

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

A tradition of trust

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Financial Results
Q1 FY18

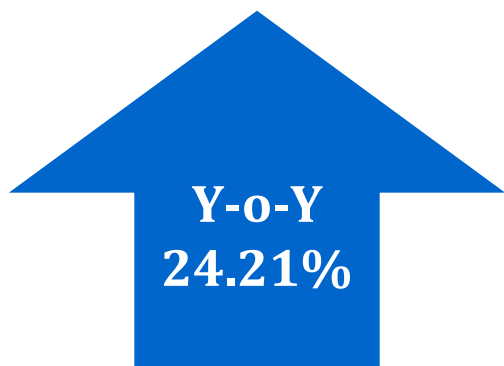
Welcome
Press and Media

11th August 2017

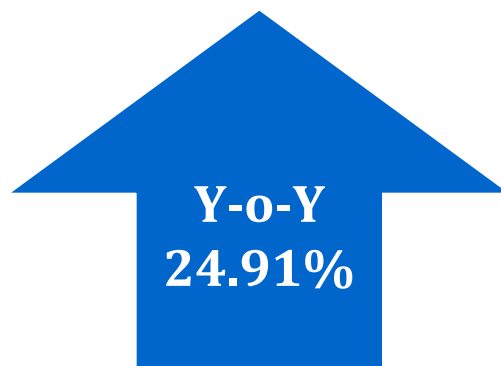


Major Highlights of Q1FY18

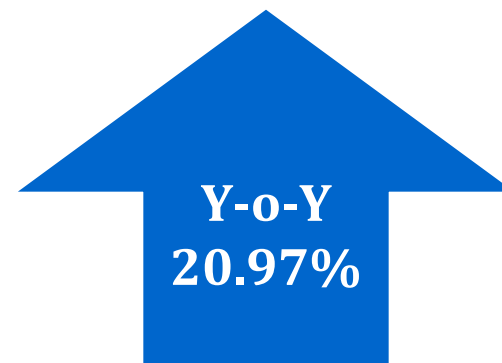
SB Deposits
Rs. 79137 crore



CASA Deposits
Rs. 90290 crore



Operating Profit
Rs. 1170 crore



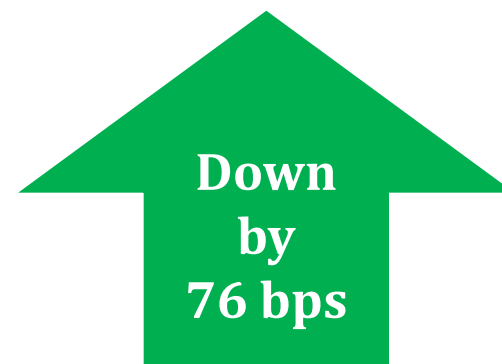
Stable NIM

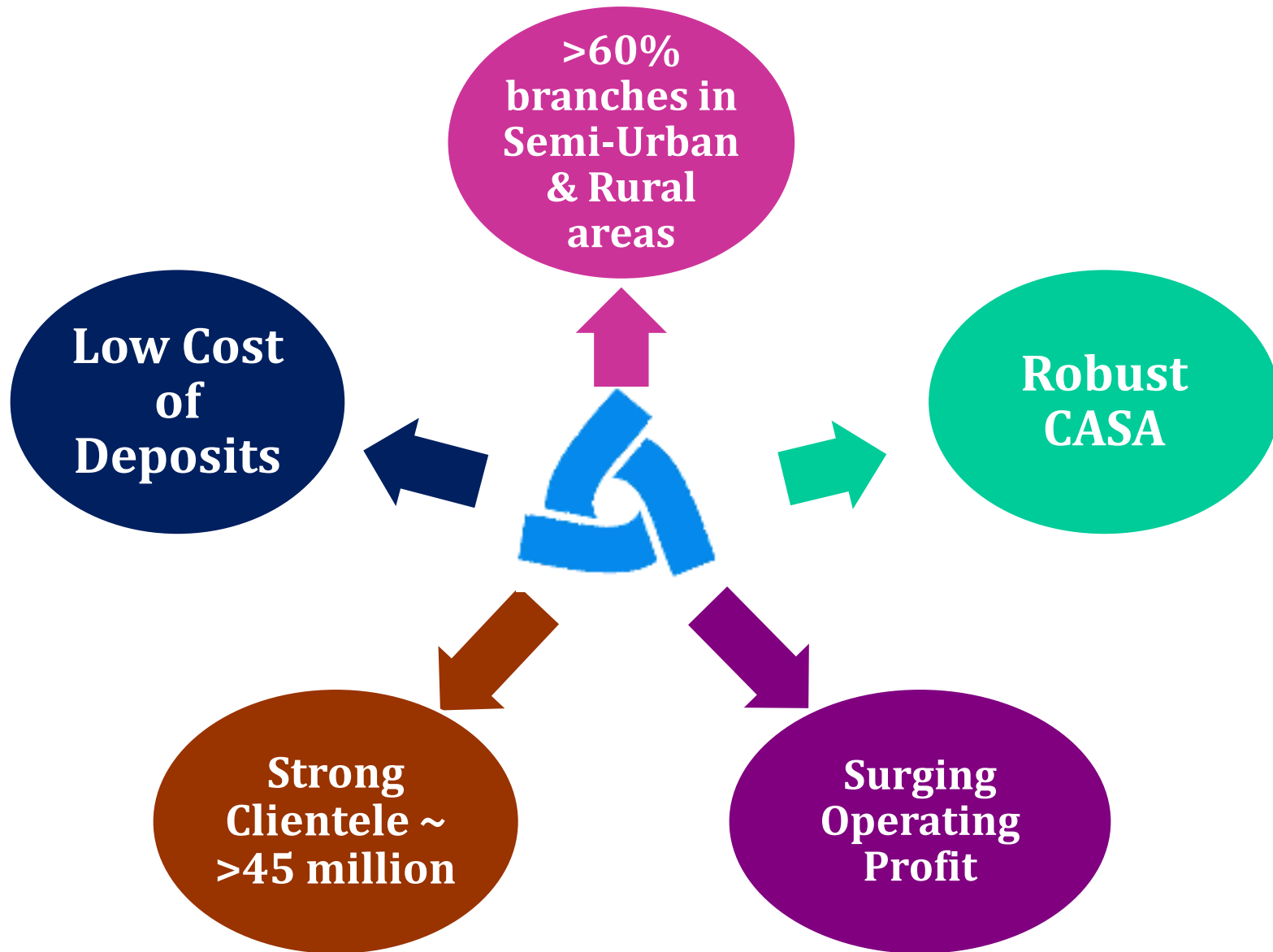


**Fall in fresh
slippages**



Declining COD
5.49%







- **Business Mix**
- **Investment**
- **Profitability**
- **Asset Quality**
- **Capital & Shareholding Pattern**
- **Financial Inclusion**
- **MUDRA & Stand Up India Schemes**
- **Branch Network**
- **Way Forward**



Terminal: Business Mix

Rs. in crore

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Y-o-Y Variation	
					Amount	%
1	Business	350848	359974	353678	2830	0.81
	Domestic	337650	345843	339234	1584	0.47
	Overseas	13198	14131	14444	1246	9.44
	Percentage Share of overseas to total business	3.76	3.93	4.08		
2	Deposits	195065	201870	201809	6744	3.46
	Domestic	192345	199335	199094	6749	3.51
	Overseas	2720	2536	2715	-5	-0.18
3	Advances	155783	158103	151869	-3914	-2.51
	Domestic	145305	146508	140140	-5165	-3.55
	Overseas	10478	11595	11729	1251	11.94
4	CD Ratio	80.60	79.03	75.91		
5	Total No. of Domestic Branches	3224	3245	3248		



Average: Business Mix

Rs. in crore

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Y-o-Y Variation	
					Amount	%
1	Business	337060	345659	346601	9541	2.83
	Domestic	325247	332650	333098	7851	2.41
	Overseas	11813	13009	13503	1690	14.31
	Percentage Share of overseas to total business	3.50	3.76	3.90		
2	Deposits	186034	195520	196697	10663	5.73
	Domestic	183644	192946	194115	10471	5.70
	Overseas	2390	2574	2582	192	8.03
3	Advances	151026	150139	149904	-1122	-0.74
	Domestic	141603	139704	138983	-2620	-1.85
	Overseas	9423	10435	10921	1498	15.90
4	CD Ratio	81.18	76.79	76.21		



