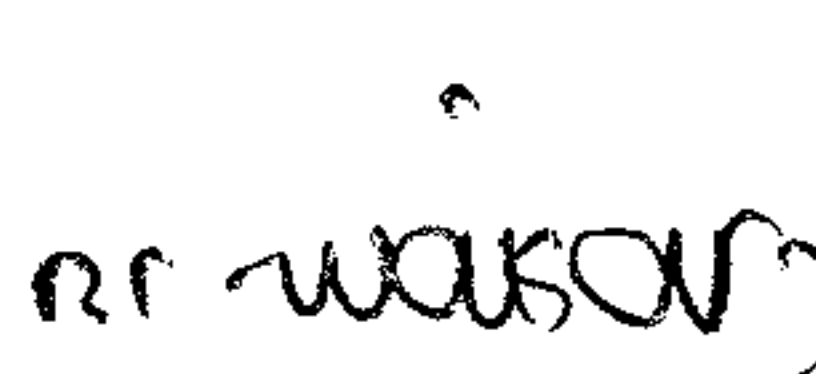


CENTRAL BANK OF INDIA

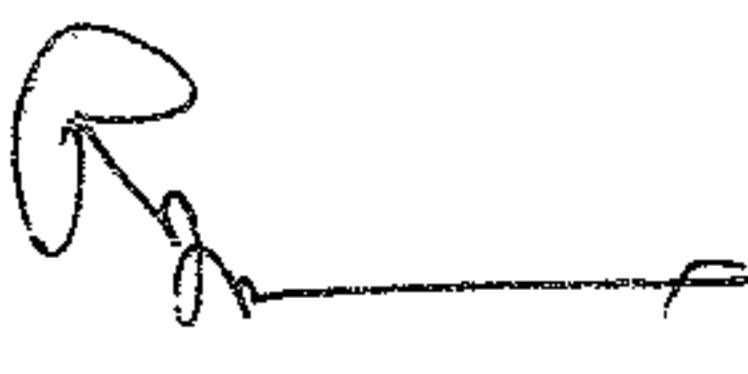
AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2014

[₹ in lacs]

	Particulars	Quarter ended			Year ended	Year ended
		Audited	Reviewed	Audited	Audited	Audited
		31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013
1	Interest earned (a)+(b)+(c)+(d)	636921	635391	576750	2442755	2186065
	a) Interest/ discount on advances/ Bills	474352	485965	437430	1861999	1692253
	b) Income on Investments	160633	148532	128303	576385	477866
	c) Interest on balances with Reserve Bank of India and other inter bank funds.	1936	13	4130	3284	7869
	d) Others	0	881	6887	1087	8077
2	Other Income	59246	35459	63607	192258	166733
3	Total Income (1+2)	696167	670850	640357	2635013	2352798
4	Interest Expended	465421	454634	423311	1793316	1612308
5	Operating Expenses (i)+(ii)	148041	129317	138599	517893	423233
	i) Employees cost	103734	86637	96509	353701	289155
	ii) Other Operating Expenses	44307	42680	42090	164192	134078
6	Total Expenditure (4+5) excluding provisions and contingencies	613462	583951	561910	2311209	2035541
7	Operating Profit before Provisions and contingencies (3-6)	82705	86899	78447	323804	317257
8	Provisions (other than tax) and Contingencies	54233	65789	44508	423257	185281
9	Exceptional Items(Reversal of earlier year's tax provision)	0	0	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	28472	21110	33939	(99453)	131976
11	Tax expense	12228	14957	17024	26831	30480
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	16244	6153	16915	(126284)	101496
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	16244	6153	16915	(126284)	101496
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	135044	135044	104458	135044	104458
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	820145	820145	844016	820145	844016
17	Analytical Ratios :					
	i) Percentage of shares held by Government of India	88.63	88.63	85.31	88.63	85.31
	ii) Capital Adequacy Ratio					
	As per Basel -I	NA	NA	11.33	NA	11.33
	As per Basel -II	11.96	12.28	11.49	11.96	11.49
	As per Basel -III	9.87	11.02	NA	9.87	NA
	iii) Earnings Per share (EPS) (Not annualised)					
	a) Basic and diluted EPS before Extraordinary items	1.20	0.18	1.63	(11.10)	11.24
	b) Basic and diluted EPS after Extraordinary items	1.20	0.18	1.63	(11.10)	11.24
	iv) NPA Ratios :					
	a) i) Gross NPA	1150001	1159870	845618	1150001	845618
	ii) Net NPA	664856	637719	498755	664856	498755
	b) i) % of Gross NPA	6.27	6.48	4.80	6.27	4.80
	ii) % of Net NPA	3.75	3.69	2.90	3.75	2.90
	c) Return on Assets	(0.47)	0.09	0.28	(0.47)	0.44
18	Public Shareholding :					
	- No. of shares	153479990	153479990	153479990	153479990	153479990
	- Percentage of shareholding	11.37	11.37	14.69	11.37	14.69
19	Promoters & Promoter Group Shareholding					
	a) Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil
	Number of Shares	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered					
	Number of Shares	1196959325	1196959325	89109664	1196959325	89109664
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of total share capital of the Bank)	88.63	88.63	85.31	88.63	85.31

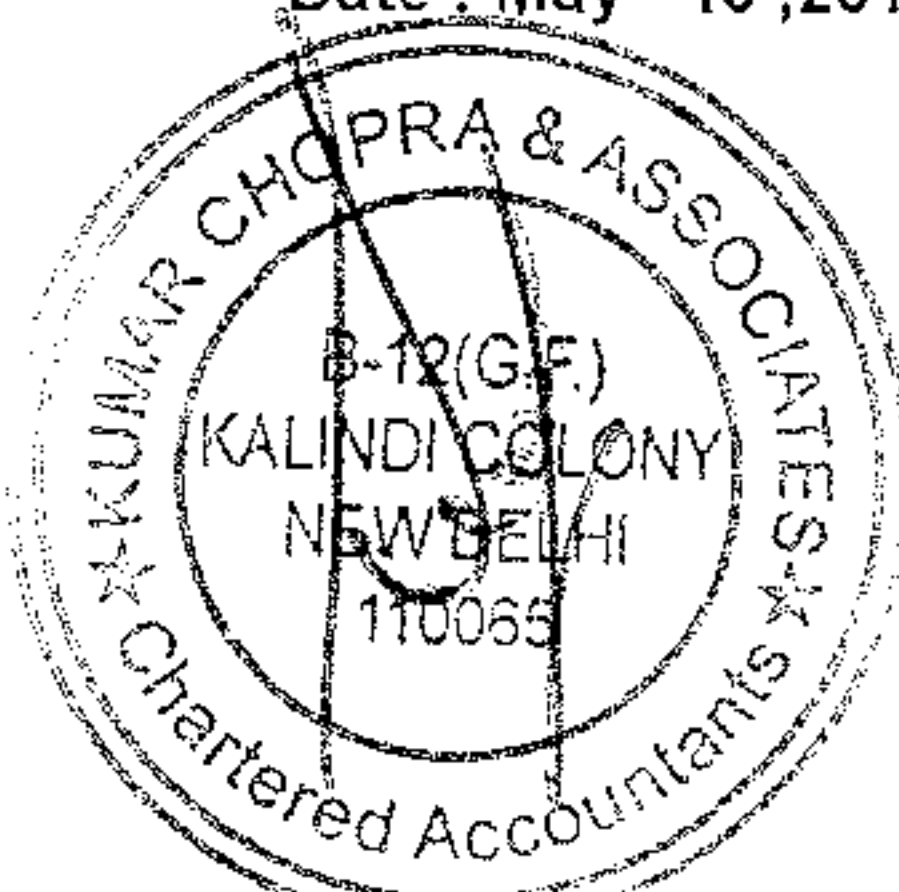
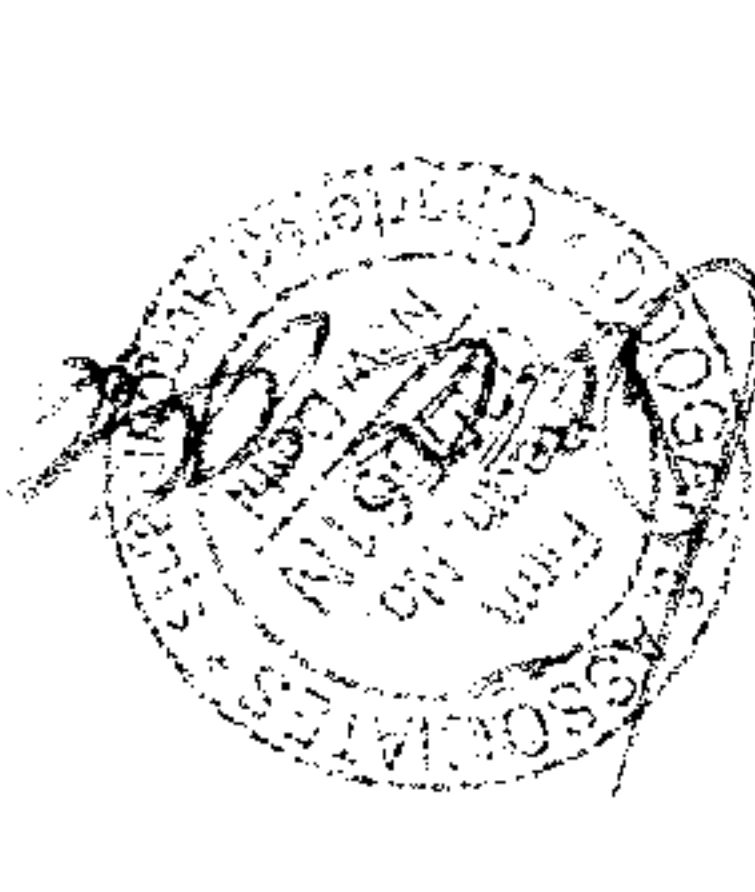
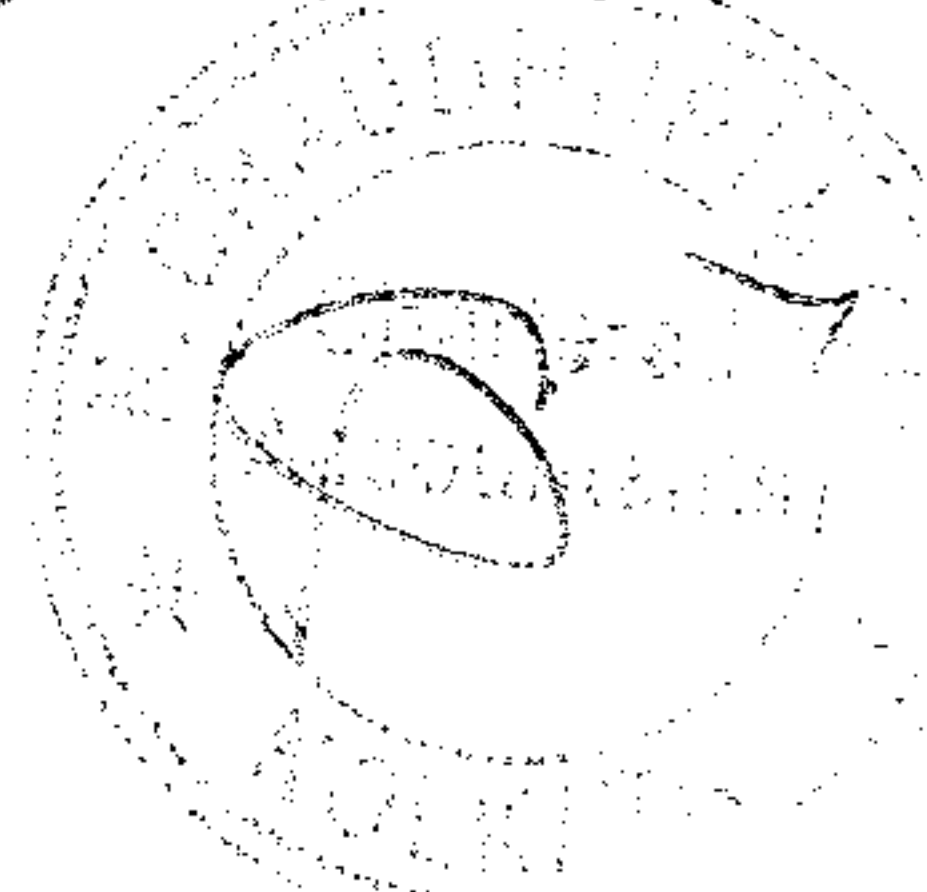
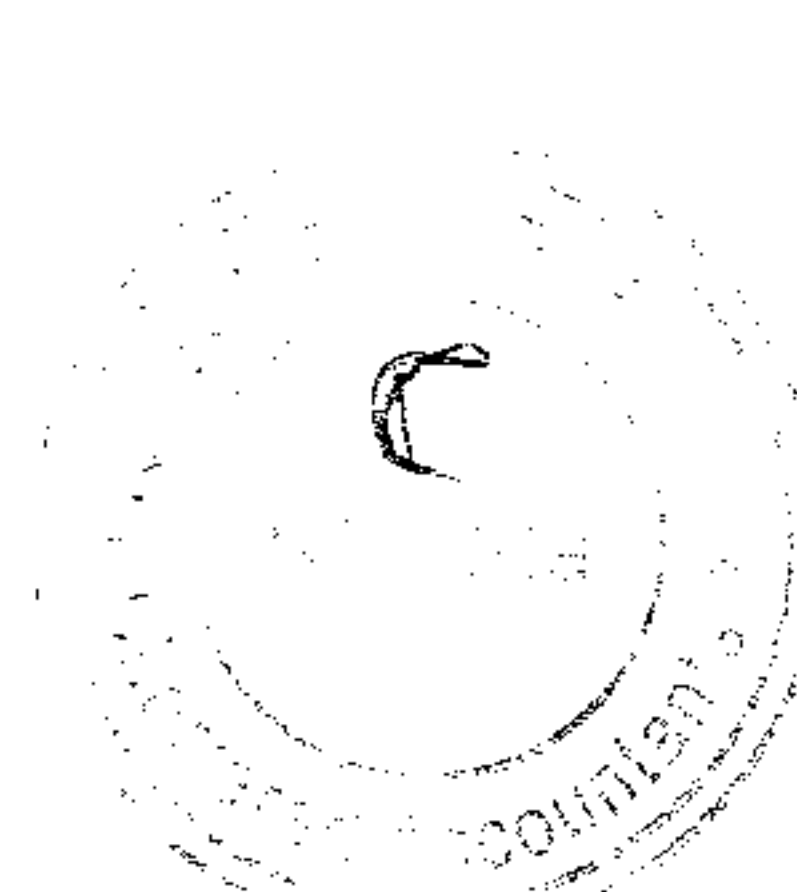
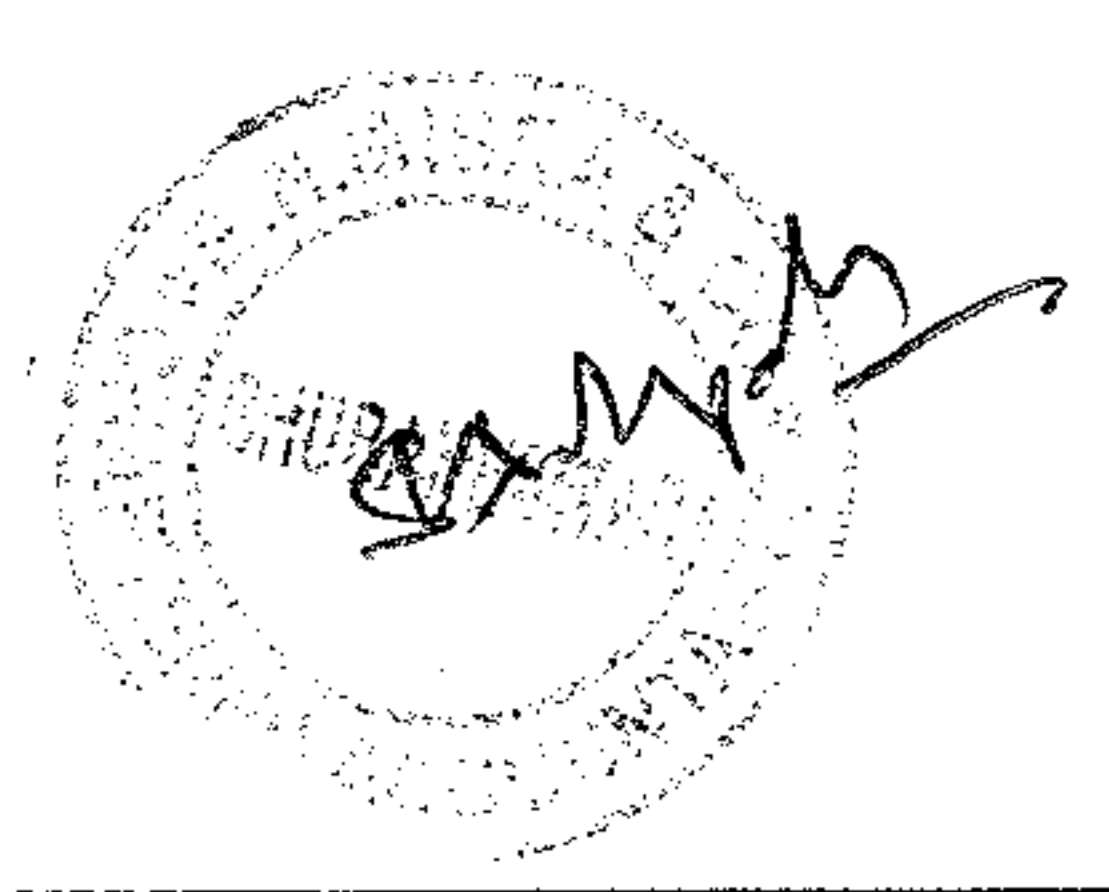

