

Presentation on Performance SEPTEMBER 2011



WELCOME TO

ANALYSTS' & INVESTORS'



Consistent Growth
All The Way



A Brief History

- **1865 :** Founded by a group of Europeans at Allahabad,
- **1920 :** Passed into the fold of P & O Banking Corporation (POBC),
- **1923 :** Head Office shifted to Kolkata,
- **1927 :** Chartered Bank took over (POBC) – Allahabad Bank became a subsidiary of Chartered Bank,
- **1965 :** Centenary Celebration – 100th Branch at Ranchi,
- **1969 :** Nationalization - Business – Rs.196 crore
Dep. – Rs.114 crore, Adv. – Rs.82 crore,
- **2002 :** Initial Public Offer – Rs.100 crore,
- **2005 :** Follow on Public Offer – Rs.100 crore,

THE OLDEST JOINT STOCK BANK IN THE COUNTRY

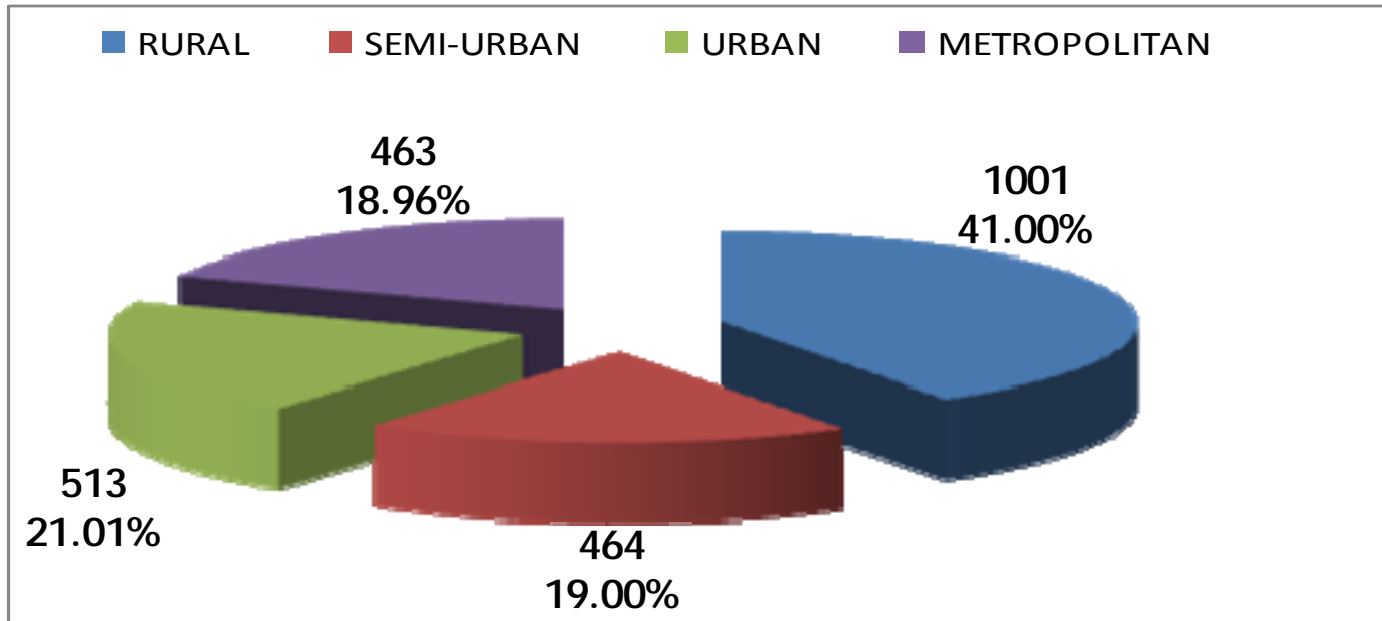


A Profile

Total Business	:	Rs. 238897 crore,
Total Deposits	:	Rs. 142043 crore,
Credit	:	Rs. 96854 crore,
Investment	:	Rs. 50845 crore,
Operating Profit	:	Rs. 3055 crore (FY,2010-11)
	:	Rs. 1839 crore (HY,2011-12)
Net Profit	:	Rs. 1423 crore (FY,2010-11)
	:	Rs. 906 crore (HY,2011-12)
Number of Branches	:	2441
International Operations	:	Representative Office at Shenzhen, China (2006) Branch at Hong Kong (2007)
Subsidiary	:	AllBank Finance Ltd. (1991)
Joint Venture	:	Universal Sompo General Insurance Company (2006)
		ASREC
Regional Rural Banks	:	2 (1 in UP & 1 in MP)

