

# Financial Results 31<sup>st</sup> March 2015



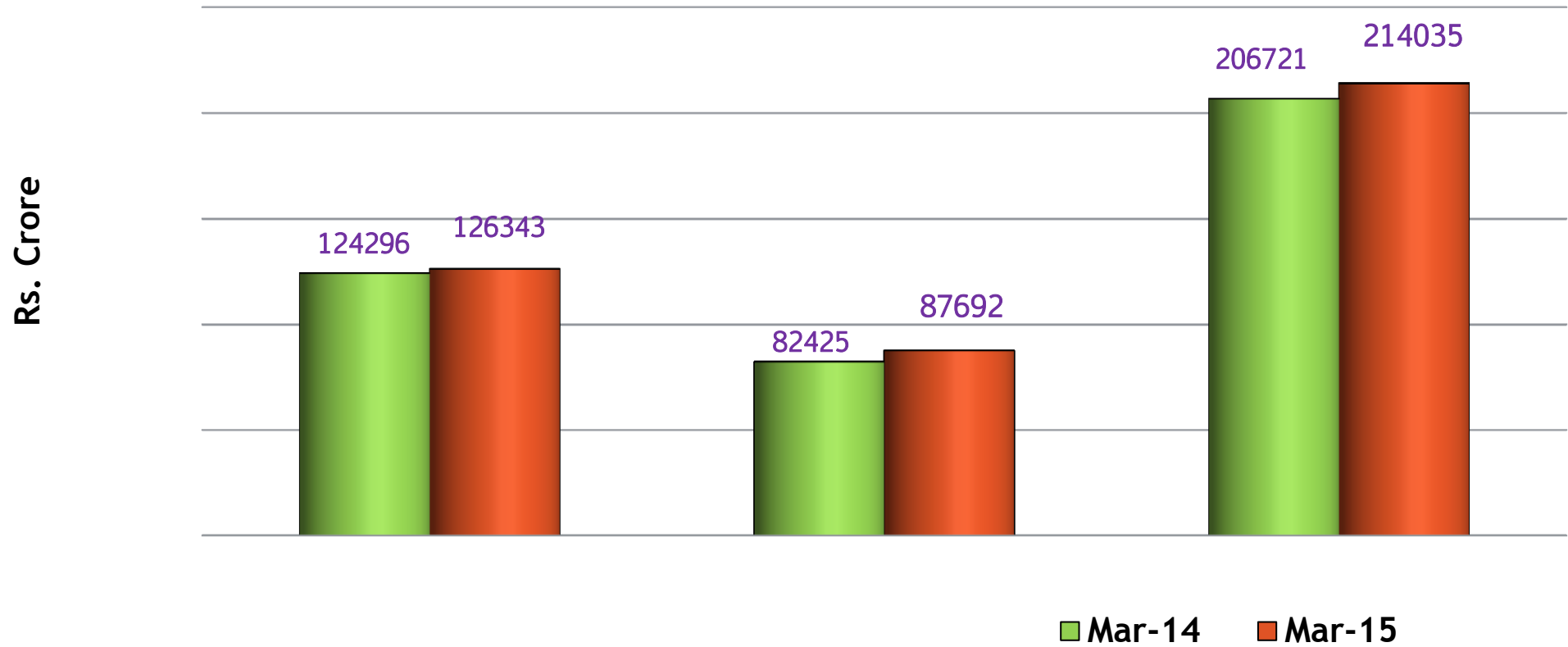
# Performance Highlights – Quarter ended March 2015

## Q4 Highlights (Y-o-Y)

- Total business of the Bank reached all time high level of Rs.214035 cr
- Advances up by 6.39%
- CD ratio improved to 69.41%
- Interest income up by 10.34 %
- Net interest income up by 18.41%
- NIM improved to 2.02%
- Other income up by 43.77%
- Total income up by 12.44%
- Gross NPA at 2.78%
- Net NPA at 1.92%
- Provision Coverage Ratio at 64.01%
- CRAR (Basel III) at 11.43%
- Operating profit for the year up by 14.07%



