

ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

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



ओ.बी.सी.

ORIENTAL BANK OF COMMERCE

(A GOVERNMENT OF INDIA UNDERTAKING)

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

HO/MBD/2018

25.10.2018

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 / half year ended 30.09.2018

Please find enclosed a copy of the Presentation on the Reviewed Financial Results of the Bank for the quarter / half year ended 30.09.2018. 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



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

Financial Results Q2 FY 2018-2019

MSME Plus Scheme | MSME Sanjeevani | MSME Fleet Loan | MSME Uttam Vyapar |
MSME Business Loan Scheme | Oriental Home Loan | Oriental Vehicle Loan

Visit our website : www.obcindia.co.in | Connect at "OBC india"      





ओ.बी.सी.

CONTENTS

Financial Highlights

Outlook

Financial Performance

Performance – Retail and MSME

Performance- Treasury

Recovery and Resolution

Financial Inclusion, Digital Banking

➤ Net Profit Q2 ₹102 Crores against losses for 7 consecutive Quarters



➤ Total Cash Recovery & Upgradation increased by 116.83% (Y-o-Y).



➤ PCR sequentially increased from 64.59% to 65.31%



➤ Fresh slippages reduced by 52.92% (Y-o-Y) and 48.72% (Q-o-Q)



➤ Provision for NPAs reduced by 31.91% (Q-o-Q) and 73.56% (Y-o-Y)



➤ Gross NPA sequentially reduced from ₹26141 Crores (17.89%) to ₹25673 Crores (17.24%).



➤ Net NPA sequentially reduced from ₹14262 Crores (10.63%) to ₹13795 Crores (10.07%).



➤ Credit Cost (Annualised) sequentially reduced from 3.29% to 2.69%.



➤ **Capital Adequacy-**

- CET-1 sequentially increased from 7.13% to 7.18%
- Tier 1 sequentially increased from 7.28% to 7.33%.
- Total Capital Adequacy sequentially increased from 10.25% to 10.35%

➤ **Share of RAM Credit sequentially increased to 51.42% & 53.17% (Excl IBPC).**

➤ **Operating Profits sequentially increased by 34.28%.**

➤ **Other income increased by 47.22% (Y-o-Y) and as % to Total Income has increased sequentially from 9.73% to 13.64%**

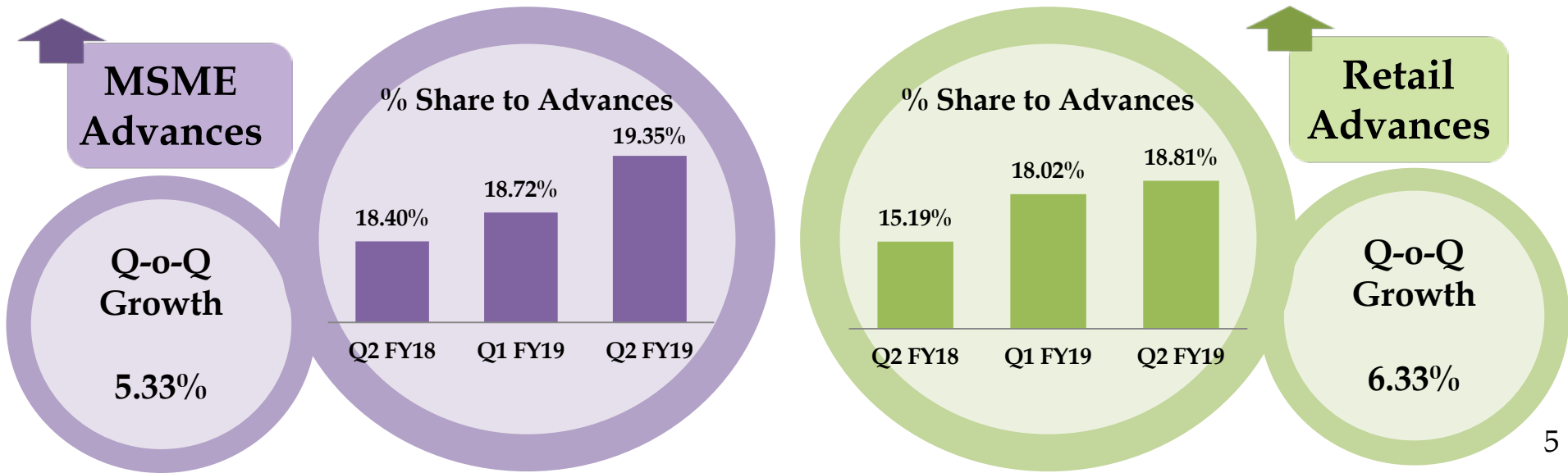
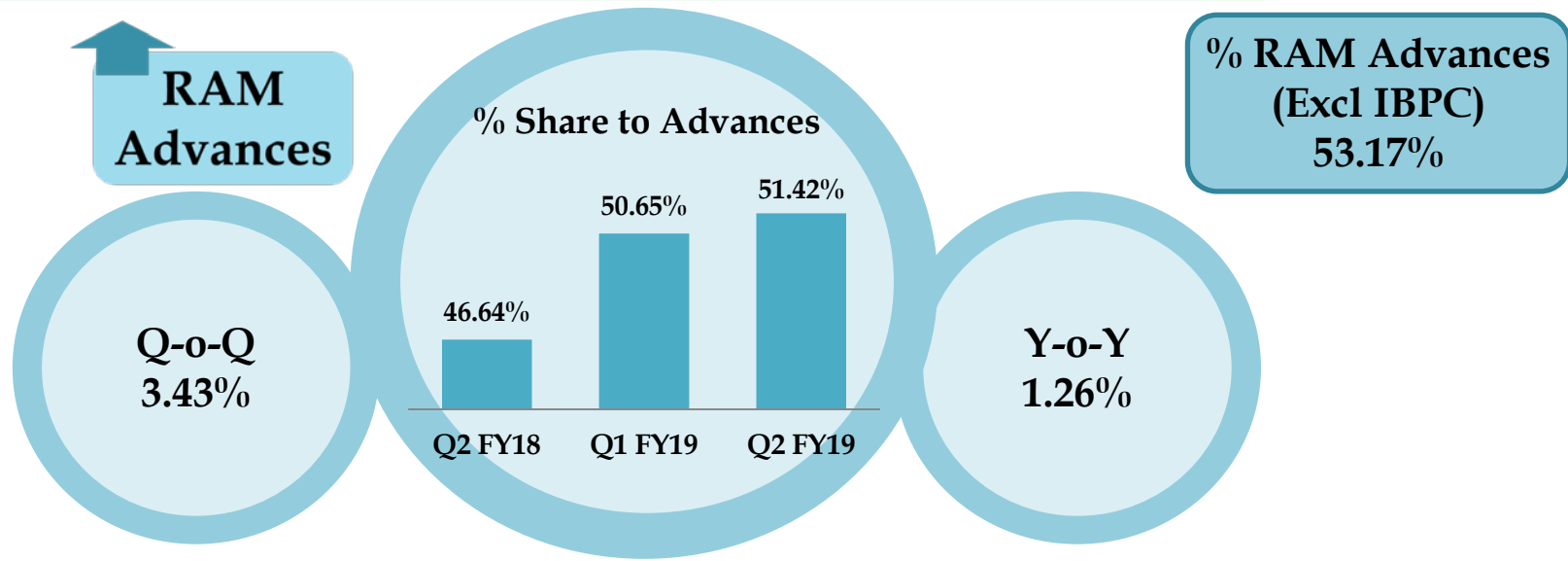
➤ **NIM is 2.58% (Q2). I.e. increased by 38 bps to 2.69% (H1-FY19) compared to 2.31% (H1-FY18) and by 50 bps compared to 2.19% (FY 18).**

➤ **ROA (Annualised) sequentially increased to 0.16% from (-) 0.65%.**

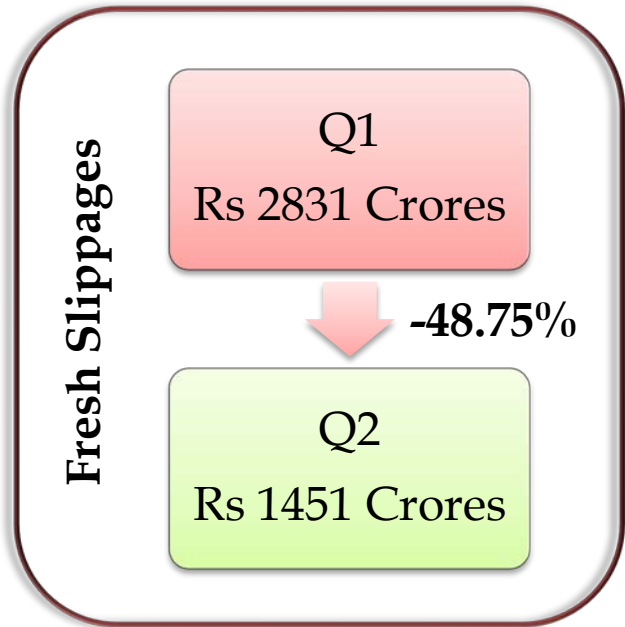
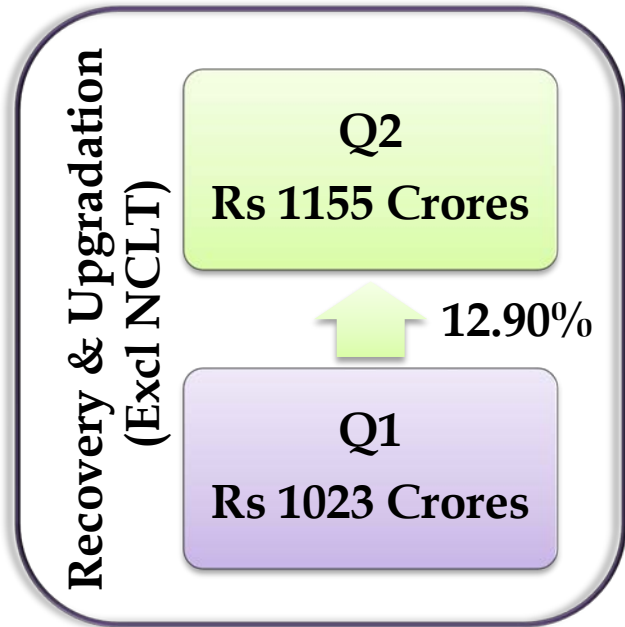
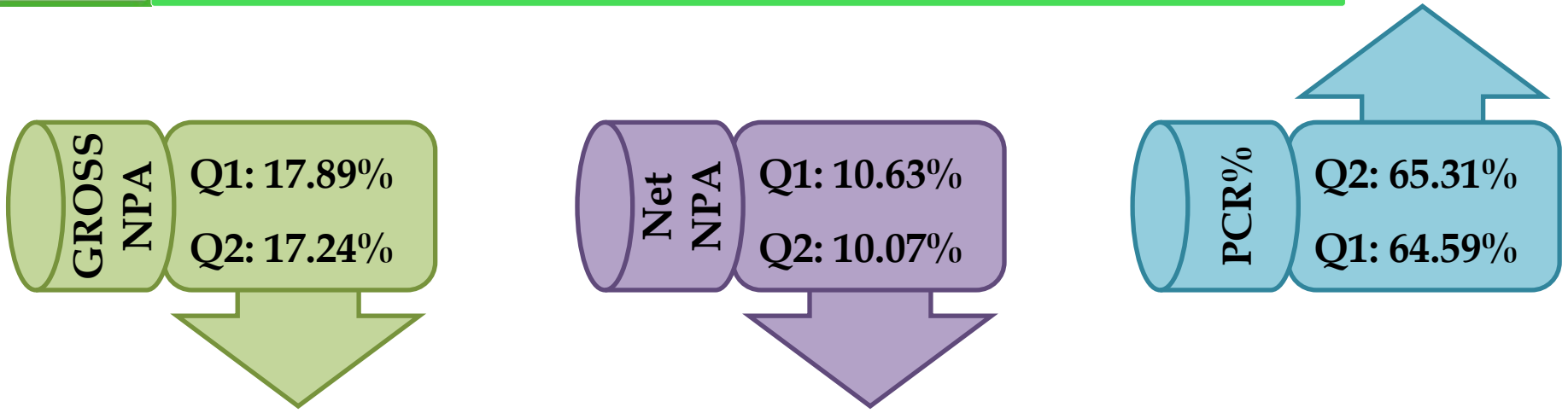
➤ **Cost to Income Ratio sequentially reduced from 59.72% to 50.19%.**

➤ **RWA for Credit Risk reduced by 18.29% (Y-o-Y) and 1.69% (Q-o-Q)**

INCREASING RAM



IMPROVING ASSET QUALITY (Q-o-Q)





ओ.बी.सी.

