



Ref. No.- HO/SD/405

Date: 13.11.2018

The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra- Kurla Complex Bandra East, Mumbai-400 051	The Vice President BSE Ltd. 25, P.J.Towers, Dalal Street Mumbai-400001
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Dear Sir/Madam,

Subject: Presentation of Financial Results of the Bank for the second quarter and half year of FY 2018-19 ended on September 30th, 2018

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation of Financial Results of the Bank for the second quarter and half year of FY 2018-19 ended on September 30th, 2018 for your kind perusal and records.

Yours faithfully,

(Dina Nath Kumar)
Chief Manager (Company Secretary)
and Compliance Officer

Encl: As stated

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

A tradition of trust



Financial Result : Q2 & H1 FY19

13th November 2018



The Bank's Key Strengths

Improved Provision
Coverage Ratio
(67.81%)

Robust Growth
in Retail Credit
(23% Y-o-Y)

Improved CASA
Share (46.87%)

Strong Delivery
Channel (Branches
+ATM+BCs=10526)

Young & Energetic
Workforce
(Avg. Age 39 Years)



Business Objectives & Strategies





Business Mix
Investment
Profitability
Asset Quality
Capital & Shareholding Pattern
Net Worth
GOI/RBI Prescriptions vis-à-vis Achievement
Delivery Network
Financial Inclusion
MUDRA & Stand Up India Schemes
Work Force
New Initiatives



Terminal Business Mix

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Business	359449	380040	365136	365577	440	0.12	6128	1.70
	Domestic	343843	367168	355720	358196	2476	0.70	14353	4.17
	Overseas	15606	12871	9416	7381	-2036	-21.62	-8226	-52.71
	Percentage Share of overseas to total business	4.34	3.39	2.58	2.02				
2	Deposits	207269	213604	208219	210199	1980	0.95	2930	1.41
	Domestic	204268	210841	206652	209274	2622	1.27	5006	2.45
	Overseas	3001	2762	1567	925	-642	-40.97	-2076	-69.18
3	Advances	152180	166436	156918	155378	-1540	-0.98	3197	2.10
	Domestic	139575	156327	149068	148922	-146	-0.10	9347	6.70
	Overseas	12605	10109	7849	6456	-1394	-17.76	-6150	-48.79
4	CD Ratio	74.20	78.64	75.63	74.00				
5	Total No. of Domestic Branches	3248	3245	3243	3243				



Average Business Mix

Rs. in crore

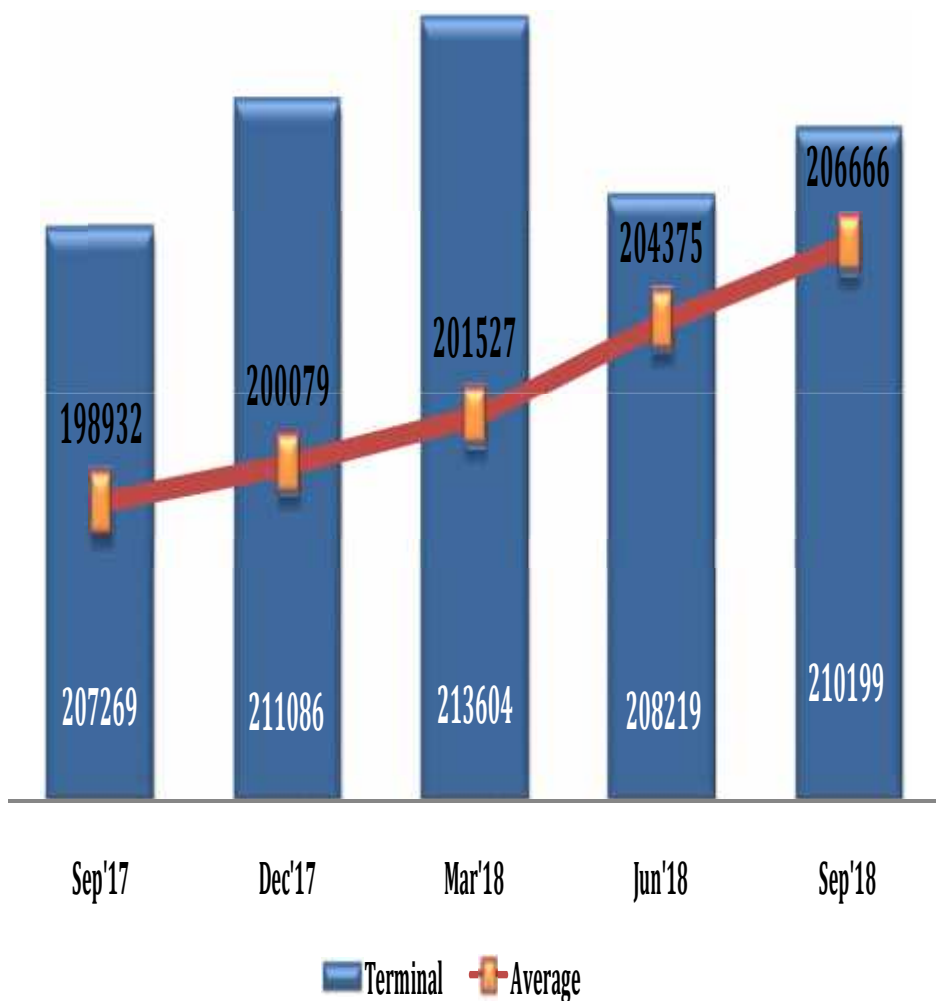
Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Business	348685	353941	360751	364665	3914	1.08	15980	4.58
	Domestic	334709	338967	346725	352297	5572	1.61	17588	5.25
	Overseas	13976	14974	14026	12368	-1658	-11.82	-1608	-11.51
	Percentage Share of overseas to total business	4.01	4.23	3.89	3.51				
2	Deposits	198932	201527	204375	206666	2291	1.12	7734	3.89
	Domestic	196313	198771	201773	204457	2684	1.33	8144	4.15
	Overseas	2619	2756	2602	2209	-393	-15.10	-410	-15.65
3	Advances	149753	152413	156376	157999	1623	1.04	8246	5.51
	Domestic	138396	140196	144952	147840	2888	1.99	9444	6.82
	Overseas	11357	12217	11424	10159	-1265	-11.07	-1198	-10.55
4	CD Ratio	75.28	75.63	76.51	76.45				



