Karur Vysya Bank
Smart way to bank

IRC: F48:138:1096:2019

01.11.2019

The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor,
Plot No. C/1, 'G' Block,
Bandra – Kurla Complex,
Bandra (East)
Mumbai 400 051

Dear Sir,

Sub: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Intimation of Investor Presentation – Un-audited Financial Results of the Bank for the Quarter and Half year ended 30th September 2019.

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Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Investor Presentation on the un-audited Financial Results of the Bank for the Quarter and Half year ended 30th September 2019 and the same has been updated in our Bank's website.

Please take on record of the same.

Yours faithfully,

Srinivasa Rao M
Company Secretary &
Asst. General Manager

Encl: a.a.

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
No.20, Erode Road, Vadivel Nagar, L.N.S.,
Karur - 639 002.
✆: 04324-269431,35,40-43, Fax : 04324-225514
Email: kvbshares@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295

KVB Karur Vysya Bank

Smart way to bank

INVESTOR PRESENTATION
30.09.2019

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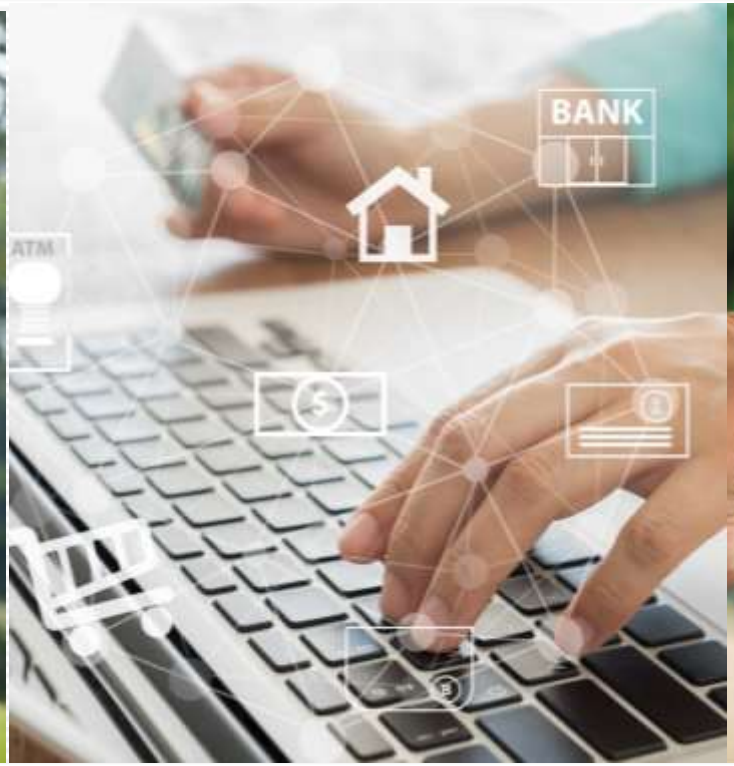
The Bank of choice - trusted by all



Over
7 million
individuals

Over
450000
businesses

Over
700000
agri customers

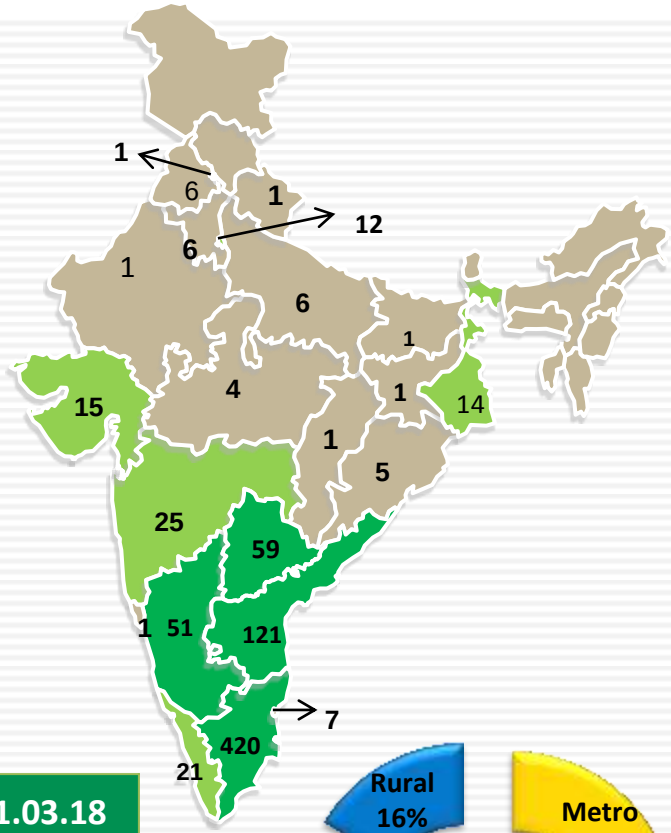
KVB – a unique franchise!

Bank of Choice, trusted by :

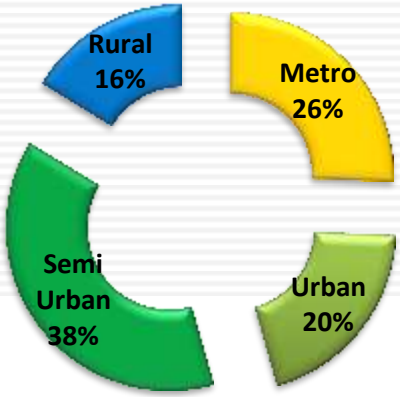
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	200
Urban	155
Semi Urban	297
Rural	127
Total	**779**



Category	30.09.19	31.03.19	31.03.18
Branches	779	778	790
ATM's + Cash Recyclers	**2183**	**2179**	**2328**



Customer service excellence the differentiator

Blending Tradition with Modernity

Karur Vysya Bank
Smart way to bank

- **Business model transformation progressing well**
- **Digital platform stable and scaling as expected**
  - ✓ Number of retail application processed in H1-FY'20 is equal to 105% of FY'19
  - ✓ Small Business Loans (digital) new loans disbursed grew 85% in value over Q1-FY'20.
  - ✓ Digital jewel loan roll-out continuing (1/3 of network covered)
    - ➢ Significant Gold Loan growth during the period (INR 2.41 billion during the quarter)
- **Co-origination platform using API Gateway live**
  - ✓ 4 current relationships
  - ✓ Time to market for new relationships < 1month
- **Portfolio performance continues to improve**
  - ✓ Newer vintages performing markedly better than prior periods.
  - ✓ Gross and Net NPA reduce to 8.89% and 4.50% respectively
  - ✓ Provision Coverage Ratio (Provision Held / GNPA) crosses 50%
- **Portfolio transitioning towards lower risk asset classes**
  - ✓ Corporate continues to de-grow whilst retail continues to grow
- **Bullion business launch expected Q4-FY'20**

Our journey

KVB's traditional business model

- Branch — the sole distribution platform
- Operationally intensive — branch handling most operational tasks of the bank
- Decentralised decision making at branch
- All customer types managed at branch
- Substantial branch/divisional credit empowerment
- Limited oversight on branch/divisional office prior to loan booking
- Branch responsible for origination and maintenance of all liabilities and assets
- Limited centralisation
- Largely paper based processes

Transformed business model

- Branch—one of the distribution platforms
- Responsible for liabilities (all types) and retail/small commercial loans
- Decentralised decisions with systemic controls
- Centralised pre-disbursal oversight on loan disbursal
- Centralised infrastructure for
  - Collections
  - Operations
  - Expense management
  - Analytics
  - Credit acceptance
  - Digital centre of excellence
- Corporate and larger ticket (i.e., > 2 crore) customers relationship managed by specialists (Non-Branch)
- Non-branch distribution established
- Fully digital processes for retail assets and commercial assets up-to INR 15 Crore
- Co-origination platform live with 4 live relationships

KVB DISTRIBUTION EVOLUTION

Pre - 2016

Branch

Only Distribution Channel

2016 - 2018

Branch

All retail & SME customers acquired & Managed by Branches

+

Corporate Business Unit

Corporate Clients Managed by Specialists

Now

Branch

Acquire & Manages Liability Businesses, Retail & Small Commercial Business , i.e < 200lacs

+

Business Banking Unit

Manages all Medium tier SME accounts

+

Corporate Business Unit

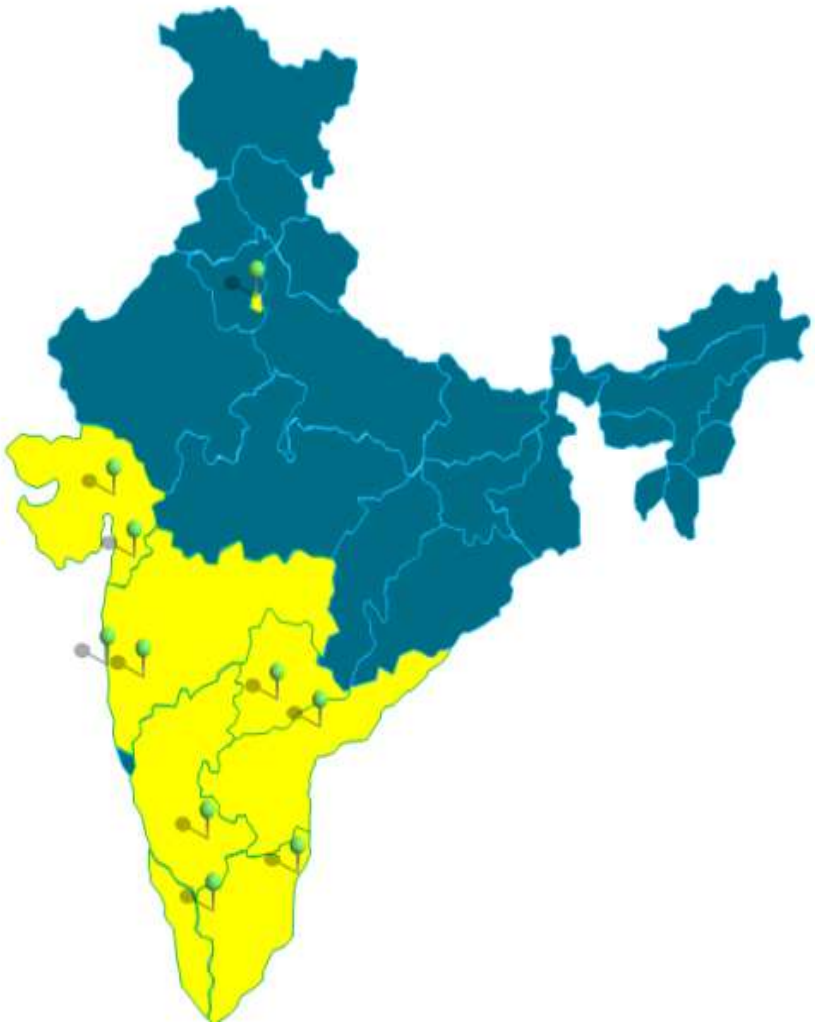
Manages all Corporate & Large SME accounts

+

NEO

Alternative distribution Network & Co-origination

KVB NEO - “a Bank within a Bank“



KVB Neo - Specialist entity to engage the market through alternate distribution mechanisms viz.:

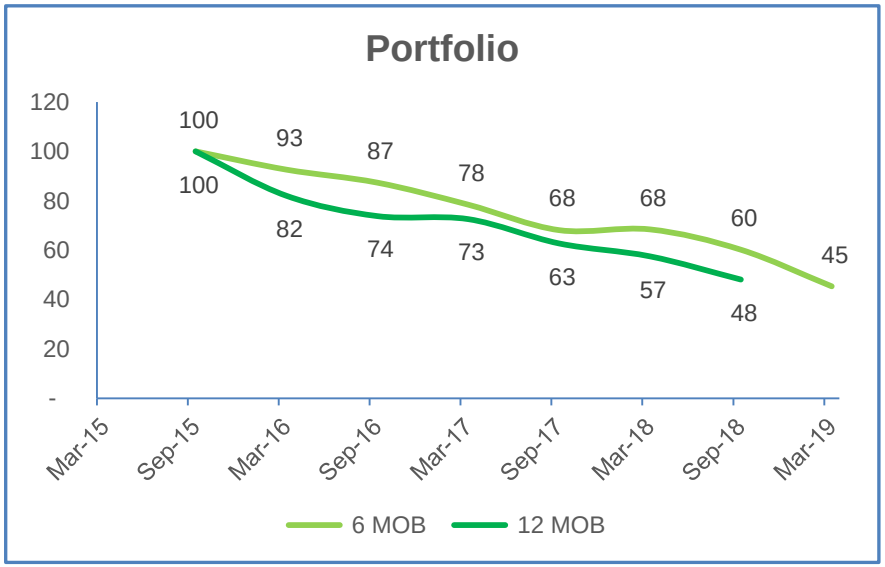
- ✓ aggregation through third parties;
- ✓ outbound sales force;
- ✓ Fintech partnerships;
- ✓ co-origination etc.

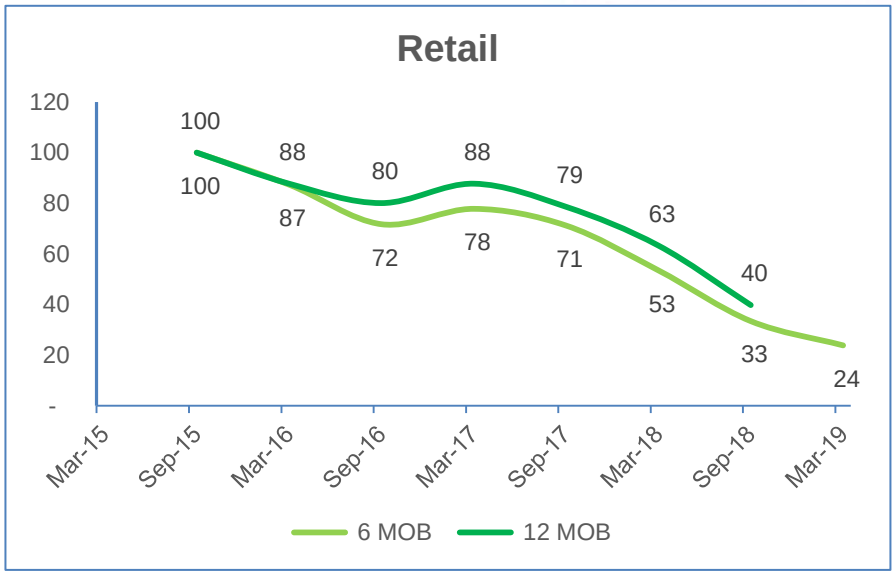
Staffed with industry specialists (business, product, risk, sales, underwriting and analytics) and equipped with the most contemporary technology, KVB Neo is a strategic initiative to enable business growth.

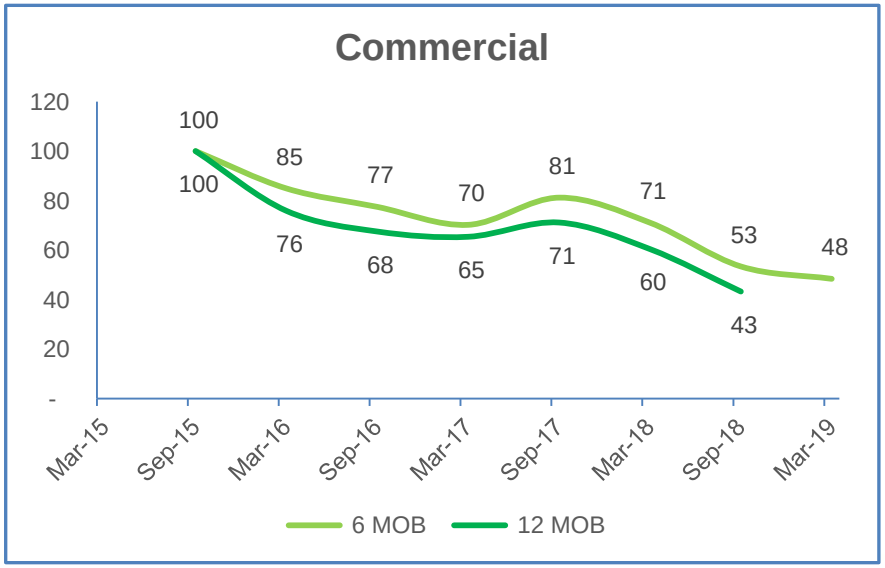
Currently live in 8 states (15 locations). Loans worth INR 1.45 billion booked in Q2 – FY’20. Current application inflow is approximately INR 2 billion / month.

