CO:MBD:2018-19: 17th May, 2018

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051	General Manager Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001

Dear Sir/Madam,

Sub : - Audited Financial Results for the fourth Quarter & Financial Year ended 31st March 2018
- Meeting of Board of Directors to be held on 25th May, 2018

1) Please refer to our letter dated 8th May 2018 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Thursday, 17th May 2018, *inter-alia* to consider and take on record audited standalone and consolidated financial results of the Bank for the quarter / financial year ended 31st March 2018.

Further to above, pursuant to Regulation 33 of the SEBI(Listing Obligations & Disclosure Requirements) Regulations 2015, we enclose herewith copy of Audited Standalone Financial Results of the Bank alongwith Auditors Report thereon, for the Financial Year ended 31st March 2018 approved at the meeting of the Board of Directors of the Bank held today. The meeting of Board of Directors commenced at 4.00 PM and concluded at 6.45 PM

2) In the abovesaid meeting, Board of Directors have also approved the proposal seeking approval of shareholders in advance to raise the equity capital upto Rs. 8000.00 crore during Financial year 2018-19 through various modes such as- Preferential Issue, QIP, Rights Issue, FPO, etc. subject to approval of Government of India, Reserve Bank of India and other statutory authorities (if any) in the forthcoming Annual General Meeting.

3) Another meeting of the Board of Directors will be held on 25th May, 2018 *inter alia* to discuss and approve the following:-

i) To consider and take on record audited consolidated financial results of the Bank for the financial year ended 31st March, 2018 and to fix the day, date, time and venue of Eleventh Annual General Meeting (AGM) and approve the notice thereof.

As required, immediately after the Meeting, Results as above will be furnished to the Stock Exchanges.

ii) To consider and approve the proposal for election of one shareholder director from amongst the shareholders other than Central Government to be held at forthcoming Annual General Meeting of the shareholders of the Bank. The Board may fix Tuesday, 29th May, 2018 as the **'Specified Date'** for the purpose of ascertaining the shareholders who are entitled to participate i.e. nominate, contest and vote in the said election.

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • दूरध्वनी : 2202 6428, 6638 7777 • फैक्स : (91-22) 2204 4336

4) Vide our abovesaid letter dated 8th May 2018 we had also intimated that the trading window for Directors and Designated Employees shall remain closed from 08.05.2018 to 19.05.2018 (both days inclusive) in view of Meeting of Board of Directors scheduled on 17th May, 2018. We now inform that closure of trading window has been further extended till 27.05.2018 in view of another meeting of Board of Directors of the Bank scheduled to be held on 25th May 2018. Trading window will now re-open w.e.f 28.05.2018.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

ANAND KUMAR DAS
ASSTT GENERAL MANAGER-MBD/
COMPANY SECRETARY

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • दूरध्वनी : 2202 6428, 6638 7777 • फैक्स : (91-22) 2204 4336

LODHA & CO. Chartered Accountants, 14 Government Place East KOLKATA-700069	**PATHAK H D & ASSOCIATES** Chartered Accountants, 814-815, Tulsiani Chambers, 212, Nariman Point, MUMBAI- 400021
S. K. MEHTA & CO. Chartered Accountants, 504, KirtiMahal, 19, Rajendra Place NEW DELHI-110008	**BORKAR & MUZUMDAR** Chartered Accountants, 21/168, Anand Nagar Om CHS, Anand Nagar Lane, Off Nehru Road, Vakola , Santacruz East, MUMBAI 400 055

INDEPENDENT AUDITORS' REPORT

To
The Members of Central Bank of India

Report on the Standalone Financial Statements

1. We have audited the accompanying Standalone Financial Statementsof Central Bank of India (the "Bank") as at March 31, 2018 which comprise the Balance Sheet as at March 31, 2018 and the Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies, notes and other explanatory information. Incorporated in these Standalone Financial Statements are the returns of 20 Branches audited by us and 2400branches audited by Statutory Branch Auditors. The branches audited by us and those audited by other auditors have been selected by Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also incorporated in the Balance Sheet and Profit and Loss Account are the returns of 2265 branches, which have not been subjected to audit. These unaudited branches account for 9.94per cent of advances, 21.67 per cent of deposits,5.16per cent of interest income and 19.09per cent of interest expense.

