CO:MBD:2015-16

9th November, 2015

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 : Clause 41-Unaudited Financial Results for the Second Quarter and half year ended 30th September 2015

Please refer to our letter dated 27th October 2015 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held at Delhi on Monday, 9th November 2015, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the second quarter and half year ended 30th September 2015.

Further to our said letter, pursuant to Clause 41 of the Listing Agreement, we enclose herewith copy of Unaudited Financial Results of the Bank for the second quarter and half year ended 30th September, 2015 approved at the meeting of the Board of Directors of the Bank held today.

The results are also being published in Newspapers as per requirement of the Listing Agreement.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

ANAND KUMAR DAS
ASSTT GENERAL MANAGER-MBD/
COMPANY SECRETARY

CENTRAL BANK OF INDIA MERCHANT BANKING DIVN. C.O. MUMBAI

CENTRAL BANK OF INDIA

REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015

(₹ in lacs)

	Particulars	Quarter Ended			Half Year Ended		Year ended
		30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Interest earned (a)+(b)+(c)+(d)	663,094	668,526	661,856	1,331,620	1,311,522	2,640,878
a)	Interest/ discount on advances/ Bills	490,929	491,685	493,242	982,614	980,432	1,951,728
b)	Income on Investments	161,454	167,242	167,571	328,696	329,611	670,706
c)	Interest on balances with Reserve Bank of India and other inter bank funds.	1,762	586	1,043	2,348	1,479	3,146
d)	Others	8,949	9,013	-	17,962	-	15,298
2	Other income	47,325	41,373	40,254	88,698	83,359	189,423
3	Total Income (1+2)	710,419	709,899	702,110	1,420,318	1,394,881	2,830,301
4	Interest Expended	471,752	484,112	479,095	955,864	946,614	1,916,171
5	Operating Expenses (i)+(ii)	153,907	136,464	138,384	290,371	266,281	558,218
i)	Employees cost	106,471	95,467	91,103	201,938	182,072	382,494
ii)	Other Operating Expenses	47,436	40,997	47,281	88,433	84,209	175,724
6	Total Expenditure (4+5) excluding provisions and contingencies	625,659	620,576	617,479	1,246,235	1,212,895	2,474,389
7	Operating Profit before Provisions and contingencies (3-6)	84,760	89,323	84,631	174,083	181,986	355,912
8	Provisions (other than tax) and Contingencies	64,544	58,075	70,777	122,619	135,258	266,872
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	20,216	31,248	13,854	51,464	46,728	89,040
11	Tax expense	8,929	10,888	3,563	19,817	17,277	28,395
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	11,287	20,360	10,291	31,647	29,451	60,645
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	11,287	20,360	10,291	31,647	29,451	60,645
15	Paid up equity share capital (Face Value of the Share Rs.10/-)	165,827	165,827	142,151	165,827	142,151	165,827
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1,398,448	1,398,448		1,398,448		1,398,448
17	Analytical Ratios :						
i)	Percentage of shares held by Government of India	81.46%	81.46%	84.20%	81.46%	84.20%	81.46%
ii)	Capital Adequacy Ratio						
	As per Basel -II	11.48	11.67	11.62	11.48	11.62	11.89
	As per Basel -III	10.70	10.84	10.65	10.70	10.65	10.90
iii)	Earnings Per share (EPS) (Not annualised) (in Rs.)						
a)	Basic and diluted EPS before Extraordinary items	0.68	1.23	0.43	1.91	1.48	4.27
b)	Basic and diluted EPS after Extraordinary items	0.68	1.23	0.43	1.91	1.48	4.27
iv)	NPA Ratios :						
a)	i) Gross NPA	1,335,815	1,293,131	1,143,975	1,335,815	1,143,975	1,187,306
	ii) Net NPA	719,291	744,794	607,252	719,291	607,252	680,745
b)	i) % of Gross NPA	6.86	6.70	6.14	6.86	6.14	6.09
	ii) % of Net NPA	3.83	4.00	3.38	3.83	3.38	3.61
c)	Return on Assets (Annualised) %	0.15	0.28	0.15	0.22	0.21	0.21
18	Public Shareholding :						
-	No. of shares	307,445,743	307,445,743	224,555,743	307,445,743	224,555,743	307,445,743
-	Percentage of shareholding	18.54%	18.54%	15.80%	18.54%	15.80%	18.54%
19	Promoters & Promoter Group Shareholding						
a)	Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil	Nil
	Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the Company)	Nil	Nil	Nil	Nil	Nil	Nil
b)	Non-encumbered						
	Number of Shares	1,350,827,438	1,350,827,438	1,196,959,325	1,350,827,438	1,196,959,325	1,350,827,438
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of total share capital of the Bank)	81.46%	81.46%	84.20%	81.46%	84.20%	81.46%

