

## **SMART Banking to Brighten Life**

**ALLAHABAD BANK'S  
Total Business Rs. 3,53,678 crores**

### **Performance of Q-1, FY 2017-18**

- **Total Business of the Bank stood at Rs. 3,53,678 crores**
- **Deposit of the Bank stood at Rs. 2,01,809 crores**
- **Gross credit stood at Rs. 1,51,869 crores**
- **Net Profit was Rs. 28.84 crore in Q 1 FY 2017-18 against a loss of Rs. 564.96 crore during Q 1 FY 2016-17**

### **Highlights of Performance in Q-1, FY 2017-18**

- **Operating profit of the Bank surged by 20.97% in Q 1 FY 2017-18 YoY to Rs. 1170.32 crore as against Rs. 967.44 crore in Q 1 FY 2016-17**
- **CASA deposit grew by 24.91% YoY improving the share of CASA in total deposit 45.13% in Q 1 FY 2017-18 as against 37.40% in Q 1 FY 2016-17.**
- **Cost of Deposit reduced to 5.49% in Q 1 FY 2017-18 as against 6.25% in Q 1 FY 2016-17.**
- **Provision Coverage Ratio improved to 52.49% in Q 1 FY 2017-18 from 46.03% in Q 1 FY 2016-17.**
- **Sustained High Growth of 48.57% in Non Interest Income during Q 1 FY 2017-18.**
- **Gross NPA was 13.85% and Net NPA was 8.96% as on 30.06.2017.**
- **Capital Adequacy Ratio improved to 11.61% as on 30.06.2017 as against 10.58 % as on 30.06.2016 as per Basel III norms.**
- **Bank added 5 million New Customers during last 1 year.**

## Other Performance Highlights

- Priority Sector Credit stood at Rs. 64,272 crore as on 30.06.2017 which is 43.73% of ANBC against stipulated norms of 40%.
- Agriculture Credit stood at Rs. 27,405 crore as on 30.06.2017 which is 18.64% of ANBC against stipulated norms of 18%.
- Credit to Micro, Small & Medium Enterprises (MSME) stood at Rs. 29,671 crore as on 30.06.2017.
- Bank has issued 7.85 lacs RuPay Kisan Cards as on 30.06.2017 which covers 99.84% of eligible KCC borrowers.
- Total Outstanding under Retail Credit as on 30.06.2017 rose to Rs. 17,630 crore as against Rs. 15,890 crore as on 30.06.2016, registering 10.95 % YoY growth.
- Total Disbursement under Retail Credit during Q 1 2017-18 was Rs. 1350 crore.
- Total Outstanding under Housing Sector as on 30.06.2017 rose to Rs. 10,508 crore as against Rs. 8,842 crore as on 30.06.2016, registering a growth of 18.84 % YoY basis.
- Total disbursement under Bank's Housing Loan during Q 1 FY 2017-18 was Rs. 785 crore as against Rs. 588 crore during Q 1 FY 2016-17 registering a growth of 33.57%.

## New Initiatives

- TAB Banking introduced to provide to doorstep services.
- The Bank has opened a **New FGM office at Allahabad** for faster decision making.
- The Bank has introduced a New Product, **AllBank Home Plus** to cater to additional financial needs of existing Home Loan borrowers.
- The Bank is focusing on **SMART (Small, Micro, Agriculture & Retail) Loan** for inclusive growth with capital conservation.

Kolkata

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