

CO:MBD:2016-17: 522

12th August, 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
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Dear Sir/Madam,

Sub : Unaudited Financial Results for the Quarter ended 30th June 2016

Please refer to our letter no. CO:MBD:2016-17:496 dated 1st August 2016 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Friday, 12th August 2016, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the first quarter ended 30th June, 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 first quarter ended 30th June, 2016 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 above said SEBI Regulations.

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



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

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

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

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

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

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

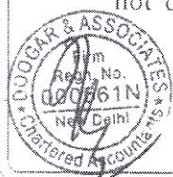
Review Report to the Board of Directors of Central Bank of India

We have reviewed the accompanying statement of unaudited financial results of Central Bank of India for the quarter ended June 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 August 12, 2016. Our responsibility is to issue a report on these financial statements based on our review.

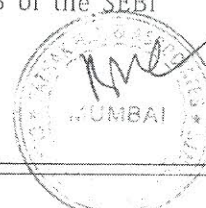
We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to 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, 16 branches reviewed by Concurrent Auditors and un-reviewed returns of 4700 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 16 branches to the bank management. These review reports cover 53.32% 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



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(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

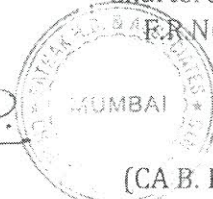
For CHANDABHOY &
JASSOOBHOY
Chartered Accountants
F.R.NO.-101647W


(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: Delhi

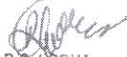
Date : August 12, 2016

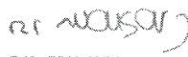
CENTRAL BANK OF INDIA

**REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2016**

[₹ in lacs]

	Particulars	Quarter ended		Year ended	
		30.06.2016 (Reviewed)	31.03.2016 (Audited)	30.06.2015 (Reviewed)	31.03.2016 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	616,831	615,140	668,526	2,588,789
a)	Interest/ discount on advances/ Bills	429,094	445,043	491,685	1,897,770
b)	Income on Investments	174,582	158,658	167,242	647,385
c)	Interest on balances with Reserve Bank of India and other inter bank	7,075	3,046	586	9,531
d)	Others	5,080	8,393	9,013	34,103
2	Other Income	49,437	56,048	41,373	193,879
3	Total Income (1+2)	666,268	671,188	709,899	2,782,668
4	Interest Expended	450,937	458,813	484,112	1,882,227
5	Operating Expenses (i)+(ii)	156,741	188,347	136,464	636,147
i)	Employees cost	109,121	131,242	95,467	446,567
ii)	Other Operating Expenses	47,620	57,105	40,997	189,580
6	Total Expenditure (4+5) excluding provisions and contingencies	607,878	647,160	620,576	2,518,374
7	Operating Profit before Provisions and contingencies (3-6)	58,590	24,028	89,323	264,294
8	Provisions (other than tax) and Contingencies	154,366	228,666	58,075	501,190
9	Exceptional/ Prior period Items	-	30,052	-	30,052
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	(95,776)	(234,690)	31,248	(266,948)
11	Tax expense	(35,795)	(144,886)	10,888	(125,129)
12	Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	(59,981)	(89,804)	20,360	(141,819)
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	(59,981)	(89,804)	20,360	(141,819)
15	Paid up equity share capital (Face Value of the Share Rs. 10/-)	176,122	168,971	165,827	168,971
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1,269,705	1,269,705	1,398,448	1,269,705
17	Analytical Ratios :				
i)	Percentage of shares held by Government of India	80.76%	79.94%	81.46%	79.94%
ii)	Capital Adequacy Ratio				
	As per Basel -II	10.43	11.07	11.67	11.07
	As per Basel -III	9.91	10.41	10.84	10.41
iii)	Earnings Per share (EPS) (Not annualised) (in Rs.)				
a)	Basic and diluted EPS before Extraordinary items	(3.47)	(5.42)	1.23	(8.55)
b)	Basic and diluted EPS after Extraordinary items	(3.47)	(5.42)	1.23	(8.55)
iv)	NPA Ratios :				
a)	i) Gross NPA	2,510,747	2,272,088	1,293,131	2,272,088
	ii) Net NPA	1,423,173	1,324,180	744,794	1,324,180
b)	i) % of Gross NPA	13.52	11.95	6.70	11.95
	ii) % of Net NPA	8.17	7.36	4.00	7.36
c)	Return on Assets (Annualised) %	(0.82)	(1.22)	0.28	(0.48)


