



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 4<sup>th</sup> quarter and financial year ended 31<sup>st</sup> 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 4<sup>th</sup> quarter and financial year ended 31<sup>st</sup> March, 2017 for your kind perusal and records.

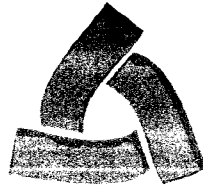
Yours faithfully,

(S.L. Jain)

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

**Encl:** As stated

प्रेस विज्ञापित  
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](http://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 Q 4 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