



INVESTOR PRESENTATION

FY 2018 -19



DISCLAIMER

This presentation has been prepared by Karur Vysya Bank Limited (“the Bank”) solely by the Bank for information purposes only. This presentation is not a complete description of the Bank and the information contained herein is only current as of its date and has not been verified by anyone else. All financial numbers are based on the Audited Financials or the Reviewed Financial results or based on Management estimates. Figures for the previous period(s) have been regrouped wherever necessary; totals in columns / rows may not agree due to rounding off. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person / entity based in India or in any other country. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities.

This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated. Factors that could cause actual results to differ materially include, inter-alia, changes or developments in the Bank’s business, political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates / projections. Any opinion, estimate or projection in the presentation constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Further, past performance is not necessarily indicative of future results. Anyone placing reliance on the information contained in this presentation or any other communication by the Bank does so at his / her / their own risk. Neither the Bank nor anyone else shall be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained in the presentation.

The Bank may, at its sole discretion, alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify anyone of such change(s). This presentation is not to be distributed, redistributed, copied or disseminated in any manner whatsoever, either directly or indirectly.

Forward-looking statements speak only as of the date they are made, and the Company undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

The Bank of choice - trusted by all



Over
7 million
individuals



Over
450000
businesses



Over
700000
agri customers

KVB – a unique franchise!

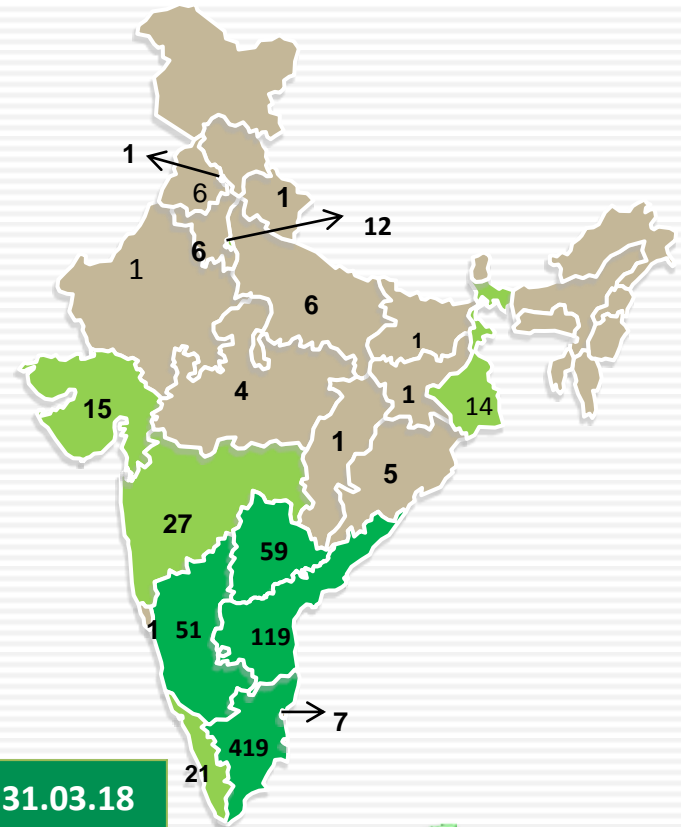


Bank of Choice, trusted by :

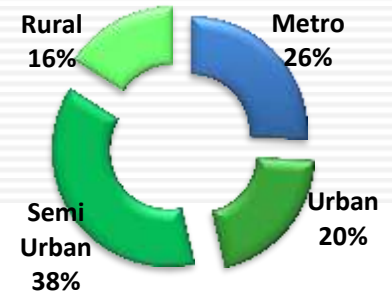
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	155
Semi Urban	296
Rural	126
Total	778



Category	31.03.19	31.12.18	31.03.18
Branches	778	782	790
ATM's + Cash Recyclers	2179	2183	2328



Customer service excellence the differentiator

Blending Tradition with Modernity



- **New Digital Systems live and fully embedded**
 - ✓ Capable of managing substantial volumes (Retail Digital Platform handled ~110,000 applications)
- **New Business Banking Unit established to originate and manage small business credit requirements**
 - ✓ Underwriting process centralized with specialist team
- **Non-branch distribution channel hiring substantially complete**
 - ✓ Operations and scaling to begin shortly
- **Risk framework continues to be strengthened**
 - ✓ 'Through the Door' quality improvements leading to better performance of newer cohorts
- **Lite Banking Application set to cross 1 million downloads**
 - ✓ 23% increase in registered users in the quarter (621,000 registered users)
- **Commercial cards issued to ~1000 Commercial Establishments**
 - ✓ Usage, activation and payment patterns encouraging

Blending Tradition with Modernity



- **Risk based pricing fully implemented in Retail / Commercial products**
 - ✓ NIM improves by 28 bps during Q4 sequentially
 - ✓ Weighted Average Yield on new loan (Retail / Commercial) up by 1.43% & 0.91% YoY
- **Co-origination of loans through API platform enabled**
- **Talent acquisition continuing**
 - ✓ Lateral hiring across various domains picking up speed
- **Branch Operational centralization progressing well**
- **Collection processes stabilized leading to improved portfolio statistics**
 - ✓ Additional collections infrastructure being created in Chennai
- **Third Party Products Continue to Grow well**
 - ✓ Life Insurance Premium YTD growth - 34% over FY 17 18
 - ✓ Mutual Fund revenue YTD growth - 159% over FY 17 18

Digital Transformation of KVB



Apr. 19

SME Term Loan & SRTO - **LIVE**

Jan. 19

Commercial Credit Card - **LIVE**

Aug. 18

Working Capital (Fresh) & Auto Loan - **LIVE**

July 18

Working Capital (Enhancement, Adhoc), Loan Against Property, Personal Loan & Digital Bank - **LIVE**

Mar. 18

Working Capital (Renewals) & Home Loans - **LIVE**



KVB DLite App



- Instant account opening
- Fund transfer
- Cheque Management
- Locker Management
- Demat Accounts
- Savings Accounts
- Bill Pay
- Mobile recharge
- FASTag
- Bharat QR
- UPI
- E-ASBA
- Insurance

KVB DLite App – *Million downloads!!*



Downloads	Registrations
9,38,008	5,84,957



Downloads	Registrations
55,510	35,989



Key Upshots



CRAR

CRAR at 16.00% &
Tier I at 14.28%

BUSINESS

Total business up by 7%
to Rs. 1,10,484 crore

PROFIT

Operating Profit Rs.
1,711 crore; Net Profit
Rs. 211 crore

CREDIT GROWTH

Gross Advances grew by
10% and stands at Rs.
50,616 crore

NIM

NIM 3.88% for Q4 (3.67%
for the year)

CASA

CASA share up at 30% -
Rs. 17,915 crore out of
Total Deposits of Rs.
59,868 crore



2018-19 - year of introduction of new processes to fuel growth by leveraging IT infrastructure and improved business processes

Results Snapshot (EoP)*

Financial Indicators – 31.03.2019

Parameter	Amount	YoY Growth %
Total Deposits	59,868	5
Gross Advances	50,616	10
Total Business	1,10,484	7
Total Income	3,326	4
Operating Profit	1,711	(4)
Net Profit	211	(39)

Other Business Parameters

Gross NPA	4,450
Net NPA	2,420
Gross NPA %	8.79
Net NPA %	4.98
PCR %	56.86
Basel III Capital	6,996
CRAR	16.00
Tier I	14.28
Tier II	1.72
NIM %	3.67
RoA %	0.31

Business Profile (Averages)

(Rs. crore)



Particulars	Mar-19	Mar-18	Y-o-Y Growth	
			Amount	%
Avg. Deposits	57,618	55,239	2,379	4
Avg. Demand Deposit	5,465	5,134	331	6
<i>% to Total</i>	<i>9</i>	<i>9</i>		
Avg. Savings Deposit	11,274	10,086	1,188	12
<i>% to Total</i>	<i>20</i>	<i>19</i>		
Avg. Time Deposit	40,880	40,019	861	2
<i>% to Total</i>	<i>71</i>	<i>72</i>		
CASA	16,739	15,220	1,519	10
<i>% to average deposit</i>	<i>29</i>	<i>28</i>		
Avg. Advances	47,161	42,982	4,179	10
<i>Avg. CD Ratio (%)</i>	<i>81.85</i>	<i>77.81</i>		

Business Profile (EoP)*

(Rs. crore)



Particulars	Mar 19	Mar 18	Y-o-Y %
Total Deposits	59,868	56,890	5
Demand	5,814	5,576	4
Savings	12,101	11,001	10
CASA	17,915	16,577	8
Term Deposits	41,953	40,313	4
CASA %	30	29	
Gross Advances	50,616	45,973	10
Net Advances	48,581	44,800	8
Total Business	1,10,484	1,02,863	7

*End of Period

Balance Sheet

(Rs. crore)

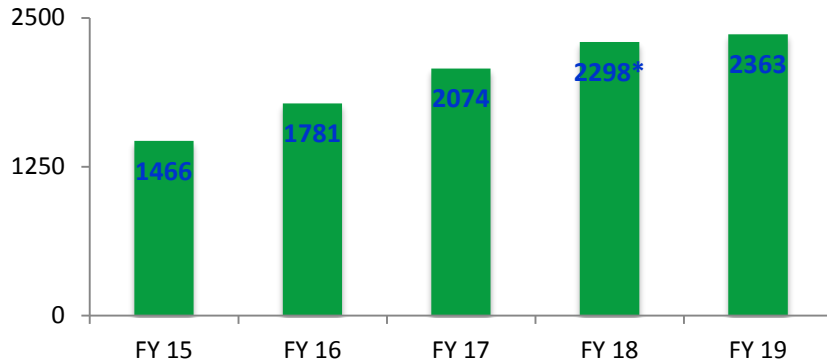


Particulars	Mar 19	Mar 18	Y-o-Y (%)
Capital & Liabilities			
Capital	160	145	10
Reserves and Surplus	6,263	6,119	2
Deposits	59,868	56,890	5
Borrowings	1,565	2,394	(35)
Other Liabilities and Provisions	1,484	1,393	7
Total	69,340	66,941	4
Assets			
Cash and Balances with RBI	2,935	2,960	(1)
Balances with Banks	762	1,349	(44)
Investments	14,882	15,803	(6)
Advances	48,581	44,800	8
Fixed Assets	583	528	10
Other Assets	1,598	1,501	6
Total	69,340	66,941	4