Leveraging API gateway to connect with co-origination partners.

Improving Portfolio Performance
Ever 30+ % @ 6 & 12 Month On Book (MOB)



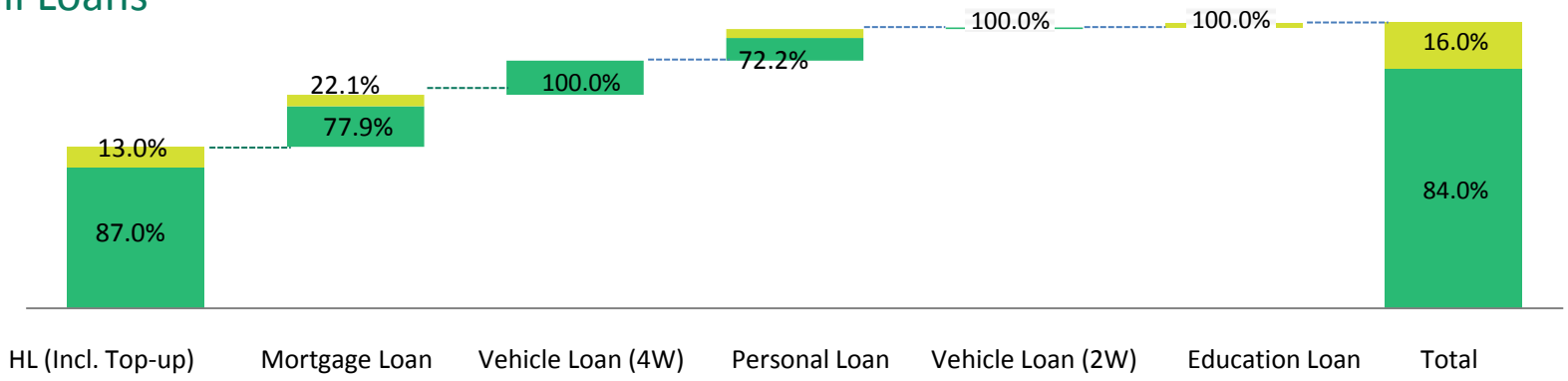




- **Month on Book** – Performance of a cohort either over 6 or 12 months from booking of the loan
- Ever 30+% = $\frac{\text{Original Principal of any loans that is SMA1 anytime during the period}}{\text{Original principle of the Cohort in Consideration}}$
- All numbers are normalized to values prevailing at September 2015 for the respective vintage (i.e 6 or 12 MOB)
- Vintage of Sep 2015 represents the loans booked between April 2015 & Sep 2015 @ 6 & 12 MOB. Similarly for other time period mentioned.

~90% of Loans^ approved digitally in FY20

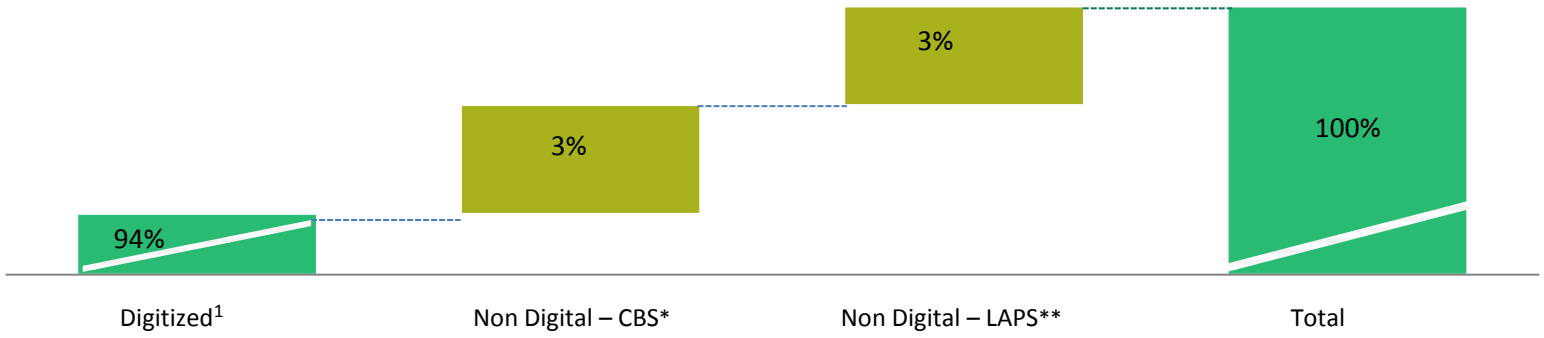
Retail Loans



Excludes Staff Loans and Jewel Loans

Digital To be digitized

Commercial Loans



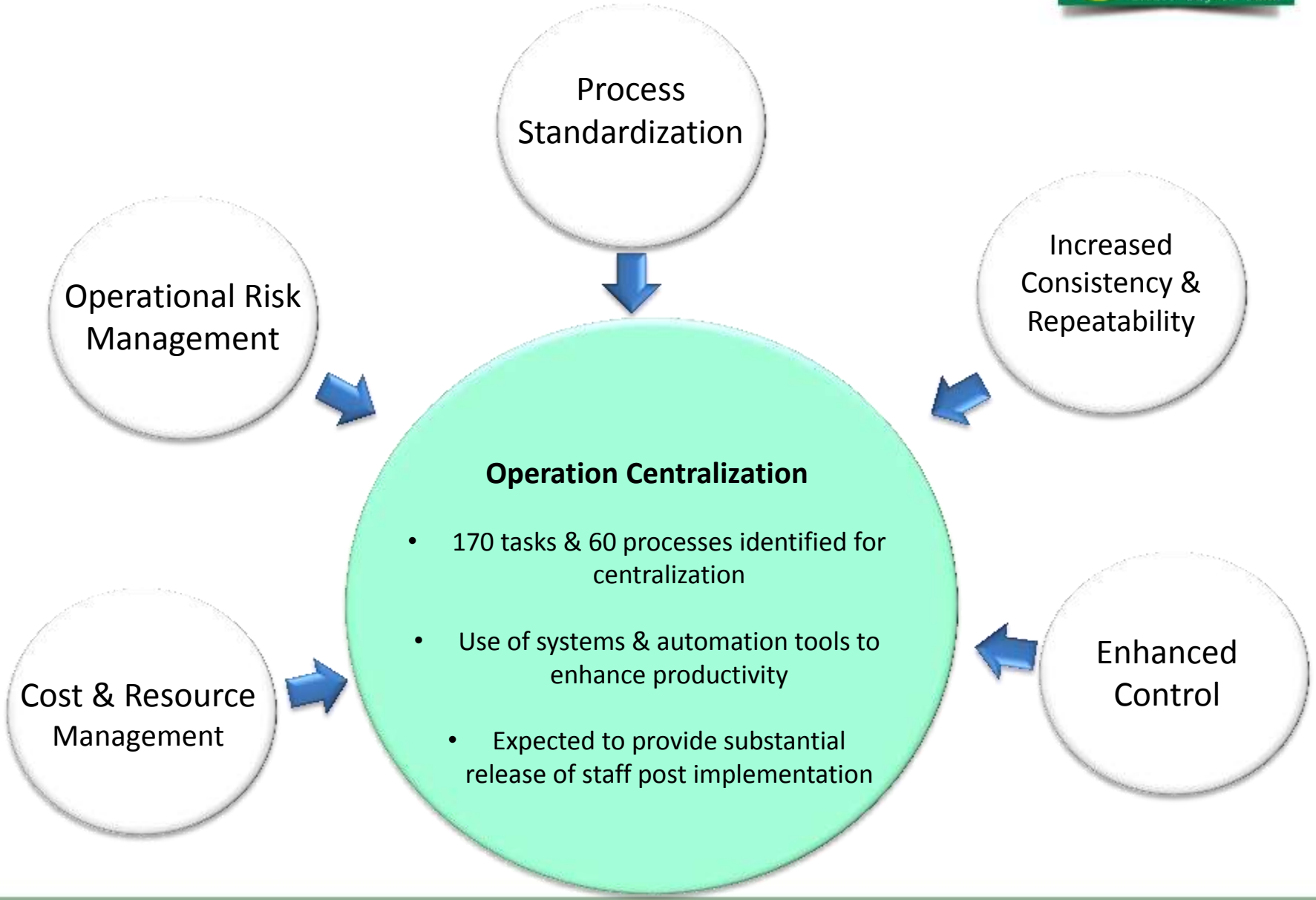
Digitization across LOS, Iexceed and PeopleSoft

Digital To be digitized

^ Loans under Retail & Commercial Portfolio

* Loans Booked directly in Core Banking System ** Loans Booked through earlier Loan Origination System, being sunset

Operation Centralization



Q2 HIGHLIGHTS

Highlights

CRAR

CRAR at 15.99% &
Tier I at 14.25%

BUSINESS

Total Business up by 5%
@ Rs. 1,11,601 crore

PROFIT – Q2

Operating Profit Rs. 431 crore
Net Profit Rs. 63 crore

CREDIT

Gross Advances grew Y-o-Y
by Rs. 1,248 crore
to Rs. 49,388 crore

NIM – Q2

3.46%

CASA

CASA share @ 30 %
Total Deposits up by 7% at
Rs. 62,213 crore

(Rs. crore)

Results Snapshot*

Financial Indicators – 30.09.2019		
Parameter	Amount	YoY Growth %
Total Deposits	**62,213**	**7**
Gross Advances	**49,388**	**3**
Total Business	**1,11,601**	**5**
Total Income	**1,728**	**8**
Operating Profit	**876**	**7**
Net Profit	**136**	**5**

Other Business Parameters	
Gross NPA	**4,391**
Net NPA	**2,118**
Gross NPA %	**8.89**
Net NPA %	**4.50**
PCR %	**61.82**
Basel III Capital	
CRAR	**15.99**
Tier I	**14.25**
Tier II	**1.74**
NIM % (HY)	**3.47**
RoA % (HY)	**0.37**

** End of Period – 30.09.19*

Business Profile (Averages)

(Rs. crore)

Particulars	Sep 19	Sep 18	Y-o-Y Growth	
			Amount	%
Avg. Deposits	**60,952**	**57,134**	**3,818**	**7**
Avg. Demand Deposit	5,833	5,480	353	6
% to Total	*9*	10		
Avg. Savings Deposit	12,029	11,054	975	9
% to Total	*20*	19		
Avg. Time Deposit	43,089	40,600	2,489	6
% to Total	*71*	71		
CASA	**17,862**	**16,534**	**1,328**	**8**
% to average deposit	*29*	*29*		
Avg. Advances	**48,557**	**46,724**	**1,833**	**4**
Avg. CD Ratio (%)	*79.66*	*81.78*		

Business Profile*

(Rs. crore)

Particulars	Sep 19	Sep 18	Y-o-Y %
Total Deposits	**62,213**	**58,262**	**7**
Demand	6,142	5,790	**6**
Savings	12,380	11,411	**8**
CASA	18,522	17,201	**8**
Term Deposits	43,691	41,061	**6**
CASA %	***30***	***30***	
Gross Advances	**49,388**	**48,141**	**3**
Net Advances	47,102	46,480	1
Total Business	**1,11,601**	**1,06,403**	**5**

** End of Period – 30.09.19*

Balance Sheet

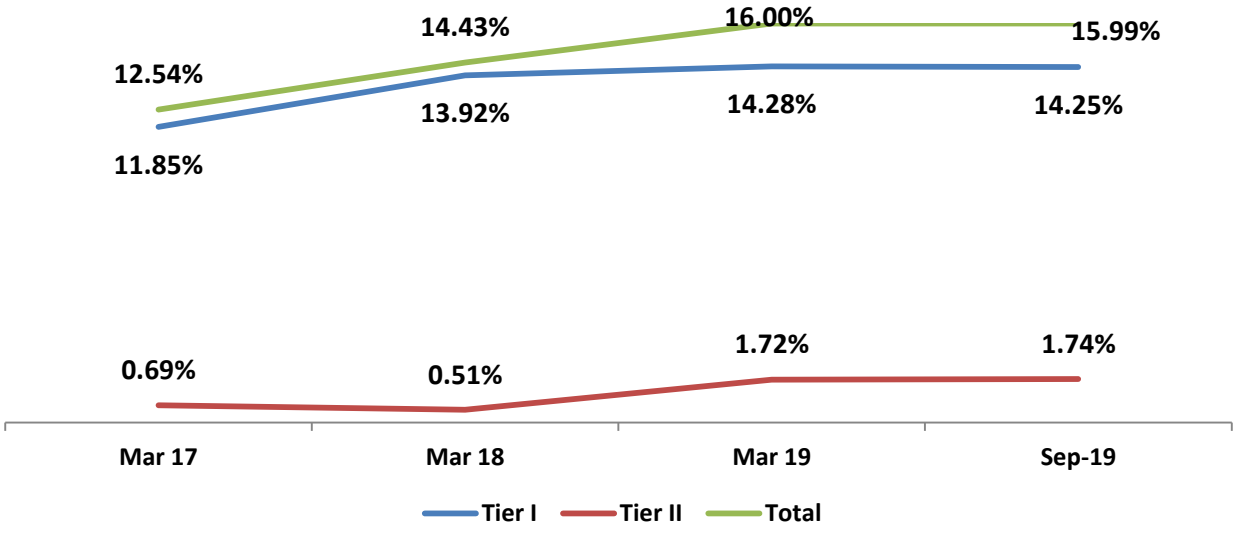
(Rs. crore)

Particulars	Sep 19	Sep 18	Y-o-Y (%)
Capital & Liabilities			
Capital	160	160	-
Reserves and Surplus	6,341	6,181	3
Deposits	62,213	58,262	7
Borrowings	3,052	1,903	60
Other Liabilities and Provisions	1,648	1,433	15
Total	**73,414**	**67,939**	**8**
Assets			
Cash and Balances with RBI	3,487	3,028	15
Balances with Banks	1,934	1,018	90
Investments (Net)	18,398	15,537	18
Advances (Net)	47,102	46,480	1
Fixed Assets	613	577	6
Other Assets	1,880	1,299	45
Total	**73,414**	**67,939**	**8**

Capital Adequacy – Basel III

(Rs. crore)

Nature	Capital as at				
	Sep - 19	Mar-19	Mar-18	Mar-17	Mar-16
Tier I	6,223	6,245	6,145	4,790	4,064
Tier II	760	751	226	278	330
Total	**6,983**	**6,996**	**6,371**	**5,068**	**4,394**



Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

FINANCIAL PERFORMANCE

Profit and Loss A/c (Qtr.)

