



**Karur Vysya Bank**

*Smart way to bank*

# INVESTOR PRESENTATION

Q1 - FY 2019-20



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# The Bank of choice - trusted by all



Over  
**7 million**  
individuals



Over  
**450000**  
businesses



Over  
**700000**  
agri customers

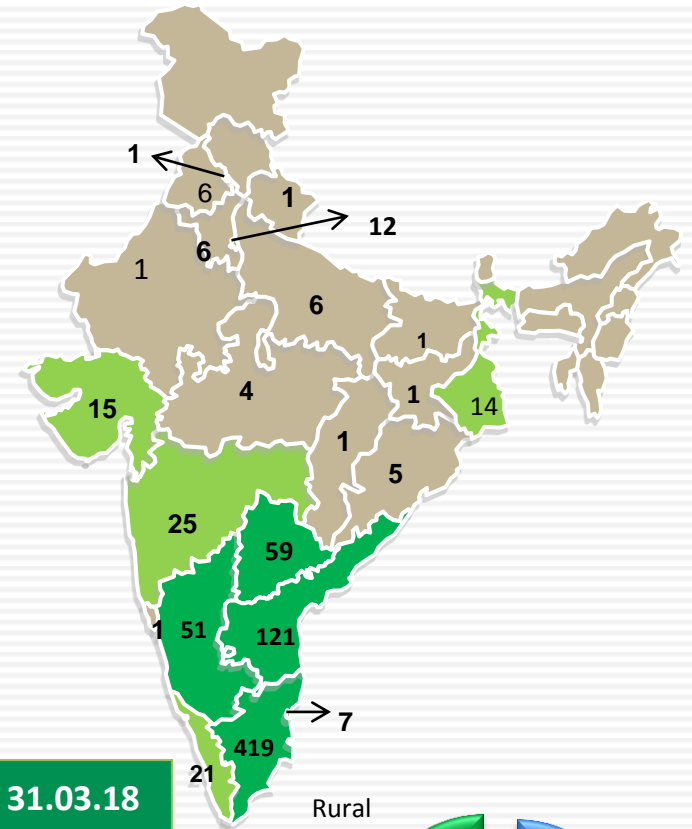
# KVB – a unique franchise!

## Bank of Choice, trusted by :

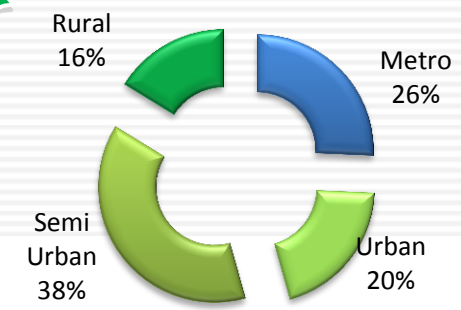
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

## Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	200
Urban	155
Semi Urban	297
Rural	126
<b>Total</b>	<b>778</b>



Category	30.06.19	31.03.19	31.03.18
Branches	778	778	790
<b>ATM's + Cash Recyclers</b>	<b>2177</b>	<b>2179</b>	<b>2328</b>



*Customer service excellence the differentiator*

# Highlights



## CRAR

CRAR at 15.99%  
CET 1 at 14.27%

## PAT

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

## NIM

3.49%



## BUSINESS

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

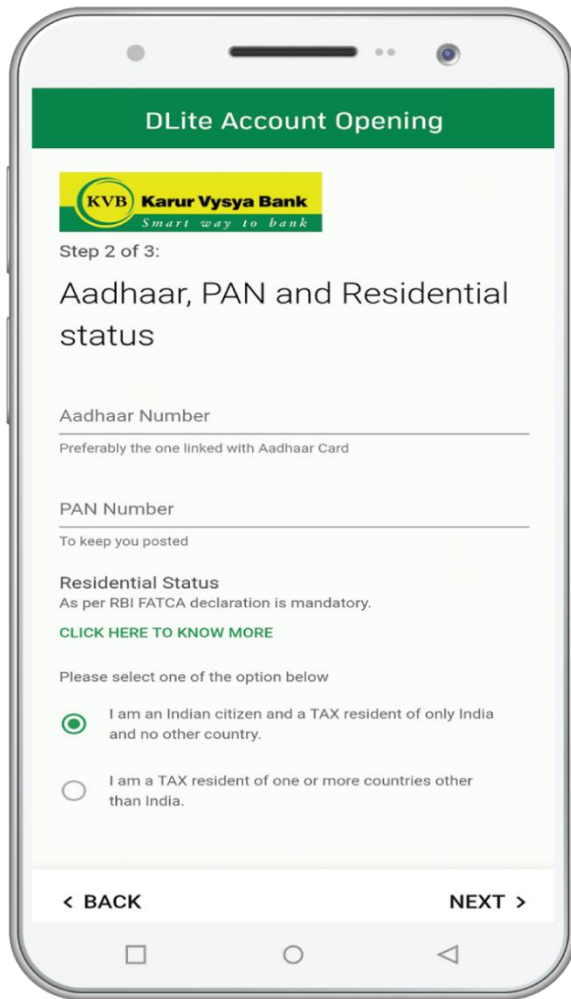
## CREDIT

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

## CASA

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

# KVB DLite App



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

# Blending Tradition with Modernity

## Business model transformation progressing well - Digital product suites well received

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

# Blending Tradition with Modernity

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



# Results Snapshot\*

## Financial Indicators – 30.06.2019

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

## Other Business Parameters

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

# Business Profile

(Rs. crore)



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

# Business Profile (Averages)

(Rs. crore)



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

# Balance Sheet

(Rs. crore)

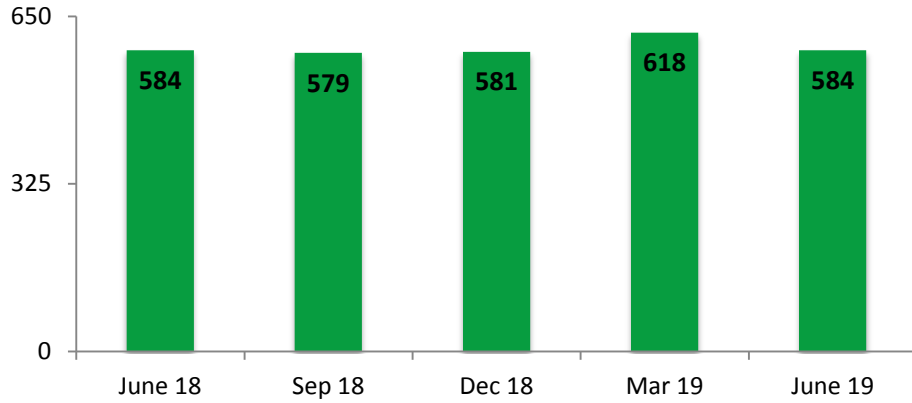


Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y (%)
<b>Capital &amp; Liabilities</b>			
Capital	160	145	10
Reserves and Surplus	6,336	6,165	3
Deposits	61,711	57,554	7
Borrowings	2,705	3,083	(12)
Other Liabilities and Provisions	1,503	1,336	13
<b>Total</b>	<b>72,415</b>	<b>68,283</b>	<b>6</b>
<b>Assets</b>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

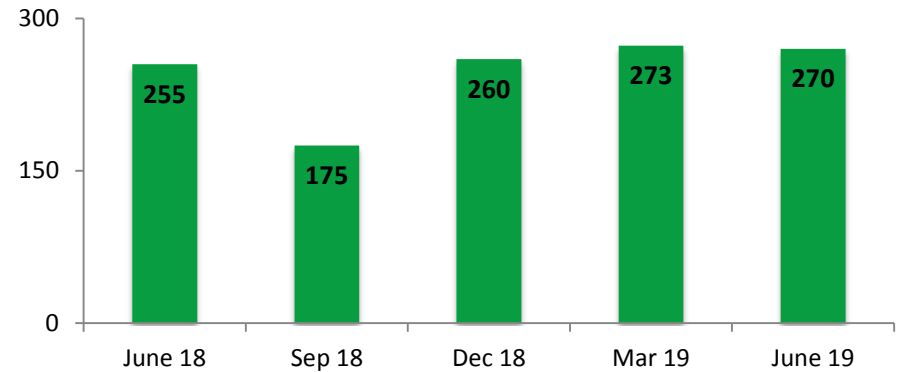
# Income v/s Expenses (Qtr)



