



LAKSHMI VILAS BANK

Unaudited Financial Results June - 2019





Deposits

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Total Deposits (TD)	28,980	32,473	(-)10.76%	29,279	(-)1.02%
SB Deposits (SB)	5,617	5,093	10.28%	5,552	1.17%
Current Deposits (CA)	2,241	1,870	19.84%	1,963	14.22%
Total CASA	7,858	6,964	12.85%	7,515	4.58%
Term Deposits	21,048	24,100	(-)12.67%	21,652	(-)2.79%
CASA to TD	27.12%	21.45%		25.67%	
Int. paid on Deposits – Quarterly	477	551	(-)13.53%	508	(-)6.18%
Cost of Deposits (Annualised)	6.74%	6.76%		6.75%	



Advances

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Gross Advances	20,556	26,127	(-)21.32%	21,956	-6.37%
C - D Ratio	70.93%	80.46%		74.99%	
Int. on Advances - Quarterly	468	556	(-)15.92%	519	(-)9.98%
Yield on Advances (Annualized)	8.99%	8.85%		9.09%	
Standard Advance	17,000	23,322	(-)27.11%	18,597	(-)8.59%
Yield on Standard Advance	11.00%	9.53%		10.32%	



Investments

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Gross Investments	9,612	9,880	(-)2.71%	8,713	10.32%
SLR Securities	8,399	8,675	(-)3.18%	7,453	12.70%
Non SLR Securities,	1,213	1,205	0.68%	1,260	-3.74%
of which, SR	329	337	(-)2.40%	332	-0.93%
Equity - CDR	56	59	(-)5.29%	56	-0.21%
Equity - Trading	149	167	(-)10.71%	176	-15.47%
Bonds / Debentures - CDR	92	100	(-)8.38%	92	0.00%
Bonds / Debentures - Trading	559	502	11.36%	564	-0.95%
Avg. Investments	9,572	10,629	(-)9.95%	10,292	-7.00%
Int. on Investments - Quarterly	154	169	(-)9.23%	161	-4.65%
Int. Yield on Investments	6.81%	6.86%		6.95%	
I - D Ratio	33.17%	30.42%		29.76%	



Net Interest Income – Quarterly

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Total Interest Income	623.95	726.99	(-)14.12%	682.25	(-)8.49%
Int. on Advances	467.40	555.91	(-)15.85%	519.26	(-)9.91%
Int. on Investments	153.61	169.24	(-)9.23%	161.07	(-)4.63%
Others	2.93	1.84	59.14%	1.92	52.50%
Total Interest Expenditure	500.38	596.79	(-)16.15%	542.05	(-)7.69%
Int. on Deposits	476.58	551.13	(-)13.53%	508.82	(-)6.34%
Int. on Borrowings	23.79	45.66	(-)47.89%	33.23	(-)28.39%
Net Interest Income	123.57	130.20	(-)5.09%	140.20	(-)11.86%



Other Income – Quarterly

₹. in Crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Fee Income	51.99	73.87	(-)29.62%	66.11	(-)21.36%
Exchange Profit	4.47	3.11	43.61%	2.52	77.14%
Bad Debts Recovery	0.55	10.98	(-)94.97%	2.71	(-)79.68%
Securities Trading Profit	5.96	(16.67)	(-)135.74%	(6.01)	(-)199.21%
Others	0.17	0.10	70.00%	1.86	(-)90.88%
GST Paid	(9.92)	(10.88)	(-)8.82%	(9.72)	2.05%
Total Other Income	53.22	60.51	(-)12.06%	57.47	(-)7.41%
Total Other Income excluding Trading Profit	47.26	77.18	(-)38.77%	63.48	(-)25.55%



Operating Expenditure – Quarterly

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Operating Expenditure	202.34	183.96	9.99%	218.86	(-)7.54%
Staff Expenditure	102.73	97.19	5.70%	111.42	(-)7.80%
Other Operating Expenditure	99.62	86.77	14.80%	107.44	(-)7.28%
Burden (Operating Expenditure-Other Income)	149.12	123.45	20.80%	161.38	(-)7.59%
Burden (excl. trading profit/loss)	143.17	106.78	34.08%	155.37	(-)7.86%
Cost to Income Ratio	114.45%	96.46%		110.72%	



