



31.03.2021

Investor Presentation

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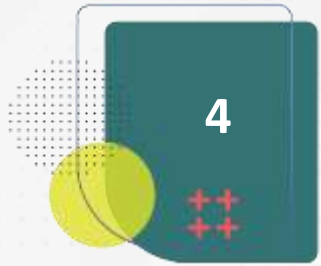
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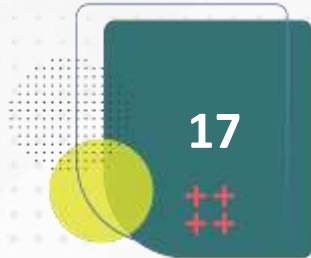
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Contents



Highlights



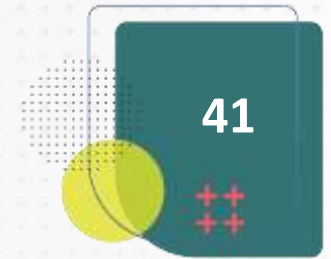
Driving growth
across verticals



Disciplined
approach to
reduce the share
of stressed asset



Building a
strong digital
ecosystem



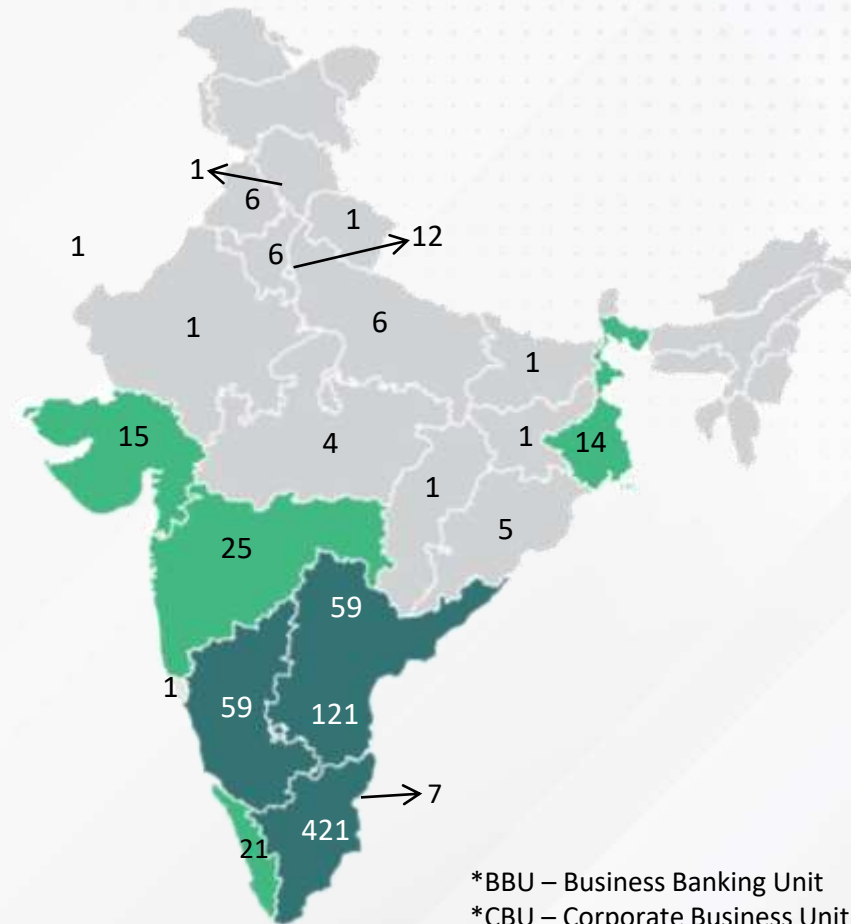
Strategy road
map

Strong presence in India's fast growing hinterland

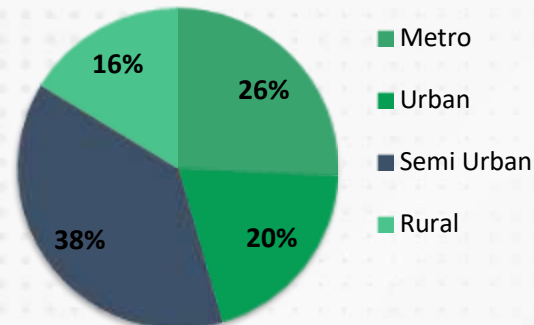


Category	31.03.21	31.03.20	31.03.19
Branches	780	779	778
ATM's + Cash Recyclers	2,236	2,224	2,179

Category	No. of Branches	BBU*	CBU*	Other Offices#
Metro	201	9	9	7
Urban	155	4		
Semi Urban	297	2		
Rural	127			
Total	780	15	9	7



Customer service excellence the differentiator



*BBU – Business Banking Unit
 *CBU – Corporate Business Unit
 #Other offices includes Asset Recovery Branches, NEO and PMD

Awards



2020 Innovative Best Practice in **Service Excellence**
by CII – Digital Transformation DX Summit
Best Practice in **Digital Transformation 2020**



2020 Best Digital Banking Solution of the year
by **Kamikaze Payments & Cards Awards**



2020 Automation of file uploading process - GEFU process through RPA Bot by **Uipath Automation Excellence Awards, 2020**



2021 Best use of IT & Data Analytics – Runner Up
by **IBA Banking technology Awards, 2021**



2021 Best IT Risk & Cyber Security Initiatives – Runner up
by **IBA Banking technology Awards, 2021**



2021 Third Best Branch in Kerala State under the Old Private Sector Bank category - **Ernakulam Palarivottom Branch**
by State Forum of Bankers' Clubs, Kerala



2021 Skoch BFSI Silver Award for **Digital Solutions** including **Lending, Mobile Banking & Video KYC**
By Skoch



Quarter

in focus

Highlights Q4 FY2021

Net interest income (NII):
₹613 crore



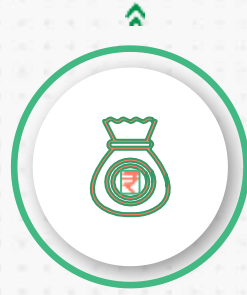
Total provisions:
₹145 crore



Operating profit:
₹249 crore



Fee income:
₹157 crore



Net interest margin :
3.46 %



Profit after tax:
₹104 crore

Key Performance Indicators - KPIs



Particulars	Mar 21 (Q4)	Mar 20 (Q4)	Growth (YoY)	Dec 20 (Q3)	Sep 20 (Q2)	Jun 20 (Q1)
Net interest income	613	591	4	584	601	562
Operating profit	249	500	(50)	257	449	474
Net profit	104	84	24	35	115	106
Advances	52,820	48,516	9	52,113	49,613	48,617
Deposits	63,278	59,075	7	62,089	61,122	60,065
NIM(%)	3.46	3.46	-	3.29	3.47	3.36
ROA(%)	0.55	0.49	0.06	0.19	0.63	0.59
GNPA(%)	7.85	8.68	(0.83)	7.37	7.93	8.34
NNPA(%)	3.41	3.92	(0.51)	2.55	2.99	3.44
PCR(%)	72.70	68.90	3.80	77.35	75.19	72.74

Key Performance Indicators - KPIs



Particulars	Mar 21 (12 months)	Mar 20 (12 months)	Growth (YoY)
Net interest income	2,360	2,348	-
Operating profit	1,429	1,761	(19)
Net profit	359	235	53
Advances	52,820	48,516	9
Deposits	63,278	59,075	7
NIM(%)	3.40	3.44	(0.04)
ROA(%)	0.49	0.32	0.17
GNPA(%)	7.85	8.68	(0.83)
NNPA(%)	3.41	3.92	(0.51)
PCR(%)	72.70	68.90	3.80

Healthy capitalisation and liquidity Levels

- CRAR stood at 18.98% and CET 1 to 16.95%
- Risk Weighted Assets (RWA)/Total assets at ~53%

** Above figures for March 31, 2021*

Profit & Loss Statement



Particulars	Quarter			12 months		
	Mar 21	Mar 20	YoY (%)	Mar 21	Mar 20	YoY (%)
Net Interest Income	613*	591	4	2,360*	2,348	-
Other Income	216	347	(38)	1,057	1,155	(8)
- Fee income	157	159	(1)	548	658	(17)
- Others	59	188	(69)	508	497	2
Total Income	828	938	(12)	3,416	3,503	(2)
Operating Expenses	579	438	32	1,987	1,742	14
- Employee expense	351#	215	64	1,154	857	35
- Other operating expense	228	223	2	833	885	(6)
Operating Profit	249	500	(50)	1,429	1,761	(19)
Provisions	71	429	(83)	895	1,489	(41)
Credit Related	364	348	5	771	1,364	(43)
Investment Related	63	27	133	157	76	-
Others	(356)	54	-	(33)	49	-
Covid 19	(301)	47	-	(47)	47	-
11 th BPS	(62)	-	-	-	-	-
Others	7	7	-	14	2	-
Profit Before Tax	178	71	151	534	272	96
Tax	74	(13)	-	175	37	-
Net Profit	104	84	24	359	235	53

*Includes reversal of

a) Rs.25 crore towards refund on 'interest on interest' as per Honourable Supreme Court's order; and

b) Rs.15 crore for interest capitalization on moratorium accounts

Includes Rs. 62 crore provided during Dec 20 and expensed in current quarter

Fee & Other Income



Particulars	Quarter			12 months		
	Mar 21	Mar 20	YoY (%)	Mar 21	Mar 20	YoY (%)
TOTAL NON-INT. INCOME	216	347	(38)	1,057	1,155	(8)
- Fee Income	157	159	(1)	548	658	(17)
- Investment trading profit	2	137	-	355	340	4
- Forex Income	10	10	-	32	37	(14)
- Others*	47	41	15	122	132	(8)
<i>Recoveries from written off a/c's</i>	15	1	-	30	9	-
<i>Recovery of expenses</i>	8	7	14	18	20	(10)
<i>Minimum balance violation charges</i>	14	15	(7)	45	61	(26)
<i>Remittance amend charges</i>	3	3	-	10	12	(17)
- Profit/(loss) on sale of land, building, other assets etc.	-	-	-	-	(12)	-