B.K. DIVAKARA
EXECUTIVE DIRECTOR


ANIMESH CHAUHAN
EXECUTIVE DIRECTOR


R.K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 10, 2014



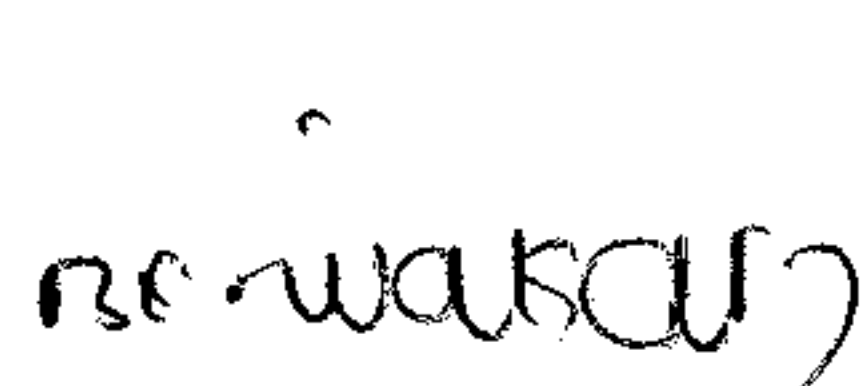
CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER / YEAR ENDED MARCH 31, 2014

Rs. In Lacs

Sl. No.	Particulars	Quarter ended			Year ended	
		Audited	Reviewed	Audited	Audited	Audited
		31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013
a.	Segment Revenue					
	1. Treasury Operations	179,575	157,161	135,641	632,329	518,880
	2. Retail Banking Operations	173,891	191,305	162,775	692,197	581,699
	3. Wholesale Banking Operations	342,701	321,503	335,054	1,309,400	1,244,142
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	-	881	6,887	1,087	8,077
	Total	696,167	670,850	640,357	2,635,013	2,352,798
b.	Segment Results					
	1. Treasury Operations	14,469	7,019	35,452	30,788	51,516
	2. Retail Banking Operations	9,541	39,210	3,240	85,607	29,086
	3. Wholesale Banking Operations	7,440	(22,986)	(8,358)	(204,852)	54,595
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	(2,979)	(2,134)	3,604	(10,997)	(3,222)
	Total	28,472	21,109	33,939	(99,454)	131,976
c.	Income Tax	12,229	14,956	17,024	26,831	30,480
d.	Net Profit	16,243	6,153	16,915	(126,284)	101,496
	Other Information:					
e.	Segment Assets					
	1. Treasury Operations	10,082,038	9,324,125	8,632,874	10,082,038	8,632,874
	2. Retail Banking Operations	6,554,889	6,171,566	5,648,833	6,554,889	5,648,833
	3. Wholesale Banking Operations	11,874,913	11,957,158	12,157,444	11,874,913	12,157,444
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Assets	437,782	426,506	373,803	437,782	373,803
	Total	28,949,622	27,879,355	26,812,954	28,949,622	26,812,954
f.	Segment Liabilities					
	1. Treasury Operations	10,108,113	9,361,245	8,645,929	10,108,113	8,645,929
	2. Retail Banking Operations	6,118,553	5,756,997	5,268,649	6,118,553	5,268,649
	3. Wholesale Banking Operations	11,084,441	11,153,946	11,341,216	11,084,441	11,341,216
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Liabilities	59,660	40,472	25,875	59,660	25,875
	Capital Employed	1,578,854	1,566,695	1,531,285	1,578,854	1,531,285
	Total	28,949,622	27,879,355	26,812,954	28,949,622	26,812,954

* 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 years classification.



B.K. DIVAKARA
Executive Director



ANIMESH CHAUHAN
Executive Director



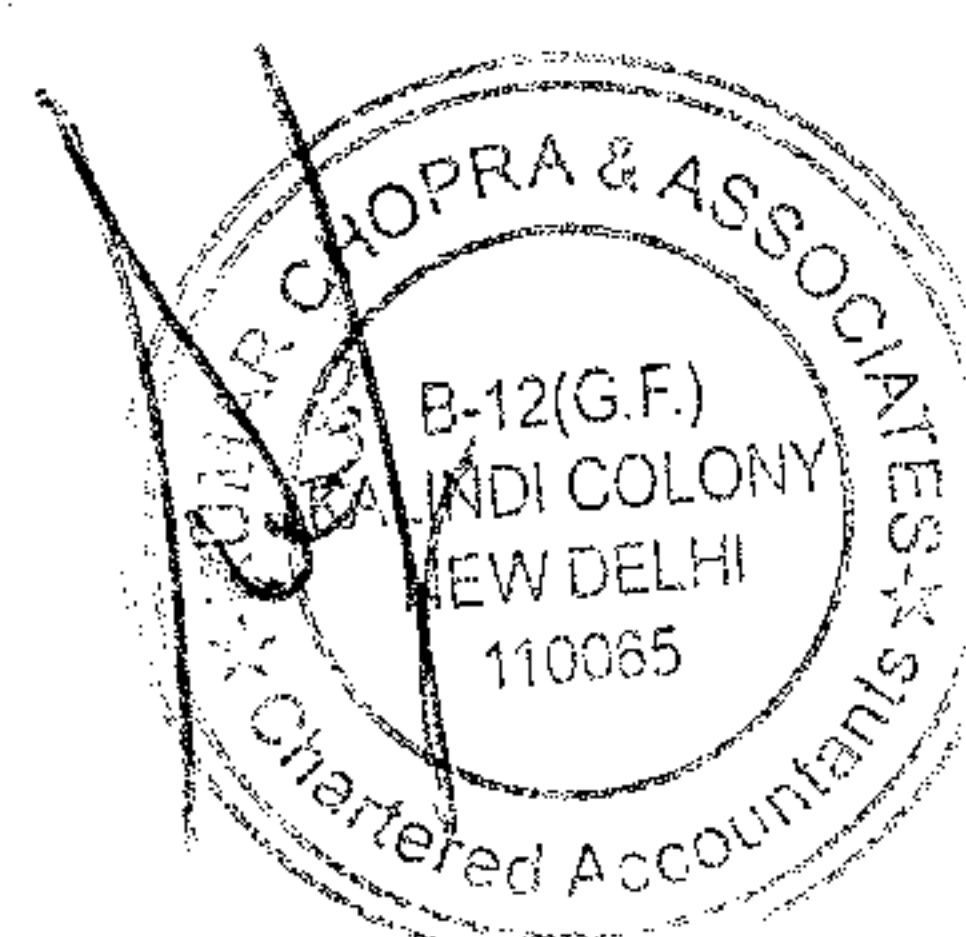
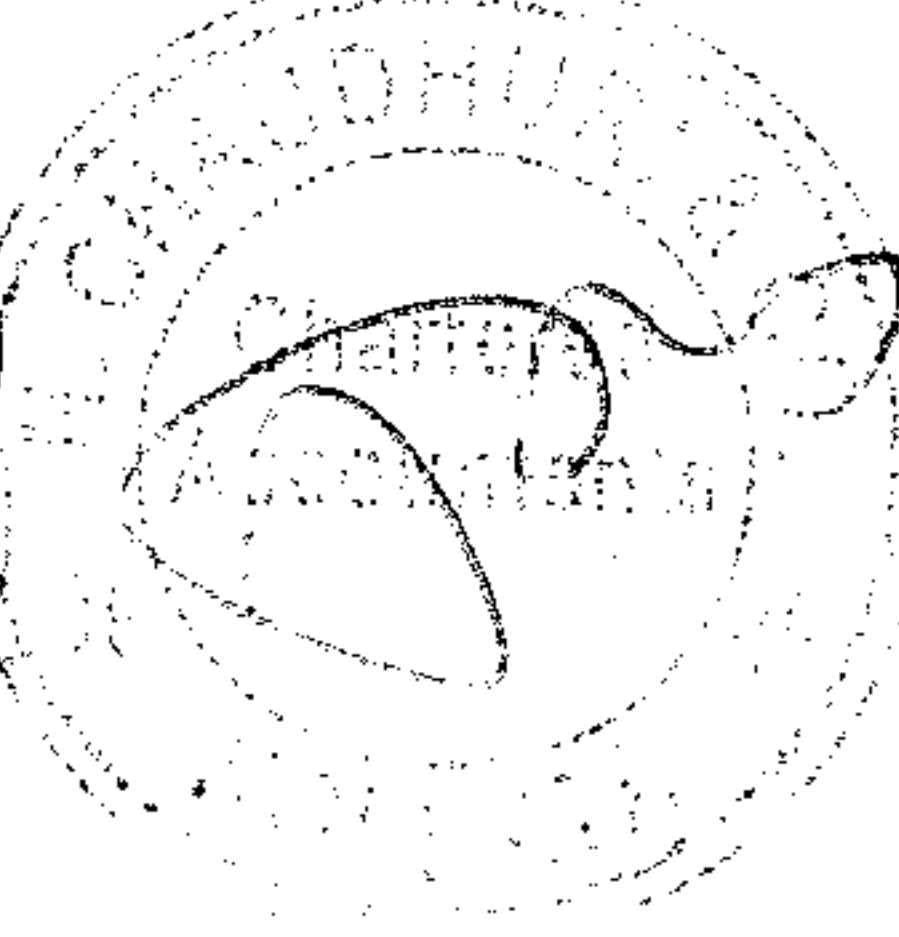
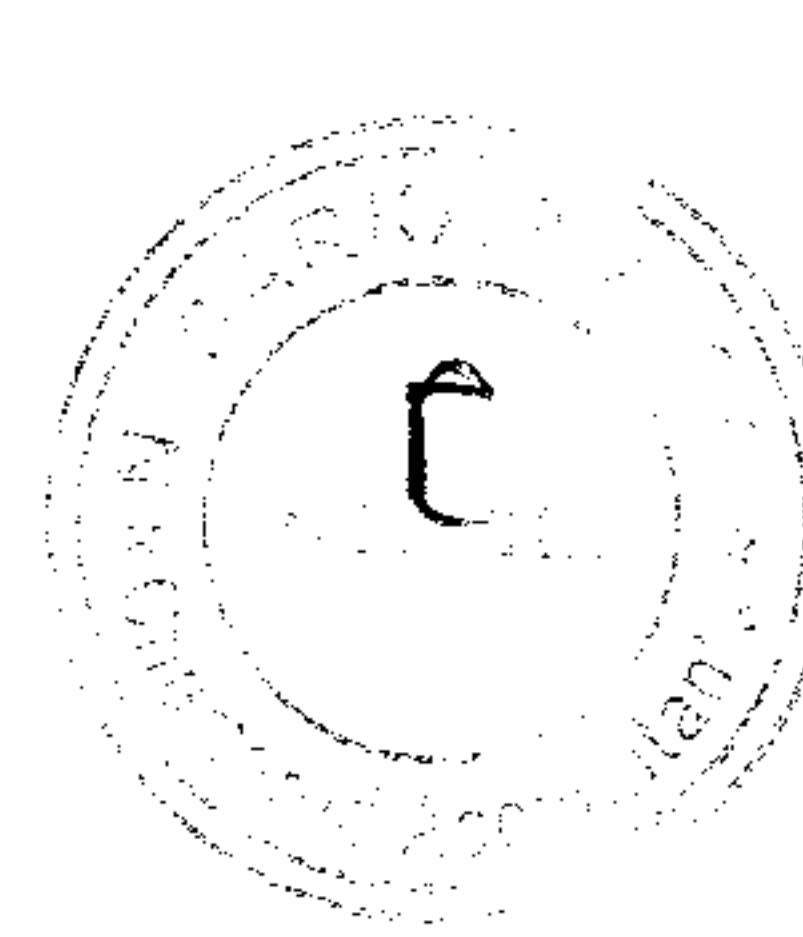
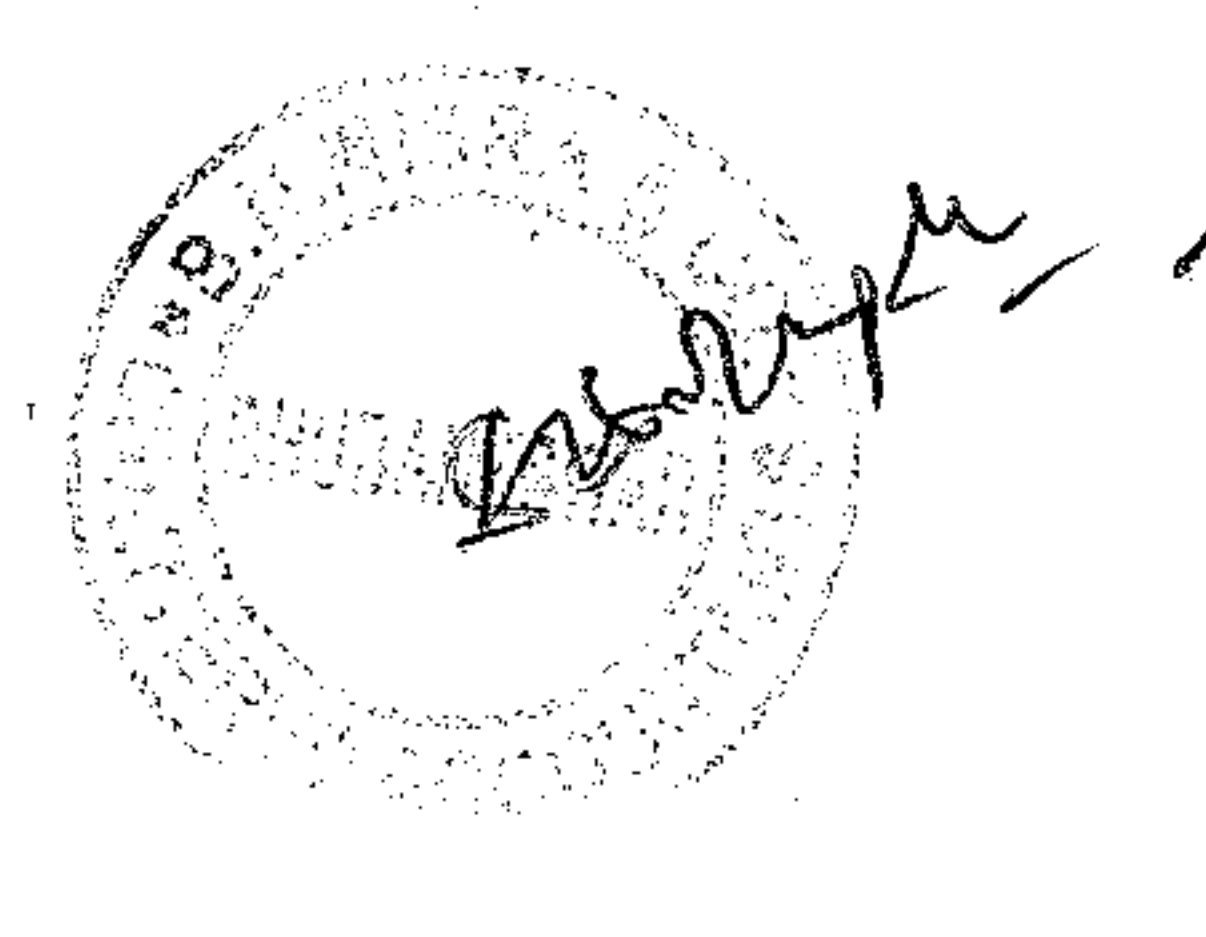
R.K. GOYAL
Executive Director