(Rs. crore)

Particulars-	Q2 FY 19-20	Q2 FY 18-19	YoY (%)	Q1 FY 19-20
Net Interest Income	596	579	3	584
Other Income	278	175	59	270
Total Income	**874**	**754**	**16**	**854**
Operating Expenses	443	393	13	409
Operating Profit	**431**	**361**	**19**	**445**
Provisions	365	213	71	330
Credit Related	347	191	82	319
Others	18	22	(18)	11
Profit Before Tax	**66**	**148**	**(55)**	**115**
Tax	3	64	-	42
Net Profit	**63**	**84**	**(25)**	**73**

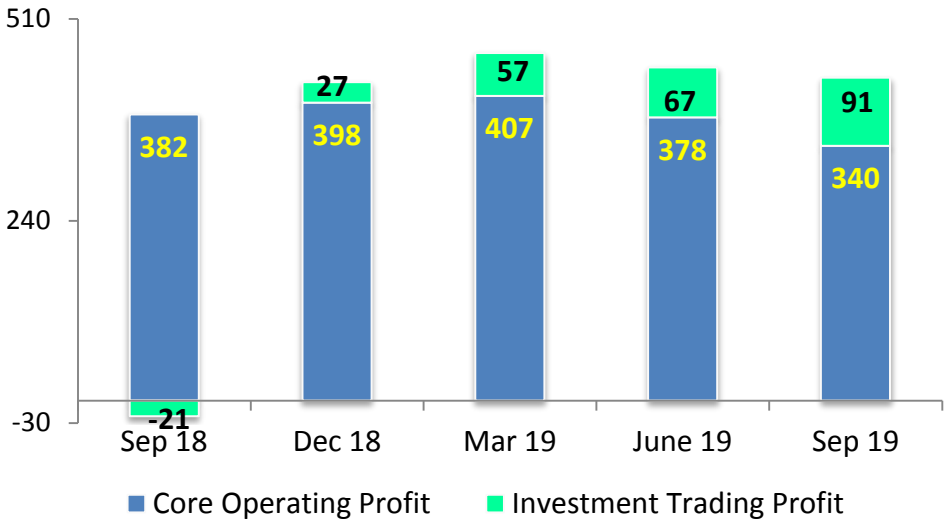
Profit and Loss A/c (Half-year)

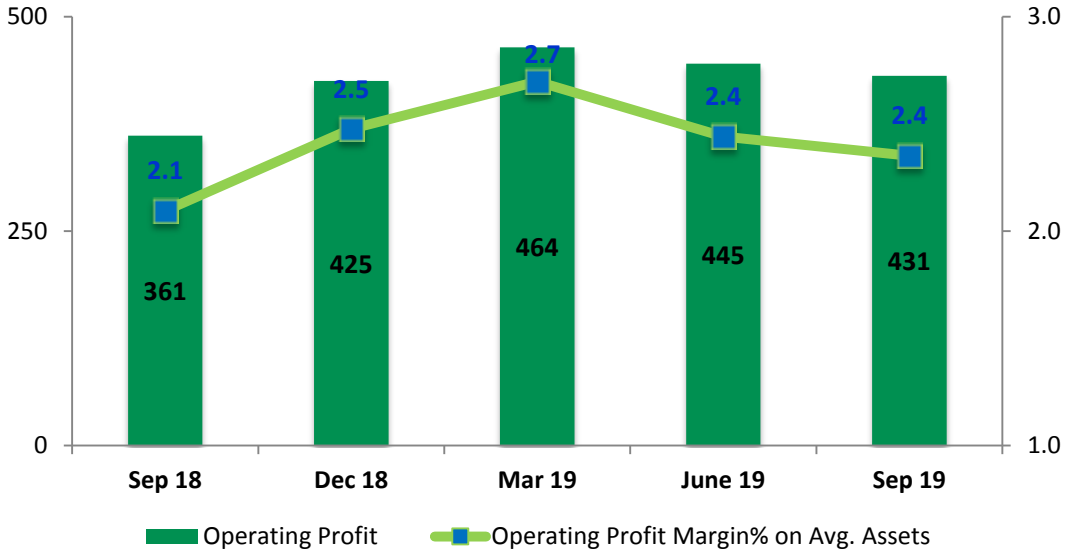
(Rs. crore)

Particulars	H1 FY 19-20	H1 FY 18-19	YoY (%)
Net Interest Income	1,180	1,163	1
Other Income	548	430	27
Total Income	**1,728**	**1,593**	**8**
Operating Expenses	852	772	10
Operating Profit	**876**	**821**	**7**
Provisions	695	636	9
Credit Related	666	569	17
Others	29	67	-
Profit Before Tax	**181**	**185**	**(2)**
Tax	45	55	(18)
Net Profit	**136**	**130**	**5**

Operating Profit (Qtr)

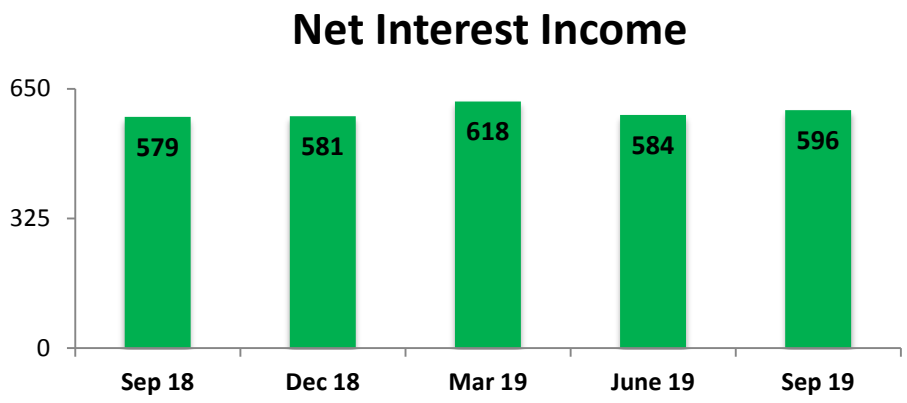
(Rs. crore)

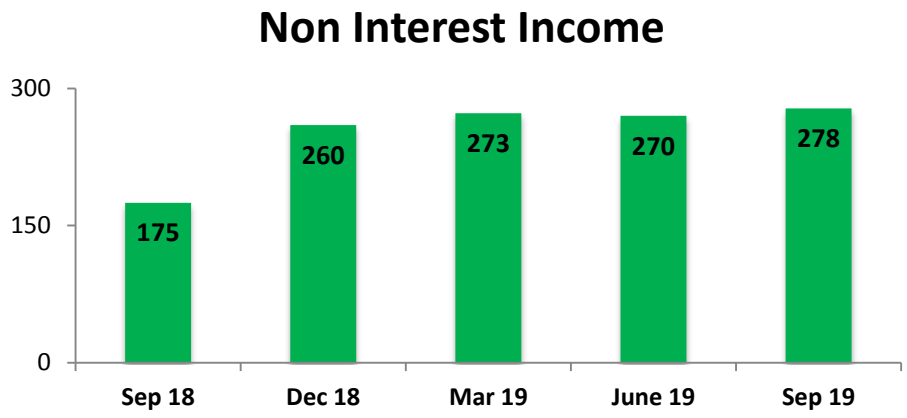


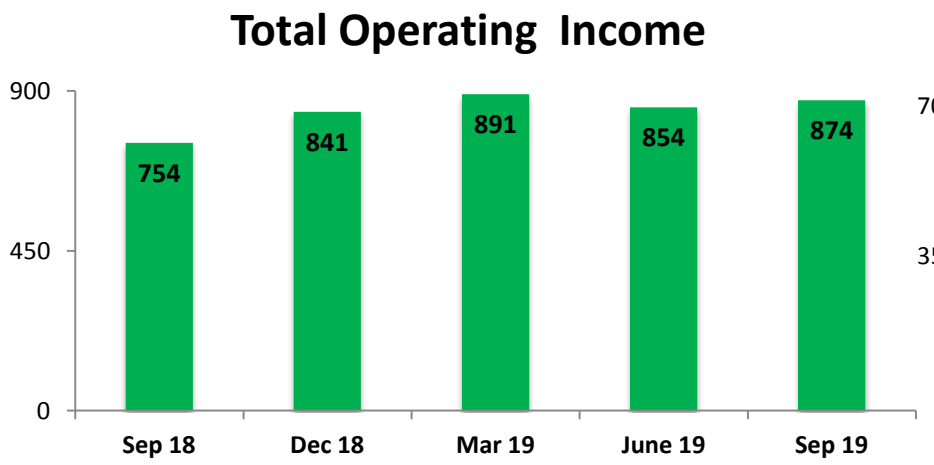


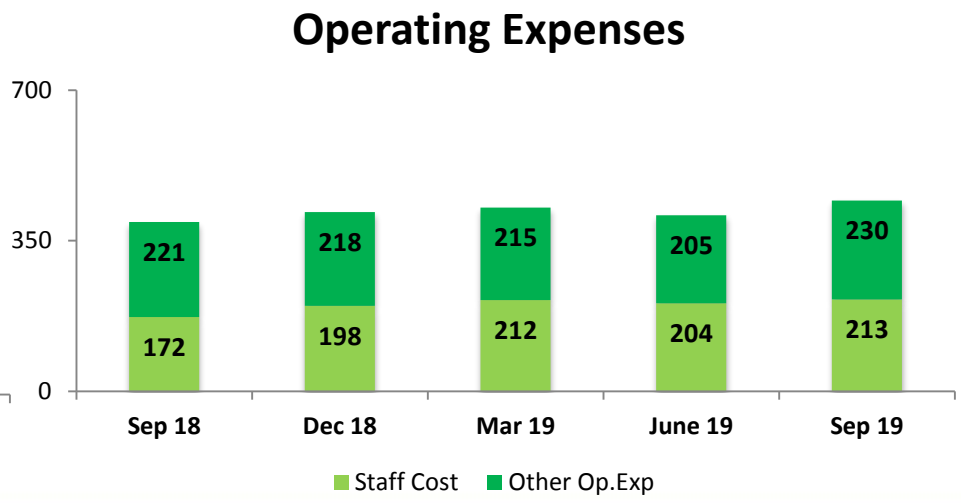
Income v/s Expenses (Qtr)

(Rs. crore)









Break Up of Other Income

(Rs. crore)

Particulars	Quarter				Half year ended		
	Sep 19	Sep 18	YoY (%)	Jun19	Sep 19	Sep 18	YoY (%)
TOTAL NON-INT. INCOME	**278**	**175**	**59**	**270**	**548**	**430**	**27**
1) Fee Income	153	158	(3)	168	321	333	(4)
2) Investment trading profit	91	(21)	-	67	158	(14)	-
3) Forex Income	10	7	43	9	19	20	(5)
4) Others*	28	31	(10)	28	56	90	-
5) Profit/(loss) on sale of land, building, other assets etc.	(5)	-	-	(2)	(7)	1	-

**Includes recoveries from Written Off A/c's –*
Rs.2 crore (H1 FY 19-20) & Rs.24 crore (H1 FY 18-19)
Rs.1crore (Q2 FY 19-20) & Rs 2. crore (Q2 FY 18-19)

Healthy Other Income Profile (Qtr)

(Rs. crore)

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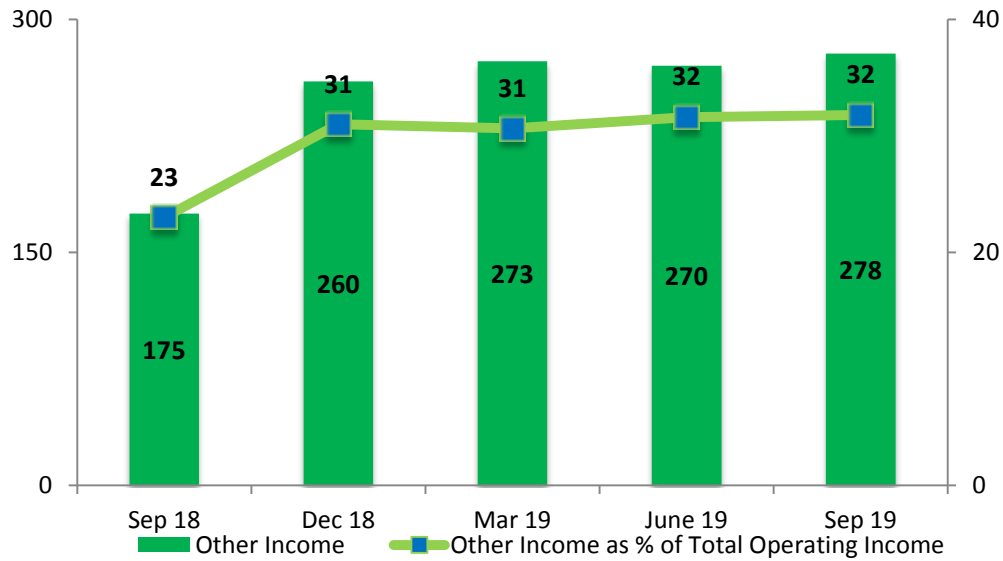
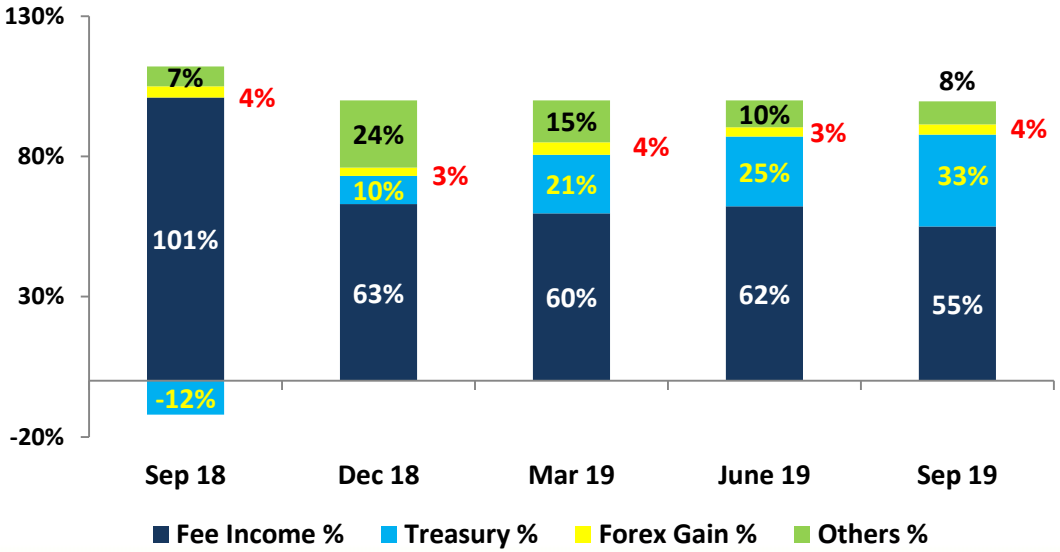
Growth in Other Income



- *Non interest income accrues through diverse sources - fee based, e-transactions, third party products etc.*
- *32% share in total operating income Q2 (FY 2019-20)*

~55 % of other income comes from fee income



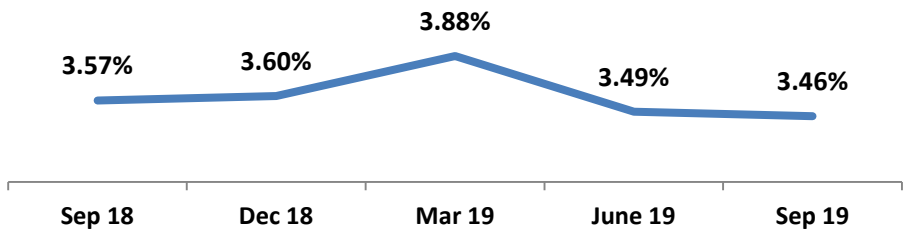
Break Up of Operating Expenses

(Rs. crore)

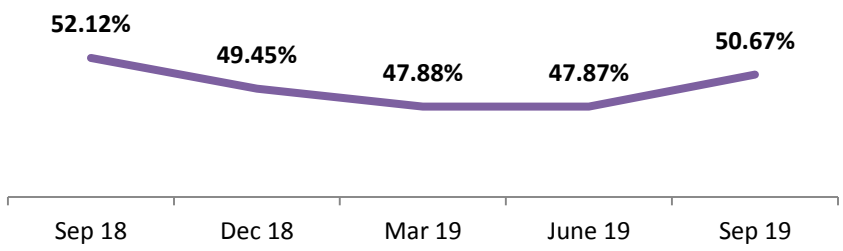
Particulars	Quarter				Half year ended		
	Sep 19	Sep 18	YoY (%)	Jun 19	Sep 19	Sep 18	YoY (%)
Staff Expenses	213	172	24	204	417	351	19
Of above – Prov. for employee retirement benefits	48	22	-	39	87	51	-
Other Operating Expenses	230	221	4	205	435	421	3
TOTAL OPG. EXPENSES	**443**	**393**	**13**	**409**	**852**	**772**	**10**

Key Ratios (Qtr)

