CENTRAL BANK OF INDIA

AUDITED FINANCIAL RESULTS
FOR THE QUARTER / YEAR ENDED MARCH 31, 2012

(₹ in lacs)

	Particulars	Quarter ended			Year ended	
		Audited	Reviewed	Audited	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011
	a) Interest/ discount on advances/ Bills	484011	474149	423230	1914950	1622057
	b) Income on Investments	373195	384666	312159	1442048	1125380
	c) Interest on balances with Reserve Bank of India and other inter bank funds.	112950	111991	97147	434735	376710
	d) Others	-29141	7492	847	1160	5679
2	Other Income	37007	0	13077	37007	14288
3	Total Income (1+2)	43164	35737	52291	139530	126504
4	Interest Expended	537175	509886	475521	2054480	1648561
5	Operating Expenses (i)+(ii)	367652	356293	280376	1398086	989523
	i) Employees cost	108246	92208	162034	374899	399899
	ii) Other Operating Expenses	63119	64092	132018	250624	296422
6	Total Expenditure (4+5) excluding provisions and contingencies	45127	28116	30016	124275	103477
7	Operating Profit before Provisions and contingencies (3-6)	475898	448501	442410	1772985	1389422
8	Provisions (other than tax) and Contingencies	61277	61385	33111	281495	259139
9	Exceptional Items(Reversal of earlier year'stax provision)	85869	48836	30602	216861	93222
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	0	-11238	0	-11238	0
11	Tax expense	-24692	23987	2509	75872	165917
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	-14069	12663	-10761	22568	40676
13	Extraordinary items (net of tax expense)	-10523	11324	13270	53304	125241
14	Net Profit (+)/ Loss (-) for the period (12-13)	0	0	0	0	0
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	-10523	11324	13270	53304	125241
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	73611	64681	40414	73611	40414
17	Analytical Ratios :	489815	489815	395909	489815	395909
	i) Percentage of shares held by Government of India					
	ii) Capital Adequacy Ratio	79.15	80.21	80.20	79.15	80.20
	As per Basel -I					
	As per Basel -II	11.96	12.20	10.74	11.96	10.74
	iii) Earnings Per share (EPS)	12.40	12.86	11.64	12.40	11.64
	a) Basic and diluted EPS before Extraordinary items					
	b) Basic and diluted EPS after Extraordinary items	(2.07)	0.94	* 2.00	5.95	* 22.04
	iv) NPA Ratios :	(2.07)	0.94	* 2.00	5.95	* 22.04
	a) i) Gross NPA					
	ii) Net NPA	727346	492241	239453	727346	239453
	b) i) % of Gross NPA	455677	266880	84729	455677	84729
	ii) % of Net NPA	4.83	3.69	1.82	4.83	1.82
	c) Return on Assets	3.09	2.04	0.65	3.09	0.65
18	Public Shareholding :	-	0.22	0.28	0.26	0.70
	- No. of shares					
	- Percentage of shareholding	153479990	127979990	80000000	153479990	80000000
19	Promoters & Promoter Group Shareholding	20.85	19.79	19.80	20.85	19.80
	a) Pledged/Encumbered					
	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	Nil	Nil	Nil	Nil	Nil
	Number of Shares					
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	582636426	518626336	324141460	582636426	324141460
	Percentage of shares (as a percentage of total share capital of the company)	100%	100%	100%	100%	100%
		79.15	80.21	80.20	79.15	80.20

* As per AS-20, restated consequent to Rights issue of Equity shares in April -2011.

R.K.DUBEY
EXECUTIVE DIRECTOR

V.R.IYER
EXECUTIVE DIRECTOR

M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date :7 May,2012.

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से सेन्ट्रल आपके लिए CENTRAL TO YOU SINCE 1911

NOTES ON ACCOUNTS FORMING PART OF AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED MARCH 31, 2012

1. The above financial results have been approved by the Board of Directors of the Bank at its meeting held on May 8, 2012.

2. The financial results for the quarter/year ended March 31, 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, 2011.

3. The financial results for the quarter/year ended March 31, 2012 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, Bank has raised Rs.2497.39 crore (including premium) from allotment of 24,24,64,866 equity shares of the face value of Rs.10/- each at the issue price of Rs.103/- per equity share (including premium of Rs.93/- per equity share) to the shareholders on rights basis. Bank has also raised Rs.945.31 crore (including premium) from allotment of 64,009,090 equity shares to Government of India and allotment of 25,500,000 equity shares to Life Insurance Corporation of India, of the face value of Rs.10/- each at issue price of Rs.105.61 per equity share (including premium of Rs.95.61 per equity share) on preferential basis and consequently the Government of India holding has decreased from 80.21% to 79.15%. Further, Bank has also raised Rs.500.00 crore in the form of Lower Tier II Bonds.

