



Shares and Bonds Department
Head Office

Ref. No. HO/SD/596

Date: 10.03.2018

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,

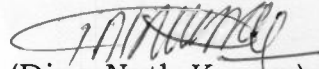
Subject: Disclosure of Schedule of Analyst/Institutional Investor Meet for Allahabad Bank ("the Bank")

In terms of Regulation 30, Regulation 46 and Schedule III, Part A and other applicable provisions of the SEBI (LODR) Regulations, 2015, as amended read with corresponding circulars and notifications issued there under, it is hereby informed that the Bank will be participating in non-deal road shows and shall be meeting prospective investors from 12.03.2018 to 13.03.2018 (both days inclusive) at Mumbai.

A copy of the corporate presentation for the road show is attached. The corporate presentation of the Bank is disseminated on the website of the Bank at www.allahabadbank.in.

This is for your information and records please.

Yours faithfully,
For Allahabad Bank


(Dina Nath Kumar)
Company Secretary

Encl: As stated

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INVESTOR PRESENTATION

March 2018

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#1 Key Investment Highlights

#2 Growth Strategies

#3 Detailed Business Overview

#4 Financial Statements



Wide distribution network across India



Robust Current Account - Saving Account ("CASA") Deposits



Significant presence in rural & semi-urban markets with focus on lower & middle class customers



Wide range of products & high quality service to clients to meet their banking needs



Professional and Highly Experienced Board of Directors and Senior Management Team

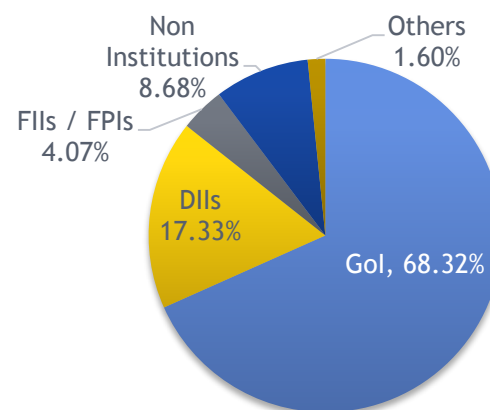


Allahabad Bank - A Snapshot

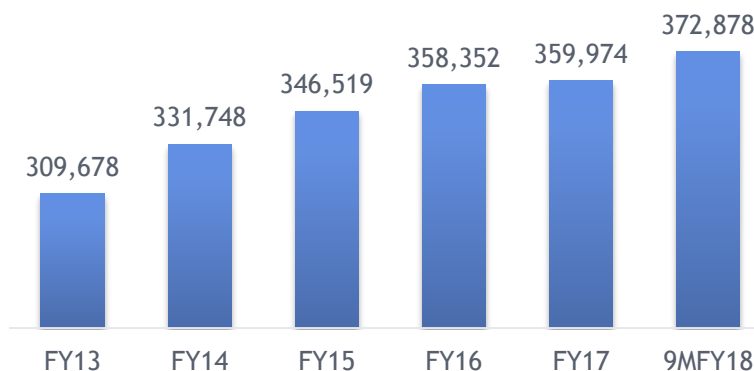
Overview

- The Oldest Joint Stock Bank of the Country, Allahabad Bank was founded on April 24, 1865
- Nationalized and scheduled public sector commercial bank in India offering a wide range of banking products and services to both large and mid-corporates, micro, small and medium enterprises ("MSME"), retail and agricultural customers in addition to the individual customers
- The principal functional area of the Bank include:
 - **Corporate /wholesale banking** - fund based and non-fund based products, eg. term loans, working capital facilities, trade loans, bridge financing and foreign currency loans amounting to 43.8% of Dec'17 Advances
 - **Priority Sector and MSME Banking** - loans to entrepreneurs engaged in manufacturing, service and trading activities in the form of investment as well as working capital amounting to 39.7% of Dec'17 Advances
 - **Retail banking** - loans and deposit products targeted primarily at individuals (salaried, self-employed professionals and other self-employed individuals) to meet their personal financial requirement capital amounting to 12.3% of Dec'17 Advances
 - **Treasury operations** - liquidity management investment and trading activities, money market and foreign exchange related activities, accounting for 32.0% of total income for 9MFY18
 - **International Banking** - Bank carries out its international business in India through its 53 authorized/ designated branches, which includes 5 international branches and through its overseas branch at Hong Kong
 - **Other Banking Operations** - services on behalf of the Government of India and various State governments such as collection of taxes and pension disbursements, bancassurance services, etc.
- A bank with rich legacy and over a century and a half of experience, Allahabad Bank boasts of a clientele of more than 4 crore as on March 2017.