Deposits Mix

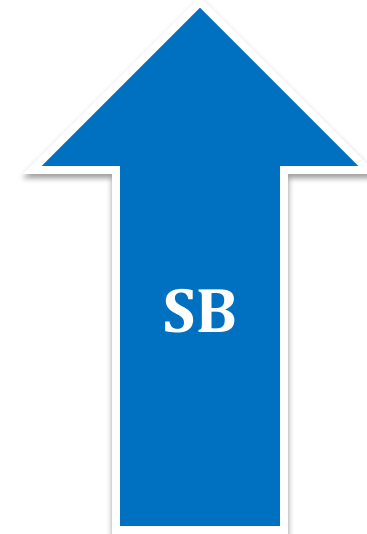
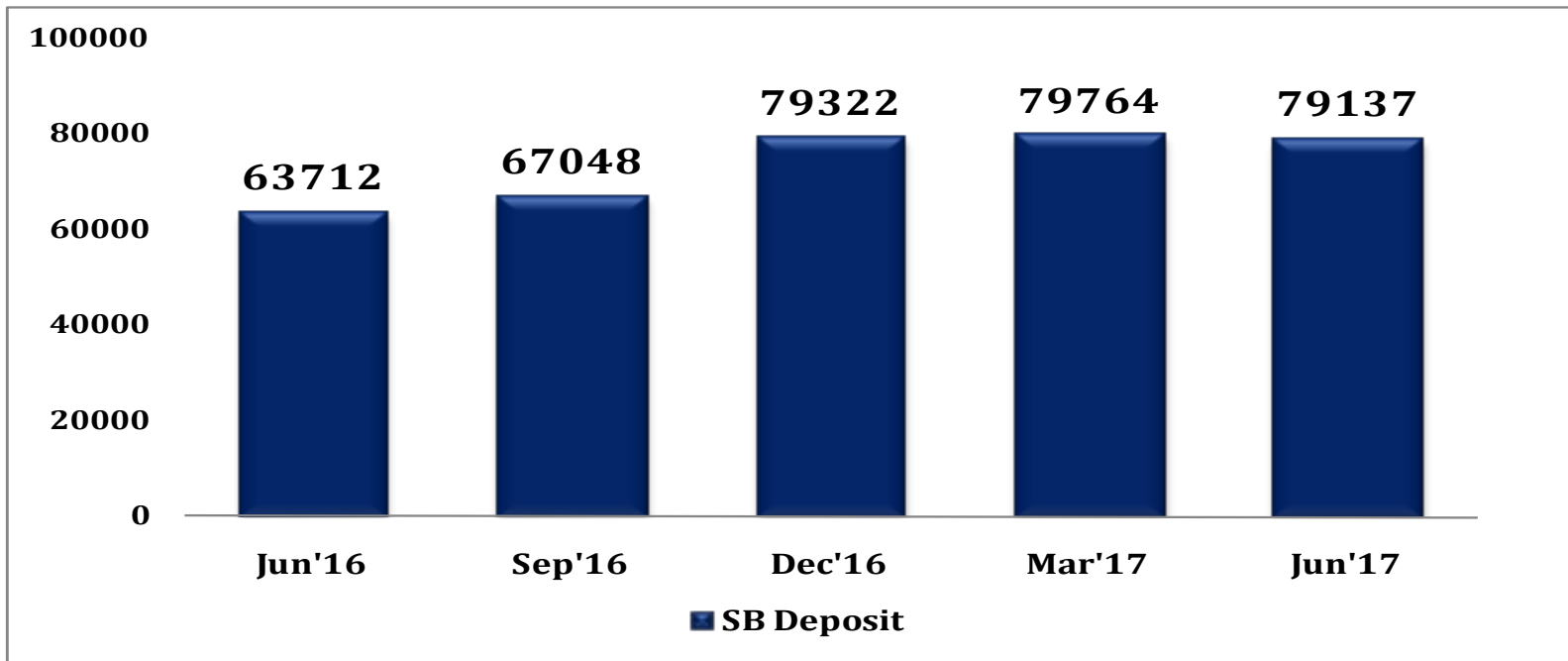
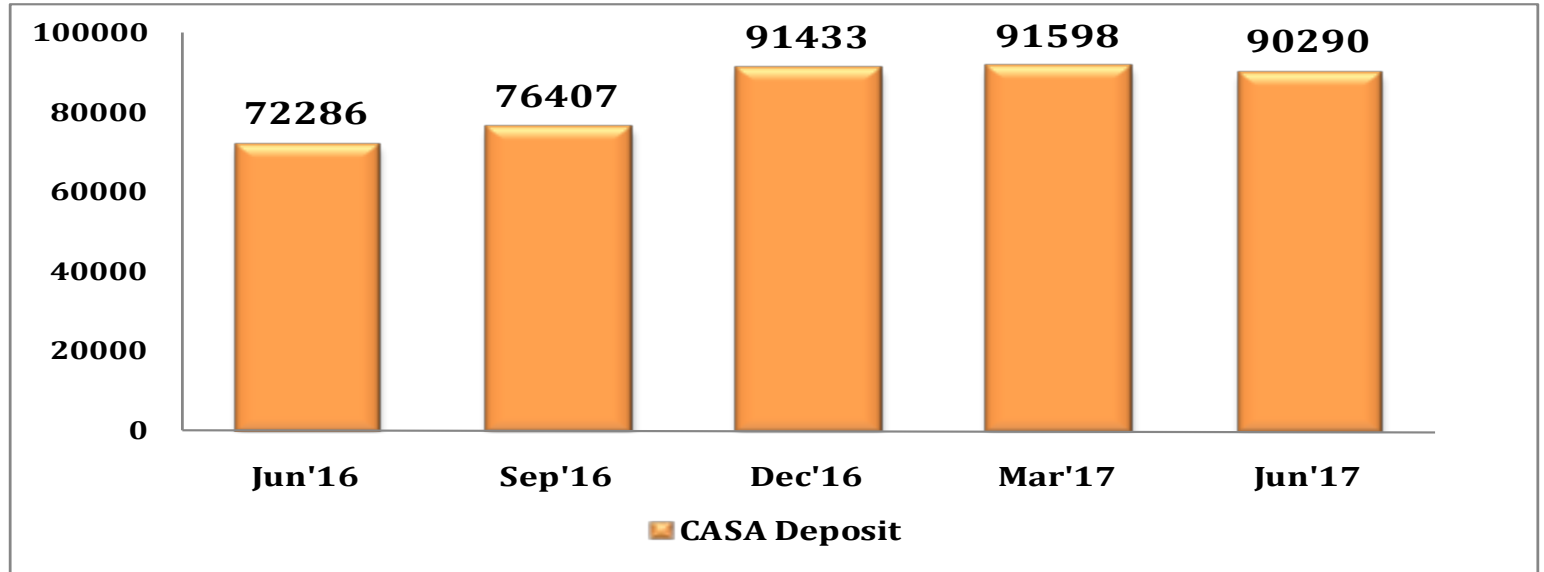
Rs. in crore

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Y-o-Y Variation	
					Amount	%
1	Total Deposits	195065	201870	201809	6744	3.46
2	Aggregate Deposits	193281	200055	200060	6779	3.51
3	Bulk Deposits	33083	8377	5585	-27498	-83.12
4	Bulk % to Total Dep.	16.96	4.15	2.77		
5	SB Deposits	63712	79764	79137	15425	24.21
6	Current Deposits	8574	11835	11153	2579	30.08
7	CASA Deposits	72286	91598	90290	18004	24.91
7a	CASA Share in Agg. Deposit (%)	37.40	45.79	45.13		
8	Term Deposits	120995	108457	109770	-11225	-9.28

