

Ref No. HO:IRC:RVU:2023-24: 306

Date: 07-09-2023

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

Dear Sir/Madam,

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

We refer to SEBI Circular No. CIR/CFD/CMD/120/2019 dated 31.10.2019. We attach the report of Divergence in Asset Classification and Provisioning for NPAs as per the Risk Assessment Report (RAR) of RBI for the year 2022-23.

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.

Thanking you,

Yours faithfully,



(Rajesh V Upadhya)
Company Secretary

Encl: a/a.

Classification: **Public**

Divergence in Asset Classification and Provisioning of NPAs
(Attachment to our letter Ref. No. HO:IRC:RVU:2023-24:306 dated 07.09.2023)

Sr. No.	Particulars	Amount (Rs in crores)
1	Gross NPAs as on March 31, 2023 as reported by the Bank	37,686
2	Gross NPAs as on March 31, 2023 as assessed by RBI	37,823
3	Divergence in Gross NPAs (2 - 1)	137
4	Net NPAs as on March 31, 2023 as reported by the Bank	8,054
5	Net NPAs as on March 31, 2023 as assessed by RBI	8,191
6	Divergence in Net NPAs (5 - 4)	137
7	Provisions for NPAs as on March 31, 2023 as reported by the Bank	29,632
8	Provisions for NPAs as on March 31, 2023 as assessed by RBI	29,656
9 (a)	Divergence in NPA provisioning (8) - (7)	24
9 (b)	Divergence in Standard Asset provisioning	1
9 (c)	Total Divergence in provisioning 9(a) + 9(b)	25
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2023	4,023
11	Adjusted (Notional) Net Profit After Tax (PAT) (Before considering the impact of tax on Divergence in Provisioning) for the year ended March 31, 2023 (Sl. No. 10 minus 9(c))	3,998
	<u>Add:</u> Impact of tax on Divergence in Provisioning]	9
		4,007

Divergence in Risk Weighted Assets (RWAs)

(Amount in ₹ crore)

Risk Areas	Risk Weighted Assets			Remarks
	Reported	Assessed	Divergence	
Credit Risk	3,01,203	3,05,805	4,602	The Divergence was observed due to (a) considering External Credit Rating (ECR) from Brickwork despite regulatory notification on discontinuation of the same
Market Risk	16,519	16,519	0	
Operational Risk	36,812	36,812	0	
Total RWAs	3,54,534	3,59,136	4,602	



			<p>(b) personal vehicle loans being included in state government guarantee loans (c) exposure with the borrower beyond the amount for which the rating (ECR) actually was available, which also resulted in underreporting of unrated exposures</p>
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Accordingly, as against the reported CRAR of 16.28% as on 31st March, 2023, the RBI assessed CRAR is 16.07% as on 31st March, 2023.




(B. Kumar)
General Manager & C.F.O