

ओरियन्टल बैंक ऑफ़ 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

22.07.2019

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	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 ended 30.06.2019

Please find enclosed a copy of the Analyst Presentation on the Financial Results of the Bank for the quarter ended 30.06.2019. The same can also be viewed on the website of the Bank i.e. www.obcindia.co.in.

The above is for your information and record.

Yours faithfully,


Company Secretary
(Encl: as above)



ओरियन्टल बैंक ऑफ़ कॉमर्स Oriental Bank of Commerce

Financial Results Q1 FY 2019-20

MSME LOANS
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TURNAROUND METRICS



Q1 Net Profit @ ₹113 Crs

-Maintaining profitability for the last 4 Qtrs

Q1 Operating profit @ ₹1025 Crs

-Increased by 41.54% (Y-o-Y)



Delinquency ratio further declines

-Reduced Credit Cost @ 1.97%

NNPA at 5.91%

-Reduced by 472 bps (Y-o-Y)



Turnaround Journey continues

Balanced Capital position



**Overall CAR 13.77%
(Tier 1 at 10.94%)**

-Bank remains well capitalised to fund future growth



Improved Asset Quality

Improving Operational Efficiency

Reduction in Cost to Income Ratio to 50.88%

-Reduced by 884 bps (Y-o-Y)

Increase in Non Interest Income to ₹715Cr

-Increased by 55.10% (Y-o-Y)





KEY HIGHLIGHTS

₹ in Crores

Operating Profit

Q1- FY 19

724

Q1- FY 20

1025

Variance
(Y-o-Y)

42% ↑

Net Profit

(393)

113

+ve ↑

ROA

(0.65%)

0.16%

+ve ↑

Business per Employee

15.93

18.53

16.32% ↑

Cost to Income

59.72%

50.88%

(884bps) ↓

Other Income

461

715

55.10% ↑

CRAR

10.25%

13.77%

352bps ↑



KEY HIGHLIGHTS

₹ in Crores

Q1- FY 19

Q1- FY 20

Variance
(Y-o-Y)

Total Deposits

201774

232374

15.17% ↑

Total Advances

146159

170121

16.39% ↑

Total Business

347933

402495

15.68% ↑

Avg CASA

63145

66169

4.80% ↑

Retail Advances

26344

34970

32.74% ↑

GNPA%

17.89%

12.56%

(533bps) ↓

NNPA%

10.63%

5.91%

(472bps) ↓

PCR%

64.59%

76.32%

1173bps ↑

Fresh Slippages

2831

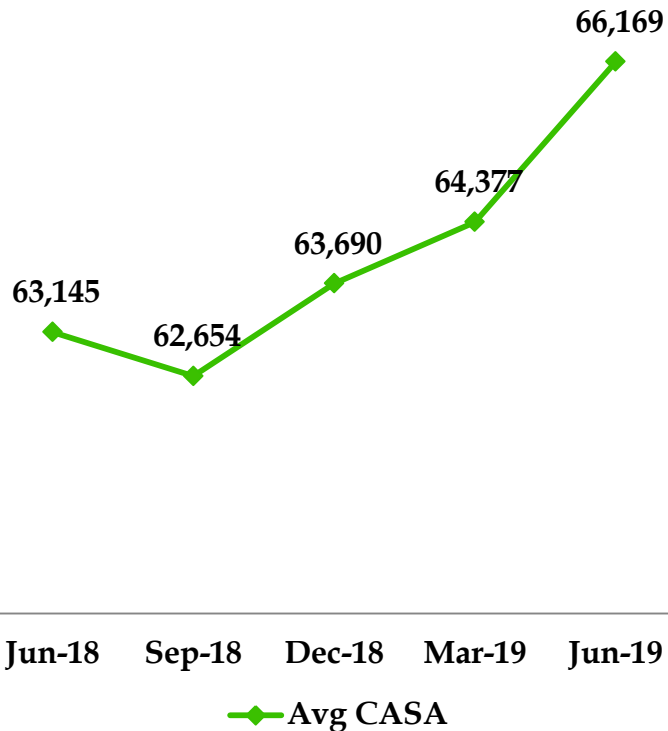
1413

(50%) ↓



CASA DEPOSITS

₹ in Crores



Parameters	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Q1<>Q4	Y-o-Y
Current	13,230	14,261	12833	(7.23%)	3.09%
Savings	53,524	54,126	50516	(1.11%)	5.95%
CASA	66,754	68,387	63,349	(2.39%)	5.37%
CASA % to Total Deposits	28.73%	29.40%	31.40%	(67 bps)	(267 bps)

₹ in Crores

Sn	Parameters	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Interest on Advances/Bills	3,379	3,195	2,933	5.76%	15.21%
2	Interest on Investments	1,456	1,427	1,255	2.03%	16.02%
3	Other Interest Income	84	132	81	(36.36%)	3.70%
4	Total Interest Income (1+2+3)	4,919	4,754	4,269	3.47%	15.23%
5	Commission Exg. & Brokerage	281	342	255	(17.84%)	10.20%
6	Treasury Profits	179	76	56	135.53%	219.64%
7	Profit on Exchange Transactions	28	19	18	47.37%	55.56%
8	Recovery in TWO A/cs	175	519	80	(66.28%)	118.75%
9	Other Income	52	3	52		
10	Non Interest Income (5+6+7+8+9)	715	958	461	(25.37%)	55.10%
11	Total Income (4+10)	5,635	5,712	4,729	(1.35%)	19.16%



TOTAL EXPENDITURE

₹ in Crores

Sn	Parameters	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Intt Paid on Deposits	3,375	3,085	2758	9.40%	22.37%
2	Intt Paid on Bonds	107	111	118	(3.60%)	(9.32%)
3	Others	66	85	55	(22.35%)	20.00%
4	Total Interest Paid (1+2+3)	3,548	3,280	2,931	8.17%	21.05%
5	Establishment Expenses	602	856	541	(29.67%)	11.28%
6	Other Operating Expenses	460	521	533	(11.71%)	(13.70%)
7	Total Operating Expenses(5+6)	1,062	1,377	1,074	(22.88%)	(1.12%)
8	Total Expenses (4+7)	4,610	4,657	4,005	(1.01%)	15.11%



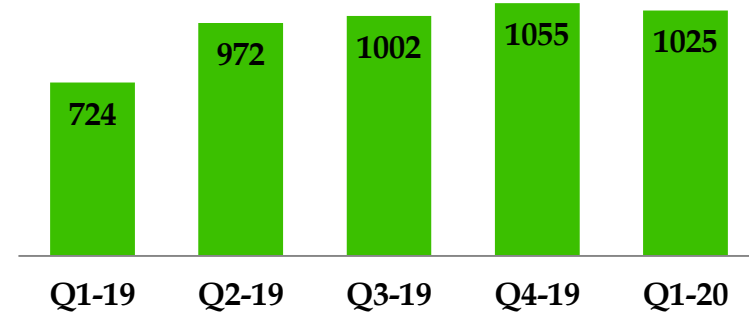
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PROFITABILITY

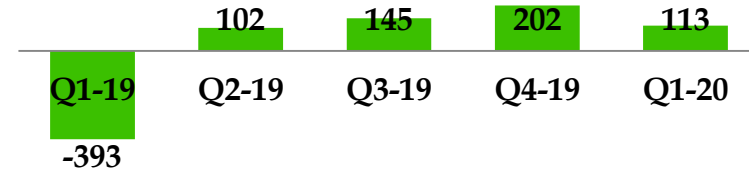
₹ in Crores

Sn	Parameters	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Variation	
					Q1<>Q4	Y-o-Y
1	Interest Income	4,920	4,754	4,269	3.49%	15.25%
2	Interest Expenses	3,548	3,280	2,931	8.17%	21.05%
3	NII (Spread) (1-2)	1,372	1,473	1,338	(6.86%)	2.54%
4	Non Interest Income	715	958	461	(25.37%)	55.10%
5	Operating Expenses	1,062	1,377	1,074	(22.88%)	(1.12%)
6	Operating Profit (3+4-5)	1,025	1,055	724	(2.84%)	41.57%
7	Provisions (7a to 7e)	912	853	1,117	6.92%	(18.35%)
7a	Prov. for Dep. on Investment	(73)	58	328		
7b	Prov. for Taxes	70	(198)	(422)		
7c	Prov. for NPA	865	815	1,222	6.13%	(29.21%)
7d	Prov. for Std Assets	(23)	92	(10)		
7e	Other Provisions	73	86	(1)		
13	Net Profit/(Loss) (6-7)	113	202	(393)		

