

ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

प्रधान कार्यालय : प्लॉट सं. 5, इंस्टीट्यूशनल एरिया,
सेक्टर-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/2019

29.01.2019

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	The 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 / nine months ended 31.12.2018

Please find enclosed a copy of the Presentation on the Reviewed Financial Results of the Bank for the quarter / nine months ended 31.12.2018. 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 & Compliance Officer
Encl.: as above



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

Financial Results Q3 FY 2018-2019



Pradhan Mantri
Jeevan Jyoti Bima Yojana

Atal
Pension
Yojana

STAND UP India
Endeavour and Prosper



मप्रवेरव



Pradhan Mantri
Suraksha Bima Yojana

PMJDY | PMMY | Stand Up India Scheme
PMSBY | PMJJBY | Atal Pension Yojana



Financial Update

Financial Performance

Capital Adequacy

Performance – Retail and MSME

Performance- Treasury

Recovery and Resolution

Financial Inclusion, Digital Banking

Rs in Crores

	Q3FY19		Q2FY19
Gross NPA	15.82%	↓	17.24%
Net NPA	7.15%	↓	10.07%
Recovery and Up gradation Ex CIRP	1,250	↑	1,155
PCR	74.99 %	↑	65.31 %
Net Profit	145	↑	102
CASA	31.10%	↑	30.97%
Credit RWA/ Advances	72.51%	↓	76.40%

- 1) Consistent Improvement in Asset quality since Mar-18.
- 2) NNPA substantially reduced.

- 1) Increased focus on Recovery and Up-gradation - yielding results

- 1) Increased provisioning on NPA Advances
- 2) Provision > 85% in IBC referred Accounts

- 1) Capital Optimized Growth
- 2) Risk Efficiency and Efficient use of Capital



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FINANCIAL UPDATE

Rs in Crores

	Q3FY19		Q3FY18
NII	1419	↑	1018
NIM	2.80 %	↑	1.95 %
Op. profit	1,002	↑	743
Net Profit	145	↑	(1985)
Return on Assets	0.23%	↑	(3.07%)
Retail Advances	30885	↑	24302
Tier-I	9.53%	↑	7.56%
CRAR	12.62 %	↑	10.37 %

- 1) RAROC Based Pricing - Improvement in NII by ~ 40%
- 2) NIM - Increased by 85 bps

- 1) Increase in Operating Profits by 35%
- 2) Consistent improvement in Profitability

- 1) Advance portfolio predominantly driven by Retail growth of 27%

- 1) Capital Adequacy Position at Comfortable Level



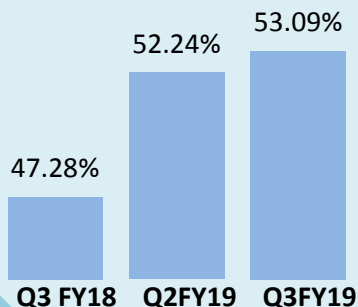
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INCREASING RAM

RAM Advances

Q-o-Q
5.03%

% Share to Advances



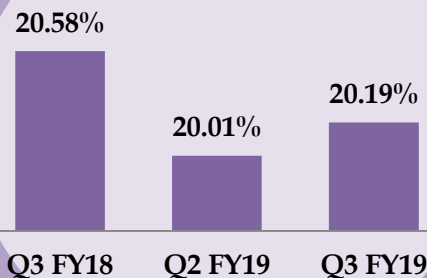
% RAM Advances
(Excl IBPC)
53.09%

Y-o-Y
6.03%

MSME Advances

Q-o-Q
Growth
1.74%

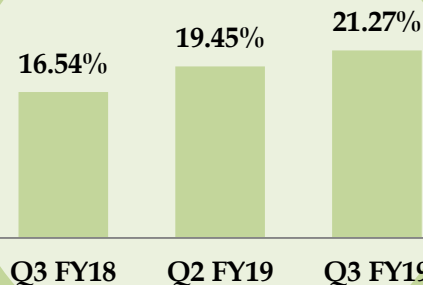
% Share to Advances



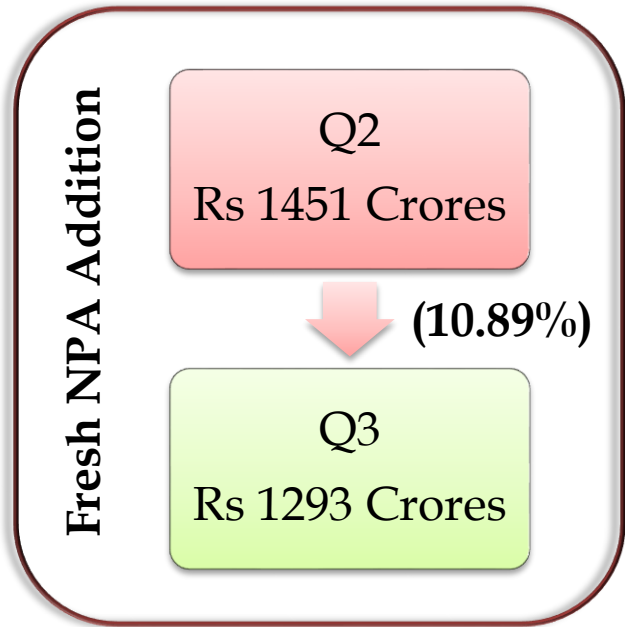
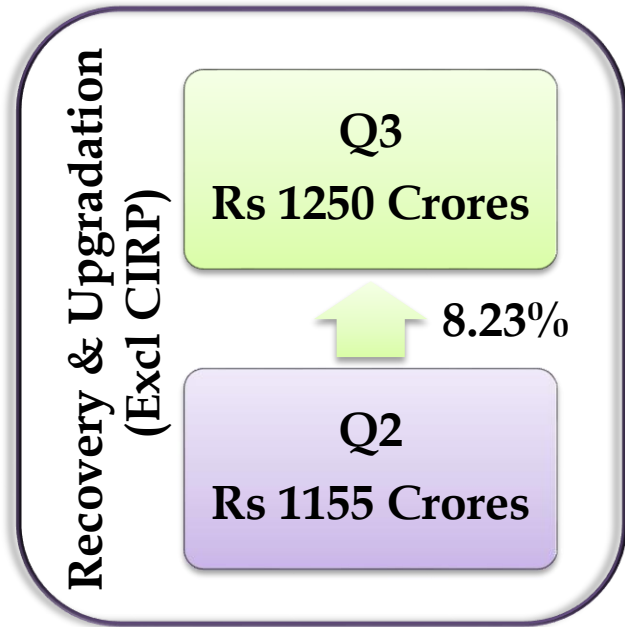
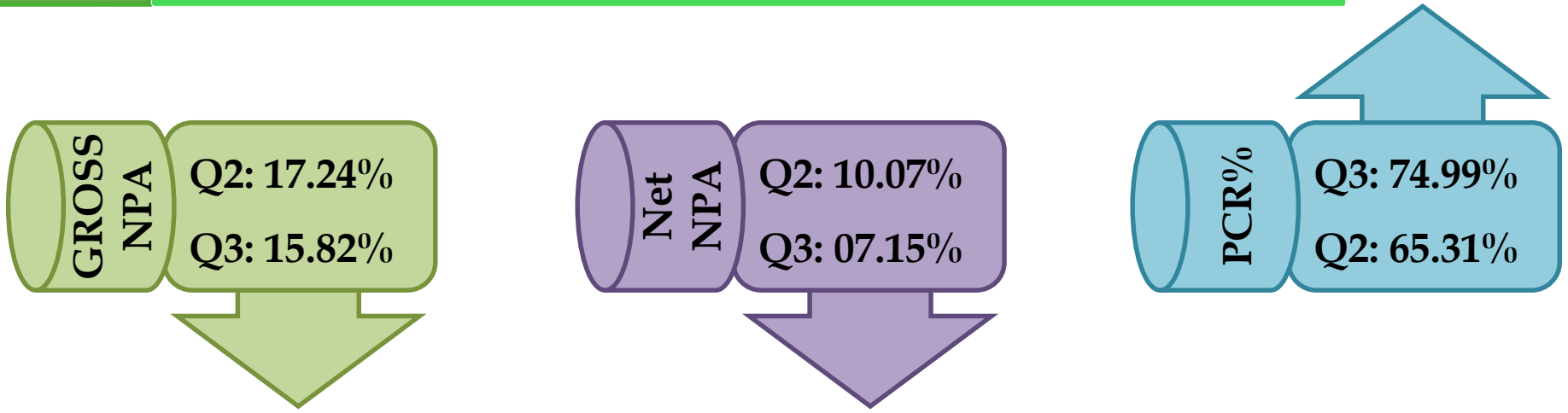
Retail Advances

Q-o-Q
Growth
10.26%

% Share to Advances



IMPROVING ASSET QUALITY (Q-o-Q)





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INCREASING EFFICIENCY

Q3
Rs 145 Crores

**Net
Profit**

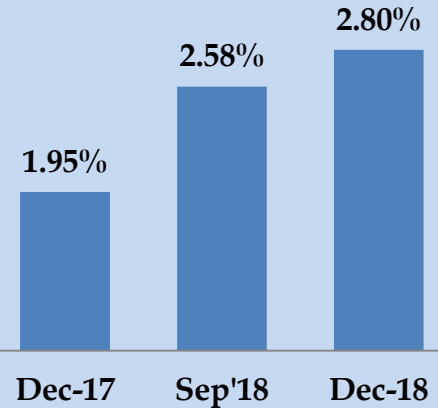
Q2
Rs 102 Crores

Q3
Rs 1002 Cr

**Operating
Profit
3.09%**

Q2
Rs. 972 Crores

NIM %

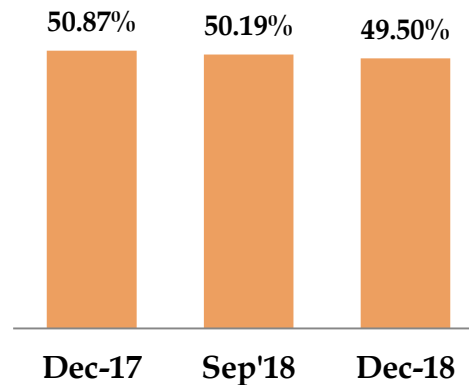


Q3
12.62%

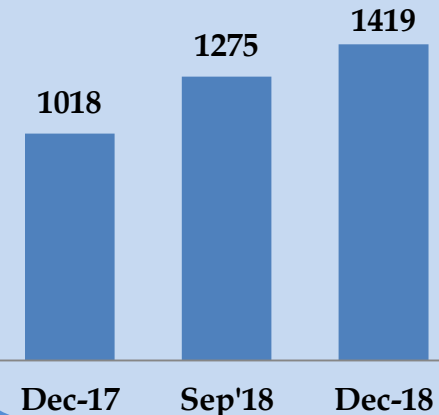
**CRAR
227 bps**

Q2
10.35%

Cost to Income



NII Cr



RESULTS AT A GLANCE

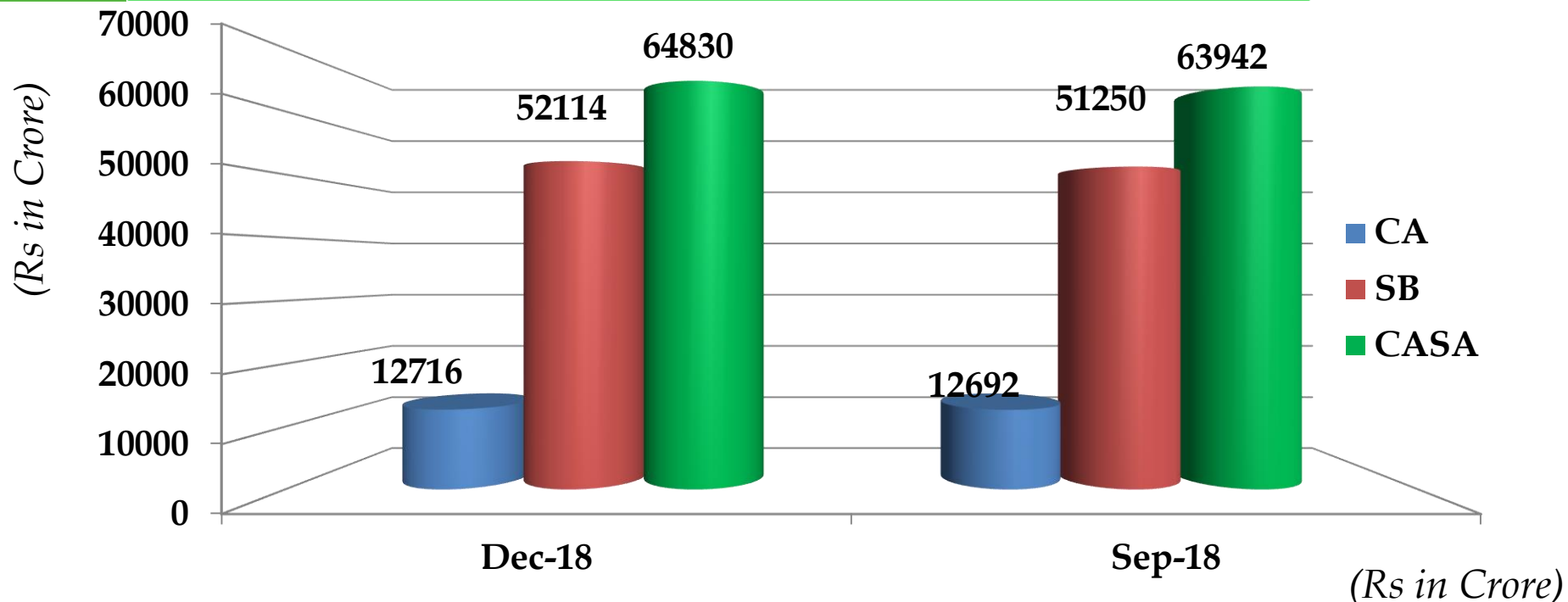
(Rs in Crore)

