IRC:F48:08:60:2016 14.01.2016

The Manager
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No.C/1
G Block, Bandra-Kurla Complex,
Bandra (E), Mumbai 400051.

Dear Sir,

Sub: Investor Presentation - Q3 Results of the Bank
Ref : Regulation 30 of SEBI (LODR) Regulations, 2015
******

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Investor Presentation on the Unaudited Financial Results of the Bank for the quarter ended 31st December 2015 and nine month period ended 31st December 2015.

Please take on record of the same.

Yours faithfully,

R Kannan
Company Secretary &
Deputy General Manager.

Encl: a.a.

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
Erode Road, Karur - 639 002
✆ : (04324) 269440,41,42,44, D: 227133
Fax: 225700/205595
Email: kvbshares@kvbmail.com
Web Site : www.kvb.co.in
CIN : L65110TN1916PLC001295

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Investor Presentation

31.12.2015

KVB 100 YEARS OF SMART BANKING

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%

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Profit & Loss Account

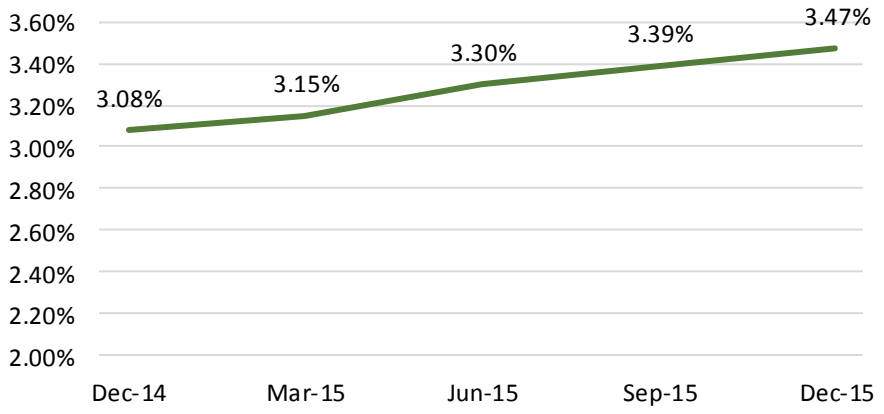
Units: *Rs crore*

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%

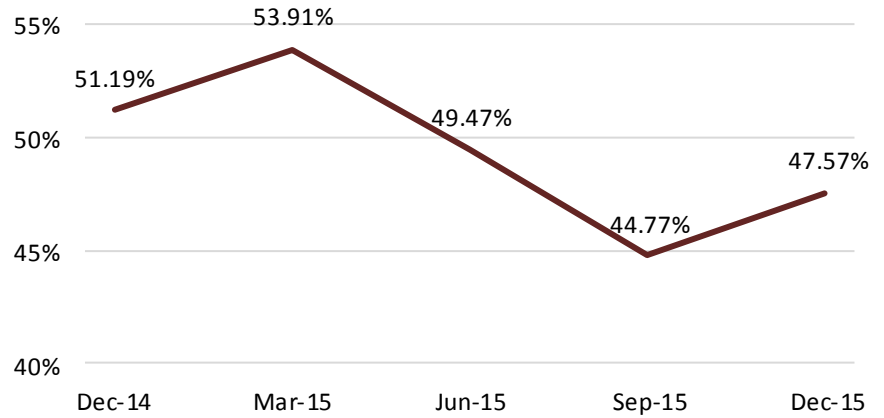
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Key Ratios (Quarterly)

