



Karur Vysya Bank

Smart way to bank

Investor Presentation

31.12.2015



Q3FY16 Results Snapshot

Deposits
Rs. 47,336 crore
(↑ 4.92%)

Advances
Rs. 37,872 crore
(↑ 5.95%)

CASA
Rs. 11,074 crore
(↑ 14.59%)

Branches
659
ATMs
1,653

Net Profit
Rs. 152.83 crore
(↑ 34.20%)

ROA
1.10%
(0.85%)

NIM
3.47%
(3.08%)

Net NPA
0.96%
(0.73%)

9MFY16 Results Snapshot

Net Profit
Rs. 429.63 crore
(↑ 31.61%)

ROA
1.05%
(0.82%)

NIM
3.39%
(2.83%)

ROE
12.23%
(10.17%)

Profit & Loss Account

Units: Rs crore

Particulars	Quarter Ended		
	Dec-15	Dec-14	YoY%
Net Interest Income	448	391	15%
Other Income	173	147	18%
Total Income	621	538	15%
Operating Expenses	295	275	7%
Operating Profit	326	263	24%
Provisions	93	106	(-)12%
Credit Related	78	158	--
Others	15	(-)52	--
Profit Before Tax	233	157	48%
Tax	80	43	86%
Net Profit	153	114	34%

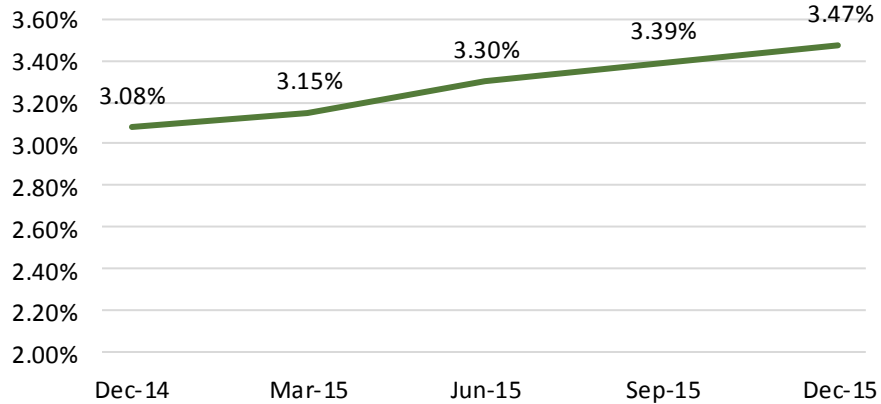
Profit & Loss Account

Units: Rs crore

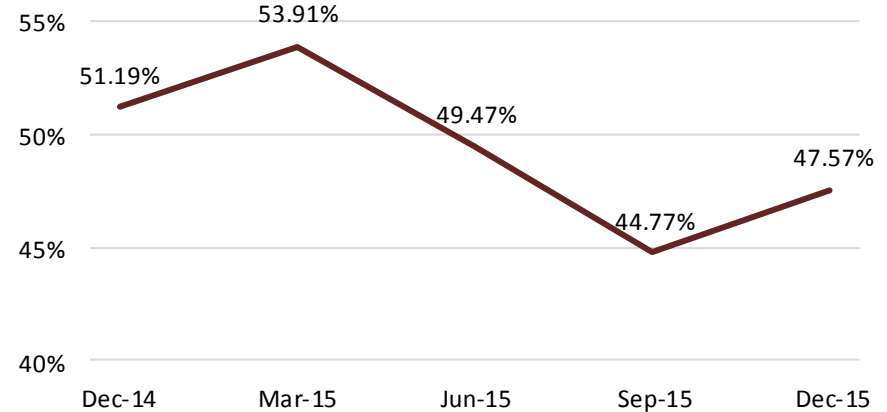
Particulars	9 Months Ended		
	Dec-15	Dec-14	YoY%
Net Interest Income	1309	1069	23%
Other Income	540	401	35%
Total Income	1849	1470	26%
Operating Expenses	873	786	11%
Operating Profit	976	684	43%
Provisions	336	286	17%
Credit Related	293	373	--
Others	43	(-)87	--
Profit Before Tax	640	398	61%
Tax	210	71	196%
Net Profit	430	327	32%