Shareholding Pattern (Dec 2017)

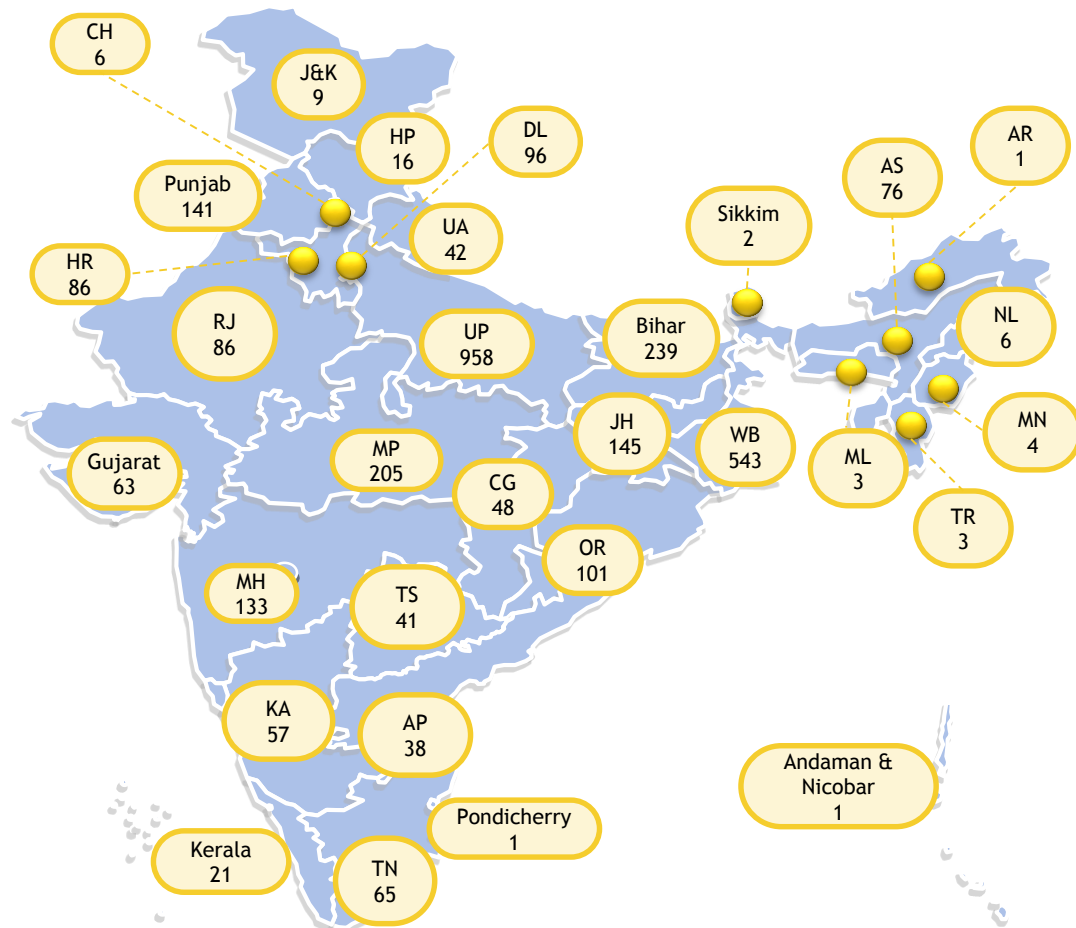


Growing Business (INR Cr)

