


<p><b>ओरियन्टल बैंक ऑफ़ कॉमर्स</b> (भारत सरकार का उपक्रम) <b>मर्चेन्ट बैंकिंग प्रभाग, प्रधान कार्यालय</b> 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</p>		<p><b>Oriental Bank of Commerce</b> (A GOVERNMENT OF INDIA UNDERTAKING) <b>Merchant Banking Division, Corporate Office</b> 1<sup>st</sup> Floor, Plot No.5, Institutional Area, Sector - 32 Gurgaon -122001 (Haryana) Tel.: 0124-4126285-86 Fax : 0124-4126574 E-mail: mbd@obc.co.in</p>
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HO/MBD/2017

08.11.2017

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

**Reg. Presentation on the Financial Results of the Bank for the quarter and half year ended 30.09.2017**

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 half year ended 30.09.2017. The same can also be viewed on the website of the Bank i.e. [www.obcindia.co.in](http://www.obcindia.co.in).

The above is for your information and record.

Yours faithfully,

  
**Company Secretary**  
Encl.: as above.



# Financial Results

## Q2 FY 2017-2018

ओरियन्टल बैंक ऑफ कॉमर्स

(भारत सरकार का उपक्रम)

जहाँ प्रत्येक कर्मचारी प्रतिबद्ध है

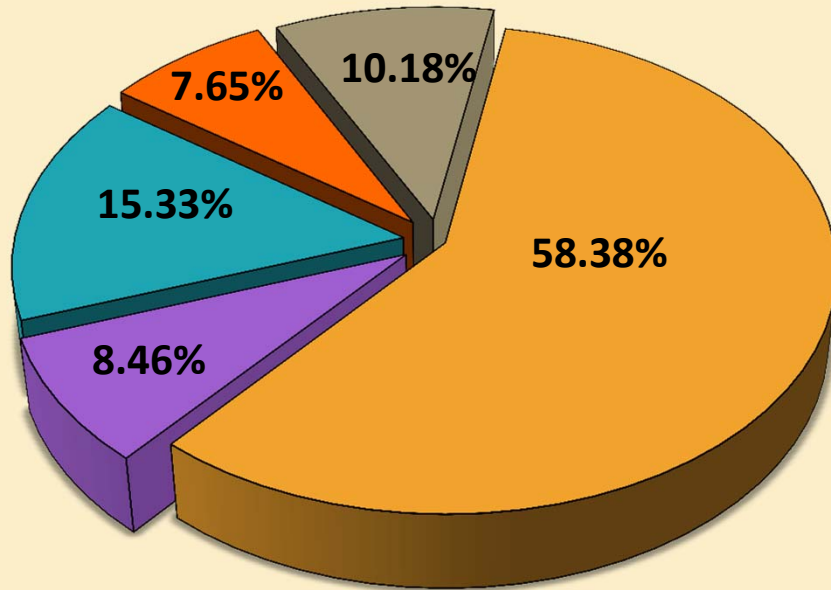


**Oriental Bank of Commerce**

(A Government of India Undertaking)

*Where every individual is committed*

## SHAREHOLDING PATTERN



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

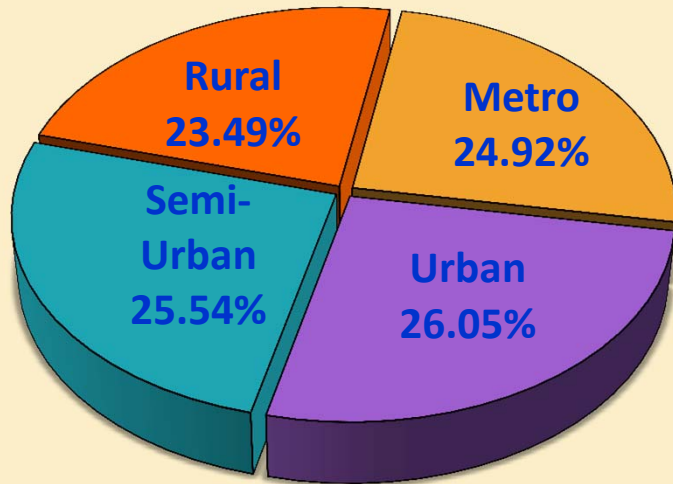
Category	Sep-17	Sep-16	Mar-17
Govt. of India	58.38%	58.38%	58.38%
FPIs & NRIs	8.46%	8.34%	6.26%
Banks / Financial Institutions and Insurance Cos.	15.33%	15.31%	15.36%
Mutual Funds/ UTI & Trusts	7.65%	5.61%	9.56%
Others	10.18%	12.36%	10.44%



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## DELIVERY CHANNELS

As on 30.09.2017



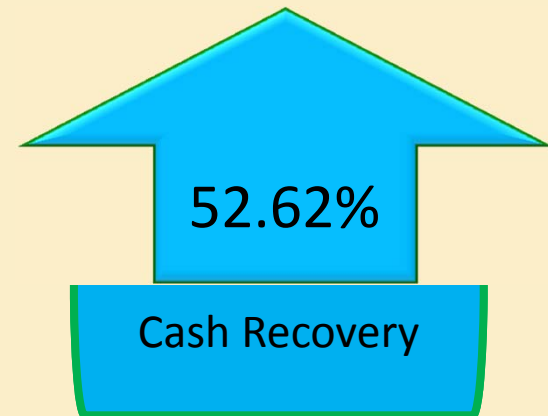
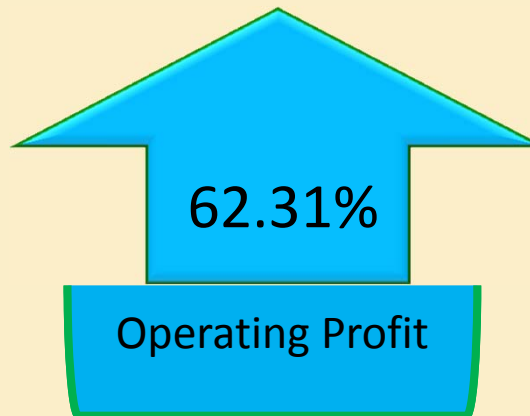
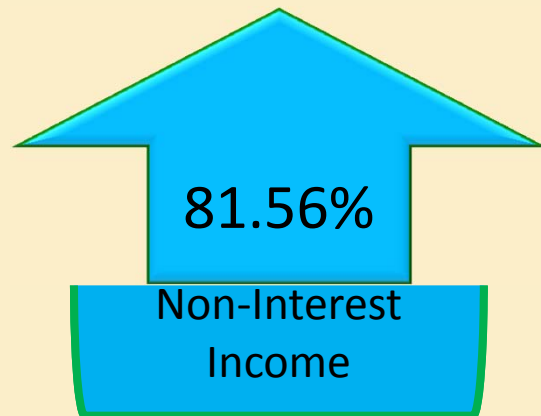
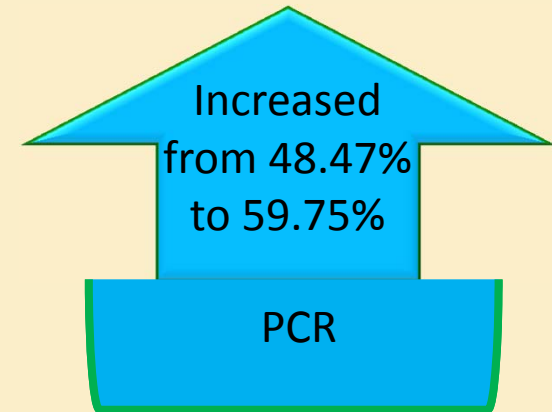
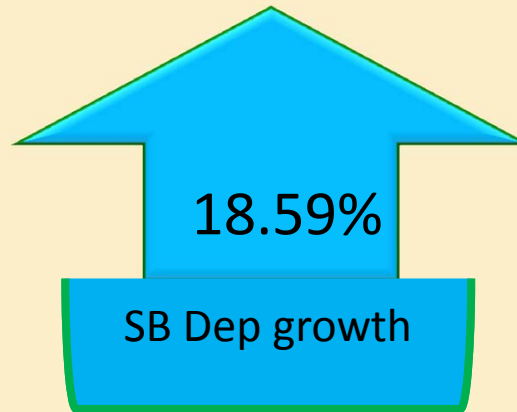
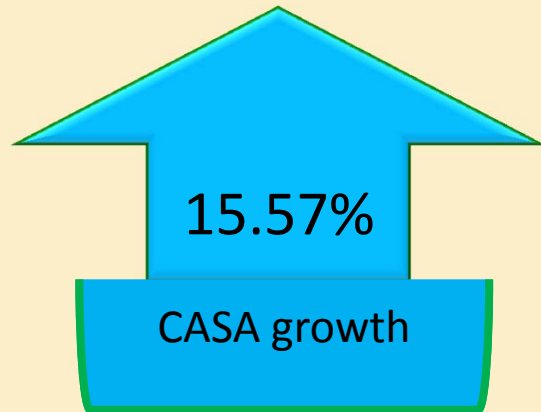
Category of Branch	Sep-17		Sep-16	
	No. of Branches	No. of ATMs	No. of Branches	No. of ATMs
Metro	593	737	501	643
Urban	620	691	600	698
Semi-Urban	608	637	643	658
Rural	559	548	607	600
Total	2380	2613	2351	2599

[Reduction in Rural & Semi-Urban Branches is due to re-classification of Branches as per Census 2011.]



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## HIGHLIGHTS Q2-YoY(2017-18)



## OTHER HIGHLIGHTS

PARAMETER	HIGHLIGHTS
RAM Credit	Y-O-Y growth of 10.94%
Net Interest Margin (NIM)	Sequentially increased from 2.19% to 2.44%
Other Income as % to Net Revenue	Sequentially increased from 40.07% to 45.83%
Cost of Deposits	Sequentially decreased from 5.83% to 5.64%
Cost to Income Ratio	Sequentially decreased from 47.30% to 32.87%
Net NPA	Sequentially decreased from 9.56% to 9.44%
Upfront Provisioning in NCLT Cases	Full provisions in respect of 9 accounts as per RBI Letter dated 23.06.2017 made upfront in Q2, which was required to be done by Mar-2018.



