

## विजया बैंक

(भारत सरकार का उपक्रम)

### VIJAYA BANK

(A Govt. of India Undertaking)

प्रधान कार्यालय Head Office

41/2, एम जी रोड M G Road

बेंगलूर Bangalore – 560 001

विभाग : मंडल सचिवालय

Dept. : Board Secretariat (Shares Division)

ई-मेल

Email : [sdigc@vijayabank.co.in](mailto:sdigc@vijayabank.co.in)

वेब Web : [www.vijayabank.com](http://www.vijayabank.com)

फोन Phone : 080-25584066 विस्तार Extn.-514

फैक्स Fax : 080-25594737

SDIGC/HO/KR /358/2017

30.10.2017

To

**The Manager  
BSE Limited**

Phiroze Jhejhebhoj Towers  
Dalal Street, Mumbai – 400 001  
Fax- 022-22722037/39/2041/2061/  
3121/1557/1278/3354/3577

**The Manager**

Listing Department  
**National Stock Exchange of India Ltd**  
Exchange Plaza, Bandra-Kurla Complex  
Bandra (E), Mumbai -400 051  
Fax- 022-26598237/238/26598347/348

महोदय Dear Sir,

**Sub.: Disclosure pursuant to Regulations 30 and 46 of the Securities and Exchange Board of India (Listing and Obligations Requirements) Regulations, 2015- Revised Presentation**

This has reference to our letter reference no SDIGC/HO/KR/357/2017 dated 30.10.2017 regarding analyst meet at Mumbai. In this regard please find enclosed copy of the revised presentation on the financial results of the Bank for the quarter ended September 2017.

Kindly take the above on record.

भवदीय Yours Faithfully,

के. रेनु **K RENU**  
कंपनी सचिव **COMPANY SECRETARY**



विजया बैंक, प्रधान कार्यालय, 41/2, एम जी रोड, बेंगलूर, कर्नाटक - 560001

VIJAYA BANK, HEAD OFFICE, 41/2, M G ROAD, BANGALORE, KARNATAKA-560001



# विजया बँक VIJAYA BANK

(A GOVT. OF INDIA UNDERTAKING)

*A friend you can bank upon*



## **Financial Results 30th September 2017**

**Growth Powered by Technology, Driven by Customers**







## Performance Highlights – Q2 2017-18(Y-O-Y)

### Zooming Profits

**NET INTEREST  
INCOME**

**Rs. 1008.41 cr**

**21.81%**

**NON INTEREST  
INCOME**

**Rs. 447.43 cr**

**15.21%**

**OPERATING  
PROFIT**

**Rs. 733.96cr**

**28.57%**

**NET PROFIT**

**Rs. 185.46cr**

**20.00%**

**NET INTEREST  
MARGIN**

**3.04%**

**Up by 43 bps**



**Growth Powered by Technology, Driven by Customers**



## Performance Highlights – Q2 2017-18

### Scaling Greater Heights



Total Business at  
**227802 cr**



CASA improved from  
**22.65 %** to **27.03 %**



ATM network at 2177 &  
Branch network at 2133

### Focus on Retail Business



**20.32% Y-o-Y**  
Growth in  
Retail Advances

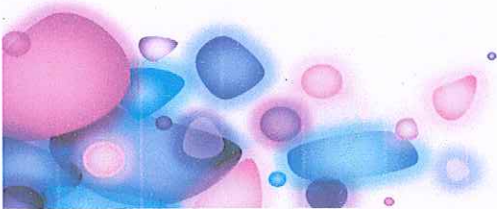


**26.29% Y-o-Y**  
Growth in  
Housing Loans



Share of Retail Credit in  
Gross Advances at  
**33.88%**

Growth Powered by Technology, Driven by Customers





## Performance Highlights – Q2 2017-18

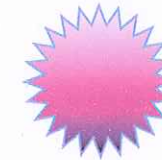
### Comfortable Capital



CRAR (Basel III) at  
**13.31 %**



Tier I CRAR  
**10.62 %**

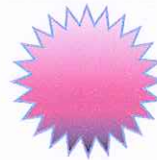


Tier II CRAR  
**2.69 %**

### Improving Asset Quality



Net NPA reduced to  
**4.86 %**  
from **5.10 %** (YoY)



Provision Coverage Ratio  
improved to  
**59.29 %**  
From **51.29 %** (Y-o-Y)



Gross NPA flat at  
**7.06 %**



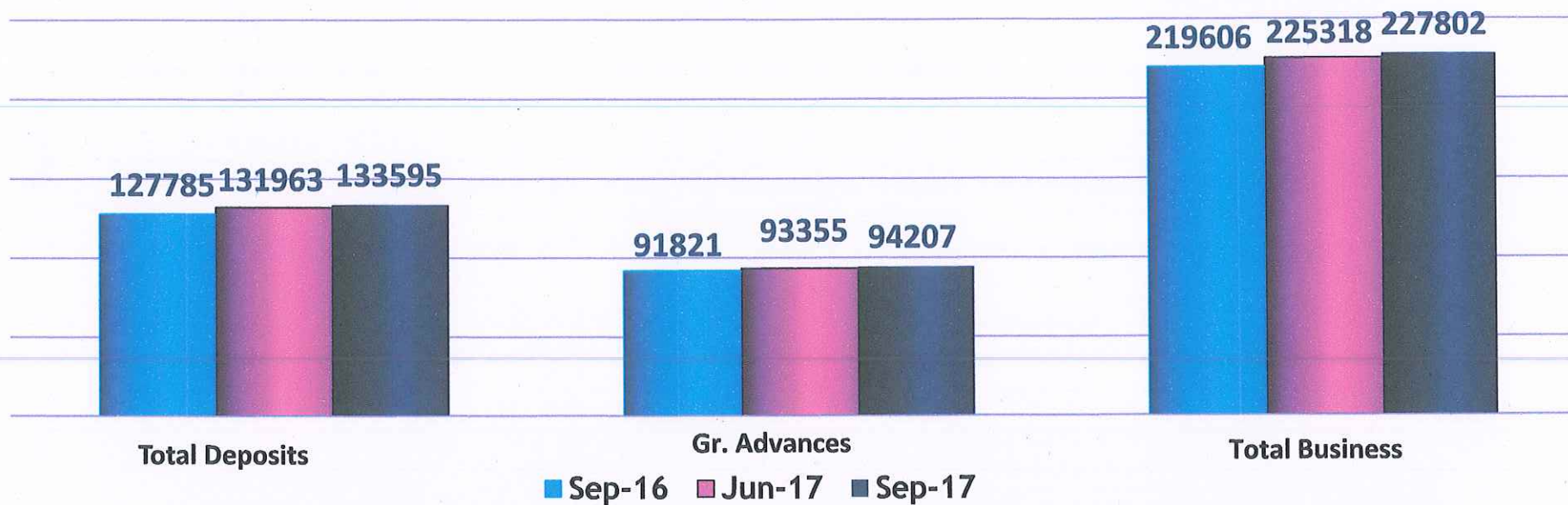
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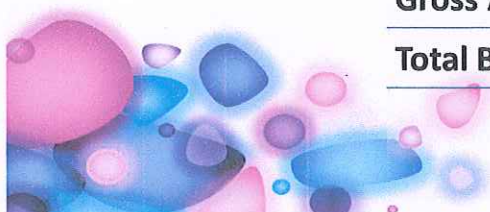
## Business Mix

