



KVB

Karur Vysya Bank

Smart way to bank

INVESTOR PRESENTATION

30.09.2018

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Performance Highlights - Sept. 2018 (Y-o-Y)



Net Interest Income ↑
at Rs.1,163 crore



9% Credit Growth



CRAR
14.22%



Retail Credit
28% ↑
Y-o-Y

Operating Profit
Rs.821 crore

Total Business
Rs.1,06,402 crore ↑
6% growth

NIM
3.61%

PCR
58.50%

Total Deposits up by
Rs.1,862 crore

Net NPA at
4.41%

CASA
30%



KVB – a unique franchise!

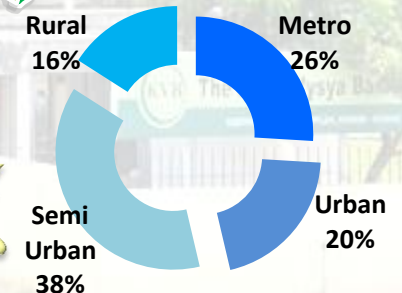
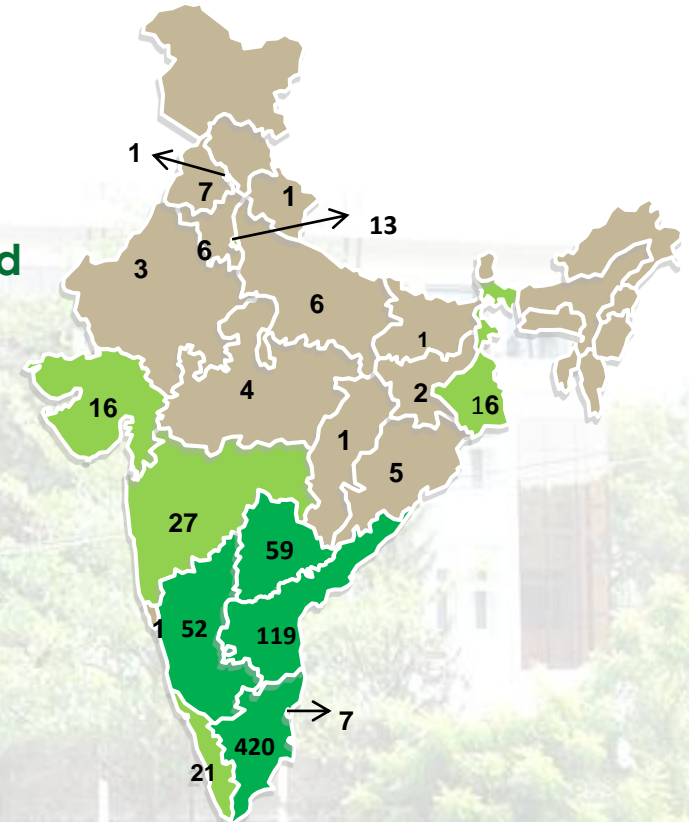
Bank of Choice, trusted by :

- 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 | 203 |
| Urban | 161 |
| Semi Urban | 298 |
| Rural | 126 |
| Total | 788 |

| Category | 30.09.18 | 31.03.18 | 31.03.17 |
|------------------------|----------|----------|----------|
| Branches | 788 | 790 | 711 |
| ATM's + Cash Recyclers | 2337 | 2328 | 2191 |



Customer service excellence the differentiator

Blending Tradition with Modernity

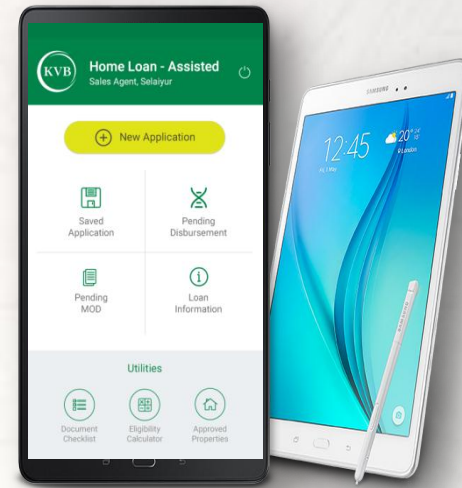


- **New Digital Systems live for:**
 - Full suite of retail asset products (Wheels, Home, Mortgage, Personal)
 - Retail liabilities / Banking
 - Working Capital under INR 2 Crores
- **Good Adoption of new products & Technologies**
 - Retail Assets application flow increased 80% over Q1 to 550 application / day
 - Adoption of DLite Banking App accelerating
 - ✓ *Approx. 3,70,000 downloads since launch.*
 - ✓ *Approx. 2,15,000 users registered*
 - ✓ *Approx. 28,000 new digital accounts opened.*
- **On Track to complete rollout of full suite of digital products by Q4, FY18-19**
- **Risk Based pricing paradigm fully implemented in Retail**
 - Retail Yields* (Through The Door) have risen 11.3% in Q2 over Q1, FY18-19
 - Implementation of risk based pricing for commercial loans underway, full impact in Q3.
- **Third Party Products continue to grow well**
 - Life Insurance Premium growth - 50% over Q2, FY 17 18
 - Non-Life insurance premium growth - 8 % over Q2, FY 17 18
 - Mutual Fund revenue growth - 424 % over Q2 FY 17 18
- **Significant enhancement in Through the Door quality of Risk Accepted.**
- **Collection processes stabilized leading to improved portfolio statistics.**
- **Talent acquisition process yielding results.**

Digital Transformation

Aug. &
Sept. 18

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



July 18

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

Scheduled *

Mar. 18

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

Q3

FY 18-19

• Commercial
Credit Card

Dec. 18

• Term Loans ^

Balance Sheet

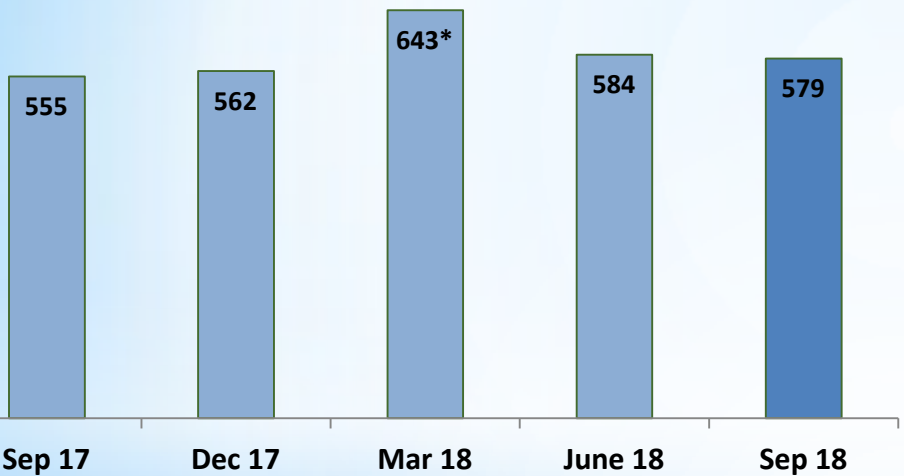
(Rs. crore)

| Particulars | Sep 18 | Sep 17 | Y-o-Y (%) |
|---|-----------------|-----------------|-----------|
| Capital & Liabilities | | | |
| Capital | 160 | 122 | 31 |
| Reserves and Surplus | 6,181 | 5,132 | 20 |
| Deposits | 58,262 | 56,400 | 3 |
| Borrowings | 1,884 | 663 | 184 |
| Other Liabilities and Provisions | 1,433 | 1,642 | (13) |
| Total | 67,920 | 63,959 | 6 |
| Assets | | | |
| Cash and Balances with RBI | 3,028 | 2,950 | 3 |
| Balances with Banks | 999 | 988 | 1 |
| Investments | 15,537 | 14,680 | 6 |
| Advances | 46,480 | 43,435 | 7 |
| Fixed Assets | 577 | 474 | 22 |
| Other Assets | 1,299 | 1,432 | (9) |
| Total | 67,920 | 63,959 | 6 |
| Business (Gross Advances + Deposits) | 1,06,402 | 1,00,637 | 6 |

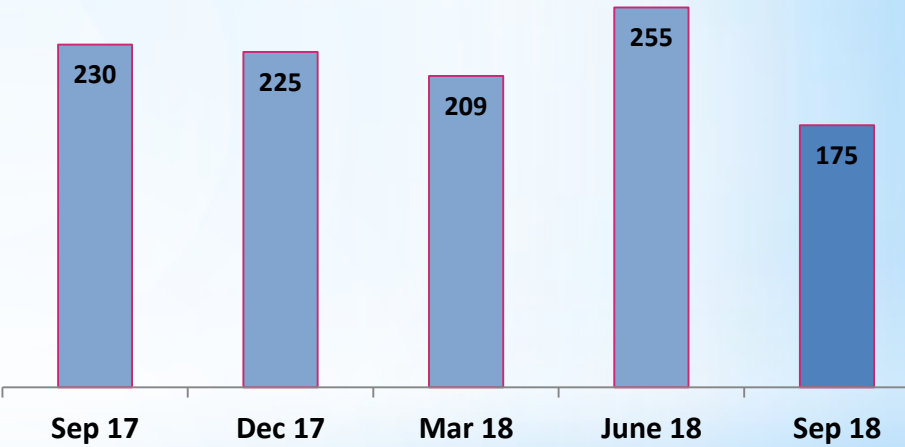
Income v/s Expenses (Qtr.)

(Rs. crore)

