



THE LAKSHMI VILAS BANK LTD

**UNAUDITED WORKING RESULTS  
FOR THE QUARTER ENDED  
30th JUNE 2014**



LAKSHMI VILAS BANK



## PERFORMANCE HIGHLIGHTS

1. TOTAL BUSINESS OF THE BANK ROSE TO ₹32181 CRORES, RECORDING A Y-O-Y GROWTH OF 16.86%.
2. TOTAL DEPOSITS GREW BY 19.56%, ADVANCES BY 13.28% ON Y-O-Y BASIS.
3. NET PROFIT AT ₹28.16 CRORES, INCREASED BY 11.07% ON Y-O-Y BASIS (Prev. Year ₹25.35 CRORES)
4. GROSS NPA RATIO DECLINED TO 3.96% (₹531.11) FROM 4.19% (₹546.46) AS AT THE PREVIOUS QUARTER ENDED MARCH 2014.
5. NET NPA RATIO DECLINED TO 3.19% (₹423.32) FROM 3.44% (₹443.39) AS AT THE PREVIOUS QUARTER ENDED MARCH 2014.





## DEPOSITS

| PARTICULARS               | ₹ in Crores)        |                     |                       |                     |
|---------------------------|---------------------|---------------------|-----------------------|---------------------|
|                           | AS ON<br>30.06.2014 | AS ON<br>30.06.2013 | GROWTH (%)<br>(Y-O-Y) | AS ON<br>31.03.2014 |
| TOTAL DEPOSITS            | 18758.44            | 15688.93            | 19.56%                | 18572.88            |
| OF WHICH CASA DEPOSITS    | 2898.11             | 2240.93             | 29.33%                | 2640.90             |
| BANK DEPOSITS             | 790.20              | 261.38              | 202.32%               | 1221.75             |
| AVERAGE DEPOSITS          | 18549.67            | 15682.23            | 18.28%                | 16374.45            |
| INTEREST PAID ON DEPOSITS | 399.88              | 344.82              | 15.97%                | 1431.44             |
| COST OF DEPOSIT           | 8.62%               | 8.80%               |                       | 8.74%               |
| CASA %                    | 15.45%              | 14.28%              |                       | 14.22%              |





## ADVANCES

| PARTICULARS                      | ₹ in crores)        |                     |                       |                     |
|----------------------------------|---------------------|---------------------|-----------------------|---------------------|
|                                  | AS ON<br>30.06.2014 | AS ON<br>30.06.2013 | GROWTH (%)<br>(Y-O-Y) | AS ON<br>31.03.2014 |
| GROSS ADVANCES                   | 13422.38            | 11848.66            | 13.28%                | 13037.70            |
| NET ADVANCES                     | 13251.72            | 11636.09            | 13.88%                | 12889.19            |
| AVG. GROSS ADVANCES              | 12959.23            | 11687.23            | 10.88%                | 12051.21            |
| CREDIT-DEPOSIT RATIO             | 71.55%              | 75.52%              |                       | 70.20%              |
| INTEREST RECEIVED ON<br>ADVANCES | 406.34              | 385.48              | 5.41%                 | 1591.61             |
| YIELD ON ADVANCES                | 12.54%              | 13.19%              |                       | 13.21%              |





## INVESTMENTS

| PARTICULARS                                       | ₹ In Crores         |                     |                       |                     |
|---|---------------------|---------------------|-----------------------|---------------------|
|   | AS ON<br>30.06.2014 | AS ON<br>30.06.2013 | GROWTH (%)<br>(Y-O-Y) | AS ON<br>31.03.2014 |
| GROSS INVESTMENTS                                 | 5916.28             | 4533.27             | 30.51%                | 5731.96             |
| => SLR SECURITIES                                 | 4693.46             | 4080.69             | 15.02%                | 4788.52             |
| => NON SLR SECURITIES                             | 1222.82             | 452.58              | 170.19%               | 943.44              |
| NET INVESTMENTS                                   | 5886.14             | 4510.23             | 30.51%                | 5688.68             |
| AVERAGE INVESTMENTS                               | 5796.86             | 4562.89             | 27.04%                | 4850.48             |
| INTEREST INCOME ON INVESTMENTS                    | 117.13              | 89.78               | 30.47%                | 382.67              |
| AVG. INTEREST YIELD ON INVESTMENTS (int. bearing) | 8.03%               | 7.87%               |                       | 7.89%               |
| INVESTMENT-DEPOSIT RATIO                          | 31.54%              | 28.89%              |                       | 30.86%              |





