

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/2018

14.05.2018

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. Presentation on the Financial Results of the Bank for the quarter / financial year ended 31.03.2018

Please find enclosed a copy of the Presentation on the Financial Results of the Bank for the quarter / financial year ended 31.03.2018. 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.

Financial Results Q4 & FY 2017-2018



ओरियन्टल बैंक ऑफ़ कॉमर्स

(भारत सरकार का उपक्रम)

जहाँ प्रत्येक कर्मचारी प्रतिबद्ध है



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Oriental Bank of Commerce

(A Government of India Undertaking)





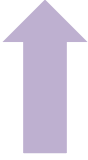

Where every individual is committed



HIGHLIGHTS

Q4<>Q3







Q4<>Q4/Y-o-Y

-  **CASA as % to Total Deposit**
-  **Saving Deposits**
-  **RTD as % to Total Deposit**
-  **Cost of Deposit**
-  **Fee Income**
-  **Capital Adequacy**

Increased by 239 bps from 29.29% to 31.68%.	Increased by 118 bps from 30.50% to 31.68%.
Growth by 4.67%	Growth by 6.06%.
Increased by 156 bps from 44.21 % to 45.77%.	Increased by 393 bps from 41.84 % to 45.77%.
Reduced by 9 bps from 5.65% to 5.56%.	Reduced to 5.56% from 5.91% Q4<>Q4 and to 5.67% from 6.33% Y-o-Y.
Growth by 15.74%.	Growth by 17.27% Q4<>Q4 and by 19.40% Y-o-Y.
GOI has infused ₹3,571 Cr and AT-1 BASEL III bonds of ₹3,000 Cr were redeemed upon exercise of 'Regulatory Event Call Option' in Mar'18. In spite of the same, CAR has increased from 10.37% in Dec'17 to 10.50% in Mar'18.	



HIGHLIGHTS

 Retail Credit as % to Total Advance (excl IBPC)	Increased from 13.44% as on Mar'17 to 16.28% as on Mar'18
 Corporate Credit as % to Total Advance (excl IBPC)	Reduced from 52.15% as on Mar'17 to 49.38% as on Mar'18
 Cash Recovery & Upgradation	Increased from 2092 Crores for FY 16-17 to 3161 Crores for FY 17-18 i.e. by 51.10%
 Recovery in TWO/RI Accounts	Increased from ₹91 Crores in Q4 FY16-17 to ₹146 Crores in Q4 FY17-18 i.e. a growth of 60.44% (YOY) (Rs. 65 Crore in Dec'17)
 Provision Coverage Ratio	Increased from 53.61% in Mar'17 to 64.07% in Mar'18 (62.09% in Dec'17)
 NIM	Increased from 1.95% in Q3 FY 17-18 to 2.17% in Q4 FY 17-18.



RESULTS AT A GLANCE

(₹ in Crore)

PARAMETER	Mar-18	Mar-17	Dec-17	Variation	
				Y-o-Y	Q4<>Q3
Total Business	355552	385777	378839	(7.83%)	(6.15%)
Total Advances	148206	166438	162512	(10.95%)	(8.80%)
Total Deposits	207346	219339	216327	(5.47%)	(4.15%)
Retail Term Deposits (Below ₹1 crore)	94900	91767	95631	3.41%	(0.77%)



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RESULTS AT A GLANCE

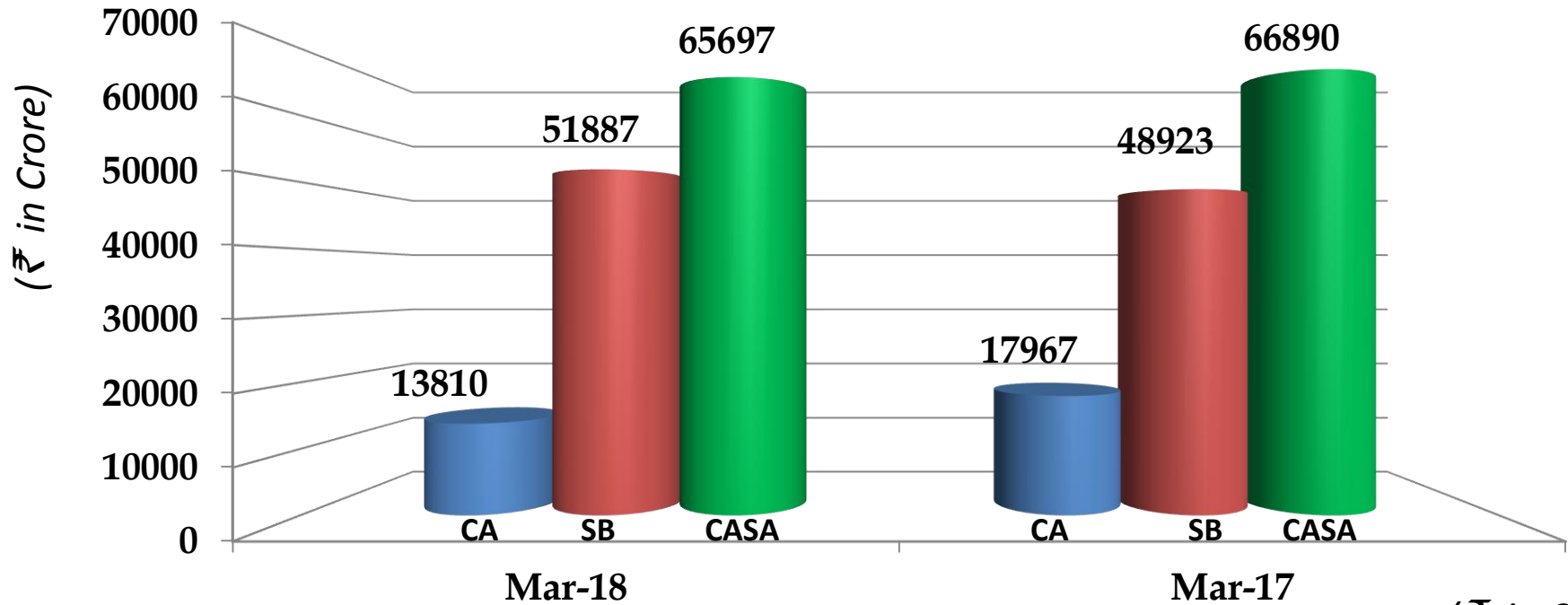
(₹ in Crore)

PARAMETER	Mar-18	Mar-17	Dec-17	Variation	
				Y-o-Y	Q4<>Q3
Advances (Excl.IBPC)	143778	148752	146926	(3.34%)	(2.14%)
IBPC	4428	17686	15586	(74.96%)	(71.59%)
Total Advances	148206	166438	162512	(10.95%)	(8.80%)
Core Deposit	186268	195617	187325	(4.78%)	(0.56%)
DRI Deposit	21078	23722	29002	(11.15%)	(27.32%)
Total Deposit	207346	219339	216327	(5.47%)	(4.15%)



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CASA DEPOSITS



(₹ in Crore)

Parameters	Mar-18	Mar-17	Dec-17	Y-o-Y	Q4<>Q3
Current	13810	17967	13780	(23.14%)	0.22%
Savings	51887	48923	49575	6.06%	4.67%
CASA	65697	66890	63355	(1.78%)	3.70%
Average CASA for the quarter	61736	63111	61403	(2.18%)	0.54%
CASA % to Total Deposits	31.68%	30.50%	29.29%	118 bps	239 bps

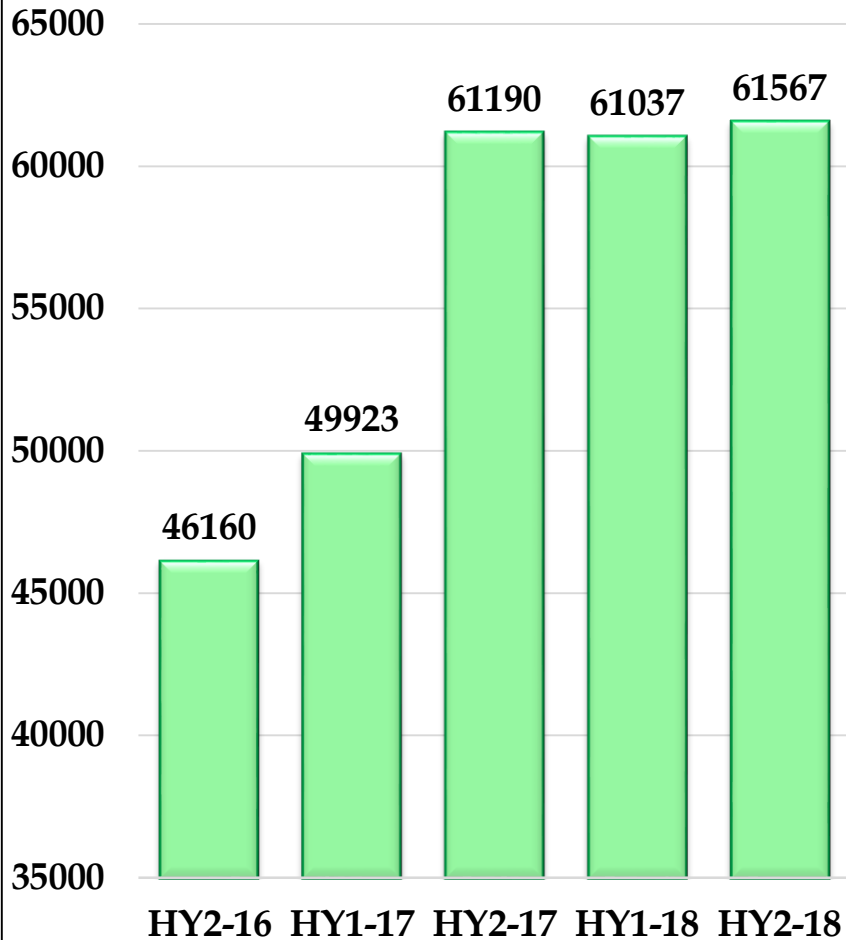


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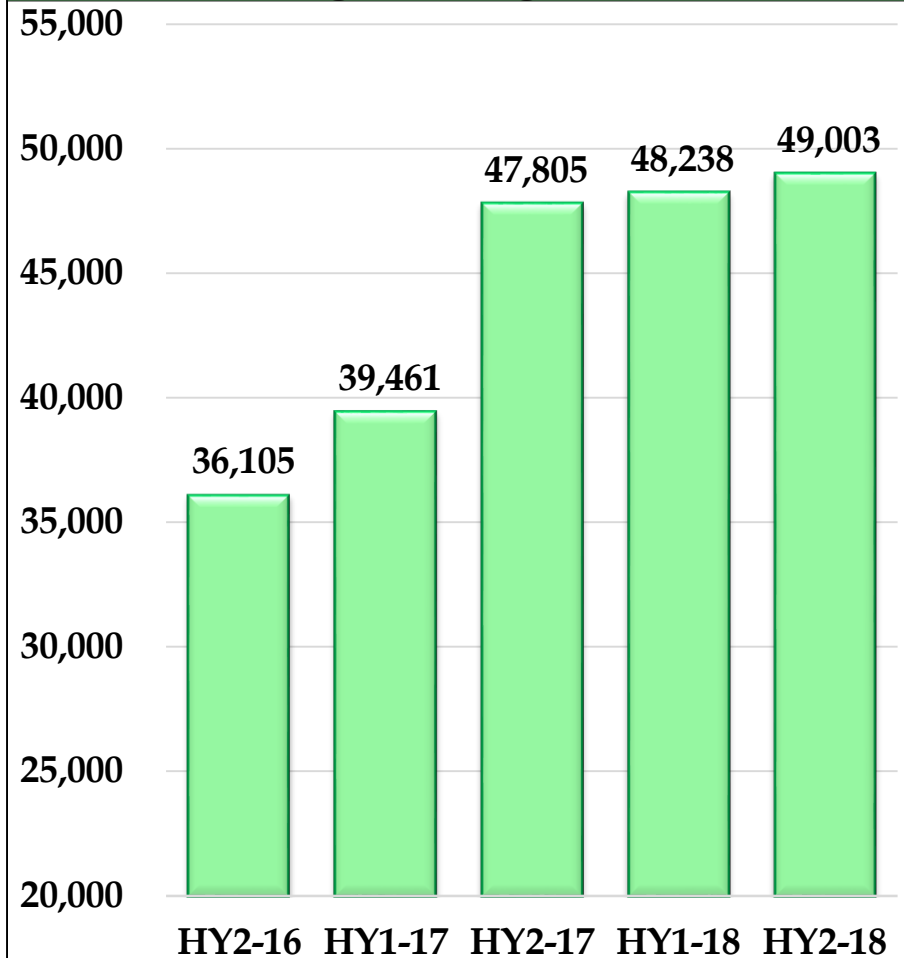
AVERAGE CASA AND SB DEPOSIT