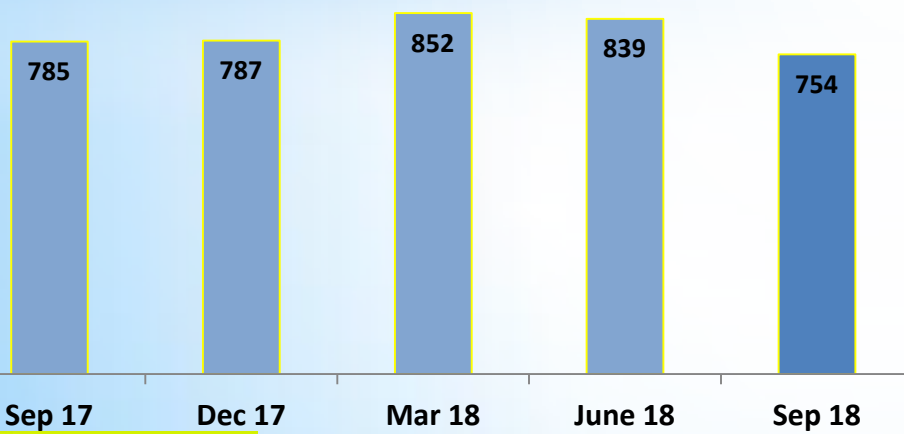
Net Interest Income ↑ 4% YOY



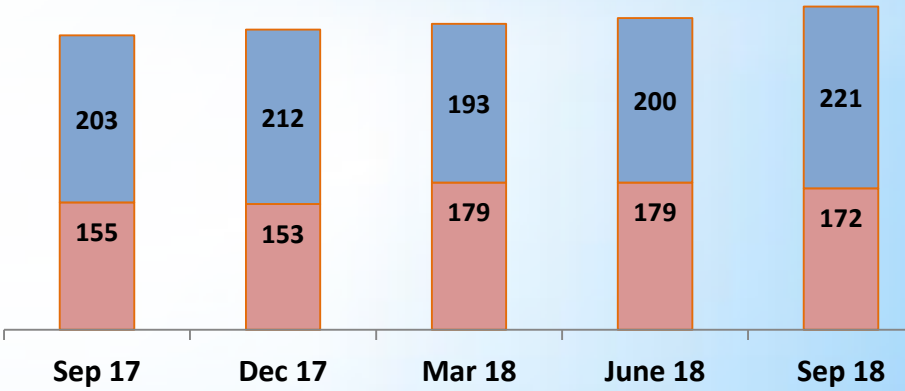
Non Interest Income



Total Operating Income



Operating Expenses

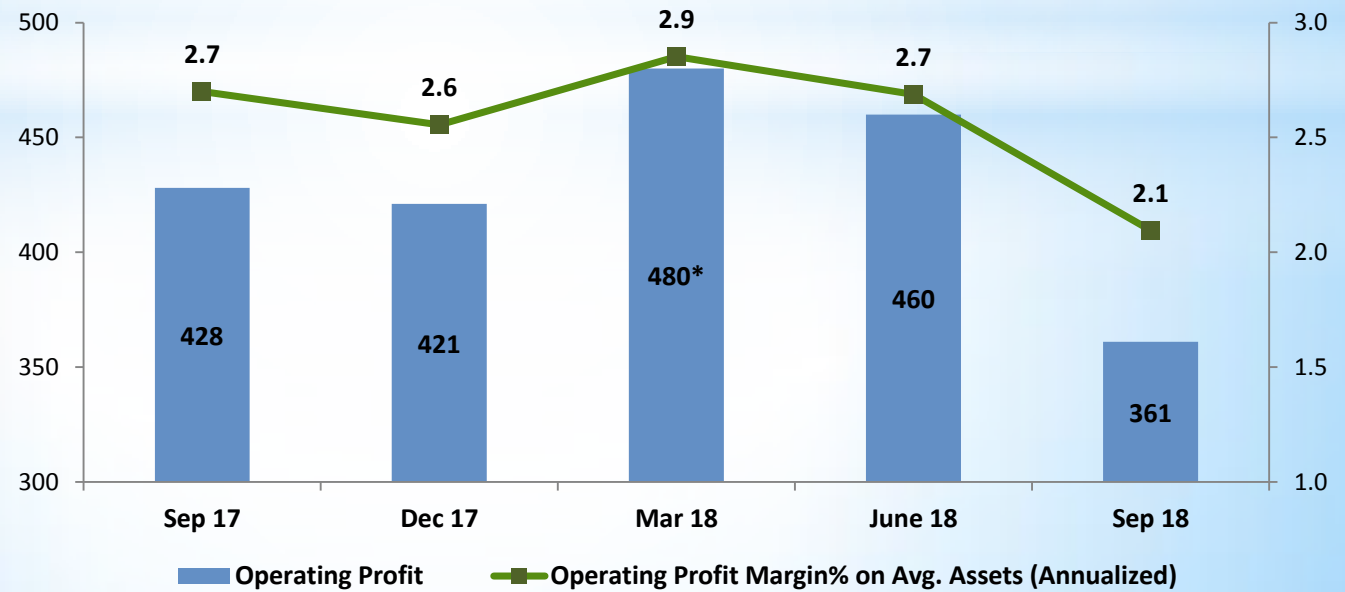
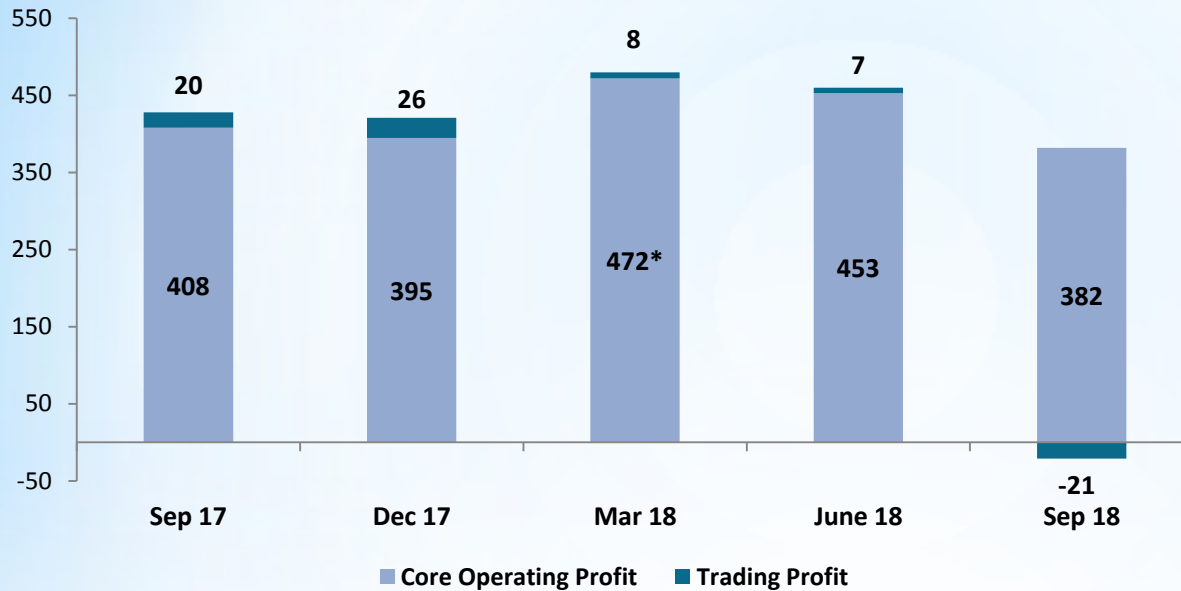


Staff Cost Other Op.Exp

* Includes revenue of non recurring nature

Operating Profit (Qtr.)

(Rs. crore)



* Includes revenue of non recurring nature

Profit and Loss A/c (Half-year)

(Rs. crore)

| Particulars | H1 FY 18-19 | H1 FY 17-18 | YoY (%) |
|--------------------------|----------------|----------------|-------------|
| Net Interest Income | 1,163 | 1,094 | 6 |
| Other Income | 430 | 466 | (8) |
| Total Income | 1,593 | 1,560 | 2 |
| Operating Expenses | 772 | 683 | 13 |
| Operating Profit | 821 | 877 | (6) |
| Provisions | 636 | 555 | 15 |
| Credit Related | 569 | 526 | 8 |
| Others | 67 | 29 | 131 |
| Profit Before Tax | 185 | 322 | (43) |
| Tax | 55 | 98 | |
| Net Profit | 130 | 224 | (42) |

Profit and Loss A/c (Qtr.)

(Rs. crore)

| Particulars | Q2 FY 18-19 | Q2 FY 17-18 | YoY (%) |
|-------------------------|----------------|----------------|-------------|
| Net Interest Income | 579 | 556 | 4 |
| Other Income | 175 | 230 | (24) |
| Total Income | 754 | 786 | (4) |
| Operating Expenses | 393 | 358 | 10 |
| Operating Profit | 361 | 428 | (16) |
| Provisions | 213 | 322 | (34) |
| Credit Related | 191 | 297 | (36) |
| Others | 22 | 25 | (12) |
| Profit Before Tax | 148 | 106 | 40 |
| Tax | 64 | 30 | |
| Net Profit | 84 | 76 | 11 |

Break Up of Other Income (Half-year)

(Rs. crore)

| Particulars | H1 FY 18-19 | H1 FY 17-18 | YoY (%) |
|----------------------------------|----------------|----------------|------------|
| TOTAL NON INTEREST INCOME | 430 | 466 | (8) |
| 1) Fee Income | 367 | 332 | 11 |
| 2) Investment trading profit | (14) | 67 | (121) |
| 3) Forex Income | 20 | 22 | (9) |
| 4) Others* | 57 | 45 | 27 |

*Includes recoveries from Written Off A/c's - Rs. 24 crore (H1 FY 18-19) & Rs. 33 crore (H1 FY 17-18)

Break Up of Other Income (Qtr.)

(Rs. crore)

| Particulars | Q2 FY 18-19 | Q2 FY 17-18 | YoY (%) |
|----------------------------------|----------------|----------------|-------------|
| TOTAL NON INTEREST INCOME | 175 | 230 | (24) |
| 1) Fee Income | 176 | 162 | 9 |
| 2) Investment trading profit | (21) | 20 | (205) |
| 3) Forex Income | 7 | 11 | (36) |
| 4) Others* | 13 | 37 | (65) |

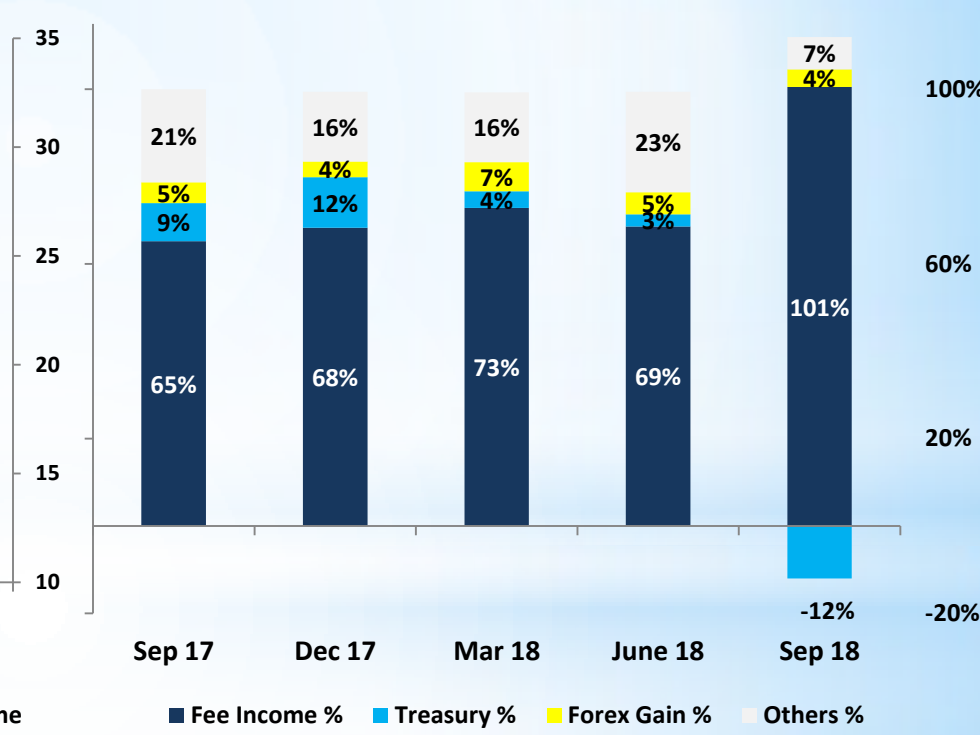
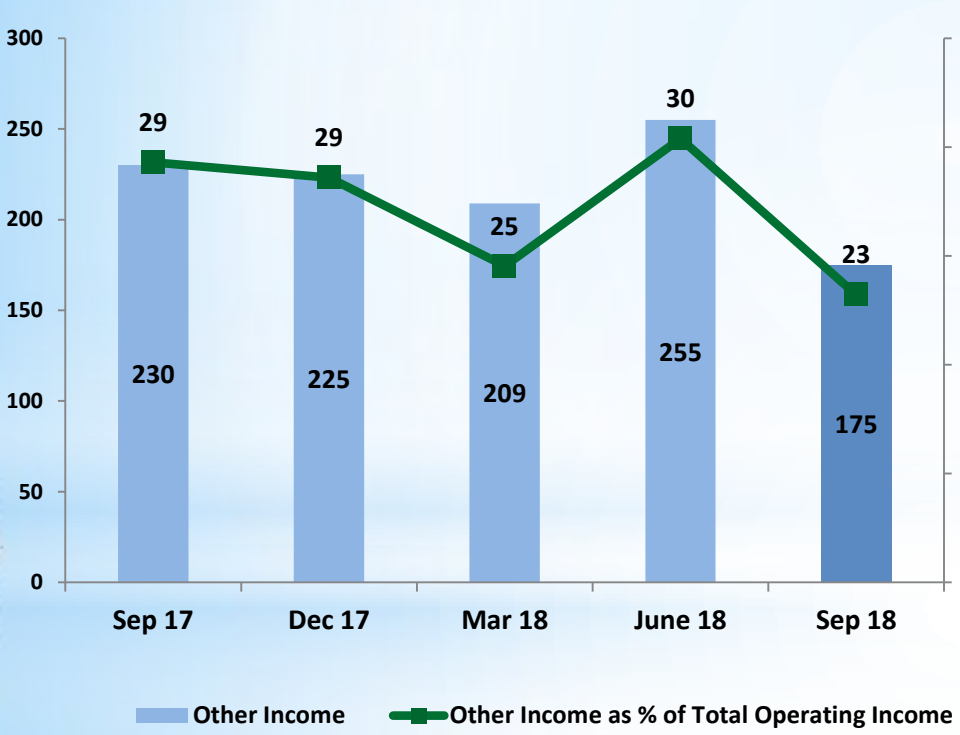
*Includes recoveries from Written Off A/c's - Rs. 2 crore (Q2 FY 18-19) & Rs. 29 crore (Q2 FY 17-18)

Healthy Other Income Profile

(Rs. crore)

Growth in Other Income

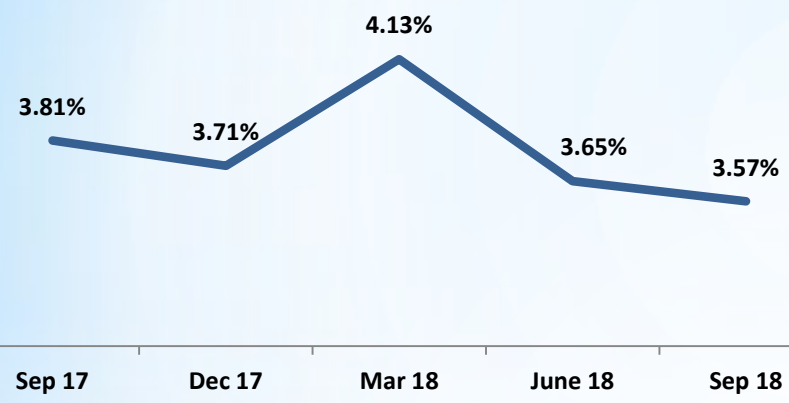
Fee income consistently contributes > 65% of other income



