

**Karur Vysya Bank***Smart way to bank*

IRC: F48:128:1547:2016

02.11.2016

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,

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015

Sub: Investor Presentation – Q2 Results of the Bank

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 30th September 2016 and the same has been also updated in our Bank's website.

Please take on record of the same.

Yours faithfully,

Srinivasa Rao M
Asst. Company Secretary

Encl: a.a.

**THE KARUR VYSYA BANK LIMITED**

Investor Relations Cell, Registered &

Central Office, Erode Road, Karur - 639 002

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Website: www.kvb.co.in

CIN : L65110TN1916PLC001295



Investor Presentation

30.09.2016



Q2FY17 Results Snapshot

Deposits

Rs. 52,002 crore
(↑ 11.3%)

Advances

Rs. 39,537 crore
(↑ 5.4)

CASA

Rs. 12,963 crore
(↑ 18.8%)

Branches

688

ATMs

1,693

Net Profit

Rs. 126.31 crore
(↓ 11%)

ROA

0.86%
(Q2FY16 - 1.03%)

NIM

3.61%
(Q2FY16 - 3.39%)

Net NPA

1.44%
(Q2FY16 - 0.96%)

H1FY17 Results Snapshot

Net Profit

Rs. 272.66 crore
(↓ 1.5%)

ROA

0.93%
(H1FY16 - 1.02%)

NIM

3.60%
(H1FY16 - 3.35%)

ROE

11.16%
(H1FY16 - 12.22%)

Profit & Loss Account

Units: Rs crore

Particulars	Quarter Ended		
	Q2FY17	Q2FY16	YoY%
Net Interest Income	495	437	13%
Other Income	217	206	6%
Total Income	712	643	11%
Operating Expenses	393	288	36%
Operating Profit	319	355	(-)10%
Provisions	119	126	(-)6%
Credit Related	93	116	--
Others	26	10	--
Profit Before Tax	200	229	(-)13%
Tax	74	87	--
Net Profit	126	142	(-)11%