(Rs. Cr)



Parameters	Sep'2016	Jun'2017	Sep'2017	Growth (%) Y-o-Y	Growth (%) Q-o-Q
Total Deposits	127785	131963	133595	4.55	1.24
Gross Advances	91821	93355	94207	2.60	0.91
Total Business	219606	225318	227802	3.73	1.10

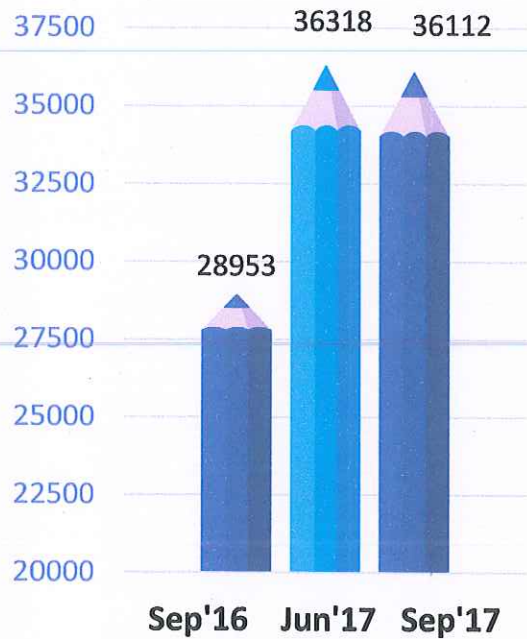
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# CASA

(Rs. Cr)



Type of Deposit	Sep' 16	Jun'17	Sep'17	Y-o-Y Growth (%)	Q-o-Q Growth (%)
Saving Deposits	23020	28320	28462	23.64	0.50
Current Deposits	5933	7998	7650	28.94	(4.35)
CASA Deposits	28953	36318	36112	24.73	(0.57)
CASA as % of total deposits	22.65	27.52	27.03	-	-
Avg CASA	27643	35109	34831	26.00	(0.79)
Avg Total Deposits	122906	127411	130411	6.10	2.36

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## Credit Portfolio

(Rs. Cr)

Sectors	30.09.16	30.06.17	30.09.17	Growth (%) Y-o-Y	Growth (%) Q-o-Q	31.03.17
Total Advances	91821	93355	94207	2.6	0.91	96821
Priority Sector Advances	39932	40216	41758	4.57	3.83	40590
Agriculture	14804	15305	16115	8.86	5.29	15632
MSME	19076	19301	19494	2.19	1.00	19815
Retail Advances	26527	30288	31916	20.32	5.38	29335

Focus on Retail

Diversified Credit Portfolio

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## Retail Credit

(Rs. Cr)

Particulars	Sep - 16	Jun-17	Sep - 17	%Growth Y-o-Y	%Growth Q-o-Q	Mar- 17
Housing Loan	9926	11795	12536	26.29	6.28	11264
Jewel Loan	4935	5279	5465	10.74	3.52	5022
Loan to SRTO	1711	1521	1444	(15.60)	(5.06)	1630
V-Wheels	2296	2880	3012	31.18	4.58	2693
Education Loan	1231	1343	1466	19.09	9.16	1314
Personal Loan and V-Cash	685	713	732	6.86	2.66	696
V Rent	1921	1848	1784	(7.13)	(3.46)	1962
V Mortgage	262	436	536	104.58	22.94	357
V Entrepreneur	1304	1732	1977	51.61	14.15	1610
Others	2257	2742	2963	31.28	8.06	2609
<b>Total</b>	<b>26527</b>	<b>30288</b>	<b>31916</b>	<b>20.32</b>	<b>5.38</b>	<b>29157</b>

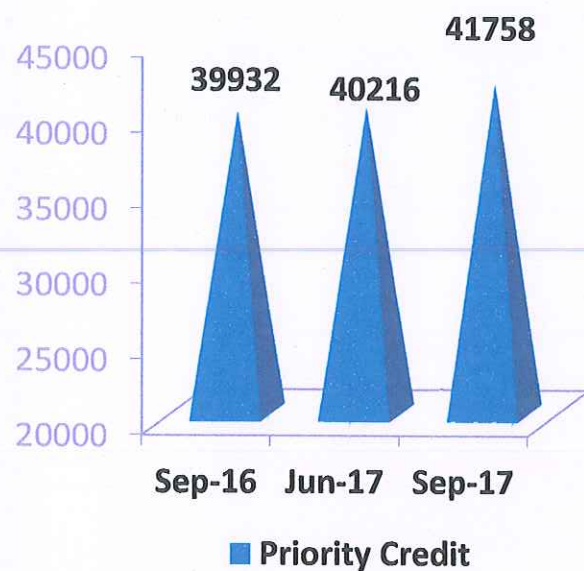
Retail Credit accounts for 33.88 % of Gross Advances

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## Priority Sector Credit

(Rs. Cr)



Parameters	30.09.16	30.06.17	30.09.17	%Growth Y-o-Y	%Growth Q-o-Q	31.03.17
Priority Sector Advances	39932	40216	41758	4.57	3.83	40590
% to ANBC	43.96	41.26	42.07	-	-	41.35
Agriculture	14804	15305	16115	8.86	5.29	15632

Priority Sector Advances grew by 4.57 % (Y-o-Y)