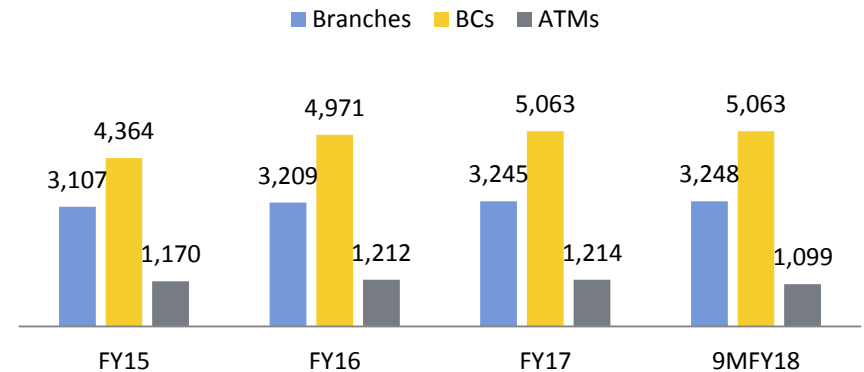


Pan-India Presence

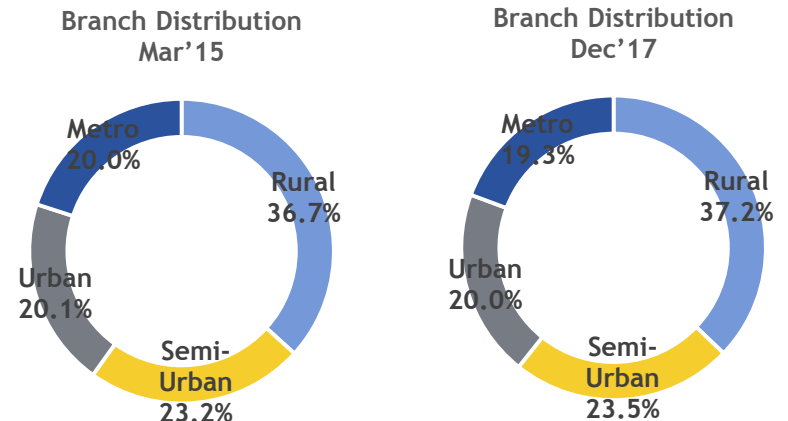
Domestic Branch Network



Steady Expansion of Network



Widespread Branch Network With Focus On Rural & Semi-Urban Areas



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Improving CASA Ratio

- Various strategies to meet higher CASA deposits through monthly / quarterly review, CASA campaign at regular intervals; and to increase current deposit
- Bank to provide POS machines and other benefits to traders
- Adopted the strategy of low dependence on bulk deposits except in exceptional cases to meet liquidity mismatches

Expand customer outreach through continuous technology upgradation

- Upgrading core banking solution platform with integration of latest technology and multiple channel based banking solutions
- Focusing on digitalization - introduced AllBank mPower for integration of payment system under one umbrella & new products like AllBank SELFIE and TAB Banking

Focus on improving fee based income and other income

- Increasing non-interest income from various conventional and non-conventional sources
- Strengthening the treasury with adequate trained manpower
- Higher fee based income from the sale of various third party products viz. life and non-life insurance, mutual fund and share trading
- Introduction of fee based services, chargeable value added services, etc.

Improving CASA deposits

Focus on retail & MSME lending portfolio

Focus on retail & MSME lending portfolio

- Focus on retail lending by leveraging on strong retail clientele base
- Uptake in housing demand is expected to increase the share of housing loan to total retail portfolio
- Increased retail base to generate significant opportunities for cross-selling
- Plan to rebalance loan book by increasing the share of SMART loans (Small, Micro, Agriculture, Retail)

Improve Quality of Assets

Reduce gross NPA levels and improve quality of assets along with rise in interest income

- Containing NPA levels by (i) improving credit quality by targeting better rated corporate clients (ii) diversification of our loan portfolio (iii) proactive monitoring of the loan portfolio for stress and taking timely corrective measures to avoid further slippages
- Various steps for recovery - strengthening of Asset Recovery Management Branches at all Zonal offices, setting up recovery camps, implementing suo-moto non-discriminatory and non-discretionary one time settlement (OTS)
- Formation of a War Room at Head Office for round the clock NPA monitoring

Improve Fee-based Income & Other Income

Continuous technology upgradation

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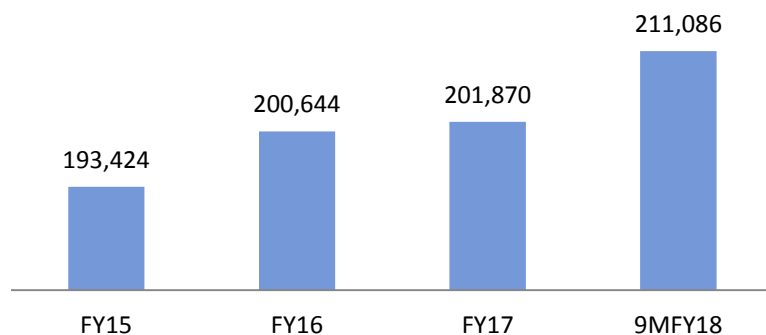
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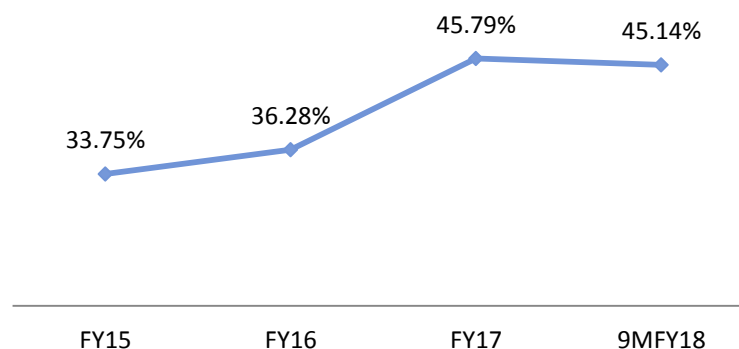


