



LAKSHMI VILAS BANK

Secretarial Department

CIN: L65110TN1926PLC001377

Ref/Sec/205 & 266/35 /2017-2018

May 2, 2017

The General Manager Department of Corporate Services National Stock Exchange of India Exchange Plaza, C-1-Block G Bandra Kurla Complex, Bandra-E Mumbai - 400 051	The General Manager Department of Corporate Services BSE Limited Listing Department Phiroze Jeejeeboy Tower Dalal Street, Fort Mumbai - 400 001
Company symbol: LAKSHVILAS	Security code no: 534690

Dear Sir,

Sub: Update on Analyst/ Institutional Investors Meetings held.

[Ref: Our letter dated April 26, 2017]

In continuation of our letter dated April 26, 2017 regarding proposed Analyst/ Institutional Investors meet held on 27th April, 2017 & 28th April, 2017 at Mumbai, this is to inform that the attached information was presented to the Analysts/Institutional Investors during the meeting and the same has been made available on our website and can be accessed at the following link:

<http://www.lvbank.com/UserFiles/March2017.pdf>

This is for your kind information and records.

Thanking you,

Yours faithfully,

N. Ramanathan
Company Secretary

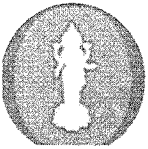


LAKSHMI VILAS BANK

**FINANCIAL RESULTS
FOR THE YEAR ENDED MAR 2017**



BY
ACCOUNTS TEAM

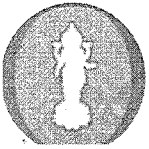
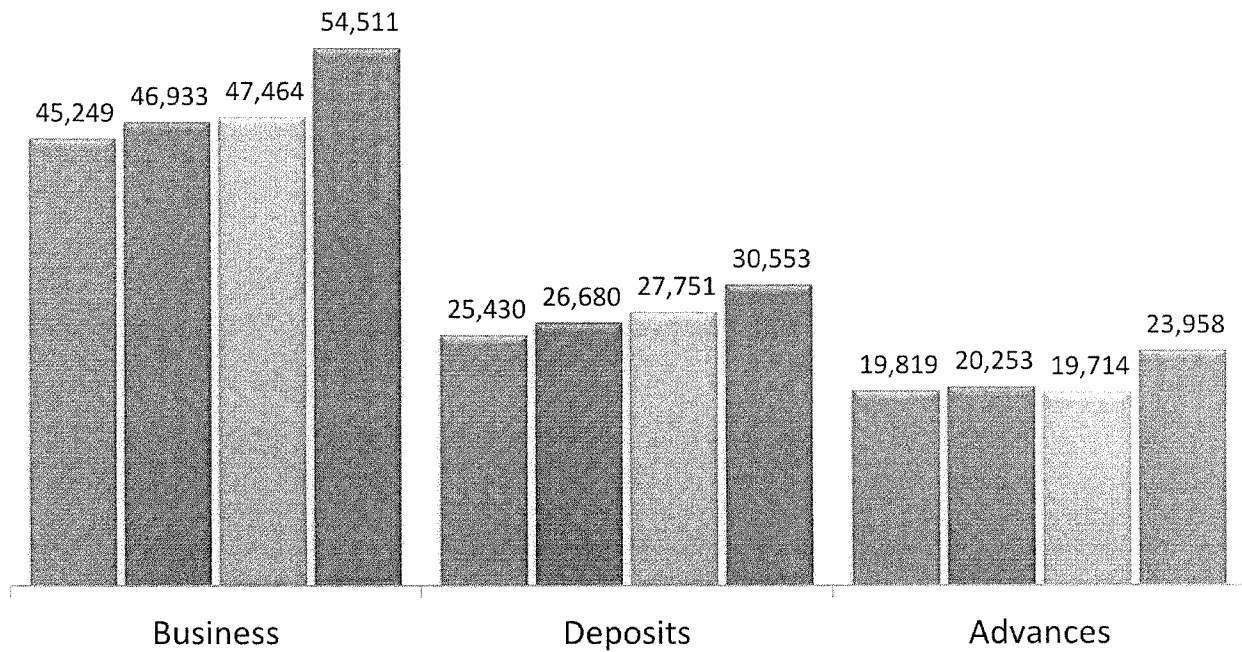


