सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

FINANCIAL HIGHLIGHTS FOR THE QUARTER / NINE MONTHS ENDED

31st DECEMBER 2013

PERFORMANCE HIGHLIGHTS- Q3 FY 2013-14

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- *Total Business of the Bank increased to Rs.4,12,164 crore from Rs. 3,70,695 crore in December 2012, recording Y-o-Y growth of 11.19%.*
- *Total Deposits of the Bank increased to Rs. 2,33,084 crore from Rs. 2,12,201 crore in December 2012, recording Y-o-Y growth of 9.84 %.*
- *Total Advances stood at Rs.1,79,080 crore against Rs. 1,58,494 crore in December 2012, recording Y-o-Y growth of 12.99 %.*
- *CASA increased to Rs.76,006 crore from Rs.67,999 crore in December 2012, recording Y-o-Y growth of 11.78% .*
- *Core Deposits increased to Rs.1,79,350 crore from Rs. 1,57,628 crore in December 2012, recording Y-o-Y growth of 13.78 %.*
- *Total Income increased to Rs. 6,708 crore from Rs.5,819 crore in December 2012 recording Y-o-Y growth of by 15.28 % .*
- *Provision Coverage Ratio has improved from 41.20% to 52.28% on Y-o-Y basis.*
- *CRAR under BASELII is at 12.28% with Tier I at 8.68% whereas CRAR under BASEL III is 11.02% with Tier I at 7.10%.*
- *Bank had incurred loss in quarter ended September 2013, but earned nominal profit of Rs.62 crore in December 2013. Hereafter things are likely to improve.*

PERFORMANCE HIGHLIGHTS- Q3 FY 2013-14

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Performance Highlights December 2013 (Rs in crore)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Total Business	3,70,695	3,70,695	4,02,272	4,05,383	4,09,041	4,12,164	4,12,164	41,469
Total Deposits	2,12,201	2,12,201	2,26,038	2,30,760	2,30,413	2,33,084	2,33,084	20,883
Of which Core Deposits	1,57,628	1,57,628	1,70,953	1,78,528	1,79,606	1,79,350	1,79,350	21,722
Of which HighCost Deposits (% to total deposits)	54,573 (25.72%)	54,573 (25.72%)	55,085 (24.37%)	52,232 (22.63%)	50,807 (22.05%)	53,734 (23.05)	53,734 (23.05)	(839)
Total Loans and Advances	1,58,494	1,58,494	1,76,234	1,74,623	1,78,628	1,79,080	1,79,080	20,586
Investments	62,775	62,775	72,662	75,988	75,231	83,394	83,394	20,619
CD Ratio	74.69	74.69	77.97	75.67	77.53	76.83	76.83	----