## RESULTS AT A GLANCE

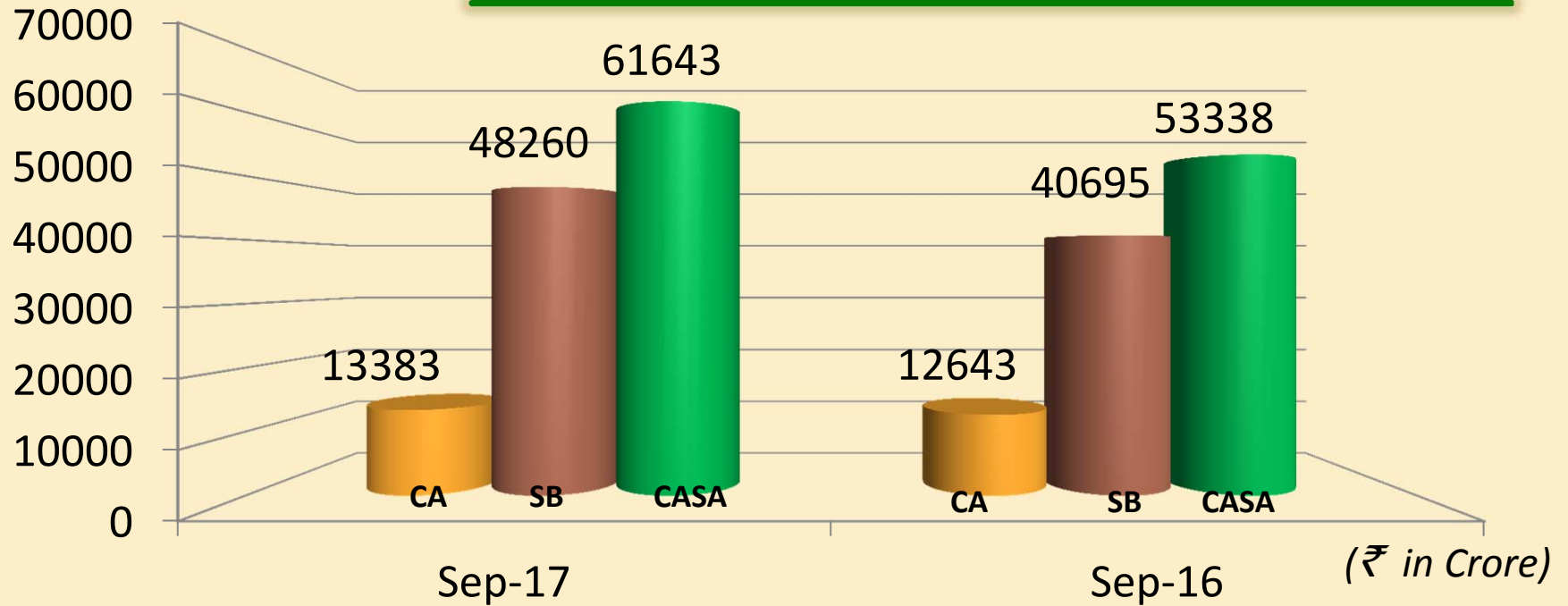
(₹ in Crore)

PARAMETER	Sep-17 Q2	Sep-16 Q2	Variation Y-o-Y	Jun-17 Q1
Total Business	376619	350204	7.54%	378364
Total Deposits	214488	201538	6.43%	213787
Total Advances	162131	148666	9.06%	164577
Retail Term Deposits (Below ₹1 crore)	95236	88371	7.77%	93875
Total Assets	243836	232378	4.93%	242384



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## CASA & RETAIL TERM DEPOSITS



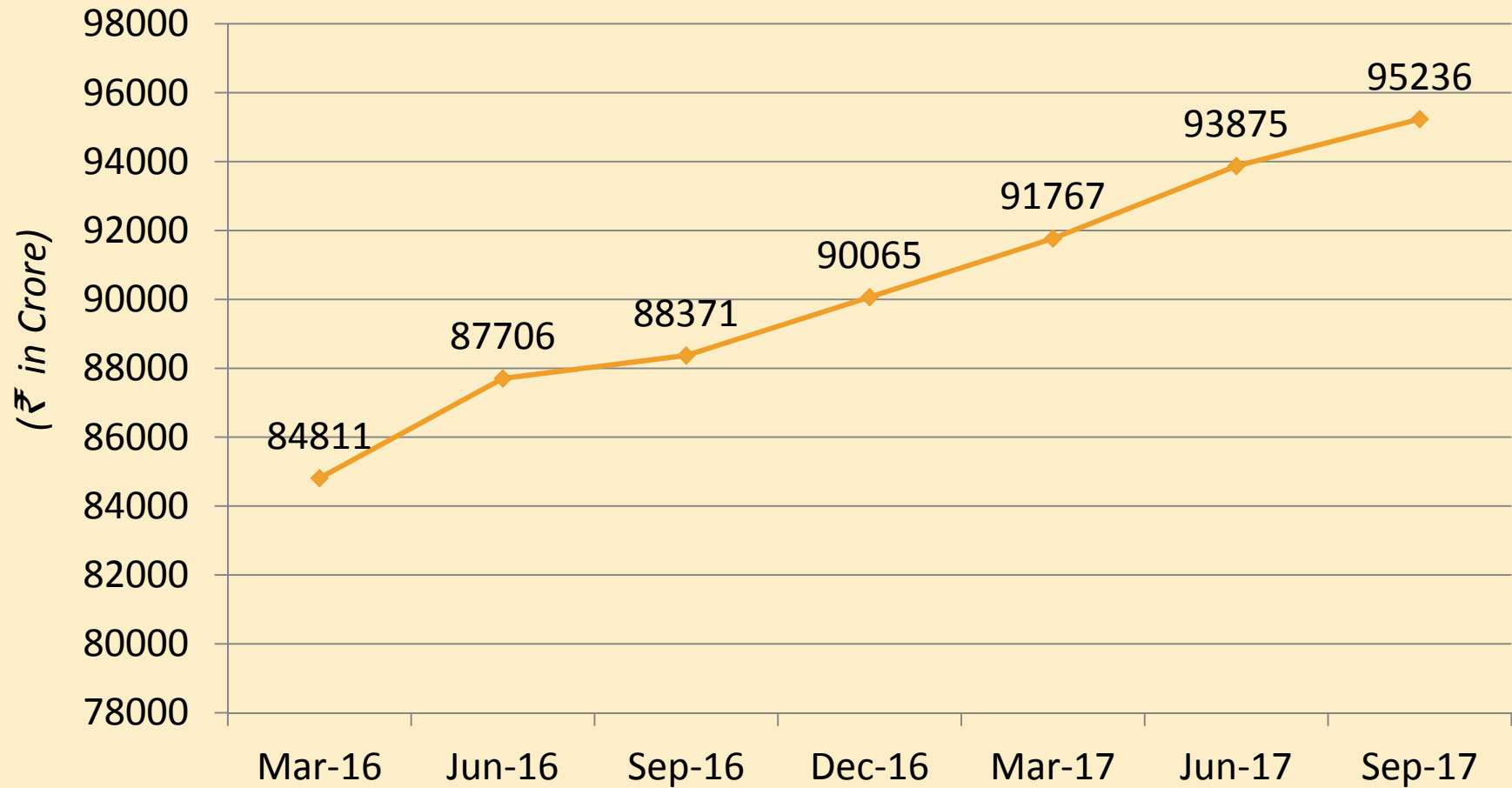
Parameters	Sep-17	Sep-16	Y-o-Y	Jun-17
Current	13383	12643	5.85%	14877
Savings	48260	40695	18.59%	48103
CASA	61643	53338	15.57%	62980
Average CASA for the quarter	61023	50278	21.37%	61119
CASA % to Total Deposits	28.74%	26.47%	227bps	29.46%



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## Retail Term Deposits ( below ₹1 cr)



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

# TOTAL INCOME

(₹ in Crore)

S.No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	INTEREST ON ADVANCES/BILLS	3189.89	3355.95	3113.33	-4.95%	6303.22	6739.02	-6.47%
2	INTEREST ON INVESTMENTS	1115.74	1218.05	1175.34	-8.40%	2291.08	2511.72	-8.78%
3	OTHER INTEREST INCOME	146.83	122.29	149.05	20.07%	295.88	229.70	28.81%
4	TOTAL INTEREST INCOME (1+2+3)	4452.46	4696.29	4437.72	-5.19%	8890.18	9480.44	-6.23%
5	COMM. EXCHG. & BROKERAGE	230.74	196.26	267.01	17.57%	497.75	442.64	12.45%
6	TRADING PROFIT FROM TREASURY	742.42	333.88	387.39	122.36%	1129.81	496.51	127.55%
7	OTHER INCOME	86.08	53.28	112.33	61.56%	198.41	258.04	-23.11%
8	NON INTEREST INCOME (5+6+7)	1059.24	583.42	766.73	81.56%	1825.97	1197.19	52.52%
9	TOTAL INCOME (4+8)	5511.70	5279.71	5204.45	4.39%	10716.15	10677.63	0.36%



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## NON-INTEREST INCOME

(₹ in Crore)

