

CENTRAL BANK OF INDIA

**AUDITED FINANCIAL RESULTS
FOR THE QUARTER / YEAR ENDED MARCH 31, 2012**

[` in lacs]

	Particulars	Quarter ended			Year ended	
		Audited	Reviewed	Audited	Audited	Audited
		31.03.2012	31.12.2011	31.03.2011	31.03.2012	31.03.2011
1	Interest earned (a)+(b)+(c)+(d)	494011	474149	423230	1914950	1522057
a)	Interest/ discount on advances/ Bills	373195	354666	312159	1442048	1125380
b)	Income on Investments	112950	111991	97147	434735	376710
c)	Interest on balances with Reserve Bank of India and other inter bank funds.	-29141	7492	847	1160	5679
d)	Others	37007	0	13077	37007	14288
2	Other Income	43164	35737	52291	139530	126504
3	Total Income (1+2)	537175	509886	475521	2054480	1648561
4	Interest Expended	367652	356293	280376	1398086	989523
5	Operating Expenses (i)+(ii)	108246	92208	162034	374899	399899
i)	Employees cost	63119	64092	132018	250624	296422
ii)	Other Operating Expenses	45127	28116	30016	124275	103477
6	Total Expenditure (4+5) excluding provisions and contingencies	475898	448501	442410	1772985	1389422
7	Operating Profit before Provisions and contingencies (3-6)	61277	61385	33111	281495	259139
8	Provisions (other than tax) and Contingencies	85869	48636	30602	216861	93222
9	Exceptional Items(Reversal of earlier year's tax provision)	0	-11238	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	-24592	23987	2509	64634	165917
11	Tax expense	-14069	12663	-10761	11330	40676
12	Net Profit(+)/ Loss (-) from Ordinary Activities after tax (10-11)	-10523	11324	13270	53304	125241
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	-10523	11324	13270	53304	125241
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	73611	64661	40414	73611	40414
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	489815	395909	395909	489815	395909
17	Analytical Ratios :					
i)	Percentage of shares held by Government of India	80.21	80.21	80.20	80.21	80.20
ii)	Capital Adequacy Ratio					
	As per Basel -I	11.96	12.20	10.74	11.96	10.74
	As per Basel -II	12.40	12.86	11.64	12.40	11.64
iii)	Earnings Per share (EPS)					
a)	Basic and diluted EPS before Extraordinary items	-2.07	0.94	* 2.00	5.95	* 22.04
b)	Basic and diluted EPS after Extraordinary items	-2.07	0.94	* 2.00	5.95	* 22.04
iv)	NPA Ratios :					
a)	i) Gross NPA	727346	492241	239453	727346	239453
	ii) Net NPA	455677	266880	84729	455677	84729
b)	i) % of Gross NPA	4.83	3.69	1.82	4.83	1.82
	ii) % of Net NPA	3.09	2.04	0.65	3.09	0.65
c)	Return on Assets	-	0.22	0.28	0.26	0.70
18	Public Shareholding :					
-	No. of shares	153479990	127979990	80000000	153479990	80000000
-	Percentage of shareholding	20.85	19.79	19.80	20.85	19.80
19	Promoters & Promoter Group Shareholding					
a)	Pledged/Encumbered	Nil	Nil	Nil	Nil	Nil
	Number of Shares	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil
b)	Non-encumbered					
	Number of Shares	582635426	518626336	324141460	582635426	324141460
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%
	Percentage of shares (as a percentage of total share capital of the company)	79.15	80.21	80.20	79.15	80.20

* As per AS-20, restated consequent to Rights issue of Equity shares in April -2011.

**R.K.DUBEY
EXECUTIVE DIRECTOR**

**V.R.IYER
EXECUTIVE DIRECTOR**

**M.V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR**

Place: Mumbai
Date :7 May,2012.