निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी–5, "जी" ब्लॉक,
8वी मंजिल,
बांद्रा कुर्ला संकुल,
बांद्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
फेक्स : (022)- 6668 4491
इमेल:headoffice.share@bankofindia.co.in

बैंक ऑफ इंडिया Bank of India BOI

INVESTOR RELATIONS CELL
HEAD OFFICE :
Star House, C-5, "G" Block,
8th Floor (East Wing),
Bandra- Kurla Complex,
Bandra (East)
Mumbai – 400 051
Phone : (022)- 6668 4490
Fax : (022)- 6668 4491
E-Mail : headoffice.share@bankofindia.co.in

संदर्भ क्र. Ref. No.:HO:IRC:NK:2019-20:370 दिनांक Date: 16.11.2019

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

प्रिय महोदय/महोदया Dear Sir / Madam,

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 LODR 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.

धन्यवाद / Thanking you.

भवदीय Yours faithfully,

बैंक ऑफ इंडिया BANK OF INDIA H.O. प्र.का. वित्त विभाग FINANCE DEPT.

(राजीव भाटिया Rajeev Bhatia)
कंपनी सचिव Company Secretary

Encl: As above

बैंक ऑफ़ इंडिया Bank of India BOI

Divergence in Asset Classification and Provisioning for NPAs

(Attachment to our letter Ref. No.:HO:IRC:NK:2019-20:370 Dated: . 16.11.2019

(Rs. in thousands)

Sr. No.	**Particulars**	**Amount**
1.	Gross NPAs as on March 31, 2019 as reported by the bank	60,66,11,183
2.	Gross NPAs as on March 31, 2019 as assessed by RBI	61,77,81,183
3.	Divergence in Gross NPAs (2-1)	11170,000
4.	Net NPAs as on March 31, 2019 as reported by the bank	19,11,89,540
5.	Net NPAs as on March 31, 2019 as assessed by RBI	18,78,99,540
6.	Divergence in Net NPAs (5-4)	-32,90,000
7.	Provisions for NPAs as on March 31, 2019 as reported by the bank	39,39,16,965
8.	Provisions for NPAs as on March 31, 2019 as assessed by RBI	40,83,76,965
9.	Divergence in provisioning (8-7)	1,44,60,000
10.	Reported Net Profit after Tax (PAT) for the year ended March, 2019	-5,54,69,005
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	-6,99,29,005

(K V Raghavendra)
General Manager & CFO

बैंक ऑफ इंडिया BANK OF INDIA H.O. प्र.का. वित्त विभाग FINANCE DEPT.