



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

**REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2013**

Sl. No.	Particulars	Quarter ended			(Rs. in lakhs)
		Quarter ended		Year Ended	
		30.06.2013	31.03.2013*	30.06.2012	31.03.2013
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	<b>Interest earned [(a)+(b)+(c)+(d)]</b>	<b>243192</b>	<b>240364</b>	<b>219731</b>	<b>905188</b>
	(a) Interest/discount on advances/bills	180549	178418	167539	680928
	(b) Income on investments	57679	56715	51418	215843
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	174	69	3	277
	(d) Others	4790	5162	771	8140
2	Other Income	26690	27656	12263	60700
3	<b>TOTAL INCOME (1+2)</b>	<b>269882</b>	<b>268020</b>	<b>231994</b>	<b>965888</b>
4	Interest Expended	195108	188642	174226	717388
5	<b>Operating Expenses (e) + (f)</b>	<b>41735</b>	<b>40553</b>	<b>31881</b>	<b>136297</b>
	(e) Employee costs	26281	24515	19948	84859
	(f) Other operating expenses	15454	16038	11933	51438
6	<b>TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)</b>	<b>236843</b>	<b>229195</b>	<b>206107</b>	<b>853685</b>
7	<b>OPERATING PROFIT (3 –6)</b>	<b>33039</b>	<b>38825</b>	<b>25887</b>	<b>112203</b>
	(Profit before provisions and contingencies)				
8	Provisions (other than tax) and Contingencies	8905	20532	13051	54548
9	Exceptional items				
10	<b>Profit/(Loss) from Ordinary Activities before tax (7-8-9)</b>	<b>24134</b>	<b>18293</b>	<b>12836</b>	<b>57655</b>
11	Tax Expenses	10888	(4122)	1700	(906)
	i) Current Tax	11651	(3000)	2715	7340
	ii) Deferred Tax	(763)	(1122)	(1015)	(8246)
12	<b>Net Profit/(Loss) from Ordinary Activities after tax (10-11)</b>	<b>13246</b>	<b>22415</b>	<b>11136</b>	<b>58561</b>
13	Extraordinary Items (Net of Tax Expense)				
14	<b>Net Profit/(Loss) for the period (12-13)</b>	<b>13246</b>	<b>22415</b>	<b>11136</b>	<b>58561</b>
15	Paid up equity share capital (Face value of each share- Rs.10/-)	49554	49554	49554	49554
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	360049	360049	327915	360049
17	Analytical Ratios				
	(i) Percentage of shares held by Government of India	55.02	55.02	55.02	55.02
	(ii) Capital Adequacy Ratio (%)				
	(a) Basel II	10.90	11.32	13.18	11.32
	(b) Basel III	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)	2.67	3.92	2.25	9.41
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	2.67	3.92	2.25	9.41
	(iv) NPA Ratios				
	a) Amount of Gross Non Performing Assets	165408	153294	169287	153294
	b) Amount of Net Non Performing Assets	97733	90969	97859	90969
	c) Percentage of Gross Non Performing Assets	2.42	2.17	2.85	2.17
	d) Percentage of Net Non Performing Assets	1.45	1.30	1.67	1.30
	(v) Return on Assets (Annualised) (%)	0.48	0.85	0.46	0.59
18	Public share holding				
	- Number of shares	222872258	222872258	222872258	222872258
	- Percentage of share holding	44.98	44.98	44.98	44.98
19	Promoters and Promoter Group Shareholding				
	a) Pledged / Encumbered				
	Number of Shares	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital )	Nil	Nil	Nil	Nil
	b) Non-encumber				
	Number of Shares	272666736	272666736	272666736	272666736
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100	100	100	100
	Percentage of shares (as a percentage of total share capital )	55.02	55.02	55.02	55.02

\*Refer Note 9

<b>SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER ENDED 30.06.2013</b>					
Sl. No.	Particulars	(Rs.in lakhs)			
		Quarter Ended 30.06.2013 (Reviewed)	Quarter Ended 31.03.2013 (Audited)	Quarter Ended 30.06.2012 (Reviewed)	Year Ended 31.03.2013 (Audited)
a)	<b>Segment Revenue #</b>				
	i) Treasury Operations	78126	70436	55428	237567
	ii) Whole Sale Banking	124570	103611	116056	445288
	iii) Retail Banking	55984	74835	51646	236075
	iv) Other Banking Operations	11202	19138	8864	46958
	<b>Total</b>	<b>269882</b>	<b>268020</b>	<b>231994</b>	<b>965888</b>
b)	<b>Segment Result</b>				
	i) Treasury Operations	(3220)	(17180)	(5104)	(55050)
	ii) Whole Sale Banking	21183	32970	14515	112365
	iii) Retail Banking	7409	8362	9937	19836
	iv) Other Banking Operations	9086	15827	7443	39198
	<b>Total</b>	<b>34458</b>	<b>39979</b>	<b>26791</b>	<b>116349</b>
c)	Unallocated Expenses	1419	1154	904	4146
d)	<b>Operating Profit</b>	<b>33039</b>	<b>38825</b>	<b>25887</b>	<b>112203</b>
e)	Provisions & Contingencies	8905	20532	13051	54548
f)	Tax Expenses	10888	(4122)	1700	(906)
g)	Extraordinary Profit				
h)	<b>Net Profit</b>	<b>13246</b>	<b>22415</b>	<b>11136</b>	<b>58561</b>
i)	<b>Capital Employed</b>				
	i) Treasury Operations	53856	5742	17588	5742
	ii) Whole Sale Banking	204323	187521	242279	187521
	iii) Retail Banking	91533	131231	107788	131231
	iv) Other Banking Operations	23070	31687	19162	31687
	v) Unallocated	195988	199683	149168	199683
	<b>Total</b>	<b>568770</b>	<b>555864</b>	<b>535985</b>	<b>555864</b>

# The Bank operates only in domestic segment

**NOTES:**

- The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 29th July 2013 .
- The Bank has followed the same significant Accounting Policies in the preparation of the interim financial statements as those followed in the annual financial statements for the year ended 31st March 2013.
- 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. An unqualified review report has been issued by them thereon.
- Working results for the period ended on 30.06.2013 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.
- 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 30.06.2013 towards reopening of the pension scheme and enhancement of the gratuity limit. Remaining amount pending for amortization is Rs. 208.45 crore.
- Provision Coverage Ratio (PCR) is 67.28% as on 30 June, 2013.
- 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 359.
- Figures of previous period /year have been reclassified /regrouped wherever considered necessary.
- The operating results for the quarter ended 31st March 2013 are balancing figures between published figures in respect of full financial year 2012-13 and published year to date figures upto third quarter December 31,2012.

Place : Bangalore  
Date : 29th July, 2013

**K. RAMADAS SHENOY**  
Executive Director

**H. S. UPENDRA KAMATH**  
Chairman & Managing Director