Operating Profit



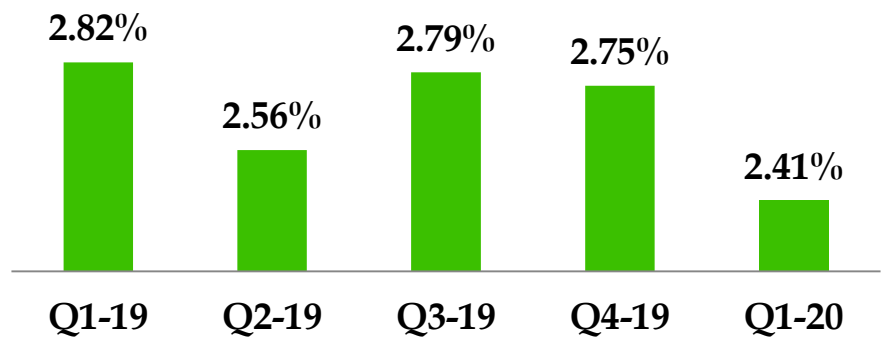
Net Profit



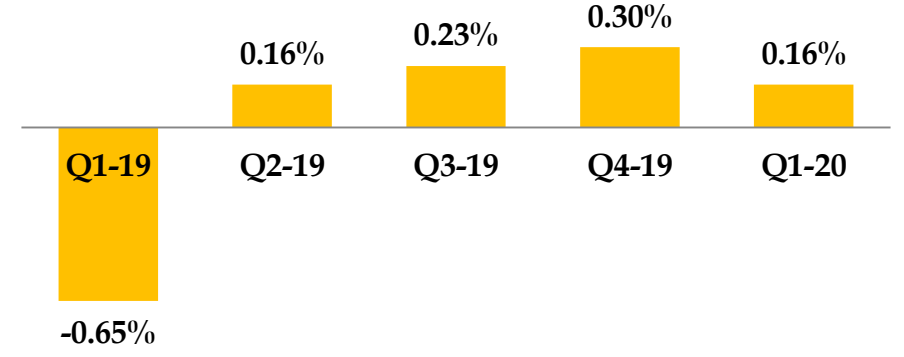


EFFICIENCY RATIOS

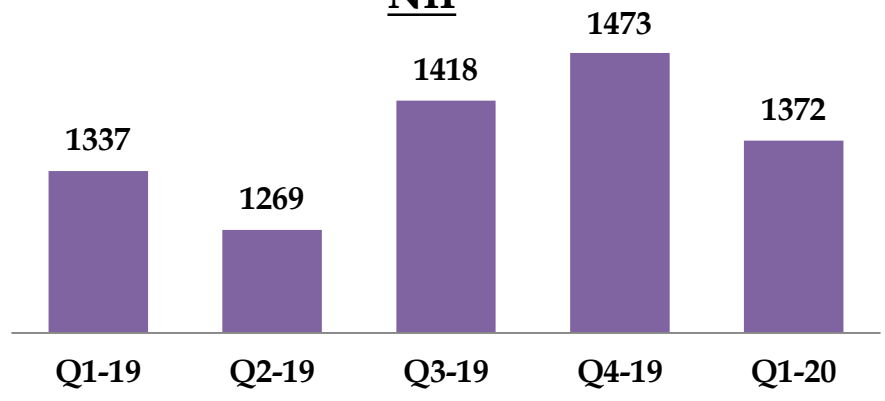
NIM



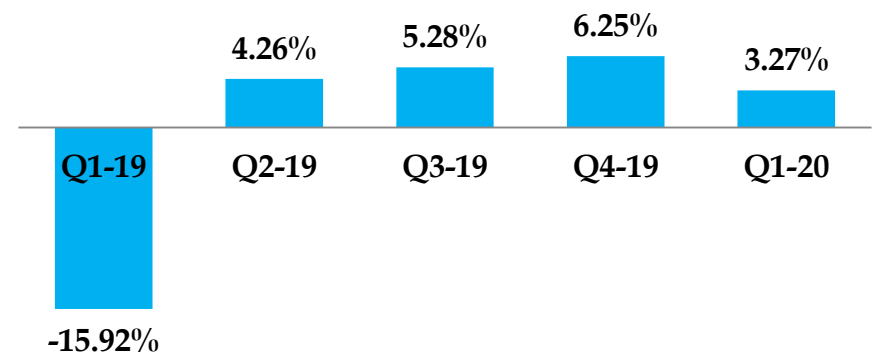
ROA



NII



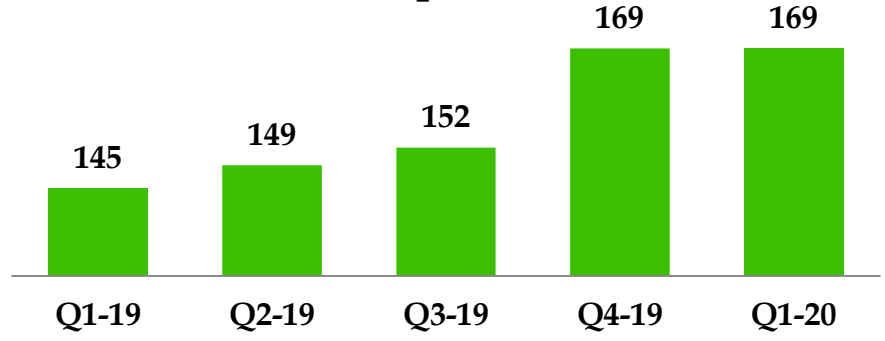
ROE





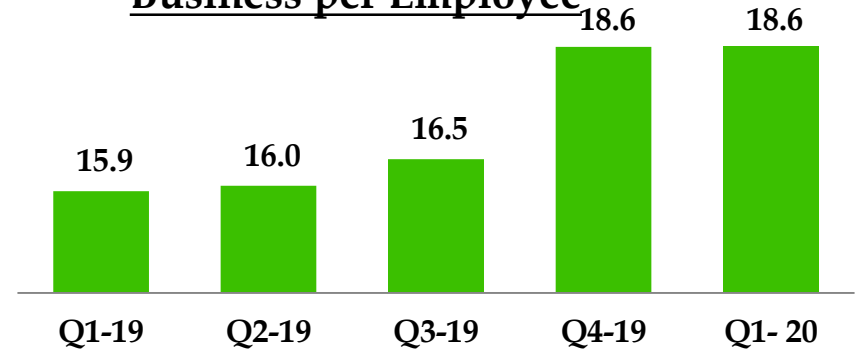
EFFICIENCY RATIOS

Business per Branch

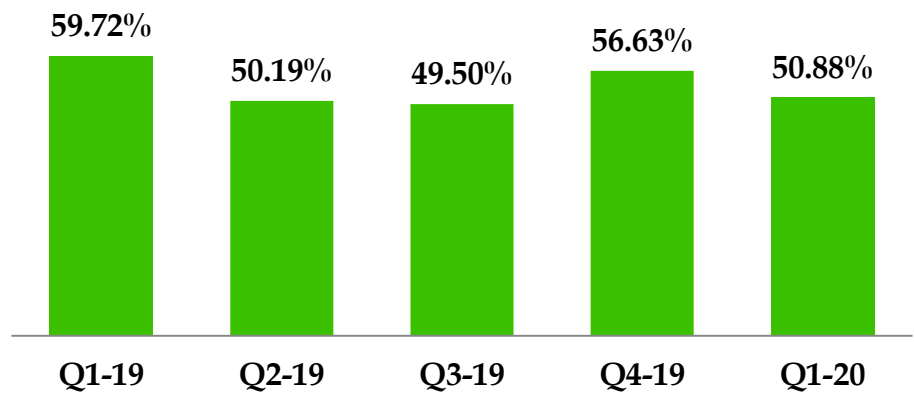


Business per Employee

₹ in Crores

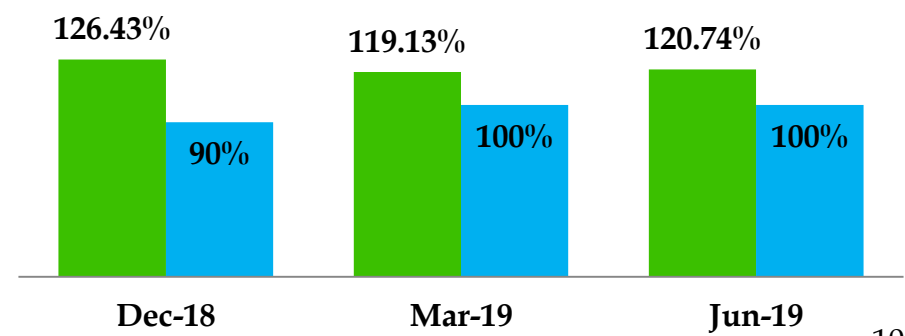


Cost to Income Ratio



Liquidity Coverage Ratio

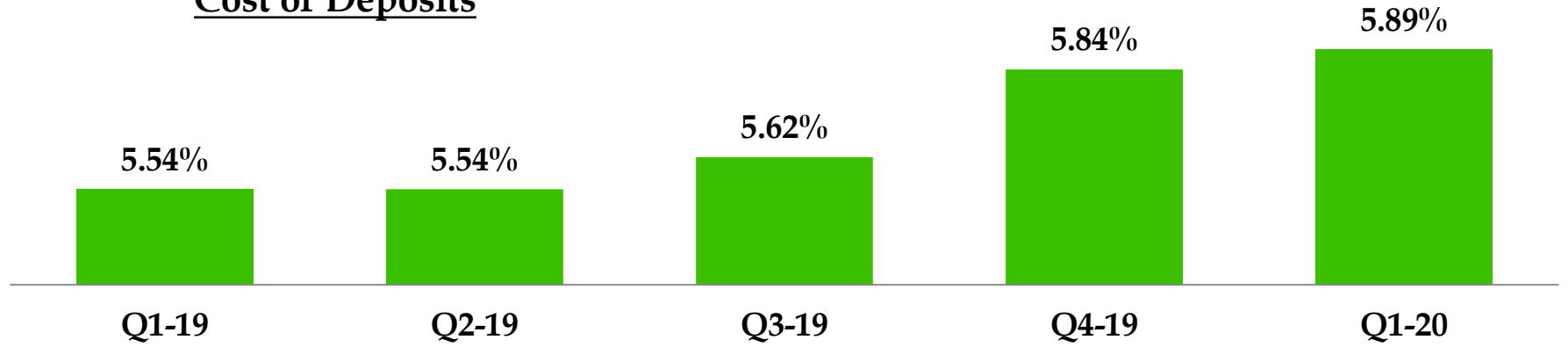
■ LCR% ■ Reg. Rqmnt



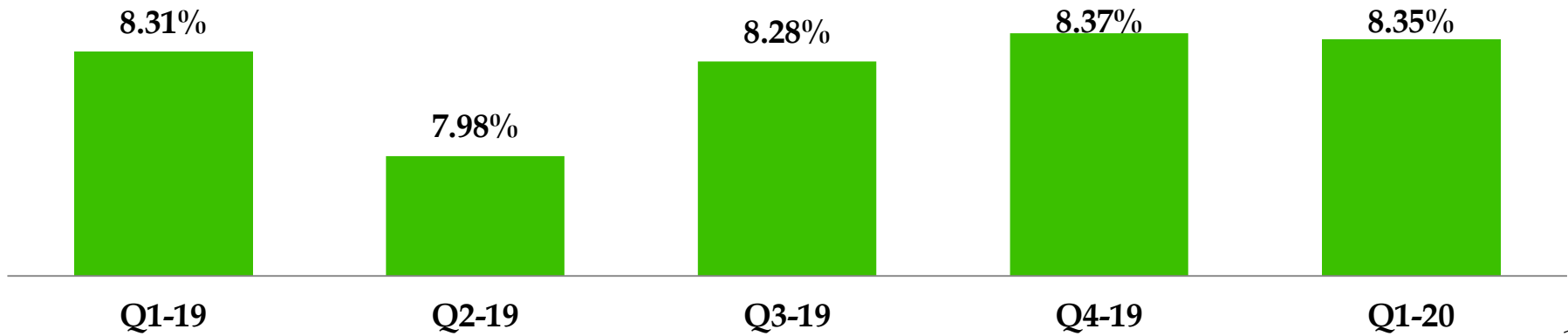


EFFICIENCY RATIOS

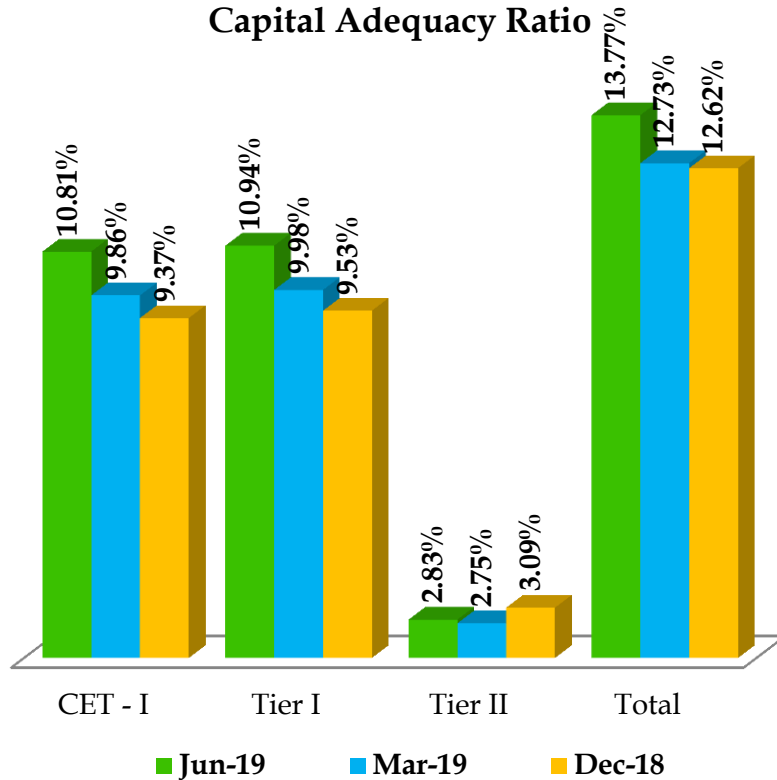
Cost of Deposits



Yield on Total Advances



Capital Adequacy Ratio

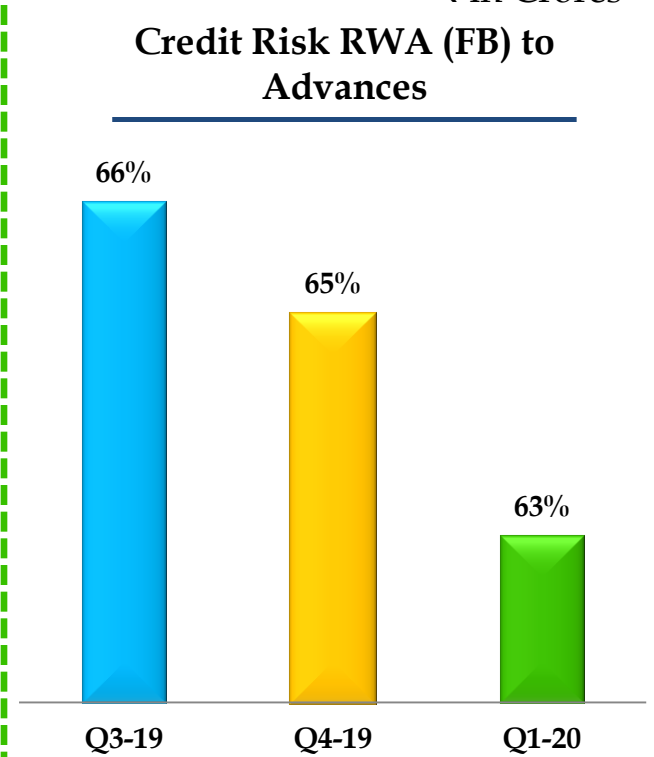
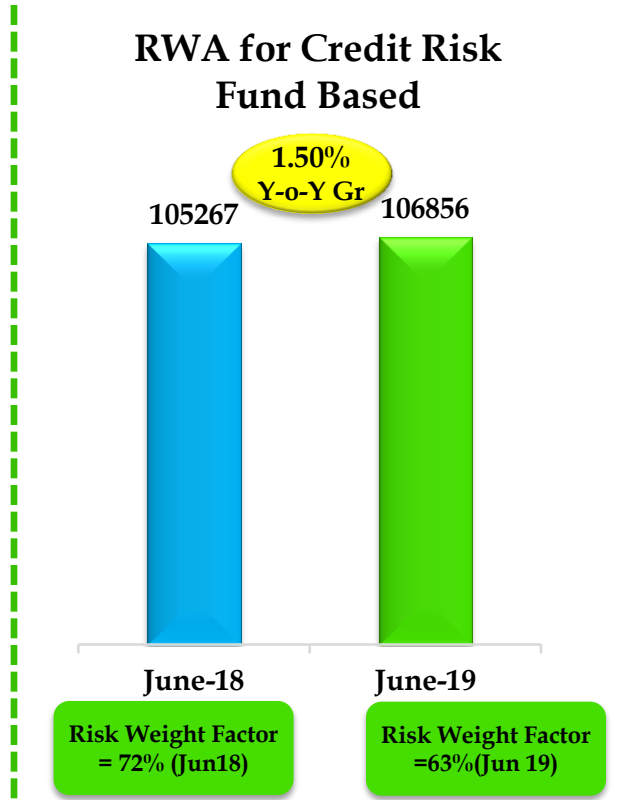
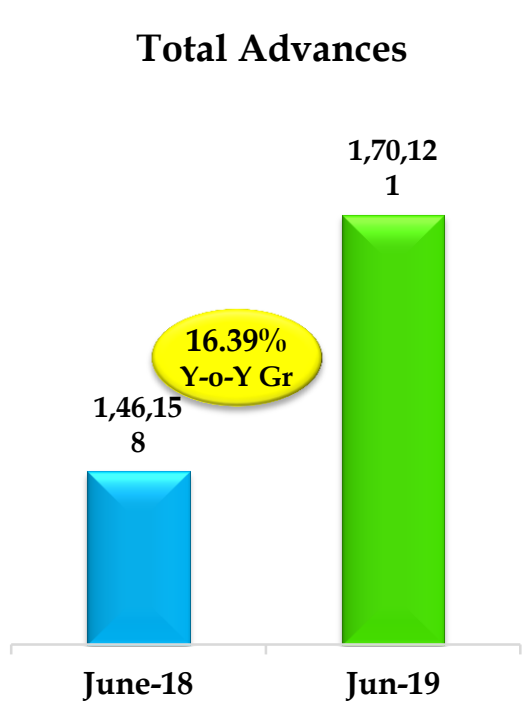