# Business Mix



	Mar'2014	Mar'2015	Growth (%)
Total Deposits	124296	126343	1.65
Gross Advances	82425	87692	6.39
Total Business	206721	214035	3.54



# CASA & CDs

Rs. in Crore

			%Growth		%Growth
	31.03.14	31.03.15	Y-O-Y	31.12.14	(Q-o-Q)
Current (Banks)	15.57	17.74	13.94	18.57	(4.47)
Current (Others)	5882	6690	13.74	5978	11.91
Savings	16978	19031	12.09	17692	7.57
CASA	22860	25721	12.52	23670	8.66
CASA % to Total Deposits	18.39	20.35	10.66	19.08	6.66
Certificate of Deposits	13035	12258	(5.96)	6287	94.97



# Credit Portfolio

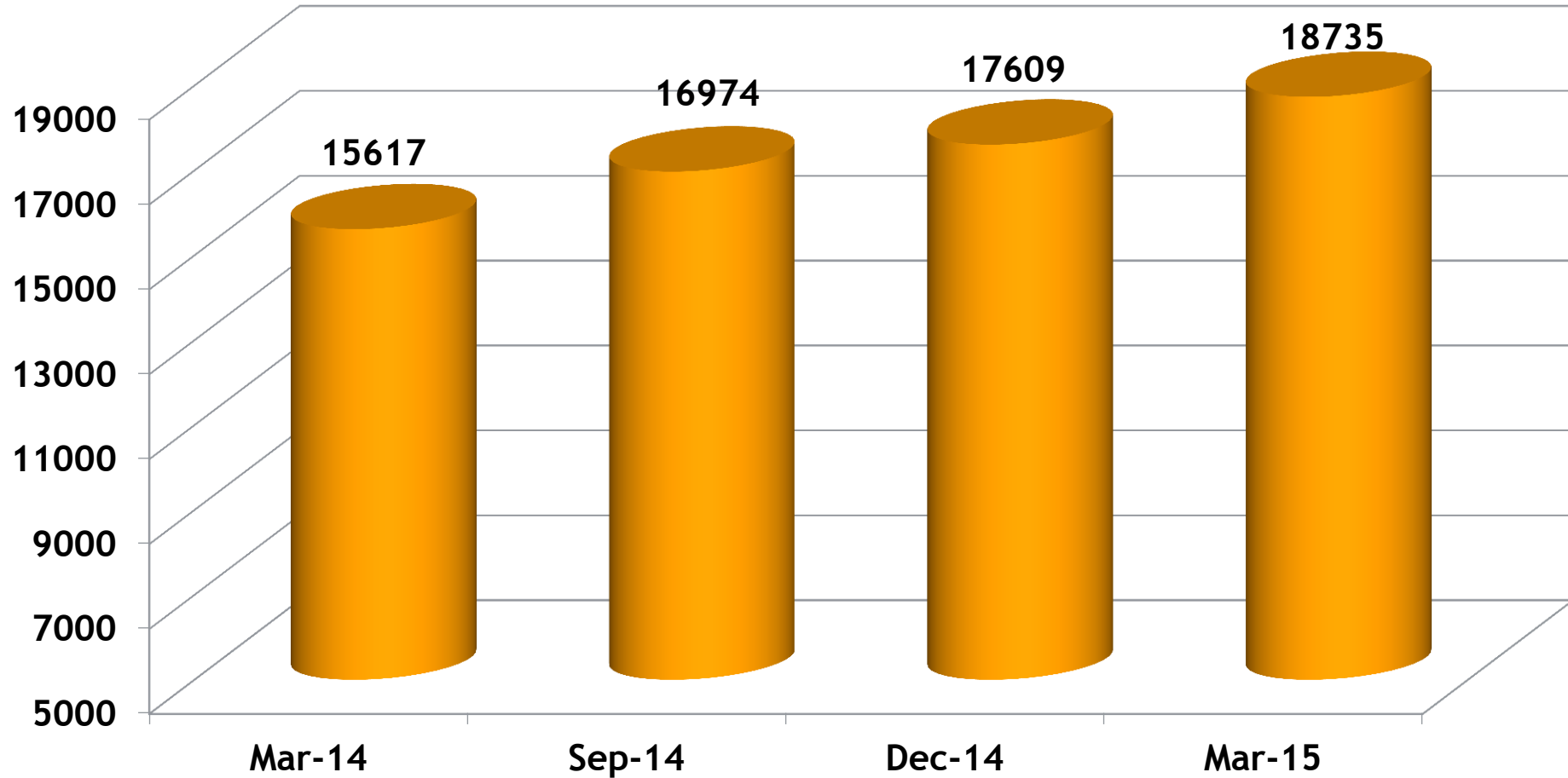
Rs. in Crore

	31.03.14	31.03.15	%Growth Y-o-Y	31.12.14	%Growth Q-o-Q
Gross Advances	82425	87692	6.39	79136	11.05
Priority Sector Advances	25855	30714	18.79	27450	11.89
% to ANBC	35.55	35.97	-	32.14	-
Total Agriculture	10527	11974	13.75	10917	9.68
MSE	10690	13366	25.03	11005	21.45
MSME	13115	15165	15.63	12737	19.06
Retail Advances	15617	18735	19.97	17609	6.39
Housing Loans	5392	6526	21.03	6066	7.58
Education Loans	760	903	18.82	874	3.32



# Retail Credit

Rs. in Crore



Retail Credit accounts for 21.36% of Gross Advances



# Infrastructure Advances

Rs. in Crore

Sectors	31.03.14	31.03.15	%Growth Y-o-Y	31.12.14	%Growth Q-o-Q
Energy	15680	15806	0.80	15105	4.64
Transport	4548	4770	4.88	4491	6.21
Communication	846	709	(16.19)	711	(0.28)
Social & Commercial Infrastructure	1666	1544	(7.32)	1194	29.31