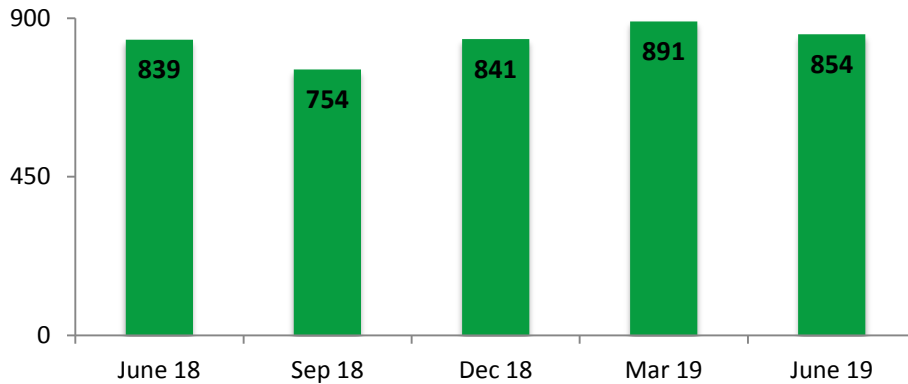
### Net Interest Income



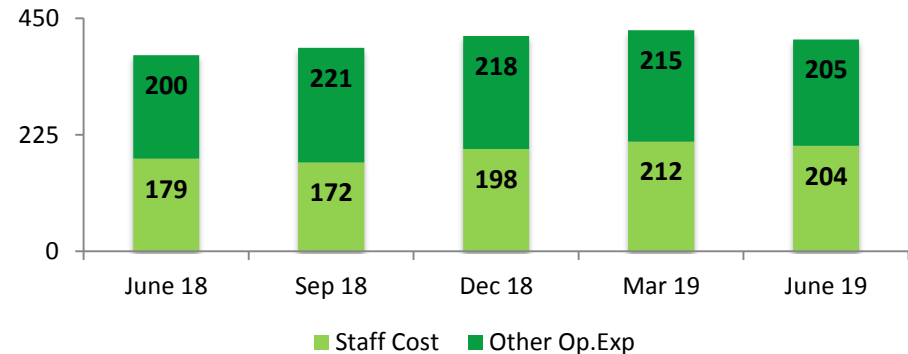
### Non Interest Income



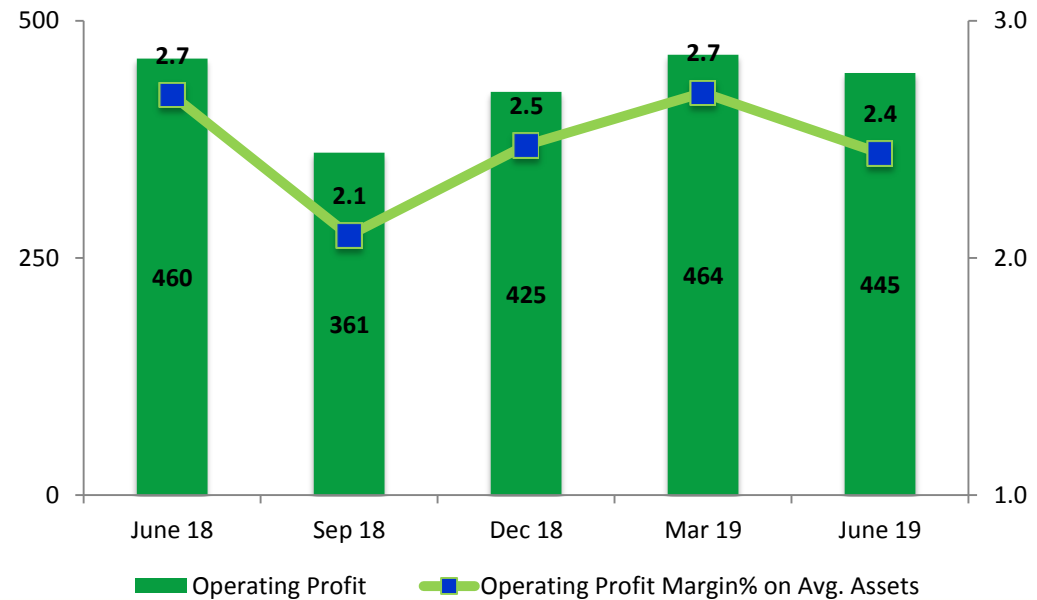
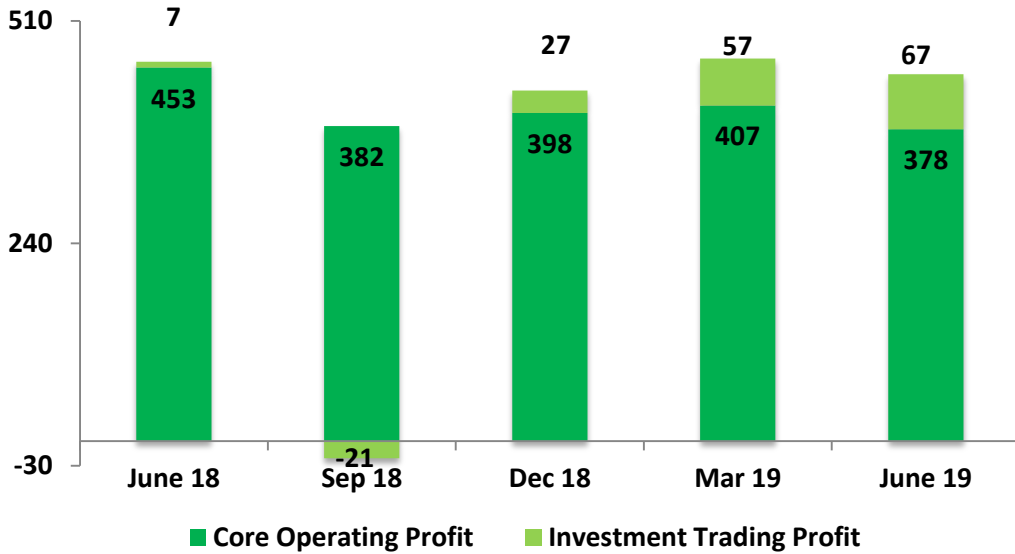
### Total Operating Income



### Operating Expenses



# Operating Profit (Qtr)



# Profit and Loss A/c



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

# Break Up of Other Income



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

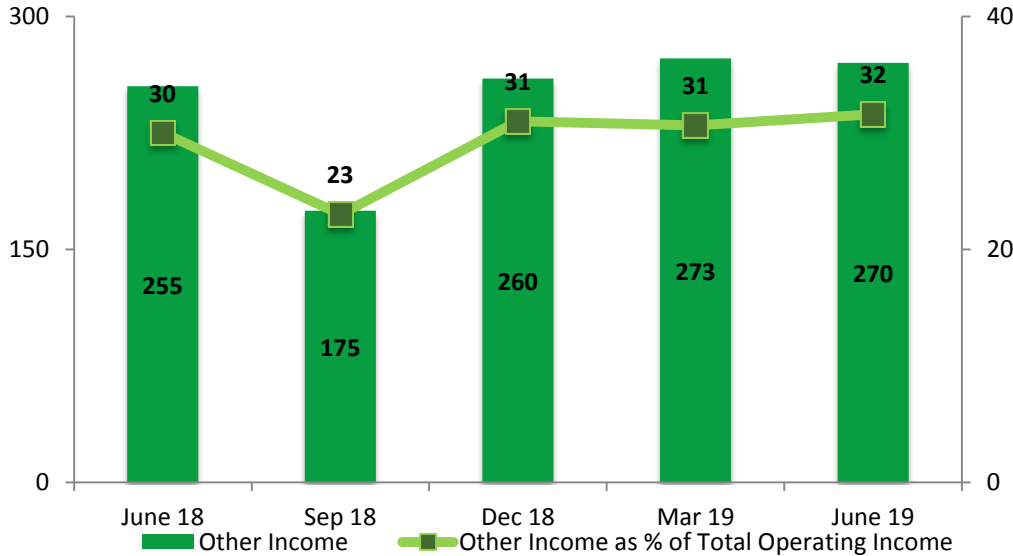
\*Includes recoveries from Written Off A/c's – Rs. 1 crore (Q1 FY 19-20) & Rs. 22 crore (Q1 FY 18-19)



