KVB Karur Vysya Bank
Smart way to bank

IRC: F48:77:641:2018

25.07.2018

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 ended June 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 ended June 30, 2018 and the same has been also 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
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CIN : L65110TN1916PLC001295

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Investor Presentation

30.06.2018

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Performance Highlights Q1 FY 2018-19

ADVANCES
Rs.47,886 cr.
13% ⬆

OPERATING PROFIT
Rs. 460 cr.

BUSINESS
Rs.1,05,440 cr.
9% ⬆

CRAR
14.08%

CASA
Rs. 17,244 cr.
8% ⬆

NIM
3.65%

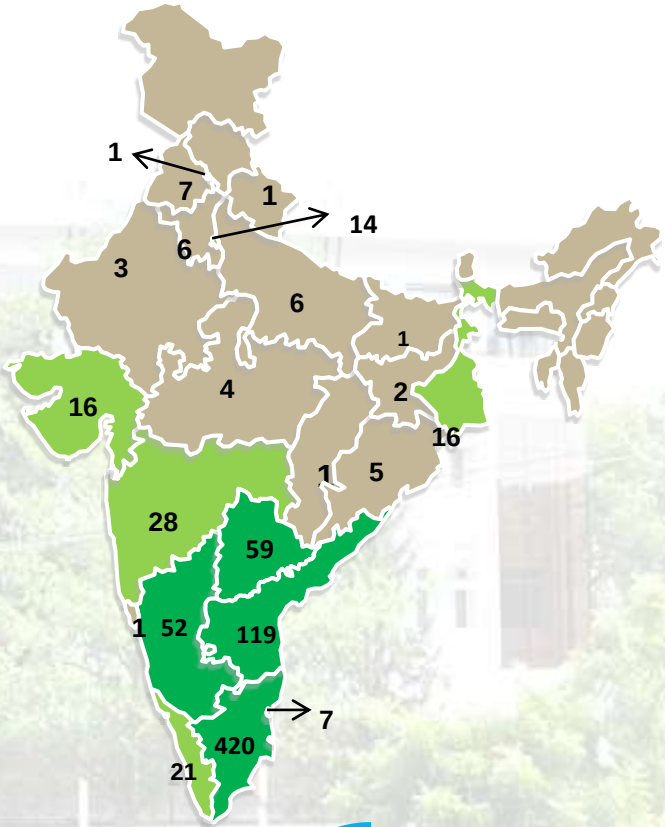
KVB – an unique franchise!

Bank of Choice, trusted by :

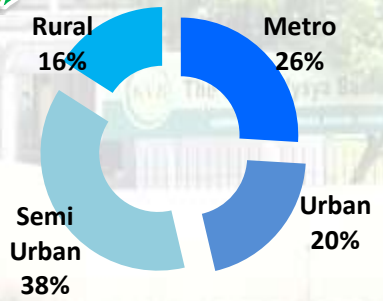
- Over **7 million** individuals
- Over **450000** businesses
- Over **700000** customers involved in agriculture

Unmatched presence in India's fast growing hinterland

CATEGORY	No of Branches
Metro	205
Urban	161
Semi Urban	298
Rural	126
Total	**790**



Category	30.06.18	31.03.18	31.03.17
Branches	790	790	711
ATM's + Cash Recyclers	2337	2328	2191



Customer service excellence the differentiator

Performance Highlights Q1 FY 18-19 (Y-o-Y)

- Total Business stands at ***Rs.1,05,440 crore*** (up from Rs. 97,069 crore as on 30.06.2017) registering a growth of ***9%***
- Robust credit growth of ***13%*** (Rs. 5,485 crore); Gross Advances as on 30.06.2018 : ***Rs. 47,886 crore***
- CASA share up at ***30%*** with ***8%*** Y-o-Y growth
- Savings deposits growth at ***13%***
- Total deposits grow by ***5%*** Y-o-Y
- Operating Profit stands at ***Rs. 460 crore***
- Net Interest Income up by ***Rs. 45 crore*** (***8%*** rise)
- NIM stands at ***3.65%***
- Other Income increases by ***Rs. 19 crore*** (***8%*** rise)
- CRAR stands at ***14.08%***

Blending Tradition with Modernity

- **Progress being made as per plan**
  - Digital System rollout as envisioned , no significant delay in new technology rollout.
- **Digital transformation milestones achieved and progressing well**
  - Home loan, working capital loan renewal, Mortgage (LAP) & Unsecured Personal loan live
  - Fully paperless solution available in assisted & self service modes
- **Good adoption of new digital tools**
  - >300 applications daily.
  - Aim to raise this to 2 application / branch / day
- **Core banking platform upgradation underway**
  - Upgrading to version 11.7 of Flexcube for improved security & functionality
  - Based on service oriented architecture that enables open API banking
  - Integration gateway enabled
  - Expected to go live in Jan 2019.

- **Dedicated Asset Sales Force created to facilitate retail asset growth**
  - Driving branch adoption of new technologies / products

- **Third Party Product Sales Force established**
  - To facilitate sale of Insurance/Investment & other ancillary products
  - Business Growth
    - Life Insurance Premium Growth - 116% over Q1, FY17-18
    - Non Life Insurance Premium Growth - 41% over Q1, FY17-18
    - Mutual Fund Revenue Growth - 125% over Q1, FY17-18
  - Health insurance distribution agreements signed with Aditya Birla Health Insurance Ltd & Max Bupa Health Insurance Ltd.

Blending Tradition with Modernity

- **Branch Productivity measurement system live**
  - Enables target setting & monitoring of all branch staff
  - Product agnostic branch sales target set
- **New Branch / individual sales incentive scheme live.**
- **Centralized Collection Infrastructure established**
  - Live since January 2018
  - Retail Credit products covered, Commercial products coverage to start in Q3
- **New Commercial Collection System live**
  - Wide spread adoption at branch level
  - Enables systematic collections while maintaining Branch Relationship.
- **New Recovery Management system scheduled to go live by end July 2018.**
- **Analytics – Centre of Excellence**
  - Being established (Q3, 2018)

Digital Transformation

Working Capital (Renewal)
Mar. 2018
LIVE

Home Loans
Mar. 2018
LIVE

Working Capital - Enhancement / Adhoc
Jul . 18
LIVE

Loan Against Property
Jul. 2018
LIVE

Personal Loan
Jul. 2018
LIVE

Digital Bank
Jul. 18
LIVE

Auto Loans
Originally Schedule Aug.2018
Re-Scheduled* to Sep. 18

Working Capital (Fresh)
Scheduled*
Aug. 18

Commercial Credit Card
Scheduled*
Q3, FY18-19

Term Loans
Scheduled*
Dec. 2018

* Scheduled dates are provided on the basis of information available at this time, these are subject to change

The New Operational Paradigm – A Work in Progress

Hyper Local branches with empowered Managers to meet customer needs immediately

Systemic controls to ensure adherence to policies & procedures

Balance Sheet

(Rs. in crore)

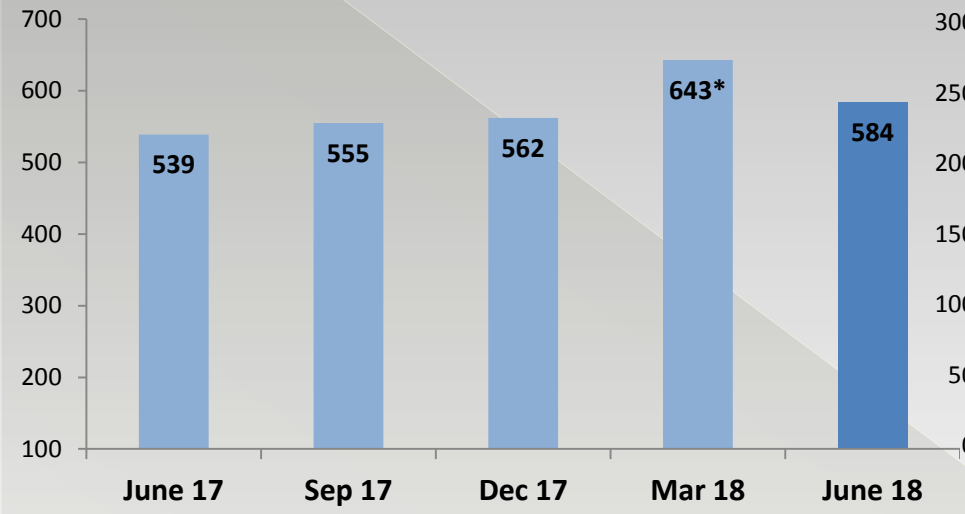
Particulars	June 18	June 17	Y-o-Y (%)
Capital & Liabilities			
Capital	145	122	19
Reserves and Surplus	6,165	5,125	20
Deposits	57,554	54,668	5
Borrowings	3,075	1,180	161
Other Liabilities and Provisions	1,337	1,433	(7)
Total	**68,276**	**62,528**	**9**
Assets			
Cash and Balances with RBI	3,002	3,107	(3)
Balances with Banks	838	734	14
Investments	16,108	15,191	6
Advances	46,406	41,698	11
Fixed Assets	550	426	29
Other Assets	1,372	1,372	0
Total	**68,276**	**62,528**	**9**
Business (Gross Advances + Deposits)	1,05,440	97,069	9

Income v/s Expenses

(Rs. in crore)

