

IRC: F48:100:725:2019

24.07.2019

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 ended 30th June 2019.

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 ended 30th June 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,
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



INVESTOR PRESENTATION

Q1 - FY 2019-20



DISCLAIMER

This presentation has been prepared by Karur Vysya Bank Limited (“the Bank”) solely by the Bank for information purposes only. This presentation is not a complete description of the Bank and the information contained herein is only current as of its date and has not been verified by anyone else. All financial numbers are based on the Audited Financials or the Reviewed Financial results or based on Management estimates. Figures for the previous period(s) have been regrouped wherever necessary; totals in columns / rows may not agree due to rounding off. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person / entity based in India or in any other country. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities.

This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated. Factors that could cause actual results to differ materially include, inter-alia, changes or developments in the Bank’s business, political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates / projections. Any opinion, estimate or projection in the presentation constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Further, past performance is not necessarily indicative of future results. Anyone placing reliance on the information contained in this presentation or any other communication by the Bank does so at his / her / their own risk. Neither the Bank nor anyone else shall be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained in the presentation.

The Bank may, at its sole discretion, alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify anyone of such change(s). This presentation is not to be distributed, redistributed, copied or disseminated in any manner whatsoever, either directly or indirectly.

Forward-looking statements speak only as of the date they are made, and the Company undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

The Bank of choice - trusted by all



Over
7 million
individuals



Over
450000
businesses



Over
700000
agri customers

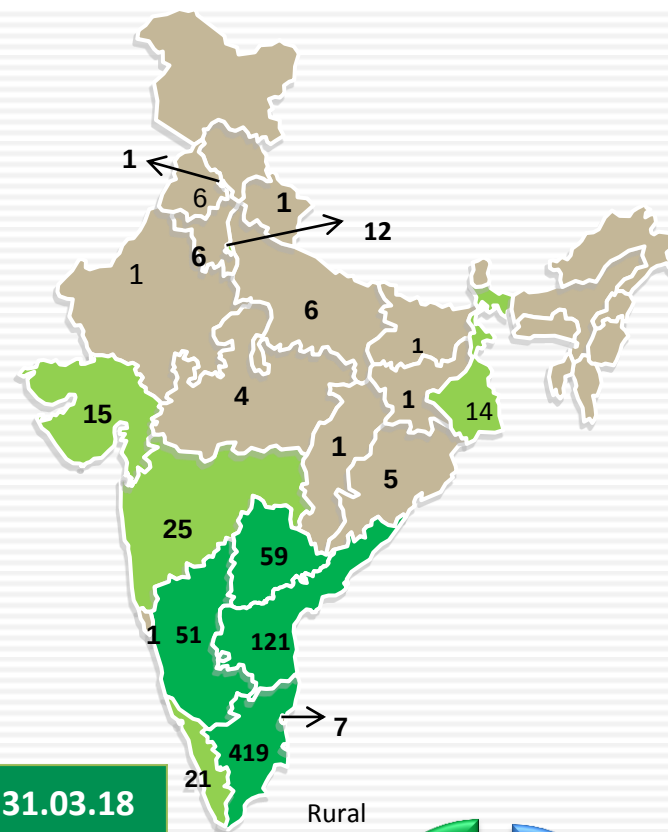
KVB – a unique franchise!

Bank of Choice, trusted by :

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

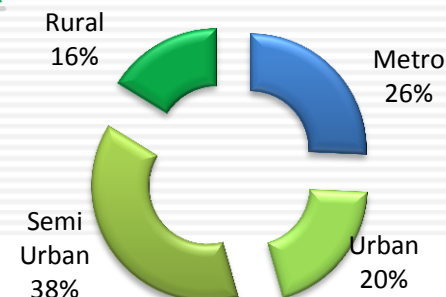
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	200
Urban	155
Semi Urban	297
Rural	126
Total	778



Category	30.06.19	31.03.19	31.03.18
Branches	778	778	790
ATM's + Cash Recyclers	2177	2179	2328

Customer service excellence the differentiator



Highlights



CRAR

CRAR at 15.99%
CET 1 at 14.27%

PAT

Operating Profit Rs. 445 crore
Net Profit Rs. 73 crore

NIM

3.49%



BUSINESS

Total Business
Up by 5%
@ Rs. 1,10,893 crore

CREDIT

Gross Advances grew Y-o-Y
by Rs. 1,296 crore
to Rs. 49,182 crore

CASA

CASA share @ 30%
Total Deposits up by 7%
@ Rs. 61,711 crore

KVB DLite App



The image shows a smartphone screen displaying the 'DLite Account Opening' interface. At the top, there's a green header with the text 'DLite Account Opening'. Below it is the KVB Karur Vysya Bank logo. The screen indicates 'Step 2 of 3: Aadhaar, PAN and Residential status'. There are three main sections: 'Aadhaar Number' with a note 'Preferably the one linked with Aadhaar Card', 'PAN Number' with a note 'To keep you posted', and 'Residential Status' with a note 'As per RBI FATCA declaration is mandatory.' and a link 'CLICK HERE TO KNOW MORE'. Under 'Residential Status', there are two radio button options: 'I am an Indian citizen and a TAX resident of only India and no other country.' (which is selected) and 'I am a TAX resident of one or more countries other than India.' At the bottom, there are navigation buttons '< BACK' and 'NEXT >'. The phone's home indicator bar is visible at the very bottom.

- Instant account opening
- Multiple fund transfer modes
- Debit Card Management
- KVB Shoppy - Online Shopping
- QR Code based payment
- Cheque Management
- Locker Management
- Demat Accounts
- Savings Accounts
- Mobile Recharge
- FASTag
- UPI
- E-ASBA
- Insurance

Blending Tradition with Modernity

Business model transformation progressing well - Digital product suites well received

- **KVB DLite banking application has over 1.1 million downloads**
 - *Over 1.91 lakh average transactions per day @ INR 90 crore per day*
 - *Increasing account engagement through embedded shopping & universal bill payment functionality*
- **Retail & Commercial Asset momentum increasing**
 - *Retail loans digital origination increases - 37% (numbers) & 30% (value) on a sequential basis*
 - *Commercial loans digital origination increases 109% (numbers) and (2%) (value) on a sequential basis*
 - » *Mid Market (INR 2 - 15 crore) origination on digital platform scheduled to go live in August*
- **Digital 'Gold Loan' test launched**
 - *Focus on enhancing speed (Reducing TAT) and reducing operational errors*
- **Outbound telephony engagement to client base initiated**
 - *Leveraging analytics to make offers to existing client base*

Blending Tradition with Modernity

- ✓ Digital suite extension to 'self service' mode underway
- ✓ Non-branch Distribution Operations Commenced
- ✓ Risk based pricing implemented
 - *Through the door booking yield (Weighted Average) in Q1 –*
 - ❑ *Retail @ 11.77%*
 - ❑ *Commercial @ 12.03%*
- ✓ Risk & Compliance Architecture continues to be strengthened
 - *New Retail Credit Head Inducted*
 - *New Compliance Head Inducted*

Results Snapshot*



Financial Indicators – 30.06.2019

Parameter	Amount	YoY Growth %
Total Deposits	61,711	7
Gross Advances	49,182	3
Total Business	1,10,893	5
Total Operating Income	854	2
Operating Profit	445	(3)
Net Profit	73	59

Other Business Parameters

Gross NPA	4,511
Net NPA	2,322
Gross NPA %	9.17
Net NPA %	4.94
PCR %	59.05
Basel III Capital	6,991
CRAR %	15.99
Tier I %	14.27
Tier II %	1.72
NIM %	3.49
RoA %	0.40

Business Profile

(Rs. crore)



Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y %
Total Deposits	61,711	57,554	7
Demand	6,241	5,874	6
Savings	12,099	11,370	6
CASA	18,340	17,244	6
Term Deposits	43,371	40,310	8
CASA %	30	30	
Gross Advances	49,182	47,886	3
Net Advances	46,982	46,406	1
Total Business	1,10,893	1,05,440	5

Business Profile (Averages)

(Rs. crore)



Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y Growth	
			Amount	%
Avg. Deposits	60,429	56,851	3,578	6
Avg. Demand Deposit	5,934	5,467	467	9
<i>% to Total</i>	<i>10</i>	<i>10</i>		
Avg. Savings Deposit	12,016	10,952	1,064	10
<i>% to Total</i>	<i>20</i>	<i>19</i>		
Avg. Time Deposit	42,478	40,432	2,046	5
<i>% to Total</i>	<i>70</i>	<i>71</i>		
CASA	17,950	16,419	1,531	9
<i>% to average deposit</i>	<i>30</i>	<i>29</i>		
Avg. Advances	49,065	46,080	2,985	6
<i>Avg. CD Ratio (%)</i>	<i>81.19</i>	<i>81.05</i>		

Balance Sheet

(Rs. crore)

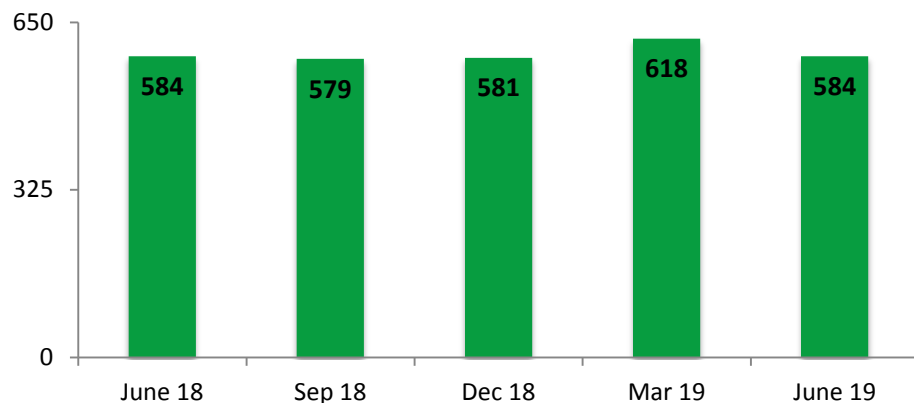


Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y (%)
Capital & Liabilities			
Capital	160	145	10
Reserves and Surplus	6,336	6,165	3
Deposits	61,711	57,554	7
Borrowings	2,705	3,083	(12)
Other Liabilities and Provisions	1,503	1,336	13
Total	72,415	68,283	6
Assets			
Cash and Balances with RBI	3,278	3,002	9
Balances with Banks	2,865	845	-
Investments	16,983	16,108	5
Advances	46,982	46,406	1
Fixed Assets	571	550	4
Other Assets	1,736	1,372	27
Total	72,415	68,283	6

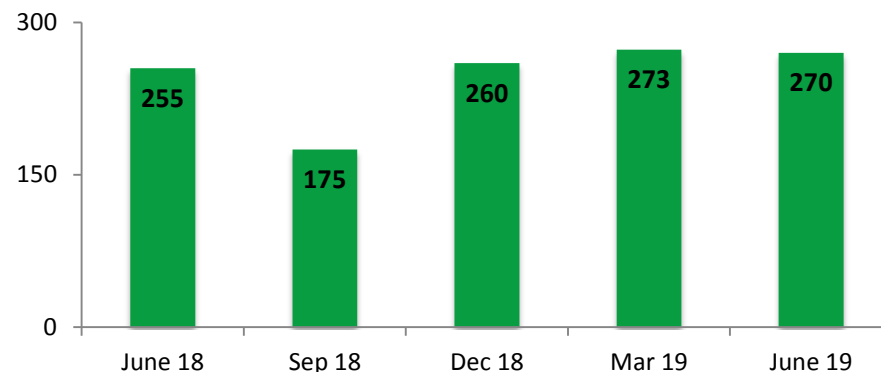
Income v/s Expenses (Qtr)