Deposits

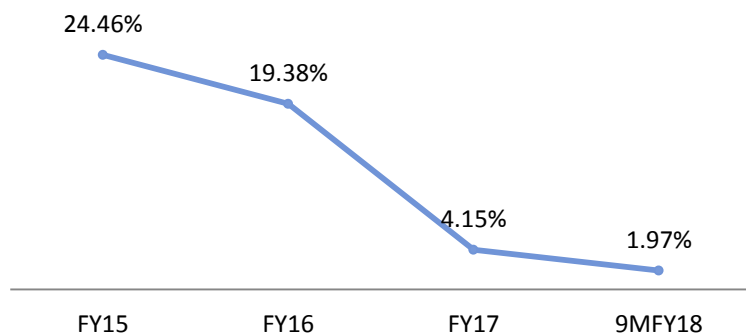
Total Deposits (INR Cr)



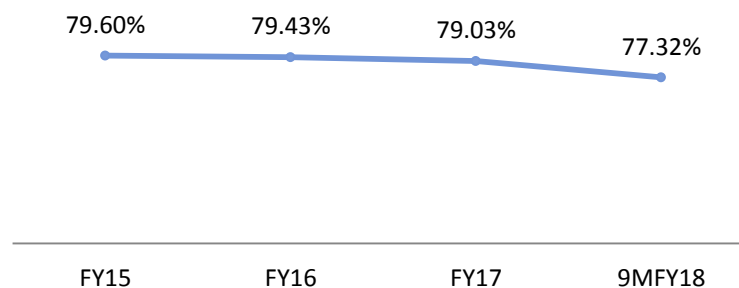
CASA Ratio



Bulk Deposits as a % of Total Deposits



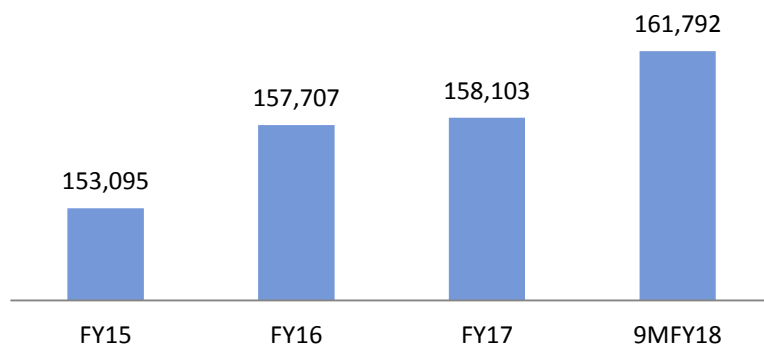
Credit Deposit Ratio



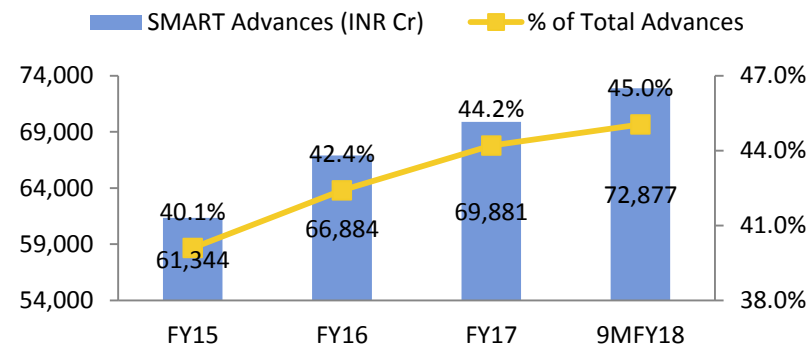


Advances

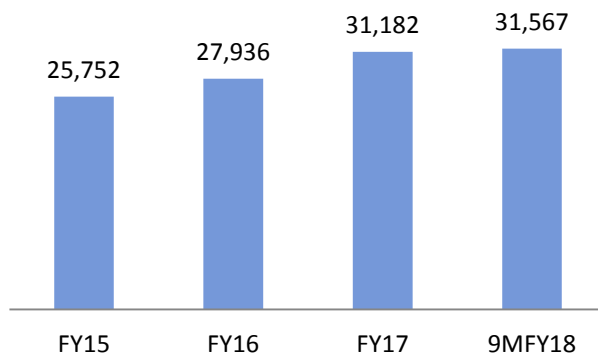
Total Advances (INR Cr)