INCREASING EFFICIENCY

Q2 (Profit)
Rs 102 Crores

Net Profit

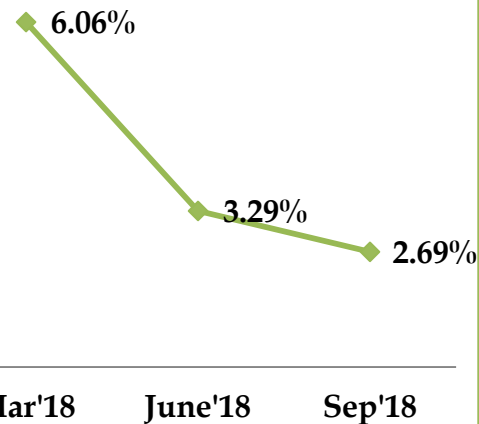
Q1 (Loss)
Rs 393 Crores

Q2
Rs 972 Crores

Operating Profit
34.25%

Q1
Rs 724 Crores

Credit Cost

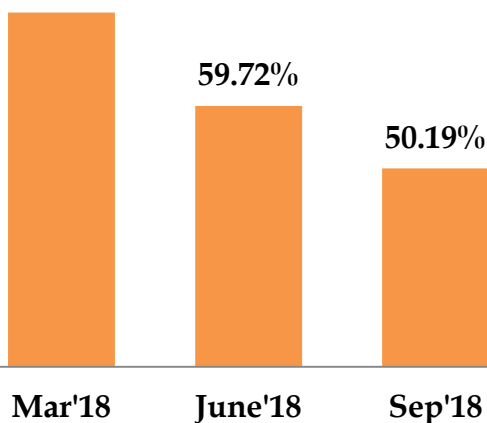


Q2
Rs 602 Crores

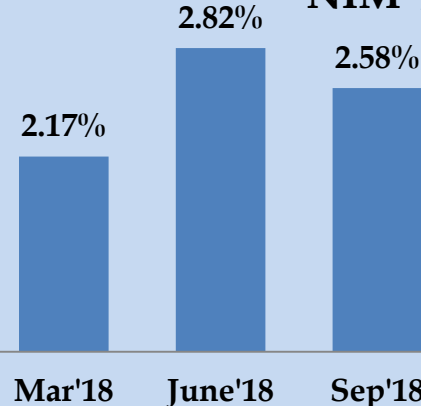
Other Income
55.56%

Q1
Rs 387 Crores

Cost to Income



NIM %



OUTLOOK vs ACHIEVEMENT

Parameters	Existing Outlook FY 2018-19	Achievement till 30 th Sep 2018	Further Outlook FY 2018-19
Recovery and Resolution (incl. Cash Recovery, Recovery in TWO, Upgradation and Recovery through CIRP)	Rs 10,000 Crore	Rs 3,504 Crore	Maintained
Credit Cost (Annualized)	2.50%-3.50%	2.69%	Maintained
CASA (% of Deposits)	35% (Approx)	30.97%	Revised 33%-35%
Net Interest Margin (%)	2.25%-2.50%	2.69%	Maintained
Monetisation of Assets	Rs 500 Crore	--	Maintained



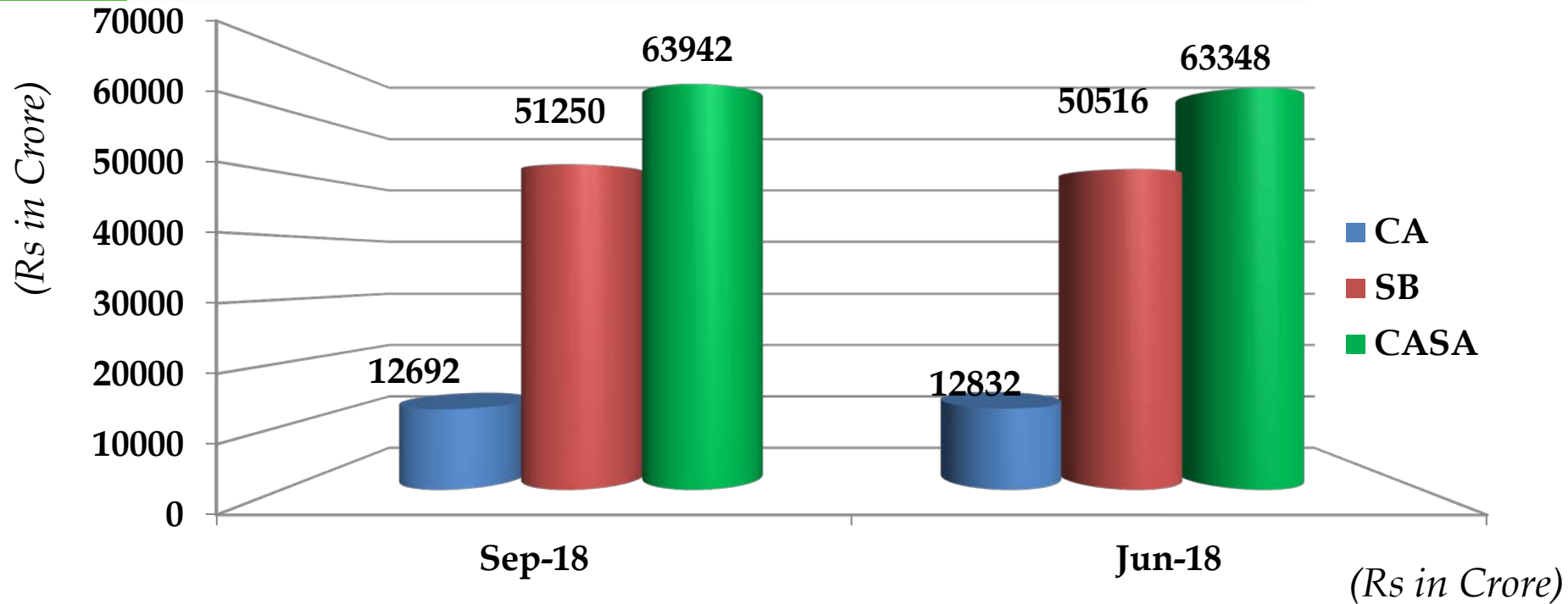
RESULTS AT A GLANCE

(Rs in Crore)

Parameter	Sep 18 Q2	Jun-18 Q1	Sep 17 Q2	Variation	
				Q2<>Q1	Y-o-Y
Total Business	355352	347933	376619	2.13%	(5.65%)
Total Advances	148911	146159	162131	1.88%	(8.15%)
Total Deposits	206441	201774	214488	2.31%	(3.75%)
Retail Term Deposits (Below ₹1 crore)	95458	95035	95236	0.45%	0.23%
Bulk Deposits	17789	16537	23140	7.57%	(23.12%)



CASA DEPOSITS



Parameters	Sep- 18	Jun-18	Sep-17	Q2<>Q1	Y-o-Y
Current	12692	12832	13383	(1.09%)	(5.16%)
Savings	51250	50516	48260	1.45%	6.20%
CASA	63942	63348	61643	1.65%	3.73%
Average CASA for the quarter	62654	63145	61023	(0.78%)	2.67%
CASA % to Total Deposits	30.97%	31.40%	28.74%	(-)43 bps	223 bps



ओ.बी.सी.

TOTAL INCOME

(Rs in Crore)

Sn	Parameters	Sep-18 Q2	Jun-18 Q1	Sep-17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Interest on Advances/Bills	2882	2934	3190	(1.77%)	(9.66%)
2	Interest on Investments	1,332	1255	1116	6.14%	19.35%
3	Other Interest Income	76	80	147	(5.00%)	(48.30%)
4	Total Interest Income (1+2+3)	4290	4269	4453	0.49%	(3.66%)
5	Treasury Profit	52	56	742	(7.14%)	(92.99%)
6	Exchange Transaction	23	17	27	35.29%	(14.81%)
7	Other Income	602	387	299	55.56%	101.34%
8	Non Interest Income (5+6+7)	677	460	1068	47.14%	(36.61%)
9	Total Income (4+8)	4967	4729	5521	5.03%	(10.03%)

NON - INTEREST INCOME

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep 17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Commission Exchange & Brokerage	278	255	241	9.02%	15.35%
2	Treasury	52	56	742	(7.14%)	(92.99%)
3	Bad Debts w/off earlier recovered	320	80	56	300.00%	471.43%
4	Other Income	27	69	29	(60.87%)	(6.90%)
5	Total Non Interest Income	677	460	1068	47.17%	(36.61%)



ओ.बी.सी.

TOTAL EXPENDITURE

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep 17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Intt Paid on Deposits	2816	2758	3007	2.10%	(6.35%)
2	Intt Paid on Bonds	119	118	173	0.85%	(31.21%)
3	Others	80	55	21	45.45%	280.95%
4	Total Interest Paid (1+2+3)	3015	2931	3201	2.87%	(5.81%)
5	Establishment Expenses	497	541	290	(8.13%)	71.38 %
6	Other Operating Expenses	483	533	479	(9.38%)	0.84%
7	Total Operating Expenses(5+6)	980	1074	769	(8.75%)	27.44%
8	Total Expenses (4+7)	3,995	4005	3970	(0.25%)	0.63%



ओ.बी.सी.

OPERATING PROFIT

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep-17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Interest Income	4290	4269	4453	0.49%	(3.66%)
2	Interest Expenses	3015	2931	3201	2.87%	(5.81%)
3	NII (Spread) (1-2)	1275	1338	1252	(4.71%)	1.84%
4	Non Interest Income	677	460	1068	47.14%	(36.61%)
5	Operating Expenses	980	1074	769	(8.75%)	27.44%
6	Operating Profit (3+4-5)	972	724	1551	34.25%	(37.33%)



ओ.बी.सी.

PROFITABILITY

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep-17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Operating Profit	972	724	1551	34.25%	(37.33%)
2	Provisions (2a To 2f)	870	1117	3301	(22.11%)	(73.64%)
2 a	Prov. for Depreciation on Investment	272	328	167	(17.07%)	62.87%
2 b	Prov. for Taxes	(203)	(422)	20	-	-
2 c	Prov. for NPA	832	1222	3147	(31.91%)	(73.56%)
2 d	Prov. for Standard Assets	(9)	(10)	(112)	-	-
2 e	Prov. for Unhedged forex Exposure	1	(3)	11	-	-
2 f	Other Provisions	(23)	2	68	-	-
3	Net Profit/(Loss) (1-2)	102	(393)	(1750)	-	-

COST & YIELD RATIOS

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep-17 Q2	Variation	
					Q2<>Q1	Y-o-Y
1	Cost of Deposit	5.54%	5.54%	5.64%	Nil	(10 bps)
2	Cost of Funds	4.87%	4.87%	5.04%	Nil	(17 bps)
3	Yield on Earning Advances	9.73%	10.18%	9.53%	(45 bps)	20 bps
4	Yield on Investment (Without Profit)	7.06%	6.93%	6.98%	13 bps	8 bps
5	Yield on Funds	6.93%	7.09%	7.02%	(16 bps)	(9 bps)
6	Net Interest Margin (NIM)	2.58%	2.82%	2.44%	(24 bps)	14 bps
7	Book Value Per Share(₹)	149.41	150.34	301.49	(0.62%)	(50.44%)
8	Cost to Income Ratio	50.19%	59.72%	33.16%	(953 bps)	1703 bps

CAPITAL ADEQUACY (BASEL III)

(Rs in Crore)

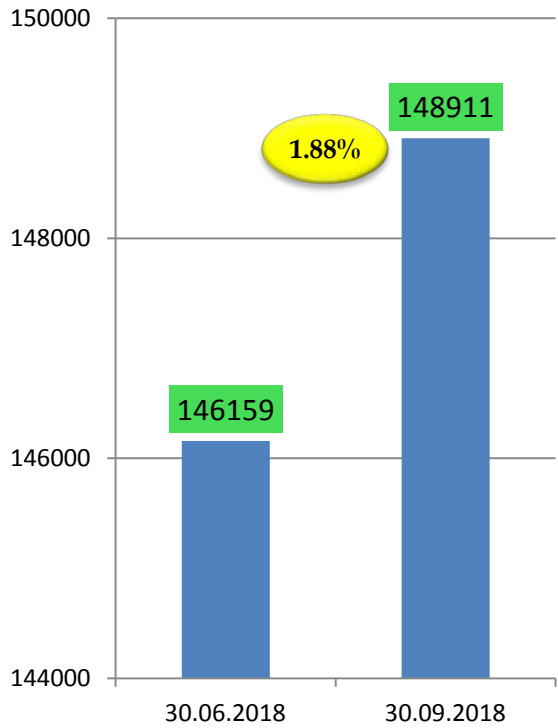
Sn	Particulars	Sep-18	Jun-18	Sep-17
1	CET - I	10082	10183	11066
2	Tier I	10299	10395	13346
3	Tier II	4241	4249	4709
4	Total (Tier I + Tier II)	14540	14644	18055
5	Risk-weighted Assets	140527	142785	170343
6	CET - I (%)	7.18%	7.13%	6.50%
7	Tier I (%)	7.33%	7.28%	7.84%
8	Tier II (%)	3.02%	2.97%	2.76%
9	Capital Adequacy Ratio (%)	10.35%	10.25%	10.60%



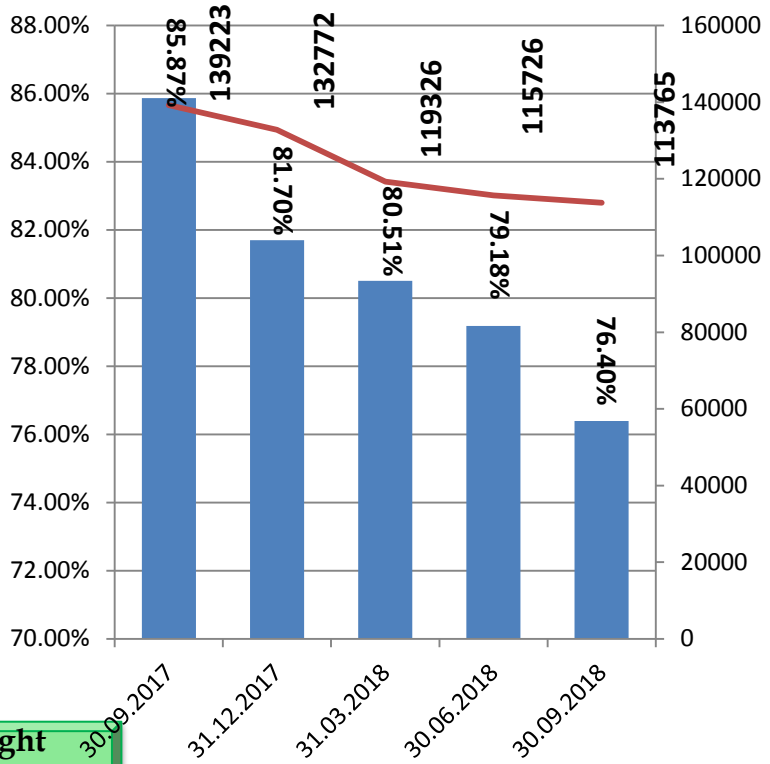
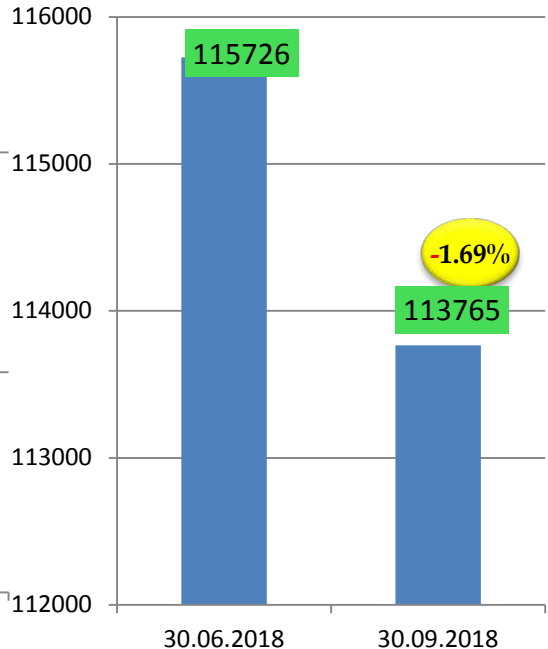
CAPITAL OPTIMIZATION

(RS in Crore)

