ओरियन्टल बैंक ऑफ़ कॉमर्स
(भारत सरकार का उपक्रम)
प्रधान कार्यालय : प्लॉट सं. 5, इंस्टीट्यूशनल एरिया,
सैक्टर-32, गुरूग्राम-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/2019 22.10.2019

Scrip Code: ORIENTBANK	Scrip Code: 500315
The Executive Director, **National Stock Exchange of India Ltd.,** Exchange Plaza, 5th 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 30.09.2019

Please find enclosed the Presentation on the Financial Results of the Bank for the quarter ended 30.09.2019. 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



ORIENTAL GST EXPRESS LOAN

Financial Results

Q2 FY 2019-20

KEY HIGHLIGHTS

₹ in Crores

	Q2- FY 20	Variance (Y-o-Y)	Variance (Q-o-Q)
Operating Profit	1,176	20.99%	14.73%
Net Profit	126	23.53%	11.50%
Total Income	5,702	14.80%	1.20%
Other Income	824	20.64%	15.08%
Net Interest Income	1,456	14.74%	6.20%
Other Income/Total Income	14.46%	70 bps	177 bps
NIM	2.62%	6 bps	21 bps
CET 1	11.05%	387 bps	24 bps
CRAR	14.03%	368bps	26 bps

KEY HIGHLIGHTS

₹ in Crores

	Q2- FY 20	Variance (Y-o-Y)	Variance (Q-o-Q)
Cost to Income Ratio	48.42%	177 bps ↓	246 bps ↓
Yield on Total Advances	8.53%	55 bps ↑	18 bps ↑
Gross NPA	20,582	19.83% ↓	3.68% ↓
Gross NPA %	12.53%	471 bps ↓	3 bps ↓
Net NPA	9,075	34.22% ↓	2.87% ↓
Net NPA %	5.94%	413 bps ↓	3 bps ↑
PCR	77.13%	1182 bps ↑	81 bps ↑

OTHER HIGHLIGHTS

₹ in Crores

	Q2- FY 20	Q1- FY 20	Variance (Q-o-Q)
CASA	68,046	66,754	1.94% ↑
CASA %	30.22%	28.73%	149 bps ↑
Bulk Deposits %	6.72%	10.12%	340bps ↓
Cost of Deposit	5.82%	5.89%	7 bps ↓
ROA (Annualised)	0.19 %	0.16%	3bps ↑
MSME	32,904	30,849	6.66% ↑
Book Value per Share (including DTA)	128.63	127.62	0.79% ↑

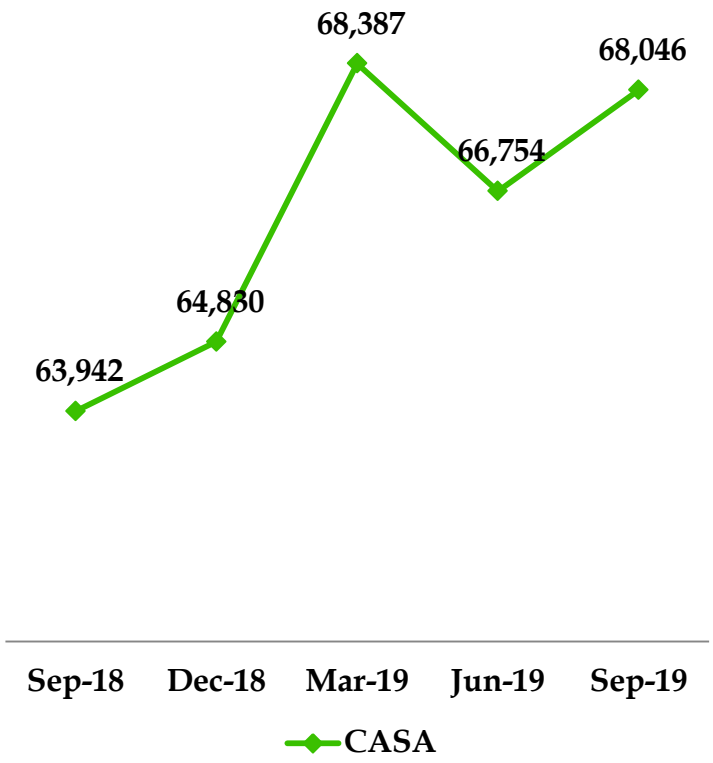
HALF YEARLY PERFORMANCE

₹ in Crores

	H1- FY 20	H1- FY 19	Variance (H1-o-H1)
Operating Profit	2,201	1,697	29.70%
Net Profit	239	(291)	+ve
Net Interest Income	2,827	2,607	8.44%
Other Income	1,540	1,144	34.62%
Other Income/ Total Income	13.58%	11.80%	178bps
Cost to Income Ratio	49.59%	54.76%	517bps
Fresh Slippages	2,801	4,281	34.57%

BUSINESS MIX

₹ in Crores



Parameters	Sep 19 Q2	Jun 19 Q2	Sep 18 Q1	Q2<>Q1	Y-o-Y
Total Business	**3,89,409**	**4,02,495**	**3,55,352**	**(3.25%)**	**9.58%**
Advances	**1,64,207**	**1,70,121**	**1,48,911**	**(3.48%)**	**10.27%**
Deposits	**2,25,202**	**2,32,374**	**2,06,441**	**(3.09%)**	**9.09%**
Current	14,211	13,230	12,692	7.41%	11.97%
Savings	53,835	53,524	51,250	0.58%	5.04%
CASA	**68,046**	**66,754**	**63,942**	**1.94%**	**6.42%**
CASA % to Total Deposits	30.22%	28.73%	30.97%		

TOTAL INCOME

₹ in Crores

Sn	Parameters	Sep 19 Q2	Jun 19 Q1	Sep 18 Q2	Variation		Sep 19 H1	Sep 18 H1	Variation
					Q2<>Q1	Y-o-Y			Y-o-Y
1	Interest on Advances/Bills	3,428	3,379	2,882	1.45%	18.95%	6,807	5,815	17.06%
2	Interest on Investments	1,380	1,456	1,326	(5.22%)	4.07%	2,836	2,581	9.88%
3	Other Interest Income	70	84	76	(16.67%)	(7.89%)	154	157	(1.91%)
4	**Total Interest Income (1+2+3)**	**4,878**	**4,919**	**4,284**	**(0.83%)**	**13.87%**	**9,797**	**8,553**	**14.54%**
5	Commission Exc. & Brokerage	299	281	278	6.41%	7.55%	580	533	8.82%
6	Treasury Profits	377	179	52			556	108	
7	Profit on Exchange Transactions	23	28	23	(17.86%)	0.00%	51	40	27.50%
8	Recovery in TWO A/cs	115	175	320	(34.29%)	(64.06%)	290	401	(27.68%)
9	Other Income	11	53	10	(79.25%)	10.00%	63	62	1.61%
10	**Non Interest Income (5+6+7+8+9)**	**824**	**716**	**683**	**15.08%**	**20.64%**	**1,540**	**1,144**	**34.62%**
11	**Total Income (4+10)**	**5,702**	**5,635**	**4,967**	**1.19%**	**14.80%**	**11,337**	**9,697**	**16.91%**

TOTAL EXPENDITURE

₹ in Crores

Sn	Parameters	Sep 19 Q2	Jun 19 Q1	Sep 18 Q2	Variation		Sep 19 H1	Sep 18 H1	Variation
					Q2<>Q1	Y-o-Y			Y-o-Y
1	Intt paid on Deposits	3,280	3,375	2,816	(2.81%)	16.48%	6,655	5,574	19.39%
2	Intt paid on Bonds	108	107	119	0.93%	(9.24%)	215	237	(9.28%)
3	Others	34	66	80	(48.48%)	(57.50%)	100	135	(25.93%)
4	**Total Interest Paid (1+2+3)**	**3,422**	**3,548**	**3,015**	**(3.55%)**	**13.50%**	**6,970**	**5,946**	**17.22%**
5	Establishment Expenses	614	602	497	1.99%	23.54%	1,216	1,038	17.15%
6	Other Operating Expenses	490	460	483	6.52%	1.45%	950	1,016	(6.80%)
7	**Total Operating Expenses (5+6)**	**1,104**	**1,062**	**980**	**3.95%**	**12.65%**	**2,166**	**2,054**	**5.45%**
8	**Total Expenses (4+7)**	**4,526**	**4,610**	**3,995**	**(1.82%)**	**13.29%**	**9,136**	**8,000**	**14.20%**

PROFITABILITY

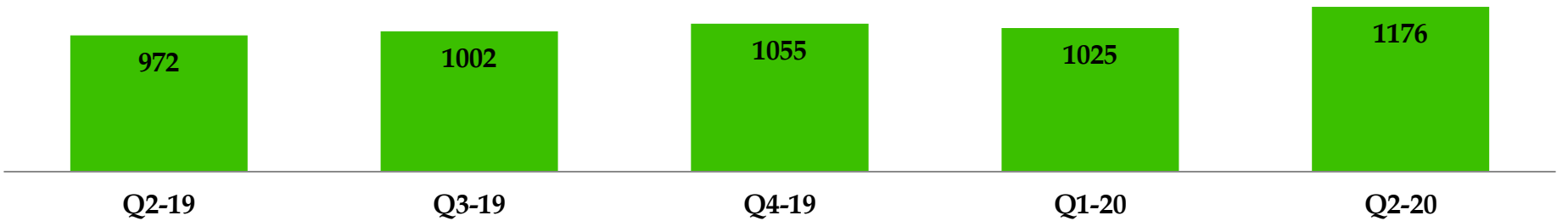
₹ in Crores

Sn	Parameters	Sep 19 Q2	Jun 19 Q1	Sep 18 Q2	Variation		Sep 19 H1	Sep 18 H1	Variation
					Q1<>Q2	Y-o-Y			Y-o-Y
1	Interest Income	4,878	4,919	4,284	(0.83%)	13.87%	9,797	8,553	14.54%
2	Interest Expenses	3,422	3,548	3,015	(3.55%)	13.50%	6,970	5,946	17.22%
3	NII (Spread) (1-2)	1,456	1,371	1,269	6.20%	14.74%	2,827	2,607	8.44%
4	Non Interest Income	824	716	683	15.08%	20.64%	1,540	1,144	34.62%
5	Operating Expenses	1,104	1,062	980	3.95%	12.65%	2,166	2,054	5.45%
6	**Operating Profit (3+4-5)**	**1,176**	**1,025**	**972**	**14.73%**	**20.99%**	**2,201**	**1,697**	**29.70%**
7	**Provisions (7a to 7e)**	**1,050**	**912**	**870**	**15.13%**	**20.69%**	**1,962**	**1,988**	**(1.31%)**
7a	Prov. for Dep. on Investment	(7)	(73)	272			(80)	599	
7b	Prov. for Taxes	86	70	(203)			156	(625)	
7c	Prov. for NPA	1,050	865	832	21.39%	26.20%	1,915	2,055	(6.81%)
7d	Prov. for Std Assets	(26)	(23)	(9)			(49)	(19)	
7e	Other Provisions	(53)	73	(22)			20	(22)	
13	**Net Profit/(Loss) (6-7)**	**126**	**113**	**102**	**11.50%**	**23.53%**	**239**	**(291)**	

