Karur Vysya Bank
Smart way to bank

IRC: F48:21:164:2018 12.02.2019

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: 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 nine months ended 31st December 2018.

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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 nine months ended 31st December 2018 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

Encl: a.a.

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
Erode Road, Karur - 639 002
✆: 04324-269431,37,40-43, Fax : 225700
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Website : www.kvb.co.in
CIN : L65110TN1916PLC001295

KVB Karur Vysya Bank

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INVESTOR PRESENTATION

31.12.2018

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Performance highlights .....

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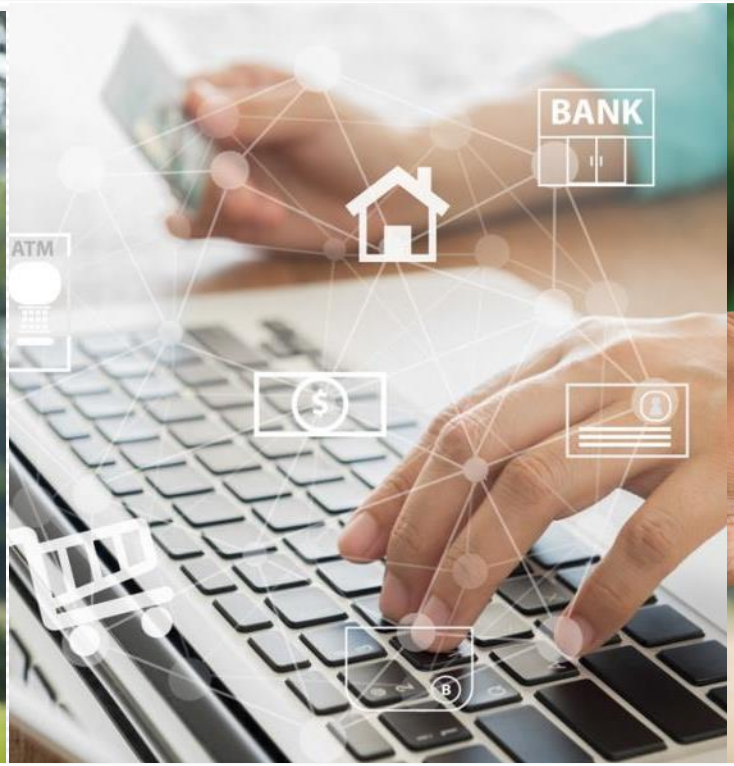
Income	Revenue at Rs. 841 crore – up 12% sequentially and 7% YoY
Advances	Gross Advances up by 7% YoY at Rs. 47,766 crore ✓ Retail Assets grow 25% YoY & 4% sequentially ✓ Commercial Assets grow at 9% YoY & 1% sequentially ✓ Corporate Portfolio degrowth (6% YoY & sequentially) ✓ Agri Advances grow 7% YoY & flat sequentially
CASA	CASA balances up at Rs. 17,468 crore (30% share) CASA grows at 9% YoY and up 2% sequentially Savings Growth YoY at 11% and Current Deposits up by 5% YoY
Total Business	Total Business Rs. 1,06,390 crore up 4% YoY
OP. PROFIT	Operating Profit up at Rs. 425 crore (up 18% sequentially & 1% YoY)
CRAR	Healthy CRAR – 14.59% of which Tier I capital is 14.08%

The Bank of choice - trusted by all



Over
7 million
individuals

Over
450000
businesses

Over
700000
Agricultural customers

KVB – a unique franchise!

Karur Vysya Bank
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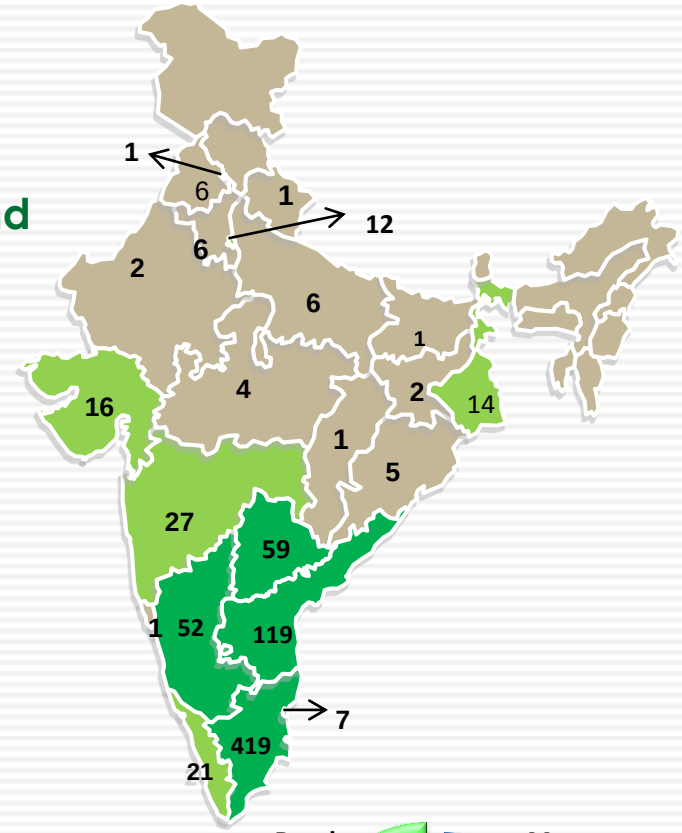
Bank of Choice, trusted by :

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

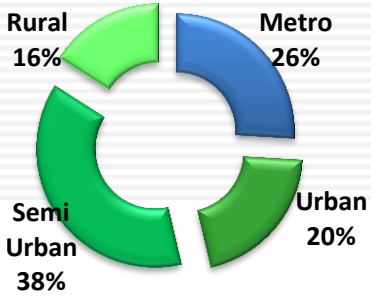
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	159
Semi Urban	296
Rural	126
Total	782



Customer service excellence the differentiator

Category	31.12.18	31.03.18	31.03.17
Branches	782	790	711
ATM's + Cash Recyclers	2183	2328	2191



Blending Tradition with Modernity

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- **New Digital Systems live and fully embedded:**
  - ✓ Full suite of retail asset products
  - ✓ Working Capital for Commercial Clients (< 2 Crore)
  - ✓ Retail liabilities / Banking

- **Retail / Commercial digital product adoption improving**
  - ✓ ~42000 retail applications (for approx. Rs. 1400 crore) received.
    - Score cards being optimized for better approval rates.
  - ✓ ~3300 Commercial applications (for approx. Rs. 644 crore) received
  - ✓ Dlite Banking application accelerating
    ~ 8,00,000 downloads & ~ 5,06,000 users registered

- **Digital product roll-out almost complete**
  - ✓ Commercial Term Loans delayed and expected to go live by end March 2019

- **Commercial Credit Card**
  - ✓ Test launched in Dec. 2018
  - ✓ Customer Launch in Feb. 2019

- **Risk Based pricing paradigm fully implemented in Retail / Commercial products**
  - ✓ Impact reflected in NIM (up 3 bps sequentially)

Blending Tradition with Modernity

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- **Co-origination of loans through API platform enabled**

- **Talent enhancement progressing well**
  - ✓ Liability Head & Head of Alternate Distribution hired.
  - ✓ Campus hiring process initiated

- **Branch Operational centralization process initiated**
  - ✓ Reduce operational risk & enhance controls

- **Risk framework significantly enhanced**
  - ✓ Algorithmic underwriting
  - ✓ Risk representation at Divisional Office level.
  - ✓ Expected to enhance Through the Door quality of Risk Accepted.

- **Collection processes stabilized leading to improved portfolio statistics**

- **Third Party Products Continue to Grow well**

Life Insurance Premium YTD growth	-	42% over , FY 17 18
Non-Life insurance premium YTD growth	-	13% over , FY 17 18
Mutual Fund revenue YTD growth	-	290% over FY 17 18

Digital Transformation successfully implemented…

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Q4 18-19
- Term Loan

Commercial Credit Card – **TEST LAUNCH**

Dec. 18

Working Capital (Fresh) & Auto Loan - **LIVE**

Aug./ Sept. 18

Working Capital (Enhancement, Adhoc), Loan Against Property, Personal Loan & Digital Bank - **LIVE**

July 18

Working Capital (Renewals) & Home Loans - **LIVE**

Mar. 18

(Rs. crore)

Results Snapshot (EoP*)

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Financial Indicators – 31.12.2018		
Parameter	Amount	YoY Growth %
Total Deposits	58,624	3
Gross Advances	47,766	7
Total Business	**1,06,390**	**4**
Total Income	**2,434**	**4**
Operating Profit	**1,246**	**(4)**
Net Profit	**151**	**(49)**

Other Business Parameters	
Gross NPA	**4,055.73**
Net NPA	**2,295.60**
Gross NPA %	**8.49**
Net NPA %	**4.99**
PCR %	**56.09**
Basel III Capital	**6,319.60**
CRAR	**14.59**
Tier I	**6,101.21**
Tier II	**218.39**
NIM %	**3.60**
RoA %	**0.29**

** - End of Period – 31 Dec. 2018*

Business Profile (Averages)

(Rs. crore)

Particulars	Dec 18	Dec 17	Y-o-Y Growth		Mar-18
			Amount	%	
Avg. Deposits	**57,314**	**54,727**	**2,587**	**5**	**55,239**
Avg. Demand Deposit	5,443	5,094	349	7	5,134
% to Total	*9*	*9*			*9*
Avg. Savings Deposit	11,150	9,939	1,211	12	10,086
% to Total	*19*	*18*			*19*
Avg. Time Deposit	40,720	39,694	1,026	3	40,019
% to Total	*71*	*73*			*72*
CASA	**16,593**	**15,033**	**1,560**	**10**	**15,220**
% to average deposit	*29*	*28*			*28*
Avg. Advances	**46,888**	**42,421**	**4,467**	**11**	**42,982**
Avg. CD Ratio (%)	*81.81*	*77.50*			*77.81*

Business Profile (EoP*)

(Rs. crore)

Particulars	Dec18	Dec 17	Y-o-Y %	Mar 18	YTD %
Total Deposits	**58,624**	**57,119**	**3**	**56,890**	**3**
Demand	5,852	5,549	5	5,576	**5**
Savings	11,616	10,474	11	11,001	**6**
CASA	17,468	16,023	9	16,577	**5**
Term Deposits	41,156	41,096	-	40,313	**2**
CASA %	*30*	*28*		*29*	
Gross Advances	**47,766**	**44,836**	**7**	**45,973**	**4**
Net Advances	46,005	43,792	5	44,800	**3**
Total Business	**1,06,390**	**1,01,955**	**4**	**1,02,863**	**3**

** - End of Period – 31 Dec. 2018*

Balance Sheet

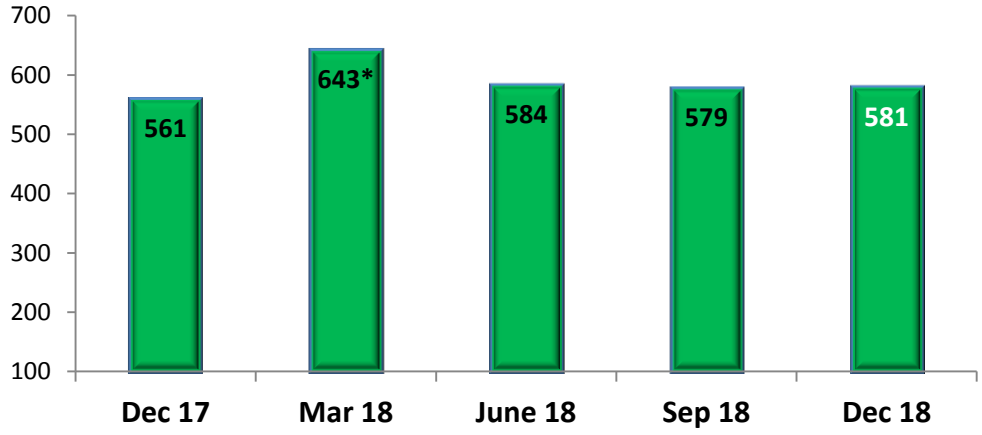
(Rs. crore)

