Karur Vysya Bank
Smart way to bank

IRC: F48:72:555:2019 15.05.2019

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 – Audited Financial Results of the Bank for the quarter and Year ended 31st March 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 Audited Financial Results of the Bank for the quarter and Year ended 31st March 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

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
Email: kvbshares@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295

Karur Vysya Bank

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INVESTOR PRESENTATION

FY 2018 -19

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The Bank of choice - trusted by all

Over
7 million
individuals

Over
450000
businesses

Over
700000
agri customers

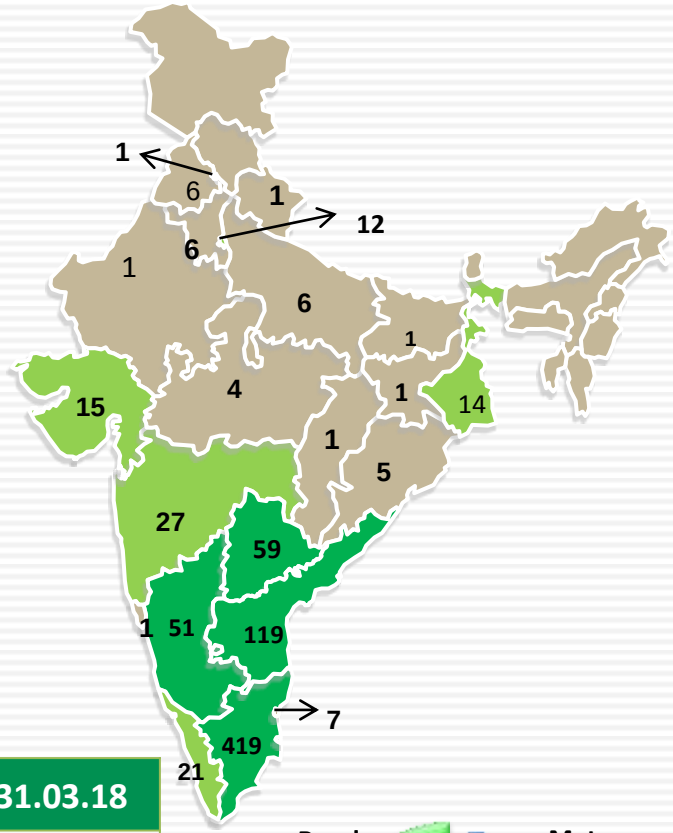
KVB – a unique franchise!

Bank of Choice, trusted by :

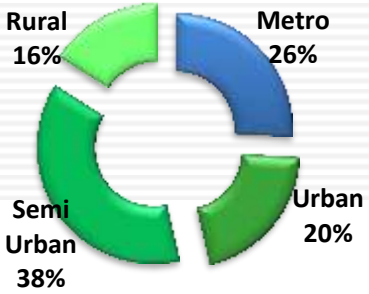
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	201
Urban	155
Semi Urban	296
Rural	126
Total	**778**



Category	31.03.19	31.12.18	31.03.18
Branches	778	782	790
ATM's + Cash Recyclers	**2179**	**2183**	**2328**



Customer service excellence the differentiator

Blending Tradition with Modernity

- **New Digital Systems live and fully embedded**
  - ✓ Capable of managing substantial volumes (Retail Digital Platform handled ~110,000 applications)
- **New Business Banking Unit established to originate and manage small business credit requirements**
  - ✓ Underwriting process centralized with specialist team
- **Non-branch distribution channel hiring substantially complete**
  - ✓ Operations and scaling to begin shortly
- **Risk framework continues to be strengthened**
  - ✓ 'Through the Door' quality improvements leading to better performance of newer cohorts
- **Dlite Banking Application set to cross 1 million downloads**
  - ✓ 23% increase in registered users in the quarter (621,000 registered users)
- **Commercial cards issued to ~1000 Commercial Establishments**
  - ✓ Usage, activation and payment patterns encouraging

Blending Tradition with Modernity

- **Risk based pricing fully implemented in Retail / Commercial products**
  - ✓ NIM improves by 28 bps during Q4 sequentially
  - ✓ Weighted Average Yield on new loan (Retail / Commercial) up by 1.43% & 0.91% YoY
- **Co-origination of loans through API platform enabled**
- **Talent acquisition continuing**
  - ✓ Lateral hiring across various domains picking up speed
- **Branch Operational centralization progressing well**
- **Collection processes stabilized leading to improved portfolio statistics**
  - ✓ Additional collections infrastructure being created in Chennai
- **Third Party Products Continue to Grow well**
  - ✓ Life Insurance Premium YTD growth - 34% over FY 17 18
  - ✓ Mutual Fund revenue YTD growth - 159% over FY 17 18

Digital Transformation of KVB

Mar. 18

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

July 18

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

Aug. 18

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

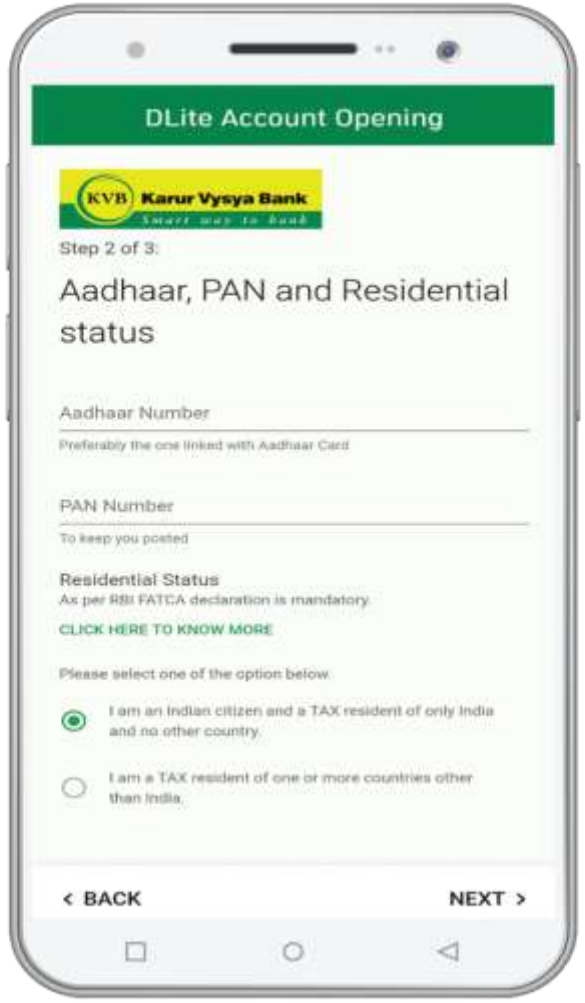
Jan. 19

Commercial Credit Card - **LIVE**

Apr. 19

SME Term Loan & SRTO - **LIVE**

KVB DLite App



- Instant account opening
- Fund transfer
- Cheque Management
- Locker Management
- Demat Accounts
- Savings Accounts
- Bill Pay
- Mobile recharge
- FASTag
- Bharat QR
- UPI
- E-ASBA
- Insurance

KVB DLite App – *Million downloads!!*

Karur Vysya Bank
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Downloads	Registrations
9,38,008	5,84,957

Downloads	Registrations
55,510	35,989

Key Upshots .....

CRAR

CRAR at 16.00% & Tier I at 14.28%

BUSINESS

Total business up by 7% to Rs. 1,10,484 crore

PROFIT

Operating Profit Rs. 1,711 crore; Net Profit Rs. 211 crore

CREDIT GROWTH

Gross Advances grew by 10% and stands at Rs. 50,616 crore

NIM

NIM 3.88% for Q4 (3.67% for the year)

CASA

CASA share up at 30% - Rs. 17,915 crore out of Total Deposits of Rs. 59,868 crore

2018-19 - year of introduction of new processes to fuel growth by leveraging IT infrastructure and improved business processes

(Rs. crore)

Results Snapshot (EoP)*

Karur Vysya Bank
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Financial Indicators – 31.03.2019		
Parameter	Amount	YoY Growth %
Total Deposits	**59,868**	**5**
Gross Advances	**50,616**	**10**
Total Business	**1,10,484**	**7**
Total Income	**3,326**	**4**
Operating Profit	**1,711**	**(4)**
Net Profit	**211**	**(39)**

Other Business Parameters	
Gross NPA	**4,450**
Net NPA	**2,420**
Gross NPA %	**8.79**
Net NPA %	**4.98**
PCR %	**56.86**
Basel III Capital	**6,996**
CRAR	**16.00**
Tier I	**14.28**
Tier II	**1.72**
NIM %	**3.67**
RoA %	**0.31**

*End of Period

Business Profile (Averages)

(Rs. crore)

Particulars	Mar-19	Mar-18	Y-o-Y Growth	
			Amount	%
Avg. Deposits	**57,618**	**55,239**	**2,379**	**4**
Avg. Demand Deposit	5,465	5,134	331	6
% to Total	*9*	*9*		
Avg. Savings Deposit	11,274	10,086	1,188	12
% to Total	*20*	*19*		
Avg. Time Deposit	40,880	40,019	861	2
% to Total	*71*	*72*		
CASA	**16,739**	**15,220**	**1,519**	**10**
% to average deposit	*29*	*28*		
Avg. Advances	**47,161**	**42,982**	**4,179**	**10**
Avg. CD Ratio (%)	*81.85*	*77.81*		

Business Profile (EoP)*

(Rs. crore)

Particulars	Mar 19	Mar 18	Y-o-Y %
Total Deposits	**59,868**	**56,890**	**5**
Demand	5,814	5,576	**4**
Savings	12,101	11,001	**10**
CASA	17,915	16,577	**8**
Term Deposits	41,953	40,313	**4**
CASA %	*30*	*29*	
Gross Advances	**50,616**	**45,973**	**10**
Net Advances	48,581	44,800	8
Total Business	**1,10,484**	**1,02,863**	**7**

**End of Period*

Balance Sheet

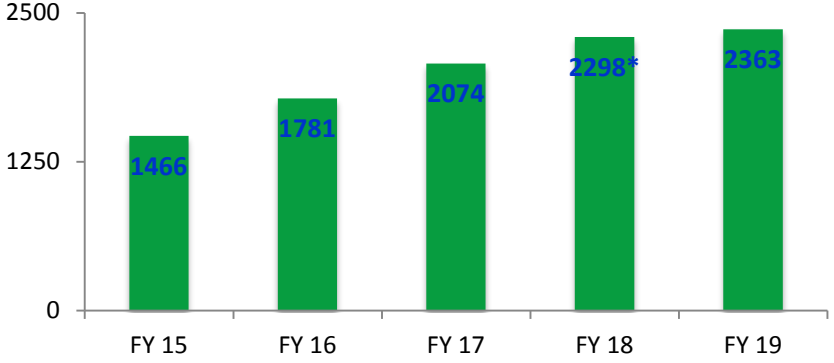
(Rs. crore)

Particulars	Mar 19	Mar 18	Y-o-Y (%)
Capital & Liabilities			
Capital	160	145	10
Reserves and Surplus	6,263	6,119	2
Deposits	59,868	56,890	5
Borrowings	1,565	2,394	(35)
Other Liabilities and Provisions	1,484	1,393	7
Total	**69,340**	**66,941**	**4**
Assets			
Cash and Balances with RBI	2,935	2,960	(1)
Balances with Banks	762	1,349	(44)
Investments	14,882	15,803	(6)
Advances	48,581	44,800	8
Fixed Assets	583	528	10
Other Assets	1,598	1,501	6
Total	**69,340**	**66,941**	**4**

