

Investor Presentation 30.09.2020



Karur Vysya Bank Limited

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1. Performance Highlights

Portfolio Performance

New Initiatives & other parameters

Highlights

BUSINESS

@ Rs.1,11,530 crore



CREDIT

Gross Advances grows to Rs. 50,408 crore



CRAR

CRAR at 18.41%
Tier I @ 16.35%



CASA

CASA share @ 34%
Total Deposits
Rs. 61,122 crore



PROFIT (6M)

Opg. Profit Rs.923 crore
Net Profit Rs.220 crore



NIM

3.47% (Qtr.)

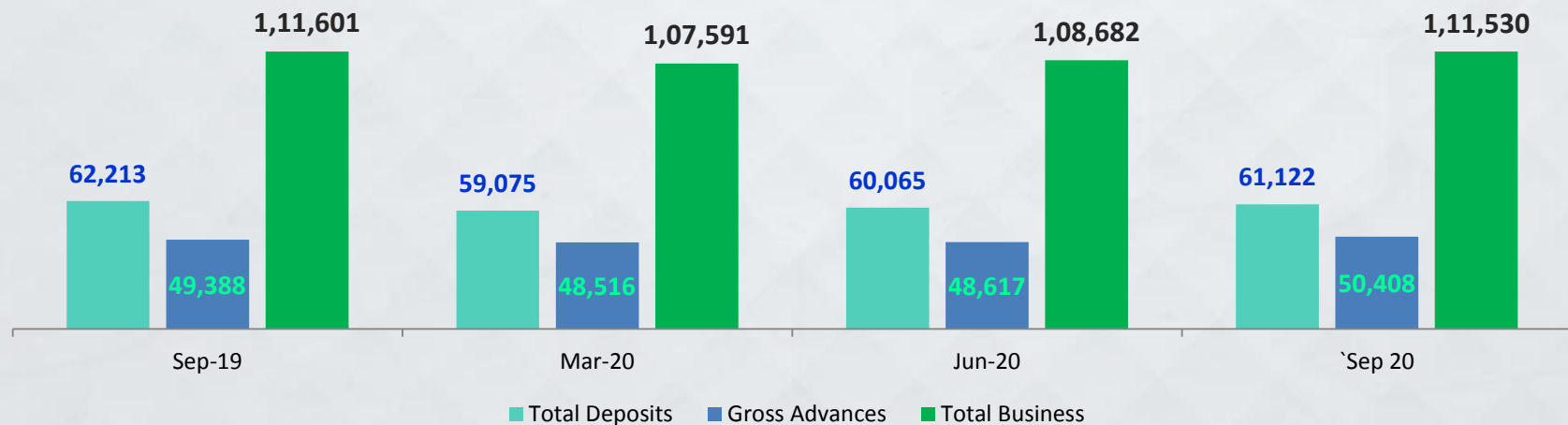


KVB

Business – continuing sequential growth

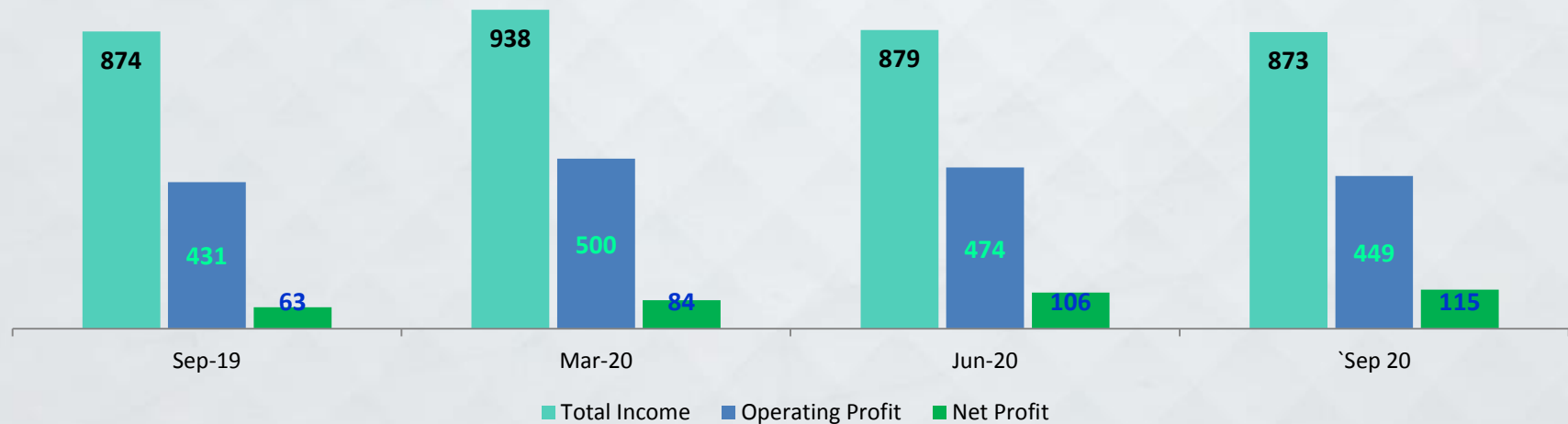


Parameter	30.09.20	30.09.19	YoY Growth %	30.06.20	QoQ Growth %	31.03.20	YTD Growth %
Total Deposits	61,122	62,213	(2)	60,065	2	59,075	3
Gross Advances	50,408	49,388	2	48,617	4	48,516	4
Advances (ex-IBPC)	50,408	48,063	5	48,517	4	47,716	6
Total Business	1,11,530	1,11,601	-	1,08,682	3	1,07,591	4

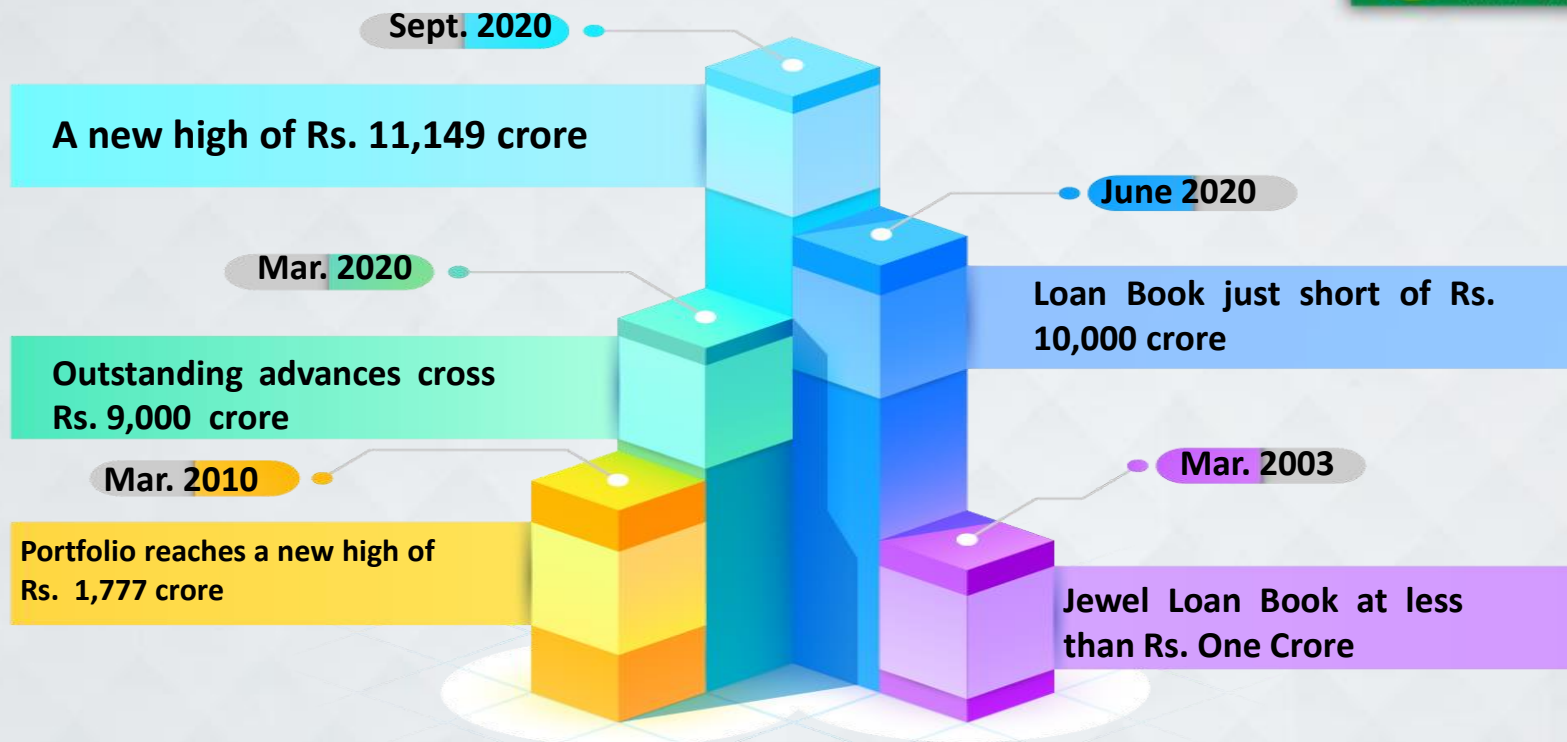


Quarterly Financials – improving trend

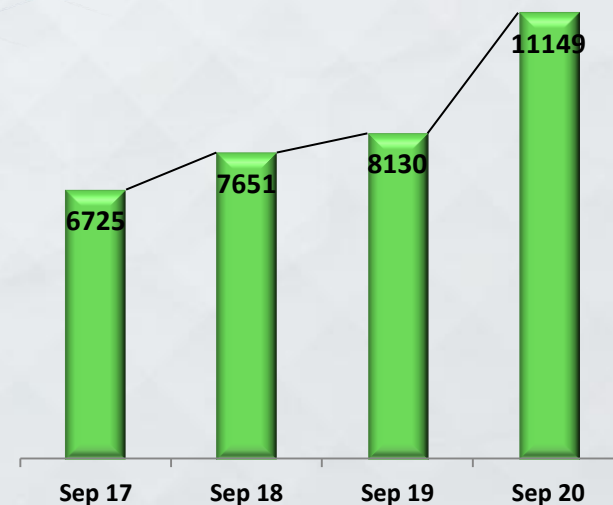
Parameter	30.09.20	30.09.19	YoY Growth %	30.06.20	QoQ Growth %
Total Income	873	874	-	879	(1)
Operating Profit	449	431	4	474	(5)
Net Profit	115	63	83	106	8



Gold Loan – Growth continues to shine

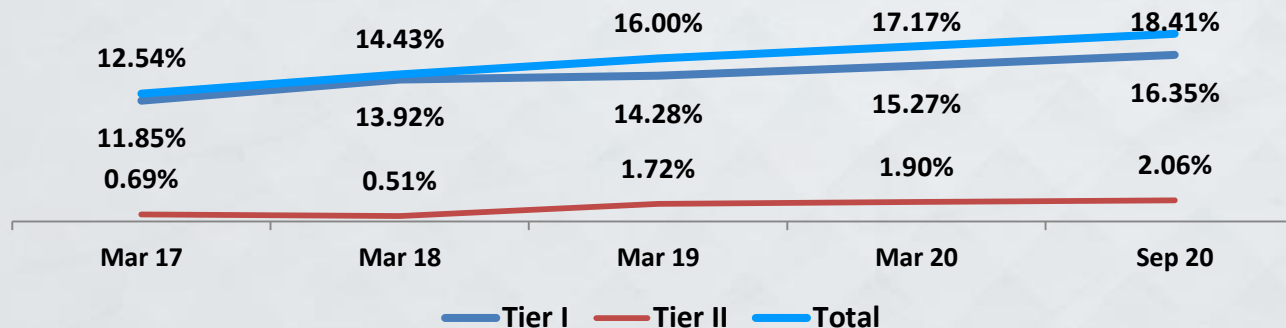


O/s. Gold Loan Portfolio (Rs. crore)					
Sep 20	June 20	Mar 20	Dec 19	Sep 19	June 19
11,149	9,948	9,227	8,580	8,130	7,890



Strong CRAR & Improving Asset Quality

	30.09.20	30.09.19	31.03.20	30.06.20
Basel III Capital				
CRAR %	18.41	15.99	17.17	18.14
NPA Ratios				
Gross NPA	3,998	4,391	4,213	4,056
Net NPA	1,428	2,118	1,809	1,585
Gross NPA %	7.93	8.89	8.68	8.34
Net NPA %	2.99	4.50	3.92	3.44
PCR %	75.19	61.82	68.90	72.74
Quarterly NIM & RoA (annualised)				
NIM %	3.47	3.46	3.46	3.36
RoA %	0.63	0.34	0.46	0.59



