

CO: MBD: 2019-20:

06th August, 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
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Dear Sir/Madam,

Sub: Unaudited Financial Results for the Quarter ended 30th June 2019

Please refer to our letter no. CO: MBD:2019-20:496 dated 22nd July, 2019 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Tuesday, 06th August 2019, *inter-alia* to consider and take on record the unaudited financial results of the Bank for the first quarter ended 30th June, 2019.

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, 2019 approved at the meeting of the Board of Directors of the Bank held today, which commenced at 12:30 PM and concluded at 3.45 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

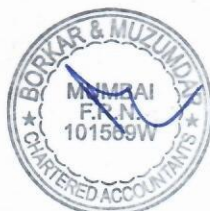

ANAND KUMAR DAS
ASSTT GENERAL MANAGER-MBD/
COMPANY SECRETARY



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

Limited Review Report on Quarterly Unaudited Standalone Financial Results of Central Bank of India pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1. We have reviewed the accompanying statement of unaudited standalone financial results of Central Bank of India ("the Bank") for the quarter ended June 30, 2019. 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 6, 2019. Our responsibility is to issue a report on these financial statements based on our review. The disclosures relating to "Pillar 3 under Basel III Capital Regulations" and "Leverage Ratio" as has been disclosed in the Bank's website and in respect of which link has been provided in the aforesaid financial results, have not been reviewed by us.
2. This statement is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" (AS-25), prescribed under section 133 of the Companies Act, 2013 the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 the bank's personnel 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.



4. Attention is drawn to the fact that the figures for the quarter ended March 31, 2019 as reported in this statement are the balancing figures between audited figures in respect of previous financial year and the published year to date figures up to the end of the third quarter of the previous financial year.
5. The statement incorporates the relevant returns of 20 branches, Treasury branch and other Central office departments reviewed by us. 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 150 branches to the bank management. These review reports cover 55.24% of the advance portfolio of the bank, excluding food credit and advances of Asset Recovery branches of the bank. Apart from these review reports, in the conduct of our review, we have also relied up on various returns received from the branches of the bank.
6. Based on our review conducted as above, subject to the limitation in scope as mentioned in para 3 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.

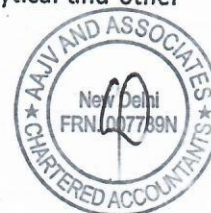
<p>For S.K.MEHTA & CO. CHARTERED ACCOUNTANTS F.R. No.000478N</p>   <p>(CA JYOTI BAGGA) PARTNER M.No.087002 UDIN 19087002AAAABC4370</p>	<p>For BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS F.R. No.101569W</p>   <p>(CA B M AGARWAL) PARTNER M.No. 033254 UDIN 19033254AAAIC2804</p>
<p>FOR MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS F.R. No.106655W</p>   <p>(CA A.V.KAMAT) PARTNER M.No.039585 UDIN : 19039585AAAAC78677</p>	<p>FOR AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS F.R. No.007739N</p>   <p>(CA DEEPAK GARG) PARTNER M.No.093348 UDIN 19093348AAAABE67 UDIN 19093348AAAABE69</p>

Place: Delhi
Date: August 6, 2019

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

Limited Review Report on Quarterly Unaudited Consolidated Financial Results of Central Bank of India pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Central Bank of India ("the Parent") and its subsidiaries (collectively referred to as "the Group") and its share of the net profit/(loss) after tax of its associates for the quarter ended June 30, 2019 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to Consolidated Pillar 3 disclosure as at June 30, 2019, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended June 30, 2018 and the corresponding period from January 1, 2019 to March 31, 2019 as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to review by us.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on 'Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of person responsible for financial and accounting matters, and applying analytical and other



review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit.

Accordingly, we do not express an audit opinion.

4. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.
5. The Statement includes the results of the following entities:
 - I. Subsidiaries
 - i) Cent Bank Home Finance Ltd.
 - ii) Cent Bank Financial Services Ltd.
 - II. Associates
 - i) Uttar Bihar Gramin Bank, Muzaffarpur
 - ii) Uttarbanga Kshetriya Gramin Bank, Cooch Bihar
 - ii) Indo-Zambia Bank Limited, Zambia
6. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the branch auditors and other auditors referred to in paragraph 7 & 8 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at June 30, 2019, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.
7. We did not review the interim financial information of 150 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 32,881.88 crores as at June 30, 2019 and total revenues of Rs.537.32 crores for the quarter ended June 30, 2019, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the concurrent auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such concurrent auditors and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial results of 2 subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs.1457.49 crores as at June 30, 2019 and total revenues of Rs.38.74 crores and total net profit after tax of Rs.3.90 crores for the quarter ended June 30, 2019, as considered in the consolidated unaudited financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of







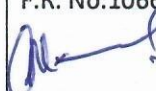

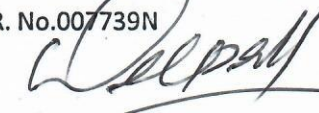
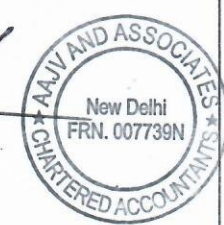
these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

8. The consolidated unaudited financial results includes the interim financial results which have not been reviewed of 4489 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 16,149.41 crores as at June 30, 2019 and total revenues of Rs. 1,977.31 crores for the quarter ended June 30, 2019, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

The consolidated unaudited financial results includes the interim financial information of 3 associates which have not been reviewed by their auditors, whose interim financial information reflect total net loss after tax of Rs.59.51 crores for the quarter ended June 30, 2019, as considered in the consolidated unaudited financial results. According to the information and explanations given to us by the Management, this interim financial information is not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matters.

<p>For S. K. MEHTA & CO. CHARTERED ACCOUNTANTS F.R. No.000478N</p>   <p>(CA JYOTI BAGGA) PARTNER M.No.087002 UDIN 19087002AAAA BD</p>	<p>For BORKAR & MUZUMDAR CHARTERED ACCOUNTANTS F.R. No.101569W</p>   <p>(CA B M AGARWAL) PARTNER M.No. 033254 UDIN 19033254AAAA ID3167</p>
<p>FOR MUKUND M CHITALE & CO CHARTERED ACCOUNTANTS F.R. No.106655W</p>   <p>(CA A.V. KAMAT) PARTNER M.No.039585 UDIN: 19039585AAAACU8972</p>	<p>FOR AAJV AND ASSOCIATES CHARTERED ACCOUNTANTS F.R. No.007739N</p>   <p>(CA DEEPAK GARG) PARTNER M.No.093348 UDIN 19093348 AAAA BE 7147</p>

Place: Delhi

Date: August 6, 2019

CENTRAL BANK OF INDIA
Reviewed Financial Results for the Quarter ended June 30, 2019