RAJEEV RISHI
Chairman & Managing Director

Place: Mumbai

Date: May 10, 2014



CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

PARTICULARS	As at 31.03.2014	As at 31.03.2013
	Audited	Audited
CAPITAL & LIABILITIES		
Capital	296,743.93	266,157.69
Reserves and Surplus	1,282,111.83	1,265,127.43
Deposits	24,006,898.87	22,603,831.48
Borrowings	2,207,977.60	1,830,551.17
Other Liabilities and Provisions	1,155,890.21	847,287.13
TOTAL	28,949,622.44	26,812,954.90
ASSETS		
Cash and Balances with Reserve Bank of India	1,192,662.93	1,356,016.67
Balances with Banks and Money at Call and Short Notice	45,140.37	53,204.49
Investments	8,613,513.99	7,260,379.37
Advances	17,731,517.17	17,193,584.33
Fixed Assets	280,438.93	268,475.46
Other Assets	1,086,349.05	681,294.58
TOTAL	28,949,622.44	26,812,954.90

B.K. Divakara

B.K. DIVAKARA
EXECUTIVE DIRECTOR

Animesh Chauhan

ANIMESH CHAUHAN
EXECUTIVE DIRECTOR

R.K. Goyal

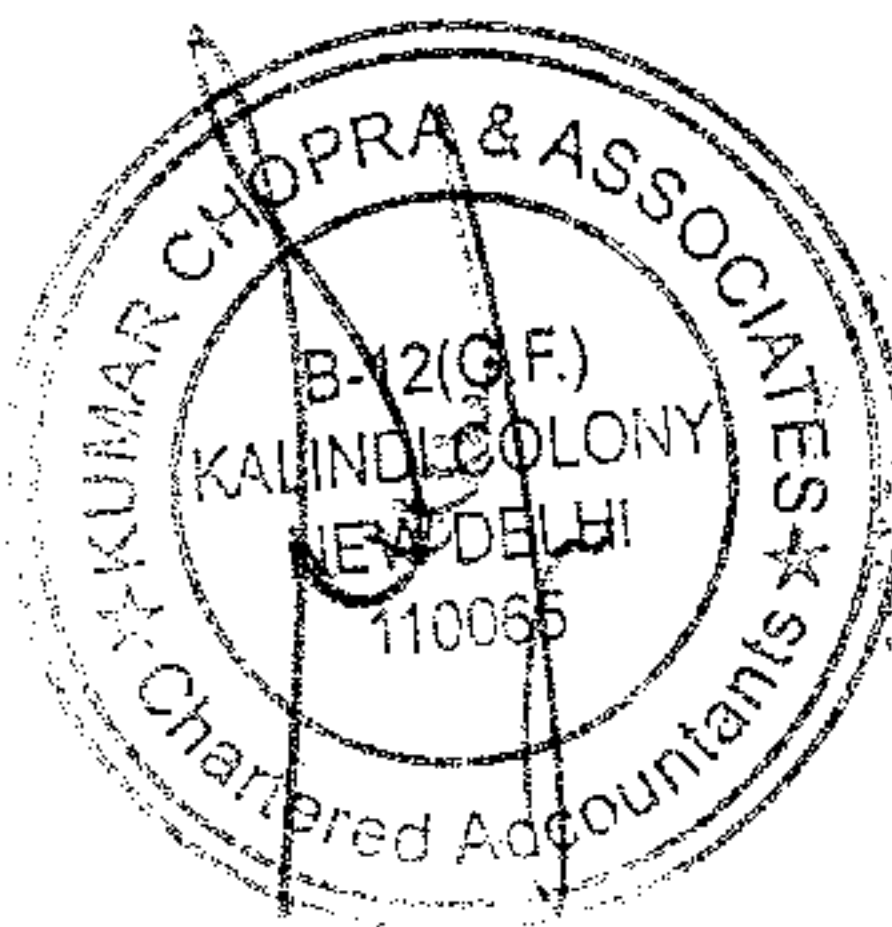
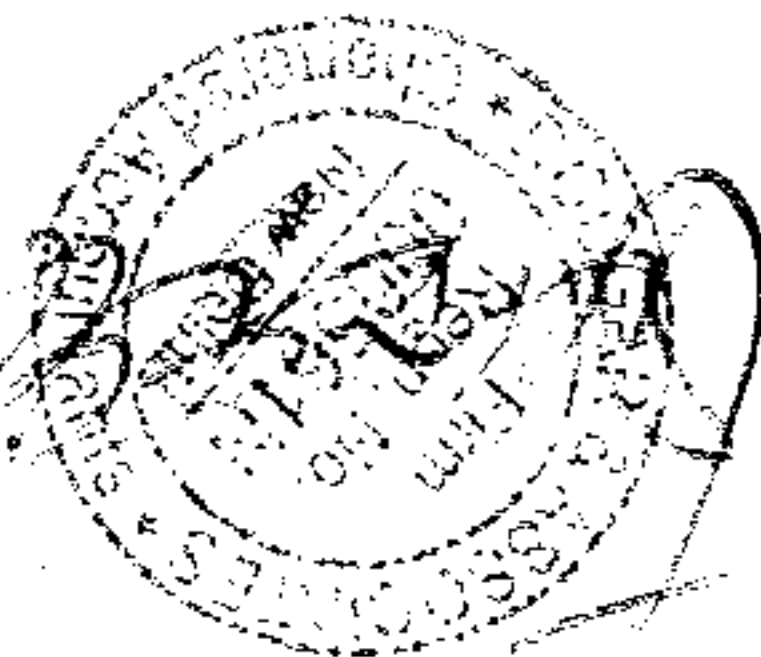
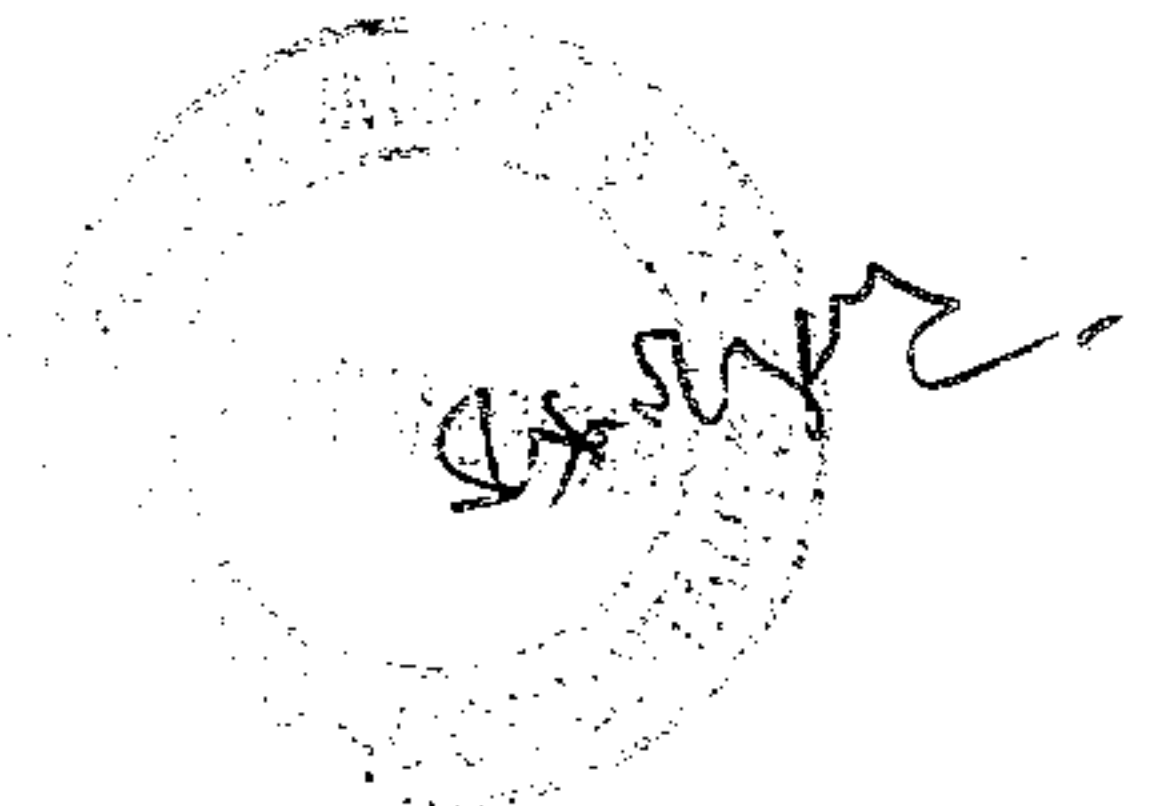
R. K. GOYAL
EXECUTIVE DIRECTOR

