

PRESS RELEASE

07th May 2018



Financial Results for the Year ended 31st March 2018

The Board of Directors of Vijaya Bank today approved the audited financial results of the Bank for the Year ended 31st March, 2018.

FY 2017-18 HIGHLIGHTS (Y-o-Y)

- ✓ ***Total business up by 20.07%***
- ✓ ***Gross Advances up by 22.57% at Rs.118677 Cr***
- ✓ ***Total Deposits up by 18.25% at Rs.157288 Cr***
- ✓ ***Operating Profit zooms to record high of Rs.3098 Cr***
- ✓ ***Net profit for Q4 Mar 18 at Rs.207 Cr against Rs.80 Cr in Q3 Dec 17***
- ✓ ***Net Interest Income up by 22.73% at Rs.4303 Cr***
 - ✓ ***NIM increased from 2.77% to 3.10%***
 - ✓ ***Retail Credit up by 24.98%***
 - ✓ ***Housing loans portfolio up by 30.50%***
 - ✓ ***Gross NPA down from 6.59% to 6.34%***
 - ✓ ***Net NPA down from 4.36% to 4.32%***
- ✓ ***Provision Coverage Ratio increased to 59.39%***
 - ✓ ***CRAR (Basel III) at 13.90%***
- ✓ ***Bank has not availed the dispensations for***
 - a) ***Reduction in NCLT provisions***
 - b) ***Staggering of Staff Gratuity provisions***
 - c) ***Mark to Market Provisions***