Water & Sanitation	482	584	21.16	611	(4.42)
Total Infrastructure Lending	23222	23413	0.81	22112	5.87



# Sector wise Credit Portfolio

Amt. in Rs. Crore

	31.03.14	31.03.15	%Growth (Y-o-Y)	31.12.14	%Growth (Q-o-Q)
Infrastructure	23222	23413	0.81	22112	5.87
Real Estate	17207	19042	10.66	13043	45.99
NBFC	11140	10410	(6.55)	8868	17.39
Capital Market	295	265	(10.17)	25	960
Food Credit	1683	1383	(17.83)	1705	(18.89)
Others	28878	33179	14.87	33383	(0.61)
Total Gross Credit	82425	87692	6.39	79136	10.82





# Exposure to Power Sector

Rs. in Crore

## Exposure as on 31.03.2015

Sectors	Generation	Transmission	Distribution	Total
Central Govt. Undertakings	1189.93	-	-	1189.93
State Govt. Undertakings	2950.18	1873.87	7394.25	12218.30
Private Sector	5255.22	434.07	19.44	5708.73
Total Exposure	9395.33	2307.94	7413.69	19116.96

## State Wise Exposure 31.03.2015

Sectors	Generation	Transmission	Distribution	Total
Karnataka	902.43	1421.58	897.35	3221.36
Andhra Pradesh	500.00	0.00	605.71	1105.71
Gujarat	991.49	406.00	147.00	1544.49
Rajasthan	0.00	0.00	1515.35	1515.35
Uttar Pradesh	0.00	0.00	1157.29	1157.29
Haryana	250.00	0.00	1319.13	1569.13
Tamil Nadu	0.00	0.00	694.52	694.52
Kerala	0.00	0.00	520.00	520.00
Punjab	0.00	0.00	537.91	537.91
Maharashtra	200.00	46.29	0.00	246.29
WB	106.27	0.00	0.00	106.27
TOTAL	2950.19	1873.87	7394.26	12218.32