Rajeev Rishi

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai

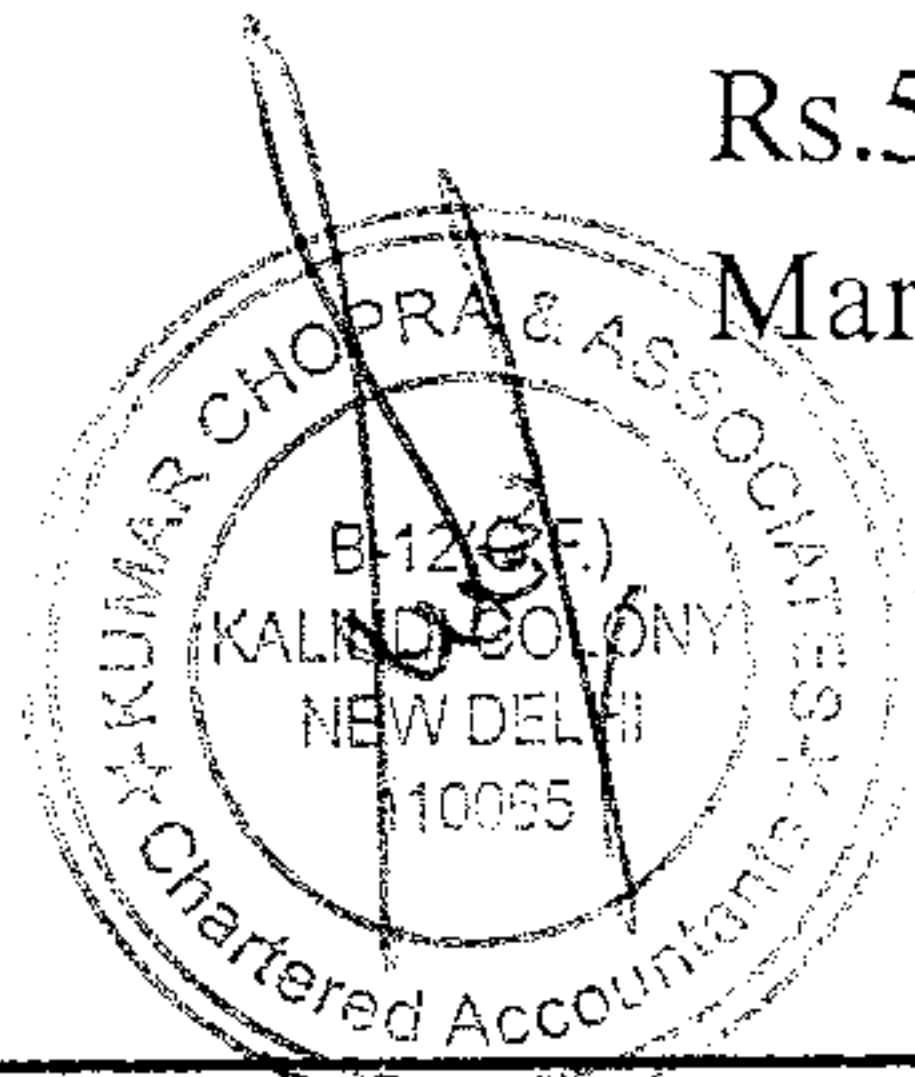
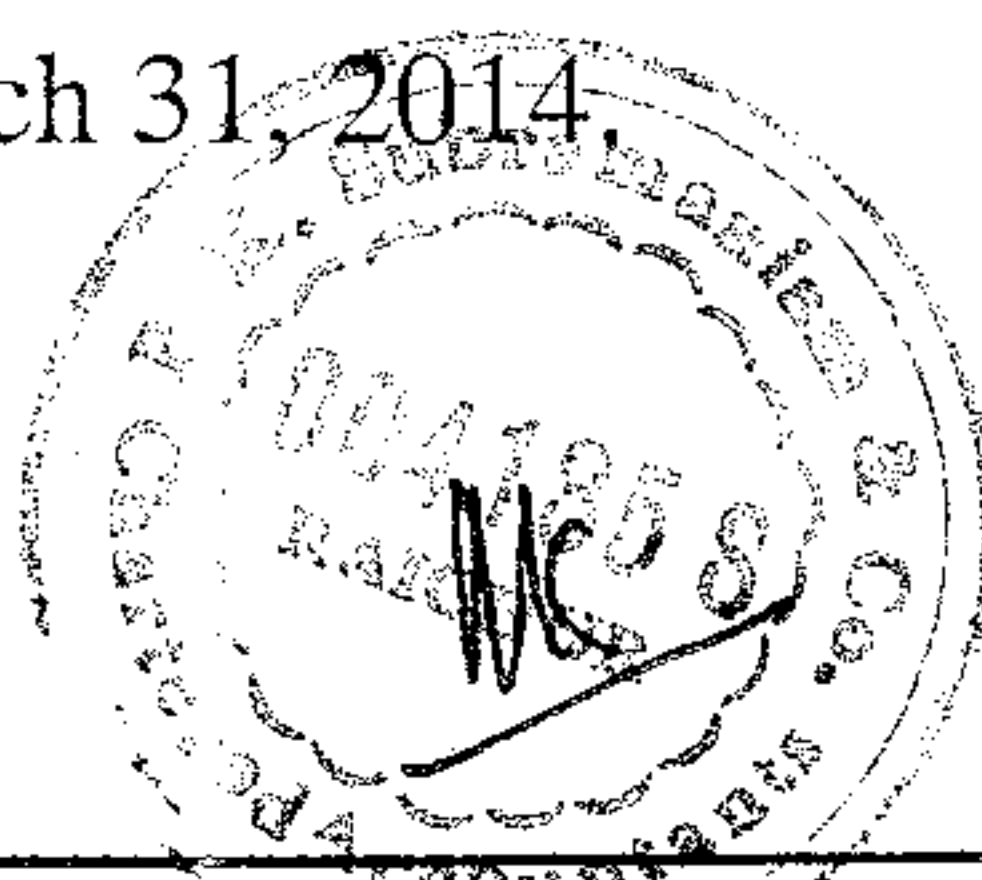
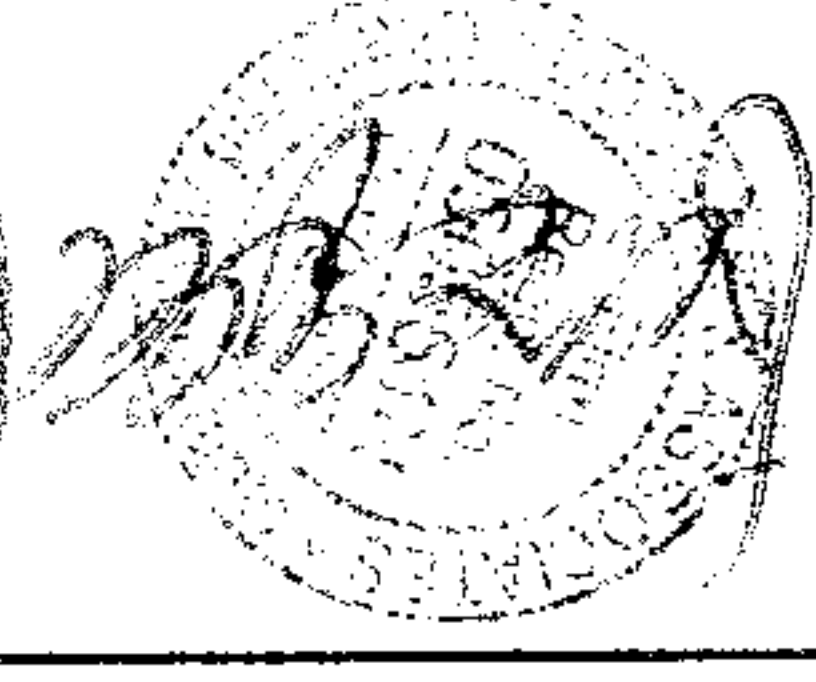
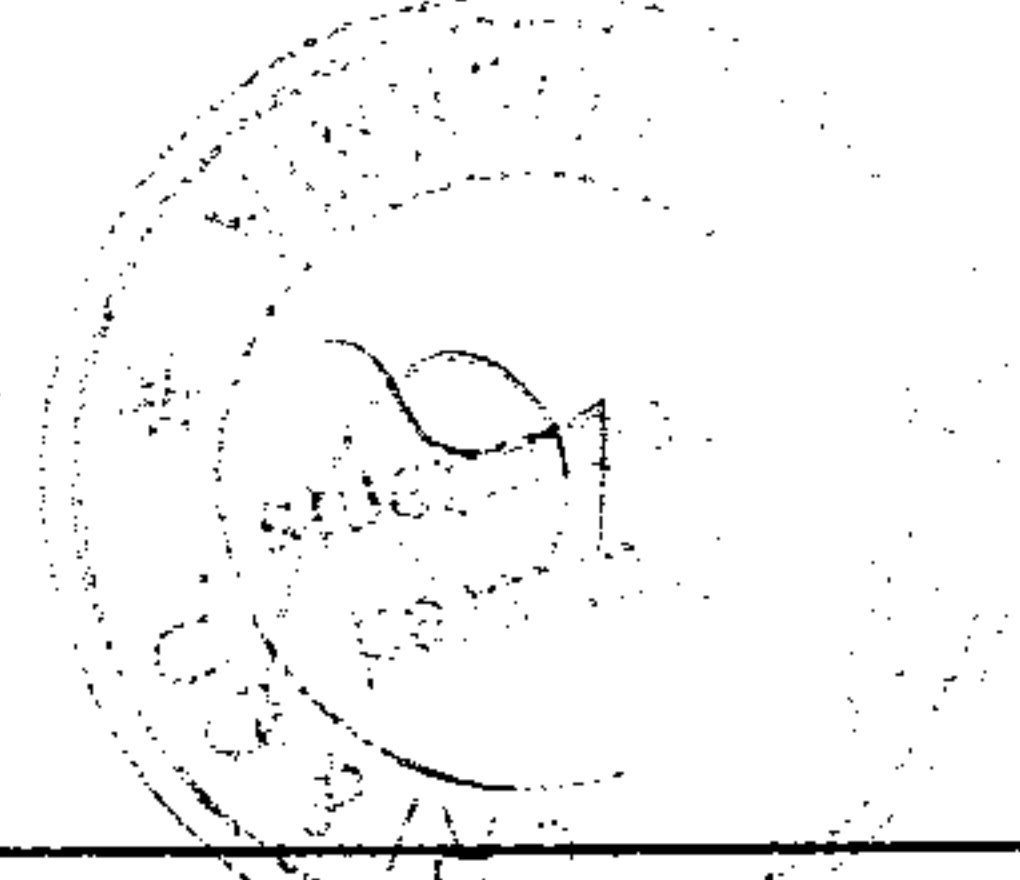
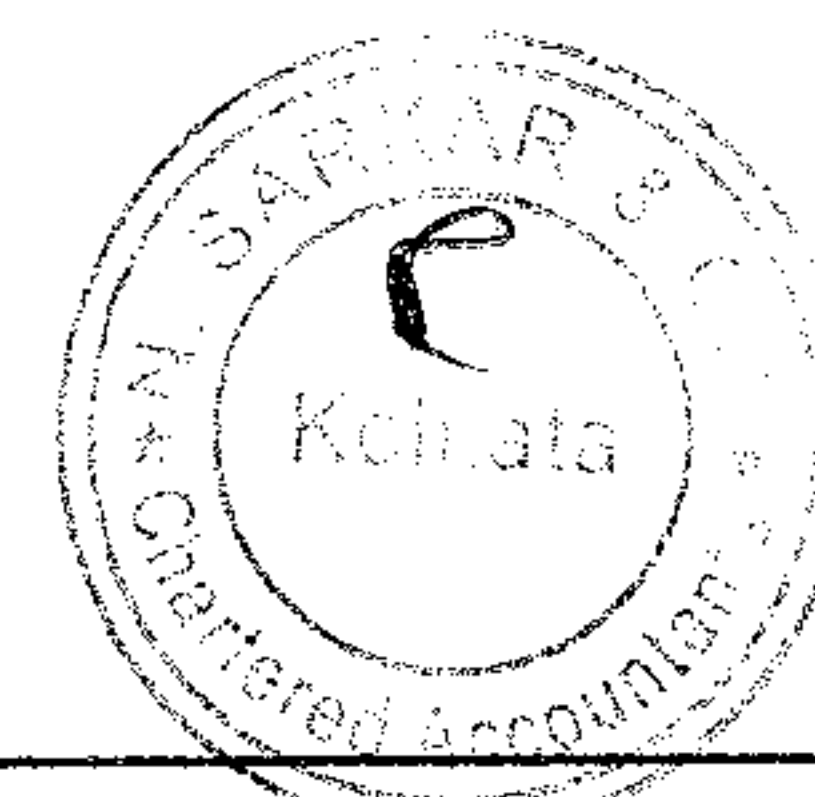
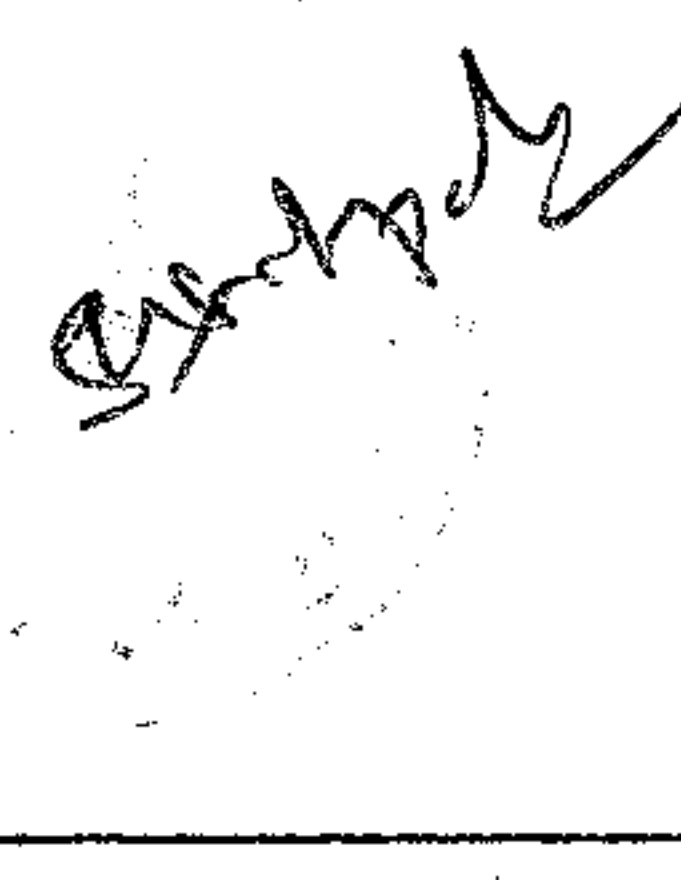
Date: May 10, 2014





