



Share Department & Investors' Grievance Cell
Head Office

Ref. No. HO/SD/93

Date- 13.05.2016

The Vice President

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

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

Dear Sir,

**Sub: Press Release of Audited Financial Results of the Bank
for the 4th quarter and financial year ended 31st March, 2016**

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, 2016 for your kind perusal and records.

Yours faithfully,

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

Encl: As stated

With Generations.... For Generations

ALLAHABAD BANK'S BUSINESS
₹ 3,58,351.64 Crores

Performance of FY, 2015-16

- **Total Business of the Bank increased to ₹ 3,58,351.64 crore as on 31.03.2016 as against ₹ 3,46,519.19 crore on 31.03.2015.**
- **Deposits of the Bank stood at ₹ 2,00,644.40 crore as on 31.03.2016.**
- **Gross Credit stood at ₹ 1,57,707.24 crore as on 31.03.2016**
- **Provision Coverage Ratio was 48.22 % as on 31.03.2016**
- **Capital Adequacy Ratio stood at 11.02 % as on 31.03.2016 as per BASEL III norms.**
- **Bank has incurred a loss of ₹ 743.31 crore during the year ended 31st March, 2016 against profit of ₹ 620.90 crore in the year ended 31st March, 2015 due to higher provision made on NPA during the year.**

Social Banking

- **Priority Sector Credit** grew from ₹ 53910 crore as on 31.03.2015 to ₹ 62,695 crore as on 31.03.2016 registering an absolute **YoY growth** of ₹ 8,785 crore **(16.30%)** which constitutes **42.69% of ANBC as on March, 2016.**
- **Agriculture Credit** increased from ₹24680 crore as on 31.03.2015 to ₹ **26,827** crore as on 31.03.2016 registering an absolute **YoY growth** of ₹ 2147 crore **(8.70%)** which constitutes **18.27% of ANBC as on March, 2016.**
- Credit to **Micro, Small & Medium Enterprises (MSME)** grew from ₹25129 crore as on 31.03.2015 to ₹27936 crore as on **31.03.2016, registering an YoY growth of 11.17%.**

Retail Credit

- **Total outstanding under Retail Credit** as on **31.03.2016** rose to ₹25894.30 crore as against ₹ 21722.94 crore as on 31.03.2015 registering **YoY growth of 19.20%.**
- **Total outstanding of Bank's Housing Loan as on 31st March, 2016 increased to ₹ 8524.19 crore as against ₹6691.31 crore last year, registering a YoY growth of 27.39 %.**

Kolkata
Date: 13.05.2016