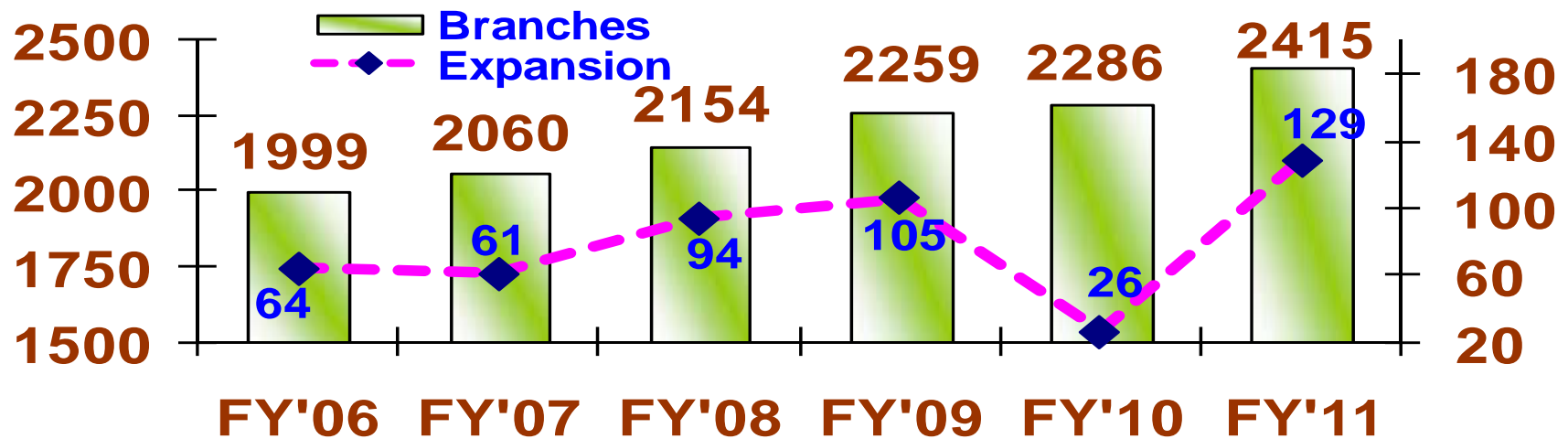


Domestic Branch Network



Branches
2441
as on
30.9.2011

Branch Expansion





Profit

Rs. in crores

Sl.	Parameters	Q2' FY 2011	Q2' FY 2012	Q1' FY 2012	Variation	
					Q2'12 over Q2'11	
					Amt.	(%)
1	Interest Income	2637	3893	3550	1256	47.65
2	Interest Expenses	1668	2575	2374	907	54.41
3	NII (Spread) (1-2)	969	1318	1176	349	36.01
4	Non-Interest Income	345	309	286	-36	-10.31
5	Operating Expenses	532	678	572	146	27.37
6	Contribution (4-5)	-188	-369	-286	-181	-96.59
7	Operating Profit (3+6)	782	949	890	168	21.47
8	Provisions	379	461	471	82	21.72
9	Net Profit	403	488	418	85	21.22



Profit Excl. Trading Profit

Rs. in crores

Sl.	Parameters	Q2' FY 2011	Q2' FY 2012	Q1' FY 2012	Variation	
					Q2'12 over Q2'11	
					Amt.	(%)
1	Net Profit	403	488	418	85	21.22
2	Investment Trading Profit	38	7	26	-30	-81.02
3	Net Profit from Core Activities	365	481	393	116	31.75
Sl.	Parameters	Q2' FY 2011	Q2' FY 2012	Q1' FY 2012	Variation	
					Q2'12 over Q2'11	
					Amt.	(%)
1	Operating Profit	782	949	890	168	21.47
2	Investment Trading Profit	38	7	26	-30	-81.02
3	Operating Profit from Core Activities	744	941	864	197	26.51



Provisions

Rs. in crores

Sl.	Particulars	Q2' FY 11	Q2' FY 12	Q1' FY 12
1	Bad & Doubtful Debts	225.00	301.59	165.57
2	Standard Advance	23.35	1.07	45.11
3	Depreciation on Inv.	3.56	82.39	112.88
4	Income Tax	107.53	49.62	151.82
5	Others	19.52	26.61	-3.89
6	Total Provision	378.96	461.28	471.49



Break-up : Income

Rs. in crores

Sl.	Parameters	Q2' FY 11	Q2' FY12	Q1' FY12	Variation	
					Q2'12 over Q2' 11	
					Amt.	(%)
1	Interest on Advances	1984	2961	2699	977	49.26
2	Interest on Investments	631	907	834	276	43.82
3	Other Interest Income	22	25	16	3	11.97
4	Interest Income (1+2+3)	2637	3893	3550	1256	47.65
5	Fee Based Income	213	257	207	44	20.60
6	Trading Profit	38	7	26	-30	-81.02
7	Other Income	94	46	53	-49	-51.77
8	Non-Interest Income (5+6+7)	345	309	286	-36	-10.31
9	Total Income (4+8)	2982	4203	3836	1221	40.95



Fee based Income

Rs. in crore

Sl. No.	Particulars	Q2' FY 11	Q2' FY12	Q1' FY12
1	Bills/LC/BG	57	65	76
2	Locker Rent	4	3	18
3	Processing Fees	71	98	43
4	Exchange	19	42	17
4a	of Forex	9	31	10
5	Others	62	48	52
6	Total	213	257	207



Break-up : Expenditure

Rs. in crore

Sl.	Parameters	Q2' FY 11	Q2' FY12	Q1' FY12	Variation	
					Q2'12 over Q2' 11	
					Amt.	(%)
1	Interest Paid on Deposits	1568	2420	2234	852	54.37
2	Intt. Paid on Borrowings	100	155	140	55	55.05
3	Total Interest Paid (1+2)	1668	2575	2374	907	54.41
4	Establishment Expenses	350	467	382	117	33.43
5	Other Operating Expenses	182	211	190	29	15.71
6	Operating Expenses (4+5)	532	678	572	146	27.37
7	Total Expenses (3+6)	2200	3253	2946	1053	47.87



Cost & Yield Ratios

Sl.	Parameters	Q2' FY 11	Q2' FY12	Q1' FY12
1	Cost of Deposit (%)	5.74	7.12	7.01
2	Cost of Borrowings (%)	6.37	6.88	6.89
3	Cost of Fund (%)	5.77	7.10	6.86
4	Yield on Advances (%)	10.35	12.56	11.58
5	Yield on Investment (%)	6.93	7.57	7.57
6	Yield on Fund (%)	9.04	10.86	10.26
7	Net Interest Margin (%)	3.34	3.68	3.40