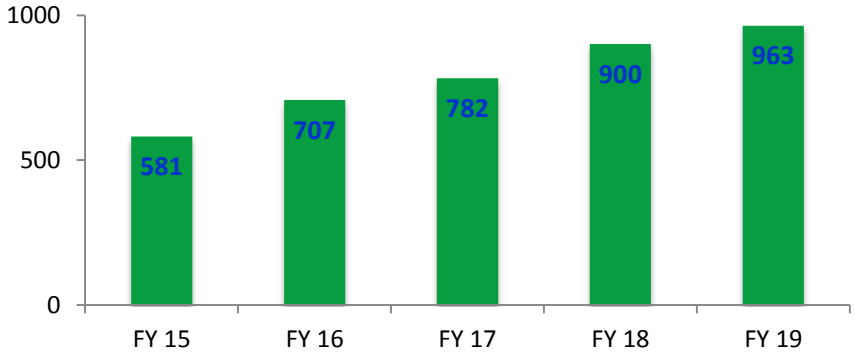
Income v/s Expenses

(Rs. crore)

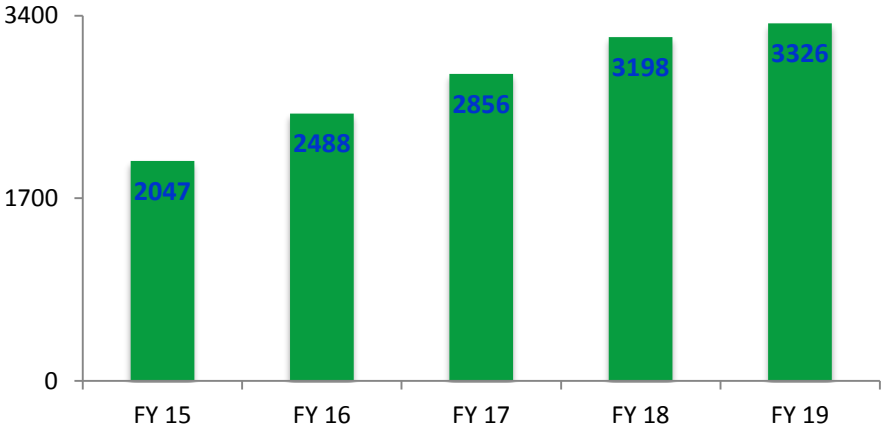
Net Interest Income



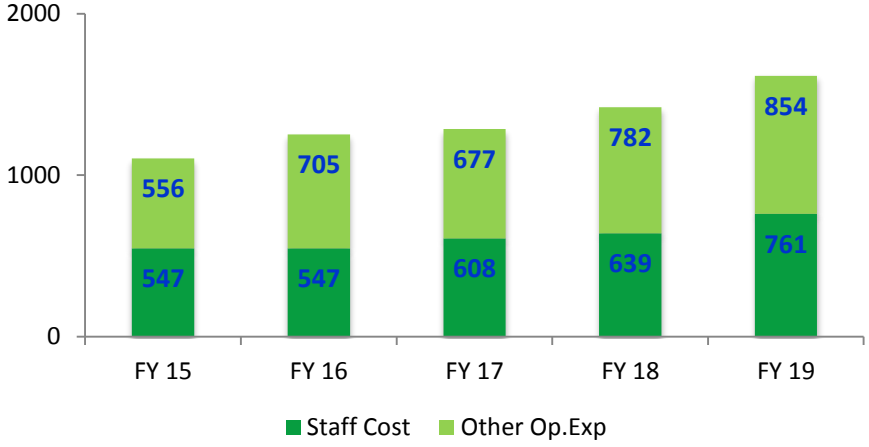
Non Interest Income



Total Operating Income



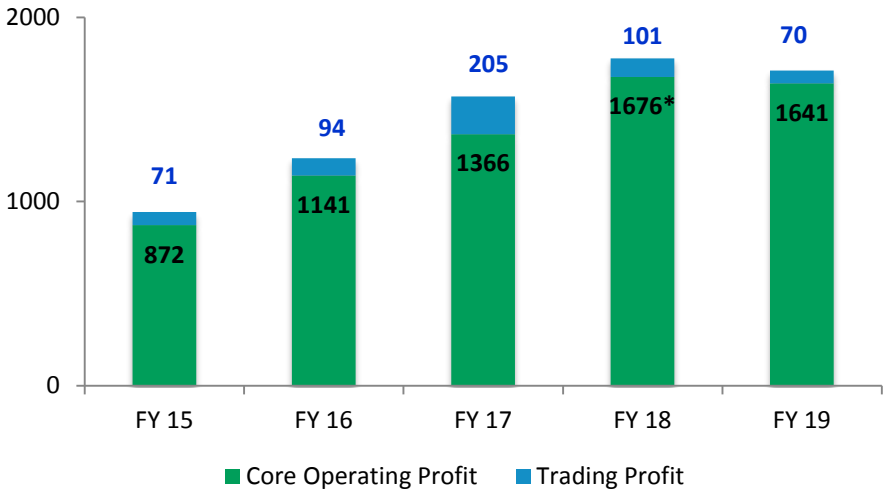
Operating Expenses

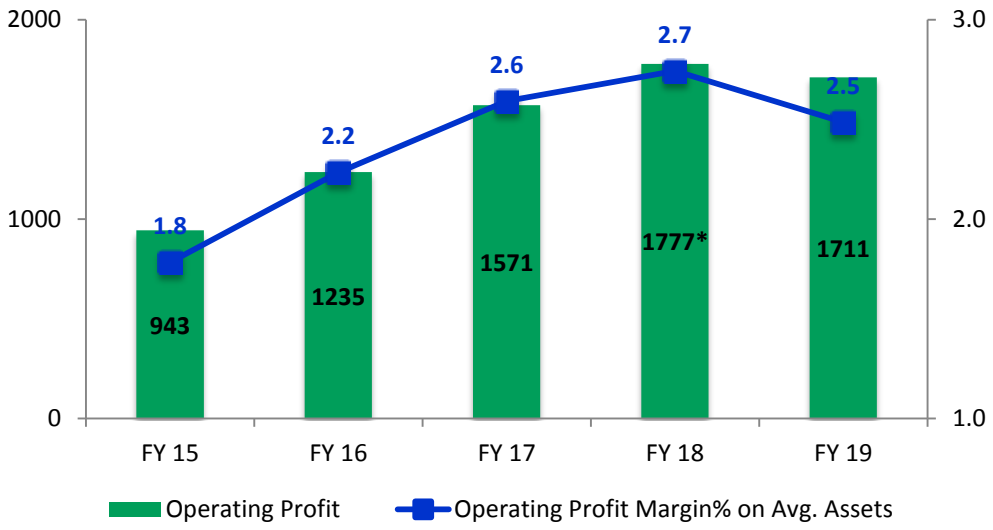


**Includes revenue of non recurring nature*

Operating Profit

(Rs. crore)





**Includes revenue of non recurring nature*

Profit and Loss A/c (Qtr.)

(Rs. crore)

Particulars	Q4 FY 18-19	Q4 FY 17-18	YoY (%)
Net Interest Income	618	643	(4)
Other Income	273	209	31
Total Income	**891**	**852**	**5**
Operating Expenses	427	372	15
Operating Profit	**464**	**480**	**(3)**
Provisions	352	394	(11)
Credit Related	292	360	(19)
Others	60	34	76
Profit Before Tax	**112**	**86**	**30**
Tax	52	35	49
Net Profit	**60**	**51**	**18**

Profit and Loss A/c (Annual)

(Rs. crore)

Particulars	FY 18-19	FY 17-18	YoY (%)
Net Interest Income	2,363	2,298	3
Other Income	963	900	7
Total Income	**3,326**	**3,198**	**4**
Operating Expenses	1,615	1,421	14
Operating Profit	**1,711**	**1,777**	**(4)**
Provisions	1,388	1,273	9
Credit Related	1,293	1,190	9
Others	95	83	14
Profit Before Tax	**322**	**504**	**(36)**
Tax	111	158	(30)
Net Profit	**211**	**346**	**(39)**

Other Income Avenues

(Rs. crore)

Particulars	QUARTER			YEAR ENDED		
	Mar 19	Mar 18	YoY (%)	Mar 19	Mar 18	YoY (%)
TOTAL NON-INT. INCOME	**273**	**209**	**31**	**963**	**900**	**7**
1) Fee Income	163	153	7	656	617	6
2) Investment trading profit	57	8	-	70	101	-
3) Forex Income	12	14	(14)	43	44	(2)
4) Others*	41	34	21	194	138	41

**Includes recoveries from Written Off A/c's –*
Rs.10 crore (Q4 FY 18-19) & Rs. 7 crore (Q4 FY 17-18) &
Rs.70 crore (FY 18-19) & Rs. 44 crore (FY 17-18)

Other Income remains healthy…..

(Rs. crore)

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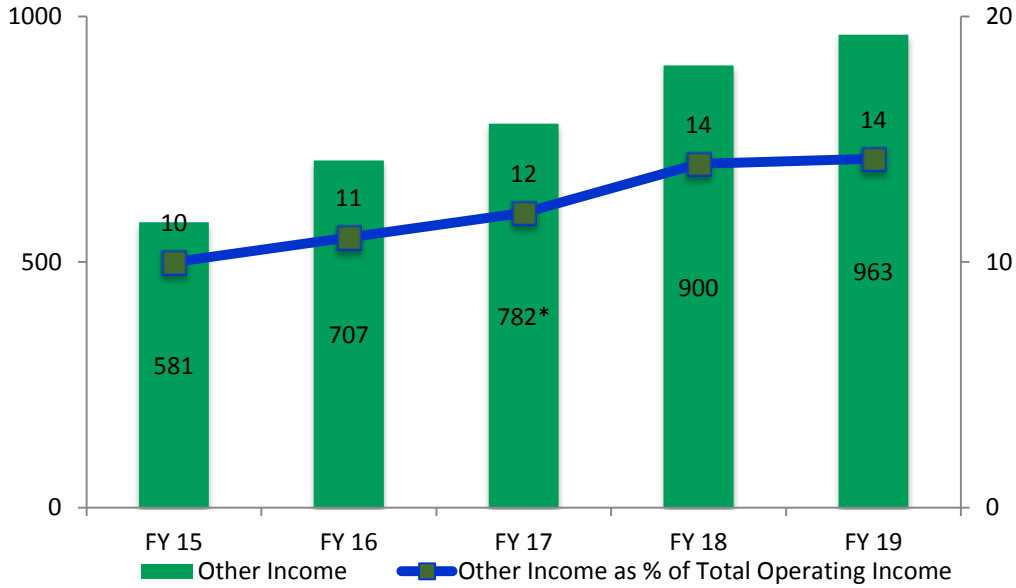
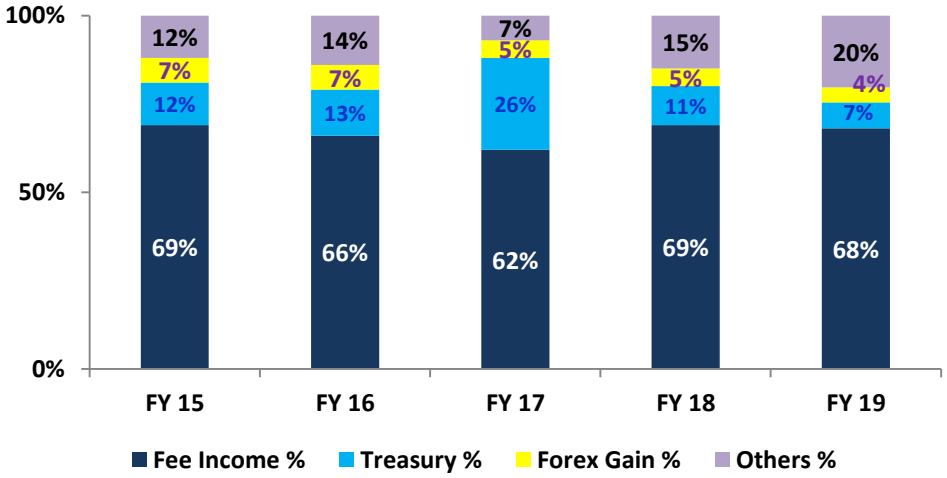
Growth in Other Income