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## Sector-Wise Credit Portfolio

(Rs. Cr)

Sectors	30.09.16	30.06.17	30.09.17	% Growth Y-o-Y	% Growth Q-o-Q	31.03.17
Infrastructure	20678	20918	20487	(0.92)	(2.06)	21297
Housing Loan	9926	11795	12536	26.29	6.28	11264
Real Estate (Other than HL)	4963	5710	5061	1.97	(11.37)	5815
NBFC	9579	8397	8987	(6.18)	7.03	9336
Capital Market	34	25	25	(26.47)	-	25
Food Credit	1637	940	750	(54.18)	(20.21)	881
Others	45004	45570	46361	3.02	1.74	48203
Total Gross Credit	91821	93355	94207	2.60	0.91	96821

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Diversified Credit Portfolio





## Infrastructure

(Rs. Cr)

Sectors.	30.09.16	30.06.17	30.09.17	% to total Advances 30.09.17	Y-o-Y Growth (%)	Q-o-Q Growth (%)	31.03.2017
Energy	11658	11155	9599	10.19	(17.66)	(13.95)	11417
Transport	4359	3613	4050	4.29	(7.09)	12.09	4296
Communication	535	445	435	0.46	(18.69)	(2.25)	483
Social & Commercial Infrastructure	2370	3581	4223	4.48	78.19	17.93	3325
Water & Sanitation	1756	2140	2180	2.31	24.15	1.89	1776
<b>Total Infrastructure Lending</b>	<b>20678</b>	<b>20918</b>	<b>20487</b>	<b>21.74</b>	<b>(0.92)</b>	<b>(2.06)</b>	<b>21297</b>

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## Credit Exposure to Power Sector

(Rs. Cr)

Exposure as on  
30.09.2017

Sectors	Generation	Transmission	Distribution	Total
Central Govt. Undertakings	689	-	-	649
State Govt. Undertakings	2719	1057	3468	7244
Private Sector	3659	-	23	3722
<b>Total Exposure</b>	<b>7066</b>	<b>1057</b>	<b>3491</b>	<b>11614</b>

States	Generation	Transmission	Distribution	Total
Karnataka	2031	1057	1402	4490
Andhra Pradesh	1166	-	25	1191
Gujarat	603	-	261	864
Haryana	736	-	193	929
Tamil Nadu	184	-	766	950
Kerala	-	-	630	630
Maharashtra	1021	-	215	1236
UP	153	-	-	153
WB	413	-	-	413
Chhattisgarh	66	-	-	66
Delhi	689	-	-	689
MP	5	-	-	5
<b>TOTAL</b>	<b>7067</b>	<b>1057</b>	<b>3492</b>	<b>11616</b>

State Wise  
Exposure

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## Investments

(Rs. Cr)

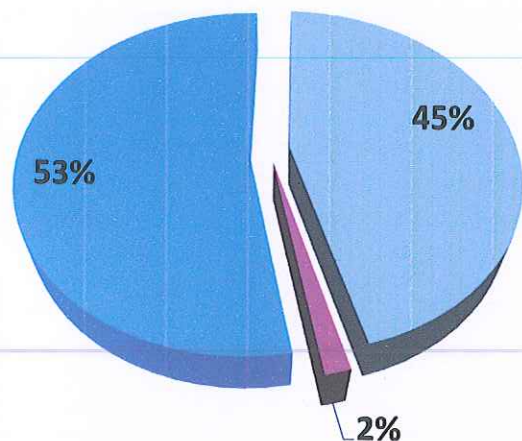
Particulars	30.09.16	30.06.17	30.09.17	%Growth (Y-o-Y)	%Growth (Q-o-Q)	31.03.17
<b>Govt. Securities</b>	36199	38937	38958	7.62	0.05	40043
<b>Other Approved Securities</b>	03	03	03	-	-	03
<b>Shares</b>	336	434	653	94.35	50.46	257
<b>Debentures &amp; Bonds</b>	6739	3553	2898	(57)	(18.44)	3564
<b>Others</b>	901	462	1124	24.75	143.29	558
<b>Total</b>	44179	43389	43636	(1.2)	0.56	44425

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# Investments



■ HTM ■ AFS ■ HFT

(Rs. Cr)

Category	Sep - 16	Dec - 16	Mar - 17	Jun -17	Sep - 17
HTM	29030	28536	25756	22325	23205
AFS	14851	17890	18527	20728	19782
HFT	298	552	141	336	648
TOTAL	44179	46978	44425	43389	43635

## Modified Duration

AFS	4.56
Entire Portfolio	5.45

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## Income & Expenditure

(Rs. Cr)

Parameters	Sep-16	Jun-17	Sep-17	Growth % Y-o-Y	Growth % Q-o-Q
Interest Income	3128.27	3005	3054	(2.37)	1.63
Other Income	388.31	505	447	15.11	(11.49)
Total Income	3516.58	3510	3501	(0.44)	(0.26)
Interest Expenditure	2300.44	2061	2046	(11.06)	(0.73)
Operating Expenditure	645.26	696	722	11.89	3.74
Total Expenditure	2945.70	2757	2767	(6.07)	0.36

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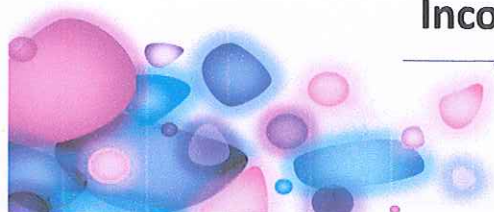


## Interest Income

(Rs. Cr)

Parameters	Sep- 16	Jun-17	Sep- 17	Growth % Y-o-Y	Growth % Q-o-Q
Interest on Advances	2238.90	2139	2205	(1.51)	3.09
Interest on Investments	838.00	813	791	(5.61)	(2.71)
Other Interest	51.36	53	57	10.98	7.55
Total Interest Income	3128.26	3005	3054	(2.37)	1.63

Growth Powered by Technology, Driven by Customers





## Non-Interest Income

(Rs. Cr)

