



CIN: L65190MH2004G01148838

आईडीबीआई बैंक लिमिटेड  
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12 नवंबर, 2021

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051
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Dear Sir/Madam,

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

This is with reference to the SEBI circular no CIR/CFD/CMD1/120/2019 dated October 31, 2019 regarding disclosure of divergence in the asset classification and provisioning by banks.

In this regard, we hereby submit the requisite information in the format prescribed by RBI as Annexure to this letter.

You are requested to kindly take the above intimation on record in terms of the 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	2566
6	Divergence in Net NPAs (5-4)	47
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	782

\*Includes provision on NFB exposure on NPA cases of ₹57 crore.



*Secretary*

*[Handwritten Signature]*