	Particulars	Standalone				(Rs in Lakh)			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		30.06.2019	31.03.2019	30.06.2018	31.03.2019	30.06.2019	31.03.2019	30.06.2018	31.03.2019
		Reviewed	Audited	Reviewed	Audited	unaudited	Audited	unaudited	Audited
1	Interest earned (a) + (b) + (c) + (d)	571,444	547,682	569,187	2,263,857	574,475	550,404	571,942	2,274,862
	(a) Interest/discount on advances/bills	306,921	294,625	332,822	1,294,975	309,459	297,091	335,458	1,305,383
	(b) Income on investments	242,202	233,935	198,176	845,424	242,694	234,192	198,294	846,020
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	8,929	9,997	25,506	87,281	8,929	9,997	25,506	87,281
	(d) Others	13,392	9,125	12,683	36,177	13,393	9,124	12,684	36,178
2	Other Income	77,911	114,369	21,295	241,294	77,362	114,716	21,428	241,633
A.	TOTAL INCOME (1+2)	649,355	662,051	590,482	2,505,151	651,837	665,120	593,370	2,516,495
3	Interest Expended	392,425	387,436	401,369	1,586,639	394,198	389,054	403,114	1,593,466
4	Operating Expenses (e) + (f)	146,447	122,732	150,752	605,863	146,880	123,553	151,104	608,016
	(e) Employees cost	88,305	54,535	96,594	356,522	88,496	54,944	96,754	357,448
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding Interest expenditure may be shown separately)	58,142	68,197	54,158	249,341	58,384	68,609	54,350	250,568
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	538,872	510,168	552,121	2,192,502	541,078	512,607	554,218	2,201,482
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	110,483	151,883	38,361	312,649	110,759	152,513	39,152	315,013
D.	Provisions (other than tax) and Contingencies.	103,478	473,382	276,822	1,129,671	103,855	473,026	277,174	1,129,785
	(Of which provisions for Non-Performing Assets)	89,742	452,357	253,814	1,074,551	90,116	452,357	254,036	1,062,826
E.	Exceptional Items	-	-	-	-	-	-	-	-
F.	Profit/(Loss) from Ordinary Activities before Tax (D-E)	7,005	(321,499)	(238,461)	(817,022)	6,904	(320,513)	(238,022)	(814,772)
G.	Tax Expenses	(4,828)	(73,758)	(86,237)	(252,874)	(4,667)	(73,482)	(86,134)	(252,000)
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	11,833	(247,741)	(152,224)	(564,148)	11,571	(247,031)	(151,888)	(562,772)
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-
J.	Add:Share of Profit in Associates	-	-	-	-	721	(1,218)	419	1,659
K.	Less:Share of Minority Interest	-	-	-	-	(131)	(228)	(100)	(579)
L.	Net Profit / (Loss) for the period (H-I+J-K)	11,833	(247,741)	(152,224)	(564,148)	12,161	(248,477)	(151,569)	(561,692)
5	Paid-up equity share capital (Face value of Rs.10/- per share)	412,592	404,720	261,816	404,720	412,592	404,720	261,816	404,720
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	2,799,779	2,799,779	1,223,714	2,799,779	2,799,779	1,206,170	1,223,714	1,206,170
7	Analytical Ratios								
(i)	Percentage of shares held by Government of India	89.46	91.20	86.40	91.20	89.46	91.20	86.40	91.20
(ii)	Capital Adequacy Ratio-Base-Ill (%)	9.58	9.61	8.05	9.61	9.58	9.61	8.05	9.61
	(a) CET 1 Ratio (%)	7.58	7.49	6.05	7.49	7.58	7.49	6.05	7.49
	(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]	0.29	(7.89)	(5.81)	(20.19)	0.29	(7.89)	(5.81)	(20.19)
(iv)	(a) Amount of Gross Non-performing Assets	3,290,844	3,235,604	3,877,766	3,235,604	Not Applicable	Not Applicable	Not Applicable	3,235,604
	(b) Amount of Net Non-Performing Assets	1,144,059	1,133,324	1,608,625	1,133,324				1,133,324
	(c) % of Gross Non-performing Assets	19.93	19.29	22.17	19.29				19.29
	(d) % of Net Non-Performing Assets	7.98	7.73	10.58	7.73				7.73
(v)	Return on Assets (Annualised) - (%)	0.15	(2.96)	(1.85)	(1.70)				(1.70)


ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


B.S. SHEKHAWAT
EXECUTIVE DIRECTOR


P. RAMANA MURTHY
EXECUTIVE DIRECTOR


PALLAB MOHAPATRA
MANAGING DIRECTOR & CEO


TAPAN RAY
CHAIRMAN


Place : Delhi
Date : August 6, 2019

CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2019

Sl. No.	Particulars	Quarter Ended			Year Ended
		Unaudited	Audited	Unaudited	Audited
		30.06.2019	31.03.2019	30.06.2018	31.03.2019
(Rs. in Lakh)					
A.	Segment Revenue				
	1. Treasury Operations	2,99,350	2,80,983	2,09,633	10,01,680
	2. Retail Banking Operations	1,86,912	2,01,725	2,00,783	7,91,959
	3. Wholesale Banking Operations	1,63,094	1,79,343	1,80,067	7,11,512
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	-	-	-	-
	Total	6,49,356	6,62,051	5,90,483	25,05,151
	Less: Inter Segment Revenue	-	-	-	-
	Net Sales/Income From Operations	6,49,356	6,62,051	5,90,483	25,05,151
B.	Segment Results(Profit(+)/Loss(-) before tax and interest from each segment)				
	1. Treasury Operations	50,759	24,081	-56,932	1,077
	2. Retail Banking Operations	10,881	2,995	7,326	24,393
	3. Wholesale Banking Operations	-50,654	-3,44,477	-1,85,243	-8,26,862
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	-3,981	-4,098	-3,613	-15,630
	Total!	7,005	-3,21,499	-2,38,461	-8,17,022
	Less: (i) Interest	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-
	(iii) Un-allocable income	-	-	-	-
	Total Profit Before Tax	7,005	-3,21,499	-2,38,461	-8,17,022
C.	Segment Assets				
	1. Treasury Operations	1,61,10,620	1,62,10,796	1,48,45,092	1,62,10,796
	2. Retail Banking Operations	81,24,501	81,04,022	83,99,840	81,04,022
	3. Wholesale Banking Operations	72,36,928	72,13,018	79,26,228	72,13,018
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Assets	15,32,696	15,43,930	13,37,463	15,43,930
	Total	3,30,04,745	3,30,71,766	3,25,08,623	3,30,71,766
D.	Segment Liabilities				
	1. Treasury Operations	1,65,34,266	1,66,20,097	1,50,31,591	1,66,20,097
	2. Retail Banking Operations	76,92,110	76,91,081	82,90,384	76,91,081
	3. Wholesale Banking Operations	68,51,775	68,45,478	75,40,249	68,45,478
	4. Other Banking Operations	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-
	Total	3,10,78,151	3,11,56,656	3,08,62,224	3,11,56,656
E.	Capital Employed				
	1. Treasury Operations	-4,23,646	-4,09,301	-1,86,499	-4,09,301
	2. Retail Banking Operations	4,32,391	4,12,941	1,09,456	4,12,941
	3. Wholesale Banking Operations	3,85,153	3,67,540	3,85,979	3,67,540
	4. Other Banking Operations	-	-	-	-
	5. Unallocated	15,32,696	15,43,930	13,37,463	15,43,930
	Total	19,26,594	19,15,110	16,46,399	19,15,110


Note: 1) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.
2) Figures of previous year/period have been regrouped wherever considered necessary to conform 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: Delhi

Date: August 6, 2019

CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE QUARTER ENDED JUNE 30, 2019

(Rs. In Lakh)