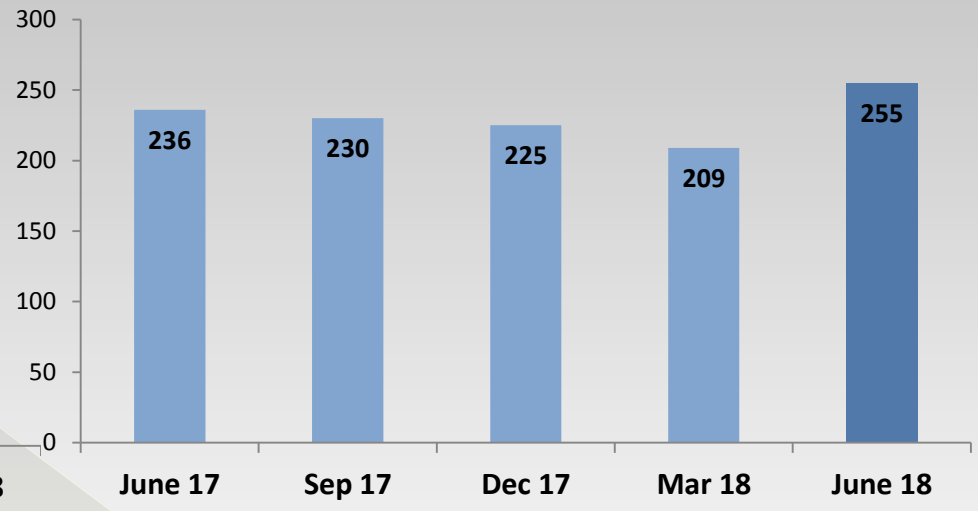
Net Interest Income

8% YOY



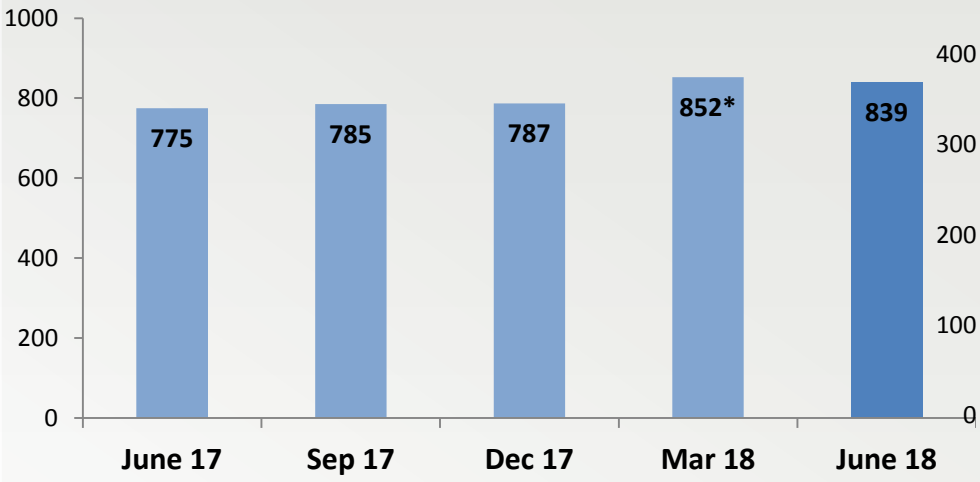
Non Interest Income

8% YOY

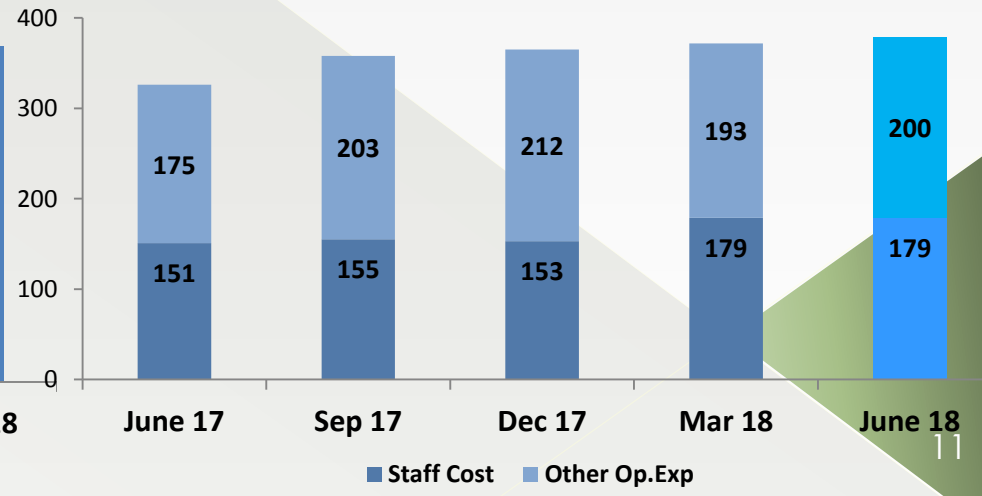


Total Operating Income

8% YOY



Operating Expenses



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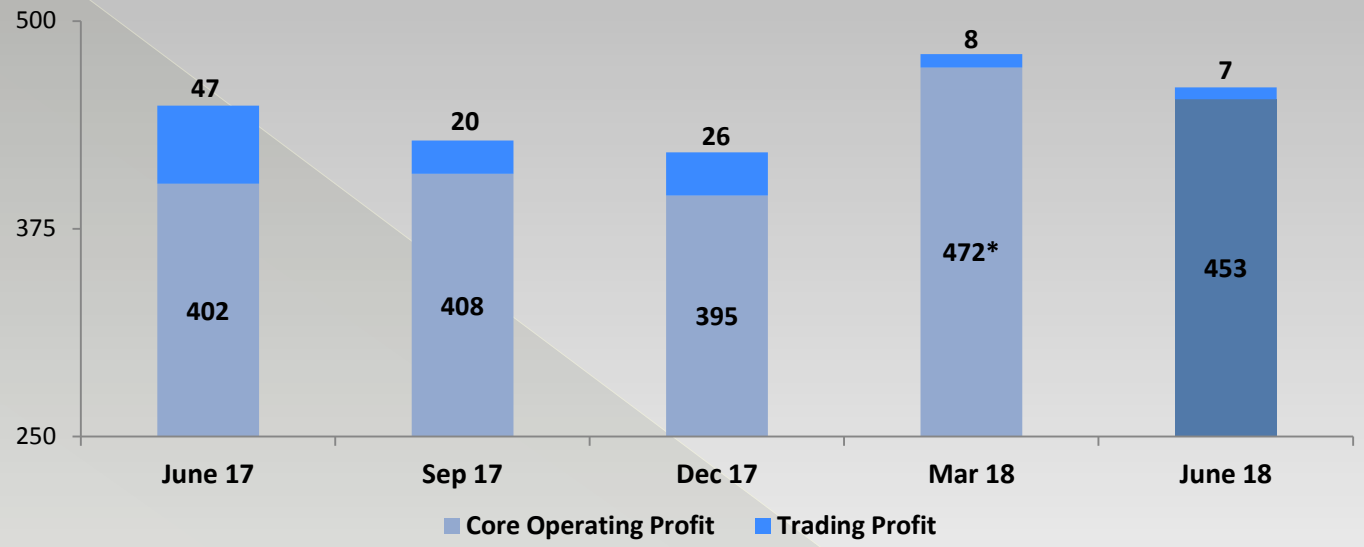
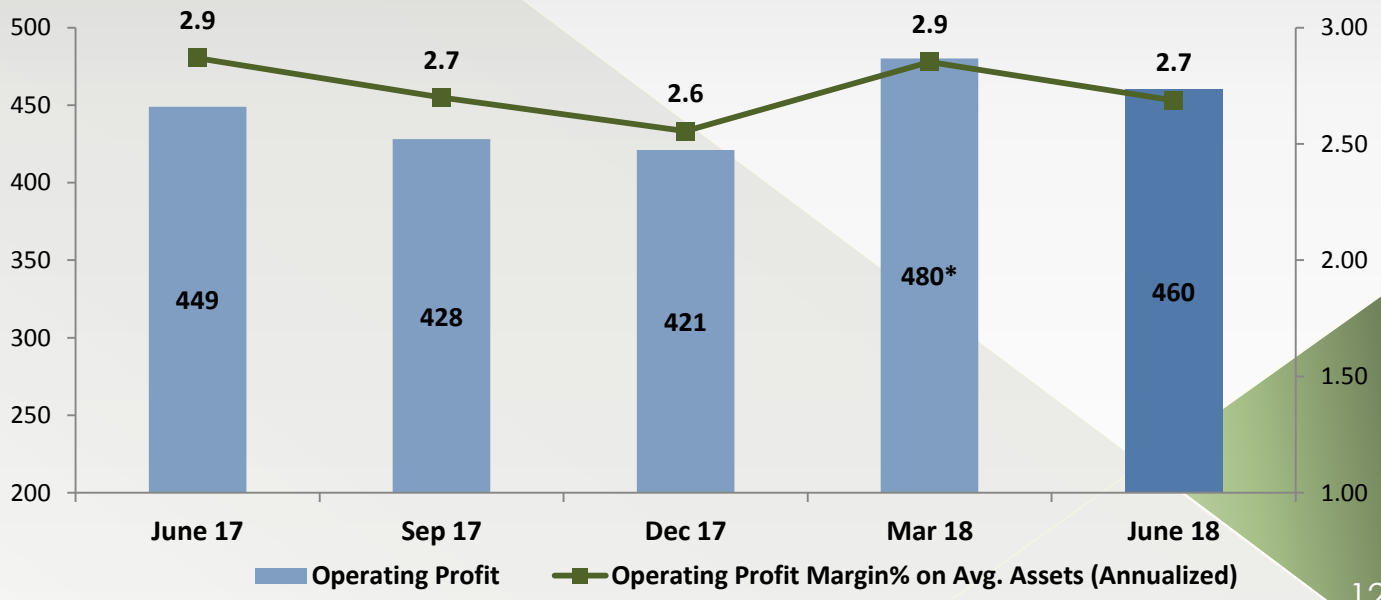
* *Includes revenue of non recurring nature*

Operating Profit

(Rs. in crore)





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** Includes revenue of non recurring nature*

Profit and Loss A/c

(Rs. in crore)

Particulars	Q1 FY 18-19	Q1 FY 17-18	YoY (%)
Net Interest Income	584	539	8
Other Income	255	236	8
Total Income	**839**	**775**	**8**
Operating Expenses	379	326	16
Operating Profit	**460**	**449**	**2**
Provisions	423	233	81
Credit Related	378	229	65
Others	45	4	-
Profit Before Tax	**37**	**216**	**(83)**
Tax	(9)	68	-
Net Profit	**46**	**148**	**(69)**

Break Up of Other Income

(Rs. in crore)

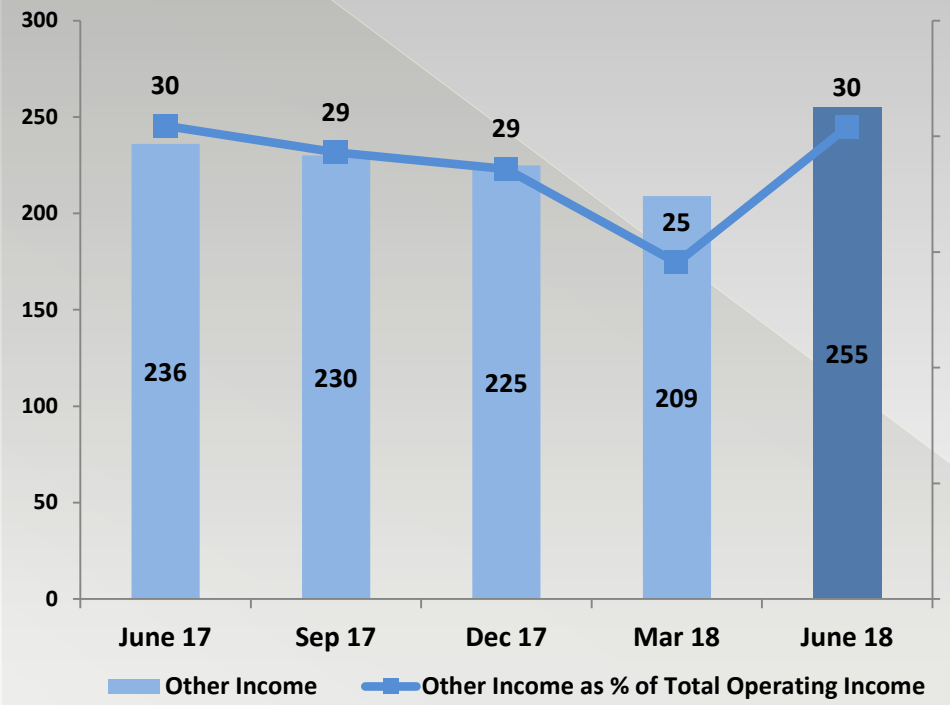
Particulars	Q1 FY 18-19	Q1 FY 17-18	YoY (%)
TOTAL NON INTEREST INCOME	**255**	**236**	**8**
1) Fee Income	191	170	13
2) Investment trading profit	7	47	(85)
3)Forex Income	13	11	21
4)Others*	44	8	