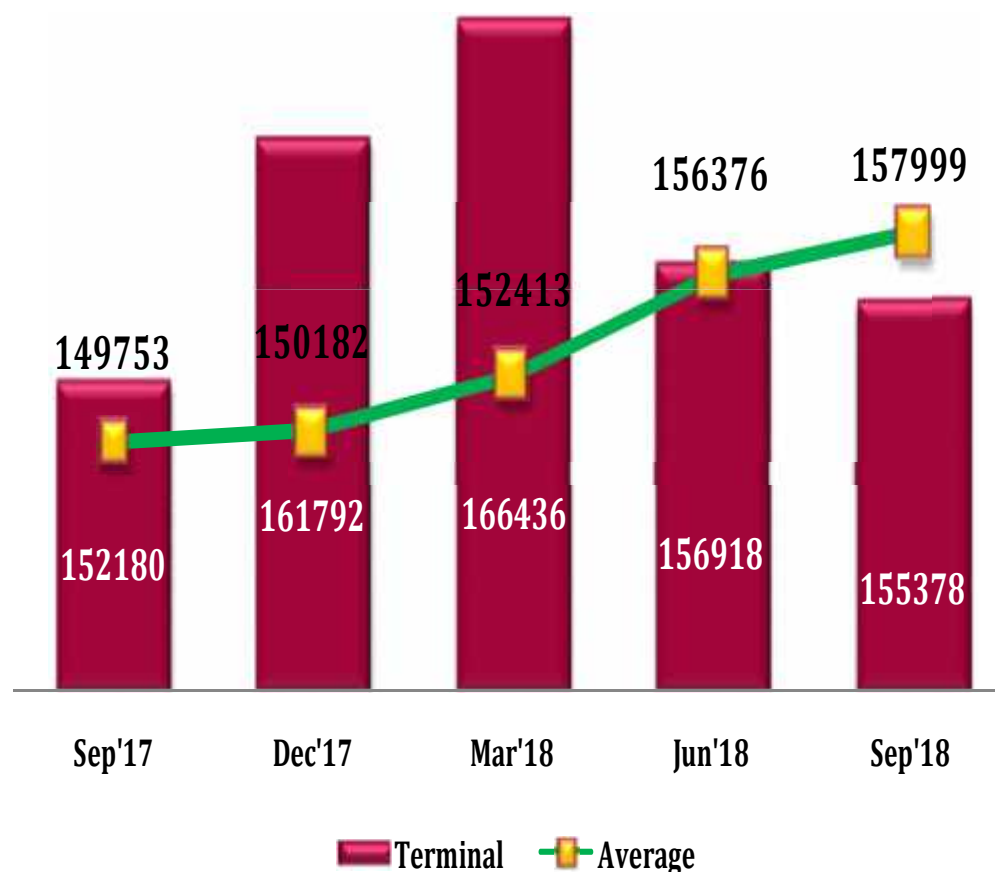
Terminal & Average Deposits & Advances

Rs. in crore

Deposits



Advances





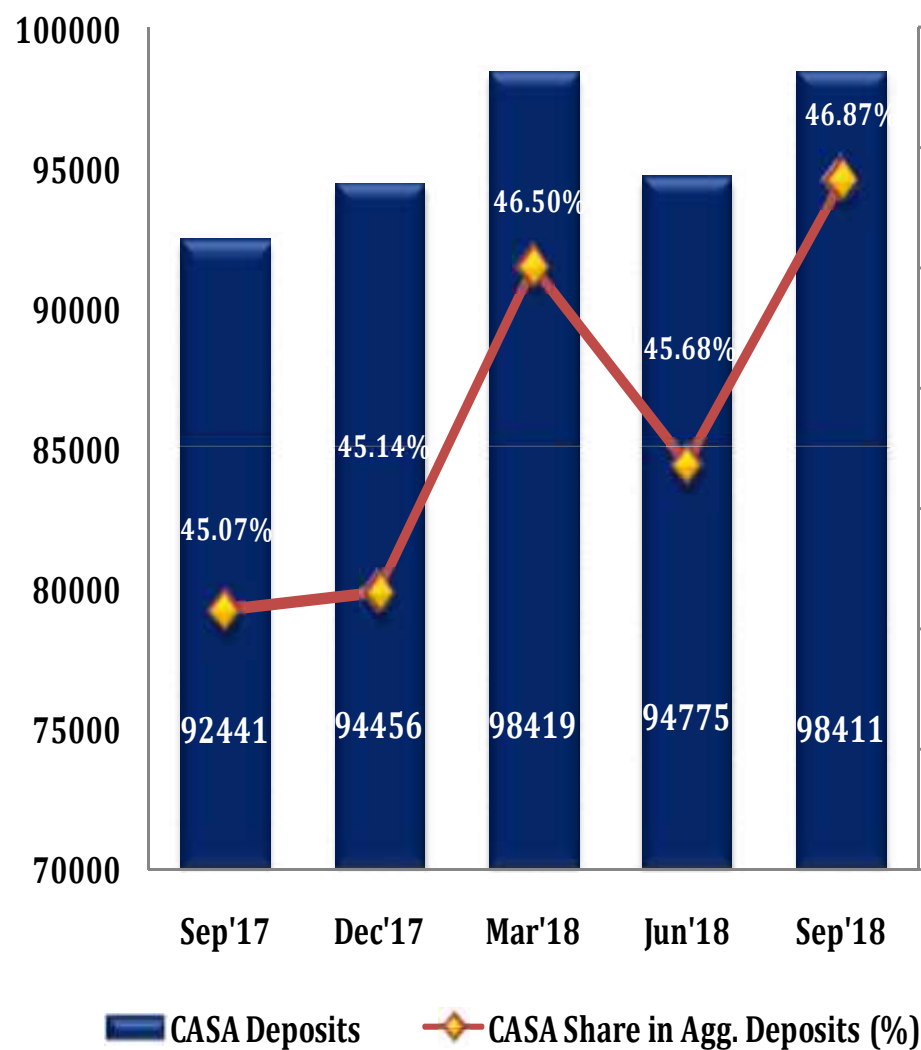
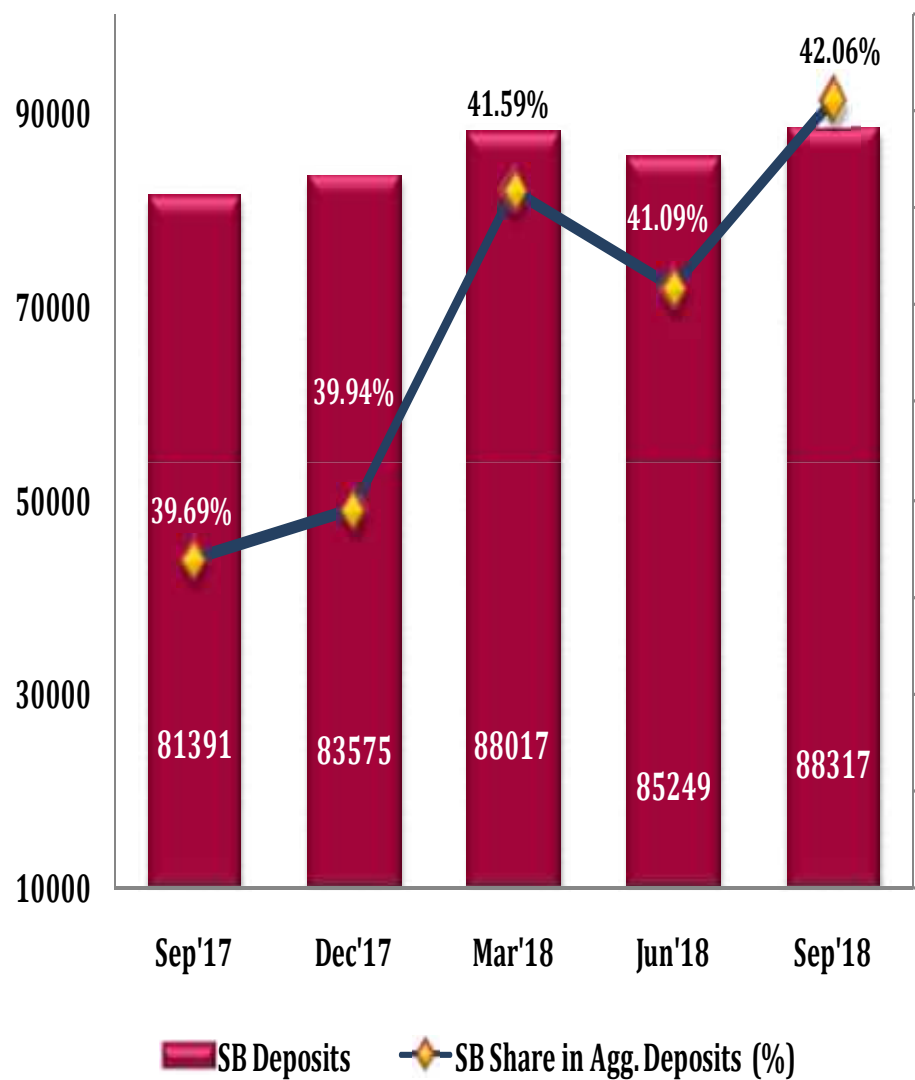
Deposits Mix

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Total Deposits	207269	213604	208219	210199	1980	0.95	2930	1.41
2	Aggregate Deposits	205090	211633	207470	209982	2512	1.21	4892	2.39
3	Bulk Deposits	4770	3247	2885	2262	-622	-21.57	-2508	-52.57
4	Bulk % to Total Dep.	2.30	1.52	1.39	1.08				
5	SB Deposits	81391	88017	85249	88317	3068	3.60	6926	8.51
6	Current Deposits	11050	10402	9526	10094	568	5.97	-956	-8.65
7	CASA Deposits	92441	98419	94775	98411	3636	3.84	5971	6.46
7a	CASA Share in Agg. Deposit (%)	45.07	46.50	45.68	46.87				
8	Term Deposits	114828	115185	113444	111788	-1656	-1.46	-3040	-2.65



