

ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

प्रधान कार्यालय : प्लॉट सं. 5, इंस्टीट्यूशनल एरिया,
सैक्टर-32, गुरुग्राम-122001



ORIENTAL BANK OF COMMERCE

(A GOVERNMENT OF INDIA UNDERTAKING)

Head Office : Plot No. 5, Institutional Area,
Sector - 32, Gurugram-122001

HO/MBD/2018

25.07.2018

Scrip Code: ORIENTBANK	Scrip Code: 500315
The Executive Director, National Stock Exchange of India Ltd. , Exchange Plaza, 5 th Floor, Bandra Kurla Complex, Bandra (E), Mumbai-400051	General Manager, Dept. of Corporate Services, Bombay Stock Exchange Limited , Phiroze Jeejeebhoy Towers, Mumbai-400001


Dear Sir,

Reg. Presentation on the Financial Results of the Bank for the quarter ended 30.06.2018

Please find enclosed a copy of the Presentation on the Reviewed Financial Results of the Bank for the quarter ended 30.06.2018. The same can also be viewed on the website of the Bank i.e. www.obcindia.co.in.

The above is for your information and record.

Yours faithfully,


Company Secretary
Encl.: as above.



Oriental Bank of Commerce

(A Government of India Undertaking)

Where every individual is committed

Financial Results Q1 2018-2019

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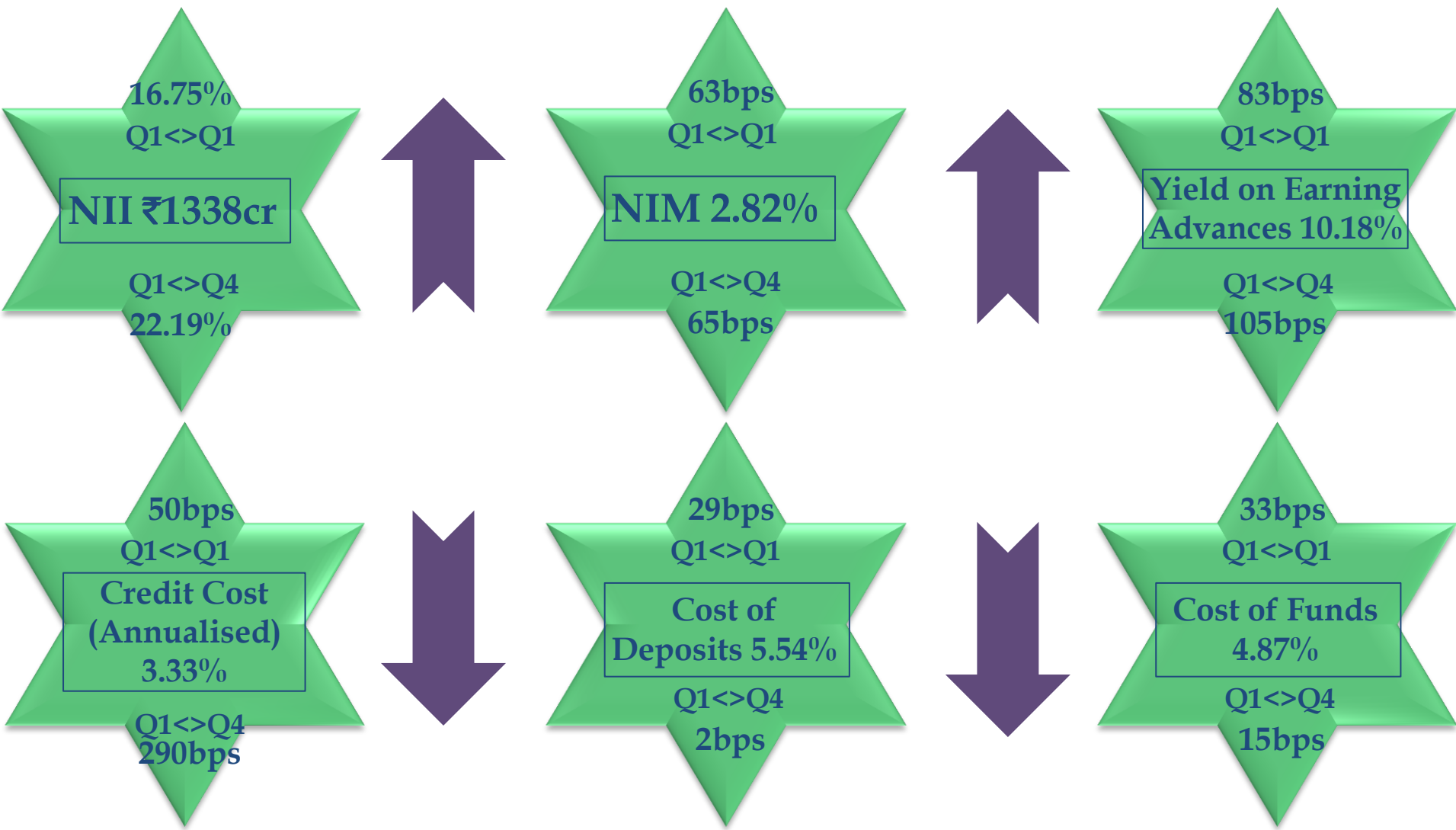
Financial Inclusion

Digital Banking

Human Resources



HIGHLIGHTS- PERFORMANCE EFFICIENCY





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HIGHLIGHTS- PERFORMANCE EFFICIENCY

Avg. CASA

- 3.31% Growth YoY

Retail Credit

- 32.65% YoY Growth (Excl IBPC)

Avg. Saving Deposits

- 5.06% Growth YoY

Retail Credit

- Increased to 18.66% as % of Total Advances from 13.46% (YoY)(Excl IBPC)

Retail Term Deposits

- Increased to 47.10% as % to Total Deposits from 43.91% (YoY)

RAM Credit

- Increased to 52.43% as % of Total Credit from 48.71% (YoY) (Excl IBPC)



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FOCUSSED RECOVERY DRIVE YIELDING RESULTS

**Cash
Recovery**
263.34%

Upgradation
24.62%

PCR 64.59%



YoY
Growth

**Recovery in
Revenue
Accounts**
396%

**Total
Recovery &
Upgradation**
191.32%

Tangible PCR
45.44%



- Operating profit increased from Rs. 401 Crore to Rs. 724 Crore on Q-o-Q basis
- Recovery in a major account of Iron & Steel sector led to reduction in Gross NPA by 88 bps and in Net NPA by 48 bps
- Overall Provisioning in 108 borrowal accounts referred to NCLT is in excess of 76%
- Quarter on quarter decline in fresh slippage by 10%
- Capital-optimisation by way of reduction in Risk Weighted Assets - Y-o-Y reduction in average Risk weight factor from 79% to 72%
- Investment grade assets form more than 70% of the eligible performing advances
- Verticalisation of Bank's organisational structure for better compliance, improving TAT and quality of assets.

- ✓ Bank's utmost priority is recovery and resolution of impaired assets to the extent of ₹10000 Crore comprising cash recovery of ₹4000 Crore, recovery of ₹1500 Crore in TWO, up gradation of ₹2000 Crore and recovery/ resolution of ₹2500 Crore through NCLT.
- ✓ Credit Cost to be maintained around 2.5% to 3.5% in FY 2018-19.
- ✓ CASA in FY 2018-19 to be improved at 35% (approx.) from existing 31.40%.
- ✓ Net interest Margin to be maintained in the range of 2.25% to 2.5%.
- ✓ Monetisation of assets : Sale of non core investments and non core Fixed Assets aggregating to ₹500 Crore comprising Strategic Investment of ₹400 Crore and non core Fixed Assets of ₹100 crore.

RESULTS AT A GLANCE

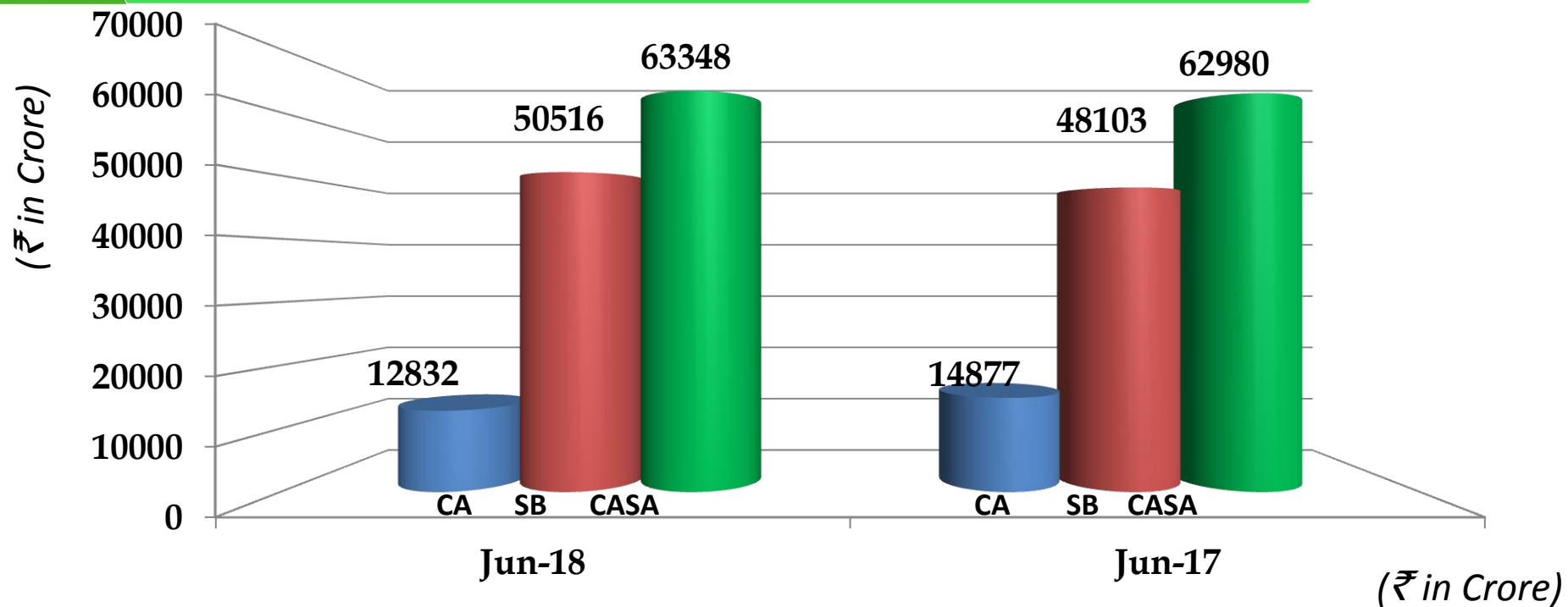
(₹ in Crore)

Parameter	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
				Q1<>Q4	Y-o-Y
Total Business	347933	355552	378364	(2.14%)	(8.04%)
Total Advances	146159	148206	164577	(1.38%)	(11.19%)
Total Deposits	201774	207346	213787	(2.69%)	(5.62%)
Retail Term Deposits (Below ₹1 crore)	95035	94900	93875	0.14%	1.24%
Bulk Deposits	16537	21006	21826	(21.27%)	(24.23%)



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CASA DEPOSITS



Parameters	Jun-18	Mar-18	Jun-17	Q1<>Q4	Y-o-Y
Current	12832	13810	14877	(7.08%)	(13.75%)
Savings	50516	51887	48103	(2.64%)	5.02%
CASA	63348	65697	62980	(3.58%)	0.58%
Average CASA for the quarter	63145	61736	61119	2.28%	3.31%
CASA % to Total Deposits	31.40%	31.68%	29.46%	(28 bps)	194 bps