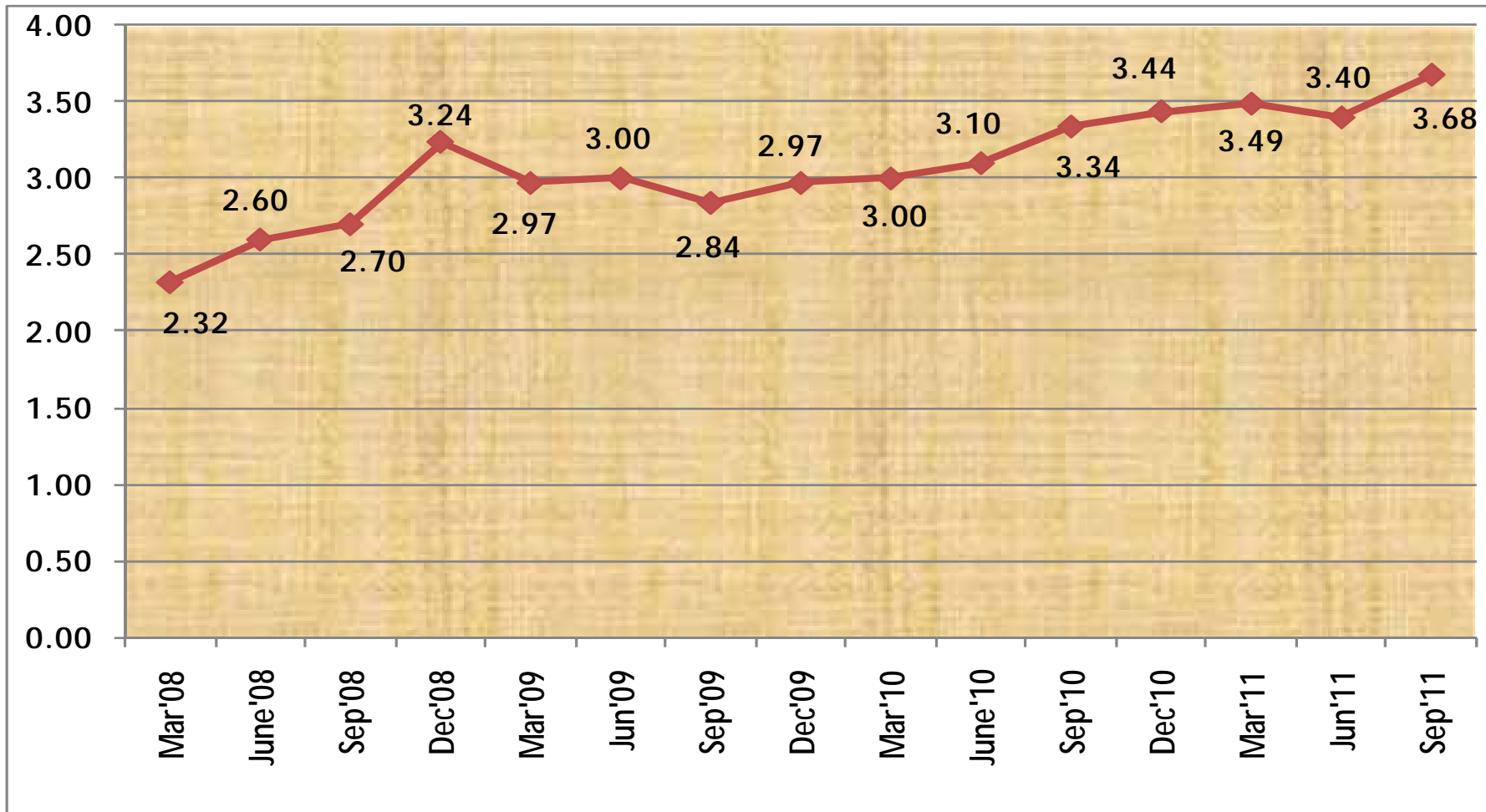
Profitability Ratios

Sl.	Parameters	Q2' FY 11	Q2' FY12	Q1' FY12
1	Return on Assets (%)	1.28	1.24	1.12
2	Return on Networth (%)	25.03	26.52	23.40
3	Operating Profit to AWF (%)	2.49	2.42	2.39
4	Cost to Income Ratio (%)	40.52	41.67	39.13
5	Estab. Exp. to Total Exp. (%)	15.92	14.37	12.97
6	Operating Exp. to AWF (%)	1.69	1.73	1.54
7	Book Value Per Share (Rs)	167.90	197.99	187.41
8	Earnings per share (Rs) (Annualised)	9.01 (36.04)	10.25 (41.00)	8.78 (35.12)
9	Return on Equity Share Capital (%)	360.90	409.89	351.35



Quarterly Net Interest Margin

in per cent



NIM FOR FY 2010 : 2.94

NIM FOR FY 2011 : 3.38

NIM FOR HY 2011 : 3.27

NIM FOR HY 2012 : 3.54



Profit: Half Year ended Sep'11

Rs. in Crores

Sl.	Parameters	Sep'10	Sep'11	Mar'11	Variation	
					Sep'11 over Sep'10	
					Amt.	(%)
1	Interest Income	5040	7443	11015	2403	47.68
2	Interest Expenses	3221	4949	6992	1729	53.68
3	NII (Spread) (1-2)	1820	2494	4022	674	37.06
4	Non-Interest Income	643	595	1370	-48	-7.49
5	Operating Expenses	977	1250	2338	273	27.98
6	Contribution (4-5)	-333	-655	-968	-321	-96.40
7	Operating Profit (3+6)	1486	1839	3055	353	23.74
8	Provisions	736	933	1632	196	26.67
9	Net Profit	750	906	1423	156	20.87