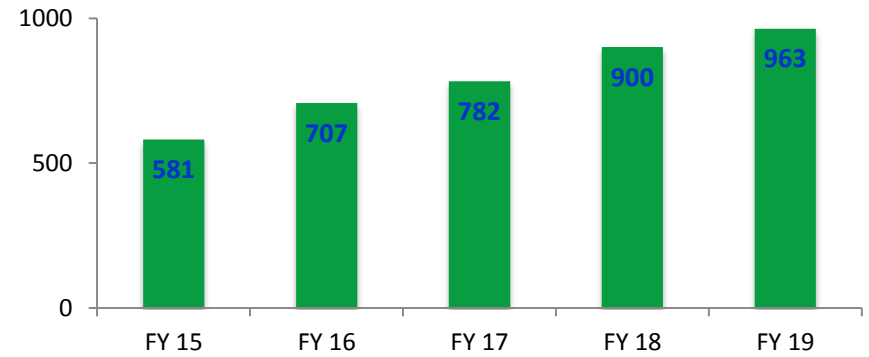
Income v/s Expenses



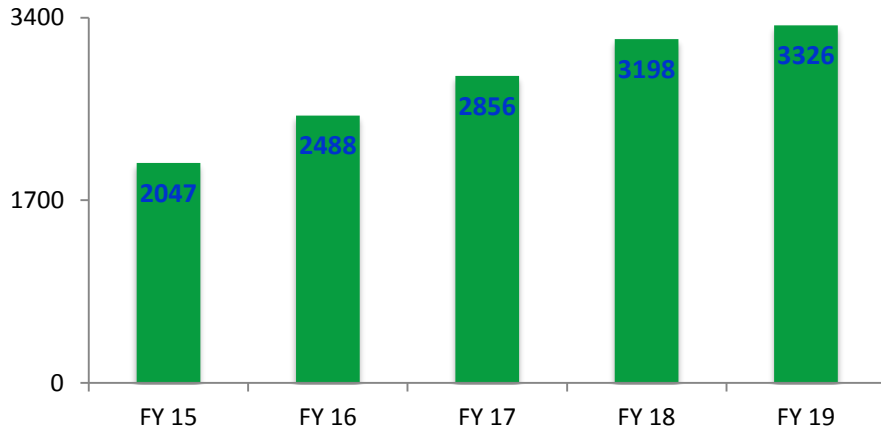
Net Interest Income



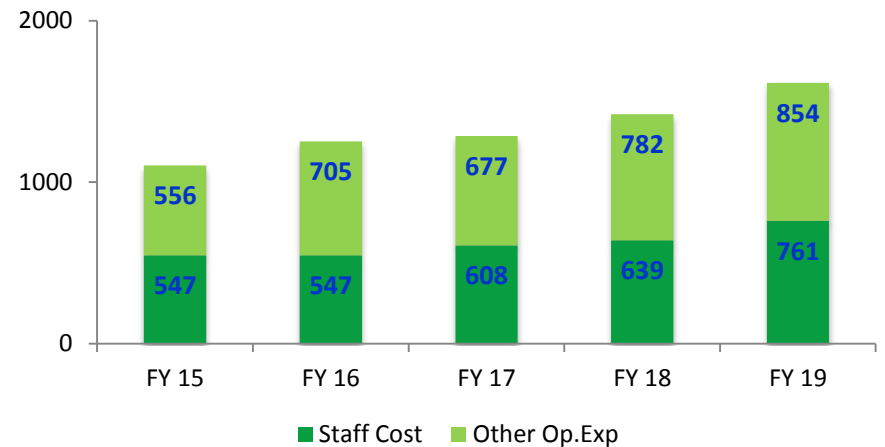
Non Interest Income



Total Operating Income

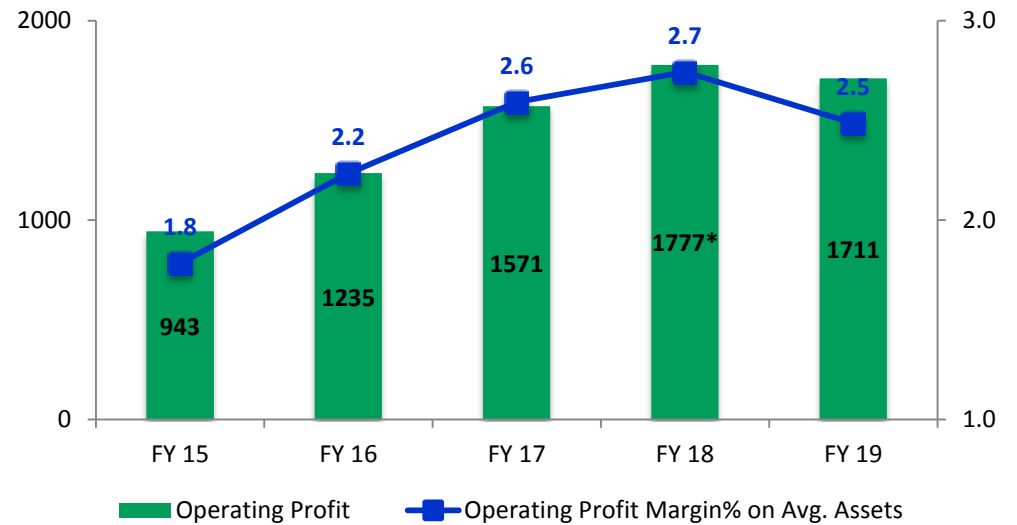
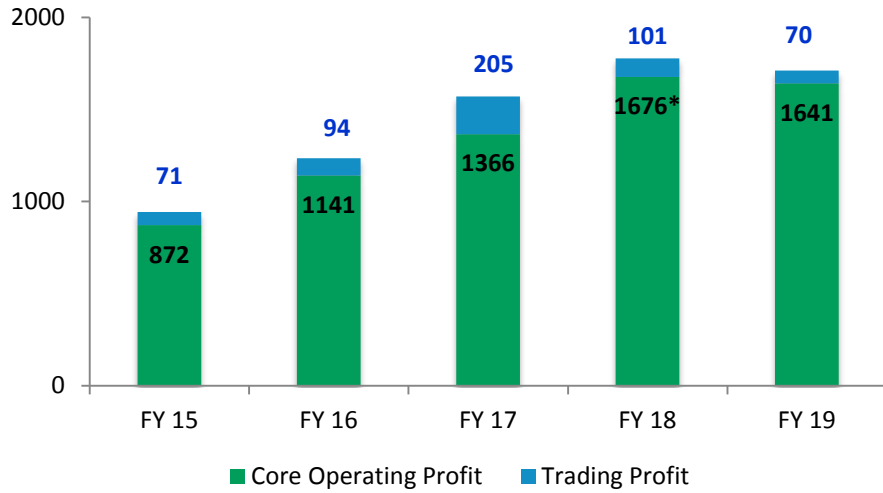


Operating Expenses



*Includes revenue of non recurring nature

Operating Profit



*Includes revenue of non recurring nature

Profit and Loss A/c (Qtr.)



Particulars	Q4 FY 18-19	Q4 FY 17-18	YoY (%)
Net Interest Income	618	643	(4)
Other Income	273	209	31
Total Income	891	852	5
Operating Expenses	427	372	15
Operating Profit	464	480	(3)
Provisions	352	394	(11)
Credit Related	292	360	(19)
Others	60	34	76
Profit Before Tax	112	86	30
Tax	52	35	49
Net Profit	60	51	18

Profit and Loss A/c (Annual)



Particulars	FY 18-19	FY 17-18	YoY (%)
Net Interest Income	2,363	2,298	3
Other Income	963	900	7
Total Income	3,326	3,198	4
Operating Expenses	1,615	1,421	14
Operating Profit	1,711	1,777	(4)
Provisions	1,388	1,273	9
Credit Related	1,293	1,190	9
Others	95	83	14
Profit Before Tax	322	504	(36)
Tax	111	158	(30)
Net Profit	211	346	(39)

Other Income Avenues



Particulars	QUARTER			YEAR ENDED		
	Mar 19	Mar 18	YoY (%)	Mar 19	Mar 18	YoY (%)
TOTAL NON-INT. INCOME	273	209	31	963	900	7
1) Fee Income	163	153	7	656	617	6
2) Investment trading profit	57	8	-	70	101	-
3) Forex Income	12	14	(14)	43	44	(2)
4) Others*	41	34	21	194	138	41

*Includes recoveries from Written Off A/c's –

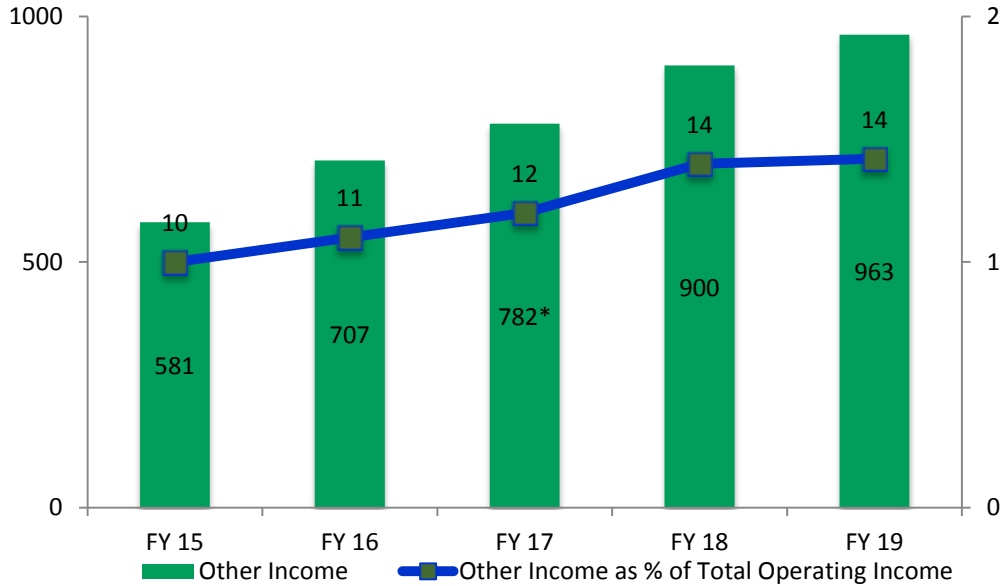
Rs.10 crore (Q4 FY 18-19) & Rs. 7 crore (Q4 FY 17-18) &

Rs.70 crore (FY 18-19) & Rs. 44 crore (FY 17-18)

Other Income remains healthy.....