Performance Highlights

Rs. In Cr

Business

■ Mar-16 ■ Sep-16 ■ Dec-16 ■ Mar-17

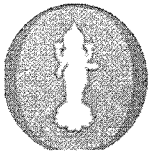
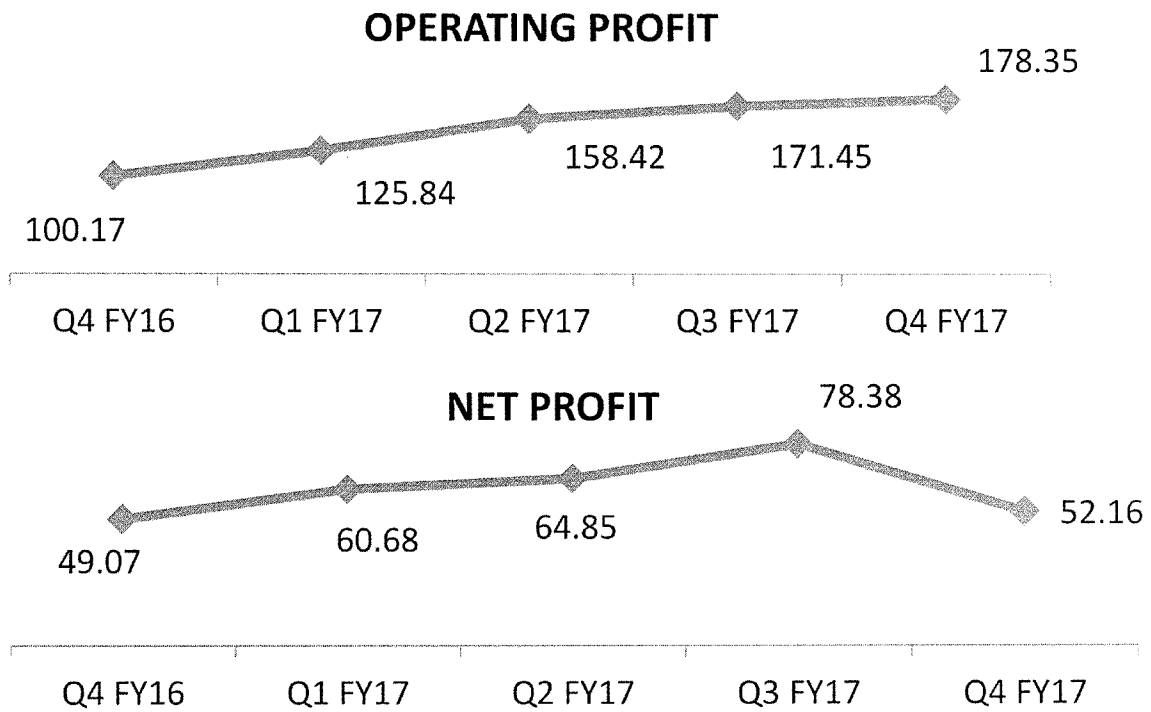