Total Advances



RWA for Credit Risk



Risk Weight Factor = 79%

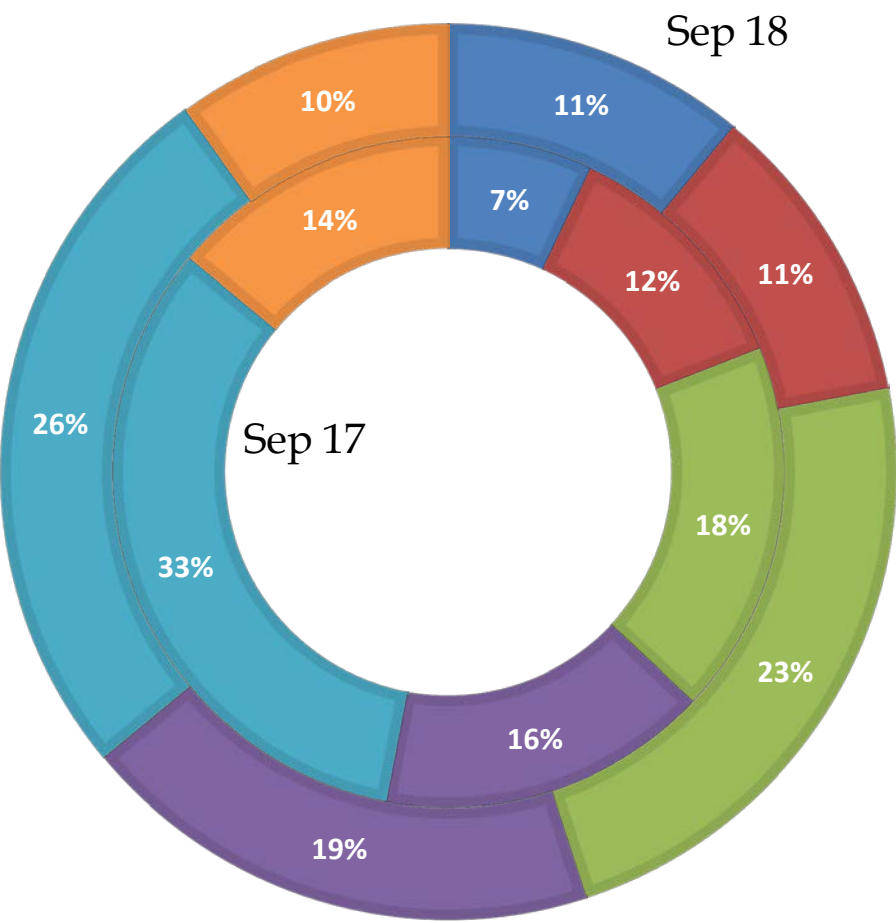
Risk Weight Factor = 76%

Risk Weight factor for Credit Risk i.e. RWA for Credit Risk Total Advances



EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹10 CR

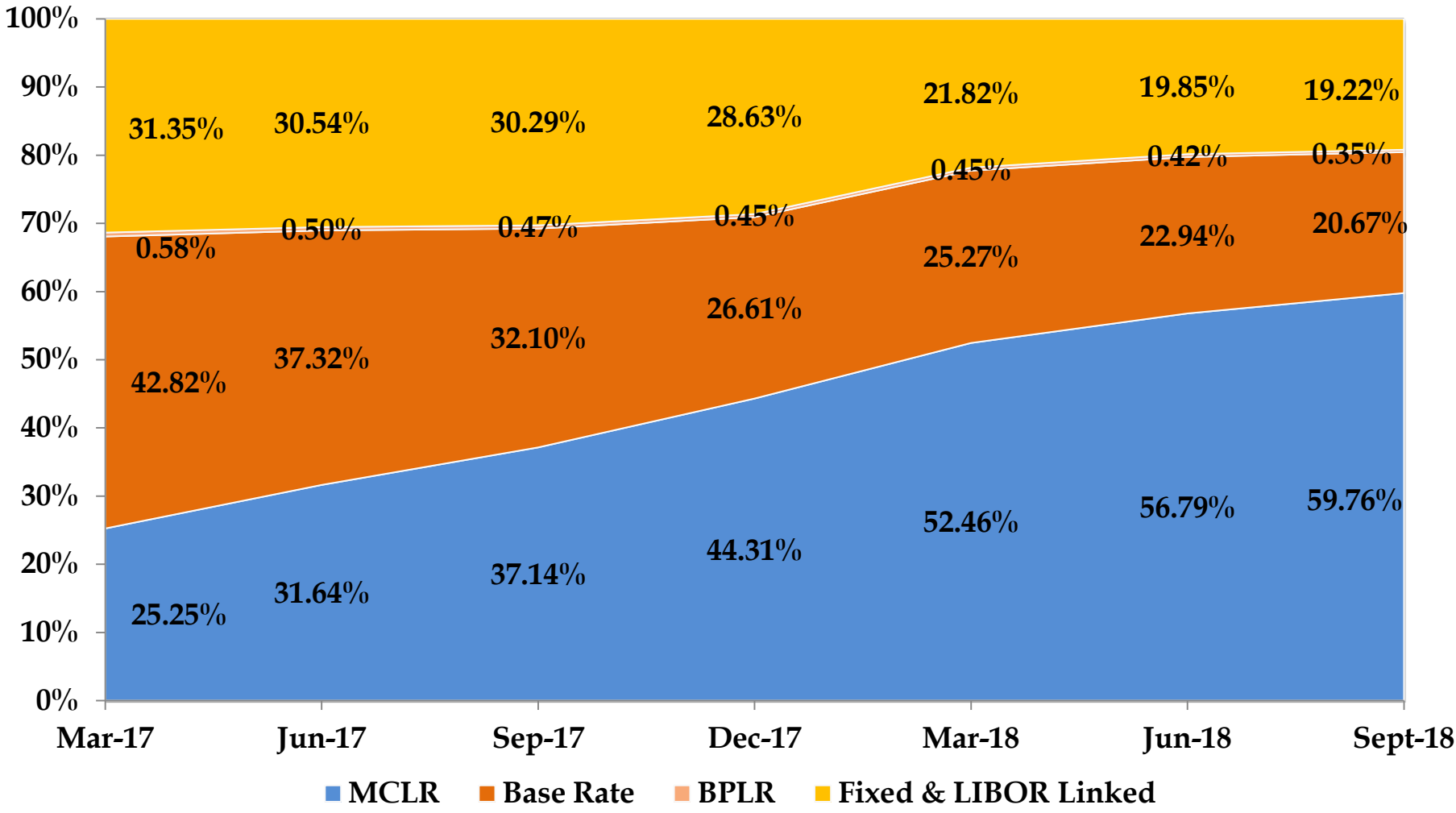
■ AAA ■ AA ■ A ■ BBB ■ BB & below ■ UNRATED



Rating	Sep-18	Sep-17
AAA	11%	7%
AA	11%	12%
A	23%	18%
BBB	19%	16%
BB & Below	26%	33%
Unrated	10%	14%
Total	100%	100%



ADVANCE MIX OF BENCHMARK RATE



Advances under MCLR increased to 59.76% from 37.14% (YoY).

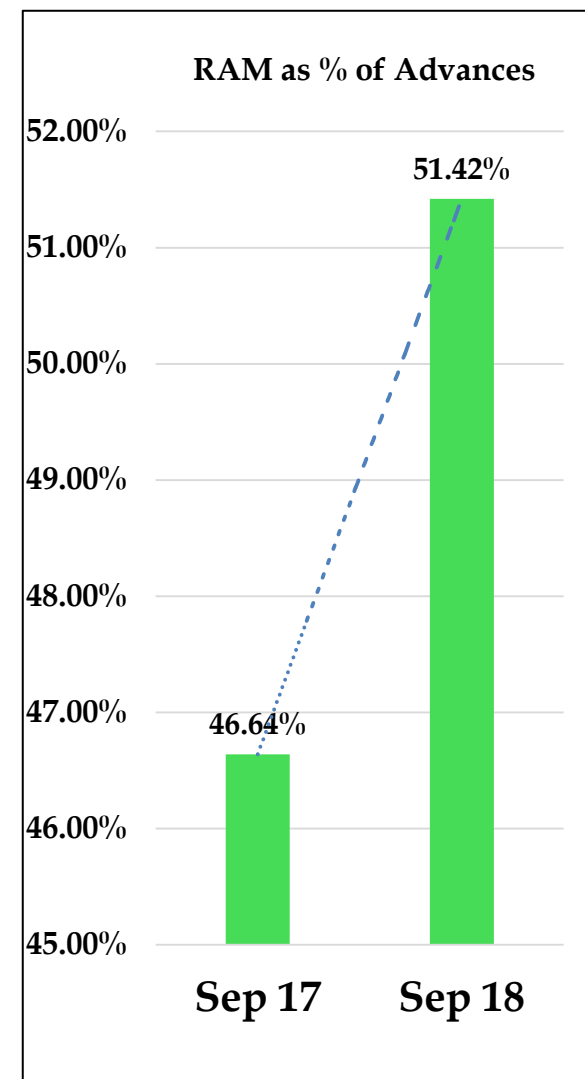


ओ.बी.सी.

COMPOSITION OF ADVANCES

Sector	Sep 18 Q2	Jun-18 Q1	Sep 17 Q2	Variation	
				Q2<>Q1	Y-o-Y
Retail	28012	26344	24635	6.33 %	13.71 %
Agriculture (excl RIDF)	19735	20322	21146	(2.89%)	(6.67%)
MSME (PS +NPS)	28818	27361	29834	5.33 %	(3.41 %)
Total RAM	76565	74027	75615	3.43 %	1.26 %
%age to Total Advances	51.42%	50.65%	46.64%		
Credit (Other than RAM & Staff Loan)	69987	69849	86516	0.20%	(19.11 %)
%age to Total Advances	47.00%	47.79%	53.36%		
Staff Loan	2359	2283	2194	3.33 %	7.52 %
Total Advances	148911	146159	162131	1.88%	(8.15%)

(Rs in Crore)



Retail credit as % of Advances (without IBPC) is 53.17%.

SECTOR-WISE ADVANCES

(Rs in Crore)

Industry Segment (₹ in Crore)	Amt. FB O/s Sep -18	%age to total Industry	%age to total Credit
Iron & Steel	8344	20.35%	5.60%
Textile	6741	16.44%	4.53%
Food Processing	5385	13.13%	3.62%
All Engg.	3311	8.08%	2.22%
Vehicles Vehicle Parts & Transport Equipments	1420	3.46%	0.95%
Constructions	1905	4.65%	1.28%
Other Metal & Metal Products	557	1.36%	0.37%
Chemical Dyes Paints etc.	1918	4.68%	1.29%
Paper & Paper Product	871	2.12%	0.58%
Other Industries	10546	25.72%	7.08%
Total Industry	40998	100.00%	27.53%
NBFC	15414		10.35%
Infrastructure	15044		10.10%
Commercial Real Estate	6686		4.49%
Food Credit	1159		0.78%
Others	69610		46.75%
Gross Advances	148911		100.00%



ओ.बी.सी.

EXPOSURE TO INFRASTRUCTURE

(Rs in Crore)

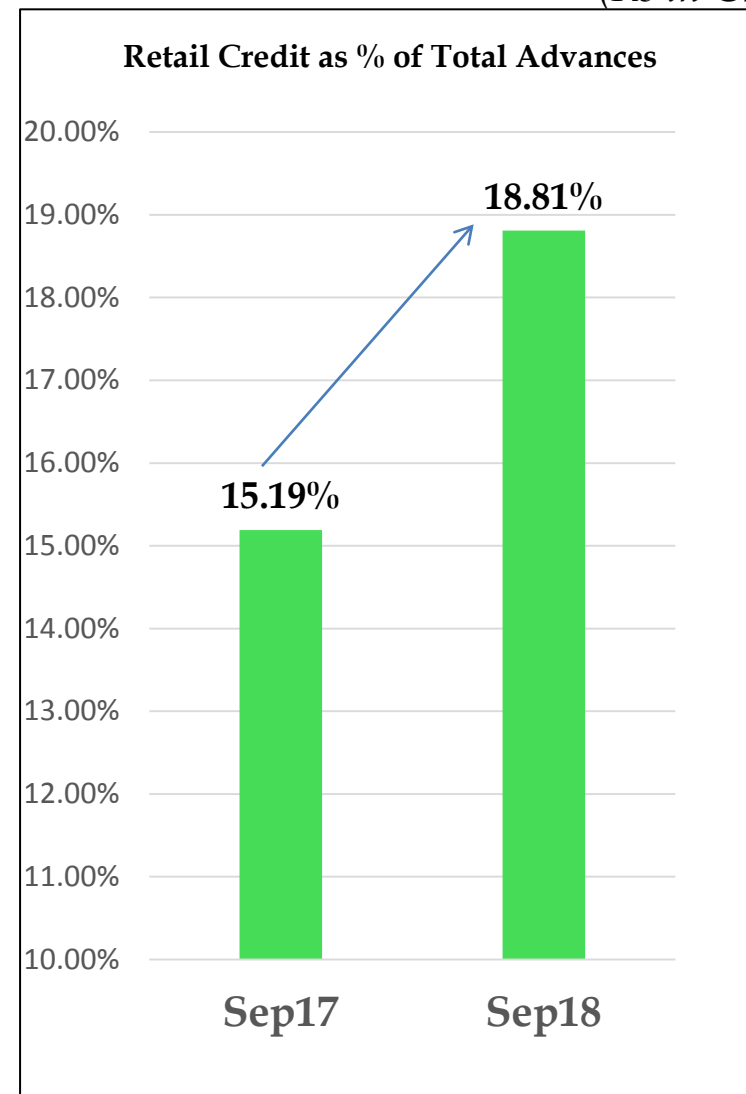
Segment	30.09.2018	30.09.2017	Y-o-Y
Total Infrastructure	24988	25093	(0.42%)
Out of which:			
- Power	10104	12018	(15.92%)
- Transport	9503	7985	19.01%
-Communication	2454	2756	(10.95%)

Break up of exposure to Power Sector

Particular	30.09.2018	% of total	% of Total Power
Central Govt.	667	2.66%	6.60%
State Govt.	2816	11.27%	27.87%
Private	6622	26.50%	65.53%
(Out of which Generation)	6200	24.81%	61.36%
Total	10104		100.00%

(Rs in Crore)

Scheme	Sep-18 Q2	Jun -18 Q1	Sep-17 Q2	Variation	
				Q2<>Q1	Y-o-Y
Total Retail Credit	28012	26344	24635	6.33%	13.71%
Total Advances	148911	146159	162131	1.88%	(8.15%)
% age to Total Advances	18.81%	18.02%	15.19%	79bps	362bps
Out of which -					
Housing Loan	17587	15039	15930	16.94%	10.40%
Vehicle Loan	1671	1656	1524	0.91%	9.65%
Personal Loan	1058	977	622	8.30%	70.10%
Mortgage Loan	3845	5490	2683	(29.96%)	43.31%
Other Loans	3851	3183	3876	21.00%	(0.64%)
Total Retail Credit	28012	26344	24635	6.33%	13.71%



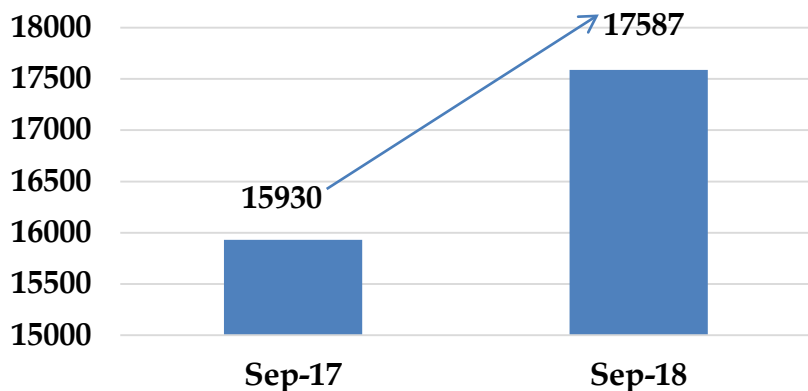


ओ.बी.सी.