Net Profit – Quarterly

₹. in crore

Particulars	Jun-19	Jun-18	Y-o-Y	Mar-19	Q-o-Q
Net Interest Income	123.57	130.20	(-)5.09%	140.20	(-)11.86%
Less: Burden	149.12	123.45	20.80%	161.38	(-)7.59%
Operating Profit	(25.55)	6.76	(-)478.13%	(21.19)	20.62%
Prov. For NPA	156.71	109.38	43.27%	303.46	(-)48.36%
Dep. on Investments	6.98	54.06	(-)87.09%	27.85	(-)74.94%
Other Assets Provision	50.00	-		150.00	(-)66.67%
Restructured Advances Provisions	(1.99)	(1.91)	4.17%	(2.53)	(-)21.40%
Total Provisions	211.70	161.53	31.06%	478.77	(-)55.78%
Profit before Tax	(237.25)	(154.77)	53.29%	(499.96)	(-)52.55%
Prov. for Tax incl. DTA / DTL	-	(30.90)	(-)100.00%	(235.53)	(-)100.00%
Profit after Tax	(237.25)	(123.87)	91.53%	(264.43)	(-)10.28%



Capital Adequacy

₹. in crore

Particulars	Jun-19	Mar-19	Dec-18	Sep-18	Jun-18
Balance Sheet Size	32,438	33,046	35,805	37,242	38,407
Risk Weighted Assets	17,166	17,957	19,380	20,545	23,063
Credit Risk	13,864	14,602	15,913	16,971	19,519
Market Risk	1,485	1,482	1,595	1,702	1,672
Operational Risk	1,818	1,872	1,872	1,872	1,872
Capital Funds (Basel III)					
Tier I	766	1,027	1,081	1,572	1,762
CET I	766	1,027	1,081	1,572	1,762
Tier II	377	398	415	415	418
Capital Adequacy Ratio(Basel III)					
Tier I	4.46%	5.72%	5.57%	7.65%	7.64%
CET I	4.46%	5.72%	5.57%	7.65%	7.64%
Tier II	2.00%	2.00%	2.00%	2.02%	1.81%
Total	6.46%	7.72%	7.57%	9.67%	9.45%



Key Ratios(%)

Particulars	Jun-19	Mar-19	Dec-18	Sep-18	Jun-18	FY 19
Cost of Deposits	6.74%	6.75%	6.74%	6.73%	6.76%	6.75%
Cost of SB	5.21%	5.32%	5.39%	5.34%	5.55%	5.28%
Yield on Advances	8.99%	9.09%	9.09%	9.17%	8.85%	9.05%
Yield on Investments	6.81%	6.95%	6.97%	6.88%	6.86%	6.93%
Net Interest Margin	1.65%	1.73%	1.65%	1.74%	1.48%	1.65%
Cost of Funds	5.73%	5.86%	5.87%	5.87%	6.02%	5.91%
Yield on Funds	7.15%	7.37%	7.32%	7.40%	7.34%	7.36%
Interest Spread	1.42%	1.51%	1.45%	1.53%	1.32%	1.45%
Cost to Income Ratio	114.45%	110.72%	112.55%	87.59%	96.46%	101.48%
Return on Assets	(-)2.72%	(-)2.86%	(-)3.90%	(-)1.34%	(-)1.25%	(-)2.32%
Return on Equity	(-)58.35%	(-)65.61%	(-)87.90%	(-)27.11%	(-)23.72%	(-)46.19%



Non Performing Assets

₹. in crore

Particulars	Jun-19	Mar-19	Dec-18	Sep-18	Jun-18
Gross NPA	3,556.58	3358.99	3364.28	2,964.89	2,804.72
Net NPA	1,539.41	1506.30	1716.22	1,560.08	1,478.09
Gross NPA %	17.30%	15.30%	13.95%	12.31%	10.73%
Net NPA %	8.30%	7.49%	7.64%	6.88%	5.96%
Provision Coverage Ratio %	63.08%	62.08%	55.93%	55.39%	55.80%



Thank
you!