Particulars	Dec 18	Dec 17	Y-o-Y (%)
Capital & Liabilities			
Capital	160	145	10
Reserves and Surplus	6,203	6,068	2
Deposits	58,624	57,120	3
Borrowings	959	1,737	(45)
Other Liabilities and Provisions	1,644	1,461	13
Total	**67,590**	**66,531**	**2**
Assets			
Cash and Balances with RBI	3,194	2,961	8
Balances with Banks	27	1,202	(98)
Investments	16,205	16,597	(2)
Advances	46,005	43,792	5
Fixed Assets	583	494	18
Other Assets	1,576	1,485	6
Total	**67,590**	**66,531**	**2**

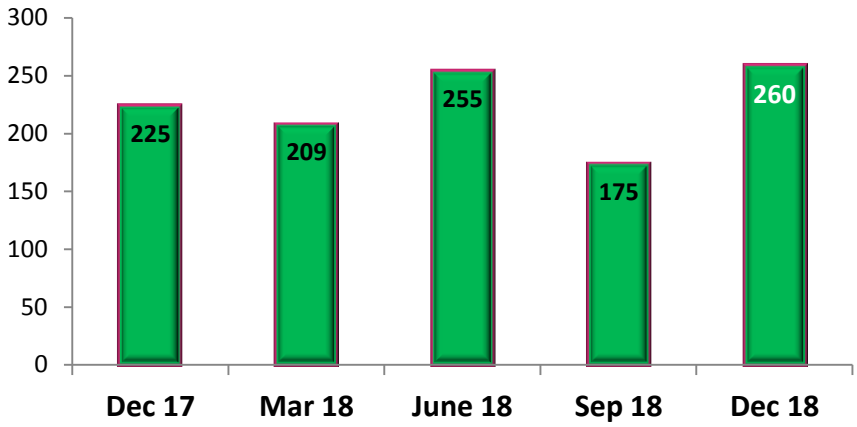
Income v/s Expenses (Qtr.)

(Rs. crore)

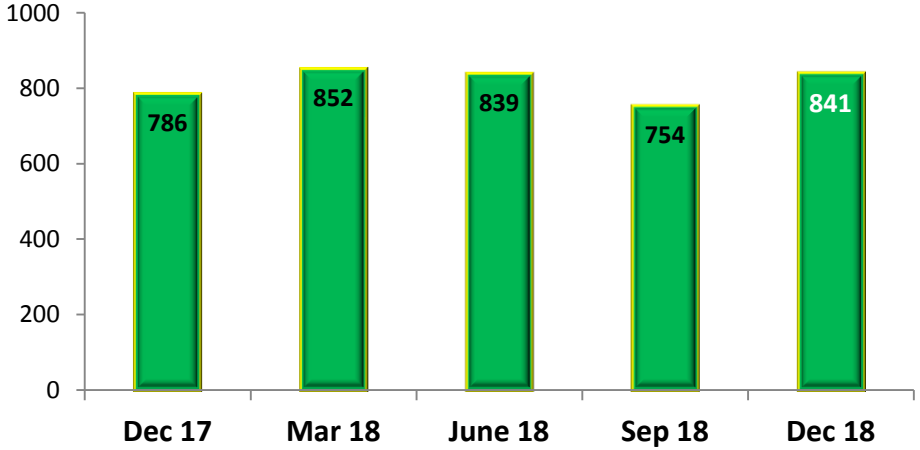
Net Interest Income



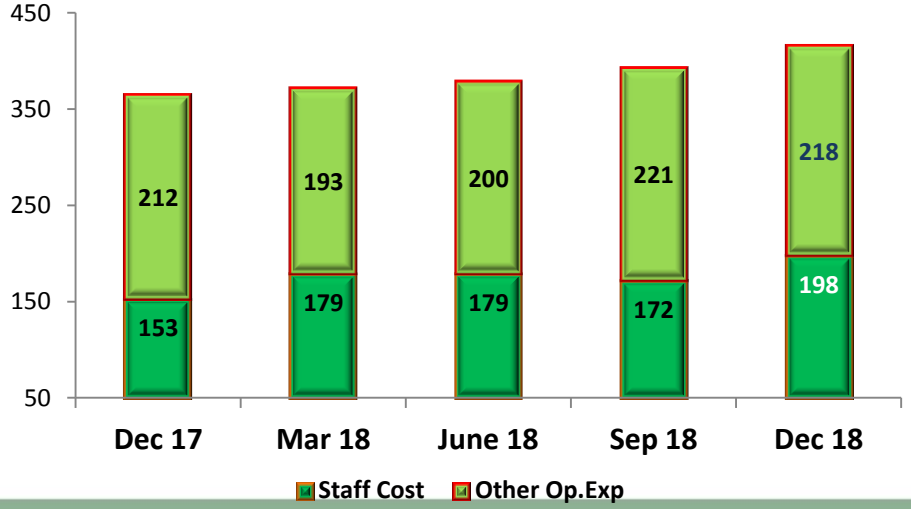
Non Interest Income



Total Operating Income



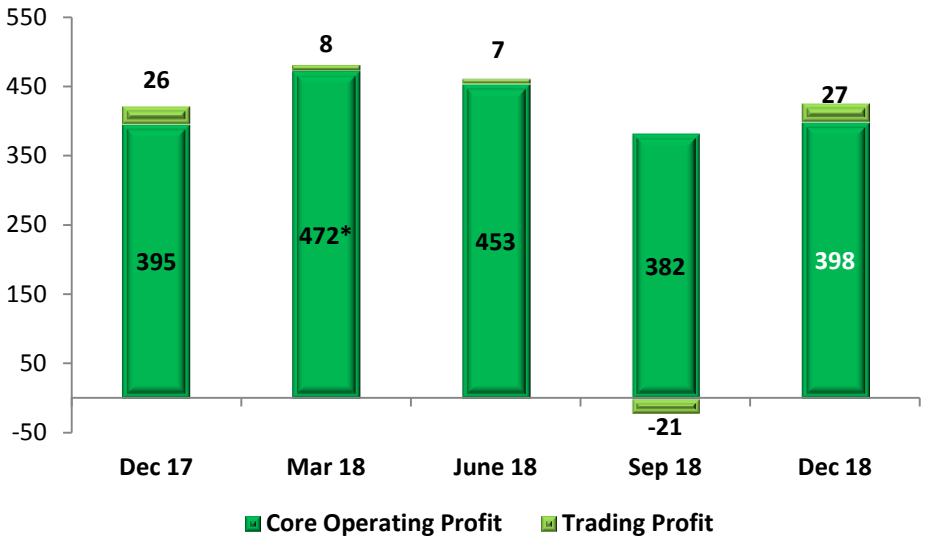
Operating Expenses

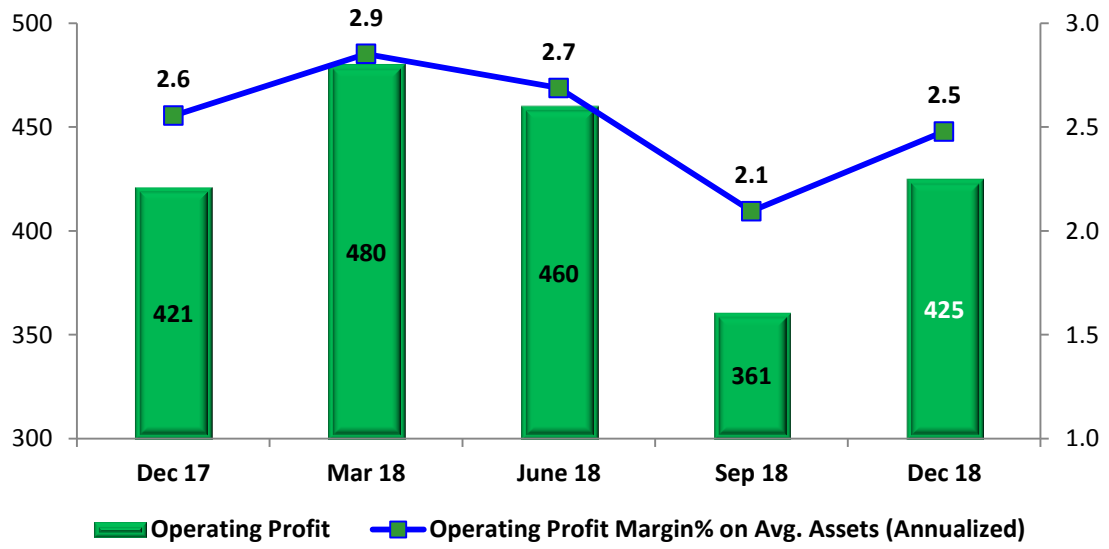


**Includes revenue of non recurring nature*

Operating Profit (Qtr.)

(Rs. crore)





**Includes revenue of non recurring nature*

Profit and Loss A/c (Qtr.)

(Rs. crore)

Particulars	Q3 FY 18-19	Q3 FY 17-18	YoY (%)
Net Interest Income	581	561	3
Other Income	260	225	16
Total Income	**841**	**786**	**7**
Operating Expenses	416	365	14
Operating Profit	**425**	**421**	**1**
Provisions	401	325	23
Credit Related	432	306	41
Others	(31)	19	-
Profit Before Tax	**24**	**96**	**(75)**
Tax	3	25	(88)
Net Profit	**21**	**71**	**(70)**

Profit and Loss A/c (9M)

(Rs. crore)

Particulars	9M FY 18-19	9M FY 17-18	YoY (%)
Net Interest Income	1,744	1,655	5
Other Income	690	691	-
Total Income	**2,434**	**2,346**	**4**
Operating Expenses	1,188	1,048	13
Operating Profit	**1,246**	**1,298**	**(4)**
Provisions	1,036	880	18
Credit Related	1,000	832	20
Others	36	48	(25)
Profit Before Tax	**210**	**418**	**(50)**
Tax	59	123	(52)
Net Profit	**151**	**295**	**(49)**

Break Up of Other Income

(Rs. crore)

Particulars	QUARTER			9 Months		
	Dec. 18	Dec. 17	YoY (%)	Dec. 18	Dec. 17	YoY (%)
TOTAL NON-INT. INCOME	**260**	**225**	**15**	**690**	**691**	**-**
1) Fee Income	161	153	5	494	464	6
2) Investment trading profit	27	26	4	13	93	(86)
3) Forex Income	9	8	13	29	30	(3)
4) Others*	63	38		154	104	

**Includes recoveries from Written Off A/c's –*
Rs. 36 crore (Q3 FY 18-19) & Rs. 5 crore (Q3 FY 17-18) &
Rs. 60 crore (9M FY 18-19) & Rs. 38 crore (9M FY 17-18)

Healthy Other Income Profile

(Rs. crore)