R.C. BODHA
EXECUTIVE DIRECTOR

B.K.DIVAKARA
EXECUTIVE DIRECTOR

R.K. GOYAL
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Delhi
Date : November 09, 2015

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015

(Rs. In Lacs)

Sl. No.	Particulars	Quarter ended			Half Year ended		Year ended
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
		30.09.2015	30.06.2015	30.09.2014	30.09.2015	30.09.2014	31.03.2015
a.	Segment Revenue						
	1. Treasury Operations	190,971	193,853	161,631	384,824	342,707	737,564
	2. Retail Banking Operations	207,825	200,216	201,542	408,041	379,665	781,240
	3. Wholesale Banking Operations	311,623	315,830	338,937	627,453	672,509	1,311,497
	4. Other Banking Operations		-	-		-	-
	5. Unallocated	-	-	-		-	-
	Total	**710,419**	**709,899**	**702,110**	**1,420,318**	**1,394,881**	**2,830,301**
b.	Segment Results						
	1. Treasury Operations	10,967	10,489	9,296	21,456	22,397	82,461
	2. Retail Banking Operations	10,955	20,474	2,109	31,429	9,341	23,956
	3. Wholesale Banking Operations	943	3,173	5,509	4,116	21,107	(5,228)
	4. Other Banking Operations	-	-	-		-	-
	5. Unallocated	(2,649)	(2,888)	(3,060)	(5,537)	(6,117)	(12,150)
	Total	**20,216**	**31,248**	**13,854**	51,464	**46,728**	**89,039**
c.	Income Tax	8,929	10,888	3,563	19,817	17,277	28,394
d.	Net Profit	**11,287**	**20,360**	**10,291**	**31,647**	**29,451**	**60,645**
	Other Information:						
e.	Segment Assets						
	1. Treasury Operations	10,078,405	10,374,489	10,043,560	10,078,405	10,043,560	10,973,617
	2. Retail Banking Operations	7,954,270	7,566,029	7,065,733	7,954,270	7,065,733	7,674,476
	3. Wholesale Banking Operations	11,927,052	11,935,041	11,410,808	11,927,052	11,410,808	12,099,718
	4. Other Banking Operations	-	-	-	0	-	-
	5. Unallocated Assets	456,927	453,350	469,370	456,927	469,370	446,239
	Total	**30,416,654**	**30,328,909**	**28,989,471**	**30,416,654**	**28,989,471**	**31,194,050**
f.	Segment Liabilities						
	1. Treasury Operations	10,327,426	10,393,405	10,064,607	10,327,426	10,064,607	10,991,682
	2. Retail Banking Operations	7,321,397	7,041,137	6,570,869	7,321,397	6,570,869	7,154,214
	3. Wholesale Banking Operations	10,978,088	11,107,050	10,611,626	10,978,088	10,611,626	11,279,464
	4. Other Banking Operations	-	-	0	0	-	-
	5. Unallocated Liabilities	13,624	21,886	77,202	13,624	77,202	11,001
	Capital Employed	1,776,119	1,765,431	1,665,167	1,776,119	1,665,167	1,757,689
	Total	**30,416,654**	**30,328,909**	**28,989,471**	**30,416,654**	**28,989,471**	**31,194,050**

* Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible & figures have been regrouped wherever considered necessary to conform to current year classification.