5. In accordance with circular No. 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 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 of Rs.1181.53 crore, the Bank has amortized Rs.239.98 crore for Pension and Rs.55.40 crore for Gratuity being proportionate amount for the year ended March 31, 2012.

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6. The Provisioning Coverage Ratio (PCR) of the Bank is 40.62%

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 31/03/2012
NIL	97	97	NIL

9. The Board of Directors have recommended a dividend @ 20% on the Equity subject to approval of Government of India and shareholders.

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

R. K. DUBEY
EXECUTIVE DIRECTOR

V. R. IYER
EXECUTIVE DIRECTOR

M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: **Mumbai**

Date : **May 8, 2012**

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER/YEAR ENDED MARCH 31, 2012

(Rs in Lacs)

Sl. No.	Particulars	Quarter ended			Year ended	
		Audited	Reviewed	Audited	Audited	
		31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011
a.	Segment Revenue					
	1. Treasury Operations	276717	57337	164047	496407	264456
	2. Retail Banking Operations	54422	129067	93064	465064	538922
	3. Wholesale Banking Operations	201805	323482	202992	1088778	828553
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated	4233	0	15419	4233	16630
	Total	537177	509886	475522	2054482	1648561
b.	Segment Results					
	1. Treasury Operations	220794	724	87515	265687	160895
	2. Retail Banking Operations	(52043)	17300	(29428)	3463	32164
	3. Wholesale Banking Operations	(111711)	43361	(40395)	8108	49450
	4. Other Banking Operations	0	0	0	0	0
	Total	57040	61385	17692	277258	242509
c.	Unallocated Income/ (Expenses)	4233	0	15419	4233	16630
d.	Operating Profit	61273	61385	33111	281491	259139
e.	Provisions & Contingencies	85865	48636	30602	216857	93222
f.	Income Tax	(14069)	1425	(10761)	11330	40676
g.	Net Profit	(10523)	11324	13270	53304	125241
h.	Other Information					
i.	Segment Assets					
	1. Treasury Operations	2674274	2914367	2534145	2674274	2534145
	2. Retail Banking Operations	5764848	7955360	5239956	5764848	5239956
	3. Wholesale Banking Operations	14307743	19103687	12973308	14307743	12973308
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated Assets	233110	207032	228323	233110	228323
	Total	22979975	30180446	20975732	22979975	20975732
j.	Segment Liabilities					
	1. Treasury Operations	7373961	7373961	3305900	7373961	3305900
	2. Retail Banking Operations	4101742	6340224	4766574	4101742	4766574
	3. Wholesale Banking Operations	10180090	15225164	11801287	10180090	11801287
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated Liabilities	1324182	1241097	1101971	1324182	1101971
	Total	22979975	30180446	20975732	22979975	20975732

R.K.DUBEY
Executive Director

V.R.IYER
Executive Director

M.V.TANKSALE
Chairman & Managing Director

Place: Mumbai
Date: May 08, 2012

STATEMENT OF ASSETS AND LIABILITIES

[₹ in lacs]

PARTICULARS	As at 31.03.2012 (Audited)	As at 31.03.2011 (Audited)
CAPITAL AND LIABILITIES		
Capital	235311.54	202114.15
Share Application Money	0.00	202568.36
Reserve and Surplus	1009841.04	686884.85
Deposits	19617332.68	17935601.53
Borrowings	1291959.61	1288797.94
Other Liabilities and provisions	825529.05	659765.86
Total	22979973.92	20975732.69
ASSETS		
Cash and Balances with Reserve Bank of India	1311417.72	1408199.16
Balances with Banks and Money at Call and Short Notice	101242.36	120080.97
Investment	5924326.51	5450448.83
Advances	14751285.03	12972540.66
Fixed Assets	247390.90	242538.62
Other Assets	644311.40	781924.45
Total	22979973.92	20975732.69

R.K.DUBEY
Executive Director

V.R.IYER
Executive Director

M.V.TANKSALE
Chairman & Managing Director

Place : Mumbai
Date : May 08, 2012