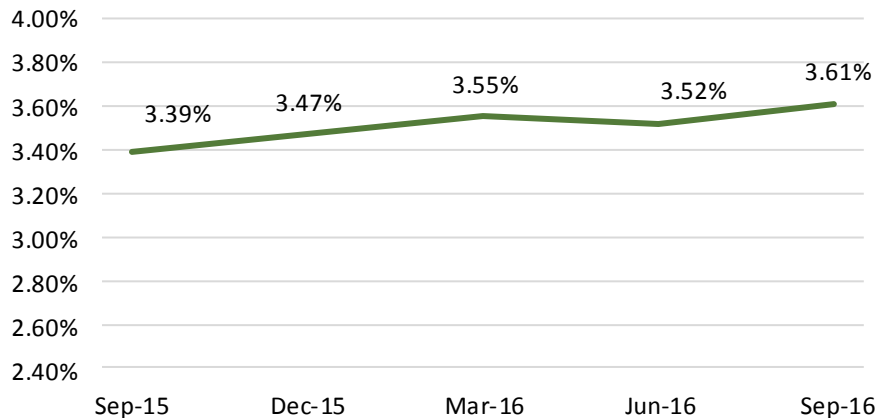
Profit & Loss Account

Units: Rs crore

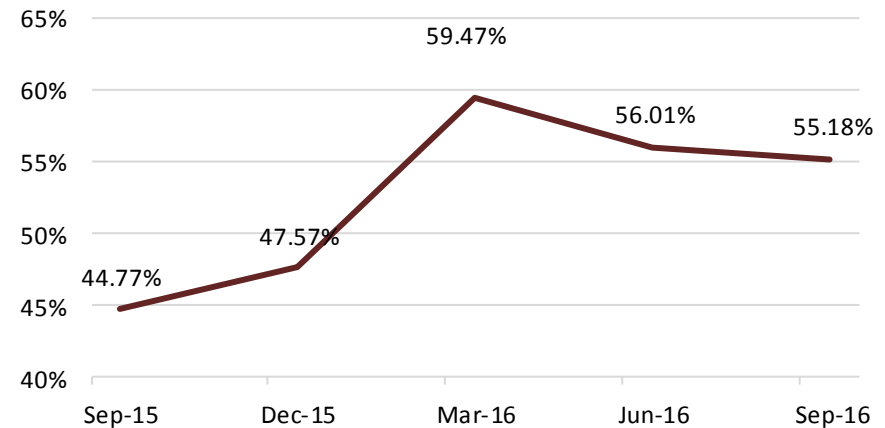
Particulars	Half-Year Ended		
	H1FY17	H1FY16	YoY%
Net Interest Income	976	860	13%
Other Income	380	368	3%
Total Income	1356	1228	10%
Operating Expenses	753	577	30%
Operating Profit	603	651	(-)7%
Provisions	186	244	(-)24%
Credit Related	167	216	-
Others	19	28	-
Profit Before Tax	417	407	2%
Tax	144	130	-
Net Profit	273	277	(-)1%

