

CENTRAL BANK OF INDIA

**AUDITED FINANCIAL RESULTS
FOR THE QUARTER / YEAR ENDED MARCH 31, 2015**


[₹ in lacs]

Particulars	Quarter ended			Year ended	Year ended
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
1 Interest earned (a)+(b)+(c)+(d)	676,959	652,397	636,921	2,640,878	2,442,755
a) Interest/ discount on advances/ Bills	487,612	483,684	474,352	1,951,728	1,861,999
b) Income on Investments	173,845	167,250	160,633	670,706	576,385
c) Interest on balances with Reserve Bank of India and other inter	204	1,463	1,936	3,146	3,284
d) Others	15,298	-	-	15,298	1,087
2 Other Income	55,191	50,873	59,246	189,423	192,258
3 Total Income (1+2)	732,150	703,270	696,167	2,830,301	2,635,013
4 Interest Expended	484,796	484,761	465,421	1,916,171	1,793,316
5 Operating Expenses (i)+(ii)	159,592	132,345	148,041	558,218	517,893
i) Employees cost	108,205	92,217	103,734	382,494	353,701
ii) Other Operating Expenses	51,387	40,128	44,307	175,724	164,192
6 Total Expenditure (4+5) excluding provisions and contingencies	644,388	617,106	613,462	2,474,389	2,311,209
7 Operating Profit before Provisions and contingencies (3-6)	87,762	86,164	82,705	355,912	323,804
8 Provisions (other than tax) and Contingencies	61,717	69,897	54,233	266,872	423,257
9 Exceptional Items(Reversal of earlier year's tax provision)	-	-	-	-	-
10 Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	26,045	16,267	28,472	89,040	(99,453)
11 Tax expense	8,616	2,502	12,228	28,395	26,831
12 Net Profit(+)/ Loss (-) from Ordinary Activities after tax (10-11)	17,429	13,765	16,244	60,645	(126,284)
13 Extraordinary items (net of tax expense)	-	-	-	-	-
14 Net Profit (+)/ Loss (-) for the period (12-13)	17,429	13,765	16,244	60,645	(126,284)
15 Paid up equity share capital (Face Value of the Share Rs.10/-)	165,827	142,151	135,044	165,827	135,044
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1,398,448	-	1,098,100	1,398,448	1,098,100
17 Analytical Ratios :					
i) Percentage of shares held by Government of India	81.46%	84.20%	88.63%	81.46%	88.63%
ii) Capital Adequacy Ratio					
As per Basel -II	11.89	11.27	11.96	11.89	11.96
As per Basel -III	10.90	10.20	9.87	10.90	9.87
iii) Earnings Per share (EPS) (Not annualised) (in Rs.)					
a) Basic and diluted EPS before Extraordinary items	1.15	0.66	1.20	4.27	(11.10)
b) Basic and diluted EPS after Extraordinary items	1.15	0.66	1.20	4.27	(11.10)
iv) NPA Ratios :					
a) i) Gross NPA	1,187,306	1,179,250	1,150,001	1,187,306	1,150,001
ii) Net NPA	680,745	657,711	664,856	680,745	664,856
b) i) % of Gross NPA	6.09	6.20	6.27	6.09	6.27
ii) % of Net NPA	3.61	3.58	3.75	3.61	3.75
c) Return on Assets (Annualised) %	0.24	0.19	0.23	0.21	(0.47)
18 Public Shareholding :					
- No. of shares	307,445,743	224,555,743	153,479,990	307,445,743	153,479,990
- Percentage of shareholding	18.54%	15.80%	11.37%	18.54%	11.37%
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	1,350,827,438	1,196,959,325	1,196,959,325	1,350,827,438	1,196,959,325
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 Bank)	81.46%	84.20%	88.63%	81.46%	88.63%


R.C. LODHA
EXECUTIVE DIRECTOR


B.K. DIVAKARA
EXECUTIVE DIRECTOR


R.K. GOYAL
EXECUTIVE DIRECTOR


RAJEEV RISHI
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai
Date : May 12, 2015