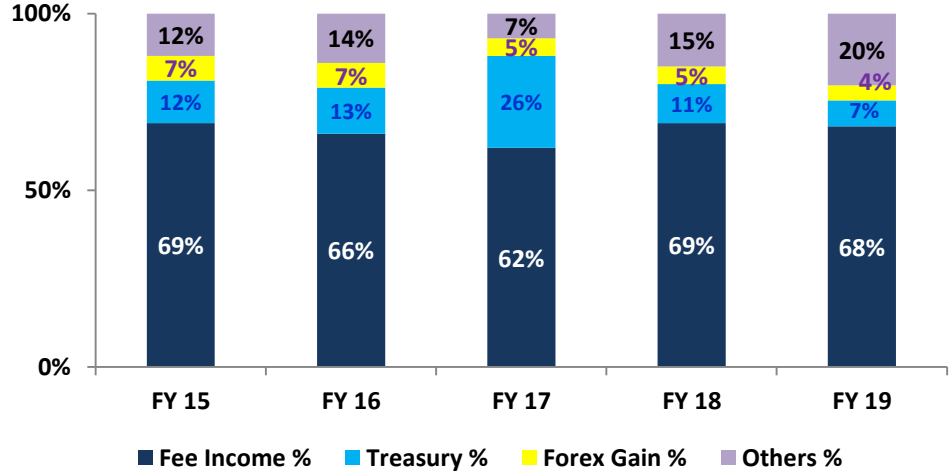
Growth in Other Income



• Steady growth in non interest income, through diverse sources (fee based, e-transactions, third party products etc.)

• 14% share in total operating income (FY 2018-19)

~68% of other income comes from fee income



Operating Expenses

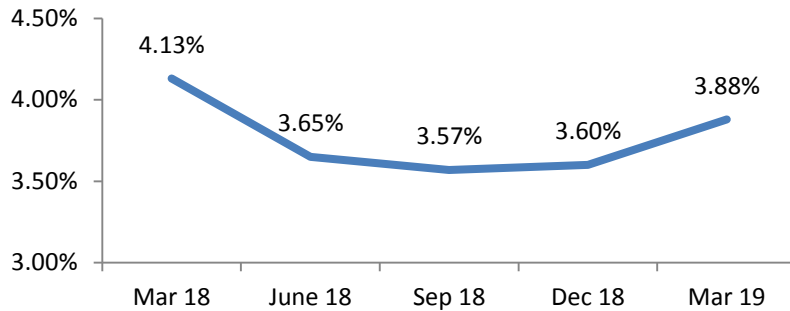


Particulars	QUARTER			YEAR ENDED		
	Mar 19	Mar 18	YoY (%)	Mar 19	Mar 18	YoY (%)
Staff Expenses	212	179	18	761	639	19
<i>Of above –</i> Prov. for employee retirement benefits	42	15		138	64	
Other Operating Expenses	215	193	12	854	782	9
TOTAL OPG. EXPENSES	427	372	15	1,615	1,421	14

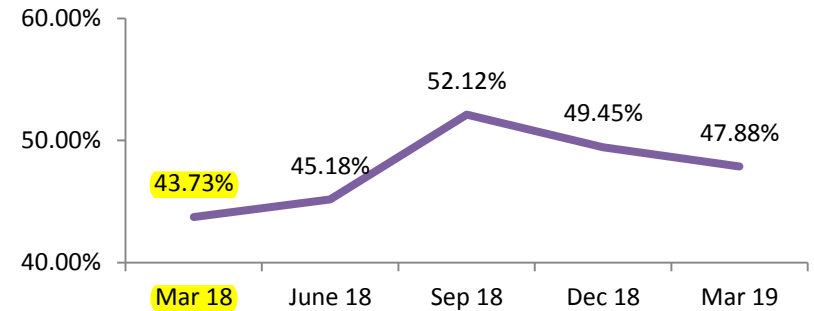
Key Ratios (Quarterly)



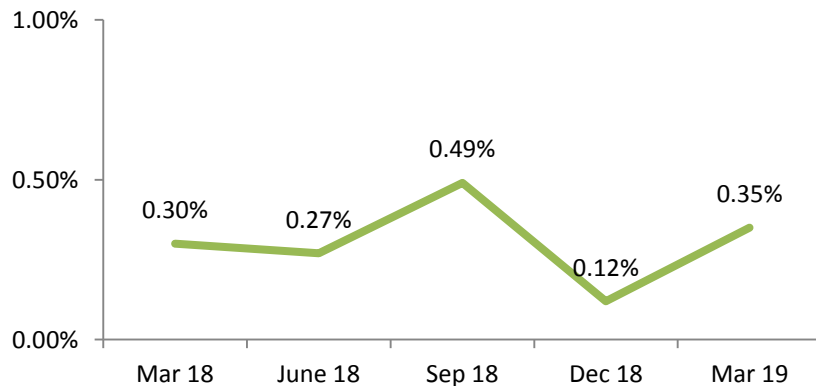
NIM[^]



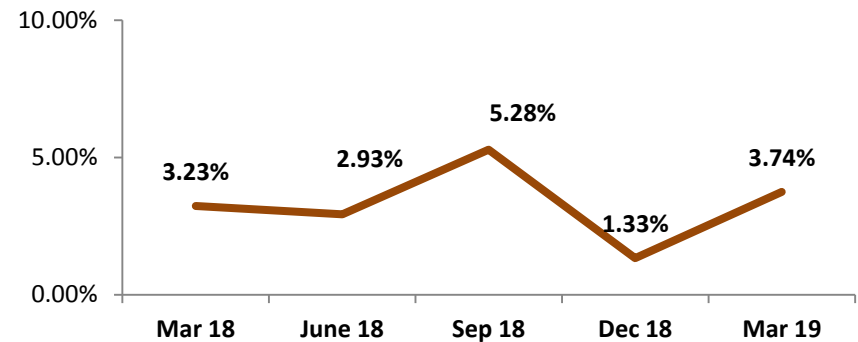
Cost to Income



ROA



ROE

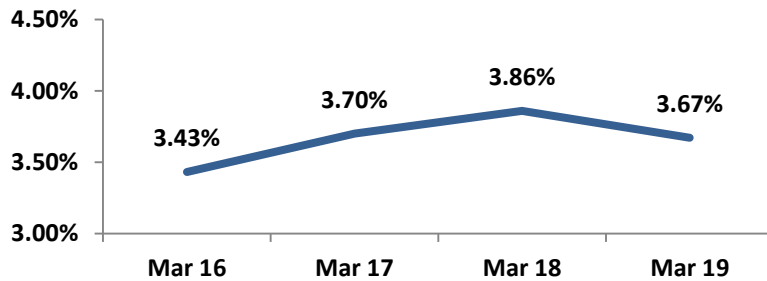


[^] NIM for March 2018 includes revenue of non recurring nature

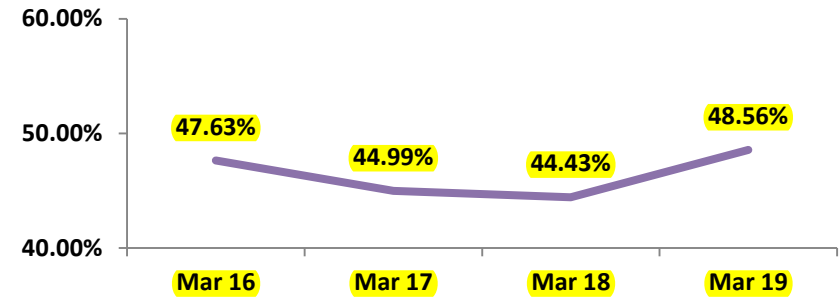
Key Ratios (Annual)



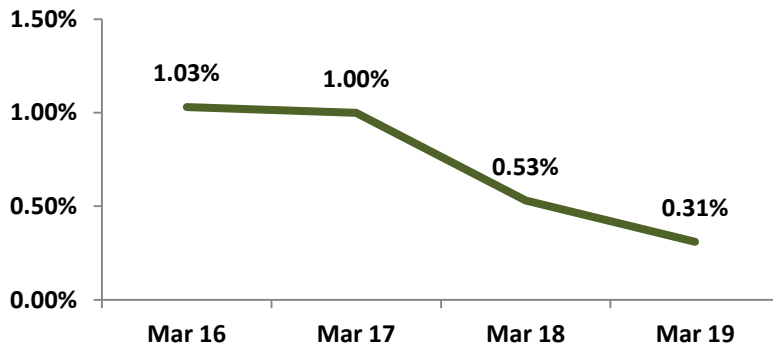
NIM[^]



