

ओरियन्टल बैंक ऑफ़ कॉमर्स (भारत सरकार का उपक्रम) मर्चेन्ट बैंकिंग प्रभाग, प्रधान कार्यालय प्रथम तल, प्लॉट सं.5, सेक्टर-32, इंस्टीट्यूशनल एरिया, गुडगांव-122001, टेलि.सं.- 0124-4126285-86 फैक्स- 0124-4126574 ई-मेल- mbd@obc.co.in		Oriental Bank of Commerce (A GOVERNMENT OF INDIA UNDERTAKING) Merchant Banking Division, Corporate Office 1 st Floor, Plot No.5, Institutional Area, Sector - 32 Gurgaon -122001 (Haryana) Tel.: 0124-4126285-86 Fax : 0124-4126574 E-mail: mbd@obc.co.in
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HO/MBD/2018

30.01.2018

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

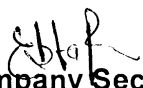
Dear Sir,

Reg. Presentation on the Financial Results of the Bank for the quarter and nine months ended 31st December 2017

Further to our letter of date, please find enclosed a copy of the Presentation on the Financial Results of the Bank for the quarter and nine months ended 31.12.2017. 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.



Financial Results

Q3 FY 2017-2018

ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

जहाँ प्रत्येक कर्मचारी प्रतिबद्ध है

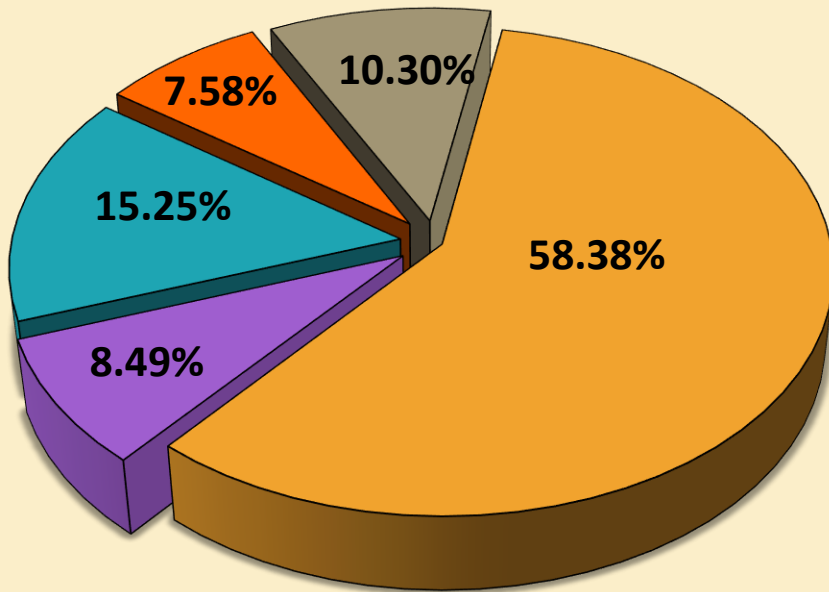


Oriental Bank of Commerce

(A Government of India Undertaking)

Where every individual is committed

SHAREHOLDING PATTERN

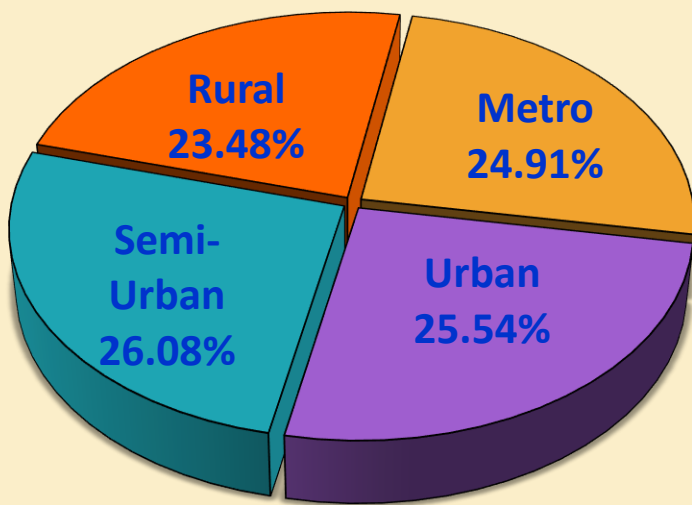


- Govt. of India
- FPIs/NRIs
- Banks/Fls/Insurance. cos.
- Mutual Funds/ UTI & Trusts
- Others

Category	Dec-17	Dec-16	Sep-17
Govt. of India	58.38%	58.38%	58.38%
FPIs & NRIs	8.49%	6.79%	8.46%
Banks / Financial Institutions and Insurance Cos.	15.25%	15.27%	15.33%
Mutual Funds/ UTI & Trusts	7.58%	6.56%	7.65%
Others	10.30%	13.00%	10.18%

DELIVERY CHANNELS

As on 31.12.2017



Category	Dec-17		Dec-16	
	No. of Branches	No. of ATMs	No. of Branches	No. of ATMs
Metro	593	737	589	745
Urban	608	698	599	682
Semi-Urban	621	640	616	633
Rural	559	555	549	538
Total	2381	2630	2353	2598

HIGHLIGHTS Q3-YoY(2017-18)

9.48%

Advances growth

6.18%

Retail Term Deposit
growth

32.16%

Retail Credit
Growth

26.40%

Housing Loan
Growth

150.87%

Cash Recovery + Up-
gradation Growth

Increased
from
49.44% to
62.09%

PCR

HIGHLIGHTS 9M - YoY (2017-18)

4.74%

Operating Profit
Growth

4.07%

Non Interest
Income Growth

10.31%

Core Non Interest
Income Growth

49.85%

Cash Recovery + Up-
gradation Growth

Cost of Deposit

5.70%

Cost to Income
Ratio

41.85%



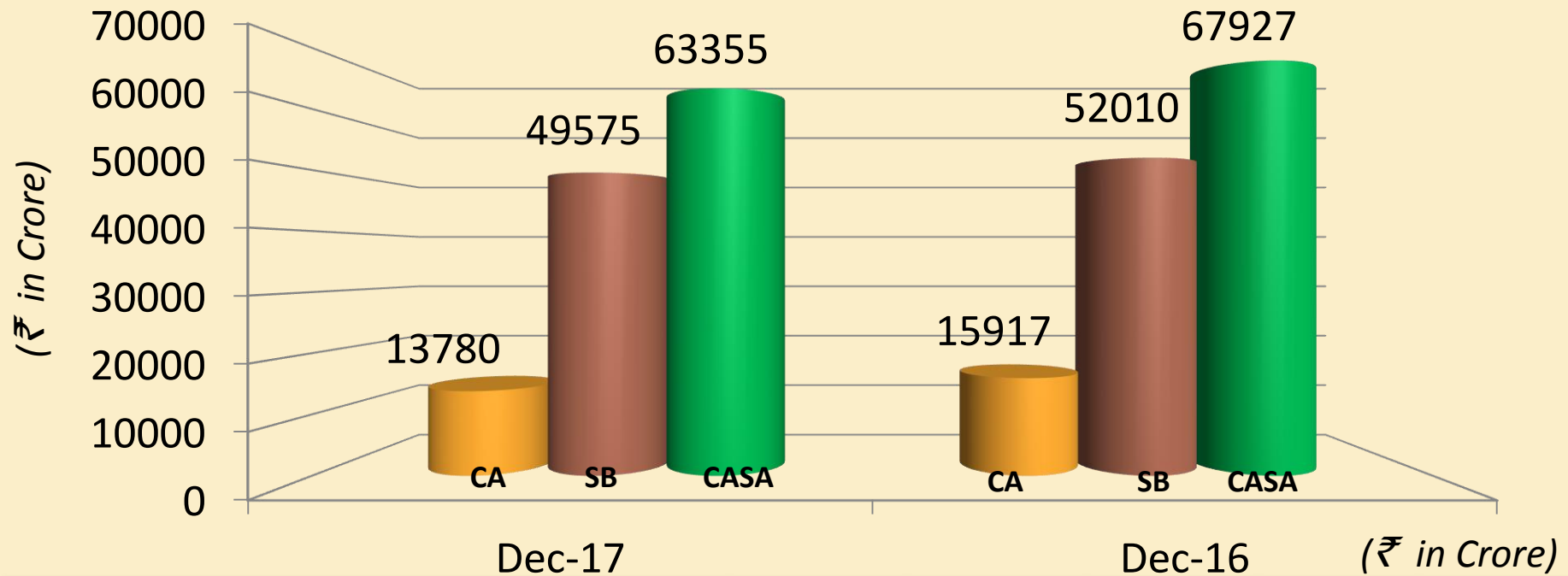
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Oriental Bank of Commerce

RESULTS AT A GLANCE

(₹ in Crore)

