



**REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2017**

(Rs.in lakhs)

Sl. No.	Particulars	Quarter ended			Year ended
		30.06.2017 (Reviewed)	31.03.2017 (Audited)	30.06.2016 (Reviewed)	31.03.2017 (Audited)
1	<b>Interest earned [(a)+(b)+(c)+(d)]</b>	<b>300501</b>	<b>305457</b>	<b>305956</b>	<b>1237946</b>
	(a) Interest/discount on advances/bills	213893	212053	214946	873480
	(b) Income on investments	81271	84999	81525	335910
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	16	13	18	44
	(d) Others	5321	8392	9467	28512
2	Other Income	50510	45016	23549	165126
3	<b>TOTAL INCOME (1+2)</b>	<b>351011</b>	<b>350473</b>	<b>329505</b>	<b>1403072</b>
4	Interest Expended	206121	206508	227692	887302
5	<b>Operating Expenses (e) + (f)</b>	<b>69635</b>	<b>73653</b>	<b>55940</b>	<b>273655</b>
	(e) Employee costs	42782	48295	34138	174789
	(f) Other operating expenses	26853	25358	21802	98866
6	<b>TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)</b>	<b>275756</b>	<b>280161</b>	<b>283632</b>	<b>1160957</b>
7	<b>OPERATING PROFIT (3 –6)</b>	<b>75255</b>	<b>70312</b>	<b>45873</b>	<b>242115</b>
	(Profit before provisions and contingencies)				
8	Provisions (other than tax) and Contingencies	42320	43208	26782	150667
	of which Provision for Non-Performing Assets	41099	34456	25300	134734
9	Exceptional items	0	0	0	0
10	<b>Profit/(Loss) from Ordinary Activities before tax (7-8-9)</b>	<b>32935</b>	<b>27104</b>	<b>19091</b>	<b>91448</b>
11	Tax Expenses	7466	6705	2925	16400
12	<b>Net Profit/(Loss) from Ordinary Activities after tax (10-11)</b>	<b>25469</b>	<b>20399</b>	<b>16166</b>	<b>75048</b>
13	Extraordinary Items (Net of Tax Expense)	0	0	0	0
14	<b>Net Profit/(Loss) for the period (12-13)</b>	<b>25469</b>	<b>20399</b>	<b>16166</b>	<b>75048</b>
15	Paid up equity share capital (Face value of each share-Rs. 10/-)	99885	99885	99885	99885
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	632218	632218	559830	632218
17	Analytical Ratios				
	(i) Percentage of shares held by Government of India	70.33	70.33	70.33	70.33
	(ii) Capital Adequacy Ratio (%)	12.73	12.73	12.66	12.73
	(a) CET 1 Ratio (%)	8.47	8.44	8.25	8.44
	(b) Additional Tier 1 Ratio (%)	1.54	1.52	1.14	1.52
	(iii) Earnings per share (EPS) (Not annualized) ( In Rs )				
	(a) Basic and Diluted EPS before Extraordinary Items (Net of Tax Expenses for the period, for the year to date and for the previous year)	2.55	2.04	1.62	7.57
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	2.55	2.04	1.62	7.57
	(iv) NPA Ratios				
	a) Amount of Gross Non Performing Assets	681221	638178	658923	638178
	b) Amount of Net Non Performing Assets	478426	411816	479255	411816
	c) Percentage of Gross Non Performing Assets	7.30	6.59	7.31	6.59
	d) Percentage of Net Non Performing Assets	5.24	4.36	5.42	4.36
	(v) Return on Assets (Annualised) (%)	0.62	0.51	0.45	0.49

**SEGMENT-WISE REVENUE ,RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30.06.2017**

(Rs.in lakhs)

