



Karur Vysya Bank

Smart way to bank

Investor Presentation

31.03.2016



Q4FY16 Results Snapshot

Deposits
Rs. 50,079 crore
(↑ 12.1%)

Advances
Rs. 39,476 crore
(↑ 7.6)

CASA
Rs. 11,675 crore
(↑ 18.6%)

Branches
667
ATMs
1,655

Net Profit
Rs. 138.00 crore
(↑ 0.12%)

ROA
0.97%
(1.04%)

NIM
3.55%
(3.15%)

Net NPA
0.55%
(0.78%)

FY15-16 Results Snapshot

Net Profit
Rs. 567.63 crore
(↑ 22.3%)

ROA
1.03%
(0.88%)

NIM
3.43%
(2.91%)

ROE
12.41%
(10.93%)

Profit & Loss Account

Units: Rs crore

Particulars	Quarter Ended		
	Mar-16	Mar-15	YoY%
Net Interest Income	473	397	19%
Other Income	166	180	(-)8%
Total Income	639	577	11%
Operating Expenses	380	317	20%
Operating Profit	259	260	0%
Provisions	(-)13	195	--
Credit Related	26	178	--
Others	(-)39	17	--
Profit Before Tax	272	65	318%
Tax	134	(-)64	--
Extraordinary Item	0	(-)9	--
Net Profit	138	138	0%

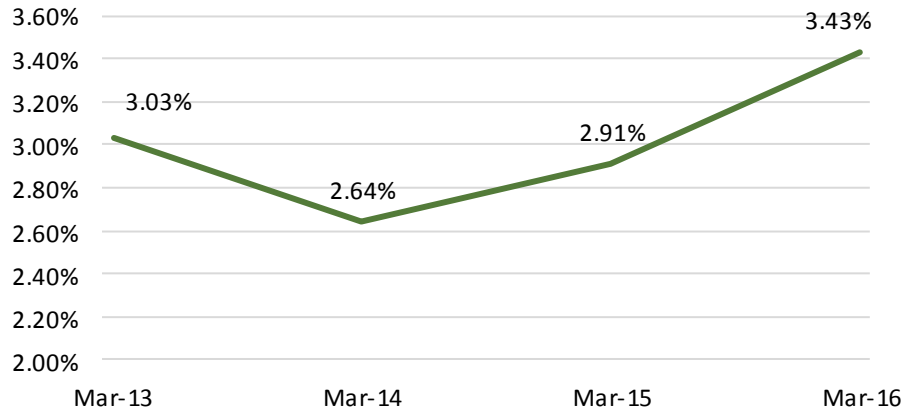
Profit & Loss Account

Units: Rs crore

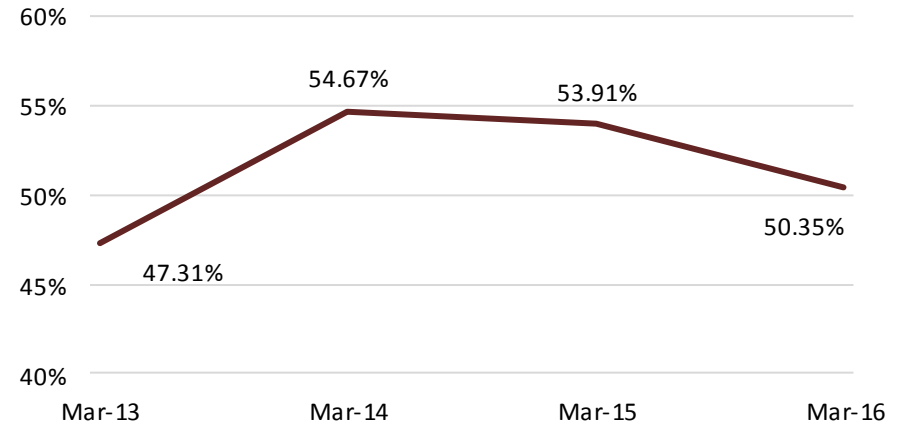
Particulars	Year Ended		
	Mar-16	Mar-15	YoY%
Net Interest Income	1781	1466	21%
Other Income	707	581	22%
Total Income	2488	2047	21%
Operating Expenses	1253	1103	14%
Operating Profit	1235	944	31%
Provisions	324	481	(-)33%
Credit Related	319	551	--
Others	5	(-)70	--
Profit Before Tax	912	463	97%
Tax	344	7	--
Extraordinary Item	0	(-)9	--
Net Profit	568	465	22%