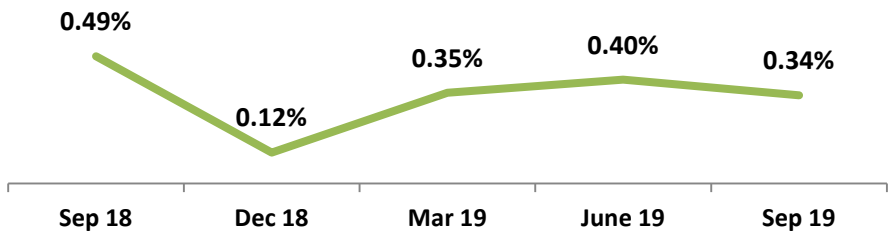
NIM^



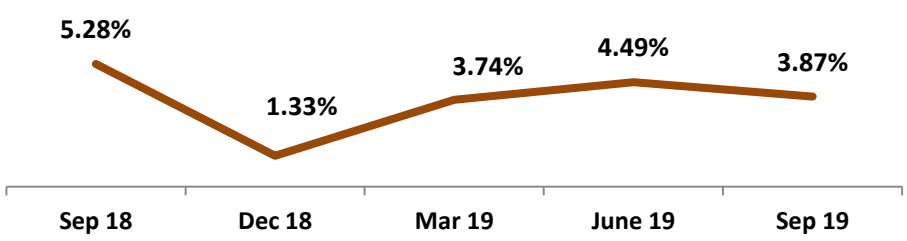
Cost to Income



ROA



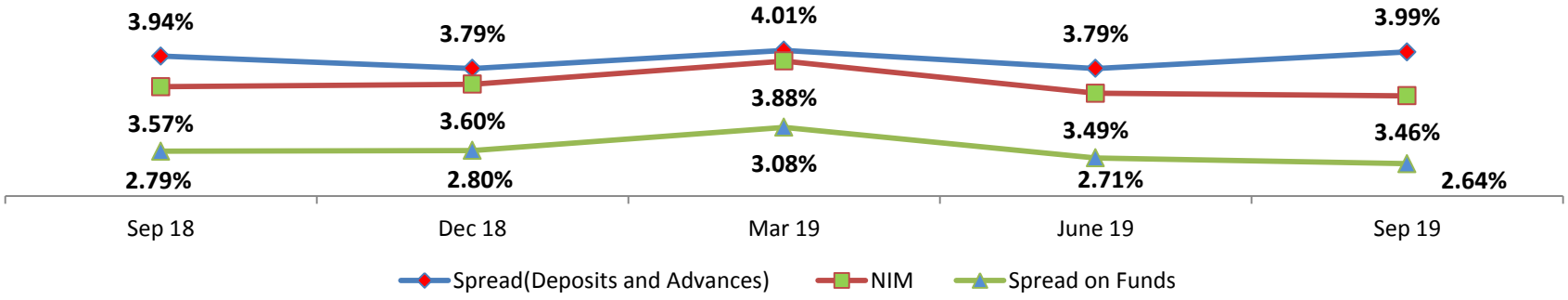
ROE



^ NIM for Mar 19 includes items of non-recurring nature

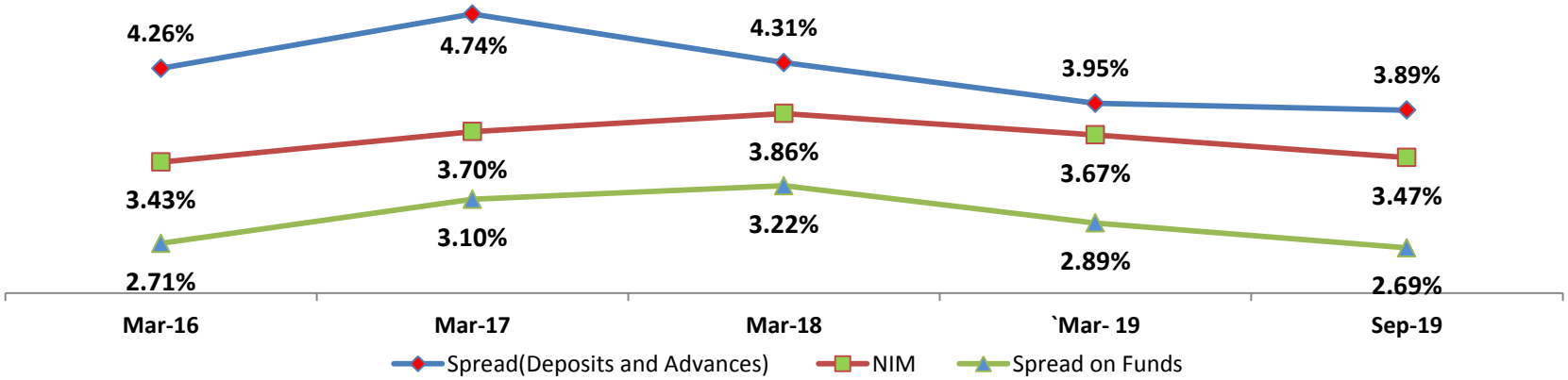
Key Ratios (Qtr.)

Particulars	Q2 FY 19-20	Q2 FY 18-19
Cost of Deposits	5.86	5.85
Yield on Advances	9.85	9.79
Cost of Funds	5.95	5.87
Yield on Funds	8.59	8.66
NIM	3.46	3.57
Spread	2.64	2.79
Cost to Income Ratio	50.67	52.12
Business/Emp. (Rs. Crore)	13.88	13.70
Profit/Emp. (Rs. Lakh)	3.15	4.31



Key Ratios (Half year)

Particulars	H1 FY 19-20	H1 FY 18-19
Cost of Deposits	5.84	5.82
Yield on Advances	9.73	9.82
Cost of Funds	5.90	5.83
Yield on Funds	8.59	8.67
NIM	3.47	3.61
Spread	2.69	2.84
Cost to Income Ratio	49.28	48.47
Business/Emp. (Rs. Crore)	13.88	13.70
Profit/Emp. (Rs. Lakh)	3.39	3.34



Other Financial Ratios

Particulars	Quarter		Half year ended	
	Sep 19	Sep 18	Sep 19	Sep 18
Cost to Income (%)	50.67	52.12	49.28	48.47
Operating Profit/ Total Income (%)	23.75	22.14	24.49	24.66
Net Profit/ Total Income (%)	3.49	5.13	3.80	3.89
Other Operating Expenses / Total Income (%)	12.66	13.52	12.15	12.64
Staff Cost / Total Income (%)	11.73	10.58	11.65	10.55
Staff Cost / Total Expenses (%)	15.39	13.58	15.43	14.00
Staff Cost / Operating Expenses (%)	48.10	43.90	48.94	45.48
Business per employee (Rs. crore)	13.88	13.70	13.88	13.70
Profit per employee (Rs. lakh)	3.15	4.31	3.39	3.34
No. of employees	8,040	7,765	8,040	7,765

PORTFOLIO PERFORMANCE

Advances Portfolio

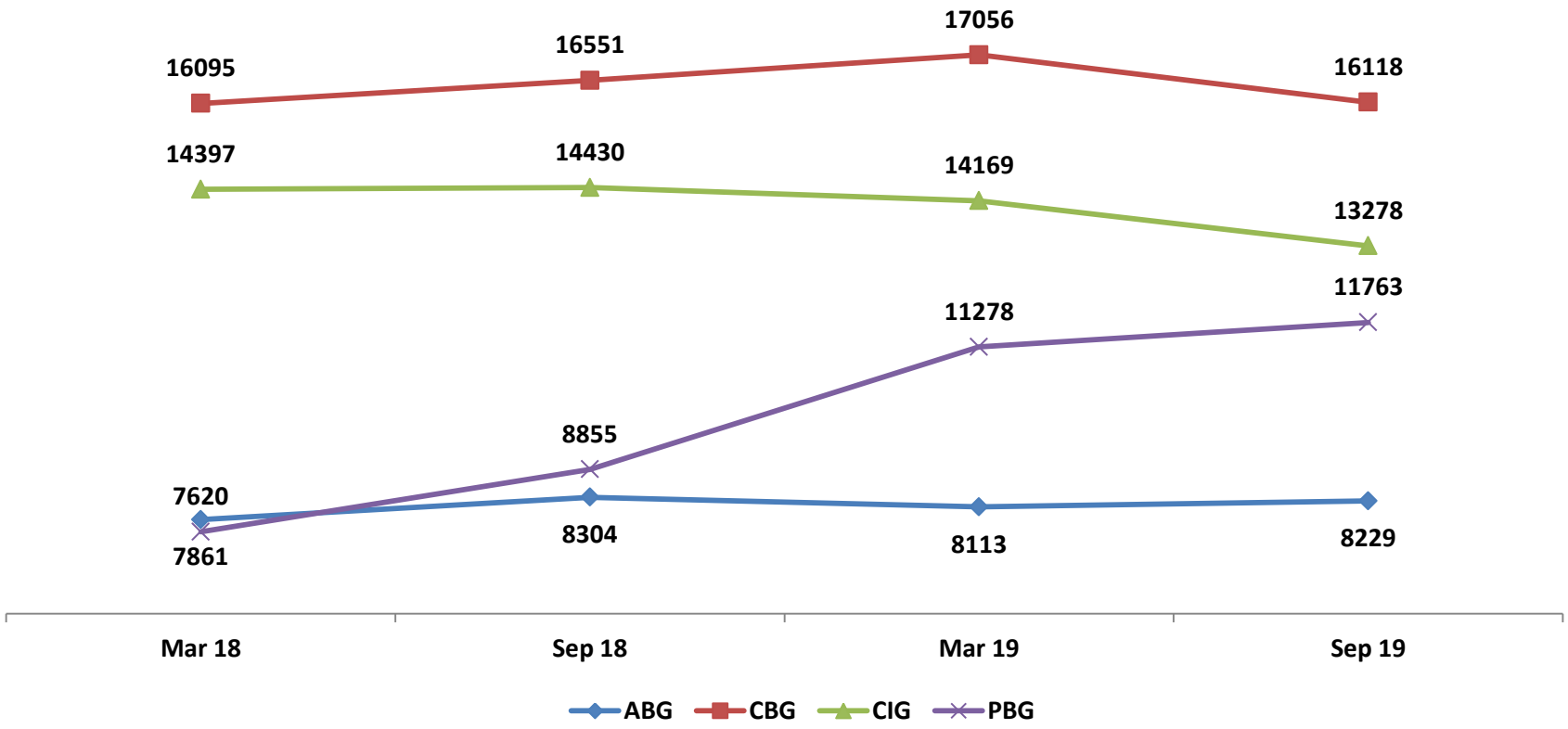
(Rs. crore)

Particulars	Sep 19	Sep 18	Y-o-Y Growth %
Gross Advances	**49,388**	**48,140**	**3**
Commercial	16,118	16,551	(3)
Corporate	13,278	14,430	(8)
Retail (Personal Banking)*	11,763	8,855	33
Agriculture	8,229	8,304	(1)
Jewel Loans (incl. in above)	8,117	7,651	6

**Includes IBPC of Rs.1,325 Cr and Rs.700 Cr for Sep 19 and Sep 18 respectively. Growth excl. IBPC is 28%*

(Rs. crore)

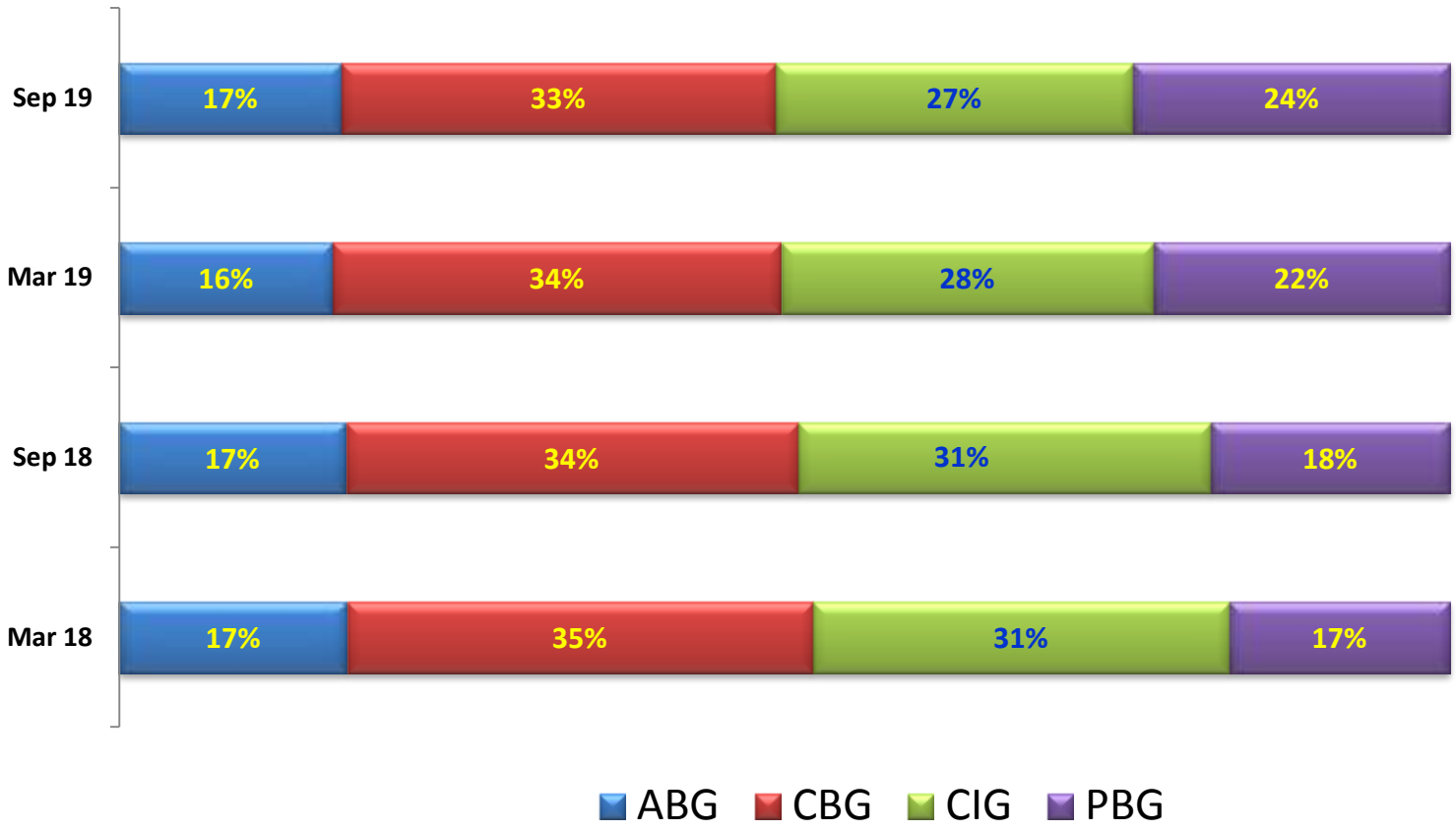
Advances (Segment by value)



Segments

ABG – Agri CBG – Commercial (<= Rs. 25 crore) CIG – Corporate (> Rs. 25 crore) PBG – Personal