R.C.LODHA	B.K.DIVAKARA	R.K. GOYAL	RAJEEV RISHI
Executive Director	Executive Director	Excutive Director	Chairman & Managing Director

Place: Delhi

Date: November 9, 2015

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "सेन्ट्रल" "CENTRAL TO YOU SINCE 1911"

NOTES ON ACCOUNTS FORMING PART OF REVIEWED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015.

1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on November 9, 2015. The results have been subjected to "Limited Review" by the Statutory Central Auditors of the Bank.

2. There has been no change in the accounting policies followed during the quarter/half year ended September 30, 2015 as compared to those followed in the preceding financial year ended March 31, 2015.

3. The Financial Results for the quarter/half year ended September 30, 2015 have been arrived at after considering provision for Non-Performing Assets, Standard Assets, Investment Depreciation as per Prudential Norms issued by the Reserve Bank of India and other usual and necessary Provisions.

4. In terms of Reserve Bank of India circular No.DBOD.BP.BC.2/21.06.201/2013-14 dated July 1, 2013, banks are required to make Pillar 3 disclosures under Basel III Capital Regulations. The disclosures shall be made available on the bank's website www.centralbankofindia.co.in. The disclosures have not been subjected to limited Review by the Statutory Central Auditors of the Bank.

5. In terms of RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16th July 2015, the Bank has, effective Quarter ended 30th June 2015, included its deposits placed with NABARD,SIDBI and NHB on account of shortfall in lending to priority sector under 'Other Assets'. Hitherto these were included under 'Investments', Interest income on these deposits has been included under 'Interest Earned-Others'. Hitherto such interest income was included under 'Interest Earned-Income on Investments'. The above reclassification has no impact on the Profit of the Bank for the quarter and half year ended 30th September 2015 or on the Profit for the previous periods presented.

6. During the Quarter ended September 30, 2015, the Bank, following the RBI Circular No. DBR.No.BP.BC.27/21.04.048/2015-16 dated 2nd July 2015, has changed the basis

of calculation of provision for diminution in fair value from Base Rate/PLR as on date of restructuring plus appropriate term/credit risk premium to the actual interest charged before restructuring for the purpose of discounting future cash flows. Consequent to this change, there is net write back of provision pertaining to the period upto30.06.2015 amounting to Rs.570.95 crore during this quarter.

7. In terms of RBI's Master Circular on Cassification, Valuation and Operation of Investment portfolio dated 1/7/2015, The depreciation on the instruments acquired by way of conversion of outstanding advances has not been offset against the appreciation in any other securities held under the AFS category. This has resulted in increase in provisions by Rs.229.83 crore for the quarter ending 30 th September, 2015.

8. The Bank has recognized Treasury operations, Corporate/ Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

9. The Provisioning Coverage Ratio (PCR) of the Bank is 57.61%.

10. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on September 30, 2015
NIL	66	66	NIL

10. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to conform to current period's classification.

R.C. LODHA	B. K. DIVAKARA	R. K. GOYAL	RAJEEV RISHI
EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	CHAIRMAN & MANAGING DIRECTOR

Place : Delhi
Date : November 09, 2015

CENTRAL BANK OF INDIA

SUMMARISED BALANCE SHEET AS AT SEPTEMBER 30, 2015

(₹ in lakh)

PARTICULARS	AS AT 30-Sep-15 (Reviewed)	AS AT 30-Sep-14 (Reviewed)	AS AT 31-Mar-15 (Audited)
CAPITAL & LIABILITIES			
Capital	165,827	303,852	165,827
Reserves and Surplus	1,610,292	1,361,315	1,579,864
Deposits	26,875,337	24,748,886	25,557,240
Borrowings	1,006,619	1,689,667	2,597,413
Other Liabilities and Provisions	758,579	885,752	1,293,706
TOTAL	**30,416,654**	**28,989,472**	**31,194,050**
ASSETS			
Cash and Balances with Reserve Bank of India	1,218,506	1,045,852	1,411,485
Balances with Banks and Money at Call and Short Notice	198,095	156,981	69,544
Investments	8,546,759	8,764,819	9,547,392
Advances	18,760,697	17,959,783	18,847,753
Fixed Assets	281,907	281,011	283,316
Other Assets	1,410,690	781,026	1,034,560
TOTAL	**30,416,654**	**28,989,472**	**31,194,050**

