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13 Community Centre,
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N. SARKAR & CO,
Chartered Accountants,
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Chartered Accountants,
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BHUBANESHWAR-751023

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Chartered Accountants,
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462, Senapati Bapat Marg, Lower Parel
MUMBAI-400013

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Chartered Accountants,
14 Government Place East
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PATHAK H D & ASSOCIATES
Chartered Accountants,
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Review Report to the Board of Directors of Central Bank of India

We have reviewed the accompanying statement of unaudited financial results of Central Bank of India for the quarter/nine months ended December 31, 2015. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors at their meeting held on February 9, 2016. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of persons responsible for financial and accounting matters and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

The financial results incorporate the relevant returns of 20 branches reviewed by us, 7 branches reviewed by Concurrent Auditors and un-reviewed returns of 4682 branches. In the conduct of our review, we have relied on the review reports in respect of non-performing assets submitted by the Concurrent Auditors of 7 branches to the bank management. These review reports cover 51.20% of the advances portfolio of the bank, excluding food credit and advances of Asset Recovery branches of the bank.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has



not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Without qualifying our report, attention is drawn to Note No. 7 of the accompanying statement regarding additional provision of Rs. 490.64 crores made against certain borrowal accounts pursuant to the advice received from Reserve Bank of India.

For DOOGAR &
ASSOCIATES
Chartered Accountants
F.R.NO.-000561N




(CA Mukesh Goyal)
PARTNER
M. NO. 081810

For N. SARKAR & CO
Chartered Accountants
F.R.NO.-301075E




(CA G. Mukhopadhyay)
PARTNER
M. NO. 010534

For B.N.MISRA & CO
Chartered Accountants
F.R.NO.-321095E




(CA B. N. Misra)
PARTNER
M. NO. 083927

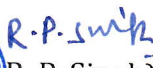
For CHANDABHOY &
JASSOQBHOY
Chartered Accountants
F.R.NO.-101647W




(CA Ambesh Dave)
PARTNER
M. NO. 049289


For LODHA & CO
Chartered Accountants
F.R.NO. 301051E




(CA R. P. Singh)
PARTNER
M. NO. 052438

For PATHAK H D &
ASSOCIATES
Chartered Accountants
F.R.NO.-107783W




(CA B. P. Chaturvedi)
PARTNER
M. NO. 015585

Place: New Delhi

Date : February 09, 2016

not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

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