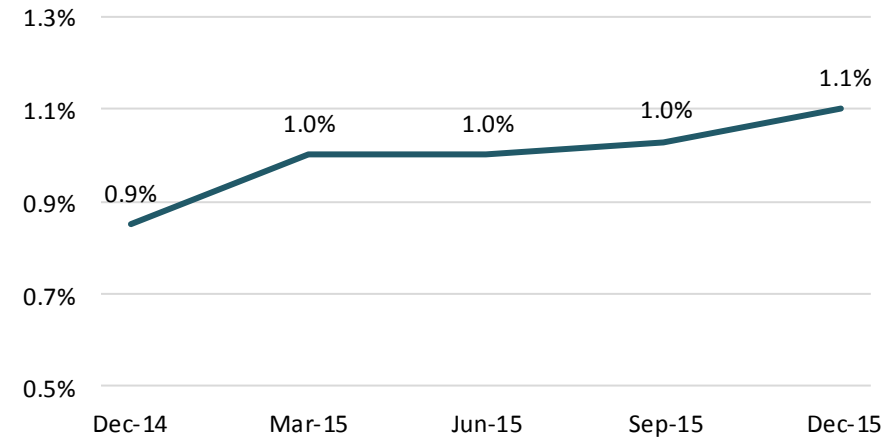
Net Interest Margin



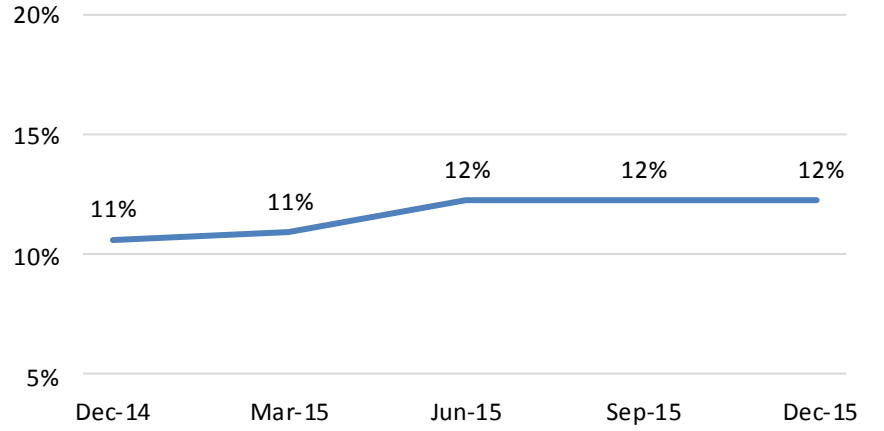
Cost to Income %



Return on Assets



Return on Equity



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Other Ratios

Particulars	Q3FY16	Q3FY15
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

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Other Ratios

Particulars	9MFY16	9MFY15
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

Units: Rs crore

Particulars	Q3FY16	Q3FY15	YoY %
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%

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Break-up of Manufacturing Sector

Units: *Rs crore*

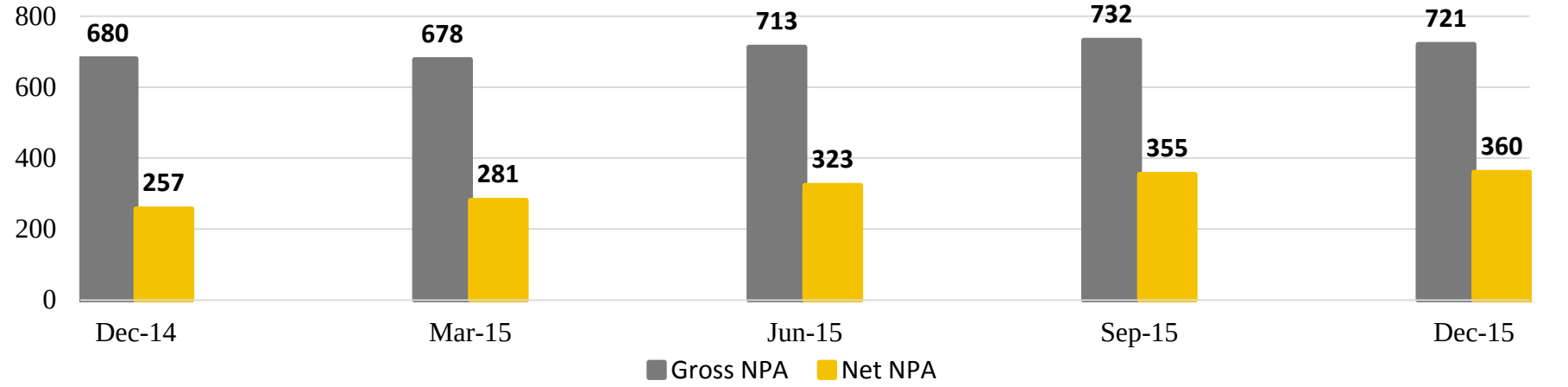
Particulars	Q3FY16	Q3FY15	YoY %
Power	1,257	1,481	(-)15%
Infra (Ex-Power)	2,107	2,011	(-)5%
Textiles	3,278	2,785	18%
Metals & Metal Products	1,553	1,420	9%
Chemicals	826	602	37%
Others	4,667	4,276	9%
Total	13,688	12,575	9%