## INCOME

(₹ in Crores)

| <i>PARTICULARS</i>                          | <i>AS ON<br/>30.06.2014</i> | <i>AS ON<br/>30.06.2013</i> | <i>GROWTH<br/>(%) (Y-O-Y)</i> | <i>AS ON<br/>31.03.2014</i> |
|---|-----------------------------|-----------------------------|-------------------------------|-----------------------------|
| <i>1. TOTAL INTEREST INCOME<br/>(A+B+C)</i> | <i>530.39</i>               | <i>477.92</i>               | <i>10.98%</i>                 | <i>1983.95</i>              |
| <i>A) INTEREST ON ADVANCES</i>              | <i>406.34</i>               | <i>385.48</i>               | <i>5.41%</i>                  | <i>1591.61</i>              |
| <i>B) INCOME ON INVESTMENTS</i>             | <i>117.13</i>               | <i>89.78</i>                | <i>30.47%</i>                 | <i>382.67</i>               |
| <i>C) OTHER INTEREST INCOME</i>             | <i>1.60</i>                 | <i>2.31</i>                 | <i>-30.83%</i>                | <i>3.66</i>                 |
| <i>D) OTHERS</i>                            | <i>5.32</i>                 | <i>0.35</i>                 | <i>1421.22%</i>               | <i>6.01</i>                 |
| <i>2. NON INTEREST INCOME</i>               | <i>56.73</i>                | <i>54.53</i>                | <i>4.04%</i>                  | <i>217.99</i>               |
| <i>TOTAL INCOME (1+2)</i>                   | <i>587.13</i>               | <i>532.45</i>               | <i>10.27%</i>                 | <i>2201.94</i>              |



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## EXPENDITURE

(₹ in Crores)

| <i>PARTICULARS</i>                        | <i>AS ON<br/>30.06.2014</i> | <i>AS ON<br/>30.06.2013</i> | <i>GROWTH (%)<br/>(Y-O-Y)</i> | <i>AS ON<br/>31.03.2014</i> |
|---|-----------------------------|-----------------------------|-------------------------------|-----------------------------|
| <i>1. INTEREST EXPENDITURE</i>            | <i>414.20</i>               | <i>361.57</i>               | <i>14.56%</i>                 | <i>1497.94</i>              |
| <i>2. OPERATING EXPENDITURE<br/>(A+B)</i> | <i>103.17</i>               | <i>86.63</i>                | <i>19.09%</i>                 | <i>395.01</i>               |
| <i>A) STAFF EXPENDITURE</i>               | <i>53.65</i>                | <i>41.88</i>                | <i>28.11%</i>                 | <i>187.88</i>               |
| <i>B) OTHER OPERATING<br/>EXPENDITURE</i> | <i>49.52</i>                | <i>44.75</i>                | <i>10.65%</i>                 | <i>207.13</i>               |
| <i>TOTAL EXPENDITURE (1+2)</i>            | <i>517.36</i>               | <i>448.20</i>               | <i>15.43%</i>                 | <i>1892.94</i>              |



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## NET PROFIT

(₹ in Crores)

| <i>PARTICULARS</i>                 | <i>AS ON<br/>30.06.2014</i> | <i>AS ON<br/>30.06.2013</i> | <i>GROWTH (%)<br/>(Y-O-Y)</i> | <i>AS ON<br/>31.03.2014</i> |
|------------------------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------------|
| <i>OPERATING PROFIT</i>            | 69.76                       | 84.25                       | -17.20%                       | 309.00                      |
| <i>PROVISION AND CONTINGENCIES</i> | 32.60                       | 49.90                       | -34.67%                       | 268.59                      |
| <i>PROFIT BEFORE TAX (PBT)</i>     | 37.16                       | 34.35                       | 8.19%                         | 40.41                       |
| <i>PROV. FOR INCOME TAX</i>        | 9.00                        | 9.00                        | --                            | -19.25                      |
| <i>NET PROFIT</i>                  | 28.16                       | 25.35                       | 11.09%                        | 59.66                       |