PERFORMANCE HIGHLIGHTS- Q3 FY 2013-14

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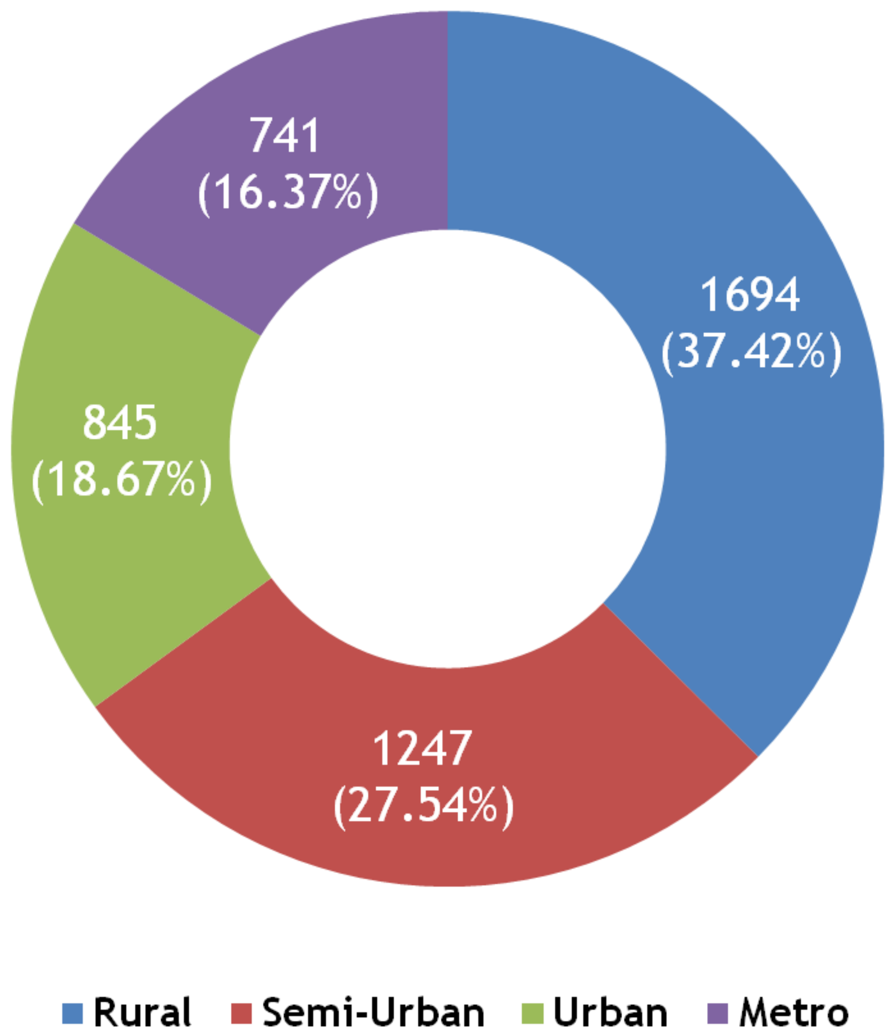
Performance Highlights December 2013 (Rs in crore)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Gross Income	5,819	17,125	23,528	6,443	6,237	6,708	19,388	889
Gross Expenses	5,040	14,737	20,355	5,443	5,695	5,839	16,977	799
Operating Profit	779	2,388	3,173	1000	542	869	2,411	90
Net Profit	180	846	1,015	22	(1509)	62	(1425)	(118)
Net Interest Margin	2.60	2.64	2.65	2.68	2.45	2.99	2.70	----

BRANCH SEGMENTATION : AS ON 31st DECEMBER, 2013



Total Branches	4527
Rural	1694
Semi Urban	1247
Urban	845
Metropolitan	741
ATMs	3431
USBs	3580

BUSINESS

Segment-wise Deposits (Rs in crore)

Deposits	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Current	10,898	10,898	14,491	12,910	11,878	11,081	11,081	183
Savings	57,101	57,101	59,090	61,264	62,719	64,925	64,925	7,824
Total CASA	67,999	67,999	73,581	74,174	74,597	76,006	76,006	8,007
Core Term	89,629	89,629	97,372	1,04,354	1,05,009	1,03,344	1,03,344	13,715
Total Core Deposits	1,57,628	1,57,628	1,70,953	1,78,528	1,79,606	1,79,350	1,79,350	21,722
High Cost	54,573	54,573	55,085	52,232	50,807	53,734	53,734	(839)
Total Deposits	2,12,201	2,12,201	2,26,038	2,30,760	2,30,413	2,33,084	2,33,084	20,883
CASA %	32.04	32.04	32.55	32.14	32.38	32.61	32.61	---

Loans and Advances Segment Wise (Rs. in crore)