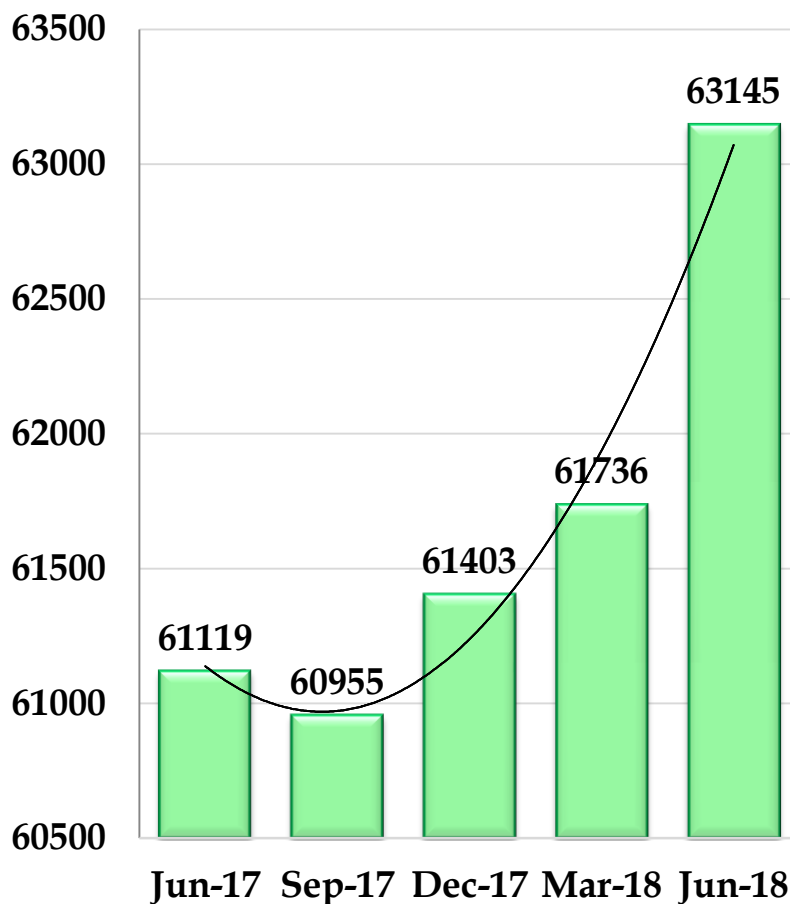


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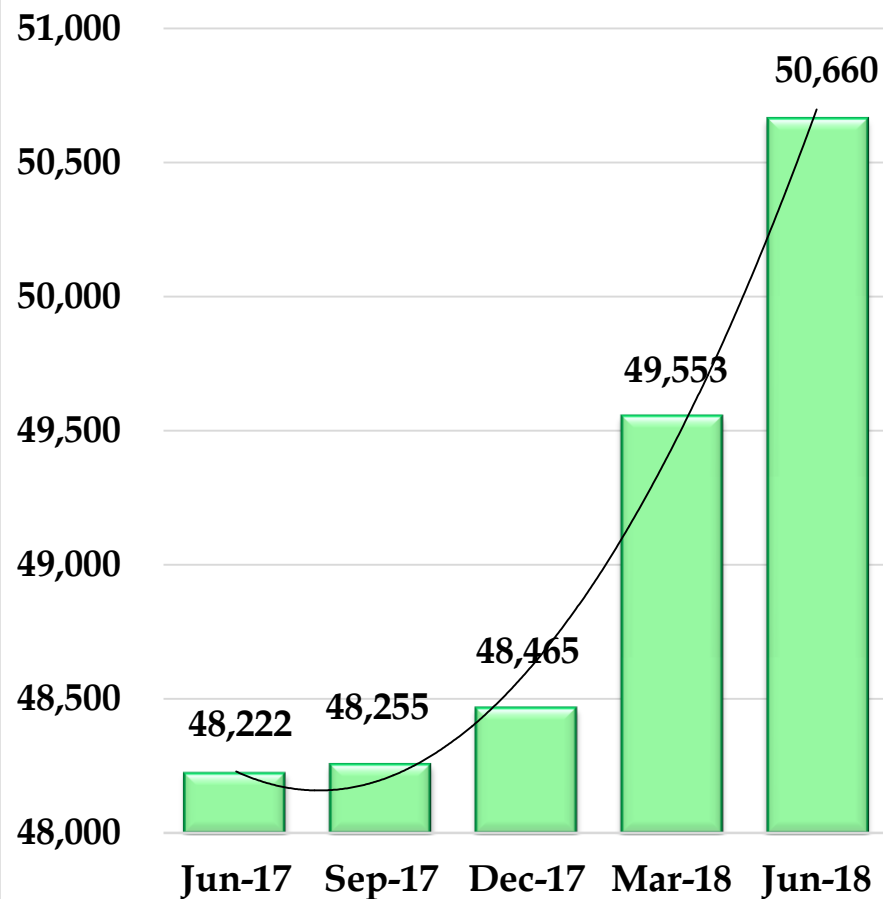
AVERAGE CASA AND SB DEPOSIT

(₹ in Crore)

Average CASA



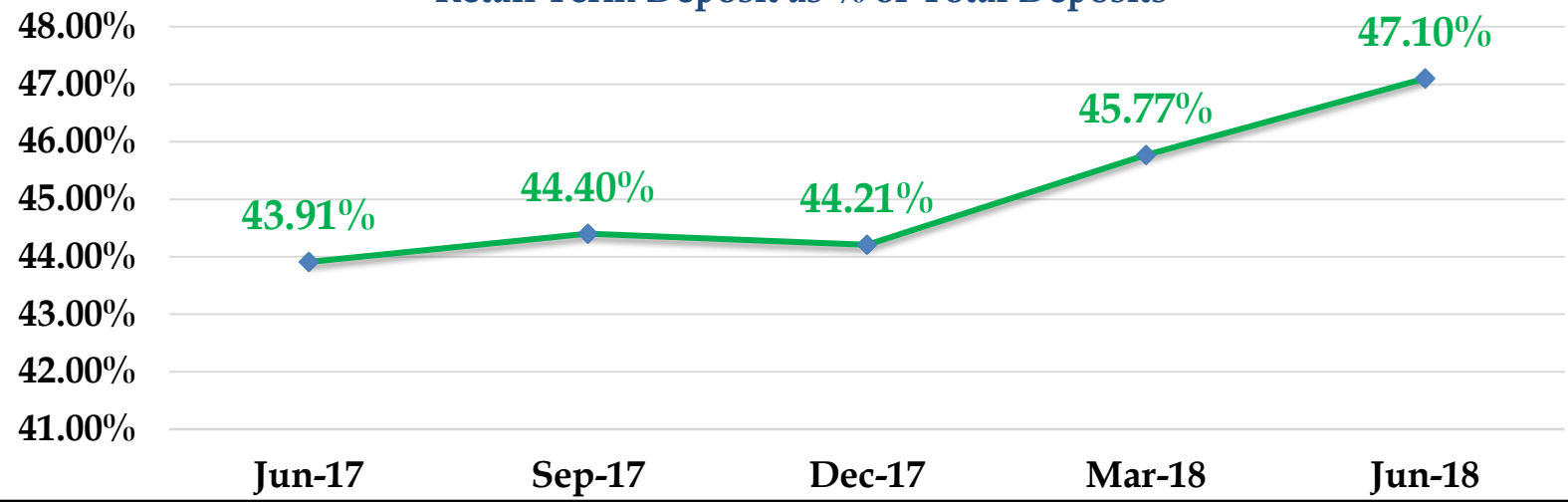
Average Saving Deposit



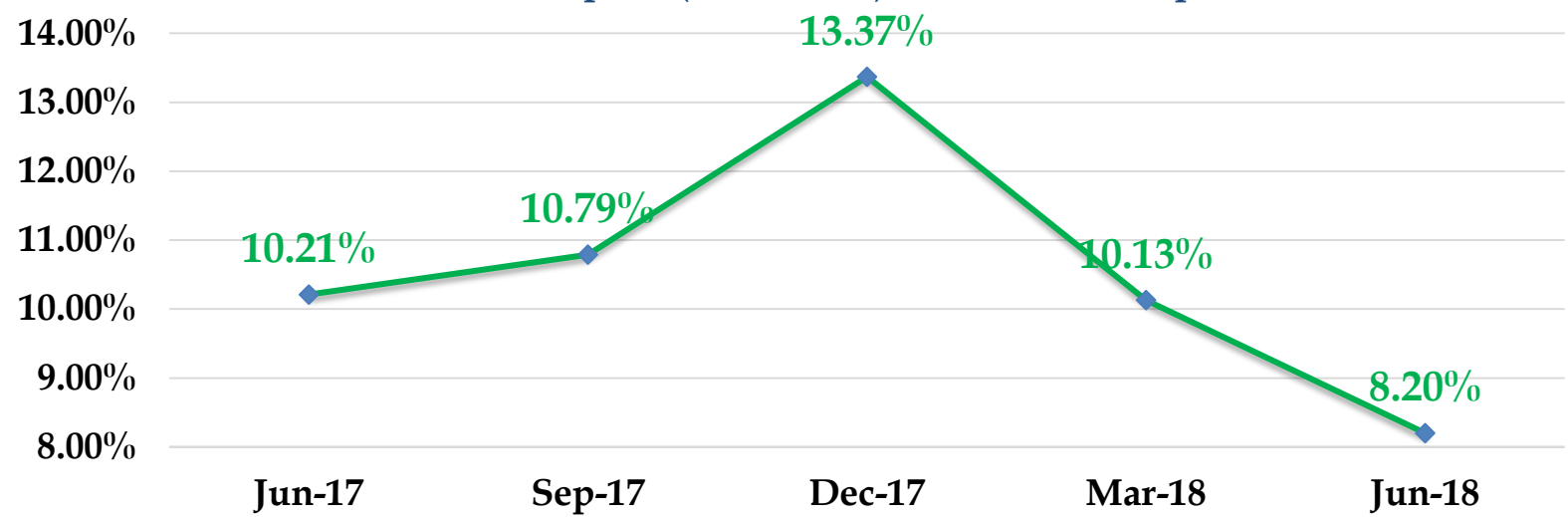


DIVERSIFICATION TOWARDS RETAIL TERM DEPOSITS

Retail Term Deposit as % of Total Deposits



Bulk Deposit (> ₹ 5 Crore) as % of Total Deposits





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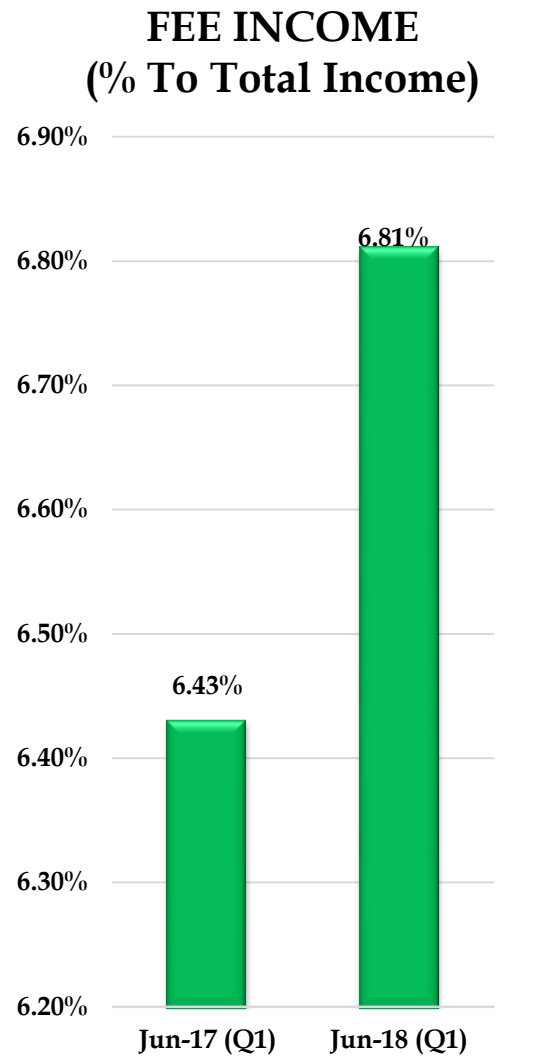
TOTAL INCOME

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Interest On Advances/Bills	2933	2880	3113	1.84%	(5.78%)
2	Interest On Investments	1255	1275	1175	(1.57%)	6.81%
3	Other Interest Income	80	92	149	(13.04%)	(46.31%)
4	Total Interest Income (1+2+3)	4268	4247	4437	0.49%	(3.81%)
5	Profit treasury and exchange transaction	73	(23)	418		
6	Other income	387	465	359	(16.77%)	7.80%'
7	Non Interest Income (5+6)	460	442	777	4.07%	(40.80%)
8	Total Income (4+7)	4729	4689	5214	0.85%	(9.30%)

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun -17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Credit Related Income	125	127	155	(1.57%)	(19.35%)
2	Other Commission Exchange & Brokerage	195	220	179	(11.36%)	8.93%
3	Others	2	6	1		
4	Fee Income	322	353	335	(8.78%)	(3.88%)
5	Total Income	4730	4689	5214	0.87%	(9.28%)
6	FEE INCOME (% To Total Income)	6.81%	7.53%	6.43%	(72 bps)	38 bps





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TOTAL EXPENDITURE

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Intt Paid On Deposits	2758	2916	3108	(5.42%)	(11.26%)
2	Intt Paid On Bonds	118	191	174	(38.22%)	(32.18%)
3	Others	56	45	10	24.44%	
4	Total Interest Paid (1+2+3)	2932	3152	3292	(6.99%)	(10.94%)
5	Establishment Expenses	541	673	504	(19.61%)	7.34%
6	Other Operating Expenses	533	464	411	14.87%	29.68%
7	Total Operating Expenses(5+6)	1074	1137	915	(5.54%)	17.38%
8	TOTAL EXPENSES (4+7)	4005	4288	4206	(6.60%)	(4.78%)



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OPERATING PROFIT

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Interest Income	4269	4247	4438	0.52%'	(3.81%)
2	Interest Expenses	2932	3152	3291	(6.98%)	(10.91%)
3	NII (Spread) (1-2)	1338	1095	1146	22.19%'	16.75%'
4	Non Interest Income	460	442	777	4.07%'	(40.80%)
5	Operating Expenses	1074	1137	915	(5.54%)	17.38%'
6	Operating Profit (3+4-5)	724	401	1008	80.55%'	(28.17%)



