



Karur Vysya Bank

Smart way to bank

INVESTOR PRESENTATION

Q1 - FY 2019-20



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The Bank of choice - trusted by all



Over
7 million
individuals



Over
450000
businesses



Over
700000
agri customers

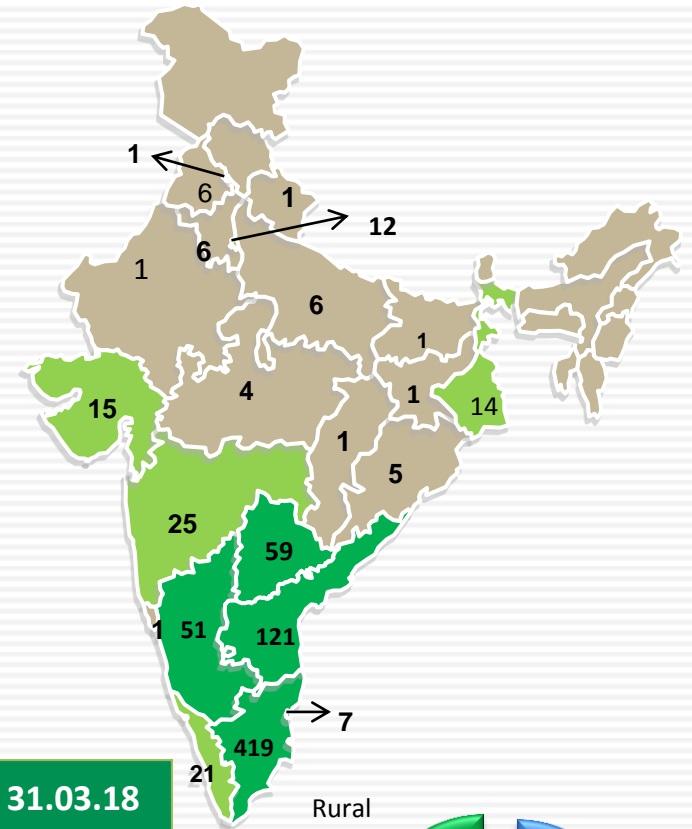
KVB – a unique franchise!

Bank of Choice, trusted by :

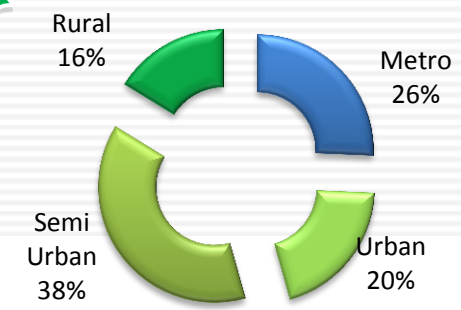
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

| Category | No. of Branches |
|--------------|-----------------|
| Metro | 200 |
| Urban | 155 |
| Semi Urban | 297 |
| Rural | 126 |
| Total | 778 |



| Category | 30.06.19 | 31.03.19 | 31.03.18 |
|-------------------------------|-------------|-------------|-------------|
| Branches | 778 | 778 | 790 |
| ATM's + Cash Recyclers | 2177 | 2179 | 2328 |



Customer service excellence the differentiator

Highlights



CRAR

CRAR at 15.99%
CET 1 at 14.27%

PAT

Operating Profit Rs. 445 crore
Net Profit Rs. 73 crore

NIM

3.49%



BUSINESS

Total Business
Up by 5%
@ Rs. 1,10,893 crore

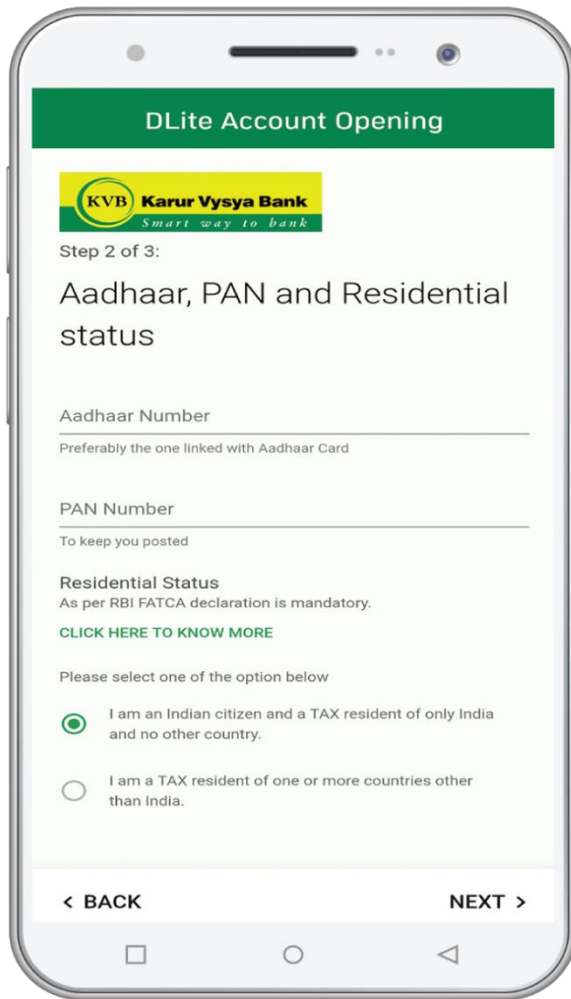
CREDIT

Gross Advances grew Y-o-Y
by Rs. 1,296 crore
to Rs. 49,182 crore

CASA

CASA share @ 30%
Total Deposits up by 7%
@ Rs. 61,711 crore

KVB DLite App



- Instant account opening
- Multiple fund transfer modes
- Debit Card Management
- KVB Shoppo - Online Shopping
- QR Code based payment
- Cheque Management
- Locker Management
- Demat Accounts
- Savings Accounts
- Mobile Recharge
- FASTag
- UPI
- E-ASBA
- Insurance

Blending Tradition with Modernity

Business model transformation progressing well - Digital product suites well received

- **KVB DLite banking application has over 1.1 million downloads**
 - *Over 1.91 lakh average transactions per day @ INR 90 crore per day*
 - *Increasing account engagement through embedded shopping & universal bill payment functionality*
- **Retail & Commercial Asset momentum increasing**
 - *Retail loans digital origination increases - 37% (numbers) & 30% (value) on a sequential basis*
 - *Commercial loans digital origination increases 109% (numbers) and (2%) (value) on a sequential basis*
 - » *Mid Market (INR 2 - 15 crore) origination on digital platform scheduled to go live in August*
- **Digital 'Gold Loan' test launched**
 - *Focus on enhancing speed (Reducing TAT) and reducing operational errors*
- **Outbound telephony engagement to client base initiated**
 - *Leveraging analytics to make offers to existing client base*

Blending Tradition with Modernity

- ✓ **Digital suite extension to 'self service' mode underway**
- ✓ **Non-branch Distribution Operations Commenced**
- ✓ **Risk based pricing implemented**
 - *Through the door booking yield (Weighted Average) in Q1 –*
 - ❑ *Retail @ 11.77%*
 - ❑ *Commercial @ 12.03%*
- ✓ **Risk & Compliance Architecture continues to be strengthened**
 - *New Retail Credit Head Inducted*
 - *New Compliance Head Inducted*

Results Snapshot*

Financial Indicators – 30.06.2019

| Parameter | Amount | YoY Growth % |
|------------------------|-----------------|--------------|
| Total Deposits | 61,711 | 7 |
| Gross Advances | 49,182 | 3 |
| Total Business | 1,10,893 | 5 |
| | | |
| Total Operating Income | 854 | 2 |
| Operating Profit | 445 | (3) |
| Net Profit | 73 | 59 |

Other Business Parameters

| | |
|-------------------|--------------|
| Gross NPA | 4,511 |
| Net NPA | 2,322 |
| Gross NPA % | 9.17 |
| Net NPA % | 4.94 |
| PCR % | 59.05 |
| | |
| Basel III Capital | 6,991 |
| CRAR % | 15.99 |
| Tier I % | 14.27 |
| Tier II % | 1.72 |
| | |
| NIM % | 3.49 |
| RoA % | 0.40 |

Business Profile

(Rs. crore)



| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | Y-o-Y % |
|-----------------------|-----------------|-----------------|------------|
| Total Deposits | 61,711 | 57,554 | 7 |
| Demand | 6,241 | 5,874 | 6 |
| Savings | 12,099 | 11,370 | 6 |
| CASA | 18,340 | 17,244 | 6 |
| Term Deposits | 43,371 | 40,310 | 8 |
| CASA % | 30 | 30 | |
| | | | |
| Gross Advances | 49,182 | 47,886 | 3 |
| Net Advances | 46,982 | 46,406 | 1 |
| | | | |
| Total Business | 1,10,893 | 1,05,440 | 5 |

Business Profile (Averages)

(Rs. crore)



| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | Y-o-Y Growth | |
|-----------------------------|----------------|----------------|--------------|----------|
| | | | Amount | % |
| Avg. Deposits | 60,429 | 56,851 | 3,578 | 6 |
| Avg. Demand Deposit | 5,934 | 5,467 | 467 | 9 |
| <i>% to Total</i> | <i>10</i> | <i>10</i> | | |
| Avg. Savings Deposit | 12,016 | 10,952 | 1,064 | 10 |
| <i>% to Total</i> | <i>20</i> | <i>19</i> | | |
| Avg. Time Deposit | 42,478 | 40,432 | 2,046 | 5 |
| <i>% to Total</i> | <i>70</i> | <i>71</i> | | |
| CASA | 17,950 | 16,419 | 1,531 | 9 |
| <i>% to average deposit</i> | <i>30</i> | <i>29</i> | | |
| Avg. Advances | 49,065 | 46,080 | 2,985 | 6 |
| <i>Avg. CD Ratio (%)</i> | <i>81.19</i> | <i>81.05</i> | | |

Balance Sheet

(Rs. crore)

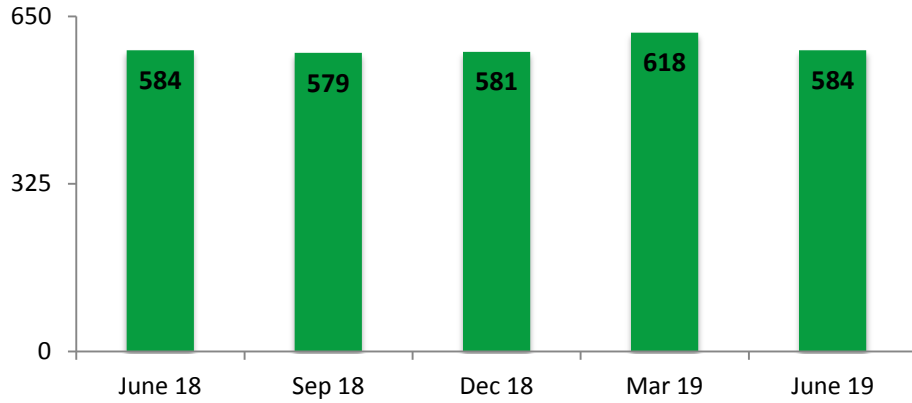


| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | Y-o-Y (%) |
|----------------------------------|----------------|----------------|-----------|
| Capital & Liabilities | | | |
| Capital | 160 | 145 | 10 |
| Reserves and Surplus | 6,336 | 6,165 | 3 |
| Deposits | 61,711 | 57,554 | 7 |
| Borrowings | 2,705 | 3,083 | (12) |
| Other Liabilities and Provisions | 1,503 | 1,336 | 13 |
| Total | 72,415 | 68,283 | 6 |
| Assets | | | |
| Cash and Balances with RBI | 3,278 | 3,002 | 9 |
| Balances with Banks | 2,865 | 845 | - |
| Investments | 16,983 | 16,108 | 5 |
| Advances | 46,982 | 46,406 | 1 |
| Fixed Assets | 571 | 550 | 4 |
| Other Assets | 1,736 | 1,372 | 27 |
| Total | 72,415 | 68,283 | 6 |

