

# growth

वार्षिक रिपोर्ट Annual Report 2003-2004



# defined

93 वाँ वर्ष सेवा का  
rd year of service

**सेन्ट्रल बैंक**  
ऑफ़ इंडिया

आइये एक बेहतर जीवन बनाएँ

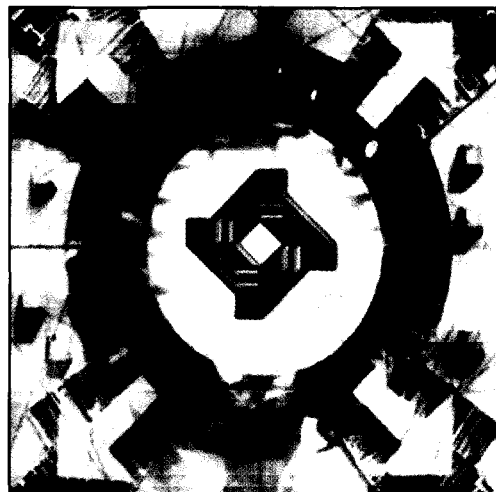


**Central Bank**  
of India

Built on a foundation of trust

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## OUR VISION

To emerge as a strong, vibrant and pro-active Bank through

consistent harmonization of human, financial and technological resources.

To create a family of Central Bank employees and customers who share a common bond.

To share the benefits of being a Central Bank employee and customer : -

- Benefits resulting from our extensive customer focus that translate into growth for the Bank.
- Benefits of "banking with ease" for customers owing to our extensive infrastructure and services.



GROWTH DEFINED

# growth

Central Bank of India has always been driven by one encompassing belief

– that as India's prime banking entity, it has a responsibility to fulfill. A responsibility that promises quality and excellence and growth in all it does.

Over the nine decades of its existence, Central Bank of India has grown from strength to strength. Its growth has been defined by strategy, consistency and single-minded focus.

With the changing economic scenario, more opportunities are opening up and greater potential is emerging. And Central Bank of India is poised for a quantum leap. It has mobilised all resources and charted a growth course that will redefine customer satisfaction. And will usher in progress, profitability and prosperity.



# strategy

Central Bank of India has enhanced its corporate image and the work ethos of the employees by adopting a growth-focused strategy.

All its strategies covering functions and operations are growth centric.

**Modern banking facilities, new-age banking concepts and hi-tech**

**banking services** are some areas in which Central Bank of India is

concentrating on. In order to serve its customers better and faster, Central

Bank has undertaken a major initiative towards technology upgradation of

existing facilities and to fully computerise and network all the branches.

