



INVESTOR PRESENTATION



31.12.2018

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.

Performance highlights

Income

Revenue at Rs. 841 crore – up 12% sequentially and 7% YoY

Advances

Gross Advances up by 7% YoY at Rs. 47,766 crore

- ✓ Retail Assets grow 25% YoY & 4% sequentially
- ✓ Commercial Assets grow at 9% YoY & 1% sequentially
- ✓ Corporate Portfolio degrowth (6% YoY & sequentially)
- ✓ Agri Advances grow 7% YoY & flat sequentially

CASA

CASA balances up at Rs. 17,468 crore (30% share)

CASA grows at 9% YoY and up 2% sequentially

Savings Growth YoY at 11% and Current Deposits up by 5% YoY

Total Business

Total Business Rs. 1,06,390 crore up 4% YoY

OP. PROFIT

Operating Profit up at Rs. 425 crore (up 18% sequentially & 1% YoY)

CRAR

Healthy CRAR – 14.59% of which Tier I capital is 14.08%

The Bank of choice - trusted by all



Over
7 million
individuals



Over
450000
businesses



Over
700000
Agricultural
customers

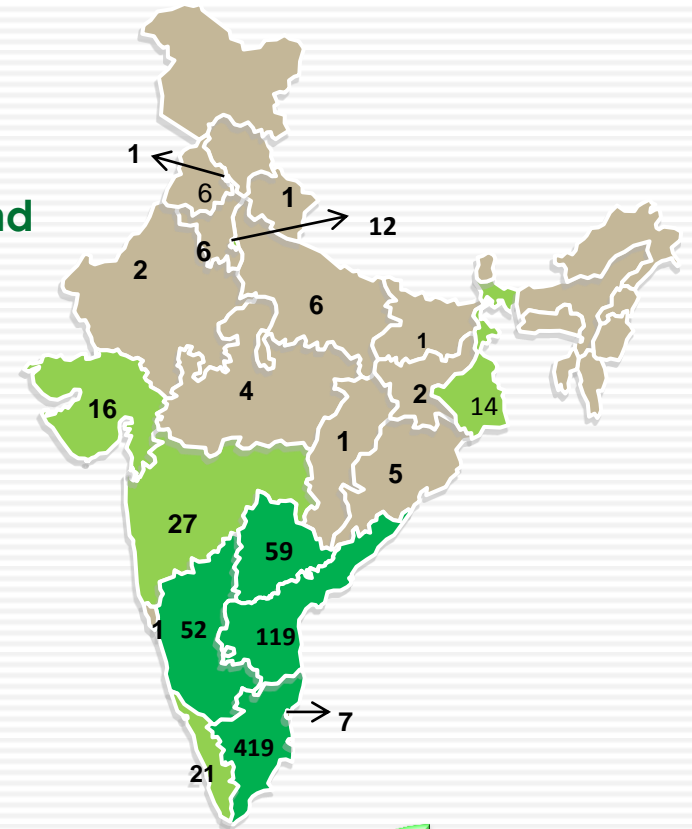
KVB – a unique franchise!

Bank of Choice, trusted by :

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

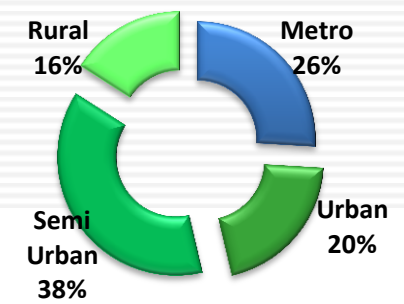
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	159
Semi Urban	296
Rural	126
Total	782



Customer service excellence the differentiator

Category	31.12.18	31.03.18	31.03.17
Branches	782	790	711
ATM's + Cash Recyclers	2183	2328	2191



Blending Tradition with Modernity

- **New Digital Systems live and fully embedded:**
 - ✓ Full suite of retail asset products
 - ✓ Working Capital for Commercial Clients (< 2 Crore)
 - ✓ Retail liabilities / Banking

- **Retail / Commercial digital product adoption improving**
 - ✓ ~42000 retail applications (for approx. Rs. 1400 crore) received.
 - Score cards being optimized for better approval rates.
 - ✓ ~3300 Commercial applications (for approx. Rs. 644 crore) received
 - ✓ Dlite Banking application accelerating
 - ~ 8,00,000 downloads & ~ 5,06,000 users registered

- **Digital product roll-out almost complete**
 - ✓ Commercial Term Loans delayed and expected to go live by end March 2019

- **Commercial Credit Card**
 - ✓ Test launched in Dec. 2018
 - ✓ Customer Launch in Feb. 2019

- **Risk Based pricing paradigm fully implemented in Retail / Commercial products**
 - ✓ Impact reflected in NIM (up 3 bps sequentially)

Blending Tradition with Modernity

- **Co-origination of loans through API platform enabled**
- **Talent enhancement progressing well**
 - ✓ Liability Head & Head of Alternate Distribution hired.
 - ✓ Campus hiring process initiated
- **Branch Operational centralization process initiated**
 - ✓ Reduce operational risk & enhance controls
- **Risk framework significantly enhanced**
 - ✓ Algorithmic underwriting
 - ✓ Risk representation at Divisional Office level.
 - ✓ Expected to enhance Through the Door quality of Risk Accepted.
- **Collection processes stabilized leading to improved portfolio statistics**
- **Third Party Products Continue to Grow well**

Life Insurance Premium YTD growth	-	42% over , FY 17 18
Non-Life insurance premium YTD growth	-	13% over , FY 17 18
Mutual Fund revenue YTD growth	-	290% over FY 17 18

Digital Transformation successfully implemented...



Results Snapshot (EoP*)

Financial Indicators – 31.12.2018

Parameter	Amount	YoY Growth %
Total Deposits	58,624	3
Gross Advances	47,766	7
Total Business	1,06,390	4
Total Income	2,434	4
Operating Profit	1,246	(4)
Net Profit	151	(49)

Other Business Parameters

Gross NPA	4,055.73
Net NPA	2,295.60
Gross NPA %	8.49
Net NPA %	4.99
PCR %	56.09
Basel III Capital	6,319.60
CRAR	14.59
Tier I	6,101.21
Tier II	218.39
NIM %	3.60
RoA %	0.29

Business Profile (Averages)

(Rs. crore)



Particulars	Dec 18	Dec 17	Y-o-Y Growth		Mar-18
			Amount	%	
Avg. Deposits	57,314	54,727	2,587	5	55,239
Avg. Demand Deposit	5,443	5,094	349	7	5,134
<i>% to Total</i>	<i>9</i>	<i>9</i>			<i>9</i>
Avg. Savings Deposit	11,150	9,939	1,211	12	10,086
<i>% to Total</i>	<i>19</i>	<i>18</i>			<i>19</i>
Avg. Time Deposit	40,720	39,694	1,026	3	40,019
<i>% to Total</i>	<i>71</i>	<i>73</i>			<i>72</i>
CASA	16,593	15,033	1,560	10	15,220
<i>% to average deposit</i>	<i>29</i>	<i>28</i>			<i>28</i>
Avg. Advances	46,888	42,421	4,467	11	42,982
<i>Avg. CD Ratio (%)</i>	<i>81.81</i>	<i>77.50</i>			<i>77.81</i>

Business Profile (EoP*)

(Rs. crore)



Particulars	Dec18	Dec 17	Y-o-Y %	Mar 18	YTD %
Total Deposits	58,624	57,119	3	56,890	3
Demand	5,852	5,549	5	5,576	5
Savings	11,616	10,474	11	11,001	6
CASA	17,468	16,023	9	16,577	5
Term Deposits	41,156	41,096	-	40,313	2
CASA %	30	28		29	
Gross Advances	47,766	44,836	7	45,973	4
Net Advances	46,005	43,792	5	44,800	3
Total Business	1,06,390	1,01,955	4	1,02,863	3

* - End of Period – 31 Dec. 2018

Balance Sheet

(Rs. crore)



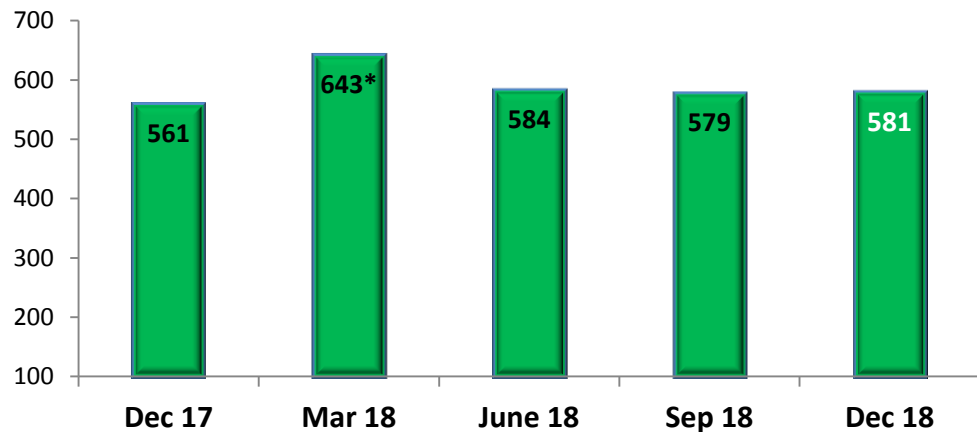
Particulars	Dec 18	Dec 17	Y-o-Y (%)
Capital & Liabilities			
Capital	160	145	10
Reserves and Surplus	6,203	6,068	2
Deposits	58,624	57,120	3
Borrowings	959	1,737	(45)
Other Liabilities and Provisions	1,644	1,461	13
Total	67,590	66,531	2
Assets			
Cash and Balances with RBI	3,194	2,961	8
Balances with Banks	27	1,202	(98)
Investments	16,205	16,597	(2)
Advances	46,005	43,792	5
Fixed Assets	583	494	18
Other Assets	1,576	1,485	6
Total	67,590	66,531	2

Income v/s Expenses (Qtr.)

