

# ओरियन्टल बैंक ऑफ कॉमर्स

(भारत सरकार का उपक्रम)

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

15.05.2019

Scrip Code: ORIENTBANK	Scrip Code: 500315
The Executive Director, National Stock Exchange of India Ltd., Exchange Plaza, 5 <sup>th</sup> 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. Analyst Presentation on the Financial Results of the Bank for the quarter / financial year ended 31.03.2019

Further to our letter dated 10.05.2019, please find enclosed a copy of the Analyst Presentation on the Financial Results of the Bank for the quarter / financial year ended 31.03.2019. 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)



# ओरियन्टल बैंक ऑफ़ कॉमर्स Oriental Bank of Commerce

## Analyst Presentation Financial Results Q4 & FY 2019

**Oriental Home Loan**

**40** Years  
Repayment  
Period\*

Low EMI ₹ 753/- per lac\*

Repayment age up to 75 years.\*

Visit our website : [www.obcindia.co.in](http://www.obcindia.co.in) | Connect at "OBC india"     

T&C Apply\*



# AGENDA

**1** Key Highlights

**2** Business Performance

**3** Capital Adequacy

**4** Asset Distribution

**5** Asset Quality

**6** Future Roadmap








**7** Other Information



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# KEY HIGHLIGHTS- Q4 18-19

₹ in Crores

Parameters	Q4 18-19	Q3 18-19	Variance
Net Profit 	201.50	144.96	39%
Net NPA 	5.93%	7.15%	(122) bps
Recovery & Upgradation 	1826.82	1266.50	44.24%
Fee Income 	432.97	285.03	51.90%
CRAR 	12.73%	12.62%	11bps
NII 	1473	1418	3.91%
Credit Cost (Annualised) 	4.03	5.21	(118) bps



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# KEY HIGHLIGHTS- FY 18-19

₹ in Crores

## Parameters

FY 18-19

FY 17-18

Variance

Net Profit



55

(5872)

-

Net NPA



5.93%

10.48%

(455) bps

Recovery & Upgradation



6597

3161

109%

NIM



2.73%

2.18%

55 bps

Fresh Slippages



7066

12429

(43%)

CRAR



12.73%

10.50%

223bps

PCR



75.84%

64.07%

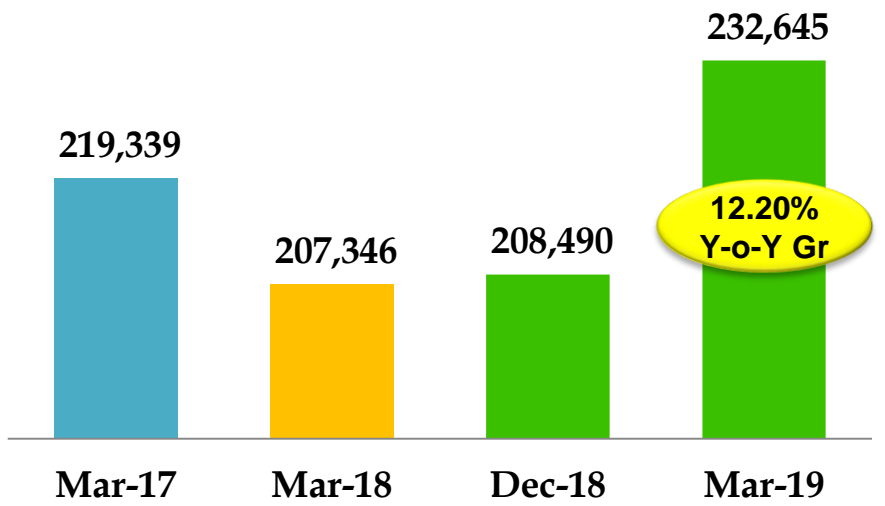
1177bps



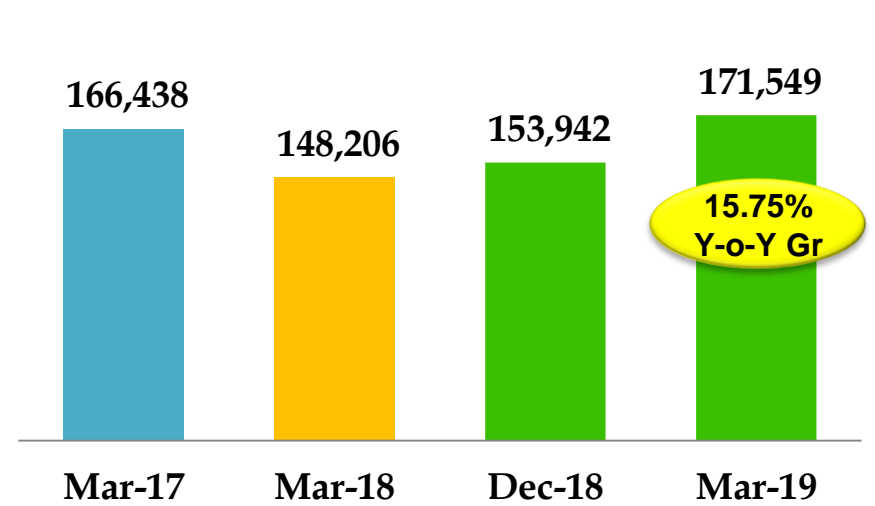
# BUSINESS PERFORMANCE

₹ in Crores

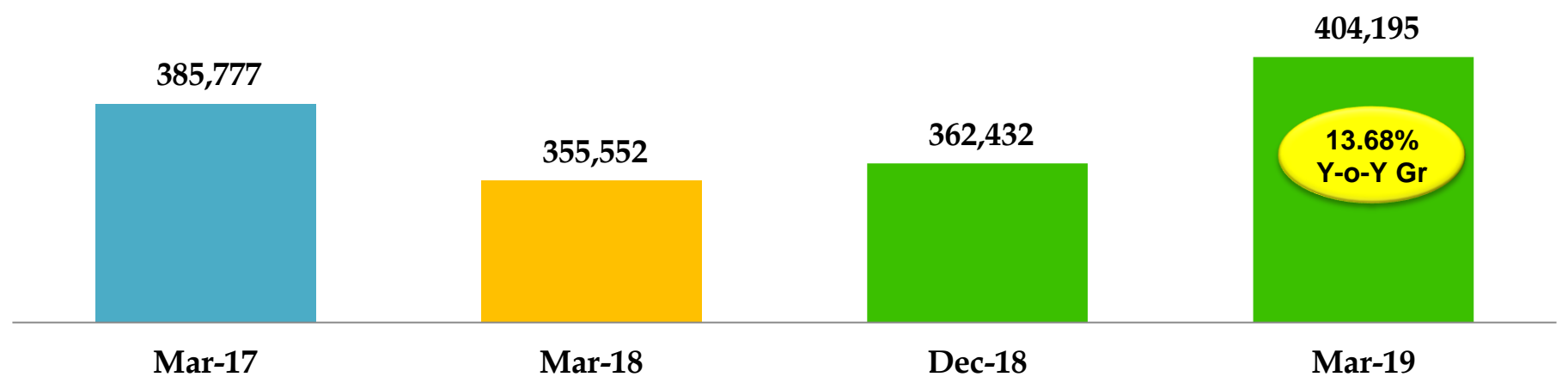
## Deposits



## Gross Advances



## Total Business

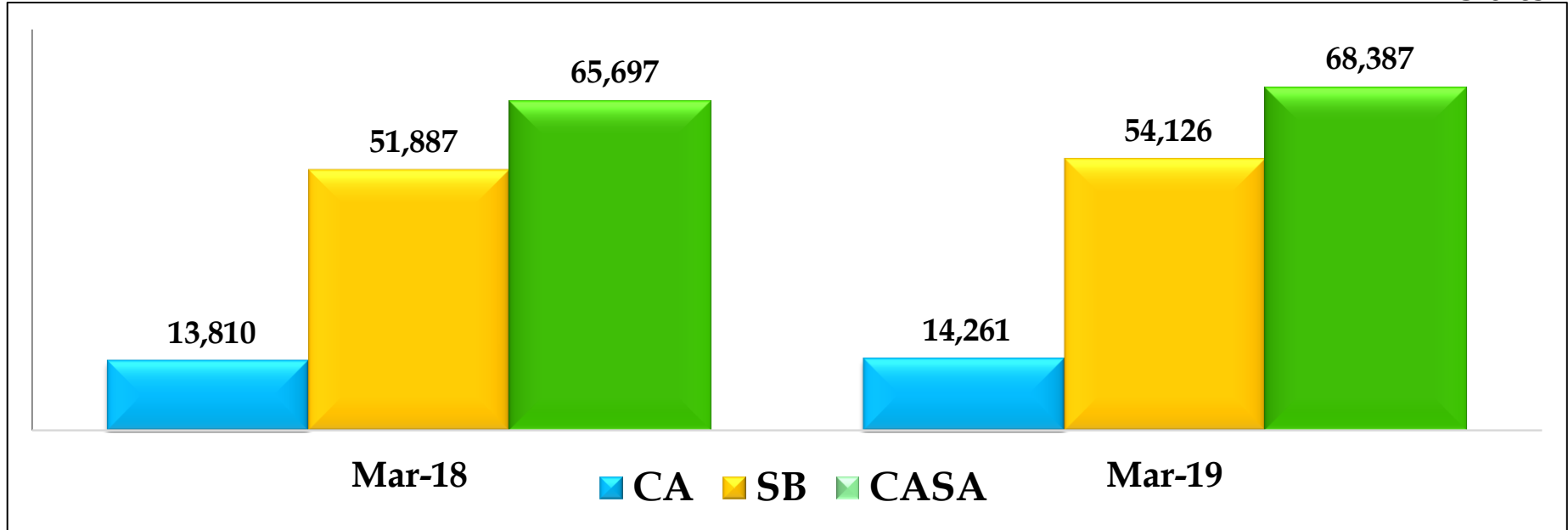




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# CASA DEPOSITS

₹ in Crores

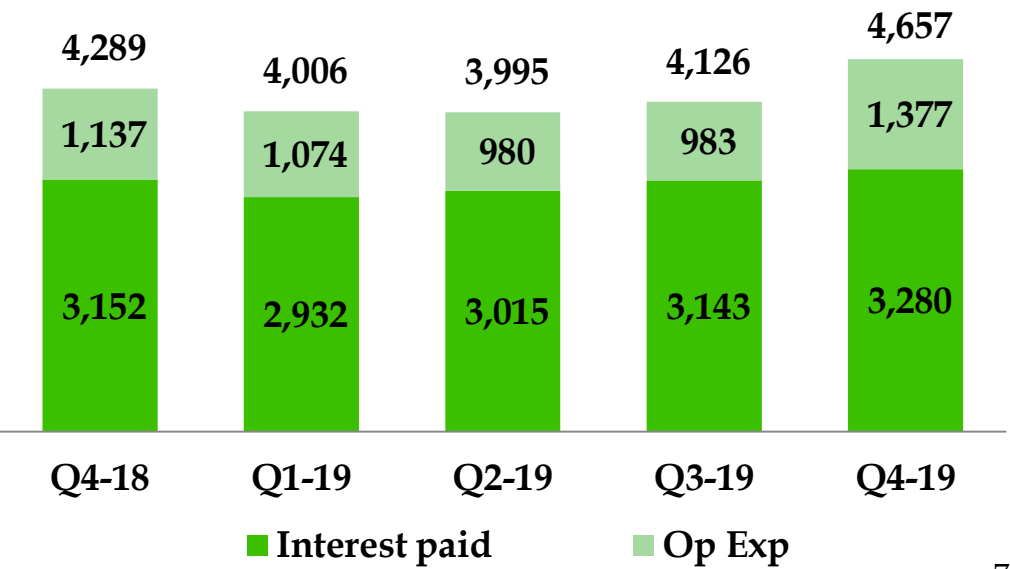
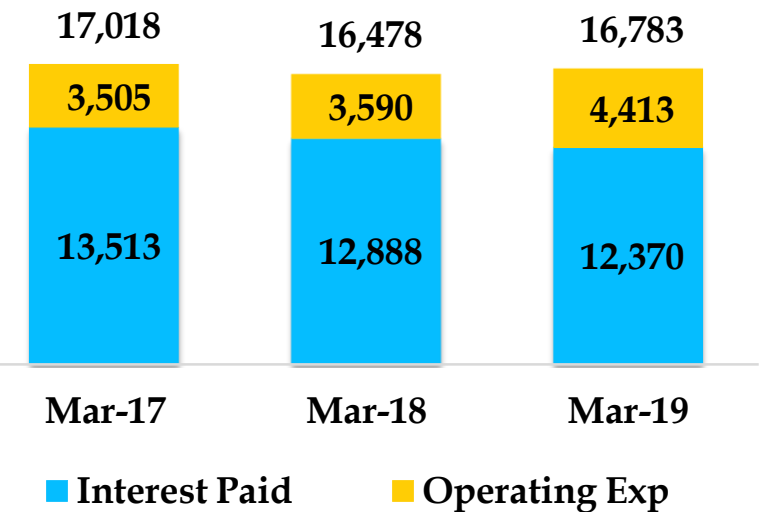
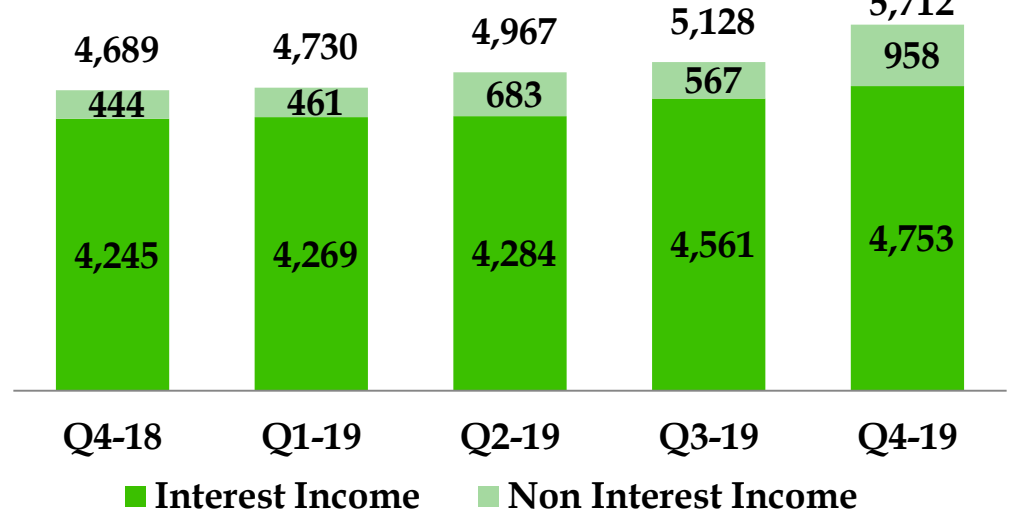
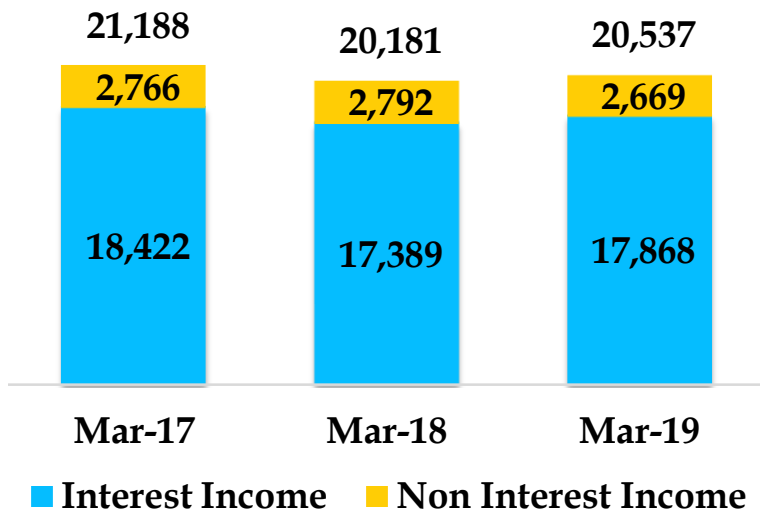


Parameters	Mar 19 Q4	Dec 18 Q3	Mar 18 Q4	Q4<>Q3	Y-o-Y
Current	14,261	12,716	13,810	12.15%	3.27%
Savings	54,126	52,114	51,887	3.86%	4.31%
<b>CASA</b>	<b>68,387</b>	<b>64,830</b>	<b>65,697</b>	<b>5.49%</b>	<b>4.09%</b>
<b>Average CASA for the quarter</b>	<b>64,377</b>	<b>63,690</b>	<b>61,736</b>	<b>1.08%</b>	<b>4.28%</b>
CASA % to Total Deposits	29.40%	31.10%	31.68%	(170) bps	(228) bps



