

LAKSHMU VIILAS BANIK

Corporate Office, "LVB HOUSE", No.4 Sardar Patel Road, Guindy, Chennal 600 032 (Regd. Office: Salem Road, Kathaparal, Karur - 639 006) AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2015

Description Particularies	AUDITED FINANCIAL RESULTS FOR	· · · · · · · · · · · · · · · · · · ·	The contract of the first contract of the cont		Y	(₹ in lakhs)
		31 Mac 16	QUARTER-ENDED	M. Mar I.		
INTEREST EARRED (a+bic+d)	PAMILOUANS					(Audited)
Light Interest discount on anisonecybilis Light Interest Comment Light Income on investments 12092.99 12078.95 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 3302.66 1012.12.55 4799.31 4						
Discome on investments 12092.99 12092.95 10121.55 47993.00 3306.05 10121.55 47993.00 3306.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 823.81 336.05 1015.00 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05 320.05	1. INTEREST EARNED (a+b+c+d)	57094.37	56200.08	51385.09	221453.09	198395.00
Cl. Interest on balances with RBI & Other inter- hank funds	(a) Interest/discount on advances/bills	44898.51	43244.09	41056.87	170889.66	159161.24
Get Others Others Others Others Others Others Other Income Other Others	(b) Income on investments	12092.39	12078.95	10212.55	47993.80	38266.81
2. Other Income	(c) Interest on balances with RBI & Other inter- bank funds	103.47	336.69	101.50	823.81	365.78
2. Other Income	(d) Others	0.00	540.35	14.17	1745.82	601.17
2. Total Income (21-2)	2. Other Income	9302,38	The state of the s	The second secon	The second secon	20359.23
Interest expended	3. Total Income (1+2)	A STATE OF THE PROPERTY OF THE	***************************************	Martin Colonia de Carta de Car	Particular Control of the Control of	218754.23
2. Operating Expenses (I) + (II)						149793.95
(ii) Other operating expenses		AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	ATTITUTE OF THE PARTY OF THE PA			38060.56
(ii) Other operating expenses 6, 1014 Expenditure (excluding provisions and contingencies (4) + (5) 5, 1014 Expenditure (excluding provisions and contingencies (3) - (6) 7, Operating Profit before provisions and contingencies (3) - (6) 8, Provisions (other than Tax) and Contingencies 9, Exceptional Items (1072,00) 9, Exceptional Items (1072,00) 10, Profit Items (1072,00) 10, Profit Before provisions and contingencies 11, Tax expense 12, Provisions (other than Tax) and Contingencies 11, Tax expense 12, Net Profit/Loss from ordinary activities before tax (7)-(8)-(9) 12, Net Profit/Loss from Ordinary activities before tax (7)-(8)-(9) 13, Extra Ordinary tems (Net of Tax Expense) 10, 00 10,						18787.65
6. Total Expenditure (excluding provisions and contingencies (4) + (5)						19272.91
2. Operating Profit before provisions and contingencies (3) - (6) 10275.96 10279.56 7816.53 36571.75 30899 3. Provisions (other than Tax) and Contingencies 4348.78 6124.04 7638.49 18823.16 26859 3. Exceptional Items (1072.00) (1072.00) (1072.00) (1072.00) 10. Profit/Loss from Ordinary activities before tax (7)-(8)-(9) (1072.00) (1072.00) (1072.00) (1072.00) 11. Tax expense 2090.00 900.00 -1925.00 5599.00 -1922 12. Net Profit/Loss from Ordinary activities after tax (10) - (11) (4007.18 3255.52 2103.04 13228.59 5965 12. Net Profit/Loss from Ordinary activities after tax (10) - (11) (4007.18 3255.52 2103.04 13228.59 5965 13. Extra Ordinary Items (Net of Tax Expense) (0.00 (0.0	(ii) Otto Operating Capenaca	0039,04	3134.72	3310.33	21702.02	30272.01