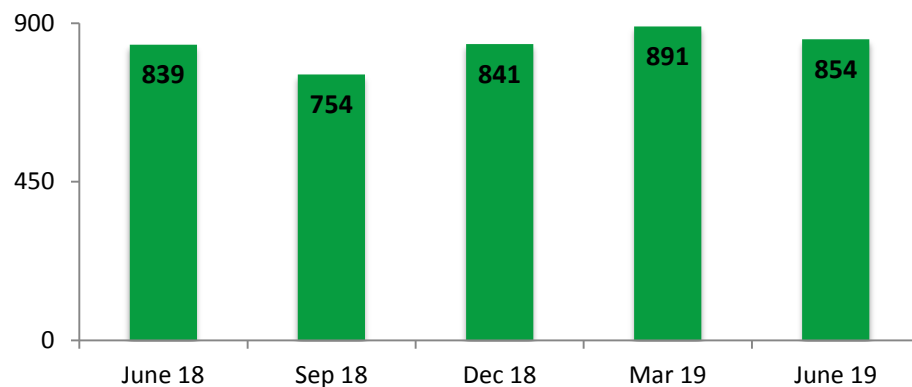
Net Interest Income



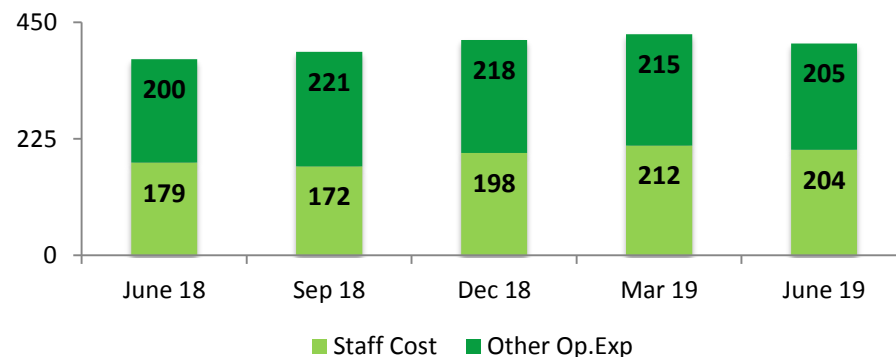
Non Interest Income



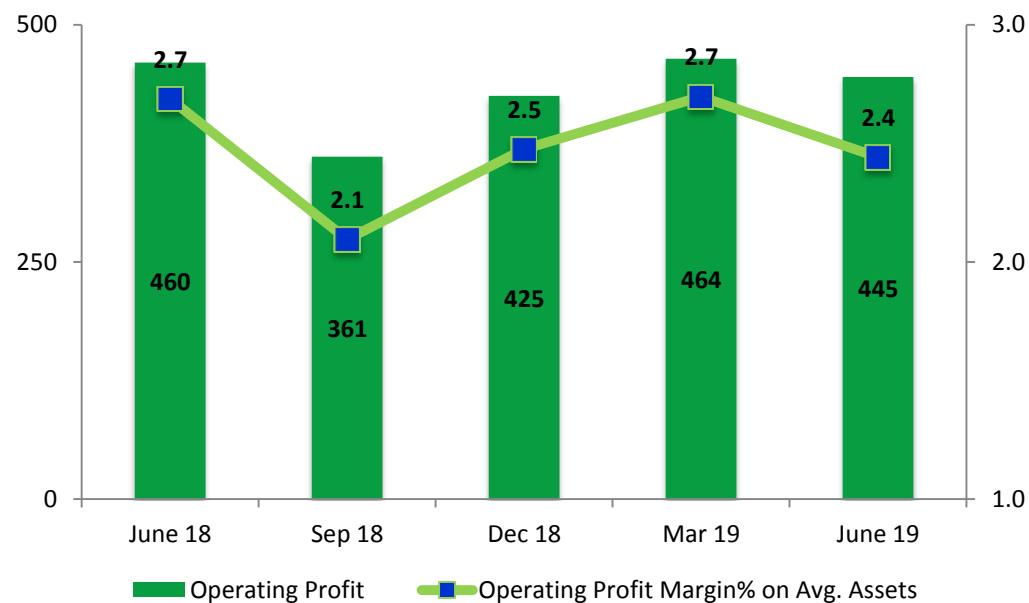
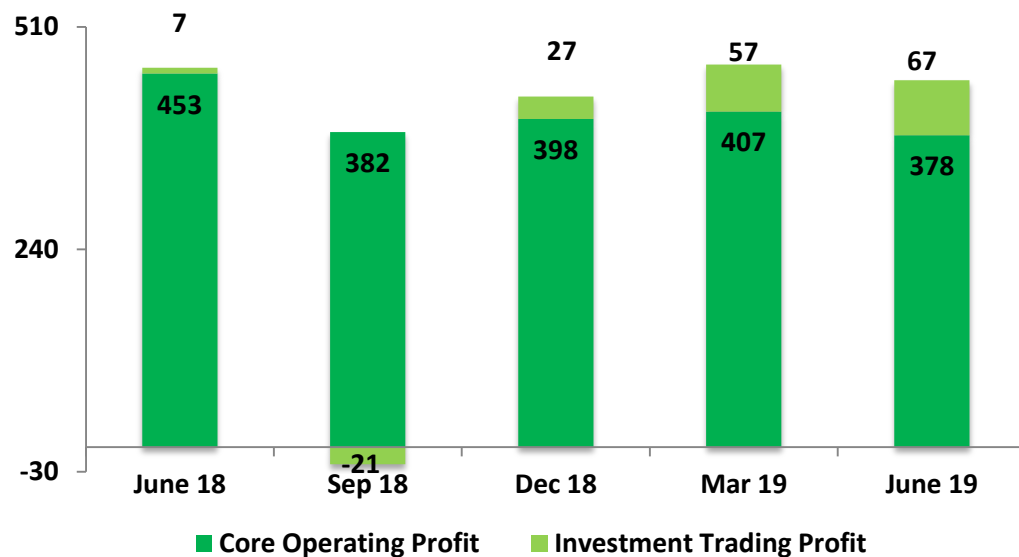
Total Operating Income



Operating Expenses



Operating Profit (Qtr)



Profit and Loss A/c



Particulars	Q1 FY 19-20	Q1 FY 18-19	YoY (%)
Net Interest Income	584	584	-
Other Income	270	255	6
Total Income	854	839	2
Operating Expenses	409	379	8
Operating Profit	445	460	(3)
Provisions	330	423	(22)
Credit Related	319	378	(16)
Others	11	45	-
Profit Before Tax	115	37	211
Tax	42	(9)	-
Net Profit	73	46	59

Break Up of Other Income



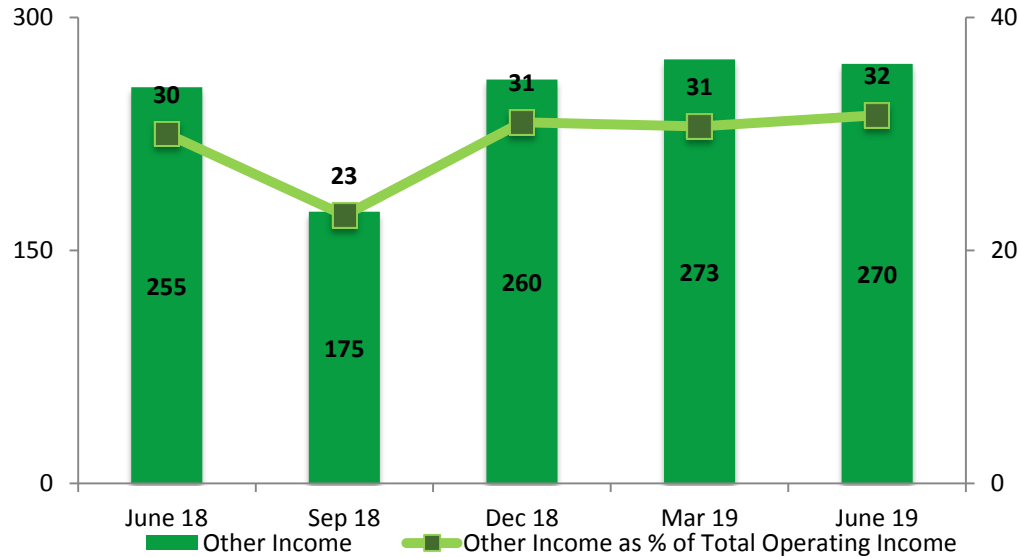
Particulars	Q1 FY 19-20	Q1 FY 18-19	YoY (%)
TOTAL NON-INT. INCOME	270	255	6
1) Fee Income	168	175	(4)
2) Investment trading profit	67	7	-
3) Forex Income	9	13	(31)
4) Others*	26	60	-

*Includes recoveries from Written Off A/c's – Rs. 1 crore (Q1 FY 19-20) & Rs. 22 crore (Q1 FY 18-19)

Healthy Other Income Profile (Qtr)



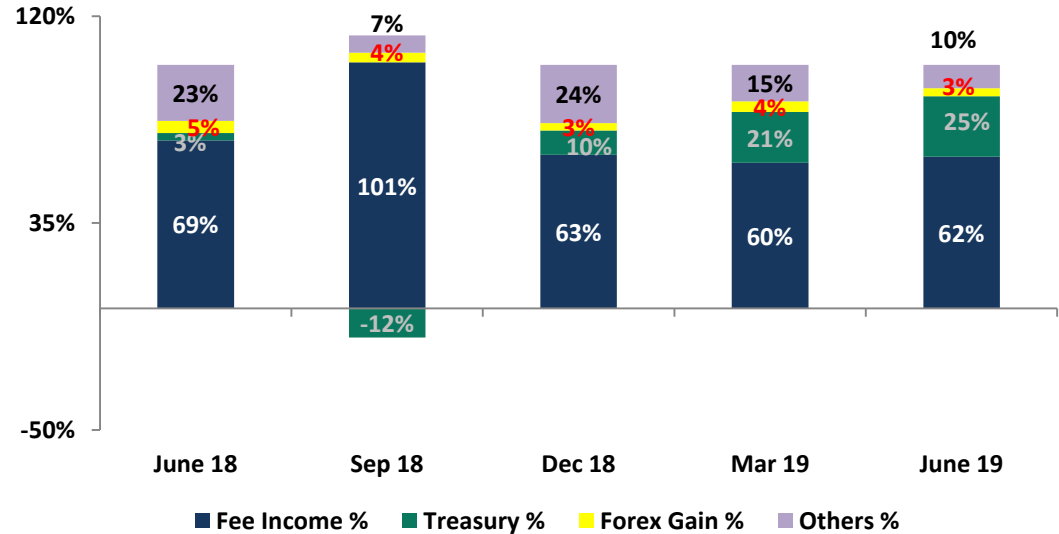
Growth in Other Income



• Non interest income accrues through diverse sources - fee based, e-transactions, third party products etc.