# INCOME AND EXPENDITURE

₹ in Crores







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# TOTAL INCOME

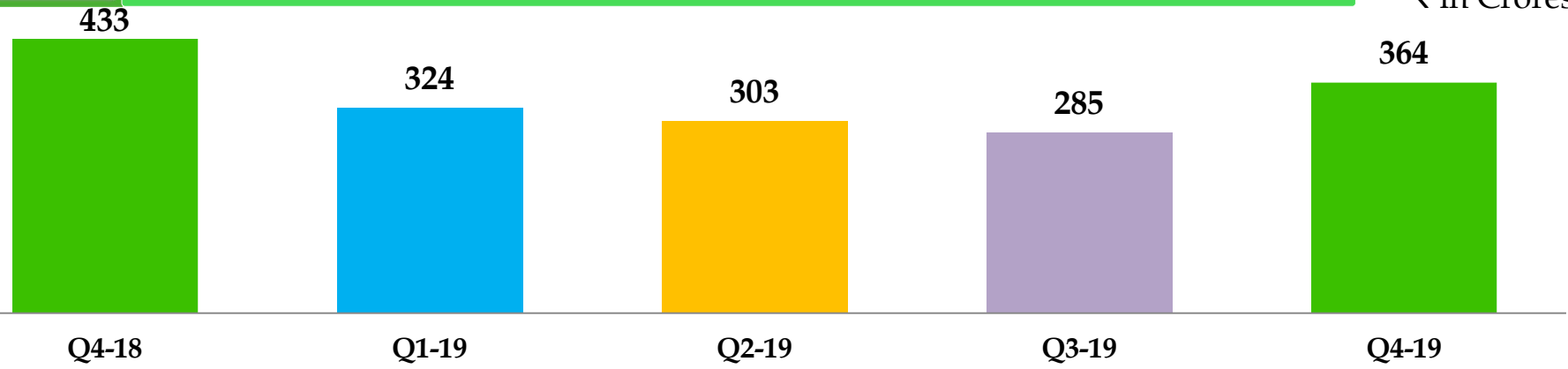
₹ in Crores

Sn	Parameters	Mar 19 Q4	Dec 18 Q3	Mar 18 Q4	Variation		Mar 19 FY	Mar 18 FY	Variation Y-o-Y
					Q4<>Q3	Y-o-Y			
1	Interest on Advances/Bills	3,195	3,072	2,880	4.00%	10.94%	12,081	12,128	(0.39%)
2	Interest on Investments	1,427	1,342	1,273	6.39%	12.09%	5,350	4,807	11.29%
3	Other Interest Income	132	148	92	(10.82%)	42.82%	437	454	(3.77%)
<b>4</b>	<b>Total Interest Income (1+2+3)</b>	<b>4,754</b>	<b>4,562</b>	<b>4,245</b>	<b>4.22%</b>	<b>11.98%</b>	<b>17,868</b>	<b>17,389</b>	<b>2.75%</b>
5	Commission Exg. & Brokerage	342	272	325	25.70%	5.10%	1147	1122	2.17%
6	Treasury	76	138	(48)	(44.95%)		321	1221	(73.67%)
7	Recovery in TWO A/cs	519	143	115			1062	264	
8	Other Income	22	13	52	50.84%	(58.49%)	139	186	(25.13%)
<b>9</b>	<b>Non Interest Income (5+6+7+8)</b>	<b>958</b>	<b>566</b>	<b>444</b>	<b>69.04%</b>	<b>115.86%</b>	<b>2,669</b>	<b>2,792</b>	<b>(4.41%)</b>
<b>10</b>	<b>Total Income (4+9)</b>	<b>5,712</b>	<b>5,128</b>	<b>4,689</b>	<b>11.39%</b>	<b>21.81%</b>	<b>20,537</b>	<b>20,181</b>	<b>1.76%</b>



# CORE FEE INCOME

₹ in Crores



Bank holds 23% stake in the JV



Particulars	Q4 FY18-19	Q3 FY18-19	Q4 FY17-18	Variation		FY 19	FY 18	Y-o-Y
				Q4<>Q3	Y-o-Y			
Insurance	41.79	16.70	16.60	150.24%	151.68%	87.58	45.06	94.35%
Other Third Party Pdcts	9.53	5.74	4.23	66.01%	125.31%	22.56	12.57	79.54%
General Banking	150.65	122.09	264.67	23.40%	-40.81%	590.60	538.67	9.64%
Credit Related Income	143.15	128.26	122.68	11.61%	16.69%	508.09	571.01	-11.02%
Forex Income	19.37	12.23	24.8	58.32%	-21.90%	71.97	106.46	-32.40%
<b>Total</b>	<b>364.48</b>	<b>285.03</b>	<b>432.98</b>	<b>27.87%</b>	<b>-14.43%</b>	<b>1280.80</b>	<b>1273.77</b>	<b>0.55%</b>



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# TOTAL EXPENDITURE

₹ in Crores

Sn	Parameters	Mar 19 Q4	Dec 18 Q3	Mar 18 Q4	Variation		Mar 19 FY	Mar 18 FY	Variation
					Q4<>Q3	Y-o-Y			Y-o-Y
1	Intt Paid on Deposits	3,085	2,892	2,916	6.65%	5.78%	11,551	12,049	(4.13%)
2	Intt Paid on Bonds	111	119	191	(7.00%)	(41.84%)	467	726	(35.67%)
3	Others	85	132	45	(35.60%)	87.12%	351	113	210.46%
<b>4</b>	<b>Total Interest Paid (1+2+3)</b>	<b>3,280</b>	<b>3,143</b>	<b>3,152</b>	<b>4.36%</b>	<b>4.07%</b>	<b>12,370</b>	<b>12,888</b>	<b>(4.02%)</b>
5	Establishment Expenses	856	503	673	70.13%	27.28%	2,398	1,757	36.49%
6	Other Operating Expenses	521	480	464	8.66%	12.28%	2,016	1,833	9.95%
<b>7</b>	<b>Total Operating Expenses(5+6)</b>	<b>1,377</b>	<b>983</b>	<b>1,137</b>	<b>40.14%</b>	<b>21.16%</b>	<b>4,413</b>	<b>3,590</b>	<b>22.94%</b>
<b>8</b>	<b>Total Expenses (4+7)</b>	<b>4,657</b>	<b>4,126</b>	<b>4,289</b>	<b>12.88%</b>	<b>8.60%</b>	<b>16,783</b>	<b>16,478</b>	<b>1.85%</b>



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# PROFITABILITY

₹ in Crores

Sn	Parameters	Mar 19 Q4	Dec 18 Q3	Mar 18 Q4	Variation		Mar 19 FY	Mar 18 FY	Variation Y-o-Y
					Q4<>Q3	Y-o-Y			
1	Interest Income	4,754	4,562	4,245	4.22%	11.98%	17,868	17,389	2.75%
2	Interest Expenses	3,280	3,143	3,152	4.36%	4.07%	12,370	12,888	(4.02%)
3	NII (Spread) (1-2)	1,473	1,419	1,093	3.91%	34.77%	5,498	4,501	22.16%
4	Non Interest Income	958	566	444	69.04%	115.86%	2,669	2,792	(4.41%)
5	Operating Expenses	1,377	983	1,137	40.14%	21.16%	4,413	3,590	22.94%
6	<b>Operating Profit (3+4-5)</b>	<b>1,055</b>	<b>1,002</b>	<b>401</b>	<b>5.22%</b>	<b>163.21%</b>	<b>3,754</b>	<b>3,703</b>	<b>1.37%</b>
7	Provisions (7a To 7e)	<b>853</b>	<b>857</b>	<b>2051</b>	<b>(0.49%)</b>	<b>(58.40%)</b>	<b>3,699</b>	<b>9,575</b>	<b>(61.37%)</b>
7a	Prov. for Depr. on Investment	58	(349)	99	116.66%	(41.09%)	308	709	(56.49%)
7b	Prov. for Taxes	(198)	(2,863)	(284)	93.07%	30.17%	(3686)	(223)	
7c	Prov. for NPA	815	4,082	2420	(80.03%)	(66.30%)	6952	9,498	(26.81%)
7d	Prov. for Standard Assets	92	20	(143)			94	(387)	
7e	Other Provisions	86	(33)	(41)			31	(22)	
13	<b>Net Profit/(Loss) (6-7)</b>	<b>202</b>	<b>145</b>	<b>(1650)</b>	<b>39.02%</b>	<b>112.21%</b>	<b>55</b>	<b>(5,872)</b>	<b>100.94%</b>



# BACK TO PROFITS

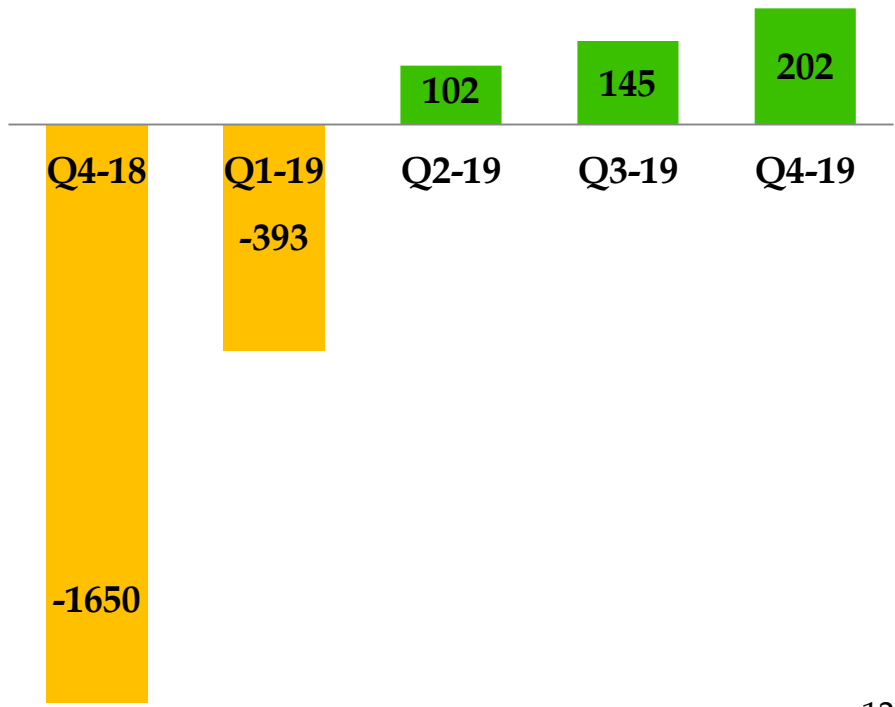
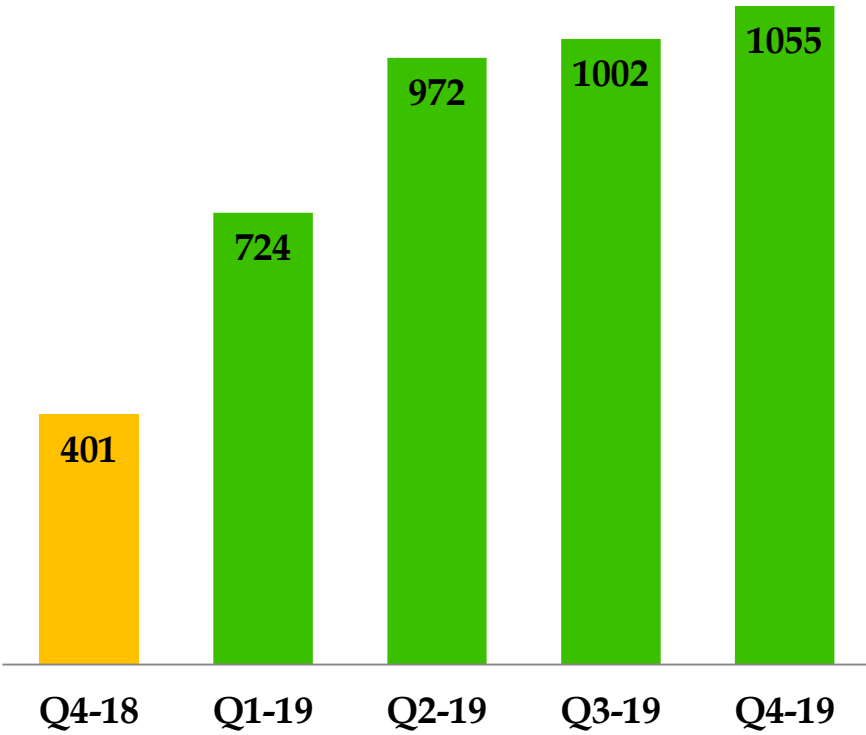
₹ in Crores