Key Ratios (For the quarter ended)

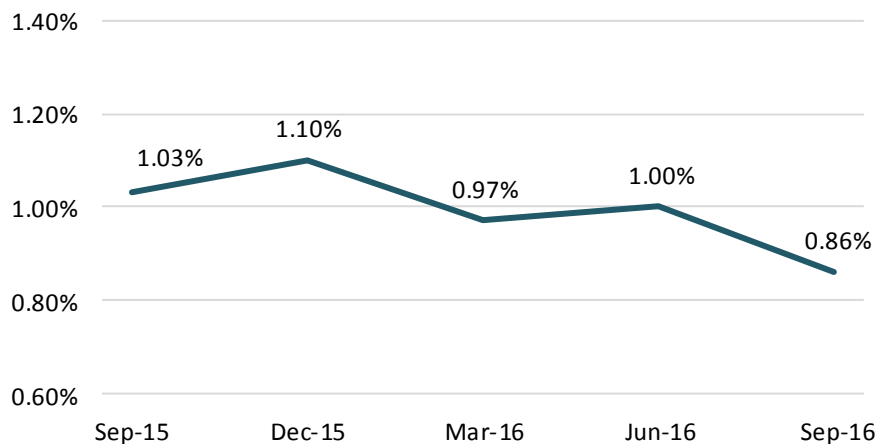
Net Interest Margin



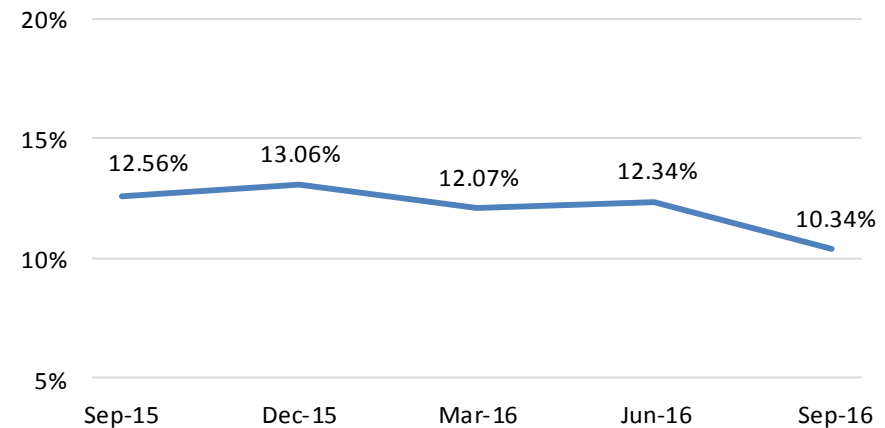
Cost to Income %



Return on Assets



Return on Equity



Other Ratios

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>
Yield on Advances	11.50%	11.88%
Cost of Funds	6.89%	7.55%
Yield on Invest.	7.27%	7.51%
NIM	3.61%	3.39%
Business/Emp. (Rs crore)	12.60	11.62
Profit/Emp. (Rs lakh)	6.95	7.87
No. of Employees	7,265	7,232

