CO:MBD:2016-17:111

4th November, 2016

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	General Manager Corporate Relationship Deptt Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 Fax: 2272 2061 / 41 / 39 / 37

Dear Sir/Madam,

Sub : Unaudited Financial Results for the Quarter & Half-year ended 30th September 2016

Please refer to our letter dated 27th October 2016 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Friday, 4th November 2016, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the second quarter and half year ended 30th September 2016.

Further to our said letter, pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith copy of Unaudited Financial Results of the Bank for the second quarter & half year ended 30th September, 2016 approved at the meeting of the Board of Directors of the Bank held today. The meeting concluded at 3.55 PM.

The results are also being published in Newspapers as per requirement of the above said SEBI Regulations.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

CENTRAL BANK OF INDIA MERCHANT BANKING DIVN. C.O. MUMBAI

ANAND KUMAR DAS
ASSTT GENERAL MANAGER-MBD/
COMPANY SECRETARY

DOOGAR & ASSOCIATES,
Chartered Accountants,
13 Community Centre,
East of Kailash,
NEW DELHI-110065

N. SARKAR & CO,
Chartered Accountants,
21 Prafulla Sarkar Street,
2nd Floor,
KOLKATA-700072

B.N. MISRA & CO,
Chartered Accountants,
S-29, Maitri Vihar, Phase-II,
In front of Satyam Development Centre,
BHUBANESHWAR-751023

CHANDABHOY & JASSOOBHOY,
Chartered Accountants,
208, Phoenix House, A wing,
462, Senapati Bapat Marg, Lower Parel
MUMBAI-400013

LODHA & CO
Chartered Accountants,
14 Government Place East
KOLKATA- 700069,WEST BENGAL

PATHAK H D & ASSOCIATES
Chartered Accountants,
814-815, Tulsiani Chambers, 212
Nariman Point, MUMBAI- 400021

Review Report to the Board of Directors of Central Bank of India

We have reviewed the accompanying statement of unaudited financial results of Central Bank of India for the quarter ended September 30, 2016. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors at their meeting held on November 04, 2016. 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 persons responsible for financial and accounting matters 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.

The financial results incorporate the relevant returns of 20 branches reviewed by us, 20 branches reviewed by Concurrent Auditors and un-reviewed returns of 4702 branches. In the conduct of our review, we have relied on the review reports in respect of non-performing assets submitted by the Concurrent Auditors of 20 branches to the Bank Management. These review reports cover 53.42% of the advances portfolio of the bank, excluding Food credit and advances of Asset Recovery branches of the Bank.

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 Regulation 33 of the SEBI

(Listing Obligations and Disclosure Requirements) Regulations, 2015 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.

For DOOGAR & ASSOCIATES
Chartered Accountants
F.R.NO.-000561N

(CA Mukesh Goyal)
PARTNER
M. NO. 081810

For N. SARKAR & CO
Chartered Accountants
F.R.NO.-301075E

(CA M.Ray)
PARTNER
M. NO. 012940

For B.N.MISRA & CO
Chartered Accountants
F.R.NO.-321095E

(CA B. N. Misra)
PARTNER
M. NO. 083927

For CHANDABHOY & JASSOOBHOY
Chartered Accountants
F.R.NO.-101647W

(CA Ambesh Dave)
PARTNER
M. NO. 049289

For LODHA & CO
Chartered Accountants
F.R.NO. 301051E

(CA H.K.Verma)
PARTNER
M. NO. 055104

For PATHAK.H.D & ASSOCIATES
Chartered Accountants
F.R.NO.-107783W

(CA B. P. Chaturvedi)
PARTNER
M. NO. 015585

Place: Mumbai
Date : November 04, 2016

CENTRAL BANK OF INDIA

Reviewed Financial Results for the quarter/ half year ended on 30th September 2016

(Rs in Lakh)

