KVB Karur Vysya Bank
Smart way to bank

IRC: F48:111:966:2018 26.10.2018

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/ half year ended September 30, 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/ half year ended September 30, 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
E.mail : kvbshares@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295

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INVESTOR PRESENTATION

30.09.2018

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Performance Highlights – Sept. 2018 (Y-o-Y)

Net Interest Income up at Rs.1,163 crore

9% Credit Growth

Operating Profit Rs.821 crore

CRAR 14.22%

Retail Credit 28% Y-o-Y

Total Business Rs.1,06,402 crore 6% growth

NIM 3.61%

PCR 58.50%

Total Deposits up by Rs.1,862 crore

Net NPA at 4.41%

CASA 30%

KVB – a unique franchise!

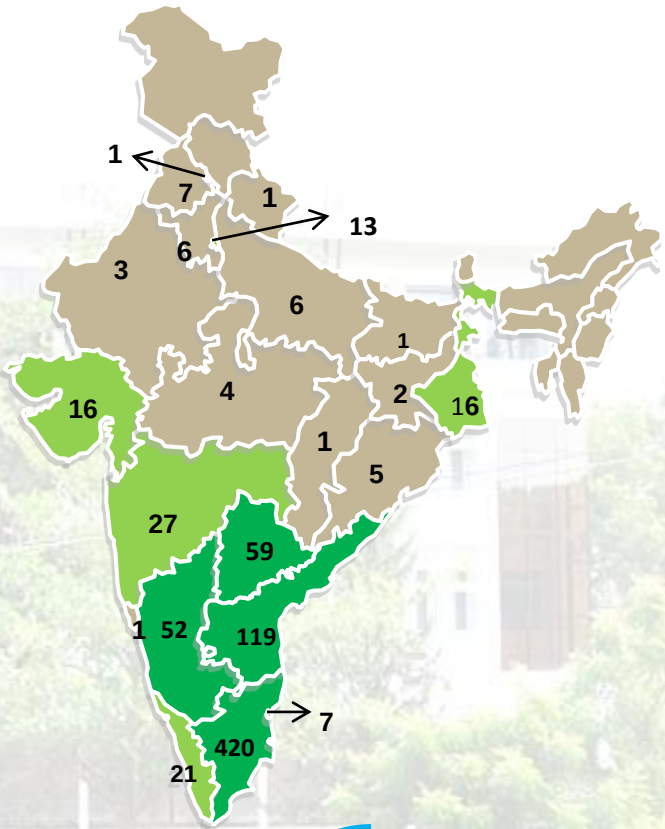
Bank of Choice, trusted by :

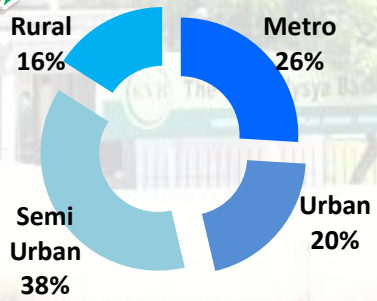
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

CATEGORY	No of Branches
Metro	203
Urban	161
Semi Urban	298
Rural	126
Total	**788**

Category	30.09.18	31.03.18	31.03.17
Branches	788	790	711
ATM's + Cash Recyclers	2337	2328	2191





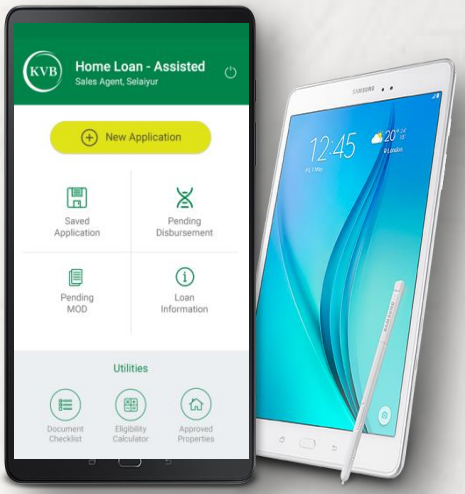
Customer service excellence the differentiator

Blending Tradition with Modernity

- **New Digital Systems live for:**
  - Full suite of retail asset products (Wheels, Home, Mortgage, Personal)
  - Retail liabilities / Banking
  - Working Capital under INR 2 Crores
- **Good Adoption of new products & Technologies**
  - Retail Assets application flow increased 80% over Q1 to 550 application / day
  - Adoption of DLite Banking App accelerating
    - ✓ *Approx. 3,70,000 downloads since launch.*
    - ✓ *Approx. 2,15,000 users registered*
    - ✓ *Approx. 28,000 new digital accounts opened.*
- **On Track to complete rollout of full suite of digital products by Q4, FY18-19**
- **Risk Based pricing paradigm fully implemented in Retail**
  - Retail Yields* (Through The Door) have risen 11.3% in Q2 over Q1, FY18-19
  - Implementation of risk based pricing for commercial loans underway, full impact in Q3.
- **Third Party Products continue to grow well**
  - Life Insurance Premium growth - 50% over Q2, FY 17 18
  - Non-Life insurance premium growth - 8 % over Q2, FY 17 18
  - Mutual Fund revenue growth - 424 % over Q2 FY 17 18
- **Significant enhancement in Through the Door quality of Risk Accepted.**
- **Collection processes stabilized leading to improved portfolio statistics.**
- **Talent acquisition process yielding results.**

* Weighted Average interest on new loans (Excl - Staff Loans, Deposit Loans & Jewel Loans)

Digital Transformation



Aug. & Sept. 18

Working Capital (Fresh) & Auto Loan - LIVE

July 18

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

Mar. 18

Working Capital (Renewals) & Home Loans - LIVE

Scheduled *

Q3 FY 18-19
- Commercial Credit Card

Dec. 18
- Term Loans ^

* - Scheduled dates are provided on the basis of information available at this time, these are subject to change
^ - Originally Scheduled for Sept. 2018

Balance Sheet

(Rs. crore)

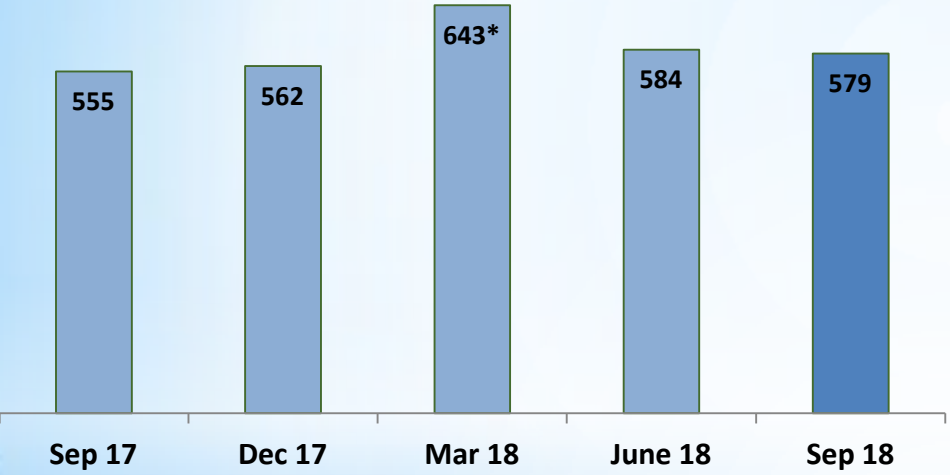
Particulars	Sep 18	Sep 17	Y-o-Y (%)
Capital & Liabilities			
Capital	160	122	31
Reserves and Surplus	6,181	5,132	20
Deposits	58,262	56,400	3
Borrowings	1,884	663	184
Other Liabilities and Provisions	1,433	1,642	(13)
Total	**67,920**	63,959	**6**
Assets			
Cash and Balances with RBI	3,028	2,950	3
Balances with Banks	999	988	1
Investments	15,537	14,680	6
Advances	46,480	43,435	7
Fixed Assets	577	474	22
Other Assets	1,299	1,432	(9)
Total	**67,920**	**63,959**	**6**
Business (Gross Advances + Deposits)	**1,06,402**	**1,00,637**	**6**

Income v/s Expenses (Qtr.)

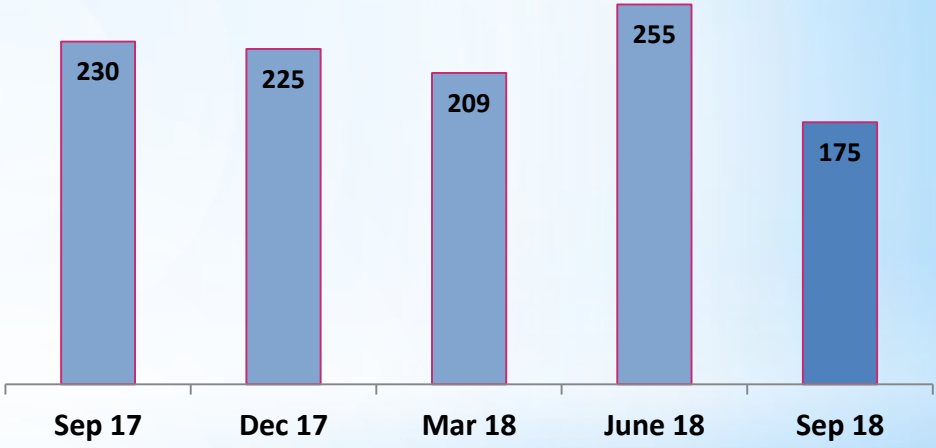
(Rs. crore)