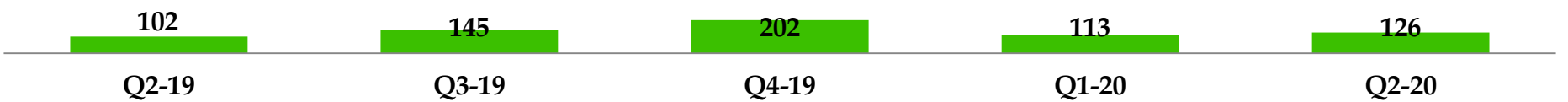
PROFITABILITY

₹ in Crores

Operating Profit

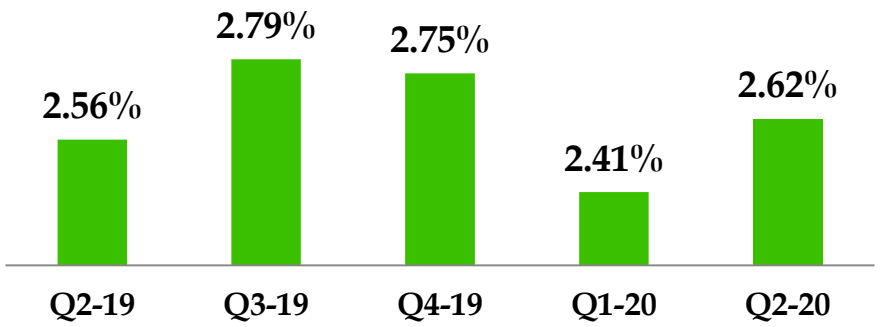


Net Profit

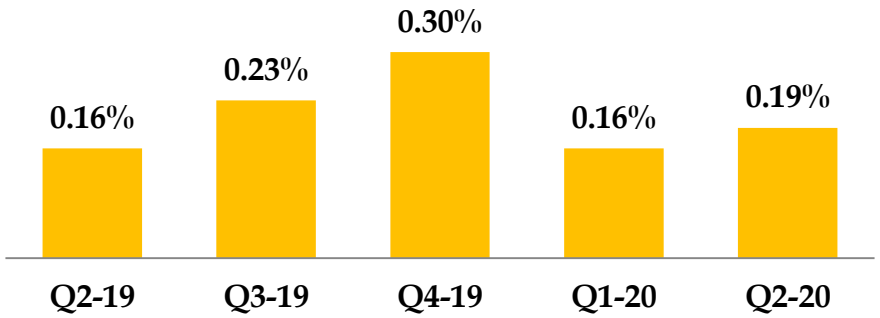


EFFICIENCY RATIOS

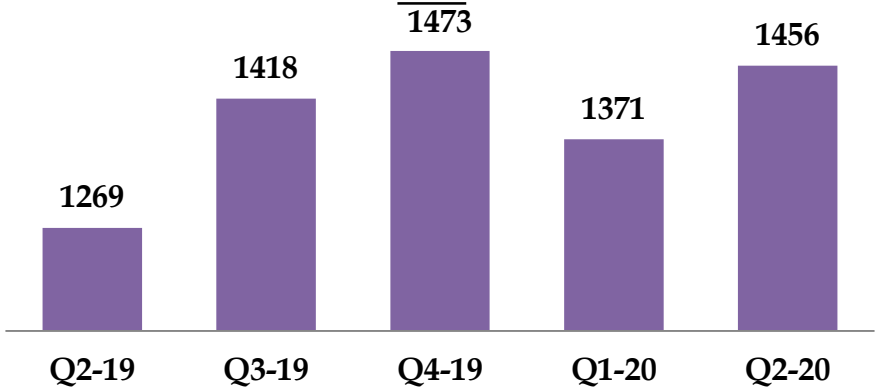
NIM



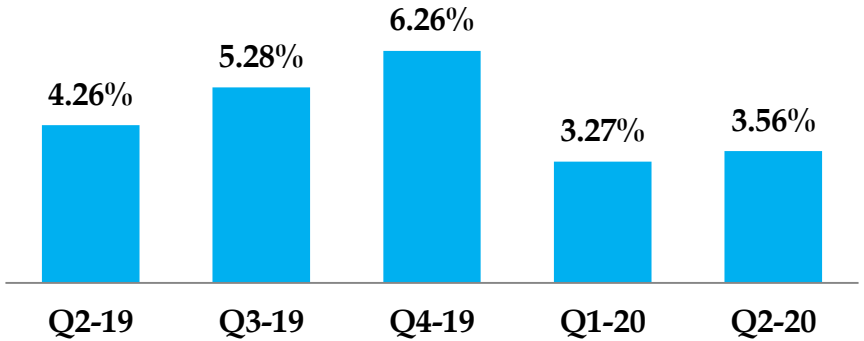
ROA



NII

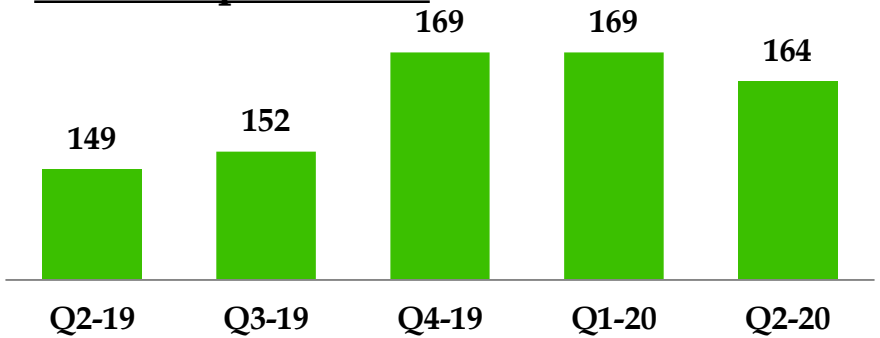


ROE



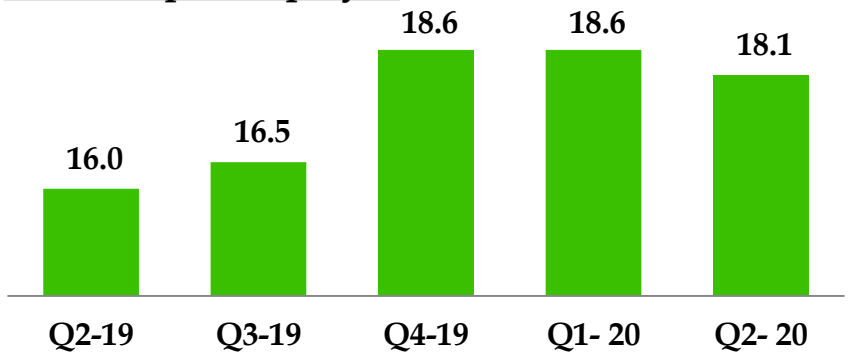
EFFICIENCY RATIOS

Business per Branch

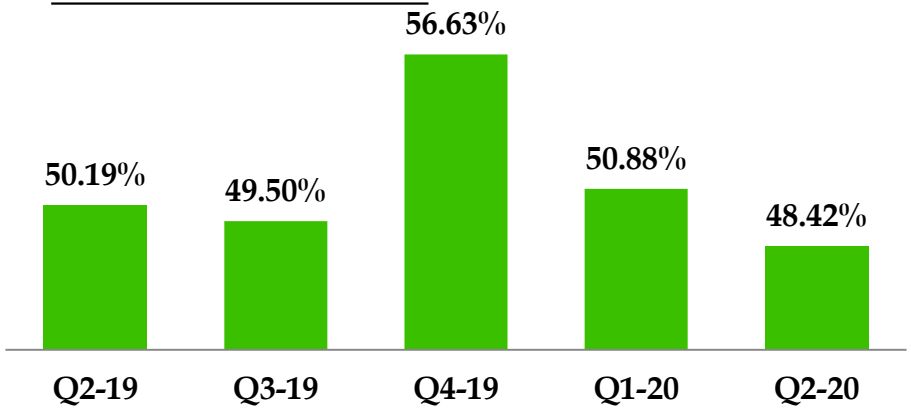


Business per Employee

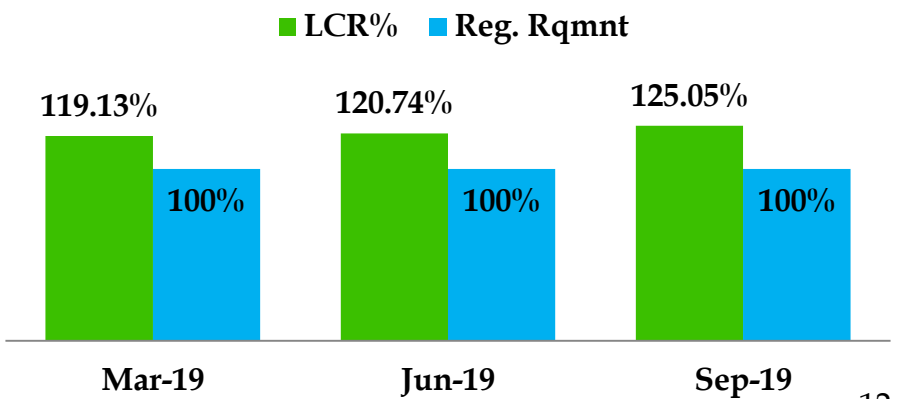
₹ in Crores



Cost to Income Ratio

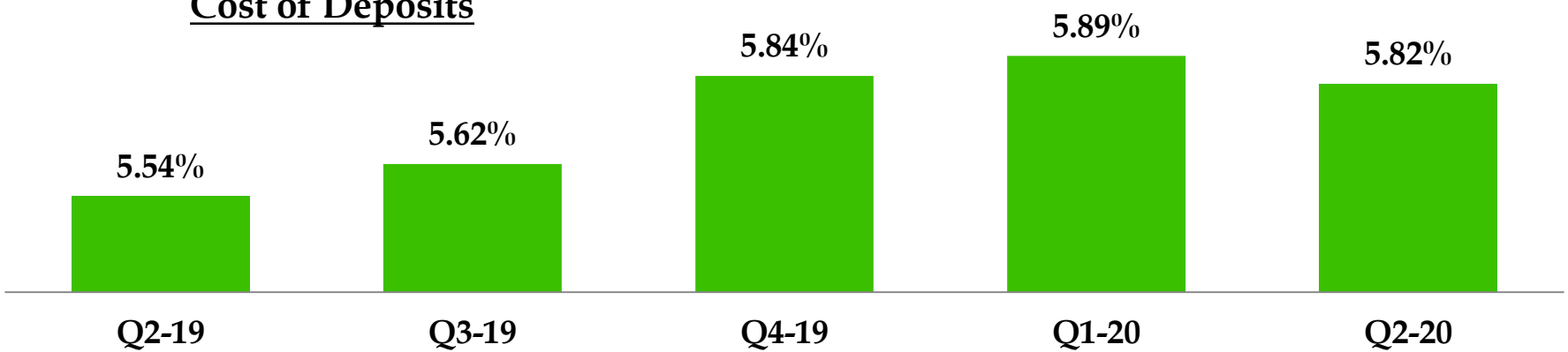


Liquidity Coverage Ratio

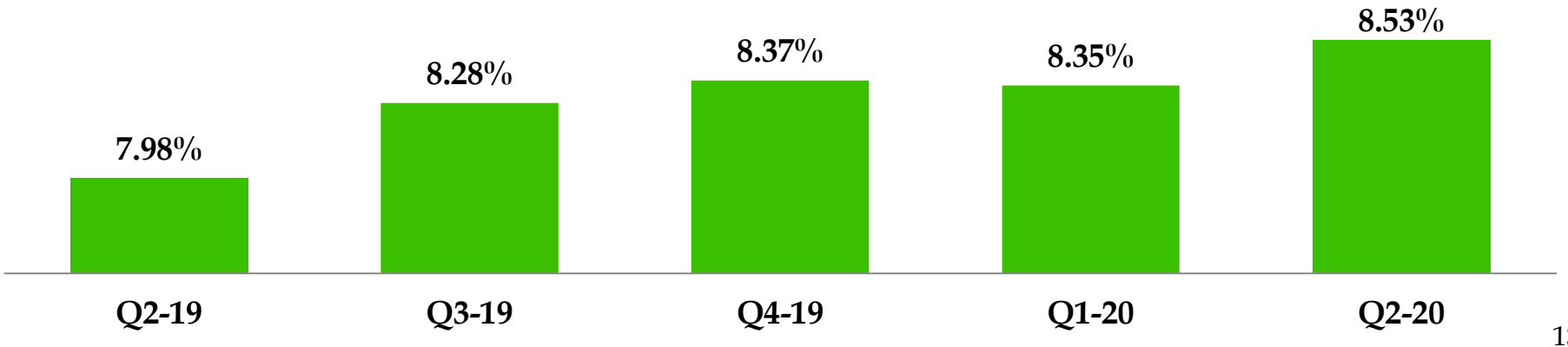


EFFICIENCY RATIOS

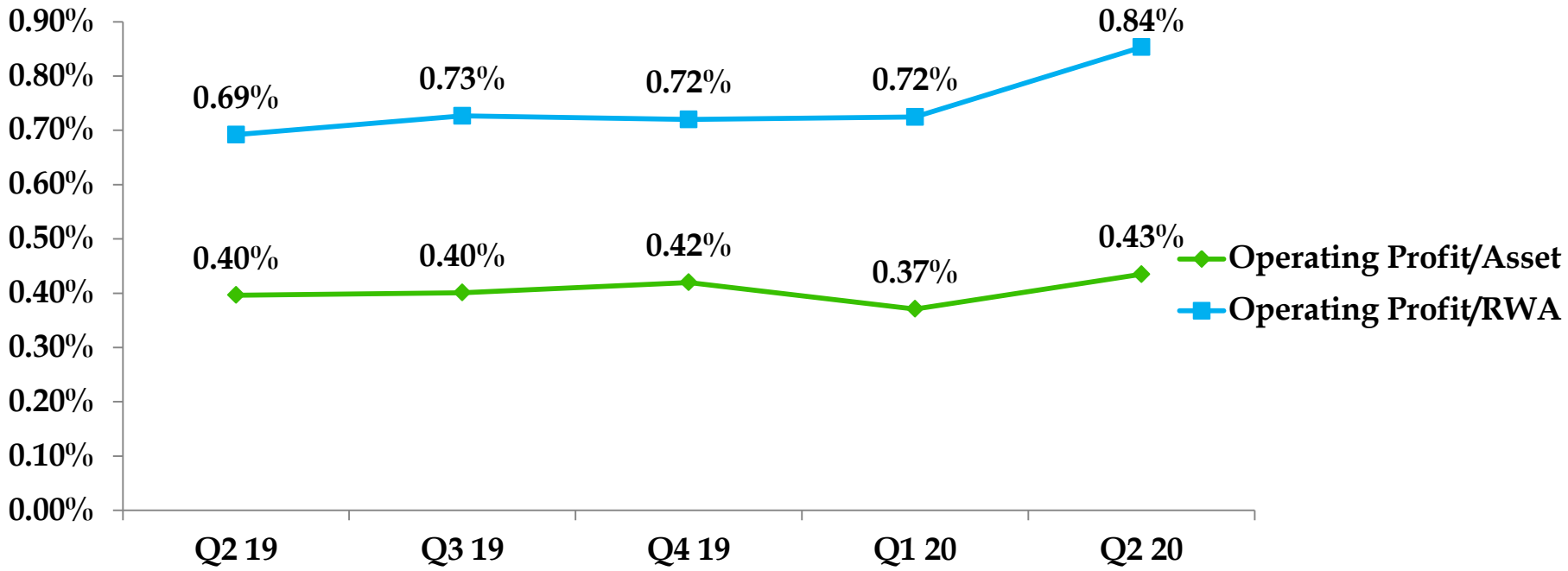
Cost of Deposits



Yield on Total Advances



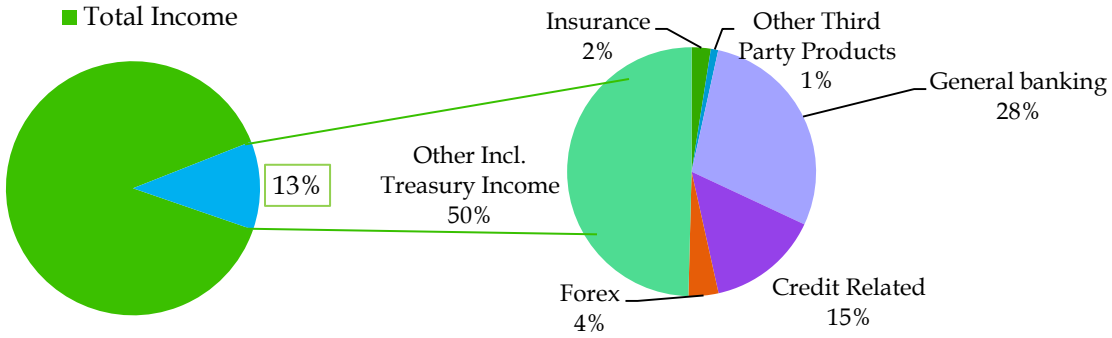
OPTIMISING RETURN ON RWA



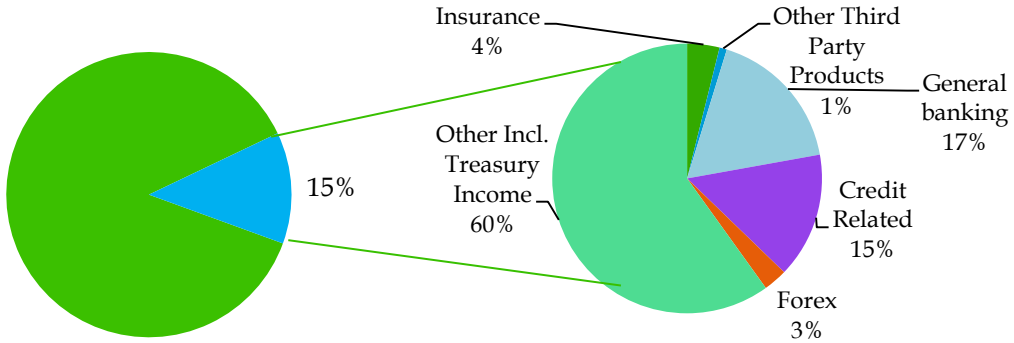
OTHER INCOME TO TOTAL INCOME

₹in Crore

Jun 19



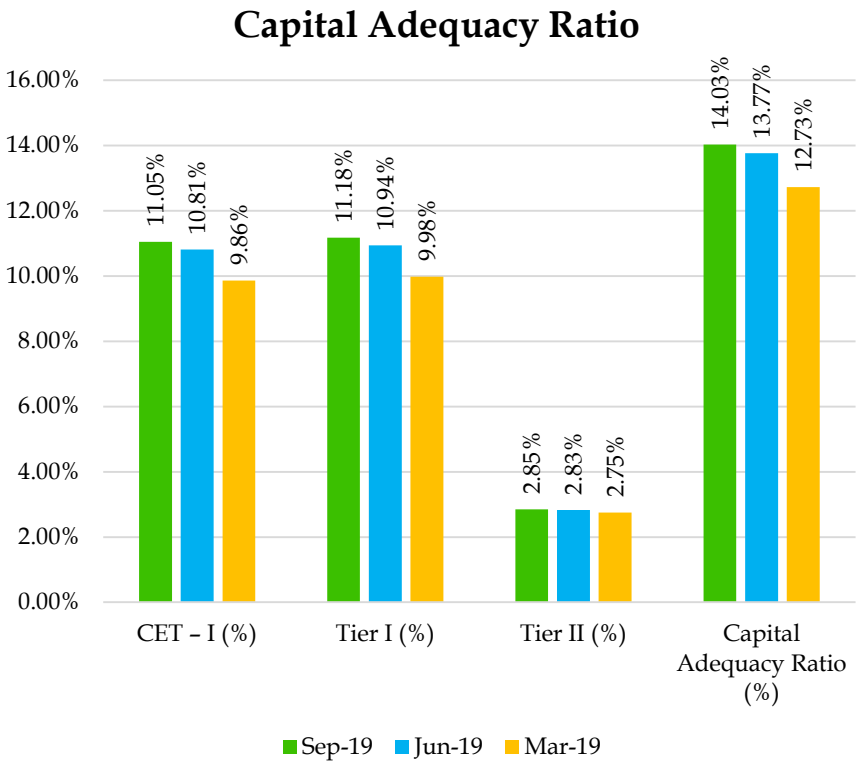
Sep 19



Parameters	Sep 19 Q2	Jun 19 Q1	Variation Q-o-Q