Provisions (other than Tax) and Contingencies	6. Total Expenditure (excluding provisions and contingencies (4) + (5)	56120.79	53256,91	49326.39	213284.70	187854.51
9. Exceptional Items	7. Operating Profit before provisions and contingencies (3) - (6)	10275.96	10279.56	7816.53	36571.75	30899.72
10. Profit/Loss from ordinary activities before tax (7)-(8)-(9) 6999.18 4155.52 178.04 18820.59 4046 11. Tax expense 2992.00 900.00 -1925.00 5592.00 -1922 12. Net Profit/Loss from Ordinary activities after tax (10) - (11) 4007.18 3255.52 2103.04 13228.59 5965 13. Extra Ordinary items (Net of Tax Expense) 0.00 0.00 0.00 0.00 0.00 14. Net Profit/Loss for the period (12+13) 4007.18 3255.52 2103.04 13228.59 5965 15. Pald up equity share capital (Face Value ¥10/-) 17916.66 17892.16 9*56.07 17916.66 17916.6	8. Provisions (other than Tax) and Contingencies	4348.78	6124.04	7638.49	18823.16	26859.17
10. Profit/Loss from ordinary activities before tax (7)-(8)-(9) 6999.18 4155.52 178.04 18820.59 4046 11. Tax expense 2992.00 900.00 -1925.00 5592.00 -1922 12. Net Profit/Loss from Ordinary activities after tax (10) - (11) 4007.18 3255.52 2103.04 13228.59 5965 13. Extra Ordinary items (Net of Tax Expense) 0.00	9. Exceptional Items	(1072,00)	0.00	0.00	(1072.00)	0.00
11. Tax expense	10.Profit/Loss from ordinary activities before tax (7)-(8)-(9)					4040.55
12. Net Profil/Loss from Ordinary activities after tax (10) - (11)				TATAL PROPERTY OF THE PROPERTY		-1925.00
13. Extra Ordinary items (Net of Tax Expense)	S X 1 1777 V/ P C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2552.100	300.00	1,760,00		2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
14. Net Profit/Loss for the period (12+13) 15. Paid up equity share capital (Face Value ₹10/-) 15. Paid up equity share capital (Face Value ₹10/-) 16. Reserves excluding revaluation reserves as per balance sheet of previous accounting year 17. Analytical Ratios 17. Analytical Ratios 18. Percentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of shares held by Govt. of India 18. Decreentage of Shares held by Govt. of India 18. Decreentage of Shares held by Govt. of India 18. Public decreentage of Shares (as a % of the total share holding of promoter and promoter group) 19. Formoters and promoter group shareholding of promoter and promoter group) 19. Special control of the total shareholding of promoter and promoter of shares 10. Special control of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareholding of promoter and promoter group) 19. Decreentage of Shares (as a % of the total shareh	12. Net Profit/Loss from Ordinary activities after tax (10) - (11)	4007.18	3255.52	2103.04	13228.59	5965.55
15. Paid up equity share capital (Face Value 110/-) 16. Reserves excluding revaluation reserves as per balance sheet of previous accounting year revious reviews revie	13. Extra Ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00
16. Reserves excluding revaluation reserves as per balance sheet of previous accounting year 17. Analytical Ratios 19. Percentage of shares held by Govt. of India 11. Percentage of shares held by Govt. of India 11. Percentage of shares held by Govt. of India 11. NIL. NIL. NIL. NIL. NIL. NIL. NIL. NIL	14. Net Profit/Loss for the period (12+13)	4007.18	3255.52	2103,04	13228.59	5965.55