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

Business Profile (Averages)*



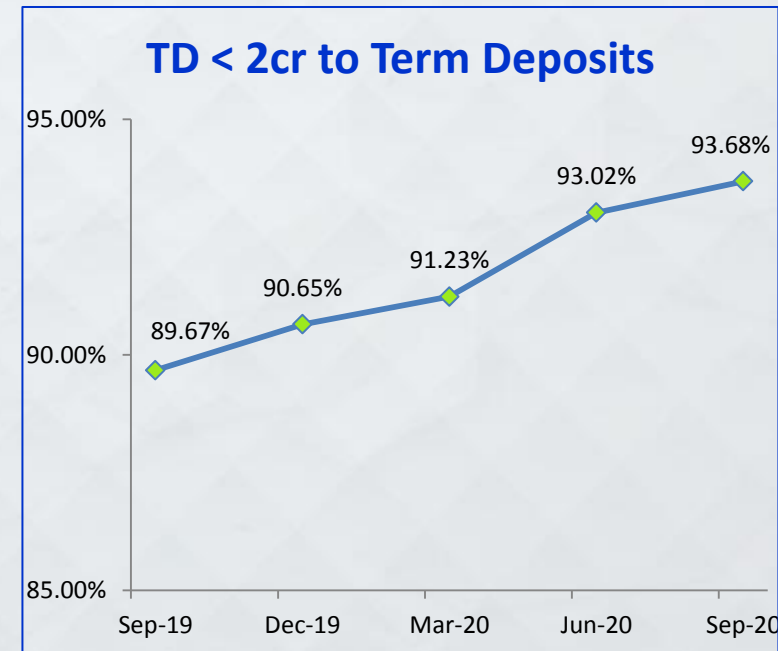
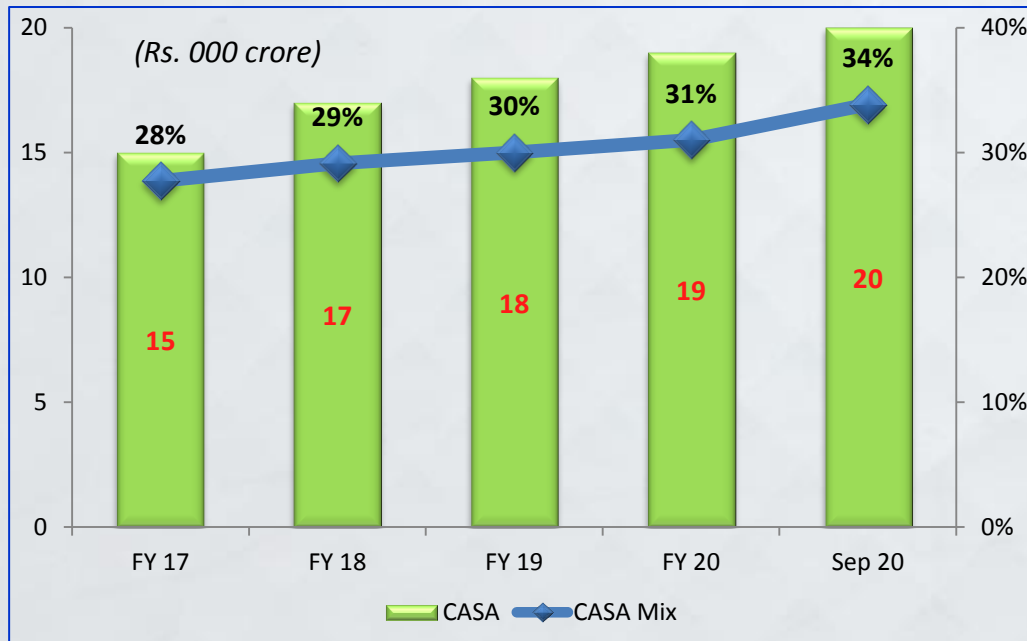
Particulars	Sep 20	Sep 19	Y-o-Y Growth %	Mar 20	YTD Growth %
Avg. Deposits	59,688	60,952	(2)	61,103	(2)
Avg. Demand Deposit	6,051	5,833	4	5,830	4
<i>% to Total</i>	<i>10</i>	<i>9</i>		<i>10</i>	
Avg. Savings Deposit	13,593	12,029	13	12,308	10
<i>% to Total</i>	<i>23</i>	<i>20</i>		<i>20</i>	
Avg. Time Deposit	40,043	43,089	(7)	42,965	(7)
<i>% to Total</i>	<i>67</i>	<i>71</i>		<i>70</i>	
Avg. CASA	19,644	17,862	10	18,138	8
<i>% to average deposit</i>	<i>33</i>	<i>29</i>		<i>30</i>	
Avg. Advances	48,377	48,557	-	48,468	-
Avg. CD Ratio (%)	81.05	79.66		79.32	

* End of Period

Deposits – Stable & loyal customer base



Particulars	Sep 20	Sep 19	Y-o-Y Growth %	Mar 20	YTD Growth %
Total Deposits	61,122	62,213	(2)	59,075	3
Demand	6,455	6,142	5	5,504	17
Savings	14,242	12,380	15	13,003	10
CASA	20,697	18,522	12	18,507	12
CASA %	34	30		31	
Term Deposits < 2 Crore	37,871	39,178	(3)	37,012	2
Term Deposits > 2 Crore	2,554	4,513	(43)	3,556	(28)



Balance Sheet – Healthy & De-risked



Particulars	Sep 20	Sep 19	Y-o-Y (%)
Capital & Liabilities			
Capital	160	160	-
Reserves and Surplus	6,661	6,341	5
Deposits	61,122	62,213	(2)
Borrowings	1,383	3,052	(55)
Other Liabilities and Provisions	1,849	1,648	12
Total	71,175	73,414	(3)
Assets			
Cash and Balances with RBI	2,573	3,487	(26)
Balances with Banks	221	1,934	-
Investments (Net)	18,435	18,398	-
Advances (Net)	47,822	47,102	2
Fixed Assets	556	613	(9)
Other Assets	1,568	1,880	(17)
Total	71,175	73,414	(3)

Profit and Loss A/c

Particulars	Quarter			Half year		
	Sep 20	Sep 19	YoY (%)	Sep 20	Sep 19	YoY (%)
Net Interest Income	601	596	1	1,163	1,180	(1)
Other Income	272	278	(2)	589	548	7
Total Income	873	874	-	1,752	1,728	1
Operating Expenses	424	443	(4)	829	852	(3)
Operating Profit	449	431	4	923	876	5
Provisions	285	365	(22)	623	695	(11)
Credit Related	207	347	(40)	509	666	(24)
Others	78	18	-	114	29	-
Profit Before Tax	164	66	-	300	181	66
Tax	49	3	-	80	45	78
Net Profit	115	63	83	220	136	62

Fee & Other Income

Particulars	Quarter			Half year		
	Sep 20	Sep 19	YoY (%)	Sep 20	Sep 19	YoY (%)
TOTAL NON-INT. INCOME	272	278	(2)	589	548	7
1) Fee Income	119	153	(22)	240	321	(25)
2) Investment trading profit	120	91	32	298	158	89
3) Forex Income	8	10	(20)	13	19	(32)
4) Others*	25	28	(11)	38	56	(32)
5) Profit/(loss) on sale of land, building, other assets etc.	-	(5)	-	-	(7)	-

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

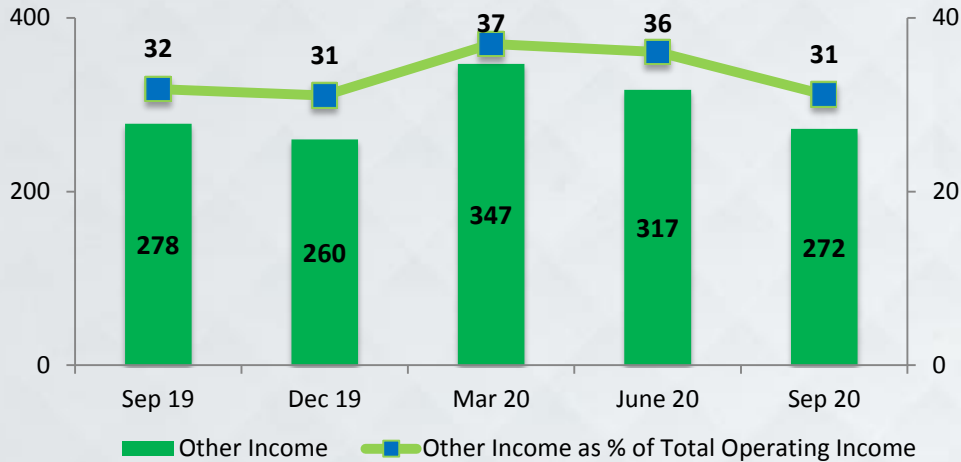
Rs. 2 crore (Q2 FY 20-21) & Rs. 1crore (Q2 FY 19-20)

Rs. 3 crore (H1 FY 20-21) & Rs. 2 crore (H1 FY 19-20)

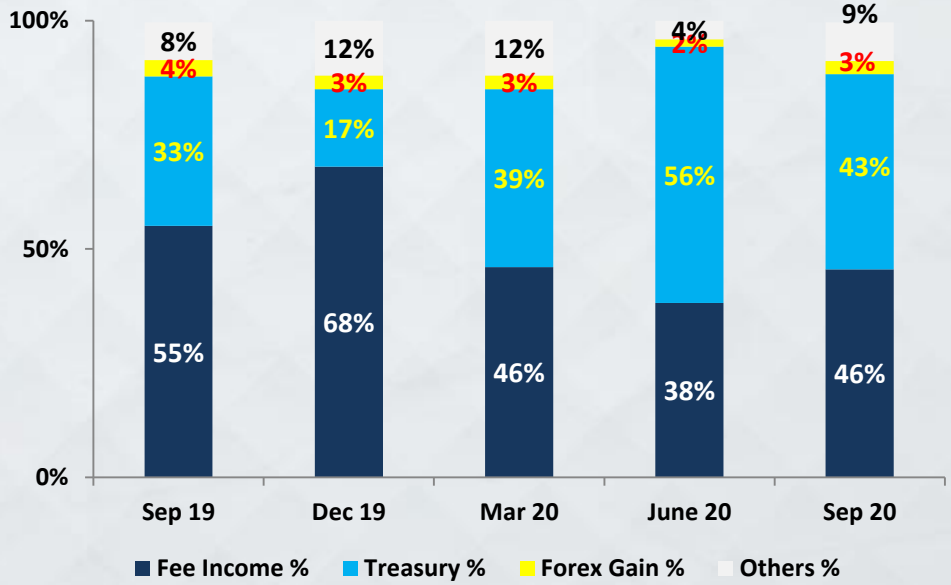
Fee based income - continues to be healthy



Growth in Other Income



- *Non interest income accrues through diverse sources - fee based, e-transactions, third party products etc.*
- *~31% share in total operating income (Q2 FY 2020-21)*

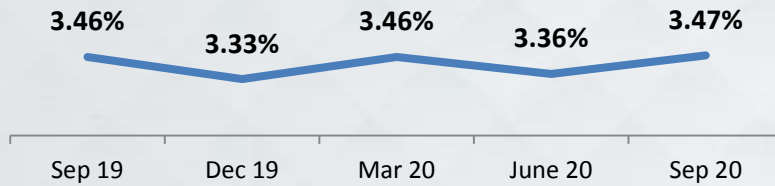


Staff & Operating Expenses

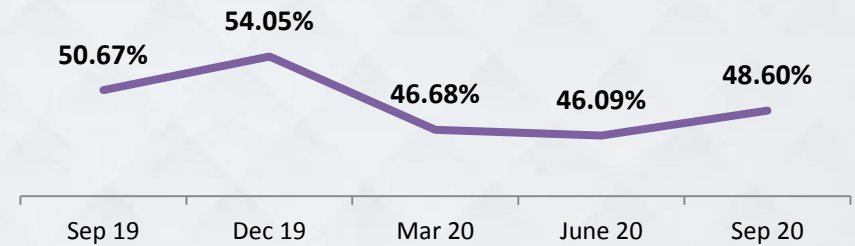
Particulars	Quarter			Half year		
	Sep 20	Sep 19	YoY (%)	Sep 20	Sep 19	YoY (%)
Staff Expenses	220	213	3	434	417	4
<i>Of above –</i> Prov. for employee retirement benefits	45	48	(6)	90	87	3
Other Operating Expenses	204	230	(11)	395	435	(9)
TOTAL OPG. EXPENSES	424	443	(4)	829	852	(3)