Sn	Particulars	Jun 19 Q1	Mar 19 Q4	Dec 18 Q3
1	CET - I	15,301	14,440	12,936
2	Tier I	15,481	14,611	13,152
3	Tier II	4,007	4,041	4,261
4	Total (Tier I + Tier II)	19,488	18,652	17,413
5	Risk-weighted Assets	1,41,513	1,46,475	1,37,970
6	CET - I (%)	9.86%	9.86%	9.37%
7	Tier I (%)	10.94%	9.98%	9.53%
8	Tier II (%)	2.83%	2.75%	3.09%
9	Capital Adequacy Ratio (%)	13.77%	12.73%	12.62%



CAPITAL OPTIMIZATION

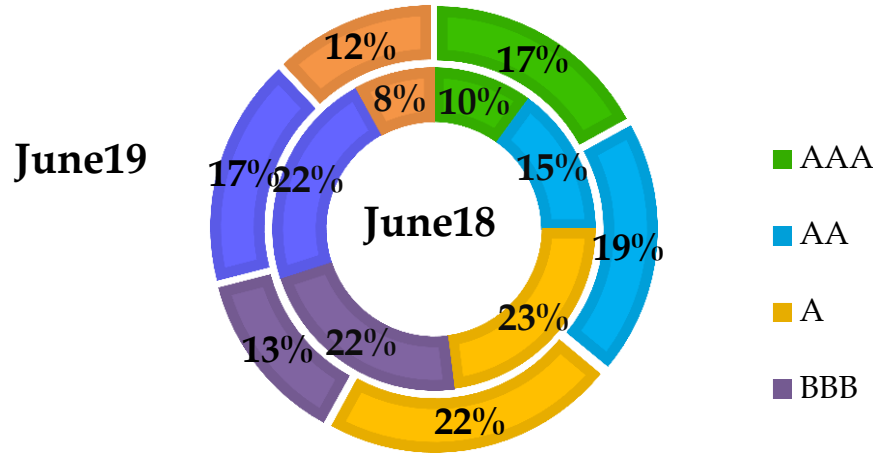
₹ in Crores



Risk Weight factor for Credit Risk i.e. RWA for Credit Risk (Fund) to Total Advances (FB O/s)

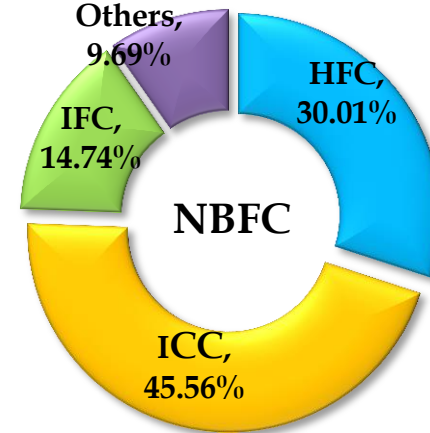


EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹ 10 CR (EXPOSURE) & NBFC EXPOSURE



Rating	Jun-19 Q1	Jun-18 Q1
AAA	17%	10%
AA	19%	15%
A	22%	23%
BBB	13%	22%
BB & Below	17%	22%
Unrated	12%	8%
Total	100%	100%

% Outstanding as on June 2019

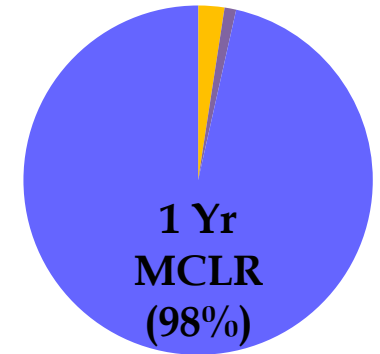
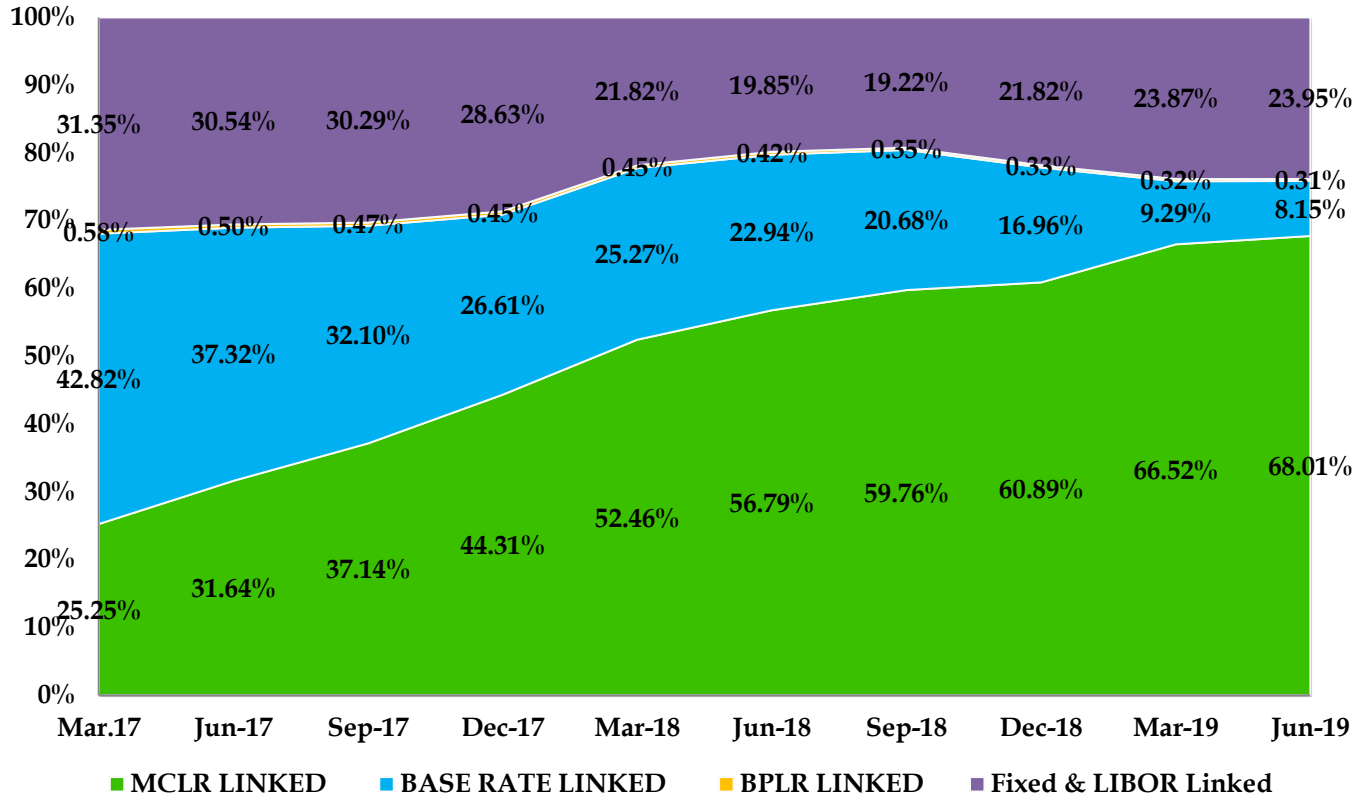