Advances – Segment Share

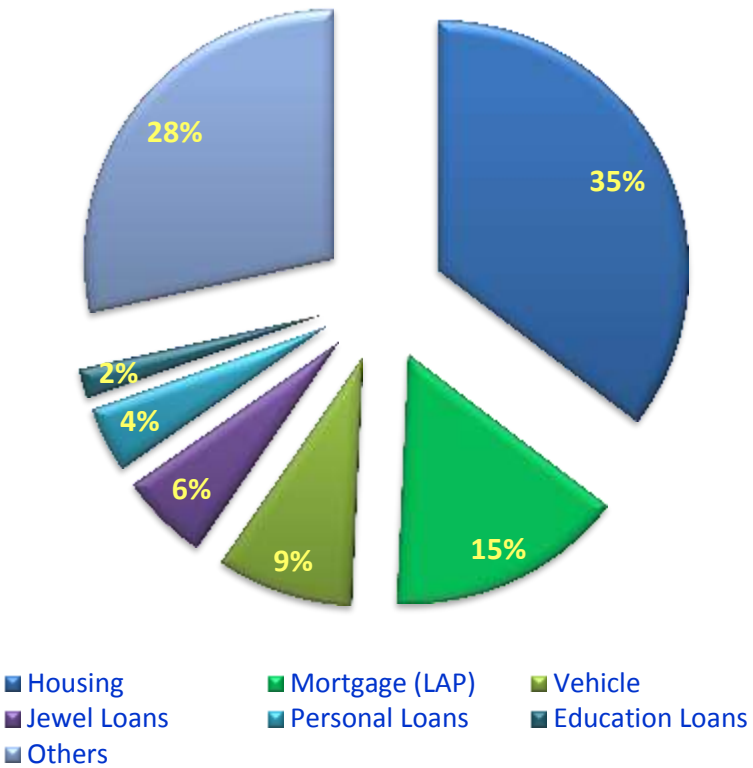


Segments

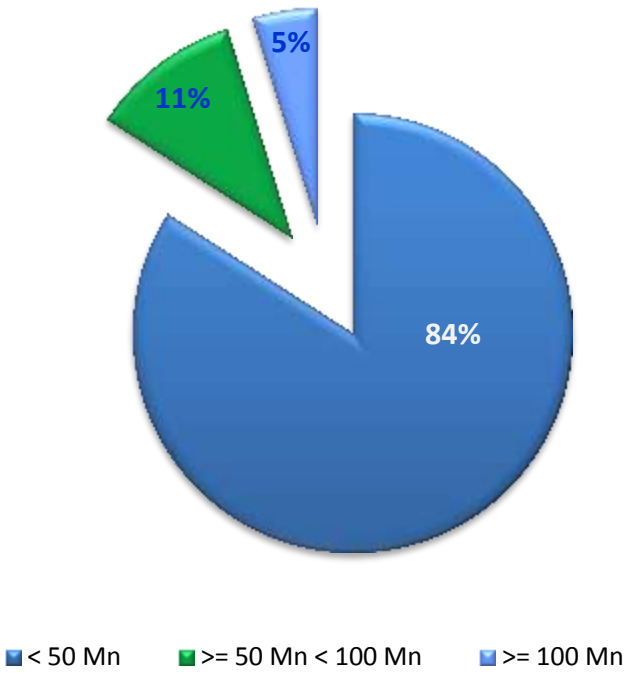
ABG – Agri CBG – Commercial (<= Rs. 25 crore) CIG – Corporate (> Rs. 25 crore) PBG – Personal

Retail & Commercial Loans Portfolio components

Retail Portfolio Composition



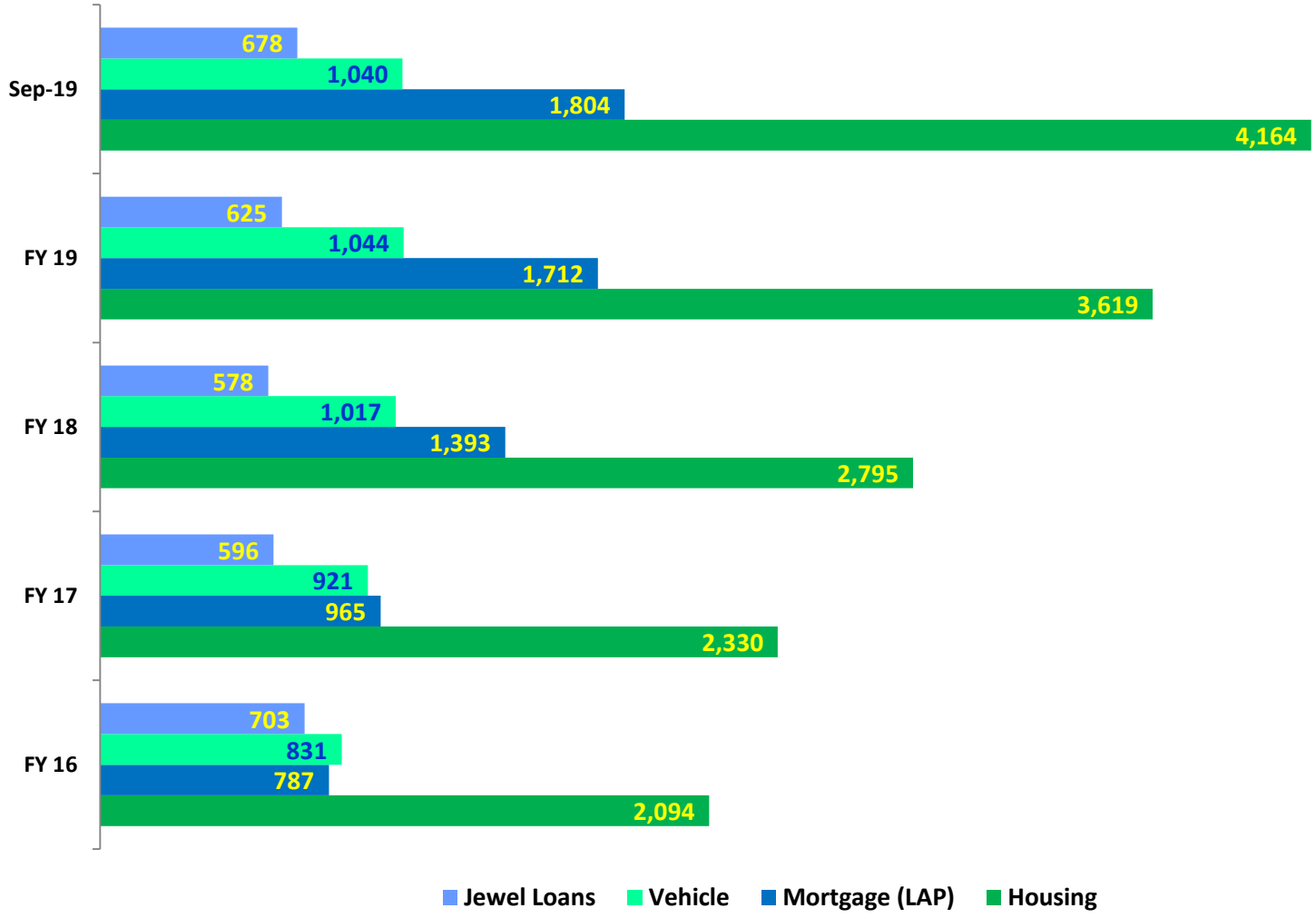
CBG portfolio by size



- Average ticket size - Rs. 4 Mn
- 84% of commercial loans are less than Rs. 50 Mn

(Rs. crore)

Robust Growth in Retail Segment



Retail Portfolio

(Rs. crore)

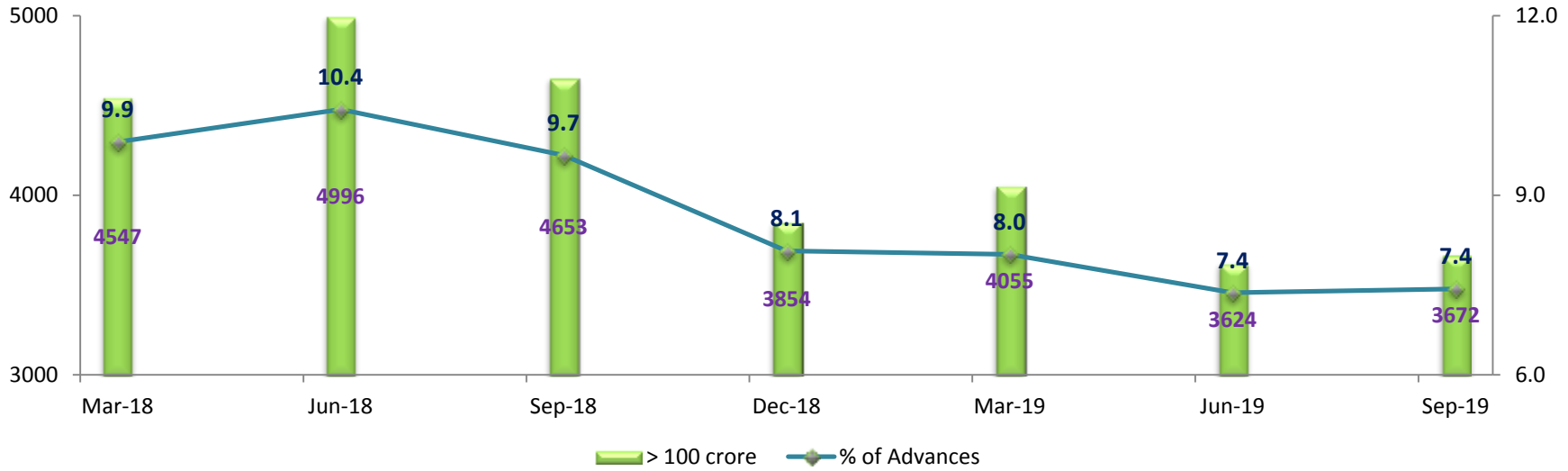
Segment	Advances outstanding as at				
	Sep -19	Mar-19	Mar-18	Mar-17	Mar-16
Housing	4,164	3,619	2,795	2,330	2,094
Mortgage (LAP)	1,804	1,712	1,393	965	787
Vehicle	1,040	1,044	1,017	921	831
Jewel Loans	678	625	578	596	703
Personal Loans	502	424	296	316	354
Education Loans	225	235	261	266	245
Others*	3,350	3,620	1,280	946	904
Total	**11,763**	**11,278**	**7,620**	**6,340**	**5,918**

**Includes IBPC of Rs.1,325 Cr, Rs.2,050 Cr and Rs.200 Cr for Sep 19 , Mar 19 and Mar 18 respectively.*

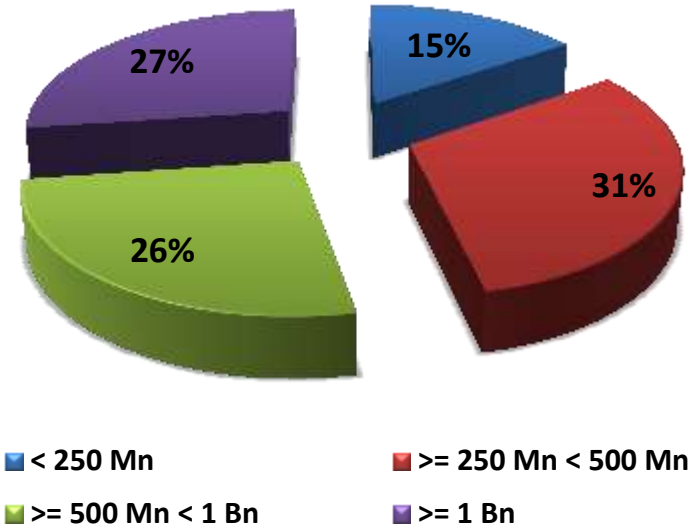
Corporate Book *

(Rs. crore)

Corporate advances > 1 Bn amount to less than 7.5% of total advances



- Average ticket size of Rs. 354 Mn
- 73% of corporate loans are less than Rs. 1 Bn
- *SMA 1 & 2 in corporate credit is ~ 1.82% of the book*

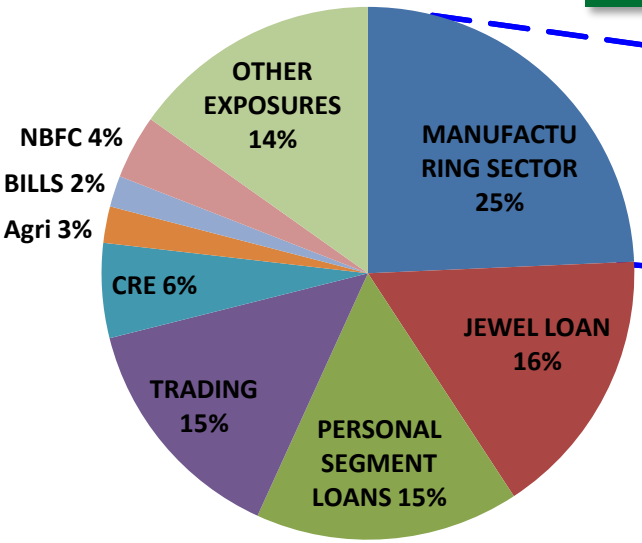


** Corporate Loans : Exposures above Rs. 250 Mn*

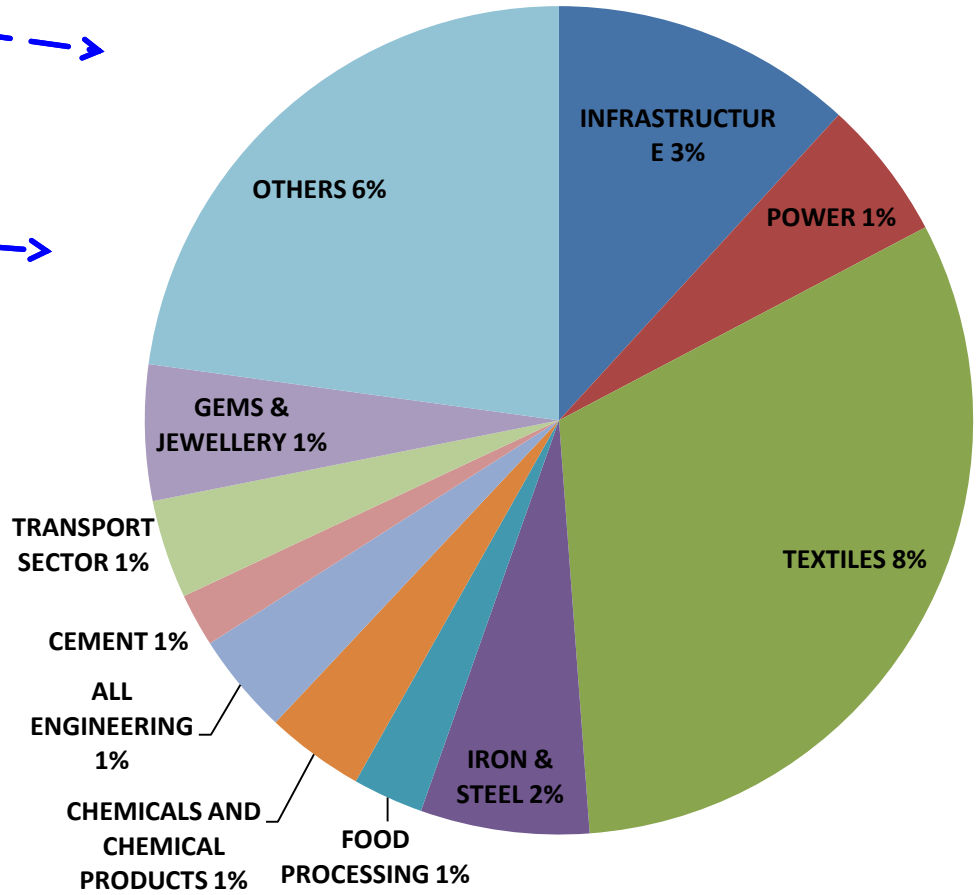
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

Rs.494 Bn



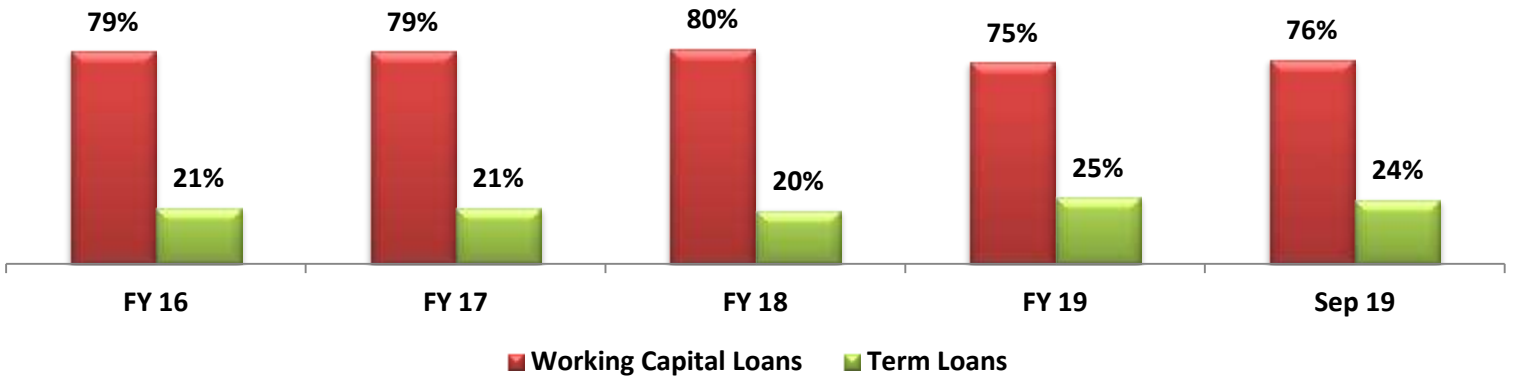
Breakup of Industrial exposure (Rs.120 Bn)