Parameter	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
				Q3<>Q2	Y-o-Y
Total Business	3,62,432	3,55,352	3,78,839	1.99%	(4.33%)
Total Advances	1,53,942	1,48,911	1,62,512	3.38%	(5.27%)
Total Deposits	2,08,490	2,06,441	2,16,327	0.99%	(3.62%)
Retail Term Deposits (Below ₹1 crore)	95,580	95,458	95,631	0.13%	(0.05%)
Bulk Deposits	15,556	17,789	28,919	(12.55%)	(46.21%)



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CASA DEPOSITS



Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Q3<>Q2	Y-o-Y
Current	12,716	12,692	13,780	0.19%	(7.72%)
Savings	52,114	51,250	49,575	1.69%	5.12%
CASA	64,830	63,942	63,355	1.39%	2.33%
Average CASA for the quarter	63,690	62,654	61,402	1.65%	3.73%
CASA % to Total Deposits	31.10%	30.97%	29.29%	13 bps	181 bps



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TOTAL INCOME

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Interest on Advances/Bills	3,072	2,882	2,945	6.59%	4.31%
2	Interest on Investments	1,342	1,332	1,252	0.75%	7.19%
3	Other Interest Income	148	76	65		
4	Total Interest Income (1+2+3)	4,562	4,290	4,262	6.34%	7.04%
5	Treasury Profit	138	52	139		
6	Exchange Transaction	12	23	24	(47.83%)	(50.00%)
7	Other Income	416	602	331	(30.90%)	25.68%
8	Non Interest Income (5+6+7)	566	677	494	(16.40%)	14.57%
9	Total Income (4+8)	5,128	4,967	4,756	3.24%	7.82%

NON - INTEREST INCOME

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Commission Exchange & Brokerage	272	278	279	(2.16%)	(2.51%)
2	Treasury	138	52	139	165.38%	(0.72%)
3	Bad Debts w/off earlier recovered	143	320	49	(55.31%)	191.84%
4	Other Income	13	27	27	(51.85%)	(51.85%)
5	Total Non Interest Income	566	677	494	(16.40%)	14.57%



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TOTAL EXPENDITURE

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Intt Paid on Deposits	2,892	2,816	3,017	2.70%	(4.14%)
2	Intt Paid on Bonds	119	119	189	0.00%	(37.04%)
3	Others	132	80	38		
4	Total Interest Paid (1+2+3)	3,143	3,015	3,244	4.25%	(3.11%)
5	Establishment Expenses	503	497	290	1.21%	73.45%
6	Other Operating Expenses	480	483	479	(0.62%)	0.21%
7	Total Operating Expenses(5+6)	983	980	769	0.31%	27.83%
8	Total Expenses (4+7)	4,126	3,995	4,013	3.28%	2.82%



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OPERATING PROFIT

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Interest Income	4,562	4,290	4,262	6.34%	7.04%
2	Interest Expenses	3,143	3,015	3,244	4.25%	(3.11%)
3	NII (Spread) (1-2)	1,419	1,275	1,018	11.29%	39.39%
4	Non Interest Income	566	677	494	(16.40%)	14.57%
5	Operating Expenses	983	980	769	0.31%	27.83%
6	Operating Profit (3+4-5)	1,002	972	743	3.09%	34.86%

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Operating Profit	1,002	972	743	3.09%	34.86%
2	Provisions (2a To 2f)	857	870	2,728	(1.49%)	(68.59%)
2 a	Prov. for Depreciation on Investment	(349)	272	410	--	--
2 b	Prov. for Taxes	(2,863)	(203)	16	--	--
2 c	Prov. for NPA	4,082	832	2,340	--	--
2 d	Prov. for Standard Assets	20	(9)	(113)	--	--
2 e	Prov. for Unhedged forex Exposure	0	1	(11)	--	--
2 f	Other Provisions	(33)	(23)	86	--	--
3	Net Profit/(Loss) (1-2)	145	102	(1,985)	42.16%	--

COST & YIELD RATIOS

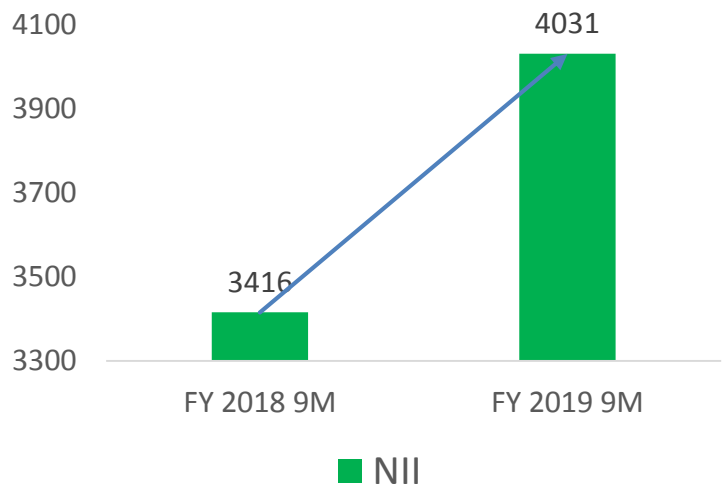
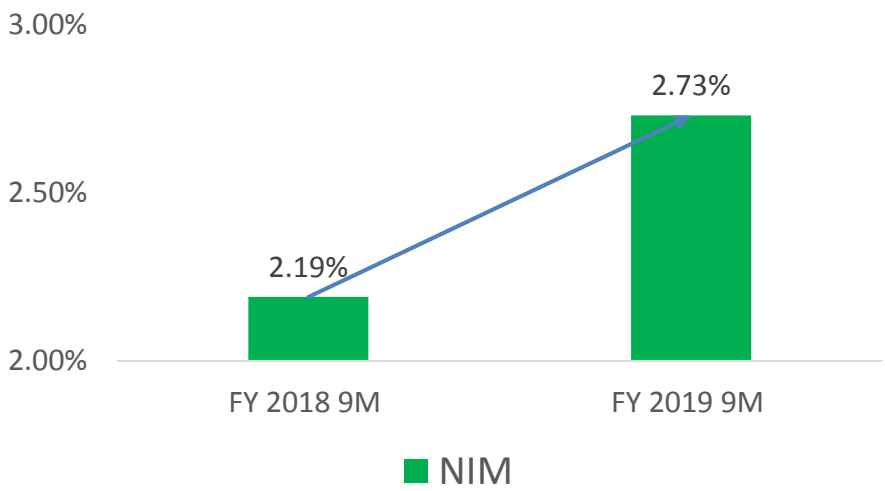
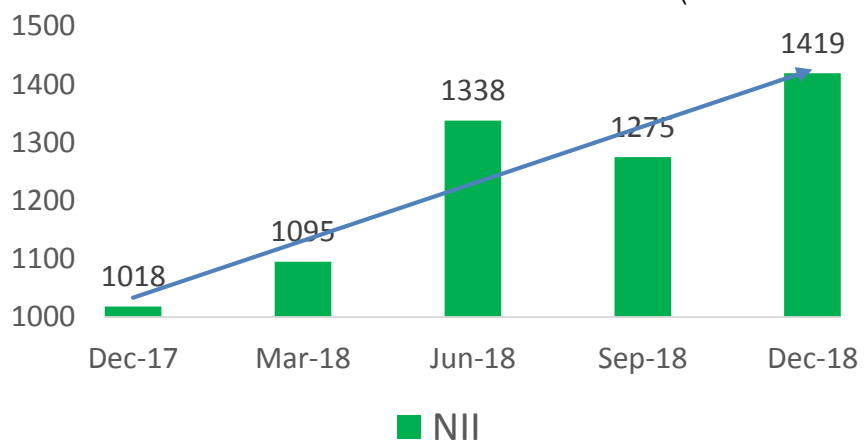
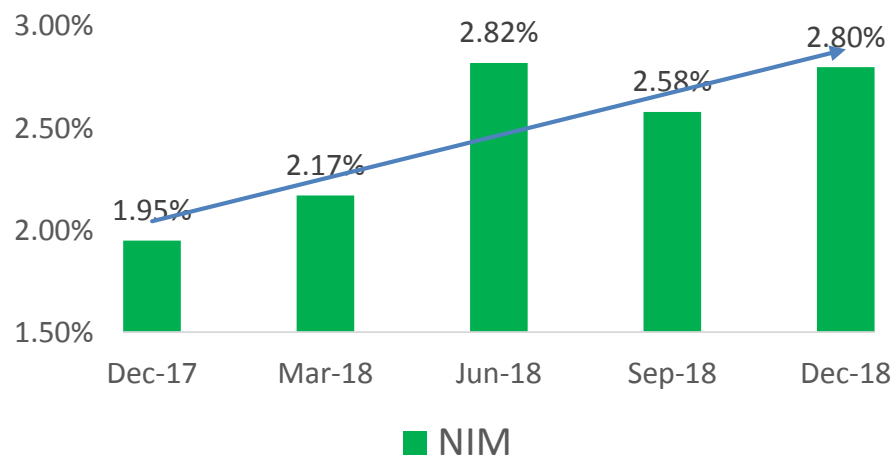
(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
					Q3<>Q2	Y-o-Y
1	Cost of Deposit	5.62%	5.54%	5.65%	8 bps	(3 bps)
2	Cost of Funds	4.99%	4.87%	5.02%	12 bps	(3 bps)
3	Yield on Earning Advances	9.98%	9.73%	8.98%	25 bps	100 bps
4	Yield on Investment	7.71%	7.34%	7.69%	37 bps	2 bps
5	Yield on Funds	7.24%	6.93%	6.60%	31 bps	64 bps
6	Net Interest Margin (NIM)	2.80%	2.58%	1.95%	22 bps	85 bps
7	Cost to Income Ratio	49.50%	50.19%	50.87%	(69 bps)	(137 bps)



MOVEMENT OF NIM & NII

(Rs in Crore)



CAPITAL ADEQUACY (BASEL III)

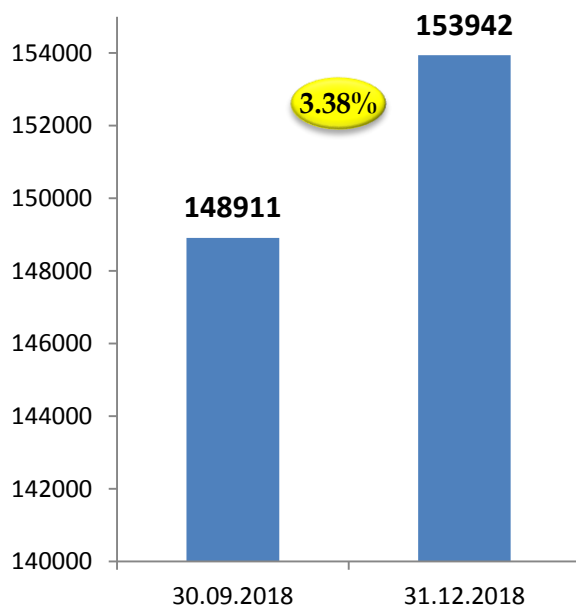
(Rs in Crore)

Sn	Particulars	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3
1	CET - I	12,936	10,082	9,075
2	Tier I	13,152	10,299	12,351
3	Tier II	4,261	4,241	4,590
4	Total (Tier I + Tier II)	17,413	14,540	16,941
5	Risk-weighted Assets	1,37,970	1,40,525	1,63,354
6	CET - I (%)	9.37%	7.18%	5.56%
7	Tier I (%)	9.53%	7.33%	7.56%
8	Tier II (%)	3.09%	3.02%	2.81%
9	Capital Adequacy Ratio (%)	12.62%	10.35%	10.37%

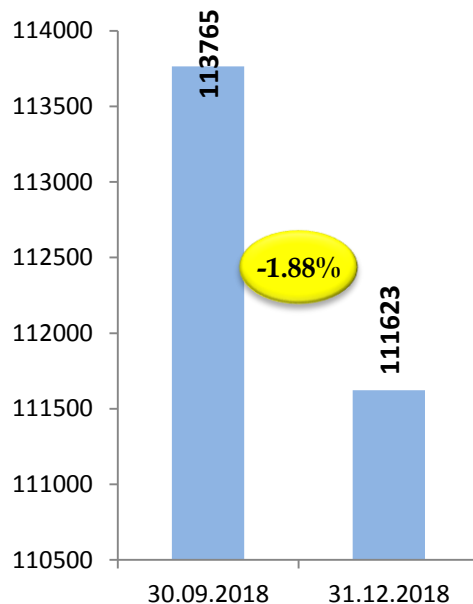
CAPITAL OPTIMIZATION

(RS in Crore)