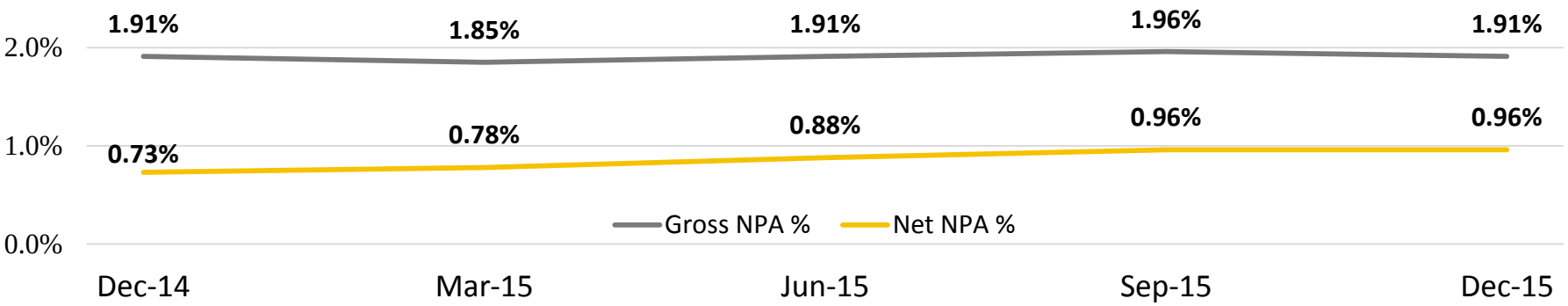
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NPA Details

Units: *Rs crore*

Gross and Net NPA





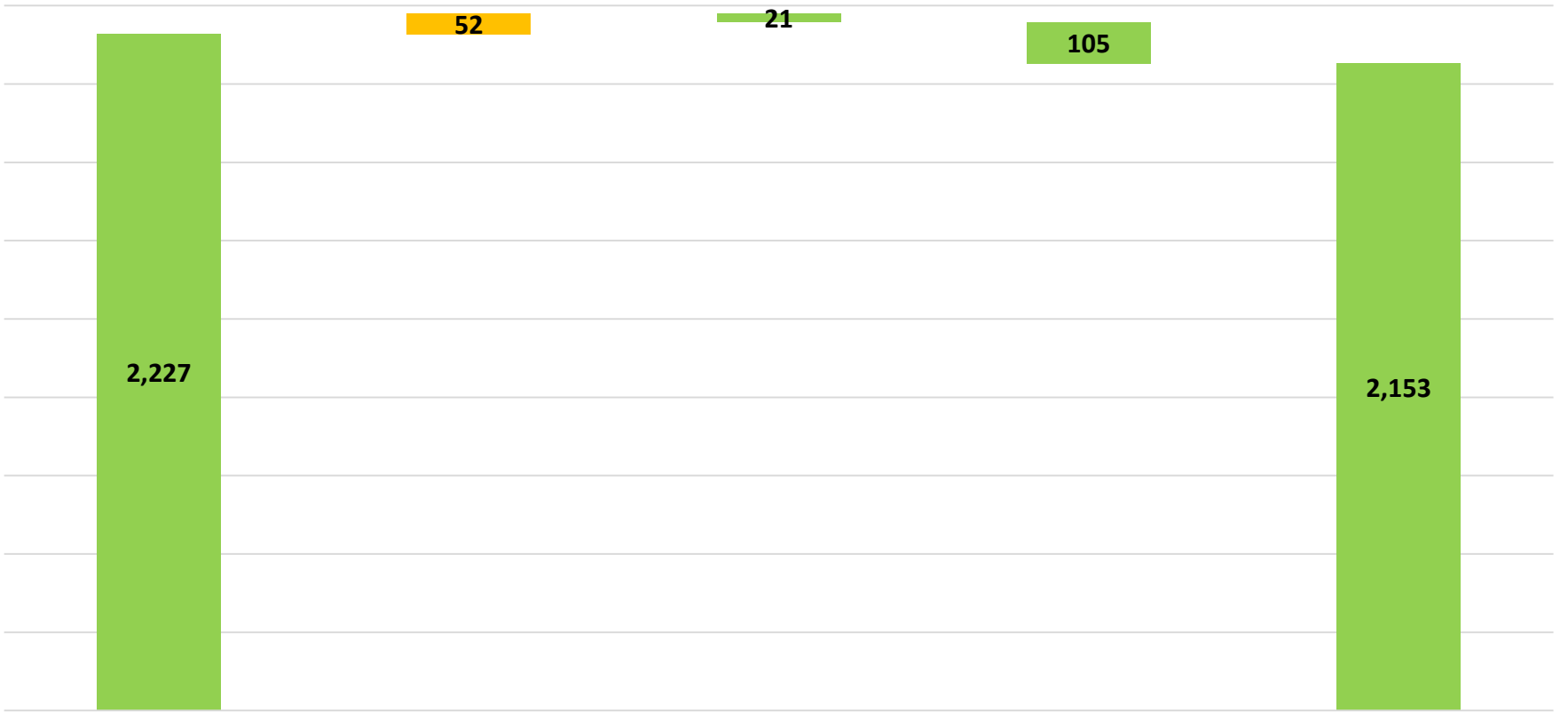
Provision Coverage Ratio	**75.09%**	**75.20%**	**75.01%**	**75.09%**	**75.20%**