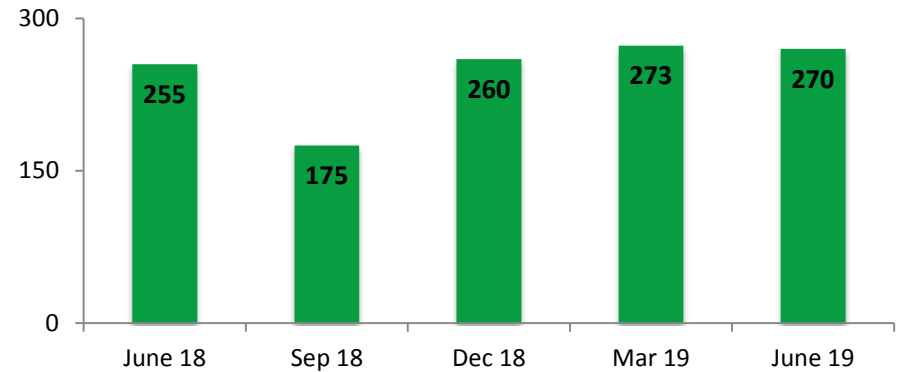
Income v/s Expenses (Qtr)



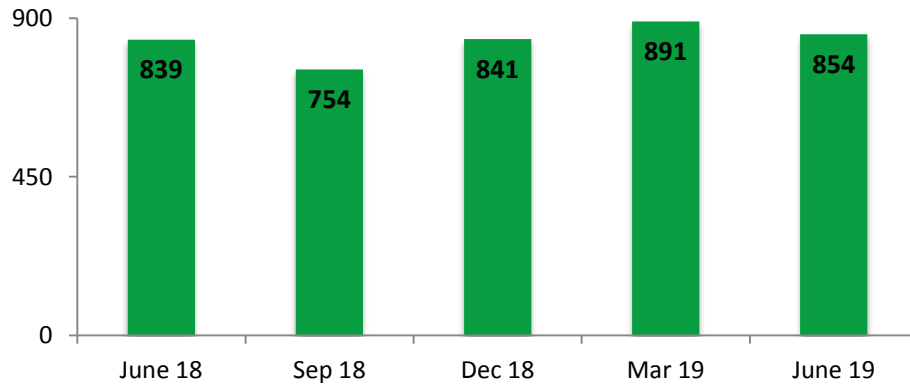
Net Interest Income



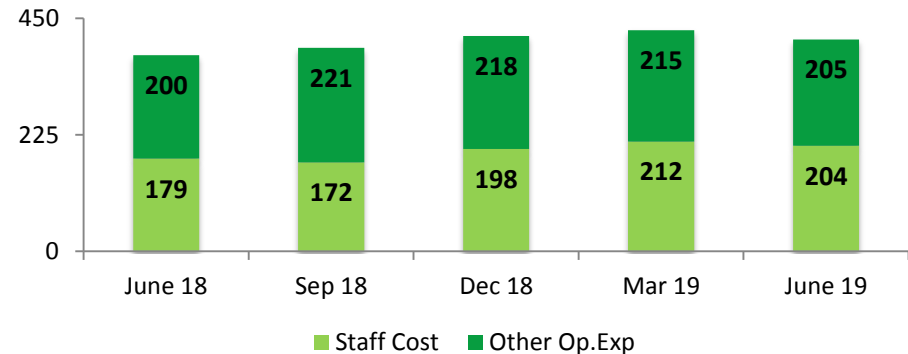
Non Interest Income



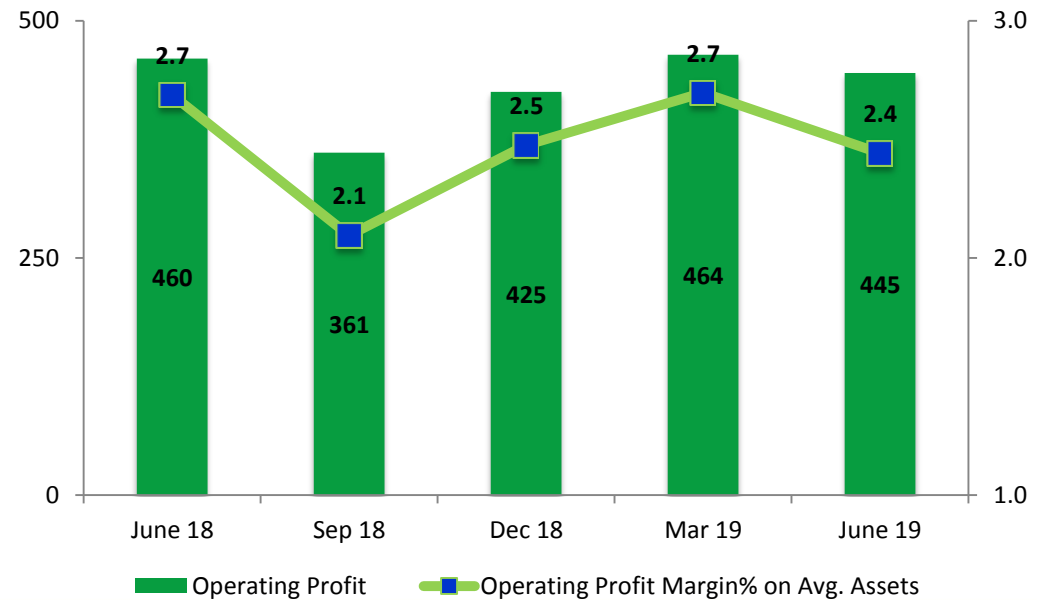
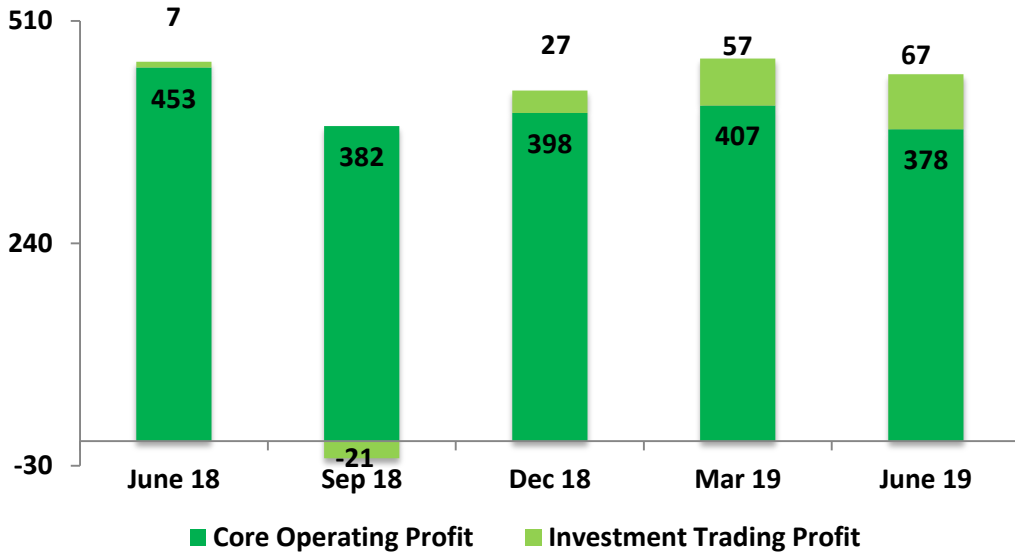
Total Operating Income



Operating Expenses



Operating Profit (Qtr)



Profit and Loss A/c



| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | YoY (%) |
|--------------------------|----------------|----------------|------------|
| Net Interest Income | 584 | 584 | - |
| Other Income | 270 | 255 | 6 |
| Total Income | 854 | 839 | 2 |
| Operating Expenses | 409 | 379 | 8 |
| Operating Profit | 445 | 460 | (3) |
| Provisions | 330 | 423 | (22) |
| Credit Related | 319 | 378 | (16) |
| Others | 11 | 45 | - |
| Profit Before Tax | 115 | 37 | 211 |
| Tax | 42 | (9) | - |
| Net Profit | 73 | 46 | 59 |

Break Up of Other Income



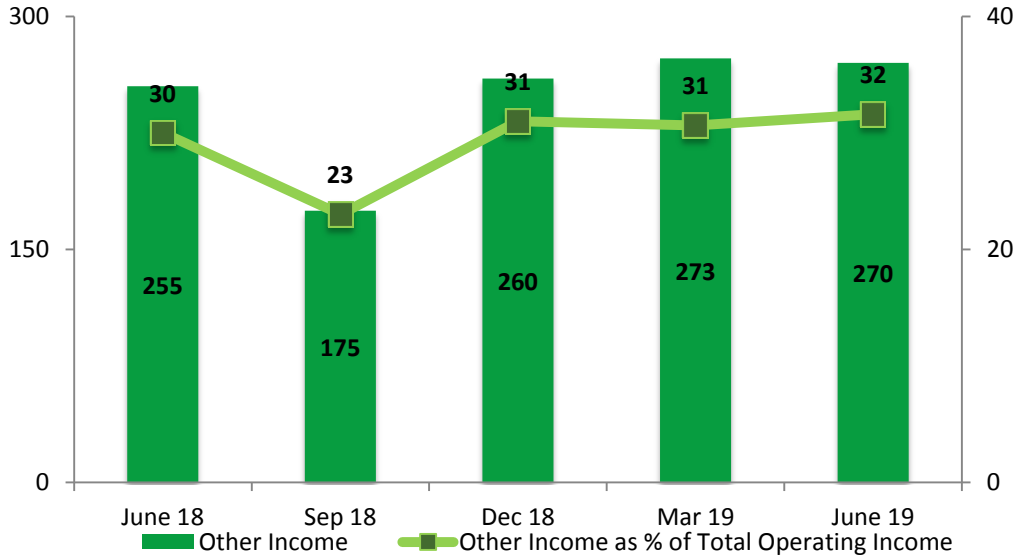
| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | YoY (%) |
|------------------------------|----------------|----------------|----------|
| TOTAL NON-INT. INCOME | 270 | 255 | 6 |
| 1) Fee Income | 168 | 175 | (4) |
| 2) Investment trading profit | 67 | 7 | - |
| 3) Forex Income | 9 | 13 | (31) |
| 4) Others* | 26 | 60 | - |

*Includes recoveries from Written Off A/c's – Rs. 1 crore (Q1 FY 19-20) & Rs. 22 crore (Q1 FY 18-19)

Healthy Other Income Profile (Qtr)

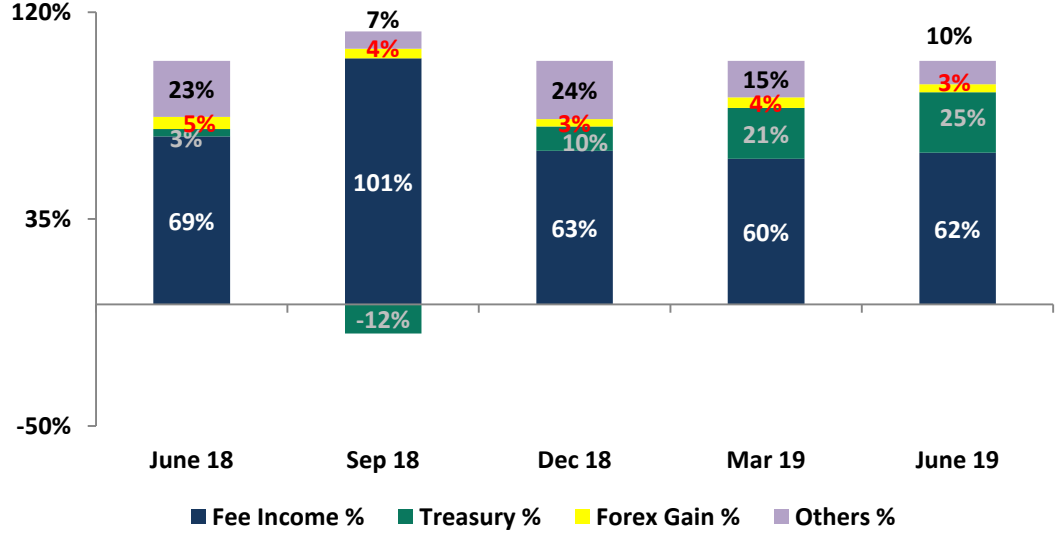


Growth in Other Income



- Non interest income accrues through diverse sources - fee based, e-transactions, third party products etc.
- 32% share in total operating income Q1 (FY 2019-20)

