



Shares and Bonds Department
Head Office

Ref. No.- HO/SD/554

Date: 06.02.2019

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: Presentation on Financial Results of the Bank for the third quarter and nine months period of FY 2018-19 ended on December 31st, 2018

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Financial Results of the Bank for the third quarter and nine months period of FY 2018-19 ended on December 31st, 2018 for your kind perusal and records.

Yours faithfully,

(Dina Nath Kumar)
Chief Manager (Company Secretary)
and Compliance Officer

Encl: As stated

इलाहाबाद बैंक

विश्वास की परम्परा



ALLAHABAD BANK

A tradition of trust



FINANCIAL RESULT : Q3 & 9M FY19

6th February 2019



CASA grew 5.64% Y-o-Y and constitutes 47.74% of the Aggregate Deposits

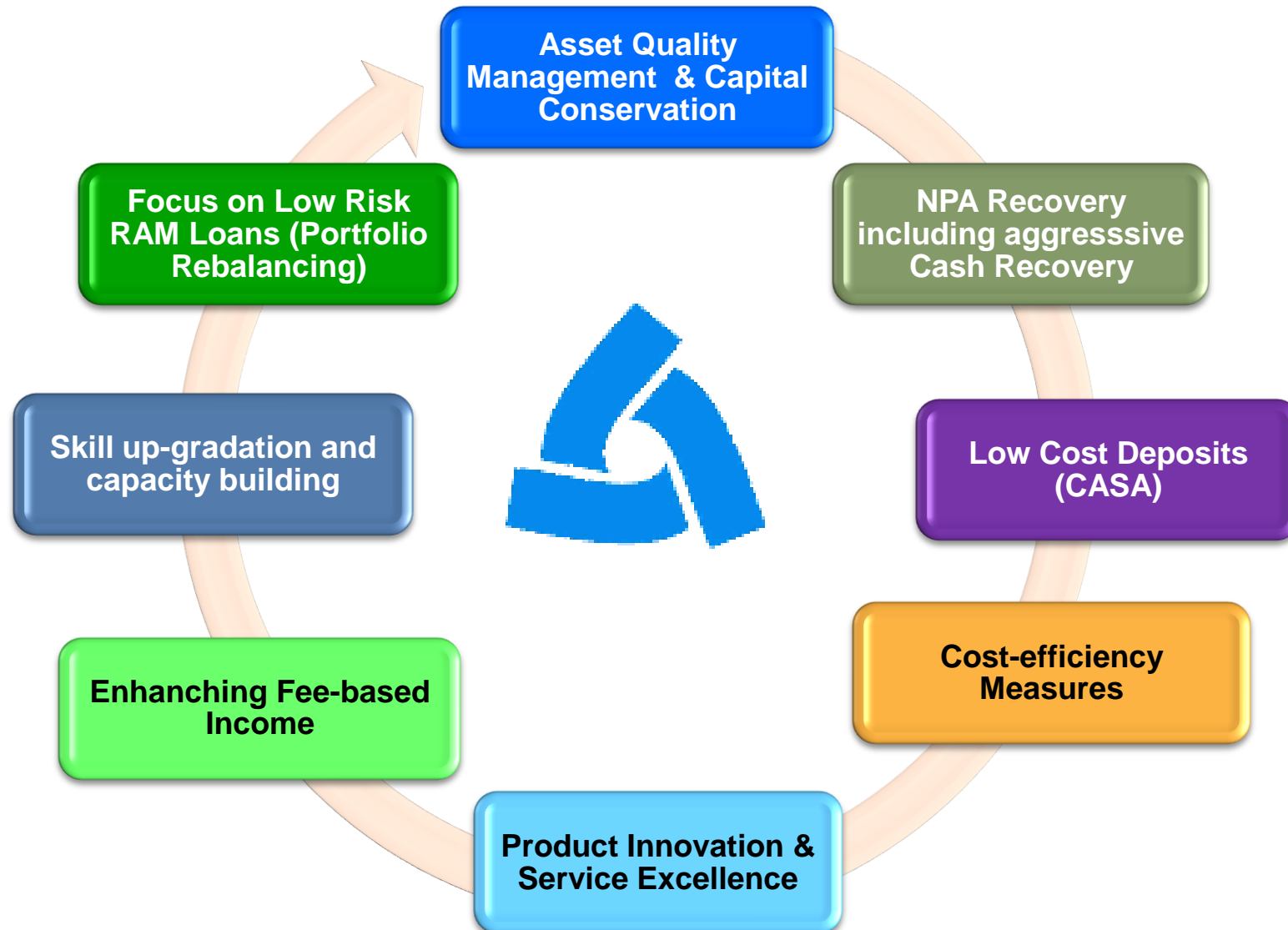
Healthy PCR level (69.64%) has strengthened the Balance Sheet

Well distributed branch network with 37.30% coverage in Rural, 23.56% in Semi-urban, 19.17% in Metro and 19.95% in Urban

Diversified Asset Portfolio

A Bank having established brand of service excellence for more than 154 years







- Business Mix
- Investment
- Profitability
- Net Worth
- Share holding Pattern & Capital
- Asset Quality
- Restructured Assets & SMA
- Delivery Network
- Work Force
- Digital Channels
- Financial Inclusion, MUDRA & Stand Up India Schemes
- New Initiatives/ Products
- Awards and Accolades
- GOI/ RBI Prescription vis-à-vis Achievement
- Disclaimer



Rs. in crore

Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Business	372878	380040	365577	367713	2136	0.58	-5166	-1.39
	Domestic	358018	367168	358196	362507	4311	1.20	4489	1.25
	Overseas	14860	12871	7381	5206	-2175	-29.47	-9655	-64.97
	Percentage Share of overseas to total business	3.99	3.39	2.02	1.42				
2	Deposits	211086	213604	210199	209235	-964	-0.46	-1851	-0.88
	Domestic	208473	210841	209274	208479	-796	-0.38	6	0.00
	Overseas	2613	2762	925	756	-169	-18.23	-1857	-71.06
3	Advances	161792	166436	155378	158478	3100	2.00	-3314	-2.05
	Domestic	149545	156327	148922	154028	5106	3.43	4484	3.00
	Overseas	12247	10109	6456	4449	-2006	-31.08	-7798	-63.67
4	CD Ratio	77.32	78.64	74.00	75.82				
5	Total No. of Domestic Branches	3248	3245	3243	3238				

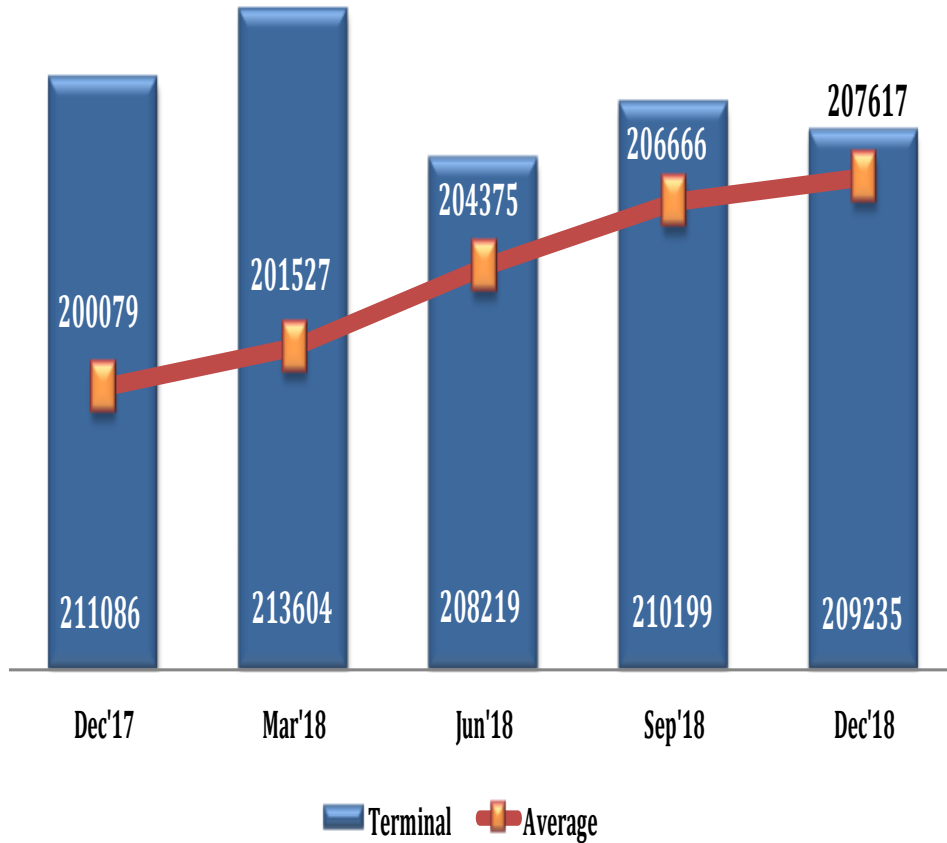
Rs. in crore

Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Business	350261	353940	365108	367773	2665	0.73	17512	5.00
	Domestic	335607	338967	352740	357592	4852	1.38	21985	6.55
	Overseas	14654	14973	12368	10181	-2187	-17.68	-4473	-30.52
	Percentage Share of overseas to total business	4.18	4.23	3.39	2.77				
2	Deposits	200079	201527	206666	207617	951	0.46	7538	3.77
	Domestic	197387	198771	204457	205912	1455	0.71	8525	4.32
	Overseas	2692	2756	2209	1705	-504	-22.83	-987	-36.68
3	Advances	150182	152413	158442	160156	1714	1.08	9974	6.64
	Domestic	138220	140196	148283	151680	3397	2.29	13460	9.74
	Overseas	11962	12217	10159	8476	-1683	-16.56	-3486	-29.14
4	CD Ratio	71.89	72.54	73.58	73.78				

