

Central Bank of India

BALANCE SHEET AS ON MARCH 31, 2010

	SCHEDULE NO.	AS ON 31-Mar-10 Rs.	AS ON 31-Mar-09 Rs.
(000's omitted)			
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	17711415	1321,14,15
Reserves and Surplus	2	59305620	5090,91,00
Deposits	3	1621074688	131271,84,88
Borrowings	4	73266368	804,25,10
Other Liabilities and Provisions	5	55358147	9167,07,24
<b>TOTAL</b>		<b>1826716238</b>	<b>147655,22,37</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	170119288	11036,90,56
Balances with Banks and Money at Call and Short	7	22050850	1214,33,62
Investments	8	505628670	43060,71,66
Advances	9	1053834857	85483,19,56
Fixed Assets	10	23432881	2277,98,71
Other Assets	11	51649692	4582,08,26
<b>TOTAL</b>		<b>1826716238</b>	<b>147655,22,37</b>
Contingent Liabilities	12	387400766	23404,19,71
Bills for Collection	-	54,002,408	2833,02,81
Principal Accounting Policies	17		
Notes to Accounts	18		

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



**S. Sridhar**

Chairman & Managing Director



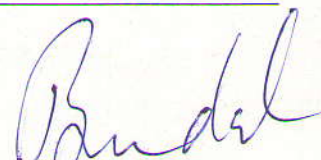
**Ramnath Pradeep**

Executive Director



**Arun Kaul**

Executive Director



**Basab Mondal**

General Manager  
(Contd. Pg 2)





**Central Bank of India**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010**

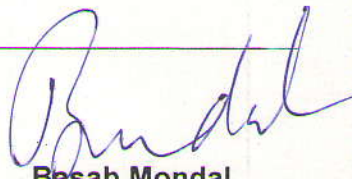
(000's omitted)			
	SCHEDULE NO.	YEAR ENDED 31-Mar-10 Rs.	YEAR ENDED 31-Mar-09 Rs.
<b>I. INCOME</b>			
Interest Earned	13	120643062	10455,18,91
Other Income	14	17352453	1069,97,06
<b>TOTAL</b>		<b>137995515</b>	<b>11525,15,97</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	95190129	8226,71,54
Operating Expenses	16	22220172	1861,70,02
Provisions and Contingencies		10,002,934	865,50,16
<b>TOTAL</b>		<b>127413235</b>	<b>10953,91,72</b>
<b>III. PROFIT/ LOSS</b>			
Net Profit for the year		10582280	571,24,25
Profit brought forward		11,282	58,33
<b>TOTAL</b>		<b>10593562</b>	<b>571,82,58</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to :			
Statutory Reserve		2645570	142,81,06
Investment Reserve		466232	140,72,03
Staff Welfare Fund		150000	15,00,00
Revenue Reserve		5749084	98,00,00
Proposed Dividend - Preference Capital		530940	68,03,85
Proposed Dividend - Equity Capital		808283	80,82,83
Dividend Tax		227601	25,29,99
Balance Carried Over to Balance Sheet		15852	1,12,82
<b>TOTAL</b>		<b>10593562</b>	<b>571,82,58</b>
EPS (Basic & Diluted)		24.65	12.17
Principal Accounting Policies	17		
Notes to Accounts	18		

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

  
**S. Sridhar**  
Chairman & Managing  
Director

  
**Ramnath Pradeep**  
Executive Director

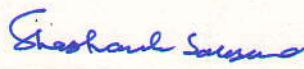
  
**Arun Kaul**  
Executive Director

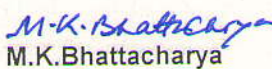
  
**Basab Mondal**  
General Manager

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BSPCL

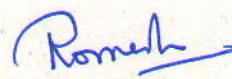
  
**Dr. Shashank Saksena**  
Director

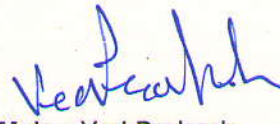
  
**M.K. Bhattacharya**  
Director

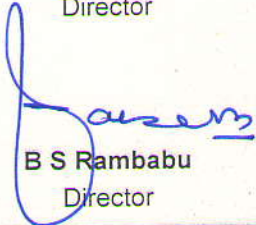
  
**CA M.S. Johar**  
Director

  
**Brijlal Kshatriya**  
Director

**K. Balakrishnan**  
Director

  
**Romesh Sabharwal**  
Director

  
**Major Ved Prakash**  
Director

  
**B S Rambabu**  
Director

For M/s. Bhushan Bensal Jain Associates  
Chartered Accountants  
F.R.No. 003884N