Profit Excl. Trading Profit: HY Sep'11

Rs. in crores

Sl.	Parameters	Sep'10	Sep'11	Mar'11	Variation	
					Y-O-Y	
					Amt.	(%)
1	Net Profit	750	906	1423	156	20.87
2	Investment Trading Profit	128	33	160	-95	-74.35
3	Net Profit from Core Activities	622	873	1263	251	40.39
Sl.	Parameters	Sep'10	Sep'11	Mar'11	Variation	
					Y-O-Y	
					Amt.	(%)
1	Operating Profit	1486	1839	3055	353	23.74
2	Investment Trading Profit	128	33	160	-95	-74.35
3	Operating Profit from Core Activities	1359	1806	2894	448	32.95



Provisions: : Half Year ended Sep'11

Rs. in Crores

Particulars	Sep'10	Sep'11	Mar'11
Bad & Doubtful Debts	295.00	467.16	800.00
Standard Advance	36.00	46.18	81.81
Depreciation on Inv.	5.51	195.27	130.84
Income Tax	313.92	201.44	507.60
Others	85.97	22.72	111.22
Total Provision	736.40	932.77	1631.47



Income : Half Year ended Sep'11

Rs. in Crores

Sl.	Parameters	Sep'10	Sep'11	Mar'11	Variation	
					Y-O-Y	
					Amt.	(%)
1	Interest on Advances	3795	5661	8274	1866	49.18
2	Interest on Investments	1212	1741	2670	529	43.63
3	Other Interest Income	33	41	70	8	24.56
4	Interest Income (1+2+3)	5040	7443	11015	2403	47.68
5	Fee Based Income	383	463	857	80	21.00
6	Trading Profit	128	33	160	-95	-74.35
7	Other Income	133	99	353	-34	-25.42
8	Non-Interest Income (5+6+7)	643	595	1370	-48	-7.49
9	Total Income (4+8)	5683	8038	12385	2355	41.44



Fee based Income : Half Year ended Sep'11

Rs. in crore

Sl. No.	Particulars	Sep'10	Sep'11	Mar'11	Variation	
					Y-O-Y	
					Amt.	(%)
1	Bills/LC/BG	128	142	237	14	10.77
2	Locker Rent	19	21	24	2	13.11
3	Processing Fees	105	142	251	37	34.87
4	Exchange	36	59	95	23	63.89
4a	of Forex	16	42	56	26	157.23
5	Others	95	100	250	5	4.79
6	Total	383	463	857	80	21.00



Expenditure : Half Year ended Sep'11

Rs. in crores

Sl.	Parameters	Sep'10	Sep'11	Mar'11	Variation	
					Y-O-Y	
					Amt.	(%)
1	Interest Paid on Deposits	3022	4654	6498	1632	54.00
2	Intt. Paid on Borrowings	198	295	494	97	48.84
3	Total Interest Paid (1+2)	3221	4949	6992	1729	53.68
4	Establishment Expenses	636	850	1558	214	33.67
5	Other Operating Expenses	341	400	781	59	17.37
6	Operating Expenses (4+5)	977	1250	2338	273	27.98
7	Total Expenses (3+6)	4197	6199	9331	2002	47.70



Cost & Yield Ratios : Half Year ended Sep'11

Sl.	Parameters	Sep'10	Sep'11	Mar'11
1	Cost of Deposit (%)	5.67	7.07	5.83
2	Cost of Borrowings (%)	6.47	6.88	6.07
3	Cost of Fund (%)	5.72	7.06	5.85
4	Yield on Advances (%)	10.34	12.08	10.50
5	Yield on Investment (%)	6.89	7.57	7.04
6	Yield on Fund (%)	8.91	10.57	9.19
7	Net Interest Margin (%)	3.27	3.54	3.38



Profitability Ratios : Half Year ended Sep'11

Sl.	Parameters	Sep'10	Sep'11	Mar'11
1	Return on Assets (%)	1.22	1.19	1.11
2	Return on Networth (%)	23.96	24.62	21.04
3	Operating Profit to AWF (%)	2.43	2.41	2.37
4	Cost to Income Ratio (%)	39.66	40.47	43.36
5	Estab. Exp. to Total Exp. (%)	15.14	13.71	16.69
6	Operating Exp. to AWF (%)	1.59	1.64	1.82
7	Book Value Per Share (Rs)	167.90	197.99	178.64
8	Earnings per share (Rs)	16.78	19.03	31.85
9	Return on Equity Share Capital (%)	335.98	380.62	317.66



Rs. in crores

Parameters	Sep'10	Mar'11	Sep'11	Variation			
				Apr'11-Sep'11		Y-O-Y 2011	
				Amt.	(%)	Amt.	(%)
Total Business	196816	226458	238897	12439	5.49	42082	21.38
Total Deposit	113633	131887	142043	10156	7.70	28410	25.00
Total Advances	83183	94571	96854	2283	2.41	13671	16.44
Credit Deposit Ratio (%)	73.49	72.18	68.44				