Management's Responsibility for the Financial Statements

2. The Bank's Management is responsible for the preparation of these Standalone Financial Statements in accordance with Banking Regulation Act, 1949, Reserve Bank of India Guidelines and circulars issued from time to time and accounting standards generally accepted in India. This responsibility of the management includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Standalone Financial Statementsthat are free from material misstatements, whether due to fraud or error.

Auditors' Responsibility

3. Our responsibility is to express an opinion on these Standalone Financial Statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the Standalone Financial Statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Standalone Financial Statements. The procedures selected depend on the auditor's judgment including the assessment of the risks of material misstatement of the Standalone Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the Standalone Financial Statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by Management, as well as evaluating the overall presentation of the Standalone Financial Statements.

5. We believe that the audit evidence that we have obtained is sufficient and appropriate to provide basis for our audit opinion.

Opinion

6. In our opinion, as shown by the books of the bank, and to the best of our information and according to the explanations given to us:

   a) the Balance Sheet, read with significant accounting policies and the notes thereon, is full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the Bank as at March 31, 2018 in conformity with accounting principles generally accepted in India;
   b) the Profit and Loss Account, read with significant accounting policies and the notes thereon shows a true balance of loss, in conformity with accounting principles generally accepted in India, for the year covered by the account; and
   c) the Cash Flow Statement gives true and fair view of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

8. Subject to the limitations of the audit indicated in paragraph 1 to 5 above and as required by the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970/1980 and also subject to the limitations of disclosures required therein, we report that:

   a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
   b) The transactions, which have come to our notice, have been within the powers ofthe Bank; and
   c) The returns received from the offices and branches of the Bank, as supplemented by the information furnished by the Management, have been found adequate for the purposes of our audit.

9. We further report that:

a) the Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and returns;
b) the reports on the accounts of the branch offices audited by branch auditors of the bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report;
c) In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement comply with the applicable Accounting Standards.

For LODHA & CO. CHARTERED ACCOUNTANTS F.R.No.301051E **(CA GAURAV LODHA)** PARTNER M.No.507462	**For PATHAK H D & ASSOCIATES** CHARTERED ACCOUNTANTS F.R.No.107783W **(CA B.P. CHATURVEDI)** PARTNER M.No.015585
For S. K. MEHTA & CO. CHARTERED ACCOUNTANTS F.R. No.000478N **(CA JYOTI BAGGA)** PARTNER M.No.087002	**For BORKAR & MUZUMDAR** CHARTERED ACCOUNTANTS F.R. No. 101569W **(CA B M AGARWAL)** PARTNER M.No.033254

Place: Delhi
Date: May 17, 2018

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

CENTRAL OFFICE

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone annual Accounts of the Bank for the Financial Year ended March 31, 2018 contain unmodified opinion.

(B K SINGAL)
GENERAL MANAGER & CFO

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place: Delhi
Date : May 17, 2018

CENTRAL BANK OF INDIA
Audited Financial Results for the Quarter and Year ended March 31, 2018

(Rs in Lakh)