- *Steady growth in non interest income, through diverse sources (fee based, e-transactions, third party products etc.)*
- *14% share in total operating income (FY 2018-19)*

~68% of other income comes from fee income

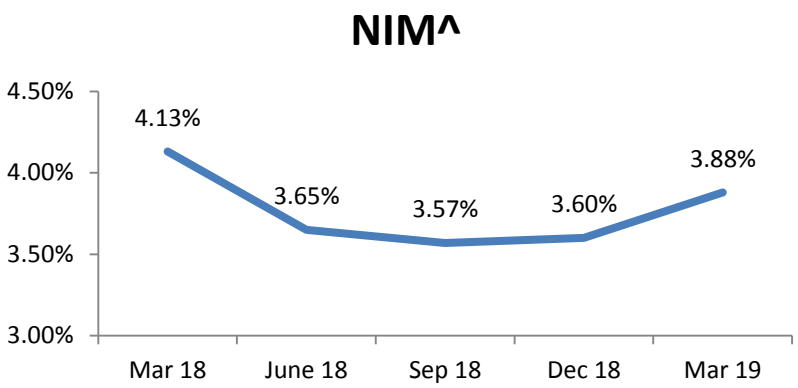


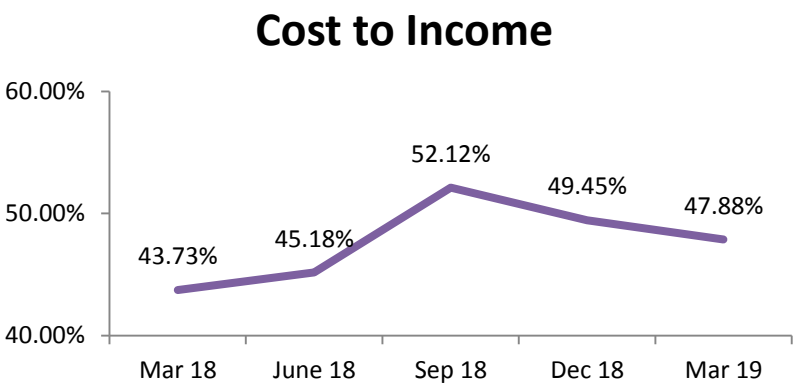
Operating Expenses

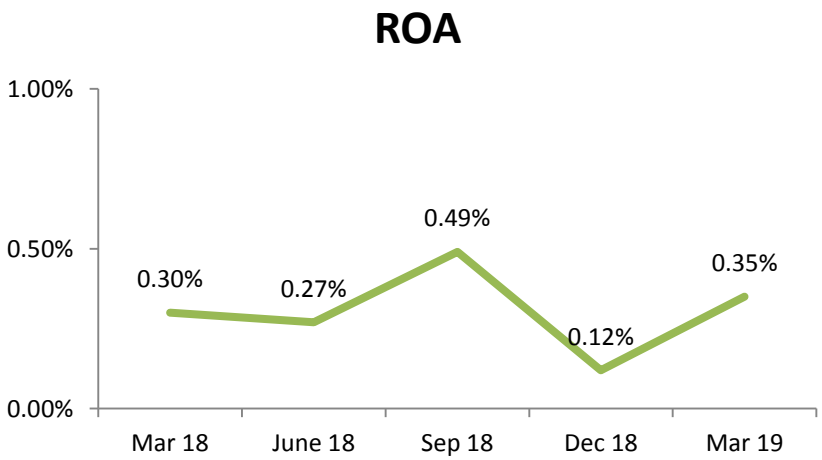
(Rs. crore)

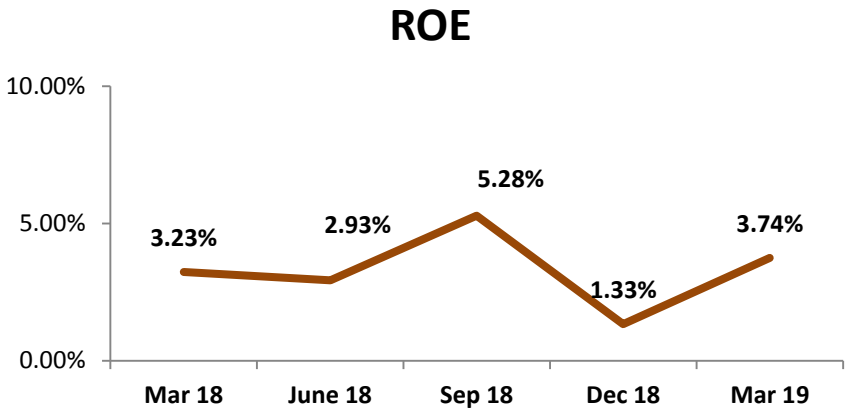
Particulars	QUARTER			YEAR ENDED		
	Mar 19	Mar 18	YoY (%)	Mar 19	Mar 18	YoY (%)
Staff Expenses	212	179	18	761	639	19
Of above – Prov. for employee retirement benefits	42	15		138	64	
Other Operating Expenses	215	193	12	854	782	9
TOTAL OPG. EXPENSES	**427**	**372**	**15**	**1,615**	**1,421**	**14**

Key Ratios (Quarterly)



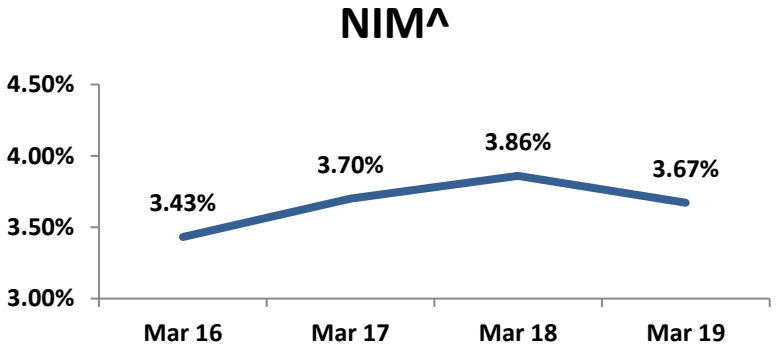


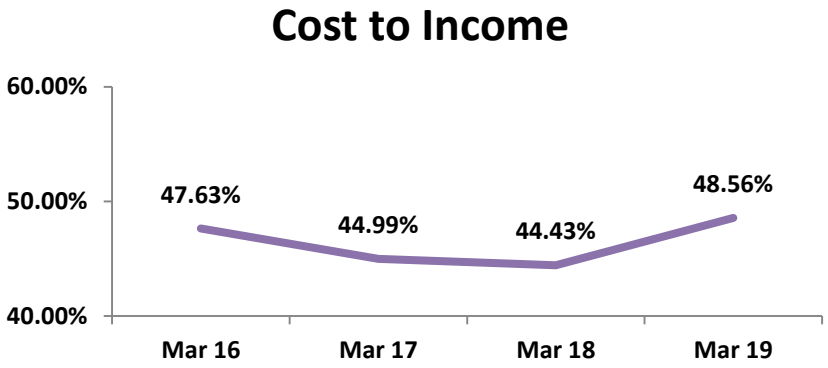


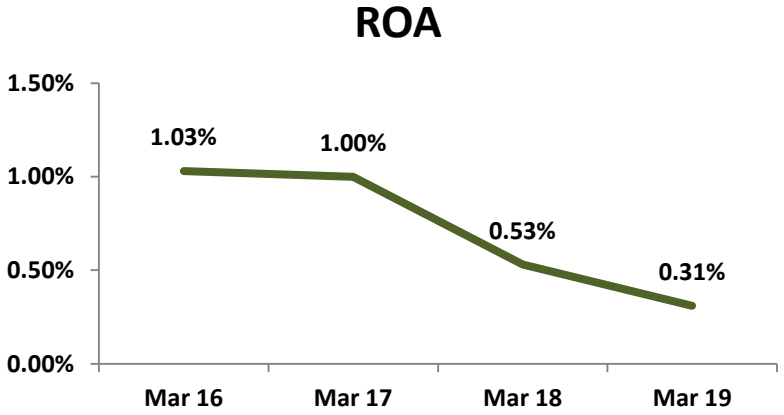


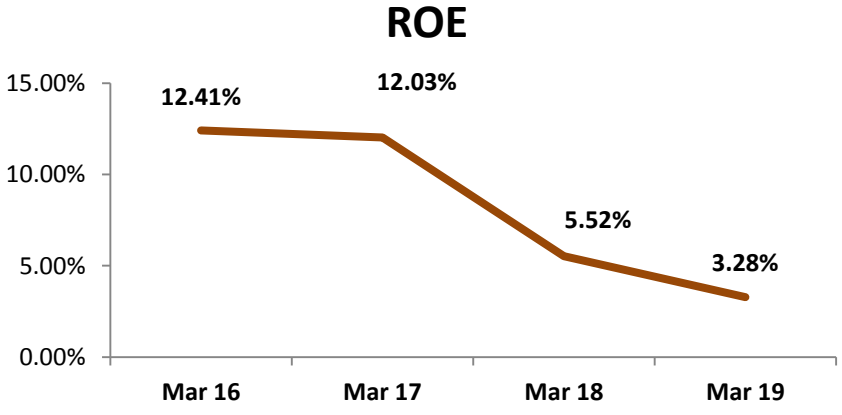
^ NIM for March 2018 includes revenue of non recurring nature

Key Ratios (Annual)