Key Ratios (Qtr)

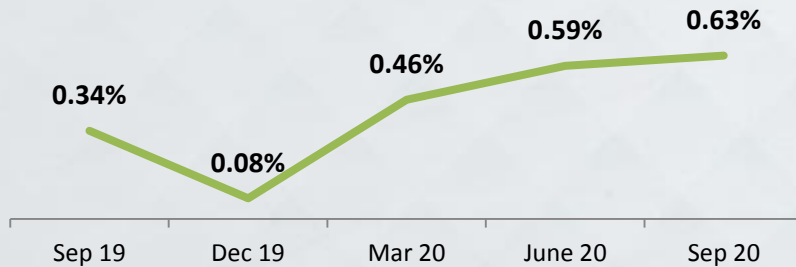
NIM[^]



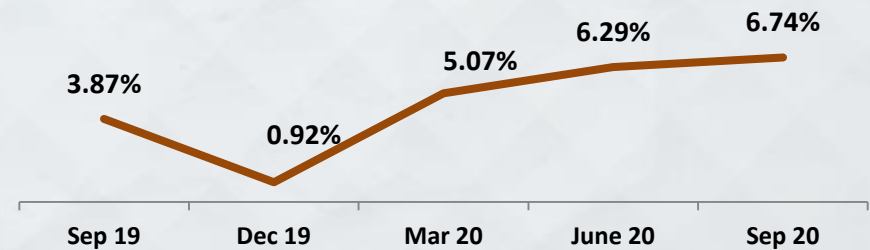
Cost to Income



ROA



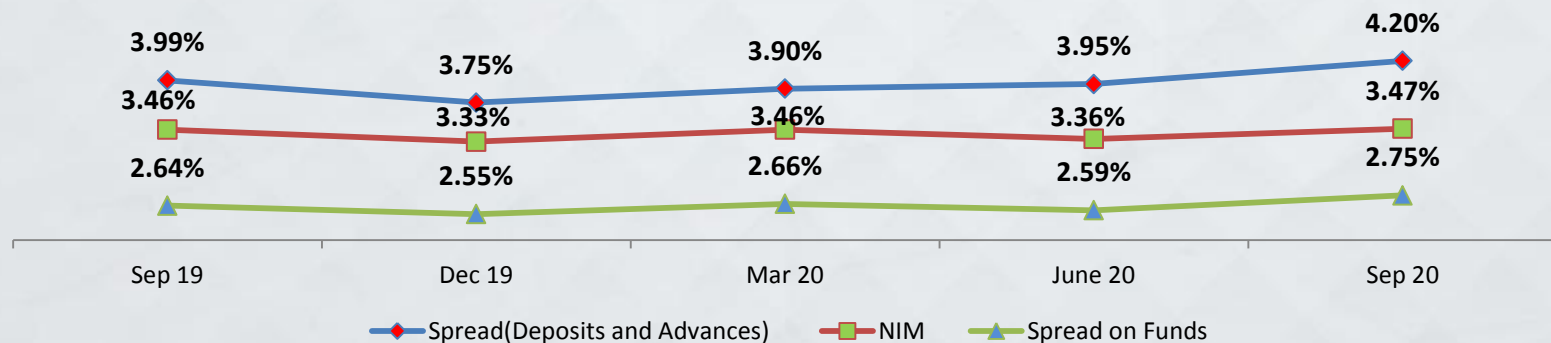
ROE



[^] NIM for Dec 19 includes items of non-recurring nature

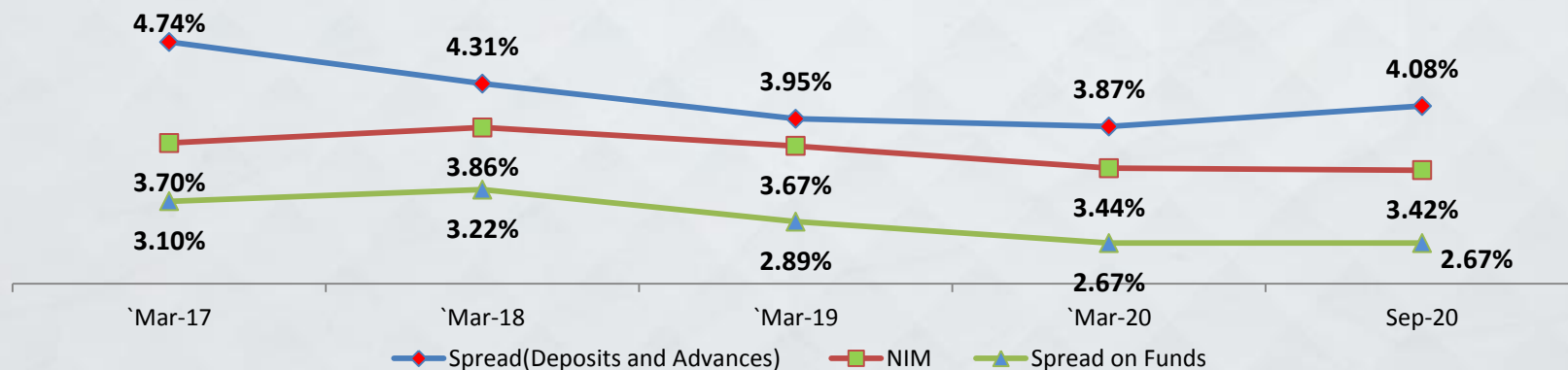
Key Ratios (Qtr)

Particulars	Sep 20	Sep 19
Cost of Deposits (%)	5.06	5.86
Yield on Advances (%)	9.26	9.85
Cost of Funds (%)	5.09	5.95
Yield on Funds (%)	7.84	8.59
NIM (%)	3.47	3.46
Spread (%)	2.75	2.64
Cost to Income Ratio (%)	48.60	50.67
Business/Emp. (Rs. Crore)	14.37	13.88
Profit/Emp. (Rs. Lakh)	5.92	3.15



Key Ratios (Half year)

Particulars	Sep 20	Sep 19
Cost of Deposits (%)	5.21	5.84
Yield on Advances (%)	9.29	9.73
Cost of Funds (%)	5.25	5.92
Yield on Funds (%)	7.92	8.59
NIM (%)	3.42	3.47
Spread (%)	2.67	2.67
Cost to Income Ratio (%)	47.34	49.28
Business/Emp. (Rs. Crore)	14.37	13.88
Profit/Emp. (Rs. Lakh)	5.68	3.39



Moratorium Book – Collection efficiency



Vertical	Moratorium Book 31.08.2020	Working Capital Book 31.08.2020	Working Capital where FITL granted 31.08.2020	Collection efficiency for September 2020**	Term Loan Book 31.08.2020	Collection efficiency for September 2020**
Agriculture	390	260	38	100 %	130	69 %
Commercial	9,004	6,017	3,948	98 %	2,987	91 %
Corporate	5,437	2,346	2,002	91 %	3,091	92 %
Consumer	3,803	125	54	100 %	3,678	87 %
Total	18,634	8,748	6,042	95 %	9,886	90 %

* Moratorium Book excluding Jewel loans

** Position as on 29.10.2020



Performance Highlights

2.Portfolio Performance

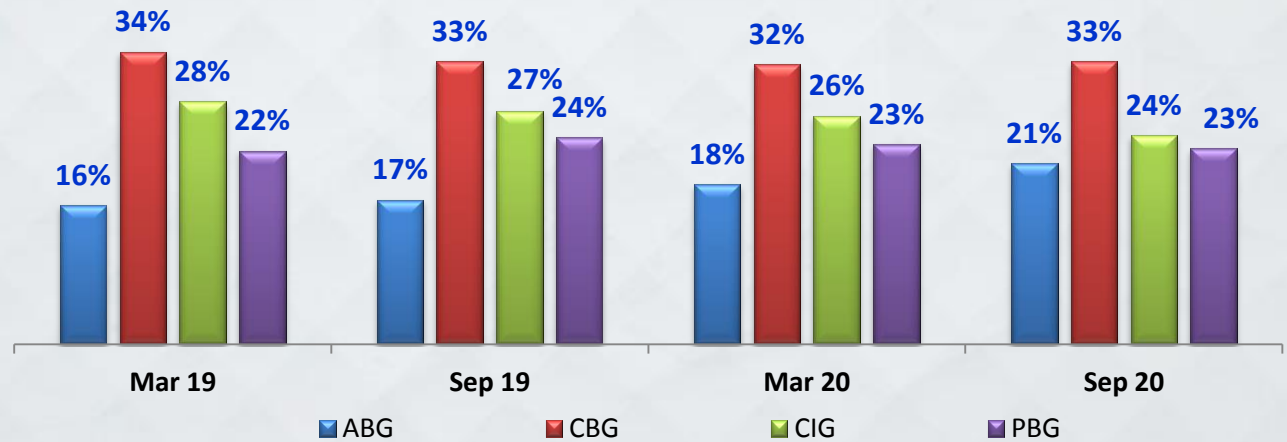
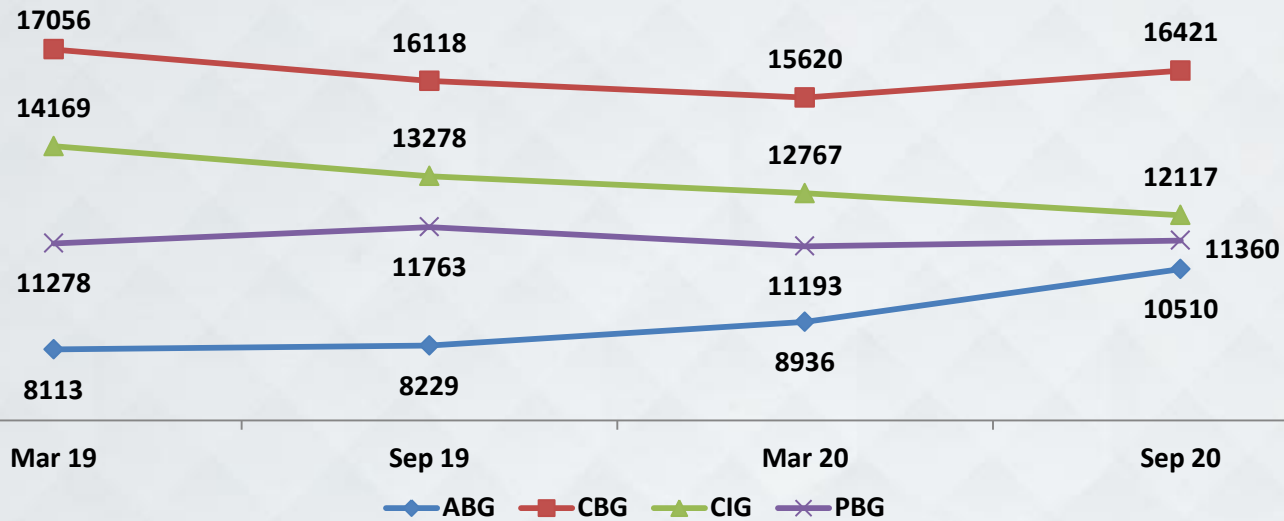
New Initiatives & other parameters

Advances Portfolio



Particulars	Sep 20	Sep 19	Y-o-Y Growth %
Commercial	16,421	16,118	2
Retail (Personal Banking)	11,360	10,438	9
Agriculture	10,510	8,229	28
Corporate	12,117	13,278	(9)
Sub-total	50,408	48,063	5
IBPC	-	1,325	-
Gross Advances	50,408	49,388	2
<i>Jewel Loans (included above)</i>	<i>11,149</i>	<i>8,130</i>	<i>37</i>