(₹ in Crore)

Average CASA



Average Saving Deposit

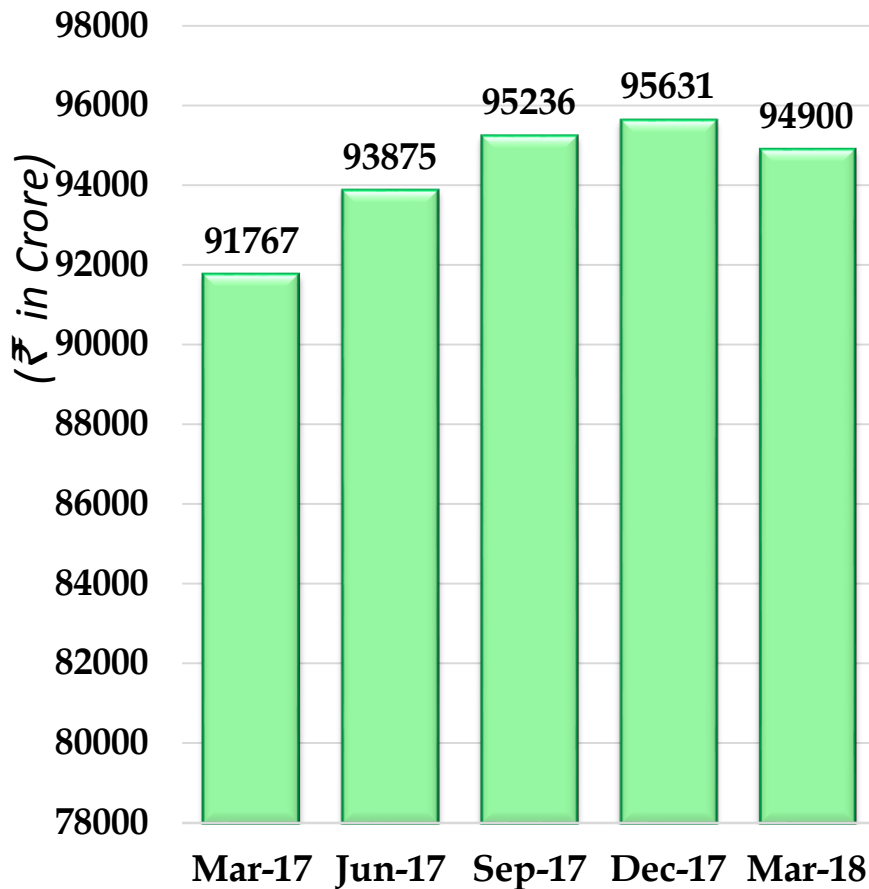




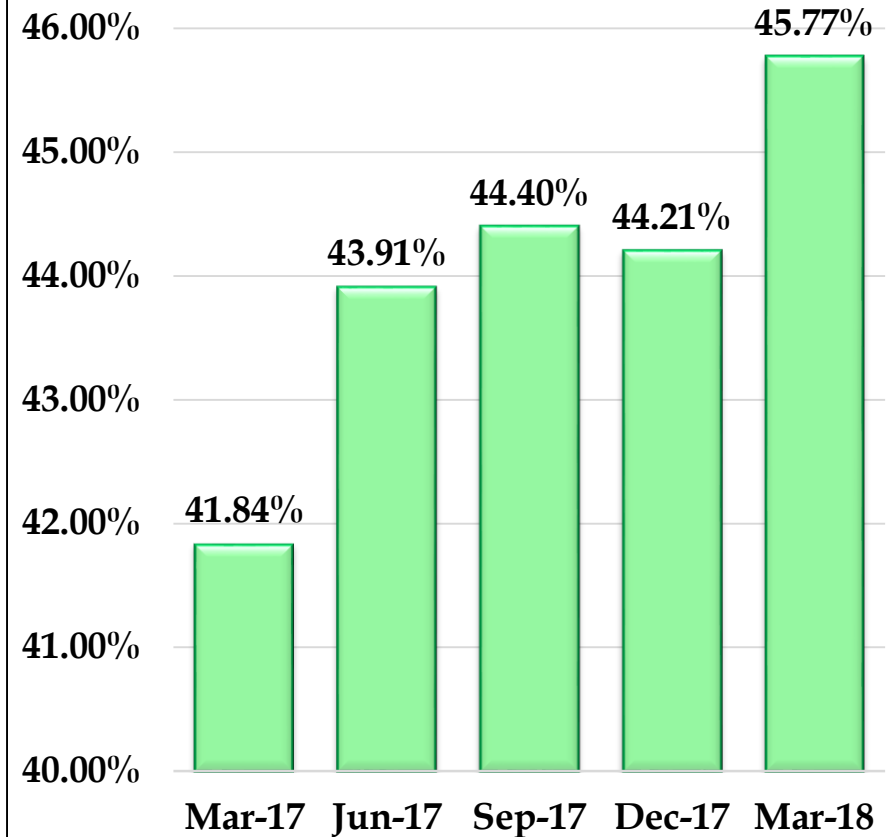
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RETAIL TERM DEPOSITS (BELOW RS 1 CR)

Retail Term Deposit



RTD as % of Total Deposits





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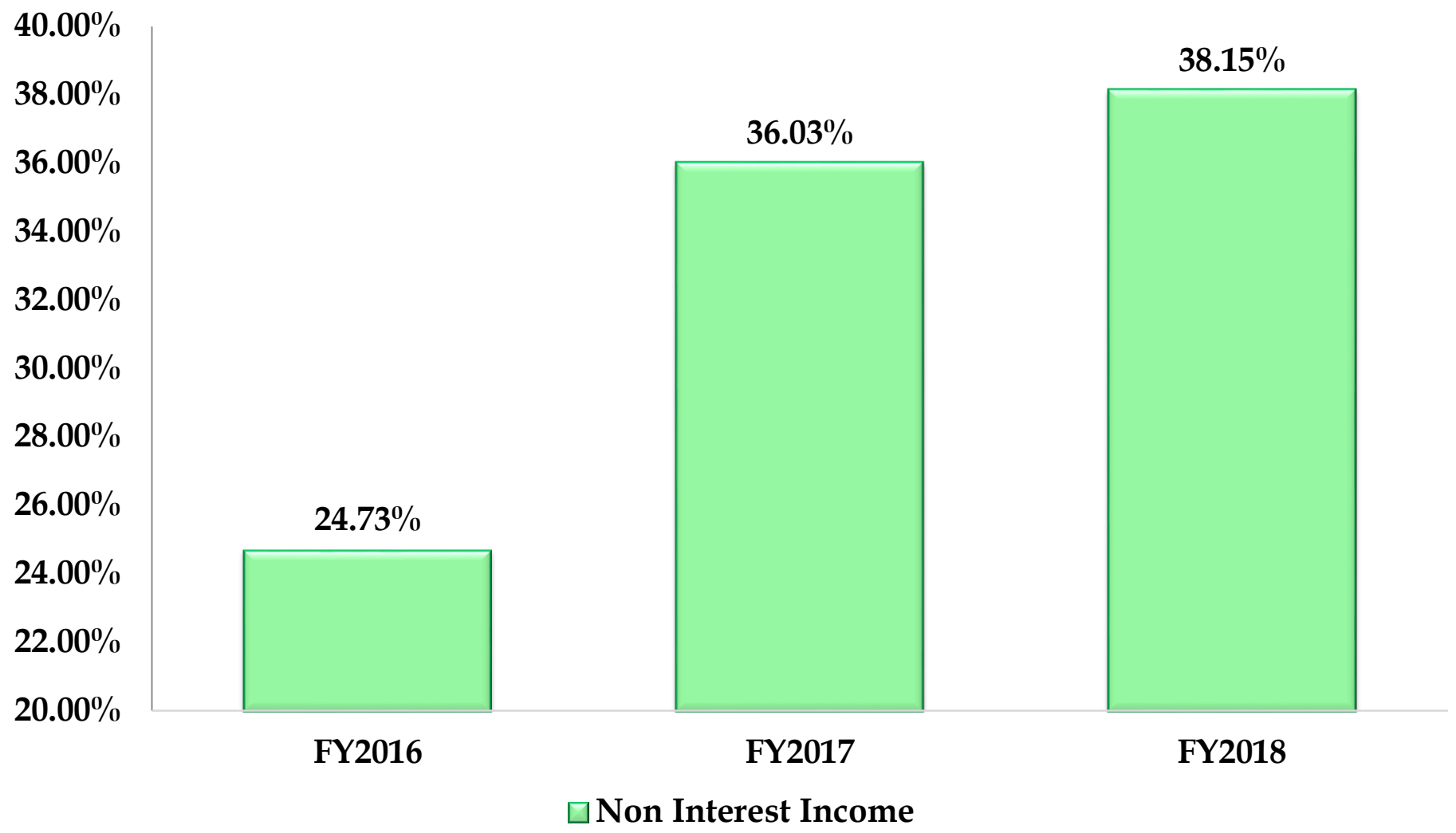
TOTAL INCOME

(₹ in Crore)

Sn	Parameters	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variatio n
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Interest On Advances/Bills	2,880	3,038	2,945	(5.22%)	(2.23%)	12,128	12,809	(5.31%)
2	Interest On Investments	1,275	1,276	1,251	(0.09%)	1.85%	4,817	5,022	(4.09%)
3	Other Interest Income	92	189	65	(51.09%)	41.28%	454	591	(23.27%)
4	Total Interest Income (1+2+3)	4,247	4,503	4,262	(5.69%)	(0.36%)	17,399	18,422	(5.56%)
5	Non Interest Income	442	591	494	(25.13%)	(10.41%)	2,782	2,766	0.61%
6	Total Income (4+5)	4,689	5,094	4,756	(7.95%)	(1.41%)	20,181	21,188	(4.75%)



