



**NOTES ON ACCOUNTS FORMING PART OF REVIEWED
UNAUDITED FINANCIAL RESULTS FOR THE
QUARTER ENDED JUNE 30, 2013**

1. The above financial results for the quarter ended 30th June 2013 have been prepared following the same accounting policies and practices as were followed in the preparation of annual financial statements for the year ended March 31, 2013.
2. These financial results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank and have been approved by the Board of Directors at its meeting held on July 24, 2013.
3. These financial results for the quarter ended June 30, 2013 have been arrived at after considering the extant guidelines of Reserve Bank of India on prudential norms for Income Recognition, Asset Classification and Provisioning on Advances/ Investments. Provision for Depreciation on Fixed Assets has been made on proportionate basis. Employee benefits, provision for taxes and other necessary provisions have been made on estimated basis.
4. As on last reporting date i.e. March 31, 2013, "Acceptances, Endorsements and other Obligations" under Contingent Liabilities included invoked standby Letters of Credit extended to certain merchant exporters and manufacturers of Diamond Jewellery. These now stand devolved as funded exposure aggregating ₹ 956.33 crore on the current reporting date i.e. June 30, 2013. In the opinion of the management although there is no potential threat to the recovery, in view of the inherent weakness, the same has been classified as Sub Standard and have been subjected to adequate provisioning as per Prudential Norms.
5. Advance outstanding ₹ 370.00 crore from a marketing federation functioning under the Ministry of Agriculture is considered doubtful of recovery and necessary provision has been made therefor. The management is expecting a guarantee from the Government of India in this respect pursuant to the negotiations in progress including a one time settlement.
6. In accordance with circular No. DBOD No. BP.BC.80/21.04.018/2010-11 dated 09/02/2011, issued by Reserve Bank of India, the Bank has opted to amortize 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 31st March, 2011. Accordingly, out of the unamortized amount, the Bank has amortized Rs. 59.99 crore for Pension and Rs.13.85 crore for Gratuity being proportionate amount for the quarter ended June 30, 2013. The balance amount to be amortised in future period is Rs.516.92 crore

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

8. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on 30/06/2013
NIL	32	32	NIL

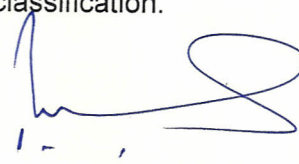
9. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to conform to current period's classification.



R. K. GOYAL
EXECUTIVE DIRECTOR



MALAY MUKHERJEE
EXECUTIVE DIRECTOR



M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: **Mumbai**

Date : **July 24, 2013**

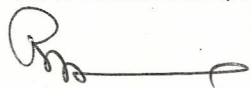
CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2013

(Rs in Lacs)

Sl. No.	Particulars	Quarter ended			Year ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2013	31.03.2013	30.06.2012	31.03.2013
a.	Segment Revenue				
	1. Treasury Operations	159169	135641	126206	518880
	2. Retail Banking Operations	155224	163489	125820	581699
	3. Wholesale Banking Operations	329747	334340	309393	1244142
	4. Other Banking Operations	0	0	0	0
	5. Unallocated	205	6887	1078	8077
	Total	644345	640357	562497	2352798
b.	Segment Results				
	1. Treasury Operations	23636	26782	18140	32643
	2. Retail Banking Operations	17310	10759	17364	90260
	3. Wholesale Banking Operations	58906	34019	42699	186277
	4. Other Banking Operations	0	0	0	0
	Total	99852	71560	78203	309180
c.	Unallocated Income/ (Expenses)	205	6887	1078	8077
d.	Operating Profit	100057	78447	79281	317257
e.	Provisions & Contingencies	98326	44508	35294	185281
f.	Income Tax	(462)	17024	10392	30480
g.	Net Profit	2193	16915	33595	101496
h.	Other Information				
i.	Segment Assets				
	1. Treasury Operations	3688113	3730628	2008256	3730628
	2. Retail Banking Operations	7807014	7255991	6120291	7255991
	3. Wholesale Banking Operations	15329287	15616988	15049860	15616988
	4. Other Banking Operations	0	0	0	0
	5. Unallocated Assets	225706	209347	209107	209347
	Total	27050120	26812954	23387514	26812954
j.	Segment Liabilities				
	1. Treasury Operations	3715648	3736412	2026681	3736412
	2. Retail Banking Operations	7347310	6809339	5799930	6809339
	3. Wholesale Banking Operations	14428950	14657683	14262090	14657683
	4. Other Banking Operations	0	0	0	0
	5. Unallocated Liabilities	1558212	1609520	1298813	1609520
	Total	27050120	26812954	23387514	26812954

* 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.



