



Karur Vysya Bank

Smart way to bank

Investor Presentation

30.09.2017



Smart way to Cashless Payments



Prepaid Card



Internet Banking



Mobile Banking



Credit Card



Mobile recharge



Air ticket booking



Bill payments



RTGS/NEFT



Debit Card



Movie ticket booking



Train ticket booking through IRCTC



Income tax payments



IMPS 24x7



e-Payments



POS Machine



USSD



digital

Happy Banking with KVB!

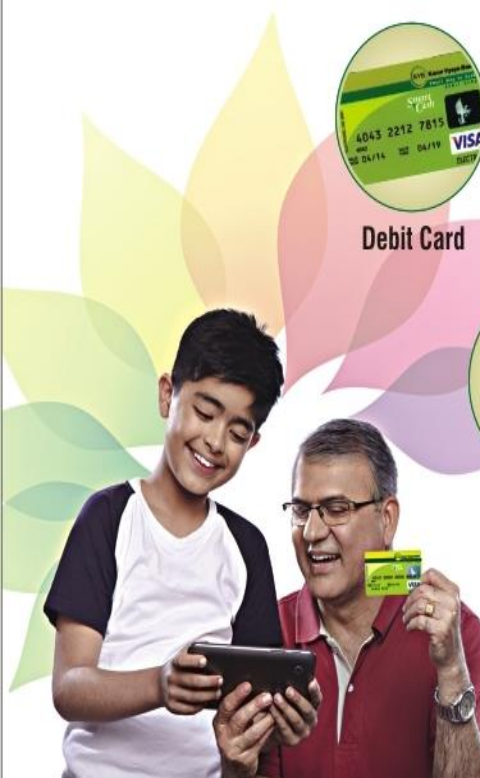


Karur Vysya Bank

Smart way to bank

www.kvb.co.in | Helpline No. 1860 200 1916

"Do not share your internet banking details such as User ID / password or your credit / debit card number / CVV / OTP with anyone – either over phone or through email"



About Us

- ✓ *Banking tradition of 101 years*
- ✓ *Consistently earning profits since inception*
- ✓ *Uninterrupted dividend payment record*
- ✓ *100% and above dividend for 14 consecutive years from 2004 (120% or higher for eleven years)*
- ✓ *First bank to get permission from RBI to issue bonus shares*
- ✓ *752 branches and 1766 ATMs as on 30th September 2017*
- ✓ *6.61 million Customer Base*
- ✓ *100% CBS since 2005*
- ✓ *Full bouquet of e-banking & technology products*
- ✓ *Top Rating from CRISIL (A1+) and ICRA (A1+) for Short Term Borrowings*

The logo for Karur Vysya Bank (KVB) features the letters 'KVB' in a bold, serif font, centered within a circular emblem. The emblem consists of two overlapping, light-colored circular bands that create a sense of motion or a stylized 'V' shape behind the text.

KVB

H1FY18 Results Snapshot

Operating Profit
Rs. 876 crore
(↑ 20%)

Net Profit
Rs.224 crore
(↓ 18%)

Advances
Rs. 44,237 crore
(↑12%)

Deposits
Rs. 56,400 crore
(↑8%)

ROA
0.71%

NIM
3.78%
(↑ 18 bps)

CRAR
12.22%

Net NPA
3.24 %

Profit & Loss Account (Q2 FY 18)

Units: Rs crore

| Particulars | Q2FY 2017-18 | Q2FY 2016-17 | YoY% |
|----------------------------|--------------|--------------|------|
| Net Interest Income | 556 | 495 | 12% |
| Other Income | 230 | 217 | 6% |
| Total Income | 786 | 712 | 10% |
| Operating Expenses | 358 | 330 | 8% |
| Operating Profit | 428 | 382 | 12% |
| Provisions | 322 | 182 | 77% |
| Credit Related | 297 | 156 | 90% |
| Others | 25 | 26 | -4% |
| Profit Before Tax | 106 | 200 | -47% |
| Tax | 30 | 74 | -59% |
| Net Profit | 76 | 126 | -40% |

Profit & Loss Account (H1 FY 18)

Units: Rs crore

| Particulars | H1 FY 18 | H1 FY 17 | YoY% |
|----------------------------|----------|----------|------|
| Net Interest Income | 1094 | 976 | 12% |
| Other Income | 466 | 380 | 23% |
| Total Income | 1560 | 1356 | 15% |
| Operating Expenses | 683 | 627 | 9% |
| Operating Profit | 877 | 729 | 20% |
| Provisions | 555 | 312 | 78% |
| Credit Related | 526 | 293 | 80% |
| Others | 29 | 19 | 53% |
| Profit Before Tax | 322 | 417 | -23% |
| Tax | 98 | 144 | -32% |
| Net Profit | 224 | 273 | -18% |

Breakup of Other Income (Quarter)

Units: Rs crore

| <u>Particulars</u> | <u>Q2 FY 17-18</u> | <u>Q2 FY 16-17</u> | <u>YoY %</u> |
|--------------------------------------|--------------------|--------------------|-----------------|
| Total | 230 | 218 | 5.50% |
| Fee Income | 210 | 137 | 53.28% |
| <i>Forex</i> | 11 | 8 | 37.50% |
| <i>Commissions</i> | 149 | 116 | 28.45% |
| <i>Other</i> | 50 | 13 | - |
| Profit on Sale of Investments | 20 | 81 | (75.31)% |

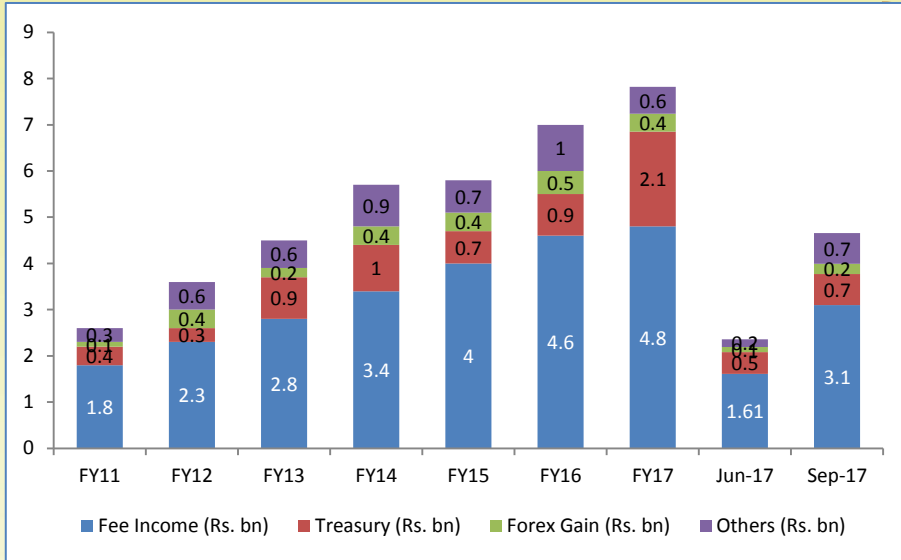
Breakup of Other Income (Half Year)

Units: Rs crore

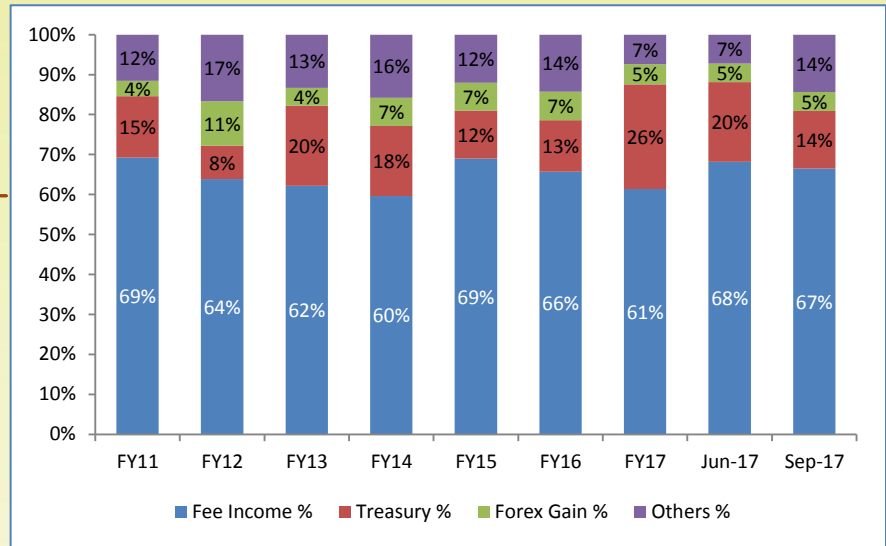
| <u>Particulars</u> | <u>H1FY18</u> | <u>H1FY17</u> | <u>YoY %</u> |
|-------------------------------|---------------|---------------|--------------|
| Total | 466 | 380 | 22.63% |
| Fee Income | 399 | 284 | 40.49% |
| Forex | 22 | 18 | 22% |
| Commissions | 310 | 240 | 29% |
| Other | 67 | 26 | - |
| Profit on Sale of Investments | 67 | 96 | (30.21)% |

Healthy Other Income Profile

Growth in other income



Fee income consistently contributes ~ 67% of other income



- Diverse sources of non – interest income
- Non – interest income contributed 14.34% to total income for 6 months of FY 2017-18

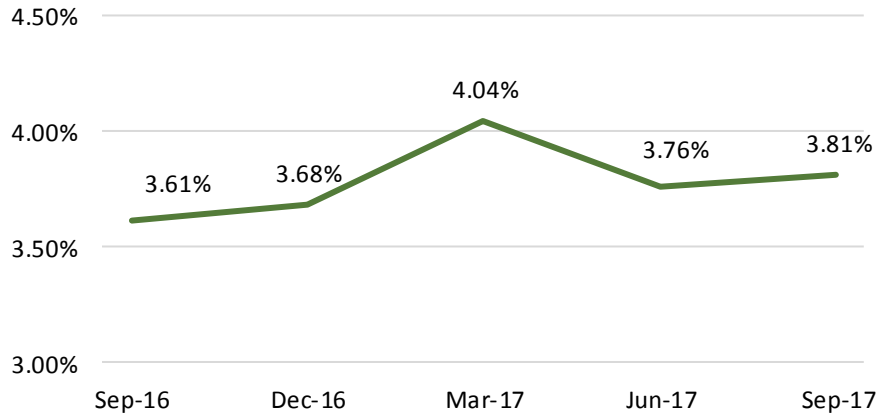
KVB's Fee income streams :

