

**इलाहाबाद बैंक**

*विश्वास की परम्परा*



**ALLAHABAD BANK**

*A tradition of trust*

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**Welcome  
Investors & Analysts**

**Financial Results  
Q2 & H1 FY17**

**04.11.2016**



# Business Mix

Rs. in crore

Sl. No.	Parameters	Sep'15	Mar'16	Jun'16	Sep'16	Variation			
						Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
						Amt.	(%)	Amt.	(%)
1	Business	340101	358352	350848	355738	4890	1.39	15637	4.60
2	Deposit	188151	200644	195065	200194	5129	2.63	12043	6.40
3	Advances	151949	157707	155783	155544	-239	-0.15	3595	2.37
4	CD Ratio	81.42	79.43	80.60	78.37				



# Deposits

Rs. in crore

Sl. No.	Parameters	Sep'15	Mar'16	Jun'16	Sep'16	Variation			
						Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
						Amt.	(%)	Amt.	(%)
1	Total Deposit	188151	200644	195065	200194	5129	2.63	12043	6.40
2	Aggregate Deposit	186619	198544	193281	198481	5201	2.69	11862	6.36
3	Bulk Deposit	40661	38875	33083	28453	-4630	-13.99	-12208	-30.02
4	CD	1391	3084	0	2477	2477		1087	78.16
4a	CD % to total dep.	0.74	1.54	0.00	1.24				
5	SB Deposit	56304	62514	63712	67048	3336	5.24	10744	19.08
6	Current Deposit	9423	9527	8574	9359	785	9.16	-64	-0.68
7	CASA Deposit	65727	72041	72286	76407	4121	5.70	10680	16.25
7a	CASA Share in Agg. Deposit (%)	35.22	36.28	37.40	38.50				
8	Term Deposit	119502	123419	120995	119597	-1398	-1.16	95	0.08



# Advances Mix

Rs. in crore

Sl. No.	Parameters	Sep'15	Mar'16	Jun'16	Sep'16	Variation			
						Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
						Amt.	(%)	Amt.	(%)
1	<b>Total Advances</b>	151949	157707	155783	155544	-239	-0.15	3595	2.37
1a	Food Credit	2786	2359	2452	2431	-21	-0.86	-355	-12.74
1b	Non-Food Gross Bank Credit	149163	155348	153331	153113	-218	-0.14	3950	2.65
<b>Of Which</b>									
(i)	Priority Sector Credit	61023	62695	62572	64859	2287	3.65	3836	6.29
(ii)	Agriculture & Allied Activities	26953	26827	26394	26997	603	2.28	44	0.16
(iii)	Total MSME	27320	27936	27850	29646	1796	6.45	2326	8.51
(iv)	Retail Credit excl. LRD	21175	23487	23750	24925	1174	4.94	3750	17.71
(v)	Retail Credit incl. LRD, of which	23477	25894	26108	27426	1318	5.05	3949	16.82
a	Housing	7452	8524	8842	9264	422	4.77	1813	24.32
b	Loan against Mortgage of property	3863	3779	3622	3652	30	0.83	-210	-5.45
c	Education Loans	1431	1463	1480	1524	44	2.95	93	6.53
d	Trade Loans	6655	7784	7860	8636	775	9.86	1980	29.75
e	Commercial Vehicle	1101	1204	1223	1279	56	4.60	178	16.20
f	AllBank Gold Loan	313	323	322	336	14	4.41	23	7.18
g	Other Retail Loans	2663	2817	2758	2735	-24	-0.85	72	2.71



# Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Deployment of credit in major industries	Sep'15		Sep'16	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	558	0.37	643	0.41
2	Food Processing	2878	1.89	3170	2.04
3	Textiles	4805	3.16	5000	3.21
4	Chemical & Chemical Products	3485	2.29	3059	1.97
5	Cement & Cement Products	1142	0.75	1217	0.78
6	Basic Metal & Metal products	9890	6.51	9550	6.14
6a	Iron & Steel	8650	5.69	8280	5.32
7	All Engineering Products	3625	2.39	3880	2.49
8	Gems & Jewellery	1054	0.69	1022	0.66
9	Construction	2945	1.94	3477	2.24
10	Infrastructure	24446	16.09	19005	12.22
10a	Power	14108	9.28	10554	6.79
10b	Tele-communication	1654	1.09	1229	0.79
10c	Road & Ports	4243	2.79	4542	2.92