LAKSHMI VILAS BANK

Performance Highlights

Profitability

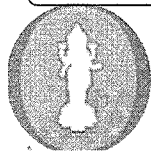
Rs. In Cr



LAKSHMI VILAS BANK

Deposits

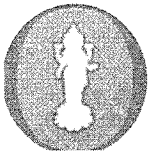
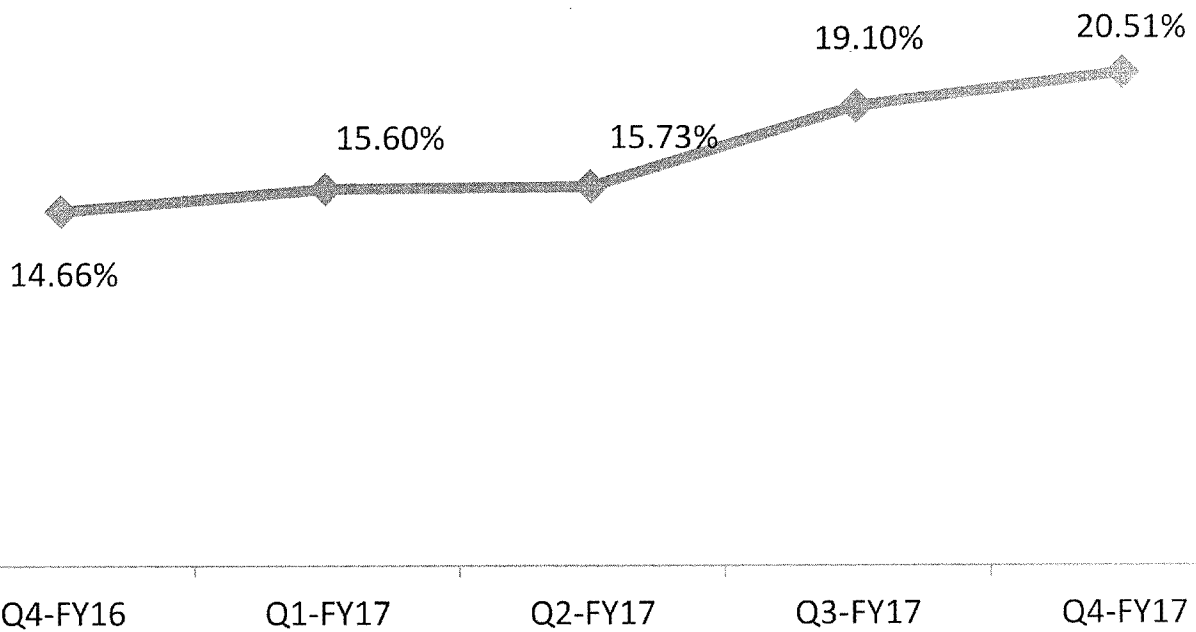
	Mar 17	Y-o-Y %	Mar 16	Dec 16	Rs. In Cr Sep 16
Total Deposits	30,553.35	20.14	25,430.96	27,750.59	26,680.14
CASA Deposits	5,838.98	32.24	4,415.51	5,943.49	4,619.09
Avg. CASA Deposits	4,704.79	46.81	3,204.78	4,403.73	4,026.22
Bank Deposits	2,141.82	83.63	1,166.37	1,188.57	1,210.12
Avg. Deposits	26,633.17	18.67	22,442.79	26,287.65	25,698.68
Int. on Deposits	1,938.16	5.72	1,833.29	1,469.71	974.38
Cost of Deposits	7.28%	(-)89 bps	8.17%	7.45%	7.58%
CASA %	19.11%	175 bps	17.36%	21.42%	17.31%
Avg. CASA%	17.67%	340 bps	14.27%	16.75%	15.67%