R.C. LODHA
EXECUTIVE DIRECTOR


B.K. DIVAKARA
EXECUTIVE DIRECTOR


R.K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Delhi
Date : 12th August 2016

CENTRAL BANK OF INDIA

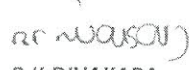
SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2016

(Rs. In Lacs)

Sl. No.	Particulars	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.16	31.03.16	30.06.15	31.03.2016
A.	Segment Revenue				
	1. Treasury Operations	212,815	184,203	193,853	752,968
	2. Retail Banking Operations	209,052	192,423	200,216	836,437
	3. Wholesale Banking Operations	244,401	294,562	315,831	1,193,263
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	-	-	-	-
	Total	666,268	671,188	709,900	2,782,668
	Less: Inter Segment Revenue	-	-	-	-
	Net Sales/Income From Operations	666,268	671,188	709,900	2,782,668
B.	Segment Results(Profit+)/Loss(-) before tax and interest from each segment)				
	1. Treasury Operations	39,943	2,206	10,489	25,673
	2. Retail Banking Operations	2,320	4,585	20,474	49,679
	3. Wholesale Banking Operations	(133,343)	(239,135)	3,173	(332,133)
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	(4,696)	(2,347)	(2,888)	(10,168)
	Total	(95,776)	(234,690)	31,248	(266,948)
	Less: (i) Interest	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-
	(iii) Un-allocable Income	-	-	-	-
	Total Profit Before Tax	(95,776)	(234,690)	31,248	(266,948)
C.	Capital Employed				
	1. Treasury Operations	(108,531)	(109,581)	(18,916)	(109,581)
	2. Retail Banking Operations	484,437	484,264	524,892	484,264
	3. Wholesale Banking Operations	553,035	754,993	827,991	754,993
	4. Other Banking Operations	0	0	0	0
	5. Unallocated	834,559	638,239	431,464	638,239
	Total	1,763,500	1,767,914	1,765,431	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
Executive Director


B.K. DIVAKARA
Executive Director


R.K. GOYAL
Executive Director


RAJEEV RISHI
Chairman & Managing Director

Place: Delhi

Date: August 12, 2016



**NOTES ON ACCOUNTS FORMING PART OF
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 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 August 12, 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 June 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 June 30, 2016, the Bank has allotted 71504945 equity shares of Rs.10/- each at a premium of Rs.64.82 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 of Rs.525.90 crore in respect of segment not envisaged to be converted into SDL Bonds in Financial Year 2015-16 and Discom Bonds and Rs.74.51 crore for diminution in the fair value of loan/Discom Bonds. The required provision for UDAY scheme as at June 30, 2016 works out to be Rs.498.30 crore in respect of the segment not envisaged to be converted into SDL Bonds in Financial Year 2016-17 and Discom

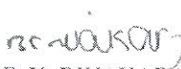
Bonds and thus provision of Rs27.60 crores has been written back during the quarter. The provision for diminution in the fair value of the Loans/Bonds remain unchanged at Rs.74.51 crore as on June 30, 2016.

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 June 30, 2016
NIL	89	89	NIL

9. The Provisioning Coverage Ratio (PCR) of the Bank is 52.14%.
10. Figures of the previous quarter/ year have been regrouped/ reclassified wherever considered necessary to confirm to current quarter/ year classification.


R.C. LODHA
EXECUTIVE DIRECTOR


B. K. DIVAKARA
EXECUTIVE DIRECTOR


R. K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place: Delhi

Date: August 12, 2016.