# Healthy Other Income Profile (Qtr)

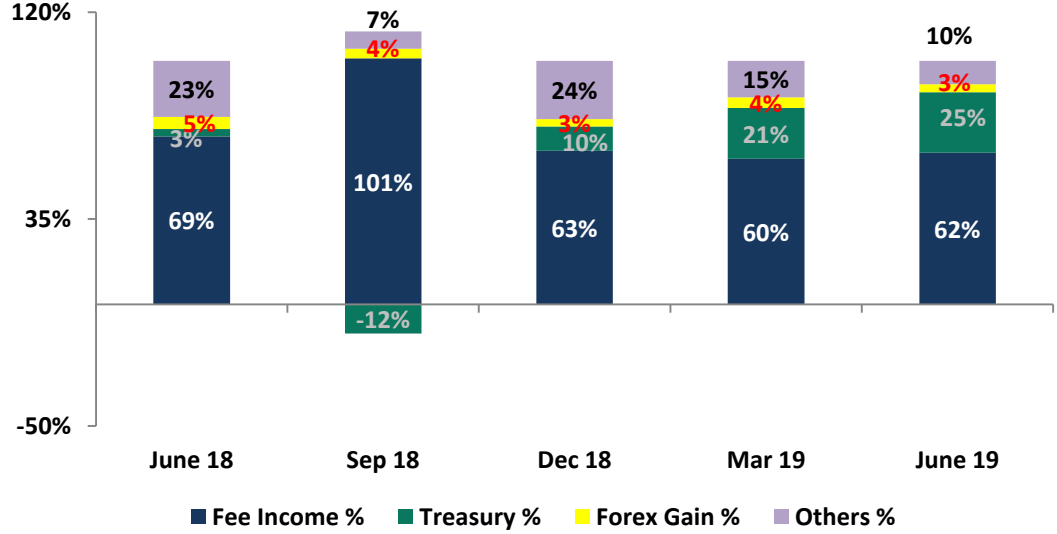


## Growth in Other Income



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

~ 62% of other income comes from fee income



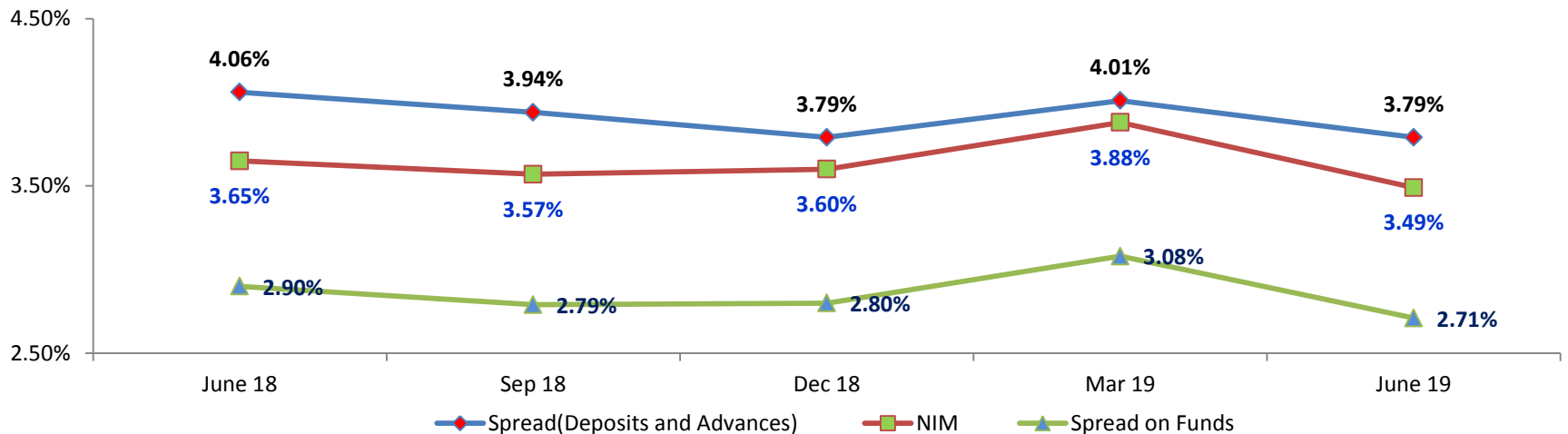
# Break Up of Operating Expenses



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

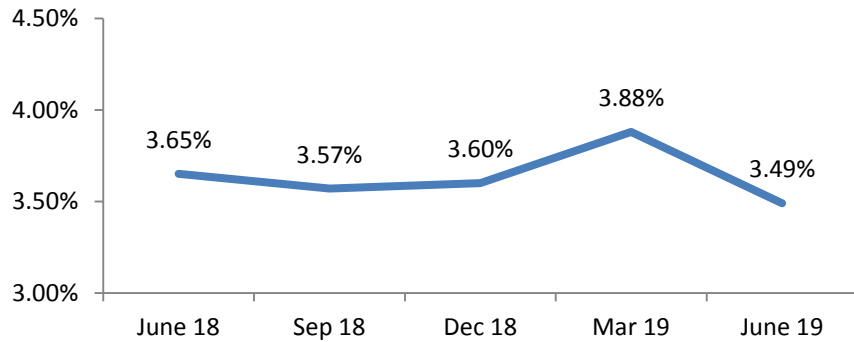
# Key Ratios

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

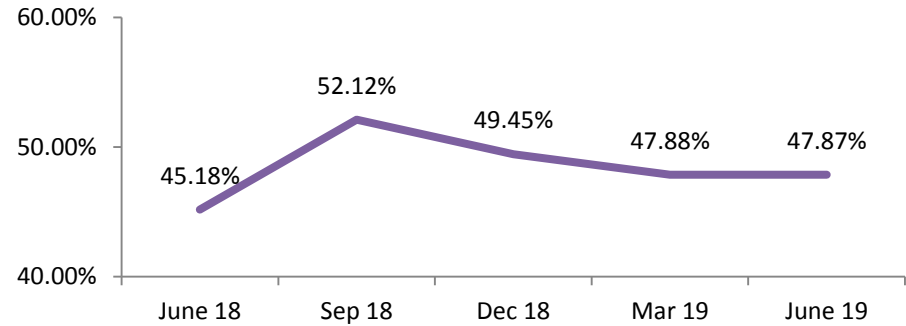


# Key Ratios (Qtr)

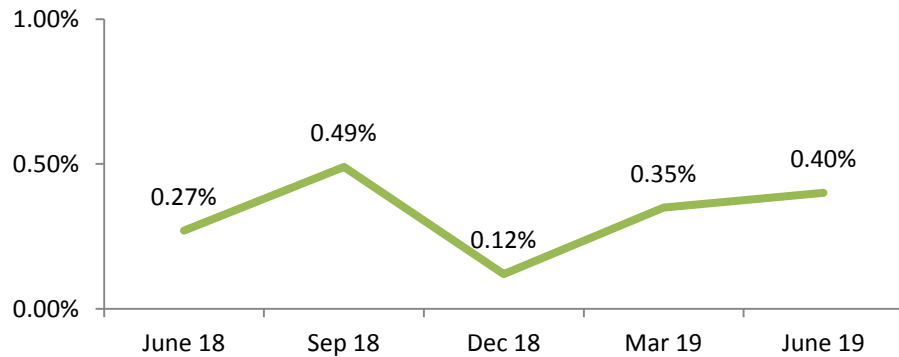
## NIM<sup>^</sup>



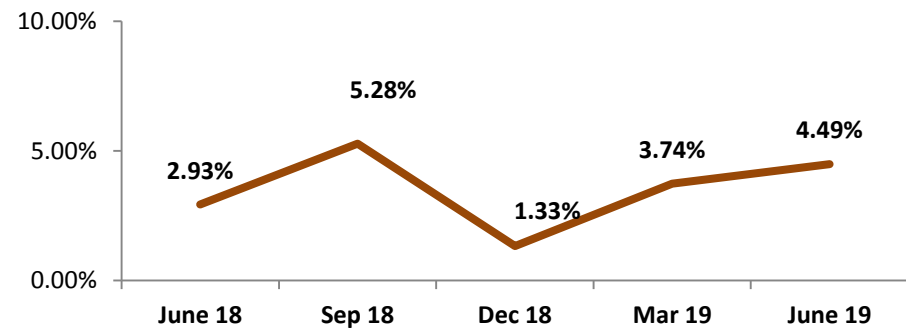
## Cost to Income



## ROA



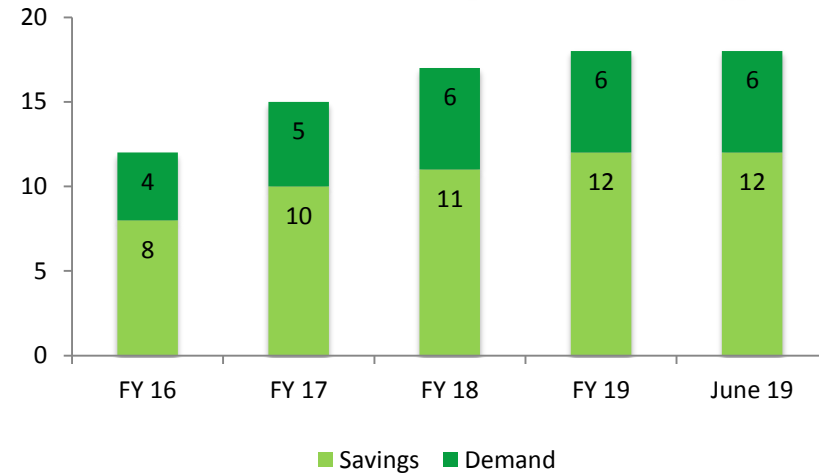
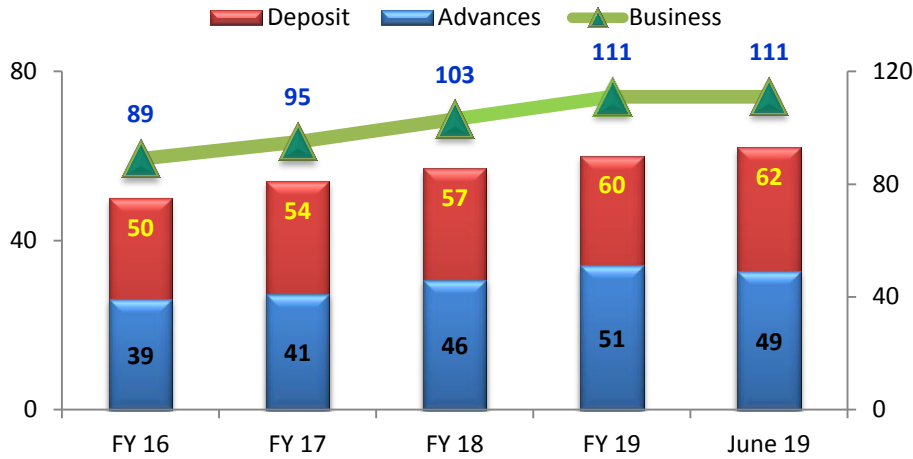
## ROE



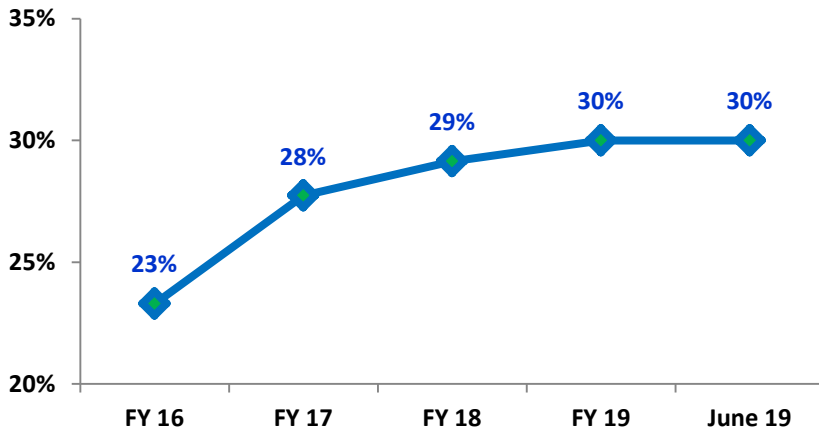
<sup>^</sup> NIM for Mar 19 includes items of non-recurring nature

# Business Growth

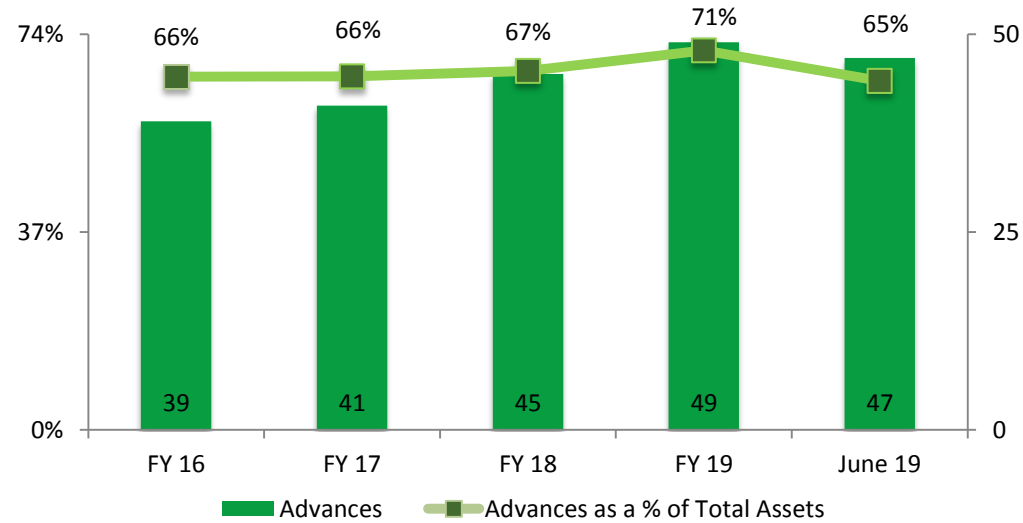
(Rs. thousand crore)