129851.93 87961.05 87961.05 129851.93 87961.05 129851.93 87961.05 17. Analytical Ratios 1. Percentage of shares held by Govt. of India NIL N	15. Paid up equity share capital (Face Value ₹10/-)	17916,66	17892.16	9756.07	17916,66	9756.07
17. Analytical Ratios 1 Percentage of shares held by Govt. of India 11. Percentage of shares held by Govt. of India 11. Percentage of shares held by Govt. of India 11. Percentage of shares held by Govt. of India NIL						
1) Percentage of shares held by Govt. of India NII. NIII. NIII		129851.93	87961.05	87961.05	129851.93	87961.05
ii) Capital Adequacy Ratio (%) (a) Basel - II (b) Basel - III (ii) Barrings Per Share (EPS)(*Not Annualised) (a) Basic EPS - before/after extra ordinary items (Not annualised) (?) (b) Diluted EPS - before/after extra ordinary items (Not annualised) (?) (iv) NPA RATIOS (a) Gross NPA (a) Gross NPA (b) More NPA (b) More NPA (c) Return on Assets (%) (Annualised) (d) Correcting of Shares (as a % of the total share holding of promoter and promoter group) (a) Pleaged (Fancumbered (b) Non-encumbered (c) Non-encumbered (d) Non-encumbered (e) Basic EPS - before/after extra ordinary items (11.34) (12.47) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (11.34) (10.93 (10.9						
(a) Basel - II 11.57 12.61 10.93 11.57 10 (b) Basel - III 11.34 12.47 10.90 11.34 10 (iii) Earnings Per Share (EPS)(*Not Annualised) (a) Basic EPS - before/after extra ordinary items (Not annualised) (7) 2.24 1.82 2.16 9.16 (iii) (b) Diluted EPS - before/after extra ordinary items (Not annualised) (7) 2.23 1.82 2.16 9.15 (iii) NPA RATIOS 2.23 1.82 2.16 9.15 (iiii) NPA RATIOS 2.23 1.82 2.16 9.15 (iiiiii) NPA RATIOS 30248.50 33661.16 4339.16 30248.50 4333 (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Percentage of shares held by Govt. of India	NII-	NIL	NIL.	NIL	NIL
(b) Basel - III 11.34 11.47 10.90 11.34 11.41 10.90 11.34 11.41 10.90 11.34 11.41 10.90 11.34 11.41 11	ii) Capital Adequacy Ratio (%)					
iii) Earnings Per Share (EPS)(*Not Annualised) (a) Basic EPS - before/after extra ordinary items (b) Diluted EPS - before/after extra ordinary items (k) annualised) (?) (b) Diluted EPS - before/after extra ordinary items (k) annualised) (?) (iv) NPA RATIOS (a) Gross NPA 45461.94 49085.13 54646.45 45461.94 54641.94 54641.94 Net NPA 30248.50 33661.16 44339.16 30248.50 4339 (b) % of Gross NPA 2.75 3.40 4.19 2.75 4.00 (c) Return on Assets (%) (Annualised) 7.00 18. Public Shareholding - No. of Shares (in lakhs) 1620.56 1617.67 880.17 1620.56 880.17 1620.56 199.15 90.45 91 91. Promoters and promoter group shareholding (a) Pledged /Encumbered - Number of Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Percentage of shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of shares - St. 991 - St	(a) Basel - II	11.57	12.61	10.93	11.57	10.93
(A) Basic EPS - before/after extra ordinary items (Not annualised) (?) (D) Diluted EPS - before/after extra ordinary items (Not annualised) (?) (E) Diluted EPS - before/after extra ordinary items (Not annualised) (?) (Not annualised) (?) iv) NPA RATIOS (a) Gross NPA 45461.94 49085.13 54646.45 45461.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.94 54541.95 54541.94 54541.	(b) Basel - III	11.34	12,47	10.90	11.34	10.90
