

	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 : boardsectt@vijayabank.co.in वेब Web : www.vijayabank.com फोन Phone : 080-25584066 विस्तार Extn.-514 फैक्स Fax : 080-25594737

SDIGC/HO/KR /256/2017

25.07.2017

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
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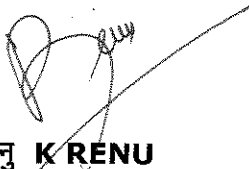
महोदय Dear Sir,

Sub: PRESENTATION FOR THE ANALYST MEET

In Compliance with the provisions of Regulation 30 read with schedule III part A of SEBI Listing Regulations 2015, we here by attach a copy of the presentation to be made at Analyst meet scheduled from 26th to 29th July 2017 in Mumbai, Chennai and Pune

Kindly take the above on record.

भवदीय Yours Faithfully,



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



विजया बँक
VIJAYA BANK
(A Government of India Undertaking)
A friend you can bank upon

INVESTOR PRESENTATION

JULY 2017

Private & Confidential



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VIJAYA BANK OVERVIEW

2

KEY INVESTMENT HIGHLIGHTS

3

GROWTH STRATEGIES

4

FINANCIAL STATEMENTS

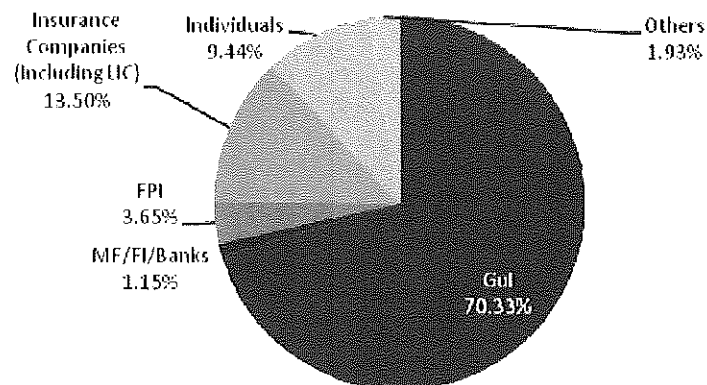


Bank Overview

- ▶ A Pan India Institution serving diverse sectors of the society
- ▶ A network of 2030 branches, 13 Extension Counters and 2,044 ATMs as on 30th June 2017 that spans all states and Union Territories in the country
- ▶ Engaged in a wide variety of banking activities such as:
 - ▶ Retail Banking: Structured products to cater to savings/ investments and personal/ business requirements of individuals/ firms such as housing, consumption, automobile, small business, rent discount, education etc.
 - ▶ Corporate Lending: Comprises of a wide variety of banking activities for large and medium corporates
 - ▶ SME & MSME lending: Caters to small and medium entrepreneurs in business, trading and manufacturing sectors
 - ▶ Agricultural Banking: Caters to credit needs of farmers and agri entrepreneurs through a host of Short term and Medium / Long term loan products
 - ▶ Other Services: Services to the Gov and various State governments, and bancassurance services

Shareholding Pattern

As on 30th June, 2017



Awards & Accolades



Skoch Financial Technology Award 2017 was awarded to our Bank.
 Skoch Financial Technology Award 2017 for NPA Management,
 Banker of the Year for NPA Management –Sri B S Rama Rao,
 Executive Director, Vijaya Bank
 Banker of the year – Dr Kishore Sansi, MD & CEO, Vijaya Bank



ASSOCHAM award for Best SME Lending-2016



National Award for Excellence in lending to MSE Sector by Govt. of India, 2013-14 and 2014-15



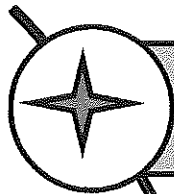
Rajbhasha Kirti Puraskar award by Honorable President of India



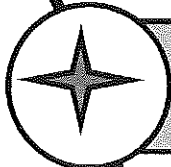
“Best Bank for Electronic Payments among Mid-Size Banks” for 2015-16 from IDRBT, Hyderabad.



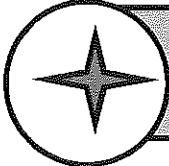
Golden Peacock Award for Risk Management -2016



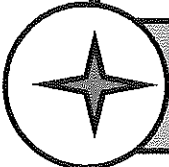
Return on Asset (ROA) at 0.49% for FY 17 and 0.62% for Q1 of FY 18



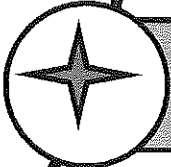
CRAR at 12.73% as on 31st March 2017 as well as on 30th June 2017



Net Interest Margin (NIM) of 2.77% for FY 17 and 2.92% for Q1 of FY 18



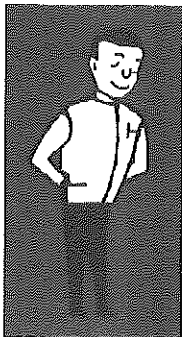
Market Capitalization at Rs 68670.61 Mn as on 31st March 2017 and Rs 72266.46 Mn as on 30th June 2017.



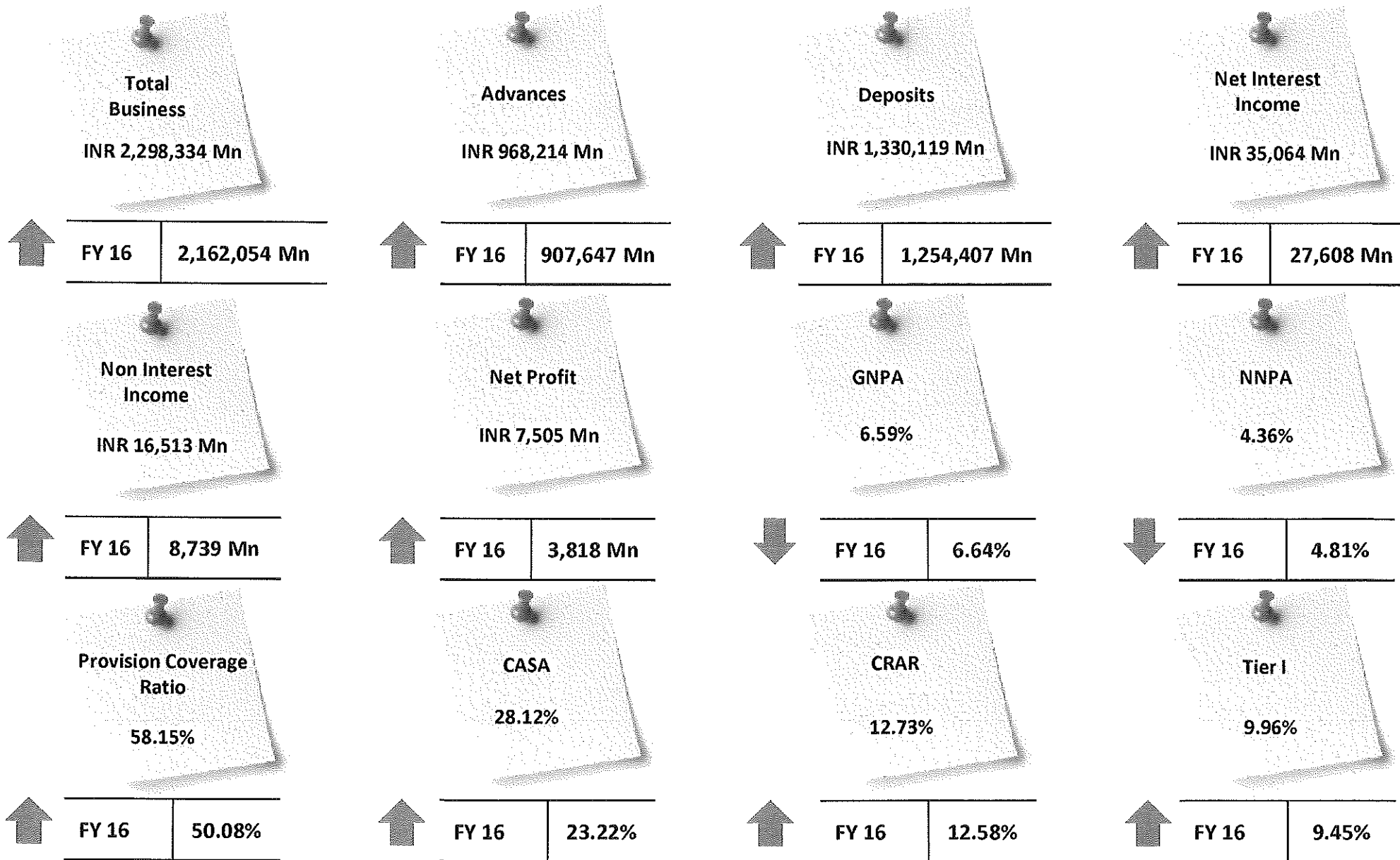
Gross NPA of 6.59% and Net NPA of 4.36% as on 31st March 2017 and 7.30%, 5.24% respectively as on 30th June 2017



Share of Retail Advances to Total Advances 30.11% as on 31st March 2017 and 32.44% as on 30th June 2017



OVERVIEW: FY17 HIGHLIGHTS



OVERVIEW: Q1FY18 HIGHLIGHTS



<p>Total Business INR 2,253,178 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>2,178,386 Mn</td> </tr> </table>	Q1FY17	2,178,386 Mn	<p>Advances INR 933,549 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>901,986 Mn</td> </tr> </table>	Q1FY17	901,986 Mn	<p>Deposits INR 1,319,629 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>1,276,400 Mn</td> </tr> </table>	Q1FY17	1,276,400 Mn	<p>Net Interest Income INR 9,438 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>7,826 Mn</td> </tr> </table>	Q1FY17	7,826 Mn
Q1FY17	2,178,386 Mn										
Q1FY17	901,986 Mn										
Q1FY17	1,276,400 Mn										
Q1FY17	7,826 Mn										
<p>Non Interest Income INR 5,051 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>2,355 Mn</td> </tr> </table>	Q1FY17	2,355 Mn	<p>Net Profit INR 2,547 Mn</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>1,617 Mn</td> </tr> </table>	Q1FY17	1,617 Mn	<p>GNPA 7.30%</p> <p>↓</p> <table border="1"> <tr> <td>Q1FY17</td> <td>7.31%</td> </tr> </table>	Q1FY17	7.31%	<p>NNPA 5.24%</p> <p>↓</p> <table border="1"> <tr> <td>Q1FY17</td> <td>5.42%</td> </tr> </table>	Q1FY17	5.42%
Q1FY17	2,355 Mn										
Q1FY17	1,617 Mn										
Q1FY17	7.31%										
Q1FY17	5.42%										
<p>Provision Coverage Ratio 56.01%</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>48.55%</td> </tr> </table>	Q1FY17	48.55%	<p>CASA 27.52%</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>21.92%</td> </tr> </table>	Q1FY17	21.92%	<p>CRAR 12.73%</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>12.66%</td> </tr> </table>	Q1FY17	12.66%	<p>Tier I 10.01%</p> <p>↑</p> <table border="1"> <tr> <td>Q1FY17</td> <td>9.49%</td> </tr> </table>	Q1FY17	9.49%
Q1FY17	48.55%										
Q1FY17	21.92%										
Q1FY17	12.66%										
Q1FY17	9.49%										