**Includes recoveries from Written Off A/c's - Rs. 22 crore (Q1 FY 18-19) & Rs. 4 crore (Q1 FY 17-18)*

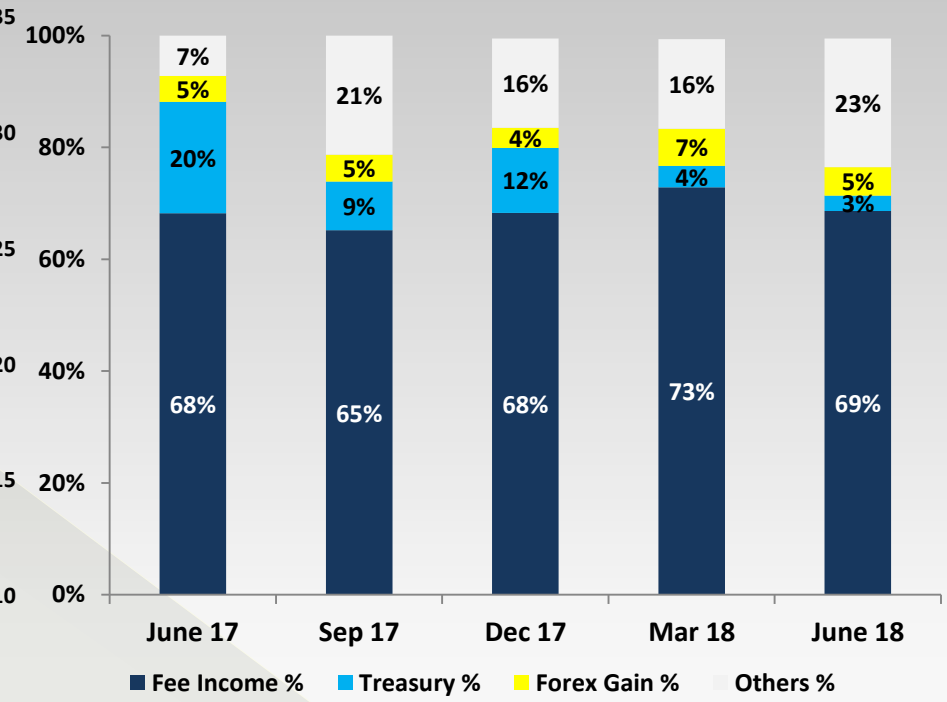
Healthy Other Income Profile

(Rs. in crore)

Growth in Other Income

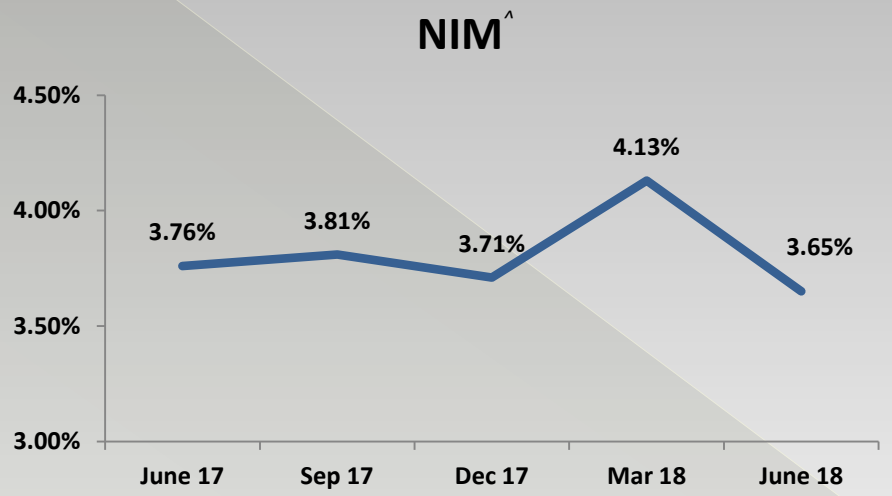


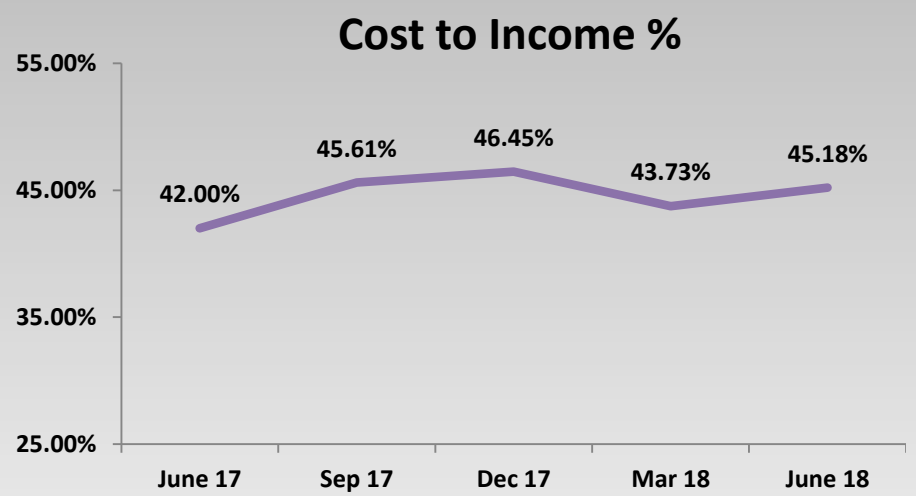
Fee income consistently contributes > 65% of other income

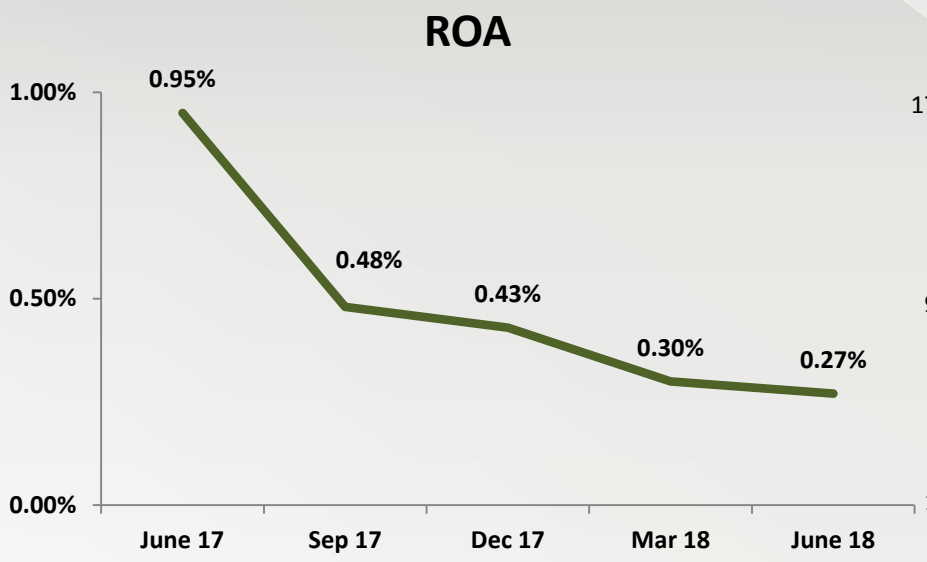


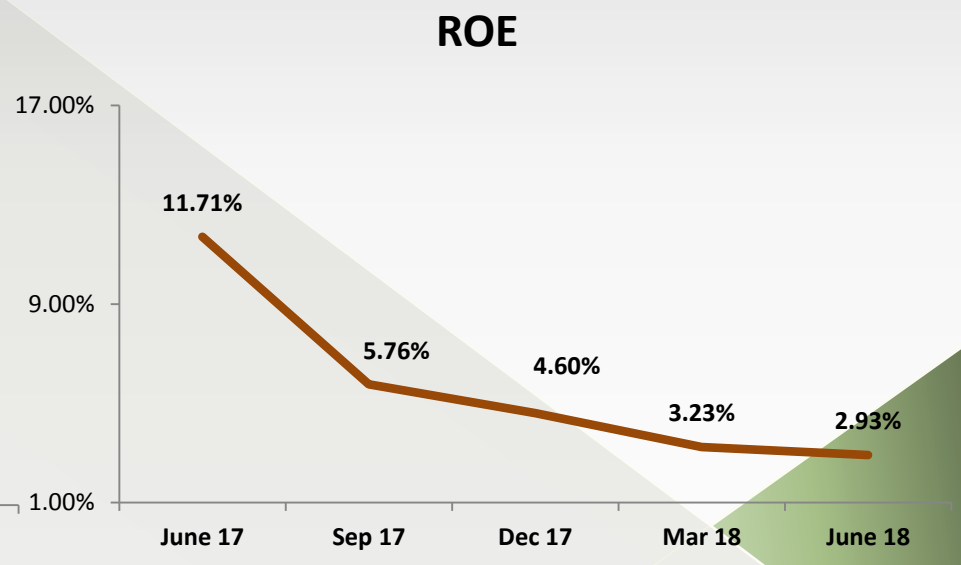
- **Non interest income accrues from diverse sources – fee based, digital products, bancassurance etc. and has shown steady growth**
- **30% share in total operating income (Q1 2018-19)**