Key Ratios (For the year ended)

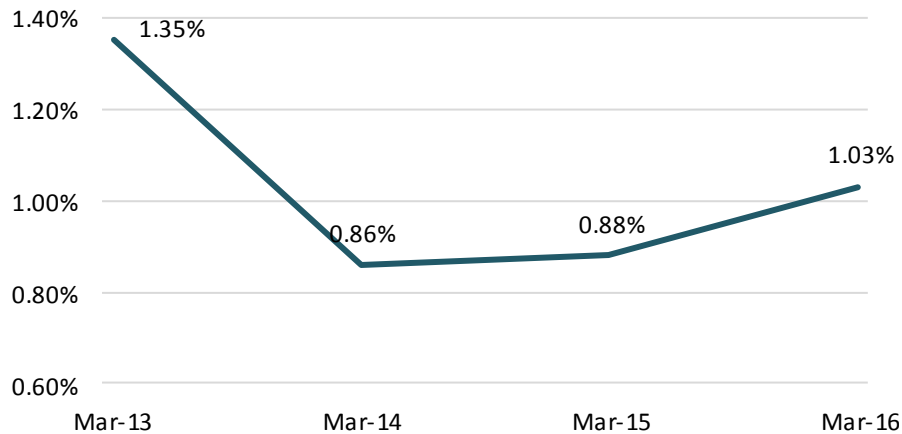
Net Interest Margin



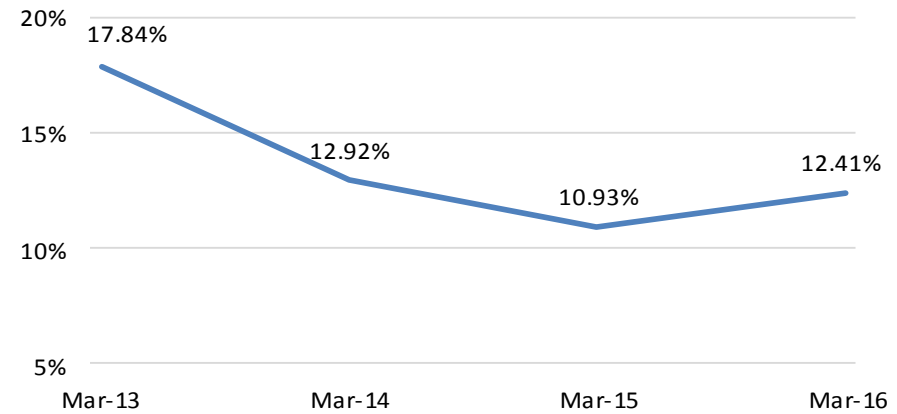
Cost to Income %



Return on Assets



Return on Equity



Other Ratios

<u>Particulars</u>	<u>Q4FY16</u>	<u>Q4FY15</u>
Yield on Advances	11.31%	11.74%
Cost of Funds	6.88%	7.64%
Yield on Invest.	7.61%	7.42%
NIM	3.55%	3.15%
Business/Emp. (Rs crore)	12.41	11.30
Profit/Emp. (Rs lakh)	7.65	6.35
No. of Employees	7,211	7,197

Other Ratios

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>
Yield on Advances	11.67%	12.14%
Cost of Funds	7.38%	8.03%
Yield on Invest.	7.54%	7.57%
NIM	3.43%	2.91%
Business/Emp. (Rs crore)	12.41	11.30
Profit/Emp. (Rs lakh)	7.87	6.45
No. of Employees	7,211	7,197