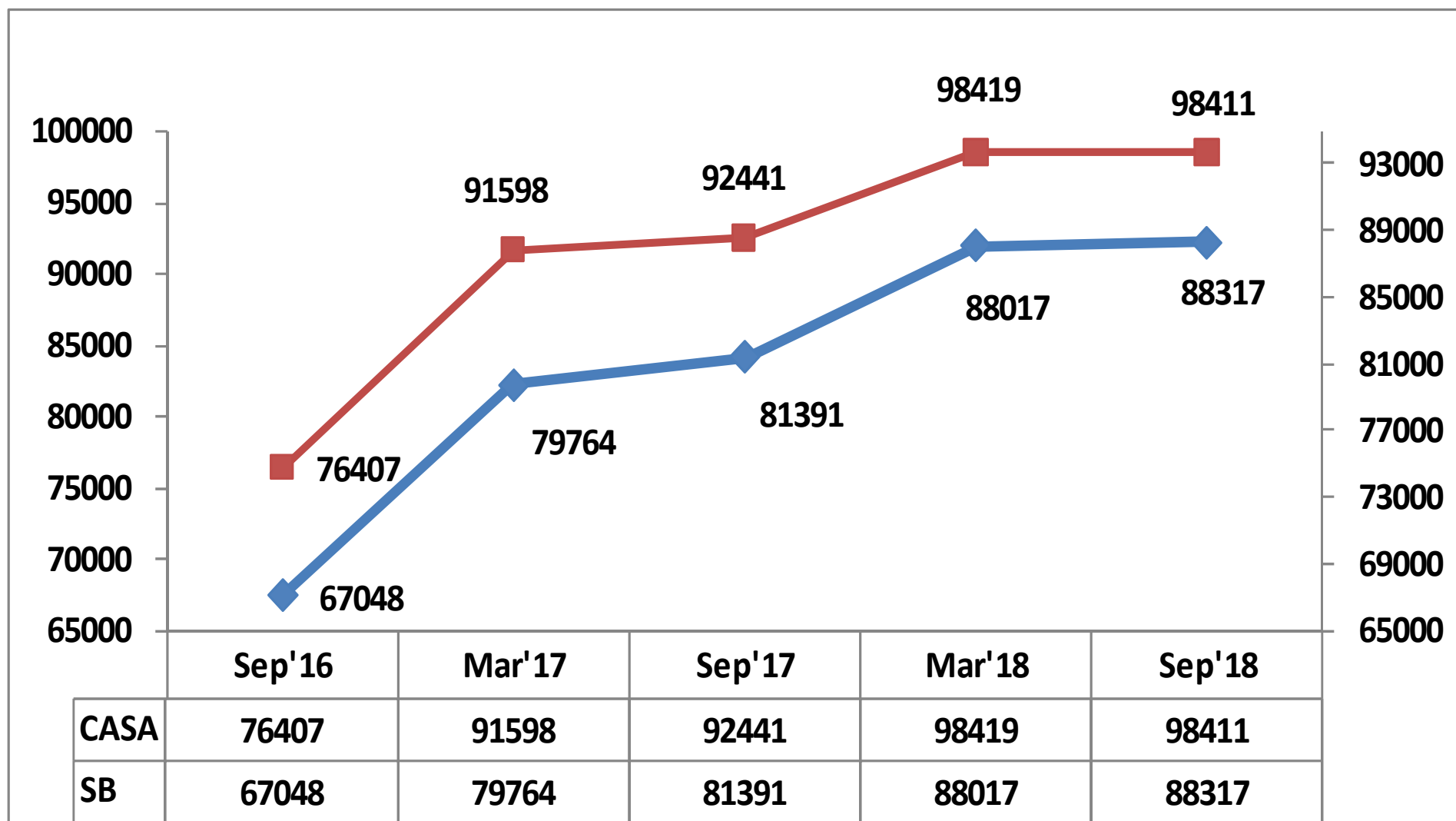
CASA Mix





SB & CASA Growth Trend

Rs. in crore





New Customers Added

(in millions)

	FY'17	FY'18	Q2 FY'19
SB	5.92	5.21	1.87
RTD	1.31	1.56	0.34
Others	0.09	0.11	0.04
Total	7.32	6.88	2.25

New Products & Initiatives

- ✓ AllBank Shakti
- ✓ AllBank Senior
- ✓ AllBank Cash Option
- ✓ AllBank emPower
- ✓ 1/1/1 scheme



Advances Mix

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Total Advances	152180	166436	156918	155378	-1540	-0.98	3197	2.10
2	Large Industries	39391	38764	33543	33907	364	1.09	-5484	-13.92
3	SMART Loan	69696	74114	74602	73206	-1396	-1.87	3510	5.04
4	Others*	43093	53558	48773	48265	-508	-1.04	5171	12.00

** Include food credit, export credit, medium enterprise, trade & rent loan schemes.*



SMARt Loan Book

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amt.	%	Amt.	%
1	Small	12226	12042	11580	10529	-1051	-9.08	-1698	-13.89
2	Micro	13002	14015	14026	13590	-436	-3.11	588	4.52
3	Agriculture	26903	27682	27855	27548	-307	-1.10	645	2.40
4	Retail	17564	20375	21141	21539	398	1.88	3975	22.63
5	Total	69696	74114	74602	73206	-1396	-1.87	3510	5.04



Priority Sector Advances Mix

Rs. in crore

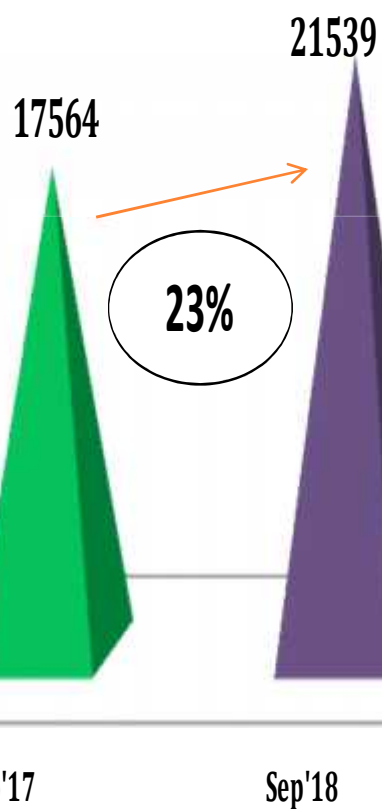
Sl. No.	Parameter	National Goals	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
							Amt.	%	Amt.	%
1	Priority Sector		66677	68500	70372	69375	-996.72	-1.42	2698.3	4.05
	% to ANBC	40.00	45.33	46.69	50.44	50.66				
2	Total Agriculture Advances		26903	27682	27855	27548	-307.21	-1.10	644.79	2.40
	% to ANBC	18.00	18.29	18.87	19.97	20.12				
3	Small and Marginal Farmers		18468	18963	19280	19464	184	0.95	996	5.39
	% to ANBC	8.00	12.56	12.93	13.82	14.21				
4	Weaker Section		22226	23162	21183	24199	3016	14.24	1973	8.88
	% to ANBC	10.00	15.11	15.79	15.18	17.67				
5	Women Beneficiaries		8359	9401	9757	9863	106	1.09	1504	17.99
	% to ANBC	5.00	5.69	6.41	6.99	7.20				