Parameters	Sep - 16	Jun - 17	Sep-17	Growth % Y-o-Y	Growth % Q-o-Q
Treasury Trading Profit	209	270	199	(4.78)	(26.3)
Recovery in AUC	19	21	32	68.42	52.38
Commission, Exchange & Brokerage	30	39	31	3.33	(20.51)
Profit on Foreign Exchange	14	7	6	(57.14)	(14.29)
Charges – PC,IC, Service Charges etc.	116	122	164	41.38	34.43
Others	-	44	15		(65.91)
<b>Total Non-Interest Income</b>	<b>388</b>	<b>505</b>	<b>447</b>	<b>15.11</b>	<b>(11.49)</b>

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## Operating Expenses

(Rs. Cr)

Parameters	Sep - 16	Jun - 17	Sep-17	Variation% Y-o-Y	Variation% Q-o-Q
Staff Cost	411.59	428	431	4.72	0.7
W/w Provision for Retirement Benefits	165	165	165	-	-
Other Operating Expenses	233.67	268	291	24.53	8.58
<b>Total Operating Expenses</b>	<b>645.26</b>	<b>696</b>	<b>722</b>	<b>11.89</b>	<b>3.74</b>

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## Profit and Profitability

(Rs. Cr)

Parameters	Sep - 16	Jun - 17	Sep-17	Growth % Y-o-Y	Growth % Q-o-Q
Net Interest Income	827.82	943.80	1008.41	21.81	6.8
Operating Profit	570.87	752.55	733.96	28.57	(2.46)
Net Profit	154.55	254.69	185.46	20.00	(27.36)

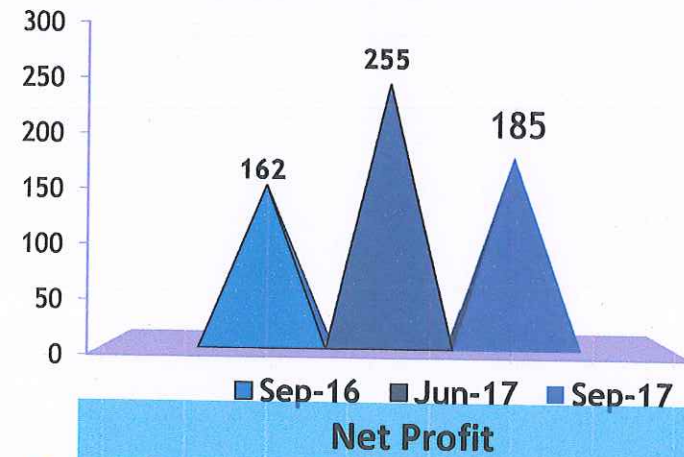
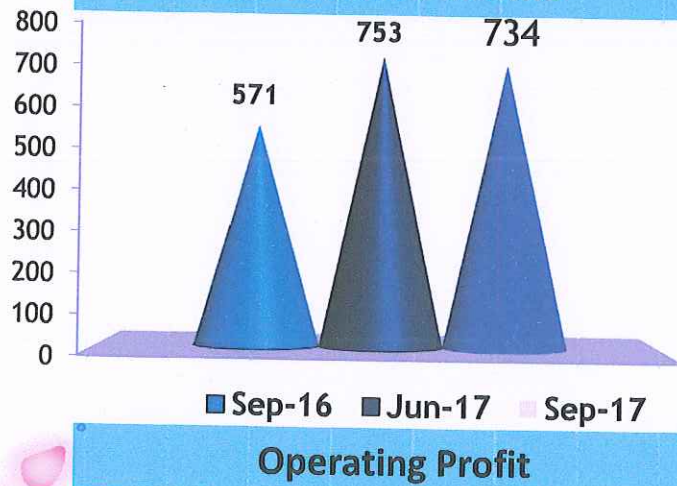
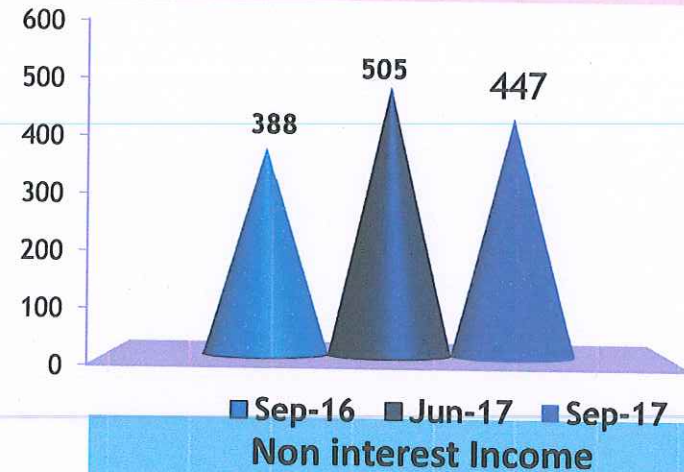
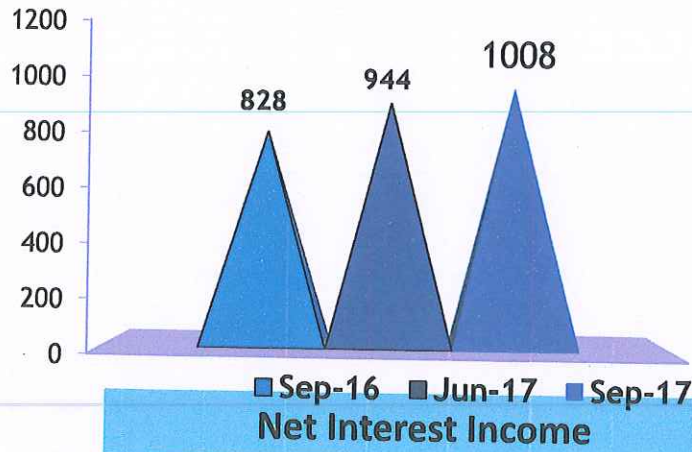
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# Operating Performance

(Rs. Cr)



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## Provisions

(Rs. Cr)

Parameters	Sep - 16	Jun - 17	Sep - 17	Increase/ (Decrease)% Y-o-Y	Increase/ (Decrease)% Q-o-Q
<b>Total Provisions &amp; Contingencies</b>	416.32	498	549	31.87	10.24
<b>Provisions for NPA</b>	325.61	411	450	38.2	9.49
<b>Provisions for Investment</b>	29.31	55	8	(72.71)	(85.45)
<b>Provision for Taxation</b>	26.50	75	90	239.62	20
<b>Other Provisions</b>	34.90	(43)	(2)	(105.73)	(95.35)

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## Key Ratios

Quarterly

(In Percent)

