



LAKSHMI VILAS BANK

Secretarial Department
Ref/Sec/205 & 266/236/2019- 2020

CIN L65110TN1926PLC001377
November 01, 2019

The National Stock Exchange of India Limited

Listing Department
Exchange Plaza, Bandra Kurla Complex,
Bandra (East),
Mumbai 400 051.
Company symbol: LAKSHVILAS

BSE Limited

Department of Corporate Services,
Floor 25,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai 400 001.
Security code no: 534690

Dear Sir,

Sub: Divergence in Asset Classification and Provisioning for NPAs

In compliance of with Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, please find enclosed herewith the disclosure pertaining to Disclosure of divergence in the asset classification and provisioning by banks as per SEBI circular CIR/CFD/CMD1/120/2019 dated October 31, 2019.

Thanking you,

Yours faithfully,

Authorized Signatory



Encl: As above.



Annex A

Divergence in Asset Classification and Provisioning for NPAs

		(Rs. in Thousands)
S No	Particulars	Amount
1	Gross NPAs as on March 31, 2019 as reported by the bank	33589935.72
2	Gross NPAs as on March 31, 2019 as assessed by RBI	34159849.20
3	Divergence in Gross NPAs (2-1)	569913.47
4	Net NPAs as on March 31, 2019 as reported by the bank	15062948.72
5	Net NPAs as on March 31, 2019 as assessed by RBI	14513791.54
6	Divergence in Net NPAs (5-4)	-549157.18
7	Provisions for NPAs as on March 31, 2019 as reported by the bank	17852666.47
8	Provisions for NPAs as on March 31, 2019 as assessed by RBI	18971735.41
9	Divergence in provisioning (8-7)	(*)1119068.95
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2019	-8940971.23
11	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	-10060040.18

(*) – Note – Out of the divergence in provisioning amount of Rs. 111.90 crore, Bank has already considered an amount of Rs 62.72 crore in its accounts for the quarter ended 30th June 2019.

For THE LAKSHMI VILAS BANK LTD.



Vice President