- Banking charges (Corporate, Commercial & Retail)
- Trade Finance
- Debit, Credit, Gift and Travel Card fees
- Bancassurance
- Other third party product sales

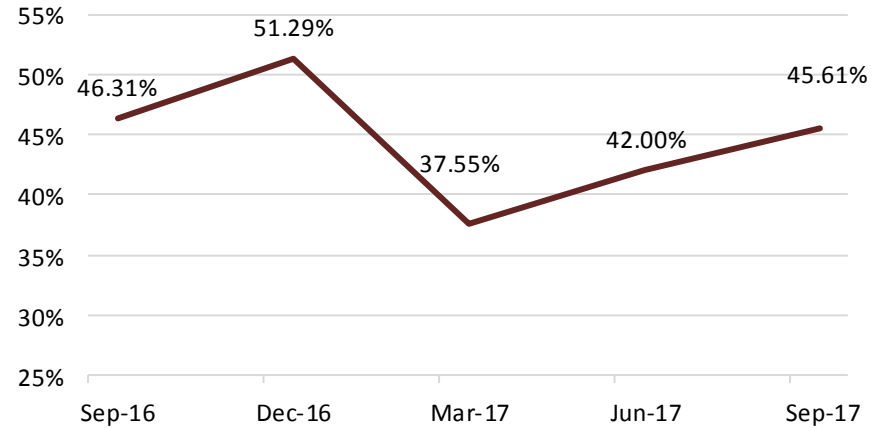


Key Ratios (Q2 2017-18)

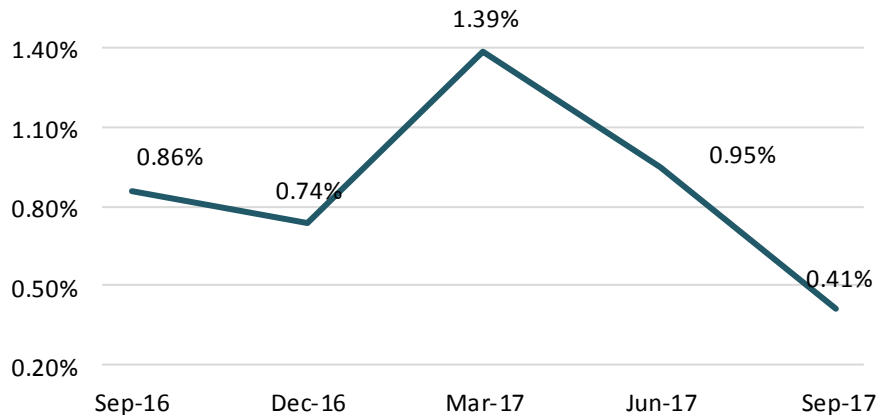
Net Interest Margin



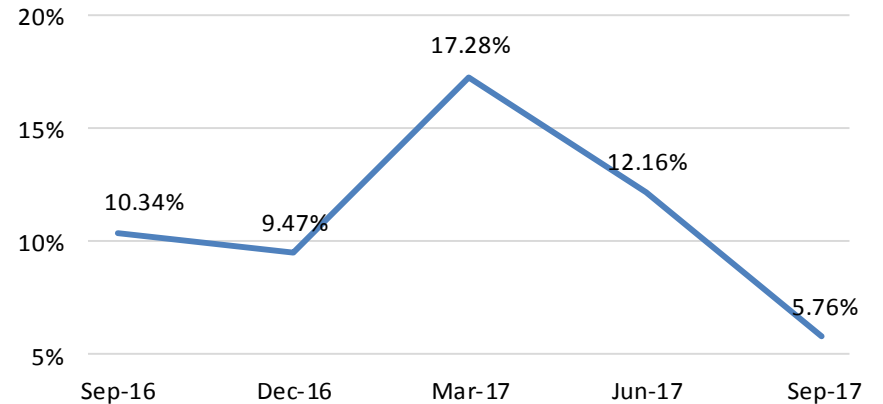
Cost to Income %



Return on Assets



Return on Equity



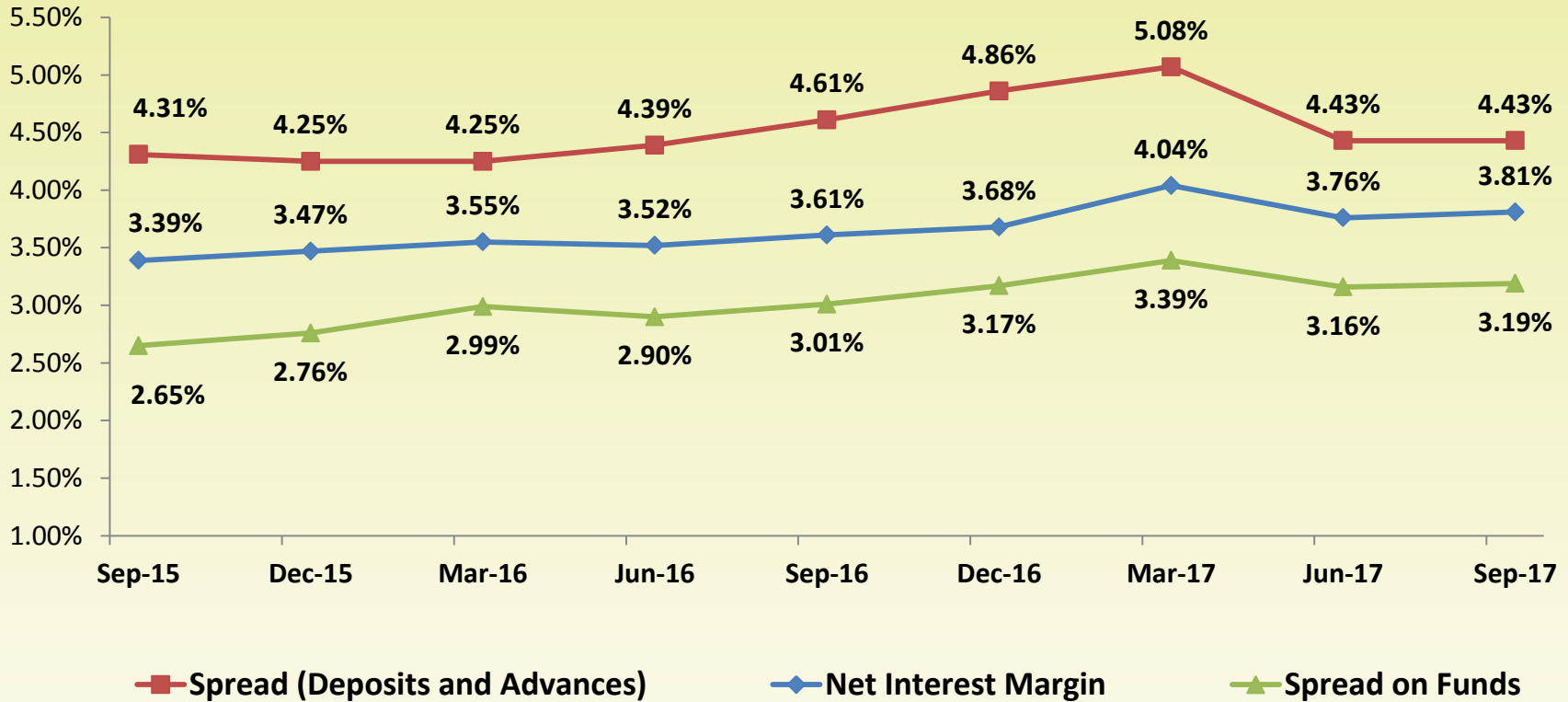
Key Ratios (Quarter)

| Particulars | <u>Q2 FY 17-18</u> | <u>Q2 FY 16-17</u> |
|--------------------------|---------------------------|---------------------------|
| Cost of Deposits | 6.08% | 6.89% |
| Yield on Advances | 10.51% | 11.50% |
| Cost of Funds | 6.00% | 6.89% |
| Yield on Funds | 9.19% | 9.90% |
| Cost Income Ratio | 45.61% | 46.31% |
| Spread | 3.19% | 3.01% |
| NIM | 3.81% | 3.61% |
| Business/Emp. (Rs crore) | 12.86 | 12.60 |
| Profit/Emp. (Rs lakh) | 3.90 | 6.95 |
| No. of Employees | 7,758 | 7,265 |

Key Ratios (H1 2018)

| Particulars | <u>H1 FY 17-18</u> | <u>H1 FY 16-17</u> |
|--------------------------|---------------------------|---------------------------|
| Cost of Deposits | 6.11% | 6.93% |
| Yield on Advances | 10.54% | 11.41% |
| Cost of Funds | 6.03% | 6.88% |
| Yield on Funds | 9.21% | 9.87% |
| Cost Income Ratio | 43.82% | 46.26% |
| Spread | 3.18% | 2.99% |
| NIM | 3.78% | 3.60% |
| Business/Emp. (Rs crore) | 12.86 | 12.60 |
| Profit/Emp. (Rs lakh) | 5.76 | 7.51 |
| No. of Employees | 7,758 | 7,265 |

Profitability Metrics (Quarterly)



Deposits

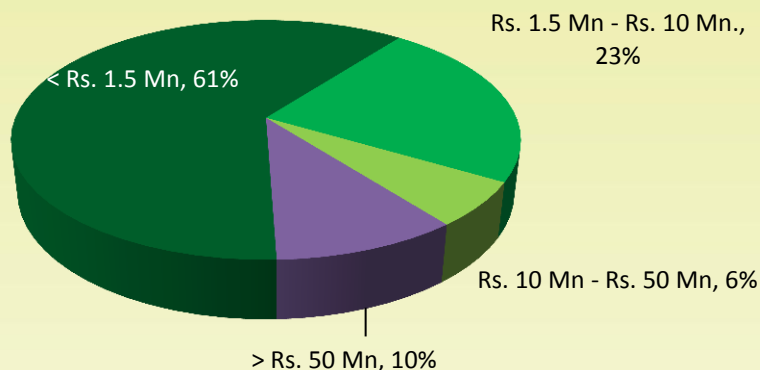
Units: Rs crore

| <u>Particulars</u> | <u>FY 17 -18</u> | <u>FY 16 -17</u> | <u>YoY %</u> |
|--------------------|------------------|------------------|--------------|
| Total Deposits | 56,400 | 52,002 | 8.46% |
| CASA | 15,574 | 12,963 | 20.14% |
| CASA Mix % | 27.61% | 24.93% | |
| Demand | 5,404 | 4,524 | 19.45% |
| Savings | 10,169 | 8,439 | 20.50% |
| Term Deposits | 40,826 | 39,039 | 4.58% |

