



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

BCC:ISD:111:16:623

17.12.2019

The Vice-President, B S E Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 BSE CODE-532134	The Vice-President, National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 CODE-BANKBARODA
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Dear Sir / Madam,

Re: 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 Reserve Bank's Risk Assessment Report (RAR) for FY2018-19.

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

Yours faithfully,

Shailesh Gohel
Authorised Signatory

Annexure

Divergence in Assets Classification and Provisioning of NPAs of Bank of Baroda (Amalgamated entity) i.e. Bank of Baroda, Erstwhile Dena Bank and Erstwhile Vijaya Bank

Sl.no	Particulars	Rs. in crores
1.	Gross NPA as on March 31, 2019 as reported by Bank	69,924
2.	Gross NPA as on March 31, 2019 as assessed by RBI	75,174
3.	Divergence in Gross NPAs (2-1)	5,250
4.	Net NPA as on March 31, 2019 as reported by Bank	23,795
5.	Net NPA as on March 31, 2019 as assessed by RBI	29,045
6.	Divergence in Net NPAs (5-4)	5,250
7.	Provision for NPA as on March 31, 2019 as reported by Bank	46,001
8.	Provision for NPA as on March 31, 2019 as assessed by RBI	50,091
9.	Divergence in Provision for NPAs (8-7) *	4,090
10.	Reported Net Profit After Tax (PAT) for the year ended March 31, 2019.	(8,339)
11.	Adjusted (notional) Net Profit After Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in Provisioning.	(10,998)

Note: All the figures reported hereinabove is for the amalgamated entity i.e. Bank of Baroda, erstwhile Dena Bank and erstwhile Vijaya Bank.

Bank's comments:

- * Out of Rs.4090 crores divergence in provision for NPA as mentioned in s.no 9 above, the bank has already made provision of Rs.1475 crores during the current financial year. Hence the remaining impact is Rs.2615 crores.