R. K. GOYAL
Executive Director



MALAY MUKHERJEE
Executive Director



M.V. TANKSALE
Chairman & Managing Director

Place: Mumbai

Date: July 24, 2013

CENTRAL BANK OF INDIA

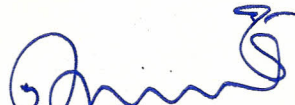
**REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2013**

[₹ in lacs]

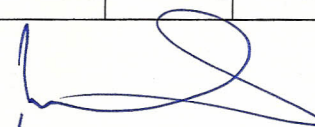
	Particulars	Quarter ended		Year ended	
		Reviewed	Audited	Reviewed	Audited
		30.06.2013	31.03.2013	30.06.2012	31.03.2013
1	Interest earned (a)+(b)+(c)+(d)	584557	576750	530262	2186065
a)	Interest/ discount on advances/ Bills	457593	437430	416829	1692253
b)	Income on Investments	125772	128303	112282	477866
c)	Interest on balances with Reserve Bank of India and other inter bank	986	4130	73	7869
d)	Others	206	6887	1078	8077
2	Other Income	59788	63607	32235	166733
3	Total Income (1+2)	644345	640357	562497	2352798
4	Interest Expended	430755	423311	392497	1612308
5	Operating Expenses (i)+(ii)	113533	138599	90719	423233
i)	Employees cost	80063	96509	64090	289155
ii)	Other Operating Expenses	33470	42090	26629	134078
6	Total Expenditure (4+5) excluding provisions and contingencies	544288	561910	483216	2035541
7	Operating Profit before Provisions and contingencies (3-6)	100057	78447	79281	317257
8	Provisions (other than tax) and Contingencies	98326	44508	35294	185281
9	Exceptional Items/Reversal of earlier year's tax provision)	0	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	1731	33939	43987	131976
11	Tax expense	(462)	17024	10392	30480
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	2193	16915	33595	101496
13	Extraordinary items (net of tax expense)	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	2193	16915	33595	101496
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	104458	104458	73611	104458
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1078369	1078369	820145	1078369
17	Analytical Ratios :				
i)	Percentage of shares held by Government of India	85.31	85.31	79.15	85.31
ii)	Capital Adequacy Ratio				
	As per Basel -II	11.43	11.49	11.58	11.49
	As per Basel -III	11.32	NA	NA	NA
iii)	Earnings Per share (EPS) (Not annualised)				
a)	Basic and diluted EPS before Extraordinary items	0.00	1.63	3.97	11.24
b)	Basic and diluted EPS after Extraordinary items	0.00	1.63	3.97	11.24
iv)	NPA Ratios :				
a)	i) Gross NPA	1052921	845618	750972	845618
	ii) Net NPA	652744	498755	485348	498755
b)	i) % of Gross NPA	6.03	4.80	4.87	4.80
	ii) % of Net NPA	3.85	2.90	3.22	2.90
c)	Return on Assets	0.03	0.28	0.61	0.44
18	Public Shareholding :				
-	No. of shares	153479990	153479990	153479990	153479990
-	Percentage of shareholding	14.69%	14.69%	20.85%	14.69%
19	Promoters & Promoter Group Shareholding				
a)	Pledged/Encumbered	NII	NII	NII	NII
	Number of Shares	NII	NII	NII	NII
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	NII	NII	NII	NII
	Percentage of shares (as a percentage of total share capital of the company)	NII	NII	NII	NII
b)	Non-encumbered				
	Number of Shares	891096964	891096964	582635426	891096964
	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)	85.31%	85.31%	79.15%	85.31%



R.K.GOYAL
EXECUTIVE DIRECTOR



MALAY MUKHERJEE
EXECUTIVE DIRECTOR



M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date : July 24, 2013.