• 32% share in total operating income Q1 (FY 2019-20)

~ 62% of other income comes from fee income



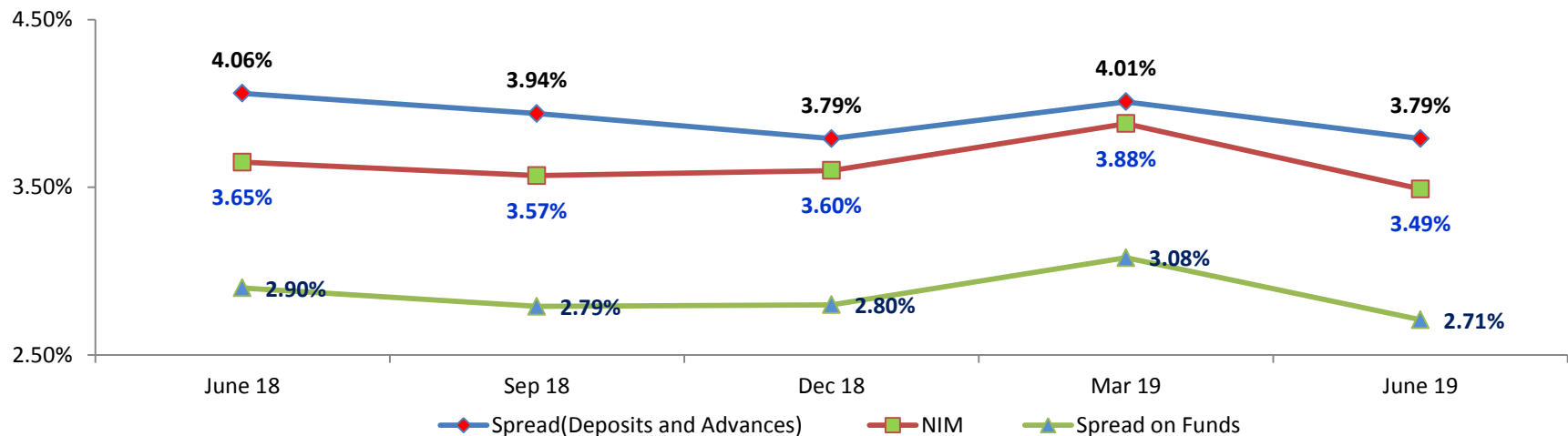
Break Up of Operating Expenses



Particulars	Q1 FY 19-20	Q1 FY 18-19	YoY (%)
Staff Expenses	204	179	14
<i>Of above –</i> Prov. for employee retirement benefits	36	29	24
Other Operating Expenses	205	200	3
TOTAL OPG. EXPENSES	409	379	8

Key Ratios

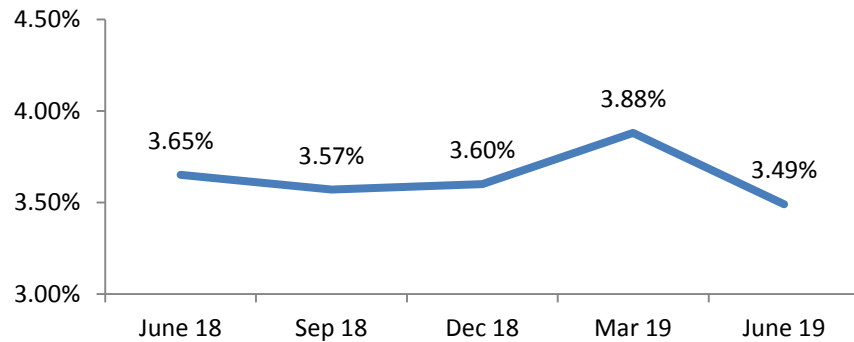
Particulars	Q1 FY 19-20	Q1 FY 18-19
Cost of Deposits	5.82%	5.79%
Yield on Advances	9.61%	9.85%
Cost of Funds	5.88%	5.80%
Yield on Funds	8.60%	8.70%
NIM	3.49%	3.65%
Spread	2.71%	2.90%



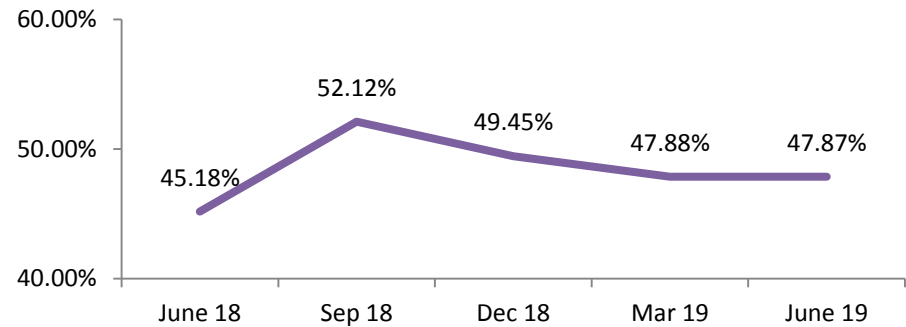
Key Ratios (Qtr)



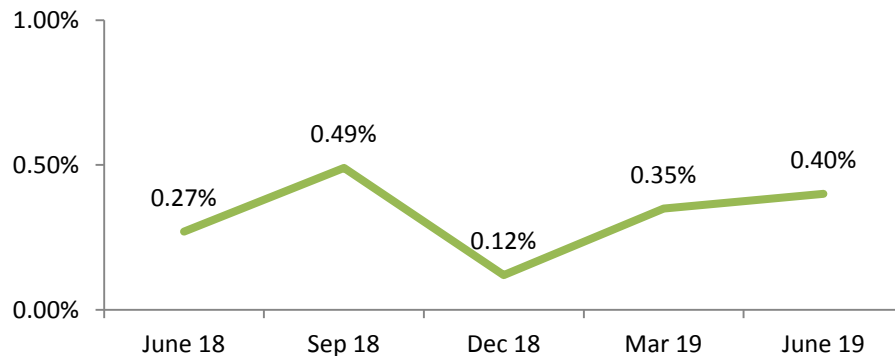
NIM[^]



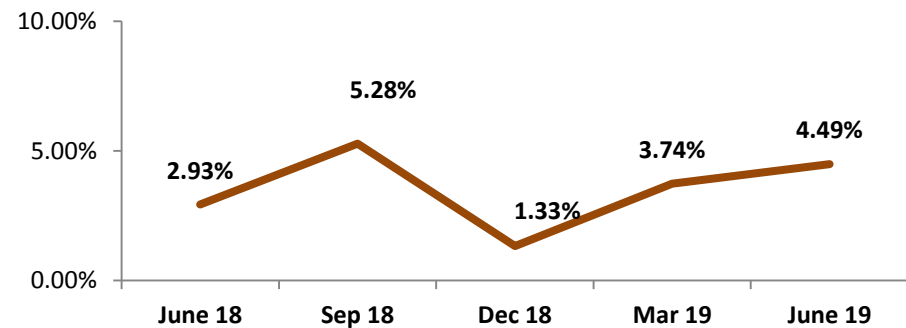
Cost to Income



ROA



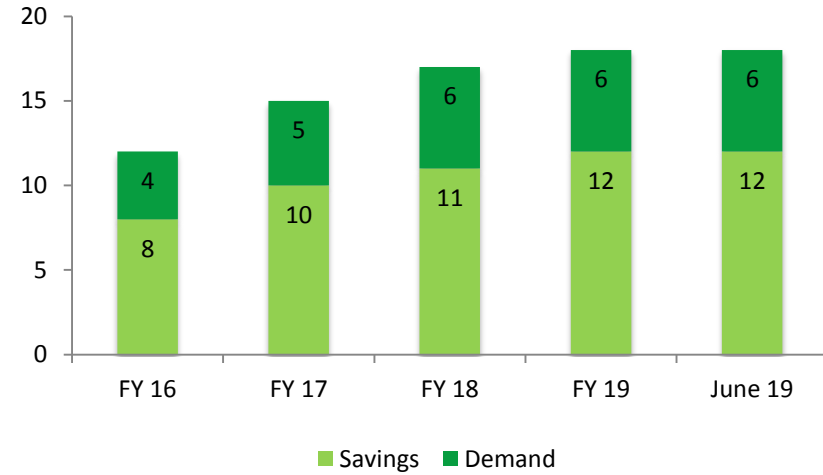
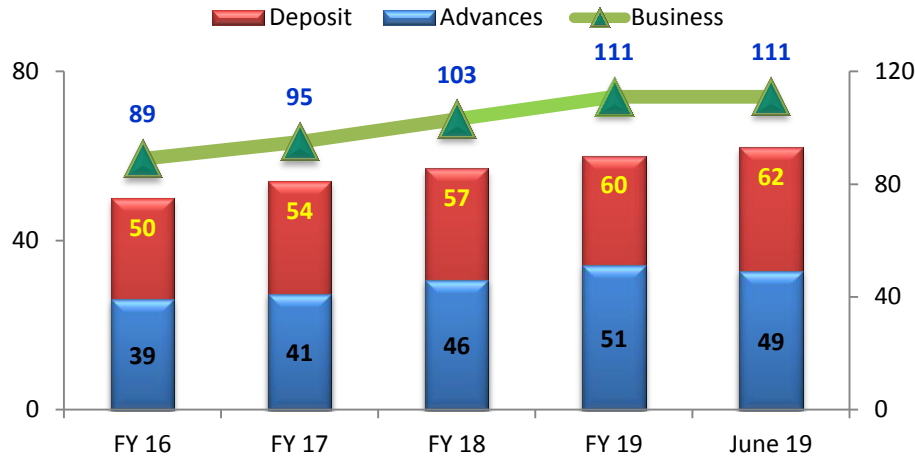
ROE



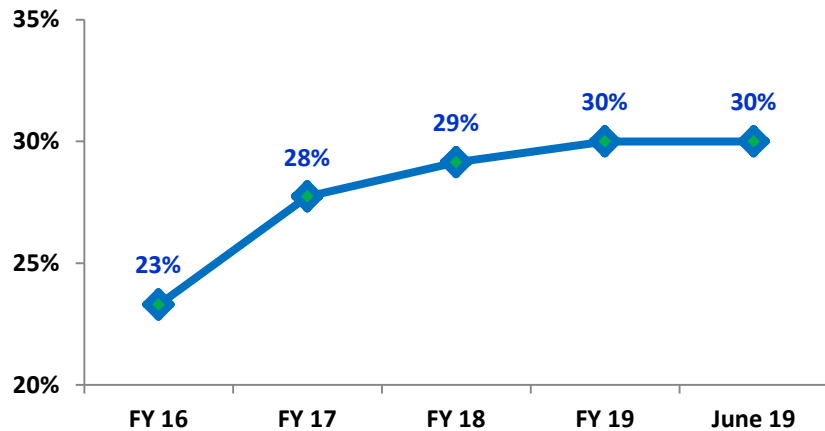
[^] NIM for Mar 19 includes items of non-recurring nature