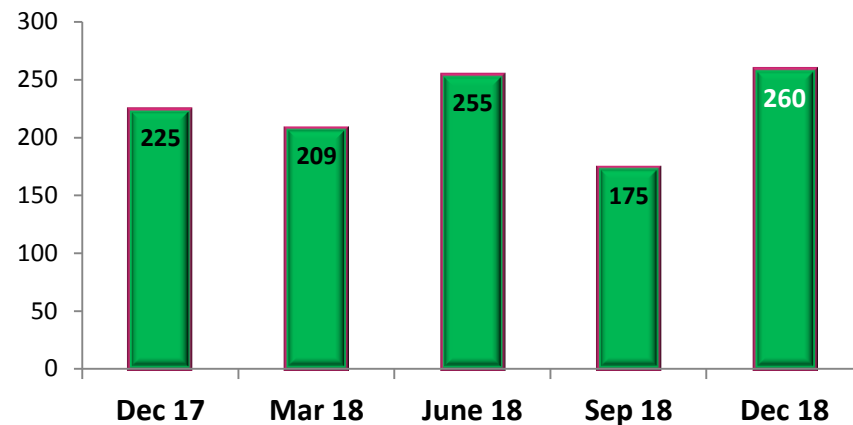
(Rs. crore)



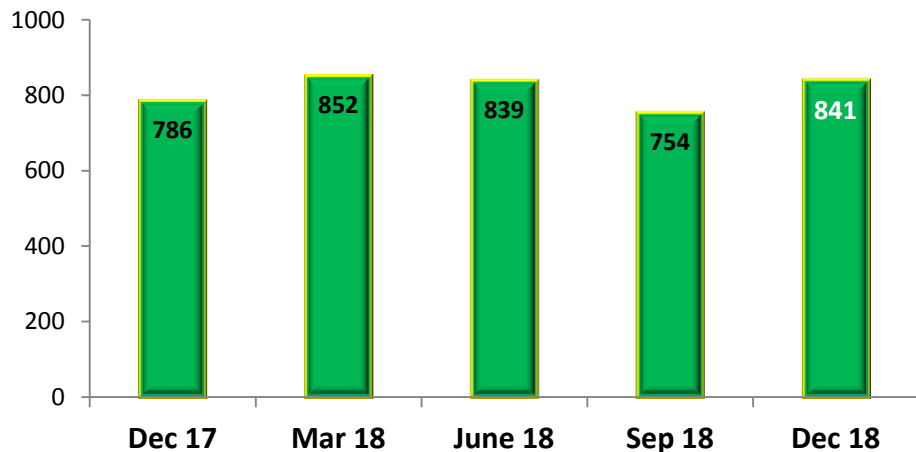
Net Interest Income



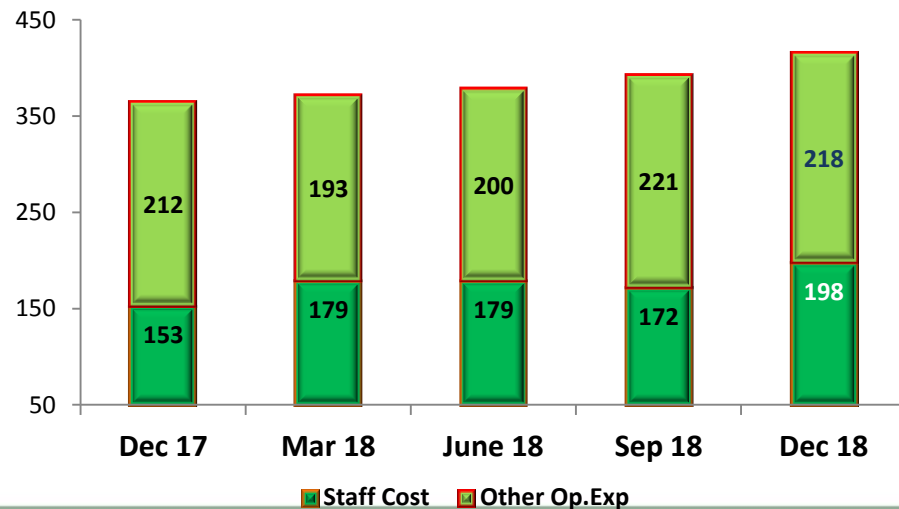
Non Interest Income



Total Operating Income

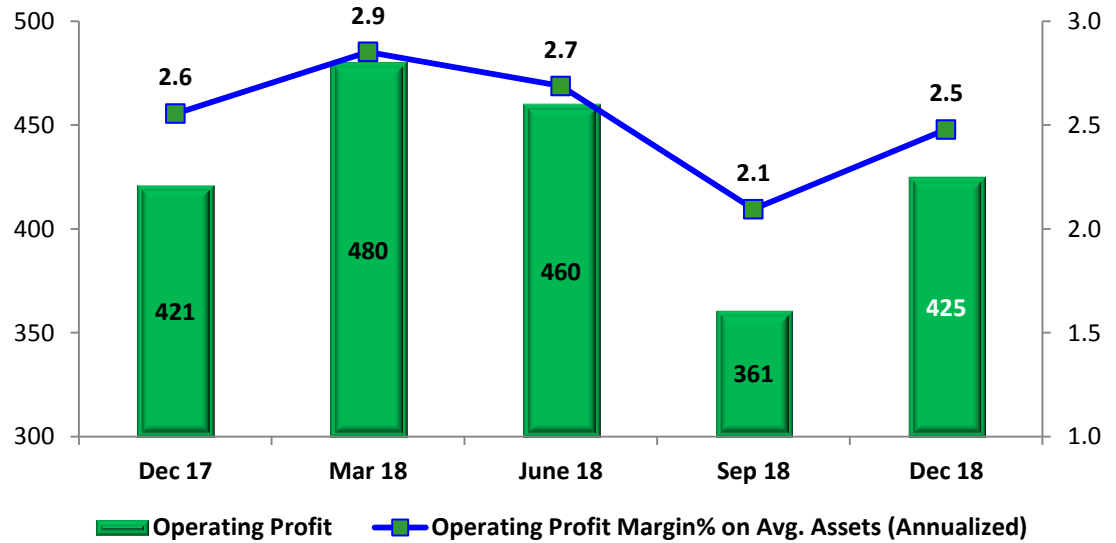
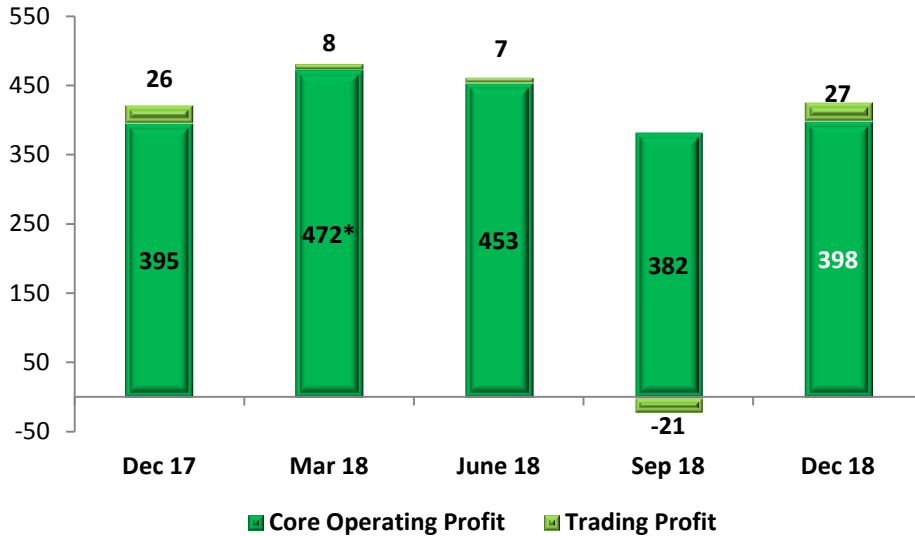


Operating Expenses



*Includes revenue of non recurring nature

Operating Profit (Qtr.)



*Includes revenue of non recurring nature

Profit and Loss A/c (Qtr.)



Particulars	Q3 FY 18-19	Q3 FY 17-18	YoY (%)
Net Interest Income	581	561	3
Other Income	260	225	16
Total Income	841	786	7
Operating Expenses	416	365	14
Operating Profit	425	421	1
Provisions	401	325	23
Credit Related	432	306	41
Others	(31)	19	-
Profit Before Tax	24	96	(75)
Tax	3	25	(88)
Net Profit	21	71	(70)

Profit and Loss A/c (9M)



Particulars	9M FY 18-19	9M FY 17-18	YoY (%)
Net Interest Income	1,744	1,655	5
Other Income	690	691	-
Total Income	2,434	2,346	4
Operating Expenses	1,188	1,048	13
Operating Profit	1,246	1,298	(4)
Provisions	1,036	880	18
Credit Related	1,000	832	20
Others	36	48	(25)
Profit Before Tax	210	418	(50)
Tax	59	123	(52)
Net Profit	151	295	(49)

Break Up of Other Income



Particulars	QUARTER			9 Months		
	Dec. 18	Dec. 17	YoY (%)	Dec. 18	Dec. 17	YoY (%)
TOTAL NON-INT. INCOME	260	225	15	690	691	-
1) Fee Income	161	153	5	494	464	6
2) Investment trading profit	27	26	4	13	93	(86)
3) Forex Income	9	8	13	29	30	(3)
4) Others*	63	38		154	104	

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

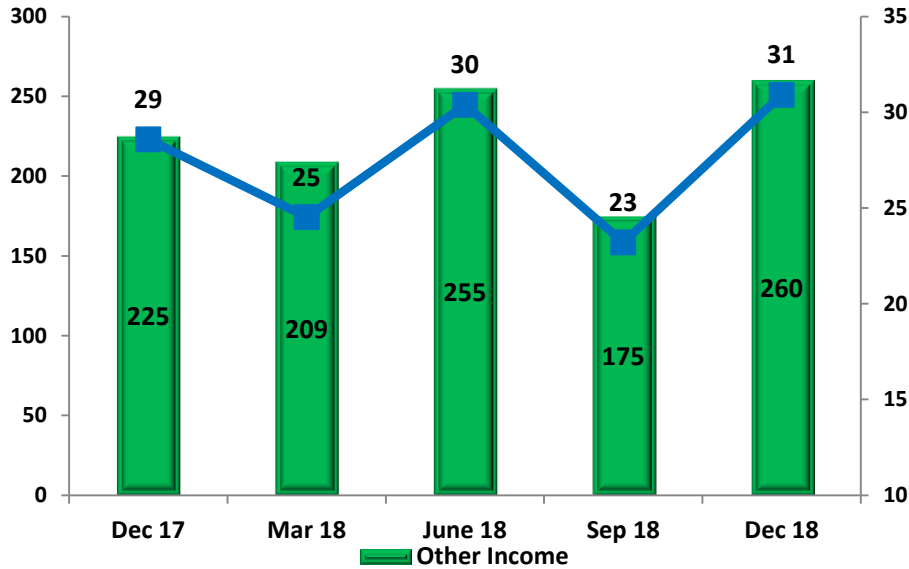
Rs. 36 crore (Q3 FY 18-19) & Rs. 5 crore (Q3 FY 17-18) &

Rs. 60 crore (9M FY 18-19) & Rs. 38 crore (9M FY 17-18)

