014-15 from Rs.17,459 crore in Q1 2013-14.
- Retail Loans showed substantial growth of 22.62 % on y-o-y basis to Rs.28,545 crore in Q1 2014-15 from Rs.23,280 crore in Q1 2013-14.
- Housing Loan portfolio of the Bank stands at Rs. 11,365 crore in Q1 2014-15 consisting of 39.81 % of the total Retail Portfolio.
- Education Loan portfolio of the Bank registered Y-o-Y growth of 12.77 % to Rs.3,020 crore in Q1 2014-15 from Rs.2,678 crore of corresponding quarter Q1 2013-14.
- The Credit Deposit Ratio has moved from 75.67% in Q1 2013-14 to 77.27% in 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 2014 at Mumbai. On his right Shri R.K. Goyal and to his left Shri Animesh Chauhan, Shri B K Divakara Executive Directors of the Bank were also present at the Press Meet.