



इलाहाबाद बैंक ALLAHABAD BANK

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Towards 150 years ... A Journey of Trust & Togetherness

ALLAHABAD BANK'S OPERATING PROFIT
UP BY 21.67 % (YoY)

31.12.2013

- Total Business up by 11.15 % (YoY)
- Cost of Deposit has come down from 7.59 % to 7.25 % (YoY)
- Net Interest Income increases to ₹ 3,959 crore
- Non Interest Income has increased by 82.66 % (YoY) to ₹ 1,740 Cr from ₹ 952 Cr
- Book Value per share increases to ₹ 219.45

Highlights of Performance in Q-3 of FY, 2013-14

- Operating Profit increased to ₹ 1,010 crore for December, 2013 as against ₹ 860 crore for December, 2012 registering a growth of 17.41 % (Q-o-Q).
- Net Profit as on 31.12.2013 increases to ₹ 325 crore.
- Net Interest Margin (NIM) stood at 2.75 % during the quarter ending December, 2013.
- Net Interest Income during the quarter ending 31.12.13 increased to ₹ 1,338 crore.
- Other Income of the Bank increased to ₹ 542 crore as on 31.12.13 as against ₹ 341 crore on 31.12.12 showing a YoY growth of 59.18 %.
- Total Business of the Bank increased to ₹ 3,24,778 crore as on 31.12.13 as against ₹ 2,92,204 crore on 31.12.12 showing a YoY growth of 11.15 %.
- Deposits of the Bank increased to ₹ 1,87,478 crore as on 31.12.13 from ₹ 1,70,649 crore as on 31.12.12. Year-on-Year basis, Total Deposits grew by 9.86 %.
- Gross Credit increased to ₹ 1,37,300 crore as on 31.12.13 as against ₹ 1,21,655 crore as on 31.12.12. Year-on-Year basis, Gross Credit increased by 12.95 %.
- Net NPA to Net Advances Ratio was 4.19 % as on 31.12.13.
- Capital Adequacy Ratio stood at 10.82 % (Basel II) & 10.46% (Basel III) as on 31.12.13.

Shareholders' Value

- **Return on Asset** stood at **0. 60%** as on 31.12.13.
- **Book Value per Share** stood at ₹ 219.45 as on 31.12.13.

New Initiatives

- A new product **All Bank Home Appliance Finance Scheme** has been launched to boost Retail Credit portfolio.
- The Bank has got shareholders' approval on 24.12.2013 for preferential issue of ₹ 400.00 crore to the Government of India and Qualified Institutional Placement (QIP) of ₹ 320.00 crore.

Technology

- The total number of accounts created in **Internet Banking** increased to 2,01,747.
- The Bank has issued more than 25.95 lac **ATM-cum-Debit Cards**. Bank's total number of ATMs/Cash Dispensers increased to 831.
- The 1st Pilot **e-Lobby** has been inaugurated / rolled out at Salt Lake City Branch, Kolkata.

Social Banking

- **Priority Sector Credit** grew from ₹ 37,726 crore as on 31.12.12 to ₹ 44,927 crore as on 31.12.13 registering an absolute **YoY growth** of ₹ 7,201 crore (19.09%).
- **Agriculture Credit** increased from ₹16,998 crore as on 31.12.12 to ₹ 20,013 crore as on 31.12.13 registering an absolute **YoY growth** of ₹ 3,015 crore (17.74%).
- Bank's Credit to **Micro & Small Enterprises (MSE)** grew from ₹15,795 crore as on 31.12.12 to ₹ 18,979 crore as on 31.12.13 registering an absolute **YoY growth** of ₹ 3,184 crore (20.15%).
- To provide awareness and knowledge of basic banking and financial literacy, Bank has established **18 Financial Literacy Centres (FLCs)**. A total of **32,054** persons have availed the services of FLCs during the first nine months of 2013-14.
- The Bank has launched **200 Ultra Small Branches (USBs)** under Financial Inclusion Plan with an objective to extend Financial Services to large un-served rural populace of the country.

Retail Credit

- **Total Outstanding** under **Retail Credit** as on **31.12.13** rose to ₹ **18,787 crore** as against ₹ **16,385 crore** as on **31.12.12**, registering **14.66 % (YoY) growth**.
- **Total Disbursement** under Retail Credit of the Bank during the third quarter of FY 2013-14 was ₹ **1,271 crore** as against ₹ **916 crore** during the corresponding period last year registering a **Q-o-Q growth of 38.75%**. Total disbursement for 9 months increased to ₹ **3390 crore** as against ₹ **2694 crore** registering a **growth of 25.83% (YoY)**.
- Bank has financed ₹ **114 crore** for commercial use under its **Commercial Vehicle Finance Scheme** during the third quarter of 2013-14 as against ₹ **59 crore** during the corresponding period last year registering a **growth of 93.22 %** on Q-o-Q basis. Total finance for 9 months **went up to ₹ 226 crore** as against ₹ **148 crore** registering a **growth of 52.70% YoY**.
- **Total disbursement** under **Bank's Housing Loan** during the period October to December, 2013 **increased to ₹ 483 crore** as against ₹ **311 crore** during the corresponding period last year, registering a growth of **55.30% Q-o-Q**.
- **40 Centrallised Retail Banking Boultiques (CRBBs)** of the Bank have sanctioned / processed ₹ **371 crore** in **2,362 cases** during the third quarter of 2013-14.

Accolades

- Bank has been awarded on **14.12.2013**, the **Best Bank Prize** under Bank's category by the National Securities Depositories Limited (**NSDL**) for mobilisation of highest Demat accounts in the Eastern part of the country.
- The Bank's Rural Self Employment Training Institute (**RSETI**) at **Lakhimpur Kheri** has been selected as **Top Performing Institute** in the country by the **Ministry of Rural Development, Government of India** on **21.11.2013**.

Future Plans

- Bank has planned to achieve ₹ **3,40,000 crore** of **Total Business** by **31st March, 2014**.
- The Bank intends to open **300 Branches** during **2013-14**.
- Bank plans to open **250 e - Lobbies** and **100 Cash Kiosks** during **2013-14**.

Kolkata

Date: 27.01.2014