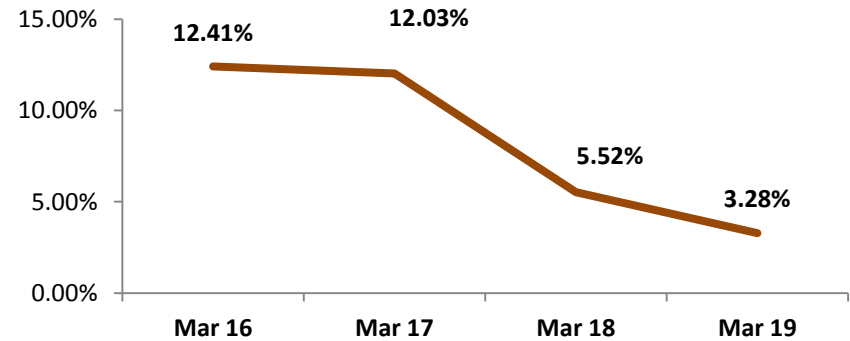
Cost to Income



ROA



ROE

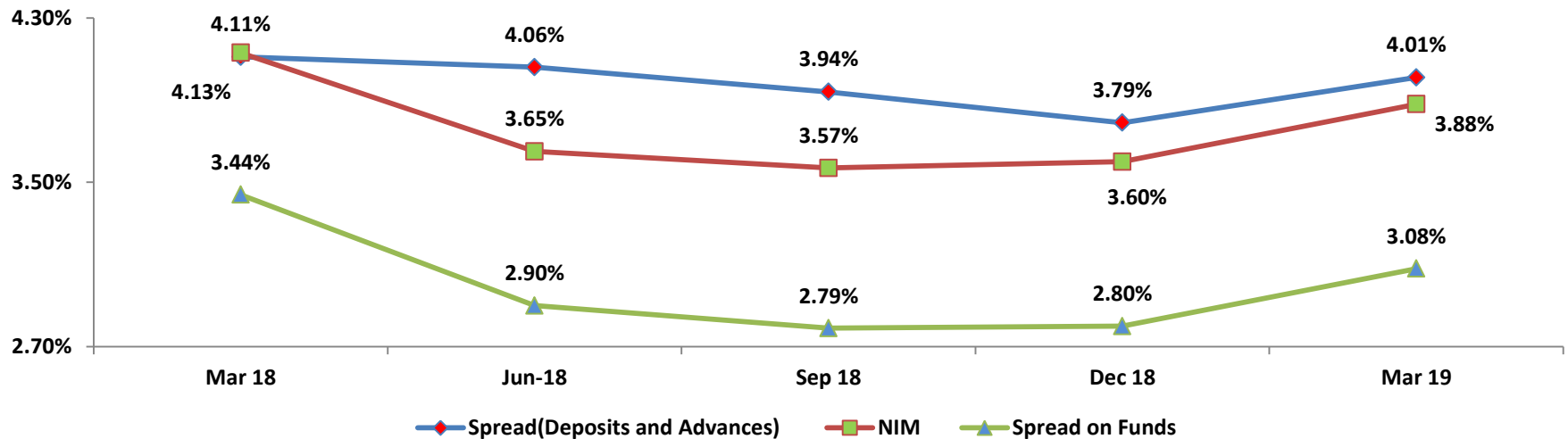


[^] NIM for March 2018 includes revenue of non recurring nature

Key Ratios (Qtr.)



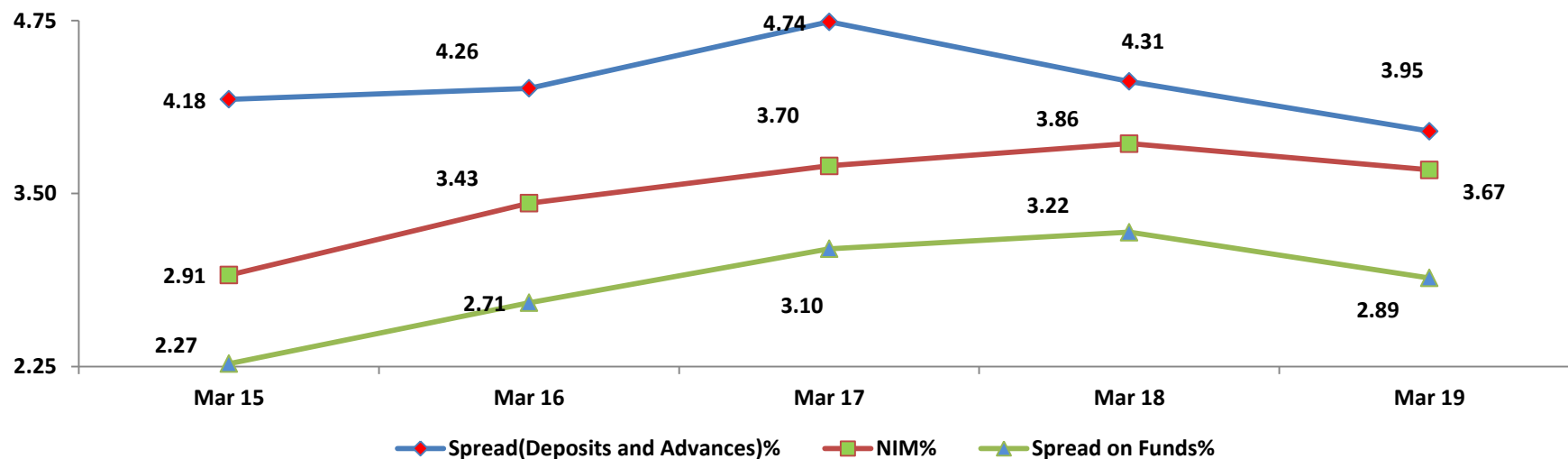
Particulars	Q3 FY 18-19	Q4 FY 18-19	Q4 FY 17-18
Cost of Deposits	5.80	5.80	5.78
Yield on Advances	9.59	9.81	9.89
Cost of Funds	5.82	5.82	5.70
Yield on Funds	8.62	8.90	9.14
NIM	3.60	3.88	4.13
Spread	2.80	3.08	3.44



Key Ratios (Annual)



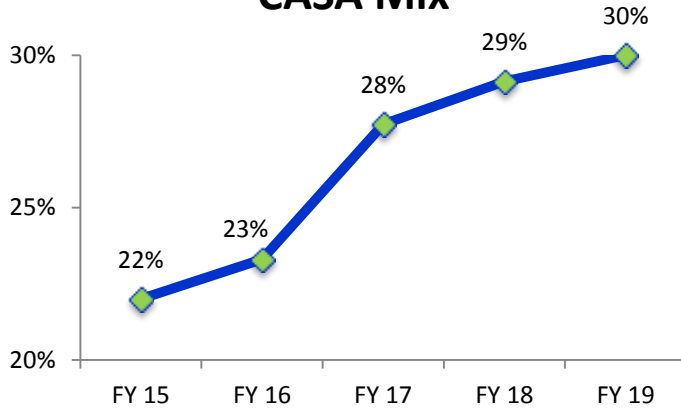
Particulars	FY 18-19	FY 17-18
Cost of Deposits	5.80	5.99
Yield on Advances	9.75	10.30
Cost of Funds	5.82	5.91
Yield on Funds	8.71	9.13
NIM	3.67	3.86
Spread	2.89	3.22



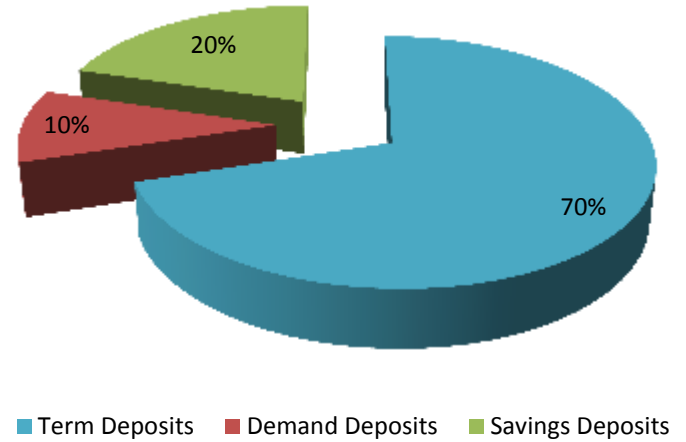
Retail Liability Franchise : Granular & Sticky



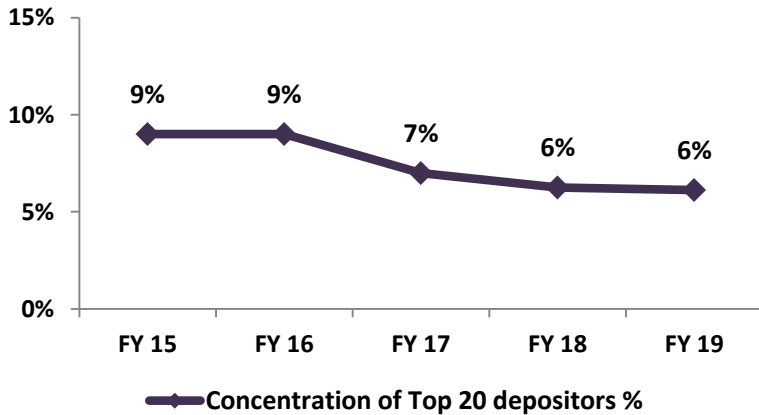
CASA Mix



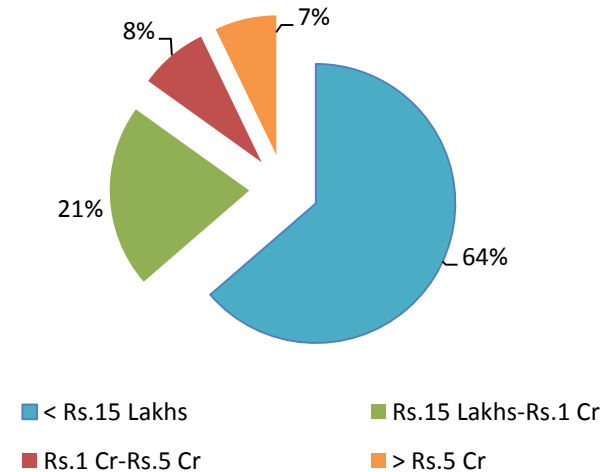
- ✓ Term deposits are primarily retail deposits
- ✓ 93% of term deposits are below Rs. 5 crore



Low concentration of Deposits



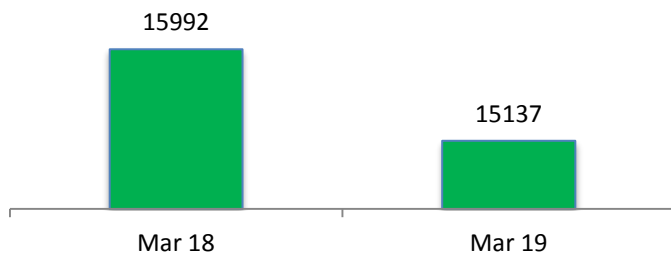
Low dependence on wholesale deposits



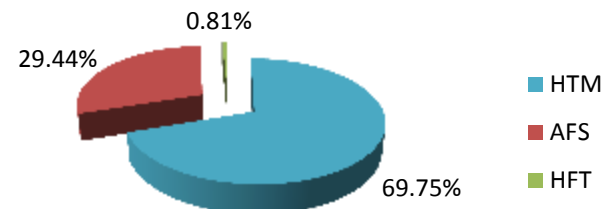
Investment Portfolio



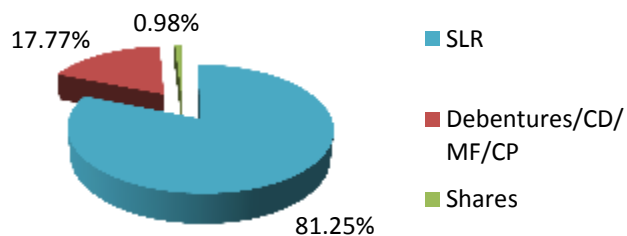
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio



Duration

	AFS	HFT	HTM
	1.96	0.06	3.89

Yield on Investment



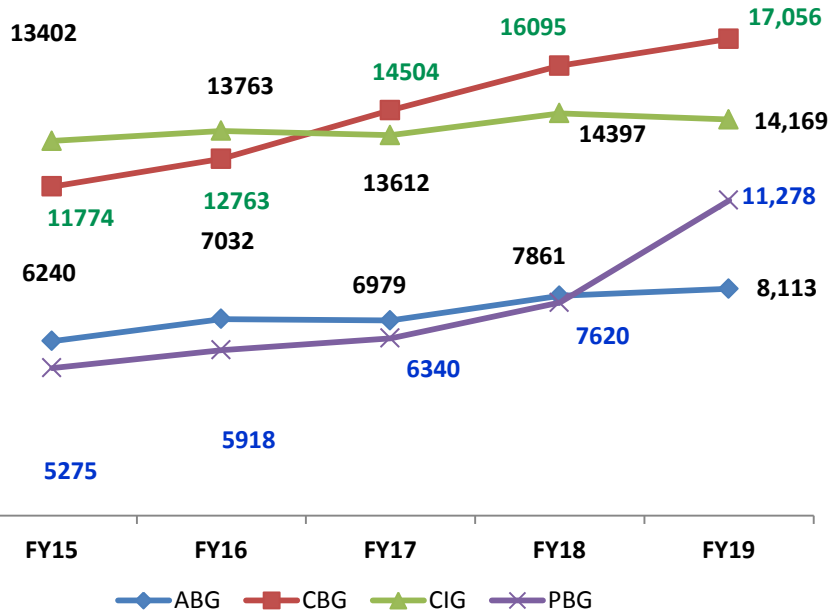
Debentures/CD/MF/CP includes SRs of Rs.422.72 crore (2.79%)

* *AFS Duration Dec 18 was 1.82, Sep 18 was 2.63 ; HTM Duration Dec 18 was 4.05, Sep 18 was 4.27*

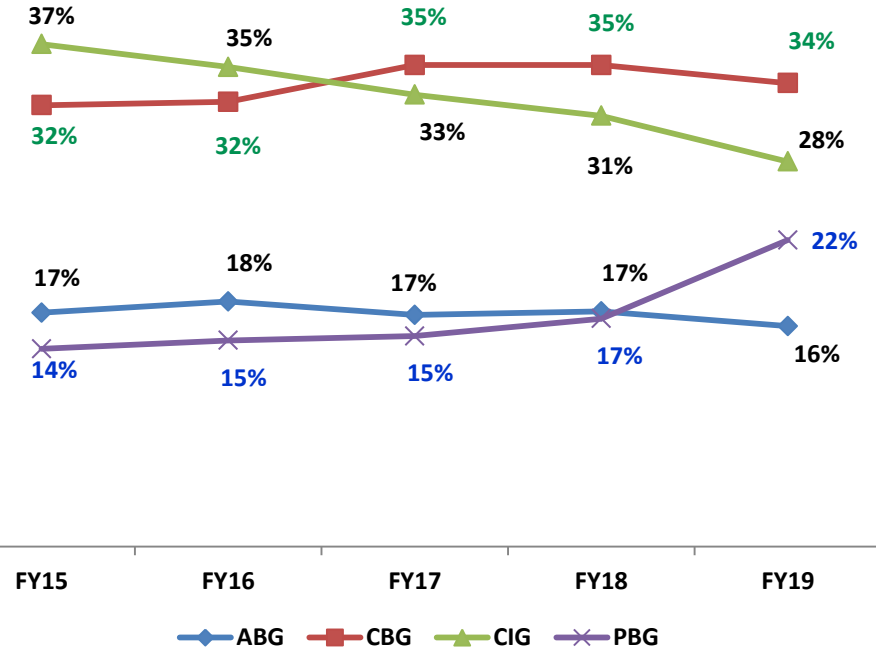
Advances – Business Verticals



Advances by value terms



Advances - Portfolio wise



Banking Groups

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

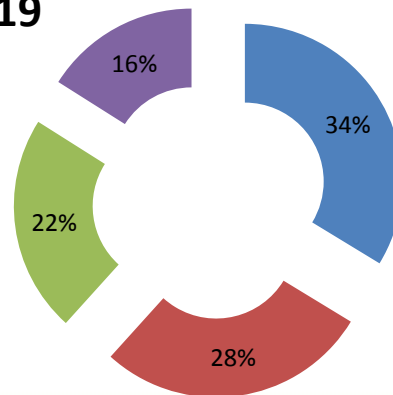
Advances Portfolio



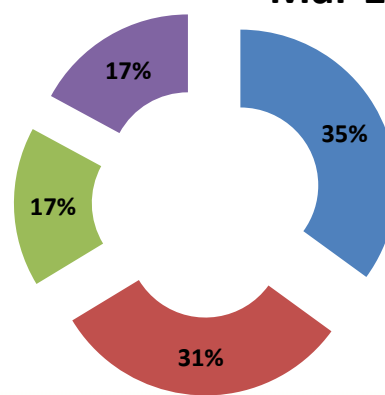
Particulars	Mar 19	Mar 18	Y-o-Y Growth %
Gross Advances	50,616	45,973	10
Commercial	17,056	16,095	6
Corporate	14,169	14,397	(2)
Retail (Personal Banking)*	11,278	7,620	48
Agriculture	8,113	7,861	3
Jewel Loans (incl. in above)	7,780	7,092	10

Segment wise advances

Mar 19



Mar 18



- Commercial
- Corporate
- Retail
- Agriculture

*Includes IBPC of Rs.2,050 Cr and Rs.200 Cr for Mar. 19 and Mar. 18 respectively. Growth excl IBPC is 24%

Retail Portfolio



Segment	Advances outstanding as at				
	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15
Housing	3,619	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,712	1,393	965	787	568
Vehicle	1,044	1,017	921	831	782
Jewel Loans	625	578	596	703	793
Personal Loans	424	296	316	354	356
Education Loans	235	261	266	245	207
Others*	3,620	1,280	946	904	779
Total	11,278	7,620	6,340	5,918	5,242

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

Security Coverage



Nature of security	31.03.19	
Exposure backed by -		
Letter of Credit	543	
Liquid Assets ^	8,746	
Vehicles	2,996	
Commodities	700	
	Total (1)	12,985
Exposure secured by Immovable Property (% Coverage)		
> 100%	23,440	
90% to <100%	7,341	
75% to <90%	1,956	
50% to <75%	3,169	
<50%	3,100	
	Total (2)	39,006
Exposure without Immovable property as security		
Corporate, Consortium, Government, etc.	2,205	
Unsecured Exposure	508	
	Total (3)	2,713
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		54,704

* Total risk assets excludes technical write off accounts

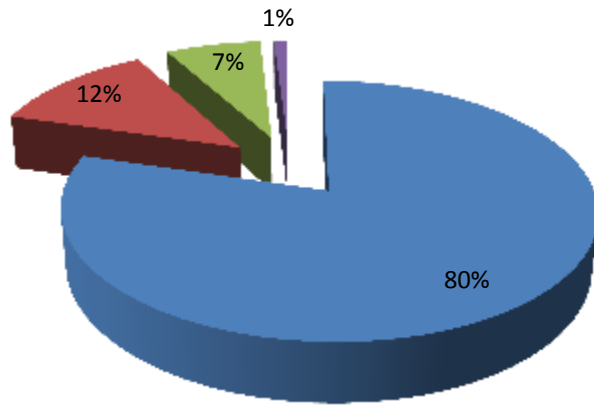
^ Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

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

Granular Loan Book



Commercial book

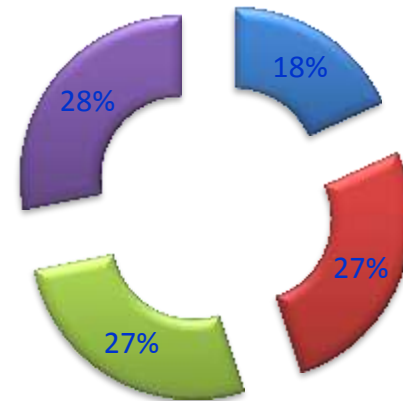


■ < 50 Mn ■ >= 50 Mn < 100 Mn ■ >= 100 Mn < 250 Mn ■ >= 250 Mn

- Commercial Loans : Exposures upto Rs. 250 Mn
- Corporate Loans : Exposures above Rs. 250 Mn

- Average ticket size of Rs. 4 Mn
- 80% of commercial loans are less than Rs. 50 Mn

Corporate book



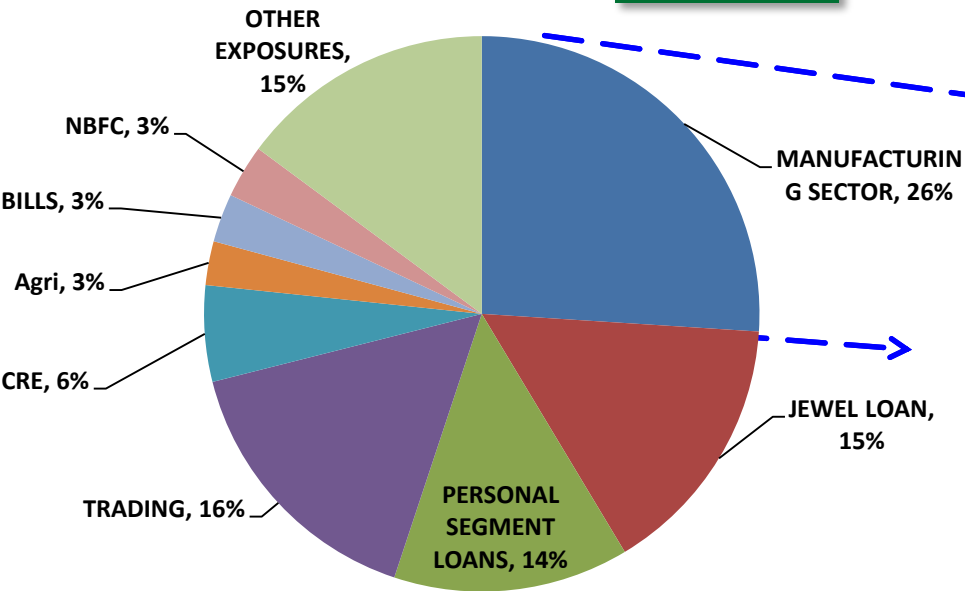
■ < 250 Mn ■ >= 250 Mn < 500 Mn
 ■ >= 500 Mn < 1 Bn ■ >= 1 Bn