Advances – diversified growth



Segments

ABG – Agri

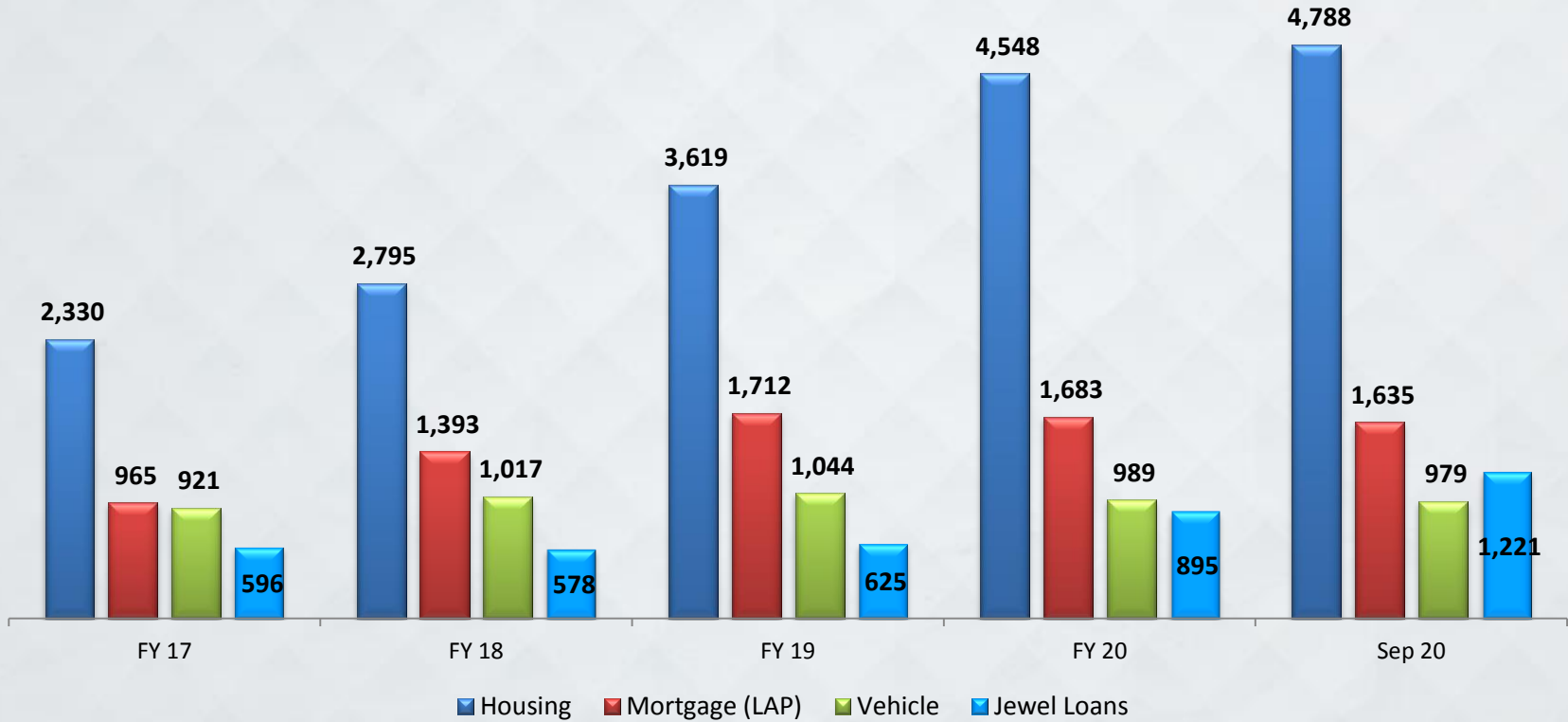
CBG – Commercial (<= Rs. 25 crore)

CIG – Corporate (> Rs. 25 crore)

PBG* – Personal

* Portfolio inclusive of IBPC

Growth in Retail Segment



Retail Portfolio Distribution



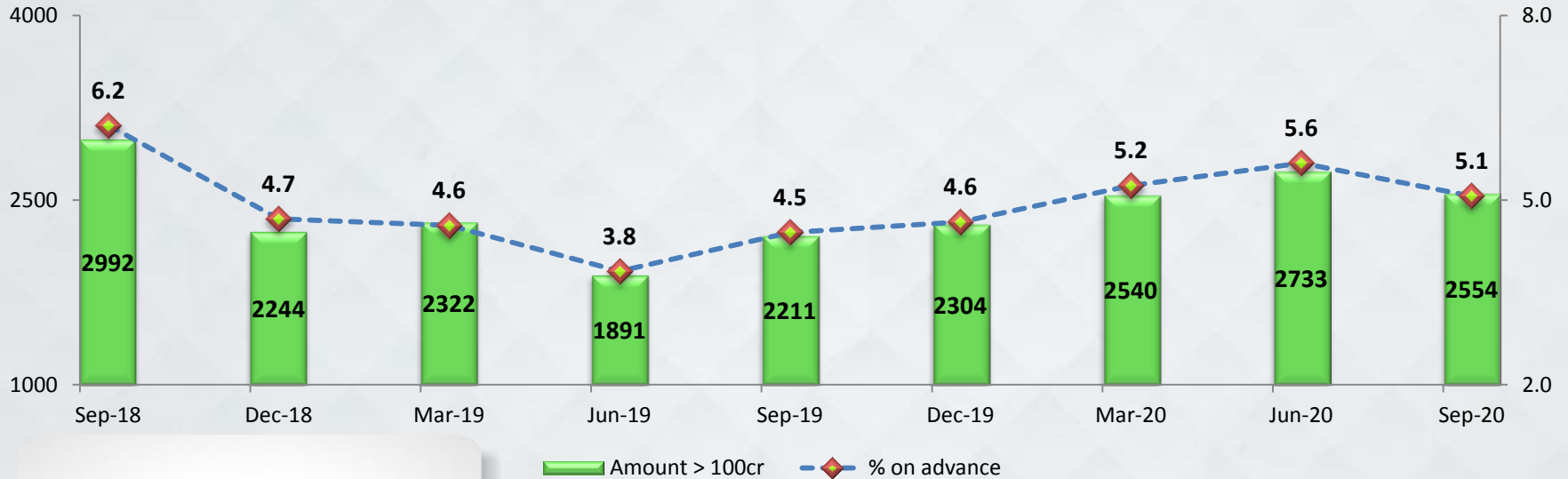
Segment	Advances outstanding as at				
	Sep 20	Mar 20	Mar 19	Mar 18	Mar 17
Housing	4,788	4,548	3,619	2,795	2,330
Mortgage (LAP)	1,635	1,683	1,712	1,393	965
Vehicle	979	989	1,044	1,017	921
Jewel Loans	1,221	895	625	578	596
Personal Loans	566	561	424	296	316
Education Loans	196	206	235	261	266
Others*	1,975	2,311	3,620	1,280	946
Total	11,360	11,193	11,278	7,620	6,340
Total Ex IBPC	11,360	10,693	9,228	7,420	6,340

*Includes IBPC of Rs.500 Cr, Rs.2,050 Cr and Rs.200 Cr for Mar 20 , Mar 19 and Mar 18 respectively.

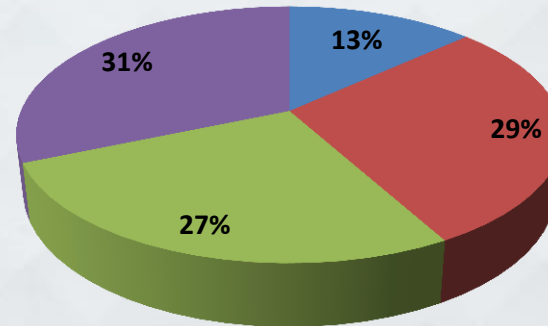
Corporate Book



Standard Corporate advances > 1 Bn



- Corporate exposure are those with limits > Rs. 25 crore
- ~69% of corporate loans are less than Rs. 100 crore
- Average ticket size Rs. 38 crore



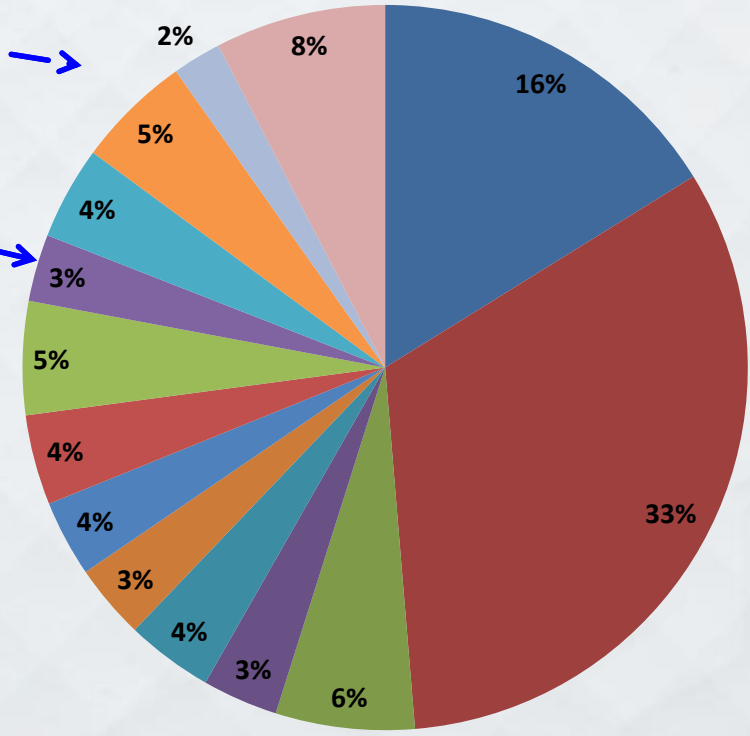
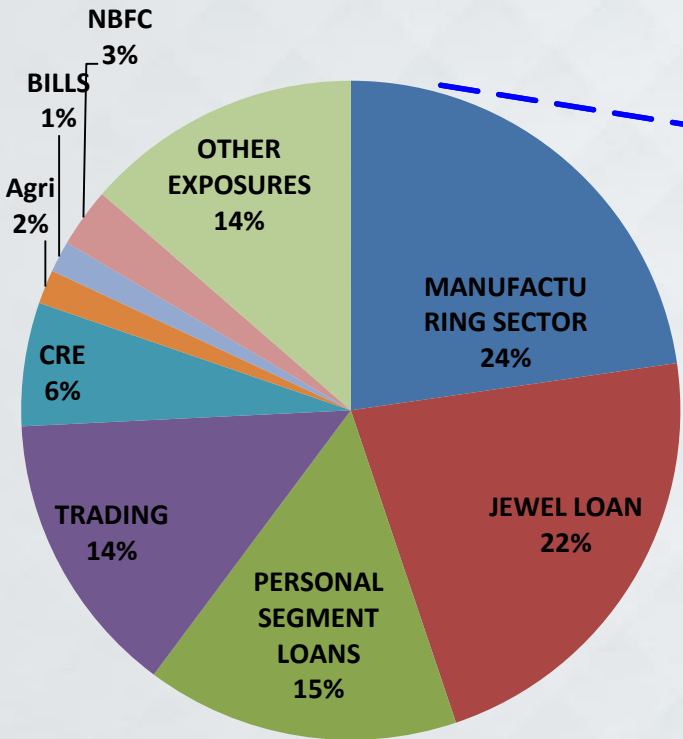
Legend:
■ < 25 cr
■ >= 25 cr < 50 cr
■ >= 50 cr < 100 cr
■ >= 100 cr

Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

Rs.504 Bn

Breakup of Industrial exposure (Rs.114 Bn)



- INFRASTRUCTURE
- TEXTILES
- BASIC METAL & ITS PRODUCTS
- FOOD PROCESSING
- CHEMICALS AND CHEMICAL PRODUCTS
- WOOD & ITS PRODUCT
- PAPER & ITS PRODUCTS
- ALL ENGINEERING
- RUBBER & ITS PRODUCTS
- CONSTRUCTION
- TRANSPORT SECTOR
- GEMS & JEWELLERY
- CEMENT & ITS PRODUCTS
- OTHERS

Advances – Composition



Particulars	Amount		% to Total Advance		Y-o-Y Growth	
	Sep 20	Sep 19	Sep 20	Sep 19	Amt	%
Manufacturing	11,445	12,006	23	24	(561)	(5)
Trading	7,071	7,052	14	14	19	-
Jewel loan	11,149	8,130	22	16	3,019	37
Personal loans [@]	7,748	7,918	15	16	(170)	(2)
CRE	3,055	2,838	6	6	217	8
Agriculture (other than Jewel Loan)	841	1,092	2	2	(251)	(23)
Bills	774	933	2	2	(159)	(17)
NBFC	1,464	1,921	3	4	(457)	(24)
Capital market	2	1	-	-	1	-
Others * (excl. IBPC)	6,859	6,172	14	13	687	11
SUB - TOTAL	50,408	48,063	100	97	2,345	5
IBPC	-	1,325	-	3	-	-
Total Advances	50,408	49,388	100	100	1,020	2

@ Vehicle, Housing, Deposit loans & Insta Loans

*Exposure to other service sectors.

