

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**

Further to our letter no. ISD/19-20/273 dated November 1, 2019, we submit herewith the revised disclosure of divergence in the asset classification and provisioning by bank in terms of SEBI circular no. CIR/CFD/CMD1/120/2019 dated October 31, 2019.

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

Thanking you.

Yours faithfully,



(A. Narayanan)  
Board Secretary



Divergence in Asset Classification and Provisioning for NPAs (Revised)

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	20,92,13,774
6.	Divergence in Net NPAs (5-4)	58,89,593
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 Kalia)  
General Manager & CFO