

No: HO/Finance/Share/157/2019-20

Date: 01.11.2019

The Manager
 Listing Department
 National Stock Exchange of India Ltd.
 "Exchange Plaza"
 Bandra-Kurla Complex, Bandra (E)
 Mumbai – 400 051

The Deputy General Manager
 Bombay Stock Exchange Ltd.,
 Floor 25
 Pheroj Jeejeebhoy Towers
 Dalal Street
 Mumbai – 400 001

Dear Sir/Madam,

Disclosure of divergence in the asset classification and provisioning pursuant to Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

In terms of SEBI's circular CIR/CFD/CMD1/120/2019 dated- 31.10.2019, we furnish hereunder disclosure of divergences in asset classification and provisioning.

(Rs.in thousands)

Sl	Particulars	Amount
1.	Gross NPAs as on March 31, 2019 as reported by the bank	298,883,360
2.	Gross NPAs as on March 31, 2019 as assessed by RBI	311,057,560
3.	Divergence in Gross NPAs (2-1)	12,174,200
4.	Net NPAs as on March 31, 2019 as reported by the bank	96,499,200
5.	Net NPAs as on March 31, 2019 as assessed by RBI	94,848,700
6.	Divergence in Net NPAs (5-4)	(1,650,500)
7.	Provisions for NPAs as on March 31, 2019 as reported by the bank	189,937,100
8.	Provisions for NPAs as on March 31, 2019 as assessed by RBI**	203,838,800
9.	Divergence in provisioning (8-7)**	13,901,700
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2019	(43,210,900)
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning**	(52,255,346) #

** Figures includes divergence in Provision attributable to Valuation of Investment of Rs.7,70,00,000.

#Figures adjusted with impact of Deferred Tax Asset (DTA)

Above information is furnished pursuant to compliance with Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

Yours faithfully,



(N Purna Chandra Rao)
 Company Secretary