Healthy Other Income Profile

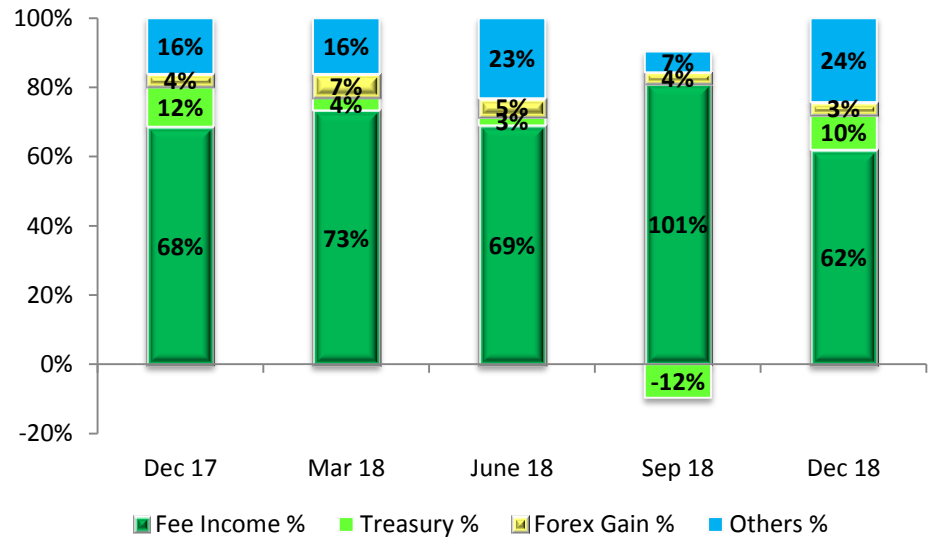


Growth in Other Income



- Steady growth in non interest income, through diverse sources (fee based, e-transactions, third party products etc.)
- 31% share in total operating income (Q3)

~62% of other income comes from fee income



Break Up of Operating Expenses

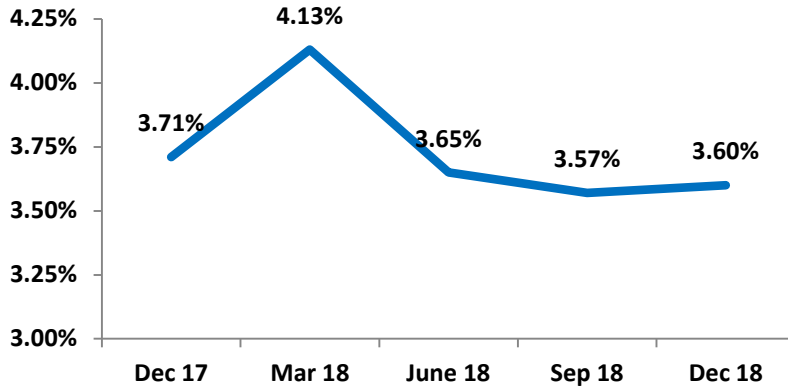


Particulars	QUARTER			9 Months		
	Dec. 18	Dec. 17	YoY (%)	Dec. 18	Dec. 17	YoY (%)
Salary, allowances etc.	154	147	5	461	411	12
Prov. for employee retirement benefits	44	6	633	88	49	80
Total Staff Expenses	198	153	29	549	460	19
Other Operating Expenses	218	212	3	639	588	9
TOTAL OPG. EXPENSES	416	365	14	1,188	1,048	13

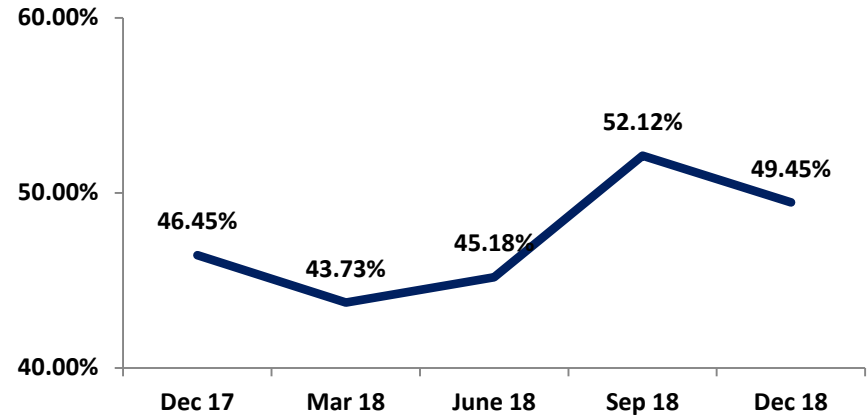
Key Ratios (Quarterly)



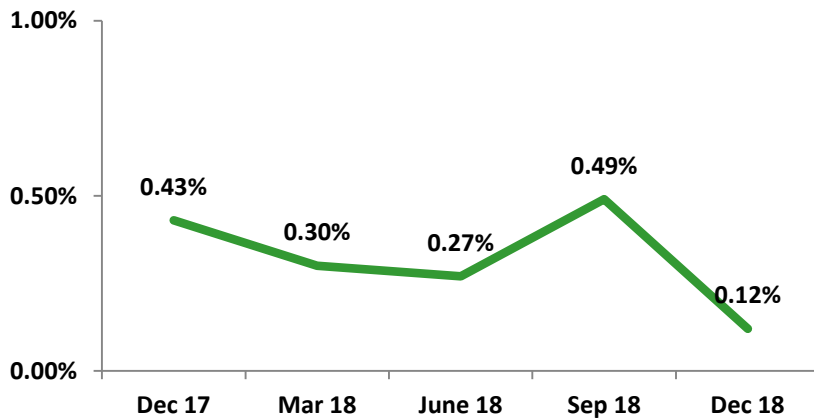
NIM[^]



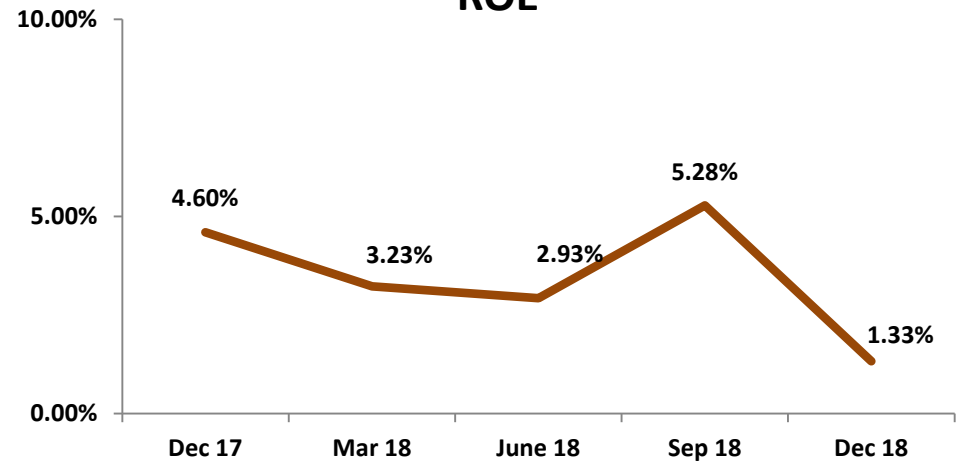
Cost to Income



ROA



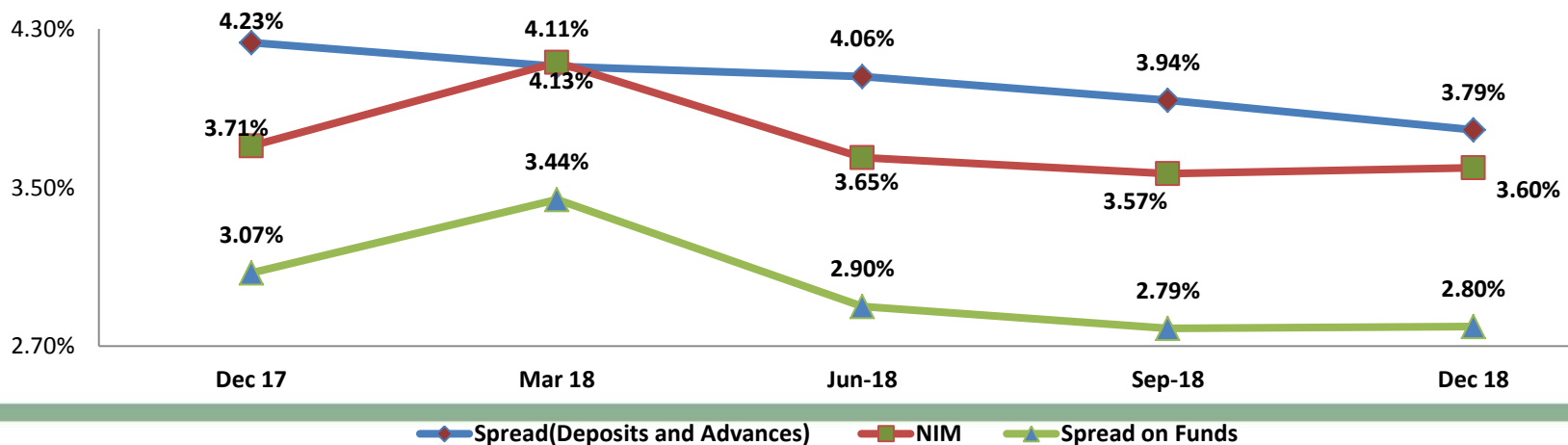
ROE



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

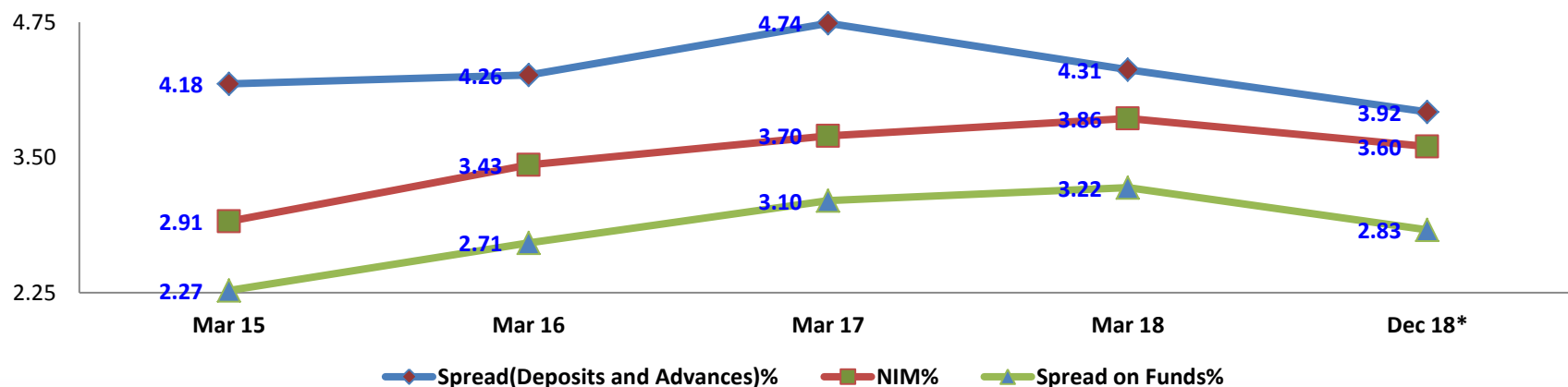
Key Ratios (Qtr.)