Deposit

Rs. in crore

Sl.	Parameters	Sep'10	Mar'11	Sep'11	Variation			
					Apr'11-Sep'11		Y-O-Y 2011	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	113633	131887	142043	10156	7.70	28410	25.00
2	Aggregate Deposit	113187	131026	141510	10484	8.00	28323	25.02
3	DRI/CD	17545	17865	17253	-612	-3.43	-292	-1.66
3a	CD	17216	17656	17070	-586	-3.32	-146	-0.85
3b	DRI	329	209	183	-26	-12.58	-146	-44.47
4	Core Deposit	96088	114022	124790	10768	9.44	28702	29.87
5	Core Dep. in Total Dep. (4/1)	84.56	86.45	87.85				
6	SB Deposit	30982	35000	35875	875	2.50	4893	15.79
7	Current Deposit	8448	9156	7609	-1547	-16.90	-839	-9.93
8	CASA Deposit	39430	44156	43484	-673	-1.52	4054	10.28
9	CASA Share in Agg. Deposit (%)	34.84	33.70	30.73				
10	Retail Term Deposit	56212	69005	80773	11769	17.05	24561	43.69



Rs. in crores

Sl.	Parameters	Sep'10	Mar'11	Sep'11	Variation			
					Apr'11-Sep'11		Y-O-Y 2011	
					Amt.	(%)	Amt.	(%)
1	Total Advances	83183	94571	96854	2283	2.41	13671	16.44
1a	Food Credit	1554	1776	1718	-58	-3.27	164	10.55
1b	Non-Food Gross Bank Credit	81629	92795	95136	2341	2.52	13507	16.55
	Of Which							
(1)	Priority Sector Credit	26138	30764	30450	-314	-1.02	4312	16.50
(2)	Agriculture & Allied Activities	12079	13387	12611	-776	-5.79	532	4.40
(3)	MSE	9358	11990	13591	1601	13.35	4233	45.23
(4)	MSME	11403	14383	16186	1803	12.54	4783	41.95
(5)	Retail Credit, of which	11563	13029	13925	896	6.88	2362	20.43
	Housing/ Mortgage Loans	6878	7140	7778	638	8.94	900	13.09
	Personal Loans	1848	1331	1296	-35	-2.61	-552	-29.87
	Education Loans	947	1040	1147	107	10.28	200	21.12
	Trade Loans	927	2225	2292	67	3.00	1365	147.28
	Commercial Vehicle	165	433	508	75	17.35	343	207.88
	Other Retail Loans	798	860	904	44	5.13	106	13.28



Industry-wise Deployment

Rs. in crores

Sl. No.	Major Industry wise Deployment	Sep'10		Mar'11		Sep'11		% of Advance
		Amt.	Share (%)	Amt.	Share (%)	Amt.	Share (%)	
1	Minning & Quarrying	86	0.21	508	1.22	128	0.28	0.13
2	Food Processing	1198	2.89	1633	3.91	2016	4.47	2.08
3	Textiles	1833	4.42	1877	4.50	1923	4.26	1.99
4	Chemical & Chemical Products	2393	5.77	2274	5.45	3705	8.21	3.83
4a	Cement & Cement Products	430	1.04	467	1.12	388	0.86	0.40
5	Basic Metal & Metal products	6310	15.23	6387	15.30	7133	15.81	7.36
5a	Iron & Steel	5055	12.20	5508	13.20	5941	13.17	6.13
6	Engineering Products	3511	8.47	2846	6.82	2594	5.75	2.68
7	Infrastructure	16410	39.60	17976	43.06	20191	44.77	20.85
7a	Power	8819	21.28	12095	28.98	13612	30.18	14.05
7b	Tele-communication	2426	5.85	746	1.79	662	1.47	0.68
	Industry (Small, Medium & large)	41439	-	41742	-	45104	-	-
	Others	41744	-	52829	-	51750	-	-
	Total Advances	83183	-	94571	-	96854	-	-



Investment

Rs. in crores

Sl.	Parameters	Sep'10	Mar'11	Sep'11	Variation			
					Apr'11-Sep'11		Y-O-Y 2011	
					Amt.	(%)	Amt.	(%)
1	Gross Investment	38938	43545	50845	7300	16.76	11907	30.58
2	Held To Maturity (HTM)	26849	28365	32924	4560	16.08	6075	22.63
3	Available For Sale (AFS)	12058	15151	17798	2647	17.47	5740	47.60
4	Held For Trading (HFT)	30.75	29.17	123	94	321.29	92	299.64
5	Total Duration	4.80	4.55	4.56				
6	Total Modified Duration	4.62	4.38	4.39				
7	Duration (AFS+HFT)	2.60	2.65	2.99				
8	Modified Duration (AFS+HFT)	2.49	2.53	2.86				
9	Net Demand & Time Liabilities	113755	124710	138674	13964	11.20	24919	21.91
10	SLR (%)	28.58	28.28	31.43				
11	HTM to SLR (%)	82.57	80.42	75.53				
12	HTM to Gross Investment (%)	68.95	65.14	64.75				



Non-Performing Assets

Rs. in crores

Sl.	Parameters	Sep'10	Mar'11	Sep'11
1	NPA as at the beginning of Yr./Qr.	1221.80	1221.80	1647.92
2	Cash Recovery Incl. Compromise	140.48	275.92	213.25
3	Upgradation	145.47	325.13	142.12
4	Write Off	37.74	719.90	250.01
5	Total Reduction	323.69	1320.95	605.38
6	Fresh Adition	572.16	1747.07	672.63
7	NPA as at the end of Yr./Qr.	1470.27	1647.92	1715.17
8	Provisions	1013.77	911.55	1051.05
9	Net NPAs	456.51	736.37	664.12
10	Recovery in written-off debt A/Cs	109.38	328.11	88.26
11	Recovery in NPA including written-off debt A/Cs	395.33	929.16	693.64