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PROFITABILITY

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Operating Profit	724	401	1008	80.55%	(28.17%)
2	PROVISIONS (2a To 2f)	1117	2051	1494	(45.54%)	(25.23%)
2 a	Prov. For Depreciation On Investment	328	99	33		
2 b	Prov. For Taxes	(422)	(284)	25		
2 c	Prov. For NPA	1223	2419	1591	(49.46%)	(23.13%)
2 d	Prov. For Standard Assets	(10)	(143)	(19)		
2 e	Prov. For Unhedged Forex Exposure	(3)	(3)	(1)		
2 f	Other Provisions	2	(38)	(136)		
3	Net Profit/(Loss) (1-2)	(393)	(1650)	(486)		

COST & YIELD RATIOS

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Cost Of Deposit	5.54%	5.56%	5.83%	(2 bps)	(29 bps)
2	Cost Of Funds	4.87%	5.02%	5.20%	(15 bps)	(33 bps)
3	Yield On Earning Advances	10.18%	9.13%	9.35%	105 bps	83 bps
4	Yield On Investment (Without Profit)	6.93%	6.82%	7.09%	11 bps	(16 bps)
5	Yield On Funds	7.09%	6.77%	7.01%	32 bps	8 bps
6	Net Interest Margin (NIM)	2.82%	2.17%	2.19%	65 bps	63 bps
7	Book Value Per Share(₹)	150.34	162.86	351.85	(7.68%)	(57.27%)
8	Cost To Income Ratio	59.72%	73.93%	47.57%	(1421 bps)	1215 bps

CAPITAL ADEQUACY (BASEL III)

(₹ in Crore)

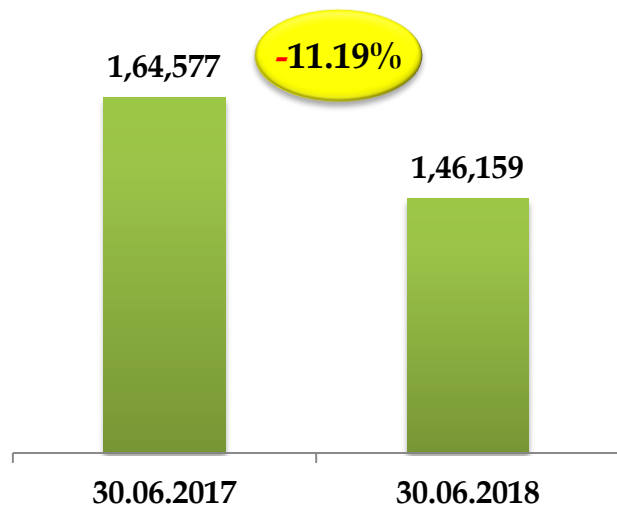
Sn	Particulars	Jun-18	Mar-18	Jun-17
1	CET - I	10183	10996	12816
2	Tier I	10395	11216	15098
3	Tier II	4249	4261	4808
4	Total (Tier I + Tier II)	14644	15478	19906
5	Risk-weighted Assets	142785	147347	177002
6	CET - I (%)	7.13%	7.46%	7.24%
7	Tier I (%)	7.28%	7.61%	8.53%
8	Tier II (%)	2.97%	2.89%	2.72%
9	Capital Adequacy Ratio (%)	10.25%	10.50%	11.25%



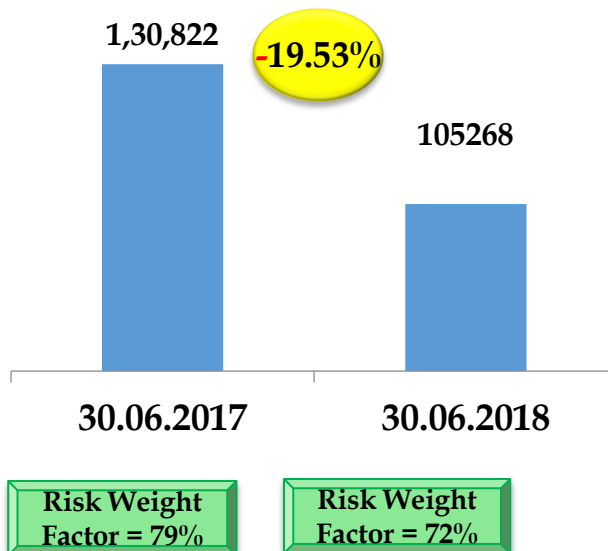
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CAPITAL OPTIMIZATION

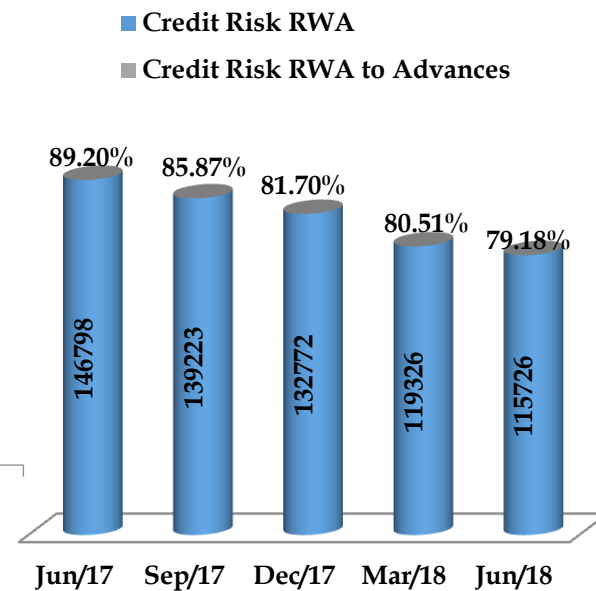
Total Advances



RWA for Credit Risk (Fund Based)



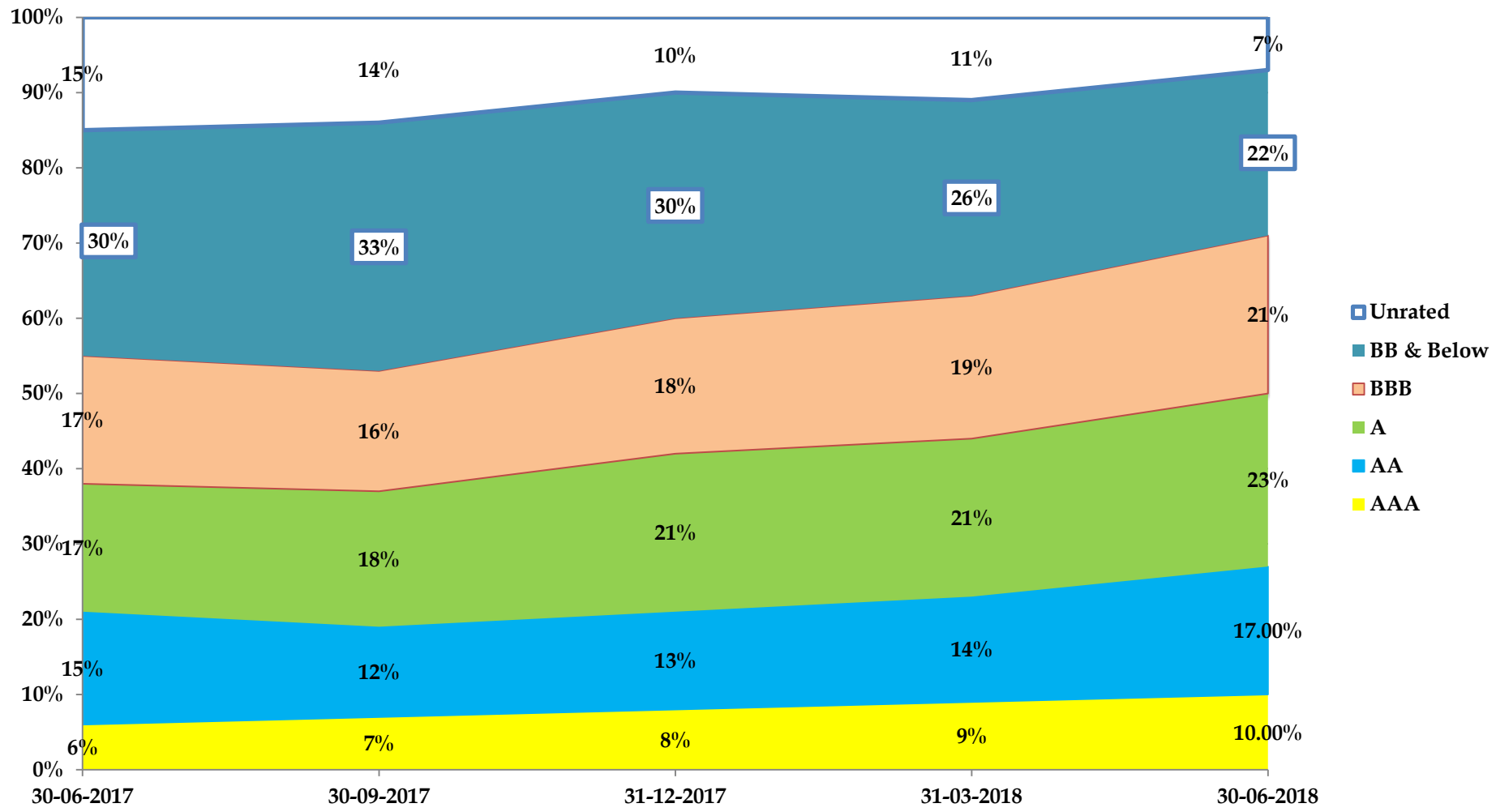
(₹ in Crore)



Risk Weight factor for Credit Risk i.e. RWA for Credit Risk (fund based) to Total Advances



EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹10 CR

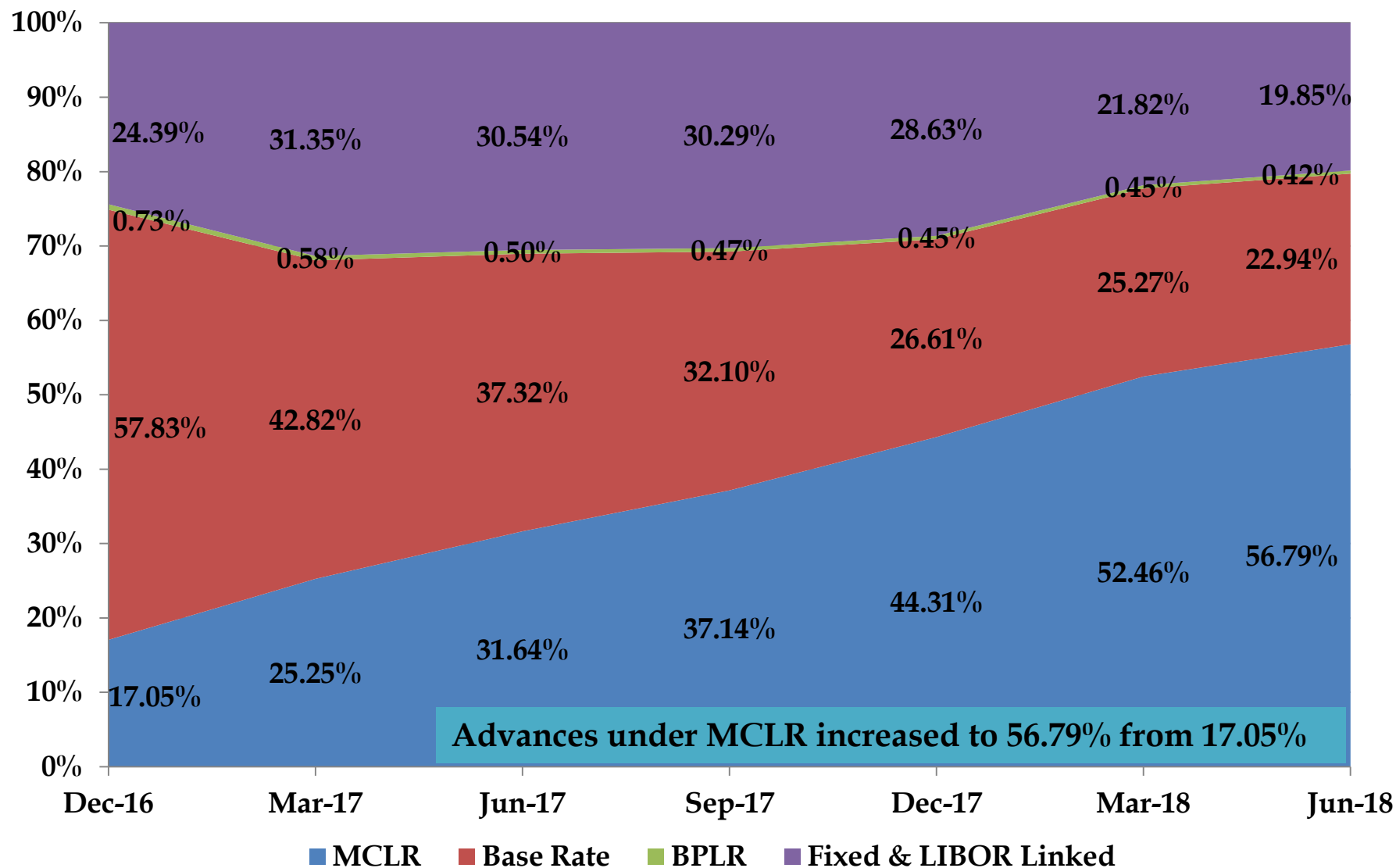


Investment grade asset has increased to 70% in June'18 from 55% in June'17



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ADVANCE MIX OF BENCHMARK RATE