Net Interest Income

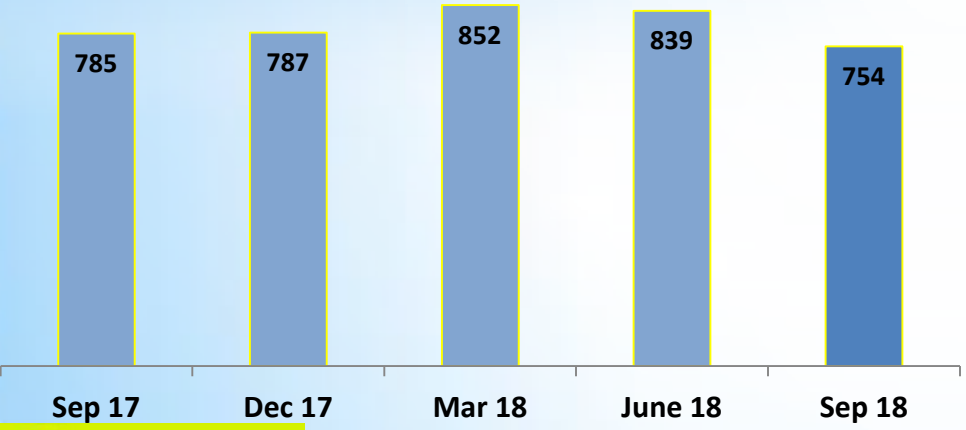
4% YOY



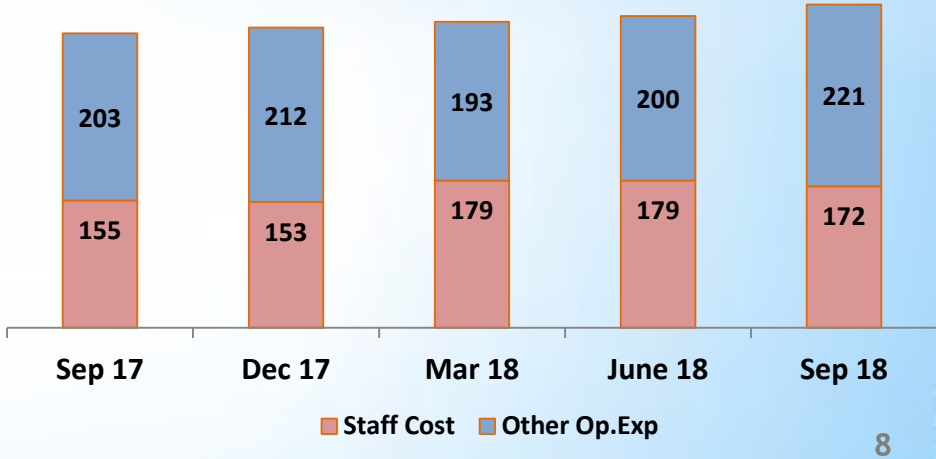
Non Interest Income



Total Operating Income



Operating Expenses



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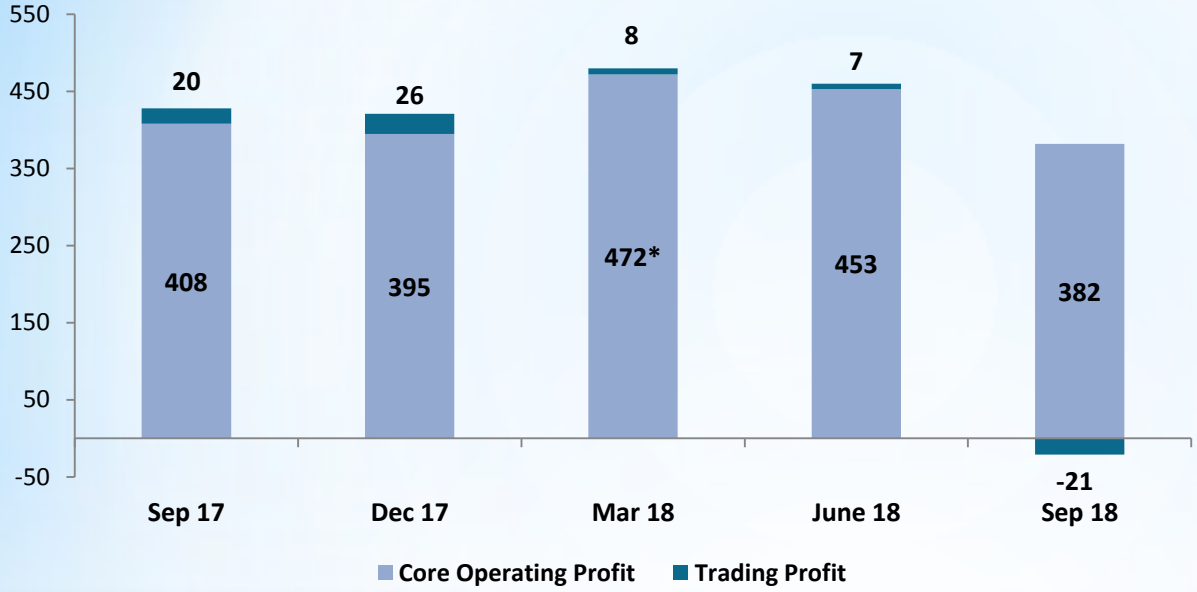
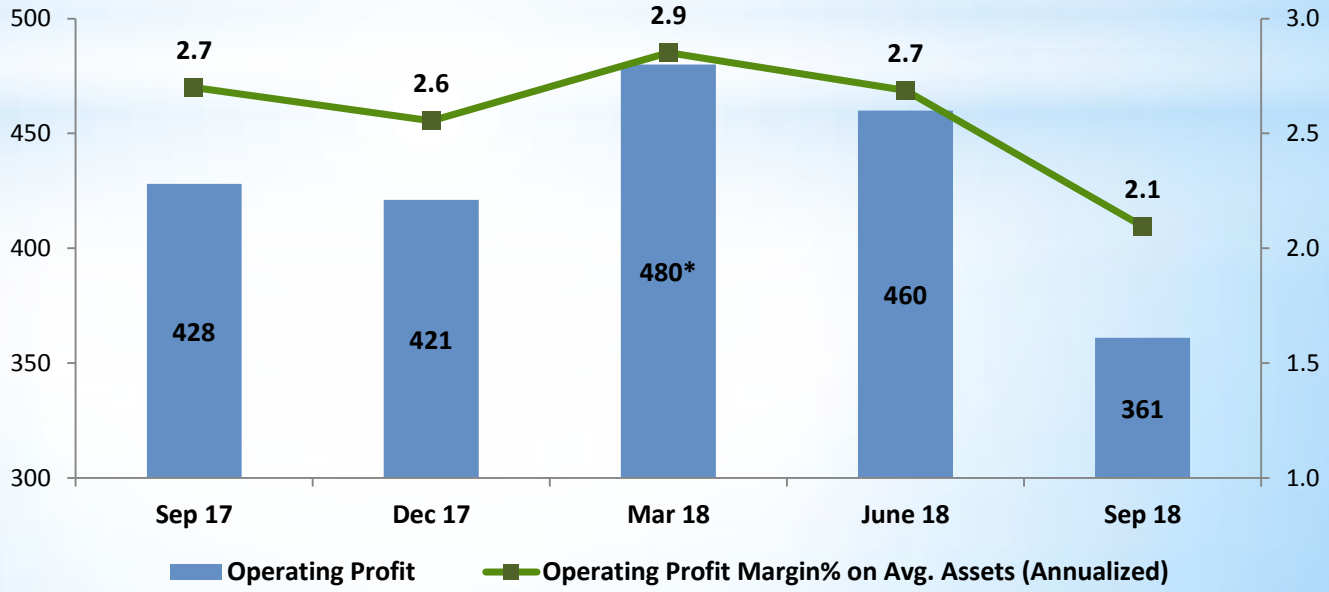
* *Includes revenue of non recurring nature*

Operating Profit (Qtr.)

(Rs. crore)





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* *Includes revenue of non recurring nature*

Profit and Loss A/c (Half-year)

(Rs. crore)

Particulars	H1 FY 18-19	H1 FY 17-18	YoY (%)
Net Interest Income	**1,163**	**1,094**	**6**
Other Income	430	466	(8)
Total Income	**1,593**	**1,560**	**2**
Operating Expenses	772	683	13
Operating Profit	**821**	**877**	**(6)**
Provisions	636	555	15
Credit Related	569	526	8
Others	67	29	131
Profit Before Tax	**185**	**322**	**(43)**
Tax	55	98	
Net Profit	**130**	**224**	**(42)**

Profit and Loss A/c (Qtr.)

(Rs. crore)

Particulars	Q2 FY 18-19	Q2 FY 17-18	YoY (%)
Net Interest Income	**579**	**556**	**4**
Other Income	175	230	(24)
Total Income	**754**	**786**	**(4)**
Operating Expenses	393	358	10
Operating Profit	**361**	**428**	**(16)**
Provisions	213	322	(34)
Credit Related	191	297	(36)
Others	22	25	(12)
Profit Before Tax	**148**	106	**40**
Tax	64	30	
Net Profit	**84**	**76**	**11**

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Break Up of Other Income (Half-year)

(Rs. crore)

Particulars	H1 FY 18-19	H1 FY 17-18	YoY (%)
TOTAL NON INTEREST INCOME	**430**	**466**	**(8)**
1) Fee Income	367	332	11
2) Investment trading profit	(14)	67	(121)
3) Forex Income	20	22	(9)
4) Others*	57	45	27

**Includes recoveries from Written Off A/c's - Rs. 24 crore (H1 FY 18-19) & Rs. 33 crore (H1 FY 17-18)*

Break Up of Other Income (Qtr.)

(Rs. crore)

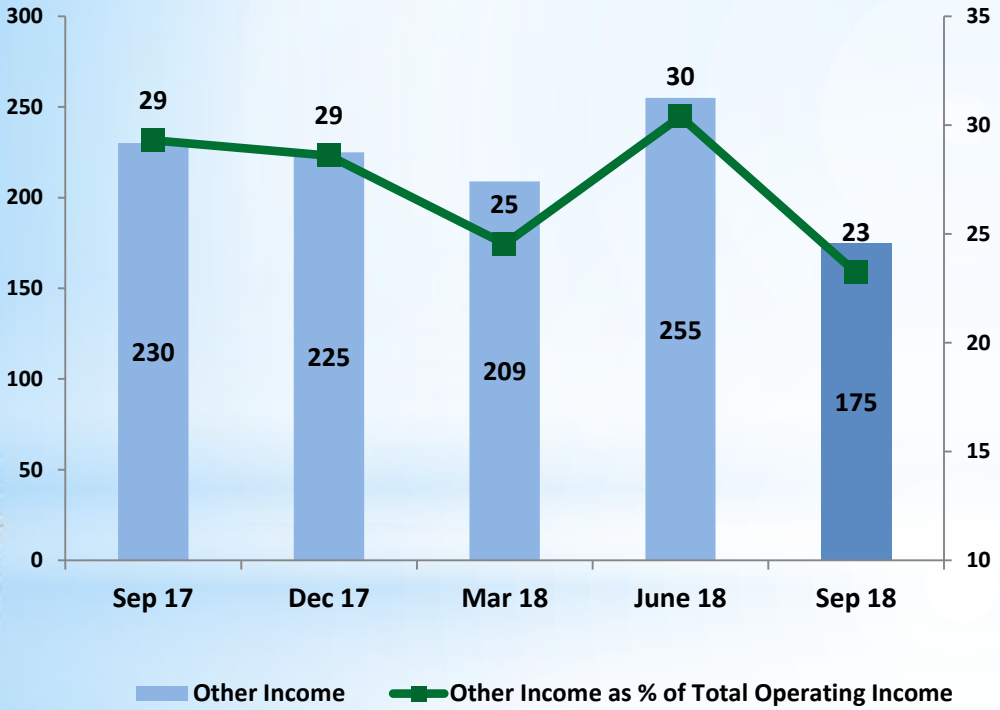
Particulars	Q2 FY 18-19	Q2 FY 17-18	YoY (%)
TOTAL NON INTEREST INCOME	**175**	**230**	**(24)**
1) Fee Income	176	162	9
2) Investment trading profit	(21)	20	(205)
3) Forex Income	7	11	(36)
4) Others*	13	37	(65)

**Includes recoveries from Written Off A/c's - Rs. 2 crore (Q2 FY 18-19) & Rs. 29 crore (Q2 FY 17-18)*

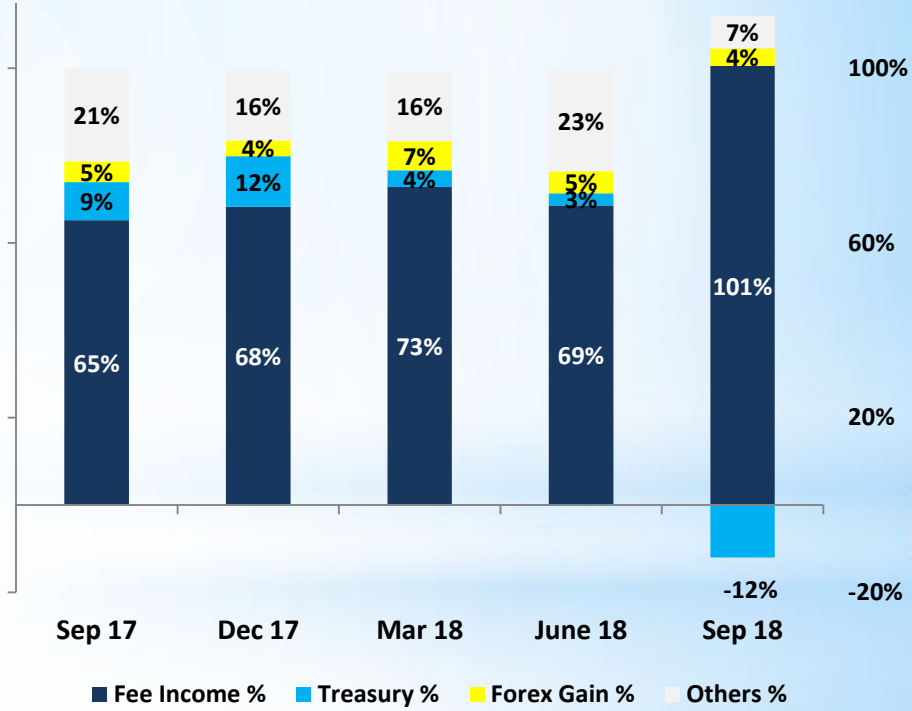
Healthy Other Income Profile

(Rs. crore)

Growth in Other Income

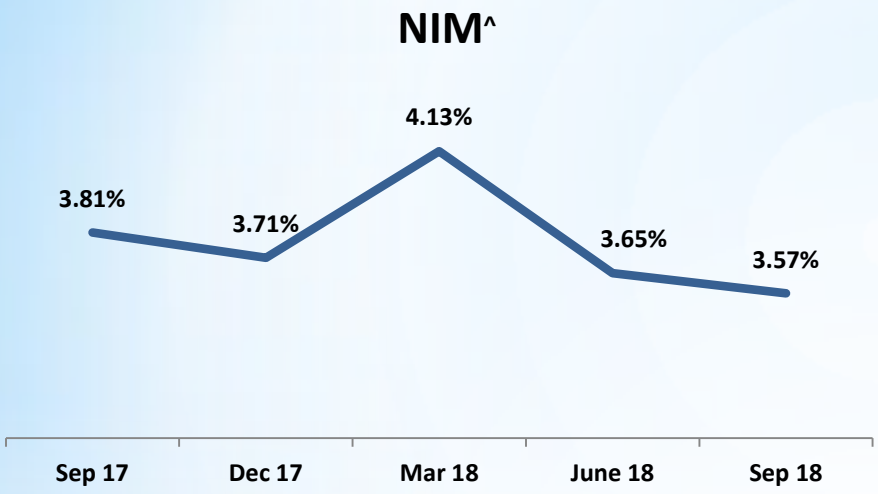


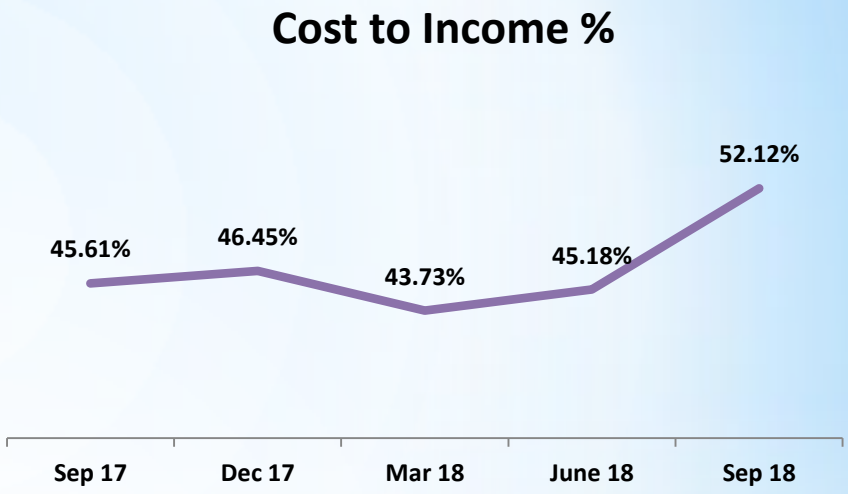
Fee income consistently contributes > 65% of other income