PARAMETER	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation	
				Y-o-Y	Q3<>Q2
Total Business	378839	359103	376619	5.50%	0.59%
Total Deposits	216327	210657	214488	2.69%	0.86%
Total Advances	162512	148446	162131	9.48%	0.23%
Retail Term Deposits (Below ₹1 crore)	95631	90065	95236	6.18%	0.41%
Total Assets	249421	240911	241600	3.53%	3.24%

CASA & RETAIL TERM DEPOSITS



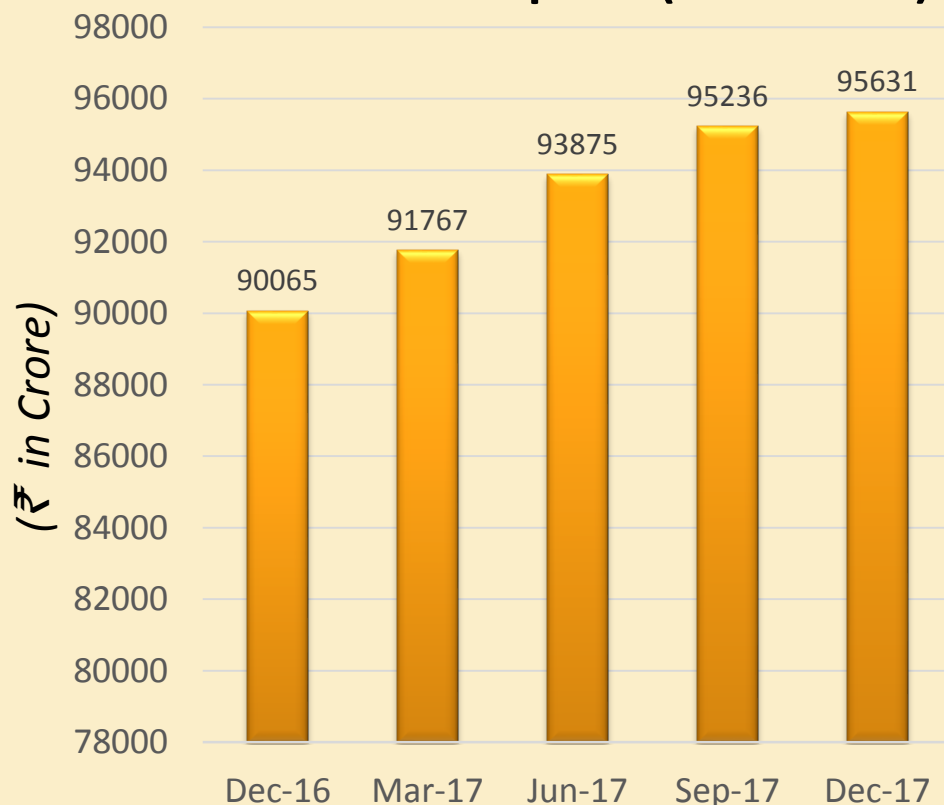
Parameters	Dec-17	Dec-16	Sep-17	Y-o-Y	Q3<>Q2
Current	13780	15917	13383	(13.43%)	2.97%
Savings	49575	52010	48260	(4.68%)	2.72%
CASA	63355	67927	61643	(6.73%)	2.78%
Average CASA for the quarter	61402	59310	60955	3.53%	0.73%
CASA % to Total Deposits	29.29%	32.25%	28.74%	(296 bps)	55 bps



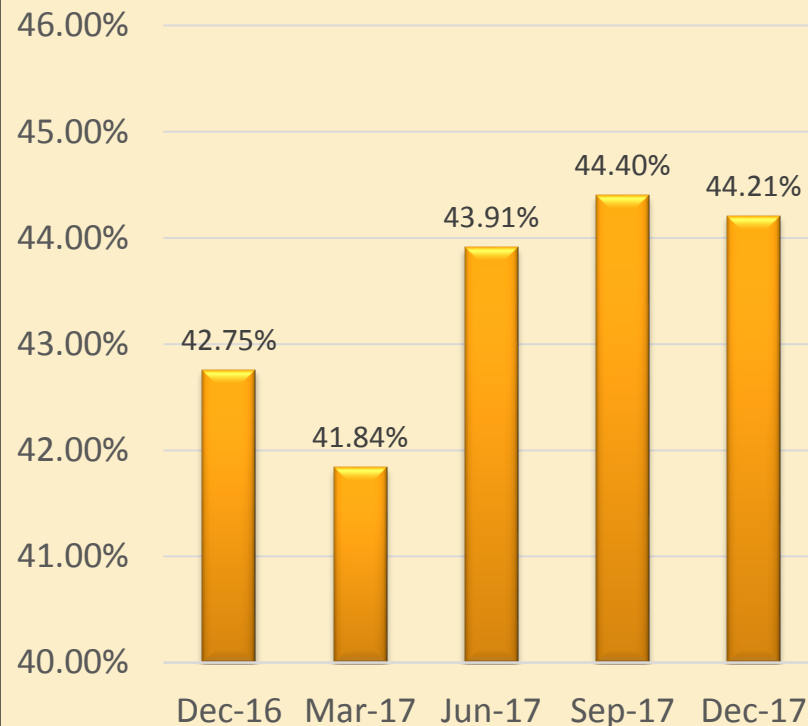
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Oriental Bank of Commerce

Retail Term Deposits (below ₹1 cr)

Retail Term Deposit (Below 1Cr)



RTD (Below 1Cr) as % of Total Deposits



TOTAL INCOME

(₹ in Crore)

S. NO.	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	INTEREST ON ADVANCES/BILLS	2945.31	3031.53	3189.89	(2.84%)	(7.67%)	9248.53	9770.55	(5.34%)
2	INTEREST ON INVESTMENTS	1251.39	1234.87	1115.75	1.34%	12.16%	3542.48	3746.59	(5.45%)
3	OTHER INTEREST INCOME	65.38	172.62	146.82	(62.13%)	(55.48%)	361.25	402.32	(10.21%)
4	TOTAL INTEREST INCOME (1+2+3)	4262.08	4439.02	4452.46	(3.99%)	(4.28%)	13152.26	13919.46	(5.51%)
5	COMM. EXCHG. & BROKERAGE	222.24	227.86	230.74	(2.47%)	(3.68%)	719.99	670.50	7.38%
6	TRADING PROFIT FROM TREASURY	139.04	702.49	742.43	(80.21%)	(81.27%)	1268.86	1199.00	5.83%
7	OTHER INCOME	75.70	47.00	86.07	61.06%	(12.05%)	274.10	305.04	(10.14%)
8	NON INTEREST INCOME (5+6+7)	436.98	977.35	1059.24	(55.29%)	(58.75%)	2262.95	2174.54	4.07%
9	TOTAL INCOME (4+8)	4699.06	5416.37	5511.70	(13.24%)	(14.74%)	15415.21	16094.00	(4.22%)



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

NON-INTEREST INCOME

(₹ in Crore)

S. No.	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	CREDIT RELATED INCOME	150.57	148.49	142.94	1.40%	5.34%	448.59	440.71	1.79%
2	OTHER COMMISSION, EXCHANGE & BROKERAGE	71.67	79.37	87.80	(9.70%)	(18.37%)	271.40	229.79	18.11%
3	TREASURY	139.03	702.49	742.43	(80.21%)	(81.27%)	1268.85	1199.00	5.83%
4	PROFIT ON EXCHANGE TRANSACTIONS	24.10	14.38	26.81	67.59%	(10.11%)	81.67	59.40	37.49%
5	RECOVERY IN BAD DEBT WRITTEN OFF ACCOUNTS	49.19	31.00	56.08	58.68%	(12.29%)	149.10	209.52	(28.84%)
6	OTHERS	2.42	1.62	3.19	48.77%	(24.45%)	43.34	36.12	19.99%
7	TOTAL NON INTEREST INCOME	436.98	977.35	1059.25	(55.29%)	(58.75%)	2262.95	2174.54	4.07%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

