

**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
(भारत सरकार का उपक्रम)

प्रधान कार्यालय: प्लॉट नं. 5, इन्स्टीट्यूशनल एरिया,  
सेक्टर-32, गुरुग्राम-122001



**ORIENTAL BANK OF COMMERCE**  
(A GOVERNMENT OF INDIA UNDERTAKING)

Head Office : Plot No. 5, Institutional Area,  
Sector - 32, Gurugram - 122001

HO/MBD/2020

23.01.2020

<b>Scrip Code: ORIENTBANK</b>	<b>Scrip Code: 500315</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	General Manager, Dept. of Corporate Services, <b>Bombay Stock Exchange Limited,</b> Phiroze Jeejeebhoy Towers, Mumbai-400001


Dear Sir,

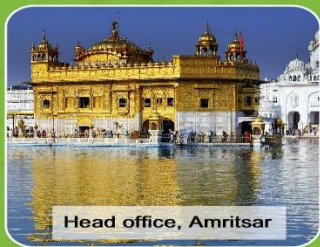
**Reg. Presentation on the Financial Results of the Bank for the quarter / nine months ended 31.12.2019**

Please find enclosed the Presentation on the Financial Results of the Bank for the quarter / nine months ended 31.12.2019. 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)

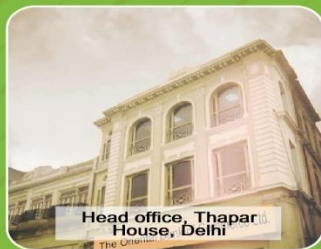


Head office, Amritsar



Head office, Lahore

# Financial Results Q3 2019-2020



Head office, Thapar House, Delhi



Head office, Harsha Bhawan, Delhi



Corporate Office, Gurugram

**ओरियन्टल बैंक ऑफ़ कॉमर्स**  
(भारत सरकार का उपक्रम)

जहां प्रत्येक कर्मचारी प्रतिबद्ध है



**Oriental Bank of Commerce**

(A Government of India Undertaking)

*Where every individual is committed*

- Net profit increased to ₹ 202 Crores Q-o-Q increase of 60.32% from ₹ 126 Crores and Y-o-Y increase of 39.31% from ₹ 145 Crores. ↑
- Operating profit increased to ₹ 1,213 Crores Q-o-Q increase of 3.15% from ₹ 1,176 Crores and Y-o-Y increase of 21.06% from ₹ 1,002 Crores. ↑
- Cost to Income sequentially reduced by 98 bps from 48.42% to 47.44% ↓
- Cost of Deposit sequentially reduced by 11bps from 5.82 % to 5.71%. ↓
- Core fee Income increased by 13.77 % (Y-o-Y) from ₹ 922 to ₹ 1,049 Crores. ↑
- Retail Advances increased by 12.94% (Y-o-Y) from ₹ 30,885 to ₹ 34,881 Crores ↑
- MSME Advances increased by 20.29% (Y-o-Y) from ₹ 29,319 to ₹ 35,268 Crores ↑

# KEY HIGHLIGHTS

₹ in Crores

Q3- FY 20

Variance  
(Y-o-Y)

Variance  
(Q-o-Q)

Operating Profit

1,213

21.06%

3.15%

Net Profit

202

39.31%

60.32%

ROA (Annualised)

0.30%

7 bps

11 bps

Gross NPA

12.64%

(318) bps

11 bps

Net NPA

5.98%

(117) bps

4 bps

Non Interest Income

986

74.20%

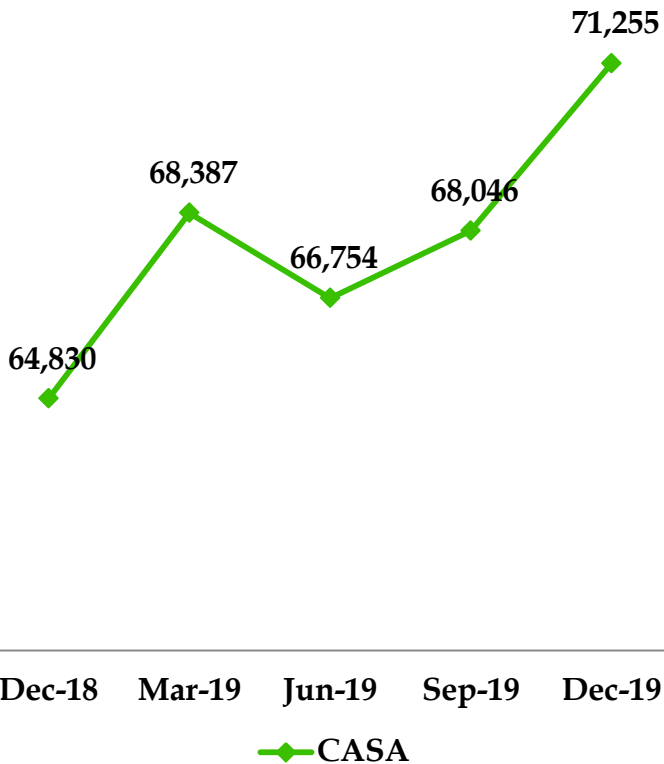
19.66%

# HIGHLIGHTS (9M)

₹ in Crores

	9M- FY 20	9M- FY 19	Variance (9M-o-9M)
Operating Profit	3,414	2,699	26.49% ↑
Net Profit	440	(146)	+ve ↑
Net Interest Income	4,149	4,025	3.08% ↑
Non Interest Income	2,526	1,711	47.63% ↑
Non Interest Income/ Total Income	14.88%	11.54%	334 bps ↑
Cost to Income Ratio	48.85%	52.94%	409bps ↓

₹ in Crores



Parameters	Dec 19 Q3	Sep 19 Q2	Dec 18 Q3	Q3<>Q2	Y-o-Y
Total Business	4,02,124	3,89,409	3,62,432	3.27%	10.95%
Advances	1,71,136	1,64,207	1,53,942	4.22%	11.17%
Deposits	2,30,988	2,25,202	2,08,490	2.57%	10.79%
Current	14,931	14,211	12,716	5.07%	17.42%
Savings	56,324	53,835	52,114	4.62%	8.08%
CASA	71,255	68,046	64,830	4.72%	9.91%
CASA % to Total Deposits	30.85%	30.22%	31.10%		



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# TOTAL INCOME

₹ in Crores

S n	Parameters	Dec 19 Q3	Sep 19 Q2	Dec 18 Q3	Variation		Dec 19 9M	Dec 18 9M	Variation
					Q3<>Q2	Y-o-Y			Y-o-Y
1	Interest on Advances/Bills	3,215	3,428	3,072	(6.21%)	4.65%	10,023	8,887	12.78%
2	Interest on Investments	1,318	1,380	1,342	(4.49%)	(1.79%)	4,154	3,923	5.89%
3	Other Interest Income	124	70	148	77.14%	(16.22%)	277	305	(9.18%)
4	<b>Total Interest Income (1+2+3)</b>	<b>4,657</b>	<b>4,878</b>	<b>4,562</b>	<b>(4.53%)</b>	<b>2.08%</b>	<b>14,454</b>	<b>13,114</b>	<b>10.22%</b>
5	Commission Exc. & Brokerage	331	299	272	10.70%	21.69%	910	805	13.04%
6	Treasury Profits	418	377	138	10.88%		974	246	
7	Profit on Exchange Transactions	20	23	12	(13.04%)	66.67%	71	53	33.96%
8	Recovery in TWO A/cs	213	115	143	85.22%	48.95%	503	543	(7.37%)
9	Other Income	4	11	1	(63.64%)		68	64	6.25%
10	<b>Non Interest Income (5+6+7+8+9)</b>	<b>986</b>	<b>824</b>	<b>566</b>	<b>19.66%</b>	<b>74.20%</b>	<b>2,526</b>	<b>1,711</b>	<b>47.63%</b>
11	<b>Total Income (4+10)</b>	<b>5,643</b>	<b>5,702</b>	<b>5,128</b>	<b>(1.03%)</b>	<b>10.04%</b>	<b>16,980</b>	<b>14,825</b>	<b>14.54%</b>

# TOTAL EXPENDITURE

₹ in Crores

S n	Parameters	Dec 19 Q3	Sep 19 Q2	Dec 18 Q3	Variation		Dec 19 9M	Dec 18 9M	Variation Y-o-Y
					Q3<>Q2	Y-o-Y			
1	Intt paid on Deposits	3,184	3,280	2,892	(2.93%)	10.10%	9,839	8,466	16.22%
2	Intt paid on Bonds	107	108	119	(0.93%)	(10.08%)	322	356	(9.55%)
3	Others	44	34	132	29.41%	(66.67%)	144	267	(46.07%)
4	<b>Total Interest Paid (1+2+3)</b>	<b>3,335</b>	<b>3,422</b>	<b>3,143</b>	<b>(2.54%)</b>	<b>6.11%</b>	<b>10,305</b>	<b>9,089</b>	<b>13.38%</b>
5	Establishment Expenses	585	614	503	(4.72%)	16.30%	1,800	1,542	16.73%
6	Other Operating Expenses	510	490	480	4.08%	6.25%	1,461	1,495	(2.27%)
7	<b>Total Operating Expenses (5+6)</b>	<b>1,095</b>	<b>1,104</b>	<b>983</b>	<b>(0.82%)</b>	<b>11.39%</b>	<b>3,261</b>	<b>3,037</b>	<b>7.38%</b>
8	<b>Total Expenses (4+7)</b>	<b>4,429</b>	<b>4,526</b>	<b>4,126</b>	<b>(2.14%)</b>	<b>7.34%</b>	<b>13,566</b>	<b>12,126</b>	<b>11.88%</b>



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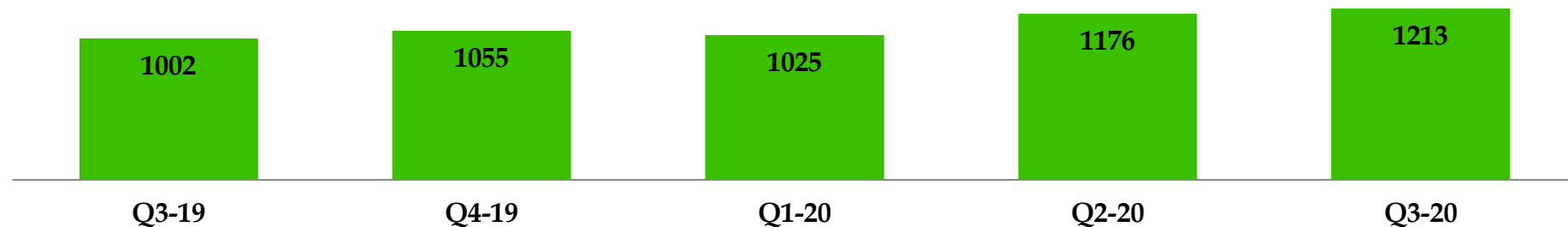
# PROFITABILITY