**NOTES ON ACCOUNTS FORMING PART OF
AUDITED FINANCIAL RESULTS
FOR THE QUARTER/ YEAR ENDED MARCH 31, 2014.**

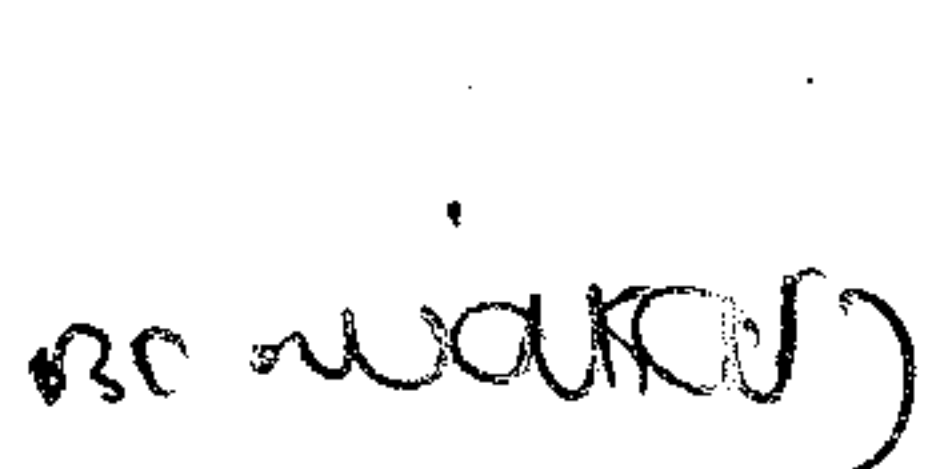
1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on May 10, 2014.
2. The Financial Results for the quarter/ year ended March 31, 2014 had been prepared following the same accounting Policies as those followed for the annual financial statement for the year ended March 31, 2013 except that with effect from July 1, 2013 recovery in NPA account is now first appropriated towards the principal irregularity as against interest income earlier. The impact on financial result due to this change is that interest income for the quarter/ for the year ended March 31, 2014 is lower by Rs.106.29 crore and Rs.223.50 crore respectively. Consequently the Gross NPAs as on March 31, 2014 are lower by Rs.223.50 crore.
3. The Financial Results for the quarter/ year ended March 31, 2014 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. During the year, the Bank has issued 30,58,62,361 Equity Share of Rs.10/- each to Government of India at a price of Rs.58.85 per share, on preferential basis in accordance with the regulation 76(1) of SEBI (issue of Capital and disclosure requirement) Regulations, 2009.
5. In accordance with circular DBOD.No.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, issued by the Reserve Bank of India, the Bank has opted to amortise the additional liability on account of re-opening of Pension option for existing employees who have not opted for pension earlier, as well as the liability on enhancement in Gratuity limit, over a period of five years beginning with the financial year ended March 31, 2011. Accordingly, out of the unamortized amount of Rs.590.77 crore as on 01.04.2013, the Bank has amortised Rs.239.99 crore for Pension and Rs.55.40 crore for Gratuity being proportionate amount for the year ended March 31, 2014.



6. The Provisioning Coverage Ratio (PCR) of the Bank is 50.68%.
7. 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 along with publication of the result.
8. In terms of Reserve Bank of India circular No.DBOD,BP.BC.77/21.04.018/2013-14 dated 20.12.2013 the bank has provided Deferred Tax Liability of Rs.33.99 crore for special reserve of Rs.100 crore outstanding as on March 31, 2013 which has now been adjusted directly from the Reserves.
9. The Bank has recognized Treasury operations, Corporate/ Wholesale Banking, and Retail Banking as primary reporting segments. There are no secondary reporting segments.
10. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on March 31, 2014
NIL	25	25	NIL

11. Figures of the previous year have been regrouped/ reclassified wherever considered necessary to confirm to current year's classification.



B. K. DIVAKARA
EXECUTIVE DIRECTOR



ANIMESH CHAUHAN
EXECUTIVE DIRECTOR



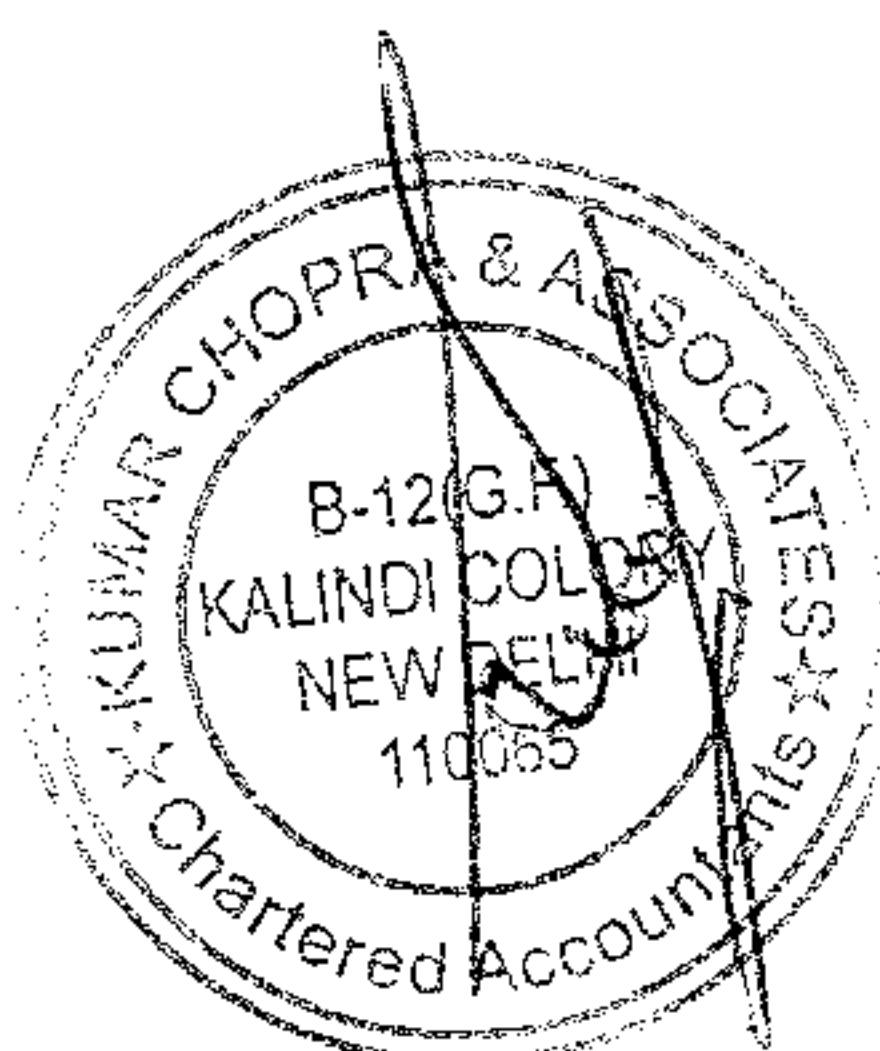
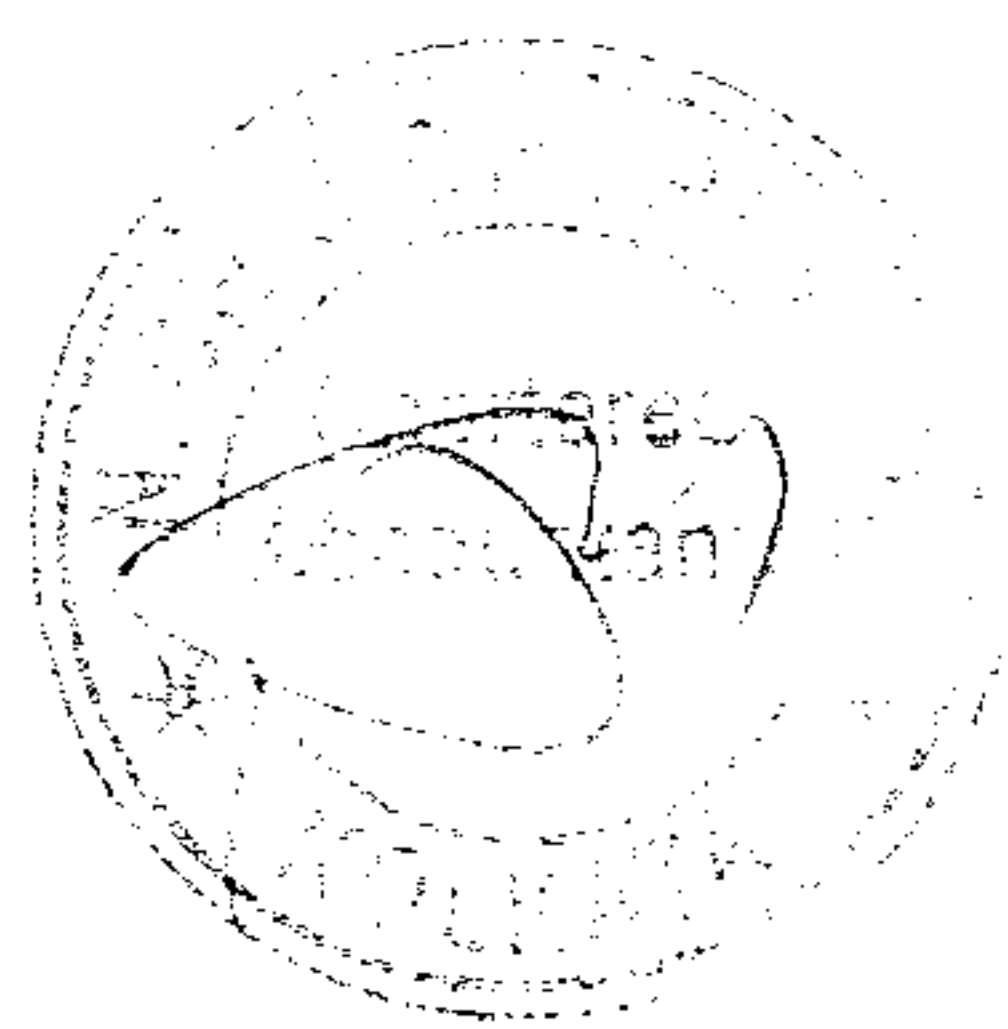
R. K. GOYAL
EXECUTIVE DIRECTOR



RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai

Date : May 10, 2014.



FORM A

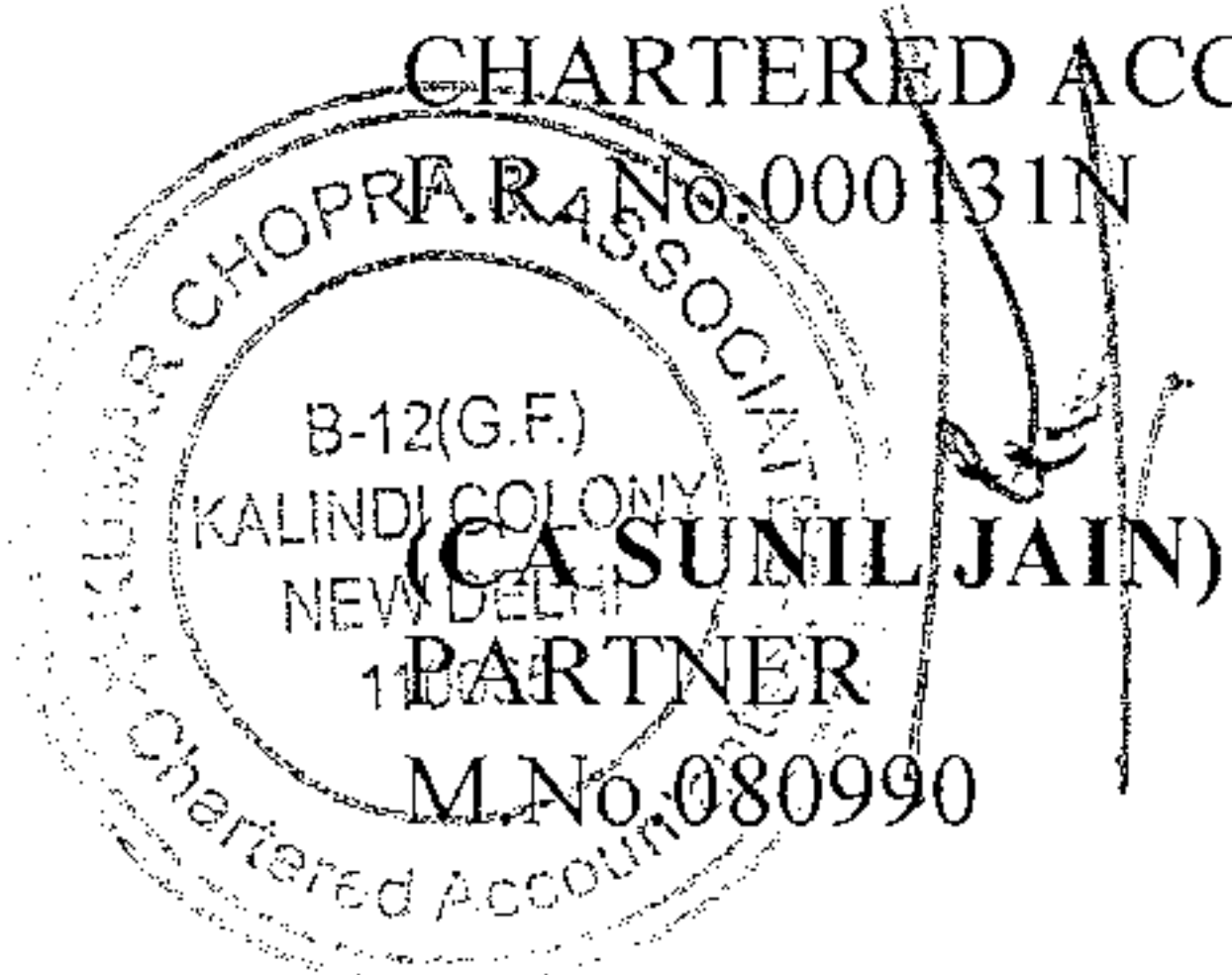
Covering Letter of the annual audit report to be filed with the stock exchanges