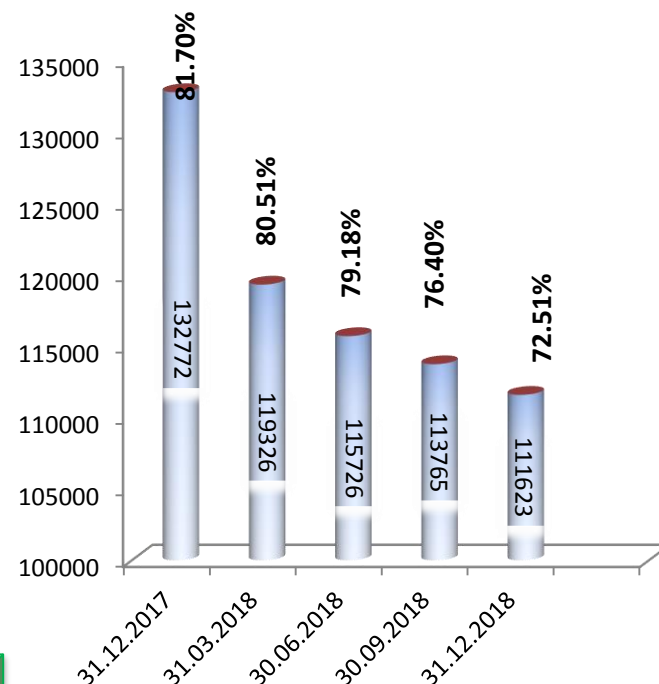
Total Advances



RWA for Credit Risk



Credit Risk RWA to Advances



Risk Weight
Factor = 76%
(Sept 18)

Risk Weight
Factor = 73%
(Dec 18)

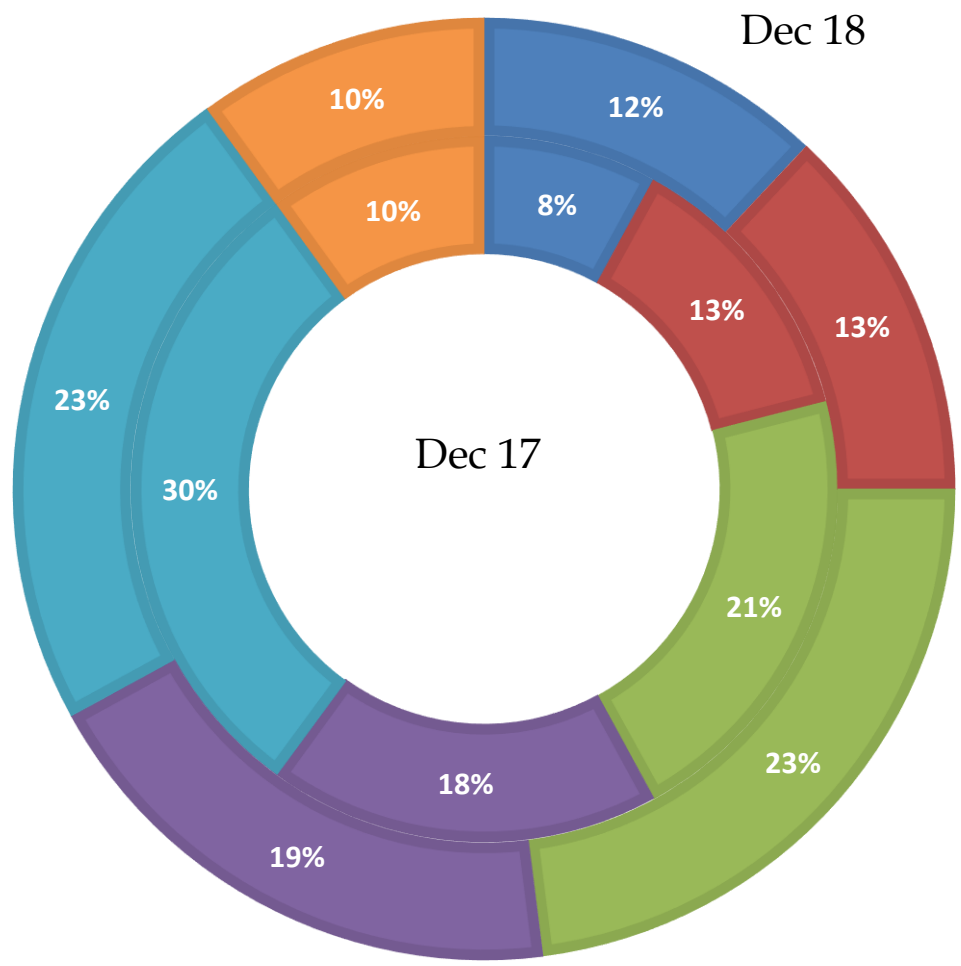
Risk Weight factor for Credit Risk i.e. RWA for Credit Risk to Total Advances



EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹ 10 CR

ACCOUNT

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



Rating	Dec-18	Dec-17
AAA	12%	8%
AA	13%	13%
A	23%	21%
BBB	19%	18%
BB & Below	23%	30%
Unrated	10%	10%
Total	100%	100%

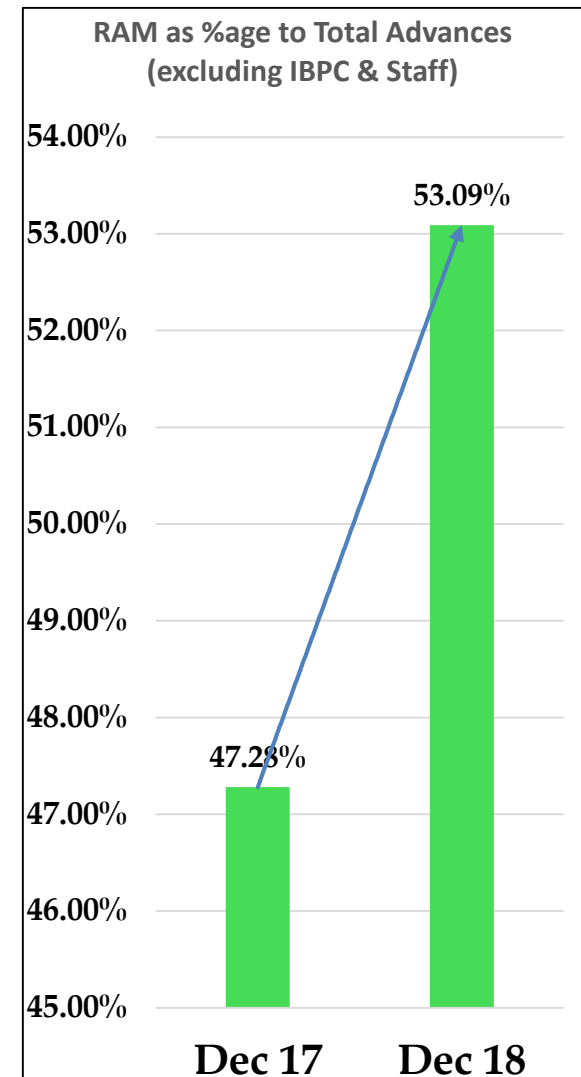


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COMPOSITION OF ADVANCES

(Rs in Crore)

Sector	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation	
				Q3<>Q2	Y-o-Y
Retail	30,885	28,012	24,302	10.26%	27.09%
Agriculture (excl RIDF)	20,213	19,735	21,294	2.42%	(5.08%)
MSME	29,319	28,818	30,247	1.74%	(3.07%)
Total RAM	80,417	76,565	75,843	5.03%	6.03%
%age to Total Advances (excluding IBPC)	53.09%	52.24%	47.28%		
Credit (Other than RAM & Staff Loan)	62,319	65,082	68,991	(4.25%)	(9.67%)
%age to Total Advances (excluding IBPC)	41.14%	44.41%	43.01%		
Staff Loan	2,476	2,359	2,092	4.96%	18.36%
IBPC	8,730	4,905	15,586	77.98%	(43.99%)
Total Advances	1,53,942	1,48,911	1,62,512	3.38%	(5.27%)





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SECTOR-WISE ADVANCES

(Rs in Crore)

Industry Segment (₹ in Crore)	Amt. FB O/s Dec-18	%age to total Industry	%age to total Credit
Iron & Steel	7,945	19.41%	5.16%
Textile	6,956	16.99%	4.52%
Food Processing	5,889	14.38%	3.82%
All Engg.	2,901	7.09%	1.88%
Vehicles, Vehicle Parts & Transport Equipment	1,440	3.52%	0.94%
Constructions	1,918	4.69%	1.24%
Other Metal & Metal Products	583	1.42%	0.38%
Chemical Dyes Paints etc.	1,940	4.74%	1.26%
Paper & Paper Product	856	2.09%	0.56%
Other Industries	10,508	25.67%	6.83%
Total Industry	40,936	100.00%	26.59%
Infrastructure	14,569		9.46%
NBFC	15,959		10.37%
Commercial Real Estate	6,135		3.99%
Food Credit	1,639		1.06%
Others	74,704		48.53%
Gross Advances	1,53,942		100.00%



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EXPOSURE TO INFRASTRUCTURE

(Rs in Crore)

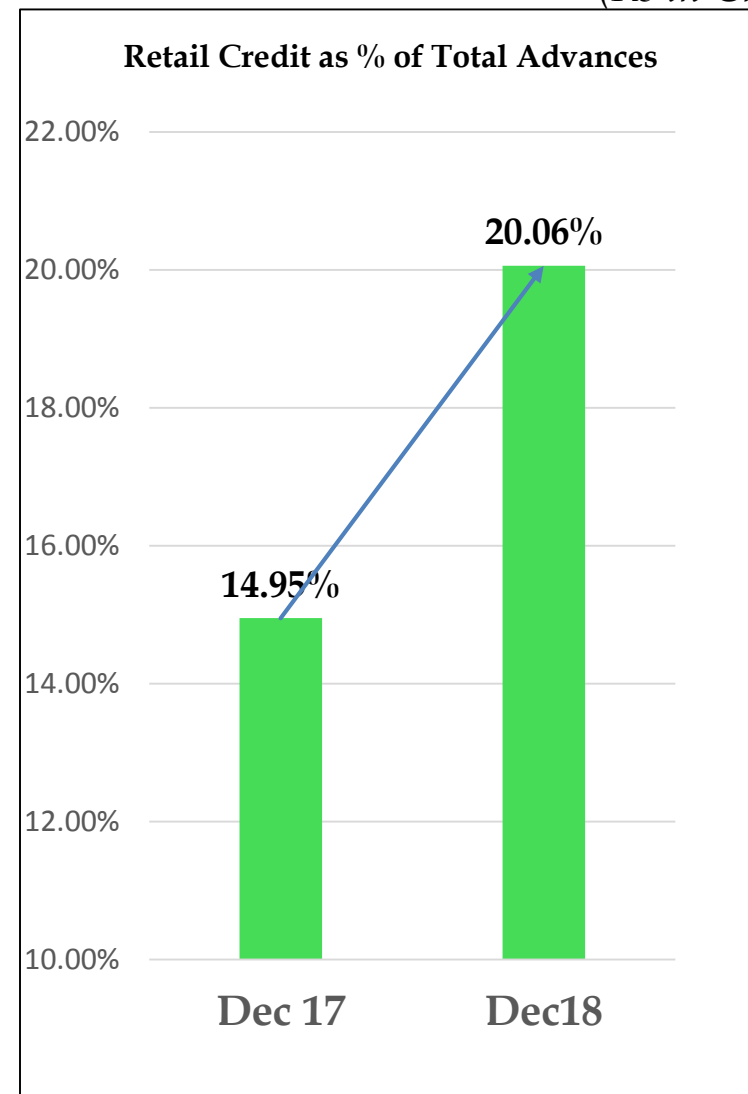
Segment	Dec- 2018	Dec- 2017	Y-o-Y
Total Infrastructure	20,616	24,640	(16.33%)
Out of which:			
- Power	8,156	10,477	(22.15%)
- Transport	7,148	8,503	(4.08%)
-Communication	2,134	3,275	(34.83%)

Break up of exposure to Power Sector

Particular	Dec- 2018	% of Total Power
Central Govt.	56	0.69%
State Govt.	1669	20.46%
Private	6431	78.85%
(Out of which Generation)	(6834)	(83.79%)
Total	8,156	100.00%

(Rs in Crore)

Scheme	Dec 18 Q3	Sep-18 Q2	Dec 17 Q3	Variation	
				Q3<>Q2	Y-o-Y
Total Retail Credit	30,885	28,012	24,302	10.26%	27.08%
Total Advances	153,942	1,48,911	1,62,512	3.38%	(5.27%)
% age to Total Advances	20.06%	18.81%	14.95%	125 bps	511 bps
Out of which -					
Housing Loan	17,295	16,127	14,976	7.24%	15.48%
Vehicle Loan	1,791	1,671	1,665	7.18%	7.57%
Personal Loan	1,159	1,058	754	9.55%	53.71%
Mortgage Loan	4616	3,845	3,770	20.05%	22.44%
Other Loans	6,024	5,311	3,137	13.42%	92.03%
Total Retail Credit	30,885	28,012	24,302	10.26%	27.08%