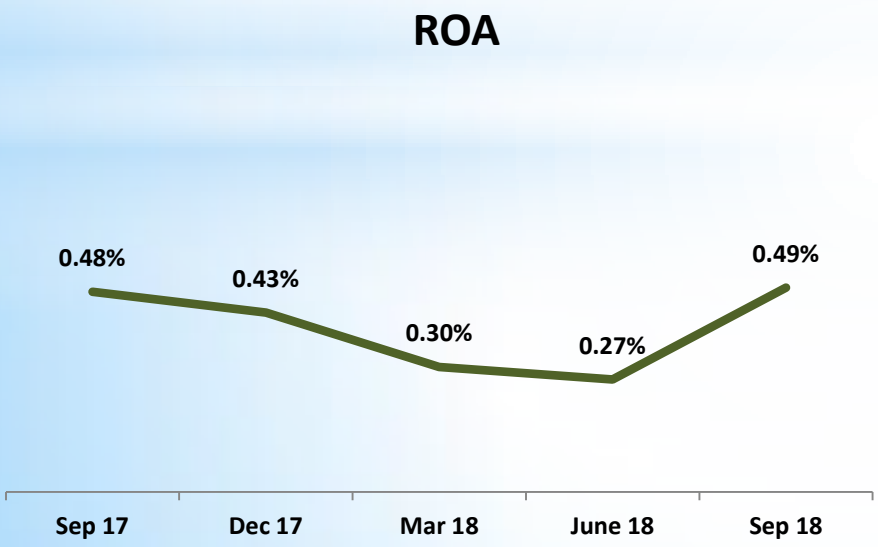


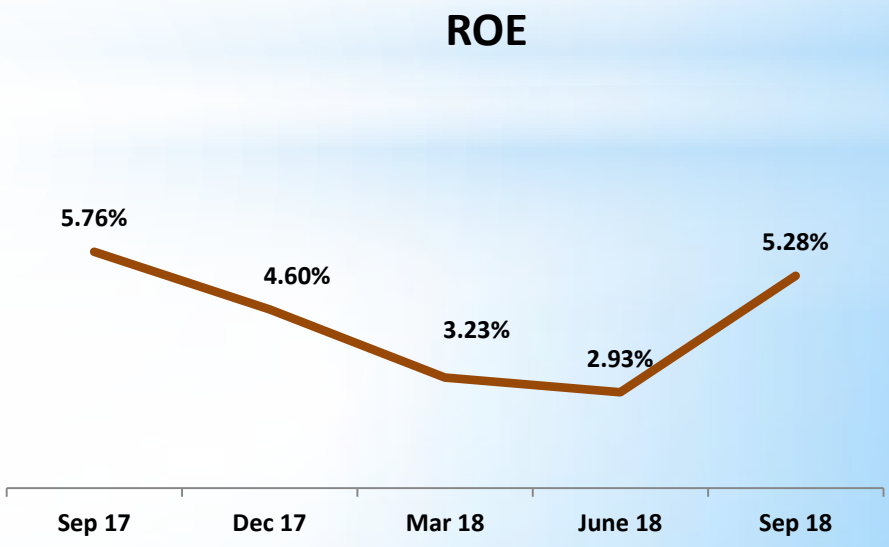
- **Non interest income accrues from diverse sources (fee based, e-transactions, third party products etc.) & shows steady growth**
- **23% share in total operating income (H1 2018-19)**

Key Ratios (Quarterly)









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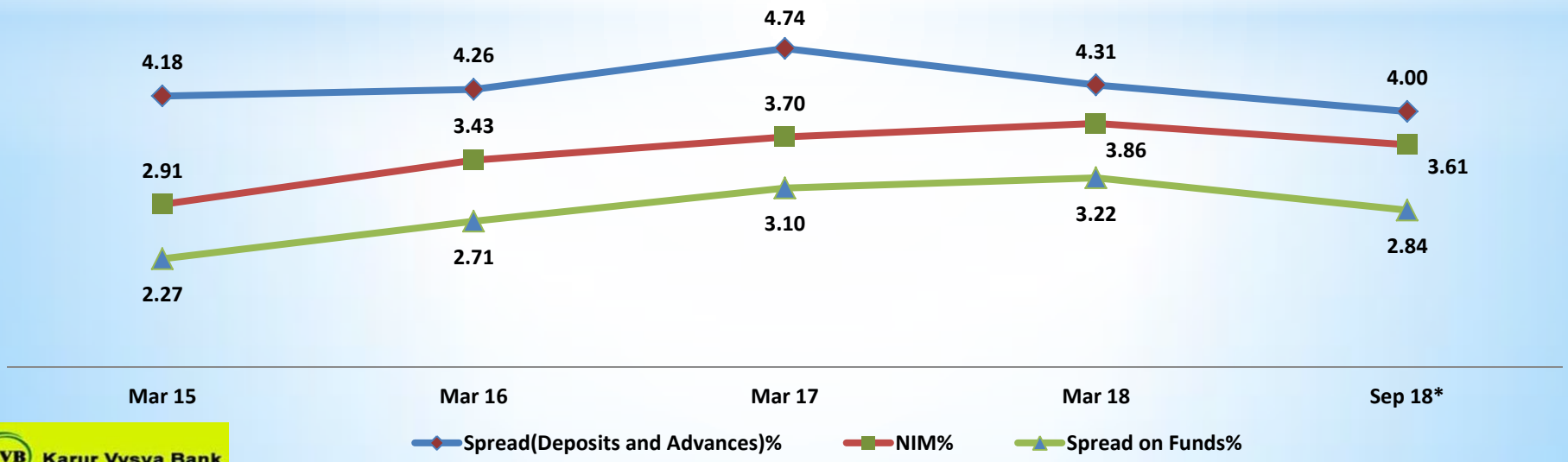
^ NIM for March 2018 includes revenue of non recurring nature

Key Ratios (Half-year)

Particulars	H1 FY 18-19	H1 FY 17-18
Cost of Deposits	5.82%	6.11%
Yield on Advances	9.82%	10.54%
Cost of Funds	5.83%	6.03%
Yield on Funds	8.67%	9.21%
NIM	3.61%	3.78%
Spread	2.84%	3.18%
Cost to Income Ratio	48.47%	43.82%
Business/Emp. (Rs. Crore)	13.70	12.86
Profit/Emp. (Rs. Lakh)	3.34	5.76



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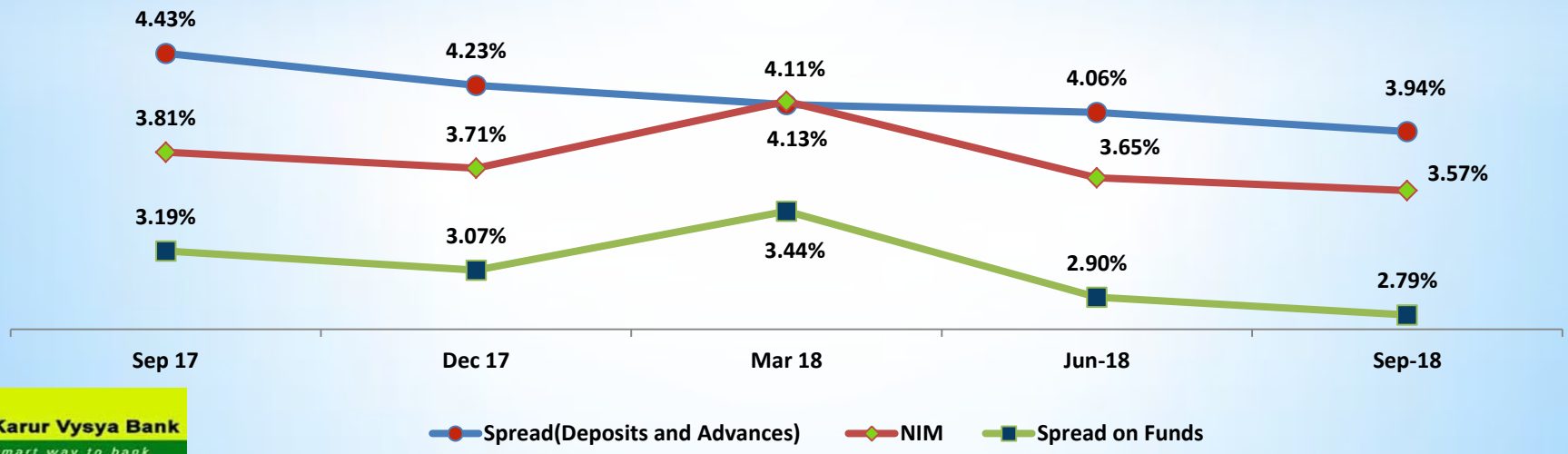
*Annualized

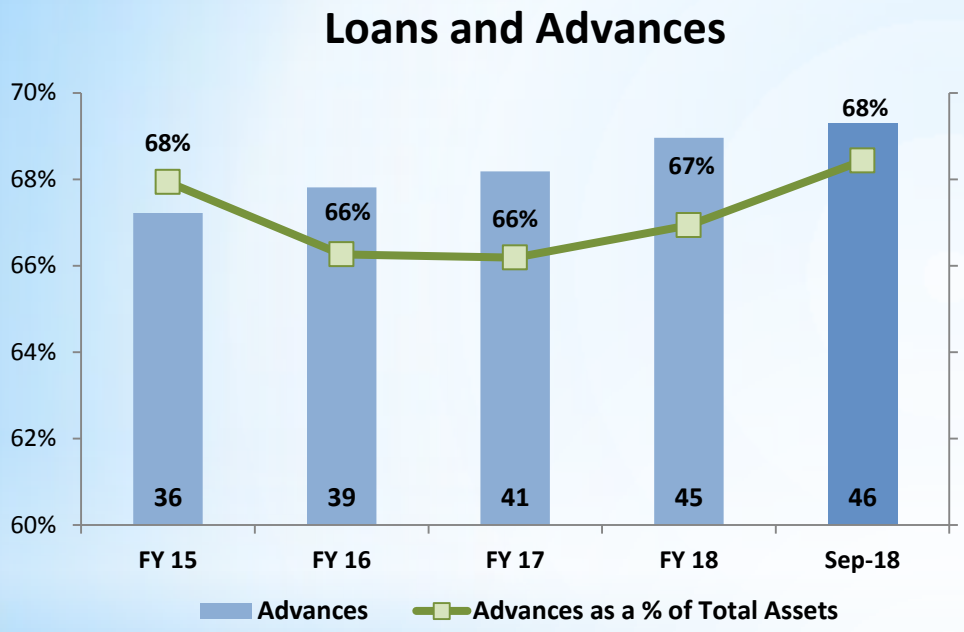
Key Ratios (Qtr.)