External Rating Grade	Number of Borrowers	Outstanding as on 30.06.2019
AAA	20	9271
AA	25	7576
A	19	1657
BBB	14	777
BB & below	8	1510*
UNRATED	7	10
TOTAL	93	20801

*Due to downgrade of rating of DHFL



ADVANCE MIX OF BENCHMARK RATES



STANDARD ADVANCES LINKED TO MCLR



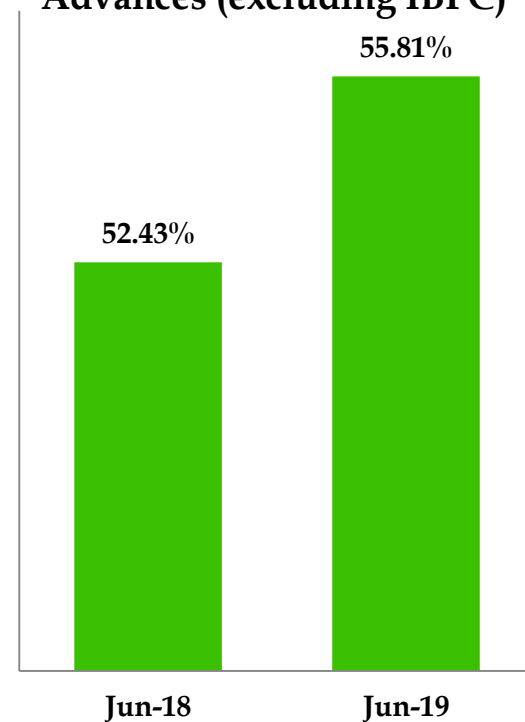
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ADVANCES MIX

₹ in Crores

Sector	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Variation	
				Q1<>Q4	Y-o-Y
Retail	34970	33141	26344	5.52%	32.74%
Agriculture (excl. RIDF)	19499	20450	20322	-4.65%	-4.05%
MSME	30849	31572	27361	-2.29%	12.75%
Total RAM	85318	85163	74027	0.18%	15.25%
%age to Total Advances (excluding IBPC)	55.81%	54.94%	52.43%		
Credit (Other than RAM & Staff Loan)	64728	67099	64876	(3.53%)	(0.23%)
%age to Total Advances (excluding IBPC)	42.34%	43.28%	45.95%		
Staff Loan	2834	2761	2283	2.64%	24.13%
IBPC	17241	16526	4973	4.33%	246.69%
Total Advances	170121	171549	146159	-0.83%	16.39%

RAM as %age to Total Advances (excluding IBPC)



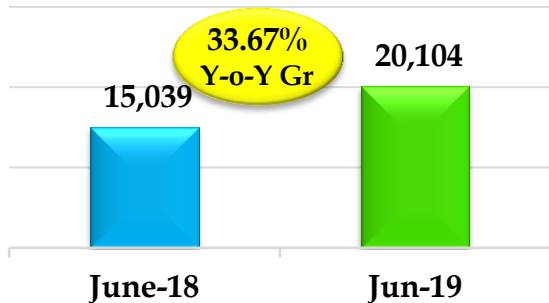


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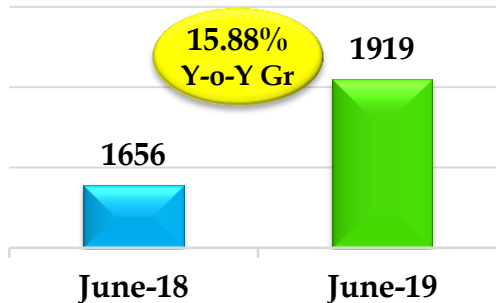
GROWTH IN RETAIL SEGMENTS

₹ in Crores

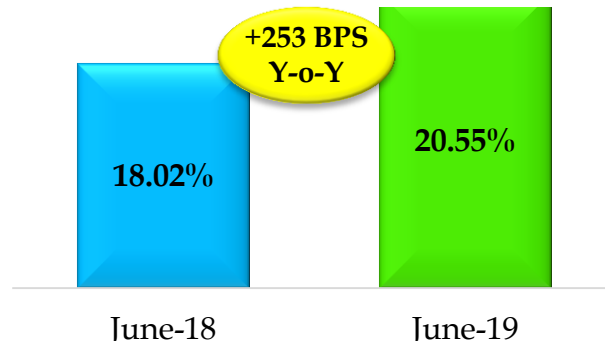
Housing Loan



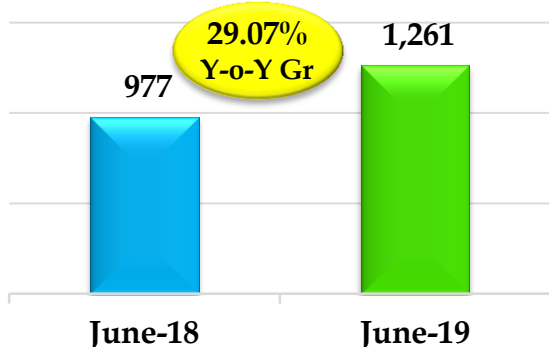
Vehicle Loan



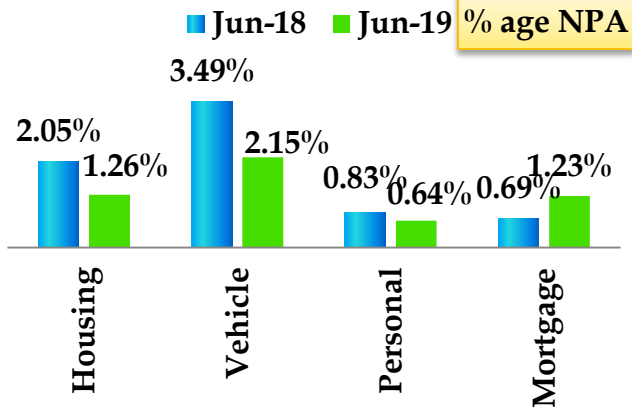
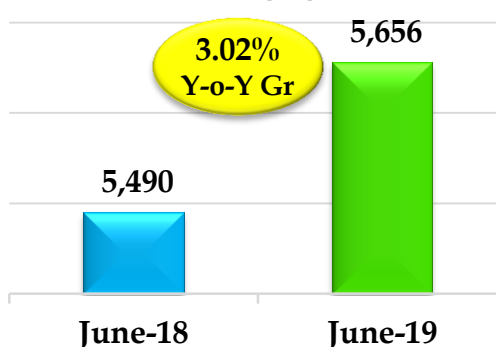
Retail Credit as % of Total Advances



Personal Loan



Other Mortgage Loan





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SECTOR-WISE ADVANCES

₹ in Crores

Industry Segment	FB O/s Jun-19 Q1	%age to total Industry	%age to total Credit
Iron & Steel	6808	16.99%	4.00%
Textile	6666	16.64%	3.92%
Food Processing	6890	17.20%	4.05%
All Engg.	2830	7.06%	1.66%
Vehicles, Vehicle Parts & Transport Equipment	1433	3.58%	0.84%
Constructions	1513	3.78%	0.89%
Other Metal & Metal Products	707	1.76%	0.42%
Chemical Dyes Paints etc.	2063	5.15%	1.21%
Paper & Paper Product	803	2.00%	0.47%
Other Industries	10357	25.85%	6.09%
Total Industry	40070	100.00%	23.55%
Infrastructure	17839		10.49%
NBFC	20801		12.23%
Commercial Real Estate	4776		2.81%
Food Credit	1560		0.92%
Others	85075		50.01%
Gross Advances	170121		100.00%

₹ in Crores

Segment	Exposure June 19 Q1	FB O/s June 19 Q1
Total Infrastructure	27,127	17,839
Out of which:		
- Power	12,363	9,422
- Transport	8,086	5,547
-Communication	2,377	897

Details of Power Sector

Particular	Generation	Transmission	Distribution	Total	Percentage
Central Govt. U/d	2,647	0	0	2,647	21.41%
State Govt U/d	1,231	11	822	2,064	16.69%
Private	5,610	142	80	5,832	47.17%
Sub-Total	9,488	153	902	10,543	85.28%
Investment in Bonds	522	258	1,040	1,820	14.72%
Grand Total	10,010	411	1,942	12,363	100.00%



EXPOSURE TO IL&FS GROUP

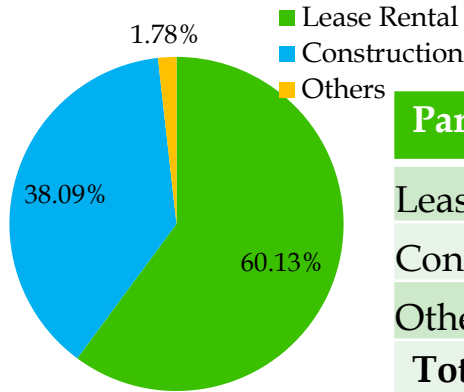
₹ in Crores

Sector	Standard		NPA		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
Infra-Road	1	82	9	399	10	481
Infra-Power	1	10	1	288	2	298
Infra-Others	1	15	2	14	3	29
NBFC	0	0	1	123	1	123
Others	0	0	1	105	1	105
Investments	1	70	0	0	1	70
Total	4	177	14	929	18	1106
% Share		16%		84%		100%

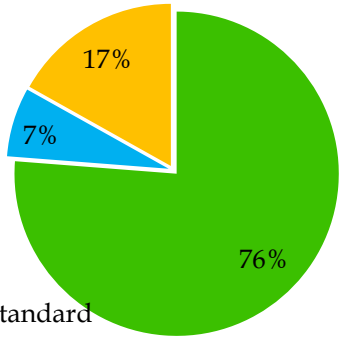
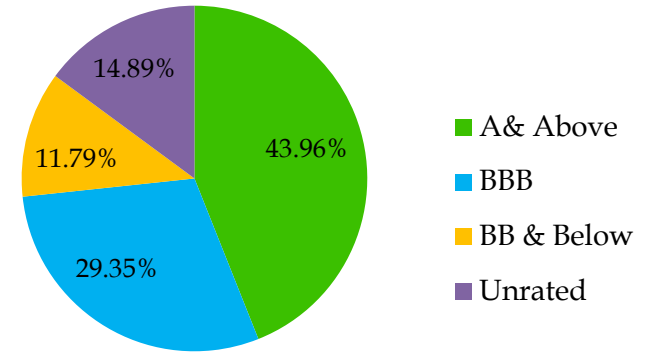