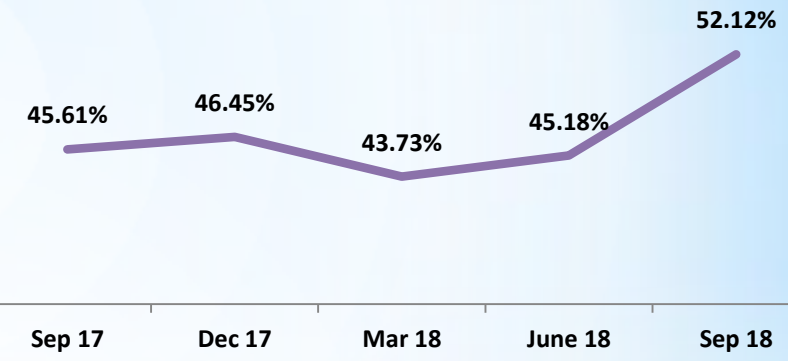
- Non interest income accrues from diverse sources (fee based, e-transactions, third party products etc.) & shows steady growth
- 23% share in total operating income (H1 2018-19)

Key Ratios (Quarterly)

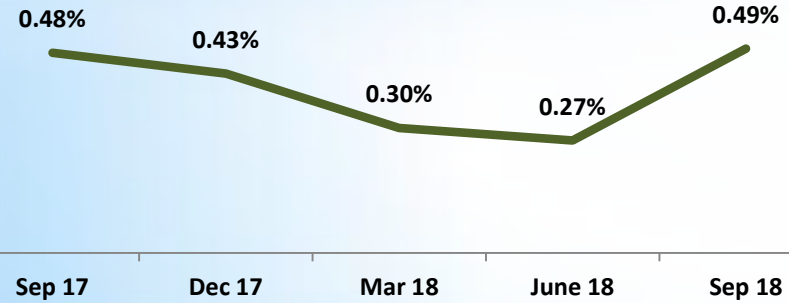
NIM[^]



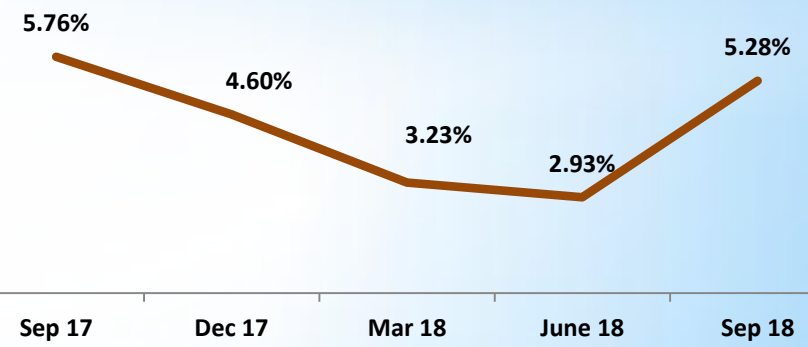
Cost to Income %



ROA



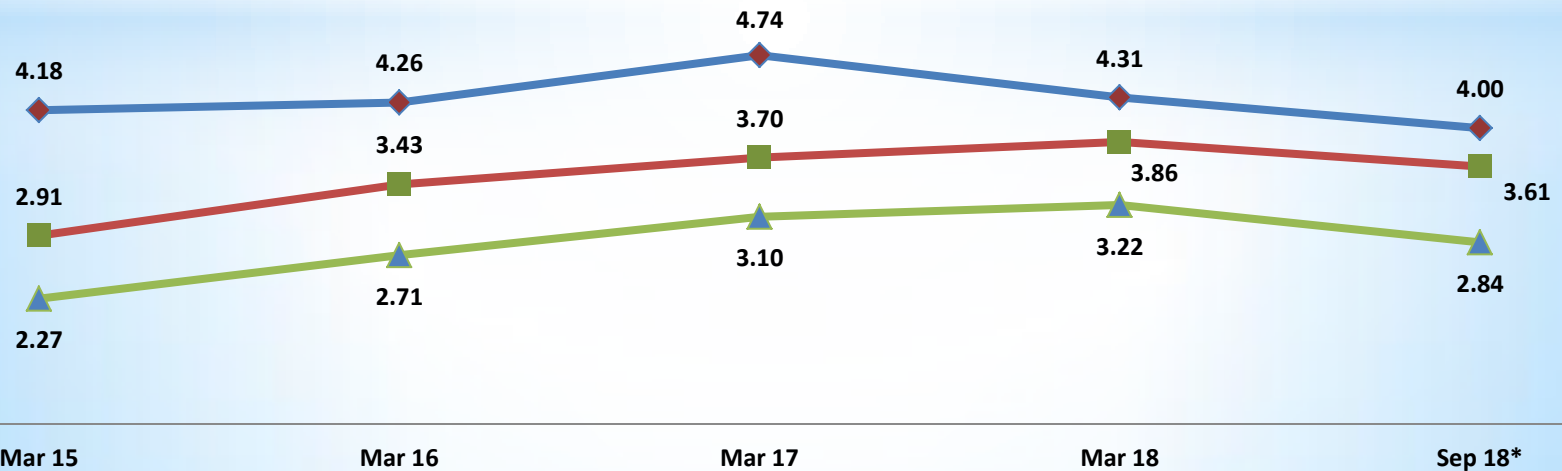
ROE



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

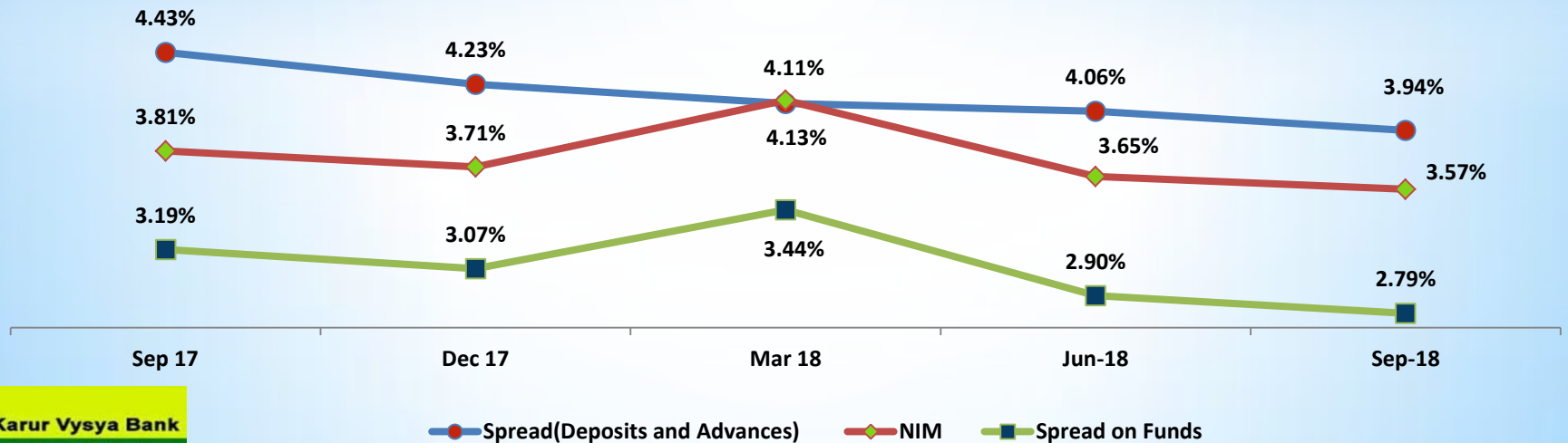
Key Ratios (Half-year)

| Particulars | H1 FY 18-19 | H1 FY 17-18 |
|---------------------------|-------------|-------------|
| Cost of Deposits | 5.82% | 6.11% |
| Yield on Advances | 9.82% | 10.54% |
| Cost of Funds | 5.83% | 6.03% |
| Yield on Funds | 8.67% | 9.21% |
| NIM | 3.61% | 3.78% |
| Spread | 2.84% | 3.18% |
| Cost to Income Ratio | 48.47% | 43.82% |
| Business/Emp. (Rs. Crore) | 13.70 | 12.86 |
| Profit/Emp. (Rs. Lakh) | 3.34 | 5.76 |



Key Ratios (Qtr.)

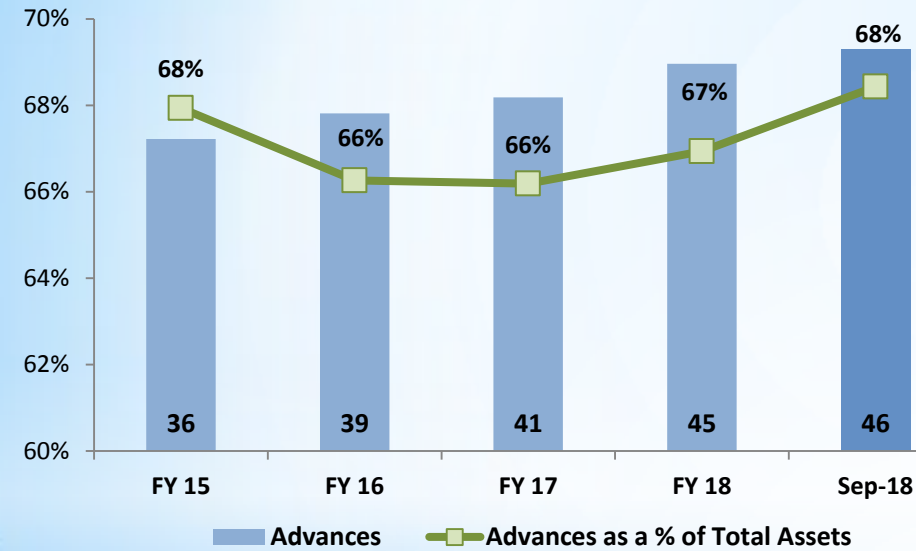
| Particulars | Q2 FY 18-19 | Q2 FY 17-18 |
|---------------------------|-------------|-------------|
| Cost of Deposits | 5.85% | 6.08% |
| Yield on Advances | 9.79% | 10.51% |
| Cost of Funds | 5.87% | 6.00% |
| Yield on Funds | 8.66% | 9.19% |
| NIM | 3.57% | 3.81% |
| Spread | 2.79% | 3.19% |
| Cost to Income Ratio | 52.12% | 45.61% |
| Business/Emp. (Rs. Crore) | 13.70 | 12.86 |
| Profit/Emp. (Rs. Lakh) | 4.31 | 3.90 |



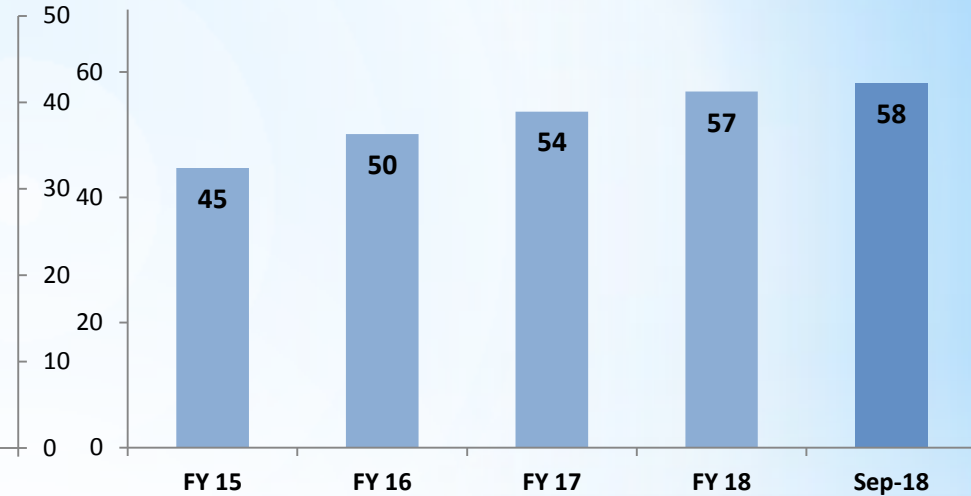
Advances v/s Deposits

(Rs. Thousand crore)