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Movement of Restructured Assets

Units: *Rs crore*

Oct-15 to Dec-15



% of Advances	**5.9%**	**0.2%**	**0.1%**	**0.3%**	**5.7%**

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Deposits Breakup

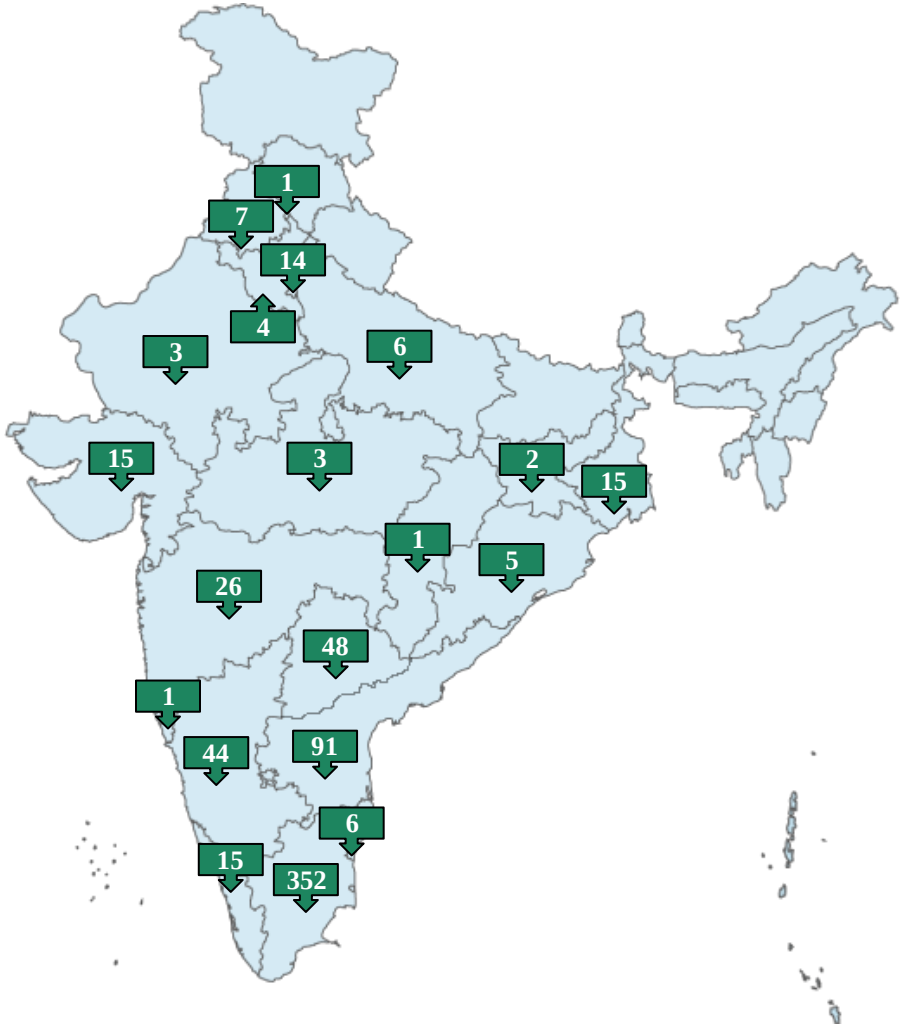
Units: *Rs crore*

Particulars	Q3FY16	Q3FY15	YoY %
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%

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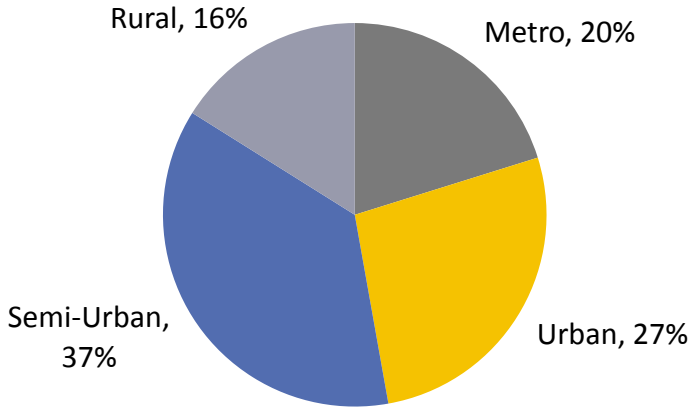
Distribution Network