	Particulars	Quarter Ended			Year Ended	Year Ended
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017
		Audited	Reviewed	Audited	Audited	Audited
1	Interest earned (a) + (b) + (c) + (d)	5,63,199	6,02,655	6,23,995	24,03,551	24,66,141
	(a) Interest/discount on advances/bills	3,39,936	3,79,574	3,78,887	14,47,875	16,28,341
	(b) Income on investments	1,87,148	1,76,597	1,93,609	7,13,736	7,37,185
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	23,843	37,208	34,320	2,05,854	63,882
	(d) Others	12,272	9,276	17,179	36,086	36,733
2	Other Income	66,951	56,277	88,110	2,62,235	2,87,564
A.	**TOTAL INCOME (1+2)**	**6,30,150**	**6,58,932**	**7,12,105**	**26,65,786**	**27,53,705**
3	Interest Expended	4,13,214	4,04,913	4,52,447	17,51,851	18,08,740
4	Operating Expenses (e) + (f)	1,62,218	1,67,437	1,53,078	6,40,637	6,36,102
	(e) Employees cost	91,412	1,06,764	90,321	3,98,337	4,21,431
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	70,806	60,673	62,757	2,42,300	2,14,671
B.	**TOTAL EXPENDITURE (3)+(4)** (excluding Provisions and Contingencies)	**5,75,432**	**5,72,350**	**6,05,525**	**23,92,488**	**24,44,842**
C.	**OPERATING PROFIT (A-B)** (Profit before Provisions & Contingencies)	**54,718**	**86,582**	**1,06,580**	**2,73,298**	**3,08,863**
D.	**Provisions (other than tax) and Contingencies.**	**3,97,125**	**3,42,703**	**1,92,666**	**10,62,896**	**6,61,753**
	(Of which provisions for Non-Performing Assets)	4,83,247	3,08,156	2,02,270	10,73,493	5,98,263
E.	**Exceptional Items**	-	-	-	-	-
F.	**Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)**	**(3,42,407)**	**(2,56,121)**	**(86,086)**	**(7,89,598)**	**(3,52,890)**
G.	**Tax Expenses**	**(1,31,056)**	**(89,699)**	**(26,909)**	**(2,79,107)**	**(1,08,980)**
H.	**Net Profit / (Loss) from Ordinary Activities After Tax (F-G)**	**(2,11,351)**	**(1,66,422)**	**(59,177)**	**(5,10,491)**	**(2,43,910)**
I.	**Extraordinary items (net of tax expense)**	-	-	-	-	-
J.	**Net Profit / (Loss) for the period (H-I)**	**(2,11,351)**	**(1,66,422)**	**(59,177)**	**(5,10,491)**	**(2,43,910)**
5	Paid-up equity share capital (Face value of Rs.10/- per share)	2,61,816	1,96,775	1,90,217	2,61,816	1,90,217
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	12,23,714	-	12,16,059	12,23,714	12,16,059
7	Analytical Ratios					
	(i) Percentage of shares held by Government of India	86.40	81.91	81.28	86.40	81.28
	(ii) Capital Adequacy Ratio-Basel III (%)	9.04	7.87	10.95	9.04	10.95
	(a) CET 1 Ratio (%)	7.01	5.87	8.62	7.01	8.62
	(b) Additional Tier 1 Ratio (%)	-	-	-	-	-
	(iii) Earning per Share(in Rs.) Basic and diluted EPS before and after Extraordinary Items, net of Tax Expense [not annualised]	(10.55)	(8.58)	(3.11)	(26.34)	(13.35)
	(iv) (a) Amount of Gross Non-performing Assets	38,13,070	32,49,085	27,25,133	38,13,070	27,25,133
	(b) Amount of Net Non-Performing Assets	17,37,787	15,31,068	14,21,783	17,37,787	14,21,783
	(c) % of Gross Non-performing Assets	21.48	18.08	17.81	21.48	17.81
	(d) % of Net Non-Performing Assets	11.10	9.45	10.20	11.10	10.20
	(v) Return on Assets (Annualised) - (%)	(2.75)	(2.13)	(0.75)	(1.61)	(0.80)

B.S.SHEKHAWAT
EXECUTIVE DIRECTOR

P.RAMANA MURTHY
EXECUTIVE DIRECTOR

B.K.DIVAKARA
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Delhi
Date : May 17, 2018