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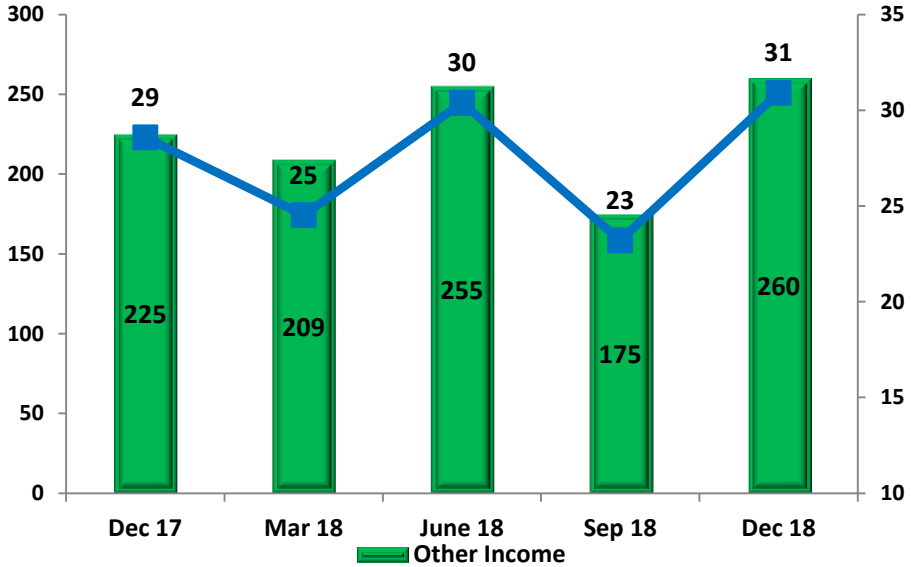
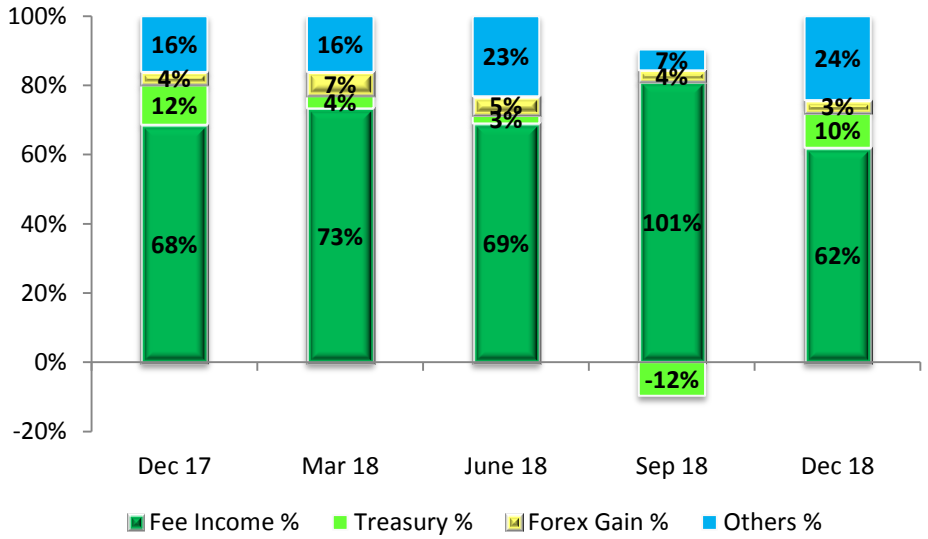
Growth in Other Income



- *Steady growth in non interest income, through diverse sources (fee based, e-transactions, third party products etc.)*
- *31% share in total operating income (Q3)*

~62% of other income comes from fee income

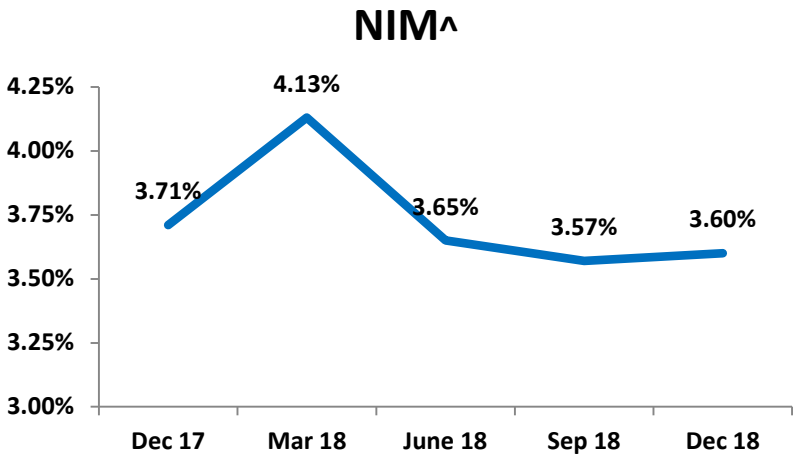


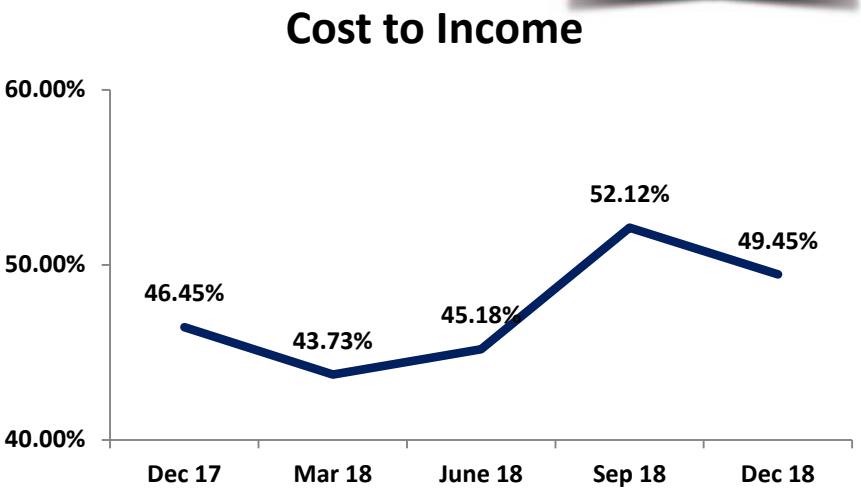
Break Up of Operating Expenses

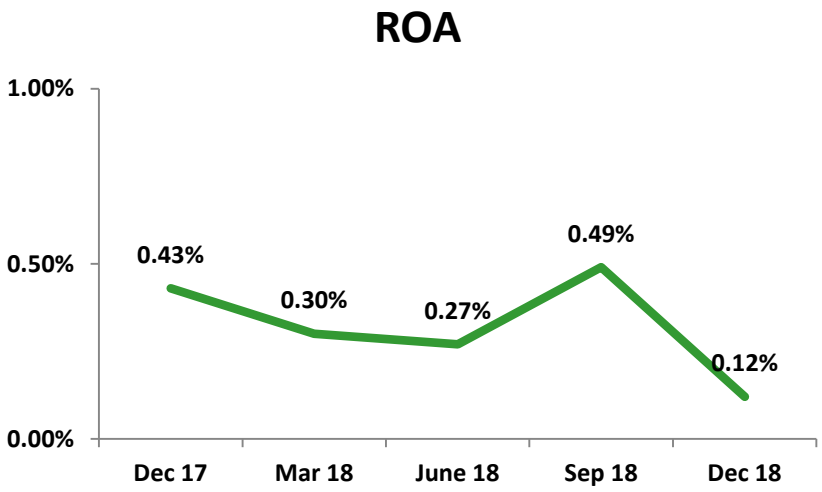
(Rs. crore)

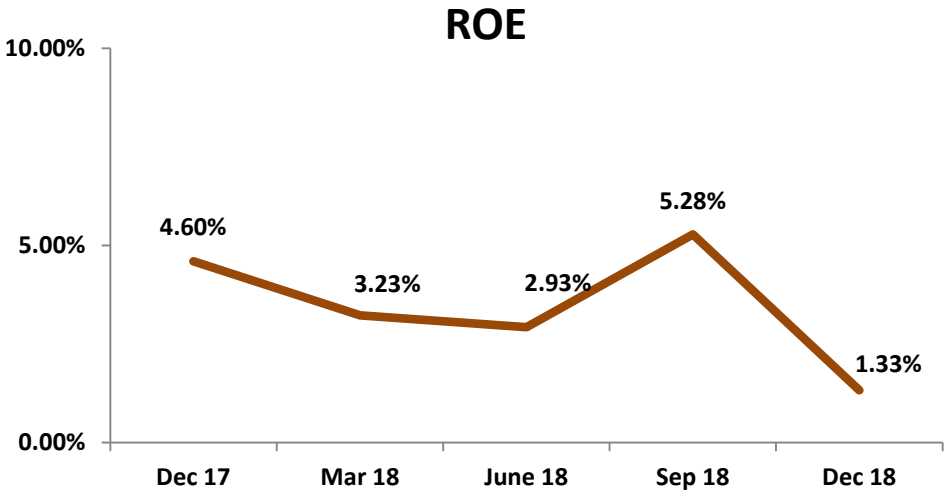
Particulars	QUARTER			9 Months		
	Dec. 18	Dec. 17	YoY (%)	Dec. 18	Dec. 17	YoY (%)
Salary, allowances etc.	154	147	5	461	411	12
Prov. for employee retirement benefits	44	6	633	88	49	80
Total Staff Expenses	**198**	**153**	**29**	**549**	**460**	**19**
Other Operating Expenses	218	212	3	639	588	9
TOTAL OPG. EXPENSES	**416**	**365**	**14**	**1,188**	**1,048**	**13**

Key Ratios (Quarterly)





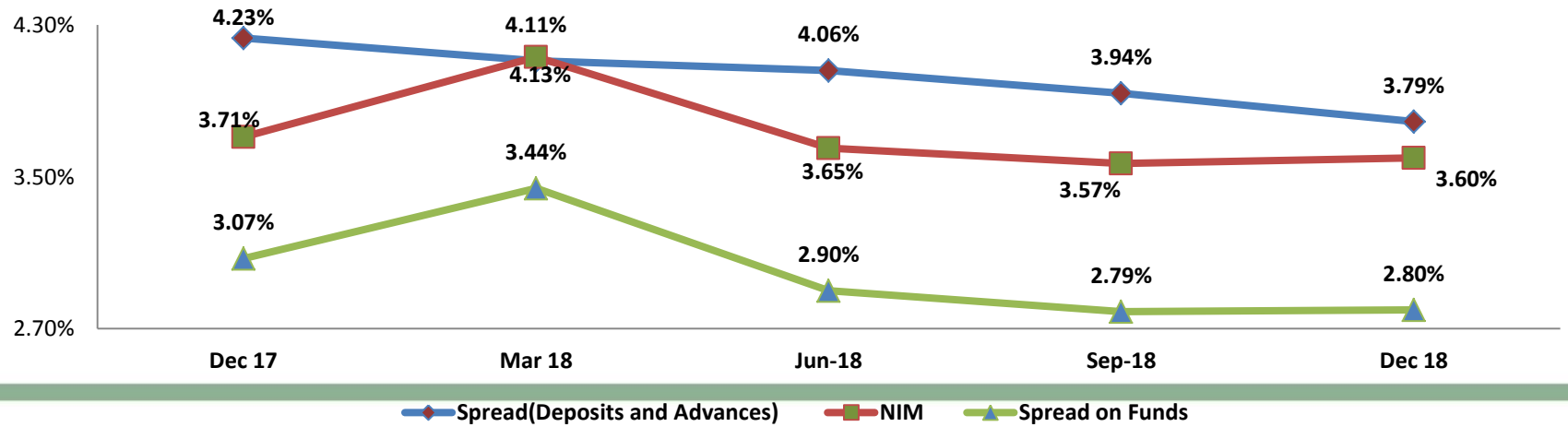




^ NIM for March 2018 includes revenue of non recurring nature

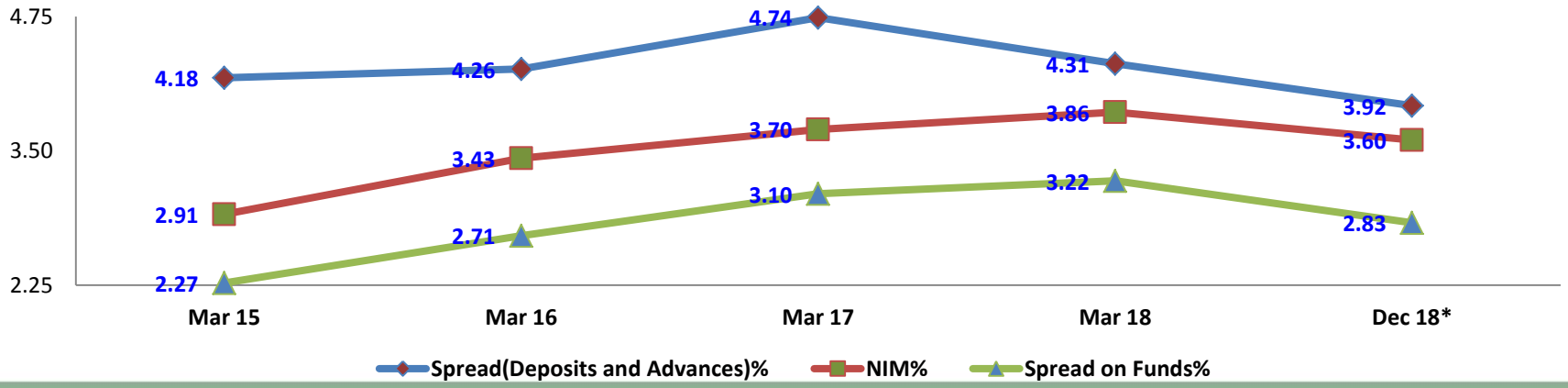
Key Ratios (Qtr.)