# Investment

Rs. in crore

Variation

Sl. No.	Parameters	Sep'15	Mar'16	Jun'16	Sep'16	Variation			
						Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
						Amt.	(%)	Amt.	(%)
1	Gross Investment	50912	56034	53881	55725	1844	3.42	4813	9.45
2	Held To Maturity (HTM)	30778	38482	34426	39202	4776	13.87	8425	27.37
3	Available For Sale (AFS)	20134	17552	19353	16523	-2831	-14.63	-3612	-17.94
4	Held For Trading (HFT)	0	0	102	0				
5	Duration (AFS+HFT)	4.82	5.05	4.75	4.27	-0.48	-10.11	-1	-11.41
6	Modified Duration (AFS+HFT)	4.63	4.86	4.58	4.13	-0.45	-9.83	-1	-10.80
7	Total Duration	4.39	5.07	5.14	5.00				
8	Total Modified Duration	4.22	4.88	4.95	4.84				
9	Net Demand & Time Liabilities	184409	194231	193366	193851	485	0.25	9443	5.12
10	SLR (%)	23.30	23.19	23.14	24.10				
11	HTM to SLR (%)	71.63	85.44	76.94	83.90				
12	HTM to Gross Investment (%)	60.45	68.68	63.89	70.35				

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**Quarterly**  
**Financial Results**  
**Q2FY17**



# Profit

Rs. in crore

Sl.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr	Variation			
					Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4852	4570	4422	-148	-3.24	-429	-8.85
2	Interest Expenses	3230	3177	3073	-104	-3.28	-157	-4.87
3	NII (Spread) (1-2)	1621	1393	1349	-44	-3.14	-272	-16.78
4	Non-Interest Income	465	552	629	77	13.89	164	35.22
5	Operating Expenses	928	978	1008	30	3.07	80	8.65
6	Contribution (4-5)	-463	-426	-379				
7	Operating Profit (3+6)	1159	967	970	3	0.30	-188	-16.26
8	Provisions	982	1532	905	-627	-40.92	-76	-7.78
9	Net Profit	177	-565	65.03	630	-111.51	-112	-63.28





# Break-up : Income

Rs. in crore

Sl.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr	Variation			
					Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3778	3379	3303	-76	-2.26	-475	-12.58
2	Interest on Investments	988	1064	974	-90	-8.46	-14	-1.40
3	Other Interest Income	86	127	145	18	14.35	60	69.86
4	Interest Income (1+2+3)	4852	4570	4422	-148	-3.24	-429	-8.85
5	Fee Based Income	319	312	306	-6	-1.96	-13	-4.09
6	Trading Profit	81	195	233	38	19.26	152	188.70
7	Other Income	66	45	91	45	99.63	25	37.35
8	Non-Interest Income (5+6+7)	465	552	629	77	13.89	164	35.22
9	Total Income (4+8)	5317	5123	5052	-71	-1.39	-265	-4.99



# Fee Based Income

Rs. in crore

Sl. No.	Particulars	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr	Variation			
					Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	81	89	73	-16	-18.43	-9	-10.61
2	Locker Rent	5	37	4	-33	-88.72	-0.42	-9.15
3	Processing Fees	73	37	54	17	46.57	-18	-25.28
4	Exchange	54	65	76	11	16.72	22	41.75
5	Others	106	83	98	15	17.92	-8	-7.50
6	Total	319	312	306	-6	-1.96	-13	-4.09



# Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr	Variation				
					Q-o-Q		Y-o-Y		
					Sep'16 over Jun'16	Sep'16 over Sep'15	Sep'16 over Jun'16	Sep'16 over Sep'15	
						Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3077	3018	2919	-99	-3.28	-158	-5.14	
2	Interest Paid on Borrowings	153	159	154	-5	-3.35	1	0.52	
3	Total Interest Paid (1+2)	3230	3177	3073	-104	-3.28	-157	-4.87	
4	Establishment Expenses	572	571	581	10	1.75	9	1.56	
5	Other Operating Expenses	356	407	427	20	4.92	71	20.04	
6	Operating Expenses (4+5)	928	978	1008	30	3.07	80	8.65	
7	Total Expenses (3+6)	4158	4155	4081	-74	-1.79	-77	-1.85	