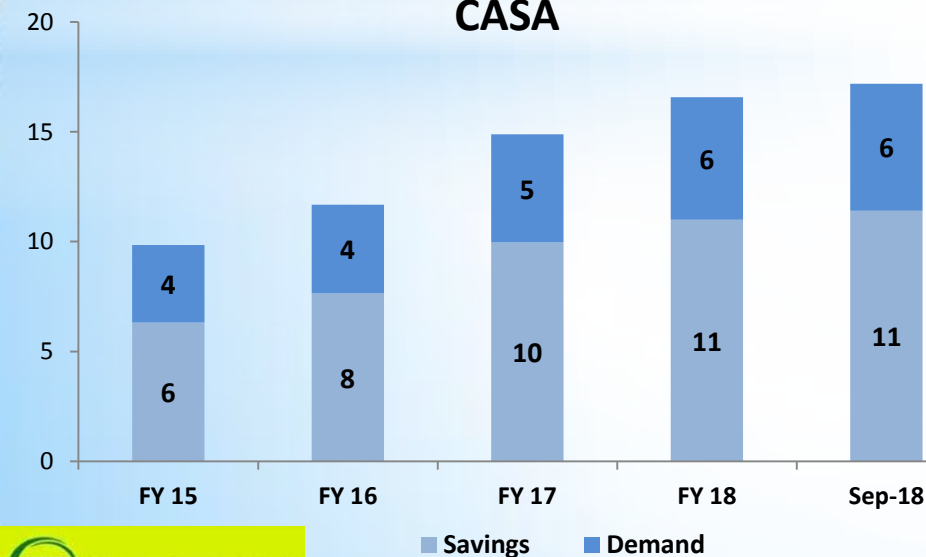
Loans and Advances



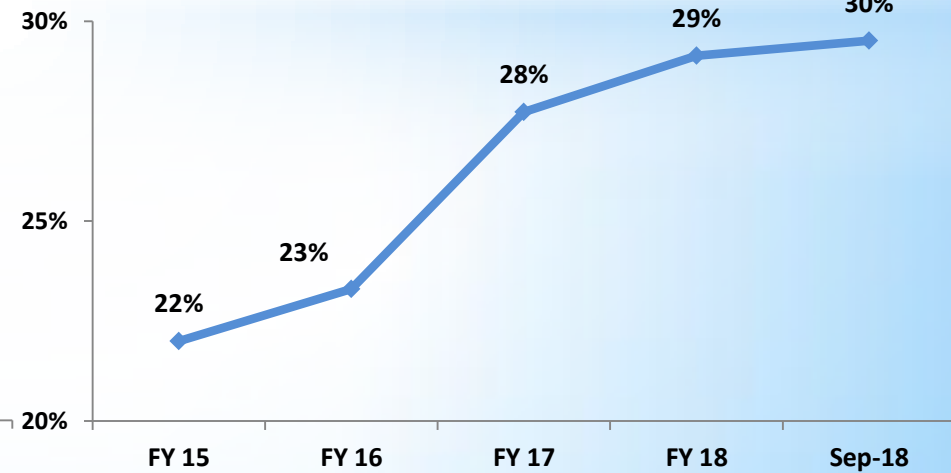
Customer Deposits



CASA



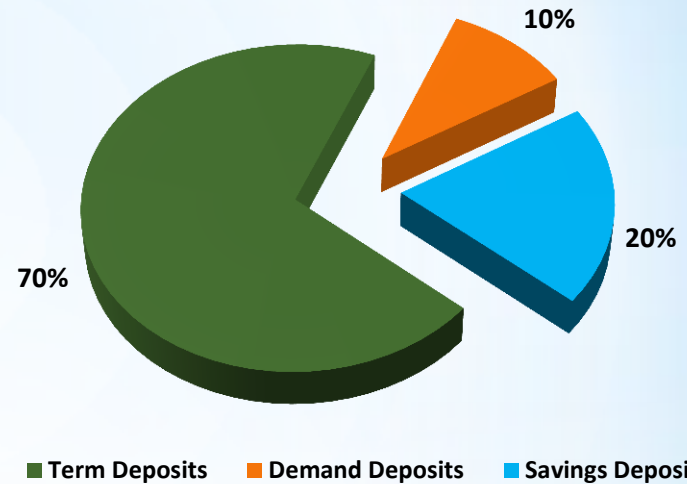
CASA Mix %



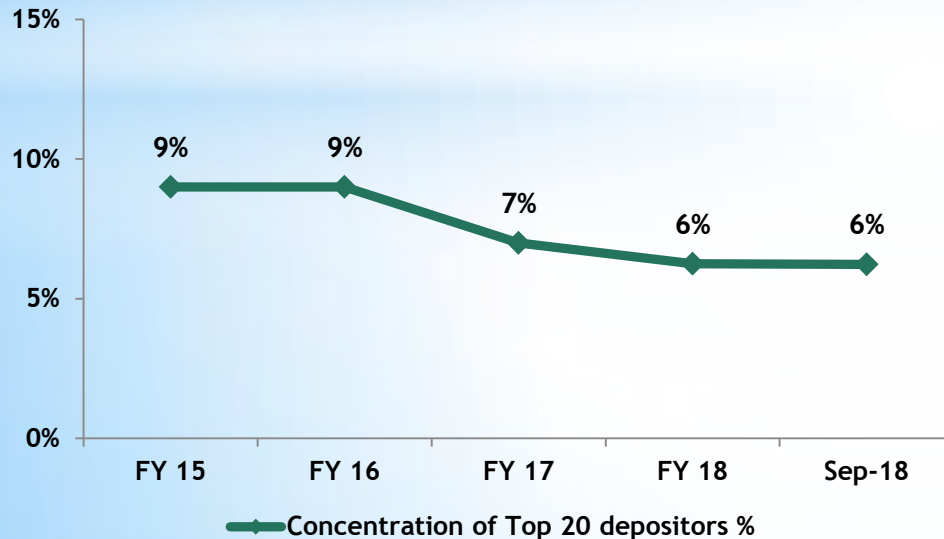
Retail Liability Franchise : Granular & Sticky

Break Up of Deposits - Sep 18

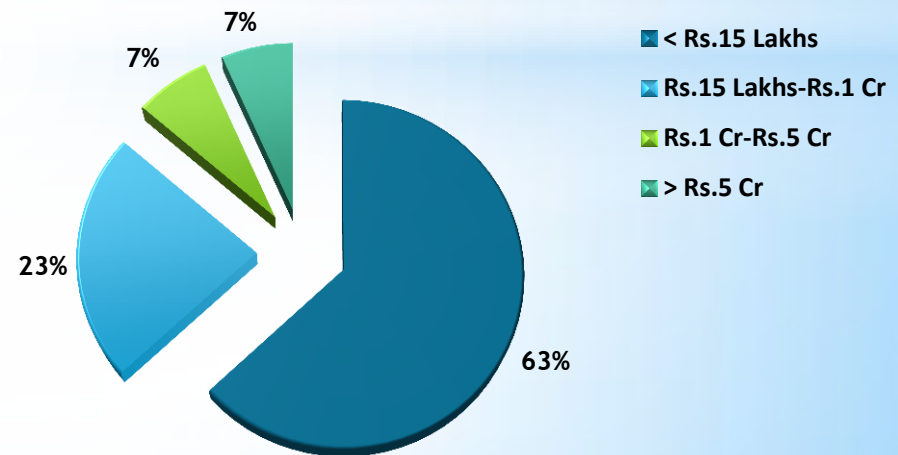
Term deposits are primarily retail deposits.
93% of term deposits are < Rs.5 Cr



Low concentration of Deposits



Low dependence on wholesale deposits



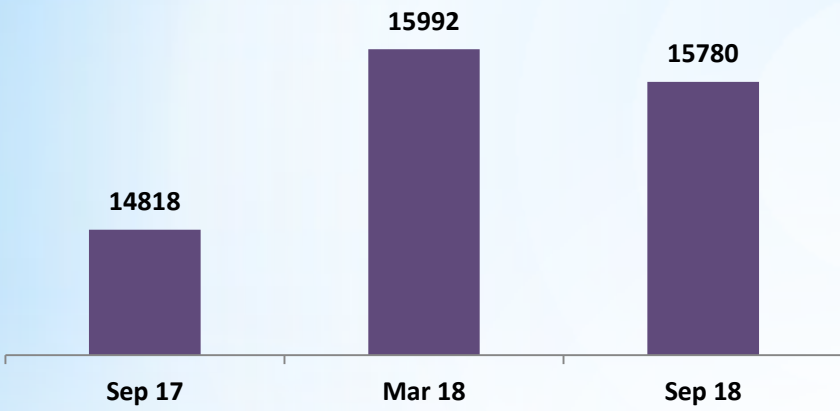
Total Deposits & CASA

(Rs. crore)

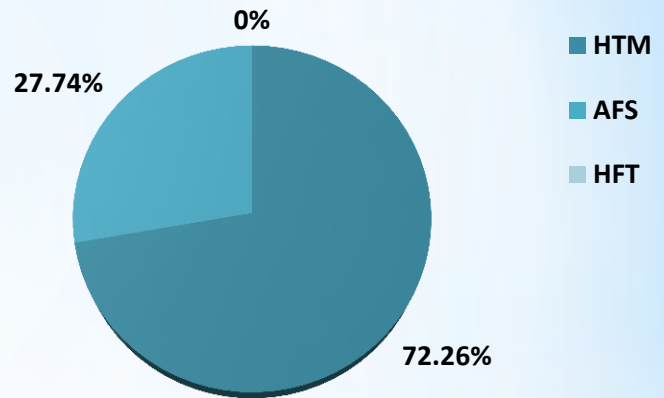
| Particulars | Sep18 | Sep 17 | Y-o-Y Growth % | Mar 18 | YTD Growth % |
|----------------|--------|--------|-------------------|--------|-----------------|
| Total Deposits | 58,262 | 56,400 | 3 | 56,890 | 2 |
| Demand | 5,790 | 5,404 | 7 | 5,576 | 4 |
| Savings | 11,411 | 10,169 | 12 | 11,001 | 4 |
| Term Deposits | 41,061 | 40,826 | 1 | 40,313 | 2 |
| CASA | 17,201 | 15,574 | 10 | 16,577 | 4 |
| CASA % | 30% | 28% | | 29% | |

Investment Portfolio

Investments (Rs. crore)

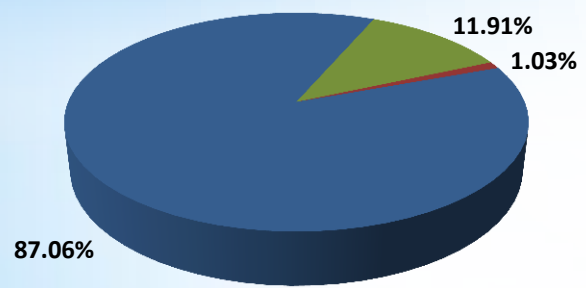


Portfolio wise Investment



Investment Portfolio

■ SLR ■ Debentures/CD/MF/CP ■ Shares

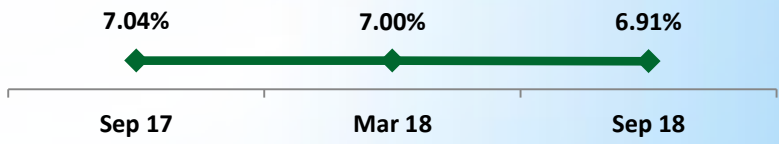


Debentures/CD/MF/CP includes SRs of Rs.483 crore (3.06%)

Duration

| HTM | AFS | HFT | Total |
|------|-------|------|-------|
| 4.27 | 2.63* | 0.00 | 3.84 |

Yield on Investment



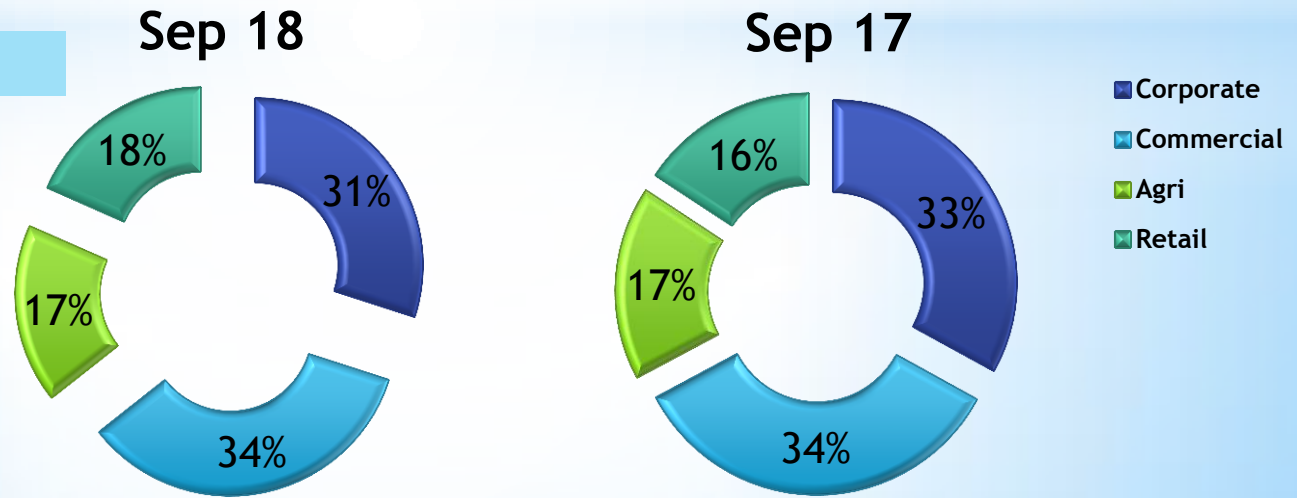
* Duration in Q1 FY19 is 3.09

Advances Portfolio

(Rs. crore)

| Particulars | Sep 18 | Sep 17 | Y-o-Y Growth % | Mar 18 | YTD Growth % |
|------------------------------|--------|--------|----------------|--------|--------------|
| Gross Advances | 48,140 | 44,237 | 9 | 45,973 | 5 |
| Commercial | 16,551 | 15,042 | 10 | 16,095 | 3 |
| Corporate | 14,430 | 14,514 | (1) | 14,397 | - |
| Retail (Personal Banking)* | 8,855 | 6,908 | 28 | 7,620 | 16 |
| Agriculture | 8,304 | 7,773 | 7 | 7,861 | 6 |
| Jewel Loans (incl. in above) | 7,651 | 6,725 | 14 | 7,092 | 8 |