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	CREDIT RELATED INCOME	143.23	139.68	156.85	2.54%	300.08	292.23	2.67%
2	OTHER COMMISSION, EXCHANGE & BROKERAGE	87.51	56.58	110.16	54.67%	197.67	150.41	31.42%
3	TREASURY	742.43	333.88	387.39	122.36%	1129.82	496.51	127.55%
4	PROFIT ON EXCHANGE TRANSACTIONS	26.81	20.65	30.76	29.83%	57.57	45.02	27.88%
5	RECOVERY IN BAD DEBT WRITTEN OFF ACCOUNTS	56.08	32.03	43.83	75.09%	99.91	178.52	-44.03%
6	OTHERS	3.19	0.60	37.74	431.67%	40.93	34.50	18.64%
7	TOTAL NON INTEREST INCOME	1059.25	583.42	766.73	81.56%	1825.98	1197.19	52.52%

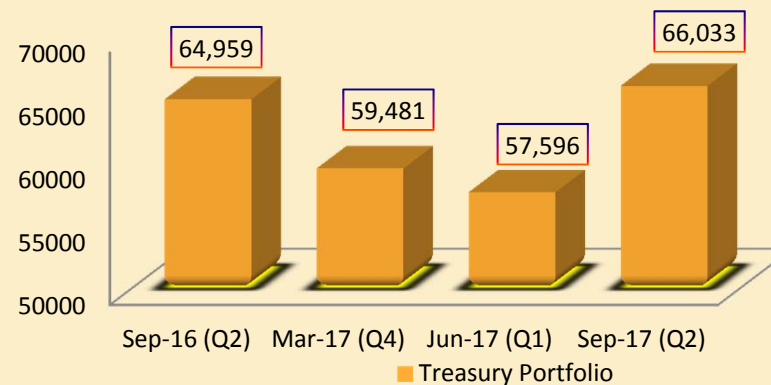
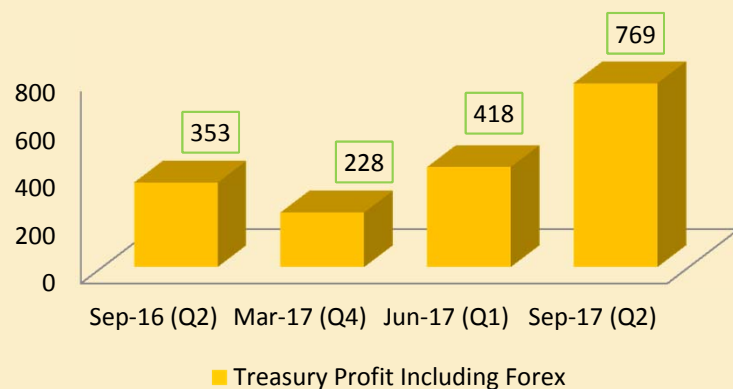


**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

# TREASURY OPERATIONS

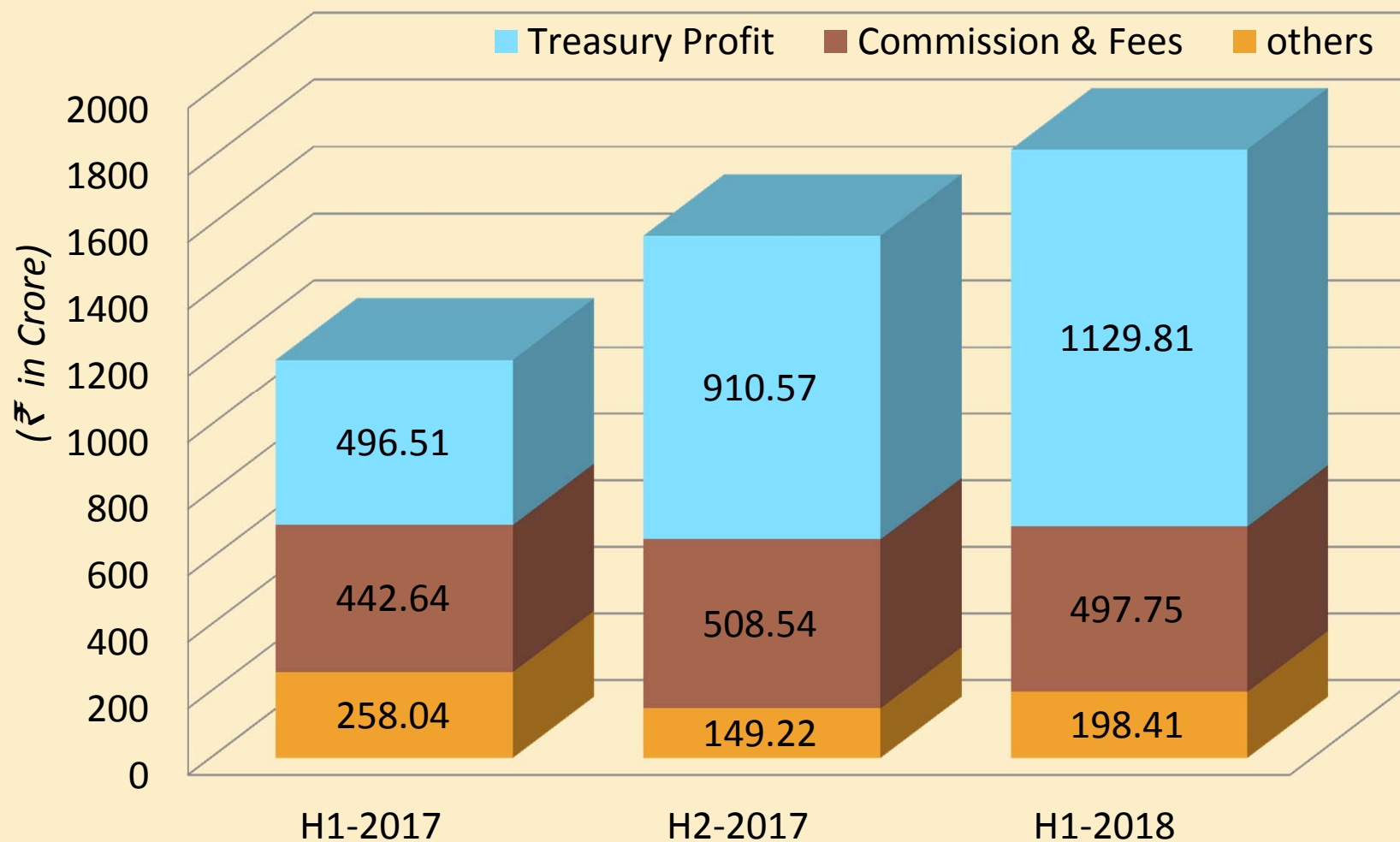
(₹ in Crore)

CATEGORY	30-09-2017				30-09-2016			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	33372	23236	5	56613	41932	10763	25	52720
NSLR	309	9110	1	9420	4689	6820	730	12239
TOTAL	33681	32346	6	66033	46621	17583	755	64959
% to Total Portfolio	51.01%	48.98%	0.01%	100.00%	71.77%	27.07%	1.16%	100.00%

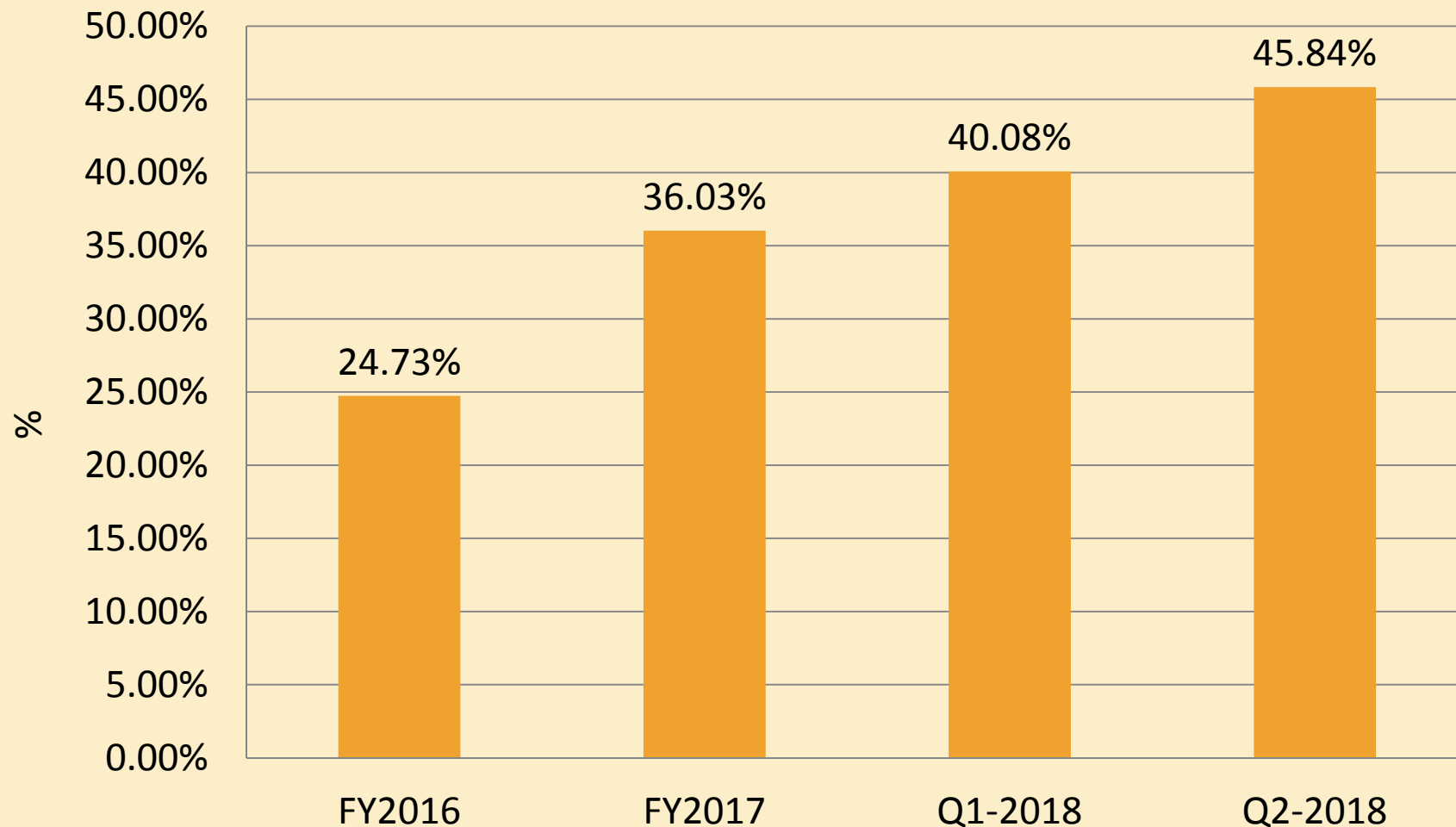


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Oriental Bank of Commerce

# COMPOSITION OF NON-INTEREST INCOME



# OTHER INCOME AS A % AGE OF NET REVENUE



## TOTAL EXPENDITURE

(₹ in Crore)