BANK SWITCHED OVER TO 100 % SYSTEM BASED IDENTIFICATION OF NPA WITH EFFECT FROM 30.09.2011



NPA Ratios

Sl.	Parameters	Sep'10	Mar'11	Sep'11
1	Net NPA (%)	0.56	0.79	0.69
2	Gross NPA (%)	1.77	1.74	1.77
3	Provision Coverage Ratio (%)	81.02	75.67	79.58
4	Recovery Ratio (%)	46.81	49.19	43.13
5	Slippage Ratio (%)	1.61	2.21	1.45



Quarterly NPA Movement

Rs. in crores

Sl.	Parameters	June'10 Qtr	Sep'10 Qtr	Sep'10 Half Year	Jun'11 Qtr	Sep'11 Qtr	Sep'11 Half Year
1	NPA as at the beginning of Yr./Qr.	1221.80	1139.31	1221.80	1647.92	1604.37	1647.92
2	Cash Recovery including Compromise	98.83	41.65	140.48	115.18	98.07	213.25
3	Upgradation	101.90	43.57	145.47	80.17	61.95	142.12
4	Write Off Done in the Yr/Qtr	0.00	37.74	37.74	0.00	250.01	250.01
5	Total Reduction	200.73	122.96	323.69	195.35	410.03	605.38
6	Fresh Addition for the Yr/Qtr	118.24	453.92	572.16	151.80	520.83	672.63
7	NPA as at the end of Yr./Qr.	1139.31	1470.27	1470.27	1604.37	1715.17	1715.17
8	Provisions for Bad Debt	830.89	1013.77	1013.77	1015.78	1051.05	1051.05
9	Net NPAs	308.42	456.50	456.50	588.59	664.12	664.12
10	Recovery in written-off debt A/Cs	32.93	76.45	109.38	51.73	36.53	88.26
11	Recovery in NPA including written-off debt A/cs	233.66	199.41	433.07	247.08	446.56	693.64

BANK SWITCHED OVER TO 100 % SYSTEM BASED IDENTIFICATION OF NPA WITH EFFECT FROM 30.09.2011



Restructured Accounts

Rs. in Crore

Sl.	Particulars	Application Received		Sanctioned		Outstanding as on 30.09.11	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Below Rs. 1 Crore	44759	937	44759	937	10071	318
2	Rs. 1 Crore & above	214	4661	214	4661	146	2623
3	Total	44973	5598	44973	5598	10217	2941
4	Out of which up to 31.03.2009	39756	2564	39756	2564	7528	435
5	Out of which 1.4.09 to 31.03.10	3601	1459	3601	1459	1290	997
6	Out of which 1.4.10 to 31.03.11	910	824	910	824	693	758
7	Out of which 1.4.11 to 30.09.11	706	751	706	751	706	751
	Of which						
7a	Standard	44231	5453	44231	5453	8730	2722
7b	NPA	742	145	742	145	1487	220



Sectorwise Restructured Accounts

Rs. in Crore

Sl.	Particulars	No./ Amt.	Under CDR	SME Debt	Others	Total
1	Standard Advances	No.	17	1950	6762	8729
		Amt.	663	247	1811	2721
2	Sub-Standard Advances	No.	0	219	583	802
		Amt.	0	58	143	201
3	Doubtful Advances	No.	0	149	537	686
		Amt.	0	7	12	19
4	Total	No.	17	2318	7882	10217
		Amt.	663	312	1966	2941

Sl.	Particulars	Mar'11	Sep'11	Slippage to NPA
1	Agriculture	249	178	16
2	Housing	118	92	9
3	Real Estate	180	90	0
4	Hotel	121	116	0
5	Industry, of which	1692	2091	79
	Aviation	46	43	0
	Cement	68	60	10
	Chemical	149	145	0
	Distillery	31	10	0
	Engineering	202	148	21
	Food Processing	44	20	0
	Infrastructure	282	238	17
	Iron & Steel	402	703	14
	Paper	62	64	0
	Pharmaceutical	7	5	2
	Power	0	276	0
	Telecom	0	0	0
	Sugar	129	119	0
	Tea	41	37	11
	Textiles	228	224	3
6	Trading	122	74	30
7	Others	335	300	86
8	Total	2815	2941	220



Capital Adequacy Ratio (%)

Particulars	in crores		
	Sep'10	Mar'11	Sep'11
Capital Fund			
Tier I	6925	7897	8841
Tier II	4181	4045	4025
Total (Tier I+II)	11106	11942	12866
Risk-weighted Assets	82379	92158	99076
Capital Adequacy Ratio (%)	13.49	12.96	12.99
Tier I (%)	8.41	8.57	8.93
Tier II (%)	5.08	4.39	4.06
RWA/ Working Fund (%)	62.61	60.92	63.89
Particulars	Head Room		
Innovative Perpetual Debt	850		
Upper Tier II	3850		
of which Subordinated Debt	600		
Total	4700		