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Deposits – Average CASA

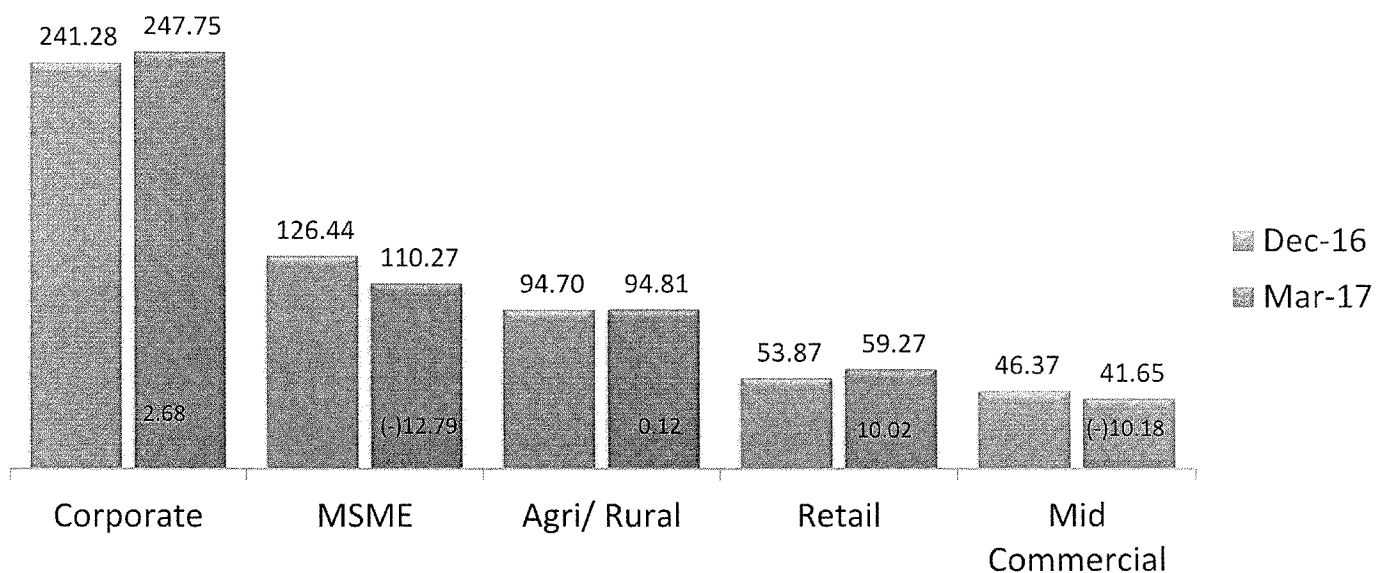
Quarterly Avg. CASA movement



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Segment-wise – Interest on Advances

Rs. In Cr



% of achievement over last quarter is shown inside the bar

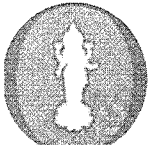


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Advances

Rs. In Cr

	Mar 17	Y-o-Y %	Mar 16	Dec 16	Sep 16
Gross Advances	23,958.46	↑ 20.89	19,818.93	19,713.57	20,253.32
Net Advances	23,728.91	↑ 20.80	19,643.74	19,510.39	20,069.16
Avg. Gross Advances	19,830.92	↑ 18.80	16,692.12	19,589.28	19,586.20
C-D Ratio	78.42%	49 bps	77.93%	71.04%	75.91%
Int. on Advances	2,239.71	↑ 9.88	2,038.27	1,685.96	1,123.30
Yield on Advances	11.29%	(-)92 bps	12.21%	11.48%	11.47%



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Investments

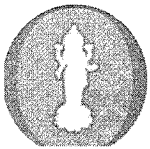
Rs. In Cr

	Mar 17	Y-o-Y %	Mar 16	Dec 16	Sep 16
Gross Investments	8,703.13	31.98	6,594.45	8,802.21	7,268.99
SLR Investments	7,910.70	35.24	5,849.43	7,936.88	6,577.25
Non SLR Investments	792.42	6.36	745.02	865.33	691.74
Less: Depreciation	51.40	4.80	49.04	44.16	42.79
Net Investments	8,651.73	32.18	6,545.40	8,758.05	7,226.19
Int. on Investments	577.59	11.20	519.40	414.89	256.21
Avg. Int. Yield on Investments	7.63%	(-)39 bps	8.02%	7.78 %	7.82 %
Investment- Deposit Ratio	28.49%	256 bps	25.93 %	31.72 %	27.24 %
Average Investment	8,008.63	15.61	6,927.45	9,261.74	7,559.40

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Income

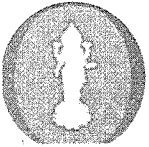
	FY17	Y-o-Y %	FY16	Q4 FY17	Q-o-Q %	Rs. In Cr Q4 FY16
1.Total Interest Income (A+B+C+D)	2,846.66	10.84	2568.30	733.56	10.09	666.33
A. Int. on Advances	2,239.71	9.88	2038.27	553.75	3.64	534.29
B. Int. on Investments	577.59	11.20	519.40	162.71	24.49	130.70
C. Int. on Bal. with RBI & Others	12.28	275.82	3.27	1.43	118.18	0.66
D. Others	17.07	131.91	7.36	15.67		0.68
2. Non Interest Income	502.77	65.10	304.53	131.44	42.07	92.51
Total Income (1+2)	3,349.43	16.59	2872.83	864.99	13.99	758.84



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Expenditure

	Y-o-Y %		Quarterly Growth		Rs. In Cr
	FY17	FY16	Q4 FY17	Q4 FY16	
1. Interest Expenditure	2,064.00	1922.99	505.75	493.63	
		7.33		2.46	
2. Operating Expenditure (A+B)	651.37	542.71	180.89	165.04	
		20.02		9.60	
A. Staff Expenditure	334.71	275.35	85.40	84.28	
		21.56		1.33	
B. Other Operating Expenditure	316.66	267.36	95.49	80.76	
		18.44		18.24	
Total Expenditure (1+2)	2,715.37	2465.70	686.64	658.67	
		10.13		4.25	