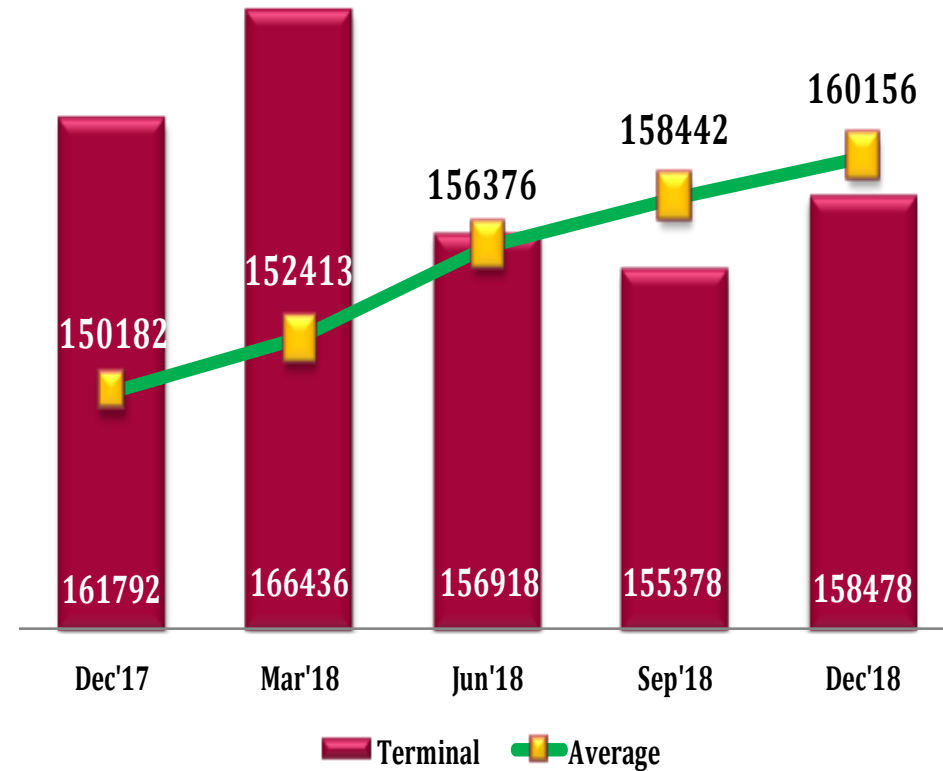


Rs. in crore

Deposits



Advances

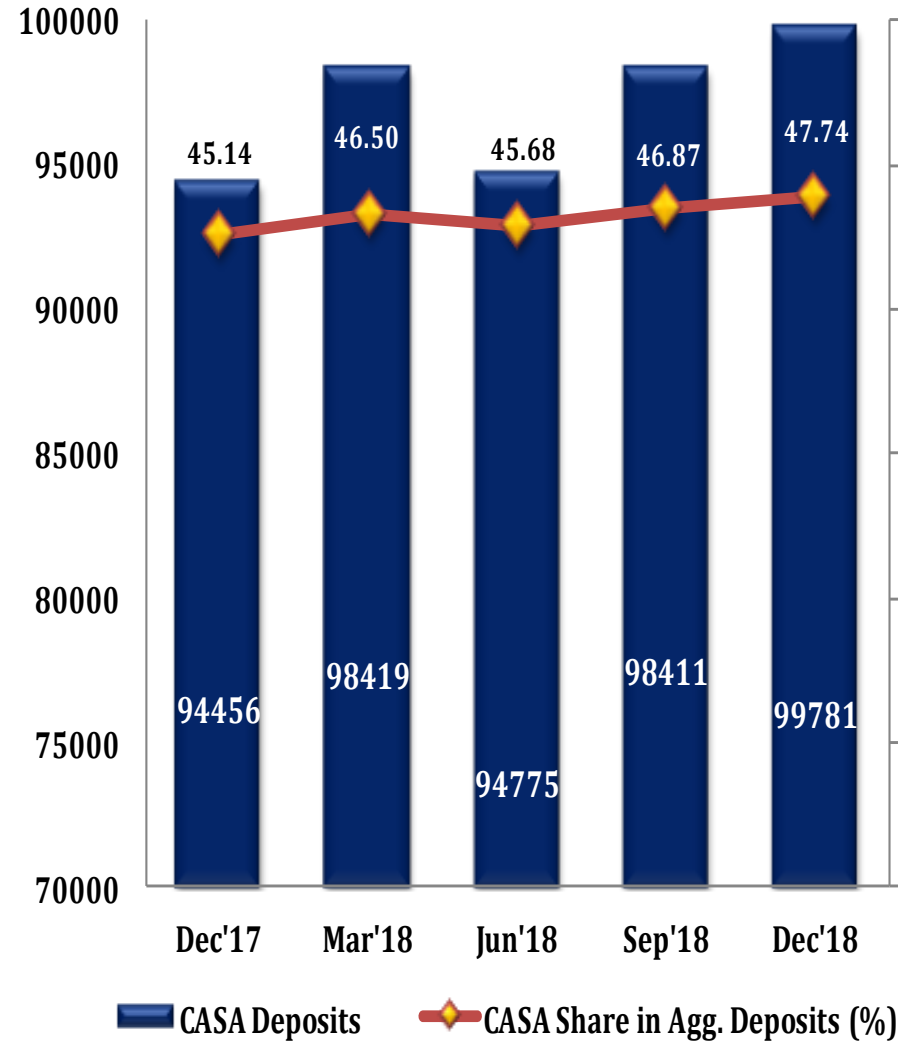
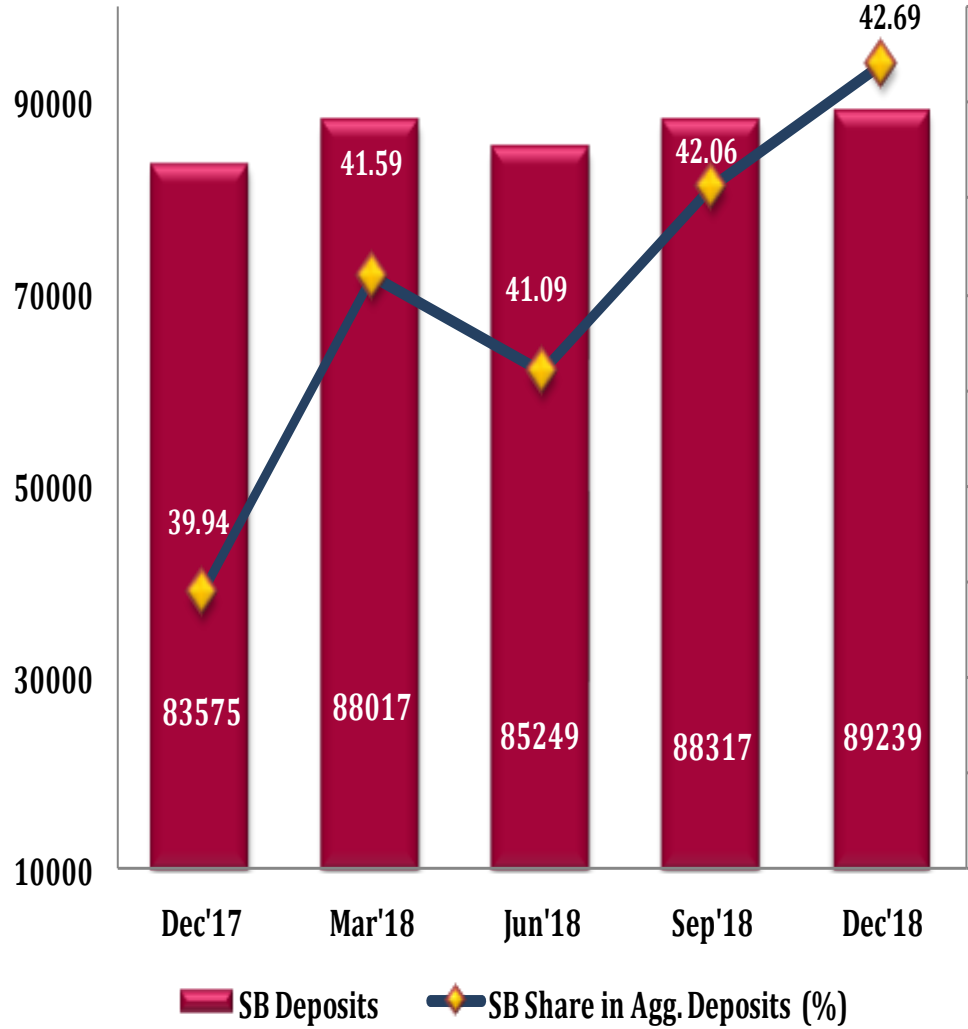


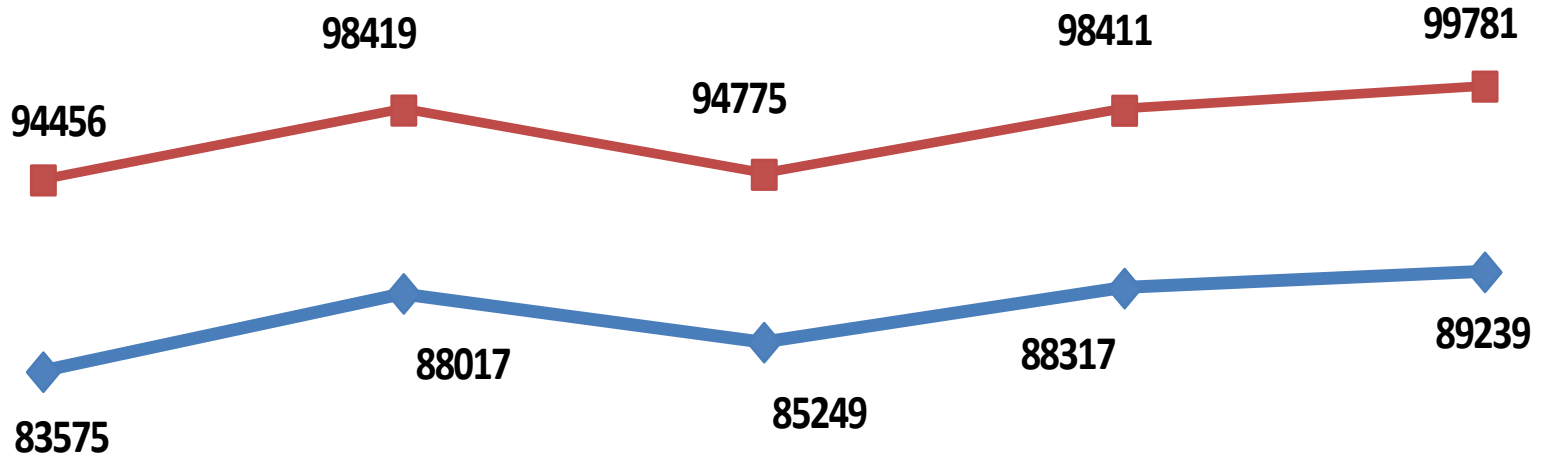


Rs. in crore

Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Total Deposits	211086	213604	210199	209235	-964	-0.46	-1851	-0.88
2	Aggregate Deposits	209238	211633	209982	209028	-954	-0.45	-209	-0.10
3	Bulk Deposits	4164	3247	2262	1946	-317	-14.00	-2218	-53.27
4	Bulk % to Total Dep.	1.97	1.52	1.08	0.93				
5	SB Deposits	83575	88017	88317	89239	922	1.04	5665	6.78
6	Current Deposits	10882	10402	10094	10541	447	4.43	-340	-3.13
7	CASA Deposits	94456	98419	98411	99781	1369	1.39	5324	5.64
7a	CASA Share in Agg. Deposit (%)	45.14	46.50	46.87	47.74				
8	Term Deposits	116630	115185	111788	109454	-2334	-2.09	-7175	-6.15







	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18
CASA	94456	98419	94775	98411	99781
SB	83575	88017	85249	88317	89239





Rs. in crore

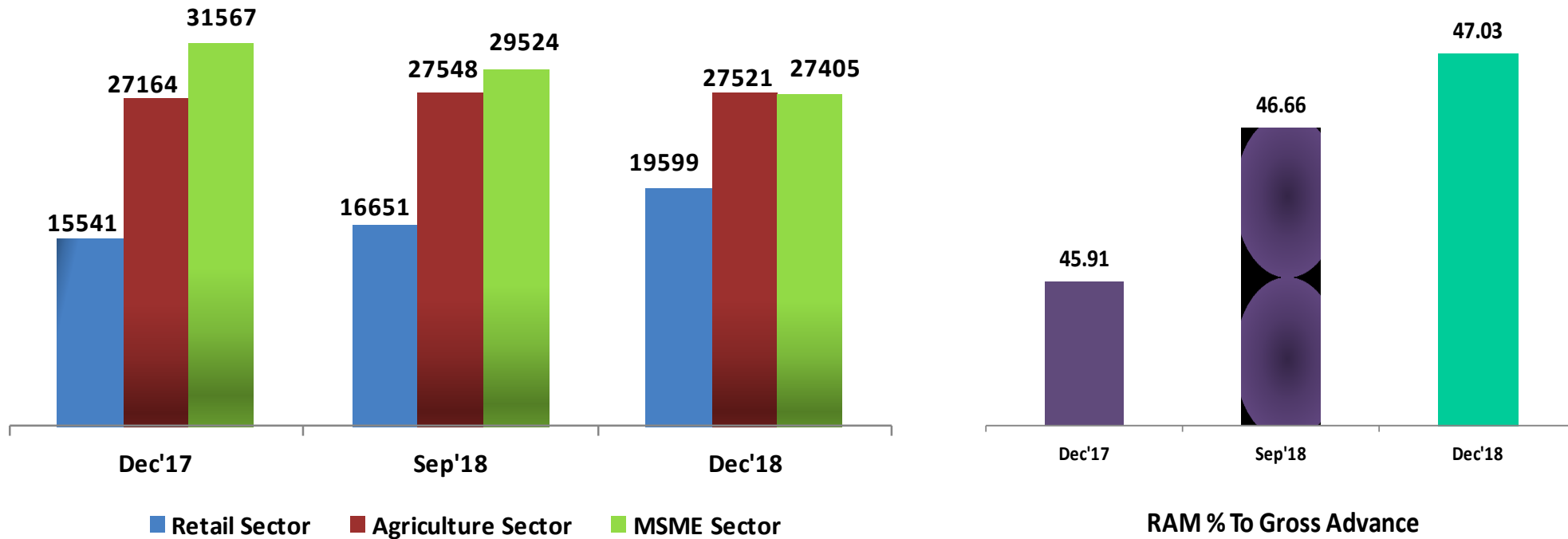
Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Total Advances	161792	166436	155378	158478	3100	2.00	-3314	-2.05
2	Large Industries	39701	38764	33907	40210	6303	18.59	509	1.28
3	RAM Loan	74272	76826	73723	74525	802	1.09	254	0.34
4	Others*	47819	50846	47747	43743	-4004	-8.39	-4076	-8.52

* Include food credit, export credit, trade & LRD loans.



Rs. in crore

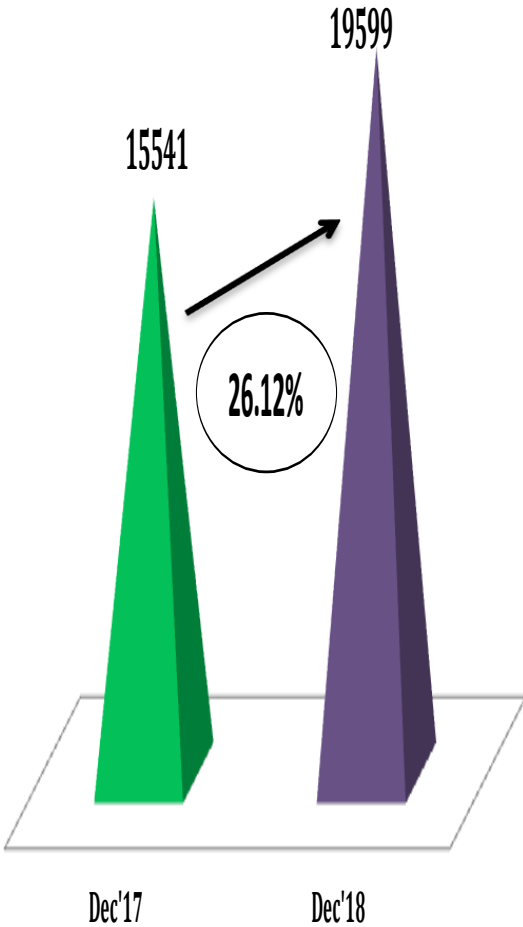
Sl. No.	Major Industries	Dec'17		Mar'18		Sep'18		Dec'18		Q-o-Q Variation		Y-o-Y Variation	
		Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	% share to Total Adv	Amt.	%	Amt.	%
1	Food Processing	2367	1.46	2244	1.34	2112	1.36	2203	1.39	91	4.31	-164	-6.93
2	Textiles	5130	3.17	4614	2.76	3587	2.31	3571	2.25	-16	-0.45	-1559	-30.39
3	Chemical & Chemical Products	3909	2.42	3855	2.31	2318	1.49	2472	1.56	154	6.64	-1437	-36.76
4	Cement & Cement Products	939	0.58	899	0.54	937	0.60	1043	0.66	106	11.31	104	11.08
5	Basic Metal & Metal Products	8649	5.35	8830	5.28	6789	4.37	7029	4.44	240	3.54	-1620	-18.73
5a	Iron & Steel	7475	4.62	7740	4.63	5662	3.64	6010	3.79	348	6.15	-1465	-19.60
6	All Engineering Products	3878	2.40	3711	2.22	3784	2.44	3561	2.25	-223	-5.89	-317	-8.17
7	Gems & Jewellery	1007	0.62	882	0.53	871	0.56	1222	0.77	351	40.30	215	21.35
8	Construction	3139	1.94	3118	1.86	2522	1.62	3011	1.90	489	19.39	-128	-4.08
9	Infrastructure of which,	17265	10.67	16419	9.82	15977	10.28	19166	12.09	3189	19.96	1901	11.01
9a	Power	8527	5.27	7923	4.74	7641	4.92	10020	6.32	2379	31.13	1493	17.51
9b	Tele-communication	1093	0.68	57	0.03	56	0.04	0	0.00	-56	-100.00	-1093	-100.00
9c	Road & Ports	3745	2.31	4615	2.76	4973	3.20	5234	3.30	261	5.25	1489	39.76



Details	Dec'17	Sep'18	Dec'18	YOY%
Retail Sector	15541	16651	19599	26.12
Agriculture Sector	27164	27548	27521	1.31
MSME Sector	31567	29524	27405	-13.18
Total(RAM)	74272	73723	74525	0.34
RAM % To Gross Advances	45.91	46.66	47.03	