  
**(CA Deepak Kumar Jain)**  
Partner  
M.No. 96980

For M/s. P.G. Bhagwat  
Chartered Accountants  
F.R.No. 101118W

  
**(CA S.S. Athavale)**  
Partner  
M.No. 83374

For M/s. Joseph & Rajaram  
Chartered Accountants  
F.R.No. 001375S

  
**(CA Thomas Philip)**  
Partner  
M.No. 25844

For M/s. Ummed Jain & Co.  
Chartered Accountants  
F.R.No. 119250W

  
**(CA U.M. Jain)**  
Partner  
M.No. 70863

For M/s. G.S.A. and Associates  
Chartered Accountants  
F.R.No. 000257N

  
**(CA Sunil Aggarwal)**  
Partner  
M.No. 83899

For M/s. Sagar & Associates  
Chartered Accountants  
F.R.No. 003510S

  
**(CA V. Vidyasagar Babu)**  
Partner  
M.No. 27357

As per our report of even date  
Place : Mumbai  
Date : May 2, 2010

**SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON MARCH 31, 2010**

(000's Omitted)

	AS ON 31/03/2010		AS ON 31/03/2009	
	Rs.	Rs.	Rs.	Rs.
<b>SCHEDULE 1 : CAPITAL</b>				
Authorised Capital		<u>30000000</u>		<u>1500,00,00</u>
Issued, Subscribed and Paid up Capital :	4041415		404,14,15	
4041,41,460 Equity Shares of Rs.10 each (includes 3241,41,500 shares held by Central Govt. )				
Perpetual non-cumulative Preference Share capital	13670000			
		<u>17711415</u>	<u>917,00,00</u>	<u>1321,14,15</u>
<b>SCHEDULE 2 : RESERVES AND SURPLUS</b>				
<b>I. Statutory Reserves</b>				
Balance as per last Balance Sheet	9455787		802,76,81	
Additions during the year	<u>2645570</u>		<u>142,81,06</u>	
		<u>12101357</u>		<u>945,57,87</u>
<b>II. Capital Reserves</b>				
i) Revaluation Reserve				
Balance as per last Balance Sheet	20089159		2038,66,65	
Deductions during the year	<u>468936</u>		<u>29,75,06</u>	
		<u>19620223</u>		<u>2008,91,59</u>
ii) Investment Reserve				
Balance as per last Balance Sheet	3164803		175,76,00	
Additions during the year	<u>466232</u>		<u>140,72,03</u>	
		<u>3631035</u>		<u>316,48,03</u>
<b>III. Share Premium</b>				
Balance as per last Balance Sheet	7360000		736,00,00	
Additions/ Adjustments during the year	<u>0</u>		<u>0</u>	
		<u>7360000</u>		<u>736,00,00</u>
<b>IV. Revenue and Other Reserves</b>				
i) Revenue Reserves				
Balance as per last Balance Sheet	10828069		9848413	
Additions during the year	5749084		980000	
Less: Deductions during the year	<u>0</u>		<u>344</u>	
		<u>16577153</u>		<u>10828069</u>
<b>V. Balance in Profit and Loss Account</b>				
		<u>15852</u>		<u>1,12,82</u>
<b>TOTAL</b>		<u><u>59305620</u></u>		<u><u>5090,91,00</u></u>



Central Bank of India

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON MARCH 31, 2010

(000's Omitted)

	AS ON 31/03/2010		AS ON 31/03/2009	
	Rs.	Rs.	Rs.	Rs.
<b>SCHEDULE 3 : DEPOSITS</b>				
<b>A.I. Demand Deposits</b>				
i) From Banks	7088383		484,89,55	
ii) From Others	143625474		9627,39,52	
		150713857		10112,29,07
<b>II. Savings Bank Deposits</b>		407635334		33680,07,96
<b>III. Term Deposits</b>				
i) From Banks	54275792		4713,89,87	
ii) From Others	1008449705		82765,57,98	
		1062725497		87479,47,85
<b>TOTAL</b>		<b>1621074688</b>		<b>131271,84,88</b>
B. i) Deposits of Branches in India		1621074688		131271,84,88
ii) Deposits of Branches outside India		-		-

**SCHEDULE 4 : BORROWINGS**

**I. Borrowings in India**

i) Reserve Bank of India	0		17,25,46	
ii) Other Banks	459790		55,10,91	
iii) Other Institutions & Agencies	25751478		731,88,73	
iv) Unsecured Redeemable Bonds(Subordinated Debt)	24073000		26863000	
V) Upper Tier II bonds	15850000		5850000	
vi) Innovative Perpetual Debt Instrument	5830000		583,00,00	
		71964268		4658,55,10

