

CO:IRD:2022-23:275

20th October, 2022

National Stock Exchange of India Limited Listing Department Exchange Plaza, Plot No.C/1, 'G' Block Bandra-Kurla Complex Bandra (E), Mumbai-400 051 Scrip code – CENTRALBK	BSE Ltd. Corporate Relationship Department Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400001 Scrip Code – 532885
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Dear Sir/Madam,

Sub: - Outcome of Board Meeting—Reviewed (Unaudited) Financial Results for the Second Quarter & Half year ended 30th September, 2022.

Please refer to our letter No.CO:IRD:2022-23:270 dated 13th October 2022 informing thereby that a Meeting of the Board of Directors of the Bank is scheduled to be held on Thursday, 20th October, 2022, *inter-alia* to consider and take on record unaudited standalone and consolidated financial results of the Bank for the Second Quarter & Half year ended 30th September, 2022.

Further to above, pursuant to Regulations 33, 52 and other applicable provisions of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015, we enclose herewith copy of the unaudited Standalone and Consolidated Financial Results of the Bank along with Auditors Limited Review Report thereon, for the Second Quarter & Half year ended 30th September, 2022 approved at the meeting of the Board of Directors of the Bank held today. The meeting of Board of Directors commenced at 11.30 AM and concluded at 12.55 PM.

Further, we enclose the following:-


- ✓ Declaration on Audit report with unmodified opinion [Regulation 33 (3)]
- ✓ Statement of deviation(s) or variation(s)– Nil Report [Regulation 32(1) and 52(7)]
- ✓ Security Cover Certificate as on 30.09.2022 [Regulation 54]
- ✓ Disclosure of Related party transaction [Regulation 23 (9)]

Please take the above on your record.

Thanking you,

Yours faithfully,

For CENTRAL BANK OF INDIA


BRIJ KISHOR PATWARI
Compliance Officer/Sr. Manager

Encl – As above



Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2022

		(₹ in Lakh)					
		Standalone					
Particulars	Quarter Ended			Half Year Ended		Year Ended	
	3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended Previous Year	Year To Date Figures for Current Period Ended	Year To Date Figures for Previous Period Ended	Previous Year Ended	
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1	Interest earned (a) + (b) + (c) + (d)	6,15,495	5,52,653	5,49,357	11,68,148	10,96,478	22,80,165
	(a) Interest/discount on advances/bills	3,57,719	2,93,788	2,86,406	6,51,507	5,71,845	11,50,066
	(b) Income on investments	2,14,308	2,12,877	2,34,026	4,27,185	4,71,423	9,26,356
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	38,942	43,849	26,080	82,791	47,209	1,23,811
	(d) Others	4,526	2,139	2,845	6,665	6,001	79,932
2	Other Income	91,001	83,095	1,03,355	1,74,096	1,86,197	2,96,848
A.	TOTAL INCOME (1+2)	7,06,496	6,35,748	6,52,712	13,42,244	12,82,675	25,77,013
3	Interest Expended	3,40,746	3,38,442	3,28,829	6,79,188	6,63,240	13,31,488
4	Operating Expenses (e) + (f)	1,90,971	1,75,175	1,79,383	3,66,146	3,51,711	6,71,358
	(e) Employees cost	1,10,491	1,12,918	1,10,959	2,23,409	2,24,728	3,92,739
	(f) Other operating expenses	80,480	62,257	68,424	1,42,737	1,26,983	2,78,619
B.	TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	5,31,717	5,13,617	5,08,212	10,45,334	10,14,951	20,02,846
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	1,74,779	1,22,131	1,44,500	2,96,910	2,67,724	5,74,167
D.	Provisions (other than tax) and Contingencies. (Of which: provisions for Non-Performing Assets)	1,12,467	91,367	1,07,225	2,03,834	1,68,290	3,48,019
E.	Exceptional Items	-	-	2,000	-	2,000	54,452
F.	Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	62,312	30,764	35,275	93,076	97,434	1,71,696
G.	Tax Expenses	30,495	7,286	10,273	37,781	51,874	67,213
H.	Net Profit / (Loss) from Ordinary Activities After Tax (F-G)	31,817	23,478	25,002	55,295	45,560	1,04,483
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit / (Loss) for the period (H-I)	31,817	23,478	25,002	55,295	45,560	1,04,483
5	Paid-up equity share capital (Face value of ₹ 10/- per share)	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	15,13,082
7	Analytical Ratios						
(i)	Percentage of shares held by Government of India	93.08%	93.08%	93.08%	93.08%	93.08%	93.08%
(ii)	Capital Adequacy Ratio-Basel III (%)*	13.56%	13.33%	13.51%	13.56%	13.51%	13.84%
	(a) CET 1 Ratio (%)*	11.62%	11.41%	11.53%	11.62%	11.53%	11.48%
	(b) Additional Tier 1 Ratio (%)	-	-	-	-	-	-
(iii)	(a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.37	0.27	0.29	0.64	0.58	1.27
	(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.37	0.27	0.29	0.64	0.58	1.27
(iv)	(a) Amount of Gross Non-performing Assets	19,05,924	29,00,163	27,25,173	19,05,924	27,25,173	28,15,622
	(b) Amount of Net Non-Performing Assets	5,40,668	6,78,470	7,00,400	5,40,668	7,00,400	6,67,517
	(c) % of Gross Non-performing Assets	9.67%	14.90%	15.52%	9.67%	15.52%	14.84%
	(d) % of Net Non-Performing Assets	2.95%	3.93%	4.51%	2.95%	4.51%	3.97%
(v)	Return on Assets (Annualised) (%)	0.35%	0.27%	0.29%	0.31%	0.27%	0.30%
(vi)	Networth (excluding Revaluation Reserve)	24,38,768	24,05,297	23,18,566	24,38,768	23,18,566	23,80,185
(vii)	Debt** Equity Ratio	0.25	0.21	0.26	0.25	0.26	0.25
(viii)	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(ix)	Capital Redemption Reserve/Debt Redemption Reserve	-	-	-	-	-	-
(x)	Paid-up Debt Capital/Outstanding Debt***	32.61%	20.69%	60.67%	32.61%	60.67%	42.00%
(xi)	Total Debt*** to Total Assets (%)	1.98%	3.26%	1.59%	1.98%	1.59%	1.93%
(xii)	Operating Margin (%)	24.74%	19.21%	22.14%	22.12%	20.87%	22.28%
(xiii)	Net Profit Margin (%)	4.50%	3.69%	3.83%	4.12%	3.55%	4.05%

* Capital Adequacy Ratio (BASEL III) is arrived at after considering the Net Present Value (NPV) of non interest bearing recapitalization Bond infused as Capital by the Govt of India during the F.Y. ended 31st March 2021. Without considering the said adjustment the CRAR is 15.36% (CET 1 Ratio is 13.43%) as on 30th September 2022.

** Debt represents borrowings with residual maturity of more than one year.

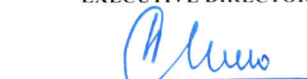
***Total Debt and Outstanding Debt represent total borrowings of the Bank.

Note : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.


ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


VIVEK WAHI
EXECUTIVE DIRECTOR


RAJEEV PURI
EXECUTIVE DIRECTOR


M.V. RAO
MANAGING DIRECTOR & CEO

Place : Mumbai
Date : October 20, 2022



Unaudited Consolidated Financial Results for the Quarter and Half Year ended Sep 30, 2022

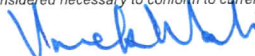
		(₹ in Lakh)					
Particulars	Consolidated						
	Quarter Ended			Half Year Ended		Year Ended	
	3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended Previous Year	Year to Date Figures for Current Period Ended	Year to Date Figures for Previous Period Ended	Previous Year Ended	
	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1 Interest earned (a) + (b) + (c) + (d)	6,18,435	5,55,514	5,51,815	11,73,949	11,01,235	22,90,334	
(a) Interest/discount on advances/bills	3,60,190	2,96,569	2,88,790	6,56,759	5,76,450	11,59,987	
(b) Income on investments	2,14,413	2,12,956	2,34,100	4,27,369	4,71,575	9,26,604	
(c) Interest on balances with Reserve Bank of India and other inter bank funds	38,941	43,850	26,080	82,791	47,209	1,23,811	
(d) Others	4,891	2,139	2,845	7,030	6,001	79,932	
2 Other Income	90,873	83,210	1,03,353	1,74,083	1,86,256	2,96,749	
A. INCOME (1+2)	7,09,308	6,38,724	6,55,168	13,48,032	12,87,491	25,87,083	
3 Interest Expended	3,42,108	3,39,713	3,30,002	6,81,821	6,63,616	13,36,088	
4 Operating Expenses (e) + (f)	1,91,485	1,75,670	1,79,817	3,67,155	3,54,547	6,73,255	
(e) Employees cost	1,10,781	1,13,174	1,11,208	2,23,955	2,27,214	3,93,763	
(f) Other operating expenses	80,704	62,496	68,609	1,43,200	1,27,333	2,79,492	
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	5,33,593	5,15,383	5,09,819	10,48,976	10,18,163	20,09,343	
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	1,75,715	1,23,341	1,45,349	2,99,056	2,69,328	5,77,740	
D. Provisions (other than tax) and Contingencies. (Of which provisions for Non-Performing Assets)	1,12,440	91,460	1,07,435	2,03,900	1,69,052	3,48,807	
	1,07,230	82,315	1,11,594	1,89,545	1,19,020	2,49,770	
E. Exceptional Items	-	-	2,000	-	2,000	54,452	
F. Profit/ (Loss) from Ordinary Activities before Tax (C-D-E)	63,275	31,881	35,914	95,156	98,276	1,74,481	
G. Tax Expenses	30,762	7,529	10,506	38,291	52,154	68,031	
H. Net Profit / (Loss) from Ordinary Activities	32,513	24,352	25,408	56,865	46,122	1,06,450	
I. Extraordinary items (net of tax expense)	-	-	-	-	-	-	
J Add: Share of Profit in Associates	1,917	3,241	(5,142)	5,158	(780)	1,845	
K Less: Share of Minority Interest	289	303	188	592	238	716	
L Net Profit / (Loss) for the period (H-I+J-K)	34,141	27,290	20,078	61,431	45,104	1,07,579	
5 Paid-up equity share capital (Face value of ₹ 10/- per share)	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094	
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						15,15,352	
7 Analytical Ratios							
(i) Percentage of shares held by Government of India	93.08	93.08	93.08	93.08	93.08	93.08	
(ii) Capital Adequacy Ratio-Basel III (%)							
(a) CET 1 Ratio (%)							
(b) Additional Tier 1 Ratio (%)							
(iii) (a) Basic Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.39	0.31	0.23	0.71	0.58	1.31	
(b) Diluted Earning per Share(in ₹) before and after Extraordinary Items, net of Tax Expense [not annualised]	0.39	0.31	0.23	0.71	0.58	1.31	
(iv) (a) Amount of Gross Non-performing Assets	19,12,004	29,06,490	27,31,179	19,12,004	27,31,179	28,21,522	
(b) Amount of Net Non-Performing Assets	5,43,755	6,81,765	7,03,586	5,43,755	7,03,586	6,70,486	
(c) % of Gross Non-performing Assets	9.64%	14.84%	15.46%	9.64%	15.46%	14.78%	
(d) % of Net Non-Performing Assets	2.95%	3.93%	4.50%	2.95%	4.50%	3.96%	
(v) Return on Assets (Annualised) (%)	0.37%	0.31%	0.24%	0.34%	0.26%	0.31%	
(vi) Networth (excluding Revaluation Reserve and Goodwill)	24,45,926	24,10,131	23,16,394	24,45,926	23,16,394	23,81,566	
(vii) Paid up debt Capital/ Outstanding Debt**	31.93%	20.42%	58.59%	31.93%	58.59%	40.96%	
(viii) Debt* Equity Ratio	0.25	0.21	0.26	0.25	0.26	0.26	
(ix) Total Debt** to Total Assets	2.02%	3.30%	1.65%	2.02%	1.65%	1.98%	
(x) Operating Margin	24.77%	19.31%	22.19%	22.18%	20.92%	22.33%	
(xi) Net Profit Margin	4.81%	4.27%	3.06%	4.56%	3.50%	4.16%	
(xii) Outstanding Redeemable Preference Share	-	-	-	-	-	-	
(xiii) Capital Redemption Reserve/Debtenture Redemption Reserve	-	-	-	-	-	-	

* Debt represents borrowings with residual maturity of more than one year.