**Operating Profit (FY)**

FY17	FY18	FY19
4170	3703	3754

**Net Profit (FY)**

FY17	FY18	FY19
-1094	-5872	55

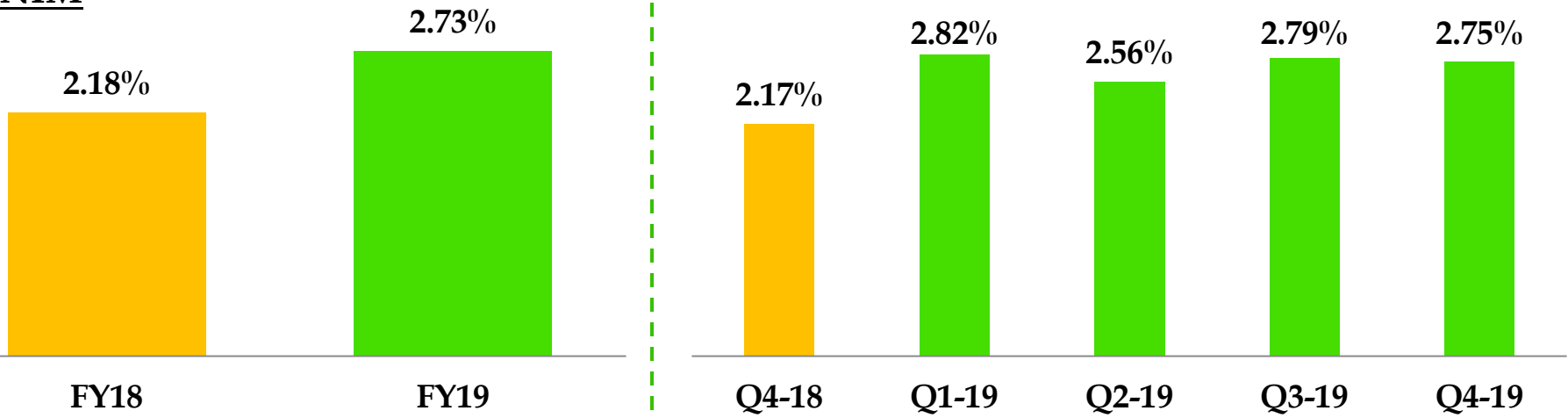




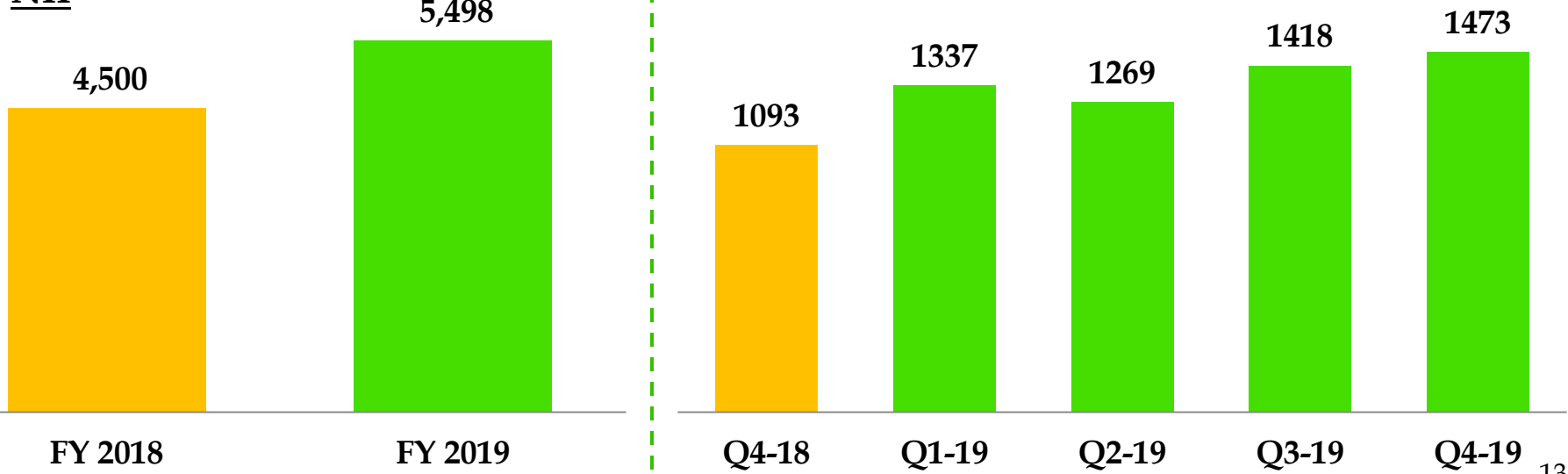
# NIM & NII

₹ in Crores

## NIM



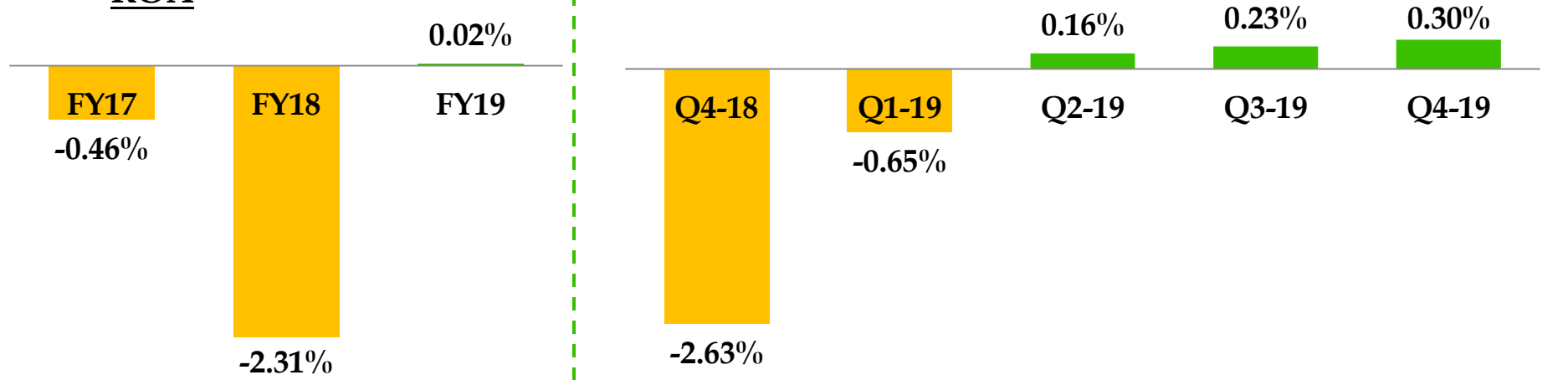
## NII



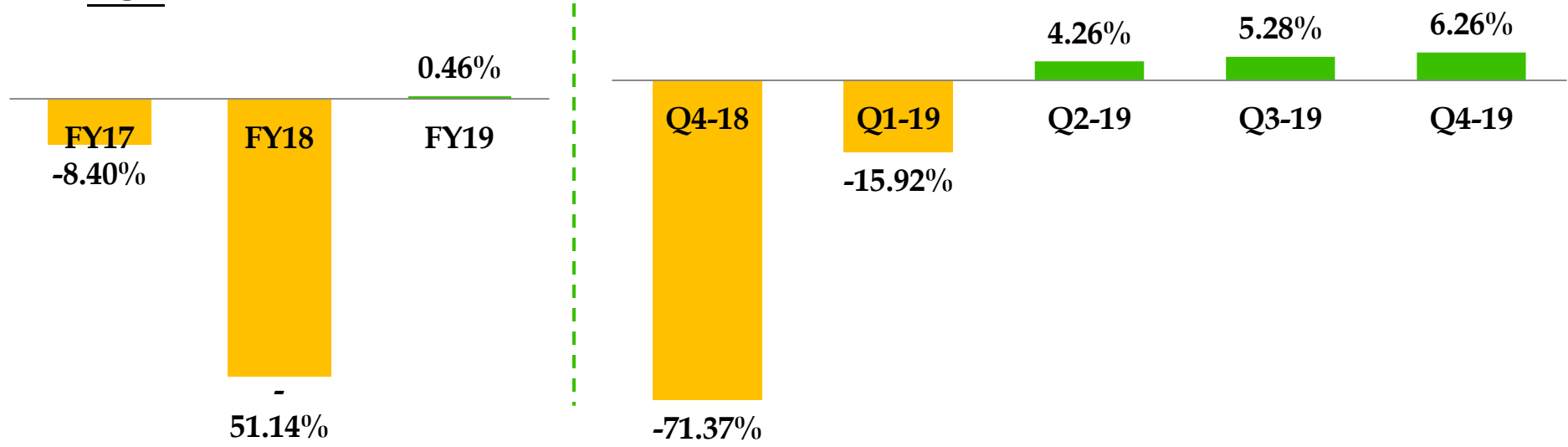


# EFFICIENCY RATIOS

## ROA



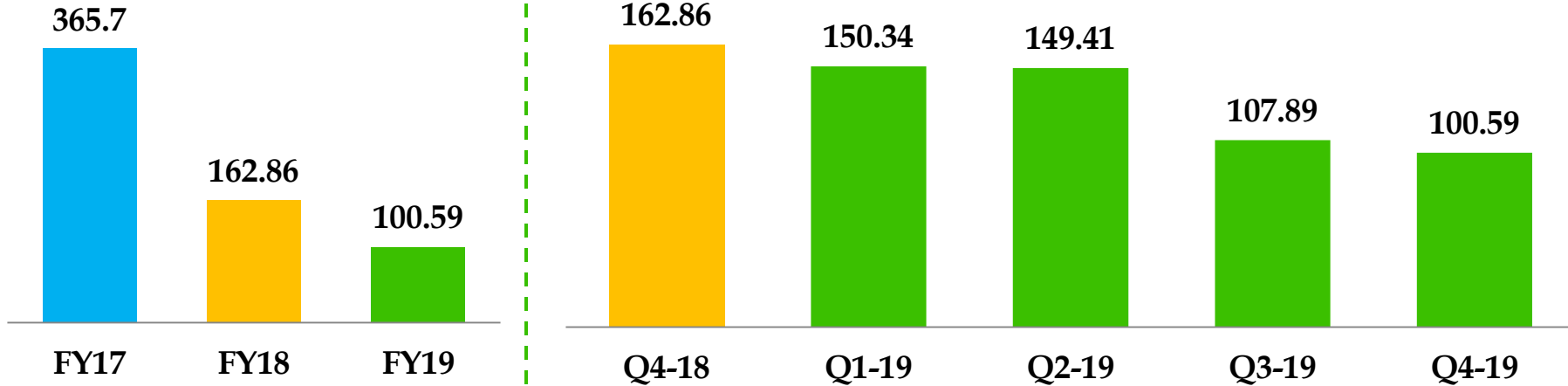
## ROE



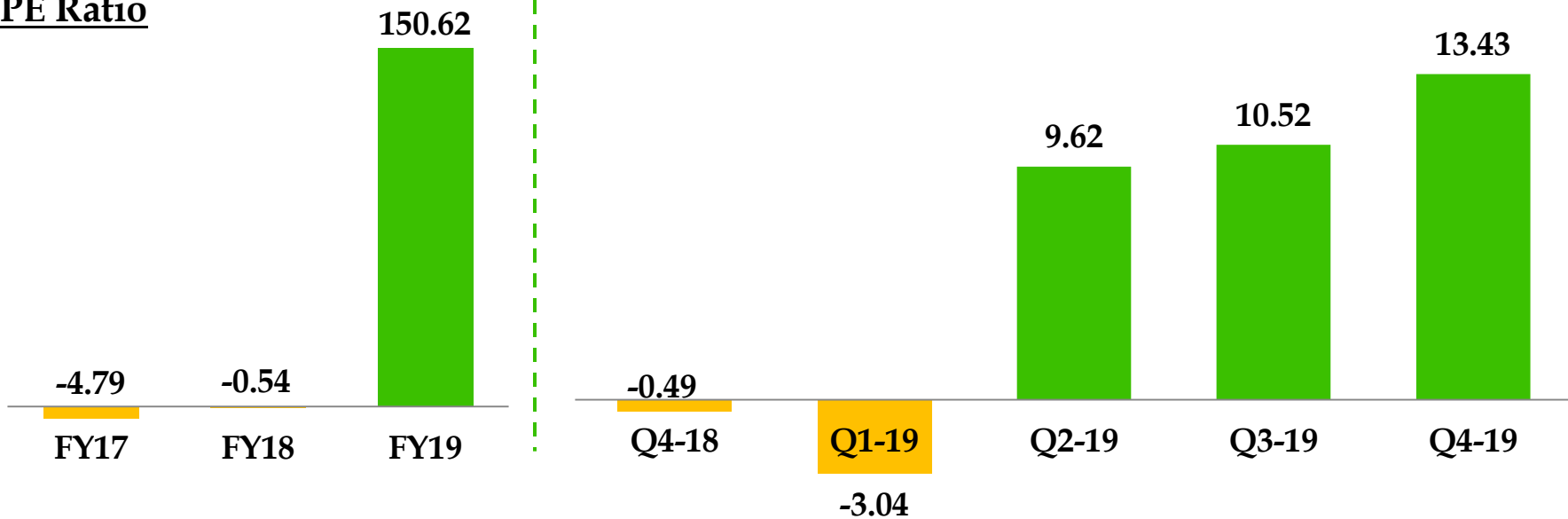


# EFFICIENCY RATIOS

## Book value per Share (Rs)



## PE Ratio





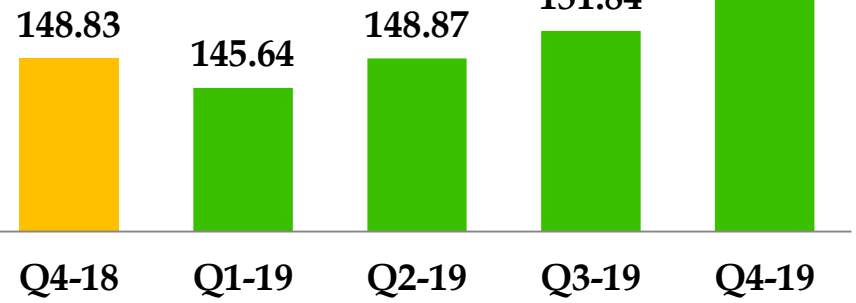


# EFFICIENCY RATIOS

₹ in Crores

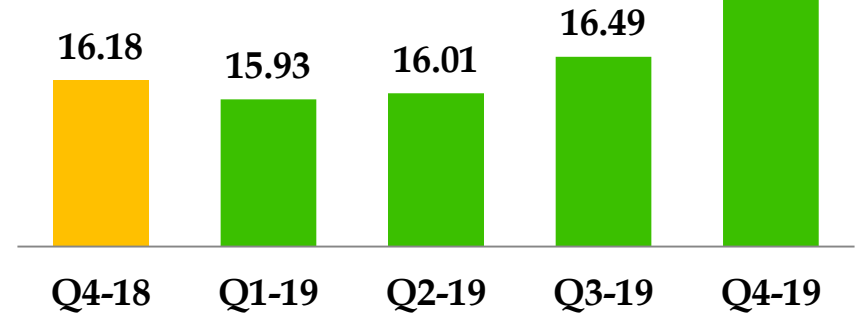
Business per Branch

169.12

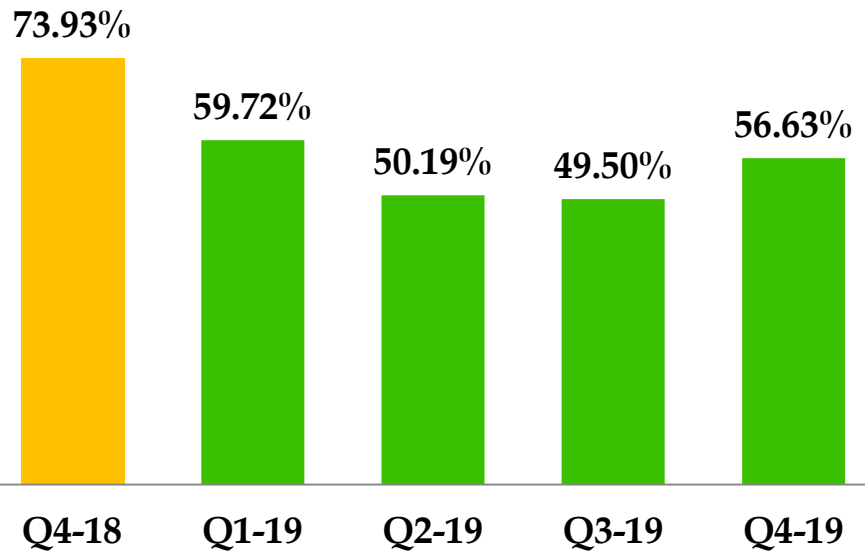


Business per Employee

18.6

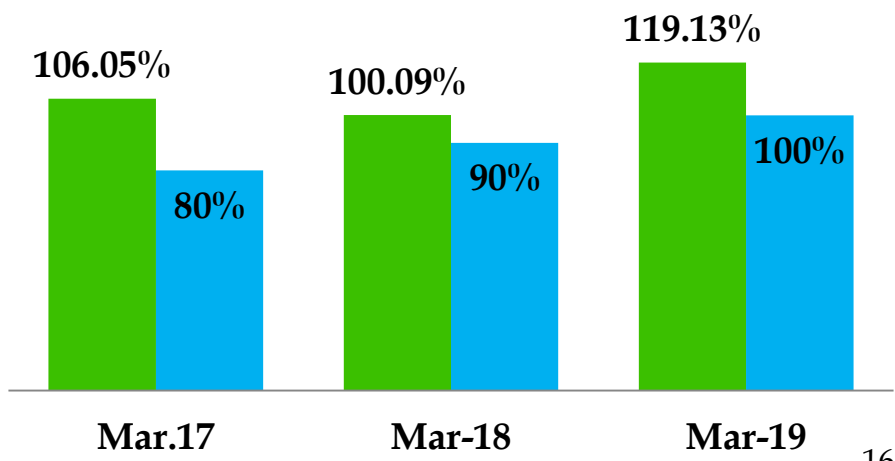


Cost to Income Ratio



Liquidity Coverage Ratio

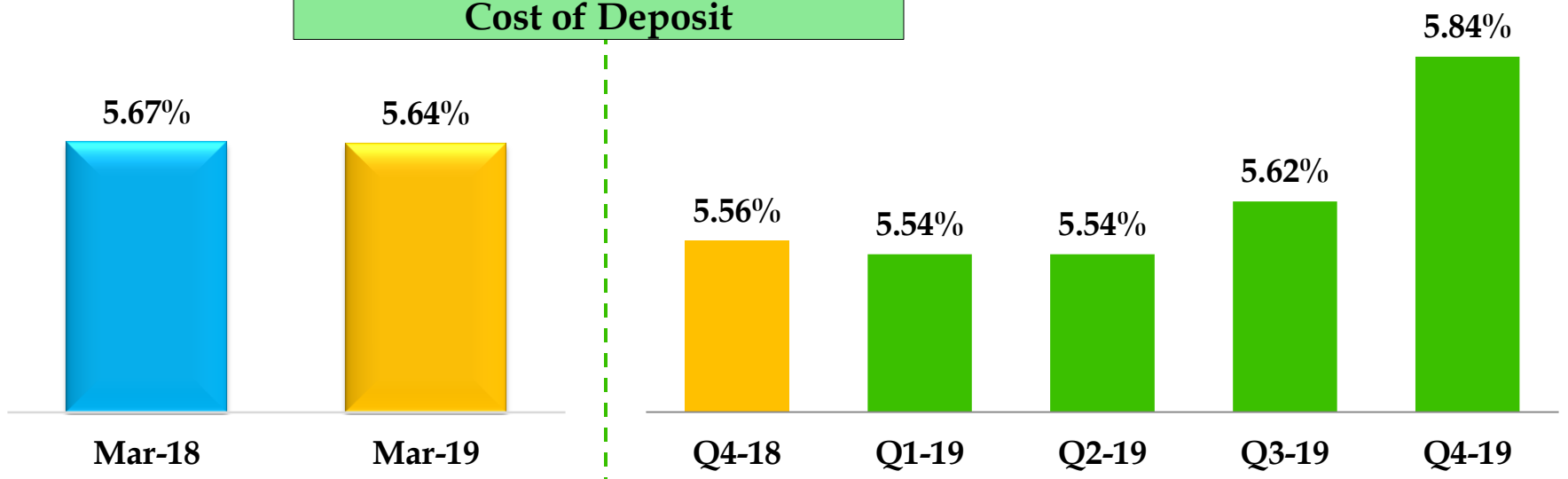
■ LCR% ■ Reg. Rqmnt



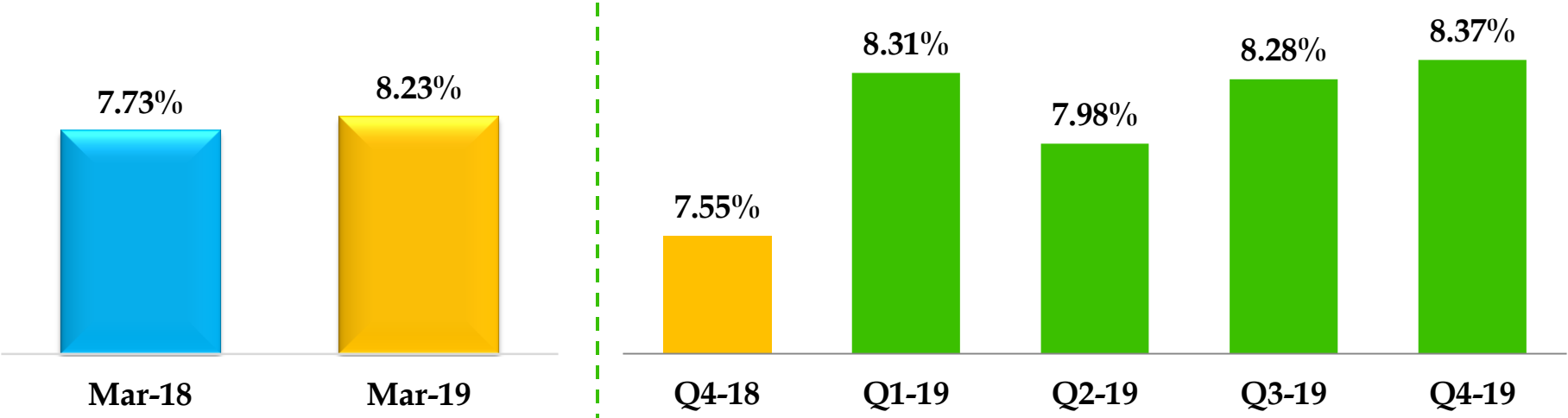


# EFFICIENCY RATIOS

## Cost of Deposit



## Yield on Total Advances



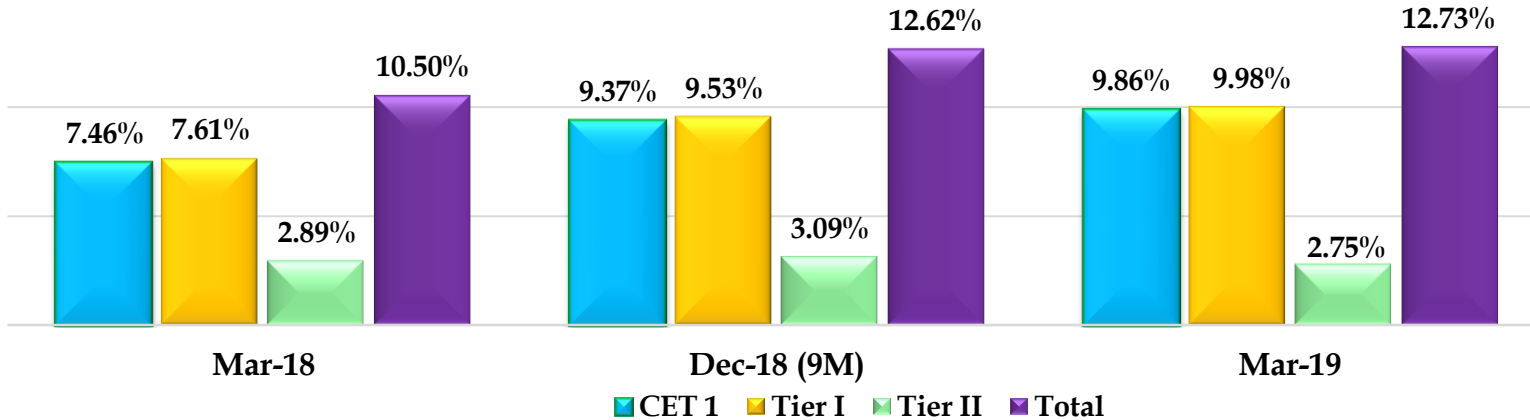


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# CAPITAL ADEQUACY

₹ in Crores

## Capital Adequacy Ratio



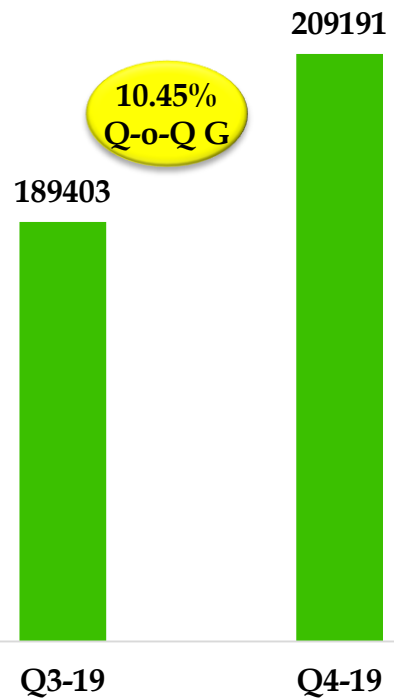