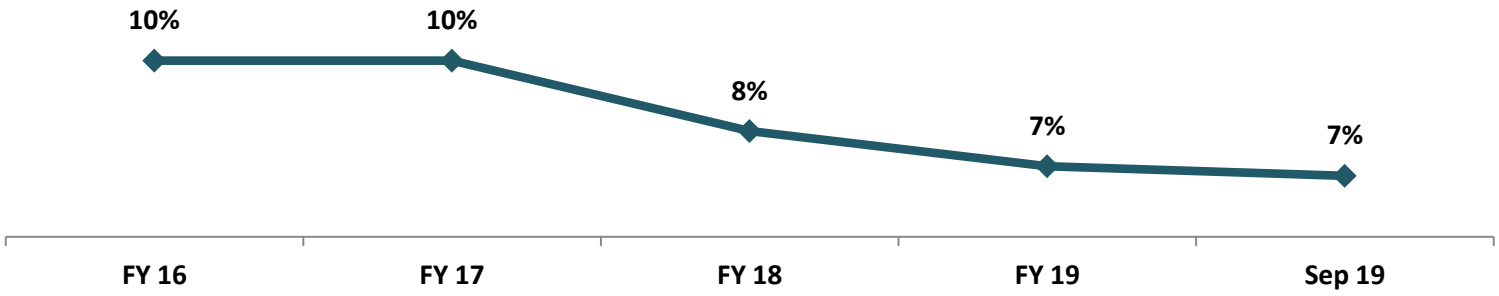
Advances – Composition

Karur Vysya Bank
Smart way to bank

Short term credit (Working Capital) forms major part of credit portfolio



Low concentration: Top 20 borrowers (% of overall loans)



Security Coverage

(Rs. crore)

Nature of security	30.09.19	
Exposure backed by -		
Letter of Credit	284	
Liquid Assets ^	9,155	
Vehicles	2,740	
Commodities	431	
Total (1)		**12,610**
Exposure secured by Immovable Property (% Coverage)		
> 100%	23,008	
90% to <100%	7,353	
75% to <90%	1,676	
50% to <75%	3,689	
<50%	3,351	
Total (2)		**39,077**
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	2,245	
Unsecured Exposure	530	
Total (3)		**2,775**
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		**54,462**

** Total risk assets including technical write off accounts*

^Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

(Rs. crore)

Advances – Composition

Particulars	Amount			% to Total Advance		Growth Over Sep 18	
	Sep 19	Sep 18	June 19	Sep 19	Sep 18	Amt	%
Manufacturing	12,006	13,257	12,412	24	28	(1,251)	(9)
Trading	7,052	8,079	7,560	14	17	(1027)	(13)
Jewel loan	8,130	7,651	7,890	16	16	479	6
Personal loans @	7,918	6,466	7,374	16	13	1,452	22
CRE	2,838	2,934	2,754	6	6	(96)	(3)
Agri (other than Jewel Loan)	1,092	1,519	1,250	2	3	(427)	(28)
Bills	933	1,416	1,080	2	3	(483)	(34)
NBFC	1,921	1,760	1,802	4	4	161	9
Capital market	1	71	1	-	-	(70)	-
Others*	7,497	4,987	7,059	15	10	2,510	-
Total Advances	**49,388**	**48,140**	**49,182**	**100**	**100**	**1,248**	**3**

@ Vehicle, Housing, Deposit loans & Insta Loans
**Exposure to other service sectors.*

(Rs. crore)

Manufacturing Sector - Industry Wise

Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Sep 19	Sep 18	Sep 19	Sep 18	Amount	%
Textile	3,786	3,827	7.7	7.9	(41)	(1)
Infrastructure	2,024	2,604	4.1	5.4	(580)	(22)
Basic Metal & Metal Products	791	1,129	1.6	2.3	(338)	(30)
Food Processing	331	885	0.7	1.8	(554)	(63)
Gems & Jewelry	636	636	1.3	1.3	-	-
All Engineering	475	563	1.0	1.2	(88)	(16)
Chemical & Chemical Products	460	483	0.9	1.0	(23)	(5)
Rubber and Plastic Products	574	426	1.2	0.9	148	35
Construction	365	426	0.7	0.9	(61)	(14)
Wood & Wood Products	471	392	1.0	0.8	79	20
Transport Sector	462	392	0.9	0.8	70	18
Paper & Paper Products	381	285	0.8	0.6	96	34
Cement & Cement products	249	301	0.5	0.6	(52)	(17)
Other Products	1,001	908	2.0	2.0	93	10
TOTAL	**12,006**	**13,257**	**24.3**	**27.5**	**(1,251)**	**(9)**

Other industries include : beverages & tobacco, mining & quarrying, petroleum, glass & glassware, leather& leather products, etc .

Infrastructure Advances

(Rs. crore)

Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Sep 19	Sep 18	Sep 19	Sep 18	Amt	%
Power	607	653	1.2	1.3	(46)	(1)
Road	481	419	1.0	0.9	62	13
Infra Others	935	1,532	1.9	3.2	(597)	(64)
TOTAL	**2,024**	**2,604**	**4.1**	**5.4**	**(580)**	**(22)**

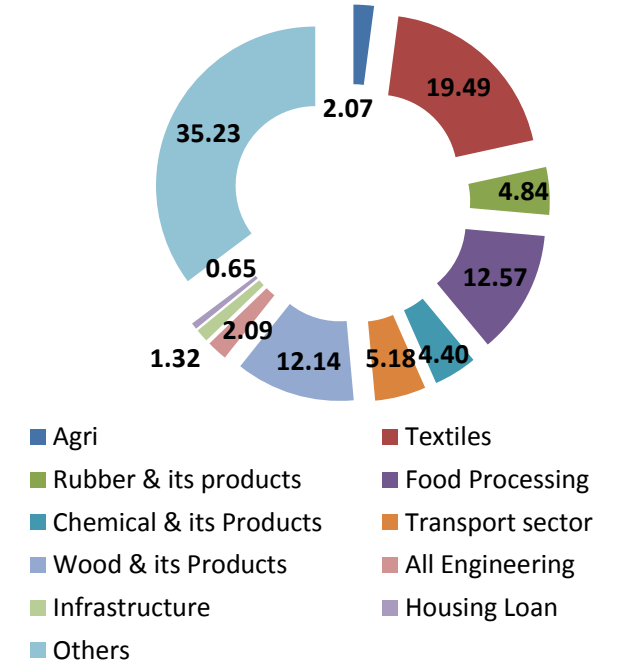
Power Sector Exposure		
Ownership	**Sep 19**	**Sep 18**
Government	344	391
Private	263	262
TOTAL	**607**	**653**

Sector-wise Restructured Advances

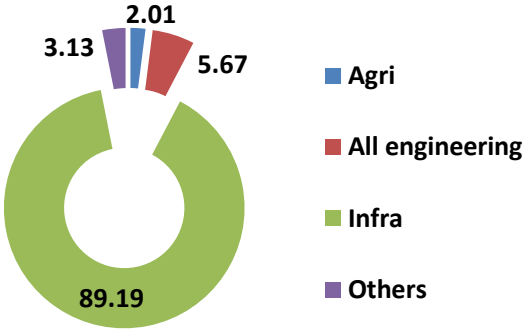
(Rs. crore)

S. N.	SECTOR	Amount	
		Sep 19	Sep 18
1	Textile	32.04	-
2	Food & Food Processing	20.67	-
3	Wood & Wood Products	19.96	-
4	Transport sector	8.52	-
5	Rubber & Rubber Products	7.95	-
6	Chemical & Chemical Products	7.24	-
7	All Engineering	3.44	2.59
8	Agriculture	3.41	0.92
9	Infrastructure	2.17	40.77
10	Housing Loan	1.07	-
11	Others	57.92	1.43
TOTAL		**164.40**	**45.71**
% to Total Advances		***0.33***	***0.09***

% to Total Restructured Advances Sep -19

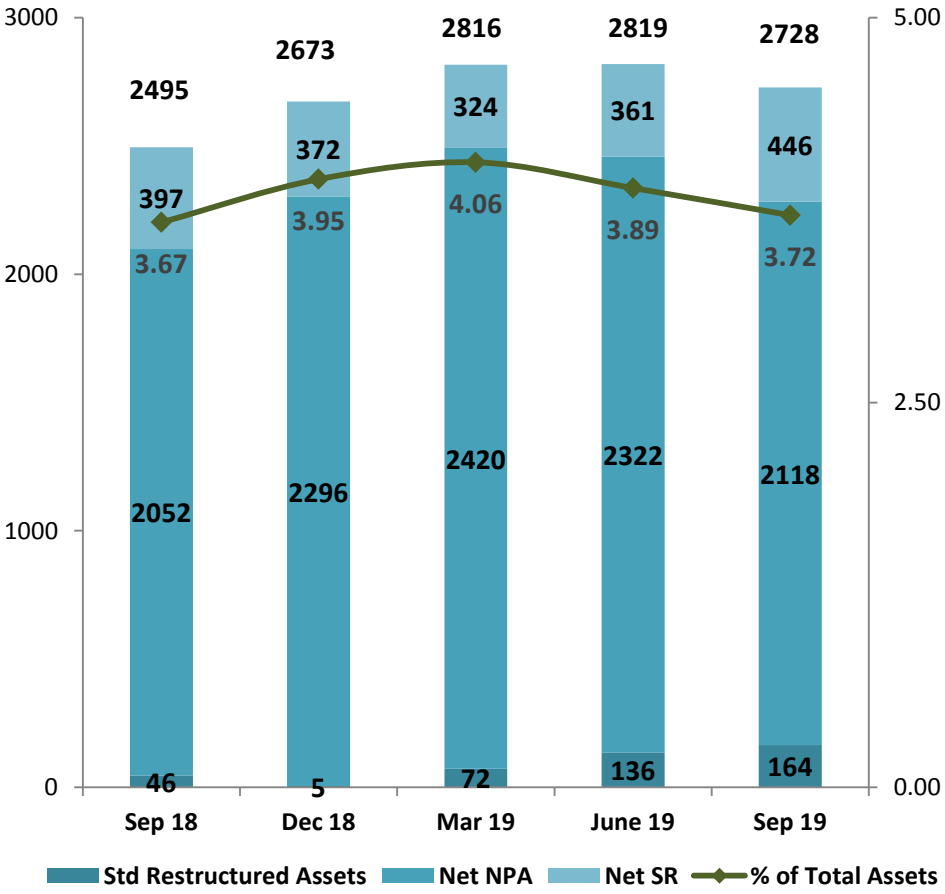


% to Total Restructured Advances Sep -18



Stressed Book Analysis

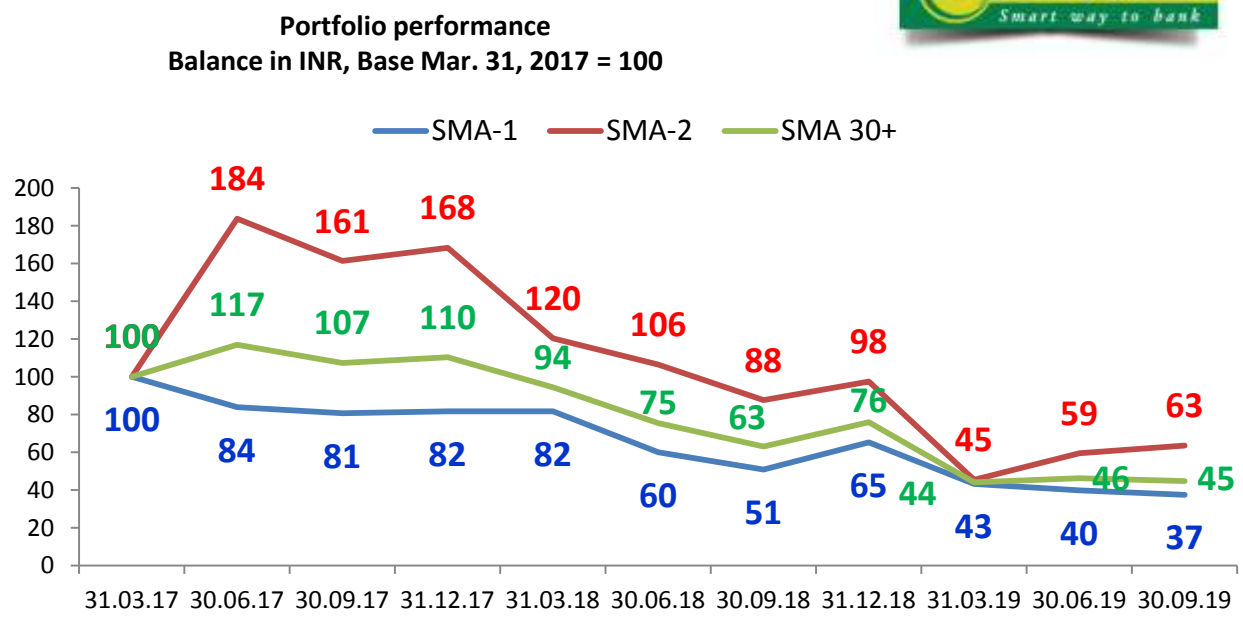
(Rs. crore)