NON INTEREST INCOME AS % OF NET REVENUE



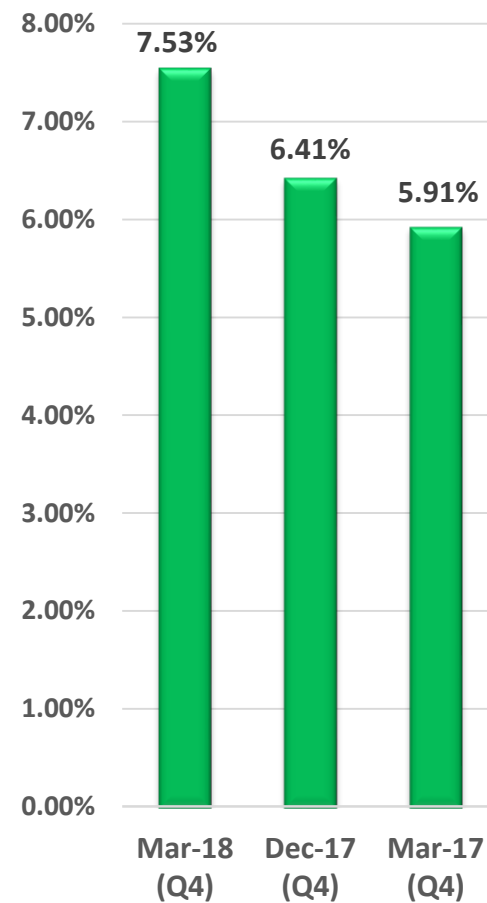


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FEE INCOME

(₹ in Crore)

FEE INCOME (% To Total Income)



Sn	PARAMETERS	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variation
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Credit Related Income	127	165	146	-23.03%	-13.01%	571	606	(5.77%)
2	Other Commission, Exchange & Brokerage	220	136	158	61.76%	39.24%	693	460	50.65%
3	Others	6	0.30	1			10	1	
4	Fee Income	353	301	305	17.27%	15.74%	1274	1067	19.40%
5	Total Income	4,689	5,094	4,756.00	(7.95%)	(1.41%)	20,181	21,188	(4.75%)
6	FEE INCOME (% To Total Income)	7.53%	5.91%	6.41%	162 bps	112 bps	6.31%	5.04%	127 bps



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TOTAL EXPENDITURE

(₹ in Crore)

Sn	Parameters	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variation
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Intt Paid On Deposits	2,916	2,999	3,017	(2.78%)	(3.35%)	12,049	12,787	(5.78%)
2	Intt Paid On Bonds	191	182	189	5.29%	0.64%	726	669	8.63%
3	Others	45	15	38	196.59%	20.56%	113	57	99.19%
4	Total Interest Paid (1+2+3)	3,152	3,196	3,244	(1.37%)	(2.84%)	12,888	13,513	(4.62%)
5	Operating Expenses	1,137	881	769	28.99%	47.79%	3,590	3,505	2.43%
6	Total Expenses (4+5)	4,289	4,077	4,013	5.19%	6.86%	16,478	17,018	(3.17%)



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OPERATING PROFIT

(₹ in Crore)

Sn	Parameters	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variation
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Interest Income	4,247	4,503	4,262	(5.69%)	(0.36%)	17,399	18,422	(5.56%)
2	Interest Expenses	3,152	3,196	3,244	(1.37%)	(2.84%)	12,888	13,513	(4.62%)
3	NII (Spread) (1-2)	1,095	1,307	1,018	(16.26%)	7.55%	4,511	4,909	(8.12%)
4	Non Interest Income	442	591	494	(25.13%)	(10.41%)	2,782	2,766	0.61%
5	Operating Expenses	1,137	881	769	28.99%	47.79%	3,590	3,505	2.43%
6	Operating Profit (3+4-5)	401	1,017	743	(60.61%)	(46.06%)	3,703	4,170	(11.20%)



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PROFITABILITY

(₹ in Crore)

Sn	Parameters	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variation
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Operating Profit	401	1017	743	(60.61%)	(46.06%)	3,703	4170	(11.20%)
2	PROVISIONS (2a To 2f)	2051	2235	2728	(8.24%)	(24.83%)	9,575	5264	81.89%
2 a	Prov. For Depreciation On Investment	99	55	410	79.69%	(75.92%)	709	129	
2 b	Prov. For Taxes	(284)	(606)	16			(223)	(429)	
2 c	Prov. For NPA	2420	3050	2340	(20.69%)	3.39%	9,498	6315	50.40%
2 d	Prov. For Standard Assets	(143)	59	(113)			(387)	(118)	
2 e	Prov. For Unhedged Forex Exposure	(3)	0.01	(11)			(3)	2	
2 f	Other Provisions	(38)	(323)	86			(19)	(635)	
3	Net Profit/(Loss) (1-2)	(1650)	(1218)	(1985)	(35.49%)	16.88%	(5,872)	(1094)	



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COST & YIELD RATIOS

(₹ in Crore)

Sn	Parameters	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Variation
					Y-o-Y	Q4<>Q3			Y-o-Y
1	Cost Of Deposit	5.56%	5.91%	5.65%	(35 bps)	(9 bps)	5.67%	6.33%	(66 bps)
2	Cost Of Funds	5.02%	5.16%	5.02%	(14 bps)	-	5.07%	5.62%	(55 bps)
3	Yield On Earning Advances	9.13%	10.04%	8.98%	(91 bps)	15 bps	9.28%	10.30%	(102 bps)
4	Yield On Investment (Without Profit)	6.82%	7.05%	6.92%	(23 bps)	(10 bps)	6.95%	7.33%	(38 bps)
5	Yield On Funds	6.77%	7.27%	6.60%	(50 bps)	17 bps	6.85%	7.66%	(81 bps)
6	Net Interest Margin (NIM)	2.17%	2.54%	1.95%	(37 bps)	22 bps	2.19%	2.42%	(23 bps)
7	Book Value Per Share(₹)	162.86	365.70	244.05	(55.47%)	(33.27%)	162.86	365.70	(55.47%)
8	Cost To Income Ratio	73.93%	46.42%	50.87%	2751 bps	2306 bps	49.22%	45.67%	355 bps



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CAPITAL ADEQUACY (BASEL III)

(₹ in Crore)

Sn	Particulars	Mar-18	Mar-17	Dec-17
1	CET - I	10996	13310	9075
2	Tier I	11216	15575	12351
3	Tier II	4261	4834	4590
4	Total (Tier I + Tier II)	15478	20409	16941
5	Risk-weighted Assets	147347	175357	163354
6	CET - I (%)	7.46%	7.59%	5.56%
7	Tier I (%)	7.61%	8.88%	7.56%
8	Tier II (%)	2.89%	2.76%	2.81%
9	Capital Adequacy Ratio (%)	10.50%	11.64%	10.37%

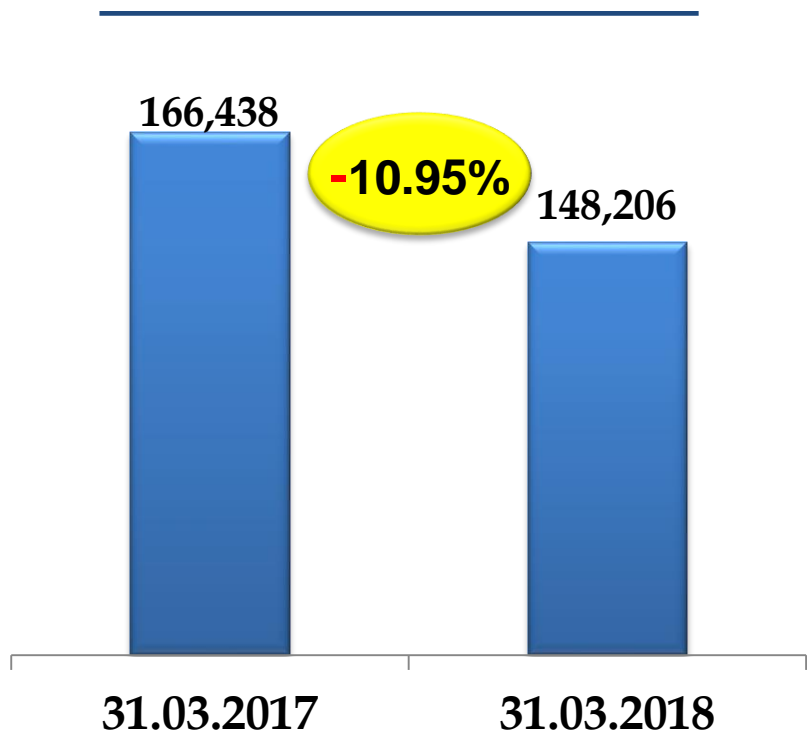
1. GOI infused capital of ₹3571.00 crore in the form of preferential allotment of equity shares during Q4 FY 2017-18. Accordingly, paid up equity share capital of the Bank increased to ₹632.77 crores from ₹346.17 crores.
2. During Q4 FY 2017-18, Bank redeemed all the Basel III Compliant AT1 Bonds aggregating to ₹3000.00 crores upon exercise of 'Regulatory Event Call Option'.



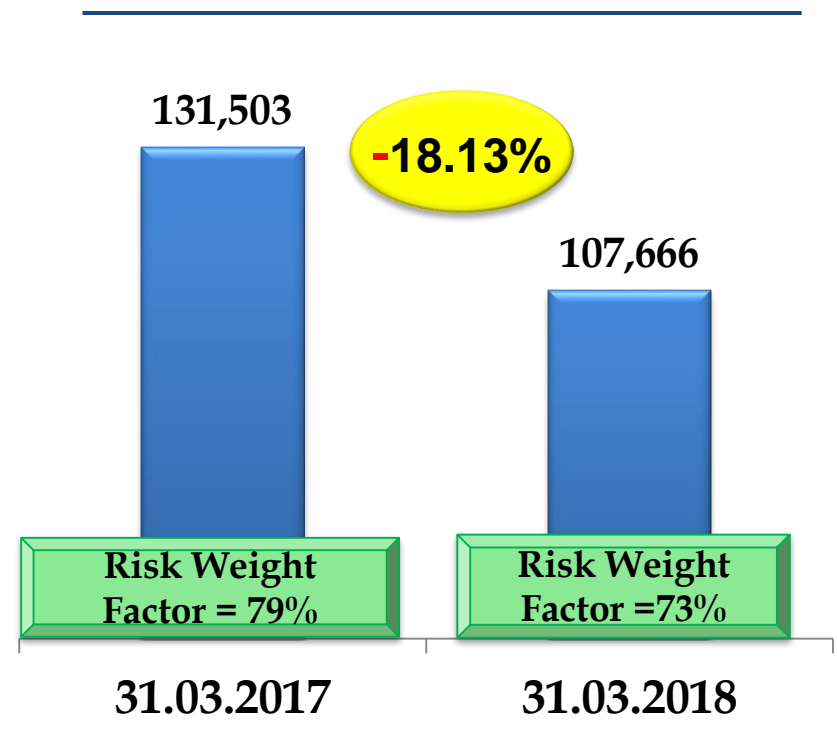
CAPITAL-OPTIMIZED CREDIT GROWTH

(₹ in Crore)