Key Ratios









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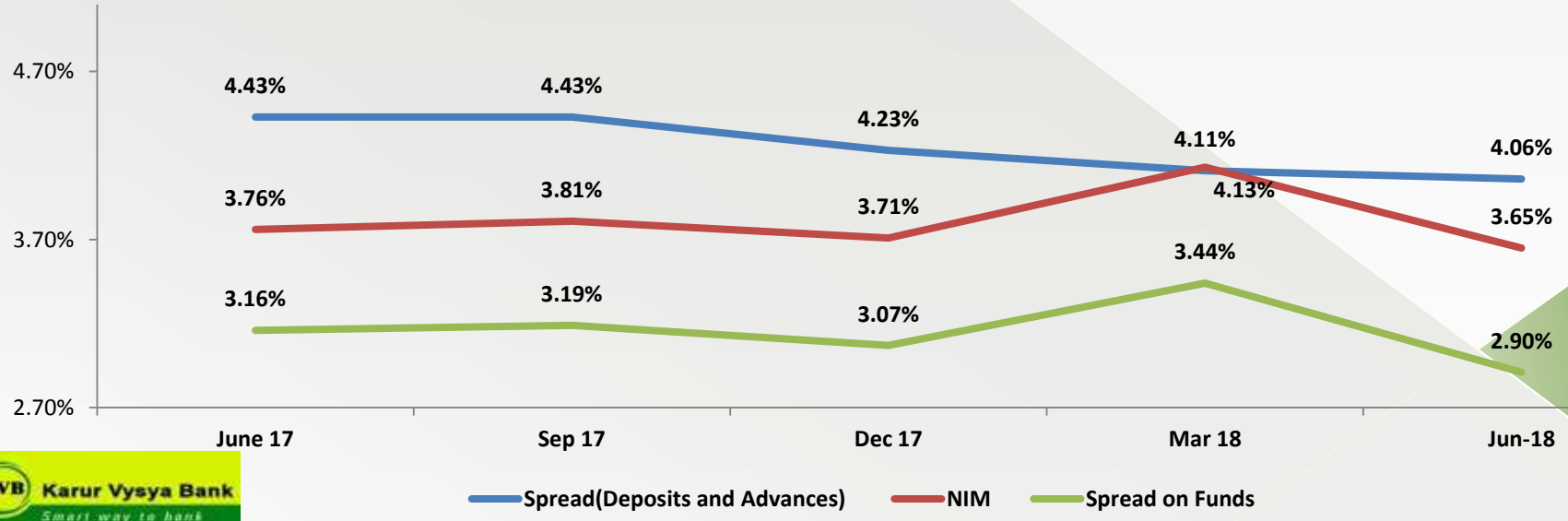
^ NIM for March 2018 includes revenue of non recurring nature

Key Ratios

Particulars	Q1 FY 18-19	Q1 FY 17-18
Cost of Deposits	5.79%	6.15%
Yield on Advances	9.85%	10.58%
Cost of Funds	5.80%	6.06%
Yield on Funds	8.70%	9.22%
NIM	3.65%	3.76%
Spread	2.90%	3.16%
Cost to Income Ratio	45.18%	42.00%
Business/Emp. (Rs. Crore)	13.46	12.61
Profit/Emp. (Rs. Lakh)	2.34	7.69



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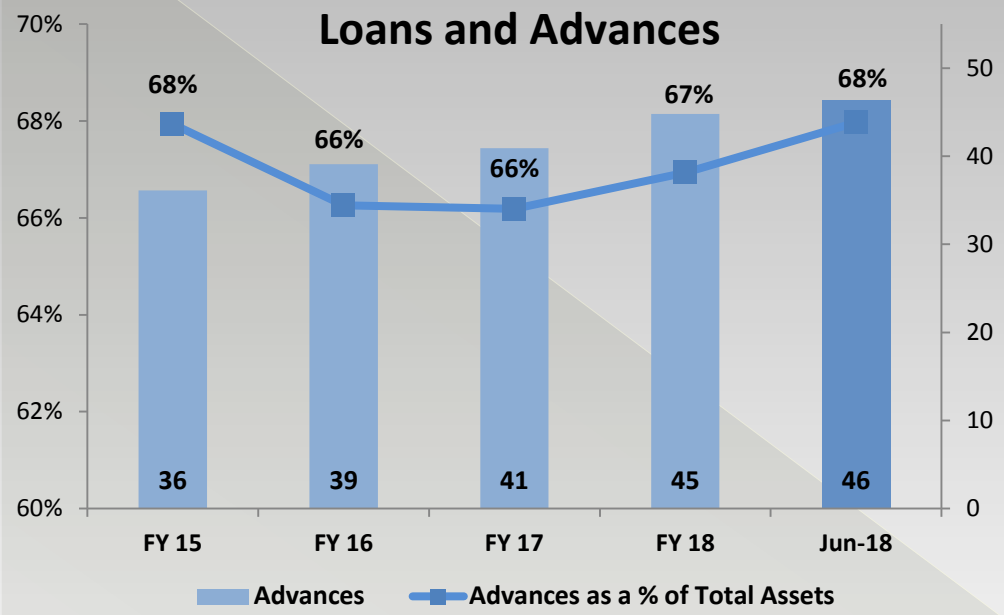
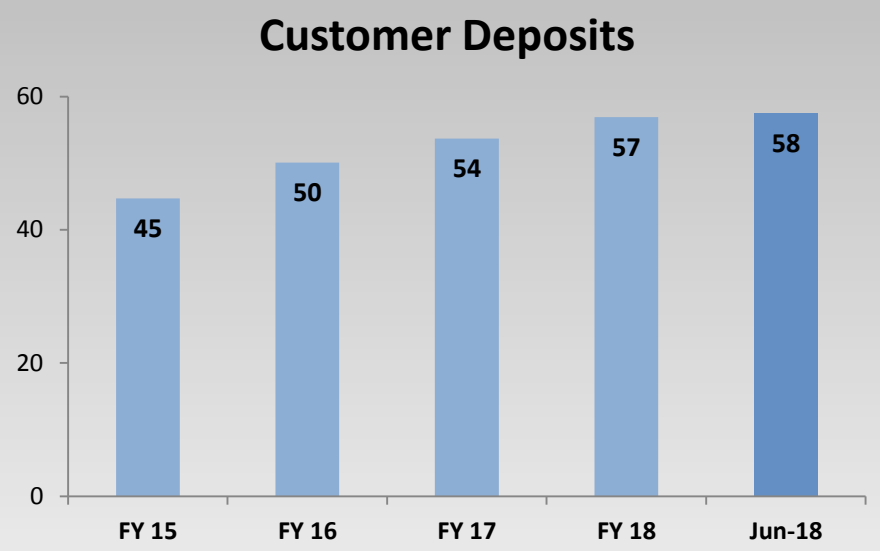
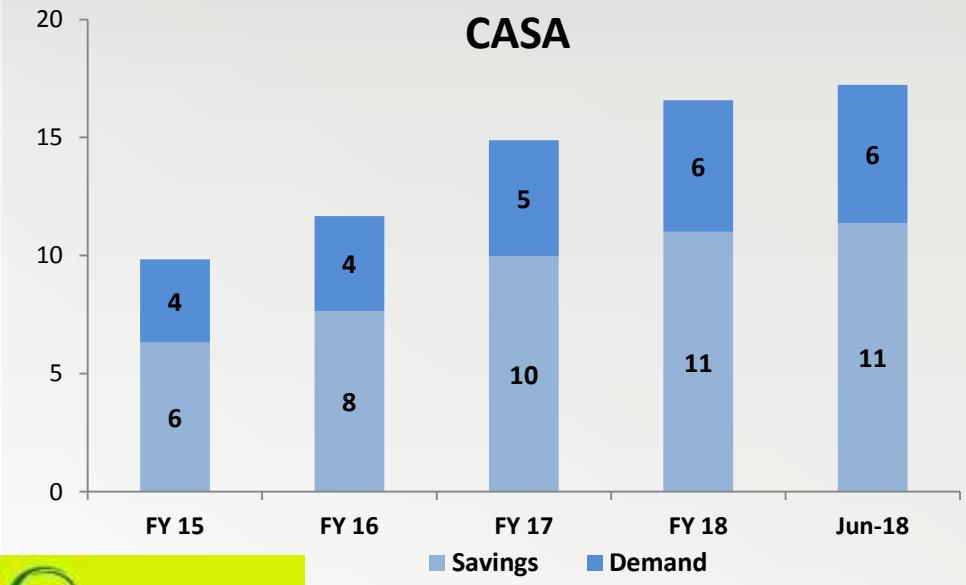
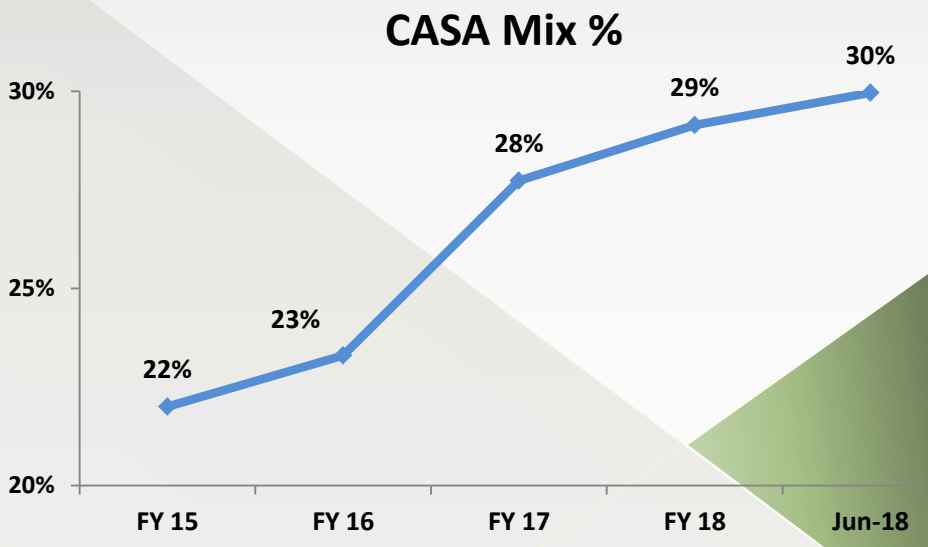
Advances v/s Deposits

(Rs. in Thousand Cr)









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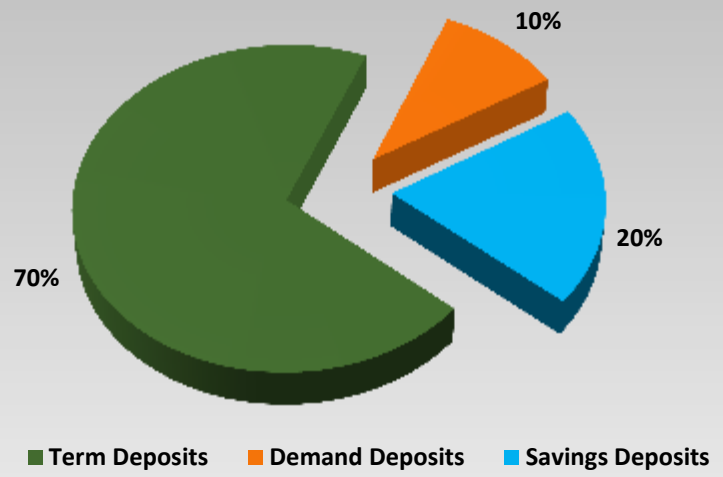
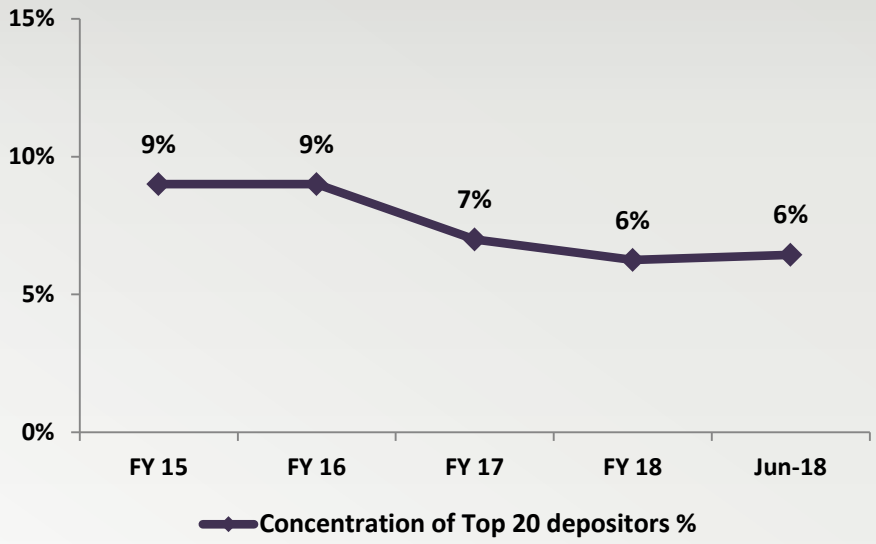
Retail Liability Franchise-Granular and Sticky

