



**VIJAYA BANK**  
**HEAD OFFICE :: BANGALORE**

**REVIEWED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTH ENDED 31 ST DECEMBER, 2014**

(Rs.in lakh)

Sl. No.	Particulars	Quarter ended			Nine month ended		Year ended
		31.12.2014 (Reviewed)	30.09.2014 (Reviewed)	31.12.2013 (Reviewed)	31.12.2014 (Reviewed)	31.12.2013 (Reviewed)	31.03.2014 (Audited)
1	<b>Interest earned [(a)+(b)+(c)+(d)]</b>	<b>303361</b>	<b>308390</b>	<b>274521</b>	<b>914126</b>	<b>786769</b>	<b>1070655</b>
	(a) Interest/discout on advances/bills	214031	217911	194258	641637	571095	771361
	(b) Income on investments	82394	83866	66168	246699	189395	260502
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	55	102	84	205	298	305
	(d) Others	6881	6511	14011	25585	25981	38487
2	Other Income	26906	16985	12939	60511	51939	70987
3	<b>TOTAL INCOME (1+2)</b>	<b>330267</b>	<b>325375</b>	<b>287460</b>	<b>974637</b>	<b>838708</b>	<b>1141642</b>
4	Interest Expended	247881	250520	225049	747228	631065	862314
5	<b>Operating Expenses (e) + (f)</b>	<b>47333</b>	<b>44245</b>	<b>45639</b>	<b>132741</b>	<b>130543</b>	<b>168955</b>
	(e) Employee costs	28847	26038	29730	79304	84554	103980
	(f) Other operating expenses	18486	18207	15909	53437	45989	64975
6	<b>TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)</b>	<b>295214</b>	<b>294765</b>	<b>270688</b>	<b>879969</b>	<b>761608</b>	<b>1031269</b>
7	<b>OPERATING PROFIT (3 -6)</b>	<b>35053</b>	<b>30610</b>	<b>16772</b>	<b>94668</b>	<b>77100</b>	<b>110373</b>
	(Profit before provisions and contingencies)						
8	Provisions (other than tax) and Contingencies	30839	15172	15941	55363	38015	65578
9	Exceptional items	0	0	0	0	0	0
10	<b>Profit/(Loss) from Ordinary Activities before tax (7-8-9)</b>	<b>4214</b>	<b>15438</b>	<b>831</b>	<b>39305</b>	<b>39085</b>	<b>44795</b>
11	Tax Expenses	474	1063	(308)	5044	11078	3204
12	<b>Net Profit/(Loss) from Ordinary Activities after tax (10-11)</b>	<b>3740</b>	<b>14375</b>	<b>1139</b>	<b>34261</b>	<b>28007</b>	<b>41591</b>
13	Extraordinary Items (Net of Tax Expense)	0	0	0	0	0	0
14	<b>Net Profit/(Loss) for the period (12-13)</b>	<b>3740</b>	<b>14375</b>	<b>1139</b>	<b>34261</b>	<b>28007</b>	<b>41591</b>
15	Paid up equity share capital (Face value of each share-Rs. 10/-)	85912	85912	55447	85912	55447	85912
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	477981	477981	360049	477981	360049	477981
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	74.06	74.06	59.80	74.06	59.8	74.06
	(ii) Capital Adequacy Ratio (%)						
	(a) Basel II	10.83	10.52	11.09	10.83	11.09	10.97
	(b) Basel III	10.57	10.21	10.78	10.57	10.78	10.56
	(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	0.44	1.67	0.23	3.99	5.62	7.64
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	0.44	1.67	0.23	3.99	5.62	7.64
	(iv) NPA Ratios						
	a) Amount of Gross Non Performing Assets	231107	223928	195306	231107	195306	198586
	b) Amount of Net Non Performing Assets	147610	146195	113107	147610	113107	126237
	c) Percentage of Gross Non Performing Assets	2.92	2.85	2.67	2.92	2.67	2.41
	d) Percentage of Net Non Performing Assets	1.89	1.88	1.57	1.89	1.57	1.55
	(v) Return on Assets (Annualised) (%)	0.11	0.43	0.04	0.34	0.32	0.35
18	Public share holding						
	- Number of shares	222872258	222872258	222872258	222872258	222872258	222872258
	- Percentage of share holding	25.94	25.94	40.20	25.94	40.20	25.94
19	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital )	Nil	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered						
	Number of Shares	636247049	636247049	331601200	636247049	331601200	636247049
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100	100	100	100	100	100
	Percentage of shares (as a percentage of total share capital )	74.06	74.06	59.80	74.06	59.8	74.06