Sn	Particulars	Mar 19	Dec 18	Mar 18
1	CET - I	14,440	12,936	10,996
2	Tier I	14,611	13,152	11,216
3	Tier II	4,041	4,261	4,261
4	Total (Tier I + Tier II)	18,652	17,413	15,478
5	Risk-weighted Assets	1,46,475	1,37,970	1,47,347
6	CET - I (%)	9.86%	9.37%	7.46%
7	Tier I (%)	9.98%	9.53%	7.61%
8	Tier II (%)	2.75%	3.09%	2.89%
9	Capital Adequacy Ratio (%)	12.73%	12.62%	10.50%



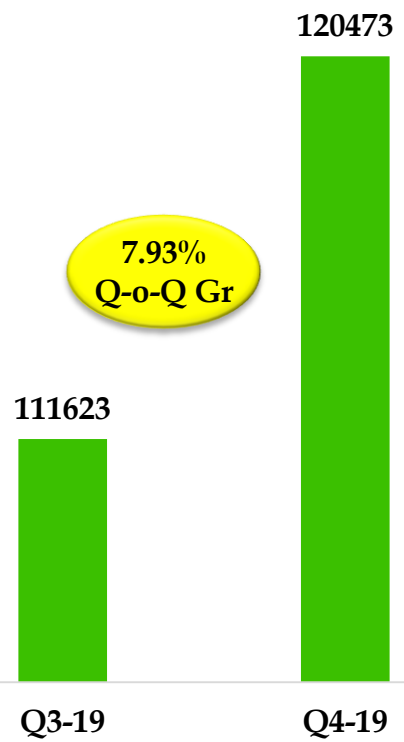
# CAPITAL OPTIMIZATION

₹ in Crores

**Total Advances  
(FB + NFB)**



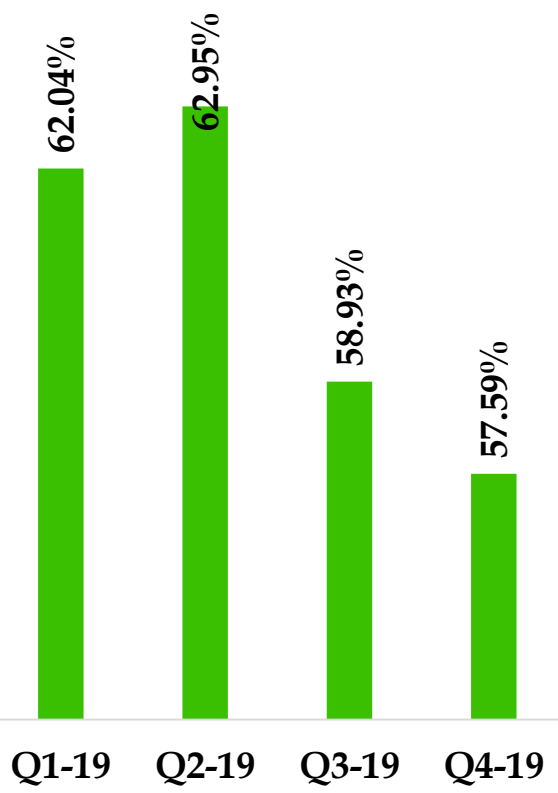
**RWA for Credit Risk**



**Risk Weight Factor = 59% (Dec 18)**

**Risk Weight Factor = 58% (Mar 19)**

**Credit Risk RWA to Advances (FB +NFB)**

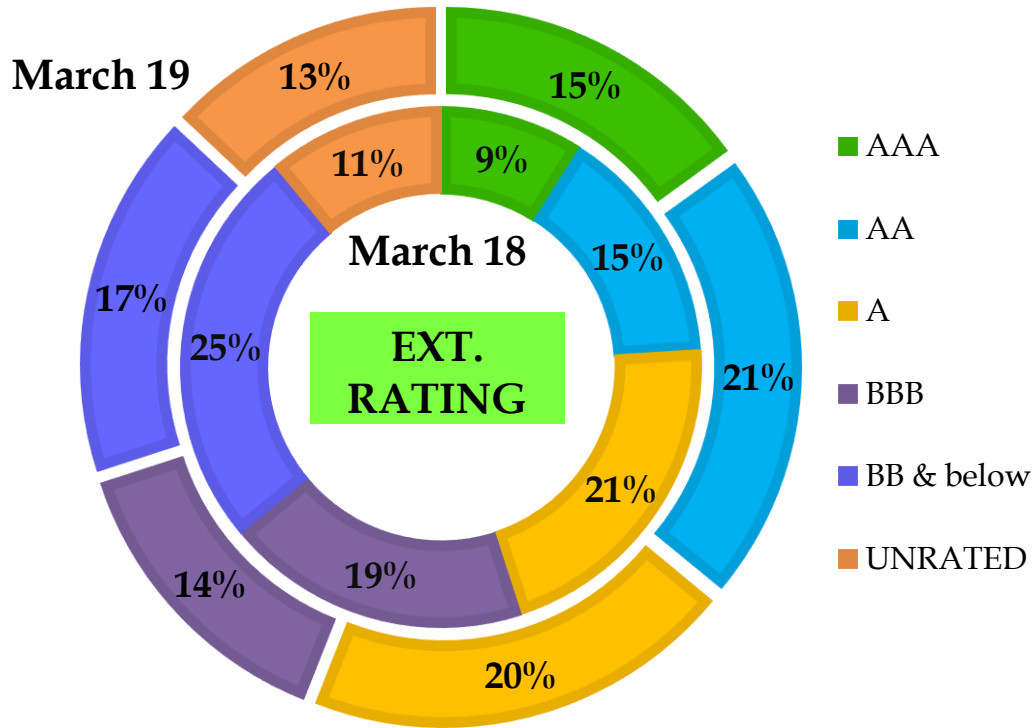


*Risk Weight factor for Credit Risk i.e. RWA for Credit Risk to Total Advances*



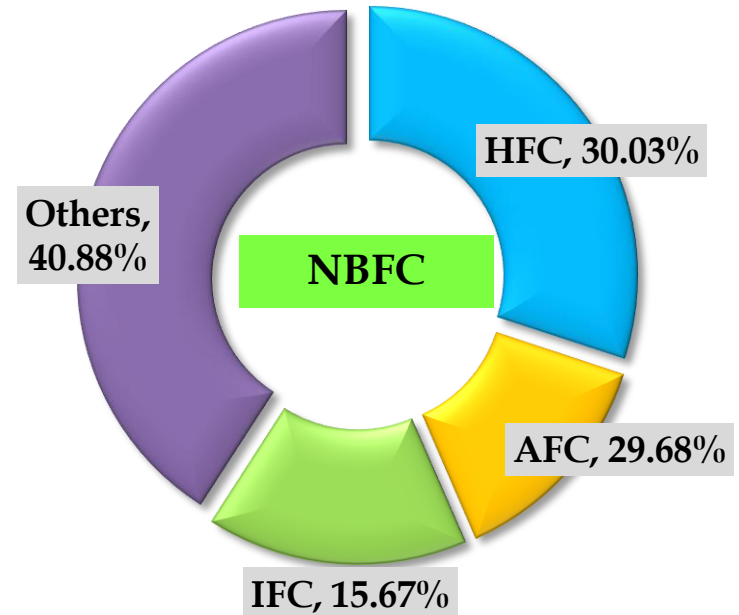
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# EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹ 10 CR (EXPOSURE) & NBFC EXPOSURE



% Exposure as on March 2019

Classification based on RBI's list as on 27.03.2019

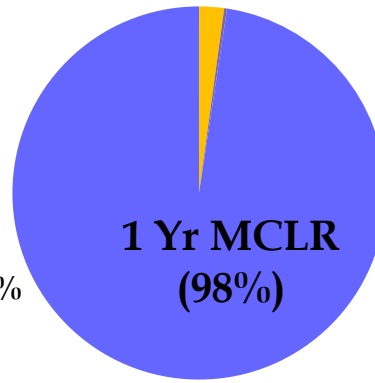
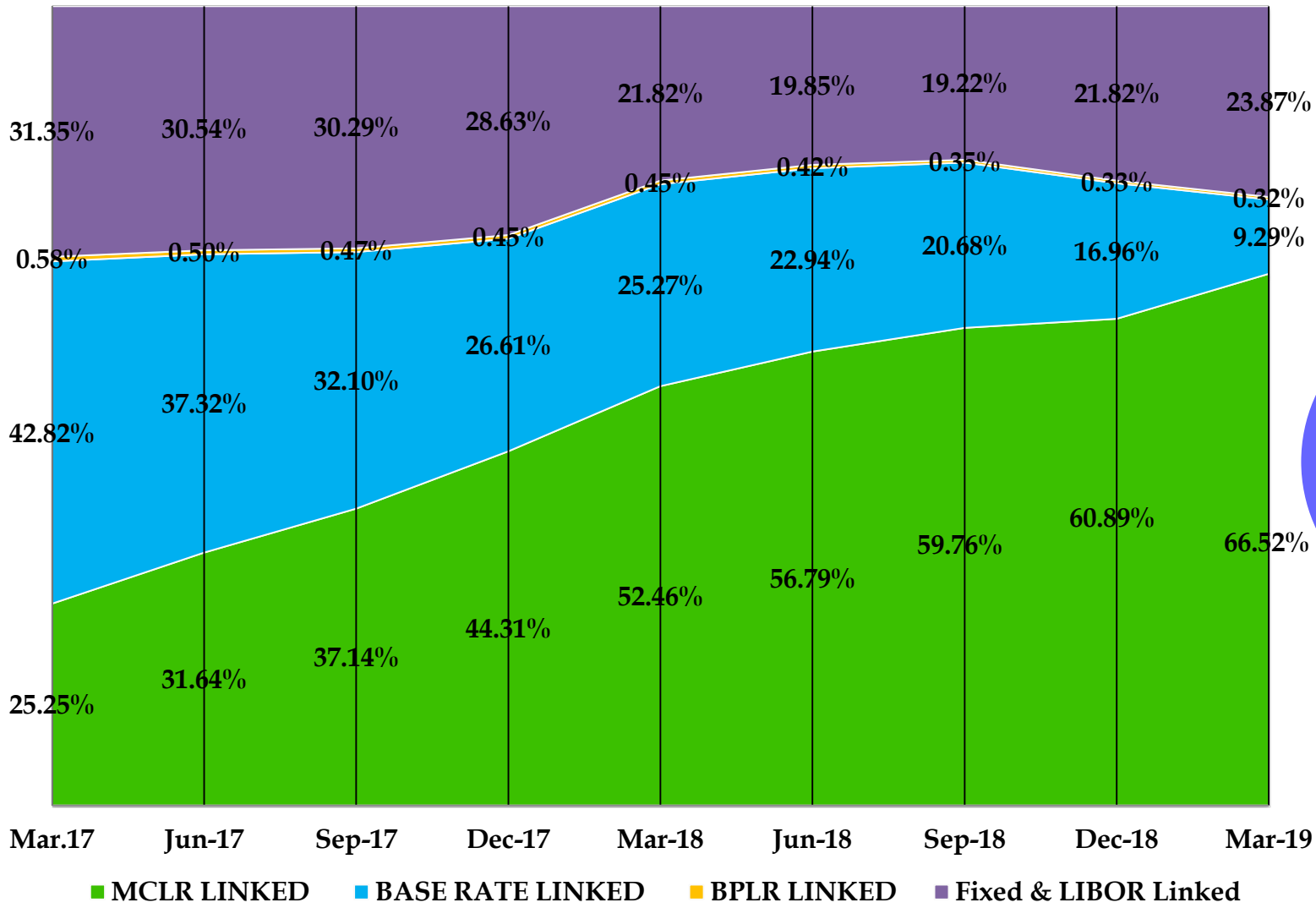