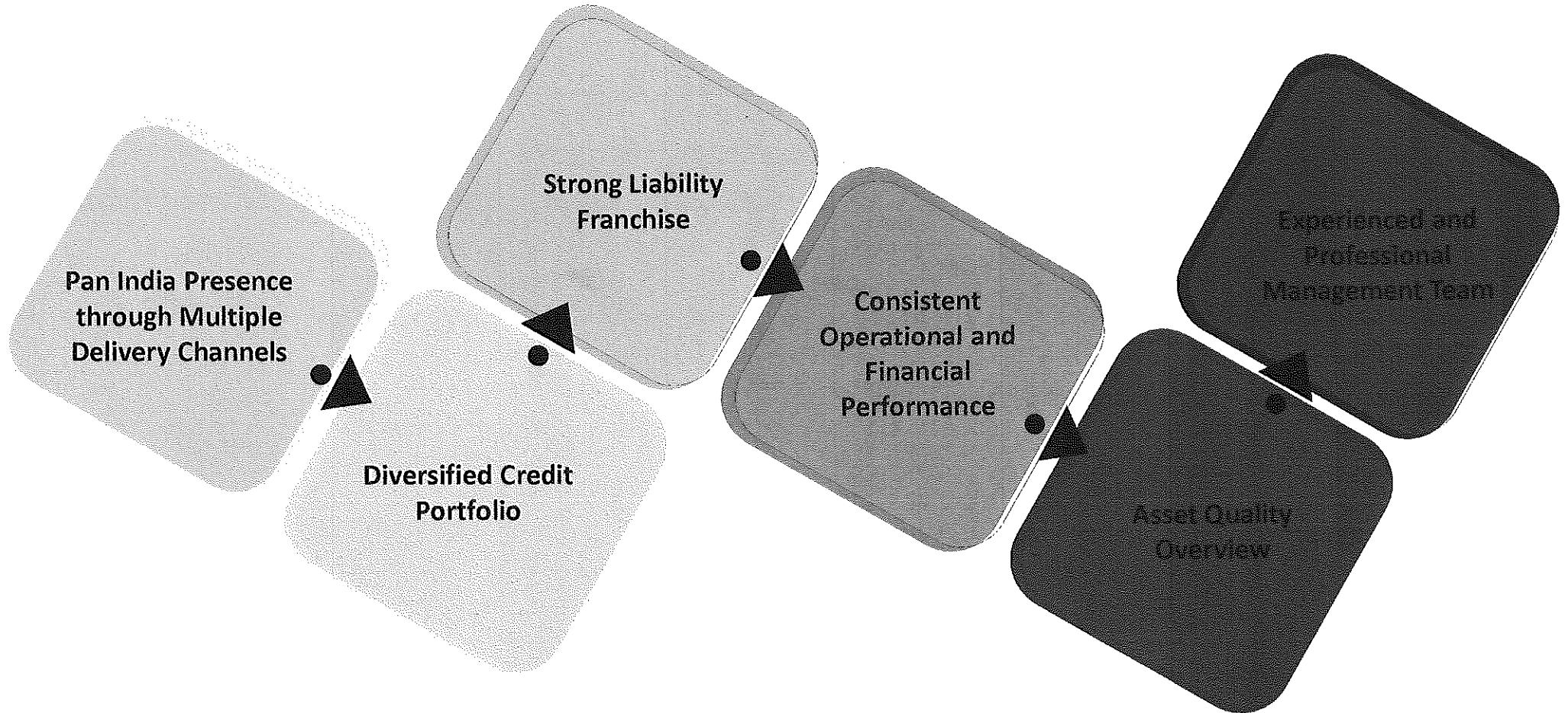


1 VIJAYA BANK OVERVIEW

2 KEY INVESTMENT HIGHLIGHTS

3 GROWTH STRATEGIES

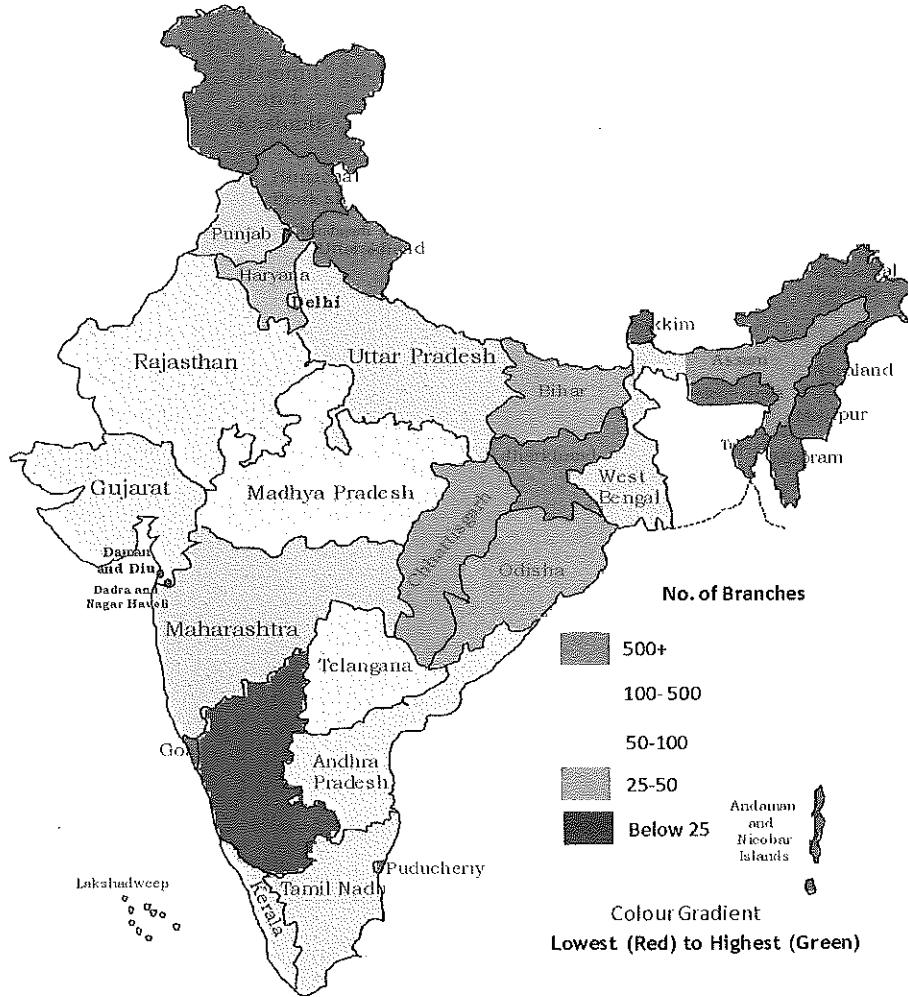
4 FINANCIAL STATEMENTS





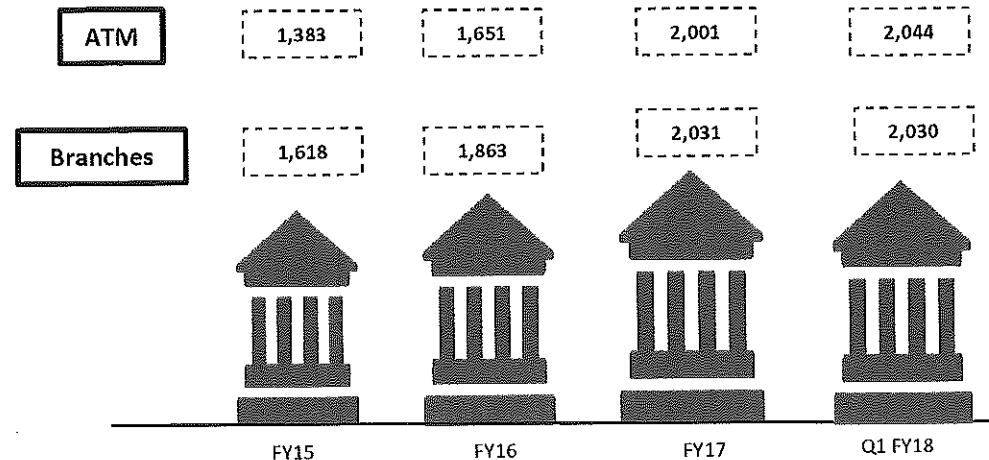
Pan India Network

As on 30th June, 2017

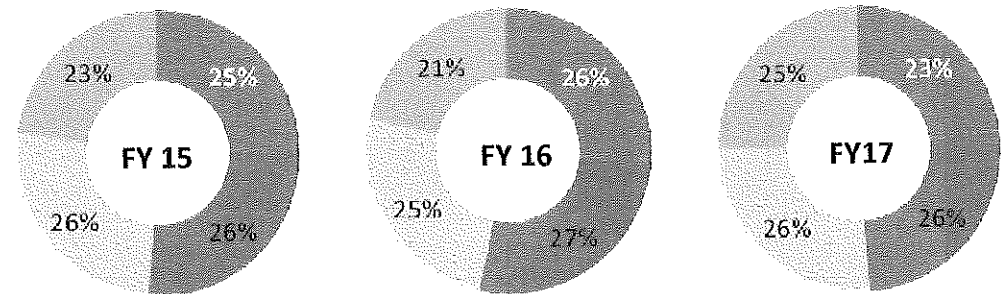


Map not to scale

Branch & ATM Network



Branch Distribution



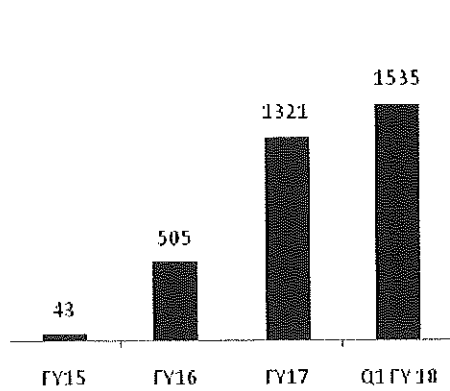
Rural
 Semi-Urban
 Urban
 Metro



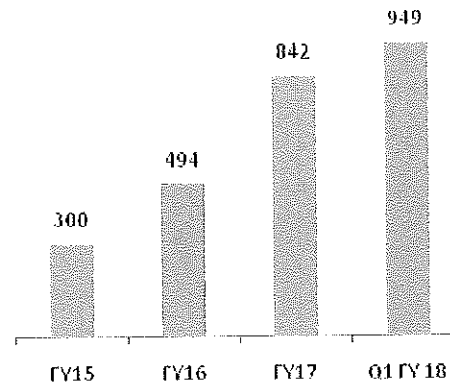
Expanding Digital Presence

In thousands

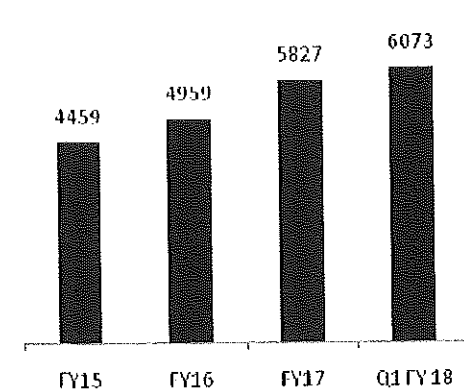
Mobile Banking Users



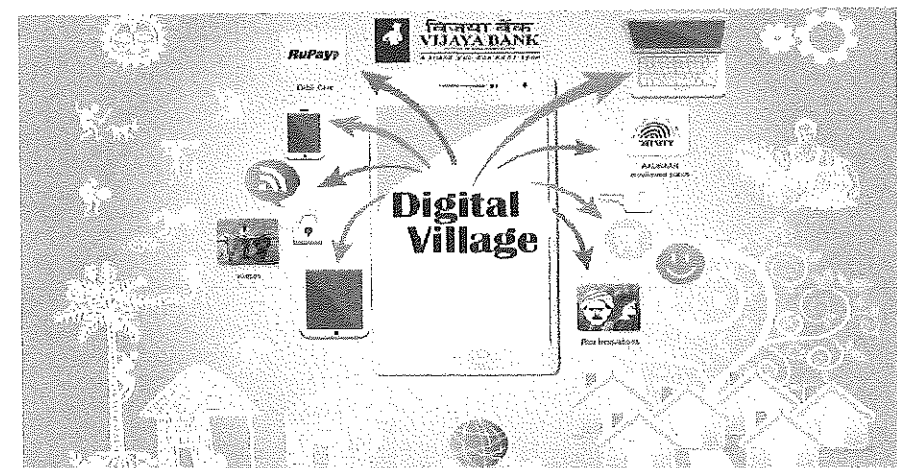
Internet Banking Users



Debit Card Base



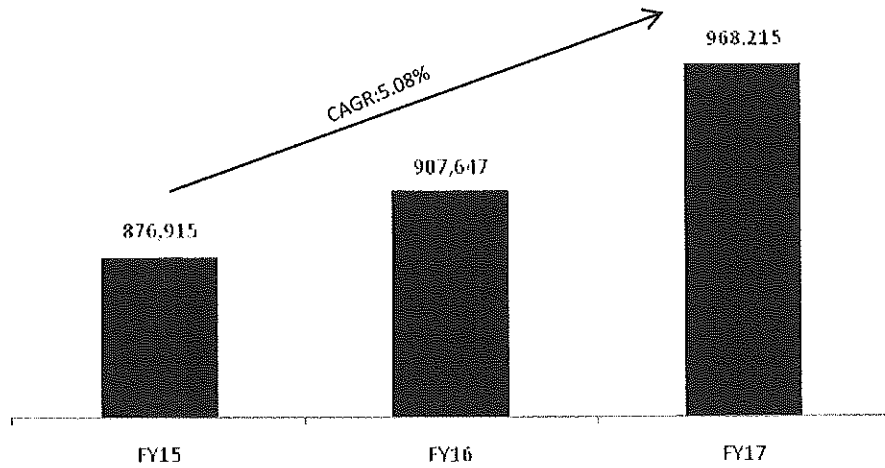
Digital Initiatives



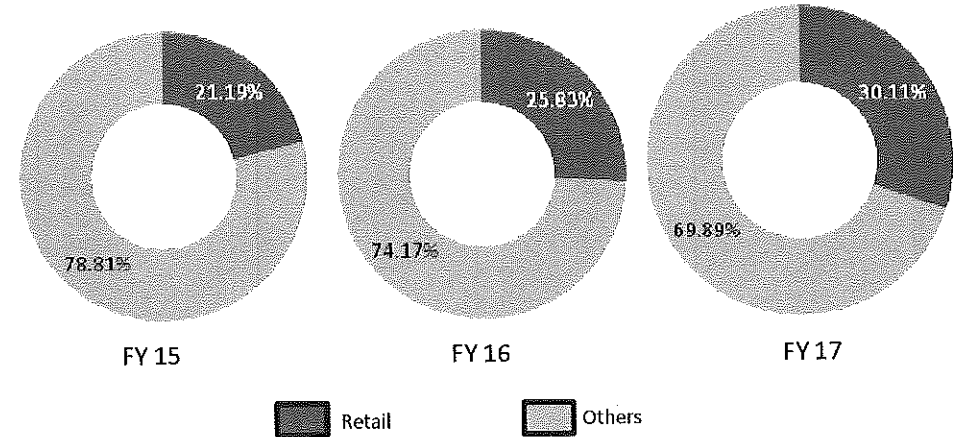


Growing Advances

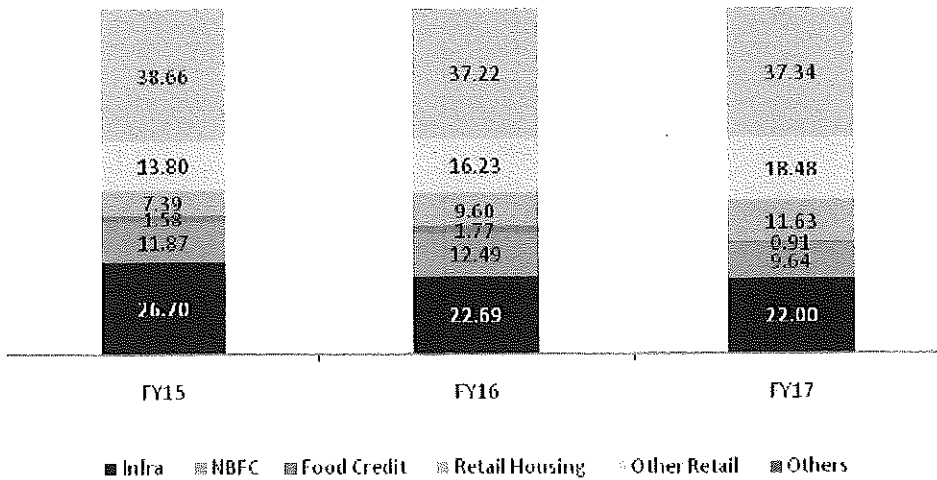
INR Mn



Growing Retail Book

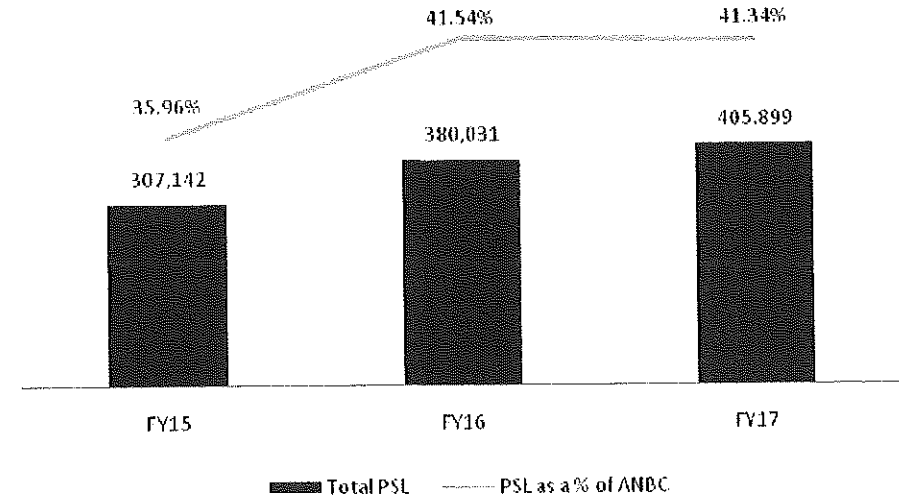


Industries-wise Gross Loan Portfolio (in %)



