



Central Office

केन्द्रीय कार्यालय

CO:MBD::2012-13

November 06, 2012

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

Dear Sirs,

Sub : Central Bank of India's Equity Shares
(Scrip Symbol/Code: CENTRALBK)
Clause 41: Unaudited Financial Results for the 2nd Quarter ended
30th September 2012

Please refer to our letter no. CO:MBD:2012-13:339 dated 23rd October 2012 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held at Mumbai on Tuesday, 6th November 2012, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the second quarter ended 30th September 2012.

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 ended 30th September 2012 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.

Kindly take the above on your record.

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • तार का पता: सेंट्रल ऑफ • दूरध्वनी : 2202 6428, 6638 7777 • फैक्स : (91-22) 2204 433

Chander Mukhi, Nariman Point, Mumbai - 400 021 • Gram : CENTOFF • Tel : 2202 6428, 6638 7777 • Fax : (91-22) 2204 433

www.centralbankofindia.co.in

CENTRAL BANK OF INDIA

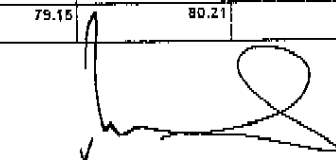
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2012

(₹ in lacs)

Particulars	Quarter ended		Half Year Ended		Year ended	
	Reviewed	Reviewed	Reviewed	Reviewed	Audited	Audited
	30.09.2012	30.09.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
1 Interest earned (a)+(b)-(c)-(d)	532857	530262	490963	1063119	946790	1914850
a) Interest/ discount on advances/ Bills	415597	416829	361751	832426	714187	1442048
b) Income on Investments	116299	112282	108754	228581	209794	434735
c) Interest on balances with Reserve Bank of India and other inter bank funds.	849	73	20458	922	22809	1160
d) Other income	112	1078	0	1190	0	37607
2 Operating Profit before Provisions and contingencies (3-6)	42712	35294	43053	78006	82356	178530
3 Provisions (other than tax) and Contingencies	0	0	0	0	0	-11238
4 Exceptional Items (Reversal of earlier year's tax provision)	38928	43987	36586	82915	76477	75872
5 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	6936	10392	12161	16328	23574	22568
10 Tax expense	32992	33595	24425	66587	52503	53304
11 Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	0	0	0	0	0	0
12 Extraordinary items (net of tax expense)	32992	33595	24425	66587	52503	53304
13 Net Profit (+)/ Loss (-) for the period (12-13)	73611	73611	64661	73611	64661	73611
14 Paid up equity share capital (Face Value of the Share Rs.10/-)	820145	820145	489815	820145	489815	820145
15 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).						
16 Analytical Ratios :						
i) Percentage of shares held by Government of India	79.15	79.15	80.21	79.15	80.21	79.15
ii) Capital Adequacy Ratio						
As per Basel-I	11.31	11.32	12.24	11.31	12.24	11.26
As per Basel-II	11.61	11.58	12.76	11.51	12.76	12.40
iii) Earnings Per share (EPS) (Not annualised)						
a) Basic and diluted EPS before Extraordinary items	3.88	3.87	3.21	7.85	7.08	6.95
b) Basic and diluted EPS after Extraordinary items	3.88	3.87	3.21	7.85	7.08	6.95
iv) NPA Ratios :						
a) i) Gross NPA	850707	750972	383951	850707	383951	727348
ii) Net NPA	559570	485348	175502	559570	175502	455677
b) i) % of Gross NPA	5.54	4.87	2.94	5.54	2.94	4.83
ii) % of Net NPA	3.80	3.22	1.37	3.80	1.37	3.08
c) Return on Assets	0.68	0.61	0.46	0.69	0.51	0.28
18 Public Shareholding :						
- No. of shares	153479990	153479990	127979990	153479990	127979990	153479990
- Percentage of shareholding	20.85	20.85	19.79	20.85	19.79	20.85
19 Promoters & Promoter Group Shareholding						
a) Pledged/Encumbered *	Nil	Nil	Nil	Nil	Nil	Nil
	Nil	Nil	Nil	Nil	Nil	Nil
Number of Shares	582635420	582635420	510620300	582635420	510620300	582635420
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)	79.15	79.15	80.21	79.15	80.21	79.15


MALAY MUKHERJEE
EXECUTIVE DIRECTOR


R.K. JUBEJ
EXECUTIVE DIRECTOR


M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date: Nov 06, 2012.