COMMERCIAL REAL ESTATE

₹ in Crores



Parameter	Balance O/s
Lease Rental	2871
Construction	1819
Others	86
Total	4776



Parameter	Balance O/s
Standard	3641
SMA	329
Sub Total	3970
NPA	806
Total	4776

External Rating Risk Grade	Balance O/s
A& Above	1745
BBB	1165
BB & Below	468
Unrated	592
Total of Standard CRE o/s	3970



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TREASURY OPERATIONS

₹ in Crores

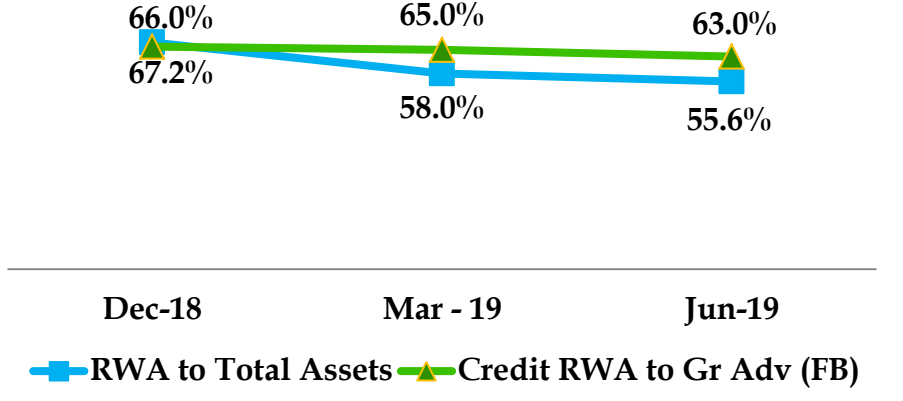
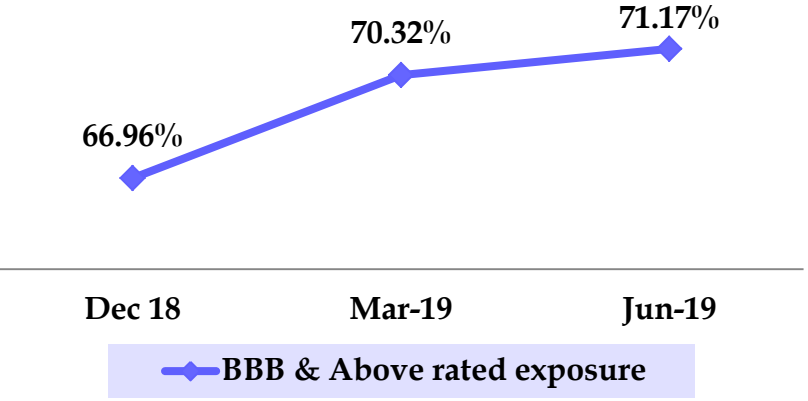
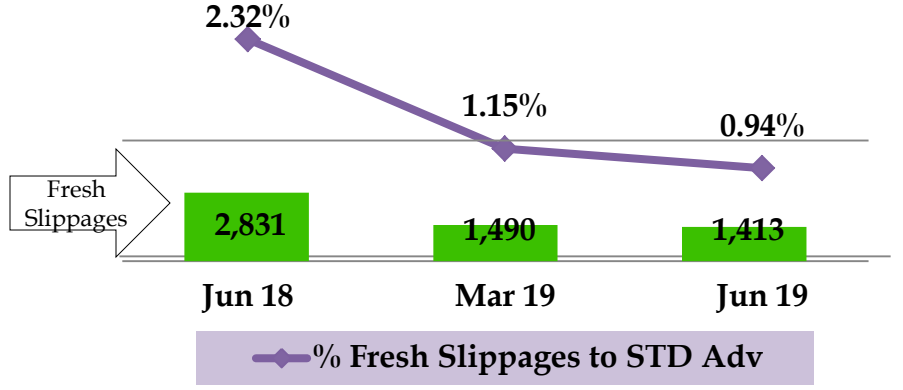
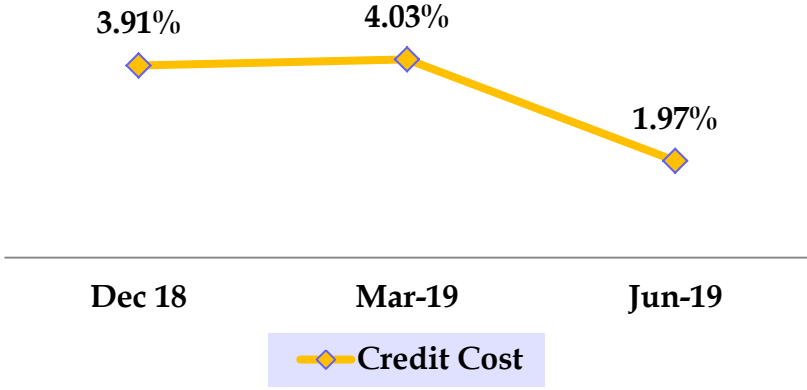
Category	Jun 19 Q1				Mar 19 Q4				Jun 18 Q1			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	43,863	15,195	-	59,058	39,802	18,682	-	58,484	29,707	21,008	401	51,116
NSLR	10,505	10,032	3	20,540	10,527	11,493	2	22,022	3,860	10,950	110	14,920
(Out of Which Recap Bond)	(10,257)	-	-	(10,257)	(10,257)	-	-	(10,257)	(3,571)	-	-	(3,571)
TOTAL	54,368	25,227	3	79,598	50,329	30,175	2	80,506	33,567	31,958	511	66,036
% to Total Portfolio	68.30%	31.69%	0.00%	100.00%	62.52%	37.48%	0.00%	100.00%	50.83%	48.40%	0.77%	100.00%

Modified Duration

Particular	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1
Total Portfolio	4.31	4.35	4.38



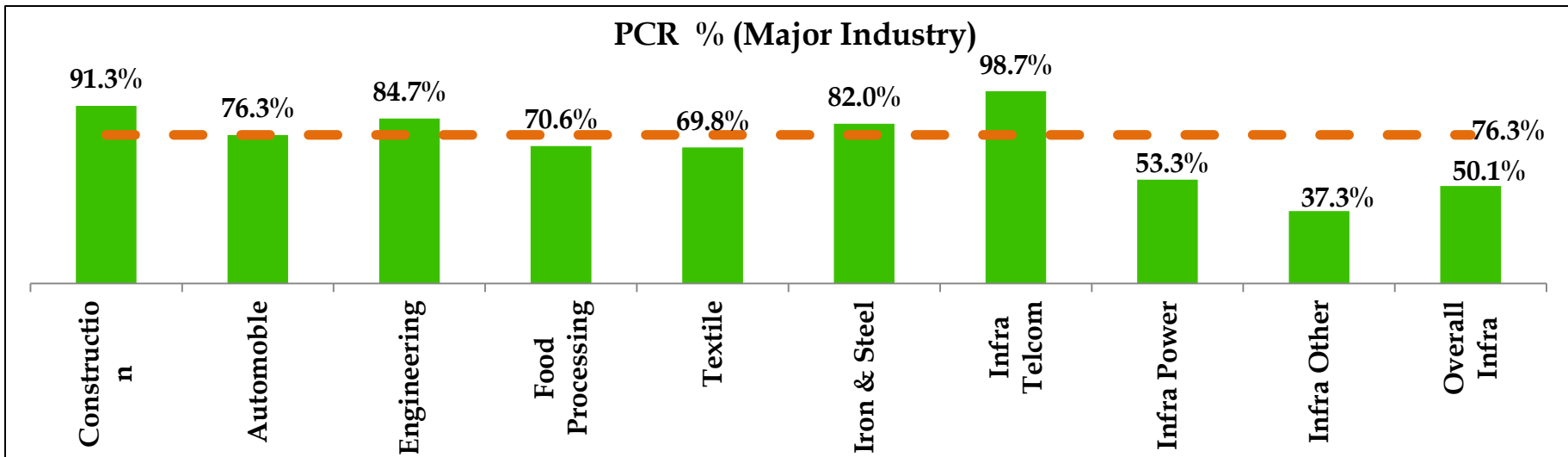
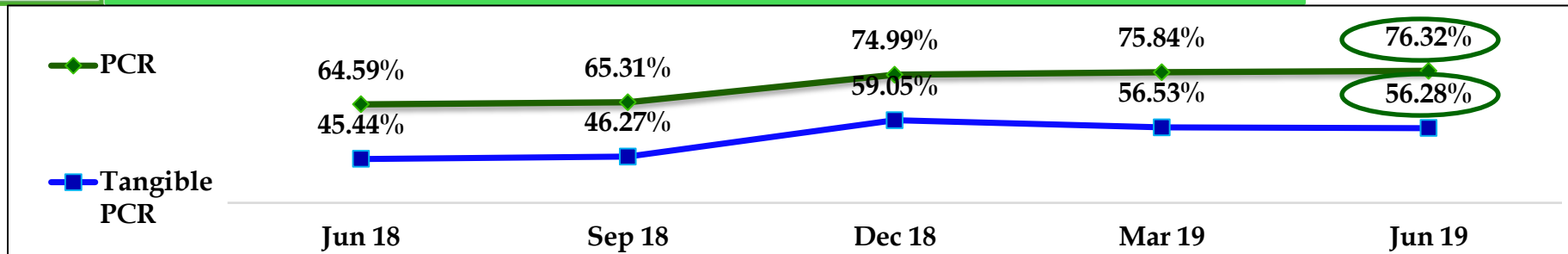
ASSET QUALITY





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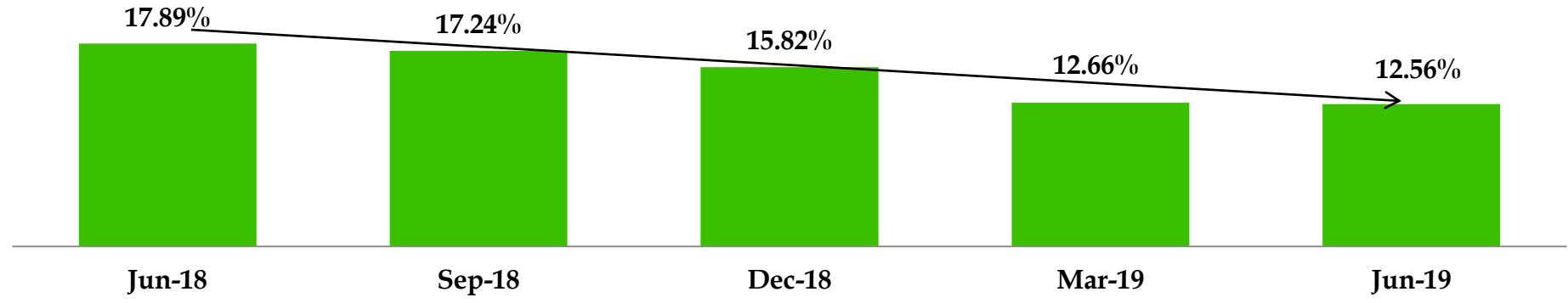
PROVISION COVERAGE