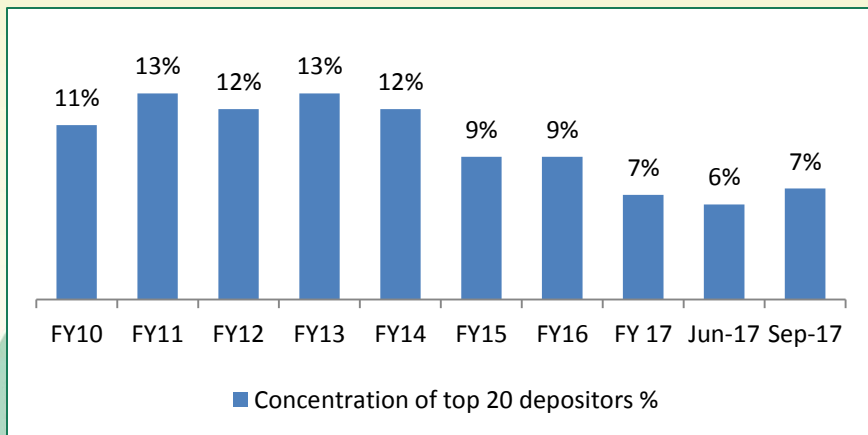
Retail Liability Franchise – Granular and Sticky

Low dependence on wholesale deposits (FY 2017-18)

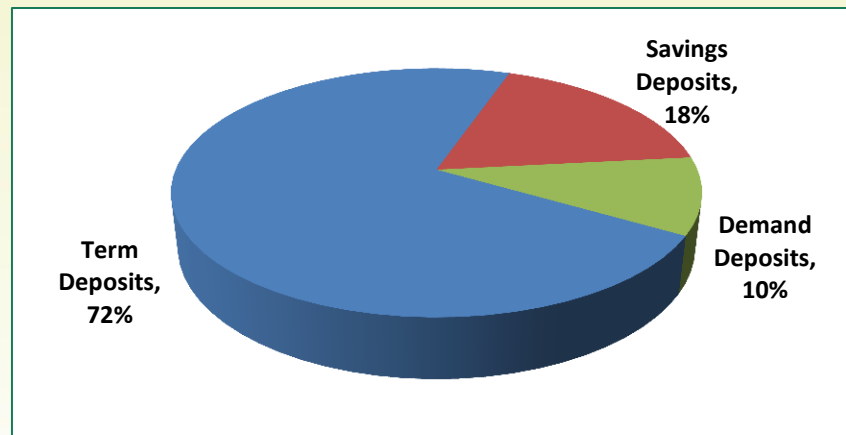
Term deposits are primarily retail deposits. Only 10% of term deposits are > Rs.50 Mn



Low concentration of deposits

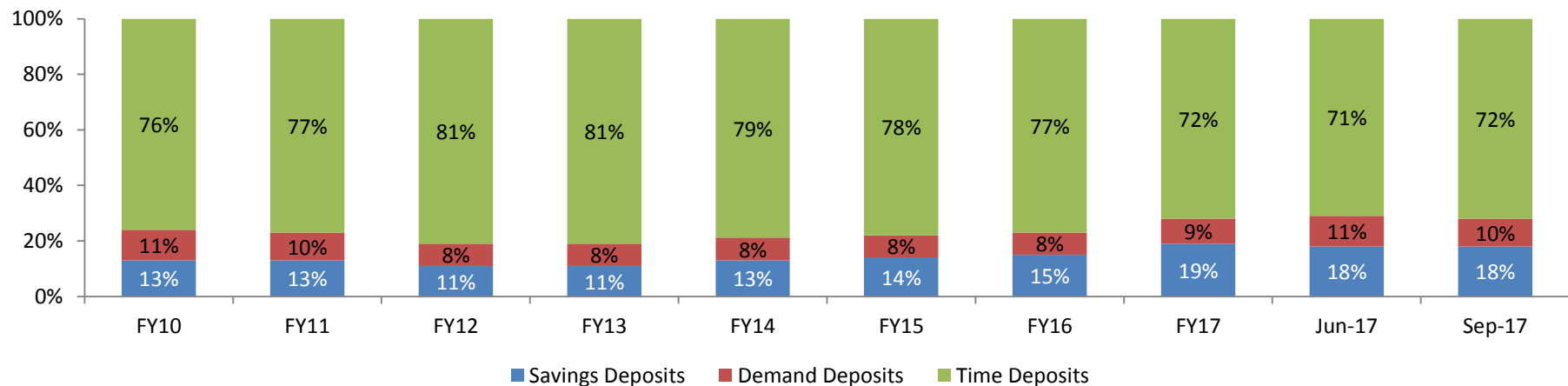


Breakup of deposits (FY18)

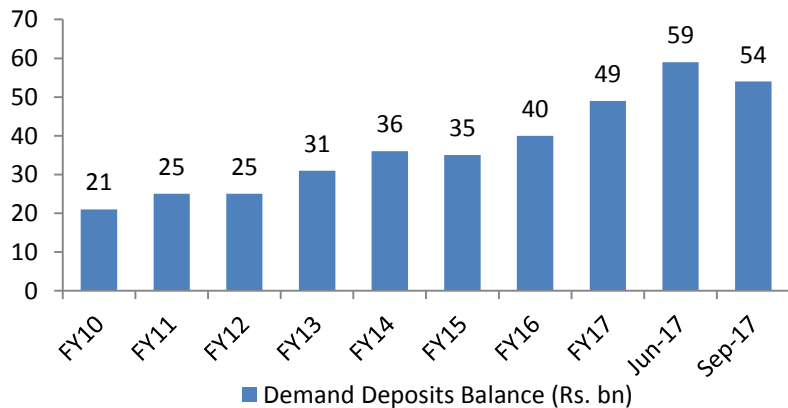


Deposit Mix

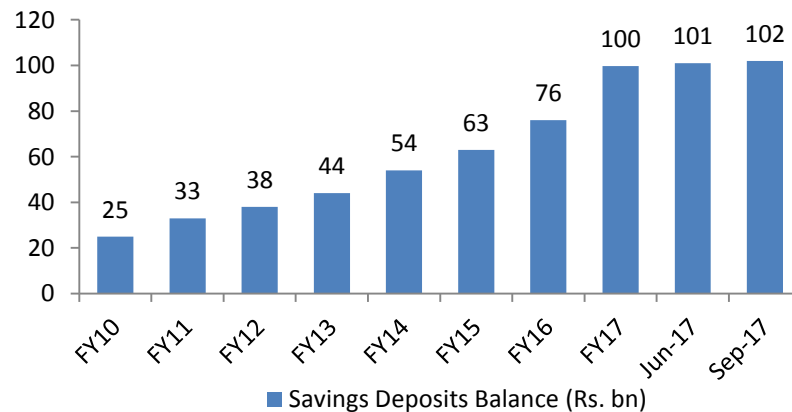
Break-up of deposit base (in %)



Growth in demand deposits since 2010



Consistent growth in Savings Deposits since FY10



Advances

Particulars

H1 17-18

H1 16-17

Units: Rs crore
YoY %

Advances

44,237

39,537

11.89%

Corporate

14,514

13,114

10.68%

Commercial

15,042

13,303

13.07%

Agriculture

7,773

6,950

11.84%

Retail (Personal Banking)

6,908

6,170

11.96%

Jewel Loan

(included in other segments)

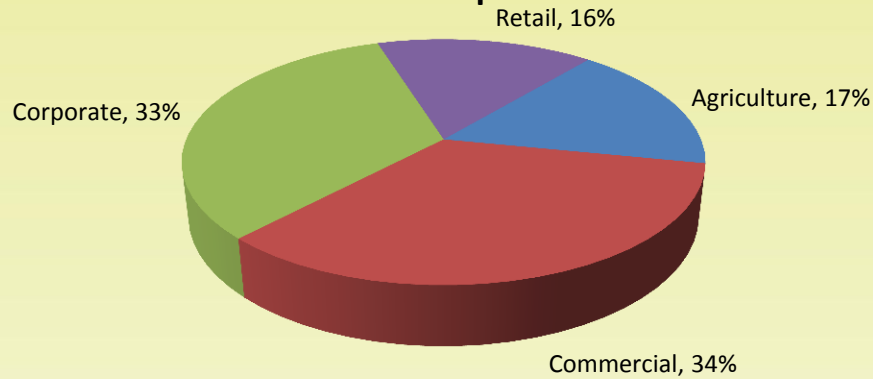
6,725

6,356

5.81%

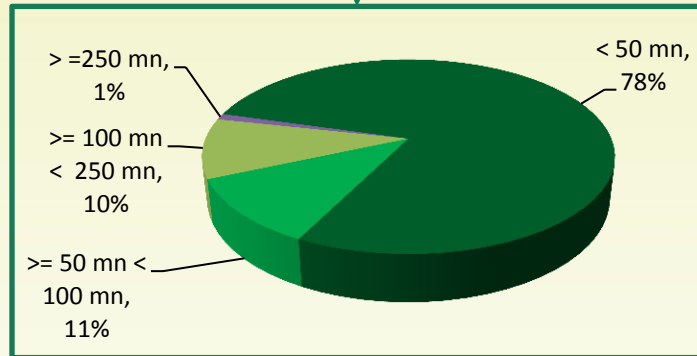
Granular Loan Portfolio

Loan book break up in FY17-18



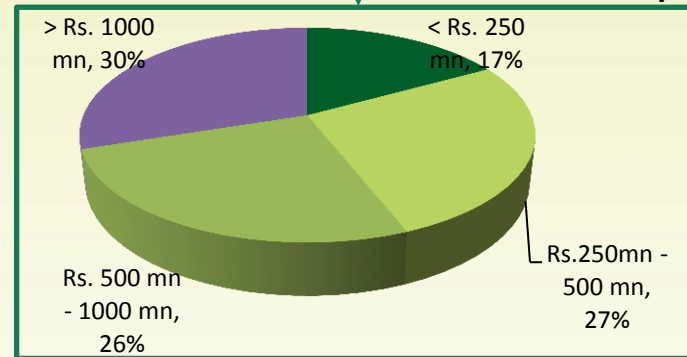
Rs.296 Bn

Commercial book break-up*



- Average ticket size of Rs 4.92 Mn
- 78% of commercial loans are less than Rs. 50 Mn