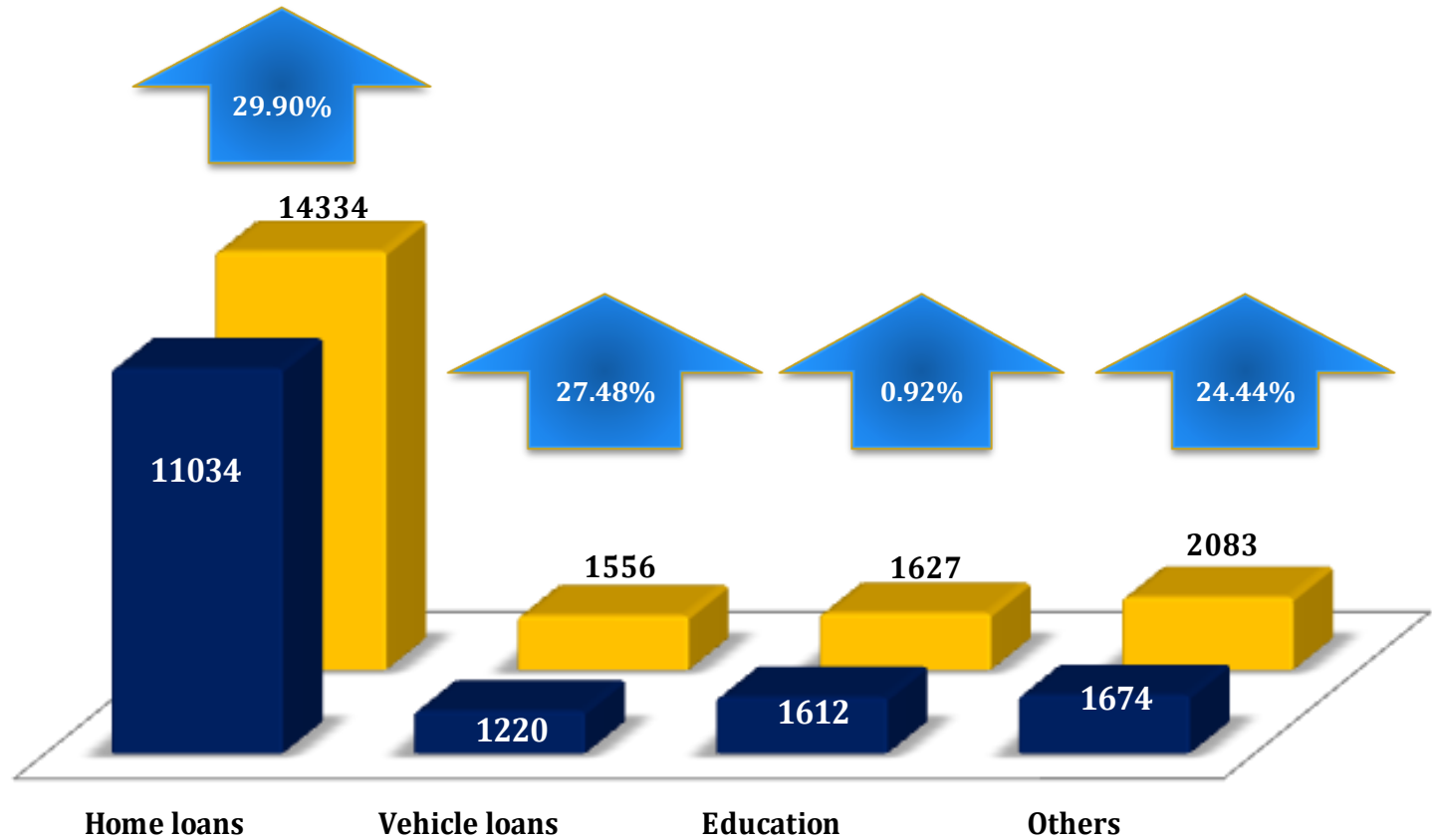


Retail Credit



Key Segments of Retail Loans

Rs. in crore /
Y-o-Y Growth %



■ Dec'17 ■ Dec'18





Rs. in crore

Sl. No.	Parameter	National Goals	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
							Amt.	%	Amt.	%
1	Priority Sector		68108	68500	69375	67460	-1915.3	-2.76	-648	-0.95
	% to ANBC	40.00	47.66	46.69	50.66	46.38				
2	Total Agriculture Advances		27164	27682	27548	27521	-26.79	-0.10	357	1.31
	% to ANBC	18.00	19.01	18.87	20.12	18.92				
3	Small and Marginal Farmers		18536	18963	19464	19841	377	1.94	1305	7.04
	% to ANBC	8.00	12.97	12.93	14.21	13.64				
4	Weaker Section		22475	23162	24199	24591	392	1.62	2116	9.41
	% to ANBC	10.00	15.73	15.79	17.67	16.91				
5	Women Beneficiaries		8834	9401	9863	10191	328	3.33	1357	15.36
	% to ANBC	5.00	6.18	6.41	7.20	7.01				

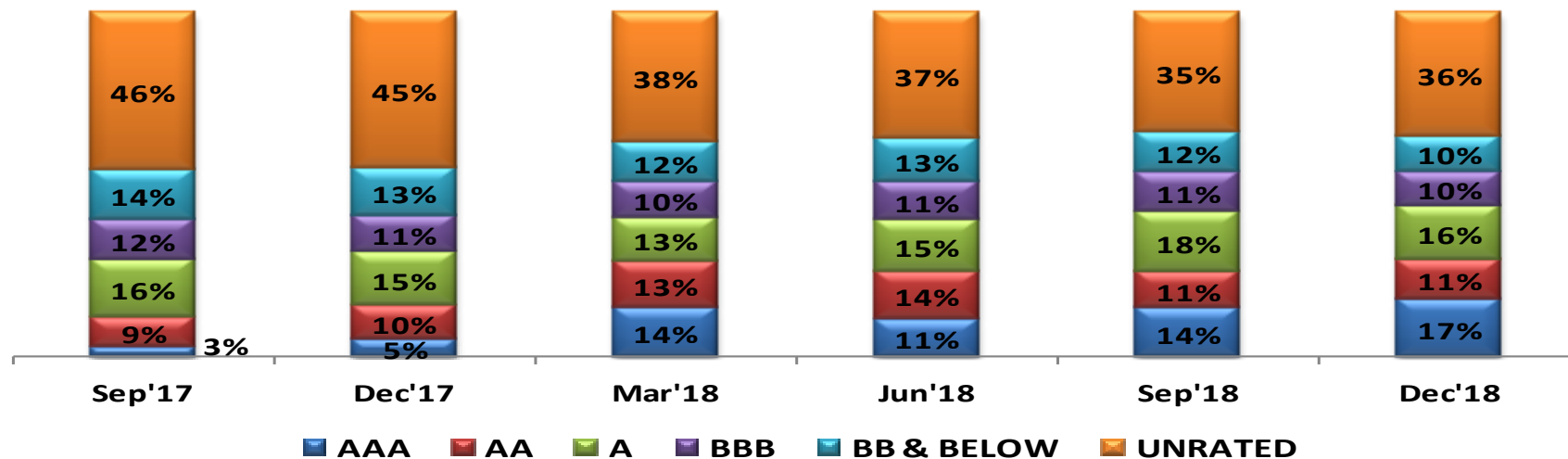
ANBC as on 31st December 2017: Rs. 145460

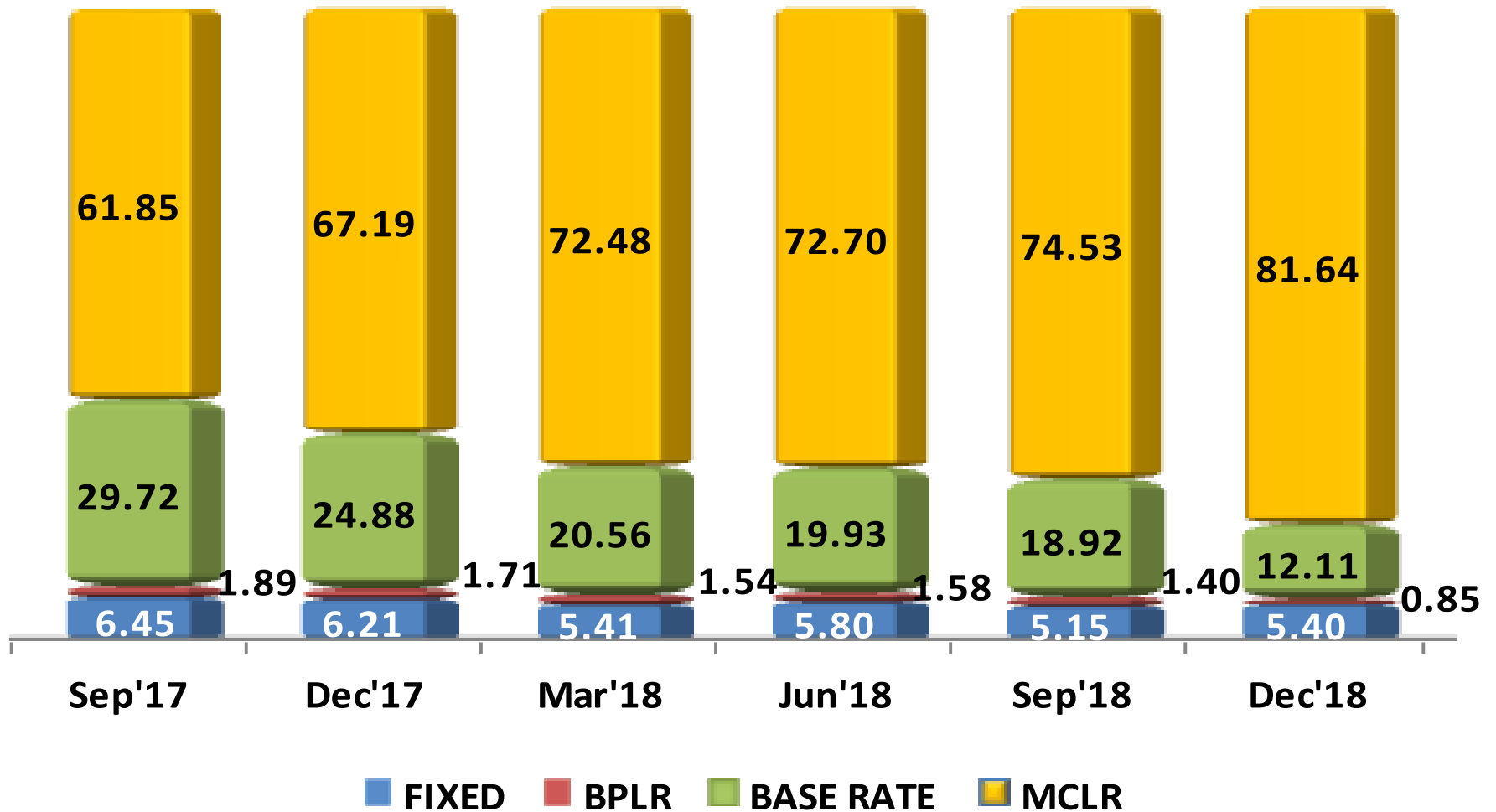


External Rating -wise Distribution of Fund Based Advances

Rs. in crore

RATING	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18
AAA	2059	4037	11195	7532	9396	11655
AA	5996	7704	10332	9530	7083	7842
A	11432	12135	9882	10133	11801	10880
BBB	8303	8534	7989	7590	7618	7063
BB & BELOW	9932	10592	8965	8747	7789	7089
TOTAL RATED	37722	43003	48363	43531	43688	44529
UNRATED STANDARD	31995	35659	29400	25221	23326	24878
TOTAL	69717	78662	77763	68752	67014	69406







Rs. in crore

	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation	
						Amount	%	Amount	%
1	Gross Investment	66915	69036	77432	71753	-5679	-7.33	4838	7.23
2	Held To Maturity (HTM)	40663	41383	44267	45651	1384	3.13	4988	12.27
3	Available For Sale (AFS)	26094	27648	33152	26102	-7050	-21.27	8	0.03
4	Held For Trading (HFT)	158.13	4.93	13.05	0.00				
5	Duration (AFS+HFT)	5.90	5.30	3.79	4.63				
6	Modified Duration (AFS+HFT)	5.65	5.07	3.61	4.42				
7	Total Duration	5.71	5.57	4.95	5.43				
8	Total Modified Duration	5.49	5.36	4.74	5.22				
9	Net Demand & Time Liabilities	208427	219670	216375	215080	-1294	-0.60	6653	3.19
10	SLR (%)	28.98	27.90	30.45	26.27				
11	HTM to SLR (%)	67.33	67.53	67.19	80.80				
12	HTM to Gross Investment (%)	60.77	59.94	57.17	63.62				



Rs. in crore

Particulars	Dec'17	% share to Gross Investment	Sep'18	% share to Gross Investment	Dec'18	% share to Gross Investment	Q-o-Q Variation		Y-o-Y Variation	
							Amount	%	Amount	%
Gross Investment	66915		77432		71753		-5679	-7.33	4838	7.23
SLR Investment										
Treasury Bills	1541	2.30	9804	12.66	2472	3.44	-7332	-74.79	931	60.40
CG Security	39203	58.59	36700	47.40	34826	48.54	-1874	-5.11	-4378	-11.17
State Govt. Securities Other Approved Securities	19654	29.37	19380	25.03	19198	26.76	-182	-0.94	-455	-2.32
Total	60398	90.26	65884	85.09	56496	78.74	-9388	-14.25	-3902	-6.46
Non-SLR Investment										
PSU Bonds	921	1.38	920	1.19	773	1.08	-147.1	-15.99	-148	-16.05
CG Recapitalisation Bond	0	0.00	3290	4.25	6344	8.84	3054	92.83	6344	
Corporate Debentures	1279	1.91	2673	3.45	3347	4.66	674	25.20	2068	161.60
CD's	298	0.45	97	0.13	463	0.65	365.6	375.08	165	55.30
CP's	49	0.07	282	0.36	288	0.40	6	2.05	239	486.80
EQ Share Of PSU/Corporate/Others	1493	2.23	1321	1.71	1316	1.83	-5	-0.34	-177	-11.85
Regional Rural Bank	0	0.00	0	0.00	0	0.00				
Units Of MF	107	0.16	106	0.14	106	0.15	0	0.00	-1	-0.70
Venture CF	5	0.01	4	0.00	4	0.01	0	0.00	-1	-21.00
Security Receipts	1900	2.84	1879	2.43	1863	2.60	-16	-0.85	-37	-1.96
CBLO & Others(Subsidy Joint Venture)	171	0.26	156	0.20	156	0.22	0	0.00	-15	-8.76
Hongkong Treasury Bill	293	0.44	819	1.06	596	0.83	-222	-27.13	303	103.48
Total	6517	9.74	11548	14.91	15257	21.26	3709	32.12	8740	134.11

Rs. in crore

Sl.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation		9M FY18	9M FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest on Advances	2869	2431	2596	2743	147	5.65	-126	-4.41	8598	8694	97	1.12
2	Interest on Investments	1069	1109	1167	1354	187	15.99	285	26.67	2988	3625	637	21.33
3	Other Interest Income	306	237	236	132	-105	-44.28	-174	-56.96	996	508	-488	-49.04
4	Interest Income (1+2+3)	4244	3777	4000	4228	229	5.72	-16	-0.37	12582	12827	246	1.95
5	Fee Based Income	254	332	216	199	-17	-8.02	-55	-21.67	858	690	-167	-19.52
6	Trading Profit	38	-32	-4	34	38		-5	-11.77	642	-294	-936	
7	Other Income	219	183	199	296	97	48.64	77	34.94	710	738	28	3.90
8	Non-Interest Income (5+6+7)	512	483	411	529	117	28.57	17	3.34	2210	1134	-1076	-48.67
9	Total Income (4+8)	4755	4259	4411	4757	346	7.85	2	0.03	14792	13962	-830	-5.61