Break Up of Deposits – June 18

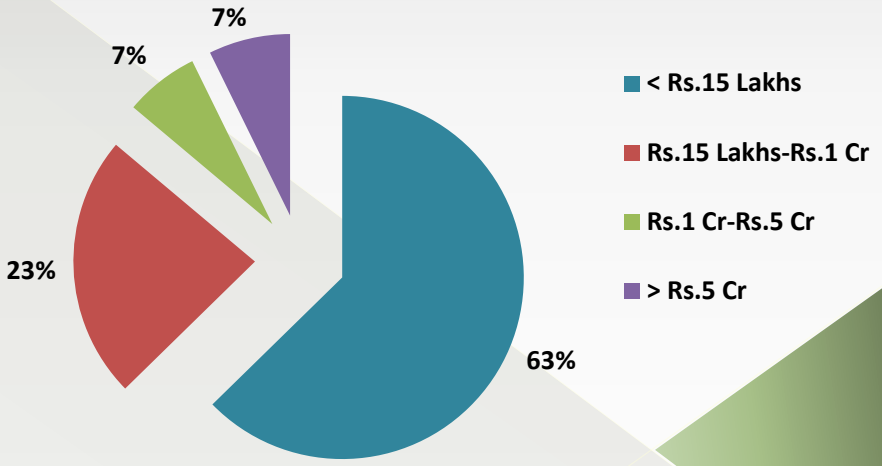
Term deposits are primarily retail deposits.
93% of term deposits are < Rs.5 Cr



Low concentration of Deposits



Low dependence on wholesale deposits



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Total Deposits & CASA

(Rs. in crore)

Particulars	June 18	June 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Total Deposits	**57,554**	**54,668**	**5**	**56,890**	**1**
Demand	5,874	5,871	-	5,576	5
Savings	11,370	10,074	13	11,001	3
Term Deposits	40,310	38,723	4	40,313	-
CASA	17,244	15,945	8	16,577	4
CASA %	30%	29%		29%	

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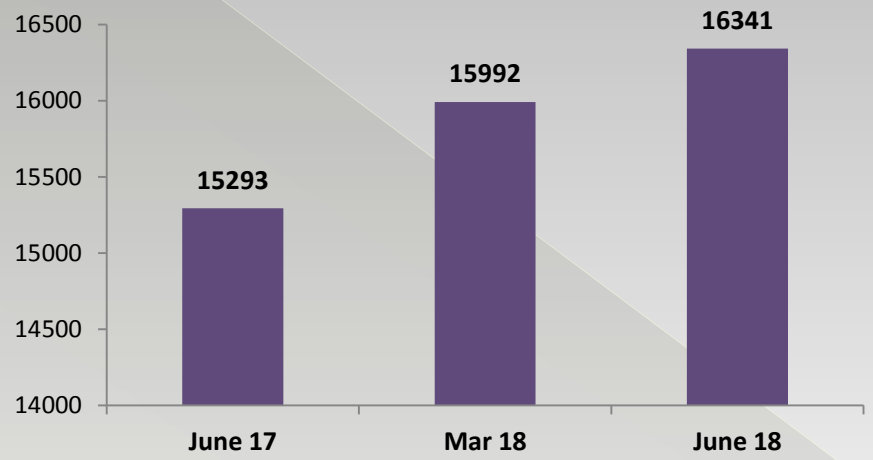
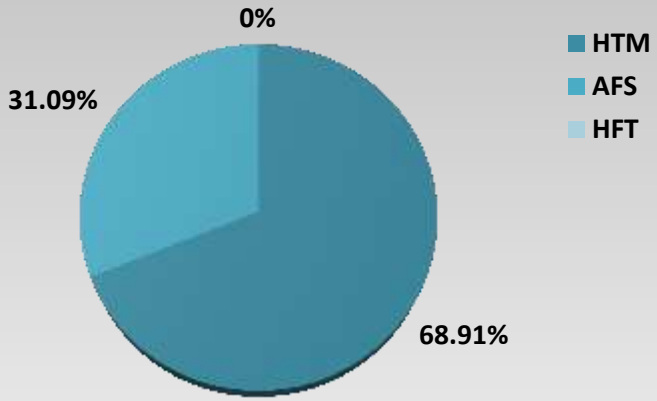
Investment Portfolio

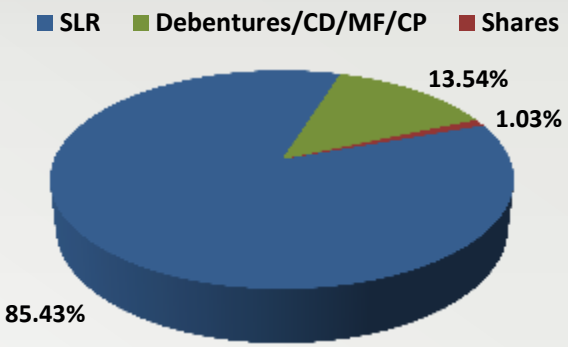
Investments (Rs. crore)



Portfolio wise Investment



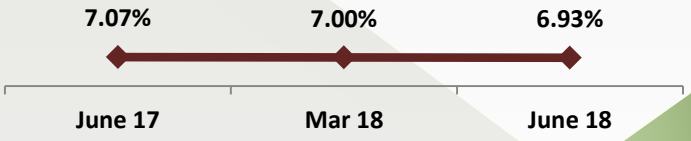
Investment Portfolio



Duration

HTM	AFS	HFT	Total
4.45	3.09	0.00	4.04

Yield on Investment



Debentures/CD/MF/CP includes SRs of Rs.484.71 crore (2.97%)

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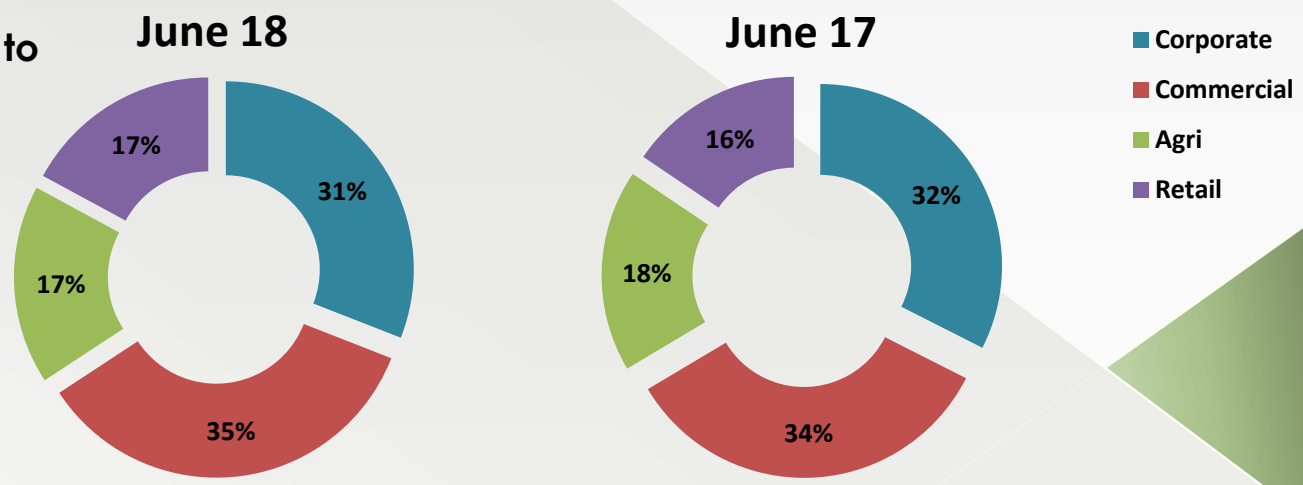
Advances Portfolio

(Rs. in crore)

Particulars	June 18	June 17	Y-o-Y Growth %	Mar 18	YTD Growth %
Gross Advances	**47,886**	**42,401**	**13**	**45,973**	**4**
Commercial	16,510	14,411	15	16,095	3
Corporate	14,893	13,763	8	14,397	3
Agriculture	8,251	7,635	8	7,861	5
Retail (Personal Banking)	8,232*	6,592	25	7,620*	8
Jewel Loans (incl. in above)	7,388	6,431	15	7,092	4