# Investments

Rs. in Crore

	31.03.14	31.03.15	%Growth (Y-o-Y)	31.12.14	%Growth (Q-o-Q)
Govt. Securities	33317	34930	4.84	35909	(7.22)
Other Approved Securities	3	3	-	3	-
Shares	331	325	(1.81)	318	4.09
Debentures & Bonds	3720	3855	3.63	3788	1.80
Others	5463	5585	2.23	6699	(18.45)
Total	42834	44698	4.35	46717	(4.32)



# Investments

(Rs. Cr)

Particulars	March - 14	June - 14	Sept- 14	Dec - 14	March - 15
HTM	30550	31404	31002	29296	30196
AFS	12061	11669	15922	17195	13960
HFT	223	191	163	226	542
TOTAL	42834	43264	47087	46717	44698

Modified Duration	
AFS	3.48
Entire Portfolio	4.08



# Income & Expenditure

Rs. in Crore

	Q4			FY – 2014-15		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Total Income	3029	3406	12.45	11417	13153	15.20
Interest Income	2839	3132	10.32	10707	12274	14.64
Other Income	190	274	44.21	710	879	23.80
Total Expenditure	2697	3094	14.72	10313	11893	15.32
Interest Expenditure	2313	2509	8.47	8624	9981	15.74
Operating Expenditure	384	585	52.34	1690	1912	13.14



# Interest Income

Rs. in Crore

	Q4			FY 2014-15		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Interest on Advances	2003	2192	9.44	7714	8609	11.60
Interest on Investments	711	880	23.77	2605	3347	28.48
Other Interest	125	60	(52.00)	388	318	(18.04)
Total Interest Income	2839	3132	10.32	10707	12274	14.64



# Non-Interest Income

Rs. in Crore

	Q4			FY – 2014-15		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Trading Income	25	90	260.0	190	299	57.37
Recovery in AUC	44	44	0	103	130	26.21
Commission, Exchange & Brokerage	28	40	42.86	100	116	16.00
Profit on Foreign Exchange	17	15	(11.76)	69	54	(21.74)
Charges – PC,IC, Service Charges etc.	70	78	11.43	214	242	13.08
Others	6	7	16.67	34	38	11.76
Total Non-Interest Income	190	274	44.21	710	879	23.80



# Operating expenses

Rs. in Crore

	Q4			FY – 2014-15		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Staff Cost	194	373	92.27	1040	1165	12.02
Off Which Wage Arrears Provisions	40	53	32.50	100	108	8.00
Other Operating Expenses	190	212	11.58	650	747	14.92
Total Operating Expenses	384	585	52.34	1690	1912	13.14



# Profit and profitability

Rs. in Crore

	Q4			FY – 2014-15		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Net Interest Income	526.37	623.30	18.41	2083.41	2292.28	10.03
Operating Profit	332.73	312.35	(6.13)	1103.73	1259.03	14.07
Net Profit	135.84	96.80	(28.74)	415.91	439.41	5.65





# Provisions

Rs. in Crore

	Q4			Full Year		
	FY - 14	FY - 15	Growth %	FY - 14	FY - 15	Growth %
Total Provisions & Contingencies	196.89	215.55	9.48	687.82	819.62	19.16
Provisions for NPA	98.53	180.42	83.11	367.77	788.88	114.50
Provisions for Investment	70.81	15.88	(77.57)	120.01	(71.90)	(159.91)
Provision for Taxation	(78.74)	(89.95)	(14.23)	32.04	(39.51)	(223.31)
Other Provisions	106.29	78.20	(26.43)	168	142.15	(15.39)



# Key Ratios (Annualised)

## Quarterly

In Percent

	March - 14	June - 14	Sept- 14	Dec - 14	March - 15
Cost of Deposits	7.98	8.07	8.15	8.11	7.99
Yield on Advances	11.26	11.26	11.61	11.30	11.17
Yield on Investments	7.69	7.80	7.64	8.85	8.39
Cost of Funds	7.31	7.44	7.50	7.43	7.49
Yield on Funds	9.08	9.04	9.23	9.10	9.35
NIM	2.02	1.87	1.96	1.88	2.02
RoA	0.35	0.49	0.43	0.11	0.28
Return on Net-worth	8.47	11.29	9.79	2.51	6.50