~ 62% of other income comes from fee income



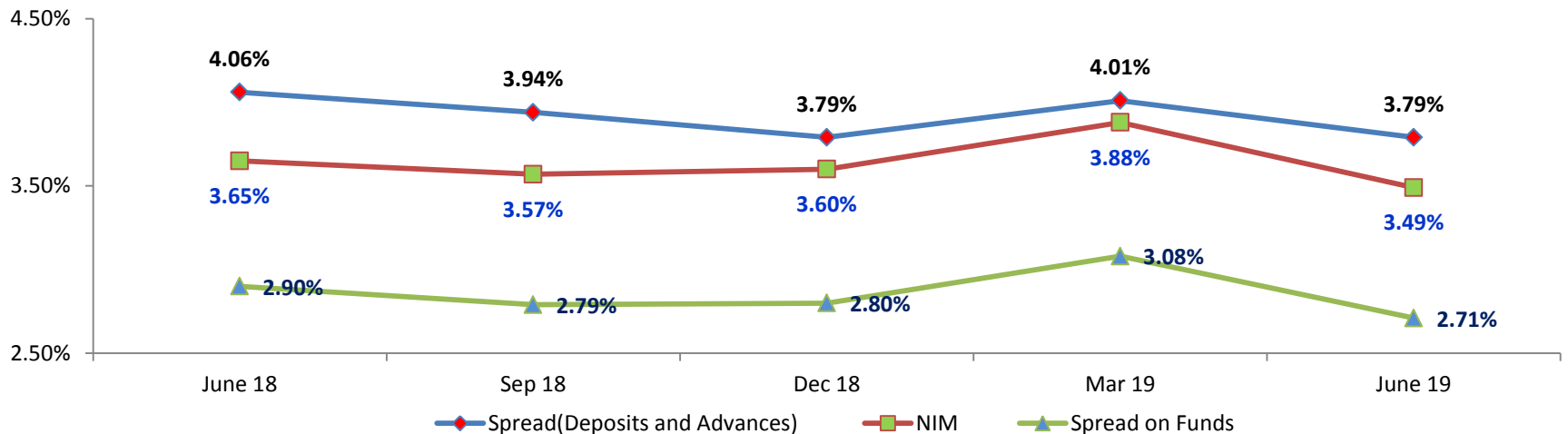
Break Up of Operating Expenses



| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | YoY (%) |
|---|----------------|----------------|----------|
| Staff Expenses | 204 | 179 | 14 |
| <i>Of above –</i> Prov. for employee retirement benefits | 36 | 29 | 24 |
| Other Operating Expenses | 205 | 200 | 3 |
| TOTAL OPG. EXPENSES | 409 | 379 | 8 |

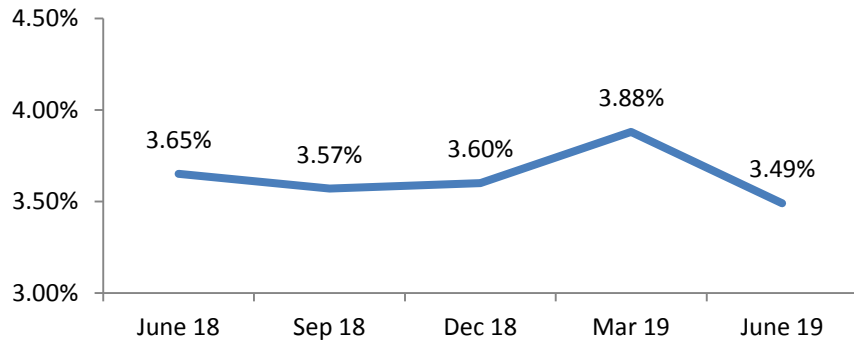
Key Ratios

| Particulars | Q1 FY 19-20 | Q1 FY 18-19 |
|-------------------|--------------|--------------|
| Cost of Deposits | 5.82% | 5.79% |
| Yield on Advances | 9.61% | 9.85% |
| Cost of Funds | 5.88% | 5.80% |
| Yield on Funds | 8.60% | 8.70% |
| NIM | 3.49% | 3.65% |
| Spread | 2.71% | 2.90% |

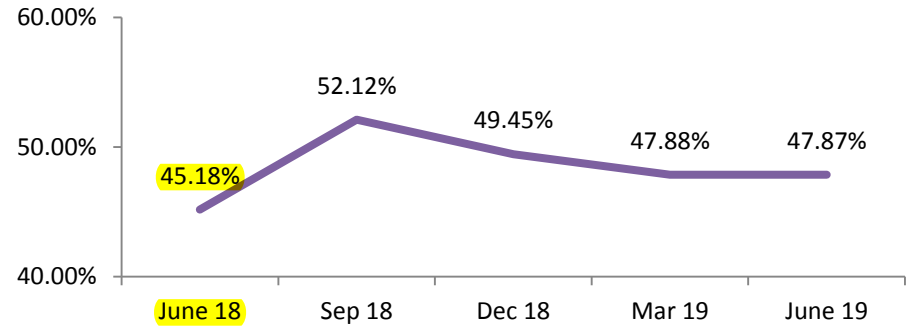


Key Ratios (Qtr)

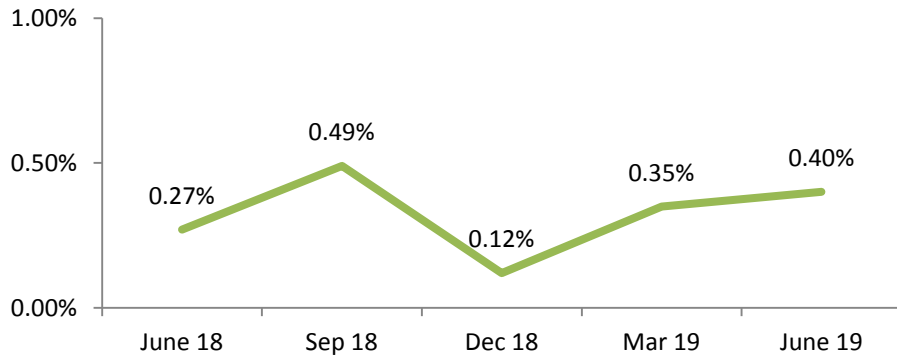
NIM[^]



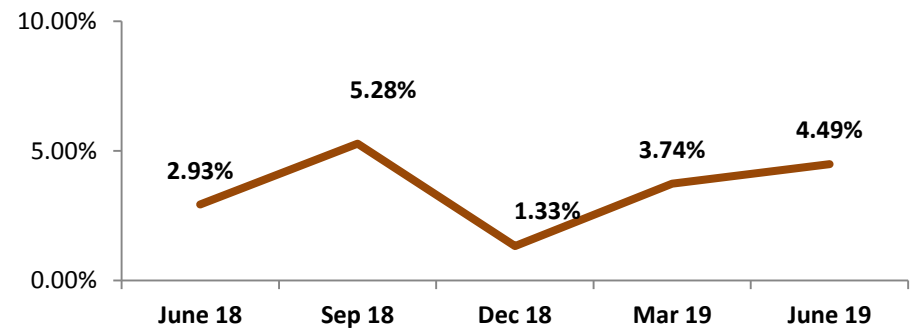
Cost to Income



ROA



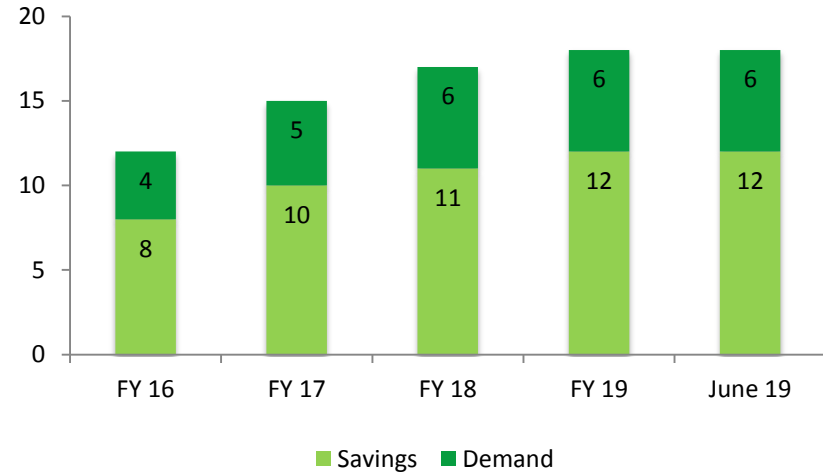
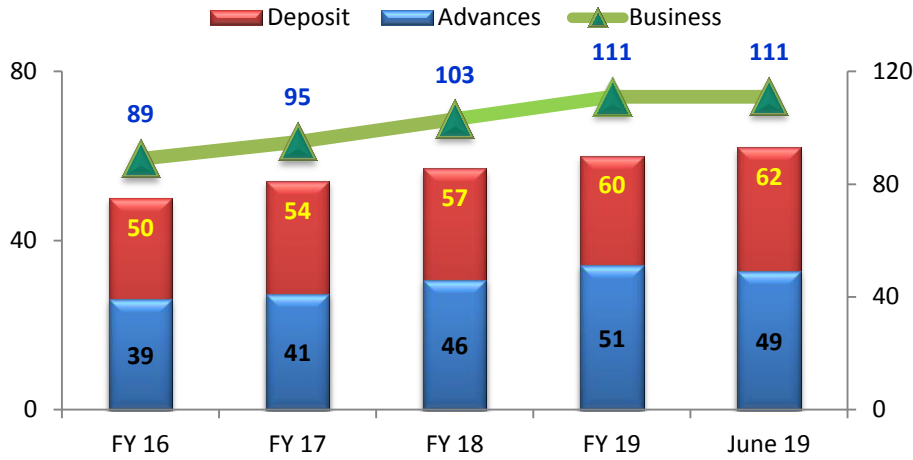
ROE



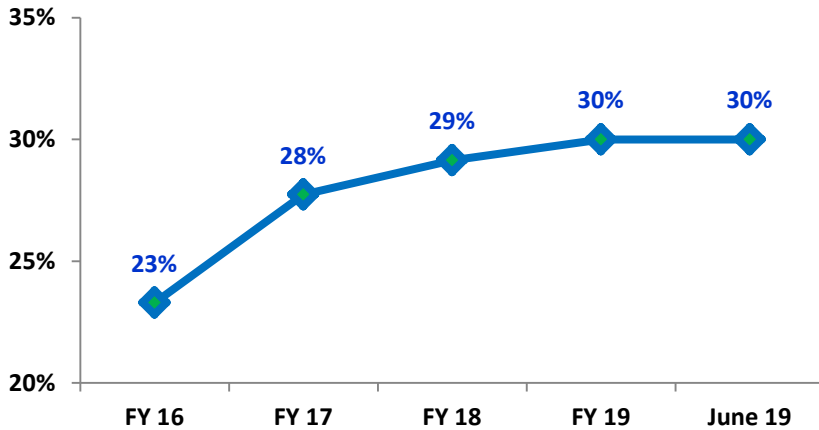
[^] NIM for Mar 19 includes items of non-recurring nature

Business Growth

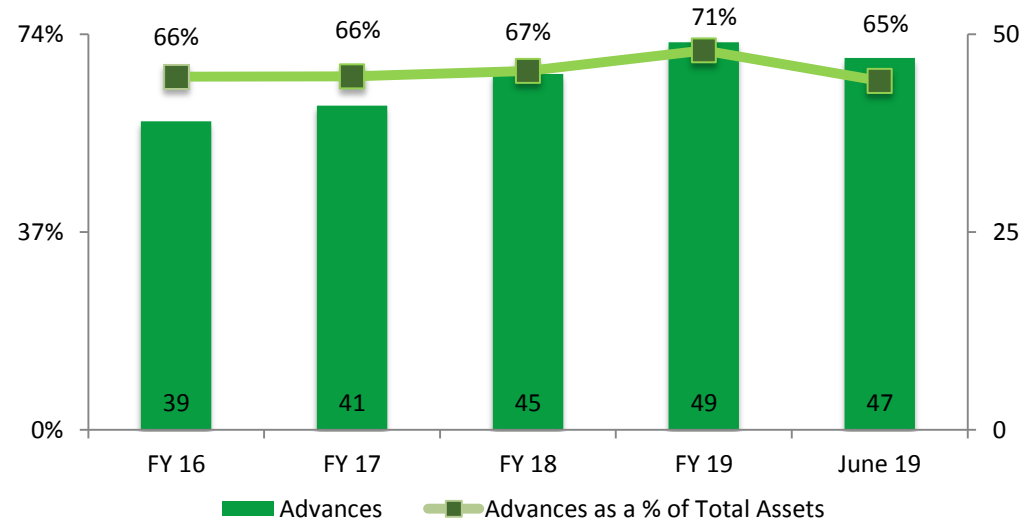
(Rs. thousand crore)