## CASA Mix

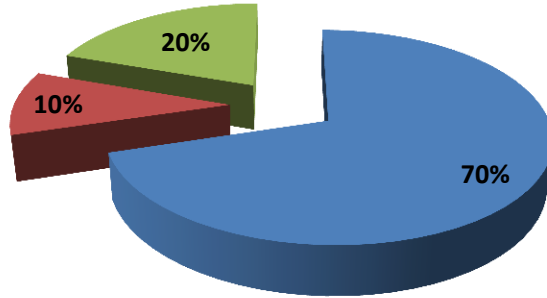


## Loans and Advances



# Retail Liability Franchise : Granular & Sticky

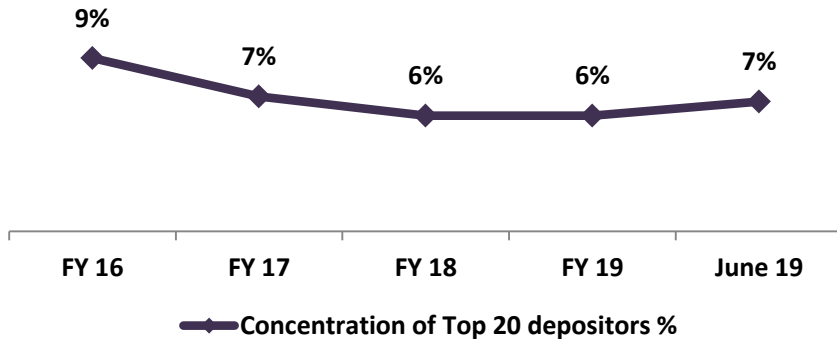
Deposit Mix



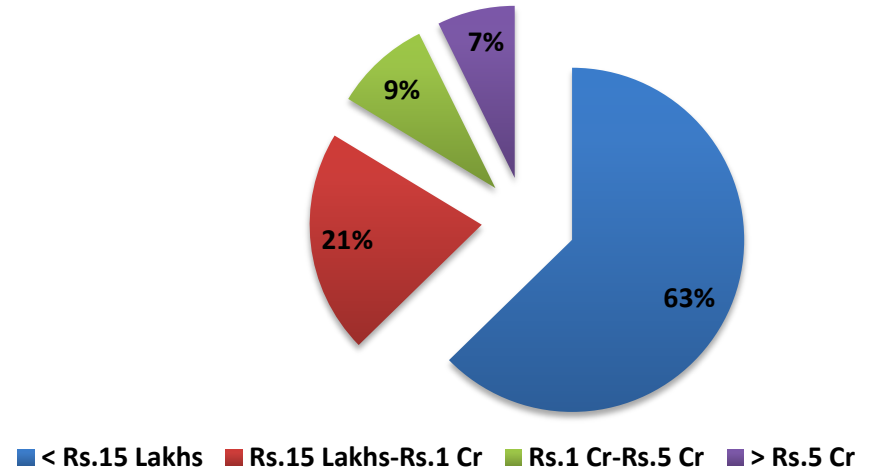
■ Term Deposits ■ Demand Deposits ■ Savings Deposits

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

## Low concentration of Deposits

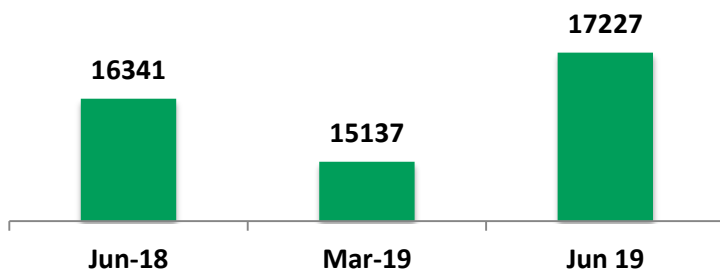


## Low dependence on wholesale deposits

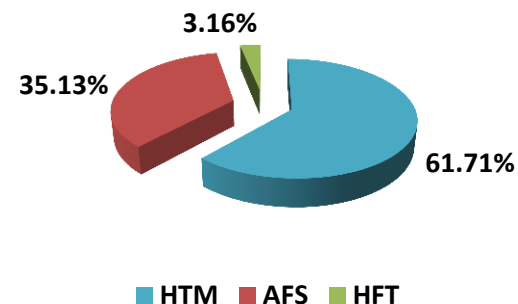


# Investment Portfolio

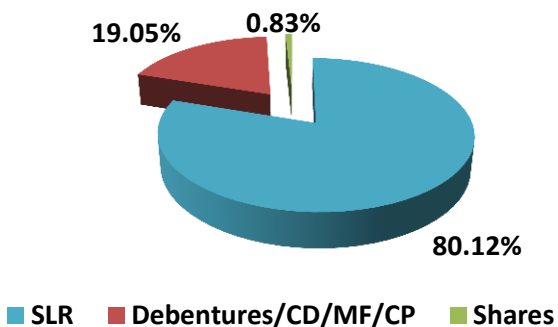
## Investments (Rs. crore)



## Portfolio wise Investment



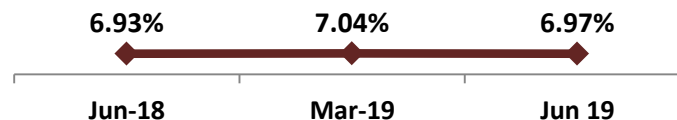
## Investment Portfolio



## Duration

AFS*	HFT	HTM*
1.23	0.12	4.05

## Yield on Investment



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

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

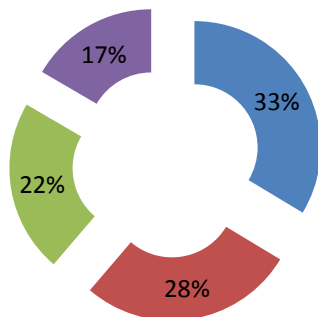
# Advances Portfolio



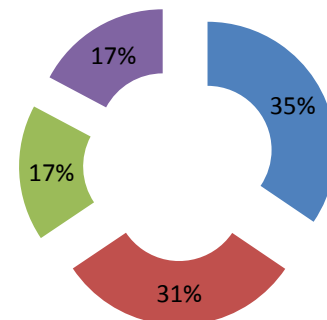
Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y Growth %
<b>Gross Advances</b>	<b>49,182</b>	<b>47,886</b>	<b>3</b>
Commercial	16,539	16,510	-
Corporate	13,589	14,893	(9)
Retail (Personal Banking)*	10,893	8,232	32
Agriculture	8,161	8,251	(1)
Jewel Loans (incl. in above)	7,890	7,388	7

## Segment wise advances

June 19



June 18



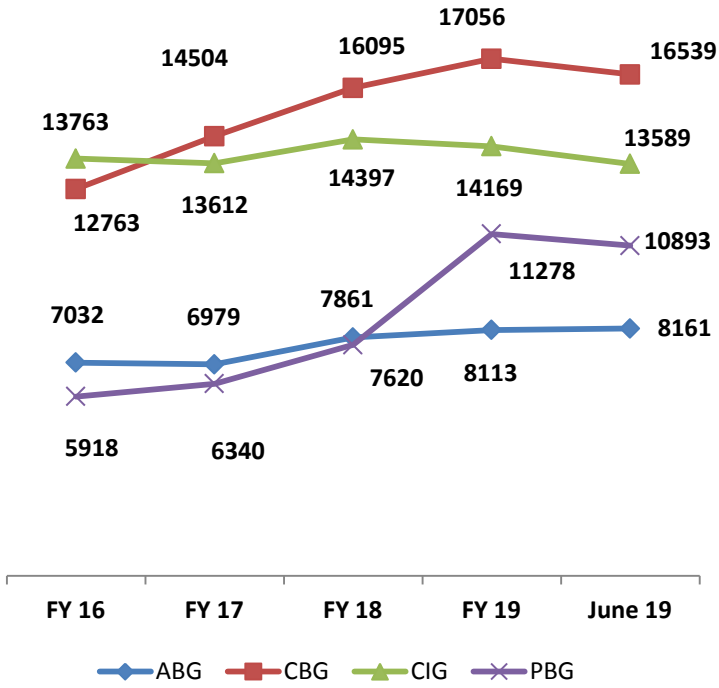
\*Includes IBPC of Rs. 1,100 Cr and Rs.500 Cr for June 19 and June 18 respectively. Growth excl. IBPC is 27%