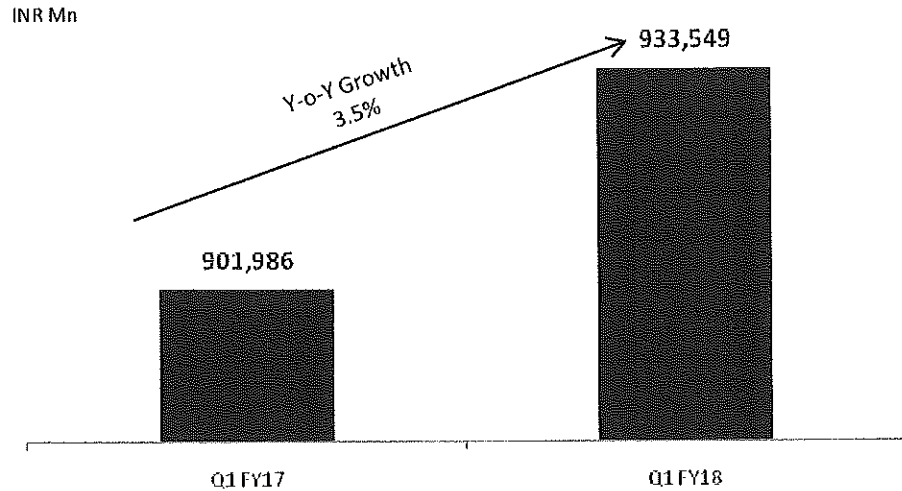
Priority Sector Portfolio

INR Mn

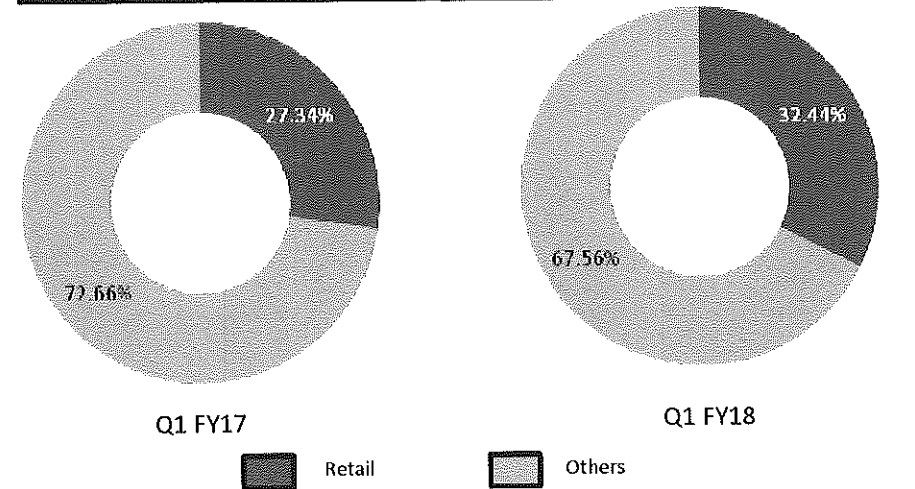




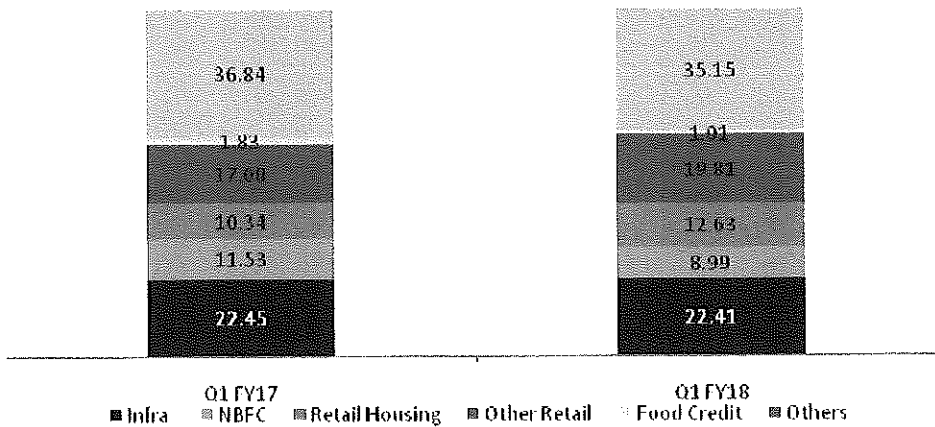
Growing Advances



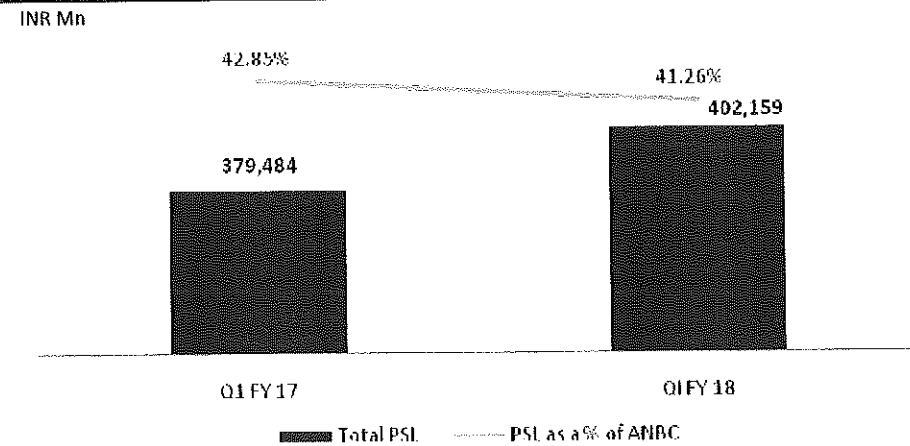
Thrust on Retail Book



Industries-wise Gross Loan Portfolio



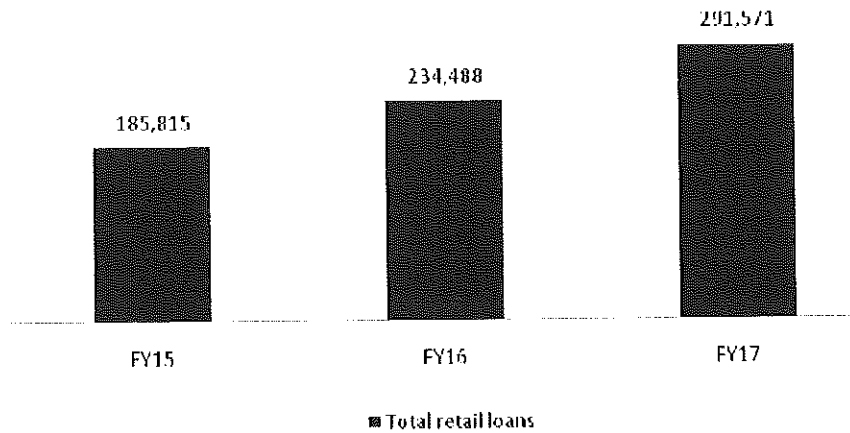
Priority Sector Portfolio



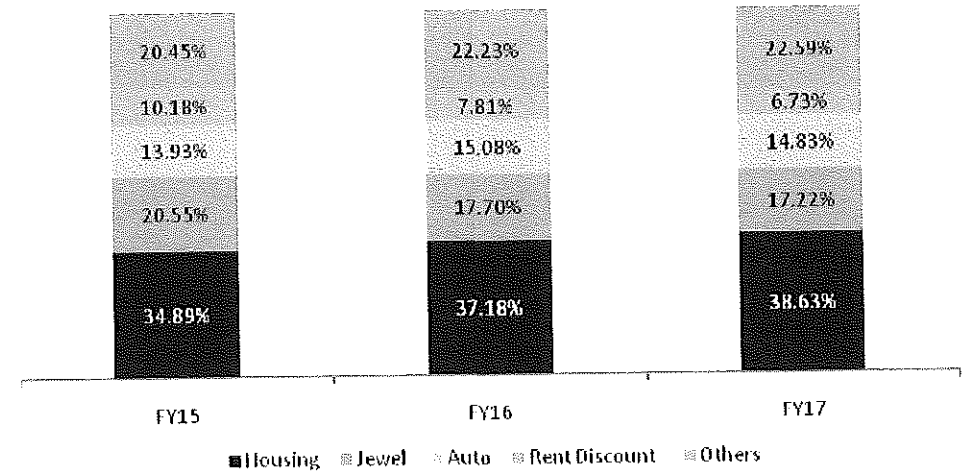


Retail Advances

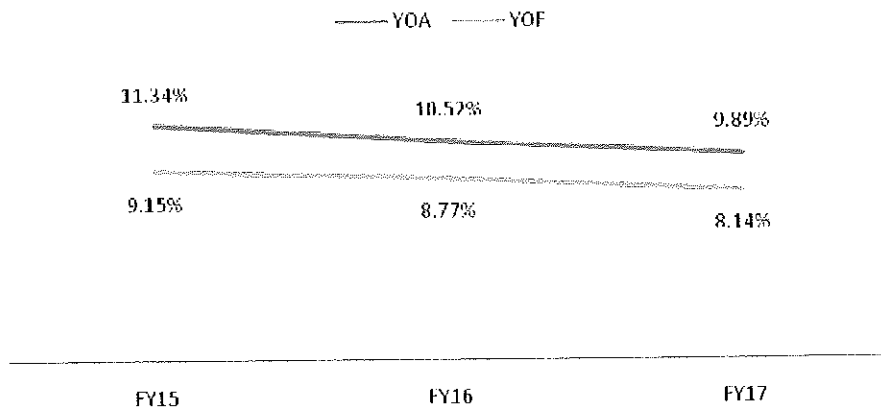
INR Mn



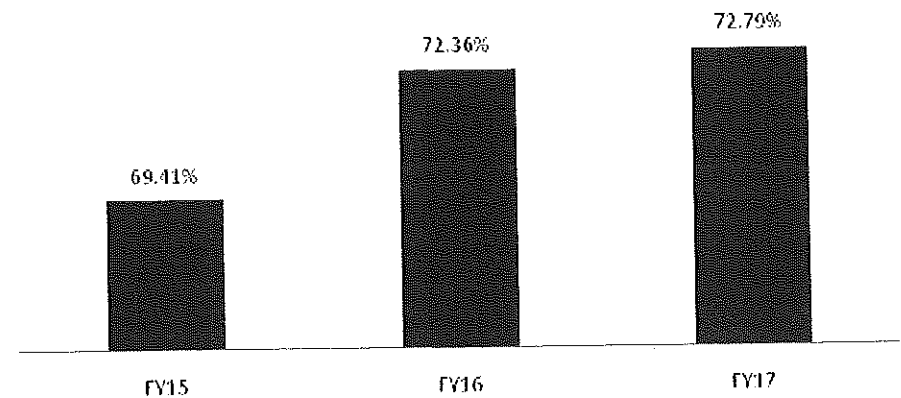
Retail Advance Mix



Yield on Advances & Funds



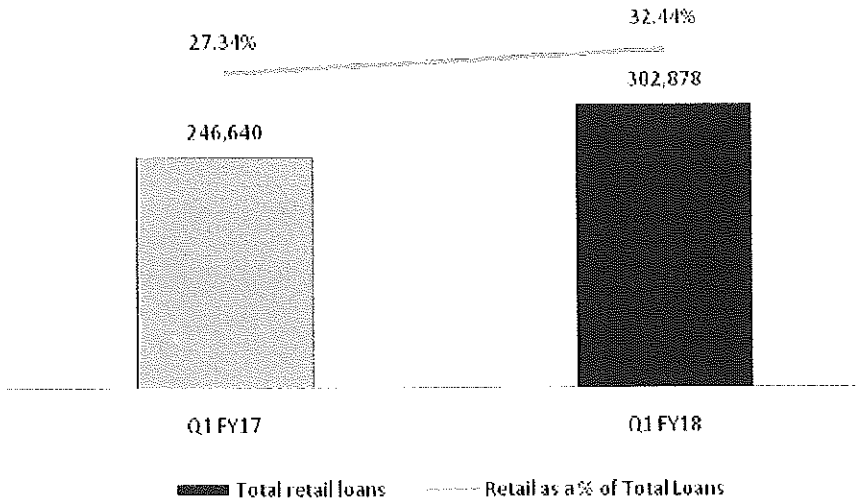
Credit to Deposit Ratio



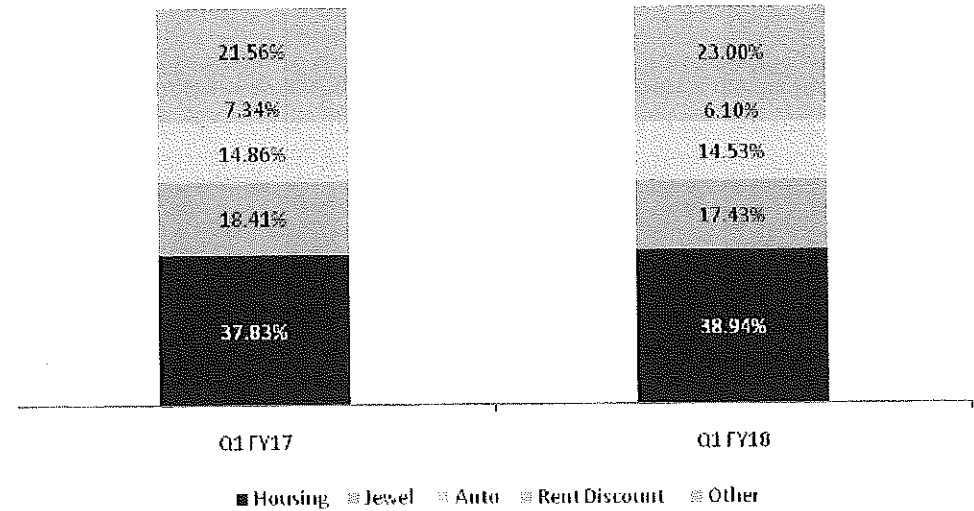


Retail Advances

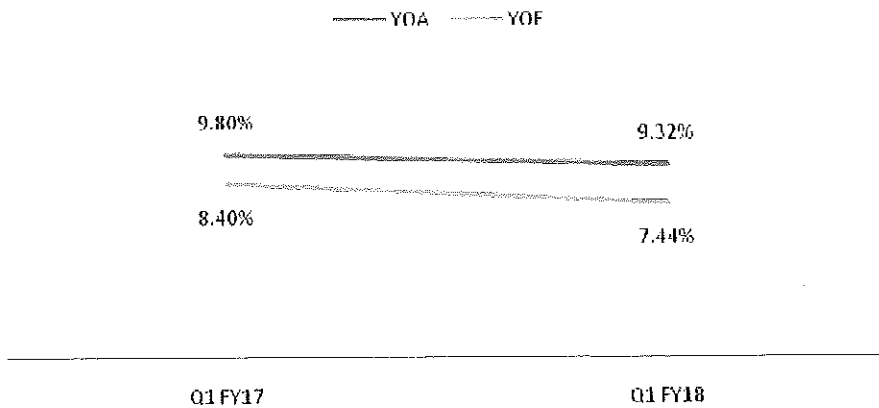
INR Mn



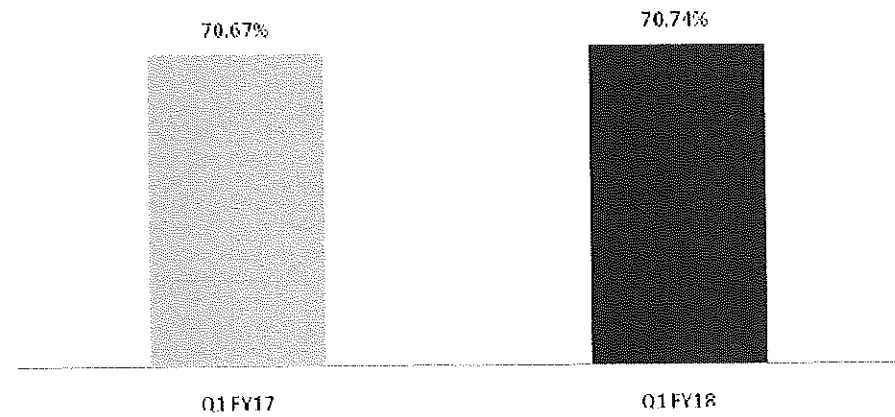
Retail Advance Mix



Yield on Advances & Funds