**Total Debt and Outstanding Debt represents total borrowings of the Bank.

Note : Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.


ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


VIVEK WAHI
EXECUTIVE DIRECTOR


RAJEEV PURI
EXECUTIVE DIRECTOR




M.V. RAO
MANAGING DIRECTOR & CEO



CENTRAL BANK OF INDIA

STANDALONE SEGMENT REPORT FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

Sl. No.	Particulars	Quarter Ended			Half Year Ended		(₹ in Lakh)
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
A.	Segment Revenue						
	1. Treasury Operations	2,78,707	2,83,571	3,25,139	5,62,278	6,32,477	11,62,675
	2. Retail Banking Operations	2,85,517	2,28,667	2,10,473	5,14,184	4,00,498	8,18,886
	3. Wholesale Banking Operations	1,39,762	1,23,510	1,17,100	2,63,272	2,49,700	5,26,381
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	2,510	-	-	2,510	-	69,071
	Total	7,06,496	6,35,748	6,52,712	13,42,244	12,82,675	25,77,013
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	7,06,496	6,35,748	6,52,712	13,42,244	12,82,675	25,77,013
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	75,988	40,398	75,858	1,16,386	1,74,780	2,52,846
	2. Retail Banking Operations	(3,392)	64,516	61,870	61,124	51,115	1,04,766
	3. Wholesale Banking Operations	(3,452)	(67,538)	(96,062)	(70,990)	(1,15,679)	(2,28,870)
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	(6,832)	(6,612)	(6,391)	(13,444)	(12,782)	42,954
	Total	62,312	30,764	35,275	93,076	97,434	1,71,696
	Less: (i) Interest	-	-	-	-	-	-
	(ii) Other Un-allocable income/Expenditure net off	-	-	-	-	-	-
	(iii) Un-allocable income	-	-	-	-	-	-
	Total Profit Before Tax	62,312	30,764	35,275	93,076	97,434	1,71,696
	Income Tax	30,495	7,286	10,273	37,781	51,874	67,213
	Net Profit/(Loss)	31,817	23,478	25,002	55,295	45,560	1,04,483
C.	Segment Assets						
	1. Treasury Operations	1,85,30,200	1,98,88,915	2,00,18,962	1,85,30,200	2,00,18,962	1,97,64,337
	2. Retail Banking Operations	1,17,83,826	1,09,58,560	99,79,873	1,17,83,826	99,79,873	1,07,10,820
	3. Wholesale Banking Operations	68,70,324	67,07,988	60,72,681	68,70,324	60,72,681	66,65,591
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Assets	14,96,561	15,12,703	15,98,961	14,96,561	15,98,961	15,15,811
	Total	3,86,80,911	3,90,68,166	3,76,70,477	3,86,80,911	3,76,70,477	3,86,56,559
D.	Segment Liabilities						
	1. Treasury Operations	1,85,74,780	2,01,91,512	1,99,23,432	1,85,74,780	1,99,23,432	1,91,84,034
	2. Retail Banking Operations	1,09,27,251	99,87,144	93,57,192	1,09,27,251	93,57,192	1,03,06,119
	3. Wholesale Banking Operations	63,70,915	61,13,362	56,93,784	63,70,915	56,93,784	64,13,736
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	3,58,72,946	3,62,92,018	3,49,74,408	3,58,72,946	3,49,74,408	3,59,03,889
E.	Capital Employed						
	1. Treasury Operations	(44,580)	(3,02,597)	95,530	(44,580)	95,530	5,80,303
	2. Retail Banking Operations	8,56,575	9,71,416	6,22,681	8,56,575	6,22,681	4,04,701
	3. Wholesale Banking Operations	4,99,409	5,94,626	3,78,897	4,99,409	3,78,897	2,51,855
	4. Other Banking Operations	-	-	-	-	-	-
	5. Unallocated	14,96,561	15,12,703	15,98,961	14,96,561	15,98,961	15,15,811
	Total	28,07,965	27,76,148	26,96,069	28,07,965	26,96,069	27,52,670

Note: 1) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.
 2) Figures of previous year/period have been regrouped wherever considered necessary to conform to current period classification.
 3) The Bank has only one geographical segment i.e. Domestic Segment

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR
 VIVEK WAHI
EXECUTIVE DIRECTOR
 RAJEEV PURI
EXECUTIVE DIRECTOR



Place: Mumbai
Date: October 20, 2022

M.V. RAO
MANAGING DIRECTOR & CEO

CENTRAL BANK OF INDIA

STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ In Crore)

Sn	Particulars	30-09-22	30-09-21
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before taxes	930.76	974.34
I	Adjustments for:		
	Depreciation on fixed assets	180.41	138.34
	Depreciation on investments (including on matured debentures)	166.18	186.86
	Bad Debts written off/Provision in respect of non performing assets	1,729.37	840.35
	Provision for Standard Assets	123.52	(153.54)
	Provision for Other items (Net)	19.26	637.00
	(Profit) / Loss on sale of fixed assets (Net)	(0.19)	1.52
	Dividend Received from Subsidiaries	(1.50)	(1.50)
	Sub total	3,147.81	2,623.36
II	Adjustments for :		
	Increase / (Decrease) in Deposits	388.77	6,527.21
	Increase / (Decrease) in Borrowings	192.69	529.42
	Increase / (Decrease) in Other Liabilities and Provisions	(1,014.41)	130.85
	(Increase) / Decrease in Advances	(16,925.01)	470.59
	(Increase) / Decrease in Investments	6,966.00	6,375.51
	(Increase) / Decrease in Other Assets	219.49	(1,071.16)
	Direct Taxes paid (Net of Refund etc.)	(234.80)	(403.71)
	Sub total	(10,407.27)	12,558.71
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	(7,259.46)	15,182.08
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	2.05	9.28
	Purchase of Fixed Assets	(96.79)	(44.29)
	Dividend Received from Associates/Subsidiaries	1.50	1.50
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(93.24)	(33.51)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	-	-
	Dividend Tax	-	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	-	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	(7,352.70)	15,148.57
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE HALF YEAR		
	Cash and Bank Balance with RBI	38,033.70	32,187.84
	Balance with Banks and Money at Call and Short Notice	15,060.63	6,763.46
	Net cash and cash equivalents at the beginning of the half year (E)	53,094.33	38,951.30
F	CASH AND CASH EQUIVALENTS AT THE END OF THE HALF YEAR		
	Cash and Bank Balance with RBI	26,557.11	44,591.05
	Balance with Banks and Money at Call and Short Notice	19,184.52	9,508.82
	Net cash and cash equivalents at the end of the half year (F)	45,741.63	54,099.87

Notes:

- 1) The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- 2) Previous year figures have been regrouped/rearranged to conform to those of current years.



ALOK SRIVASTAVA
EXECUTIVE DIRECTOR



VIVEK WAHI
EXECUTIVE DIRECTOR



RAJEEV PURI
EXECUTIVE DIRECTOR



M.V. RAO
MANAGING DIRECTOR & CEO

Place: Mumbai

Date: October 20, 2022



CENTRAL BANK OF INDIA

CONSOLIDATED SEGMENT REPORT FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ In Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
A.	Segment Revenue						
	1. Treasury Operations	2,78,707	2,83,571	3,25,139	5,62,278	6,32,477	11,62,675
	2. Retail Banking Operations	3,02,008	2,17,890	2,12,884	5,19,898	4,05,255	8,28,821
	3. Wholesale Banking Operations	1,26,039	1,37,233	1,17,100	2,63,272	2,49,700	5,26,381
	4. Other Banking Operations	41	30	45	71	59	135
	5. Unallocated	2,513	-	-	2,513	-	69,071
	Total	7,09,308	6,38,724	6,55,168	13,48,032	12,87,491	25,87,083
	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income From Operations	7,09,308	6,38,724	6,55,168	13,48,032	12,87,491	25,87,083
B.	Segment Results(Profit+)/Loss(-)						
	1. Treasury Operations	75,988	40,398	75,858	1,16,386	1,74,780	2,52,846
	2. Retail Banking Operations	11,276	51,905	62,799	63,181	52,315	1,07,523
	3. Wholesale Banking Operations	(17,174)	(53,816)	(96,062)	(70,990)	(1,15,680)	(2,28,870)
	4. Other Banking Operations	17	6	115	23	98	28
	5. Unallocated	(6,832)	(6,612)	(6,796)	(13,444)	(13,237)	42,954
	Total	63,275	31,881	35,914	95,156	98,276	1,74,481
	Other Un-allocable income/Expenditure net off	-	-	-	-	-	-
	Total Profit Before Tax	63,275	31,881	35,914	95,156	98,276	1,74,481
	Income Tax	30,762	7,529	10,506	38,291	52,154	68,031
	Net Profit/(Loss)	32,513	24,352	25,408	56,865	46,122	1,06,450
	Add:- Share of Earnings in Associates	1,917	3,241	(5,142)	5,158	(780)	1,845
	Less:- Minority Interest	290	303	188	592	238	716
	Consolidated Profit/(Loss) after Minority Interest	34,141	27,290	20,078	61,431	45,104	1,07,579
C.	Segment Assets						
	1. Treasury Operations	1,85,30,200	1,98,88,915	2,00,18,962	1,85,30,200	2,00,18,962	1,97,64,337
	2. Retail Banking Operations	1,18,76,582	1,10,51,093	1,00,58,424	1,18,76,582	1,00,58,424	1,07,96,257
	3. Wholesale Banking Operations	68,70,324	67,07,988	60,72,681	68,70,324	60,72,681	66,65,591
	4. Other Banking Operations	860	892	197	860	197	888
	5. Unallocated Assets	14,99,906	15,13,213	15,99,850	14,99,906	15,99,850	15,16,454
	Total	3,87,77,872	3,91,62,101	3,77,50,114	3,87,77,872	3,77,50,114	3,87,43,527
D.	Segment Liabilities						
	1. Treasury Operations	1,85,74,780	2,01,91,512	1,99,23,432	1,85,74,780	1,99,23,432	1,91,84,034
	2. Retail Banking Operations	1,10,15,110	1,00,74,510	94,38,112	1,10,15,110	94,38,112	1,03,90,135
	3. Wholesale Banking Operations	63,70,915	61,13,362	56,93,784	63,70,915	56,93,784	64,13,736
	4. Other Banking Operations	1,055	845	647	1,055	647	681
	5. Unallocated Liabilities	-	-	-	-	-	-
	Total	3,59,61,860	3,63,80,229	3,50,55,975	3,59,61,860	3,50,55,975	3,59,88,586
E.	Capital Employed						
	1. Treasury Operations	(44,580)	(3,02,597)	95,530	(44,580)	95,530	5,80,303
	2. Retail Banking Operations	8,61,472	9,76,583	6,20,312	8,61,472	6,20,312	4,06,122
	3. Wholesale Banking Operations	4,99,409	5,94,626	3,78,897	4,99,409	3,78,897	2,51,855
	4. Other Banking Operations	(195)	47	(450)	(195)	(450)	207
	5. Unallocated	14,99,906	15,13,214	15,99,850	14,99,906	15,99,850	15,16,455
	Total	28,16,012	27,81,872	26,94,139	28,16,012	26,94,139	27,54,941

1) The Bank has recognised Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

2) Segment Revenue and Expenses have been apportioned on the basis of the segment assets, wherever direct allocation is not possible.

3) Figures have been regrouped wherever considered necessary to conform to current year classification.