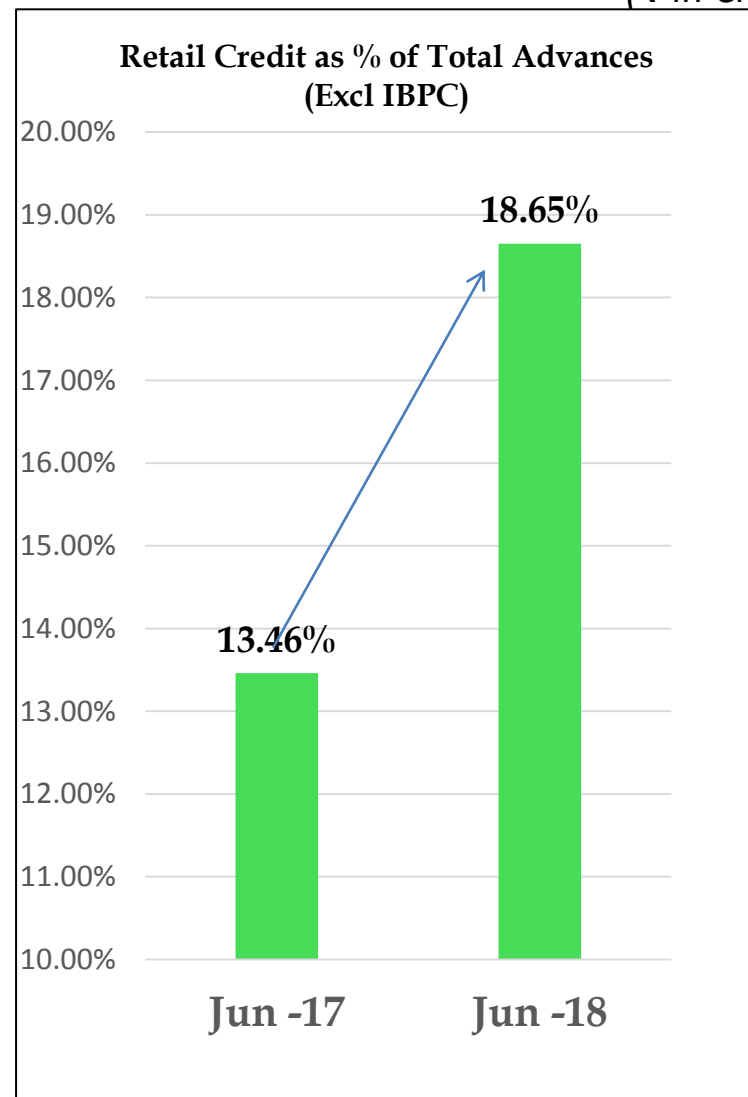


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RETAIL CREDIT

(₹ in Crore)

Scheme	Jun -18 Q1	Mar-18 Q4	Jun -17 Q1	Variation	
				Q1<>Q4	Y-o-Y
Total Retail Credit (Excl IBPC)	26344	23402	19860	12.57%	32.65%
Total Advances (Excl IBPC)	141186	143778	147584	(1.80%)	(4.34%)
% age to Total Advances (Excl IBPC)	18.66%	16.28%	13.46%	238 bps	520 bps
Out of which -					
Housing Loan-Direct	10043	9831	9136	2.15%	9.92%
Vehicle Loan	1656	1647	1481	0.54%	11.78%
Personal Loan	977	908	565	7.59%	72.93%
Mortgage Loan	5490	3757	2348	46.13%	133.81%



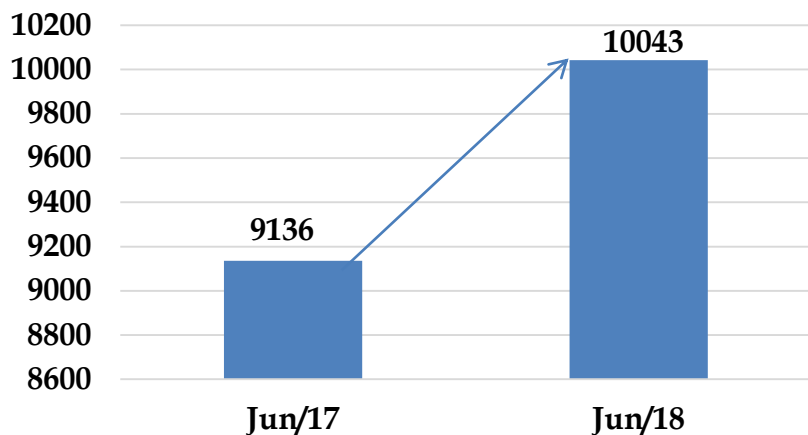


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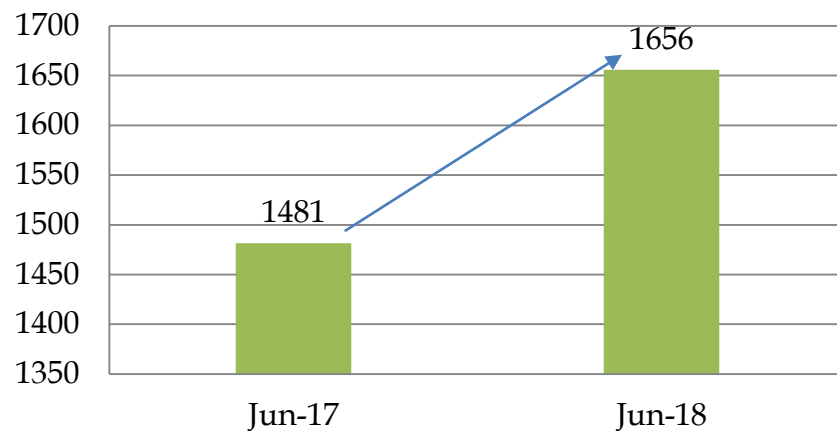
GROWTH IN RETAIL SEGMENT

(₹ in Crore)

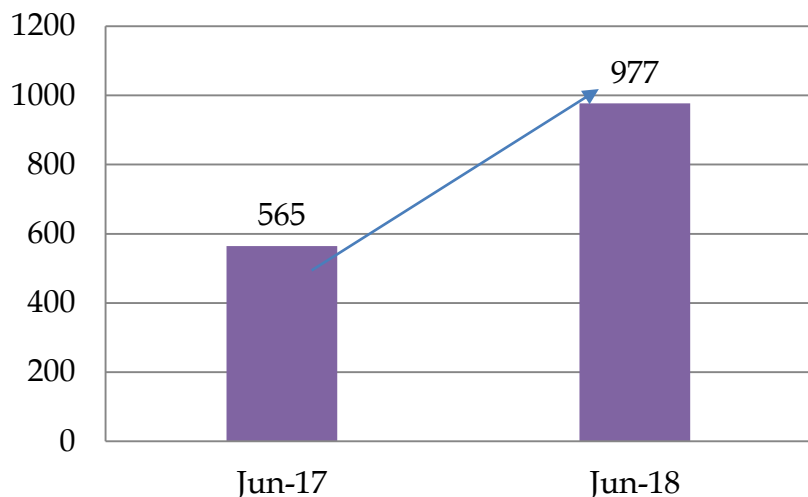
Direct Housing Loan



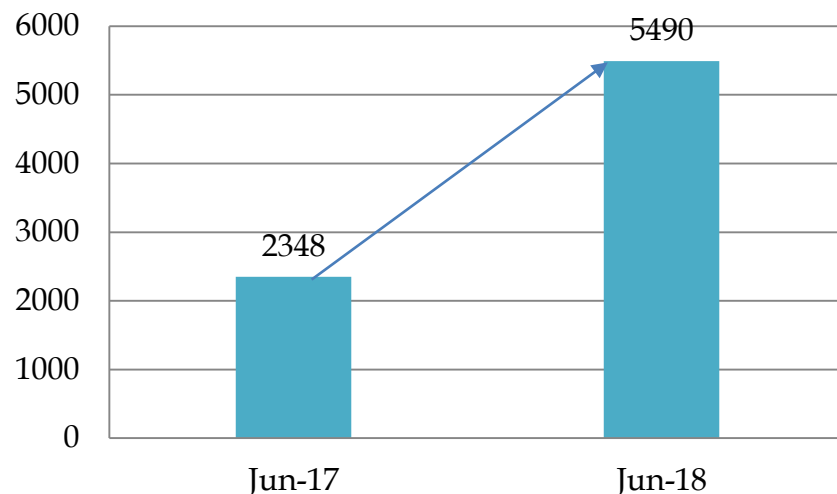
Vehicle Loan



Personal Loan



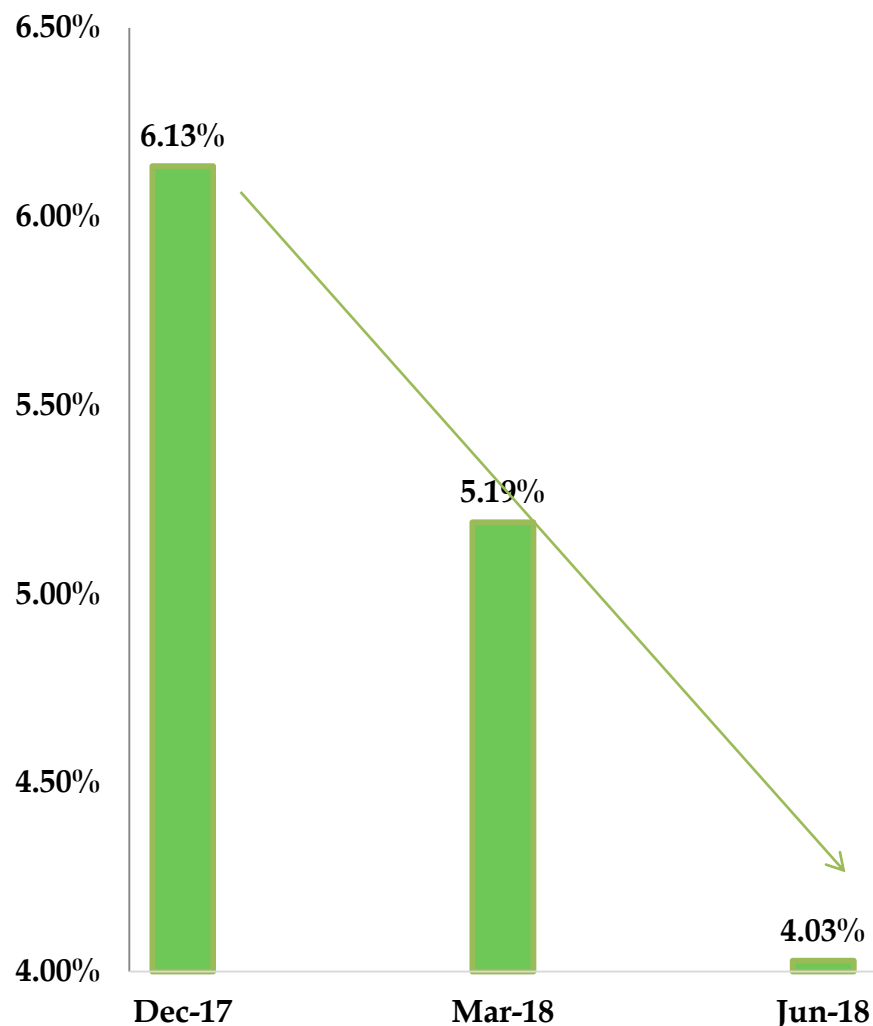
Oriental Mortgage Loan



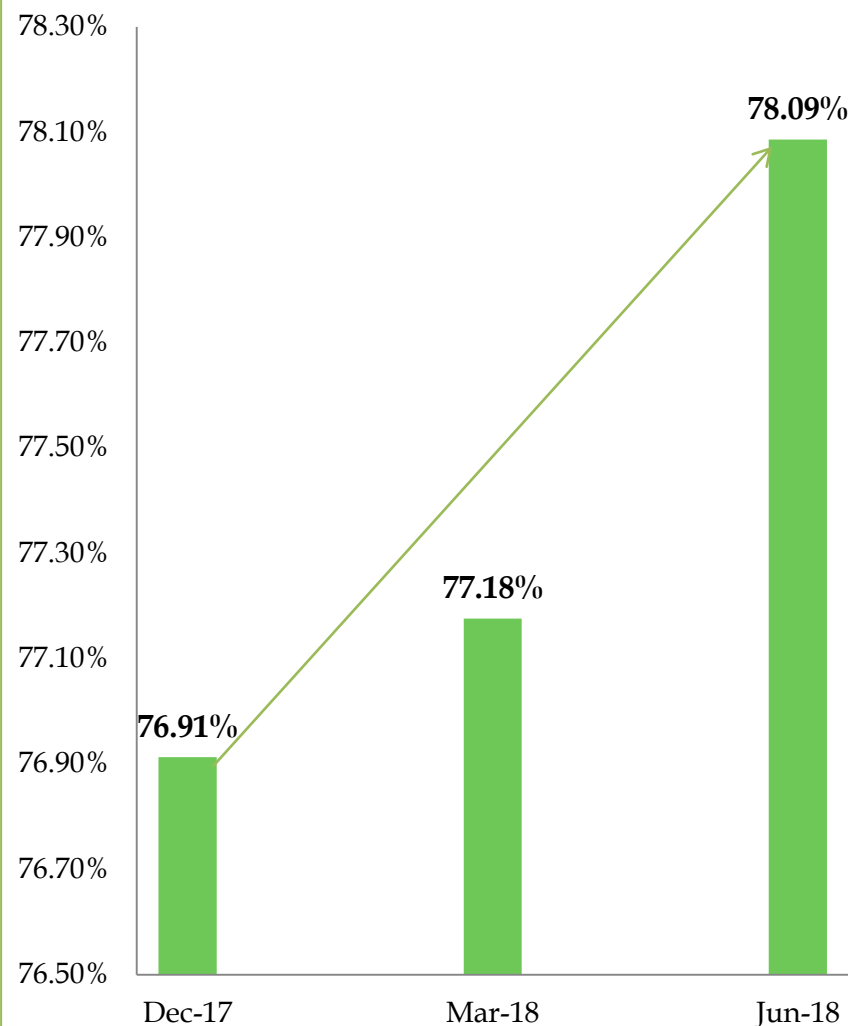


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ASSET COVER IN STANDARD ADVANCES