Total Income	5702	5635	1.19%
Other income	824	716	15.08%
Components of Other Income			
Insurance	32	18	77.78%
Other Third Party Products	7	7	0.00%
General Banking	143	204	(29.90%)
Credit Related	124	104	19.23%
Forex	23	28	(17.86%)
Other incl. Treasury Income	495	355	39.44%

CAPITAL ADEQUACY

₹ in Crores



Sn	Particulars	Sep 19 Q2	Jun 19 Q1	Mar 19 Q4
1	CET - I	15,447	15,301	14,440
2	Tier I	15,627	15,481	14,611
3	Tier II	3,985	4,007	4,041
4	Total (Tier I + Tier II)	19,612	19,488	18,652
5	Risk-weighted Assets	1,39,740	1,41,513	1,46,475
6	**CET – I (%)**	**11.05%**	**10.81%**	**9.86%**
7	Tier I (%)	11.18%	10.94%	9.98%
8	Tier II (%)	2.85%	2.83%	2.75%
9	**Capital Adequacy Ratio (%)**	**14.03%**	**13.77%**	**12.73%**

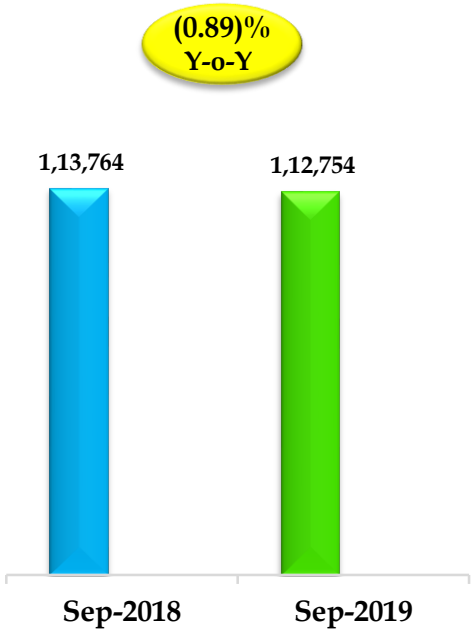
CAPITAL OPTIMIZATION

₹ in Crores

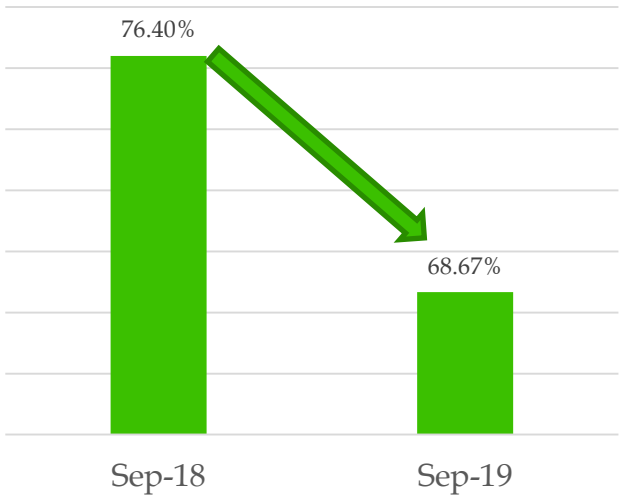
Total Advances



Credit RWA



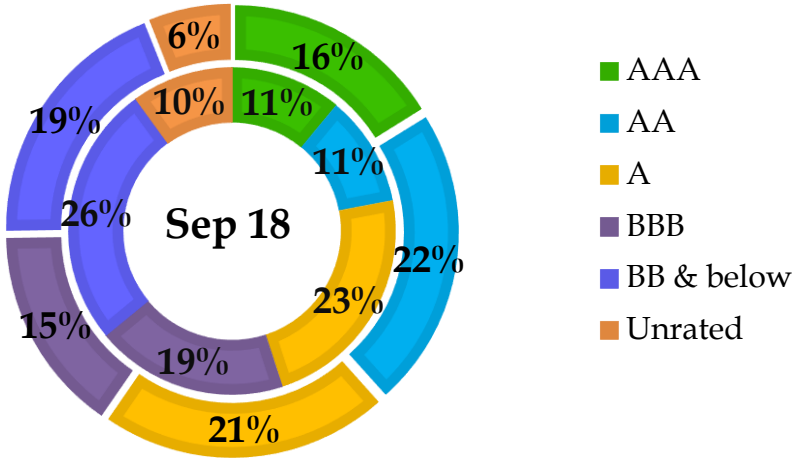
Credit Risk RWA to Advances



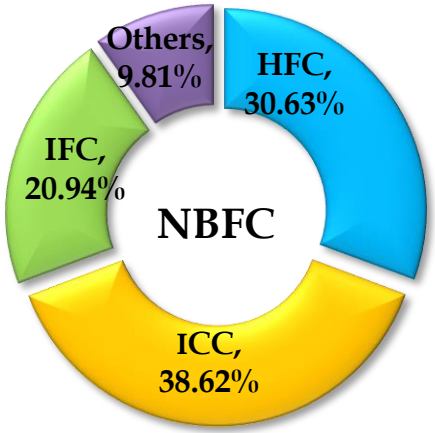
Risk Weight factor for Credit Risk i.e. RWA for Credit Risk to Total Advances.

EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹ 10 CR (EXPOSURE) & NBFC EXPOSURE

Sep 19



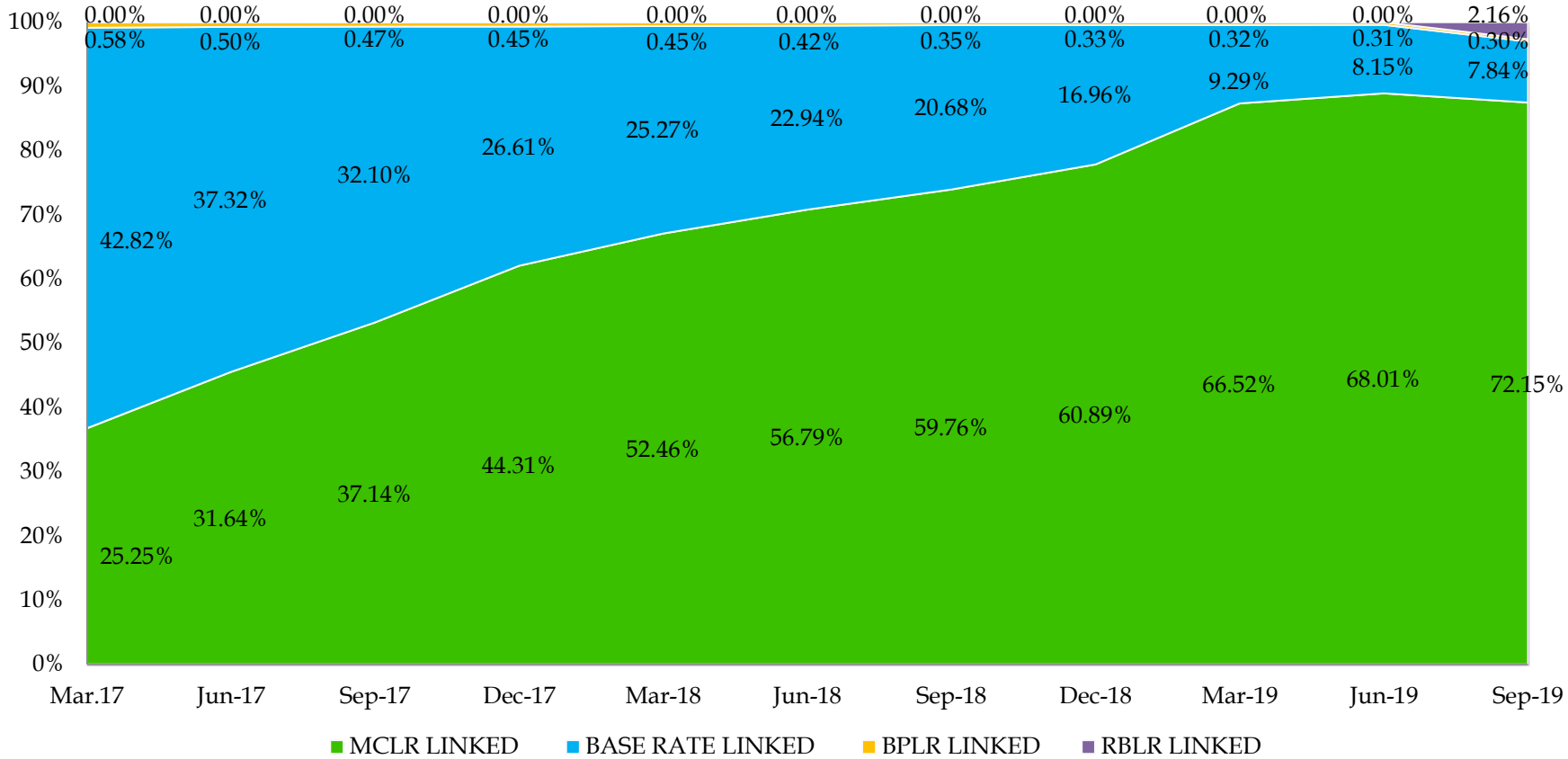
% Outstanding as on 30th Sep 2019



Rating	Sep-19 Q2	Sep-18 Q2
AAA	16%	11%
AA	22%	11%
A	21%	23%
BBB	15%	19%
BB & Below	19%	26%
Unrated	6%	10%
Total	100%	100%

External Rating Grade	Number of Borrowers	Outstanding as on 30.09.2019	%
AAA	20	8,305	89 %
AA	28	7,282	
A	21	2,273	
BBB	17	788	11 %
BB & below	8	1,483	
UNRATED	8	4	
TOTAL	102	20,135	100 %

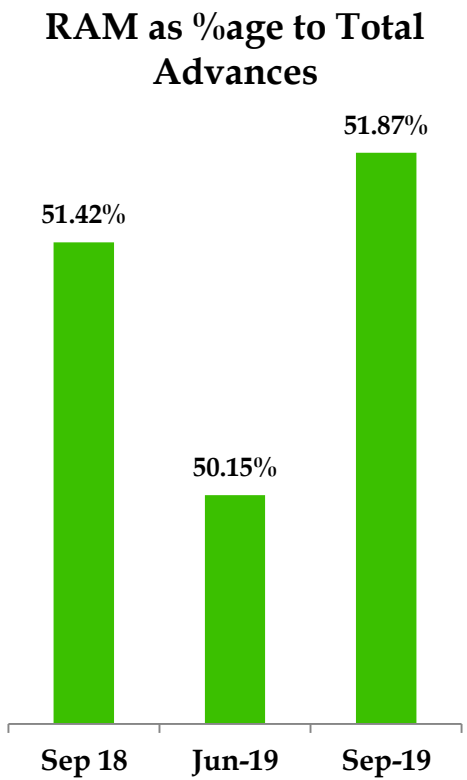
ADVANCE MIX OF BENCHMARK RATES



ADVANCES MIX

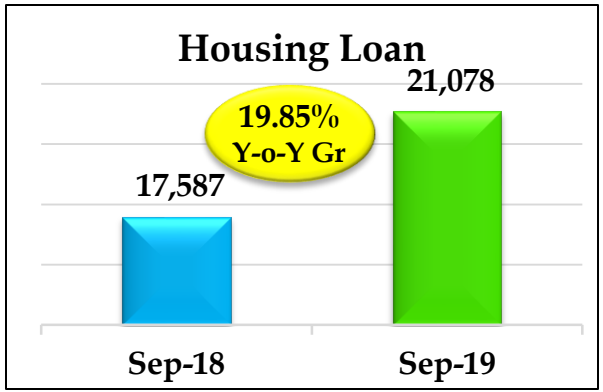
₹ in Crores

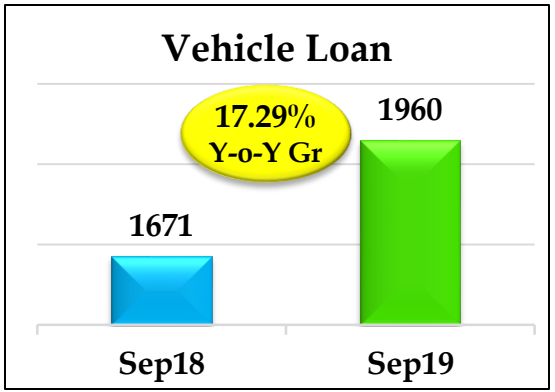
Sector	Sep 19	Jun 19	Sep 18	Variation	
				Q2<>Q1	Y-o-Y
Retail	33,222	34,970	28,012	(5.00%)	18.60%
Agriculture (excl. RIDF)	19,047	19,499	19,735	(2.32%)	-3.49%
MSME	32,904	30,849	28,818	6.66%	14.18%
Total RAM	**85,173**	**85,318**	**76,565**	**(0.17%)**	**11.24%**
%age to Total Advances	51.87%	50.15%	51.42%	172 bps	45 bps
Credit (Other than RAM & Staff Loan)	64,305	64,728	65,082	(0.65%)	(1.19%)
%age to Total Advances	39.16%	38.05%	43.71%	111 bps	(455 bps)
Staff Loan	2,917	2,834	2,359	2.92%	23.65%
IBPC	11,811	17,241	4,905	(31.49%)	140.81%
Total Advances	**1,64,207**	**1,70,121**	**1,48,911**	**(3.48%)**	**10.27%**