Business Growth

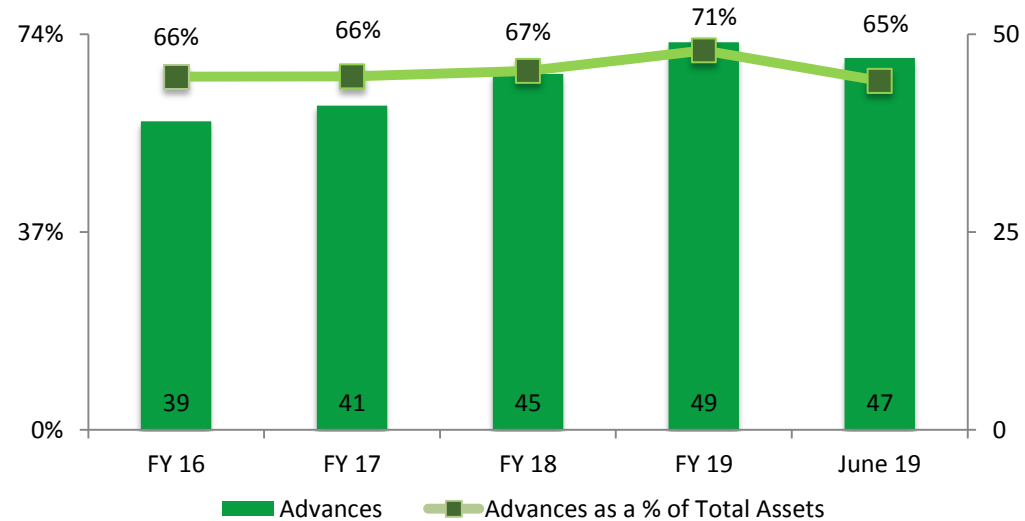
(Rs. thousand crore)



CASA Mix

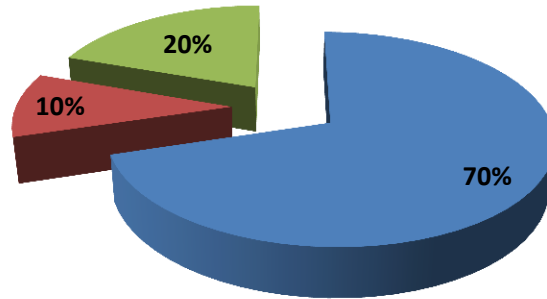


Loans and Advances



Retail Liability Franchise : Granular & Sticky

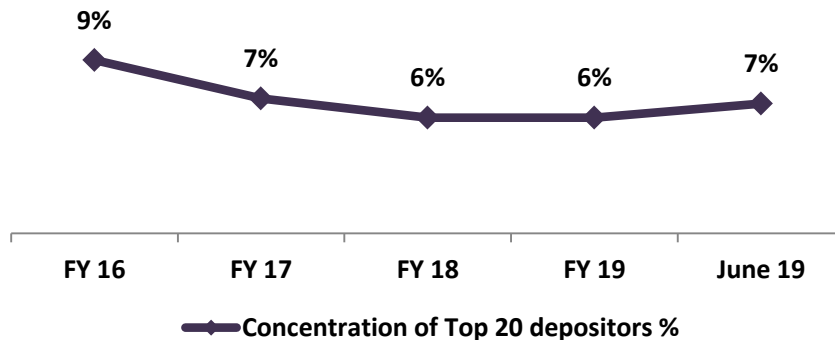
Deposit Mix



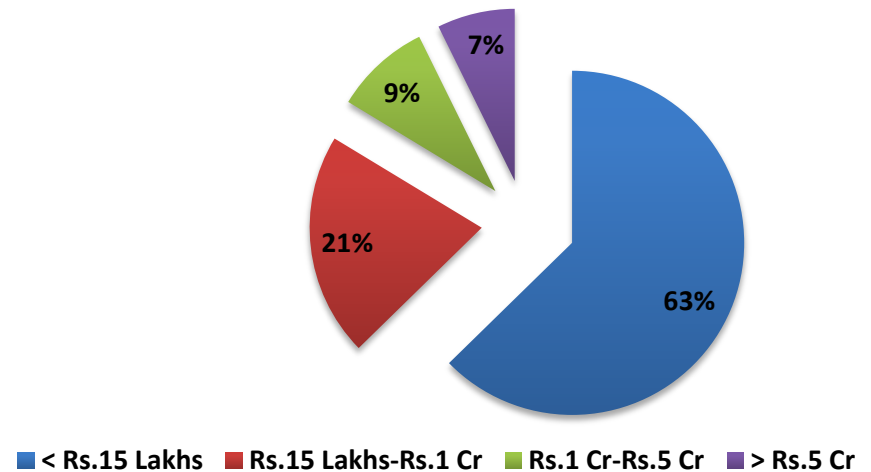
■ Term Deposits ■ Demand Deposits ■ Savings Deposits

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

Low concentration of Deposits

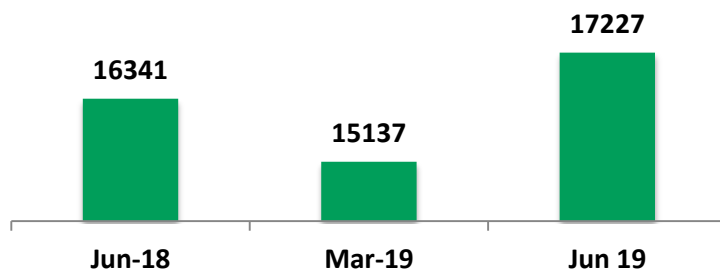


Low dependence on wholesale deposits

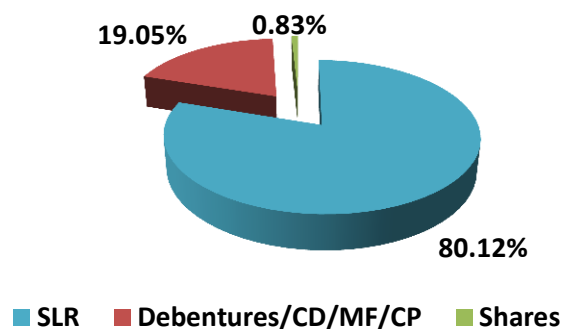


Investment Portfolio

Investments (Rs. crore)

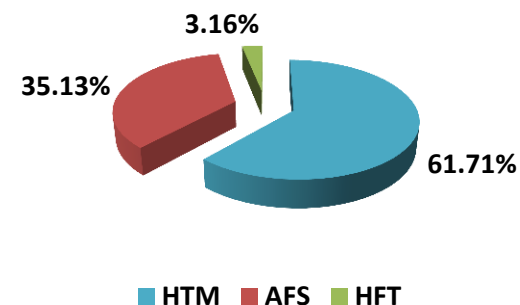


Investment Portfolio



Debentures/CD/MF/CP includes SRs of Rs. 416.91 crore (2.42%)

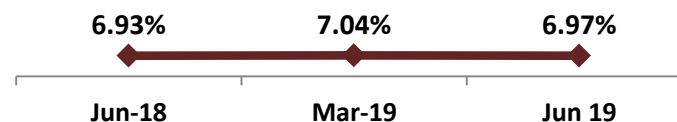
Portfolio wise Investment



Duration

AFS*	HFT	HTM*
1.23	0.12	4.05

Yield on Investment



* AFS Duration Mar 19 was 1.96, Dec 18 was 1.82 ; HTM Duration Mar 19 was 3.89, Dec 18 was 4.05.

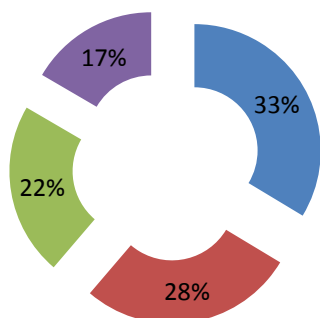
Advances Portfolio



Particulars	Q1 FY 19-20	Q1 FY 18-19	Y-o-Y Growth %
Gross Advances	49,182	47,886	3
Commercial	16,539	16,510	-
Corporate	13,589	14,893	(9)
Retail (Personal Banking)*	10,893	8,232	32
Agriculture	8,161	8,251	(1)
Jewel Loans (incl. in above)	7,890	7,388	7

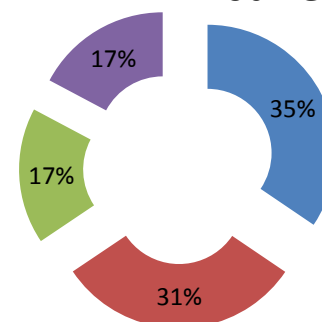
Segment wise advances

June 19



Commercial
Corporate
Retail
Agriculture

June 18



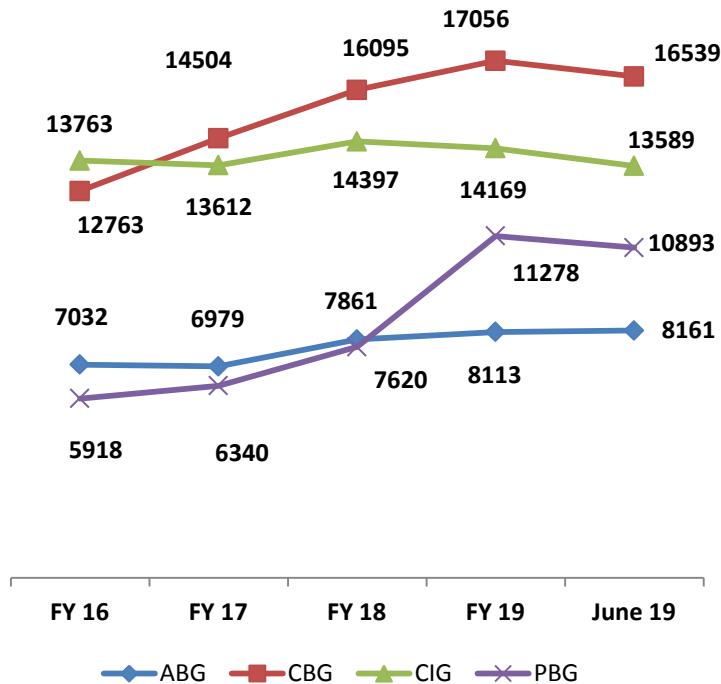
Commercial
Corporate
Retail
Agriculture

*Includes IBPC of Rs. 1,100 Cr and Rs.500 Cr for June 19 and June 18 respectively. Growth excl. IBPC is 27%