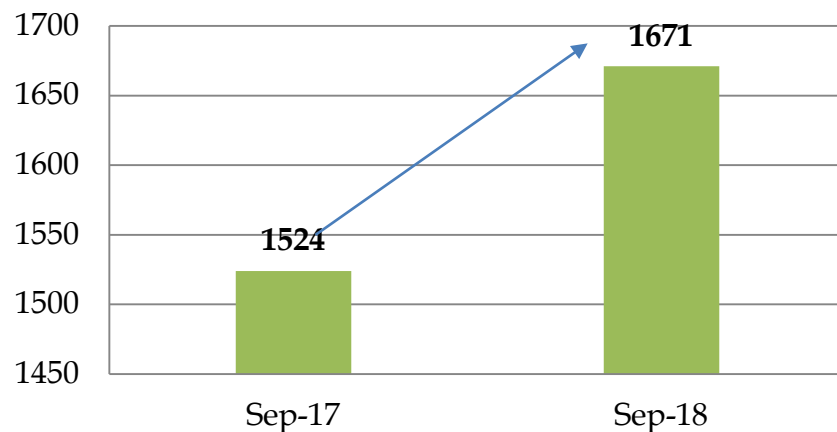
GROWTH IN RETAIL SEGMENT

(Rs in Crore)

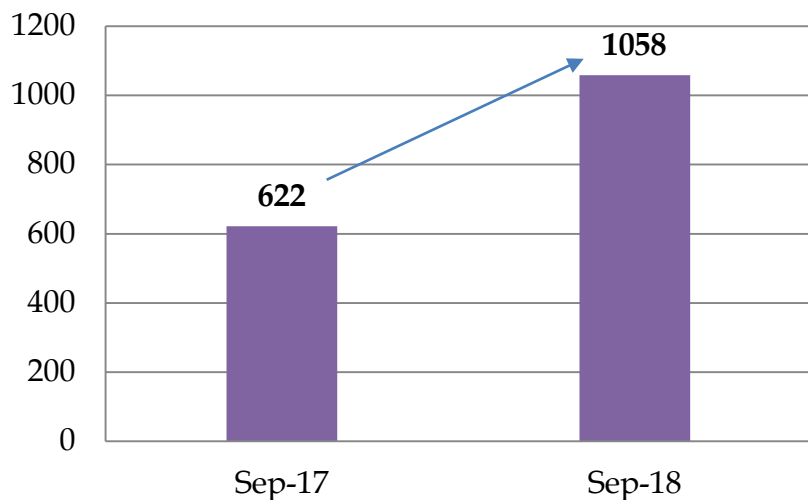
Housing Loan



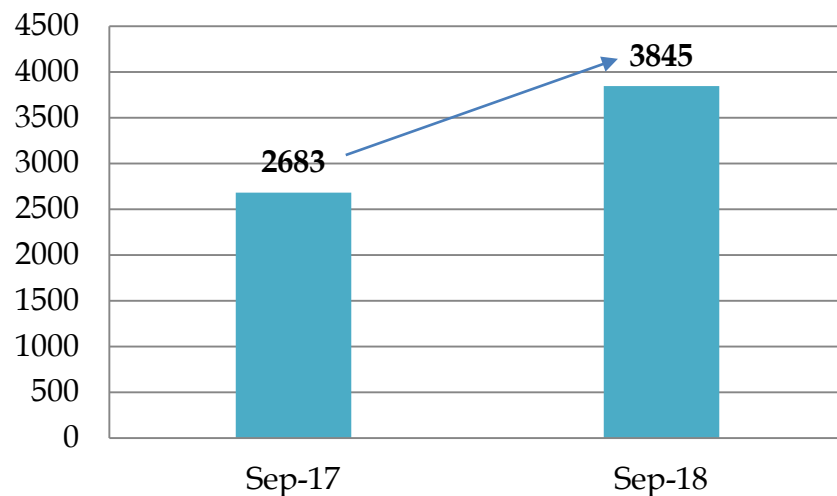
Vehicle Loan



Personal Loan

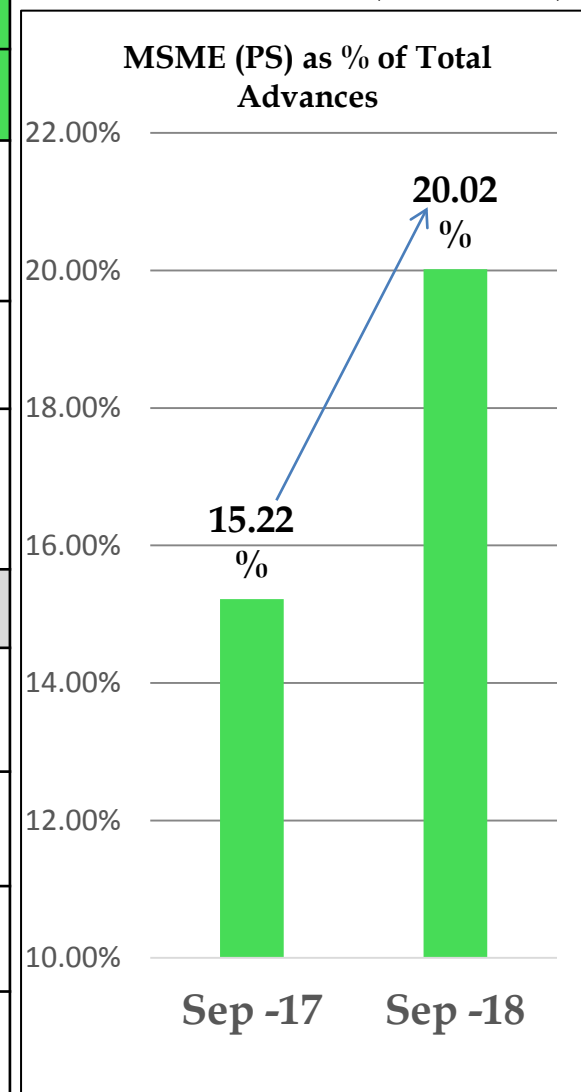


Oriental Mortgage Loan



(Rs in Crore)

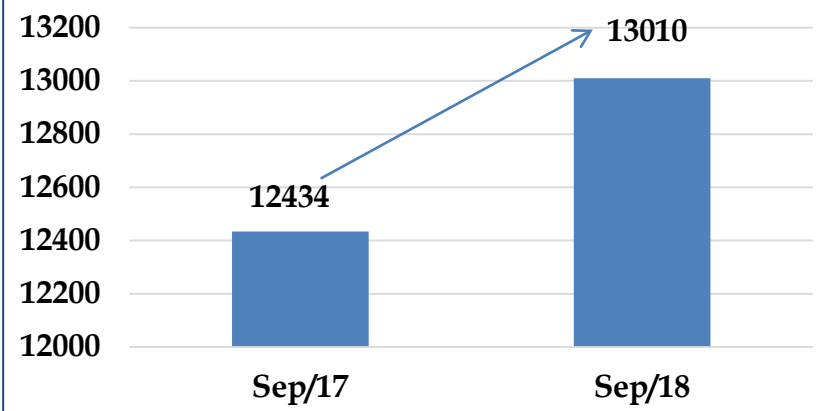
Scheme	Sep-18	Sep-17	Jun-18	Variation	
	Q2	Q2	Q1	Y-o-Y	Q1<>Q2
Total MSME (PS)	29813	24669	28276	20.85%	5.44%
Total Advances	148911	162131	146159	-8.15%	1.88%
% age to Total Advances	20.02%	15.22%	19.35%	480 bps	67 bps
Out of which -					
Micro	13010	12434	11680	4.63%	11.39%
Small	13526	9848	13344	37.34%	1.37%
Medium	3277	2387	3252	37.33%	0.79%
Out of Micro Ent SIDBI portion	995	514	915	93.66%	8.72%



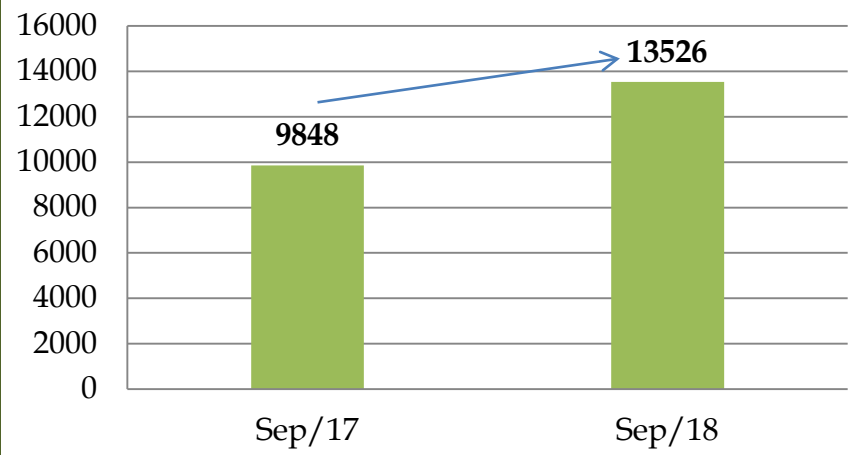
GROWTH IN MSME (PS) SEGMENT

(Rs in Crore)

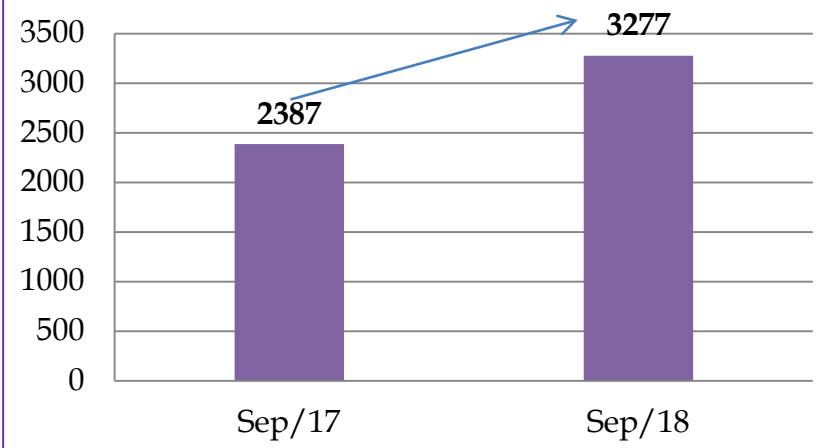
MICRO Enterprises



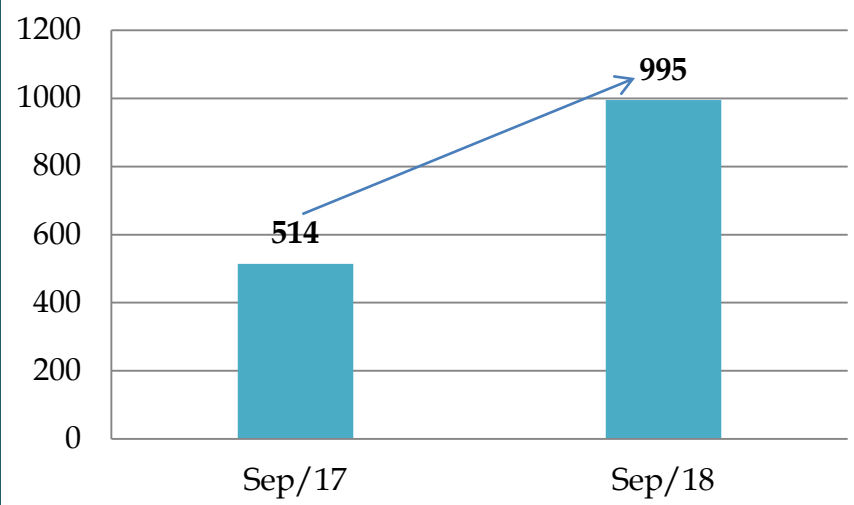
SMALL Enterprises



MEDIUM Enterprises



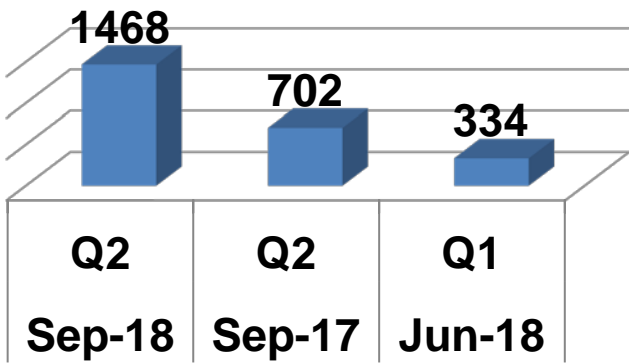
SIDBI



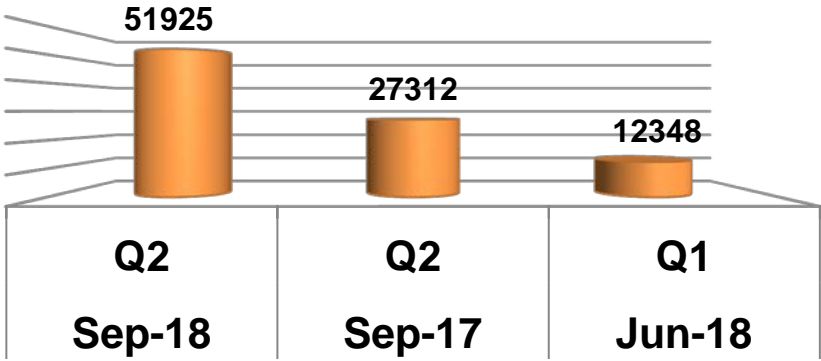
(Rs in Crore)