# Productivity

Quarterly

Rs. in Crore

	Mar' 14	June 14	Sep, 14	Dec' 14	Mar' 15
Business per Employee	13.82	14.71	14.78	14.86	14.96
Business per Branch	136.72	129.13	131.51	129.83	132.28



# Capital Funds

Quarterly

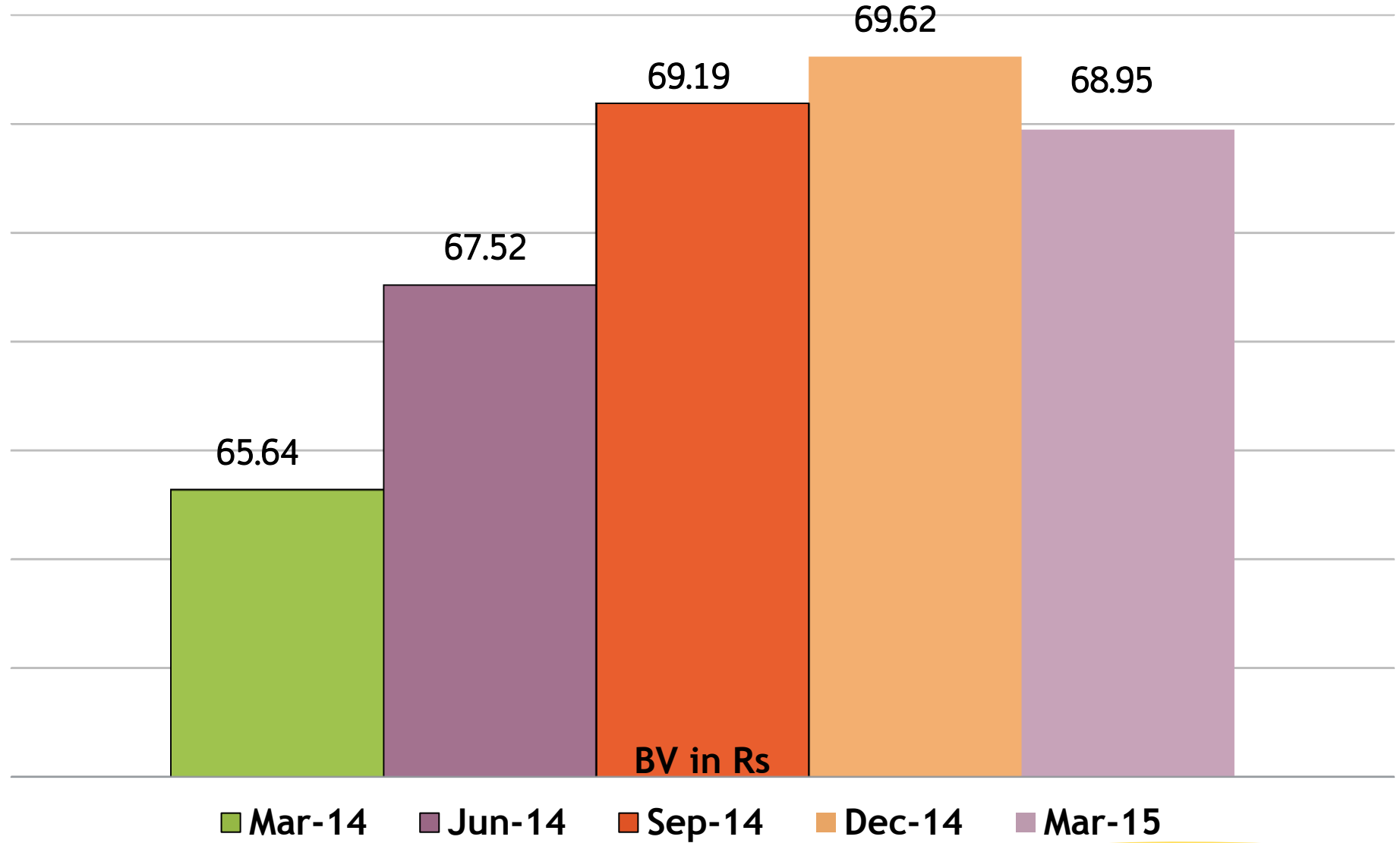
Rs. cr

	March -14	June - 14	Sept- 14	Dec -14	March -15
Capital	7170.94	7131.25	7108.70	7573.50	8926.16
Tier-I / Common Equity Tier-1	5517.65	5546.59	5576.34	5605.08	5950.73
Additional Tier - 1		-	-	-	494.90
Tier – II	1653.29	1584.66	1532.36	1968.42	2480.53
Total Risk Weighted Assets	67931.00	68176.52	69615.56	71641.88	77868.56
CRAR					
Tier-I (%)	8.12	8.14	8.01	7.82	8.28
Tier –II (%)	2.44	2.32	2.20	2.75	3.18
Total CRAR (%)	10.56	10.46	10.21	10.57	11.43



# Book Value

(Amt. Rs.)