Particulars	Q2 FY 18-19	Q3 FY 18-19	Q3 FY 17-18
Cost of Deposits	5.85	5.80	5.97
Yield on Advances	9.79	9.59	10.19
Cost of Funds	5.87	5.82	5.88
Yield on Funds	8.66	8.62	8.95
NIM	3.57	3.60	3.71
Spread	2.79	2.80	3.07
Cost to Income Ratio	52.12	49.45	46.45
Business/Emp. (Rs. Crore)	13.70	13.79	12.64
Profit/Emp. (Rs. Lakh)	4.31	1.10	3.55



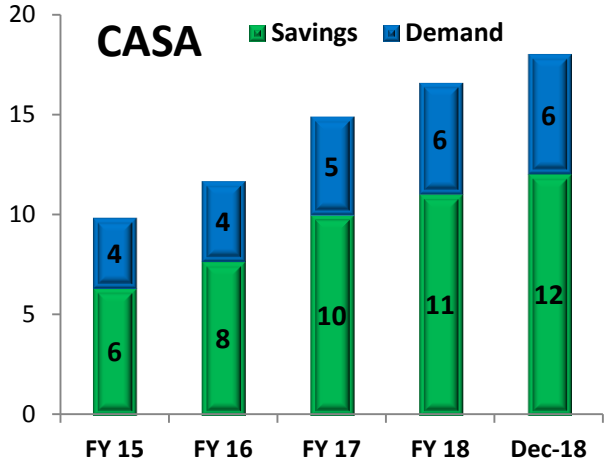
Key Ratios (9M)

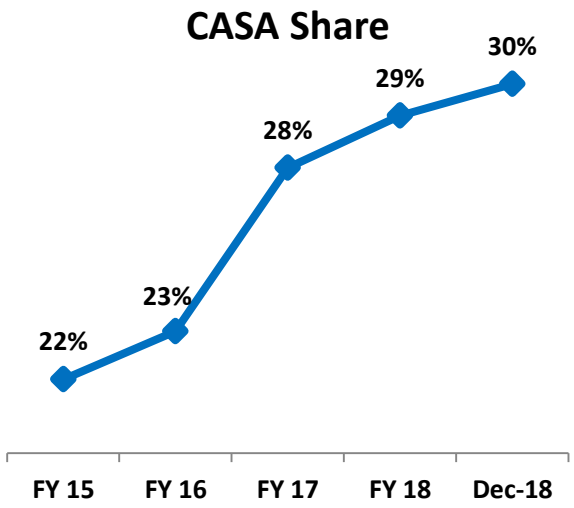
Particulars	9M FY 18-19	9M FY 17-18
Cost of Deposits	5.80	6.06
Yield on Advances	9.72	10.42
Cost of Funds	5.81	5.98
Yield on Funds	8.64	9.12
NIM	3.60	3.76
Spread	2.83	3.14
Cost to Income Ratio	48.81	44.70
Business/Emp. (Rs. Crore)	13.79	12.64
Profit/Emp. (Rs. Lakh)	2.61	4.88

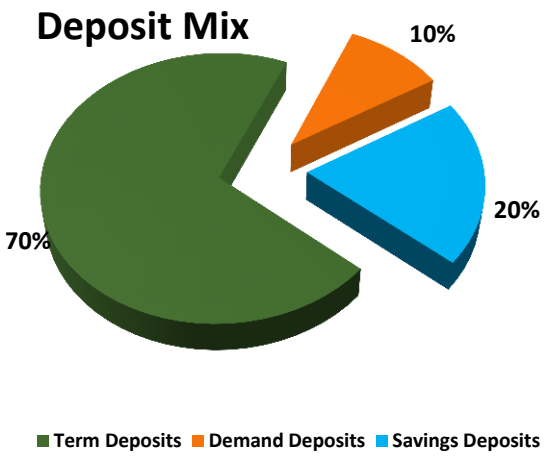


*Annualized

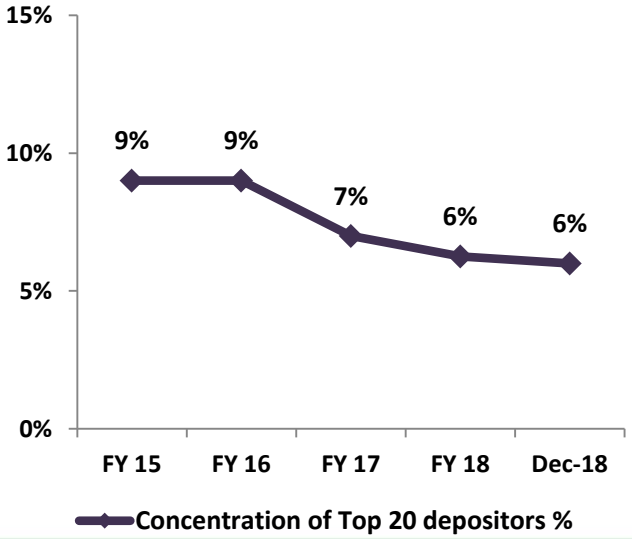
Retail Liability Franchise : Granular & Sticky





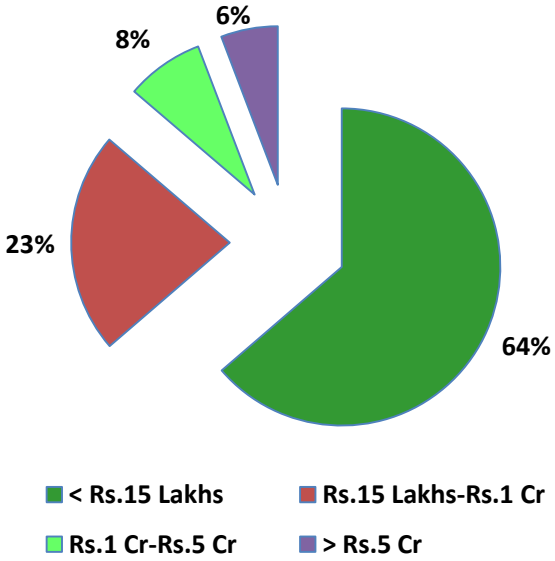


Low concentration of Deposits



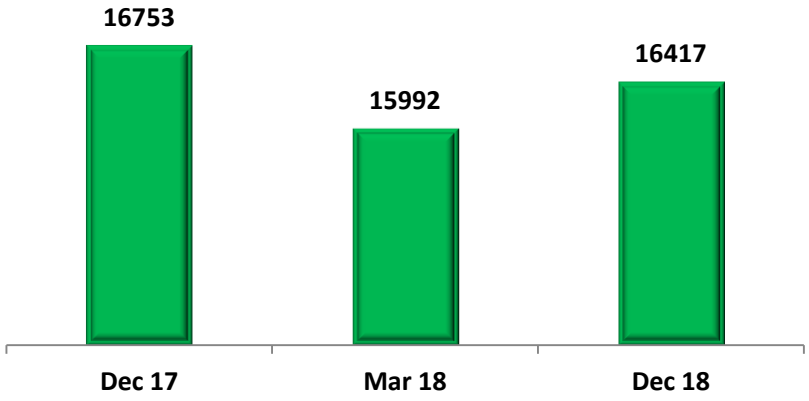
- ✓ Term deposits are primarily retail deposits
- ✓ **94% of term deposits are < Rs.5 Cr**

Low dependence on wholesale deposits

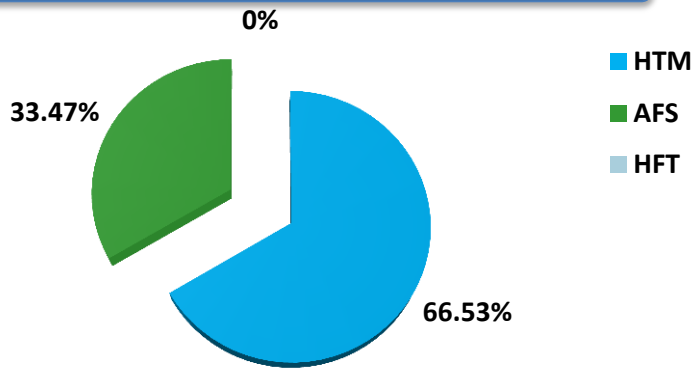


Investment Portfolio

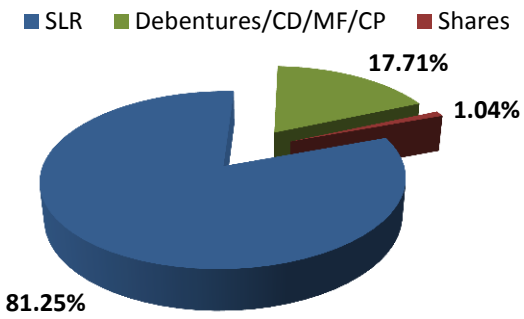
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio

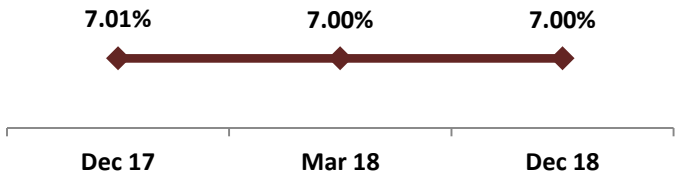


Debentures/CD/MF/CP includes SRs of Rs. crore (3.06%)

Duration *

HTM	AFS	HFT
4.05	1.82	0.00

Yield on Investment



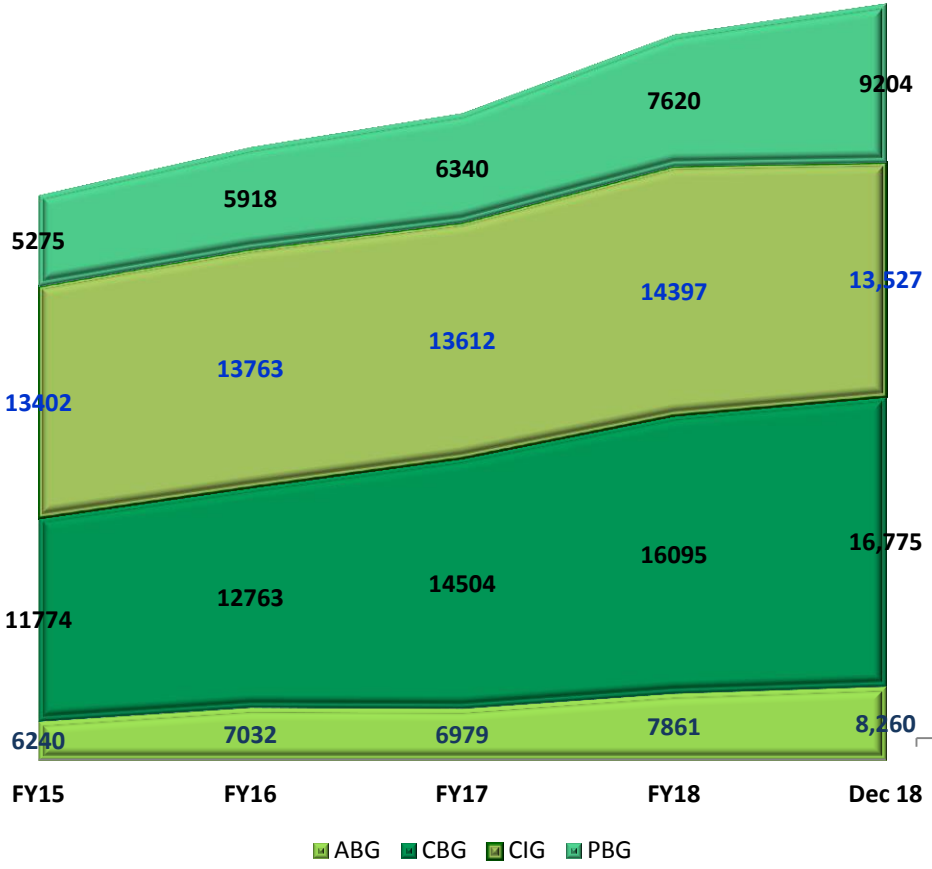
** **AFS** Duration Q2 FY19 was 2.63, Q1 FY 19 was 3.09; **HTM** Duration Q2 FY19 was 4.27, Q1 FY 19 was 4.45;*