1	Name of the company/ Body Corporate	Central Bank of India
2	Annual financial statements for the year ended	31 st March 2014
3	Type of Audit Observation	Un-qualified/ Matter of Emphasis
4	Frequency of observation	Not Aplicable

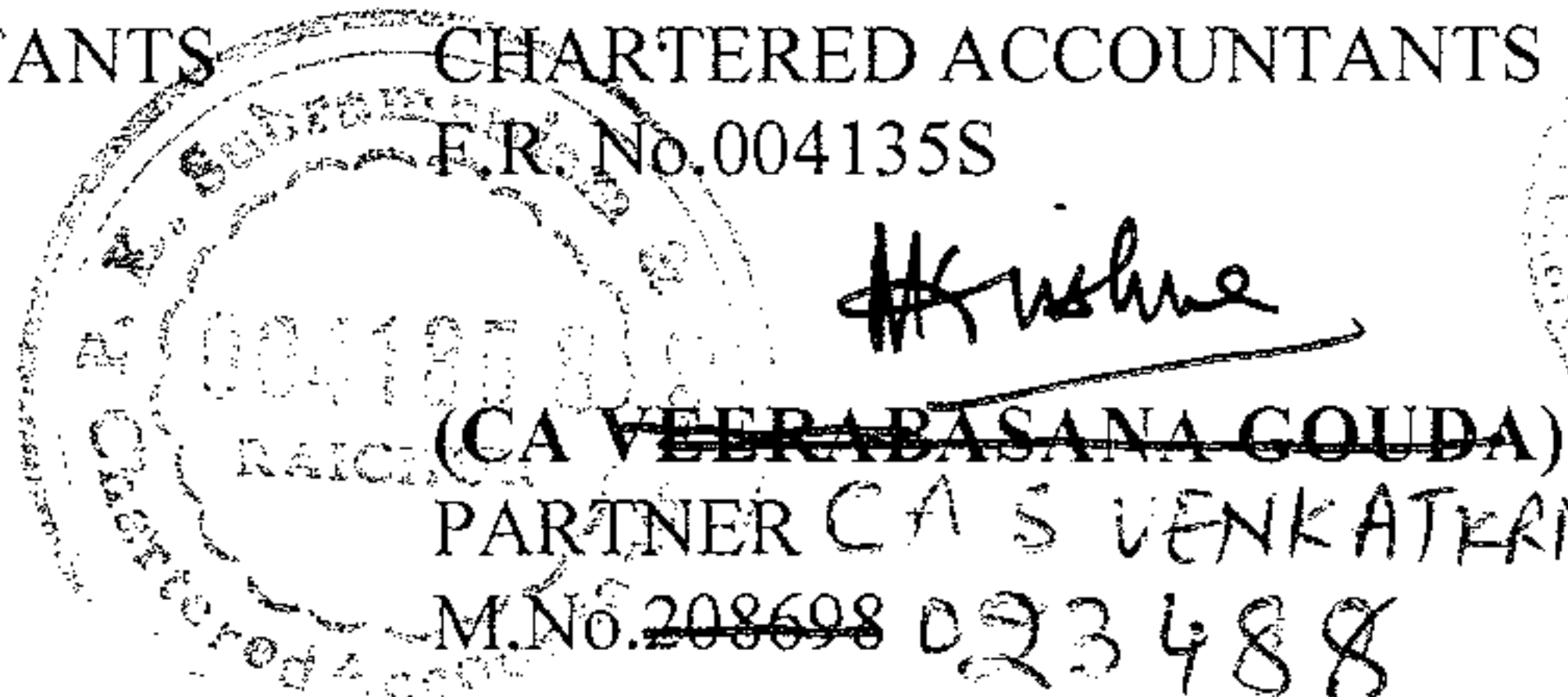
(MOHD JAWED)
GENERAL MANAGER & CFO

(RAJEEV RISHI)
CHAIRMAN & MANAGING DIRECTOR & CEO

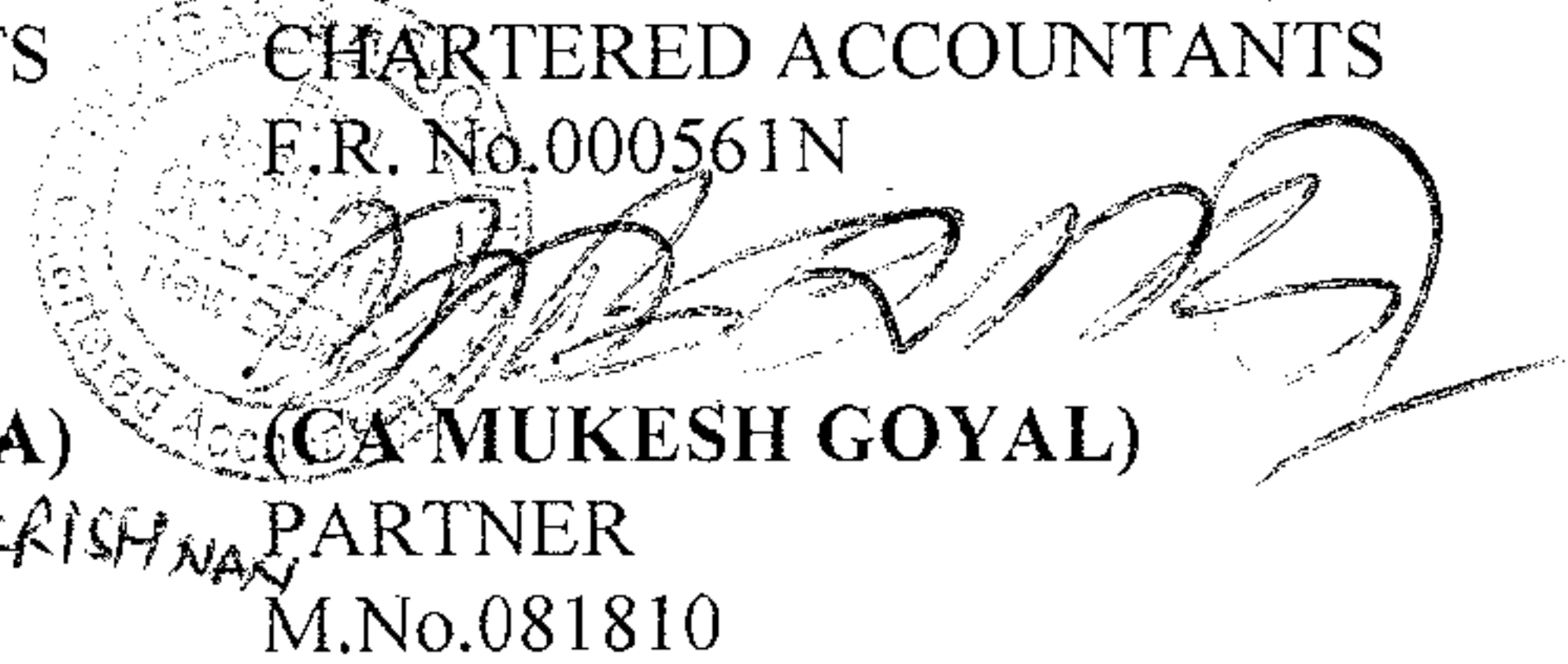
For M/s. KUMAR CHOIPRA &
ASSOCIATES
CHARTERED ACCOUNTANTS



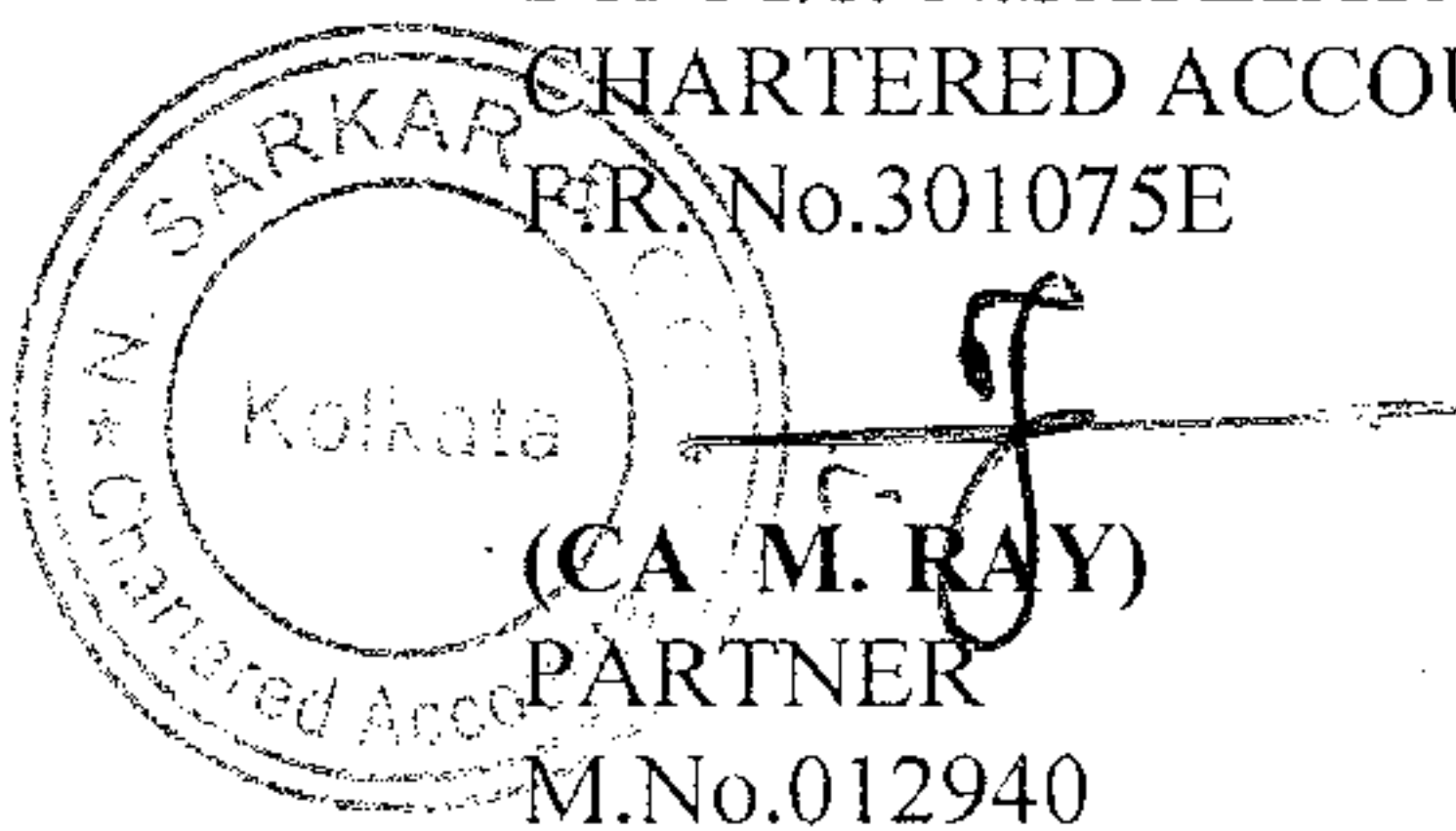
For M/s. P.K. SUBRAMANIAN &
CO
CHARTERED ACCOUNTANTS