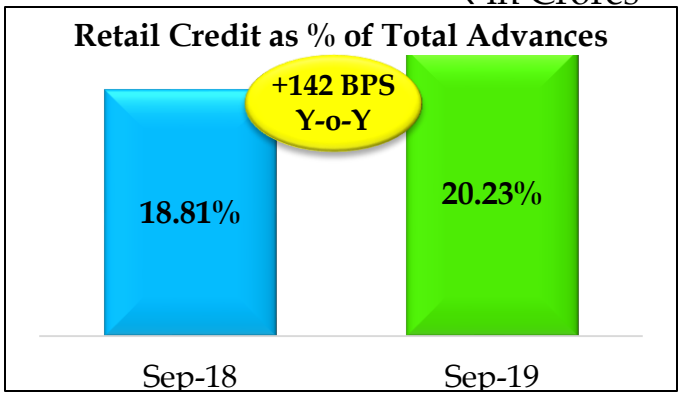


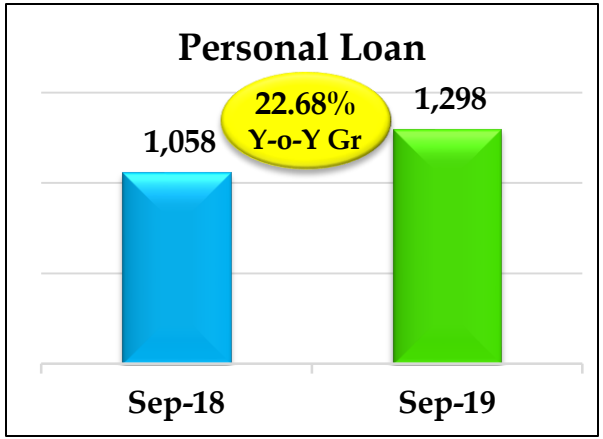
GROWTH IN RETAIL SEGMENTS

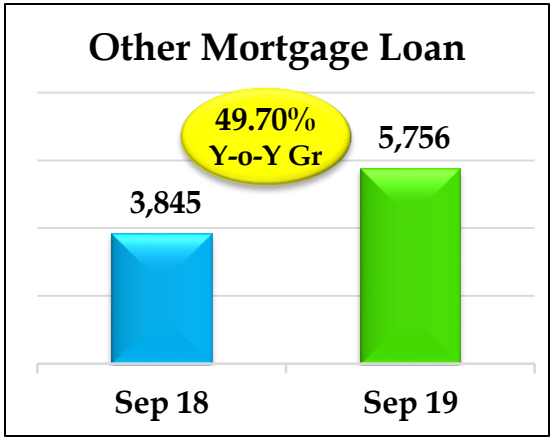
₹ in Crores

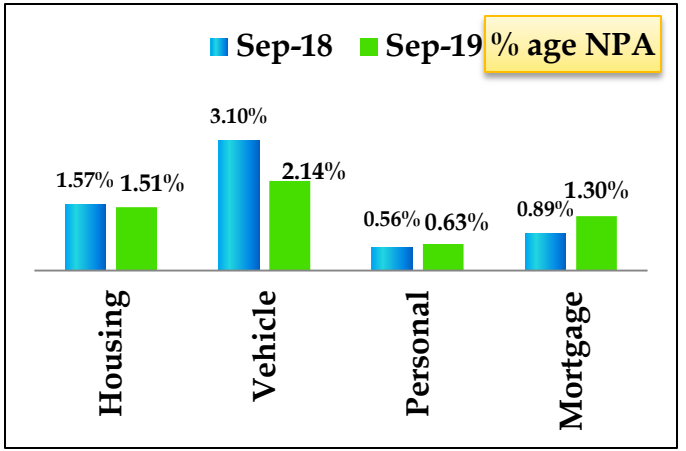












SECTOR-WISE ADVANCES

₹ in Crores

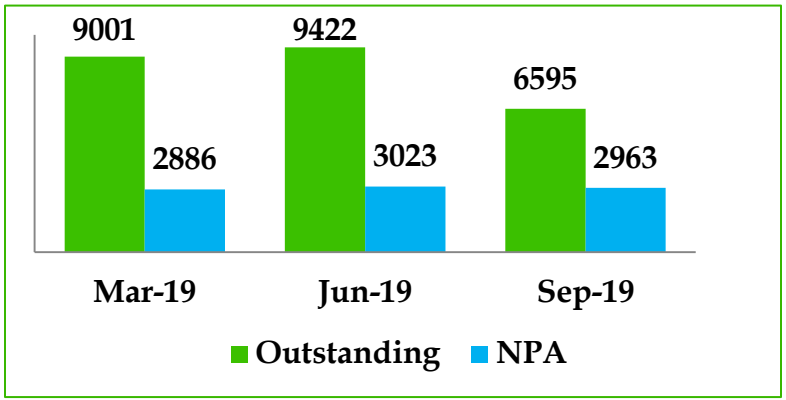
Industry Segment	FB O/s Sep-19 Q2	% age to total Industry	% age to total Credit
Iron & Steel	6,368	16.09%	3.88%
Textile	6,590	16.65%	4.01%
Food Processing	6,035	15.25%	3.68%
All Engg.	2,767	6.99%	1.69%
Vehicles, Vehicle Parts & Transport Equipment	1,344	3.40%	0.82%
Constructions	1,493	3.77%	0.91%
Other Metal & Metal Products	732	1.85%	0.45%
Chemical Dyes Paints etc.	2,830	7.15%	1.72%
Paper & Paper Product	793	2.00%	0.48%
Other Industries	10,628	26.85%	6.47%
Total Industry	**39,576**	**100.00%**	**24.10%**
Infrastructure	14,541		8.86%
NBFC	20,135		12.26%
Commercial Real Estate	4,757		2.90%
Food Credit	1,467		0.89%
Others	83,732		50.99%
Gross Advances	**1,64,207**		**100.00%**

INFRASTRUCTURE

Segment	Exposure	Fund Based Outstanding
Total Infrastructure	23,946	14,541
Out of which:		
- Power	9,548	6,595
- Transport	7,859	5,351
- Communication	2,145	658

Power Sector

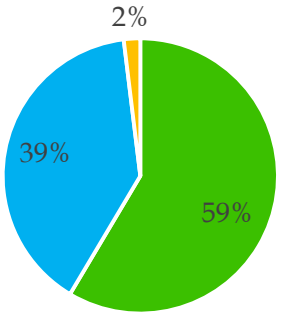
₹ in Crores



Details of Power Sector

Particular	Generation	Transmission	Distribution	Total	Percentage
Central Govt. U/d	42	0	0	42	0.44%
State Govt U/d	1,170	11	832	2,013	21.09%
Private	5,408	140	0	5,548	58.11%
Sub-Total	**6,620**	**152**	**832**	**7,604**	**79.64%**
Investment in Bonds	**646**	**258**	**1,040**	**1,944**	**20.36%**
Grand Total	**7,266**	**410**	**1,872**	**9,548**	**100.00%**

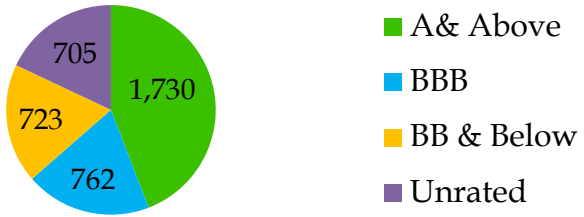
COMMERCIAL REAL ESTATE

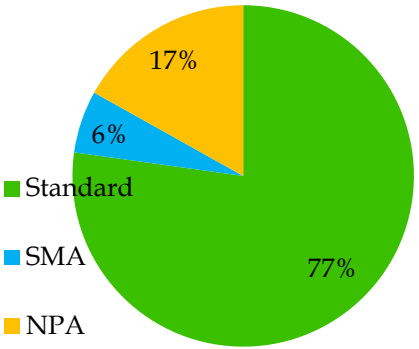


Parameter	Balance O/s
Construction	1,880
LRD	2,785
Others	92
Total	**4,757**

₹ in Crores

Balance O/s





Parameter	Balance O/s
Standard	3,601
SMA	319
Sub Total	**3,920**
NPA	837
Total	**4,757**

External Rating Risk Grade	Balance O/s
A & Above	1,730
BBB	762
BB & Below	723
Unrated	705
Total	**3,920**

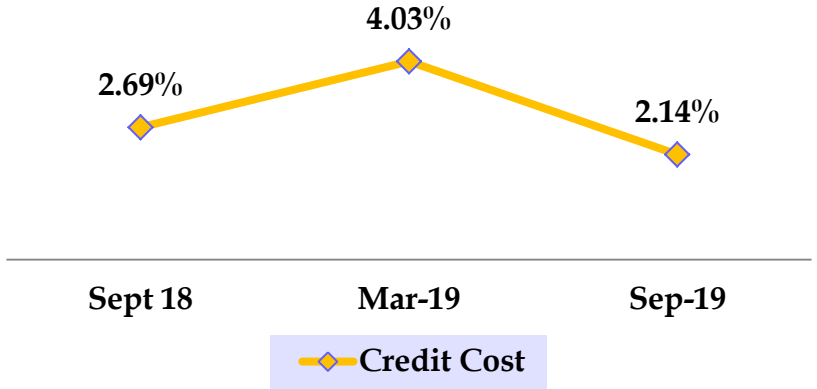
TREASURY OPERATIONS

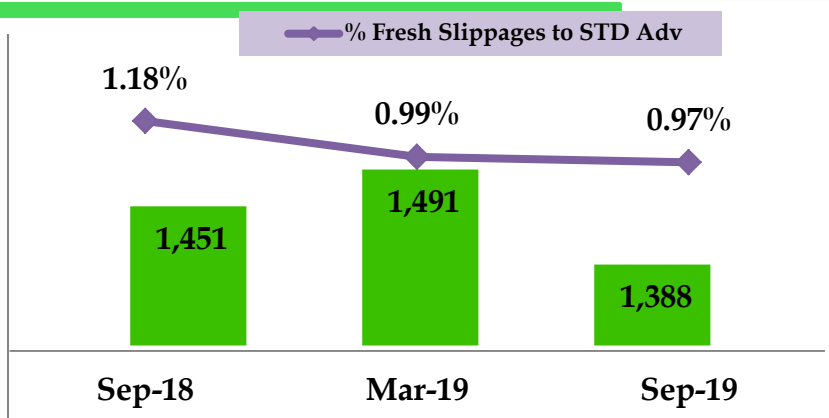
₹ in Crores

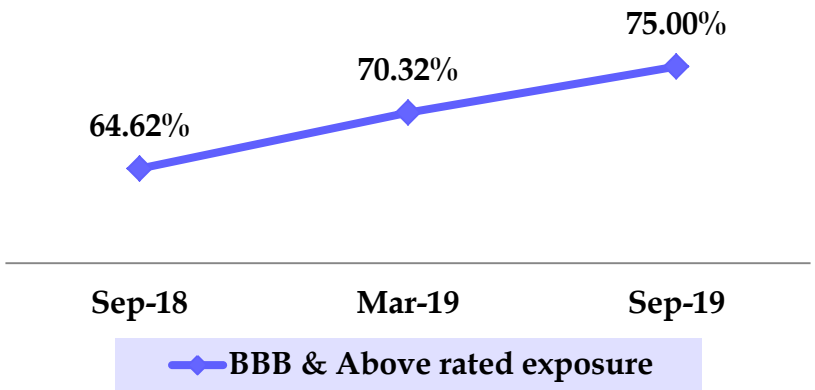
Category	Sep 19 Q2				Jun 19 Q1				Sep 18 Q2			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	40,714	13,894	-	54,608	43,863	15,195	-	59,058	37,014	22,483	25	**59522**
NSLR	10,505	13,234	548	24,288	10,505	10,032	3	20,540	3,840	12,945	99	**16883**
(Out of Which Recap Bond)	*(10,257)*	-	-	*(10,257)*	*(10,257)*	-	-	*(10,257*	*(3,571)*	-	-	*(3,571)*
TOTAL	**51,219**	**27,128**	**548**	**78,896**	**54,368**	**25,227**	**3**	**79,598**	**40,854**	**35,428**	**124**	**76405**
% to Total Portfolio	**64.92%**	**34.39%**	**0.69%**	**100.00%**	**68.30%**	**31.69%**	**0.00%**	**100.00%**	**53.47%**	**46.37%**	**0.16%**	**100.00%**

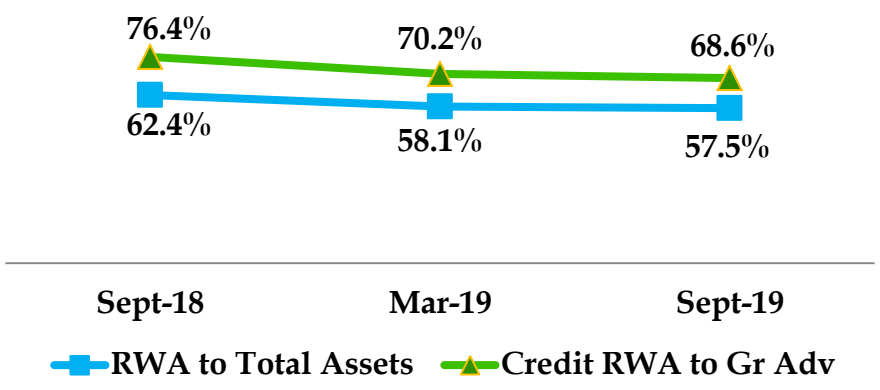
Modified Duration			
Particular	**Sep 19 Q2**	**Jun 19 Q1**	**Sep 18 Q2**
Total Portfolio	3.95	4.31	4.14