((No tannualised) (₹)	iii) Earnings Per Share (EPS)(*Not Annualised)					
(b) Diluted EPS - before/after extra ordinary items (Not annualised) (?) iv) NPA RATIOS (a) Gross NPA Net NPA Net NPA 30248.50 30661.16 4339.16 30248.50 4336 (b) % of Gross NPA 2.75 3.40 4.19 2.75 % of Net NPA 1.85 2.37 3.44 1.85 (c) Return on Assets (%) (Annualised) - No. of Shares (in lakhs) - Percentage of shareholding (a) Pledged /Encumbered - Number of Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) (b) Non-encumbered - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Number of Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 59.15 64.64 56				7.46	0.15	
(Not annualised) (₹) 2.23 1.82 2.16 9.15 1.65 iv) NPA RATIOS		2.24	1.82	2.16	9.16	6.11
(a) Gross NPA		2.23	1.82	2.16	9.15	6.12
Net NPA 30248.50 33661.16 44339.16 30248.50 44339.16 (b) % of Gross NPA 2.75 3.40 4.19 2.75 4.20	iv) NPA RATIOS				***************************************	
(b) % of Gross NPA 2.75 3.40 4.19 2.75 % of Net NPA 1.85 2.37 3.44 1.85 3.44 1.85 % of Net NPA 1.85 2.37 3.44 1.85 3.44 1.85 % of Net NPA 1.85 2.37 3.44 1.85 3.44	(a) Gross NPA	45461.94	49085.13	54646.45	45461.94	54646.45
% of Net NPA 1.85 2.37 3.44 1.85 (c) Return on Assets (%) (Annualised) 0.71 0.59 0.43 0.61 0 18. Public Shareholding - No. of Shares (in lakhs) 1620.56 1617.67 880.17 1620.56 88 - Percentage of shareholding 90.45 90.41 90.22 90.45 90 19. Promoters and promoter group shareholding - Number of Shares 6860364 6497805 4584520 6860364 4584 - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) 40.09 37.88 48.04 40.09 44 - percentage of shares (as a % of the total share capital of the company) 3.83 3.63 4.70 3.83 4 (b) Non-encumbered - Number of shares 10250377 10656936 4958333 10250377 4958 - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 55.96	Net NPA	30248.50	33661.16	44339.16	30248.50	44339.16
(c) Return on Assets (%) (Annualised) 18. Public Shareholding - No. of Shares (in lakhs) - Percentage of shareholding 90.45 90.41 1620.56 1617.67 880.17 1620.56 881 90.45 9	(b) % of Gross NPA	2.75	3.40	4,19	2.75	4.19
18. Public Shareholding - No. of Shares (in lakhs) - Percentage of shareholding 90.45 90.41 1620.56 1617.67 880.17 1620.56 886 886 90.41 90.22 90.45 90.41 90.22 90.45 90.41 90.22 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45 90.45 90.41 90.22 90.45	% of Net NPA	1.85	2.37	3.44	1.85	3.44
- No. of Shares (in lakhs) 1620.56 1617.67 880.17 1620.56 888 - Percentage of shareholding 90.45 90.41 90.22 90.45 99 19. Promoters and promoter group shareholding (a) Pledged /Encumbered - Number of Shares 6860364 6497805 4584520 6860364 4584 - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) 40.09 37.88 48.04 40.09 49 - percentage of shares (as a % of the total share capital of the company) 3.83 3.63 4.70 3.83 4.70 3.83 4.70 - Number of shares 10250377 10656936 4958333 10250377 4958 - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 55	(c) Return on Assets (%) (Annualised)	0.71	0.59	0.43	0.61	0.32