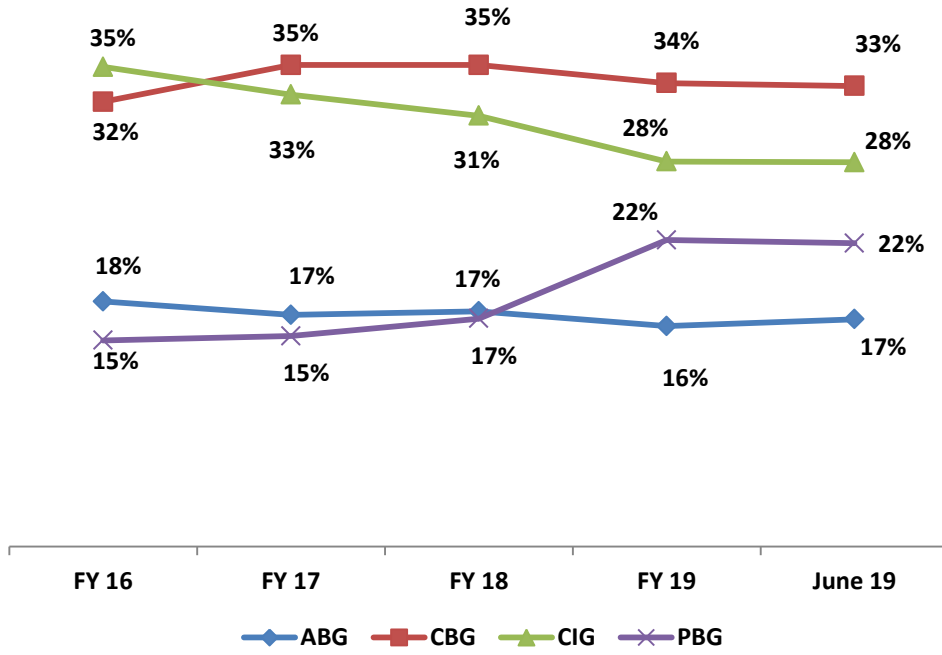
# Advances – Business Verticals



### Advances by value terms



### Advances - Portfolio wise



**Banking Groups**

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

# Retail Portfolio



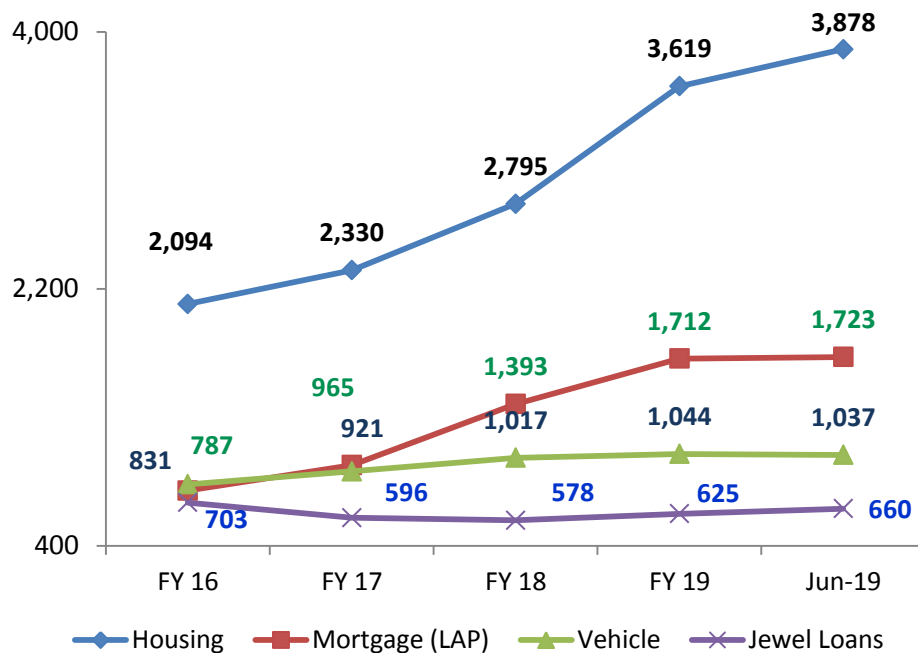
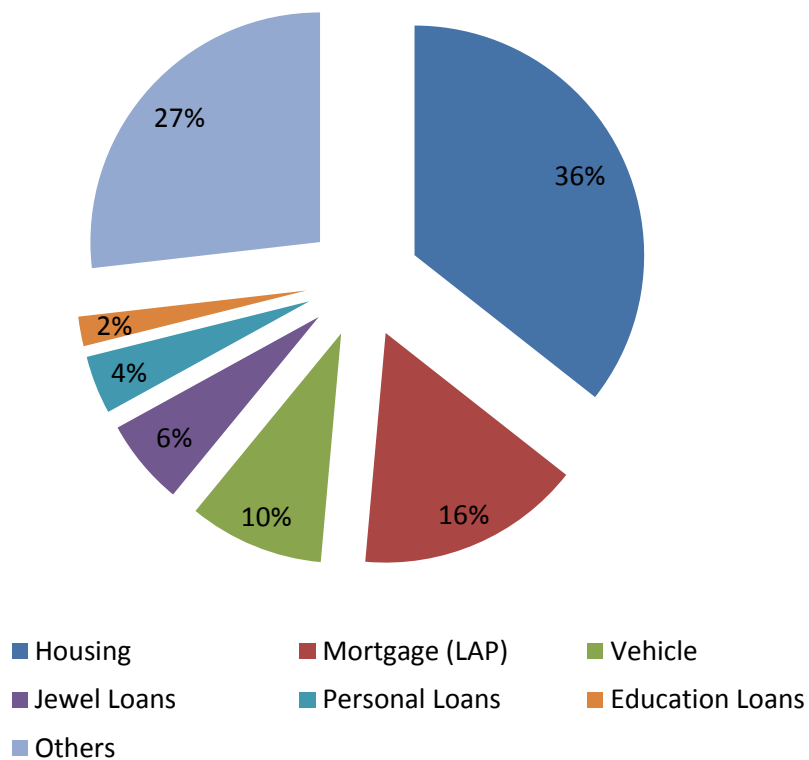
Segment	Advances outstanding as at					
	June – 19	Mar-19	June - 18	Mar-18	Mar-17	Mar-16
Housing	3,878	3,619	2,977	2,795	2,330	2,094
Mortgage (LAP)	1,723	1,712	1,470	1,393	965	787
Vehicle	1,037	1,044	1,051	1,017	921	831
Jewel Loans	660	625	596	578	596	703
Personal Loans	447	424	296	296	316	354
Education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

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

# Robust Growth in Retail Segment

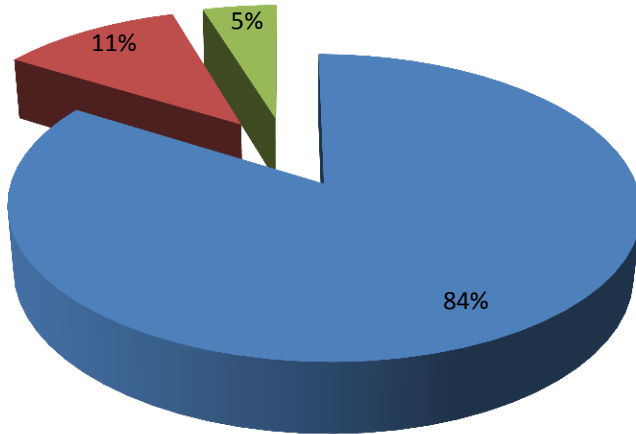


### Retail Segment June- 2019



# Granular Loan Book

## Commercial book



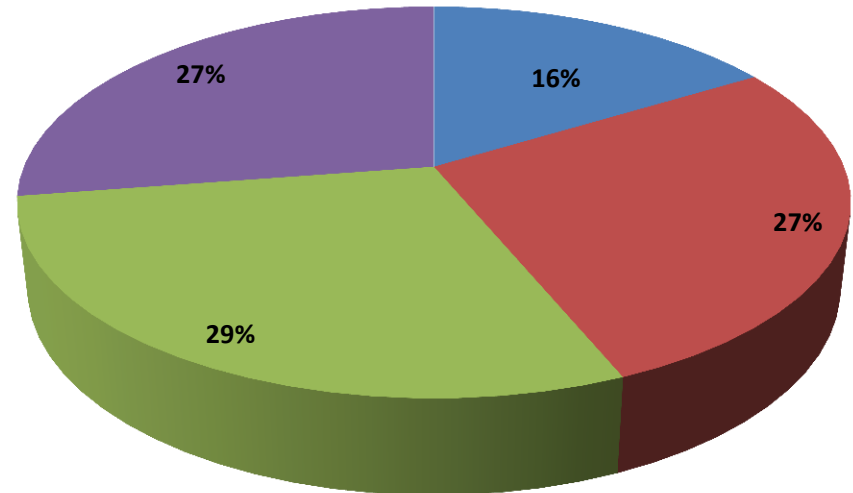
■ < 50 Mn   ■ >= 50 Mn < 100 Mn   ■ >= 100 Mn

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

■ Corporate Loans : Exposures above Rs. 250 Mn

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

## Corporate book

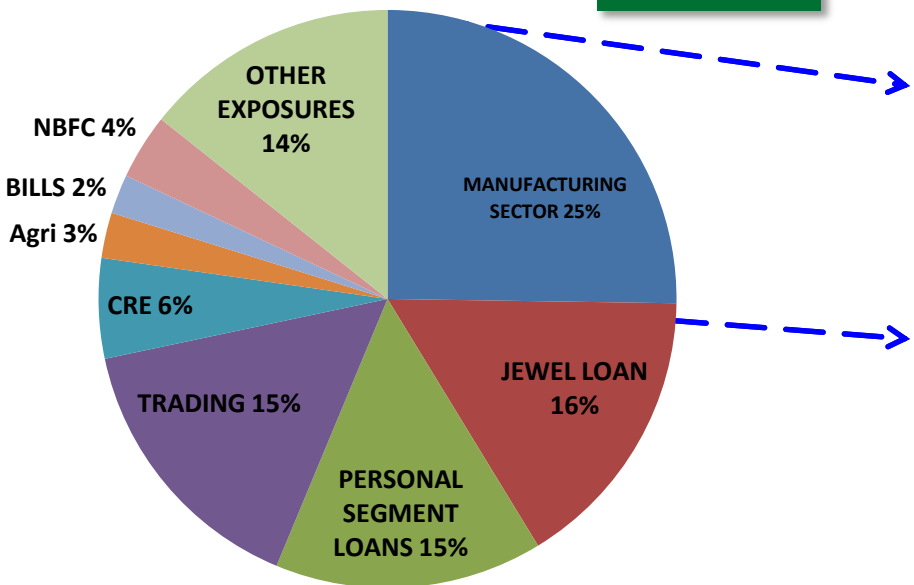


■ < 250 Mn   ■ >= 250 Mn < 500 Mn   ■ >= 500 Mn < 1 Bn   ■ >= 1 Bn

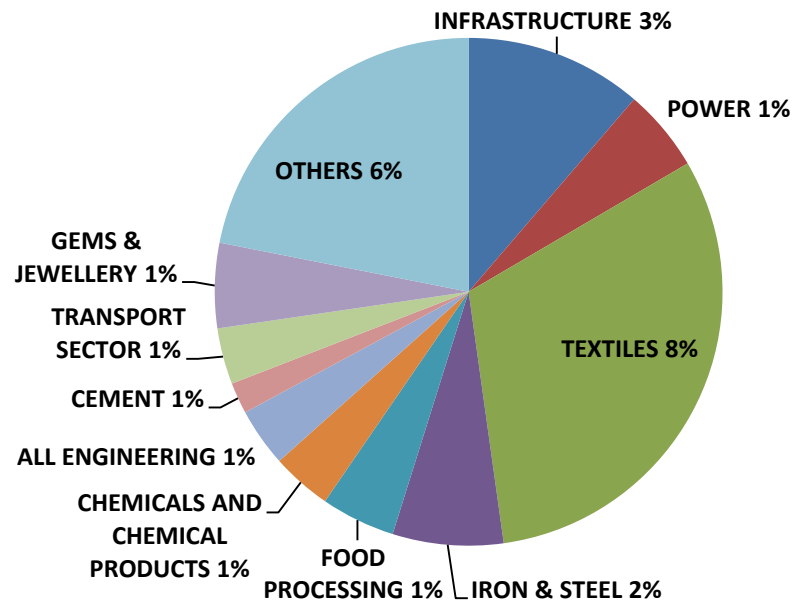
# Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