LODHA & CO. KOLKATA Chartered Accountants

PATHAK H.D. & ASSOCIATES MUMBAI

S.K.MEHTA & CO. CHARTERED ACCOUNTANTS

BORKAR & MUZUMDAR MUMBAI F.R. NO. 101569W CHARTERED ACCOUNTANTS

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018

(Rs. In Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		Audited	Unaudited	Audited	Audited	Audited
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017
A.	Segment Revenue					
	1. Treasury Operations	2,22,314	2,39,470	2,78,403	10,23,935	9,86,404
	2. Retail Banking Operations	2,14,013	2,12,185	2,03,602	8,08,304	8,16,026
	3. Wholesale Banking Operations	1,93,823	2,07,277	2,30,101	8,33,547	9,51,276
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	-	-	-	-	-
	Total	6,30,150	6,58,932	7,12,106	26,65,786	27,53,706
	Less: Inter Segment Revenue	-	-	-	-	-
	Net Sales/Income From Operations	6,30,150	6,58,932	7,12,106	26,65,786	27,53,706
B.	Segment Results(Profit(+)/Loss(-) before tax and interest from each segment)					
	1. Treasury Operations	58,609	(30,351)	62,333	94,090	2,09,030
	2. Retail Banking Operations	3,247	2,272	2,634	6,978	15,514
	3. Wholesale Banking Operations	(4,00,024)	(2,24,199)	(1,47,036)	(8,75,266)	(5,61,316)
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	(4,238)	(3,843)	(4,017)	(15,398)	(16,118)
	Total	(3,42,407)	(2,56,121)	(86,086)	(7,89,597)	(3,52,890)
	Less: (i) Interest	-	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-
	Total Profit Before Tax	(3,42,407)	(2,56,121)	(86,086)	(7,89,597)	(3,52,890)
C.	Segment Assets					
	1. Treasury Operations	1,46,51,322	1,42,82,058	1,52,95,941	1,46,51,322	1,52,95,941
	2. Retail Banking Operations	86,96,340	79,20,464	74,00,125	86,96,340	74,00,125
	3. Wholesale Banking Operations	79,49,955	91,82,577	96,18,754	79,49,955	96,18,754
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Assets	13,24,910	12,05,813	10,25,374	13,24,910	10,25,374
	Total	3,26,22,527	3,25,90,912	3,33,40,194	3,26,22,527	3,33,40,194
D.	Segment Liabilities					
	1. Treasury Operations	1,49,29,672	1,45,81,215	1,54,77,906	1,49,29,672	1,54,77,906
	2. Retail Banking Operations	83,03,484	83,32,639	75,38,283	83,03,484	75,38,283
	3. Wholesale Banking Operations	75,90,817	81,50,654	85,28,891	75,90,817	85,28,891
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-
	Total	3,08,23,973	3,10,64,508	3,15,45,080	3,08,23,973	3,15,45,080
E.	Capital Employed					
	1. Treasury Operations	(2,78,350)	(2,99,157)	(1,81,965)	(2,78,350)	(1,81,965)
	2. Retail Banking Operations	3,92,856	(4,12,175)	(1,38,158)	3,92,856	(1,38,158)
	3. Wholesale Banking Operations	3,59,138	10,31,923	10,89,863	3,59,138	10,89,863
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	13,24,910	12,05,813	10,25,374	13,24,910	10,25,374
	Total	17,98,554	15,26,404	17,95,114	17,98,554	17,95,114

* 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 year classification.

B.S. SHEKHAWAT
Executive Director

P.RAMANA MURTHY
Executive Director

B.K. DIVAKARA
Executive Director

RAJEEV RISHI
Chairman & Managing Director

Place: Delhi
Date : May 17, 2018

LODHA & CO. KOLKATA

PATHAK H.D. & ASSOCIATES MUMBAI

S.K.MEHTA & CO.

BORKAR & MUZUMDAR MUMBAI FR. NO. 101569W

CENTRAL BANK OF INDIA

STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

PARTICULARS	As at 31.03.2018 Audited	As at 31.03.2017 Audited
CAPITAL & LIABILITIES		
Capital	2,61,815.58	1,90,217.10
Reserves and Surplus	15,36,737.78	15,36,596.90
Share application Money pending allottment	-	68,300.00
Deposits	2,94,83,885.73	2,96,67,119.34
Borrowings	5,70,611.62	9,28,244.53
Other Liabilities and Provisions	7,69,476.83	9,49,716.55
TOTAL	**3,26,22,527.54**	**3,33,40,194.42**
ASSETS		
Cash and Balances with Reserve Bank of India	35,99,990.88	75,08,675.51
Balances with Banks and Money at Call and Short Notice	3,22,852.65	3,67,977.71
Investments	1,02,63,161.22	92,09,487.79
Advances	1,56,54,217.71	1,39,39,876.98
Fixed Assets	4,34,338.11	4,29,037.40
Other Assets	23,47,966.97	18,85,139.03
TOTAL	**3,26,22,527.54**	**3,33,40,194.42**