CASA Mix

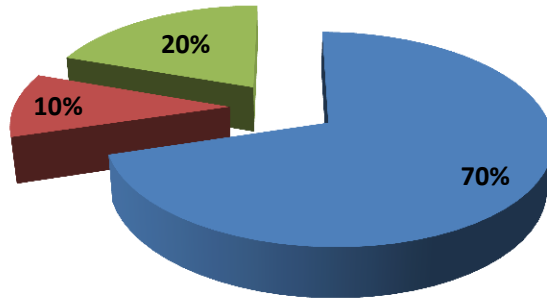


Loans and Advances



Retail Liability Franchise : Granular & Sticky

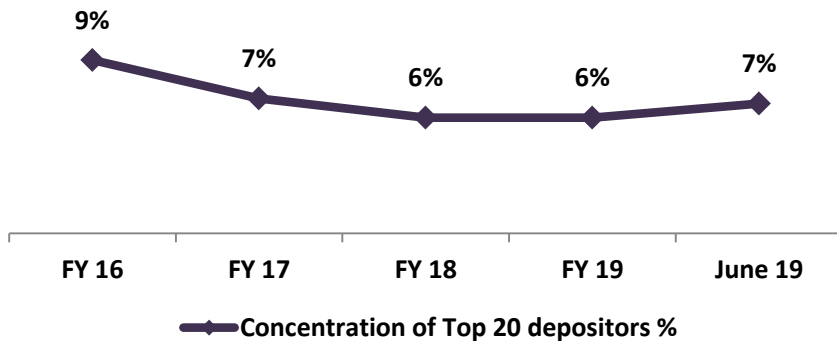
Deposit Mix



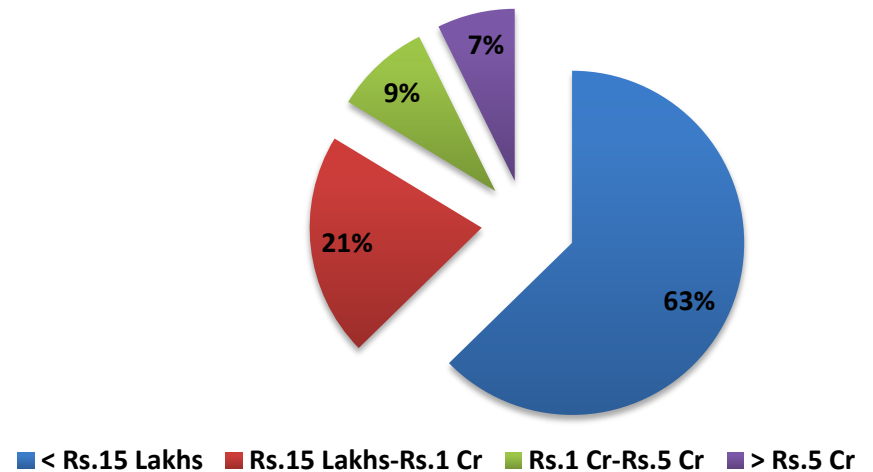
■ Term Deposits ■ Demand Deposits ■ Savings Deposits

- ✓ Term deposits are primarily retail deposits
- ✓ 93% of term deposits are < Rs. 5 Cr

Low concentration of Deposits

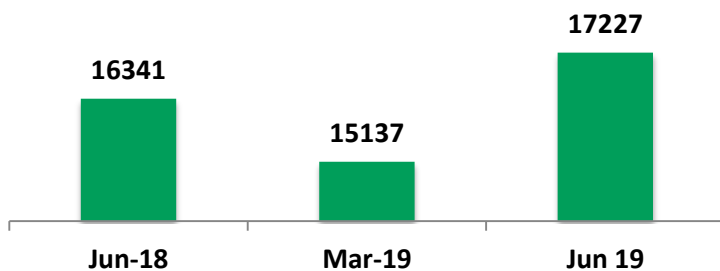


Low dependence on wholesale deposits

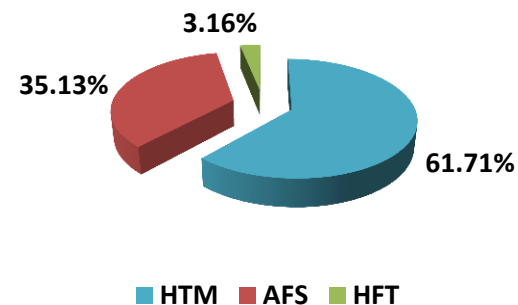


Investment Portfolio

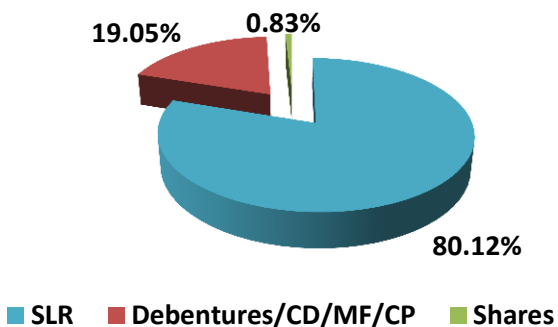
Investments (Rs. crore)



Portfolio wise Investment



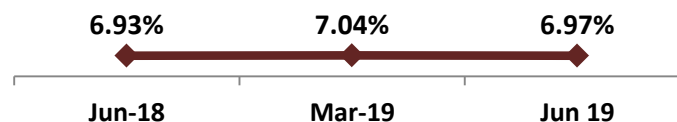
Investment Portfolio



Duration

| AFS* | HFT | HTM* |
|------|------|------|
| 1.23 | 0.12 | 4.05 |

Yield on Investment



Debentures/CD/MF/CP includes SRs of Rs. 416.91 crore (2.42%)

* AFS Duration Mar 19 was 1.96, Dec 18 was 1.82 ; HTM Duration Mar 19 was 3.89, Dec 18 was 4.05.

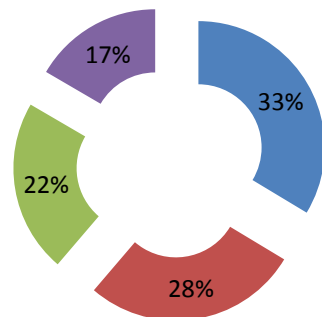
Advances Portfolio



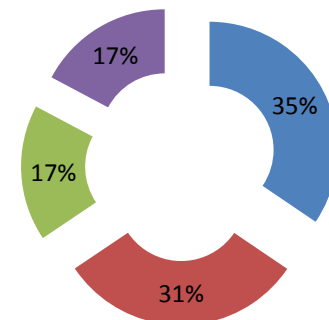
| Particulars | Q1 FY 19-20 | Q1 FY 18-19 | Y-o-Y Growth % |
|---------------------------------|----------------|----------------|-------------------|
| Gross Advances | 49,182 | 47,886 | 3 |
| Commercial | 16,539 | 16,510 | - |
| Corporate | 13,589 | 14,893 | (9) |
| Retail (Personal Banking)* | 10,893 | 8,232 | 32 |
| Agriculture | 8,161 | 8,251 | (1) |
| | | | |
| Jewel Loans (incl. in above) | 7,890 | 7,388 | 7 |

Segment wise advances

June 19



June 18

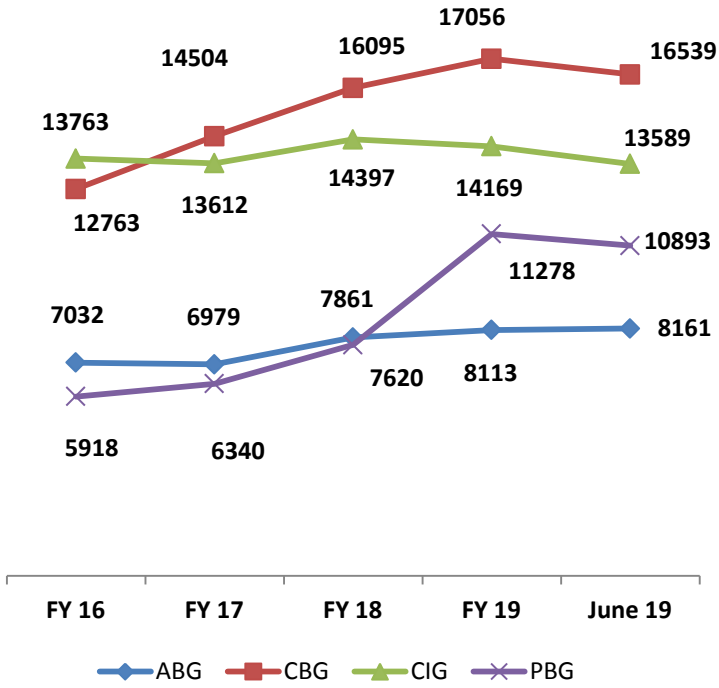


*Includes IBPC of Rs. 1,100 Cr and Rs.500 Cr for June 19 and June 18 respectively. Growth excl. IBPC is 27%