■ Standard Unsecured %



■ Standard Secured %

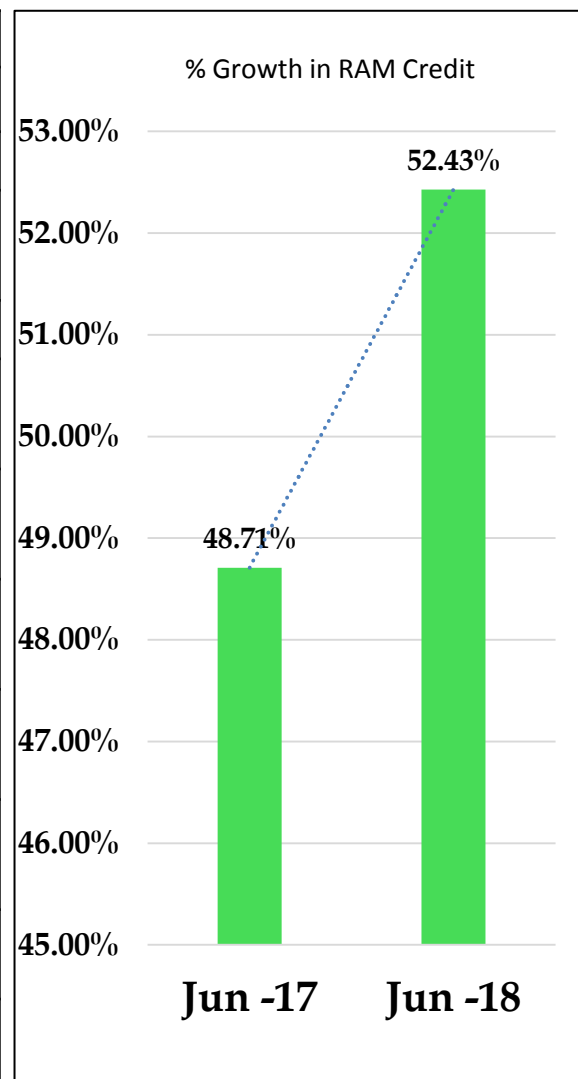


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COMPOSITION OF ADVANCES

(₹ in Crore)

Sector	Jun-18	Mar-18	Jun-17	Variation	
				Q1<>Q4	Y-o-Y
Retail	26344	23402	19860	12.57%	32.65%
Agriculture (excl RIDF)	20322	21349	21748	(4.81%)	(6.57%)
MSME (PS +NPS)	27361	28031	30286	(2.39%)	(9.66%)
Total RAM (Excl IBPC)	74027	72782	71894	1.71%	2.97%
%age to Total Advances (Excl IBPC)	52.43%	50.62%	48.71%		
Credit (Other than RAM)	67159	70996	75690	(5.40%)	(11.27%)
%age to Total Advances (Excl IBPC)	47.57%	49.38%	51.29%		
Total Advances (Excl IBPC)	141186	143778	147584	(1.80%)	(4.34%)
IBPC	4973	4428	16993	12.30%	(70.73%)
Total Advances	146159	148206	164577	(1.38%)	(11.19%)





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SECTOR-WISE ADVANCES

(₹ in Crore)

Industry Segment (₹ in Crore)	Amt. FB O/s Jun -18	%age to total Industry	%age to total Credit
Iron & Steel	8518	20.55%	5.83%
Textile	7047	17.00%	4.82%
Food Processing	5945	14.34%	4.07%
All Engg.	3227	7.79%	2.21%
Vehicles Vehicle Parts & Transport Equipments	1462	3.53%	1.00%
Constructions	1612	3.89%	1.10%
Other Metal & Metal Products	524	1.26%	0.36%
Chemical Dyes Paints etc.	1797	4.34%	1.23%
Paper & Paper Product	841	2.03%	0.58%
Other Industries	10470	25.26%	7.16%
Total Industry	41442	100%	28.35%
NBFC	14177		9.70%
Infrastructure	14327		9.80%
Commercial Real Estate	6412		4.39%
Food Credit	1421		0.97%
Others	68380		46.78%
Gross Advances	146159		100.00%



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EXPOSURE TO INFRASTRUCTURE

(₹ in Crore)

Segment	Jun-18	Jun-17	Y-o-Y
Total Infrastructure	23,125	25,785	(10.32%)
Out of which:			
- Power	10,254	12,592	(18.57%)
- Transport	7,375	8,127	(9.25%)
-Communication	2,935	2,674	9.76%

Break up of exposure to Power Sector

Particular	30.06.2018	% to Total Exp.	% to Total Power
Central Govt.	680	2.94%	6.64%
State Govt.	2,847	12.31%	27.76%
Private	6,727	29.09%	65.60%
(Out of which Generation)	(6119)	(90.96%)	(59.67%)
Total	10,254	44.34%	100.00%

MAJOR STRESSED SECTORS IN CORPORATE PORTFOLIO

(₹ in Crore)

Sector	SMA-2	S4A (STD)	5/25 (STD)	Restructured Std	Total Stressed
Power	9	-	631	390	1030
Road	288	-	64	72	424
Iron & Steel	79	-	27	78	184
Textiles	217	-	-	-	217
Construction	23	23	-	73	119
Total	616	23	722	613	1974

IMPACT OF RBI CIRCULAR DT 12.02.18

(₹ in Crore)

Scheme	No. of Accounts	NPA Amt as on 30.06.18	Provision Held as on 30.06.18
Strategic Debt Restructuring (SDR)	8	518	116
Change of management outside SDR	1	36	12
Scheme for Sustainable Structuring of Stressed Assets (S4A)	1	396	59
Total	10	950	187

All the accounts have been recognised in Q4 FY 2017-18.



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PROVISIONS IN NCLT CASES

(₹ in Crore)

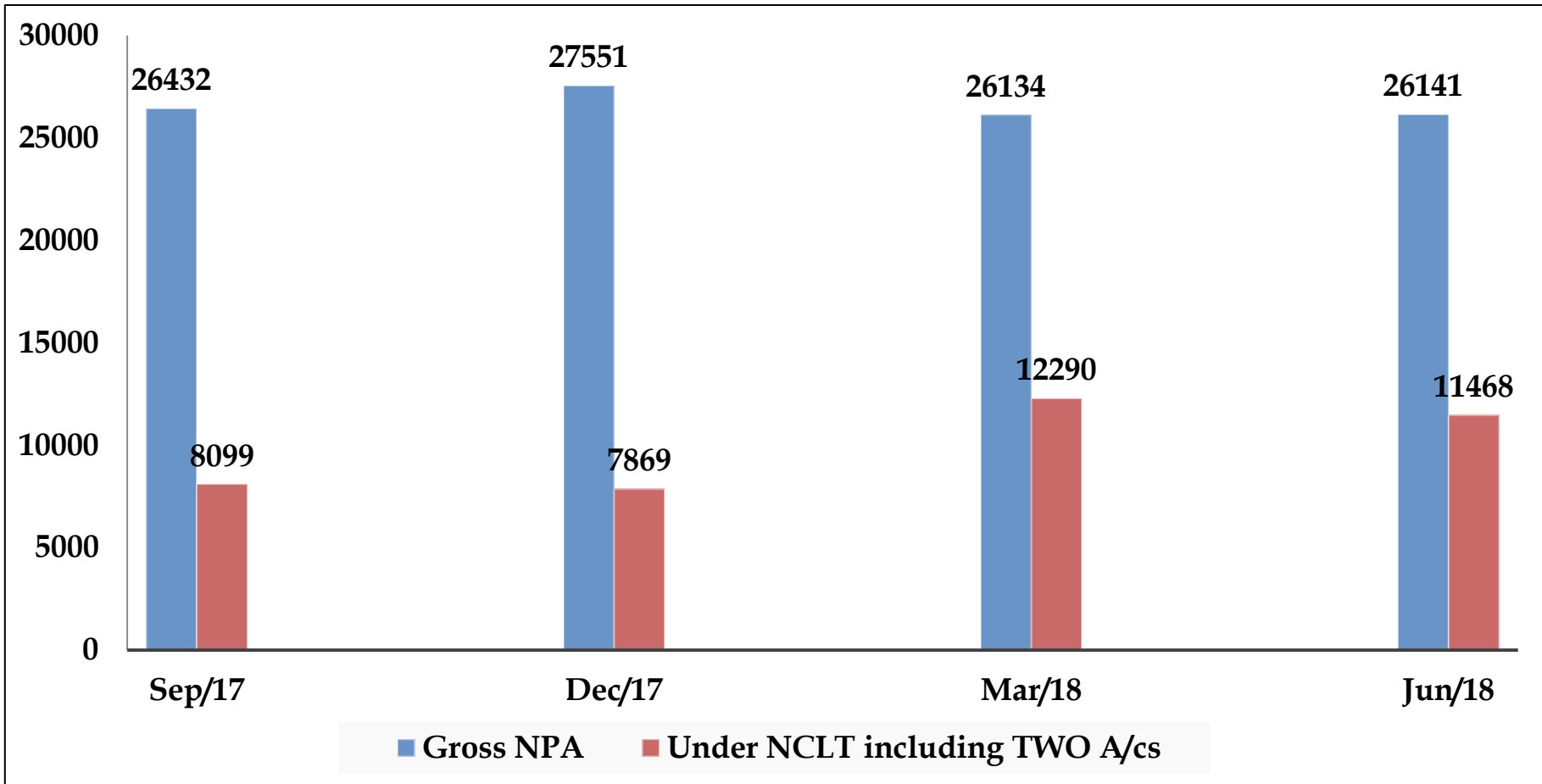
PARAMETERS	RBI 1 st List	RBI 2 nd List	Total	Cases filed by other banks/ others	Cases files by our Bank	Grand Total
Number of accounts referred by RBI under IBC	9	16	25	51	32	108
No of Cases where Resolution Plan has approved	1	2	3	0	0	3
Number of accounts referred under IBC as on 30.06.2018	8	14	22	51	32	105
Outstanding as on 30 th June 2018	4119	2370	6489	2989	1991	11468
Provision made till 30 th June 2018	3009	1679	4688	2433	1627	8748
Provision Coverage as on 30th June, 2018 in these account	73.07%	70.84%	72.26%	81.42%	81.70%	76.28%



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QUANTUM OF NPA REFERRED TO NCLT

(₹ in Crore)





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NON-PERFORMING ASSETS

(₹ in Crore)

Sn	Parameters	Jun-18	Mar-18	Jun-17
1	Gross NPA	26141	26134	24409
2	Gross NPA as a % of Gross Advances	17.89%	17.63%	14.83%
3	Net NPA	14262	14283	14809
4	Net NPA as a % of Net Advances	10.63%	10.48%	9.56%
5	Non Performing Investment	1311	1252	283
6	Provision Coverage Ratio	64.59%	64.07%	54.68%



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NPA MOVEMENT

(₹ in Crore)