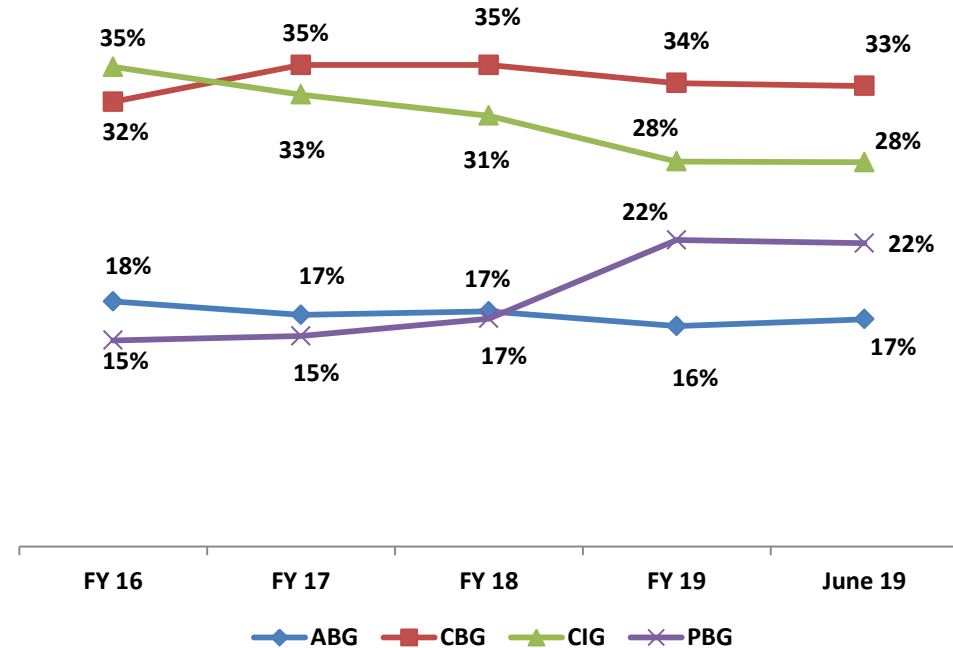
Advances – Business Verticals



Advances by value terms



Advances - Portfolio wise



Banking Groups

ABG – Agri

CBG – Commercial

CIG – Corporate

PBG – Personal

Retail Portfolio



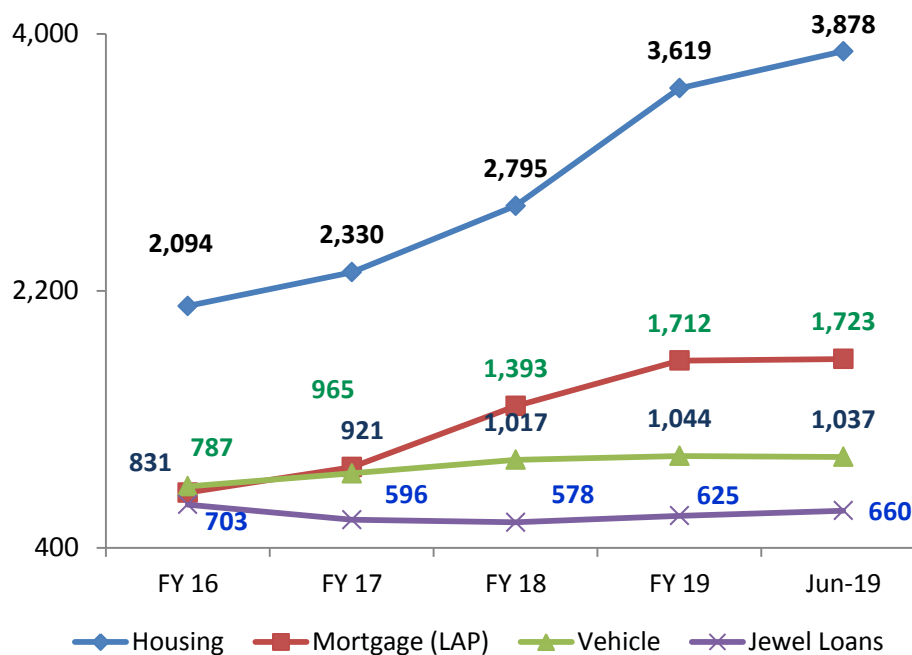
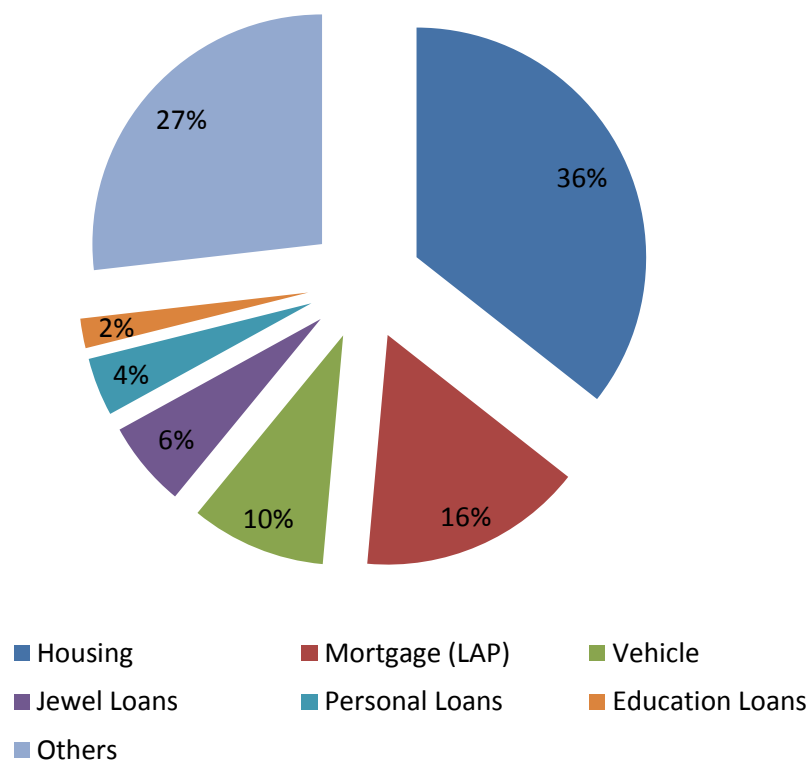
Segment	Advances outstanding as at					
	June – 19	Mar-19	June - 18	Mar-18	Mar-17	Mar-16
Housing	3,878	3,619	2,977	2,795	2,330	2,094
Mortgage (LAP)	1,723	1,712	1,470	1,393	965	787
Vehicle	1,037	1,044	1,051	1,017	921	831
Jewel Loans	660	625	596	578	596	703
Personal Loans	447	424	296	296	316	354
Education Loans	227	235	252	261	266	245
Others*	2,921	3,620	1,592	1,280	946	904
Total	10,893	11,278	8,232	7,620	6,340	5,918

*Includes IBPC of Rs.1,100 Cr, Rs.2050 Cr and Rs.200 Cr for June 19 , Mar 19 and Mar,18 respectively.

Robust Growth in Retail Segment

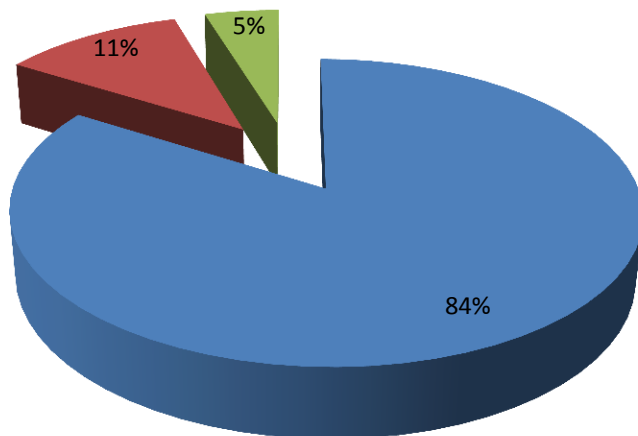


Retail Segment June- 2019



Granular Loan Book

Commercial book



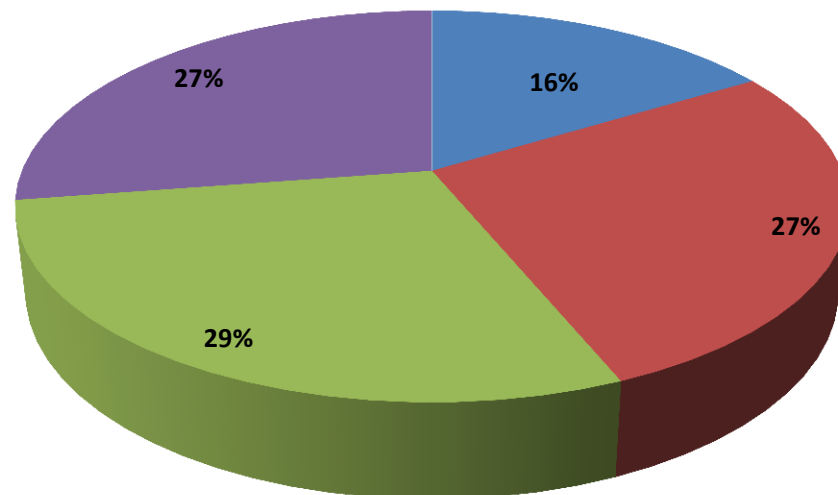
■ < 50 Mn ■ >= 50 Mn < 100 Mn ■ >= 100 Mn

- Average ticket size of Rs. 355 Mn
- 73 % of corporate loans are less than Rs.1 Bn
- SMA 1 & 2 in corporate credit is ~0.84% of the book

■ Corporate Loans : Exposures above Rs. 250 Mn

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

Corporate book

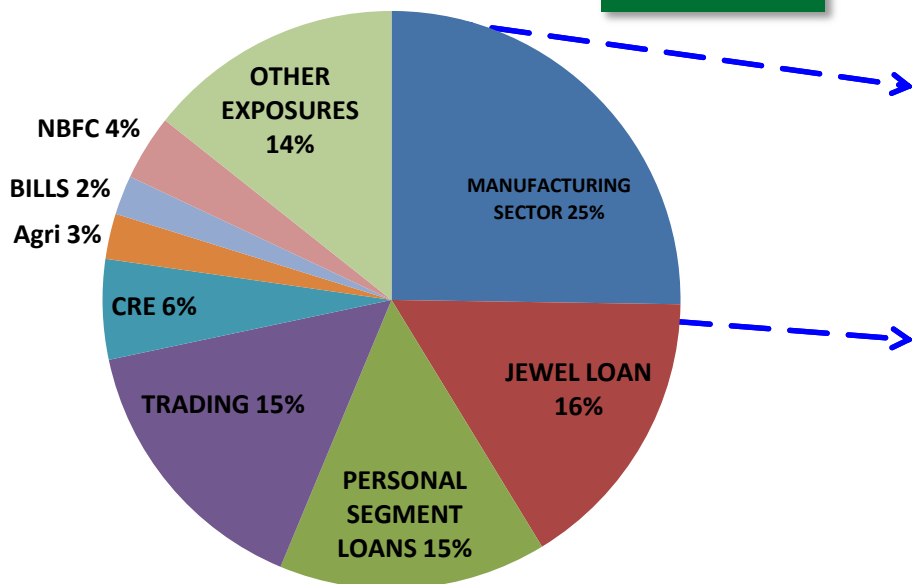


■ < 250 Mn ■ >= 250 Mn < 500 Mn ■ >= 500 Mn < 1 Bn ■ >= 1 Bn

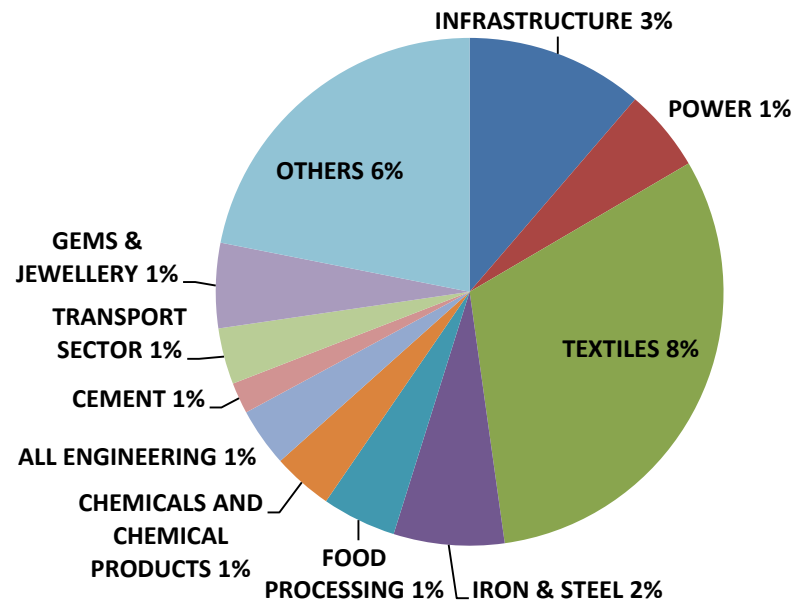
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