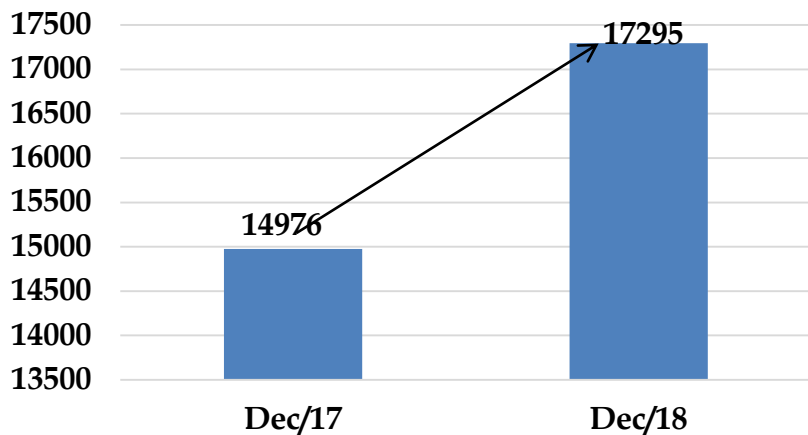


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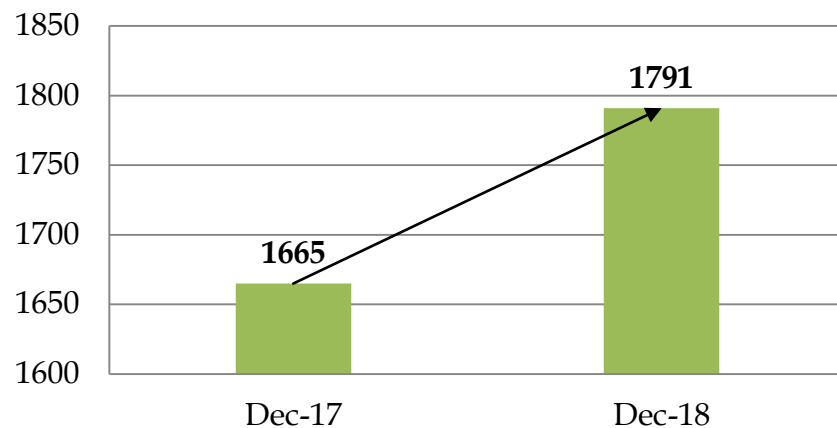
GROWTH IN RETAIL SEGMENT

(Rs in Crore)

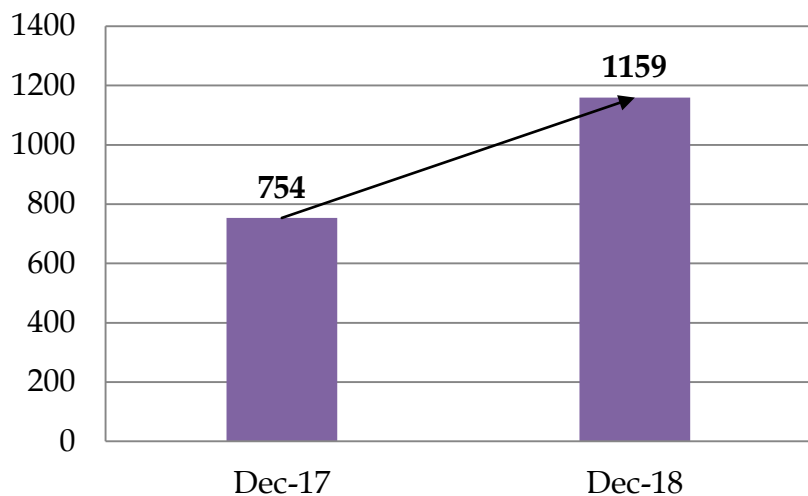
Housing Loan



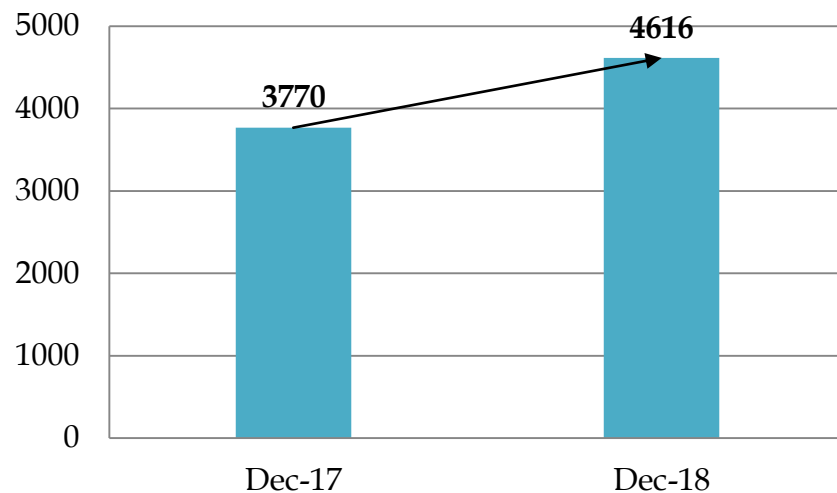
Vehicle Loan



Personal Loan



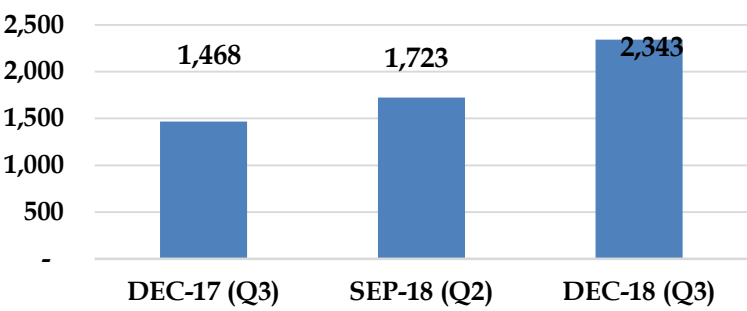
Oriental Mortgage Loan



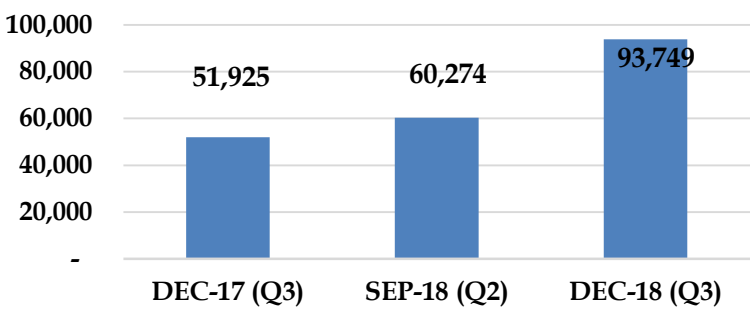
(Rs in Crore)

Scheme	Dec-18 Q3		Sep-18 Q2		Dec-17 Q3		Variation			
	A/c	Amt	A/c	Amt	A/c	Amt	Q3<>Q2		Y<>Y	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Total MUDRA	93,749	2,343	60,274	1,723	51,925	1,468	55.54%	35.98%	80.55%	59.60%
Out of which -										
General	71,283	2,090	45,506	1,555	39,729	1,310	56.65%	34.41%	79.42%	59.54%
SC	7,272	57	3,243	32	3,793	34	124.24%	78.13%	91.72%	67.65%
ST	1,019	9	1,148	9	612	5	(11.24%)	0.00%	66.50%	80.00%
OBC	14,175	187	10,377	127	7,791	119	36.60%	47.24%	81.94%	57.14%

MUDRA AMOUNT



MUDRA ACCOUNTS



PRIORITY SECTOR ADVANCES

(Rs in Crore)

Sn	Parameters	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3	Variation %	
					Q3<>Q2	Y-o-Y
1	Priority Sector	63095	61351	56938	2.84%	10.81%
	PSLC	5000	5000	11484	0.00%	(56.46%)
	Total Priority sector	68095	66351	68422	2.63%	(0.48%)
	% of ANBC	38.15%	39.54%	44.70%		
2	Agriculture	22952	22619	24541	1.47%	(6.47%)
	PSLC-Agriculture	5000	5000	7484	0.00%	(33.19%)
	Total agriculture	27952	27619	32025	1.21%	(12.72%)
	% of ANBC	15.66%	16.46%	20.92%		
3	Small & Marginal Farmer	10471	10074	9926	3.94%	5.49%
	PSLC-Small & Marginal Farmer	2700	2700	4650	0.00%	(41.94%)
	Total Small & Marginal Farmer	13171	12774	14576	3.11%	(9.64%)
	% of ANBC	7.38%	7.61%	9.52%		
4	Weaker Section	17788	17280	19188	2.94%	(7.30%)
	% of ANBC	9.97%	10.30%	12.54%		
5	Micro Enterprises	13118	13010	11671	0.83%	12.40%
	% of ANBC	7.35%	7.75%	7.62%		

- PSLC of Agriculture Rs 5000.00cr out of which Small& Marginal Rs 2700.00cr included in respective head.



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RESTRUCTURED ASSET ANALYSIS

(Rs in Crore)

S.No	Particulars	Dec-18	Sep-18	Jun-18
1	Standard Restructured Portfolio	321	358	595
2	Quantum of Standard Restructured Assets where repayment has not commenced	93	139	134
3	Quantum of SMA-II in Restructured Accounts	159	55	58
4	NPA in Restructured Portfolio	5,781	6,975	7,616

Standard Accounts (Under S4A and 5/25)

Particulars	Dec 2018		Sep 2018		Jun 2018	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
S4A	0	0	3	227	4	255
5/25	8	925	8	925	8	927



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TREASURY OPERATIONS

(Rs in Crore)

Category	Dec 2018				Sept 2018				Dec 2017			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	37,535	19,438	0	56,973	37014	22483	25	59522	34,430	23,658	139	58,227
NSLR	9,339	13,377	3	22,719	3840	12944	99	16883	311	8,938	0	9,249
TOTAL	46,874	32,815	3	79,692	40854	35427	124	76405	34,741	32,596	139	67,476
% to Total Portfolio	58.82%	41.18%	0.00%	100.00%	53.47%	46.37%	0.16%	100.00%	51.49%	48.30%	0.21%	100.00%

Modified Duration			
Particular	Dec 2018	Sep 2018	Dec 2017
TOTAL (AFS)	2.52	2.62	3.76
TOTAL PORTFOLIO	3.99	4.14	4.19



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NON-PERFORMING ASSETS

(Rs in Crore)

Sn	Parameters	Dec-18	Sep-18	Dec-17	Variation	
					Q3<>Q2	Y-o-Y
1	Gross NPA	24,353	25,673	27,551	(5.14%)	(11.61%)
2	Gross NPA as a % of Gross Advances	15.82%	17.24%	16.95%	(142 bps)	(113 bps)
3	Net NPA	9,973	13,795	14,195	(27.71%)	(29.74%)
4	Net NPA as a % of Net Advances	7.15%	10.07%	9.52%	(292 bps)	(237 bps)
5	Provision Coverage Ratio	74.99%	65.31%	62.09%	968 bps	1290 bps

NPA MOVEMENT (QUARTERLY)

(Rs in Crore)

Sn	Particular	Dec 18 Q3	Sep 18 Q2	Dec 17 Q3
1	Opening Gross NPAs	25,673	26,141	26,432
2	Recovery in Ledger Balance	778	1,017	692
3	Up gradation	231	112	197
4	Write Off	1,604	790	1,296
5	Total Reduction (2+3+4)	2,613	1,919	2,185
6	Fresh Addition	1,293	1,451	3,304
7	Closing Gross NPAs	24,353	25,673	27,551
8	Provision	14,380	11,878	13,356
9	Closing Net NPAs	9,973	13,795	14,195
10-a	Cash Recovery in Bad Debt Written-off	143	320	49
10-b	Cash Recovery in Recorded Interest	115	42	16
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	258	362	65
11	Total Recovery including upgradation (2+3+10c)	1,267	1,491	954



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NPA MOVEMENT (NINE MONTHS)

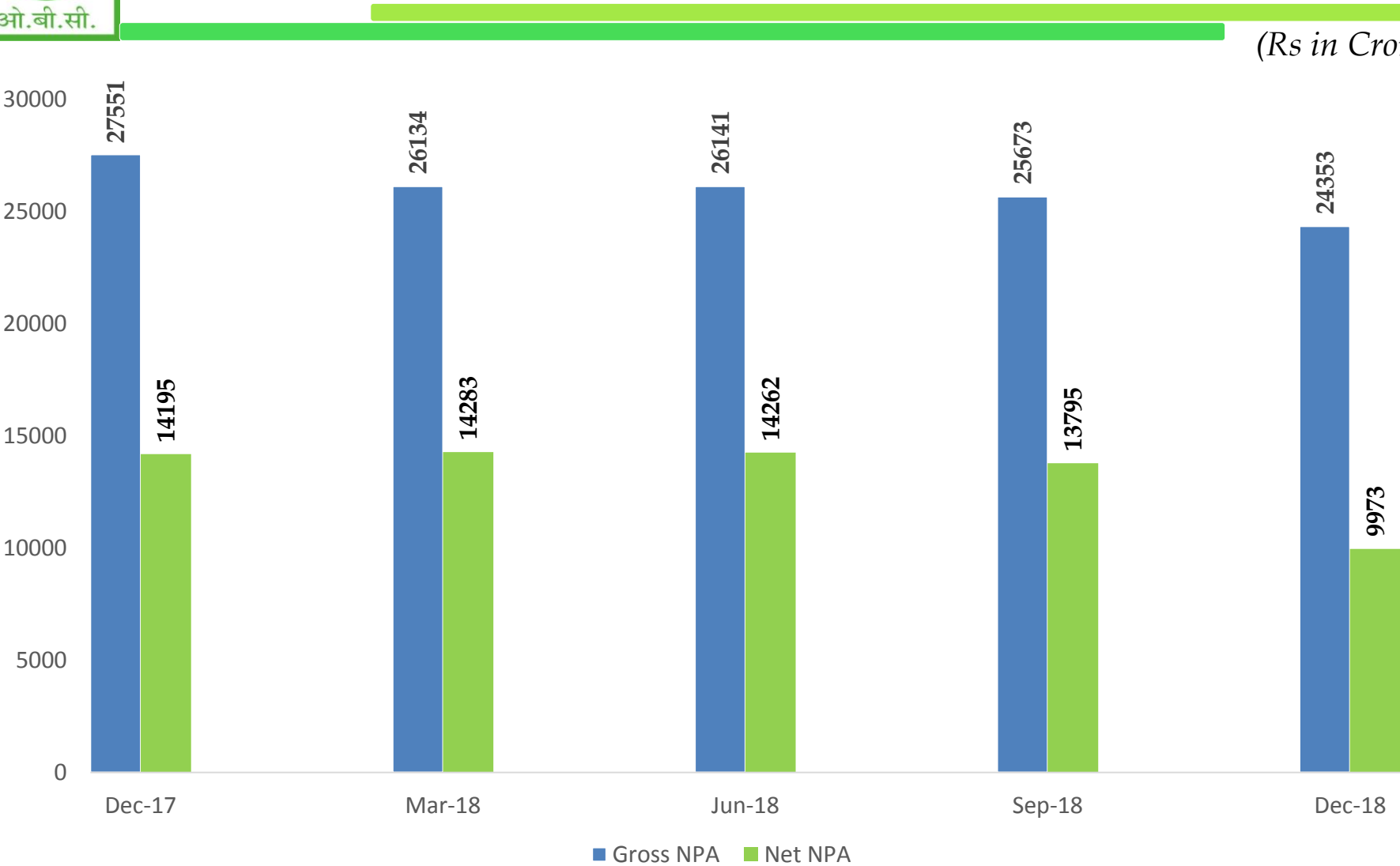
(Rs in Crore)

