



**Karur Vysya Bank**

*Smart way to bank*

## Investor Presentation

**31.12.2017**



# 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*
- ✓ *773 branches and 1777 ATMs as on 31<sup>st</sup> December 2017*
- ✓ *6.75 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



- ✓ Total Business grew by Rs. 8,430 crore (9%) to Rs. 1,01,955 crore
- ✓ 17% Credit Growth – Rs. 6,376 crore to Rs. 44,836 crore
- ✓ Deposits increase by Rs. 2,053 crore (4%) to Rs. 57,119 crore
- ✓ 26% growth in Operating Profit
- ✓ Net Interest Income increases by Rs. 43 crore (8% rise)
- ✓ NIM improves by 3 bps to 3.71%
- ✓ Other Income rises by Rs. 55 crore (32% increase)
- ✓ CRAR stands at 13.92%, of which Tier 1 is 13.36%



✓ **Towards a granular book**

- **Our liabilities are granular providing opportunities for growth in retail / commercial assets**

✓ **Towards digital environment**

- **New digital environment initiative - enabling real time credit underwriting in a paperless ecosystem**
- **First set of asset products - retail & commercial – under development**
- **Progressive roll-out to cover all retail credit and specific commercial credit portfolio**

✓ **Towards Algorithm + Judgment based credit underwriting**

- ❖ **Scorecards developed for Retail & Commercial credit products**
- ❖ **Enable Bank to move from purely judgmental underwriting to an enhanced process that marries algorithmic underwriting with judgment**

✓ **Towards creating a world class risk organisation**

- **Appropriate risk appetite coupled with risk on-boarding in line with appetite**
- **Management of risk assets once on-boarded**
- **Centralised collection unit operational**

# 9MFY18 Results Snapshot

**Operating Profit**  
**Rs. 1297 crore**  
(↑ 22%)

**Net Profit**  
**Rs.295 crore**  
(↓ 24%)

**Advances**  
**Rs. 44,836 crore**  
(↑17%)

**Deposits**  
**Rs. 57,119 crore**  
(↑4%)

**ROA**  
**0.62%**

**NIM**  
**3.76%**  
(↑ 14 bps)

**CRAR**  
**13.92 %**

**Net NPA**  
**3.88 %**

# Profit & Loss Account (Q3 FY 18)

Units: Rs crore

Particulars	Q3FY 2017-18	Q3FY 2016-17	YoY%
<b>Net Interest Income</b>	561	518	8%
Other Income	225	170	32%
<b>Total Income</b>	786	688	14%
Operating Expenses	365	353	3%
<b>Operating Profit</b>	421	335	26%
Provisions	325	158	106%
Credit Related	306	143	114%
Others	19	15	27%
<b>Profit Before Tax</b>	96	177	(46%)
Tax	25	62	(60%)
<b>Net Profit</b>	71	115	(38%)

# Profit & Loss Account (9M FY 18)

Units: Rs crore

Particulars	9M 17-18	9M 16-17	YoY%
<b>Net Interest Income</b>	1655	1494	11%
Other Income	691	550	26%
<b>Total Income</b>	2346	2044	15%
Operating Expenses	1048	980	7%
<b>Operating Profit</b>	1298	1064	22%
Provisions	880	470	87%
Credit Related	832	437	90%
Others	48	33	45%
<b>Profit Before Tax</b>	418	594	(30%)
Tax	123	206	(40%)
<b>Net Profit</b>	295	388	(24%)



# Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q3 FY 17-18</u>	<u>Q3 FY 16-17</u>	<u>YoY %</u>
<b>Total</b>	<b>225</b>	<b>170</b>	<b>32%</b>
<b>Fee Income</b>	<b>199</b>	<b>138</b>	<b>44%</b>
<i>Forex</i>	<b>8</b>	<b>10</b>	<b>(20%)</b>
<i>Commissions</i>	<b>153</b>	<b>112</b>	<b>37%</b>
<i>Other</i>	<b>38</b>	<b>16</b>	<b>138%</b>
<b>Profit on Sale of Investments</b>	<b>26</b>	<b>32</b>	<b>(19%)</b>

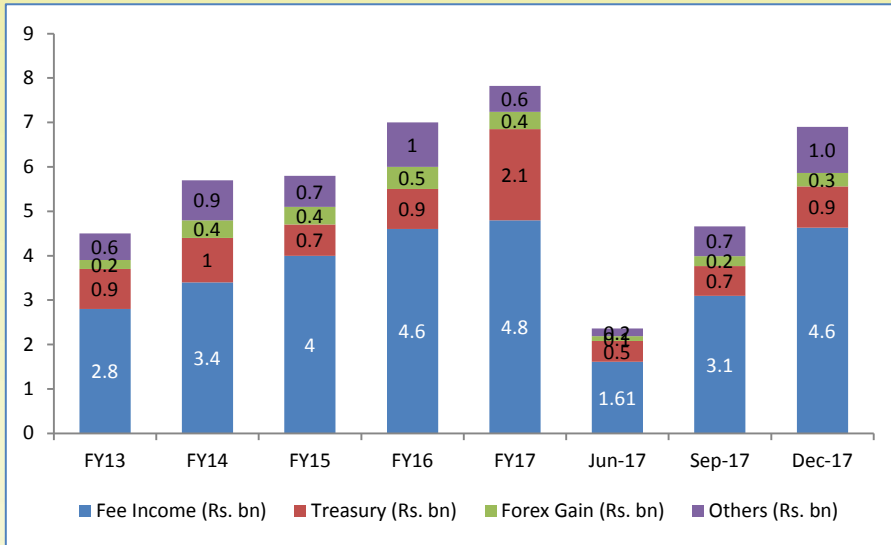
# Breakup of Other Income (9 months)

Units: Rs crore

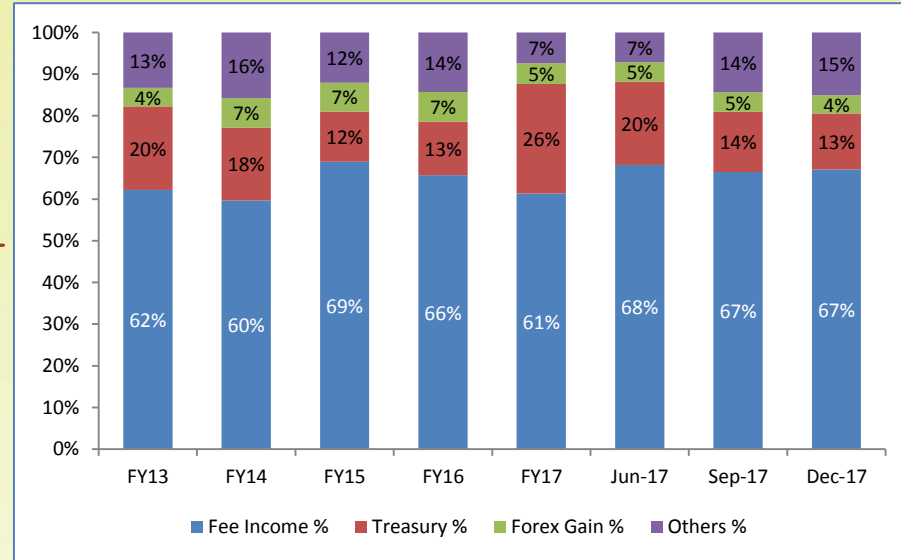
<u>Particulars</u>	<u>9M FY 17-18</u>	<u>9M FY 16-17</u>	<u>YoY %</u>
<b>Total</b>	<b>691</b>	<b>550</b>	<b>26%</b>
<b>Fee Income</b>	<b>598</b>	<b>423</b>	<b>41%</b>
<b>Forex</b>	<b>30</b>	<b>28</b>	<b>7%</b>
<b>Commissions</b>	<b>463</b>	<b>353</b>	<b>31%</b>
<b>Other</b>	<b>105</b>	<b>42</b>	<b>150%</b>
<b>Profit on Sale of Investments</b>	<b>93</b>	<b>127</b>	<b>(27%)</b>

# 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 14.10% to total income for 9 months of FY 2017-18

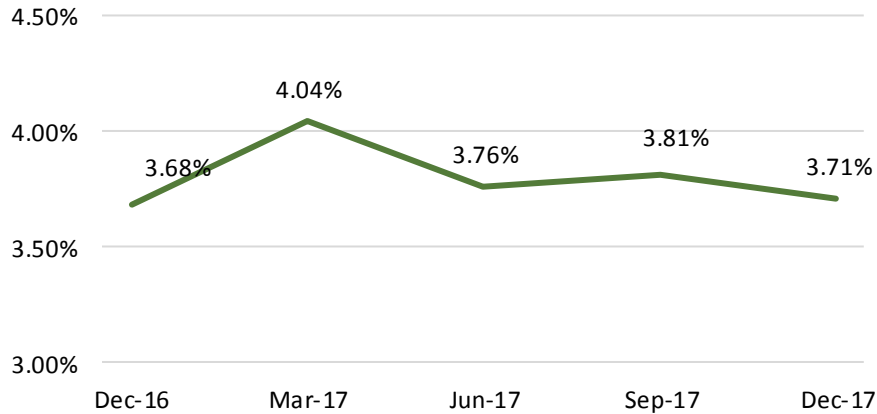
### KVB's Fee income streams :