Advances – Business Verticals

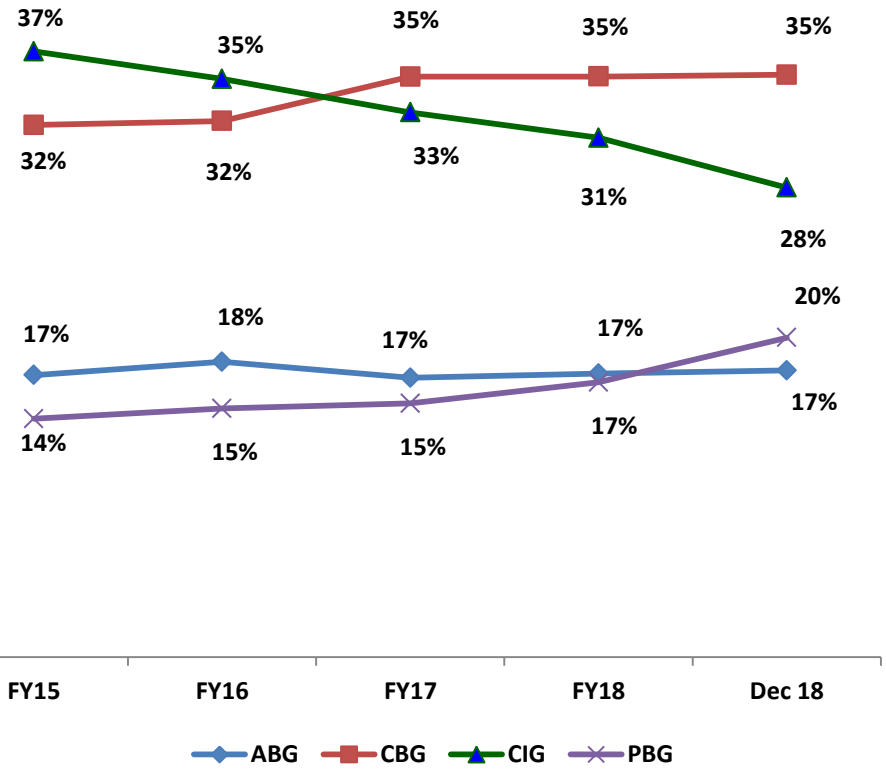
(Rs. crore)

Karur Vysya Bank
Smart way to bank

Advances by value terms



Advances - Portfolio wise



Banking Groups

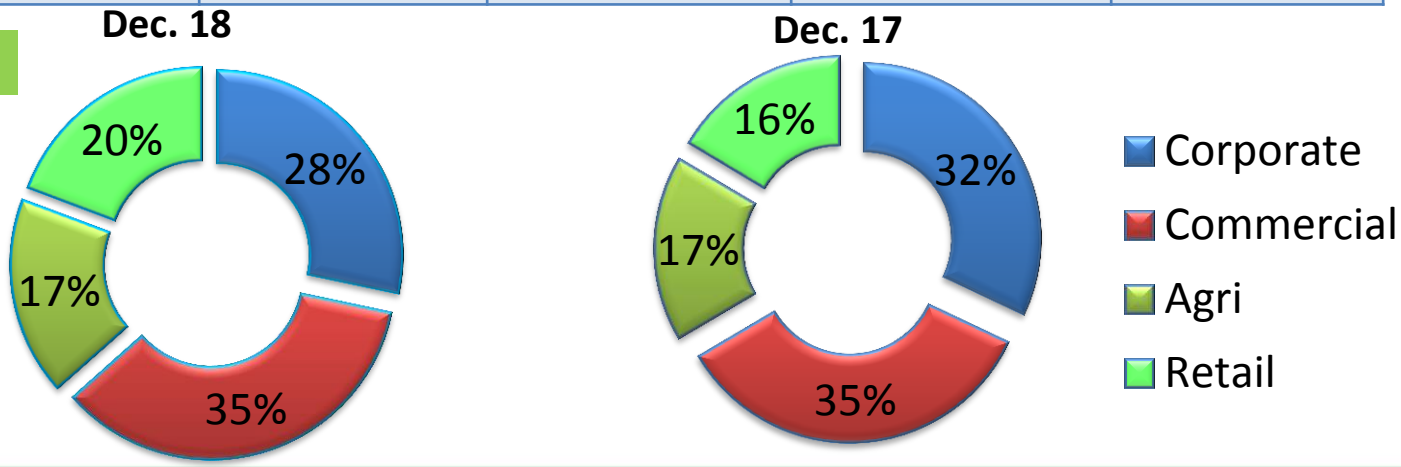
ABG – Agri CBG – Commercial CIG – Corporate PBG – Personal

Advances Portfolio

(Rs. crore)

Particulars	Dec 18	Dec 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Gross Advances	**47,766**	**44,836**	**7**	**45,973**	**4**
Commercial	16,775	15,429	9	16,095	4
Corporate	13,527	14,341	(6)	14,397	(6)
Retail (Personal Banking)*	9,204	7,366	25	7,620	21
Agriculture	8,260	7,700	7	7,861	5
Jewel Loans (incl. in above)	7,794	6,911	13	7,092	10

Segment wise advances



Includes IBPC of Rs.500 Cr , Rs.200Cr and Rs.200 Cr for Dec,18, Dec17 and Mar,18 respectively.

Retail Portfolio

(Rs. crore)

Segment	Advances outstanding as at					
	Dec-18	Dec-17	Mar-18	Mar-17	Mar-16	Mar-15
Housing	3,396	2,658	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,637	1,313	1,393	965	787	568
Vehicle	1,065	1,007	1,017	921	831	782
Jewel Loans	578	587	578	596	703	793
Personal Loans	397	298	296	316	354	356
Education Loans	242	265	261	266	245	207
Others*	1,889	1,238	1,280	946	904	779
Total	**9,204**	**7,366**	**7,620**	**6,340**	**5,918**	**5,242**

**Includes IBPC of Rs.500Cr and Rs.200 Cr for Dec 18 and Mar,18 respectively.*

Security Coverage

(Rs. crore)

Nature of security	31.12.18	
Exposure backed by -		
Letter of Credit	542	
Liquid Assets ^	8,666	
Vehicles	1,770	
Commodities	682	
Total (1)		11,660
Exposure secured by Immovable Property (% Coverage)		
> 100%	21,751	
90% to <100%	7,395	
75% to <90%	757	
50% to <75%	4,204	
<50%	3,556	
Total (2)		37,663
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	3,087	
Unsecured Exposure	512	
Total (3)		3,599
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		**52,922**

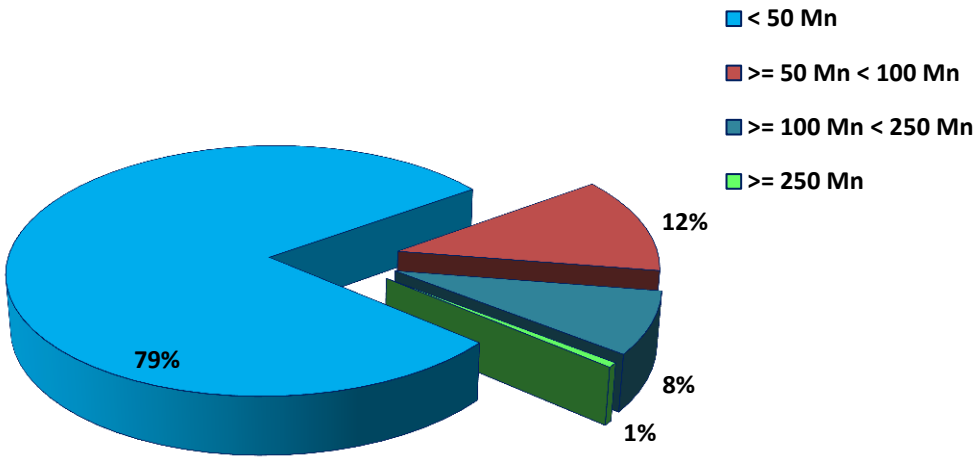
- *Total risk assets excludes technical write off accounts ^Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets.*

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

Granular Loan Book

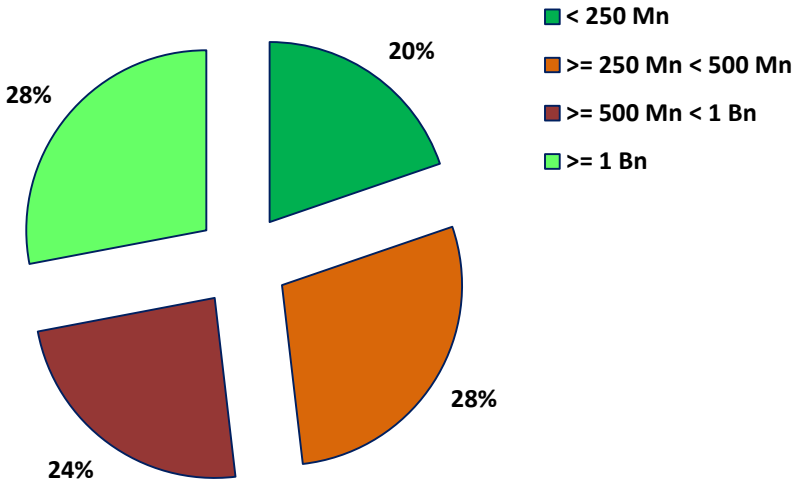
Commercial book

- *Commercial Loans : Exposures upto Rs. 250 Mn*
- *Corporate Loans : Exposures above Rs. 250 Mn*



- Average ticket size of Rs. 4 Mn
- 79% of commercial loans are less than Rs. 50 Mn