Scheme	Sep-18 H1		Sep-17 H1		Jun-18 Q1		Variation			
							Y-o-Y		Q1<>Q2	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Total MUDRA	51925	1468	27312	702	12348	334	90%	109%	321%	340%
Out of which -										
General	39729	1310	19758	627	9570	308	101%	109%	315%	326%
SC	3793	34	1537	14	949	7	147%	143%	300%	397%
ST	612	5	596	4	110	1	3%	23%	456%	263%
OBC	7791	119	5421	57	1719	21	44%	107%	353%	456%

Mudra Amount in Crore



Mudra Accounts (In No)



PRIORITY SECTOR ADVANCES

(Rs in Crore)

Sn	Parameters	Sep 18 Q2	Jun-18 Q1	Sep 17 Q2	Variation %	
					Q2<>Q1	Y-o-Y
1	Priority Sector	61351	60603	56985	1.23	7.66
	PSLC	5000	5000	1184	NA	NA
	Total Priority sector	66351	65603	58169	1.14	14.07
	% of ANBC	39.54%	38.55%	37.91%	N.A.	N.A.
2	Agriculture	22619	23543	24565	-3.92	-7.92
	PSLC-Agriculture	5000	5000	1184	0	3816
	Total agriculture	27619	28543	25749	-3.24	7.26
	% of ANBC	16.46%	16.77%	16.78%	N.A.	N.A.
3	Small & Marginal Farmer	10074	9875	10397	2.02	-3.11
	PSLC-Small & Marginal Farmer	2700	2700	300	N.A.	N.A.
	Total Small & Marginal Farmer	12774	12575	10697	1.58	19.42
	% of ANBC	7.61%	7.39%	6.97%	N.A.	N.A.
4	Weaker Section	17280	17047	15466	1.37	11.73
	% of ANBC	10.30%	10.02%	10.08%	N.A.	N.A.
5	Micro Enterprises	13010	11680	12434	11.39	4.63
	% of ANBC	7.75%	6.86%	8.10%	N.A.	N.A.

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



RESTRUCTURED ASSET ANALYSIS

(Rs in Crore)

S.No	Particulars	Sep-18	Jun-18	Mar-18
1	Standard Restructured Portfolio	358	595	753
2	Quantum of Standard Restructured Assets where repayment has not commenced	139	134	233
3	Quantum of SMA-II in Restructured Accounts	55	58	124
4	NPA in Restructured Portfolio	6975	7616	8837



ओ.बी.सी.

CASES UNDER SDR, S4A, AND 5/25

(Rs in Crore)

Standard Accounts (Under SDR, S4A and 5/25)

Standard Accounts (Under SDR, S4A and 5/25)								
Particulars	30.09.2018				30.06.2018		31.03.2018	
	No. of accounts	Amt.	Out of which restructured		No. of accounts	Amt.	No. of accounts	Amt.
			No. of accounts	Amt.				
SDR	Nil							
S4A	3	227	0	0	4	255	5	287
5/25	8	950	1	66	8	957	8	958

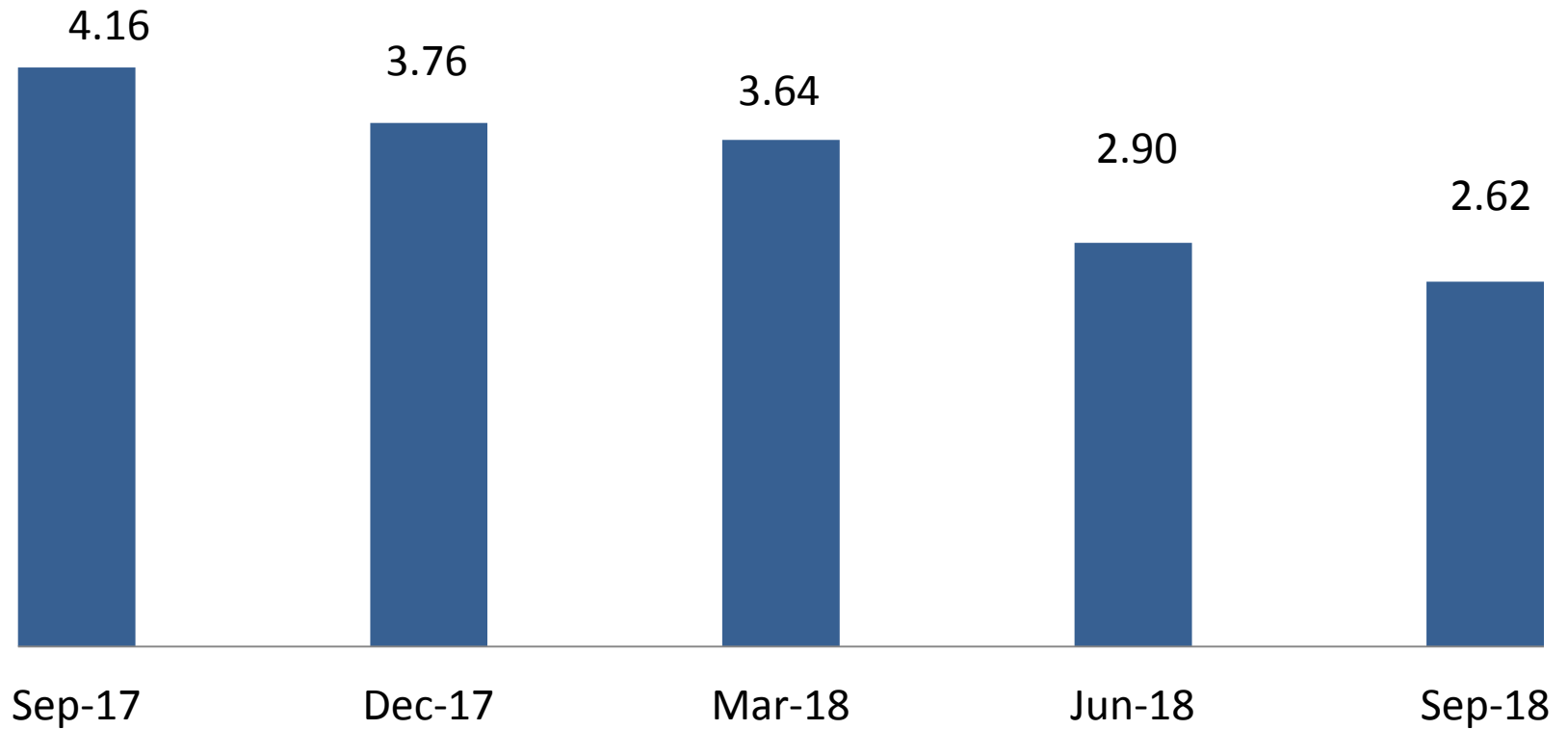
TREASURY OPERATIONS

(Rs in Crore)

Category	30-09-2018				30-09-2017			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	37014	22483	25	59522	33372	23236	5	56614
NSLR	3840	12945	99	16883	309	9110	1	9420
TOTAL	40854	35428	124	76405	33681	32346	6	66034
% to Total Portfolio	53.47%	46.37%	0.16%	100.00%	51.01%	48.98%	0.01%	100.00%

Modified Duration			
Particular	30-09-2018	30.06.2018	30-09-2017
TOTAL (AFS)	2.62	2.90	4.16
TOTAL PORTFOLIO	4.14	4.38	4.97

MODIFIED DURATION (AFS)



NON-PERFORMING ASSETS

(Rs in Crore)

Sn	Parameters	Sep-18	Jun-18	Sep-17	Variation	
					Q2<>Q1	Y-o-Y
1	Gross NPA	25673	26141	26432	(1.79%)	(2.87%)
2	Gross NPA as a % of Gross Advances	17.24%	17.89%	16.30%	(65 bps)	94 bps
3	Net NPA	13795	14262	14128	(3.27%)	(2.36%)
4	Net NPA as a % of Net Advances	10.07%	10.63%	9.44%	(56 bps)	63 bps
5	Provision Coverage Ratio	65.31%	64.59%	59.75%	72 bps	556 bps

NPA MOVEMENT

(Rs in Crore)

Sn	Particular	Sep 18 Q2	Jun 18 Q1	Sep-17 Q2
1	Opening Gross NPAs	26141	26134	24409
2	Recovery in Ledger Balance	1017	1312	537
3	Up gradation	112	314	76
4	Write Off	790	1198	447
5	Total Reduction (2+3+4)	1918	2824	1060
6	Fresh Addition	1451	2831	3082
7	Closing Gross NPAs	25673	26141	26432
8	Provision	11878	11879	12304
9	Closing Net NPAs	13795	14262	14128
10-a	Cash Recovery in Bad Debt Written-off	320	80	56
10-b	Cash Recovery in Recorded Interest	42	307	18
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	362	387	75
11	Total Recovery including upgradation (2+3+10c)	1491	2013	688

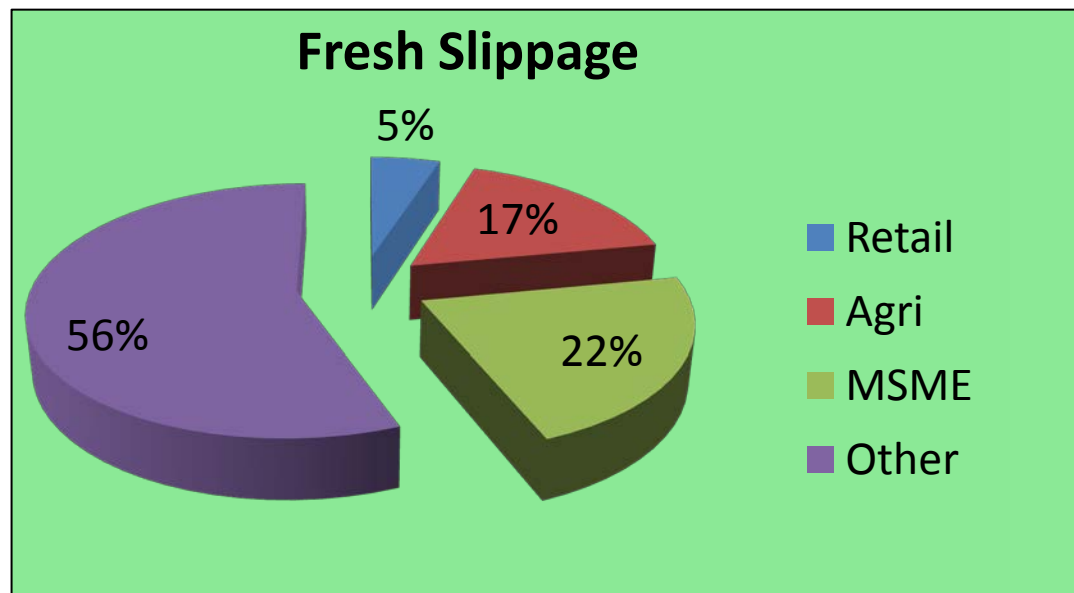


ओ.बी.सी.

FRESH SLIPPAGES

(Rs in Crore)

Sector Wise	Sep-18 Q2	% of Total Slippages
Retail	73	5.03%
Agri	245	16.88%
MSME	324	22.33%
Others	809	55.75%
Total	1451	100%

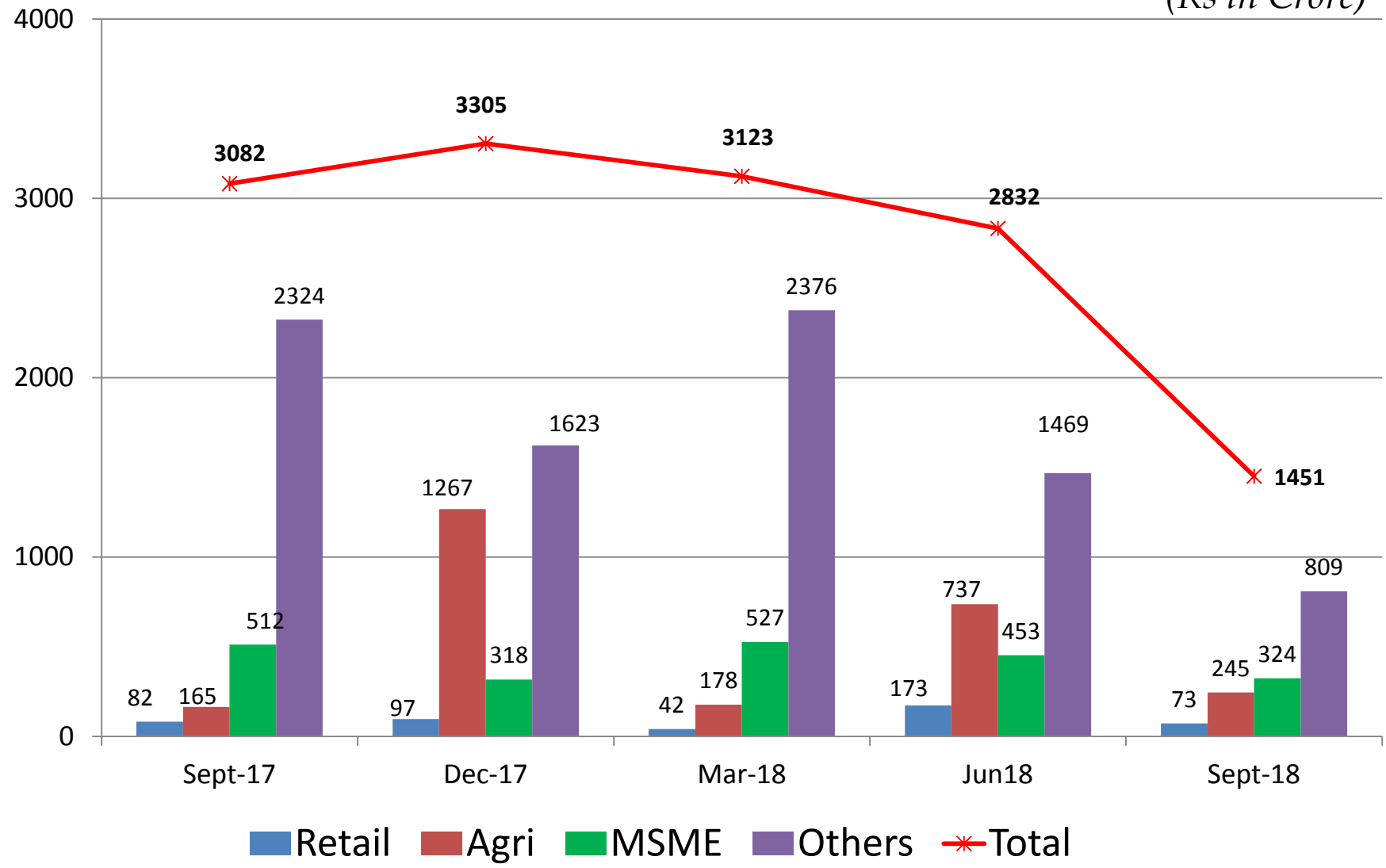


Fresh Slippages in Major Industries

(₹ in Crore)