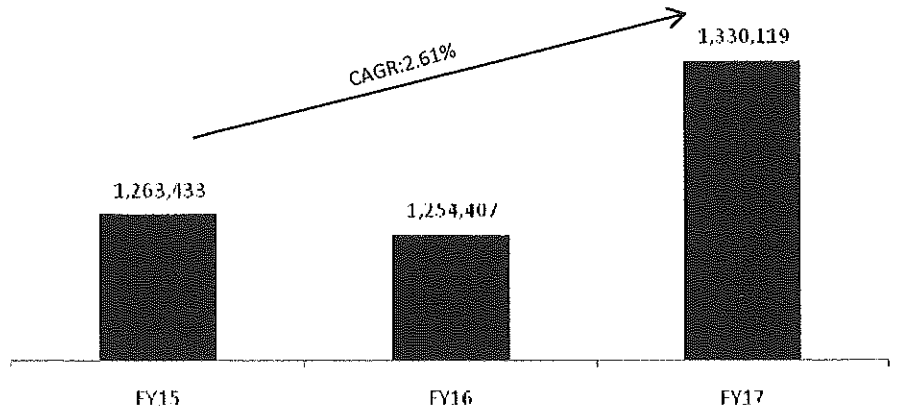
Credit to Deposit Ratio



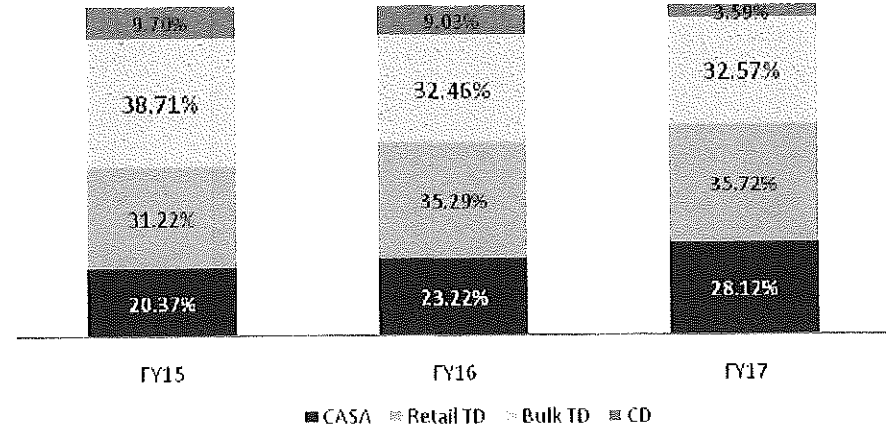


Increase in Deposits

INR Mn

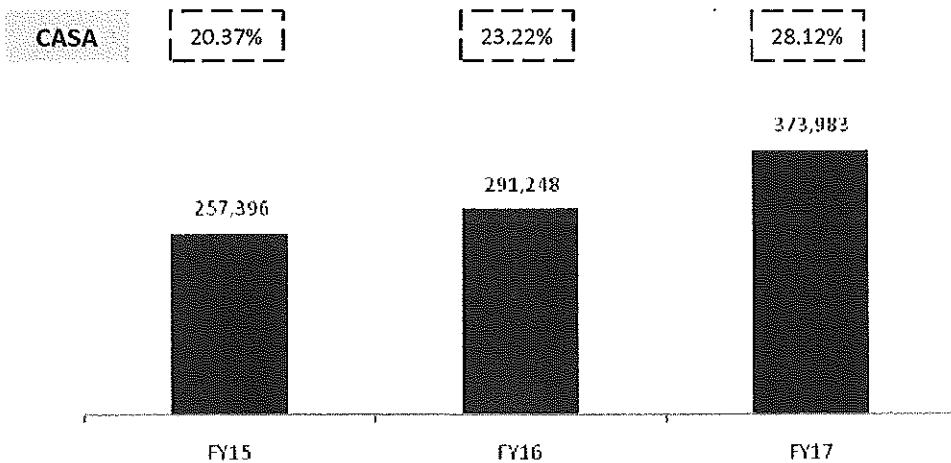


Deposit Mix

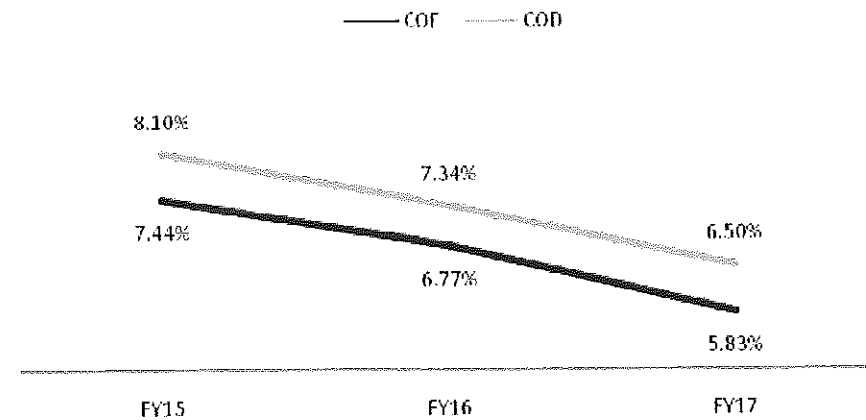


Strong CASA Growth

INR Mn



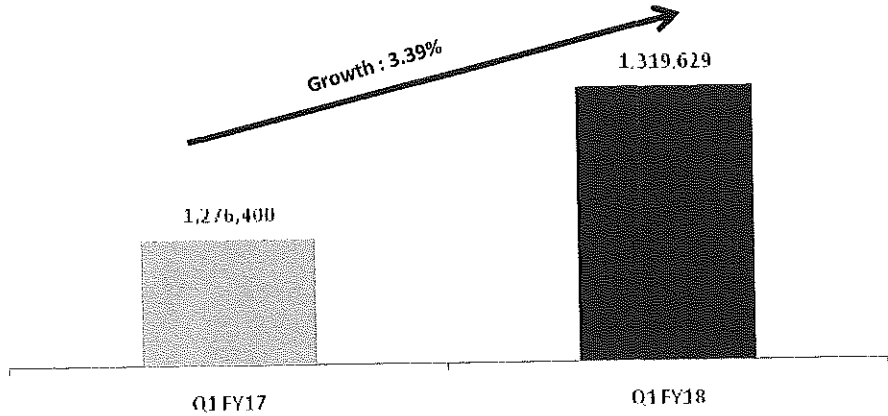
Reduction in Cost of Funds & Deposits



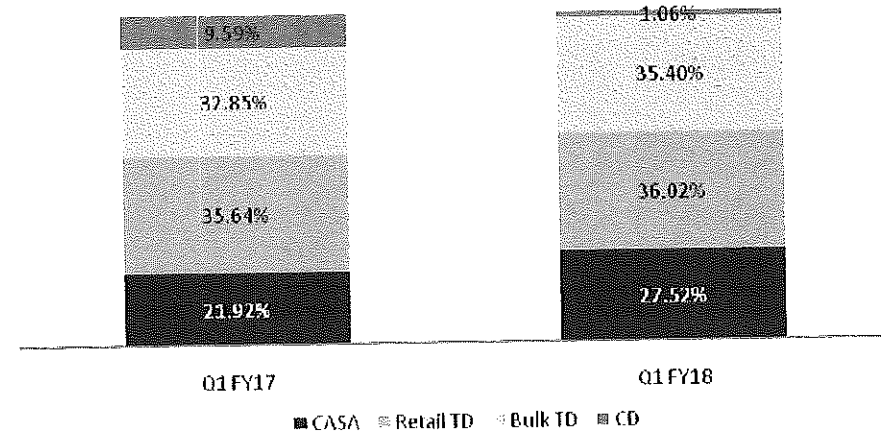


Increase in Deposits

INR Mn

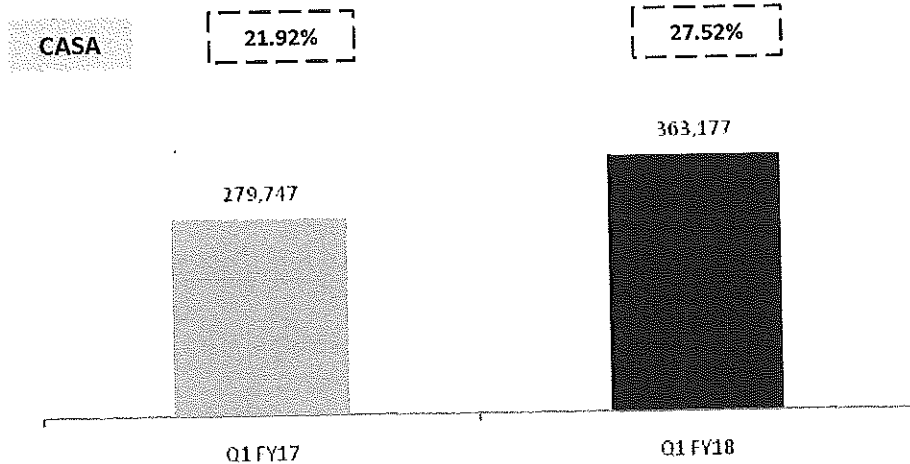


Deposit Mix

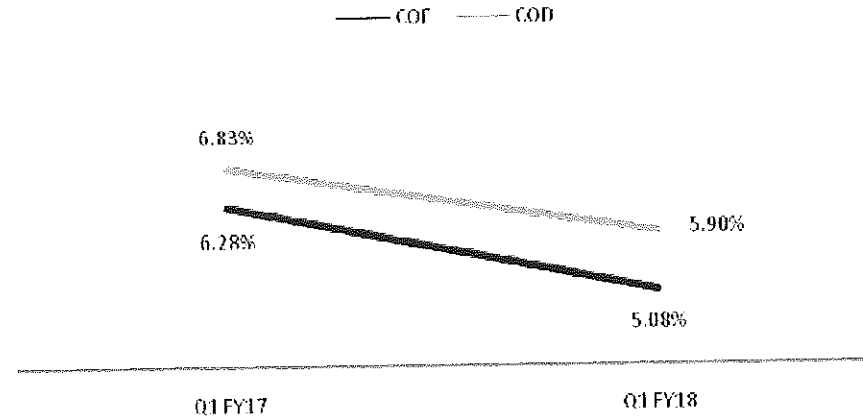


Strong CASA Growth

INR Mn

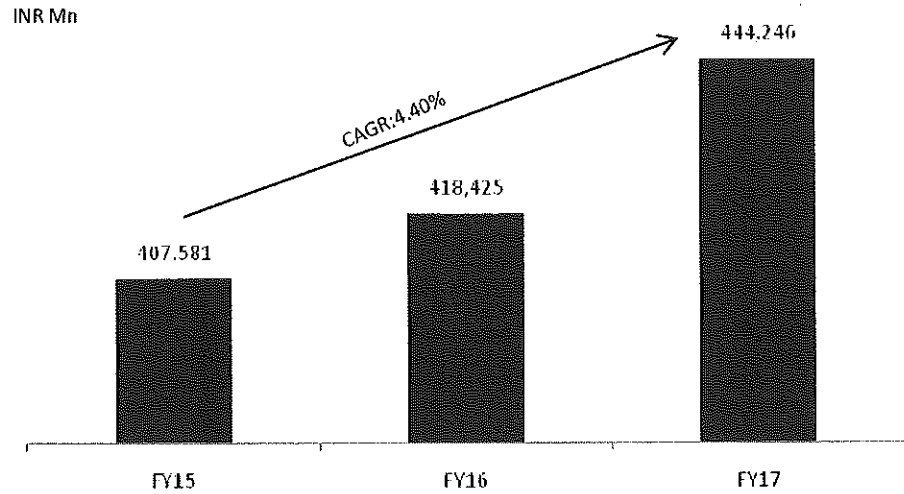


Reduction in Cost of Funds & Deposits

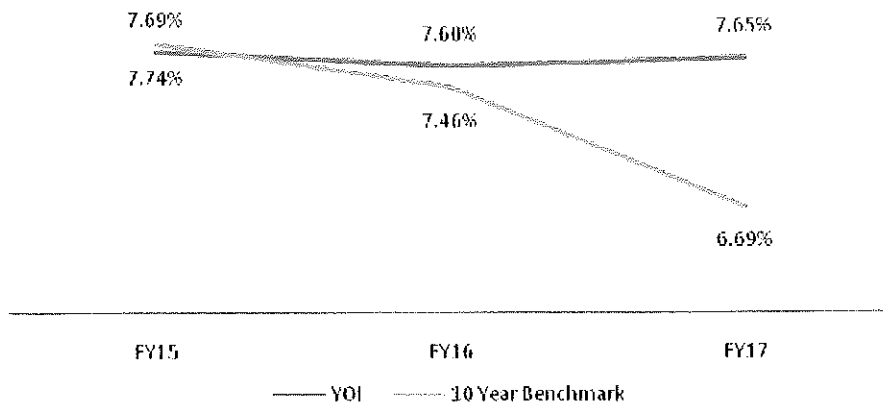




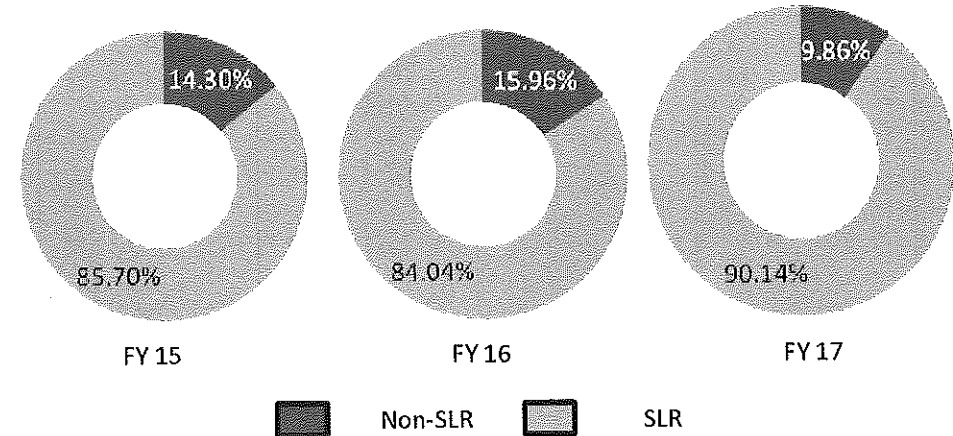
Total Investments



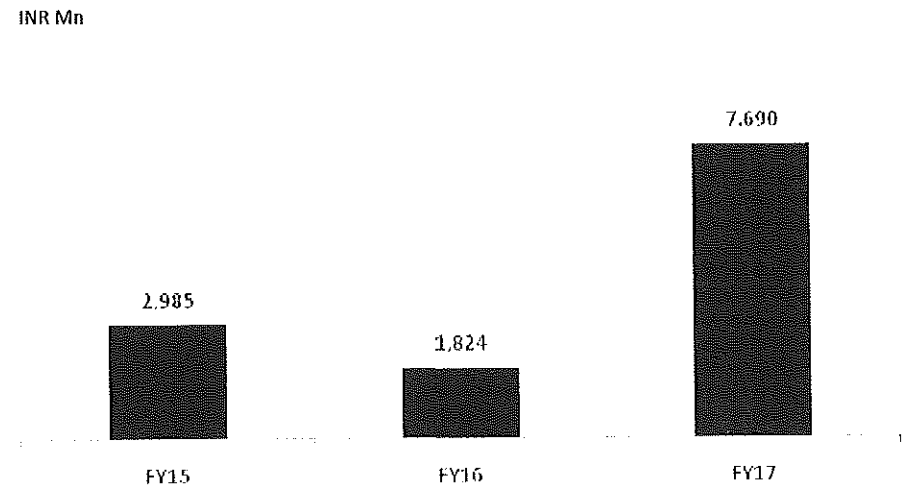
Yield on Investments



SLR & Non-SLR Investments