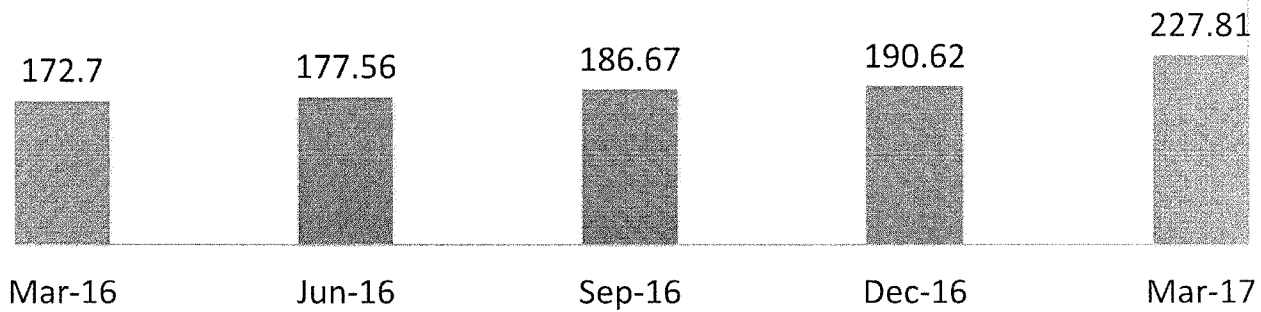


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Quarterly Performance

NET INTEREST INCOME

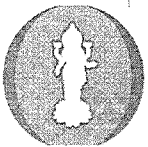
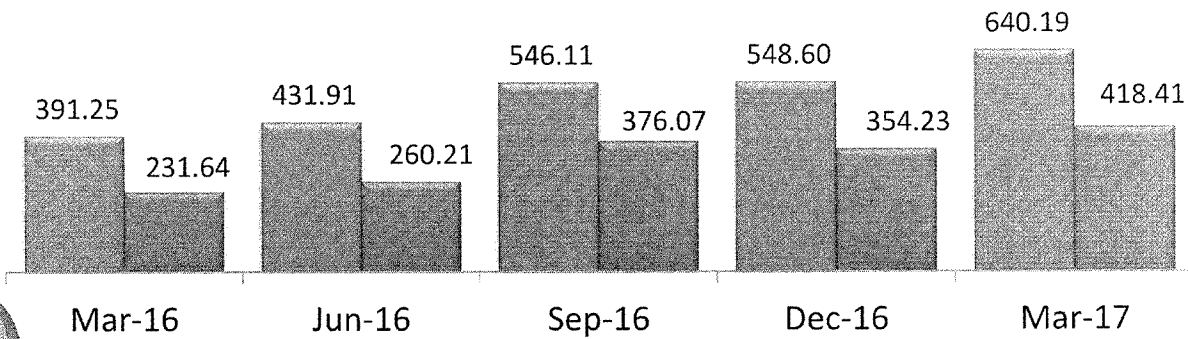
in Cr



