



# ALLAHABAD BANK

*(A Govt. of India Undertaking )*

*A tradition of trust*

## “TRADITION OF TRUST”

Created By - NIDHI TYAGI  
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# HISTORY

- ❑ Allahabad bank was founded on april 24 ,1865 by a group of europeans at allhabad.
- ❑ April 24,1865 the bank was founded at confluence city of allahadbab by a group europeans,twentieth century.
- ❑ The bank became a part of P and O banking corporation group with a bid price of Rs.436 per share.
- ❑ 1923 , the head office of the bank shifted to calcutta on business considerations .
- ❑ Oct, 1989 united industrial bank ltd. Merged with allahabad bank.
- ❑ Oct,2006 rolled out first branch under CBS.
- ❑ Feb,2007 the bank opened its first overseas branch at hongkong.
- ❑ March 2007 banks business crossed Rs. 200,000 crores mark and CBS facility initiated.

# BOARD PROFILE

- |                                    |   |                         |
|------------------------------------|---|-------------------------|
| 1. CHAIRMAN AND MANAGING DIRECTOR  | - | SMT SHUBHALAKSHMI PANSE |
| 2. EXECUTIVE DIRECTORS             | - | SHRI. T.R CHAWLA        |
| 3. EXECUTIVE DIRECTOR              | - | SHRI ARUN TIWARI        |
| 4. GOVERNMENT NOMINEE DIRECTOR     | - | DR. SHASHANK SAXENA     |
| 5. RBI NOMINEE DIRECTOR            | - | SHRI. A UDGATA          |
| 6. C.A. NOMINEE DIRECTOR           | - | SHRI R.M CHATURVEDI     |
| 7. PART TIME NON-OFFICIAL DIRECTOR | - | SHRI D.N SINGH          |
| 8. PART TIME NON-OFFICIAL DIRECTOR | - | SHRI DINESH DUBEY       |
| 9. OFFICERS EMPLOYEE DIRECTOR      | - | SHRI NIRMAL KUMAR BARI  |
| 10. WORKMEN EMPLOYEE DIRECTOR      | - | SHRI GOUR DAS           |
| 11. SHAREHOLDER'S DIRECTOR         | - | DR. SUDIP CHAUDHARI     |
| 12. SHAREHOLDER'S DIRECTOR         | - | SHRI ASHOK VIJ          |
| 13. SHAREHOLDER'S DIRECTOR         | - | SHRI A.P.V.N SHARMA     |



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# BRANCHES OF ALLAHABAD BANK

1. List of ALLAHABAD BANKS in ANDAMAN & NICOBAR State (1 Branches)
2. List of ALLAHABAD BANKS in ANDHRA PRADESH State (34 Branches)
3. List of ALLAHABAD BANKS in ASSAM State (19 Branches)
4. List of ALLAHABAD BANKS in BIHAR State (50 Branches)
5. List of ALLAHABAD BANKS in CHANDIGARH State (6 Branches)
6. List of ALLAHABAD BANKS in CHHATTISGARH State (13 Branches)
7. List of ALLAHABAD BANKS in DELHI State (65 Branches)
8. List of ALLAHABAD BANKS in GOA State (3 Branches)
9. List of ALLAHABAD BANKS in GUJARAT State (39 Branches)
10. List of ALLAHABAD BANKS in HARYANA State (28 Branches)
11. List of ALLAHABAD BANKS in HIMACHAL PRADESH State (7 Branches)
12. List of ALLAHABAD BANKS in JAMMU & KASHMIR State (2 Branches)
13. List of ALLAHABAD BANKS in JHARKHAND State (33 Branches)
14. List of ALLAHABAD BANKS in KARNATAKA State (26 Branches)
15. List of ALLAHABAD BANKS in KERALA State (8 Branches)
16. List of ALLAHABAD BANKS in MADHYA PRADESH State (60 Branches)