Segment wise contribution to advances portfolio



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

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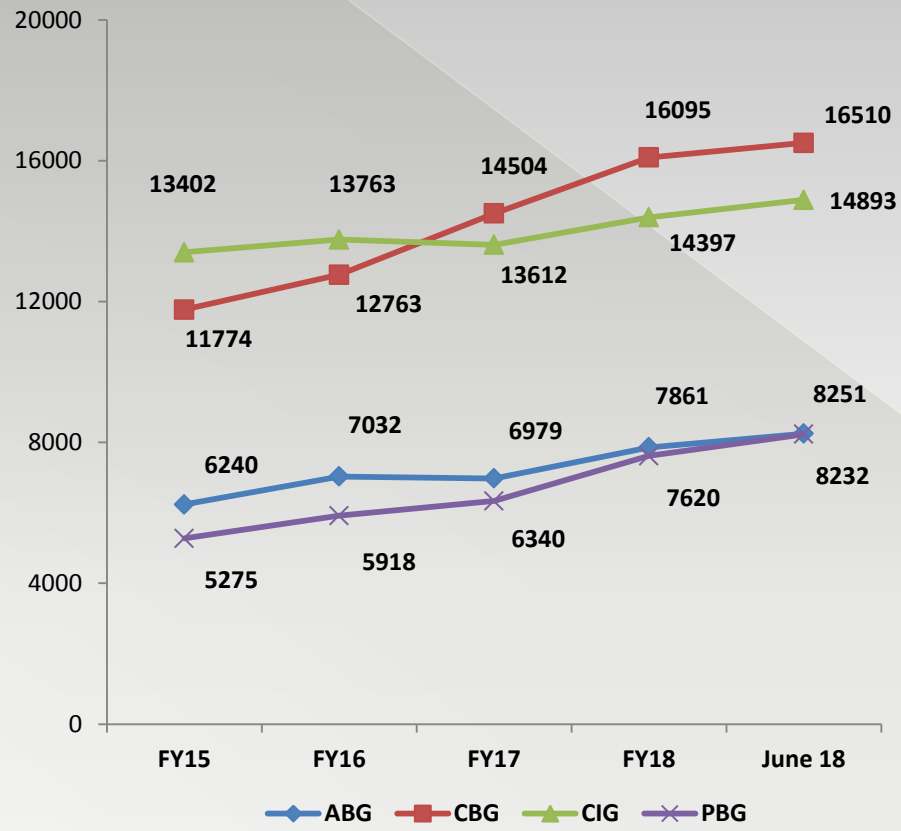
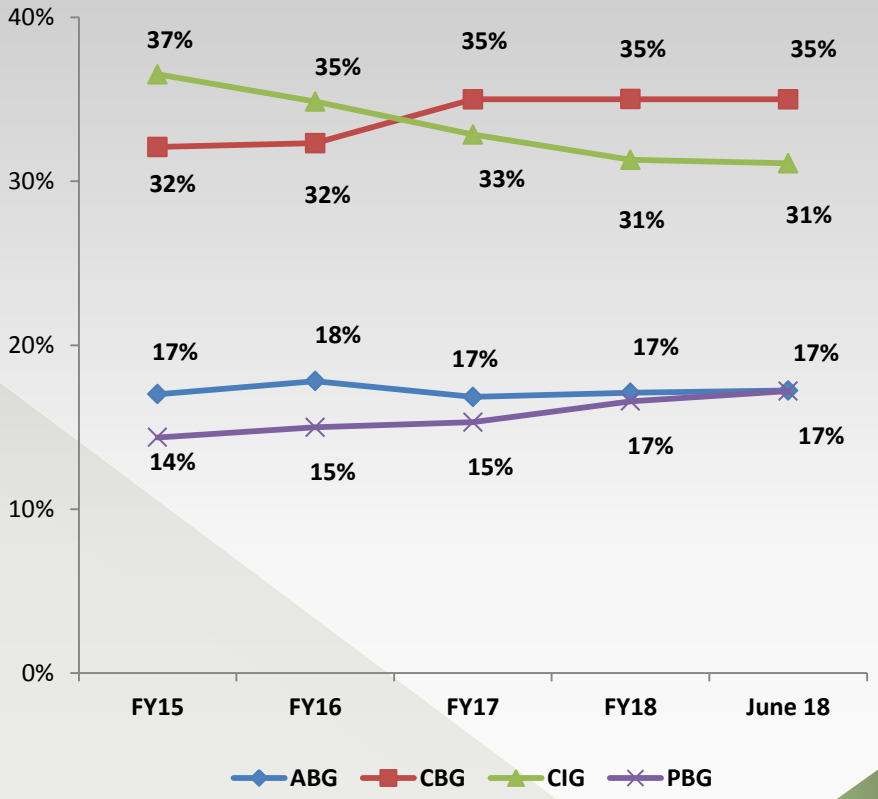
Advances – Business Verticals

Advances by Value



Advances (%)



ABG - Agri Banking , CBG – Commercial Banking, CIG – Corporate Banking, PBG – Personal Banking

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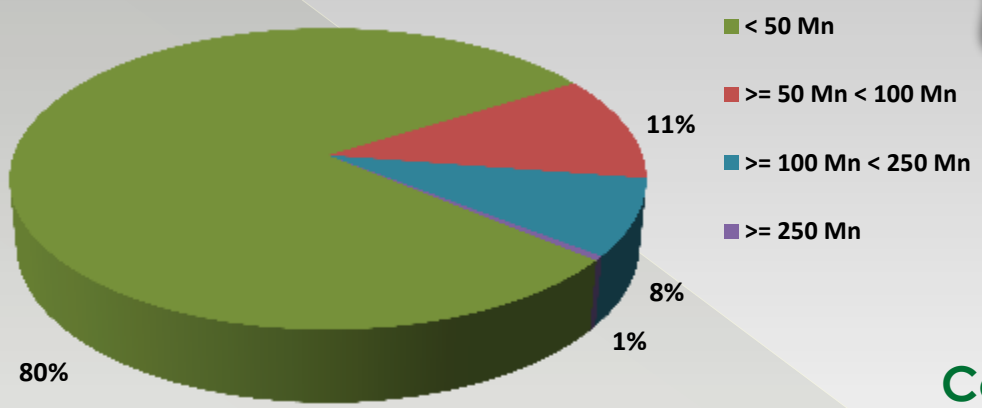
Granular Loan Book

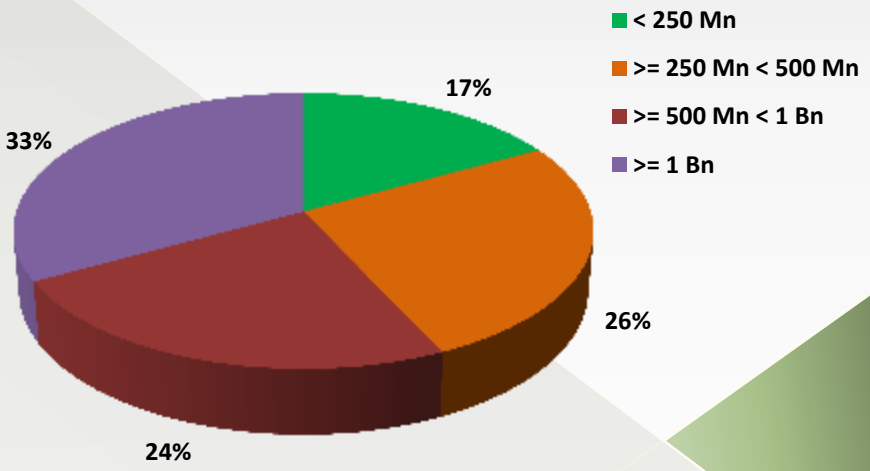
- *Commercial Loans : Exposures upto Rs. 250 Mn*
- *Corporate Loans : Exposures above Rs. 250 Mn*

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. 360 Mn
- 67 % of corporate loans are less than Rs.1 Bn
- *SMA 1 & 2 in corporate credit is ~1.7% of the book*

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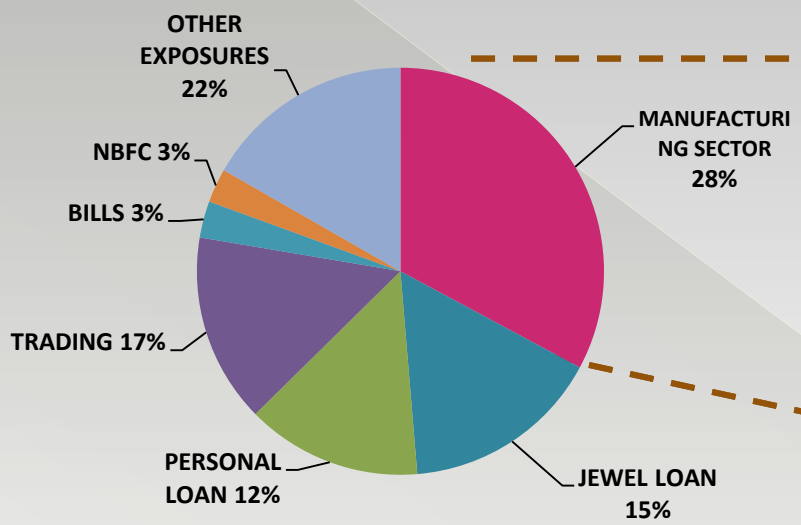
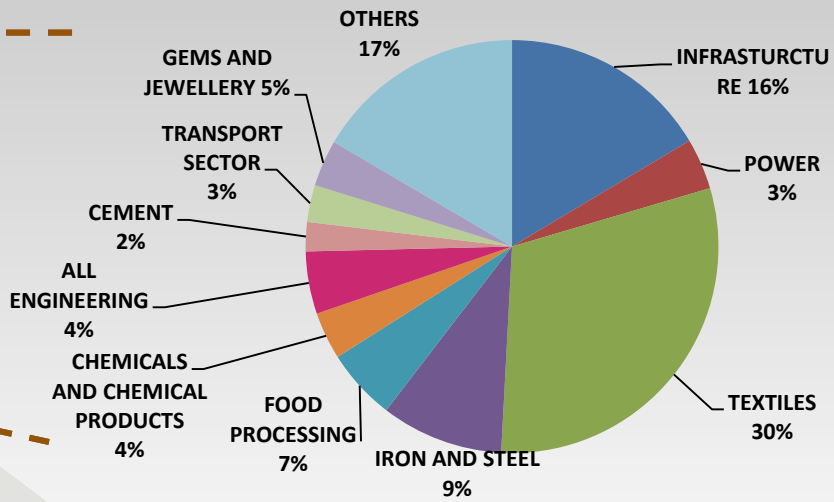
Advances - Composition

Sub-sectoral exposures well spread out; diversified industrial exposures (June 18)

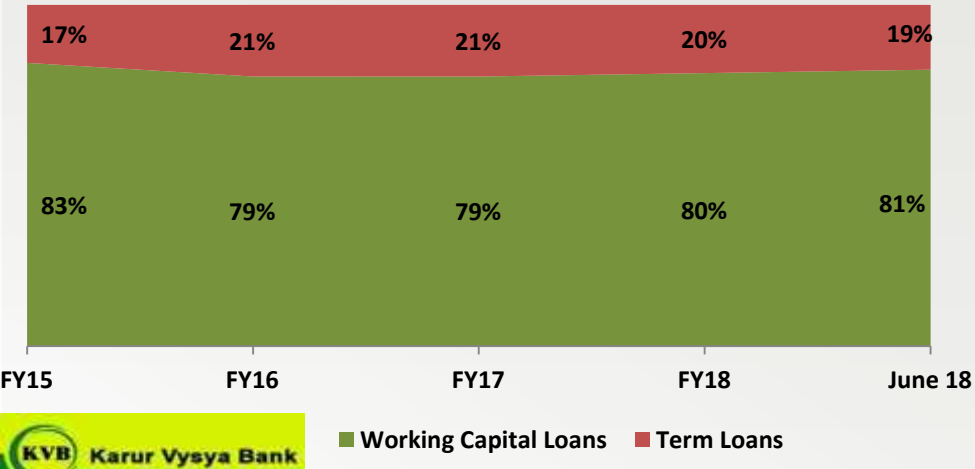
Rs.479 Bn



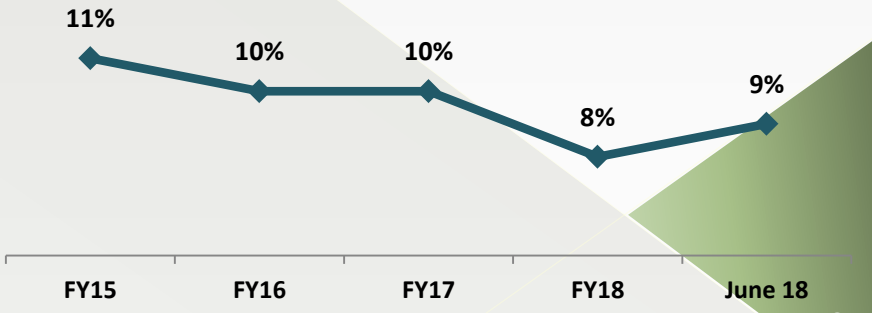
Breakup of Industrial exposure (Rs.135 Bn)