	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	31.03.2016
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Interest earned						
	(a) + (b) + (c) + (d)	618,881	616,831	663,094	1,235,712	1,331,620	2,588,789
	(a) Interest/discount on advances/bills	429,828	429,094	490,929	858,922	982,614	1,897,770
	(b) Income on investments	175,303	174,582	161,454	349,885	328,696	647,385
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	7,433	7,075	1,762	14,508	2,348	9,531
	(d) Others	6,317	6,080	8,949	12,397	17,962	34,103
2	Other Income	77,664	49,437	47,325	127,101	88,698	193,879
A.	**TOTAL INCOME (1+2)**	**696,545**	**666,268**	**710,419**	**1,362,813**	**1,420,318**	**2,782,668**
3	Interest Expended	449,543	450,937	471,752	900,480	955,864	1,882,227
4	Operating Expenses (e) + (f)	161,514	156,741	153,907	318,255	290,371	636,147
	(e) Employees cost	109,912	109,121	106,471	219,033	201,938	446,567
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	51,602	47,620	47,436	99,222	88,433	189,580
B.	**TOTAL EXPENDITURE (3)+(4)** (excluding Provisions and Contingencies)	**611,057**	**607,678**	**625,659**	**1,218,735**	**1,246,235**	**2,518,374**
C.	**OPERATING PROFIT (A-B)** (Profit before Provisions & Contingencies)	**85,488**	**58,590**	**84,760**	**144,078**	**174,083**	**264,294**
D.	**Provisions (other than tax) and Contingencies Of which provisions for Non-performing Assets**	**166,121**	**154,366**	**64,544**	**320,487**	**122,619**	**501,190**
E.	**Exceptional Items**	-	-	-	-	-	**30,052**
F.	**Provision for taxes**	**(16,451)**	**(35,795)**	**8,929**	**(52,246)**	**19,817**	**(125,129)**
G.	**Net Profit from Ordinary activiti (C-D-E-F)**	**(64,182)**	**(59,981)**	**11,287**	**(124,163)**	**31,647**	**(141,819)**
H.	**Extraordinary items (net of tax expense)**	-	-	-	-	-	-
I.	**Net Profit/Loss for the period (G-H)**	**(64,182)**	**(59,981)**	**11,287**	**(124,163)**	**31,647**	**(141,819)**
5	Paid-up equity share capital	188,503	176,122	165,827	188,503	165,827	168,971
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	1,269,705	1,269,705	1,398,448	1,269,705	1,398,448	1,269,705
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	82.02	80.76	81.46	82.02	81.46	79.94
	(ii) Capital Adequacy Ratio						
	(a) CET 1 Ratio	7.90	7.65	7.72	7.90	7.72	8.03
	(b) Additional Tier 1 Ratio	0.17	0.17	0.19	0.17	0.19	0.17
	(iii) Earning per share	(3.58)	(3.47)	0.68	(6.93)	1.91	(8.55)
	(iv) (a) Amount of gross non-performin assets	2,571,795	2,510,747	1,335,815	2,571,795	1,335,815	2,272,088
	(b) Amount of net non-performing assets	1,435,264	1,423,173	719,291	1,435,264	719,291	1,324,180
	(c) % of gross NPAs	13.70	13.52	6.86	13.70	6.86	11.95
	(d) % of net NPAs	8.17	8.17	3.83	8.17	3.83	7.36
	(v) Return on Assets (annualised)	(0.86)	(0.82)	0.15	(0.84)	0.22	(0.48)

R.C.LODHA
EXECUTIVE DIRECTOR

B.K.DIVAKARA
EXECUTIVE DIRECTOR

R.K.GOYAL
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : November 4, 2016

CENTRAL BANK OF INDIA

SEGMENT REPORT FOR THE QUARTER/ HALF YEAR ENDED SEPTEMBER 30, 2016

(Rs. In Lacs)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
		30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	31.03.2016
A.	Segment Revenue						
	1. Treasury Operations	233,480	212,815	190,971	446,295	384,824	752,968
	2. Retail Banking Operations	208,898	209,052	207,825	417,950	408,041	836,437
	3. Wholesale Banking Operations	254,167	244,401	311,623	498,568	627,453	1,193,263
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	-	-	-	-	-	-
	Total	**696,545**	**666,268**	**710,419**	**1,362,813**	**1,420,318**	**2,782,668**
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Net Sales/Income From Operations	**696,545**	**666,268**	**710,419**	**1,362,813**	**1,420,318**	**2,782,668**
B.	Segment Results(Profit(+)/Loss(-) before tax and interest from each segment)						
	1. Treasury Operations	23,936	39,943	10,967	63,879	21,456	25,673
	2. Retail Banking Operations	9,732	2,320	10,955	12,052	31,429	49,679
	3. Wholesale Banking Operations	(110,781)	(133,343)	943	(244,124)	4,116	(332,133)
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(3,520)	(4,696)	(2,649)	(8,216)	(5,537)	(10,168)
	Total	**(80,633)**	**(95,776)**	**20,216**	**(176,409)**	**51,464**	**(266,948)**
	Less: (i) Interest	-	-	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-	-
	Total Profit Before Tax	**(80,633)**	**(95,776)**	**20,216**	**(176,409)**	**51,464**	**(266,948)**
C.	Capital Employed						
	1. Treasury Operations	(148,160)	(108,531)	(249,021)	(148,160)	(249,021)	(109,581)
	2. Retail Banking Operations	492,481	484,437	632,873	492,481	632,873	484,264
	3. Wholesale Banking Operations	621,600	553,035	948,964	621,600	948,964	754,993
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	863,177	834,559	443,303	863,177	443,303	638,239
	Total	**1,829,098**	**1,763,500**	**1,776,119**	**1,829,098**	**1,776,119**	**1,767,914**

* 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.