ANBC as on 30th September 2017: Rs.136940



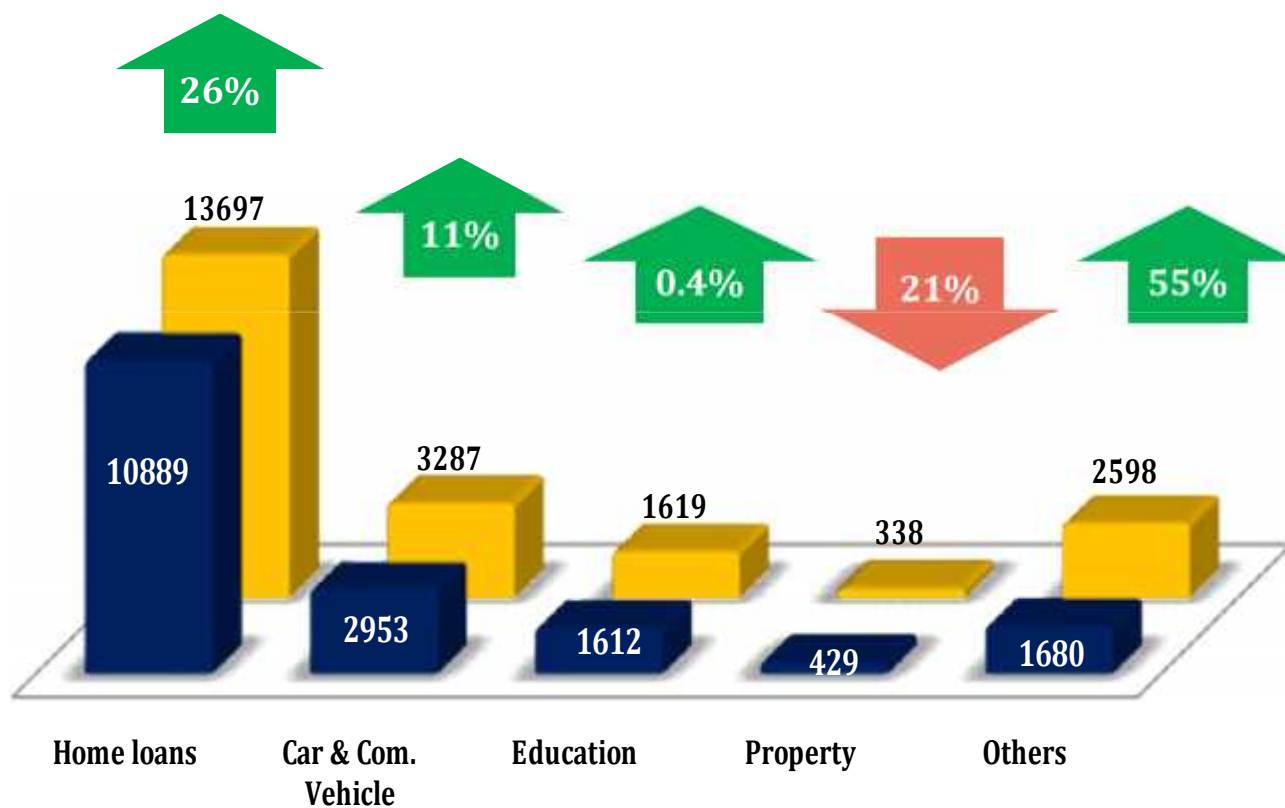
Retail Loans: Product Performance

Retail Credit



Key Segments of Retail Loans

Rs. in crore /
Y-o-Y Growth %



■ Sep'17 ■ Sep'18



Industry-wise Deployment of Credit

Rs. in crore

Sl. No.	Major Industries	Sep'17		Mar'18		Jun'18		Sep'18		Q-o-Q Variation		Y-o-Y Variation	
		Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	%	Amt.	%
1	Food Processing	2665	1.75	2244	1.34	2239	1.43	2112	1.36	-127	-5.67	-553	-20.75
2	Textiles	4828	3.17	4614	2.76	3900	2.49	3587	2.31	-313	-8.03	-1241	-25.70
3	Chemical & Chemical Products	3768	2.48	3855	2.31	2257	1.44	2318	1.49	61	2.70	-1450	-38.48
4	Cement & Cement Products	990	0.65	899	0.54	880	0.56	937	0.60	57	6.48	-53	-5.35
5	Basic Metal & Metal Products	9051	5.95	8830	5.28	7302	4.65	6789	4.37	-513	-7.03	-2262	-24.99
5a	Iron & Steel	7897	5.19	7740	4.63	6142	3.91	5662	3.64	-480	-7.82	-2235	-28.30
6	All Engineering Products	3924	2.58	3711	2.22	3873	2.47	3784	2.44	-89	-2.30	-140	-3.57
7	Gems & Jewellery	963	0.63	882	0.53	839	0.53	871	0.56	32	3.81	-92	-9.55
8	Construction	3199	2.10	3118	1.86	2731	1.74	2522	1.62	-209	-7.65	-677	-21.16
9	Infrastructure of which,	17506	11.50	16419	9.82	15365	9.79	15977	10.28	612	3.98	-1529	-8.73
9a	Power	8679	5.70	7923	4.74	7340	4.68	7641	4.92	301	4.10	-1038	-11.96
9b	Tele-communication	1411	0.93	57	0.03	57	0.04	56	0.04	-1	-1.75	-1355	-96.03
9c	Road & Ports	3936	2.59	4615	2.76	4912	3.13	4973	3.20	61	1.24	1037	26.35



Investment

Rs. in crore

	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Gross Investment	60672	69036	65980	77432	11452	17.36	16761	27.62
2	Held To Maturity (HTM)	39606	41383	40043	44267	4224	10.55	4661	11.77
3	Available For Sale (AFS)	21060	27648	25937	33152	7215	27.82	12092	57.41
4	Held For Trading (HFT)	5.05	4.93	0.00	13.05				
5	Duration (AFS+HFT)	4.54	5.30	5.08	3.79				
6	Modified Duration (AFS+HFT)	4.39	5.07	4.83	3.61				
7	Total Duration	5.27	5.57	5.48	4.95				
8	Total Modified Duration	5.10	5.36	5.25	4.74				
9	Net Demand & Time Liabilities	204942	219670	211304	216375	5070	2.40	11432	5.58
10	SLR (%)	26.76	27.90	26.69	30.45				
11	HTM to SLR (%)	72.21	67.53	71.01	67.19				
12	HTM to Gross Investment (%)	65.28	59.94	60.69	57.17				



Profit/Loss(-)

Rs. in crore

Sl.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation		H1 FY18	H1 FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest Income	4190	3777	4599	4000	-600	-13.04	-190	-4.55	8338	8599	261	3.13
2	Interest Expenses	2936	2888	2896	2849	-47	-1.62	-86	-2.95	5841	5745	-96	-1.64
3	NII (Spread) (1-2)	1254	888	1704	1151	-553	-32.47	-104	-8.29	2497	2854	357	14.30
4	Non-Interest Income	878	483	195	411	217	111.35	-467	-53.16	1698	606	-1093	-64.34
5	Operating Expenses	909	1248	1068	1028	-41	-3.81	118	13.02	1802	2096	294	16.29
6	Contribution (4-5)	-32	-765	-874	-617	257		-585		-104	-1490	-1386	
7	Operating Profit (3+6)	1223	123	830	534	-296	-35.65	-689	-56.34	2393	1364	-1029	-43.02
8	Provisions	1153	3633	2774	2357	-418	-15.05	1204	104.45	2294	5131	2837	123.64
9	Net Profit/Loss(-)	70	-3510	-1944	-1823	122		-1893	-2696	99	-3767	-3866	



Break-up : Income

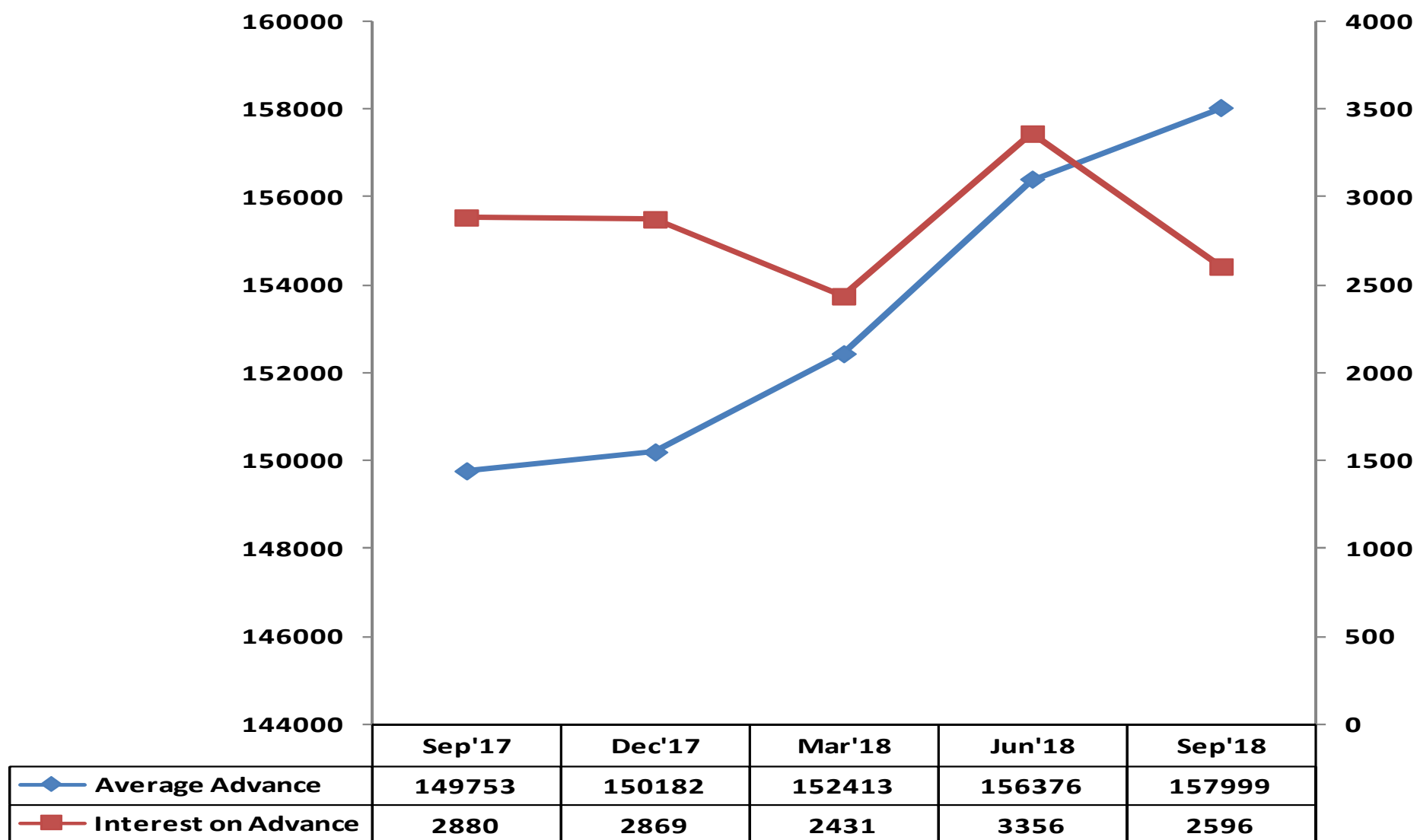
Rs. in crore

Sl.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation		H1 FY18	H1 FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest on Advances	2880	2431	3356	2596	-760	-22.64	-284	-9.87	5729	5952	223	3.89
2	Interest on Investments	955	1109	1104	1167	63	5.73	212	22.25	1919	2271	352	18.36
3	Other Interest Income	355	237	140	236	97	69.18	-119	-33.46	690	376	-314	-45.52
4	Interest Income (1+2+3)	4190	3777	4599	4000	-600	-13.04	-190	-4.55	8338	8599	261	3.13
5	Fee Based Income	284	332	275	216	-59	-21.39	-68	-23.84	604	491	-112	-18.62
6	Trading Profit	272	-32	-323	-4	319		-276		604	-327	-931	
7	Other Income	322	183	243	199	-44	-17.98	-123	-38.15	491	442	-49	-9.97
8	Non-Interest Income (5+6+7)	878	483	195	411	217	111.35	-467	-53.16	1698	606	-1093	-64.34
9	Total Income (4+8)	5068	4259	4794	4411	-383	-8.00	-657	-12.97	10036	9205	-832	-8.29



