बैंक ऑफ़ इंडिया BOI
Bank of India

Ref No. HO:IRC:RVU:2022-23: 231 Date: 09-09-2022

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. 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 2021-22.

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,

बैंक ऑफ़ इंडिया BANK OF INDIA प्र. का. H.O. निवेशक संबंध विभाग Investor Relations Dept.

(Rajesh V Upadhya)
Company Secretary

Encl: a/a.

बैंक ऑफ़ इंडिया
Bank of India BOI

Divergence in Asset Classification and Provisioning of NPAs

(Attachment to our letter Ref. No. HO:IRC:RVU:2022-23:231 dated 09.09.2022

Sr. No.	Particulars		Amount (Rs in crores)
1	Gross NPAs as on March 31, 2022 as reported by the bank		45,605.40
2	Gross NPAs as on March 31, 2022 as assessed by RBI		45,710.40
3	Divergence in Gross NPAs (2 - 1)		105.00
4	Net NPAs as on March 31, 2022 as reported by the bank		9,851.93
5	Net NPAs as on March 31, 2022 as assessed by RBI		9,764.93
6	Divergence in Net NPAs (5 - 4)		(-) 87.00
7 (a)	Provisions for NPAs as on March 31, 2022 as reported by the bank		35,753.47
8 (a)	Provisions for NPAs as on March 31, 2022 as assessed by RBI		35,945.47
7 (b)	Provisions for Standard Assets as on March 31, 2022 as reported by the bank		3,638.17
8 (b)	Provisions for Standard Assets as on March 31, 2022 as assessed by RBI		5,057.17
8 (c)	Additional provisions for Overstatement of income / other assets		208.00
9	Divergence in provisioning (8a-7a)+(8b-7b) +8c		1,819.00
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022		3,404.70
11	Adjusted (Notional) Net Profit After Tax (PAT) (Before considering the impact of tax on Divergence in Provisioning) for the year ended March 31, 2022 (Sl. No. 10 minus 9)	1585.70	
	Add: Impact of tax on Divergence in Provisioning, amounting to Rs.1,819 Crore]	635.63	2,221.33

बैंक ऑफ़ इंडिया BANK OF INDIA प्र. का. H.O. निवेशक संबंध विभाग Investor Relations Dept.

(Sankar Sen)
General Manager & C.F.O