Rating	Mar-19	Mar-18
AAA	15%	9%
AA	21%	15%
A	20%	21%
BBB	14%	19%
BB & Below	17%	25%
Unrated	13%	11%
<b>Total</b>	<b>100%</b>	<b>100%</b>

External Rating Grade	Number of Borrowers	Outstanding as on 31.03.2019
AAA	19	9122.33
AA	26	8850.60
A	18	1592.36
BBB	15	776.07
BB & below	6	408.36
UNRATED	10	7.57
<b>TOTAL</b>	<b>94</b>	<b>20757.29</b>



# ADVANCE MIX OF BENCHMARK RATES



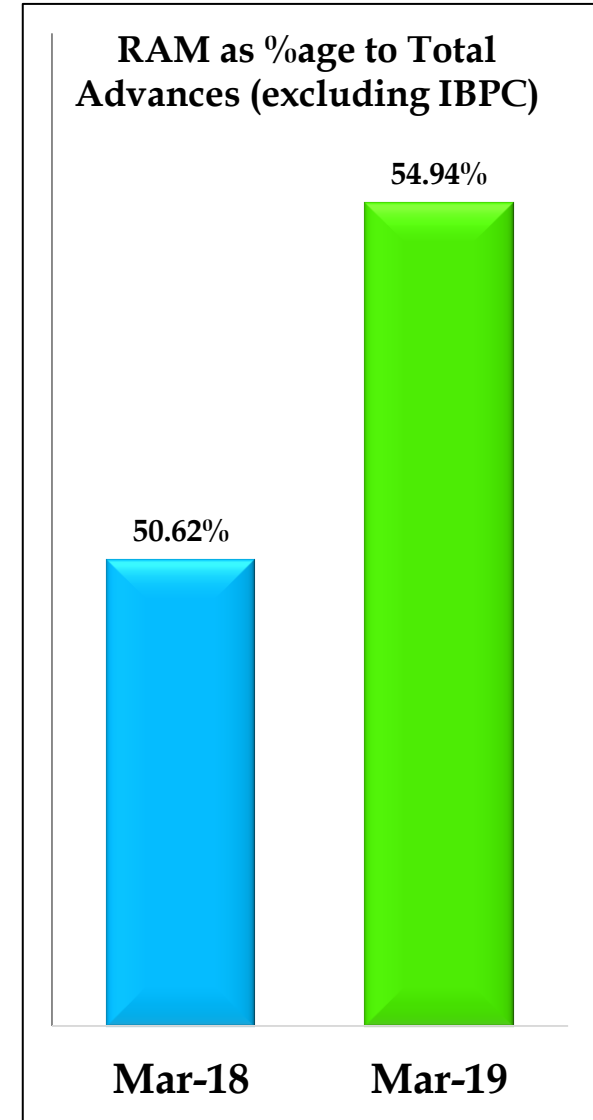


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# ADVANCES MIX

₹ in Crores

Sector	Mar 19	Dec 18	Mar 18	Variation	
				Q4<>Q3	Y-o-Y
Retail	33,141	30,885	23402	7.30%	41.62%
Agriculture (excl. RIDF)	20,450	20,213	21349	1.17%	(4.21%)
MSME	31,572	29,319	28031	7.68%	12.63%
<b>Total RAM</b>	<b>85,163</b>	<b>80,417</b>	<b>72782</b>	<b>5.90%</b>	<b>17.01%</b>
%age to Total Advances (excluding IBPC)	54.94%	55.38%	50.62%		
Credit (Other than RAM & Staff Loan)	67,099	62,319	68802	7.67%	(2.48%)
%age to Total Advances (excluding IBPC)	43.28%	42.92%	47.85%		
Staff Loan	2,761	2,476	2194	11.51%	25.84%
IBPC	16,526	8,730	4428	89.30%	273.22%
<b>Total Advances</b>	<b>1,71,549</b>	<b>1,53,942</b>	<b>148206</b>	<b>11.44%</b>	<b>15.75%</b>

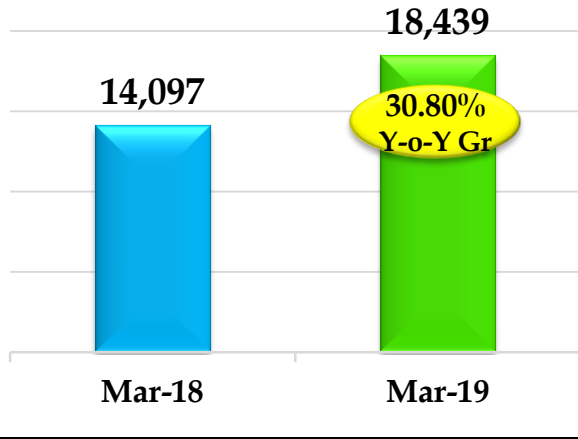




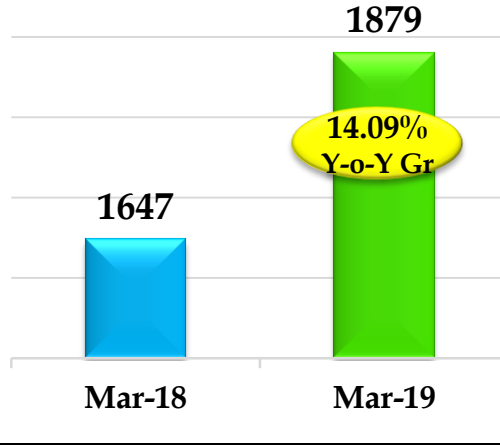
# GROWTH IN RETAIL SEGMENTS

₹ in Crores

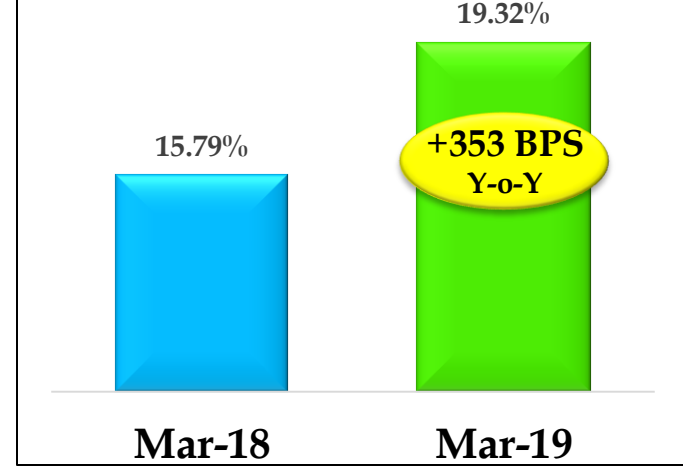
## Housing Loan



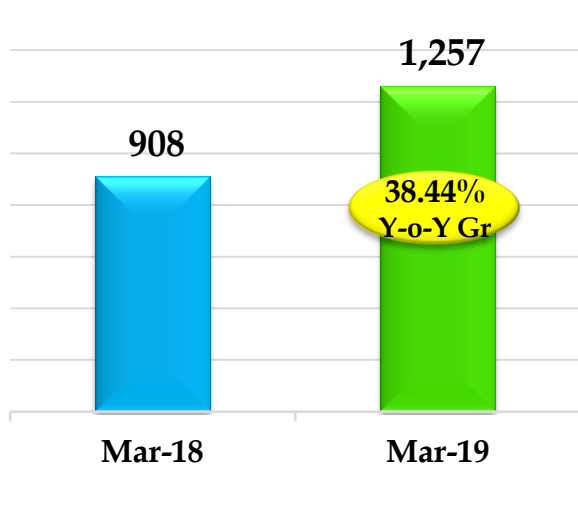
## Vehicle Loan



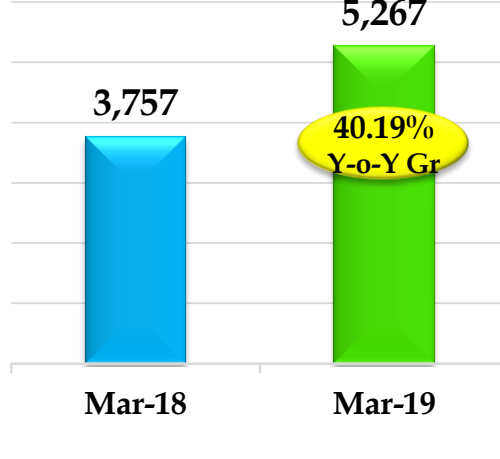
## Retail Credit as % of Total Advances



## Personal Loan

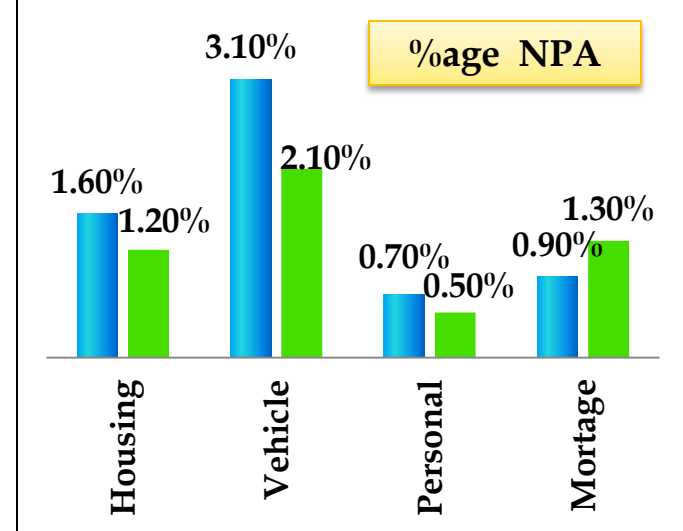


## Other Mortgage Loan



■ FY 2017-18 ■ FY 2018-19

%age NPA







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# SECTOR-WISE ADVANCES

₹ in Crores

Industry Segment	Amt. FB O/s Mar-19	%age to total Industry	%age to total Credit
Iron & Steel	7139.04	17.84%	4.16%
Textile	7083.80	17.70%	4.13%
Food Processing	6120.76	15.30%	3.57%
All Engg.	2870.43	7.17%	1.67%
Vehicles, Vehicle Parts & Transport Equipment	1439.31	3.60%	0.84%
Constructions	1374.45	3.43%	0.80%
Other Metal & Metal Products	682.97	1.71%	0.40%
Chemical Dyes Paints etc.	2063.75	5.16%	1.20%
Paper & Paper Product	858.23	2.14%	0.50%
Other Industries	10382.79	25.95%	6.05%
<b>Total Industry</b>	<b>40015.53</b>	<b>100.00%</b>	<b>23.33%</b>
Infrastructure	16483.10		9.61%
NBFC	20757.00		12.10%
Commercial Real Estate	6190.27		3.61%
Food Credit	1021.00		0.60%
Others	87082.56		50.76%
<b>Gross Advances</b>	<b>171549.46</b>		<b>100.00%</b>

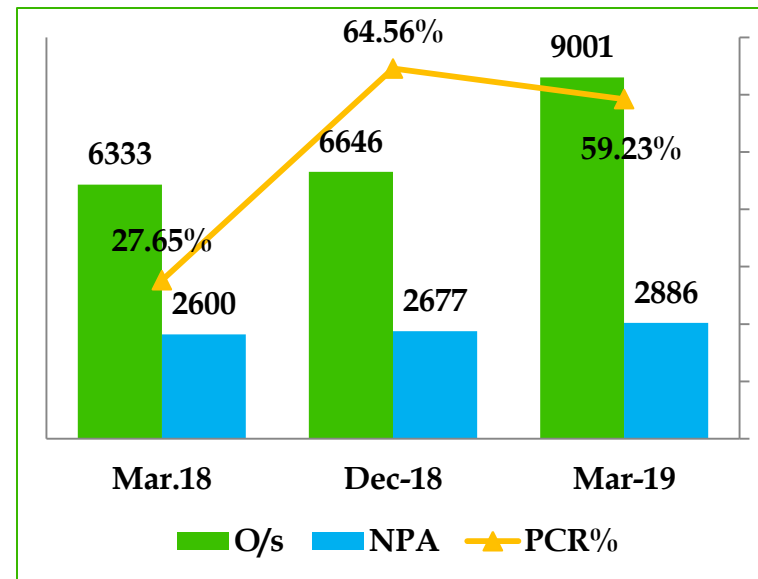


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# INFRASTRUCTURE

₹ in Crores

Segment	Exposure	FB O/s	NPA	SMA
Total Infrastructure	26,169	16,483	4,508	640
Out of which:				
- Power	12,333	9,001	2,886	188
- Transport	7,900	6,550	1,395	452
-Communication	2,511	857	226	Nil



## Details of Power Sector

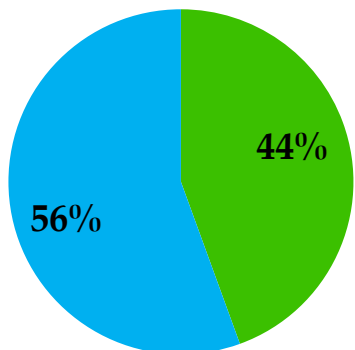
Particular	Generation	Transmission	Distribution	Total	Percentage
Central Govt. U/d	2,651	0	0	2,651	21.50%
State Govt U/d	764	12	821	1,597	12.95%
Private	5,786	503	23	6,312	51.18%
<b>Sub-Total</b>	<b>9,201</b>	<b>515</b>	<b>844</b>	<b>10,560</b>	<b>85.62%</b>
Invstment in Bonds	524	209	1,040	1,773	14.38%
<b>Grand Total</b>	<b>9,725</b>	<b>724</b>	<b>1,884</b>	<b>12,333</b>	<b>100.00%</b>



# COMMERCIAL REAL ESTATE

₹ in Crores

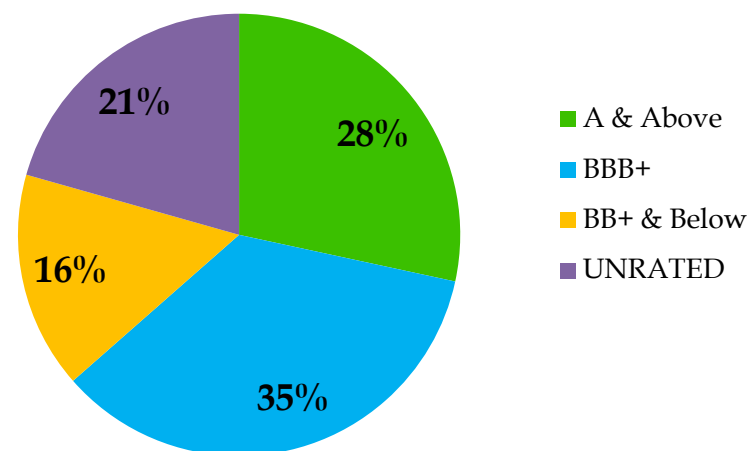
## Exposure



■ Construction ■ LRD

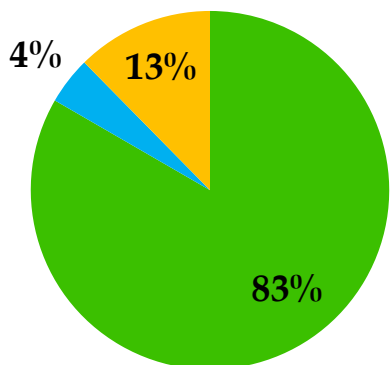
Parameter	Exposure
Construction	2758
LRD	3432
<b>Total</b>	<b>6190</b>

## Rating Distribution



■ A & Above  
 ■ BBB+  
 ■ BB+ & Below  
 ■ UNRATED

## Asset Quality



■ Standard ■ SMA ■ NPA

Parameter	Exposure
Standard	5159
SMA	265
NPA	766
<b>Total</b>	<b>6190</b>

External Rating Risk Grade	Balance O/s
A & Above	1757
BBB+	2175
BB+ & Below	982
UNRATED	1276
<b>Total</b>	<b>6190</b>

# EXPOSURE TO IL&FS GROUP

Sector	Standard		NPA		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
Infra-Road	2	156	7	323	9	479
Infra-Power	1	10	1	298	2	308
Infra-Others	2	30	1	2	3	32
NBFC	0	0	2	125	2	125
Others (Investment)	1	85	1	105	2	190
<b>Total</b>	<b>6</b>	<b>281</b>	<b>12</b>	<b>853</b>	<b>18</b>	<b>1134</b>
<b>% Share</b>		<b>25%</b>		<b>75%</b>		<b>100%</b>