Rs. in crore

Sl. No.	Particulars	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation		9M FY18	9M FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Bills/LC/BG	72	47	56	62	5	9.63	-10	-14.12	224	190	-34	-15.04
2	Processing Fees	54	62	30	43	13	42.79	-10	-19.44	144	120	-24	-16.42
3	Exchange	49	62	9	1	-8	-90.79	-48	-98.27	150	37	-113	-75.46
4	Incidental Charges	2	19	18	1	-17	-94.65	-1	-50.00	20	20	0	1.22
5	Others**	77	142	102	92	-10	-10.23	15	19.51	320	323	3	0.94
6	Total	254	332	216	199	-17	-8.02	-55	-21.67	858	690	-167	-19.52

**** Include wealth products, locker rent, commission- govt. business, ATM, NPCI Acquirer, service tax collection, documentation & supervision charges, etc.**



Rs. in crore

Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation		9M FY18	9M FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest Paid on Deposits	2704	2676	2688	2665	-22	-0.83	-38	-1.42	8184	8025	-158	-1.93
2	Interest Paid on Borrowings	193	212	161	164	3	1.82	-29	-15.05	554	549	-5	-0.89
3	Total Interest Paid (1+2)	2897	2888	2849	2830	-19	-0.68	-67	-2.32	8738	8574	-163	-1.87
4	Establishment Expenses	492	764	571	684	114	19.92	192	38.99	1394	1882	488	35.00
5	Other Operating Expenses	444	484	457	474	17	3.71	30	6.79	1345	1373	28	2.07
6	Operating Expenses (4+5)	936	1248	1028	1158	131	12.71	222	23.72	2739	3254	516	18.83
7	Total Expenses (3+6)	3833	4136	3877	3988	111	2.87	155	4.04	11476	11829	353	3.07





Rs. in crore

Sl. No.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation		9M FY18	9M FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
						1	NPA	2044	5126			1992	1900
2	Standard Advance	-192	-330	-28	-34	-6		157		-305	-159	146	
3	Depreciation on Investment	735	40	418	-349	-766	-183.51	-1084	-147.45	703	439	-265	-37.63
4	Income/Deferred Tax	-227	-1151	0.64	6.43	5.79	904.69	234		-766	18	784	
5	Others	-174	-53	-25	-21	4		153		-353	-148	205	
6	Total Provisions	2186	3633	2357	1502	-855	-36.28	-684	-31.30	4480	6633	2152	48.04



Rs. in crore

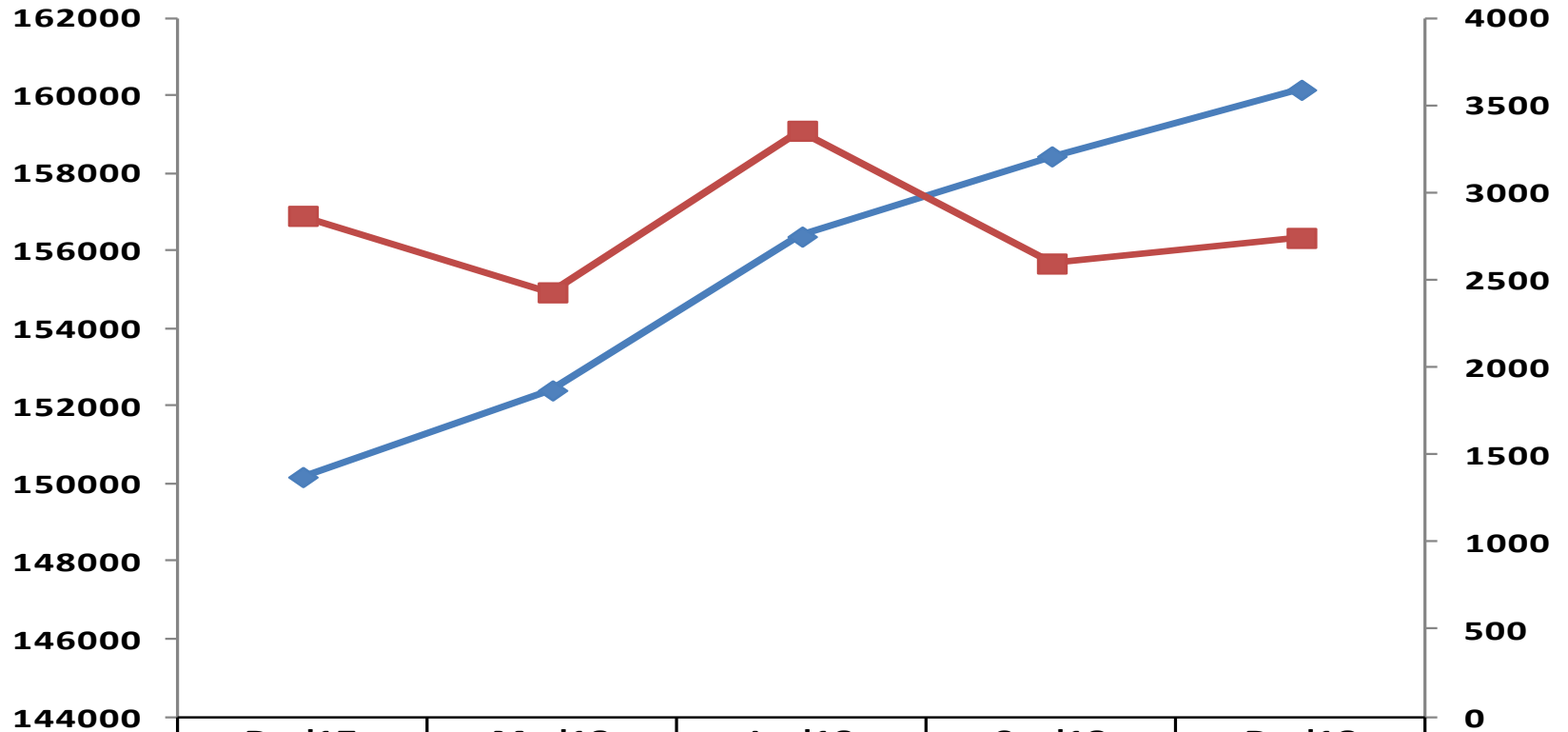
Sl.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	Q-o-Q Variation		Y-o-Y Variation		9M FY18	9M FY19	Y-o-Y Variation	
						Amt.	%	Amt.	%			Amt.	%
1	Interest Income	4244	3777	4000	4228	229	5.72	-16	-0.37	12582	12827	246	1.95
2	Interest Expenses	2897	2888	2849	2830	-19	-0.68	-67	-2.32	8738	8574	-163	-1.87
3	NII (Spread) (1-2)	1347	888	1151	1399	248	21.57	52	3.84	3844	4253	409	10.63
4	Non-Interest Income	512	483	411	529	117	28.57	17	3.34	2210	1134	-1076	-48.67
5	Operating Expenses	936	1248	1028	1158	131	12.71	222	23.72	2739	3254	516	18.83
6	Contribution (4-5)	-425	-765	-617	-630	-13		-205		-529	-2120	-1591	
7	Operating Profit (3+6)	922	123	534	769	235	44.01	-153	-16.61	3315	2133	-1183	-35.67
8	Provisions	2186	3633	2357	1502	-855	-36.28	-684	-31.30	4480	6633	2152	48.04
9	Net Profit/Loss(-)	-1264	-3510	-1823	-733	1090		531		-1165	-4500	-3335	



Sl.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	9M FY18	9M FY19
1	Return on Assets (%) (Annualised)	-2.09	-5.77	-3.05	-1.24	-0.65	-2.51
2A	Return on Networth (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets) (%)	-50.54	-197.80	-189.96	-82.53	-15.94	-135.20
2B	Return on Networth (based on Net Worth excl. Revaluation Reserve) (%)	-42.75	-148.57	-108.42	-45.53	-13.57	-81.78
3	Operating Profit to AWF (%)	1.53	0.20	0.89	1.30	1.86	1.19
4	Cost to Income Ratio (%)	50.38	91.03	65.81	60.10	45.24	60.41
5	Estb. Exp. to Total Exp. (%)	12.84	18.48	14.72	17.16	12.15	15.91
6	Operating Exp. to AWF (%)	1.55	2.05	1.72	1.96	1.54	1.82
7A	Book Value Per Share (based on Net Worth excl. Revaluation Reserve, Net DTA & Intangible Assets)(Rs)	117.33	56.94	28.77	28.18	117.33	28.18
7B	Book Value Per Share (based on Net Worth excl. Revaluation Reserve)(Rs)	139.80	91.36	56.09	48.21	139.80	48.21
8	Earnings per share (Rs) (Non-annualised)	-15.79	-43.10	-17.28	-5.29	-15.05	-40.15



Rs. in crore



	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18
Average Advance	150182	152413	156376	158442	160156
Interest on Advance	2869	2431	3356	2596	2743



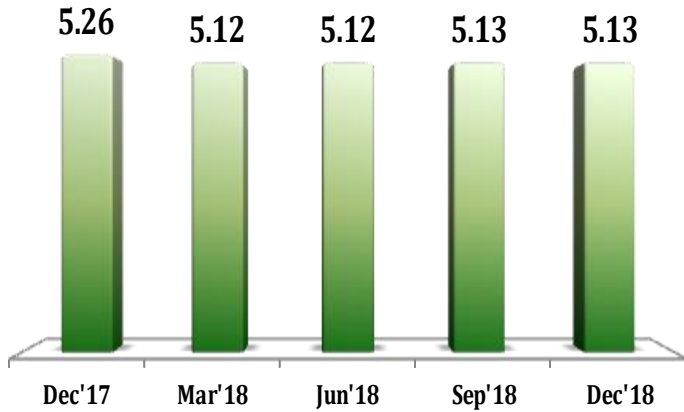


Sl.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18
1	Average Business per Branch (Rs. crore)	107.81	109.07	112.58	113.58
2	Average Business per Employee (Rs. crore)	14.36	14.77	15.31	15.58
3	Profit/Loss per Employee (Rs. Lac) (Annualised)	-6.37	-19.50	-30.58	-12.42

