CO:MBD:2019-20:44

15th May, 2019

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 2019

Please refer to our letter No. CO:MBD:2019-20:37 dated 8th May 2019 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Wednesday, 15th May 2019, *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 2019.

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 2019 approved at the meeting of the Board of Directors of the Bank held today. The meeting of Board of Directors commenced at 12.00 noon and concluded at 5.30 p.m.

Audited consolidated financial results of the Banks for the financial year ended 31st March 2019 will be placed and considered in next meeting of the Board of Directors.

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA

ANAND KUMAR DAS
DY. GENERAL MANAGER-MBD/
COMPANY SECRETARY

सेंट्रल बैंक ऑफ इंडिया/CENTRAL BANK OF INDIA
मर्चेंट बैंकिंग विभाग, कें.का.
Merchant Banking Division, C.O.
मुंबई/MUMBAI

S. K. MEHTA & CO. Chartered Accountants, 302-306, Pragati Tower, 26, 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
MUKUND M CHITALE & CO Chartered Accountants, Second Floor, Kapur House, Paranjape 'B' Scheme, Road No. 1, Vile Parle East, MUMBAI -400057	**AAJV AND ASSOCIATES** Chartered Accountants, LGF-C 73, Lajpat Nagar-II, NEW DELHI- 110024

Auditor's Report on Quarterly Standalone Financial Results and Year to Date Results of the Central Bank of India pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,

Board of Directors of Central Bank of India

1. We have audited the accompanying quarterly standalone financial Results of Central Bank of India (the "Bank") for the quarter ended March 31, 2019 and the year to date standalone financial results for the period April 1, 2018 to March 31, 2019, attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 except for the disclosure relating to "Consolidated Pillar III Disclosure as at March 31, 2019" as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid financial results which has not been reviewed or audited by us.

2. These quarterly standalone financial results as well as the year to date financial results have been prepared from the Financial Statements, which are the responsibility of the Bank's Management and have been approved by the Board of Directors of the Bank. Our responsibility is to express an opinion on these quarterly financial results and the year to date financial results based on our audit of such Financial Statements, which have been prepared in accordance with Banking Regulation Act, 1949, Reserve Bank of India Guidelines and relevant accounting standards issued by the Institute of Chartered Accountants of India and other accounting principles generally accepted in India.

3. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

4. These financial results incorporate the relevant returns of 20 Branches audited by us and 2549 branches audited by the other auditors specially appointed for this purpose and un–audited returns in respect of 2090 branches.

5. In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date financial results:

   (i) have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and

   (ii) give a true and fair view of the net loss and other financial information for the quarter ended March 31, 2019 and the year to date results for the year April 1, 2018 to March 31, 2019.

6. These Financial Results includes the results for the quarter ended March 31, 2019 being the balancing figure between audited figures in respect of full Financial Year and the published year to date figures upto December 31, 2018 of the current Financial Year, which were previously subjected to limited review as required under regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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 DARSHIT DOSHI)** PARTNER M.No.133755
For MUKUND M CHITALE & CO CHARTERED ACCOUNTANTS F.R. No.106655W **(CA A.V.KAMAT)** PARTNER M.No.039585	**For AAJV AND ASSOCIATES** CHARTERED ACCOUNTANTS F.R. No.007739N **(CA DEEPAK GARG)** PARTNER M.No.093348

Place: Mumbai
Date : May 15, 2019

CENTRAL BANK OF INDIA

Standalone Audited Financial Results for the Quarter and Year ended March 31, 2019

(Rs in Lakh)