Agri-Ancillary		Trading		Iron & Steel		Real Estate		Engineering		Textile	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
9	175	27	209	4	146	1	105	6	96	8	62

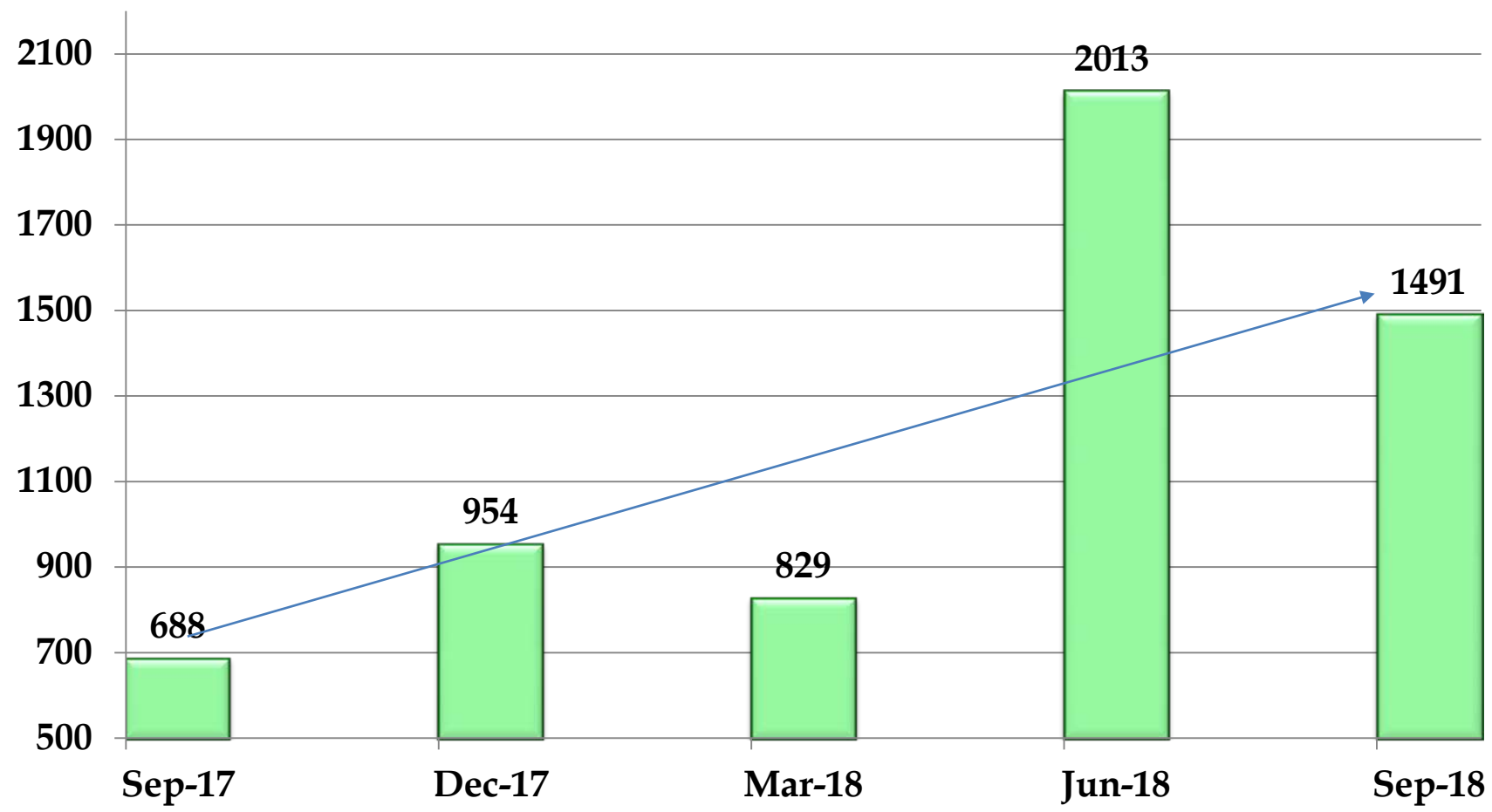
(Rs in Crore)





RECOVERY AND UPGRADATION INCLUDING CIRP

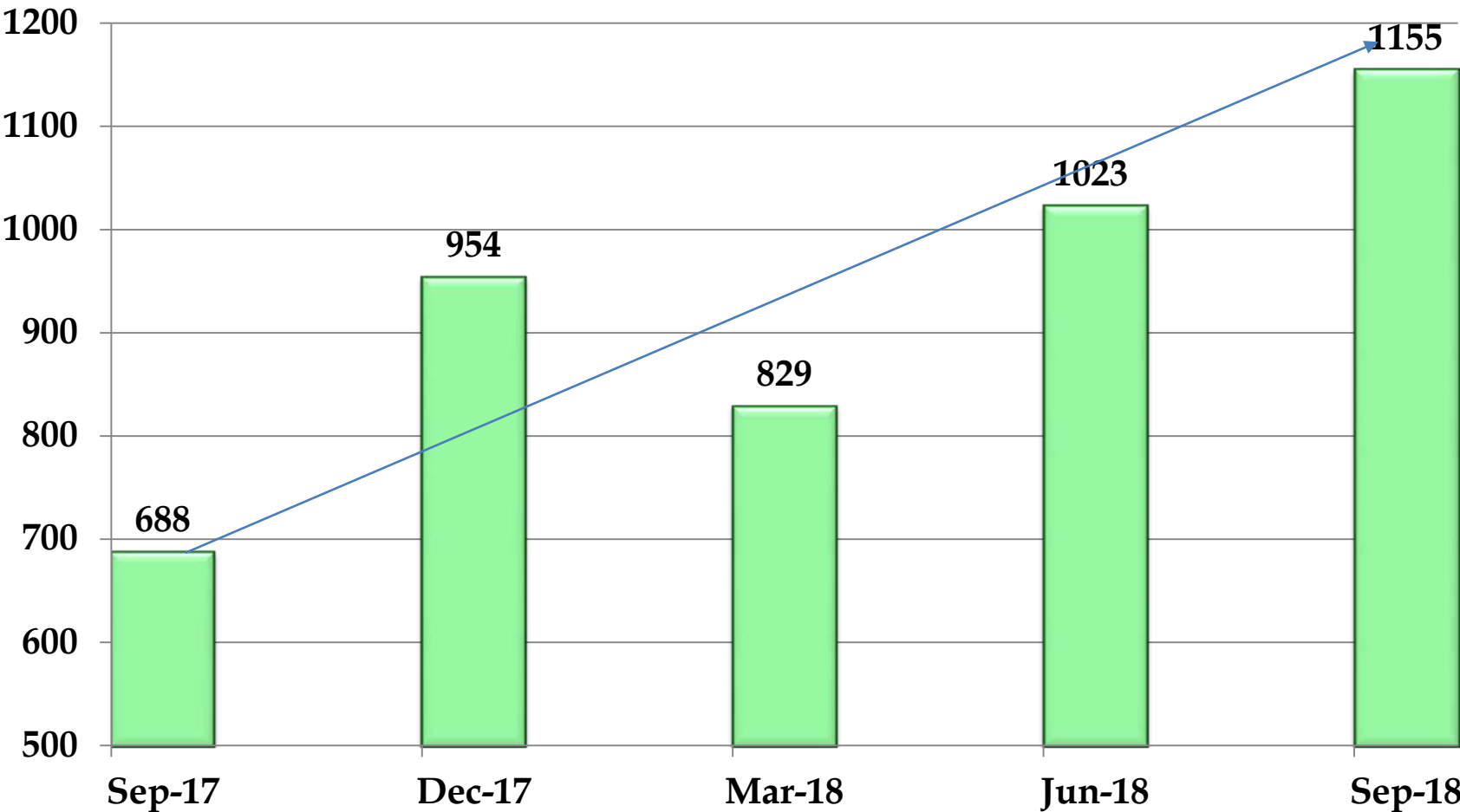
(Rs in Crore)





RECOVERY AND UPGRADATION (EXCLUDING CIRP)

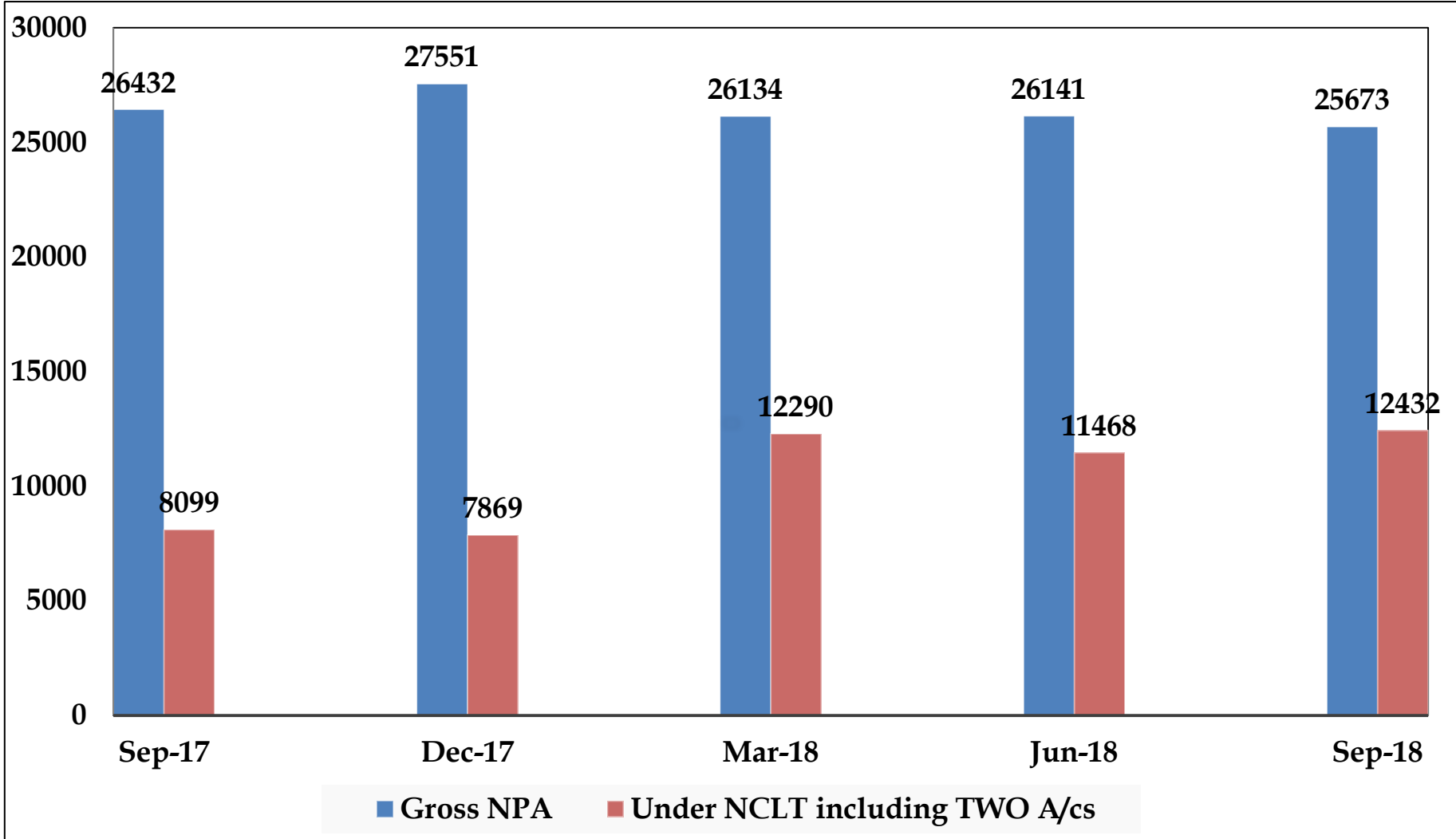
(Rs in Crore)





QUANTUM OF NPA REFERRED TO NCLT

(Rs in Crore)