Manufacturing Sector - Industry Wise



Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Sep 20	Sep 19	Sep 20	Sep 19	Amount	%
Textile	3,722	3,786	7.4	7.7	(64)	(2)
Infrastructure	1,851	2,024	3.7	4.1	(173)	(9)
Basic Metal & Metal Products	709	791	1.4	1.6	(82)	(10)
Food Processing	386	331	0.8	0.7	55	17
Gems & Jewelry	586	636	1.2	1.3	(50)	(8)
All Engineering	460	475	0.9	1.0	(15)	(3)
Chemical & Chemical Products	444	460	0.9	0.9	(16)	(3)
Rubber and Plastic Products	579	574	1.1	1.2	5	1
Construction	342	365	0.7	0.7	(23)	(6)
Wood & Wood Products	382	471	0.8	1.0	(89)	(19)
Transport Sector	476	462	0.9	0.9	14	3
Paper & Paper Products	390	381	0.8	0.8	9	2
Cement & Cement products	249	249	0.5	0.5	-	-
Other Products	871	1,001	1.7	2.0	(130)	(13)
TOTAL	11,445	12,006	22.7	24.3	(559)	(5)

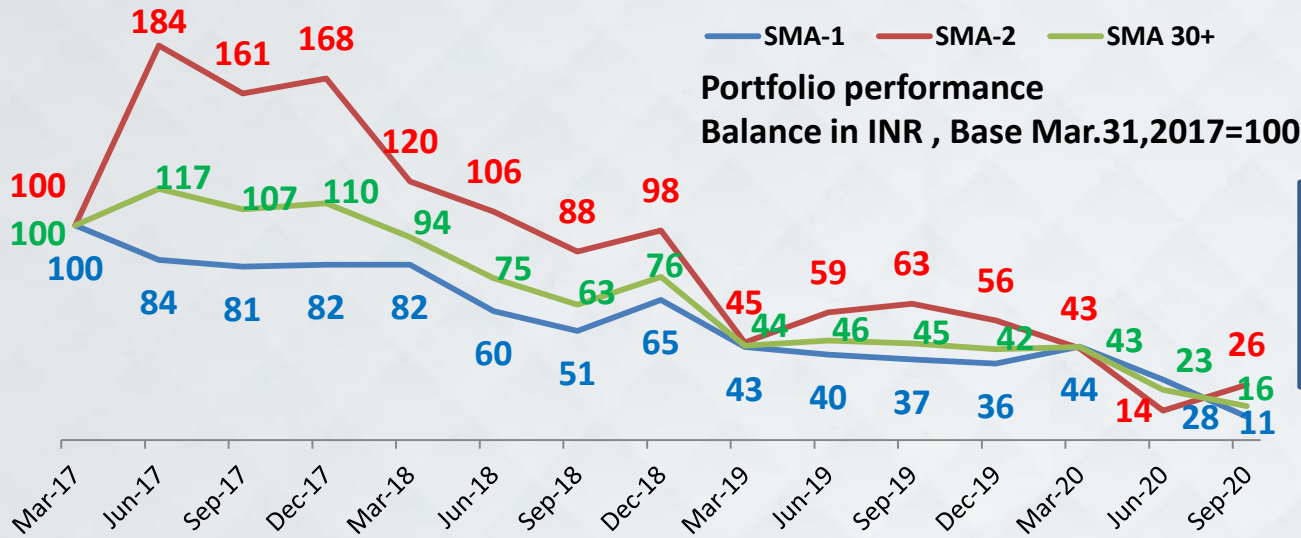
Other industries include : beverages & tobacco, mining & quarrying, petroleum, glass & glassware, leather & leather products, etc .

Infrastructure Credit Portfolio

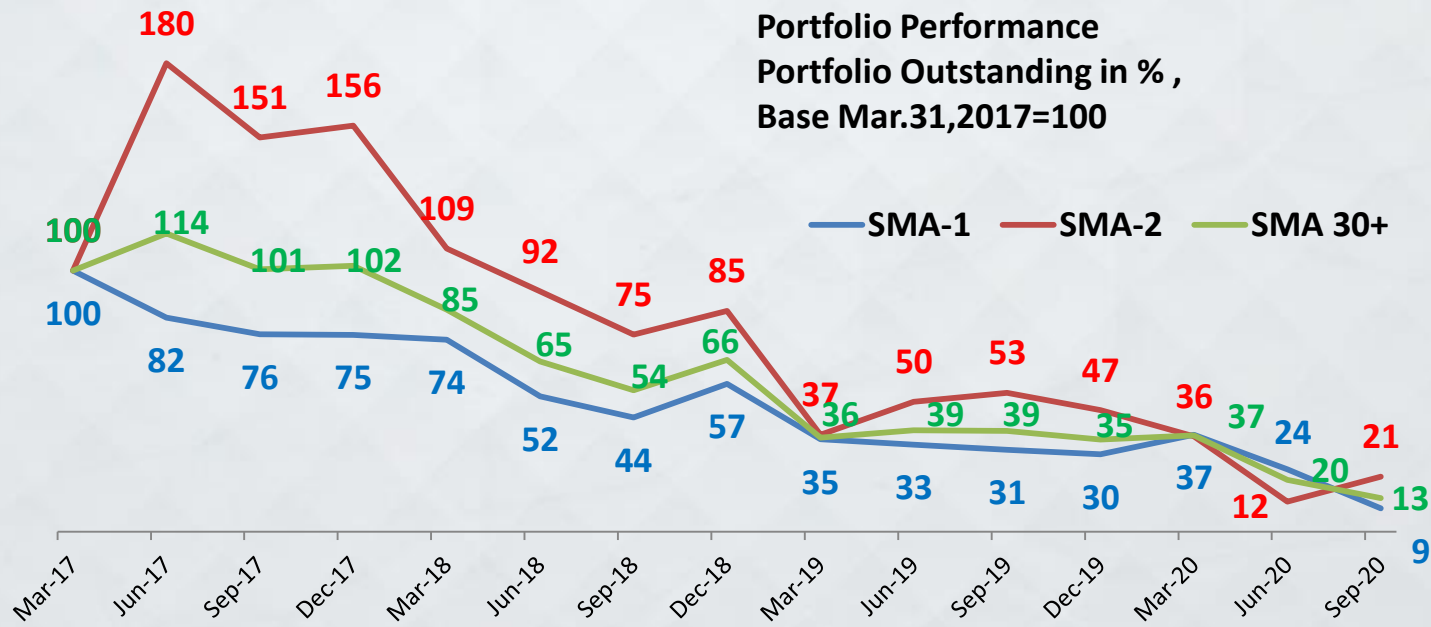
Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Sep 20	Sep 19	Sep 20	Sep 19	Amt	%
Power	621	607	1.2	1.2	14	2
Road	369	481	0.7	1.0	(112)	(23)
Infra Others	861	935	1.7	1.9	(74)	(8)
TOTAL	1,851	2,024	3.7	4.1	(173)	(9)

Power Sector Exposure		
Ownership	Sep 20	Sep 19
Government	325	344
Private	296	263
TOTAL	621	607

Portfolio performance



SMA 1	0.55 %
SMA 2	0.64 %
SMA 1 (Ex-Gold)	0.44 %
SMA 2 (Ex-Gold)	0.61 %



Security Coverage



Nature of security	30.09.20	
Exposure backed by -		
Letter of Credit	178	
Govt. Guarantee#	1,516	
Liquid Assets ^	11,750	
Vehicles	2,588	
Commodities	161	
	Total (1)	16,193
Exposure secured by Immovable Property (% Coverage)		
> 100%	22,780	
90% to <100%	8,028	
75% to <90%	1,366	
50% to <75%	3,492	
<50%	2,423	
	Total (2)	38,089
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	1,667	
Unsecured Exposure	528	
	Total (3)	2,195
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		56,477

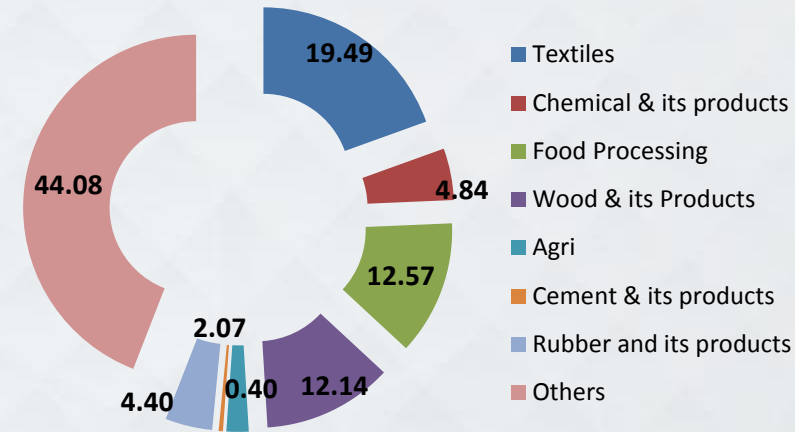
* Total risk assets including technical write off accounts; ^ Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets; # ECLGS Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

Sector-wise Standard Restructured Advances

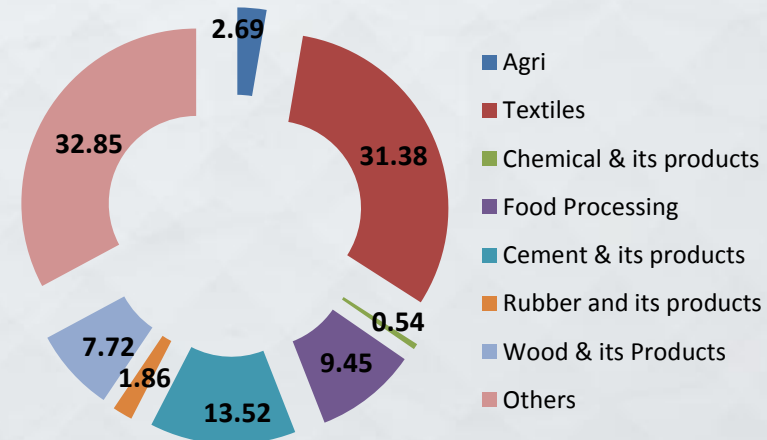


S. N.	SECTOR	Amount	
		Sep 20	Sep 19
1	Textile	65.44	32.04
2	Cement & Cement Products	28.20	0.66
3	Food & Food Processing	19.70	20.67
4	Wood & Wood Products	16.10	19.96
5	Agriculture	5.61	3.41
6	Rubber & Rubber Products	3.88	7.95
7	Chemical & chemical Products	1.12	7.24
8	Others	68.50	72.47
TOTAL		208.55	164.40
% to Total Advances		0.41	0.33

% to Total Restructured Advances Sep-19



% to Total Restructured Advances Sep -20

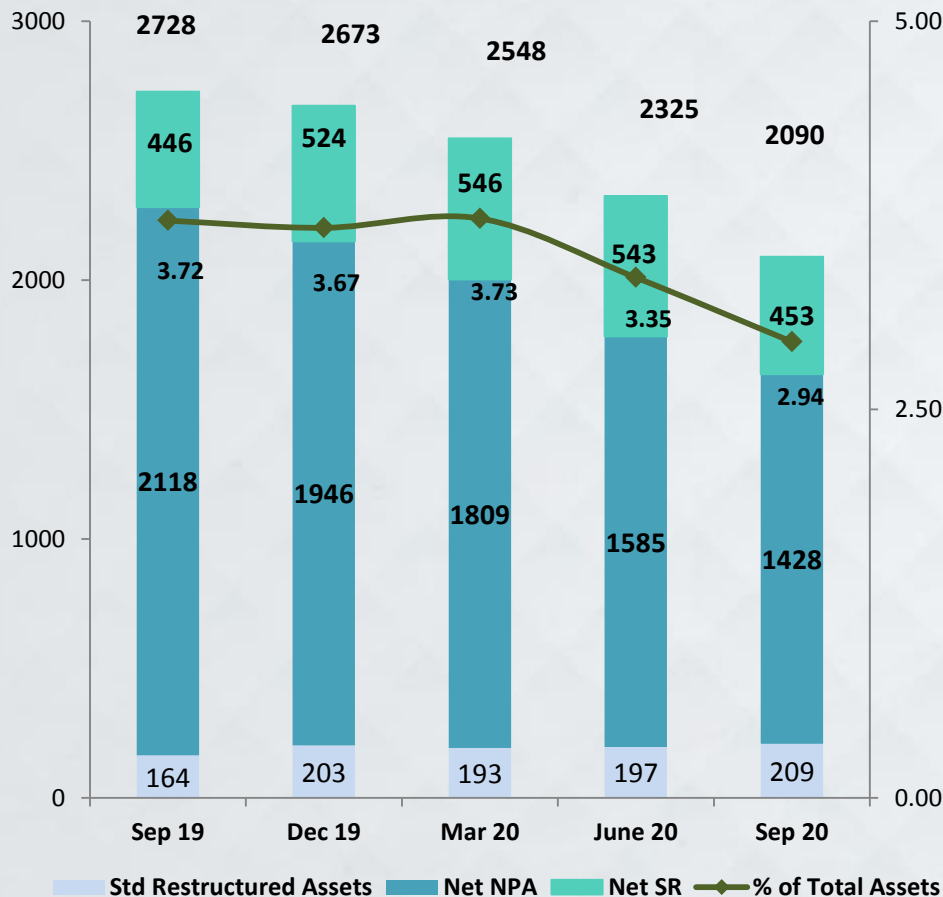


*The above restructuring is under MSME portfolio as per extant RBI guidelines. There are no other restructuring exposures under erstwhile schemes viz., SDR, S4A, 5/25 etc.

