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Ref : ISC / 402 / 2019-20

01.11.2019

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East Mumbai - 400 051. NSE Symbol : INDIANB	The Manager B S E Limited Phiroze Jeejibhai Towers Dalal Street Mumbai - 400 001. BSE Scrip Code : 532814
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Dear Sir,

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.

Yours faithfully,

(P A Krishnan)
General Manager / CFO

Encl: as above.



Divergence in Asst Classification and Provisioning for NPAs

		(Rs in Thousands)
Sl.No.	Particulars	Amount
1	Gross NPAs as on March 31, 2019 as reported by the Bank	133534519
2	Gross NPAs as on March 31, 2019 as assessed by RBI	135374519
3	Divergence in Gross NPAs(2-1)	1840000
4	Net NPAs as on March 31,2019 as reported by the Bank	67931144
5	Net NPAs as on March 31,2019 as assessed by RBI	59731144
6	Divergence in Net NPAs(5-4)	-8200000
7	Provisions for NPAs as on March 31,2019 as reported by the Bank	61318592
8	Provisions for NPAs as on March 31,2019 as assessed by RBI	71358592
9	Divergence in Provisioning (8-7)	10040000
10	Reported Net Profit after Tax (PAT) for the year ended March 31,2019	3219521 #
11	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31,2019 after taking into account the divergence in provisioning	-3332101 #

After considering impact of DTA