# Quarterly NPA Movement

Rs. in crore

Sl.	Parameters	Sep'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Jun'16 Qtr	Sep'16 Qtr
1	NPA as at the beginning of the Qtr	7987	7986	9802	15385	19209
2	Cash Recovery Incl. Compromise	225	241	329	284	371
3	Upgradation	240	226	662	542	575
4	Prudential Write Off done in the Qtr	395	401	609	437	632
5	Sale of Assets to ARC	805	444	227	0	0
6	Total Reduction	1665	1312	1826	1263	1578
7A	Fresh Addition for the Qtr	1641	3095	7381	4971	1365
7B	Add in existing NPA	23	33	28	116	99
8	NPA as at the end of the Qtr	7986	9802	15385	19209	19095
9	Provisions for Bad Debts	2558	3449	5025	6165	6224
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	68	45	67	67	71
11	Net NPAs	5360	6308	10293	12977	12800
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	141	162	310	161	253
13	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	606	629	1300	987	1201



# NPA Ratios

Sl.	Parameters		Sep'15	Dec'15	Mar'16	Jun'16	Sep'16
1	Total Advances		151949	153181	157707	155783	155544
2	GNPA	Amount (Rs. crore)	7986	9802	15385	19209	19095
		Ratio	5.26	6.40	9.76	12.33	12.28
3	NNPA	Amount (Rs. crore)	5360	6308	10293	12976	12800
		Ratio	3.61	4.23	6.76	8.69	8.59
4	Provision Coverage Ratio (%)		55.49	55.40	48.22	46.03	47.60



# Provisions

Rs. in crore

Sl. No.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr	Variation			
					Q-o-Q Sep'16 over Jun'16		Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)	Amt.	(%)
1	NPA	838	1575	692	-883	-56.05	-146	-17.45
2	Standard Advance	78	-6	85	91	-1510.12	7	9.17
3	Depre. on Investment	-149	-33	28	60	-185.72	177	-118.69
4	Income Tax	279	202	91	-111	-54.92	-188	-67.37
5	Fraud & Forgery	0.00	17	-4	-21	-124.46	-4	
6	Provision for IRS	0.14	0	0	0		-0.14	-100.00
7	Provision for diminution in fair value	-27	-60	-4	56	-93.33	23	-85.19
8	Provision for FITL	-34	-162	19	181	-111.55	52	-155.88
9	Intangible/ Other Assets	-3.67	0.59	-1.26	-2	-313.56	2	-65.67
10	Total Provision	982	1532	905	-627	-40.92	-76	-7.78