ASSET QUALITY

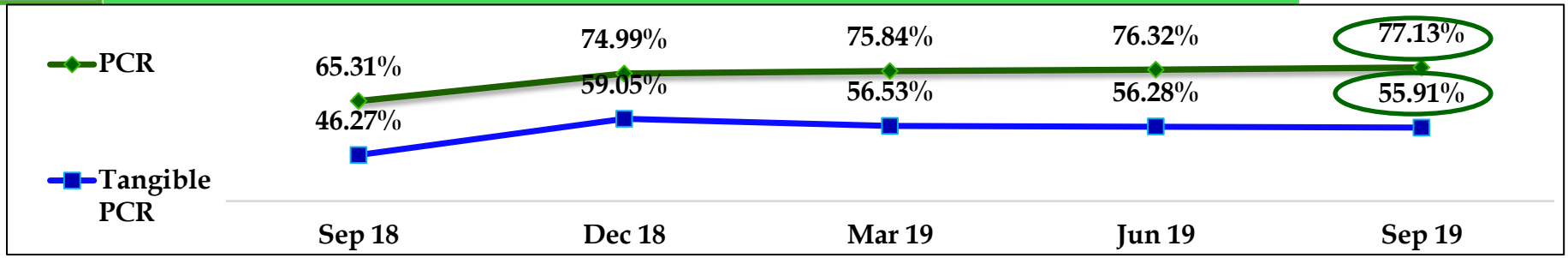


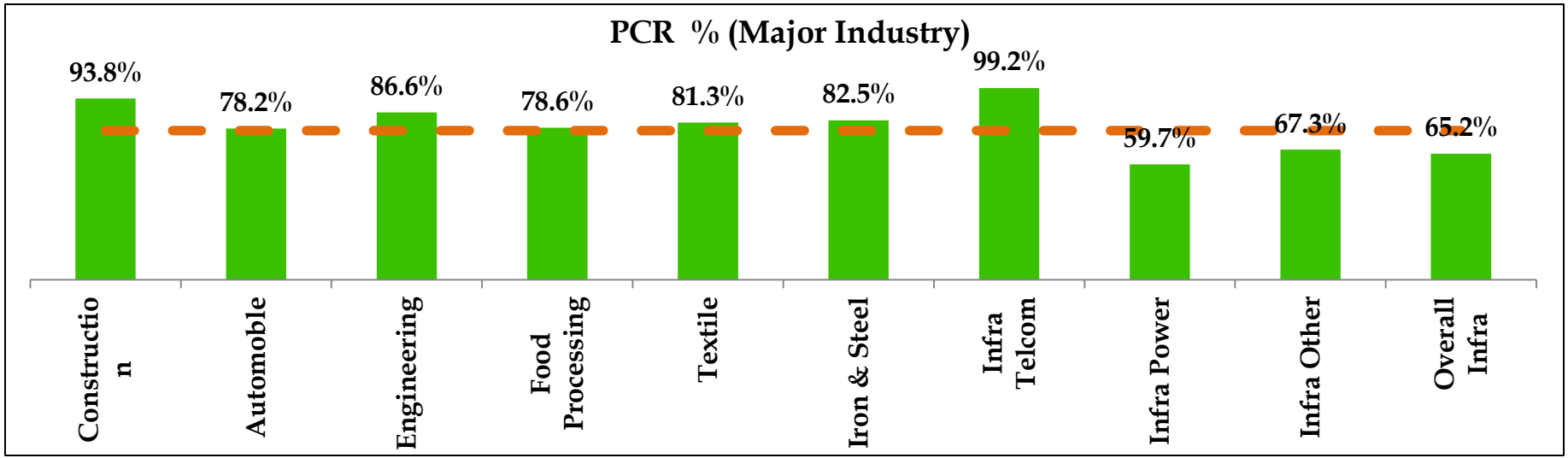






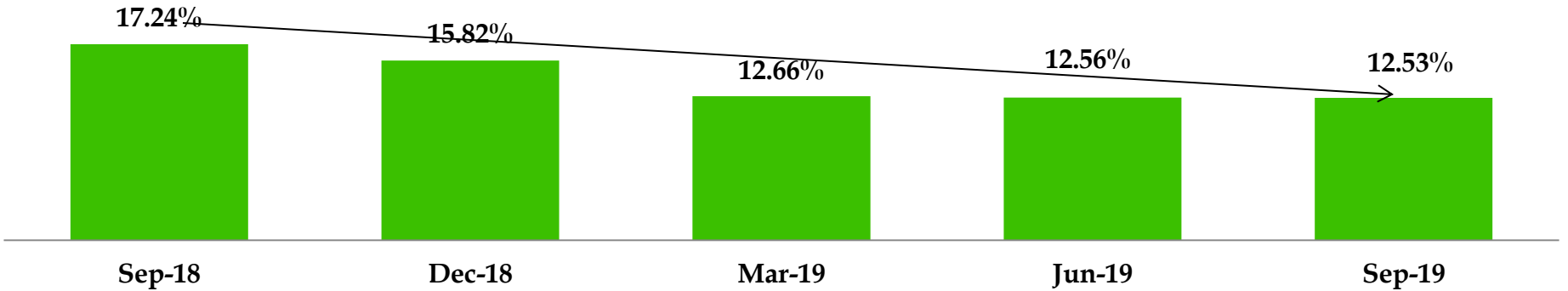
PROVISION COVERAGE



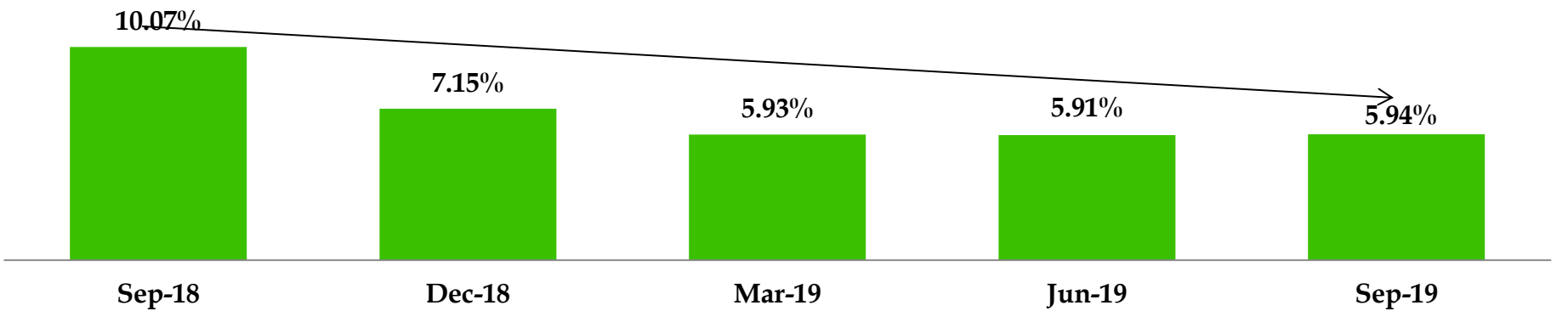


GROSS & NET NPAs

Gross NPA as a % of Gross Advances



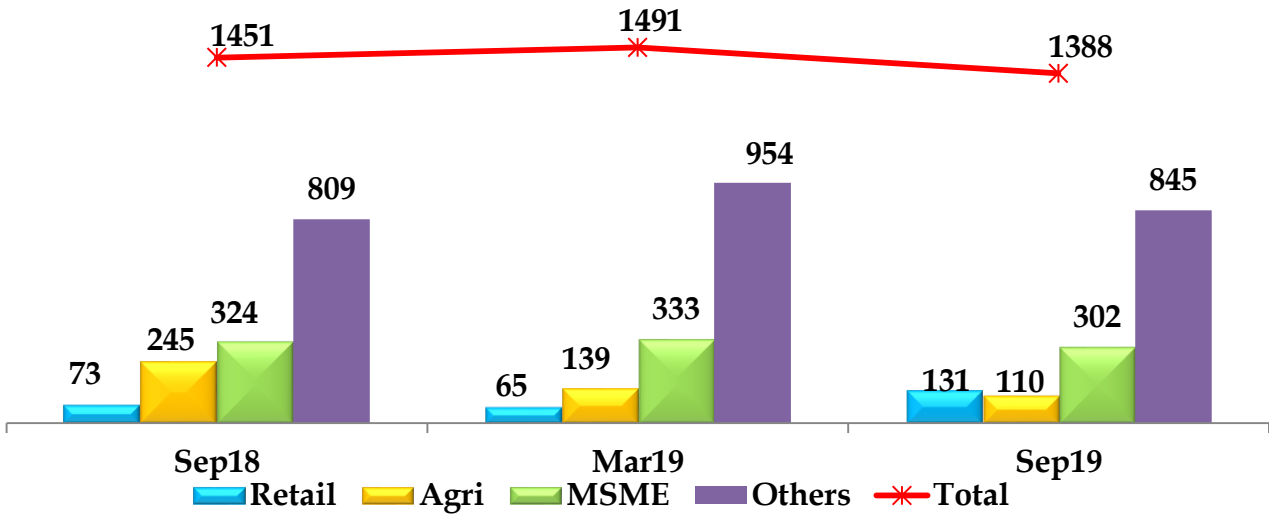
Net NPA as a % of Net Advances



FRESH SLIPPAGES

₹ in Crores

Sector Wise	Sep-19 Q2	% of Total NPA Addition
Retail	131	9.44%
Agri	110	7.92%
MSME	302	21.76%
Others	845	60.88%
Total	**1,388**	**100%**



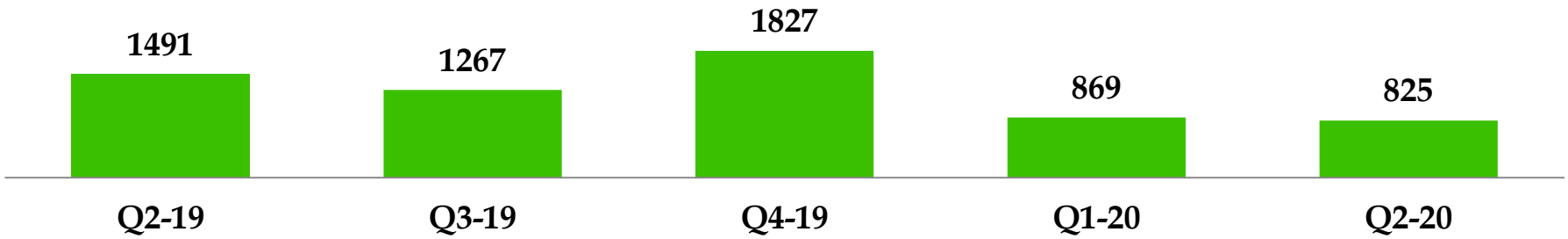
Fresh Slippages in Major Industries

Textile		Iron & Steel		Manufacturing		Wholesale distributor	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
9	317	7	191	10	114	4	111