Particulars	Q2 FY 18-19	Q3 FY 18-19	Q3 FY 17-18
Cost of Deposits	5.85	5.80	5.97
Yield on Advances	9.79	9.59	10.19
Cost of Funds	5.87	5.82	5.88
Yield on Funds	8.66	8.62	8.95
NIM	3.57	3.60	3.71
Spread	2.79	2.80	3.07
Cost to Income Ratio	52.12	49.45	46.45
Business/Emp. (Rs. Crore)	13.70	13.79	12.64
Profit/Emp. (Rs. Lakh)	4.31	1.10	3.55



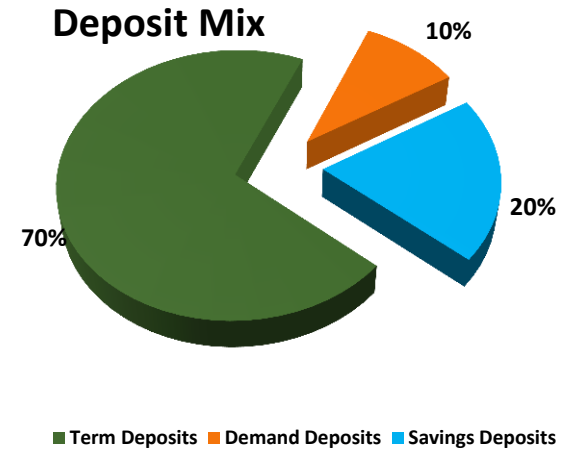
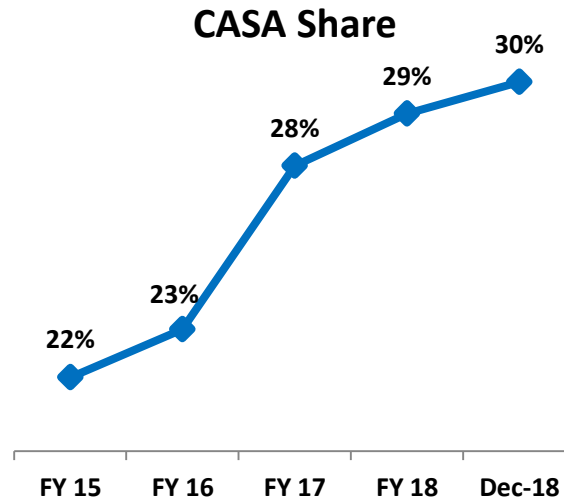
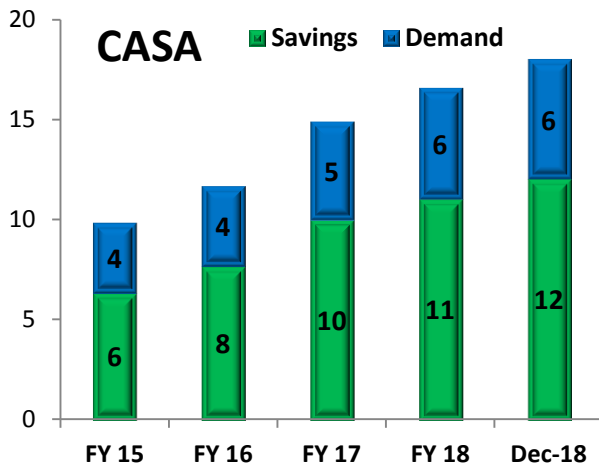
Key Ratios (9M)

Particulars	9M FY 18-19	9M FY 17-18
Cost of Deposits	5.80	6.06
Yield on Advances	9.72	10.42
Cost of Funds	5.81	5.98
Yield on Funds	8.64	9.12
NIM	3.60	3.76
Spread	2.83	3.14
Cost to Income Ratio	48.81	44.70
Business/Emp. (Rs. Crore)	13.79	12.64
Profit/Emp. (Rs. Lakh)	2.61	4.88

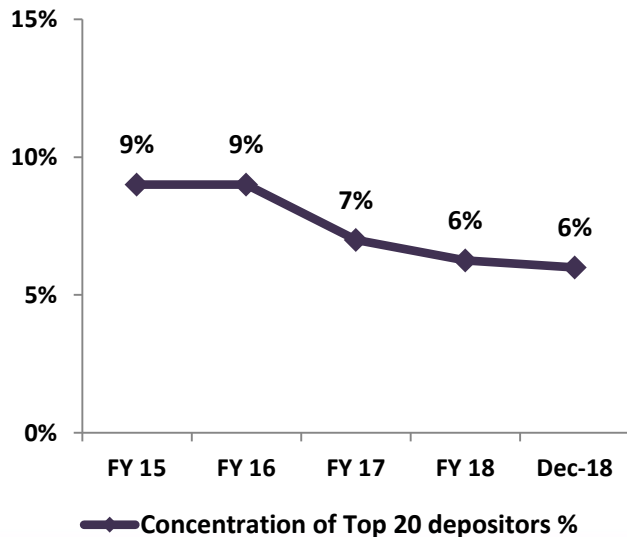


*Annualized

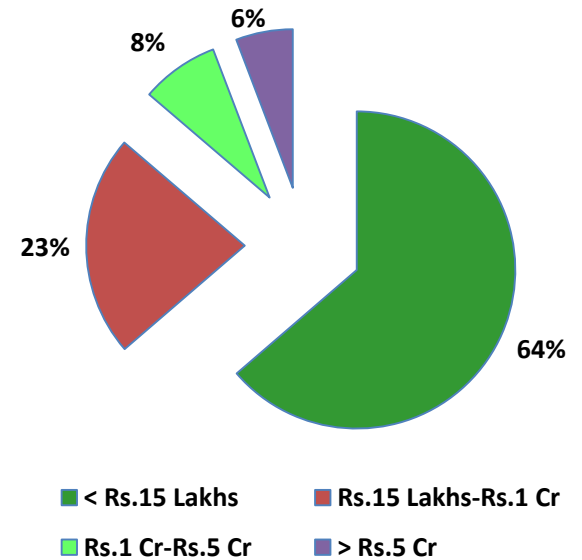
Retail Liability Franchise : Granular & Sticky



Low concentration of Deposits



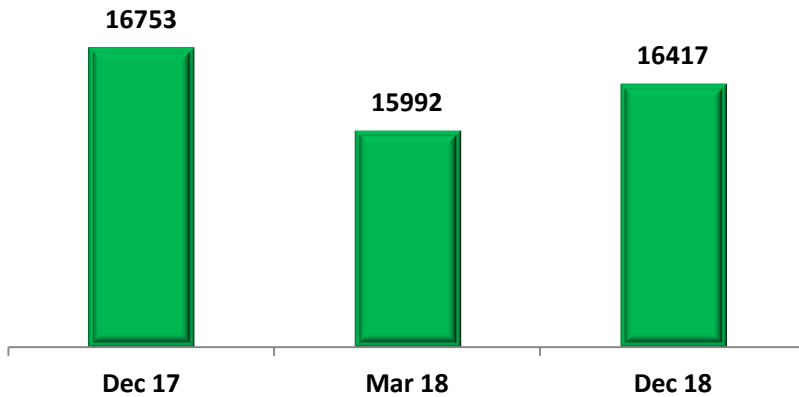
Low dependence on wholesale deposits



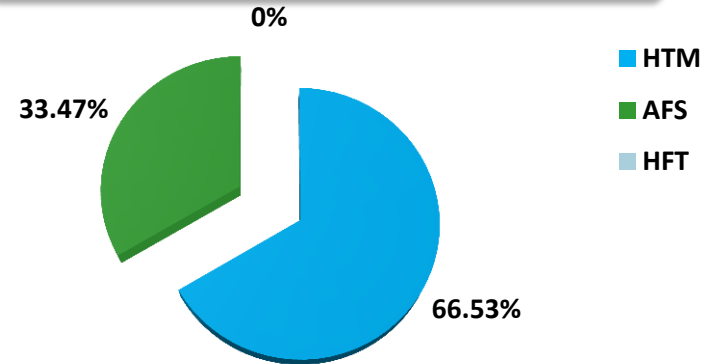
✓ Term deposits are primarily retail deposits
 ✓ 94% of term deposits are < Rs.5 Cr

Investment Portfolio

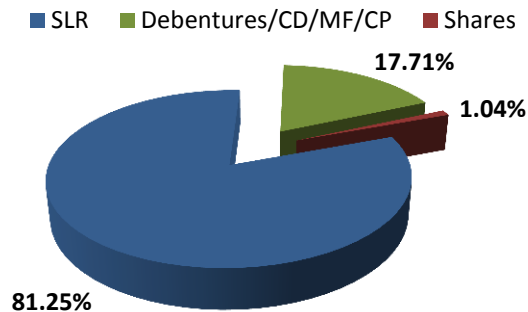
Investments (Rs. crore)



Portfolio wise Investment



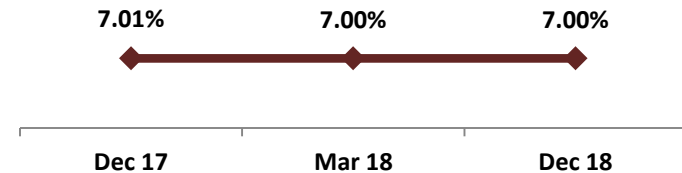
Investment Portfolio



Duration *

HTM	AFS	HFT
4.05	1.82	0.00

Yield on Investment



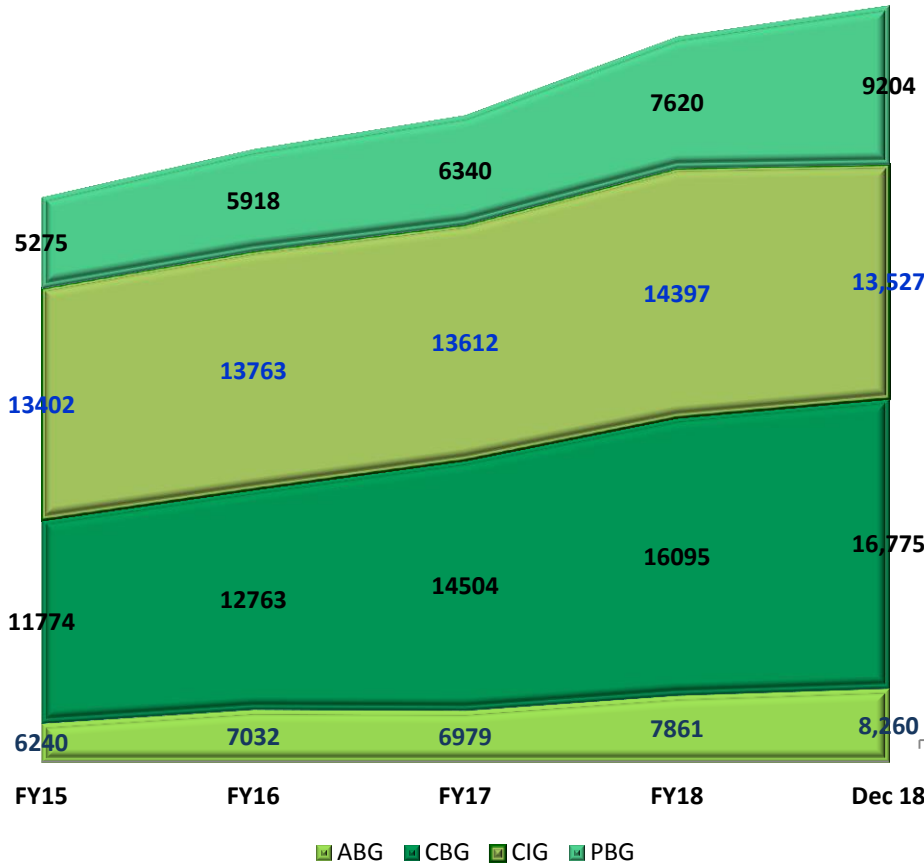
Debentures/CD/MF/CP includes SRs of Rs. crore (3.06%)