Segment wise advances



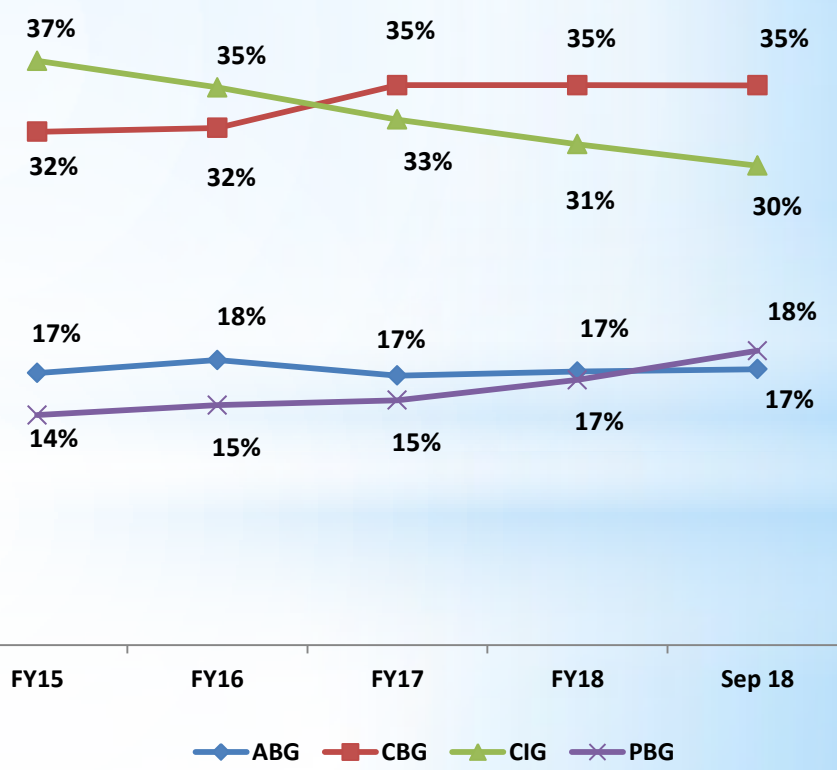
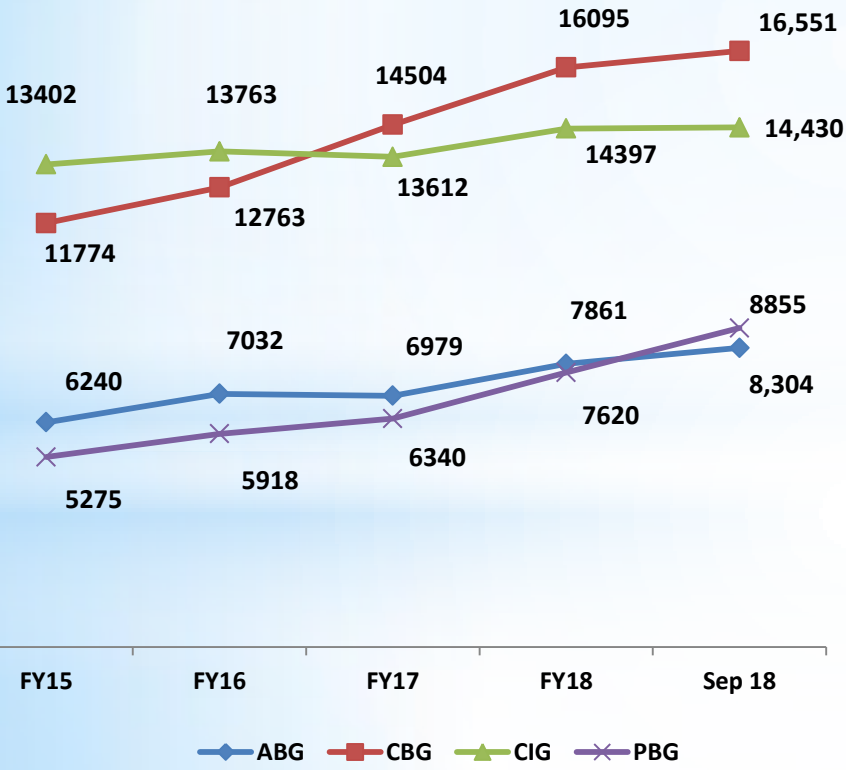
*Includes IBPC of Rs.700 Cr and Rs.200 Cr for Sep,18 and Mar,18 respectively.

Advances - Business Verticals

(Rs. crore)

Advances by value terms

Advances - Portfolio wise



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

Retail Portfolio

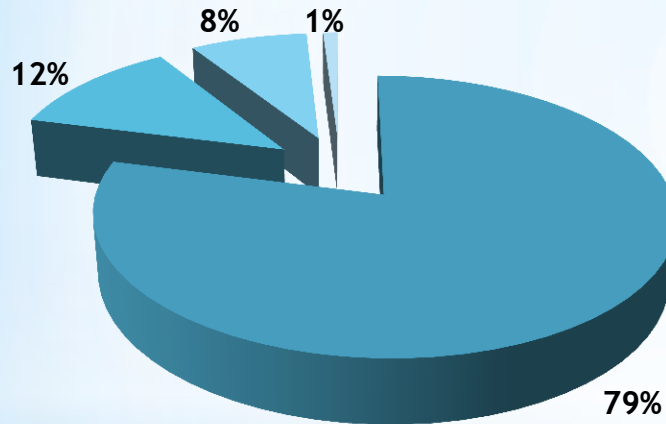
(Rs. crore)

| Segment | Amount | | | | | |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Sep-18 | Sep-17 | Mar-18 | Mar-17 | Mar-16 | Mar-15 |
| Housing | 3,162 | 2553 | 2,795 | 2,330 | 2,094 | 1,757 |
| Mortgage (LAP) | 1,572 | 1178 | 1,393 | 965 | 787 | 568 |
| Vehicle | 1,069 | 1003 | 1,017 | 921 | 831 | 782 |
| Jewel Loans | 585 | 592 | 578 | 596 | 703 | 793 |
| Personal Loans | 334 | 306 | 296 | 316 | 354 | 356 |
| Education Loans | 250 | 273 | 261 | 266 | 245 | 207 |
| Others* | 1,883 | 1,003 | 1,280 | 946 | 904 | 779 |
| Total | 8,855 | 6,908 | 7,620 | 6,340 | 5,918 | 5,242 |

Granular Loan Book

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

Commercial book

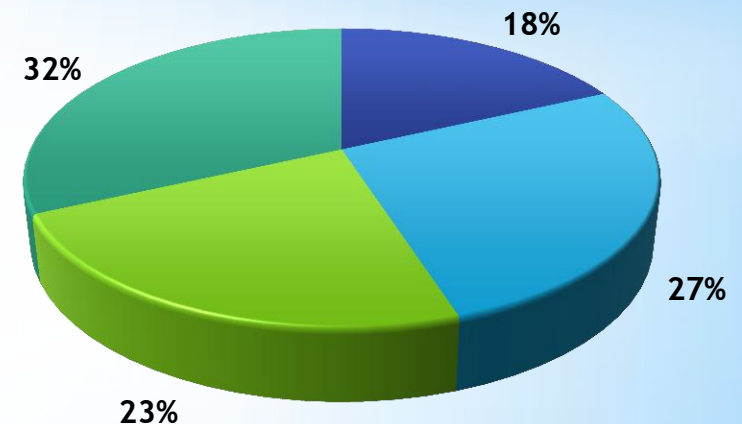


- Average ticket size of Rs. 4 Mn
- 79% of commercial loans are less than Rs. 50 Mn

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

- Average ticket size of Rs.350 Mn
- 68% of corporate loans are less than Rs.1 Bn
- SMA 1 & 2 in corporate credit is ~1.3% of the book

Corporate book

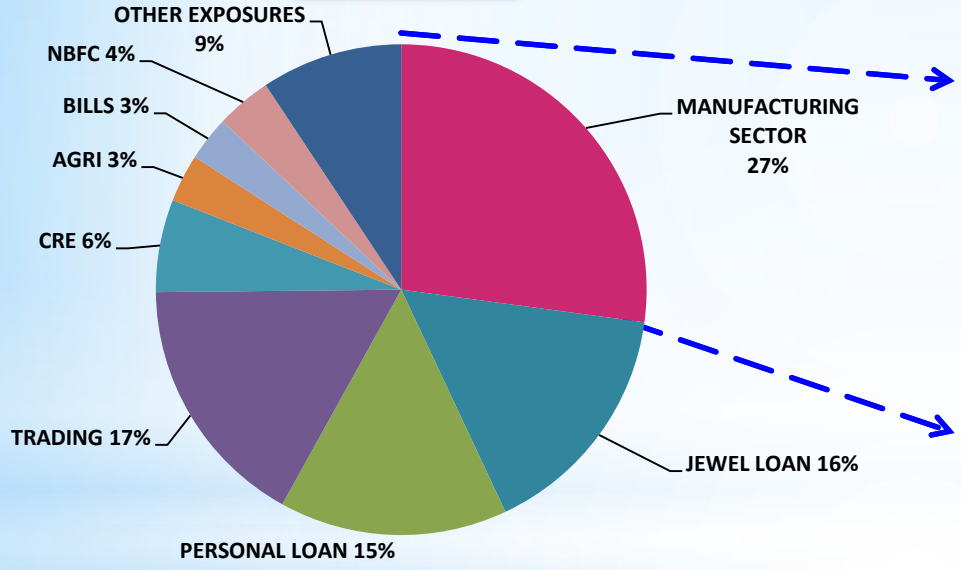


■ < 250 Mn ■ >= 250 Mn < 500 Mn ■ >= 500 Mn < 1 Bn ■ >= 1 Bn

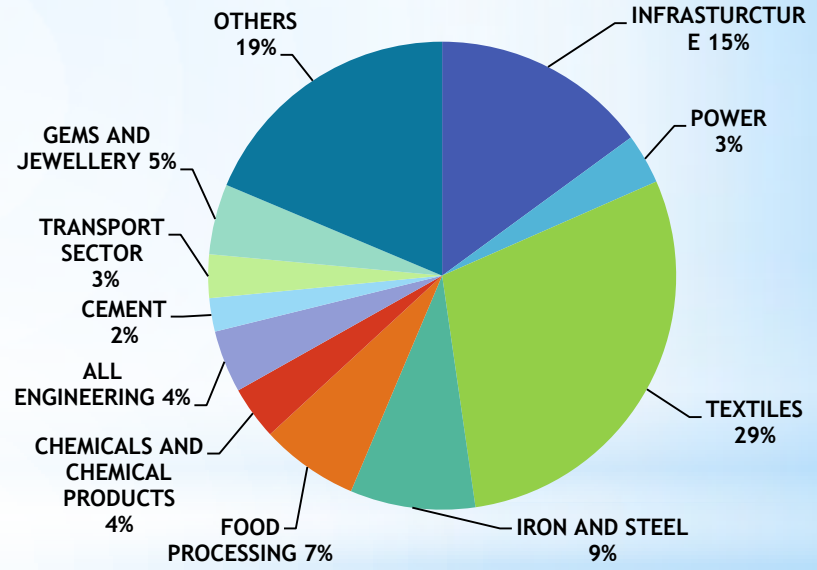
Advances - Composition

Well spread sub-sectoral exposures & diversified industrial exposures

Rs.481 Bn

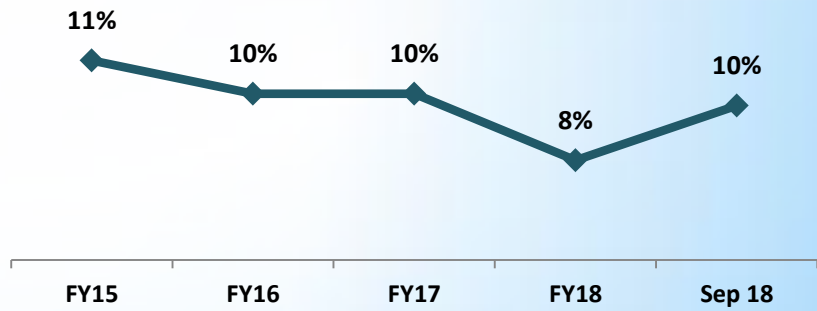
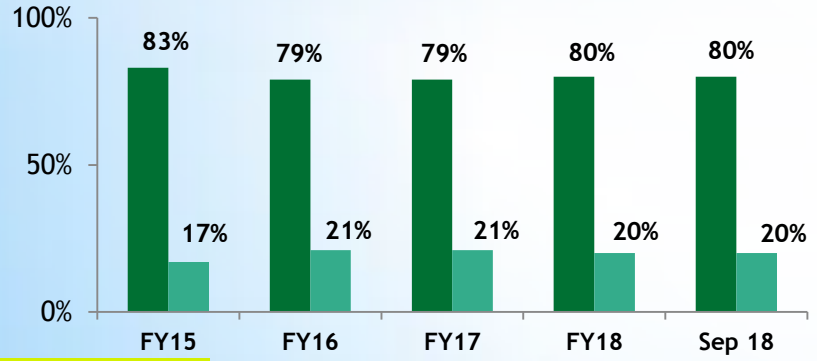