Corporate book break-up*



- Average ticket size of Rs. 350.41 Mn
- 70% of corporate exposure less than Rs. 1 Bn

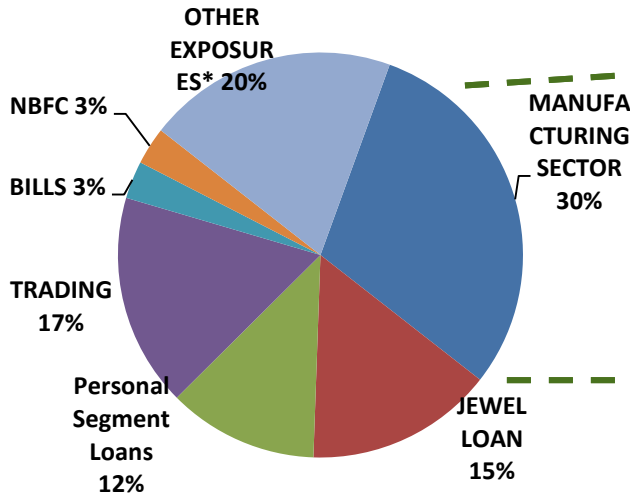


- Commercial Loans : Exposures upto Rs. 250 Mn
- Corporate Loans : Exposures above Rs. 250 Mn

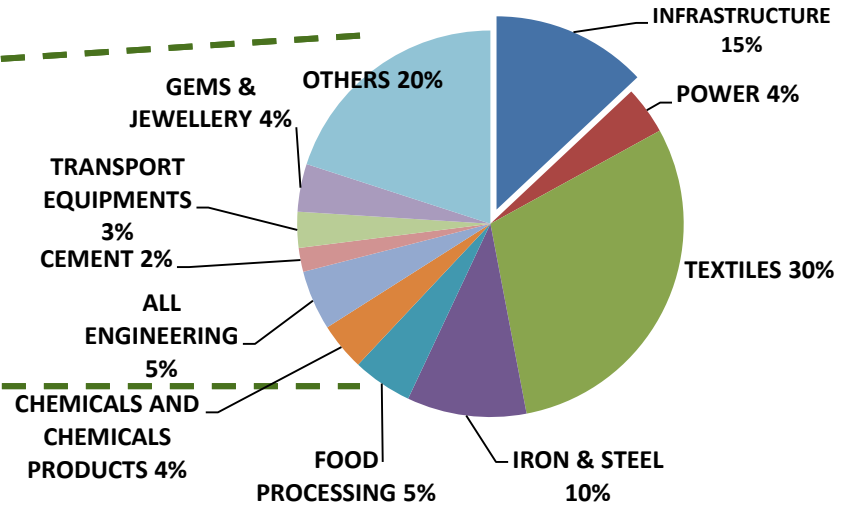
Breakup of Advances

Sub-sectoral exposures well spread out; diversified industrial exposures (FY17-18)

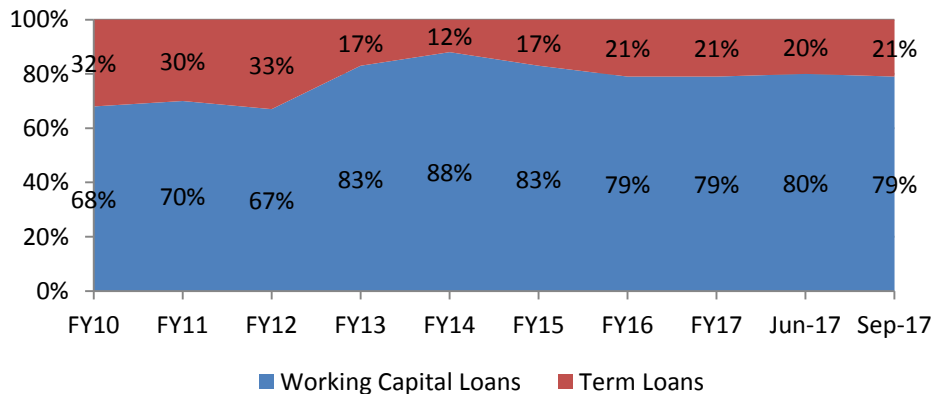
Rs. 442 Bn



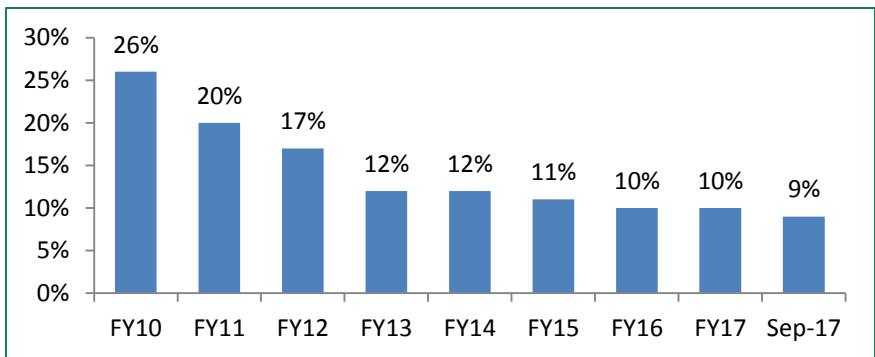
Breakup of industry exposure (Rs. 132 Bn)



Working capital focus enables quicker repricing of loans



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



Advances – Category wise

| Particulars | Amount (Rs. in crore) | | | % to Total Advance | | | Growth over Sep - 16 | |
|-----------------------------|-----------------------|---------------|---------------|--------------------|---------------|---------------|----------------------|--------------|
| | Sep-17 | Sep-16 | Mar-17 | Sep-17 | Sep-16 | Mar-17 | Amount | % |
| MANUFACTURING SECTOR | 13,195 | 12,056 | 12,688 | 29.83 | 30.48 | 30.62 | 1139 | 9.45 |
| JEWEL LOAN | 6,725 | 6,356 | 6,159 | 15.20 | 16.07 | 14.86 | 369 | 5.81 |
| PERSONAL SEGMENT LOANS @ | 5,667 | 5,482 | 4,847 | 12.81 | 13.87 | 11.70 | 185 | 3.37 |
| TRADING | 7,416 | 5,878 | 6,889 | 16.76 | 14.87 | 16.63 | 1538 | 26.17 |
| BILLS | 1,349 | 1,137 | 1,592 | 3.05 | 2.88 | 3.84 | 212 | 18.65 |
| NBFC | 1,306 | 1,311 | 1,159 | 2.95 | 3.32 | 2.80 | (5) | (0.38) |
| OTHER EXPOSURES* | 8,579 | 7,317 | 8,101 | 19.40 | 18.51 | 19.55 | 1262 | 17.25 |
| TOTAL ADVANCES | 44,237 | 39,537 | 41,435 | 100.00 | 100.00 | 100.00 | 4700 | 11.89 |

@ Vehicle, Housing, Deposit loans

* includes Commercial Real estate, Capital Market and exposure to other service sectors, etc.

Manufacturing Sector - Breakup

| INDUSTRY | Amount (Rs. in crore) | | | % to Total Advance | | | Growth 09-17/09-16 | |
|-------------------------------|-----------------------|---------------|---------------|--------------------|--------------|--------------|--------------------|-------------|
| | Sep-17 | Sep-16 | Mar-17 | Sep-17 | Sep-16 | Mar-17 | Abs. | % |
| INFRASTRUCTURE | 2,779 | 2,857 | 2,964 | 6.28 | 7.23 | 7.15 | (78) | (2.73) |
| TEXTILES | 3,893 | 3,313 | 3,769 | 8.80 | 8.38 | 9.10 | 580 | 17.51 |
| BASIC METAL & METAL PRODUCTS | 1,343 | 1,358 | 1,194 | 3.04 | 3.43 | 2.88 | (15) | (1.10) |
| FOOD PROCESSING | 596 | 564 | 536 | 1.35 | 1.43 | 1.29 | 32 | 5.67 |
| CHEMICALS & CHEMICAL PRODUCTS | 597 | 487 | 522 | 1.35 | 1.23 | 1.26 | 110 | 22.59 |
| ALL ENGINEERING | 607 | 428 | 513 | 1.37 | 1.08 | 1.24 | 179 | 41.82 |
| GEMS & JEWELLERY | 573 | 385 | 445 | 1.30 | 0.97 | 1.07 | 188 | 48.83 |
| TRANSPORTATION SECTOR | 398 | 395 | 397 | 0.90 | 1.00 | 0.96 | 3 | 0.76 |
| RUBBER & PLASTIC PRODUCTS | 360 | 273 | 355 | 0.81 | 0.69 | 0.86 | 87 | 31.87 |
| MINING & QUARRYING | 177 | 320 | 304 | 0.40 | 0.81 | 0.73 | (143) | (44.69) |
| WOOD & WOOD PRODUCTS | 272 | 286 | 268 | 0.61 | 0.72 | 0.65 | (14) | (4.90) |
| CONSTRUCTION | 429 | 375 | 371 | 0.97 | 0.95 | 0.90 | 54 | 14.40 |
| PAPER & PAPER PRODUCTS | 209 | 242 | 195 | 0.47 | 0.61 | 0.47 | (33) | (13.64) |
| CEMENT & CEMENT PRODUCTS | 319 | 381 | 385 | 0.72 | 0.96 | 0.93 | (62) | (16.27) |
| BEVERAGES & TOBACCO | 165 | 117 | 112 | 0.37 | 0.30 | 0.27 | 48 | 41.03 |
| PETROLEUM | 14 | 13 | 34 | 0.03 | 0.03 | 0.08 | 1 | 7.69 |
| GLASS & GLASSWARE | 49 | 32 | 40 | 0.11 | 0.08 | 0.10 | 17 | 53.13 |
| LEATHER & LEATHER PRODUCTS | 50 | 31 | 37 | 0.11 | 0.08 | 0.09 | 19 | 61.29 |
| OTHER INDUSTRIES | 365 | 199 | 247 | 0.83 | 0.50 | 0.60 | 166 | 83.42 |
| Total Manufacturing | 13,195 | 12,056 | 12,688 | 29.83 | 30.49 | 30.62 | 1139 | 9.45 |