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17. List of ALLAHABAD BANKS in MAHARASHTRA State (58 Branches)
18. List of ALLAHABAD BANKS in MANIPUR State (1 Branches)
19. List of ALLAHABAD BANKS in MEGHALAYA State (1 Branches)
20. List of ALLAHABAD BANKS in NAGALAND State (1 Branches)
21. List of ALLAHABAD BANKS in ORISSA State (31 Branches)
22. List of ALLAHABAD BANKS in PONDICHERRY State (1 Branches)
23. List of ALLAHABAD BANKS in PUNJAB State (51 Branches)
24. List of ALLAHABAD BANKS in RAJASTHAN State (38 Branches)
25. List of ALLAHABAD BANKS in SIKKIM State (1 Branches)
26. List of ALLAHABAD BANKS in TAMIL NADU State (48 Branches)
27. List of ALLAHABAD BANKS in TRIPURA State (1 Branches)
28. List of ALLAHABAD BANKS in UTTAR PRADESH State (231 Branches)
29. List of ALLAHABAD BANKS in UTTARANCHAL State (17 Branches)
30. List of ALLAHABAD BANKS in WEST BENGAL State (195 Branches)



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# SERVICES OFFERED BY THE BANK

- ❖ PERSONAL BANKING
- ❖ NRI Services
- ❖ International Banking
- ❖ Corporate Banking
- ❖ Agriculture Product
- ❖ Services to SMEs
- ❖ Government Business
- ❖ Financial Inclusion
- ❖ Zero Balance Current Account
- ❖ Other Services

**Time to buy a new home ?**



**Low interest home loans from Allahabad Bank.**

- Attractive interest rate starting from @ 7.25%
- Easy EMIs
- Simple processing and documentation
- Long tenures up to 20 years
- No upfront fees, no hidden cost
- Insurance coverage with low premium.



*Har Kadam  
sap ka Saath*

For details contact your nearest Allahabad Bank branch.

**इलाहाबाद बैंक**  
*विरासत की परम्परा*



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[www.allahabadbank.com](http://www.allahabadbank.com)

# COMPETITION

Name	Last Price	Market Cap. (Rs. cr.)	Net Interest Income	Net Profit	Total Assets
SBI	1,640.70	112,229.45	119,657.10	14,104.98	1,566,261.03
Bank of Baroda	501.25	21,178.83	35,196.65	4,480.72	547,135.44
PNB	477.65	16,883.66	41,893.33	4,747.67	478,877.04
Canara Bank	225.30	9,980.79	34,077.93	2,872.10	374,160.20
Bank of India	163.25	9,740.15	31,908.92	2,749.35	452,602.72
IDBI Bank	59.95	7,989.98	25,064.30	1,882.08	290,837.23
Union Bank	115.55	6,895.96	25,124.70	2,157.93	311,860.82
Central Bank	50.05	5,228.11	21,860.65	1,014.96	268,129.54
UCO Bank	60.20	4,530.82	16,751.71	618.19	198,651.39
Oriental Bank	150.00	4,376.42	17,704.78	1,327.95	200,697.20
IOB	45.85	4,236.98	20,676.72	567.23	244,656.04
Syndicate Bank	68.15	4,102.29	17,120.68	2,004.42	215,122.32
<b>Allahabad Bank</b>	<b>79.05</b>	<b>3,952.71</b>	<b>17,435.69</b>	<b>1,185.21</b>	<b>204,373.19</b>
Corporation Ban	241.05	3,686.00	15,334.08	1,434.67	193,442.34
Indian Bank	69.70	2,995.50	13,892.64	1,581.14	162,822.60
Andhra Bank	53.00	2,965.78	12,909.69	1,289.13	146,298.95
Bank of Mah	37.20	2,460.69	9,613.43	759.52	116,952.79
State Bnk My	470.30	2,258.07	5,965.49	416.10	67,232.76
State B Bikaner	320.65	2,244.55	7,498.19	730.24	86,016.82
State Bnk Tr	421.80	2,109.00	8,587.37	615.04	101,579.33
Vijaya Bank	37.15	1,840.93	9,051.88	585.61	110,981.76
Dena Bank	47.15	1,650.53	8,899.39	810.38	113,440.43
United Bank	30.65	1,148.48	9,251.49	391.90	114,615.10
Punjab & Sind	39.95	1,014.81	7,340.13	339.22	80,477.91
UTI - Gold	2,797.40	388.34	-	-	-

# ACHIEVEMENTS

- FIBAC banking award - 2011 best bank for initiatives in inclusive banking.
- UTI MF and CNBC-TV 18 financial advisory award 2012- best bank : PSU category.
- Indra Gandhi Rajbhasha prize (first prize)
- The bank is positioned 4<sup>th</sup> fastest growing bank and 5<sup>th</sup> efficient bank among 57 SCB as per business world award 2011.



