



Telephone: 044 – 28889333/28415702
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इण्डियन ओवरसीज़ बैंक

केंद्रीय कार्यालय

पोस्ट बॉक्स सं 3765,

763 अण्णा सालै, चेन्नै 600 002,

Indian Overseas Bank

Central Office

P.B.No.: 3765,

763 Anna Salai, Chennai 600 002,

Investor Relations Cell

IRC/230/2019-20

14.11.2019

The Senior General Manager
Department of Corporate Services

BSE Limited

Floor 25, P J Towers, Dalal Street

Mumbai – 400 001

The Vice President

National Stock Exchange of India Ltd

"Exchange Plaza", C-1, Block G

Bandra-Kurla Complex, Bandra (E)

Mumbai – 400 051

Dear Sir/Madam,

Sub: Disclosure of divergence in asset classification and provisioning as per SEBI Circular no:CIR/CFD/CMD1/120/2019 dated 31.10.2019

In compliance to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated 31.10.2019, we enclose the 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.

Thanking You

Yours faithfully

Radha Venkatakrisnan
General Manager & CFO





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Divergence in Asset Classification and Provisioning for NPAs

S.No	Particulars	Amount Rs in thousands
1	Gross NPAs as on March 31,2019 as reported by the Bank	333981200
2	Gross NPAs as on March 31,2019 as assessed by RBI	337561200
3	Divergence in Gross NPAs(2-1)	3580000
4	Net NPAs as on March 31,2019 as reported by the Bank	143683000
5	Net NPAs as on March31,2019 as assessed by RBI	162953000
6	Divergence in Net NPAS(5-4)	19270000
7	Provisions for NPAs as on March 31, 2019 as reported by the Bank	186472339
8	Provisions for NPAs as on March 31, 2019 as assessed by RBI	209092339
9	Divergence in provisioning (8-7)	22620000#
10	Reported Net Profit after TAX(PAT) for the year ended March 31, 2019	(37378810)
11	Adjusted (notional) NPAT(PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	(59998810)

(includes provisions attributed to valuation of investments-Rs.281 crores)

