



A Tradition of Trust

Allways....

Financial Results For The Q-1, FY-2018-19

**ALLAHABAD BANK
Improves Asset Quality – Contains NPA**

Performance of Quarter ended June 2018

- **Total Business** of the Bank stood at **Rs. 3,65,137 crore** as against Rs. 3,53,678 as on 30.06.2017
- Share of **CASA** in total deposit **improved to 45.68%** in June 2018 as against 45.13% at the end of June 2017, **one of the highest in the industry**
- **Cost of Deposit reduced to 5.12%** in Q-1 FY 2018-19 from 5.49% in Q-1 FY 2017-18
- **Provision Coverage Ratio (PCR)** significantly **improved to 67.81%** in Q-1, FY 2018-19 as against 52.49% in Q-1, FY 2017-18
- **Gross NPA (GNPA) contained at 15.97%** as on June 2018, while absolute **GNPA** reduced to **Rs.25068 crore** as against Rs.26563 crore as on March 2018
- **NNPA reduced to 7.32%** as on June 2018 from 8.04% in March 2018
- Bank earned an Operating Profit of **Rs. 829.82 crore** in Q 1 FY 2018-19
- **Net Interest Margin (NIM)** improved to **3.18%** from 2.35% YOY
- **Net Interest Income(NII)** increased by **37.09%** YoY to Rs 1704 crore from Rs 1243 crore
- Bank posted a Net Loss of Rs. 1944.37 crore in the Q-1 FY 2018-19

Business Highlights (as on 30.06.2018)

- Total Business of the Bank stood at **Rs. 3,65,137 crore**
- Total Deposit of the Bank stood at **Rs. 2,08,219 crore**
- Gross Credit stood at **Rs.1,56,918 crore**
- **CASA deposit** (Current Account & Savings Account) stood at **Rs. 94,775 crore i.e. 45.68%, one of the highest in the industry**, up from 45.13% as on June 2017
- Retail Credit **grew by 25.77%** YoY basis to **Rs 21141 crore** in June 2018 from **Rs 16809 crore** in the previous year
- Operating Profit stood at **Rs. 829.82 crore**
- Bank posted a Net Loss of Rs. 1944.37 crore in the Q-1 FY 2018-19 due to higher Provisions on account of NCLT referred accounts and latest RBI guidelines regarding restructured accounts and aging NPAs

Asset Quality

- **Gross Non Performing Assets (GNPA) contained at 15.97%** as on June 2018. Absolute GNPA came down to **Rs.25068 crore** as on June 2018 from Rs.26563 crore as on March 2018.
- **Net Non Performing Assets (NNPA) reduced to 7.32%** as on June 2018 down from 8.04% as on March 2018
- **Provision Coverage Ratio (PCR) improved to 67.81%** in Q-1, FY 2018-19 up from 52.49% in Q 1 FY 2017-18

Capital Adequacy

- Capital Adequacy Ratio as per Basel III **stood at 6.88%** as on June 30, 2018

Performance under Retail Credit

- Retail Credit disbursements were up by **39.50%** to **Rs. 2314 crore** during Q-1 FY 2018-19 from Rs 1658 crore in the previous year
- Total outstanding under **Retail Credit** grew by **25.77%** as on 30.06.2018 YoY to **Rs.21141 crore** up from Rs.16809 crore as on 30.06.2017
- In Housing Sector, Bank sanctioned an amount of **Rs. 1072 crore** during Q 1 FY 2018-19, up from **Rs.781 crore** in Q 1 FY 2017-18 registering a **growth of 37.26%** YoY basis
- Total outstanding under Housing Sector **grew to Rs.13231 crore as on 30.06.2018**, up from Rs.10360 crore as on 30.06.2017, registering a **growth of 27.73%** YoY basis
- Total outstanding under Car Loan segment **grew to Rs.2094 crore** as on 30.06.2018, up from Rs.1704 crore as on 30.06.2017 registering a YoY **growth of 22.93%**

Financial Inclusion and Social Banking

- **Priority Sector Credit** stood at **Rs. 70372 crore** as on 30.06.2018, which was **50.44%** of ANBC against stipulated norm of 40%
- **Agriculture Credit** stood at **Rs.27855 crore** as on 30.06.2018, which was **19.97%** of ANBC against stipulated norm of 18%
- Credit to **MSME** stood at **Rs.31302 crore** as on 30.06.2018
- Bank sanctioned **Rs.363 crore** under **Mudra Scheme** during the Q 1 FY 2018-19
- As on 30.06.18, a total of **Rs.820.26 crore** was sanctioned under Pradhan Mantri Awas Yojana (**PMAY**)
- Under **Stand Up India Scheme**, Bank has extended credit assistance to 1420 beneficiaries till June 2018.

Accolades/New Initiatives/Future Plans

- Bank has launched **35 MSME Hubs** linked to approx **500 branches** all over India for centralized, quicker and time bound processing of **MSME Loan**
- Bank has introduced **AllBank Senior**, a Specially Designed Savings Account for Senior Citizens of our country. The scheme comes with multiple benefits for the senior citizens
- Bank has introduced a new product **AllBank Health Care**, a specialized finance scheme for newly pass out Doctors for establishing Diagnostic centre/Clinics

Kolkata

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