Sn	Particular	Dec 18 9 M	Dec 17 9 M
1	Opening Gross NPAs	26,134	22,859
2	Recovery in Ledger Balance	3,106	1,590
3	Up gradation	657	525
4	Write Off	3,593	2,499
5	Total Reduction (2+3+4)	7,356	4,614
6	Fresh Addition	5,575	9,306
7	Closing Gross NPAs	24,353	27,551
8	Provision	14,380	13,356
9	Closing Net NPAs	9,973	14,195
10-a	Cash Recovery in Bad Debt Written-off	543	149
10-b	Cash Recovery in Recorded Interest	464	68
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	1,007	217
11	Total Recovery including upgradation (2+3+10c)	4,770	2,332



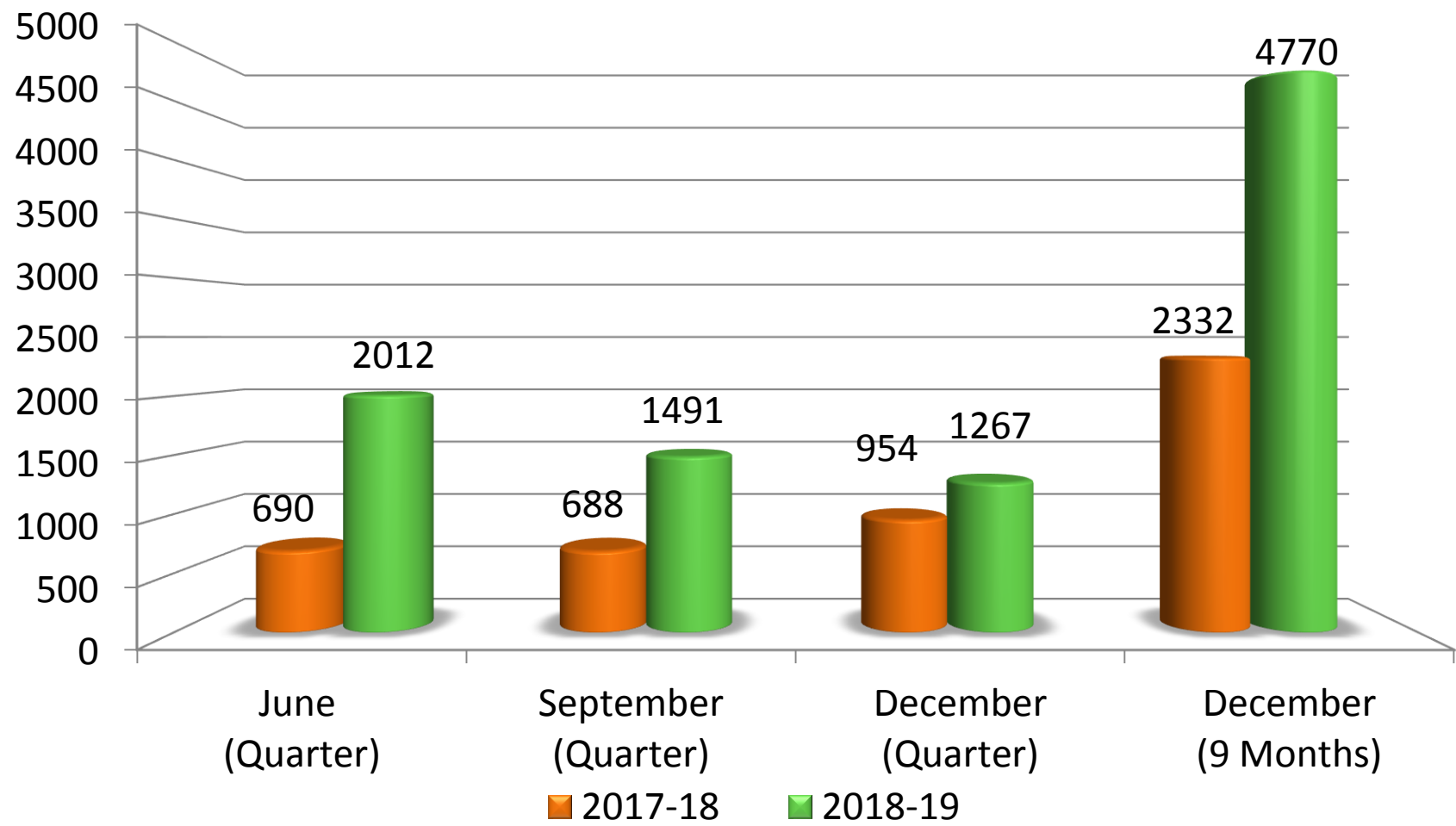
NPA POSITION

(Rs in Crore)



CASH RECOVERY & UP GRADATION

(Rs in Crore)



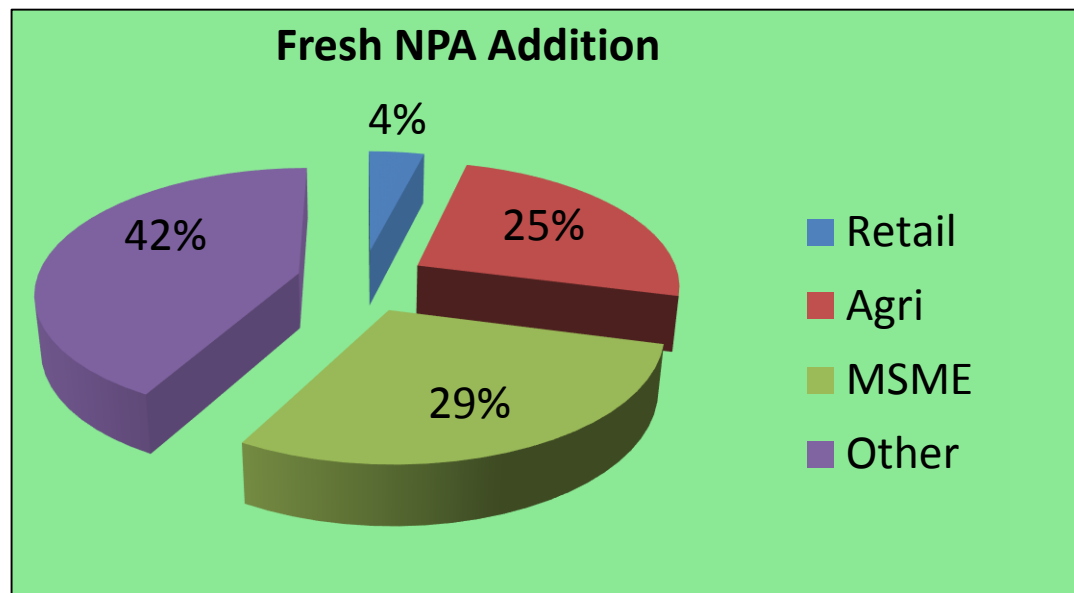


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FRESH NPA ADDITION

(Rs in Crore)

Sector Wise	Dec-18 Q3	% of Total NPA Addition
Retail	47	4%
Agri	330	25%
MSME	372	29%
Others	544	42%
Total	1,293	100%



Fresh Slippages in Major Industries

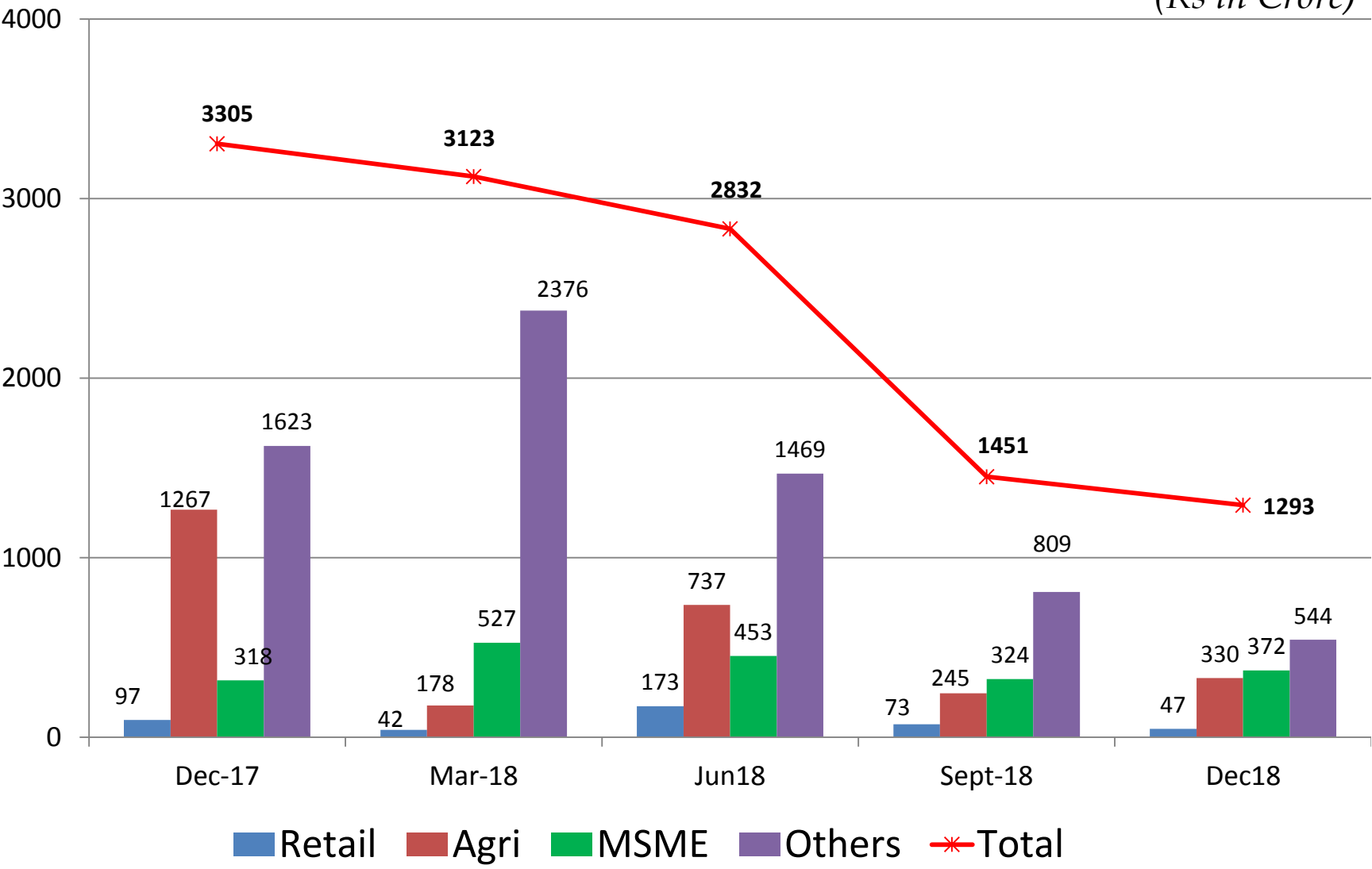
(₹ in Crore)

Infra- Road		NBFC		Engineering		Textile	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
4	200	1	123	1	62	8	42