Other Ratios

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>
Yield on Advances	11.41%	11.88%
Cost of Funds	6.88%	7.58%
Yield on Invest.	7.31%	7.46%
NIM	3.60%	3.35%
Business/Emp. (Rs crore)	12.60	11.62
Profit/Emp. (Rs lakh)	7.51	7.65
No. of Employees	7,265	7,232

Advances

Particulars

Q2FY17

Q2FY16

Units: Rs crore
YoY %

Advances

39,537

37,518

5%

Corporate

13,114

13,518

(-)3%

Commercial

13,303

12,155

9%

Agriculture

6,950

6,304

10%

Retail (Personal Banking)

6,170

5,541

11%

Jewel Loan

(included in other segments)

6,356

6,405

(-)0.8%

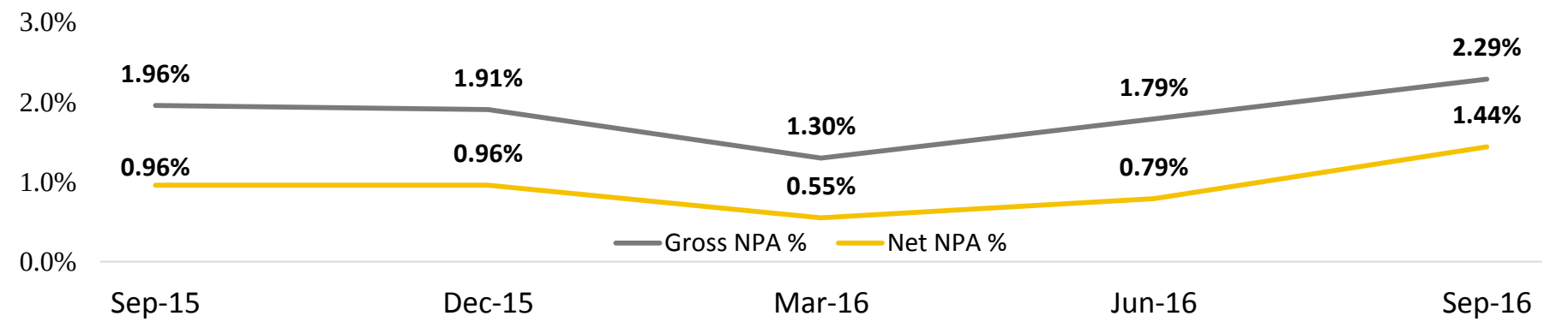
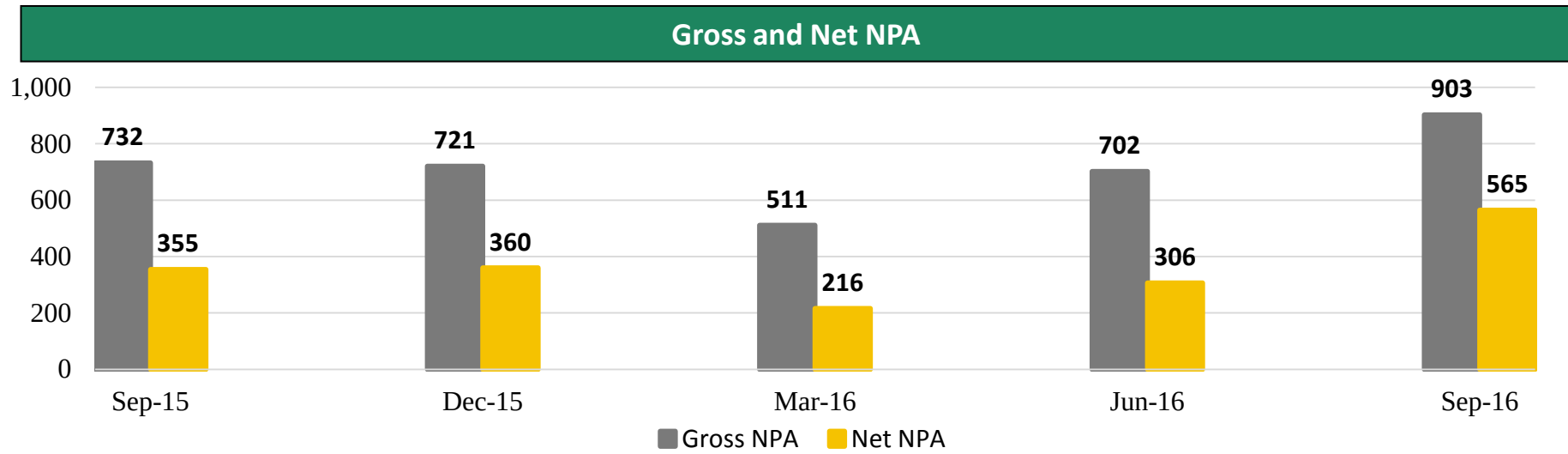
Break-up of Manufacturing Sector