Total Advances



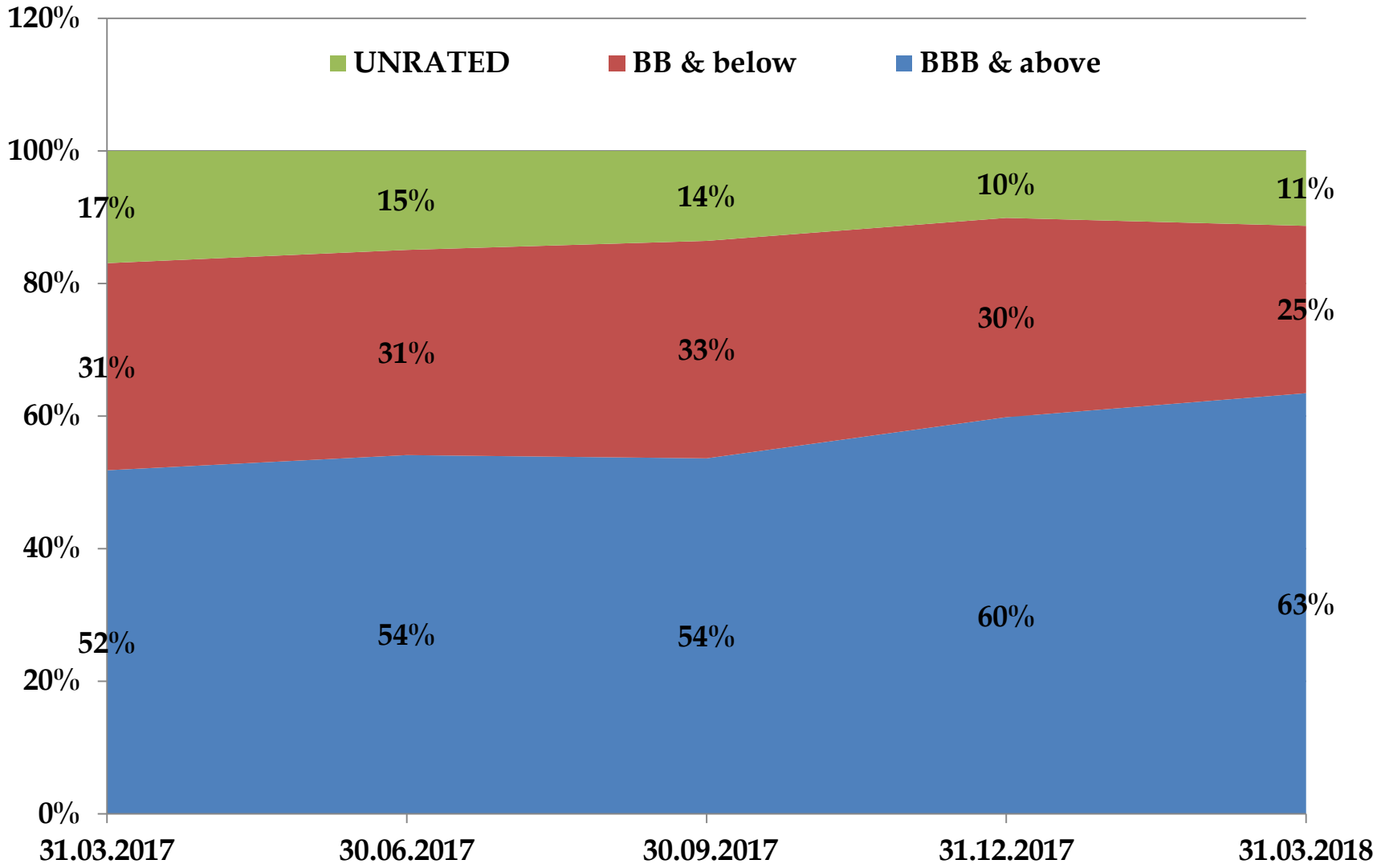
RWA for Credit Risk (Fund Based)



Risk Weight factor for Credit Risk i.e. RWA for Credit Risk (fund based) to Total Advances



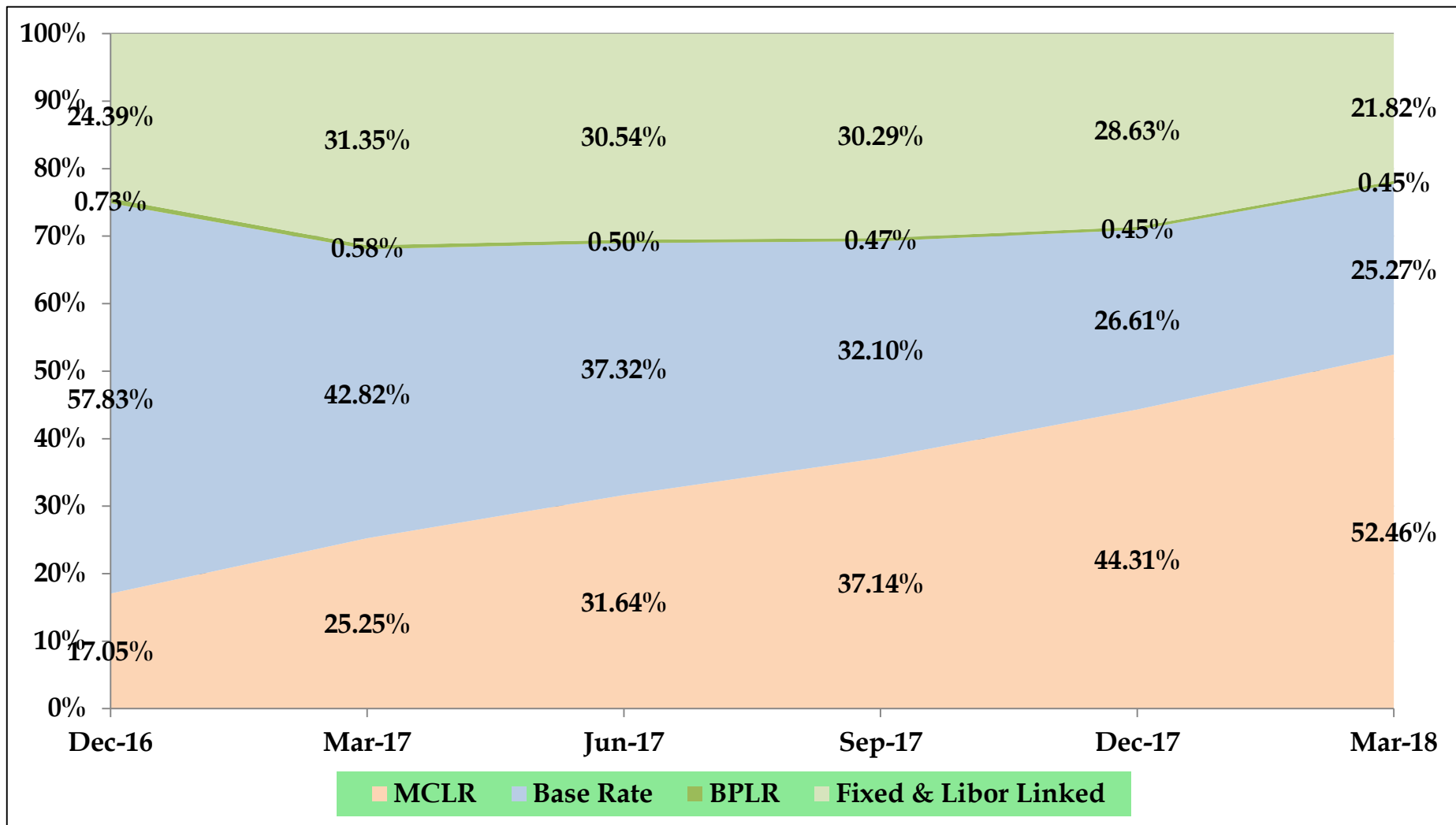
EXTERNALLY RATED ACCOUNT DISTRIBUTION ABOVE ₹10 CR





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ADVANCE MIX OF BENCHMARK RATE



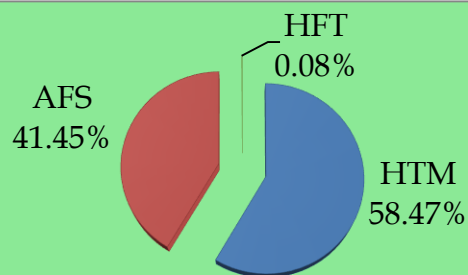


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TREASURY OPERATIONS

(₹ in Crore)

Category	31-03-2018				31-03-2017			
	HTM	AFS	HFT	Total	HTM	AFS	HFT	Total
SLR	37544	19035	5	56584	34612	14862	313	49787
NSLR	3884	10339	51	14274	359	9334	1	9694
TOTAL	41428	29374	56	70858	34971	24196	314	59481
% to Total Portfolio	58.47%	41.45%	0.08%	100.00%	58.79%	40.68%	0.53%	100.00%



Modified Duration

Particular	31-03-2018	31-03-2017
TOTAL (AFS)	3.64	3.75
TOTAL PORTFOLIO	4.53	4.77



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INTEGRATED TREASURY PROFIT

(₹ in Crore)

Particulars	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3	Variation		Mar-18 FY	Mar-17 FY	Y-o-Y
				Y-o-Y	Q-o-Q			
Govt. Securities/ Bonds	(105)*	164	94	(163.81%)	(211.14%)	785	1247	(37.10%)
Non-SLR other than Equity	1	1	1	16.26%	25.44%	18	21	(16.18%)
Equity	6	14	6	(52.65%)	5.75%	31	25	20.97%
Equity (Strategic Inv.)	19	0	0	100.00%	100.00%	269	0	100.00%
Others	31	30	41	1.76%	(23.91%)	125	117	7.20%
Total Domestic Profits	(48)	209	142	(122.70%)	(133.48%)	1227	1410	(13.05%)
Forex Profits	25	20	24	24.45%	2.86%	106	80	34.22%
Integrated Treasury Profits	(23)	229	166	(109.88%)	(113.64%)	1333	1490	(10.53%)

* In anticipation of hardening of yield, Bank has crystallized loss of ₹149 crore in Q4 by selling high duration government securities, thereby protecting the portfolio from further depreciation.



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PRIORITY SECTOR ADVANCES

(₹ in Crore)

Sn	Parameters	Mar-18	Mar-17	Dec-17	Variation %	
					Y-o-Y	Q4<>Q3
1	Priority Sector	61617	65562	56938	6.02	8.22
	PSLC	11484	0	11484	--	--
	Total Priority sector	73101	65562	68422	11.50	6.84
	% of ANBC	41.80%	41.23%	44.70%	57 bps	(290 bps)
2	Agriculture	24825	27537	24541	9.85	1.16
	PSLC-Agriculture	7484	0	7484	--	--
	Total agriculture	32309	27537	32025	17.33	0.89
	% of ANBC	18.65%	17.32%	20.92%	133 bps	(227 bps)
3	Small & Marginal Farmer	10074	13671	9926	(26.31)	1.49
	PSLC-Small & Marginal Farmer	4650	0	4650	--	--
	Total Small & Marginal Farmer	14724	13671	14576	7.70	1.02
	% of ANBC	8.46%	8.60%	9.52%	(14 bps)	(106 bps)
4	Weaker Section	19429	18503	19188	5.00	1.26
	% of ANBC	11.43%	11.64%	12.54%	(21 bps)	(111 bps)
5	Micro Enterprises	11957	12296	11671	(2.75)	2.45
	% of ANBC	7.72%	7.73%	7.62%	(1 bps)	10 bps

- PSLC Rs 11484.50cr (Agriculture Rs2834.50cr, Small & Marginal Rs 4650cr & PSLC General Rs 4000cr) included in respective head.
- Achievement on basis of average of ANBC during 2017-18 under Priority Sector was 41.80%, Agriculture 18.65%, Small & Marginal Farmer 8.46%, Weaker Section 11.43% and Micro Enterprises 7.72%.