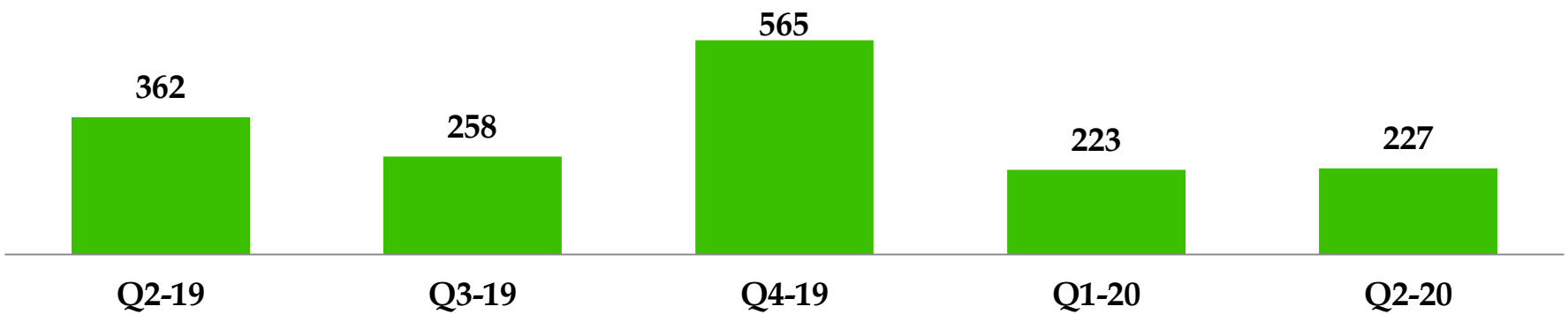
RECOVERY & UPGRADATION

₹ in Crores

Total Cash Recovery + Upgradation



Recovery in TWO/ RI



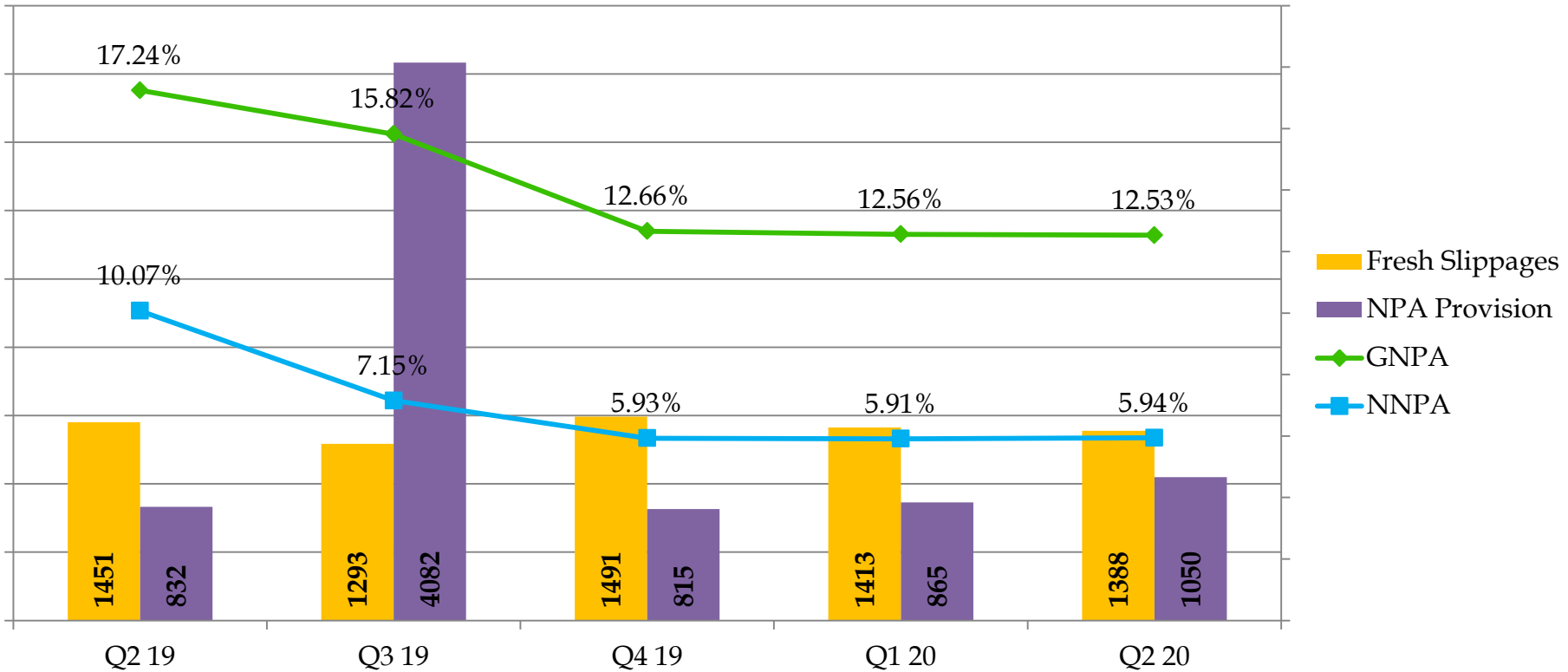
NPA MOVEMENT

₹ in Crores

Sn	Particulars	Sep 19 Q2	Jun 19 Q1	Sep 18 Q2	Sep 19 H1	Sep 18 H1
1	Opening Gross NPAs	21,369	21,717	26,141	21,717	26,134
2	Recovery in Ledger Balance	534	561	1,017	1,095	2,328
3	Up gradation	64	85	112	149	426
4	Write Off	1,577	1,115	790	2,692	1,988
5	**Total Reduction (2+3+4)**	**2,175**	**1,761**	**1,918**	**3,936**	**4,742**
6	Fresh Addition	1,388	1,413	1,451	2,801	4,281
7	**Closing Gross NPAs**	**20,582**	**21,369**	**25,673**	**20,582**	**25,673**
8	Provision	11,507	12,026	11,878	11,507	11,878
9	**Closing Net NPAs**	**9,075**	**9,343**	**13,795**	**9,075**	**13,795**
10-a	Cash Recovery in Bad Debt Written-off	115	175	320	290	401
10-b	Cash Recovery in Recorded Interest	112	48	42	160	349
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	227	223	362	450	750
11	**Total Recovery including upgradation (2+3+10c)**	**825**	**869**	**1,491**	**1,694**	**3,504**

CREDIT QUALITY METRICS

₹ in Crores



COMPOSITION OF NPA

₹ in Crores

Sector/ Industries	As on 30.09.2019				As on 30.06.2019				As on 30.09.2018			
	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	33,222	525	1.58%	2.55%	34,970	465	1.33%	2.17%	28,012	482	1.72%	1.88%
Agriculture (Excl. RIDF)	19,047	2,751	14.45%	13.37%	19,499	2,884	14.79%	13.50%	19,735	3,090	15.66%	12.04%
MSME (Excl. SIDBI Investments)	32,904	3,162	9.61%	15.36%	30,849	3,273	10.61%	15.32%	28,818	3,490	12.11%	13.59%
Total RAM	**85,173**	**6,438**	**7.56%**	**31.28%**	**85,318**	**6,622**	**7.76%**	**30.99%**	**76,565**	**7,062**	**9.22%**	**27.51%**
Others	79,034	14,144	18.58%	68.72%	84,803	14,747	17.39%	69.01%	72,346	18,611	25.72%	72.49%
Total Advances	**1,64,207**	**20,582**	**12.53%**	**100.00%**	**1,70,121**	**21,369**	**12.56%**	**100.00%**	**1,48,911**	**25,673**	**17.24%**	**100.00%**

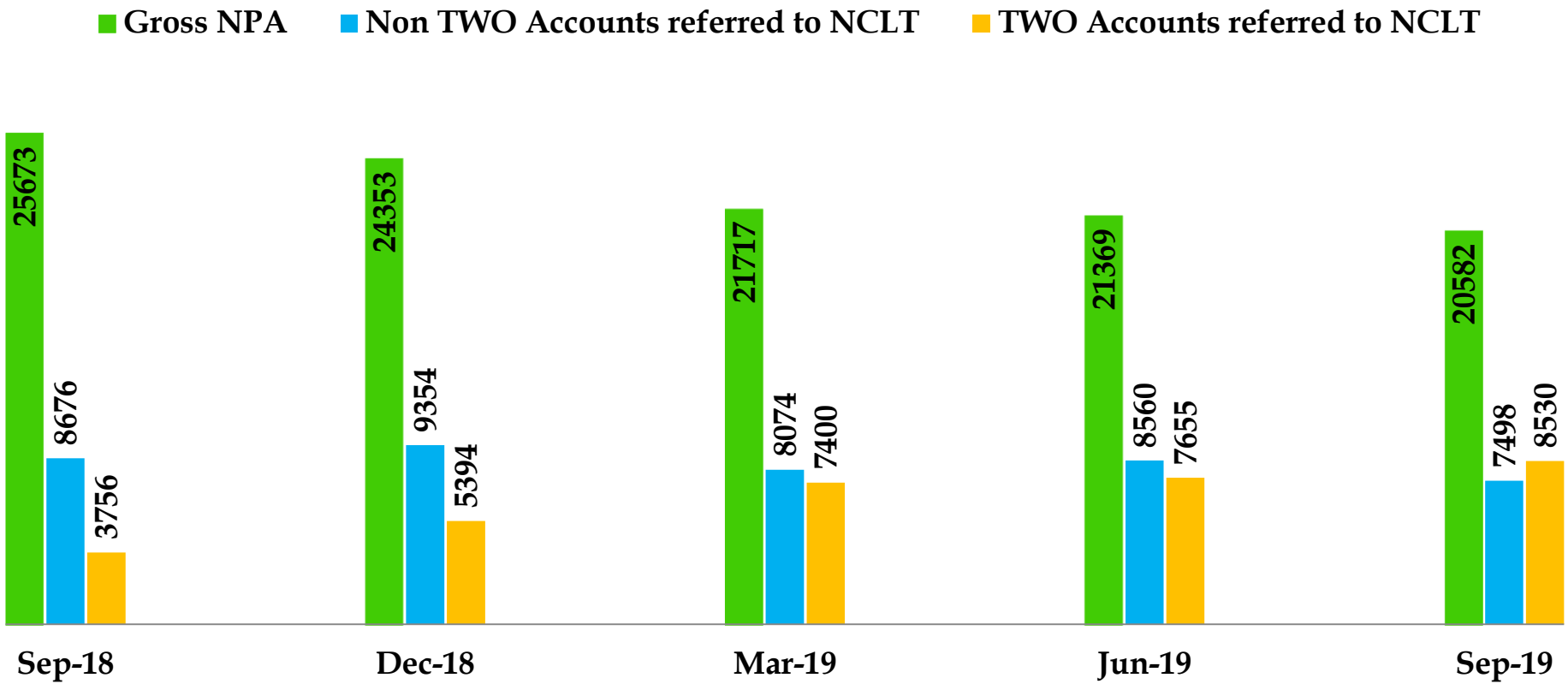
OTHER SECTORAL NPA

₹ in Crores

Sector/ Industries	As on 30.09.2019					As on 30.06.2019					As on 30.09.2018				
	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	Provision Coverage for NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	Provision Coverage for NPA
Infra Structure	14,541	4,271	29.37%	20.75%	65.18%	17,839	4,882	27.36%	22.84%	50.06%	15,044	4,673	31.06%	18.20%	48.30%
out of which Infra-power	6,595	2,963	44.93%	14.40%	59.69%	9,422	3,023	32.08%	14.15%	53.31%	6,729	2,925	43.46%	11.39%	40.41%
Textile	6,590	1,403	21.29%	6.82%	81.29%	6,666	1,096	16.44%	5.13%	87.01%	6,741	1,355	20.11%	5.28%	79.24%
Iron and Steel	6,368	3,893	61.13%	18.91%	82.48%	6,808	3,996	58.69%	18.70%	82.00%	8,344	5,649	67.70%	22.00%	68.63%
NBFC	20,135	128	0.64%	0.62%	97.29%	20,801	138	0.66%	0.65%	24.63%	15,414	19	0.12%	0.07%	43.45%
Gems & Jewellery	449	204	45.48%	0.99%	97.07%	421	207	49.12%	0.79%	56.28%	455	266	58.54%	1.43%	91.52%

NCLT CASES

₹ in Crores



RECOVERY THROUGH NCLT

₹ in Crores

SN	Particulars		Number	Amount
1	Accounts referred to NCLT (including already resolved through NCLT as well as accounts yet to be admitted) upto 30.09.2019		249	20,321
2	Accounts referred to NCLT as on 30.09.19	Admitted	171	13,078
		Yet to be admitted	37	2,951
		Total	208	16,029
3	Cases resolved till 30.06.2019		12	2,112
4	Recovery effected through NCLT in Q2 FY 2019-20	Resolution	1	75
		Liquidation	2	2
		Total	3	76
5	Recovery in cases where NCLT action initiated but with drawn on account of recovery outside NCLT		28	1,847
6	Accounts under liquidation		43	3,467