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	INTT PAID ON DEPOSITS	3007.39	3209.74	3108.10	-6.30%	6115.49	6634.54	-7.82%
2	INTT PAID ON BONDS	172.56	156.51	173.69	10.25%	346.26	298.29	16.08%
3	OTHERS	20.78	14.41	9.57	44.21%	30.34	27.39	10.77%
4	TOTAL INTEREST PAID (1+2+3)	3200.73	3380.66	3291.36	-5.32%	6492.09	6960.22	-6.73%
5	ESTABLISHMENT EXPENSES	290.11	561.67	503.66	-48.35%	793.77	1099.98	-27.84%
6	OTHER OPERATING EXPENSES	469.48	381.54	401.15	23.05%	870.63	744.50	16.94%
7	TOTAL OPERATING EXPENSES (5+6)	759.59	943.21	904.81	-19.47%	1664.40	1844.48	-9.76%
8	TOTAL EXPENSES (4+7)	3960.32	4323.87	4196.17	-8.41%	8156.49	8804.70	-7.36%



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

# OPERATING PROFIT

(₹ in Crore)

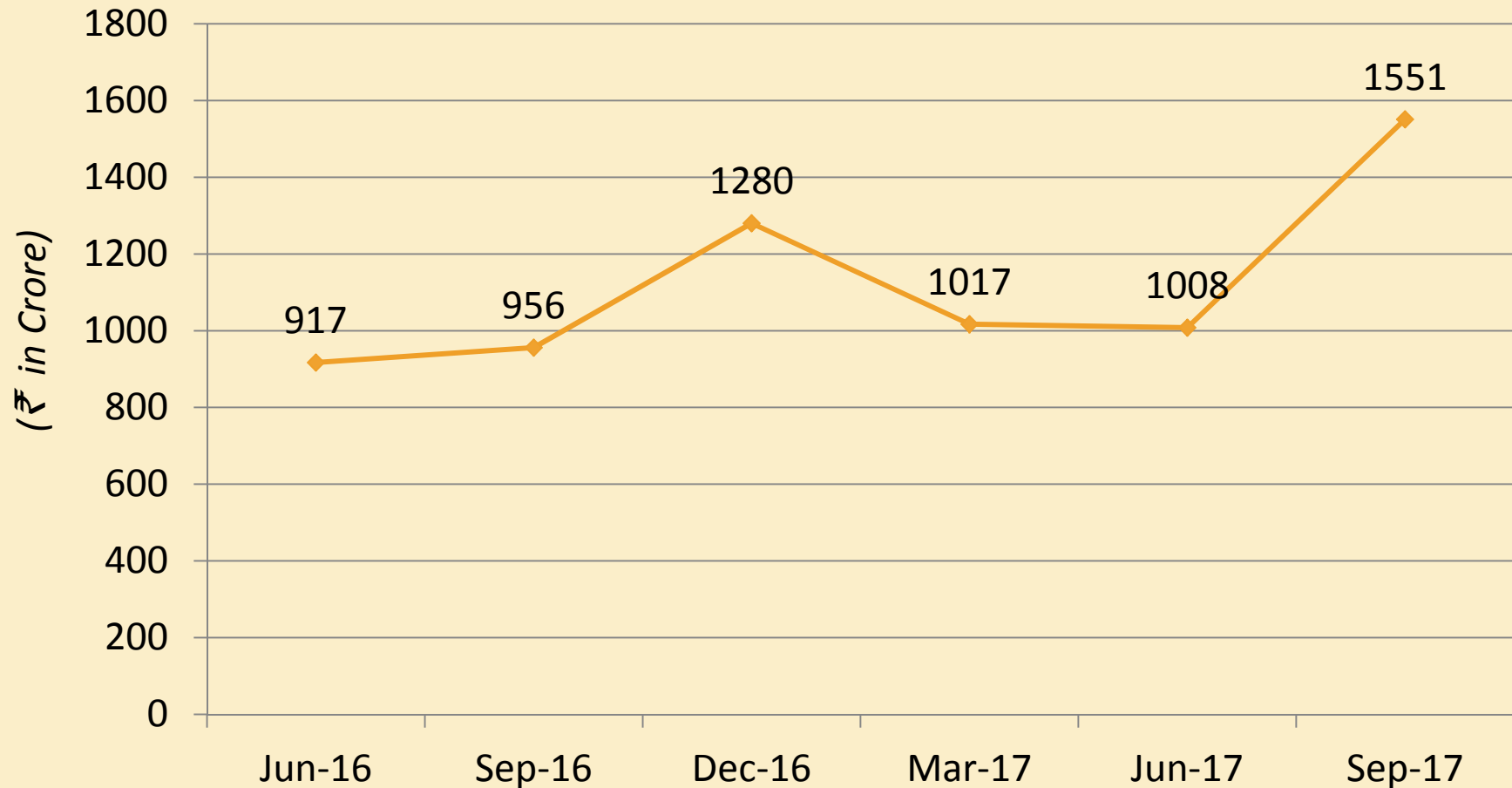
S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	INTEREST INCOME	4452.46	4696.29	4437.72	-5.19%	8890.18	9480.44	-6.23%
2	INTEREST EXPENSES	3200.73	3380.66	3291.36	-5.32%	6492.09	6960.22	-6.73%
3	NII (Spread) (1-2)	1251.73	1315.63	1146.36	-4.86%	2398.09	2520.22	-4.85%
4	NON INTEREST INCOME	1059.24	583.42	766.73	81.56%	1825.97	1197.19	52.52%
5	OPERATING EXPENSES	759.59	943.21	904.81	-19.47%	1664.40	1844.48	-9.76%
6	OPERATING PROFIT (3+4-5)	1551.38	955.84	1008.28	62.31%	2559.66	1872.93	36.67%



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce



## OPERATING PROFITS



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

# PROFITABILITY

(₹ in Crore)

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	OPERATING PROFIT	1551.38	955.84	1008.28	62.31%	2559.66	1872.93	36.67%
2	PROVISIONS (2a to 2g)	3301.28	802.58	1494.48	311.33%	4795.76	1618.98	196.22%
2 a	Prov. for Depreciation on Investment	166.90	55.84	33.45	198.89%	200.35	60.58	230.72%
2 b	Prov. for taxes	20.00	28.04	25.00	-28.67%	45.00	94.04	-52.15%
2 c	Prov. for NPA	2278.51	687.48	1591.48	231.43%	3869.99	1834.97	110.90%
2d	Provision for accounts identified under NCLT (As per RBI 1 <sup>st</sup> List)	868.41				868.41		
2 e	Prov. for Standard Assets	-112.00	-63.34	-19.00	76.82%	-131	-35.68	267.15%
2 f	Prov. for Unhedged Forex Exposure	10.72	2.47	-0.69	334.01%	10.03	-2.92	
2 g	Other Provisions	68.74	92.09	-135.76	-25.36%	-67.02	-332.01	-79.81%
3	NET PROFIT/(LOSS) (1-2)	-1749.90	153.26	-486.20		-2236.10	253.96	



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## COST & YIELD RATIOS

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Bps Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Bps Y-o-Y
1	COST OF DEPOSIT	5.64%	6.51%	5.83%	-87	5.73%	6.61%	-88
2	COST OF FUNDS	5.04%	5.79%	5.20%	-75	5.12%	5.90%	-78
3	YIELD ON ADVANCES	9.53%	10.59%	9.35%	-106	9.45%	10.60%	-115
4	YIELD ON INVESTMENT (WITHOUT PROFIT)	6.98%	7.50%	7.09%	-52	7.03%	7.50%	-47
5	YIELD ON INVESTMENT (WITH PROFIT)	11.61%	9.55%	9.43%	206	10.49%	8.98%	151
6	YIELD ON FUNDS	7.02%	8.05%	7.01%	-103	7.01%	8.04%	-103
7	NET INTEREST MARGIN (NIM)	2.44%	2.66%	2.19%	-22	2.31%	2.51%	-20



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

## OTHER RATIOS (Q2)

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Variation Y-o-Y	H1 FY 2018	H1 FY 2017	Variation Y-o-Y
1	BUSINESS PER EMPLOYEE (₹ IN CRORE)	16.76	15.94	16.76	5.14%	16.76	15.94	5.13%
2	BUSINESS PER BRANCH (₹ IN CRORE)	158.24	148.96	159.24	6.23%	158.24	148.96	6.23%
3	BOOK VALUE PER SHARE(₹)	315.54	404.25	351.85	-21.95%	301.49	404.25	-25.42%
4	COST TO INCOME RATIO	32.87%	49.67%	47.30%	-1680bps	39.40%	49.62%	-1022Bps



## CAPITAL ADEQUACY (Basel III compliance)

(₹ in Crore)