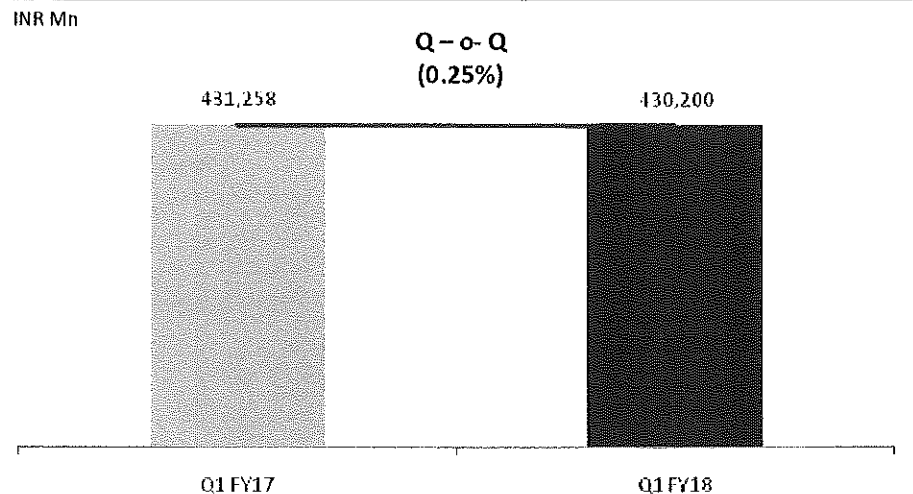


Profit on Investments

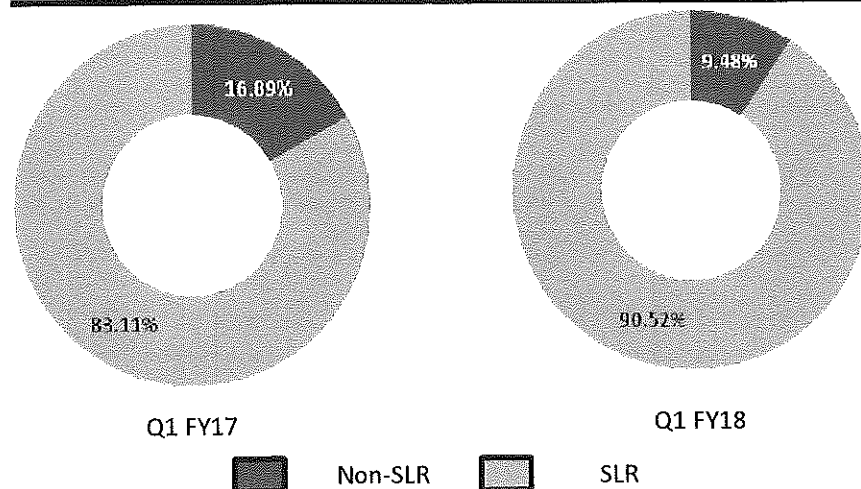




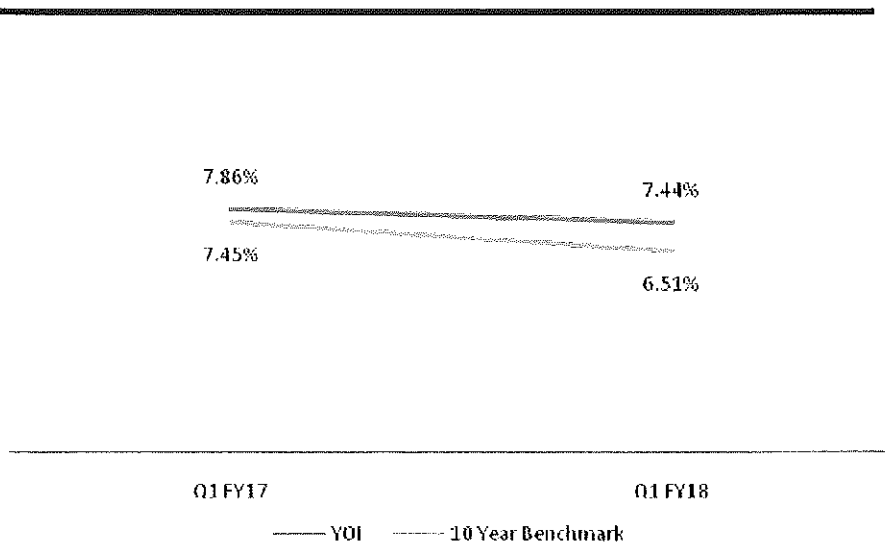
Total Investments



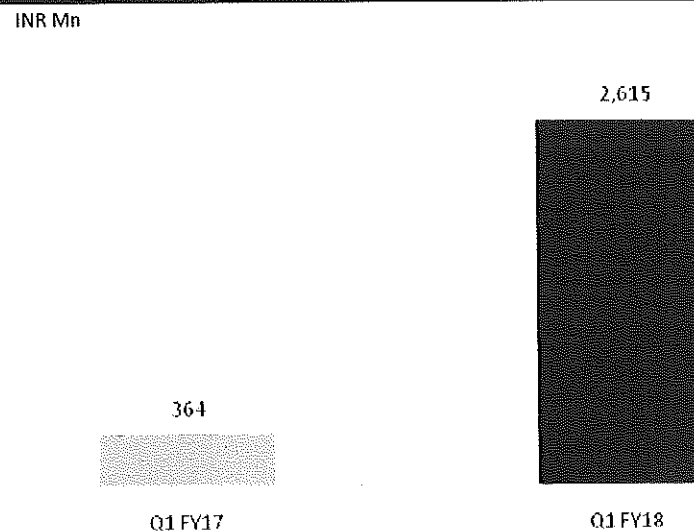
SLR & Non-SLR Investments



Yield on Investments



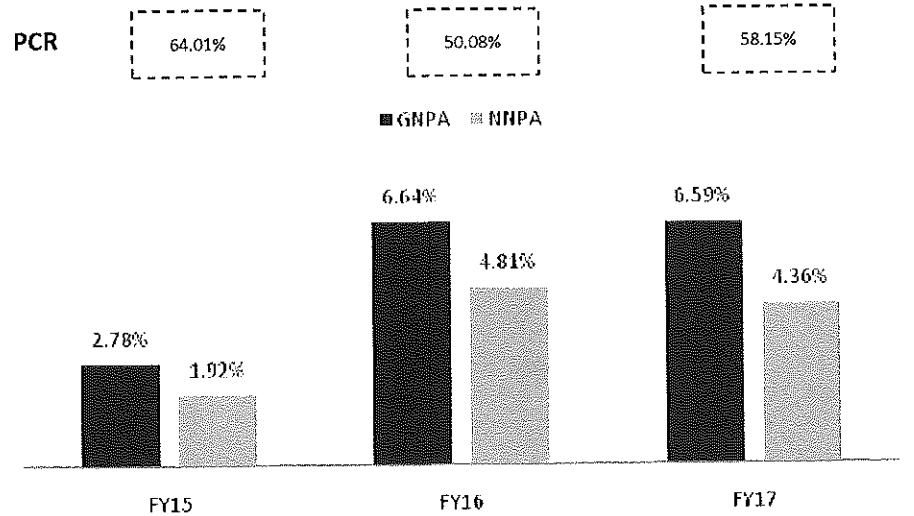
Profit on Investments



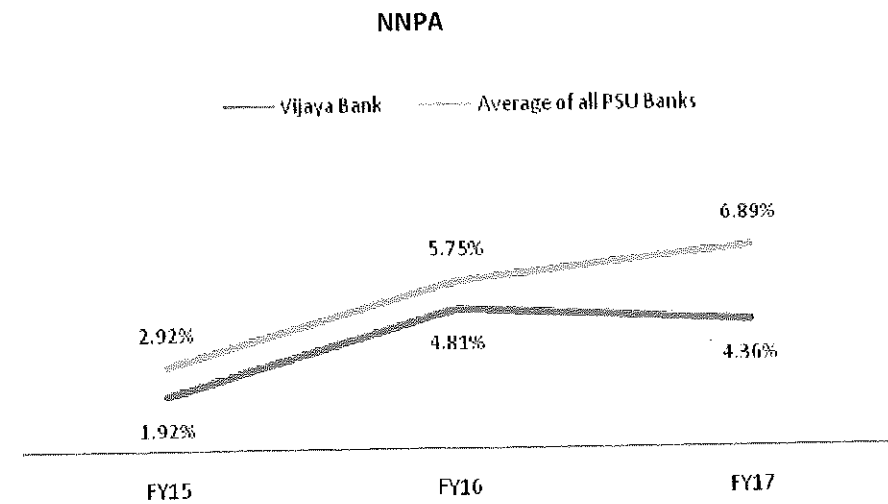
ASSET QUALITY OVERVIEW : Y-o-Y



GNPA & NNPA

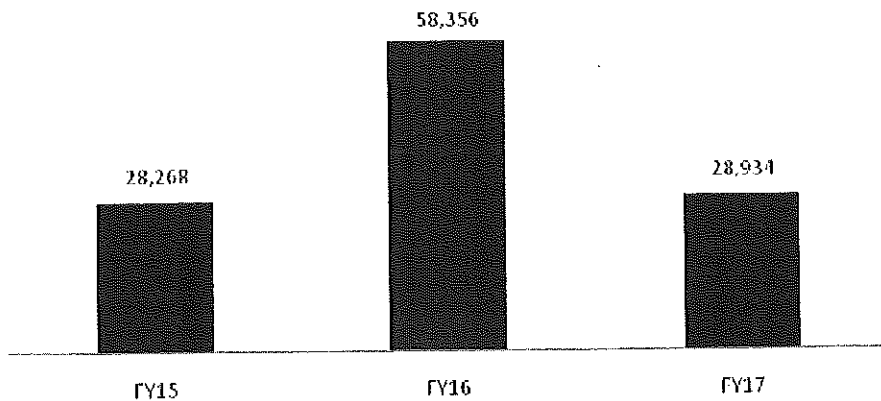


Asset Quality better than Industry Average*

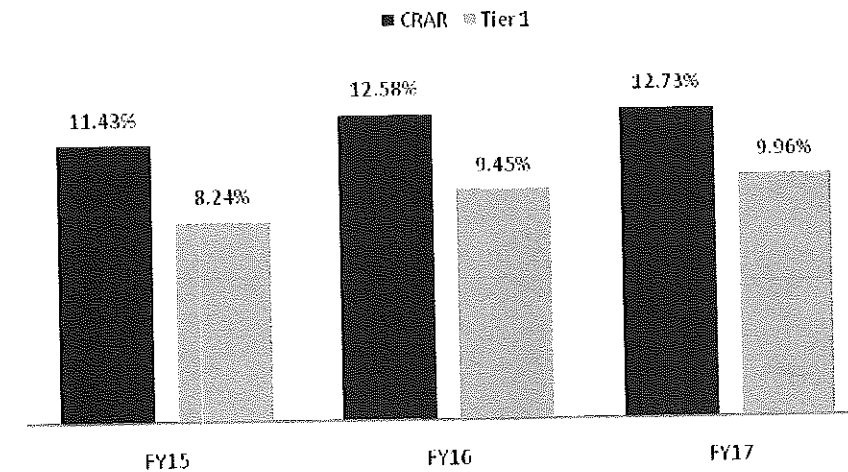


Fresh Slippages

INR Mn



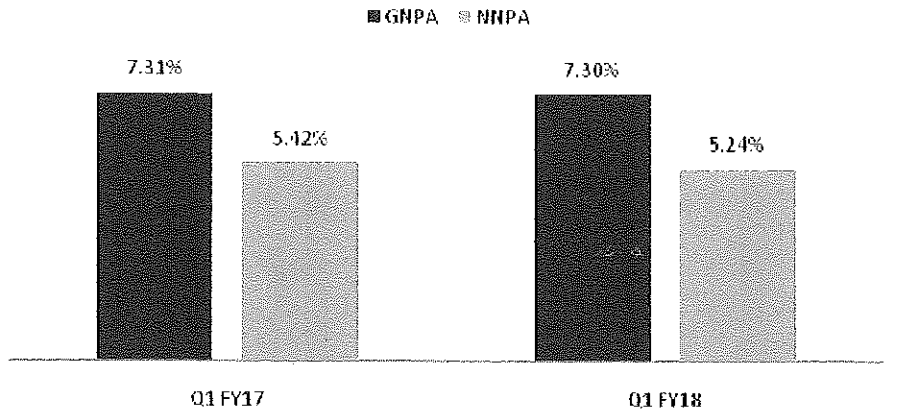
Robust Capital Adequacy



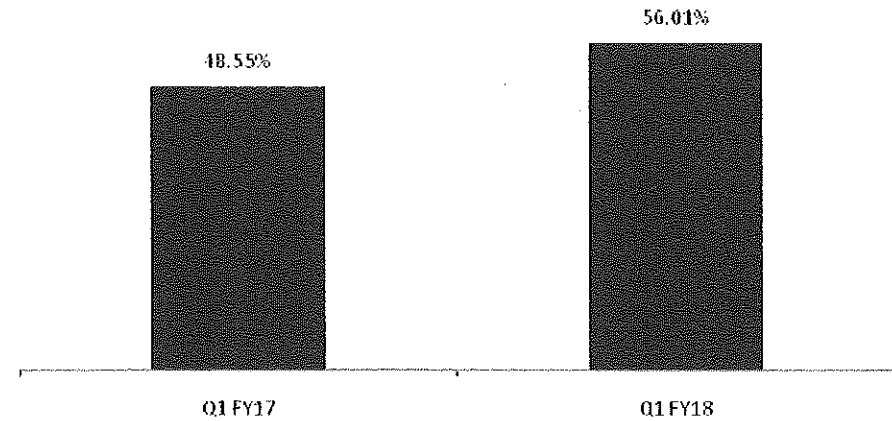
*Source: Indian Banks Association – Avg of 27 PSB



GNPA & NNPA

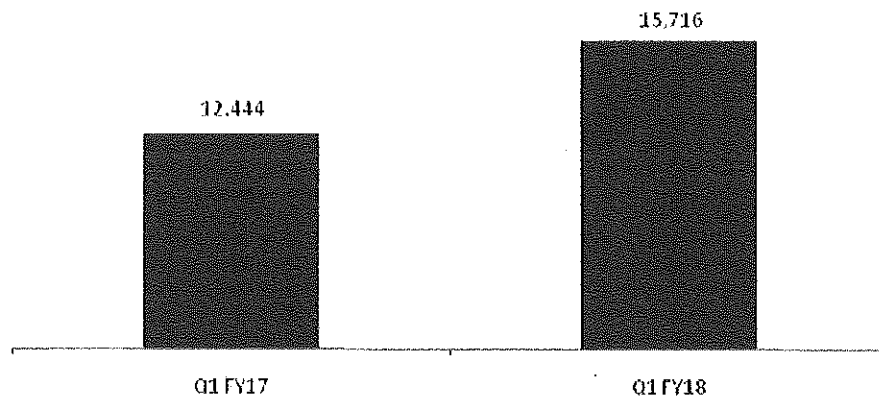


Provision Coverage Ratio (PCR)