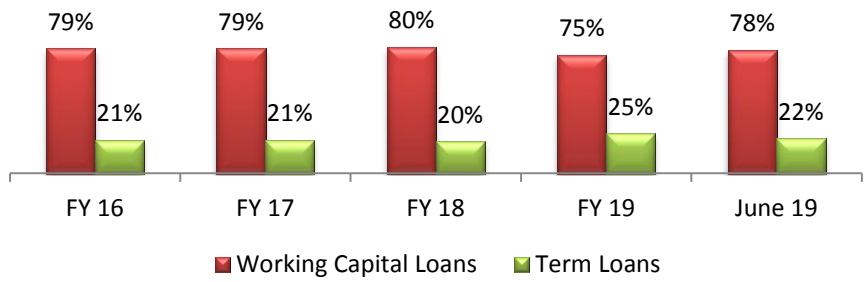
Rs. 492 Bn



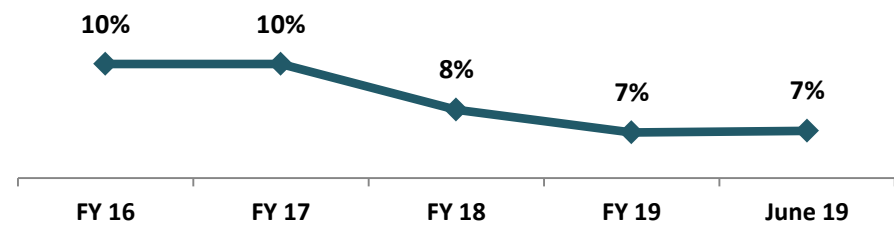
Breakup of Industrial exposure (Rs.124 Bn)



Working capital focus enables quicker repricing of loans



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



# Advances – Composition



Particulars	Amount			% to Total Advance		Growth Over Q1 FY18-19	
	Q1 FY 19-20	Q1 FY 18-19	Q4 FY 18-19	Q1 FY 19-20	Q1 FY 18-19	Amt	%
Manufacturing	12,412	13,484	13,162	25	28	(1,072)	(8)
Trading	7,560	8,195	7,979	15	17	(635)	(8)
Jewel loan	7,890	7,388	7,781	16	15	502	7
Personal loans @	7,374	6,345	6,942	15	13	1,029	16
CRE	2,754	2,793	2,832	6	6	(39)	(1)
Agri (other than Jewel Loan)	1,250	1,734	1,293	3	4	(484)	(28)
Bills	1,080	1,593	1,427	2	3	(513)	(32)
NBFC	1,802	1,324	1,669	4	3	478	36
Capital market	1	78	1	-	-	(77)	-
Others*	7,059	4,952	7,530	14	11	2,107	43
<b>Total Advances</b>	<b>49,182</b>	<b>47,886</b>	<b>50,616</b>	<b>100</b>	<b>100</b>	<b>1,296</b>	<b>3</b>

@ Vehicle, Housing, Deposit loans & Insta Loans

\*Exposure to other service sectors.

# Manufacturing Sector - Industry Wise



Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Jun-19	Jun-18	Jun-19	Jun-18	Amount	%
Textile	3,876	4,033	7.9	8.4	(157)	(4)
Infrastructure	2,056	2,628	4.2	5.5	(572)	(22)
Basic Metal & Metal Products	875	1,172	1.8	2.4	(297)	(25)
Food Processing	587	952	1.2	2.0	(365)	(38)
Gems & Jewelry	672	636	1.4	1.3	36	6
All Engineering	463	528	0.9	1.1	(65)	(12)
Chemical & chemical Products	475	476	1.0	1.0	(1)	-
Rubber and Plastic Products	574	417	1.2	0.9	157	38
Construction	426	402	0.9	0.8	24	6
Wood & Wood Products	473	395	1.0	0.8	78	20
Transport Sector	444	391	0.9	0.8	53	14
Paper & Paper Products	328	301	0.7	0.6	27	9
Cement & Cement products	247	297	0.5	0.6	(50)	(17)
Other Products *	917	856	1.8	1.8	61	7
<b>TOTAL</b>	<b>12,412</b>	<b>13,484</b>	<b>25.2</b>	<b>28.2</b>	<b>(1,071)</b>	<b>(8)</b>

## Break-up of Infrastructure Advances

Power	653	461	1.33	0.96	192	42
Road	483	421	0.98	0.88	62	15
Infra Others	920	1,746	1.87	3.65	(826)	(47)
<b>TOTAL</b>	<b>2,056</b>	<b>2,628</b>	<b>4.18</b>	<b>5.49</b>	<b>(572)</b>	<b>(22)</b>

# Security Coverage



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

\* Total risk assets excluding technical write off accounts

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

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



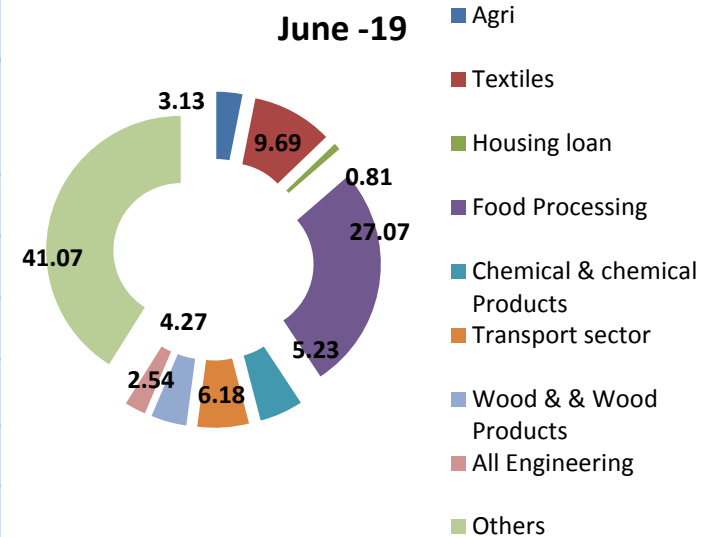
# Sector-wise Restructured Advances



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

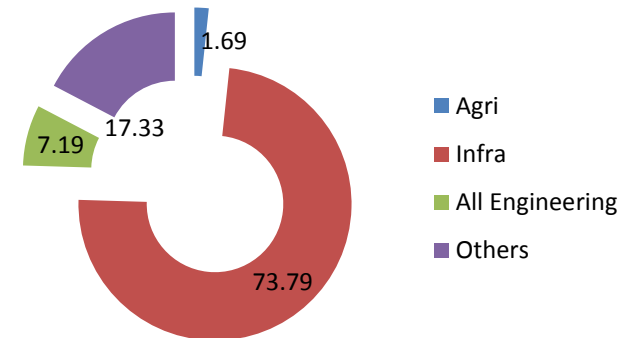
### % to Total Restructured Advances

June -19



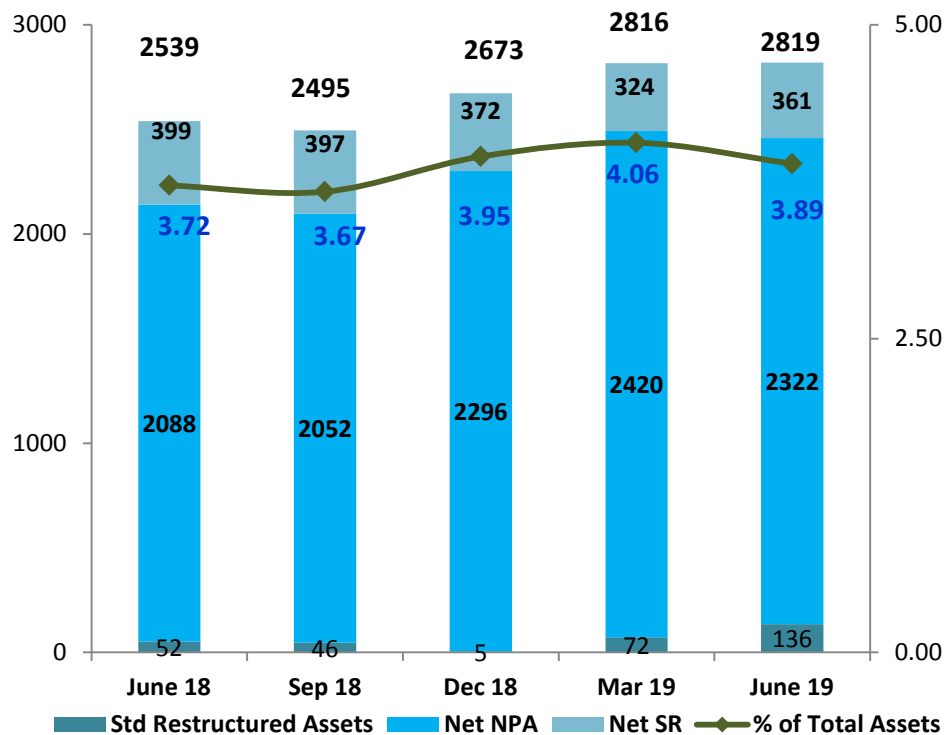
### % to Total Restructured Advances

June -18



# Stressed Book Analysis

(Rs. crore)