Ratios	Sep - 16	Jun - 17	Sep - 17
Cost of Deposits	6.74	5.90	5.83
Yield on Advances	10.08	9.32	9.60
Yield on Investments	9.64	9.81	8.88
Cost of Funds	6.26	5.08	5.10
Yield on Funds	8.47	7.44	7.62
NIM	2.61	2.92	3.04
RoA	0.41	0.62	0.46
Return on Net-worth	9.10	14.39	9.78
Cost to Income	53.06	48.06	49.58
EPS(not-Annualized)	1.55	2.55	1.80

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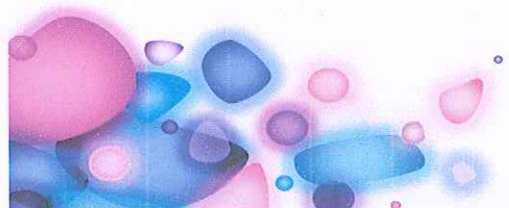


# Productivity

## Quarterly

(Rs. Cr)

Parameters	Sep - 16	Jun - 17	Sep - 17	Mar - 17
<b>Business per Employee</b>	<b>14.06</b>	<b>15.06</b>	<b>14.76</b>	<b>15.51</b>
<b>Business per Branch</b>	<b>112.10</b>	<b>110.99</b>	<b>106.80</b>	<b>113.22</b>



**Growth Powered by Technology, Driven by Customers**



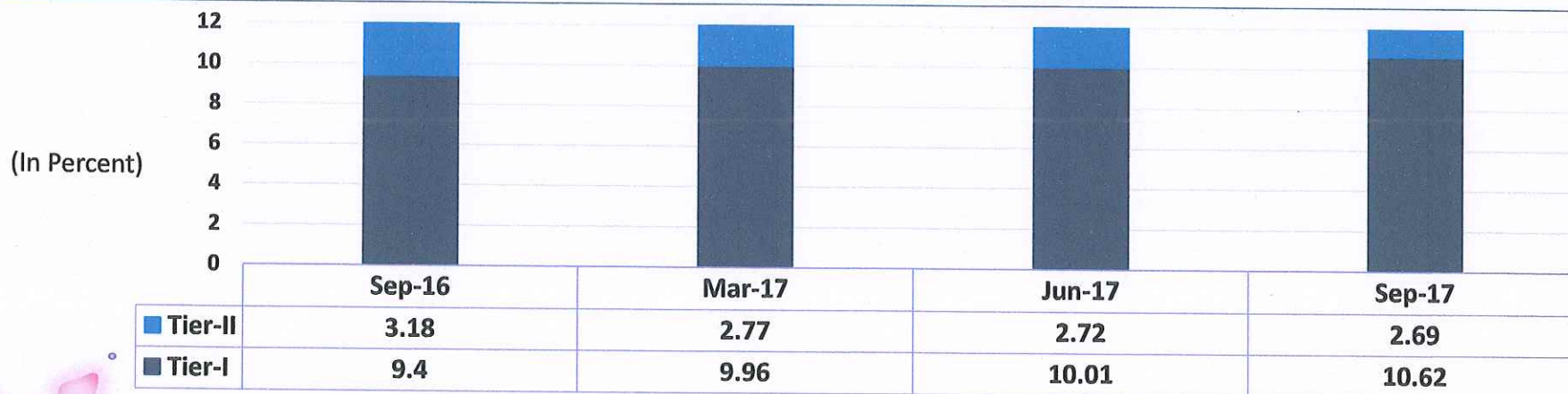


# Capital Funds (Basel III)

## Quarterly

(Rs. Cr)

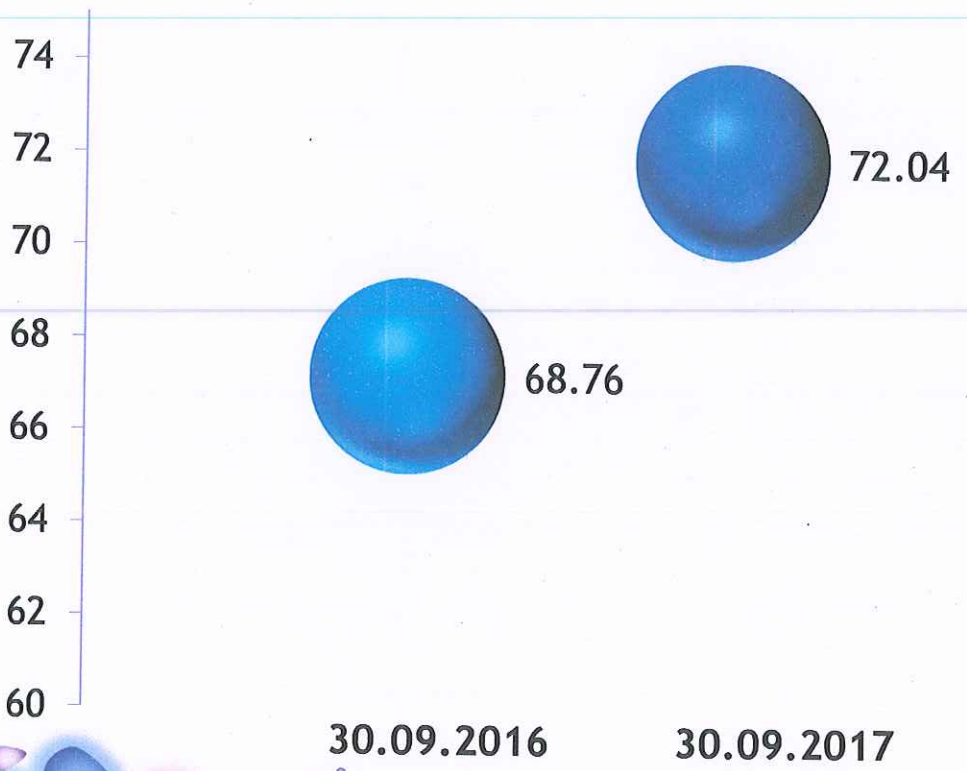
Particulars	Sep - 16	Mar- 17	Jun - 17	Sep - 17
<b>Capital</b>	<b>10605.56</b>	<b>11051.49</b>	<b>10923.64</b>	<b>11477.40</b>
<b>Common Equity Tier-1</b>	<b>6972.46</b>	<b>7327.49</b>	<b>7269.15</b>	<b>7843.83</b>
<b>Additional Tier - 1</b>	<b>956.14</b>	<b>1319.89</b>	<b>1319.90</b>	<b>1312.76</b>
<b>Tier – II</b>	<b>2676.96</b>	<b>2404.11</b>	<b>2334.60</b>	<b>2320.82</b>
<b>Total Risk Weighted Assets</b>	<b>84302.54</b>	<b>86798.93</b>	<b>85811.19</b>	<b>86212.77</b>
<b>CRAR</b>				
<b>Total CRAR (%)</b>	<b>12.58</b>	<b>12.73</b>	<b>12.73</b>	<b>13.31</b>