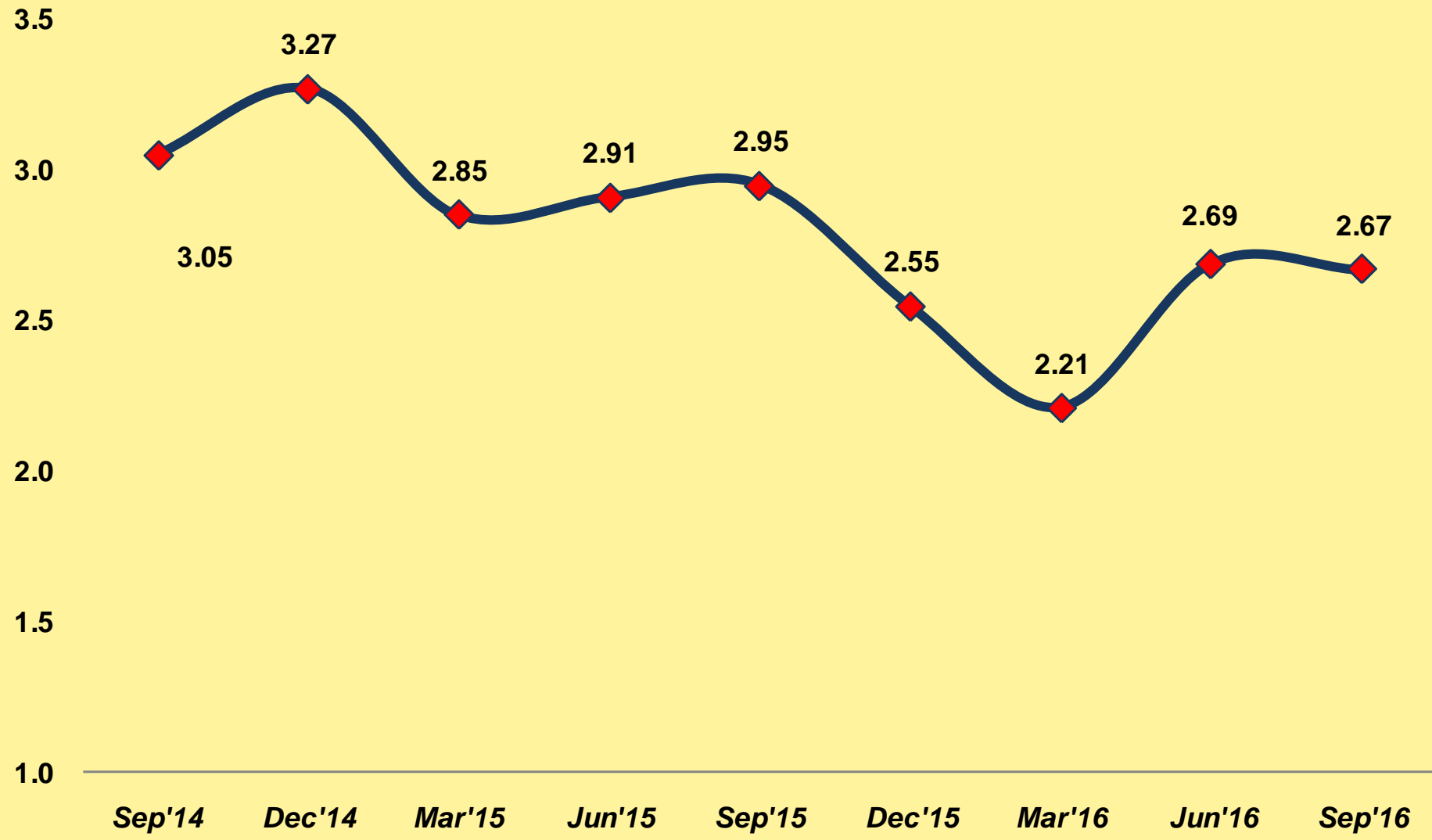


# Cost & Yield Ratios

Sl.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr
1	Cost of Deposit (%)	6.72	6.25	6.02
2	Cost of Borrowings (%)	3.41	3.62	3.59
3	Cost of Funds (%)	6.43	6.03	5.83
4	Yield on Advances (%)	10.49	9.36	9.24
5	Yield on Investment (%)	7.51	7.56	7.29
6	Yield on Funds (%)	9.54	8.84	8.74
7	Net Interest Margin (%)	2.95	2.69	2.67



# Quarterly Trend of Net Interest Margin







# Profitability Ratios

Sl.	Parameters	Sep'15 Qtr	Jun'16 Qtr	Sep'16 Qtr
1	Return on Assets (%) (Annualised)	0.32	-0.99	0.11
2	Return on Networth (%)	5.81	-19.68	2.25
3	Operating Profit to AWF (%)	2.11	1.69	1.70
4	Cost to Income Ratio (%)	44.47	50.28	50.96
5	Estab. Exp. to Total Exp. (%)	13.75	13.74	14.23
6	Operating Exp. to AWF (%)	1.69	1.71	1.77
7	Book Value Per Share (Rs)	206.81	159.75	160.56
8	Earnings per share (Rs) (Non-annualised)	3.10	-8.44	0.90

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**Half-yearly**  
**Financial Results**  
**H1FY17**