- No. of Shares (in lakhs) 1620.56 1617.67 880.17 1620.56 888 - Percentage of shareholding 90.45 90.41 90.22 90.45 99 19. Promoters and promoter group shareholding (a) Pledged /Encumbered - Number of Shares 6860364 6497805 4584520 6860364 45846 - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) 40.09 37.88 48.04 40.09 48 - percentage of shares (as a % of the total share capital of the company) 3.83 3.63 4.70 3.83 4.70 (b) Non-encumbered - Number of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 55.	18. Public Shareholding					
- Percentage of shareholding 90.45 90.41 90.22 90.45 90.41 19. Promoters and promoter group shareholding (a) Pledged /Encumbered		1620.56	1617.67	880.17	1620.56	880.17
19. Promoters and promoter group shareholding (a) Pledged /Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - percentage of shares (as a % of the total share capital of the company) - percentage of shares (as a % of the total share capital of the company) (b) Non-encumbered - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Start Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Start Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Start Shares - St				90.22		90.22
(a) Pledged /Encumbered - Number of Shares - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - percentage of shares (as a % of the total share capital of the company) - percentage of shares (as a % of the total share capital of the company) 3,83 3,63 4,70 3,83 4 (b) Non-encumbered - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Start Shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) - Start Shares - Start		20,43	20.31	20122	277.13	
- Number of Shares 6860364 6497805 4584520 6860364 45845 - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) 40.09 37.88 48.04 40.09 48 - percentage of shares (as a % of the total share capital of the company) 3.83 3.63 4.70 3.83 4.70 3.83 4.70 4.70 4.70 4.70 4.70 4.70 4.70 4.70						
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group) - percentage of shares (as a % of the total share capital of the company) - percentage of shares (as a % of the total share capital of the company) 3,83 3,63 4,70 3,83 4 (b) Non-encumbered - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59,91 62,12 51,96 59,91 5		4050041	6407005	4504520	6060364	4504530
- percentage of shares (as a % of the total share capital of the company) 3.83 3.63 4.70 3.83 (b) Non-encumbered - Number of shares - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 5	- Percentage of Shares (as a % of — the total shareholding of promoter and					4584520
3.83 3.63 4.70 3.83 4.70 3.83 4.70 3.83 4.70 4.70 3.83 4.70		40.09	37,88	48,04	40.09	48.04
(b) Non-encumbered	percentage of shores tas a 70 of the total share capital of the company)	2 02	3.63	4.70	3 02	4.70
- Number of shares 10250377 10656936 4958333 10250377 4958 - Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 5:		3,83	3.03	4.70	3.03	4.70
- Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 5:	(b) Non-encumbered					
- Percentage of shares (as a % of the total shareholding of promoter and promoter group) 59.91 62.12 51.96 59.91 5:	- Number of shares	10250377	10656936	4958333	10250377	4958333
39,91 02.12 31.90 32.91 3.	- Percentage of shares (as a % of the total shareholding of promoter and					51.96
- percentage of share (as a % of the total share capital of the company)	- percentage of share (as a % of the total share capital of the company)	59.91	02.12	31,96	16,60	31,36
	, and a state of the state of t	5 72	5 06	5.08	5.72	5.08