Average Advance vis-à-vis Interest on Advance

Rs. in crore





Fee Based Income

Rs. in crore

Sl. No.	Particulars	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation		H1 FY18	H1 FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Bills/LC/BG	66	47	72	56	-15	-21.45	-10	-14.96	152	128	-23	-15.49
2	Processing Fees	45	62	46	30	-16	-34.03	-14	-32.11	90	77	-13	-14.61
3	Exchange	44	62	27	9	-18	-65.60	-34	-78.79	101	36	-65	-64.35
4	Incidental Charges	16	19	1	18	17	1748.45	2	9.87	18	19	1	6.72
5	Others**	113	142	129	102	-27	-20.95	-11	-9.46	244	232	-12	-4.90
6	Total	284	332	275	216	-59	-21.39	-68	-23.84	604	491	-112	-18.62

**** Include wealth products, locker rent, commission- govt. business, ATM, NPCI Acquirer, service tax collection, documentation & supervision charges, etc.**



Break - up : Expenditure

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation		H1 FY18	H1 FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest Paid on Deposits	2758	2676	2672	2688	16	0.60	-70	-2.53	5480	5360	-120	-2.19
2	Interest Paid on Borrowings	178	212	224	161	-63	-28.04	-17	-9.41	361	385	24	6.70
3	Total Interest Paid (1+2)	2936	2888	2896	2849	-47	-1.62	-86	-2.95	5841	5745	-96	-1.64
4	Establishment Expenses	454	764	627	571	-56	-8.96	117	25.68	902	1197	296	32.82
5	Other Operating Expenses	455	484	442	457	15	3.51	2	0.39	901	899	-2	-0.25
6	Operating Expenses (4+5)	909	1248	1068	1028	-41	-3.81	118	13.02	1802	2096	294	16.29
7	Total Expenses (3+6)	3845	4136	3964	3877	-87	-2.21	32	0.83	7643	7841	198	2.59



Provisions

Rs. in crore

Sl. No.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	Q-o-Q Variation		Y-o-Y Variation		H1 FY18	H1 FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	NPA	1470	5126	2590	1992	-598	-23.10	522	35.55	3156	4582	1426	45.18
2	Standard Advance	17	-330	-96	-28	68		-45		-113	-124	-11	
3	Depreciation on Investment	76	40	370	418	48	12.96	342	449.72	-32	787	819	
4	Income/Deferred Tax	-344	-1151	11	1	-11	-94.37	345		-538	12	550	
5	Others	-66	-53	-101	-25	76		40		-179	-126	52	
6	Total Provisions	1153	3633	2774	2357	-418	-15.05	1204	104.45	2294	5131	2837	123.64

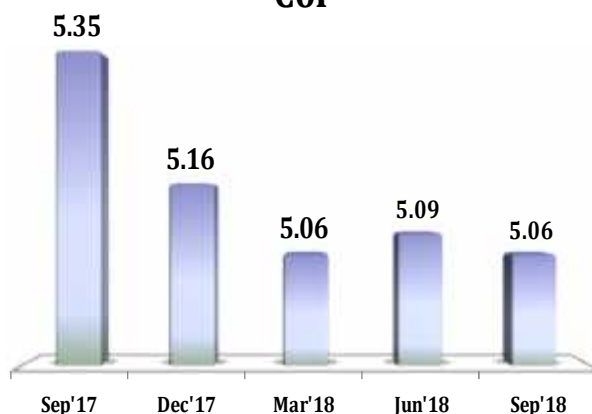


Cost & Yield Ratios (Quarterly)

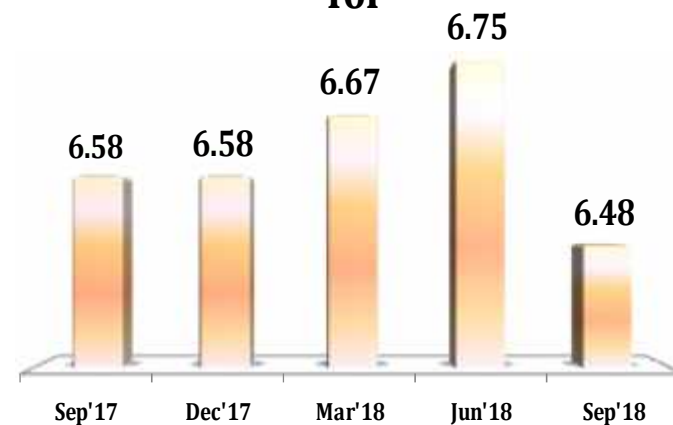
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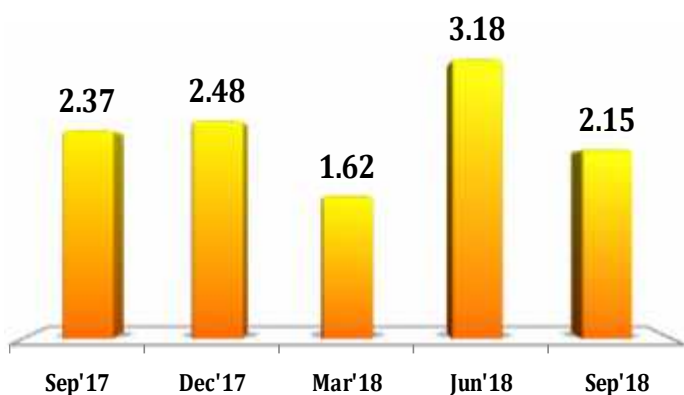
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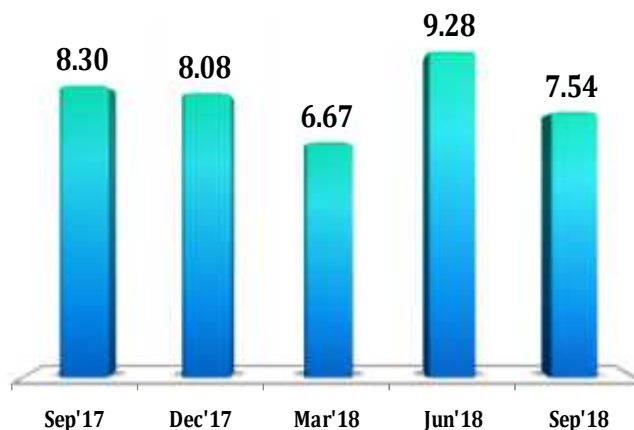
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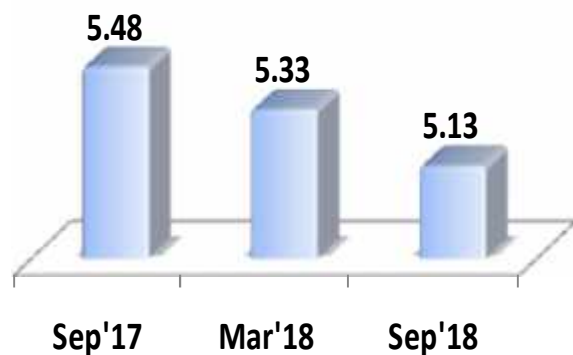
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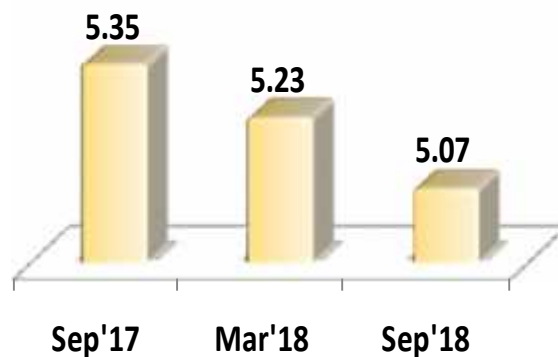


Cost & Yield Ratios (Half & Full Year)