3). The Group has only one geographical segment i.e. Domestic Segment

ALOK SRIVASTAVA
EXECUTIVE DIRECTOR

VIVEK WAHI
EXECUTIVE DIRECTOR

RAMEEV PURI
EXECUTIVE DIRECTOR

MANOJ KULKARNI
MANAGING DIRECTOR & CEO



Place: Mumbai
Date: October 20, 2022

CENTRAL BANK OF INDIA

CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022

(₹ In Crore)

Sn	Particulars	30-Sep-22	30-Sep-21
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit/(Loss) before Taxes & Minority Interest	1,003.13	975.23
I	Adjustments for:		
	Depreciation on fixed assets	180.46	138.44
	Depreciation on investments (including on matured debentures)	157.51	186.86
	Bad Debts written off/Provision in respect of non performing assets	1,731.14	840.36
	Provision for Standard Assets	123.44	(153.54)
	Provision for Other items (Net)	26.91	644.35
	(Profit) / Loss on sale of fixed assets (Net)	(0.19)	1.52
	Sub total	3,222.40	2,633.22
II	Adjustments for :		
	Increase / (Decrease) in Deposits	420.76	6,555.56
	Increase / (Decrease) in Borrowings	165.42	451.20
	Increase / (Decrease) in Other Liabilities and Provisions	(982.80)	220.22
	(Increase) / Decrease in Advances	(16,952.02)	482.52
	(Increase) / Decrease in Investments	6,926.23	6,356.16
	(Increase) / Decrease in Other Assets	210.17	(1,103.29)
	Direct Taxes Paid (Net of Refund etc.)	(267.10)	(412.05)
	Sub total	(10,479.34)	12,550.32
	NET CASH FLOW FROM OPERATING ACTIVITIES (A)	(7,256.94)	15,183.54
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale / Disposal of Fixed Assets	2.05	9.28
	Purchase of Fixed Assets	(96.84)	(44.29)
	NET CASH FLOW FROM INVESTING ACTIVITIES (B)	(94.79)	(35.01)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Share Capital (Including Share Premium)	-	-
	Share Application Money	-	-
	Dividend - Equity shares Including Interim Dividend	-	-
	Dividend Tax	-	-
	NET CASH FLOW FROM FINANCING ACTIVITIES (C)	-	-
D	Net increase in cash & cash equivalents (A + B + C) or (F - E)	(7,351.73)	15,148.53
E	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE HALF YEAR		
	Cash and Bank Balance with RBI	38,033.70	32,188.10
	Balance with Banks and Money at Call and Short Notice	15,063.24	6,765.66
	Net cash and cash equivalents at the beginning of the half year (E)	53,096.94	38,953.76
F	CASH AND CASH EQUIVALENTS AT THE END OF THE HALF YEAR		
	Cash and Bank Balance with RBI	26,557.11	44,591.06
	Balance with Banks and Money at Call and Short Notice	19,188.10	9,511.23
	Net cash and cash equivalents at the end of the half year (F)	45,745.21	54,102.29

Notes:

- 1) The above Consolidated Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard -3 on Cash Flow Statement issued by ICAI.
- 2) Previous year figures have been regrouped/rearranged to conform to those of current years.



ALOK SRIVASTAVA
EXECUTIVE DIRECTOR



VIVEK WAHI
EXECUTIVE DIRECTOR



RAJEEV PURI
EXECUTIVE DIRECTOR




M.V. RAO
MANAGING DIRECTOR & CEO



Place: Mumbai
Date: October 20, 2022

STATEMENT OF ASSETS AND LIABILITIES						
(₹ in Lakhs)						
PARTICULARS	STANDALONE			CONSOLIDATED		
	As at	As at	As at	As at	As at	As at
	30.09.2022	30.09.2021	31.03.2022	30.09.2022	30.09.2021	31.03.2022
	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
CAPITAL & LIABILITIES						
Capital	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094	8,68,094
Reserves and Surplus	19,39,871	18,27,975	18,84,577	19,47,918	18,26,693	18,86,847
Minorities Interest				6,362	5,292	5,770
Deposits	3,43,08,071	3,36,50,015	3,42,69,194	3,43,58,533	3,36,88,393	3,43,16,457
Borrowings	7,66,705	5,99,805	7,47,436	7,82,872	6,21,086	7,66,330
Other Liabilities and Provisions	7,98,170	7,24,588	8,87,259	8,14,093	7,40,556	9,00,029
TOTAL	3,86,80,911	3,76,70,477	3,86,56,560	3,87,77,872	3,77,50,114	3,87,43,527
ASSETS						
Cash and Balances with Reserve Bank of India	26,55,711	44,59,105	38,03,370	26,55,711	44,59,105	38,03,370
Balances with Banks and Money at Call and Short Notice	19,18,452	9,50,881	15,06,063	19,18,810	9,51,123	15,06,324
Investments	1,33,65,477	1,42,02,006	1,40,78,695	1,33,68,722	1,41,97,499	1,40,77,454
Advances	1,83,36,914	1,55,26,771	1,68,17,350	1,84,26,242	1,56,06,620	1,69,04,154
Fixed Assets	4,86,955	5,02,735	4,95,504	4,86,989	5,02,775	4,95,538
Other Assets	19,17,402	20,28,979	19,55,578	19,20,509	20,32,103	19,55,798
Goodwill on Consolidation				889	889	889
TOTAL	3,86,80,911	3,76,70,477	3,86,56,560	3,87,77,872	3,77,50,114	3,87,43,527

NOTES TO ACCOUNTS FORMING PART OF STANDALONE & CONSOLIDATED (UNAUDITED) FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2022.

- The above Financial Results have been reviewed and recommended by the Audit Committee of the Board and thereafter approved by the Board of Directors of the Bank in their respective meeting held on 20th October, 2022. These results have been subjected to "Limited Review" by the Statutory Central Auditors of the Bank as per the requirements of SEBI (Listing Obligations and Disclosures Requirement) Regulation 2015, as amended.
- The Consolidated Financial Results of the Group comprises the financial results of two Subsidiaries and the share of its profit in the three Associates/Joint Venture as per details given below:

I. Subsidiaries

- Cent Bank Home Finance Limited.
- Centbank Financial Services Limited.

II. Associates/Joint Venture

- Regional Rural Bank.
 - Uttar Bihar Gramin Bank, Muzzafarpur.
 - Uttarbanga Kshetriya Gramin Bank, Cooch Behar.
- Indo-Zambia Bank, Zambia.



3. The Standalone/ Consolidated Financial Results for Quarter and Half Year ended 30th September 2022 have been prepared in accordance with recognition and measurement principles laid down in Accounting Standard (AS-25) on "Interim Financial Reporting" issued by The Institute of Chartered Accountants of India. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – "Consolidated Financial Statements" and Accounting Standard 23 – "Accounting for Investments in Associates in Consolidated Financial Statements", issued by The Institute of Chartered Accountants of India and the guidelines issued by the Reserve Bank of India.
4. There has been no change in the accounting policies followed during the Quarter and Half Year ended 30th September 2022 as compared to those followed in the preceding Financial Year ended 31st March 2022, except as otherwise stated.
5. The Consolidated Financial Results of the Group for the Quarter and Half Year ended 30th September 2022 have been arrived at after considering provisions for Non-Performing Assets, Restructured Accounts, Standard Assets(including COVID-19 related provisions), Standard Derivative Exposures and Investment Depreciation in the case of Parent Bank which have been made on the basis of extant guidelines on Prudential Norms for Income Recognition, Asset Classification, Provisioning norms issued by the Reserve Bank of India and in case of the subsidiary Cent Bank Home Finance Limited as per the Income Recognition, and Provisions on Loans and Advances norms laid down by National Housing Bank [NHB].
6. Provision for contingencies, Employee Benefit, Direct Tax (after adjustment of deferred tax) & for other items/assets are made on estimated basis for the Quarter and Half Year subject to adjustment, if any at the year end.
7. Section 115BAA in the Income Tax Act 1961("Act") provides a non- reversible option to domestic companies to pay corporate tax at a reduced rate effective from 1st April 2019 subject to certain conditions. The Parent Bank has assessed the applicability of the Act and opted to continue the existing tax rate (i.e.34.944%) for the Quarter and Half Year ended September 2022.
8. Review of Deferred Tax Assets has been carried out based on Bank management's estimate of possible tax benefits against timing difference and the Net Deferred Tax Assets of ₹ 648425 lakh is recognized as at 30th September 2022 (₹ 702694lakh as at 30th September 2021).
9. The Provisioning Coverage Ratio (PCR) as at 30th September 2022 of the Bank is 89.20 %. (85.86% as at 30th September 2021).
10. In terms of Reserve Bank of India (RBI) circular RBI/2022-23/12, DOR.CAP.REC.3/21.06.201/2022-23 dated April 1, 2022, on 'Basel III Capital Adequacy' and RBI circulars DBR.No.BP.BC.80/21.06.201/2014-15 dated 31st March 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', Banks are required to make applicable Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. These disclosures are available on the Parent Bank's website www.centralbankofindia.co.in along with publication of financial results. These disclosures have not been subjected to review or audit by the Statutory Central Auditors of the Bank.
11. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated 15th January 2014 and holds a provision of ₹ 748 lakh as on 30th September 2022.



12. Details of Resolution Plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 06,2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as on 30.09.2022:

(Amount in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year(A)**	Of (A), aggregate debt that slipped into NPA during the half year	Of(A) amount written off during the half year	Of(A) amount paid by the borrowers during the half year (***)	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half year
Personal Loans#	189899	4317	NIL	3736	181846
Corporate persons*	206120	92009	NIL	2386	111725
Of which MSMEs	40657	9061	NIL	549	31047
Others	285768	29950	NIL	15146	240672
Total	681787	126276	NIL	21268	534243

*As defined in Section3 (7) of the Insolvency and Bankruptcy Code, 2016.

** Includes accounts where request received till Sep.30, 2021 and implemented subsequently. Customer-wise exposure has been taken in disclosure.

*** Includes net change in exposure during the period.

Personal loan represents retail advances.

13. During the Quarter ended September 30th, 2022, the Bank has reported 51 fraud cases (including Digital/ATM frauds) amounting to ₹ 5402.94 lakh (Previous Quarter ended June, 2022 ₹89803 lakh in 409 fraud cases), out of which 11 cases amounting to ₹ 4747.92 lakh are classified as Borrowal Fraud. During the current Quarter, an additional provision of ₹229.78 lakh has been made and the Bank holds full provision against such fraud cases
14. As per RBI Circular Nos. DBR No.BP.15199/21.04.048/2016-17 and DBR No.BP.1906/21.04.048/2017-18, dated 23rd June 2017 and 28th August 2017 respectively, for the identified borrowers covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of ₹ 640203 lakh (including FITL of ₹ 12790 lakh) @ 100 % of total outstanding including Investment as on 30th September 2022.
15. RBI vide their circular no. RBI/ 2018-19/ 203 DBR. No. BP. BC. 45/21.04.048/2018-19 dated 7th June 2019 on Prudential Framework for Resolution of Stressed Asset issued guidelines for implementation of Resolution Plan, also containing requirements of additional provision as per Para 17 of this RBI circular. The outstanding in such cases as on 30th September 2022 is ₹ 130861 lakh and in compliance of the above RBI circular, the Bank has held additional provision of ₹ 18916 lakh as on 30th September 2022 and holds total provision of ₹ 97443 lakh as on 30th September



16. As per RBI circular DBR.No.BP.BC.45/21.04.048/2018-19 dated 7th June 2019, the Bank has implemented Resolution Plan for its 9 borrowers having exposure of ₹ 455923 lakh as on 30th September 2022. The total exposure outstanding in such resolved accounts as on 30th September 2022 was ₹ 196267 lakh.

