

CO:MBD:2012-13:500

January 30, 2013

National Stock Exchange of India Limited

Listing Department

Exchange Plaza,

Plot No.C/1, 'G' Block

Bandra-Kurla Complex

Bandra (E), Mumbai-400 051

Dear Sirs,

Sub : Central Bank of India's Equity Shares

(Scrip Symbol/Code: CENTRALBK)

Clause 41: Unaudited Financial Results for the 3rd Quarter ended31st December 2012

Please refer to our letter no. CO:MBD:2012-13:455 dated January 03, 2013 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held at Mumbai on Wednesday, January 30, 2013, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the third quarter ended 31st December 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 third quarter ended 31st December 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.

We may further inform that the Board of Directors of the Bank at abovesaid meeting have also *inter alia*, considered and approved raising of additional equity capital upto the extent of Rs. 2406/- crore (Rupees Two Thousand Four Hundred and Six Crore only) by way of issue equity shares of face value of Rs. 10/- each at such price as may be decided as per SEBI (ICDR) Regulations, 2009 in favour of Government of India on preferential basis, subject to approval of Reserve Bank of India, shareholders and other statutory authorities (if any).

In this connection, an Extra-Ordinary General Meeting of shareholders will be held on Monday, 18th March, 2013 to consider and pass the necessary Special Resolution.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

ANAND KUMAR DAS

ASST GENERAL MANAGER-MBD/

COMPANY SECRETARY



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 December 31, 2012. These statements are the responsibility of the Bank's management and have been approved by the Board of Directors at their meeting held on January 30, 2013. 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 provides 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 which cover 56.89% of the advances portfolio (excluding Food Credit and advances of Asset Recovery branches of the Bank) and 60.36% of the Non-performing Assets of the Bank. Apart from the Review Report of 20 Branches, we have also relied upon various returns received from the branches of the bank.

M/s. K. S. Aiyar & Co.,
Chartered Accountants,
#7, Laxmi Mills,
Shakti Mills Lane,
(Off Dr. E. Moses Road),
Mahalaxmi,
Mumbai - 400 011.

M/s. D. Rangaswamy & Co.,
Chartered Accountants,
RC Towers, II Floor,
New 82, Old No. 27,
Josier Street,
Nungambakkam,
Chennai - 600 034.

M/s. SAMSAND & Associates,
Chartered Accountants,
4800/24, Bharat Ram Road,
Daryaganj,
New Delhi - 110 002.

M/s. P.K. Subramaniam & Co.
Chartered Accountants
11-5-23 Karthik Complex
Bresthwarpet
Raichur - 584101

M/s. Kumar Chopra & Associates,
Chartered Accountants,
B-12 Ground Floor,
Kalindi Colony,
New Delhi - 110065.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, 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 or that it has 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.

Place : Mumbai
Date : January 30, 2013

For M/s. SAMSAND & ASSOCIATES For M/s. KUMAR CHOPRA & ASSOCIATES For M/s. P.K. SUBRAMANIAM & CO
Chartered Accountants
F.R.NO.-103708N
PARTNER
(CA SANJAY MEHRA)
M. NO. 085389

For M/s. D. RANGASWAMY & CO.
Chartered Accountants
F.R.NO.-003073S
PARTNER
(CA R.K. AGGARWAL)
M. NO. 0815N
Chartered Accountants
B-12(G.F.)
KALINDI COLONY
NEW DELHI
110065

For M/s. GHIVA & CO.
Chartered Accountants
F.R.NO.-004135S
PARTNER
(CA U. SURENDRA PRAJAPATI)
M. NO. 027601

For M/s. K.S. AIYAR & CO.
Chartered Accountants
F.R.NO.-100186W
PARTNER
(CA SANTANU SHANKAR)
M. NO. 830927

For M/s. D. RANGASWAMY & CO.
Chartered Accountants
F.R.NO.-003073S
PARTNER
(JANANI RADHAKRISHNAN)
M. NO. 027037

For M/s. GHIVA & CO.
Chartered Accountants
F.R.NO.-001088C
PARTNER
(CA SANJAY GHOSH)
M. NO. 072467