Sr. No.	Particulars	Quarter Ended			Year Ended
		Reviewed 30.06.2019	Audited 31.03.2019	Unaudited 30.06.2018	Audited 31.03.2019
A.	Segment Revenue				
	1. Treasury Operations	2,99,350	2,80,983	2,09,633	10,01,680
	2. Retail Banking Operations	1,89,351	2,04,673	2,03,587	8,02,883
	3. Wholesale Banking Operations	1,63,094	1,79,343	1,80,067	7,11,512
	4. Other Banking Operations	42	121	83	420
	5. Unallocated	-	-	-	-
	Total	6,51,837	6,65,120	5,93,370	25,16,495
	Less: Inter Segment Revenue	-	-	-	-
	Net Sales/Income From Operations	6,51,837	6,65,120	5,93,370	25,16,495
B.	Segment Results(Profit+)/Loss(-) before tax and interest from each segment)				
	1. Treasury Operations	50,759	24,081	(56,932)	1,077
	2. Retail Banking Operations	11,495	2,677	8,136	28,027
	3. Wholesale Banking Operations	(50,654)	(3,44,477)	(1,85,243)	(8,26,862)
	4. Other Banking Operations	6	86	49	275
	5. Unallocated	(4,112)	(4,326)	(3,713)	(16,209)
	Total	7,494	(3,21,959)	(2,37,703)	(8,13,692)
	Less: (i) Interest	-	-	-	-
	(ii) Other Un-allocable Expenditure net off	-	-	-	-
	(iii) Un-allocable income	-	-	-	-
	Total Profit Before Tax	7,494	(3,21,959)	(2,37,703)	(8,13,692)
C.	Segment Assets				
	1. Treasury Operations	1,61,10,620	1,62,10,796	1,48,45,092	1,62,10,796
	2. Retail Banking Operations	82,37,740	82,18,987	85,10,394	82,18,987
	3. Wholesale Banking Operations	72,36,928	72,13,018	79,26,228	72,13,018
	4. Other Banking Operations	1,204	1,733	1,998	1,733
	5. Unallocated Assets	15,33,030	15,43,930	13,40,337	15,43,930
	Total	3,31,19,522	3,31,88,464	3,26,24,049	3,31,88,464
D.	Segment Liabilities				
	1. Treasury Operations	1,65,34,266	1,66,20,097	1,50,31,591	1,66,20,097
	2. Retail Banking Operations	77,87,711	77,82,781	83,81,866	77,82,781
	3. Wholesale Banking Operations	68,51,775	68,45,478	75,40,249	68,45,478
	4. Other Banking Operations	657	505	774	505
	5. Unallocated Liabilities	-	-	-	-
	Total	3,11,74,409	3,12,48,861	3,09,54,480	3,12,48,861
E.	Capital Employed				
	1. Treasury Operations	(4,23,646)	(4,09,301)	(1,86,499)	(4,09,301)
	2. Retail Banking Operations	4,50,029	4,36,206	1,28,528	4,36,206
	3. Wholesale Banking Operations	3,85,153	3,67,540	3,85,979	3,67,540
	4. Other Banking Operations	547	1,228	1,224	1,228
	5. Unallocated	15,33,030	15,43,930	13,40,337	15,43,930
	Total	19,45,113	19,39,603	16,69,569	19,39,603

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
EXECUTIVE DIRECTOR


B.S. SHEKHAWAT
EXECUTIVE DIRECTOR


P. RAMANA MURTHY
EXECUTIVE DIRECTOR


PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO


TAPAN RAY
CHAIRMAN

Place: Delhi

Date: August 6, 2019



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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NOTES ON ACCOUNTS FORMING PART OF REVIEWED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 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 August 06, 2019. 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, 2019 as compared to those followed in the preceding financial year ended March 31, 2019 except as otherwise stated.
3. The financial results for the quarter ended June 30, 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. 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 ended June 30, 2019.
5. The Bank has received Share Application Money of Rs 212.54 crore under Employees Stock Purchases Scheme (ESPS) on 31.03.2019. The Bank has allotted 7,87,16,224 equity shares of Rs. 10/- each fully paid up at an issue price of Rs. 27/- per equity share including Premium of Rs. 17/- per equity share, amounting to Rs. 212.54 crore to eligible employees of the Bank on May 15, 2019 and adjusted the amount lying in share application money.
6. The RBI had permitted Banks vide its Circular DBR.No.BP.BC.108/21.04.048/2017-18, dated June 6, 2018 to continue the exposures to MSME borrowers to be classified as Standard Assets. Accordingly, the bank has retained advances of Rs.60.00 crore as standard assets as on June 30, 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.3.00 crores as on June 30, 2019 in respect of such advances. Further, in accordance with RBI vide circular no. DBR.No.BP.BC.18/21.04.048/2018-19, dated January 1, 2019, on "Relief for MSME borrowers registered under Goods and Service Tax (GST)", the details of MSME restructured accounts as on June 30, 2019 are as under:

No. of Accounts Restructured	Amount (Rs. in crore)
1414	134.25

7. RBI circular-DBR.No.BP.BC.83/21.04.048/2014-15, dated April 01, 2015 and DBR.No.BP.BC.92/21.04.048/2015-16, dated April 18, 2016 granted an option to spread provision in respect of frauds for a period, not exceeding four quarters from the quarter in which such fraud has been detected. The Bank has exercised the option of staggering the provision and unamortized provision amount of Rs.38.03 crore as on June 30, 2019 has been deferred to subsequent quarters.

8. As per RBI Circular Nos. DBR No.BP.15/199/21.04.048/2016-17 and DBR No.BP.1906/21.04.048/2017-18, dated 23.06.2017 and 28.08.2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of Rs.6,597.36 crore (87.92% of total outstanding) as on June 30, 2019.
9. Pursuant to proposed bipartite agreement on wage revision (due with effect from November 1, 2017), a sum of Rs.75 crore has been provided towards wage revision for the quarter ended June 30, 2019. (Cumulative provision as on June 30, 2019– Rs.510 crore).
10. 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.
11. 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 Rs.17.07 crore has been expensed out during the quarter ended June 30, 2019 and Rs.7,876.94 crore as at June 30, 2019 (Rs.7,894.01 crore as at March 31, 2019) has been recognized as Deferred Tax Assets in the accounts.
12. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on June 30, 2019
NIL	36	36	NIL

13. The Provisioning Coverage Ratio (PCR) of the Bank is 76.85% (Previous corresponding quarter 66.42%).
14. The figures for the quarter ended March 31, 2019 are the balancing figures between audited figures in respect of financial year 2018-19 and published year to date figures upto December 31, 2018.
15. 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: Delhi

Date: August 6, 2019



सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India

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NOTES ON ACCOUNTS FORMING PART OF REVIEWED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2019.

1. The above consolidated financial results of Central Bank of India [Parent Bank] and its Subsidiaries and associates (Collectively referred to as the "Group") 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 August 06, 2019. The results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank.

2. The Consolidated Financial Results of the Group comprises the Financial results of two Subsidiaries and the share of its profit / loss in three Associates consisting of two Regional Rural Banks sponsored by Parent Bank and Indo-Zambia Bank Ltd. as per details given below;

I. Subsidiaries

- i) Cent Bank Home Finance Ltd.
- ii) Cent Bank Financial Services Ltd.

II. Associates

- i) Uttar Bihar Gramin Bank, Muzzaffarpur
- ii) Uttar Banga Kshetriya Gramin Bank, Cooch Bihar
- iii) Indo-Zambia Bank, Zambia

The limited reviewed financials of above 2 subsidiaries are included in the consolidated financial results.

3. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – "Consolidated Financial Statements" and Accounting Standard 23 – "Accounting for Investments in Associates in Consolidated Financial Statements", issued by the Institute of Chartered Accountants of India and the guidelines issued by the Reserve Bank of India.

4. There has been no change in the accounting policies followed during the quarter ended June 30, 2019 as compared to those followed in the preceding financial year ended March 31, 2019.

5. In accordance to SEBI regulations, for the purpose of quarterly consolidated financial results, minimum eighty percent of each of consolidated revenue, assets and profits have been included subject to audit or limited review

6. The Consolidated Financial Results of the Group for the year ended June 30, 2019 have been arrived at after considering provisions for Non-Performing Assets, Restructured Assets, Standard Assets, Standard Derivative Exposures and Investment Depreciation in the case of Parent Bank 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 and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition and Provisions on Loans and Advances norms laid down by National Housing Bank [NHB].