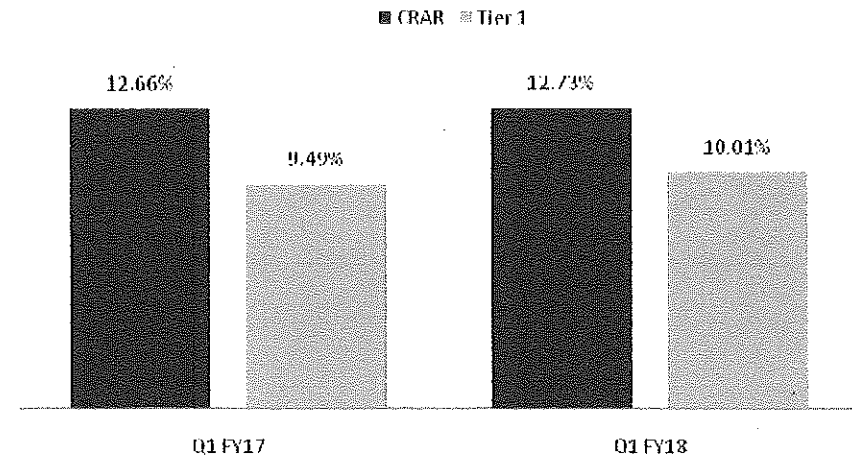


Fresh Slippages

INR Mn

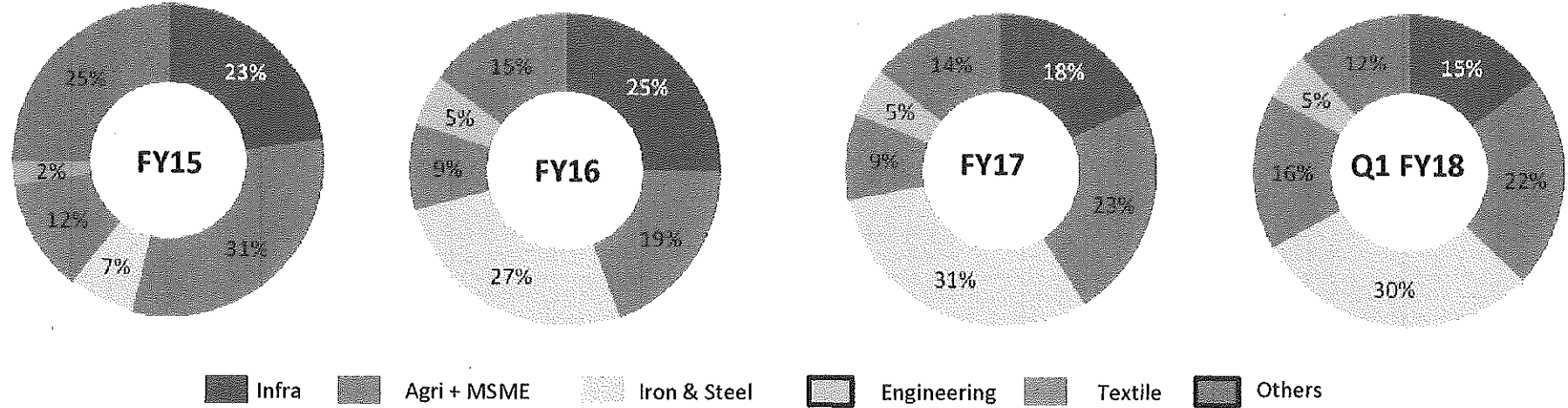


Robust Capital Adequacy





Sector wise classification of NPA as a % of total NPA

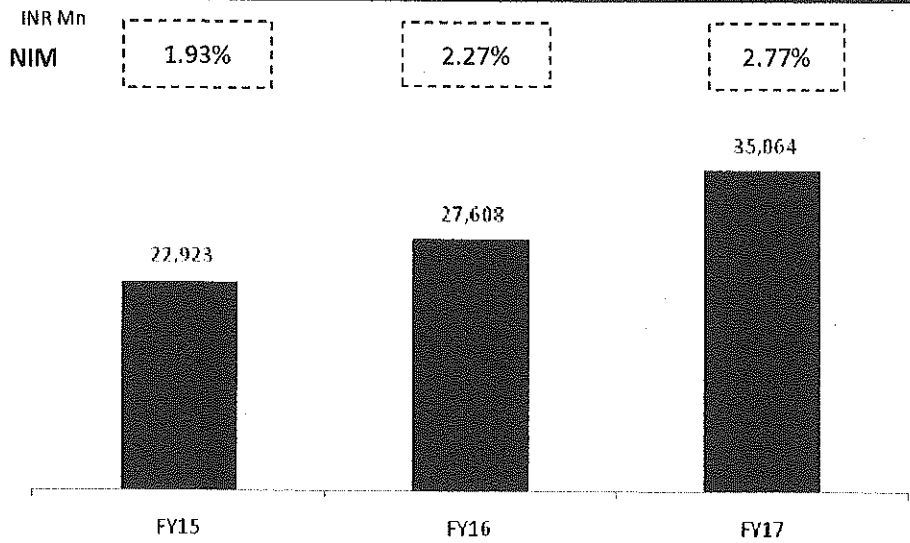


Asset Quality Management

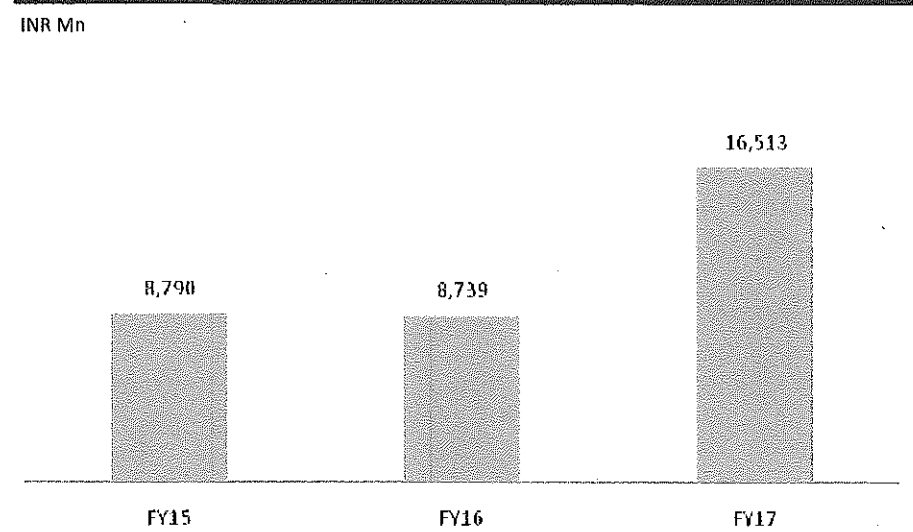
- War room established in Head Office to deal directly with NPA borrowers
- 'Vijaya Adalats' regularly conducted at various centres for speedy recovery
- Special liberalized OTS scheme for MSME, Agriculture and small borrowers launched
- Business correspondents, Retired officials and recovery agents are effectively utilized for speedy recovery
- Extensive use of Information Technology for early identification of stress, Portals for SARFAESI, Recovery, Suit filed accounts, review of advocates for close supervision and monitoring