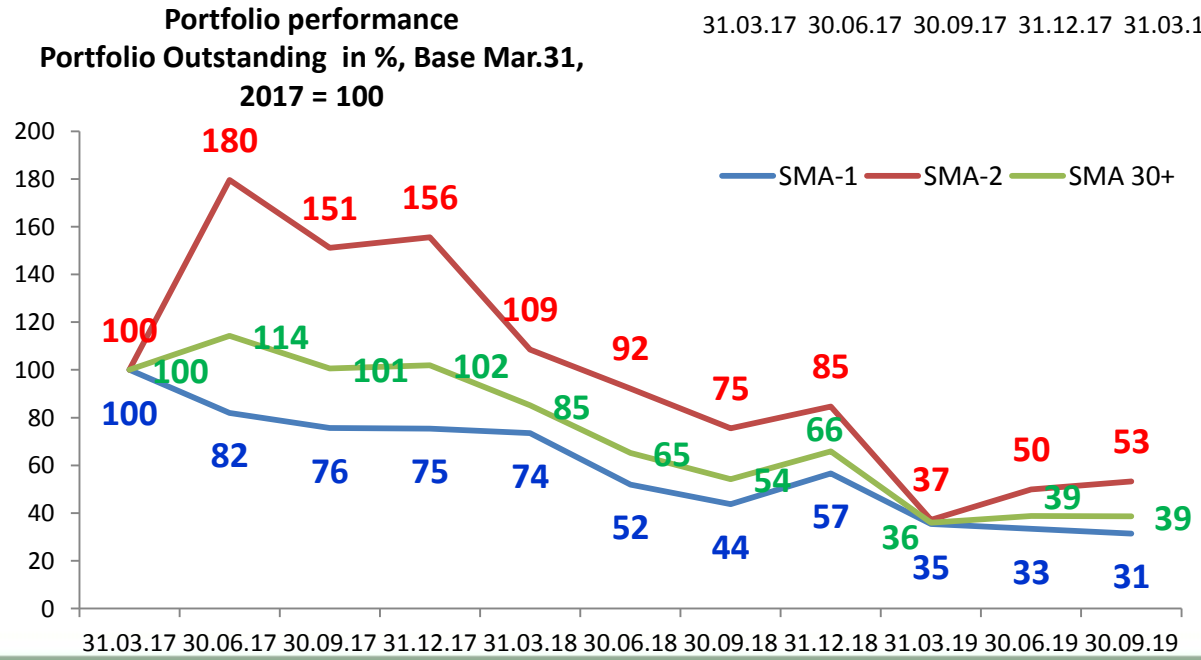


Movement of Restructured Advances

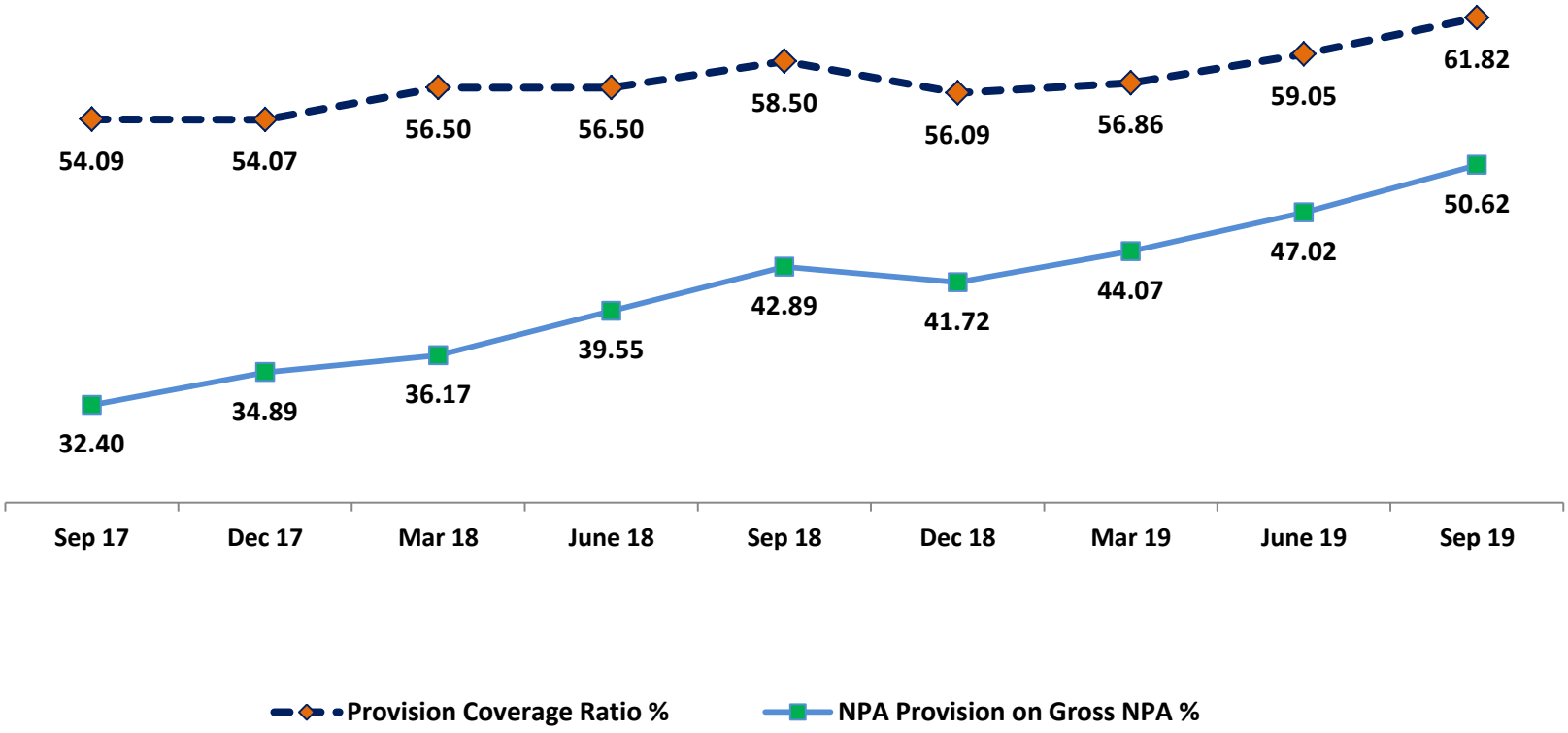
Particulars	Apr-19 to Sep - 19		Apr 18 to Sep-18	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	34	72.09	22	262.43
B. Addition during the period	44	124.86	-	-
C. Additions in existing A/c's	-	37.76	-	-
D. Addition through upgradation from NPA	1	0.12	-	-
E. Accounts closed during the period	-	1.71	5	13.49
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	1.62	-	2.51
H. Slippages during the period	8	33.11	4	200.72
Position at the end of the period A+B+C+D-(E+F+G+H)	71	164.40	13	45.71

Portfolio performance



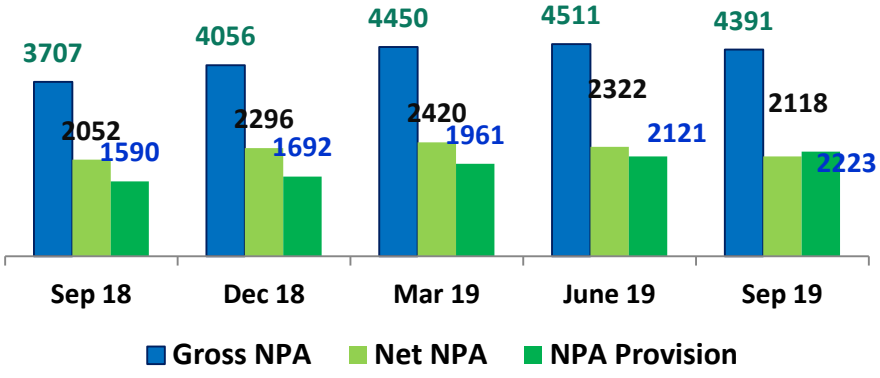


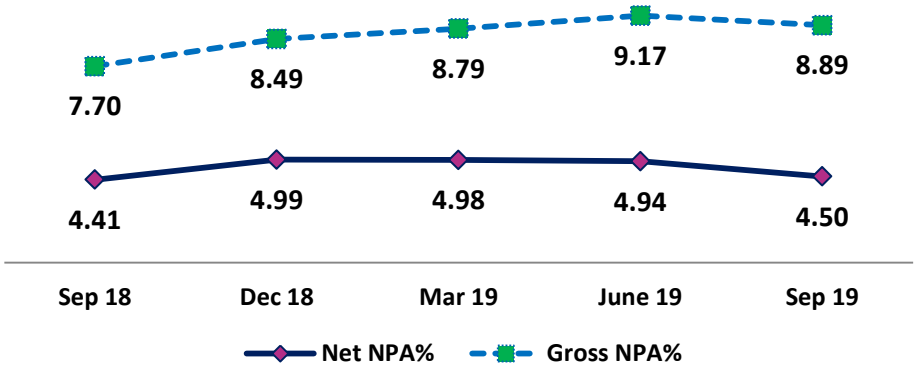
Provision Coverage Ratio



NPAs & Provisions

(Rs. crore)





VERTICAL	Advances O/s. Sep 19	Slippages Q2	Upgradation / Deletions* Q2	Gross NPA Sep 19	Accretion rate* (%) Q2 (annld.)
COMMERCIAL	16,118	181	304	1,144	(3)
CORPORATE	13,278	239	265	2,823	(1)
AGRICULTURE	8,229	48	25	209	1
RETAIL (Per. Banking)	11,763	32	26	215	-
TOTAL	**49,388**	**500**	**620**	**4,391**	**(1)**

** Inclusive of assets sold during the quarter*

Movement of NPA

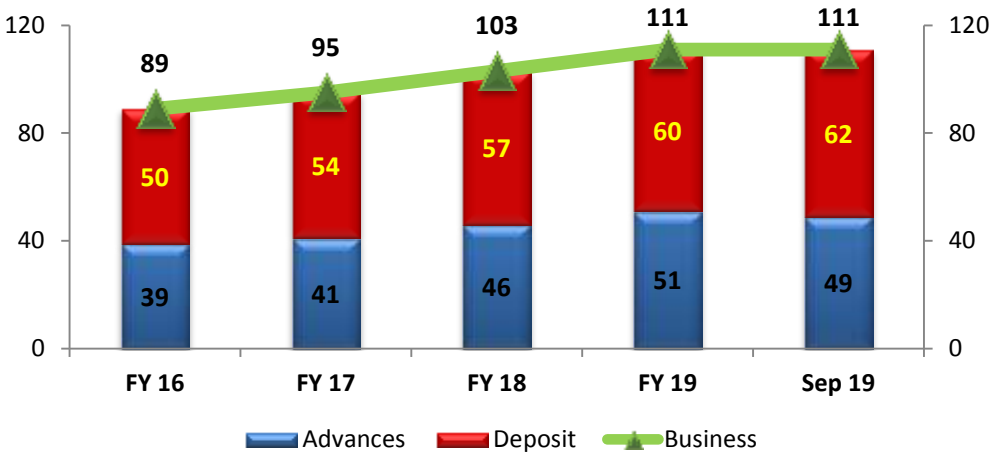
(Rs. crore)

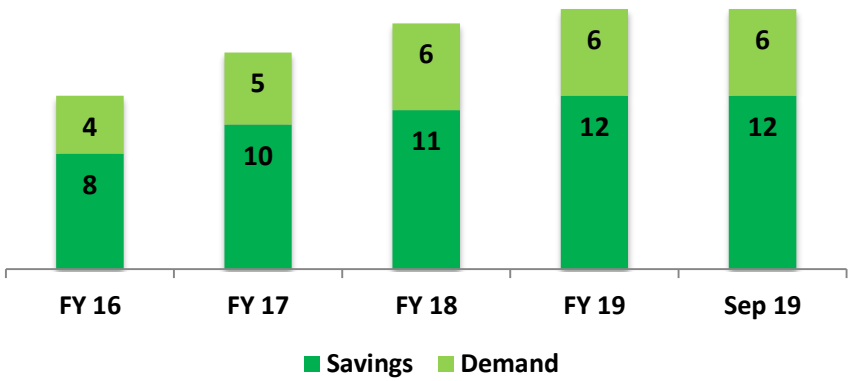
Particulars	Apr 19 – Sep 19	Apr 18 - Sep 18
Gross NPAs		
Opening Balance	4,450	3,016
Additions during the period	891	975
Reductions during the period	949	284
Closing Balance	**4,391**	**3,707**
Net NPAs		
Opening Balance	2,420	1,863
Additions during the period	126	312
Reductions/write off during the period	428	123
Closing Balance	**2118**	**2,052**
Provisions		
Opening Balance	1,961	1,091
Provn. made during the period	765	659
Write off/Write back of excess provn.	503	160
Closing Balance	**2,223**	**1,590**

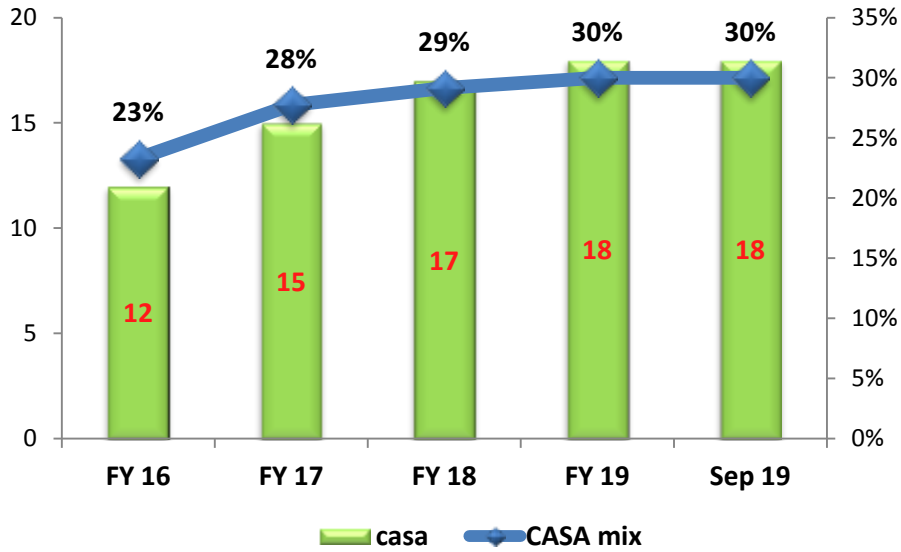
OTHER PARAMETERS

Business Growth

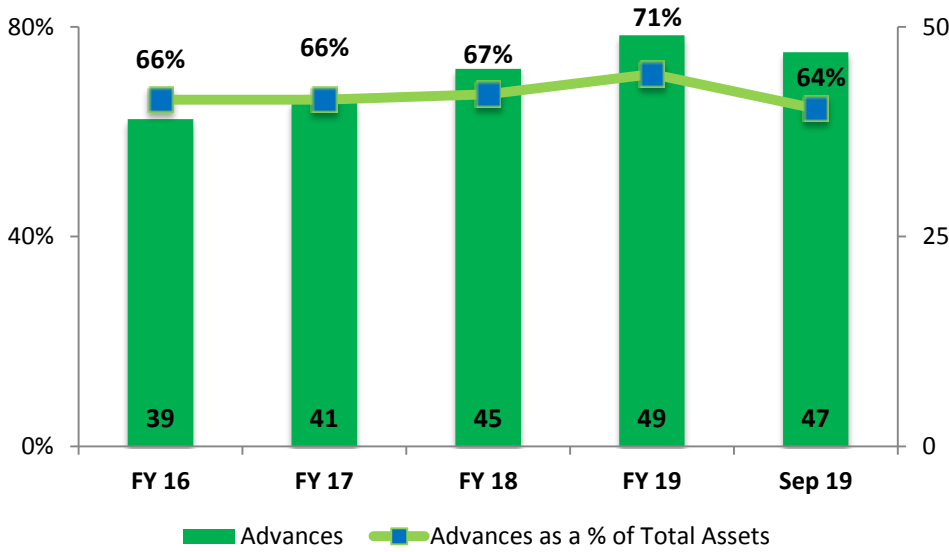
(Rs. thousand crore)



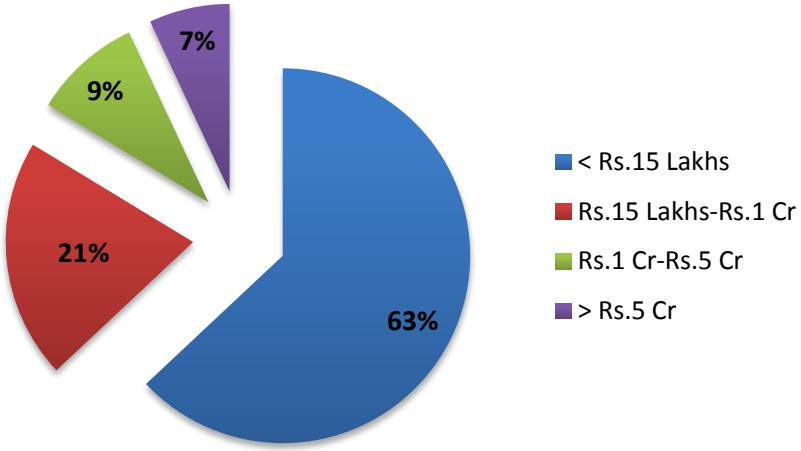




Loans and Advances

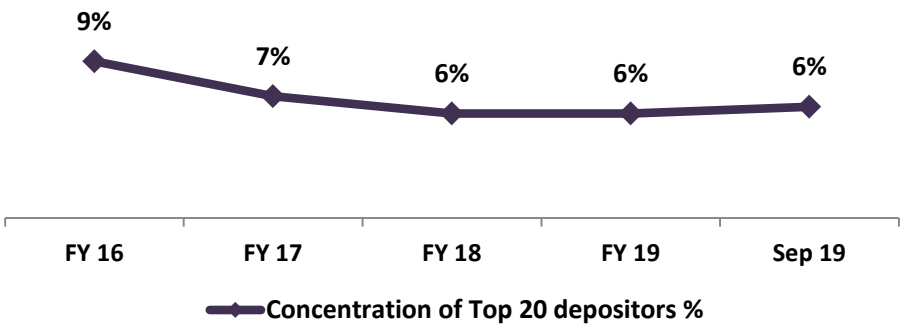


Retail Liability Franchise : Granular & Sticky

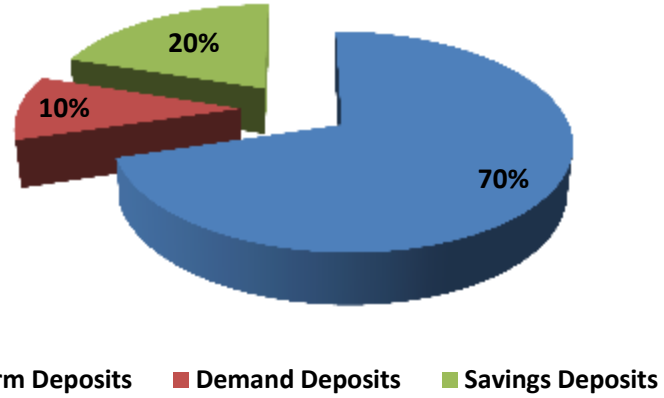


- ✓ Term deposits are primarily retail deposits
- ✓ **93% of term deposits are < Rs.5 Cr**