# Asset Quality

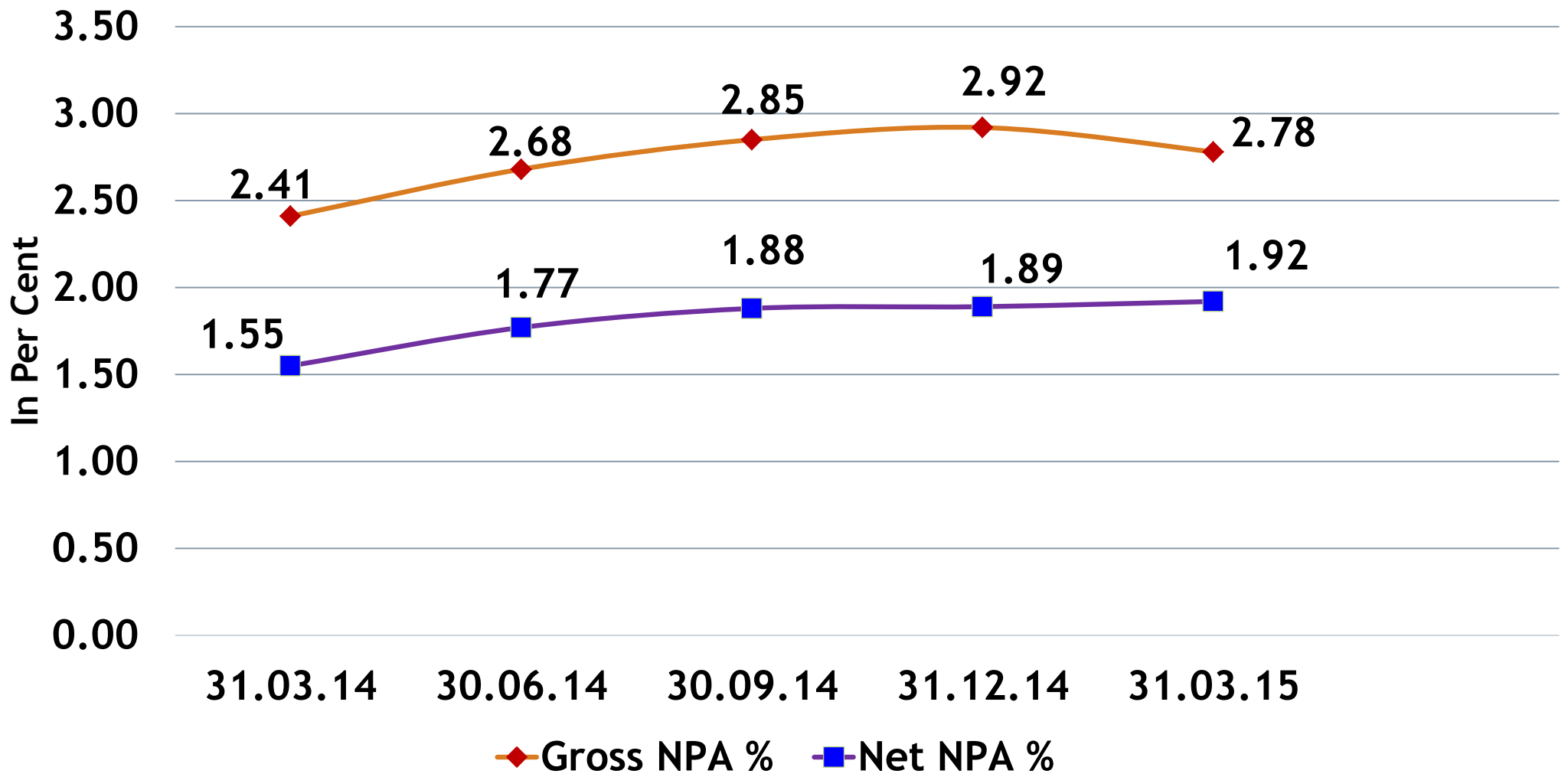
## Quarterly

(In Percent)

	31.03.14	30.06.14	30.09.14	31.12.14	31.03.15
Gross NPA	1986	2069	2239	2311	2443
Gross NPA (%)	2.41	2.68	2.85	2.92	2.78
Net NPA	1262	1347	1462	1476	1691
Net NPA (%)	1.55	1.77	1.88	1.89	1.92
Provision Coverage Ratio (%)	64.05	63.75	63.10	65.77	64.01



# Gross NPA & Net NPA





# NPA Movement

Rs. in Crore

	Q1	Q2	Q3	Q4	FY 14-15
Opening Balance	1986	1986	2239	2311	1986
Additions	561	1292	742	793	2826
Off Which :					
Slippage from Restructured	48	230	48	126	452
Reductions	478	1039	670	661	2369
Cash Recovery-Ledger Balance	<i>112</i>	<i>333</i>	<i>106</i>	<i>208</i>	<i>646</i>
Upgradation	<i>226</i>	<i>441</i>	<i>260</i>	<i>231</i>	<i>932</i>
Write-Off	<i>140</i>	<i>265</i>	<i>304</i>	<i>222</i>	<i>791</i>