Advances

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>	<i>Units: Rs crore</i> <u>YoY %</u>
Advances	39,476	36,691	8%
Corporate	13,764	13,402	3%
Commercial	12,764	11,774	8%
Agriculture	7,032	6,240	13%
Retail (Personal Banking)	5,918	5,274	12%
Jewel Loan (included in other segments)	6,359	7,060	(-)10%

Break-up of Manufacturing Sector

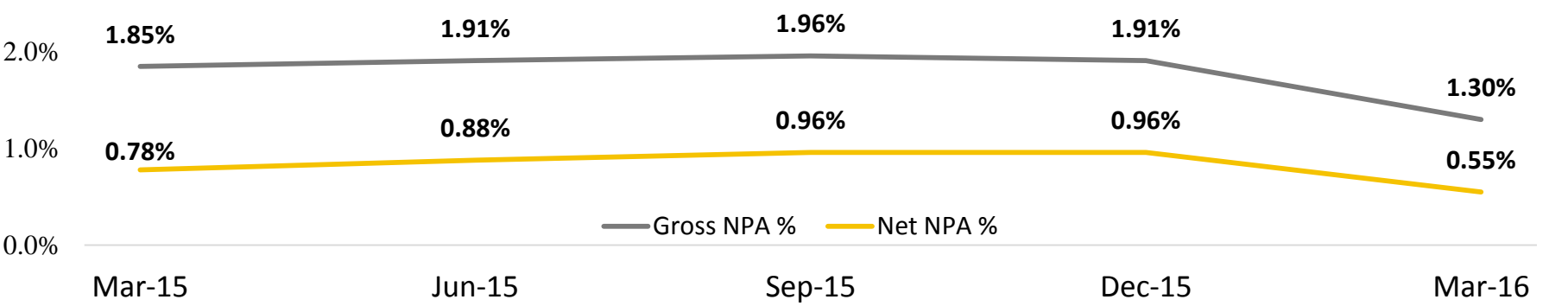
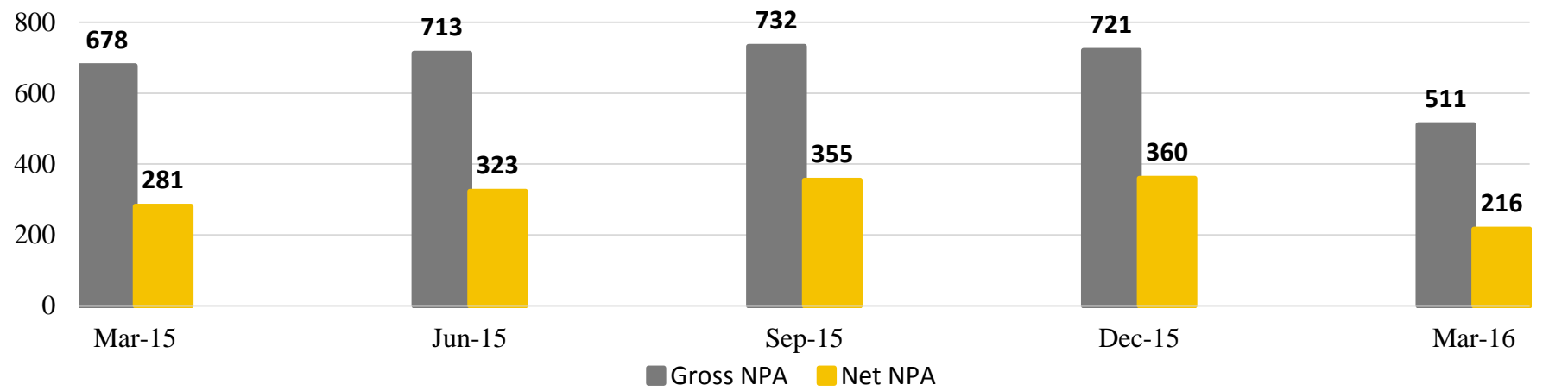
Units: Rs crore