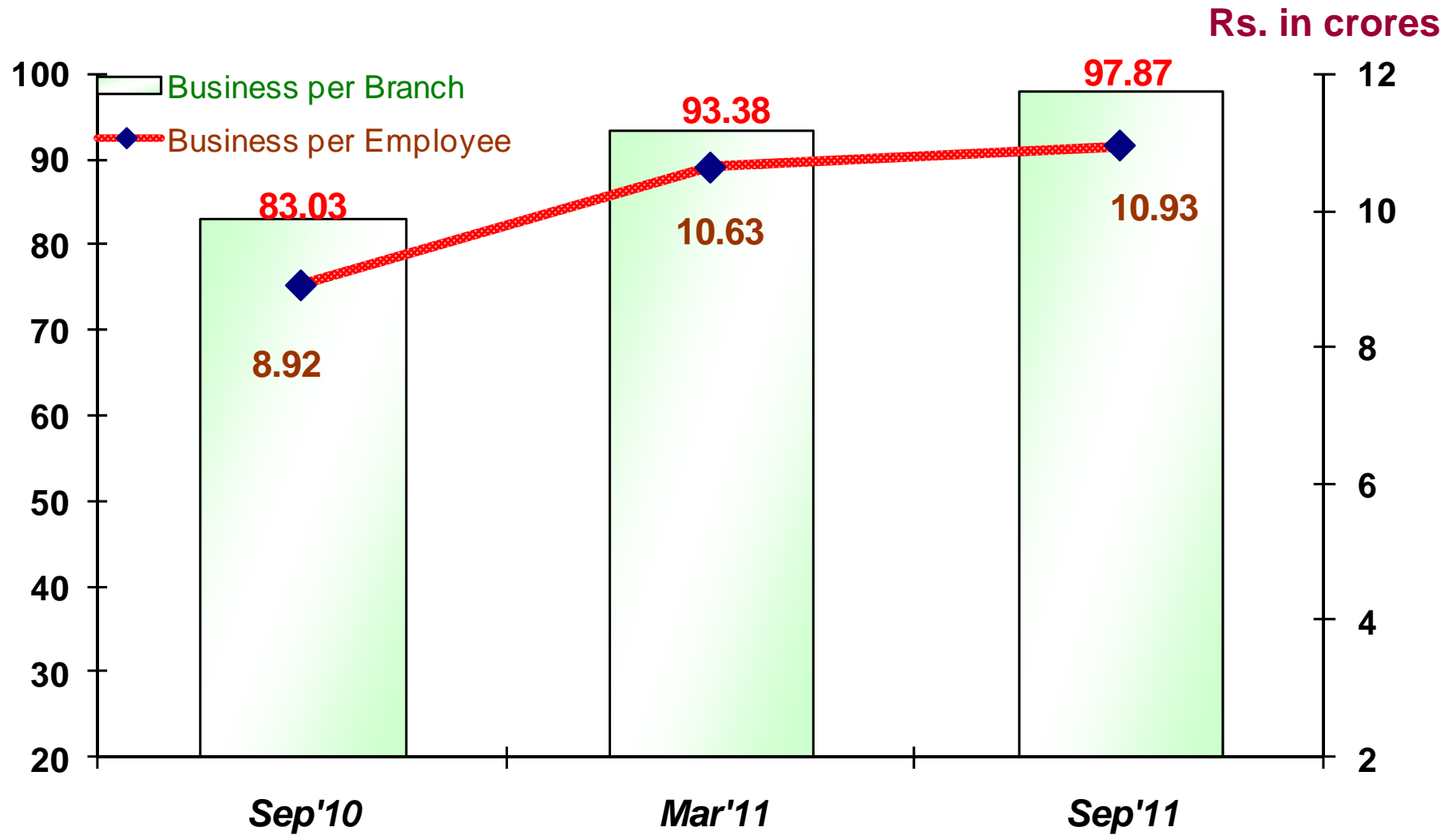


Ratios : Productivity & Market Share

Sl.	Parameters	Sep'10	Mar'11	Sep'11
1	Deposit Market Share (%)	2.28	2.31	2.34
2	Credit Market Share (%)	2.24	2.23	2.30
3	Business Per Branch (Rs. Cr.)	83.03	93.38	97.87
4	Busines Per Employee (Rs. Cr.)	8.92	10.63	10.92
5	Profit per Employee (Rs. Lac)	3.41	6.70	4.14