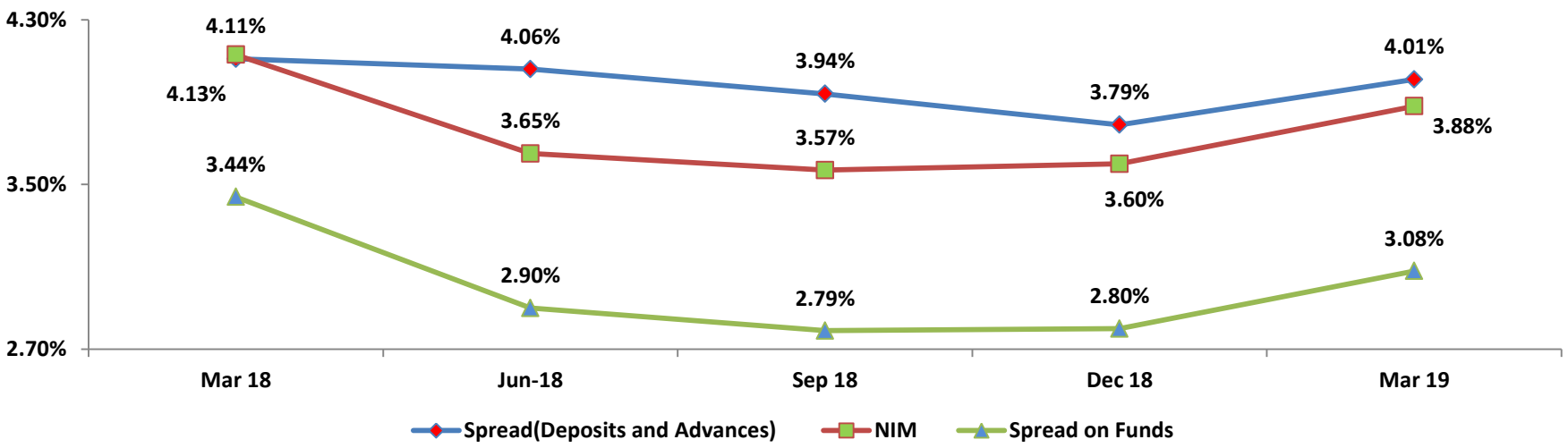




^ NIM for March 2018 includes revenue of non recurring nature

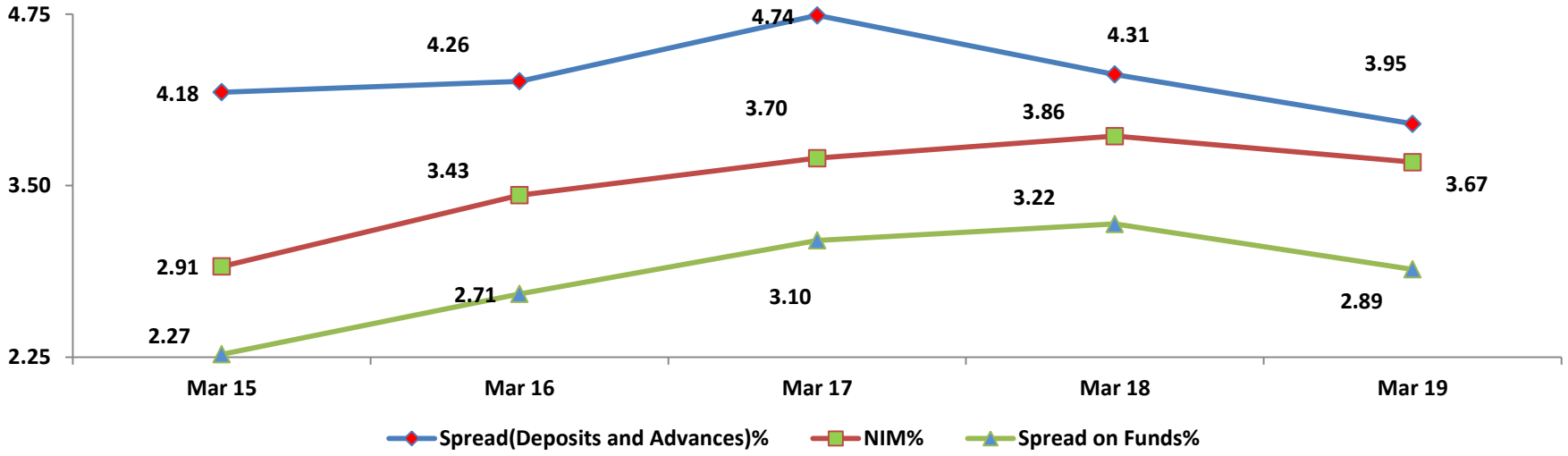
Key Ratios (Qtr.)

Particulars	Q3 FY 18-19	Q4 FY 18-19	Q4 FY 17-18
Cost of Deposits	5.80	5.80	5.78
Yield on Advances	9.59	9.81	9.89
Cost of Funds	5.82	5.82	5.70
Yield on Funds	8.62	8.90	9.14
NIM	3.60	3.88	4.13
Spread	2.80	3.08	3.44

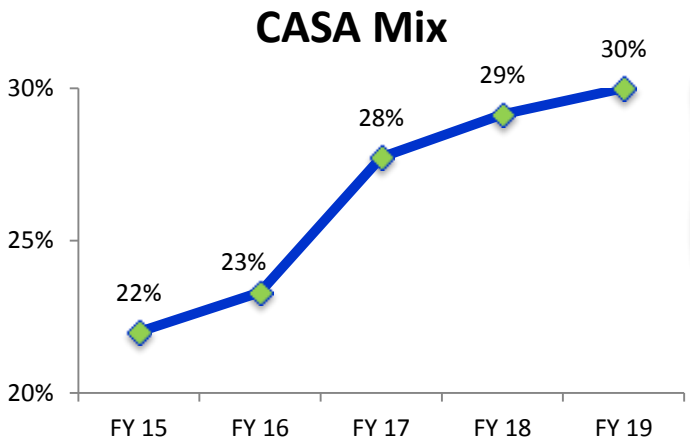


Key Ratios (Annual)

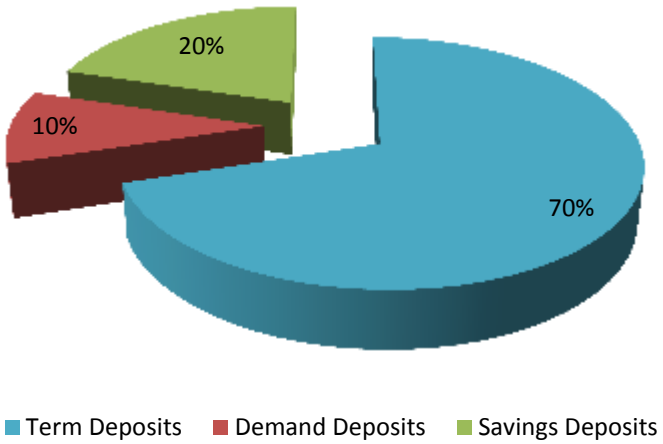
Particulars	FY 18-19	FY 17-18
Cost of Deposits	5.80	5.99
Yield on Advances	9.75	10.30
Cost of Funds	5.82	5.91
Yield on Funds	8.71	9.13
NIM	3.67	3.86
Spread	2.89	3.22



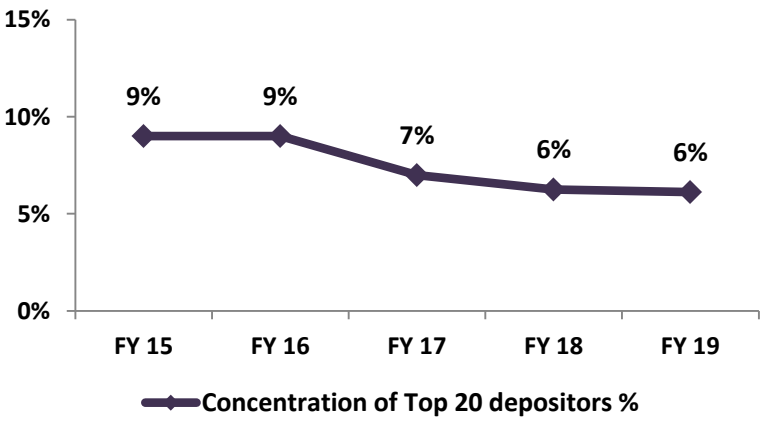
Retail Liability Franchise : Granular & Sticky



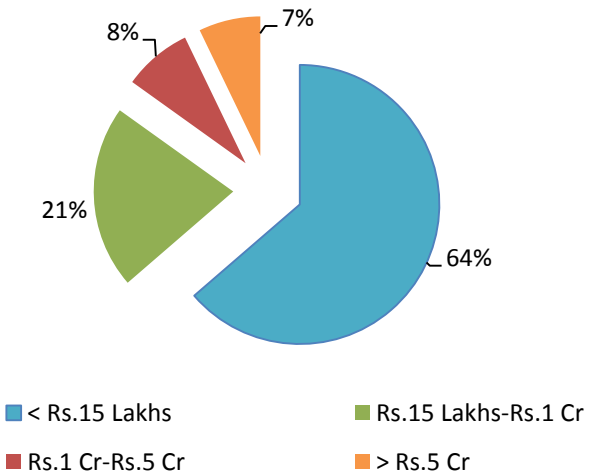
- ✓ Term deposits are primarily retail deposits
- ✓ **93% of term deposits are below Rs. 5 crore**



Low concentration of Deposits

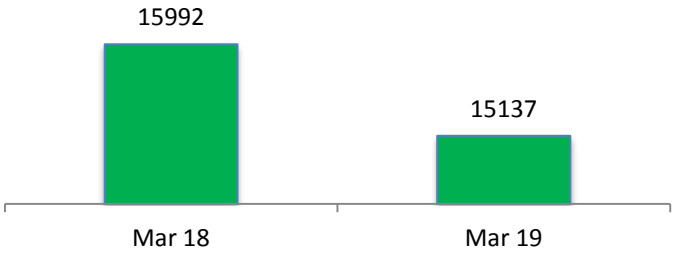


Low dependence on wholesale deposits

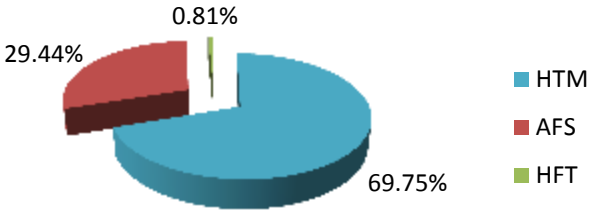


Investment Portfolio

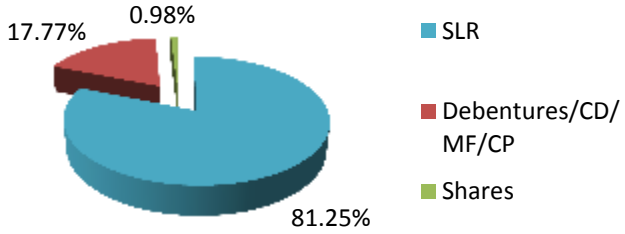
Investments (Rs. crore)