# Profit

Rs. in crore

Sl.	Parameters	HY Sep'15	FY16	HY Sep'16	Variation	
					Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)
1	Interest Income	9770	18885	8993	-777	-7.95
2	Interest Expenses	6561	12986	6250	-311	-4.74
3	NII (Spread) (1-2)	3209	5898	2743	-466	-14.52
4	Non-Interest Income	944	1910	1182	238	25.20
5	Operating Expenses	1752	3675	1986	234	13.38
6	Contribution (4-5)	-808	-1765	-805	3	-0.43
7	Operating Profit (3+6)	2400	4134	1938	-463	-19.27
8	Provisions	2076	4877	2438	361	17.41
9	Net Profit	324	-743	-499.93	-824	-254.32



# Break-up : Income

Rs. in crore

Sl.	Parameters	HY Sep'15	FY16	HY Sep'16	Variation	
					Y-o-Y Sep'16 over Sep'15	
					Amt.	(%)
1	Interest on Advances	7597	14486	6683	-915	-12.04
2	Interest on Investments	1993	3990	2038	45	2.26
3	Other Interest Income	179	409	273	93	51.85
4	Interest Income (1+2+3)	9770	18885	8993	-777	-7.95
5	Fee Based Income	607	1220	617	10	1.62
6	Trading Profit	230	414	428	199	86.40
7	Other Income	107	277	136	29	27.69
8	Non-Interest Income (5+6+7)	944	1910	1182	238	25.20
9	Total Income (4+8)	10714	20795	10175	-539	-5.03



# Fee Based Income

Rs. in crore

Sl. No.	Particulars	HY Sep'15	FY16	HY Sep'16	Variation	
					Y-o-Y	
					Sep'16 over Sep'15	
					Amt.	(%)
1	Bills/LC/BG	178	335	162	-16	-9.10
2	Locker Rent	40	45	41	2	4.12
3	Processing Fees	112	235	92	-21	-18.47
4	Exchange	99	227	141	43	43.18
5	Others	179	377	181	3	1.45
6	Total	607	1220	617	10	1.62



# Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	HY Sep'15	FY16	HY Sep'16	Variation	
					Y-o-Y	
					Sep'16 over Sep'15	
					Amt.	(%)
1	Interest Paid on Deposits	6238	12297	5938	-300	-4.81
2	Interest Paid on Borrowings	323	690	313	-11	-3.29
3	Total Interest Paid (1+2)	6561	12986	6250	-311	-4.74
4	Establishment Expenses	1044	2131	1152	107	10.29
5	Other Operating Expenses	708	1544	835	127	17.93
6	Operating Expenses (4+5)	1752	3675	1986	234	13.38
7	Total Expenses (3+6)	8313	16661	8237	-76	-0.92



# Half-Yearly NPA Movement

Rs. in crore

Sl.	Parameters	HY Sep'15	FY16	HY Sep'16
1	NPA as at the beginning of the half year	8358	8358	15385
2	Cash Recovery Incl. Compromise	366	936	655
3	Upgradation	419	1307	1117
4	Write Off done in the half year	601	1611	1069
5	Sale of Assets to ARC	1374	2045	0
6	Total Reduction	2760	5898	2841
7A	Fresh Addition for the half year	2326	12802	6336
7B	Add in existing NPA	62	123	215
8	NPA as at the end of the half year	7986	15385	19095
9	Provisions for Bad Debts	2558	5025	6224
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	68	67	71
11	Net NPAs	5360	10293	12800
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	244	715	415
13	Recovery in NPA including written-off debt A/Cs	1029	2958	2187



# Provisions

Rs. in crore

Sl. No.	Parameters	HY Sep'15	FY16	HY Sep'16	Variation	
					Y-o-Y	
					Sep'16 over Sep'15	
					Amt.	(%)
1	NPA	1400	5973	2267	867	61.94
2	Standard Advance	136	51	79	-57	-42.06
3	Depre. on Investment	32	86	-5	-37	-114.38
4	Income Tax	518	-376	293	-226	-43.58
5	Fraud & Forgery	0.16	6	13	12	7737.50
6	Provision for IRS	-0.71	-2	0	0.71	-100.00
7	Provision for diminution in fair value	-45	-603	-64	-20	43.82
8	Provision for FITL	33	-275	-144	-177	-534.30
9	Intangible/ Other Assets	2	16	-0.67	-2	-144.08
10	Total Provision	2076	4877	2438	361	17.41





