

<p>ओरियन्टल बैंक ऑफ कॉमर्स (भारत सरकार का उपक्रम) मर्चेन्ट बैंकिंग प्रभाग, प्रधान कार्यालय प्रथम तल, प्लॉट सं.5, सेक्टर-32, इंस्टीट्यूशनल एरिया, गुडगांव-122001, टेलि.सं.- 0124-4126285-86 फैक्स- 0124-4126574 ई-मेल- mbd@obc.co.in</p>	 ओ०बी०सी०	<p>Oriental Bank of Commerce (A GOVERNMENT OF INDIA UNDERTAKING) Merchant Banking Division, Corporate Office 1st Floor , Plot No.5, Institutional Area, Sector - 32 Gurgaon -122001 (Haryana) Tel.: 0124-4126285-86 Fax : 0124-4126574 E-mail: mbd@obc.co.in</p>
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HO/MBD/2017

11.08.2017

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

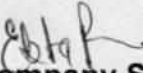
Dear Sir,

Reg. Presentation on the Financial Results of the Bank for the quarter ended 30.06.2017

Further to our letter of date, please find enclosed a copy of the Presentation on the Financial Results of the Bank for the quarter ended 30.06.2017. The same can also be viewed on the website of the Bank i.e. www.obcindia.co.in.

The above is for your information and record.

Yours faithfully,


Company Secretary
Encl.: as above.



Aim higher and grow faster with our attractive MSME schemes!

Financial Results Q1 (2017-18)

ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

जहाँ प्रत्येक कर्मचारी प्रतिबद्ध है

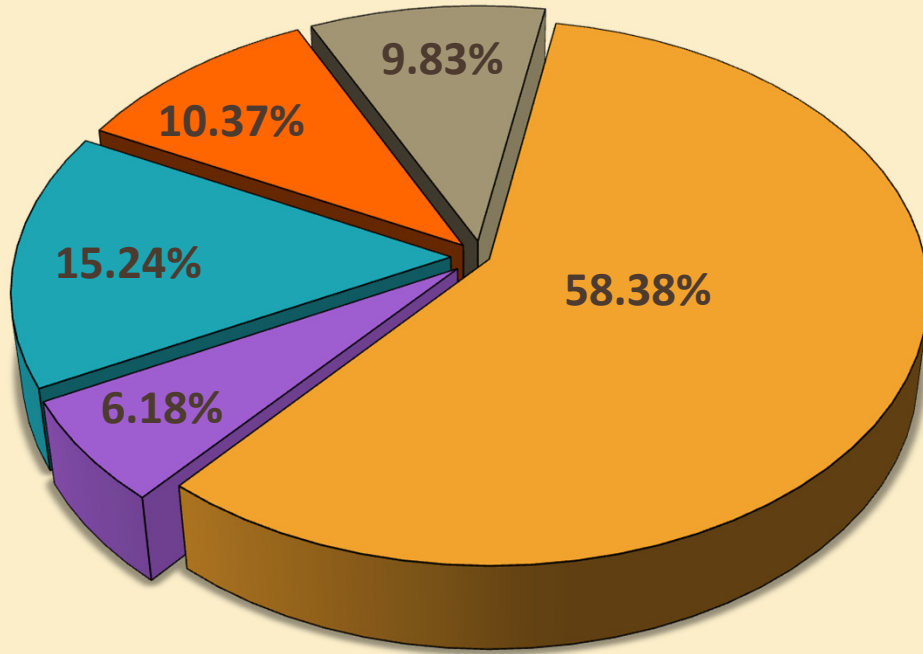


Oriental Bank of Commerce

(A Government of India Undertaking)

Where every individual is committed

SHAREHOLDING PATTERN

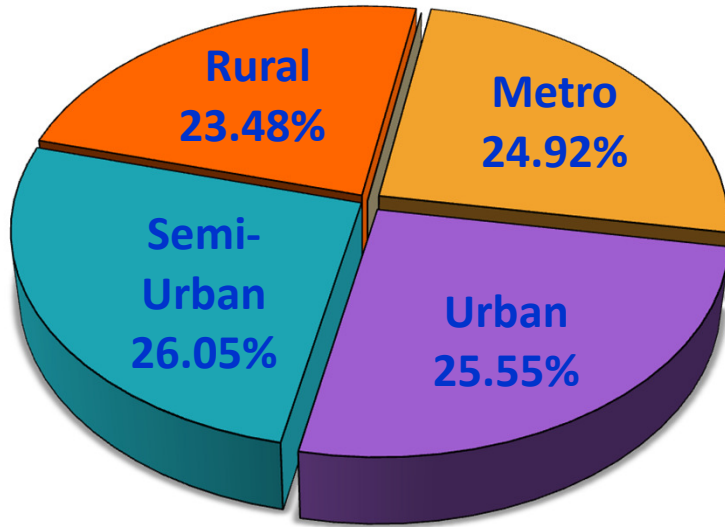


Category	June 2017	June 2016	March 2017
Govt. of India	58.38%	58.38%	58.38%
FPIs & NRIs	6.18%	7.92%	6.26%
Banks/Financial Institutions and Insurance Cos.	15.24%	15.34%	15.36%
Mutual Funds/UTI & Trusts	10.37%	6.61%	9.56%
Others	9.83%	11.75%	10.44%

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

DELIVERY CHANNELS

As on 30.06.2017



BRANCH NETWORK

■ Metro ■ Urban ■ Semi-Urban ■ Rural

Category of Branch	June 2017		June 2016	
	No. of branches	No. of ATMs	No. of branches	No. of ATMs
Metro	592	740	501	640
Urban	607	688	600	692
Semi-Urban	619	634	643	657
Rural	558	545	607	596
TOTAL	2376	2607	2351	2585

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



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

HIGHLIGHTS Q1-YoY(2017-18)

18.86%

CASA growth

23.39%

Avg SB Dep growth

7.03%

Retail Term Deposits

24.92%

Non-Interest Income

9.94%

Operating Profit

Cost of Deposit

88 bps



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

RESULTS AT A GLANCE

₹ in crore

PARAMETER	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
				Y-o-Y	Q1<>Q4
Total Business	378364	354809	385777	6.64%	-1.92%
Total Deposits	213787	204508	219339	4.54%	-2.53%
Total Advances	164577	150301	166438	9.50%	-1.12%
Retail Term Deposits (Below ₹1 crore)	93875	87706	91767	7.03%	2.30%
Total Assets	242384	233690	253065	3.72%	-4.22%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

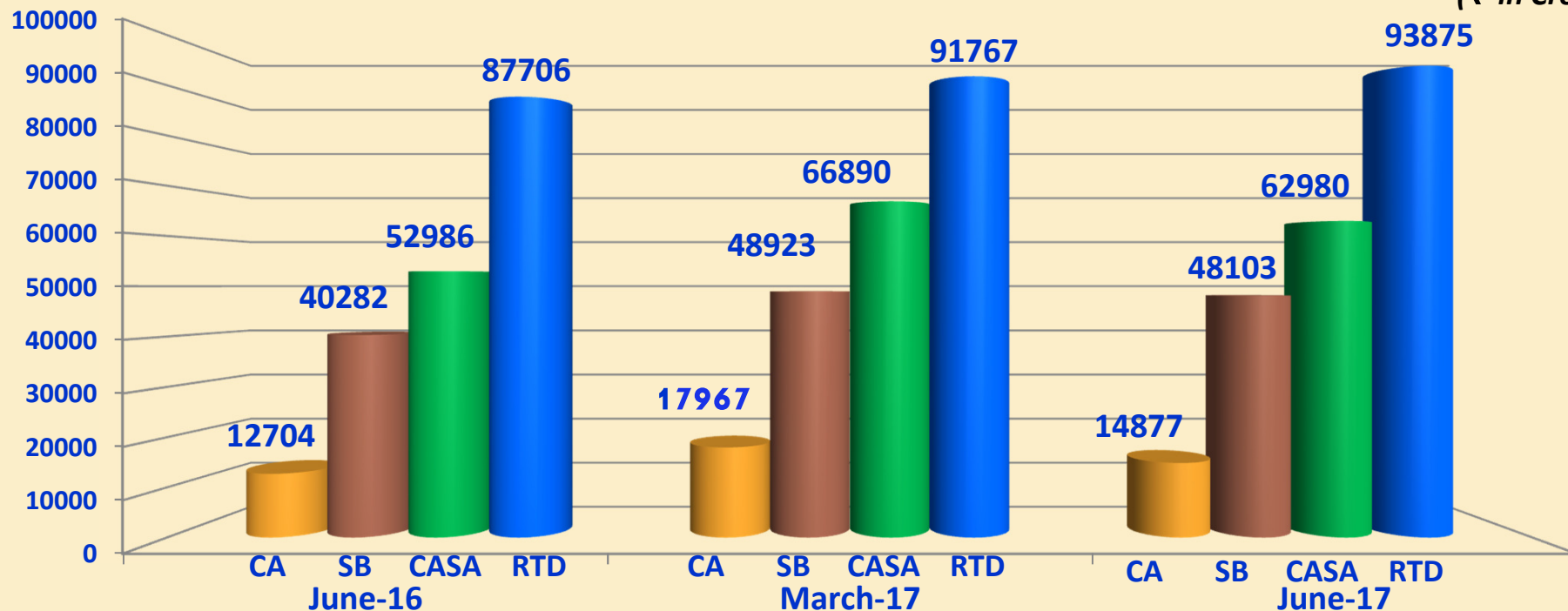
RESULTS AT A GLANCE

₹ in crore

PARAMETER	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
				Y-o-Y	Q1<>Q4
Gross NPA	14.83%	11.45%	13.73%	338 bps	110 bps
Net NPA	9.56%	8.11%	8.96%	145 bps	60 bps
Provision Coverage Ratio	54.68%	49.33%	53.61%	535 bps	107 bps
Operating Profit	1008.28	917.09	1017.13	9.94%	-0.87%
Net Interest Income	1146.36	1204.59	1307.27	-4.83%	-12.31%
NIM	2.19%	2.36%	2.54%	-17 bps	-35 bps
Cost of Deposit	5.83%	6.71%	5.91%	-88 bps	-8 bps
Yield on Advance	9.35%	10.61%	10.04%	-126 bps	-69 bps

CASA & RETAIL TERM DEPOSITS

(₹ in Crore)



Parameters	June 2017	June 2016	March 2017	Y-o-Y Growth
Current	14877	12704	17967	17.10%
Saving	48103	40282	48923	19.42%
CASA	62980	52986	66890	18.86%
Average CASA for the quarter	61119	49611	63111	23.20%
CASA % to Total Deposit	29.46%	25.91%	30.50%	355 bps
Retail Term Deposit (below ₹ 1 Cr.)	93875	87706	91767	7.03%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

TOTAL INCOME

(₹ in Crore)

S. No.	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	INTEREST ON ADVANCES/BILLS	3113.33	3383.07	3038.30	-7.97%	2.47%
2	INTEREST ON INVESTMENTS	1175.34	1293.67	1275.72	-9.15%	-7.87%
3	OTHER INTEREST INCOME	149.05	107.41	188.84	38.77%	-21.07%
4	TOTAL INTEREST INCOME (1+2+3)	4437.72	4784.15	4502.86	-7.24%	-1.45%
5	COMM. EXCHG. & BROKERAGE	267.01	246.38	280.68	8.37%	-4.87%
6	TRADING PROFIT FROM TREASURY	387.39	162.63	208.08	138.20%	86.17%
7	OTHER INCOME	112.33	204.76	102.22	-45.14%	9.89%
8	NON INTEREST INCOME (5+6+7)	766.73	613.77	590.98	24.92%	29.74%
9	TOTAL INCOME	5204.45	5397.92	5093.84	-3.58%	2.17%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

NON-INTEREST INCOME

(₹ in Crore)

S. NO.	Parameters	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	Credit Related Income	156.85	152.55	165.58	2.82%	-5.27%
2	Other Commission, Exchange & Brokerage	110.16	93.83	115.10	17.40%	-4.29%
3	Treasury	387.39	162.63	208.08	138.20%	86.17%
4	Profit on Exchange Transactions	30.76	24.37	19.92	26.22%	54.42%
5	Bad Debts W/off earlier recovered	43.83	146.49	81.49	-70.08%	-46.21%
6	Others	37.74	33.90	0.81	11.33%	-
7	Total Non Interest Income	766.73	613.77	590.98	24.92%	29.74%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

TOTAL EXPENDITURE

(₹ in Crore)

S. No	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	INTT PAID ON DEPOSITS	3108.10	3424.80	2999.27	-9.25%	3.63%
2	INTT PAID ON BONDS	173.69	141.78	181.06	22.51%	-4.07%
3	OTHERS	9.57	12.98	15.26	-26.27%	-37.29%
4	TOTAL INTEREST PAID (1+2+3)	3291.36	3579.56	3195.59	-8.05%	3.00%
5	ESTABLISHMENT EXPENSES	503.66	538.31	423.43	-6.44%	18.95%
6	OTHER OPERATING EXPENSES	401.15	362.96	457.69	10.52%	-12.35%
7	TOTAL OPERATING EXPENSES (5+6)	904.81	901.27	881.12	0.39%	2.69%
8	TOTAL EXPENSES (4+7)	4196.17	4480.83	4076.71	-6.35%	2.93%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

OPERATING PROFIT

(₹ in Crore)

S. NO.	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	INTEREST INCOME	4437.72	4784.15	4502.86	-7.24%	-1.45%
2	INTEREST EXPENSES	3291.36	3579.56	3195.59	-8.05%	3.00%
3	NII (Spread) (1-2)	1146.36	1204.59	1307.27	-4.83%	-12.31%
4	NON INTEREST INCOME	766.73	613.77	590.98	24.92%	29.74%
5	OPERATING EXPENSES	904.81	901.27	881.12	0.39%	2.69%
6	OPERATING PROFIT	1008.28	917.09	1017.13	9.94%	-0.87%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

PROFITABILITY

(₹ in Crore)

S. NO.	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	OPERATING PROFIT	1008.28	917.09	1017.13	9.94%	-0.87%
2	PROVISIONS	1494.48	816.40	2235.14	83.06%	-33.14%
2 a	Prov. for Depreciation on Investment	33.45	4.74	54.91	-	-39.08%
2 b	Prov. for taxes	25.00	66.00	-606.15	-62.12%	104.12%
2 c	Prov. for NPA	1591.48	1147.49	3050.6	38.69%	-47.83%
2 d	Prov. for Standard Assets	-19.00	27.66	59.00	-	-132.20%
2 e	Prov. for Unhedged Forex Exposure	-0.69	-5.39	0.01	87.20%	-
2 f	Other Provisions	-135.76	-424.1	-323.23	67.99%	58.00%
3	Net Profit/Loss (1-2)	-486.20	100.69	-1218.01	-	60.08%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

COST & YIELD RATIOS

S. No	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	Cost of Deposit	5.83%	6.71%	5.91%	-88 bps	-8 bps
2	Cost of Funds	5.20%	6.01%	5.16%	-81 bps	4 bps
3	Yield on Advances	9.35%	10.61%	10.04%	-126 bps	-69 bps
4	Yield on Investment (without Profit)	7.09%	7.49%	7.05%	-40 bps	4 bps
5	Yield on Investment (with Profit)	9.43%	8.43%	8.20%	100 bps	123 bps
6	Yield on Funds	7.01%	8.04%	7.27%	-103 bps	-26 bps
7	Net Interest Margin (NIM)	2.19%	2.36%	2.54%	-17 bps	-35 bps



OTHER RATIOS

S. NO.	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	Business per Employee (₹ in Crore)	16.76	16.26	17.90	3.10%	-6.37%
2	Business per Branch (₹ in Crore)	159.24	150.92	162.36	5.52%	-1.92%
3	Book Value per share [₹]	351.85	399.63	365.70	-11.96%	-3.79%
4	Cost to Income Ratio	47.30%	49.56%	46.42%	-226 bps	88 bps
5	Return on Equity	-15.70%	2.96%	-36.73%	-	-
6	Return on Assets	-0.77%	0.17%	-1.97%	-94 bps	120 bps



CAPITAL ADEQUACY

(₹ in Crore)

S. No	PARTICULARS	June 2017 (BASEL III)	June 2016 (BASEL III)	March 2017 (BASEL III)
	CAPITAL FUND:-			
1	CET - I	12816	14397	13310
2	Tier I	15098	15352	15575
3	Tier II	4808	5440	4834
4	Total (Tier I + Tier II)	19906	20792	20409
5	Risk-weighted Assets	177002	167662	175357
6	Capital Adequacy ratio (%)	11.25%	12.40%	11.64%
7	CET – I (%)	7.24%	8.59%	7.59%
8	Tier I (%)	8.53%	9.16%	8.88%
9	Tier II (%)	2.72%	3.24%	2.76%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

PRIORITY SECTOR ADVANCES

(₹ in Crore)

S. NO.	PARAMETERS	June 17 Q1	June 16 Q1	March 17 Q4	Variation	
					Y-o-Y	Q1<>Q4
1	Total Priority Sector	66665	59632	65562	11.79%	1.68%
	% of ANBC	42.97%	39.92%	41.23%	-	-
2	Total Agriculture	28088	24399	27537	15.12%	2.00%
	% of ANBC	18.11%	16.33%	17.32%	-	-
3	Small & Marginal Farmer	13500	10370	13671	30.18%	-1.25%
	% of ANBC	8.70%	6.94%	8.60%	-	-
4	Weaker Section	18239	15529	18503	17.45%	-1.43%
	% of ANBC	11.75%	10.40%	11.64%	-	-
5	Micro & Small Enterprises	24176	22906	23533	5.54%	2.73%



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Oriental Bank of Commerce



FINANCIAL INCLUSION



PRADHAN MANTRI JAN-DHAN YOJANA

1	Number of Accounts opened	40.41Lakh
2	Number of RuPay cards issued	37.11Lakh
3	Deposits in Accounts	4116.60Cr.

PMSBY & PMJJBY SCHEMES

Scheme	No. of Enrolments		Total Enrolments
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	22.22Lakh	10.44Lakh	32.66Lakh
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.29Lakh	1.99Lakh	6.28Lakh
TOTAL	26.51Lakh	12.43Lakh	38.94lakh



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Oriental Bank of Commerce

COMPOSITION OF ADVANCES

(₹ in Crore)

S.No.	Sector	June 17	June 16	March 17	Y-O-Y Growth
1	Retail	27098	18328	25535	47.85%
	%age to Total Advance	16.47%	12.19%	15.34%	
2	Agriculture (excluding RIDF)	23574	20557	24142	14.68%
	%age to Total Advance	14.32%	13.68%	14.50%	
3	MSME (PS +NPS)	32023	28957	30585	10.59%
	%age to Total Advance	19.46%	19.27%	18.38%	
	Total RAM	82695	67842	80262	21.89%
	%age to Total Advance	50.25%	45.14%	48.22%	
4	Credit (Other than RAM)	81882	82459	86176	-0.70%
	%age to Total Advance	49.75%	54.86%	51.78%	
	Total	164577	150301	166438	9.50%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

ADVANCES – INDUSTRY/SECTOR-WISE BREAK-UP

Industry Segment	Amt. FB O/s Jun-17 (₹ in Crore)	%age to total Industry	%age to total Credit
Iron & Steel	10611.84	21.92%	6.45%
Textile	7645.00	15.79%	4.65%
Food Processing	6365.32	13.15%	3.87%
(Out of which Sugar)	(1067.08)	2.20%	0.65%
All Engg.	3216.69	6.64%	1.95%
Vehicles, Vehicle Parts & Transport Equipments	1536.54	3.17%	0.93%
Constructions	2655.93	5.49%	1.61%
Other Metal & Metal Products	678.07	1.40%	0.41%
Chemical, Dyes, Paints etc.	1775.03	3.67%	1.08%
(Out of which Pharmaceuticals)	(617.61)	1.28%	0.38%
Paper & Paper Product	1244.00	2.57%	0.76%
Other Industries	12693.23	26.21%	7.71%
Total Industry	48421.65	100.00%	29.42%
NBFC	15105.00	---	9.18%
Commercial Real Estate	8896.62	--	5.41%
Food Credit	899.00	--	0.55%
Others	91254.61	--	55.45%
Gross Advances	164576.88	--	100.00%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

INVESTMENT PORTFOLIO BREAK UP

(₹ in Crore)

CATEGORY	As on June 2017				As on June 2016			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	23772.00	24226.88	5.11	48003.99	36271.28	16490.80	0.00	52762.08
NSLR	328.17	9212.45	50.94	9591.56	4687.48	5786.03	494.73	10968.24
TOTAL	24100.17	33439.33	56.05	57595.55	40958.76	22276.83	494.73	63730.32
% to Total Portfolio	41.84%	58.06%	0.10%	100.00%	64.27%	34.95%	0.78%	100.00%

As per RBI Guidelines vide circular no. FMRD.DIRD. 10 /14.03.002/2015-16 dated 19 May 2016, previous year figures have been regrouped to exclude securities obtained under Reverse Repo to the extent of ₹1300.00 crore



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

MOVEMENT OF STANDARD RESTRUCTURED ACCOUNTS

S.No	Particulars	(₹ in Crore)
1	Opening balance as on 01.04.2017	6037.01
2	Fresh Restructuring during the quarter	55.24
3	Slippage from Standard Restructured to NPA category	(120.42)
4	Up-gradation to Standard Restructured Category from NPA	151.86
5	Up-gradation from Standard Restructured to Standard category due to satisfactory conduct of the account	(122.62)
6	Change in Outstanding	(168.17)
7	Closure	(10.17)
8	Closing balance as on 30.06.2017	5822.73



STANDARD RESTRUCTURED ACCOUNTS ACTIVITY WISE

(₹ in Crore)

S.No	Particulars	O/s as on June 2017	% of total
1	Infrastructure	2782.36	47.78 %
2	Textiles	72.83	1.25 %
3	Iron & steel	401.97	6.90 %
4	Agriculture	1120.99	19.25 %
5	Sugar	493.00	7.17 %
6	Others	951.58	17.64 %
	Total	5822.73	100.00%

Break up of Infrastructure	Amount
Roads ,Highways & Ports	1696.79
Power Generation	913.18
State Discoms	115.98
Telecom	56.41
Total	2782.36



NPA

(₹ in Crore)

S. NO.	PARAMETERS	June 17	June 16	March 17
1	Gross NPA	24409.49	17208.91	22859.27
2	Gross NPA as % of Gross Advances	14.83%	11.45%	13.73%
3	Net NPA	14808.92	11734.30	14117.83
4	Net NPA as a % of Net Advances	9.56%	8.11%	8.96%
5	Provision Coverage Ratio	54.68%	49.33%	53.61%



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce

NPA MOVEMENT (Q1)

(₹ in Crore)

S.No	PARTICULAR	June 17 Q1	June 16 Q1	March 17 Q4
1	Opening Gross NPAs	22859.27	14701.78	20492.18
2	Recovery in Ledger Balance	361.08	258.77	429.83
3	Up gradation	251.65	265.33	14.56
4	Write Off	756.39	432.58	1101.41
5	Total Reduction (2+3+4)	1369.12	956.68	1545.80
6	Fresh Addition	2919.34	3463.81	3912.89
7	Closing Gross NPAs	24409.49	17208.91	22859.27
8	Provision	9600.57	5474.61	8741.44
9	Closing Net NPAs	14808.92	11734.30	14117.83
10-a	Cash Recovery in Bad Debt Written-off	43.83	146.50	81.49
10-b	Cash Recovery in Recorded Interest	34.32	21.09	9.04
10	Total Cash Recovery in Revenue i.e.(10a+10b)	78.15	167.59	90.53
11	Total Recovery including upgradation (2+3+10)	690.88	691.69	534.92



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COMPOSITION OF NPA

(₹ in Crore)

Sector/ Industries	O/s June 17	NPA June 17	% of NPA to O/s in the Sector June 17	% of NPA to Gross NPA June 17	O/s June 16	NPA June 16	% of NPA to O/s in the Sector June 16	% of NPA to Gross NPA June 16	O/s March 17	NPA March 17	% of NPA to O/s in the Sector March 17	% of NPA to Gross NPA March 17
Retail	27098	556	2.05%	2.28%	18328	319	1.74%	1.85%	25535	426	1.67%	1.86%
Agriculture (Excl.RIDF)	23574	2280	9.67%	9.34%	20557	1288	6.27%	7.48%	24142	1616	6.69%	7.07%
MSME	32023	3625	11.32%	14.85%	28957	2631	9.09%	15.29%	30585	3098	10.13%	13.56%
Total RAM	82695	6461	7.81%	26.47%	67842	4238	6.25%	24.63%	80262	5140	6.40%	22.49%
Credit other than RAM	81882	17948	21.92%	73.53%	82459	12970	15.73%	75.37%	86176	17719	20.56%	77.51%
Total Advances	164577	24409	14.83%	100%	150301	17208	11.45%	100.00%	166438	22859	13.73%	100%

25



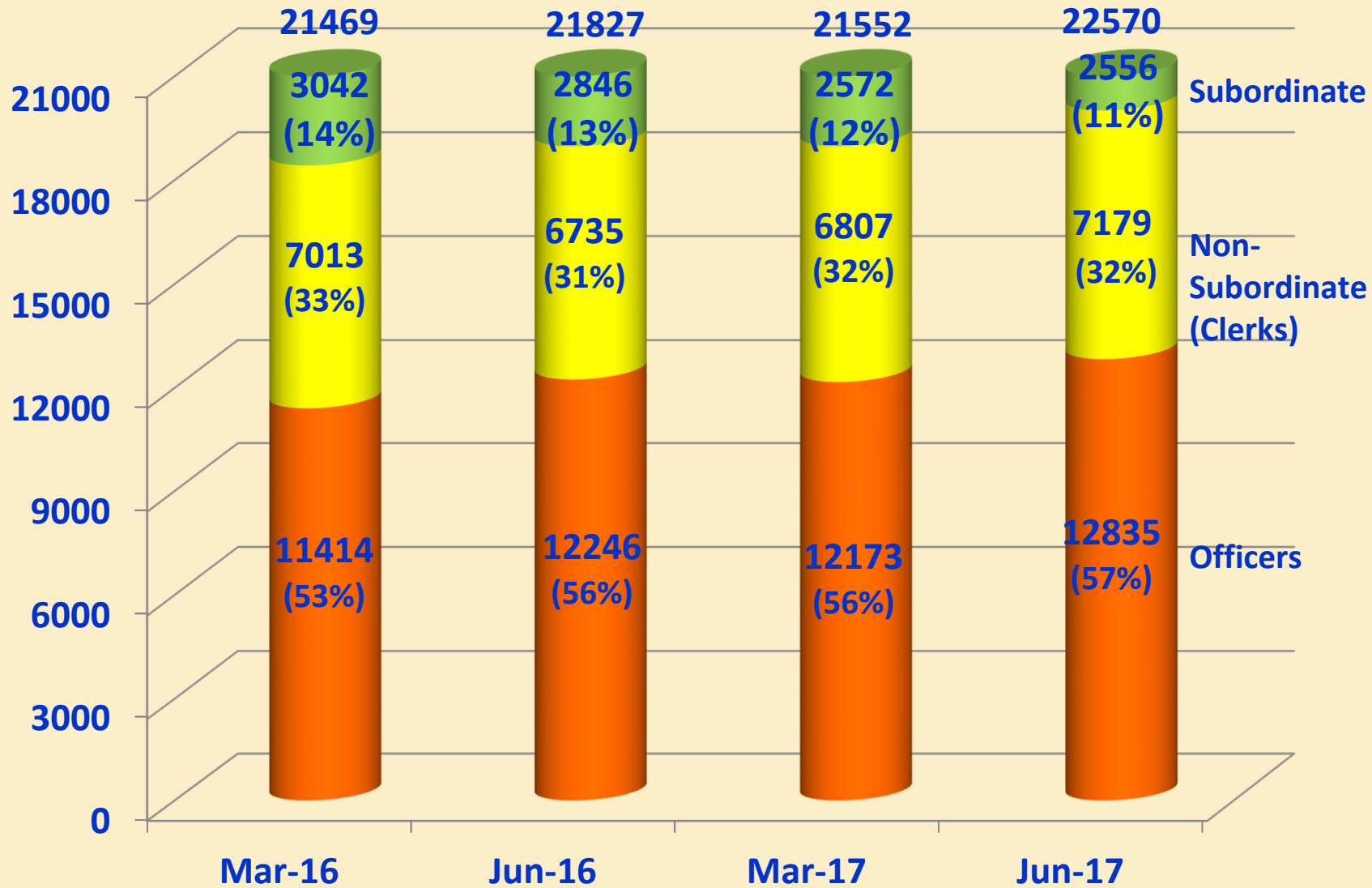
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Oriental Bank of Commerce

OTHER SECTORAL NPA

(₹ in Crore)

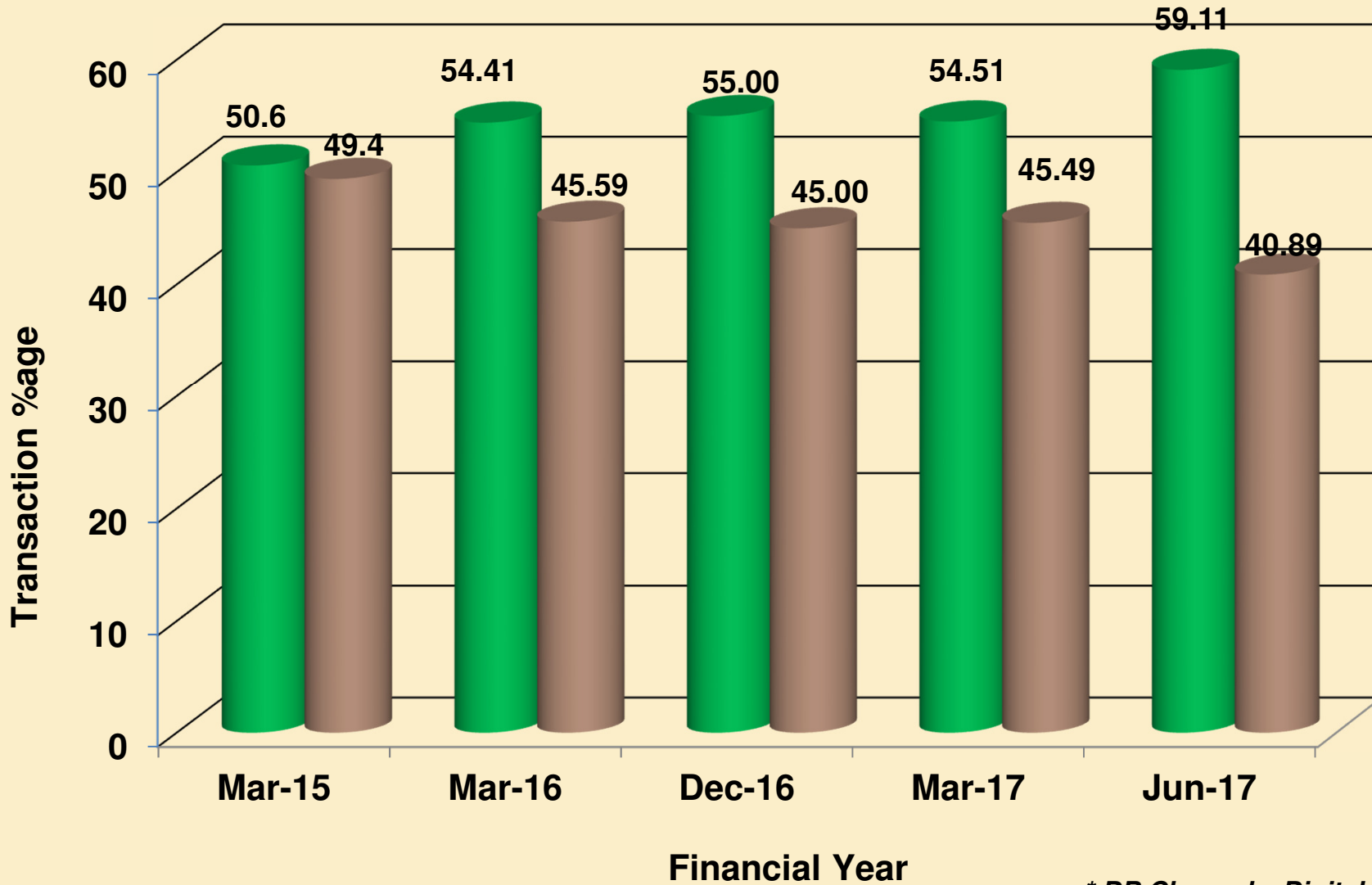
Sector/ Industries	O/s June 17	NPA June 17	% of NPA to O/s in the Sector June 17	% of NPA to Gross NPA June 17	O/s June 16	NPA June 16	% of NPA to O/s in the Sector June 16	% of NPA to Gross NPA June 16	O/s March 17	NPA March 17	% of NPA to O/s in the Sector March 17	% of NPA to Gross NPA March 17
Infrastructure	17076	2534	14.84%	10.38%	19799	1131	5.71%	6.57%	18525	2197	11.86%	9.61%
Textile	7645	1812	23.70%	7.42%	7270	1860	25.58%	10.81%	7706	1820	23.62%	7.96%
Iron & Steel	10612	7407	69.80%	30.35%	10762	6101	56.69%	35.45%	11238	7643	68.01%	33.44%
Food Proc.	6365	868	13.64%	3.56%	5886	530	9.00%	3.08%	6239	659	10.56%	2.88%
NBFC	15105	16	0.11%	0.07%	15724	25	0.16%	0.15%	15214	19	0.12%	0.08%

HUMAN RESOURCES



DIGITAL Vs. BRANCH CHANNELS TRANSACTIONS %AGE

■ DB % ■ Branch %

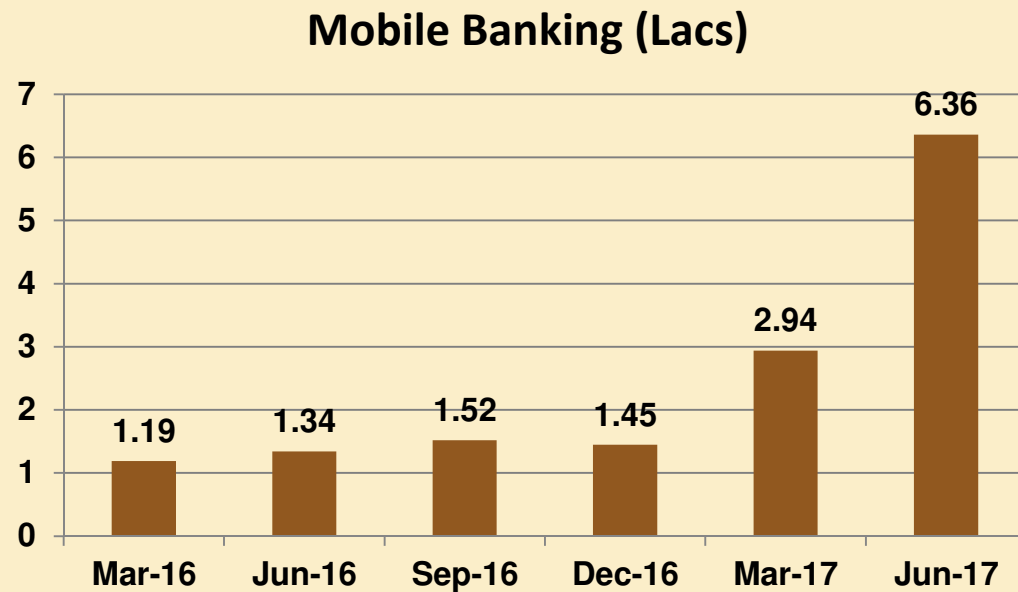
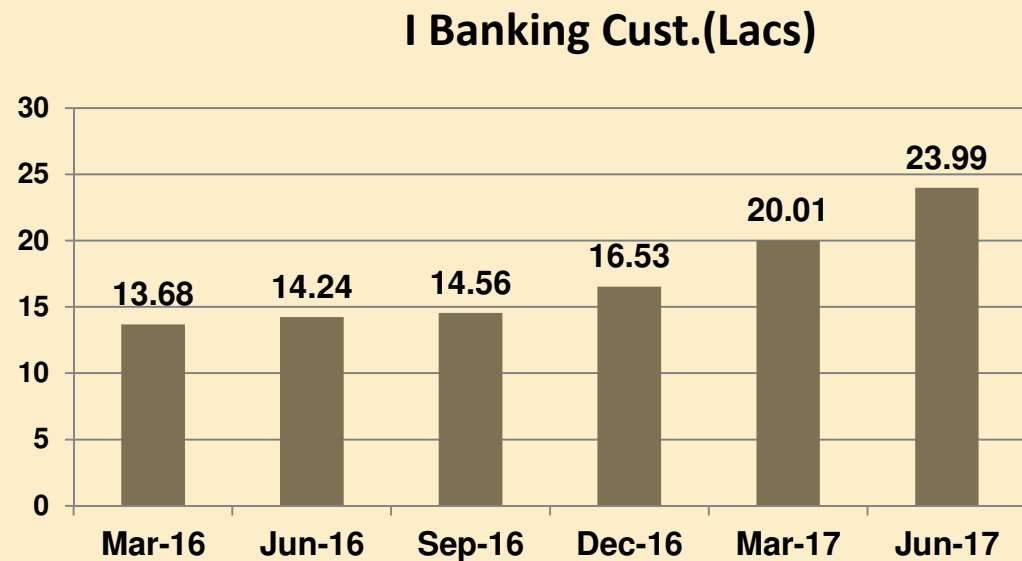
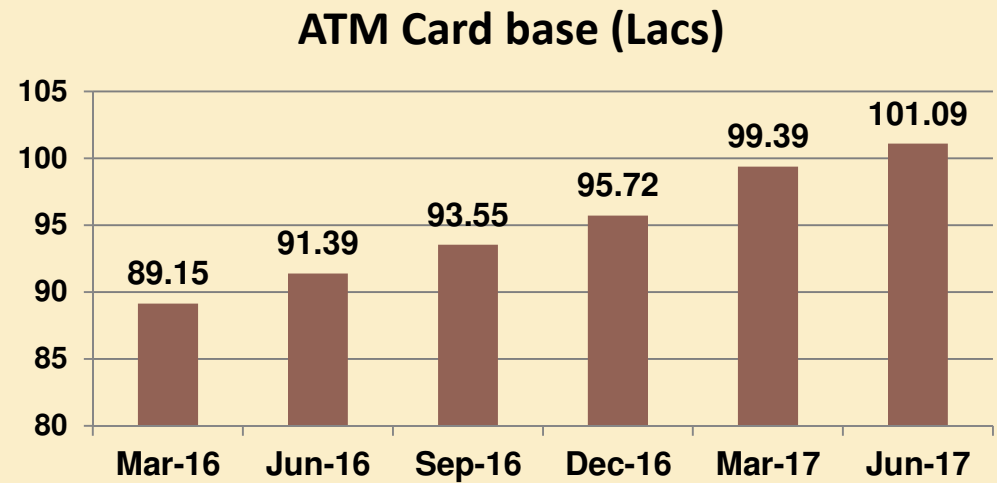
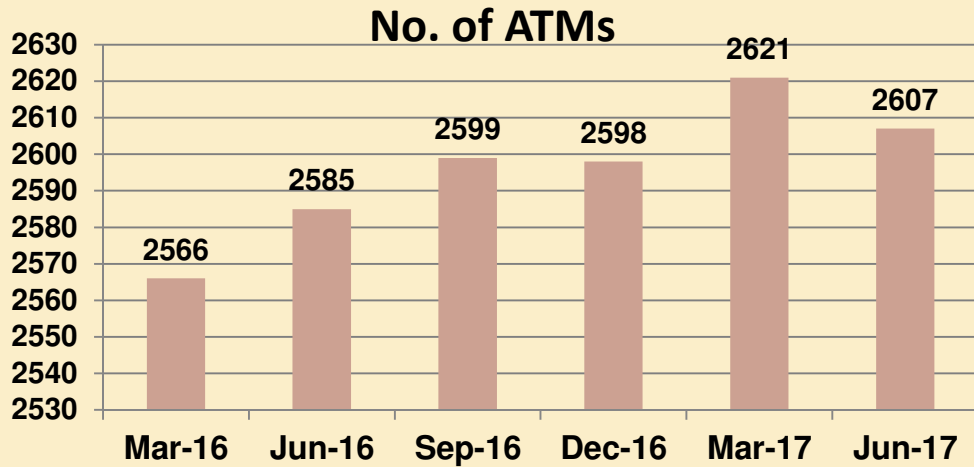


* DB Channel – Digital Banking Channel



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ALTERNATE DELIVERY CHANNELS



NEW DIGITAL BANKING INITIATIVES (Q1 FY2017-18)

BNA as Cash Recycler



- ❑ Bunch Note Acceptors deployed by the Bank have been converted into Cash Recyclers to dispense cash as well as accept deposit with the following features:
 - The cash deposited by the customers is recycled and dispensed to customers.
 - Customers can deposit cash in SB/CA/CC/OD accounts only. Instant credit is given in customer account.
 - Customers can deposit maximum amount of ₹4.00 Lakh in a single transaction, if PAN is updated in customer's account.
 - 436 BNAs has been installed by Q1 2017-18.

NEW IT BANKING INITIATIVES (Q1 FY2017-18)

Mobile banking App (OBC M-Pay)



Card Services - mPAY

Debit Card PIN can be Reset and Card can be hot listed using Mobile Banking App

Online Reset MPIN - mPAY

Mobile Banking M-Pin can be regenerated online using Debit Card credentials

Sign-Up Mobile Banking

This is one of the major new initiative of the Bank using which customer can self-register for Mobile Banking using Debit Card and Account Details



Thank You



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