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>	<u>YoY %</u>
Power	1,142	1,429	(-)20%
Infra (Ex-Power)	2,212	1,994	11%
Textiles	3,515	2,771	27%
Metals & Metal Products	1,225	1,459	(-)16%
Chemicals	720	641	12%
Others	4,819	4,264	13%
Total	13,633	12,558	9%

NPA Details

Units: Rs crore

Gross and Net NPA

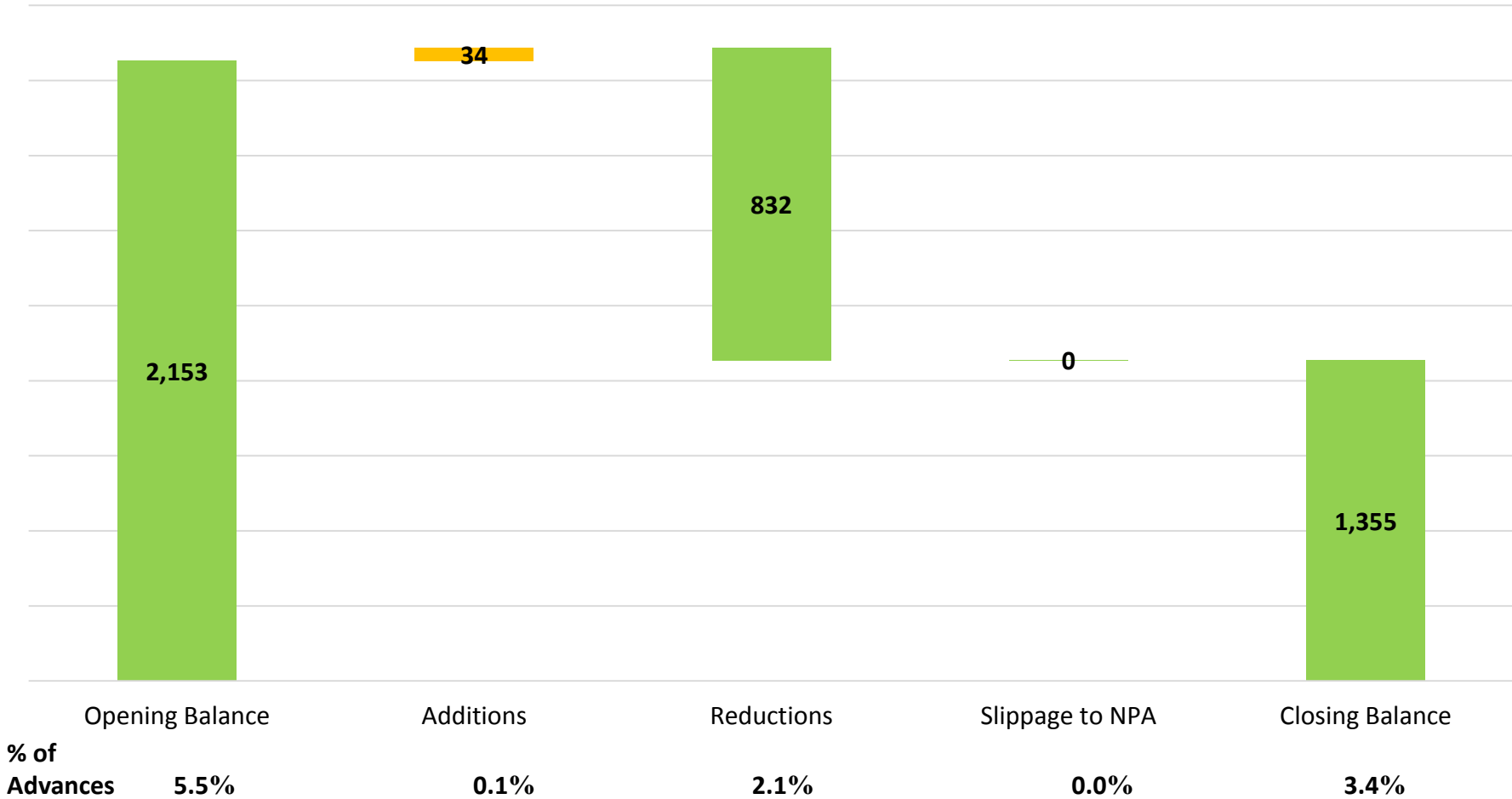


Provision Coverage Ratio	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16
Provision Coverage Ratio	75.20%	75.01%	75.09%	75.20%	82.46%