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

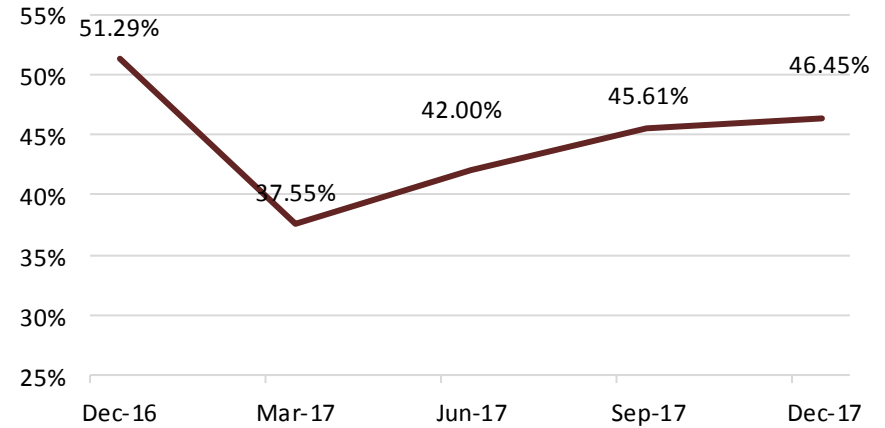


# Key Ratios (Q3 2017-18)

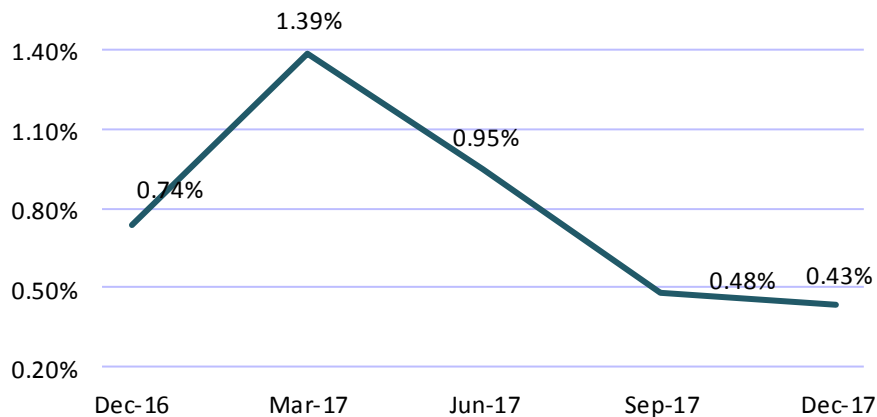
## Net Interest Margin



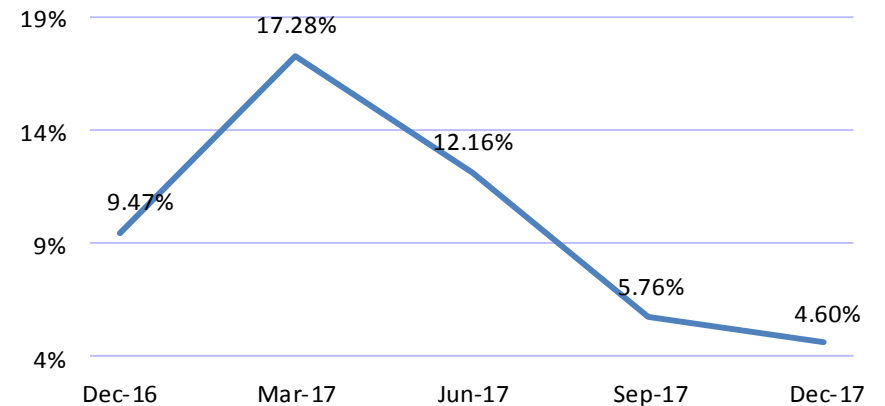
## Cost to Income %



## Return on Assets



## Return on Equity



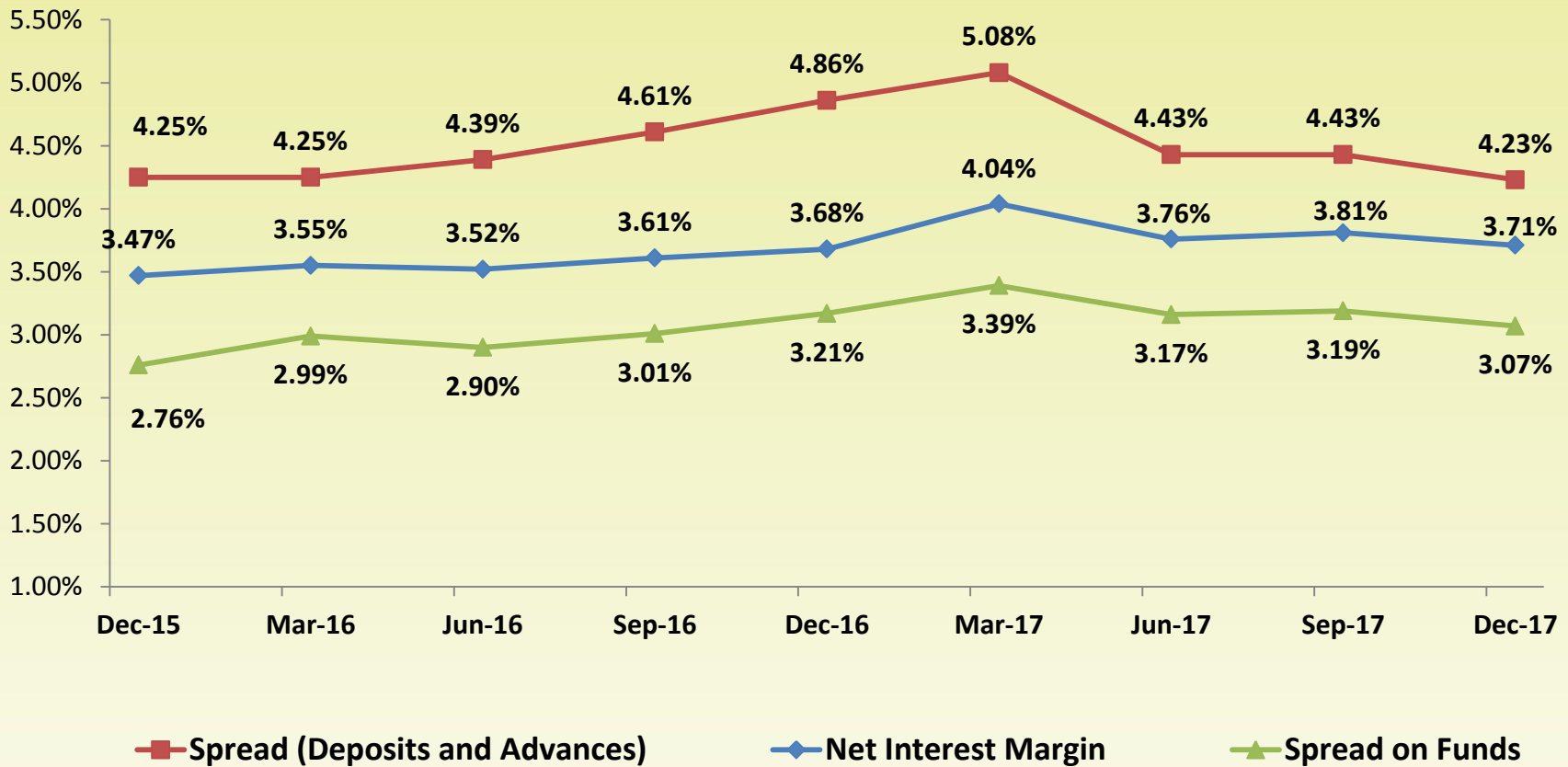
# Key Ratios (Quarter)

<b>Particulars</b>	<b><u>Q3 FY 17-18</u></b>	<b><u>Q3 FY 16-17</u></b>
Cost of Deposits	5.97%	6.44%
Yield on Advances	10.19%	11.30%
Cost of Funds	5.88%	6.34%
Yield on Funds	8.95%	9.55%
Cost Income Ratio	46.45%	51.29%
Spread	3.07%	3.21%
NIM	3.71%	3.68%
Business/Emp. (Rs crore)	12.64	12.96
Profit/Emp. (Rs lakh)	3.55	6.42
No. of Employees	8060	7218

# Key Ratios (9M 2018)

<b>Particulars</b>	<b><u>9M FY 17-18</u></b>	<b><u>9M FY 16-17</u></b>
Cost of Deposits	6.06%	6.76%
Yield on Advances	10.42%	11.38%
Cost of Funds	5.98%	6.67%
Yield on Funds	9.12%	9.75%
Cost Income Ratio	44.70%	47.95%
Spread	3.14%	3.08%
NIM	3.76%	3.62%
Business/Emp. (Rs crore)	12.64	12.96
Profit/Emp. (Rs lakh)	4.88	7.18
No. of Employees	8060	7218

# Profitability Metrics (Quarterly)



# Deposits

Units: Rs crore

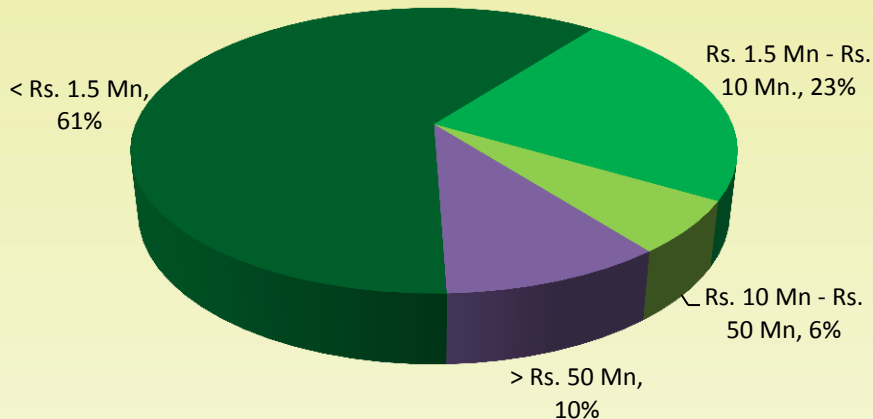
<u>Particulars</u>	<u>31.12.2017</u>	<u>31.12.2016</u>	<u>YoY %</u>
Total Deposits	57,119	55,066	4%
CASA	16,024	16,973	(6%)
CASA Mix %	28.05%	30.82%	
Demand	5,549	5,816	(5%)
Savings	10,474	11,157	(6%)
Term Deposits	41,096	38,093	8%



