

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कुर्ला संकुल,
बान्द्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
फैक्स : (022)- 6668 4491
ईमेल: headoffice.share@bankofindia.co.in



INVESTOR RELATIONS CELL
HEAD OFFICE :
Star House, C-5, "G" Block,
8th Floor (East Wing),
Bandra- Kurla Complex,
Bandra (East)
Mumbai – 400 051
Phone : (022)- 6668 4490
Fax : (022)- 6668 4491
E-Mail : headoffice.share@bankofindia.co.in

संदर्भ क्र. Ref. No.:HO:IRC:NK:2019-20:372

दिनांक Date: 18.11.2019

| | |
|--|---|
| Script Code: BANKINDIA | Script Code: 532149 |
| The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051. | The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, <u>Mumbai 400 001.</u> |

प्रिय महोदय/महोदया Dear Sir / Madam,

**Disclosure of divergence in asset classification and provisioning (Revised)
as per SEBI Circular No. CIR/CFD/CMD1/120/2019 dated 31.10.2019.**

In compliance to Regulation 30 of SEBI LODR Regulations, 2015 and SEBI circular dated 31.10.2019, we enclose the revised report of divergence in asset classification and provisioning for NPAs as per Risk Assessment Report (RAR) of RBI for the year 2018-19.

We request you to take the same on record.

धन्यवाद / Thanking you.

भवदीय Yours faithfully,



Rajeev Bhatia

(राजीव भाटिया Rajeev Bhatia)
कंपनी सचिव Company Secretary

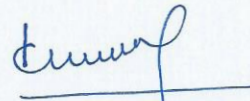
Encl: As above

Divergence in Asset Classification and Provisioning for NPAs

(Attachment to our letter Ref. No.:HO:IRC:NK:2019-20:372 Dated: 18.11.2019)

(Rs. in thousands)

| Sr. No. | Particulars | Amount |
|---------|---|--------------|
| 1. | Gross NPAs as on March 31, 2019 as reported by the bank | 60,66,11,183 |
| 2. | Gross NPAs as on March 31, 2019 as assessed by RBI | 61,77,81,183 |
| 3. | Divergence in Gross NPAs (2-1) | 11,170,000 |
| 4. | Net NPAs as on March 31, 2019 as reported by the bank | 19,11,89,540 |
| 5. | Net NPAs as on March 31, 2019 as assessed by RBI | 20,23,59,540 |
| 6. | Divergence in Net NPAs (5-4) | 11,170,000 |
| 7. | Provisions for NPAs as on March 31, 2019 as reported by the bank | 39,39,16,965 |
| 8. | Provisions for NPAs as on March 31, 2019 as assessed by RBI | 40,83,76,965 |
| 9. | Divergence in provisioning (8-7) | 1,44,60,000 |
| 10. | Reported Net Profit after Tax (PAT) for the year ended March, 2019 | -5,54,69,005 |
| 11. | Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning | -6,99,29,005 |



(K V Raghavendra)
General Manager & CFO