₹ in Crores

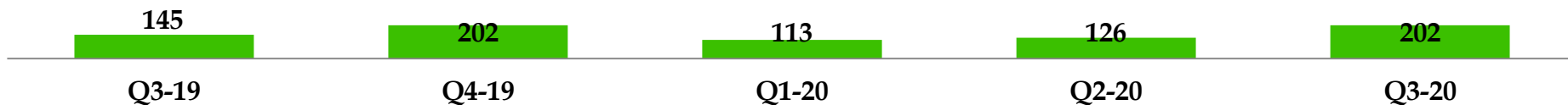
Sn	Parameters	Dec 19 Q3	Sep 19 Q2	Dec 18 Q3	Variation		Dec 19 9M	Dec 18 9M	Variation
					Q3<>Q2	Y-o-Y			Y-o-Y
1	Interest Income	4,657	4,878	4,562	(4.53%)	2.08%	14,454	13,114	10.22%
2	Interest Expenses	3,335	3,422	3,143	(2.54%)	6.11%	10,305	9,089	13.38%
3	NII (Spread) (1-2)	1,322	1,456	1,419	(9.20%)	(6.84%)	4,149	4,025	3.08%
4	Non Interest Income	986	824	566	19.66%	74.20%	2,526	1,711	47.63%
5	Operating Expenses	1,095	1,104	983	(0.82%)	11.39%	3,261	3,037	7.38%
6	Operating Profit (3+4-5)	1,213	1,176	1,002	3.15%	21.06%	3,414	2,699	26.49%
7	Provisions (7a to 7e)	1,011	1,050	857	(3.71%)	17.97%	2,974	2,846	4.50%
7a	Prov. for Dep. on Investment	108	(7)	(349)			27	250	
7b	Prov. for Taxes	55	86	(2,863)			211	(3,487)	
7c	Prov. for NPA	863	1,050	4,082	(17.81%)	(78.86%)	2,779	6,137	(54.72%)
7d	Prov. for Std Assets	23	(26)	20			(25)	1	
7e	Other Provisions	(38)	(53)	(33)			(18)	(55)	67.27%
8	Net Profit/(Loss) (6-7)	202	126	145	60.32%	39.31%	440	(146)	

₹ in Crores

## Operating Profit

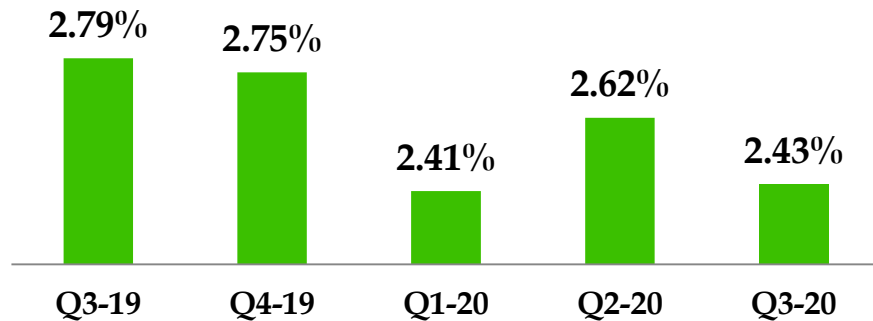


## Net Profit

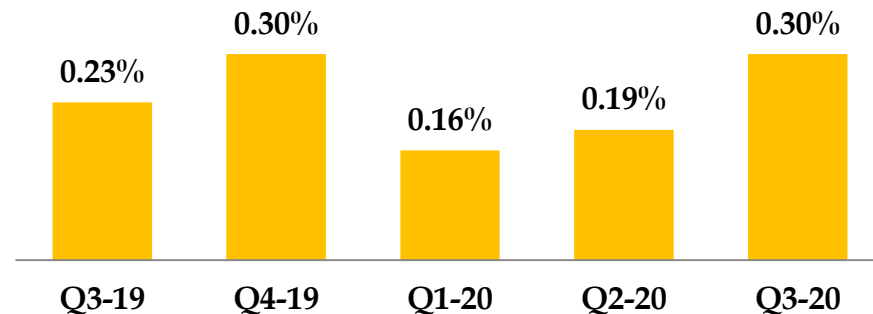


# EFFICIENCY RATIOS

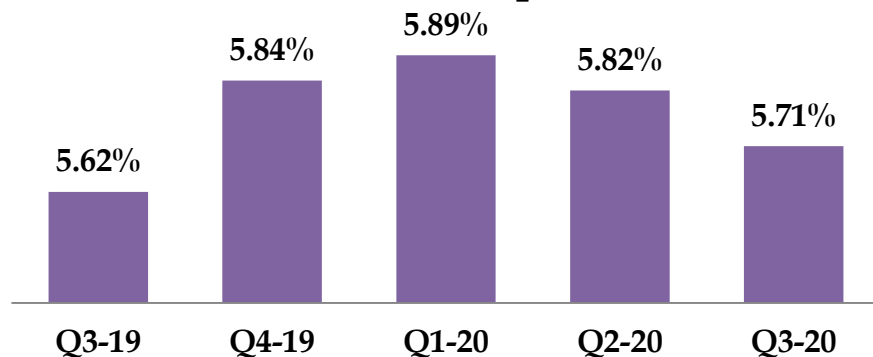
## NIM



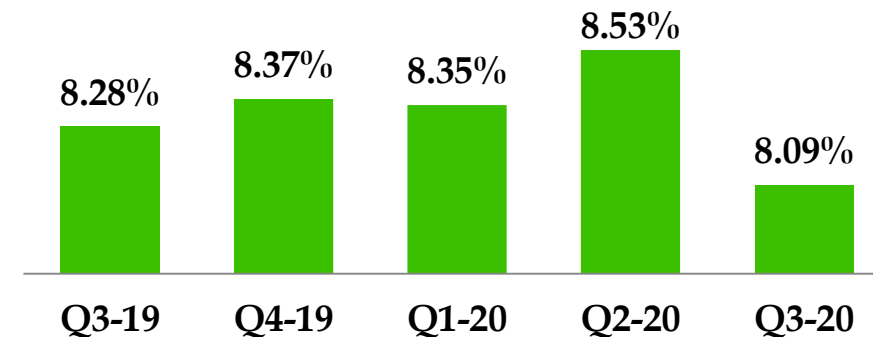
## ROA



## Cost of Deposits



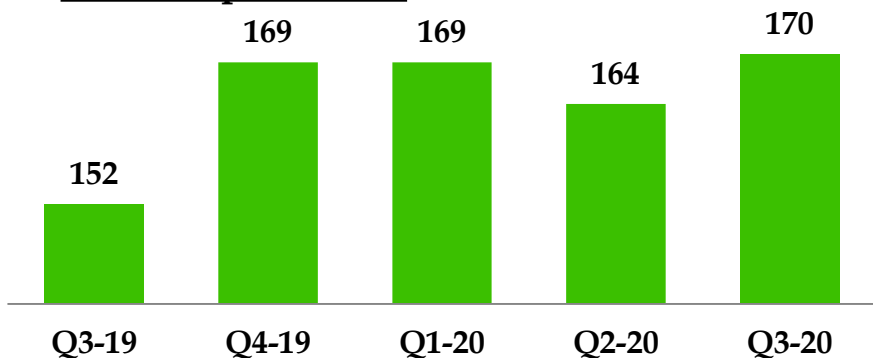
## Yield on Total Advances





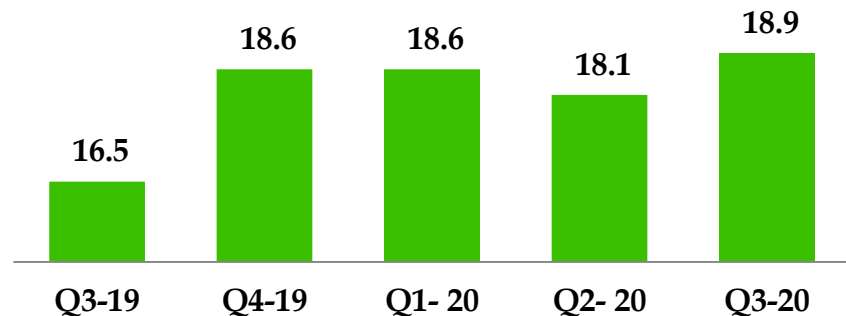
# EFFICIENCY RATIOS

## Business per Branch

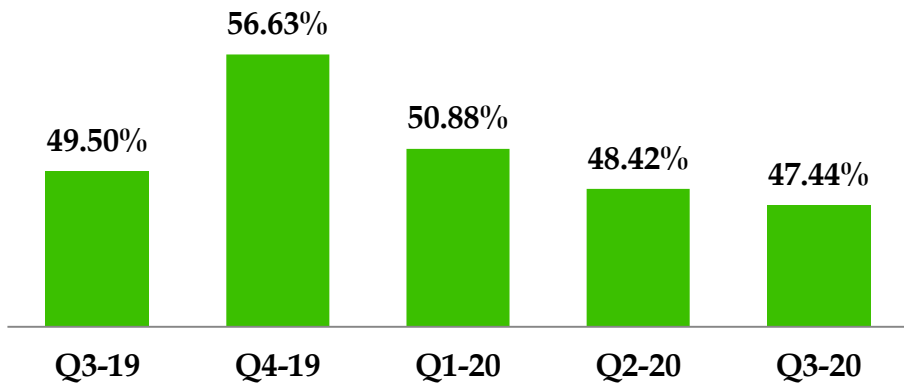


## Business per Employee

₹ in Crores

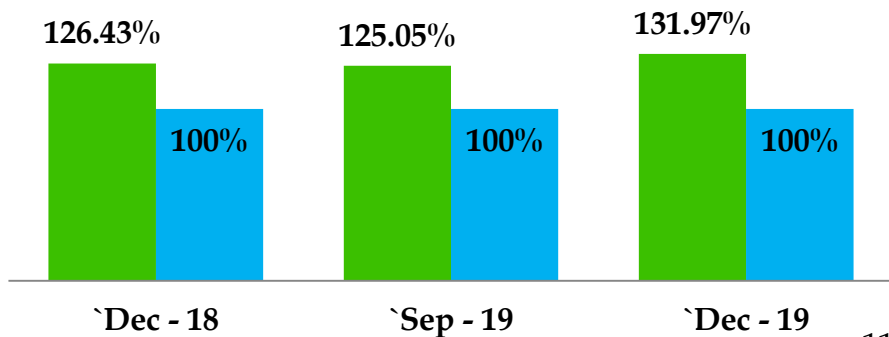


## Cost to Income Ratio



## Liquidity Coverage Ratio

■ LCR% ■ Reg. Rqmnt





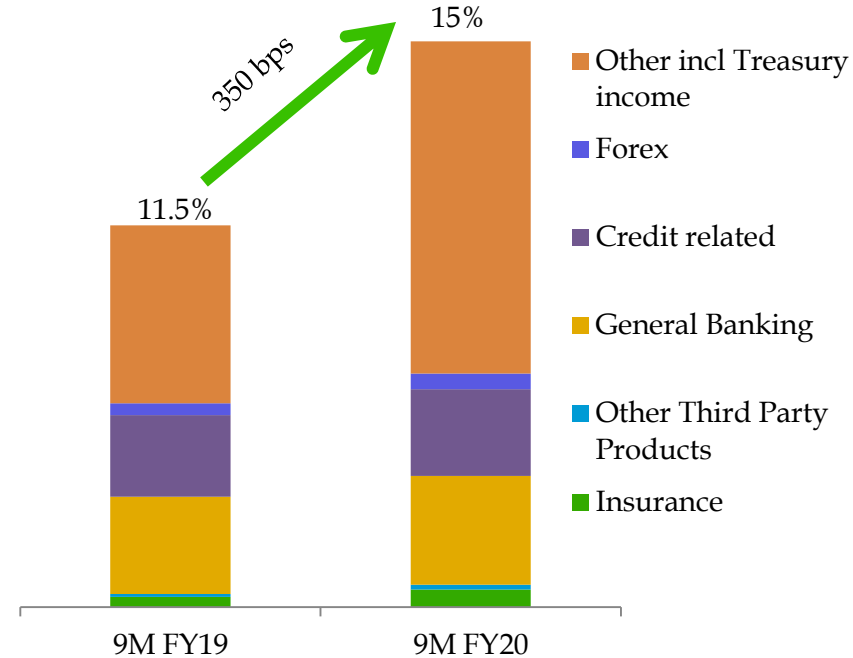
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# OTHER INCOME TO TOTAL INCOME