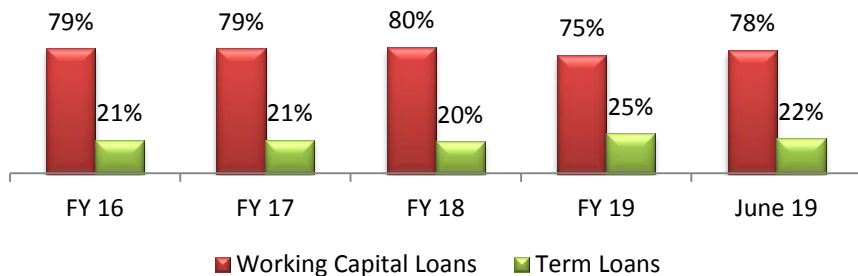
Rs. 492 Bn



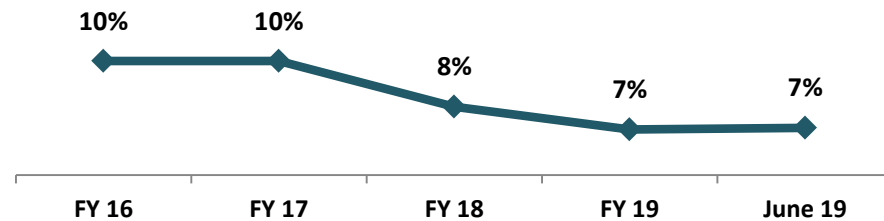
Breakup of Industrial exposure (Rs.124 Bn)



Working capital focus enables quicker repricing of loans



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



Advances – Composition



Particulars	Amount			% to Total Advance		Growth Over Q1 FY18-19	
	Q1 FY 19-20	Q1 FY 18-19	Q4 FY 18-19	Q1 FY 19-20	Q1 FY 18-19	Amt	%
Manufacturing	12,412	13,484	13,162	25	28	(1,072)	(8)
Trading	7,560	8,195	7,979	15	17	(635)	(8)
Jewel loan	7,890	7,388	7,781	16	15	502	7
Personal loans @	7,374	6,345	6,942	15	13	1,029	16
CRE	2,754	2,793	2,832	6	6	(39)	(1)
Agri (other than Jewel Loan)	1,250	1,734	1,293	3	4	(484)	(28)
Bills	1,080	1,593	1,427	2	3	(513)	(32)
NBFC	1,802	1,324	1,669	4	3	478	36
Capital market	1	78	1	-	-	(77)	-
Others*	7,059	4,952	7,530	14	11	2,107	43
Total Advances	49,182	47,886	50,616	100	100	1,296	3

@ Vehicle, Housing, Deposit loans & Insta Loans

*Exposure to other service sectors.

Manufacturing Sector - Industry Wise



Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Jun-19	Jun-18	Jun-19	Jun-18	Amount	%
Textile	3,876	4,033	7.9	8.4	(157)	(4)
Infrastructure	2,056	2,628	4.2	5.5	(572)	(22)
Basic Metal & Metal Products	875	1,172	1.8	2.4	(297)	(25)
Food Processing	587	952	1.2	2.0	(365)	(38)
Gems & Jewelry	672	636	1.4	1.3	36	6
All Engineering	463	528	0.9	1.1	(65)	(12)
Chemical & chemical Products	475	476	1.0	1.0	(1)	-
Rubber and Plastic Products	574	417	1.2	0.9	157	38
Construction	426	402	0.9	0.8	24	6
Wood & Wood Products	473	395	1.0	0.8	78	20
Transport Sector	444	391	0.9	0.8	53	14
Paper & Paper Products	328	301	0.7	0.6	27	9
Cement & Cement products	247	297	0.5	0.6	(50)	(17)
Other Products *	917	856	1.8	1.8	61	7
TOTAL	12,412	13,484	25.2	28.2	(1,071)	(8)

Break-up of Infrastructure Advances

Power	653	461	1.33	0.96	192	42
Road	483	421	0.98	0.88	62	15
Infra Others	920	1,746	1.87	3.65	(826)	(47)
TOTAL	2,056	2,628	4.18	5.49	(572)	(22)

Security Coverage



Nature of security	30.06.19	
Exposure backed by -		
Letter of Credit	398	
Liquid Assets ^	8,930	
Vehicles	2,733	
Commodities	637	
Total (1)		12,698
Exposure secured by Immovable Property (% Coverage)		
> 100%	22,973	
90% to <100%	7,449	
75% to <90%	1,715	
50% to <75%	3,678	
<50%	2,459	38,274
Total (2)		
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	2,245	
Unsecured Exposure	534	
Total (3)		2,779
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		53,751

* Total risk assets excluding technical write off accounts

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

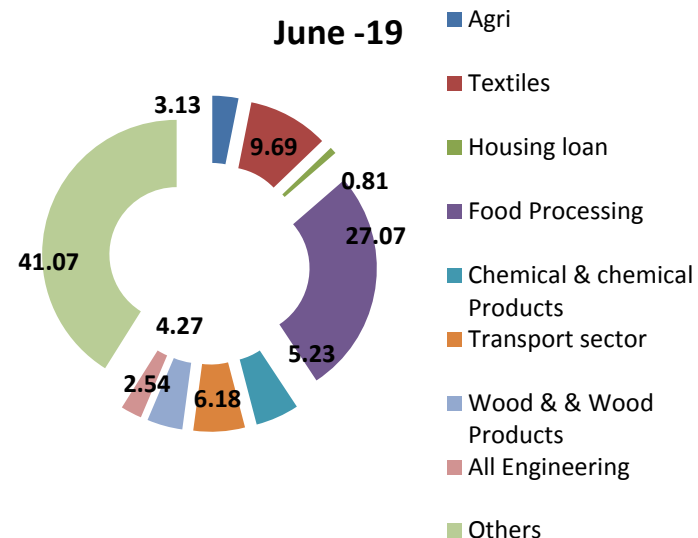
Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

Sector-wise Restructured Advances

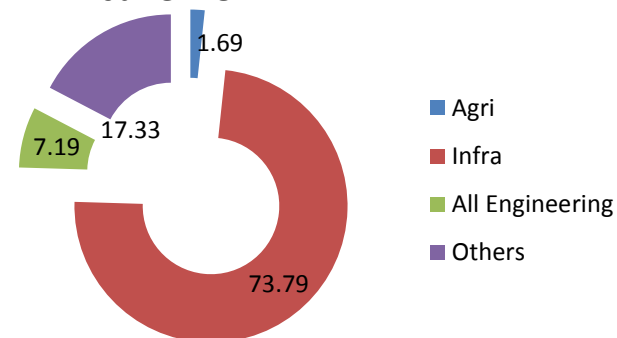


S. N.	SECTOR	Amount	
		Q1 FY 19-20	Q1 FY 18-19
1	Infrastructure	-	41.55
2	Food Processing	36.55	-
3	Textile	13.08	-
4	Transport sector	8.35	-
5	Chemical & chemical Products	7.06	-
6	Wood & Wood Products	5.77	-
7	Agriculture	4.23	0.95
8	All Engineering	3.43	4.05
9	Housing Loan	1.10	-
10	Others	56.42	5.78
TOTAL		135.99	52.33
% to Total Advances		0.28	0.11

**% to Total Restructured Advances
June -19**

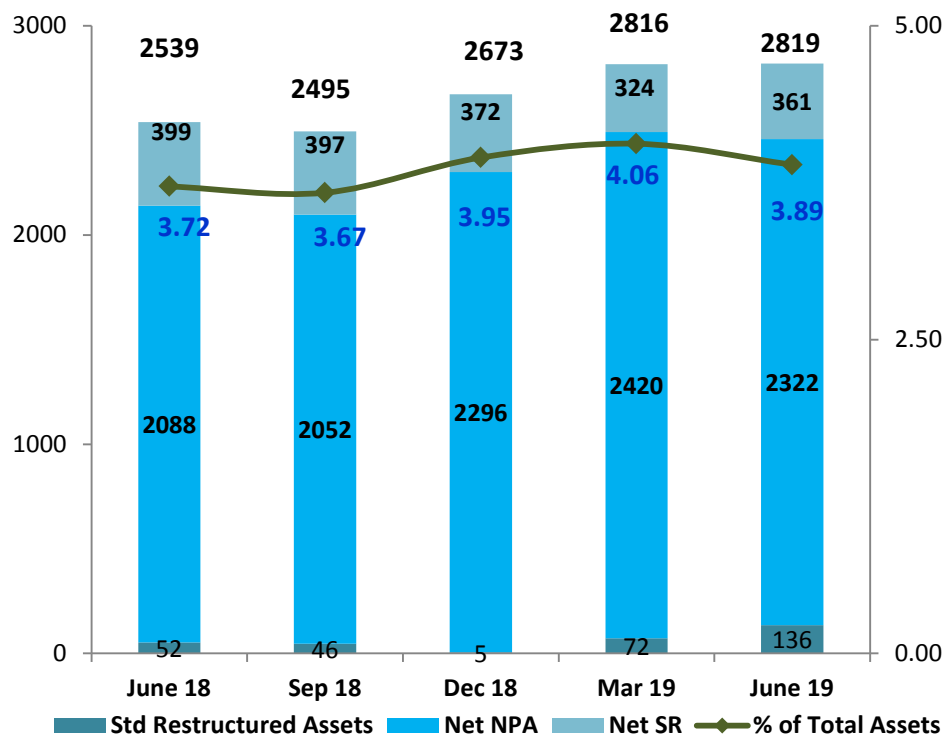


**% to Total Restructured Advances
June -18**



Stressed Book Analysis

(Rs. crore)