* AFS Duration Q2 FY19 was 2.63, Q1 FY 19 was 3.09; HTM Duration Q2 FY19 was 4.27, Q1 FY 19 was 4.45;

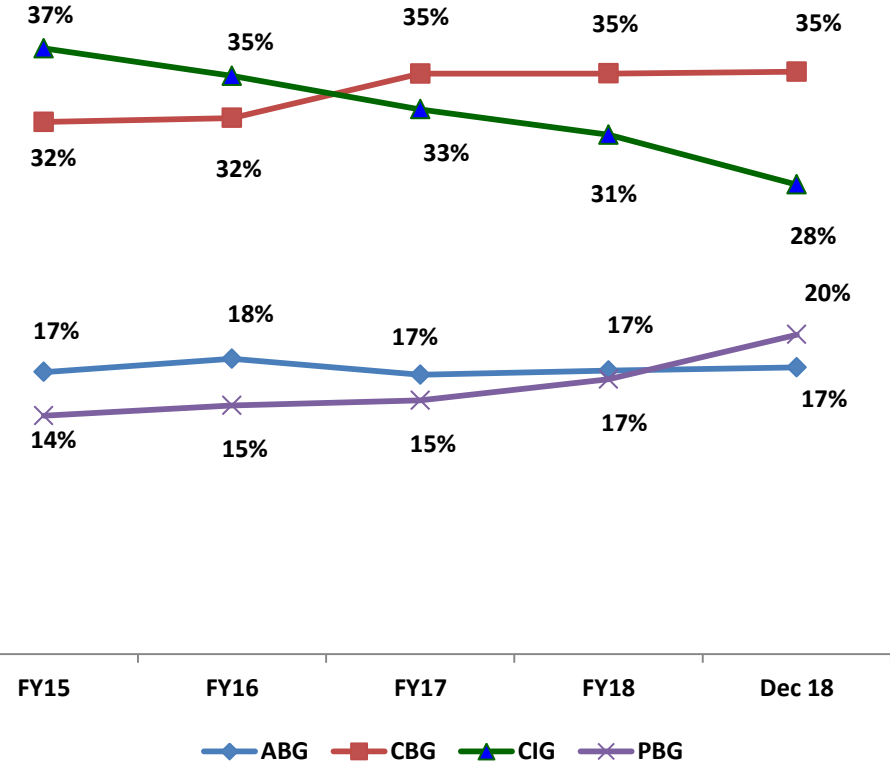
Advances – Business Verticals



Advances by value terms



Advances - Portfolio wise



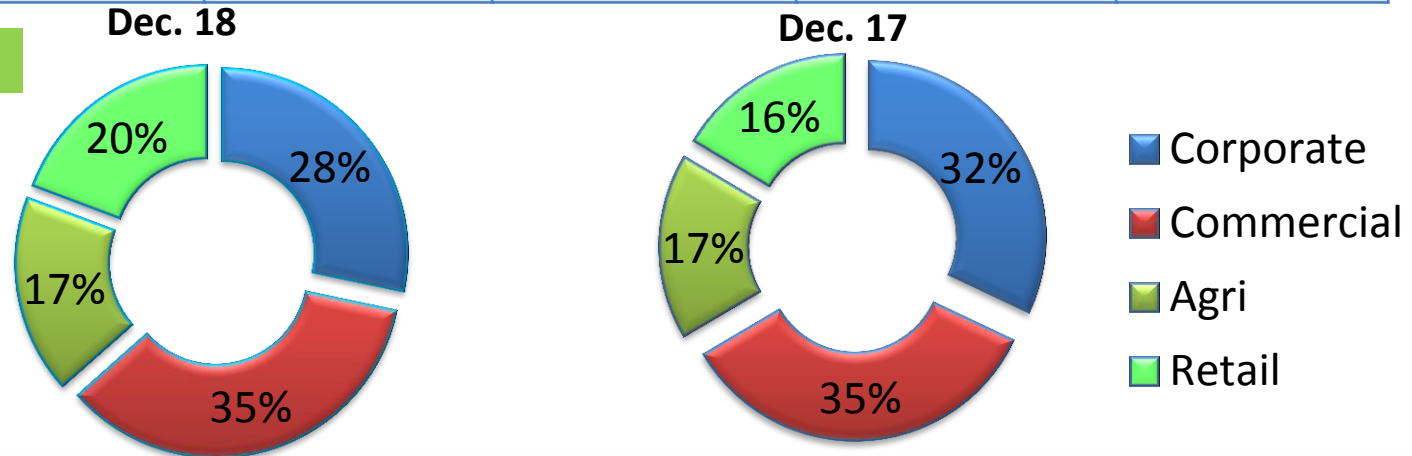
Banking Groups
 ABG – Agri CBG – Commercial CIG – Corporate PBG – Personal

Advances Portfolio



Particulars	Dec 18	Dec 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Gross Advances	47,766	44,836	7	45,973	4
Commercial	16,775	15,429	9	16,095	4
Corporate	13,527	14,341	(6)	14,397	(6)
Retail (Personal Banking)*	9,204	7,366	25	7,620	21
Agriculture	8,260	7,700	7	7,861	5
Jewel Loans (incl. in above)	7,794	6,911	13	7,092	10

Segment wise advances



*Includes IBPC of Rs.500 Cr , Rs.200Cr and Rs.200 Cr for Dec,18, Dec17 and Mar,18 respectively.

Retail Portfolio



Segment	Advances outstanding as at					
	Dec-18	Dec-17	Mar-18	Mar-17	Mar-16	Mar-15
Housing	3,396	2,658	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,637	1,313	1,393	965	787	568
Vehicle	1,065	1,007	1,017	921	831	782
Jewel Loans	578	587	578	596	703	793
Personal Loans	397	298	296	316	354	356
Education Loans	242	265	261	266	245	207
Others*	1,889	1,238	1,280	946	904	779
Total	9,204	7,366	7,620	6,340	5,918	5,242

*Includes IBPC of Rs.500Cr and Rs.200 Cr for Dec 18 and Mar,18 respectively.

Security Coverage

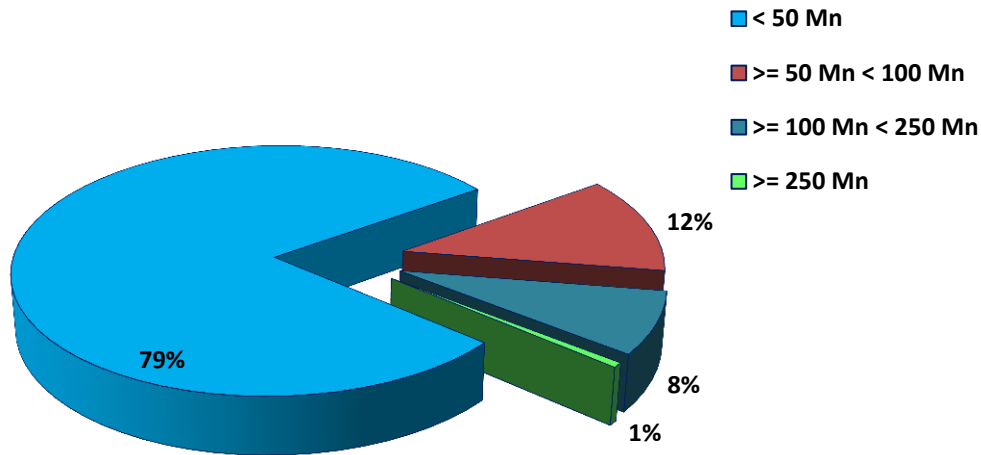


Nature of security	31.12.18	
Exposure backed by -		
Letter of Credit	542	
Liquid Assets ^	8,666	
Vehicles	1,770	
Commodities	682	
	Total (1)	11,660
Exposure secured by Immovable Property (% Coverage)		
> 100%	21,751	
90% to <100%	7,395	
75% to <90%	757	
50% to <75%	4,204	
<50%	3,556	
	Total (2)	37,663
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	3,087	
Unsecured Exposure	512	
	Total (3)	3,599
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		52,922

• Total risk assets excludes technical write off accounts ^Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets.

Granular Loan Book

Commercial book

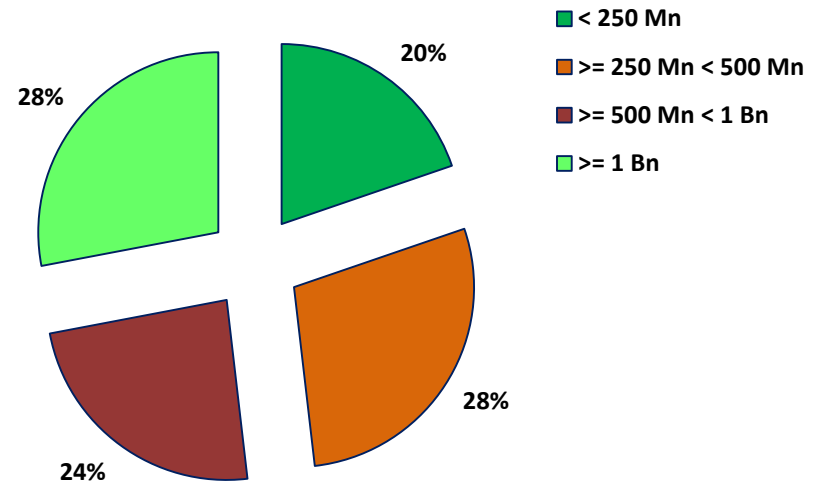


- Commercial Loans : Exposures upto Rs. 250 Mn
- Corporate Loans : Exposures above Rs. 250 Mn