CORE NON-INTEREST INCOME

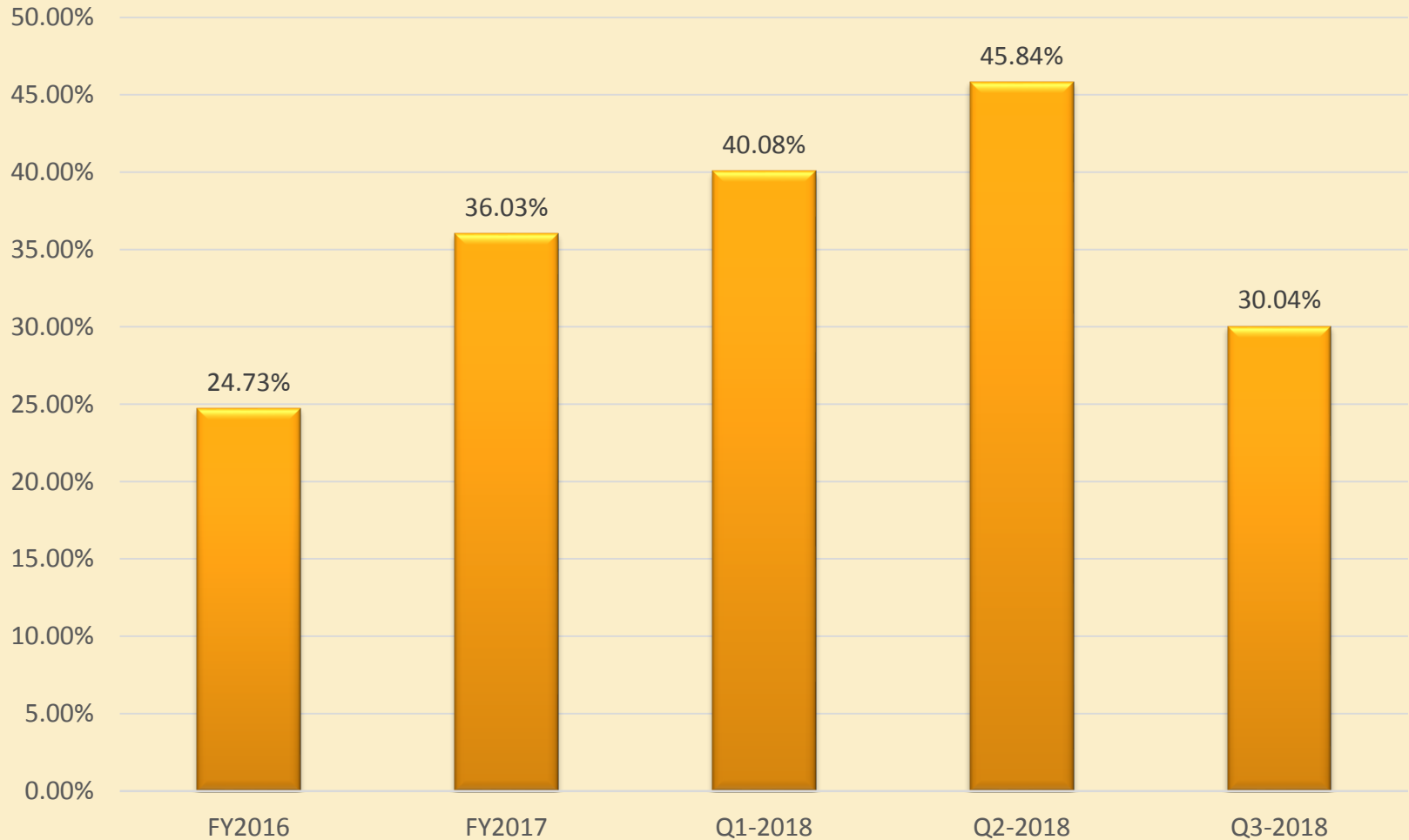
(₹ in Crore)

S. No.	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	CREDIT RELATED INCOME	150.57	148.49	142.94	1.40%	5.34%	448.59	440.71	1.79%
2	OTHER COMMISSION, EXCHANGE & BROKERAGE	71.67	79.37	87.80	(9.70%)	(18.37%)	271.40	229.79	18.11%
3	PROFIT ON EXCHANGE TRANSACTIONS	24.10	14.38	26.81	67.59%	(10.11%)	81.67	59.40	37.49%
4	OTHERS	2.42	1.62	3.19	48.77%	(24.45%)	43.34	36.12	19.99%
5	TOTAL CORE NON INTEREST INCOME	248.76	243.86	260.74	2.01%	(4.60%)	845.00	766.02	10.31%
6	TOTAL INCOME	4699.06	5416.37	5511.70	(13.24%)	(14.74%)	15415.21	16094.00	(4.22%)
7	CORE NON INTEREST INCOME (% to total Income)	5.29%	4.50%	4.73%	79 bps	56 bps	5.48%	4.76%	72 bps



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

NON INTEREST INCOME AS A % AGE OF NET REVENUE



TOTAL EXPENDITURE

(₹ in Crore)

S. No.	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	INTT PAID ON DEPOSITS	3017.20	3153.61	3007.39	(4.33%)	0.33%	9132.69	9788.15	(6.70%)
2	INTT PAID ON BONDS	189.42	189.25	172.57	0.09%	9.76%	535.68	487.54	9.87%
3	OTHERS	37.54	14.15	20.77	165.30%	80.74%	67.88	41.54	63.41%
4	TOTAL INTEREST PAID (1+2+3)	3244.16	3357.01	3200.73	(3.36%)	1.36%	9736.25	10317.23	(5.63%)
5	ESTABLISHMENT EXPENSES	290.28	575.93	290.11	(49.60%)	0.06%	1084.05	1675.91	(35.32%)
6	OTHER OPERATING EXPENSES	421.79	203.36	469.48	107.41%	(10.16%)	1292.42	947.86	36.35%
7	TOTAL OPERATING EXPENSES (5+6)	712.07	779.29	759.59	(8.63%)	(6.26%)	2376.47	2623.77	(9.43%)
8	TOTAL EXPENSES (4+7)	3956.23	4136.30	3960.32	(4.35%)	(0.10%)	12112.72	12941.00	(6.40%)



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Oriental Bank of Commerce

OPERATING PROFIT

(₹ in Crore)

S. No	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	INTEREST INCOME	4262.08	4439.02	4452.46	(3.99%)	(4.28%)	13152.26	13919.46	(5.51%)
2	INTEREST EXPENSES	3244.16	3357.01	3200.73	(3.36%)	1.36%	9736.25	10317.23	(5.63%)
3	NII (Spread) (1-2)	1017.92	1082.01	1251.73	(5.92%)	(18.68%)	3416.01	3602.23	(5.17%)
4	NON INTEREST INCOME	436.98	977.35	1059.24	(55.29%)	(58.75%)	2262.95	2174.54	4.07%
5	OPERATING EXPENSES	712.07	779.29	759.59	(8.63%)	(6.26%)	2376.47	2623.77	(9.43%)
6	OPERATING PROFIT (3+4-5)	742.82	1280.07	1551.38	(41.97%)	(52.12%)	3302.48	3153.00	4.74%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

PROFITABILITY

(₹ in Crore)

S. No	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	OPERATING PROFIT	742.82	1280.07	1551.38	(41.97%)	(52.12%)	3302.48	3153.00	4.74%
2	PROVISIONS (2a to 2f)	2728.24	1410.08	3301.28	93.48%	(17.36%)	7524.00	3029.06	148.39%
2 a	Prov. for Depreciation on Investment	409.81	13.45	166.90		145.54%	610.16	74.03	
2 b	Prov. for taxes	16.32	83.00	20.00	(80.34%)	(18.40%)	61.32	177.04	(65.36%)
2 c	Prov. for NPA	2340.21	1429.62	3146.92	63.69%	(25.63%)	7078.61	3264.59	116.83%
2 d	Prov. for Standard Assets	(113.00)	(141.50)	(112.00)			(244.00)	(177.18)	(37.71%)
2 e	Prov. for Unhedged Forex Exposure	(10.54)	4.86	10.72			(0.51)	1.94	(126.29%)
2 f	Other Provisions	85.44	20.65	68.74		24.29%	18.42	(311.36)	105.92%
3	NET PROFIT/(LOSS) (1-2)	(1985.42)	(130.01)	(1749.90)		(13.46%)	(4221.52)	123.94	

COST & YIELD RATIOS

S. No	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	COST OF DEPOSIT	5.65%	6.21%	5.64%	(56) bps	1 bps	5.70%	6.48%	(78) bps
2	COST OF FUNDS	5.02%	5.54%	5.04%	(52) bps	(2) bps	5.09%	5.78%	(69) bps
3	YIELD ON EARNING ADVANCES	8.98%	9.76%	9.53%	(78) bps	(55) bps	9.28%	10.27%	(99) bps
4	YIELD ON INVESTMENT (WITHOUT PROFIT)	6.92%	7.27%	6.98%	(35) bps	(6) bps	6.99%	7.42%	(43) bps
5	YIELD ON FUNDS	6.60%	7.33%	7.02%	(73) bps	(42) bps	6.87%	7.80%	(93) bps
6	NET INTEREST MARGIN (NIM)	1.95%	2.14%	2.44%	(19) bps	(49) bps	2.19%	2.39%	(20) bps



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

OTHER RATIOS

S. No.	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation		Dec-17 9M	Dec-16 9M	Variation
					Y-o-Y	Q3<>Q2			Y-o-Y
1	BUSINESS PER EMPLOYEE (₹ IN CRORE)	17.04	16.48	16.79	3.40%	1.49%	17.04	16.48	3.40%
2	BUSINESS PER BRANCH (₹ IN CRORE)	159.11	152.62	158.24	4.25%	0.55%	159.11	152.62	4.25%
3	BOOK VALUE PER SHARE(₹)	244.05	400.69	301.49	(39.09%)	(19.05%)	244.05	400.69	(39.09%)
4	COST TO INCOME RATIO	48.94%	37.84%	32.87%	1110 bps	1607 bps	41.85%	45.42%	(357) bps

CAPITAL ADEQUACY (Basel III)

(₹ in Crore)

S. No	PARTICULARS	Dec-17	Dec-16	Sep-17
1	CET - I	9075	14390	11066
2	Tier I	12351	16714	13346
3	Tier II	4590	5009	4709
4	Total (Tier I + Tier II)	16941	21723	18055
5	Risk-weighted Assets	163354	165057	170343
6	Capital Adequacy ratio (%)	10.37%	13.16%	10.60%
7	CET – I (%)	5.56%	8.72%	6.50%
8	Tier I (%)	7.56%	10.13%	7.84%
9	Tier II (%)	2.81%	3.03%	2.76%

- GOI has announced a capital infusion of ₹ 3571 Cr. on 24.01.2018. Factoring the proposed GOI capital infusion, the CET-1 & total CRAR works out to 7.74% & 12.56% respectively.