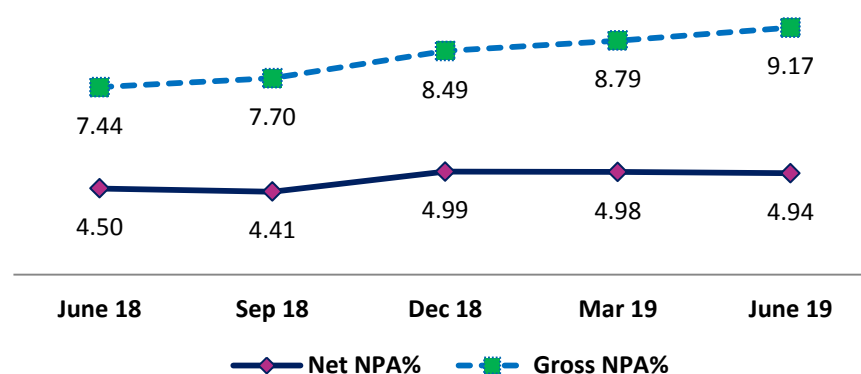
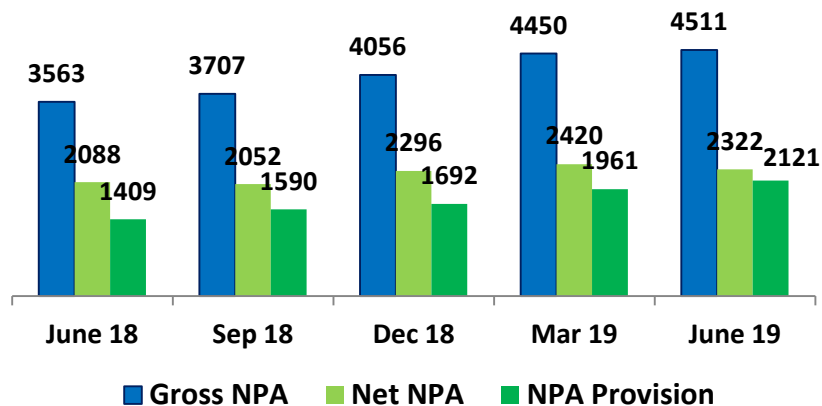
Position under restructuring programs

Category	Q1 FY 19-20	Q1 FY 18-19
5/25	76	76
MSME Package	135	-

Movement of Restructured Advances

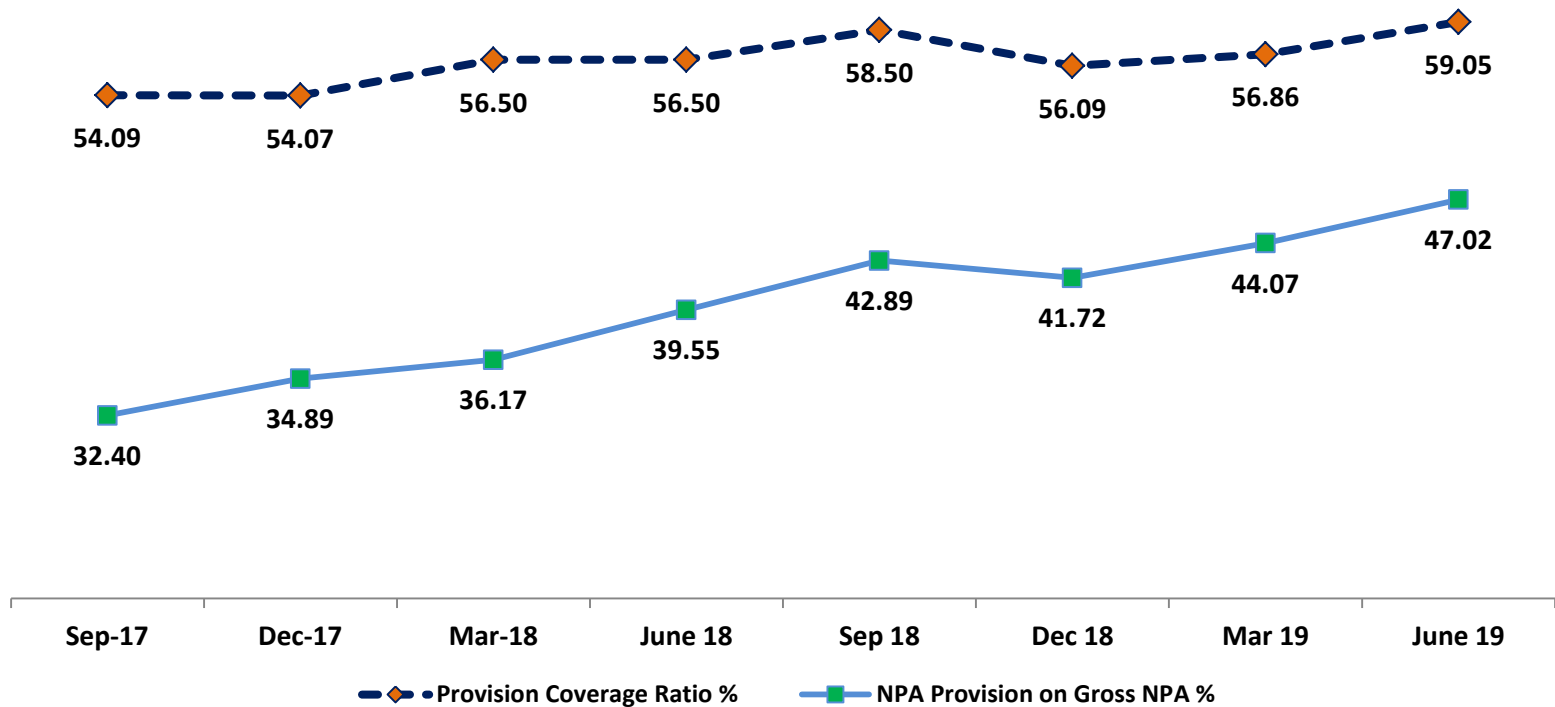
Particulars	Apr-19 to Jun-19		Apr 18 to Jun-18	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	34	72.09	22	262.43
B. Addition during the period	29	66.80	-	-
C. Additions in existing A/c's		1.23	-	-
D. Addition through upgradation from NPA			-	-
E. Accounts closed during the period	-	0.86	4	7.79
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	1.33	-	1.59
H. Slippages during the period	2	1.94	4	200.72
Position at the end of the period A+B+C+D-(E+F+G+H)	61	135.99	14	52.33

NPAs & Provisions



VERTICAL	Advances O/s. June 19	Net NPA Addition Q1	Total NPA June 19	Accretion rate (%) Q1 (annld.)
COMMERCIAL	16,539	191	1,266	4.62
CORPORATE	13,589	(215)	2,849	(6.33)
AGRICULTURE	8,161	43	187	2.11
RETAIL (Per. Banking)	10,893	42	210	1.54
TOTAL	49,182	61	4,511	0.50

Provision Coverage Ratio



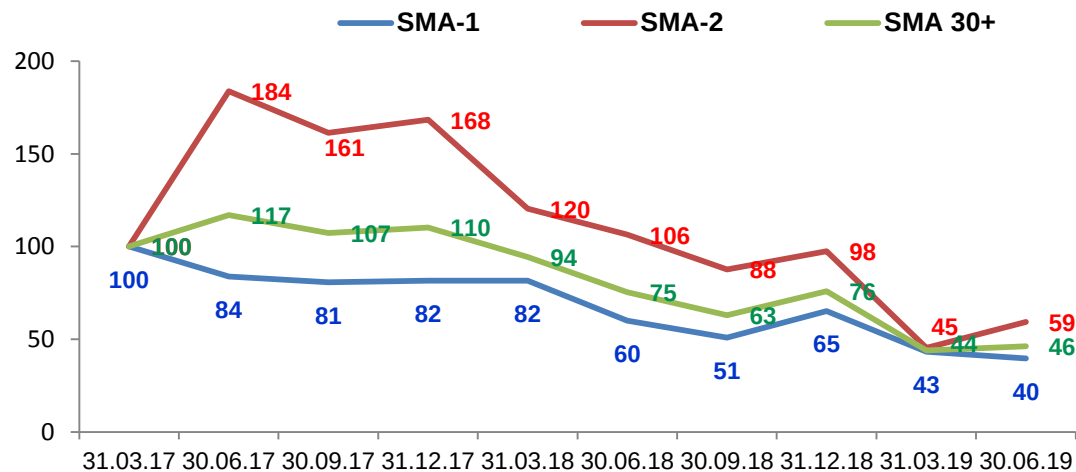
Movement of NPA



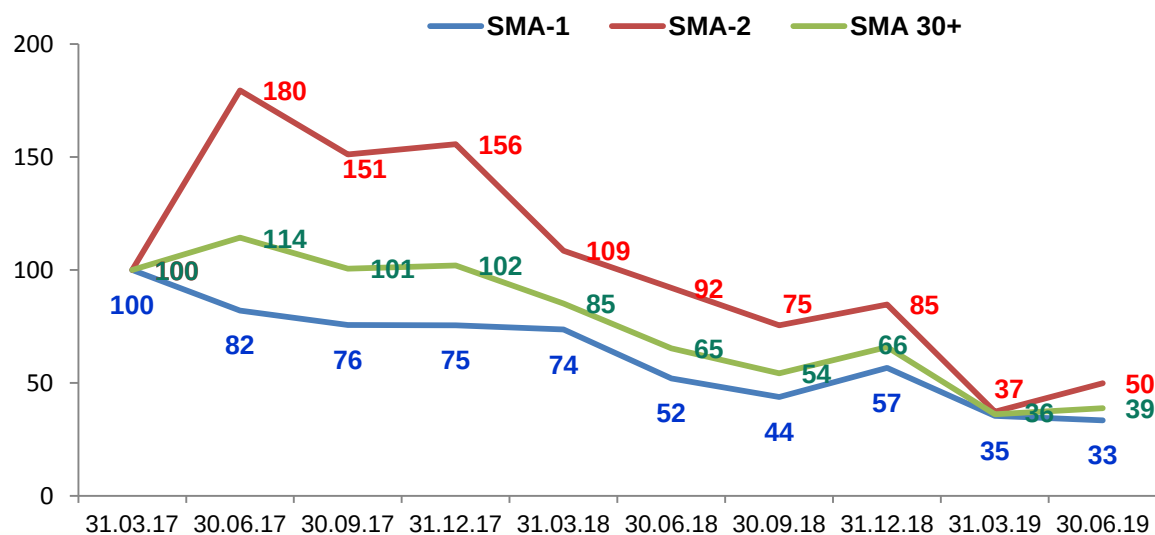
Particulars	Apr 19 – Jun 19	Apr 18 - Jun 18
Gross NPAs		
Opening Balance	4,450	3,016
Additions during the period	474	785
Reductions during the period	413	238
Closing Balance	4,511	3,563
Net NPAs		
Opening Balance	2,420	1,863
Additions during the period	132	362
Reductions/write off during the period	230	137
Closing Balance	2,322	2,088
Provisions		
Opening Balance	1,961	1,091
Provn. made during the period	361	419
Write off/Write back of excess provn.	201	101
Closing Balance	2,121	1,409