Units: Rs crore

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Power	1,013	1,358	(-)25%
Infra (Ex-Power)	1,844	1,863	(-)1%
Textiles	3,313	3,089	7%
Metals & Metal Products	1,358	1,571	(-)13%
Chemicals	487	762	(-)36%
Others	4,796	3,560	35%
Total	12,811	13,223	(-)3%

NPA Details

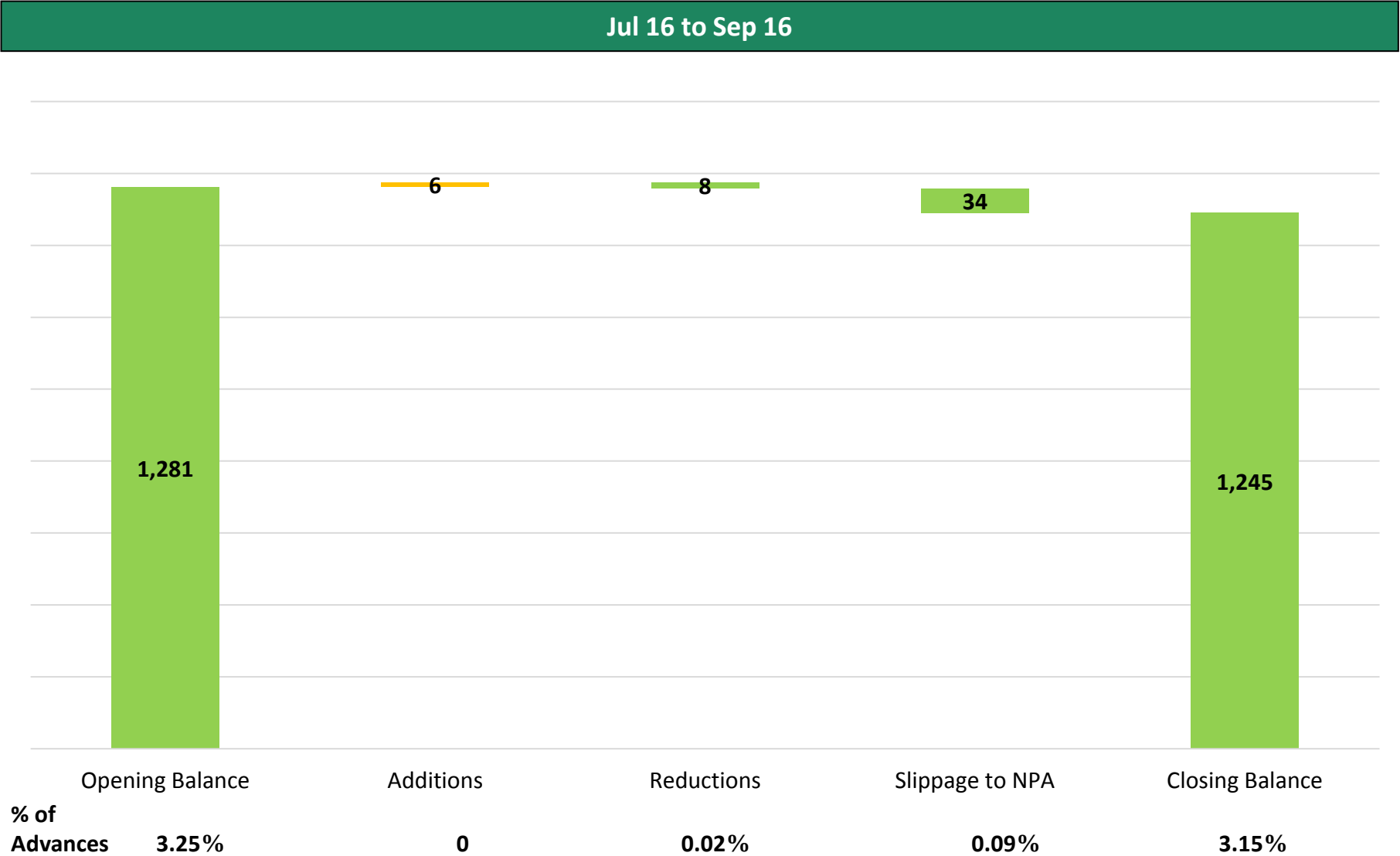
Units: Rs crore



Provision Coverage Ratio	75.09%	75.20%	82.46%	78.49%	68.26%
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Movement of Restructured Assets

