

CENTRAL BANK OF INDIA

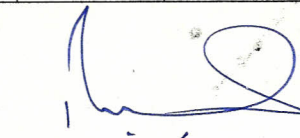
AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

[₹ in lacs]

	Particulars	Quarter ended			Year ended	Year ended
		Audited	Reviewed	Audited	Audited	Audited
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
1	Interest earned (a)+(b)+(c)+(d)	576750	546196	494011	2186065	1914950
a)	Interest/ discount on advances/ Bills	437430	422397	373195	1692253	1442048
b)	Income on Investments	128303	120982	112950	477866	434735
c)	Interest on balances with Reserve Bank of India and other inter bank funds.	4130	2817	3633	7869	33934
d)	Others	6887	0	4233	8077	4233
2	Other Income	63607	35685	43164	166733	139530
3	Total Income (1+2)	640357	581881	537175	2352798	2054480
4	Interest Expended	423311	405229	367652	1612308	1398086
5	Operating Expenses (i)+(ii)	138599	98763	108246	423233	374899
i)	Employees cost	96509	66538	63119	289155	250624
ii)	Other Operating Expenses	42090	32225	45127	134078	124275
6	Total Expenditure (4+5) excluding provisions and contingencies	561910	503992	475898	2035541	1772985
7	Operating Profit before Provisions and contingencies (3-6)	78447	77889	61277	317257	281495
8	Provisions (other than tax) and Contingencies	44508	62767	85869	185281	216861
9	Exceptional Items(Reversal of earlier year's tax provision)	0	0	0	0	-11238
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	33939	15122	-24592	131976	75872
11	Tax expense	17024	-2672	-14069	30480	22568
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	16915	17994	-10523	101496	53304
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	16915	17994	-10523	101496	53304
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	104458	73611	73611	104458	73611
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	820145	820145	489815	820145	489815
17	Analytical Ratios :					
i)	Percentage of shares held by Government of India	85.31	79.15	79.15	85.31	79.15
ii)	Capital Adequacy Ratio					
	As per Basel -I	11.33	10.82	11.96	11.33	11.96
	As per Basel -II	11.49	10.75	12.40	11.49	12.40
iii)	Earnings Per share (EPS) (Not annualised)					
a)	Basic and diluted EPS before Extraordinary items	1.63	1.85	-2.07	11.24	5.95
b)	Basic and diluted EPS after Extraordinary items	1.63	1.85	-2.07	11.24	5.95
iv)	NPA Ratios :					
a)	i) Gross NPA	845618	893847	727346	845618	727346
	ii) Net NPA	498755	586362	455677	498755	455677
b)	i) % of Gross NPA	4.80	5.64	4.83	4.80	4.83
	ii) % of Net NPA	2.90	3.79	3.09	2.90	3.09
c)	Return on Assets	0.28	0.31	-	0.44	0.26
18	Public Shareholding :					
-	No. of shares	153479990	153479990	153479990	153479990	153479990
-	Percentage of shareholding	14.69	20.85	20.85	14.69	20.85
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	89109664	582635426	582635426	891096964	582635426
	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)	85.31	79.15	79.15	85.31	79.15


R. K. GOYAL
EXECUTIVE DIRECTOR


MALAY MUKHERJEE
EXECUTIVE DIRECTOR


M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 10 ,2013

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER / YEAR ENDED MARCH 31, 2013

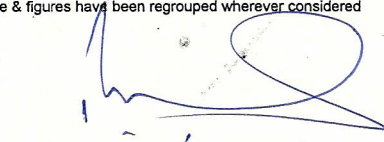
(Rs in Lacs)