Corporate Office, "LVB HOUSE", No.4 Sardar Patel Road, Guindy, Chennai 600 032 (Regd. Office: Salem Road, Kathaparai, Karur - 639 006)

NOTES:

1	The working results for the year ended 31st March 2015 have been arrived after considering provisions for Standard Assets, Non Performing Assets, Depreciation on Investments, Provision for Employees Benefit and other usual and necessary provisions.
2	a) Effective from 1st April 2014, the Bank has changed its accounting policy for charging depreciation from Written Down Value (WDV) method to Straight Line Method (SLM) in respect of all fixed assets other than computers which were already being depreciated under SLM. The Management believes that such change better reflects the actual use of assets acquired. On account of change in the accounting policy, the Bank has in the current financial year written back an amount of Rs.16.24 crore representing the excess depreciation charged up to 31st March 2014 and disclosed the same net of related tax effect of Rs.5.52 crore as an exceptional item. As a result of this change, the profit for the current financial year is higher by Rs.10.72 crore and the basic and diluted earnings per share is higher by Rs.0.74 per share.
	b) In accordance with the requirements of Schedule II of the Companies Act 2013, the bank has reassessed the useful fives of the fixed assets and an amount of Rs.3.15 crore has been charged to the Profit & Loss account of the current year in respect of the assets whose remaining useful life is NIL as at 1st April 2014.
3	During the quarter ended 31st March 2015, the Bank had allotted 2,45,000 shares pursuant to the exercise of employees stock option.
4	As permitted by RBI vide circular RBI/2014-15/S22/DBR.No.BP.BC.79/ 21.04.048/2014-15 dated 30.03.2015, the bank has utilised during the quarter Rs.14.72 Crores from countercyclical provisions towards making specific provisions for non-performing assets .
5	The net shortfall on account of sale of assets to Reconstruction Company amounting to Rs.100.42 crore, is being amortised over a period of two years, as per RBI circular no.RBI/502/DBOD.BP.BC.No.98/21.04.132/2013-14 dated 26.02.2014. Consequently, Rs.27.43 crore has been charged to the Profit & Loss account for the year ended 31st March 2015. The unamortised amount on this account as on 31st March 2015 is Rs.72.99 crore.
6	As permitted by RBI vide its circular RBI/2014-15/535/DBR.No.BP.BC.83/21.04.048/2014-15 dated 01.04.2015, the outstanding balance in fraud accounts relating to advances amounting to Rs.53.54 crore, is being provided over a period of four quarters. Consequently, Rs.13.36 crore has been charged to profit & Loss account for the quarter ended 31st March 2015. The balance amount to be provided as on 31st March 2015 is Rs.40.18 crore.
.7	Based on the available data, available financial statements and the declaration from borrowers wherever received, the bank has estimated and provided Rs.1.30 crore towards the liability for 'Unhedged Foreign Currency Exposure of their constituents in terms of RBI circular no.BDOD.No.BP.BC.85/21.06.200/2013-14 dated 15.01.2014.
8	Pending settlement of wage revision of employees, an expenditure of Rs.28.52 crore is incurred during the year, including adhoc payment made to employees.
9	In accordance with RBI Circular no. DBOD.BP.BC.2/21.06.201/2013-14 dt:01.07.2013, Bank has made Pillar 3 disclosures under Basel III capital requirements on its website at http://www.lvbank.com/basel_ii.aspx.
10	Status of Investor Complaints for the quarter ended 31st March 2015:
	-Complaints pending at the beginning of the Quarter ; Nil
	-Complaints received during the Quarter : 2
	-Complaints disposed during the Quarter: 2
	-Complaints unresolved at the end of the Quarter: Nil
11	The above financial results were recommended by the Audit Committee and approved by the Board of Directors of the Bank at their meeting held on 29th April, 2015.
12	The Board of Directors have recommended a dividend of 20% for the year 2014-15 subject to approval of shareholders.
13	The figures of the previous periods/year have been regrouped/rearranged, wherever necessary.
	The figures for the quarter ended 31st March 2015 and the corresponding quarter ended in the previous year as reported in these financial results are the balancing figures in respect of full financial year and the year to date figures up to the end of the third quarter of the relevant financial year.