Statewise Branches



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

Regional Mix (Dec-15)



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Breakup of Other Income (Quarter)

Units: *Rs crore*

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

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Breakup of Other Income (9 Months)

Units: *Rs crore*

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

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Breakup of Provisions (Other than Tax)

Units: *Rs crore*

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

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Breakup of Provisions (Other than Tax)

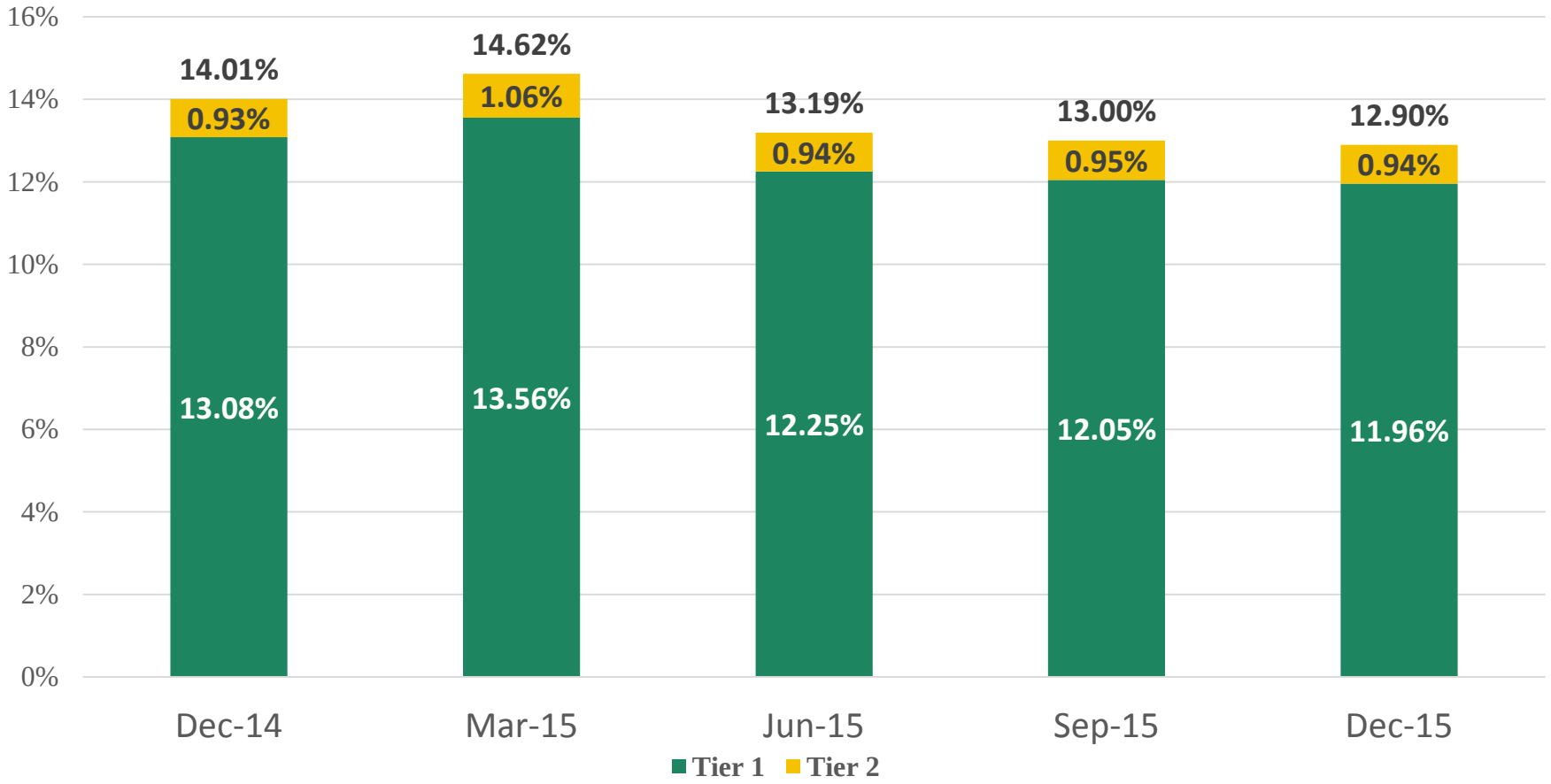
Units: Rs crore

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

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Capital Adequacy

Capital Adequacy Ratio (Basel III)



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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



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