TREASURY OPERATIONS

(₹ in Crore)

CATEGORY	31-12-2017				31-12-2016			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	34430	23658	139	58227	42593	18023	15	60631
NSLR	311	8938	0	9249	1043	8965	1	10009
TOTAL	34741	32596	139	67476	43636	26988	16	70640
% to Total Portfolio	51.49%	48.30%	0.21%	100.00%	61.77%	38.21%	0.02%	100.00%

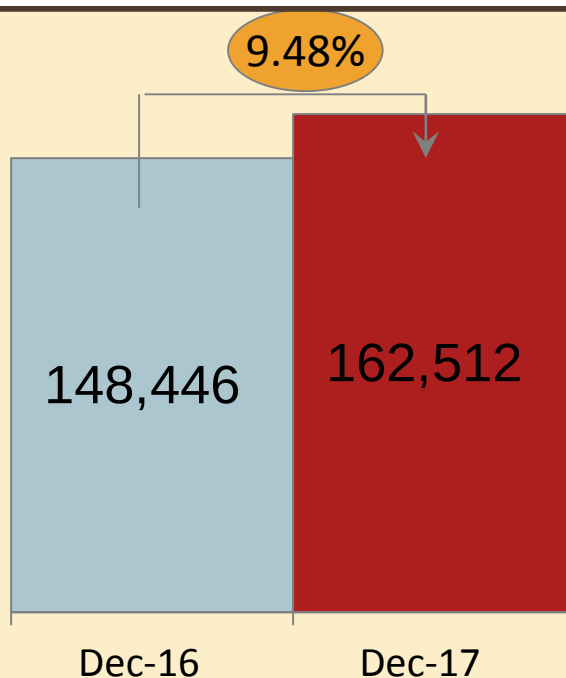
MODIFIED DURATION

Particular	31.12.2017	31.12.2016	30.09.2017
TOTAL (AFS)	3.76	2.78	4.16
TOTAL PORTFOLIO	4.19	4.33	4.97

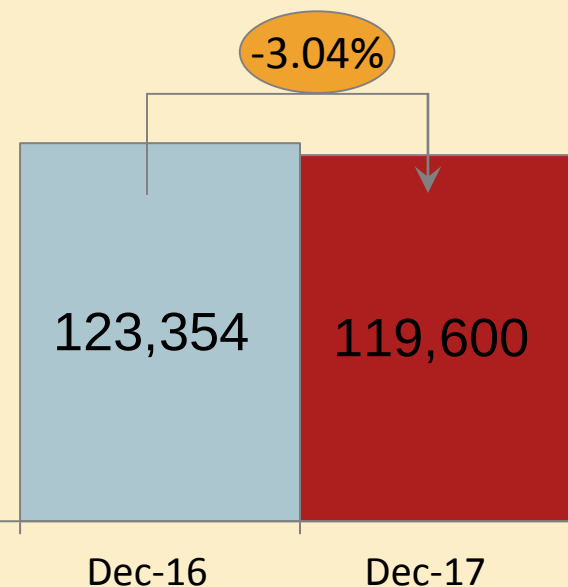
CAPITAL-OPTIMIZED CREDIT GROWTH

(₹ in Crore)

Total Advances



RWA for credit risk (fund based)



Share of RWA for Credit Risk (fund based) in Total Advances has fallen from 83.10% to 73.59%

PRIORITY SECTOR ADVANCES

(₹ in Crore)

S. No	PARAMETERS	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation	
					Y-o-Y	Q3<>Q2
1	Total Priority Sector	68422.12	54508.96	58168.87	25.52%	17.63%
	% of ANBC	44.70%	34.46%	37.91%	1024 bps	679 bps
2	Total Agriculture	32025.39	23950.32	25749.42	33.72%	24.37%
	% of ANBC	20.92%	15.14%	16.78%	578 bps	414 bps
3	Small & Marginal Farmer	14575.64	10183.50	10697.13	43.13%	36.26%
	% of ANBC	9.52%	6.44%	6.97%	308 bps	255 bps
4	Weaker Section	19187.86	15011.75	15466.44	27.82%	24.06%
	% of ANBC	12.54%	9.49%	10.08%	305 bps	246 bps
5	Micro & Small Enterprises	24329.49	22558.60	24669.48	7.85%	(1.38%)



FINANCIAL INCLUSION (as on 31/12/2017)



PRADHAN MANTRI JAN-DHAN YOJANA

1	Number of Accounts opened since 16.08.2014	41.90Lakh
2	Number of RuPay cards issued	37.67Lakh
3	Deposits in Accounts	₹4258.58 Crore

PMSBY & PMJJBY

PRADHAN MANTRI MUDRA YOJANA

	Category	No. of Account	Disbursement (Amount)
1	SHISHU (< ₹50000)	15886	₹ 53.55 crore
2	KISHORE (Above ₹50k-5lakh)	32712	₹ 697.71 crore
3	TARUN (Above ₹5lakh-10lakh)	11676	₹ 972.09 crore
4	GRAND TOTAL	60274	₹1723.35 crore

Scheme	No. of Enrolments		Total Enrolments
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	22.63Lakh	10.44Lakh	33.07 Lakh
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.47 Lakh	1.99 Lakh	6.46 Lakh
TOTAL	27.10Lakh	12.43Lakh	39.53 Lakh



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

COMPOSITION OF ADVANCES

(₹ in Crore)

S.No	Sector	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation	
					Y-o-Y	Q3<>Q2
1	Retail	24302	18387	20026	32.17%	21.35%
2	Agriculture (excluding RIDF)	21294	20218	21146	5.32%	0.70%
3	MSME (PS +NPS)	30247	26599	29834	13.71%	1.38%
4	Total RAM (Excluding IBPC)	75843	65204	71006	16.32%	6.81%
	%age to Total Advance (Excluding IBPC)	51.62	45.09	49.21		
5	Credit (Other than RAM)	71083	79399	73274	(10.47%)	(2.99%)
	%age to Total Advance (Excluding IBPC)	48.38	54.91	50.79		
6	Total Advance (Excluding IBPC)	146926	144603	144280	1.61%	1.83%
7	IBPC	15586	3843	17851	305.57%	(12.69%)
8	Total Advance	162512	148446	162131	9.48%	0.23 %

RETAIL CREDIT

(₹ in Crore)

SCHEME	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2	Variation	
				Y-o-Y	Q3<>Q2
Total Retail Credit*	24301.64	18387.51	20026.31	32.16%	21.35%
% age to Total Advances	14.95%	12.39%	12.35%	256 bps	260 bps
Out of which -					
Housing Loan	14992.00	11860.62	12391.77	26.40%	20.98%
Vehicle Loan	1665.45	1348.48	1523.5	23.51%	9.32%
Personal Loan	754.05	470.8	621.75	60.16%	21.28%

*Excluding IBPC

ADVANCES – INDUSTRY / SECTOR-WISE BREAK-UP

Industry Segment (₹ in Crore)	Amt. FB O/s Dec-17	%age to total Industry	%age to total Credit
Iron & Steel	10458.30	22.42	6.44
Textile	7543.80	16.17	4.64
Food Processing	7093.17	15.21	4.36
(Out of which Sugar)	(631.17)	(1.35)	(0.39)
All Engg.	3302.55	7.08	2.03
Vehicles, Vehicle Parts & Transport Equipments	1482.60	3.18	0.91
Constructions	2126.52	4.56	1.31
Other Metal & Metal Products	706.48	1.51	0.43
Chemical, Dyes, Paints etc.	1880.35	4.03	1.16
(Out of which Pharmaceuticals)	(668.79)	(1.43)	(0.41)
Paper & Paper Product	1028.32	2.20	0.63
Other Industries	11019.26	23.63	6.78
Total Industry	46641.35	100.00	28.70
Infrastructure	15732.00		9.68
NBFC	13745.00	---	8.46
Commercial Real Estate	8206.69	---	5.05
Food Credit	1509.00	---	0.93
Others	76678.00	---	47.18
Gross Advances	162512.04	---	100.00

EXPOSURE TO INFRASTRUCTURE

(₹ in Crore)

Segment	Dec-17	Dec-16	Y-o-Y
Total Infrastructure	24640	26931	(8.51%)
Out of which:			
- Power	10477	12740	(17.76%)
- Transport	8503	9155	(7.12%)
-Communication	3275	2753	18.97%