Key Ratios (Quarterly)

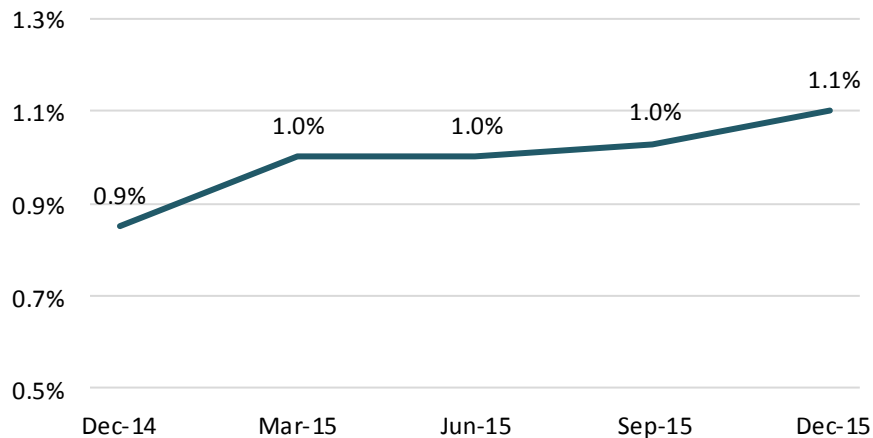
Net Interest Margin



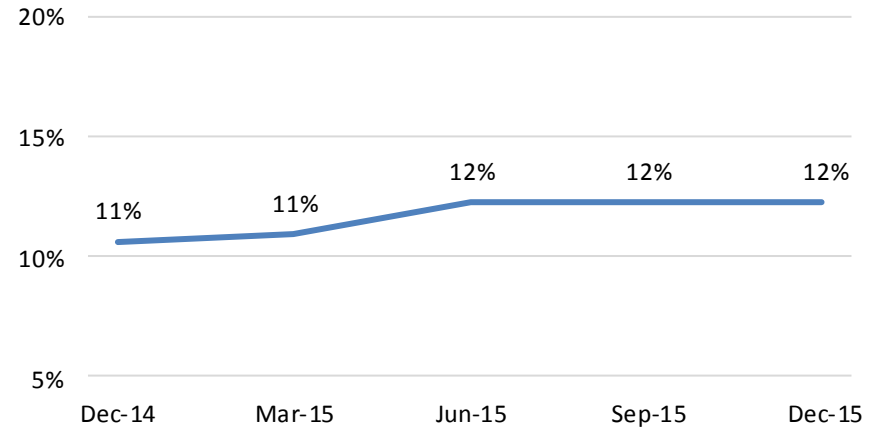
Cost to Income %



Return on Assets



Return on Equity



Other Ratios

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>
Yield on Advances	11.62%	12.26%
Cost of Funds	7.33%	7.97%
Yield on Invest.	7.63%	7.45%
NIM	3.47%	3.08%
Business/Emp. (Rs crore)	11.70	11.19
Profit/Emp. (Rs lakh)	8.40	6.30
No. of Employees	7,278	7,225

Other Ratios

<u>Particulars</u>	<u>9MFY16</u>	<u>9MFY15</u>
Yield on Advances	11.79%	12.27%
Cost of Funds	7.50%	8.16%
Yield on Invest.	7.52%	7.60%
NIM	3.39%	2.83%
Business/Emp. (Rs crore)	11.70	11.19
Profit/Emp. (Rs lakh)	7.87	6.02
No. of Employees	7,278	7,225

Advances

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>	<i>Units: Rs crore</i> <u>YoY %</u>
Advances	37,872	35,746	6%
Corporate	13,772	13,141	5%
Commercial	12,181	11,488	6%
Agriculture	6,248	6,038	3%
Retail (Personal Banking)	5,671	5,078	12%
Jewel Loan (included in other segments)	6,282	7,560	(-)17%