PROVISIONS IN NCLT CASES

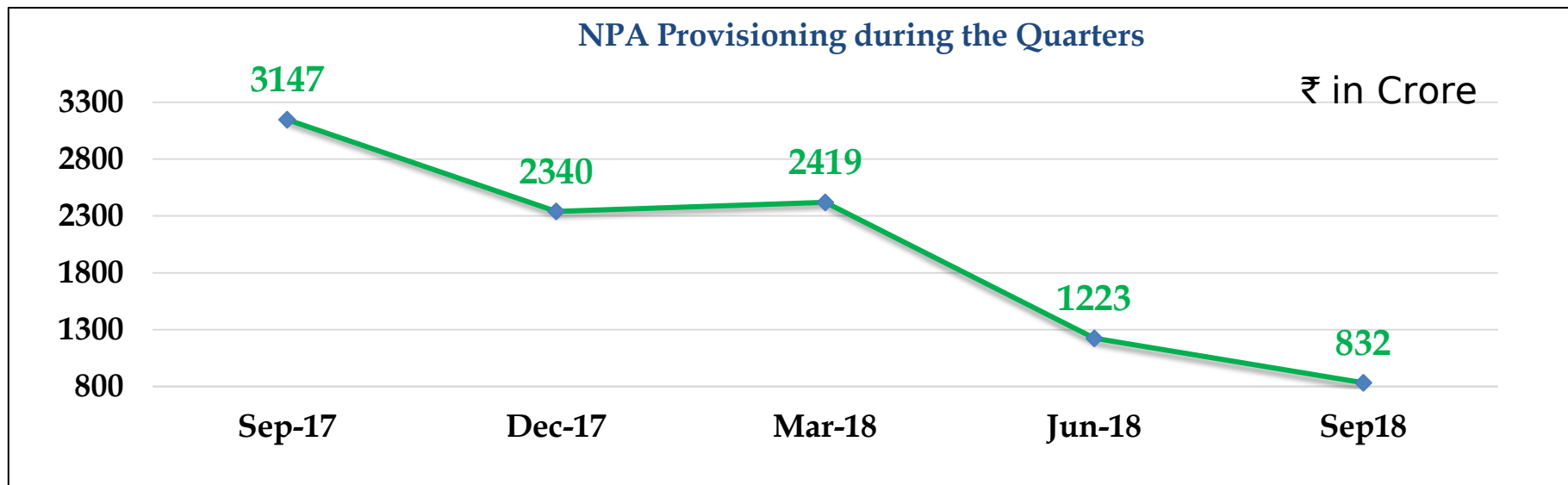
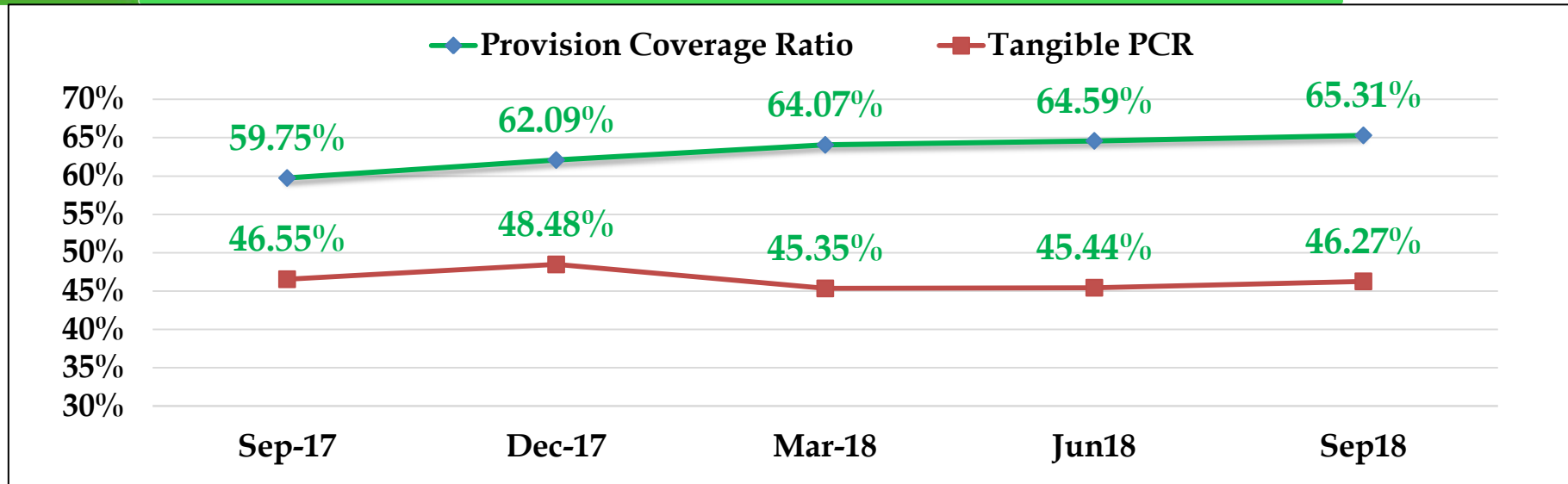
(Rs in Crore)

Parameters	RBI 1 st List	RBI 2 nd List	Total	Cases filed by other Banks/ Others	Cases filed by our Bank	Grand Total
Number of accounts referred under IBC	9	16	25	60	39	124
No of Cases where Resolution Plan has been approved	3	1	4	1	-	5
Number of accounts referred under IBC as on 30 th Sep 2018	6	15	21	59	39	119
Outstanding as on 30 th Sep 2018	3364	2538	5902	3432	3099	12432
Provision made till 30 th Sep 2018	2498	1781	4278	2610	2439	9327
Provision Coverage as on 30th Sep , 2018 in these account	74.25%	70.17%	72.49%	76.06%	78.70%	75.02%



ओ.बी.सी.

PROVISION COVERAGE



COMPOSITION OF NPA

(Rs in Crore)

Sector/ Industries	As on 30.09.2018				As on 30.06.2018				As on 30.09.2017			
	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	28012	482	1.72%	1.88%	26344	545	2.07%	2.08%	24635	548	2.22%	2.07%
Agriculture (Excl. RIDF)	19735	3090	15.66%	12.04%	20322	3278	16.13%	12.54%	21146	2180	10.31%	8.25%
MSME (Excl. SIDBI Investments)	28818	3490	12.11%	13.59%	27361	3340	12.21%	12.78%	29834	3847	12.89%	14.55%
Total RAM	76565	7062	9.22%	27.51%	74027	7163	9.68%	27.40%	75615	6575	8.70%	24.88%
Others	72346	18611	25.72%	72.49%	72132	18978	26.31%	72.60%	86516	19857	22.95%	75.12%
Total Advances	148911	25673	17.24%	100 %	146159	26141	17.89%	100 %	162131	26432	16.30%	100 %

OTHER SECTORAL NPA

(Rs in Crore)

Sector/ Industries	As on 30.09.2018					As on 30.06.2018				As on 30.09.2017			
	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	15044	4673	31.06%	18.20%	45.97%	14327	4749	33.15%	18.17%	15941	3145	19.73%	12.88%
out of which Infra- power	6729	2925	43.46%	11.39%	36.90%	6320	2604	41.20%	9.96%	6939	1398	20.15%	5.73%
Textile	6741	1355	20.11%	5.28%	79.27%	7047	1475	20.93%	5.64%	7510	2058	27.41%	8.43%
Iron and Steel	8344	5649	67.70%	22.00%	69.17%	8518	5897	69.24%	22.56%	10671	7606	71.27%	31.16%
NBFC	15414	19	0.12%	0.07%	100.00%	14177	16	0.11%	0.06%	13709	16	0.12%	0.07%

PMJDY

1	Number of Accounts opened since 16.08.14	44.18 Lakh
2	Number of RuPay cards issued	38.60 Lakh
3	Deposits in Accounts	335850 Lakh

PMMY

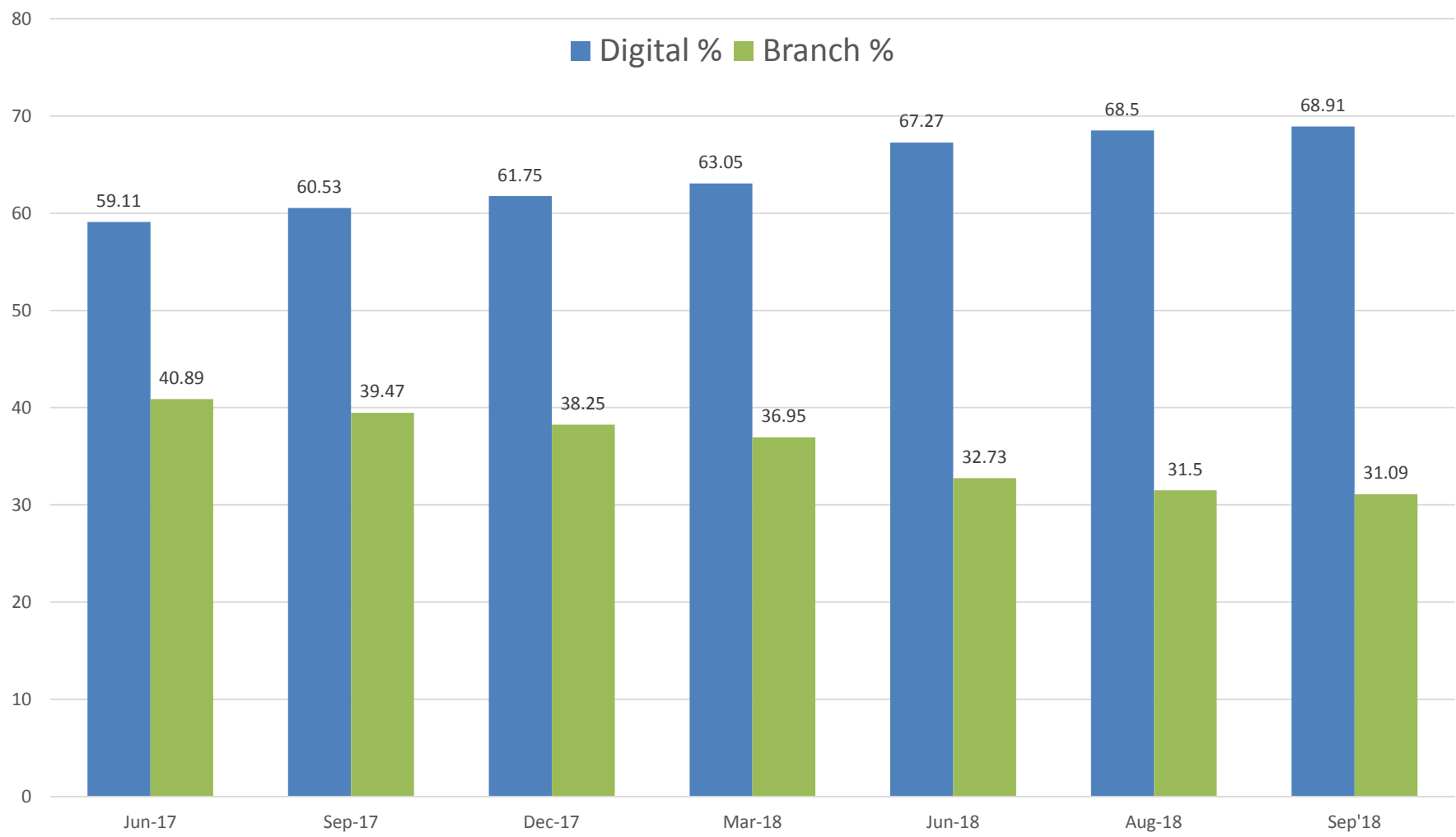
	Category	No. of Account	Disbursement (Amount in Rs Crore)
1	Shishu (< ₹50000)	18482	53.76
2	Kishore (Above ₹50k-5lakh)	23339	556.41
3	Tarun (Above ₹5lakh-10lakh)	10104	857.59
4	Grand Total	51925	1467.76

PMSBY & PMJJBY

Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	23.23	10.52	33.75
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.69	2.02	6.71
Total	27.92	12.54	40.46



DIGITAL VS BRANCH TRANSACTIONS

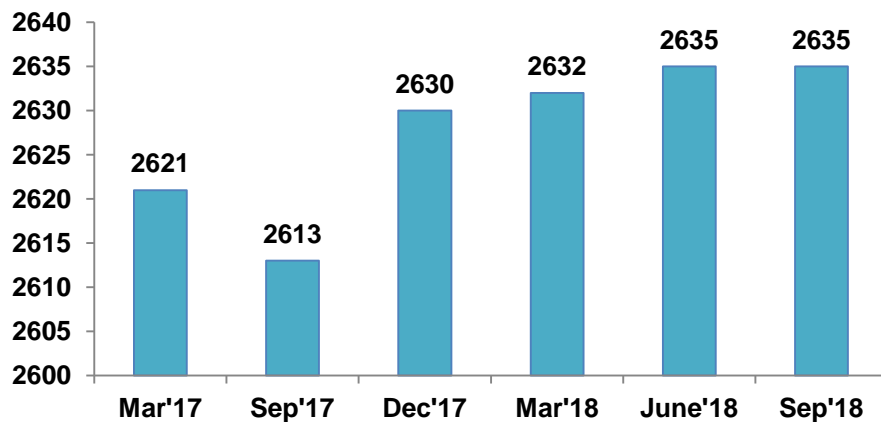




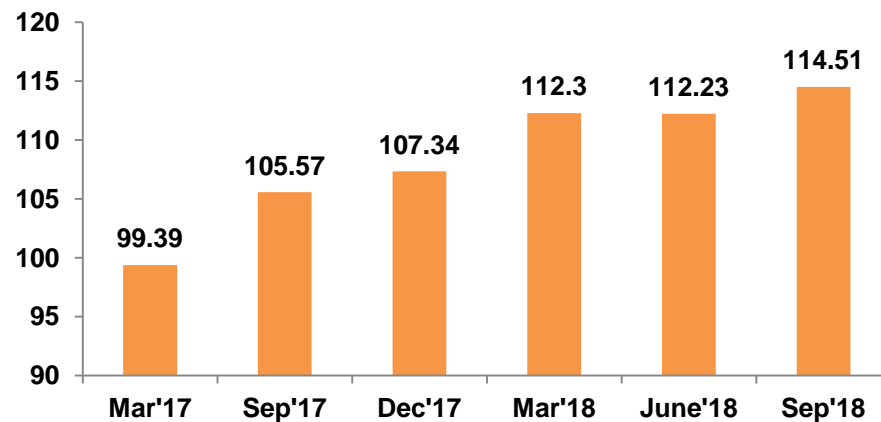
ओ.बी.सी.

ALTERNATE DELIVERY CHANNELS

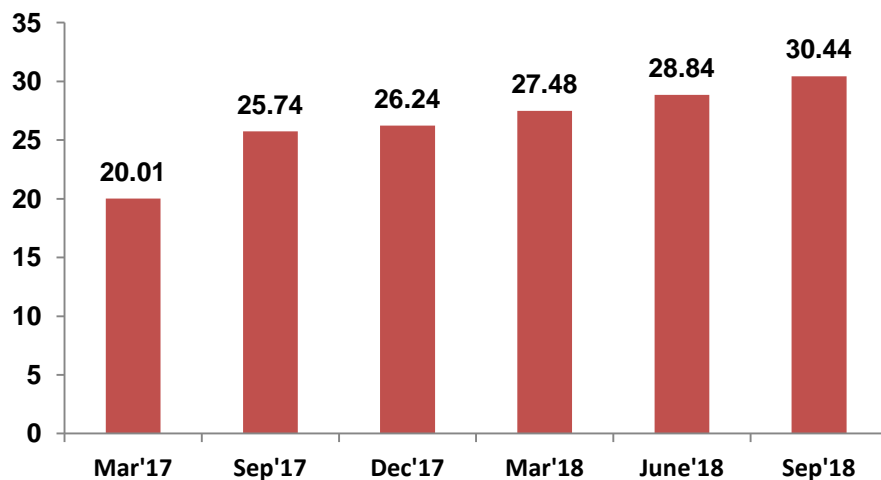
ATM No.