Portfolio wise Investment



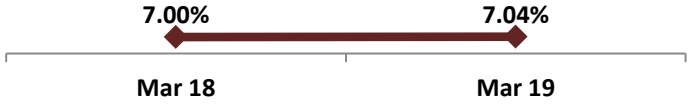
Investment Portfolio



Duration

AFS	HFT	HTM
1.96	0.06	3.89

Yield on Investment



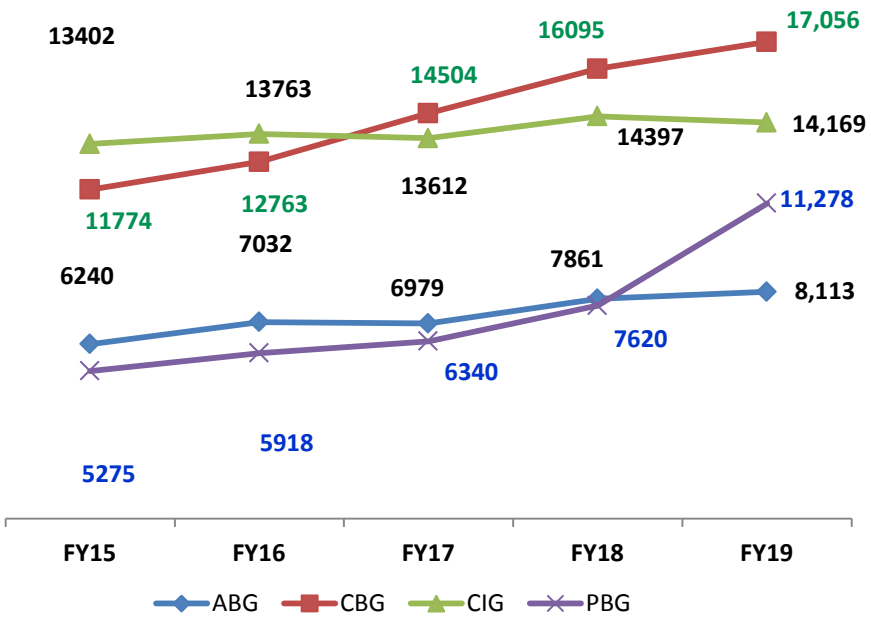
Debentures/CD/MF/CP includes SRs of Rs.422.72 crore (2.79%)

** **AFS** Duration Dec 18 was 1.82, Sep 18 was 2.63 ; **HTM** Duration Dec 18 was 4.05, Sep 18 was 4.27*

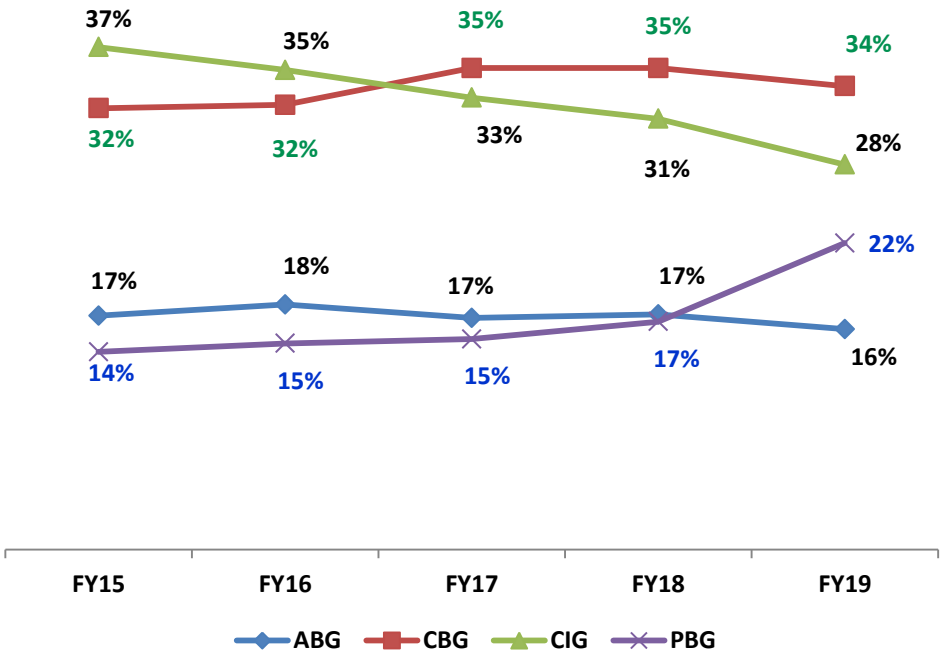
Advances – Business Verticals

(Rs. crore)

Advances by value terms



Advances - Portfolio wise



Banking Groups

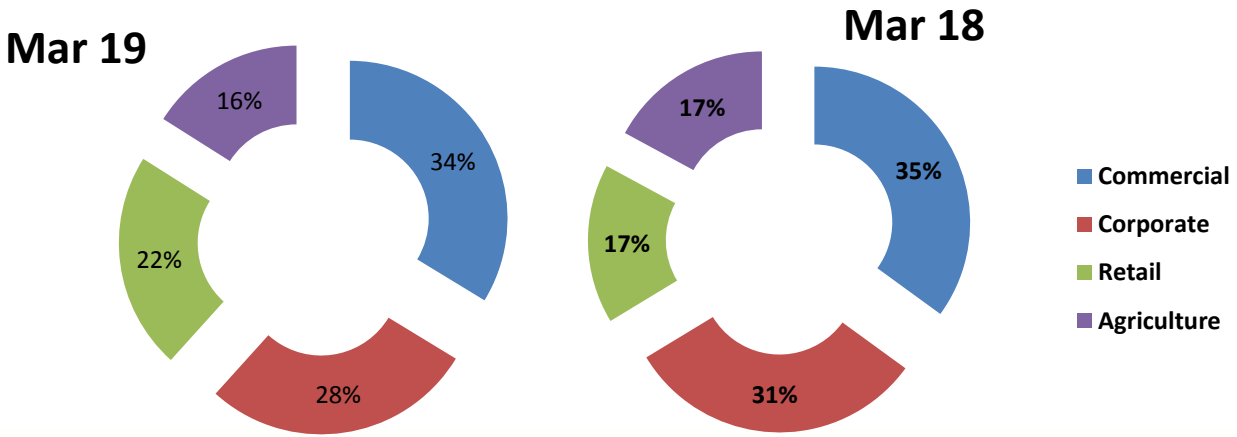
ABG – Agri CBG – Commercial CIG – Corporate PBG – Personal

Advances Portfolio

(Rs. crore)

Particulars	Mar 19	Mar 18	Y-o-Y Growth %
Gross Advances	**50,616**	**45,973**	**10**
Commercial	17,056	16,095	6
Corporate	14,169	14,397	(2)
Retail (Personal Banking)*	11,278	7,620	48
Agriculture	8,113	7,861	3
Jewel Loans (incl. in above)	7,780	7,092	10

Segment wise advances



Includes IBPC of Rs.2,050 Cr and Rs.200 Cr for Mar. 19 and Mar. 18 respectively. Growth excl IBPC is 24%

Retail Portfolio

(Rs. crore)

Segment	Advances outstanding as at				
	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15
Housing	3,619	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,712	1,393	965	787	568
Vehicle	1,044	1,017	921	831	782
Jewel Loans	625	578	596	703	793
Personal Loans	424	296	316	354	356
Education Loans	235	261	266	245	207
Others*	3,620	1,280	946	904	779
Total	**11,278**	**7,620**	**6,340**	**5,918**	**5,242**

**Includes IBPC of Rs.2050 Cr and Rs.200 Cr for Mar 19 and Mar,18 respectively.*

(Rs. crore)

Security Coverage

Nature of security	31.03.19	
Exposure backed by -		
Letter of Credit	543	
Liquid Assets ^	8,746	
Vehicles	2,996	
Commodities	700	
Total (1)		**12,985**
Exposure secured by Immovable Property (% Coverage)		
> 100%	23,440	
90% to <100%	7,341	
75% to <90%	1,956	
50% to <75%	3,169	
<50%	3,100	
Total (2)		**39,006**
Exposure without Immovable property as security		
Corporate, Consortium, Government, etc.	2,205	
Unsecured Exposure	508	
Total (3)		**2,713**
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		**54,704**

** Total risk assets excludes technical write off accounts*

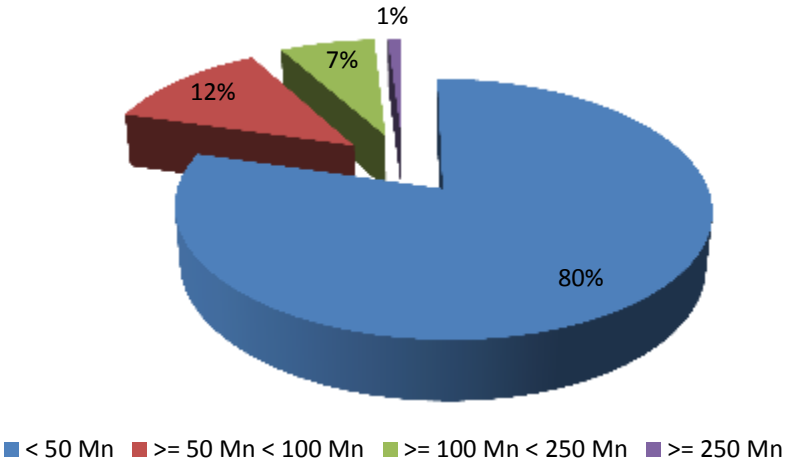
^Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

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

Granular Loan Book

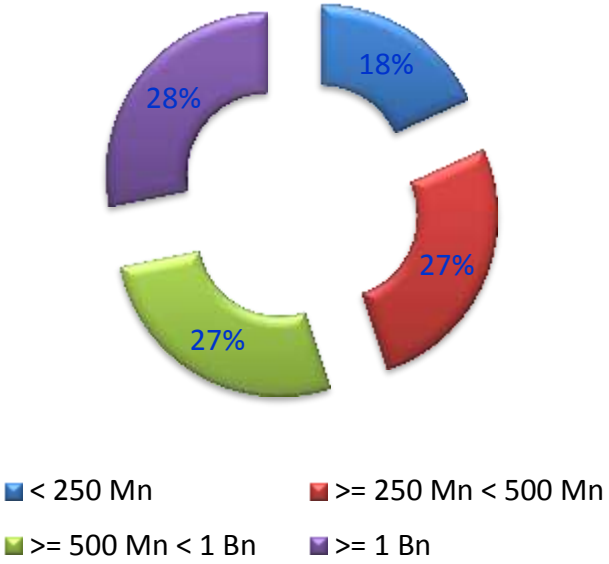
- *Commercial Loans : Exposures upto Rs. 250 Mn*
- *Corporate Loans : Exposures above Rs. 250 Mn*

Commercial book



- Average ticket size of Rs. 4 Mn
- 80% of commercial loans are less than Rs. 50 Mn

Corporate book

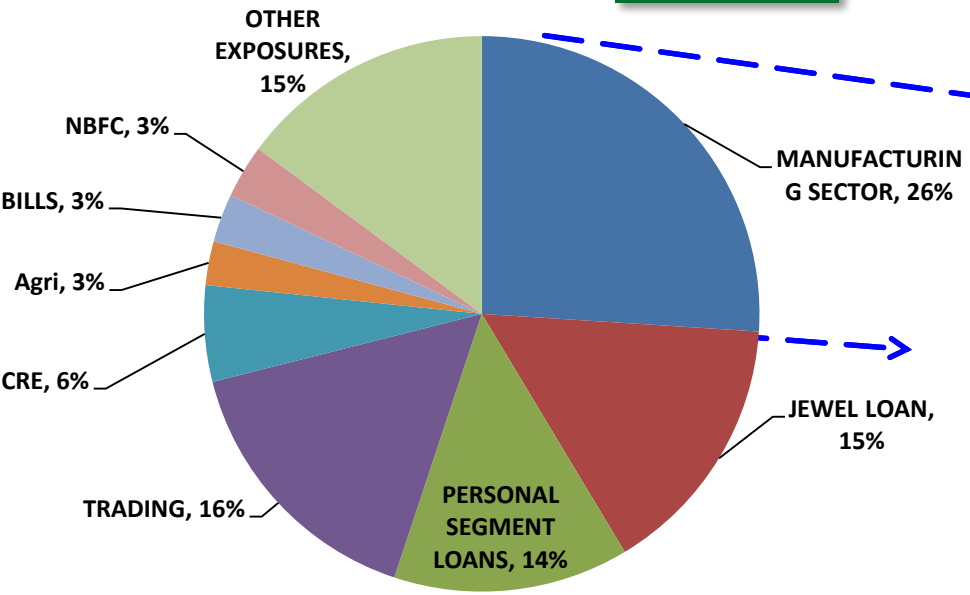


- Average ticket size of Rs. 347 Mn
- 72 % of corporate loans are less than Rs.1 Bn
- *SMA 1 & 2 in corporate credit is ~0.61% of the book*