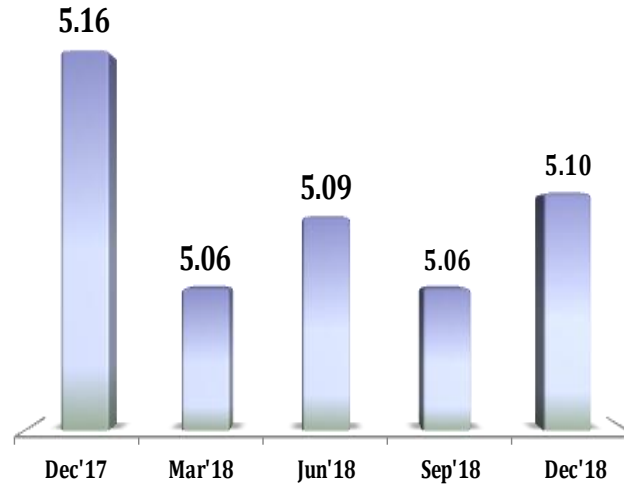




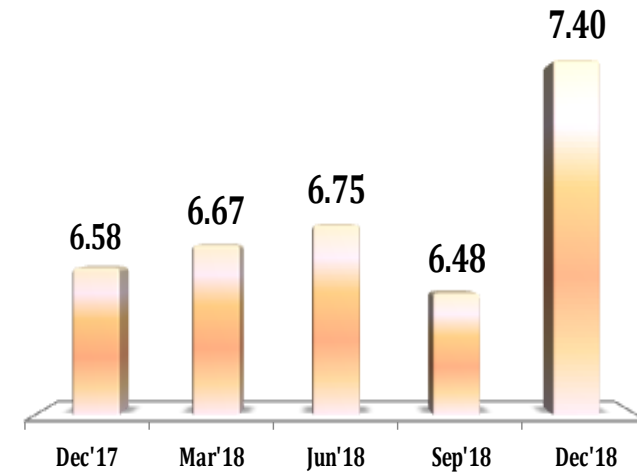
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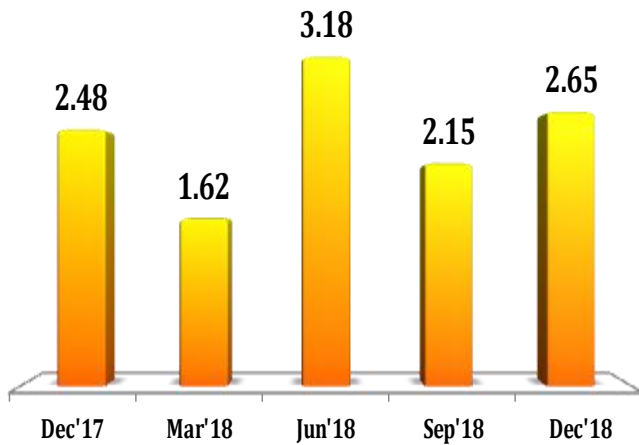
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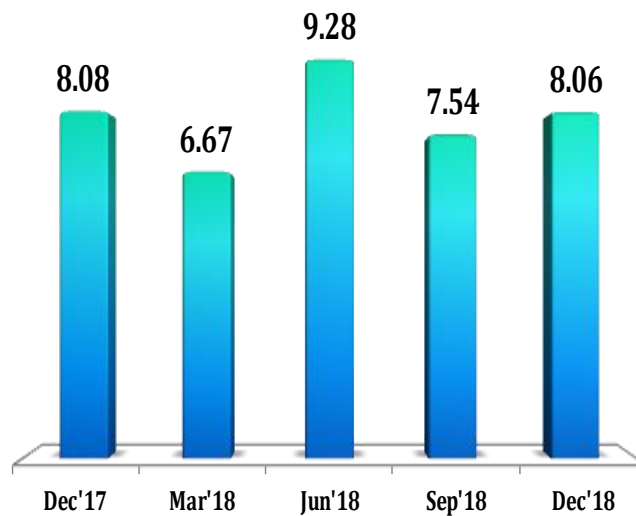
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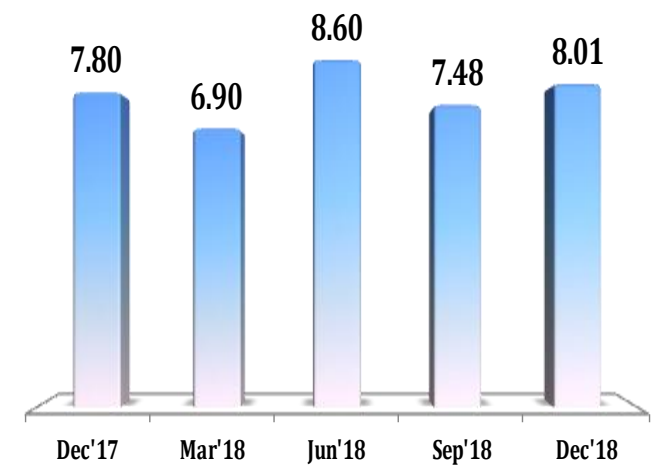
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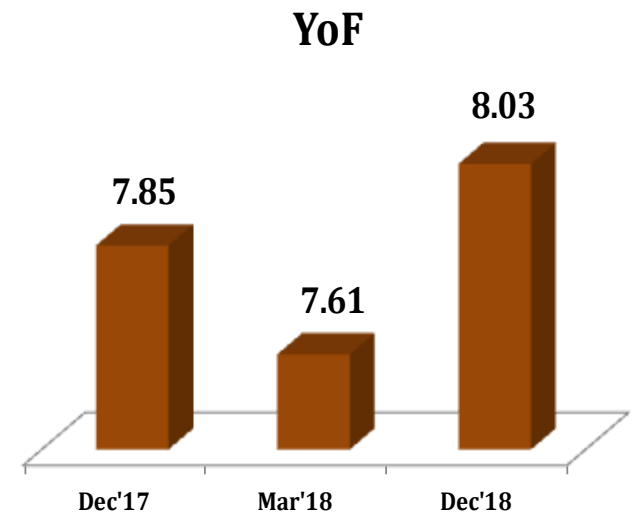
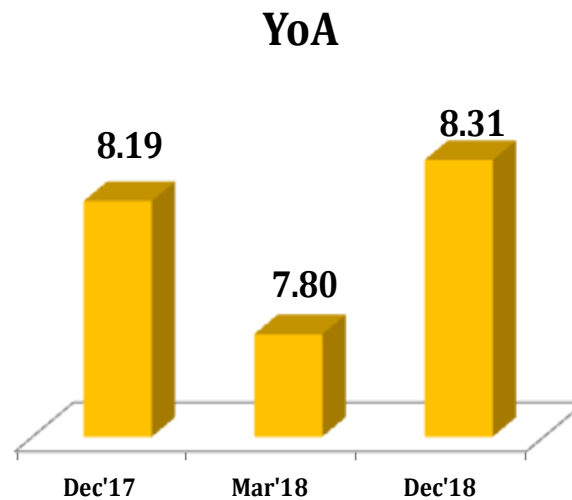
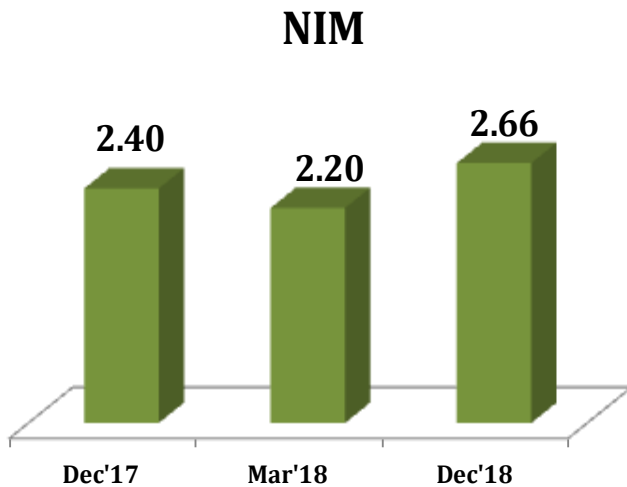
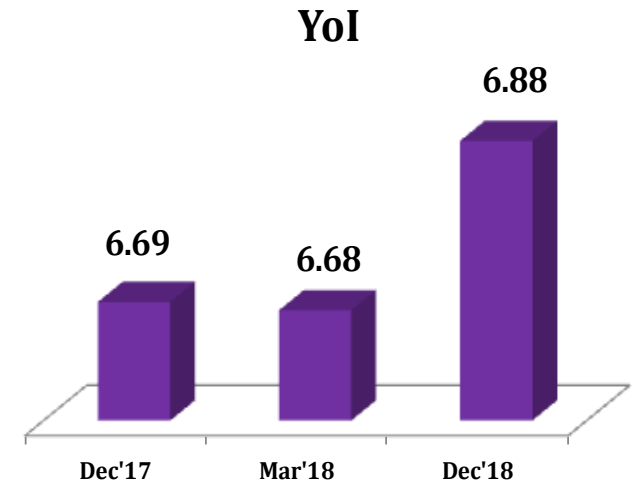
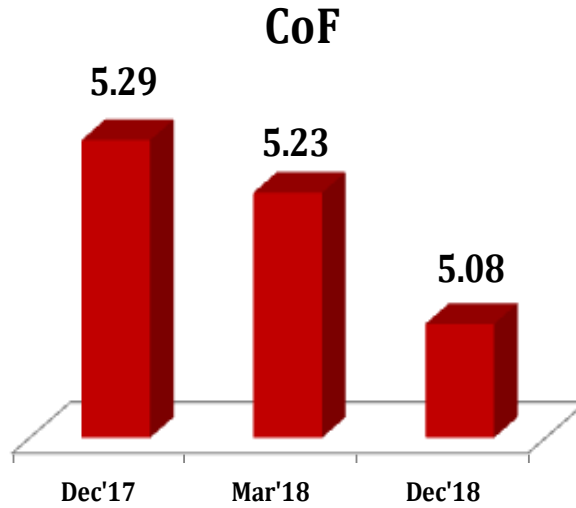
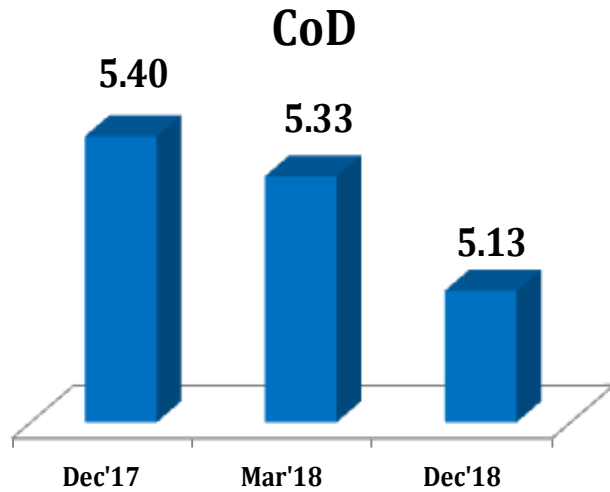


YoA



YoF



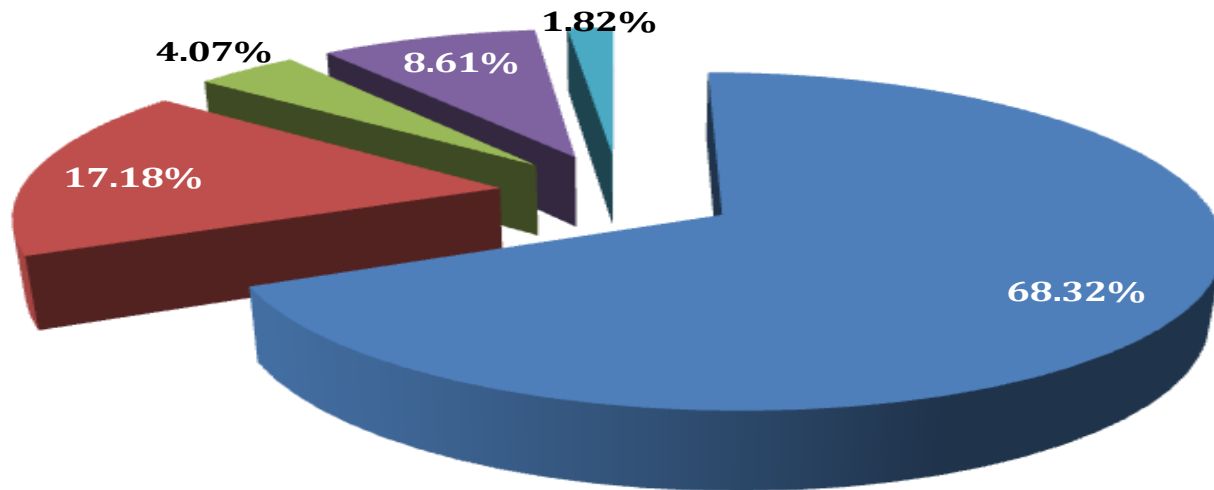




Rs. in crore

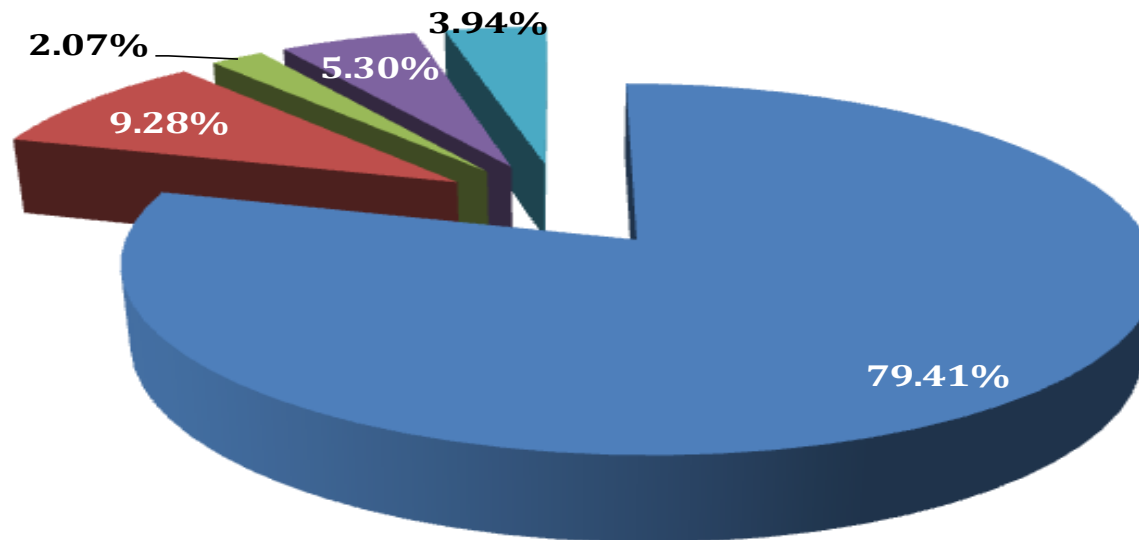
Sl. No.	Components of Net Worth	Dec'17	Mar'18	Sep'18	Dec'18	Dec'18 (Inclusive of Rs 3054 cr capital)
1.	Capital	800	844	1055	1444	2097
2.	Reserves	12954	9424	7398	8043	10444
3.	Net Worth (excluding revaluation reserve, Net DTA & Intangible Assets)	9389	4806	3035	4069	6470
3A.	Net Worth (excluding revaluation reserve)	11186	7711	5916	6961	9362

* Rs 3054 cr lying in share application money



← **DECEMBER 2017**

■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others



→ **DECEMBER 2018**

■ GoI ■ Indian IIs/MFs ■ FIIs/FPIs ■ Res. Indians ■ Others



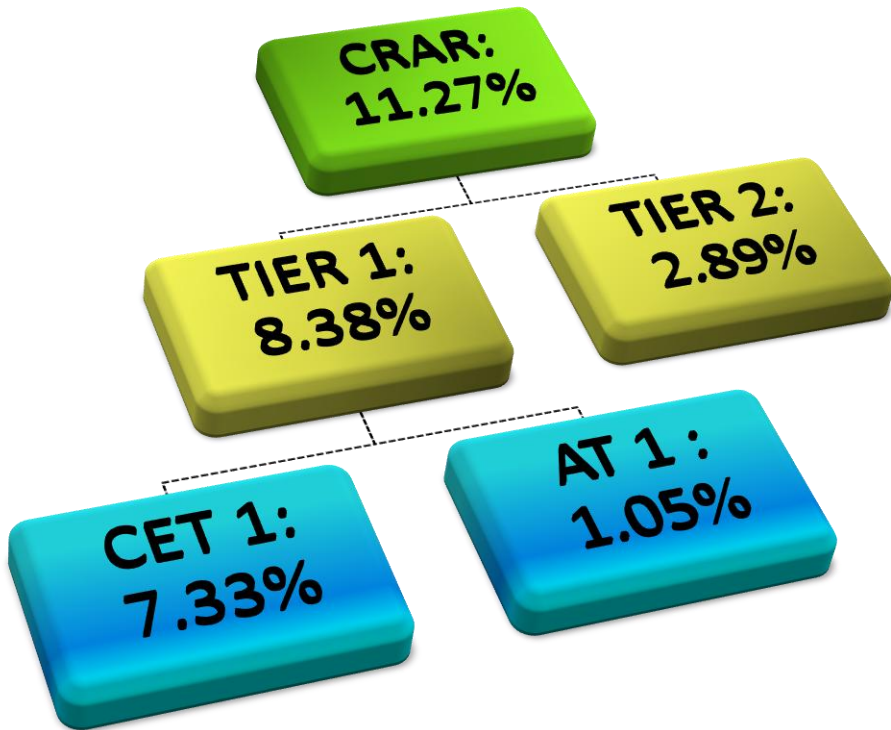
Rs. in crore

Sl.	CRAR (under Basel-III): Regulatory Capital	Dec'17	Mar'18	Sep'18	Dec'18
1	Common Equity Tier 1 Capital	11469	8085	6394	8955
2	Additional Tier 1 Capital	1650	1620	120	120
3	Total Tier 1 Capital (1+2)	13119	9705	6514	9075
4	Tier 2 Capital	4517	2905	2567	4139
5	Total Capital (3+4)	17636	12610	9082	13214
6	Common Equity Tier 1 Ratio (%)	7.33	5.57	4.98	7.06
7	Total Tier 1 Capital Ratio (%)	8.38	6.69	5.07	7.15
8	Tier 2 Capital (%)	2.89	2	2.00	3.27
9	Total Capital Ratio (%)	11.27	8.69	7.07	10.42

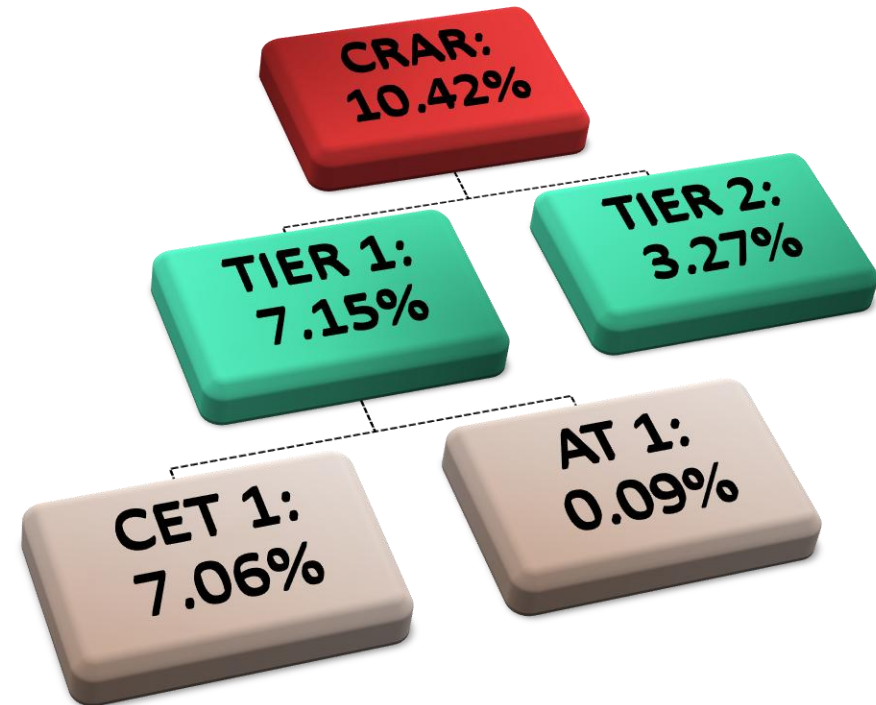
* Rs 3054 crore already factored-in while calculating CRAR for Dec'18.