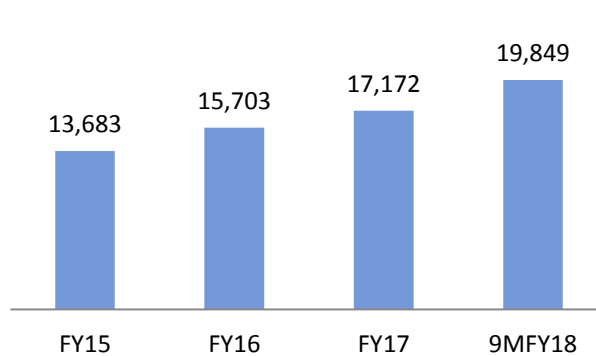
SMART Advances



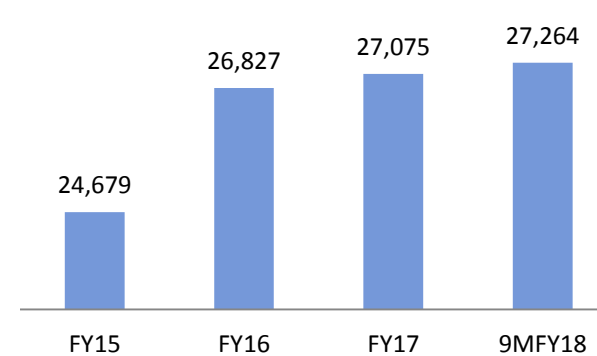
MSME Advances (INR Cr)



Retail (INR Cr)

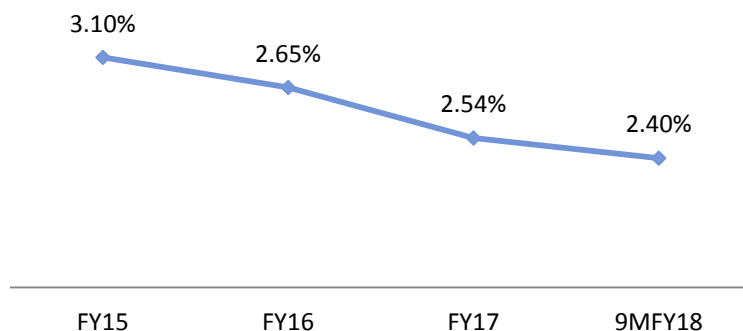


Agri Advances (INR Cr)