- Average ticket size of Rs. 347 Mn
- 72 % of corporate loans are less than Rs.1 Bn
- SMA 1 & 2 in corporate credit is ~0.61% of the book

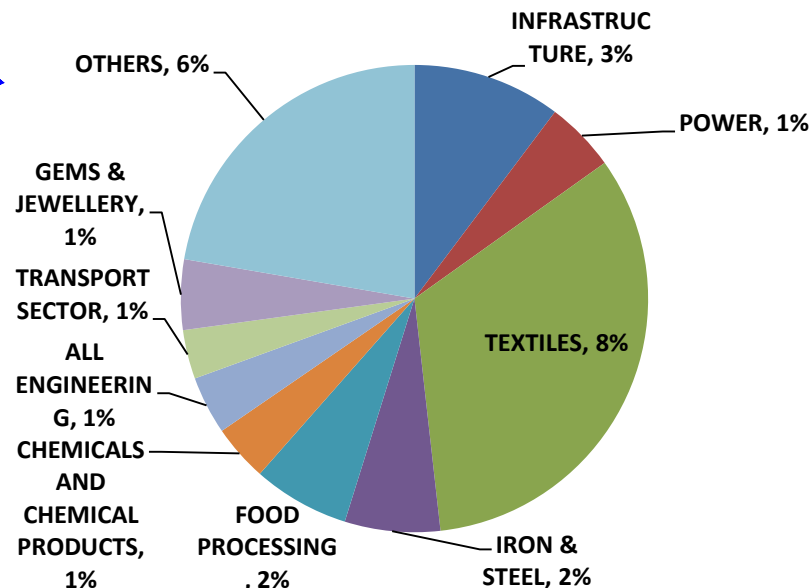
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

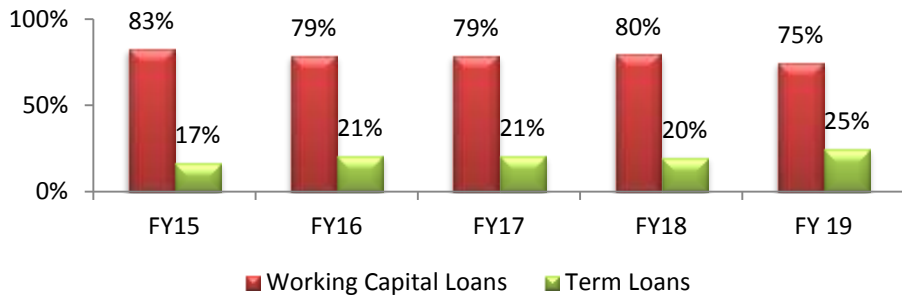
Rs.506 Bn



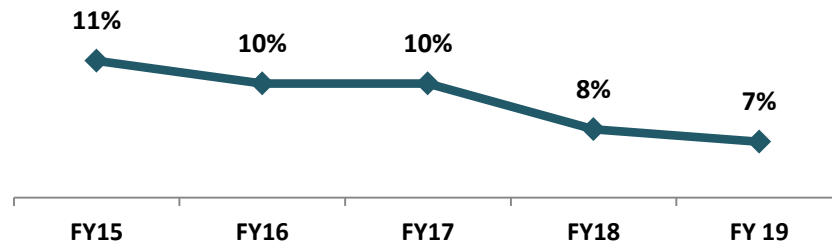
Breakup of Industrial exposure (Rs. 132 Bn)



Working capital focus enables quicker repricing of loans



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



Advances – Sector Details



Particulars	Amount		% to Total Advance		Growth over Mar-18	
	Mar-19	Mar-18	Mar-19	Mar 18	Amt	%
Manufacturing	13,162	13,626	26	30	(464)	(3)
Trading	7,979	7,851	16	17	128	1
Jewel loan	7,781	7,092	15	15	689	10
Personal loans @	6,942	5,990	14	13	952	16
CRE	2,832	2,761	6	6	71	3
Agri (other than Jewel Loan)	1,293	1,613	3	4	(320)	(20)
Bills	1,427	1,542	3	3	(115)	(7)
NBFC	1,669	1,295	3	3	374	28
Capital market	1	71	-	-	(70)	-
Others*	7,530	4,132	15	9	3,398	82
Total Advances	50,616	45,973	100	100	4,643	10

@ Vehicle, Housing, Deposit loans & Insta Loans

*Exposure to other service sectors.

Manufacturing Sector - Industry Wise



Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Mar-19	Mar-18	Mar-19	Mar-18	Amount	%
TEXTILES	4,275	4,154	8.4	9.0	121	2.9
INFRASTRUCTURE	1,966	2,787	3.9	6.1	(821)	(29.5)
BASIC METAL & METAL PRODUCTS	837	1,324	1.7	2.9	(487)	(36.8)
FOOD PROCESSING	864	749	1.7	1.6	115	15.4
GEMS & JEWELLERY	629	501	1.2	1.1	128	25.5
ALL ENGINEERING	520	625	1.0	1.4	(105)	(16.8)
CHEMICALS & CHEMICAL PRODUCTS	506	513	1.0	1.1	(7)	(1.4)
RUBBER & PLASTIC PRODUCTS	571	361	1.1	0.8	210	58.2
CONSTRUCTION	459	471	0.9	1.0	(12)	(2.5)
WOOD & WOOD PRODUCTS	477	304	0.9	0.7	173	56.9
TRANSPORT SECTOR	438	400	0.9	0.9	38	9.5
PAPER & PAPER PRODUCTS	351	251	0.7	0.5	100	39.8
CEMENT & CEMENT PRODUCTS	246	292	0.5	0.6	(46)	(15.8)
BEVERAGES & TOBACCO	191	180	0.4	0.4	11	6.1
MINING & QUARRYING	269	187	0.5	0.4	82	43.9
PETROLEUM	46	30	0.1	0.1	16	53.3
GLASS & GLASSWARE	36	58	0.1	0.1	(22)	(37.9)
LEATHER & LEATHER PRODUCTS	45	61	0.1	0.1	(16)	(26.2)
OTHER INDUSTRIES	436	379	0.9	0.8	57	15.0
TOTAL	13,162	13,626	26.1	29.6	(464)	(3.4)

Infrastructure Advances



Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Mar 19	Mar 18	Mar 19	Mar 18	Amt	%
Power	645	517	1.3	1.1	128	25
Road	379	483	0.8	1.1	(104)	(22)
Infra Others	942	1,787	1.9	3.9	(845)	(47)
TOTAL	1,966	2,787	3.9	6.1	(823)	(29)

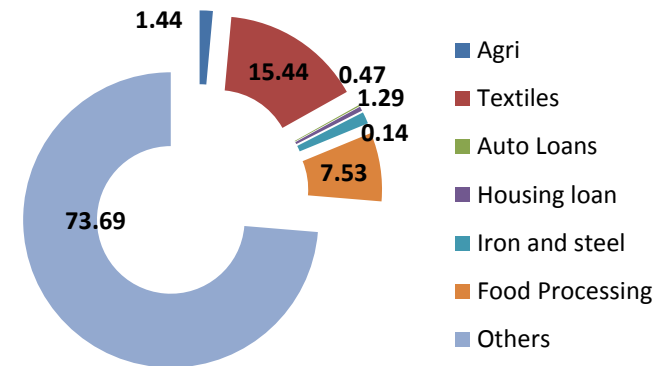
Power Sector Exposure		
Ownership	Mar 19	Mar 18
Government	365	227
Private	280	290
TOTAL	645	517

Sector-wise Restructured Advances

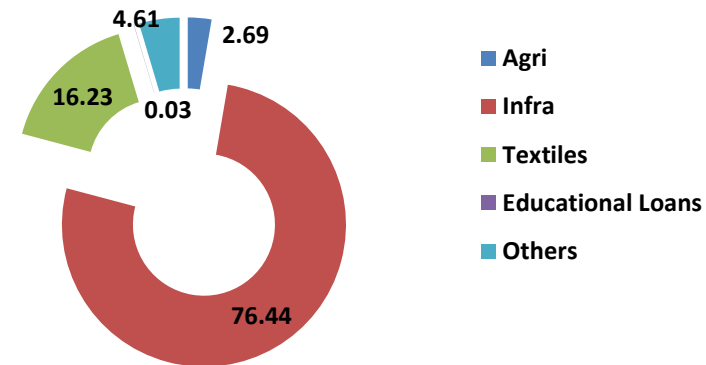


S. N.	SECTOR	AMOUNT	
		Mar 19	Mar 18
1	INFRASTRUCTURE	-	200.59
2	TEXTILES	11.13	42.59
3	AGRICULTURE	1.04	7.07
4	EDUCATIONAL LOANS	-	0.08
5	AUTO LOANS	0.10	-
6	FOOD PROCESSING	5.43	-
7	HOUSING LOAN	0.34	-
8	IRON & STEEL	0.94	-
9	OTHERS	53.12	12.10
TOTAL		72.09	262.43
% to Total Advances		0.14	0.57