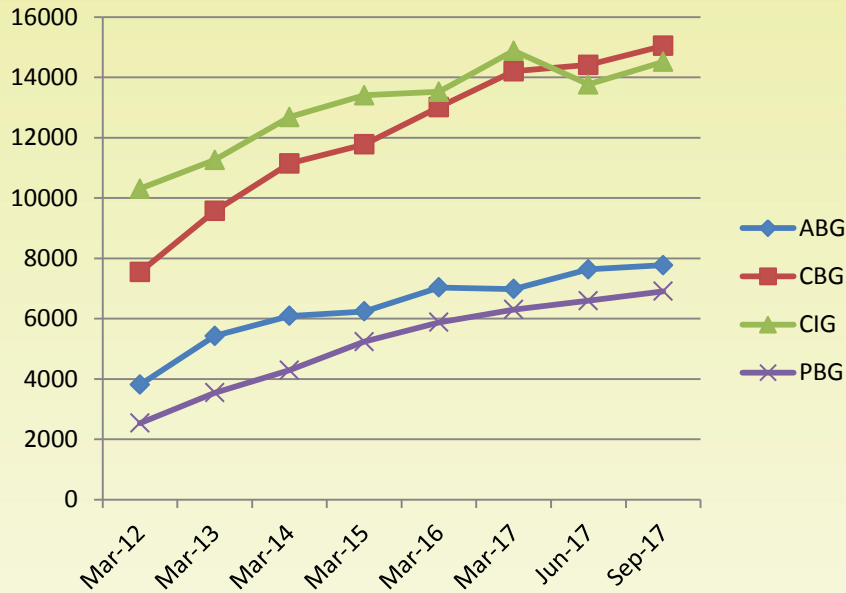
Retail Advances

| Segment | Amount (Rs. in crore) | | | | | | | | |
|---------------------|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Mar-11 | Mar-12 | Mar-13 | Mar-14 | Mar-15 | Mar-16 | Mar-17 | Jun-17 | Sep-17 |
| Housing Loan | 436 | 611 | 971 | 1,387 | 1,757 | 2,094 | 2,330 | 2,425 | 2,553 |
| Mortgage Loan (LAP) | - | - | - | 381 | 568 | 787 | 965 | 1,045 | 1,178 |
| Vehicle Loan | 387 | 492 | 677 | 735 | 782 | 831 | 921 | 962 | 1,003 |
| Jewel Loan | 481 | 584 | 832 | 802 | 793 | 703 | 596 | 601 | 592 |
| Personal Loan | 257 | 319 | 341 | 353 | 356 | 354 | 316 | 309 | 306 |
| Educational Loan | 78 | 104 | 133 | 169 | 207 | 245 | 266 | 265 | 273 |
| Retail (Others) | 413 | 428 | 591 | 464 | 779 | 904 | 946 | 985 | 1,003 |
| Total | 2,052 | 2,538 | 3,545 | 4,291 | 5,242 | 5,918 | 6,340 | 6,592 | 6,908 |

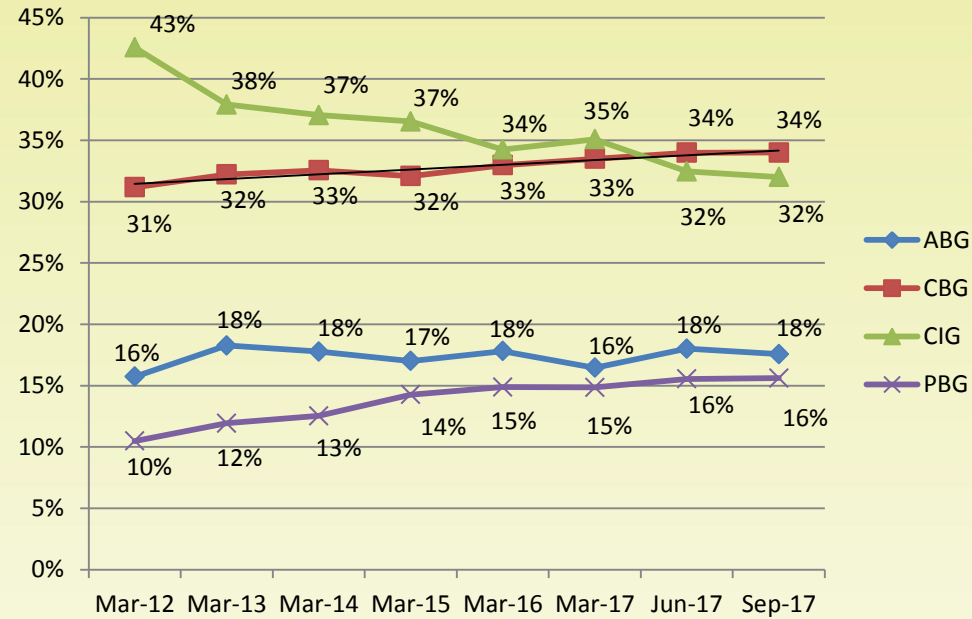


Advances Mix

Advances in Value (Rs.in crore)



Advances Mix (in %)

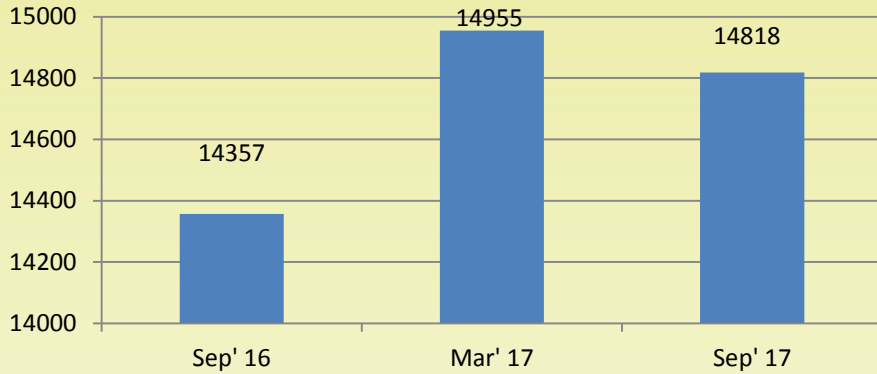


ABG- Agri Banking , CBG – Commercial Banking, CIG – Corporate Banking, PBG – Personal Banking

Increased focus on Commercial, SME & Retail Advances over the period

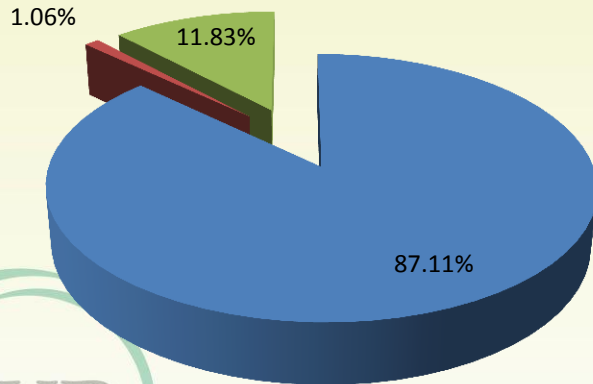
Investment Portfolio

Investments Outstanding (Rs. In crore)



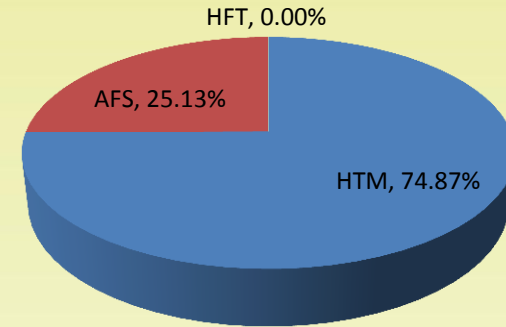
Investment Portfolio

■ SLR ■ Shares ■ Debentures/CD/MF/CP/SR



out of 11.83% of Deb/CD/MF/CP/SR - Security Receipts constitutes 3.37% (Rs.499.74 Crores)

Portfolio wise Investment

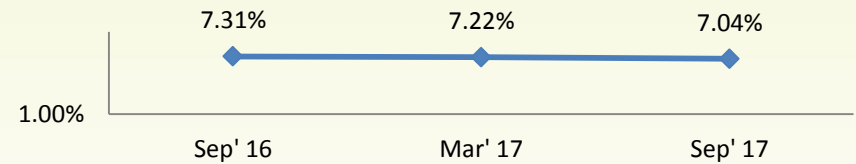


Modified Duration

| AFS | HFT | HTM | Total |
|------|------|------|-------|
| 2.86 | 0.00 | 4.61 | 4.20 |

Yield on Investment

Yield on Investments



Stress Accounts

| | Rs. in Crore |
|-------------------------------|--------------|
| SDR Outstanding (2 accounts) | 96.09 |
| 5/25 (1 account) | 78.80 |
| S4A Accounts (3 accounts) | 235.09 |
| Sale to ARC in Q2 of FY 17-18 | Nil |

Sector Wise Restructured Advances

| S.NO | SECTOR | AMOUNT (Rs. in crore) | | (% to Total Rest. Adv) | |
|------------------------------------|-------------------|--------------------------|----------------|------------------------|---------------|
| | | Sep-17 | Sep-16 | Sep-17 | Sep-16 |
| 1 | AGRICULTURE | 7.52 | 11.53 | 1.07 | 0.93 |
| 2 | INFRASTRUCTURE | 356.00 | 712.54 | 50.60 | 57.23 |
| 3 | TEXTILES | 43.32 | 198.41 | 6.16 | 15.94 |
| 4 | AUTO LOANS | 32.67 | 0.55 | 4.64 | 0.04 |
| 5 | EDUCATIONAL LOANS | 0.14 | 0.65 | 0.02 | 0.05 |
| 6 | FOOD PROCESSING | 236.72 | 228.79 | 33.64 | 18.38 |
| 7 | OTHERS | 27.25 | 92.54 | 3.87 | 7.43 |
| TOTAL | | 703.62 | 1245.01 | 100.00 | 100.00 |
| % to Total Standard Advance | | 1.59% | 3.15% | | |