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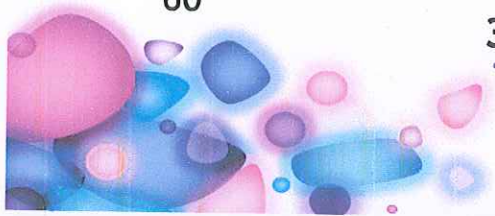


# Book Value



(Rs. In Cr.)

	30.09.2016	30.09.2017
Share Capital	998.85	1109.87
Net Worth	6868.21	7995.34



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## Asset Quality

Quarterly

(Rs. Cr)

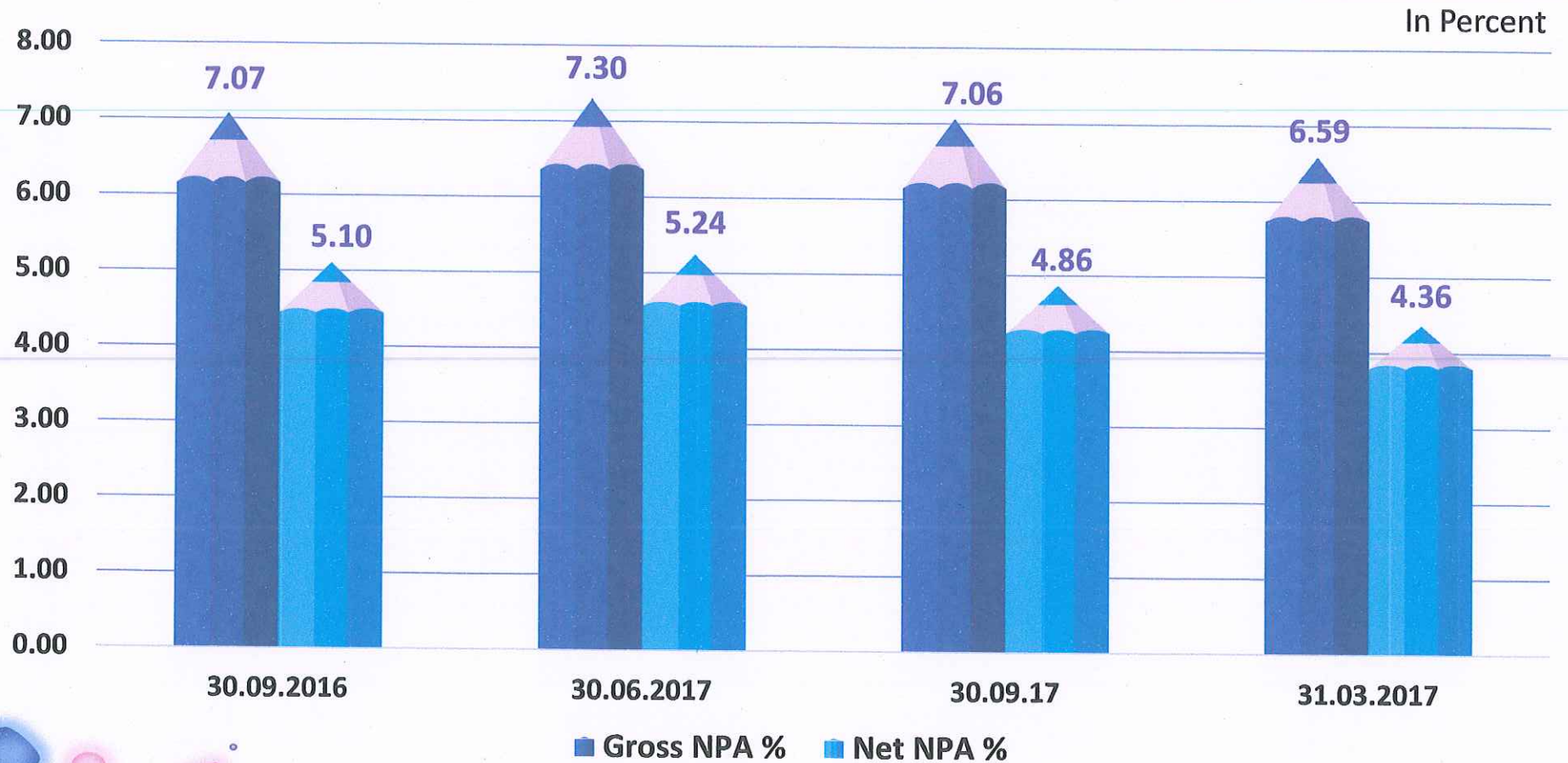
Parameters	30.09.16	30.06.2017	30.09.2017	31.03.2017
Gross NPA	6491	6812	6649	6382
Gross NPA (%)	7.07	7.30	7.06	6.59
Net NPA	4587	4784	4473	4118
Net NPA (%)	5.10	5.24	4.86	4.36
Provision Coverage Ratio (%)	51.29	56.01	59.29	58.15



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## Gross NPA & Net NPA



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## NPA Movement

(Rs. Cr)

Particulars	2016-17				2017-18	
	Q1	Q2	Q3	Q4	Q1	Q2
Opening Balance	6027	6589	6491	6305	6382	6812
Additions	1244	736	200	713	1572	659
Off Which :						
Slippage from Restructured	288	94	14	14	7	28
Reductions	682	835	386	636	1141	822
Cash Recovery-Ledger Balance	159	176	111	127	227	223
Upgradation	314	435	61	86	287	291
Write-Off	209	224	213	423	627	308
Gross NPA	6589	6491	6305	6382	6812	6649