Dec'17



Dec'18





Rs. in crore

Risk Weighted Assets	Mar'18 (Audited)	Jun'18 (Audited)	Sep'18 (Audited)	Dec'18 (Audited)	Goal for FY19
Total RWA	145255	129440	128370	126747	133811
Credit Risk	116271	102534	101614	100291	107427
Market Risk	14149	12522	12371	12072	12000
Operational Risk	14836	14384	14384	14384	14384
Leverage Ratio	3.57	2.48	2.50	3.57	

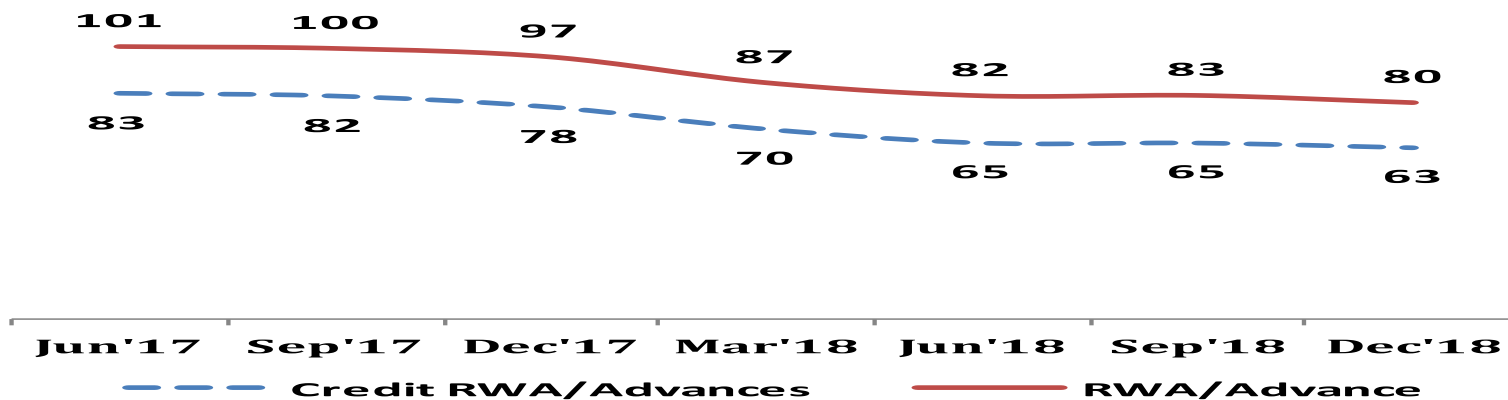




Rs. in crore

MOVEMENT OF RWA AGAINST ADVANCES

Particulars	As on						
	Jun'17	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18
Credit RWA(Includes NFB RWA)	126020	125518	126288	116270	102535	101614	100291
Market RWA	11836	11606	15374	14149	12522	12371	12072
Operation RWA	14836	14836	14836	14836	14384	14384	14384
Total RWA	152692	151960	156498	145255	129441	128369	126747
Total Advances	151869	152180	161792	166436	156918	155378	158478
Credit RWA/Advances	83	82	78	70	65	65	63
Total NFB Outstanding	21198	21760	21571	21312	20690	18650	16520
Conversion Factor For NFB	20%-100%	20%-100%	20%-100%	20%-100%	20%-100%	20%-100%	20%-100%
NFB RWA	7950	8013	8141	6783	5639	5736	5083
Credit Equivalent After CCF	12268	12470	12705	11841	10923	9791	8712



Rs. in crore

Sl.	Parameters	Dec'17	Mar'18	Sep'18	Dec'18	9M FY18	9M FY19
1	NPA as at the beginning of the Qtr/ 9M/Year	21454	20688	25068	27236	20688	26563
2	Cash Recovery	528	2072	301	483	1552	2073
3	Upgradation	298	1307	211	352	1074	1036
4	Write off including PWO	819	2936	429	712	2766	3123
5	Sale of Assets to ARC (SR Component)	354	713	2	11	90	13
6	Total Reduction	1999	7028	942	1557	5482	6244
7	Fresh Addition for the Qtr/ 9M/ Year	3550	12903	3111	2540	8055	7900
8	NPA as at the end of the Qtr/ 9M/ Year	23261	26563	27236	28219	23261	28219
9	Provisions for Bad Debts	9556	14308	16089	17354	9556	17354
10	Net NPAs	13647	12229	11083	10865	13647	10865
11	Recovery in written-off debt A/cs Interest received/ derecognised Interest	328	1145	230	268	847	1090
12	Total Cash recovery including Recovery in Written Off debts & DRI	856	3217	531	751	2429	3162
13	Total Recovery (3+12)	1154	4524	742	1103	3503	4198



NPA referred to NCLT & provision in NCLT cases, Expected Resolution & write back

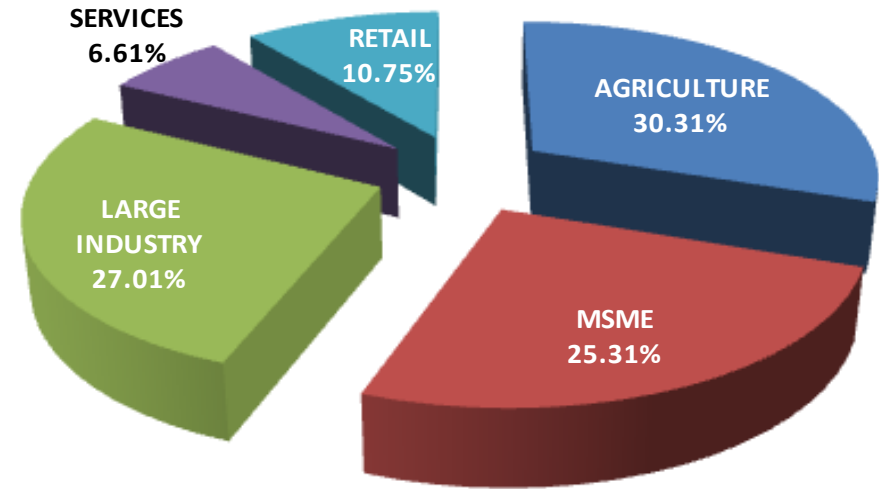
Rs. in crore

Parameters		RBI 1st List	RBI 2nd List	TOTAL	Cases Filed by Others	Cases Filed by Our Bank	Grand Total
Number Of Accounts Referred Under IBC (As On 31st Dec 2018)		7	11	18	108	19	145
No Of Cases Where Resolution Plan Has Been Approved		4	2	6	14	1	21
Number Of Accounts Referred Under IBC As On 22nd Jan 2019		7	11	18	108	19	145
Outstanding As On 31st Dec 2018		2999.35	3511.41	6510.76	10979.20	1103.91	18593.87
Provision Made Till 31st Dec 2018		1915.70	2971.47	4887.17	8743.21	935.64	14566.02
Provision Coverage As On 31st Dec 2018 In These Accounts		63.87%	84.62%	75.06%	79.63%	84.76%	78.34%
Expected Resolution & Write Back Up To March 2019	No of A/c	3	0	3	6	1	10
	Exp Resolution Amt.	1166.38	0	1166.38	248.59	44.70	1459.67
	Exp Write Back Amt	146.44	0	146.44	202.71	44.70	393.85
	Exp NPA Reduction	2111.91	0	2111.91	568.05	89.28	2769.24



Sector wise fresh slippages: (Rs. In crore)

Sector Wise	Dec'18	% of Total Slippages
AGRICULTURE	770	30.31
MSME	643	25.31
LARGE INDUSTRY	686	27.01
SERVICES	168	6.61
RETAIL	273	10.75
ALL OTHERS	0	0.00
TOTAL	2540	

Fresh Slippage %

Industry wise fresh slippages:

(Rs. In crore)

Parameters	Iron & Steel	Infrastructure	Textile	Power Generation	Gems & Jewellery	Oil Industry	Food Processing
NO OF ACCOUNT	0	3	3	0	0	0	11
AMOUNT	0	189.45	7.84	0	0	0	15.85



Rs. in crore

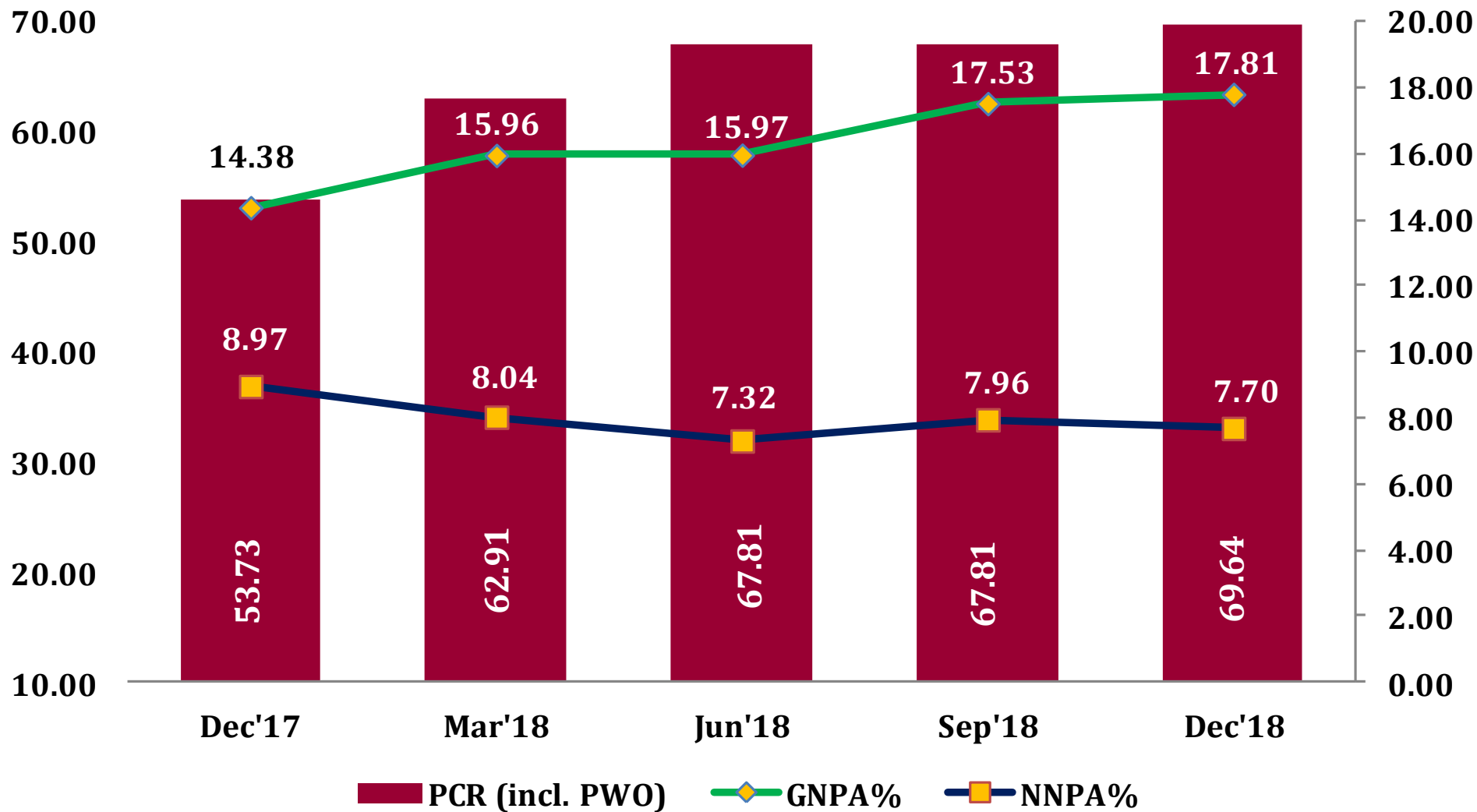
Particulars	Dec'17		Sep'18		Dec'18		Q-o-Q Variation	Y-o-Y Variation
	Amt.	% of Gross Advance	Amt.	% of Gross Advance	Amt.	% of Gross Advance		
Standard	138531	85.62	128141	82.47	130259	82.19	2118	-8272
Sub-Standard	4272	2.64	5559	3.58	6522	4.12	963	2250
Doubtful	18328	11.33	18263	11.75	17899	11.29	-364	-429
Loss	661	0.41	3414	2.20	3798	2.40	384	3137
Total NPA	23261	14.38	27236	17.53	28219	17.81	983	4958
Total Advance	161792		155378		158478		3100	-3314





Rs. in crore

Sl.	Parameters		Dec'17	Mar'18	Sep'18	Dec'18
1	Total Advances		161792	166436	155378	158478
2	GNPA	Amount (Rs. crore)	23261	26563	27236	28219
		Ratio	14.38	15.96	17.53	17.81
3	NNPA	Amount (Rs. crore)	13647	12229	11083	10865
		Ratio	8.97	8.04	7.96	7.70
4	Provision Coverage Ratio (%) (inc. PWO)		53.73	62.91	67.81	69.64
5	Provision Coverage Ratio (%) (excl. PWO)		41.33	53.96	59.31	61.50





Rs. in crore

	Total	PWO	GNPA	Provision +PWO	PCR
Domestic	24992	4971	20021	19180	76.74
Overseas	317	232	84	262	82.78
	25309	5203	20105	19442	76.82

Rs. in crore

Parameters	As on Dec'17		As on Sep'18		As on Dec'18			
	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit	Advance	% of NPA within sector
Agriculture	1266	0.78	2317	1.49	2756	1.74	27521	10.01%
MSME	3545	2.19	5087	3.27	3918	2.47	27405	14.30%
Large Industry	14161	8.75	14590	9.39	16492	10.41	40210	41.01%
Services	2227	1.38	4267	2.75	3429	2.16	34452	9.95%
Retail	490	0.30	799	0.51	966	0.61	19599	4.93%
All Others	1571	0.97	176	0.11	658	0.42	9291	7.08%
Total	23261		27236		28219		158478	