Units: Rs crore



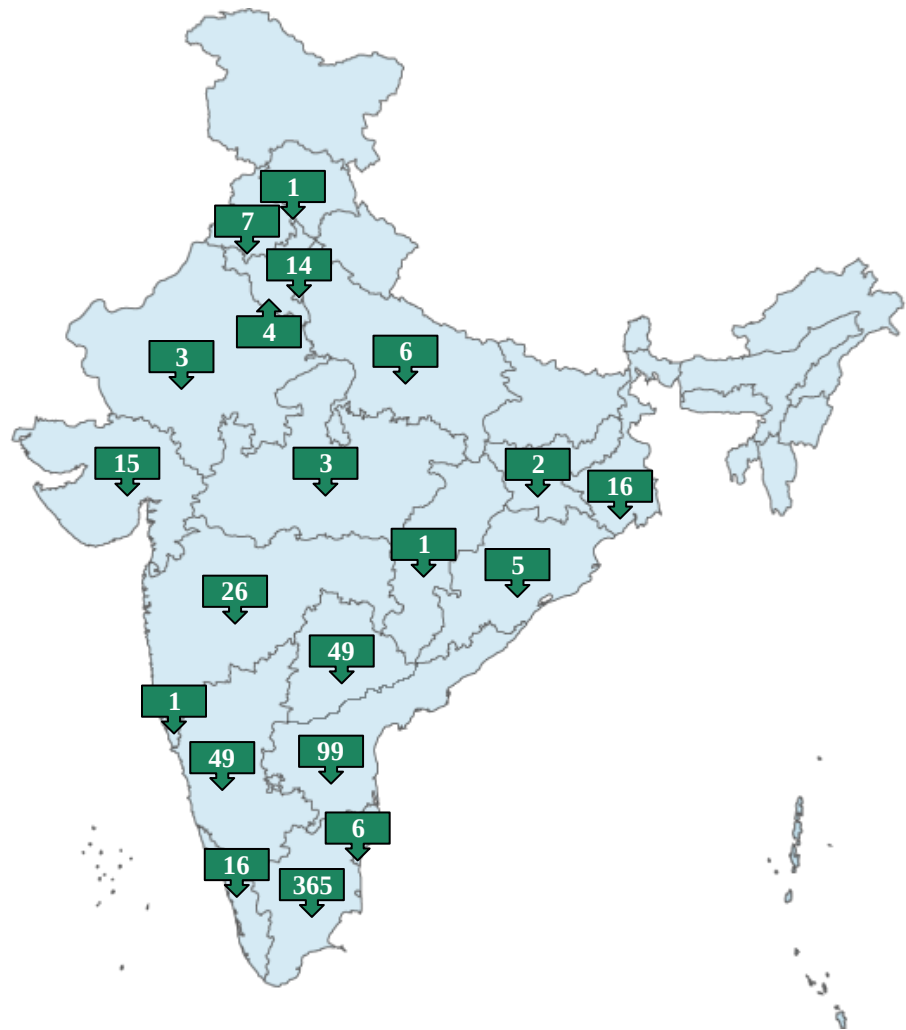
Deposits Breakup

Units: Rs crore

<u>Particulars</u>	<u>Q2FY2017</u>	<u>Q2FY2016</u>	<u>YoY %</u>
Total Deposits	52,002	46,715	11%
CASA	12,963	10,909	19%
CASA Mix %	24.9%	23.4%	
Demand	4,524	4,032	12%
Savings	8,439	6,877	23%
Term Deposits	39,039	35,806	9%

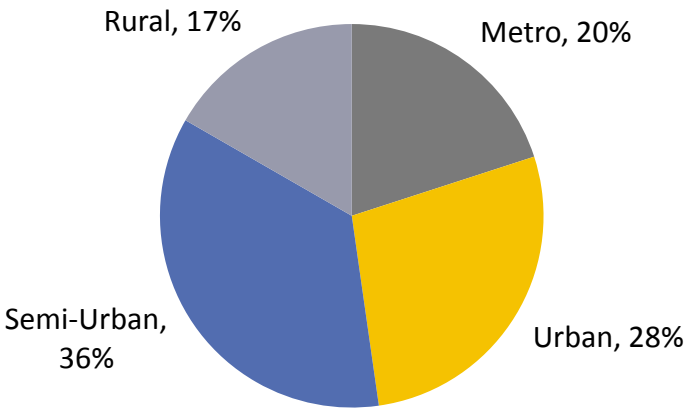
Distribution Network

Statewise Branches



Particulars	Mar-15	Mar-16	Sep-16
Branches	629	667	688
ATMs	1,645	1,655	1,693

Regional Mix (Sep-16)



Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Total	218	206	6%
Fee Income	137	142	(-)3%
Forex	8	11	(-)27%
Commissions	116	116	--
Other	13	15	(-)13%
Profit on Sale of Investments	81	64	26%

Breakup of Other Income (Half Year)

Units: Rs crore

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>	<u>YoY %</u>
Total	380	368	3%
Fee Income	284	294	(-)3%
Forex	18	20	(-)10%
Commissions	240	243	(-)1%
Other	26	31	(-)16%
Profit on Sale of Investments	96	74	30%

Breakup of Provisions (Other than Tax)