As on 9th August 2017, the bulk deposits stood at Rs. 4631 crore

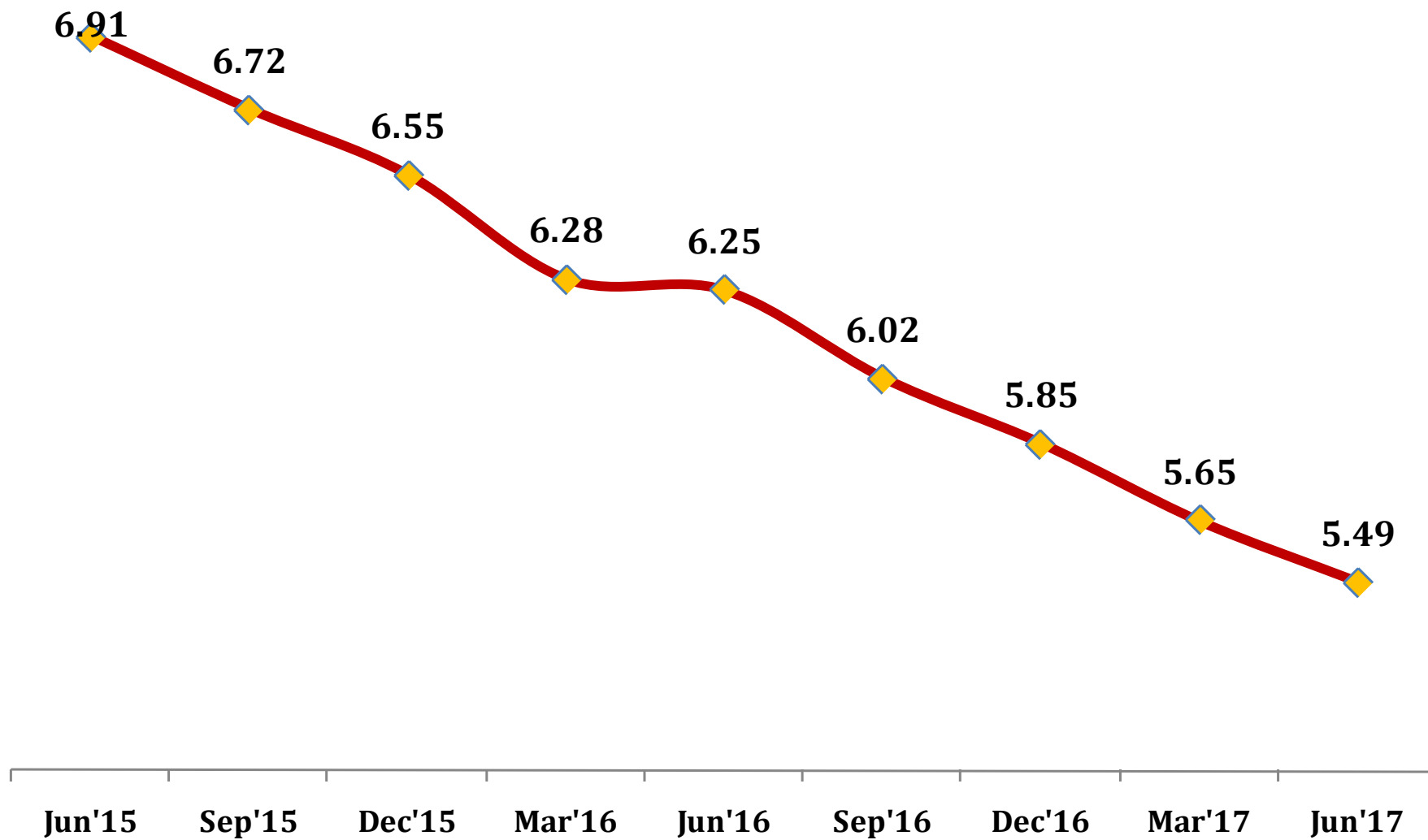


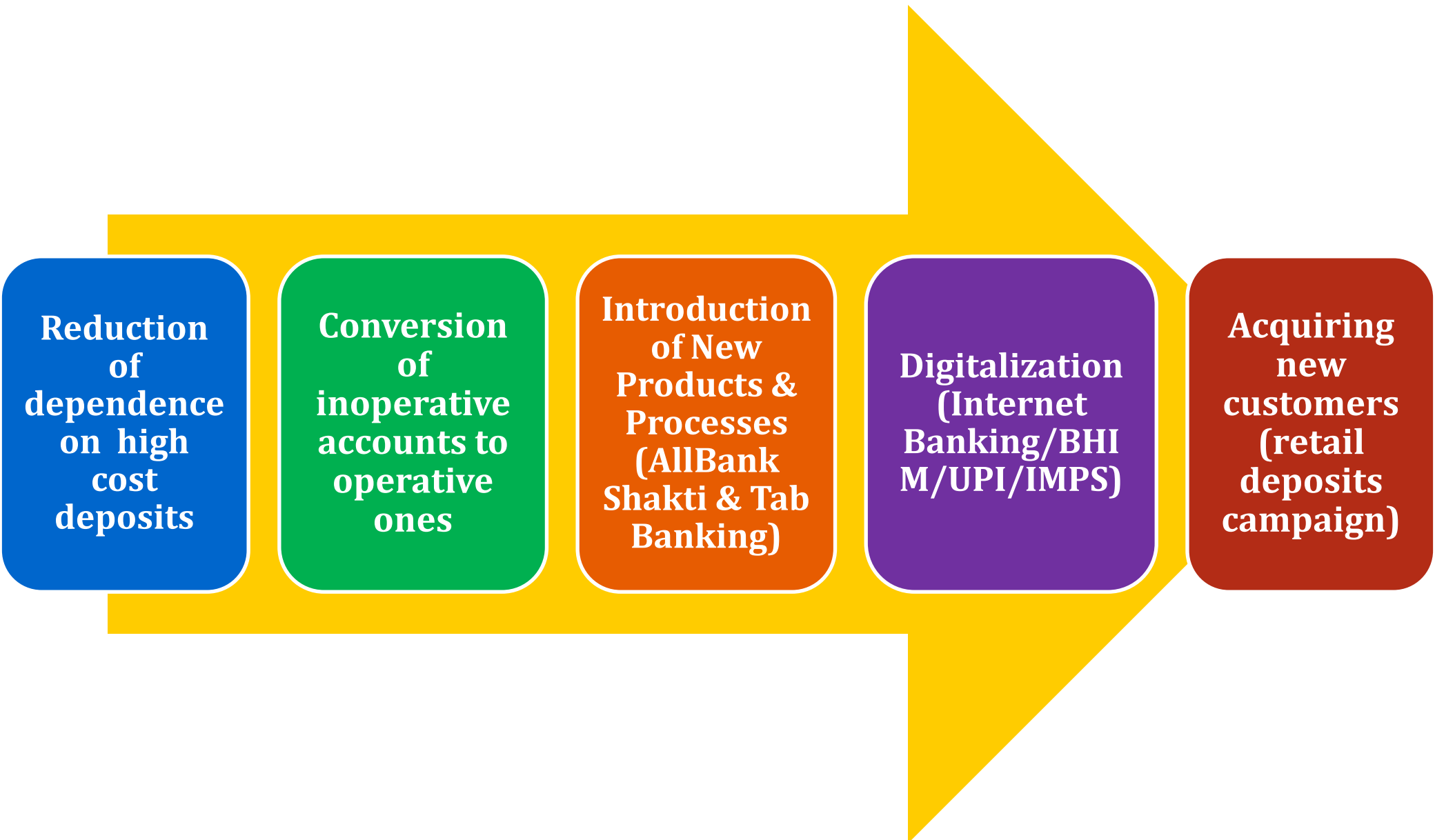
Movement of CASA & SB Deposits





Declining Cost of Deposits (Quarterly)







Rs. in crore

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Y-o-Y Variation	
					Amount	%
1	Total Advances	155783	158103	151869	-3914	-2.51
2	Large Industries	45891	42648	43721	-2170	-4.73
3	Agriculture and Allied Activities	26394	27075	27405	1011	3.83
4	MSME	27850	31182	31009	3159	11.34
5	Retail Loans	15890	17172	17630	1740	10.95
6	Others	39758	39569	49723	9965	25.06



Priority Sector Advances Mix

Rs. in crore

Sl. No.	Parameter	National Goals	Jun'16	Mar'17	Jun'17	Variation	
						Amt.	Y-o-Y %
1	Priority Sector		62572	65378	64272	1700	2.72
	<i>% to ANBC</i>	<i>40.00</i>	<i>43.21</i>	<i>43.70</i>	<i>43.73</i>		
2	Total Agriculture Advances		26394	27075	27405	1011	3.83
	<i>% to ANBC</i>	<i>18.00</i>	<i>18.23</i>	<i>18.10</i>	<i>18.64</i>		
3	Small and Marginal Farmers		17163	18286	18655	1492	8.69
	<i>% to ANBC</i>	<i>8.00</i>	<i>11.85</i>	<i>12.22</i>	<i>12.69</i>		
4	Weaker Section		20282	21770	22189	1907	9.40
	<i>% to ANBC</i>	<i>10.00</i>	<i>14.01</i>	<i>14.55</i>	<i>15.10</i>		
5	Women Beneficiaries		9545	8287	8442	-1103	-11.56
	<i>% to ANBC</i>	<i>5.00</i>	<i>6.59</i>	<i>5.54</i>	<i>5.74</i>		

ANBC as on 30th June 2016 Rs. 146990 crore



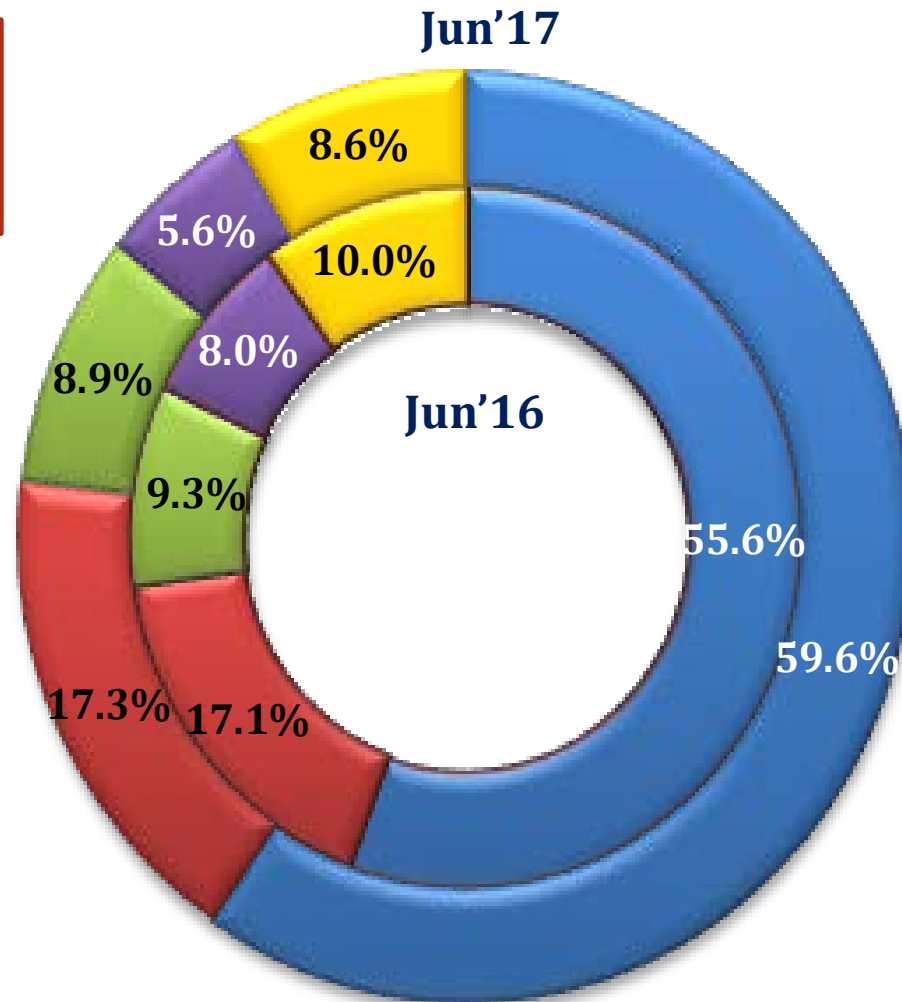
Small, Micro, Agriculture and Retail

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Variation	
					Amt.	%
1	Small	13163	12409	12137	-1026	-7.80
2	Micro	11016	13225	13298	2282	20.71
3	Agriculture	26394	27075	27405	1011	3.83
4	Retail	15890	17172	17630	1740	10.95
5	Total	66463	69881	70470	4007	6.03



Outer Circle: Jun'17

Inner Circle: Jun'16



■ Housing ■ Car/ Commercial Vehicle ■ Education ■ Property ■ Others



Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Major Industries	Jun'16		Mar'17		Jun'17		Y-o-Y Variation	
		Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	%
1	Food Processing	2993	1.92	2982	1.89	2788	1.84	-205	-6.85
2	Textiles	5154	3.31	5033	3.18	4858	3.20	-296	-5.74
3	Chemical & Chemical Products	4424	2.84	3554	2.25	3688	2.43	-736	-16.64
4	Cement & Cement Products	1301	0.84	1140	0.72	1143	0.75	-158	-12.14
5	Basic Metal & Metal Products	9954	6.39	9103	5.76	9111	6.00	-843	-8.47
5a	Iron & Steel	8463	5.43	8002	5.06	7995	5.26	-468	-5.53
6	All Engineering Products	4186	2.69	3735	2.36	3903	2.57	-283	-6.76
7	Gems & Jewellery	1043	0.67	1028	0.65	981	0.65	-62	-5.94
8	Construction	3368	2.16	3670	2.32	3281	2.16	-87	-2.58
9	Infrastructure of which,	19729	12.66	17753	11.23	17532	11.54	-2197	-11.14
9a	Power	11217	7.20	9272	5.86	9226	6.07	-1991	-17.75
9b	Tele-communication	1241	0.80	1277	0.81	1470	0.97	229	18.45
9c	Road & Ports	4499	2.89	4464	2.82	3977	2.62	-522	-11.60



**Focus on
MUDRA &
Standup India
loans**

**To improve
asset quality
(use of DEVA &
LAMP)**

**Better
monitoring of
resources
through
iSMART matrix**

**Thrust on
SMART Loans**

**Modification in
Retail Schemes
& reduction in
TAT to improve
our market
share**



Investment

Rs. in crore

Sl. No.	Parameters	Jun'16	Mar'17	Jun'17	Y-o-Y Variation	
					Amount	%
1	Gross Investment	53881	55712	54761	880	1.63
2	Held To Maturity (HTM)	34426	38527	31923	-2503	-7.27
3	Available For Sale (AFS)	19353	17185	22838	3485	18.01
4	Held For Trading (HFT)	102	0	0		
5	Duration (AFS+HFT)	4.75	5.25	4.01		
6	Modified Duration (AFS+HFT)	4.58	5.07	3.87		
7	Total Duration	5.14	5.57	4.80		
8	Total Modified Duration	4.95	5.38	4.63		
9	Net Demand & Time Liabilities	193366	203860	201154	7788	4.03
10	SLR (%)	23.14	23.35	23.28		
11	HTM to SLR (%)	76.94	80.94	68.16		
12	HTM to Gross Investment (%)	63.89	69.15	58.29		



Rs. in crore

Sl.	Parameters	Q1 FY17	Q4 FY17	Q1 FY18	Y-o-Y Variation	
					Amt.	%
1	Interest Income	4570	4372	4148	-423	-9.25
2	Interest Expenses	3177	3011	2905	-272	-8.57
3	NII (Spread) (1-2)	1393	1361	1243	-151	-10.80
4	Non-Interest Income	552	733	821	268	48.57
5	Operating Expenses	978	1028	893	-85	-8.70
6	Contribution (4-5)	-426	-295	-72	353	-83.00
7	Operating Profit (3+6)	967	1066	1170	203	20.97
8	Provisions	1532	955	1141	-391	-25.51
9	Net Profit	-565	111	29		



Break-up : Income

Rs. in crore

Sl.	Parameters	Q1 FY17	Q4 FY17	Q1 FY18	Y-o-Y Variation	
					Amt.	%
1	Interest on Advances	3379	2860	2849	-531	-15.70
2	Interest on Investments	1064	1058	964	-100	-9.38
3	Other Interest Income	127	454	335	208	163.45
4	Interest Income (1+2+3)	4570	4372	4148	-423	-9.25
5	Fee Based Income	312	417	320	8	2.61
6	Trading Profit	195	173	332	137	69.96
7	Other Income	45	143	169	124	272.13
8	Non-Interest Income (5+6+7)	552	733	821	268	48.57
9	Total Income (4+8)	5123	5105	4969	-154	-3.01



Fee Based Income

Rs. in crore

Sl. No.	Particulars	Q1 FY17	Q4 FY17	Q1 FY18	Y-o-Y Variation	
					Amt.	%
1	Bills/LC/BG	89	62	85	-4	-4.33
2	Processing Fees	37	75	45	8	20.72
3	Exchange	65	121	58	-8	-11.53
4	Wealth Products	5	8	6	1	22.44
5	Incidental Charges	8	12	1	-7	-83.59
6	Others	107	139	124	18	16.63
7	Total	312	417	320	8	2.61



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Q1 FY17	Q4 FY17	Q1 FY18	Y-o-Y Variation	
					Amt.	%
1	Interest Paid on Deposits	3018	2861	2722	-296	-9.81
2	Interest Paid on Borrowings	159	150	183	24	15.12
3	Total Interest Paid (1+2)	3177	3011	2905	-272	-8.56
4	Establishment Expenses	571	538	447	-123	-21.61
5	Other Operating Expenses	407	491	446	38	9.39
6	Operating Expenses (4+5)	978	1028	893	-85	-8.70
7	Total Expenses (3+6)	4155	4039	3798	-357	-8.60



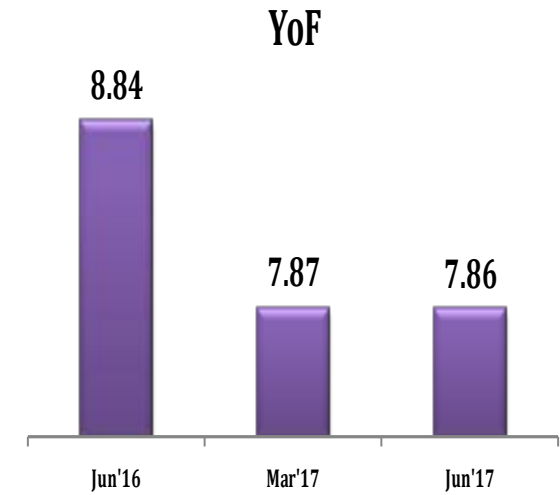
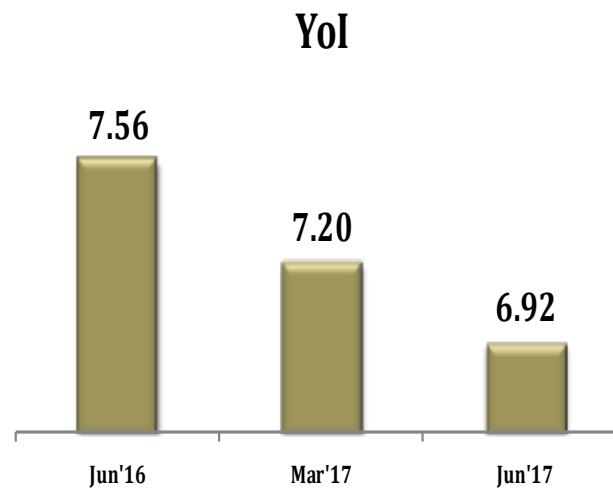
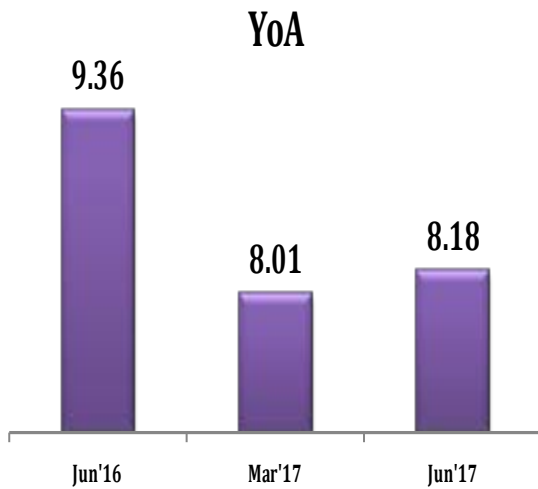
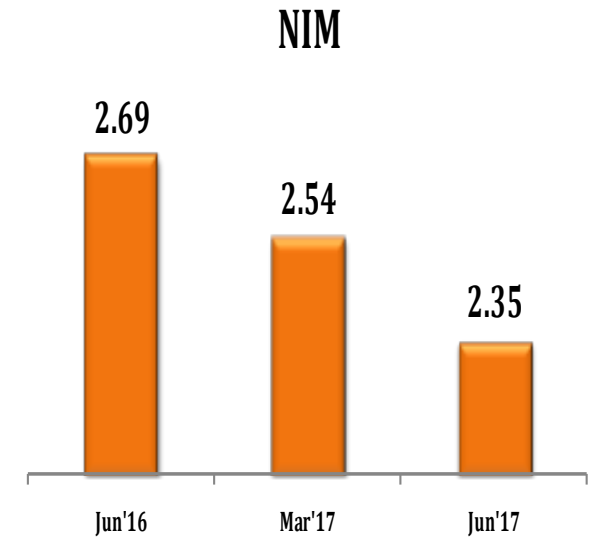
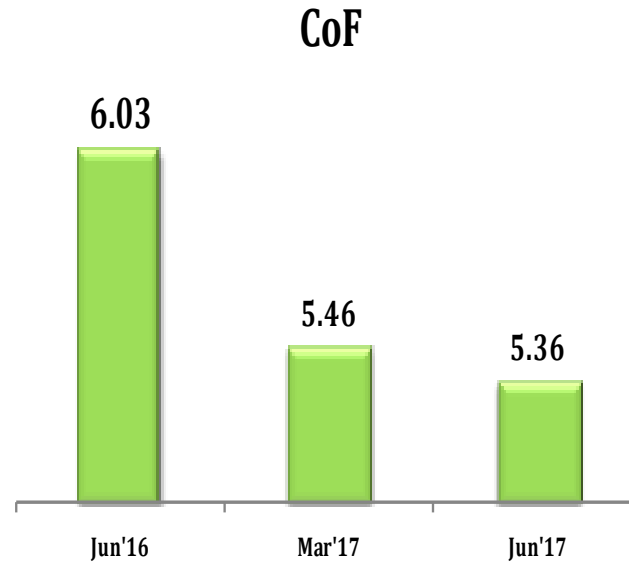
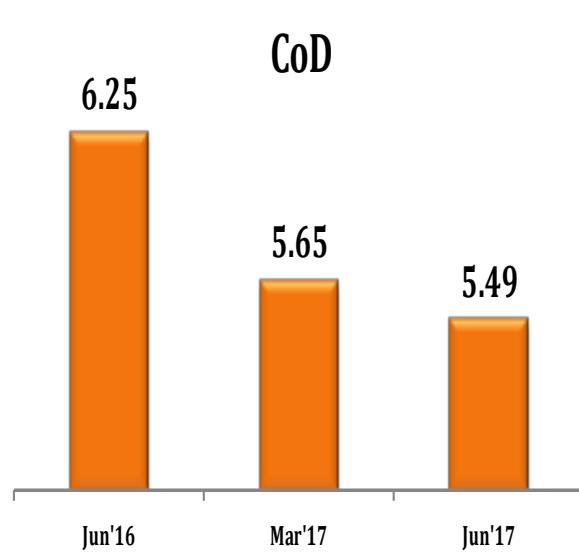
Provisions

Rs. in crore

Sl. No.	Parameters	Q1 FY17	Q4 FY17	Q1 FY18	Y-o-Y Variation	
					Amt.	%
1	NPA	1575	1490	1687	112	7.12
2	Standard Advance	-6	-121	-130	-124	2059.87
3	Depre. on Investment	-33	233	-108	-75	231.69
4	Income Tax	202	-476	-194	-396	-196.16
5	Others	-206	-172	-114	92	-44.66
6	Total Provision	1532	955	1141	-391	-25.52

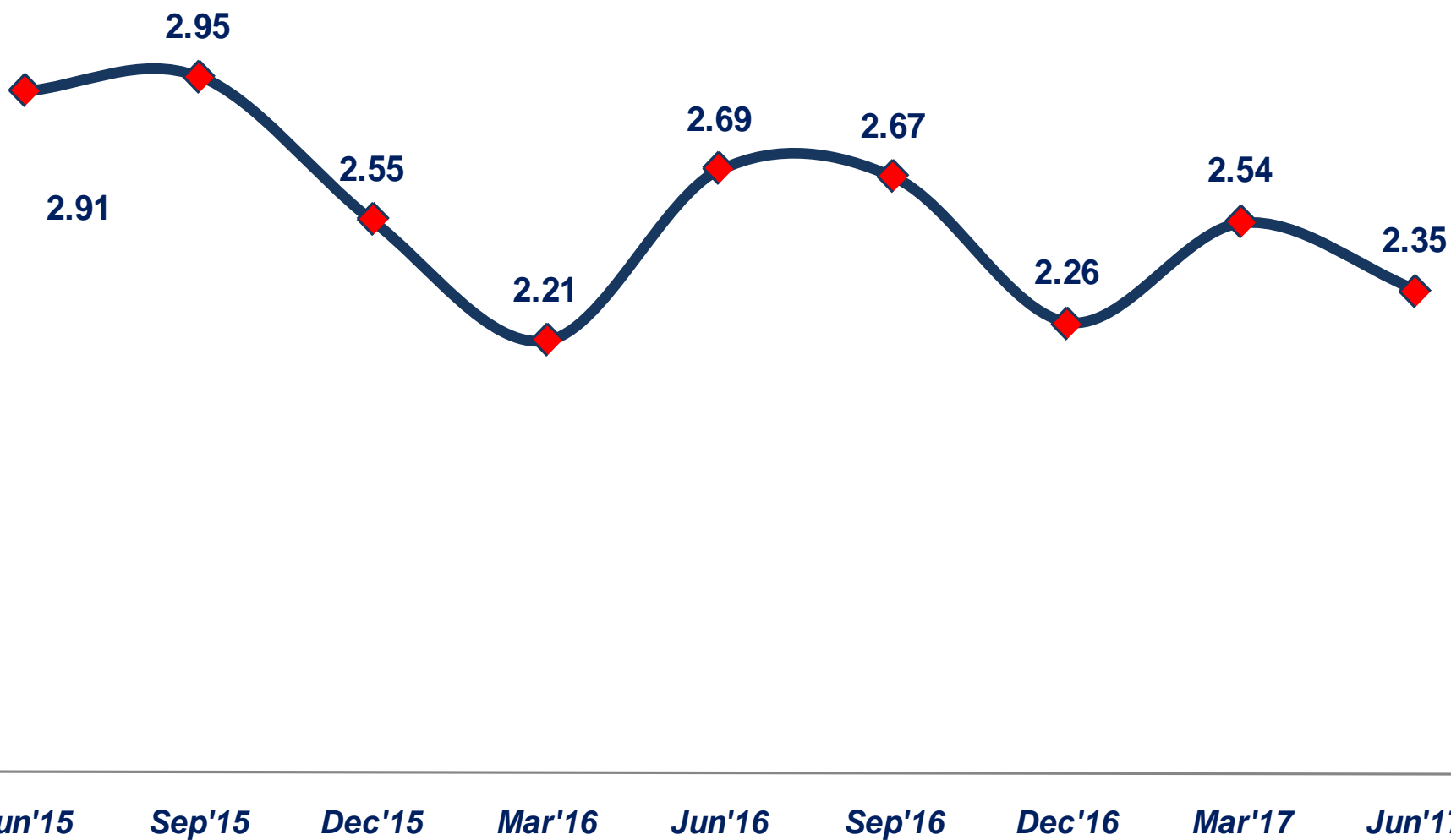


Cost & Yield Ratios (Quarterly)





Quarterly Trend of Net Interest Margin





Sl.	Parameters	Q1 FY17	Q4 FY17	Q1 FY18
1	Return on Assets (%) (Annualised)	-0.99	0.19	0.05
2	Return on Networth (%)	-19.68	3.78	0.98
3	Operating Profit to AWF (%)	-1.69	1.79	2.00
4	Cost to Income Ratio (%)	50.28	49.11	43.28
5	Estb. Exp. to Total Exp. (%)	13.74	13.31	11.78
6	Operating Exp. to AWF (%)	1.71	1.72	1.52
7	Book Value Per Share (Rs)	160	157	161
8	Earnings per share (Rs) (Non-annualised)	-8.44	1.49	0.39



Sl.	Parameters	Q1FY17	FY17	Q1FY18
1	Average Business per Branch (Rs. crore)	104.51	106.49	106.68
2	Average Business per Employee (Rs. crore)	14.09	14.44	14.58
3	Profit/Loss per Employee (Rs. Lac) (Annualised)	-9.45	-1.31	0.49



NPA Movement

Rs. in crore

Sl.	Parameters	Q1 FY17	FY17	Q1 FY18
1	NPA as at the beginning of the Qtr./ Year	15385	15385	20688
2	Cash Recovery	284	1612	567
3	Upgradation	542	2060	482
4	Recovery in written-off debt A/cs Intt. Received/derecognised Intt.	161	767	164
5	Prudential Write Off done in the Qtr.	437	2378	689
6	Sale of Assets to ARC	0	64	162
7	Total Reduction	1263	6114	1900
8	Fresh Addition for the Qtr./ Year	4971	10904	2004
8a	Addition in existing NPA	116	513	241
9	NPA as at the end of the Qtr./ Year	19209	20688	21032
10	Provisions for Bad Debts	6165	7177	8031
11	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	67	77	132
12	Net NPAs	12977	13434	12869
13	Total NPA Reduction/ Recovery in NPA including written-off debt A/cs	987	4439	1213



Sl.	Parameters		Q1 FY17	FY17	Q1 FY18
1	Total Advances		155783	158103	151869
2	GNPA	Amount (Rs. crore)	19209	20688	21032
		Ratio	12.33	13.09	13.85
3	NNPA	Amount (Rs. crore)	12976	13434	12869
		Ratio	8.69	8.92	8.96
4	Provision Coverage Ratio (%)		46.03	50.11	52.49



Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	12	485	2800	3297
		Amt.	1064	339	2662	4065
% to Gross Credit			0.70	0.22	1.75	2.68



Capital Adequacy Ratio- Basel III

JUNE 2016

CRAR
10.58%

Tier I
8.05%

Tier II
2.53%

CET
7.94%

AT1
0.11%

JUNE 2017

CRAR
11.61%

Tier I
8.61%

Tier II
2.99%

CET
8.32%

AT1
0.29%



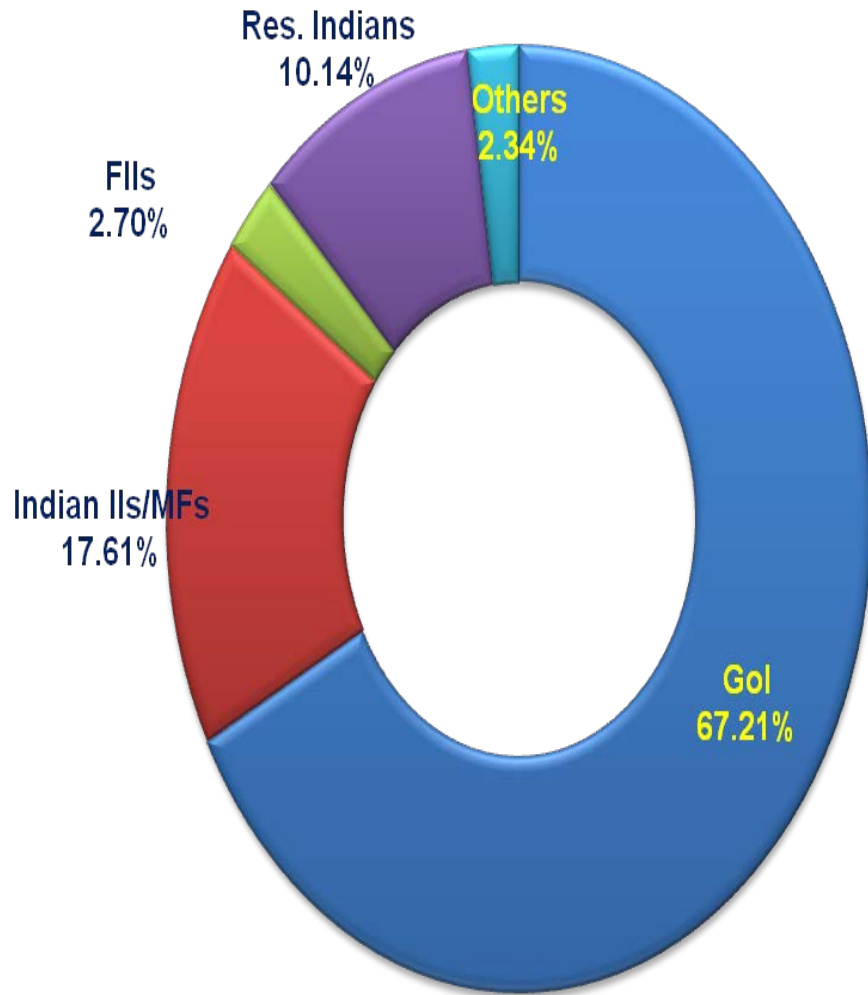
Capital Adequacy Ratio- Basel III

Rs. in crore

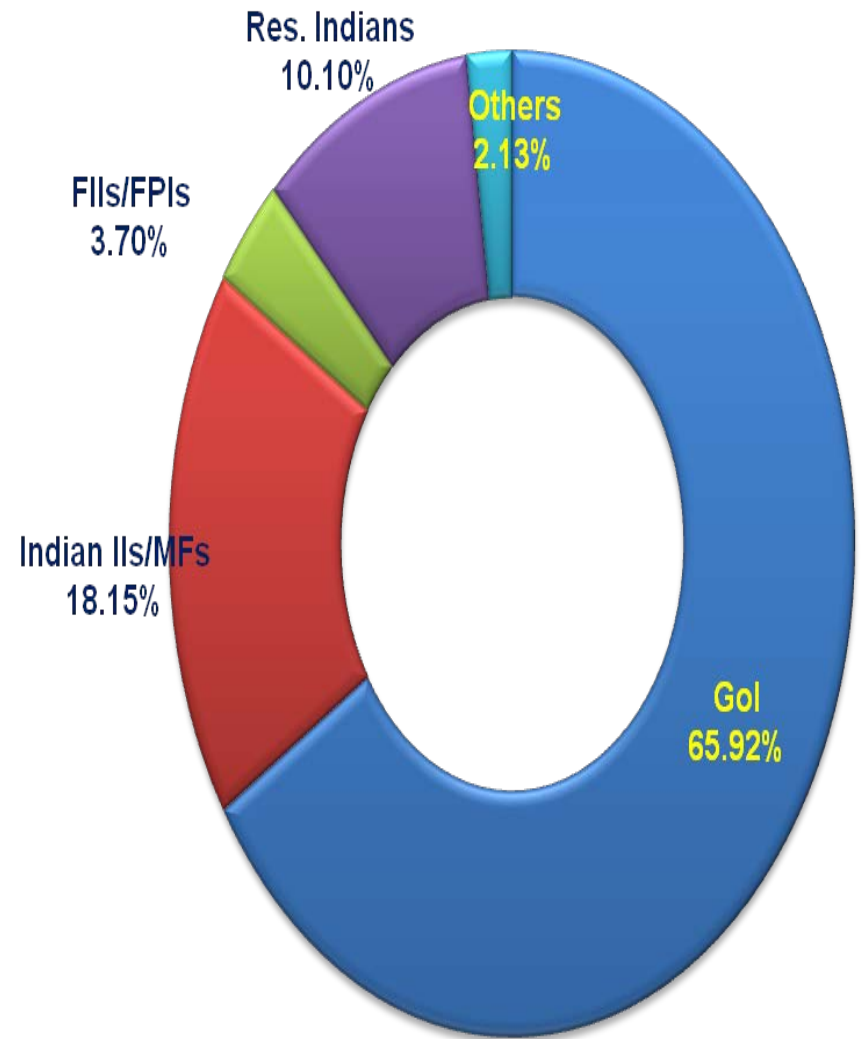
Sl.	CRAR (under Basel-III): Regulatory Capital	Jun'16	Jun'17
1	Common Equity Tier 1 Capital	12498	12704
2	Additional Tier 1 Capital	168	450
3	Total Tier 1 Capital (1+2)	12666	13154
4	Tier 2 Capital	3980	4567
5	Total Capital (3+4)	16646	17721
6	Common Equity Tier 1 Ratio (%)	7.94	8.32
7	Total Tier 1 Capital Ratio (%)	8.05	8.61
8	Tier 2 Capital (%)	2.53	2.99
9	Total Capital Ratio (%)	10.58	11.61



Shareholding Pattern



JUNE 2016



JUNE 2017



Particulars	No. of	
	Active Users* (Y-o-Y Growth%)	Transactions (Y-o-Y Growth%)
Internet Banking	164548 (50.05%)	1126629 (25.77%)
Mobile Banking	105277 (88.28%)	1003770 (92.50%)
UPI/ BHIM	15784	427932
Debit Card	668319 (29.68%)	22602604 (28.56%)

**Active Users : Minimum 5 transactions in one quarter*





Particulars	Jun'16	Mar'17	Jun'17
FI Accounts Bank (in lakh)	112.48	130.92	131.09
Deposit Balance (Rs crore)	1492.64	2461.75	2486.14

PMJDY

Particulars	Jun'16	Mar'17	Jun'17
PMJDY Accounts (in lakh)	47.86	65.95	66.63
Balance in Accounts (Rs. in crore)	564.67	1219.39	1303.65
% of Zero Balance Accounts	18.14%	17.48%	9.72%
Average balance per operative Account (Rs in actual)	1441.10	2241.11	2167.33
OD sanctioned in PMJDY (Rs. crore)	9.82	11.68	11.68



MUDRA and Stand up India: Jun'17

MUDRA	
PARAMETERS	Bank as a whole
Disbursement Target (Rs. crore) (FY18)	2990
Amount Sanctioned (Rs. crore) Q1FY18	343
Achievement % (Sanction)	11.47%
Amount Disbursed (Rs. crore) Q1FY18	333
Achievement % (Disbursement)	11.14%

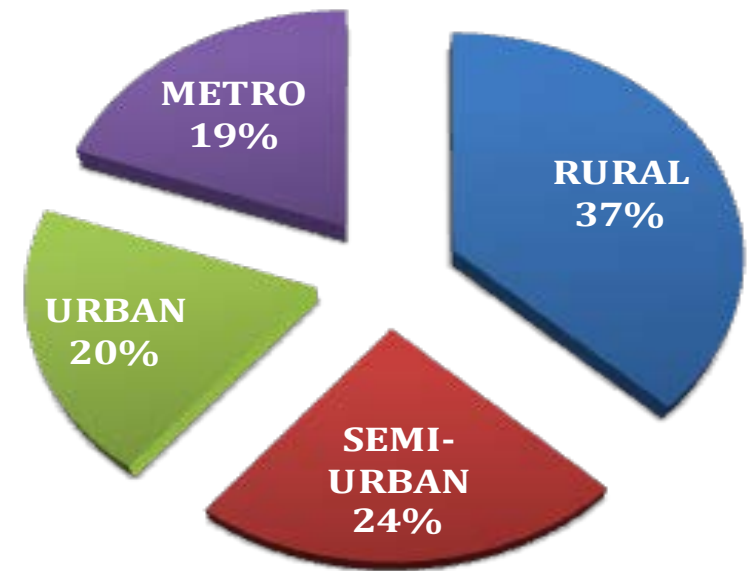
Stand Up India					
Since inception			From 01.04.17 to 30.06.17		
No. of Accounts	Amount Sanctioned	Amount Disbursed	No. of Accounts	Amount Sanctioned	Amount Disbursed
655	169.90	123.95	154	41.47	29.44

Target for Stand Up India is 2 accounts per Branch in three years



Domestic Branch Network as on 30.06.2017

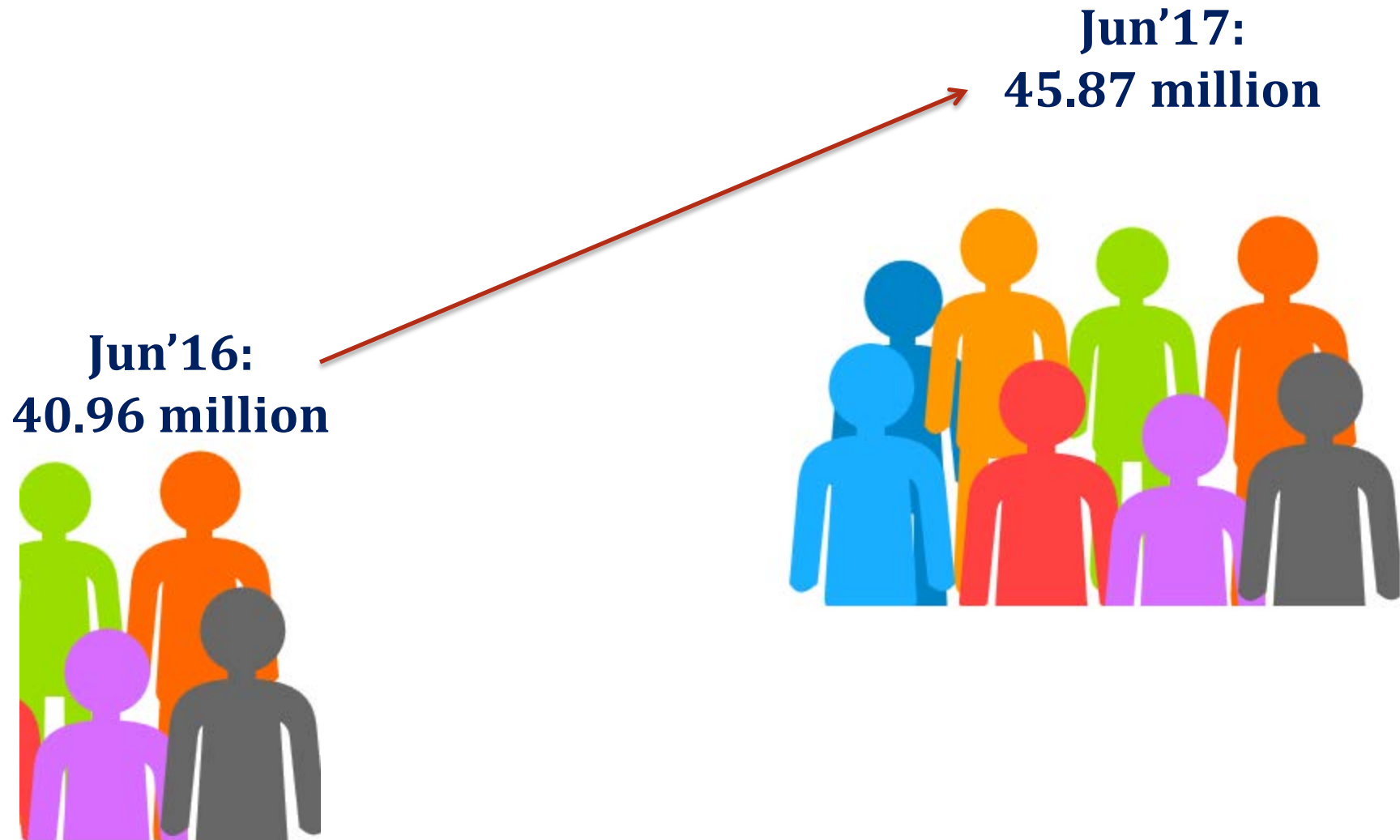
Geography	Branches (% share to Total Branches)
Central	1253 (38.58%)
Eastern	1031 (31.74%)
Northern	447 (13.76%)
North-Eastern	92 (2.83%)
Southern	223 (6.87%)
Western	202 (6.22%)



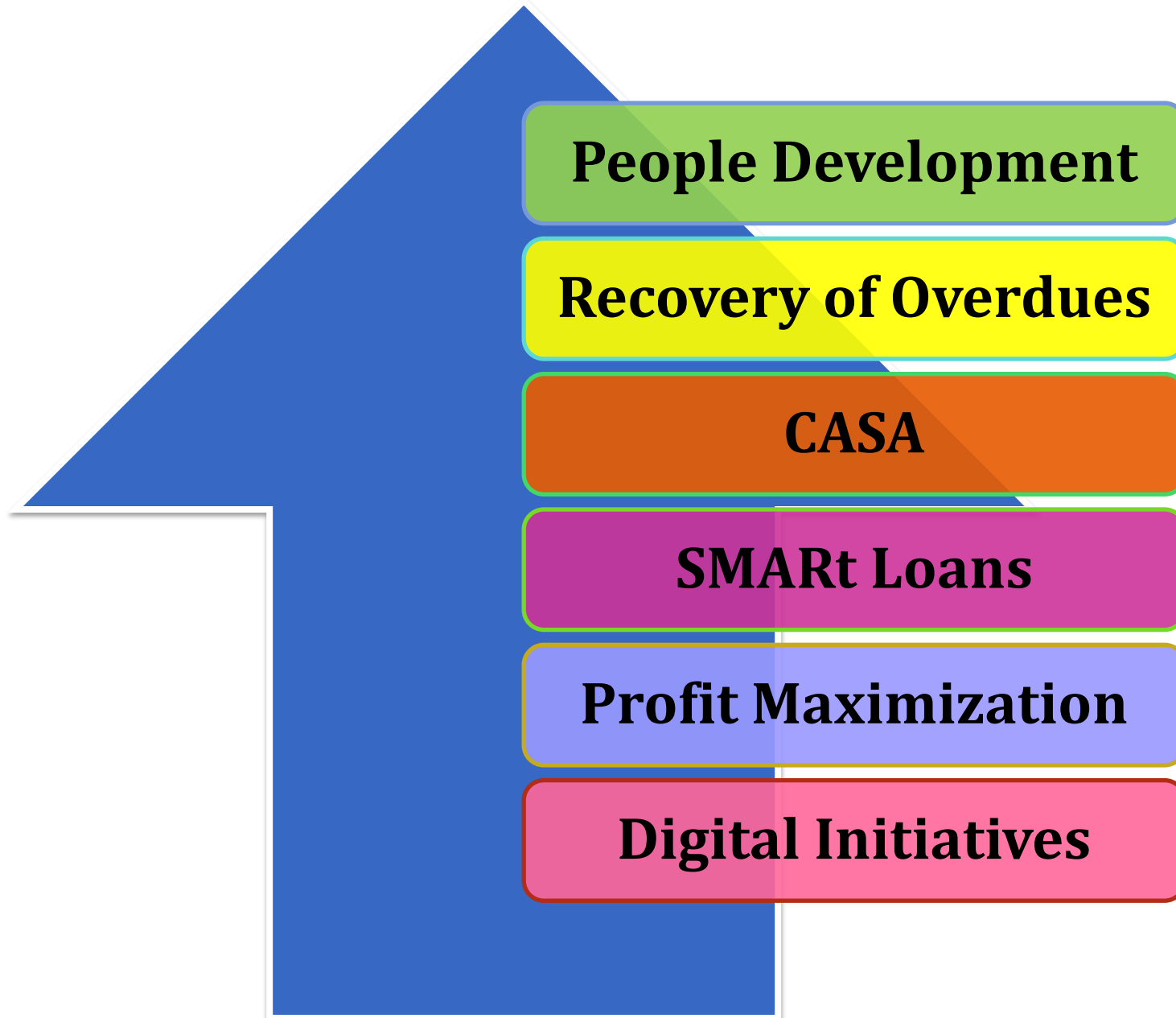
Branches
3248
Rural: 1206
Semi-urban: 766
Urban: 647
Metro: 629



Expanding Customer Base



A trust of over 45 million customers..



इलाहाबाद बैंक

विश्वास की परम्परा



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Thank You