Break up of exposure to Power Sector

Particular .	31.12.2017	% to Total Exp.	% to Total Power
Central Govt.	737	0.30%	7.03%
State Govt.	2672	1.09%	25.50%
Private	7068	2.88%	67.47%
Total	10477	4.27%	100.00%

STANDARD RESTRUCTURED ACCOUNTS

S.No	Particulars	(Rs. in Crore)
1	Opening balance as on 01.10.2017	3285.19
2	Add: Fresh Restructuring during the quarter	0.00
3	Less: Slippage from Standard Restructured to NPA category (O/s as on 30.09.2017)	(1217.17)
4	Less: Account come out of Standard Restructure to S4A (O/s as on 30.09.2017)	(486.88)
5	Add: Up-gradation to Standard Restructured Category from NPA	130.90
6	Less: Up-gradation from Standard Restructured to Standard category due to satisfactory conduct of the account (O/s as on 30.09.2017)	(200.01)
7	Add: Change in Outstanding balance	67.71
8	Less: Closure of accounts (O/s as on 30.09.2017)	(18.18)
9	Closing balance as on 31.12.2017	1561.56

Sector-wise slippages (from restructured Accounts- O/s as on 31.12.2017)

Iron & Steel	Infra-Road	Infra-Power	Others	Total
208.78	127.95	333.18	438.51	1108.42

STANDARD RESTRUCTURED ACCOUNTS ACTIVITY WISE

(Rs. in Crore)

S.No	Particulars	O/s as on 31.12.2017	% of total
1	Engineering	298.23	19.10%
2	Infrastructure	291.30	18.65%
3	Agriculture	245.86	15.74%
4	Hospitality	207.19	13.27%
5	Logistics	134.71	8.63%
6	Breweries	104.25	6.68%
7	Construction	101.64	6.51%
8	Textile	4.63	0.30%
9	Iron & steel	0.00	0.00%
10	Others	173.75	11.13%
	Total	1561.56	100.00%

Break up of Infrastructure	Amount
Roads, Highways & Ports	291.30
Power Generation	0.00
Total	291.30

RESTRUCTURED ADVANCES

(₹ in Crore)

S.No	PARAMETER	Dec-17	Sep-17	Jun-17
1	Standard Restructured Portfolio	1561.56	3285.19	5822.73
2	Quantum of Standard Restructured Assets where repayment has not commenced	151.46	608.56	770.00
3	Quantum of SMA-II in Restructured Accounts	409.46	645.17	1549.86
4	NPA in Restructured Portfolio	12691.43	11821.49	11039.71

CASES UNDER SDR, S4A AND 5/25

(₹ in Crore)

Standard Accounts (Under SDR, S4A and 5/25)								
Particular	30.06.2017		30.09.2017		31.12.2017			
	No of a/c's	Amt	No of a/c's	Amt	No of a/c's	Amt	Out of which restructured	
							No	Amt
SDR	13	1328	16	1546	11	943	5	275
S4A	9	1365	8	1567	6	729	0	0.00
5/25	5	587	9	1046	9	1006	1	66

NPA Details(Under SDR, S4A and 5/25)								
Particular	30.06.2017		30.09.2017		31.12.2017			
	No of a/c's	Amt	No of a/c's	Amt	No of a/c's	Amt	Out of which restructured	
							No	Amt
SDR	20	3732	20	3760	25	4450	9	2248
S4A	3	592	6	853	7	1037	4	665
5/25	5	1424	6	1576	7	1652	4	935

NPA

(₹ in Crore)

S. No	PARAMETERS	Dec-17	Dec-16	Sep-17
1	GROSS NPA	27550.88	20492.18	26431.86
2	GROSS NPA AS A % OF GROSS ADVANCES	16.95%	13.80%	16.30%
3	NET NPA	14195.07	13688.09	14128.29
4	NET NPA AS A % OF NET ADVANCES	9.52%	9.68%	9.44%
5	NON PERFORMING INVESTMENT	591.48	158.01	443.26
6	PROVISION COVERAGE RATIO	62.09%	49.44%	59.75%

NPA MOVEMENT (Q3)

(₹ in Crore)

S.No	PARTICULAR	Dec-17 Q3	Dec-16 Q3	Sep-17 Q2
1	Opening Gross NPAs	26431.86	18382.52	24409.49
2	Recovery in Ledger Balance	692.32	295.67	536.91
3	Up gradation	196.83	44.31	76.19
4	Write Off	1296.37	253.63	446.86
5	Total Reduction (2+3+4)	2185.52	593.61	1059.96
6	Fresh Addition	3304.54	2703.27	3082.33
7	Closing Gross NPAs	27550.88	20492.18	26431.86
8	Provision	13355.81	6804.09	12303.57
9	Closing Net NPAs	14195.07	13688.09	14128.29
10-a	Cash Recovery in Bad Debt Written-off	49.19	31.00	56.08
10-b	Cash Recovery in Recorded Interest	15.72	9.31	18.44
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	64.91	40.31	74.52
11	Total Recovery including upgradation (2+3+10c)	954.06	380.29	687.62

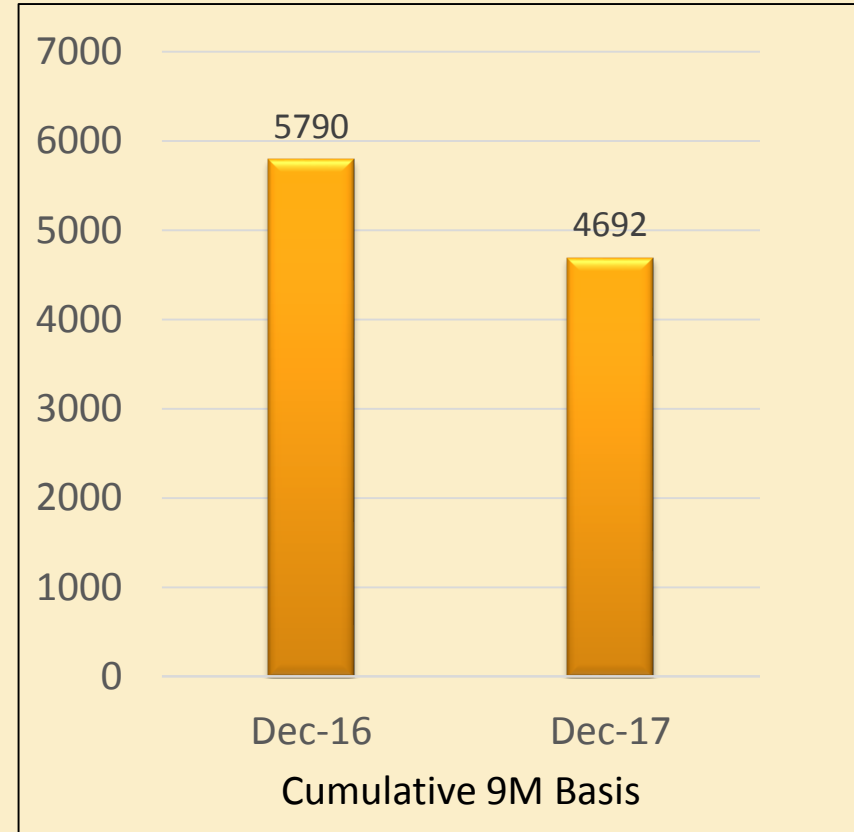
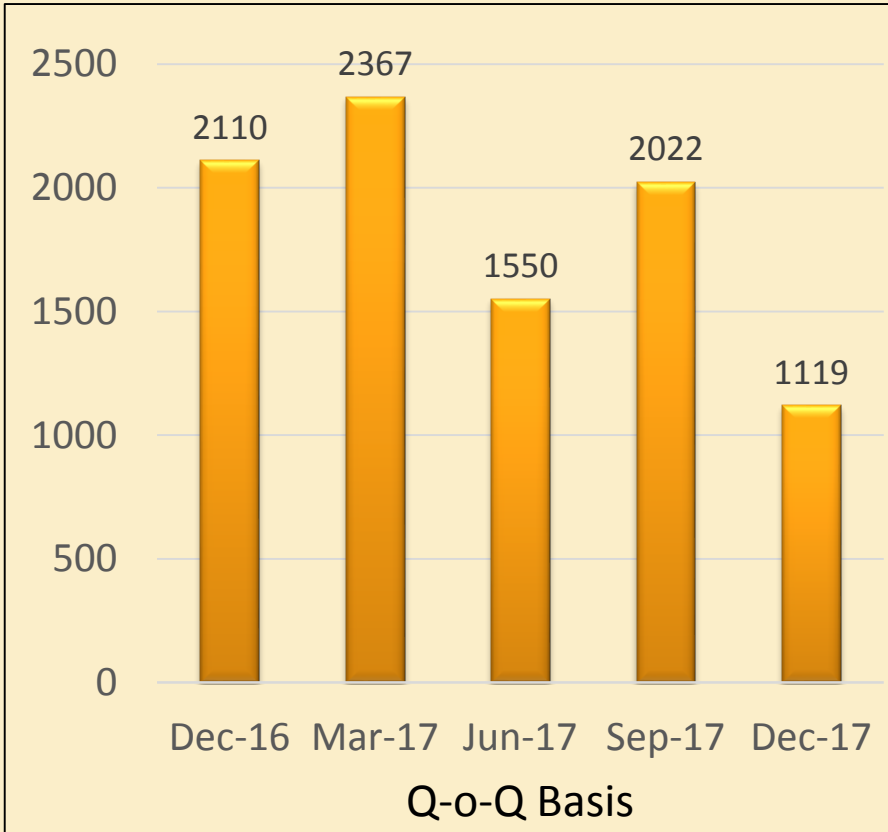
NPA MOVEMENT (9M)