B.S. SHEKHAWAT
EXECUTIVE DIRECTOR

P. RAMANA MURTHY
EXECUTIVE DIRECTOR

B. K. DIVAKARA
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place:Delhi
Date : May 17, 2018

LODHA & CO. KOLKATA Chartered Accountants

PATHAK H.D. & ASSOCIATES MUMBAI CHARTERED ACCOUNTANTS

S.K.MEHTA & CO. FRN.000478N CHARTERED ACCOUNTANTS

BORKAR & MUZUMDAR MUMBAI F.R. NO. 101569W CHARTERED ACCOUNTANTS

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

NOTES ON ACCOUNTS FORMING PART OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018.

1. The above Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors of the Bank at its meeting held on May 17, 2018. The same have been audited by Statutory Auditors of the Bank.

2. There has been no change in the accounting policies followed during the quarter/year ended March 31, 2018 as compared to those followed in the preceding financial year ended March 31, 2017.

3. Financial Results for the quarter and year ended March 31, 2018 have been arrived at after considering provisions for Non-Performing Assets, Restructured Assets, Standard Assets, Standard Derivative Exposures and Investment Depreciation which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India.

4. During the year, the Bank has allotted 96,01,536 Equity Shares of Rs.10/- each at a premium of Rs.94.15 per share on18.08.2017, 5,59,76,956 Equity Shares of Rs.10/- each at a premium of Rs.94.15 per share on 16.11.2017 (against share application money of Rs. 583 crore held on March 31, 2017, arising on extinguishment of 5830 Innovative Perpetual Debt Instruments (IPDI) of face value of Rs.10 lakh each held by Government of India), 3,88,45,460 Equity Shares of Rs.10/- each at a premium of Rs.73.15 per share and 61,15,60,839 Equity Shares of Rs.10/- each at a premium of Rs.69.06 per share on 27.03.2018 on preferential basis to Government of India.

5. As per RBI Circular No.DBR.No.BP.BC.102/21.04.048/2017-18dated April 02, 2018, RBI grants the banks an option to spread provisioning for MTM Losses on investments in AFS and HFT portfolio for the quarters ended 31st December 2017 and 31st March 2018 equally over the four quarters commencing with the quarter in which the loss has been incurred. The bank has availed this option and accordingly the Bank has charged depreciation of Rs.346.21crore related to quarter ended December 31, 2017 and March 31, 2018 and MTM losses to the tune of Rs.450.82 crore is spread over to the subsequent quarters of ensuing financial year.

6. As per RBI Circular Nos. DBR No.BP.15199/21.04.048/2016-17 and DBR No.BP.1906/ 21.04.048/2017-18 dated 23.06.2017 and 28.08.2017 respectively in respect of NPA Accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank has made additional provision of Rs.1435 crore during the year ended March 31, 2018 including Rs.725 crore during quarter ended March 31, 2018. Further, as per RBI communication No. BP.8756/21.04.048/2017-18 dated April 2, 2018 with respect to spreading of the provisions in accounts covered in 1 & 2 list covered under the Insolvency and Bankruptcy Code (IBC), the Bank has availed the option of dispensation available and additional provisions of Rs.627.46 crore will be provided in the quarter ending June 2018.

7. In respect of two Gems and Jewellery borrower group where fraud was declared by some banks, the Bank has classified these accounts as NPA and fully provided for the entire funded exposure of Rs.378.96 crore during the quarter ended March 31, 2018.

LODHA & CO. KOLKATA Chartered Accountants
PATHAK H.D. & ASSOCIATES MUMBAI Chartered Accountants
S.K.MEHTA & CO. Chartered Accountants
BORKAR & MUZUMDAR MUMBAI F. R. NO. 101569W Chartered Accountants

8. In terms of Reserve Bank of India (RBI) circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015, on 'Basel III Capital Adequacy' and RBI circulars DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. The bank has made these disclosures which are available on the bank's website www.centralbankofindia.co.inalong with publication of financial results. The Disclosures have not been subjected to audit by Statutory Central Auditors of the Bank.