17. Details of loan transferred/ acquired during Quarter and Half Year ended 30th September 2022 under the RBI Master Direction on Transfer of Loan Exposures dated 24th September 2021 are given below:

I. Details of non-performing assets(NPA) transferred:

(Amount in lakh)

Details of NPA accounts transferred during the Year (Upto Q2 FY 2022-23)				
Particulars	To ARC(Q2)	To ARC(Q1)	To permitted transferees	To other transferees
No. of Accounts				
Aggregate principal outstanding of loans transferred				
Weighted average residual tenor of the loans transferred	NIL	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)				
Aggregate Consideration				
Additional consideration realized in respect of accounts transferred in earlier years	99	3542		

II. Details of Standard Assets Acquired through assignment/Novation and Loan Participation (Co-Lending):

(Amount in lakh)

Particulars	Quarter ended 30.09.2022	Year ended 31.03.2022
1 No. of accounts Purchased during the Year	10862	13272
2 Aggregate outstanding	108226	150024
3 Weighted average maturity(in months)	253	204
4 Weighted average holding period(in months)	Not applicable	Not applicable
5 Retention of beneficial economic interest	20%	20%
6 Coverage of tangible security coverage	100%	100%

The loans acquired are not rated as these are to non-corporate borrowers.

III. Details of Standard Assets Acquired through assignment/Novation and Loan Participation (Pool Buy-out):

(Amount in lakh)

Particulars	Quarter ended 30.09.2022	Year ended 31.03.2022
1 No. of accounts Purchased during the Year	76482	162184
2 Aggregate outstanding	73646	131595
3 Weighted average maturity(in months)	34	19.46
4 Weighted average holding period(in months)	4.46	3.86
5 Retention of beneficial economic interest	10%	10%
6 Coverage of tangible security coverage	100%	100%

The loans acquired are not rated as these are to non-corporate borrowers.



- IV. The bank has not acquired any stressed loans during the Quarter ended September 30th, 2022.
- V. Recovery Rating assigned to outstanding Security Receipts held by Bank as on 30th September 2022:

Rating of SR*	Book Value (Amount in Lakh)
R1	2,789.62
R2	22,452.26
R3	2,379.76
R4	1,181.54
R5	1,068.24
Rating withdrawn	2,06,925.85
Total	2,36,797.27

*Recovery rating is as assigned by various external agencies.

18. RBI vide their Circular No.: RBI/2021-22/105 DORACC.REC.57/21.04.018/2021-22 dated 4th October 2021, has permitted Banks to amortize the additional liability on account of revision in family pension for employees over a period of not exceeding 5 (five) years, beginning with financial year ended 31st March 2022, subject to a minimum of 1/5th of the total amount being expensed every year. Based on the Actuarial Valuation report obtained by the Bank the additional liability on account of revision in family pension for employees is arrived at ₹ 82195.00 lakh. Bank has opted to amortize the same as per the said circular of RBI and has charged an amount of ₹ 54452 lakh out of ₹ 82195.00 lakh to the Profit & Loss account during the financial year ended 31st March, 2022. During the half year ended September 30, 2022, the Bank has charged ₹ 8220.00 lakh to the Profit and Loss account. The balance unamortized expense of ₹ 19523 lakh has been carried forward to subsequent years.
19. Notes on Segment Reporting:
- As per the guidelines of the RBI on compliance with the Accounting Standards, the Parent Bank has adopted "Treasury Operations", "Wholesale", "Retail" and "other Banking Operations", as primary business segments for the purpose of compliance with Accounting Standard 17 on Segment Reporting issued by Institute of Chartered Accountants of India (ICAI). There are no secondary reporting segments.
 - Segment revenue represents revenue from external customer.
 - Segment Revenue and Expenses have been apportioned on the basis of the Segment Assets, wherever direct allocation is not possible
 - Capital employed for each segment has been allocated proportionate to assets of the respective segment.
20. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which included representatives of Banks and RBI), reporting of the Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.



21. Status of Investors' Complaints for the Quarter ended 30th September 2022.

Sr. No.	Particulars	No. of Complaints
1.	No. of Complaints pending at the beginning of the Quarter ended September 30 th , 2022	0
2.	No. of Complaints received during the Quarter	0
3.	No. of Complaints disposed of during the Quarter	0
4.	No. of Complaints unresolved at the end of the Quarter ended September 30 th , 2022	0

22. Figures of the previous period have been regrouped/reclassified/rearranged wherever necessary to conform the current period classification.



ALOK SRIVASTAVA
EXECUTIVE DIRECTOR



VIVEK WAHI
EXECUTIVE DIRECTOR



RAJEEV PURI
EXECUTIVE DIRECTOR



M. V. RAO
MANAGING DIRECTOR & CEO





Central Office

DECLARATION OF AUDIT REPORT WITH UNMODIFIED OPINION

We hereby declare that Auditors' Report on Standalone and Consolidated Bank's Financial for the Quarter and Half Year ended September 30, 2022 contain unmodified opinion.

(MUKUL N. DANDIGE)
GENERAL MANAGER & CFO

(M.V. RAO)
MANAGING DIRECTOR & CEO

Place: Mumbai

Date: October 20, 2022

CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

The Board of Directors
Central Bank of India

This is to certify that:

- a. We have reviewed Financial Statements of Central Bank of India for the Quarter and Half Year ended September 30, 2022 and to the best of our knowledge and belief:
 - I. These Statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
 - II. These Statements together present a true and fair view of the Bank's affairs and are in compliance with existing Accounting Standards, applicable law and regulations.
- b. There are, to the best of our knowledge and belief, no transactions entered into by the Bank during the Quarter and Half Year ended September 30, 2022, which is fraudulent, illegal or violative of the Bank's code of conduct.
- c. We accept responsibility for establishing and maintaining internal controls for the financial reporting and that we have evaluated the effectiveness of the internal control systems of the Bank pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- d. We have indicated to the Auditors and the Audit Committee:
 - I. Significant changes in internal control over financial reporting during the Quarter and Half Year ended September 30, 2022.
 - II. There is no significant changes in accounting policies during the Quarter and Half Year ended September 30, 2022 and the same have been disclosed in the notes to the financial statement and,
 - III. Instances of significant fraud of which we have become aware and the involvement therein, if any, of the Management or any employee having a significant role in the Bank's Internal Control System over financial reporting.


(MUKUL N. DANDIGE)
GENERAL MANAGER & CFO


(M. V. RAO)
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: October 20, 2022

S JAYKISHAN Chartered Accountants, 12 Ho Chi Minh Sarani Suite No.2D 2E & 2F 2 nd Floor, KOLKATA 700071	CHHAJED & DOSHI Chartered Accountants, 101, Hubtown Solaris, N.S. Phadke Marg, Andheri (East), Mumbai – 400063
ASKA & CO (Formerly known as, AMBEKAR SHELAR KARVE & AMBARDEKAR) Chartered Accountants, 501, Mirage Arcade, Opp Ganesh Mandir, Off. Phadke Road, Dombivli (East) 421201	KISHORE & KISHORE Chartered Accountants, C-7, Sector-E(New), Aliganj, Lucknow-226024

Independent Auditors’ Limited Review Report on Unaudited Standalone Financial Results of Central Bank of India for the Quarter and Half Year ended September 30, 2022 pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors
Central Bank of India
Mumbai

1. We have reviewed the accompanying Statement of unaudited Standalone Financial Results of Central Bank of India (the “Bank”) for the Quarter and Half Year ended September 30, 2022 (“the Statement”) attached herewith, being prepared and submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”) except for the disclosures related to Pillar 3 as at September 30, 2022, including Leverage Ratio and Liquidity Coverage Ratio under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed in the Bank’s website and in respect of which a link has been provided in the aforesaid financial results and have not been reviewed by us. This statement is the responsibility of the Bank’s Management and has been reviewed by the Audit Committee of the Board and approved by the Board of Directors. Our responsibility is to issue a report on the statement based on our review.
2. This statement, which is the responsibility of the Bank’s Management and has been approved by the Bank’s Board of Directors, has been prepared by bank’s management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 “Interim Financial Reporting” (“AS 25”), issued by the Institute of Chartered Accountants of India (ICAI), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI), from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.



3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). 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 Bank personnel 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.
4. The unaudited Standalone financial results incorporates the relevant returns of Top 20 branches, Treasury and Other Central Office Departments reviewed by us and un-reviewed returns of 4201 branches. In the conduct of our review, we have relied on the review reports in respect of non-performing assets received from the Concurrent Auditors of 296 branches specifically appointed for this purpose. These review reports cover 50.56 % of the advances portfolio of the Bank, including Top 20 branches and excluding food credit and advances of Asset Recovery branches/Stressed Assets Management branches of the Bank and 76.88 % of the Non- Performing Assets of the Bank as on September 30, 2022. Apart from these review reports, in the conduct of our review at Head Office, we have also relied upon various information and returns received from the un-reviewed branches of the Bank and generated through centralized data base at Bank's Head Office.
5. Based on our review conducted as above and subject to limitations as mentioned in Para 3 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited Standalone Financial Results together with the notes thereon 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 and 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 as amended 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 guidelines/prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



6. Emphasis of Matter

We draw attention to the following note:

Note no. 8 of the statement regarding Deferred Tax, on the basis of tax review made by Bank's management with respect to possible tax benefits arising out of the timing difference, the Net Deferred Tax Assets of ₹ 648425 lakh recognized as on September 30, 2022 (₹ 702694 lakh as on September 30,2021).

Our conclusion is not modified in respect of this matter.

For S. JAYKISHAN
Chartered Accountants
F.R.NO.309005E

N. Gorai

CA NEMAI GORAI
PARTNER

M. No.- 057892

UDIN: 22057892 *BAJPCU3656*



For CHHAJED & DOSHI
Chartered Accountants
F.R.NO.101794W

N. Jain

CA NITESH JAIN
PARTNER

M. No. - 136169

UDIN: 22136169 *BAJDEE1182*



For ASKA & CO
Chartered Accountants
F.R.NO.-122063W

V. Shelar

CA VIJAY SHELAR
PARTNER

M. No.- 101504

UDIN: 22101504 *BAJNWCH626*



For KISHORE & KISHORE
Chartered Accountants
F.R. NO.- -000291N

A. Mathur

CA AKHILESH K MATHUR
PARTNER

M. No.- 509176

UDIN: 22509176 *BAJDEA7114*



Place: Mumbai

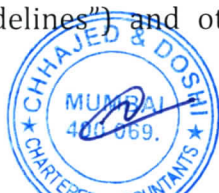
Date: October 20, 2022

S JAYKISHAN Chartered Accountants, 12 Ho Chi Minh Sarani Suite No.2D 2E & 2F 2 nd Floor, KOLKATA 700071	CHHAJED & DOSHI Chartered Accountants, 101, Hubtown Solaris, N.S. Phadke Marg, Andheri (East), Mumbai - 400063
ASKA & CO (Formerly known as, AMBEKAR SHELAR KARVE & AMBARDEKAR) Chartered Accountants, 501, Mirage Arcade, Opp Ganesh Mandir, Off. Phadke Road, Dombivli (East) 421201	KISHORE & KISHORE Chartered Accountants, C-7, Sector-E (New), Aliganj, Lucknow-226024

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of Central Bank of India for the Quarter and Half Year ended September 30, 2022 pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

The Board of Directors
Central Bank of India
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Central Bank of India ("the Parent" or "the Bank") and its subsidiaries (collectively referred to as "the Group") and its share of the net profit/(loss) after tax of its associates for the Quarter and half year ended September 30, 2022 ("the Statement"), being prepared and submitted by the Parent pursuant to the requirement of Regulation 33 and regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except the disclosures relating to Pillar 3 as at September 30, 2022, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio(NFSR) under Basel III Capital Regulations issued by Reserve Bank of India as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid statement and have not been reviewed by us. This statement is the responsibility of the Bank's Management and has been reviewed by the Audit Committee of the Board and approved by the Board of Directors. Our responsibility is to issue a report on the statement based on our review.
2. The Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally



accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

I. Subsidiaries

- i) Cent Bank Home Finance Limited.
- ii) CentBank Financial Services Limited.

II. Associates

1. Regional Rural Banks
 - i) Uttar Bihar Gramin Bank, Muzzaffarpur
 - ii) Uttarbanga Kshetriya Gramin Bank, Cooch Bihar
2. Indo-Zambia Bank Limited, Zambia

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the concurrent auditors and other auditors referred to in paragraph 6 & 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 as at September 30, 2022, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement.