Sl. No.	Particulars	Quarter ended			Year ended	Year ended
		Audited	Reviewed	Audited	Audited	Audited
		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
a.	Segment Revenue					
	1. Treasury Operations	135641	134505	115640	518880	496407
	2. Retail Banking Operations	163489	141949	116025	581699	446263
	3. Wholesale Banking Operations	334340	305427	301277	1244142	1107577
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated	6887	0	4233	8077	4233
	Total	640357	581881	537175	2352798	2054480
b.	Segment Results					
	1. Treasury Operations	26782	4292	23573	32643	68349
	2. Retail Banking Operations	10759	25329	9085	90260	60003
	3. Wholesale Banking Operations	34019	48268	24386	186277	148910
	4. Other Banking Operations	0	0	0	0	0
	Total	71560	77889	57044	309180	277262
c.	Unallocated Income/ (Expenses)	6887	0	4233	8077	4233
d.	Operating Profit	78447	77889	61277	317257	281495
e.	Provisions & Contingencies	44508	62767	85869	185281	216861
f.	Income Tax	17024	(2872)	(14069)	30480	11330
g.	Net Profit	16915	17994	(10523)	101496	53304
h.	Other Information					
i.	Segment Assets					
	1. Treasury Operations	3730628	2677057	2685905	3730628	2685905
	2. Retail Banking Operations	7255991	6807656	5787235	7255991	5787235
	3. Wholesale Banking Operations	15616988	15010714	14273725	15616988	14273725
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated Assets	209347	250433	233110	209347	233110
	Total	26812954	24745860	22979975	26812954	22979975
j.	Segment Liabilities					
	1. Treasury Operations	3736412	2687746	2866119	3736412	2866119
	2. Retail Banking Operations	6809339	6459917	5396394	6809339	5396394
	3. Wholesale Banking Operations	14657683	14244945	13393280	14657683	13393280
	4. Other Banking Operations	0	0	0	0	0
	5. Unallocated Liabilities	1609520	1353252	1324182	1609520	1324182
	Total	26812954	24745860	22979975	26812954	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 Director


MALAY MUKHERJEE
Executive Director


M.V. TANKSALE
Chairman & Managing Director

Place: Mumbai
Date: May 10, 2013

CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(Rs in Lacs)

PARTICULARS	As at 31.03.2013	As at 31.03.2012
	Audited	Audited
CAPITAL & LIABILITIES		
Capital	266,157.69	235,311.54
Reserves and Surplus	1265127.43	1,009,841.04
Deposits	22603831.48	19,617,332.68
Borrowings	1830551.17	1,291,959.61
Other Liabilities and Provisions	847287.13	825,529.05
TOTAL	26,812,954.90	22,979,973.92
ASSETS		
Cash and Balances with Reserve Bank of India	1356016.67	1,311,417.72
Balances with Banks and Money at Call and Short Notice	53204.49	101,242.36
Investments	7260379.37	5,924,326.51
Advances	17193584.33	14,751,285.03
Fixed Assets	268475.46	247,390.90
Other Assets	681294.58	644,311.40
TOTAL	26,812,954.90	22,979,973.92



R. K. GOYAL
EXECUTIVE DIRECTOR



MALAY MUKHERJEE
EXECUTIVE DIRECTOR



M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 10, 2013



**NOTES ON ACCOUNTS FORMING PART OF AUDITED FINANCIAL
RESULTS FOR THE QUARTER/YEAR ENDED MARCH 31, 2013**

1. The above financial results have been approved by the Board of Directors of the Bank at its meeting held on May 10, 2013.
2. The financial results for the quarter/year ended March 31, 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, 2012.
3. The financial results for the quarter/year ended March 31, 2013 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.2406 crore from preferential allotment of 30,84,60,538 equity shares of the face value of Rs.10/- each at an issue price of Rs.78/- per equity share (including premium of Rs.68/- per equity share) to Government of India. Consequently the Government of India holding has increased from 79.15% to 85.31%. In addition, the Bank has also raised Rs.500 crore through unsecured perpetual Tier I 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, 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, 2013.

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6. The Provisioning Coverage Ratio (PCR) of the Bank is 47.75%
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 31/03/2013
NIL	71	71	NIL

9. The Board of Directors have recommended a dividend @ 25% 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. GOYAL
EXECUTIVE DIRECTOR



MALAY MUKHERJEE
EXECUTIVE DIRECTOR



M.V. TANKSALE
CHAIRMAN & MANAGING DIRECTOR

Place: **Mumbai**

Date : **May 10, 2013**