Gross NPA	2069	2239	2311	2443	2443





# Sector Wise Classification of NPAs

Rs. in Crore

	31.03.14	30.06.14	30.09.14	31.12.14	31.03.15
Agriculture	323	360	370	352	338
MSME	311	347	348	433	361
Education Loans	36	33	33	31	30
Housing Loans	75	83	85	82	57
Personal Loans	17	5	5	5	5
CRE	171	169	118	113	110
Others	1053	1072	1281	1295	1542
Total	1986	2069	2239	2311	2443



# Restructuring

Rs. in Crore

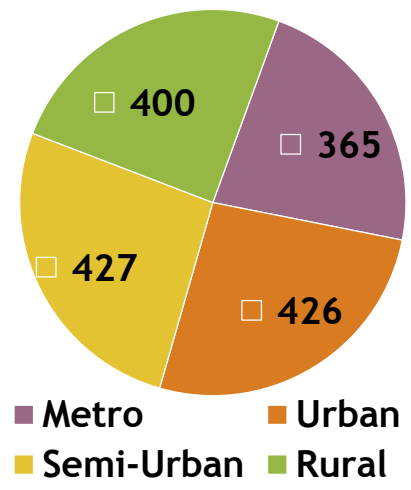
	Total Loans Restructured				
	FY 14	Q1	Q2	Q3	Q4
Industrial Loans	817	817	856	869	1081
MSME	347	363	368	367	521
Agricultural Loans	177	178	181	187	185
Housing Loans	304	304	304	304	305
Infrastructure	4392	4971	4975	4970	5592
CRE	273	273	273	273	273
Other Loans	868	868	905	1031	868
Total	7148	7774	7862	8003	8825
Balance Outstanding	4235	5218	5179	5290	6193
O/w NPA	255	450	681	729	907