PARTICULARS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Total Loans & Advances	1,58,494	1,58,494	1,76,234	1,74,623	1,78,628	1,79,080	1,79,080
Corporate Credit	1,07,833	1,07,833	1,20,328	1,15,679	1,19,069	1,18,126	1,18,126
(% to total Loans & Advances)	68.04%	68.04%	68.28%	66.24%	66.66%	65.96%	65.96%
Agriculture	19,378	19,378	24,658	25,452	22,746	23,761	23,761
(% to total Loans & Advances)	12.23%	12.23%	13.99%	14.58%	12.73%	*13.27%*	*13.27%*
- Direct Agriculture	15,673	15,673	19,849	20,180	19,309	19,320	19,320
- Indirect Agriculture	3,705	3,705	4,809	5,272	3,437	4,441	4,441
MSE	15,553	15,553	17,300	17,459	18,423	19,511	19,511
(% to total Loans & Advances)	9.81	9.81	9.82%	10.00%	10.33%	*10.90%*	*10.90%*
Retail	19,710	19,710	21,352	23,280	23,884	25,345	25,345
(% to total Loans & Advances)	12.44	12.44	12.11%	13.33%	13.37%	*14.15%*	*14.15%*
- Housing	7,042	7,042	7,699	8,315	9,146	10,051	10,051
- Education	2,568	2,568	2,567	2,678	2,871	2,926	2,926
- Others	10,100	10,100	11,086	12,287	11,867	12,368	12,368

PRIORITY SECTOR LENDING (Rs. in crore)

Type of Advance34	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Priority Sector Advances (% to ANBC)	43930 (29.07)	43930 (29.07)	51,259 (33.92)	52,684 (29.95)	51640 (29.36)	54534 (31.00)	54534 (31.00)
Agriculture (% to ANBC)	19378 (12.82)	19378 (12.82)	24,658 (16.31)	25,452 (14.47)	22746 (12.93)	23761 (13.51)	23761 (13.51)
- Direct Agriculture (% to ANBC)	15673 (10.37)	15673 (10.37)	19,849 (13.13)	20,180 (11.47)	19309 (10.98)	19320 (10.98)	19320 (10.98)
- Indirect Agriculture (% to ANBC)	3705 (2.45)	3705 (2.45)	4,809 (3.18)	5,272 (3.00)	3437 (1.95)	4441 (2.52)	4441 (2.52)
MSE (% to ANBC)	15553 (10.29)	15553 (10.29)	17,300 (11.44)	17,459 (9.93)	18423 (10.47)	19511 (11.09)	19511 (11.09)

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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Performance of Retail Advances (Rs. in crore)

DESCRIPTION	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
HOUSING LOAN	7042	7042	7699	8315	9146	10051	10051
EDUCATION LOAN	2568	2568	2567	2678	2871	2926	2926
CENT PERSONAL GOLD LOAN	625	625	761	922	793	839	839
LOAN AGAINST PROPERTY	7074	7074	7743	8657	8263	8688	8688
i. Cent Mortgage	4142	4142	4457	5294	4768	4977	4977
ii. Cent Trade	2667	2667	3002	3068	3198	3392	3392
iii. Cent Rental	168	168	179	186	179	197	197
iv. Cent Swabhimaan	24	24	25	26	26	26	26
v. Cent Swabhimaan Plus	73	73	80	83	92	96	96
Others	2401	2401	2582	2708	2811	2841	2841
Grand Total	19710	19710	21352	23280	23884	25345	25345

PROFITABILITY

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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PROFITABILITY (Rs. in crore)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Gross Income	5,819	17,125	23,528	6,443	6,237	6,708	19,388	889
Gross Expenses	5,040	14,737	20,355	5,443	5,695	5,839	16,977	799
Operating Profit	779	2,388	3,173	1,000	542	869	2,411	90
Net Profit	180	846	1,015	22	(1509)	62	(1425)	(118)

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Interest on Advances	4,224	12,548	16922	4576	4441	4,860	13,877	636
Interest on Investments	1,210	3,496	4779	1257	1415	1,485	4,157	275
Other Interest Income	28	49	160	12	3	9	24	(19)
Total Interest Income	5,462	16,093	21861	5845	5859	6,354	18,058	892