Key Ratios



Particulars	Quarter		12 months	
	Mar 21	Mar 20	Mar 21	Mar 20
Cost of Deposits (%)	4.63	5.55	4.96	5.76
Yield on Advances (%)	8.52	9.45	8.93	9.63
Yield on Funds (%)	7.42	8.25	7.67	8.48
Cost of Funds (%)	4.65	5.59	4.99	5.80
Net Interest Margin (%)	3.46	3.46	3.40	3.44
Cost to income (%)	69.87	46.68	58.16	49.73
Cost to income (%) (*)	59.41	46.48	50.38	49.73
Return on asset (%)	0.55	0.46	0.49	0.32
Return on equity (%)	6.00	5.07	5.16	3.56
EPS (Rs.)^	1.31	1.05	4.50	2.94
Book value (Rs.)	87.07	82.57	87.07	82.57

*Excl. one off - 11th BPS, interest reversal on FITL and provision for interest on interest refund

^ EPS not annualized for the quarter

Balance Sheet



Particulars	Mar 21	Mar 20	YoY (%)
Capital & Liabilities			
Capital	160	160	-
Reserves and Surplus	6,800	6,440	6
Deposits	63,278	59,075	7
Borrowings	2,528	1,184	-
Other Liabilities and Provisions	1,857	1,419	31
Total	74,623	68,278	9
Assets			
Cash and Balances with RBI	3,124	2,733	14
Balances with Banks	3,196	1,660	-
Investments (Net)	16,019	15,762	2
Advances (Net)	50,364	46,098	9
Fixed Assets	539	587	(8)
Other Assets	1,381	1,438	(4)
Total	74,623	68,278	9

Provisions and Contingencies



Provision for	Quarter		12 months	
	Mar 21	Mar 20	Mar 21	Mar 20
NPA	292	354	634	1,356
Standard Assets	1	(4)	6	3
Restructured Advances	11	(2)	72	4
Other credit related item	59	-	59	-
Others (incl. NPI)	(341)	55	(14)	85
<i>NPI</i>	15	1	19	36
<i>Covid - 19 provision</i>	(301)	47	(47)	47
<i>11th BPS</i>	(62)	-	-	-
<i>Fraud and others</i>	7	7	14	1
Investment Depreciation	48	26	138	40
Total Provisions (excl. Tax)	71	429	895	1,489
Tax Expense	74	(13)	175	37
Total Provisions	145	416	1,070	1,526

Optimising cost of borrowings



Effective allocation of capital sourced at low cost has enabled the bank to deliver decent returns.

A resilient digital infrastructure and a rising digital presence has enabled the bank strengthen its profitability.

Declining cost of deposits and cost of funds

Particulars	Quarter		12 months	
	Mar 21	Mar 20	Mar 21	Mar 20
Cost of Deposits (%)	4.63	5.55	4.96	5.76
Cost of Funds (%)	4.65	5.59	4.99	5.80

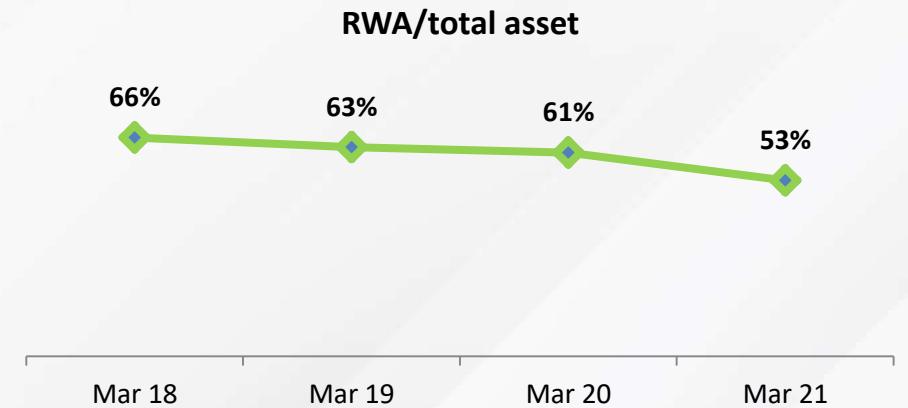
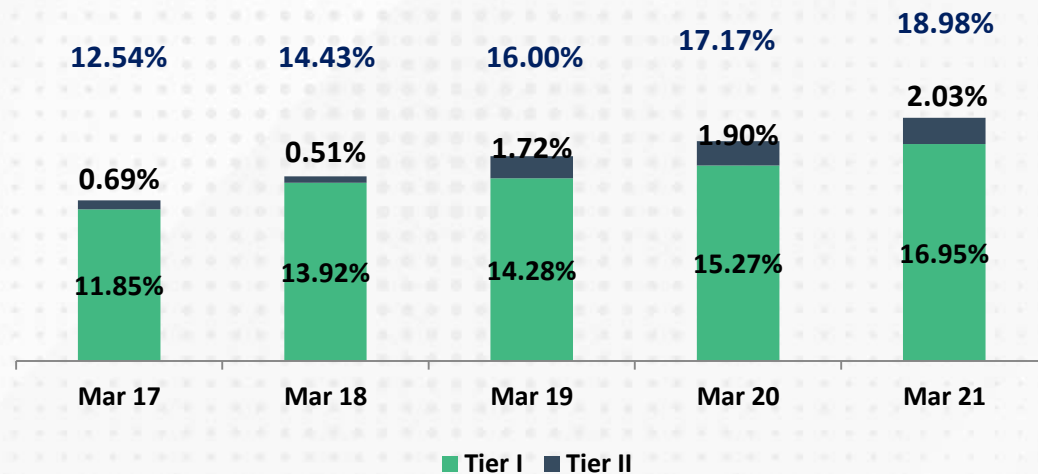
Improving CASA ratios

Particulars	Mar 21	Mar 20	Mar 19	Mar 18
CASA (%)	34	31	30	29
Average CASA (%)	33	30	29	28

Capital to Risk Weighted Assets Ratio (CRAR)



Particulars	Mar 21	Mar 20	Dec 20
Basel III			
CRAR %	18.98	17.17	18.52
Total capital	7,515	7,202	7,211
Tier I capital	6,711	6,404	6,409
Tier II capital	803	798	802
RWA	39,598	41,948	38,946
Credit risk	32,003	34,127	31,603
Operational risk	6,005	5,736	6,005
Market risk	1,590	2,085	1,337





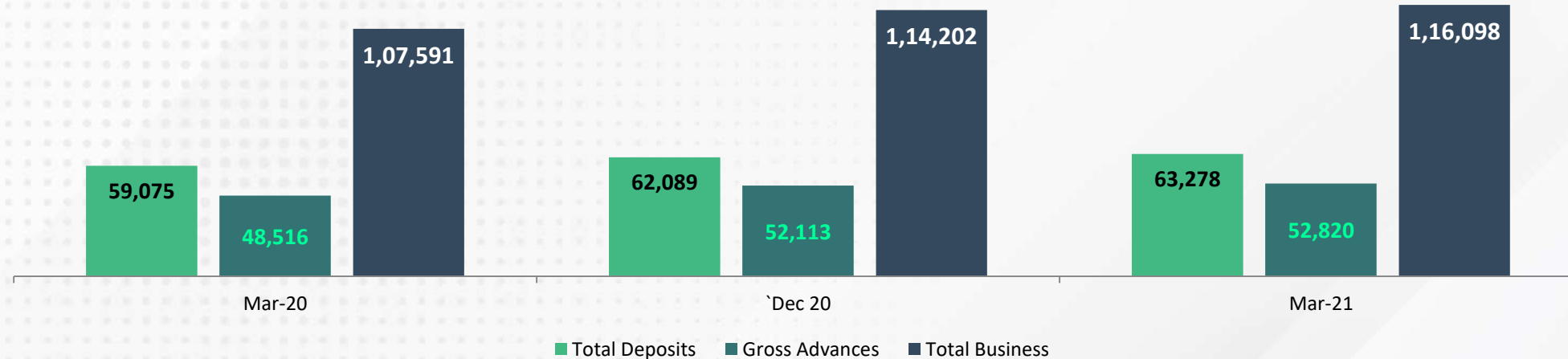
Driving growth

across verticals

Business – growing sequentially



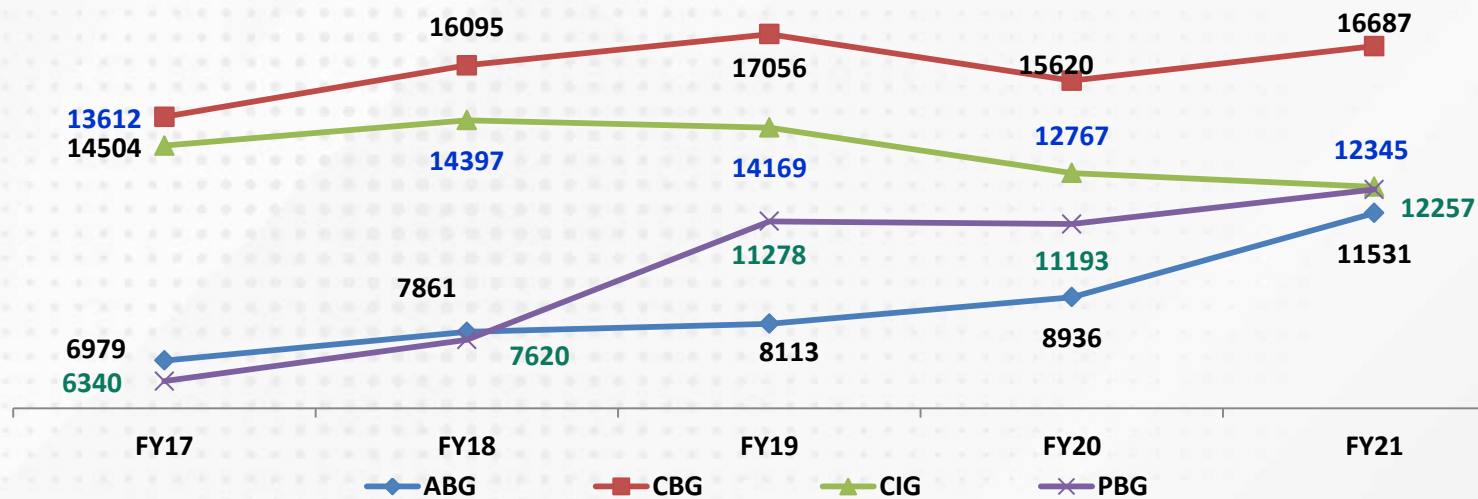
Parameter	Mar 21	Mar 20	YoY %
Total Deposits	63,278	59,075	7
Gross Advances	52,820	48,516	9
Advances (ex-IBPC)	52,820	47,716	11
Total Business	1,16,098	1,07,591	8



Growing our books responsibly

A strong capital base, high levels of liquidity, and diversified advances provide a solid foundation for an attractive and sustainable return on capital to shareholders.