	Particulars		Quarter Ended			Year Ended	Year Ended
			31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018
			Audited	Reviewed	Audited	Audited	Audited
1	Interest earned (a) + (b) + (c) + (d)		5,47,682	5,78,483	5,63,199	22,63,857	24,03,551
	(a)	Interest/discount on advances/bills	2,94,625	3,35,862	3,39,936	12,94,975	14,47,875
	(b)	Income on investments	2,33,935	2,10,146	1,87,148	8,45,424	7,13,736
	(c)	Interest on balances with Reserve Bank of India and other inter bank funds	9,997	25,916	23,843	87,281	2,05,854
	(d)	Others	9,125	6,559	12,272	36,177	36,086
2	Other Income		1,14,369	54,434	66,951	2,41,294	2,62,235
A.	**TOTAL INCOME (1+2)**		**6,62,051**	**6,32,917**	**6,30,150**	**25,05,151**	**26,65,786**
3	Interest Expended		3,87,436	3,96,878	4,13,214	15,86,639	17,51,851
4	Operating Expenses (e) + (f)		1,22,732	1,64,518	1,62,218	6,05,863	6,40,637
	(e)	Employees cost	54,535	1,03,741	91,412	3,56,522	3,98,337
	(f)	Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	68,197	60,777	70,806	2,49,341	2,42,300
B.	**TOTAL EXPENDITURE (3)+(4)** (excluding Provisions and Contingencies)		**5,10,168**	**5,61,396**	**5,75,432**	**21,92,502**	**23,92,488**
C.	**OPERATING PROFIT (A-B)** (Profit before Provisions & Contingencies)		**1,51,883**	**71,521**	**54,718**	**3,12,649**	**2,73,298**
D.	**Provisions (other than tax) and Contingencies.**		**4,73,382**	**1,81,185**	**3,97,125**	**11,29,671**	**10,62,896**
	(Of which provisions for Non-Performing Assets)		4,52,357	2,03,918	4,83,247	10,74,551	10,73,493
E.	**Exceptional Items**		-	-	-	-	-
F.	**Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)**		**(3,21,499)**	**(1,09,664)**	**(3,42,407)**	**(8,17,022)**	**(7,89,598)**
G.	**Tax Expenses**		**(73,758)**	**(37,841)**	**(1,31,056)**	**(2,52,874)**	**(2,79,107)**
H.	**Net Profit / (Loss) from Ordinary Activities After Tax (F-G)**		**(2,47,741)**	**(71,823)**	**(2,11,351)**	**(5,64,148)**	**(5,10,491)**
I.	**Extraordinary items (net of tax expense)**		-	-	-	-	-
J.	**Net Profit / (Loss) for the period (H-I)**		**(2,47,741)**	**(71,823)**	**(2,11,351)**	**(5,64,148)**	**(5,10,491)**
5	Paid-up equity share capital (Face value of Rs.10/- per share)		4,04,720	2,97,251	2,61,816	4,04,720	2,61,816
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)		27,99,779	-	12,23,714	27,99,779	12,23,714
7	Analytical Ratios						
	(i)	Percentage of shares held by Government of India	91.20	88.02	86.40	91.20	86.40
	(ii)	Capital Adequacy Ratio-Basel III (%)	9.61	9.34	9.04	9.61	9.04
		(a) CET 1 Ratio (%)	7.49	7.39	7.01	7.49	7.01
		(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]	(7.89)	(2.56)	(10.55)	(20.19)	(26.34)
	(iv)	(a) Amount of Gross Non-performing Assets	32,35,604	35,33,268	38,13,070	32,35,604	38,13,070
		(b) Amount of Net Non-Performing Assets	11,33,324	15,60,507	17,37,787	11,33,324	17,37,787
		(c) % of Gross Non-performing Assets	19.29	20.64	21.48	19.29	21.48
		(d) % of Net Non-Performing Assets	7.73	10.32	11.10	7.73	11.10
	(v)	Return on Assets (Annualised) - (%)	(2.96)	(0.86)	(2.75)	(1.70)	(1.61)

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

B.S.SHEKHAWAT
EXECUTIVE DIRECTOR

P.RAMANA MURTHY
EXECUTIVE DIRECTOR

PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO

TAPAN RAY
CHAIRMAN

Place : Mumbai
Date : May 15, 2019

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

BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS MUMBAI F.R.N. 101569W

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI FRN 106655W

AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS New Delhi FRN 007739N

Dr. BHUSHAN KUMAR SINHA
DIRECTOR

THOMAS MATHEW
DIRECTOR

N. NITYANANDA
DIRECTOR

PROF. (DR.) ATMANAND
DIRECTOR

SMT. MINI IPE
DIRECTOR

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 DARSHIT DOSHI)** PARTNER M.No.133755
For MUKUND M CHITALE & CO CHARTERED ACCOUNTANTS F.R. No.106655W **(CA A.V.KAMAT)** PARTNER M.No.039585	**For AAJV AND ASSOCIATES** CHARTERED ACCOUNTANTS F.R. No.007739N **(CA DEEPAK GARG)** PARTNER M.No.093348