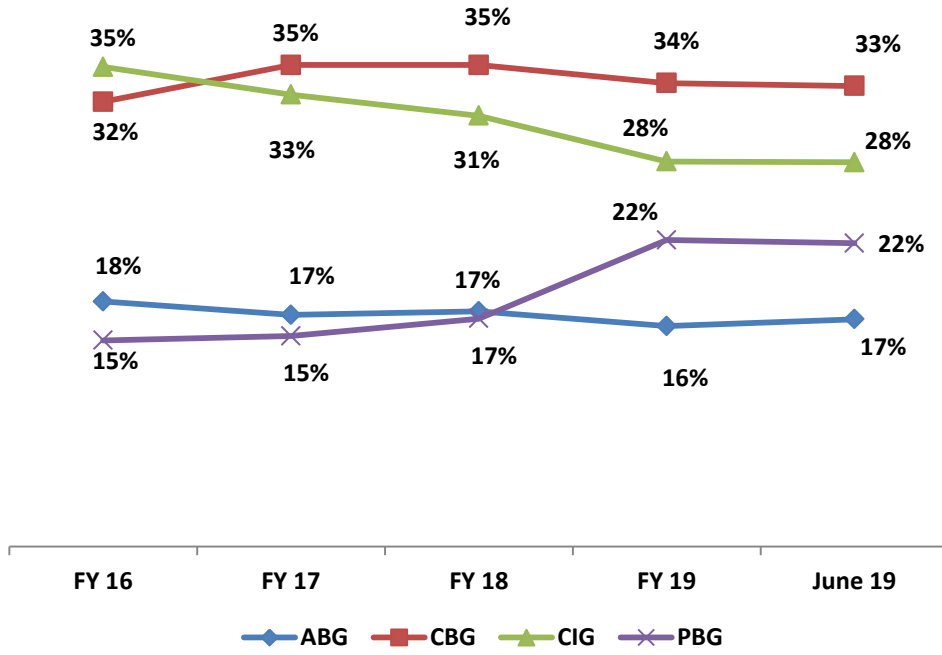
Advances – Business Verticals



Advances by value terms



Advances - Portfolio wise



Banking Groups

ABG – Agri
CBG – Commercial
CIG – Corporate
PBG – Personal

Retail Portfolio



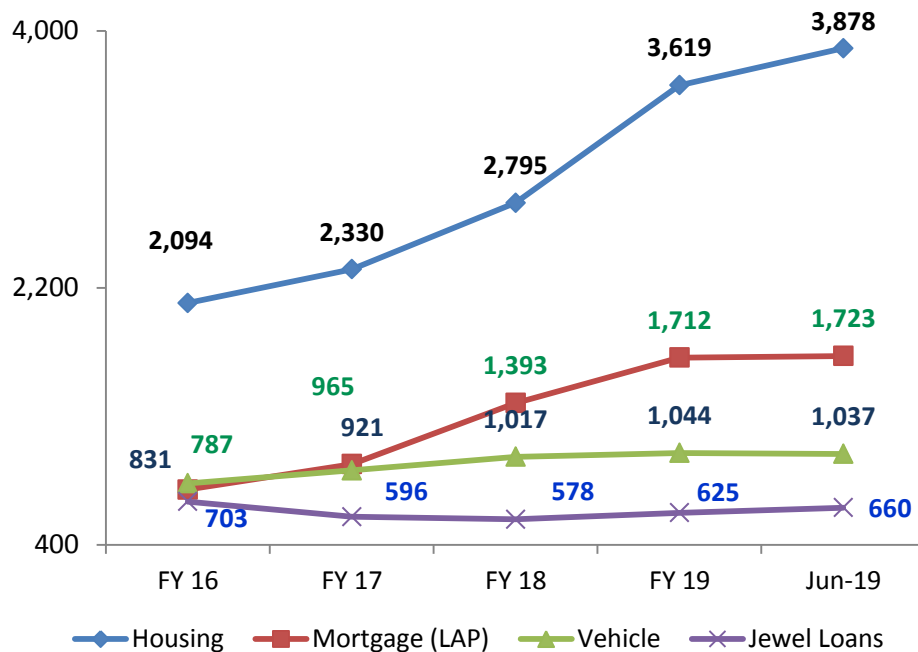
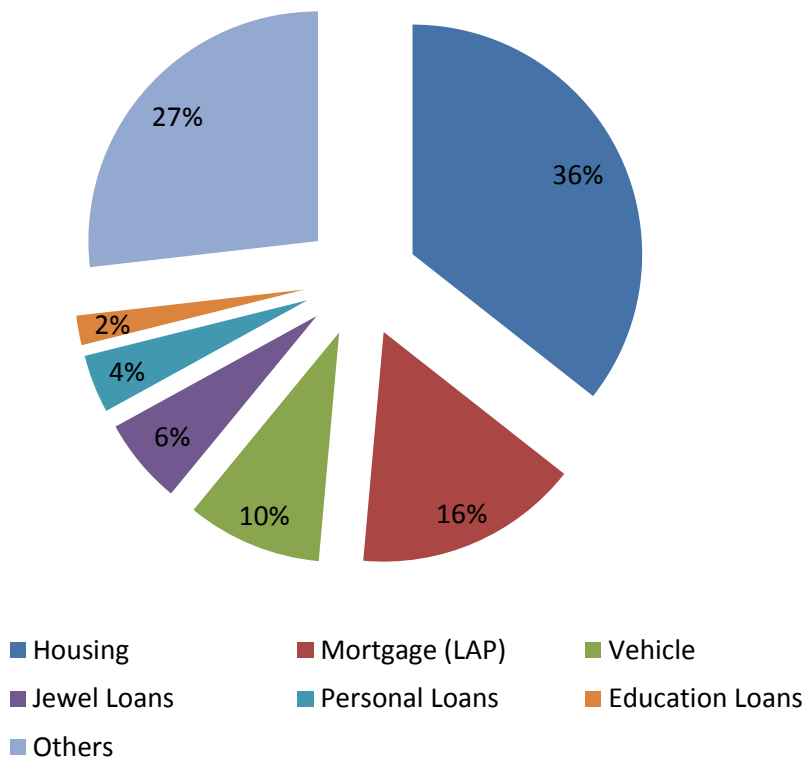
| Segment | Advances outstanding as at | | | | | |
|-----------------|----------------------------|---------------|--------------|--------------|--------------|--------------|
| | June – 19 | Mar-19 | June - 18 | Mar-18 | Mar-17 | Mar-16 |
| Housing | 3,878 | 3,619 | 2,977 | 2,795 | 2,330 | 2,094 |
| Mortgage (LAP) | 1,723 | 1,712 | 1,470 | 1,393 | 965 | 787 |
| Vehicle | 1,037 | 1,044 | 1,051 | 1,017 | 921 | 831 |
| Jewel Loans | 660 | 625 | 596 | 578 | 596 | 703 |
| Personal Loans | 447 | 424 | 296 | 296 | 316 | 354 |
| Education Loans | 227 | 235 | 252 | 261 | 266 | 245 |
| Others* | 2,921 | 3,620 | 1,592 | 1,280 | 946 | 904 |
| Total | 10,893 | 11,278 | 8,232 | 7,620 | 6,340 | 5,918 |

*Includes IBPC of Rs.1,100 Cr, Rs.2050 Cr and Rs.200 Cr for June 19, Mar 19 and Mar,18 respectively.

Robust Growth in Retail Segment

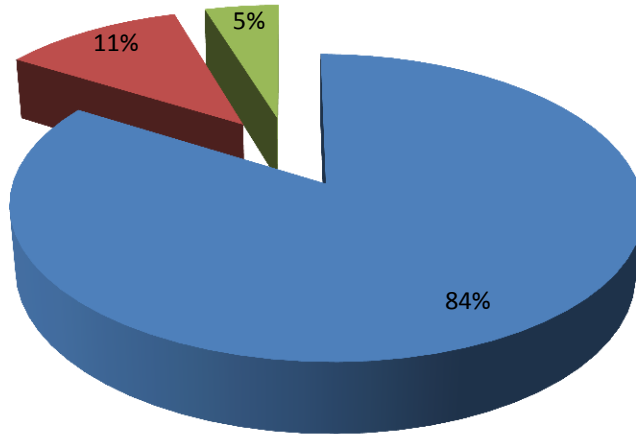


Retail Segment June- 2019



Granular Loan Book

Commercial book

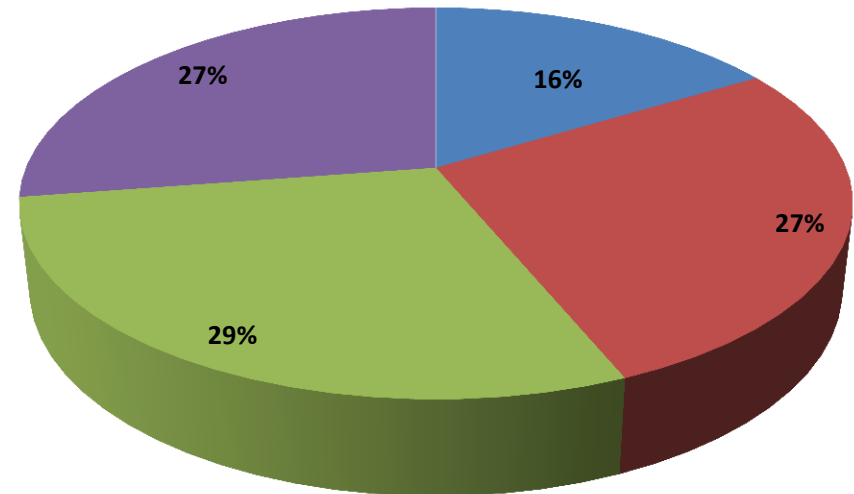


■ < 50 Mn ■ >= 50 Mn < 100 Mn ■ >= 100 Mn

■ Corporate Loans : Exposures above Rs. 250 Mn

- Average ticket size of Rs. 4 Mn
- 84% of commercial loans are less than Rs. 50 Mn

Corporate book



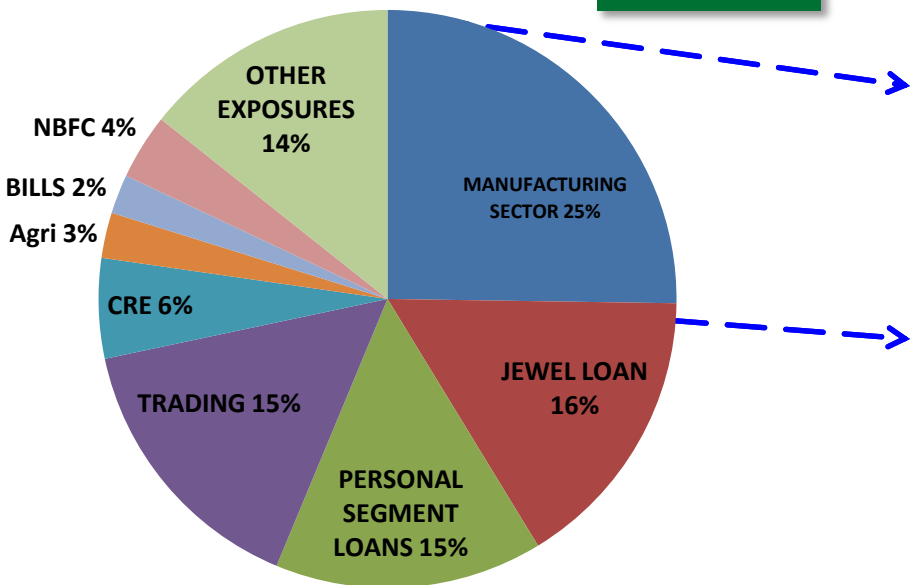
■ < 250 Mn ■ >= 250 Mn < 500 Mn ■ >= 500 Mn < 1 Bn ■ >= 1 Bn

- Average ticket size of Rs. 355 Mn
- 73 % of corporate loans are less than Rs.1 Bn
- SMA 1 & 2 in corporate credit is ~0.84% of the book

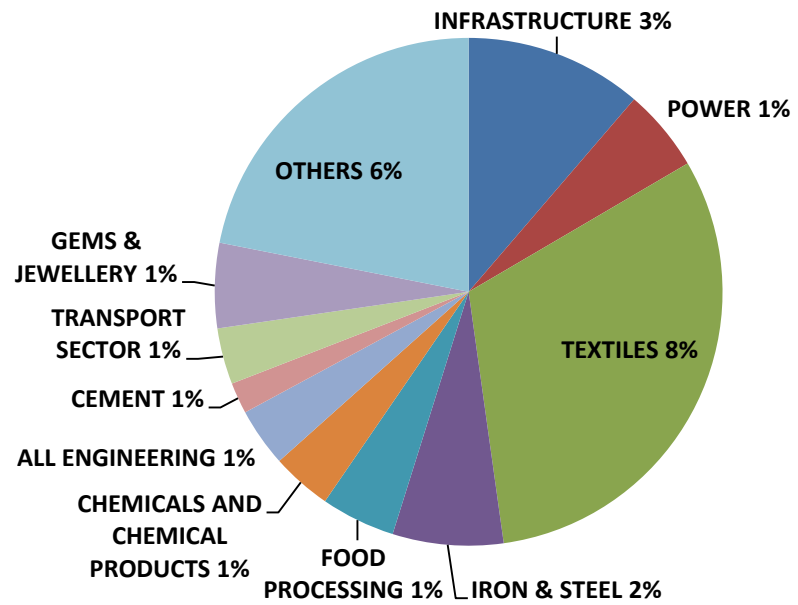
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

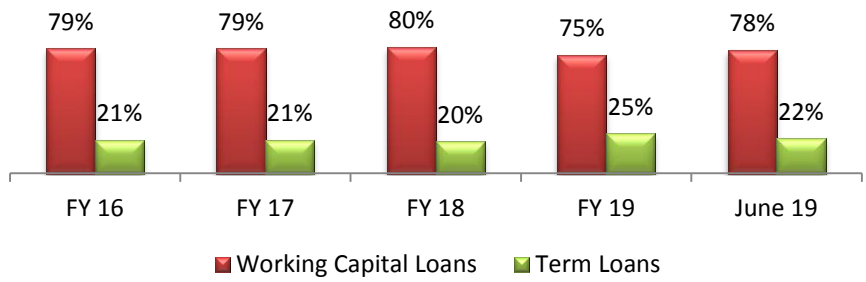
Rs. 492 Bn



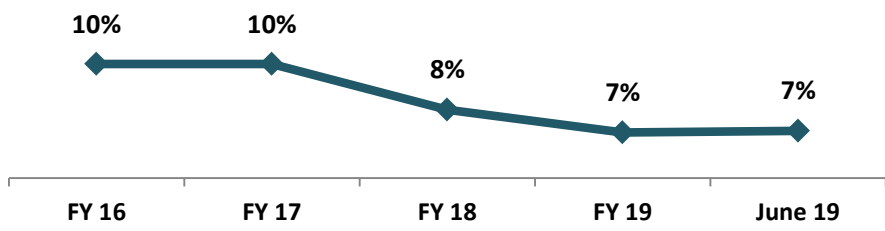
Breakup of Industrial exposure (Rs.124 Bn)



Working capital focus enables quicker repricing of loans



Low concentration: Top 20 borrowers (% of overall loans)



Advances – Composition



| Particulars | Amount | | | % to Total Advance | | Growth Over Q1 FY18-19 | |
|------------------------------|---------------|---------------|---------------|--------------------|-------------|------------------------|----------|
| | Q1 FY 19-20 | Q1 FY 18-19 | Q4 FY 18-19 | Q1 FY 19-20 | Q1 FY 18-19 | Amt | % |
| Manufacturing | 12,412 | 13,684 | 13,162 | 25 | 29 | (1,272) | (9) |
| Trading | 7,560 | 8,195 | 7,979 | 15 | 17 | (635) | (8) |
| Jewel loan | 7,890 | 7,388 | 7,781 | 16 | 15 | 502 | 7 |
| Personal loans @ | 7,374 | 6,345 | 6,942 | 15 | 13 | 1,029 | 16 |
| CRE | 2,754 | 2,793 | 2,832 | 6 | 6 | (39) | (1) |
| Agri (other than Jewel Loan) | 1,250 | 1,734 | 1,293 | 3 | 4 | (484) | (28) |
| Bills | 1,080 | 1,593 | 1,427 | 2 | 3 | (513) | (32) |
| NBFC | 1,802 | 1,324 | 1,669 | 4 | 3 | 478 | 36 |
| Capital market | 1 | 78 | 1 | - | - | (77) | - |
| Others* | 7,059 | 4,752 | 7,530 | 14 | 10 | 2,307 | - |
| Total Advances | 49,182 | 47,886 | 50,616 | 100 | 100 | 1,296 | 3 |

@ Vehicle, Housing, Deposit loans & Insta Loans

*Exposure to other service sectors.