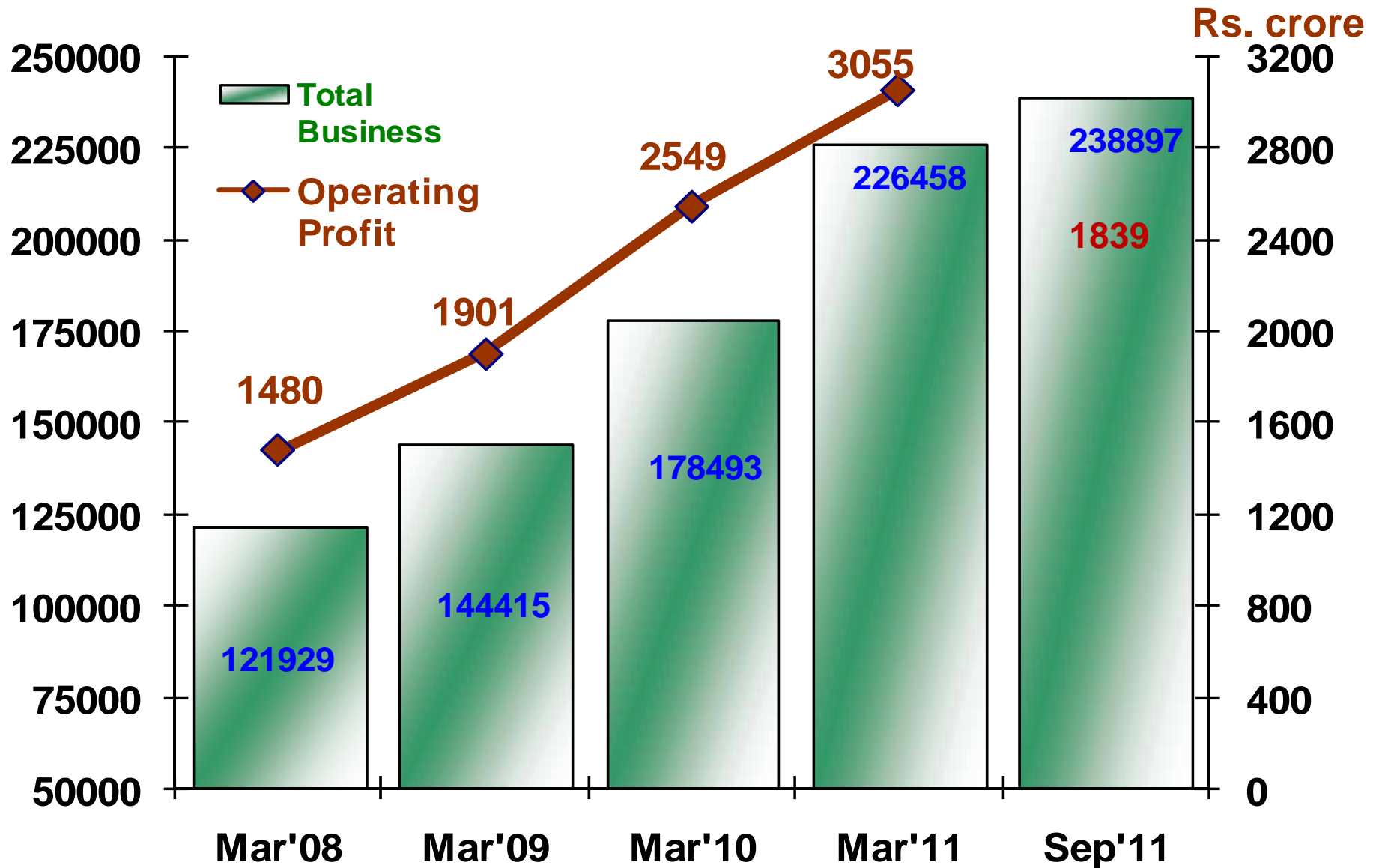
Productivity



Sustained business growth enhanced productivity



Consistent Growth all the way



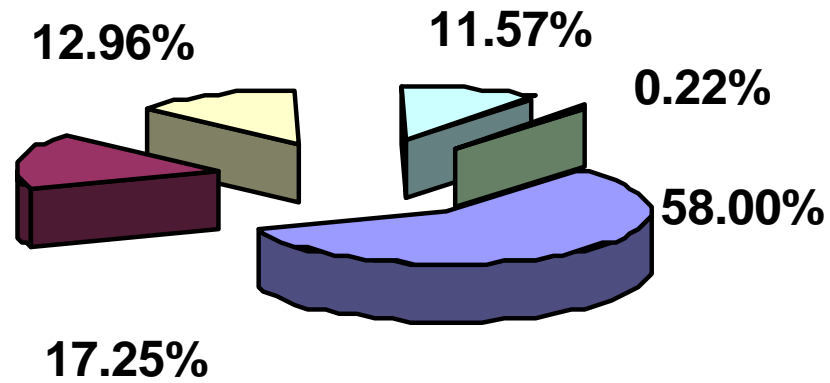


Shareholding Pattern

As on 30.09.2011

In per cent

- Gol
- Indian FII's/M F's
- FII's
- Res. Indians
- Others





Achievements

Indira Gandhi Rajbhasha Prize





Achievements



Shri J.P.Dua, Chairman & Managing Director of the Bank receiving the **"FIBAC BANKING AWARD-2011"** for **"BEST INITIATIVES IN INCLUSIVE BANKING"** based on Productivity Excellence from Shri Prithviraj Chavan, Hon'ble Chief Minister, Maharashtra on 25.08.2011 at the FICCI-IBA Conference held at Mumbai.



New Initiatives

- ❖ *Bank has entered into a strategic alliance with M/S Aditya Birla Money Ltd for providing online facility for trading to the Demat customers of the Bank.*
- ❖ *Bank has signed a MOU with M/s American Express Banking Corporation for issuance of “Program Cards” i.e. Charge/Credit Cards to the customers of the Bank.*
- ❖ *Bank is in process of installing Point of Sales (POS)/Electronic Data Capture (EDC) machines at Merchants’ Sites for acquiring Merchant Business.*
- ❖ *Bank has been adjudged No. 1 in mobilization of LIC Policies amongst all the partners of LIC for Life Insurance Business.*
- ❖ *Introduction of “Swavalamban” Scheme under New Pension System.*
- ❖ *Introduction of capital investment subsidy scheme for vegetable and fruit market compost and bio-pesticides production units*



New Initiatives

- ❖ *Bank has procured the Progold Software for registering the sale of gold coins in order to facilitate proper inventory and accounting of Gold Coins.*
- ❖ *Bank has signed MOU with M/s Environ Energy Corporation India Pvt. Limited & M/s Tata B P Solar India Limited for Solar Home Lighting System manufactured and marketed by the company.*
- ❖ *Bank has signed MOU with ICRA Limited for Credit Rating of Micro & Small Enterprises.*
- ❖ *Bank has launched incentive linked “Free Banking” CASA campaign from 01.09.11 to 31.12.11. to improve CASA% in Aggregate Deposit.*



❖ *Business Projection for March 2012 -*

<i>Business</i>	<i>Rs.2,80,000 crore</i>
<i>Deposit</i>	<i>Rs.1,62,000 crore</i>
<i>Advances</i>	<i>Rs. 1,18,000 crore</i>

इलाहाबाद बैंक

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Thank You

*Har Kadam
aap ke Saath*