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

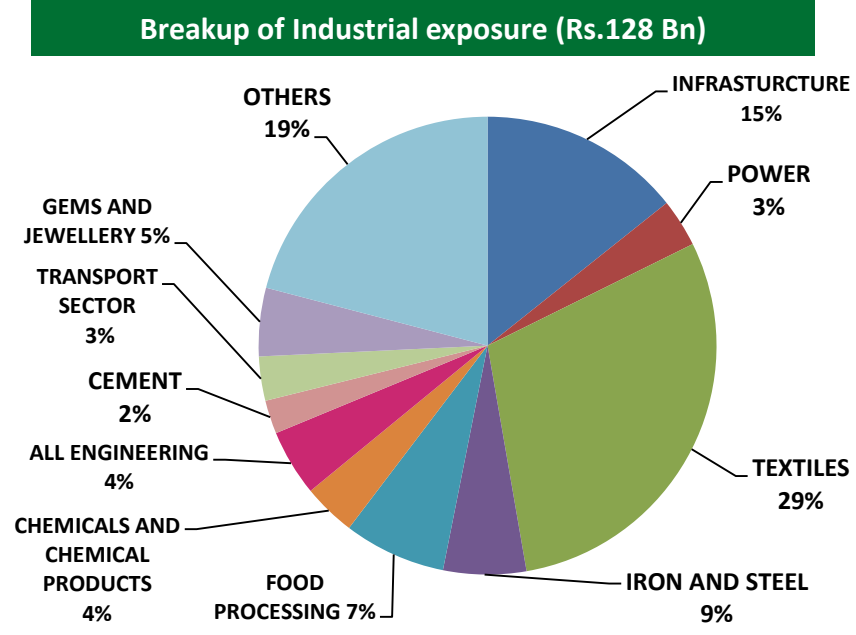
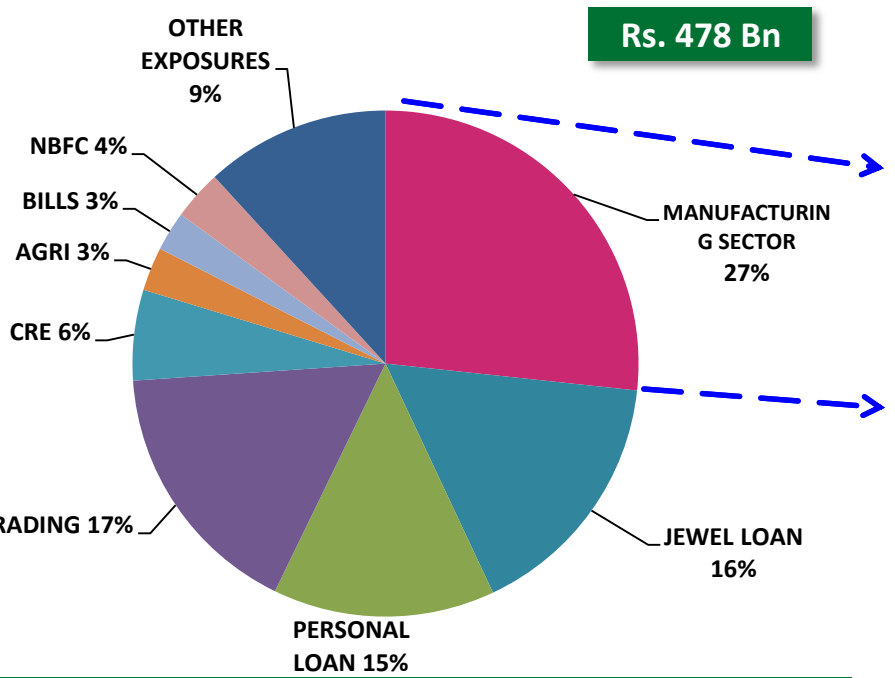
- Average ticket size of Rs.337 Mn
- 72% of corporate loans are less than Rs.1 Bn
- SMA 1 & 2 in corporate credit is ~2.82% of the book

Corporate book

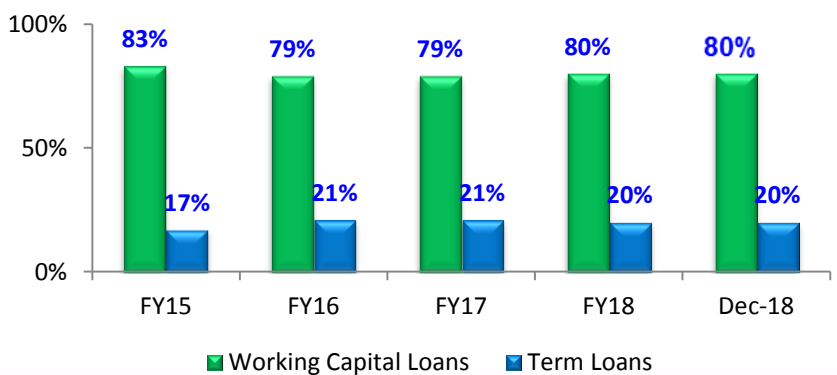


Advances - Composition

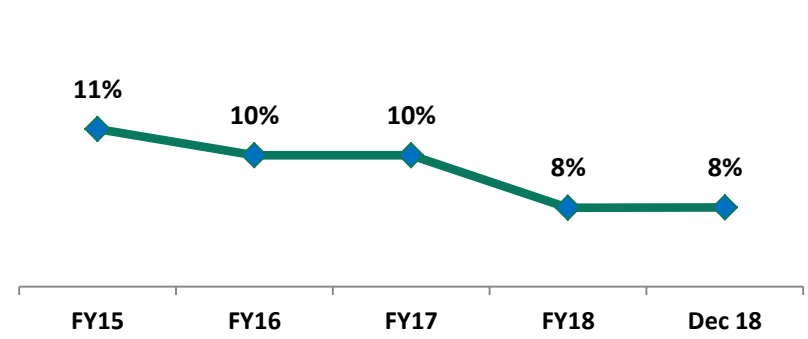
Well spread sub-sectorial exposures & diversified industrial exposures



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 Dec-17	
	Dec-18	Dec-17	Mar-18	Dec-18	Dec-17	Mar 18	Amt	%
Manufacturing	12,753	13,402	13,626	27	30	30	(649)	(5)
Trading	7,990	7,463	7,851	17	17	17	527	7
Jewel loan	7,794	6,911	7,092	16	15	15	883	13
Personal loans @	6,773	5,696	5,990	14	13	13	1,077	19
CRE	2,765	2,689	2,761	6	6	6	76	3
Agri (other than Jewel Loan)	1,330	1,624	1,613	3	4	4	(294)	(18)
Bills	1,209	1,365	1,542	2	3	3	(156)	(11)
NBFC	1,517	1,299	1,295	3	3	3	218	17
Capital market	21	110	71	0	0	0	(89)	(81)
Others*	5,615	4,277	4,132	12	9	9	1,338	31
Total Advances	47,766	44,836	45,973	100	100	100	2,930	7

@ Vehicle, Housing, Deposit loans & Insta Loans

*Exposure to other service sectors.

Manufacturing Sector - Industry Wise

(Rs. crore)

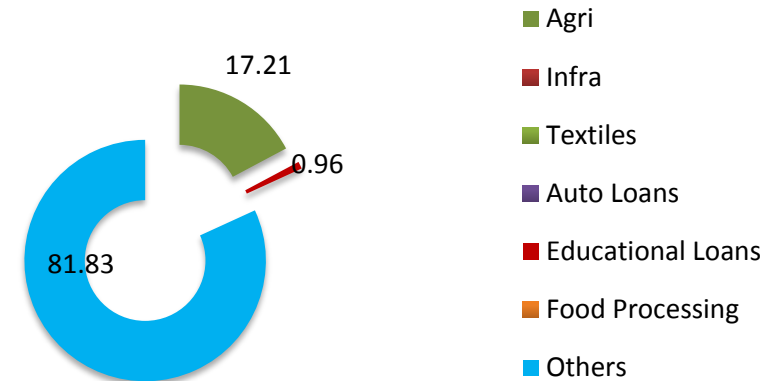
Industry	Amount			% to Total Advance			Y-o-Y Growth	
	Dec-18	Dec-17	Mar-18	Dec -18	Dec-17	Mar-18	Amount	%
TEXTILES	3,773	4,014	4,154	7.9	9.0	9.0	(241)	(6.0)
INFRASTRUCTURE	2,255	2,798	2,787	4.7	6.2	6.1	(543)	(19.4)
BASIC METAL & METAL PRODUCTS	746	1,364	1,324	1.6	3.0	2.9	(618)	(45.3)
FOOD PROCESSING	920	551	749	1.9	1.2	1.6	369	67
GEMS & JEWELLERY	616	518	501	1.3	1.2	1.1	97	18.8
ALL ENGINEERING	598	632	625	1.3	1.4	1.4	(34)	(5.3)
CHEMICALS & CHEMICAL PRODUCTS	475	629	513	1.0	1.4	1.1	(154)	(24.4)
RUBBER & PLASTIC PRODUCTS	547	355	361	1.2	0.8	0.8	192	54.1
CONSTRUCTION	443	465	471	0.9	1.0	1.0	(23)	(4.9)
WOOD & WOOD PRODUCTS	453	272	304	1.0	0.6	0.7	181	66.4
TRANSPORT SECTOR	398	399	400	0.8	0.9	0.9	(1)	(0.3)
PAPER & PAPER PRODUCTS	295	235	251	0.6	0.5	0.5	60	25.7
CEMENT & CEMENT PRODUCTS	302	320	292	0.6	0.7	0.6	(18)	(5.6)
BEVERAGES & TOBACCO	187	177	180	0.4	0.4	0.4	9	5.3
MINING & QUARRYING	166	181	187	0.3	0.4	0.4	(15)	(8.5)
PETROLEUM	50	21	30	0.1	0	0.1	29	138
GLASS & GLASSWARE	36	59	58	0.1	0.1	0.1	(23)	(39.2)
LEATHER & LEATHER PRODUCTS	47	48	61	0.1	0.1	0.1	1	(1.8)
OTHER INDUSTRIES	446	364	379	0.9	0.8	0.8	82	22.6
TOTAL	12,753	13,402	13,626	26.7	29.9	29.6	(649)	(4.8)

Sector-wise Restructured Advances

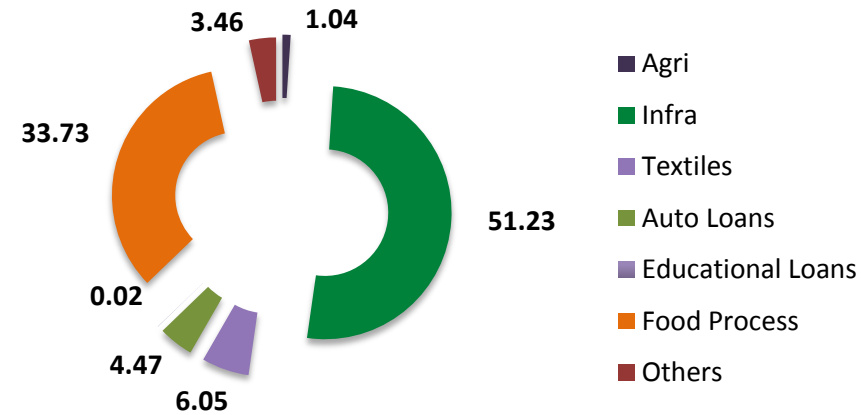


SECTOR	AMOUNT	
	Dec-18	Dec-17
INFRASTRUCTURE	-	366
TEXTILES	-	43
AGRICULTURE	0.89	8
EDUCATIONAL LOANS	0.05	0
AUTO LOANS	-	32
FOOD PROCESSING	-	241
OTHERS	4.24	25
TOTAL	5.18	715
<i>% to Total Advances</i>	<i>0.01</i>	<i>1.6</i>