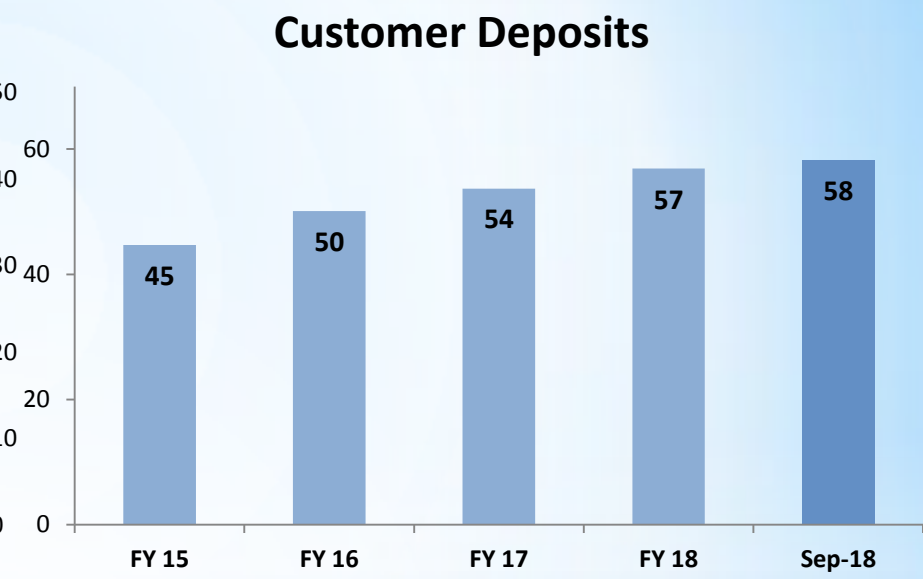
Particulars	Q2 FY 18-19	Q2 FY 17-18
Cost of Deposits	5.85%	6.08%
Yield on Advances	9.79%	10.51%
Cost of Funds	5.87%	6.00%
Yield on Funds	8.66%	9.19%
NIM	3.57%	3.81%
Spread	2.79%	3.19%
Cost to Income Ratio	52.12%	45.61%
Business/Emp. (Rs. Crore)	13.70	12.86
Profit/Emp. (Rs. Lakh)	4.31	3.90

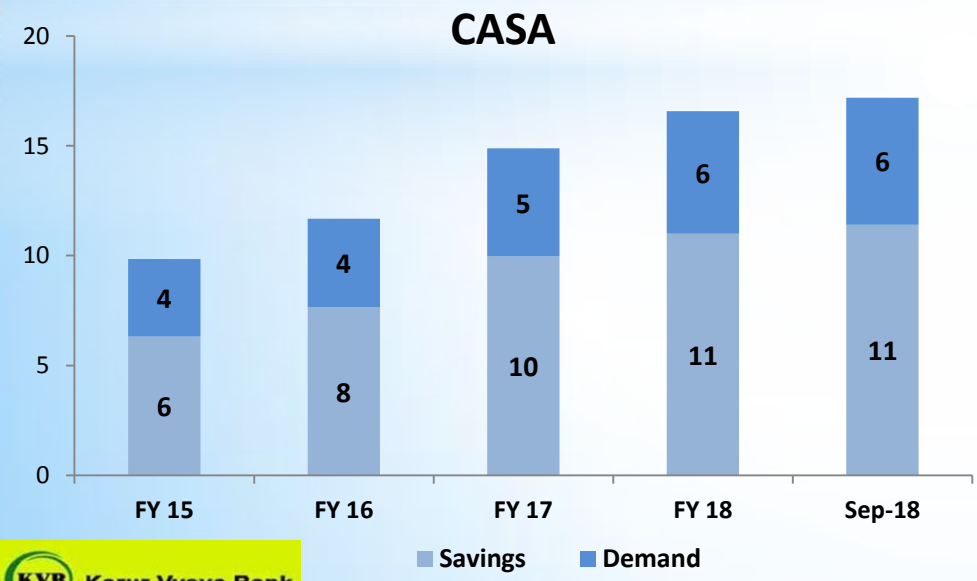


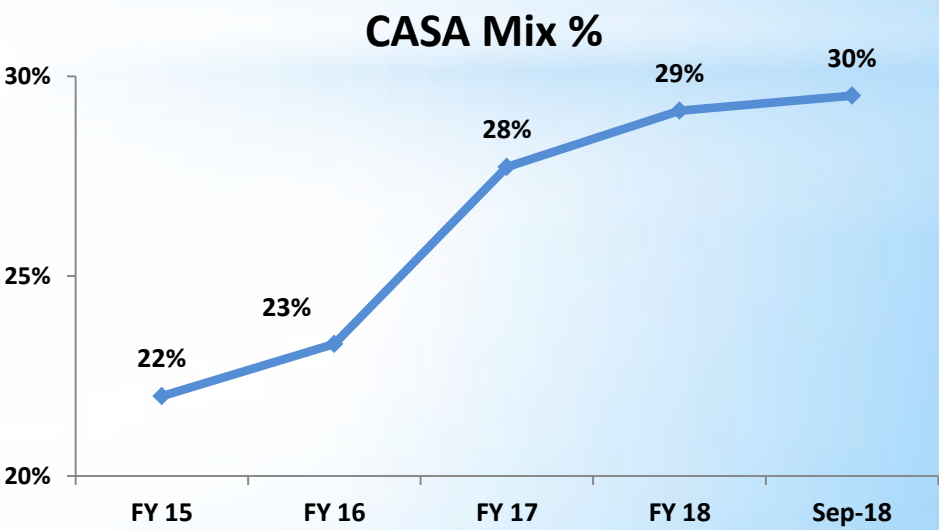
Advances v/s Deposits

(Rs. Thousand crore)









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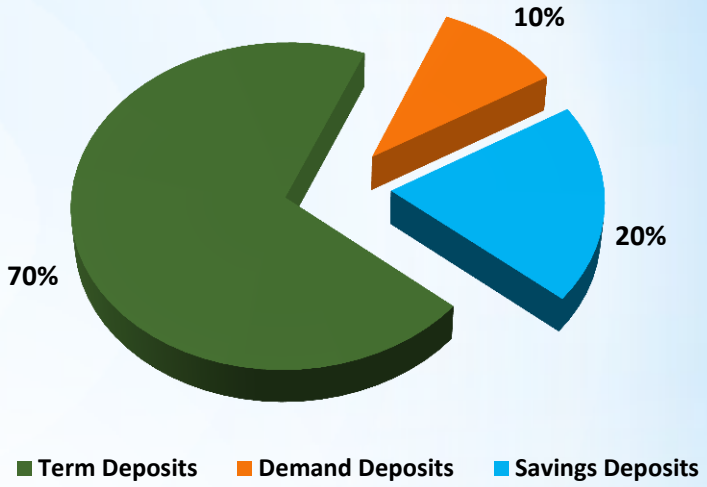
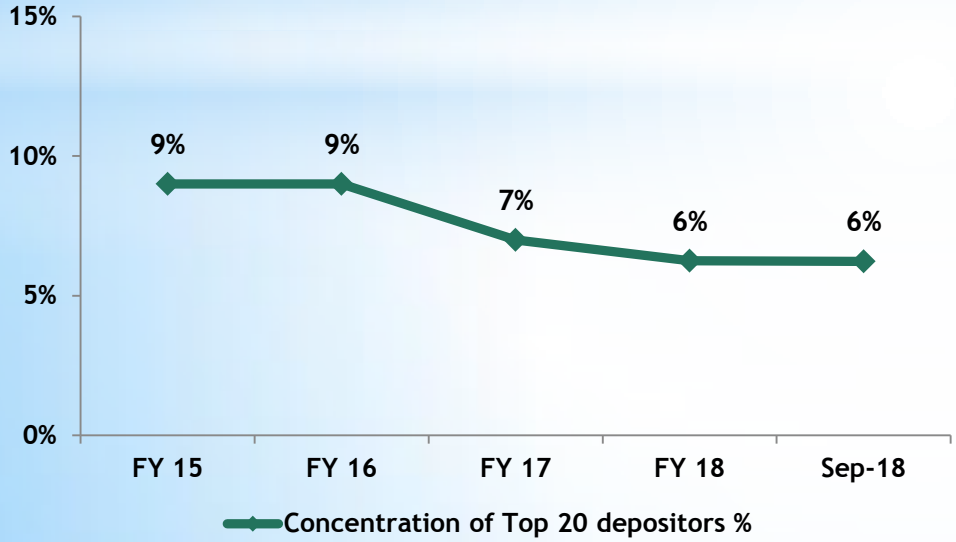
Retail Liability Franchise : Granular & Sticky

Break Up of Deposits - Sep 18

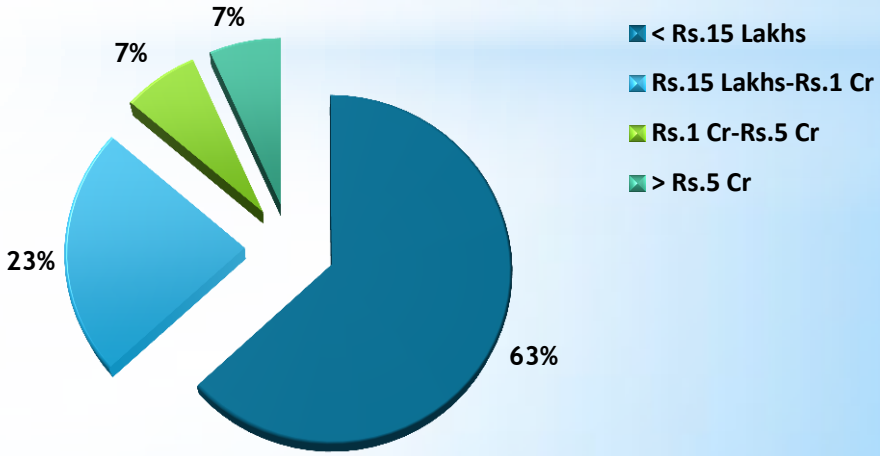
Term deposits are primarily retail deposits.
93% of term deposits are < Rs.5 Cr



Low concentration of Deposits



Low dependence on wholesale deposits



Total Deposits & CASA

(Rs. crore)

Particulars	Sep18	Sep 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Total Deposits	**58,262**	**56,400**	**3**	**56,890**	**2**
Demand	5,790	5,404	7	5,576	4
Savings	11,411	10,169	12	11,001	4
Term Deposits	41,061	40,826	1	40,313	2
CASA	17,201	15,574	10	16,577	4
CASA %	***30%***	***28%***		***29%***	

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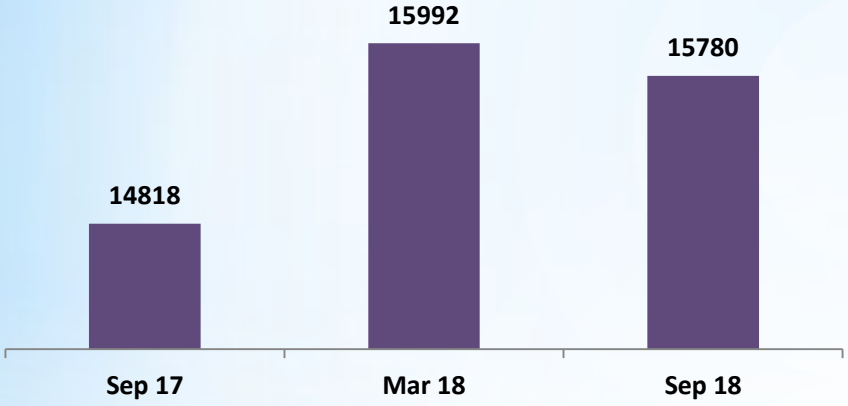
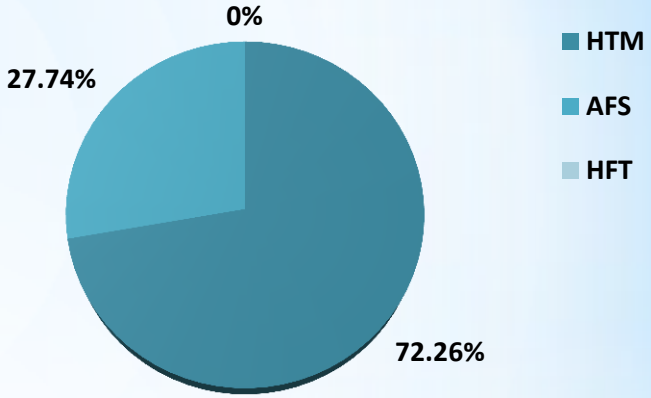
Investment Portfolio

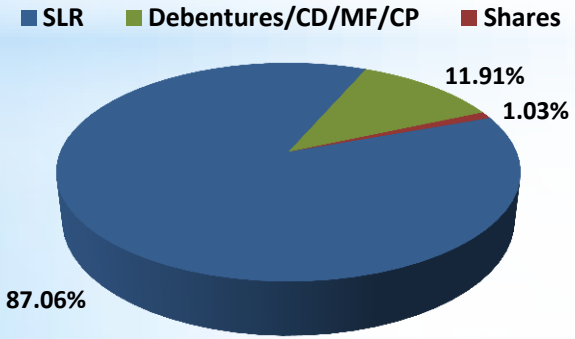
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio

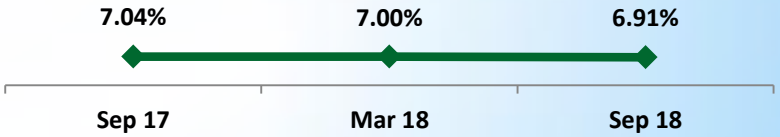


Debentures/CD/MF/CP includes SRs of Rs.483 crore (3.06%)