Portfolio performance

Portfolio performance
Balance in INR, Base Mar. 31, 2017 = 100



Portfolio performance
Portfolio Outstanding in %, Base Mar.31, 2017 = 100



Provisions and Contingencies

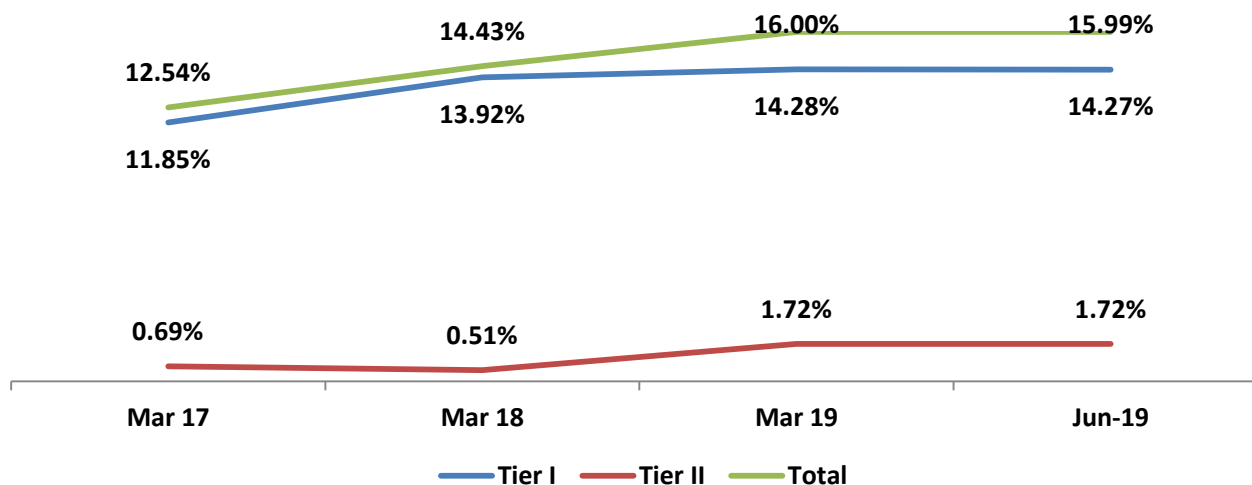


Provision for	Q1 FY 19-20	Q1 FY 18-19
NPA	318	403
Standard Assets	(1)	6
Restructured Advances	2	(9)
SDR, S4A, 5/25 etc.	-	(10)
NCLT (specific a/c's)	-	(12)
Others (incl. NPI)	12	39
Investment Depreciation	(1)	6
Total Provisions (excl. Tax)	330	423
Tax Expense	42	(9)
Total Provisions	372	414

Capital Adequacy – Basel III



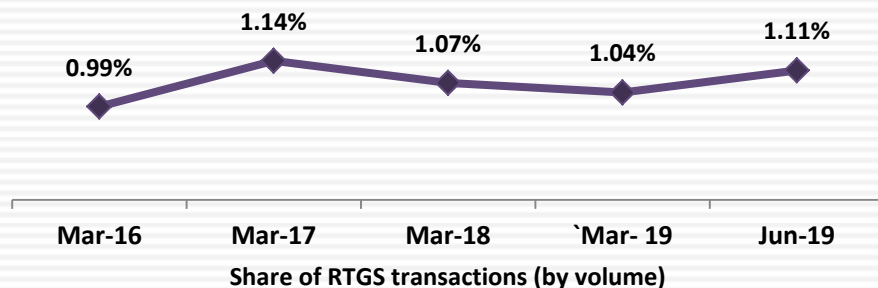
Nature	Capital as at				
	June - 19	Mar-19	Mar-18	Mar-17	Mar-16
Tier I	6,241	6,245	6,145	4,790	4,064
Tier II	750	752	226	278	330
Total	6,991	6,996	6,371	5,068	4,394



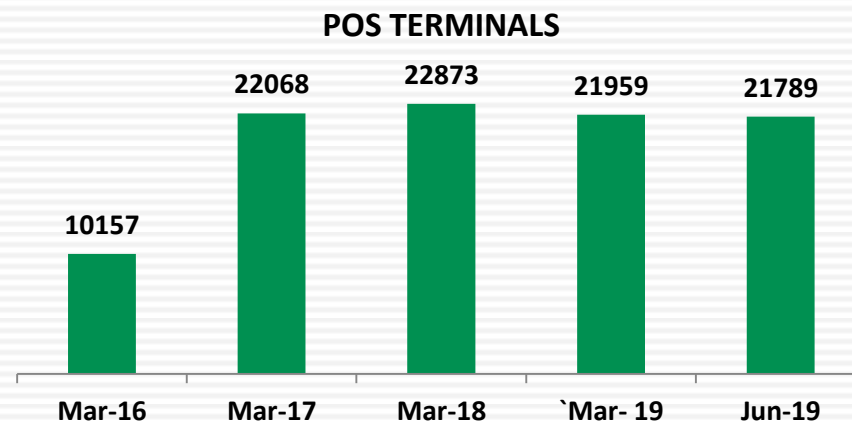
Entire Tier I comprises of CET1 capital, well above the min. requirement of 7.375%

Leveraging Technology - Delivery Channels

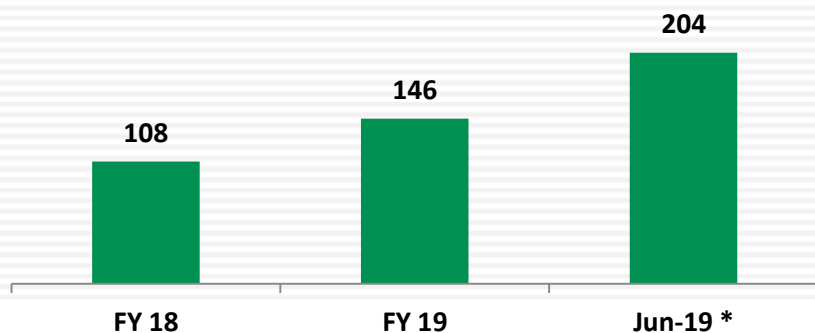
Market share in RTGS transactions



POS Terminals

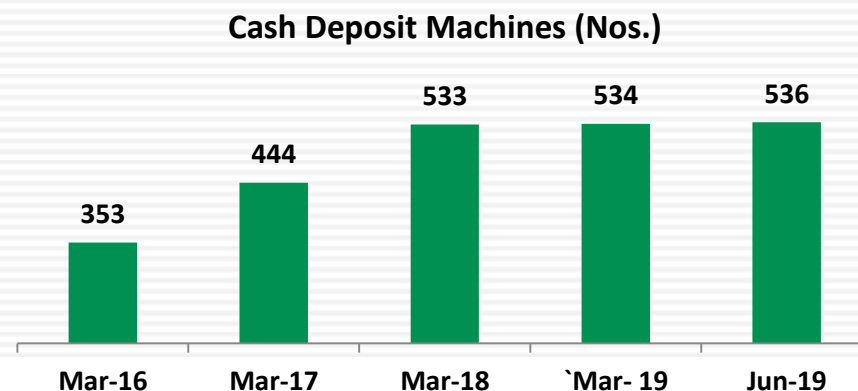


Exponential growth in Mobile transactions



■ Mobile Banking (Nos in lakh)

Cash Deposit Machines



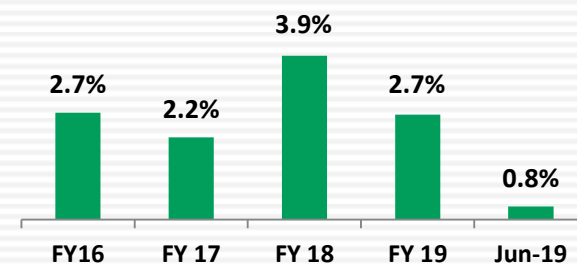
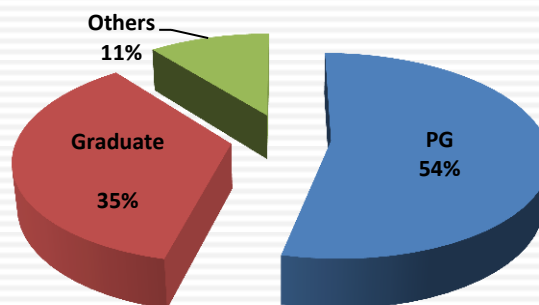
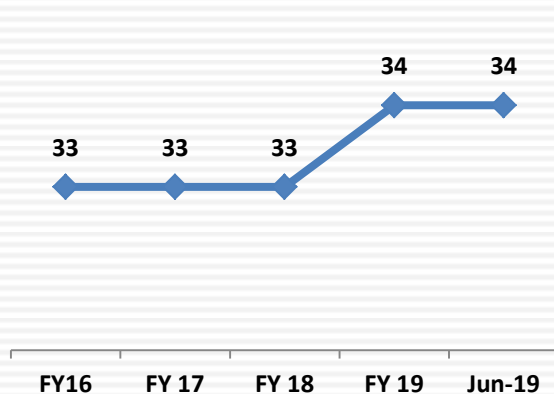
* On annualised basis

Human Resources

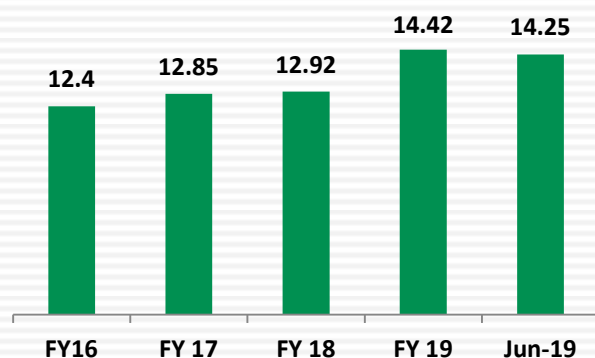
Young workforce.....

... well qualified ...

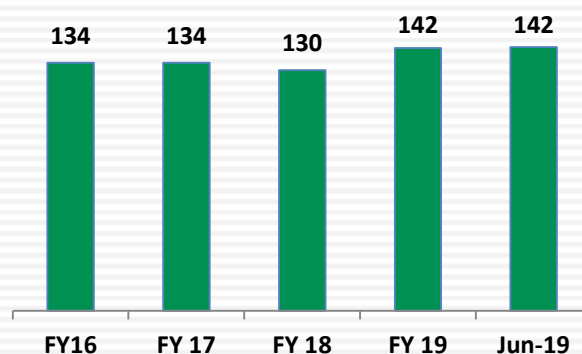
... lower attrition ...



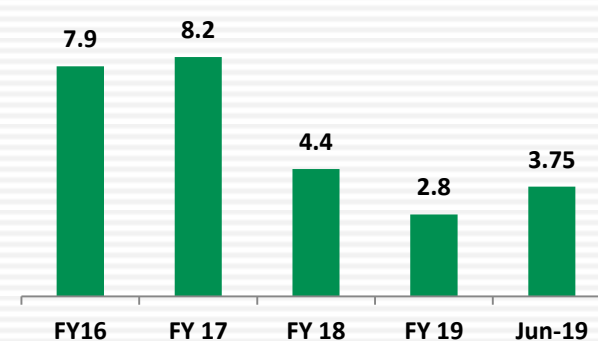
... leading to improved productivity



■ Business per employee (Rs. Crore)



■ Business per branch (Rs. Crore)



■ Profit per employee (Rs. Lakhs)

A Decade of Progress



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



Karur Vysya Bank

Smart way to bank

Blending Tradition
with Modernity