CENTRAL BANK OF INDIA**SEGMENT REPORT FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2012**

(Rs in Laacs)

Sl. No.	Particulars	Quarter ended			Half Year ended		Year ended
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
		30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
a.	Segment Revenue						
	1. Treasury Operations	122528	126206	125060	248734	242851	496407
	2. Retail Banking Operations	144886	125820	112373	270768	220884	446263
	3. Wholesale Banking Operations	28471	42699	4702	71170	37479	97984
	4. Other Banking Operations	0	0	0	0	0	0
	Total	81528	78203	79669	159731	158833	277262
c.	Unallocated Income/ (Expenses)	112	1078	0	1190	0	4233
d.	Operating Profit	81640	79281	79669	160921	158833	281495
e.	Provisions & Contingencies	42712	35294	43083	78006	82356	216861
f.	Income Tax	5936	10392	12161	16328	23974	11330
g.	Net Profit	32992	33595	24425	66587	52503	53304
h.	Other Information						
i.	Segment Assets						
	1. Treasury Operations	2545345	2008256	3051989	2545345	3051989	2674274
	2. Retail Banking Operations	6488356	6120291	5377774	6488356	5377774	5764848
	3. Wholesale Banking Operations	14618853	15049860	13236884	14618853	13236884	14307743
	4. Other Banking Operations	0	0	0	0	0	0
	5. Unallocated Assets	231893	209107	177203	231893	177203	233110
	Total	23884447	23387514	21843850	23884447	21843850	22979975
j.	Segment Liabilities						
	1. Treasury Operations	7421650	6882033	7514064	7421650	7514064	7373961
	2. Retail Banking Operations	4650924	4396248	3790599	4650924	3790599	4101742
	3. Wholesale Banking Operations	10478954	10810420	9330202	10478954	9330202	10180090
	4. Other Banking Operations	0	0	0	0	0	0
	5. Unallocated Liabilities	1332919	1298813	1208985	1332919	1208985	1324182
	Total	23884447	23387514	21843850	23884447	21843850	22979975

CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(Rs in lacs)

PARTICULARS	AS AT 30-Sep-12 Rs.	AS AT 30-Sep-11 Rs.
CAPITAL & LIABILITIES		
Capital	235,312	226,361
Reserves and Surplus	1,074,276	959,080
Deposits	20,353,777	18,828,646
Borrowings	1,458,952	1,128,305
Other Liabilities and Provisions	762,130	701,458
TOTAL	23,884,447	21,843,850
ASSETS		
Cash and Balances with Reserve Bank of India	980,173	1,165,224
Balances with Banks and Money at Call and		
Short Notice	153,713	135,881
Investments	6,480,434	6,286,958
Advances	15,006,920	12,823,474
Fixed Assets	250,847	238,827
Other Assets	1,012,360	1,193,486
TOTAL	23,884,447	21,843,850


MALAY MUKHERJEE

EXECUTIVE DIRECTOR


R.K. DUBEY

EXECUTIVE DIRECTOR


M.V. TANKSALE
 CHAIRMAN &
 MANAGING DIRECTOR

Place : Mumbai
 Date : November 06, 2012

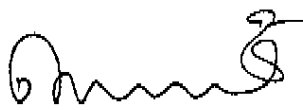


NOTES ON ACCOUNTS FORMING PART OF REVIEWED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2012

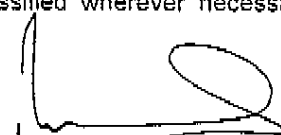
1. The financial results for the quarter/half year ended 30th September 2012 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2012.
2. The above financial results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank and have been approved by the Board of Directors at its meeting after considering extant guidelines of Reserve Bank of India (RBI) 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 provided on estimated basis.
4. 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 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 enhancement in the 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 amortised ₹ 119.99 crore for Pension and ₹ 27.70 crore for Gratuity being proportionate amount for the half year ended 30th September, 2012. The balance amount of Rs.599.96 crore for Pension and Rs.138.50 crore for Gratuity will be amortised in future periods.
5. The Bank has recognized Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.
6. Status of Investors' Complaints :

Complaints at the beginning of the Quarter	Received during the Quarter	Disposed Of during the Quarter	Pending as on 30.09.2012
NIL	100	100	NIL

7. Figures of the previous period have been regrouped/ reclassified wherever necessary to conform to current period classification.


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