Manufacturing Sector - Industry Wise



| Industry | Amount | | % to Total Advance | | Y-o-Y Growth | |
|------------------------------|---------------|---------------|--------------------|-------------|----------------|------------|
| | Jun-19 | Jun-18 | Jun-19 | Jun-18 | Amount | % |
| Textile | 3,876 | 4,033 | 7.9 | 8.4 | (157) | (4) |
| Infrastructure | 2,056 | 2,828 | 4.2 | 5.9 | (772) | (27) |
| Basic Metal & Metal Products | 875 | 1,172 | 1.8 | 2.4 | (297) | (25) |
| Food Processing | 587 | 952 | 1.2 | 2.0 | (365) | (38) |
| Gems & Jewelry | 672 | 636 | 1.4 | 1.3 | 36 | 6 |
| All Engineering | 463 | 528 | 0.9 | 1.1 | (65) | (12) |
| Chemical & chemical Products | 475 | 476 | 1.0 | 1.0 | (1) | - |
| Rubber and Plastic Products | 574 | 417 | 1.2 | 0.9 | 157 | 38 |
| Construction | 426 | 402 | 0.9 | 0.8 | 24 | 6 |
| Wood & Wood Products | 473 | 395 | 1.0 | 0.8 | 78 | 20 |
| Transport Sector | 444 | 391 | 0.9 | 0.8 | 53 | 14 |
| Paper & Paper Products | 328 | 301 | 0.7 | 0.6 | 27 | 9 |
| Cement & Cement products | 247 | 297 | 0.5 | 0.6 | (50) | (17) |
| Other Products * | 917 | 856 | 1.8 | 1.8 | 61 | 7 |
| TOTAL | 12,412 | 13,684 | 25.2 | 28.6 | (1,272) | (9) |

Break-up of Infrastructure Advances

| | | | | | | |
|--------------|--------------|--------------|------------|------------|--------------|-------------|
| Power | 653 | 661 | 1.3 | 1.4 | (8) | (1) |
| Road | 483 | 421 | 1.0 | 0.9 | 62 | 15 |
| Infra Others | 920 | 1,746 | 1.9 | 3.6 | (826) | (47) |
| TOTAL | 2,056 | 2,828 | 4.2 | 5.9 | (772) | (27) |

Security Coverage



| Nature of security | 30.06.19 | |
|---|------------------|---------------|
| Exposure backed by - | | |
| Letter of Credit | 398 | |
| Liquid Assets ^ | 8,930 | |
| Vehicles | 2,733 | |
| Commodities | 637 | |
| | Total (1) | 12,698 |
| Exposure secured by Immovable Property (% Coverage) | | |
| > 100% | 22,973 | |
| 90% to <100% | 7,449 | |
| 75% to <90% | 1,715 | |
| 50% to <75% | 3,678 | |
| <50% | 2,459 | 38,274 |
| | Total (2) | |
| Exposure without Immovable property as security | | |
| Corporate, Consortium, Government, IBPC etc. | 2,245 | |
| Unsecured Exposure | 534 | |
| | Total (3) | 2,779 |
| Total Risk Assets outstanding – Fund and Non Funded (1+2+3)* | | 53,751 |

* Total risk assets excluding technical write off accounts

^ Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

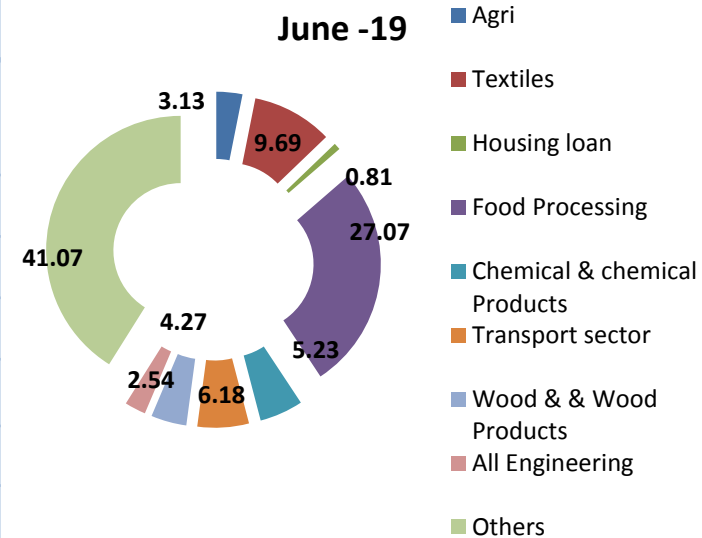
Sector-wise Restructured Advances



| S. N. | SECTOR | Amount | |
|----------------------------|------------------------------|----------------|----------------|
| | | Q1 FY 19-20 | Q1 FY 18-19 |
| 1 | Infrastructure | - | 41.55 |
| 2 | Food Processing | 36.55 | - |
| 3 | Textile | 13.08 | - |
| 4 | Transport sector | 8.35 | - |
| 5 | Chemical & chemical Products | 7.06 | - |
| 6 | Wood & Wood Products | 5.77 | - |
| 7 | Agriculture | 4.23 | 0.95 |
| 8 | All Engineering | 3.43 | 4.05 |
| 9 | Housing Loan | 1.10 | - |
| 10 | Others | 56.42 | 5.78 |
| TOTAL | | 135.99 | 52.33 |
| % to Total Advances | | 0.28 | 0.11 |

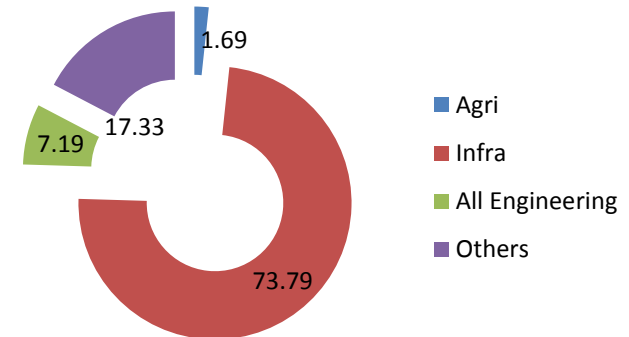
% to Total Restructured Advances

June -19



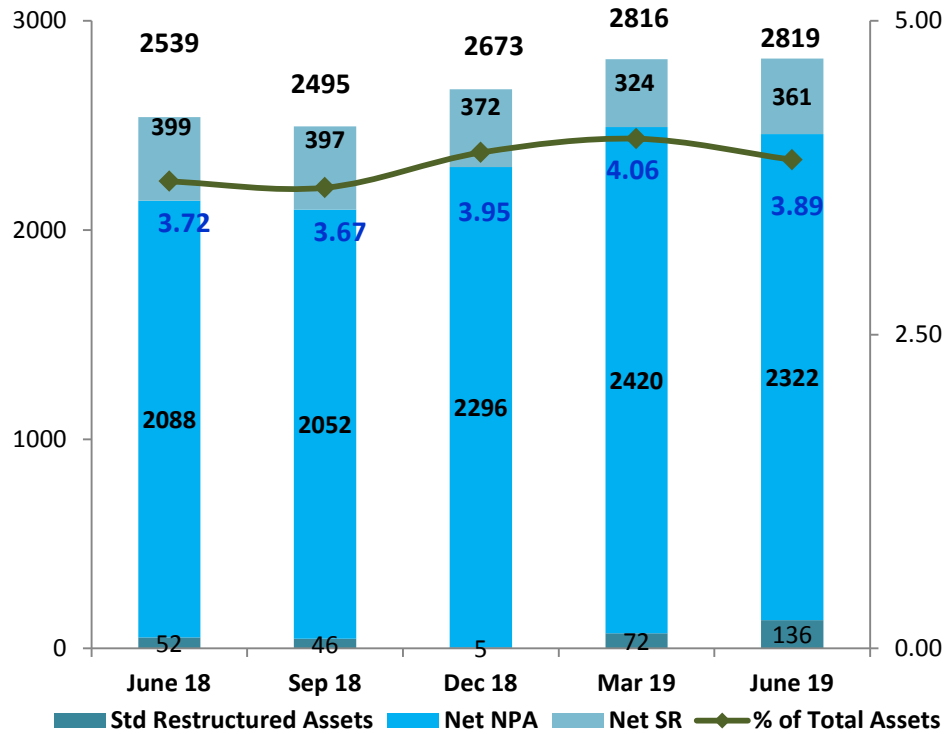
% to Total Restructured Advances

June -18



Stressed Book Analysis

(Rs. crore)



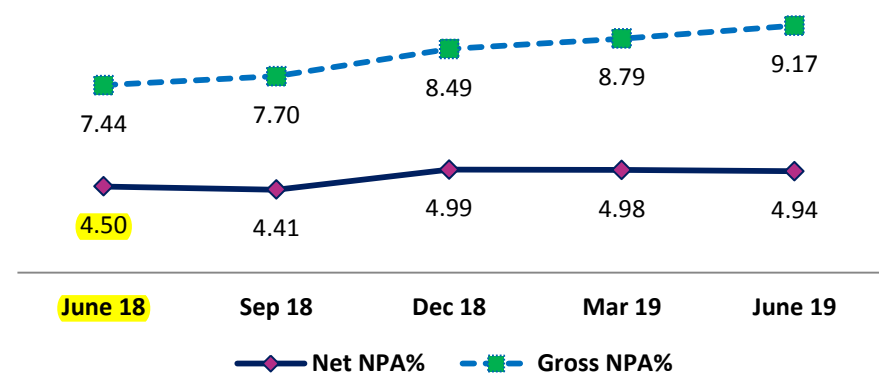
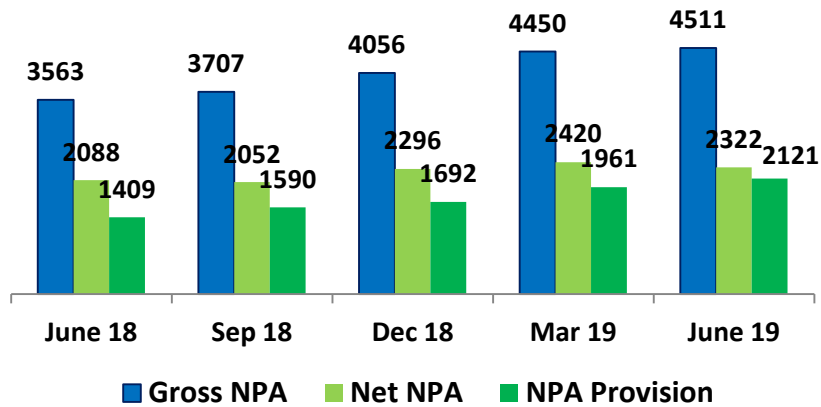
Movement of Restructured Advances

| Particulars | Apr-19 to Jun-19 | | Apr 18 to Jun-18 | |
|---|------------------|--------|------------------|--------|
| | A/c's | Amt. | A/c's | Amt. |
| A. Position at the beginning of the period | 34 | 72.09 | 22 | 262.43 |
| B. Addition during the period | 29 | 66.80 | - | - |
| C. Additions in existing A/c's | | 1.23 | - | - |
| D. Addition through upgradation from NPA | | | - | - |
| E. Accounts closed during the period | - | 0.86 | 4 | 7.79 |
| F. Accounts ceasing to attract higher provision (upgradation) | - | - | - | - |
| G. Recoveries during the period | - | 1.33 | - | 1.59 |
| H. Slippages during the period | 2 | 1.94 | 4 | 200.72 |
| Position at the end of the period A+B+C+D-(E+F+G+H) | 61 | 135.99 | 14 | 52.33 |