Stressed Book Analysis



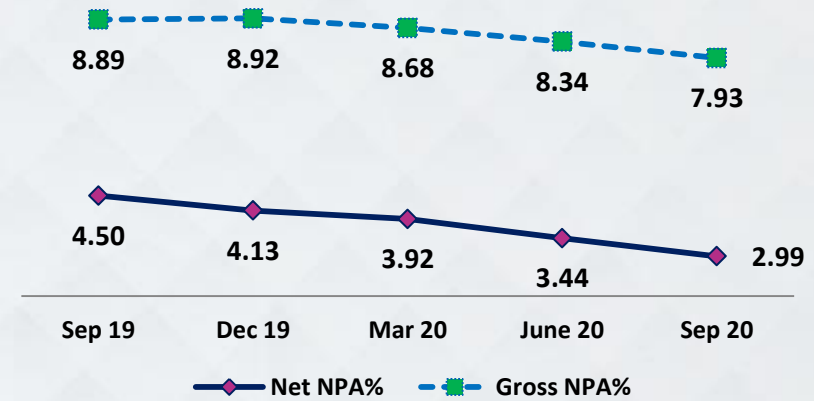
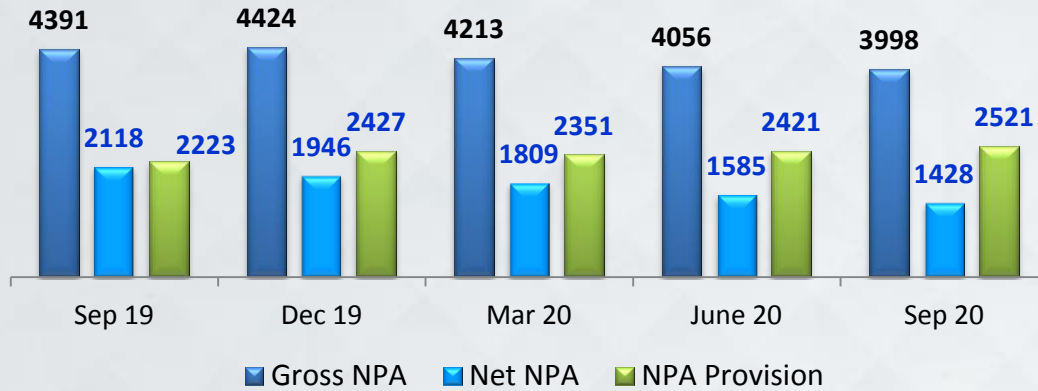
Movement of Std. Restructured Advances



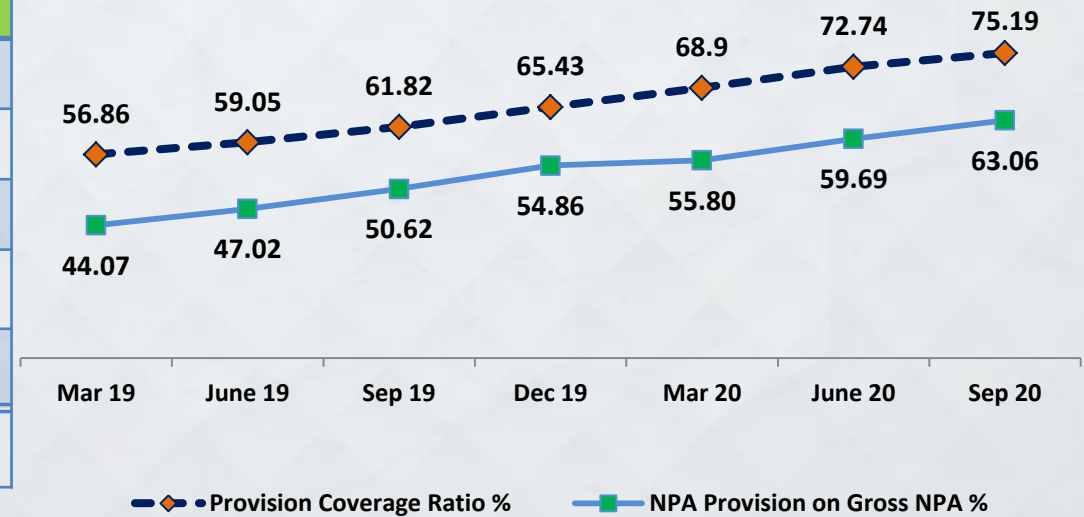
Particulars	Apr 20 to Sep 20		Apr 19 to Sep 19	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	73	193.29	34	72.09
B. Addition during the period	3	10.89	44	124.86
C. Additions in existing A/c's	-	30.16	-	37.76
D. Addition through upgradation from NPA	2	1.66	1	0.12
E. Accounts closed during the period	1	4.38	-	1.71
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	20.06	-	1.62
H. Slippages during the period	4	3.01	8	33.11
Position at the end of the period A+B+C+D-(E+F+G+H)	73	208.55	71	164.40

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

NPAs & Provisions



Provision for	Q2 Sep 20
NPA	101
Standard Assets	6
Others (incl. NPI)	(9)
Investment Depreciation	87
Covid -19 Relief Package	100
Total Provisions (excl. Tax)	285



Movement of NPA



Particulars	Apr 20 - Sep 20	Apr 19 - Sep 19
Gross NPAs		
Opening Balance	4,213	4,450
Additions during the period	48	891
Reductions during the period	262	949
Closing Balance	3,998	4,391
Net NPAs		
Opening Balance	1,809	2,420
Additions during the period*	(319)	126
Reductions/write off during the period	62	428
Closing Balance	1,428	2,118
Provisions		
Opening Balance	2,351	1,961
Provision made during the period	366	765
Write off/Write back of excess provision	196	503
Closing Balance	2,521	2,223

VERTICAL	Advances O/s. Sep 20	NPA Additions Q2	NPA Deletions Q2	Total NPA Sep 20	Accretion rate (%) Q2 (annualized)
COMMERCIAL	16,421	15	44	1,074	(0.7)
RETAIL (Per. Bankg.)	11,360	10	24	219	(0.5)
AGRICULTURE	10,510	4	10	223	(0.2)
CORPORATE	12,117	3	11	2,483	(0.3)
TOTAL	50,408	32	89	3,998	(0.5)

* Migration provision of Rs.347crore is included.

Provisions and Contingencies



Provision for	Quarter		Half year	
	Sep 20	Sep 19	Sep 20	Sep 19
NPA	101	335	329	653
Standard Assets	6	11	8	9
Restructured Advances	-	2	-	5
Others (incl. NPI)	(9)	4	11	17
Investment Depreciation	87	13	102	11
Covid -19 Relief Package	100	-	173	-
Total Provisions (excl. Tax)	285	365	623	695
Tax Expense	49	3	80	45
Total Provisions	334	368	703	740

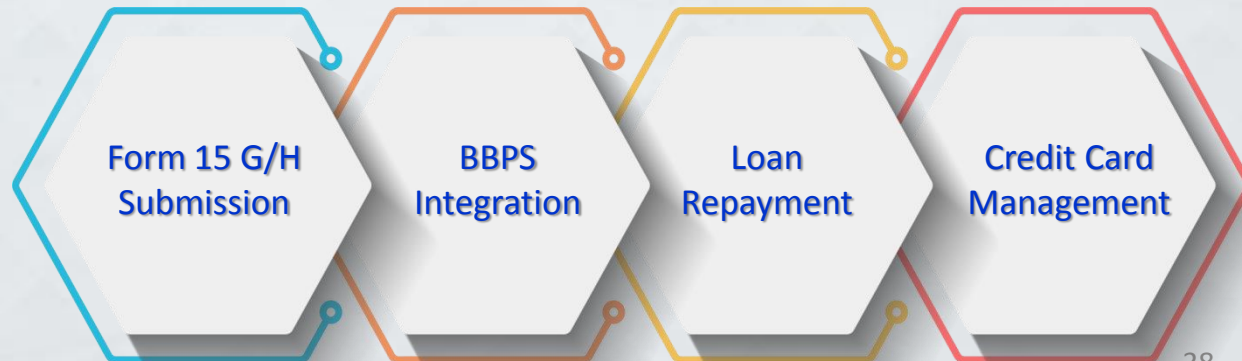
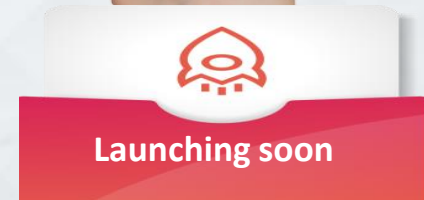
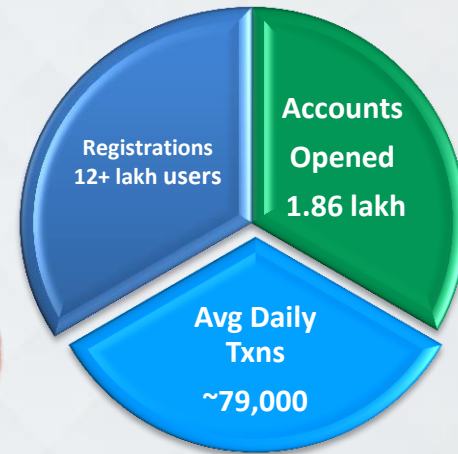
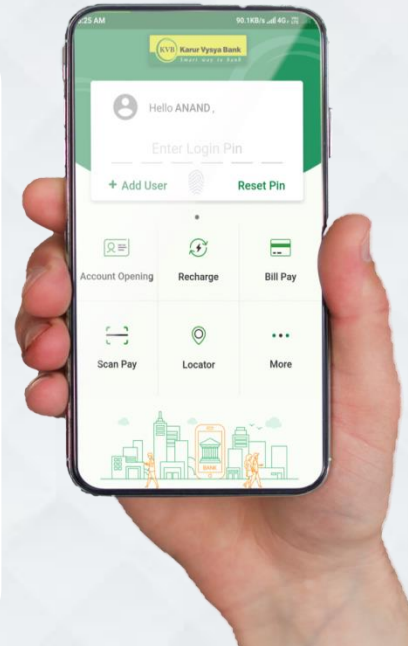
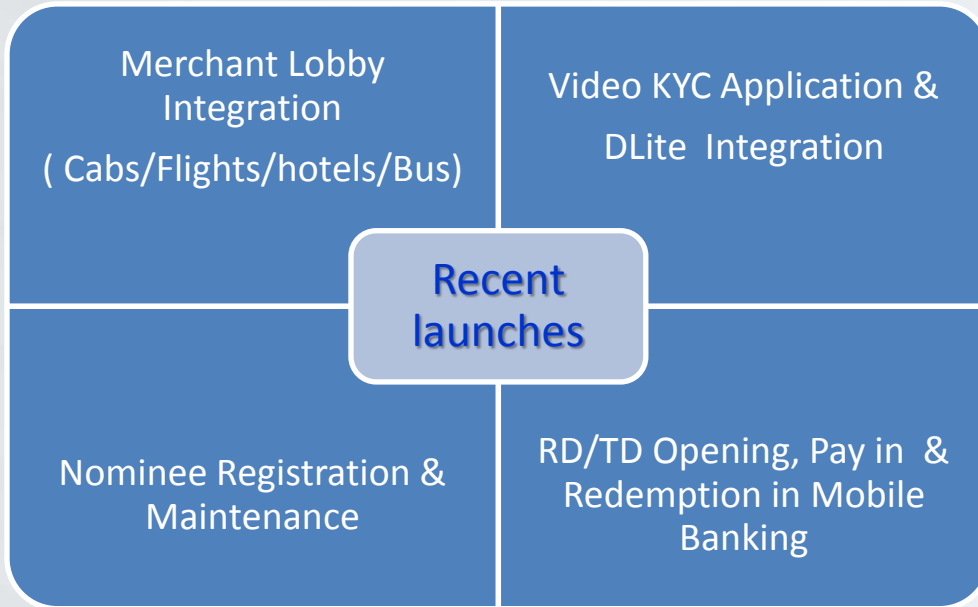