Breakup of Industrial exposure (Rs.131 Bn)



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 Sep-17 | |
|------------------------------|---------------|---------------|---------------|--------------------|------------|------------|--------------------|----------|
| | Sep-18 | Sep-17 | Mar -18 | Sep-18 | Sep-17 | Mar 18 | Amt | % |
| Manufacturing sector | 13,057 | 13,195 | 13,626 | 27 | 30 | 30 | (138) | (1) |
| Trading | 8,079 | 7,416 | 7,851 | 17 | 17 | 17 | 663 | 9 |
| Jewel loan | 7,651 | 6,725 | 7,092 | 16 | 15 | 15 | 926 | 14 |
| Personal loans @ | 7,241 | 5,667 | 5,990 | 15 | 13 | 13 | 1,574 | 28 |
| CRE | 2,934 | 2,582 | 2,761 | 6 | 6 | 6 | 352 | 14 |
| Agri (other than Jewel Loan) | 1,519 | 1,887 | 1,613 | 3 | 4 | 4 | (368) | (20) |
| Bills | 1,416 | 1,349 | 1,542 | 3 | 3 | 3 | 67 | 5 |
| NBFC | 1,660 | 1,306 | 1,295 | 3 | 3 | 3 | 354 | 27 |
| Capital market | 71 | 111 | 71 | 0 | 0 | 0 | (40) | (36) |
| Others* | 4,512 | 3,999 | 4,132 | 10 | 9 | 9 | 513 | 13 |
| Total Advances | 48,140 | 44,237 | 45,973 | 100 | 100 | 100 | 3,903 | 9 |

Manufacturing Sector - Industry Wise

(Rs. crore)

| Industry | Amount | | | % to Total Advance | | | Y-o-Y Growth | |
|-------------------------------|---------------|---------------|---------------|--------------------|-------------|-------------|--------------|--------------|
| | Sep-18 | Sep-17 | Mar-18 | Sep-18 | Sep-17 | Mar-18 | Amount | % |
| TEXTILES | 3,827 | 3,893 | 4,154 | 7.9 | 8.8 | 9.0 | (66) | (1.7) |
| INFRASTRUCTURE | 2,404 | 2,779 | 2,787 | 5.0 | 6.3 | 6.1 | (375) | (13.5) |
| BASIC METAL & METAL PRODUCTS | 1,129 | 1,343 | 1,324 | 2.3 | 3.0 | 2.9 | (214) | (15.9) |
| FOOD PROCESSING | 885 | 596 | 749 | 1.8 | 1.3 | 1.6 | 289 | 48.5 |
| GEMS & JEWELLERY | 636 | 573 | 501 | 1.3 | 1.3 | 1.1 | (44) | (7.2) |
| ALL ENGINEERING | 563 | 607 | 625 | 1.2 | 1.4 | 1.4 | (114) | (19.1) |
| CHEMICALS & CHEMICAL PRODUCTS | 483 | 597 | 513 | 1.0 | 1.3 | 1.1 | 63 | 11.0 |
| RUBBER & PLASTIC PRODUCTS | 426 | 360 | 361 | 0.9 | 0.8 | 0.8 | (3) | (0.7) |
| CONSTRUCTION | 426 | 429 | 471 | 0.9 | 1.0 | 1.0 | (6) | (1.5) |
| WOOD & WOOD PRODUCTS | 392 | 272 | 304 | 0.8 | 0.6 | 0.7 | 66 | 18.3 |
| TRANSPORT SECTOR | 392 | 398 | 400 | 0.8 | 0.9 | 0.9 | (18) | (5.6) |
| PAPER & PAPER PRODUCTS | 285 | 209 | 251 | 0.6 | 0.5 | 0.5 | 120 | 44.1 |
| CEMENT & CEMENT PRODUCTS | 301 | 319 | 292 | 0.6 | 0.7 | 0.6 | 76 | 36.4 |
| BEVERAGES & TOBACCO | 180 | 165 | 180 | 0.4 | 0.4 | 0.4 | (7) | (4.0) |
| MINING & QUARRYING | 170 | 177 | 187 | 0.4 | 0.4 | 0.4 | 15 | 9.1 |
| PETROLEUM | 46 | 14 | 30 | 0.1 | 0.1 | 0.1 | (1) | (2.0) |
| GLASS & GLASSWARE | 41 | 49 | 58 | 0.1 | 0.1 | 0.1 | (8) | (16.3) |
| LEATHER & LEATHER PRODUCTS | 49 | 50 | 61 | 0.1 | 0.1 | 0.1 | 32 | 228.6 |
| OTHER INDUSTRIES | 422 | 365 | 379 | 0.9 | 0.8 | 0.8 | 57 | 15.6 |
| TOTAL | 13,057 | 13,195 | 13,626 | 27.1 | 29.8 | 29.6 | (138) | (1.0) |

Security Coverage

(Rs. crore)

| Nature of security | 30.09.18 |
|---|---------------|
| Exposure backed by - | |
| Letter of Credit | 799 |
| Liquid Assets ^ | 8,459 |
| Vehicles | 1,775 |
| Commodities | 913 |
| Total (1) | 11,946 |
| Exposure secured by Immovable Property (% Coverage) | |
| > 100% | 23,876 |
| 90% to <100% | 5,088 |
| 75% to <90% | 2,132 |
| 50% to <75% | 4,245 |
| <50% | 3,315 |
| Total (2) | 38,656 |
| Exposure without Immovable property as security | |
| Corporate, Consortium, Government, IBPC etc. | 2,864 |
| Unsecured Exposure | 455 |
| Total (3) | 3,319 |
| Total Risk Assets outstanding - Fund and Non Funded (1+2+3)* | 53,921 |

* 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.

Stress Accounts

(Rs. crore)

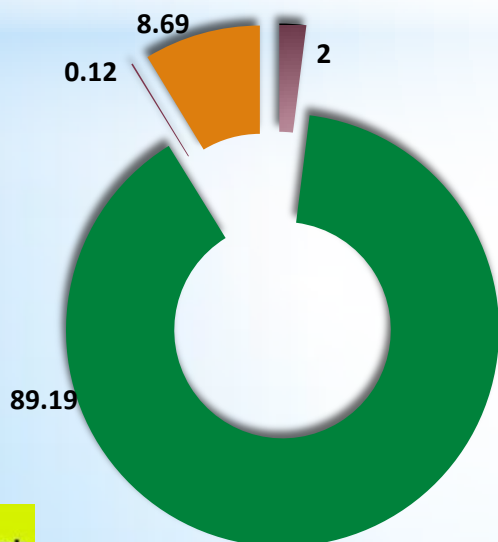
| Category | 30.09.18 | 31.03.18 | 30.09.17 |
|-----------------|----------|----------|----------|
| SDR Outstanding | Nil | Nil | 96 |
| 5/25 | 75 | 76 | 79 |
| S4A Accounts | Nil | 79 | 235 |

Sector-wise Restructured Advances

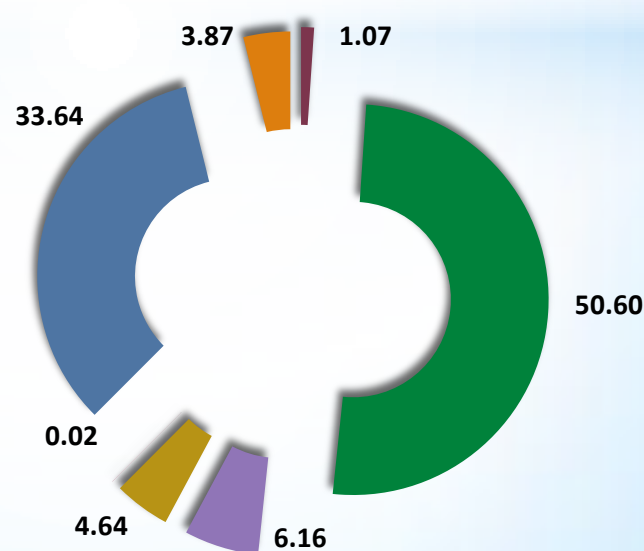
(Rs. crore)

| S. N. | SECTOR | AMOUNT | |
|----------------------------|-------------------|--------------|---------------|
| | | Sep-18 | Sep-17 |
| 1 | INFRASTRUCTURE | 40.76 | 356.00 |
| 2 | TEXTILES | - | 43.32 |
| 3 | AGRICULTURE | 0.92 | 7.52 |
| 4 | EDUCATIONAL LOANS | 0.06 | 0.14 |
| 5 | AUTO LOANS | - | 32.67 |
| 6 | FOOD PROCESSING | - | 236.72 |
| 7 | OTHERS | 3.97 | 27.25 |
| TOTAL | | 45.71 | 703.62 |
| <i>% to Total Advances</i> | | <i>0.09%</i> | <i>1.59%</i> |

% to Total Restructured Advances-Sep 18



% to Total Restructured Advances-Sep 17



- Agri
- Infra
- Textiles
- Auto Loans
- Educational Loans
- Food Process
- Others

Movement of Restructured Advances

(Rs. crore)

| Particulars | Apr-18 to Sep-18 | | Apr-17 to Sep-17 | | Apr-17 to Mar-18 | |
|--|------------------|--------------|------------------|---------------|------------------|---------------|
| | No of A/c's | Amt | No of A/c's | Amt | No of A/c's | Amt |
| A. Position at the beginning of the period | 22 | 262.43 | 33 | 841.81 | 33 | 841.81 |
| B. Addition during the period | - | - | 5 | 0.12 | 3 | 0.05 |
| C. Additions in existing A/c's | - | - | - | 27.54 | - | - |
| D. Addition through upgradation from NPA | - | - | - | - | 2 | 0.04 |
| E. Accounts closed during the period | 5 | 13.49 | 2 | 35.97 | 5 | 0.60 |
| F. Accounts ceasing to attract higher provision (upgradation) | - | - | - | - | 3 | 9.97 |
| G. Recoveries during the period | - | 2.51 | - | - | - | 11.00 |
| H. Slippages during the period | 4 | 200.72 | 3 | 129.88 | 8 | 557.90 |
| Position at the end of the period A+B+C+D-(E+F+G+H) | 13 | 45.71 | 33 | 703.62 | 22 | 262.43 |

Stressed Book Analysis

(Rs. crore)



■ Std Restructured Assets
 ■ Net NPA
 ■ Net SR
 ◆ % of Total Assets

Movement of NPA

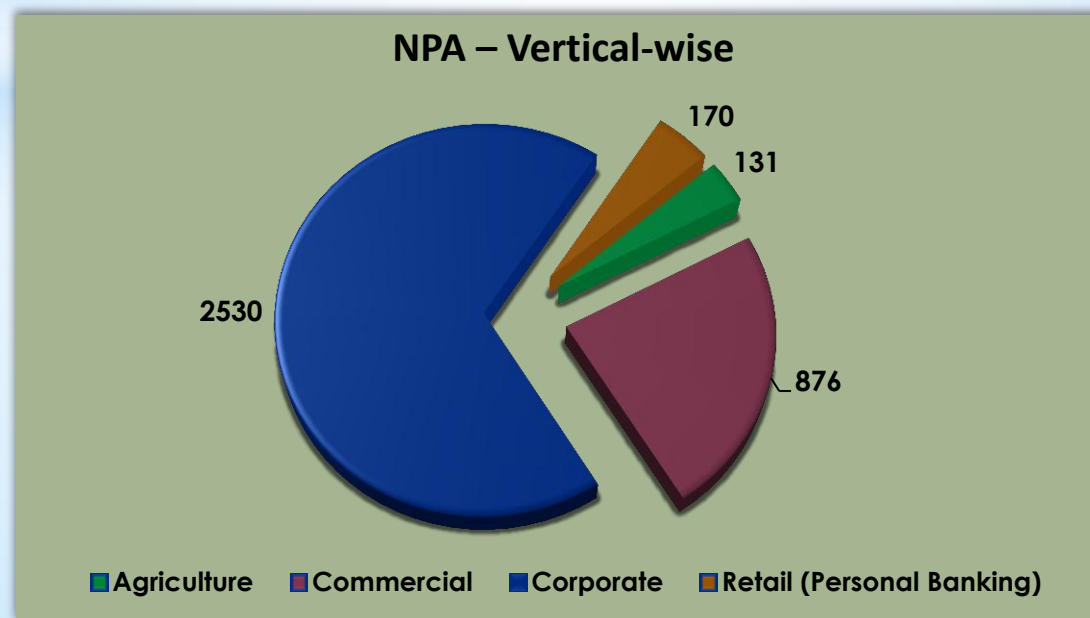
(Rs. crore)

| Particulars | Apr 18- Sep 18 | Apr 17 - Sep 17 | Apr 17 - Mar 18 |
|--|----------------|-----------------|-----------------|
| Gross NPAs | | | |
| Opening Balance | 3,016 | 1,484 | 1,484 |
| Additions during the period | 975 | 816 | 2,092 |
| Reductions during the period | 284 | 164 | 560 |
| Closing Balance | 3,707 | 2,136 | 3,016 |
| Net NPAs | | | |
| Opening Balance | 1,863 | 1,033 | 1,033 |
| Additions during the period | 312 | 524 | 1,103 |
| Reductions/write off during the period | 124 | 150 | 273 |
| Closing Balance | 2,052 | 1,407 | 1,863 |
| Provisions | | | |
| Opening Balance | 1,091 | 429 | 429 |
| Provn. made during the period | 660 | 263 | 1,024 |
| Write off/Write back of excess provn. | 160 | 0 | 362 |
| Closing Balance | 1,590 | 692 | 1,091 |

