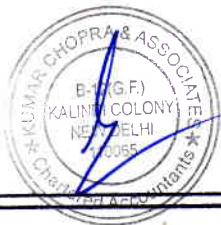




**NOTES ON ACCOUNTS FORMING PART OF
REVIEWED FINANCIAL RESULTS
FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2015.**

1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on November 9, 2015. The results have been subjected to "Limited Review" by the Statutory Central Auditors of the Bank.
2. There has been no change in the accounting policies followed during the quarter/half year ended September 30, 2015 as compared to those followed in the preceding financial year ended March 31, 2015.
3. The Financial Results for the quarter/half year ended September 30, 2015 have been arrived at after considering provision for Non-Performing Assets, Standard Assets, Investment Depreciation as per Prudential Norms issued by the Reserve Bank of India and other usual and necessary Provisions.
4. In terms of Reserve Bank of India circular No.DBOD.BP.BC.2/21.06.201/2013-14 dated July 1, 2013, banks are required to make Pillar 3 disclosures under Basel III Capital Regulations. The disclosures shall be made available on the bank's website www.centralbankofindia.co.in. The disclosures have not been subjected to limited Review by the Statutory Central Auditors of the Bank.
5. In terms of RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16th July 2015, the Bank has, effective Quarter ended 30th June 2015, included its deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector under 'Other Assets'. Hitherto these were included under 'Investments', Interest income on these deposits has been included under 'Interest Earned-Others'. Hitherto such interest income was included under 'Interest Earned-Income on Investments'. The above reclassification has no impact on the Profit of the Bank for the quarter and half year ended 30th September 2015 or on the Profit for the previous periods presented.
6. During the Quarter ended September 30, 2015, the Bank, following the RBI Circular No. DBR.No.BP.BC.27/21.04.048/2015-16 dated 2nd July 2015, has changed the basis

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of calculation of provision for diminution in fair value from Base Rate/PLR as on date of restructuring plus appropriate term/credit risk premium to the actual interest charged before restructuring for the purpose of discounting future cash flows. Consequent to this change, there is net write back of provision pertaining to the period upto 30.06.2015 amounting to Rs.570.95 crore during this quarter.

7. In terms of RBI's Master Circular on Classification, Valuation and Operation of Investment portfolio dated 1/7/2015, The depreciation on the instruments acquired by way of conversion of outstanding advances has not been offset against the appreciation in any other securities held under the AFS category. This has resulted in increase in provisions by Rs.229.83 crore for the quarter ending 30 th September, 2015.
8. The Bank has recognized Treasury operations, Corporate/ Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.
9. The Provisioning Coverage Ratio (PCR) of the Bank is 57.61%.
10. Status of Investors' Complaints:

Complaints at the beginning of the Quarter	Received during the Quarter	Resolved during the Quarter	Pending as on September 30, 2015
NIL	66	66	NIL

10. Figures of the previous period have been regrouped/ reclassified wherever considered necessary to conform to current period's classification.


R.C. LODHA
 EXECUTIVE DIRECTOR


B. K. DIVAKARA
 EXECUTIVE DIRECTOR


R. K. GOYAL
 EXECUTIVE DIRECTOR


RAJEEV RISHI
 CHAIRMAN & MANAGING DIRECTOR

Place : Delhi

Date : November 09, 2015