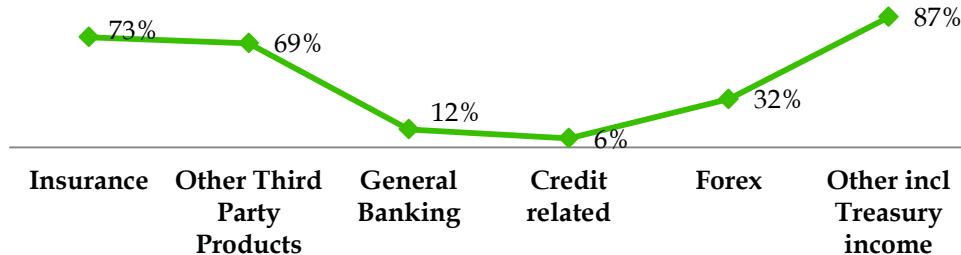
₹ in Crores

Parameter	Dec-19 9M	Dec-18 9M
Total income	16,980	14,825
Other Income	2,525	1,704
Components of Other Income		
Insurance	78	45
Other Third Party Products	22	13
General banking	486	434
Credit related	387	365
Forex	70	53
Other incl Treasury income	1482	794

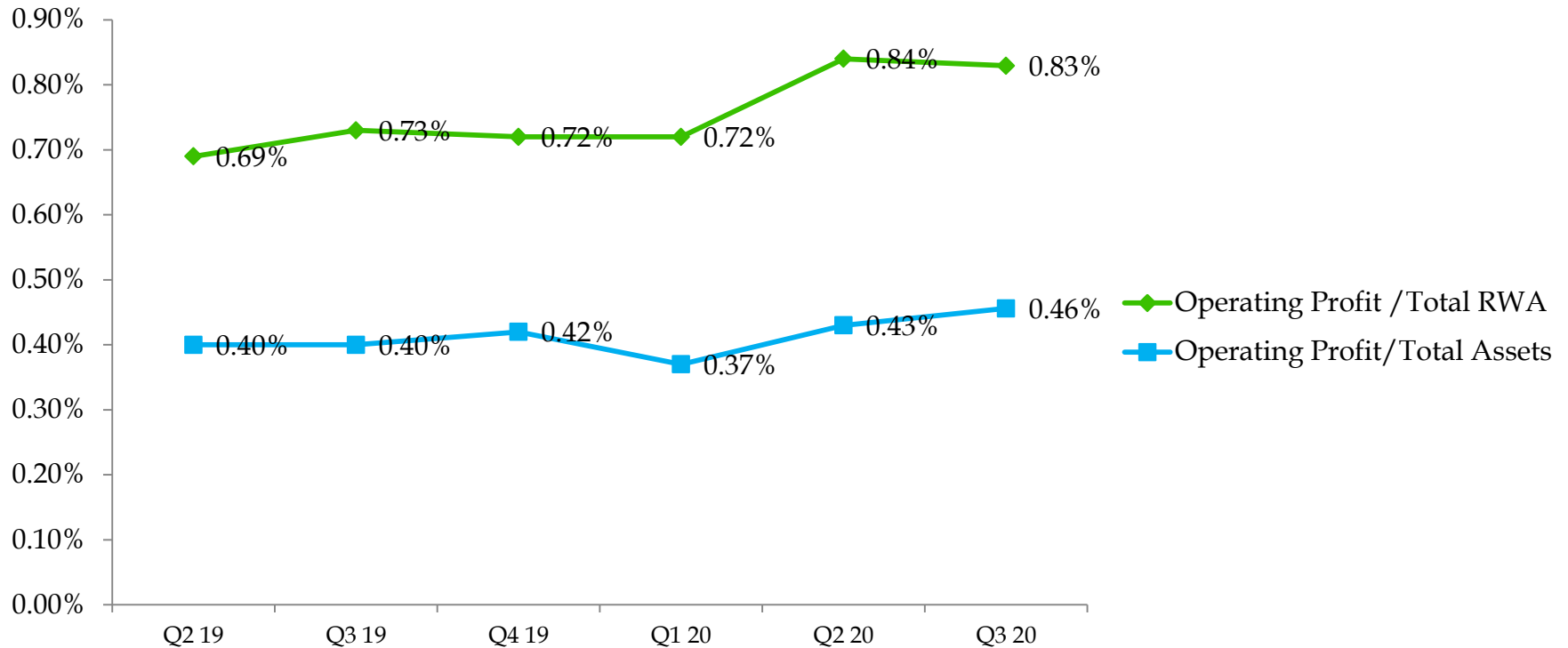
## Other Income



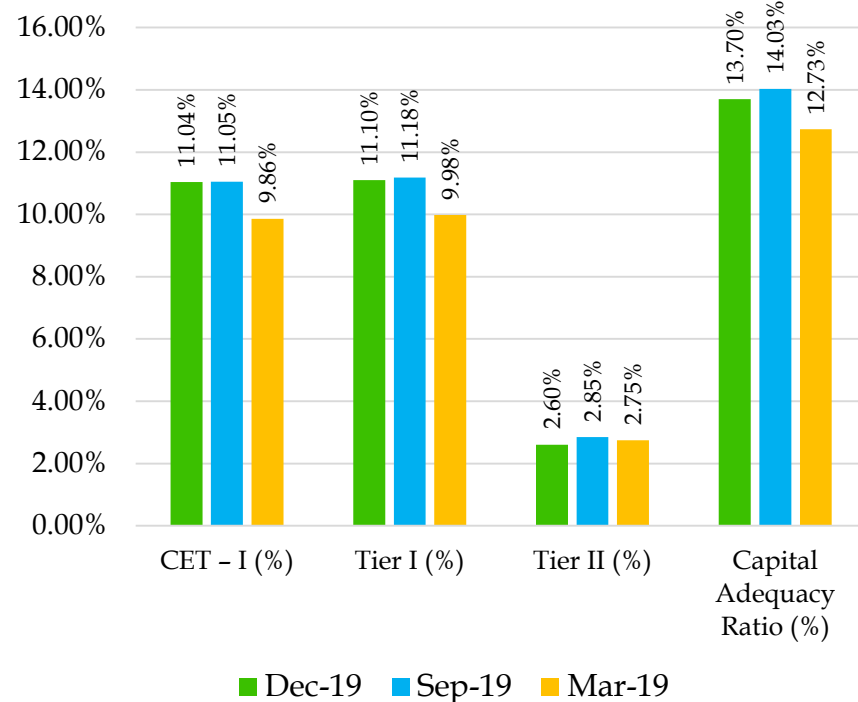
## 9M Y-o-Y Growth in components of other Income



# OPTIMISING RETURN ON RWA



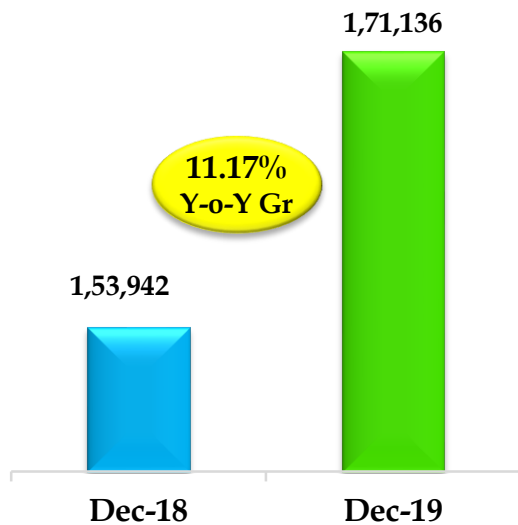
## Capital Adequacy Ratio



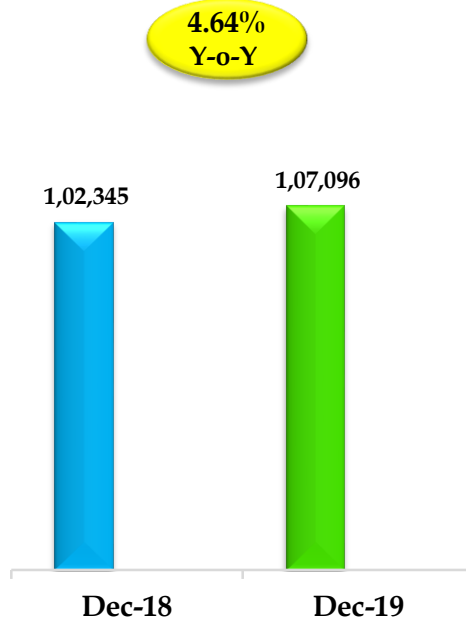
Sn	Particulars	Dec 19 Q3	Sep 19 Q2	Mar 19 Q4
1	CET - I	16,147	15,447	14,440
2	Tier I	16,237	15,627	14,611
3	Tier II	3,805	3,985	4,041
4	Total (Tier I + Tier II)	20,042	19,612	18,652
5	Risk-weighted Assets	1,46,262	1,39,740	1,46,475
6	CET - I (%)	11.04%	11.05%	9.86%
7	Tier I (%)	11.10%	11.18%	9.98%
8	Tier II (%)	2.60%	2.85%	2.75%
9	Capital Adequacy Ratio (%)	13.70%	14.03%	12.73%

# CAPITAL OPTIMIZATION

## Total Advances

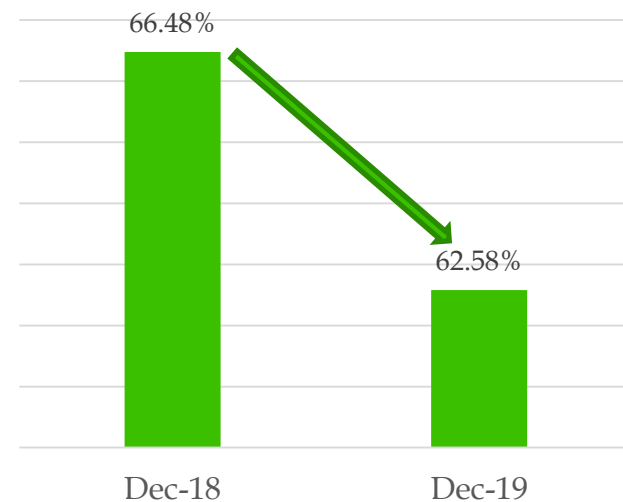


## Credit RWA (FUND)



## Credit RWA (FUND) to Advances

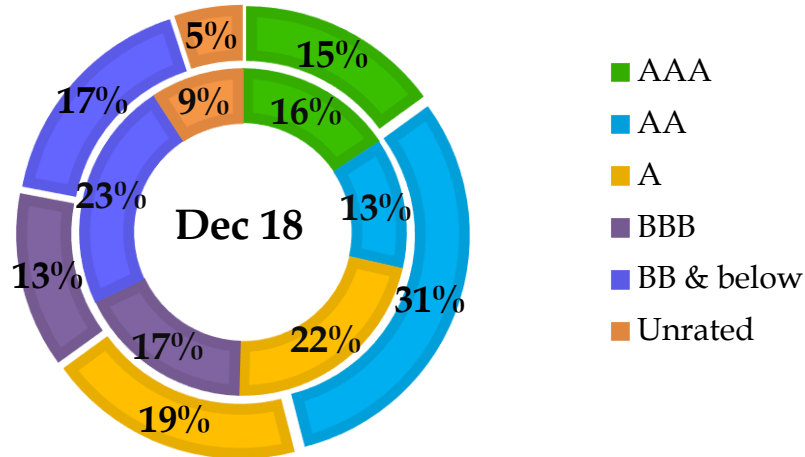
₹ in Crores





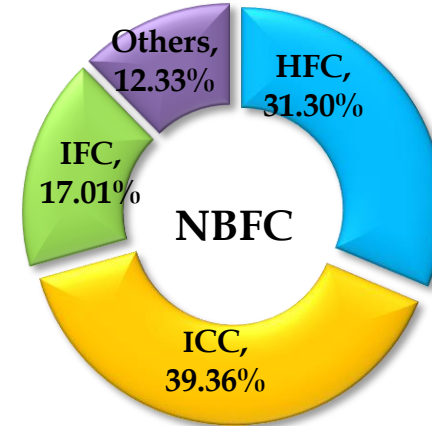
# EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹ 10 CR (EXPOSURE) & NBFC EXPOSURE