FINANCIAL INCLUSION



PMJDY		
1	Number of Accounts opened since 16.08.14	42.44 Lakh
2	Number of RuPay cards issued	37.90 Lakh
3	Deposits in Accounts	4405.97 Crore

PMMY			
	Category	No. of Account	Disbursement (Amount)
1	SHISHU (< ₹50000)	24737	81.43 Cr
2	KISHORE (Above ₹50k-5lakh)	44953	958.96 Cr
3	TARUN (Above ₹5lakh-10lakh)	15550	1300.79 Cr
4	Grand Total	85240	2341.18 Cr

PMSBY & PMJJBY			
Scheme	No. of Enrolments		Total Enrolments
	URBAN	RURAL	
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	22.83 Lakh	10.44 Lakh	33.27 Lakh
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	4.56 Lakh	1.99 Lakh	6.55 Lakh
Total	27.39 Lakh	12.43 Lakh	39.82 Lakh



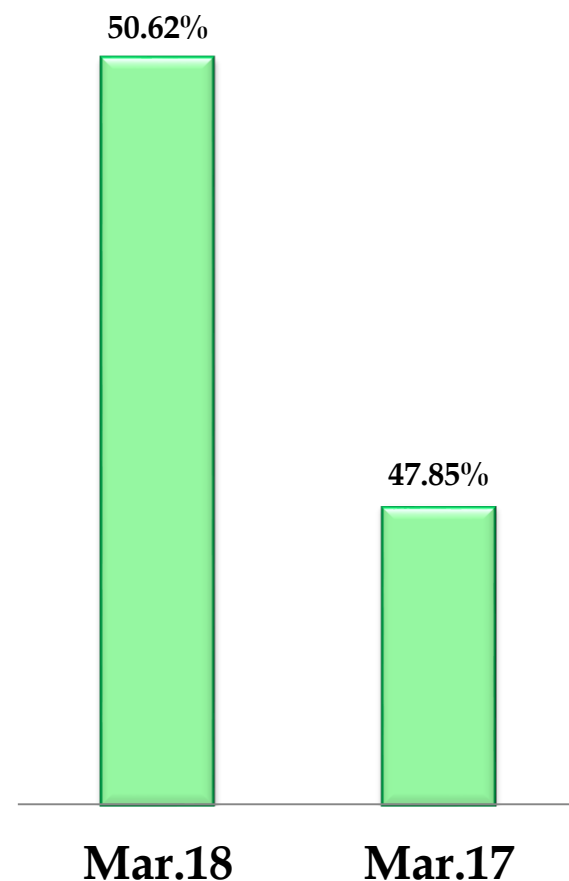
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COMPOSITION OF ADVANCES

(₹ in Crore)

Sector	Mar-18	Mar-17	Dec-17	Variation	
				Y-o-Y	Q4<>Q3
Retail	23402	19996	24302	17.03%	(3.70%)
Agriculture (excl RIDF)	21349	22327	21294	(4.38%)	0.26%
MSME (PS +NPS)	28031	28859	30247	(2.87%)	(7.33%)
Total RAM (Excl IBPC)	72782	71182	75843	2.25%	(4.04%)
%age to Total Advance (Excl IBPC)	50.62	47.85	51.62		
Credit (Other than RAM)	70996	77570	71083	(8.47%)	(0.12%)
%age to Total Advance (Excl IBPC)	49.38	52.15	48.38		
Total Advance (Excl IBPC)	143778	148752	146926	(3.34%)	(2.14%)
IBPC	4428	17686	15586	(74.96%)	(71.59%)
Total Advance	148206	166438	162512	(10.95%)	(8.80%)

■ RAM as % Total
Advances (excl IBPC)



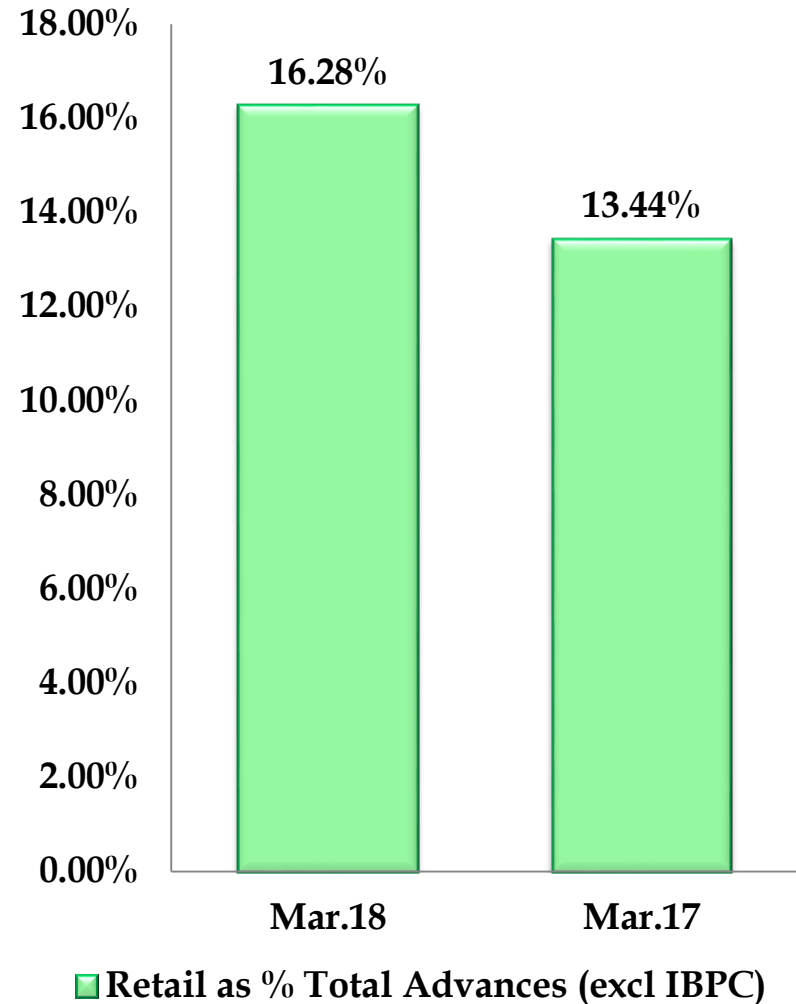


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RETAIL CREDIT

(₹ in Crore)

Scheme	Mar-18	Mar-17	Dec-17	Variation	
				Y-o-Y	Q4<>Q3
Total Retail Credit	23402	19996	24302	17.03%	(3.70%)
% age to Total Advances (Excl IBPC)	16.28%	13.44%	16.54%	283 bps	(26 bps)
Out of which -					
Housing Loan-Direct	9831	9051	9480	8.62%	3.70%
Vehicle Loan	1647	1451	1665	13.51%	-1.08%
Personal Loan	908	537	754	69.09%	20.42%





SECTOR-WISE ADVANCES

(₹ in Crore)

Industry Segment (₹ in Crore)	Amt. FB O/s Mar-18	%age to total Industry	%age to total Credit
Iron & Steel	10058	22.70%	6.79%
Textile	7321	16.52%	4.94%
Food Processing	6863	15.49%	4.63%
All Engg.	3062	6.91%	2.07%
Vehicles, Vehicle Parts & Transport Equipments	1462	3.30%	0.99%
Constructions	1726	3.89%	1.16%
Other Metal & Metal Products	639	1.44%	0.43%
Chemical, Dyes, Paints etc.	1784	4.03%	1.20%
Paper & Paper Product	919	2.07%	0.62%
Other Industries	10483	23.65%	7.07%
Total Industry	44317	100.00%	29.90%
NBFC	14470		9.76%
Infrastructure	14573		9.83%
Commercial Real Estate	7472		5.04%
Food Credit	1058		0.71%
Others	66316		44.76%
Gross Advances	148206		100.00%



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EXPOSURE TO INFRASTRUCTURE

(₹ in Crore)

Segment	Mar-18	Mar-17	Y-o-Y
Total Infrastructure	24,012	25878	(7.21%)
Out of which:			
- Power	10,544	12821	(17.76%)
- Transport	8,103	8318	(2.58%)
-Communication	2,990	2672	11.90%

Break up of exposure to Power Sector

Particular	31.03.2018	% to Total Exp.	% to Total Power
Central Govt.	723	3.01%	6.86%
State Govt.	2,864	11.93%	27.16%
Private	6,957	28.97%	65.98%
Total	10,544	43.91%	100.00%



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STANDARD RESTRUCTURED ACCOUNTS

S.No	Particulars	(₹ in Crore)
1	Opening balance as on 01.01.2018	1562
2	Add: Fresh Restructuring during the quarter	67
3	Less: Slippage from Standard Restructured to NPA category (O/s as on 31.12.2017)	*590
4	Add: Up-gradation to Standard Restructured Category from NPA	1
5	Less: Up-gradation from Standard Restructured to Standard category due to satisfactory conduct of the account (O/s as on 31.12.2017)	294
6	Add: Change in Outstanding balance	13
7	Less: Closure of accounts (O/s as on 31.12.2017)	6
8	Closing balance as on 31.03.2018	753

*Sector-wise slippages from Standard Restructured to NPA category

Engineering	Infra-Road	Hospitality	Others	Total
237	179	127	47	590



STANDARD RESTRUCTURED A/C ACTIVITY WISE

(₹ in Crore)

Sn	Particulars	O/s as on 31.03.2018	% of total
1	Infrastructure	237	31.47%
2	Logistics	141	18.73%
3	Breweries	96	12.75%
4	Construction	82	10.89%
5	Iron & steel	66	8.76%
6	Engineering	61	8.10%
7	Agriculture	10	1.33%
8	Hospitality	13	1.73%
9	Chemical	40	5.31%
10	Others	7	0.93%
Total		753	100.00%

Break up of Infrastructure	Amount
Roads, Highways & Ports	171
Infra- Hotel	66
Total	237



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RESTRUCTURED ADVANCES

(₹ in Crore)

Sn	Parameter	Mar-18	Dec-17	Sep-17	Jun-17
1	Standard Restructured Portfolio	753	1562	3285	5823
2	Quantum of Standard Restructured Assets where repayment has not commenced	233	151	609	770
3	Quantum of SMA-II in Restructured Accounts	124	409	645	1550
4	NPA in Restructured Portfolio	13367	12691	11821	11040



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SDR, S4A AND 5/25

(₹ in Crore)

Standard Accounts (Under SDR, S4A and 5/25)						
Particular	31.12.2017		31.03.2018			
	No of A/c's	Amount	No of A/c's	Amount	Out of which restructured	
					No	Amount
SDR	11	943	*1	0.00	0	0
S4A	#6	729	5	287	0	0
5/25	9	1006	8	958	1	66

One account exited from S4A Scheme
*One account is having Non Fund based outstanding only.