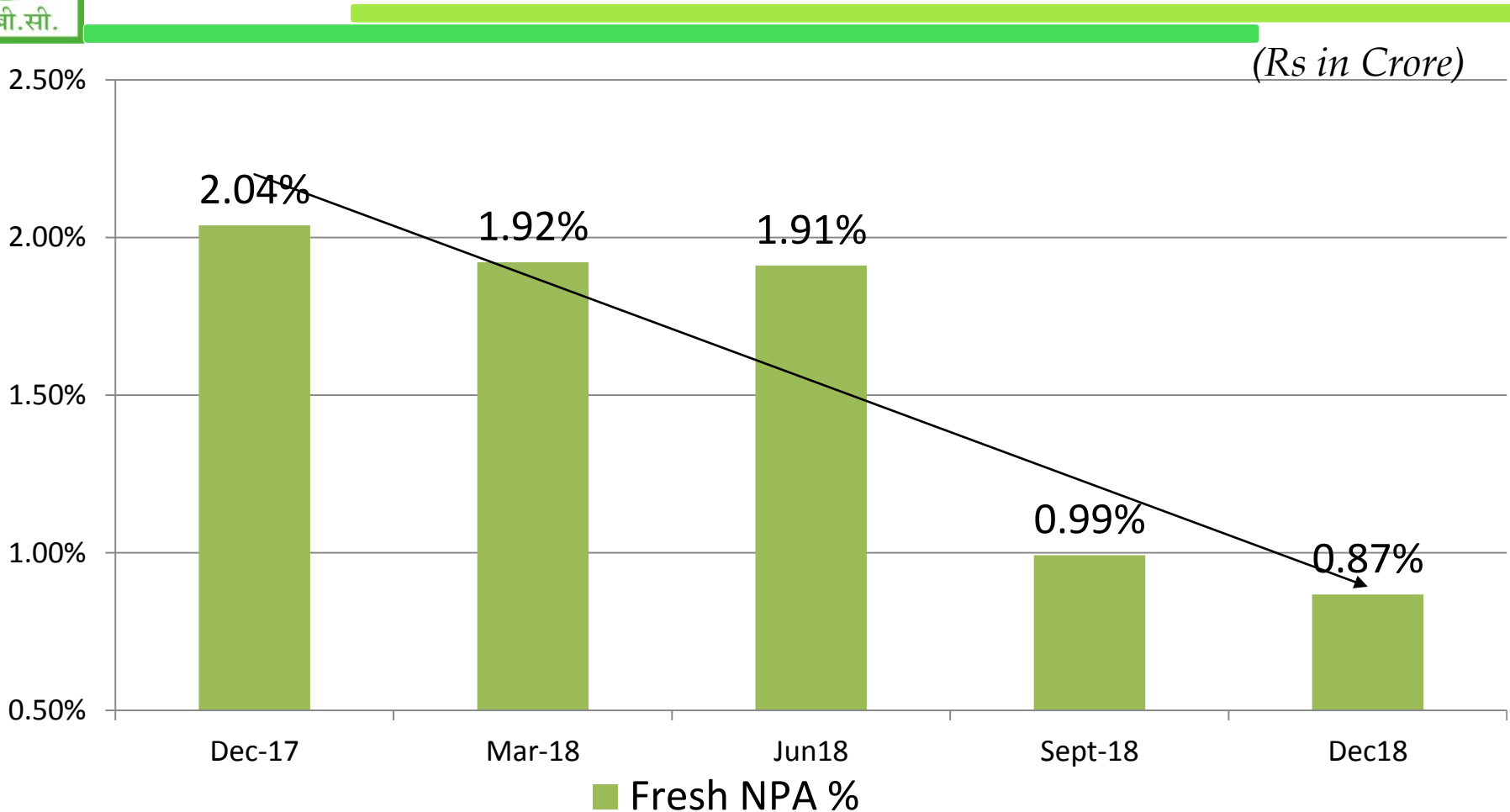
FRESH NPA ADDITION

(Rs in Crore)





FRESH NPA % TO ADVANCE

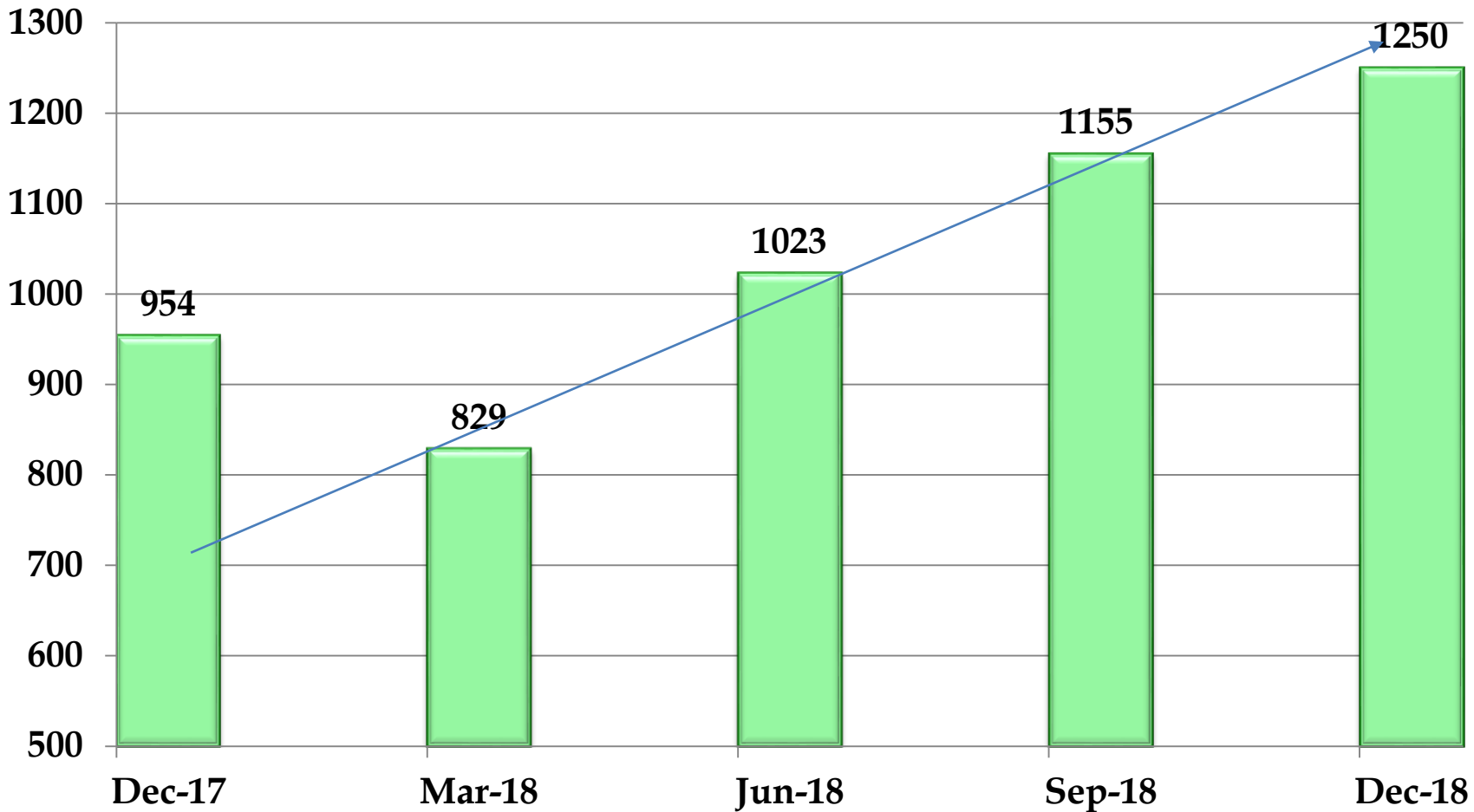


Particulars	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
Fresh NPA Addition	3305	3123	2832	1451	1293
Gross Advance in Previous Quarter	162131	162512	148206	146159	148911
Fresh NPA %	2.04%	1.92%	1.91%	0.99%	0.87%



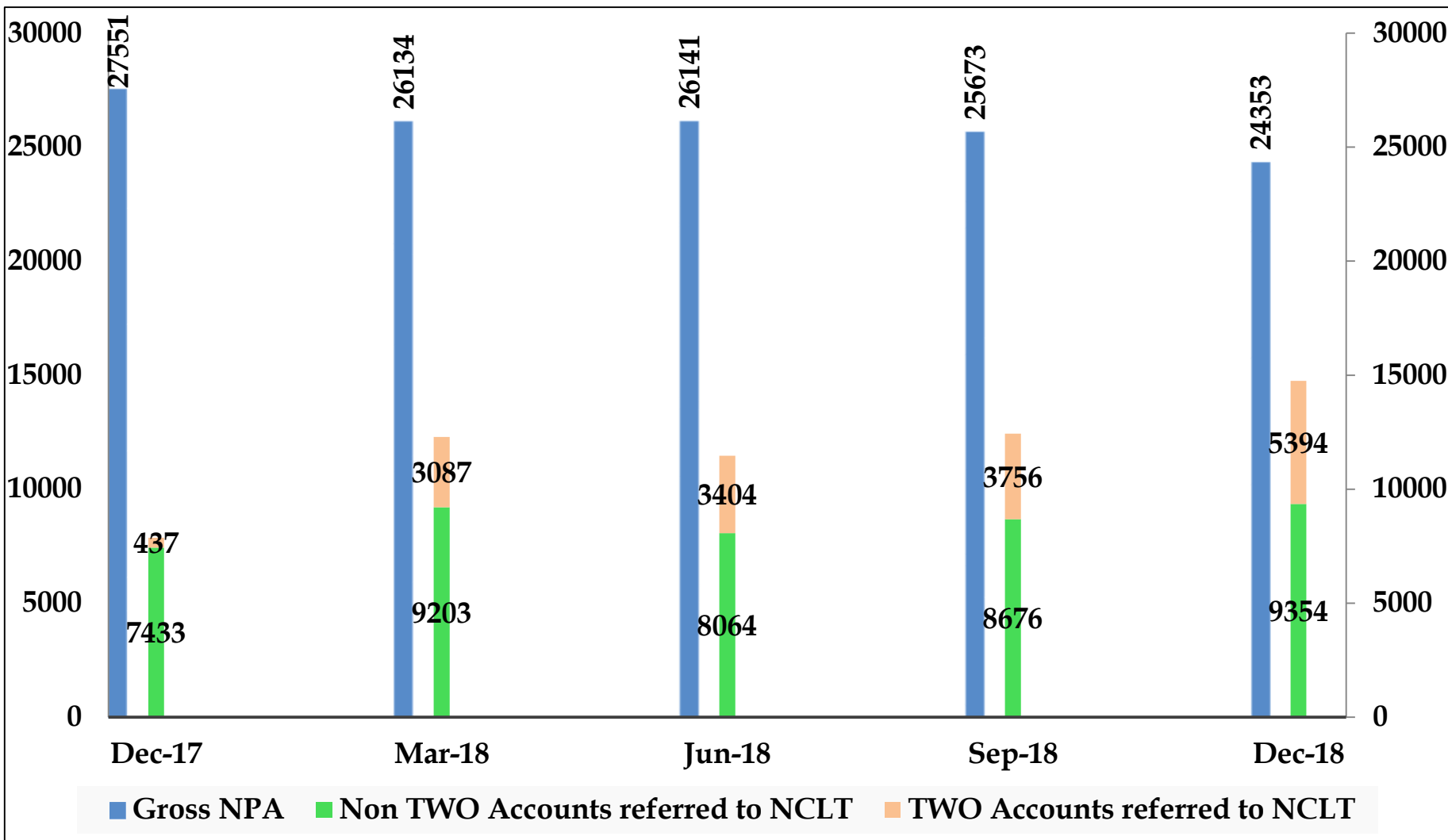
RECOVERY AND UPGRADATION (EXCLUDING CIRP)

(Rs in Crore)



QUANTUM OF NPA REFERRED TO NCLT

(Rs in Crore)





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PROVISIONS IN NCLT CASES

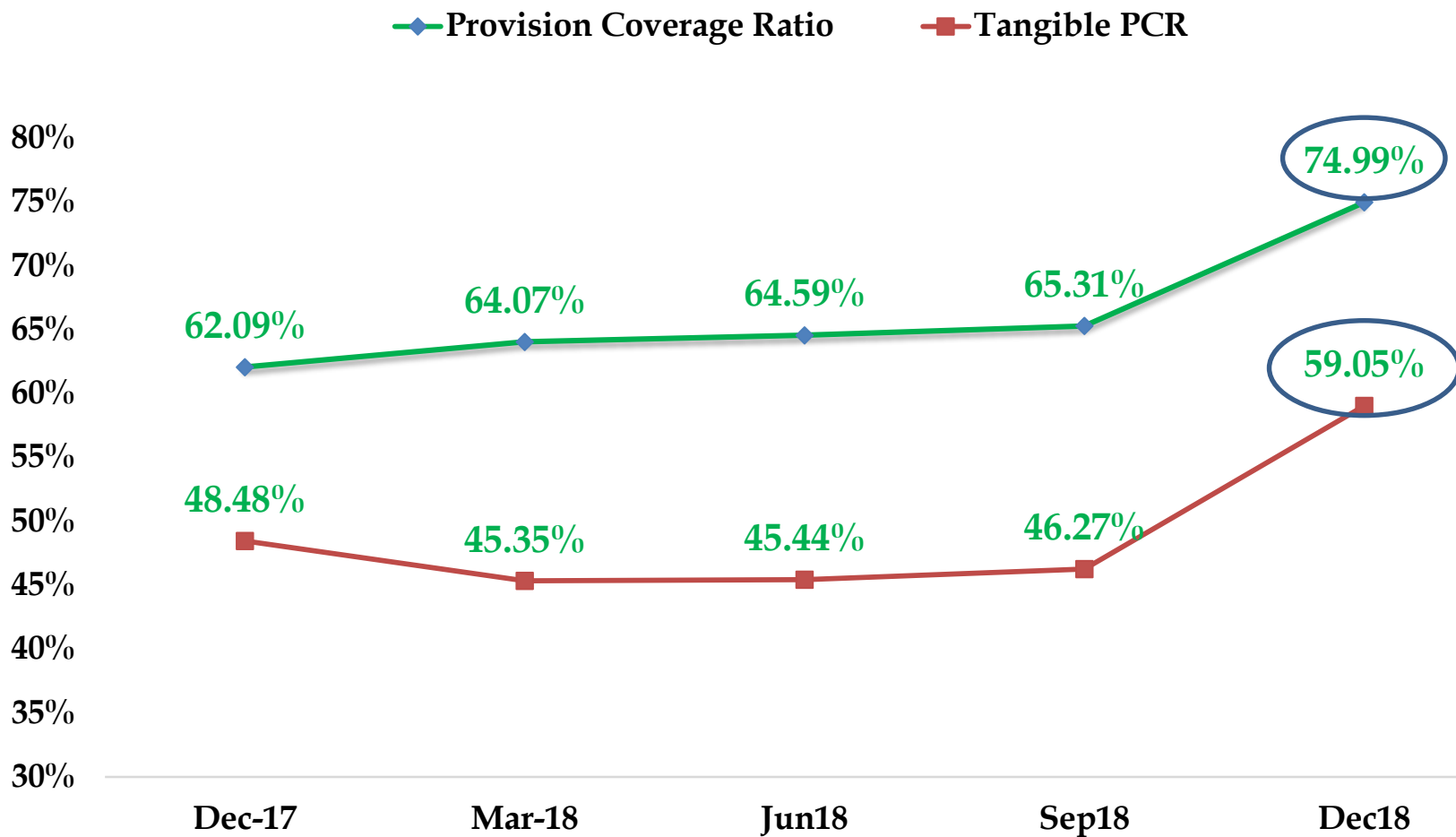
(Rs in Crore)