Particulars	Mar 21	Mar 20	Y-o-Y Growth %
Agriculture	11,531	8,936	29
Retail (Personal Banking)	12,257	11,193	10
Commercial	16,687	15,620	7
Corporate	12,345	12,767	(3)
Gross Advances	52,820	48,516	9



Segments

ABG – Agri
 CBG – Commercial (<= Rs. 25 crore)
 CIG – Corporate (> Rs. 25 crore)
 PBG – Personal

Driving growth across verticals

Agriculture

Category	Amount	Percentage
Secured Advances	11,274	97.77%
<i>Gold loan</i>	10,703	
<i>Others</i>	571	
Unsecured Advances	257	2.23%
Total Advances	11,531	

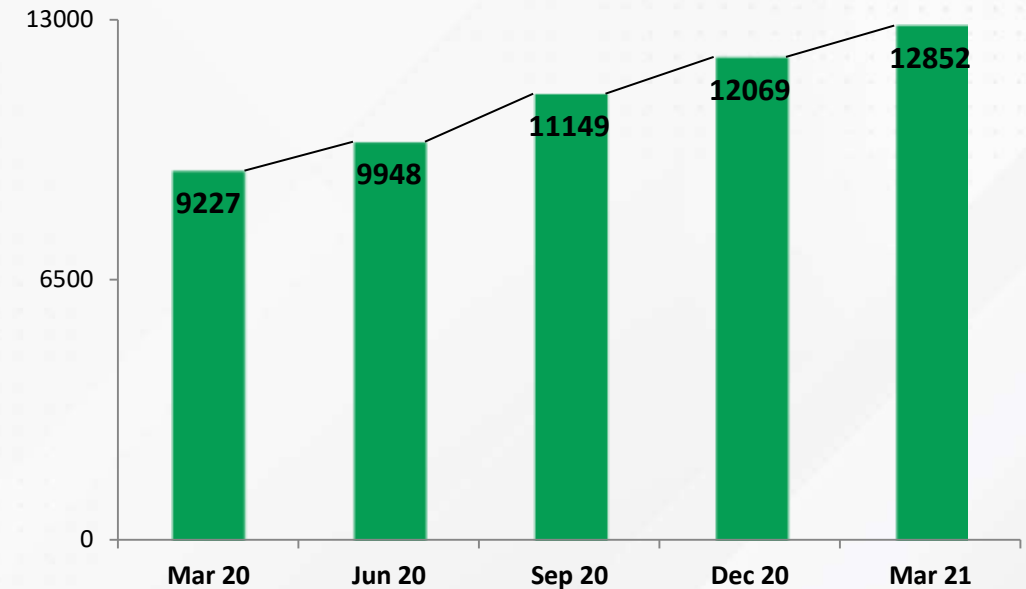
Financial Inclusion:-

Financial service to 139 unbanked rural locations through Business Correspondents

Accounts Opened

Product	Number of Account
BSBD	2,77,305
PMJDY	1,15,940

Gold Loan portfolio (Bank as a whole)



Driving growth across verticals

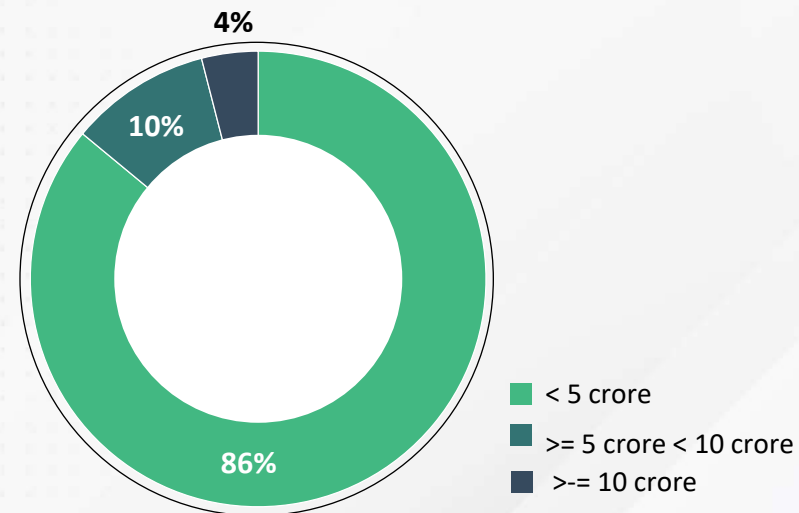
GECL (Guaranteed Emergency Credit Loan) Portfolio

Vertical	Mar 21	Dec 20	Sep 20	Jun 20
Commercial	1,431	1,454	1,301	791
Agriculture	5	5	3	-
Corporate	721	541	212	23
TOTAL	2,157	2,000	1,516	814

Ticket size of Commercial Book



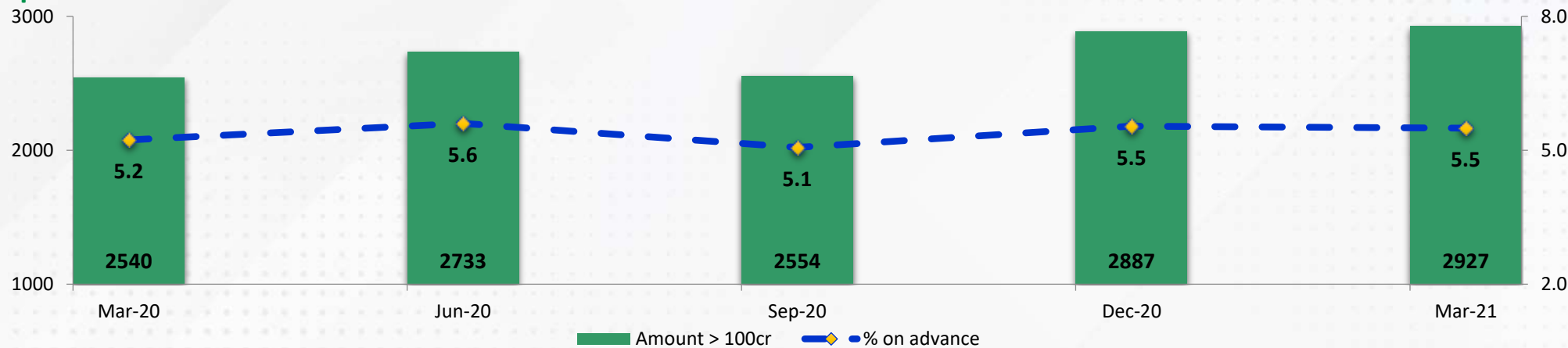
- Average ticket size - Rs.37 lakh
- ~86% of commercial loans are less than Rs. 5 crore



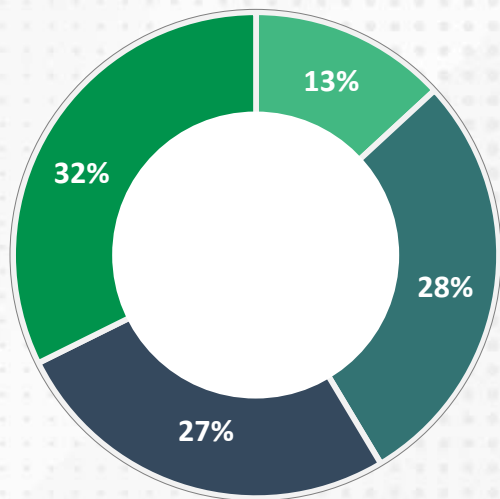
Corporate Loans



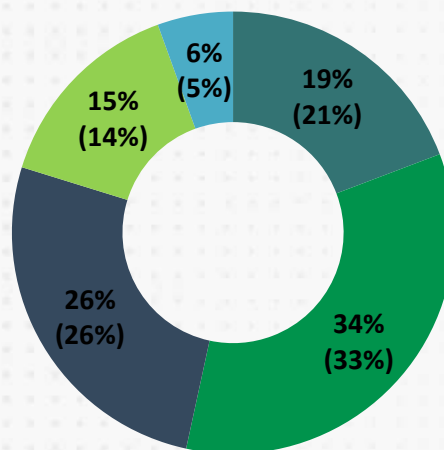
Standard Corporate advances > 100 crore



Consortium/MBA Sole Banking NBFC Govt/PSU



- < 25 cr
- >= 25 cr < 50 cr
- >= 50 cr < 100 cr
- >= 100 cr



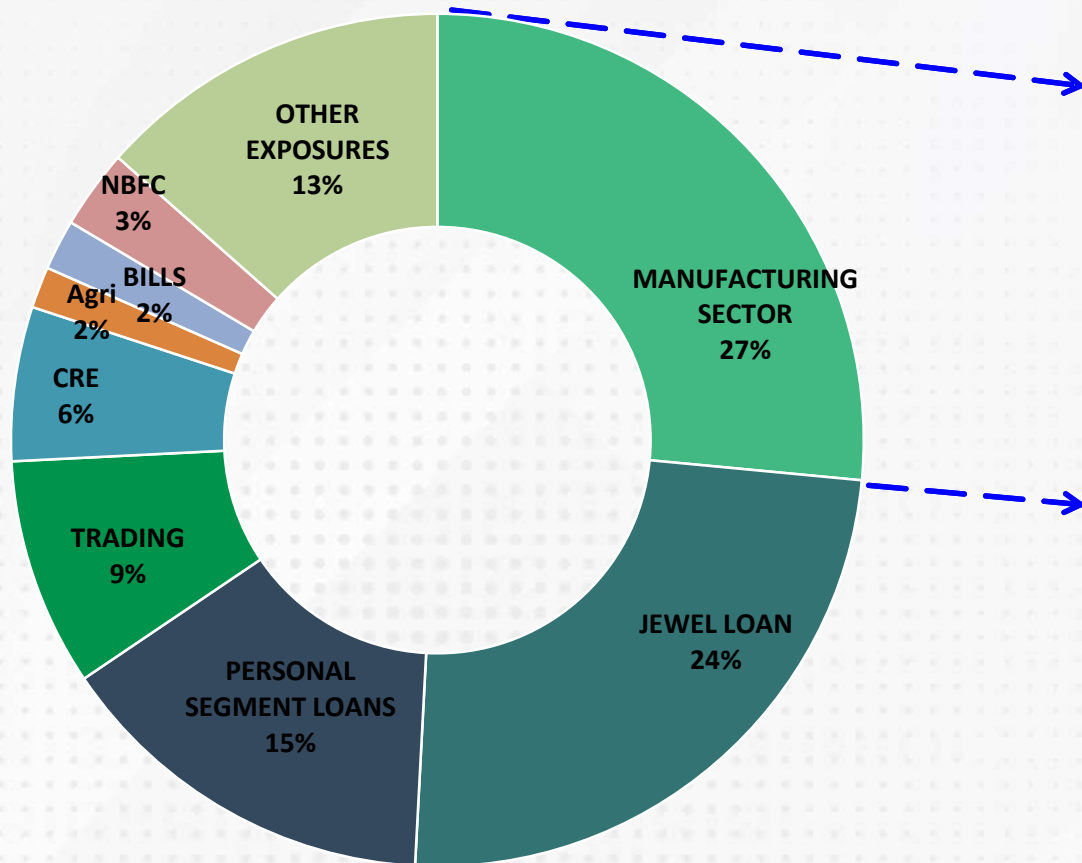
- Consortium
- MBA
- Sole Banking
- NBFC
- Govt/PSU