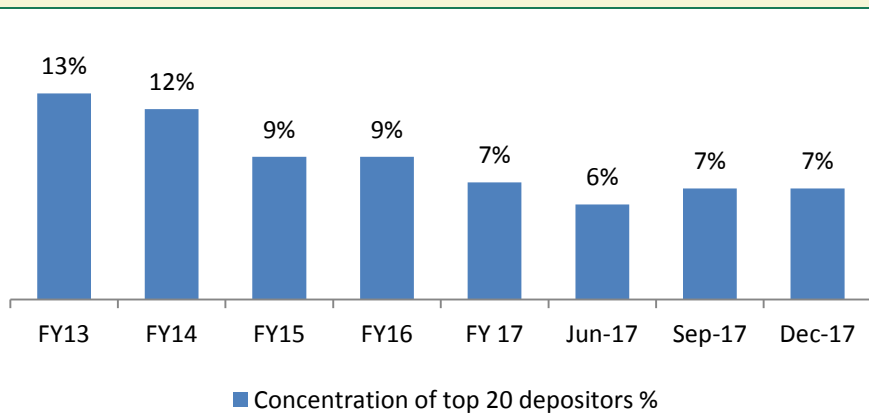
# Retail Liability Franchise – Granular and Sticky

## Low dependence on wholesale deposits (FY 2017-18)

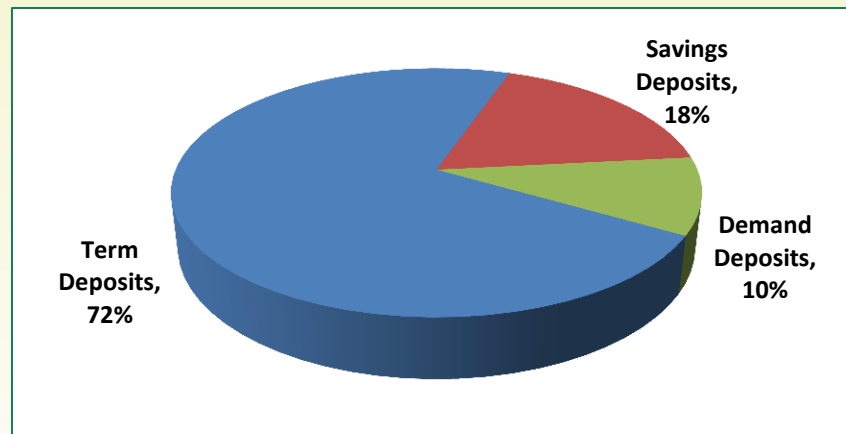
Term deposits are primarily retail deposits. Only 10% of term deposits are > Rs.50 Mn



## Low concentration of deposits

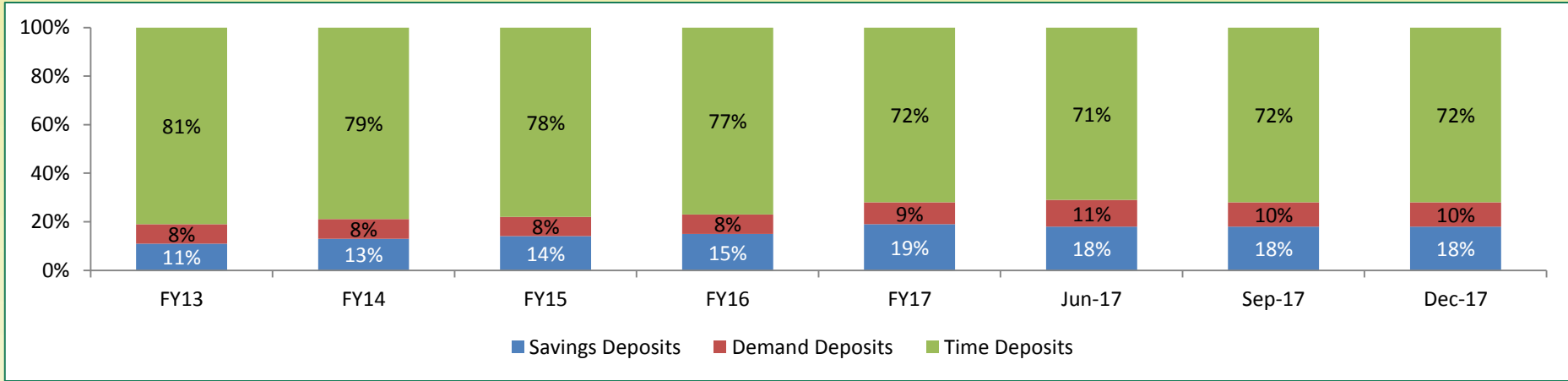


## Breakup of deposits (FY18)

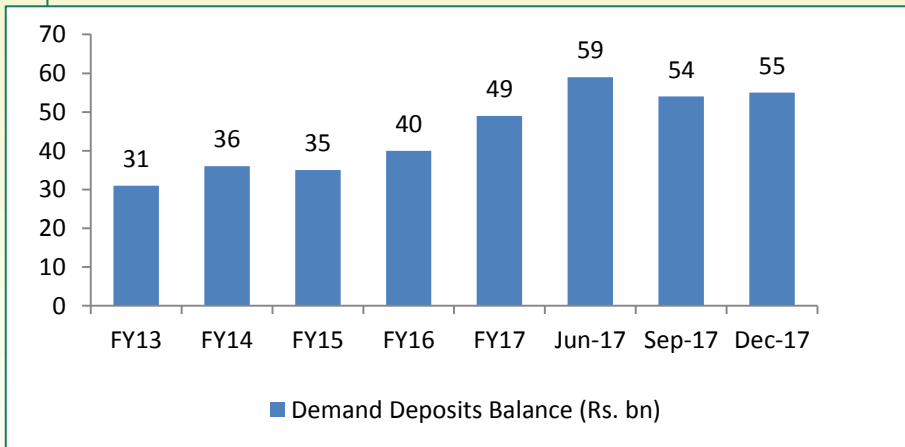


# Deposit Mix

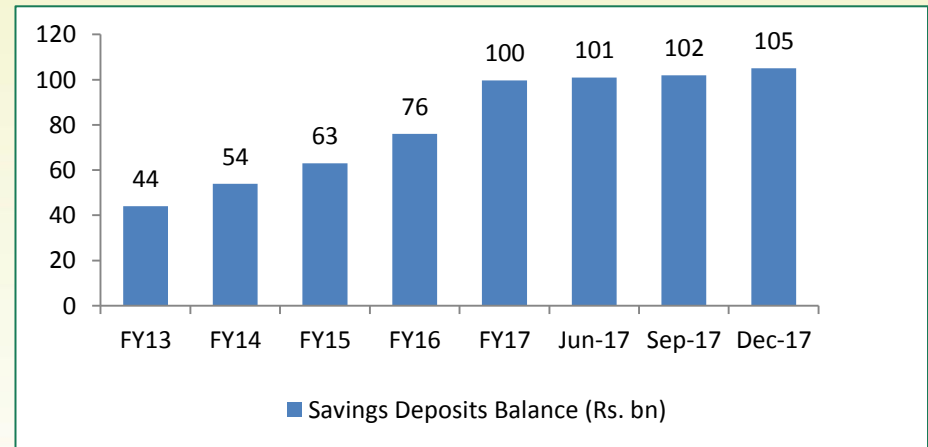
## Break-up of deposit base (in %)



## Growth in demand deposits



## Consistent growth in Savings Deposits



# Advances

## Particulars

31.12.2017

31.12.2016

*Units: Rs crore*  
YoY %

**Advances**

**44,836**

**38,459**

**17%**

**Corporate**

**14,341**

**12,890**

**11%**

**Commercial**

**15,429**

**13,035**

**18%**

**Agriculture**

**7,700**

**6,442**

**20%**

**Retail (Personal Banking)**

**7,366**

**6,093**

**21%**

**Jewel Loan**

(included in other segments)

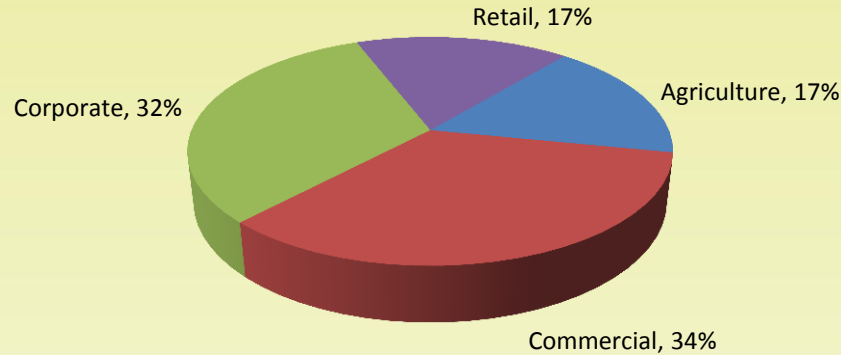
**6,912**

**6,094**

**13%**

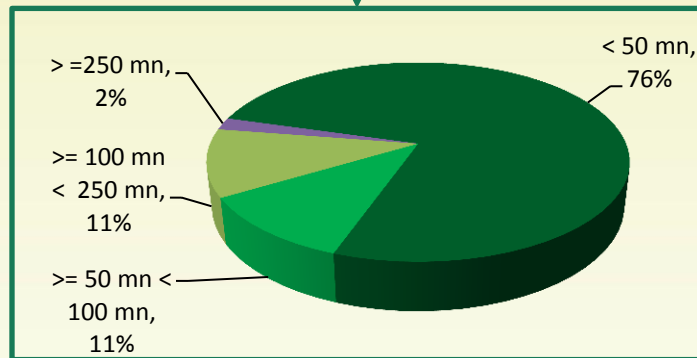
# Granular Loan Portfolio

## Loan book break up in FY17-18



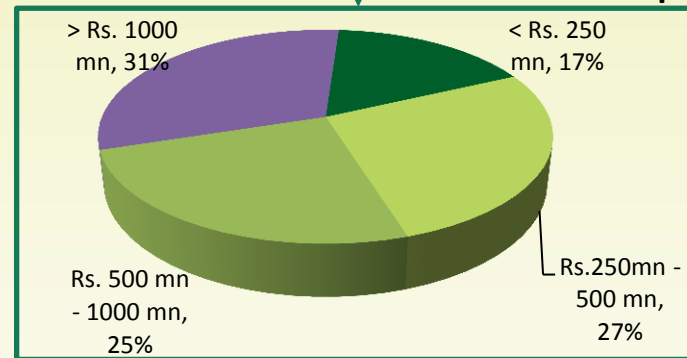
Rs.298 Bn

### Commercial book break-up\*



- Average ticket size of Rs 4.12 Mn
- 76% of commercial loans are less than Rs. 50 Mn

