

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बांद्रा कुर्ला संकुल,
बांद्रा (पूर्व),
मुंबई - 400 051
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INVESTOR RELATIONS CELL
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संदर्भ क्र. Ref. No.: HO:IRC:SD:2020-21:293

दिनांक Date: 08-01-2021

Scrip Code: BANKINDIA	Scrip 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, Mumbai 400 001.

महोदय/महोदया Dear Sir/Madam,

Disclosure under Regulation 30 of SEBI (LODR) Regulations, 2015

We refer to SEBI Circular No. CIR/CFD/CMD1/120/2019 dated 31.10.2019 and enclose report of divergence in the asset classification and provisioning for NPAs as per Risk Assessment Report (RAR) of RBI for the year 2019-20.

We request you to take note of the above pursuant to Regulation 30 of SEBI (LODR) Regulation, 2015 and upload the information on your website.

धन्यवाद Thanking you,

भवदीय Yours faithfully,



Rajesh V. Upadhyaya
(Rajesh V Upadhyaya)
Company Secretary

Divergence in Asset Classification and Provisioning for NPAs

		(₹ in crore)
Sr. No.	Particulars	Amount
1	Gross NPAs as on March 31, 2020 as reported by the bank	61,549.93
2	Gross NPAs as on March 31, 2020 as assessed by RBI	61,612.93
3	Divergence in Gross NPAs (2-1)	63.00
4	Net NPAs as on March 31, 2020 as reported by the bank	14,320.10
5	Net NPAs as on March 31, 2020 as assessed by RBI	14,383.10
6	Divergence in Net NPAs (5-4)	63.00
7	Provisions for NPAs as on March 31, 2020 as reported by the bank	45,081.34
8	Provisions for NPAs as on March 31, 2020 as assessed by RBI	45,475.34
9	Divergence in provisioning (8-7)	394.00
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2020	(2,956.89)
11	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2020 after taking into account the divergence in provisioning	(3,886.89)

Bank's Comments:

Total provisions under divergence is ₹ 930 crore, which include divergence in provision for NPA of ₹ 394 crore, provision for investments of ₹ 23 crore and shortfall in standard asset provisioning of ₹ 513 crore.

Out of ₹ 930 crore provisions under divergence, the Bank has already made provision of ₹ 572 crore during the current financial year. Hence, the remaining impact is ₹ 358 crore.

(Sankar Sen)

Chief Financial Officer