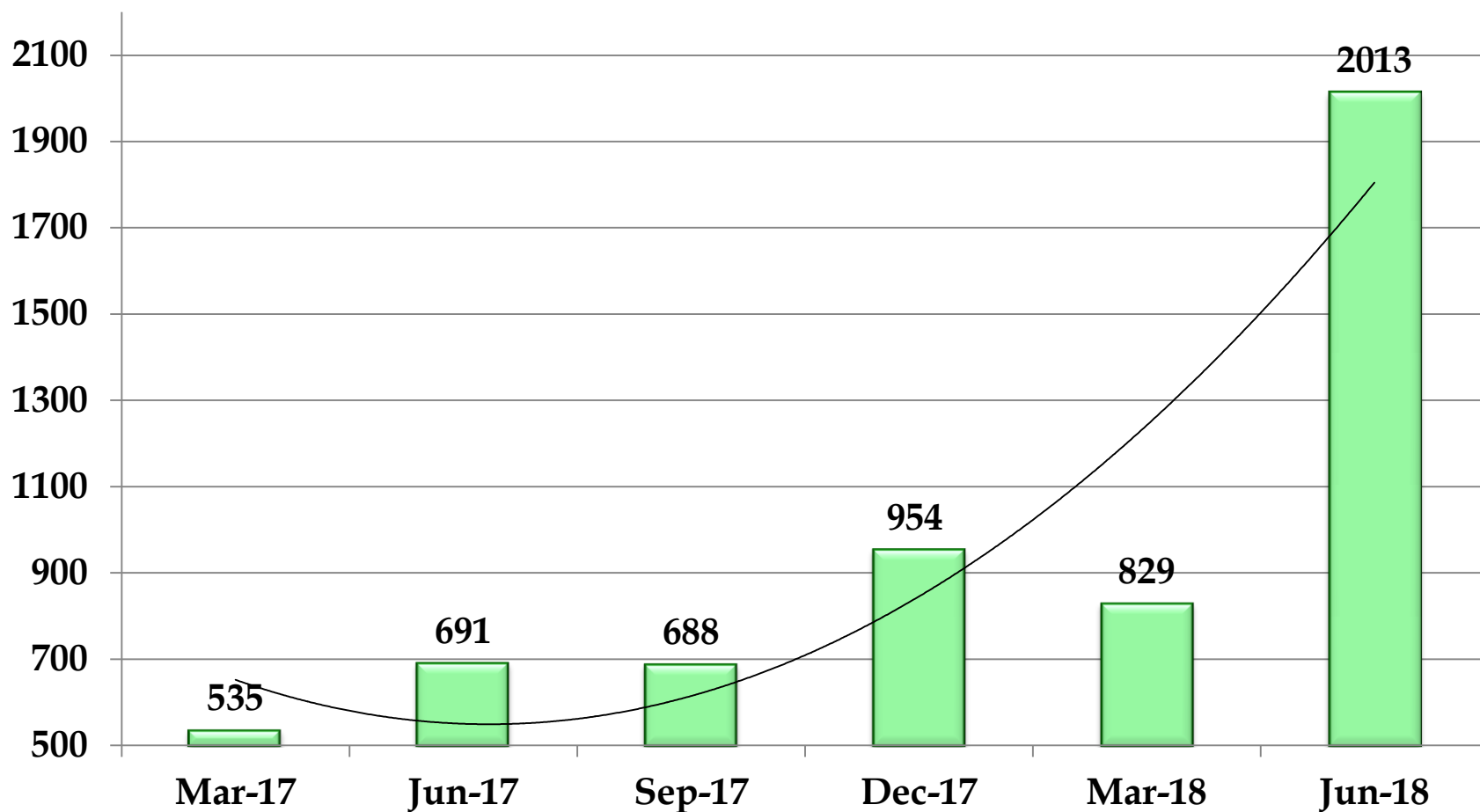
Sn	Particular	Jun 18 Q1	Mar-18 Q4	Jun-17 Q1
1	Opening Gross NPAs	26134	27551	22859
2	Recovery in Ledger Balance	1312	644	361
3	Up gradation	314	39	252
4	Write Off	1198	3857	756
5	Total Reduction (2+3+4)	2824	4540	1369
6	Fresh Addition	2831	3123	2919
7	Closing Gross NPAs	26141	26134	24409
8	Provision	11879	11851	9601
9	Closing Net NPAs	14262	14283	14809
10-a	Cash Recovery in Bad Debt Written-off	80	115	44
10-b	Cash Recovery in Recorded Interest	307	31	34
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	387	146	78
11	Total Recovery including upgradation (2+3+10c)	2013	829	691



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RECOVERY AND UPGRADATION

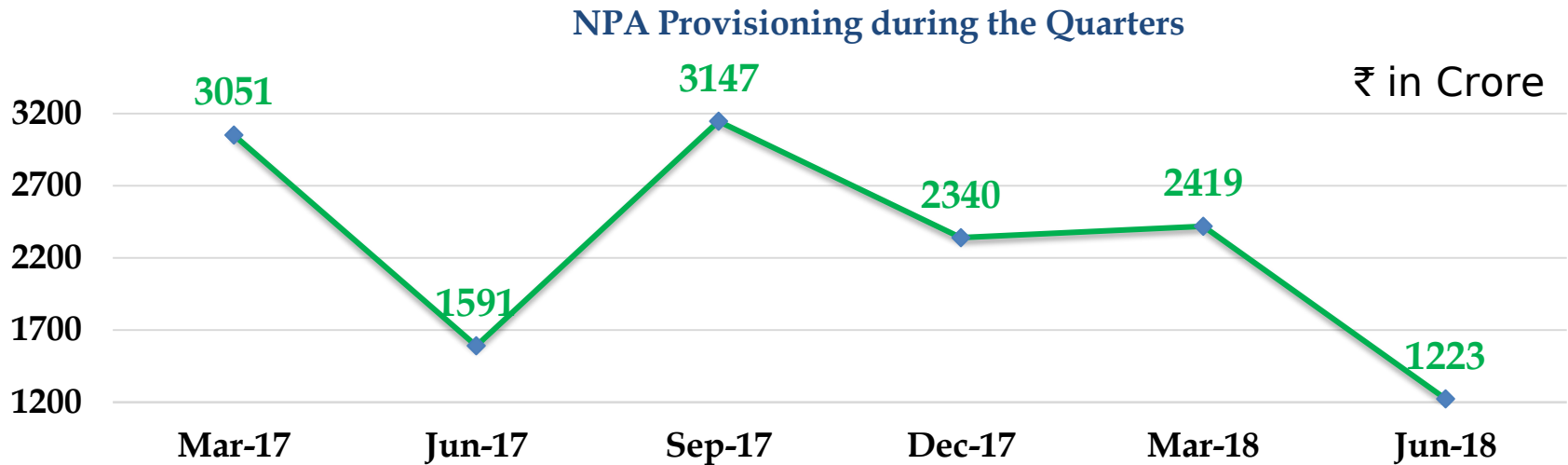
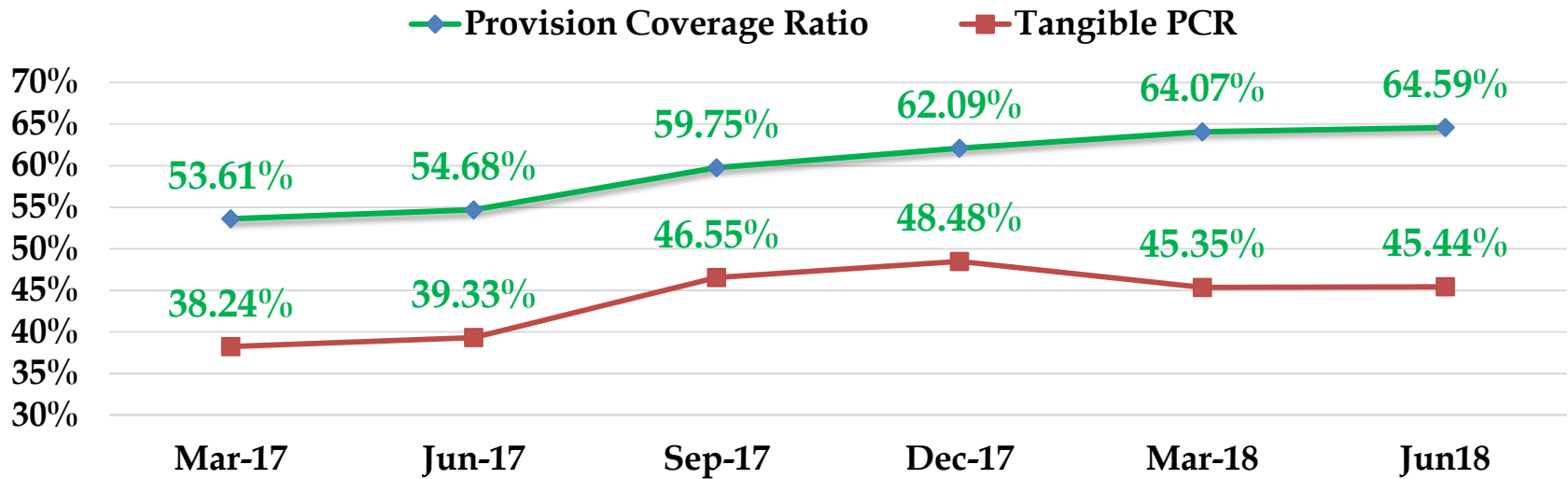
(₹ in Crore)





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PROVISION COVERAGE



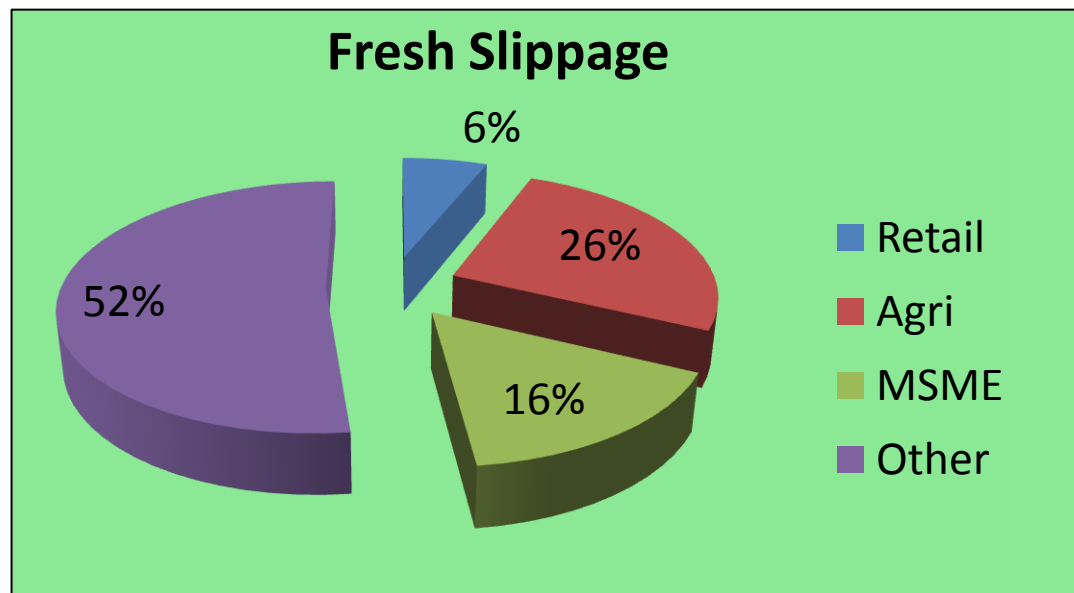


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FRESH SLIPPAGES

(₹ in Crore)

Sector Wise	Jun-18 Q1	% of Total Slippages
Retail	173	6.11%
Agri	737	26.02%
MSME	453	16.00%
Others	1469	51.87%
Total	2832	100.00%