Dec 19



Rating	Dec 19 Q3	Dec 18 Q3
AAA	15%	16%
AA	31%	13%
A	19%	22%
BBB	13%	17%
BB & Below	17%	23%
Unrated	5%	9%
Total	100%	100%

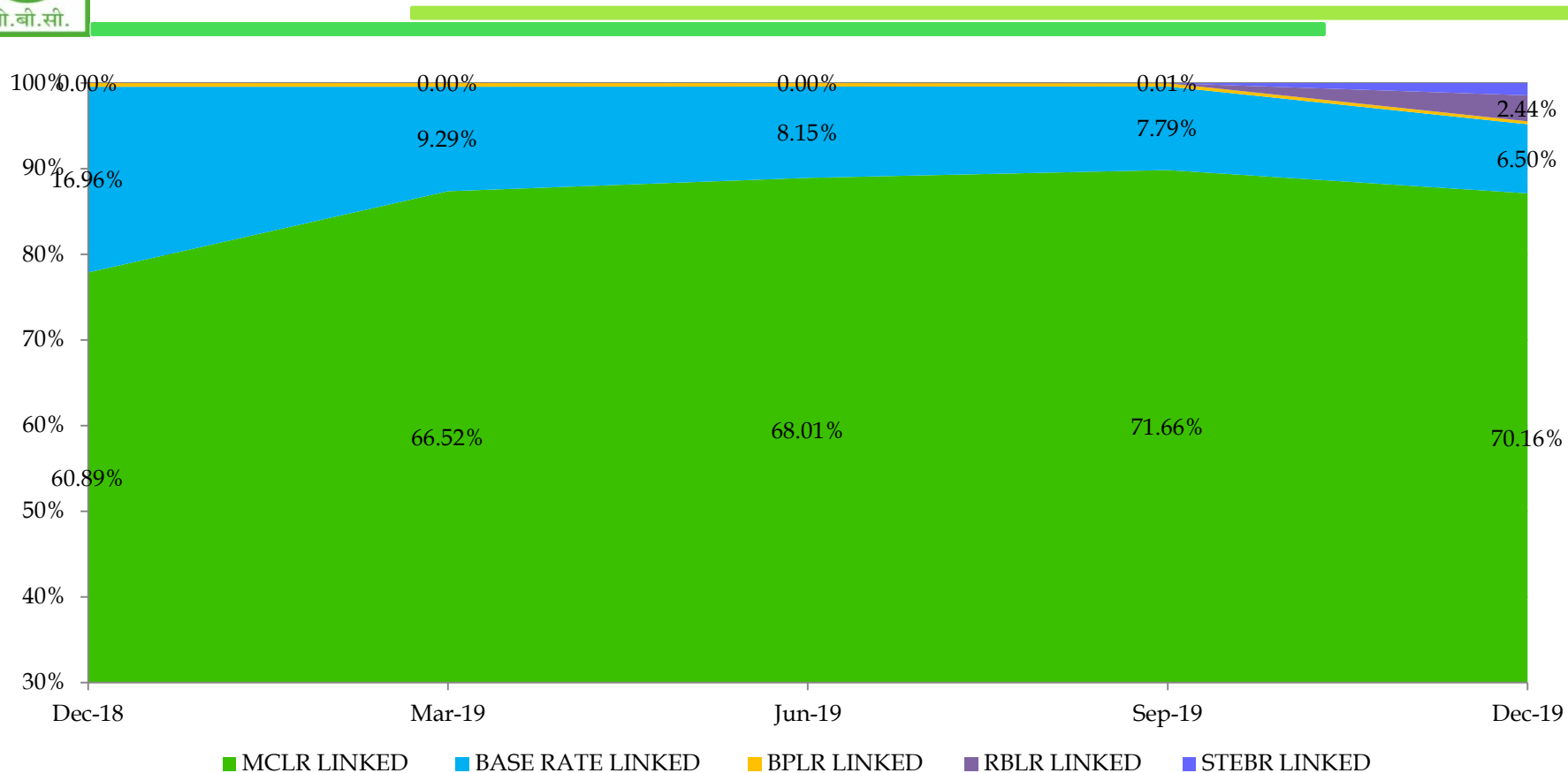
% Outstanding as on 31<sup>st</sup> Dec 2019



External Rating	Number of Borrowers	O/s as on 31.12.2019	%
AAA	21	8,774	92.64%
AA	27	7,520	
A	24	2,494	
BBB	14	686	
BB & below	7	1,506	7.36%
Unrated	10	42	
Total	103	21,022	100.00%



# ADVANCE MIX OF BENCHMARK RATES





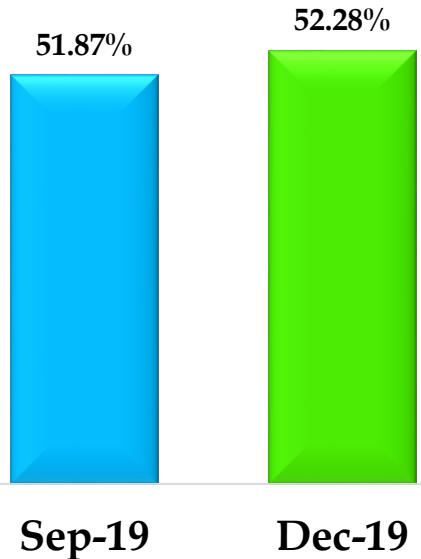
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# ADVANCES MIX

₹ in Crores

Sector	Dec 19 Q3	Sep19 Q2	Dec 18 Q3	Variation	
				Q3<>Q2	Y-o-Y
Retail	34,881	33,222	30,885	4.99%	12.94%
Agriculture (excl. RIDF)	19,328	19,047	20,213	1.48%	(4.38%)
MSME	35,268	32,904	29,319	7.18%	20.29%
<b>Total RAM</b>	<b>89,477</b>	<b>85,173</b>	<b>80,417</b>	<b>5.05%</b>	<b>11.27%</b>
%age to Total Advances	52.28%	51.87%	52.24%	41 bps	4 bps
Credit (Other than RAM & Staff Loan)	68,751	64,305	62,319	6.91%	10.32%
%age of Credit (Other than RAM & Staff Loan) to Total Advances	40.17%	39.16%	41.14%	101 bps	(97 bps)
Staff Loan	3,015	2,917	2,476	3.36%	21.76%
IBPC	9,893	11,811	8,730	(16.24%)	13.32%
<b>Total Advances</b>	<b>1,71,136</b>	<b>1,64,207</b>	<b>1,53,942</b>	<b>4.22%</b>	<b>11.17%</b>

## RAM as %age to Total Advances



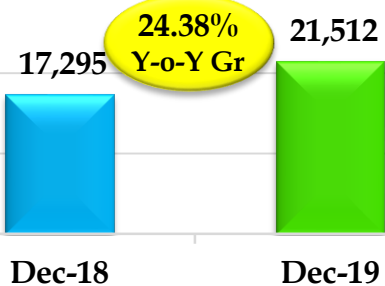


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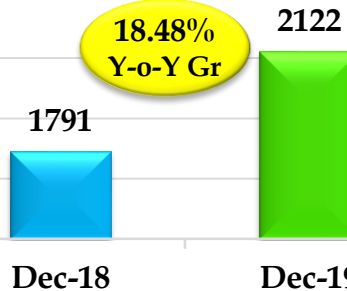
# GROWTH IN RETAIL SEGMENTS

₹ in Crores

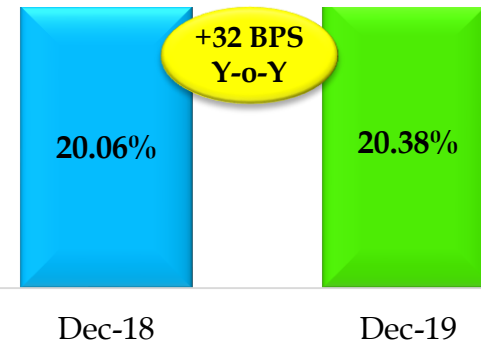
## Housing Loan



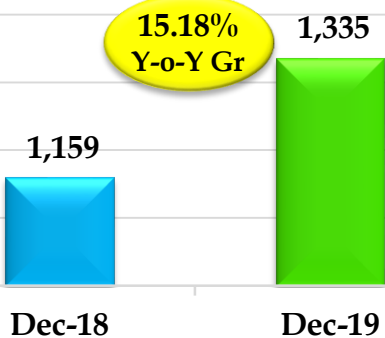
## Vehicle Loan



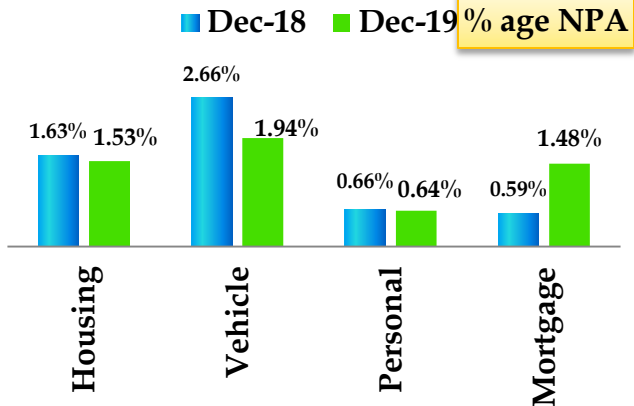
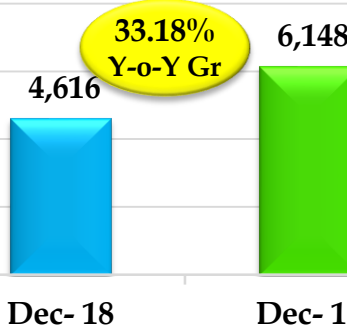
## Retail Credit as % of Total Advances