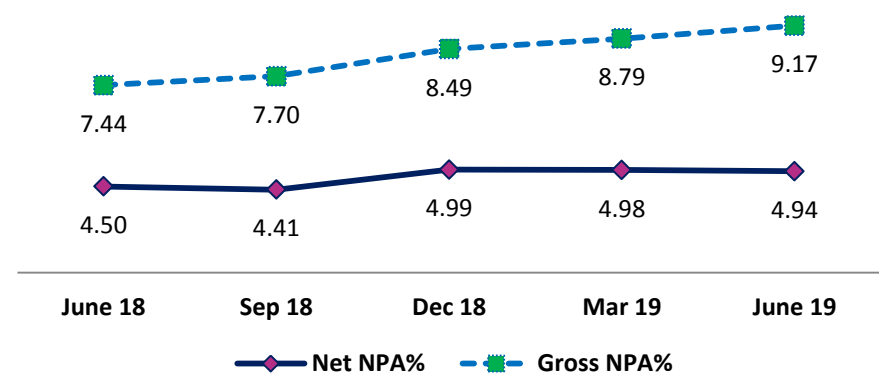
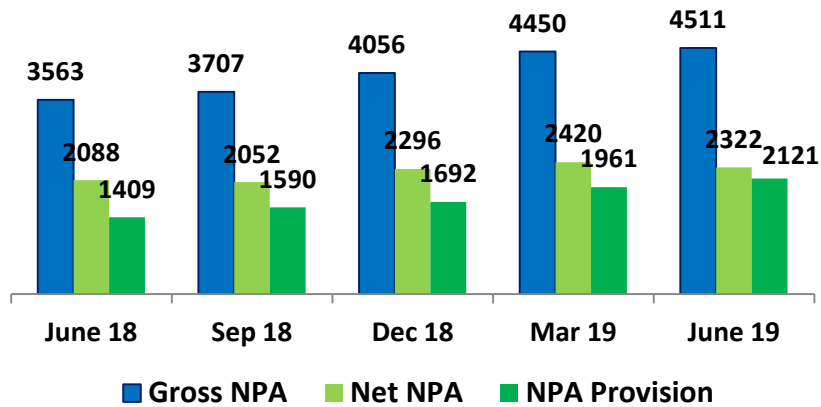
## Movement of Restructured Advances

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

## Position under restructuring programs

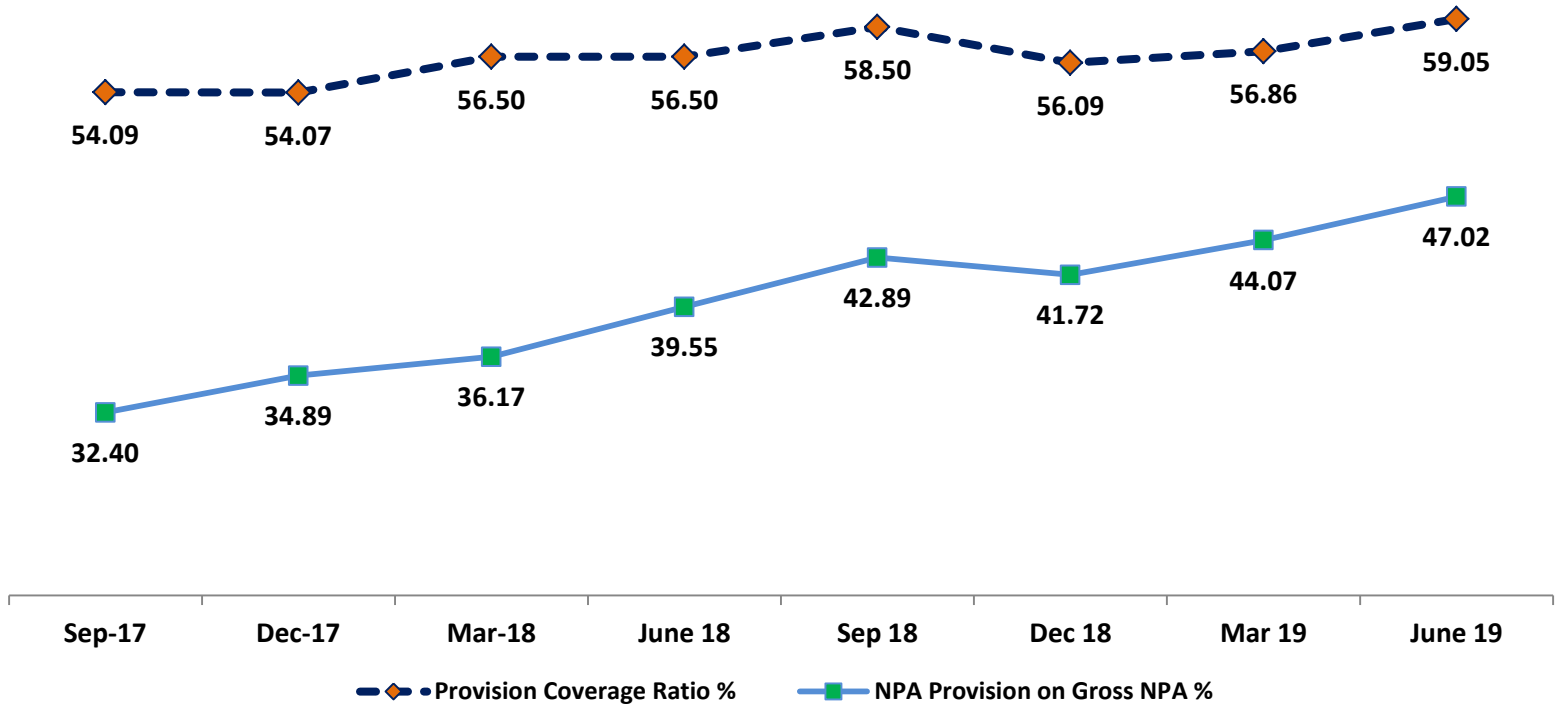
Category	Q1 FY 19-20	Q1 FY 18-19
5/25	76	76
MSME Package	135	-

# NPAs & Provisions



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

# Provision Coverage Ratio



# Movement of NPA

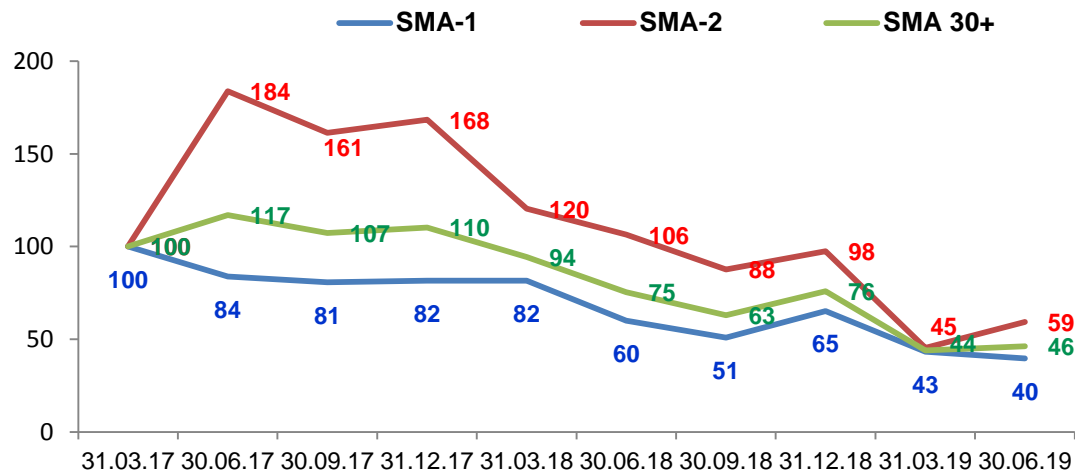


Particulars	Apr 19 – Jun 19	Apr 18 - Jun 18
<b>Gross NPAs</b>		
Opening Balance	4,450	3,016
Additions during the period	474	785
Reductions during the period	413	238
<b>Closing Balance</b>	<b>4,511</b>	<b>3,563</b>
<b>Net NPAs</b>		
Opening Balance	2,420	1,863
Additions during the period	132	362
Reductions/write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

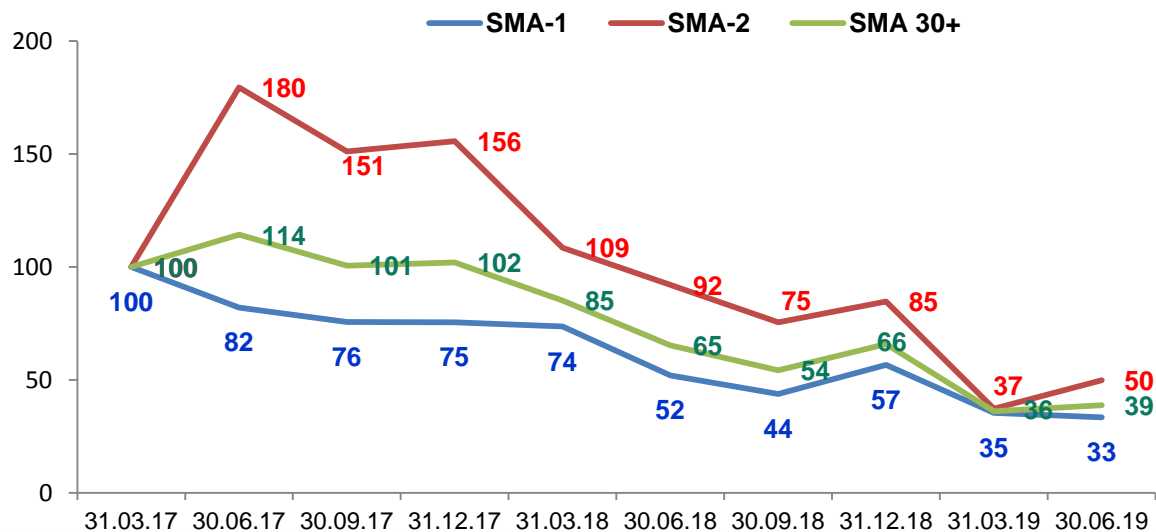
# Portfolio performance



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



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



# Provisions and Contingencies

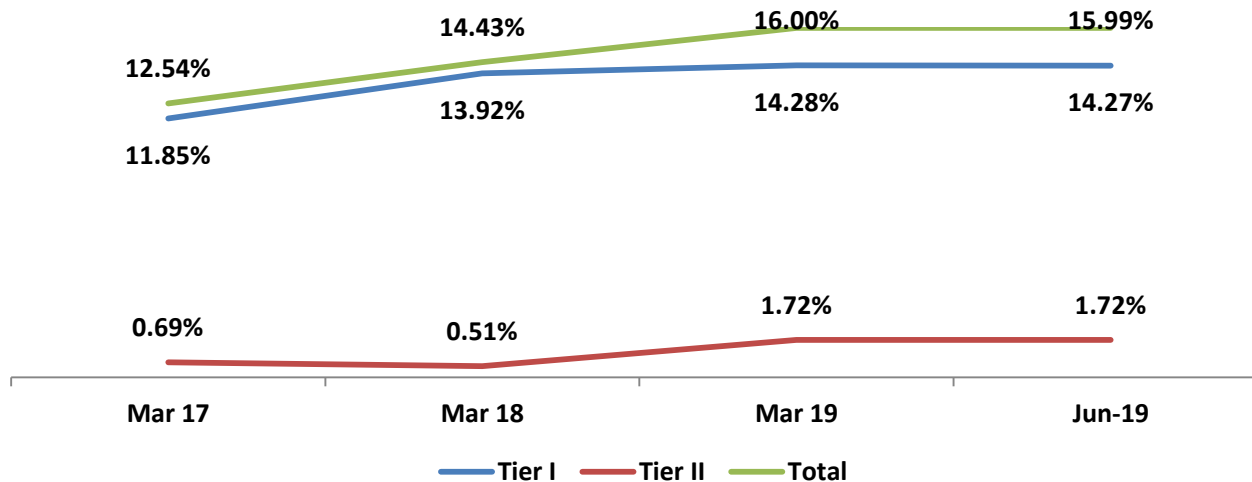


Provision for	Q1 FY 19-20	Q1 FY 18-19
NPA	318	403
Standard Assets	(1)	6
Restructured Advances	2	(9)
SDR, S4A, 5/25 etc.	-	(10)
NCLT (specific a/c's)	-	(12)
Others (incl. NPI)	12	39
Investment Depreciation	(1)	6
<b>Total Provisions (excl. Tax)</b>	<b>330</b>	<b>423</b>
Tax Expense	42	(9)
<b>Total Provisions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