7. 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 ended June 30, 2019.
8. The Parent Bank has received Share Application Money of Rs 212.54 crore under Employees Stock Purchases Scheme (ESPS) on 31.03.2019. The Bank has allotted 7,87,16,224 equity shares of Rs. 10/- each fully paid up at an issue price of Rs. 27/- per equity share including Premium of Rs. 17/- per equity share, amounting to Rs. 212.54 crore to eligible employees of the Bank on May 15, 2019 and adjusted the amount lying in share application money.
9. 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 Parent Bank has retained advances of Rs.60.00 crore as standard assets as on June 30, 2019. In accordance with the provisions of the circular, the Parent Bank has not recognized un-realized interest on these accounts and maintained a standard assets provision of Rs.3.00 crores as on June 30, 2019 in respect of such accounts. 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 June 30, 2019 are as under:
- | No. of Accounts Restructured | Amount (Rs. in crore) |
|------------------------------|-----------------------|
| 1414 | 134.25 |
10. RBI circular-DBR.No.BP.BC.83/21.04.048/2014-15, dated April 01, 2015 and DBR.No.BP.BC.92/21.04.048/2015-16, dated April 18, 2016 granted an option to spread provision in respect of frauds for a period, not exceeding four quarters from the quarter in which such fraud has been detected. The Parent Bank has exercised the option of staggering the provision and unamortized provision amount of Rs.38.03 crore as on June 30, 2019 has been deferred to subsequent quarters.
11. 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, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Parent Bank is holding total provision of Rs.6,597.36 crore (87.92% of total outstanding) as on June 30, 2019.
12. Pursuant to proposed bipartite agreement on wage revision (due with effect from November 2017), a sum of Rs.75 crore has been provided towards wage revision for the quarter ended June 30, 2019. (Cumulative provision as on June 30, 2019- Rs.510 crore).
13. 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 Parent 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.
14. The Government of India through a gazette notification F.No.7/8/2017-RRB(Madhya Pradesh) dated January 11, 2019 approved the scheme of amalgamation between Narmada

14. The Government of India through a gazette notification F.No.7/8/2017-RRB(Madhya Pradesh) dated January 11, 2019 approved the scheme of amalgamation between Narmada Jhabua Gramin Bank (Sponsor Bank being Bank of India) and Central Madhya Pradesh Gramin Bank, Chhindwara (Sponsor Bank being Central Bank of India) into a single Regional Rural Bank which shall be called Madhya Pradesh Gramin Bank under the sponsorship of Bank of India. The amalgamation has come into effect from April 1, 2019. As a result Central Madhya Pradesh Gramin Bank, Chhindwara is not considered an Associate of the Bank for the quarter ended June 30,2019.

15. 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 Rs.16.38 crore has been expensed out during the quarter ended June 30, 2019 and Rs.7,865.73 crore as at June 30, 2019 (Rs.7,882.11 crore as at March 31, 2019) has been recognized as Deferred Tax Assets in the accounts.

16. Status of Investors' Complaints in Parent Bank:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on June 30, 2019
NIL	36	36	NIL

17. The Provisioning Coverage Ratio (PCR) of the Parent Bank is 76.85% (Previous corresponding quarter 66.42%).


18. The figures for the quarter ended March 31, 2019 are the balancing figures between audited figures in respect of financial year 2018-19 and published year to date figures upto December 31, 2018.

19. The consolidated financial figures for the quarter ended June 30, 2018 and March 31, 2019 have been certified by the management and have not been reviewed and audited respectively by the auditors. In terms of SEBI (Listing Obligation and Disclosure Requirement) guidelines, the listing entities need to submit quarterly consolidated financial results in addition to standalone financial results from April 01, 2019 onward.

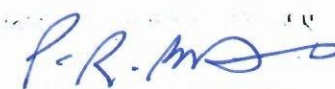
20. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to confirm to current period classification.