Duration

HTM	AFS	HFT	Total
4.27	2.63*	0.00	3.84

Yield on Investment



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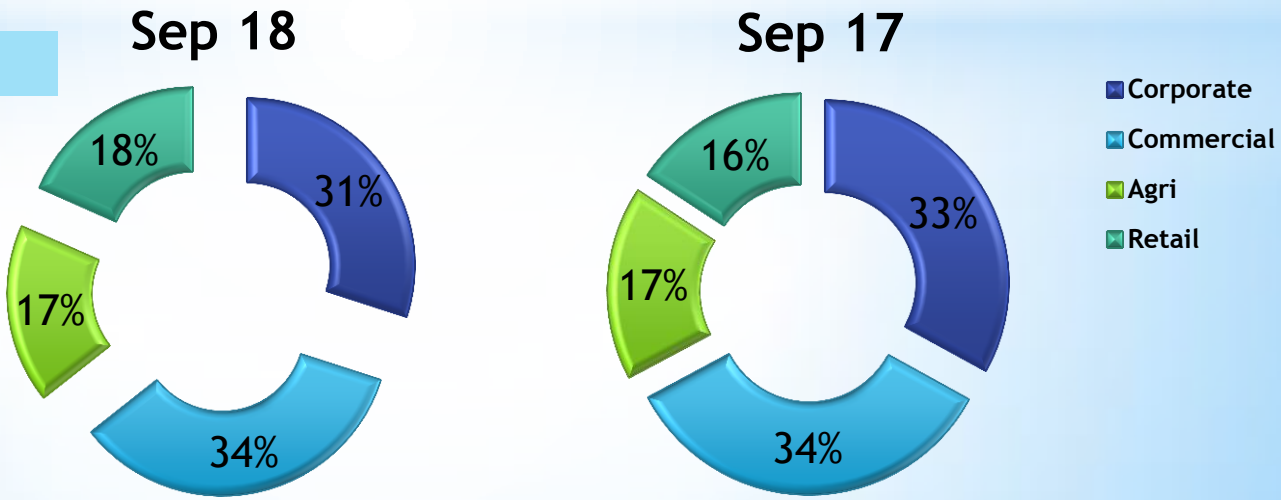
** Duration in Q1 FY19 is 3.09*

Advances Portfolio

(Rs. crore)

Particulars	Sep 18	Sep 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Gross Advances	**48,140**	**44,237**	**9**	**45,973**	**5**
Commercial	16,551	15,042	10	16,095	3
Corporate	14,430	14,514	(1)	14,397	-
Retail (Personal Banking)*	8,855	6,908	28	7,620	16
Agriculture	8,304	7,773	7	7,861	6
Jewel Loans (incl. in above)	7,651	6,725	14	7,092	8

Segment wise advances

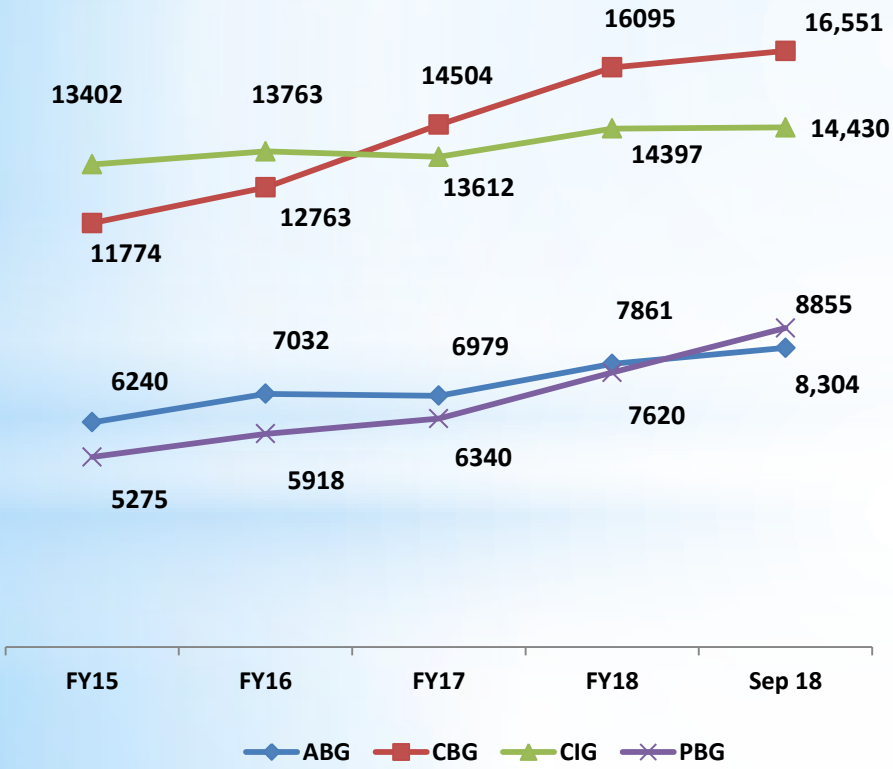


Includes IBPC of Rs.700 Cr and Rs.200 Cr for Sep,18 and Mar,18 respectively.

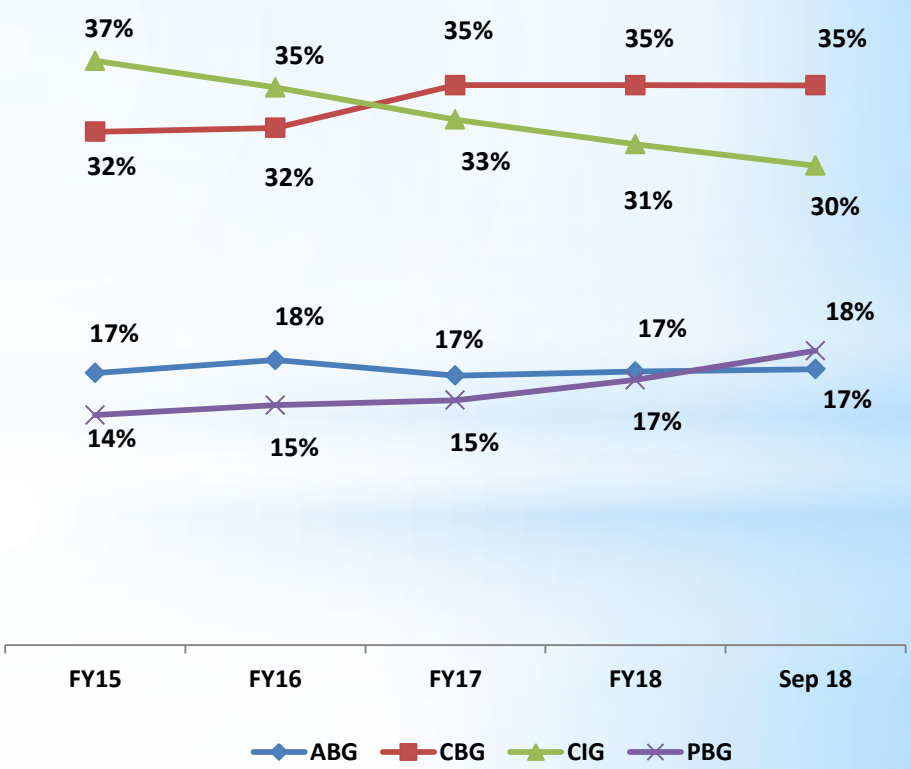
Advances - Business Verticals

(Rs. crore)

Advances by value terms



Advances - Portfolio wise



Banking Groups

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

Retail Portfolio

(Rs. crore)

Segment	Amount					
	Sep-18	Sep-17	Mar-18	Mar-17	Mar-16	Mar-15
Housing	3,162	2553	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,572	1178	1,393	965	787	568
Vehicle	1,069	1003	1,017	921	831	782
Jewel Loans	585	592	578	596	703	793
Personal Loans	334	306	296	316	354	356
Education Loans	250	273	261	266	245	207
Others*	1,883	1,003	1,280	946	904	779
Total	**8,855**	**6,908**	**7,620**	**6,340**	**5,918**	**5,242**

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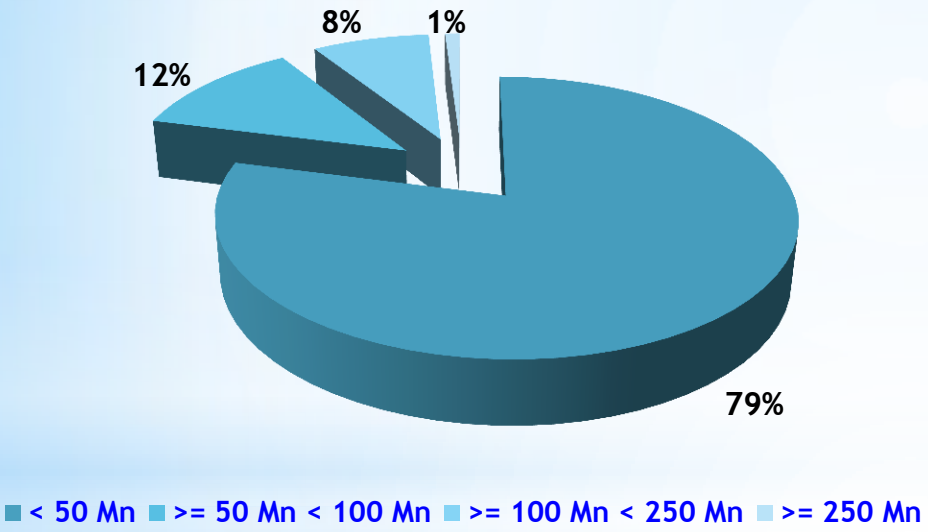
*Includes IBPC of Rs.700 Cr and Rs.200 Cr for Sep,18 and Mar,18 respectively.

Granular Loan Book

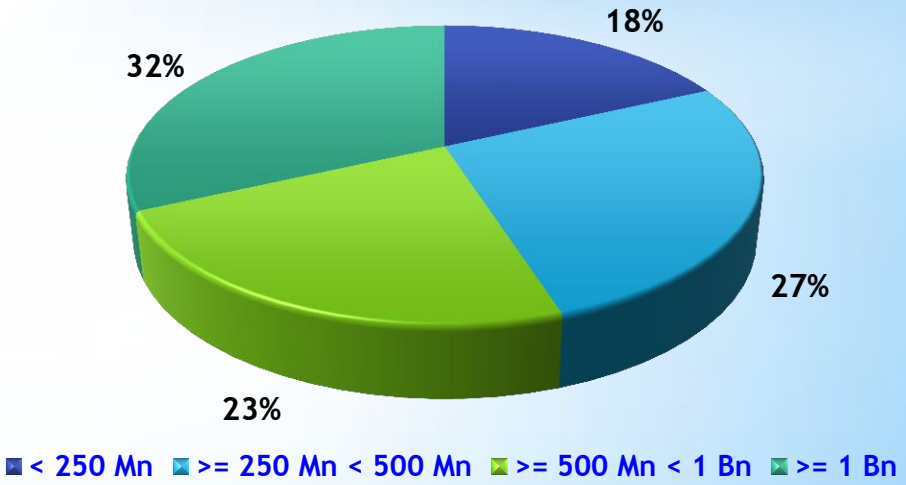
- *Commercial Loans : Exposures upto Rs. 250 Mn*
- *Corporate Loans : Exposures above Rs. 250 Mn*

Commercial book



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

Corporate book

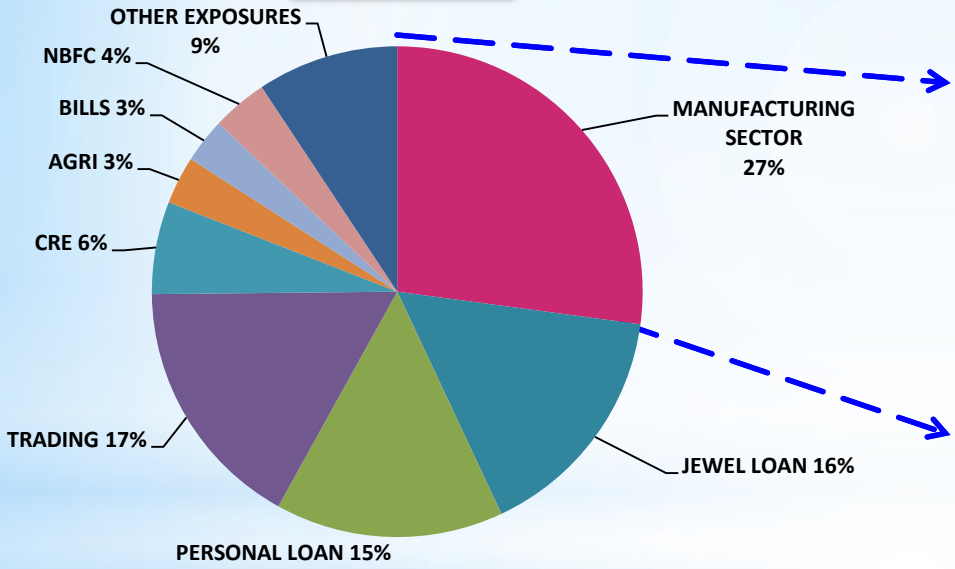


- Average ticket size of Rs.350 Mn
- 68% of corporate loans are less than Rs.1 Bn
- *SMA 1 & 2 in corporate credit is ~1.3% of the book*