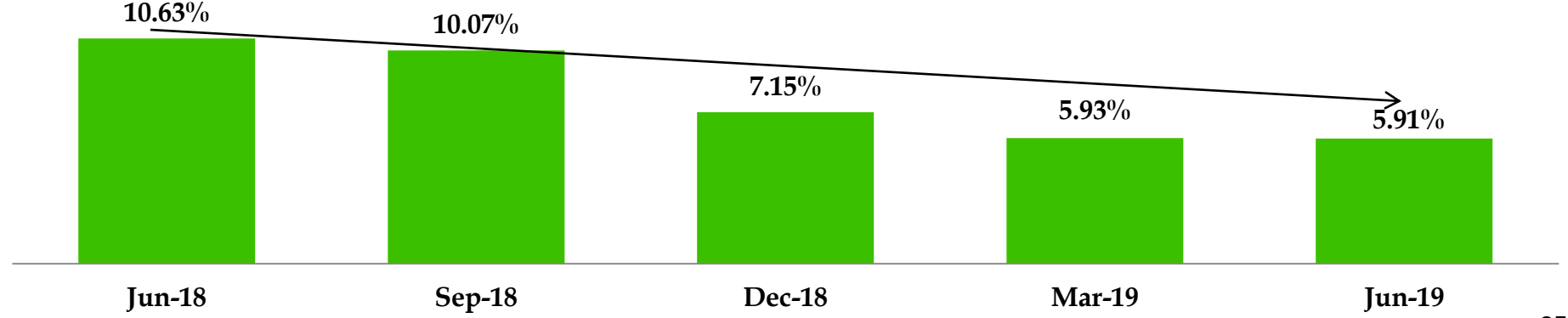


GROSS & NET NPAs

Gross NPA as a % of Gross Advances



Net NPA as a % of Net Advances



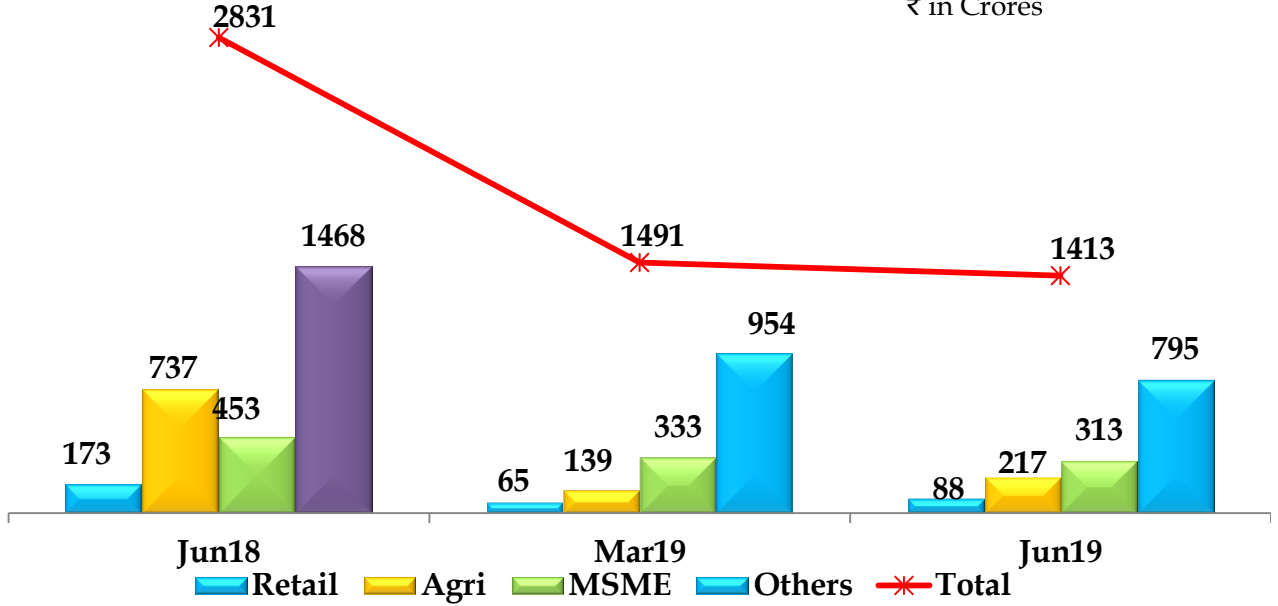


FRESH SLIPPAGES

₹ in Crores

Sector Wise	Jun-19 Q1	% of Total NPA Addition
Retail	88	6.24%
Agri	217	15.35%
MSME	313	22.16%
Others	795	56.25%
Total	*1413	100%

* Out of which rise in NPA in existing A/cs is ₹117 Crs



Fresh Slippages in Major Industries

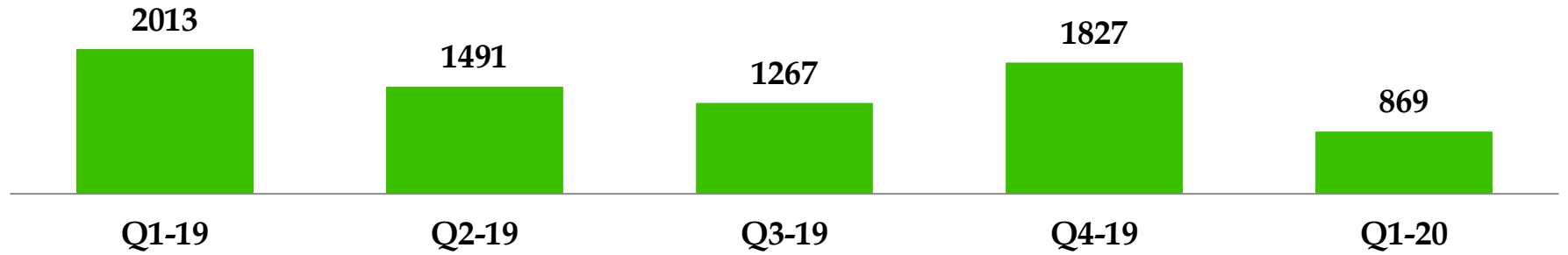
Infra-Road		Infra- Power		Engineering		Trading	
A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
2	247	1	150	3	119	6	112



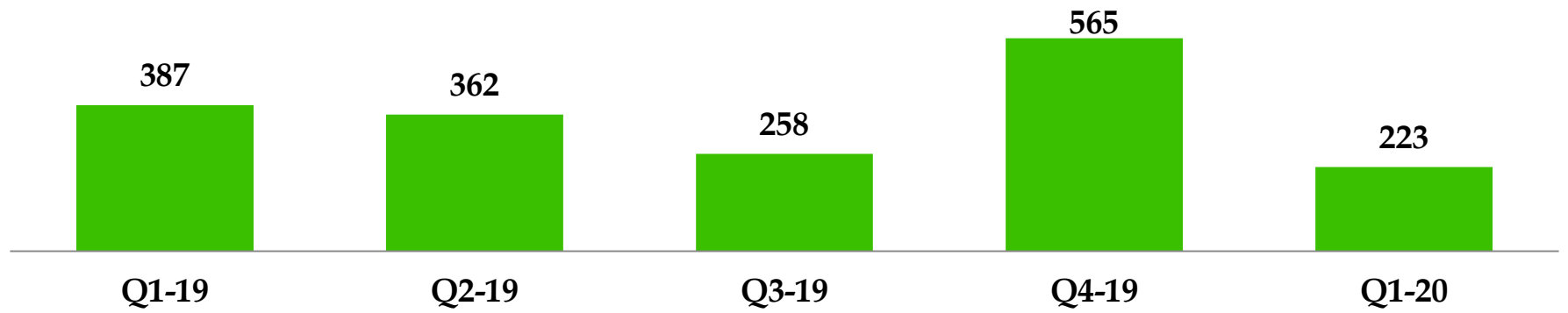
RECOVERY & UPGRADATION

₹ in Crores

Cash Recovery + Upgradation



Recovery in TWO/ RI





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NPA MOVEMENT

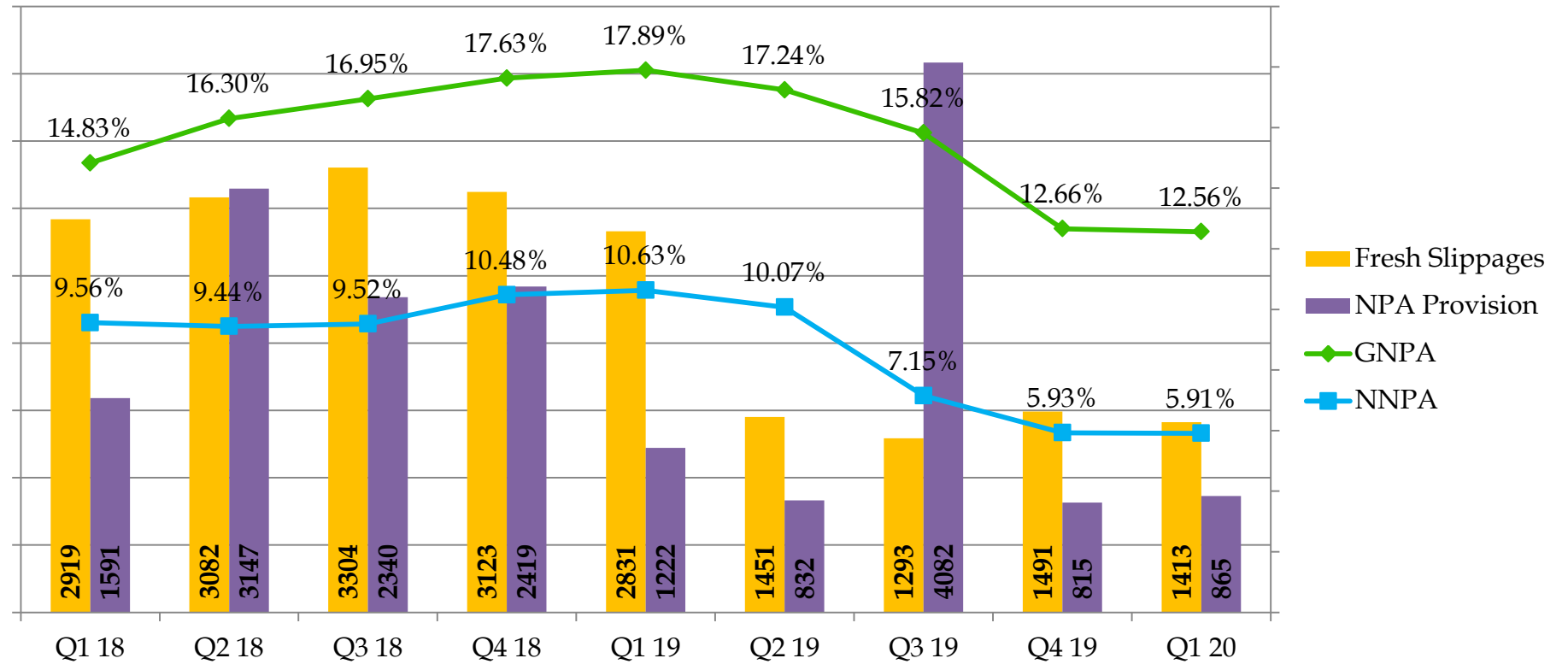
₹ in Crores

Sn	Particulars	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1
1	Opening Gross NPAs	21717	24,353	26134
2	Recovery in Ledger Balance	561	1,156	1312
3	Up gradation	85	106	314
4	Write Off	1115	2,864	1198
5	Total Reduction (2+3+4)	1761	4,126	2824
6	Fresh Addition	1413	1,491	2831
7	Closing Gross NPAs	21369	21,717	26141
8	Provision	12026	12,277	11879
9	Closing Net NPAs	9343	9,440	14262
10-a	Cash Recovery in Bad Debt Written-off	175	519	80
10-b	Cash Recovery in Recorded Interest	48	46	307
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	223	565	387
11	Total Recovery including upgradation (2+3+10c)	869	1,827	2013