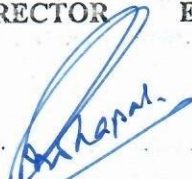
ALOK SRIVASTAVA
EXECUTIVE DIRECTOR



B S SHEKHAWAT
EXECUTIVE DIRECTOR



P. RAMANA MURTHY
EXECUTIVE DIRECTOR



PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO



TAPAN RAY
CHAIRMAN

Place: Delhi


Date: August 6, 2019

CENTRAL BANK OF INDIA
STATEMENT OF ASSETS AND LIABILITIES

(000's Omitted)

PARTICULARS	As at 30.06.2019	As at 30.06.2018
	Reviewed	Reviewed
CAPITAL & LIABILITIES		
Capital	4,12,59,177	2,61,81,558
Reserves and Surplus	15,14,00,150	13,84,58,324
Share application Money pending allotment	-	-
Deposits	2,97,78,10,149	2,93,59,47,967
Borrowings	4,70,46,391	5,42,01,462
Other Liabilities and Provisions	8,29,58,650	9,60,72,946
TOTAL	3,30,04,74,517	3,25,08,62,257
ASSETS		
Cash and Balances with Reserve Bank of India	26,47,74,983	33,03,20,852
Balances with Banks and Money at Call and Short Notice	58,11,719	24,55,452
Investments	1,28,47,42,748	1,08,63,74,164
Advances	1,43,45,35,459	1,52,06,35,412
Fixed Assets	4,34,08,361	4,31,50,711
Other Assets	26,72,01,247	26,79,25,666
TOTAL	3,30,04,74,517	3,25,08,62,257


ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


B.S.SHEKHAWAT
EXECUTIVE DIRECTOR


P.RAMANA MURTHY
EXECUTIVE DIRECTOR


PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO


TAPAN RAY
CHAIRMAN

Place: Delhi

Date: August 06, 2019

CENTRAL BANK OF INDIA
CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

(000's Omitted)

PARTICULARS	As at 30.06.2019	As at 30.06.2018
	Reviewed	Reviewed
CAPITAL & LIABILITIES		
Capital	4,12,59,177	2,61,81,558
Reserves and Surplus	15,32,52,165	14,07,75,422
Share application Money pending allotment	4,47,683	4,08,102
Deposits	2,98,24,33,837	2,94,10,07,492
Borrowings	5,09,38,905	5,72,32,610
Other Liabilities and Provisions	8,36,20,476	9,67,99,756
TOTAL	3,31,19,52,243	3,26,24,04,940
ASSETS		
Cash and Balances with Reserve Bank of India	26,47,74,986	33,03,20,855
Balances with Banks and Money at Call and Short Notice	67,38,030	27,39,543
Investments	1,28,56,29,143	1,08,77,96,863
Advances	1,44,39,04,957	1,52,99,62,456
Fixed Assets	4,34,14,834	4,31,56,351
Other Assets	26,74,01,397	26,83,39,976
Goodwill on Consolidation	88,896	88,896.00
TOTAL	3,31,19,52,243	3,26,24,04,940


ALOK SRIVASTAVA

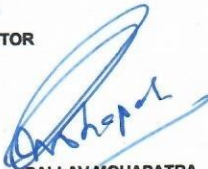
EXECUTIVE DIRECTOR


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MANAGING DIRECTOR & CEO


TAPAN RAY

CHAIRMAN

Place: Delhi

Date: August 06, 2019

सेन्ट्रल बैंक ऑफ़ इंडिया



Central Bank of India

CENTRAL OFFICE

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Bank's Financial for the Quarter ended June 30, 2019 contain unmodified opinion.

MUKUL N DANDIGE
GENERAL MANAGER & CFO

PALLAV MOHAPATRA
MANAGING DIRECTOR & CEO

Place: Delhi
Date: August 06, 2019