



UNITED BANK OF INDIA
Head Office
11, Hemanta Basu Sarani
Kolkata - 700001

Board Sec/RAR/170/2019

November 2, 2019

Corporate Relations Cell Bombay Stock Exchange Ltd. P.J. Tower, Dalal Street, Fort Mumbai - 400001	Listing Department National Stock Exchange of India Ltd. Exchange Plaza, Plot - C/1, Block - G Bandra Kurla Complex, Bandra (E) Mumbai - 400051
Scrip Code: UNITEDBNK (533171)	Scrip Code: UNITEDBNK

Dear Madam / Sir,

Sub: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. CIR/CFD/CMD1/120/2019 dated October 31, 2019, please find enclosed herewith the requisite information as Annexure to this letter.

We request you to take the same on record.

Thanking You,
For **United Bank of India**

Sushmita Mazumder
Company Secretary & Compliance Officer

ANNEXURE

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the following disclosure is made with respect to RAR, 2018-19 of RBI.

(Rs. in Thousands)

Sl. No.	Particulars	Amount
1.	Gross NPAs as on March 31, 2019 as reported by the bank	120533800
2.	Gross NPAs as on March 31, 2019 as assessed by RBI	137653800
3.	Divergence in Gross NPAs (2-1)	17120000
4.	Net NPAs as on March 31, 2019 as reported by the bank	57856100
5.	Net NPAs as on March 31, 2019 as assessed by RBI	58806100
6.	Divergence in Net NPAs (5-4)	950000
7.	Provisions for NPAs as on March 31, 2019 as reported by the bank	61683100
8.	Provisions for NPAs as on March 31, 2019 as assessed by RBI	77853100
9.	Divergence in provisioning (8-7)	16170000
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2019	(23159200)
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	(39329200)

