CO: MBD:2019-20: 01st November, 2019

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051 Fax No: 6641 8124 /25 / 26 2659 8237 / 38 / 2659 8348	General Manager Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 Fax: 2272 2061 / 41 / 39 / 37

Dear Sir/Madam,

Sub : Press Release

Please refer to our letter dated 1st November, 2019 submitting thereby financial results of the Bank for the Second Quarter and Half Year ended 30th September,2019

Further to above we submit herewith Press Release issued on the above said financial result of the Bank.

Please take the above on your record.

Thanking you,

Yours faithfully,
For CENTRAL BANK OF INDIA

for ANAND KUMAR DAS
DEPUTY GENERAL MANAGER-MBD/
COMPANY SECRETARY

सेंट्रल बैंक ऑफ इंडिया / CENTRAL BANK OF INDIA
मर्चेंट बैंकिंग विभाग, कें.का.
Merchant Banking Division, C.O.
मुंबई / MUMBAI

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • दूरध्वनी : 2202 6428, 6638 7777 • फैक्स : (91-22) 2204 4336

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
www.centralbankofindia.co.in Build a better life around us.

PRESS RELEASE

BANK RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPT, 2019

The Board of Directors of Central Bank of India approved the Bank's results for the quarter ended September 30, 2019 at their meeting held in Delhi on Friday, November 1, 2019.

Major Highlights – Q2 FY 20

- Net Profit for Q2 FY 20 improved to Rs.134.07 Crores as against Net Loss of Rs.924 Crore in Q2 FY 19.
- Capital Adequacy Ratio (CRAR) as per Basel III improved to 12.69 % as at Q2 FY 20, of which, Tier I capital is at 10.34 % and Tier II at 2.35%
- Leverage Ratio improved to 4.37 in Q2 FY 20 compared to 3.15 as at the end of Q2 FY 19.
- Share of CASA Deposits to Total deposits increased to 45.49% in Q2 FY 20 as compared to 43.50 % as at Q2 FY 19
- PCR improved to 76.88% in Q2 FY 20 as compared to 67.74 % as at Q2 FY 19
- Net NPA reduced to 7.90 % from 10.36% on Y-o-Y basis.
- RAM (Retail, Agriculture, MSME) stood at 66% of Total Advances
- Cost of Deposits decreased to 5.18% from 5.25% on Y-o-Y basis.
- NIM improved to 2.82% from 2.62% on Y-o-Y basis.

ASSET QUALITY:

- Net NPA to Net Advances reduced to 7.90 % in Q2 FY 20 from 10.36% in Q2 FY 19.
- Provision Coverage Ratio improved further to 76.88% as on Q2 FY 20 from 67.74% as on Q2 FY 19.

- Fresh Slippages to NPA in Q2 FY 20 restricted to Rs.1220 Crores compared to Rs. 2,233 Crores in Q1 FY 20.

- Gross NPA reduced to 19.89 % as on Q2 FY 20 as against 21.48 % as on Q2 FY19.

PROFITABILITY:

- Total Income for the Q2 FY 20 increased to Rs.6,704 crore as compared to Rs.6,197 Crore for Q2 FY 19 registering a growth of 8.18%.

- Non-Interest Income of the Bank improved to Rs.814 Crore for Q2 FY20 from Rs.512 Crores as of Q2 FY19 registering growth of 58.98%.

- Operating Profit of the Bank improved to Rs.1,026 Crore as on Q2 FY20 as compared to Rs.509 Crore in Q2 FY19, registering growth of 101.57%.

CAPITAL:

- Capital Adequacy Ratio (CRAR) as per Basel III improved to 12.69 % as of Q2 FY 20, of which, Tier I capital is at 10.34 % and Tier II at 2.35%

- Bank's Net worth is at Rs.19,747 Crore as on Q2 FY 20.

BUSINESS HIGHLIGHTS:

- Total Business of the Bank increased to Rs.4,73,080 Crore as at Q2 FY 20 as compared to Rs. 4,66,874 Crore as at Q2 FY 19.

- Total Deposits increased to Rs.3,04,679 Crore in Q2 FY 20 from Rs. 2,95,692 Crore in Q2 FY 19.

- CASA percentage improved to 45.49 % in Q2 FY 20 as compared to 43.50 % in Q2 FY 19.

- Agriculture Advances as of Q2 FY 20 is Rs.35,368 Crores compared to Rs. 35,613 Crores as of Q2 FY 19.

- MSME Advances as of Q2 FY 20 is Rs.29,180 Crores compared to Rs. 31,394 Crores as of Q2 FY 19.

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
www.centralbankofindia.co.in Build a better life around us.

- Retail Loans as of Q2 FY 20 is Rs.47,617 Crores compared to Rs.48,279 Crores as of Q2 FY 19.
- Housing Loan as of Q2 FY20 is Rs.23,746 Crore constituting 49.86% of the total Retail Portfolio.

DIGITAL BANKING:

- Bank is having total 3477 ATMs as on Q2 FY 20.
- Transactions through Alternate Delivery channels are 3445 lakh in HY1 FY 2020 (Average 50.07 % of Total transactions).
- Mobile Banking transactions during the year are on average of ˙20000 per day.
- UPI transactions during the year are on average of 5.46 Lakhs per day.
- IMPS transactions are on average of 1.69 lakhs per day.
- POS Terminal Installed -3200 as of Sept 30, 2019.
- Debit Cards issued during HY1 FY 20 is 228 lakh.
- Registered users for Net Banking, Mobile Banking and UPI during the quarter ended Sept 30, 2019 was 46.21 Lakhs, 21.86 Lakhs and 4.77 lakhs respectively.

FINANCIAL INCLUSION:

- Under Pradhan Mantri Jan Dhan Yojana, Bank has opened 141.33 lakh accounts having an outstanding balance of Rs.3,351.95 Crore as at Q2 FY 20.
- Total enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) are 41.91lakh,13.76 lakh and 7.35 lakh respectively as at Q2 FY 20.
- During Financial Year, in Mudra Loan (Shishu, Kishore & Tarun) Bank has disbursed Rs.1,260 Crore and the outstanding amount is Rs.3,785 Crore in 3,83,802 accounts.

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
www.centralbankofindia.co.in Build a better life around us.

BRANCH SEGMENTATION:

- Bank is having pan India presence with network of 4681 branches spanning 63% in rural & semi-urban areas and 2876 ATMs, out of total 3477 ATMs, in rural and semi urban areas as at Q2 FY 20.