



Share Department & Investors' Grievance Cell
Head Office

Ref. No. HO/SD/74

Date- 17.05.2017

The Vice President

National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex
Bandra East
Mumbai - 400 051

The Vice President

BSE Limited
25, P.J. Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

**Sub: Press Release of Audited Financial Results of the Bank
for the 4th quarter and financial year ended 31st March, 2017**

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Press Release regarding performance of the Bank for the 4th quarter and financial year ended 31st March, 2017 for your kind perusal and records.

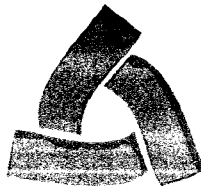
Yours faithfully,

(S.L. Jain)

General Manager (F & A),
CFO and Compliance Officer

Encl: As stated

प्रेस विज्ञापन
PRESS RELEASE



इलाहाबाद बैंक ALLAHABAD BANK

प्रधान कार्यालय : नेताजी सुभाष रोड, कोलकाता - 700 001

HEAD OFFICE: 2, NETAJI SUBHAS ROAD, KOLKATA-700 001

प्रचार विभाग / Publicity Department

टेलीफोन / Telephone : 033-2231-9466, 2242-0851, Extn. 286

फैक्स / Fax : 033-2213-8923

www.allahabadbank.in

Providing You with Possibilities

**ALLAHABAD BANK'S
TOTAL BUSINESS ₹ 3,59,974 crores**

Performance of FY, 2016-17

- Total Business of the Bank stood at ₹ 3,59,974 crores.
- Deposit of the Bank stood at ₹ 2,01,870 crores.
- Gross credit stood at ₹ 1,58,104 crores.

Highlights of Performance of FY, 2016-17

- CASA deposit grew by 27.15% YoY improving the share of CASA in total deposit to 45.79% in FY 2016-17 as against 36.28% in FY 2015-16.
- Cost of Deposit reduced to 5.94% in FY 2016-17 as against 6.61% in FY 2015-16.
- Provision Coverage Ratio improved to 50.11% in FY 2016-17 from 48.22% in FY 2015-16.
- Sustained High Growth of 38.44% in Non Interest Income during FY 2016-17.
- Bank has made Net Profit of ₹ 111 crore during the Q4 of FY 2016-17 as against a loss of ₹ 581 crore in the Q4 of 2015-16.
- Bank has reduced the loss of ₹ 743 crore for the FY 2015-16 to ₹ 314 crore in the FY 2016-17.
- Net Interest Margin (NIM) during Q4 FY 2016-17 increased to 2.54% from 2.21% during Q4 FY 2015-16 and 2.26% during Q3 FY 2016-17.
- Gross NPA was 13.09% and Net NPA was 8.92% as on 31.03.2017.
- Capital Adequacy Ratio stood at 11.45% as on 31.03.2017 as per Basel III norms.

Social Banking

- **Priority Sector Credit stood at ₹ 65,378 crore as on 31.03.2017 which is 43.70% of ANBC against stipulated norms of 40%.**
- **Agriculture Credit stood at ₹ 27,075 crore as on 31.03.2017 which is 18.10% of ANBC against stipulated norms of 18%.**
- **Credit to Micro & Small Enterprises (MSE) stood at ₹ 29,835 crore as on 31.03.2017.**

Retail Credit

- **Total Outstanding under Retail Credit as on 31.03.2017 rose to ₹ 29,168 crore as against ₹ 25,894 crore as on 31.03.2016, registering 12.64 % YoY growth.**
- **Total Disbursement under Retail Credit during FY 2016-17 was ₹ 6575 crore.**
- **Total Outstanding under Housing Sector as on 31.03.2017 rose to ₹ 10,049 crore as against ₹ 8,524 crore as on 31.03.2016, registering 17.89 % YoY growth.**
- **Total disbursement under Bank's Housing Loan during FY 2016-17 was ₹ 2567 crore.**

Kolkata

Date: 17.05.2017