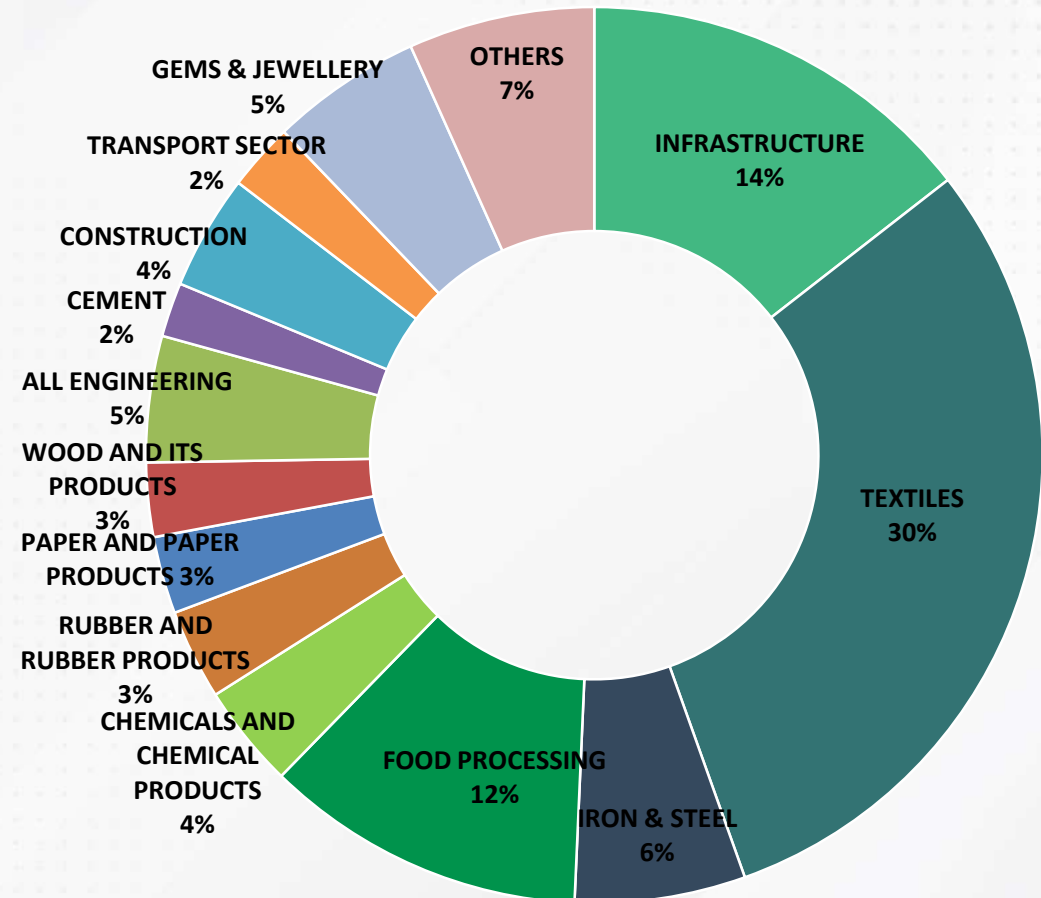
- Corporate exposure are those with limits > Rs. 25 crore
- ~68% of corporate loans are less than Rs. 100 crore
- Average ticket size Rs. 39 crore

Sectoral composition

Rs.52,820 crore



Breakup of Industrial exposure (Rs. 13,999 crore)



Secured Exposure



Nature of security	31.03.21
Exposure backed by -	
Letter of Credit	268
Govt. Guarantee (Emergency Credit Line Guarantee Scheme- ECLGS)	2,157
Liquid Assets ^	13,423
Vehicles	2,585
Commodities	155
Total (1)	18,588
Exposure secured by Immovable Property (% Coverage)	
> 100%	24,290
90% to <100%	7,837
75% to <90%	1,061
50% to <75%	3,113
<50%	2,266
Total (2)	38,567
Exposure without Immovable property as security	
Corporate, Consortium, Government etc.	1,524
Unsecured Exposure	872
Total (3)	2,396
Total Risk Assets outstanding - Fund and Non Funded (1+2+3)*	59,551

* Total risk assets including 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.

Driving growth across verticals



Retail portfolio distribution

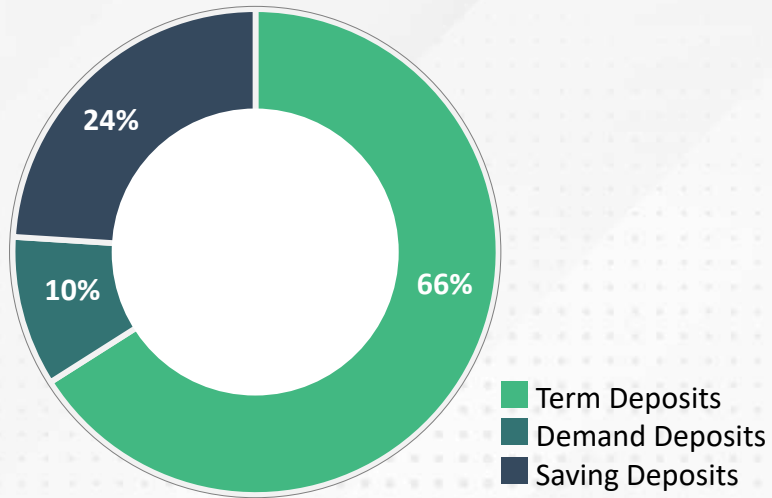
Particulars	March 2021	March 2020	March 2019	March 2018	March 2017
Housing loans	5,005	4,548	3,619	2,795	2,330
Housing loans as a % overall loan book	9	9	7	6	6
Jewel loans	1,762	895	625	578	596
Jewel loans as a % overall loan book	3	2	1	1	1
Mortgage (LAP) loans	1,620	1,683	1,712	1,393	965
Mortgage (LAP) as a % overall loan book	2	3	3	3	2
Vehicle loans	1,031	989	1,044	1,017	921
Vehicle loans as a % overall loan book	3	2	2	2	2
Personal loans	516	561	424	296	316
Personal loans as a % overall loan book	1	1	1	1	1
Educational loans	178	206	235	261	266
Educational loans as a % overall loan book	-	-	-	1	1
Others loans *	2,145	2,311	3,620	1,280	946
Others loans as a % overall loan book	4	5	7	3	2
Total	12,257	11,193	11,278	7,620	6,340

Digital Retail Loan (ex: Jewel Loan)

Particulars	Q4 FY 2021	Q3 FY 2020	Q2 FY 2021	Q1 FY2021
Sanctioned	619	555	465	172
Disbursed	489	445	388	126

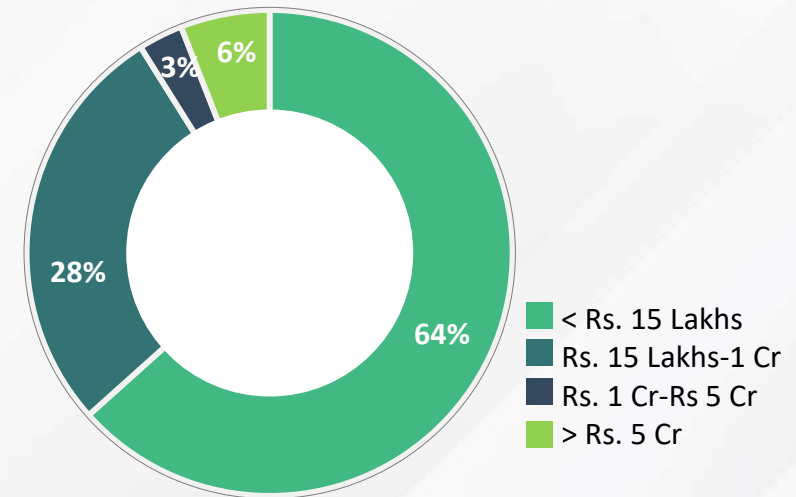
* Includes IBPC of Rs. 500 Cr, Rs.2,050 Cr, Rs.200 Cr for March 2020, March 2019 and March 2018, respectively

Retail Liability Franchise : Granular & Sticky

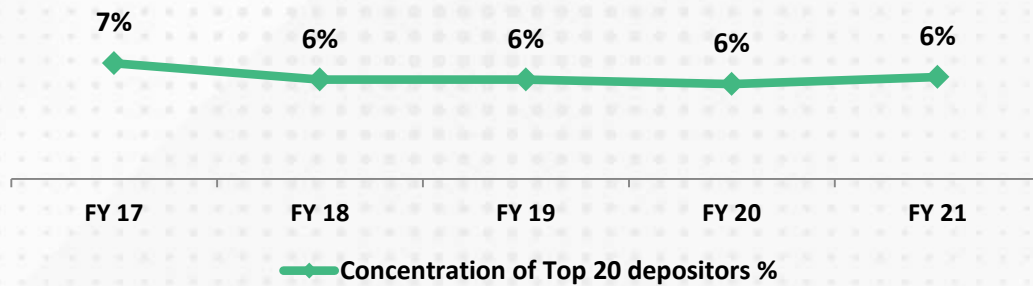


- Term deposits are primarily retail deposits
- 94% of term deposits are < Rs.5 Cr