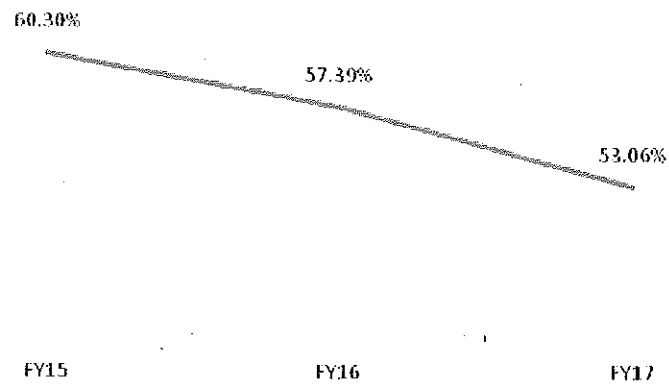
Net Interest Income



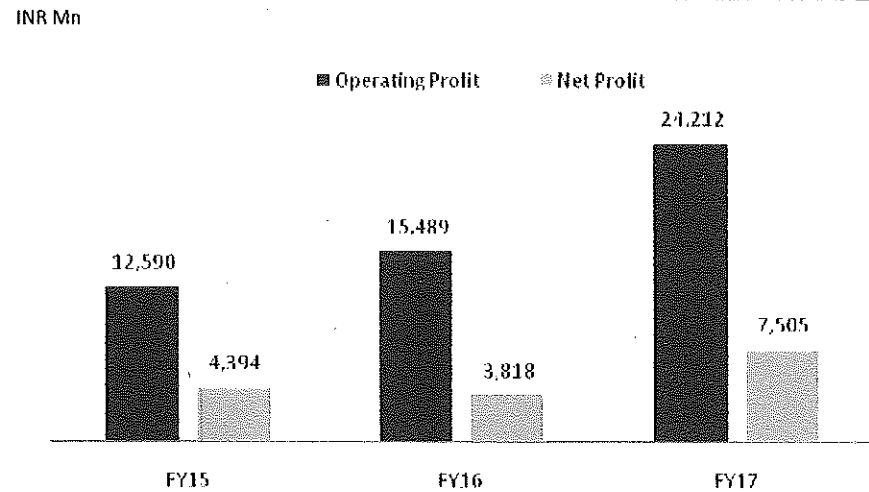
Non Interest Income



Cost to Income Ratio

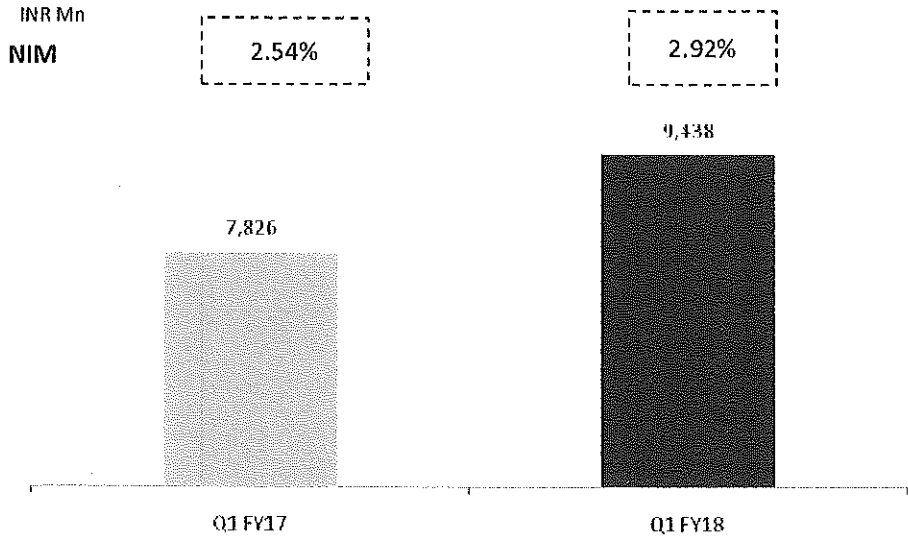


Profitability

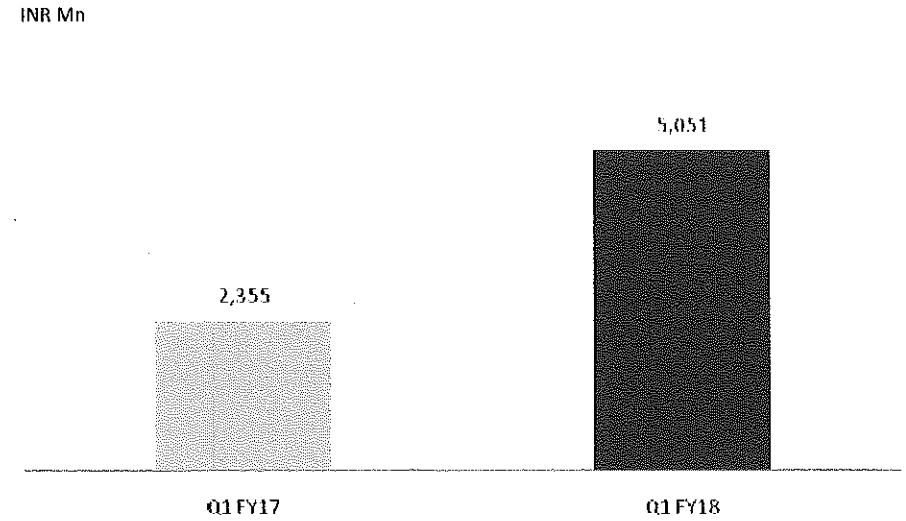




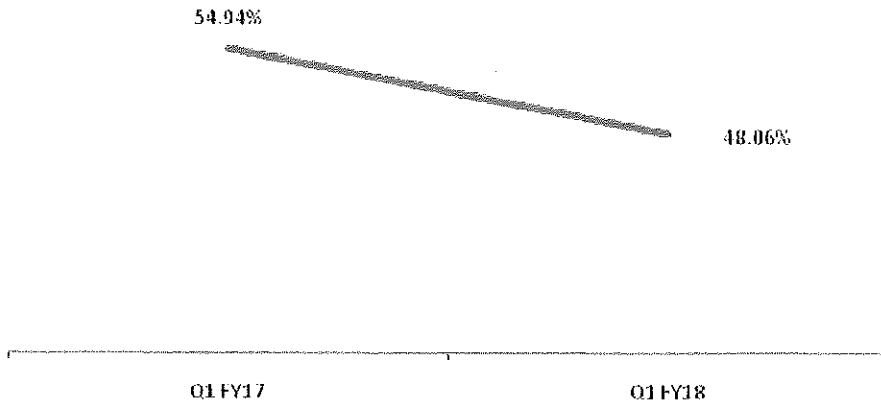
Net Interest Income



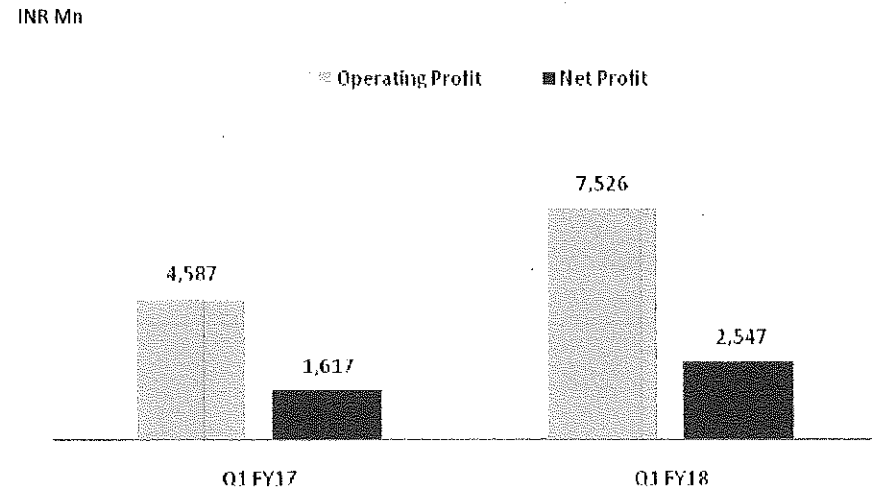
Non Interest Income



Declining Cost/ Income

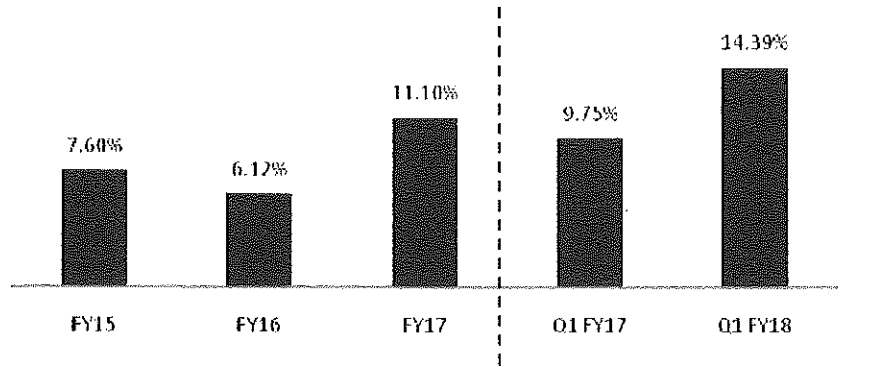


Track Record of Consistent Profitability

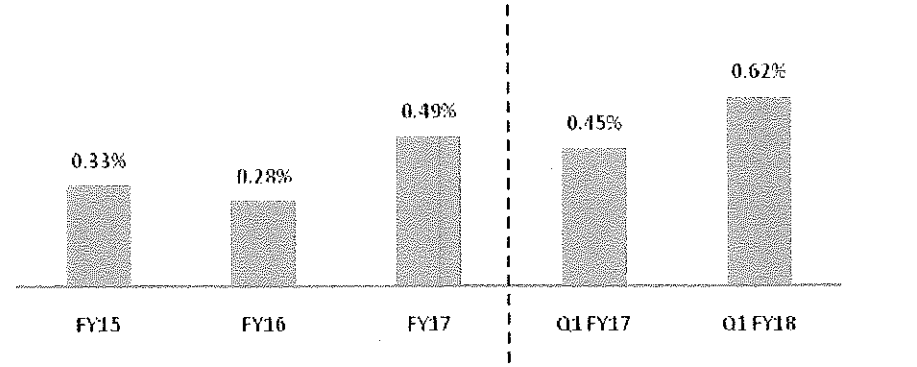




Return on Net Worth

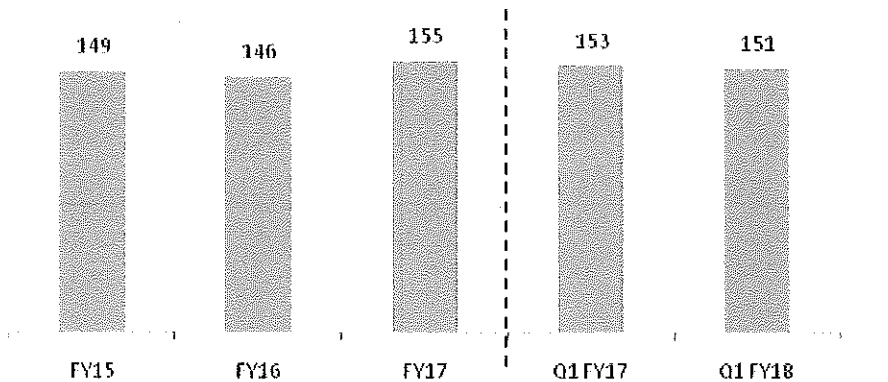


Return on Assets



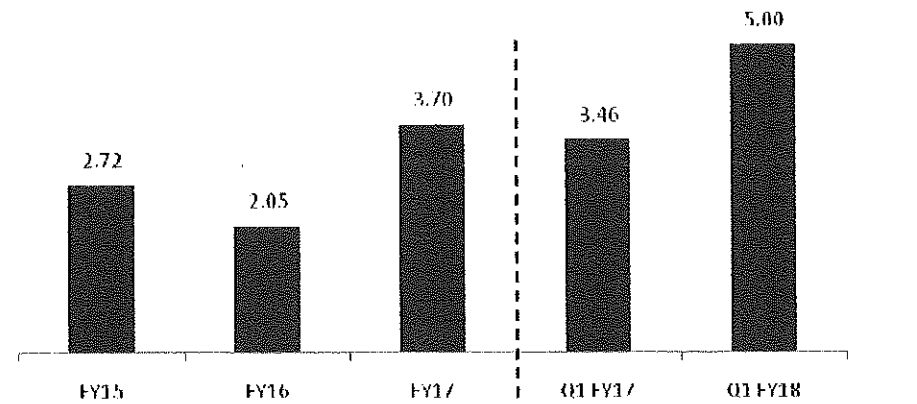
Business per Employee

INR Mn



Profit per Branch

INR Mn



EXPERIENCED & PROFESSIONAL MANAGEMENT TEAM



विजया बैंक
VIJAYA BANK
UNION OF INDIA MEMBERSHIP
A friend you can bank upon



G Narayanan, Non Executive Chairman & Non Official Director

- Over 39 years of experience in public sector bank at various levels.
- Retired as Executive Director of Indian Overseas Bank
- Holds a bachelor's degree in Science and is a Certified Associate of Indian Institute of Bankers



Dr. Kishore Sansi, MD & CEO

- Over 37 years of experience in the banking industry
- Was the Executive Director of Punjab & Sind Bank
- Holds master's degree in Science & Philosophy from University of Delhi and is a Certified Information Systems Auditor from ISACA.



B.S Rama Rao, Executive Director

- Over 39 years of experience as a professional banker
- Started as probationary officer in 1978 at Andhra Bank and held various positions and worked in different assignments.
- Holds a master's degree in Economics from Osmania University



Nageswara Rao. Y, Executive Director

- Over 32 years of banking experience, handling key functional areas such as IT, Planning & Development, Risk Management etc.
- Commerce graduate and a Certified Associate of Indian Institute of Bankers



Sanjay Kumar, Govt. Nominee Director

- Presently working as deputy secretary in DFS, Ministry of Finance
- Holds master's degree in Arts and bachelors degree in law from Magadh University and Post Graduate Diploma in Business Management From National Institute of Financial Management



G.P. Borah, RBI Nominee Director

- Presently working as the Chief General Manager at the RBI Regional Office in Mumbai
- Holds master's degree in Management (banking and finance) and bachelor's degree in Law from Mumbai University, and Certified Associate of Indian Institute of Bankers



M Bhagvantha Rao, Non Official Director

- Retired as MD of State Bank of Hyderabad
- Holds bachelors' degree in Science from Madras University



V V R Sastry, Non Official Director

- Holds Bachelors Degree in Electronics & Communication from Andhra University



S. Raghunath, Non Official Director

- Professor at IIM Bangalore since 1992



Bharati Rao, Shareholder Director*

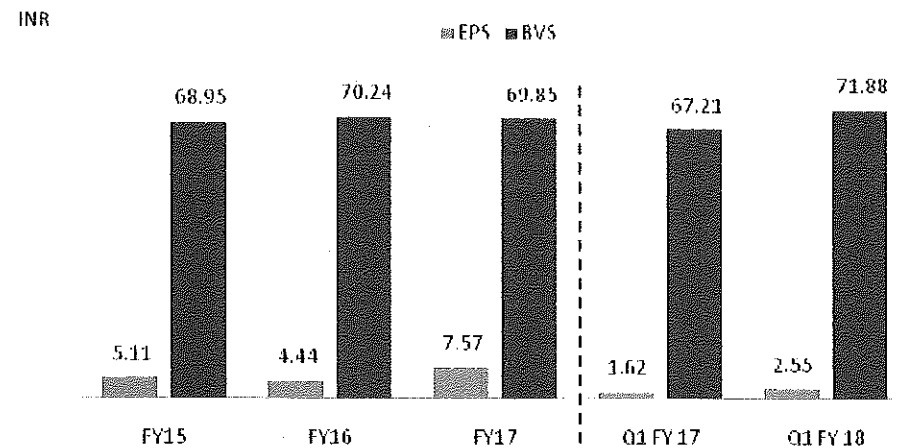
- Over 36 years of experience in the banking industry
- She started her career in 1972 as probationary officer with SBI
- Holds a master degree in Arts (economics) and is a Certified Associate of Indian Institute of Bankers



P. Vaidyanathan, Shareholder Director*

- He has several years of experience in the financial services industry
- Was a whole time Director of City Union Bank Limited for 2 years
- Holds professional qualification of chartered accountant, company secretary and cost accountant