NPA Accounts (Under SDR, S4A and 5/25)						
Particular	31.12.2017		31.03.2018			
	No of A/c's	Amount	No of A/c's	Amount	Out of which restructured	
					No	Amount
SDR	25	4450	35	5243	14	2430
S4A	7	1037	8	1423	4	649
5/25	7	1652	8	1850	4	923



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NON-PERFORMING ASSETS

(₹ in Crore)

Sn	Parameters	Mar-18	Mar-17	Dec-17
1	Gross NPA	26134	22859	27551
2	Gross NPA as a % of Gross Advances	17.63%	13.73%	16.95%
3	Net NPA	14283	14118	14195
4	Net NPA as a % of Net Advances	10.48%	8.96%	9.52%
5	Non Performing Investment	1252	1026	591
6	Provision Coverage Ratio	64.07%	53.61%	62.09%



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NPA MOVEMENT (Q4)

(₹ in Crore)

Sn	Particular	Mar-18 Q4	Mar-17 Q4	Dec-17 Q3
1	Opening Gross NPAs	27,551	20,492	26,432
2	Recovery in Ledger Balance	644	430	692
3	Up gradation	39	15	197
4	Write Off	3,857	1,101	1,296
5	Total Reduction (2+3+4)	4,540	1,546	2,186
6	Fresh Addition	3,123	3,913	3,305
7	Closing Gross NPAs	26,134	22,859	27,551
8	Provision	11,851	8,741	13,356
9	Closing Net NPAs	14,283	14,118	14,195
10-a	Cash Recovery in Bad Debt Written-off	115	81	49
10-b	Cash Recovery in Recorded Interest	31	9	16
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	146	91	65
11	Total Recovery including upgradation (2+3+10c)	829	535	954



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NPA MOVEMENT (FY)

(₹ in Crore)

Sn	Particular	Mar-18 FY	Mar-17 FY
1	Opening Gross NPAs	22859	14702
2	Recovery in Ledger Balance	2235	1348
3	Up gradation	563	408
4	Write Off	6357	2308
5	Total Reduction (2+3+4)	9155	4065
6	Fresh Addition	12429	12222
7	Closing Gross NPAs	26134	22859
8	Provision	11851	8741
9	Closing Net NPAs	14283	14118
10-a	Cash Recovery in Bad Debt Written-off	264	291
10-b	Cash Recovery in Recorded Interest	100	44
10-c	Total Cash Recovery in Revenue i.e.(10a+10b)	363	335
11	Total Recovery including upgradation (2+3+10c)	3161	2092

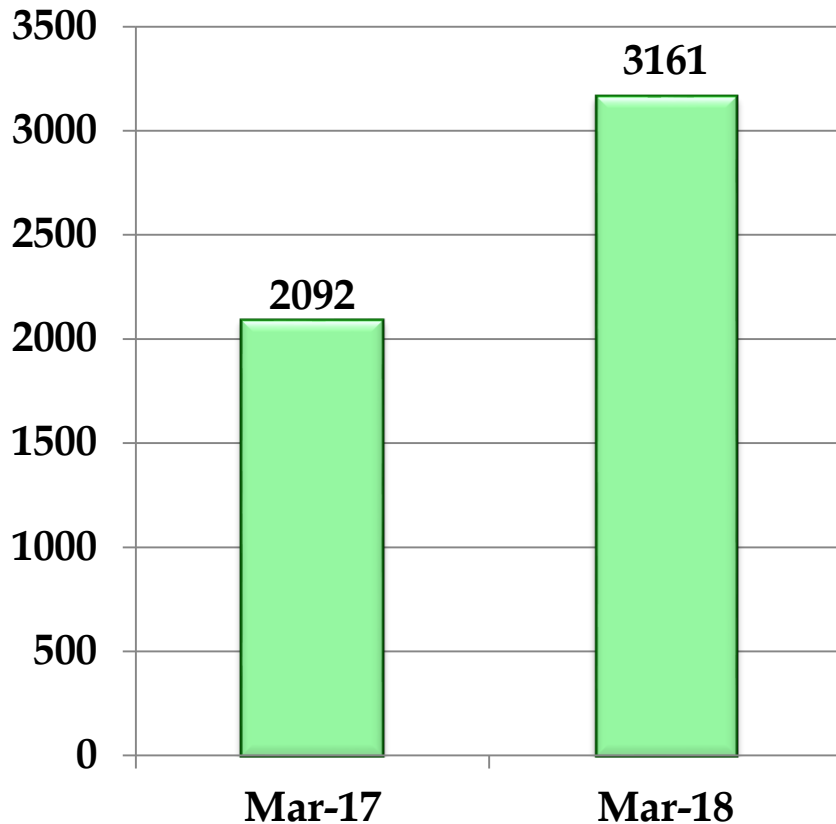


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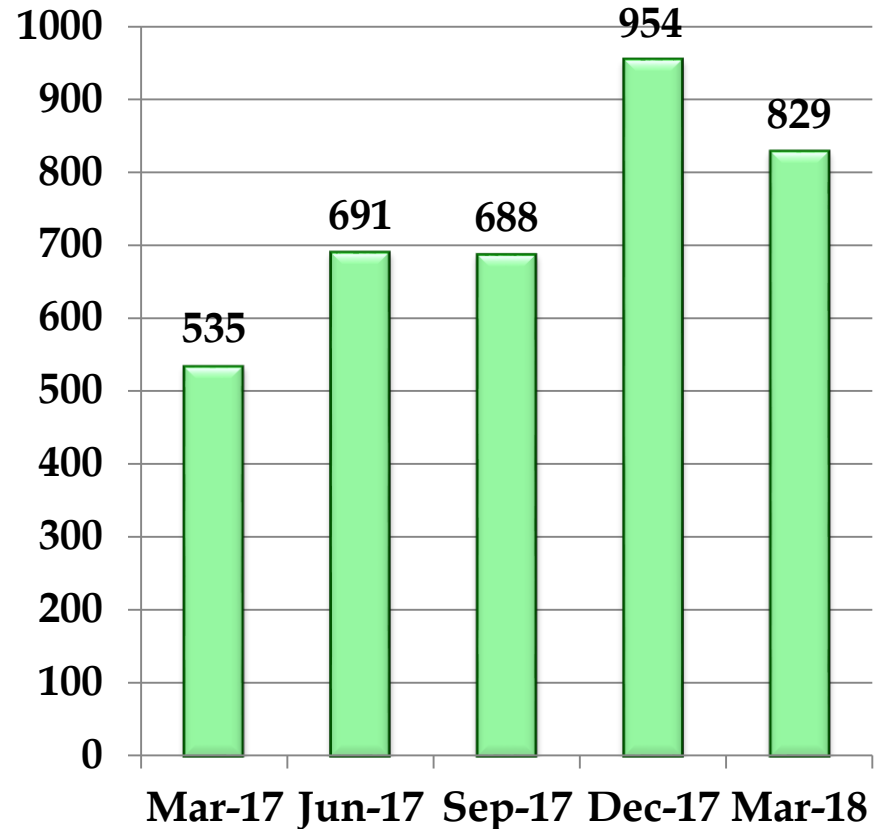
RECOVERY AND UPGRADATION

(₹ in Crore)

Recovery + Upgradation (FY)



Recovery+ Upgradation (Quarter wise)





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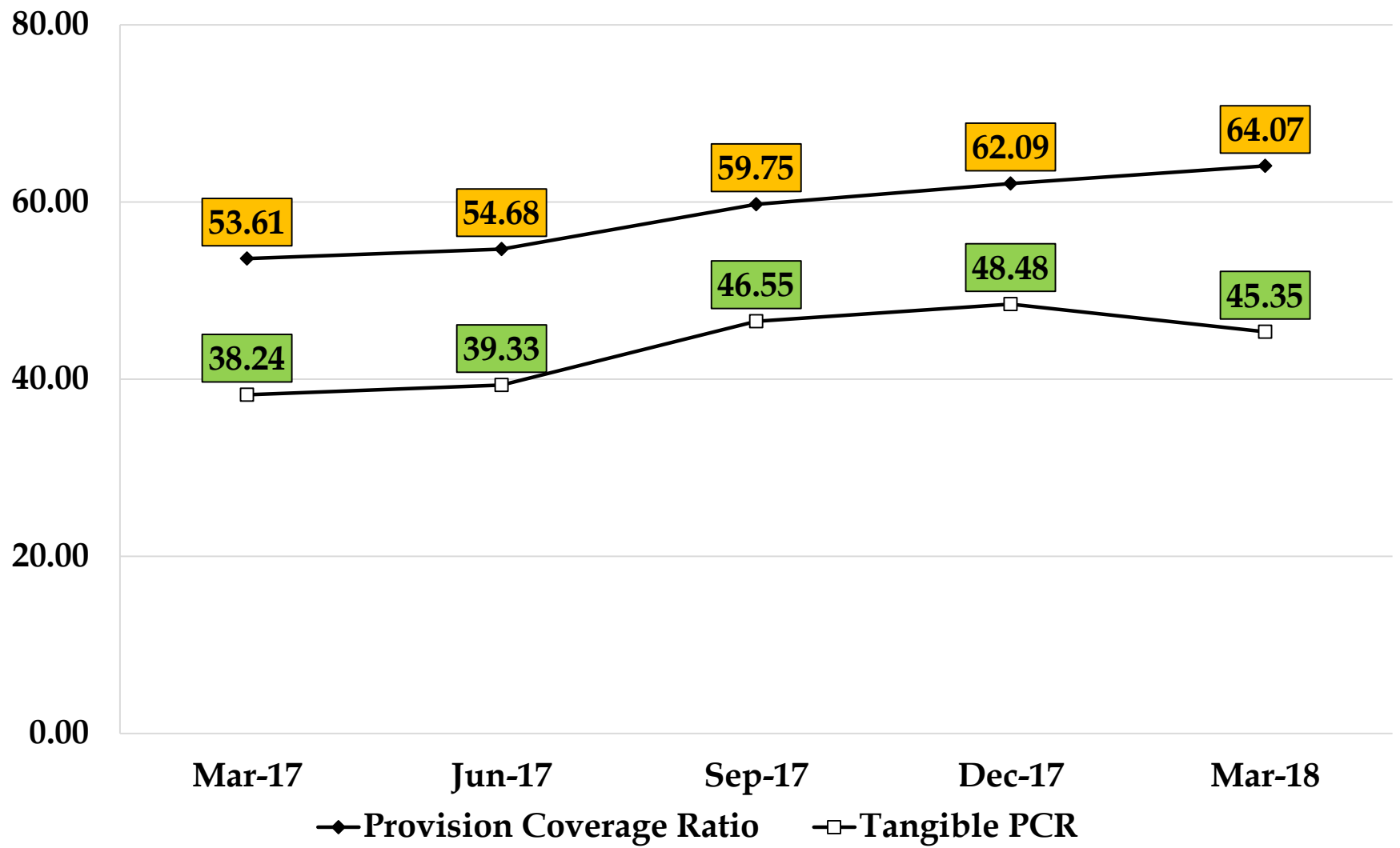
PROVISIONS IN NCLT CASES