CREDIT QUALITY METRICS

₹ in Crores





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COMPOSITION OF NPA

₹ in Crores

Sector/ Industries	As on 30.06.2019				As on 31.03.2019				As on 30.06.2018			
	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	34970	465	1.33%	2.17%	33141	429	1.29%	1.98%	26344	545	2.07%	2.08%
Agriculture (Excl. RIDF)	19499	2884	14.79%	13.50%	20450	2944	14.40%	13.56%	20322	3278	16.13%	12.54%
MSME (Excl. SIDBI Investments)	30849	3273	10.61%	15.32%	31572	3186	10.09%	14.67%	27361	3340	12.21%	12.78%
Total RAM	85318	6622	7.76%	30.99%	85163	6559	7.70%	30.20%	74027	7163	9.68%	27.40%
Others	84803	14747	17.39%	69.01%	86386	15158	17.55%	69.80%	72132	18978	26.31%	72.60%
Total Advances	170121	21369	12.56%	100.00%	171549	21717	12.66%	100.00%	146159	26141	17.89%	100.00%



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OTHER SECTORAL NPA

₹ in Crores

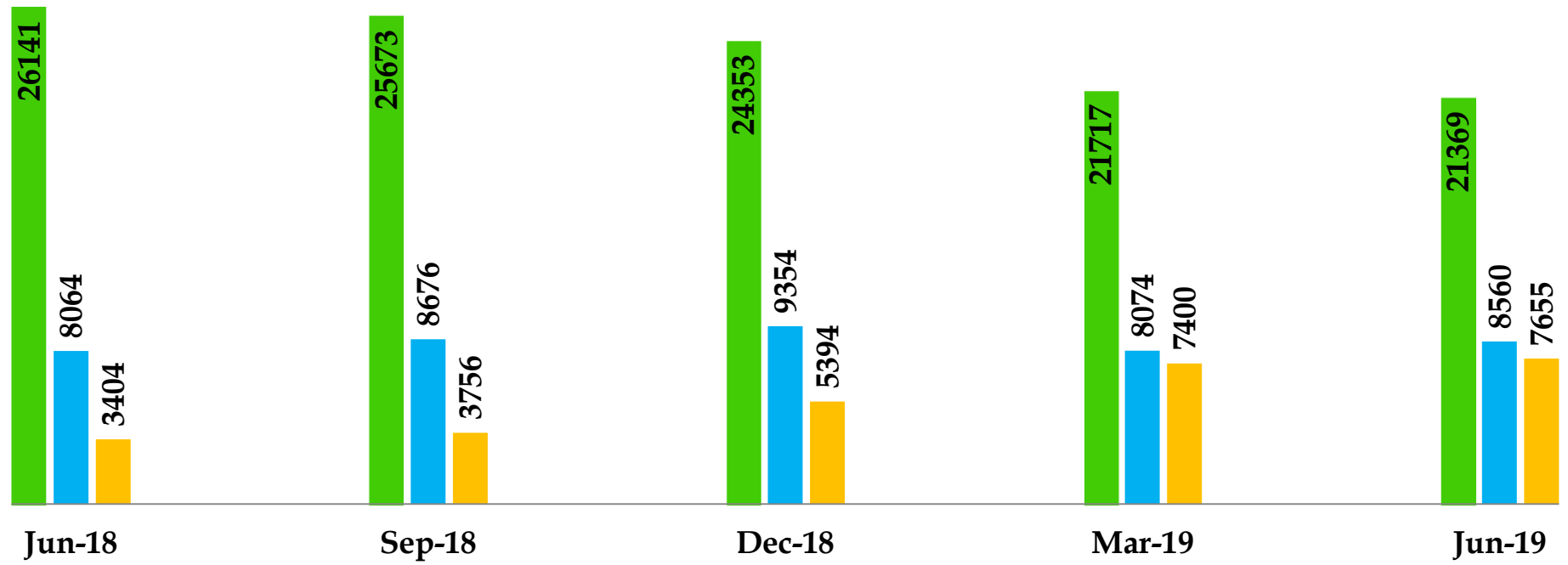
Sector/ Industries	As on 30.06.2019					As on 31.03.2019				As on 30.06.2018			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	Provision coverage for NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Infra Structure	17839	4882	27.36%	22.84%	50.06%	16483	4508	27.35%	20.76%	14327	4749	33.15%	18.17%
out of which Infra-power	9422	3023	32.08%	14.15%	53.31%	9001	2886	32.06%	13.29%	6320	2604	41.20%	9.96%
Textile	6666	1096	16.44%	5.13%	87.01%	7084	1184	16.71%	5.45%	7047	1475	20.93%	5.64%
Iron and Steel	6808	3996	58.69%	18.70%	82.00%	7139	4131	57.87%	19.02%	8518	5897	69.23%	22.56%
NBFC	20801	138	0.66%	0.65%	24.63%	20757	139	0.67%	0.64%	14177	16	0.11%	0.06%
Gems & Jewellery	421	207	49.12%	0.79%	56.28%	393	208	53.07%	0.96%	477	291	60.88%	1.53%



NCLT CASES

₹ in Crores

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





RECOVERY THROUGH NCLT & ARCS

₹ in Crores

SN	Particulars	No.	Amount	
1	Accounts referred to NCLT upto 30.06.2019 (Consolidated figure)	208	18920.17	
2	Accounts referred and yet to be resolved as on 30.06.19	Admitted	146	12406.84
		Yet to be admitted	49	3808.24
		Total	195	16215.08
3	No of Cases resolved outside NCLT and accounts exited from CIRP in Q1 FY 19-20 *	1	95.64	
4	Recovery effected through NCLT & Accounts exited from CIRP	FY 2018-19	6	1375.86 (602.36 impact on P&L)
		Q1 FY 2019-20	3	41.57 (41.57 impact on P&L)
5	Recovery effected through NCLT in Accounts under Liquidation	FY 2018-19	2	14.10 (14.10 impact on P&L)
		Q1 FY 2019-20	4	18.23 (18.23 impact on P&L)
6	Accounts under liquidation	34	3066.84	
7	Recovery effected outside NCLT & Accounts referred to NCLT	1	60.74	

*Recovery through NPA sale to ARC

No of A/c	Principal O/s	Sale Amount (Recovered)	Impact on P&L
01	95.64	65	28.40

PROVISIONS IN NCLT CASES

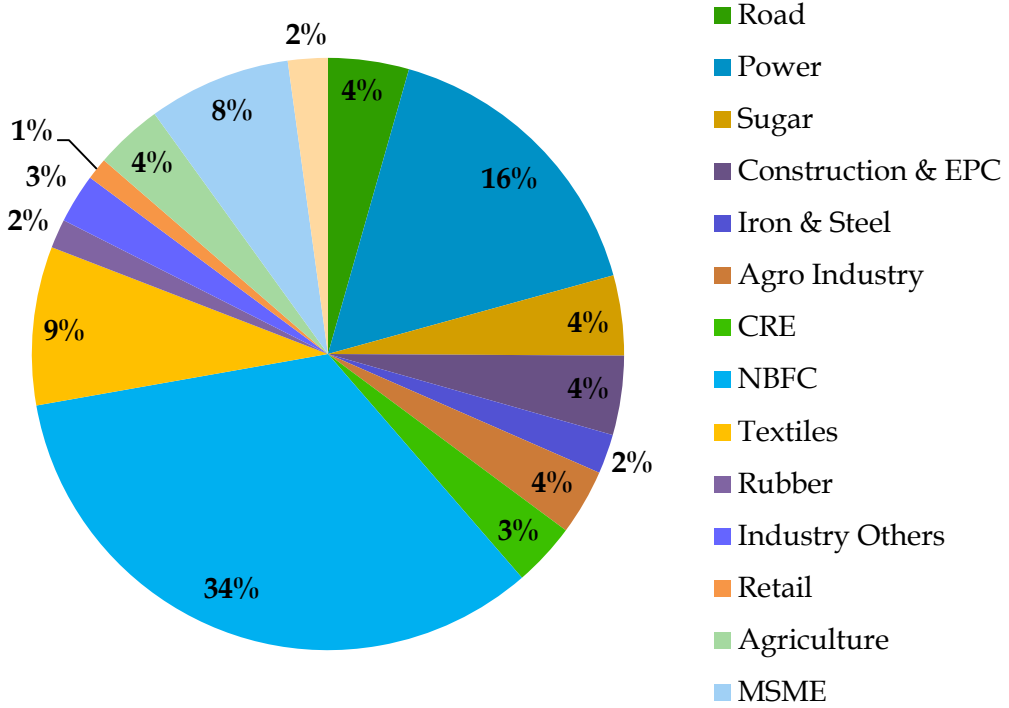
₹ in Crores

Parameters		RBI 1 st List	RBI 2 nd List	Total (RBI Lists)	Cases filed by other Banks/ Others	Cases filed by our Bank	Grand Total
Number of accounts referred under IBC (a)		9	16	25	106	74	205
No of Cases where Resolution Plan has been approved through NCLT and accounts exited from NCLT (b)		3	0	3	3	0	6
No of Cases resolved outside NCLT and accounts exited from CIRP (c)		0	3	3	0	1	4
Number of accounts referred/ admitted/ yet to be admitted under IBC as on 30 th June 2019 d= (a-b-c)	No. of A/c	6	13	19	103	73	195
	Outstanding	3,364	2,295	5,659	6,247	4,310	16,215
	Provision	2,860	2,081	4,941	5,536	3,408	13,885
	PCR%	85.04	90.66	87.32	88.63	79.07	85.63



STRESSED ASSETS PORTFOLIO

₹ in Crores



Sector	Amount
NBFC	1545
Power	750
Textiles	398
MSME	358
Road	203
Sugar	201
Construction Including EPC Contractors	199
Agriculture	170
Agro Industry	165
CRE	160
Industry Others	124
Iron & Steel	99
Rubber	73
Retail	55
Others	100
Grand Total	4600



RESTRUCTURED ASSET ANALYSIS

₹ in Crores

S.No	Particulars	Jun 19 Q1	Mar 19 Q4	Dec 18 Q3	Sep 18 Q2	Jun 18 Q1
1	Standard Restructured Portfolio	533	415	321	358	595
2	Quantum of Standard Restructured Assets where repayment has not commenced	*258	130	93	139	134
3	Quantum of SMA-II in Restructured Accounts	86	31	159	55	58
4	NPA in Restructured Portfolio	3668	4123	5,781	6,975	7,616

*Out of which no. of MSME/Natural Calamity accounts are 1535 and o/s amount as on 30.06.2019 is Rs.160 crore.