# Capital Adequacy – Basel III



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

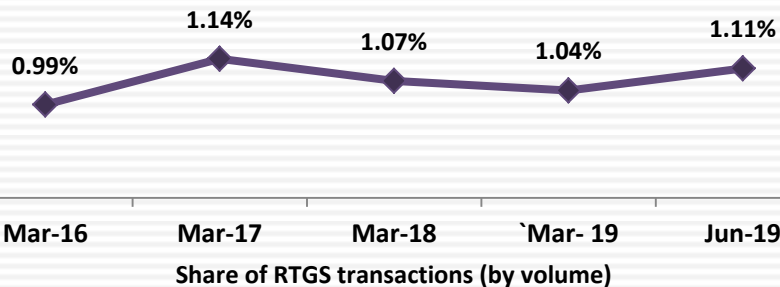


Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

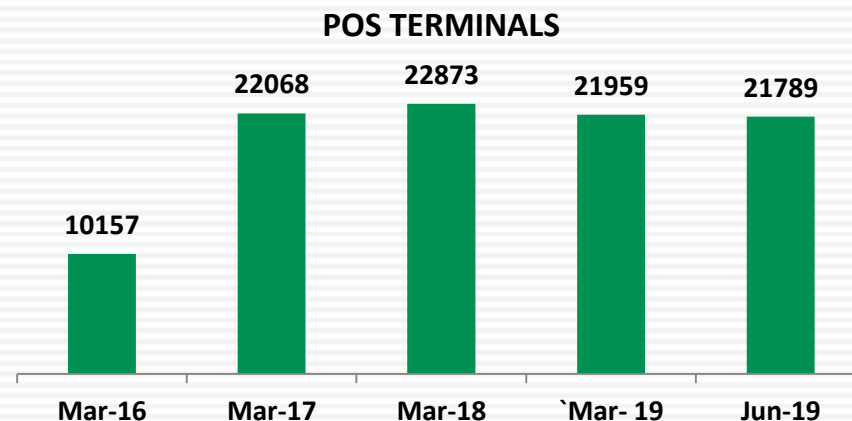


# Leveraging Technology - Delivery Channels

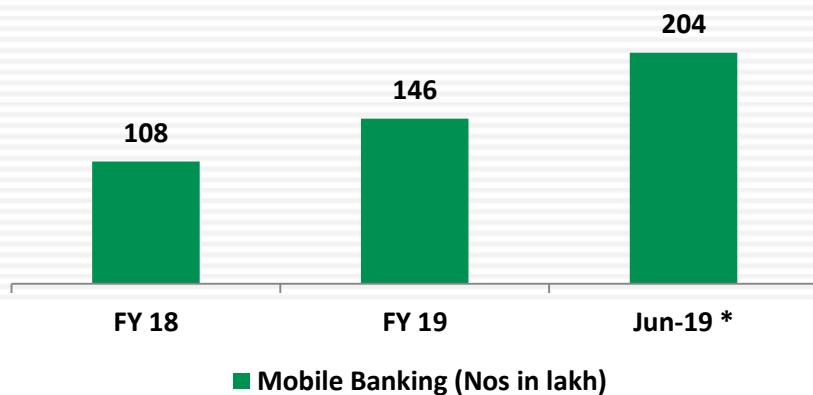
## Market share in RTGS transactions



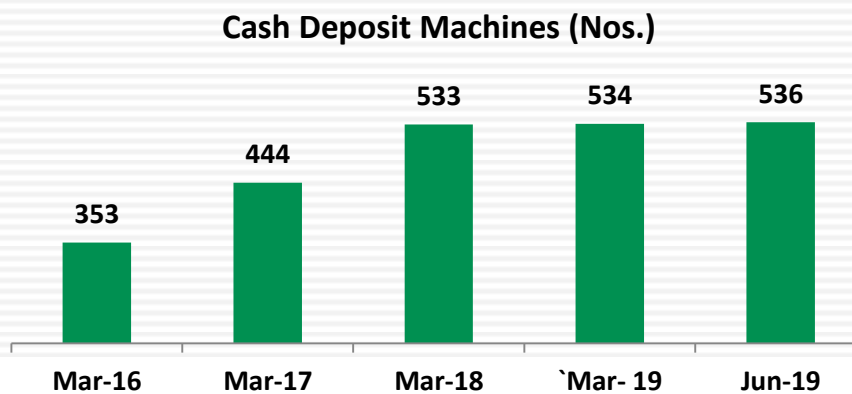
## POS Terminals



## Exponential growth in Mobile transactions



## Cash Deposit Machines



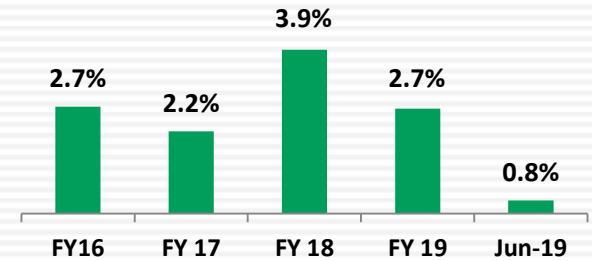
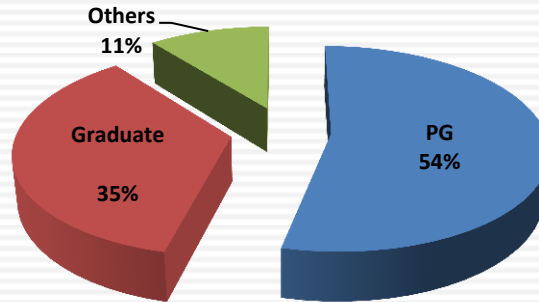
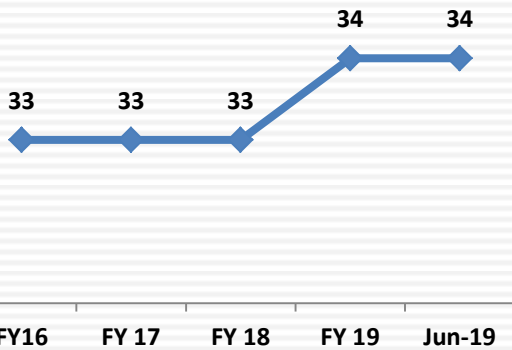
\* On annualised basis

# Human Resources

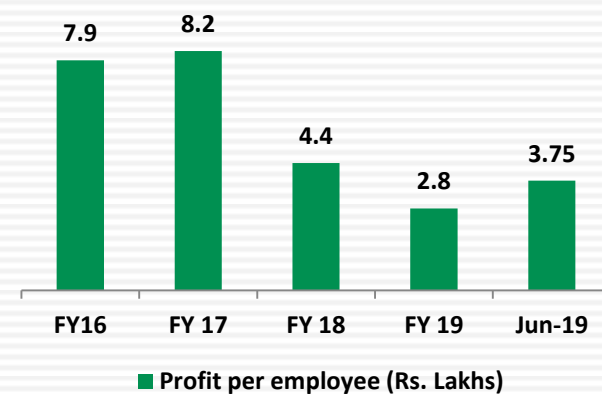
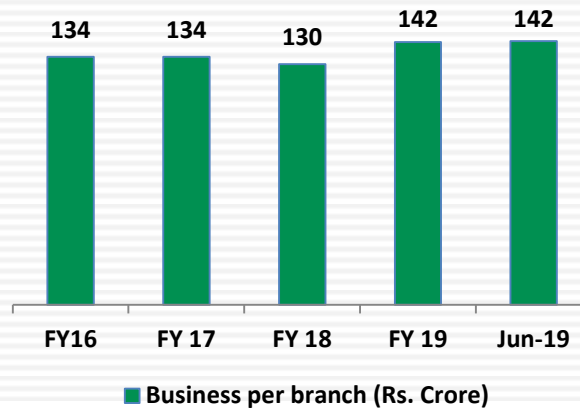
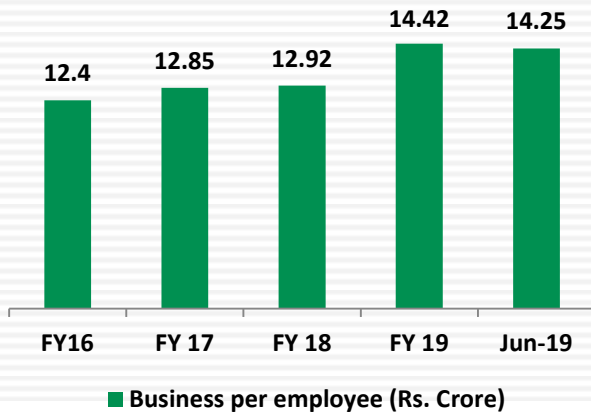
Young workforce.....

... well qualified ...

... lower attrition ...



... leading to improved productivity



# A Decade of Progress



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

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



**Karur Vysya Bank**

*Smart way to bank*

Blending Tradition  
with Modernity