Low dependence on wholesale deposits

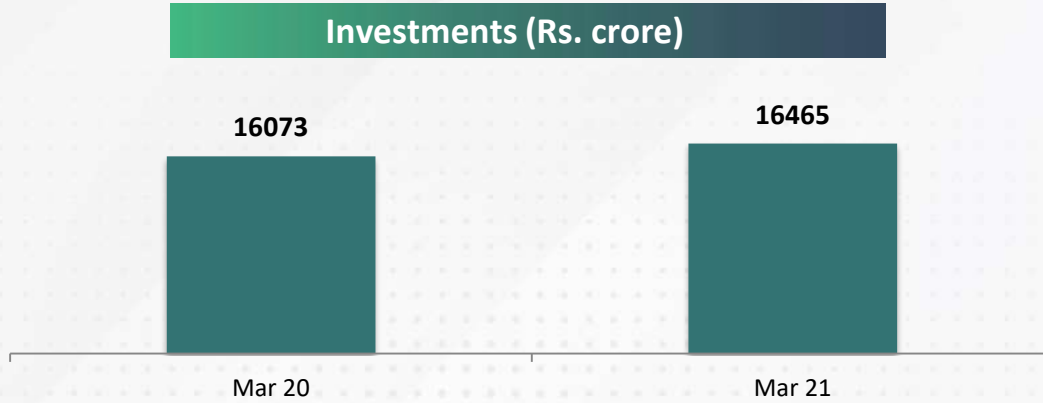


Low concentration of Deposits

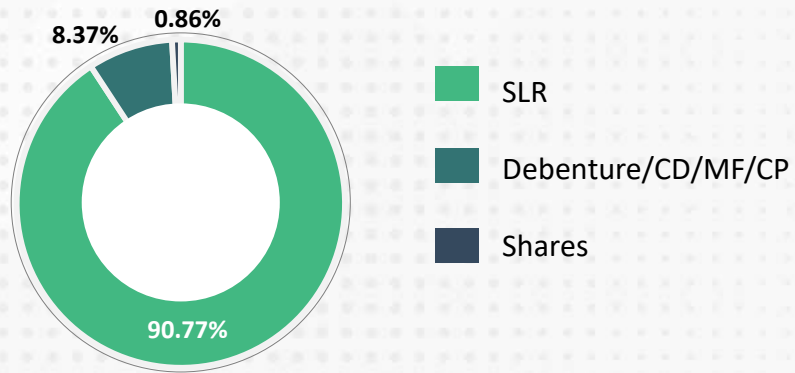


Investment Portfolio

Investments (Rs. crore)

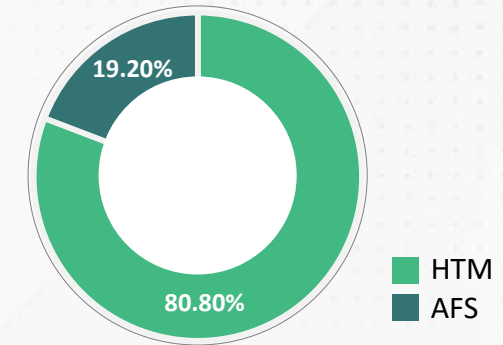


Investment Composition



Debentures/CD/MF/CP includes SRs of Rs.644 crore (3.91%)

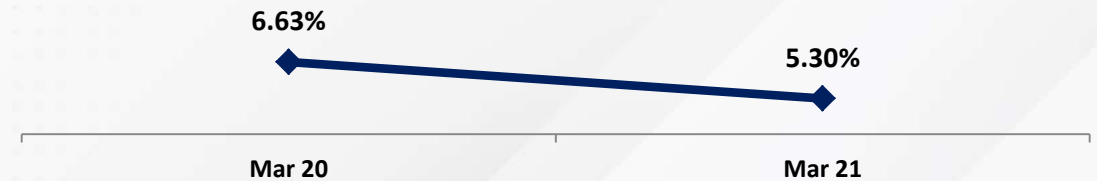
Investment Category



Duration

AFS	HFT	HTM	Total
1.75	-	3.83	3.48

Yield on Investments





**Disciplined
approach to**

**reduce the share
of stressed assets**

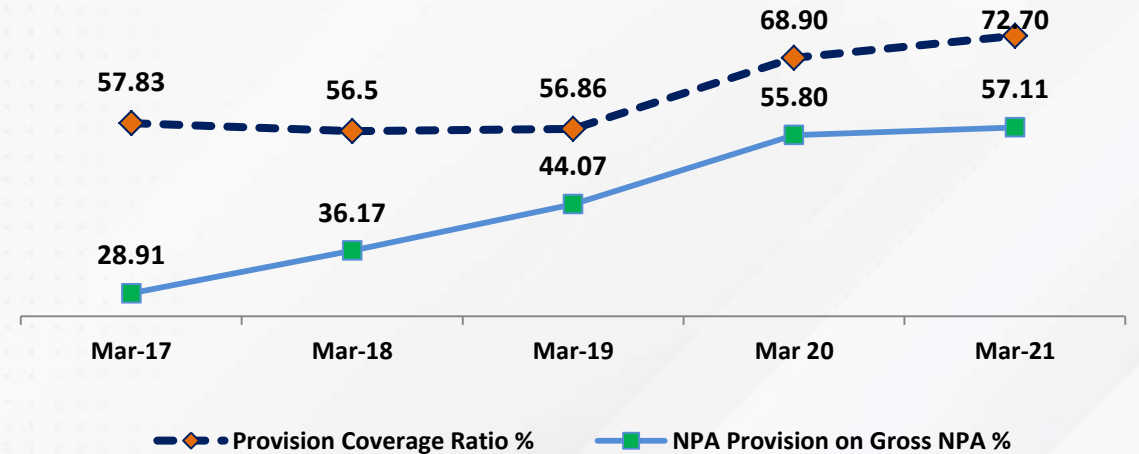
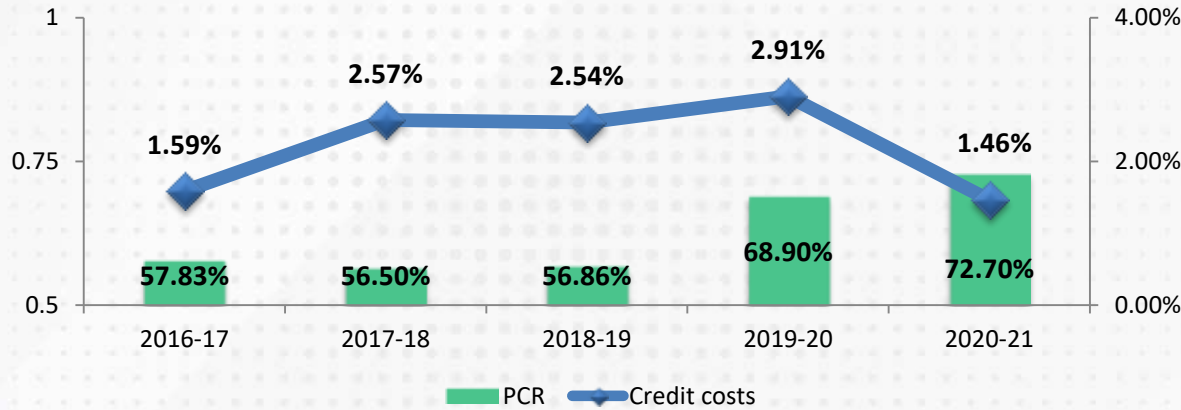
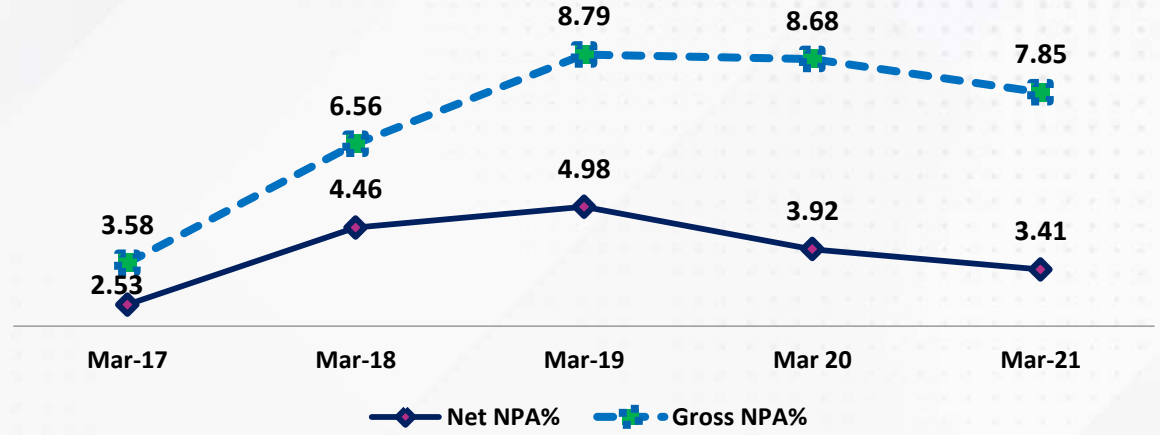
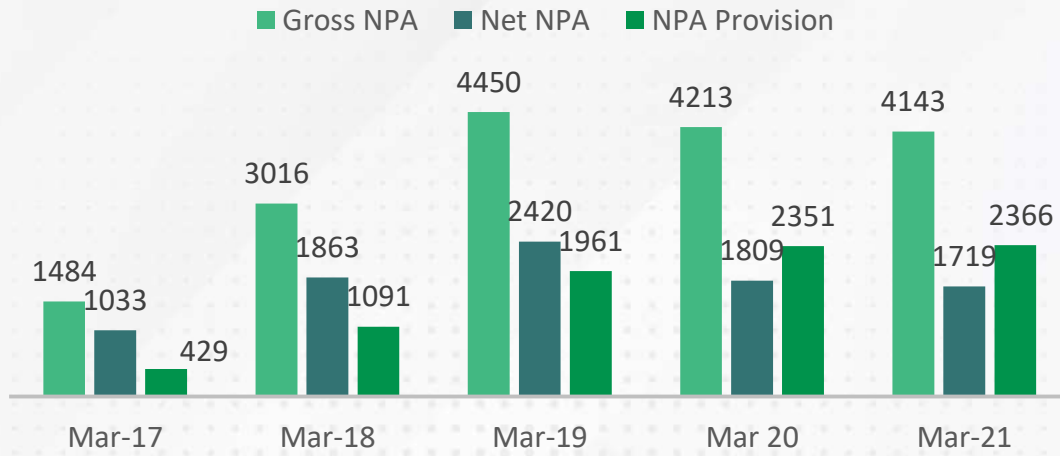
Movement of NPA



Particulars	Apr 20 - Mar 21	Apr 19 – Mar 20
Gross NPAs		
Opening Balance	4,213	4,450
Additions during the period	959	1,602
Reductions during the period	1,029	1,839
Closing Balance	4,143	4,213
Net NPAs		
Opening Balance	1,809	2,420
Additions during the period	140	86
Reductions/write off during the period	228	697
Closing Balance	1,719	1,809
Provisions		
Opening Balance	2,351	1,961
Provision made during the period	806	1,511
Write off/Write back of excess provision	791	1,121
Closing Balance	2,366	2,351