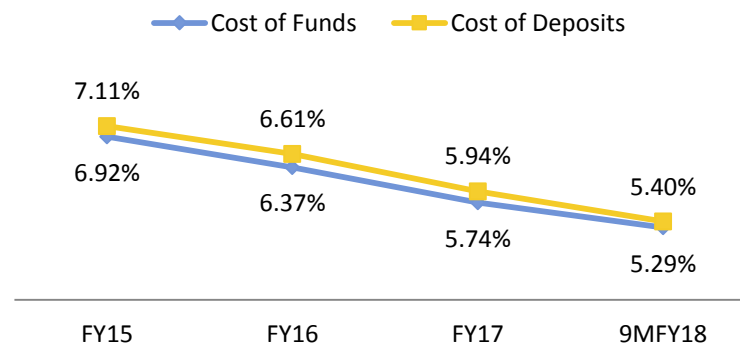


Key Operating Ratios

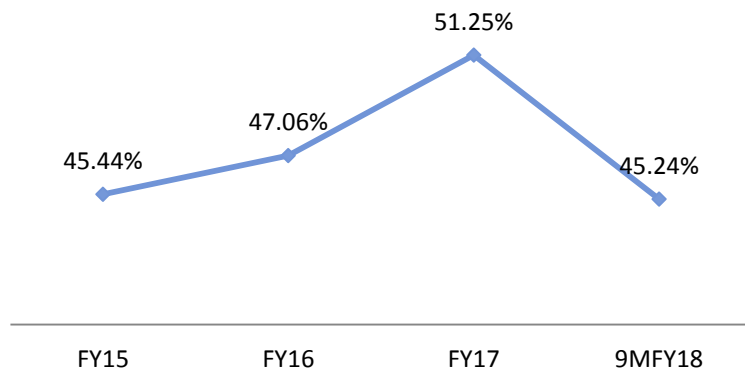
Net Interest Margin



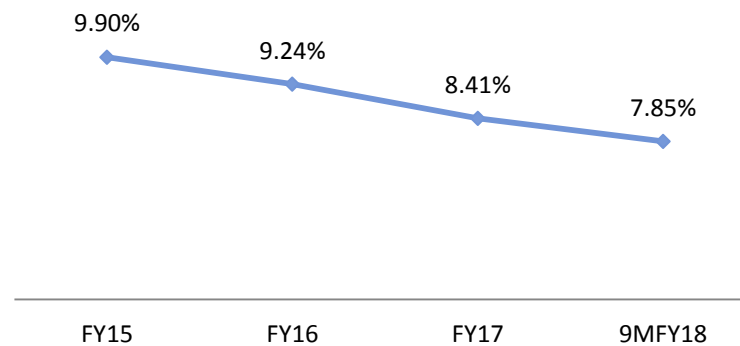
Cost Ratios



Cost to Income Ratio



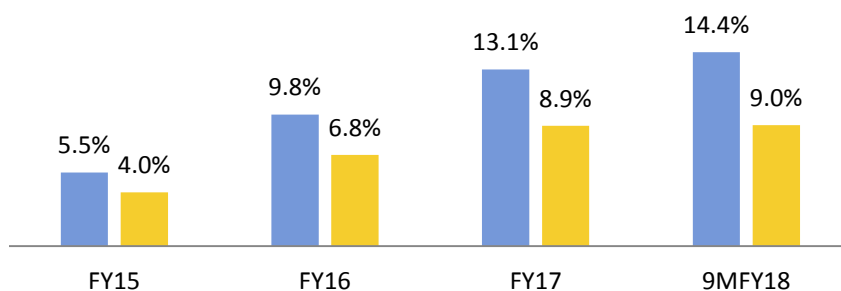
Yield on Funds



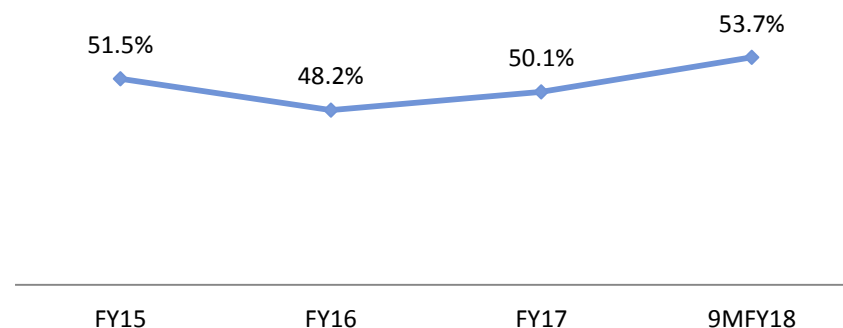
Asset Quality

NPA Ratios

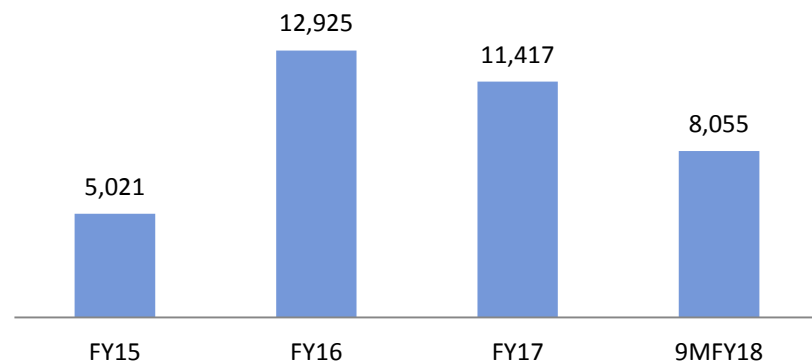
■ GNPA % ■ NNPA %



Provision Coverage Ratio

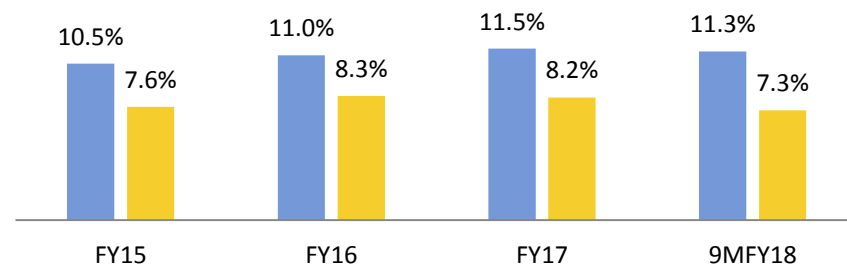


Fresh Slippages (INR Cr)