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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BREAK UP : NON INTEREST INCOME (Rs in crore)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Non Interest Income	357	1032	1667	598	378	354	1,330	(3)
Of which:								
Profit on sale of investments	68	240	383	279	29	40	348	(28)
Commission/ Exchange	184	563	816	178	200	167	545	(17)
Recovery in written off a/cs	47	146	282	55	53	56	164	9
Profit on Exchange Transactions	26	(4)	61	46	47	51	144	25
Rent on Safe Deposit Lockers	11	33	49	12	14	10	36	(1)
ATM Interchange Fee Received	12	12	25	16	16	17	49	5
Others	9	42	51	12	19	13	44	4
Total Income	5819	17125	23528	6443	6237	6,708	19,388	889

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

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
Interest on deposits	3,735	10,991	14,940	4,023	4,044	4,115	12,182	380
Interest on Sub-ordinated debts	153	434	583	150	152	167	469	14
Interest on borrowings/refinance	164	465	600	135	229	264	628	100
Total interest Expenses	4,052	11,890	16,123	4,308	4,425	4,546	13,279	494

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14	Y-o-Y (Q3 14-o-Q3 13) (Amount)
I. Establishment	665	1926	2892	801	832	866	2,499	201
II. Other Optg. Expenses	323	921	1340	334	438	427	1,199	104
Total optg. Expenses	988	2847	4232	1135	1270	1,293	3,698	305
Gross Expenses	5040	14737	20355	5443	5695	5,839	16,977	799

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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PROVISION (Rs. IN CRORES)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
For NPAs (including Restructured Assets)	633 (311)	1507 (621)	1930 (572)	825 (189)	1841 (62)	670 (281)	3336 (532)
On Standard Assets	11	20	91	(12)	7	1	(4)
Provisions on Investments	(7)	(115)	(163)	170	192	4	366
Tax	(29)	134	305	(5)	1	150	146
Others	(9)	(4)	(5)	0	10	(18)	(8)
Total Provision & Contingency	599	1542	2158	978	2051	807	3836

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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PROFITABILITY INDICATORS (%)

PARAMETERS (%)	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Yield on Advances	11.16	11.14	11.14	10.86	10.29	11.22	10.79
Yield on Investments	7.64	7.57	7.60	8.39	7.55	7.48	7.80
Cost of Deposits	7.38	7.41	7.42	7.28	7.22	7.25	7.25
Cost of Funds	7.52	7.52	7.53	7.35	7.34	7.39	8.40
Cost to Income Ratio	55.91	54.38	57.16	53.15	70.11	59.80	60.57
Non-Interest Income/ Total Income	6.13	6.03	7.09	9.28	6.06	5.28	6.86
Interest Income to AWF	9.46	9.46	9.46	9.15	8.95	9.53	9.21
Non Int. Income to AWF	0.62	0.61	0.72	0.94	0.58	0.53	0.68
Operating Profits to AWF	1.35	1.40	1.37	1.57	0.83	1.30	1.23

ASSET QUALITY & CAPITAL STRUCTURE

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

NPA MOVEMENT (Rs. in crore)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Gross NPAs: Opening Balance	8507	7273	7273	8456	10529	11563	8456
Add: Slippages	1212	4424	5125	2400	2570	1113	6083
Less: Deductions							
1.Write Off	53	592	610	33	674	287	994
2.Upgradation	355	1099	1751	93	491	503	1087
3.Recoveries	373	1068	1581	201	371	287	859
Total Deductions	781	2759	3942	327	1536	1077	2940
Gross NPAs	8938	8938	8456	10529	11563	11599	11599

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Gross NPAs	8938	8938	8456	10529	11563	11599	11599
Gross Credit	158494	158494	176234	174623	178628	179080	179080
Gross NPA as % of Gross Advances	5.64	5.64	4.80	6.03	6.47	6.48	6.48
Net Advances	154624	154624	171936	169696	172655	172785	172785
Net NPA	5864	5864	4988	6527	6512	6377	6377
Net NPA as % of Net Advances	3.79	3.79	2.90	3.85	3.77	3.69	3.69