# Cost & Yield Ratios

Sl.	Parameters	HY Sep'15	FY16	HY Sep'16
1	Cost of Deposit (%)	6.81	6.61	6.14
2	Cost of Borrowings (%)	3.75	3.85	3.60
3	Cost of Funds (%)	6.55	6.37	5.93
4	Yield on Advances (%)	10.59	10.01	9.30
5	Yield on Investment (%)	7.53	7.45	7.46
6	Yield on Funds (%)	9.63	9.24	8.80
7	Net Interest Margin (%)	2.93	2.65	2.68



# Profitability Ratios

Sl.	Parameters	HY Sep'15	FY16	HY Sep'16
1	Return on Assets (%) (Annualised)	0.30	-0.33	-0.44
2	Return on Networth (%)	5.35	-6.41	-8.69
3	Operating Profit to AWF (%)	2.19	1.86	1.69
4	Cost to Income Ratio (%)	42.19	47.06	50.62
5	Estab. Exp. to Total Exp. (%)	12.56	12.79	13.98
6	Operating Exp. to AWF (%)	1.60	1.65	1.74
7	Book Value Per Share (Rs)	206.81	185.99	160.56
8	Earnings per share (Rs) (Non-annualised)	5.67	-12.68	-7.18



# Ratios : Productivity & Market Share

Sl.	Parameters	Sep'15	Dec'15	Mar'16	Jun'16	Sep'16
1	Deposit Market Share (%) *	2.00	1.99	2.00	1.97	1.96
2	Credit Market Share (%) *	2.13	2.06	2.06	1.98	2.07
3	Business Per Branch (Rs. Cr.)	106.85	108.30	111.67	108.82	109.66
4	Business Per Employee (Rs. Cr.)	13.79	14.04	14.85	14.67	14.55
5	Profit/Loss per Employee (Rs. Lac) (Annualised)	2.63	-0.88	-3.08	-9.45	-4.09

\* Bank's share to SCBs Agg. Deposits & Credit as on 30.09.16 (Last reporting Friday of Sep'16)



# Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	22	712	3150	3884
		Amt.	2736	457	3353	6547
% to Gross Credit			1.76	0.29	2.16	4.21



# Restructured Accounts

Rs. in crore

0	Particulars	Under CDR		Other than CDR		Total Restructuring	
		No.	Amt	No.	Amt	No.	Amt
1	Below Rs. 1 Crore	0	0	3771	137	3771	137
2	1 Crore & above	22	2736	91	3673	113	6409
3	<b>Total</b>	<b>22</b>	<b>2736</b>	<b>3862</b>	<b>3810</b>	<b>3884</b>	<b>6546</b>
4	Out of which in FY14	10	1291	2674	1041	2684	2332
5	Out of which in FY15	12	1445	1180	2628	1192	4073
6	Out of which in FY16	0	0	8	141	8	141
7	Q1FY17	0	0	0	0	0	0
8	Q2FY17	0	0	0	0	0	0



# Major Sectors in Restructured Accounts (Std.)

Rs. in crore

Sl. No.	Sector	Amount
1	Infrastructure, of which,	1673
a.	Power	657
b.	Telecom	158
c.	Road	477
d.	Infra- Others	381
2	Sugar	919
3	Iron & Steel	716
4	Construction	639
5	Engineering	565