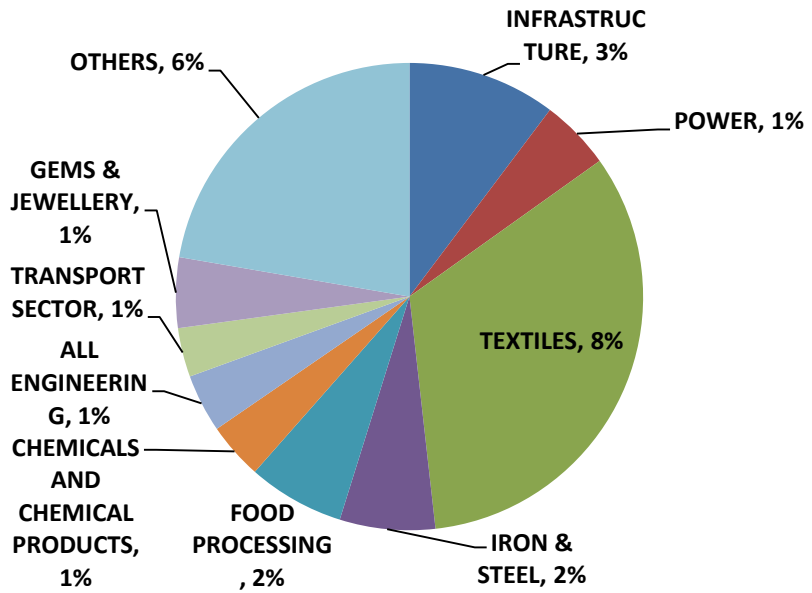
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

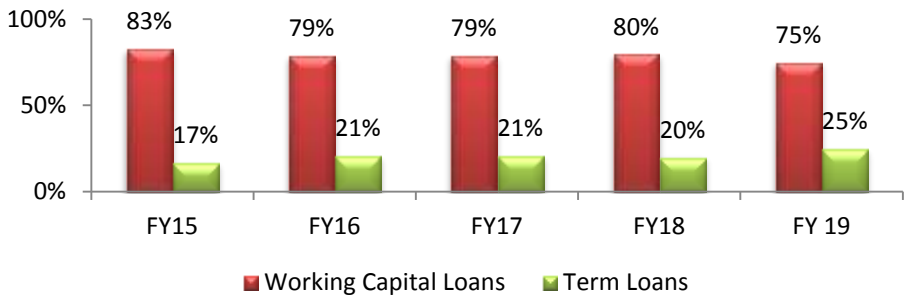
Rs.506 Bn



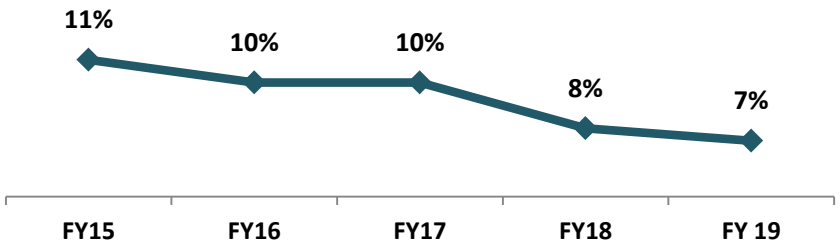
Breakup of Industrial exposure (Rs. 132 Bn)



Working capital focus enables quicker repricing of loans



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



(Rs. crore)

Advances – Sector Details

Particulars	Amount		% to Total Advance		Growth over Mar-18	
	Mar-19	Mar-18	Mar-19	Mar 18	Amt	%
Manufacturing	13,162	13,626	26	30	(464)	(3)
Trading	7,979	7,851	16	17	128	1
Jewel loan	7,781	7,092	15	15	689	10
Personal loans @	6,942	5,990	14	13	952	16
CRE	2,832	2,761	6	6	71	3
Agri (other than Jewel Loan)	1,293	1,613	3	4	(320)	(20)
Bills	1,427	1,542	3	3	(115)	(7)
NBFC	1,669	1,295	3	3	374	28
Capital market	1	71	-	-	(70)	-
Others*	7,530	4,132	15	9	3,398	82
Total Advances	**50,616**	**45,973**	**100**	**100**	**4,643**	**10**

@ 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	
	Mar-19	Mar-18	Mar-19	Mar-18	Amount	%
TEXTILES	4,275	4,154	8.4	9.0	121	2.9
INFRASTRUCTURE	1,966	2,787	3.9	6.1	(821)	(29.5)
BASIC METAL & METAL PRODUCTS	837	1,324	1.7	2.9	(487)	(36.8)
FOOD PROCESSING	864	749	1.7	1.6	115	15.4
GEMS & JEWELLERY	629	501	1.2	1.1	128	25.5
ALL ENGINEERING	520	625	1.0	1.4	(105)	(16.8)
CHEMICALS & CHEMICAL PRODUCTS	506	513	1.0	1.1	(7)	(1.4)
RUBBER & PLASTIC PRODUCTS	571	361	1.1	0.8	210	58.2
CONSTRUCTION	459	471	0.9	1.0	(12)	(2.5)
WOOD & WOOD PRODUCTS	477	304	0.9	0.7	173	56.9
TRANSPORT SECTOR	438	400	0.9	0.9	38	9.5
PAPER & PAPER PRODUCTS	351	251	0.7	0.5	100	39.8
CEMENT & CEMENT PRODUCTS	246	292	0.5	0.6	(46)	(15.8)
BEVERAGES & TOBACCO	191	180	0.4	0.4	11	6.1
MINING & QUARRYING	269	187	0.5	0.4	82	43.9
PETROLEUM	46	30	0.1	0.1	16	53.3
GLASS & GLASSWARE	36	58	0.1	0.1	(22)	(37.9)
LEATHER & LEATHER PRODUCTS	45	61	0.1	0.1	(16)	(26.2)
OTHER INDUSTRIES	436	379	0.9	0.8	57	15.0
TOTAL	**13,162**	**13,626**	**26.1**	**29.6**	**(464)**	**(3.4)**

Infrastructure Advances

(Rs. crore)

Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Mar 19	Mar 18	Mar 19	Mar 18	Amt	%
Power	645	517	1.3	1.1	128	25
Road	379	483	0.8	1.1	(104)	(22)
Infra Others	942	1,787	1.9	3.9	(845)	(47)
TOTAL	**1,966**	**2,787**	**3.9**	**6.1**	**(823)**	**(29)**

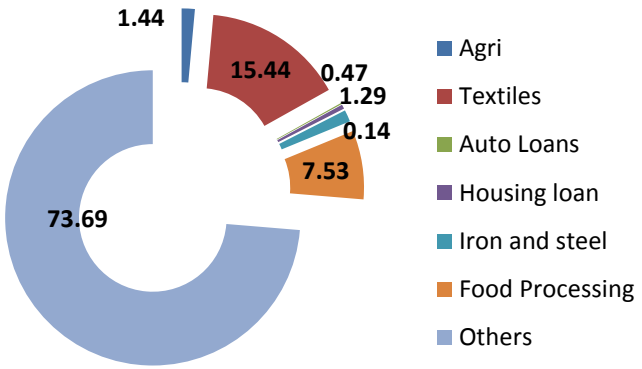
Power Sector Exposure		
Ownership	**Mar 19**	**Mar 18**
Government	365	227
Private	280	290
TOTAL	**645**	**517**

Sector-wise Restructured Advances

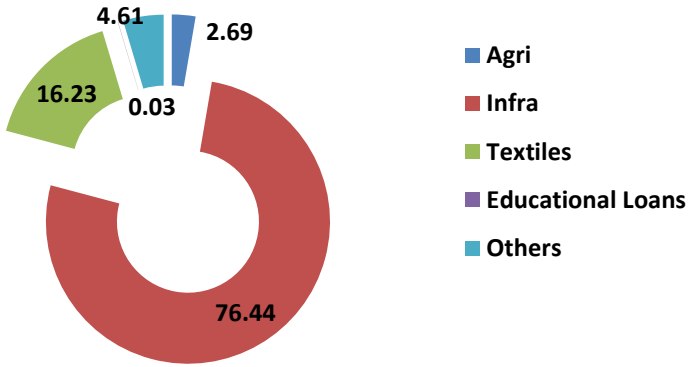
(Rs. crore)

S. N.	SECTOR	AMOUNT	
		Mar 19	Mar 18
1	INFRASTRUCTURE	-	200.59
2	TEXTILES	11.13	42.59
3	AGRICULTURE	1.04	7.07
4	EDUCATIONAL LOANS	-	0.08
5	AUTO LOANS	0.10	-
6	FOOD PROCESSING	5.43	-
7	HOUSING LOAN	0.34	-
8	IRON & STEEL	0.94	-
9	OTHERS	53.12	12.10
TOTAL		**72.09**	**262.43**
% to Total Advances		***0.14***	***0.57***