KVB

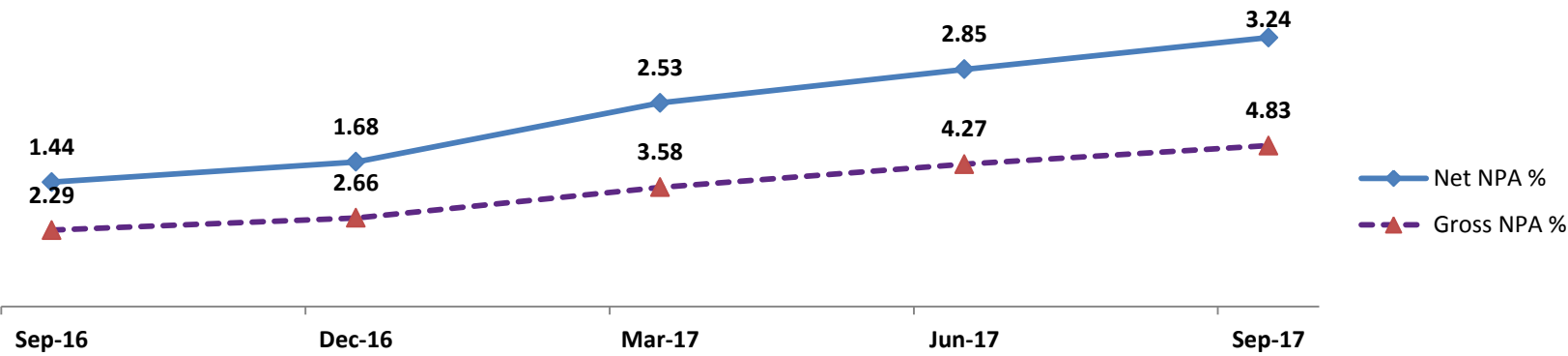
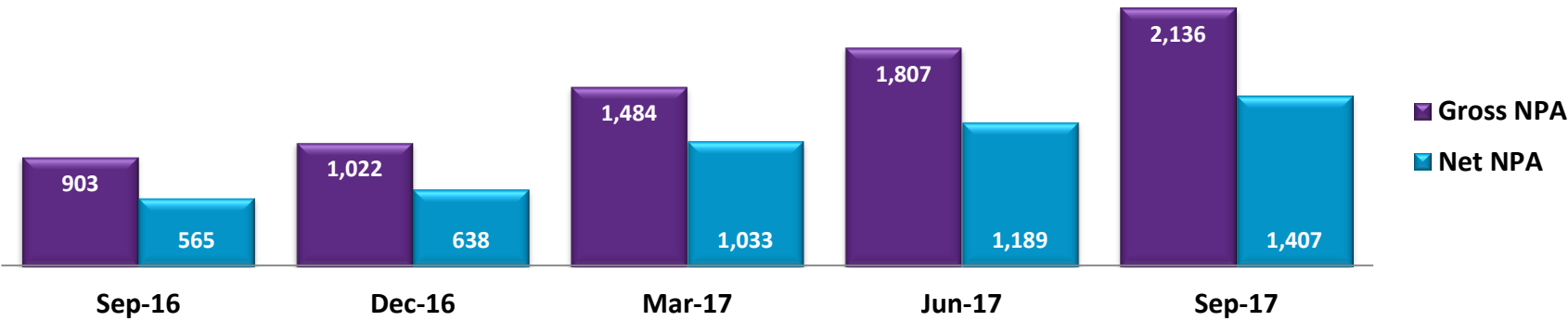
Movement of Restructured Assets

Units: Rs crore

| Particulars | Apr-17 to Jun-17 | | Jul-17 to Sep-17 | |
|--|------------------|-----------------------|------------------|-----------------------|
| | No. of A/c | Amount (Rs. in Cr) | No. of A/c | Amount (Rs. in Cr) |
| Restructured accounts at the beginning of the period - [A] | 33 | 841.81 | 36 | 807.85 |
| Addition during the period - [B] | 5 | 0.12 | 0 | 0 |
| Addition of facilities in existing restructured A/Cs - [C] | | 15.42 | | 12.12 |
| Addition through upgradation from NPA – [D] | 0 | 0 | 0 | 0 |
| Accounts closed during the period - [E] | 1 | 11.00 | 1 | 24.97 |
| Accounts ceases to attract higher provision (upgradation)– [F] | 0 | 0 | 0 | 0 |
| Amount recovered during the period – [G] | 0 | 0 | 0 | 0 |
| Accounts slipped into NPA during the period - [H] | 1 | 38.50 | 2 | 91.38 |
| Restructured accounts as on 30.09.2017 A+B+C+D-(E+F+G+H) | 36 | 807.85 | 33 | 703.62 |

NPA Position

Units: Rs crore



| Period | Provision Coverage Ratio |
|--------|--------------------------|
| Sep-16 | 68.26% |
| Dec-16 | 67.06% |
| Mar-17 | 57.83% |
| Jun-17 | 57.01% |
| Sep-17 | 54.09% |

Movement of NPA

(Rs. in crore)

| Particulars | Apr 17 - Jun 17 | Jul 17 - Sep 17 | Apr 16 - Sep 16 |
|--------------------------------------|-----------------|-----------------|-----------------|
| Movement of Gross NPAs | | | |
| Opening Balance | 1,483.81 | 1,807.01 | 511.18 |
| Additions during the period | 389.24 | 426.84 | 617.83 |
| Reductions during the period | 66.04 | 97.66 | 226.27 |
| Closing Balance | 1,807.01 | 2,136.19 | 902.74 |
| Movement of Net NPAs | | | |
| Opening Balance | 1,033.46 | 1,189.16 | 216.17 |
| Additions during the period | 211.90 | 312.56 | 405.89 |
| Reductions during the period | 56.20 | 94.42 | 56.92 |
| Closing Balance | 1,189.16 | 1,407.30 | 565.14 |
| Movement of Provision for NPA | | | |
| Opening Balance | 428.74 | 585.70 | 285.00 |
| Provn made during the period | 156.96 | 106.00 | 202.00 |
| Write off/Write back of excess provn | 0.00 | 0.00 | 169.35 |
| Closing Balance | 585.70 | 691.70 | 317.65 |

Breakup of Provisions (Other than Tax)

Units: Rs crore

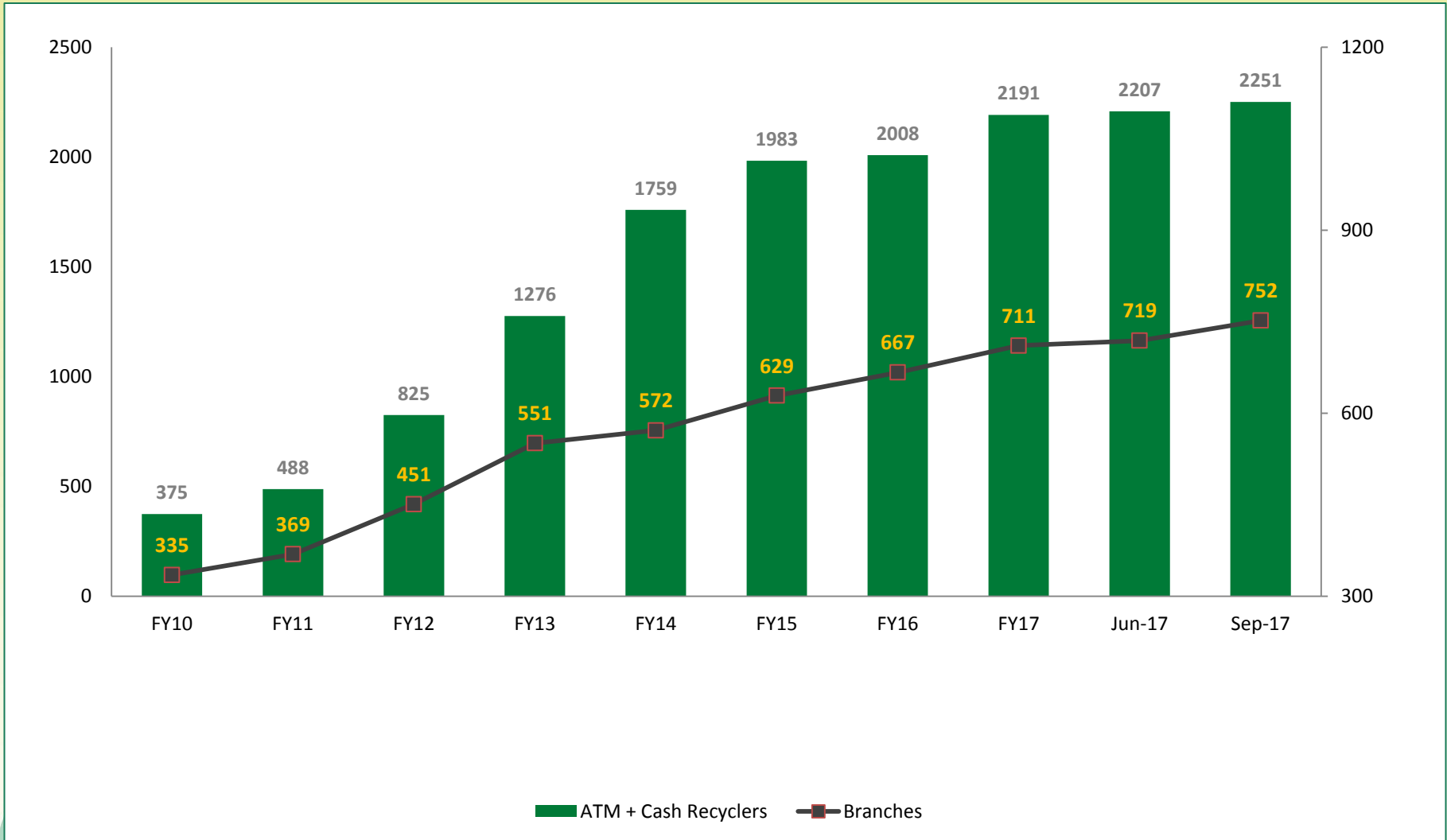
| <u>Particulars</u> | <u>Q2 FY 17-18</u> | <u>Q2 FY 16-17</u> |
|---|--------------------|--------------------|
| Total Provisions | 321 | 182 |
| NPA | 106 | 96 |
| Standard Assets | 4 | -- |
| A/c's referred to NCLT (Std. Assets) | 54 | -- |
| Restructured (SDR, S4A, 5/25 etc.) | 11 | -- |
| Investment | 35 | 23 |
| Others (including amortisation of loss on sale of assets to ARC) | 111 | 63 |

Breakup of Provisions (Other than Tax)

Units: Rs crore

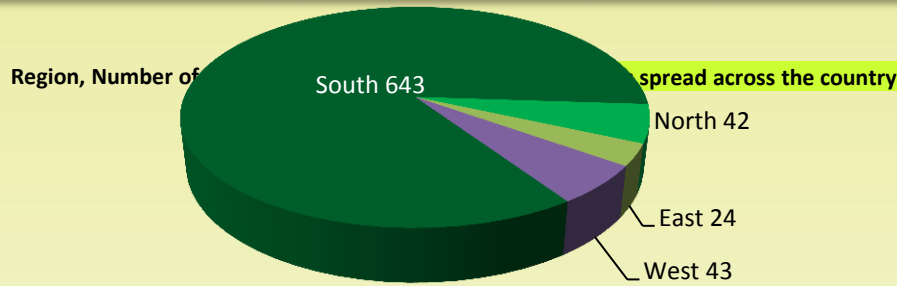
| <u>Particulars</u> | <u>H1 FY 17-18</u> | <u>H1 FY 16-17</u> |
|--|--------------------|--------------------|
| Total Provisions | 555 | 312 |
| NPA | 263 | 190 |
| Standard Assets | 5 | (-) 4 |
| A/c's referred to NCLT (Std. Assets) | 54 | -- |
| Restructured (incl. SDR, S4A, 5/25 etc.) | 19 | (-) 6 |
| Investment | 39 | 16 |
| Others <i>(including amortisation of loss on sale of assets to ARC)</i> | 175 | 116 |

Branch and ATM / Cash Recyclers Network



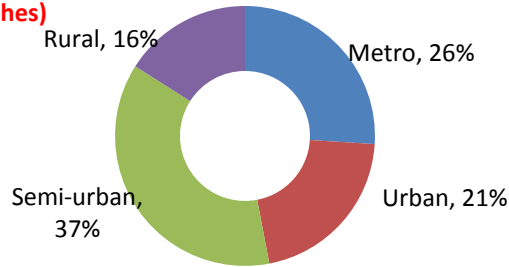
Branch Network - Diversified Across the Country

Geographical spread of branches (FY 2017-18)

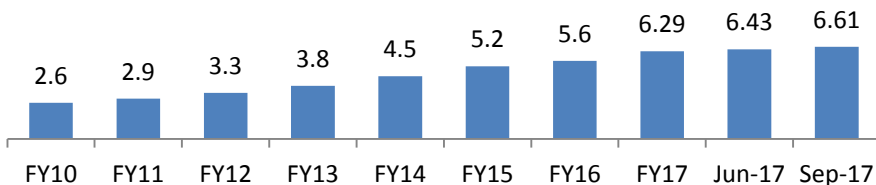


Dominant presence (53%) in semi-urban and rural locations

Branch Distribution in HY FY18 (752 branches)



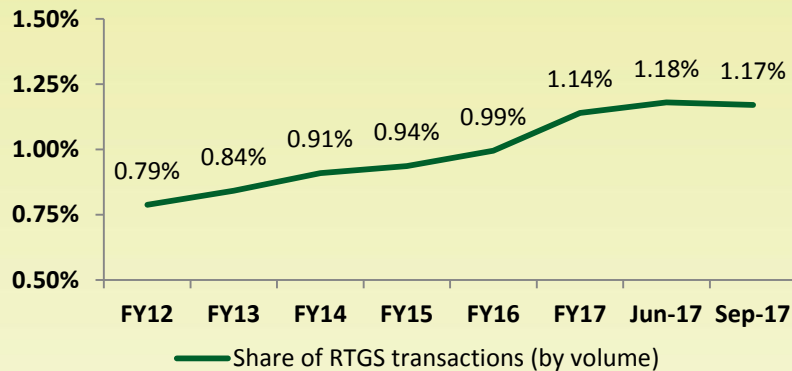
Number of customers (Millions)



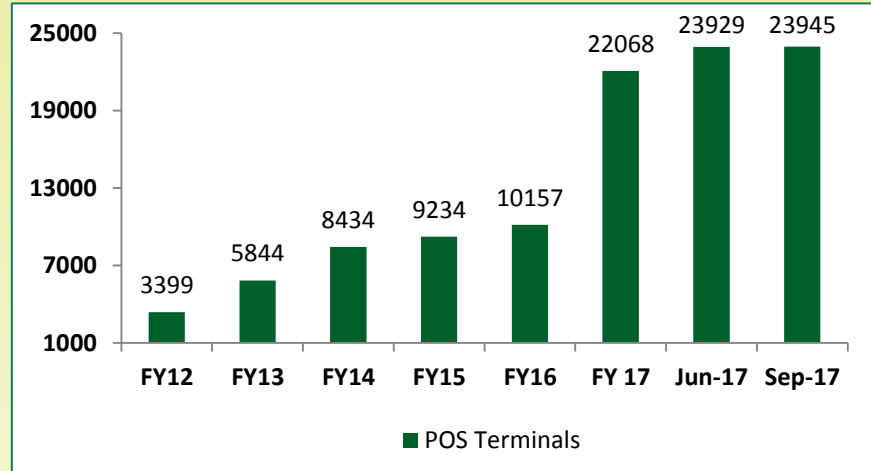
| State /UT | Sep-17 - Branches (Nos) |
|----------------|-------------------------|
| TAMILNADU | 399 |
| ANDHRA PRADESH | 110 |
| TELANGANA | 57 |
| KARNATAKA | 51 |
| MAHARASHTRA | 27 |
| GUJARAT | 15 |
| WEST BENGAL | 16 |
| KERALA | 19 |
| DELHI | 14 |
| PUNJAB | 7 |
| UTTARPRADESH | 6 |
| ORISSA | 5 |
| HARYANA | 6 |
| PONDICHERY | 7 |
| M.P. | 4 |
| RAJASTHAN | 3 |
| JHARKHAND | 2 |
| CHANDIGARH | 1 |
| CHATTISGARH | 1 |
| UTARAKHAND | 1 |
| GOA | 1 |
| Total | 752 |