Movement of Restructured Assets

Units: Rs crore

Jan 16 to Mar 16



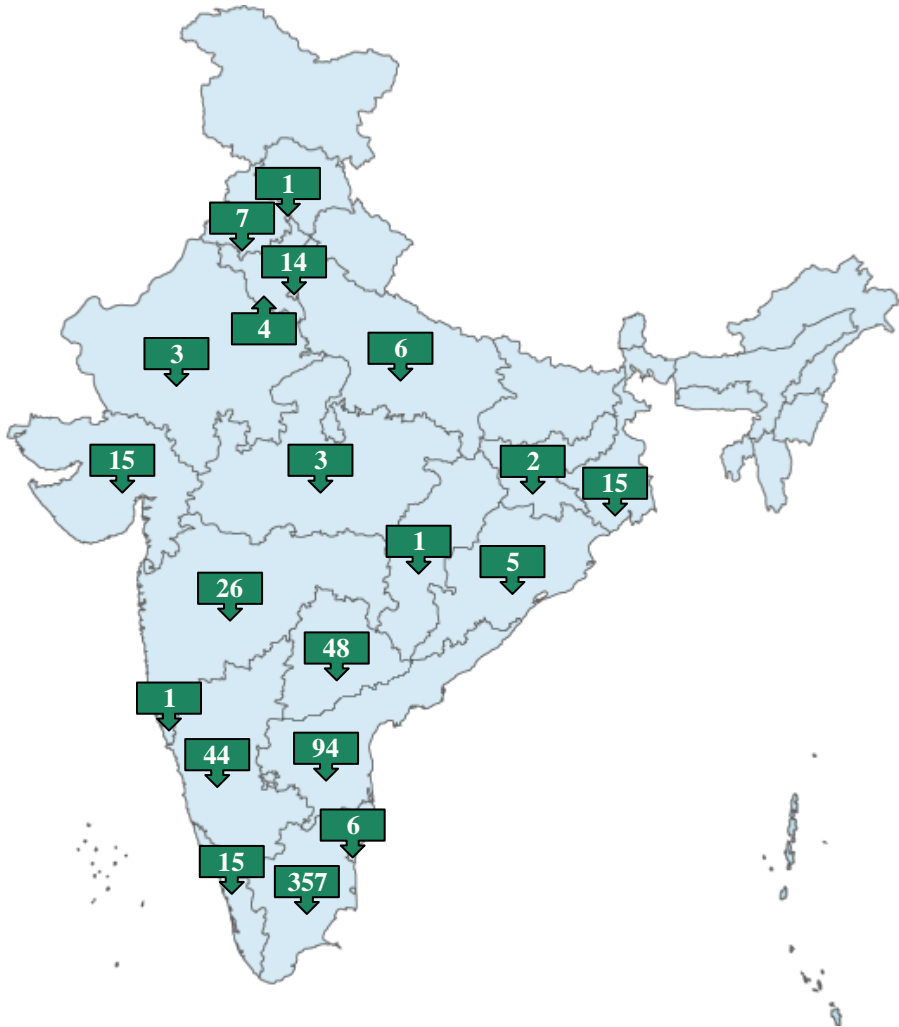
Deposits Breakup

Units: Rs crore

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>	<u>YoY %</u>
Total Deposits	50,079	44,690	12%
CASA	11,675	9,842	19%
CASA Mix %	23.3%	22.0%	
Demand	4,027	3,528	14%
Savings	7,648	6,314	21%
Term Deposits	38,404	34,848	10%