VERTICAL	Advances O/s. Mar 21	NPA Additions Q4	NPA Deletions Q4	Total NPA Mar 21	Accretion rate (%) Q4 (annualized)
Agriculture	11,531	47	6	259	1
Retail (Personal Banking)	12,257	179	12	367	5
Commercial	16,687	485	81	1,401	10
Corporate	12,345	209	520	2,114	(10)
TOTAL	52,820	919	619	4,143	2

NPAs & Provisions



During the year there was no sale to ARC

Movement of Standard Restructured Advances



Particulars	Apr 20 to Mar 21		Apr 19 to Mar 20	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	73	193.29	34	72.09
B. Addition during the period *	1,576	797.61	53	171.58
C. Additions in existing A/c's	-	27.16	-	1.72
D. Addition through upgradation from NPA	2	7.18	-	-
E. Accounts closed during the period	7	13.55	1	1.38
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	19.49	-	1.82
H. Slippages during the period	16	35.23	13	48.90
Position at the end of the period A+B+C+D-(E+F+G+H)	1,628	956.97	73	193.29

Includes fresh restructuring under RBI COVID relief package

Standard Restructured Credit – Additions



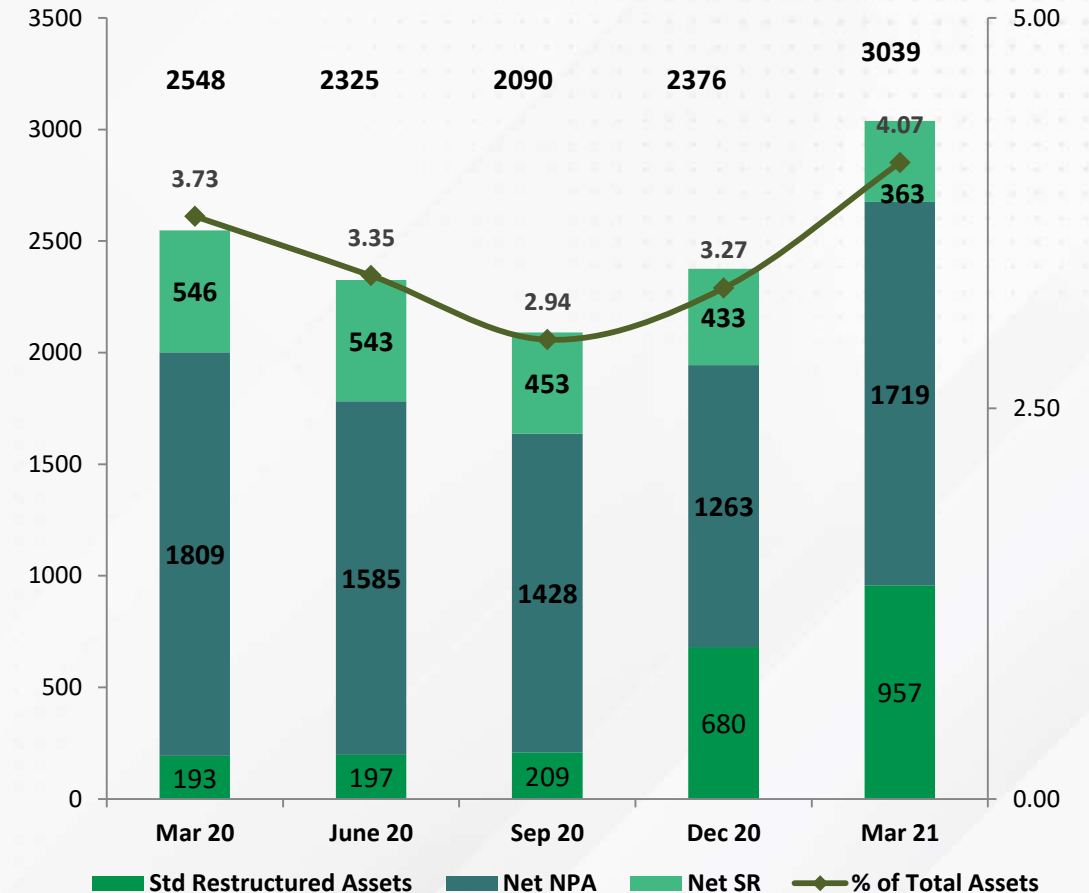
Vertical	Amount as on 31.03.21	Amount as on 31.12.20	Amount as on 30.09.20	Amount as on 31.03.20
Commercial	38	11	-	-
Corporate	202	69	-	-
Retail	313	293	-	-
Sub-total (COVID Package)	553	373	-	-
MSME Restructuring	245	113	11	172
TOTAL	798	486	11	172

Sector-wise Standard Restructured Advances



S. N.	SECTOR	Amount	
		Mar 21	Mar 20
1	Housing Loan	168.98	-
2	Textile	73.00	66.72
3	Basic Metal & its products	71.47	-
4	Ceramic	67.66	-
5	Cement & Cement Products	54.26	26.32
6	Food & Food Processing	47.69	20.94
7	Auto Loan	41.39	-
8	Infrastructure	40.28	2.45
9	All Engineering	39.08	3.58
10	Gems and Jewelry	13.17	-
11	Wood & Wood Products	12.72	17.16
12	Education Loan	9.77	-
13	Agriculture	2.26	5.90
14	Others	315.24	50.22
TOTAL		956.97	193.29
<i>% to Total Advances</i>		<i>1.81</i>	<i>0.40</i>

Stressed Book Analysis



*The above restructuring includes MSME and COVID package as per extant RBI guidelines. There are no other restructuring exposures under erstwhile schemes viz., SDR, S4A, 5/25 etc.



Building a

strong digital ecosystem

Building a strong digital ecosystem

DLite – KVB’s digital banking platform

9%

Growth in digital transactions in Q4 FY21 over Q3FY21

25 lakh

DLite application downloads

2.31+ lakh

Digital accounts opened

14.6+ lakh

Registered users of Dlite

89%

Share of digital transaction

DLite – Digitally enabled users (Nos. in lakh)

Particulars	March 2019	March 2020	March 2021
Number of clients	5.80	9.61	14.20

DLite – Digitally active users (Nos. in lakh)

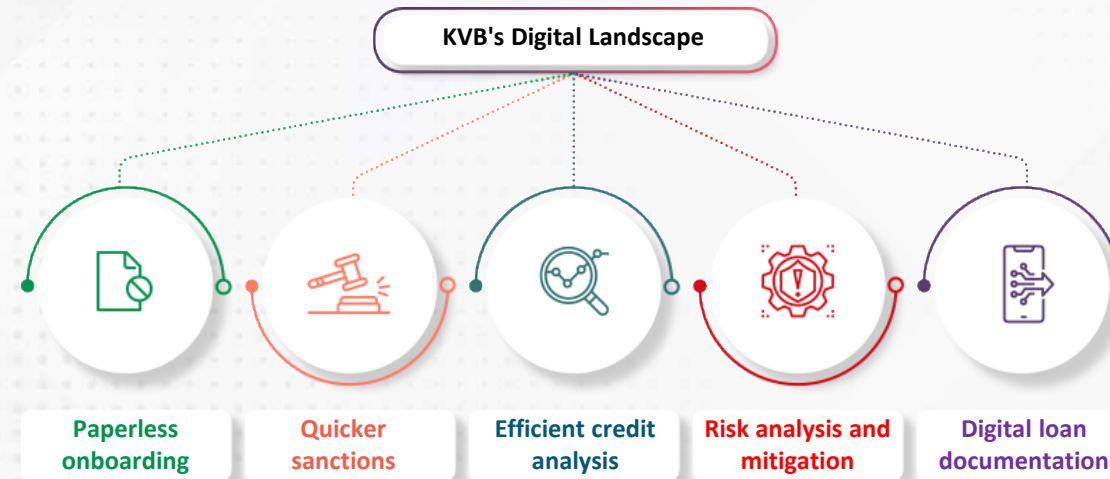
Particulars	March 2019	March 2020	March 2021
Number of clients	5.80	9.60	14.19



Building a strong digital ecosystem

Technology is ubiquitous and our digital strategy similarly spans our entire organisation, improving the experience, process efficiency, simplicity and reach of our products and services.

We continuously invest in our technology and infrastructure capabilities to drive seamless customer experiences and support strong resiliency.



Why becoming more digital is more critical today?

Today's demand of banking is anytime, anywhere banking. This requires innovative, robust, secure, optimized and ready to meet the expectations of the increasing digital pool of both retail and commercial customers

With this in mind, we continue to invest in building KVB of the future.

Our ongoing focus on transforming the business and investing in digital have enabled us to respond effectively to the accelerating shift to digital channels brought about by the Covid-19 pandemic, with the benefits of this investment evidenced throughout the crisis.

Building a strong digital ecosystem

At KVB, we are investing in different technologies to enhance customer experience and the reach of our products.

API – we are focusing on building a secured API gateway that enables our customers to carry out transactions securely with the bank or with any other third-party service provider

We continue to improve our clients' digital experience, by introducing more and more self-serve digital services in line with their needs.