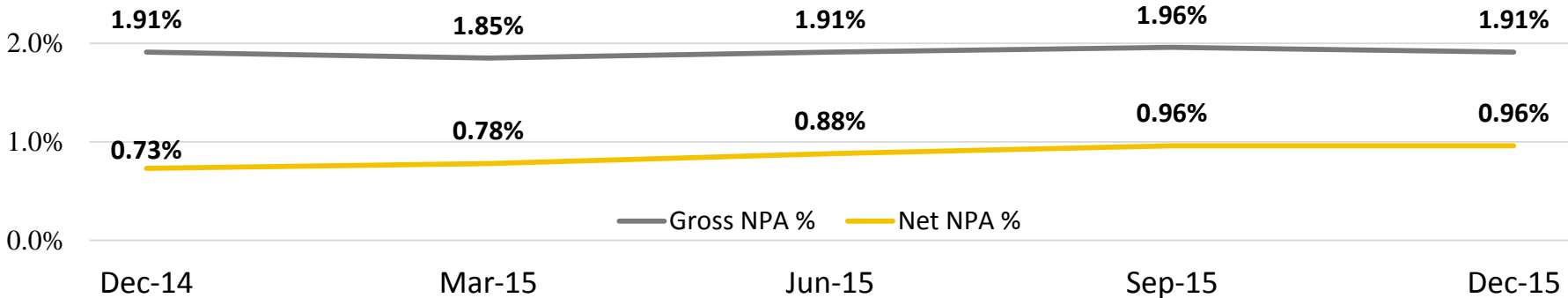
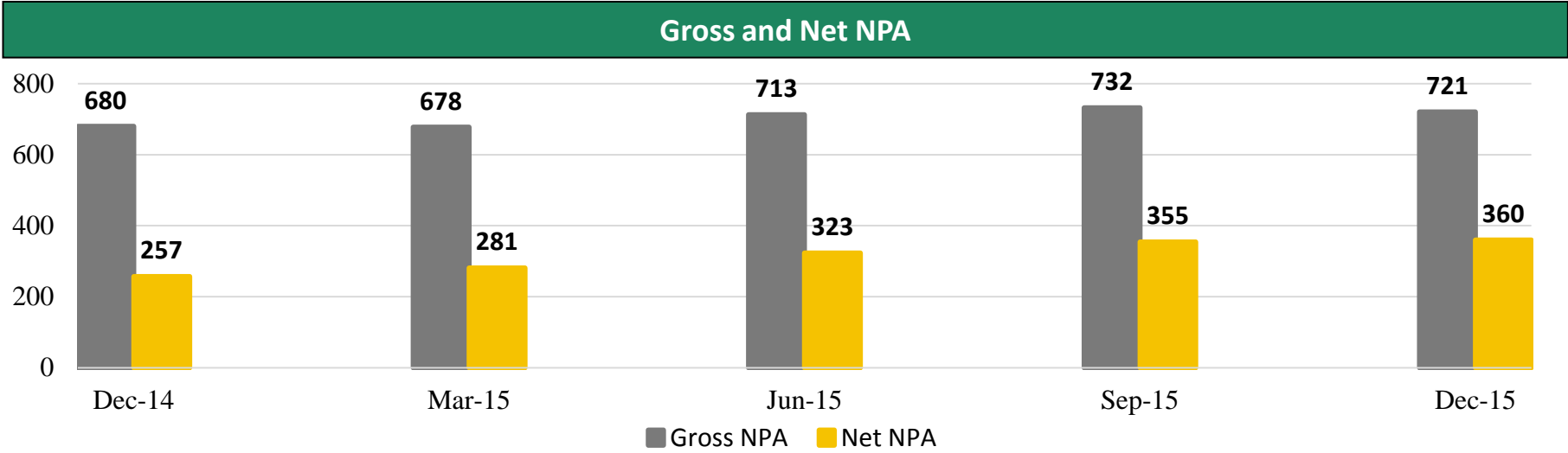
Break-up of Manufacturing Sector