(₹ in Crore)

S.No	PARTICULAR	Dec-17 (9M)	Dec-16 (9M)
1	Opening Gross NPAs	22859.27	14701.78
2	Recovery in Ledger Balance	1590.31	918.45
3	Up gradation	524.67	393.65
4	Write Off	2499.62	1206.91
5	Total Reduction (2+3+4)	4614.60	2519.01
6	Fresh Addition	9306.21	8309.41
7	Closing Gross NPAs	27550.88	20492.18
8	Provision	13355.81	6804.09
9	Closing Net NPAs	14195.07	13688.09
10-a	Cash Recovery in Bad Debt Written-off	149.10	209.52
10-b	Cash Recovery in Recorded Interest	68.48	34.99
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	217.58	244.51
11	Total Recovery including upgradation (2+3+10c)	2332.56	1556.61

INCREMENTAL REDUCTION IN GROSS NPA

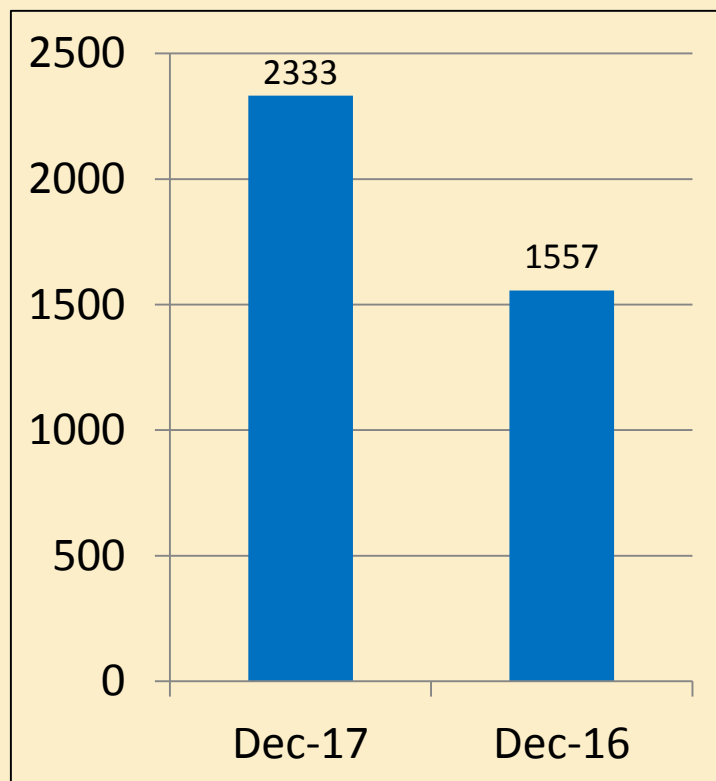
(₹ in Crore)



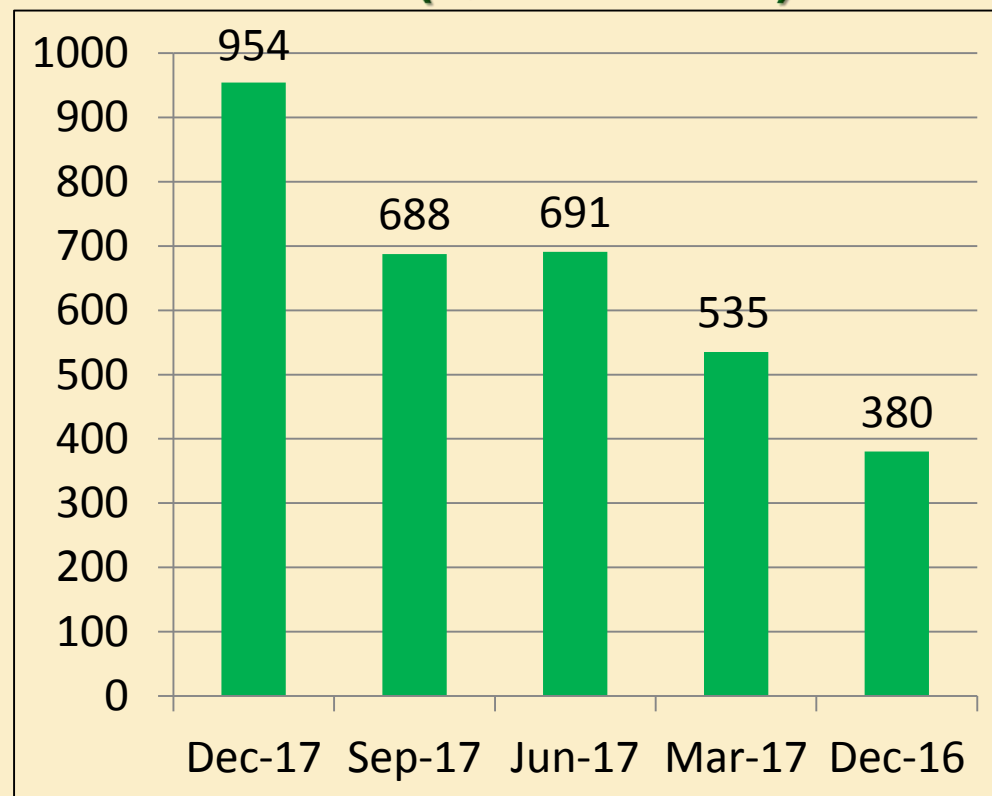
RECOVERY AND UPGRADATION

(₹ in Crore)

**Recovery + Upgradation
(9M)**



**Recovery+ Upgradation
(Quarter wise)**

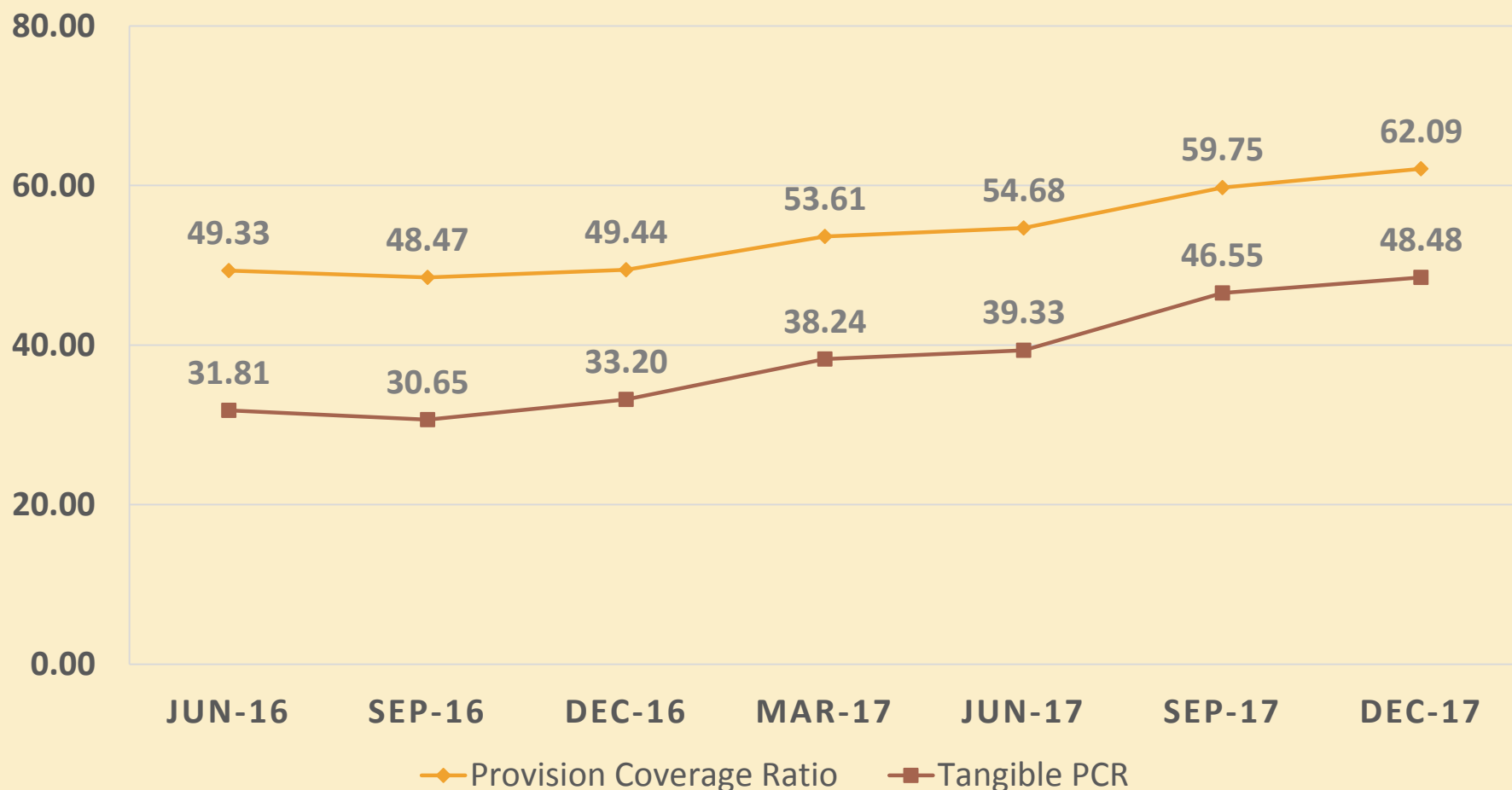


PROVISIONS IN NCLT CASES

(₹ in Crore)