(₹ in Crore)

PARAMETERS	RBI 1 st List	RBI 2 nd List	Total	Cases filed by other banks/ others	Cases files by our Bank	Grand Total
Number of accounts referred by RBI under IBC	9	16	25	40	35	100
No of Cases where Resolution Plan has approved	0	2	2	0	0	2
Number of accounts referred under IBC as on 31.03.2018	9	14	23	40	35	98
Outstanding as on Mar 31, 2018	5432	2375	7807	1987	2496	12290
Provision made till Mar 2018	3354	1454	4804	1669	2024	8497
Provision Coverage as on Mar 31, 2018 in these accounts	61.74%	61.22%	61.53%	83.99%	81.09%	69.14%



PROVISION COVERAGE RATIO



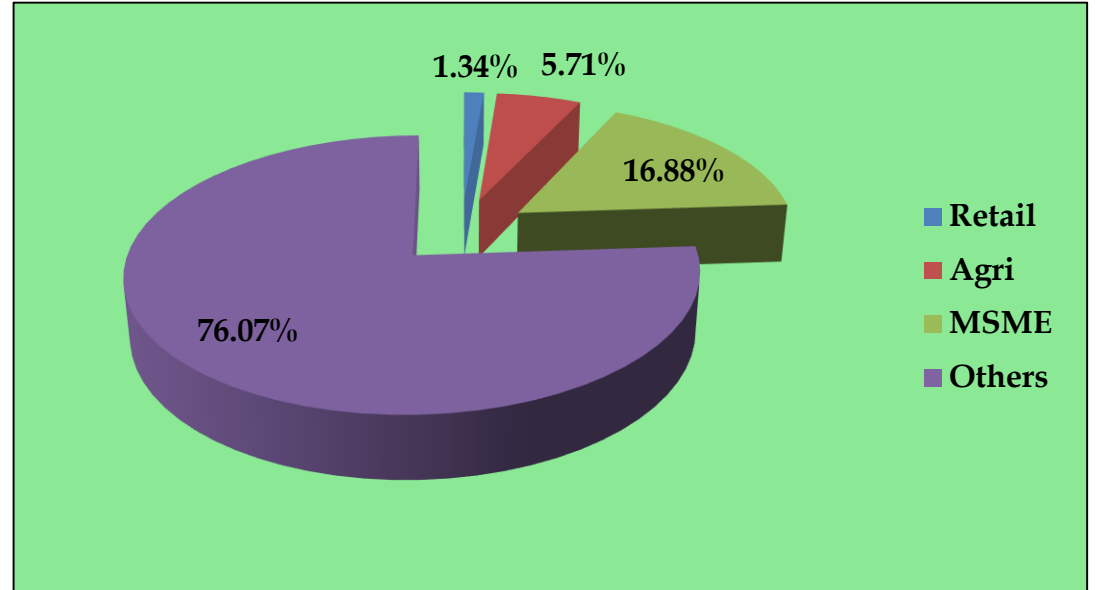


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FRESH SLIPPAGES (Q4)

(₹ in Crore)

Sector Wise	Mar-18 Q4	% of Total Slippages
Retail	42	1.34%
Agri	178	5.71%
MSME	527	16.88%
Others	2376	76.07%
Total	3123	100.00%



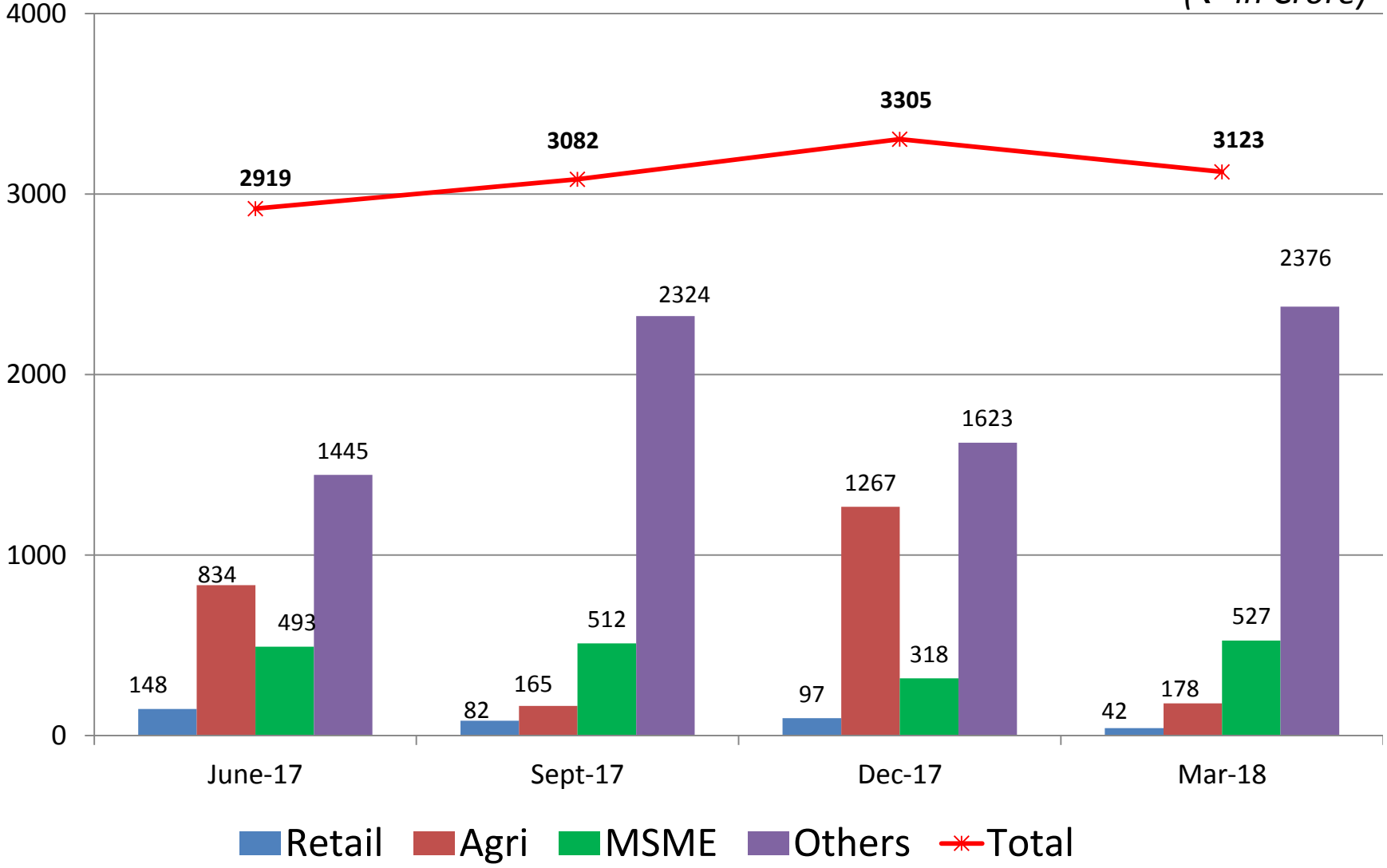
Major accounts under Industry

Infra Power		Infra Road		Gems & Jewellery		Engineering		Telecom		Iron & Steel		Total	
A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
2	674	5	610	4	255	1	234	2	205	6	162	20	2140



FRESH SLIPPAGES (QUARTER WISE FY 17-18)

(₹ in Crore)





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COMPOSITION OF NPA

(₹ in Crore)

Sector/ Industries	As on 31.03.2018				As on 31.03.2017				As on 31.12.2017			
	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA	O/s	NPA	% of NPA to O/s	% of NPA to Gross NPA
Retail (Excluding IBPC)	23402	433	1.85%	1.66%	19996	426	2.13%	1.86%	24302	588	2.42%	2.13%
Agriculture (Excl. RIDF)	21349	2818	13.20%	10.78%	22327	1616	7.24%	7.07%	21294	3094	14.53%	11.23%
MSME (Excl. SIDBI Investments)	28031	3228	11.52%	12.35%	28859	3098	10.73%	13.55%	30247	3824	12.64%	13.88%
Total RAM (Excluding IBPC)	72782	6479	8.90%	24.79%	71182	5140	7.22%	22.49%	75843	7506	9.90%	27.24%
Credit other than RAM	70996	19655	27.68%	75.21%	77570	17719	18.60%	77.51%	71083	20045	28.20%	72.76%
IBPC	4428	0	0%	0%	17686	0	0%	0%	15586	0	0%	0%
Total Advances	148206	26134	17.63%	100%	166438	22859	13.73%	100%	162512	27551	16.95%	100.00%



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OTHER SECTORAL NPA

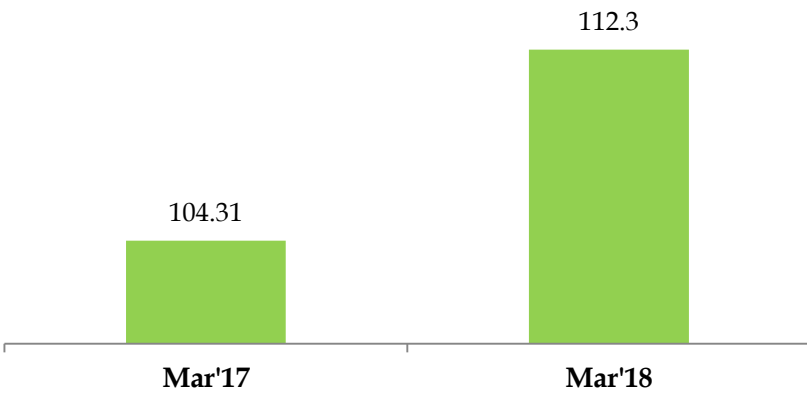
(₹ in Crore)

Sector/ Industries	As on 31.03.2018					As on 31.03.2017				As on 31.12.2017			
	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	14573	4610	31.63%	17.64%	27.99%	18525	2197	11.86%	9.61%	15732	3921	24.92%	14.23%
out of which Infra- power	6333	2600	41.05%	9.95%	27.65%	8044	999	12.42%	4.37%	5701	1924	33.75%	6.98%
Textile	7321	1457	19.90%	5.58%	58.49%	7706	1820	23.62%	7.96%	7544	1654	21.93%	6.00%
Iron and Steel	10058	7285	72.43%	27.88%	55.61%	11238	7643	68.01%	33.44%	10458	7488	71.60%	27.18%
NBFC	14470	16	0.11%	0.06%	-	15213	19	0.12%	0.08%	13745	16	0.12%	0.06%