PROVISIONS IN NCLT CASES

₹ in Crores

Parameters		RBI 1st List	RBI 2nd List	Total	Cases filed by other Banks/ Others	Cases filed by our Bank	Grand Total
Number of accounts referred under IBC		9	16	25	128	96	249
No of Cases where Resolution Plan has been approved through NCLT and accounts exited from NCLT		3	0	3	10	0	13
No of Cases resolved outside NCLT and accounts exited from CIRP		0	4	4	0	24	28
Number of accounts referred/ admitted/ yet to be admitted under IBC as on 30th Sep 2019	No. of A/c	6	12	18	118	72	208
	Outstanding	**3,364**	**2,033**	**5,397**	**6,532**	**4,099**	**16,029**
	Provision	**3,027**	**1,866**	**4,893**	**5,746**	**3,451**	**14,091**
	PCR%	**89.98**	**91.79**	**90.66**	**87.97**	**84.19**	**87.91**

RESTRUCTURED ASSET ANALYSIS

₹ in Crores

S.No	Particulars	Sep 19 Q2	Jun 19 Q1	Mar 19 Q4	Dec 18 Q3	Sep 18 Q2
1	Standard Restructured Portfolio	617	533	415	321	358
2	Quantum of Standard Restructured Assets where repayment has not commenced	295	258	130	93	139
3	Quantum of SMA-II in Restructured Accounts	260	86	31	159	55
4	NPA in Restructured Portfolio	3582	3668	4123	5,781	6,975

Standard Accounts (Under S4A/SDR and 5/25)										
Particulars	Sep 19 Q2		Jun 19 Q1		Mar 19 Q4		Dec 18 Q3		Sep 18 Q2	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
S4A/SDR	0	0	0	0	0	0	0	0	3	227
5/25	7	671	7	675	7	683	8	925	8	925

PRIORITY SECTOR

₹ in Crores

Sn	Parameters	Sep 19 Q2	Mar 19 Q4	Sep 18 Q2	Variation %	
					Q2<>Q4	Y-o-Y
	ANBC	1,58,214	1,64,444	1,67,815	-3.79%	-5.72%
1	Priority Sector	67,109	65,693	61,351	2.16%	9.39%
	PSLC	0	9,000	5,000	-100.00%	-100.00%
	Total Priority sector	67,109	74,693	66,351	-10.15%	1.14%
	% of ANBC	42.42%	40.32%	39.54%	NA	NA
2	Agriculture	21,861	22,999	22,619	-4.95%	-3.35%
	PSLC-Agriculture	0	5,000	5,000	-100.00%	-100.00%
	Total agriculture	21,861	27,999	27,619	-21.92%	-20.85%
	% of ANBC	13.82%	16.46%	16.46%	NA	NA
3	Small & Marginal Farmer	12,117	12,651	10,074	-4.22%	20.28%
	PSLC-Small & Marginal Farmer	0	2,700	2,700	-100.00%	-100.00%
	Total Small & Marginal Farmer	12,117	15,351	12,774	-21.07%	-5.14%
	% of ANBC	7.66%	7.91%	7.61%	NA	NA
4	Weaker Section	15,921	19,349	17,280	-17.72%	-7.86%
	% of ANBC	10.06%	10.50%	10.30	NA	NA
5	Micro Enterprises	16,497	14,512	13,010	13.68%	26.81%
	% of ANBC	10.43%	8.82%	7.75%	NA	NA

FINANCIAL INCLUSION

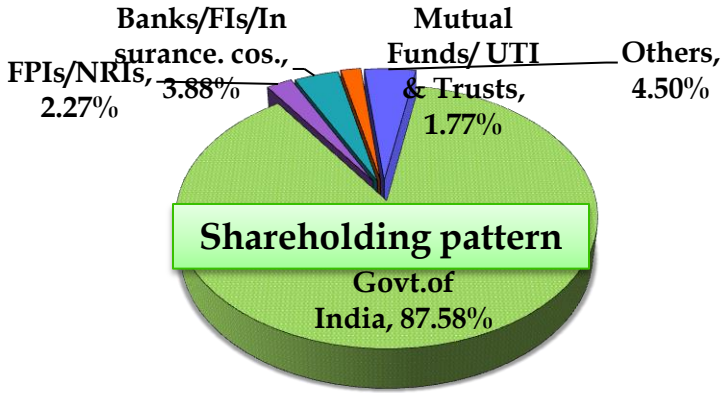
PMJDY (As on 30th Sep, 2019)		
1	Number of Accounts opened since 16.08.14	49.80 Lakh
2	Number of RuPay cards issued	40.89 Lakh
3	Deposits in Accounts	423358.00 Lakh

PMSBY & PMJJBY

Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	28.44	11.09	39.54
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	5.31	2.11	7.42
Total	**33.76**	**13.20**	**46.96**

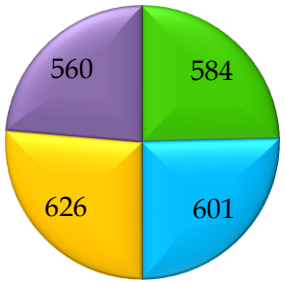
PMMY (Since 01st April, 2019)				As on 30.09.19	
	Category	No. of A/cs	Disbursement (in Cr)	O/s (in Cr)	NPA %
1	Shishu (<Rs.50000)	18397	46.83	188.09	8.37%
2	Kishore (Above Rs.50k-5lakh)	21865	560.60	1534.61	6.58%
3	Tarun (Above Rs.5lakh-10lakh)	10061	860.36	1909.51	4.61%
Grand Total		**50323**	**1467.79**	**3632.21**	**5.64%**

OTHER INFORMATION

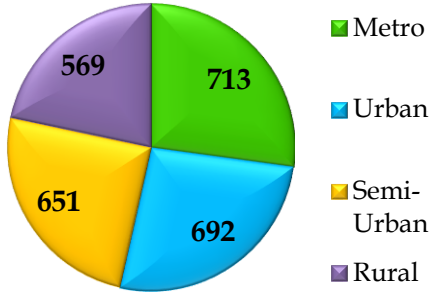


Delivery Channels

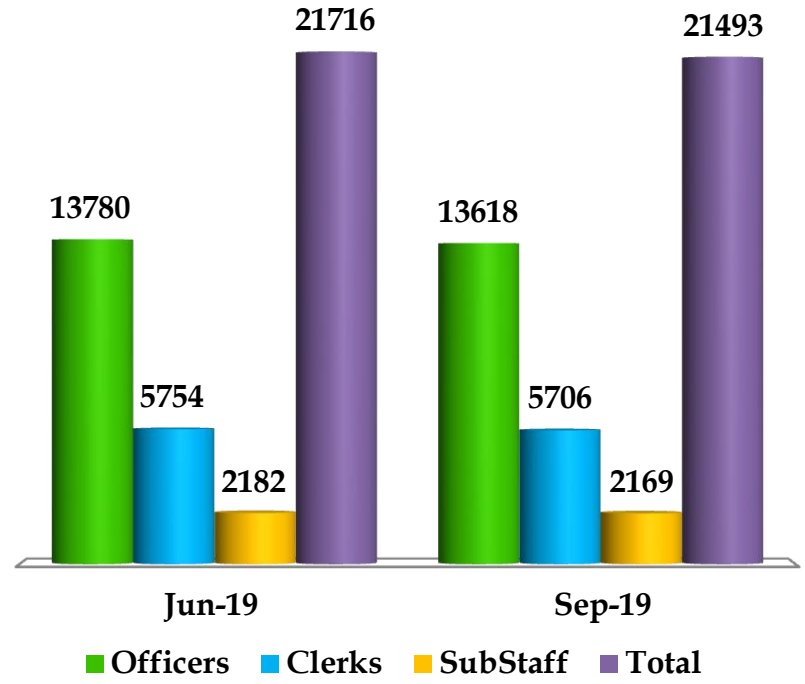
Total Branches - 2371



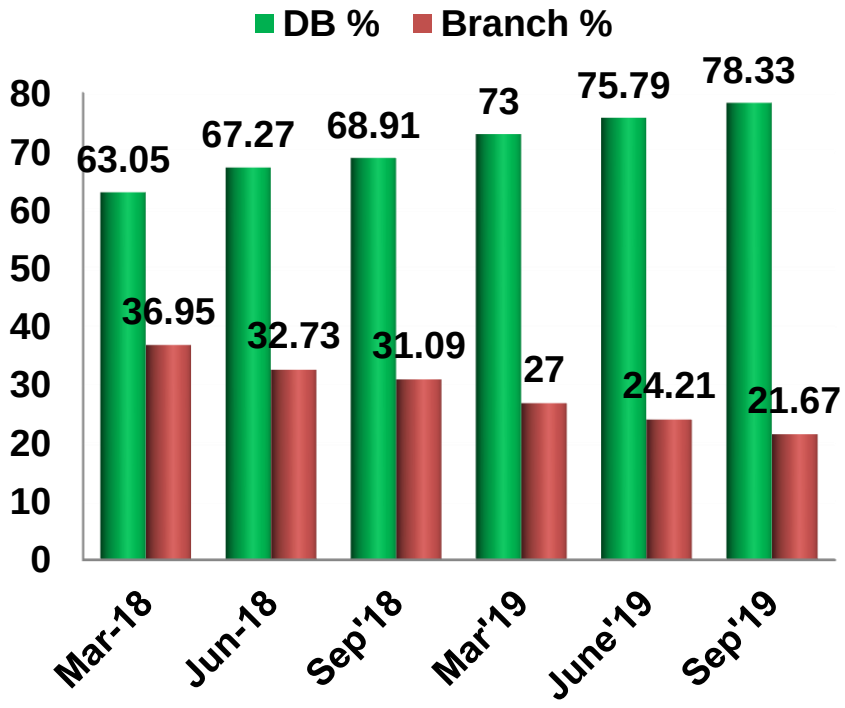
Total ATMs 2625



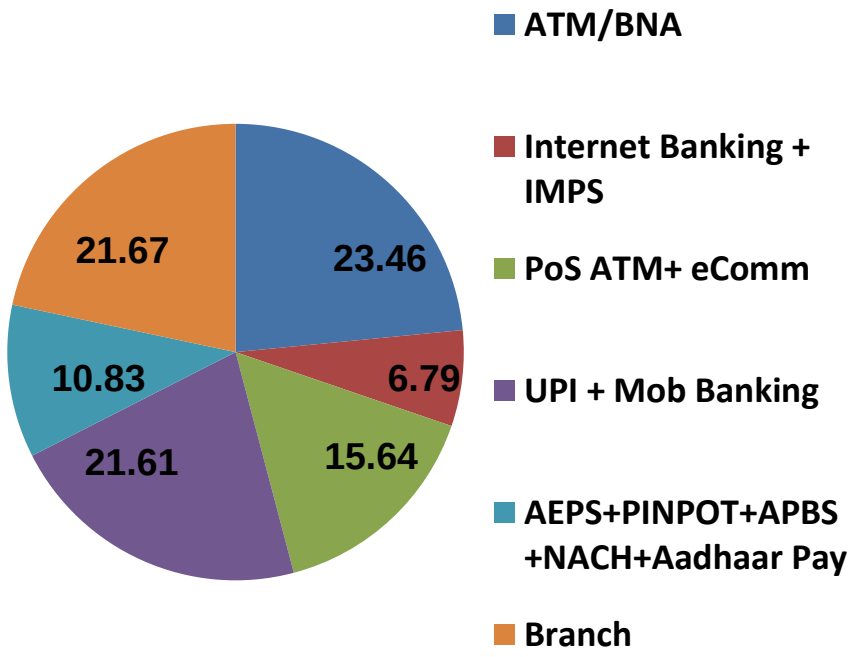
Human Resources



DIGITAL ADOPTION



Digital Adoption Pie Chart for customer induced transactions for quarter ended Sep 19



SAFE HARBOR

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