	RBI 1 st List	RBI 2 nd List	Total
Number of accounts referred under IBC as on 30.09.2017	9	16	25
No of Cases where Resolution Plan has approved	0	1	1
Number of accounts referred under IBC as on 31.12.2017	9	15	24
Outstanding as on Dec 31, 2017	5344	2525	7869
Provision made till Dec 2017	3747	1005	4752
Additional Provisioning requirement in FY18	0	460.90	460.90
Provision Coverage as on Dec 31, 2017 in these accounts	70.12%	39.79%	60.38%

PROVISION COVERAGE RATIO



Fresh Slippages (Q3)

(₹ in Crore)

SECTOR WISE	Dec-17 Q3	% of Total Slippages
Retail	97	2.93%
Agri	1267	38.34%
MSME	318	9.62%
Others	1623	49.11%
Total	3305	100.00%

Major accounts under Industry

POWER		IRON & STEEL		CONSTRUCTION		TELECOM		ENGG.		CEMENT		TOTAL	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
2	588	7	235	12	433	2	207	3	111	1	83	27	1657



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COMPOSITION OF NPA

(₹ in Crore)

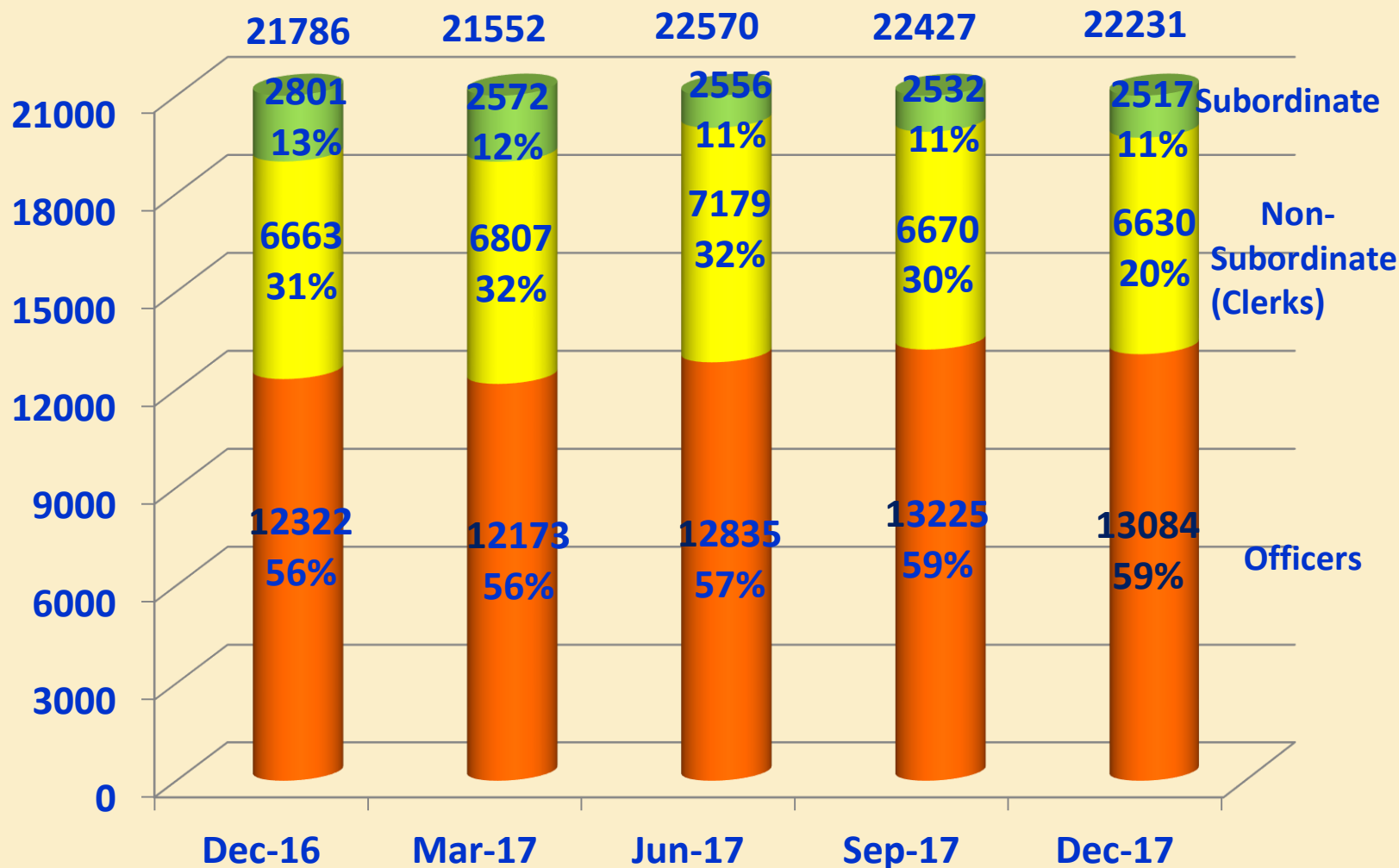
Sector/ Industries	As on 31.12.2017				As on 31.12.2016				As on 30.09.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Retail (Excluding IBPC)	24302	588	2.42%	2.13%	18387	347	1.89%	1.69%	20026	548	2.74%	2.07%
Agriculture (Excl. RIDF)	21294	3094	14.53%	11.23%	20218	1433	7.09%	6.99%	21146	2180	10.31%	8.25%
MSME (Excl. SIDBI Investments)	30247	3824	12.64%	13.88%	26599	2938	11.05%	14.34%	29834	3847	12.89%	14.55%
Total RAM (Excluding IBPC)	75843	7506	9.90%	27.24%	65204	4718	7.24%	23.02%	71006	6575	9.26%	24.87%
Credit other than RAM	71083	20045	28.20%	72.76%	79399	15774	19.87%	76.98%	73274	19857	27.10%	75.13%
IBPC	15586	0	0	0	3843	0	0	0	17851	0	0	0
Total Advances	162512	27551	16.95%	100.00%	148446	20492	13.80%	100.00%	162131	26432	16.30%	100.00%

OTHER SECTORAL NPA

(₹ in Crore)