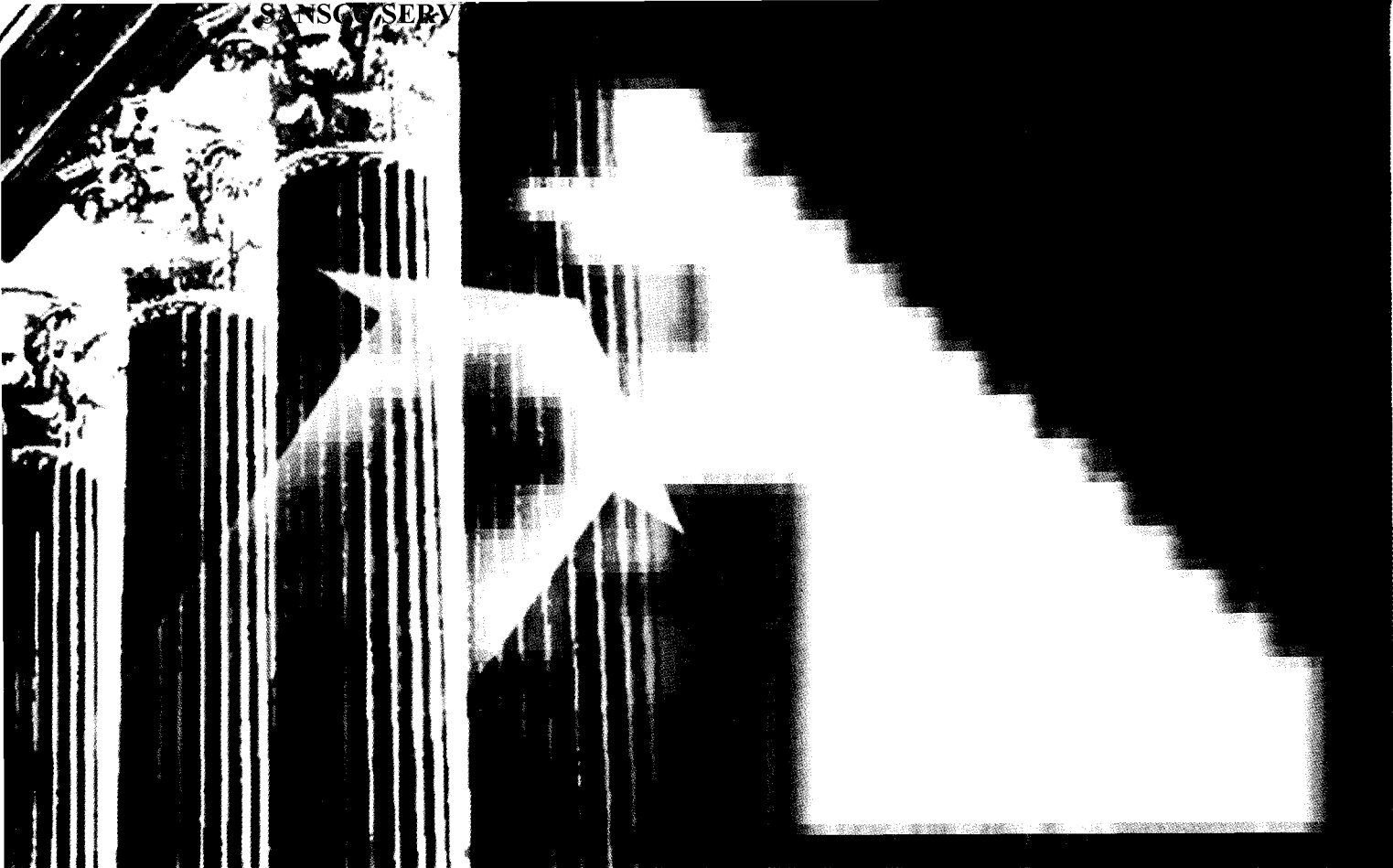


# DEFINED BY STRATEGY

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In keeping with its business growth plan, Central Bank has also reinforced its offering of products and services with value addition to enhance its customer focus and enrich customer satisfaction.

Central Bank has thus aligned its strategies along its growth objectives and is all set to convert customer satisfaction into customer delight.



Central Bank of India has for over nine decades delivered consistent growth.

Be it in the area of creating, offering and value engineering innovative banking solutions to its customers, or widening its nationwide network to reach its customers or offering growth opportunities to its employees or registering consistent profitability for its stakeholders. Central Bank of India's growth has been steady and consistent.



# DEFINED BY CONSISTENCY

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This growth, defined by consistency, has been the basis of the trust that the bank has merited in the minds of its stakeholders. This year it has earned the rank of India's 2nd Most Trusted Nationalised Bank and eighth among the top 100 service brands in the country.

Central Bank of India thus propels its progress steadily and consistently along a definite growth course.

# focus

Central Bank of India has sharpened its customer focus - the single point growth driver of the bank. With a customer base of over 25 million customers all over India, the Bank has a major task to reach out to them with an exhaustive portfolio of value-added products and services.



# DEFINED BY FOCUS

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Central Bank has also set in place a wide national network to reach out to the remotest areas in India. Its pathbreaking initiative - C4C, **Centralites for Customers** has paved the way to strengthening customer focus, enhancing customer insight and delivering customer satisfaction.

Central Bank of India's growth has been driven by its **customer focus** and **its dedicated quest for excellence** in banking.

## निदेशक मंडल

## BOARD OF DIRECTORS



बायें से दायें बैठे हुए

श्री आर. सी. अगरवाल, श्री योगेन्द्र सिंह, श्री दीपक सिंह, श्री एस. एस. भंडारी, श्री वी. एन. सक्सेना, डॉ. दलवीर सिंह,  
श्री यू. के. सिन्हा, श्री के. सी. मोहपात्रा, श्री वाय. पी. मोन्ने, श्री वी. एम. भूटानी, श्री एस.एन. मेहता, श्री सी. एम. पुरी

**Sitting from left to right**

Shri R. C. Agarwal, Shri Yogendra Singh, Shri Deepak Singh, Shri S. S. Bhandari, Shri V. N. Saxena, Dr. Dalbir Singh,  
Shri U. K. Sinha, Shri K. C. Mohapatra, Shri Y. P. Mone, Shri V. M. Bhutani, Shri S. N. Mehta, Shri C. M. Puri

(As on Balance Sheet Date)