% to Total Restructured Advances
Mar-19



% to Total Restructured Advances Mar-18

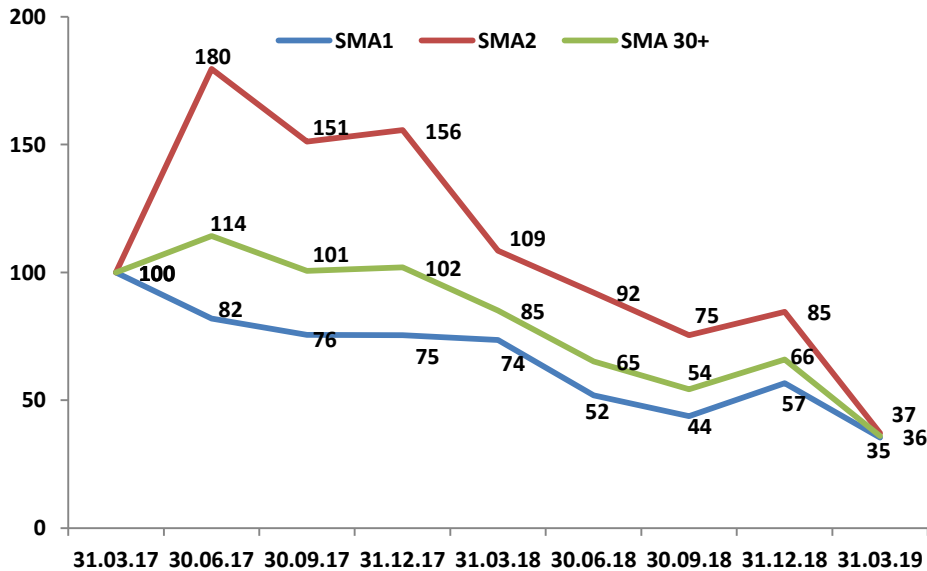


Portfolio performance

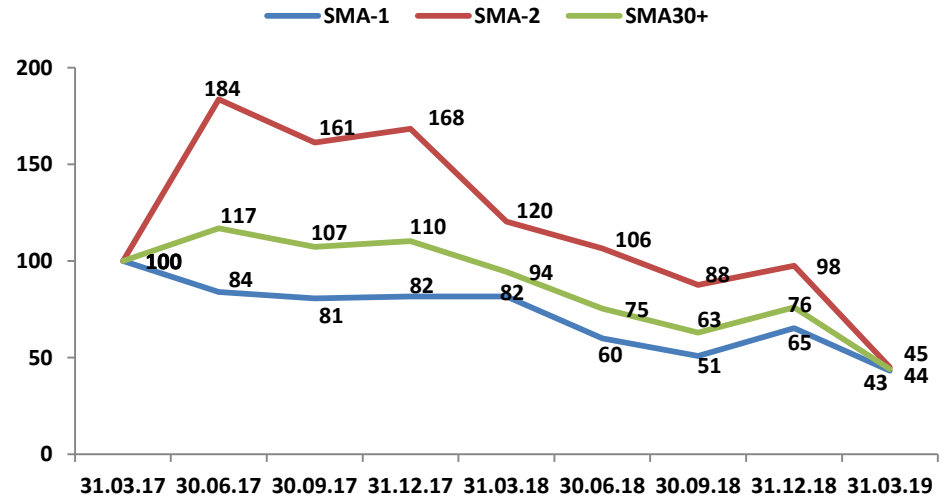


Portfolio performance improving steadily

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

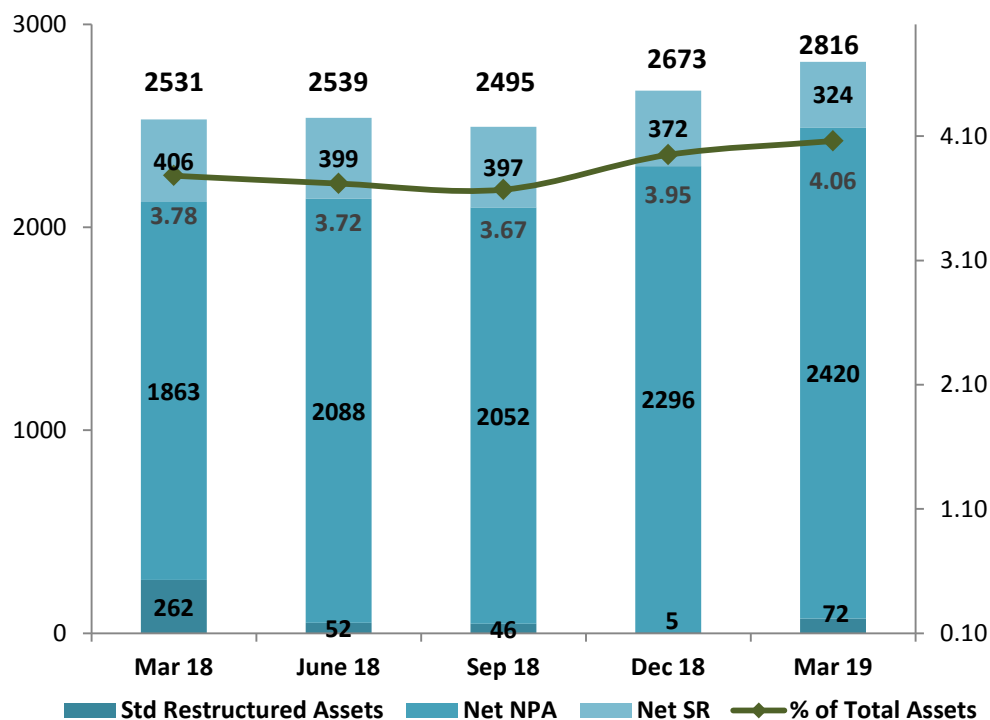


Portfolio performance improving
Balance in INR, Base Mar. 31, 2017 = 100



Stressed Book Analysis

(Rs. crore)



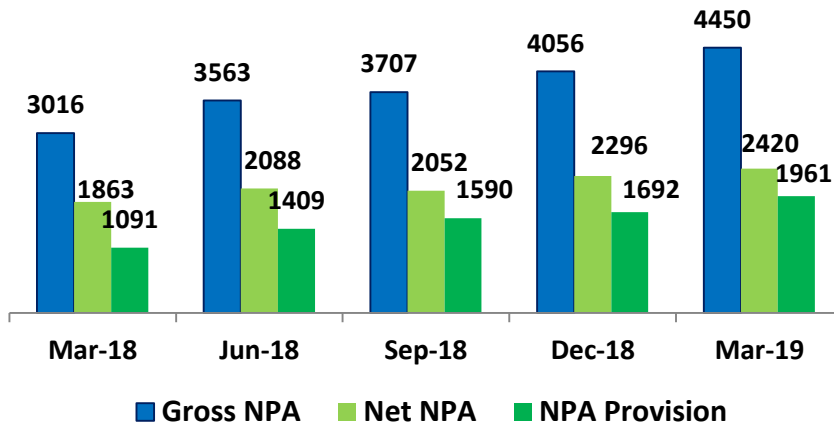
Movement of Restructured Advances

Particulars	Apr-18 to Mar-19		Jan 19 to Mar-19	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	22	262.43	10	5.18
B. Addition during the period	29	68.03	29	68.03
C. Additions in existing A/c's	-	0.61	-	0.52
D. Addition through upgradation from NPA	-	-	-	-
E. Accounts closed during the period	8	56.63	-	-
F. Accounts ceasing to attract higher provision (upgradation)	5	1.74	5	1.64
G. Recoveries during the period	-	-	-	-
H. Slippages during the period	4	200.60	-	-
Position at the end of the period A+B+C+D-(E+F+G+H)	34	72.09	34	72.09

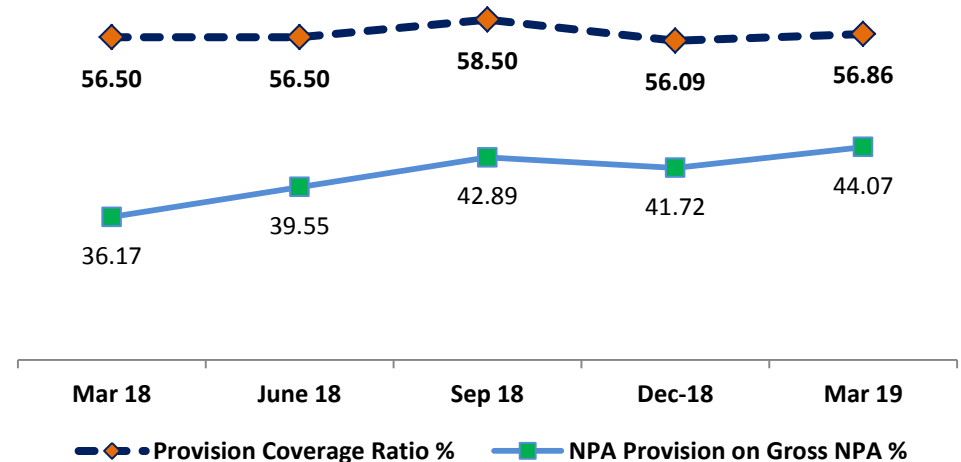
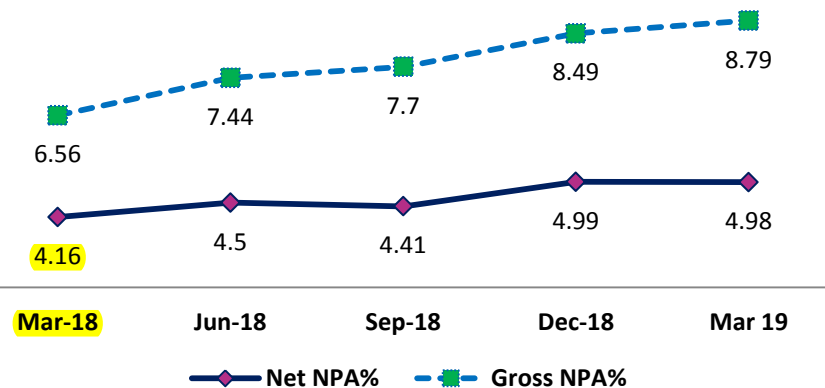
Position under various dispensation packages

Category	31.03.19	31.03.18
5/25	75	76
S4A Accounts	-	79

NPAs & Provisions



VERTICAL	Advances O/s. Mar. 19	Net NPA Addition Q4	Total NPA Mar. 19	Accretion rate (%) Q4 (annld.)
COMM.	17,056	112	1,074	2.63
CORP.	14,169	287	3,063	8.10
AGRI.	8,113	6	145	0.30
RETAIL (Per. Banking)	11,278	(11)	168	(0.39)
TOTAL	50,616	394	4,450	3.11



Movement of NPA



Particulars	Apr 18 - Mar19	Apr 17 - Mar 18
Gross NPAs		
Opening Balance	3,016	1,484
Additions during the period	2,343	2,092
Reductions during the period	909	560
Closing Balance	4,450	3,016
Net NPAs		
Opening Balance	1,863	1,033
Additions during the period	931	1,103
Reductions/write off during the period	372	273
Closing Balance	2,420	1,863
Provisions		
Opening Balance	1,091	429
Provn. made during the period	1,406	1,024
Write off/Write back of excess provn.	536	362
Closing Balance	1,961	1,091