Vertical-wise Advances vis-à-vis NPA

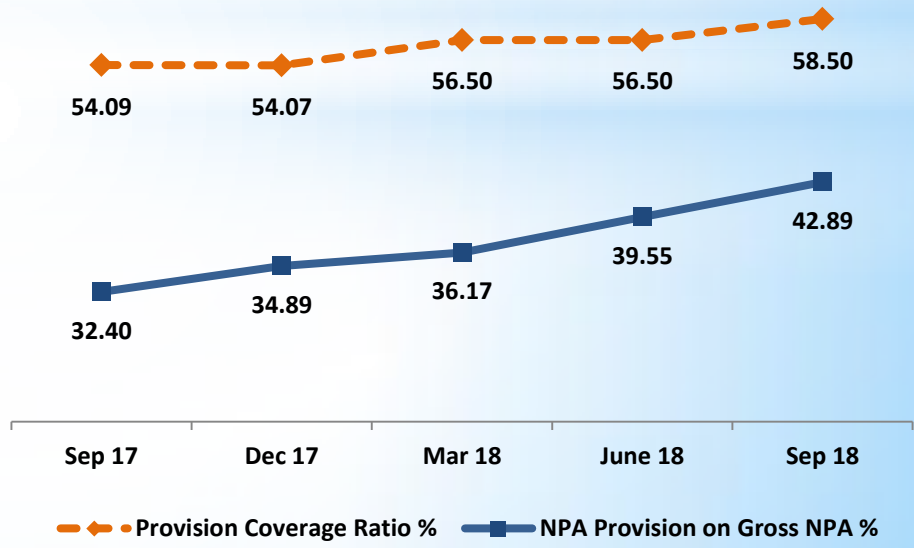
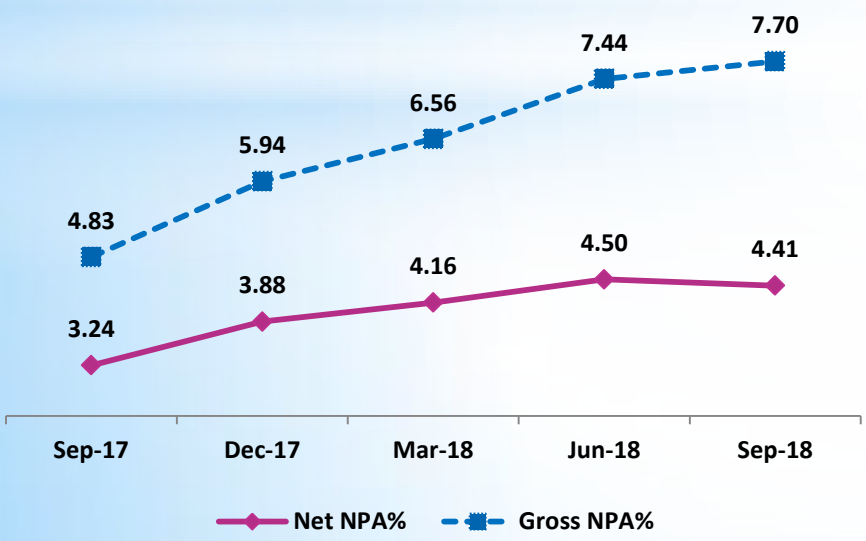
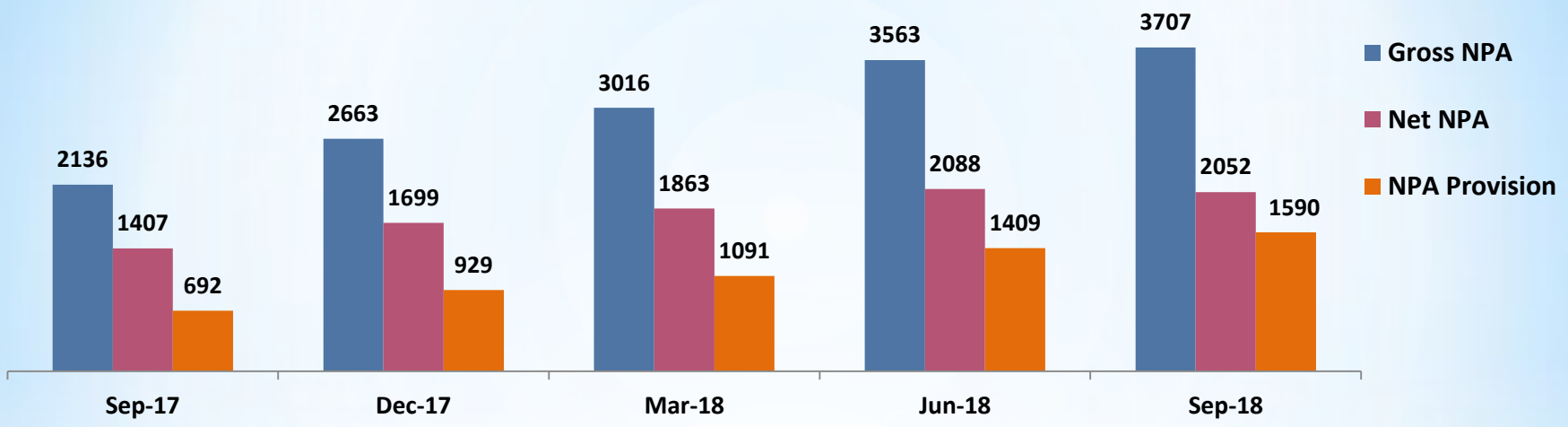
(Rs. crore)

| VERTICAL | Advances O/s. as on 30.09.2018 | Net NPA Addition Q2 | Total NPA 30.09.2018 | NPA accretion rate (%) Q2 (annld.) |
|---------------------------|--------------------------------|---------------------|----------------------|------------------------------------|
| COMMERCIAL | 16,551 | 98 | 876 | 2.37 |
| CORPORATE | 14,430 | 31 | 2,530 | 0.86 |
| AGRICULTURE | 8,304 | 7 | 131 | 0.34 |
| RETAIL (PERSONAL BANKING) | 8,855 | 8 | 170 | 0.36 |
| TOTAL | 48,140 | 144 | 3,707 | 1.20 |



NPAs, Provisions & PCR

(Rs. crore)



Credit & other Provisions (excl. Tax)

(Rs. crore)

| Particulars | H1 FY 18-19 | H1 FY 17-18 |
|--|-------------|-------------|
| Total Provisions | 636 | 555 |
| NPA | 610 | 263 |
| Standard Assets-Others | (10) | 5 |
| Standard Assets-NCLT | (12) | 54 |
| Restructured (Incl. SDR,S4A,5/25 etc..) | (19) | 19 |
| Investment (Incl NPI) | 57 | 39 |
| Others | 10 | 175* |

Credit & other Provisions (excl. Tax)

(Rs. crore)

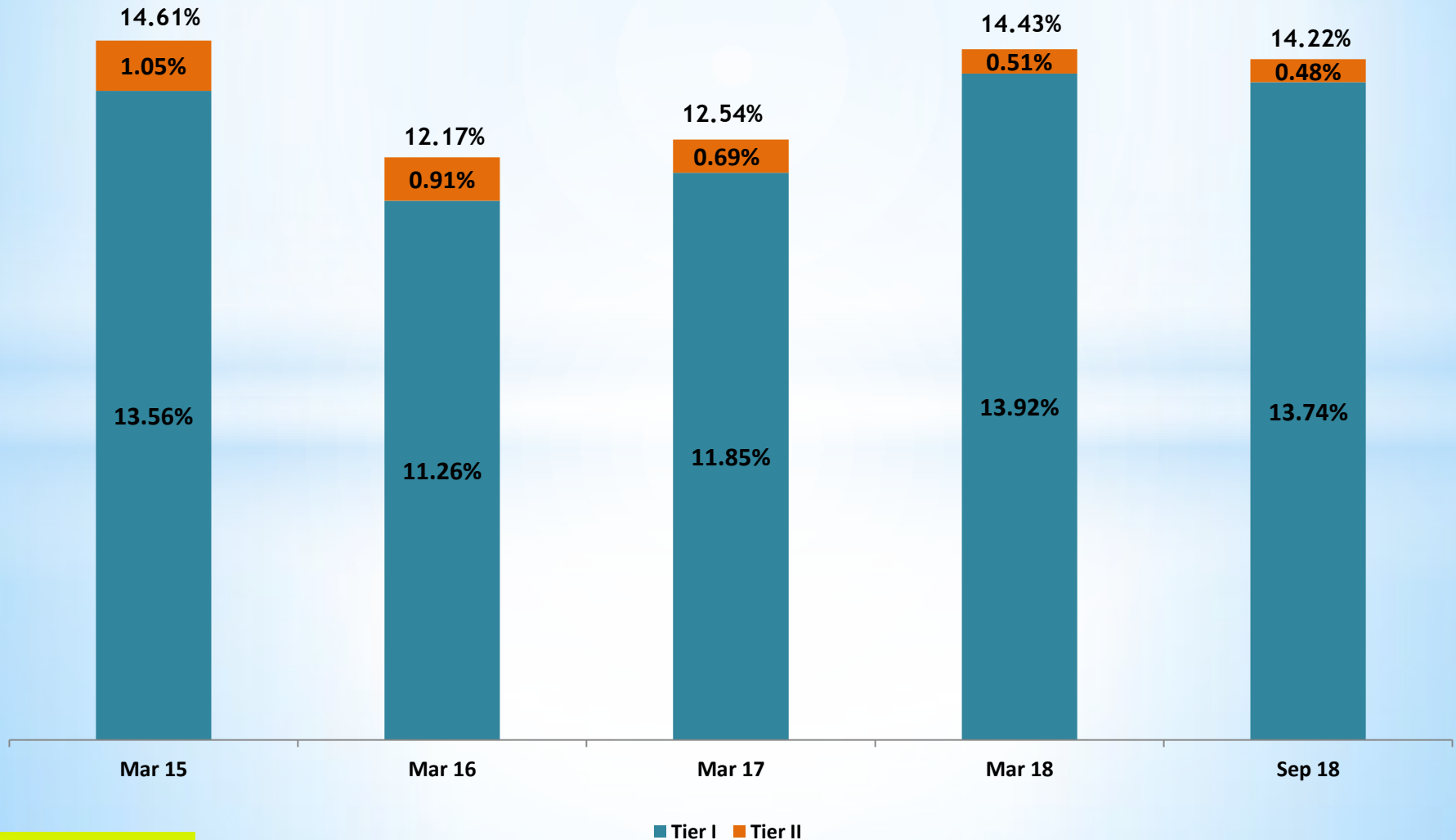
| Particulars | Q2 FY 18-19 | Q2 FY 17-18 |
|--|-------------|-------------|
| Total Provisions | 213 | 321 |
| NPA | 207 | 106 |
| Standard Assets-Others | (16) | 4 |
| Standard Assets-NCLT | - | 54 |
| Restructured (Incl. SDR, S4A, 5/25 etc..) | (1) | 11 |
| Investment (Incl. NPI) | 13 | 35 |
| Others | 10 | 111* |

*Loss on sale to ARC

Investment depreciation (MTM loss) is inclusive of proportionate deferred amount of Rs. 30.10 crore.