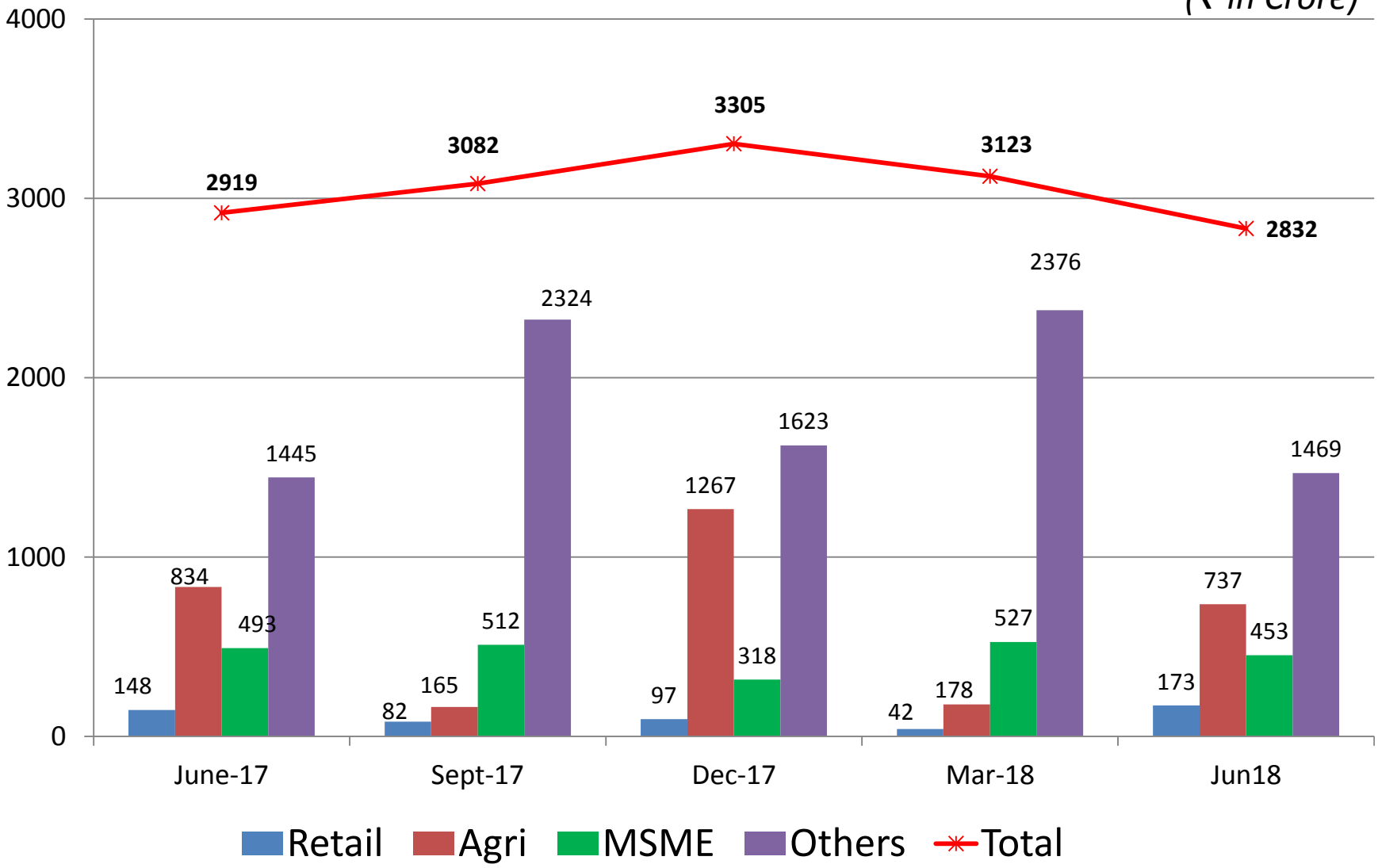
Major accounts under Industry

Agri-Ancillary		Trading		Infra Road		Real Estate		Engineering		Textile	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
18	463	6	250	3	176	5	141	2	96	4	34



FRESH SLIPPAGES

(₹ in Crore)





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COMPOSITION OF NPA

(₹ in Crore)

Sector/ Industries	As on 30.06.2018				As on 31.03.2018				As on 30.06.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Retail (Excluding IBPC)	26344	545	2.07%	2.08%	23402	433	1.85%	1.66%	19860	556	2.80%	2.28%
Agriculture (Excl. RIDF)	20322	3278	16.13%	12.54%	21349	2818	13.20%	10.78%	21748	2280	10.48%	9.34%
MSME (Excl. SIDBI Investments)	27361	3340	12.21%	12.78%	28031	3228	11.52%	12.35%	30286	3625	11.97%	14.85%
Total RAM (Excluding IBPC)	74027	7163	9.68%	27.40%	72782	6479	8.90%	24.79%	71894	6461	8.99%	26.47%
Credit other than RAM	67159	18978	28.26%	72.60%	70996	19655	27.68%	75.21%	75690	17948	23.71%	73.53%
IBPC	4973	0	0.00%	0.00%	4428	0	0%	0%	16993	0	0.00%	0.00%
Total Advances	146159	26141	17.89%	100.00%	148206	26134	17.63%	100%	164577	24409	14.83%	100%



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OTHER SECTORAL NPA

(₹ in Crore)

Sector/ Industries	As on 30.06.2018					As on 31.03.2018				As on 30.06.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	Provision coverage for NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Infra Structure	14327	4749	33.15%	18.17%	42.68%	14573	4610	31.63%	17.64%	17076	2534	14.84%	10.38%
out of which Infra- power	6320	2604	41.20%	9.96%	34.15%	6375	2600	40.78%	9.95%	7206	850	11.80%	3.48%
Textile	7047	1475	20.93%	5.64%	78.25%	7321	1457	19.90%	5.58%	7645	1812	23.70%	7.42%
Iron and Steel	8518	5897	69.24%	22.56%	70.53%	10058	7285	72.43%	27.88%	10612	7407	69.80%	30.35%
NBFC	14177	16	0.11%	0.06%	50%	14470	16	0.11%	0.06%	15105	16	0.11%	0.07%



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TREASURY OPERATIONS

(₹ in Crore)

Category	30-06-2018				30-06-2017			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	29707	21008	401	51116	23772	24227	5	48004
NSLR	3860	10950	110	14920	328	9212	51	9591
TOTAL	33567	31958	511	66036	24100	33439	56	57595
% to Total Portfolio	50.83%	48.40%	0.77%	100.00%	41.84%	58.06%	0.10%	100.00%

Modified Duration		
Particular	30-06-2018	30-06-2017
TOTAL (AFS)	2.90	3.70
TOTAL PORTFOLIO	4.38	4.61

PMJDY

1	Number of Accounts opened since 16.08.14	43 lakh
2	Number of RuPay cards issued	38 Lakh
3	Deposits in Accounts	4397 Crore

PMMY

	Category	No. of Account	Disbursement (Amount in Crore)
1	Shishu (< ₹50000)	5185	18
2	Kishore (Above ₹50k-5lakh)	5056	130
3	Tarun (Above ₹5lakh-10lakh)	2107	186
4	Grand Total	12348	334

PMSBY & PMJJBY

Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	23.00	10.45	33.45
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.61	2	6.61
Total	27.61	12.45	40.06



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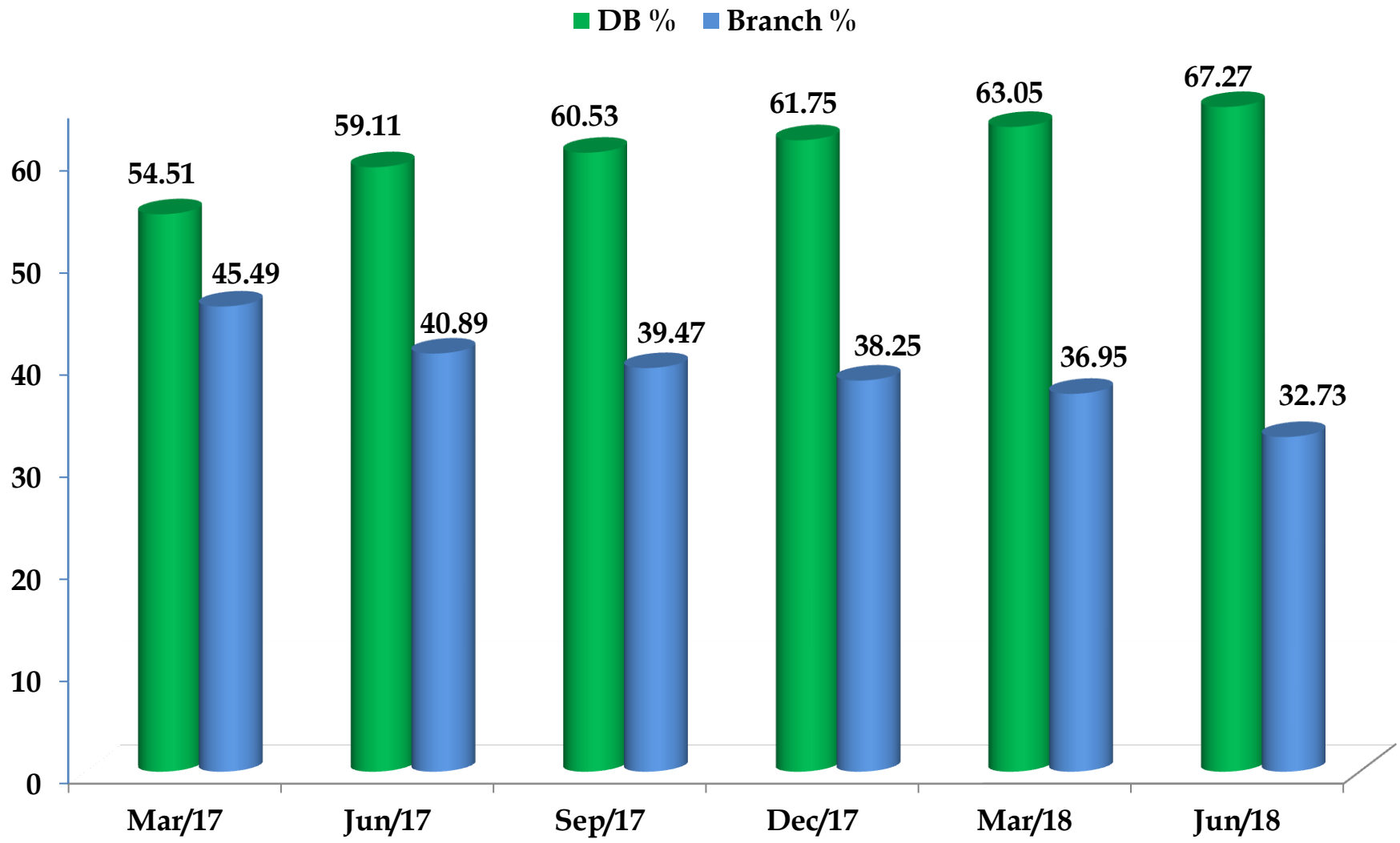
PRIORITY SECTOR ADVANCES

(₹ in Crore)

Sn	Parameters	Jun-18 Q1	Mar-18 Q4	Jun-17 Q1	Variation %	
					Q1<->Q4	Y-o-Y
1	Priority Sector	60603	61617	65181	(7.02%)	(1.65%)
	PSLC	5000	11484	1484	236.93%'	(56.46%)
	Total Priority sector	65603	73101	66665	(1.59%)	(10.26%)
	% of ANBC	38.55%	42.79%	42.97%	(442bps)	(424bps)
	% of ANBC(Average Basis)	N.A.	41.80%	N.A.	N.A.	N.A.
2	Agriculture	23543	24825	26604	(11.51%)	(5.16%)
	PSLC-Agriculture	5000	7484	1484	236.93%'	(33.19%)
	Total agriculture	28543	32309	28088	1.62%'	(11.66%)
	% of ANBC	16.77%	18.91%	18.11%	(134bps)	(214bps)
	% of ANBC(Average Basis)	N.A.	18.65%	N.A.	N.A.	N.A.
3	Small & Marginal Farmer	9875	10074	13200	(25.19%)	(1.98%)
	PSLC-Small& Marginal Farmer	2700	4650	300	800.00%'	(41.94%)
	Total Small & Marginal Farmer	12575	14724	13500	(6.85%)	(14.60%)
	% of ANBC	7.39%	8.62%	8.70%	(131bps)	(123bps)
	% of ANBC(Average Basis)	N.A.	8.46%	N.A.	N.A.	N.A.
4	Weaker Section	17047	19429	18239	(6.54%)	(12.26%)
	% of ANBC	10.02%	11.37%	11.75%	(173bps)	(135bps)
	% of ANBC(Average Basis)	N.A.	11.43%	N.A.	N.A.	N.A.
5	Micro Enterprises	11680	11957	12957	(9.86%)	(2.32%)
	% of ANBC	6.86%	7.00%	8.35%	(149bps)	(14bps)
	% of ANBC(Average Basis)	N.A.	7.72%	N.A.	N.A.	N.A.

- PSLC Rs 5000.00cr (Agriculture Rs2300.00cr, Small& Marginal Rs 2700.00cr) included in respective head.