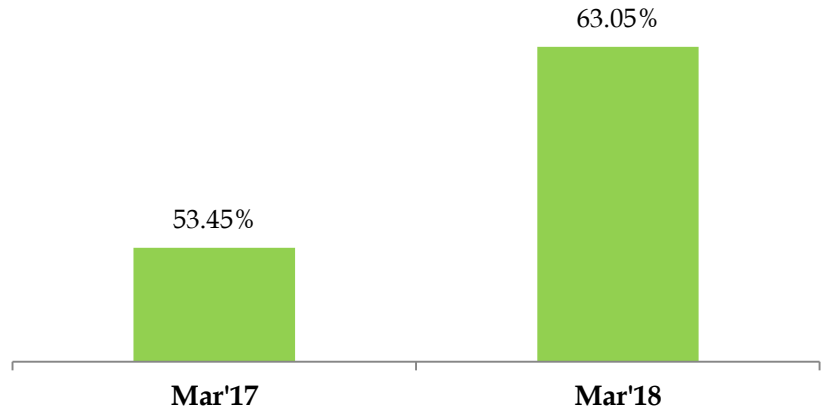


DIGITAL BANKING

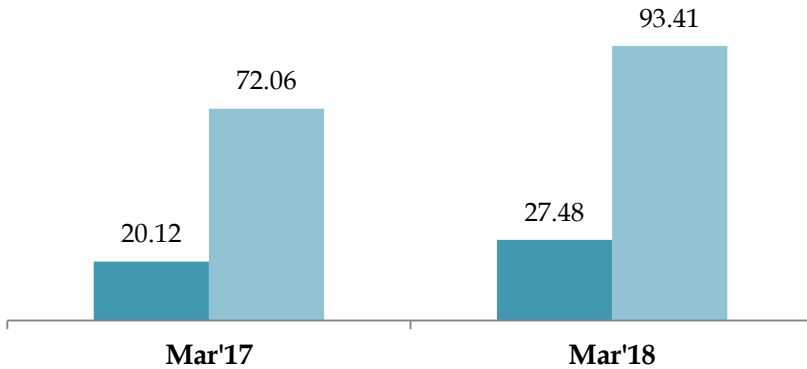
Debit Card base (Lakh)



Digital Banking % Age

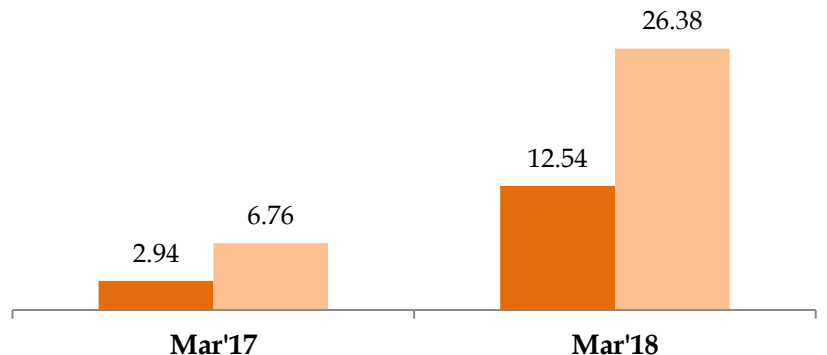


■ Internet Banking User Base
■ Internet Banking Txn Count



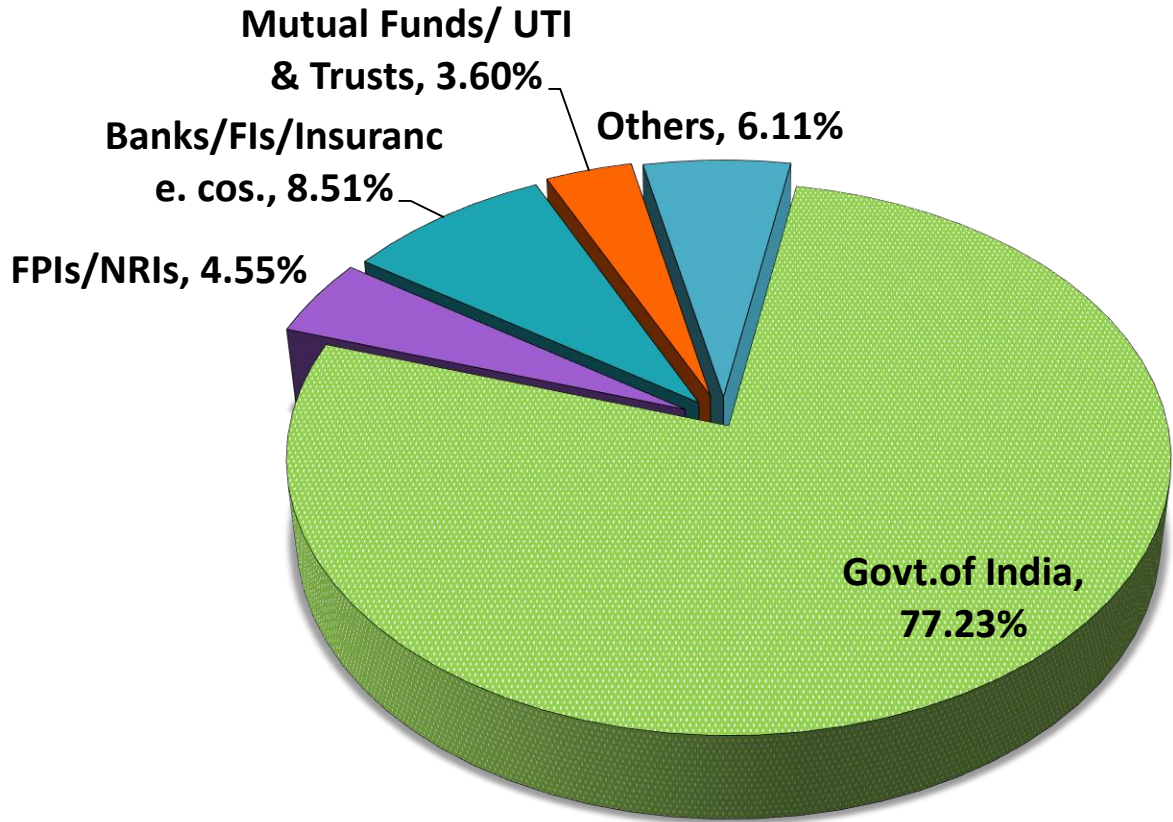
■ Mobile Banking User Base
■ Mobile Banking Txn Count

in Lakh





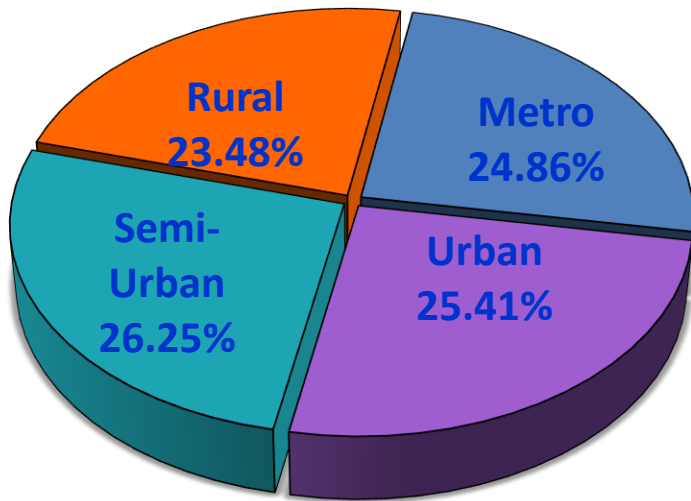
SHAREHOLDING PATTERN



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

Govt. of India has infused a capital of Rs. 3571 Crore during the F.Y. 2017-18.

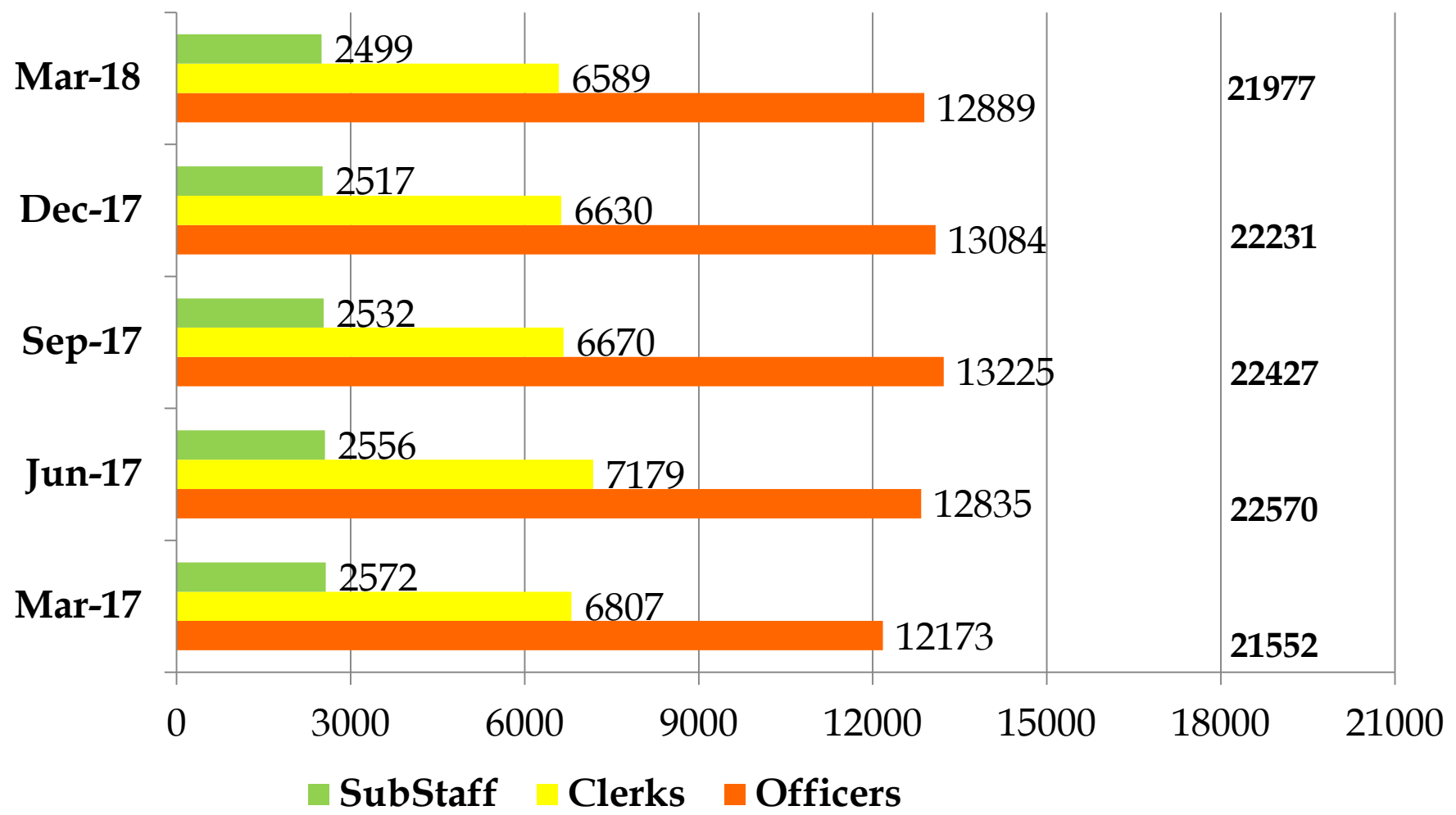
As on 31.03.2018



Category	Mar-18		Mar-17	
	No. of Branches	No. of ATMs	No. of Branches	No. of ATMs
Metro	594	729	592	752
Urban	607	693	607	689
Semi-Urban	627	650	619	635
Rural	561	560	558	545
Total	2389	2632	2376	2621



HUMAN RESOURCES



Thank You



ओरियन्टल बैंक ऑफ़ कॉमर्स
Oriental Bank of Commerce