## Personal Loan



## Other Mortgage Loan





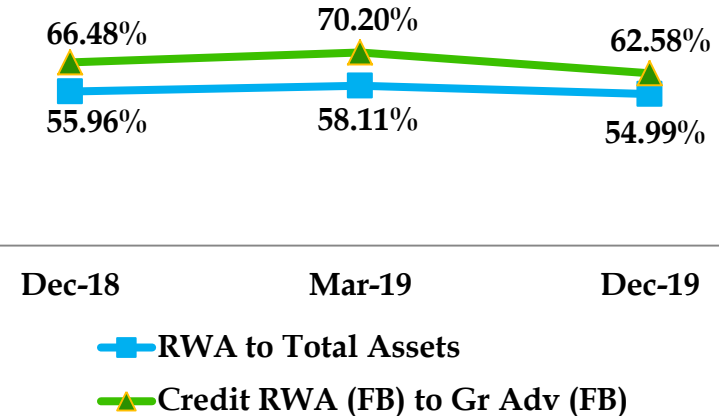
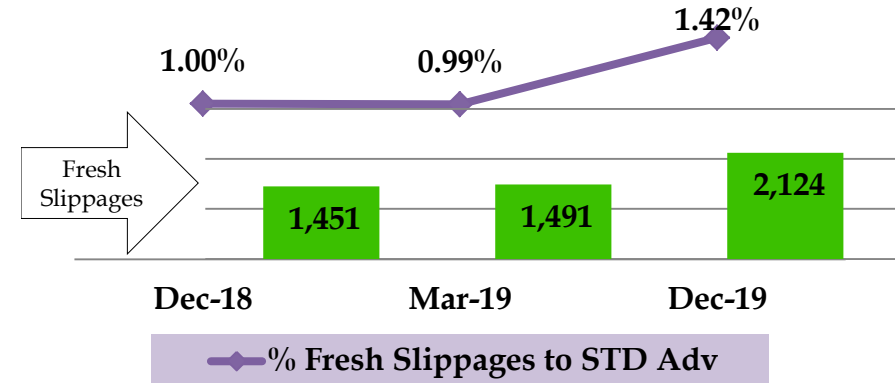
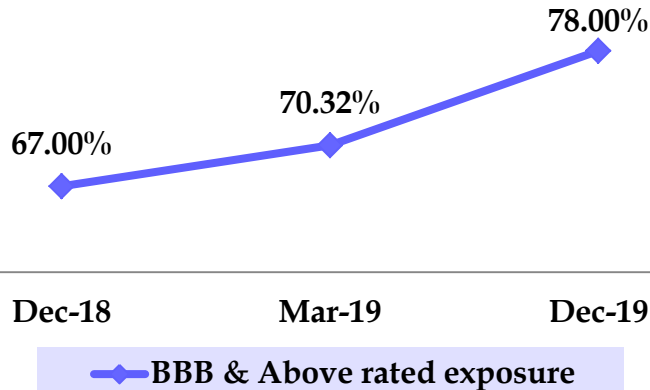
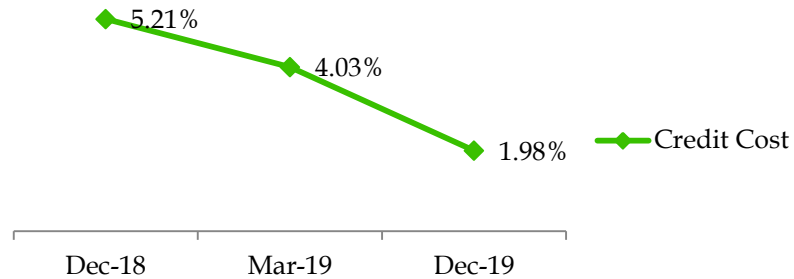
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# SECTOR-WISE ADVANCES

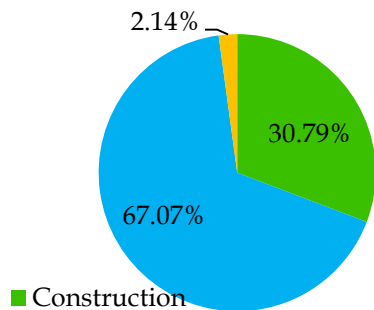
₹ in Crores

Industry Segment	FB O/s Dec-19 Q3	% age to total Industry	% age to total Credit
Iron & Steel	6,502	15.27%	3.80%
Textile	6,919	16.25%	4.04%
Food Processing	6,357	14.93%	3.71%
All Engg.	2,995	7.03%	1.75%
Vehicles, Vehicle Parts & Transport Equipment	1,379	3.24%	0.81%
Constructions	1,523	3.58%	0.89%
Other Metal & Metal Products	764	1.79%	0.45%
Chemical & Fertilisers	4,143	9.73%	2.42%
Paper & Paper Product	826	1.94%	0.48%
Other Industries	11,184	26.26%	6.54%
<b>Total Industry</b>	<b>42,592</b>	<b>100.00%</b>	<b>24.89%</b>
Infrastructure	15,219		8.89%
NBFC	21,022		12.28%
Commercial Real Estate	5,118		2.99%
Food Credit	1,989		1.16%
Others	85,195		49.79%
<b>Gross Advances</b>	<b>1,71,136</b>		<b>100.00%</b>

## Credit Cost

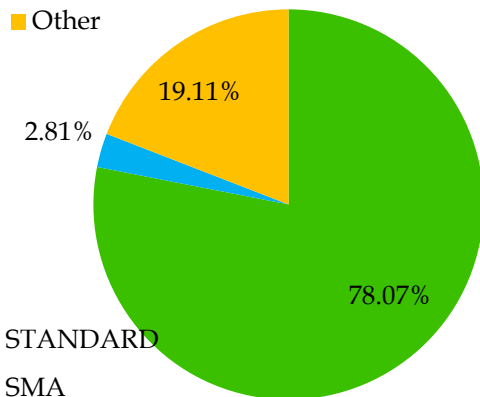


# COMMERCIAL REAL ESTATE



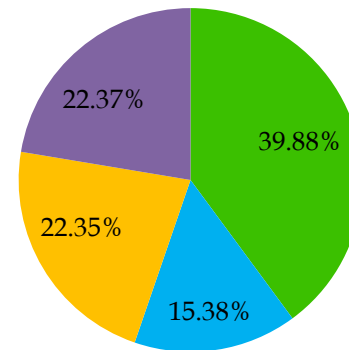
■ Construction  
■ LRD  
■ Other

Parameter	Balance O/s
Construction	1,576
LRD	3,432
Others	110
<b>Total</b>	<b>5,118</b>



■ STANDARD  
■ SMA  
■ NPA

Parameter	Balance O/s
Standard	3,996
SMA	144
<b>Sub Total</b>	<b>4,140</b>
NPA	978
<b>Total</b>	<b>5,118</b>



₹ in Crores

■ A and Above  
■ BBB  
■ BB& Below  
■ Unrated

External Rating Risk Grade	Balance O/s
A & above	1,870
BBB	722
BB & Below	1,048
Unrated	1,049
<b>Total</b>	<b>4,689</b>

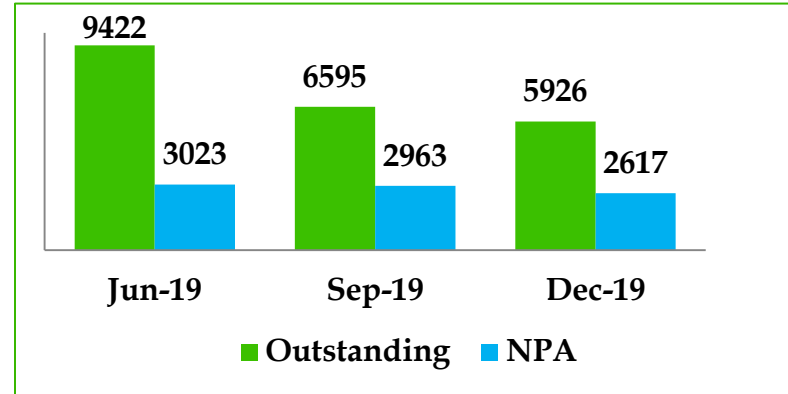
Segment	Exposure	Fund Based Outstanding
Total Infrastructure	24,705	15,219
Out of which:		
- Power	8,652	5,926
- Transport	7,976	5,410
- Communication	3,141	1,703

## Details of Power Sector

Particular	Generation	Transmission	Distribution	Total	Percentage
Central Govt. U/d	38	0	0	38	0.43%
State Govt U/d	810	311	758	1,879	21.71%
Private	4,994	137	1	5,132	59.32%
<b>Sub-Total</b>	<b>5,842</b>	<b>448</b>	<b>759</b>	<b>7,049</b>	<b>81.46%</b>
Investment in Bonds	397	210	997	1,603	18.54%
<b>Grand Total</b>	<b>6,239</b>	<b>658</b>	<b>1,756</b>	<b>8,652</b>	<b>100.00%</b>

## Power Sector

₹ in Crores



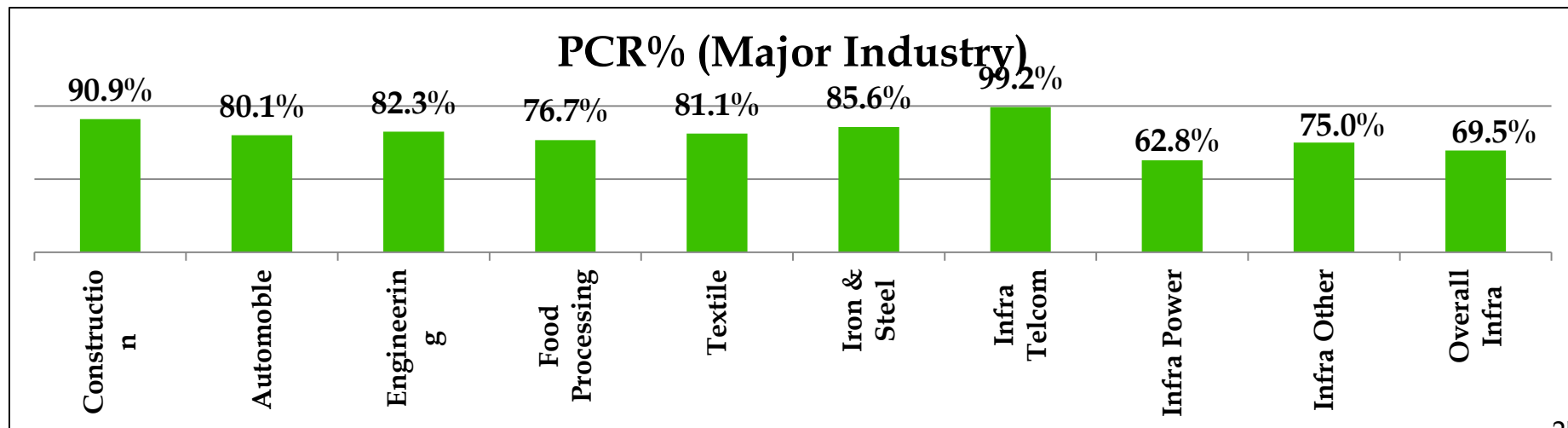
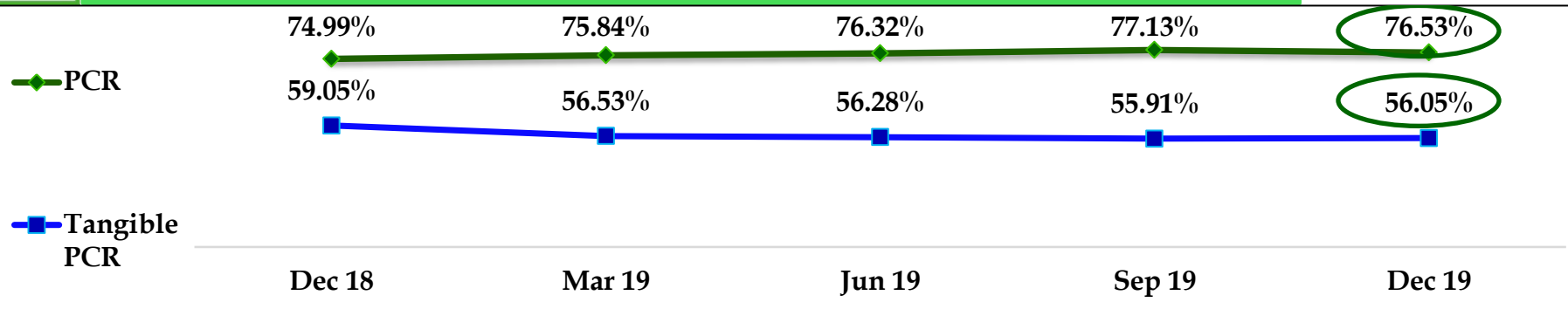
# TREASURY OPERATIONS

₹ in Crore

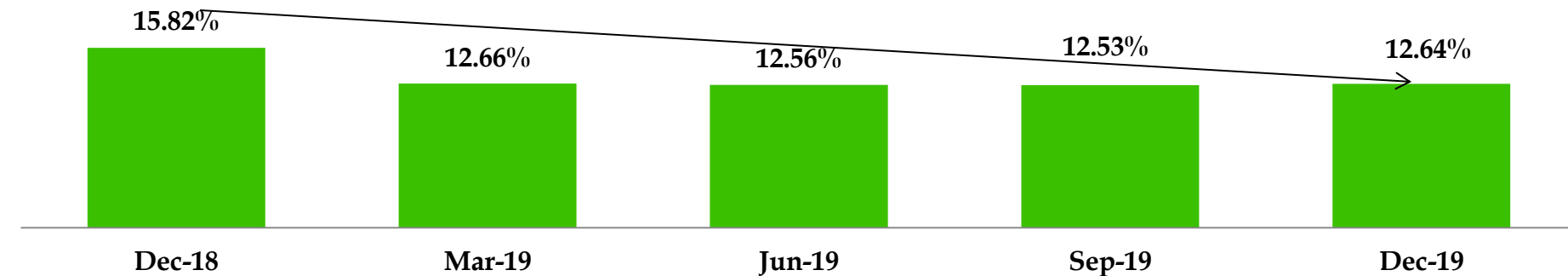
Category	Dec 19 Q3				Sep 19 Q2				Dec 18 Q3			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	36,572	15,564	10	52,146	40,714	13,894	-	54,608	37,535	19,438	0.00	56,973
NSLR	10,506	12,492	2	23,000	10,505	13,234	548	24,288	9,339	13,377	3.00	22,719
<i>(Out of Which Recap Bond)</i>	<i>(10,257)</i>	-	-	<i>(10,257)</i>	<i>(10,257)</i>	-	-	<i>(10,257)</i>	<i>(9,071)</i>	-	-	<i>(9,071)</i>
TOTAL	47,078	28,056	12	75,146	51,219	27,128	548	78,896	46,874	32,815	3.00	79,692
% to Total Portfolio	62.65%	37.33%	0.02%	100.00%	64.92%	34.39%	0.69%	100.00%	58.82%	41.18%	0.00%	100.00%

Modified Duration				
Particular	Dec 2019	Sep 2019	Mar 2019	Dec 2018
Total Portfolio	4.09	3.95	4.35	3.99

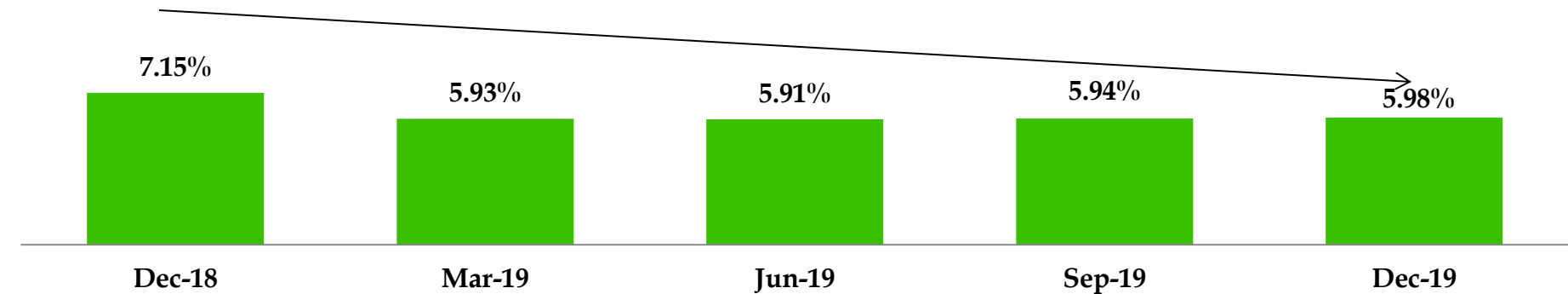
# PROVISION COVERAGE



## Gross NPA as a % of Gross Advances

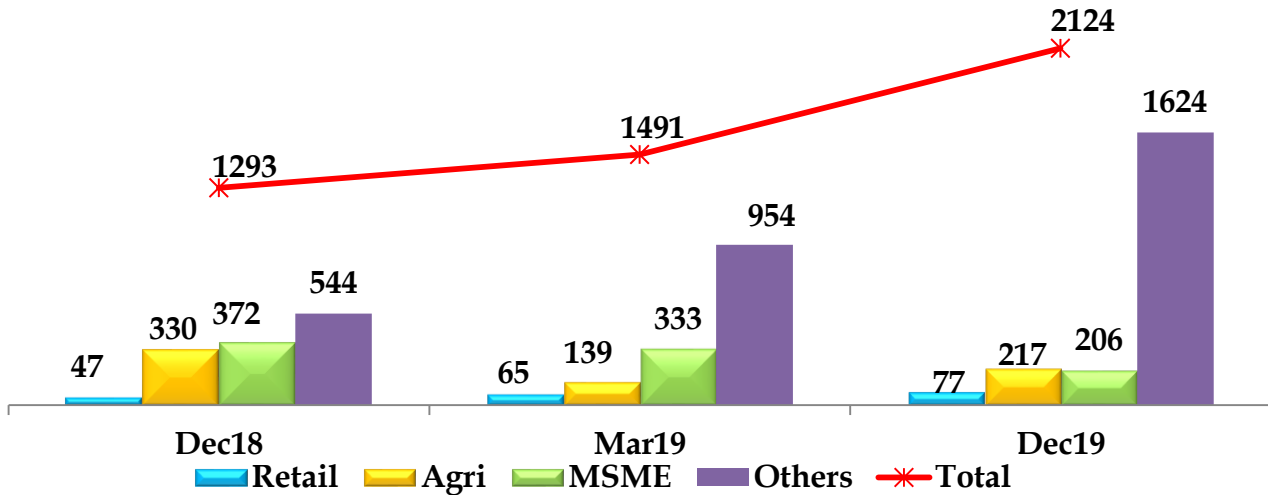


## Net NPA as a % of Net Advances



₹ in Crores

Sector Wise	Dec-19 Q3	% of Total NPA Addition
Retail	77	3.62%
Agri	217	10.22%
MSME	206	9.70%
Others	1,624	76.46%
<b>Total</b>	<b>2,124</b>	<b>100%</b>



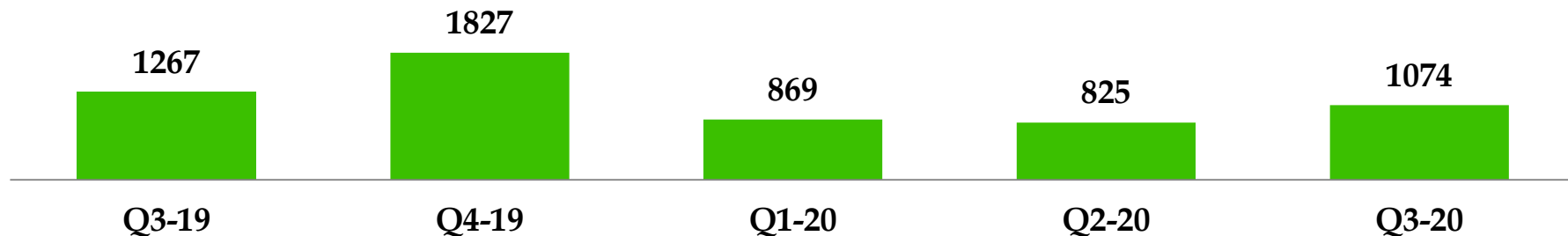
## Fresh Slippages in Major Industries

NBFC		EPC Contractor		Real Estate		Food Processing		Trading	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
2	1263	3	142	2	98	1	51	9	44

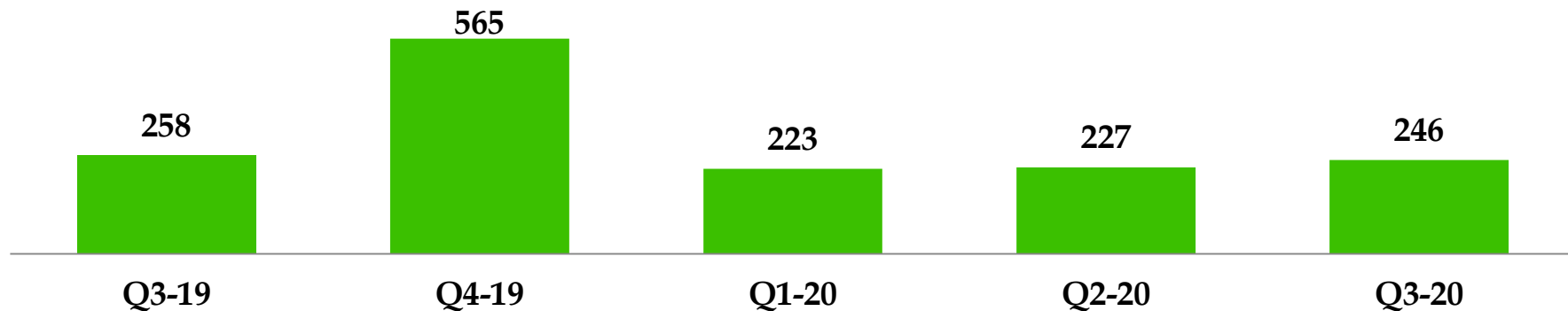
# RECOVERY & UPGRADATION

₹ in Crores

## Total Cash Recovery + Upgradation



## Recovery in TWO/ RI

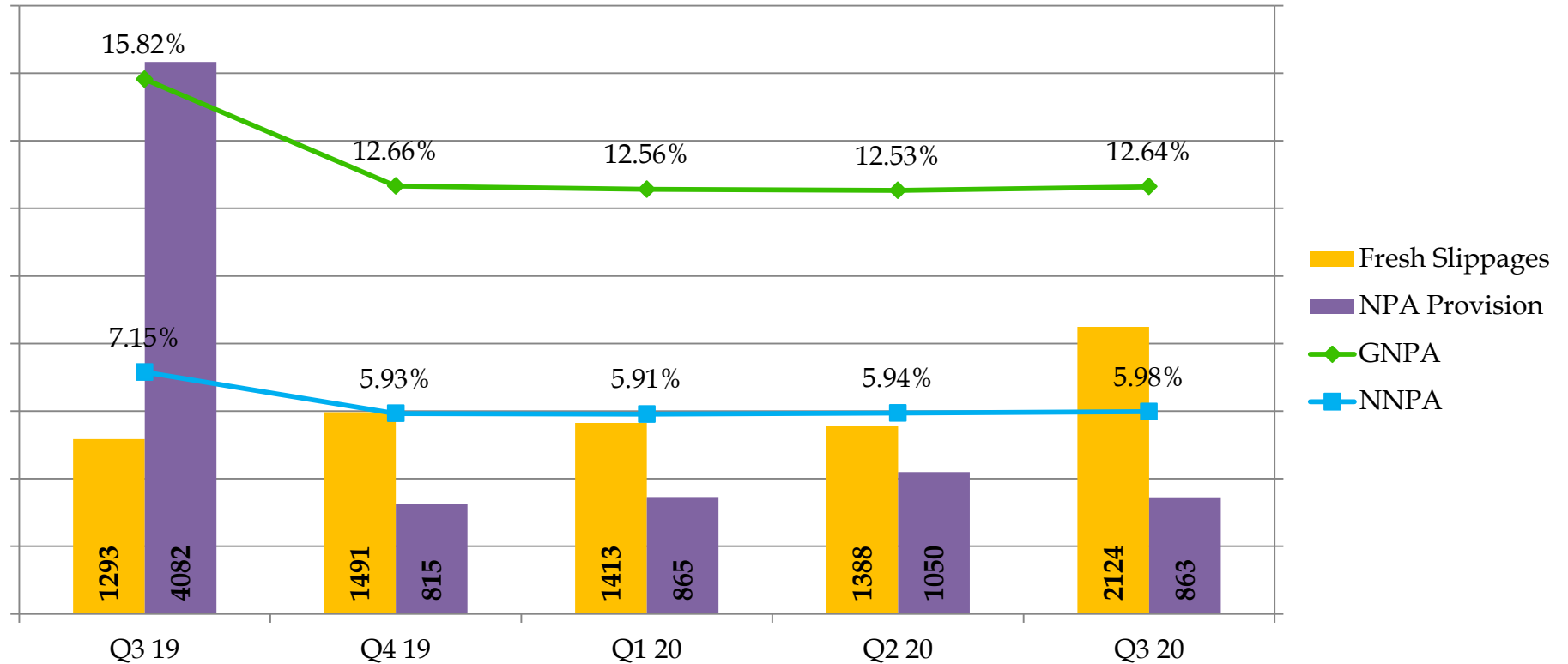


₹ in Crores

Sn	Particulars	Dec 19 Q3	Sep 19 Q2	Dec 18 Q3	Dec 19 9M	Dec 18 9M
1	Opening Gross NPAs	20,582	21,369	25,673	21,717	26,134
2	Recovery in Ledger Balance	739	534	778	1,833	3,106
3	Up gradation	89	64	231	238	657
4	Write Off	244	1,577	1,604	2,936	3,593
5	<b>Total Reduction (2+3+4)</b>	<b>1,072</b>	<b>2,175</b>	<b>2,613</b>	<b>5,007</b>	<b>7,356</b>
6	Fresh Addition	2,124	1,388	1,293	4,924	5,575
7	<b>Closing Gross NPAs</b>	<b>21,634</b>	<b>20,582</b>	<b>24,353</b>	<b>21,634</b>	<b>24,353</b>
8	Provision	12,126	11,507	14,380	12,126	14,380
9	<b>Closing Net NPAs</b>	<b>9,508</b>	<b>9,075</b>	<b>9,973</b>	<b>9,508</b>	<b>9,973</b>
10-a	Cash Recovery in Bad Debt Written-off	213	115	143	503	543
10-b	Cash Recovery in Recorded Interest	33	112	115	192	464
10-c	Total Cash Recovery in Revenue i.e. 10a+10b	246	227	258	695	1,007
11	<b>Total Recovery including upgradation (2+3+10c)</b>	<b>1,074</b>	<b>825</b>	<b>1,267</b>	<b>2,767</b>	<b>4,770</b>

# CREDIT QUALITY METRICS

₹ in Crores





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# COMPOSITION OF NPA

₹ in Crores

Sector/ Industries	As on 31.12.2019				As on 30.09.2019				As on 31.12.2018			
	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	34,881	544	1.56%	2.52%	33,222	525	1.58%	2.55%	30,885	467	1.51%	1.92%
Agriculture (Excl. RIDF)	19,328	2,854	14.77%	13.20%	19,047	2,751	14.45%	13.37%	20,213	3,104	15.36%	12.75%
MSME (Excl. SIDBI Investments)	35,268	3,176	9.01%	14.68%	32,904	3,162	9.61%	15.36%	29,319	3,555	12.13%	14.60%
<b>Total RAM</b>	<b>89,477</b>	<b>6,575</b>	<b>7.35%</b>	<b>30.40%</b>	<b>85,173</b>	<b>6,438</b>	<b>7.56%</b>	<b>31.28%</b>	<b>80,417</b>	<b>7,126</b>	<b>8.86%</b>	<b>29.27%</b>
Others	81,659	15,059	18.44%	69.60%	79,034	14,144	18.58%	68.72%	73,525	17,227	23.43%	70.73%
<b>Total Advances</b>	<b>1,71,136</b>	<b>21,634</b>	<b>12.64%</b>	<b>100.00%</b>	<b>1,64,207</b>	<b>20,582</b>	<b>12.53%</b>	<b>100.00%</b>	<b>153,942</b>	<b>24,353</b>	<b>15.82%</b>	<b>100.00%</b>

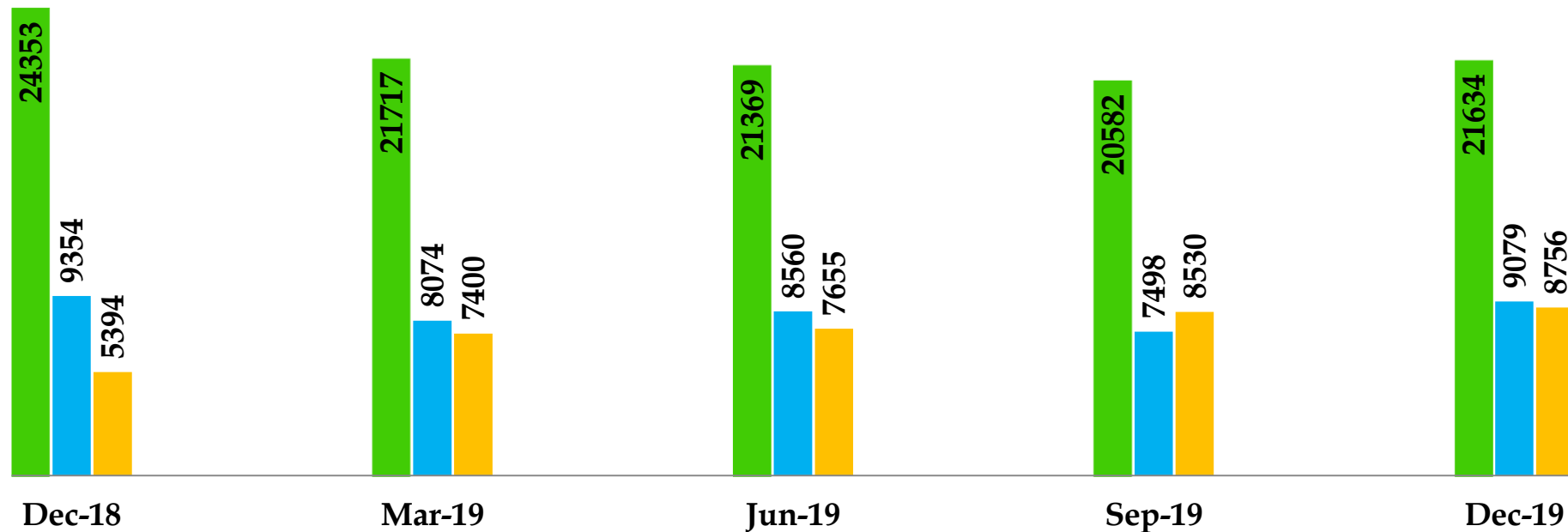
# OTHER SECTORAL NPA

₹ in Crores

Sector/ Industries	As on 31.12.2019				As on 30.09.2019				As on 31.12.2018			
	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
Infra Structure	15,219	3,902	25.64%	18.04%	14,541	4,271	29.37%	20.75%	14,569	4,411	30.28%	18.11%
out of which Infra-Power	5,926	2,617	44.17%	12.10%	6,595	2,963	44.93%	14.40%	6,646	2,677	40.28%	10.99%
Textile	6,919	1,388	20.07%	6.42%	6,590	1,403	21.29%	6.82%	6,956	1,312	18.86%	5.39%
Iron and Steel	6,502	3,809	58.58%	17.61%	6,368	3,893	61.13%	18.91%	7,945	5,132	64.59%	21.07%
NBFC	21,022	1,391	6.62%	6.43%	20,135	128	0.64%	0.62%	15,959	138	0.86%	0.57%

₹ in Crores

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



# RECOVERY THROUGH NCLT

₹ in Crores

SN	Particulars		Number	Amount
1	Accounts referred to NCLT (including already resolved through NCLT as well as accounts yet to be admitted) upto 31.12.2019		271	22,602
2	Accounts referred to NCLT as on 31.12.19	Admitted	192	15,478
		Yet to be admitted	32	2,358
		Total	224	17,836
3(a)	Cases resolved till 31.12.2019		15	2,767
3(b)	Out of which cases resolved in Q3 FY 2019-20		2	322
4	Recovery effected through NCLT	Till 31.12.2019	24	1,671
		Out of which in Q3 FY 2019-20	5	132
5	Recovery in cases where NCLT action initiated but withdrawn on account of recovery outside NCLT		32	1,999
6	Accounts under liquidation		56	3,899

# PROVISIONS IN NCLT CASES

₹ in Crores

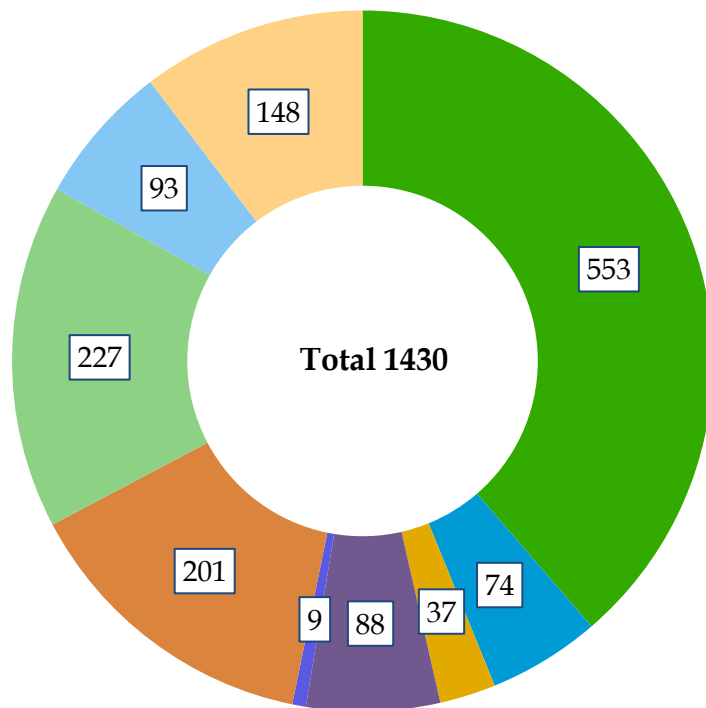
Parameters		RBI 1 <sup>st</sup> List	RBI 2 <sup>nd</sup> List	Total	Cases filed by other Banks/ Others	Cases filed by our Bank	Grand Total
Number of accounts referred under IBC		9	16	25	143	103	271
No of Cases where Resolution Plan has been approved through NCLT and accounts exited from NCLT		3	1	4	11	0	15
No of Cases resolved outside NCLT and accounts exited from CIRP		0	4	4	0	28	32
Number of accounts referred/ admitted/ yet to be admitted under IBC as on 31st Dec 2019	No. of A/c	6	11	17	132	75	224
	Outstanding	3,363	1,905	5268	8,414	4,154	17,836
	Provision	3,173	1,846	5,019	6,671	3,499	15,189
	PCR%	94.36	96.93	95.29	79.28	84.23	85.15

# RESTRUCTURED ASSET ANALYSIS

₹ in Crores

S.No	Particulars	Dec 19 Q3	Sep 19 Q2	Jun 19 Q1	Mar 19 Q4	Dec 18 Q3
1	Standard Restructured Portfolio	634	617	533	415	321
2	Quantum of Standard Restructured Assets where repayment has not commenced	321	295	258	130	93
3	Quantum of SMA-II in Restructured Accounts	270	260	86	31	159
4	NPA in Restructured Portfolio	3,447	3,582	3,668	4,123	5,781

Standard Accounts (Under S4A/SDR and 5/25)										
Particulars	Dec 19 Q3		Sep 19 Q2		Jun 19 Q1		Mar 19 Q4		Dec 18 Q3	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
S4A/SDR	0	0	0	0	0	0	0	0	0	0
5/25	7	648	7	671	7	675	7	683	8	925



- Infra Road
- EPC
- Iron & Steel
- Agriculture Allied
- Commercial Real Estate (CRE)
- Industries (Others)
- Services
- Textile
- Others

Sn	Parameters	Dec 19 Q3	Sep 19 Q2	Dec18 Q3	Variation %	
					Q3<>Q2	Y-o-Y
	ANBC	1,63,158	1,58,214	1,78,478	3.12%	-8.58%
1	Priority Sector	70,547	67,109	63,095	5.12%	11.81%
	PSLC	0	0	5,000	-100.00%	-100.00%
	Total Priority sector	70,547	67,109	68,095	5.12%	3.60%
	% of ANBC	43.24%	42.42%	38.15%	NA	NA
2	Agriculture	22,728	21,861	22,952	3.97%	-0.98%
	PSLC-Agriculture	0	0	5,000	-100.00%	-100.00%
	Total agriculture	22,728	21,861	27,952	3.97%	-18.69%
	% of ANBC	13.93%	13.82%	15.66%	NA	NA
3	Small & Marginal Farmer	11,859	12,117	10,471	-2.13%	13.26%
	PSLC-Small & Marginal Farmer	0	0	2,700	-100.00%	-100.00%
	Total Small & Marginal Farmer	11,859	12,117	13,171	-2.13%	-9.96%
	% of ANBC	7.27%	7.66%	7.38%	NA	NA
4	Weaker Section	15,672	15,921	17,788	-1.56%	-11.90%
	% of ANBC	9.61%	10.06%	9.97%	NA	NA
5	Micro Enterprises	17,564	16,497	13,118	6.47%	33.89%
	% of ANBC	10.77%	10.43%	7.35%	NA	NA



# FINANCIAL INCLUSION

## PMJDY (As on 31<sup>st</sup> Dec, 2019)

1	Number of Accounts opened since 16.08.14	50.20 Lakh
2	Number of RuPay cards issued	40.93 Lakh
3	Deposits in Accounts	440028.00 Lakh

## PMSBY & PMJJBY

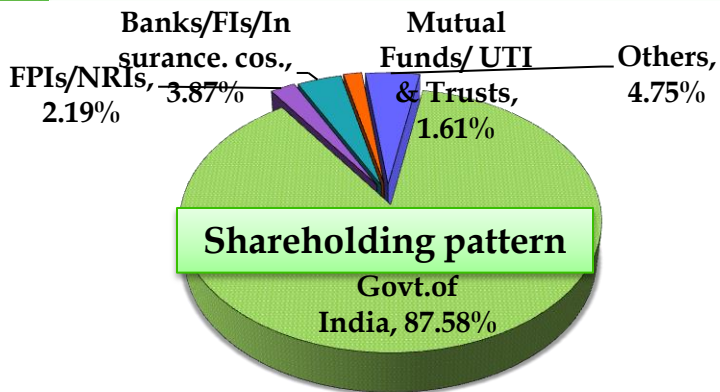
Scheme	No. of Enrolments (In Lakh)		Total Enrolments (In Lakh)
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	28.79	11.09	39.88
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	5.44	2.11	7.55
<b>Total</b>	<b>34.23</b>	<b>13.20</b>	<b>47.43</b>

## PMMY (Since 01st April, 2019)

As on 31.12.19

	Category	No. of A/cs	Disbursement (in Cr)	O/s (in Cr)	NPA %
1	Shishu (<Rs.50000)	33000	78.99	188.44	8.12%
2	Kishore (Above Rs.50k-5lakh)	38219	948.09	1682.90	6.20%
3	Tarun (Above Rs.5lakh-10lakh)	16343	1402.76	2122.39	4.54%
<b>Grand Total</b>		<b>87862</b>	<b>2429.84</b>	<b>3993.74</b>	<b>5.41%</b>

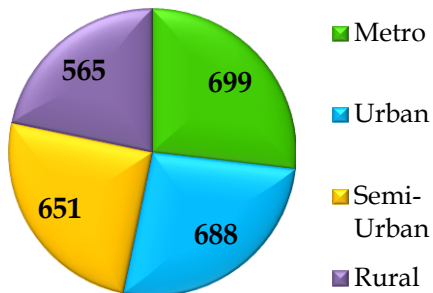
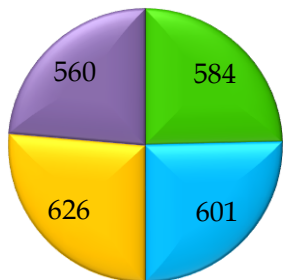
# OTHER INFORMATION



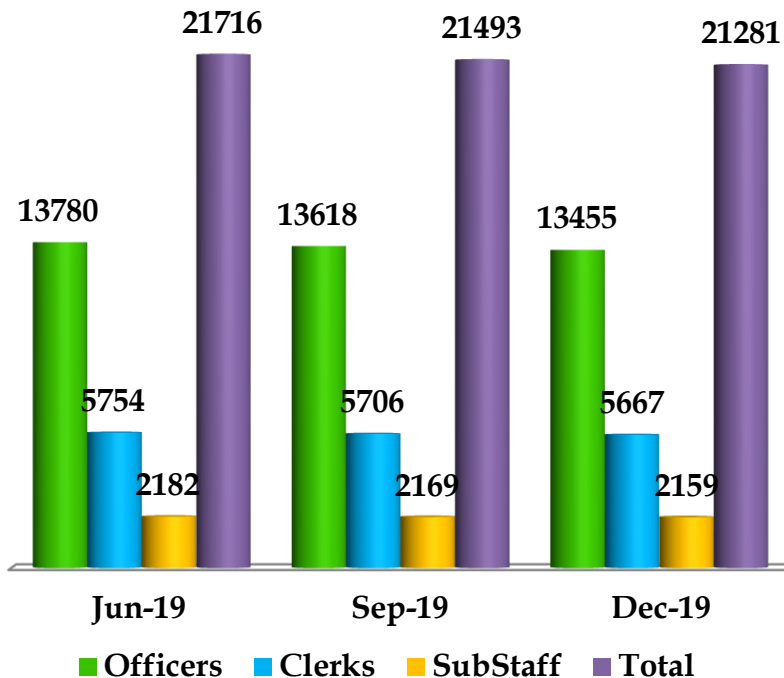
## Delivery Channels

Total Branches - 2371

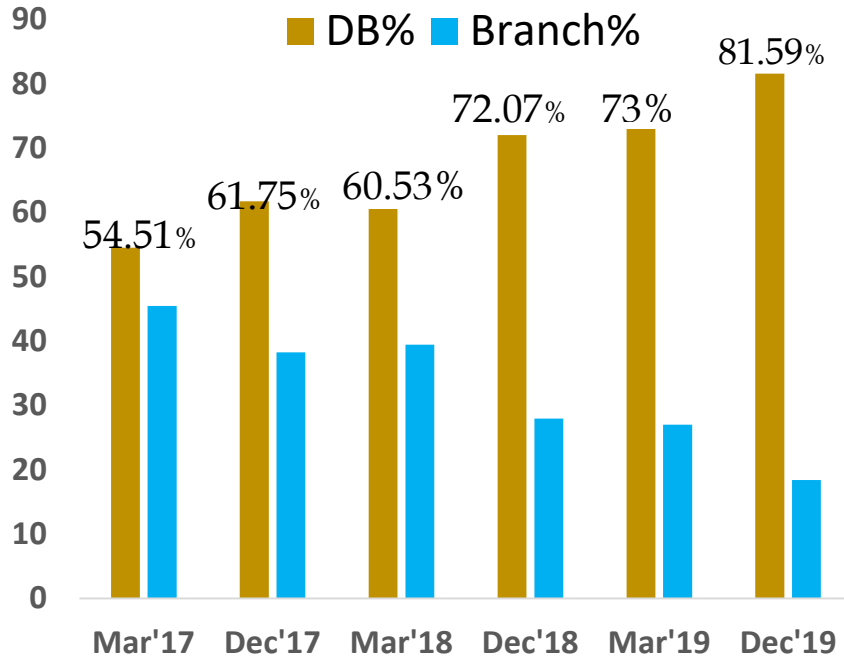
Total ATMs 2603



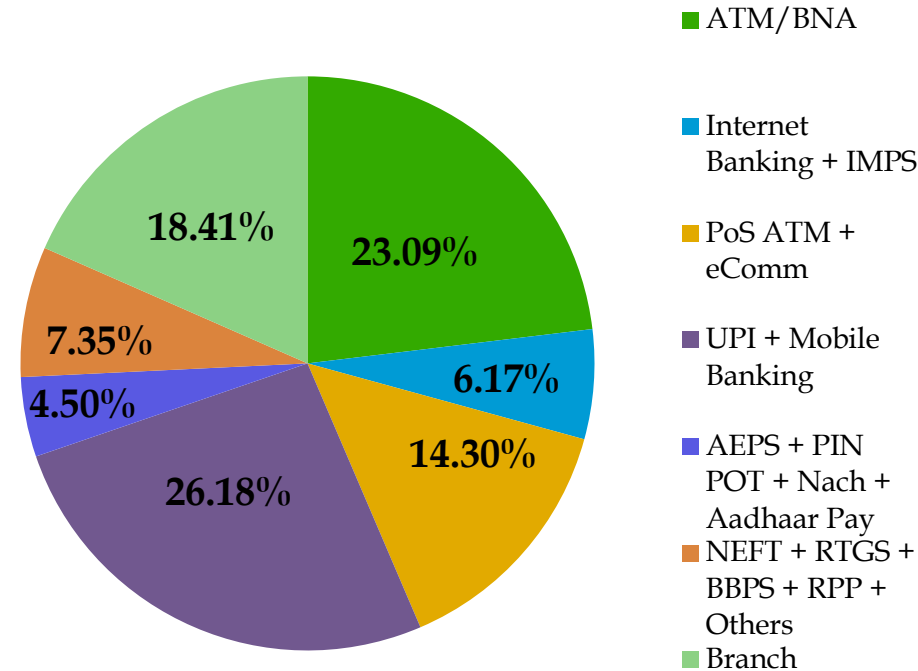
## Human Resources



# DIGITAL ADOPTION



## Digital Adoption Pie Chart for customer induced transactions for quarter ended Dec 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*