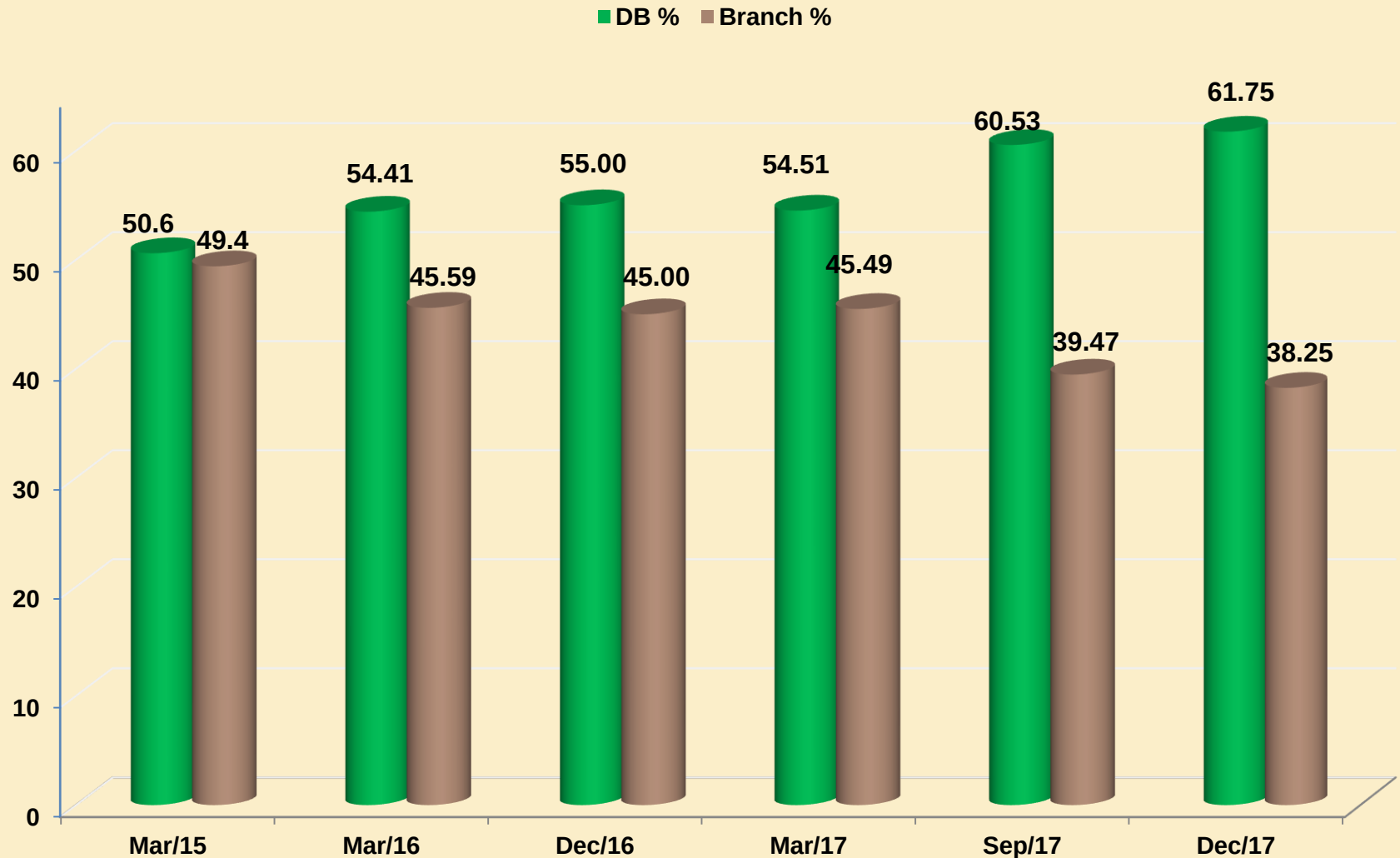
Sector/ Industries	As on 31.12.2017				As on 31.12.2016				As on 30.09.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Infra Structure	15732	3921	24.92%	14.23%	18582	2112	11.37%	10.31%	15941	3145	19.73%	12.88%
out of which Infra- power	5701	1924	33.75%	6.98%	8376	1003	11.97%	4.89%	6939	1398	20.15%	5.73%
Textile	7544	1654	21.93%	6.00%	7351	1846	25.11%	9.01%	7510	2058	27.41%	7.79%
Iron and Steel	10458	7488	71.60%	27.18%	11139	6879	61.76%	33.57%	10671	7606	71.27%	28.78%
NBFC	13745	16	0.12%	0.06%	14886	22	0.15%	0.11%	13709	16	0.12%	0.07%

HUMAN RESOURCES



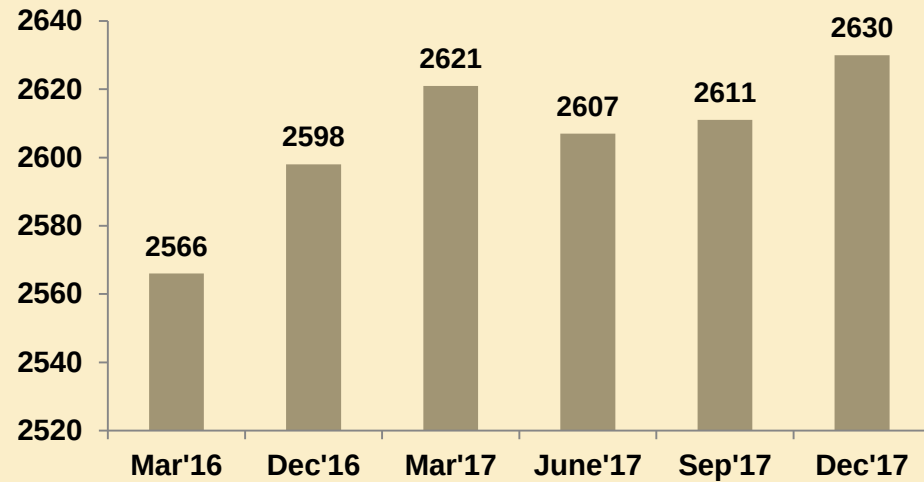
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DIGITAL VS BRANCH TRANSACTIONS

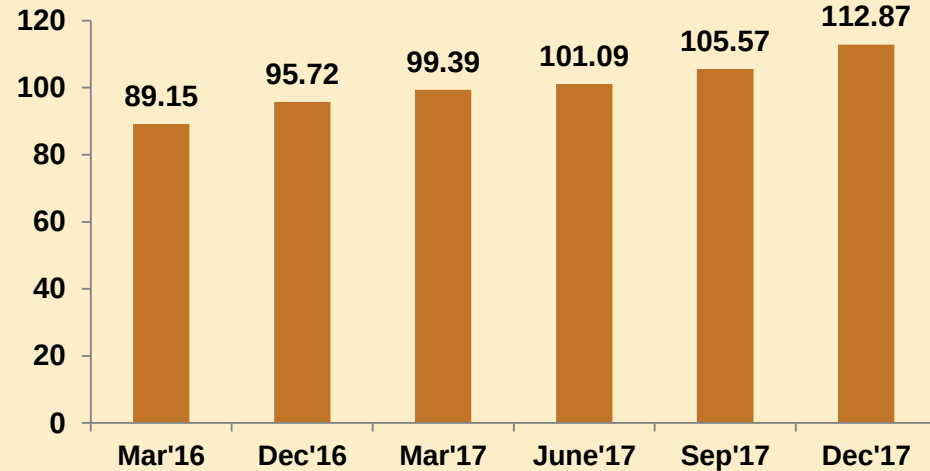


ALTERNATE DELIVERY CHANNELS

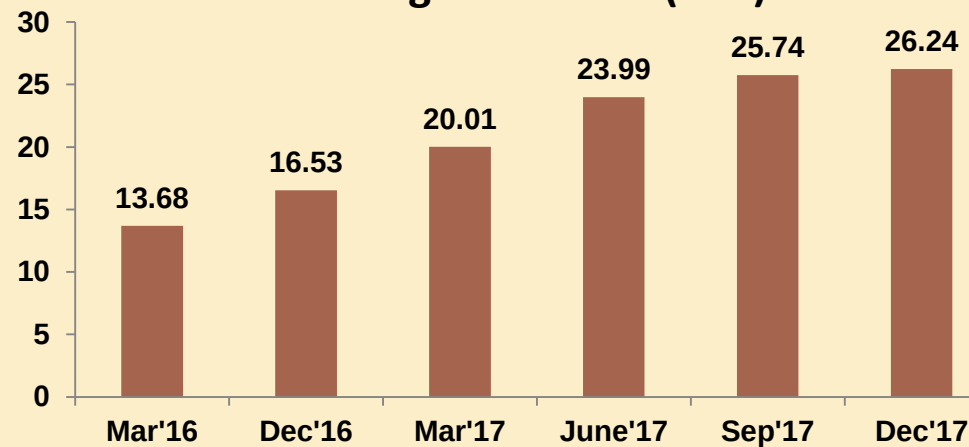
ATM No.



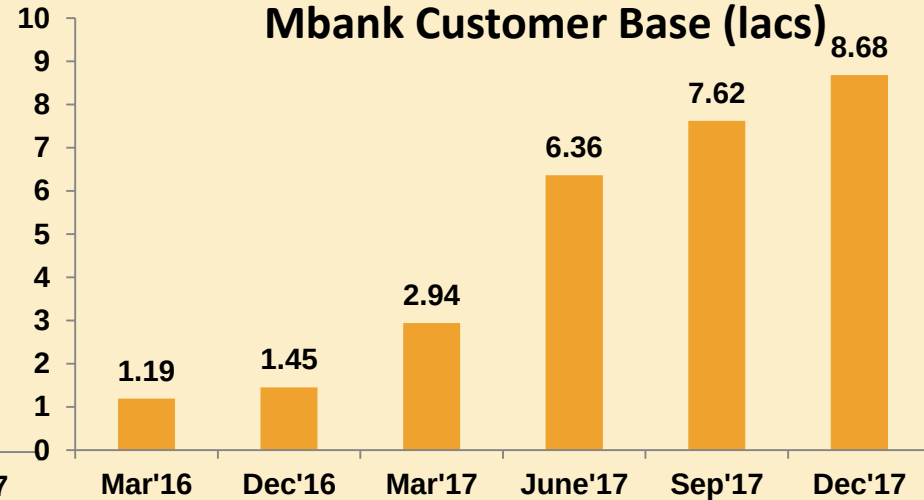
ATM Cardbase (lacs)



Ibanking Customers (lacs)



Mbank Customer Base (lacs)



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Thank You



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