Position under restructuring programs

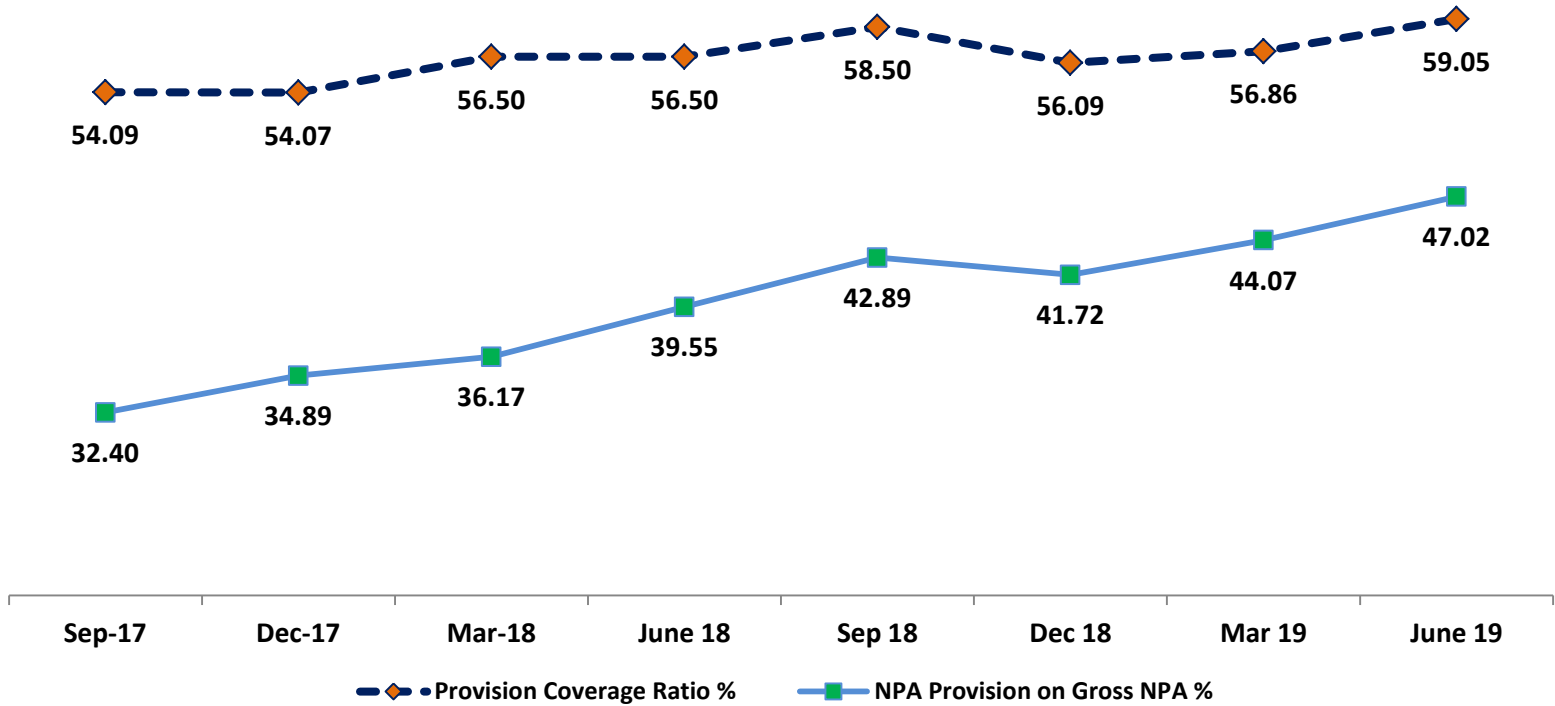
| Category | Q1 FY 19-20 | Q1 FY 18-19 |
|--------------|-------------|-------------|
| 5/25 | 76 | 76 |
| MSME Package | 135 | - |

NPAs & Provisions



| VERTICAL | Advances O/s. June 19 | Net NPA Addition Q1 | Total NPA June 19 | Accretion rate (%) Q1 (annld.) |
|--------------------------|--------------------------|------------------------|----------------------|-----------------------------------|
| COMMERCIAL | 16,539 | 191 | 1,266 | 4.62 |
| CORPORATE | 13,589 | (215) | 2,849 | (6.33) |
| AGRICULTURE | 8,161 | 43 | 187 | 2.11 |
| RETAIL (Per. Banking) | 10,893 | 42 | 210 | 1.54 |
| TOTAL | 49,182 | 61 | 4,511 | 0.50 |

Provision Coverage Ratio



Movement of NPA

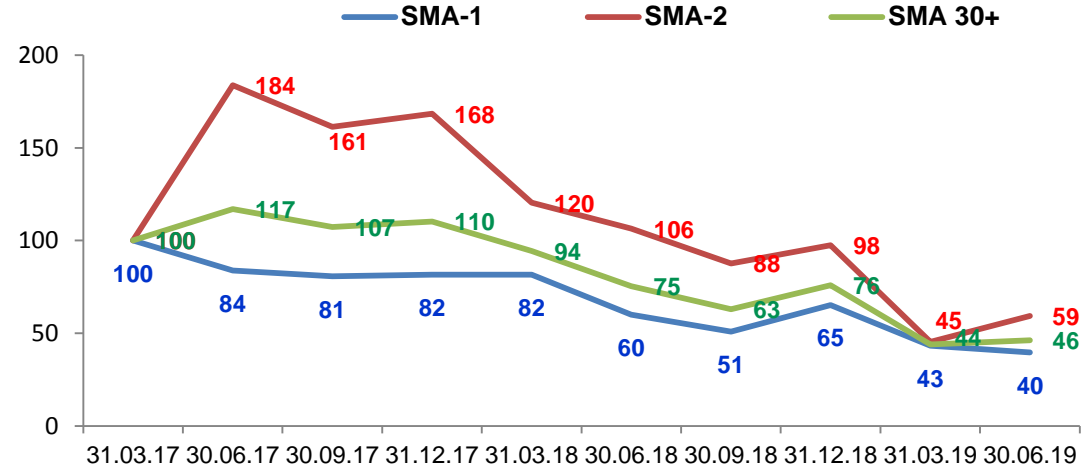


| Particulars | Apr 19 – Jun 19 | Apr 18 - Jun 18 |
|--|-----------------|-----------------|
| Gross NPAs | | |
| Opening Balance | 4,450 | 3,016 |
| Additions during the period | 474 | 785 |
| Reductions during the period | 413 | 238 |
| Closing Balance | 4,511 | 3,563 |
| Net NPAs | | |
| Opening Balance | 2,420 | 1,863 |
| Additions during the period | 132 | 362 |
| Reductions/write off during the period | 230 | 137 |
| Closing Balance | 2,322 | 2,088 |
| Provisions | | |
| Opening Balance | 1,961 | 1,091 |
| Provn. made during the period | 361 | 419 |
| Write off/Write back of excess provn. | 201 | 101 |
| Closing Balance | 2,121 | 1,409 |

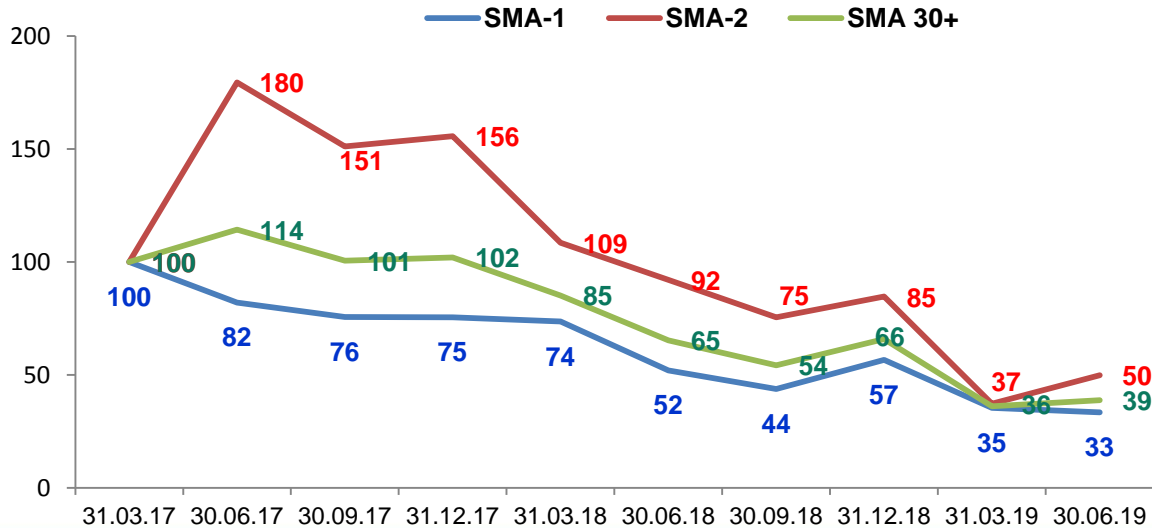
Portfolio performance



Portfolio performance
Balance in INR, Base Mar. 31, 2017 = 100



Portfolio performance
Portfolio Outstanding in %, Base Mar.31, 2017 = 100



Provisions and Contingencies

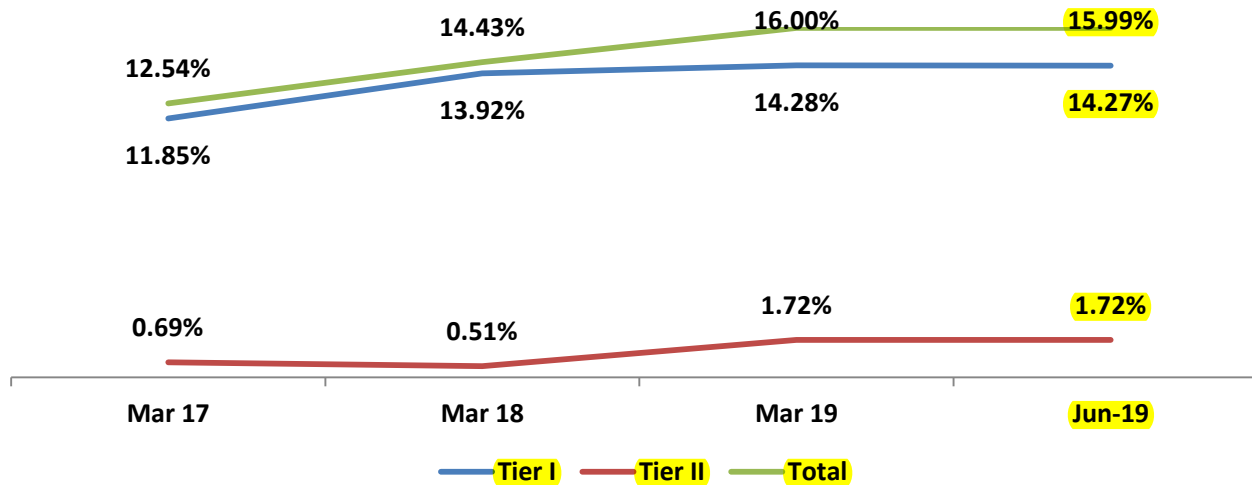


| Provision for | Q1 FY 19-20 | Q1 FY 18-19 |
|-------------------------------------|----------------|----------------|
| NPA | 318 | 403 |
| Standard Assets | (1) | 6 |
| Restructured Advances | 2 | (9) |
| SDR, S4A, 5/25 etc. | - | (10) |
| NCLT (specific a/c's) | - | (12) |
| Others (incl. NPI) | 12 | 39 |
| Investment Depreciation | (1) | 6 |
| Total Provisions (excl. Tax) | 330 | 423 |
| Tax Expense | 42 | (9) |
| Total Provisions | 372 | 414 |