Place: Mumbai
Date: May 15, 2019

CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019

(Rs. In Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		Audited 31.03.2019	Unaudited 31.12.2018	Audited 31.03.2018	Audited 31.03.2019	Audited 31.03.2018
A.	**Segment Revenue**					
	1. Treasury Operations	2,80,983	2,60,993	2,22,314	10,01,680	10,23,935
	2. Retail Banking Operations	2,01,725	1,93,413	2,14,013	7,91,959	8,08,304
	3. Wholesale Banking Operations	1,79,343	1,78,511	1,93,823	7,11,512	8,33,547
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	-	-	-	-	-
	Total	**6,62,051**	**6,32,917**	**6,30,150**	**25,05,151**	**26,65,786**
	Less: Inter Segment Revenue	-	-	-	-	-
	Net Sales/Income From Operations	**6,62,051**	**6,32,917**	**6,30,150**	**25,05,151**	**26,65,786**
B.	**Segment Results(Profit(+)/Loss(-) before tax and interest from each segment)**					
	1. Treasury Operations	24,081	54,535	58,609	1,077	94,090
	2. Retail Banking Operations	2,995	5,342	3,247	24,393	6,977
	3. Wholesale Banking Operations	(3,44,477)	(1,65,681)	(4,00,024)	(8,26,862)	(8,75,267)
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	(4,098)	(3,860)	(4,238)	(15,630)	(15,398)
	Total	**(3,21,499)**	**(1,09,664)**	**(3,42,407)**	**(8,17,022)**	**(7,89,598)**
	Less: (i) Interest	-	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-
	Total Profit Before Tax	**(3,21,499)**	**(1,09,664)**	**(3,42,407)**	**(8,17,022)**	**(7,89,598)**
C.	**Segment Assets**					
	1. Treasury Operations	1,62,10,796	1,52,46,871	1,46,51,322	1,62,10,796	1,46,51,322
	2. Retail Banking Operations	81,04,022	83,19,766	86,96,340	81,04,022	86,96,340
	3. Wholesale Banking Operations	72,13,018	76,85,154	79,49,955	72,13,018	79,49,955
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Assets	15,43,930	14,54,485	13,24,910	15,43,930	13,24,910
	Total	**3,30,71,766**	**3,27,06,276**	**3,26,22,527**	**3,30,71,766**	**3,26,22,527**
D.	**Segment Liabilities**					
	1. Treasury Operations	1,66,20,097	1,56,31,041	1,49,29,672	1,66,20,097	1,49,29,672
	2. Retail Banking Operations	76,91,081	78,99,281	83,03,484	76,91,081	83,03,484
	3. Wholesale Banking Operations	68,45,478	72,96,744	75,90,817	68,45,478	75,90,817
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-
	Total	**3,11,56,656**	**3,08,27,066**	**3,08,23,973**	**3,11,56,656**	**3,08,23,973**
E.	**Capital Employed**					
	1. Treasury Operations	(4,09,301)	(3,84,170)	(2,78,350)	(4,09,301)	(2,78,350)
	2. Retail Banking Operations	4,12,941	4,20,485	3,92,856	4,12,941	3,92,856
	3. Wholesale Banking Operations	3,67,540	3,88,410	3,59,138	3,67,540	3,59,138
	4. Other Banking Operations	-	-	-	-	-
	5. Unallocated	15,43,930	14,54,485	13,24,910	15,43,930	13,24,910
	Total	**19,15,110**	**18,79,210**	**17,98,554**	**19,15,110**	**17,98,554**

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

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

3) Figures have been regrouped wherever considered necessary to conform to current year classification.