Provisions and Contingencies

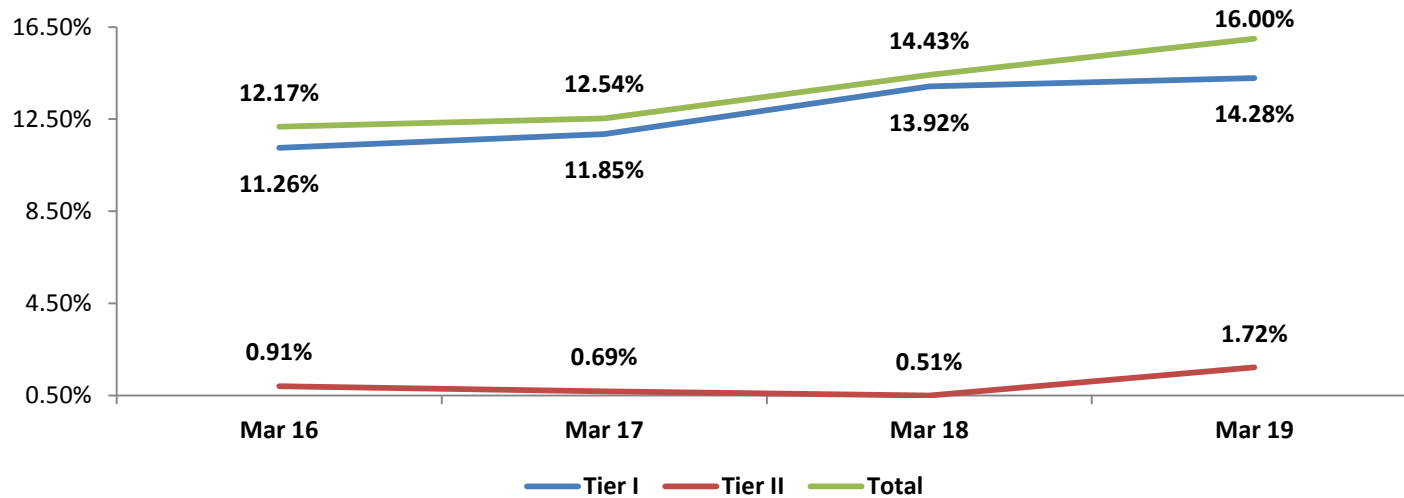


Provision for	Year ended		Quarter ended	
	Mar 19	Mar 18	Mar 19	Mar 18
NPA	1,318	1,025	276	414
Standard Assets	(3)	(2)	5	(10)
Restructured Advances	(8)	(11)	3	(8)
Loss on sale to ARC	-	185	-	-
SDR, S4A, 5/25 etc.	(10)	(2)	-	(26)
NCLT (specific a/c's)	(12)	13	-	7
Others (incl. NPI)	86	3	25	(3)
Investment Depreciation	17	63	42	20
Total Provisions (excl. Tax)	1,388	1,274	352	394
Tax Expense	111	158	52	35
Total Provisions	1,499	1,432	404	429

Capital Adequacy – Basel III



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

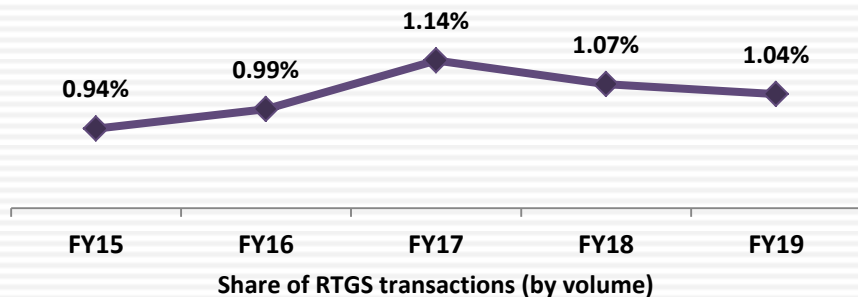


Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

Leveraging Technology - Delivery Channels

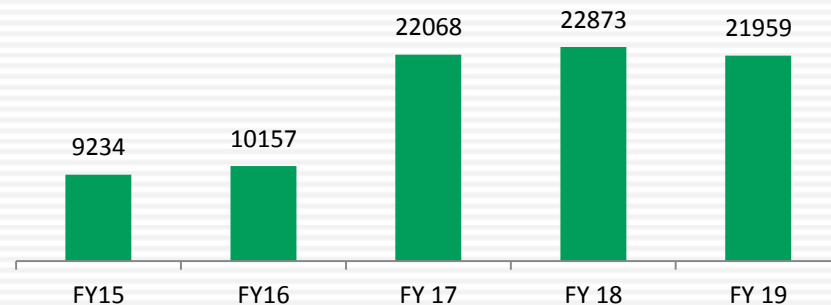


Market share in RTGS transactions



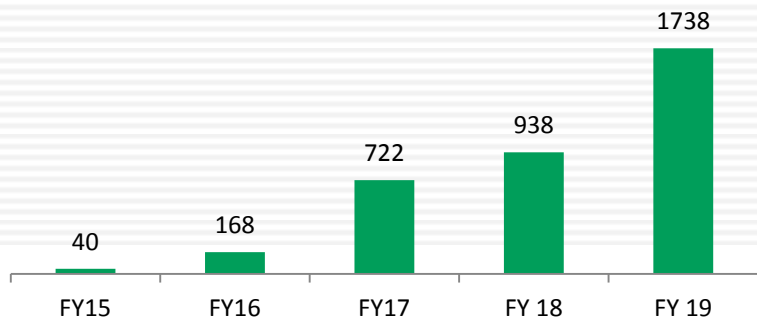
POS Terminals

POS TERMINALS



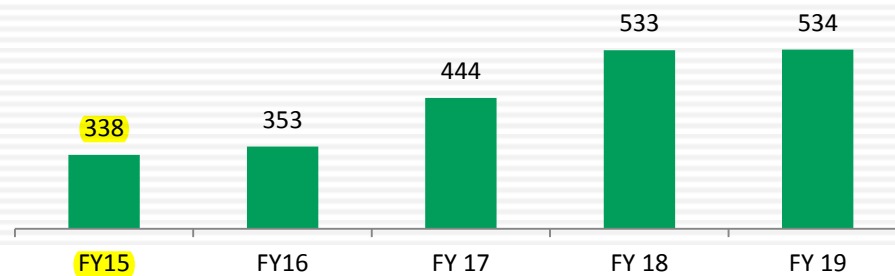
Exponential growth in Mobile transactions

Mobile Banking (Nos in '000)



Cash Deposit Machines

Cash Deposit Machines (Nos.)

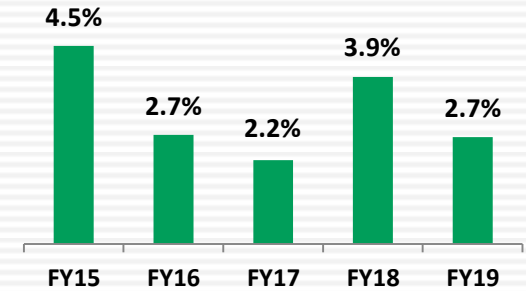
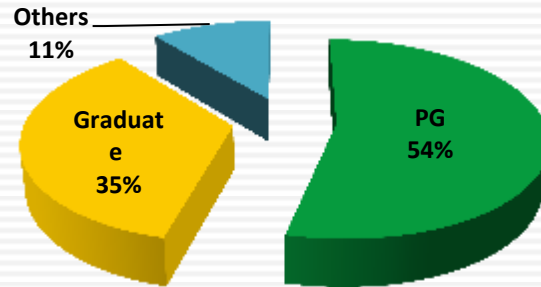
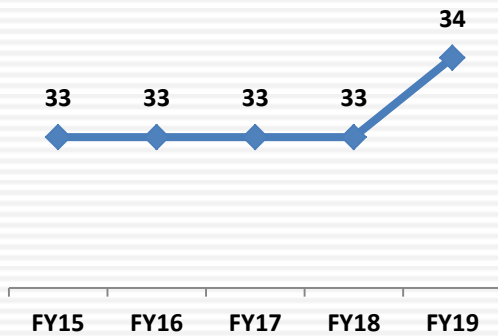


Human Resources

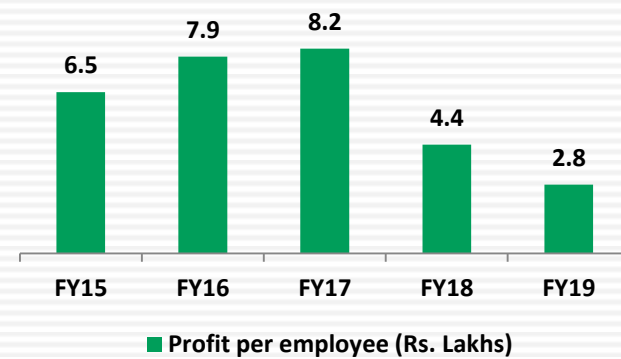
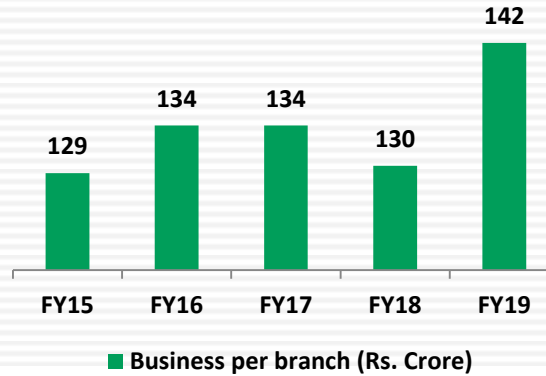
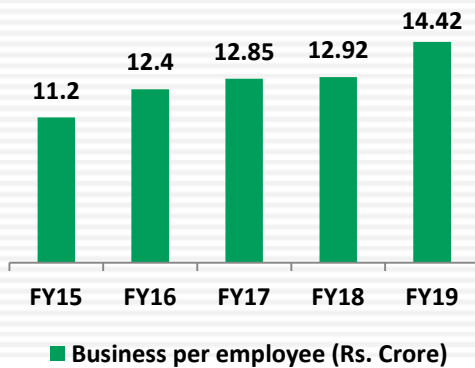
Young workforce.....

... well qualified ...

... lower attrition ...



... leading to improved productivity





Karur Vysya Bank

Smart way to bank

Blending Tradition
with Modernity



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	44.9	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.)	297.6	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



Thank You