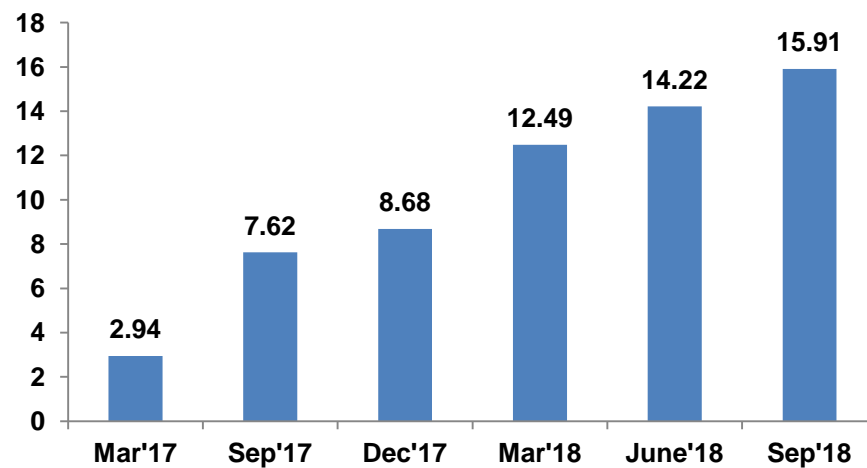
ATM Cardbase (lakh)



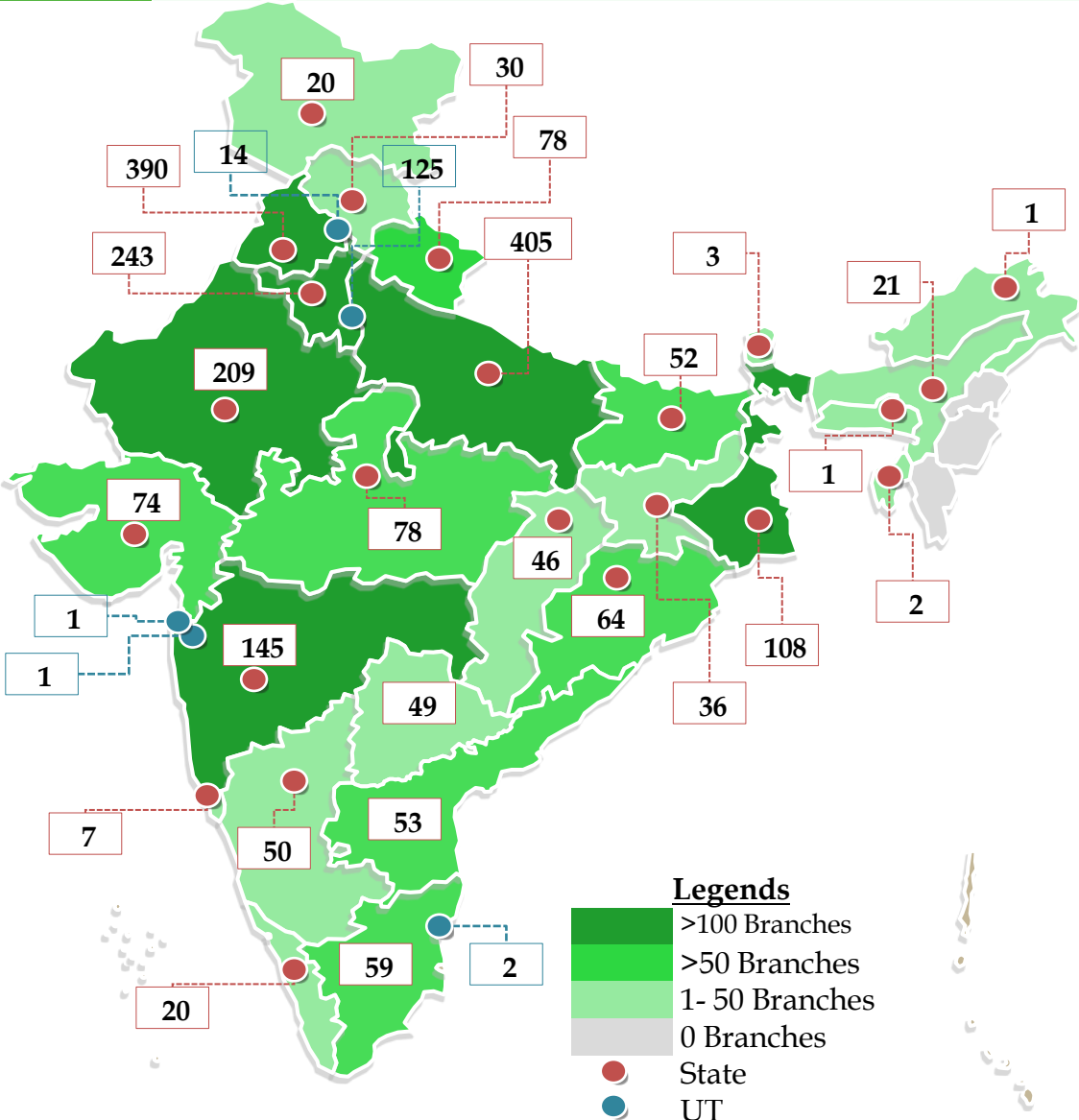
I Banking Customers (lakh)



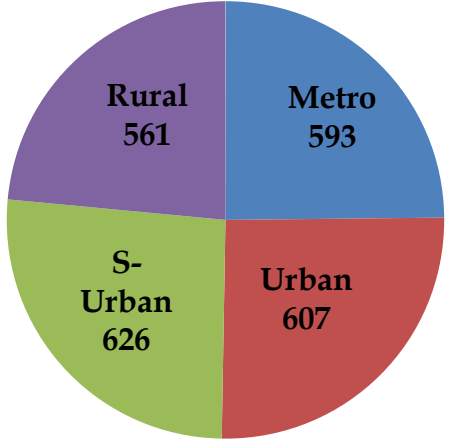
Mbank Customer Base (lakh)



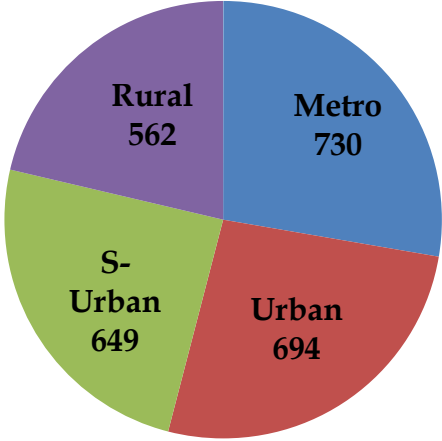
DELIVERY CHANNELS



No. of Branches



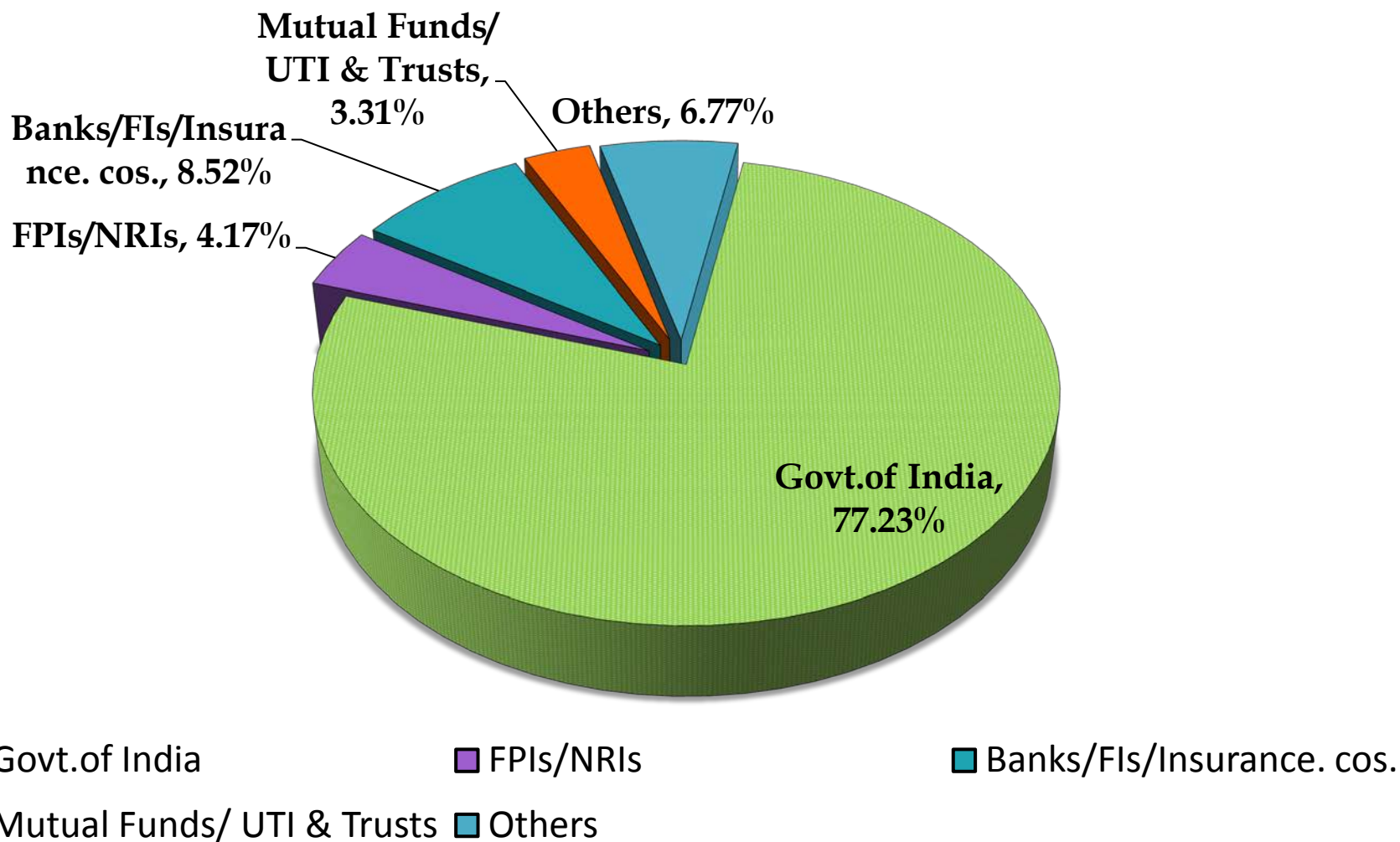
No. of ATMs





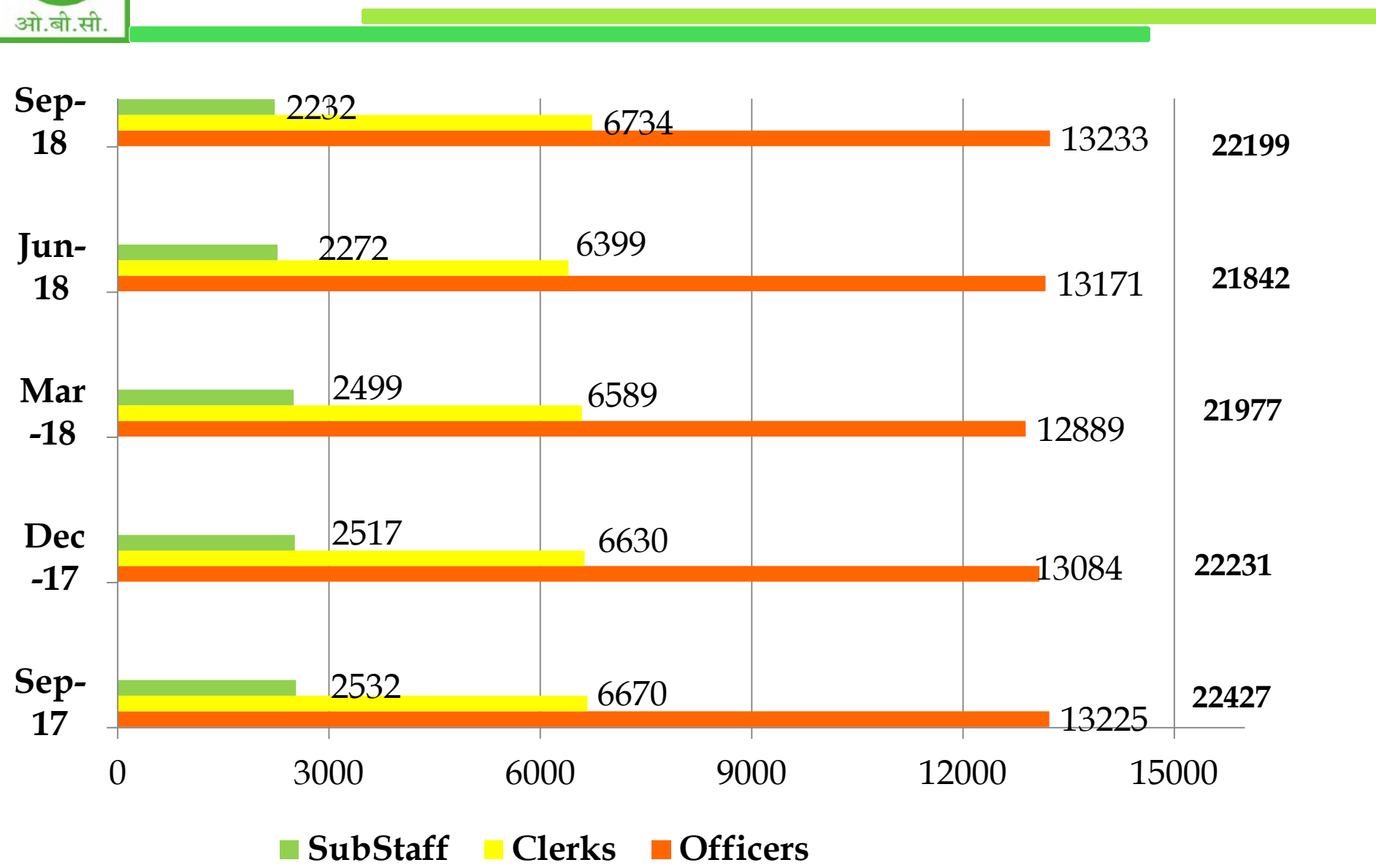
ओ.बी.सी.

SHAREHOLDING PATTERN





HUMAN RESOURCES



- On-Boarding to SIDBI Platform for Sanction of Loans to MSMEs in 59 Minutes.
- Launch of online investment facility in Mutual Funds through OBC MPAY under tie-up with FISDOM to increase Fee Based Income.
- Bank has created Spoke and Hub model for processing of Forex transactions through 7 centres for better compliance
- Launch of “Oriental Bank Rewardz” to incentivize the customers for using Digital Channels
- Launch of Lead Management System to capture loan applications through bank website and Mobile application.
- Digital Processing of MUDRA Loans under “Rule Based Lending”.
- Launch of Scheme “Oriental Swablamban Indhan Vahan Scheme” for financing SC/ST entrepreneurs under Stand-Up India Scheme.
- As a capacity building exercise, Bank has developed E-Learning Management System for its employees.

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