### Corporate book break-up\*



- Average ticket size of Rs. 333.33 Mn
- 69% of corporate exposure less than Rs. 1 Bn



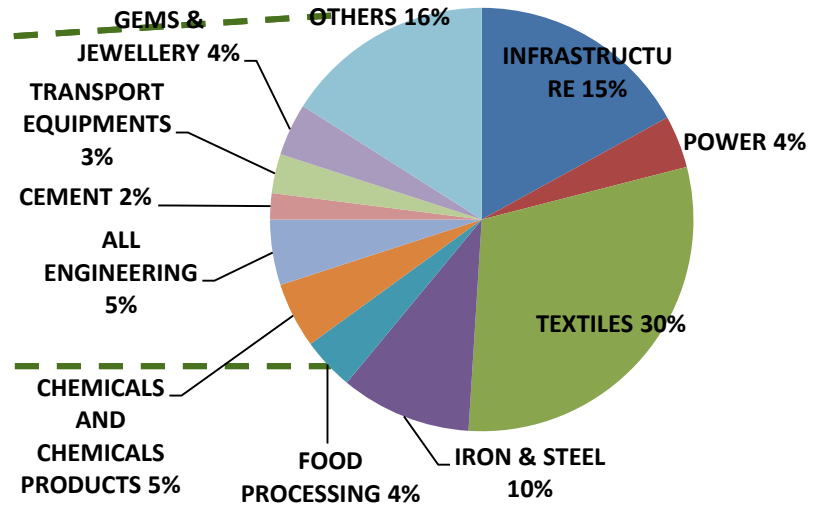
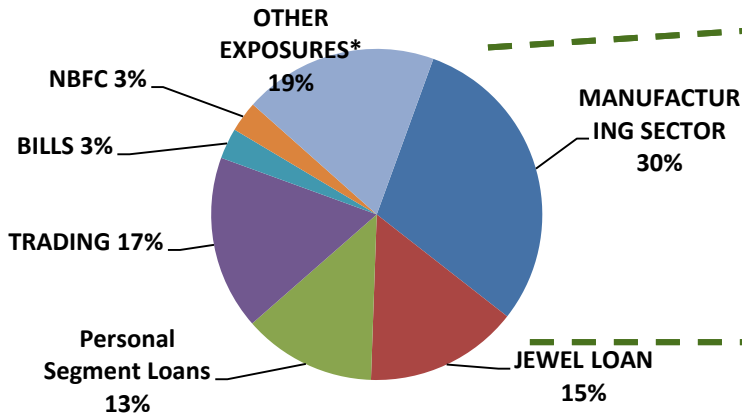
- Commercial Loans : Exposures upto Rs. 250 Mn
- Corporate Loans : Exposures above Rs. 250 Mn

# Breakup of Advances

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

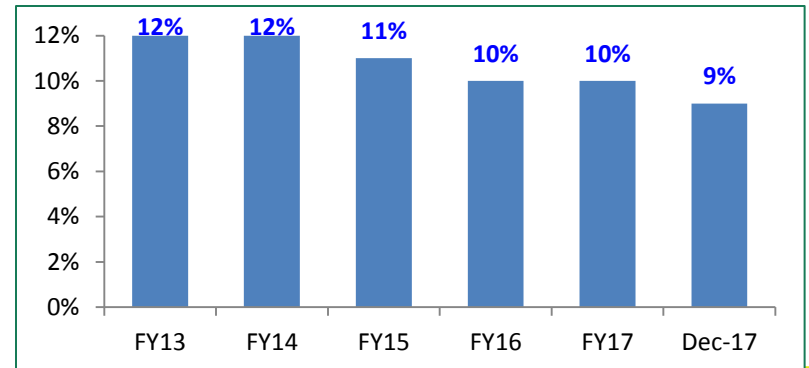
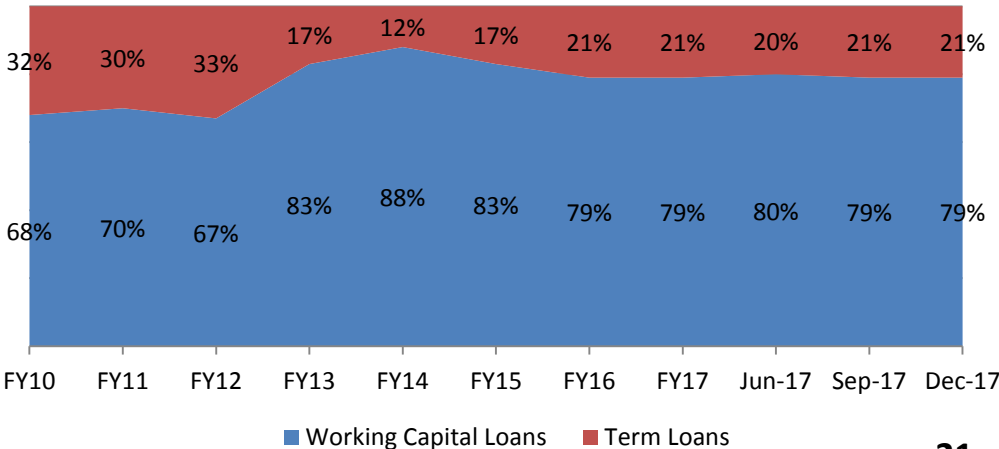
Rs. 448 Bn

Breakup of industry exposure (Rs. 134 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 Dec - 16	
	Dec-17	Dec-16	Mar-17	Dec-17	Dec-16	Mar-17	Amount	%
MANUFACTURING SECTOR	13,402	11,903	12,688	29.9	30.9	30.6	1499	12.6
JEWEL LOAN	6,911	6,094	6,159	15.4	15.8	14.9	817	13.4
Personal Segment Loans @	5,696	5,364	4,847	12.7	13.9	11.7	332	6.2
TRADING	7,463	5,783	6,889	16.6	15.0	16.6	1680	29.1
Commercial Real Estate	2,689	1,928	2,201	6.0	5.0	5.3	761	39.5
BILLS	1,365	1,118	1,592	3.0	2.9	3.8	247	22.1
NBFC	1,299	1,041	1,159	2.9	2.7	2.8	258	24.8
Capital Market	110	63	131	0.2	0.2	0.3	47	74.6
OTHER EXPOSURES*	5,901	5,165	5,769	13.2	13.4	13.9	736	14.2
<b>TOTAL ADVANCES</b>	<b>44,836</b>	<b>38,459</b>	<b>41,435</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>6377</b>	<b>16.58</b>

@ Vehicle, Housing, Deposit loans

\* Exposure to other service sectors

# Security Coverage

(Rs. in crore)

CATEGORY	31.12.17	
<b>Total Funded &amp; Non Funded advances (1 + 2)*</b>		<b>51,5 97</b>
a. Exposure backed by Letter of Credit	917	
b. Exposure backed by Liquid Assets ^	8,653	
c. Exposure backed by Vehicles	1,290	
d. Exposure backed by Commodities	1,015	
<b>1. Total (a+b+c+d)</b>		<b>11,875</b>
<b>2. Other Exposure</b>		<b>39,722</b>
Of '2' above : Exposure secured by Immovable Property (LTV)		
> 100%	23,250	
90% to <100%	4,362	
75% to <90%	1,942	
50% to <75%	3,791	
<50%	3,468	
<b>Total</b>		<b>36,813</b>
<b>Loans without property as security</b>		<b>2,909</b>
<i>of above - Corporate, Consortium, Government etc.</i>	2,146	
<i>Other Exposure</i>	763	

\* Includes Technical Write Off;

LTV is based on latest updated valuation;

^ Liquid assets includes Cash, Jewellery, Securities like NSC, Insurance policies etc

# Manufacturing Sector - Breakup

INDUSTRY	Amount (Rs. in crore)			% to Total Advance			Growth Over Dec - 16	
	Dec-17	Dec-16	Mar-17	Dec-17	Dec-16	Mar-17	Amount	%
INFRASTRUCTURE	2,798	2,751	2,964	6.2	7.2	7.2	47	1.71
TEXTILES	4,014	3,423	3,769	9.0	8.9	9.1	591	17.27
BASIC METAL & METAL PRODUCTS	1,364	1,247	1,194	3.0	3.2	2.9	117	9.38
FOOD PROCESSING	551	578	536	1.2	1.5	1.3	(27)	(4.67)
CHEMICALS & CHEMICALS PRODUCTS	629	488	522	1.4	1.3	1.3	141	28.89
ALL ENGINEERING	632	441	513	1.4	1.1	1.2	191	43.31
GEMS & JEWELLERY	518	371	445	1.2	1.0	1.1	147	39.62
TRANSPORTATION SECTOR	399	393	397	0.9	1.0	1.0	6	1.53
RUBBER & PLASTIC PRODUCTS	355	269	355	0.8	0.7	0.9	86	31.97
MINING & QUARRYING	181	302	304	0.4	0.8	0.7	(121)	(40.07)
WOOD & WOOD PRODUCTS	272	259	268	0.6	0.7	0.6	13	5.02
CONSTRUCTION	465	357	371	1.0	0.9	0.9	108	30.25
PAPER & PAPER PRODUCTS	235	226	195	0.5	0.6	0.5	9	3.98
CEMENT & CEMENT PRODUCTS	320	379	385	0.7	1.0	0.9	(59)	(15.57)
BEVERAGES & TOBACCO	177	110	112	0.4	0.3	0.3	67	60.91
PETROLEUM	21	20	34	0.0	0.1	0.1	1	5.00
GLASS & GLASSWARE	59	21	40	0.1	0.1	0.1	38	180.95
LEATHER & LEATHER PRODUCTS	48	32	37	0.1	0.1	0.1	16	50.00
OTHER INDUSTRIES	364	236	247	0.8	0.6	0.6	128	54.24
<b>Total Manufacturing</b>	<b>13,402</b>	<b>11,903</b>	<b>12,688</b>	<b>29.9</b>	<b>30.9</b>	<b>30.6</b>	<b>1499.0</b>	<b>12.59</b>



