



**CENTRAL BANK OF INDIA**  
**REVIEWED FINANCIAL RESULTS**  
**FOR THE QUARTER ENDED JUNE 30, 2014**

[ ` in lacs ]

Particulars	Quarter ended			Year ended
	Reviewed	Audited	Reviewed	Audited
	30.06.2014	31.03.2014	30.06.2013	31.03.2014
1 Interest earned (a)+(b)+(c)+(d)	649,666	636,921	584,557	2,442,755
a) Interest/ discount on advances/ Bills	487,190	474,352	457,593	1,861,999
b) Income on Investments	162,040	160,633	125,772	576,385
c) Interest on balances with Reserve Bank of India and other inter bank funds.	436	1,936	986	3,284
d) Others	-	-	206	1,087
2 Other Income	43,105	59,246	59,788	192,258
3 Total Income (1+2)	692,771	696,167	644,345	2,635,013
4 Interest Expended	467,519	465,421	430,755	1,793,316
5 Operating Expenses (i)+(ii)	127,897	148,041	113,533	517,893
i) Employees cost	90,969	103,734	80,063	353,701
ii) Other Operating Expenses	36,928	44,307	33,470	164,192
6 Total Expenditure (4+5) excluding provisions and contingencies	595,416	613,462	544,288	2,311,209
7 Operating Profit before Provisions and contingencies (3-6)	97,355	82,705	100,057	323,804
8 Provisions (other than tax) and Contingencies	64,481	54,233	98,326	423,257
9 Exceptional Items(Reversal of earlier year's tax provision)	-	-	-	-
10 Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9)	32,874	28,472	1,731	(99,453)
11 Tax expense	13,714	12,228	(462)	26,831
12 Net Profit(+) / Loss (-) from Ordinary Activities after tax (10-11)	19,160	16,244	2,193	(126,284)
13 Extraordinary items (net of tax expense)	-	-	-	-
14 Net Profit (+) / Loss (-) for the period (12-13)	19,160	16,244	2,193	(126,284)
15 Paid up equity share capital (Face Value of the Share Rs.10/-).	135,044	135,044	104,458	135,044
16 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	1,098,100	1,078,369	1,078,369	1,078,369
17 Analytical Ratios :				
i) Percentage of shares held by Government of India	88.63%	88.63%	85.31%	88.63%
ii) Capital Adequacy Ratio				
As per Basel -I	NA	NA	NA	NA
As per Basel -II	11.41	11.96	11.43	11.96
As per Basel -III	9.62	9.87	11.32	9.87
iii) Earnings Per share (EPS) (Not annualised)				
a) Basic and diluted EPS before Extraordinary items	1.11	1.20	(0.19)	(11.10)
b) Basic and diluted EPS after Extraordinary items	1.11	1.20	(0.19)	(11.10)
iv) NPA Ratios :				
a) i) Gross NPA	1,144,915	1,150,001	1,052,921	1,150,001
ii) Net NPA	650,543	664,856	652,744	664,856
b) i) % of Gross NPA	6.15	6.27	6.03	6.27
ii) % of Net NPA	3.62	3.75	3.85	3.75
c) Return on Assets	0.27	0.23	0.03	(0.47)
18 Public Shareholding :				
- No. of shares	153,479,990	153,479,990	153,479,990	153,479,990
- Percentage of shareholding	11.37%	11.37%	14.69%	11.37%
19 Promoters & Promoter Group Shareholding				
a) Pledged/Encumbered	Nil	Nil	Nil	Nil
Number of Shares	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
Percentage of shares (as a percentage of total share capital of the company)	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
Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%
Percentage of shares (as a percentage of total share capital of the Bank)	88.63%	88.63%	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 : July 26, 2014