



पंजाब नैशनल बैंक



punjab national bank

Share Department, Finance Division, HO Plot No.4 Sector 10, Dwarka, New Delhi-110075
Tel Nos : 011-28044866E-mail : hosd@pnb.co.in

Scrip Code : PNB	Scrip Code : 532461
The Assistant Vice President National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	The Deputy General Manager Bombay Stock Exchange Limited 1st Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 14.12.2019

Dear Sir(s),

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

As per SEBI circular no. CIR/CFD/CMD1/120/2019 dated October 31, 2019, Banks are now required to disclose the divergence in the asset classification and provisioning immediately upon receipt of Reserve Bank of India (RBI's) final Risk Assessment Report (RAR).

In this regard, PUNJAB NATIONAL BANK has received the Risk Assessment Report for the period April 1, 2018 to March 31, 2019 and the requisite disclosure is made in compliance with Regulation 30 of SEBI (Listing Obligations & Disclosures Requirements) Regulations, 2015, as enclosed in Annex-A.

Thanking you
Yours faithfully,

(Balbir Singh)
Company Secretary





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Annex-A		
Divergence in Asset Classification and Provisioning for NPAs		
		(Rs. In Crore)
Sr.	Particulars	Amount
1	Gross NPAs as on March 31,2019 as reported by the bank	78472.70
2	Gross NPAs as on March 31,2019 as assessed by RBI	81089.70
3	Divergence in Gross NPAs(2-1)	2617.00
4	Net NPAs as on March 31,2019 as reported by the bank	30037.66
5	Net NPAs as on March 31,2019 as assessed by RBI	32654.66
6	Divergence in Net NPAs(5-4)	2617.00
7	Provision for NPAs as on March 31,2019 as reported by the bank	48151.15
8	Provision for NPAs as on March 31,2019 as assessed by the RBI	50242.15
9	Divergence in provisioning(8-7)	2091.00
10	Reported Net profit after Tax(PAT) for the year ended March 31,2019	-9975.49
11	Adjusted(notional) Net profit after Tax(PAT) for the year ended March 31,2019 after taking into account the divergence in provisioning	-11335.90

Note : Provision in column 7 and 8 is excluding of DICGC/ECGC Claims received Rs.283.89 Cr.