Low concentration of Deposits

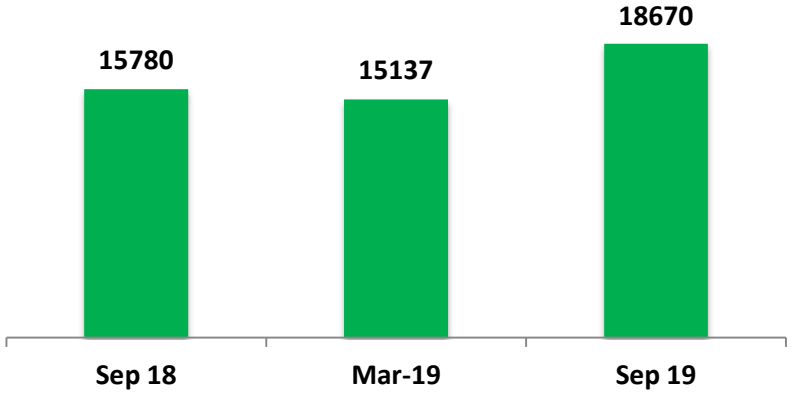


Low dependence on wholesale deposits

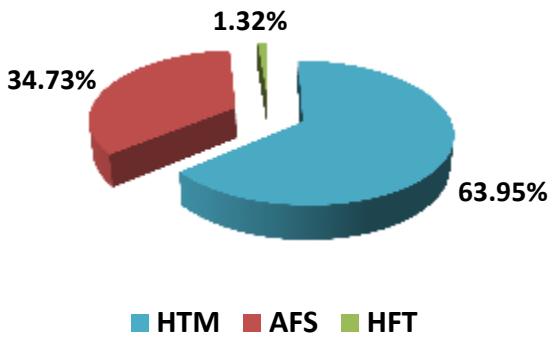


Investment Portfolio

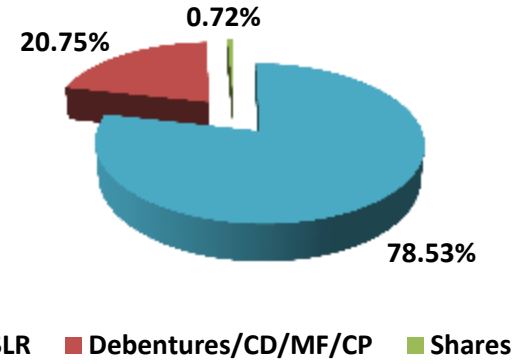
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio

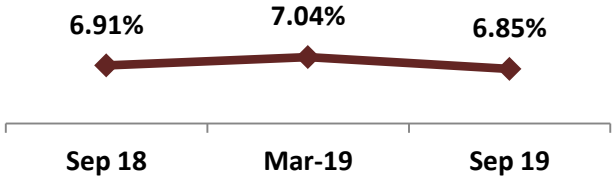


Debentures/CD/MF/CP includes SRs of Rs. 397.44 crore (2.13%)

Duration

AFS*	HFT	HTM*
1.19	0.20	3.63

Yield on Investment



** **AFS** Duration Mar 19 was 1.96, Jun 19 was 1.23 ; **HTM** Duration Mar 19 was 3.89, Jun 19 was 4.05.*

(Rs. crore)

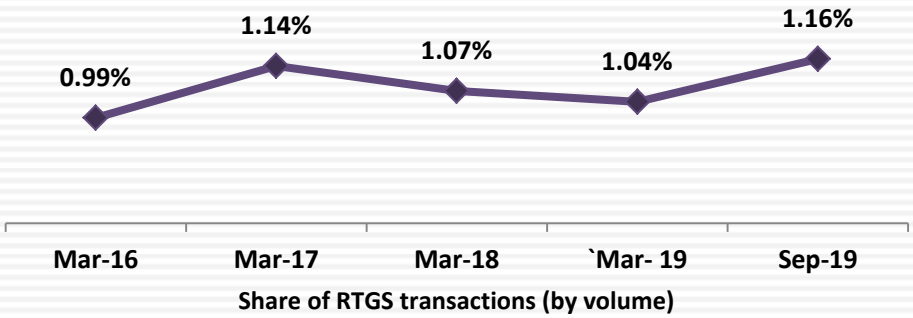
Provisions and Contingencies

Provision for	Quarter		Half year ended	
	Sep 19	Sep 18	Sep 19	Sep 18
NPA	335	207	653	610
Standard Assets	11	(16)	9	(10)
Restructured Advances	2	-	5	(9)
SDR, S4A, 5/25 etc.	-	-	-	(10)
NCLT (specific a/c's)	-	-	-	(12)
Others (incl. NPI)	4	11	17	50
Investment Depreciation	13	11	11	17
Total Provisions (excl. Tax)	**365**	**213**	**695**	**636**
Tax Expense	3	64	45	55
Total Provisions	**368**	**277**	**740**	**691**

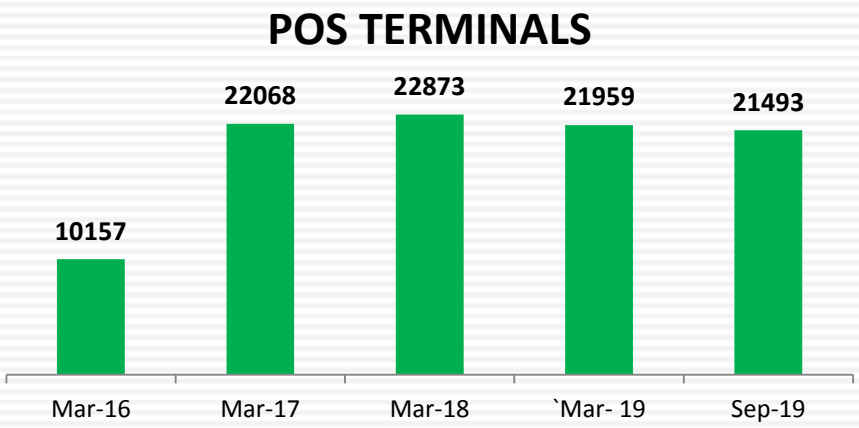
Leveraging Technology - Delivery Channels

Karur Vysya Bank
Smart way to bank

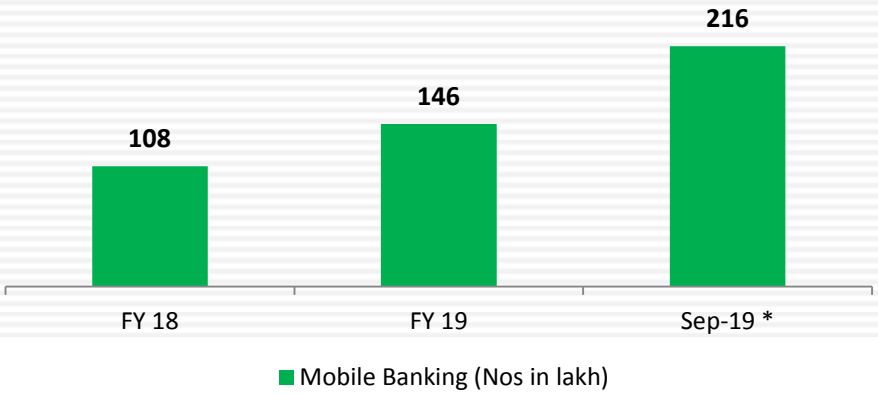
Market share in RTGS transactions



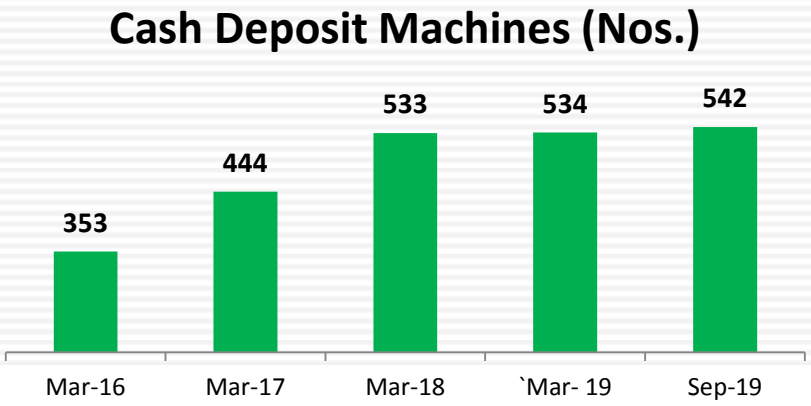
POS Terminals



Exponential growth in Mobile transactions



Cash Deposit Machines

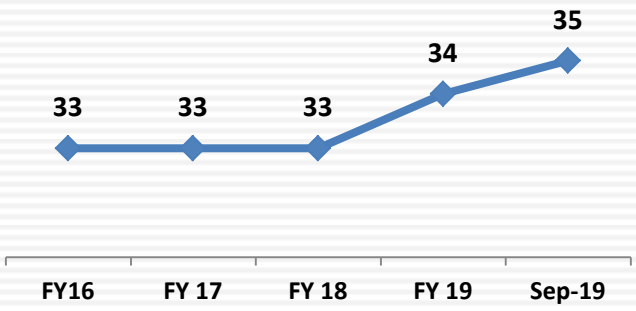


** Annualized*

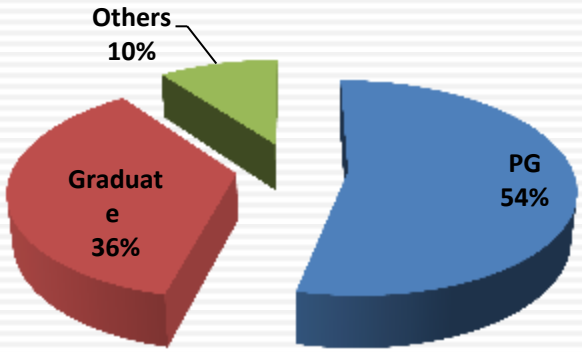
Human Resources

Karur Vysya Bank
Smart way to bank

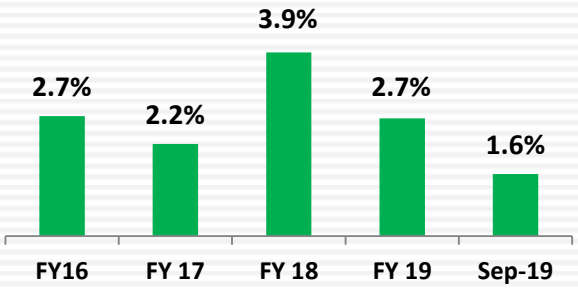
Young workforce…..



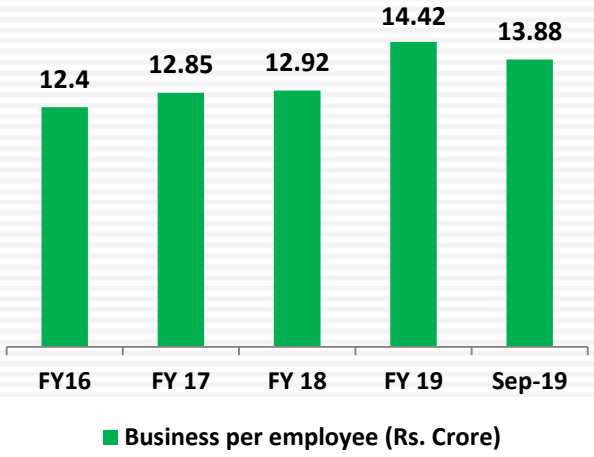
… well qualified …

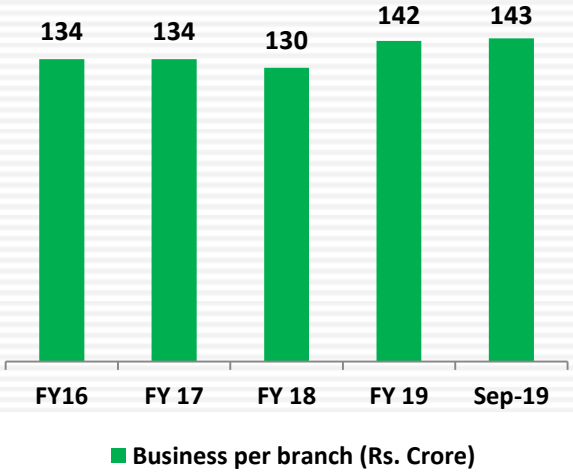


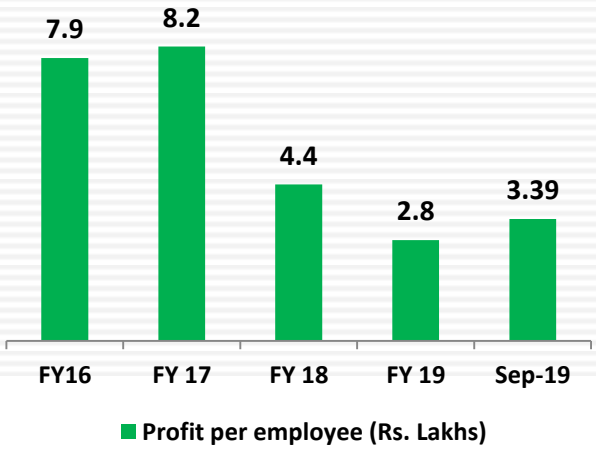
… lower attrition …



… leading to improved productivity







(Rs. crore)

A Decade of Progress

Karur Vysya Bank
Smart way to bank

Year	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Paid up Capital	54	94	107	107	107	122	122	122	145	160
Reserves	1,566	2,020	2,601	2,978	3,219	4,124	4,451	4,723	6,066	6,205
Owned funds	1,620	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,365
CRAR - Basel II (%)	14.49	14.41	14.33	14.41	12.77	14.63	12.26			
Basel III (%)					12.60	14.62	12.17	12.54	14.43	16.00
Deposits	19,272	24,722	32,112	38,653	43,758	44,690	50,079	53,700	56,890	59,868
Advances	13,675	18,052	24,205	29,706	34,226	36,691	39,476	41,435	45,973	50,616
Total Business	32,947	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863	1,10,484
Total Income	2,005	2,482	3,621	4,695	5,680	5,977	6,150	6,405	6,600	6,779
Operating Profit	463	600	726	849	838	943	1,303	1,571	1,777	1,711
Net Profit	336	416	502	550	430	464	568	606	346	211
Dividend (%)	120	120	140	140	130	130	140	130	30	30
Branches (No.)	335	369	451	551	572	629	667	711	790	778
EPS (Rs.)	62.23	44.90	46.81	51.35	40.08	39.86	46.59	9.95*	4.78	2.64
Return on Assets (%)	1.76	1.71	1.56	1.35	0.86	0.88	1.03	1.00	0.53	0.31
Book Value(Rs.)	297.60	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	79.56
No of Employees	4,175	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956	7,663

* During the Financial Year 2016-17, one Equity Share face value of Rs.10/- each was subdivided into five Equity Shares of face value Rs.2/- each

Thank You