Upcoming launches in the digital segment

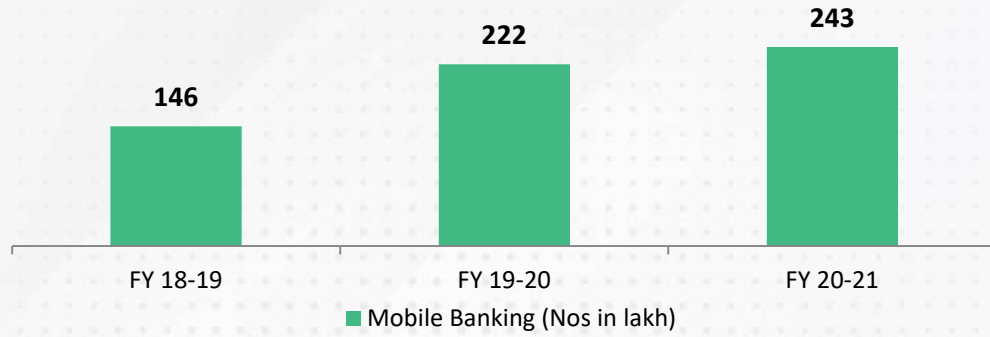
Internal	External
Double Delight Deposit opening	NSDL Insta demat Account opening
Pre-approved loans	
Issuance of Fastag to non-KVB customer	



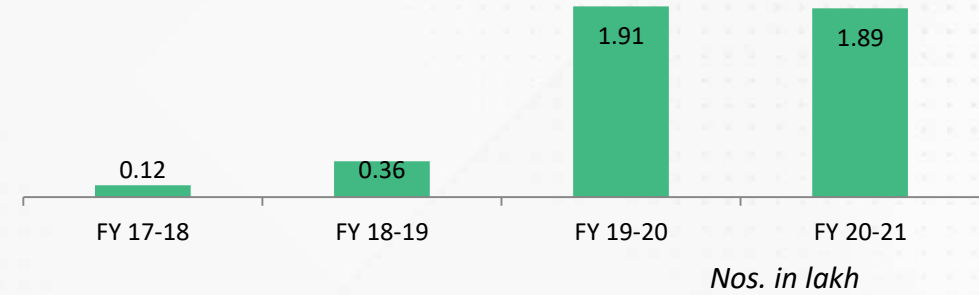
Visible growth in digital transaction



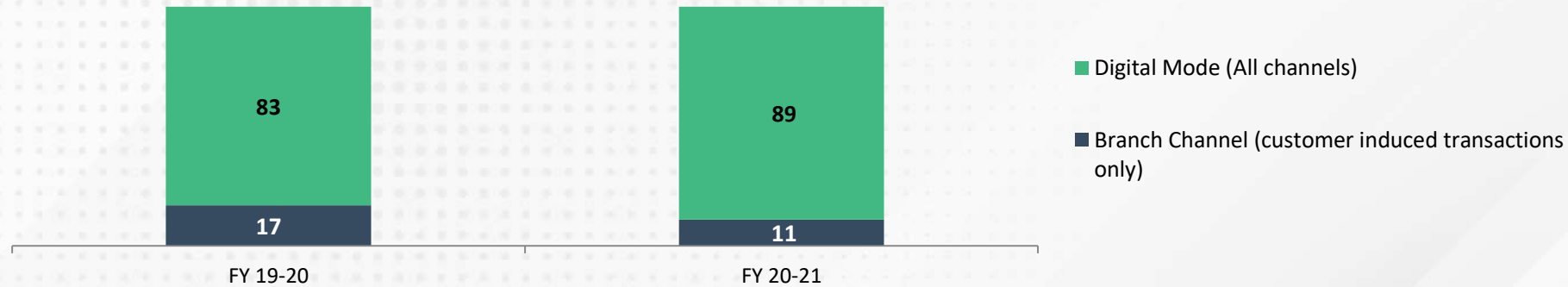
Mobile transactions volume



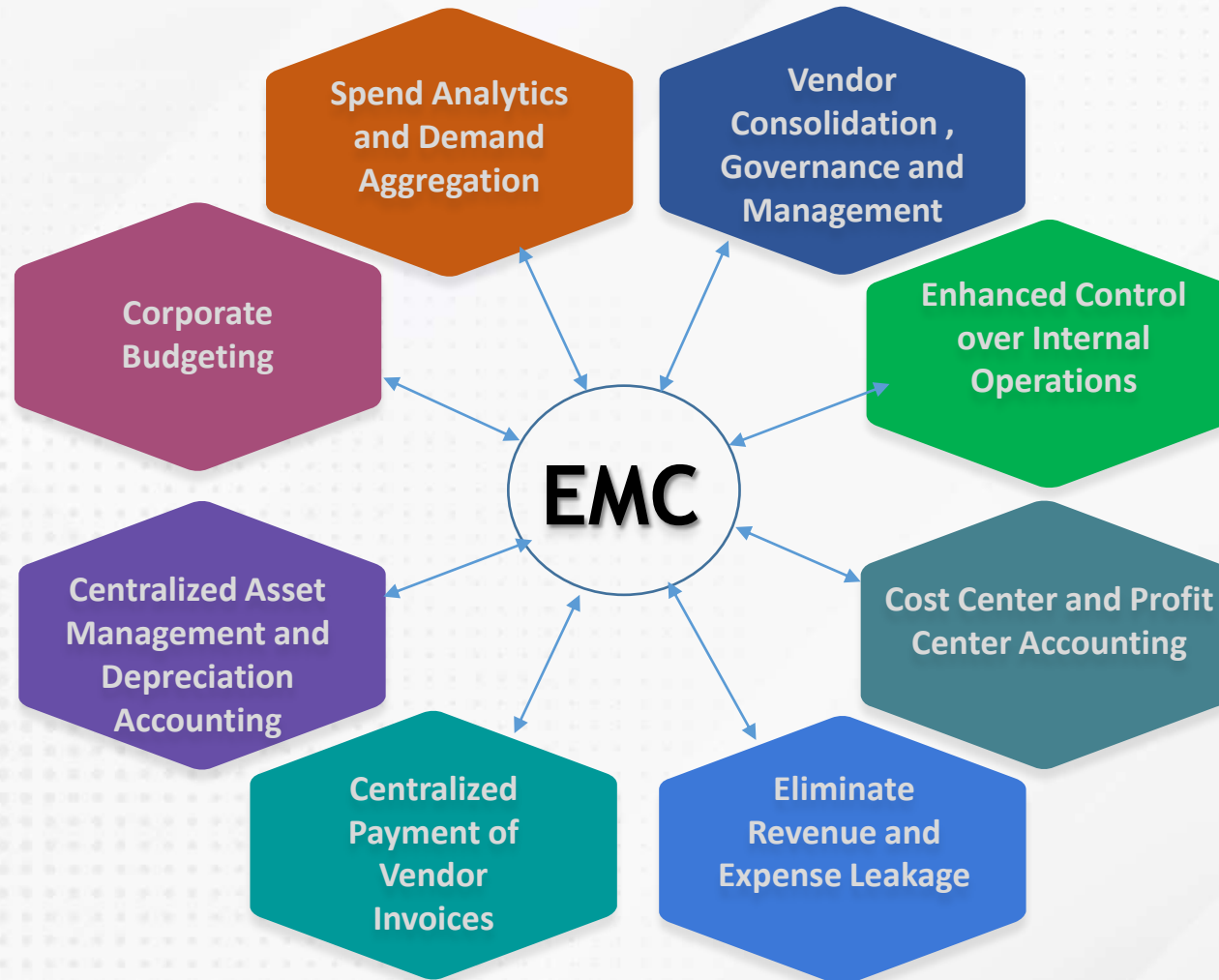
FASTag sold



Digital vs Branch Transaction (%)



Establishment of Expenses Management Cell



Over 30,000 expenses transactions per month are processed at centralized expenses cell.

Transformation of branch operations to Centralized Operations Center





**Strategic
roadmap**

for growing responsibly

KVB's pillars of strength



Wide offerings basket across different segments

– With an aim to emerge as the one-stop shop for all the financial needs of our customers, the bank has periodically introduced new product offerings to its exiting selective portfolio across the retail, commercial and agricultural segment.

Putting customer first -

Putting our customers at the centre of every decision, about how to manage the business today and how to shape it for the future, has enabled us to gain the trust of customers and built a legacy of long-standing relationships.

Becoming more digital –

Because that's increasingly how our customers and clients prefer to deal with us, and because it makes our business more efficient and cost effective. We have been successful in building a digital ecosystem which encompasses a wide range of customer touchpoints across the customer lifecycle.

Growing presence in the underpenetrated markets

- The bank selectively grew its presence in the non-metro markets specifically in the Tier-II and Tier-III towns. This not only enabled the bank to serve the underserved but also enable to create growth opportunities for the bank.

54%

Percentage of branches in semi-urban and rural areas

Our strategy for growth



Goal: To achieve a RoA of 1% plus by FYE 31st March, 2024

Strategy: Deliver sustainable and consistent financial performance by providing superior services to our targeted customers



Strategy Summary

To offer our clients **appropriate financial solutions**/products/services,

by focusing on the **Southern and Western Markets**,

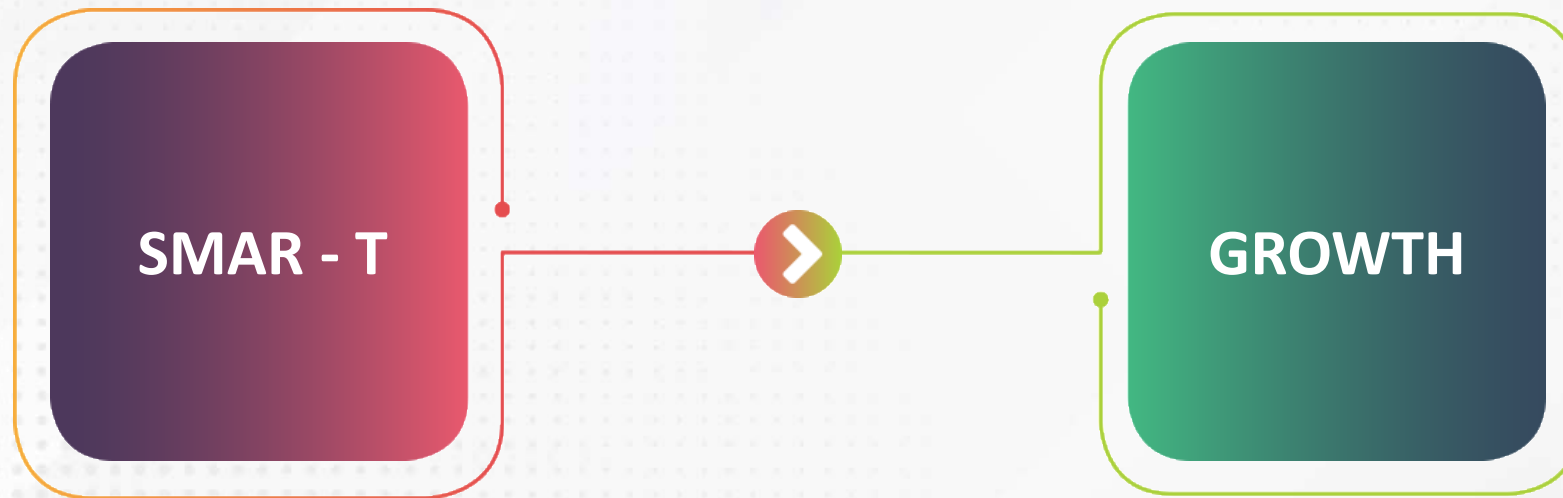
attracting Small & Medium Entrepreneurs, self employed & professionals, and the entire spectrum of individual savers

and **establish a sole-banking** or **preferred** banking relationship

by providing a **positive customer experience** through delivery of quick and efficient services