**REVIEWED FINANCIAL RESULTS
FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2012**

Particulars	Quarter ended				Nine Months Ended				Year ended
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited	
1 Interest earned (a)+(b)+(c)+(d)	546196	532857	474149	1609315	1420939	1420939	1914950		
a) Interest/ discount on advances/ Bills	422397	415697	354566	1254823	1068853	1442048	434735		
b) Income on Investments	120982	116299	111991	349563	321785	33934	4233		
c) Interest on balances with Reserve Bank of India and other inter bank	2817	849	7492	3739	30301	33934	4233		
d) Others	0	112	0	1190	0	4233	4233		
2 Other Income	35685	35206	35737	103126	96366	139330	199330		
3 Total Income (1+2)	581881	568063	509886	1712441	1517305	2054480	250624		
4 Interest Expended	405229	391271	356293	1188997	1030434	1338086	374899		
5 Operating Expenses (i)+(ii)	98763	95152	92208	284634	266653	374899	250624		
i) Employees cost	66538	62018	64092	192646	187505	250624	250624		
ii) Other Operating Expenses	32225	33134	28116	91988	79148	124275	124275		
6 Total Expenditure (4+5) excluding provisions and contingencies	503992	486423	448501	1473631	1297087	1772985	1772985		
7 Operating Profit before Provisions and contingencies (3-6)	77889	81640	61385	238810	220218	281495	281495		
8 Provisions (other than tax) and Contingencies	62767	42712	48636	140773	130992	216861	216861		
9 Exceptional Items (Reversal of earlier year/tax provision)	0	0	0	0	0	(11238)	(11238)		
10 Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)	15122	38928	23987	98037	100464	75872	75872		
11 Tax expense	(2872)	6936	12663	13456	36637	22668	22668		
12 Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	17994	32992	11324	84581	63827	53304	53304		
13 Extraordinary Items (net of tax expense)	0	0	0	0	0	0	0		
14 Net Profit (+) / Loss (-) for the period (12-13)	17994	32992	11324	84581	63827	53304	53304		
15 Paid up equity share capital (Face Value of the Share Rs.10/-)	73611	73611	73611	73611	64661	73611	73611		
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	820145	820145	820145	820145	489815	820145	820145		
17 Analytical Ratios:									
i) Percentage of shares held by Government of India	79.15	79.15	80.21	79.15	80.21	79.15	79.15		
ii) Capital Adequacy Ratio									
As per Basel -I	10.82	11.31	12.20	10.82	12.20	11.96	11.96		
As per Basel -II	10.75	11.51	12.86	10.75	12.86	12.40	12.40		
iii) Earnings Per share (EPS) (Not annualised)									
a) Basic and diluted EPS before Extraordinary items	1.85	3.88	0.94	9.69	8.02	5.95	5.95		
b) Basic and diluted EPS after Extraordinary items	1.85	3.88	0.94	9.69	8.02	5.95	5.95		
iv) NPA Ratios:									
a) i) Gross NPA	893847	850707	492241	893847	492241	727346	727346		
ii) Net NPA	586362	569570	266880	586362	266880	455677	455677		
b) i) % of Gross NPA	5.64	5.64	3.69	5.64	3.69	4.83	4.83		
ii) % of Net NPA	3.79	3.80	2.04	3.79	2.04	3.09	3.09		
c) Return on Assets	0.31	0.68	0.22	0.60	0.41	0.26	0.26		
18 Public Shareholding:									
- No. of shares	153479990	153479990	127979990	153479990	127979990	153479990	153479990		
- Percentage of shareholding	20.85	20.85	19.79	20.85	19.79	20.85	20.85		
19 Promoters & Promoter Group Shareholding									
a) Pledged/Encumbered	NII	NII	NII	NII	NII	NII	NII		
Number of Shares	NII	NII	NII	NII	NII	NII	NII		
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	NII	NII	NII	NII	NII	NII	NII		
Percentage of shares (as a percentage of total share capital of the company)	NII	NII	NII	NII	NII	NII	NII		
b) Non-encumbered									
Number of Shares	582635426	582635426	518626336	582635426	518626336	582635426	582635426		
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	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	79.15		

R.K.GOYAL
EXECUTIVE DIRECTOR

MALAY MUKHERJEE
EXECUTIVE DIRECTOR

M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date: Jan 30, 2013

SEGMENT REPORT FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2012

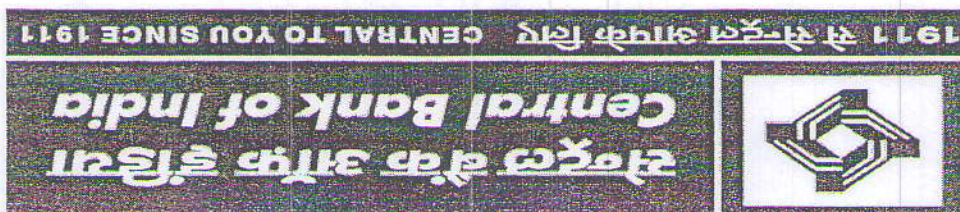
(Rs in Lacs)