CoD



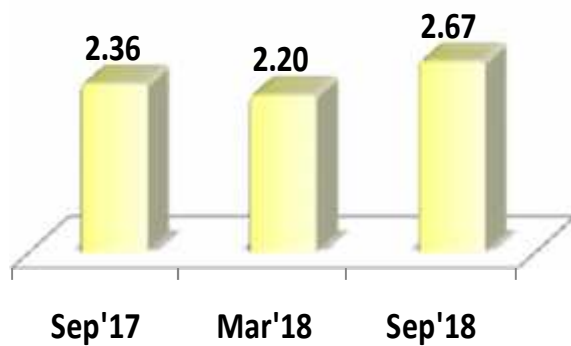
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YoI



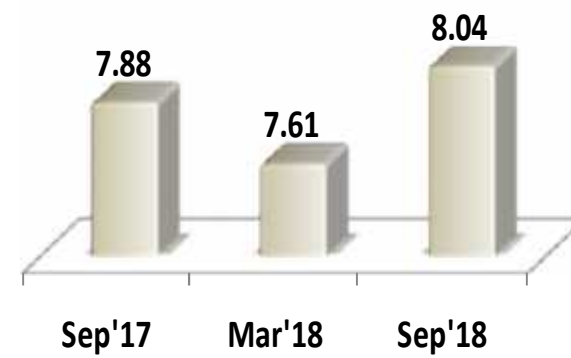
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YoA

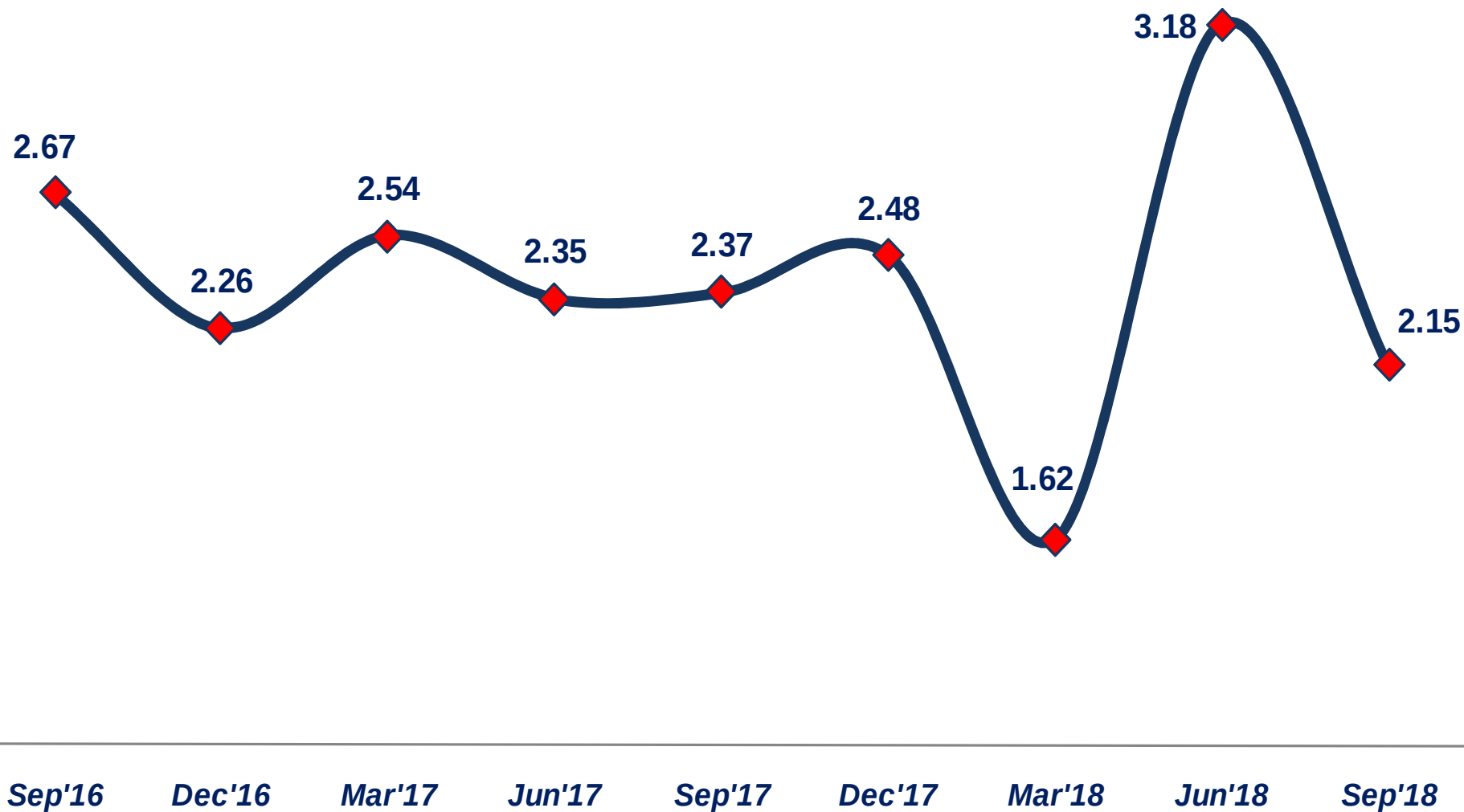


YoF





Quarterly Trend of Net Interest Margin





Profitability Ratios

Sl.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	H1 FY18	H1 FY19
1	Return on Assets (%) (Annualised)	0.12	-5.77	-3.22	-3.05	0.08	-3.14
2A	Return on Networth (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets) (%)	2.72	-197.80	-164.64	-189.96	1.91	-192.18
2B	Return on Networth (based on Net Worth excl. Revaluation Reserve) (%)	2.30	-148.57	-102.03	-108.42	1.64	-110.57
3	Operating Profit to AWF (%)	2.06	0.20	1.37	0.89	2.03	1.14
4	Cost to Income Ratio (%)	42.65	91.03	56.28	65.81	42.96	60.58
5	Estb. Exp. to Total Exp. (%)	11.81	18.48	15.81	14.72	11.80	15.27
6	Operating Exp. to AWF (%)	1.53	2.05	1.77	1.72	1.53	1.74
7A	Book Value Per Share (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets)(Rs)	133	57	44	29	133	29
7B	Book Value Per Share (based on Net Worth excl. Revaluation Reserve)(Rs)	156	91	82	56	156	56
8	Earnings per share (Rs) (Non-annualised)	0.90	-43.10	-21.12	-17.28	1.30	-38.13



Ratios: Productivity

Sl.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18
1	Average Business per Branch (Rs. crore)	107.35	109.07	111.24	112.41
2	Average Business per Employee (Rs. crore)	14.27	14.77	15.11	15.30
3	Profit/Loss per Employee (Rs. Lac) (Annualised)	1.15	-19.50	-32.57	-30.58



NPA Movement

Rs. in crore

Sl.	Parameters	Sep'17	Mar'18	Jun'18	Sep'18	H1FY18	H1FY19
1	NPA as at the beginning of the Qtr/ Year	21032	20688	26563	25068	20688	26563
2	Cash Recovery	457	2072	1289	301	1023	1590
3	Upgradation	295	1307	473	211	776	684
4	Write off including PWO	766	2936	1982	429	1455	2412
5	Sale of Assets to ARC (SR Component)	65	713	0	2	228	2
6	Total Reduction	1583	7028	3745	942	3483	4687
7	Fresh Addition for the Qtr/Year	2005	12903	2249	3111	4249	5360
8	NPA as at the end of the Qtr/ Year	21454	26563	25068	27236	21454	27236
9	Provisions for Bad Debts	8668	14308	14657	16089	8668	16089
10	Net NPAs	12662	12229	10410	11083	12662	11083
11	Recovery in written-off debt A/cs Interest received/ derecognised Interest	355	1145	591	230	519	822
12	Total Cash recovery including Recovery in Written Off debts & DRI	811	3217	1880	531	1542	2412
13	Total Recovery (3+12)	1106	4524	2353	742	2319	3095