SEGMENT-WISE REVENUE ,RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER / NINE MONTH ENDED 31 ST DECEMBER, 2014							(Rs.in lakh)
Sl. No.	Particulars	Quarter Ended 31.12.2014 (Reviewed)	Quarter Ended 30.09.2014 (Reviewed)	Quarter Ended 31.12.2013 (Reviewed)	Nine Month Ended 31.12.2014 (Reviewed)	Nine Month Ended 31.12.2013 (Reviewed)	Year Ended 31.03.2014 (Audited)
a)	<b>Segment Revenue #</b>						
	i) Treasury Operations	106223	92666	83892	295601	237207	321520
	ii) Whole Sale Banking	141775	141022	131269	425143	382330	516914
	iii) Retail Banking	72299	76989	63071	216803	189087	254703
	iv) Other Banking Operations	9970	14698	9228	37090	30084	48505
	<b>Total</b>	<b>330267</b>	<b>325375</b>	<b>287460</b>	<b>974637</b>	<b>838708</b>	<b>1141642</b>
b)	<b>Segment Result</b>						
	i) Treasury Operations	14677	11437	7299	42545	913	56077
	ii) Whole Sale Banking	1345	(14856)	(14509)	(25518)	19070	(57798)
	iii) Retail Banking	12075	23205	18368	50536	37507	78638
	iv) Other Banking Operations	8116	12303	7417	30871	24379	39871
	<b>Total</b>	<b>36213</b>	<b>32089</b>	<b>18575</b>	<b>98434</b>	<b>81869</b>	<b>116788</b>
c)	Unallocated Expenses	1160	1479	1803	3766	4769	6415
d)	<b>Operating Profit</b>	<b>35053</b>	<b>30610</b>	<b>16772</b>	<b>94668</b>	<b>77100</b>	<b>110373</b>
e)	Provisions & Contingencies	30839	15172	15941	55363	38015	65578
f)	<b>Total Profit/(Loss) before tax</b>	<b>4214</b>	<b>15438</b>	<b>831</b>	<b>39305</b>	<b>39085</b>	<b>44795</b>
g)	Tax Expenses	474	1063	(308)	5044	11078	3204
h)	Extraordinary Profit	0	0	0	0	0	0
i)	<b>Net Profit</b>	<b>3740</b>	<b>14375</b>	<b>1139</b>	<b>34261</b>	<b>28007</b>	<b>41591</b>
j)	<b>Capital Employed</b>						
	i) Treasury Operations	94265	86773	51347	94265	51347	25453
	ii) Whole Sale Banking	177940	176980	225059	177940	225059	208160
	iii) Retail Banking	90119	99004	107053	90119	107053	104397
	iv) Other Banking Operations	23878	26872	19262	23878	19262	36824
	v) Unallocated	235916	229061	189366	235916	189366	213957
	<b>Total</b>	<b>622118</b>	<b>618690</b>	<b>592087</b>	<b>622118</b>	<b>592087</b>	<b>588791</b>

# The Bank operates only in domestic segment

**NOTES:**

1. The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 30th January 2015 .
2. There has been no change in the Accounting Policies and Practices in preparation of these financial statements as compared to those followed in the preceding financial year ended on 31st March 2014
3. The above financial results have been subjected to 'Limited Review' by the Statutory Central Auditors of the Bank in terms of RBI guidelines and SEBI Listing Agreement.
4. Working results for the period ended on 31.12.2014 have been arrived at after making necessary provisions for Income Tax, provision for Depreciation, provision for Employee Benefits and provisions for NPAs, Standard Assets, Restructured Accounts and Depreciation on Investment on the basis of prudential norms issued by the Reserve Bank of India.
5. In accordance with RBI circular DBOD.BP.BC.80/21.04.018/2010-11 dated February 9, 2011, the Bank has amortized an amount of Rs. 29.77 crore for the quarter ended 31.12.2014 towards reopening of the pension scheme and enhancement of the gratuity limit. Balance carried forward is Rs. 29.78 crore.
6. 10th Bipartite Agreement on wage revision is under process. The Bank has made a provision of Rs.155.00 cr towards wage arrears upto 31.12.2014 on estimation basis.
7. Banks are required to make half yearly Pillar 3 disclosures under Basel III capital requirement with effect from 30th September,2013. These disclosures are being made available on the Bank's website '[www.vijayabank.com/Basel3disclosure](http://www.vijayabank.com/Basel3disclosure)'. These disclosures have not been subjected to limited review by the Auditors.
8. Based on the available data, available financial statements and the declaration from borrowers wherever received, the Bank has estimated the liability of Rs. 15.16 crores on Unhedged Foreign Currency Exposure to their constituents in terms of RBI Circular no. DBOD.No.BP.BC.85/21.06.200/2013-14 dated 15.01.2014. The entire estimated amount is provided for.
9. The Immediate impact, if any, of the cancellation of coal blocks on the bank's portfolio by way of security valuation and the impact, if any, of the penalty imposed by the Honourable Supreme Court on viability of the respective projects financed by the bank, has not been considered as the same is not ascertainable at this stage.
10. The number of investor's complaints pending in the beginning of the quarter and at the end of the quarter is Nil. Number of complaints received and resolved during the quarter is 615.
11. Provision Coverage Ratio (PCR) as on 31.12.2014 is 65.77% .
12. Figures of previous period /year have been reclassified /regrouped wherever considered necessary

**Place : Bangalore****Date : 30 th January, 2015****B S RAMA RAO  
Executive Director****K. RAMADAS SHENOY  
Executive Director****KISHORE SANSI  
Managing Director & CEO**