R.C.LODHA	B.K.DIVAKARA	R.K. GOYAL	RAJEEV RISHI
Executive Director	Executive Director	Executive Director	Chairman & Managing Director

Place: Mumbai

Date: November 4, 2016

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

NOTES ON ACCOUNTS FORMING PART OF REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2016.

1. The above Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in the meeting held on November 04, 2016. The results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank.

2. There has been no change in the Accounting Policies followed during the Quarter ended September 30, 2016 as compared to those followed in the preceding Financial year ended March 31, 2016.

3. The Provisions for Non-Performing Assets, Standard Assets, Standard Derivative Exposures and Investment depreciation have been made on the basis of extant guidelines on prudential norms for Income Recognition, Asset classification, Provisioning and dispensations in respect of certain borrowers given and issued by the Reserve Bank of India.

   Provisions for Employee Benefits and other usual and necessary provisions including Unhedged Foreign Currency Exposure and Income Tax have been made on estimated basis for the quarter.

4. During the quarter ended September 30, 2016, the Bank has allotted 12,38,06,796 equity shares of Rs.10/- each at a premium of Rs.94.76 per share on preferential basis to Government of India.

5. In terms of RBI letter No. DBR.BP.NO. 11657/21.04.132/2015-16, dated 17th March 2016 read with further clarification dated 21st April 2016 and 11th May, 2016 on Ujwal Discom Assurance Yojna (UDAY) scheme, the Bank had made a provision in

   (a) Discom Bonds of Rs 581.33 crore in respect of the segment not envisaged to be converted into SDL Bonds in Financial Year 2016-17 and the diminution in the fair value of the Discom Bonds is NIL as on 30.09.2016.

(b) There is a loan of Rs. 40.30 crores outstanding in account of UPPCL as on 30.09.2016 against the DISCOM which opted for UDAY. Since account is Standard Restructured accordingly provision is made @5%.

6. In terms of Reserve Bank of India circular No.DBOD..BP.BC.2/21.06.201/2013-14 dated July 1, 2013, banks are required to make Pillar 3 disclosures under Basel III Capital Regulations. The disclosures shall be made available on the bank's website www.centralbankofindia.co.in along with publication of the results. The disclosures have not been subjected to Limited Review by the Statutory Central Auditors of the Bank.

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 September 30, 2016
NIL	59	59	NIL

9. The Provisioning Coverage Ratio (PCR) of the Bank is 51.63%.

10. Figures of the previous quarter/ year have been regrouped/ reclassified wherever considered necessary to confirm to current quarter/ year classification.

R.C. LODHA	B. K. DIVAKARA	R. K. GOYAL	RAJEEV RISHI
EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai
Date: November 04, 2016.

CENTRAL BANK OF INDIA

STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

PARTICULARS	As at 30.09.2016 (Reviewed)	As at 30.09.2015 (Reviewed)	As at 31.03.2016 Audited
CAPITAL & LIABILITIES			
Capital	188,503	165,827	168,971
Reserves and Surplus	1,640,595	1,610,292	1,598,943
Share application Money pending allottment	-	-	53,500
Deposits	27,763,590	26,875,337	26,618,419
Borrowings	841,447	1,006,619	920,789
Other Liabilities and Provisions	726,239	758,579	1,185,988
TOTAL	**31,160,374**	**30,416,654**	**30,546,610**
ASSETS			
Cash and Balances with Reserve Bank of India	1,258,971	1,218,506	1,406,951
Balances with Banks and Money at Call and Short Notice	1,276,030	198,095	147,154
Investments	9,140,752	8,546,759	8,886,754
Advances	17,575,781	18,760,697	18,000,959
Fixed Assets	438,490	281,907	435,928
Other Assets	1,470,350	1,410,690	1,668,864
TOTAL	**31,160,374**	**30,416,654**	**30,546,610**

R.C. LODHA	B.K. DIVAKARA	R. K. GOYAL	RAJEEV RISHI
EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai

Date : November 04, 2016