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# TREASURY OPERATIONS

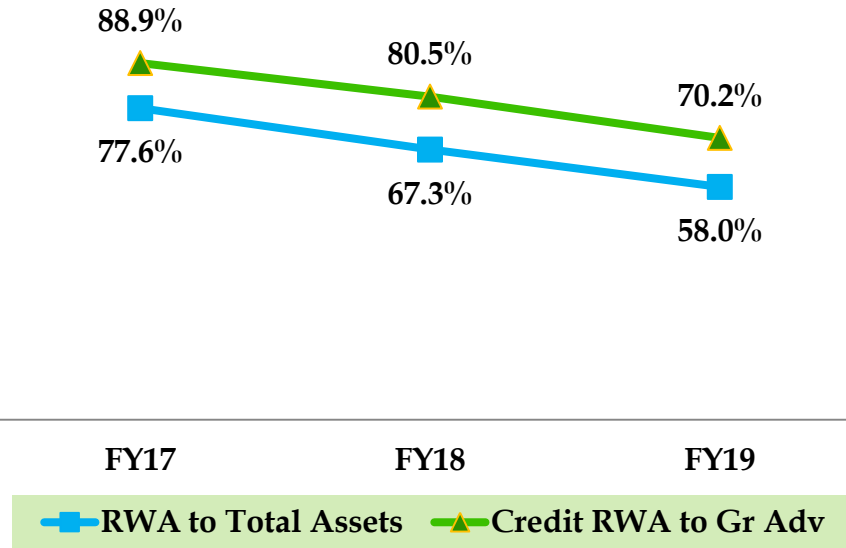
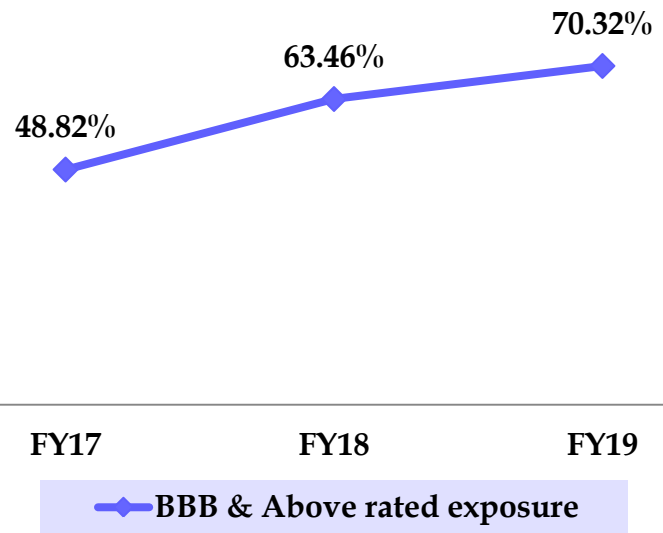
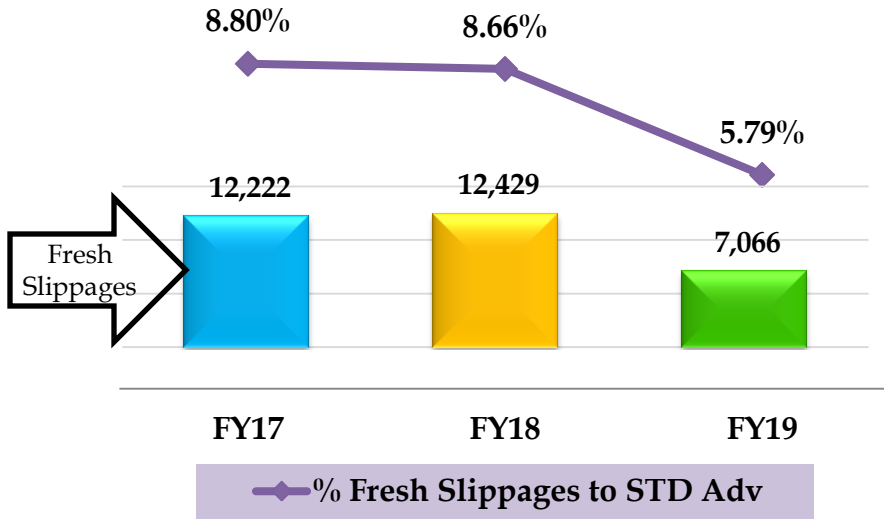
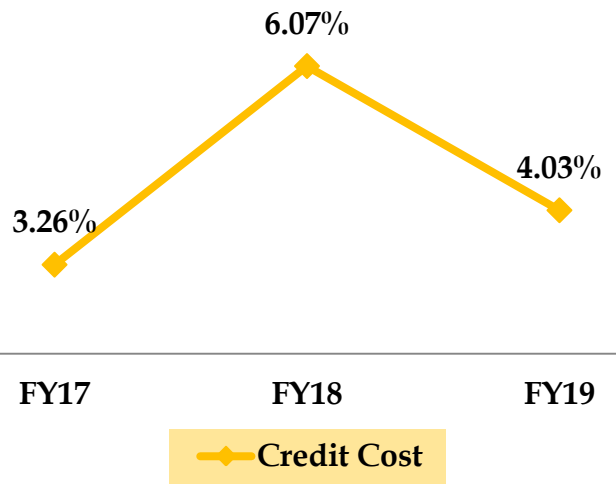
₹ in Crores

Category	Mar 2019				Dec 2018				Mar 2018			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	39,802	18,682	-	58,484	37,535	19,438	-	56,973	37,544	19,035	5	56,584
NSLR	10,527	11,493	2	22,022	9,339	13,377	3	22,719	3,884	10,339	51	14,274
(Out of Which Recap Bond)	(10,264)	-	-	(10,264)	(9,078)	-	-	(9,078)	(3,578)	-	-	(3,578)
<b>TOTAL</b>	<b>50,329</b>	<b>30,175</b>	<b>2</b>	<b>80,506</b>	<b>46,874</b>	<b>32,815</b>	<b>3</b>	<b>79,692</b>	<b>41,428</b>	<b>29,374</b>	<b>56</b>	<b>70,858</b>
<b>% to Total Portfolio</b>	<b>62.52%</b>	<b>37.48%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>58.82%</b>	<b>41.18%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>58.47%</b>	<b>41.45%</b>	<b>0.08%</b>	<b>100.00%</b>

Modified Duration			
Particular	Mar 2019	Dec 2018	Mar 2018
TOTAL (AFS)	2.60	2.52	3.64
TOTAL PORTFOLIO	4.35	3.99	4.53



# ASSET QUALITY

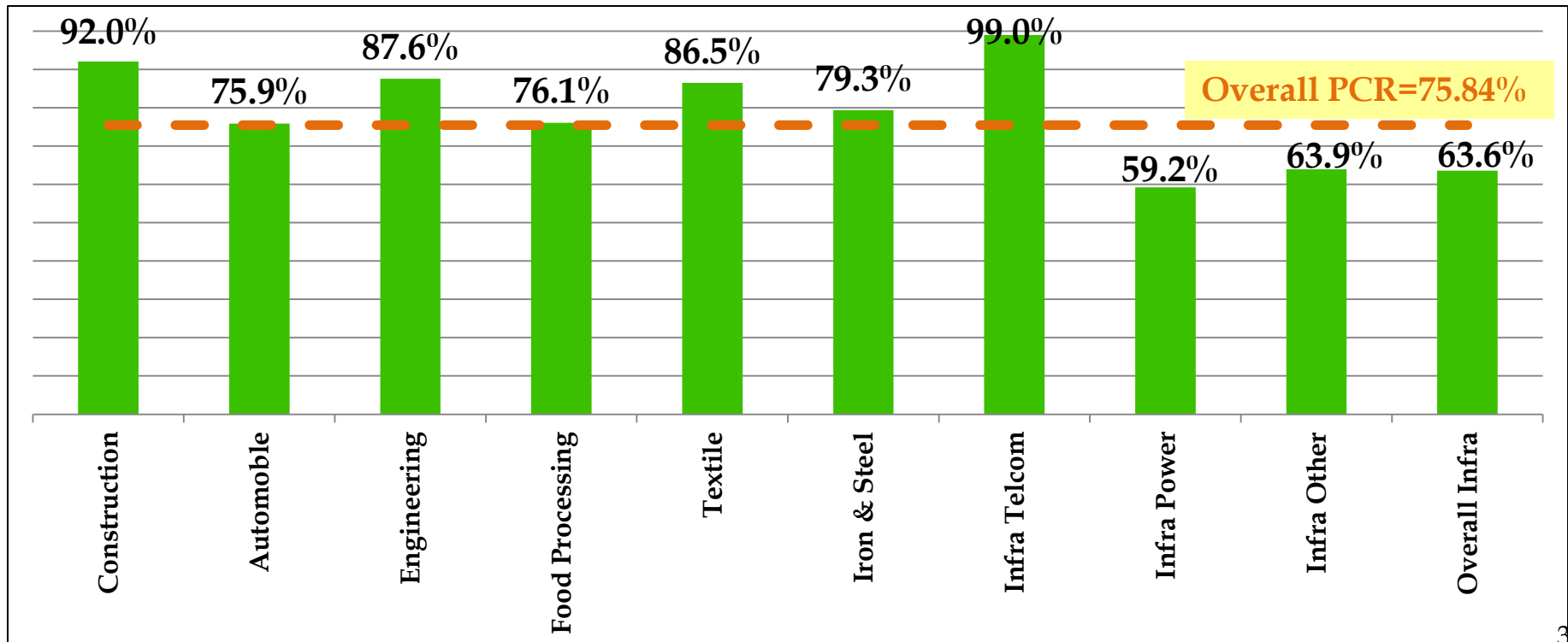
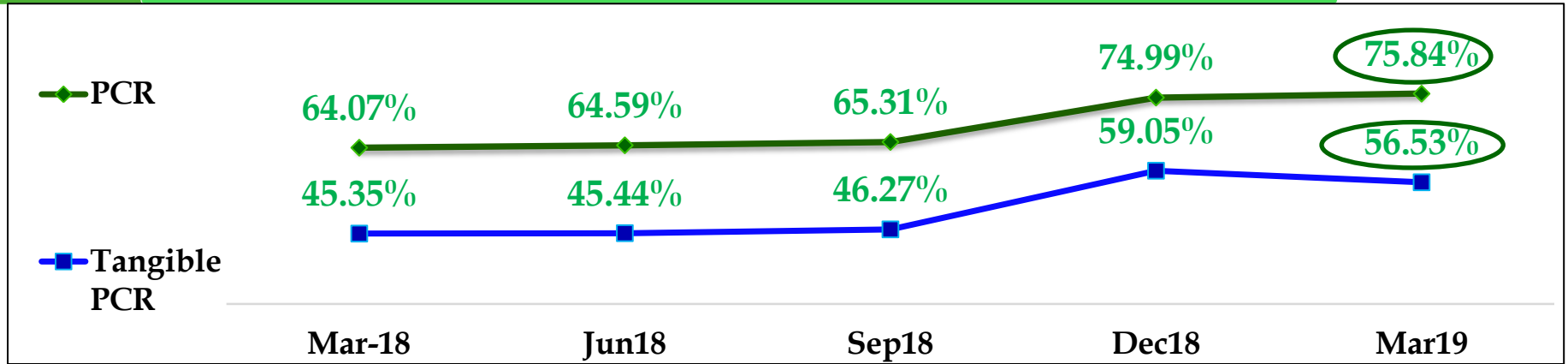


93.29% of Total disb in FY19 were to A & above rated borrowers



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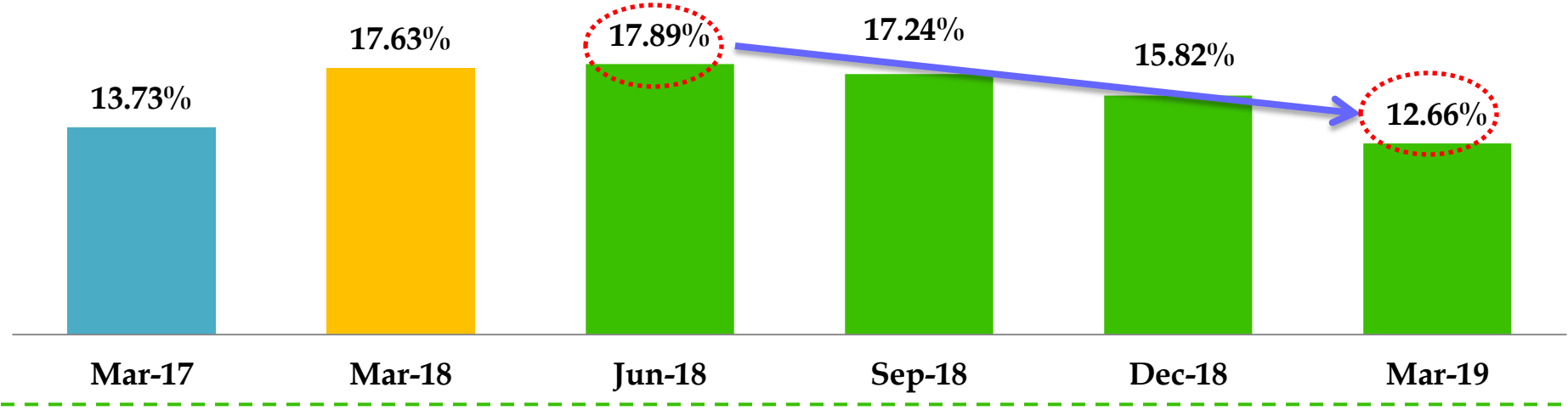
# PROVISION COVERAGE



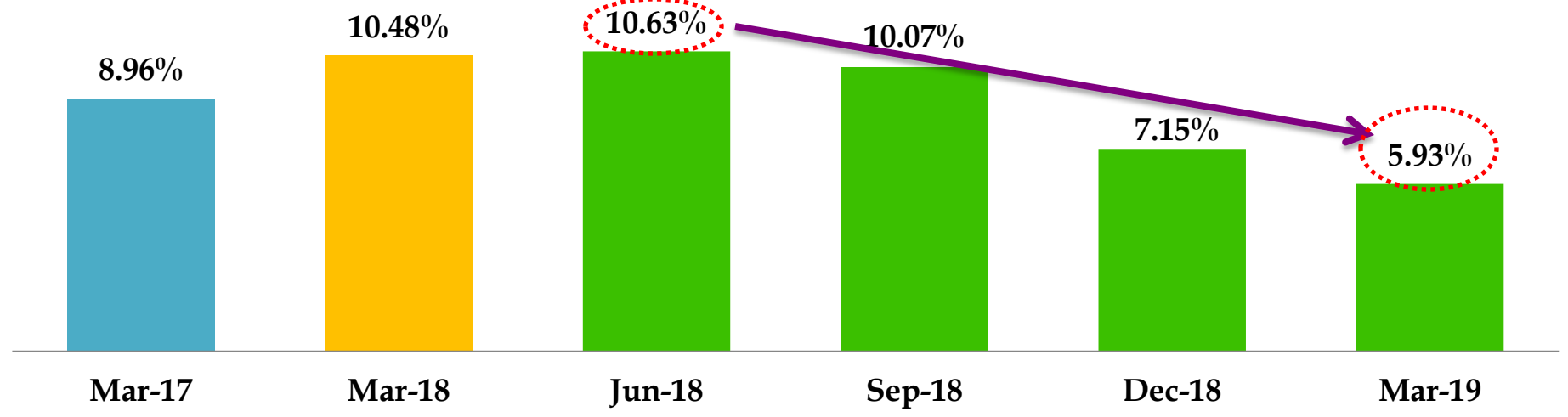


# GROSS & NET NPAs

### Gross NPA as a % of Gross Advances



### Net NPA as a % of Net Advances





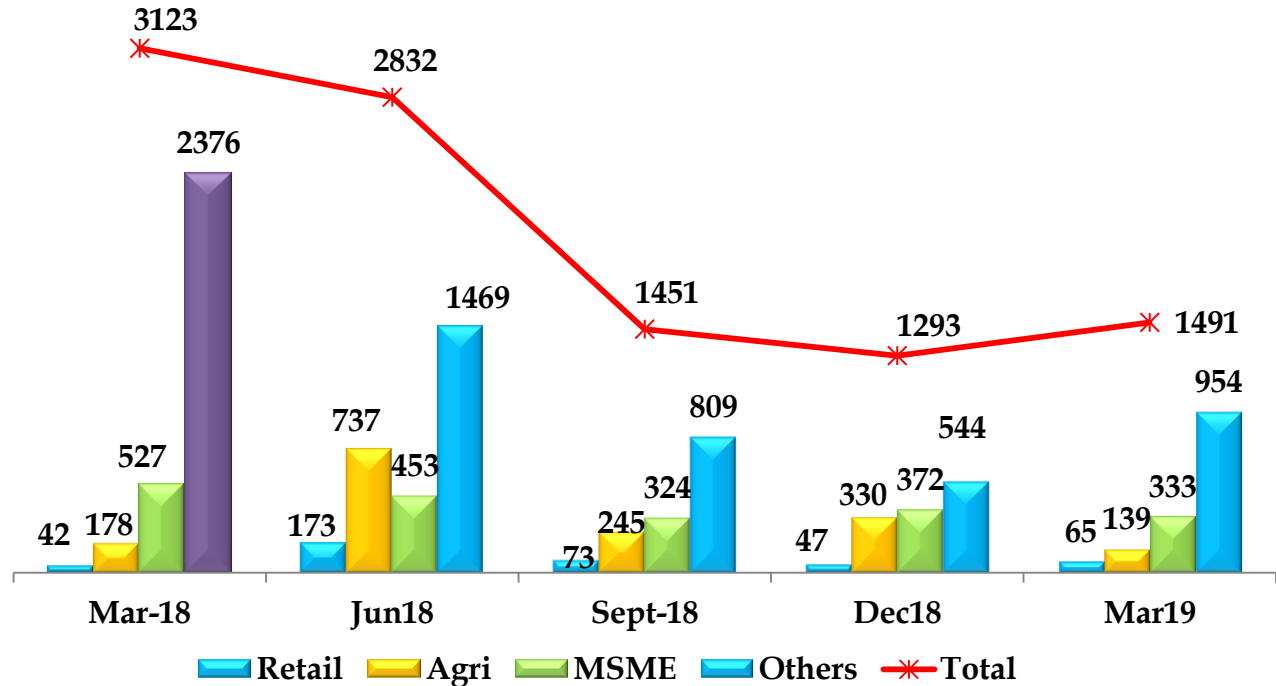


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# FRESH SLIPPAGES

₹ in Crores

Sector Wise	Mar-19 (Q4)	% of Total NPA Addition
Retail	65	4.36%
Agri	139	9.32%
MSME	333	22.33%
Others	954	63.98%
<b>Total</b>	<b>1491</b>	<b>100%</b>