Performance Highlights

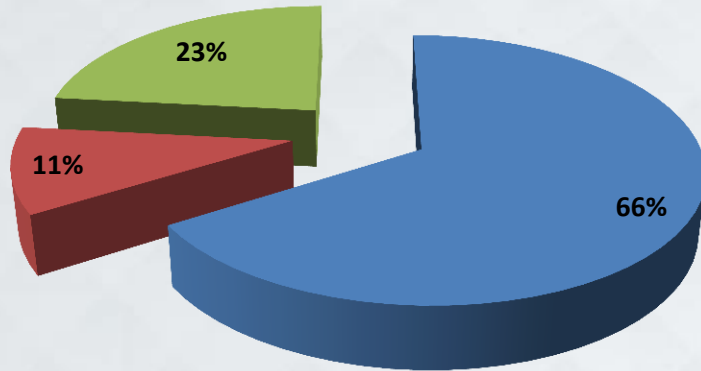
Portfolio Performance

3. New Initiatives & other parameters

Digital Banking - DLite



Retail Liability Franchise : Granular & Sticky

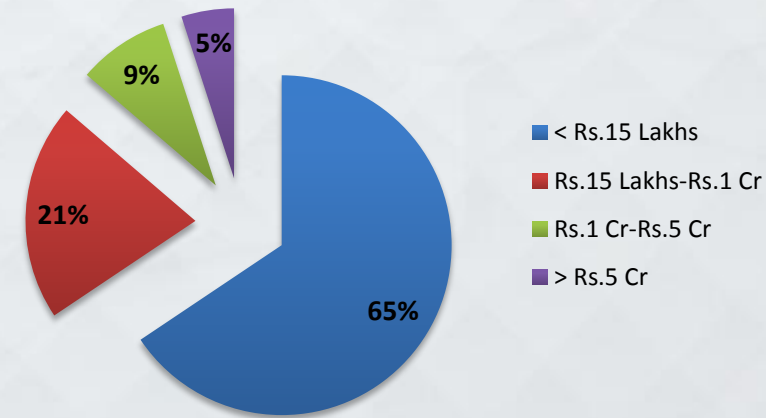
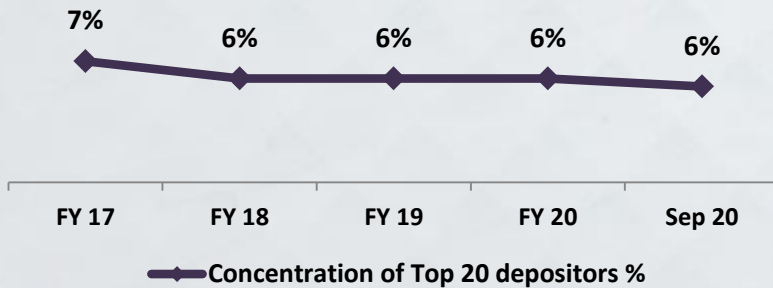


- Term Deposits
- Demand Deposits
- Savings Deposits

- ✓ Term deposits are primarily retail deposits
- ✓ 95% of term deposits are < Rs.5 Cr

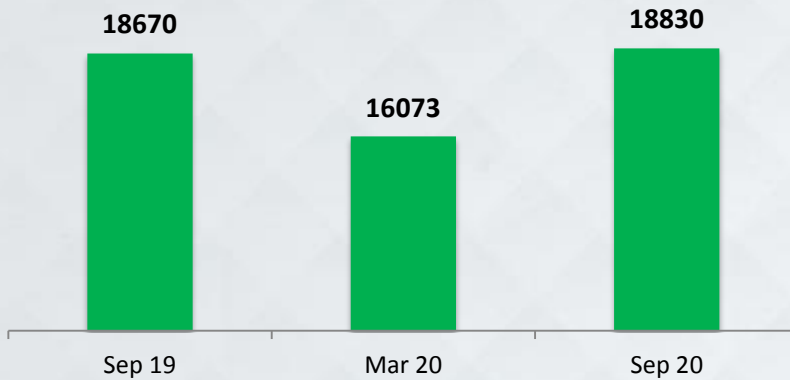
Low concentration of Deposits

Low dependence on wholesale deposits

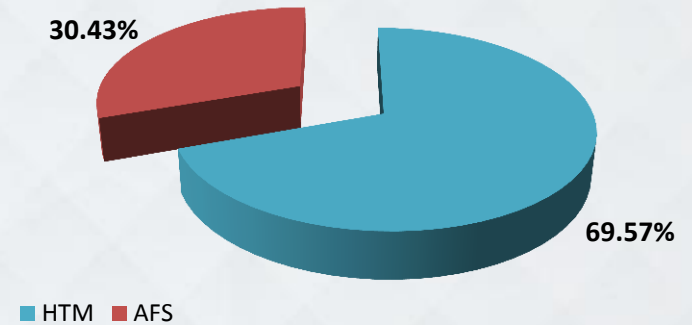


Investment Portfolio

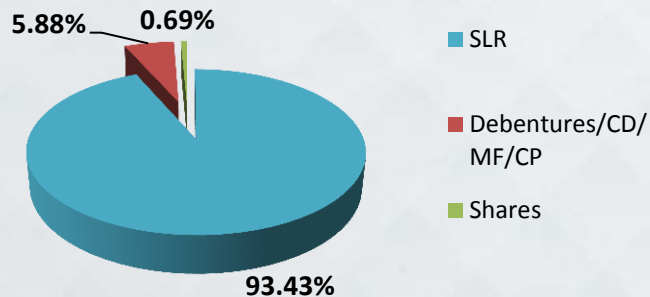
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio

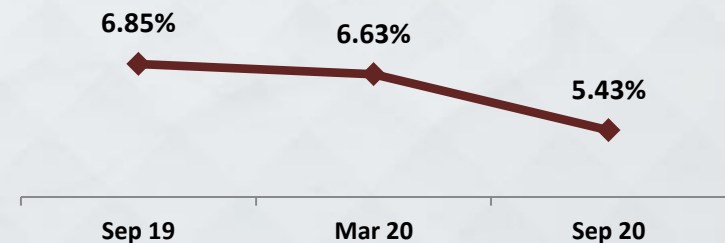


Debentures/CD/MF/CP includes SRs of Rs. 620 crore (3.29%)

Duration

AFS*	HFT	HTM*
1.55	-	4.03

Yield on Investment

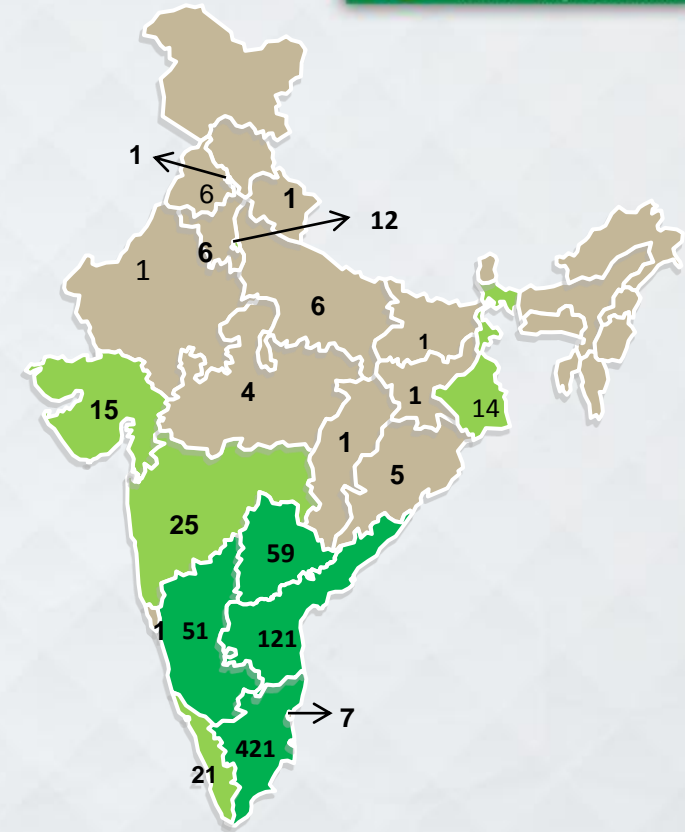



* AFS Duration Mar 20 was 1.52, Jun 20 was 1.01 ; HTM Duration Mar 20 was 3.74, Jun 20 was 4.24 .

KVB – a unique franchise!

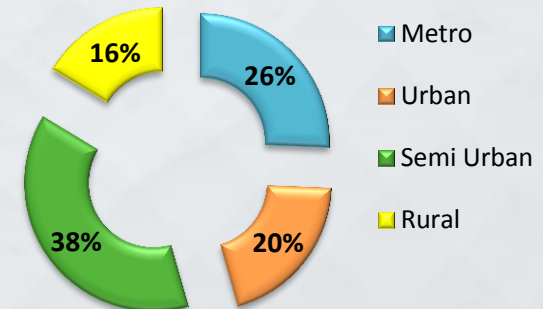
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	155
Semi Urban	297
Rural	127
Total	780

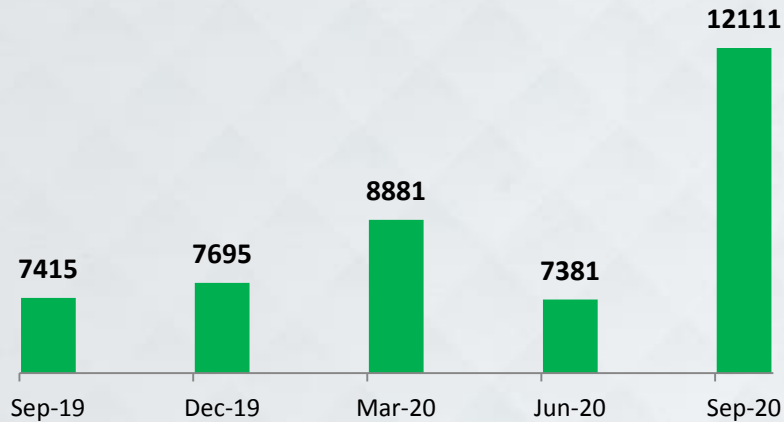
Customer service excellence the differentiator

Category	30.09.20	31.03.20	31.03.19
Branches	780	779	778
ATM's + Cash Recyclers	2,233	2,224	2,179

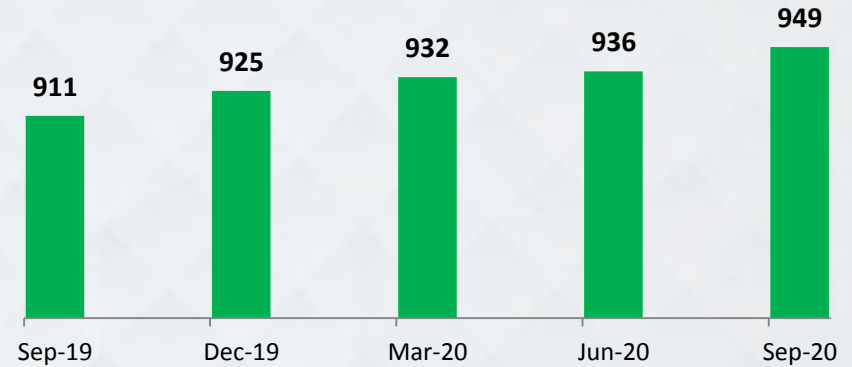


Leveraging Technology - Delivery Channels (qtr)