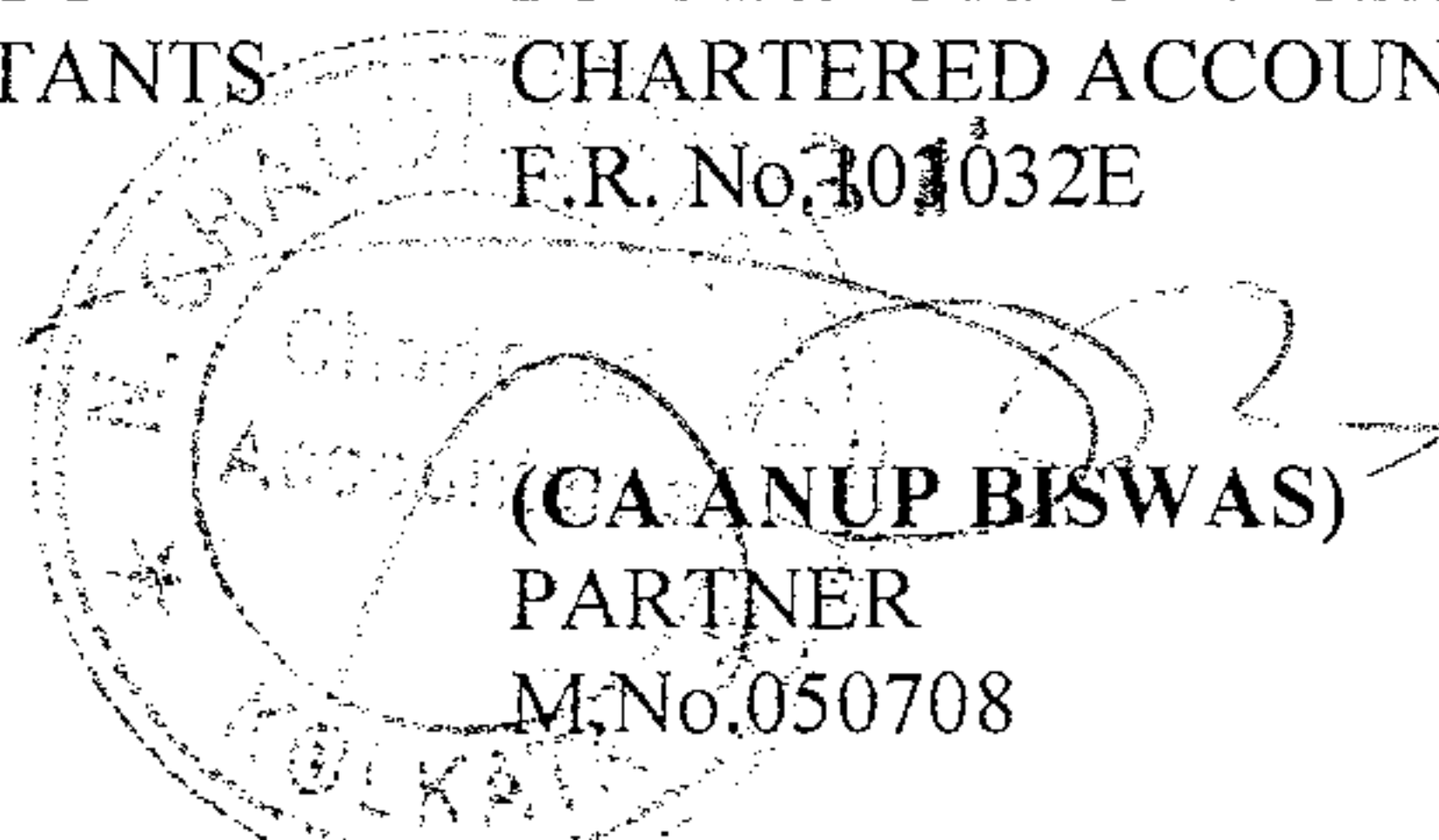
For M/s. DOOGAR &
ASSOCIATES
CHARTERED ACCOUNTANTS



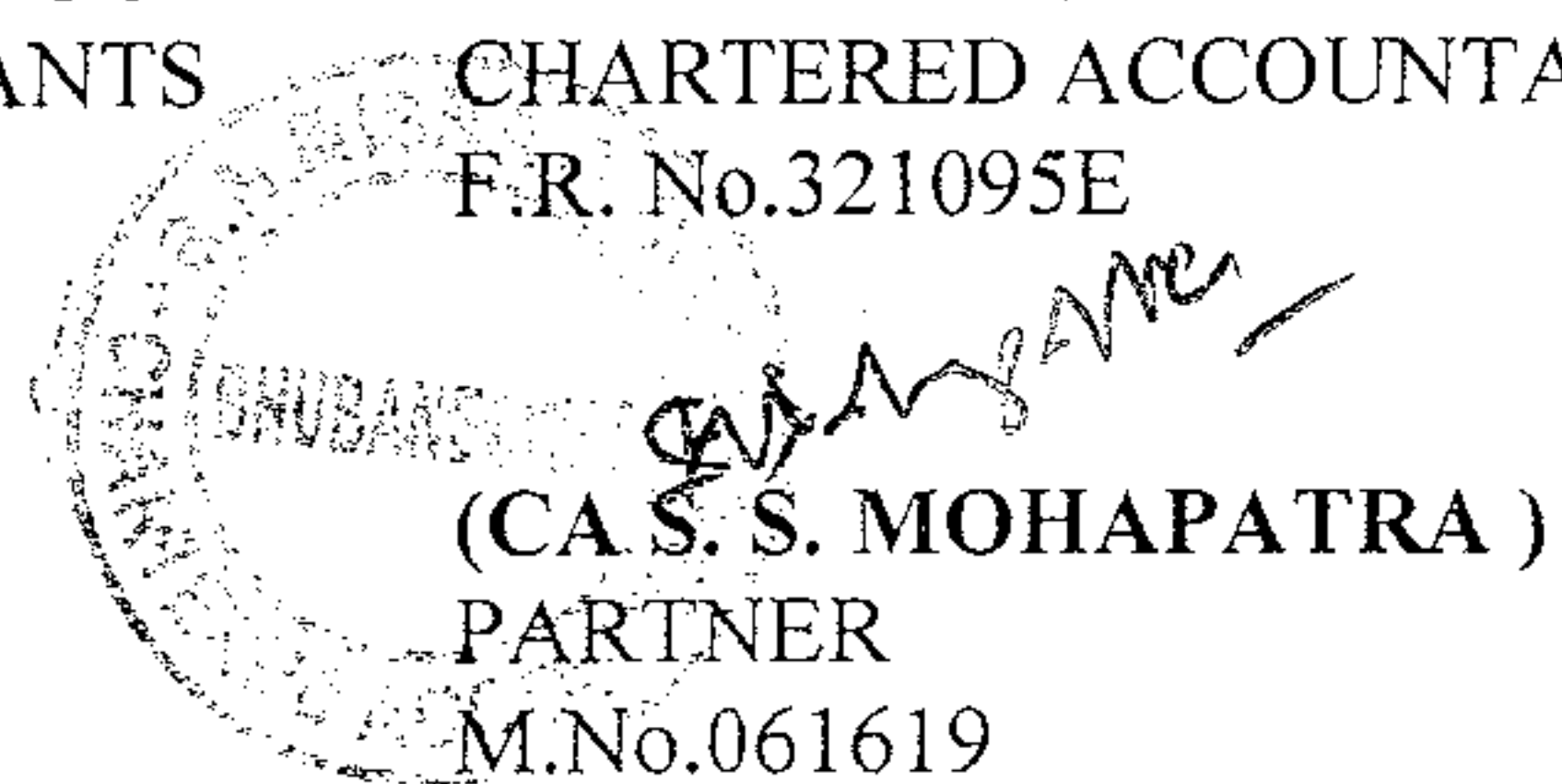
For M/s. N.SARKAR & CO
CHARTERED ACCOUNTANTS



For M/s. CHAUDHURI & CO.
CHARTERED ACCOUNTANTS



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



(GUMAN SINGH)
DIRECTOR AND CHAIRMAN OF AUDIT COMMITTEE

Place : Mumbai
Date: May 10, 2014

KUMAR CHOPRA & ASSOCIATES B-12 (Ground Floor) Kalindi Colony, Near Maharani Bagh, New Delhi- 110065	P K SUBRAMANIAM & CO 11-5-23, Kartik Complex Above Vijaya Bank, Bresthwarpet Raichur- 584101, Karnataka	DOOGAR & ASSOCIATES 13, Community Centre, East of Kailash, New Delhi - 110065
N SARKAR & CO 21 Prafulla Sarkar Street 2nd floor Kolkata- 700072, West Bengal	N CHAUDHURI & CO 10 Old Post Office Street. 2nd floor, Room No 61, Kolkata- 700001, West Bengal	B N MISRA & CO S-29 , Maitri Vihar, Phase – II In front of Satyam Development Centre Bhubaneswar- 751023, Orissa

INDEPENDENT AUDITORS' REPORT

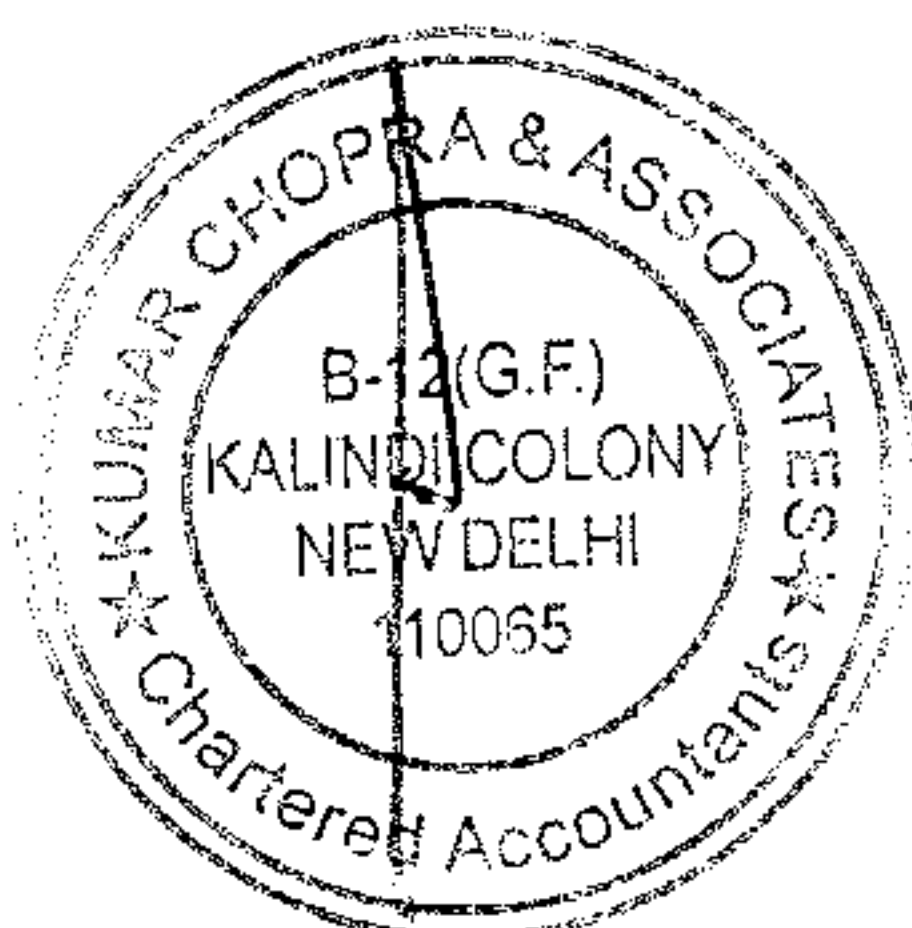
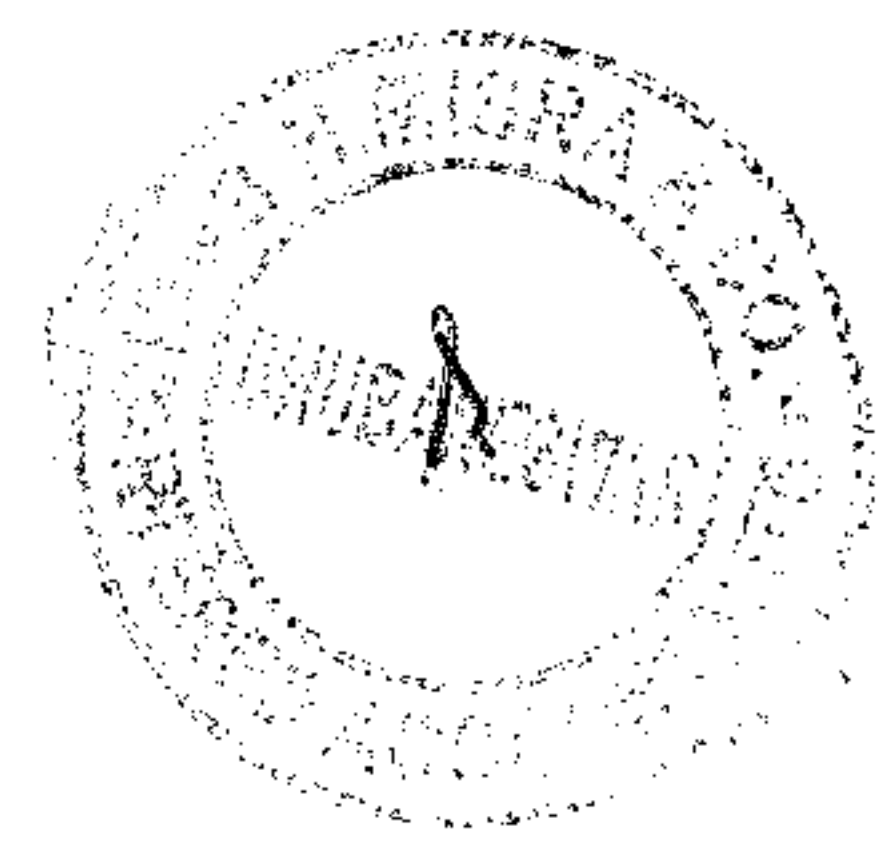
To
The President of India

Report On The Financial Statements

1. We have audited the accompanying financial statements of Central Bank of India as at March 31, 2014 which comprise the Balance Sheet as at March 31, 2014 and Profit and Loss Account and Cash Flow Statement for the year then ended and a summary of significant Accounting Policies and other explanatory information. Incorporated in these financial statements are the returns of 20 Branches, 38 Regional Offices audited by us out of a total of 4550 branches, 80 Regional Offices, and 1441 branches/ Service Support Branches audited by other branch auditors. Also incorporated in the Balance Sheet and Profit and Loss Account are the returns of 3089 branches, 42 Regional Offices which have not been subjected to audit. The unaudited branches account for 9.98% of advances, 38.61% of deposits, 8.78% of interest income and 31.70% of interest expense. The branches audited by us and those audited by other auditors have been selected by Bank in accordance with the guidelines issued by the Reserve Bank of India.