Place: Bangalore Date: 29-04-15



RAKESH SHARMA MD & CEO



THE LAKSHMI VILAS BANK LIMITED

BALANCE SHEET AS AT 31st March 2015

OURSES.	000')			
II.	CAPITAL & LIABILITIES	AS AT	AS AT	
-		31/03/2015	31/03/2014	
a.	Capital	1791666	975607	
b.	Reserves & Surplus	13769760	9560385	
c.	Deposits	219642122	185728821	
d.	Borrowings	4581000	4581000	
e.	Other Liabilities & Provisions	7269814	5684759	
	TOTAL	247054362	206530572	
11.	ASSETS			
a.	Cash & Balances with Reserve Bank			
	of India	11434403	11920825	
b.	Balances with Banks and Money at			
	Call & Short Notice	1752807	1196044	
c.	Investments	61037823	56886776	
d.	Advances	163520190	128891896	
e.	Fixed Assets	2434130	2005082	
f.	Other Assets	6875009	5629949	
	TOTAL	247054362	206530572	



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SEGMENT REPORTING - MA	ARCH	12015	for contraction of the contraction	nteranna periodi mantantili suomi anna anno il	an an transcent des la combinità di la colò la colò la colò la colò de la colò de la colò de la colò de la colò	(Rs. in takhs)	
PART A: BUSINESS SEGMENTS	M 2770 040 CM 2000 200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	QUARTER ENDED			YEAR ENDED		
PARTICULARS	Processor destruction and the objects are destroy on a	3/31/2015	12/31/2014	3/31/2014	3/31/2015	3/31/2014	
1. SEGMENT REVENUE;	·····	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	
a. Treasury operations		14712.20	14309.77	10925,42	55684.21	42165.18	
b. Corporate/wholesale banking operations		18357.01	13745.25	11915.77	57919.69	44858.95	
c. Retail banking operations		33284.75	34893.50	34167.20	134321.57	130853.18	
d. Other banking operations	And a fire of the Paris of the State of the State of	42.79	587.95	134.53	1930.98	876.92	
	TOTAL.	66396.75	63536.47	57142.92	249856,45	218754.23	
2. SEGMENT RESULTS (Operating Profit) (
a. Treasury operations		3536.68	2247.56	689.77	8429.09	3545.02	
 b. Corporate/wholesale Banking operations 		2752.78	2118.26	1821.11	8289.60	7807.69	
c. Retail banking operations		5084.25	5381.92	5222.70	19224.43	18857.97	
d. Other banking operations		-25.75	531.82	82.95	1700.63	689.04	
	TOTAL	11347.96	10279.56	7816.53	37643.75	30899.72	
OPERATING PROFIT (including exceptional items)		11347.96	3.0279.56	7816.53	37643.75	30899.77	
PROVISIONS OTHER THAN TAX		4348.78	6124.04	7638.49	18823.16	26859.17	
PROFIT BEFORE TAX		6999.18	4155.52	1.78.04	18820.59	4040.55	
Less : Tax expenses		2992.00	900.00	-1925.00	5592.00	-1925.00	
NET PROFIT		4007.18	3255.52	2103.04	13228.59	5965.5!	
3. SEGMENT ASSETS :				SECURE SECURE SECURITION OF PROPERTY AND PROPERTY OF SECURITION OF SECUR			
a. Treasury operations		638828.51	611750.76	590795.89	638828.51	590795.89	
 b. Corporate/wholesale banking operations 		528187.51	430506.12	360123.33	528187.51	360123.33	
c. Retail banking operations		1224919.91	1099444.64	1050476.74	1224919.91	1050476.74	
d. Unallocated Assets		78607.69	75842.18	63909.76	78607.69	63909.76	
	TOTAL	2470543.62	2217543.70	2065305.72	2470543.62	2065305.72	
4. SEGMENT LIABILITIES:							
a. Treasury operations		586611.24	562317.48	548256.45	586611.24	548256.45	
 Corporate/wholesale banking operations 		506863.68	413706.50	352555.03	506863.68	352555.03	
c. Retail banking operations		1175467.84	1056541.06	1028400,09	1175467.84	1028400.09	
d. Unallocated liabilities		45986.60	29644.43	30734.23	45986.60	30734.23	
	TOTAL	2314929.36	2062209.47	1959945.80	2314929.36	1959945.80	
CAPITAL AND RESERVES	***************************************	155614.26	155334.23	105359.92	155614.26	105359.92	
	TOTAL	2470543.62	2217543.70	2065305.72	2470543.62	2065305.72	

PART B: GEOGRAPHICAL SEGMENTS
Since the Bank is having domestic operation only, no reporting is necessary under this segment.
Previous period's figures have been regrouped, wherever necessary to conform to the current period's classification.
* Segment results have been drawn up considering provision for non-performing assets as unallocated this year. Last year it was allocated among corporate and retail advances