ALOK SRIVASTAVA
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EXECUTIVE DIRECTOR

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EXECUTIVE DIRECTOR

PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO

TAPAN RAY
CHAIRMAN

Place: Mumbai
Date May 15, 2019

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

BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS MUMBAI F.R.N. 101569W

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI FRN 106655W

AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS New Delhi FRN.007739N

CENTRAL BANK OF INDIA

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(Rs. in Lacs)

PARTICULARS	As at 31.03.2019 Audited	As at 31.03.2018 Audited
CAPITAL & LIABILITIES		
Capital	404,720.14	261,815.58
Reserves and Surplus	1,488,765.52	1,536,737.78
Share application Money pending allottment	21,254.09	-
Deposits	29,985,543.68	29,483,885.73
Borrowings	523,906.16	570,611.62
Other Liabilities and Provisions	647,576.80	769,476.83
TOTAL	**33,071,766.39**	**32,622,527.54**
ASSETS		
Cash and Balances with Reserve Bank of India	2,077,908.50	3,599,990.88
Balances with Banks and Money at Call and Short Notice	1,042,084.58	322,852.65
Investments	12,529,806.97	10,263,161.22
Advances	14,652,536.06	15,654,217.71
Fixed Assets	431,024.38	434,338.11
Other Assets	2,338,405.90	2,347,966.97
TOTAL	**33,071,766.39**	**32,622,527.54**

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

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EXECUTIVE DIRECTOR

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EXECUTIVE DIRECTOR

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MANAGING DIRECTOR & CEO

TAPAN RAY
CHAIRMAN

Place: Mumbai
Date : May 15, 2019

S.K. MEHTA & CO. CHARTERED ACCOUNTANTS

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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 DARSHIT DOSHI)** PARTNER M.No.133755
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Place: Mumbai
Date: May 15, 2019

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

NOTES ON ACCOUNTS FORMING PART OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2019.

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 15, 2019. The same have been audited by Statutory Auditors of the Bank.

2. There has been no changes in the significant accounting policies followed during the quarter/year ended March 31, 2019 as compared to those followed in the preceding financial year ended March 31, 2018.

3. Financial Results for the quarter and year ended March 31, 2019 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 35,43,57,970 Equity Shares of Rs.10/- each at a premium of Rs.56.43 per share on 13.11.2018, 38,74,39,390 Equity Shares of Rs.10/- each at a premium of Rs.33.31 per share on 28.02.2019 and 68,72,48,322 Equity Shares of Rs.10/- each at a premium of Rs.27.25 per share on 28.03.2019 to Government of India.

5. Bank has received Capital Funds of Rs.212.54 crore under Employees Stock Purchase Scheme (ESPS) on 31.03.2019 and the same has been kept in separate account viz."Central Bank of India Share application Money Account" and pending allotment of shares has been so disclosed as Share Application Money in the financial statements. These funds have been treated as part of Common Equity Tier (CET-1) for the quarter and year ended March 31, 2019 as permitted by RBI vide it's letter dated April 24, 2019.

6. The RBI had permitted Banks vide its Circular DBR.No.BP.BC.113/21.04.048/2017-18 dated 15th June 2018, to spread MTM losses on investments held in AFS and HFT category for the quarter ended 30th June 2018, over four quarters commencing from that quarter, in which loss has been incurred. The bank had incurred such loss amounting to Rs.74.81Crore during the quarter ended 30th June, 2018 and provided 1/4th of such loss each in June and September 2018 quarters by availing the benefit permitted for staggering of provision and un-amortised balance was Rs.37.40Crore. Since Bond rate has eased as on 31.12.2018, deferred provision was not required. Consequent to the above, entire MTM Losses stands fully covered as on 31.03.2019.

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

BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS MUMBAI F.R.N. 101569W

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI FRN 106655W

AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS New Delhi FRN 007739N

7. The RBI had permitted Banks vide its Circular DBR.No.BP.BC.108/21.04.048/2017-18, dated 6th June 2018 to continue the exposures to MSME borrowers to be classified as standard assets. Accordingly, the bank has retained advances of Rs.241.68 crore as standard assets as on 31.03.2019. In accordance with the provisions of the circular, the bank has not recognized un-realized interest on these accounts and maintained a standard assets provision of Rs.12.08 crores as on March 31, 2019 in respect of such borrowers. Further, in accordance with RBI vide circular no. DBR.No.BP.BC.18/21.04.048/2018-19, dated 1st January 2019, on "Relief for MSME borrowers registered under Goods and Service Tax (GST)", the details of MSME restructured accounts as on 31.03.2019 are as under:

No. of Accounts Restructured	Amount (Rs. in crore)
1202	97.13

8. The Bank has provided fully for the frauds reported during the quarter/year ended March 31, 2019.

9. As per RBI circular No. DBRNo.BP.15199/21.04.048/2016-17 and DBR No.BP.1906/21.04.048/2017-18 dated June 23, 2017 and August 28, 2017 respectively, for the accountscovered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of Rs.6,479.59 crore (86.34% of total outstanding) as on March 31, 2019.