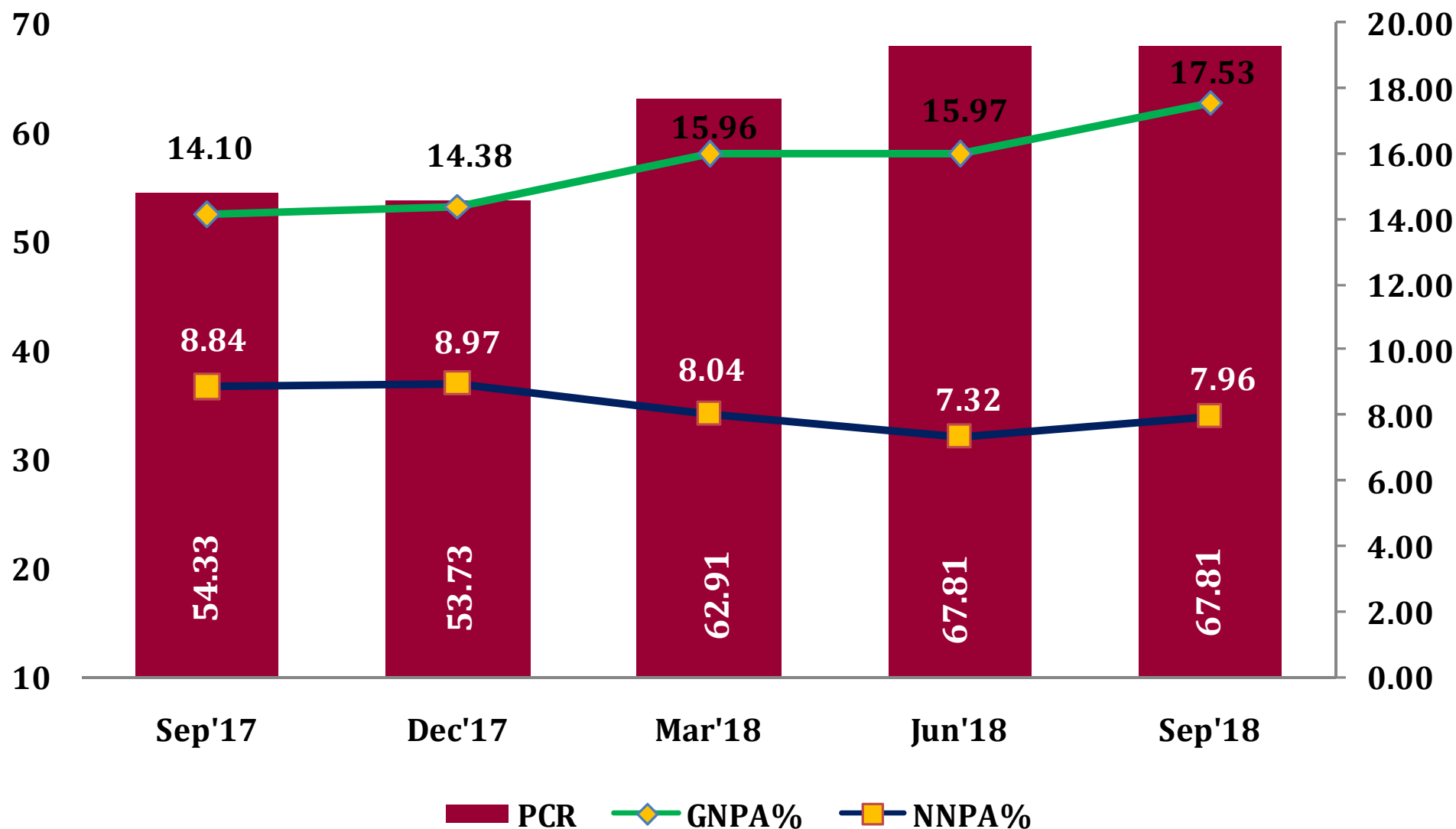


NPA Ratios

Sl.	Parameters		Sep'17	Mar'18	Jun'18	Sep'18
1	Total Advances		152180	166436	156918	155378
2	GNPA	Amount (Rs. crore)	21454	26563	25068	27236
		Ratio	14.10	15.96	15.97	17.53
3	NNPA	Amount (Rs. crore)	12662	12229	10410	11083
		Ratio	8.84	8.04	7.32	7.96
4	Provision Coverage Ratio (%)		54.33	62.91	67.81	67.81



NPA Ratios & PCR





Restructured Accounts as on 30th Sep'18

Rs. in crore

	S4A	SDR	5/25	Total
No. of accounts	2	0	10	12
Amount	323.75	0	3850.43	4174.18

Sl.	Particulars	No./ /Amount	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	0	1	7	8
		Amount	0	31	811	842
	% to Gross Credit		0.00	0.01	0.52	0.53



Stressed Assets (Standard Restructured + GNPA)

Rs. in crore

	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18
Stressed Assets	24903	25345	27508	26210	28078
% to total advances	16.36	15.67	16.53	16.70	18.07



Capital Adequacy Ratio- Basel III

Sep'17



Sep'18



After Considering
Capital Infusion of
Rs 3054 cr. by GOI





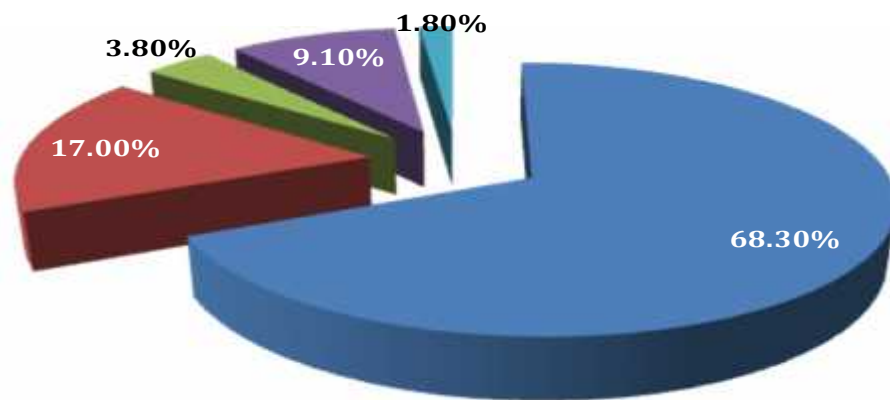
Capital Adequacy Ratio- Basel III

Rs. in crore

Sl.	CRAR (under Basel-III): Regulatory Capital	Sep'17	Mar'18	Jun'18	Sep'18
1	Common Equity Tier 1 Capital	12782	8085	6195	6394
2	Additional Tier 1 Capital	550	1620	120	120
3	Total Tier 1 Capital (1+2)	13332	9705	6315	6514
4	Tier 2 Capital	4513	2905	2589	2567
5	Total Capital (3+4)	17845	12610	8904	9082
6	Common Equity Tier 1 Ratio (%)	8.41	5.57	4.79	4.98
7	Total Tier 1 Capital Ratio (%)	8.77	6.69	4.88	5.07
8	Tier 2 Capital (%)	2.97	2	2.00	2.00
9	Total Capital Ratio (%)	11.74	8.69	6.88	7.07