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	78	61	164
No of Cases where Resolution Plan has been approved and accounts existed from list	3	2	5	5	0	10
Number of accounts referred under IBC as on 31 st Dec 2018	6	14	20	73	61	154
Outstanding as on 31 st Dec 2018	3,364	2,513	5,877	4,014	4,857	14,748
Provision made till 31 st Dec 2018	2,710	2,273	4,983	3,610	4,002	12,595
Provision Coverage as on 31st Dec, 2018 in these account	80.56 %	90.45 %	84.78 %	89.94 %	82.40 %	85.40 %



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PROVISION COVERAGE



COMPOSITION OF NPA

(Rs in Crore)

Sector/ Industries	As on 31.12.2018				As on 30.09.2018				As on 31.12.2017			
	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	30,885	467	1.52%	1.92%	28,012	482	1.72%	1.88%	24,302	588	2.42%	2.13%
Agriculture (Excl. RIDF)	20,213	3,104	15.36%	12.74%	19,735	3,090	15.66%	12.04%	21,294	3,094	14.53%	11.23%
MSME (Excl. SIDBI Investments)	29,319	3,555	12.13%	14.60%	28,818	3,490	12.11%	13.59%	30,247	3,824	12.64%	13.88%
Total RAM	80,417	7,126	8.86%	29.26%	76,565	7,062	9.22%	27.51%	75,843	7,506	9.90%	27.24%
Others	73,525	17,227	23.43%	70.74%	72,346	18,611	25.72%	72.49%	86,669	20,045	23.13%	72.76%
Total Advances	1,53,942	24,353	15.82%	100.00%	1,48,911	25,673	17.24%	100 %	1,62,512	27,551	16.95%	100.00%



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OTHER SECTORAL NPA

(Rs in Crore)

Sector/ Industries	As on 31.12.2018					As on 30.09.2018				As on 31.12.2017			
	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	14,569	4411	30.28%	18.11%	65.57%	15044	4673	31.06%	18.20%	15732	3921	24.92%	14.23%
out of which Infra- power	6,646	2677	40.28%	10.99%	61.56%	6729	2925	43.47%	11.39%	5701	1924	33.75%	6.98%
Textile	6,956	1312	18.86%	5.39%	84.63%	6741	1355	20.10%	5.28%	7544	1654	21.93%	6.00%
Iron and Steel	7,945	5132	64.59%	21.07%	77.98%	8344	5649	67.70%	22.00%	10458	7488	71.60%	27.18%
NBFC	15,959	138	0.86%	0.57%	21.03%	15414	19	0.12%	0.07%	13745	16	0.12%	0.06%



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FINANCIAL INCLUSION

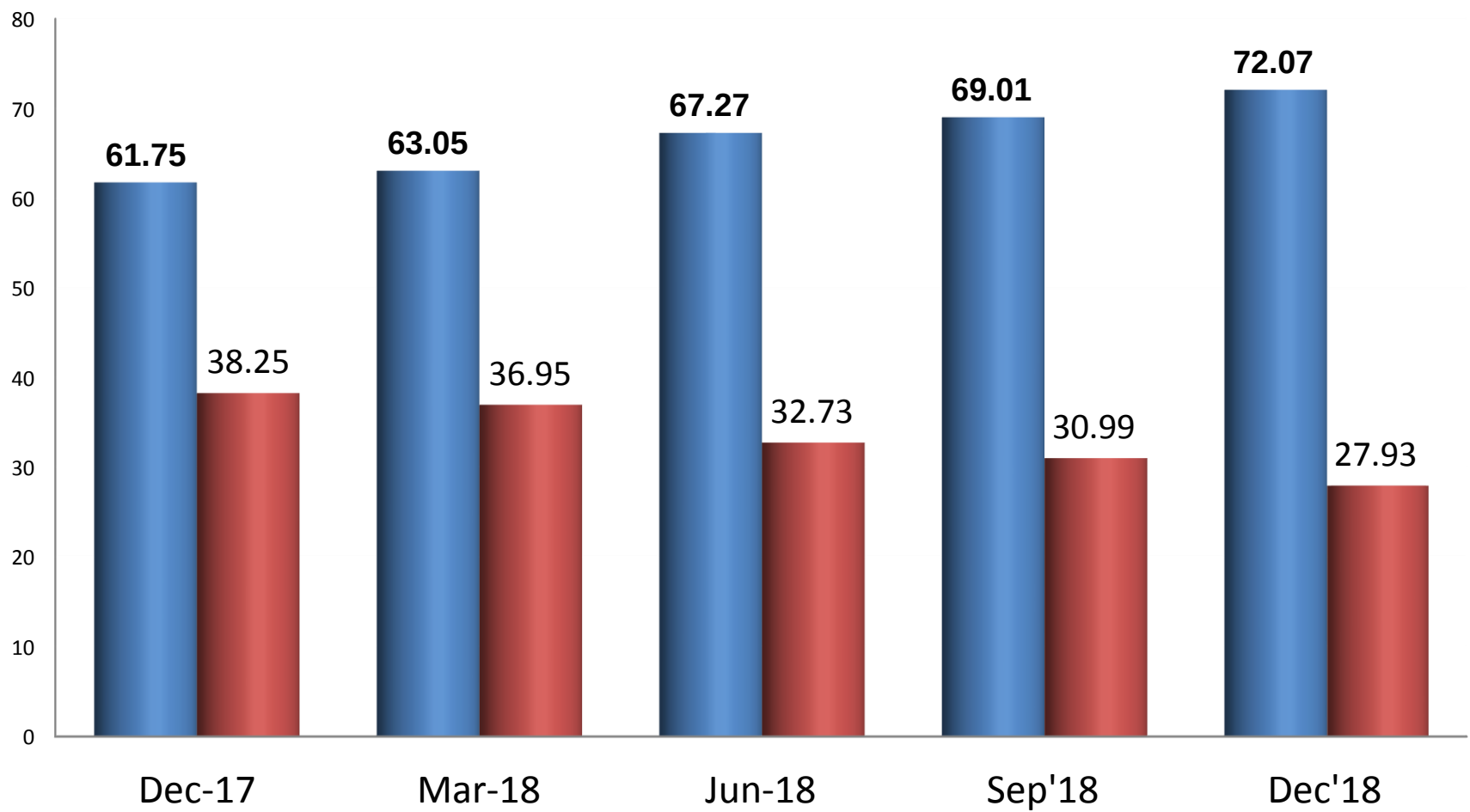


PMJDY			
1	Number of Accounts opened since 16.08.14	44.64 Lakh	
2	Number of RuPay cards issued	38.73 Lakh	
3	Deposits in Accounts	366565.55 Lakh	
PMSBY & PMJJBY			
Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	23.51	10.65	34.16
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.75	2.07	6.82
Total	28.26	12.72	40.98
PMMY (Since 01st April, 2018)			
	Category	No. of Account	Disbursement (Amount in Rs Crore)
1	Shishu (<Rs.50000)	38570	120.47
2	Kishore (Above Rs.50k-5lakh)	39851	920.96
3	Tarun (Above Rs.5lakh-10lakh)	15328	1301.88
	Grand Total	93749	2343.31



DIGITAL BANKING PERCENTAGE (YTD)

■ DB % ■ Branch %

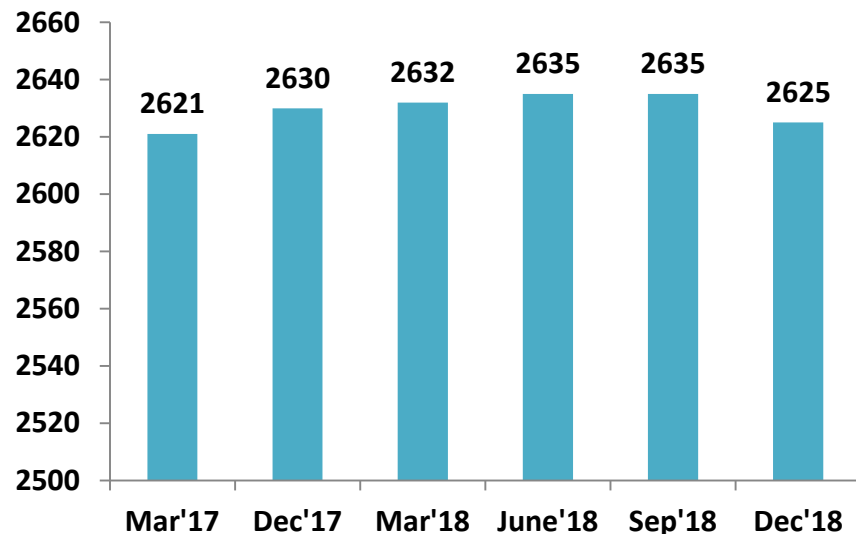




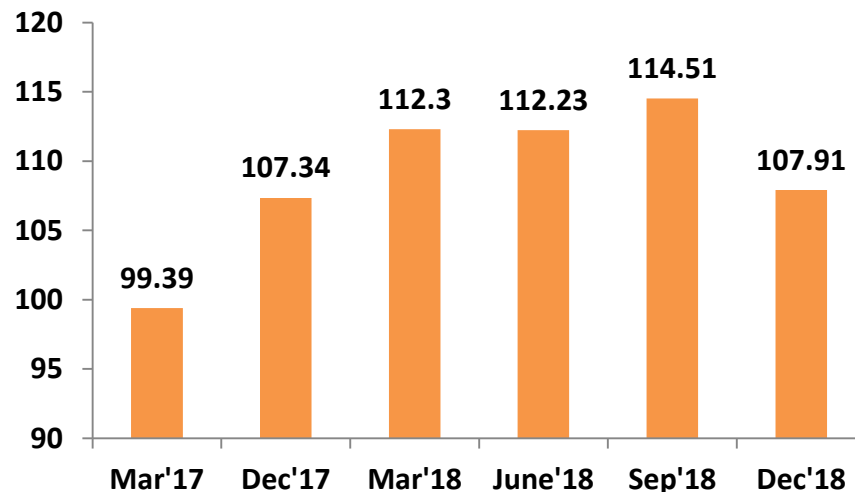
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DIGITAL BANKING CHANNELS

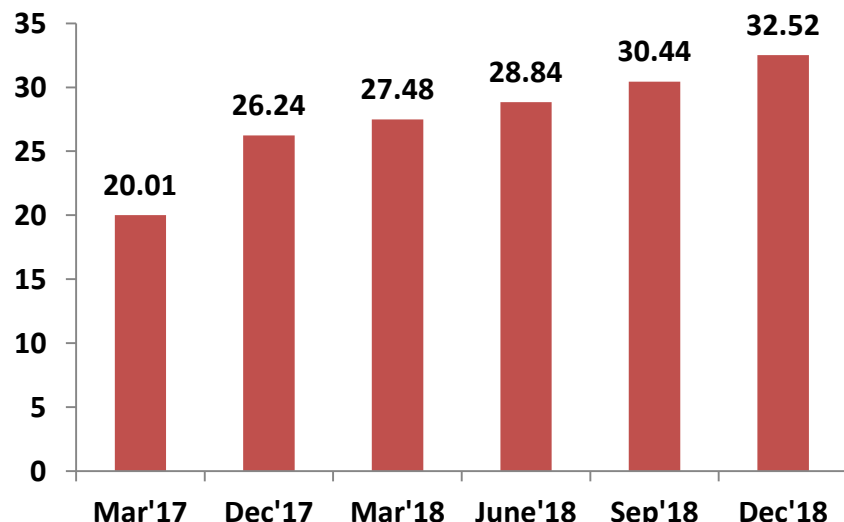
ATM Machines



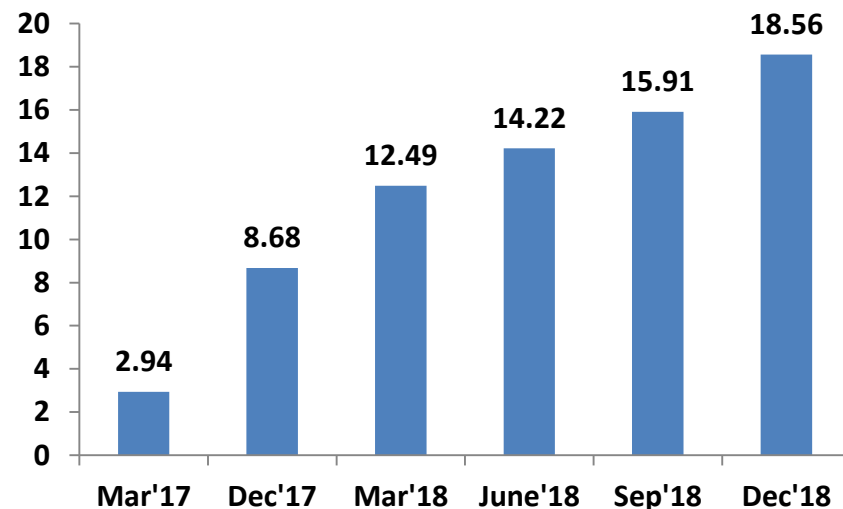
ATM Cardbase (Lakh)