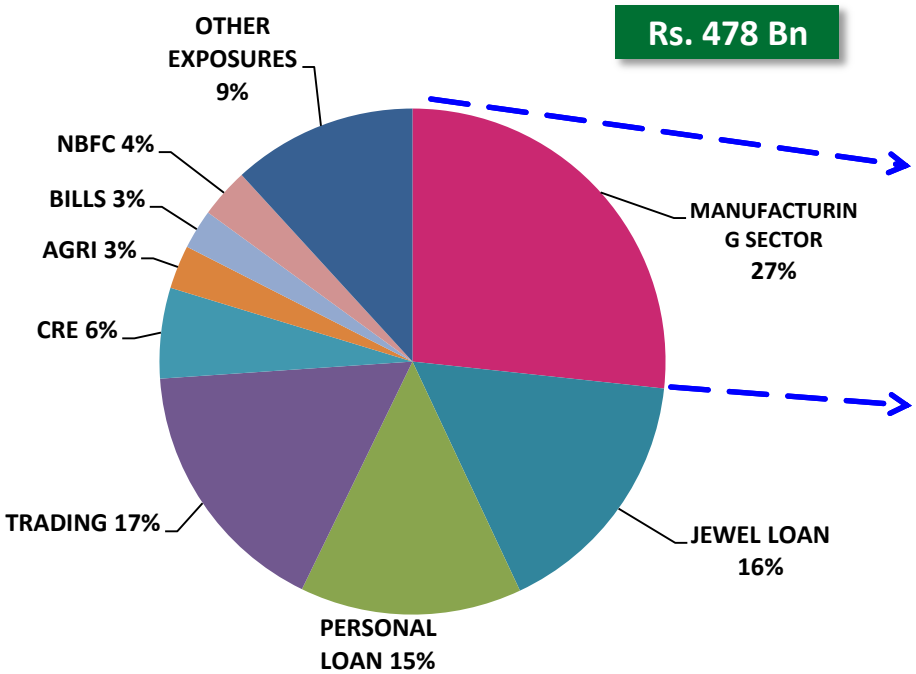
Corporate book



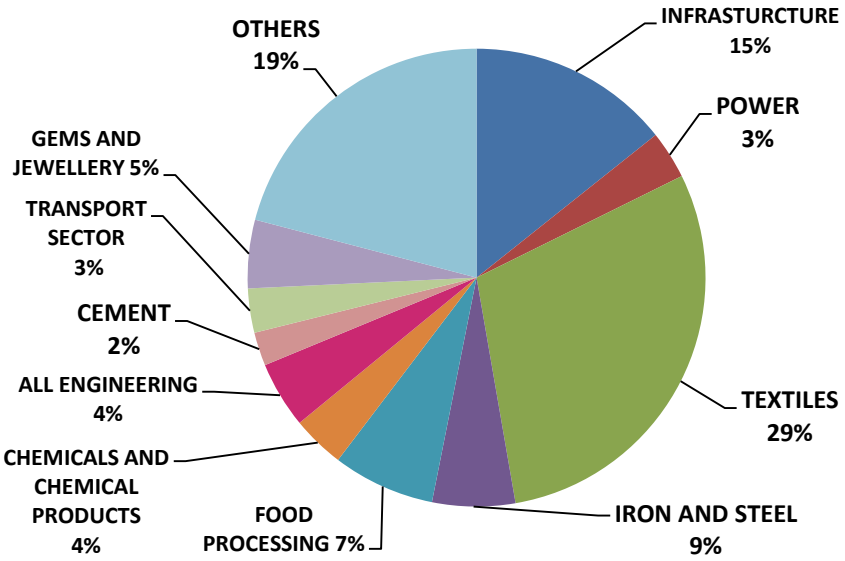
- Average ticket size of Rs.337 Mn
- 72% of corporate loans are less than Rs.1 Bn
- *SMA 1 & 2 in corporate credit is ~2.82% of the book*

Advances - Composition

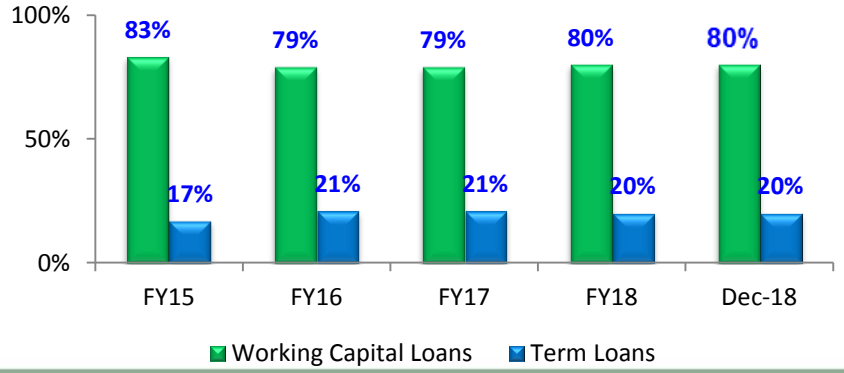
Well spread sub-sectorial exposures & diversified industrial exposures



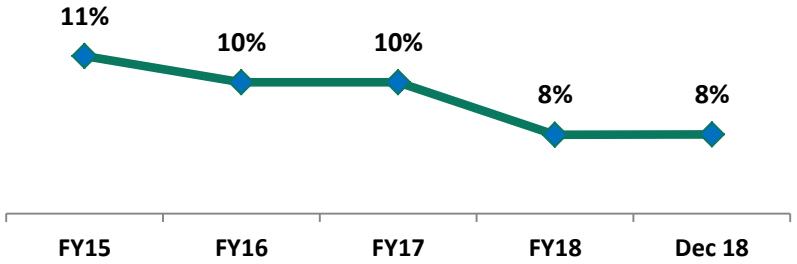
Breakup of Industrial exposure (Rs.128 Bn)



Working capital focus enables quicker repricing of loans



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



Advances – Sector Details

(Rs. crore)

Particulars	Amount			% to Total Advance			Growth over Dec-17	
	Dec-18	Dec-17	Mar-18	Dec-18	Dec-17	Mar 18	Amt	%
Manufacturing	12,753	13,402	13,626	27	30	30	(649)	(5)
Trading	7,990	7,463	7,851	17	17	17	527	7
Jewel loan	7,794	6,911	7,092	16	15	15	883	13
Personal loans @	6,773	5,696	5,990	14	13	13	1,077	19
CRE	2,765	2,689	2,761	6	6	6	76	3
Agri (other than Jewel Loan)	1,330	1,624	1,613	3	4	4	(294)	(18)
Bills	1,209	1,365	1,542	2	3	3	(156)	(11)
NBFC	1,517	1,299	1,295	3	3	3	218	17
Capital market	21	110	71	0	0	0	(89)	(81)
Others*	5,615	4,277	4,132	12	9	9	1,338	31
Total Advances	**47,766**	**44,836**	**45,973**	**100**	**100**	**100**	**2,930**	**7**

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

Manufacturing Sector - Industry Wise

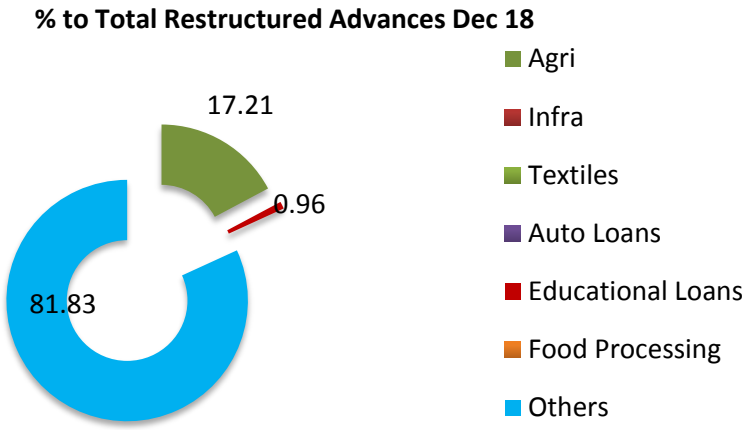
(Rs. crore)

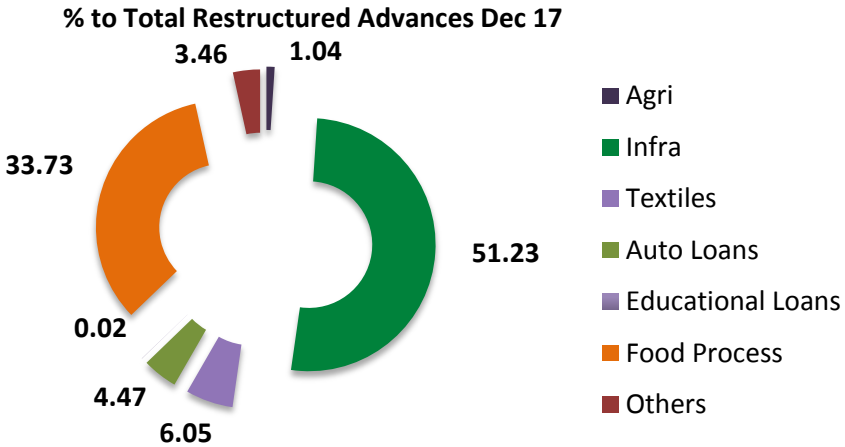
Industry	Amount			% to Total Advance			Y-o-Y Growth	
	Dec-18	Dec-17	Mar-18	Dec -18	Dec-17	Mar-18	Amount	%
TEXTILES	3,773	4,014	4,154	7.9	9.0	9.0	(241)	(6.0)
INFRASTRUCTURE	2,255	2,798	2,787	4.7	6.2	6.1	(543)	(19.4)
BASIC METAL & METAL PRODUCTS	746	1,364	1,324	1.6	3.0	2.9	(618)	(45.3)
FOOD PROCESSING	920	551	749	1.9	1.2	1.6	369	67
GEMS & JEWELLERY	616	518	501	1.3	1.2	1.1	97	18.8
ALL ENGINEERING	598	632	625	1.3	1.4	1.4	(34)	(5.3)
CHEMICALS & CHEMICAL PRODUCTS	475	629	513	1.0	1.4	1.1	(154)	(24.4)
RUBBER & PLASTIC PRODUCTS	547	355	361	1.2	0.8	0.8	192	54.1
CONSTRUCTION	443	465	471	0.9	1.0	1.0	(23)	(4.9)
WOOD & WOOD PRODUCTS	453	272	304	1.0	0.6	0.7	181	66.4
TRANSPORT SECTOR	398	399	400	0.8	0.9	0.9	(1)	(0.3)
PAPER & PAPER PRODUCTS	295	235	251	0.6	0.5	0.5	60	25.7
CEMENT & CEMENT PRODUCTS	302	320	292	0.6	0.7	0.6	(18)	(5.6)
BEVERAGES & TOBACCO	187	177	180	0.4	0.4	0.4	9	5.3
MINING & QUARRYING	166	181	187	0.3	0.4	0.4	(15)	(8.5)
PETROLEUM	50	21	30	0.1	0	0.1	29	138
GLASS & GLASSWARE	36	59	58	0.1	0.1	0.1	(23)	(39.2)
LEATHER & LEATHER PRODUCTS	47	48	61	0.1	0.1	0.1	1	(1.8)
OTHER INDUSTRIES	446	364	379	0.9	0.8	0.8	82	22.6
TOTAL	**12,753**	**13,402**	**13,626**	**26.7**	**29.9**	**29.6**	**(649)**	**(4.8)**

Sector-wise Restructured Advances

(Rs. crore)

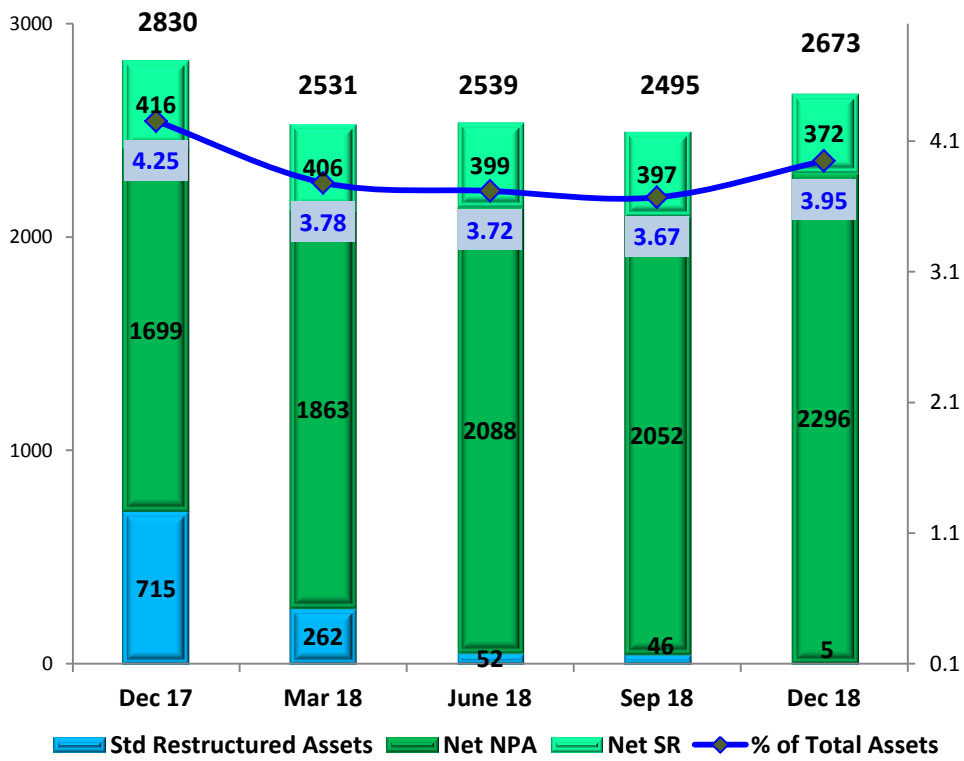
SECTOR	AMOUNT	
	Dec-18	Dec-17
INFRASTRUCTURE	-	366
TEXTILES	-	43
AGRICULTURE	0.89	8
EDUCATIONAL LOANS	0.05	0
AUTO LOANS	-	32
FOOD PROCESSING	-	241
OTHERS	4.24	25
TOTAL	**5.18**	**715**
% to Total Advances	*0.01*	*1.6*