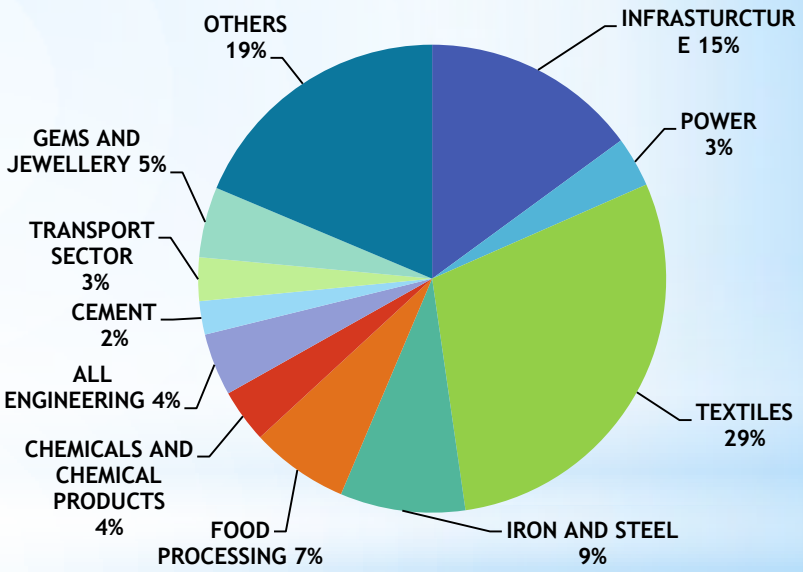
Advances - Composition

Well spread sub-sectoral exposures & diversified industrial exposures

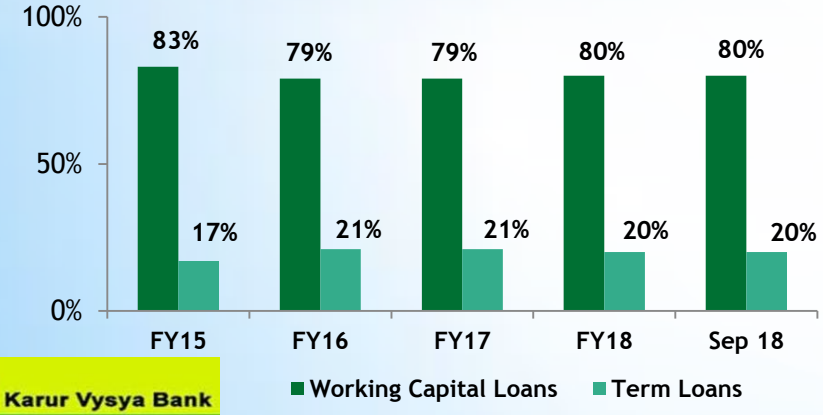
Rs.481 Bn



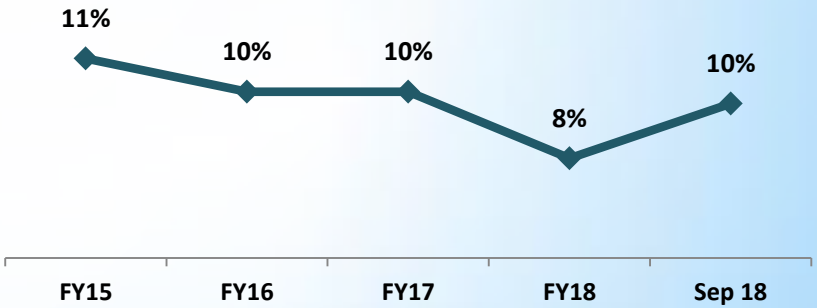
Breakup of Industrial exposure (Rs.131 Bn)



Working capital focus enables quicker repricing of loans



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



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Advances - Sector Details

(Rs. crore)

Particulars	Amount			% to Total Advance			Growth over Sep-17	
	Sep-18	Sep-17	Mar -18	Sep-18	Sep-17	Mar 18	Amt	%
Manufacturing sector	13,057	13,195	13,626	27	30	30	(138)	(1)
Trading	8,079	7,416	7,851	17	17	17	663	9
Jewel loan	7,651	6,725	7,092	16	15	15	926	14
Personal loans @	7,241	5,667	5,990	15	13	13	1,574	28
CRE	2,934	2,582	2,761	6	6	6	352	14
Agri (other than Jewel Loan)	1,519	1,887	1,613	3	4	4	(368)	(20)
Bills	1,416	1,349	1,542	3	3	3	67	5
NBFC	1,660	1,306	1,295	3	3	3	354	27
Capital market	71	111	71	0	0	0	(40)	(36)
Others*	4,512	3,999	4,132	10	9	9	513	13
Total Advances	**48,140**	**44,237**	**45,973**	**100**	**100**	**100**	**3,903**	**9**

@ 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	
	Sep-18	Sep-17	Mar-18	Sep-18	Sep-17	Mar-18	Amount	%
TEXTILES	3,827	3,893	4,154	7.9	8.8	9.0	(66)	(1.7)
INFRASTRUCTURE	2,404	2,779	2,787	5.0	6.3	6.1	(375)	(13.5)
BASIC METAL & METAL PRODUCTS	1,129	1,343	1,324	2.3	3.0	2.9	(214)	(15.9)
FOOD PROCESSING	885	596	749	1.8	1.3	1.6	289	48.5
GEMS & JEWELLERY	636	573	501	1.3	1.3	1.1	(44)	(7.2)
ALL ENGINEERING	563	607	625	1.2	1.4	1.4	(114)	(19.1)
CHEMICALS & CHEMICAL PRODUCTS	483	597	513	1.0	1.3	1.1	63	11.0
RUBBER & PLASTIC PRODUCTS	426	360	361	0.9	0.8	0.8	(3)	(0.7)
CONSTRUCTION	426	429	471	0.9	1.0	1.0	(6)	(1.5)
WOOD & WOOD PRODUCTS	392	272	304	0.8	0.6	0.7	66	18.3
TRANSPORT SECTOR	392	398	400	0.8	0.9	0.9	(18)	(5.6)
PAPER & PAPER PRODUCTS	285	209	251	0.6	0.5	0.5	120	44.1
CEMENT & CEMENT PRODUCTS	301	319	292	0.6	0.7	0.6	76	36.4
BEVERAGES & TOBACCO	180	165	180	0.4	0.4	0.4	(7)	(4.0)
MINING & QUARRYING	170	177	187	0.4	0.4	0.4	15	9.1
PETROLEUM	46	14	30	0.1	0.1	0.1	(1)	(2.0)
GLASS & GLASSWARE	41	49	58	0.1	0.1	0.1	(8)	(16.3)
LEATHER & LEATHER PRODUCTS	49	50	61	0.1	0.1	0.1	32	228.6
OTHER INDUSTRIES	422	365	379	0.9	0.8	0.8	57	15.6
TOTAL	**13,057**	**13,195**	**13,626**	**27.1**	**29.8**	**29.6**	**(138)**	**(1.0)**

Security Coverage

(Rs. crore)

Nature of security		30.09.18
Exposure backed by -		
Letter of Credit	799	
Liquid Assets ^	8,459	
Vehicles	1,775	
Commodities	913	
Total (1)		11,946
Exposure secured by Immovable Property (% Coverage)		
> 100%	23,876	
90% to <100%	5,088	
75% to <90%	2,132	
50% to <75%	4,245	
<50%	3,315	
Total (2)		38,656
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	2,864	
Unsecured Exposure	455	
Total (3)		3,319
Total Risk Assets outstanding - Fund and Non Funded (1+2+3)*		**53,921**

** 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.

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Stress Accounts

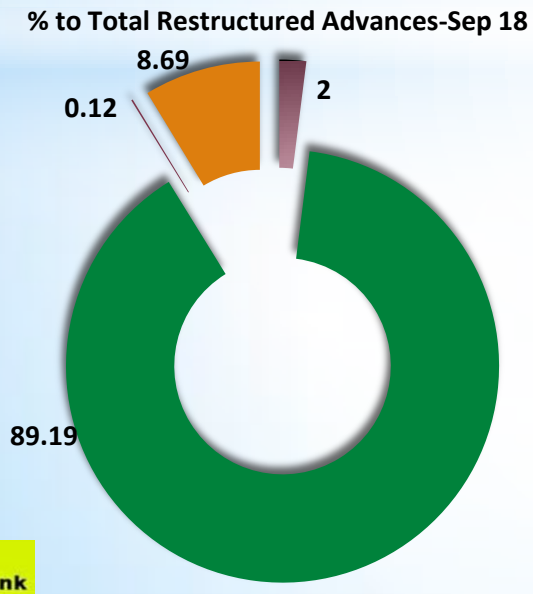
(Rs. crore)

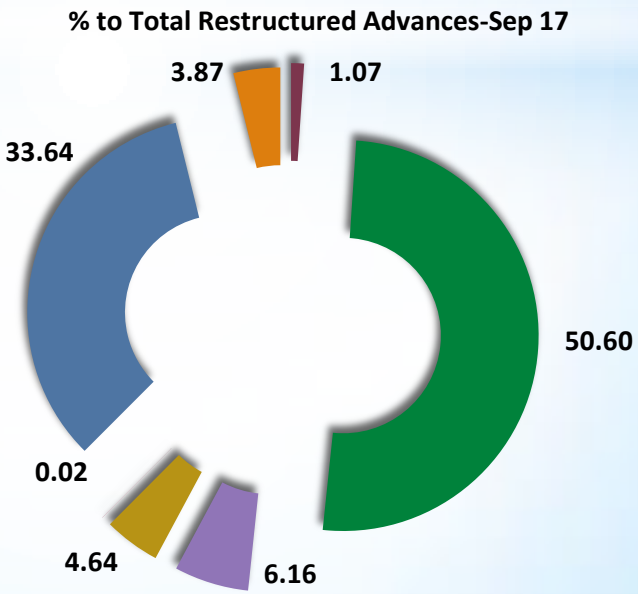
Category	30.09.18	31.03.18	30.09.17
SDR Outstanding	Nil	Nil	96
5/25	75	76	79
S4A Accounts	Nil	79	235

Sector-wise Restructured Advances

(Rs. crore)

S. N.	SECTOR	AMOUNT	
		Sep-18	Sep-17
1	INFRASTRUCTURE	40.76	356.00
2	TEXTILES	-	43.32
3	AGRICULTURE	0.92	7.52
4	EDUCATIONAL LOANS	0.06	0.14
5	AUTO LOANS	-	32.67
6	FOOD PROCESSING	-	236.72
7	OTHERS	3.97	27.25
	TOTAL	45.71	703.62
	% to Total Advances	*0.09%*	*1.59%*





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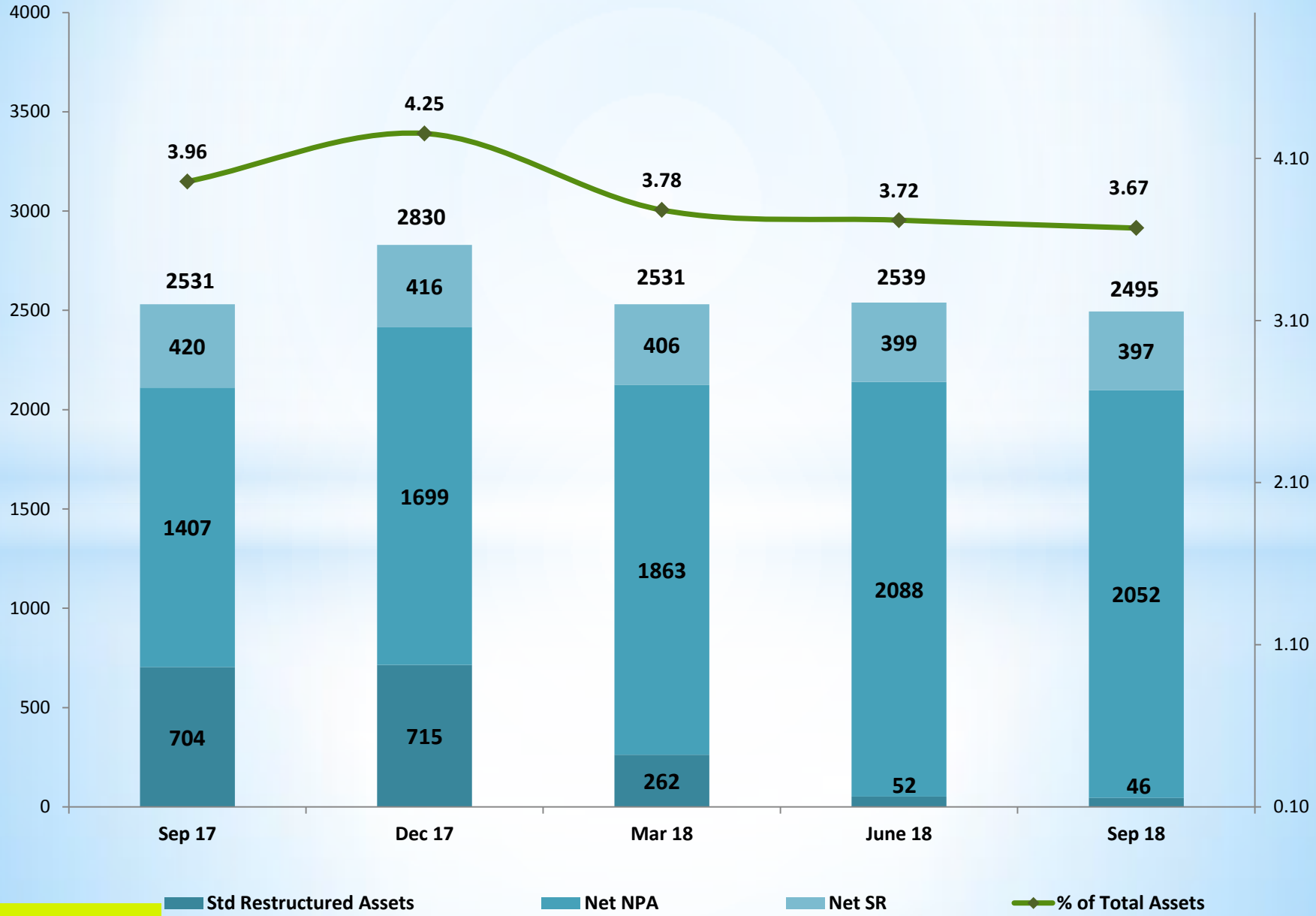
Movement of Restructured Advances