% to Total Restructured Advances Dec 18

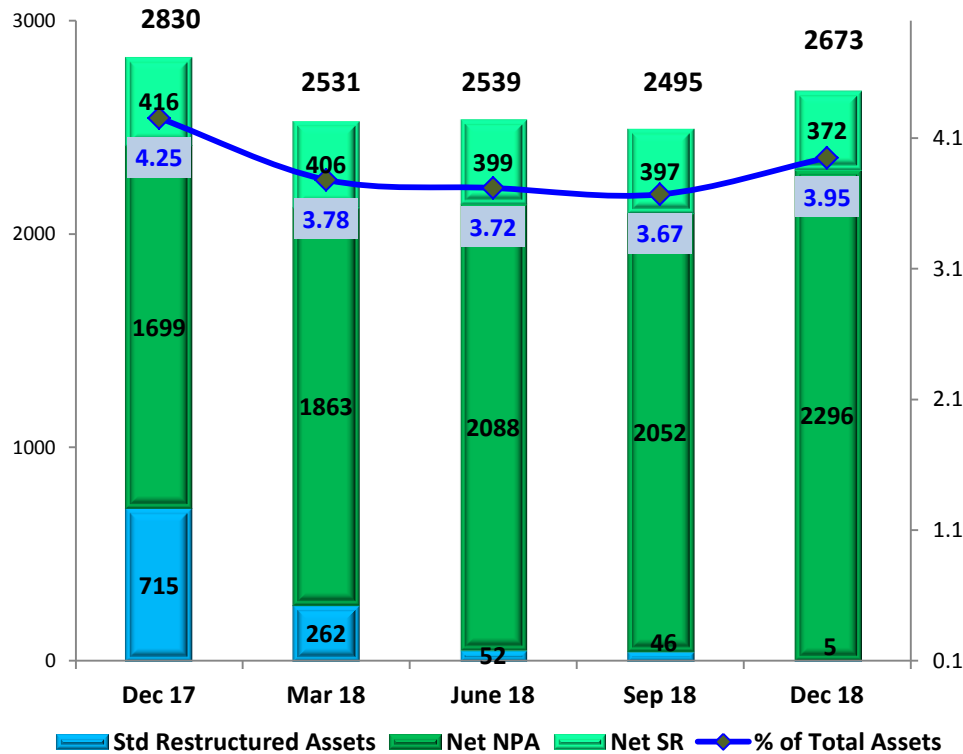


% to Total Restructured Advances Dec 17



Stressed Book Analysis

(Rs. crore)



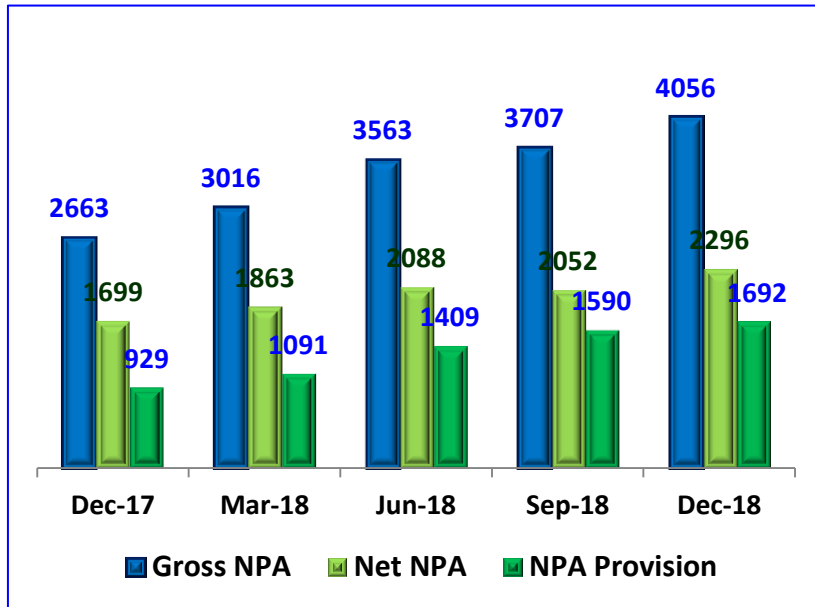
Movement of Restructured Advances

Position as at	Apr. to Dec. 18		Apr. to Dec. 17		Apr-17 to Mar-18	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
A. 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	-	0.25	-	44.72	-	-
D. Addn. thru' NPA upgradation	-	-	2	0.04	2	0.04
E. Accounts closed during the period	7	13.51	5	41.57	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	5	241.48	3	129.88	8	557.90
End of the period A+B+C+D-(E+F+G+H)	10	5.18	32	715.24	22	262.43

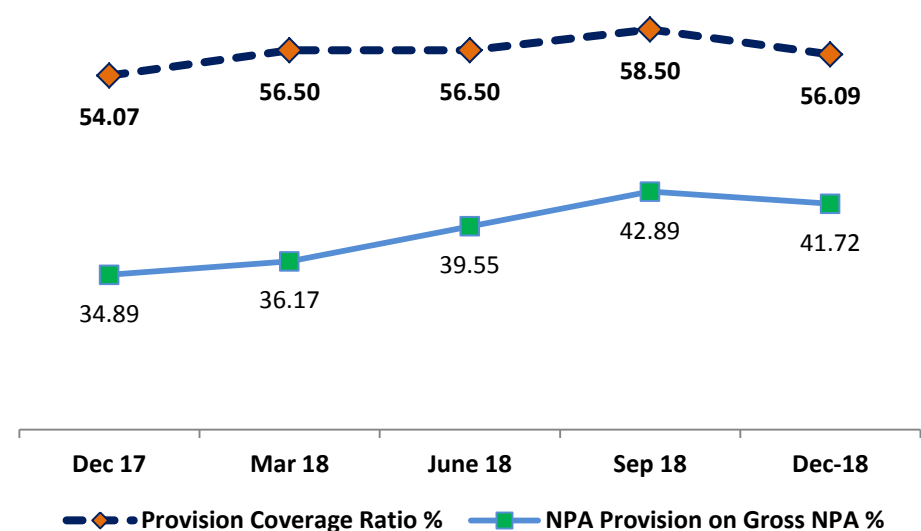
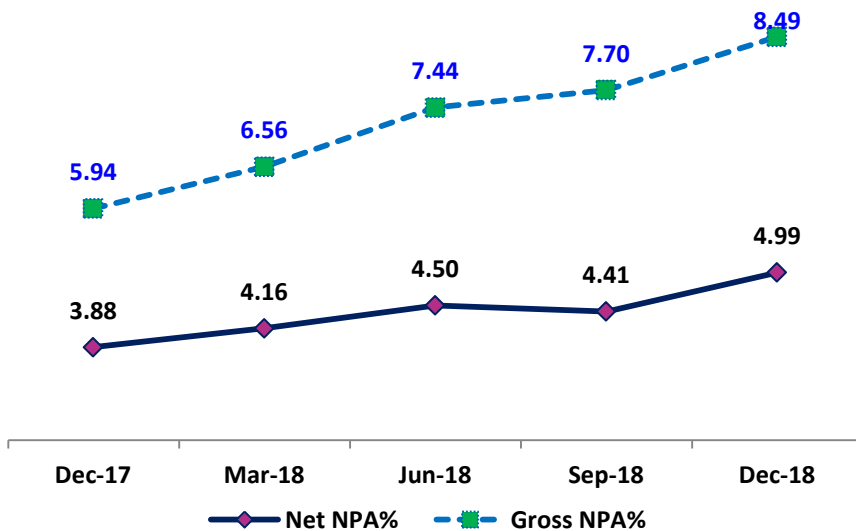
Position under various dispensation packages

Category	31.12.18	31.03.18	31.12.17
SDR Outstanding	-	-	96
5/25	75	76	79
S4A Accounts	-	79	235

NPAs & Provisions



VERTICAL	Advances O/s. Dec. 18	Net NPA Addition Q3	Total NPA Dec. 18	Accretion rate (%) Q3 (annld.)
COMM.	16,775	86	962	2.05
CORP.	13,527	246	2,776	7.27
AGRI.	8,260	8	139	0.39
RETAIL (Per. Banking)	9,204	9	179	0.39
TOTAL	47,766	349	4,056	2.92



Movement of NPA



Particulars	Apr 18- Dec 18	Apr 17 - Dec 17	Apr 17 - Mar 18
Gross NPAs			
Opening Balance	3,016	1,484	1,484
Additions during the period	1,863	1,504	2,092
Reductions during the period	823	325	560
Closing Balance	4,056	2,663	3,016
Net NPAs			
Opening Balance	1,863	1,033	1,033
Additions during the period	815	925	1,103
Reductions/write off during the period	382	259	273
Closing Balance	2,296	1,699	1,863
Provisions			
Opening Balance	1,091	429	429
Provn. made during the period	1,042	507	1,024
Write off/Write back of excess provn.	441	67	362
Closing Balance	1,692	869	1,091

