

CO:MBD:2015-16

8th August, 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 Quarter ended 30th June 2015

Please refer to our letter dated 28th July 2015 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held at Mumbai on Saturday, 8th August 2015, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the first quarter ended 30th June 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 first quarter ended 30th June 2015 approved at the meeting of the Board of Directors of the Bank held today.

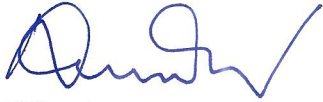
The results are also being published in Newspapers as per requirement of the Listing Agreement.

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



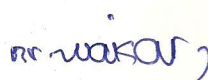
CENTRAL BANK OF INDIA

**REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2015**

[₹ in lacs]

Particulars	Quarter ended		Year ended	
	30.06.2015	31.03.2015	30.06.2014	31.03.2015
	Reviewed	Audited	Reviewed	Audited
1 Interest earned (a)+(b)+(c)+(d)	668,526	676,959	649,666	2,640,878
a) Interest/ discount on advances/ Bills	491,685	487,612	487,190	1,951,728
b) Income on Investments	176,255	173,845	162,040	670,706
c) Interest on balances with Reserve Bank of India and other inter bank funds.	586	204	436	3,146
d) Others	-	15,298	-	15,298
2 Other Income	41,373	55,191	43,105	189,423
3 Total Income (1+2)	709,899	732,150	692,771	2,830,301
4 Interest Expended	484,112	484,796	467,519	1,916,171
5 Operating Expenses (i)+(ii)	136,464	159,592	127,897	558,218
i) Employees cost	95,467	108,205	90,969	382,494
ii) Other Operating Expenses	40,997	51,387	36,928	175,724
6 Total Expenditure (4+5) excluding provisions and contingencies	620,576	644,388	595,416	2,474,389
7 Operating Profit before Provisions and contingencies (3-6)	89,323	87,762	97,355	355,912
8 Provisions (other than tax) and Contingencies	58,075	61,717	64,481	266,872
9 Exceptional Items(Reversal of earlier year's tax provision)	-	-	-	-
10 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	31,248	26,045	32,874	89,040
11 Tax expense	10,888	8,616	13,714	28,395
12 Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	20,360	17,429	19,160	60,645
13 Extraordinary items (net of tax expense)	-	-	-	-
14 Net Profit (+)/ Loss (-) for the period (12-13)	20,360	17,429	19,160	60,645
15 Paid up equity share capital (Face Value of the Share Rs.10/-).	165,827	165,827	135,044	165,827
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1,398,448	1,398,448	1,098,100	1,398,448
17 Analytical Ratios :				
i) Percentage of shares held by Government of India	81.46%	81.46%	88.63%	81.46%
ii) Capital Adequacy Ratio				
As per Basel -II	11.67	11.89	11.41	11.89
As per Basel -III	10.84	10.90	9.62	10.90
iii) Earnings Per share (EPS) (Not annualised) (in Rs.)				
a) Basic and diluted EPS before Extraordinary items	1.23	1.15	1.11	4.27
b) Basic and diluted EPS after Extraordinary items	1.23	1.15	1.11	4.27
iv) NPA Ratios :				
a) i) Gross NPA	1,293,131	1,187,306	1,144,915	1,187,306
ii) Net NPA	744,794	680,745	650,543	680,745
b) i) % of Gross NPA	6.70	6.09	6.15	6.09
ii) % of Net NPA	4.00	3.61	3.62	3.61
c) Return on Assets (Annualised) %	0.28	0.24	0.27	0.21
18 Public Shareholding :				
- No. of shares	307,445,743	307,445,743	153,479,990	307,445,743
- Percentage of shareholding	18.54%	18.54%	11.37%	18.54%
19 Promoters & Promoter Group Shareholding				
a) Pledged/Encumbered	Nil	Nil	Nil	Nil
Number of Shares	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total share capital of the Company)	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
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%
Percentage of shares (as a percentage of total share capital of the Bank)	81.46%	81.46%	88.63%	81.46%


R.C. LODHA
EXECUTIVE DIRECTOR


B.K. DIVAKARA
EXECUTIVE DIRECTOR


R.K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : August 08, 2015

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2015

(Rs. In Lacs)