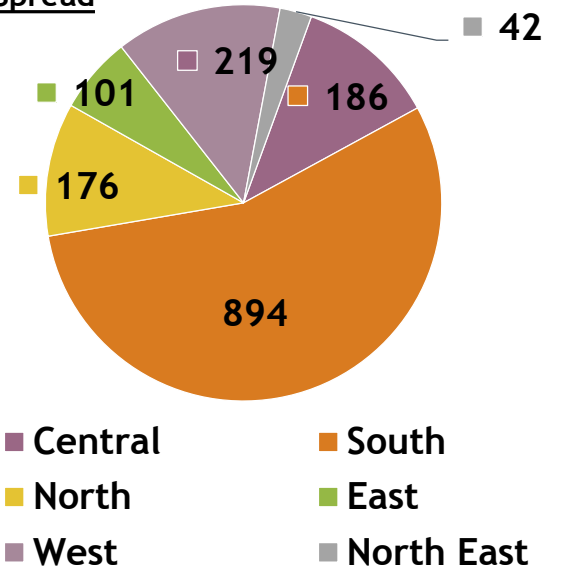
# Expanding Network

	Mar 2014	Mar 2015
Branch Network	1512	1618
ATM Strength	1528	1383

Population Group Wise Branches



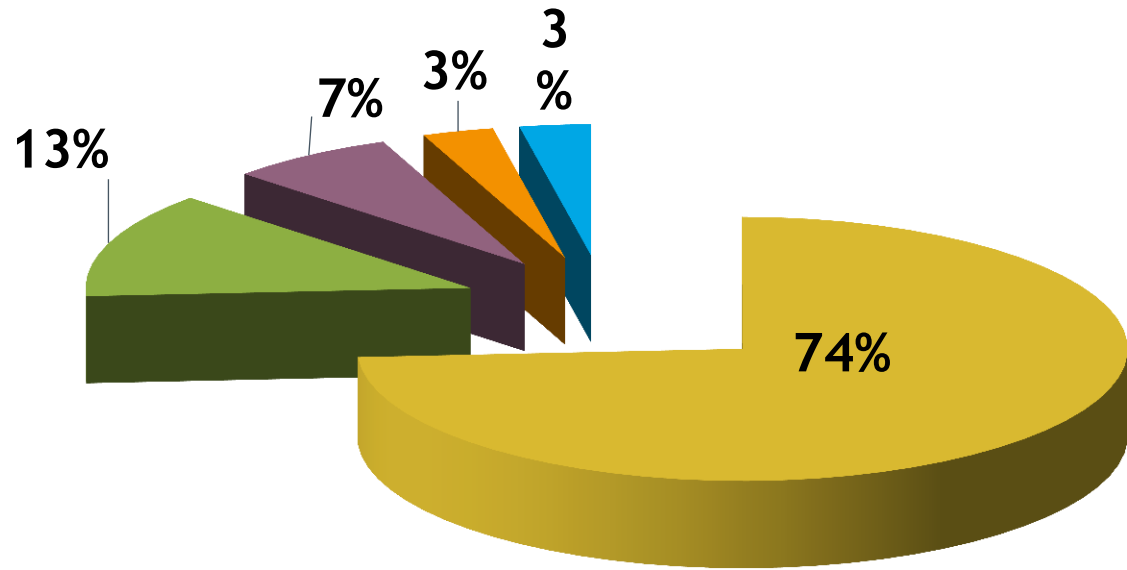
Branch Spread





# Shareholding Pattern

As on Mar31, 2015



■ Govt of India   ■ Individuals   ■ DIIs   ■ FII   ■ Other Corp



*Thank you*



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