Units: Rs crore

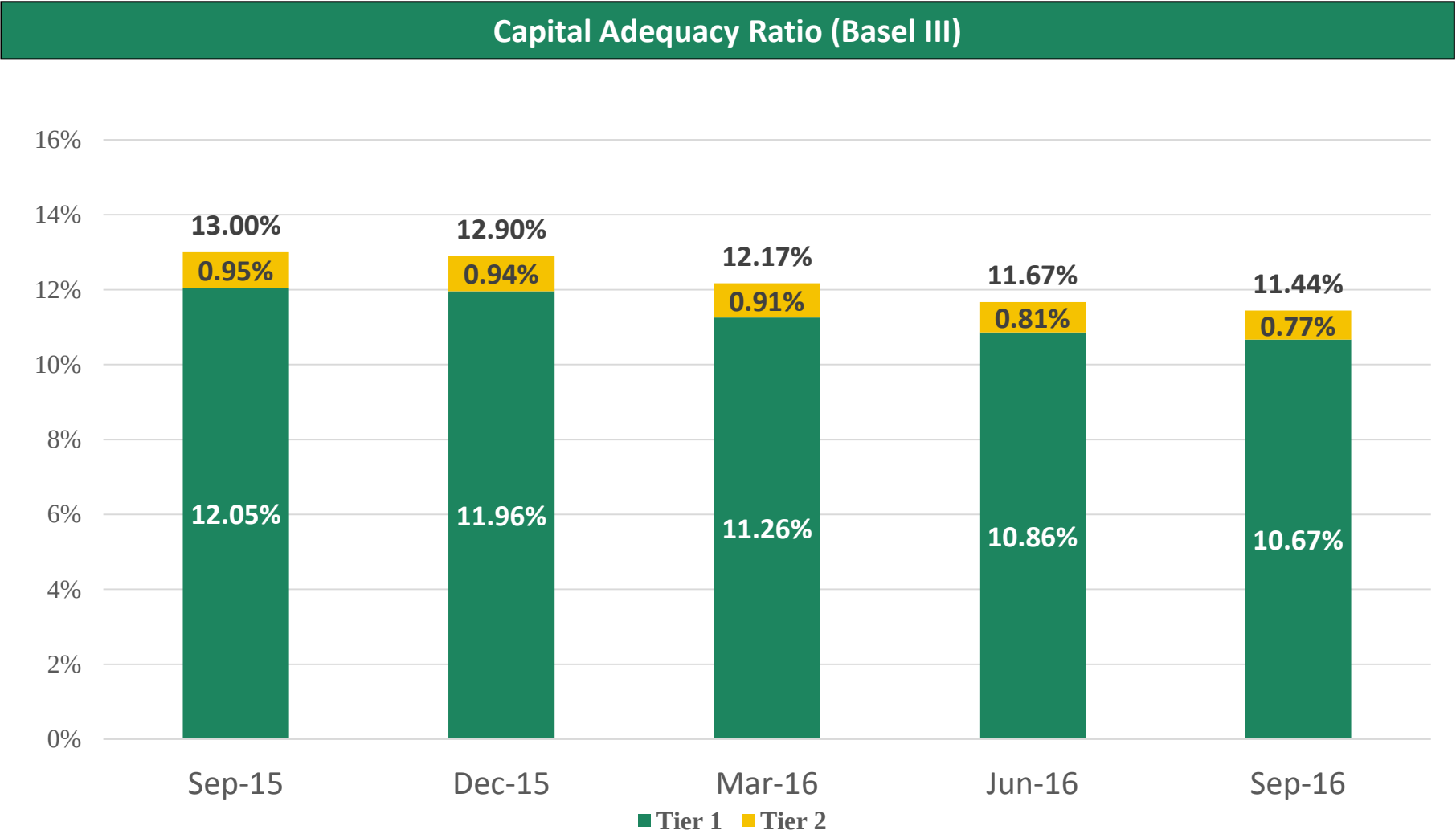
<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Total Provisions	119	126	(-)6%
NPA	96	100	(-)4%
Standard Assets	--	16	
Restructured	(-)3	0	
Investment	18	0	
Others	8	10	

Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>	<u>YoY %</u>
Total Provisions	186	244	(-)24%
NPA	190	224	(-)15%
Standard Assets	(-)4	20	
Restructured	(-)9	(-)29	
Investment	11	19	
Others	(-)2	10	

Capital Adequacy



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	193.04	252.68	287.85	308.91	348.42	375.25
No of Employees	3286	3580	3941	4175	4574	5673	6730	7339	7197	7211