Capital Adequacy – Basel III



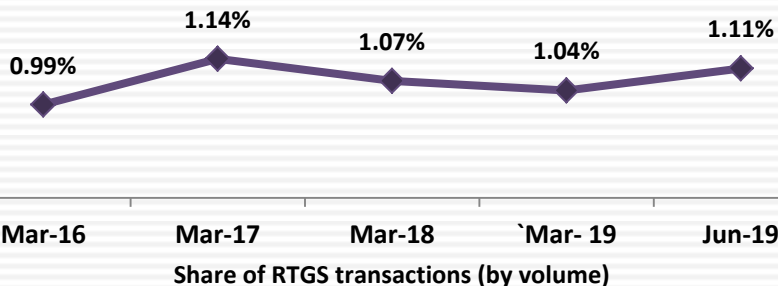
| Nature | Capital as at | | | | |
|--------------|---------------|--------------|--------------|--------------|--------------|
| | June - 19 | Mar-19 | Mar-18 | Mar-17 | Mar-16 |
| Tier I | 6,241 | 6,245 | 6,145 | 4,790 | 4,064 |
| Tier II | 750 | 752 | 226 | 278 | 330 |
| Total | 6,991 | 6,996 | 6,371 | 5,068 | 4,394 |



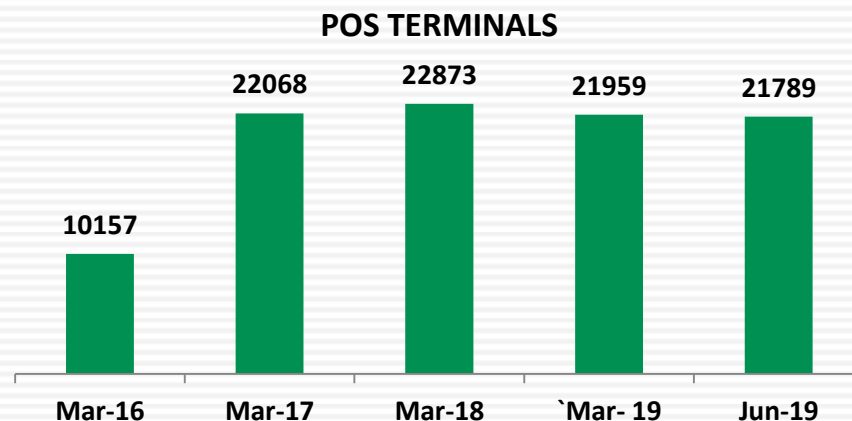
Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

Leveraging Technology - Delivery Channels

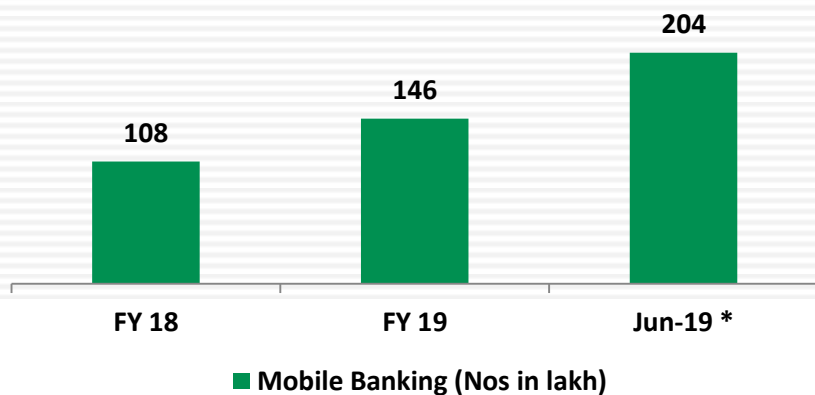
Market share in RTGS transactions



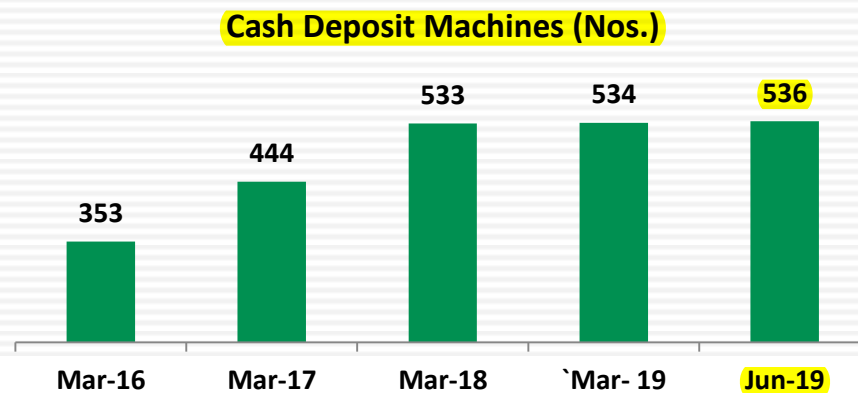
POS Terminals



Exponential growth in Mobile transactions



Cash Deposit Machines



■ Mobile Banking (Nos in lakh)

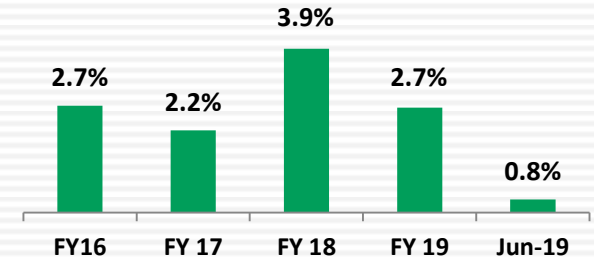
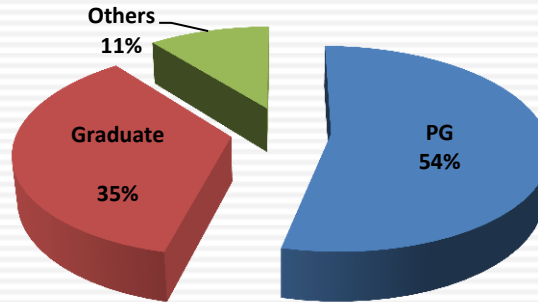
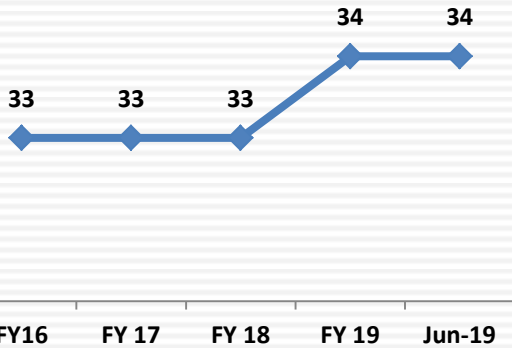
* On annualised basis

Human Resources

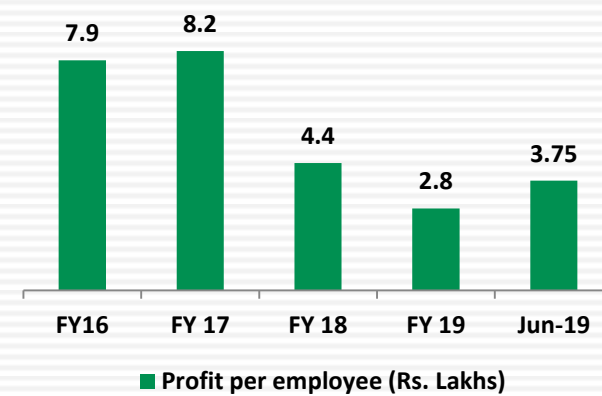
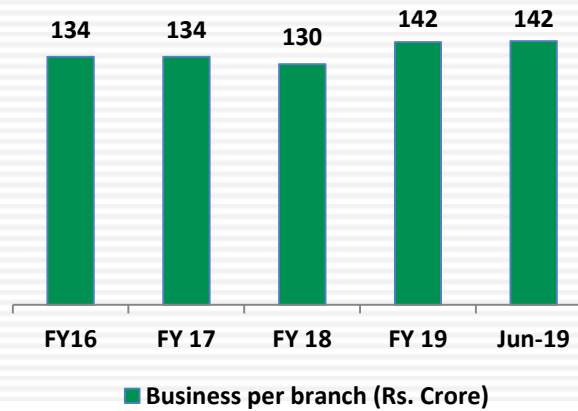
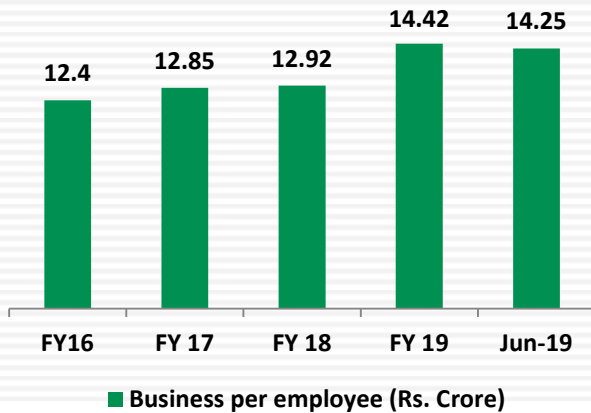
Young workforce.....

... well qualified ...

... lower attrition ...



... leading to improved productivity



A Decade of Progress



| Year | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Paid up Capital | 54 | 94 | 107 | 107 | 107 | 122 | 122 | 122 | 145 | 160 |
| Reserves | 1,566 | 2,020 | 2,601 | 2,978 | 3,219 | 4,124 | 4,451 | 4,723 | 6,066 | 6,205 |
| Owned funds | 1,620 | 2,114 | 2,708 | 3,085 | 3,326 | 4,246 | 4,573 | 4,845 | 6,211 | 6,365 |
| CRAR - Basel II (%) | 14.49 | 14.41 | 14.33 | 14.41 | 12.77 | 14.63 | 12.26 | | | |
| Basel III (%) | | | | | 12.60 | 14.62 | 12.17 | 12.54 | 14.43 | 16.00 |
| Deposits | 19,272 | 24,722 | 32,112 | 38,653 | 43,758 | 44,690 | 50,079 | 53,700 | 56,890 | 59,868 |
| Advances | 13,675 | 18,052 | 24,205 | 29,706 | 34,226 | 36,691 | 39,476 | 41,435 | 45,973 | 50,616 |
| Total Business | 32,947 | 42,774 | 56,317 | 68,359 | 77,984 | 81,381 | 89,555 | 95,135 | 102,863 | 1,10,484 |
| Total Income | 2,005 | 2,482 | 3,621 | 4,695 | 5,680 | 5,977 | 6,150 | 6,405 | 6,600 | 6,779 |
| Operating Profit | 463 | 600 | 726 | 849 | 838 | 943 | 1,303 | 1,571 | 1,777 | 1,711 |
| Net Profit | 336 | 416 | 502 | 550 | 430 | 464 | 568 | 606 | 346 | 211 |
| Dividend (%) | 120 | 120 | 140 | 140 | 130 | 130 | 140 | 130 | 30 | 30 |
| Branches (No.) | 335 | 369 | 451 | 551 | 572 | 629 | 667 | 711 | 790 | 778 |
| EPS (Rs.) | 62.23 | 44.90 | 46.81 | 51.35 | 40.08 | 39.86 | 46.59 | 9.95* | 4.78 | 2.64 |
| Return on Assets (%) | 1.76 | 1.71 | 1.56 | 1.35 | 0.86 | 0.88 | 1.03 | 1.00 | 0.53 | 0.31 |
| Book Value(Rs.) | 297.60 | 193.04 | 252.68 | 287.85 | 308.91 | 348.42 | 375.25 | 79.51* | 85.49 | 79.56 |
| No of Employees | 4,175 | 4,574 | 5,673 | 6,730 | 7,339 | 7,197 | 7,211 | 7,400 | 7,956 | 7,663 |

* During the Financial Year 2016-17, one Equity Share face value of Rs.10/- each was subdivided into five Equity Shares of face value Rs.2/- each



Karur Vysya Bank

Smart way to bank

Blending Tradition
with Modernity

