

# **PRESS RELEASE**

24<sup>th</sup> January 2018



## **Financial Results for the Quarter ended 31st December 2017**

The Board of Directors of Vijaya Bank today approved the reviewed financial results of the Bank for the Quarter ended 31st December, 2017.

### **Q3 HIGHLIGHTS (Y-o-Y)**

**Total business up by 13.85%**

**Gross Advances up by 22.52% at Rs.110622 Cr**

**Net Interest Income up by 27.25% at Rs. 1154 Cr**

**NIM improved by 49 bps to 3.34%**

**Retail Credit up by 27.12%**

**Housing loans portfolio up by 33.55%**

**Gross NPA down from 6.98% to 6.17%**

**Net NPA down from 4.74% to 3.99%**

**Provision Coverage Ratio at 61.25%**

**CRAR (Basel III) at 12.26%**