Provisions and Contingencies

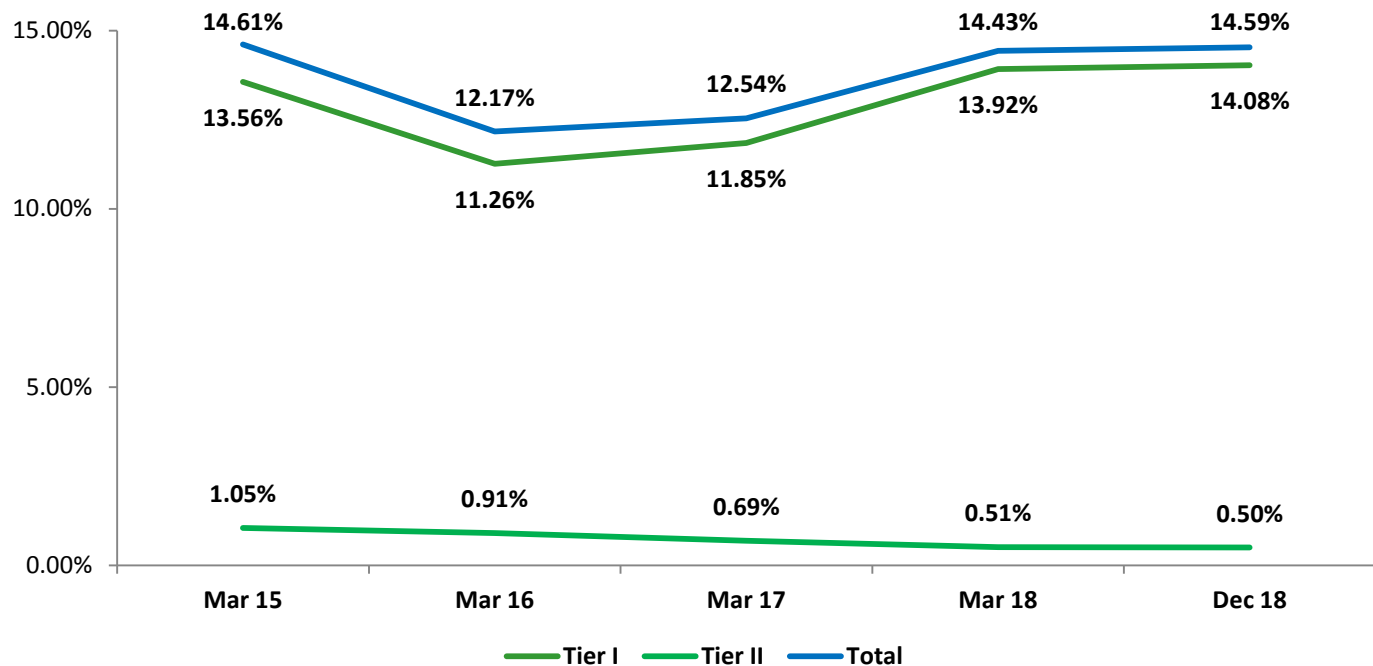


Provision for	9M ended		Quarter ended			FY
	Dec -18	Dec-17	Dec -18	Dec-17	Sep-18	2017-18
NPA	1,042	611	432	348	207	1,025
Standard Assets	(8)	8	2	3	(16)	(2)
Restructured Advances	(11)	(4)	(2)	-	-	(11)
Loss on sale to ARC	-	185	-	-	-	185
SDR, S4A, 5/25 etc.	(10)	24	-	2	-	(2)
NCLT (specific a/c's)	(12)	5	-	(48)	-	13
Others (incl. NPI)	61	7	11	3	11	3
Investment Depreciation	(25)	44	(42)	17	11	63
Total Provisions (excl. Tax)	1,036	880	400	325	213	1,274
Tax Expense	59	123	3	25	64	158
Total Provisions	1,095	1,003	403	350	277	1,432

Capital Adequacy – Basel III



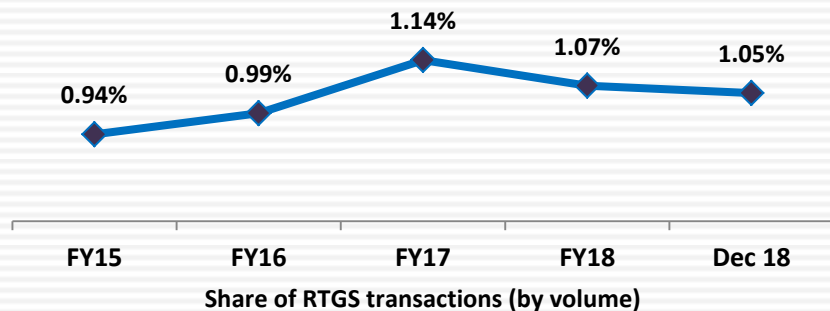
Nature	Capital as at				
	Dec-18	Dec-17	Mar-18	Mar-17	Mar-16
Tier I	6,101	5,856	6,145	4,790	4,064
Tier II	218	243	226	278	330
Total	6,320	6,099	6,371	5,068	4,394



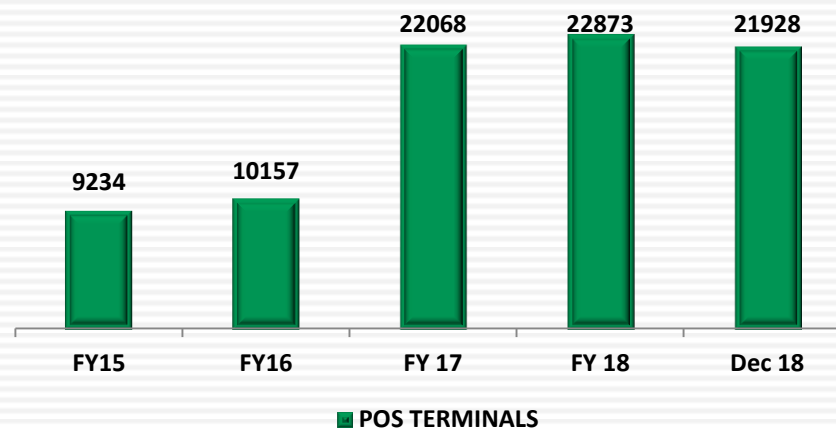
Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

Leveraging Technology - Delivery Channels

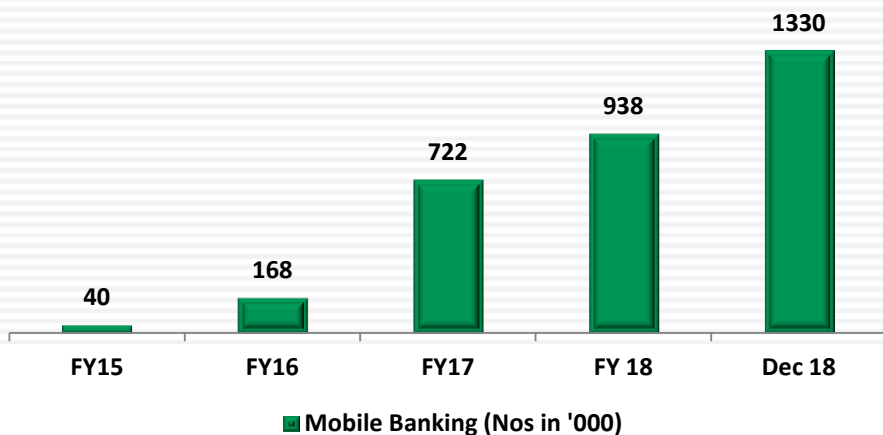
Market share in RTGS transactions



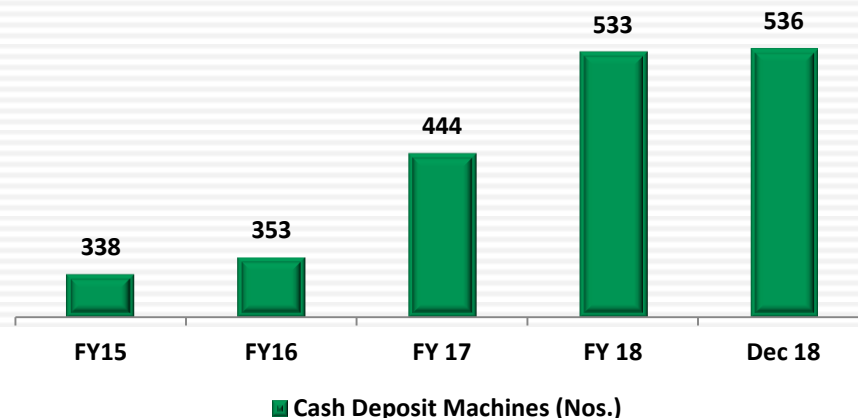
POS Terminals



Exponential growth in Mobile transactions



Cash Deposit Machines

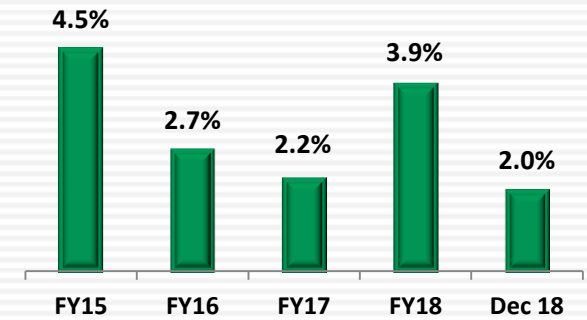
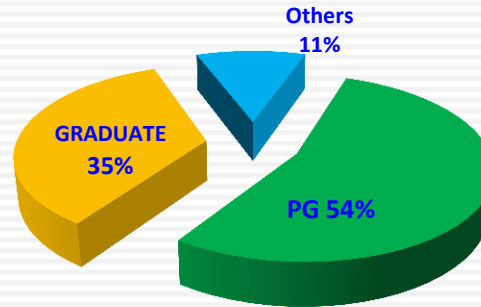
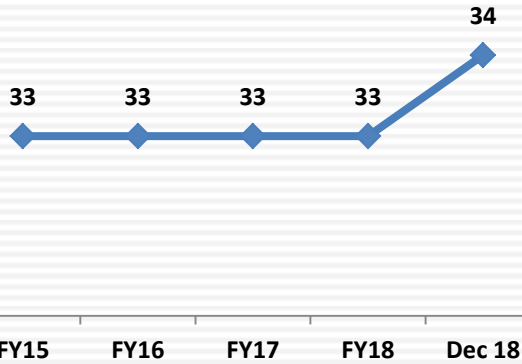


Human Resources

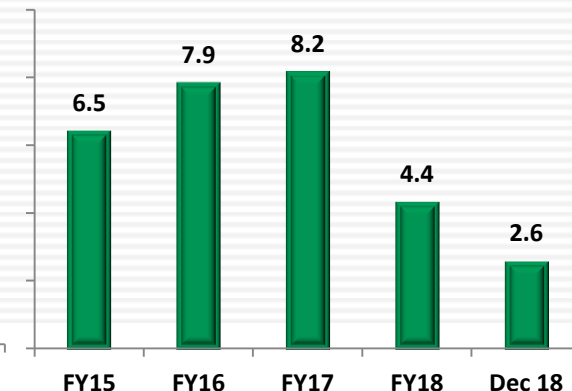
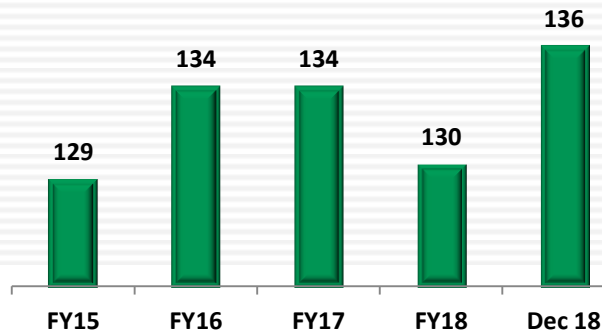
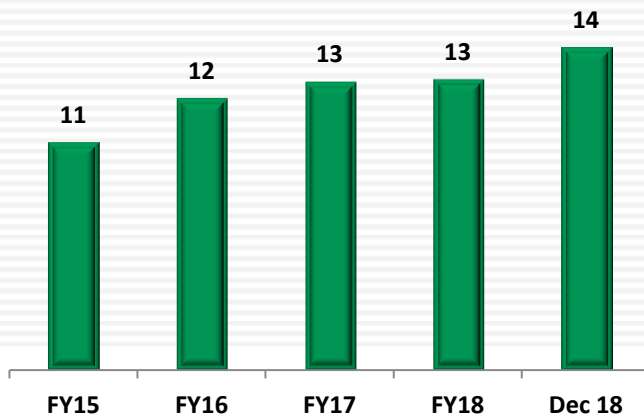
Young workforce.....

... well qualified ...

... lower attrition ...



... leading to improved productivity



■ Business per employee (Rs. Crore)

■ Business per branch (Rs. Crore)

■ Profit per employee (Rs. Lakhs)



Karur Vysya Bank

Smart way to bank

Blending Tradition
with Modernity



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



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 Business	25,664	32,947	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863
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	3,941	4,175	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956

* 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