% to Total Restructured Advances Mar-19

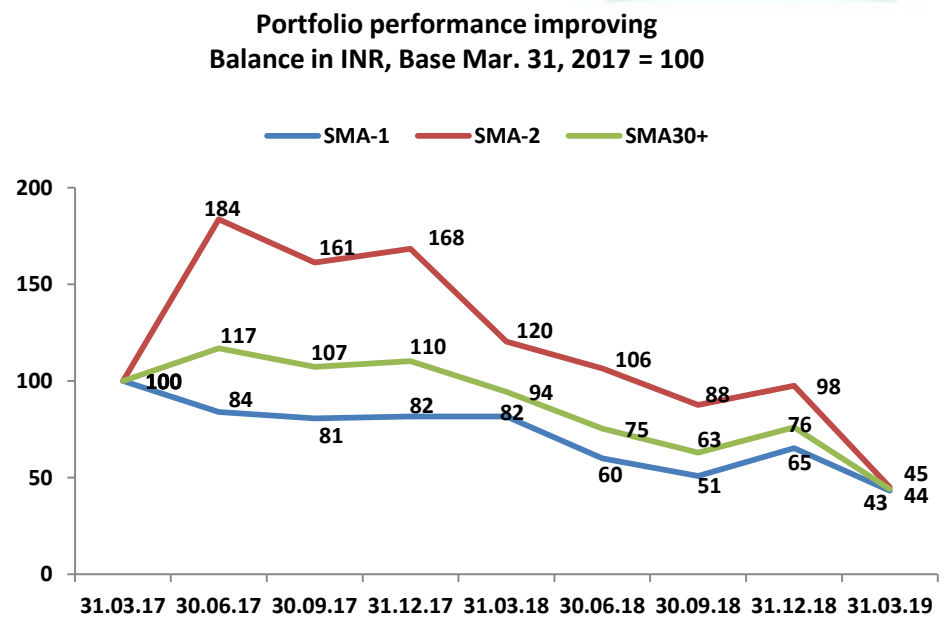


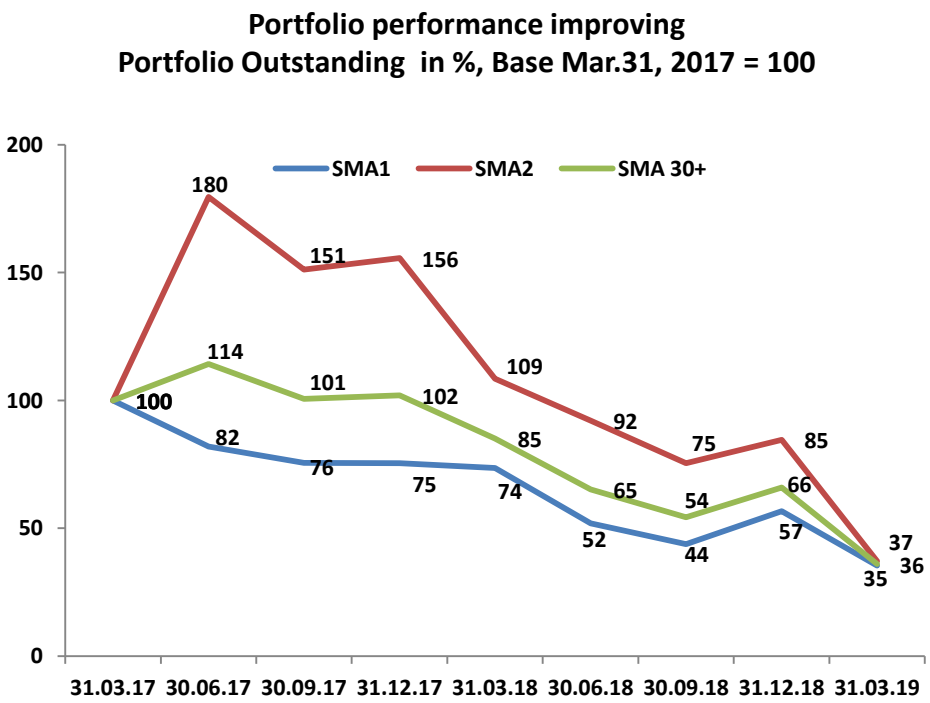
% to Total Restructured Advances Mar-18



Portfolio performance

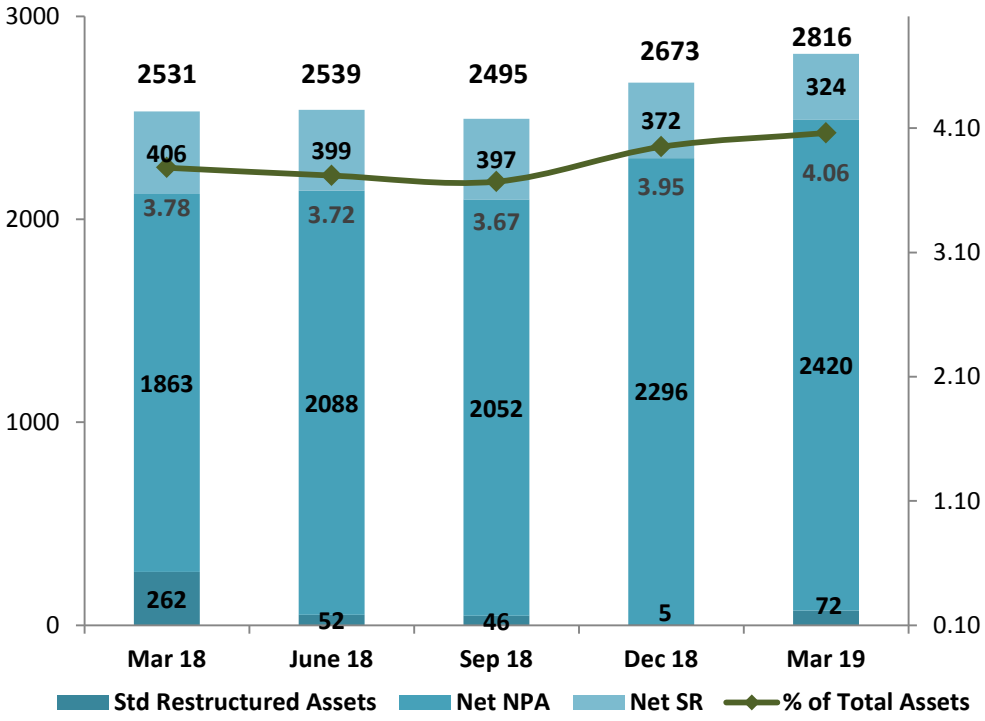
Portfolio performance improving steadily





Stressed Book Analysis

(Rs. crore)



Movement of Restructured Advances

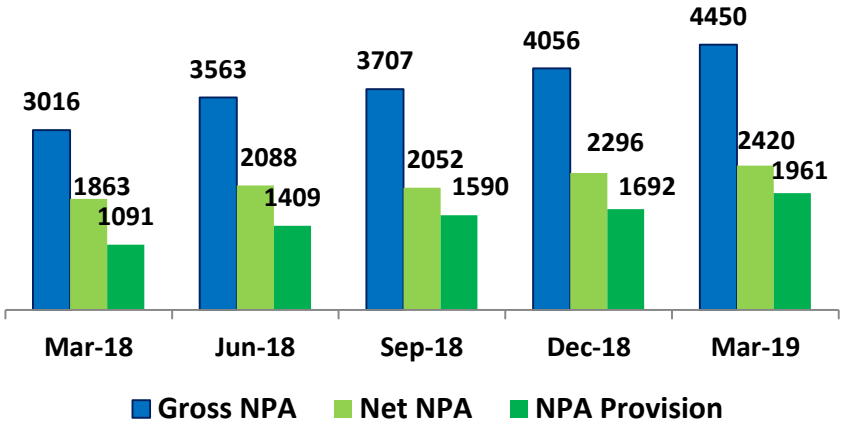
Particulars	Apr-18 to Mar-19		Jan 19 to Mar-19	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	22	262.43	10	5.18
B. Addition during the period	29	68.03	29	68.03
C. Additions in existing A/c's	-	0.61	-	0.52
D. Addition through upgradation from NPA	-	-	-	-
E. Accounts closed during the period	8	56.63	-	-
F. Accounts ceasing to attract higher provision (upgradation)	5	1.74	5	1.64
G. Recoveries during the period	-	-	-	-
H. Slippages during the period	4	200.60	-	-
Position at the end of the period A+B+C+D-(E+F+G+H)	34	72.09	34	72.09

Position under various dispensation packages

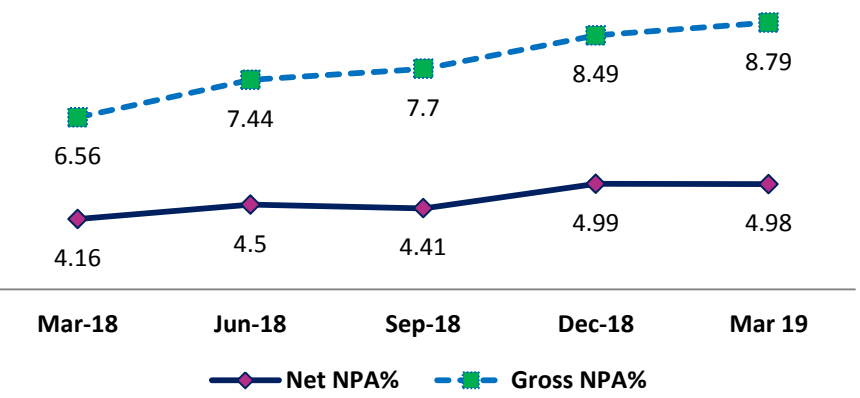
Category	31.03.19	31.03.18
5/25	75	76
S4A Accounts	-	79

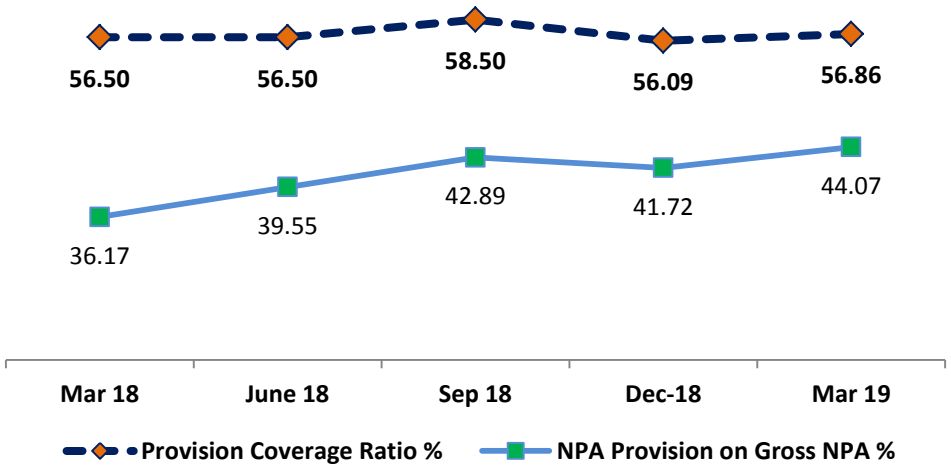
NPAs & Provisions

(Rs. crore)



VERTICAL	Advances O/s. Mar. 19	Net NPA Addition Q4	Total NPA Mar. 19	Accretion rate (%) Q4 (annld.)
COMM.	17,056	112	1,074	2.63
CORP.	14,169	287	3,063	8.10
AGRI.	8,113	6	145	0.30
RETAIL (Per. Banking)	11,278	(11)	168	(0.39)
TOTAL	**50,616**	**394**	**4,450**	**3.11**





Movement of NPA

(Rs. crore)

Particulars	Apr 18 - Mar19	Apr 17 - Mar 18
Gross NPAs		
Opening Balance	3,016	1,484
Additions during the period	2,343	2,092
Reductions during the period	909	560
Closing Balance	**4,450**	**3,016**
Net NPAs		
Opening Balance	1,863	1,033
Additions during the period	931	1,103
Reductions/write off during the period	372	273
Closing Balance	**2,420**	**1,863**
Provisions		
Opening Balance	1,091	429
Provn. made during the period	1,406	1,024
Write off/Write back of excess provn.	536	362
Closing Balance	**1,961**	**1,091**

(Rs. crore)