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## CAPITAL ADEQUENCY

| PARTICULARS                 | ₹ in crores         |                     |                       |                     |
|-----------------------------|---------------------|---------------------|-----------------------|---------------------|
|                             | AS ON<br>30.06.2014 | AS ON<br>30.06.2013 | GROWTH (%)<br>(Y-O-Y) | AS ON<br>31.03.2014 |
| B/S SIZE                    | 21145.55            | 17789.54            | 18.87%                | 20653.06            |
| RISK WEIGHT ASSETS          |                     |                     |                       |                     |
| BASEL - II                  | 11243.69            | 9950.62             | 12.99%                | 11252.20            |
| BASEL - III                 | 11285.94            | 9939.37             | 13.55%                | 11116.13            |
| CAPITAL FUNDS (BASEL - II)  |                     |                     |                       |                     |
| TIER - I                    | 882.46              | 891.17              | -0.98%                | 893.15              |
| TIER - II                   | 315.72              | 306.66              | 2.96%                 | 336.99              |
| CAPITAL FUNDS (BASEL - III) |                     |                     |                       |                     |
| TIER - I                    | 868.50              | 858.58              | 1.15%                 | 874.53              |
| TIER - II                   | 315.72              | 286.06              | 10.37%                | 336.99              |
| CAPITAL ADEQUACY RATIO      |                     |                     |                       |                     |
| BASEL - II                  | 10.66%              | 12.04%              |                       | 10.93%              |
| BASEL - III                 | 10.49%              | 11.52%              |                       | 10.90%              |





## ANALYTICAL RATIOS

| <i>PARTICULARS</i>  | <i>AS ON<br/>30.06.2014</i> | <i>AS ON<br/>30.06.2013</i> | <i>AS ON<br/>31.03.2014</i> |
|---|-----------------------------|-----------------------------|-----------------------------|
| <i>NET INTEREST MARGIN (%) {as a %<br/>of Avg. Assets (Annualised)}</i> | <i>2.47%</i>                | <i>2.85%</i>                | <i>2.87%</i>                |
| <i>RETURN ON EQUITY (%)</i>   | <i>11.36%</i>               | <i>10.68%</i>               | <i>6.17%</i>                |
| <i>RETURN ON ASSETS (%) {as a % of<br/>Avg. Assets (Annualised)}</i>    | <i>0.53%</i>                | <i>0.56%</i>                | <i>0.32%</i>                |
| <i>COST TO INCOME RATIO (%)</i>   | <i>59.66%</i>               | <i>50.70%</i>               | <i>56.11%</i>               |
| <i>YEILD ON FUNDS (%)</i>   | <i>10.07%</i>               | <i>10.57%</i>               | <i>10.54%</i>               |
| <i>COST OF FUNDS (%)</i>  | <i>7.87%</i>                | <i>8.00%</i>                | <i>7.96%</i>                |
| <i>INTEREST SPREAD (%)</i>  | <i>2.20%</i>                | <i>2.57%</i>                | <i>2.58%</i>                |





## NON PERFORMING ASSETS

| PARTICULARS   | ₹ in crores)        |                     |                          |                     |
|---------------|---------------------|---------------------|--------------------------|---------------------|
|               | AS ON<br>30.06.2014 | AS ON<br>30.06.2013 | VARIATION<br>(%) (Y-O-Y) | AS ON<br>31.03.2014 |
| GROSS NPA     | 531.11              | 624.83              | -15.00%                  | 546.46              |
| NET NPA       | 423.32              | 434.62              | -2.60%                   | 443.39              |
| GROSS NPA (%) | 3.96%               | 5.27%               |                          | 4.19%               |
| NET NPA (%)   | 3.19%               | 3.74%               |                          | 3.44%               |





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*Thank You*



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