6. We did not review the interim financial information of 296 branches included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 3579276 lakh as at September 30, 2022, and total revenues of Rs. 143108 lakh for the half year ended September 30, 2022, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the concurrent auditors whose reports have been furnished to us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such concurrent auditors and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial results of 2 subsidiaries included in the unaudited consolidated financial results, whose interim financial results reflect total assets of Rs.143896 lakh as at September 30, 2022 and total revenues of Rs. 6963 lakh and total net profit after tax of Rs. 1719 lakh for the half year ended September 30, 2022, as considered in the unaudited consolidated financial results. The interim financial results of 1 subsidiary have been reviewed by other auditors whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matters.

7. The unaudited consolidated financial results includes the interim financial results which have not been reviewed of 4201 branches, included in the standalone unaudited interim financial results of the entities included in the Group, whose results reflect total assets of Rs. 14317104 lakh as at September 30, 2022, and total revenues of Rs. 402583 lakh for the half year ended September 30, 2022, as considered in the respective standalone unaudited interim financial results of the entities included in the Group. According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

The unaudited consolidated financial results includes the interim financial information of 3 associates which have not been reviewed by their auditors, whose interim financial information reflects total net profit of Rs. 5158 lakh (parents share) for half year ended September 30, 2022 as considered in the unaudited consolidated financial result. According to the information and explanations given to us by the Management these interim financial information are not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matters.

8. Emphasis of Matter

Note no. 8 of the statement regarding Deferred Tax, on the basis of tax review made by Bank's management with respect to possible tax benefits arising out of the timing differences, the Net Deferred Tax Assets of Rs. 648425 lakh recognized as on September 30, 2022 (Rs.702694 lakh as on September 30, 2021).



Our conclusion is not modified in respect of this matter.

For S. JAYKISHAN
Chartered Accountants
F.R.NO.309005E



CA NEMAI GORAI
PARTNER
M. No.- 057892
UDIN: 22057892 *BAJRA D5048*



For CHHAJED & DOSHI
Chartered Accountants
F.R.NO.101794W



CA NITESH JAIN
PARTNER
M. No. - 136169
UDIN: 22136169 *BAJPC L9293*



For ASKA & CO
Chartered Accountants
F.R.NO.122063W



CA VIJAY SHELAR
PARTNER
M. No.- 101504
UDIN: 22101504 *BAJOUW9541*



For KISHORE & KISHORE
Chartered Accountants
F.R. No. -000291N



CA AKHILESH K MATHUR
PARTNER
M. No.- 509176
UDIN: 22509176 *BAJRFM5281*



Place: Mumbai
Date: October 20, 2022

BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	SCHEDULE NO.	As at 30th Sept 2022 ₹	As at 30th Sept 2021 ₹
CAPITAL & LIABILITIES			
Capital	1	8,68,09,394	8,68,09,394
Reserves and Surplus	2	19,39,87,173	18,27,97,500
Deposits	3	3,43,08,07,050	3,36,50,01,506
Borrowings	4	7,66,70,528	5,99,80,488
Other Liabilities and Provisions	5	7,98,17,004	7,24,58,827
TOTAL		3,86,80,91,149	3,76,70,47,715
ASSETS			
Cash and Balances with Reserve Bank of India	6	26,55,71,125	44,59,10,540
Balances with Banks and Money at Call and Short Notice	7	19,18,45,199	9,50,88,110
Investments	8	1,33,65,47,675	1,42,02,00,646
Advances	9	1,83,36,91,431	1,55,26,77,068
Fixed Assets	10	4,86,95,499	5,02,73,442
Other Assets	11	19,17,40,220	20,28,97,909
TOTAL		3,86,80,91,149	3,76,70,47,715
Contingent Liabilities	12	1,48,21,43,603	91,31,57,875
Bills for Collection	-	11,07,22,352	11,60,80,400
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Balance Sheet.



Alok Srivastava
Executive Director



Vivek Wahi
Executive Director



Rajeev Puri
Executive Director



M.V. Rao
Managing Director & CEO

Place: Mumbai

Date: October 20, 2022

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	As at 30th September 2022		As at 30th September 2021	
	₹	₹	₹	₹
<u>SCHEDULE 1 : CAPITAL</u>				
Authorised Capital		10,00,00,000		10,00,00,000
1000,00,00,000 shares of ₹ 10/- each (previous year 1000,00,00,000 shares) of ₹ 10/- each				
Issued, Subscribed and Paid up Capital :				
Equity Shares	8,68,09,394		8,68,09,394	
8680939432 Equity Shares (previous year 8680939432 Equity shares) of ₹ 10/- each (includes 8080391687 Equity shares of ₹ 10/- each held by Central Govt.)				
TOTAL		8,68,09,394		8,68,09,394
<u>SCHEDULE 2 : RESERVES AND SURPLUS</u>				
I. Statutory Reserves				
Balance as per last Balance Sheet	2,32,48,079		2,06,35,979	
Additions during the year	-		-	
		2,32,48,079		2,06,35,979
II. Capital Reserves				
Balance as per last Balance Sheet	1,75,53,074		1,62,97,814	
Additions during the year	-		-	
		1,75,53,074		1,62,97,814
III. Revaluation Reserve				
Balance as per last Balance Sheet	3,71,49,447		3,79,22,814	
Additions - during the year	-		-	
Less : Transfer to Revenue and Other Reserves	-		2,71,600	
Deductions during the year	3,28,818		-	
		3,68,20,629		3,76,51,214
IV. Share Premium				
Balance as per last Balance Sheet	7,46,66,328		24,19,62,271	
Reduction during the year	-		18,72,42,174	
Additions during the year	-		1,99,46,230	
		7,46,66,328		7,46,66,327
V. Special Reserve U/s 36(1)(viii) of Income Tax Act		10,00,000		10,00,000
VI. Revenue and Other Reserves				
i) Investment Fluctuation Reserve				
Balance as per last Balance Sheet	65,80,921		-	
Add : Addition during the year	1,32,692		-	
Less: Deductions during the year	-		-	
		67,13,613		-
ii) Revenue Reserve				
Balance as per last Balance Sheet	2,82,59,808		2,77,18,572	
Add : Transfer from Revaluation Reserve	3,28,818		2,71,600	
Additions/Adjustment during the year	-		-	
Less: Deductions during the year	-		-	
		2,85,88,626		2,79,90,172
VI. Balance in Profit and Loss Account		53,96,824		45,55,994
TOTAL		19,39,87,173		18,27,97,500

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	As at 30th September 2022		As at 30th September 2021	
	₹	₹	₹	₹
SCHEDULE 3 : DEPOSITS				
A. I. Demand Deposits				
i) From Banks	72,06,278		36,22,345	
ii) From Others	16,71,35,952		15,40,67,597	
		17,43,42,230		15,76,89,942
II. Savings Bank Deposits		1,57,58,27,732		1,51,79,63,667
III. Term Deposits				
i) From Banks	53,80,920		30,94,484	
ii) From Others	1,67,52,56,168		1,68,62,53,413	
		1,68,06,37,088		1,68,93,47,897
TOTAL		3,43,08,07,050		3,36,50,01,506
B. i) Deposits of Branches in India		3,43,08,07,050		3,36,50,01,506
ii) Deposits of Branches outside India				
SCHEDULE 4 : BORROWINGS				
I. Borrowings in India				
i) Reserve Bank of India	1,76,40,000		1,76,40,000	
ii) Other Banks	-		2,68,649	
iii) Other Institutions & Agencies	3,40,30,528		56,80,839	
iv) Unsecured Redeemable Bonds(Subordinated Debt)	-		50,00,000	
v) Upper Tier II bonds	-		-	
vi) Innovative Perpetual Debt Instrument	-		13,91,000	
vii) Unsecured Redeemable NC Basel III Bonds(Tier II)	2,50,00,000		3,00,00,000	
		7,66,70,528		5,99,80,488
II. Borrowings outside India		-		-
TOTAL		7,66,70,528		5,99,80,488
Secured Borrowings included in I & II above		Nil		Nil

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	As at 30th September 2022		As at 30th September 2021	
	₹	₹	₹	₹
<u>SCHEDULE 5 : OTHER LIABILITIES AND PROVISIONS</u>				
I. Bills Payable		1,02,93,865		79,71,917
II. Inter Office Adjustments (Net)		39,910		-
III. Interest Accrued		86,54,674		82,56,416
IV. Deferred Tax Liability		-		-
V. Others (including provisions)		6,08,28,555		5,62,30,494
TOTAL		7,98,17,004		7,24,58,827
<u>SCHEDULE 6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA</u>				
I. Cash in Hand (including foreign currency notes)		1,33,62,012		1,57,73,431
II. Balances with Reserve Bank of India				
In Current Accounts	15,92,69,113		14,26,37,109	
In Other Accounts	9,29,40,000		28,75,00,000	
		25,22,09,113		43,01,37,109
TOTAL		26,55,71,125		44,59,10,540
<u>SCHEDULE 7 : BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE</u>				
I. In India				
i) Balances with Banks				
a) In Current Accounts	2,24,647		5,07,321	
b) In Other Deposit Accounts	2,007		36,758	
ii) Money at Call and Short Notice				
a) With Banks	-		30,00,000	
b) With Other Institutions	3,14,16,893		2,02,794	
		3,16,43,547		37,46,873
II. Outside India				
a) In Current Accounts	26,36,387		9,13,41,237	
b) In Other Deposit Accounts	15,75,65,265			
c) Money at Call & Short Notice	-			
		16,02,01,652		9,13,41,237
TOTAL		19,18,45,199		9,50,88,110

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	As at 30th September 2022		As at 30th September 2021	
	₹	₹	₹	₹
SCHEDULE 8 : INVESTMENTS				
I. Investments in India in : *				
i) Government Securities	99,51,45,482		1,04,49,65,407	
ii) Other approved Securities	-		-	
iii) Shares	84,20,067		85,73,817	
iv) Debentures and Bonds	32,79,74,227		35,52,48,284	
v) Subsidiaries and Sponsored Institutions	25,79,832		25,79,832	
vi) Others (Commercial Papers, Mutual Fund Units etc.)	19,53,182		83,58,421	
		1,33,60,72,790		1,41,97,25,761
II. Investments outside India in **				
Subsidiaries and / or Associates abroad		4,74,885		4,74,885
TOTAL		1,33,65,47,675		1,42,02,00,646
* Investments in India				
Gross Value	1,39,56,13,661		1,47,24,98,651	
Less: Provision for Depreciation	5,95,40,871		5,27,72,890	
Net Value		1,33,60,72,790		1,41,97,25,761
** Investments outside India				
Gross Value	4,74,885		4,74,885	
Less: Provision for Depreciation	-		-	
Net Value		4,74,885		4,74,885
SCHEDULE 9 : ADVANCES				
A. i) Bills Purchased and Discounted	2,38,63,815		1,41,21,495	
ii) Cash Credits, Overdrafts & Loans repayable on demand	73,56,27,957		68,88,41,505	
iii) Term Loans	1,07,41,99,659		84,97,14,068	
TOTAL		1,83,36,91,431		1,55,26,77,068
B. Particulars of Advances :				
i) Secured by Tangible Assets (including advances against Book Debts)	1,65,02,32,144		1,51,33,64,218	
ii) Covered by Bank / Government Guarantees	54,49,676		17,64,823	
iii) Unsecured	17,80,09,611		3,75,48,027	
TOTAL		1,83,36,91,431		1,55,26,77,068
C. Sectoral Classification of Advances				
(I) Advances in India				
i) Priority Sectors	90,10,14,691		80,18,97,171	
ii) Public Sector	3,15,78,862		4,48,67,933	
iii) Banks	3,911		1,03,576	
iv) Others	90,10,93,967		70,58,08,388	
TOTAL		1,83,36,91,431		1,55,26,77,068
(II) Advances outside India				

SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

PARTICULARS	As at 30th September 2022		As at 30th September 2021	
	₹	₹	₹	₹
<u>SCHEDULE 10 : FIXED ASSETS</u>				
I. Premises (At cost / revalued cost)				
Balance as at 31st March of the preceding year	4,88,11,918		4,91,01,269	
Additions during the year	15,294		8,820	
Total	4,88,27,212		4,91,10,089	
Deductions / Adjustments during the year	-		-	
Total	<u>4,88,27,212</u>		<u>4,91,10,089</u>	
Depreciation to date	95,43,103		88,46,780	
Total		3,92,84,109		4,02,63,309
II. Other Fixed Assets (Including furniture and fixtures)				
At cost as at 31st March of the preceding year	3,65,50,164		3,53,05,979	
Additions / Adjustments during the year	19,73,701		6,77,983	
Total	3,85,23,865		3,59,83,962	
Deductions / Adjustments during the year	13,48,965		3,54,216	
Total	<u>3,71,74,900</u>		<u>3,56,29,746</u>	
Depreciation to Date	2,77,63,510		2,56,19,613	
Total		94,11,390		1,00,10,133
TOTAL (I & II)		4,86,95,499		5,02,73,442
<u>SCHEDULE 11 : OTHER ASSETS</u>				
I. Interest accrued	1,97,83,862		2,15,44,981	
II. Tax paid in advance / Tax deducted at source (Net of Provisions)	4,19,80,609		4,64,09,235	
III. Stationery and Stamps	2,41,115		2,19,981	
IV. Non-banking assets acquired in satisfaction of claims				
V. Deferred Tax Assets	6,48,42,400		7,02,69,400	
VI. Inter Office Adjustments (Net)	-		88,550	
VII. Others	6,48,92,234		6,43,65,762	
TOTAL		19,17,40,220		20,28,97,909
<u>SCHEDULE 12 : CONTINGENT LIABILITIES</u>				
I. (a) Claims against the Bank not acknowledged as Debts		12,78,443		12,41,709
(b) Disputed income tax demands under appeals, revisions, etc		1,94,42,994		2,27,08,448
II. Liability for partly paid Investments		23,56,973		30,33,353
III. Liability on account of outstanding forward Exchange Contracts		1,31,13,66,649		71,23,43,747
IV. Guarantees given on behalf of constituents				
a) In India	8,60,47,323		10,28,52,828	
b) Outside India	53,32,724		49,90,660	
		9,13,80,047		10,78,43,488
V. Acceptances, Endorsements and Other Obligations		2,43,08,930		3,37,44,572
VI. Other item for which the bank is contingently liable		3,20,09,567		3,22,42,558
TOTAL		1,48,21,43,603		91,31,57,875

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30,2022.

(000's Omitted)

PARTICULARS	SCHEDULE NO.	H.Y. ENDED 30th Sept 2022 ₹	H.Y. ENDED 30th Sept 2021 ₹
I. INCOME			
Interest Earned	13	11,68,14,854	10,96,47,871
Other Income	14	1,74,09,562	1,86,19,709
TOTAL		13,42,24,416	12,82,67,580
II. EXPENDITURE			
Interest Expended	15	6,79,18,823	6,63,24,077
Operating Expenses	16	3,66,14,628	3,53,71,098
Provisions and Contingencies		2,41,61,449	2,20,16,411
TOTAL		12,86,94,900	12,37,11,586
III. PROFIT/(LOSS) FOR THE H.Y. BEFORE PRIOR PERIOD ITEM		55,29,516	45,55,994
Less: Prior period Item		-	-
Net Profit /(Loss) for the H. Y after Prior period item		55,29,516	45,55,994
Profit / (loss) brought forward		-	-
TOTAL		55,29,516	45,55,994
IV. APPROPRIATIONS			
Transfer to :			
Statutory Reserve		-	-
Investment Fluctuation Reserve		1,32,692	-
Investment Reserve		-	-
Special Reserve u/s 36(1)(viii)		-	-
Staff Welfare Fund		-	-
Revenue Reserve		-	-
Fund in lieu of Insurance		-	-
Proposed Dividend - Preference Capital		-	-
Proposed Dividend - Equity Capital		-	-
Dividend Tax		-	-
Balance carried over to Balance Sheet (B/F losses adjusted against Share Premium)		53,96,824	45,55,994
TOTAL		55,29,516	45,55,994
EPS (Basic & Diluted) in ₹ (nominal value ₹ 10/- per share) (Not Annualized)		0.64	0.58
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Profit and Loss Account

Alok Srivastava
Executive Director

Vivek Wahi
Executive Director

Rajeev Puri
Executive Director

M.V. Rao

Managing Director & CEO


CENTRAL BANK OF INDIA
SCHEDULES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022
(000's omitted)


PARTICULARS	H.Y. ENDED 30-Sep-22 ₹	H.Y. ENDED 30-Sep-21 ₹
SCHEDULE 13 : INTEREST EARNED		
I. Interest / Discount on Advances / Bills	6,51,50,695	5,71,84,526
II. Income on Investments	4,27,18,513	4,71,42,339
III. Interest on balances with Reserve Bank of India and other Inter Bank Funds	82,79,087	47,20,881
IV. Others	6,66,559	6,00,125
TOTAL	11,68,14,854	10,96,47,871
SCHEDULE 14 : OTHER INCOME		
I. Commission, Exchange and Brokerage	86,00,388	60,97,292
II. Profit on Sale of Investments (Net)	18,02,320	41,28,347
III. Profit / (Loss) on Revaluation of Investments	5,64,012	5,56,791
IV. Profit / (Loss) on Sale of Land, Buildings and other Assets (Net)	1,888	(15,188)
V. Profit on Exchange Transactions (Net)	12,28,635	8,07,808
VI. Income earned by way of dividends etc. from Subsidiaries and Associates abroad / in India	15,000	15,000
VII. Miscellaneous Income	51,97,319	70,29,659
TOTAL	1,74,09,562	1,86,19,709
PARTICULARS	H.Y. ENDED 30-Sep-22 ₹	H.Y. ENDED 30-Sep-21 ₹
SCHEDULE 15 : INTEREST EXPENDED		
I. Interest on Deposits	6,57,44,198	6,41,87,348
II. Interest on Reserve Bank of India / Inter-Bank borrowings	4,45,141	3,54,030
III. Others	17,29,484	17,82,699
TOTAL	6,79,18,823	6,63,24,077
SCHEDULE 16 : OPERATING EXPENSES		
I. Payments to and Provisions for employees	2,23,40,950	2,26,72,825
II. Rent, Taxes and Lighting	24,24,724	22,43,227
III. Printing and Stationery	1,18,849	1,15,621
IV. Advertisement and Publicity	53,232	22,245
V. Depreciation on Bank's property	18,04,068	14,50,131
VI. Directors' Fees, Allowances and Expenses	3,954	1,784
VII. Auditors' Fees and Expenses (including Branch Auditors)	1,94,354	30,084
VIII. Law Charges	1,04,520	1,24,715
IX. Postages, Telegrams, Telephones etc.	4,18,943	4,60,583
X. Repairs and Maintenance	7,11,032	7,60,992
XI. Insurance	21,95,984	21,26,460
XII. Other Expenditure	62,44,018	53,62,431
TOTAL	3,66,14,628	3,53,71,098


CONSOLIDATED BALANCE SHEET OF CENTRAL BANK OF INDIA
BALANCE SHEET AS AT SEPTEMBER 30, 2022

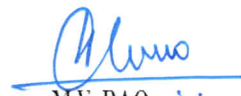
(000's omitted)

Particulars	Schedule No.	AS AT 30-Sep-2022 ₹	AS AT 30-Sep-2021 ₹
CAPITAL & LIABILITIES			
Capital	1	8,68,09,394	8,68,09,394
Reserves and Surplus	2	19,47,91,835	18,26,69,318
Minorities Interest	2A	6,36,230	5,29,216
Deposits	3	3,43,58,53,265	3,36,88,39,297
Borrowings	4	7,82,87,187	6,21,08,610
Other Liabilities and Provisions	5	8,14,09,266	7,40,55,563
TOTAL		3,87,77,87,177	3,77,50,11,398
ASSETS			
Cash and Balances with Reserve Bank of India	6	26,55,71,128	44,59,10,541
Balances with Banks and Money at Call and Short Notice	7	19,18,81,040	9,51,12,252
Investments	8	1,33,68,72,152	1,41,97,49,916
Advances	9	1,84,26,24,186	1,56,06,61,980
Fixed Assets	10	4,86,98,869	5,02,77,526
Other Assets	11	19,20,50,906	20,32,10,287
Goodwill on Consolidation		88,896	88,896
TOTAL		3,87,77,87,177	3,77,50,11,398
Contingent Liabilities	12	1,48,22,52,513	91,31,62,769
Bills for Collection		11,07,22,351	11,60,80,400


ALOK SRIVASTAVA
EXECUTIVE DIRECTOR


VIVEK WAHI
EXECUTIVE DIRECTOR


RAJEEV PURI
EXECUTIVE DIRECTOR


M.V. RAO
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: October 20, 2022

SCHEDULES FORMING PART OF THE CONSOLIDATED
BALANCE SHEET AS AT SEPTEMBER 30, 2022

(000's Omitted)

Particulars	AS AT 30-Sep-22		AS AT 30-Sep-21	
	₹	₹	₹	₹
SCHEDULE 1 : CAPITAL				
Authorised Capital		10,00,00,000		10,00,00,000
1000,00,00,000 shares of ₹ 10/- each				
Issued Capital :	8,68,09,394		8,68,09,394	
(8680939432 Equity Shares of ₹ 10 each)				
Subscribed Capital	8,68,09,394		8,68,09,394	
(8680939432 Equity Shares of ₹ 10 each)				
Paid up	8,68,09,394		8,68,09,394	
(8680939432 Equity Shares of ₹ 10 each)				
8680939432 Equity Shares (previous year 8680939432 Equity shares) of ₹ 10/- each (includes 8080391687 Equity shares of ₹ 10/- each held by Central Govt.)				
TOTAL		8,68,09,394		8,68,09,394
SCHEDULE 2 : RESERVES AND SURPLUS				
I. Statutory Reserves				
Balance as per last Balance Sheet	2,33,71,231		2,07,59,131	
Additions during the year	-		-	
		2,33,71,231		2,07,59,131
II. Capital Reserves				
Investment Reserve				
Balance as per last Balance Sheet	1,75,53,072		1,62,97,811	
Additions during the year	-		-	
		1,75,53,072		1,62,97,811
III. Revaluation Reserve				
Balance as per last Balance Sheet	3,71,49,448		3,79,22,815	
Additions - Adjustments during the year	-		-	
Less: Transfer to Revenue and Other Reserves	3,28,818		2,71,600	
Deductions during the year	-		-	
		3,68,20,630		3,76,51,215
IV. Share Premium				
Balance as per last Balance Sheet	7,46,66,328		24,19,62,271	
Additions/Adjustments during the year	-		1,99,46,230	
Reduction during the year	-		18,72,42,174	
		7,46,66,328		7,46,66,327
V. Other Reserves				
a). Special Reserve U/S 36 (1)(viii)	13,61,546		13,61,546	
		13,61,546		13,61,546
VI. Revenue and Other Reserves				
i). Investment Fluctuation Reserve				
Balance as per last Balance Sheet	65,80,920		-	
Add:- Addition during the year	1,32,692		-	
Less:- Deduction during the year	-		-	
		67,13,612		-
ii). Revenue Reserves				
Balance as per last Balance Sheet	2,78,59,543		2,73,18,305	
Add: Transfer from Capital Reserves	3,28,818		2,71,600	
Addition during the year	-		-	
(*) Add: Opening Balance Adjustments	-		-	
Add/Less: Adjustments during the year	-		-	
		2,81,88,361		2,75,89,905
VI. Balance in Profit and Loss Account				
Balance as per last balance sheet	1,42,581		(18,74,09,075)	
Add:- Adjustment in Profit & Loss	(35,843)		18,72,42,018	
Add:- Profit for the year after appropriation of Profit	60,10,317		45,10,440	
Net Balance		61,17,055		43,43,383
TOTAL		19,47,91,835		18,26,69,318

(*) The adjustment is on account of change in results of RRBs post audit. The consolidated financial statements of previous year was compiled based on unaudited financial statements of such RRBs.

