

Ref: ISD/19-20/273

November 1, 2019

The Deputy General Manager, Corporate Relationships Dept. BSE Ltd. Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400 001. Scrip Code 532 477	The Deputy General Manager, Listing Dept. National Stock Exchange of India Ltd. Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. Scrip Symbol/Series-UNIONBANK-EQ
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Dear Madam /Sir,

Subject: Disclosure under Regulation 30 of SEBI (LODR) Regulations, 2015

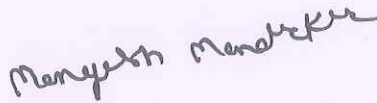
This is with reference to the SEBI circular no. CIR/CFD/CMD1/120/2019 dated October 31, 2019 regarding Disclosure of divergence in the asset classification and provisioning by banks.

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

This disclosure is made in compliance with Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Thanking you.

Yours faithfully,



(Mangesh Mandrekar)
Company Secretary

Divergence in Asset Classification and Provisioning for NPAs

SN	Particulars	(₹ in thousands) Amount
1.	Gross NPAs as on March 31, 2019 as reported by the bank	48,72,91,481
2.	Gross NPAs as on March 31, 2019 as assessed by RBI	49,31,81,075
3.	Divergence in Gross NPAs (2-1)	58,89,593
4.	Net NPAs as on March 31, 2019 as reported by the bank	20,33,24,181
5.	Net NPAs as on March 31, 2019 as assessed by RBI	19,33,37,094
6.	Divergence in Net NPAs (5-4)	(-)99,87,087
7.	Provisions for NPAs as on March 31, 2019 as reported by the bank	28,39,67,301
8.	Provisions for NPAs as on March 31, 2019 as assessed by RBI	29,98,43,981
9.	Divergence in provisioning (8-7)	1,58,76,680
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2019	(-)2,94,74,482
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	(-)3,97,83,757

Monika

(Monika Kalia)
General Manager & CFO