Shareholder Value Creation





1 **VIJAYA BANK OVERVIEW**

2 **KEY INVESTMENT HIGHLIGHTS**

3 **GROWTH STRATEGIES**

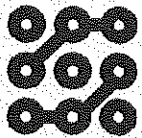
4 **FINANCIAL STATEMENTS**



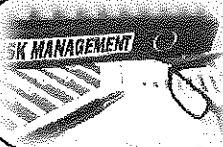
Improve Retail Lending Profile



Increase customer penetration through expansion of branch and ATM network and strengthening alternate delivery channels



Increase focus on improving asset quality and containing NPA levels



Continue to focus on improving our risk management systems



Focus on developing our treasury operations and fee based income channels



- 1 VIJAYA BANK OVERVIEW
- 2 KEY INVESTMENT HIGHLIGHTS
- 3 GROWTH STRATEGIES
- 4 **FINANCIAL STATEMENTS**



Balance Sheet Summary

In Rs. Million			
Balance Sheet	FY15	FY16	FY17
Cash & Balances with RBI	65,343.0	62,683.5	57,704.2
Balances with Bank & Money at Call & Short Notice	8,175.4	3,512.0	1,602.9
Investments	407,581.2	418,424.9	444,245.5
Advances	866,958.6	889,869.6	945,488.9
Fixed Assets	5,666.4	12,882.9	13,187.6
Other Assets	72,197.4	66,714.5	86,586.7
Total Assets	1,425,922.0	1,454,087.4	1,548,815.8
Paid-up Capital	8,591.2	9,325.6	9,988.5
Share Application Money	-	2,200	-
Reserves & Surplus	53,006.4	64,721.6	71,526.4
Deposits	1,263,433.5	1,254,407.3	1,330,119.5
Borrowings	72,781.9	103,005.7	110,618.0
Other Liabilities and Provisions	28,109.0	20,427.2	26,563.4
Total Liabilities	1,425,922.0	1,454,087.4	1,548,815.8



Profit & Loss Account Summary

In Rs. Million

Income Statement	FY15	FY16	FY17
Interest Earned	122,735.3	120,835.8	123,794.6
Interest Expended	99,812.5	93,227.5	88,730.2
Net Interest Income	22,922.8	27,608.3	35,064.4
Other Income	8,789.6	8,738.6	16,512.6
Operating Income (Net Total Income)	31,712.4	36,346.9	51,577.0
Operating Expenses	19,122.1	20,858.2	27,365.5
Operating Profit	12,590.3	15,488.7	24,211.5
Net Profit	4,394.1	3,818.0	7,504.9

Key Ratios

	FY15	FY16	FY17
Earnings Per Share (Basic) –In Rs	5.11	4.44	7.57
Earnings Per Share (Diluted) –In Rs	5.11	4.44	7.57
Return on Net Worth (%)	7.60	6.12	11.10
Return on Assets (%)	0.33	0.28	0.49
CRAR (%)	11.43	12.58	12.73



Balance Sheet Summary

In Rs. Million

Balance Sheet	Q1FY17	Q1FY18
Cash & Balances with RBI	57,479.2	76,696.7
Balances with Bank & Money at Call & Short Notice	8,953.8	2,006.9
Investments	431,257.7	430,199.9
Advances	883,804.5	913,159.1
Fixed Assets	12,896.1	13,071.7
Other Assets	77,442.1	69,724.2
Total Assets	1,471,833.4	1,504,858.5
Paid-up Capital	9,988.5	9,988.5
Share Application Money	-	-
Reserves & Surplus	67,766.9	73,973.4
Deposits	1,276,400.4	1,319,628.7
Borrowings	92,290.1	75,889.7
Other Liabilities and Provisions	25,387.5	25,378.2
Total Liabilities	1,471,833.4	1,504,858.5



Profit & Loss Account Summary

In Rs. Million		
Income Statement	Q1FY17	Q1FY18
Interest Earned	30,595.6	30,050.1
Interest Expended	22,769.2	20,612.1
Net Interest Income	7,826.4	9,438.0
Other Income	2,354.9	5,051.0
Operating Income (Net Total Income)	10,181.3	14,489.0
Operating Expenses	5,594.0	6,963.5
Operating Profit	4,587.3	7,525.5
Net Profit	1,616.6	2,546.9

Key Ratios

	Q1FY17	Q1FY18
Earnings Per Share (Basic) -In Rs	1.62	2.55
Earnings Per Share (Diluted) – In Rs	1.62	2.55
Return on Net Worth (%)	9.75%	14.39%
Return on Assets (%)	0.45%	0.62%
CRAR (%)	12.66%	12.73%

THANK YOU



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www.vijayabank.com