(Rs. crore)

Particulars	Apr-18 to Sep-18		Apr-17 to Sep-17		Apr-17 to Mar-18	
	No of A/c's	Amt	No of A/c's	Amt	No of A/c's	Amt
A. Position at the 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	-	-	-	27.54	-	-
D. Addition through upgradation from NPA	-	-	-	-	2	0.04
E. Accounts closed during the period	5	13.49	2	35.97	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	4	200.72	3	129.88	8	557.90
Position at the end of the period A+B+C+D-(E+F+G+H)	**13**	**45.71**	**33**	**703.62**	**22**	**262.43**

Stressed Book Analysis

(Rs. crore)



Movement of NPA

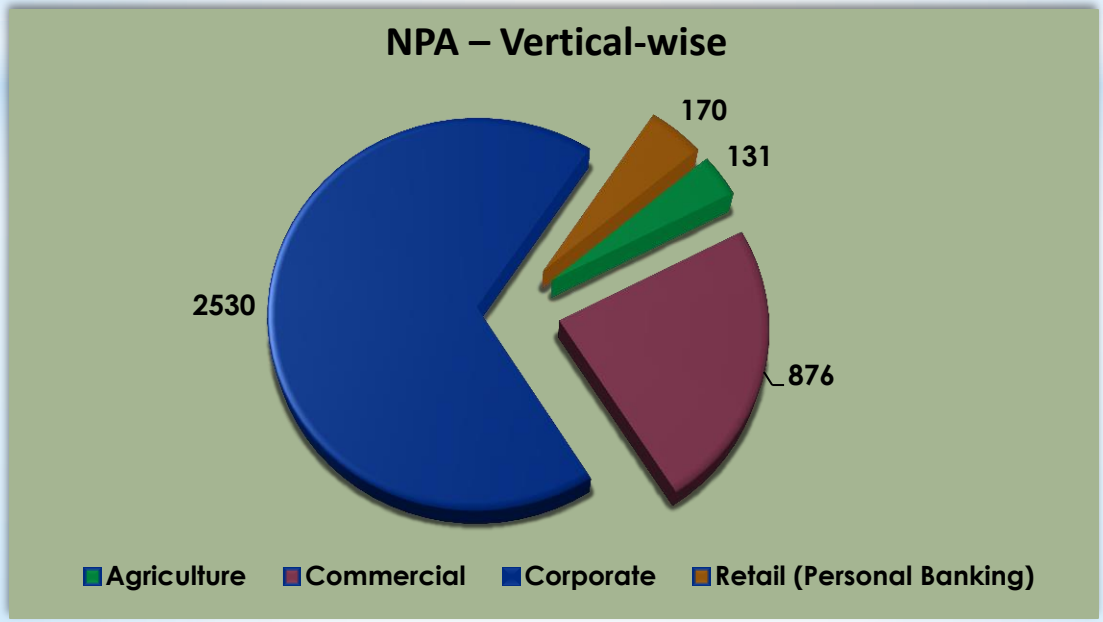
(Rs. crore)

Particulars	Apr 18- Sep 18	Apr 17 - Sep 17	Apr 17 - Mar 18
Gross NPAs			
Opening Balance	3,016	1,484	1,484
Additions during the period	975	816	2,092
Reductions during the period	284	164	560
Closing Balance	**3,707**	**2,136**	**3,016**
Net NPAs			
Opening Balance	1,863	1,033	1,033
Additions during the period	312	524	1,103
Reductions/write off during the period	124	150	273
Closing Balance	**2,052**	**1,407**	**1,863**
Provisions			
Opening Balance	1,091	429	429
Provn. made during the period	660	263	1,024
Write off/Write back of excess provn.	160	0	362
Closing Balance	**1,590**	**692**	**1,091**

Vertical-wise Advances vis-à-vis NPA

(Rs. crore)

VERTICAL	Advances O/s. as on 30.09.2018	Net NPA Addition Q2	Total NPA 30.09.2018	NPA accretion rate (%) Q2 (annld.)
COMMERCIAL	16,551	98	876	2.37
CORPORATE	14,430	31	2,530	0.86
AGRICULTURE	8,304	7	131	0.34
RETAIL (PERSONAL BANKING)	8,855	8	170	0.36
TOTAL	**48,140**	**144**	**3,707**	**1.20**



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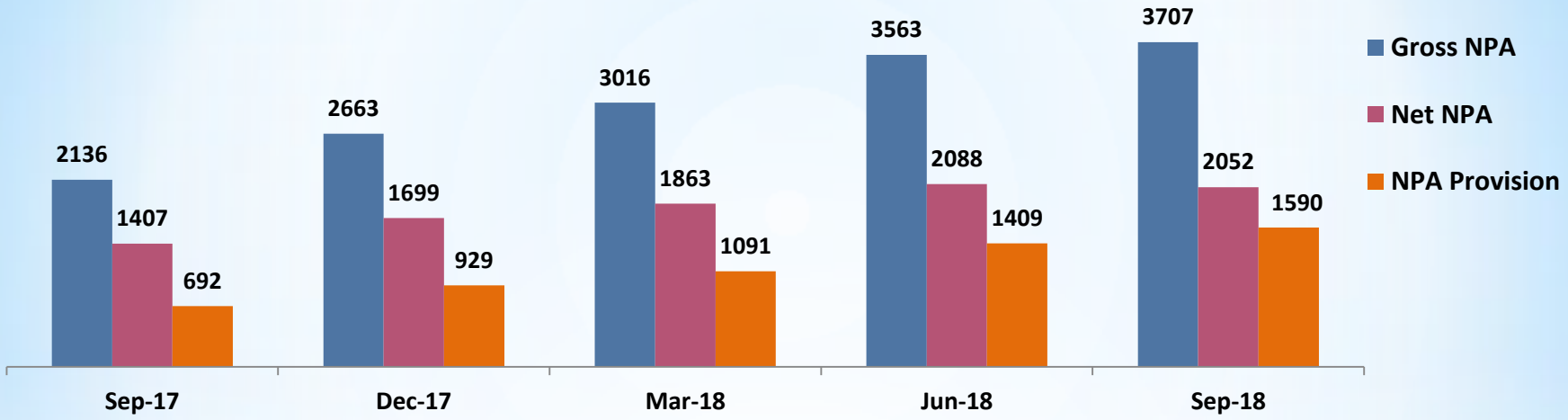
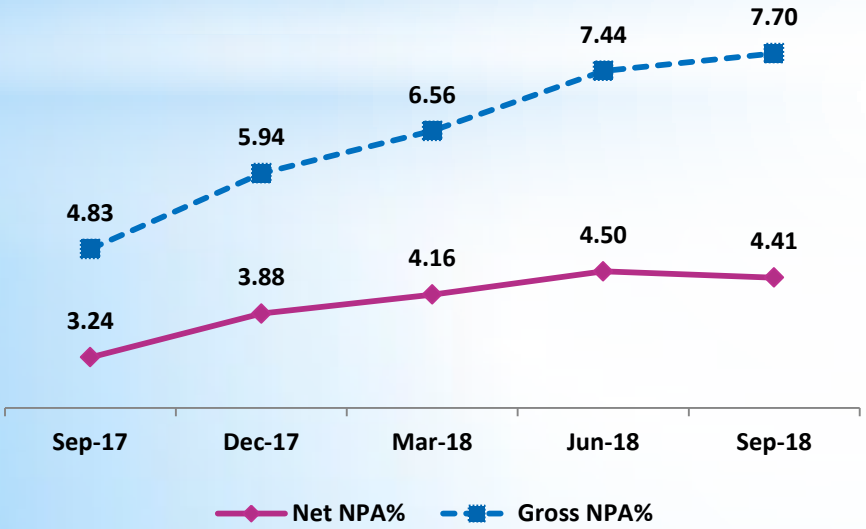
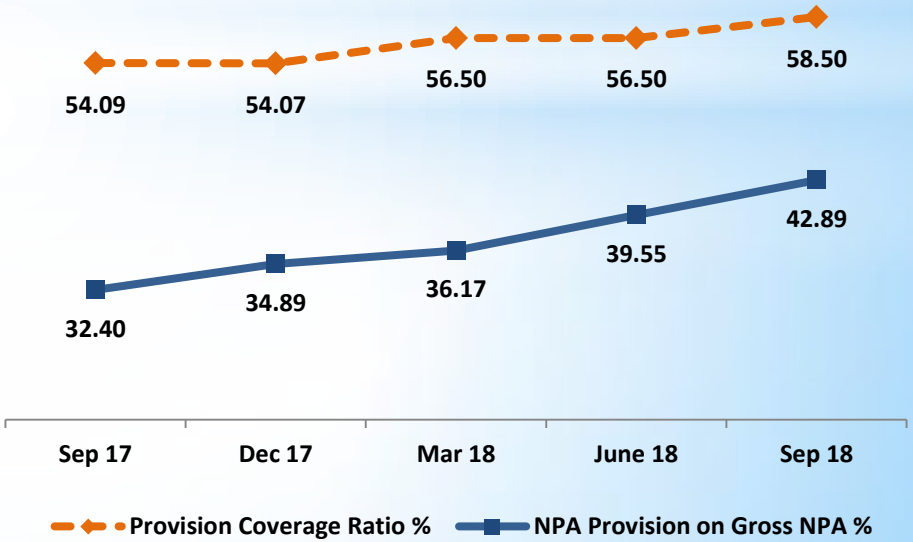
NPAs, Provisions & PCR

(Rs. crore)







Karur Vysya Bank
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Credit & other Provisions (excl. Tax)

(Rs. crore)

Particulars	H1 FY 18-19	H1 FY 17-18
Total Provisions	**636**	**555**
NPA	610	263
Standard Assets-Others	(10)	5
Standard Assets-NCLT	(12)	54
Restructured (Incl. SDR,S4A,5/25 etc..)	(19)	19
Investment (Incl NPI)	57	39
Others	10	175*

*Loss on sale to ARC

Investment depreciation (MTM loss) is inclusive of proportionate deferred amount of Rs. 60.20 crore.