# Retail Advances

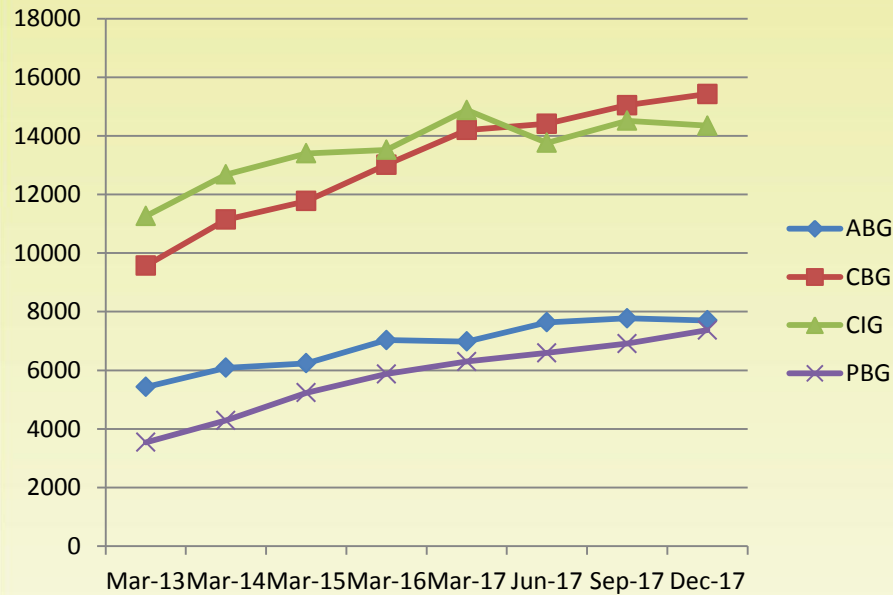
Segment	Amount (Rs. in crore)								
	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Jun-17	Sep-17	Dec-17
Housing Loan	611	971	1,387	1,757	2,094	2,330	2,425	2,553	2,658
Mortgage Loan (LAP)	-	-	381	568	787	965	1,045	1,178	1,313
Vehicle Loan	492	677	735	782	831	921	962	1,003	1,007
Jewel Loan	584	832	802	793	703	596	601	592	587
Personal Loan	319	341	353	356	354	316	309	306	298
Educational Loan	104	133	169	207	245	266	265	273	265
Retail (Others)	428	591	464	779	904	946	985	1,003	1,238
<b>Total</b>	<b>2,538</b>	<b>3,545</b>	<b>4,291</b>	<b>5,242</b>	<b>5,918</b>	<b>6,340</b>	<b>6,592</b>	<b>6,908</b>	<b>7,366</b>



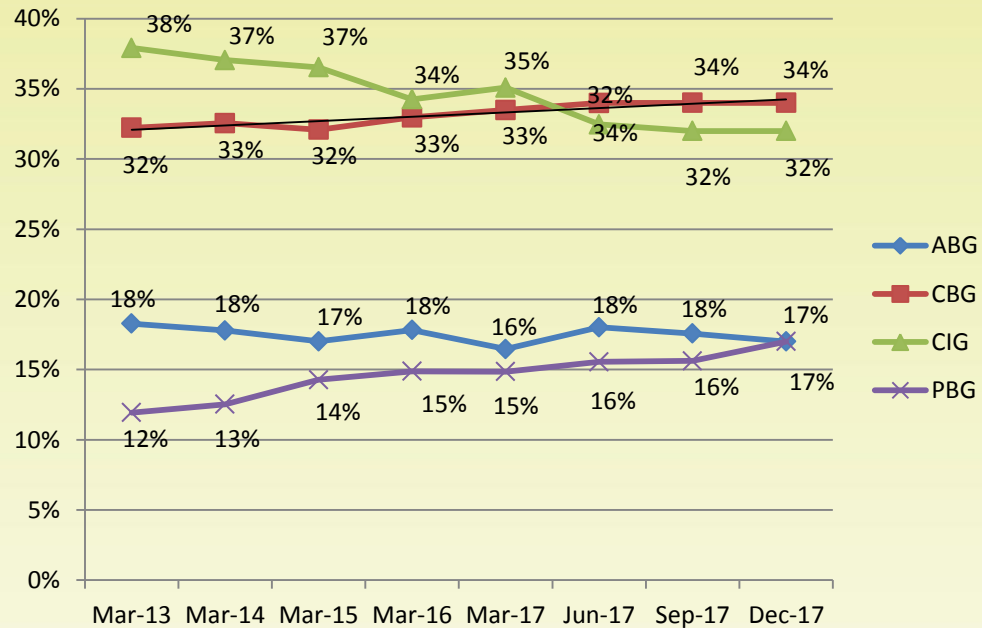
KVB

# Advances Mix

## Advances in Value (Rs.in crore)



## Advances Mix (in %)

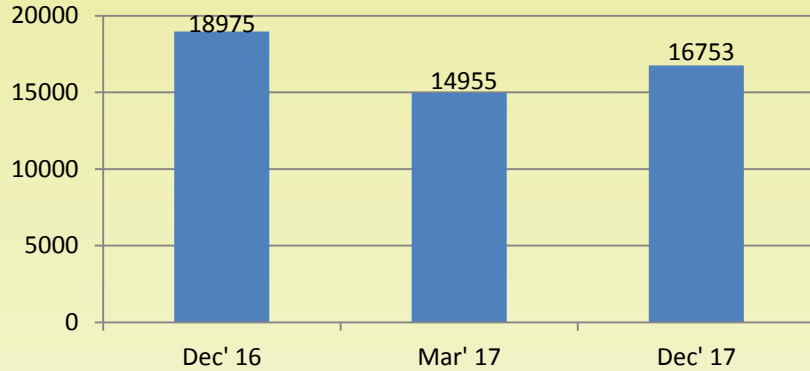


ABG- Agri Banking , CBG – Commercial Banking, CIG – Corporate Banking, PBG – Personal Banking

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

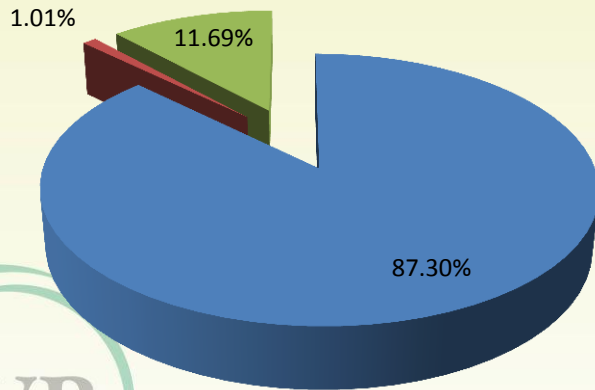
# Investment Portfolio

## Investments Outstanding (Rs. In crore)



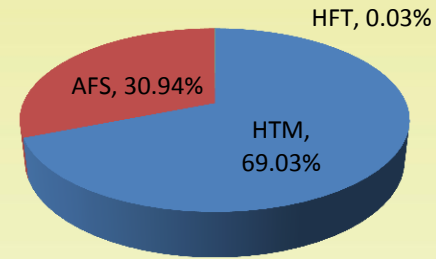
## Investment Portfolio

■ SLR ■ Shares ■ Debentures/CD/MF/CP



out of 11.69% Security Receipts constitutes 2.96% (Rs.496.04 Crores)

## Portfolio wise Investment

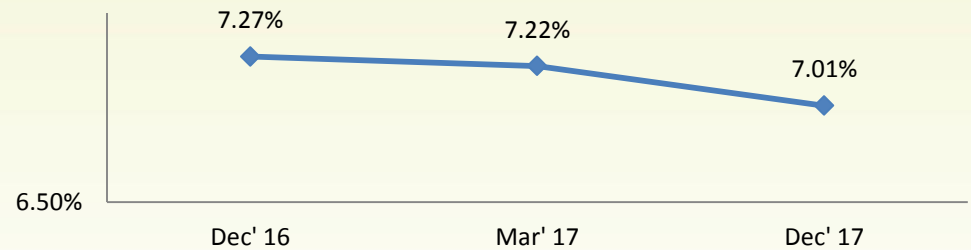


## Modified Duration

AFS	HFT	HTM	Total
3.22	8.53	4.67	4.25

## Yield on Investment

### Yield on Investments



## Stress Accounts

<b>Category</b> <i>(Rs. crore)</i>	<b>30.09.17</b>	<b>31.12.17</b>
SDR Outstanding	96.09	65.55
5/25	78.80	79.67
S4A Accounts	235.09	182.14
Sale to ARC during quarter	Nil	Nil

# Sector Wise Restructured Advances

S.NO	SECTOR	AMOUNT (Rs. in crore)		(% to Total Rest. Adv)	
		Dec-17	Dec-16	Dec-17	Dec-16
1	AGRICULTURE	7.42	7.93	1.04	0.62
2	INFRASTRUCTURE	366.43	752.14	51.23	58.80
3	TEXTILES	43.28	195.67	6.05	15.30
4	AUTO LOANS	31.98	0.54	4.47	0.04
5	EDUCATIONAL LOANS	0.14	0.63	0.02	0.05
6	FOOD PROCESSING	241.26	233.69	33.73	18.27
7	OTHERS	24.73	88.5	3.46	6.92
<b>TOTAL</b>		<b>715.24</b>	<b>1279.10</b>	<b>100.00</b>	<b>100.00</b>
<b>% to Total Standard Advance</b>		<b>1.60</b>	<b>3.33</b>		