9. RBI vide its circular DBR.No.BP.BC.101/21.01.18/2017-18 dated February 12, 2018 issued a revised framework for resolution of Stressed Assets, which supersedes the existing guidelines of SDR, Corporate Debt Restructuring Scheme, Flexible Structuring of existing long term project loans, Change in Ownership Outside SDR and S4A with immediate effect. Under the revised framework, the benefits for accounts where any of these Schemes had been invoked but not yet fully implemented were revoked and accordingly, all accounts have been downgraded as per extant RBI norms on Income Recognition and Asset Classification.

10. In terms of RBI guidelines DBOD No.BP.BC.57/62-88 dated December 31, 1988, Inter-Bank Participation Certificates (IBPC) of Rs. 2,115.52 crore (Previous year Rs. 22,991.22 crore) were issued on risk sharing basis for a maximum period of 120 days ending July 30, 2018, thereby reducing the Bank's Total Advances as on March 31, 2018to same extent.

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

12. Disclosure of Divergence in Asset Classification and Provisioning for NPAs

As the additional provisioning requirements and additional Gross NPA assessed by RBI for FY 2016-17 exceeded 15% of the published Net Loss after Tax and incremental Gross NPA respectively, the following disclosure is made pursuant to RBI circular no. DBR.BP.BC.No. 63/21.04.018/2016-17 dated April 18, 2017 regarding Divergence in Asset Classification and Provisioning for NPAs:

Sr. No.	Particulars	Amount (Rs. in crore)
1.	Gross NPAs as on March 31, 2017 as reported by the Bank	27,251.00
2.	Gross NPAs as on March 31, 2017 as assessed by RBI	28,910.80
3.	Divergence in Gross NPAs (2 – 1)	1,659.80
4.	Net NPAs as on March 31, 2017 as reported by the Bank	14,218.00
5.	Net NPAs as on March 31,2017 as assessed by RBI	15,514.80
6.	Divergence in Net NPAs (5 – 4)	1,296.80
7.	Provisions for NPAs as on March 31, 2017 as reported by the Bank	11,862.00
8.	Provisions for NPAs as on March 31, 2017 as assessed by RBI	12,932.30
9.	Divergence in provisioning (8 – 7)	1,070.00
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2017	(2,439.10)
11.	Adjusted (Notional) Net Profit after Tax (PAT) for the year ended March 31, 2017 after taking into account the divergence in provisioning	(3,138.79)

The Bank had duly recorded the impact of the above in its working results for the year ended March 31, 2018.

LODHA & CO. KOLKATA

PATHAK H.D. & ASSOCIATES MUMBAI

S.K. MEHTA & CO.

BORKAR & MUZUMDAR MUMBAI F.R. NO. 101569W

13. Keeping in view the significant provisioning requirements, tax review based on management's estimate of possible tax benefits against timing difference has been carried out and as at 31.03.2018 Rs.5,368.03 crore (Rs.2,353.68 crore as at 31.03.2017) has been recognized as Deferred Tax Assets in the accounts.

14. Status of Investors' Complaints:

Complaints at the beginning of the Year	Received during the Year	Resolved during the Year	Pending as on March 31, 2018
NIL	127	127	NIL

15. The Provisioning Coverage Ratio (PCR) of the Bank is 63.31%. (Previous Year 58.43%)

16. These financial results includes the results for the quarter ended 31st March, being the balancing figures between the audited figures in respect of the full financial year and the published year to date reviewed figures upto the end of the third quarter of the relevant financial year.

17. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to confirm to current period classification.

B S SHEKHAWAT	P. RAMANA MURTHY	B. K. DIVAKARA	RAJEEV RISHI
EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	CHAIRMAN & MANAGING DIRECTOR

Place:Delhi
Date: May 17, 2018

LODHA & CO. KOLKATA Chartered Accountants

PATHAK H.D. & ASSOCIATES MUMBAI CHARTERED ACCOUNTANTS

S.K. MEHTA & CO. CHARTERED ACCOUNTANTS

BORKAR & MUZUMDAR MUMBAI F. R. NO. 101569W CHARTERED ACCOUNTANTS