Units: Rs crore

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>	<u>YoY %</u>
Power	1,257	1,481	(-)15%
Infra (Ex-Power)	2,107	2,011	(-)5%
Textiles	3,278	2,785	18%
Metals & Metal Products	1,553	1,420	9%
Chemicals	826	602	37%
Others	4,667	4,276	9%
Total	13,688	12,575	9%

NPA Details

Units: Rs crore

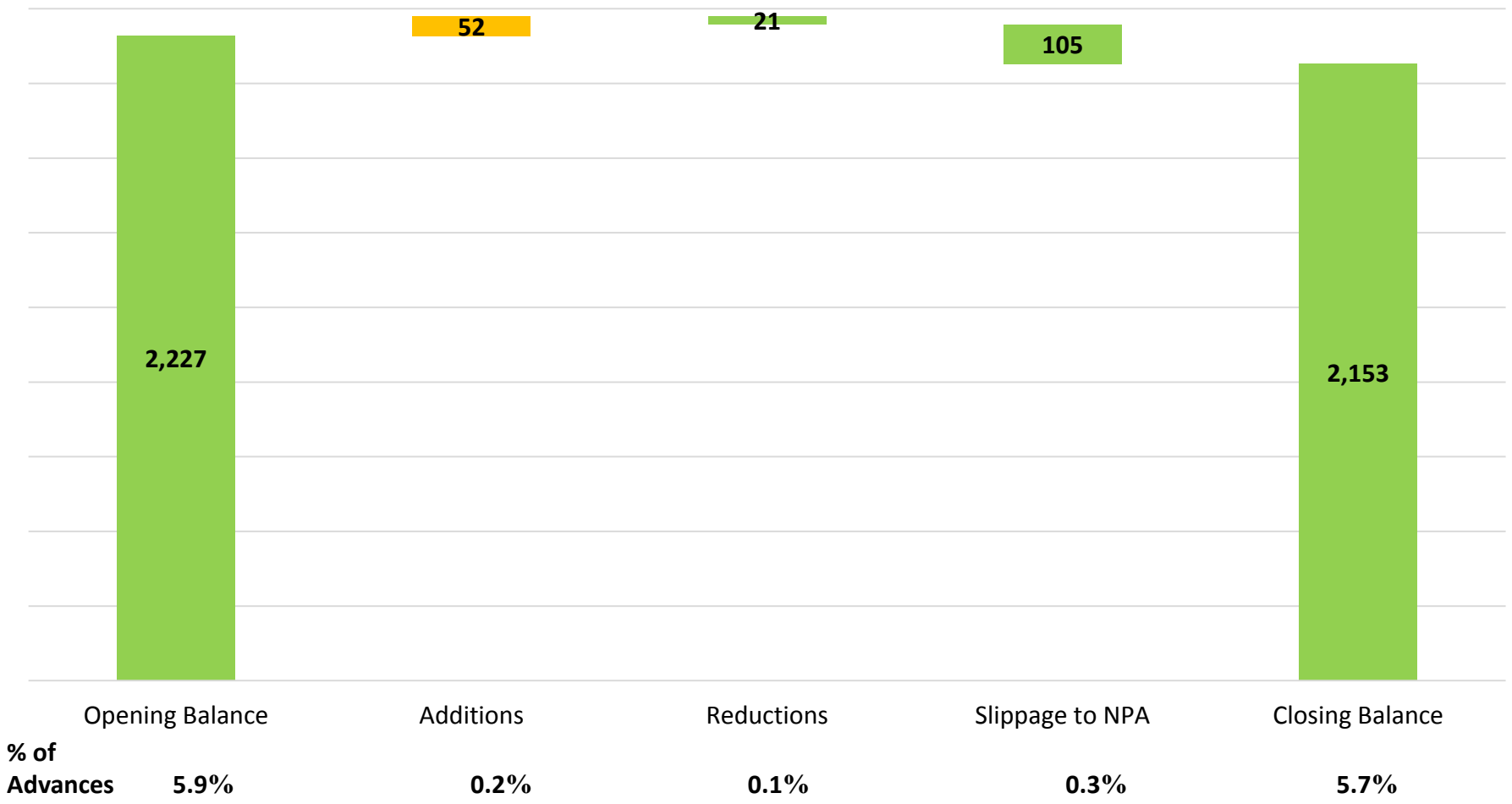


Provision Coverage Ratio	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
	75.09%	75.20%	75.01%	75.09%	75.20%