Sl. No.	Particulars	Quarter ended			Nine Months ended			Year ended
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited	
a.	Segment Revenue	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012	
	1. Treasury Operations	134505	122528	57337	383239	219690	496407	
	2. Retail Banking Operations	141949	144888	129067	412657	410642	446263	
	3. Wholesale Banking Operations	305427	300535	323482	915355	886973	1107577	
	4. Other Banking Operations	0	0	0	0	0	0	
	5. Unallocated	0	112	0	1190	0	4233	
Total		581881	568063	509886	1712441	1517305	2054480	
b.	Segment Results							
	1. Treasury Operations	13057	38833	724	70030	44893	139800	
	2. Retail Banking Operations	22595	14224	17300	54183	55506	39478	
	3. Wholesale Banking Operations	42237	28471	43361	113407	119819	97984	
	4. Other Banking Operations	0	0	0	0	0	0	
	Total	77889	81528	61385	237620	220218	277262	
c.	Unallocated Income/(Expenses)	0	112	0	1190	0	4233	
d.	Operating Profit	77889	81640	61385	238810	220218	281495	
e.	Provisions & Contingencies	62767	42712	48636	140773	130992	216861	
f.	Income Tax	(2872)	5936	1425	13456	25399	11330	
g.	Net Profit	17994	32992	11324	84581	63827	53304	
h.	Other Information							
	Segment Assets							
i.	1. Treasury Operations	2677057	2545345	2914367	2677057	2914367	2674274	
	2. Retail Banking Operations	6807656	6488356	7955360	6807656	7955360	5764848	
	3. Wholesale Banking Operations	15010714	14618853	19103687	15010714	19103687	14307743	
	4. Other Banking Operations	0	0	0	0	0	0	
	5. Unallocated Assets	250433	231893	207032	250433	207032	233110	
	Total	24745860	23884447	30180446	24745860	30180446	22979975	
j.	Segment Liabilities							
	1. Treasury Operations	2687746	2556712	2808304	2687746	2808304	2866119	
	2. Retail Banking Operations	6459917	6146406	7682527	6459917	7682527	5396394	
	3. Wholesale Banking Operations	14244945	13848410	18448518	14244945	18448518	13393280	
	4. Other Banking Operations	0	0	0	0	0	0	
	5. Unallocated Liabilities	1353252	1332919	1241097	1353252	1241097	1324182	
Total		24745860	23884447	30180446	24745860	30180446	22979975	

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 DirectorMALAY MUKHERJEE
Executive DirectorM.V. TANAKSALE
Chairman & Managing DirectorPlace: Mumbai
Date: Jan 30, 2013

**NOTES ON ACCOUNTS FORMING PART OF REVIEWED
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ NINE MONTHS
PERIOD ENDED DECEMBER 31, 2012**



1. The above financial results for the quarter/ nine months period ended 31st December 2012 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, 2012.

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 January 30, 2013.

3. These financial results for the quarter/ nine months period ended December 31, 2012 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. 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 December 31, 2012.

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

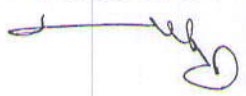




6. Status of Investors' Complaints:

Complaints: at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on 31/12/2012
NIL	60	60	NIL

7. 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. TANKALE
 CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai

Date : January 30, 2013

SUMMARISED BALANCE SHEET

[Rs. In lakhs]

PARTICULARS		AS ON	AS ON
		31-Dec-12	31-Dec-11
CAPITAL & LIABILITIES			
Capital		235312	226360
Reserves and Surplus		1091547	969617
Deposits		21220078	18822580
Borrowings		1249185	1030271
Other Liabilities and Provisions		949738	596648
TOTAL		24745860	21645476
ASSETS			
Cash and Balances with Reserve Bank of India		1175149	1111622
Balances with Banks and Money at Call and Short Notice		89137	117207
Investments		6266793	6247196
Advances		15462407	13066898
Fixed Assets		253069	239510
Other Assets		1499305	863043
TOTAL		24745860	21645476


 [R. K. GOYAL]
 EXECUTIVE DIRECTOR


 [MALAY MUKHERJEE]
 EXECUTIVE DIRECTOR


 [M. V. TANKSALE]
 CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
 Date : January 30, 2013