Working capital focus enables quicker repricing of loans



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



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Advances – Sector Details

(Rs. in crore)

Particulars	Amount			% to Total Advance			Growth over Jun-17	
	Jun- 18	Jun-17	Mar -18	Jun-18	Jun-17	Mar 18	Amt	%
Manufacturing sector	13,484	12,827	13,626	28	30	30	657	5
Trading	8,195	6,939	7,851	17	16	17	1,256	18
Jewel loan	7,388	6,431	7,092	15	15	15	957	15
Personal loans @	6,345	5,560	5,990	13	13	13	785	14
CRE	2,793	2,359	2,761	6	6	6	434	18
Agri (other than jewel loan)	1,734	2,044	1,613	4	5	4	(310)	(15)
Bills	1,593	1,595	1,542	3	4	3	(2)	-
NBFC	1,324	1,093	1,295	3	3	3	231	21
Capital market	78	111	71	0	0	0	(33)	(30)
Others*	4,952	3,442	4,132	11	8	9	1,510	44
Total Advances	**47,886**	**42,401**	**45,973**	**100**	**100**	**100**	**5,485**	**13**

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

Manufacturing Sector - Industry Wise

(Rs. in crore)

Industry	Amount			% to Total Advance			Growth over June 17	
	Jun-18	Jun-17	Mar-18	Jun-18	Jun-17	Mar-18	Amount	%
TEXTILES	4,033	3,820	4,154	8.4	9.0	9.0	213	6
INFRASTRUCTURE	2,628	2,779	2,787	5.5	6.5	6.1	(151)	(5)
BASIC METAL & METAL PRODUCTS	1,172	1,294	1,324	2.4	3.0	2.9	(122)	(9)
FOOD PROCESSING	952	551	749	2.0	3.5	1.6	401	73
GEMS & JEWELLERY	636	499	501	1.3	1.1	1.1	137	27
ALL ENGINEERING	528	558	625	1.1	1.3	1.4	(30)	(5)
CHEMICALS & CHEMICAL PRODUCTS	476	488	513	1.0	1.1	1.1	(12)	(2)
RUBBER & PLASTIC PRODUCTS	417	357	361	0.9	0.8	0.8	60	17
CONSTRUCTION	402	390	471	0.8	0.9	1.0	12	3
WOOD & WOOD PRODUCTS	395	273	304	0.8	0.6	0.7	122	45
TRANSPORT SECTOR	391	407	400	0.8	0.9	0.9	(16)	(4)
PAPER & PAPER PRODUCTS	301	206	251	0.6	0.4	0.5	95	46
CEMENT & CEMENT PRODUCTS	297	388	292	0.6	0.9	0.6	(91)	(23)
BEVERAGES & TOBACCO	177	122	180	0.4	0.2	0.4	55	45
MINING & QUARRYING	157	315	187	0.3	0.7	0.4	(158)	(50)
PETROLEUM	48	18	30	0.1	0.1	0.1	30	167
GLASS & GLASSWARE	47	42	58	0.1	0.1	0.1	5	12
LEATHER & LEATHER PRODUCTS	41	37	61	0.1	0.1	0.1	4	11
OTHER INDUSTRIES	386	283	379	0.8	0.6	0.8	103	36
TOTAL	**13,484**	**12,827**	**13,626**	**28.2**	**30.3**	**29.6**	**657**	**5**

Retail Portfolio

(Rs. in crore)

Segment	Amount				
	June-18	Mar-18	Mar-17	Mar-16	Mar-15
Housing	2,977	2,795	2,330	2,094	1,757
Mortgage (LAP)	1,470	1,393	965	787	568
Vehicle	1,051	1,017	921	831	782
Jewel Loans	596	578	596	703	793
Personal Loans	294	296	316	354	356
Education Loans	252	261	266	245	207
Others*	1,592	1,280	946	904	779
Total	**8,232**	**7,620**	**6,340**	**5,918**	**5,242**

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

Stress Accounts

(Rs. in crore)

Category	30.06.18	31.03.18	30.06.17
SDR Outstanding	Nil	Nil	93
5/25	76	76	76
S4A Accounts	Nil	79	208

Security Coverage

(Rs. in crore)

CATEGORY	30.06.18	
Exposure backed by -		
Letter of Credit	989	
Liquid Assets ^	8,207	
Vehicles	1,774	
Commodities	1,290	
Total (1)		**12,260**
Exposure secured by Immovable Property (% Coverage)		
> 100%	23,702	
90% to <100%	4,909	
75% to <90%	2,055	
50% to <75%	4,118	
<50%	3,215	
Total (2)		**37,999**
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	2,785	
Unsecured Exposure	428	
Total (3)		**3,213**
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		**53,472**

** 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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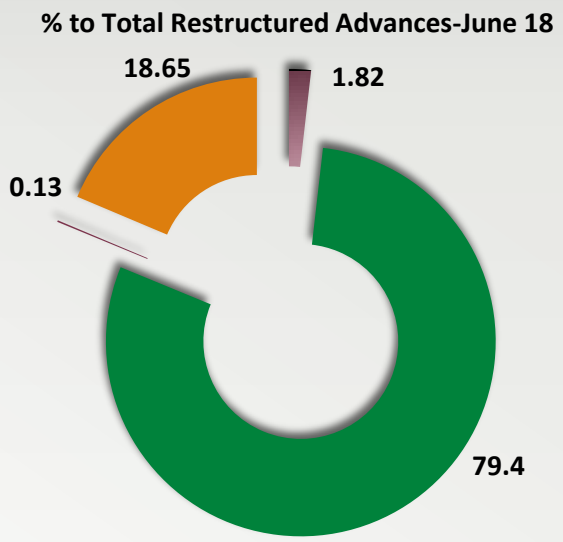
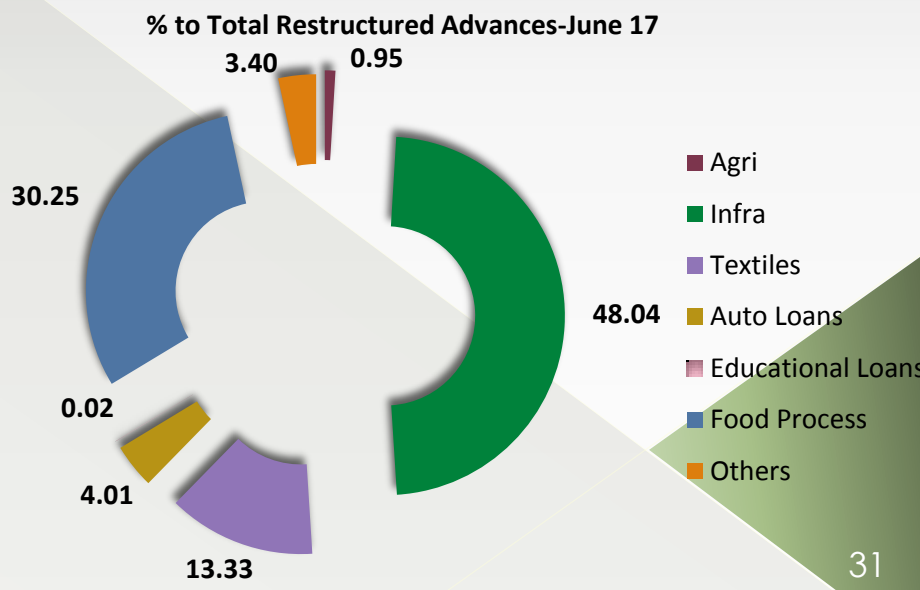
Sector-wise Restructured Advances

(Rs. in crore)

S. N.	SECTOR	AMOUNT	
		June-18	June-17
1	INFRASTRUCTURE	41.55	388.09
2	TEXTILES	-	107.71
3	AGRICULTURE	0.95	7.68
4	EDUCATIONAL LOANS	0.07	0.14
5	AUTO LOANS	-	32.42
6	FOOD PROCESSING	-	244.37
7	OTHERS	9.76	27.44
	TOTAL	**52.33**	**807.85**
	% to Total Advance	**0.11%**	**1.91%**





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Movement of Restructured Advances

(Rs. in crore)

Particulars	Apr-18 to Jun-18		Apr-17 to June-17		Apr-17 to Mar-18	
	No of A/c's	Amt	No of A/c's	Amt	No of A/c's	Amt
Position at the beginning of the period - [A]	22	262.43	33	841.81	33	841.81
Addition during the period - [B]	-	-	5	0.12	3	0.05
Addition of facilities in existing A/c's - [C]	-	-	-	15.42	-	-
Addition through upgradation from NPA – [D]	-	-	-	-	2	0.04
Accounts closed during the period - [E]	4	7.79	1	11.00	5	0.60
Accounts ceasing to attract higher provision (upgradation)– [F]	-	-	-	-	3	9.97
Amount recovered during the period – [G]	-	1.59	-	-	-	11.00
Accounts slipping to NPA during the period - [H]	4	200.72	1	38.50	8	557.90
Position at the end of the period A+B+C+D-(E+F+G+H)	**14**	**52.33**	**36**	**807.85**	**22**	**262.43**

