

CENTRAL BANK OF INDIA

**REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/ HALF YEAR ENDED SEPTEMBER 30, 2014**

[₹ in lacs]

Particulars	Quarter ended			Half Year Ended		Year ended
	30.09.2014	30.06.2014	30.09.2013	30.09.2014	30.09.2013	31.03.2014
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1 Interest earned (a)+(b)+(c)+(d)	661,856	649,666	585,886	1,311,522	1,170,443	2,442,755
a) Interest/ discount on advances/ Bills	493,242	487,190	444,089	980,432	901,682	1,861,999
b) Income on Investments	167,571	162,040	141,448	329,611	267,220	576,385
c) Interest on balances with Reserve Bank of India and other inter	1,043	436	349	1,479	1,335	3,284
d) Others	-	-	-	-	206	1,087
2 Other Income	40,254	43,105	37,765	83,359	97,553	192,258
3 Total Income (1+2)	702,110	692,771	623,651	1,394,881	1,267,996	2,635,013
4 Interest Expended	479,095	467,519	442,506	946,614	873,261	1,793,316
5 Operating Expenses (i)+(ii)	138,384	127,897	127,002	266,281	240,535	517,893
i) Employees cost	91,103	90,969	83,267	182,072	163,330	353,701
ii) Other Operating Expenses	47,281	36,928	43,735	84,209	77,205	164,192
6 Total Expenditure (4+5) excluding provisions and contingencies	617,479	595,416	569,508	1,212,895	1,113,796	2,311,209
7 Operating Profit before Provisions and contingencies (3-6)	84,631	97,355	54,143	181,986	154,200	323,804
8 Provisions (other than tax) and Contingencies	70,777	64,481	204,909	135,258	303,235	423,257
9 Exceptional Items(Reversal of earlier year's tax provision)	-	-	-	-	-	-
10 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	13,854	32,874	(150,766)	46,728	(149,035)	(99,453)
11 Tax expense	3,563	13,714	108	17,277	(354)	26,831
12 Net Profit(+)/ Loss (-) from Ordinary Activities after tax (10-11)	10,291	19,160	(150,874)	29,451	(148,681)	(126,284)
13 Extraordinary items (net of tax expense)	-	-	-	-	-	-
14 Net Profit (+)/ Loss (-) for the period (12-13)	10,291	19,160	(150,874)	29,451	(148,681)	(126,284)
15 Paid up equity share capital (Face Value of the Share Rs.10/-)	142,151	135,044	104,458	142,151	104,458	135,044
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).						1,098,100
17 Analytical Ratios :						
i) Percentage of shares held by Government of India	84.20%	88.63%	85.31%	84.20%	85.31%	88.63%
ii) Capital Adequacy Ratio						
As per Basel -II	11.62	11.41	11.41	11.62	11.41	11.96
As per Basel -III	10.65	9.62	10.15	10.65	10.15	9.87
iii) Earnings Per share (EPS) (Not annualised)						
a) Basic and diluted EPS before Extraordinary items	0.43	1.11	(14.44)	1.48	(14.23)	(11.10)
b) Basic and diluted EPS after Extraordinary items	0.43	1.11	(14.44)	1.48	(14.23)	(11.10)
iv) NPA Ratios :						
a) i) Gross NPA	1,143,975	1,144,915	1,156,303	1,143,975	1,156,303	1,150,001
ii) Net NPA	607,252	650,543	651,156	607,252	651,156	664,856
b) i) % of Gross NPA	6.14	6.15	6.47	6.14	6.47	6.27
ii) % of Net NPA	3.38	3.62	3.77	3.38	3.77	3.75
c) Return on Assets	0.15	0.27	(2.30)	0.21	(1.15)	(0.47)
18 Public Shareholding :						
- No. of shares	224,555,743	153,479,990	153,479,990	224,555,743	153,479,990	153,479,990
- Percentage of shareholding	15.80%	11.37%	14.69%	15.80%	14.69%	11.37%
19 Promoters & Promoter Group Shareholding						
a) Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil	Nil
Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
b) Non-encumbered						
Number of Shares	1,196,959,325	1,196,959,325	891,096,964	1,196,959,325	891,096,964	1,196,959,325
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
Percentage of shares (as a percentage of total share capital of the Bank)	84.20%	88.63%	85.31%	84.20%	85.31%	88.63%

B.K. DIVAKARA
EXECUTIVE DIRECTOR

ANIMESH CHAUHAN
EXECUTIVE DIRECTOR

R.K. GOYAL
EXECUTIVE DIRECTOR

RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : November 08 ,2014