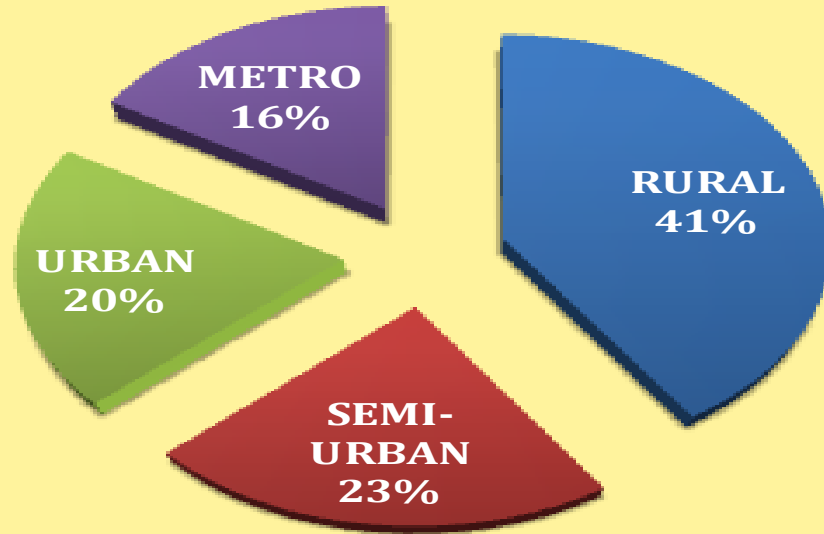
# Capital Adequacy Ratio- Basel III

Rs. in crore

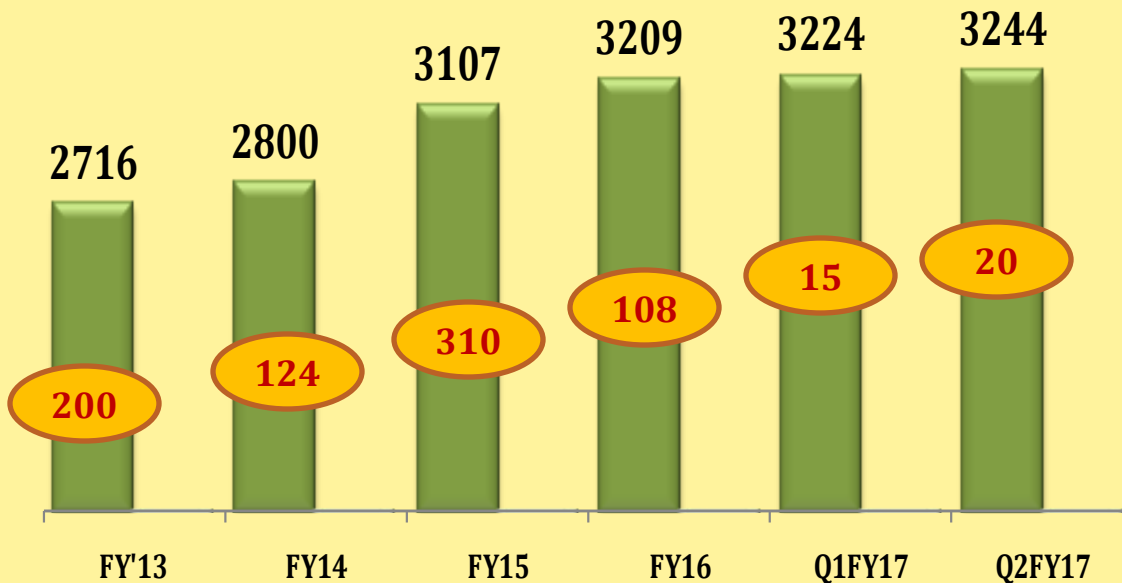
Sl.	CRAR (under Basel-III): Regulatory Capital	Sep'16
1	Common Equity Tier 1 Capital	12596
2	Additional Tier 1 Capital	169
3	Total Tier 1 Capital (1+2)	12765
4	Tier 2 Capital	3784
5	Total Capital (3+4)	16549
6	Common Equity Tier 1 Ratio (%)	7.98
7	Total Tier 1 Capital Ratio (%)	8.09
8	Tier 2 Capital (%)	2.40
9	Total Capital Ratio (%)	10.49