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SECTOR- WISE NPA

SECTOR	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
POWER-GENERATION	305	305	455	455	451	469	469
AVIATION	455	455	375	314	379	338	338
INFRASTRUCTURE	863	863	789	737	876	906	906
CONSTRUCTION	73	73	294	361	456	494	494
TEXTILES	131	131	404	425	515	580	580
TELECOM	95	95	95	49	61	77	77
OTHERS	7016	7016	6044	8188	8825	8735	8735
TOTAL	8938	8938	8456	10529	11563	11599	11599

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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ASSET CLASSIFICATION (Rs.IN CRORE)

PARAMETERS	Q3 12-13	9 months ended 12-13	FY March 2012-13	Q1 13-14	Q2 13-14	Q3 13-14	9 months ended 13-14
Gross Advances	158494	158494	176234	174623	178628	179080	179080
Standard	149556	149556	167778	164094	167065	167481	167481
Sub-Standard	6024	6024	3415	4929	4164	4308	4308
Doubtful	2862	2862	4959	5532	7320	7205	7205
Loss	52	52	82	68	79	86	86
Provisions for NPA	3074	3074	3469	4002	5045	5171	5171
Provision Coverage Ratio (%)	41.20	41.20	47.75	42.46	49.98	52.28	52.28

PERFORMANCE HIGHLIGHTS- Q3 FY2013-14

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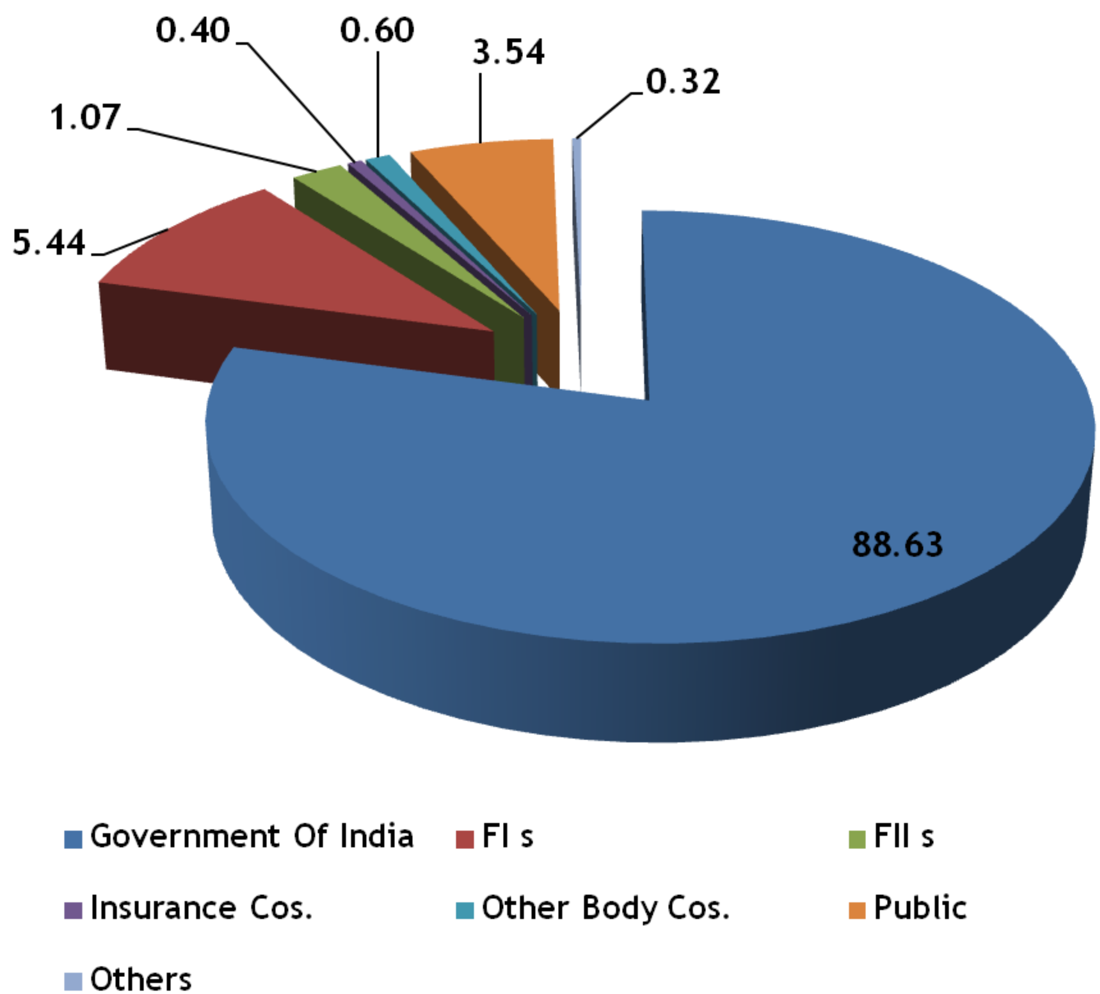
RESTRUCTURED ASSETS (Amount Rs. in Crore)