10. Pending settlement of the Bipartite agreement on wage revision (due from November 2017), an adhoc amount of Rs.75 crore (Rs. 300 crore for the full year) has been provided towards wage revision during the current quarter and Cumulative provision held as on March 31, 2019 is Rs.435 crore.

11. 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.in along with publication of financial results. The Disclosures have not been subjected to audit by Statutory Central Auditors of the Bank.

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

As the additional provisioning requirements assessed by RBI for FY 2017-18 exceeded the threshold limit of 10% of the reported profit before provisions and contingencies, the following disclosure is made pursuant to RBI circular nos. DBR.BP.BC.No. 63/21.04.018/2016-17 dated April 18, 2017 and DBR. BP. BC. No.32 / 21.04.018 / 2018-19

S.K.MEHTA & CO. CHARTERED ACCOUNTANTS

BORKAR & MUZUMDAR MUMBAI F.R.N. 101569W CHARTERED ACCOUNTANTS

MUKUND M. CHITALE & CO. MUMBAI FRN 106655W CHARTERED ACCOUNTANTS

AAJV AND ASSOCIATES New Delhi FRN 007739N CHARTERED ACCOUNTANTS

dated April 01, 2019 regarding Divergence in Asset Classification and Provisioning for NPAs:

Sr. No.	Particulars	Amount (Rs. in crore)
1.	Gross NPAs as on March 31, 2018 as reported by the Bank	38,130.70
2.	Gross NPAs as on March 31, 2018 as assessed by RBI	38,766.90
3.	Divergence in Gross NPAs (2 – 1)	636.20
4.	Net NPAs as on March 31, 2018 as reported by the Bank	17,377.87
5.	Net NPAs as on March 31,2018 as assessed by RBI	17,830.60
6.	Divergence in Net NPAs (5 – 4)	452.80
7.	Provisions for NPAs as on March 31, 2018 as reported by the Bank	19,601.31
8.	Provisions for NPAs as on March 31, 2018 as assessed by RBI	20,743.31
9.	Divergence in provisioning (8 – 7)	1,142.00
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2018	(5,104.90)
11.	Adjusted (Notional) Net Profit after Tax (PAT) for the year ended March 31, 2018 after taking into account the divergence in provisioning	(6,246.90)

The Bank had duly recorded the impact of the above in its working results for the year ended March 31, 2019.

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 31.03.2019Rs.7,894.01crore (Rs.5,368.03crore as at 31.03.2018) 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, 2019
NIL	73	73	NIL

15. The Provisioning Coverage Ratio (PCR) of the Bank is 76.86%. (Previous Year 63.31%)

16. These financial results includes the results for the quarter ended March 31, 2019, 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.

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

B. S. SHEKHAWAT
EXECUTIVE DIRECTOR

P. RAMANA MURTHY
EXECUTIVE DIRECTOR

PALLAV MOHAPATRA
MANAGING DIRECTOR& CEO

TAPAN RAY
CHAIRMAN

Place: Mumbai
Date: May 15, 2019

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

BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS MUMBAI F.R.N. 101569W

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI FRN 106655W

AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS New Delhi FRN 007739N

CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

The Board of Directors
Central Bank of India

This is to certify that:

a. We have reviewed Financial Statements and the Cash Flow Statement of Central Bank of India for the year 2018-19 and to the best of our knowledge and belief:

   I. These Statements do not contain any material untrue statement or omit any material fact or contain statements that might be misleading

   II. These Statements together, present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.

b. There are, to the best of our knowledge and belief, no transactions entered into by the Bank during the financial year 2018-19, which are fraudulent, illegal or violative of the Bank's code of conduct.

c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.

d. We have indicated to the auditors and the Audit Committee:

   I. Significant changes in internal control over financial reporting during the financial year 2018-19.

   II. There are no significant changes in accounting policies during the financial year 2018-19 and the same have been disclosed in the notes to the financial statements and,

   III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.

(B.K. SINGAL)
GENERAL MANAGER & CFO

(PALLAV MOHAPATRA)
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: May 15, 2019