Stressed Book Analysis

(Rs. crore)



Position under various dispensation packages

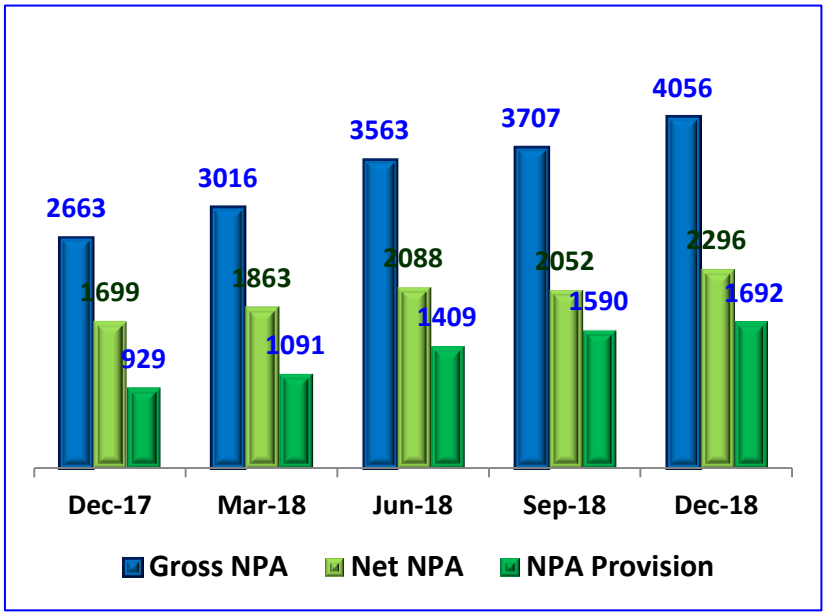
Category	31.12.18	31.03.18	31.12.17
SDR Outstanding	-	-	96
5/25	75	76	79
S4A Accounts	-	79	235

Movement of Restructured Advances

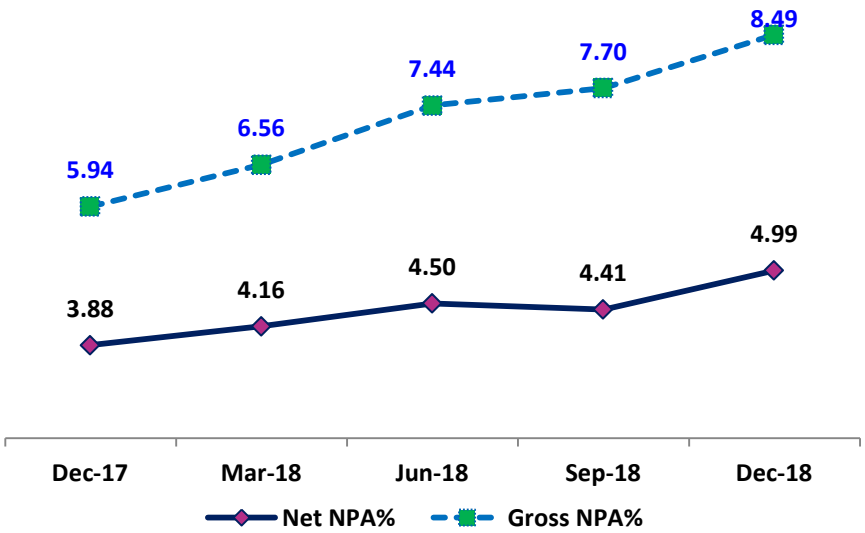
Position as at	Apr . to Dec. 18		Apr. to Dec. 17		Apr-17 to Mar-18	
	A/c	Amt.	A/c	Amt.	A/c	Amt
A. Beginning of the period	22	262.43	33	841.81	33	841.81
B. Addition during the period	-	-	5	0.12	3	0.05
C. Additions in existing A/c's	-	0.25	-	44.72	-	-
D. Addn. thru' NPA upgradation	-	-	2	0.04	2	0.04
E. Accounts closed during the period	7	13.51	5	41.57	5	0.60
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-	3	9.97
G. Recoveries during the period	-	2.51	-	-	-	11.00
H. Slippages during the period	5	241.48	3	129.88	8	557.90
End of the period A+B+C+D-(E+F+G+H)	**10**	**5.18**	**32**	**715.24**	**22**	**262.43**

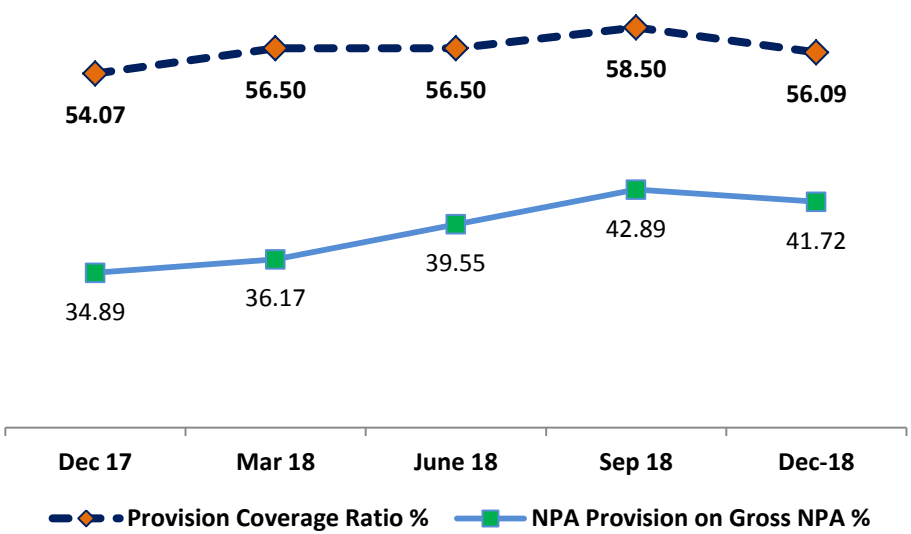
NPAs & Provisions

(Rs. crore)



VERTICAL	Advances O/s. Dec. 18	Net NPA Addition Q3	Total NPA Dec. 18	Accretion rate (%) Q3 (annld.)
COMM.	16,775	86	962	2.05
CORP.	13,527	246	2,776	7.27
AGRI.	8,260	8	139	0.39
RETAIL (Per. Banking)	9,204	9	179	0.39
TOTAL	**47,766**	**349**	**4,056**	**2.92**





Movement of NPA

(Rs. crore)

Particulars	Apr 18- Dec 18	Apr 17 - Dec 17	Apr 17 - Mar 18
Gross NPAs			
Opening Balance	3,016	1,484	1,484
Additions during the period	1,863	1,504	2,092
Reductions during the period	823	325	560
Closing Balance	**4,056**	**2,663**	**3,016**
Net NPAs			
Opening Balance	1,863	1,033	1,033
Additions during the period	815	925	1,103
Reductions/write off during the period	382	259	273
Closing Balance	**2,296**	**1,699**	**1,863**
Provisions			
Opening Balance	1,091	429	429
Provn. made during the period	1,042	507	1,024
Write off/Write back of excess provn.	441	67	362
Closing Balance	**1,692**	**869**	**1,091**

Provisions and Contingencies

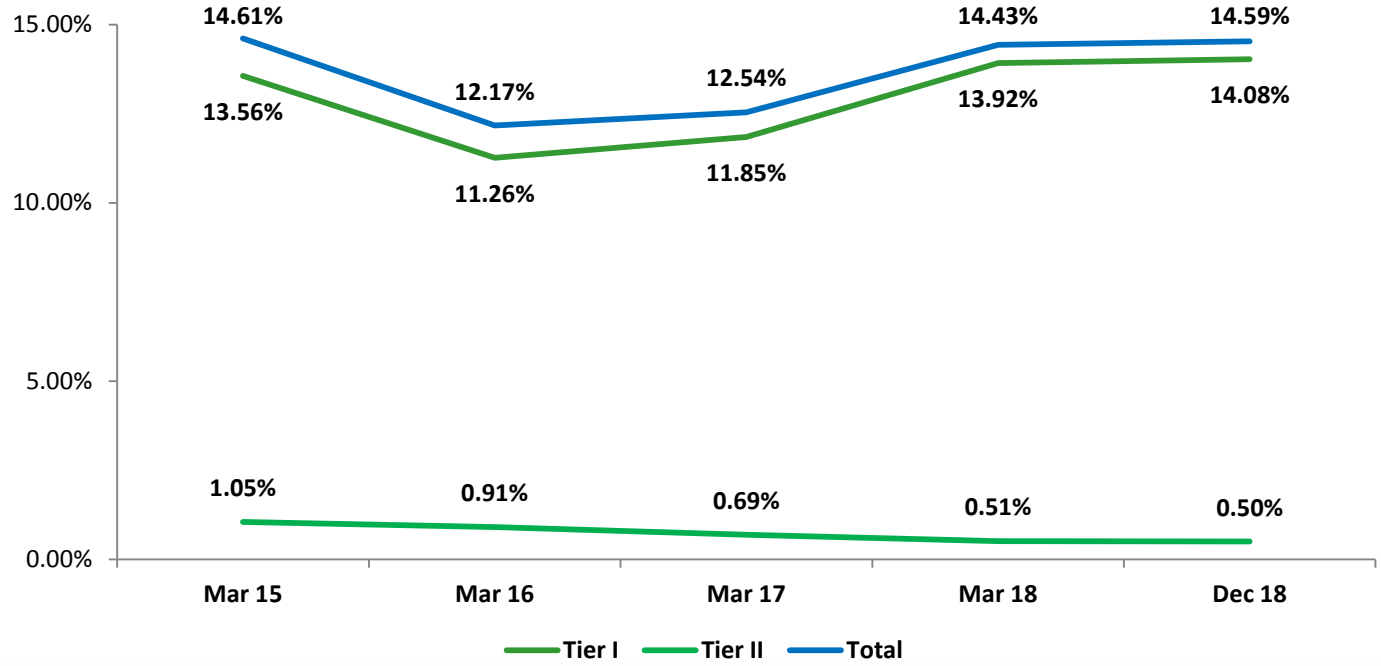
(Rs. crore)

Provision for	9M ended		Quarter ended			FY
	Dec -18	Dec-17	Dec -18	Dec-17	Sep-18	2017-18
NPA	1,042	611	432	348	207	1,025
Standard Assets	(8)	8	2	3	(16)	(2)
Restructured Advances	(11)	(4)	(2)	-	-	(11)
Loss on sale to ARC	-	185	-	-	-	185
SDR, S4A, 5/25 etc.	(10)	24	-	2	-	(2)
NCLT (specific a/c's)	(12)	5	-	(48)	-	13
Others (incl. NPI)	61	7	11	3	11	3
Investment Depreciation	(25)	44	(42)	17	11	63
Total Provisions (excl. Tax)	**1,036**	**880**	**400**	**325**	**213**	**1,274**
Tax Expense	59	123	3	25	64	158
Total Provisions	**1,095**	**1,003**	**403**	**350**	**277**	**1,432**