SR. NO	DETAILS OF RESTRUCTURED ACCOUNTS	No of ACCOUNTS	AMOUNT	1 Cr. & Above	
				No of ACCOUNTS	AMOUNT
1	Total Restructured Assets as on 31.12.2013	23062	26354	287	25504
2	- Of which NPA	10388	2598	72	2107
3	Net Standard Restructured as on 31.12.2013	12674	23756	215	23397
4	% of Net Standard Restructured Advances/Portfolio to Total Loans & Advances (as on 31.12.2013)	-	13.24%	-	13.04%
5	Incremental increase in Total Restructured Assets in Q3-FY 2013-14	1068	915	8	910

CAPITAL ADEQUACY (%)

	Q3 12-13	Q3 13-14	Q2 13-14
BASEL II			
CRAR	10.75	12.28	11.41
Tier I	7.02	8.68	8.17
Tier II	3.73	3.60	3.24
BASEL III			
CRAR	Not Applicable	11.02	10.15
Tier I	Not Applicable	7.10	6.52
Tier II	Not Applicable	3.92	3.63

Shareholding Pattern – 31st December 2013



Government Of India	88.63
FI s	5.44
FII s	1.07
Insurance Cos.	0.40
Other Body Cos.	0.60
Public	3.54
Others	0.32

Overall status implementation of FIP

Sr. No.	Particulars	December 2012	December 2013	March 2013
1	No. of villages covered (>2000 Population)	4212	4254	4213
2	No. of villages covered (<2000 Population)	4278	5568	4471
3	Total Villages covered	8490	9822	8684
4	No. of BCs appointed	4760	5346	4860
5	No. of accounts opened(in lacs)	34.83	48.44	37.30
6	No. of Transactions(Rs.in lacs)	14.61 (F.Y.2012-13)	19.83 (F.Y.2013-14)	22.42
7	Amount of Transaction (Rs.in lacs)	11940 (F.Y.2012-13)	17295 (F.Y.2013-14)	15439
8	Deposit through BCA (Rs. in lacs)	1443	4635	2467
9	Advances through BCA (Rs. In lacs)		50.67	17.55

AWARDS AND INITIATIVES

AWARDS : During BANCON 2013, Bank won Special Mention Award under the category Most Innovative Broad-based Product Offering. Bank launched a scholarship pre-paid card with Chhattisgarh State Government to ensure efficient disbursal of scholarship to SC/ST students of Chhattisgarh and convenience to the student community.

INITIATIVES :

I. Opened its Representative Office In Hong Kong.

II. Launched Aspire Credit Card which is an EMV chip based credit card product secured against term deposits held by customers with the bank.

III. On the occasion of 103rd foundation day under the special CSR initiative 103 schools in all lead district of the bank were provided with fans, solar systems and water purifiers.


Thank You!