Credit & other Provisions (excl.Tax)

(Rs. crore)

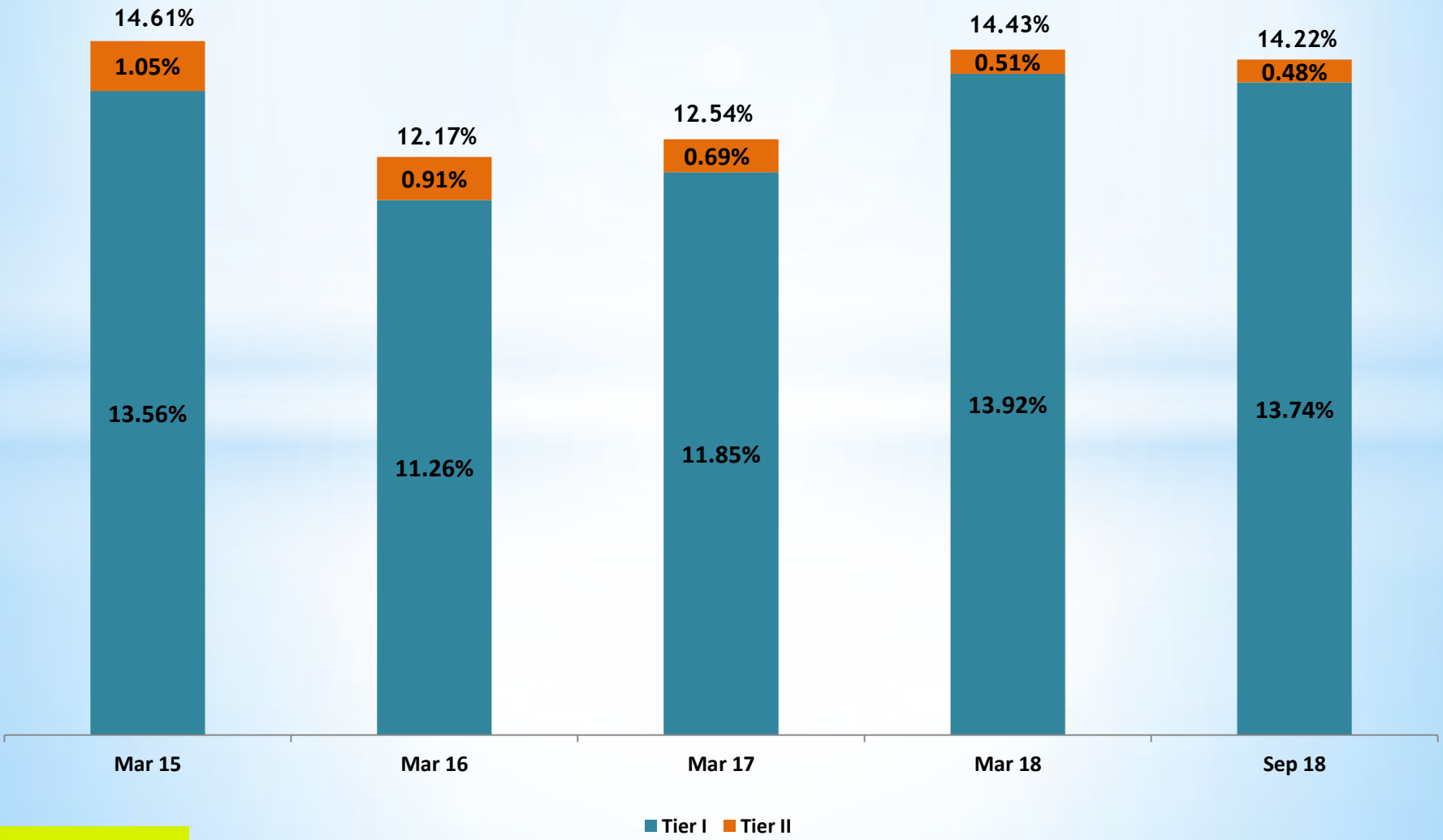
Particulars	Q2 FY 18-19	Q2 FY 17-18
Total Provisions	**213**	**321**
NPA	207	106
Standard Assets-Others	(16)	4
Standard Assets-NCLT	-	54
Restructured (Incl. SDR,S4A,5/25 etc..)	(1)	11
Investment (Incl. NPI)	13	35
Others	10	111*

**Loss on sale to ARC*

Investment depreciation (MTM loss) is inclusive of proportionate deferred amount of Rs. 30.10 crore.

Capital Adequacy - Basel III

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



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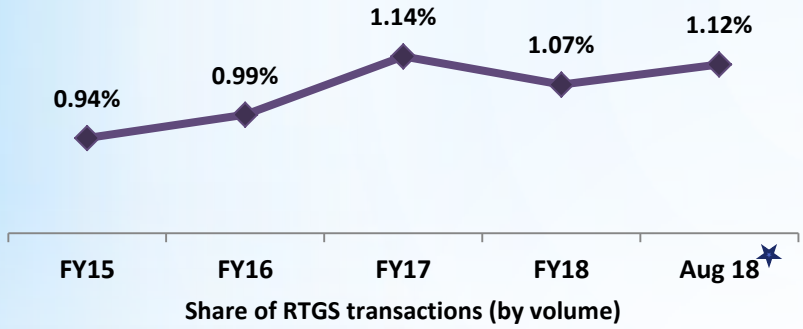
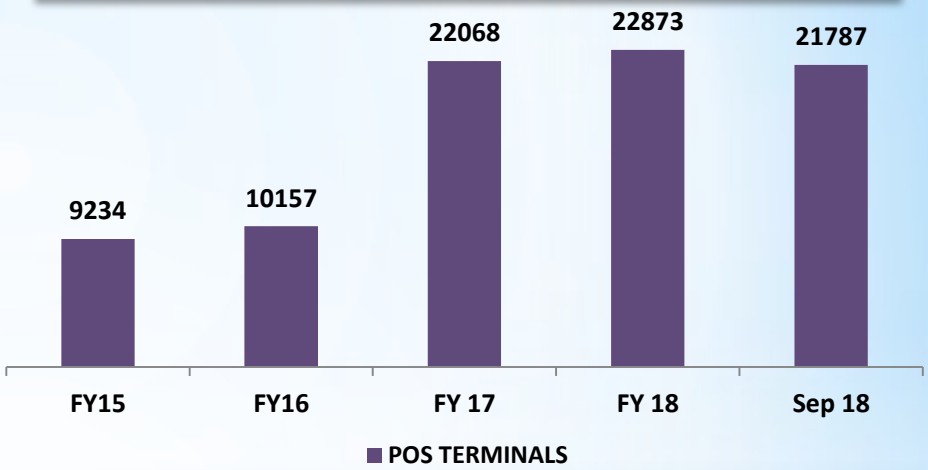
Leveraging Technology - Delivery Channels

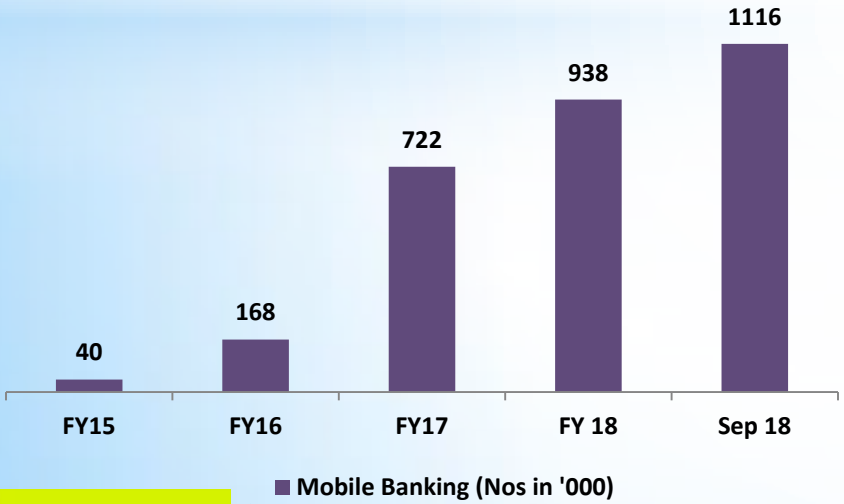
Market share in RTGS transactions



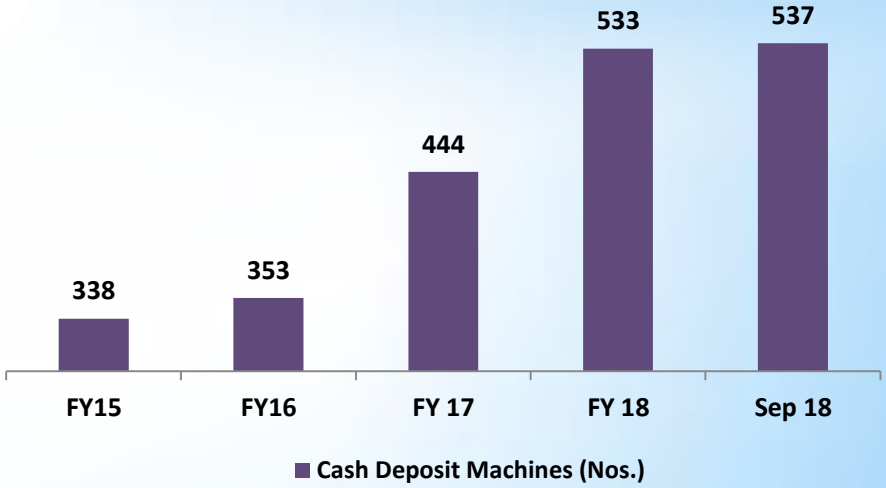
POS Terminals



Exponential growth in Mobile transactions



Cash Deposit Machines



★ *Data not available for Sep,18 as per RBI website*

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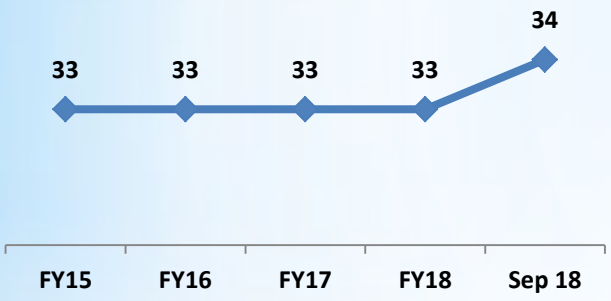
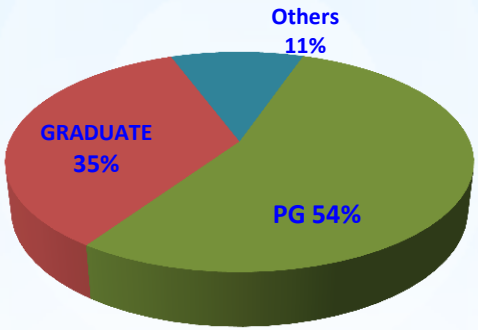
Human Resources

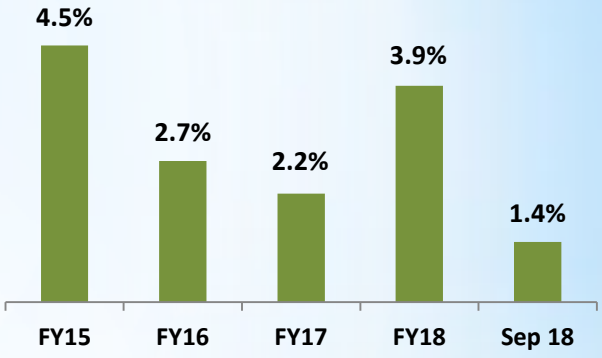
Young workforce.....



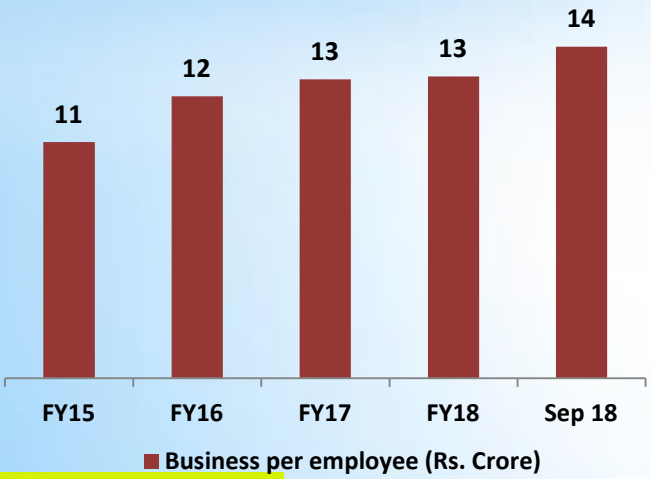
... well qualified ...

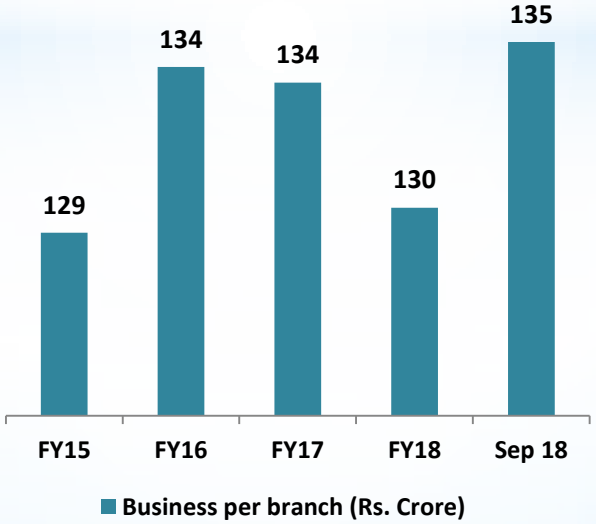


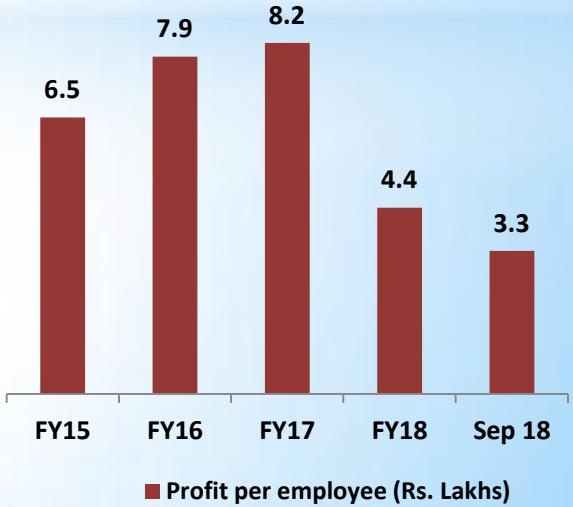
... lower attrition ...



... leading to improved productivity







Blending Tradition with Modernity .....

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

A Decade of Progress

(Rs. crore)

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 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	3941	4175	4574	5673	6730	7339	7197	7211	7400	7956

* 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 !