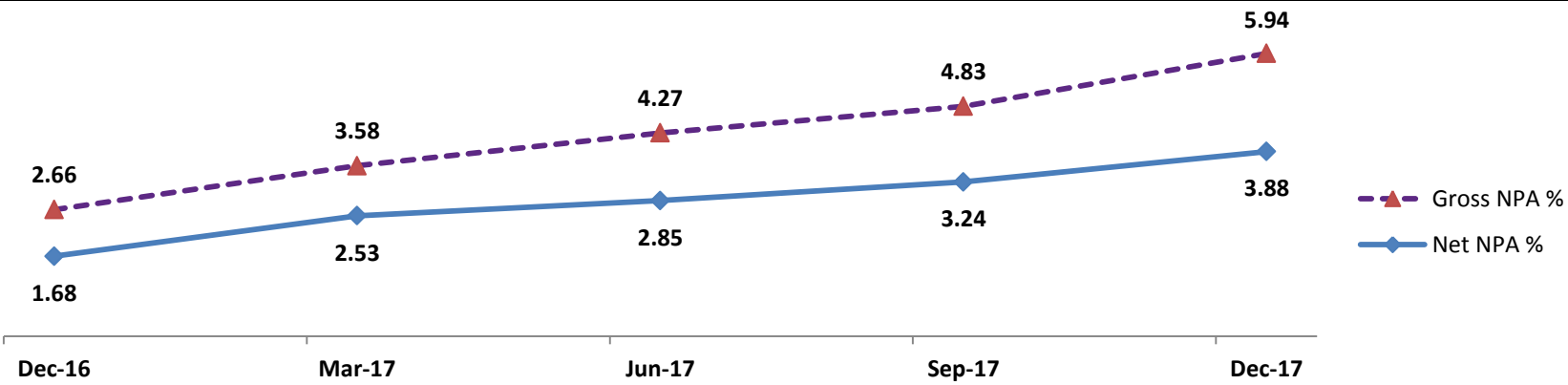
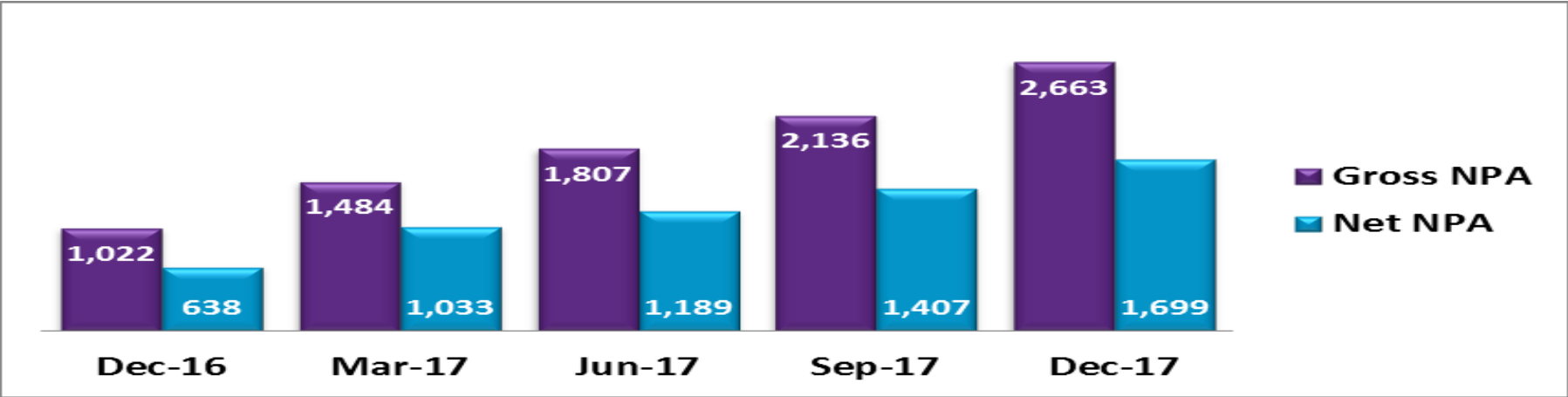
# Movement of Restructured Assets

Units: Rs crore

Particulars	Apr-17 to Sep-17		Oct-17 to Dec-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	33	703.62
Addition during the period - [B]	5	0.12	0	0
Additions in existing accounts - [C]		27.54		17.18
Addition through upgradation from NPA – [D]	0	0	2	0.04
Accounts closed during the period - [E]	2	35.97	3	5.6
Accounts ceasing 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]	3	129.88	0	0
Restructured accounts as on 31.12.2017 A+B+C+D-(E+F+G+H)	33	703.62	32	715.24

# NPA Position

Units: Rs crore



Period	Provision Coverage Ratio
Dec-16	67.06%
Mar-17	57.83%
Jun-17	57.01%
Sep-17	54.09%
Dec-17	54.07%

# Movement of NPA

(Rs. in crore)

Particulars	Jul 17 – Sep 17	Oct 17 – Dec 17	Apr 17 – Dec 17	Apr 16 – Dec 16
<b>Movement of Gross NPAs</b>				
Opening Balance	1807.01	2,136.19	1,483.81	511.18
Additions during the period	426.84	713.26	1,504.73	771.01
Reductions during the period	97.66	75.28	214.37	259.95
Prudential Write Off	0.00	110.85	110.85	
Closing Balance	2136.19	2,663.32	2,663.32	1022.24
<b>Movement of Net NPAs</b>				
Opening Balance	1189.16	1,407.29	1,033.46	216.17
Additions during the period	312.56	361.61	924.12	528.08
Reductions during the period	94.42	69.98	258.66	106.73
Closing Balance	1407.30	1,698.92	1,698.92	637.52
<b>Movement of Provision for NPA</b>				
Opening Balance	585.70	691.70	428.75	285.00
Provn made during the period	106.00	291.45	507.28	234.78
Write off/Write back of excess provn	0.00	113.69	66.57	153.22
Closing Balance	691.70	869.46	869.46	366.56



# COMPARATIVE ADVANCES vs. NPA

(Rs. in crore)

VERTICAL	O/s. bal. 31.12.2017	Net Addition to NPA during Q3	Total NPA O/s. as on 31.12.2017	% of Addition (annld.)
AGRICULTURE	7700	1	96	0.03
COMMERCIAL	15429	59	537	1.53
CORPORATE	14341	581	1887	16.21
RETAIL (PERSONAL BANKING)	7366	-2	144	-0.13
<b>TOTAL</b>	<b>44836</b>	<b>638</b>	<b>2663</b>	<b>5.69</b>



KVB

# Breakup of Provisions (Other than Tax)

Units: Rs crore

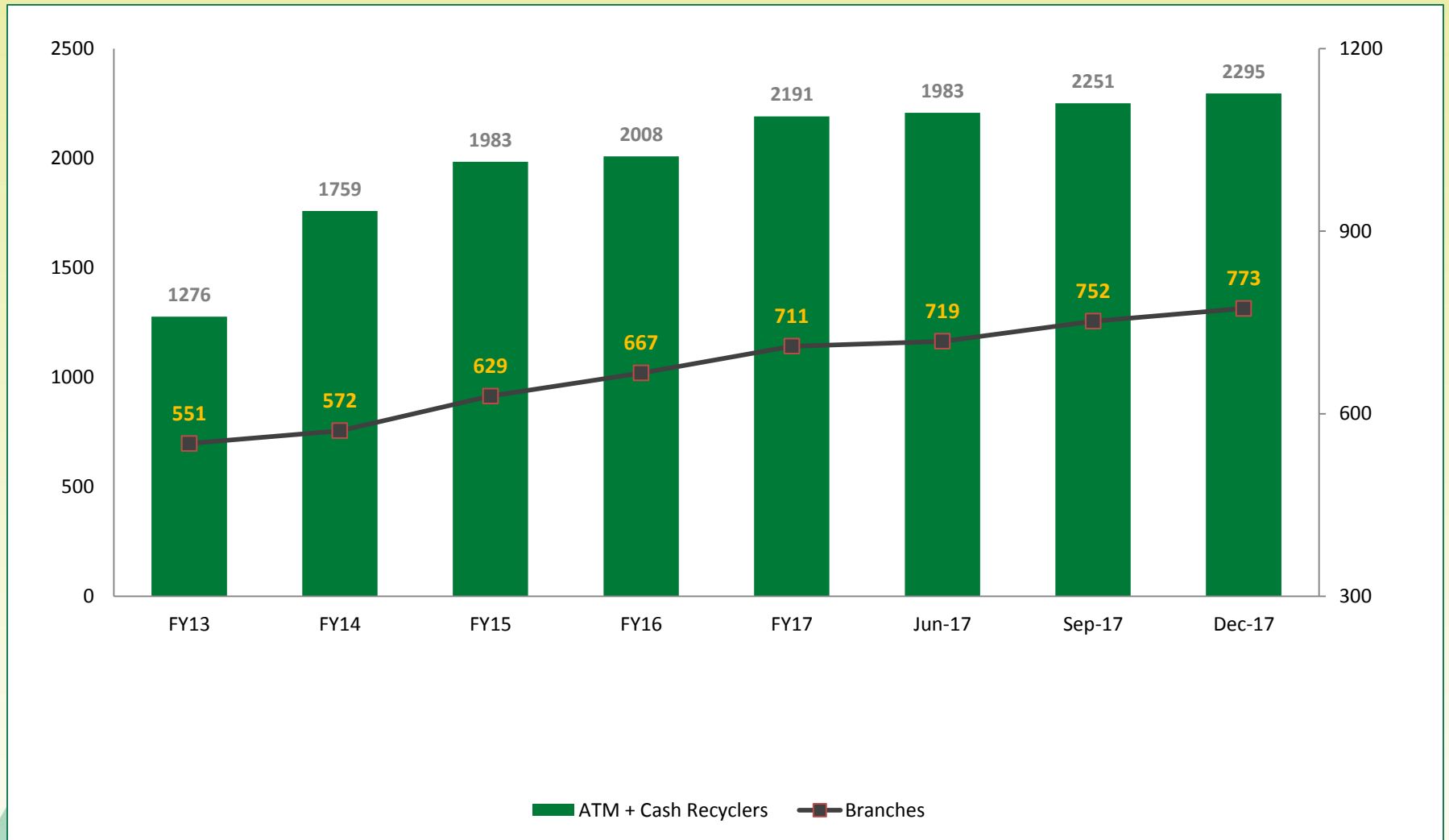
<u>Particulars</u>	<u>Q3 FY 17-18</u>	<u>Q3 FY 16-17</u>
<b>Total Provisions</b>	<b>325</b>	<b>158</b>
<b>NPA</b>	<b>348</b>	<b>88</b>
<b>Standard Assets</b>	<b>3</b>	<b>(4)</b>
<b>A/c's referred to NCLT (Std. Assets)</b>	<b>(48)</b>	<b>--</b>
<b>Restructured (SDR, S4A, 5/25 etc.)</b>	<b>2</b>	<b>0.17</b>
<b>Investment</b>	<b>19</b>	<b>0.25</b>
<b>Others (including amortisation of loss on sale of assets to ARC)</b>	<b>1</b>	<b>73.58</b>

# Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>9M FY 17-18</u>	<u>9M FY 16-17</u>
<b>Total Provisions</b>	<b>879</b>	<b>470</b>
<b>NPA</b>	<b>611</b>	<b>278</b>
<b>Standard Assets</b>	<b>8</b>	<b>(9)</b>
<b>A/c's referred to NCLT (Std. Assets)</b>	<b>5</b>	<b>--</b>
<b>Restructured (incl. SDR, S4A, 5/25 etc.)</b>	<b>20</b>	<b>--</b>
<b>Investment</b>	<b>58</b>	<b>11</b>
<b>Others</b> <i>(including amortisation of loss on sale of assets to ARC)</i>	<b>177</b>	<b>190</b>

# Branch and ATM / Cash Recyclers Network

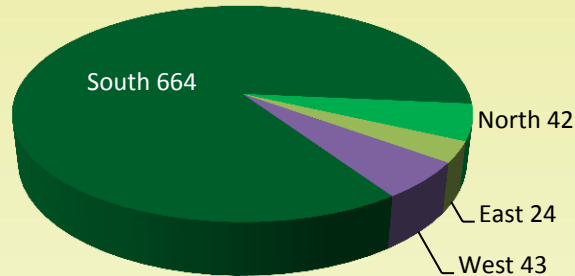


# Branch Network - Diversified Across the Country

## Geographical spread of branches (FY 2017-18)

Region, Number of branches

18 Divisional Offices spread across the country

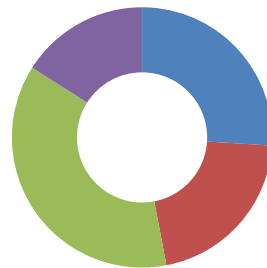


## Dominant presence (53%) in semi-urban and rural locations

Branch Distribution in 9M FY18 (773 branches)

Rural, 16%

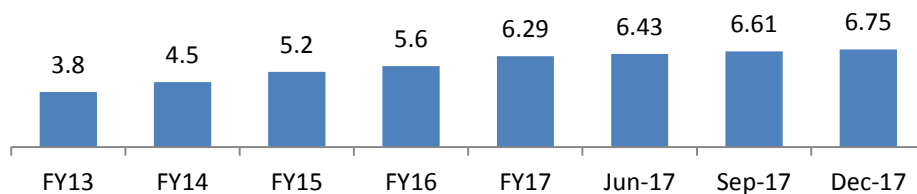
Semi-urban, 37%



Metro, 26%

Urban, 21%

## Number of customers (Millions)



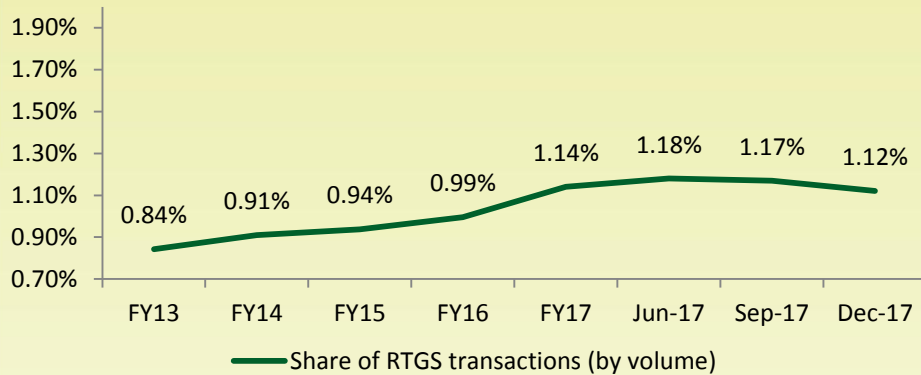
State /UT	Dec-17 - Branches (Nos)
TAMILNADU	412
ANDHRA PRADESH	116
TELANGANA	57
KARNATAKA	52
MAHARASHTRA	27
GUJARAT	15
WEST BENGAL	16
KERALA	20
DELHI	14
PUNJAB	7
UTTARPRADESH	6
ODISHA	5
HARYANA	6
PONDICHERY	7
MADHYA PRADESH	4
RAJASTHAN	3
JHARKHAND	2
CHANDIGARH	1
CHATTISGARH	1
UTARAKHAND	1
GOA	1
<b>Total</b>	<b>773</b>