## Fresh Slippages in Major Industries

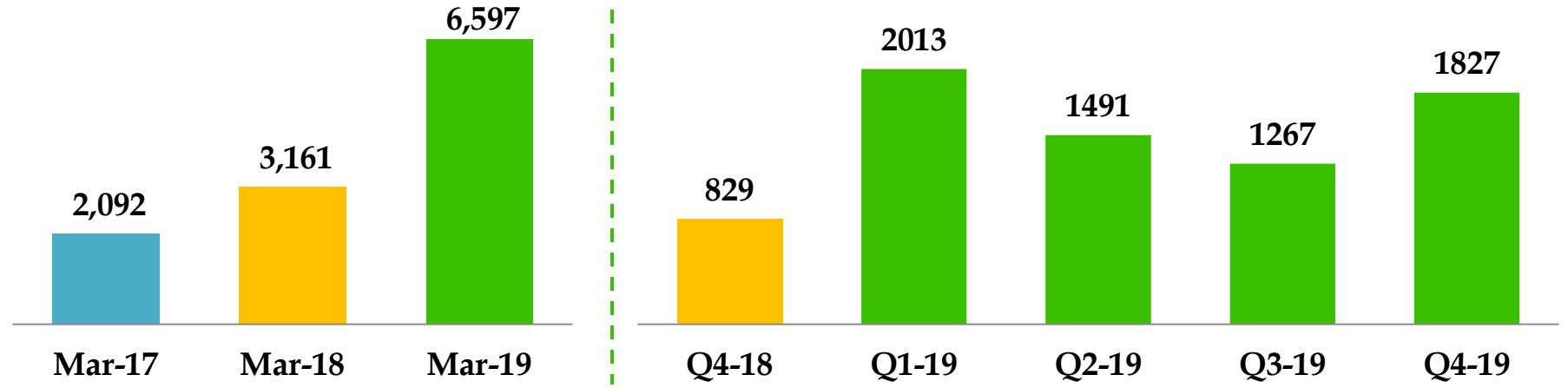
Infra- Road		Infra- Power		Real Estate (RE)		Engineering		Textile	
A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
6	176	1	229	4	105	4	105	14	76



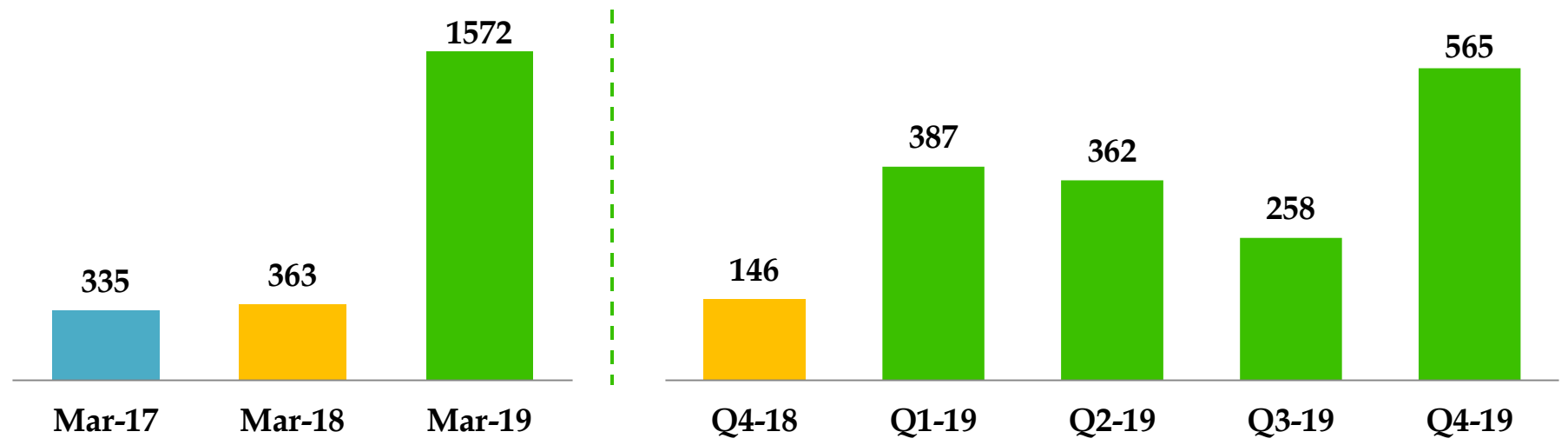
# RECOVERY & UPGRADATION

₹ in Crores

## Cash Recovery + Upgradation



## Recovery in TWO/ RI





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# NPA MOVEMENT

₹ in Crores

Sn	Particulars	Mar 19 Q4	Dec 18 Q3	Mar 18 Q4	Mar 19 FY	Mar 18 FY
1	Opening Gross NPAs	24,353	25,673	27,551	26,134	22,859
2	Recovery in Ledger Balance	1,156	778	644	4,262	2,235
3	Up gradation	106	231	39	764	563
4	Write Off	2,864	1,604	3,857	6,457	6,357
5	<b>Total Reduction (2+3+4)</b>	<b>4,126</b>	<b>2,613</b>	<b>4,540</b>	<b>11,483</b>	<b>9,155</b>
6	Fresh Addition	1,491	1,293	3,123	7,066	12,429
7	<b>Closing Gross NPAs</b>	<b>21,717</b>	<b>24,353</b>	<b>26,134</b>	<b>21,717</b>	<b>26,134</b>
8	Provision	12,277	14,380	11,851	12,277	11,851
9	<b>Closing Net NPAs</b>	<b>9,439</b>	<b>9,973</b>	<b>14,283</b>	<b>9,439</b>	<b>14,283</b>
10-a	Cash Recovery in Bad Debt Written-off	519	143	115	1,062	264
10-b	Cash Recovery in Recorded Interest	46	115	1	510	100
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	565	258	146	1571	363
11	<b>Total Recovery including upgradation (2+3+10c)</b>	<b>1,827</b>	<b>1,267</b>	<b>829</b>	<b>6,597</b>	<b>3,161</b>



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# COMPOSITION OF NPA

₹ in Crores

Sector/ Industries	As on 31.03.2019				As on 31.12.2018				As on 31.03.2018			
	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	33141	429	1.29%	1.98%	30,885	467	1.52%	1.92%	23402	433	1.85%	1.66%
Agriculture (Excl. RIDF)	20450	2944	14.40%	13.56%	20,213	3,104	15.36%	12.74%	21349	2818	13.20%	10.78%
MSME (Excl. SIDBI Investments)	31572	3186	10.09%	14.67%	29,319	3,555	12.13%	14.60%	28031	3228	11.52%	12.35%
Total RAM	85163	6559	7.70%	30.20%	80,417	7,126	8.86%	29.26%	72782	6479	8.90%	24.79%
Others	86386	15158	17.55%	69.80%	73,525	17,227	23.43%	70.74%	75424	19655	26.06%	75.21%
<b>Total Advances</b>	<b>171549</b>	<b>21717</b>	<b>12.66%</b>	<b>100.00%</b>	<b>1,53,942</b>	<b>24,353</b>	<b>15.82%</b>	<b>100.00%</b>	<b>148206</b>	<b>26134</b>	<b>17.63%</b>	<b>100.00%</b>



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# OTHER SECTORAL NPA

₹ in Crores

Sector/ Industries	As on 31.03.2019					As on 31.12.2018				As on 31.03.2018			
	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	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Infra Structure	16483	4508	27.35%	20.76%	63.57%	14,569	4411	30.28%	18.11%	14,573	4,610	31.63%	17.64%
out of which Infra- power	9001	2886	32.06%	13.29%	59.23%	6,646	2677	40.28%	10.99%	6,333	2,600	41.05%	9.95%
Textile	7084	1184	16.71%	5.45%	86.51%	6,956	1312	18.86%	5.39%	7,321	1,457	19.90%	5.58%
Iron and Steel	7139	4131	57.87%	19.02%	79.34%	7,945	5132	64.59%	21.07%	10,058	7,285	72.43%	27.88%
NBFC	20757	139	0.67%	0.64%	26.87%	15,959	138	0.86%	0.57%	14,470	16	0.11%	0.06%

# SEGMENT-WISE RECOVERY (FY18-19)

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₹ in Crores

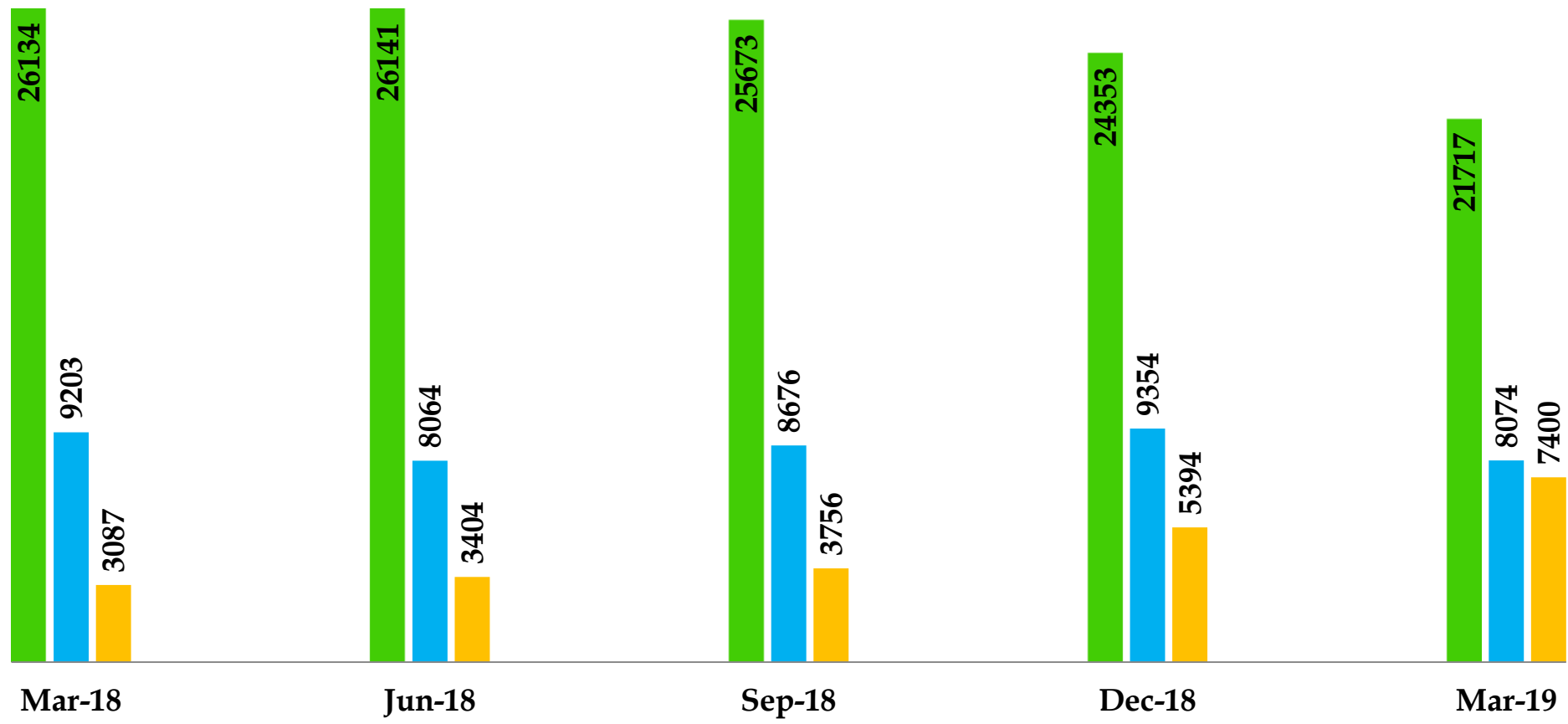
SN	Segment	Cash Recovery	Upgradation	Total
1	Retail	189.88	103.87	293.75
2	Agriculture	883.80	107.70	991.50
3	MSME	1017.09	260.82	1277.91
4	Corporate	3742.78	291.22	4034.00
5	<b>Total</b>	<b>5833.55</b>	<b>763.61</b>	<b>6597.16</b>



# NCLT CASES

₹ in Crores

■ Gross NPA    ■ Non TWO Accounts referred to NCLT    ■ TWO Accounts referred to NCLT





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# RECOVERY THROUGH NCLT & ARCS

₹ in Crores

SN	Particulars	No.	Amount	
1	Accounts referred to NCLT upto 31.03.2019	189	17999.87	
2	Accounts referred to NCLT as on 31.03.19	Admitted	140	12173.16
		Yet to be admitted	40	3300.94
		Total	180	15474.10
3	No of Cases resolved outside NCLT and accounts exited from CIRP	3	405.47	
4	Recovery effected through NCLT in FY2018-19	6	1389.94 (616 impact on P&L)	
5	Recovery in cases where NCLT action initiated but withdrawn	14	624.72	
6	Accounts under liquidation	30	2310.09	

## Recovery through NPA sale to ARC

No of A/c	Principal O/s	Sale Amount (Recovered)	Impact on P&L
11	720	447	238





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# PROVISIONS IN NCLT CASES

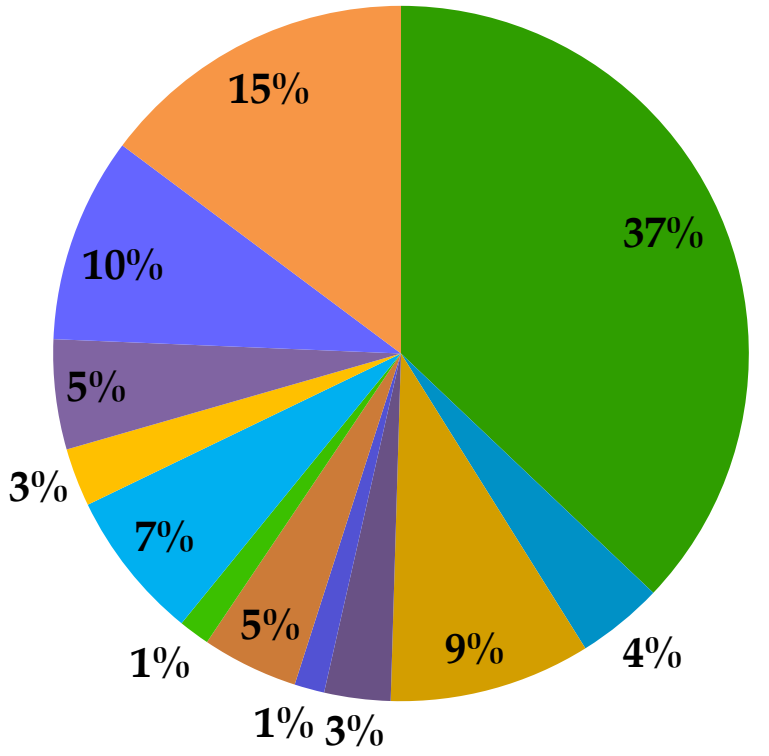
₹ in Crores

Parameters		RBI 1 <sup>st</sup> List	RBI 2 <sup>nd</sup> List	Total	Cases filed by other Banks/ Others	Cases filed by our Bank	Grand Total
Number of accounts referred under IBC		9	16	25	98	66	189
No of Cases where Resolution Plan has been approved through NCLT and accounts exited from NCLT		3	0	3	3	0	6
No of Cases resolved outside NCLT and accounts exited from CIRP		0	3	3	0	0	3
Number of accounts referred/ admitted/ yet to be admitted under IBC as on 31 <sup>st</sup> Mar 2019	No. of A/c	6	13	19	95	66	180
	Outstanding	3363.70	2357.95	5721.65	5535.14	4217.30	15474.09
	Provision	<b>2713.22</b>	<b>2148.66</b>	<b>4861.88</b>	<b>5010.82</b>	<b>3388.99</b>	<b>13261.69</b>
	PCR%	<b>80.66</b>	<b>91.12</b>	<b>84.97</b>	<b>90.53</b>	<b>80.36</b>	<b>85.70</b>



# STRESSED ASSETS PORTFOLIO

₹ in Crores



- Infra
- EPC
- Services
- Iron & Steel
- Agriculture Allied
- Agriculture
- Retail
- Real Estate
- Industries (Others)
- NBFC
- MSME
- Others

Sector	Amt
Infra	1409
EPC	153
Services	356
Iron & Steel	117
Agriculture Allied	53
Agriculture	170
Retail	55
Real Estate	265
Industries (Others)	103
NBFC	194
MSME	363
Others	562
<b>Total</b>	<b>3800</b>



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# RESTRUCTURED ASSET ANALYSIS

₹ in Crores

S.No	Particulars	Mar 19 Q4	Dec 18 Q3	Sep 18 Q2	Jun 18 Q1	Mar 18 Q4
1	Standard Restructured Portfolio	415	321	358	595	752
2	Quantum of Standard Restructured Assets where repayment has not commenced	*130	93	139	134	233
3	Quantum of SMA-II in Restructured Accounts	31	159	55	58	124
4	NPA in Restructured Portfolio	4123	5,781	6,975	7,616	8837

\*Out of which no. of MSME accounts are 345 and o/s amount as on 31.03.2019 is Rs.54.20 crore.