# Domestic Branch Network



**Branches**  
**3244**  
 Rural: 1316  
 Semi-urban: 736  
 Urban: 663  
 Metro: 529

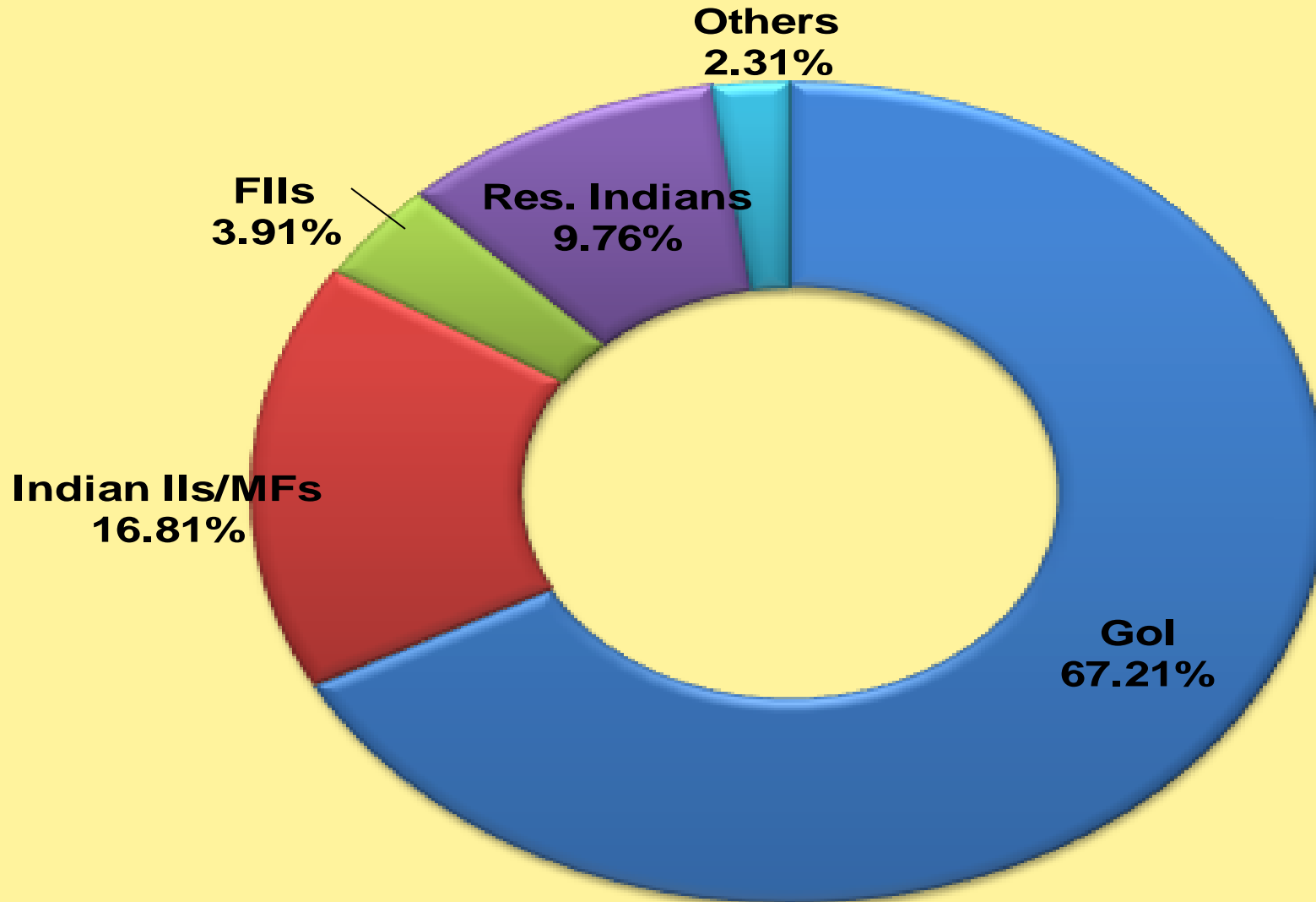


**Branches Opened (Q2FY17)**  
 Rural: 3  
 Semi-urban: 9  
 Urban: 8  
 Metro: 0  
**Total: 20**





# Shareholding Pattern (As on 30.09.2016)





## Business Target for March 2017

<i>Business</i>	<i>Rs. 4,00,00 0 crore</i>
<i>Deposit</i>	<i>Rs. 2,22,500 crore</i>
<i>Advances</i>	<i>Rs. 1,77,500 crore</i>

इलाहाबाद बैंक

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