**Karur Vysya Bank**

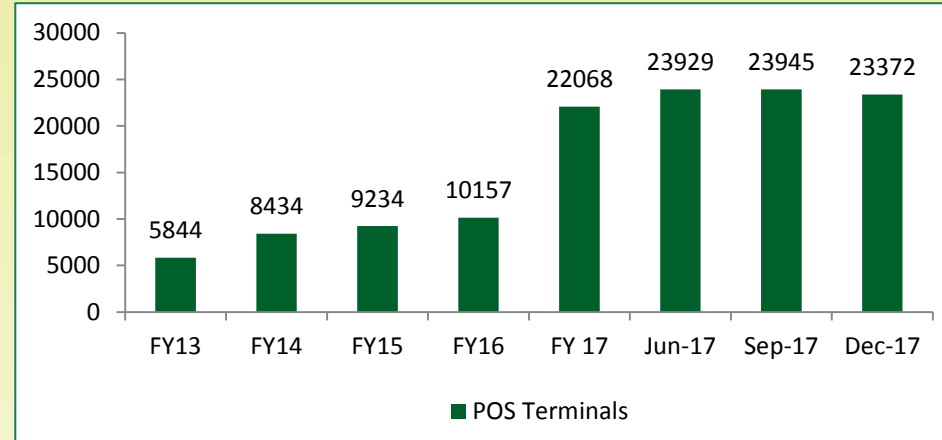
*Smart way to bank*

# Leveraging Technology – Alternate Banking Channels

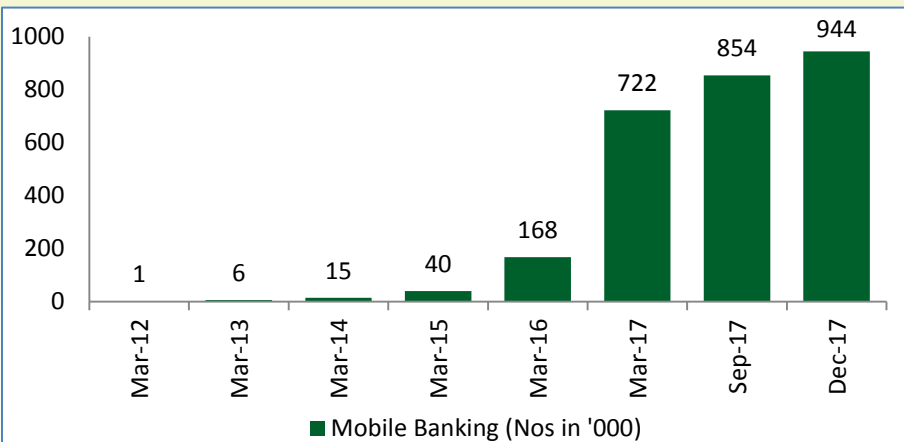
## Volume of RTGS transactions



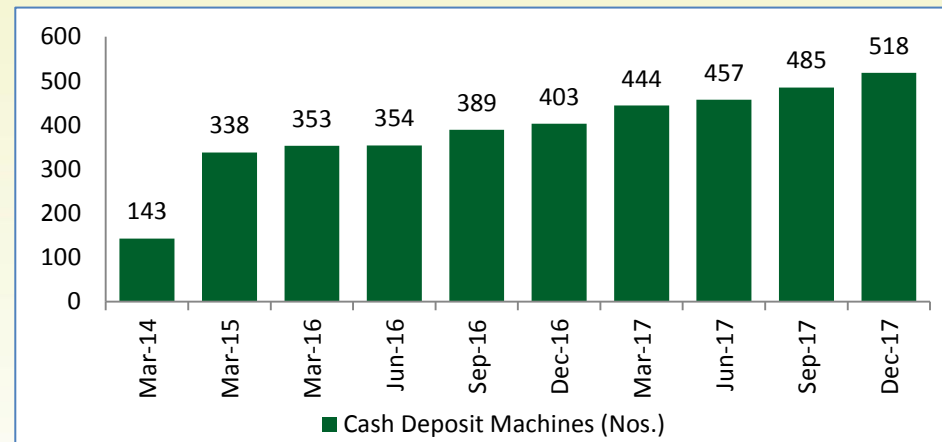
## POS Terminals



## Exponential growth in Mobile transactions

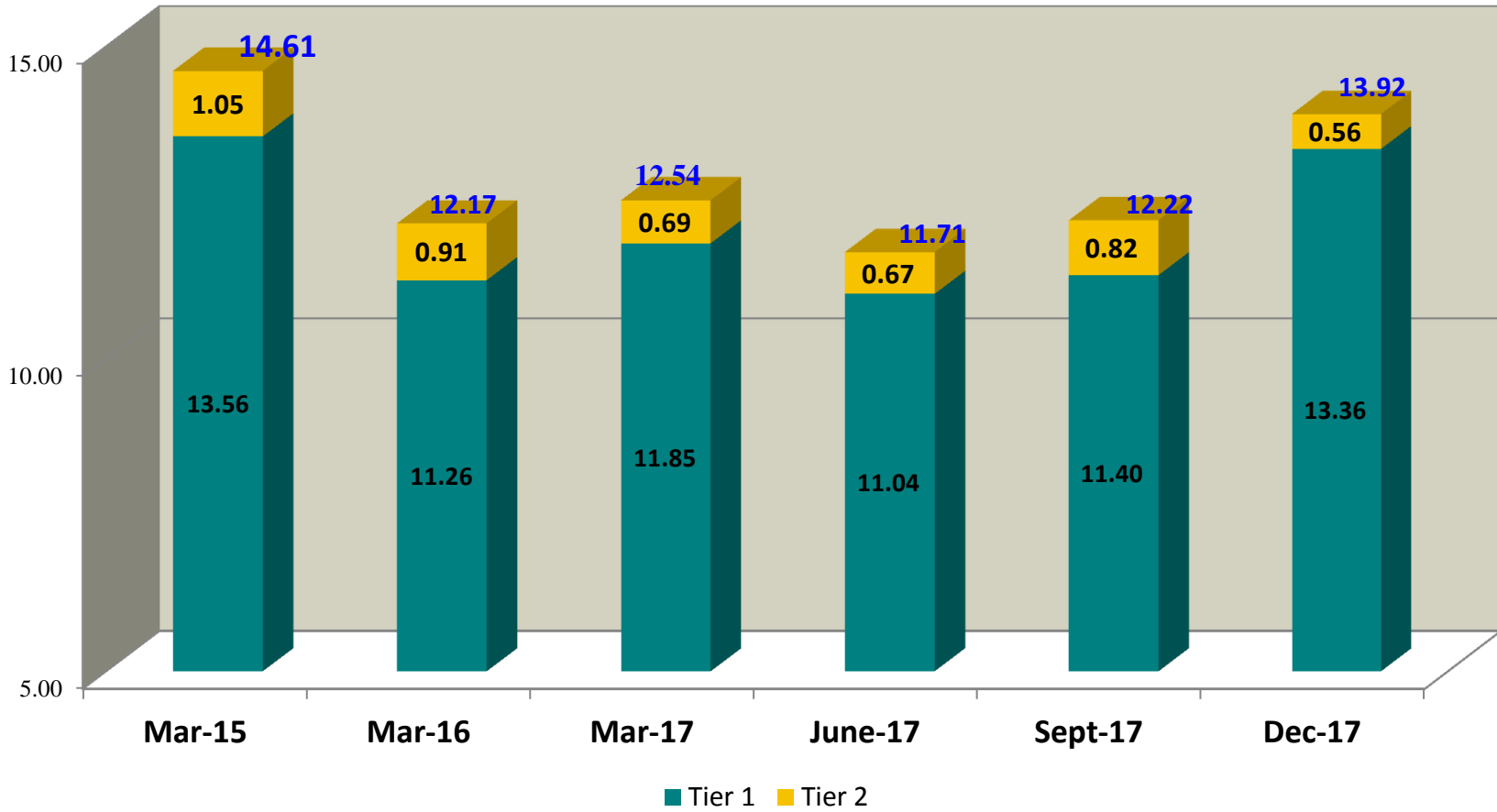


## Bunch Note Recycler Machines



# Capital Adequacy

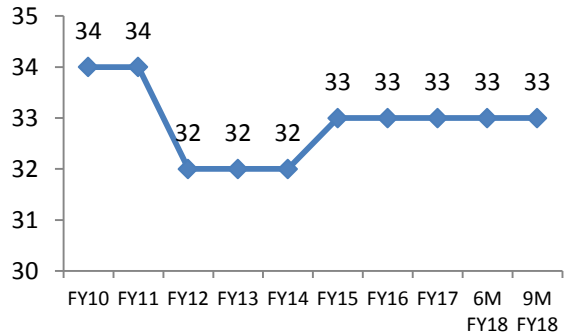
## Capital Adequacy Ratio (Basel III)



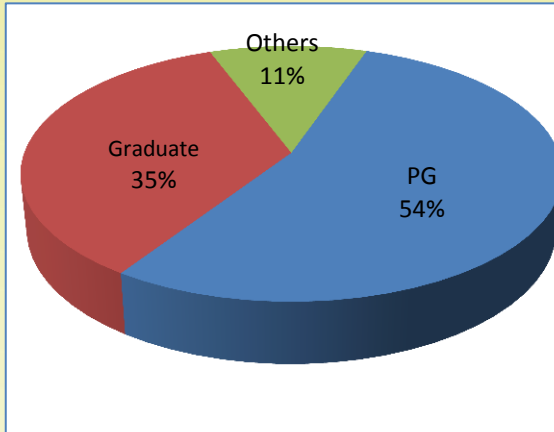
# Human Resources

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

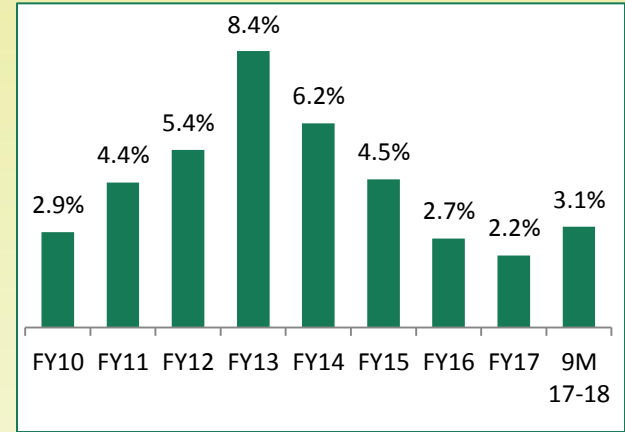
47% below 30 yrs of age out of 8,060 employees



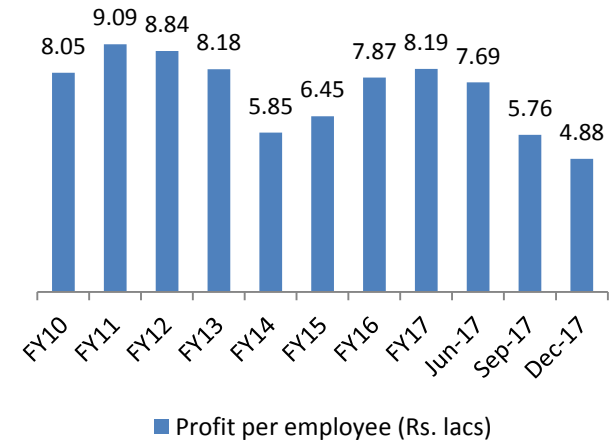
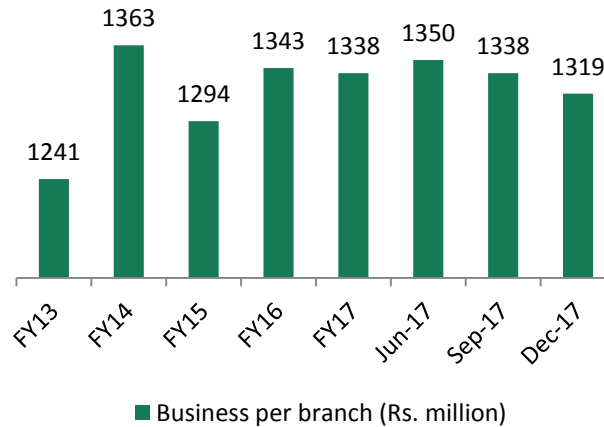
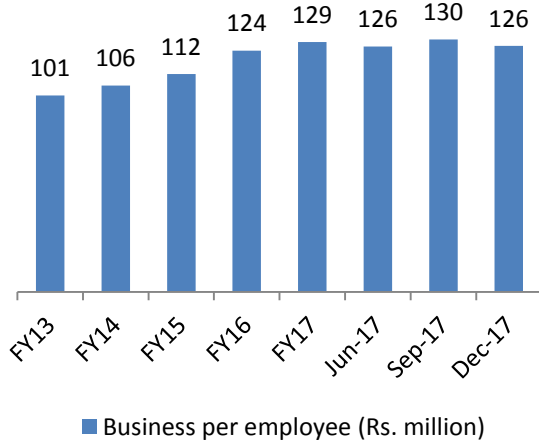
... and well qualified work force...



...with lower attrition ...



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

# STRATEGIES & INITIATIVES

## Digital Initiative

- Automation of credit processes & Digital Payment Products
- Digital Outreach - Kathirampatti (T.N.) & Bandarupalli (A.P.)

D

E

## e-Channels – paperless banking

- Fast Tag
- BHIM
- BBPS



**Karur Vysya Bank**

*Smart way to bank*

## Fundamentals & Financials

- ✓ Leverage our established retail & commercial business base
- ✓ Bank is well capitalised & strong fundamentals
- ✓ Strong fee based income

F

G

## Growth through goodwill

- ❖ Brand KVB
- ❖ Leverage strong presence in South
- ❖ Young & Motivated 'Gen Y(outh)' workforce

THANK YOU