Leveraging Technology – Alternate Banking Channels

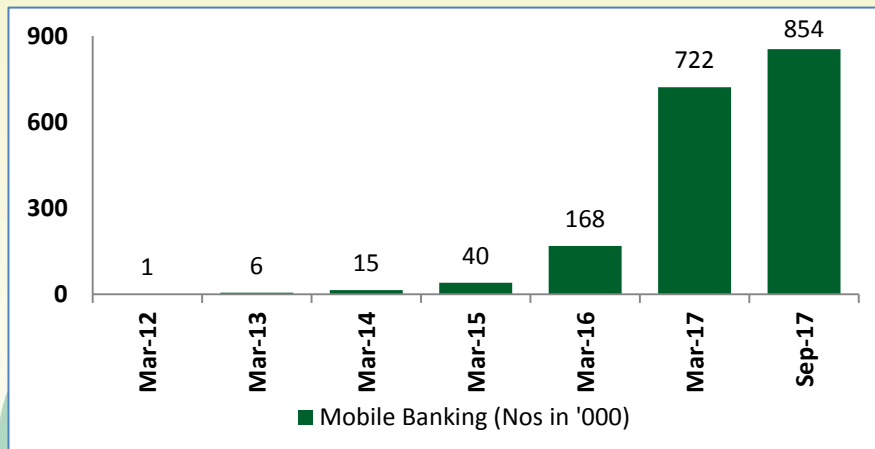
Volume of RTGS transactions



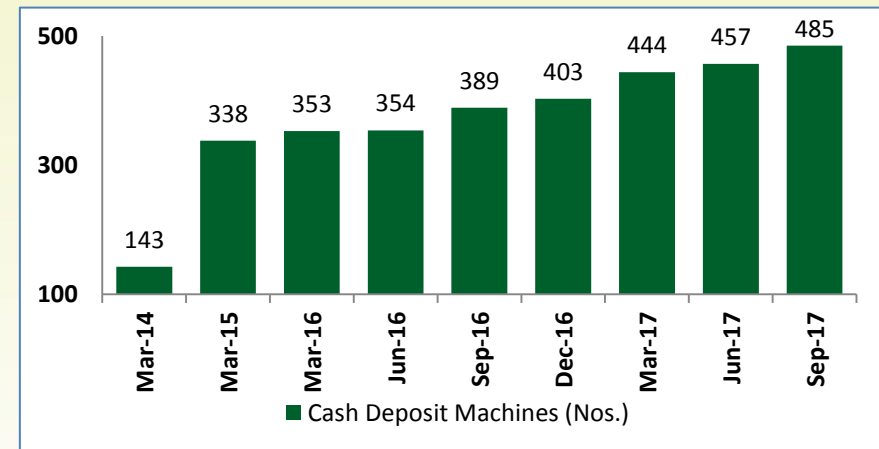
POS Terminals



Exponential growth in Mobile transactions

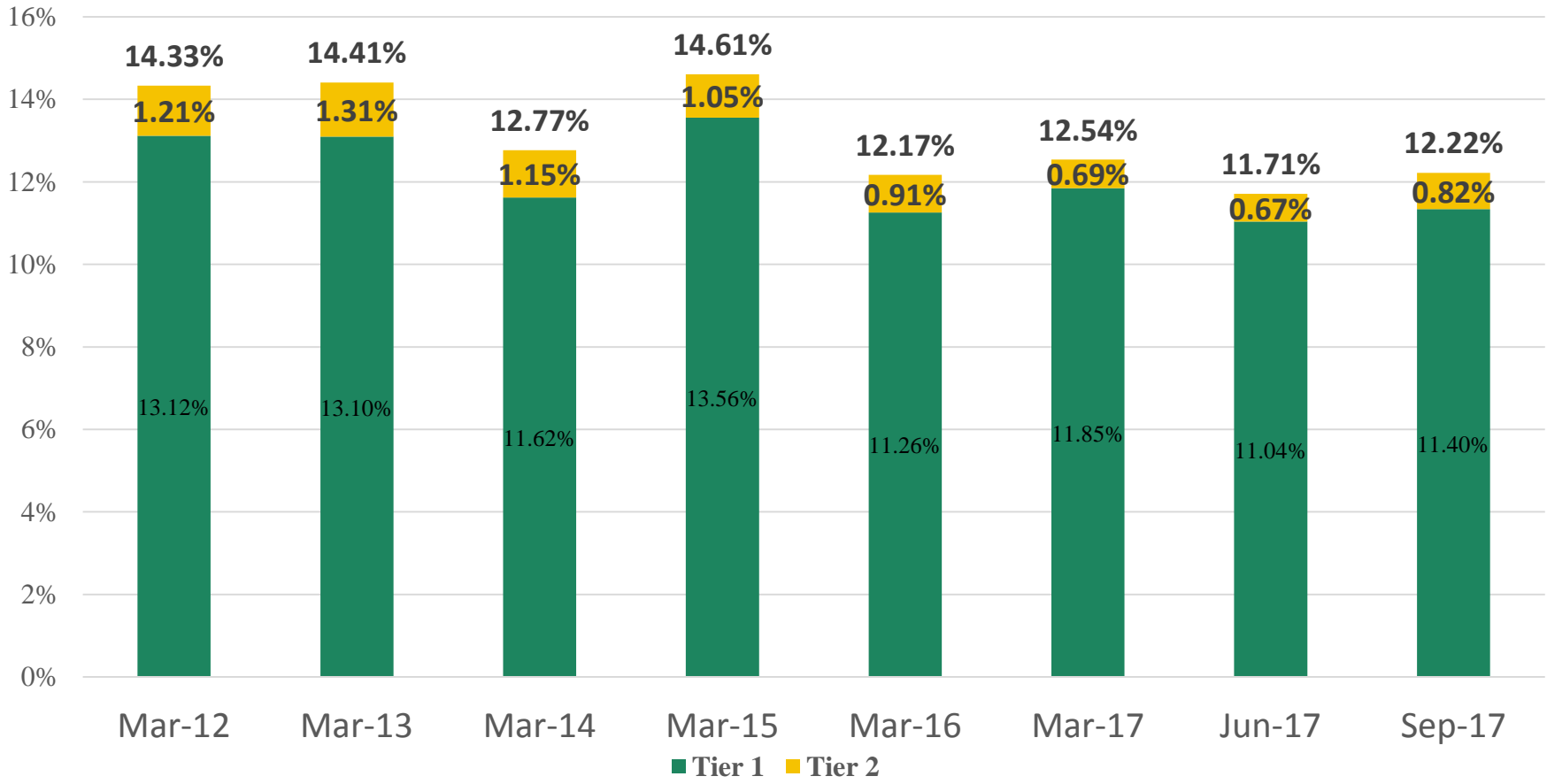


Bunch Note Recycler Machines



Capital Adequacy

Capital Adequacy Ratio
(FY 12 to FY 14 Basel II and FY 15 onwards Basel III)



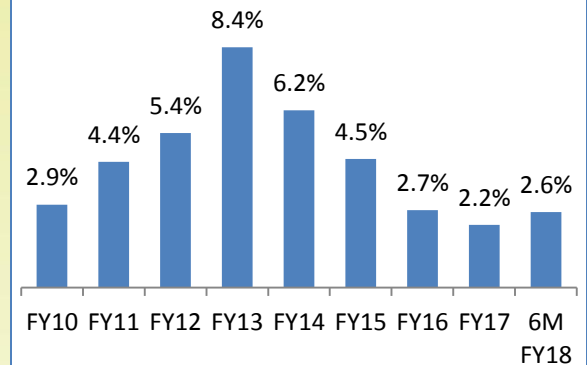
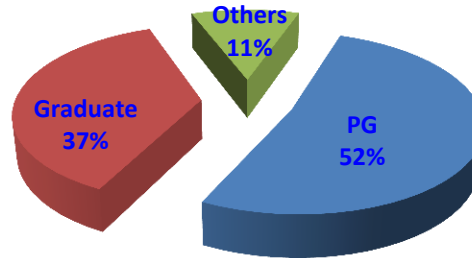
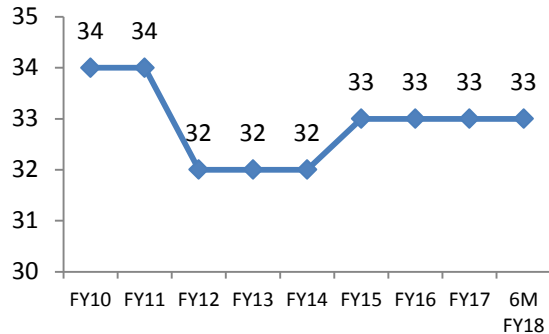
Human Resources

Young workforce (average 33 years).....

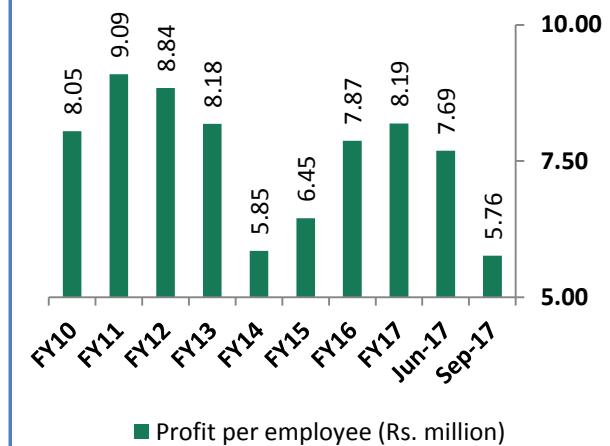
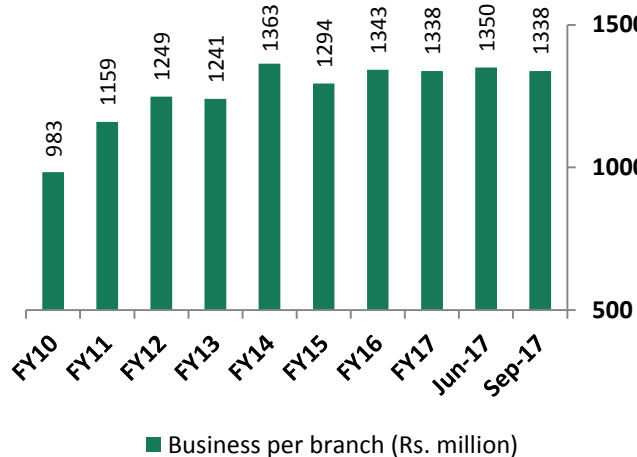
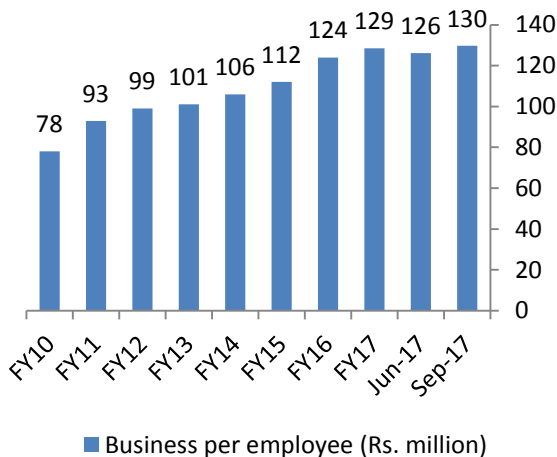
... and well qualified work force...

...with lower attrition ...

40% below 30 yrs of age out of 7,758 employees



...leading to improving productivity



A Decade of Progress

Units: Rs crore

| Year | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|-----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|
| Paid up Capital | 53.94 | 53.95 | 54.44 | 94.49 | 107.18 | 107.18 | 107.18 | 121.63 | 121.86 | 121.86 |
| Reserves | 1136.06 | 1296.21 | 1565.54 | 2020.05 | 2601.04 | 2978.01 | 3219.16 | 4124.4 | 4451.09 | 4723.16 |
| Owned funds | 1190 | 1350.16 | 1619.98 | 2114.54 | 2708.22 | 3085.19 | 3326.34 | 4246.03 | 4572.95 | 4845.02 |
| CRAR - Basel III (%) | - | - | - | - | - | - | 12.60 | 14.62 | 12.17 | 12.54 |
| CRAR - Basel II (%) | - | 14.92 | 14.49 | 14.41 | 14.33 | 14.41 | 12.77 | 14.63 | 12.26 | - |
| Deposits | 12550 | 15101 | 19272 | 24722 | 32112 | 38653 | 43758 | 44690 | 50079 | 53700 |
| Advances | 9569 | 10563 | 13675 | 18052 | 24205 | 29706 | 34226 | 36691 | 39476 | 41435 |
| Total Income | 1289 | 1711 | 2005 | 2482 | 3621 | 4695 | 5680 | 5977 | 6150 | 6405 |
| Operating Profit | 308 | 418 | 463 | 600 | 726 | 849 | 838 | 943 | 1303 | 1571 |
| Net Profit | 208 | 236 | 336 | 416 | 502 | 550 | 430 | 464 | 568 | 606 |
| Dividend (%) | 120 | 120 | 120 | 120 | 140 | 140 | 130 | 130 | 140 | 130 |
| Branches (No.) | 288 | 312 | 335 | 369 | 451 | 551 | 572 | 629 | 667 | 711 |
| EPS (Rs.) | 38.62 | 43.71 | 62.23 | 44.9 | 46.81 | 51.35 | 40.08 | 39.86 | 46.59 | 9.95 (*) |
| Return on Assets (%) | 1.63 | 1.49 | 1.76 | 1.71 | 1.56 | 1.35 | 0.86 | 0.88 | 1.03 | 1.00 |
| Book Value(Rs.) | 220.61 | 250.25 | 297.6 | 193.04 | 252.68 | 287.85 | 308.91 | 348.42 | 375.25 | 79.51 (*) |
| No of Employees | 3580 | 3941 | 4175 | 4574 | 5673 | 6730 | 7339 | 7197 | 7211 | 7400 |

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

DISCLAIMER

“The Karur Vysya Bank Limited, (“Bank”), is proposing, subject to market conditions and other considerations, a rights issue of its equity shares (the “Issue”), and has in this regard, filed a letter of offer dated October 11, 2017, (“Letter of Offer”), with the designated stock exchange, namely, the National Stock Exchange of India Limited (“NSE”) and the Securities and Exchange Board of India, (“SEBI”), on October 11, 2017. The Letter of Offer is available on the websites of the SEBI, the NSE and the Lead Manager to the Issue, i.e. IIFL Holdings Limited at www.sebi.gov.in, www.nseindia.com and www.iiflcap.com, respectively. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please see the section entitled “Risk Factors” on page 10 of the Letter of Offer.”

KVB

THANK YOU