S. No	PARTICULARS	Sep-17	Sep-16	Jun-17
CAPITAL FUND:-				
1	CET - I	11066	14400	12816
2	Tier I	13346	16862	15098
3	Tier II	4709	5113	4808
4	Total (Tier I + Tier II)	18055	21975	19906
5	Risk-weighted Assets	170343	164636	177002
6	Capital Adequacy ratio (%)	10.60%	13.36%	11.25%
7	CET – I (%)	6.50%	8.75%	7.24%
8	Tier I (%)	7.84%	10.25%	8.53%
9	Tier II (%)	2.76%	3.11%	2.72%



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

## **PRIORITY SECTOR ADVANCES**

(₹ in Crore)

S. No	PARAMETERS	Sep-17 Q2	Sep-16 Q2	Variation Y-o-Y	Jun-17 Q1
1	Total Priority Sector	58168.87	56197.49	3.51%	66664.84
	% of ANBC	37.91%	36.03%		42.97%
2	Total Agriculture	25749.42	24417.05	5.46%	28088.48
	% of ANBC	16.78%	15.65%		18.11%
3	Small & Marginal Farmer	10697.13	10437.07	2.49%	13499.8
	% of ANBC	6.97%	6.69%		8.70%
4	Weaker Section	15466.44	15426.76	0.26%	18238.59
	% of ANBC	10.08%	9.89%		11.75%
5	Micro & Small Enterprises	24669.48	23540.16	4.80%	26499.86



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

# FINANCIAL INCLUSION AS ON SEP 2017

## PRADHAN MANTRI JAN-DHAN YOJANA



1	Number of Accounts opened	41.35Lakh
2	Number of RuPay cards issued	37.46Lakh
3	Deposits in Accounts	4112.98Cr.

## PMSBY & PMJJBY SCHEMES

Scheme	No. of Enrolments		Total Enrolments
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	22.48Lakh	10.44Lakh	32.92Lakh
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.40Lakh	1.99Lakh	6.39Lakh
TOTAL	26.88Lakh	12.43Lakh	39.31lakh



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## **COMPOSITION OF ADVANCES**

(₹ in Crore)

S.No	Sector	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1	Y-o-Y
1	Retail	24635	19117	27098	28.86%
	%age to Total Advance	15.19%	12.86%	16.47%	233 bps
2	Agriculture (excluding RIDF)	21146	20621	23574	2.55%
	%age to Total Advance	13.04%	13.87%	14.32%	
3	MSME (PS +NPS)	29834	28423	32023	4.96%
	%age to Total Advance	18.40%	19.12%	19.46%	
	Total RAM	75615	68161	82695	10.94%
	%age to Total Advance	46.64%	45.85%	50.25%	
4	Credit (Other than RAM)	86516	80505	81882	7.47%
	%age to Total Advance	53.36%	54.15%	49.75%	
	Total	162131	148666	164577	9.06%



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**



## RETAIL CREDIT

(₹ in Crore)

SCHEME	Sep-17 Q2	Sep-16 Q2	Y-o-Y	Jun-17 Q1
Total Retail Credit	24634.97	19117.13	28.86%	27098.72
% age to Total Advances	15.19%	12.86%	233 bps	16.47%
Out of which -				
Housing Loan	15930.28	12311.14	29.40%	19301.79
Vehicle Loan	1523.50	1349.83	12.87%	1481.37
Personal Loan	621.75	483.01	28.72%	564.95



ओरियन्टल बैंक ऑफ़ कॉमर्स  
Oriental Bank of Commerce

## ADVANCES – INDUSTRY / SECTOR-WISE BREAK-UP

Industry Segment (₹ in Crore)	Amt. FB O/s Sep-17	%age to total Industry	%age to total Credit
Iron & Steel	10671	23.13%	6.60%
Textile	7510	16.28%	4.63%
Food Processing	6098	13.22%	3.76%
(Out of which Sugar)	1055	2.29%	0.65%
All Engg.	3278	7.10%	2.02%
Vehicles, Vehicle Parts & Transport Equipments	1573	3.41%	0.97%
Constructions	2326	5.04%	1.43%
Other Metal & Metal Products	694	1.50%	0.43%
Chemical, Dyes, Paints etc.	1823	3.95%	1.12%
(Out of which Pharmaceuticals)	708	1.53%	0.44%
Paper & Paper Product	1147	2.48%	0.71%
Other Industries	11023	23.89%	6.79%
<b>Total Industry</b>	<b>46143</b>	<b>100.00%</b>	<b>28.46%</b>
NBFC	13709		8.46%
Infrastructure	15941		9.83%
Commercial Real Estate	8306		5.12%
Food Credit	1201		0.74%
Others	76831		47.39%
<b>Gross Advances</b>	<b>162131</b>		<b>100.00%</b>



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
**Oriental Bank of Commerce**

## **EXPOSURE TO INFRASTRUCTURE**

(₹ in Crore)

Segment	Sep-17	Sep-16	Y-o-Y
Total Infrastructure	25094	26583	-5.60%
Out of which:			
- Power	11772	13041	-9.73%
- Ports, Roads & Highways	7784	8003	-2.74%
-Telecom	2756	2799	-1.54%

### Break up of exposure to Power Sector

Particular .	30.09.2017	% to Total Exp.	% to Total Power
Central Govt.	1007	0.40%	8.55%
State Govt.	3053	1.21%	25.93%
Private	7713	3.06%	65.51%
Total	11773	4.67%	100.00%



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
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## STANDARD RESTRUCTURED ACCOUNTS

S.No	Particulars	(₹ in Crore)
1	Opening balance as on 01.07.2017	5822.73
2	Fresh Restructuring during the quarter	8.18
3	Slippage from Standard Restructured to NPA category	(809.66)
4	Up-gradation to Standard Restructured Category from NPA	16.77
5	Up-gradation from Standard Restructured to Standard category due to satisfactory conduct of the account	(1598.13)
6	Change in Outstanding	(91.21)
7	Closure	(63.49)
8	Closing balance as on 30.09.2017	3285.19

### Sector-wise slippages (from restructured Accounts)

Iron & Steel	Textile	Power Generation	Others	Total
197.48	76.66	531.58	3.94	809.66



ओरियन्टल बैंक ऑफ़ कॉमर्स  
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## STANDARD RESTRUCTURED ACCOUNTS ACTIVITY WISE

(₹ in Crore)

S.No	Particulars	O/s as on 30.09.2017	% of total
1	Infrastructure	712.20	21.68%
2	Iron & steel	204.49	6.22%
3	Agriculture	932.16	28.37%
4	Sugar	486.88	14.82%
5	Others	949.46	28.90%
	<b>Total</b>	<b>3285.19</b>	<b>100.00 %</b>

Break up of Infrastructure	Amount in ₹ crore
Roads, Highways & Ports	378.82
Power Generation	333.38
<b>Total</b>	<b>712.20</b>



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
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## RESTRUCTURED ADVANCES

(₹ in Crore)

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



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## CASES UNDER SDR, S4A AND 5/25

(₹ in Crore)

Standard Accounts (Under SDR, S4A and 5/25)										
Particular	31.03.2017		30.06.2017				30.09.2017			
	No of a/c's	Amt	No of a/c's	Amt	Out of which restructured		No of a/c's	Amt	Out of which restructured	
					No	Amt			No	Amt
SDR	14	1595	13	1328	7	622	16	1546	9	765
S4A	7	508	9	1365	7	1120	8	1567	5	1269
5/25	6	778	5	587	0	0	9	1046	1	66

NPA Details(Under SDR, S4A and 5/25)										
Particular	31.03.2017		30.06.2017				30.09.2017			
	No of a/c's	Amt	No of a/c's	Amt	Out of which restructured		No of a/c's	Amt	Out of which restructured	
					No	Amt			No	Amt
SDR	16	3529	20	3732	11	2169	20	3760	11	2165
S4A	2	409	3	592	1	297	6	853	4	559
5/25	4	1300	5	1424	1	72	6	1576	5	1397



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# NPA

(₹ in Crore)

S. No	PARAMETERS	Sep-17	Sep-16	Jun-17
1	GROSS NPA	26431.86	18382.53	24409.49
2	GROSS NPA AS % OF GROSS ADVANCES	16.30%	12.36%	14.83%
3	NET NPA	14128.29	12748.16	14808.92
4	NET NPA AS A % OF NET ADVANCES	9.44%	8.93%	9.56%
5	NON PERFORMING INVESTMENT	443.25	160.56	283.17
6	PROVISION COVERAGE RATIO	59.75%	48.47%	54.68%





# NPA MOVEMENT (Q2)

(₹ in Crore)

S.No	PARTICULAR	Sep-17 Q2	Sep-16 Q2	Jun-17 Q1
1	Opening Gross NPAs	24409.49	17208.91	22859.27
2	Recovery in Ledger Balance	536.91	364.01	361.08
3	Up gradation	76.19	84.01	251.65
4	Write Off	446.86	520.70	756.39
5	Total Reduction (2+3+4)	1059.96	968.72	1369.12
6	Fresh Addition	3082.33	2142.34	2919.34
7	Closing Gross NPAs	26431.86	18382.53	24409.49
8	Provision	12303.57	5634.37	9600.57
9	Closing Net NPAs	14128.29	12748.15	14808.92
10-a	Cash Recovery in Bad Debt Written-off	56.08	32.02	43.83
10-b	Cash Recovery in Recorded Interest	18.44	4.59	34.32
10	Total Cash Recovery in Revenue i.e.(10a+10b)	74.52	36.61	78.15
11	Total Recovery including upgradation (2+3+10)	687.62	484.63	690.88



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
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## NPA MOVEMENT (H1)

(₹ in Crore)