GROSS NPA & NET NPA

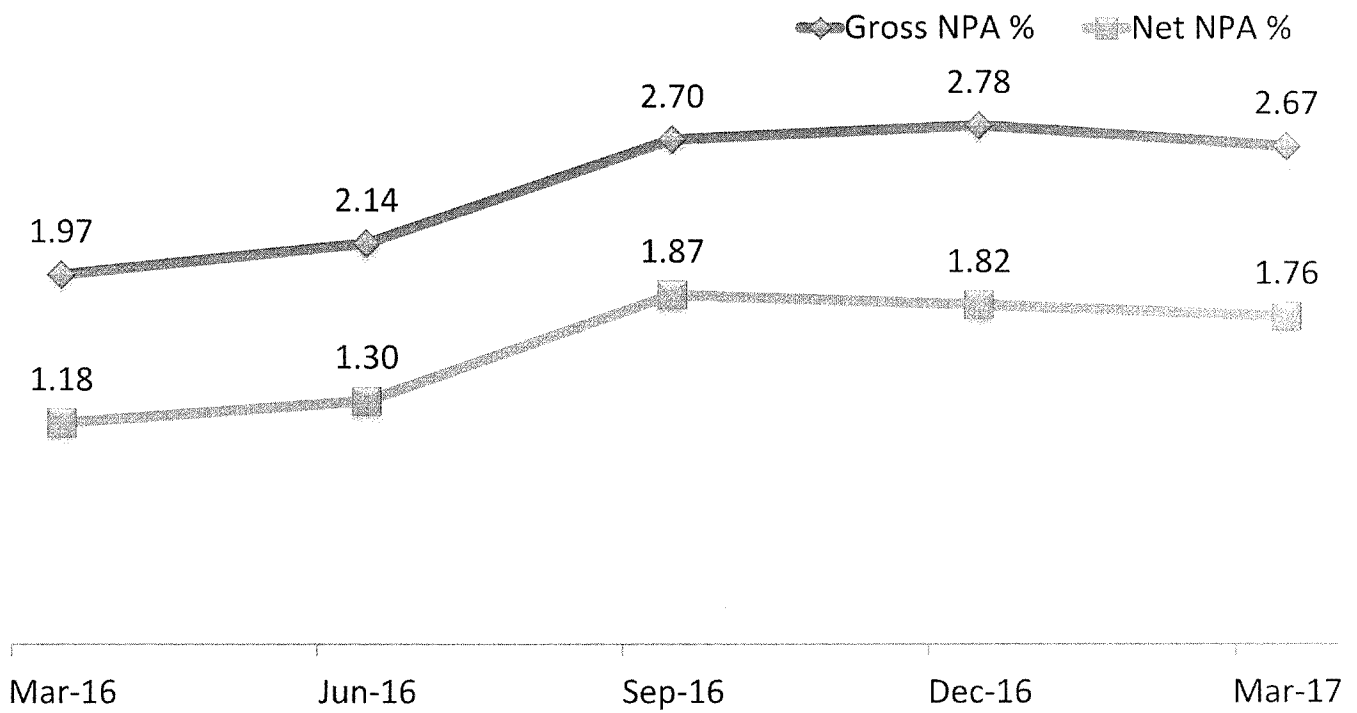
in Cr

■ Gross NPA ■ Net NPA



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Non Performing Assets

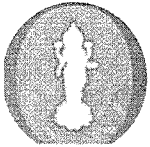


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Net Profit

Rs. In Cr

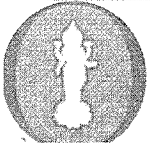
	Year ended			Quarter ended		
	Mar-17	Y-o-Y %	Mar-16	Mar-17	Y-o-Y %	Mar-16
OPERATING PROFIT	634.06	↑ 55.74	407.12	178.35	↑ 78.05	100.17
PROVISION FOR NPA	235.49		176.76	93.27		65.40
DEP. ON INVESTMENTS	2.36		8.65	7.22		(-)7.12
PROV. FOR RESTR. ADV.	0.33		(-)7.38	(-)2.95		(-)19.41
PROV. ON STD. ADV.	15.17		17.00	13.65		6.83
OTHER PROVISIONS	0.64		(-)18.15	(-)3.00		(-)18.60
PROFIT BEFORE TAX	380.07	↑ 65.08	230.24	70.16	↓ 3.98	73.07
PROVISION FOR TAX	124.00		50.00	18.00		24.00
NET PROFIT	256.07	↑ 42.08	180.24	52.16	↑ 6.30	49.07



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Capital Adequacy

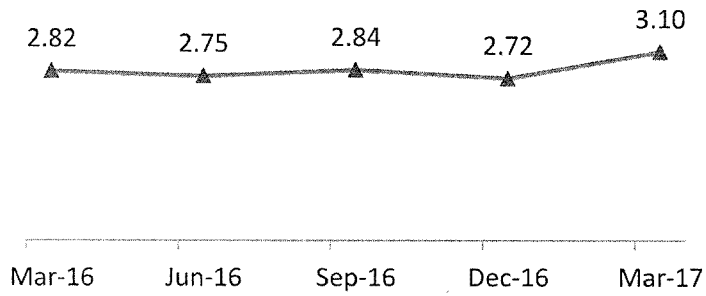
	Mar'17	Y-o-Y %	MAR' 16	Rs. In Cr Dec'16
BALANCE SHEET SIZE	35,244.72	22.67	28,732.16	31,690.23
RISK WEIGHTED ASSETS				
BASEL - II	22,185.05	25.17	17,723.50	18,964.91
BASEL - III	22,360.14	23.91	18,045.72	19,312.35
CAPITAL FUNDS (BASEL – II)				
TIER- I	1,955.89	24.24	1,568.73	1,607.89
TIER- II	367.51	2.49	376.89	368.95
CAPITAL FUNDS (BASEL – III)				
TIER- I	1,955.74	24.25	1,568.50	1,607.75
TIER- II	365.51	2.41	356.90	363.55
CAPITAL ADEQUACY RATIO				
BASEL - II	10.48%		10.98%	10.42%
BASEL - III	10.38%		10.67%	10.21%