**II. Borrowings outside India**

**TOTAL**

	1302100		0
<b>TOTAL</b>	<b>73266368</b>		<b>4658,55,10</b>

Secured Borrowings included in I & II above



Central Bank of India

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON MARCH 31, 2010

(000's Omitted)

SCHEDULE 5 : OTHER LIABILITIES AND PROVISIONS	AS ON 31/03/2010		AS ON 31/03/2009	
	Rs.	Rs.	Rs.	Rs.
I. Bills Payable		4484142		614,26,30
II. Inter Office Adjustments (Net)		-		-
III. Interest Accrued		7272267		338,66,15
IV. Deferred Tax Liability		3078900		24,03,00
V. Others(including provisions)		40522838		4335,81,79
<b>TOTAL</b>		<b>55358147</b>		<b>5312,77,24</b>

SCHEDULE 6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA

I. Cash in Hand (including foreign currency notes)		7518715		797,37,69
II. Balances with Reserve Bank of India				
In Current Accounts	161600573		10139,52,87	
In Other Accounts	1000000		100,00,00	
		162600573		10239,52,87
<b>TOTAL</b>		<b>170119288</b>		<b>11036,90,56</b>

SCHEDULE 7 : BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE

I. In India				
i) Balances with Banks				
a) In Current Accounts	7300746		708,25,22	
b) In Other Deposit Accounts	13677000		161,88	
ii) Money at Call and Short Notice				
a) With Banks	-		-	
b) With Other Institutions	-		-	
		20977746		709,87,10
II. Outside India				
a) In Current Accounts	1071762		431,38,95	
b) In Other Deposit Accounts	1342		73,07,57	
c) Money at Call & Short Notice	-		-	
		1073104		504,46,52
<b>TOTAL</b>		<b>22050850</b>		<b>1214,33,62</b>



Central Bank of India

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON MARCH 31, 2010

(000's Omitted)

	AS ON 31/03/2010		AS ON 31/03/2009	
	Rs.	Rs.	Rs.	Rs.
<b>SCHEDULE 8 : INVESTMENTS</b>				
I. Investments in India in : *				
i) Government Securities	448457179		37878,42,11	
ii) Other approved Securities	1305225		405,38,89	
iii) Shares	5993570		5028174	
iv) Debentures and Bonds	28308576		3073,20,42	
v) Subsidiaries and Sponsored Institutions	2471662		242,26,62	
vi) Others (UTI Shares & Commercial Papers, Mutual Fund Units etc.)	19085864		957,95,94	
		<u>505622076</u>		<u>430600572</u>
II. Investments outside India in **				
Subsidiaries and / or Associates abroad		6594		6594
<b>TOTAL</b>		<u><u>505628670</u></u>		<u><u>430607166</u></u>
* Investments in India				
Gross Value	520082970		44445,64,64	
Less:Provision for Depreciation	1445 43 00		<u>1384,92,98</u>	
Net Value		<u>505628670</u>		<u>43060,71,66</u>
** Investments outside India				
Gross Value	6594		6594	
Less:Provision for Depreciation	0	0		
Net Value	<u>6594</u>	<u>0</u>		<u>6594</u>
<b>SCHEDULE 9 : ADVANCES</b>				
A. i) Bills Purchased and Discounted				
	13400512		886,54,29	
ii)Cash Credits, Overdrafts & Loans repayable on demand				
	314998963		24026,18,25	
iii)Term Loans				
	<u>725435382</u>		<u>60570,47,02</u>	
<b>TOTAL</b>		<u><u>1053834857</u></u>		<u><u>85483,19,56</u></u>
B. Particulars of Advances :				
i) Secured by Tangible Assets (including advances against Book Debts)				
	809932245		63217,60,21	
ii) Covered by Bank / Government Guarantees				
	57606576		3071,46,28	
iii) Unsecured				
	<u>186296036</u>		<u>19194,13,07</u>	
<b>TOTAL</b>		<u><u>1053834857</u></u>		<u><u>85483,19,56</u></u>
C. Sectoral Classification of Advances				
(I) Advances in India				
i) Priority Sectors				
	338731296		26830,20,77	
ii) Public Sector				
	50812004		10125,20,13	
iii) Banks				
	10153772		687,73,63	
iv) Others				
	<u>654137785</u>		<u>47840,05,03</u>	
<b>TOTAL</b>		<u><u>1053834857</u></u>		<u><u>85483,19,56</u></u>
(II) Advances outside India				



Central Bank of India

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON MARCH 31, 2010

(000's Omitted)