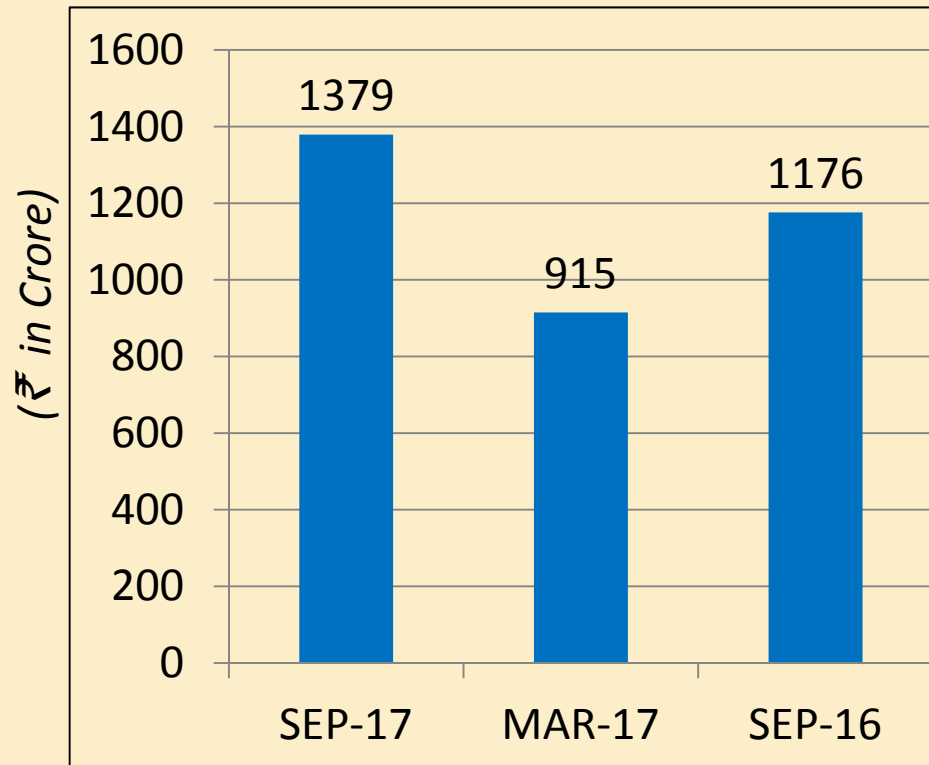
S.No	PARTICULAR	Sep-17 H1	Sep-16 H1	Mar-17 H2
1	Opening Gross NPAs	22859.27	14701.78	18382.52
2	Recovery in Ledger Balance	897.99	622.78	725.50
3	Up gradation	327.84	349.34	58.87
4	Write Off	1203.25	953.28	1355.04
5	Total Reduction (2+3+4)	2429.08	1925.40	2139.41
6	Fresh Addition	6001.67	5606.15	6616.16
7	Closing Gross NPAs	26431.86	18382.53	22859.27
8	Provision	12303.57	5634.37	8741.44
9	Closing Net NPAs	14128.29	12748.16	14117.83
10-a	Cash Recovery in Bad Debt Written-off	99.91	178.52	112.49
10-b	Cash Recovery in Recorded Interest	52.76	25.68	18.35
10	Total Cash Recovery in Revenue i.e.(10a+10b)	152.67	204.20	130.84
11	Total Recovery including upgradation (2+3+10)	1378.50	1176.32	915.21



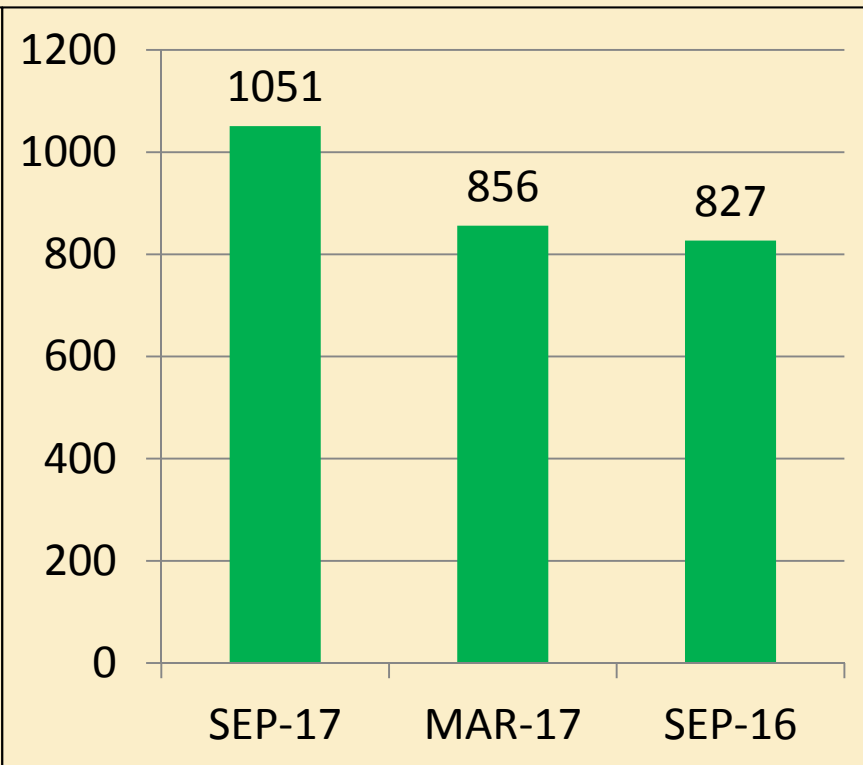
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# RECOVERY AND UPGRADATION

**Recovery + Upgradation  
Half Yearly**



**Cash Recovery  
Half Yearly**

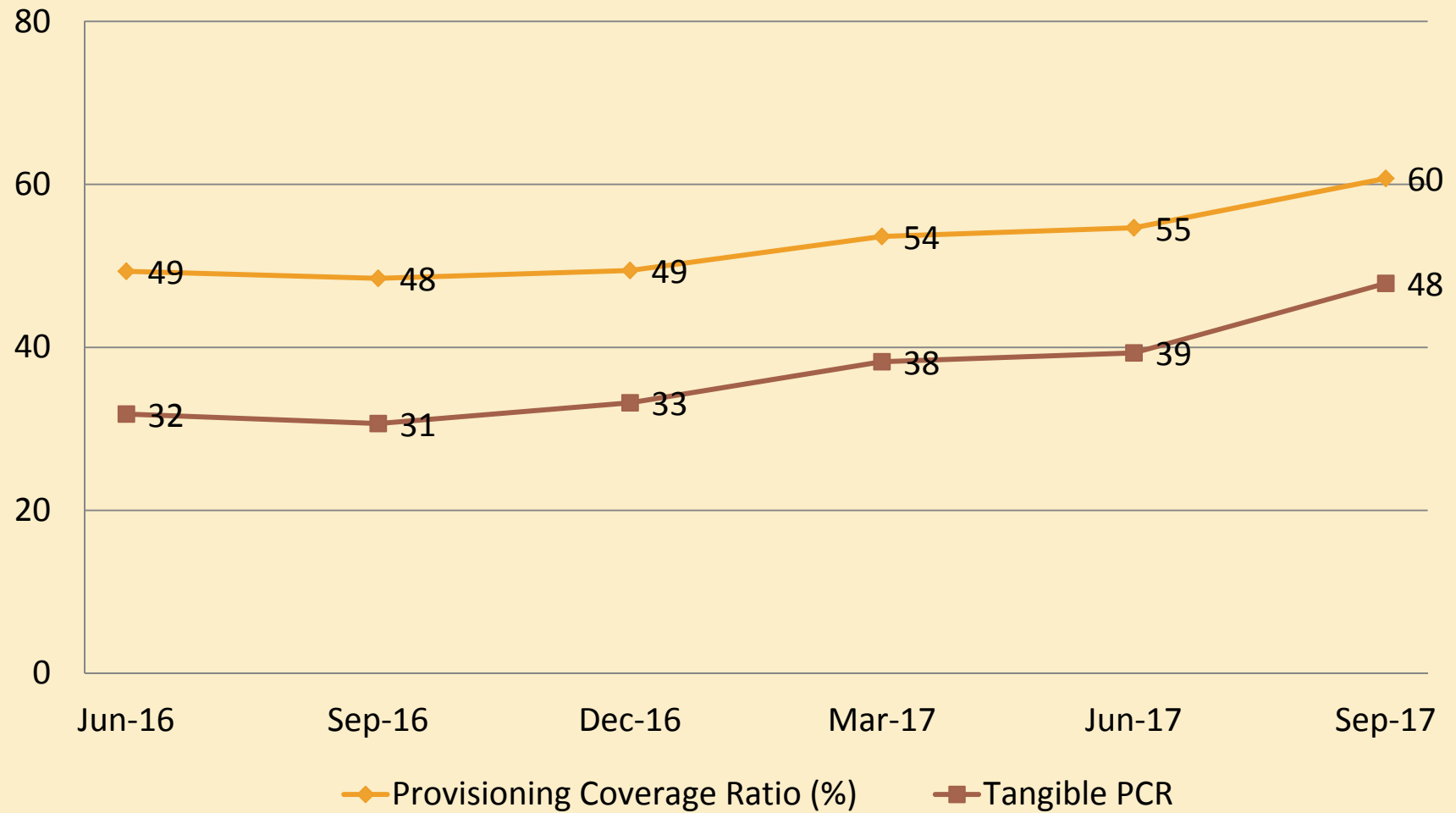


## PROVISIONS IN NCLT CASES

	RBI 1 <sup>st</sup> List	RBI 2 <sup>nd</sup> List	Total
Number of accounts referred under IBC	9	16	25
Outstanding as on Sep30, 2017	5278.10	2820.69	8098.79
Provision made till Sep 2017	3669.39	1019.65	4689.04
Additional Provisioning requirement in FY18	0	609.87	609.87
Provision Coverage as on Sep 30, 2017 in these accounts	69.52%	36.15%	57.90%



# PROVISION COVERAGE RATIO



## Fresh Slippages (Q2)

(₹ in Crore)

SECTOR WISE	Sep-17 Q2	% of Total Slippages
Retail	82.40	2.67
Agri	164.54	5.34
SE	353.94	11.48
ME	157.65	5.11
Others	2323.80	75.40
Total	3082.33	100.00