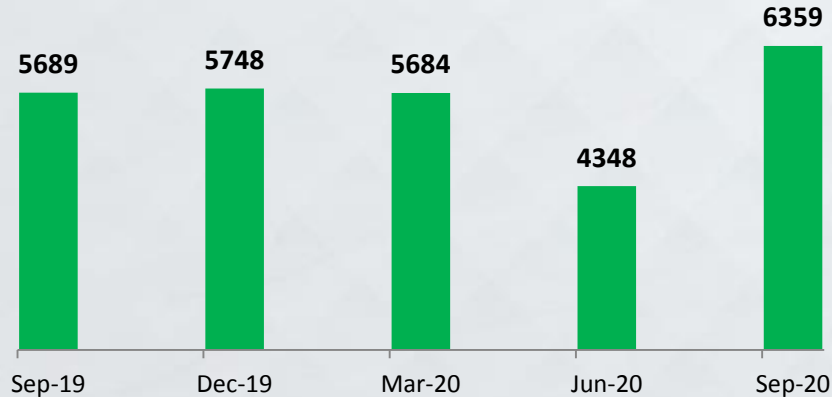
Mobile transactions value (in crore)



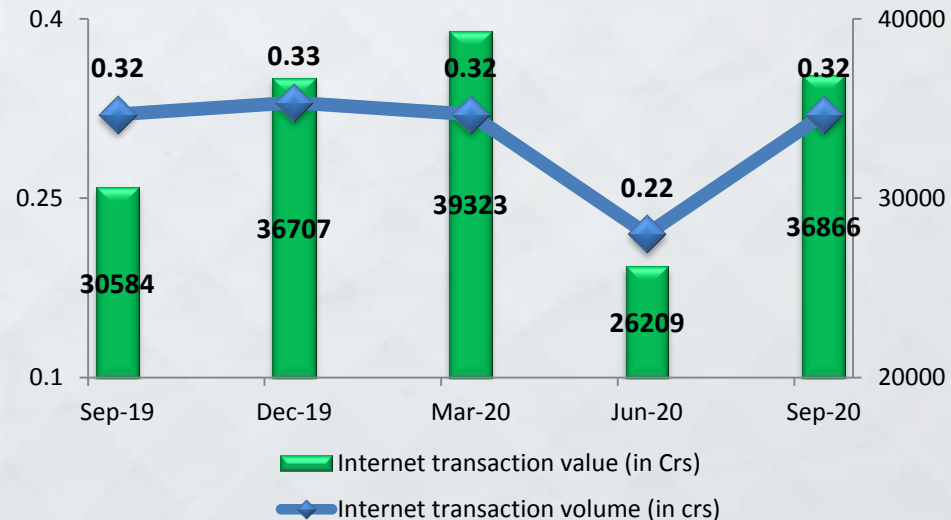
Active internet users (in 000)



Mobile transactions volume (in 000)

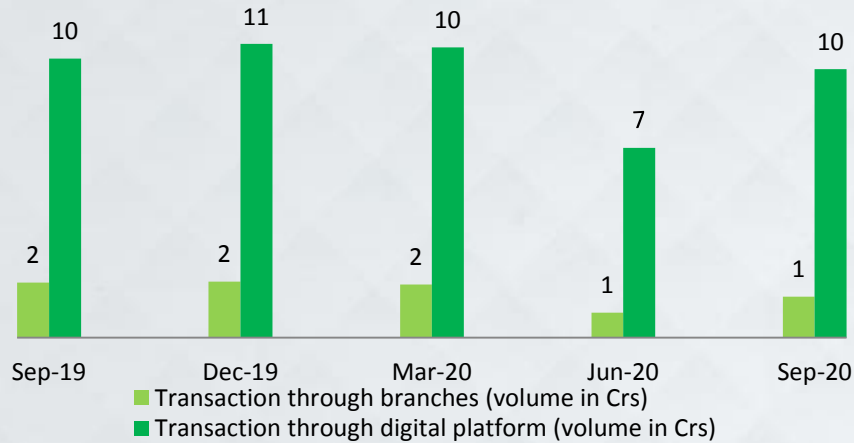


Internet transactions



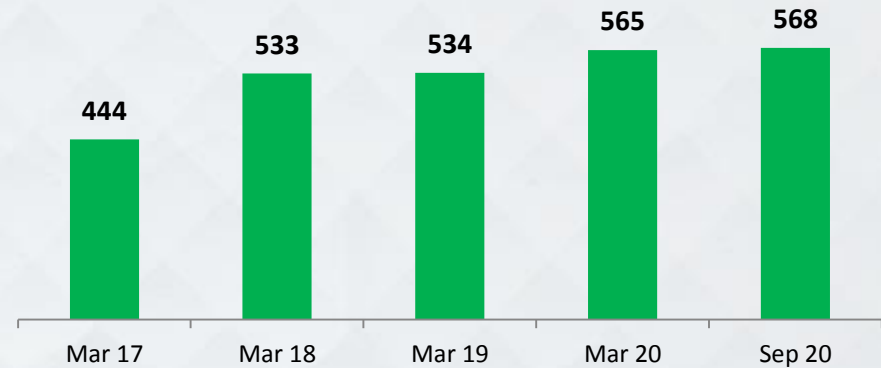
Leveraging Technology - Delivery Channels

Branch operations vs digital platform (Qtr.)



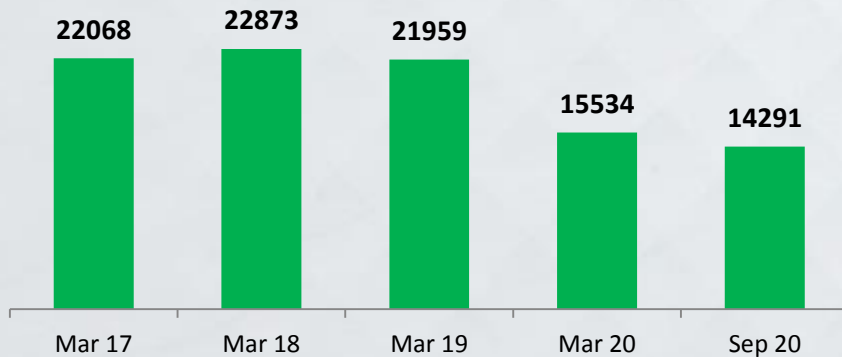
Cash Deposit Machines

Cash Deposit Machines (Nos.)

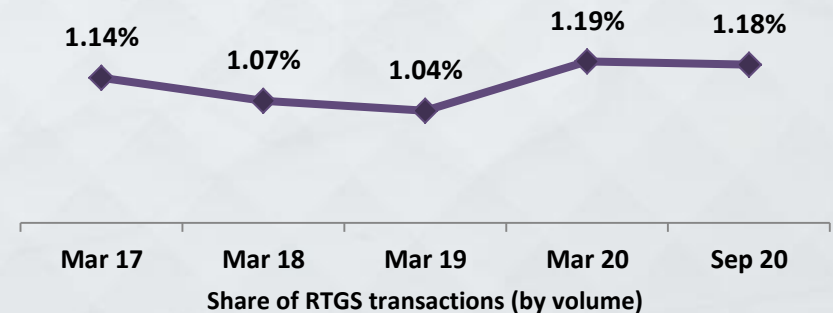


POS Terminals

POS TERMINALS

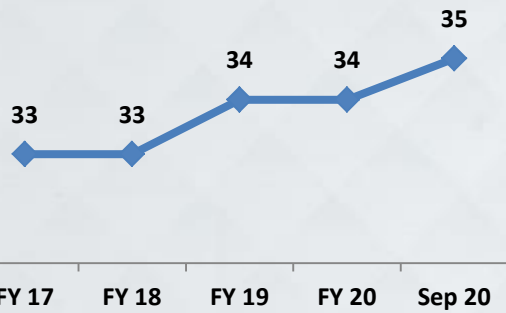


Market share in RTGS transactions

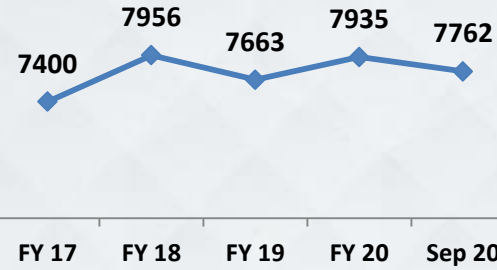


Human Resources

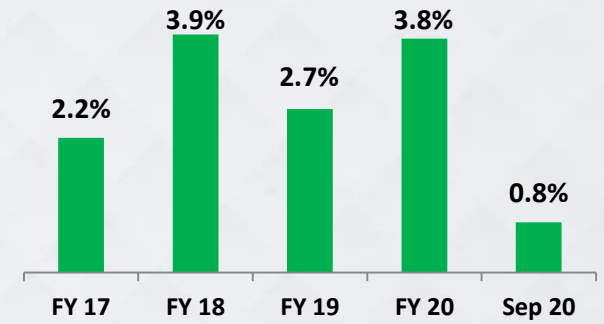
Young workforce.....



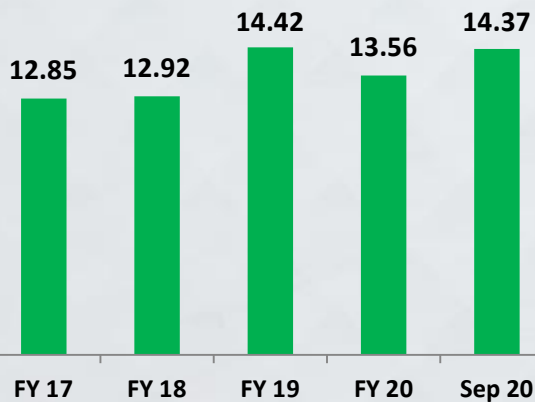
... number of employees...



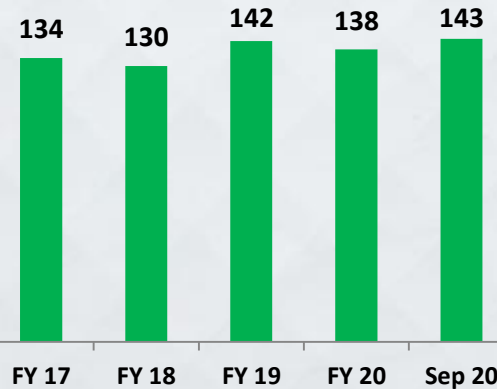
... lower attrition ...



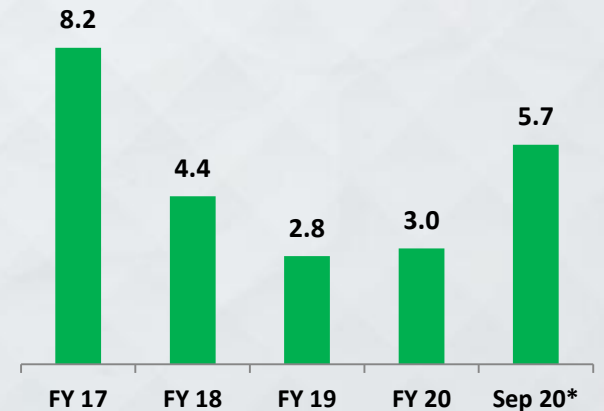
... leading to improved productivity



■ Business per employee (Rs. Crore)



■ Business per branch (Rs. Crore)



■ Profit per employee (Rs. Lakhs)

*Annualized

A Decade of Progress



Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Paid up Capital	94	107	107	107	122	122	122	145	160	160
Reserves	2,020	2,601	2,978	3,219	4,124	4,451	4,723	6,066	6,205	6,440
Owned funds	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600
CRAR - Basel II (%)	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	17.17
Deposits	24,722	32,112	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075
Advances	18,052	24,205	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516
Total Business	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863	1,10,484	1,07,591
Total Income	2,482	3,621	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145
Operating Profit	600	726	849	838	943	1,303	1,571	1,777	1,711	1,761
Net Profit	416	502	550	430	464	568	606	346	211	235
Dividend (%)	120	140	140	130	130	140	130	30	30	-
Branches (No.)	369	451	551	572	629	667	711	790	778	779
EPS (Rs.)	44.90	46.81	51.35	40.08	39.86	46.59	9.95*	4.78	2.64	2.94
Return on Assets (%)	1.71	1.56	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32
Book Value(Rs.)	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	79.56	82.57
No of Employees	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935

* 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