Movement of Restructured Assets

Units: Rs crore

Oct-15 to Dec-15



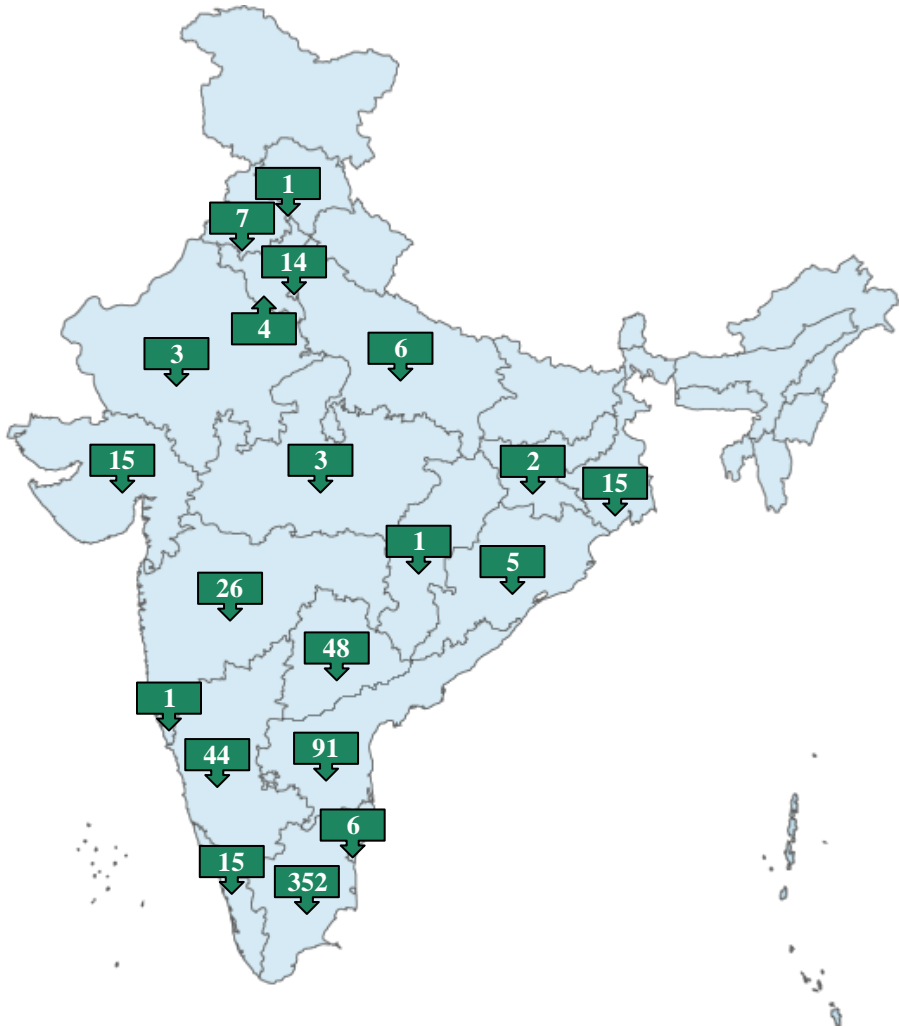
Deposits Breakup

Units: Rs crore

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>	<u>YoY %</u>
Total Deposits	47,336	45,116	5%
CASA	11,074	9,664	15%
CASA Mix %	23.4%	21.4%	
Demand	3,986	3,682	8%
Savings	7,088	5,982	18%
Term Deposits	36,261	35,452	2%