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Rs.000's omitted)

Particulars	AS AT 30-Sep-22		AS AT 30-Sep-21	
	₹	₹	₹	₹
SCHEDULE 2 A : MINORITIES INTEREST				
Minority Interest at the date on which the parent/ subsidiary relationship came into existence	24,500		24,500	
Subsequent increase / decrease	6,11,730		5,04,716	
Minority interest on the date of Balance-Sheet	6,36,230		5,29,216	
SCHEDULE 3 : DEPOSITS				
A. I. Demand Deposits				
i) From Banks	72,06,278		36,22,345	
ii) From Others	16,68,40,599		15,39,79,189	
		17,40,46,877		15,76,01,534
II. Savings Bank Deposits		1,57,58,27,732		1,51,79,63,667
III. Term Deposits				
i) From Banks	75,71,299		35,64,639	
ii) From Others	1,67,84,07,357		1,68,97,09,457	
		1,68,59,78,656		1,69,32,74,096
TOTAL (I,II and III)	3,43,58,53,265		3,36,88,39,297	
B. i) Deposits of Branches in India		3,43,58,53,265		3,36,88,39,297
ii) Deposits of Branches outside India		-		-
SCHEDULE 4 : BORROWINGS				
I. Borrowings in India				
i) Reserve Bank of India	1,76,40,000		1,76,40,000	
ii) Other Banks	-		7,94,878	
iii) Other Institutions & Agencies	3,56,47,187		72,82,732	
iv) Unsecured Redeemable Bonds (Subordinated Debt)	-		50,00,000	
v) Upper Tier II Bonds	-		-	
vi) Innovative Perpetual Debt Instrument	-		13,91,000	
vi) Unsecured Redeemable NC Basel III Bonds(Tier II)	2,50,00,000		3,00,00,000	
		7,82,87,187		6,21,08,610
II. Borrowings outside India		-		-
TOTAL	7,82,87,187		6,21,08,610	
Secured borrowings included in I & II above		Nil		Nil

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Rs.000's omitted)

Particulars	AS AT 30-Sep-22		AS AT 30-Sep-21	
	₹	₹	₹	₹
SCHEDULE 5 : OTHER LIABILITIES AND PROVISIONS				
I. Bills Payable	1,02,93,865		79,72,528	
II. Inter Office Adjustments (Net)	39,910.00		-	
III. Interest Accrued	86,83,319		82,65,997	
IV. Deferred Tax Liabilities (Net)	-		53,894	
V. Others(including provisions)	6,23,92,172	8,14,09,266	5,77,63,144	7,40,55,563
TOTAL		8,14,09,266		7,40,55,563
SCHEDULE 6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA				
I. Cash in hand (including foreign currency notes)		1,33,62,015		1,57,73,432
II. Balances with Reserve Bank of India				
In Current Accounts	15,92,69,113		14,26,37,109	
In Other Accounts	9,29,40,000		28,75,00,000	
		25,22,09,113		43,01,37,109
TOTAL (I and II)		26,55,71,128		44,59,10,541
SCHEDULE 7 : BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE				
I. In India				
i) Balances with Banks				
a) In Current Accounts	2,41,536		5,12,511	
b) In Other Deposit Accounts	20,959		55,710	
		2,62,495		5,68,221
ii) Money at Call and Short Notice				
a) With Banks	-		30,00,000	
b) With Other Institutions	3,14,16,893		2,02,794	
		3,14,16,893		32,02,794
TOTAL.... I		3,16,79,388		37,71,015
II. Outside India				
a) In Current Accounts	26,36,387		9,13,41,237	
b) In Other Deposit Accounts	15,75,65,265		-	
c) Money at Call & Short Notice	-		-	
TOTAL.... II		16,02,01,652		9,13,41,237
TOTAL.... (I + II)		19,18,81,040		9,51,12,252

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Rs.000's omitted)

Particulars	AS AT 30-Sep-22		AS AT 30-Sep-21	
	₹	₹	₹	₹
SCHEDULE 8 : INVESTMENTS				
I. Investments in India in :				
i) Government Securities	99,54,42,876		1,04,52,57,825	
ii) Other approved Securities	-		-	
iii) Shares	84,20,067		85,73,817	
iv) Debentures and Bonds	32,80,33,987		35,52,48,284	
v) Associates	7,97,763		5,28,108	
vi) Others				
a). UTI Shares & Commercial Papers Mutual Fund Units etc.	19,53,182		83,58,423	
Total I		1,33,46,47,875		1,41,79,66,457
II. Investments outside India in				
i) Government Securities	-		-	
ii) Associates	22,24,277		17,83,459	
iii) Other Investments	-		-	
Total II		22,24,277		17,83,459
TOTAL (I and II)		1,33,68,72,152		1,41,97,49,916
III. Investments in India :				
Gross Value of Investments	1,39,41,88,746		1,47,07,39,347	
LESS: Aggregate of Provision for Depreciation	5,95,40,871		5,27,72,890	
Net Investments		1,33,46,47,875		1,41,79,66,457
IV Investments outside India :				
Gross Value of Investments	22,24,277		17,83,459	
LESS: Aggregate of Provision for Depreciation	-		-	
Net Investments		22,24,277		17,83,459
TOTAL		1,33,68,72,152		1,41,97,49,916
SCHEDULE 9 : ADVANCES				
A. i) Bills Purchased and Discounted				
	2,38,63,815		1,41,21,495	
ii) Cash Credits Overdrafts & Loans repayable on demand				
	73,42,19,600		68,83,18,252	
iii) Term Loans				
	1,08,45,40,771	1,84,26,24,186	85,82,22,233	1,56,06,61,980
TOTAL (i,ii and iii)		1,84,26,24,186		1,56,06,61,980
B. Particulars of Advances :				
i) Secured by tangible assets Including advances against Book Debts				
	1,66,30,50,054		1,52,13,49,130	
ii) Covered by Bank/ Government Guarantees				
	54,49,676		17,64,823	
iii) Unsecured				
	17,41,24,456	1,84,26,24,186	3,75,48,027	1,56,06,61,980
TOTAL (i,ii and iii)		1,84,26,24,186		1,56,06,61,980
C. Sectorial Classification of Advances				
(I) Advances in India				
i) Priority Sector	90,35,79,909		80,61,53,915	
ii) Public Sector	3,15,78,862		4,48,67,933	
iii) Banks	3,911		1,03,576	
iv) Others	90,74,61,504	1,84,26,24,186	70,95,36,556	1,56,06,61,980
TOTAL (i,ii, iii and iv)		1,84,26,24,186		1,56,06,61,980
(II) Advances outside India				
		-		-

SCHEDULES FORMING PART OF THE CONSOLIDATED BALANCE SHEET AS AT SEPTEMBER 30, 2022

(Rs.000's omitted)

Particulars	AS AT 30-Sep-22		AS AT 30-Sep-21	
	₹	₹	₹	₹
SCHEDULE 10 : FIXED ASSETS				
I. Premises (At cost / revalued cost)				
Balance as at 31st March of the preceding year	4,88,11,918		4,91,01,269	
Additions during the year	15,294		8,820	
Total	4,88,27,212		4,91,10,089	
Deduction/Adjustments during the year	-		-	
Total	4,88,27,212		4,91,10,089	
Depreciation to date	95,43,103		88,46,780	
TOTAL.... I		3,92,84,109		4,02,63,309
II. Other Fixed Assets (Including furniture and fixtures)				
At cost as on 31st March of the preceding year	3,65,83,009		3,53,41,246	
Additions/Adjustments during the year	19,74,244		6,78,667	
Total	3,85,57,253		3,60,19,913	
Deductions/Adjustments during the year	13,49,030		3,55,982	
Total	3,72,08,223		3,56,63,931	
Depreciation to date	2,77,93,463		2,56,49,714	
TOTAL.... II		94,14,760		1,00,14,217
TOTAL.... (I + II)		4,86,98,869		5,02,77,526
SCHEDULE 11 : OTHER ASSETS				
I. Inter office adjustments (Net).	-		88,549	
II. Interest accrued	1,97,96,401		2,15,55,307	
III. Tax paid in advance/tax deducted at source	4,22,55,098		4,66,16,346	
IV. Stationery and Stamps	2,41,115		2,19,982	
V. Non-banking assets acquired in Satisfaction of claims	-		-	
VI. Deferred Tax Assets	6,47,82,763		7,02,69,683	
VII. Others	6,49,75,529		6,44,60,420	
		19,20,50,906		20,32,10,287
TOTAL		19,20,50,906		20,32,10,287
SCHEDULE 12 : CONTINGENT LIABILITIES				
I. a) Claims against the Bank not acknowledged as Debts	12,78,443		2,39,53,124	
(b) Disputed tax demands under appeals, revision	1,94,42,994		1,927	
II. Liability for partly paid Investments	23,56,973		30,33,353	
III. Liability on account of outstanding forward exchange contracts	1,31,13,66,649		71,23,43,747	
IV. Guarantees given on behalf of constituents				
a) In India	8,60,47,323		10,28,52,828	
b) Outside India	53,32,724		49,90,660	
		9,13,80,047		10,78,43,488
V. Acceptances Endorsements and Other Obligations	2,43,08,930		3,37,44,572	
VI. Other items for which the bank is contingently liable	3,21,18,477		3,22,42,558	
TOTAL		1,48,22,52,513		91,31,62,769

CONSOLIDATED PROFIT AND LOSS ACCOUNT OF CENTRAL BANK OF INDIA
PROFIT AND LOSS ACCOUNT FOR HALF YEAR ENDED SEPTEMBER 30, 2022

(000's omitted)

Particulars	Schedule No.	HALF YEAR ENDED 30-Sep-22	HALF YEAR ENDED 30-Sep-21
		₹	₹
I. INCOME			
Interest Earned	13	11,73,94,831	11,01,23,518
Other Income	14	1,74,08,321	1,86,25,619
TOTAL		13,48,03,152	12,87,49,137
II. EXPENDITURE			
Interest Expended	15	6,81,82,100	6,65,61,644
Operating Expenses	16	3,67,15,485	3,54,54,663
Provisions and Contingencies		2,42,19,113	2,21,20,559
TOTAL		12,91,16,698	12,41,36,866
Share of earning/(loss) in Associates	17	5,15,793	(78,018)
Consolidated Net Profit/(Loss) for the year before Minority Interest		62,02,247	45,34,253
Less: Minority Interest		59,238	23,813
Consolidated Profit/(Loss) for the year attributable to the Group		61,43,009	45,10,440
Add: -Brought forward consolidated Profit/(Loss) attributable to the Group		1,42,581	(18,74,09,075)
Add- Adjustment in Profit & Loss		(35,843)	18,72,42,018
Carried forward consolidated Profit/(Loss)		62,49,747	43,43,383
IV. APPROPRIATIONS			
Transfer to Statutory Reserve			-
Transfer to Other Reserve		1,32,692	-
a. Investment Reserve		-	-
b. Revenue Reserve		-	-
c. Staff Welfare Fund		-	-
d. Fund in lieu of Insurance		-	-
e. Proposed Dividend- Equity Share Capital		-	-
f. Tax on Dividend		-	-
g. Special Reserve U/S 36 (1) (viii)		-	-
h. Appropriation of Deferred Tax Liability on special Reserve as per NHB guidelines		-	-
i. Investment Fluctuation Reserve		1,32,692	-
Transfer to Government/Proposed Dividend		-	-
Balance Carried over to the Balance Sheet		61,17,055	43,43,383
TOTAL		61,17,055	43,43,383
Earnings Per Share (In ₹)- Basic (Nominal Value Rs 10/- per share)		0.71	0.58
Earnings Per Share (In ₹)- Diluted (Nominal Value Rs 10/- per share)		0.71	0.58

