

# A path inspired by you. A journey dedicated to you

**ALLAHABAD BANK'S BUSINESS**  
**₹3,46,519 crore as on 31.03.2015**

**FY 2014 - 15**

- **Operating Profit** increases to ₹ 1008.79 crore for the March'15 quarter from ₹ 835.16 crore as on March'14 quarter.
- **Net Profit** increases to ₹ 202.63 crore for the March'15 quarter from ₹ 157.75 crore as on March'14 quarter.
- **Net Interest Margin (NIM)** increases to 3.10 % for FY 2014-15.
- **CASA Deposit** stands at 33.75 % of total deposit as on 31.03.2015.
- **Provision Coverage Ratio** stands at 51.50 % on 31.03.2015.
- **Capital Adequacy Ratio** stood at 10.45% as on 31.03.2015 as per BASEL III norms.

## Highlights of Performance in FY 2014 - 15

- **Total Business** of the Bank increased to ₹3,46,519 crore as on 31.03.2015 as against ₹ 3,31,748 crore on 31.03.2014 .
- **Deposits** of the Bank went up to ₹1,93,424 crore as on 31.03.2015 as against ₹1,90,843 crore on 31.03.2014 .
- **Gross Credit** increased to ₹1,53,095 crore as on 31.03.2015 as against ₹1,40,905 crore on 31.03.2014 showing a YoY growth of 8.65%.
- **Priority Sector Credit** grew to ₹53,909.66 crore as on 31.03.2015 from ₹ 47,741.19 crore as on 31.03.2014 registering an absolute **YoY growth** of ₹ 6,168.47 crore (12.92%).
- **Agriculture Credit** increased from ₹ 21,923.87 crore as on 31.03.2014 to ₹ 24,679.42 crore as on 31.03.2015 registering an absolute **YoY growth** of ₹2,755.55 crore (12.57%).
- Total Outstanding under **Retail Credit** as on 31.03.2015 **increased to ₹ 22,040.50 crore** as against ₹ 19,308.45 crore on 31.03.2014.
- **Net Interest Income during the Financial Year ending 31<sup>st</sup> March, 2015 surged to ₹6,177.88 crore.**
- **Gross NPA to Gross Advances** stands at 5.46 % as on 31.03.2015.
- **Net NPA to Net Advances** decreased to 3.99 % as on 31.03.2015.
- **Earnings per share stood at ₹ 11.39** during the Financial Year ended 31<sup>st</sup>. March, 2015.
- **Book Value per Share** as on 31.03.2015 was ₹ 206.41 .

Kolkata  
Date: 08.05.2015