Management's Responsibility for the Financial Statements

2. Management of the Bank is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with Banking Regulation Act, 1949 and complying with Reserve Bank of India Guidelines issued from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that are free from material misstatements, whether due to fraud or error.

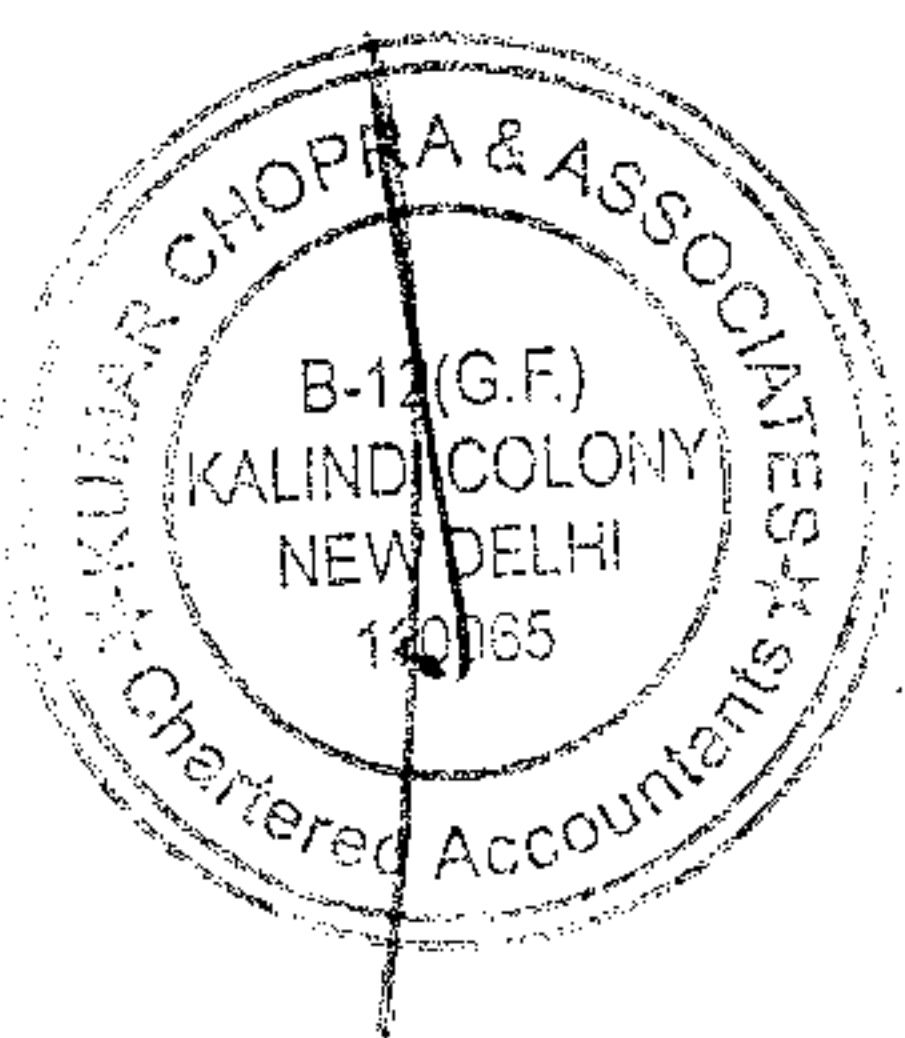


Auditor's Responsibility

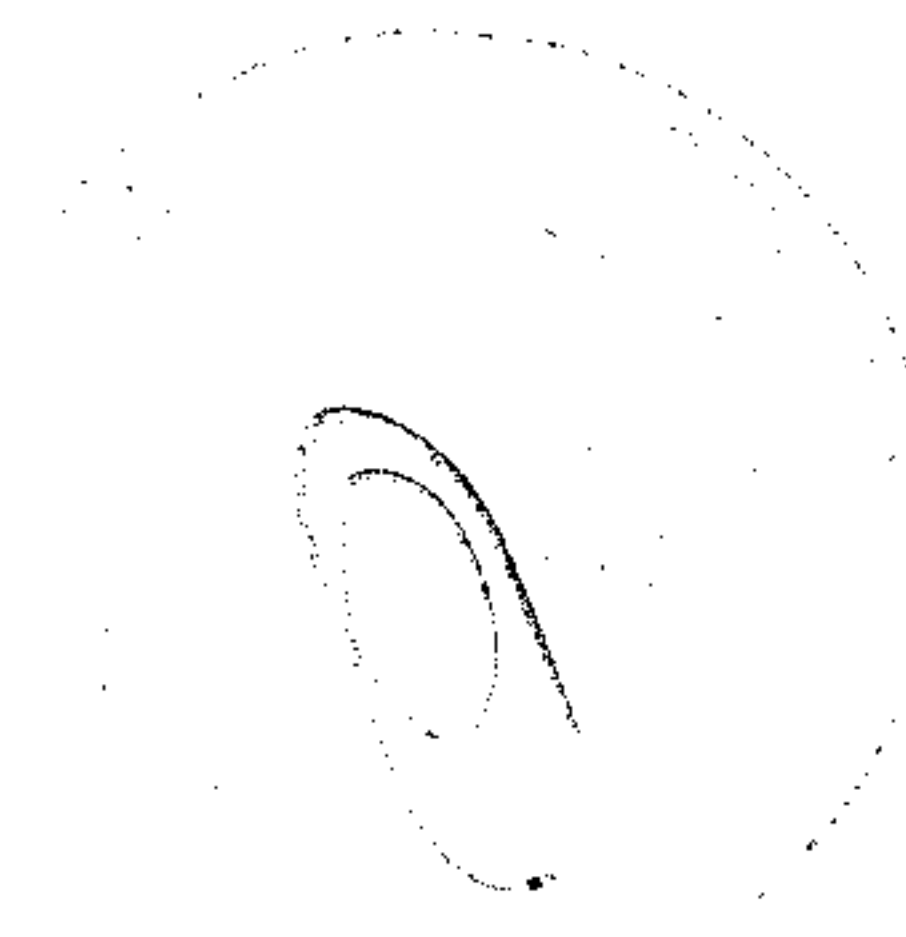
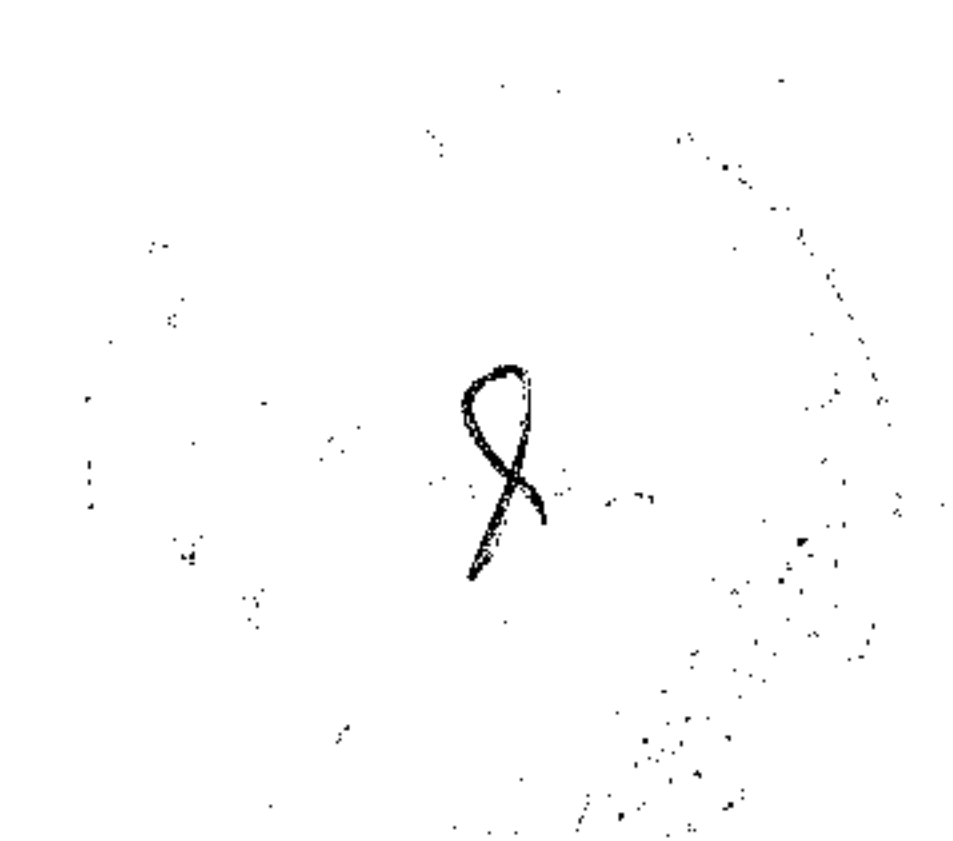
3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

6. In accordance with Standard on Audit (SA) 706 "Emphasis of Matter Paragraph" without qualifying our opinion, we draw attention to –
 - (i) Note no.10(c) of the Schedule 18 to the financial statements regarding deferment of pension liability and gratuity liability of the Bank, pursuant to the exemption granted by the Reserve Bank of India to the Public Sector banks from application of the provisions of Accounting Standard (AS) 15, Employees Benefits vide circular No.DBOP.BP.BC/80/21.04.018/2010-11 dated 09.02.2011 on "Re-opening of Pension Option to the employees of Public Sector Banks and Enhancement in Gratuity Limits Prudential Regulatory treatment" Accordingly, out of the unamortized amount of Rs.590.77 crore as on 01.04.2013, the Bank has amortised Rs.239.99 crore for Pension and Rs.55.40 crore for Gratuity being proportionate amount for the year ended March 31, 2014 and balance amount to be amortised in future period for Pension is Rs.239.98 crore and for Gratuity is Rs.55.40 crore.



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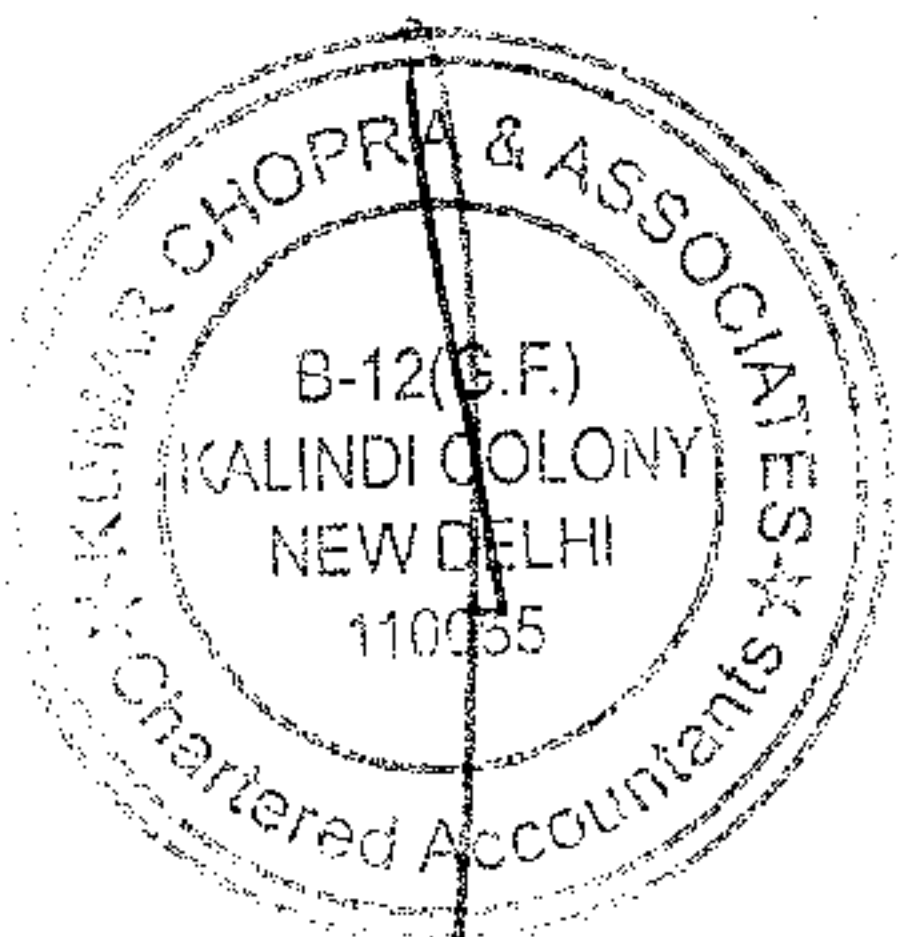
(ii) Note no.10 (g) of Schedule 18 to the financial statements, which describes the accounting treatment of the expenditure on creation of Deferred Tax Liability on Special Reserve under section 36(1) (viii) of the Income Tax Act, 1961 as at 31st March 2013, pursuant to RBI's circular No.DBOD.No.BP.BC. 77/21.04.018/2013-14 dated 20th December, 2013.

Opinion

7. In our opinion, as shown by the books of the bank, and to the best of our information and according to the explanations given to us, we report that:
- The Balance Sheet read with the Significant Accounting Policies and Notes thereon, is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the Bank as at March 31, 2014, in conformity with accounting principles generally accepted in India.
 - The Profit and Loss Account, read with the Significant Accounting Policies and Notes thereon shows a true balance of loss, in conformity with accounting principles generally accepted in India, for the year covered by the accounts; and
 - The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms 'A' & 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949.
9. Subject to the limitations of the audit indicated in paragraphs 1 to 5 above and as required by the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and subject also to the limitations of disclosure required therein, we report that:
- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory.
 - The transactions of the Bank which have come to our notice have been within the powers of the Bank.
 - The returns received from the Offices and Branches of the Bank, as supplemented with the information furnished by the Management, have been found adequate for the purposes of our audit.



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