Capital Adequacy

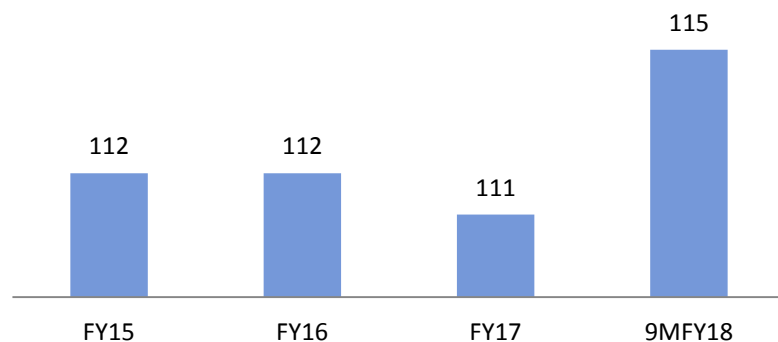
■ CRAR % ■ CET1 %



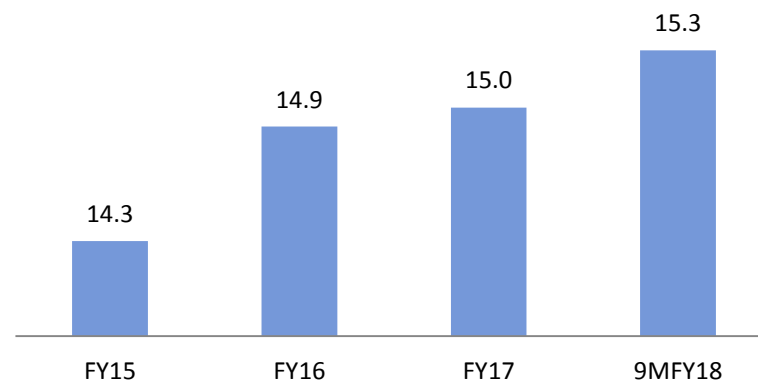


Business & Profitability

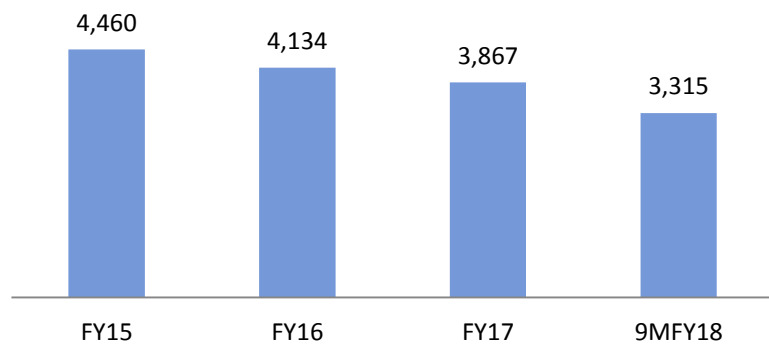
Business/Branch (INR Cr)



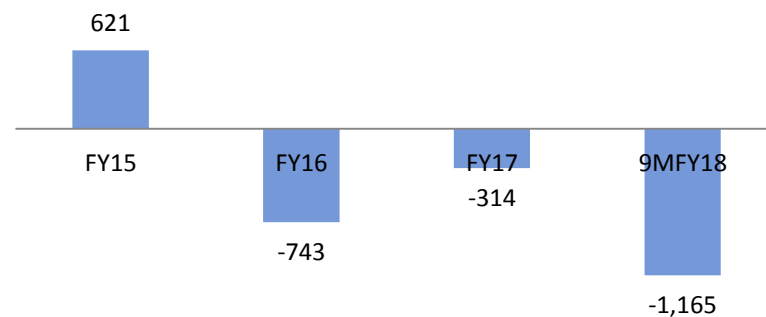
Business/Employee (INR Cr)



Operating Profit (INR Cr)



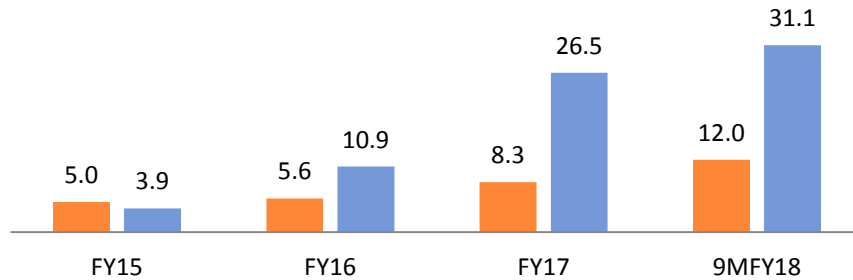
Net Profit (INR Cr)



Leveraging Technology

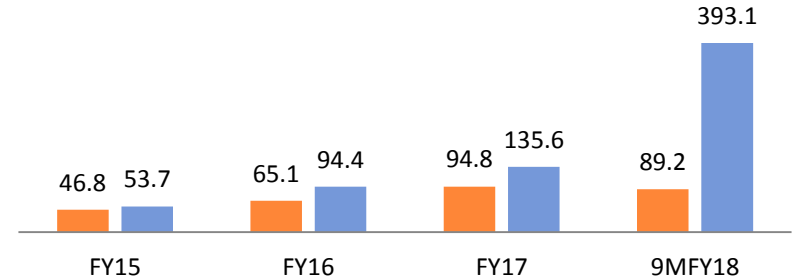
Number of Digital Users (in Lakh)

Internet Banking Mobile Banking



Number of Digital Transactions (in Lakh)