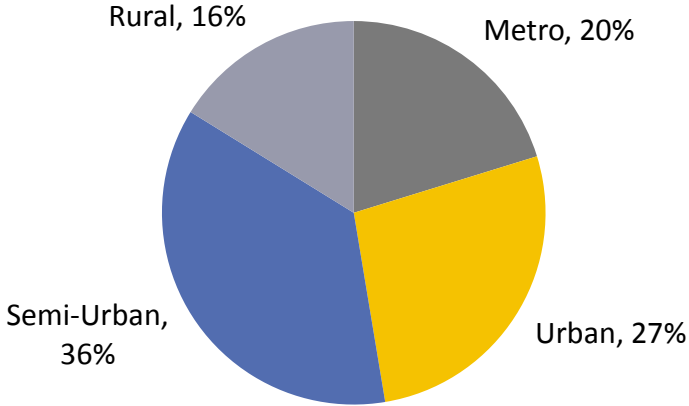
Distribution Network

Statewise Branches



Particulars	Mar-14	Mar-15	Mar-16
Branches	572	629	667
ATMs	1,616	1,645	1,655

Regional Mix (Dec-15)



Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q4FY16</u>	<u>Q4FY15</u>	<u>YoY %</u>
Total	166	180	(-)8%
Fee Income	155	146	6%
<i>Forex</i>	<i>9</i>	<i>9</i>	0%
<i>Commissions</i>	<i>107</i>	<i>109</i>	(-)2%
<i>Other</i>	<i>39</i>	<i>28</i>	39%
Profit on Sale of Investments	11	34	(-)68%

Breakup of Other Income (FY 2015-16)

Units: Rs crore

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>	<u>YoY %</u>
Total	707	581	22%
Fee Income	613	510	20%
<i>Forex</i>	<i>55</i>	<i>44</i>	25%
<i>Commissions</i>	<i>460</i>	<i>397</i>	16%
<i>Other</i>	<i>98</i>	<i>69</i>	42%
Profit on Sale of Investments	94	71	32%

Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>Q4FY16</u>	<u>Q4FY15</u>	<u>YoY %</u>
Total Provisions	(-)13	195	--
NPA	53	122	(-)56.6%
Standard Assets	5	18	
Restructured	(-)32	38	
Investment	(-)20	(-)6	
Others	(-)19	23	