R.C. LODHA
EXECUTIVE DIRECTOR

B.K. DIVAKARA
EXECUTIVE DIRECTOR

R. K. GOYAL
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTO

Place: Delhi

Date : 9th November, 2015

KUMAR CHOPRA & ASSOCIATES,
Chartered Accountants,
B-12 Ground Floor,
Kalindi Colony,
NEW DELHI – 110065

P.K. SUBRAMANIAM & CO,
Chartered Accountants,
11-5-23 Karthik Complex,
Bresthwarpet,
RAICHUR– 584101

DOOGAR & ASSOCIATES,
Chartered Accountants,
13 Community Centre,
East of Kailash,
NEW DELHI-110065

N. SARKAR & CO,
Chartered Accountants,
21 Prafulla Sarkar Street,
2nd Floor,
KOLKATA-700072

B.N. MISRA & CO,
Chartered Accountants,
S-29, Maitri Vihar, Phase-II,
In front of Satyam Development Centre,
BHUBANESHWAR-751023

CHANDABHOY & JASSOOBHOY,
Chartered Accountants,
208, Phoenix House, A wing,
462, Senapati Bapat Marg, Lower Parel
MUMBAI-400013

Review Report to the Board of Directors of Central Bank of India

We have reviewed the accompanying financial results of Central Bank of India for the quarter/half year ended September 30, 2015, except for the disclosure regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosure made by the management and have not been reviewed by us. These financial results are the responsibility of the Bank's management and have been taken on record by the Board of Directors at their meeting held on November 09, 2015. Our responsibility is to issue a report on these financial statements based on our review.

The financial results incorporate the relevant returns of 20 branches reviewed by us, 9 branches reviewed by Concurrent Auditors and un-reviewed returns of 4674 branches. In the conduct of our review, we have taken note of the review reports in respect of non-performing assets submitted by the Concurrent Auditors of 9 branches to the bank management. These review report cover 53.46% of the advance portfolio of the bank, excluding food credit and advances of Asset Recovery branches of the bank.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Financial Results consists principally of applying analytical procedures to financial data and making inquiry of persons responsible for financial and accounting matters. It is substantially less in scope than an audit conducted in accordance with generally accepted auditing standard, the objective of which is the expression of an opinion regarding the financial statements taken as a whole. Accordingly, we do not express an audit opinion.

Based on our review as aforesaid, nothing has come to our attention that causes us to believe that the accompanying statements of unaudited financial results prepared in accordance with accounting standards and the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed or that it contains any material misstatement.

For. KUMAR CHOPRA & ASSOCIATES
Chartered Accountants
F.R.NO.-000131N

(CA R.K.AGGARWAL)
PARTNER
M. NO. 081510

For P.K. SUBRAMANIAM & CO

Chartered Accountants
F.R.NO.-004135S

(CA R.N.HONKOTE)
PARTNER
M. NO. 038608

For DOOGAR & ASSOCIATES
Chartered Accountants
F.R.NO.-000561N

(CA MUKESH GOYAL)
PARTNER
M. NO. 081815

For N. SARKAR & CO

Chartered Accountants
F.R.NO.-301075E

(CA G MUKHOPADHYAY)
PARTNER
M. NO. 010534

For B.N.MISRA & CO

Chartered Accountants
F.R.NO.-321095E

(CA B.N. MISRA)
PARTNER
M. NO. 083927

For CHANDABHOY & JASSOOBHOY
Chartered Accountants
F.R.NO.-101647W

(CA AMBESH A DAVE)
PARTNER
M. NO. 049289

Place: Delhi

Date : November 09, 2015