Standard Accounts (Under S4A and 5/25)										
Particulars	Jun 19 Q1		Mar 19 Q4		Dec 18 Q3		Sep 18 Q2		Jun 18 Q1	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
S4A	0	0	0	0	0	0	3	227	4	255
5/25	7	675	7	683	8	925	8	925	8	927



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PRIORITY SECTOR

₹ in Crores

Sn	Parameters	Jun 19 Q1	Mar 19 Q4	Jun 18 Q1	Variation %	
					Q1<>Q4	Y-o-Y
	ANBC	155733	164444	170194	(5.30%)	(8.50%)
1	Priority Sector	64432	65693	60603	-1.92%	6.32%
	PSLC	0	9000	5000	-100.00%	-100.00%
	Total Priority sector	64432	74693	65603	-13.74%	-1.78%
	% of ANBC	41.37%	40.32%	38.55%	NA	NA
2	Agriculture	22002	22999	23543	-4.33%	-6.55%
	PSLC-Agriculture	0	5000	5000	-100.00%	-100.00%
	Total agriculture	22002	27999	28543	-21.42%	-22.92%
	% of ANBC	14.13%	16.46%	16.77%	NA	NA
3	Small & Marginal Farmer	12229	12651	9875	-3.34%	23.84%
	PSLC-Small & Marginal Farmer	0	2700	2700	-100.00%	-100.00%
	Total Small & Marginal Farmer	12229	15351	12575	-19.88%	-2.19%
	% of ANBC	7.85%	7.91%	7.39%	NA	NA
4	Weaker Section	16095	19349	17047	-16.82%	-5.58%
	% of ANBC	10.34%	10.50%	10.02	NA	NA
5	Micro Enterprises	14213	14512	11680	-2.06%	21.69%
	% of ANBC	9.13%	8.82%	6.86%	NA	NA



FINANCIAL INCLUSION

PMJDY (As on 30th Jun, 2019)

1	Number of Accounts opened since 16.08.14	49.22 Lakh
2	Number of RuPay cards issued	40.87 Lakh
3	Deposits in Accounts	415981.00 Lakh

PMSBY & PMJJBY

Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	27.69	11.09	38.78
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	5.10	2.11	7.21
Total	32.79	13.20	45.99

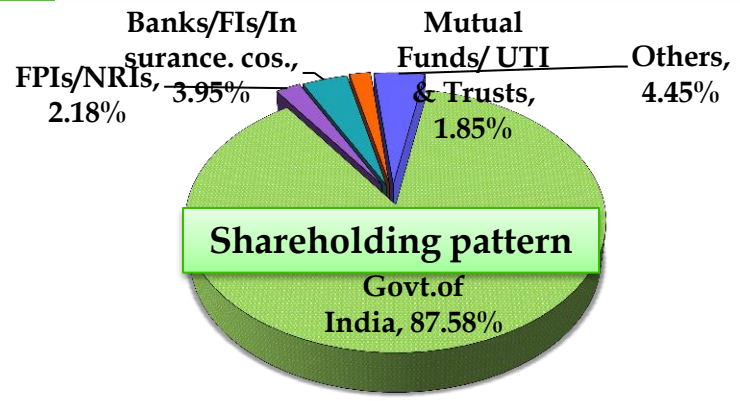
PMMY (Since 01st April, 2019)

As on 30.06.19

	Category	No. of A/cs	Disbursement (in Cr)	O/s (in Cr)	NPA %
1	Shishu (<Rs.50000)	2550	9.43	188.74	9.04%
2	Kishore (Above Rs.50k-5lakh)	4936	103.26	1439.84	6.54%
3	Tarun (Above Rs.5lakh-10lakh)	1448	121.24	1752.58	4.61%
Grand Total		8934	233.93	3381.16	5.68%



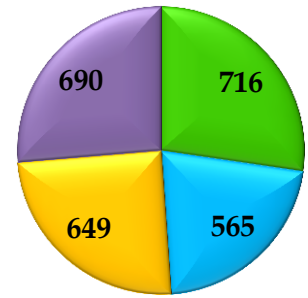
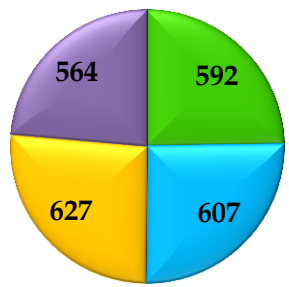
OTHER INFORMATION



Delivery Channels

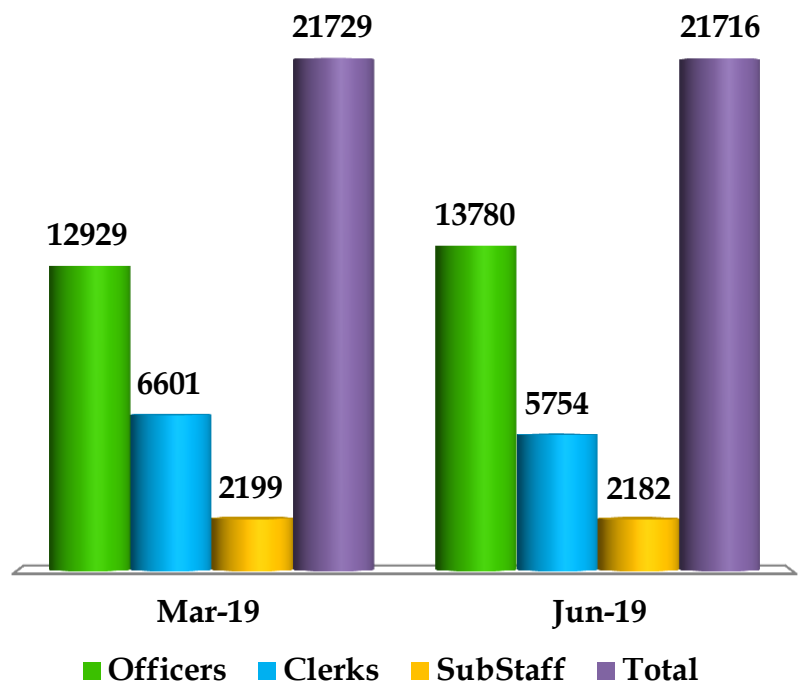
Total Branches - 2390

Total ATMs 2620



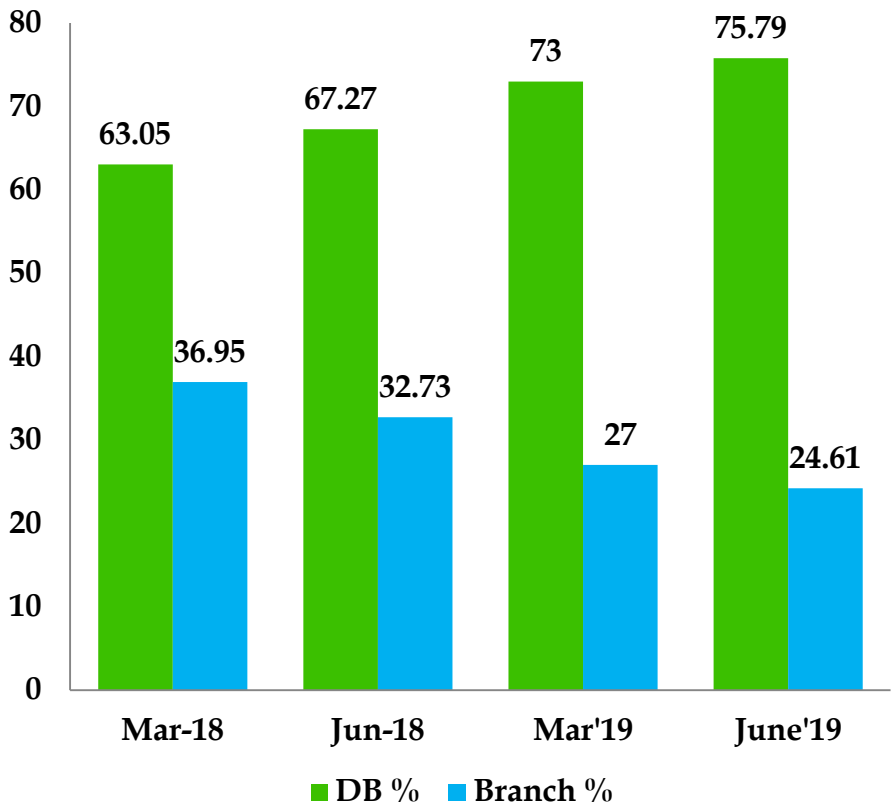
- Metro
- Urban
- Semi-Urban
- Rural

Human Resources

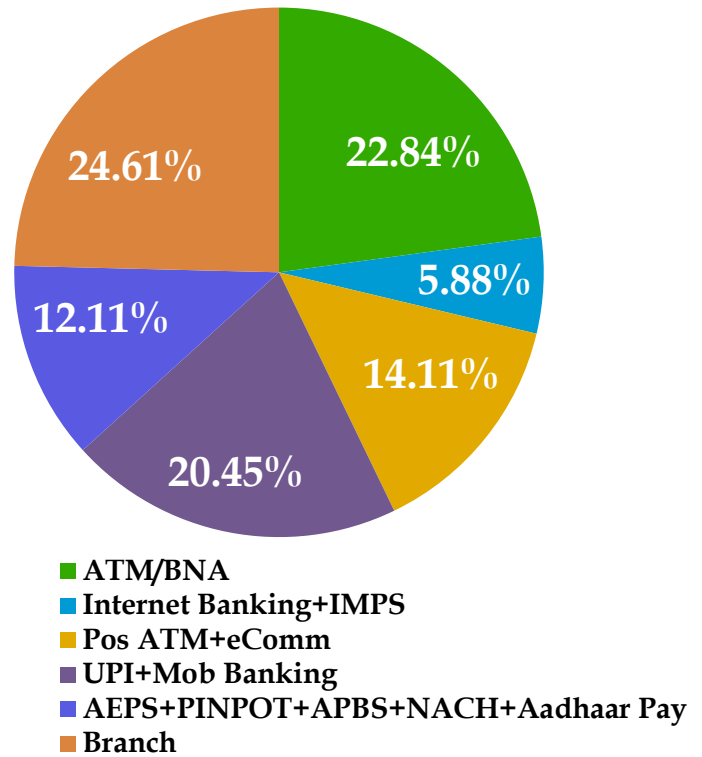




DIGITAL ADOPTION



Digital Adoption Pie Chart for customer induced transactions for quarter ended June'19



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