	AS ON 31/03/2010		AS ON 31/03/2009	
	Rs.	Rs.	Rs.	Rs.
<b>SCHEDULE 10 : FIXED ASSETS</b>				
<b>I. Premises</b>				
( At cost / revalued cost )				
Balance as at 31st March of the preceding year	23663757		2366,37,57	
Additions during the year	166357		0	
Total	23830114		2366,37,57	
Depreciation to date	3340107		315,11,33	
Total		20490007		2051,26,24
<b>ii. Other Fixed Assets</b>				
(Including furniture and fixtures)				
At cost as on 31st March of the preceding year	8153119		753,42,84	
Additions / Adjustments during the year	1438434		81,91,49	
Total	9591553		835,34,33	
Deductions / Adjustments during the year	81976		20,03,14	
Total	9509577		815,31,19	
Depreciation to date	6566703		588,58,72	
Total		2942874		226,72,47
<b>TOTAL (I &amp; II)</b>		<b>23432881</b>		<b>2277,98,71</b>

**SCHEDULE 11 : OTHER ASSETS**

I. Interest accrued	9962789		7800878	
II. Tax paid in advance / Tax deducted at source (Net of Provisions)	21865821		18273904	
III. Stationery and Stamps	119652		113359	
IV. Non-banking assets acquired in satisfaction of claims	0		0	
V. Inter Office Adjustments	6209220		6430763	
VI. Others	13492210		13201922	
<b>TOTAL</b>		<b>51649692</b>		<b>4582,08,26</b>

**SCHEDULE 12 : CONTINGENT LIABILITIES**

I. Claims against the Bank not acknowledged as Debts		16824357		164,00,65
II. Liability for partly paid Investments		276433		27,34,33
III. Liability on account of outstanding forward exchange contracts		265299820		16474,39,54
IV. Guarantees given on behalf of constituents				
a) In India	56500720		3946,75,37	
b) Outside India	1275051		277,18,01	
		57775771		4223,93,38
V. Acceptances, Endorsements and Other Obligations		47224385		2514,51,81
VI. Other item for which the bank is contingently liable		0		0
<b>TOTAL</b>		<b>387400766</b>		<b>23404,19,71</b>





**Central Bank of India**

**SCHEDULES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010**

(000's omitted)

	YEAR ENDED 31-Mar-10 RS.	YEAR ENDED 31-Mar-09 RS.
<b>SCHEDULE 13 : INTEREST EARNED</b>		
I. Interest / Discount on Advances / Bills	86478407	7753,44,64
II. Income on Investments	33077869	2563,18,31
III. Interest on balances with Reserve Bank of India and other Inter-Bank funds other Inter-Bank funds	1026480	131,51,73
IV. Others	60306	7,04,23
<b>TOTAL</b>	<b>120643062</b>	<b>10455,18,91</b>

**SCHEDULE 14 : OTHER INCOME**

I. Commission, Exchange and Brokerage	5735462	4419506
II. Profit on Sale of Investments (Net)	7723820	4097660
III. Profit / (Loss) on Revaluation of Investments	0	0
IV. Profit / (Loss) on Sale of Land, Buildings and other Assets (Net)	-3221	(3529)
V. Profit on Exchange Transactions (Net)	453362	67,33,40
VI. Income earned by way of dividends etc. from Subsidiaries and Associates abroad / in India	14564	1,43,01
VII. Miscellaneous Income	3428466	149,84,28
<b>TOTAL</b>	<b>17352453</b>	<b>1069,97,06</b>



Central Bank of India

SCHEDULES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010  
(000's omitted)

	YEAR ENDED 31-Mar-10 RS.	YEAR ENDED 31-Mar-09 RS.
<b>SCHEDULE 15 : INTEREST EXPENDED</b>		
I. Interest on Deposits	91210210	7913,31,98
II. Interest on Reserve Bank of India / Inter-Bank borrowings	221836	91,61,85
III. Others	3758083	221,77,71
<b>TOTAL</b>	<b>95190129</b>	<b>8226,71,54</b>

**SCHEDULE 16 : OPERATING EXPENSES**

I. Payments to and Provisions for employees	15441924	1272,58,81
II. Rent, Taxes and Lighting	1626878	142,12,73
III. Printing and Stationery	189237	17,88,08
IV. Advertisement and Publicity	172155	15,33,22
V. Depreciation on Bank's property	787482	83,59,01
VI. Directors' Fees, Allowances and Expenses	15431	1,44,56
VII. Auditors' Fees and Expenses (including Branch Auditors)	195734	20,40,23
VIII. Law Charges	124345	10,78,17
IX. Postages, Telegrams, Telephones etc.	47118	9,71,80
X. Repairs and Maintenance	242653	32,89,21
XI. Insurance	1212021	91,41,19
XII. Other Expenditure	2165194	163,53,01
<b>TOTAL</b>	<b>22220172</b>	<b>1861,70,02</b>