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# SWOT ANALYSIS

## STRENGTH :

1. Oldest Nationalised bank with over 2400 branches
2. National and International presence
3. Financial products for all categories of customers from rural to urban
4. Innovative schemes like Retail banking boutique and Saral loans etc

## WEAKNESS :

1. Inadequate advertising as compared to leading banks
2. Compliance with government schemes
3. Limited number of ATM's and low customer relationship

## OPPORTUNITIES :

1. Initiative for self-employment amongst youth
2. Internet Banking and other services

## THREATS :

1. Economic crisis
2. Stringent measures by RBI
3. Competition from other banks



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# Ratio Analysis

- Ratio is a very good tool to assess the financial health of a company
- Some common ratios are as follows:
  - Profitability Ratios
  - Efficiency Ratios
  - Debt Coverage Ratios
  - Leverage Ratios



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# Ratio Analysis

## ➤ Profitability Ratios

➤ These ratios explain the profitability of the company, some of them are

### ➤ Net Profit Margin Ratio

➤ It tells the relation between sales and profit for Allahabad Bank this ratio is as follows:

➤ For 2013:- 6.26% & For 2012:- 11.24% it shows that profitability of the company is getting low it is due to high provisions i.e. 719 crore in 2012 and 2200 crore in 2013



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# Ratio Analysis

## ➤ Profitability Ratios

### ➤ Return on Net Worth Ratio

➤ It tells the relation between return and net worth of the company, for Allahabad Bank this ratio is as follows:

➤ For 2013:- 10.44% & For 2012:- 19.35% it shows that profitability of the company is declining. It is due to increase of Rs. 1706 crore in Reserves.



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# Ratio Analysis

## ➤ Efficiency Ratios

➤ These ratios explain the efficiency of the company, some of them are

### ➤ Profit Before Provision to Total Funds

➤ It tells the relation between profit before provision with total funds employed, for Allahabad Bank this ratio is as follows:

➤ For 2013:- 1.75 & For 2012 1.42 it shows that profitability of the company has increased as far as before provision position is concerned.



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# Ratio Analysis

## ➤ Efficiency Ratios

### ➤ Net Profit to Total Funds

➤ It tells the relation between net profit and total funds employed, for Allahabad Bank this ratio is as follows:

➤ For 2013:- 0.61 & For 2012 1.12 it shows that net profit of the company has decreased but it is purely due to high provisions.



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# Ratio Analysis

## ➤ Debt Coverage Ratios

➤ These ratios tell about Financial Break-even of the company.

### ➤ Financial Charges coverage Ratio

➤ It tells the relation between interest payment and Earnings before interest and taxes, for Allahabad Bank this ratio is as follows:

➤ For 2013:- 0.28 & For 2012:- 0.24. It shows that the ability of the company to cover its fixed financial commitment is getting better.



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# Ratio Analysis

## ➤ Leverage Ratios

➤ These ratios put some light on the liquidity position of the company.

### ➤ Current Ratio

➤ It tells the relation between Current Assets and Current Liabilities, for Allahabad Bank this ratio is as follows:

➤ For 2013:- 0.01 & For 2012:- 0.01. It signifies that liquidity position of the company is not very good, but it is constant and not deteriorating further



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# Ratio Analysis

## ➤ Leverage Ratios

### ➤ Quick

- It tells the relation between Quick Assets and Quick Liabilities, for Allahabad Bank this ratio is as follows:
- For 2013:- 0.01 & For 2012:- 0.01. It signifies that the liquidity position of the company is not very good, but it is constant and not deteriorating further.



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# CONCLUSION

- ❖ It's a public sector bank ,so it has to abide by the plans thatthe GoI makes and help the GOVT. achieving its targets.
- ❖ The increase in the NPA of the bank thus resulted in the decrease of the various profitability ratios of the bank.
- ❖ Though ,the bank's quality services have enhanced,introduction of more services being rendered to the customers, thus robusts the faith of the bank in customersand hence affects the capital market



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इलाहाबाद बैंक

भारत सरकार का उपक्रम



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ब्रांच ग्रीनपार्क एक्सटेंडिड

BRANCH: GREEN PARK EXTN. ATM



THANK YOU



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