Growth Powered by Technology, Driven by Customers



## Sector Wise Classification of NPAs

Sector/Scheme	30.09.16	30.06.17	30.09.17	31.03.17
Agriculture	521	531	539	545
MSME	864	959	972	948
Education Loans	24	26	25	24
Housing Loans	81	133	120	69
Personal Loans	5	8	7	5
CRE	81	1	-	0
Others	4915	5155	4985	4791
Total	6491	6812	6649	6382

Growth Powered by Technology, Driven by Customers





## Restructuring : Total Loans Restructured

(Rs. Cr)

Details	30.09.16	30.06.17	30.09.17	31.03.17
Industrial Loans	456	413	405	422
MSME	26	22	21	22
Agricultural Loans	94	88	87	94
Housing Loans	63	50	47	54
Infrastructure	1636	881	834	926
CRE	1	1	1	1
Other Loans	9	4	4	4
Balance Outstanding	2285	1460	1399	1524
NPA o/s	355	407	418	408

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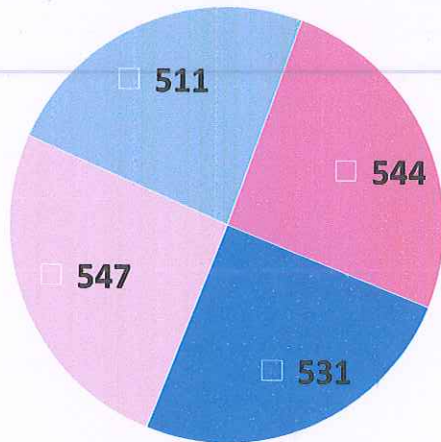




# Expanding Network

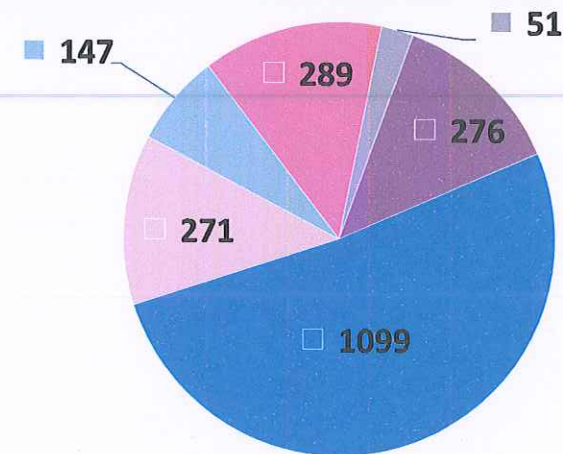
Delivery Channels	Sep 16	Jun 17	Sep 17
Branch Network	1959	2030	2133
ATM Strength	1725	2044	2177

Branch Spread



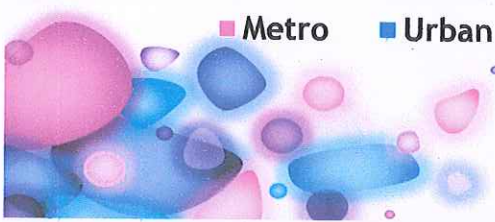
■ Metro   
 ■ Urban   
 ■ Semi-Urban   
 ■ Rural

Geographical Centre-Wise Branches



■ Central   
 ■ South   
 ■ West   
 ■ North  
■ East

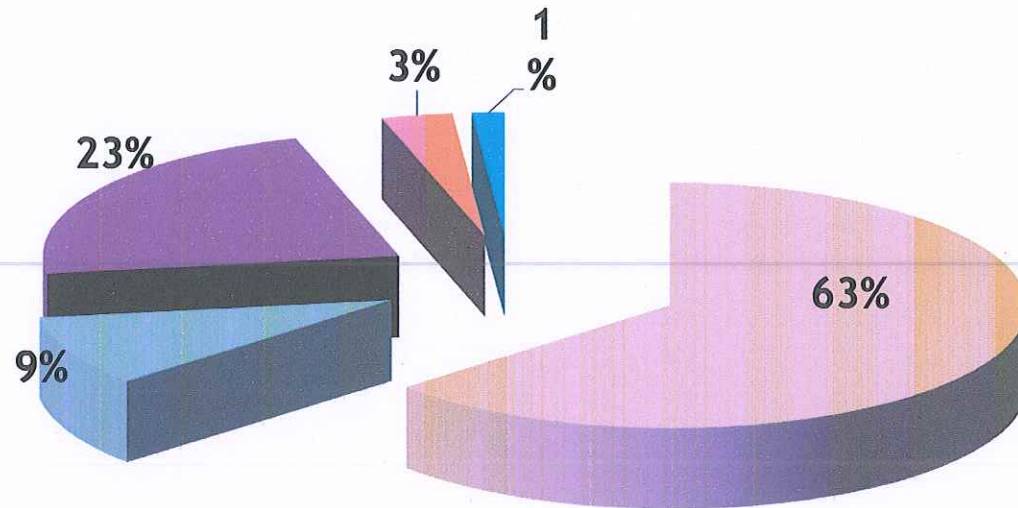
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# Shareholding Pattern

As on September 30th, 2017



Govt of India   Individuals   DII   FII   Other Corp

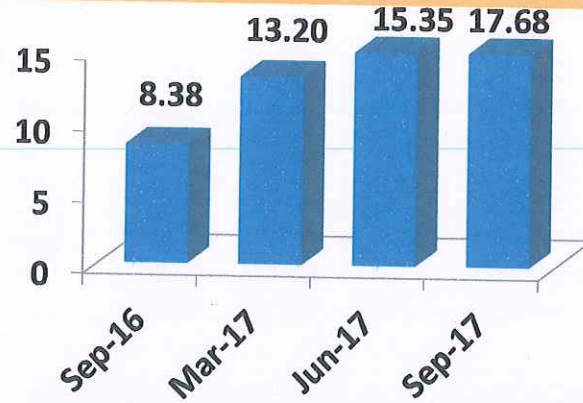


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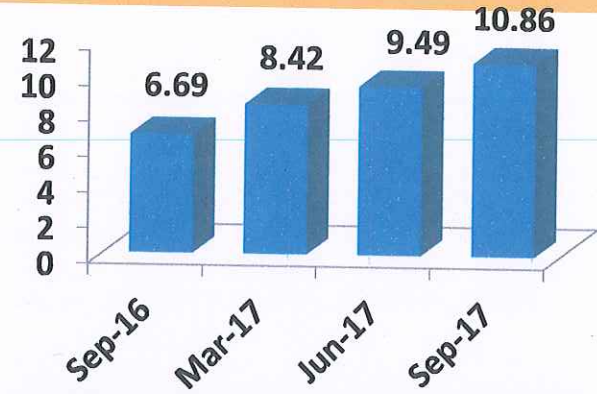