### Major accounts under Industry

POWER		IRON & STEEL		CONSTRUCTION		TEXTILE	
No of A/c	Amount	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
5	712	4	229	11	747	5	258



**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
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# COMPOSITION OF NPA

(₹ in Crore)

Sector/ Industries	As on 30.09.2017				As on 30.09.2016				As on 30.06.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Retail	24635	548	2.23%	2.07%	19117	403	2.11%	2.19%	27098	556	2.05%	2.28%
Agriculture (Excl. RIDF)	21146	2180	10.31%	8.25%	20621	1423	6.90%	7.74%	23574	2280	9.67%	9.34%
MSME (Excl. RIDF Investments)	29834	3847	12.89%	14.55%	28423	3038	10.69%	16.53%	32023	3625	11.32%	14.85%
Total RAM	75615	6575	8.70%	24.87%	68161	4864	7.14%	26.46%	82695	6461	7.81%	26.47%
Credit other than RAM	86516	19857	22.95%	75.13%	80505	13519	16.79%	73.54%	81882	17948	21.92%	73.53%
Total Advances	162131	26432	16.30%	100.00%	148666	18383	12.36%	100.00%	164577	24409	14.83%	100%



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## OTHER SECTORAL NPA

(₹ in Crore)

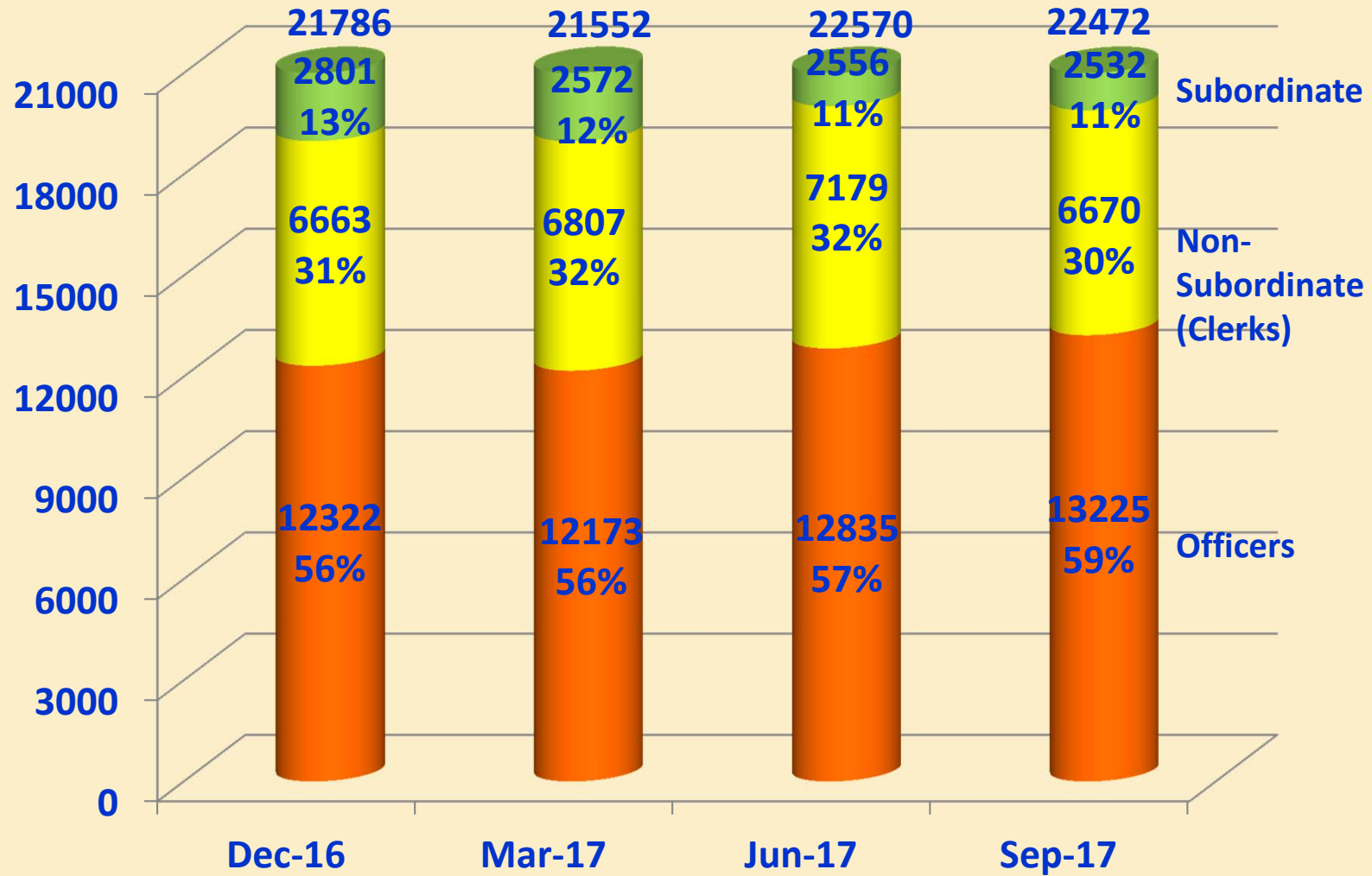
Sector/ Industries	As on 30.09.2017				As on 30.09.2016				As on 30.06.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Infra Structure	15941	3145	19.73%	12.88%	19073	1617	8.48%	8.80%	17076	2534	14.84%	10.38%
out of which Infra-power	6939	1398	20.15%	5.73%	8666	825	9.52%	4.49%	7206	850	11.80%	3.48%
Textile	7510	2058	27.41%	8.43%	6906	1741	25.21%	9.47%	7645	1812	23.70%	7.42%
Iron and Steel	10671	7606	71.27%	31.16%	10961	6612	60.32%	35.97%	10612	7407	69.80%	30.35%
Construction	6098	1140	18.70%	4.67%	4855	408	8.40%	2.22%	6365	868	13.64%	3.56%
NBFC	13709	16	0.12%	0.07%	15120	22	0.15%	0.12%	15105	16	0.11%	0.07%



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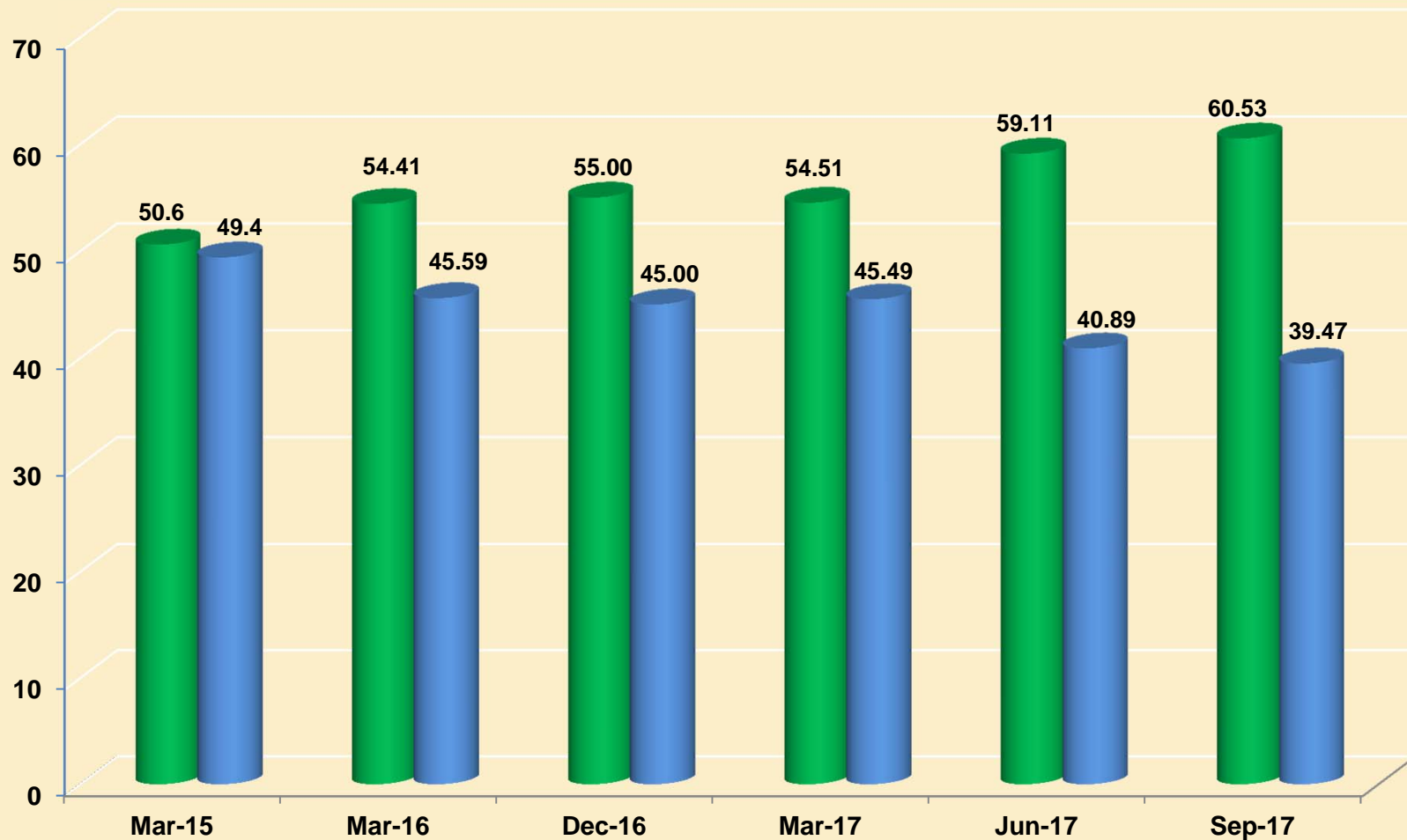