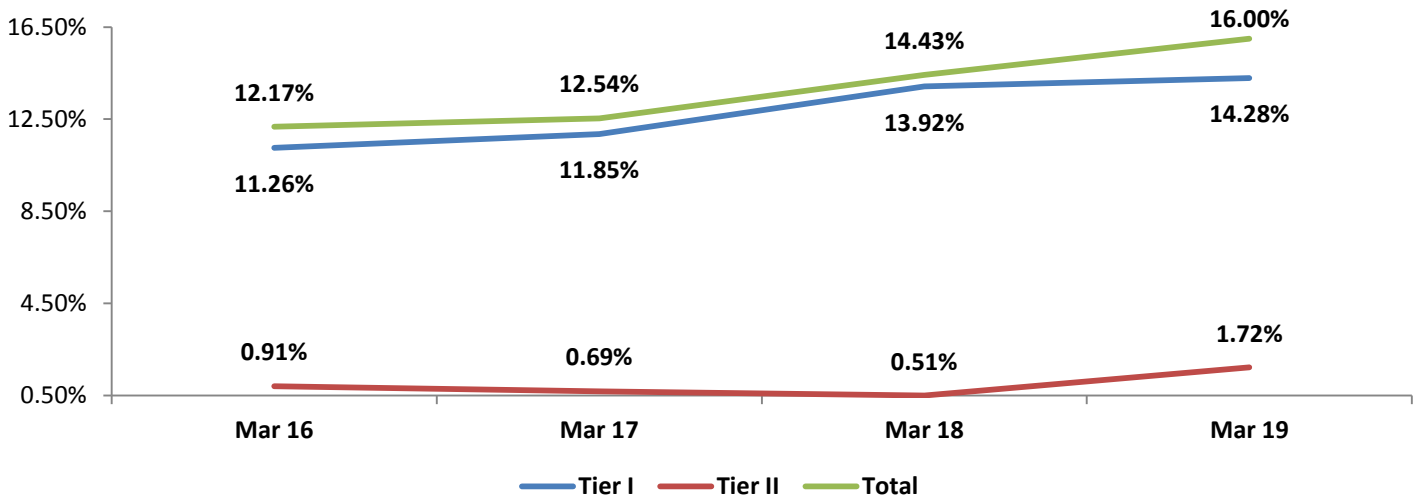
Provisions and Contingencies

Provision for	Year ended		Quarter ended	
	Mar 19	Mar 18	Mar 19	Mar 18
NPA	1,318	1,025	276	414
Standard Assets	(3)	(2)	5	(10)
Restructured Advances	(8)	(11)	3	(8)
Loss on sale to ARC	-	185	-	-
SDR, S4A, 5/25 etc.	(10)	(2)	-	(26)
NCLT (specific a/c's)	(12)	13	-	7
Others (incl. NPI)	86	3	25	(3)
Investment Depreciation	17	63	42	20
Total Provisions (excl. Tax)	**1,388**	**1,274**	**352**	**394**
Tax Expense	111	158	52	35
Total Provisions	**1,499**	**1,432**	**404**	**429**

Capital Adequacy – Basel III

(Rs. crore)

Nature	Capital as at			
	Mar-19	Mar-18	Mar-17	Mar-16
Tier I	6,245	6,145	4,790	4,064
Tier II	752	226	278	330
Total	**6,996**	**6,371**	**5,068**	**4,394**

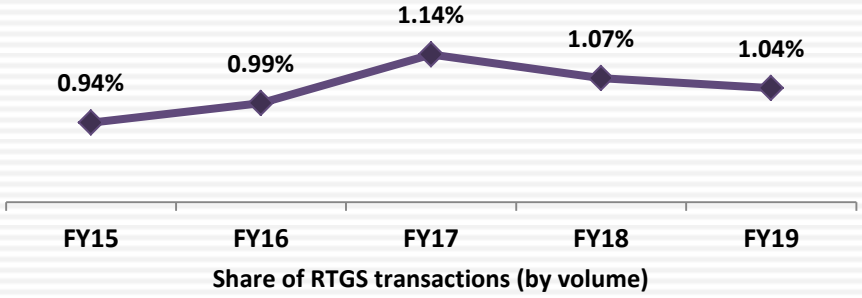


Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

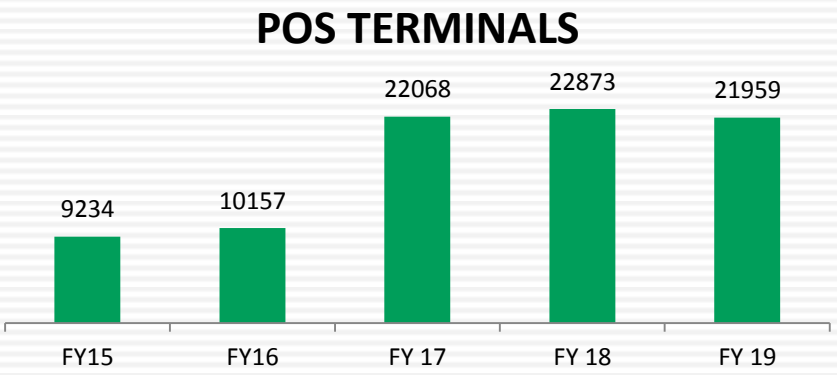
Leveraging Technology - Delivery Channels

Karur Vysya Bank
Smart way to bank

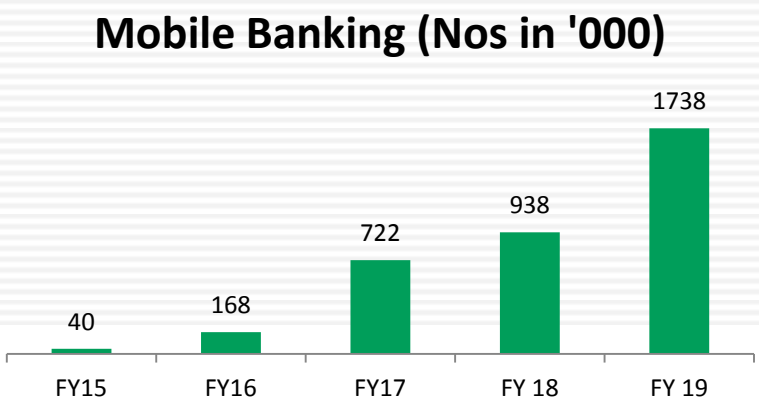
Market share in RTGS transactions



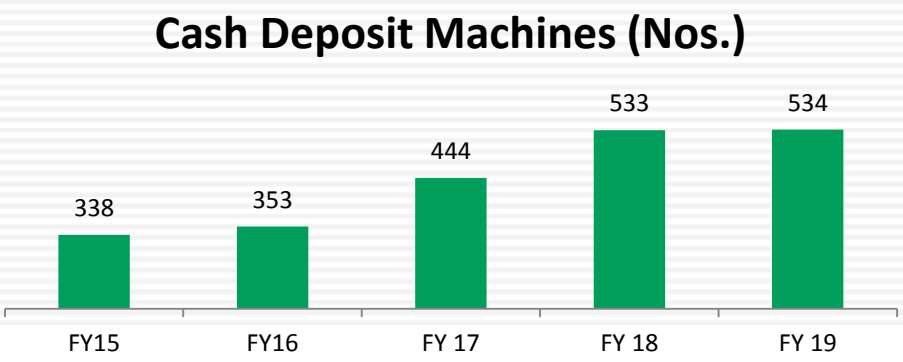
POS Terminals



Exponential growth in Mobile transactions



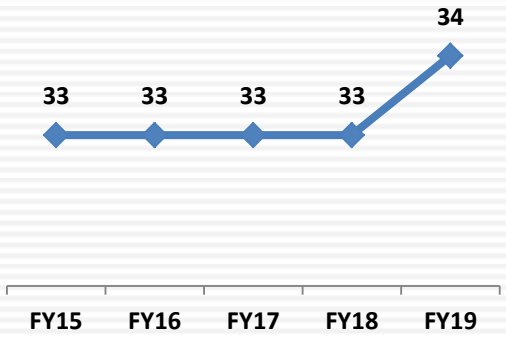
Cash Deposit Machines



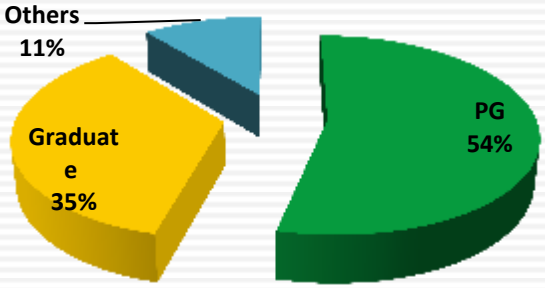
Human Resources

Karur Vysya Bank
Smart way to bank

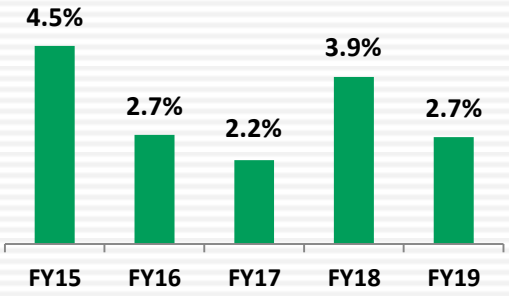
Young workforce…..



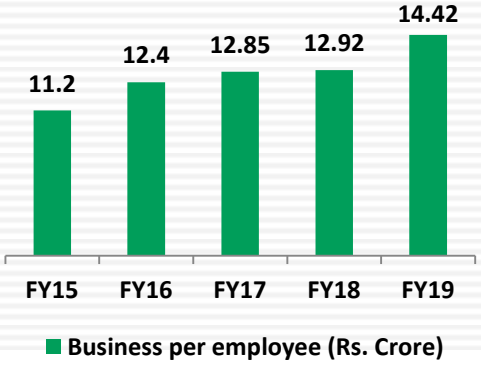
… well qualified …

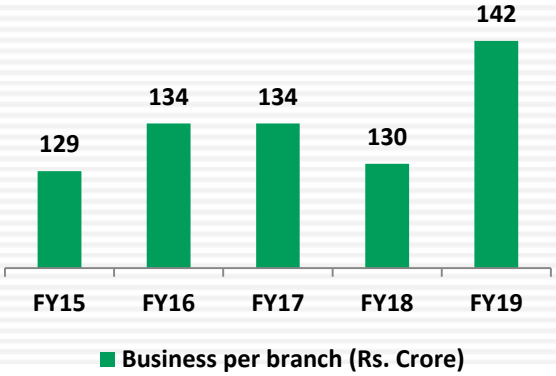


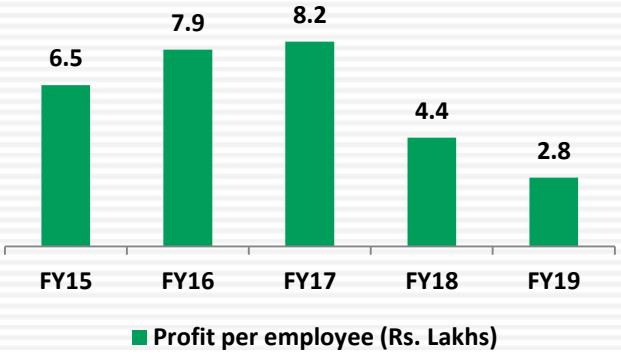
… lower attrition …



… leading to improved productivity







KVB
Karur Vysya Bank
Smart way to bank
Blending Tradition
with Modernity

(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	6,236
Owned funds	1,620	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,423
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	44.9	46.81	51.35	40.08	39.86	46.59	9.95*	4.98	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.)	297.6	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	80.29
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