Internet Banking Mobile Banking



Key Digital Initiatives



- Deployed BHIM Aadhaar pay at more than 20,000 merchants
- BHARAT QR solution deployed at more than 2500 merchants
- 3.5 lacs Users enrolled in BHIM-UPI
- Introduced TAB Banking for customer acquisition

Experienced Management



Smt. Usha Ananthasubramanian, Managing Director & CEO

- Smt. Usha Ananthasubramanian joined the Bank as MD & CEO from May 2017. Prior to joining the Bank, she was MD & CEO of Punjab National Bank since 14th August, 2015.
- She was also Chairman & Managing Director of erstwhile Bharatiya Mahila Bank. She was head of the core management team constituted by the Ministry of Finance, Government of India, for coordinating the process of formation of a women centric bank.
- Previously, in her long career spanning about 34 years at Bank of Baroda she has worked in many important areas of Banking and was closely associated with the transformation project of Bank of Baroda including rebranding and innovative HR initiatives.
- She holds a Master's Degree in Statistics from the University of Madras and a Master's Degree in Ancient Indian Culture from University of Mumbai.



Shri N.K.Sahoo, Executive Director

- Shri N K Sahoo assumed the office of the Executive Director of the Bank in March 2015. Prior to his Present assignment Shri Sahoo was the General Manager (Branch Head, London Branch), of the Canara Bank.
- He started his Banking career by joining banking industry as Agriculture Officer in 1983 and worked in almost all key segments of banking, in various capacities - at Branches, Zonal Office and controlling offices.
- A CAIIB with B.Sc (Agril) background Shri Sahoo has undergone many prestigious training programs like Global Advanced Management Program at Shanghai, Executive Development Program at JNIDB Hyderabad, SBI Training Program, IIM Bangalore, ISB Hyderabad etc.



Shri S. Harisankar, Executive Director

- Shri S. Harisankar has joined as Executive Director of Allahabad Bank in February, 2017.
- A highly experienced Banker, he started his banking career as Probationary Officer in 1985 and worked in almost all key segments of banking in various capacities at Branches, Administrative Offices & Controlling Offices of State Bank of Travancore.
- A graduate in Agriculture Sciences, Shri Harisankar had undergone many prestigious training programs like Global Advanced Management Program at Shanghai, Executive & Leadership Development Programme at IIM Kozhikode, New Product Development and Marketing at ASCI, Hyderabad etc.



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Balance Sheet	FY15	FY16	FY17
Cash And Balances With Reserve Bank Of India	9,660.2	9,471.1	8,585.8
Balances With Banks And Money At Call And Short Notice	7,473.4	12,885.0	13,469.5
Investments	54,985.1	57,154.9	55,136.1
Advances	149,876.8	152,372.1	150,752.7
Fixed Assets	1,405.4	3,255.8	3,191.9
Other Assets	3,695.5	4,686.4	5,901.9
Total Assets	227,096.4	239,825.3	237,037.9
Capital	571.4	613.8	743.7
Reserves And Surplus	12,071.4	13,450.2	13,552.7
Share Application Money	-	690.0	418.0
Deposits	193,424.0	200,644.4	201,870.2
Borrowings	14,315.9	18,707.0	14,670.3
Other Liabilities And Provisions	6713.7	5,719.9	5,783.0
Total Liabilities	227,096.4	239,825.3	237,037.9



Profit and Loss	FY15	FY16	FY17	9MFY17	9MFY18
Interest Earned	19,716.1	18,885.0	17,660.4	13,288.2	12,581.7
Interest Expended	13,538.2	12,986.5	12,373.3	9,362.3	8,737.6
Net Interest Income	6,177.9	5,898.5	5,287.1	3,925.9	3,844.1
Other Income	1,996.0	1,910.1	2,644.3	1,911.4	2,210.0
Operating Income	8,173.9	7,808.6	7,931.4	5,837.3	6,054.1
Operating Expenses	3,714.2	3,674.7	4,064.6	3,036.2	2,738.6
Operating Profit	4,459.7	4,133.9	3,866.8	2,801.1	3,315.4
Net Profit after Tax	620.9	(743.3)	(313.5)	(424.7)	(1,164.7)

Key Ratios	FY15	FY16	FY17	9MFY17	9MFY18
Earnings Per Share in INR (Annualized)	11.39	(12.68)	(4.36)	(5.98)	(15.05)
Return on Assets (%) (Annualized)	0.29%	(0.33%)	(0.13%)	(0.24%)	(0.65%)
Capital Adequacy Ratio (%)	10.45%	11.02%	11.45%	10.60%	11.27%
Tier I Capital Adequacy Ratio (%)	7.71%	8.41%	8.49%	8.23%	8.38%
Tier II Capital Adequacy Ratio (%)	2.74%	2.61%	2.96%	2.37%	2.89%

THANK YOU