The schedules referred to above form an integral part of the Consolidated Profit and Loss Account



ALOK SRIVASTAVA
EXECUTIVE DIRECTOR



VIVEK WAHI
EXECUTIVE DIRECTOR



RAJEEV PURI
EXECUTIVE DIRECTOR



M.V. RAO
MANAGING DIRECTOR & CEO

Place: Mumbai
Date: October 20, 2022

**SCHEDULES FORMING PART OF THE CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022**

(000's omitted)



Particulars	HALF YEAR ENDED 30-Sep-22	HALF YEAR ENDED 30-Sep-21
	₹	₹
SCHEDULE 13 : INTEREST EARNED		
I. Interest/Discount on Advances / Bills	6,56,75,871	5,76,44,998
II. Income on Investments (Including Dividend)	4,27,36,861	4,71,57,514
III. Interest on balances with Reserve Bank of India and other inter-bank funds	82,79,087	47,20,881
IV. Others	7,03,012	6,00,125
TOTAL	11,73,94,831	11,01,23,518
SCHEDULE 14 : OTHER INCOME		
I. Commission, Exchange and Brokerage	86,00,388	54,67,990
II. Profit on sale of land, buildings and Other Assets	1,889	-
Less: Loss on sale of land, buildings and Other Assets	-	15,188
III. Profit on Exchange transactions	12,28,636	8,07,808
Less: Loss on Exchange transactions	-	-
IV. Profit on sale of Investments (Net)	18,02,319	60,55,188
Less Loss on sale of Investments	-	326
V. Profit on revaluation of Investments	5,64,012.00	-
Less Loss on revaluation of Investments	-	1,86,786.11
VI. a) Lease finance income	-	-
b) Lease management fee	-	-
c) Overdue charges	-	-
d) Interest on lease rent receivables	-	-
VII. Miscellaneous Income		
a. Income earned by way of dividends etc. from subsidiaries and Associates abroad/ in India	-	-
b. Others	52,11,077	64,96,933
TOTAL	1,74,08,321	1,86,25,619

**SCHEDULES FORMING PART OF THE CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022**

(000's omitted)

Particulars	HALF YEAR ENDED 30-Sep-22	HALF YEAR ENDED 30-Sep-21
	₹	₹
SCHEDULE 15 : INTEREST EXPENDED		
I. Interest on Deposits	6,59,54,550	6,43,35,496
II. Interest on Reserve Bank of India / Inter-Bank borrowings	4,86,742	4,28,206
III. Others	17,40,808	17,97,942
TOTAL	6,81,82,100	6,65,61,644
SCHEDULE 16 : OPERATING EXPENSES		
I. Payments to and Provisions for employees	2,23,95,459	2,27,21,431
II. Rent, Taxes and Lighting	24,33,622	22,49,499
III. Printing and Stationery	1,19,423	1,15,924
IV. Advertisement and Publicity	53,690	22,318
V. a) Depreciation on Bank's property other than Leased Assets b) Depreciation on Leased Assets	18,04,630 -	14,51,196 -
VI. Directors' Fees, Allowances and Expenses	4,601	2,635
VII. Auditors' Fees and Expenses (including Branch Auditors', Fees & expenses)	1,95,079	30,650
VIII. Law Charges	1,09,004	1,26,158
IX. Postages, Telegrams, Telephones etc.	4,19,707	4,61,447
X. Repairs and Maintenance	7,10,743	7,61,599
XI. Insurance	21,96,009	21,26,490
XII. Amortisation of Goodwill, if any	-	-
XIII. Other Expenditure	62,73,518	53,85,316
TOTAL	3,67,15,485	3,54,54,663
SCHEDULE 17 : Share of earning/(loss) in Associates		
Computation of Profits from Associates (Share of the Bank)		
Uttar Bihar	72305	(266559)
Uttar Banga Kshetriya Gramin Bank	157875	45989
Domestic sub-total	230180	(220570)
Indo Zambia Bank	285613	142552
Foreign Sub-total	285613	142552
Total	515793	(78018)

Statement of deviation/variation in use of issue proceeds for the quarter ended 30.09.2022

Particulars		Remarks				
Name of listed entity		Central Bank of India				
Mode of Fund raising		Nil				
Type of Instrument		NA				
Date of raising funds		Nil				
Amount raised		Nil				
Report filed for Quarter ended		September 30, 2022				
Is there a deviation / variation in use of funds raised?		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer documents?		NA				
If yes, details of the approval so required?		-				
Date of approval		-				
Explanation for the Deviation / Variation		NA				
Comments of the Audit Committee after review		NA				
Comments of the auditors, if any		NA				
Objects for which funds have been raised and where there has been a deviation/variation, in the following table :-						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (In Rs Crore and in %)	Remarks, if any
Nil						
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised.						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						
  <p>SMRUTI RANJAN DASH GENERAL MANAGER</p>						

Disclosure of Related Party Transactions of the Bank for the half year period ended 30TH September, 2022

1. List of Related Parties:

(a) Key Managerial Personnel-

i)	Shri M V Rao	Managing Director & CEO
ii)	Shri Alok Srivastava	Executive Director
iii)	Shri Vivek Wahi	Executive Director
iv)	Shri Rajeev Puri	Executive Director

(b) Subsidiaries-

i)	Cent Bank Home Finance Ltd
ii)	Cent Bank Financial Services Ltd.

(c) Associates-

I)	Regional Rural Banks
i)	Uttar Bihar Gramin Bank, Muzaffarpur (Bihar)
ii)	Uttarbanga Kshetriya Gramin Bank, Cooch Behar (West Bengal)
II)	Indo-Zambia bank Ltd., Zambia

2. Transactions with Related Parties:

Remuneration paid to Key Managerial Persons

Name	Designation	Key Management Personnel (Rs. In Lakhs)			
		Half year ended on		FY ended on	
		30.09.2022	30.09.2021	31.03.2022	31.03.2021
Shri M V Rao (w.e.f. 01.03.2021)	Managing Director & CEO	16.63	15.10	31.67	2.40
Shri Pallav Mohapatra (upto 28.02.2021)	Managing Director & CEO	0.00	0.00	0.00	94.44
Shri B.S.Shekawat (upto 08.10.2020)	Executive Director	0.00	0.00	0.00	129.57
Shri Alok Srivastava	Executive Director	15.19	13.79	28.92	26.55
Shri Vivek Wahi (w.e.f. 10.03.2021)	Executive Director	14.31	12.99	27.26	1.47
Shri Rajeev Puri (w.e.f. 10.03.2021)	Executive Director	14.46	12.99	28.18	1.47
Total		60.59	54.87	116.03	255.90

Keeping in line with Para 9 of the AS-18-“ Related Party Disclosure” issued by ICAI, the transactions with Subsidiaries and Associates Enterprises have not been disclosed which exempts the State Controlled Enterprises from making any disclosures pertaining to transactions with other related State Controlled Enterprises.

Further, transactions in the nature of Banker –Customer relationship including those with KMP and relatives of KMP have not been disclosed in terms of Para 5 of AS-18.



Investor Relation Division
C.O.
MUMBAI

To
Board of Directors
Central Bank of India

**CERTIFICATE WITH REFERENCE TO SECURITY COVER IN RESPECT OF LISTED
UNSECURED DEBT SECURITIES FOR THE QUARTER ENDED 30.09.2022**

We have been requested by **Central Bank Of India** vide its appointment letter **No.CO:F&A:2021-22:998 dated 07th October,2021** to verify and certify, as a part of statutory audit of the Bank, compliance with respect to Security Cover in respect of listed unsecured debt securities as per regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19.05.2022. This certificate is required for the onward submission to stock exchanges and debenture trustee.

Management's Responsibilities

The responsibility for compliance with regard to instructions contained in Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 published on 2nd September, 2015 & as per circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated 12th November, 2020 & SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19.05.2022. is that of the management of the Bank. The Bank's responsibility is to put in place controls and suitable triggers to ensure that above regulations are adhered to.

Auditor's Responsibility

Our responsibility is to provide the reasonable assurance on Bank's compliance with respect to Security Cover in respect of listed debt securities as per regulation 54(2) read with regulation 56(1)(d) of SEBI (LODR) Regulation, 2015, as to the accuracy in the computation of Security Coverage Ratio in respect of listed debt securities.

We conducted our independent review in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements



AUDIT PROCEDURES PERFORMED:

- a) Verification of terms / covenants of the issue of the listed debt securities.
- b) Verification / tracing of relevant figures from Reviewed Financial Statements of Accounts.
- c) Verification of SEBI Circular regarding Security Coverage Ratio.
- d) Verification of Books of Accounts for the quarter ended 30.09.2022.
- e) Verification of arithmetical accuracy of calculation of;
 - I. Total Net assets available for unsecured lenders
 - II. Total unsecured borrowings
 - III. Security Coverage Ratio.

OPINION

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

- a) **The Central Bank Of India has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:**

(₹ in crore)			
ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount
INE483A09260	Private Placement	Unsecured	1000
INE483A09286	Private Placement	Unsecured	500
INE483A08023	Private Placement	Unsecured	500
INE483A08031	Private Placement	Unsecured	500
TOTAL			2500

- b) **Securities Cover for listed debt securities:**

The financial information as on 30.09.2022 has been extracted from the books of accounts for the quarter ended 30.09.2022 and other relevant records of the Central Bank of India and as per the information provided by the Bank vide **Annexure I** and **Annexure II**. The total assets of the Central Bank Of India provide coverage of 3.82 times of the principal, which is in accordance with the terms of issue (calculation as per statement of Security coverage ratio available for the unsecured debt securities - Annexure – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations)

The Security cover certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all other terms and conditions applicable for the issue of the bonds as specified by RBI Master Circular no. DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 for Basel III compliant bonds/RBI Master Circular no. DBR.No.BP.BC.4./21.06.001/2015-16 dated July 1, 2015 for Basel II compliant bonds, as amended from time to time, and the terms of issue.



Restriction on use

This certificate has been issued at the request of the Bank. It should not be used by any other person or for any other purpose except to regulators, without our consent. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For KISHORE & KISHORE

Chartered Accountants

F.R. No. – 000291N



CA AKHILESH K MATHUR

PARTNER

M. No. – 509176

UDIN **22509176 BAJVAM4060**

Place: Mumbai

Date: 20.10.2022

Encl: Annexure I (Format of Security Cover)

Annexure II (Calculation for Security Cover Ratio)

FORMAT OF SECURITY COVER

Column A	Column B	Column C	Column D	Column E	Column F	Column G	H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Unsecured Bonds
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)		
		Book Value	Book Value	Yes/No	Book Value	Book Value					Relating to Column F				
ASSETS															
Property, Plant and Equipment															
Capital Work-in- Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															
Loans															
Inventories															
Trade Receivables															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents															
Others															
Total															

NIL

Please refer to Annexure II for calculation of Security Cover Ratio of Unsecured Bonds



FORMAT OF SECURITY COVER

contd.....

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with Pari-passu)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	Unsecured Bonds
		Book Value	Book Value	Yes/No	Book Value	Book Value				Relating to Column F					
LIABILITIES															
	Debt securities to which this certificate pertains														
	Other debt sharing pari-passu charge with above debt														
	Other Debt														
	Subordinated debt														
	Borrowings														
	Bank														
	Debt Securities														
	Others														
	Trade payables														
	Lease Liabilities														
	Provisions														
	Others														
	Total														
	Cover on Book Value														
	Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

Nil

Please refer to Annexure II for calculation of Security Cover Ratio of Unsecured Bonds



Calculation for Security Cover Ratio

Annexure II

SN	Particulars		Amount (₹. in Crores)
i.	Net assets of the Central Bank of India available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/payable on unsecured borrowings)	A	29262.46
ii.	Total Borrowings (unsecured)	B	7667.05
	Term loan		0.00
	Non-convertible Debt Securities		2500.00
	CC/ OD Limits		0.00
	Other Borrowings		5167.05
	IND - AS adjustment for effective Interest rate on unsecured borrowings		0.00
iii.	Security Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	3.82