Sl. No.	Particulars	Quarter ended			YEAR ENDED
		30.06.2017 (Reviewed)	31.03.2017 (Audited)	30.06.2016 (Reviewed)	31.03.2017 (Audited)
1)	<b>Segment Revenue #</b>				
	i) Treasury Operations	109021	104272	86622	418290
	ii) Whole Sale Banking	130067	139837	133179	556009
	iii) Retail Banking	91068	83325	88997	354034
	iv) Other Banking Operations	20855	23039	20707	74739
	<b>Total</b>	<b>351011</b>	<b>350473</b>	<b>329505</b>	<b>1403072</b>
2)	<b>Segment Result</b>				
	i) Treasury Operations	39360	54917	6799	106780
	ii) Whole Sale Banking	13379	4941	7472	29806
	iii) Retail Banking	15544	2463	23536	85712
	iv) Other Banking Operations	8914	10694	9867	28098
	<b>Total</b>	<b>77197</b>	<b>73015</b>	<b>47673</b>	<b>250396</b>
	Unallocated Expenses	44262	45911	28583	158948
	<b>Total Profit/(Loss) before tax</b>	<b>32935</b>	<b>27104</b>	<b>19091</b>	<b>91448</b>
3)	<b>Capital Employed</b>				
	i) Treasury Operations	185222	179995	192936	179995
	ii) Whole Sale Banking	113996	121932	93012	121932
	iii) Retail Banking	79510	62822	82026	62822
	iv) Other Banking Operations	39249	43145	37490	43145
	v) Unallocated	421641	425288	372089	425288
	<b>Total</b>	<b>839618</b>	<b>833182</b>	<b>777554</b>	<b>833182</b>

# The Bank operates only in domestic segment

**NOTES:**

1. The above financial results are drawn in accordance with the accounting policies consistently followed by the bank, conforming to the RBI guidelines issued from time to time.
2. The above financial results have been reviewed by the Audit Committee of the Board in the meeting held on 22nd July 2017 and approved by the Board of Directors in the meeting held on 22nd July 2017. The same have been subjected to limited review by the Statutory Central Auditors of the bank, in line with the guidelines issued by the Reserve Bank of India (RBI) and as per the requirement of listing agreement with Stock exchanges.
3. The above financial results for the quarter ended 30th June 2017 have been arrived at after considering provisions for loans and Depreciation on investments in accordance with the extant guidelines and directions of RBI on prudential norms for and Provision for Income Tax and Deferred Tax ,Depreciation on Fixed Assets, Provision for employee benefits (on estimated basis),Provision for exposure to entities with unhedged foreign currency and other necessary provisions.
4. In terms of RBI Circular no. DBOD.BP.BC.1/21.06.201/2015-16 dated 1st July 2015, banks are required to make Pillar 3 disclosures under BASEL III capital regulations. Accordingly, Pillar 3 disclosures under BASEL III Capital regulations are being made available on Bank's website <https://www.vijayabank.com/Regulatory%20Disclosures>. These disclosures have not been subjected to limited review.
5. As per RBI direction of Insolvency process vide letter no DBR.No.BP.15199/21.04.048/2016-17 Dt.23.06.2017 the Bank is required to provide an estimated amount of Rs. 132 Cr.in respect of NPA accounts covered under Insolvency and Bankruptcy code (IBC)effective from 01.07.2017. However the Bank has made an adhoc provision of Rs.40 Cr during the quarter towards the aforesaid amount. Balance shall be provided equally over remaining three quarters of the financial year.
6. The provision coverage ratio as at 30th June 2017 works out to 56.01%..
7. Position of complaints from investors for the quarter ended 30 June 2017 – Beginning -0, Received-153 , Disposed off -153 and Pending -0.
8. The figures of the quarter ended March 31, 2017 are the balancing figures between audited figures in respect of full financial year and published year to date figure upto the third quarter of the financial year 2016-17.
9. Figures of previous period /year have been reclassified /regrouped wherever considered necessary.

**MURALI RAMASWAMY**  
General Manager

**B S RAMA RAO**  
Executive Director

**NAGESWARA RAO Y**  
Executive Director

**DR.KISHORE SANSI**  
Managing Director & CEO

AS PER OUR SEPARATE REPORT OF EVEN DATE ANNEXED HERETO

For M/s PKF SRIDHAR & SANTHANAM LLP  
Chartered Accountants  
Registration No:003990S/S200018

For M/s JAGANNATHAN AND SARABESWARAN  
Chartered Accountants  
Registration No: 001204S

For M/s SHIV JINDAL & CO  
Chartered Accountants  
Registration No:011316N

FOR M/S O P BAGLA & CO  
Chartered Accountants  
Registration No:000018N

**[RAJESHWARI S ]**  
Partner  
Membership No: 024105

**[N RANGAN]**  
Partner  
Membership No: 012190

**[VIKRAM JINDAL]**  
Partner  
Membership No: 095464

**[RAKESH KUMAR]**  
Partner  
Membership No: 087537

**Place : Bangalore**

**Date :22nd July 2017**