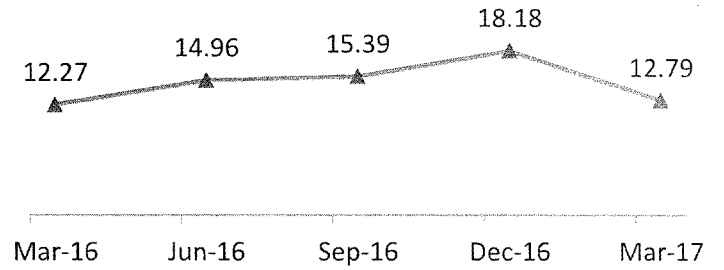
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Analytical Ratios - Quarterly

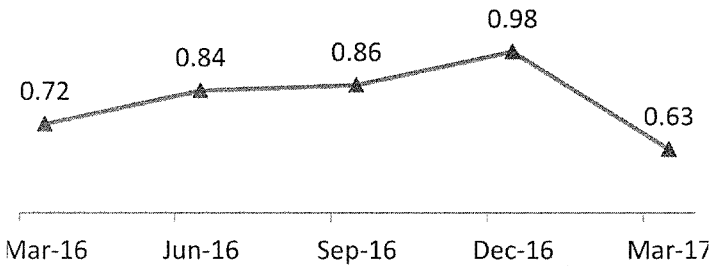
NET INTEREST MARGIN(%)



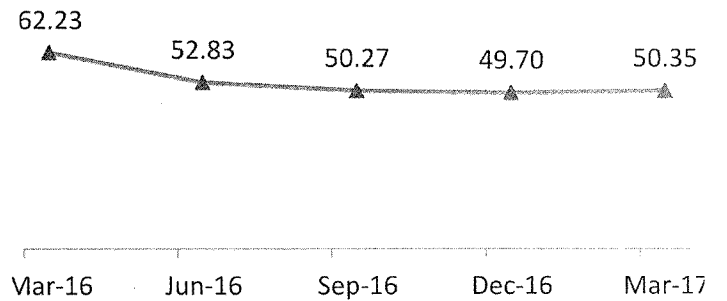
RETURN ON EQUITY (ROE%)



RETURN ON ASSETS(ROA%)



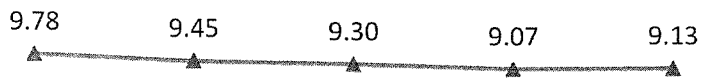
COST TO INCOME RATIO(%)



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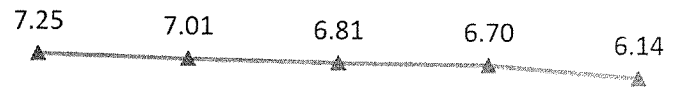
Analytical Ratios - Quarterly

YIELD ON FUNDS (%)



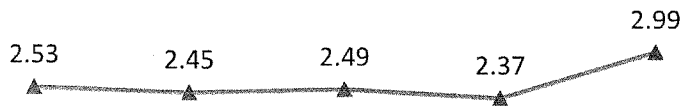
Mar-16 Jun-16 Sep-16 Dec-16 Mar-17

COST OF FUNDS(%)



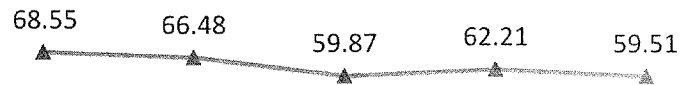
Mar-16 Jun-16 Sep-16 Dec-16 Mar-17

INTEREST SPREAD (%)

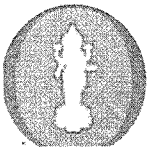


Mar-16 Jun-16 Sep-16 Dec-16 Mar-17

PROVISION COVERAGE RATIO(%)



Mar-16 Jun-16 Sep-16 Dec-16 Mar-17



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Thank you...



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