

Ref No. HO:IRC:SD:2021-22:317

Date 11-02-2022

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, Mumbai 400 051.	To: The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

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 and the report of Divergence in Asset Classification and Provisioning for NPAs as per the Risk Assessment Report (RAR) of RBI for the year 2020-21.

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

Divergence in Asset Classification and Provisioning of NPAs

(Attachment to our letter Ref. No. HO:IRC:SD:2021-21:317 dated 11.02.2022

Rs. In Crores

Sr.No.	Particulars	Amount
1	Gross NPAs as on March 31, 2021 as reported by the bank	56,535
2	Gross NPAs as on March 31, 2021 as assessed by RBI	56,535
3	Divergence in Gross NPAs (2-1)	0.00
4	Net NPAs as on March 31, 2021 as reported by the bank	12,262
5	Net NPAs as on March 31, 2021 as assessed by RBI	12,262
6	Divergence in Net NPAs (5-4)	0.00
7 (a)	Provisions for NPAs as on March 31, 2021 as reported by the bank	42,074
8 (a)	Provisions for NPAs as on March 31, 2021 as assessed by RBI	42,181
7 (b)	Provisions for Standard Assets as on March 31, 2021 as reported by the bank	2,723
8 (b)	Provisions for Standard Assets as on March 31, 2021 as assessed by RBI	3,206
9	Divergence in provisioning (8-7)	590.00
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2021	2,160
11	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2021 after taking into account the divergence in provisioning	1,570

Sr.	Particulars	As assessed by RBI	Provided in Q2 of FY 21-22	Provided in Q3 of FY 21-22
1	Divergences (shortfall) in provisioning	590.00	538.00	12.00
A	Re-classification / Short provisions of Existing NPAs / <i>Standard Assets</i>	26.00	26.00	0.00
B	As per Circular on Prudential Framework for Resolution of Stressed Assets dated June 07, 2019	81.00	81.00	0.00
C	Standard Asset Provisioning(##)	483.00	431.00	12.00

(##) Based on above table and current outstanding amounts, there is no additional provision required to be made as on date on account of divergence.



2	Divergence in Capital Elements	1,806.00
A	Change in Tier 1 capital due to Zero Coupon Bond Valuation	1,652.00
B	Change in Tier II Capital (Additional Provision as per Resolution Framework)	154.00




(Sankar Sen)
Chief Financial Officer