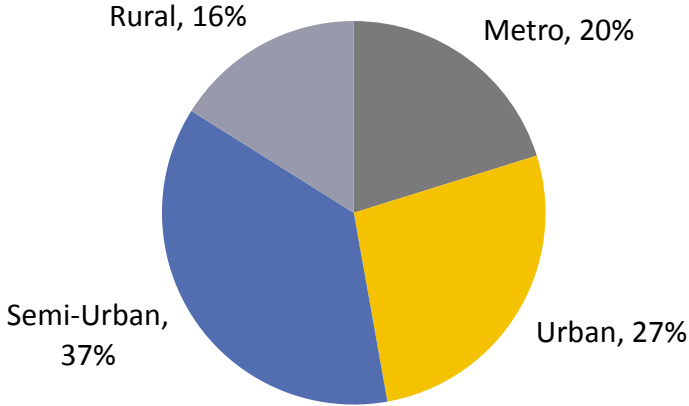
Distribution Network

Statewise Branches



Particulars	Mar-14	Mar-15	Dec-15
Branches	572	629	659
ATMs	1,616	1,645	1,653

Regional Mix (Dec-15)



Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>	<u>YoY %</u>
Total	173	147	18%
Fee Income	164	116	41%
<i>Forex</i>	<i>26</i>	<i>7</i>	271%
<i>Commissions</i>	<i>108</i>	<i>96</i>	12%
<i>Other</i>	<i>30</i>	<i>13</i>	131%
Profit on Sale of Investments	9	31	(-)71%

Breakup of Other Income (9 Months)

Units: Rs crore

<u>Particulars</u>	<u>9MFY16</u>	<u>9MFY15</u>	<u>YoY %</u>
Total	541	401	35%
Fee Income	457	364	26%
<i>Forex</i>	<i>46</i>	<i>35</i>	31%
<i>Commissions</i>	<i>352</i>	<i>288</i>	22%
<i>Other</i>	<i>59</i>	<i>40</i>	47%
Profit on Sale of Investments	83	37	124%

Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>Q3FY16</u>	<u>Q3FY15</u>	<u>YoY %</u>
Total Provisions	93	106	(-)12.3%
NPA	73	150	(-)51.3%
Standard Assets	5	4	
Restructured	0	4	
Investment	0	(-)52	
Others	15	0	