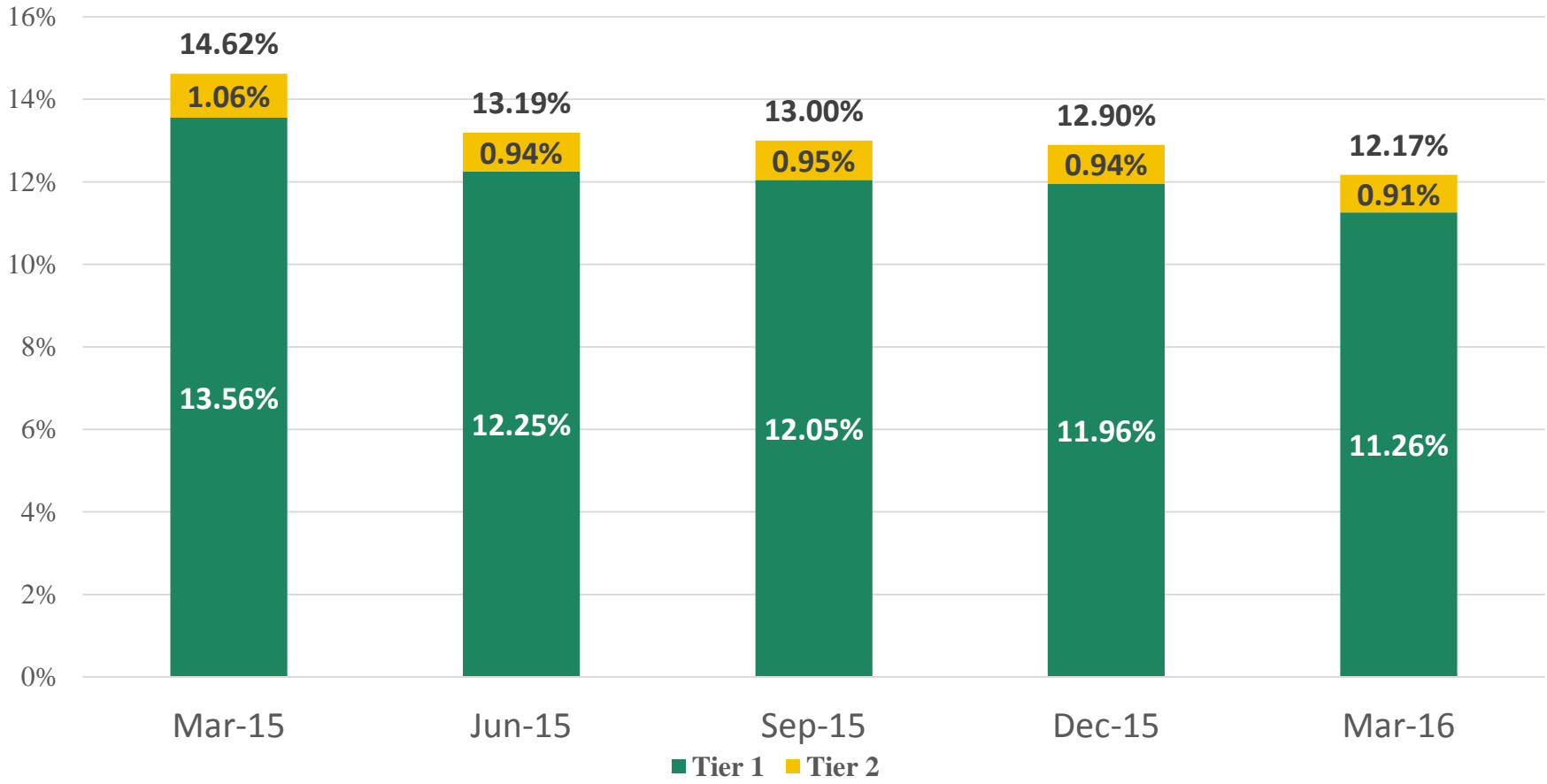
Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>FY 2015-16</u>	<u>FY 2014-15</u>	<u>YoY %</u>
Total Provisions	324	481	(-)32.6%
NPA	350	467	(-)25.1%
Standard Assets	30	30	
Restructured	(-)61	54	
Investment	(-)1	(-)107	
Others	6	37	

Capital Adequacy

Capital Adequacy Ratio (Basel III)



A Decade of Progress

Units: Rs crore

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Paid up Capital	49.49	53.94	53.95	54.44	94.49	107.18	107.18	107.18	121.63	121.86
Reserves	1013.67	1136.06	1296.21	1565.54	2020.05	2601.04	2978.01	3219.16	4124.40	4451.09
Owned funds	1063.16	1190.00	1350.16	1619.98	2114.54	2708.22	3085.19	3326.34	4246.03	4572.95
CRAR - Basel II	-	-	14.92%	14.49%	14.41%	14.33%	14.41%	12.77%	14.63%	12.26
Basel III	-	-	-	-	-	-	-	12.60%	14.62%	12.17
Deposits	9340	12550	15101	19272	24722	32112	38653	43758	44690	50079
Advances	7194	9569	10563	13675	18052	24205	29706	34226	36691	39476
Total Income	987	1289	1711	2005	2482	3621	4695	5680	5977	6150
Operating Profit	274	308	418	463	600	726	849	838	943	1235
Net Profit	160	208	236	336	416	502	550	430	464	568
Branches (No.)	269	288	312	335	369	451	551	572	629	667
EPS (Rs.)	32.80	38.62	43.71	62.23	44.90	46.81	51.35	40.08	39.86	46.59
Return on Assets	1.53%	1.63%	1.49%	1.76%	1.71%	1.56%	1.35%	0.86%	0.88%	1.03%
Book Value(Rs.)	197.09	220.61	250.25	297.60	200.33	252.68	287.85	308.91	348.42	375.25
No of Employees	3286	3580	3941	4175	4574	5673	6730	7339	7197	7211