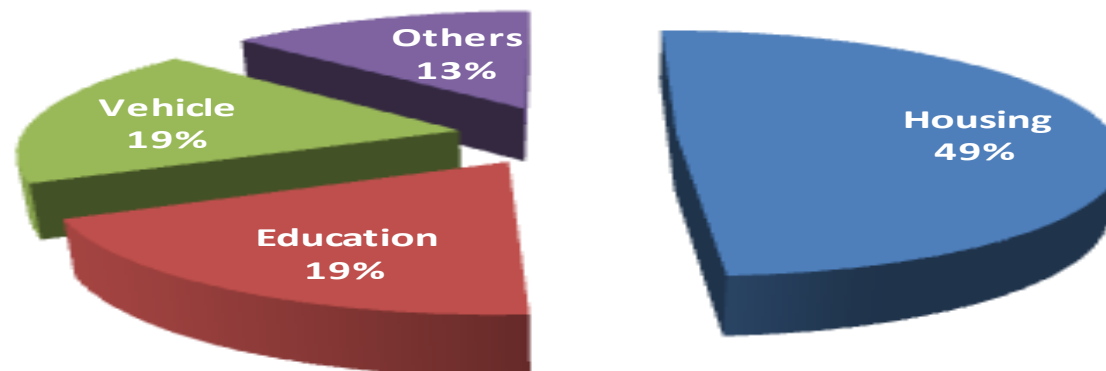
Rs. in crore

Parameters	As on Dec'17		As on Sep'18		As on Dec'18	
	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit	NPA	% of NPA to Gross Credit
Iron & Steel	5548	3.43	3985	2.56	4087	2.58
Engineering	1144	0.71	1149	0.74	1173	0.74
Infrastructure	251	0.15	1543	0.99	1384	0.87
Textile	1831	1.13	1496	0.96	1479	0.93
Power Generation	1302	0.80	1940	1.25	1892	1.19
Gems & Jewellery	162	0.10	497	0.32	714	0.45
Oil Industry	279	0.17	279	0.18	227	0.14
Food Processing	269	0.17	463	0.30	507	0.32
Others	12475	7.71	15885	10.22	16755	10.57
Total	23261	14.38	27236	17.53	28219	17.81

Rs. in crore

Sectors	As on Dec'17			As on Sep'18			As on Dec'18		
	Gross Advance	Sector NPA	Sector NPA %	Gross Advance	Sector NPA	Sector NPA %	Gross Advance	Sector NPA	Sector NPA %
Total Retail Credit	15541	530	3.41	16651	902	5.42	19599	966	4.93
Of Which									
Housing	11034	197	1.78	11702	458	3.91	14334	475	3.31
Education	1612	51	3.13	1629	137	8.44	1627	183	11.23
Vehicle	1220	153	12.53	1361	176	12.92	1556	179	11.49
Others	1674	130	7.74	1960	131	6.67	2083	129	6.20

NPA Bifurcation as on Dec'18





Rs. in crore

Particulars	Dec'17	Sep'18	Dec'18
Opening Standard Restructured Advances (As on 31st March)	4656	945	945
Add: Addition In Restructured Accounts	48	45	0
Add: Upgradations	0	172	172
Less: Downgradations	1784	252	252
Less: Ceased To Attract	204	0	263
Add/Less: Additional Disbursement/Repayment/Write Off/Sale To ARC	632	68	83
Closing Restructured Standard Advances	2084	842	521

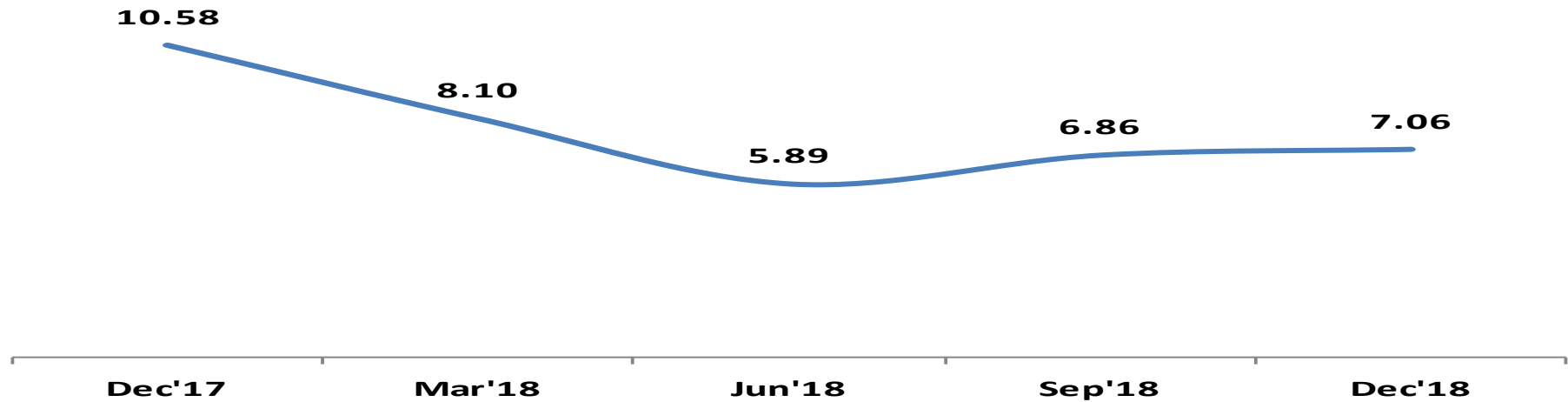


Rs. in crore

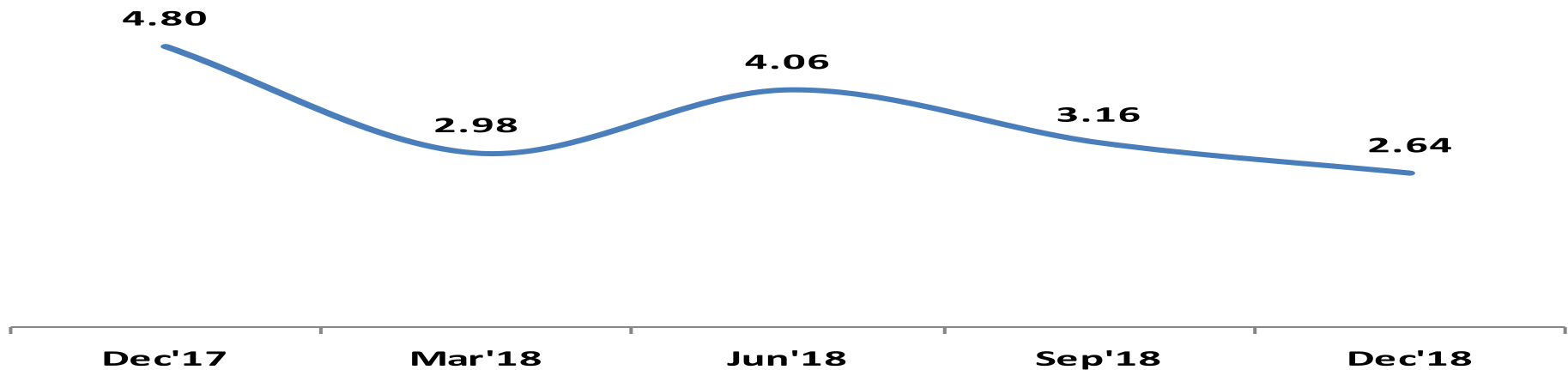
	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18
Stressed Assets	25345	27508	26210	28078	28739
% to total advances	15.67	16.53	16.70	18.07	18.13



% of SMA-I Portfolio to Domestic Advance



% of SMA-II Portfolio to Domestic Advance





Rs. in crore

	S4A	SDR	5/25	Total
No. of accounts	1	0	10	11
Amount	293.74	0	3760.18	4053.92

Sl.	Particulars	No./ /Amount	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	0	1	4	5
		Amount	0	31	489	521
	% to Gross Credit		0.00	0.02	0.31	0.33



Rs. in crore

Parameters	As on Dec'17		As on Sep'18		As on Dec'18	
	Outstanding	Of which Standard	Outstanding	Of which Standard	Outstanding	Of which Standard
Agriculture	68	68	0	0	0	0
MSME	289	289	31	31	31	31
Large Industry	1474	1474	811	811	489	489
Retail	18	18	0	0	0	0
All Others	236	236	0	0	0	0
Total	2084	2084	842	842	521	521





Rs. in crore

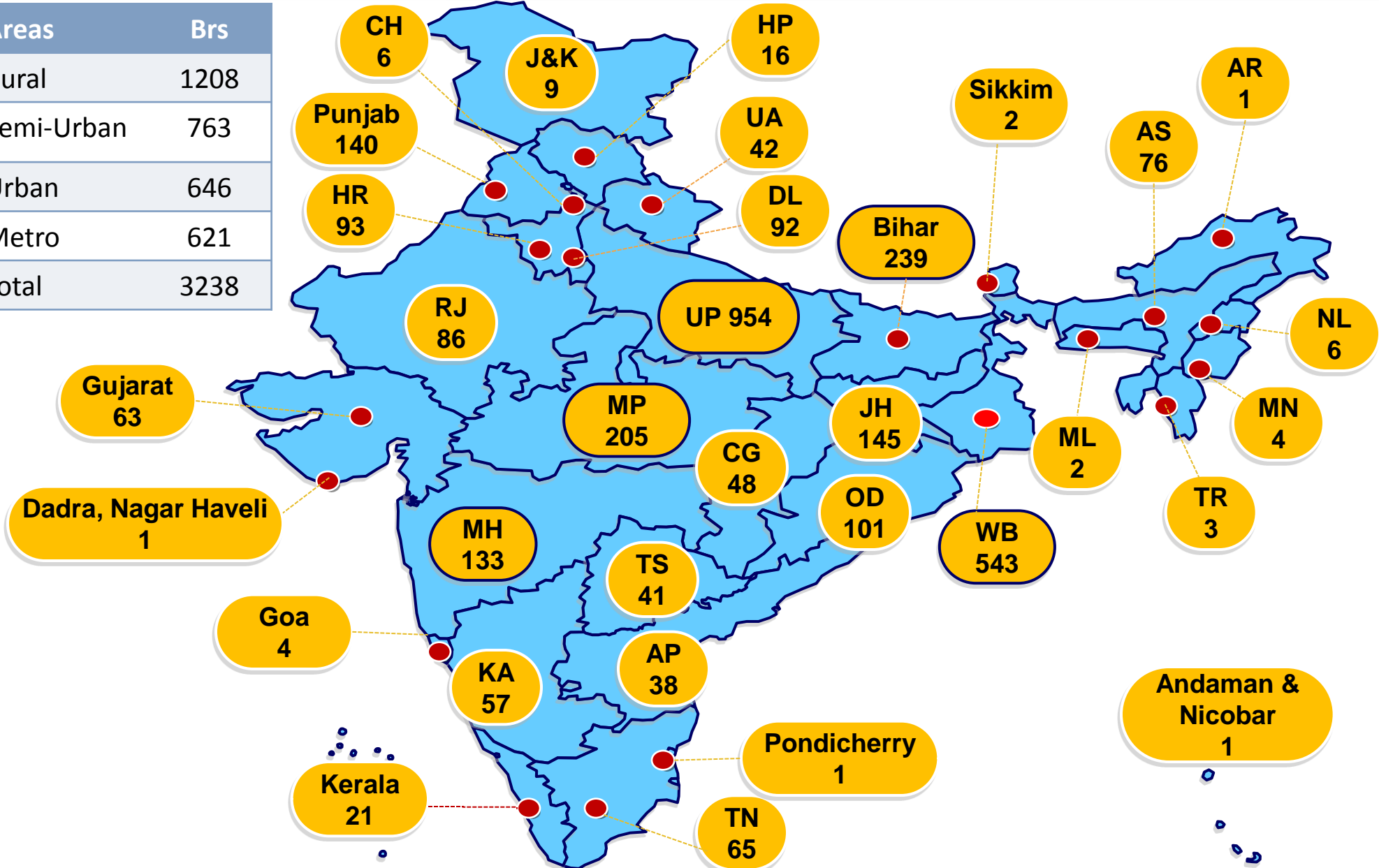
Parameters	Outstanding as on Dec'18	% share to Total Restructured	Of which Standard	% share to Total Standard Restructured
Infrastructure	160	31	160	31
Food Processing	361	69	361	69
Others	0	0	0	0
Total	521		521	

Rs. in crore

Parameters	Sep'17				Dec'17				Mar'18			
	SMA0	SMA1	SMA2	TOTAL	SMA0	SMA1	SMA2	TOTAL	SMA0	SMA1	SMA2	TOTAL
Power	14	1123	896	2033	51	479	1083	1613	986	582	2	1570
Road & EPC	78	1059	339	1476	67	929	576	1572	452	209	375	1036
Iron & Steel	100	132	425	657	94	129	99	322	965	445	25	1435
Textile	416	632	291	1339	102	330	436	868	2080	180	59	2319
Others	7237	12867	8566	28670	4958	13950	4989	23897	29934	11251	4204	45389
Total	7845	15813	10517	34175	5272	15817	7183	28272	34417	12667	4665	51749

Parameters	Jun'18				Sep'18				Dec'18			
	SMA0	SMA1	SMA2	TOTAL	SMA0	SMA1	SMA2	TOTAL	SMA0	SMA1	SMA2	TOTAL
Power	704	454	2	1160	1314	409	7	1730	2861	228	0	3089
Road & EPC	750	183	3	936	623	334	298	1255	388	499	199	1086
Iron & Steel	2353	65	29	2447	709	112	66	887	369	57	38	464
Textile	1180	146	388	1714	1068	155	115	1338	863	7	64	934
Others	28347	7938	5634	41919	32956	9206	4225	46387	27500	10089	3772	41361
Total	33334	8786	6056	48176	36670	10216	4711	51597	31981	10880	4073	46934

Areas	Brs
Rural	1208
Semi-Urban	763
Urban	646
Metro	621
Total	3238



BCs	4,971	5,063	5,063	5063
ATMs	1,212	1,214	1,105	1006
Branch	3,209	3,245	3,245	3238