Sl. No.	Particulars	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2015	31.03.2015	30.06.2014	31.03.2015
a.	Segment Revenue				
	1. Treasury Operations	193,853	198,849	181,076	737,564
	2. Retail Banking Operations	200,216	206,977	178,123	781,240
	3. Wholesale Banking Operations	315,831	326,325	333,572	1,311,497
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	-	-	-	-
	Total	709,900	732,151	692,771	2,830,301
b.	Segment Results				
	1. Treasury Operations	10,489	43,234	13,101	82,461
	2. Retail Banking Operations	20,474	4,067	7,232	23,956
	3. Wholesale Banking Operations	3,173	(18,262)	15,598	(5,228)
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	(2,888)	(2,996)	(3,057)	(12,150)
	Total	31,248	26,043	32,874	89,039
c.	Income Tax	10,888	8,615	13,714	28,394
d.	Net Profit	20,360	17,428	19,160	60,645
	Other Information:				
e.	Segment Assets				
	1. Treasury Operations	10,374,489	10,973,617	10,254,508	10,973,617
	2. Retail Banking Operations	7,566,029	7,674,476	7,132,180	7,674,476
	3. Wholesale Banking Operations	11,935,041	12,099,718	11,456,151	12,099,718
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Assets	453,350	446,239	449,704	446,239
	Total	30,328,909	31,194,050	29,292,543	31,194,050
f.	Segment Liabilities				
	1. Treasury Operations	10,393,405	10,991,682	10,270,535	10,991,682
	2. Retail Banking Operations	7,041,137	7,154,214	6,579,354	7,154,214
	3. Wholesale Banking Operations	11,107,050	11,279,464	10,771,916	11,279,464
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Liabilities	21,886	11,001	73,372	11,001
	Capital Employed	1,765,431	1,757,689	1,597,366	1,757,689
	Total	30,328,909	31,194,050	29,292,543	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

Executive Director


B.K. DIVAKARA

Executive Director


R.K. GOYAL

Executive Director


RAJEEV RISHI

Chairman & Managing Director

Place: Mumbai

Date: August 8, 2014



**NOTES ON ACCOUNTS FORMING PART OF
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2015.**

1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on August 8, 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 ended June 30, 2015 as compared to those followed in the preceding financial year ended March 31, 2015.
3. The Financial Results for the quarter ended June 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. The Bank has recognized Treasury operations, Corporate/ Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.
6. The Provisioning Coverage Ratio (PCR) of the Bank is 54.95%.
7. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on June 30, 2015
NIL	40	40	NIL

8. 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 : Mumbai

Date :August 8, 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

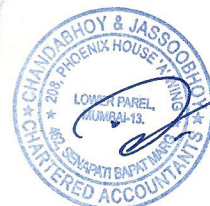
B.N. MISRA & CO,
Chartered Accountants,
S-29, MaitriVihar, Phase-II,
In front of Satyam Development Centre,
BHUBANESHWAR-751023

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

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

We have reviewed the accompanying statements of unaudited financial results of Central Bank of India for the quarter ended June 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 statements are the responsibility of the Bank's management and have been approved by the Board of Directors at their meeting held on August 8, 2015. Our responsibility is to issue a report on these financial statements based on our review.

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 is limited primarily to inquiries of bank personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



In the conduct of our Review, 20 branches have been reviewed by us and 16 branches have been reviewed by Concurrent Auditors, which cover 56.96% of the advances portfolio (excluding Food Credit and advances of Asset Recovery branches of the Bank) and 71.20% of the Non-performing Assets of the Bank. Apart from the Review Report of 36 Branches, we have also relied upon various returns received from the branches of the bank.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statements of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, have 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 or that these have not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

For M/s. KUMAR CHOPRA & ASSOCIATES

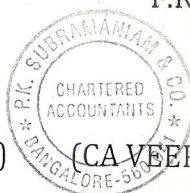
Chartered Accountants
F.R.NO.-000131N



(CA NIMISH AGGARWAL)
PARTNER
M. NO.533218

For M/s. P.K. SUBRAMANIAM & CO

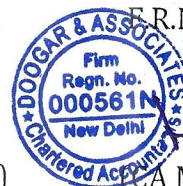
Chartered Accountants
F.R.NO.-004135S



(CA VEERABASANA GOUDA)
PARTNER
M. NO.0208698

For M/s. DOOGAR & ASSOCIATES

Chartered Accountants
F.R.NO.-000561N



(CA M.K.DOOGAR)
PARTNER
M. NO.080077

For M/s. N. SARKAR & CO

Chartered Accountants
F.R.NO.-301075E



(CA G MUKHOPADHYAY)
PARTNER
M. NO.010534

For M/s. B.N.MISRA & CO

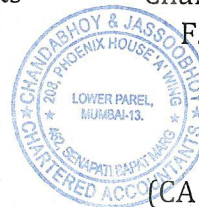
Chartered Accountants
F.R.NO.-321095E



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

For M/s. CHANDABHOY & JASSOOBHOY

Chartered Accountants
F.R.NO.-101647W



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

Place: Mumbai

Date : August 8, 2015