# HUMAN RESOURCES



# DIGITAL VS BRANCH TRANSACTIONS

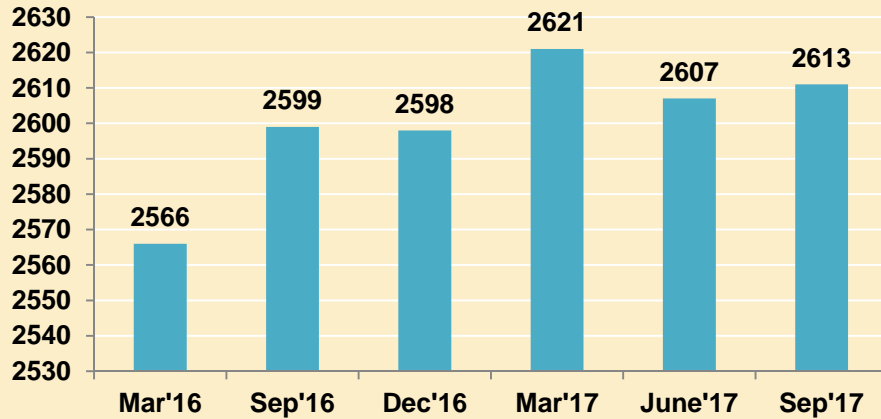
■ DB % ■ Branch %



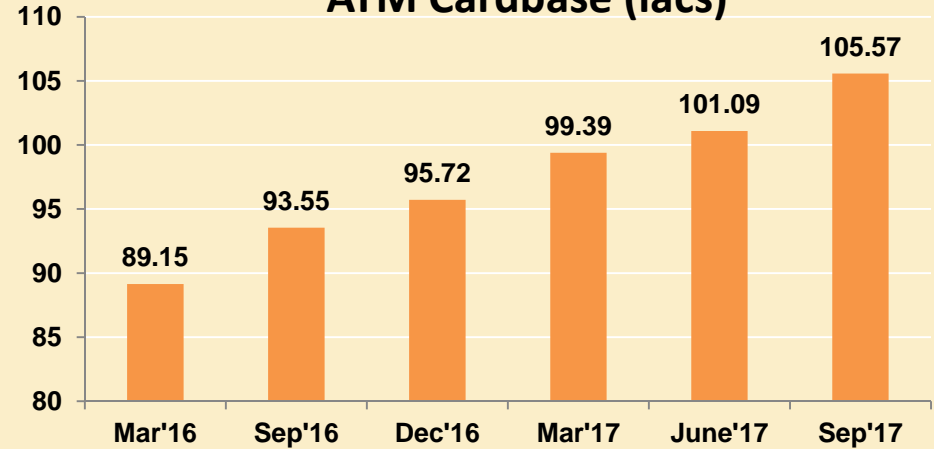
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# ALTERNATE DELIVERY CHANNELS

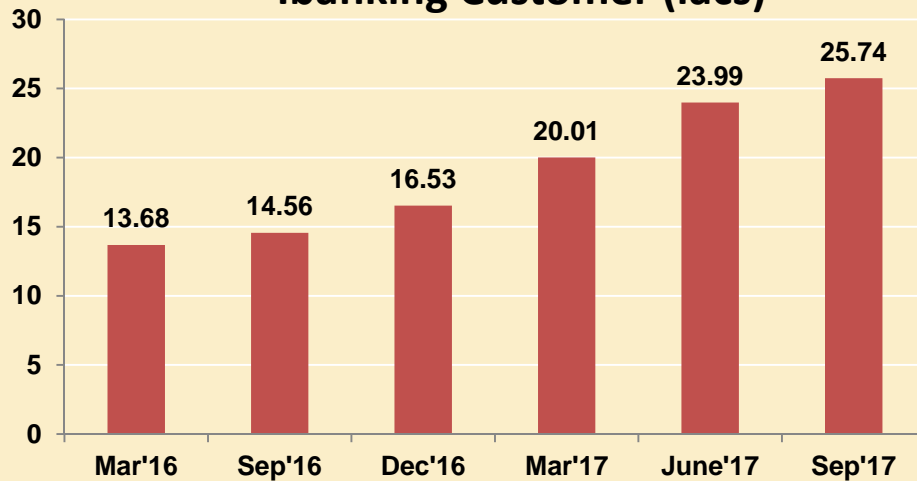
### ATM No.



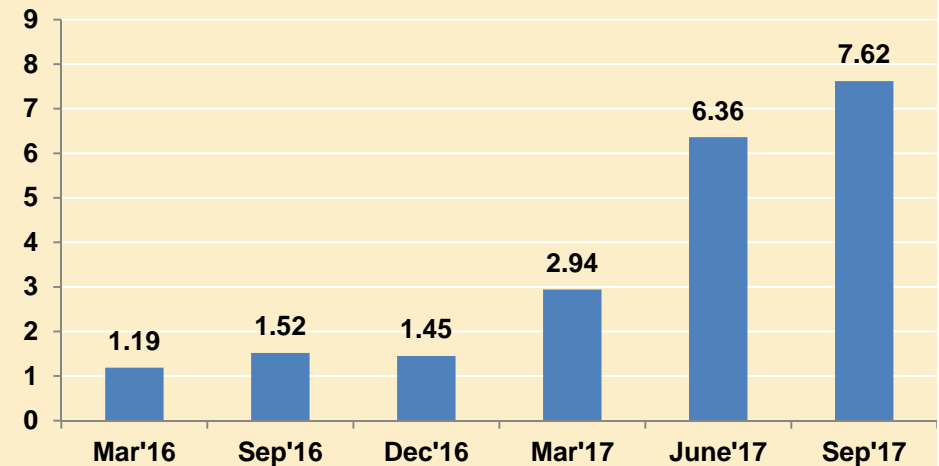
### ATM Cardbase (lacs)



### Ibanking Customer (lacs)

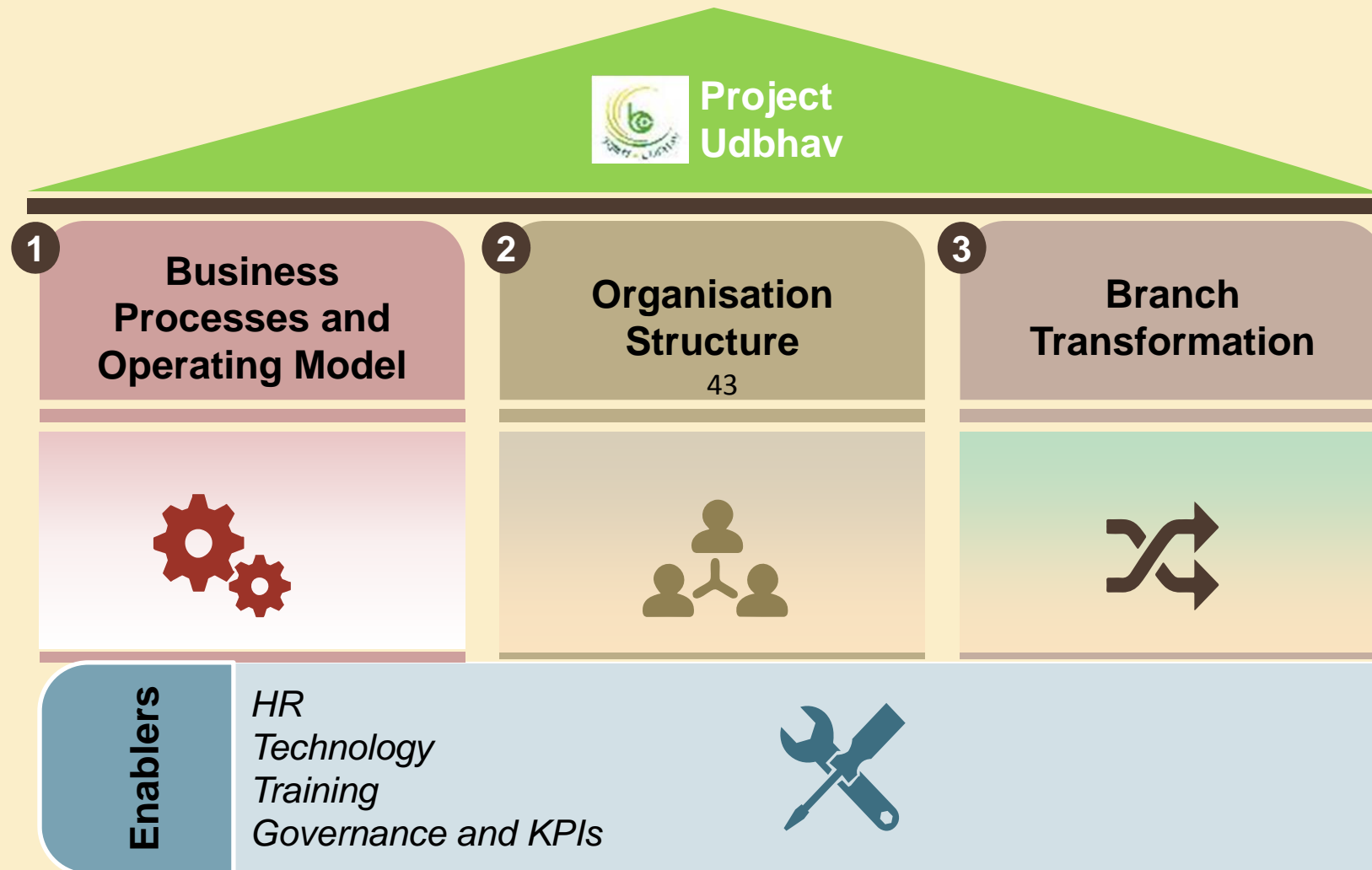


### Mbank Customer Base (lacs)



# PROJECT UDBHAV

## 3 PILLARS OF TRANSFORMATION





*Thank You*



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