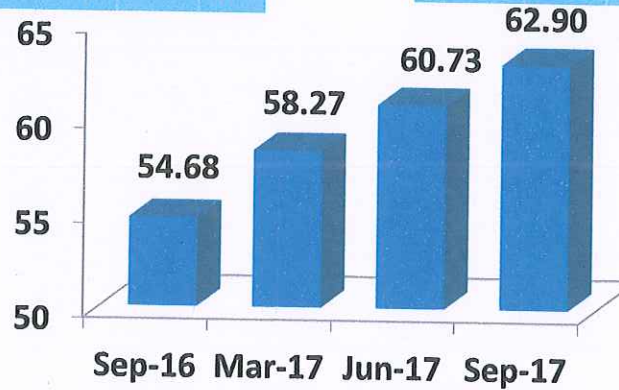
# Digital Banking



Mobile Banking Users (In Lakh)



Internet Banking Users (In Lakh)

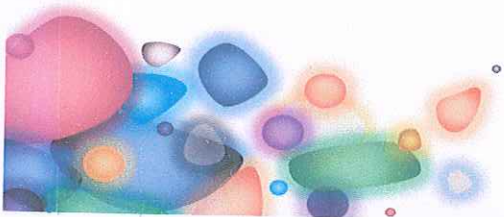


Debit Card Base (In lakh)

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Improving mobile transactions

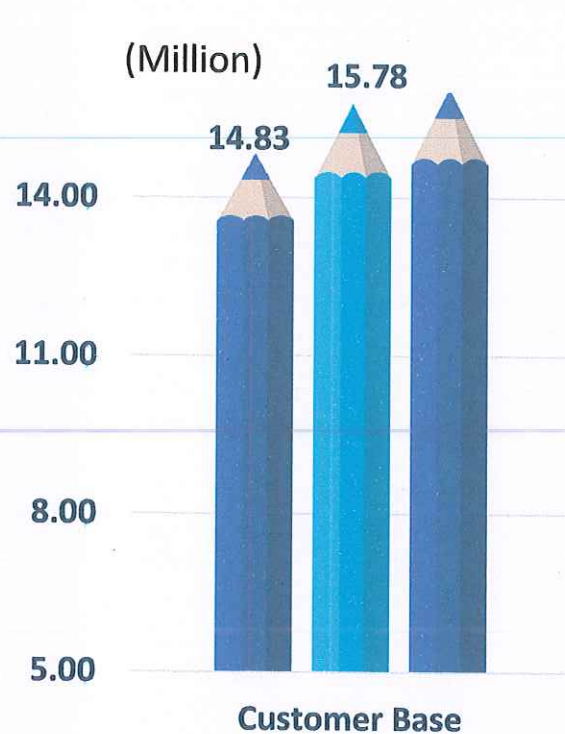
Expanding Digital Presence







## Customer Analytics

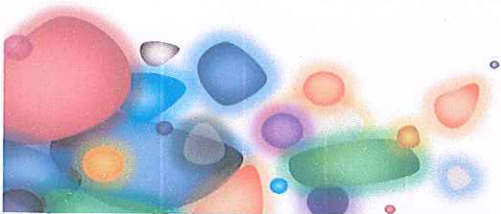


(In Lakhs)

Particulars	Sep 2016	Jun 2017	Sep 2017
Advances Clientele	10.96	11.78	12.14
Deposits Clientele	137.34	146.04	148.62
Total Customer Base	148.30	157.82	160.76

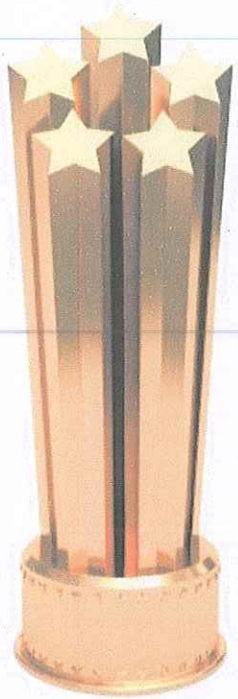
Trust of over 16 million customers

Growth Powered by Technology, Driven by Customers





## Awards & Accolades : Recognition Galore!!



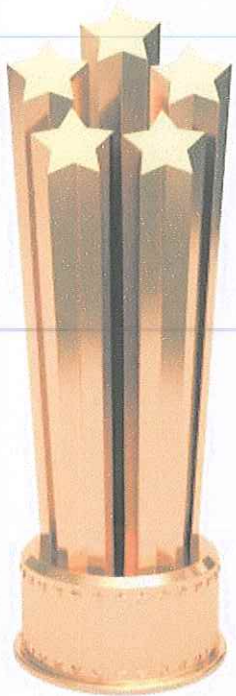
- **Vijaya Bank was awarded the First Prize under President's Rajbhasha Kirti Puraskar for Official Language Implementation.**
- **Vijaya Bank received RSETI Award From the Ministry of Rural Development, Govt of India.**
- **Global CSR Excellence & Leadership Awards for Best Corporate Social Responsibilities Practices by World CSR.**
- **'Best SME Lending' Award by Associated Chamber of Commerce & Industry of India (ASSOCHAM).**
- **VIBSETIS Highest grading (AA) Award by Ministry of Rural Development Government of India distributed at Vigyan Bhawan New Delhi.**







## Awards & Accolades : Recognition Galore!!



- **Vijaya Bank bagged Skoch Awards in the following categories:**
  1. **Best Bank in Public Sector**
  2. **Best Bank in NPA Management**
  3. **Retail Lending**
  4. **Inclusive Wallet – VPAYQWIK**
  5. **Digital Inclusion**
  6. **IT Security**
  7. **e – Surveillance of ATMs & Branches**
  8. **100 digital Villages – Financial Inclusion**
  
- **Honorable Finance Minister of India Sri Arun Jaitley ji inaugurated 100 branches, 100 ATMs and 100 digital villages taking the total strength of branches to 2133, ATMs to 2177 and digital villages to 105 .**







*Thank you*

<http://www.vijayabank.com>



**Growth Powered by Technology, Driven by Customers**