Capital Adequacy – Basel III

(Rs. crore)

Nature	Capital as at				
	Dec-18	Dec-17	Mar-18	Mar-17	Mar-16
Tier I	6,101	5,856	6,145	4,790	4,064
Tier II	218	243	226	278	330
Total	**6,320**	**6,099**	**6,371**	**5,068**	**4,394**

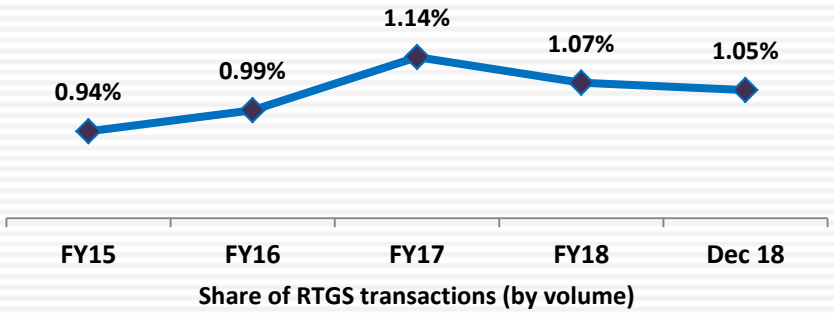


Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

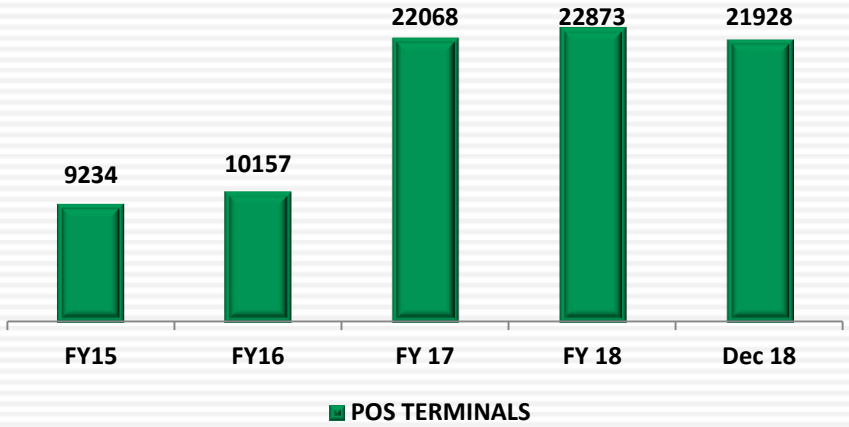
Leveraging Technology - Delivery Channels

Karur Vysya Bank
Smart way to bank

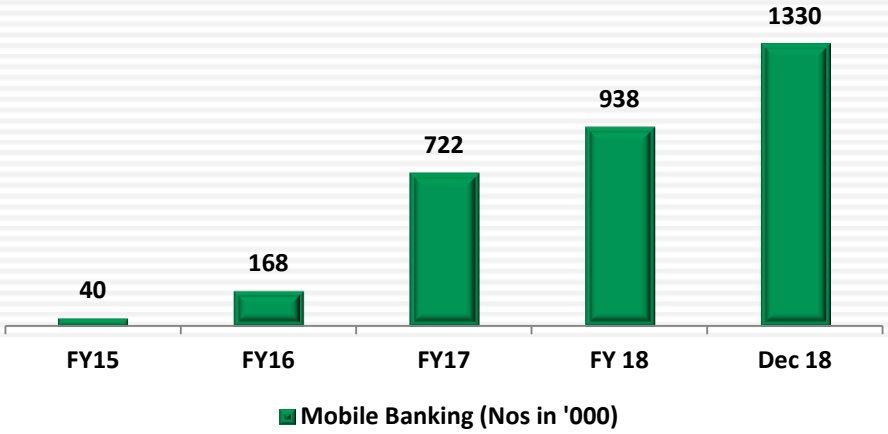
Market share in RTGS transactions



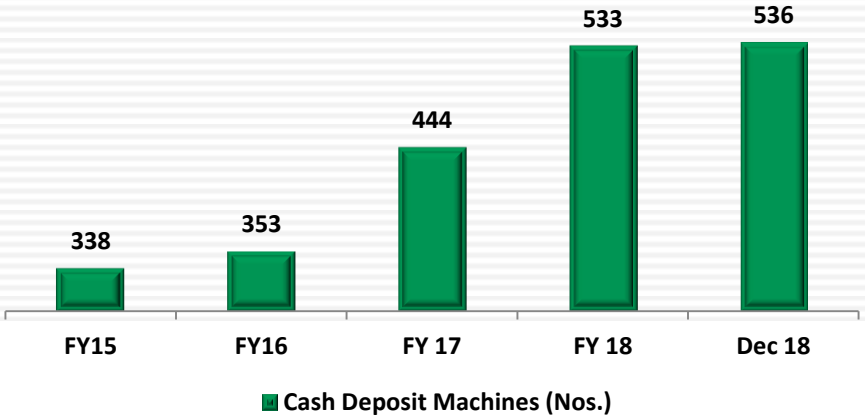
POS Terminals



Exponential growth in Mobile transactions



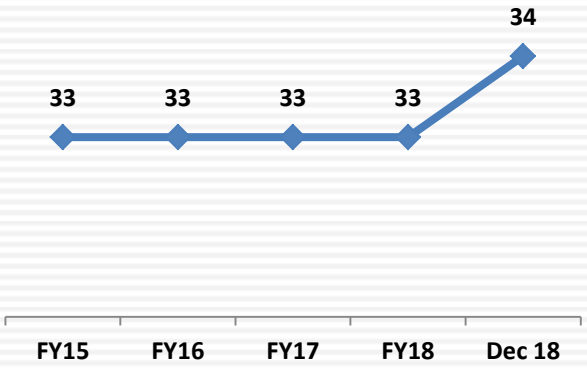
Cash Deposit Machines



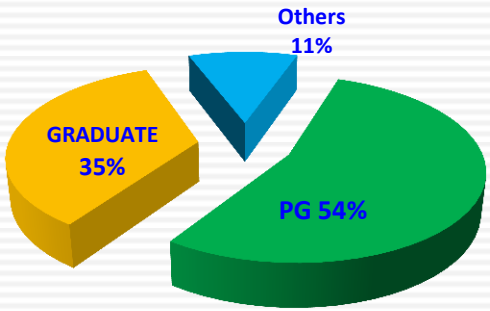
Human Resources

Karur Vysya Bank
Smart way to bank

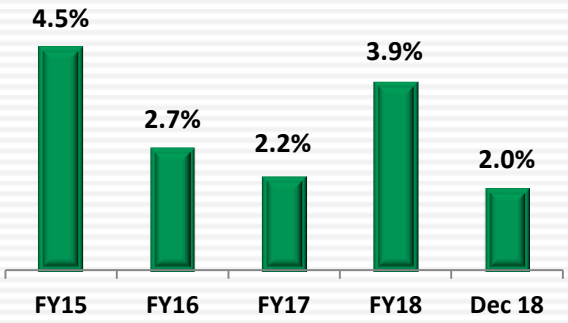
Young workforce…..



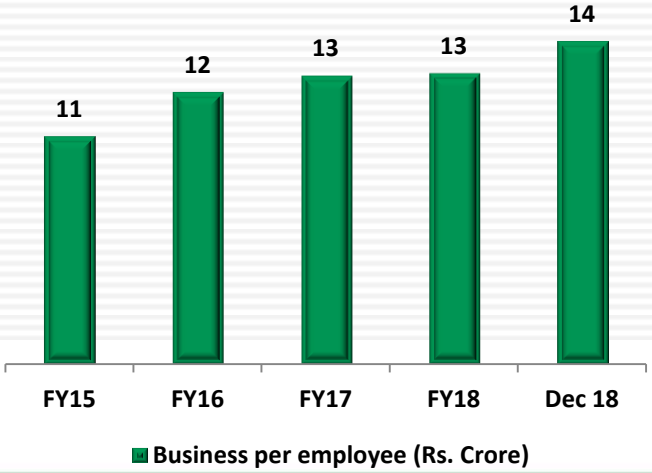
… well qualified …

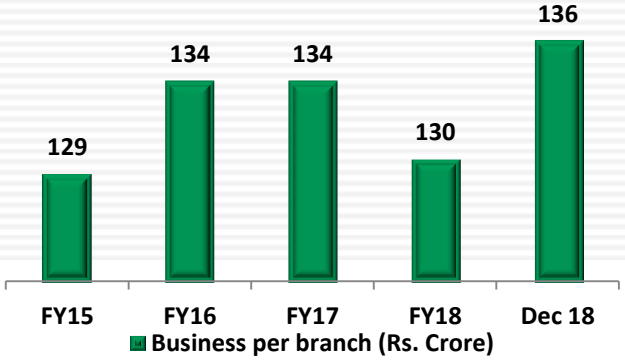


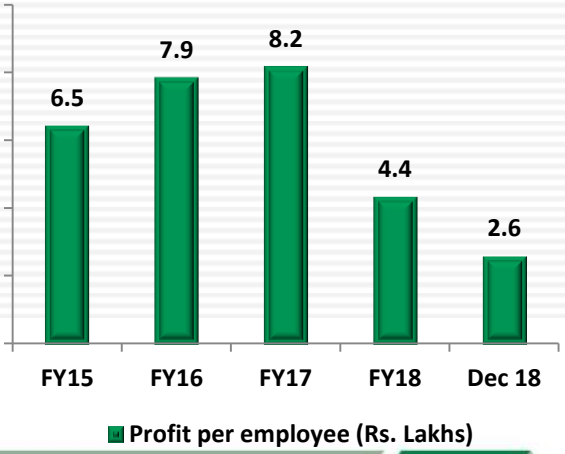
… lower attrition …



… leading to improved productivity







KVB Karur Vysya Bank

Smart way to bank

Blending Tradition with Modernity

Blending Tradition with Modernity….

Karur Vysya Bank
Smart way to bank

Inception **1916** | Customer Base **7 million**

102 years Consistently Profitable & Unbroken Dividend Pay Out

1st BANK RBI approves us as the first bank to issue BONUS SHARES

Top Credit Rating (short term borrowings) by CRISIL & ICRA **A1+**

A BANKING PIONEER

(Rs. crore)

A Decade of Progress

Karur Vysya Bank
Smart way to bank

Year	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Paid up Capital	54	54	94	107	107	107	122	122	122	145
Reserves	1,296	1,566	2,020	2,601	2,978	3,219	4,124	4,451	4,723	6,066
Owned funds	1,350	1,620	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211
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%	12.54%	14.43%
Deposits	15,101	19,272	24,722	32,112	38,653	43,758	44,690	50,079	53,700	56,890
Advances	10,563	13,675	18,052	24,205	29,706	34,226	36,691	39,476	41,435	45,973
Total Business	25,664	32,947	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863
Total Income	1,711	2,005	2,482	3,621	4,695	5,680	5,977	6,150	6,405	6,600
Operating Profit	418	463	600	726	849	838	943	1,303	1,571	1,777
Net Profit	236	336	416	502	550	430	464	568	606	346
Dividend (%)	120	120	120	140	140	130	130	140	130	30
Branches (No.)	312	335	369	451	551	572	629	667	711	790
EPS (Rs.)	43.71	62.23	44.9	46.81	51.35	40.08	39.86	46.59	9.95*	4.98
Return on Assets	1.49%	1.76%	1.71%	1.56%	1.35%	0.86%	0.88%	1.03%	1.00%	0.53%
Book Value(Rs.)	250.25	297.6	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49
No of Employees	3,941	4,175	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956

* 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