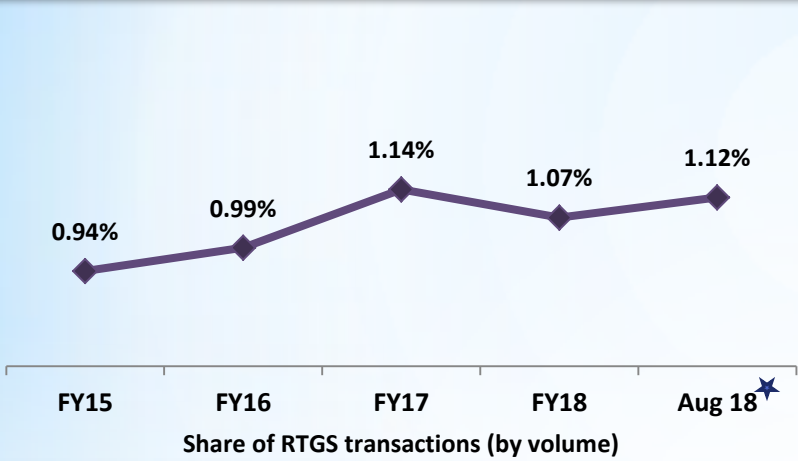
Capital Adequacy - Basel III

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

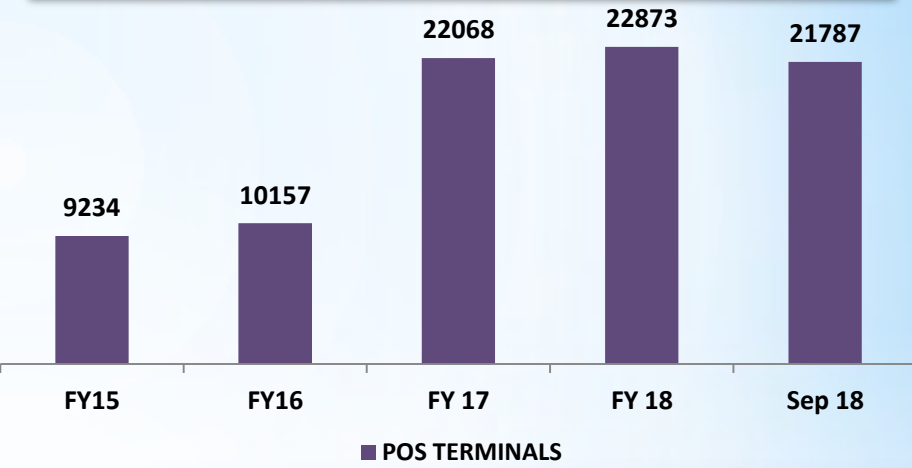


Leveraging Technology - Delivery Channels

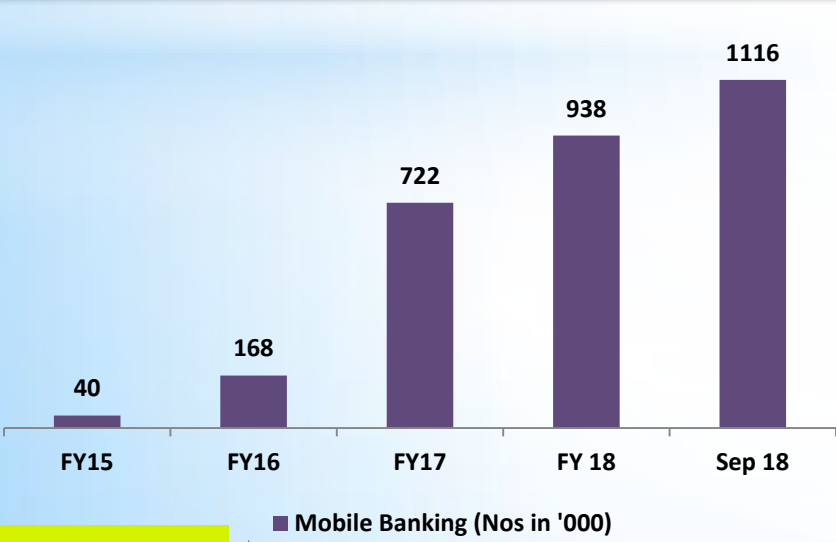
Market share in RTGS transactions



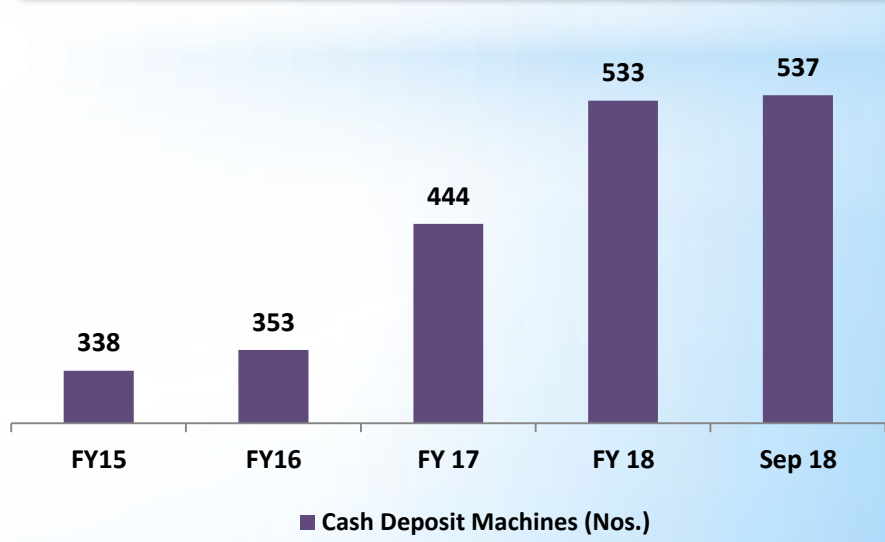
POS Terminals



Exponential growth in Mobile transactions



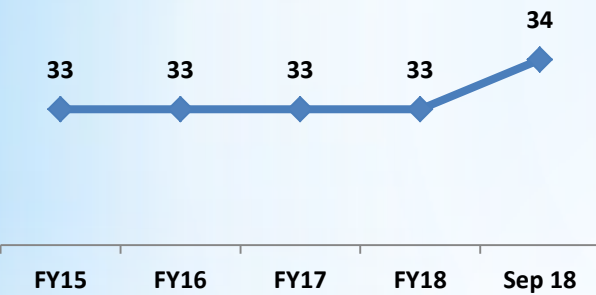
Cash Deposit Machines



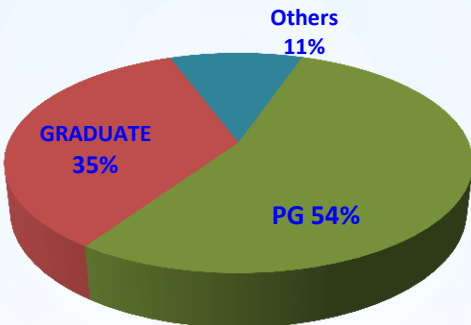
★ Data not available for Sep,18 as per RBI website

Human Resources

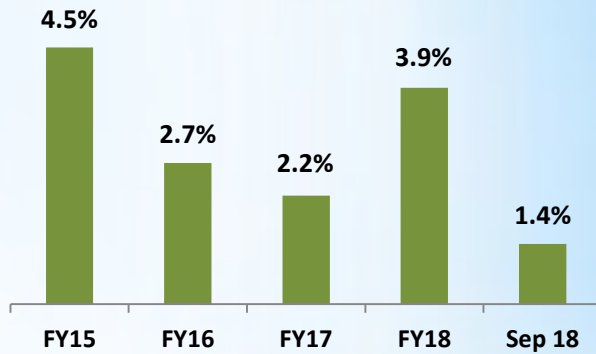
Young workforce.....



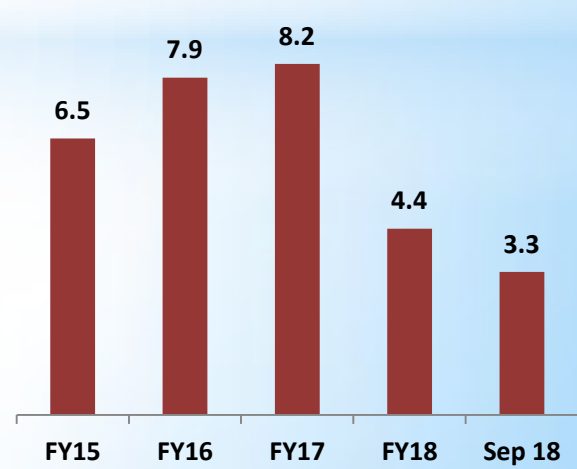
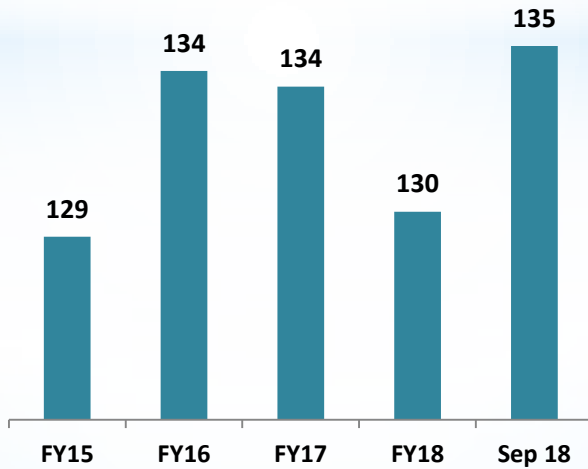
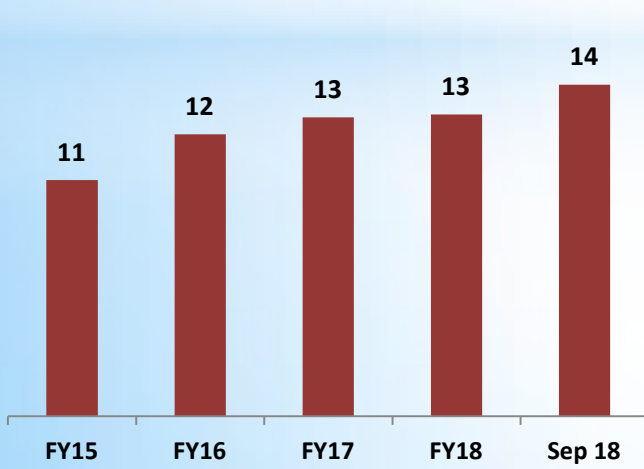
... well qualified ...



... lower attrition ...



... leading to improved productivity



■ Business per employee (Rs. Crore)

■ Business per branch (Rs. Crore)

■ Profit per employee (Rs. Lakhs)

Blending Tradition with Modernity

Inception **1916** | Customer Base **7 million**

102 years Consistently Profitable & Unbroken Dividend Pay Out

1st BANK RBI approves us as the first bank to issue BONUS SHARES

Top Credit Rating (short term borrowings) by CRISIL & ICRA **A1+**

A BANKING PIONEER

A Decade of Progress

(Rs. crore)

| Year | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18 |
|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Paid up Capital | 54 | 54 | 94 | 107 | 107 | 107 | 122 | 122 | 122 | 145 |
| Reserves | 1,296 | 1,566 | 2,020 | 2,601 | 2,978 | 3,219 | 4,124 | 4,451 | 4,723 | 6,066 |
| Owned funds | 1,350 | 1,620 | 2,114 | 2,708 | 3,085 | 3,326 | 4,246 | 4,573 | 4,845 | 6,211 |
| CRAR - Basel II | 14.92% | 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% |
| Deposits | 15,101 | 19,272 | 24,722 | 32,112 | 38,653 | 43,758 | 44,690 | 50,079 | 53,700 | 56,890 |
| Advances | 10,563 | 13,675 | 18,052 | 24,205 | 29,706 | 34,226 | 36,691 | 39,476 | 41,435 | 45,973 |
| Total Income | 1,711 | 2,005 | 2,482 | 3,621 | 4,695 | 5,680 | 5,977 | 6,150 | 6,405 | 6,600 |
| Operating Profit | 418 | 463 | 600 | 726 | 849 | 838 | 943 | 1,303 | 1,571 | 1,777 |
| Net Profit | 236 | 336 | 416 | 502 | 550 | 430 | 464 | 568 | 606 | 346 |
| Dividend (%) | 120 | 120 | 120 | 140 | 140 | 130 | 130 | 140 | 130 | 30 |
| Branches (No.) | 312 | 335 | 369 | 451 | 551 | 572 | 629 | 667 | 711 | 790 |
| EPS (Rs.) | 43.71 | 62.23 | 44.9 | 46.81 | 51.35 | 40.08 | 39.86 | 46.59 | 9.95* | 4.98 |
| Return on Assets | 1.49% | 1.76% | 1.71% | 1.56% | 1.35% | 0.86% | 0.88% | 1.03% | 1.00% | 0.53% |
| Book Value(Rs.) | 250.25 | 297.6 | 193.04 | 252.68 | 287.85 | 308.91 | 348.42 | 375.25 | 79.51* | 85.49 |
| No of Employees | 3941 | 4175 | 4574 | 5673 | 6730 | 7339 | 7197 | 7211 | 7400 | 7956 |

* 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 !