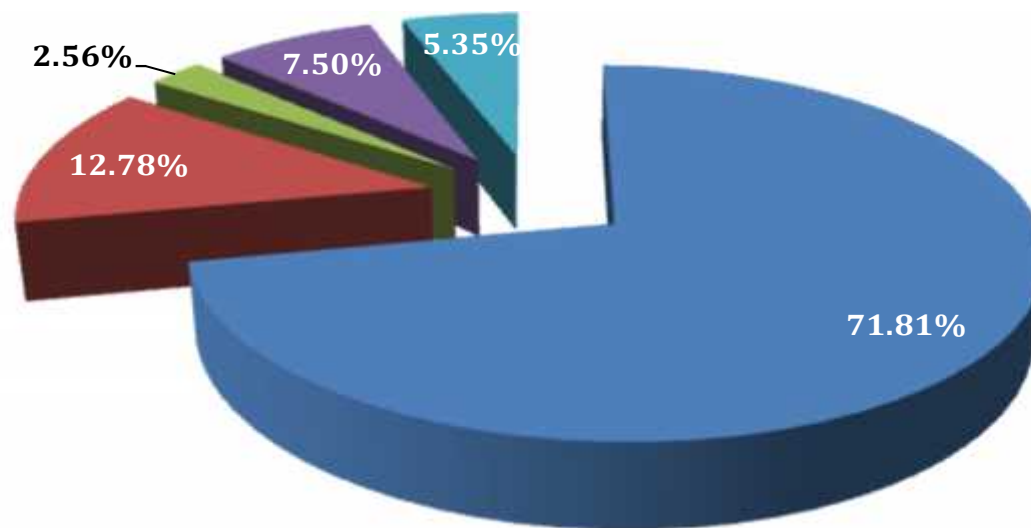
Shareholding Pattern



SEPTEMBER 2017

■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others

SEPTEMBER 2018



■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others



Net Worth of the Bank

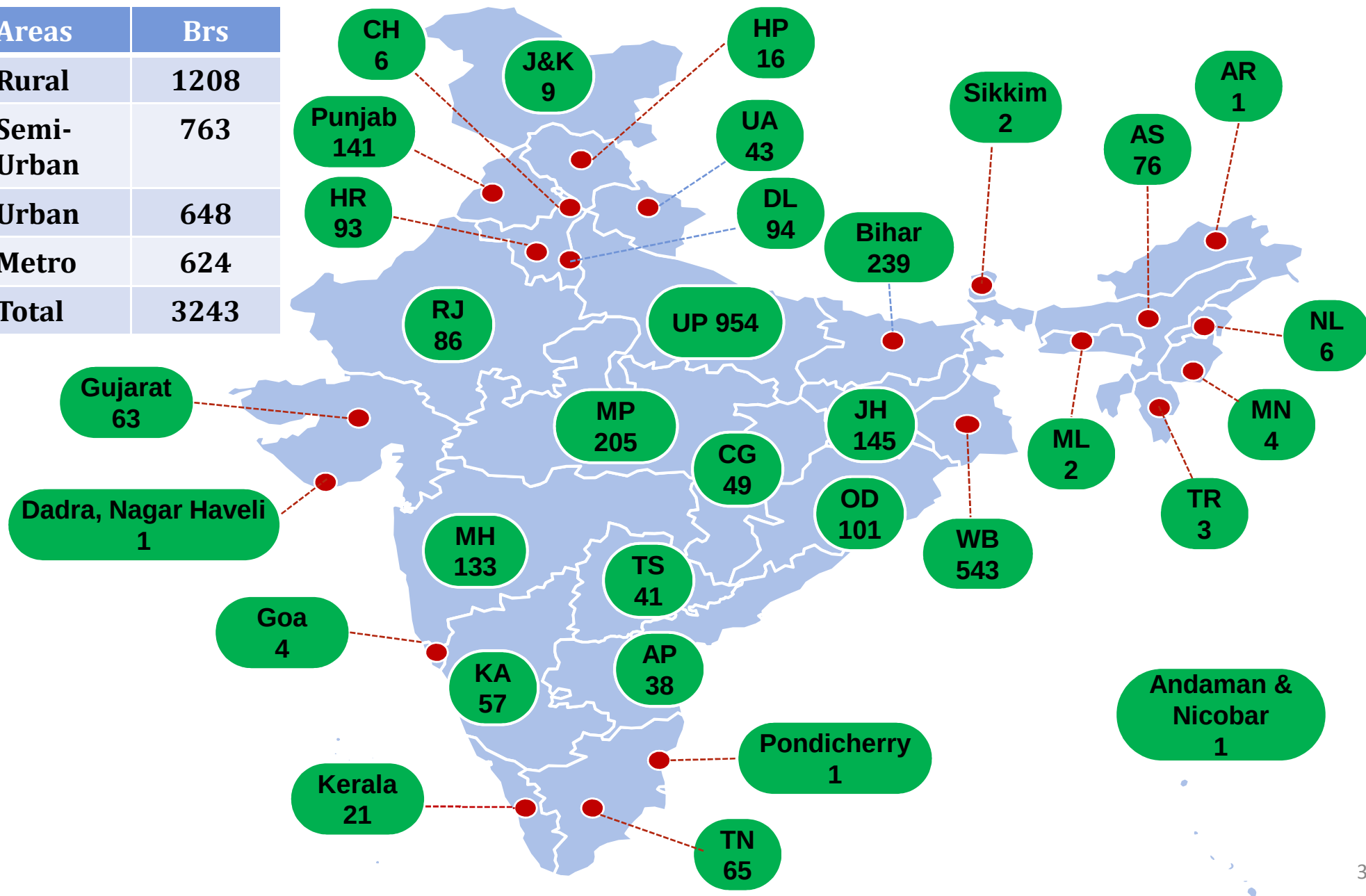
Rs. in crore

Sl. No.	Components of Net Worth	Sep'17	Mar'18	Jun'18	Sep'18
1.	Capital	800	844	1055	1055
2.	Reserves	14239	9424	9025	7398
3.	Net Worth (excluding revaluation reserve, Net DTA & Intangible Assets)	10616	4806	4642	3035
3A.	Net Worth (excluding revaluation reserve)	12461	7711	7534	5916



Domestic Branch Network as on 30.09.2018

Areas	Brs
Rural	1208
Semi-Urban	763
Urban	648
Metro	624
Total	3243





Delivery Network

BCs	4,971	5,063	5,063	6164
ATMs	1,212	1,214	1,105	1119

3,209



FY16

3,245



FY17

3,245



FY18

3243



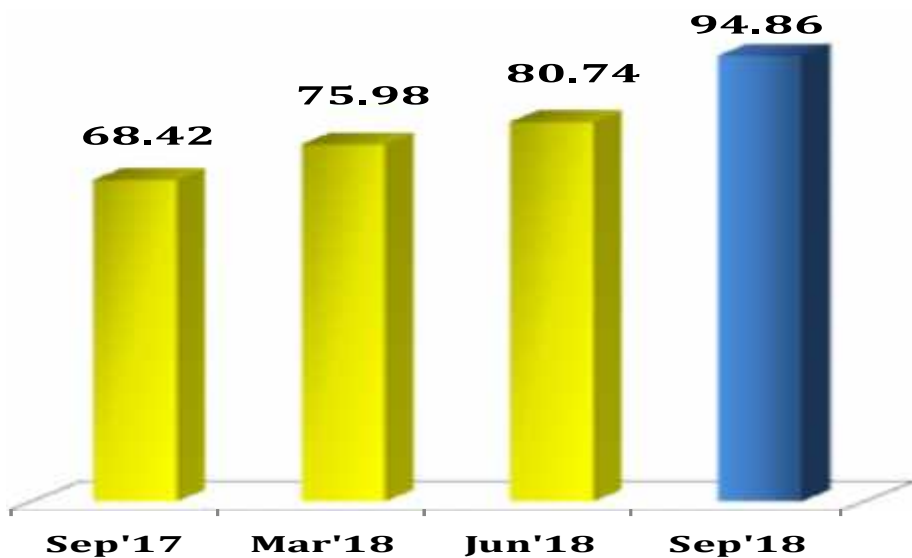
Q2FY19



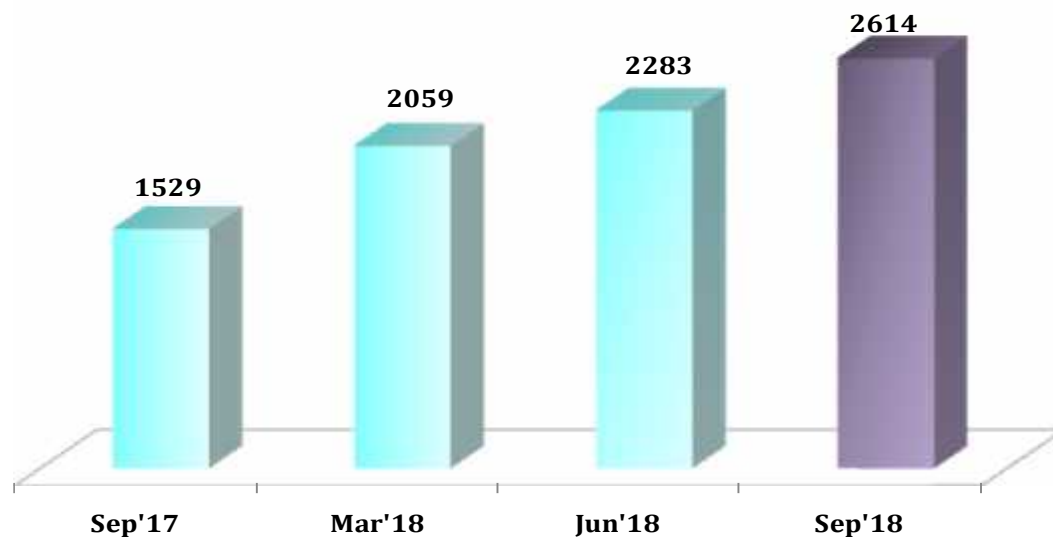
Financial Inclusion

Particulars	Sep'17	Mar'18	Jun'18	Sep'18
FI Accounts Bank (in lakh)	138.35	142.98	150.97	161.55
Deposit Balance (Rs crore)	2724.51	4676.69	5194.51	5917.03

PMJDY Accounts (in lakh)



Balance in PMJDY Accounts (Rs. crore)





MUDRA and Stand up India: September 2018

	PARAMETERS		Bank as a whole
	Disbursement Target (Rs. crore) (FY19)		3350
	Amount Sanctioned (Rs. crore) Q2FY19		1012.51
	Achievement % (Sanction)		30.22%
	Amount Disbursed (Rs. crore) Q2FY19		1001.35
	Achievement % (Disbursement)		29.89%

(Rs in crores)

	Since inception			From 01.04.18 to 30.09.18		
	No. of A/cs	Amt. Sanctioned	Amt. Disbursed	No. of A/cs	Amt. Sanctioned	Amt. Disbursed
	1451	396.46	310.00	31	6.46	5.58



Young Work Force

Average Age in years





New Initiatives

Village /Mohalla Contact Programme

To spread financial literacy and impart awareness about various products and services of our bank.

Online OTS Application Module

It has been designed for easy access by the concerned NPA borrowers and guarantors for offering OTS proposals in their NPA accounts along with facility to track status thereof.

AllBank-eSuggest

A portal to collect suggestions/ideas and information from employees to encourage them to think innovatively and creatively about their work environment and to produce ideas which will benefit the organisation as well as customers.



Our New Products



And now you can like & follow us @



@AllBank1865



*Thank
you*