W VS BRANCH TRANSACTIONS

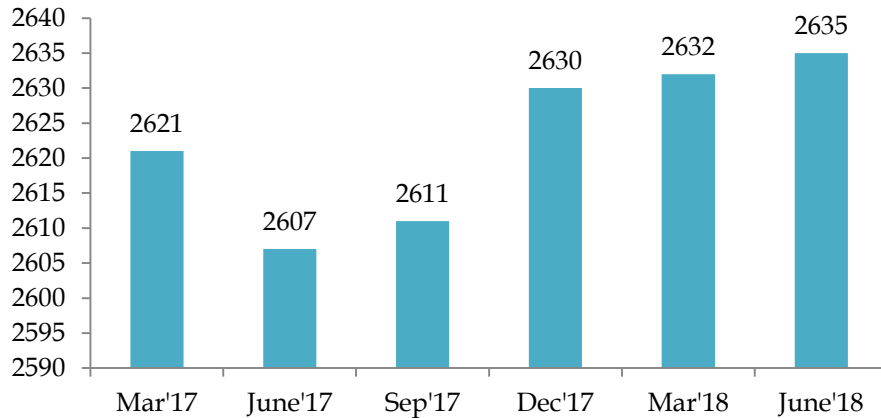




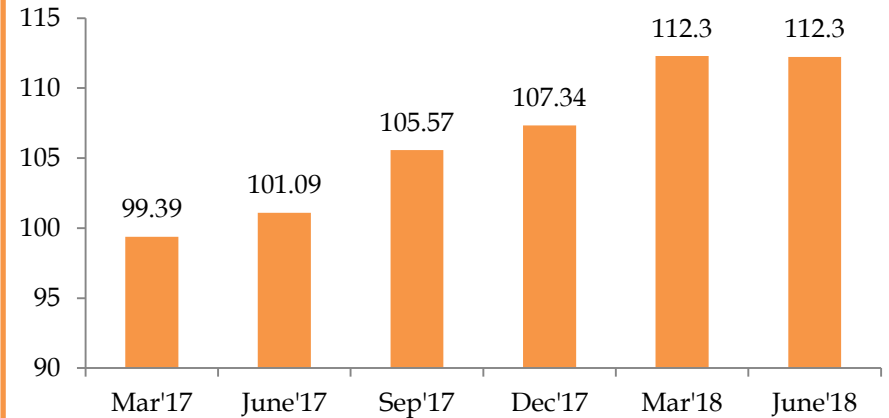
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ALTERNATE DELIVERY CHANNELS

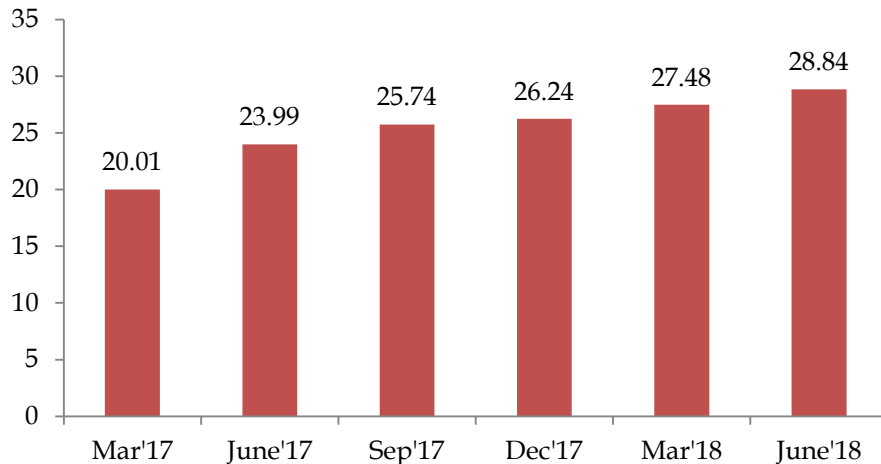
ATM No.



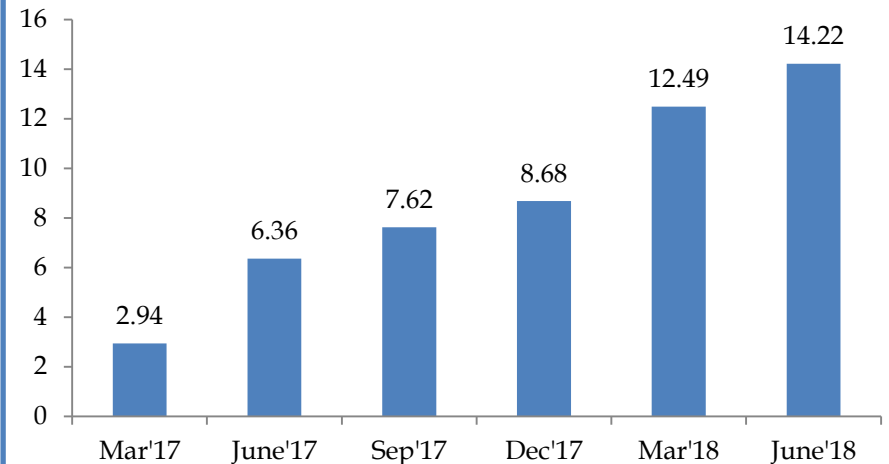
ATM Cardbase (lacs)



IBanking Customers (lacs)



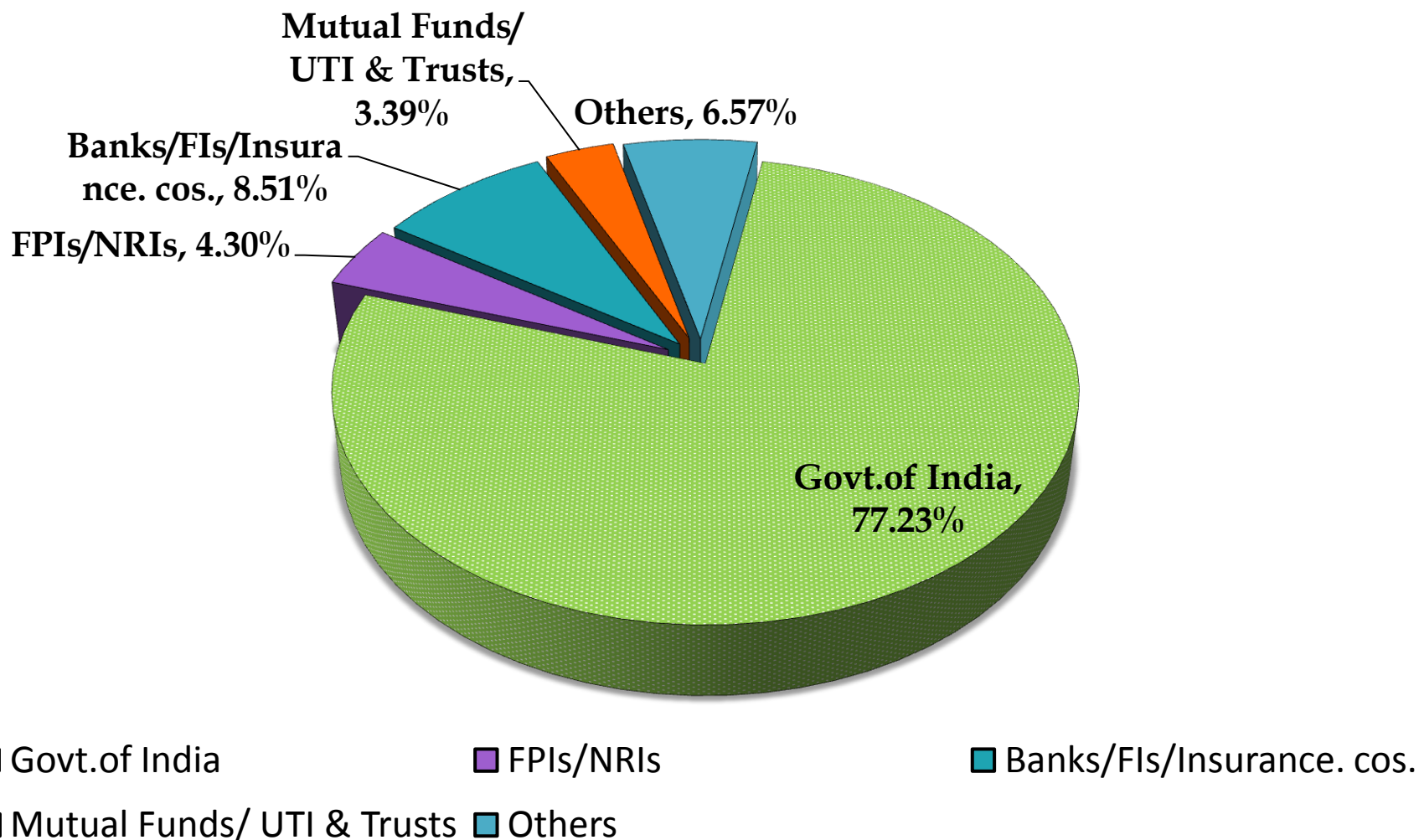
Mbank Customer Base





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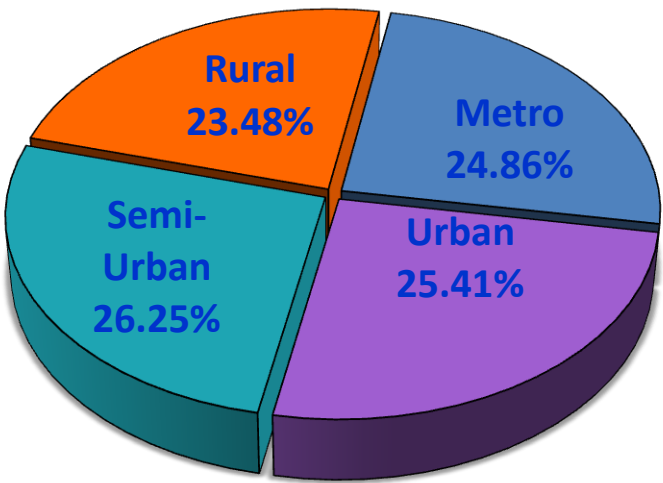
SHAREHOLDING PATTERN



- Govt. of India has infused a capital of Rs. 3571 Crore during F.Y. 2017-18.

DELIVERY CHANNELS

As on 30.06.2018



Category	Jun-18		Jun-17	
	No. of Branches	No. of ATMs	No. of Branches	No. of ATMs
Metro	594	731	592	740
Urban	607	693	607	688
Semi-Urban	627	649	619	634
Rural	561	562	558	545
Total	2389	2635	2376	2607

Skill Mapping

- To enable the Bank to identify the critical job families based on specialisation and expertise provided by employees.

Performance Monitoring System

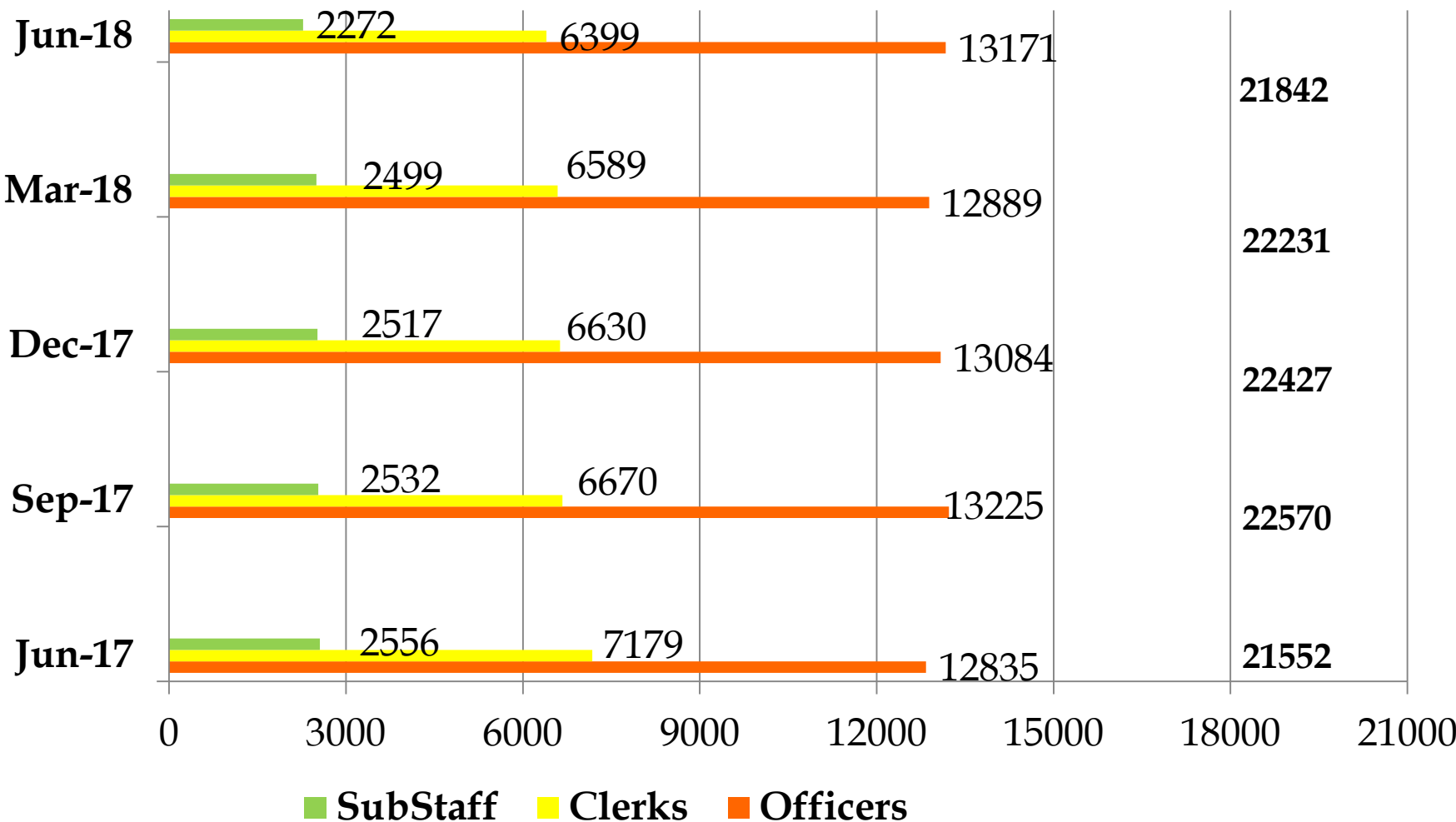
- The performance of the Officers shall now be monitored on quarterly basis through Scoreboard

Training & Development

- Innovation lab for new product & process development.
- Leadership Programme at various reputed institutes like IIM, MDI, CAFRAL as part of succession planning.



HUMAN RESOURCES



Certain statements in these slides are forward looking statements. These statements are based on Management's current expectations and are subject to uncertainty and changes in circumstances. Actual outcomes may differ materially from those included in these statements due to a variety of factors.

Thank You



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce