

**इलाहाबाद बैंक**

*विश्वास की परम्परा*



**ALLAHABAD BANK**

*A tradition of trust*

[www.allahabadbank.in](http://www.allahabadbank.in)

**Financial Results**  
**Q4 & FY16**

**Welcome**  
**Board of Directors**

**13.05.2016**



Rs. in crore

Sl. No.	Parameters	Mar'15	Dec'15	Mar'16	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Business	346519	344709	358352	13643	3.96	11832	3.41
2	Deposit	193424	191528	200644	9117	4.76	7220	3.73
3	Advances	153095	153181	157707	4526	2.95	4612	3.01
4	CD Ratio	79.60	80.68	79.43				



# Deposits

Rs. in crore

Sl. No.	Parameters	Mar'15	Dec'15	Mar'16	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	193424	191528	200644	9117	4.76	7220	3.73
2	Aggregate Deposit	192335	189858	198544	8686	4.58	6209	3.23
3	Bulk Deposit	47324	37251	38875	1624	4.36	-8450	-17.86
4	CD	8985	3160	3084	-76	-2.41	-5902	-65.68
4a	CD % to total dep.	4.65	1.65	1.54				
5	SB Deposit	55956	58428	62514	4086	6.99	6558	11.72
6	Current Deposit	8958	9362	9527	165	1.76	569	6.35
7	CASA Deposit	64914	67791	72041	4250	6.27	7127	10.98
7a	CASA Share in Agg. Deposit (%)	33.75	35.71	36.28				
8	Term Deposit	118436	118908	123419	4512	3.79	4983	4.21



# Advances Mix

Rs. in crore

Sl. No.	Parameters	Mar'15	Dec'15	Mar'16	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
<b>1</b>	<b>Total Advances</b>	<b>153095</b>	<b>153181</b>	<b>157707</b>	<b>4526</b>	<b>2.95</b>	<b>4612</b>	<b>3.01</b>
<b>1a</b>	<b>Food Credit</b>	<b>2540</b>	<b>3015</b>	<b>2359</b>	<b>-656</b>	<b>-21.75</b>	<b>-181</b>	<b>-7.12</b>
<b>1b</b>	<b>Non-Food Gross Bank Credit</b>	<b>150555</b>	<b>150166</b>	<b>155348</b>	<b>5182</b>	<b>3.45</b>	<b>4793</b>	<b>3.18</b>
<b>Of Which</b>								
<b>(i)</b>	<b>Priority Sector Credit</b>	<b>53910</b>	<b>63406</b>	<b>62695</b>	<b>-711</b>	<b>-1.12</b>	<b>8785</b>	<b>16.30</b>
<b>(ii)</b>	<b>Agriculture &amp; Allied Activities</b>	<b>24680</b>	<b>27822</b>	<b>26827</b>	<b>-995</b>	<b>-3.58</b>	<b>2147</b>	<b>8.70</b>
<b>(iii)</b>	<b>Total MSME</b>	<b>25129</b>	<b>28006</b>	<b>27936</b>	<b>-70</b>	<b>-0.25</b>	<b>2807</b>	<b>11.17</b>
<b>(iv)</b>	<b>Retail Credit excl. LRD</b>	<b>19867</b>	<b>22019</b>	<b>23487</b>	<b>1468</b>	<b>6.67</b>	<b>3620</b>	<b>18.22</b>
<b>(v)</b>	<b>Retail Credit incl. LRD, of which</b>	<b>22041</b>	<b>24363</b>	<b>25894</b>	<b>1532</b>	<b>6.29</b>	<b>3853</b>	<b>17.48</b>
<b>a</b>	<b>Housing</b>	<b>6785</b>	<b>7922</b>	<b>8524</b>	<b>602</b>	<b>7.60</b>	<b>1739</b>	<b>25.63</b>
<b>b</b>	<b>Loan against Mortgage of property</b>	<b>3801</b>	<b>3775</b>	<b>3779</b>	<b>4</b>	<b>0.12</b>	<b>-22</b>	<b>-0.58</b>
<b>c</b>	<b>Education Loans</b>	<b>1405</b>	<b>1456</b>	<b>1463</b>	<b>8</b>	<b>0.55</b>	<b>58</b>	<b>4.16</b>
<b>d</b>	<b>Trade Loans</b>	<b>5940</b>	<b>7015</b>	<b>7784</b>	<b>768</b>	<b>10.95</b>	<b>1844</b>	<b>31.04</b>
<b>e</b>	<b>Commercial Vehicle</b>	<b>1044</b>	<b>1141</b>	<b>1204</b>	<b>63</b>	<b>5.53</b>	<b>160</b>	<b>15.33</b>
<b>f</b>	<b>AllBank Gold Loan</b>	<b>281</b>	<b>320</b>	<b>323</b>	<b>3</b>	<b>0.92</b>	<b>42</b>	<b>14.93</b>
<b>g</b>	<b>Other Retail Loans</b>	<b>2785</b>	<b>2734</b>	<b>2817</b>	<b>83</b>	<b>3.02</b>	<b>32</b>	<b>1.15</b>



# Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Deployment of credit in major industries	Mar'15		Mar'16	
		Amt.	% of total advances	Amt.	% of total advances
1	Mining & Quarrying	459	0.30	814	0.52
2	Food Processing	2896	1.89	2991	1.90
3	Textiles	5609	3.66	5305	3.36
4	Chemical & Chemical Products	4276	2.79	3809	2.42
5	Cement & Cement Products	1273	0.83	1375	0.87
6	Basic Metal & Metal products	10053	6.57	9841	6.24
6a	Iron & Steel	8366	5.46	8517	5.40
7	All Engineering Products	4657	3.04	4300	2.73
8	Gems & Jewellery	1134	0.74	992	0.63
9	Construction	3186	2.08	3421	2.17
10	Infrastructure	24549	16.04	21281	13.49
10a	Power	14364	9.38	11416	7.24
10b	Tele-communication	1722	1.12	1583	1.00
10c	Road & Ports	4206	2.75	4445	2.82
10d	Other Infra	4257	2.78	3837	2.43

*Figures for Mar'15 have been regrouped wherever considered necessary*



# Investment

Rs. in crore

Sl. No.	Parameters	Mar'15	Dec'15	Mar'16	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Gross Investment	55283	53824	56034	2210	4.11	751	1.36
2	Held To Maturity (HTM)	39272	30164	38482	8319	27.58	-790	-2.01
3	Available For Sale (AFS)	16011	23641	17552	-6089	-25.76	1541	9.62
4	Held For Trading (HFT)	0	20	0				
5	Duration (AFS+HFT)	3.98	5.60	5.05	-1	-9.82	1	26.88
6	Modified Duration (AFS+HFT)	3.81	5.39	4.86	-1	-9.83	1	27.56
7	Total Duration	4.05	4.88	5.07				
8	Total Modified Duration	3.89	4.70	4.88				
9	Net Demand & Time Liabilities	187825	186922	194231	7308	3.91	6406	3.41
10	SLR (%)	24.36	25.03	23.19				
11	HTM to SLR (%)	85.84	64.48	85.44				
12	HTM to Gross Investment (%)	71.04	56.04	68.68				

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**Quarterly**  
**Financial Results**  
**Q4FY16**



Rs. in crore

Sl.	Parameters	Mar'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Interest Income	4825	4619	4497	-122	-2.64	-328	-6.80
2	Interest Expenses	3368	3202	3223	21	0.64	-145	-4.31
3	NII (Spread) (1-2)	1457	1416	1274	-143	-10.06	-183	-12.57
4	Non-Interest Income	566	412	555	143	34.75	-11	-1.97
5	Operating Expenses	1014	968	955	-12	-1.27	-59	-5.79
6	Contribution (4-5)	-448	-556	-400				
7	Operating Profit (3+6)	1009	860	873	13	1.50	-136	-13.44
8	Provisions	806	1347	1454	108	8.01	648	80.41
9	Net Profit	202.63	-486.14	-581.13	-95	19.54	-784	-386.79





# Break-up : Income

Rs. in crore

Sl.	Parameters	Mar'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Interest on Advances	3691	3529	3360	-169	-4.78	-331	-8.97
2	Interest on Investments	1006	981	1016	35	3.56	10	1.00
3	Other Interest Income	128	109	121	12	11.01	-7	-5.62
4	Interest Income (1+2+3)	4825	4619	4497	-122	-2.64	-328	-6.80
5	Fee Based Income	341	263	350	87	33.14	9	2.67
6	Trading Profit	153	88	95	7	8.05	-58	-37.62
7	Other Income	72	61	110	49	80.58	37	51.66
8	Non-Interest Income (5+6+7)	566	412	555	143	34.75	-11	-1.97
9	Total Income (4+8)	5391	5030	5051	21	0.42	-339	-6.29



# Fee Based Income

Rs. in crore

Sl. No.	Particulars	Mar'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Bills/LC/BG	80	83	74	-9	-10.72	-6	-7.49
2	Locker Rent	2	3	3	0	-6.25	0	10.66
3	Processing Fees	94	54	68	15	27.30	-26	-27.27
4	Exchange	54	63	66	3	4.46	12	21.49
5	Others	110	60	139	79	131.01	29	26.24
6	Total	341	263	350	87	33.15	9	2.67



# Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Mar'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	Interest Paid on Deposits	3199	3026	3033	6	0.21	-167	-5.21
2	Interest Paid on Borrowings	169	176	190	14	8.08	22	12.90
3	Total Interest Paid (1+2)	3368	3202	3223	21	0.64	-145	-4.31
4	Establishment Expenses	604	572	515	-58	-10.06	-90	-14.83
5	Other Operating Expenses	410	395	441	45	11.44	31	7.53
6	Operating Expenses (4+5)	1014	968	955	-12	-1.27	-59	-5.79
7	Total Expenses (3+6)	4382	4170	4178	8	0.20	-204	-4.65



# Quarterly NPA Movement

Rs. in crore

Sl.	Parameters	Mar'15 Qtr	Jun'15 Qtr	Sep'15 Qtr	Dec'15 Qtr	Mar'16 Qtr
1	NPA as at the beginning of the Qtr./Year	8012	8358	7987	7986	9802
2	Cash Recovery Incl. Compromise	338	141	225	241	329
3	Upgradation	281	179	240	226	662
4	Prudential Write Off done in the Qtr./Year	432	206	395	401	609
5	Sale of Assets to ARC	0	569	805	444	227
6	Total Reduction	1051	1095	1665	1312	1826
7	Fresh Addition for the Qtr./Year	1397	724	1664	3128	7409
8	NPA as at the end of the Qtr./Year	8358	7987	7986	9802	15385
9	Provisions for Bad Debts	2309	2501	2558	3449	5025
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	70	65	68	45	67
11	Net NPAs	5979	5421	5360	6308	10293
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	165	103	141	162	310
13	Total NPA Reduction/ Recovery in NPA including written-off debt A/Cs	784	423	606	629	1300



# NPA Ratios

Sl.	Parameters		Mar'15	Jun'15	Sep'15	Dec'15	Mar'16
1	Total Advances		153095	151027	151949	153181	157707
2	GNPA	Amount (Rs. crore)	8358	7987	7986	9802	15385
		Ratio	5.46	5.29	5.26	6.40	9.76
3	NNPA	Amount (Rs. crore)	5979	5421	5360	6308	10293
		Ratio	3.99	3.67	3.61	4.23	6.76
4	Provision Coverage Ratio (%)		51.50	54.32	55.49	55.40	48.22



# Provisions

Rs. in crore

Sl. No.	Parameters	Mar'15 Qtr	Dec'15 Qtr	Mar'16 Qtr	Variation			
					Q-o-Q Mar'16 over Dec'15		Y-o-Y Mar'16 over Mar'15	
					Amt.	(%)	Amt.	(%)
1	NPA	328	1594	2980	1386	86.99	2652	808.40
2	Standard Advance	117	-222	137	360	-161.82	21	17.68
3	Depre. on Investment	21	117	-63	-181	-153.90	-85	-396.62
4	Income Tax	175	138	-1033	-1171	-846.38	-1208	-689.99
5	Fraud & Forgery	0.14	2.65	3	1	24.53	3	2257.14
6	Provision for IRS	-1.95	-0.24	-1.52	-1	533.33	0	-22.05
7	Provision for diminution in fair value	80	-152	-406	-254	167.11	-486	-607.50
8	Provision for FITL	88	-133	-175	-42	32.00	-263	-298.44
9	Intangible/ Other Assets	-1	1.68	13	10.95	651.79	14	-983.22
10	Total Provision	806	1347	1454	108	8.01	648	80.41

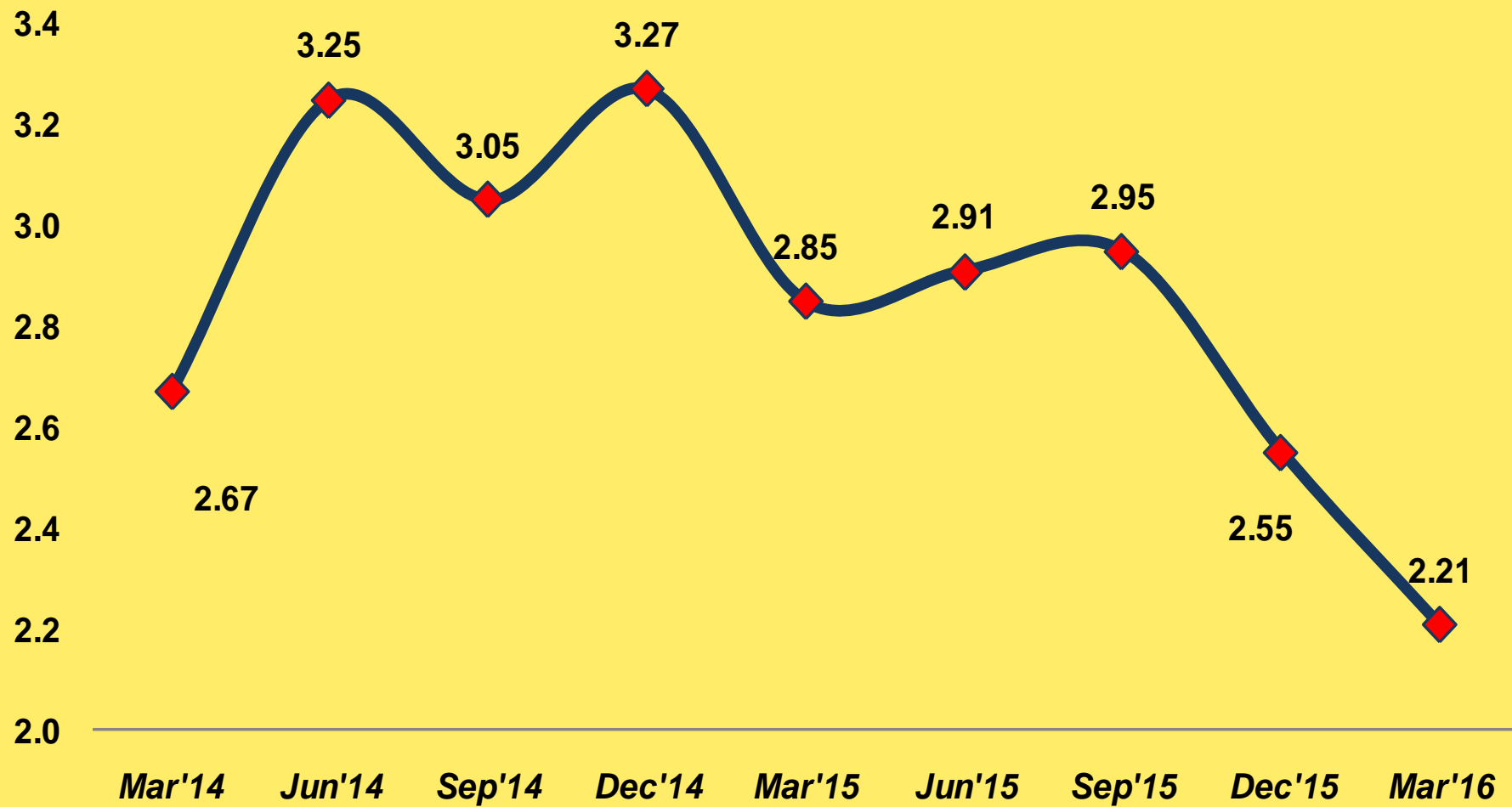


# Cost & Yield Ratios

Sl.	Parameters	Mar'15 Qtr	Jun'15 Qtr	Sep'15 Qtr	Dec'15 Qtr	Mar'16 Qtr
1	Cost of Deposit (%)	6.93	6.91	6.72	6.55	6.28
2	Cost of Borrowings (%)	4.13	4.12	3.41	3.79	4.10
3	Cost of Funds (%)	6.70	6.68	6.43	6.30	6.09
4	Yield on Advances (%)	10.28	10.70	10.49	9.78	9.11
5	Yield on Investment (%)	7.37	7.55	7.51	7.38	7.38
6	Yield on Funds (%)	9.43	9.72	9.54	9.08	8.61
7	Net Interest Margin (%)	2.85	2.91	2.95	2.55	2.21



# Quarterly Trend of Net Interest Margin







# Profitability Ratios

Sl.	Parameters	Mar'15 Qtr	Jun'15 Qtr	Sep'15 Qtr	Dec'15 Qtr	Mar'16 Qtr
1	Return on Assets (%) (Annualised)	0.37	0.27	0.32	-0.88	-1.01
2	Return on Networth (%)	7.13	5.11	5.81	-15.96	-19.91
3	Operating Profit to AWF (%)	1.84	2.28	2.11	1.55	1.52
4	Cost to Income Ratio (%)	50.13	39.90	44.47	52.93	52.24
5	Estab. Exp. to Total Exp. (%)	13.79	11.37	13.75	13.72	12.32
6	Operating Exp. to AWF (%)	1.85	1.51	1.69	1.74	1.66
7	Book Value Per Share (Rs)	206.41	209.10	206.81	198.79	185.99
8	Earnings per share (Rs) (Non-annualised)	3.71	2.57	3.10	-8.09	-9.67

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## Financial Results

**FY16**



Rs. in crore

Sl.	Parameters	FY15	FY16	Variation	
				Y-o-Y FY16 over FY15	
				Amt.	(%)
1	Interest Income	19716	18885	-831	-4.22
2	Interest Expenses	13538	12986	-552	-4.08
3	NII (Spread) (1-2)	6178	5898	-279	-4.52
4	Non-Interest Income	1996	1910	-86	-4.30
5	Operating Expenses	3714	3675	-39	-1.06
6	Contribution (4-5)	-1718	-1765	-46	2.70
7	Operating Profit (3+6)	4460	4134	-326	-7.31
8	Provisions	3839	4877	1038	27.05
9	Net Profit	620.90	-743.31	-1364	-219.71



# Break-up : Income

Rs. in crore

Sl.	Parameters	FY15	FY16	Variation	
				Y-o-Y FY16 over FY15	
1	Interest on Advances	14966	14486	-479	-3.20
2	Interest on Investments	4392	3990	-402	-9.16
3	Other Interest Income	358	409	51	14.13
4	Interest Income (1+2+3)	19716	18885	-831	-4.22
5	Fee Based Income	1137	1220	83	7.30
6	Trading Profit	570	414	-156	-27.41
7	Other Income	290	277	-13	-4.40
8	Non-Interest Income (5+6+7)	1996	1910	-86	-4.30
9	Total Income (4+8)	21712	20795	-917	-4.22



# Fee Based Income

Rs. in crore

Sl. No.	Particulars	FY15	FY16	Variation	
				Y-o-Y FY16 over FY15	
				Amt.	(%)
1	Bills/LC/BG	333	335	2	0.67
2	Locker Rent	42	45	3	6.57
3	Processing Fees	272	235	-38	-13.87
4	Exchange	188	227	39	20.73
5	Others	301	377	77	25.49
6	Total	1137	1220	83	7.30



# Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	FY15	FY16	Variation	
				Y-o-Y FY16 over FY15	
				Amt.	(%)
1	Interest Paid on Deposits	12925	12297	-628	-4.86
2	Interest Paid on Borrowings	613	690	77	12.48
3	Total Interest Paid (1+2)	13538	12986	-552	-4.08
4	Establishment Expenses	2307	2131	-176	-7.64
5	Other Operating Expenses	1407	1544	137	9.73
6	Operating Expenses (4+5)	3714	3675	-39	-1.06
7	Total Expenses (3+6)	17252	16661	-591	-3.43



# NPA Movement

Rs. in crore

Sl.	Parameters	FY15	Jun'15	HY Sep'15	Dec'15 9M	FY16
1	NPA as at the beginning of the Qtr./Year	8068	8358	8358	8358	8358
2	Cash Recovery Incl. Compromise	1209	141	366	606	936
3	Upgradation	1783	179	419	646	1307
4	Write Off done in the Qtr./Year	1739	206	601	1002	1611
5	Sale of Assets to ARC	0	569	1374	1818	2045
6	Total Reduction	4731	1095	2760	4072	5898
7	Fresh Addition for the Qtr./Year	5021	724	2388	5516	12925
8	NPA as at the end of the Qtr./Year	8358	7987	7986	9802	15385
9	Provisions for Bad Debts	2309	2501	2558	3449	5025
10	Counter Cyclical Provisions/DICGC/ECGC Claim received & Part payment received and held in suspense A/c etc.	70	65	68	45	67
11	Net NPAs	5979	5421	5360	6308	10293
12	Recovery in written-off debt A/Cs Intt. Received/derecognised Intt.	616	103	244	406	715
13	Recovery in NPA including written-off debt A/Cs	3609	423	1029	1658	2958



# Provisions

Rs. in crore

Sl. No.	Parameters	FY15	FY16	Variation	
				Y-o-Y	
				FY16 over FY15	
				Amt.	(%)
1	NPA	2004	5973	3969	198.01
2	Standard Advance	395	51	-344	-86.98
3	Depre. on Investment	-90	86	176	-196.43
4	Income Tax	982	-376	-1358	-138.28
5	Fraud & Forgery	2	6	4	146.37
6	Provision for IRS	-16	-2	13	-84.41
7	Provision for diminution in fair value	310	-603	-913	-294.29
8	Provision for FITL	244	-275	-519	-212.51
9	Intangible/ Other Assets	5.62	16	10	182.03
10	<b>Total Provision</b>	<b>3839</b>	<b>4877</b>	<b>1038</b>	<b>27.05</b>





# Cost & Yield Ratios

Sl.	Parameters	FY15	Dec'15 9M	FY16
1	Cost of Deposit (%)	7.11	6.73	6.61
2	Cost of Borrowings (%)	4.47	3.76	3.85
3	Cost of Funds (%)	6.92	6.47	6.37
4	Yield on Advances (%)	10.91	10.32	10.01
5	Yield on Investment (%)	7.76	7.48	7.45
6	Yield on Funds (%)	9.90	9.45	9.24
7	Net Interest Margin (%)	3.10	2.80	2.65



# Profitability Ratios

Sl.	Parameters	FY15	Dec'15 9M	FY16
1	Return on Assets (%) (Annualised)	0.29	-0.10	-0.33
2	Return on Networth (%)	5.46	-1.82	-6.41
3	Operating Profit to AWF (%)	2.09	1.98	1.86
4	Cost to Income Ratio (%)	45.44	45.48	47.06
5	Estab. Exp. to Total Exp. (%)	13.37	12.95	12.79
6	Operating Exp. to AWF (%)	1.74	1.65	1.65
7	Book Value Per Share (Rs)	206.41	198.79	185.99
8	Earnings per share (Rs) (Non-annualised)	11.39	-2.79	-12.68



## Ratios : Productivity & Market Share

Sl.	Parameters	Mar'15	Jun'15	Sep'15	Dec'15	Mar'16
1	Deposit Market Share (%) *	2.21	2.03	2.00	1.99	2.00
2	Credit Market Share (%) *	2.26	2.17	2.13	2.06	2.06
3	Business Per Branch (Rs. Cr.)	111.53	106.75	106.85	108.30	111.67
4	Business Per Employee (Rs. Cr.)	14.30	13.61	13.79	14.04	14.85
5	Profit/Loss per Employee (Rs. Lac)	2.56	2.39	2.68	-0.88	-3.08

\* Bank's share to SCBs Agg. Deposits & Credit as on 18.03.16 (Last reporting Friday of Mar'16)



# Restructured Accounts

Rs. in crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	29	1022	4265	5316
		Amt.	3679	647	4006	8332
% to Gross Credit			2.33	0.41	2.54	5.28



# 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	5154	184	5154	184
2	1 Crore & above	29	3679	133	4469	162	8148
3	<b>Total</b>	<b>29</b>	<b>3679</b>	<b>5287</b>	<b>4653</b>	<b>5316</b>	<b>8332</b>
4	Out of which upto FY 13	3	690	1905	818	1908	1508
5	Out of which in FY14	9	1000	1179	444	1188	1444
6	Out of which in FY15	17	1989	1467	3152	1484	5141
7	Q1FY16	0	0	733	122	733	122
8	Q2FY16	0	0	3	117	3	117
9	Q3FY16	0	0	0	0	0	0
10	Q4FY16	0	0	0	0	0	0

# Major Sectors in Restructured Accounts (Std.)

Rs. in crore

Sl. No.	Sector	Amount
1	Infrastructure,	2614
	of which	
a.	Power	889
b.	Aviation	372
c.	Road	460
d.	Infra- Others	893
2	Iron & Steel	1730
3	Textiles	283
4	Engineering	280
5	Sugar	877



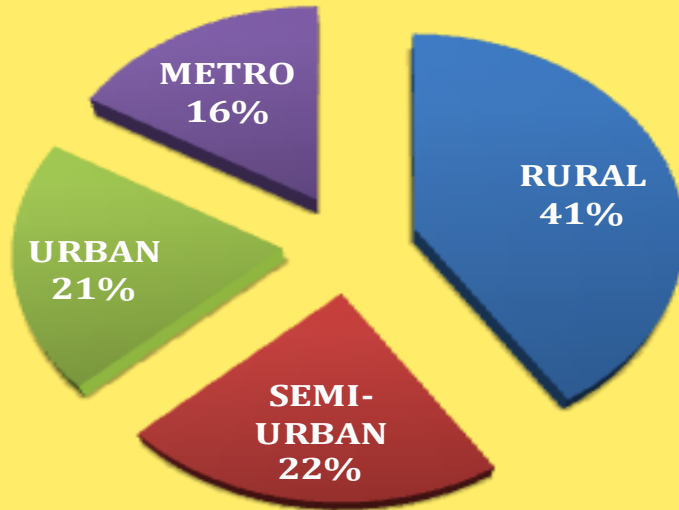
# Capital Adequacy Ratio- Basel III

Rs. in crore

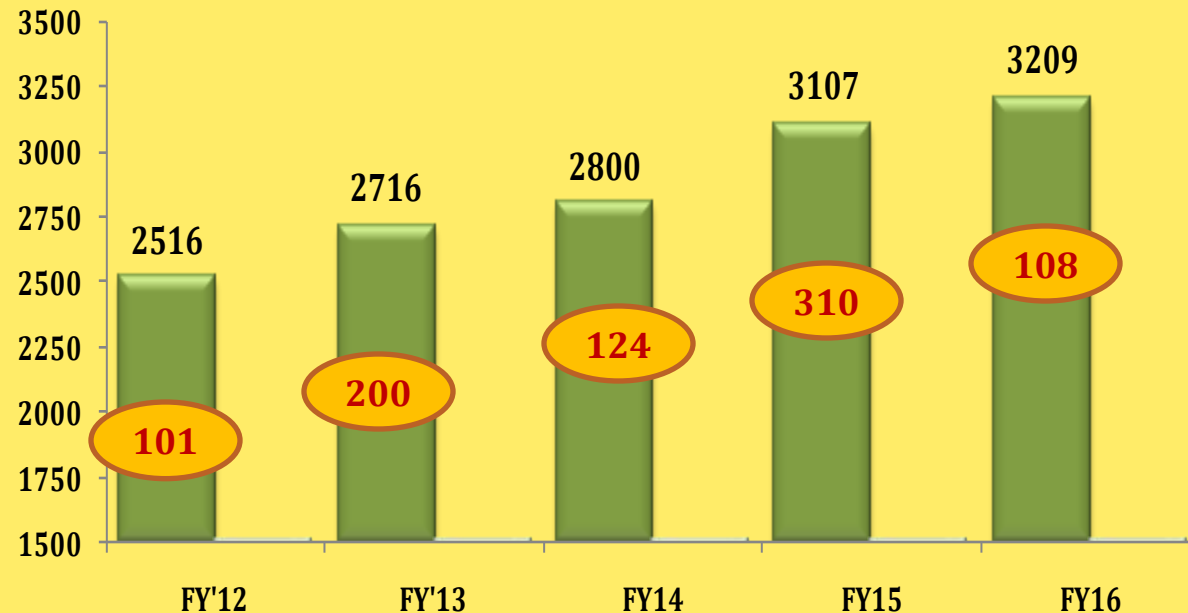
Sl.	CRAR (under Basel-III): Regulatory Capital	Mar'16
1	Common Equity Tier 1 Capital	13070
2	Additional Tier 1 Capital	168
3	Total Tier 1 Capital (1+2)	13238
4	Tier 2 Capital	4103
5	Total Capital (3+4)	17341
6	Common Equity Tier 1 Ratio (%)	8.30
7	Total Tier 1 Capital Ratio (%)	8.41
8	Tier 2 Capital (%)	2.61
9	Total Capital Ratio (%)	11.02



# Domestic Branch Network



**Branches**  
3209  
 Rural: 1307  
 Semi-urban: 720  
 Urban: 656  
 Metro: 526

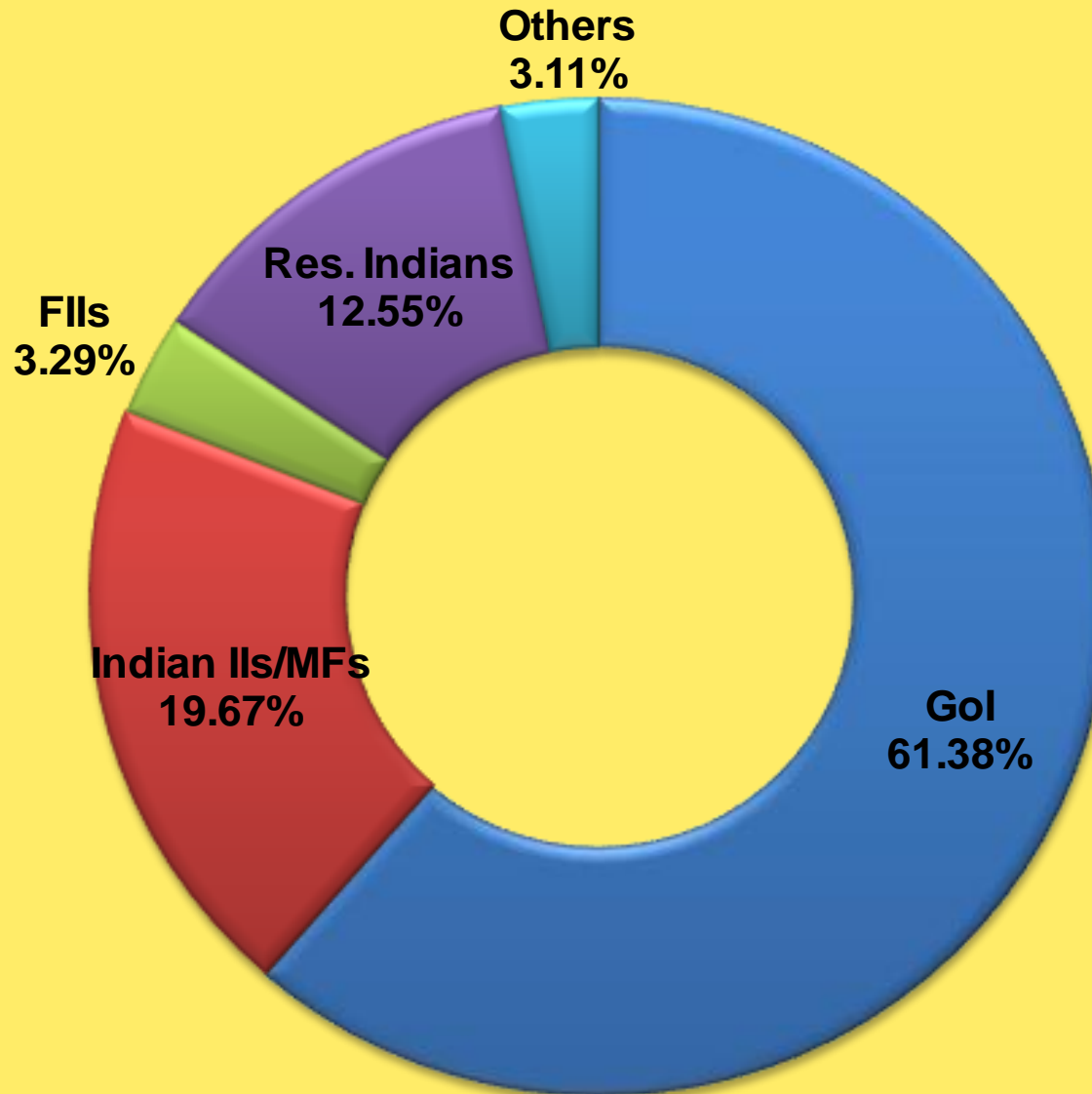


**Branches Opened (FY16)**  
 Rural: 50  
 Semi-urban: 31  
 Urban: 20  
 Metro: 7  
**Total: 108**





# Shareholding Pattern (As on 31.03.2016)





## ***Business Target for March 2017***

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

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