FY16



FY17

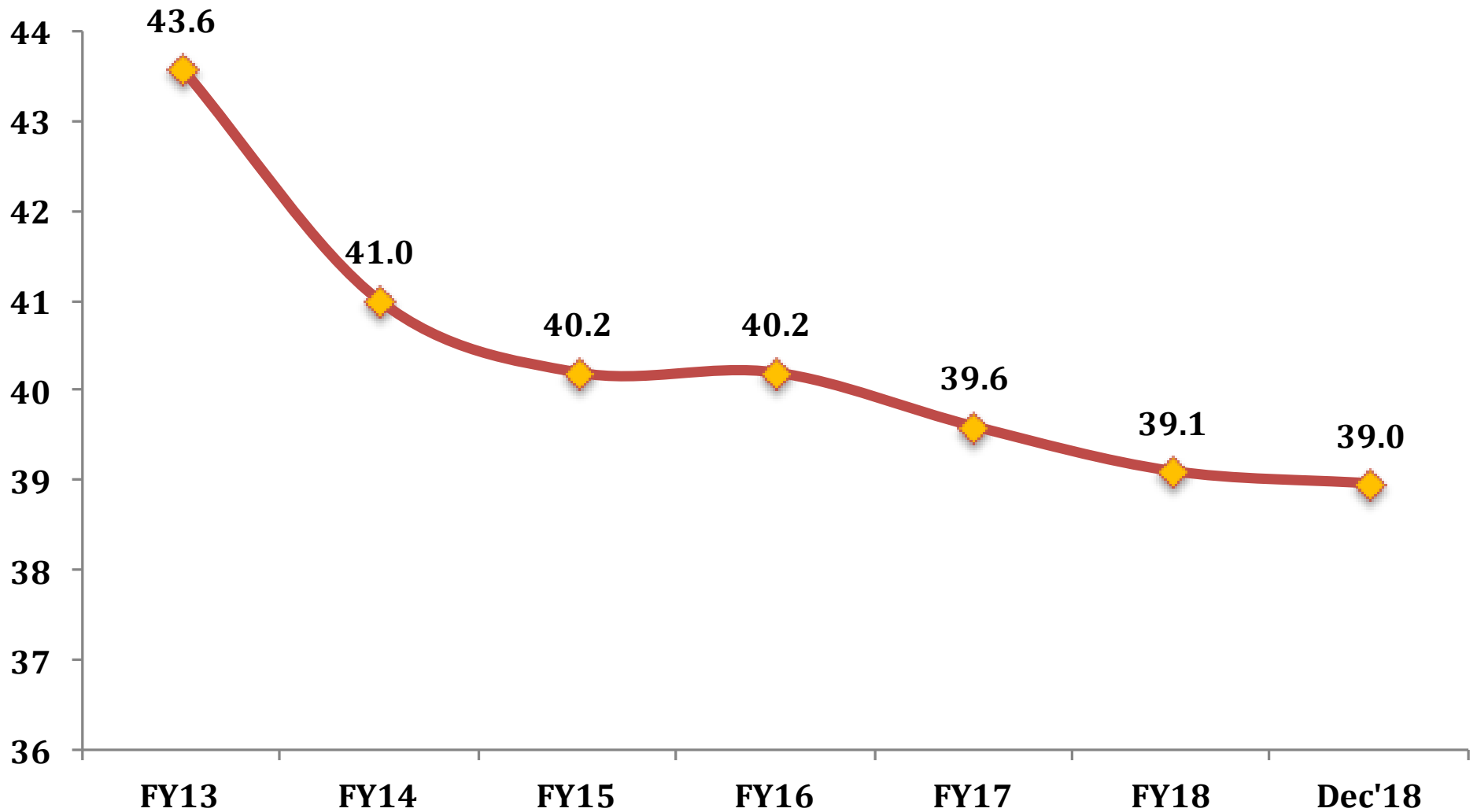


FY18



Q3FY19

Total Network	9392	9522	9413	9307
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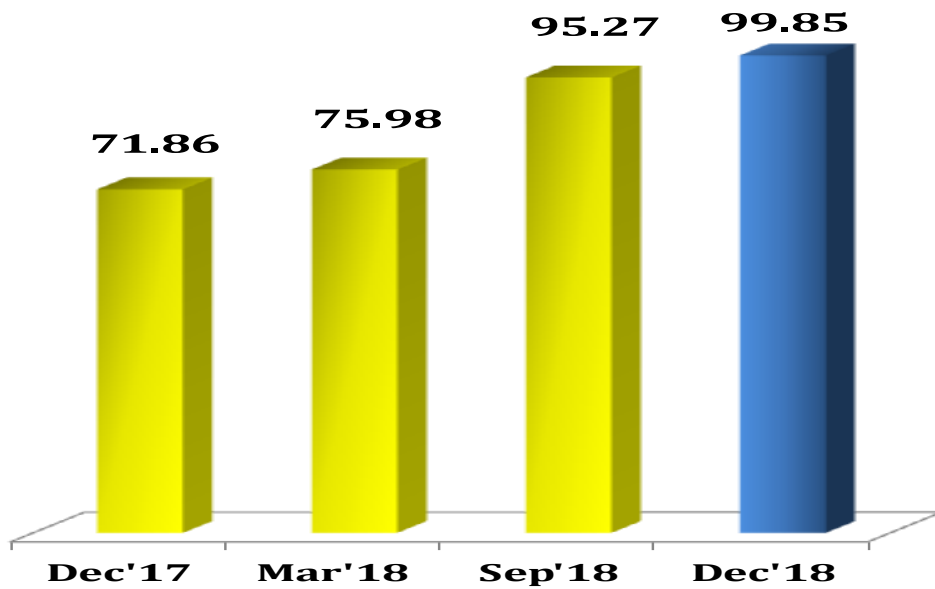
Particulars	Dec'17	Sep'18	Dec'18	Y-o-Y
No Of Debit Cards	12300899	13806344	6900773	-43.90
Net Banking (No Of Customer Reg.)	1202336	1396193	1460355	21.46
Mobile Banking (No Of Customer Reg.)	192546	228431	233169	21.10
No Of ATM	1099	1119	1006	-8.46
No Of E - Lounge	187	187	187	0.00
BHIM UPI	343437	491396	512828	49.32



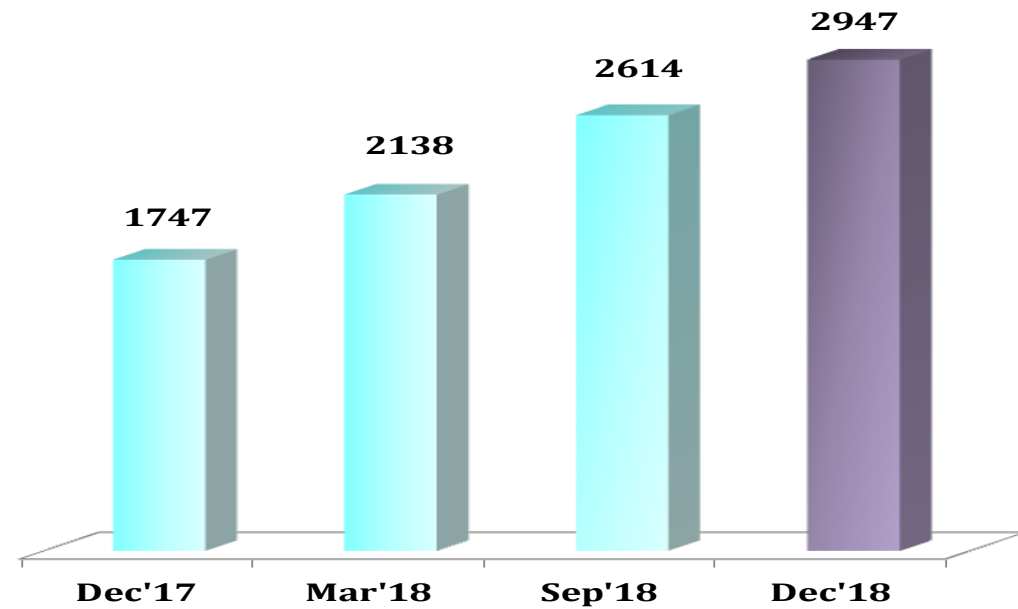


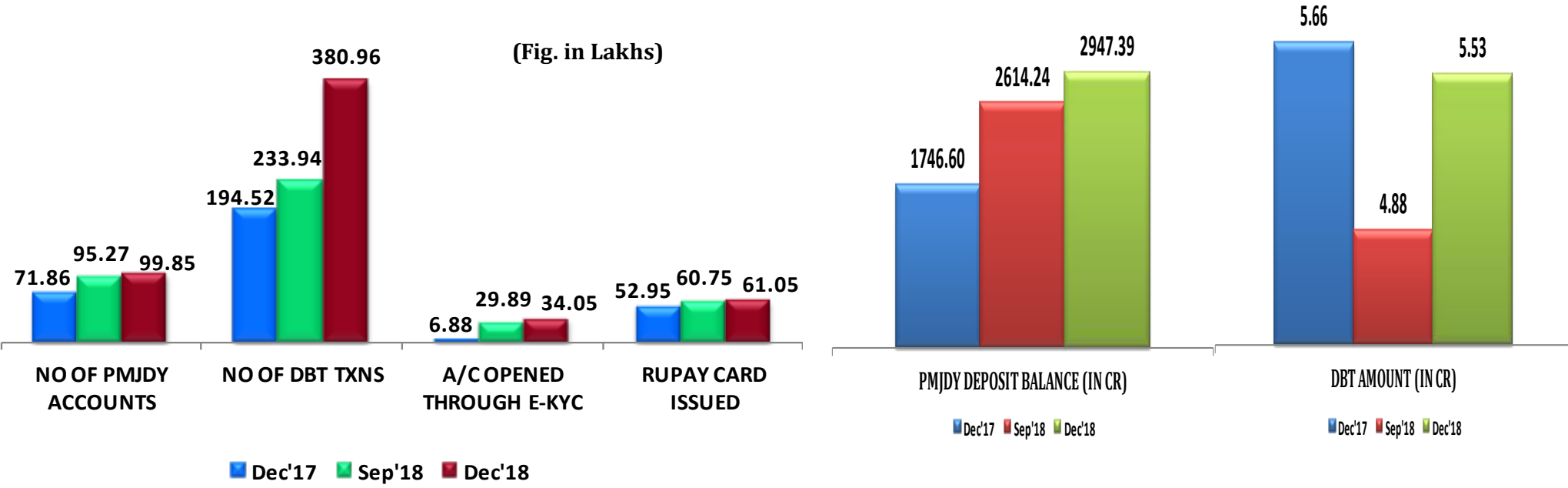
Particulars	Dec'17	Mar'18	Sep'18	Dec'18
FI Accounts Bank (in lakh)	137.73	142.98	161.55	166.96
Deposit Balance (Rs crore)	3050.22	4676.69	5917.03	6491.30

PMJDY Accounts (in lakh)

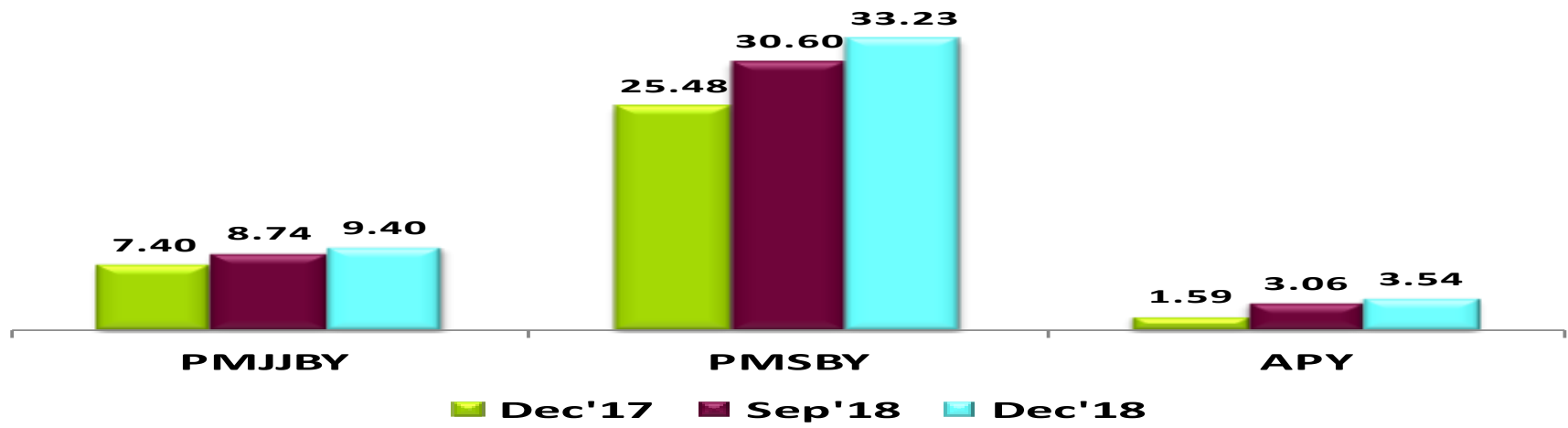


Balance in PMJDY Accounts (Rs. crore)





Jan Suraksha Schemes Enrolment (No. in Lakhs)





(in crore)


	FY17	FY18	FY19 (Up to Dec'18)
SB	0.592	0.521	0.396
RTD	0.131	0.156	0.102
Others	0.009	0.011	0.012
Total	0.732	0.688	0.509

New Products & Initiatives


- ✓ AllBank Shakti
- ✓ AllBank Senior
- ✓ AllBank Cash Option
- ✓ AllBank emPower
- ✓ 1/1/1 scheme





	PARAMETERS	
	Disbursement Target (Rs. crore) (FY19)	3350
	Amount Sanctioned (Rs. crore) Q3FY19	1560
	Achievement % (Sanction)	46.57%
	Amount Disbursed (Rs. crore) Q3FY19	1545.97
	Achievement % (Disbursement)	46.15%

(Rs in crores)

	Since inception			From 01.04.18 to 31.12.18		
	No. of A/cs	Amt. Sanctioned	Amt. Disbursed	No. of A/cs	Amt. Sanctioned	Amt. Disbursed
	1526	410.42	318.00	75	13.96	8.00



**Village /Mohalla
Contact
Programme**

To spread financial literacy and impart awareness about various products and services of our bank.

**Each One
Reach One**

Every employee has to reach at least one borrower/ NPA accounts for NPA reduction and improving quality of advances.

**Tie-up with SBI
for Co-Branded
Credit Card**

To enhance our customer service by offering new range of products.

Opening of MSME Hubs

The Bank has opened 35 MSME hubs with an aim to build the MSME HUB as a centre of excellence for MSME Credit expansion through quality assets.

24*7 Call Centre

To enhance our customer service which subsequently will increase our business avenues.

Establishment of SAM Vertical

In line with EASE framework under GOI reform agenda, the Bank has established “Stressed Asset Management (SAM)” vertical at Head Office as well as Field Level to have focussed efforts through a dedicated, specialised & motivated team for enhanced and timely recovery.

Tie-up with SBI Life Insurance Co. Ltd.

Bank customers will now have options to choose from the range of plans / products available through the channel partner SBI Life.

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❖ Bank received award of “Leadership Capital” in financial year 2018-19 from PFRDA



❖ Bank Received award of “Marks of Excellence-ME-2.0” in Financial year 2018-19 from PFRDA



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Thank
you