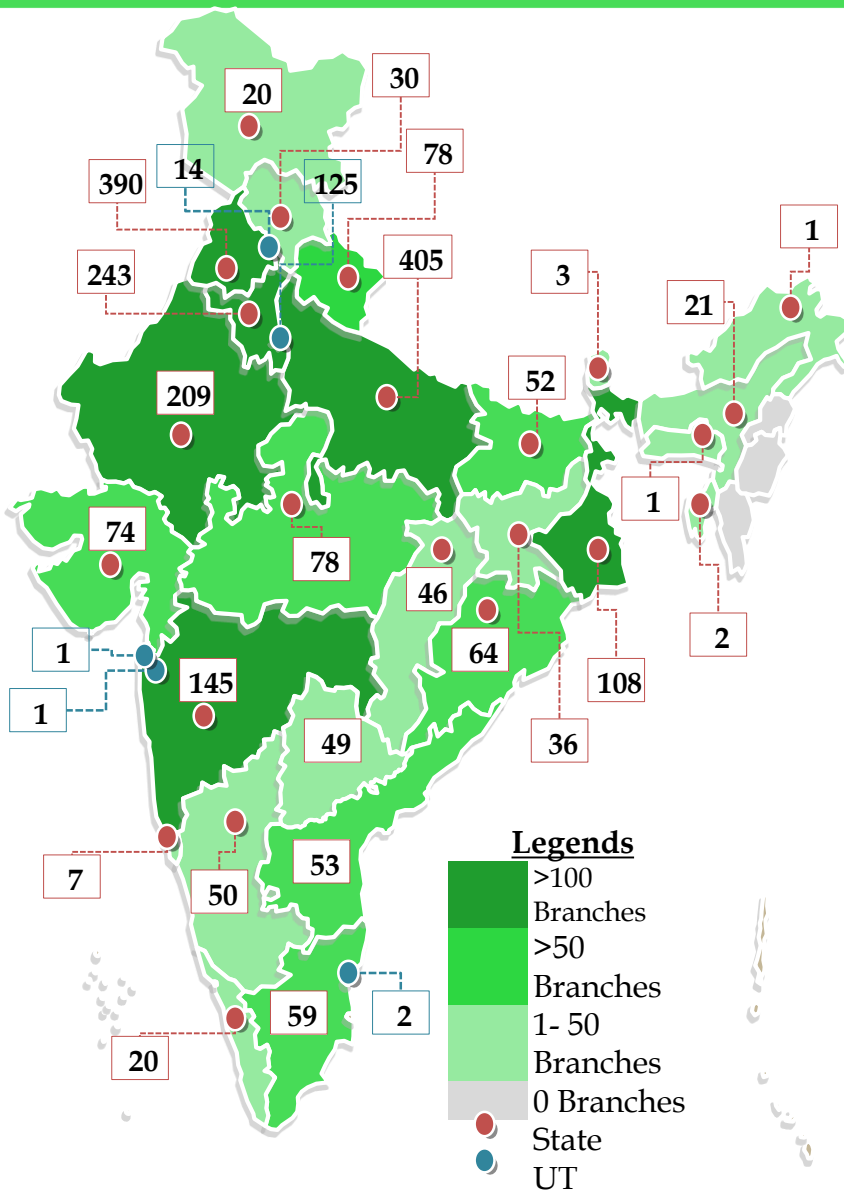


Ibanking Customers (Lakh)

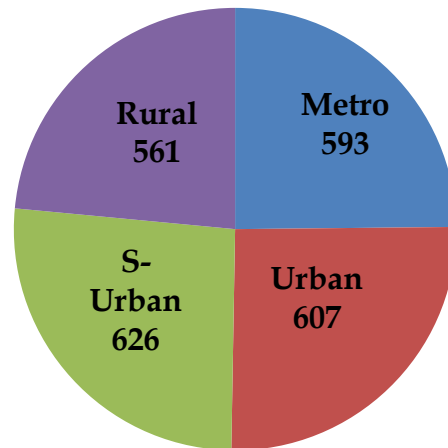


Mbank Customer Base (Lakh)

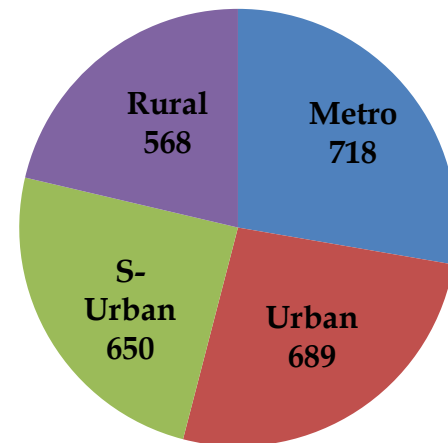




No. of Branches



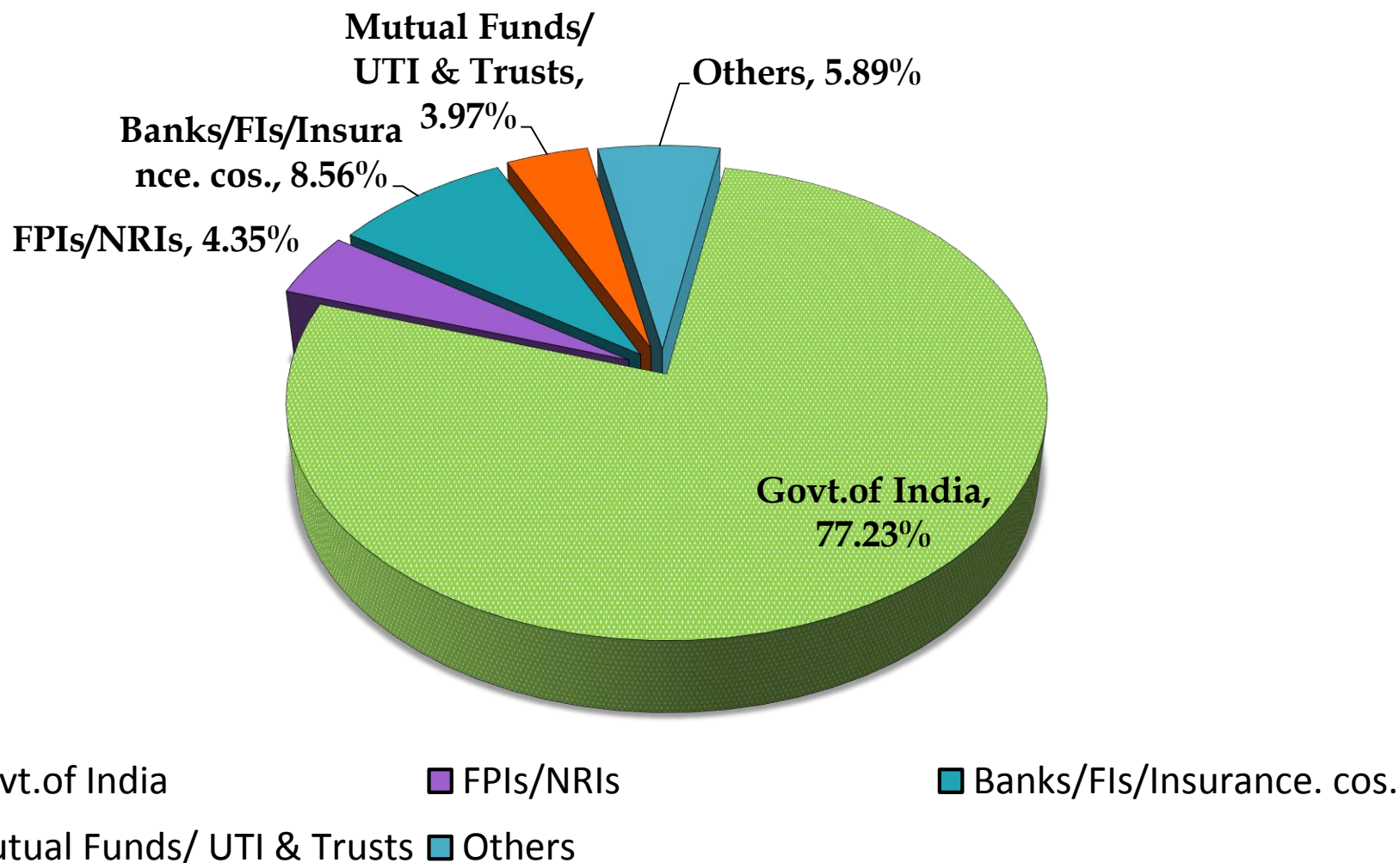
No. of ATMs





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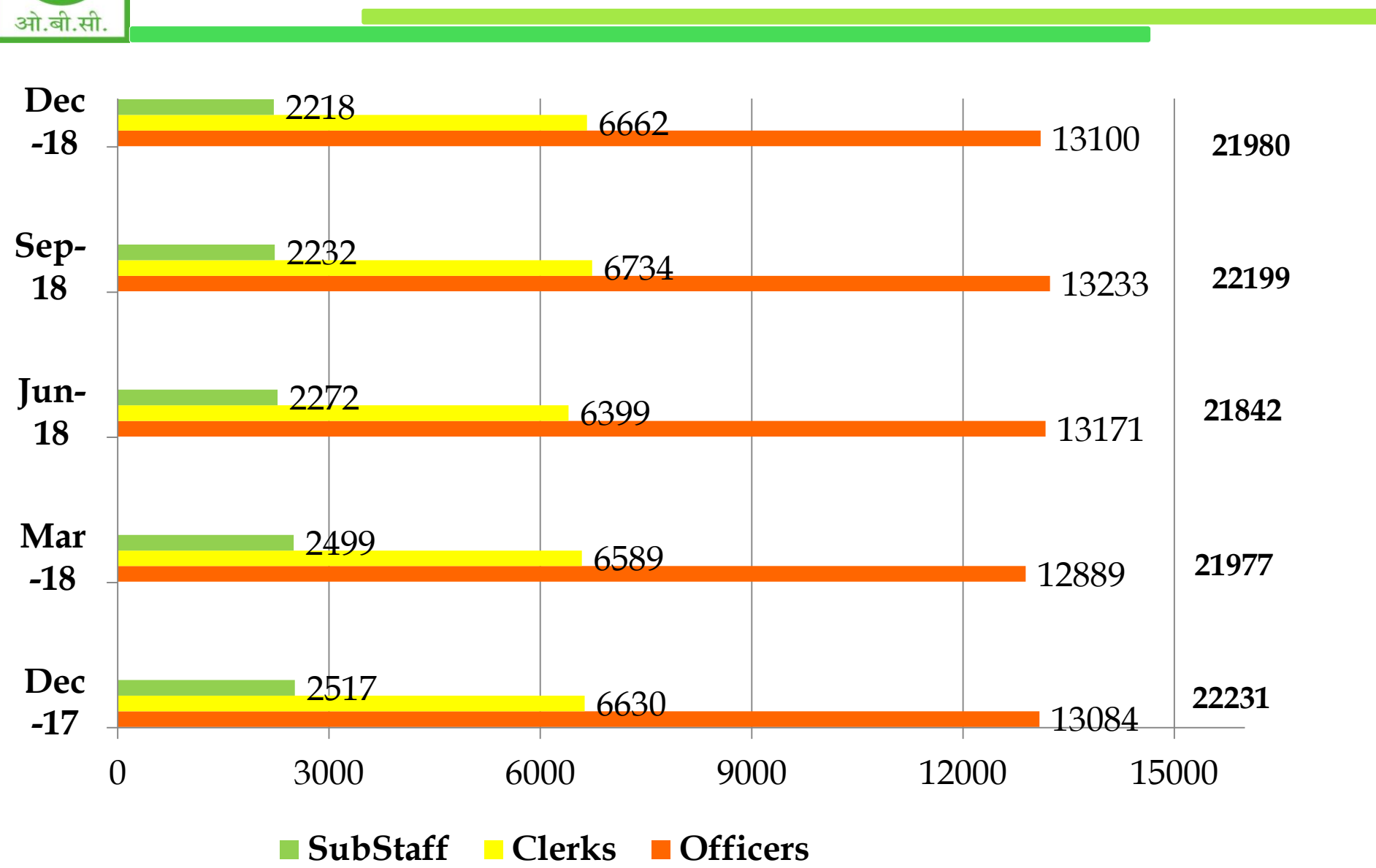
SHAREHOLDING PATTERN



GOI has infused capital of Rs. 5500 Crores, which has been treated as share application pending allotment.



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