## Standard Accounts (Under S4A and 5/25)

Particulars	Mar 2019		Dec 2018		Sep 2018		Jun 2018		Mar 2018	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
S4A	0	0	0	0	3	227	4	255	5	287
5/25	7	683	8	925	8	925	8	927	8	958

# FUTURE



# ROADMAP

## Profit Maximisation

**Pursue asset growth through low capital consuming business**

**Optimised Business Mix**

**RAROC based Pricing**

**Fee Based Income**

## Growth

**Acceleration of Retail/ MSME portfolio**

**Digital lending avenues**

**Specialised relationship based verticals**

**Maintain Asset Quality-Continuous Monitoring**

## Asset Utilisation

**Reduction in operational cost and leveraging technology**

**Monetisation of Assets**

**Improved operational efficiency**

**Digital journey for all processes**

## Core Value

**Transforming business into customer centric**

**Re-establish Core Business Strength-Retain, Rebuild & Re-gain**

**Improved Credit Risk process and underwriting**

**Build & nurture future leadership**

**Job family based orientation- Core, Enabling & Emerging**

# Ranking in Dec-18 EASE Reforms Index

1<sup>st</sup>

Among Mid- Size PSBs

4<sup>th</sup>

Overall rank among 21 PSBs



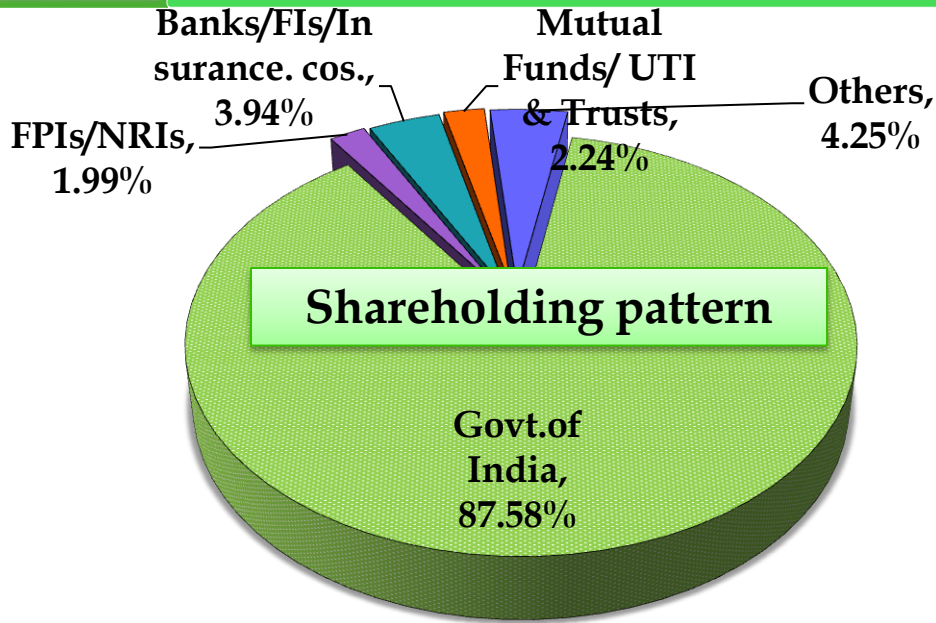
**OBC as Resource Bank for:**

Verticalised  
Organisational  
Structure

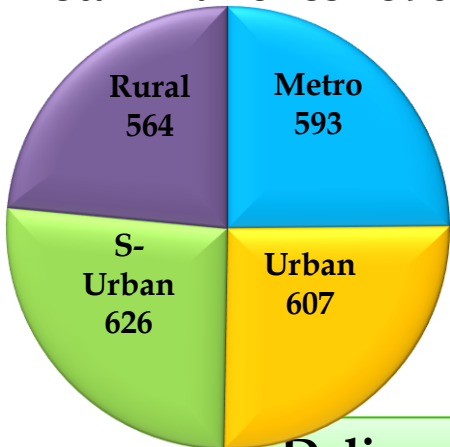
Grievances  
Redressal  
System



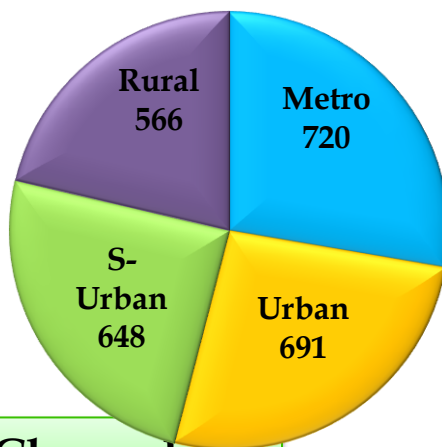
# OTHER INFORMATION



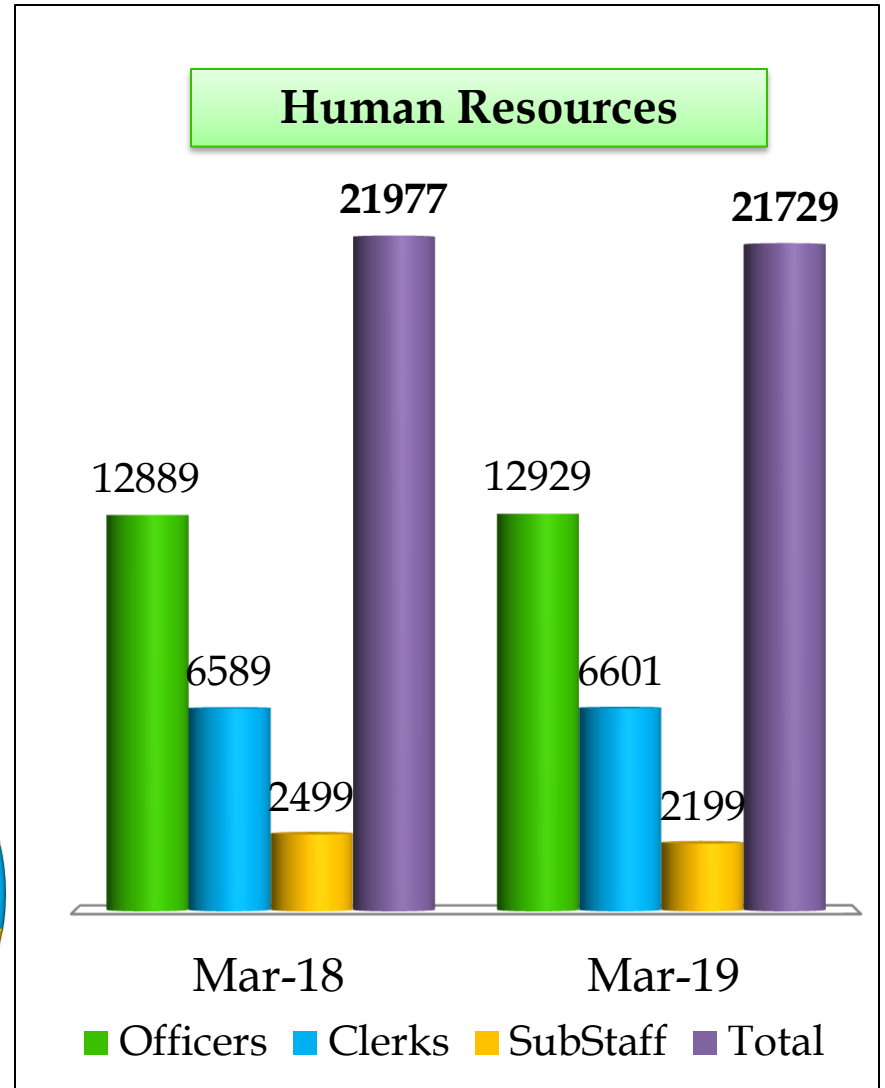
**Total Branches 2390**



**Total ATMs 2625**



**Delivery Channels**





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# PRIORITY SECTOR

₹ in Crores

Sn	Parameters	Mar 19	Dec 18	Mar 18	Variation %	
					Q4<>Q3	Y-o-Y
	ANBC	164444	178478	170857	NA	NA
1	Priority Sector	65693	63095	61617	4.12 %	6.61 %
	PSLC	9000	5000	11484	80.00 %	(21.63%)
	Total Priority sector	74693	68095	73101	9.69 %	2.18 %
	% of ANBC	40.32%	38.15%	41.80%	NA	NA
2	Agriculture	22999	22952	24825	0.21 %	(7.35) %
	PSLC-Agriculture	5000	5000	7484	0.00 %	(33.19%)
	Total agriculture	27999	27952	32309	0.17 %	(13.34%)
	% of ANBC	16.46%	15.66%	18.65%	NA	NA
3	Small & Marginal Farmer	12651	10471	10074	20.82 %	25.58 %
	PSLC-Small & Marginal Farmer	2700	2700	4650	0.00 %	(41.94%)
	Total Small & Marginal Farmer	15351	13171	14724	16.55 %	4.26 %
	% of ANBC	7.91%	7.38%	8.46%	NA	NA
4	Weaker Section	19349	17788	19429	8.78 %	(0.41%)
	% of ANBC	10.50%	9.97%	11.43%	NA	NA
5	Micro Enterprises	14512	13118	11957	10.63 %	21.37 %
	% of ANBC	7.68%	7.35%	7.72%	NA	NA





# FINANCIAL INCLUSION

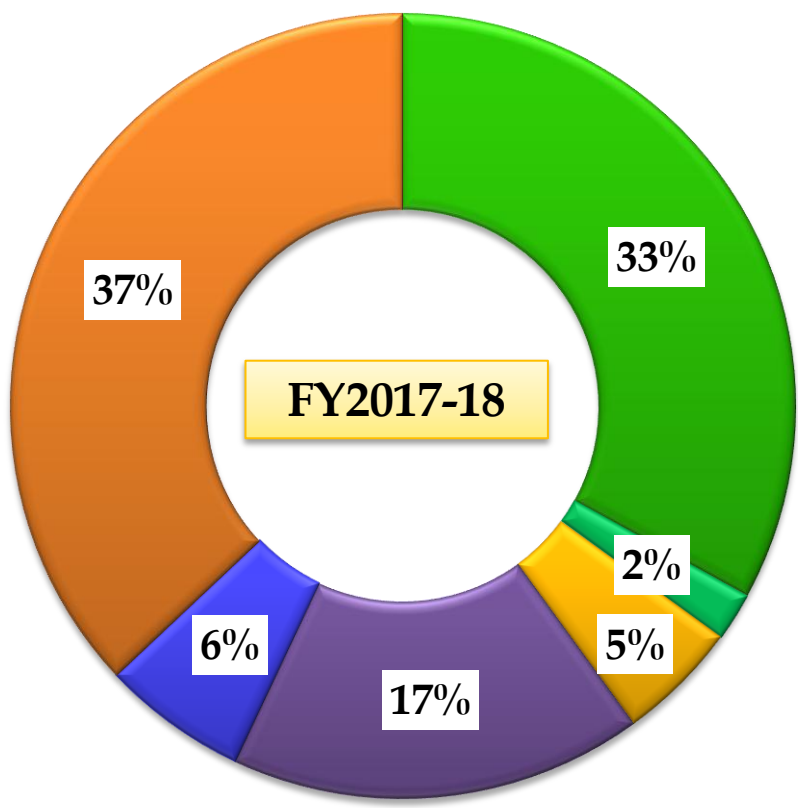
₹ in Crores

PMJDY			
1	Number of Accounts opened since 16.08.14	48.83 Lakh	
2	Number of RuPay cards issued	40.82 Lakh	
3	Deposits in Accounts	401274.00 Lakh	
PMSBY & PMJJBY			
Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	27.35	11.10	38.44
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.96	2.11	7.08
<b>Total</b>	<b>32.31</b>	<b>13.21</b>	<b>45.52</b>
PMMY (Since 01st April, 2018)			
	Category	No. of Account	Disbursement (Amount in Rs Crore)
1	Shishu (<Rs.50000)	50595	159.84
2	Kishore (Above Rs.50k-5lakh)	51658	1191.18
3	Tarun (Above Rs.5lakh-10lakh)	19704	1639.18
	<b>Grand Total</b>	<b>121327</b>	<b>2990.20</b>

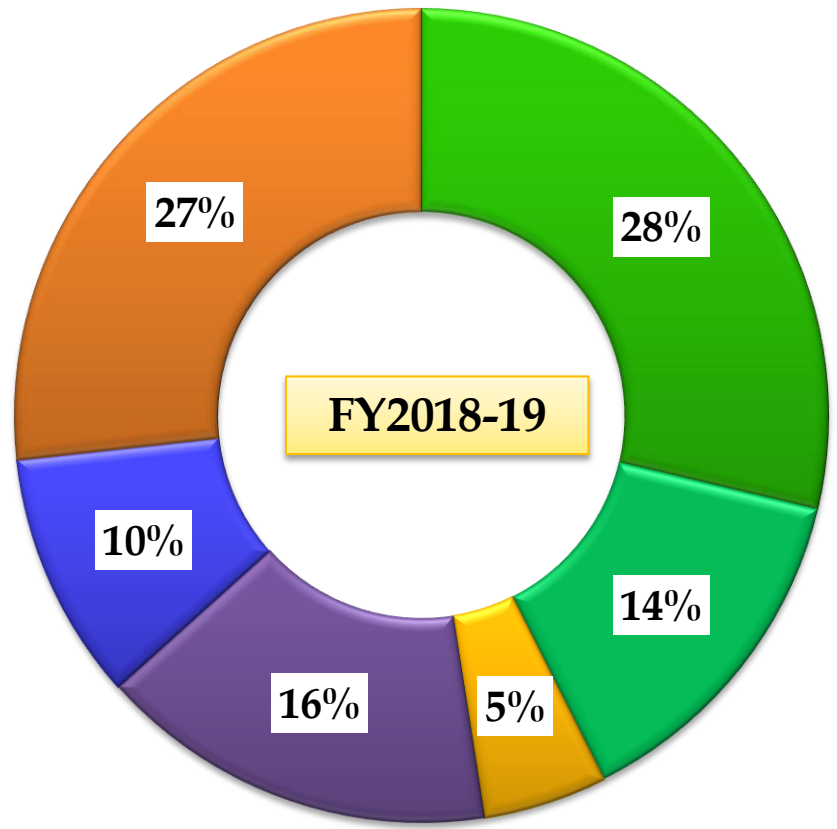




# DIGITAL ADOPTION



Digital % Transactions- 63%



Digital % Transactions- 73%

- ATMs & BNA
- Mobile Banking & UPI
- Internet Banking
- POS & E-Commerce
- BC Channel+AEPS+NACH
- Branch



# 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*