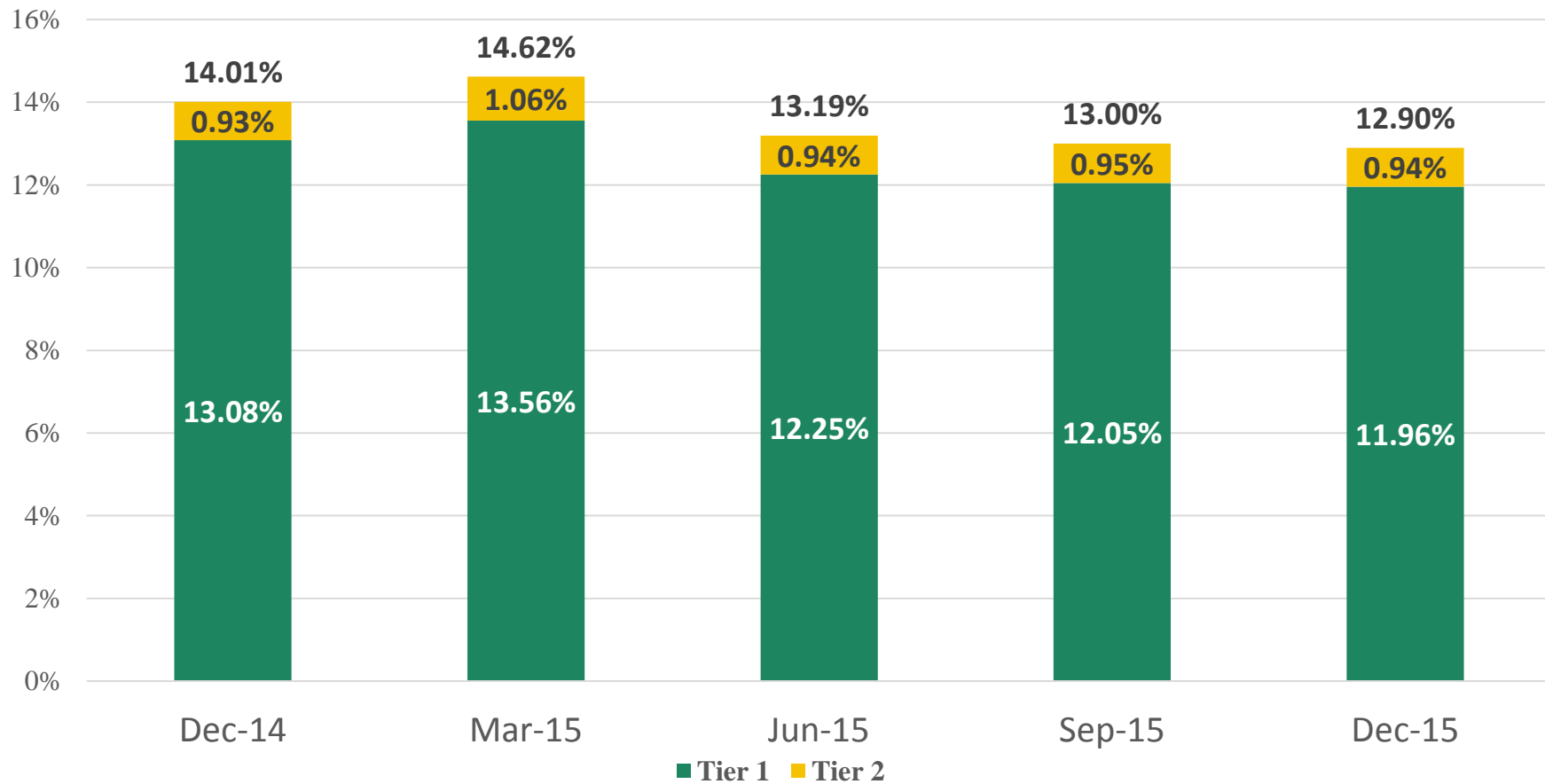
Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>9MFY16</u>	<u>9MFY15</u>	<u>YoY %</u>
Total Provisions	336	286	17.5%
NPA	297	345	(-)13.9%
Standard Assets	25	12	
Restructured	(-)29	16	
Investment	19	(-)101	
Others	24	14	

Capital Adequacy

Capital Adequacy Ratio (Basel III)



A Decade of Progress

Units: Rs crore

Year	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Paid up Capital	17.98	49.49	53.94	53.95	54.44	94.49	107.18	107.18	107.18	121.63
Reserves	853.65	1013.67	1136.06	1296.21	1565.54	2020.05	2601.04	2978.01	3219.16	4124.40
Owned funds	871.63	1063.16	1190.00	1350.16	1619.98	2114.54	2708.22	3085.19	3326.34	4246.03
CRAR - Basel II	-	-	-	14.92%	14.49%	14.41%	14.33%	14.41%	12.77%	14.63%
Basel III	-	-	-	-	-	-	-	-	12.60%	14.62%
Deposits	7577	9340	12550	15101	19272	24722	32112	38653	43758	44690
Advances	5701	7194	9569	10563	13675	18052	24205	29706	34226	36691
Investments	2298	2874	3526	4716	6649	7776	10581	13869	13445	12833
Total Income	771	987	1289	1711	2005	2482	3621	4695	5680	5977
Net Profit	135	160	208	236	336	416	502	550	430	464
Dividend	120%	100%	120%	120%	120%	120%	140%	140%	130%	130%
Branches (No.)	238	269	288	312	335	369	451	551	572	629
EPS (Rs.)	28.29	32.80	38.62	43.71	62.23	44.90	46.81	51.35	40.08	39.86
Return on Assets	1.65%	1.53%	1.63%	1.49%	1.76%	1.71%	1.56%	1.35%	0.86%	0.88%
Book Value(Rs.)	484.80	197.09	220.61	250.25	297.60	200.33	252.68	287.85	308.91	348.42
No of Employees	2908	3286	3580	3941	4175	4574	5673	6730	7339	7197