leveraging our **digital channels** backed by our experienced and dedicated team support and **optimized balance sheet approach**

to achieve, maintain and sustain the **benchmark RoA of 1% plus.**



SME's, **eM**erging Corporates,
Agriculture, **R**etail through
Technology

Five Pillars of Growth



PEOPLE

HR Talent
Training



PROCESSES

Physical
Phygital
Digital



PRACTICES

Best Practices
Compliance
Regulatory norms



PLANNING

Optimization of
resources



PARTNERSHIPS

Co-lending. Co-
sourcing. Fintechs

STABILITY

SUCCESS

SIGNIFICANCE

People - First Pillar of Growth



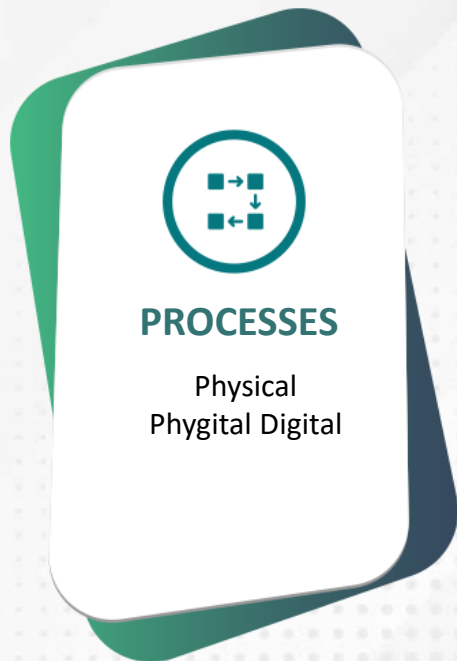
- Nurturing in-house talent
- Continuous capacity building of officers in credit appraisal, risk management, loan recovery
- Digital enablers to sales force at field level
- Talent acquisition through lateral hires
- Talent management through appropriate retention measures

STABILITY

SUCCESS

SIGNIFICANCE

Processes - Second Pillar of Growth



- Digital adoption A2Z customer journey through technology to deliver seamless personalized customer centric experience
- Improved decision making and operational excellence by leveraging data, business intelligence & advanced analytics
- Adoption of technologies including RPA and AI

STABILITY

SUCCESS

SIGNIFICANCE

Practices - Third Pillar of Growth



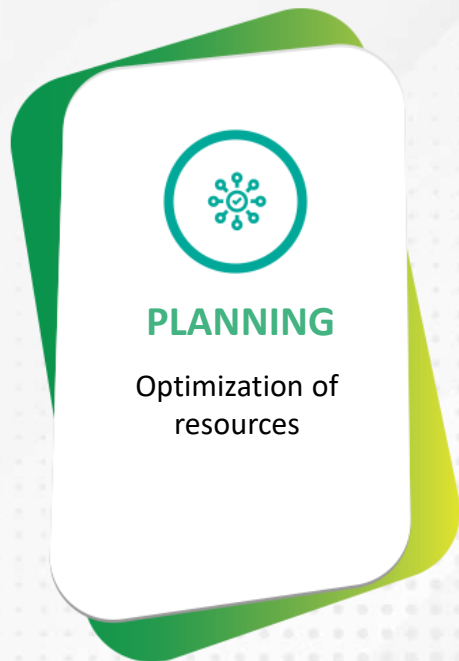
- Strong governance and oversight
- Developing a good compliance culture
- Zero tolerance for non- adherence to process and compliance
- Comprehensive risk management practices

STABILITY

SUCCESS

SIGNIFICANCE

Planning - Fourth Pillar of Growth



- Optimize the use of financial resources
- Improved efficiency of capital deployment
- Ensuring adequate competitive funding is available

STABILITY

SUCCESS

SIGNIFICANCE

Partnerships - Fifth Pillar of Growth



- Co-lending partnerships with NBFCs
- Fintech partnerships for sourcing and to provide digital customer experience across multiple channels

STABILITY

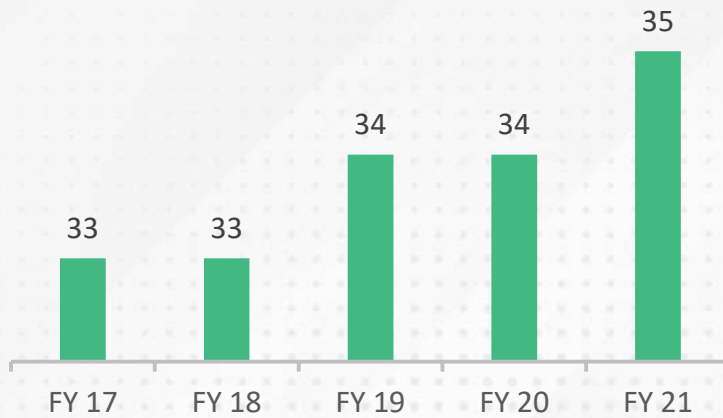
SUCCESS

SIGNIFICANCE

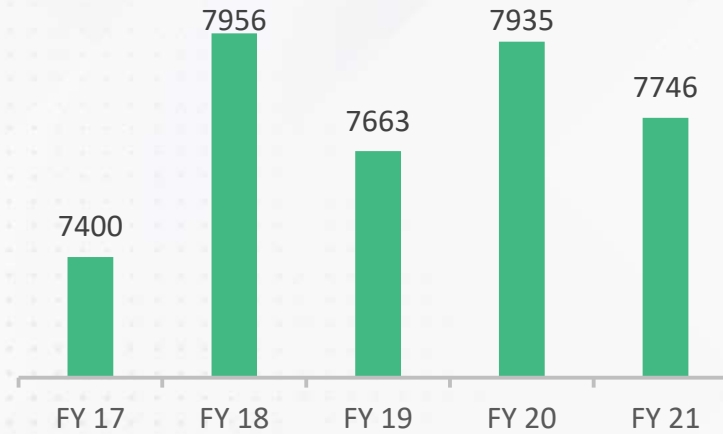
Engaging workforce



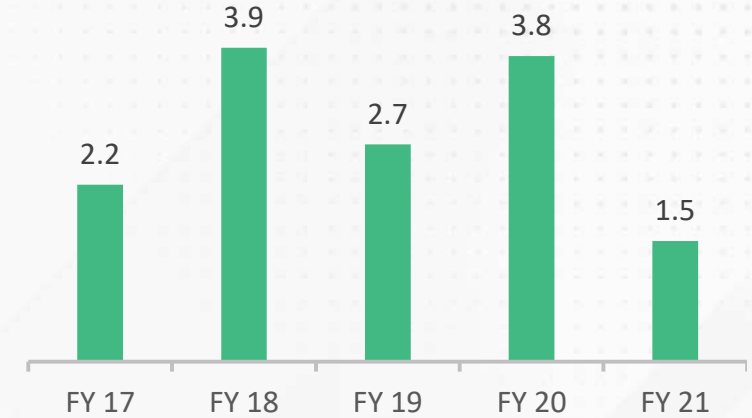
Young Workforce



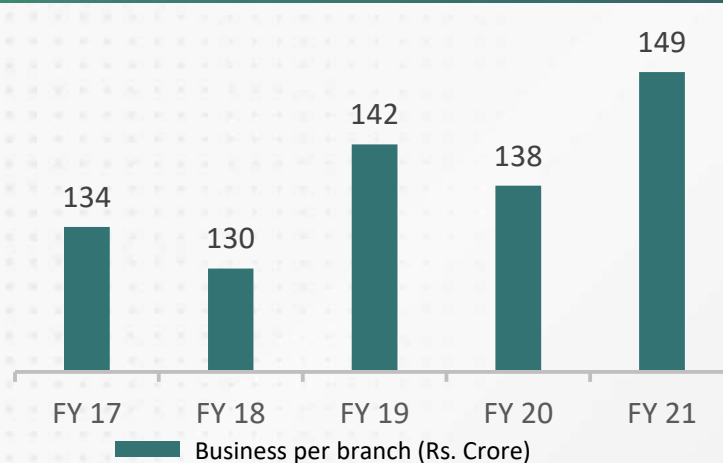
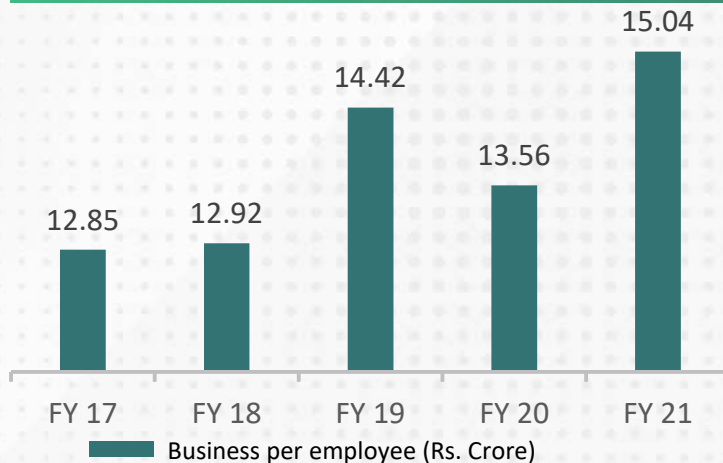
Number of Employees



Lower Attrition



Leading to Improved Productivity



Sustained Decade of Growth



Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Paid up Capital	107	107	107	122	122	122	145	160	160	160
Reserves	2,601	2,978	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6800 [^]
Owned funds	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,960
CRAR - Basel II (%)	14.33	14.41	12.77	14.63	12.26	-	-	-	-	-
Basel III (%)	-	-	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98
Deposits	32,112	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278
Advances	24,205	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820
Total Business	56,317	68,359	77,984	81,381	89,555	95,135	1,02,863	1,10,484	1,07,591	1,16,098
Total Income	3,621	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,527
Operating Profit	726	849	838	943	1,303	1,571	1,777	1,711	1,761	1,429
Net Profit	502	550	430	464	568	606	346	211	235	359
Cost of Deposit	8.11	8.30	8.24	7.96	7.40	6.60	5.99	5.80	5.76	4.96
Yield on Advance	12.71	12.77	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93
Dividend (%)	140	140	130	130	140	130	30	30	-	25 [#]
Branches (No.)	451	551	572	629	667	711	790	778	779	780
EPS (Rs.)	46.81	51.35	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50
Return on Assets (%)	1.56	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32	0.49
Book Value(Rs.)	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	79.56	82.57	87.07
No of Employees	5,673	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935	7,746

* 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

52 [^] Includes proposed dividend [#] proposed subject to approval at AGM



Thank You