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14 नवंबर, 2021

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Dear Sir/Madam,

**Disclosure of divergence in the
asset classification and provisioning by banks**

In continuation to our letter dated November 12, 2021, we submit herewith revised disclosure on divergence in the asset classification and provisioning by banks in terms of SEBI circular no CIR/CFD/CMD1/120/2019 dated October 31, 2019.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of SEBI (LODR) Regulations, 2015.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड

[ज्योति नायर]
कंपनी सचिव

Divergence in Asset classification and Provisioning for NPAs

(₹ in Cr.)

Sr. No.	Particulars	Amount
1	Gross NPAs as on March 31, 2021 as reported by the Bank	36212
2	Gross NPAs as on March 31, 2021 as assessed by RBI	36953
3	Divergence in Gross NPAs (2-1)	741
4	Net NPAs as on March 31, 2021 as reported by the Bank	2519
5	Net NPAs as on March 31, 2021 as assessed by RBI	3260
6	Divergence in Net NPAs (5-4)	741
7	Provisions for NPAs as on March 31, 2021 as reported by the Bank	33693
8	Provisions for NPAs as on March 31, 2021 as assessed by RBI	34445
9	Divergence in provisioning (8-7)	752
10	Reported Net Profit / (Loss) after Tax for the year ended March 31, 2021	1359
11	Adjusted (notional) Net Profit/(Loss) after Tax for the year ended March 31, 2021 after taking into account the divergence in provisioning	337

Notes from Management:

- 1 While computing Net NPAs as assessed by RBI at Sr. No.5 above, effect of divergence in provisioning for NPAs has not been considered. If incremental provisions has been considered, divergence in Net NPAs would be of ₹ 47 crore.
- 2 Divergence in provisioning mentioned at Sr. No.9 above is only of divergence in provisions for NPAs. In addition, divergence in provisions for standard advances are aggregating to ₹ 270 crore.
- 3 Bank has already made provisions aggregating to ₹ 879 crore towards the cases reported in divergence during the current financial year upto September 30, 2021.
- 4 Adjusted (notional) Net Profit/(Loss) at Sr. No.11 has been arrived after considering all the divergence in provisions; related tax impact has not been considered. Had the tax impact been considered, Adjusted (notional) Net Profit/(Loss) would be ₹ 580 crore.