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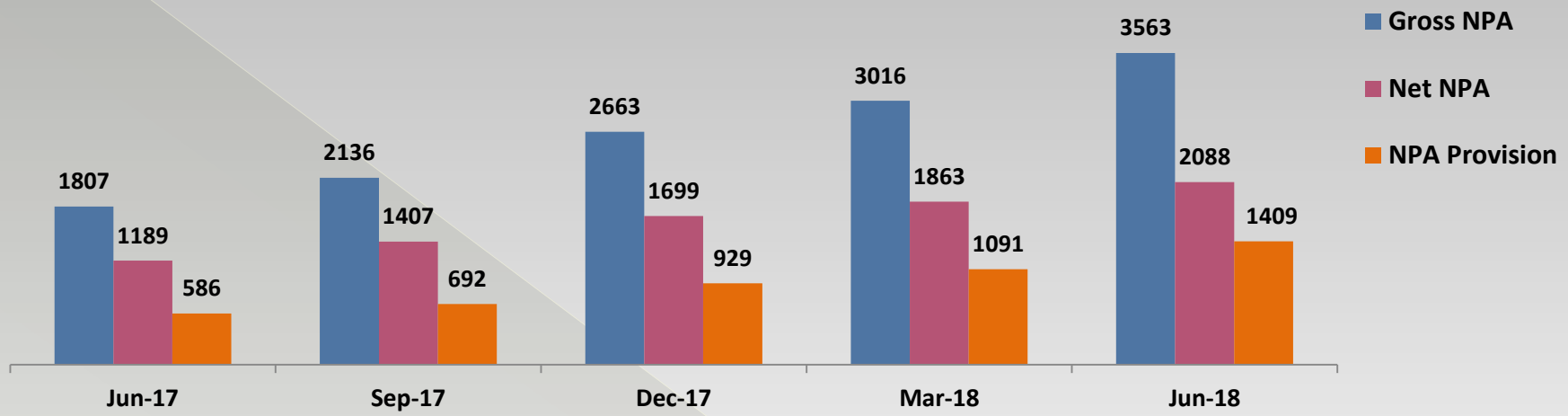
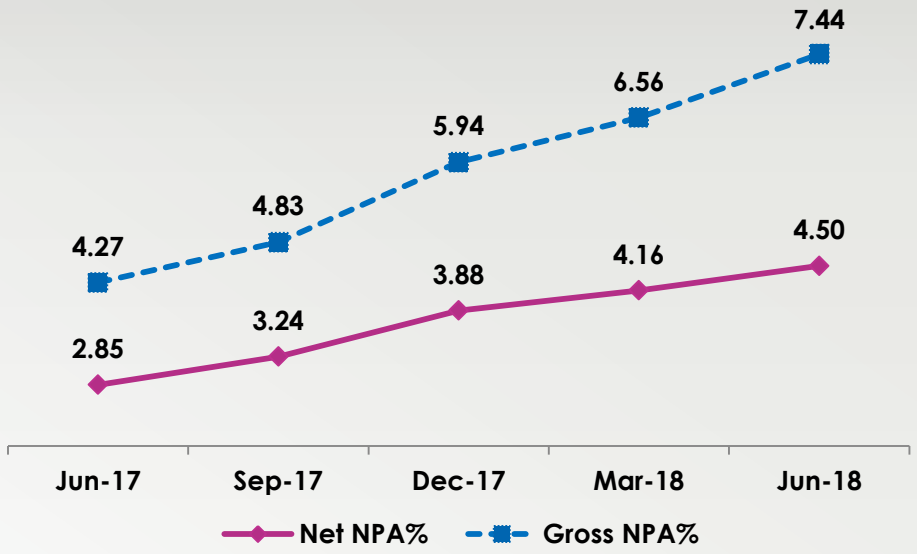
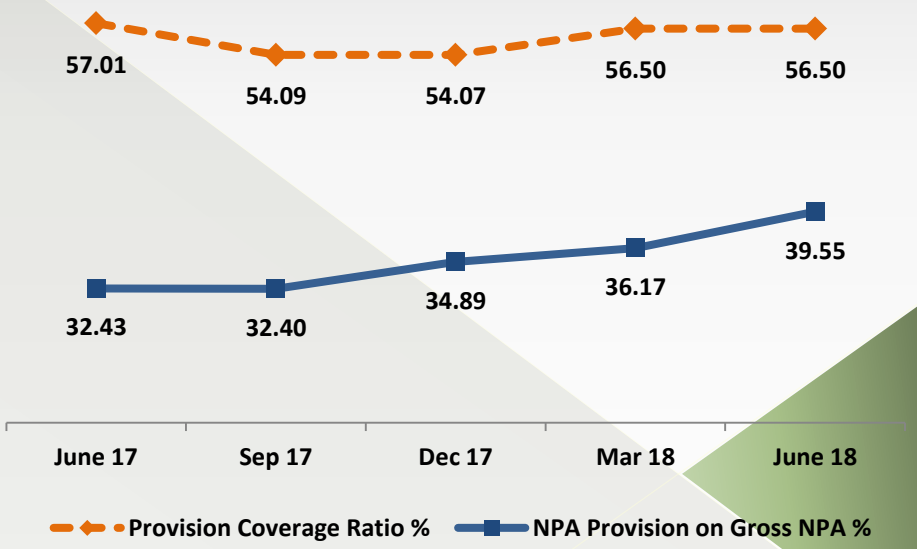
NPAs, Provisions & PCR

(Rs. in crore)







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Movement of NPA

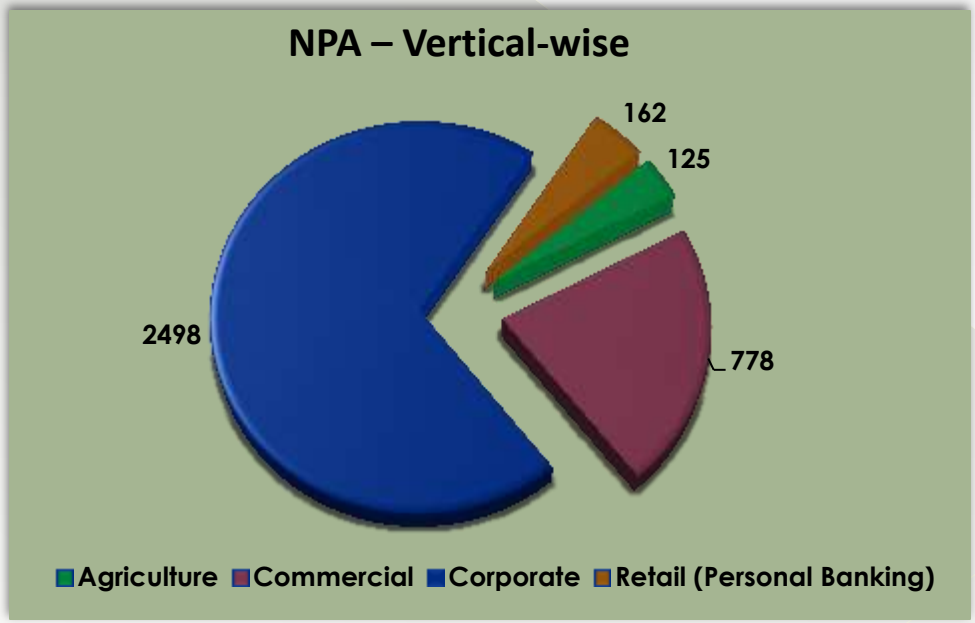
(Rs. in crore)

Particulars	Apr 18- Jun 18	Apr 17 - Jun 17	Apr 17 - Mar 18
Movement of Gross NPAs			
Opening Balance	3,016	1,484	1,484
Additions during the period	785	389	2,092
Reductions during the period	238	66	560
Closing Balance	3,563	1,807	3,016
Movement of Net NPAs			
Opening Balance	1,863	1,033	1,033
Additions during the period	362	212	1,103
Reductions/write off during the period	137	56	273
Closing Balance	2,088	1,189	1,863
NPA Provision movement			
Opening Balance	1,091	429	429
Provn. made during the period	419	157	1,024
Write off/Write back of excess provn.	101	0	362
Closing Balance	1,409	586	1,091

Vertical-wise Advances vis-à-vis NPA

(Rs. in crore)

VERTICAL	Advances O/s. as on 30.06.2018	Net NPA Addition Q1	Total NPA 30.06.2018	NPA accretion rate (%) Q1 (annld.)
COMMERCIAL	16,510	241	778	5.8
CORPORATE	14,893	267	2,498	7.2
AGRICULTURE	8,251	19	125	0.9
RETAIL (PERSONAL BANKING)	8,232	21	162	1.0
TOTAL	**47,886**	**548**	**3,563**	**4.6**



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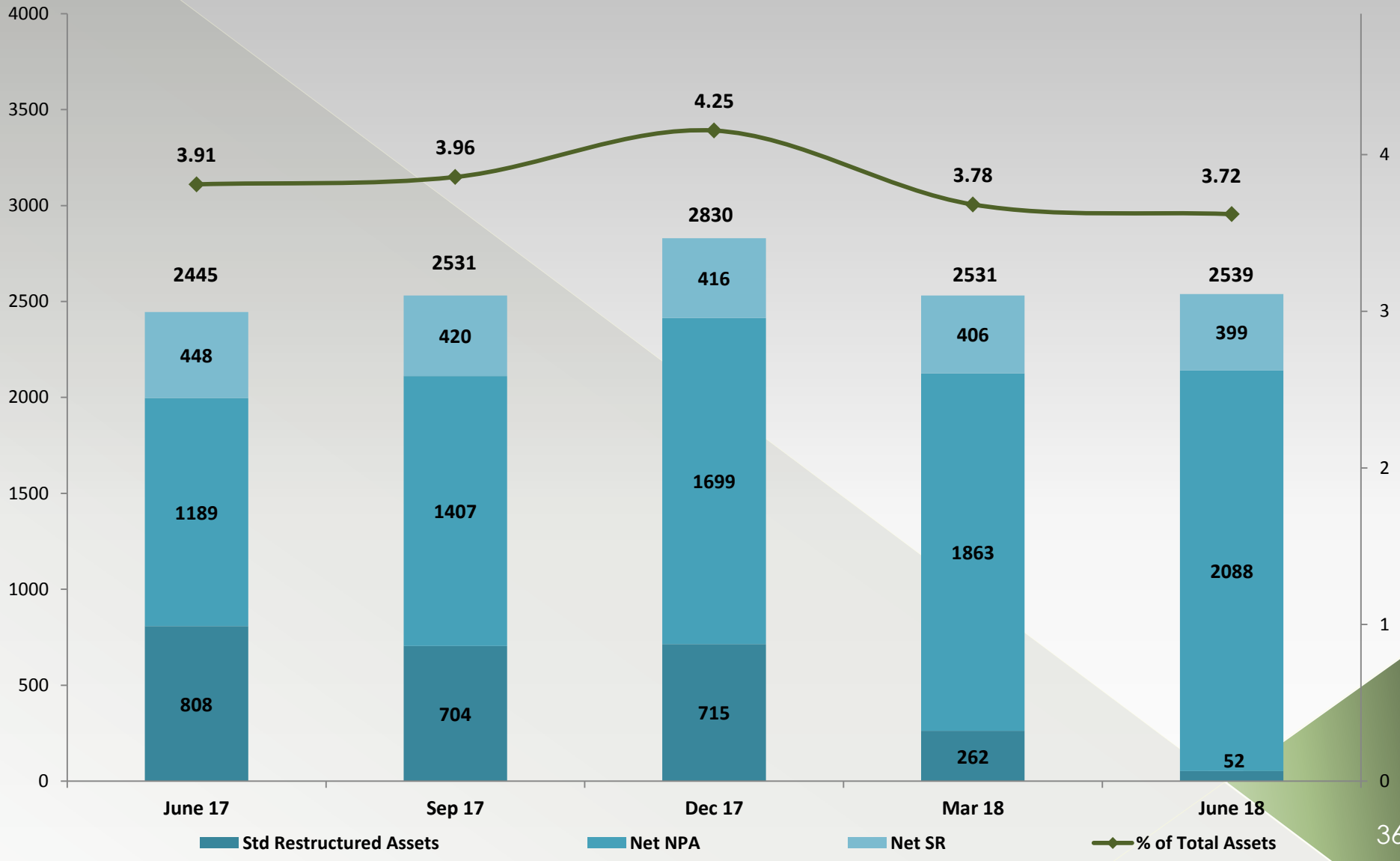
Stressed Book Analysis

(Rs. in crore)



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Credit & other Provisions (excl. Tax)

(Rs. in crore)

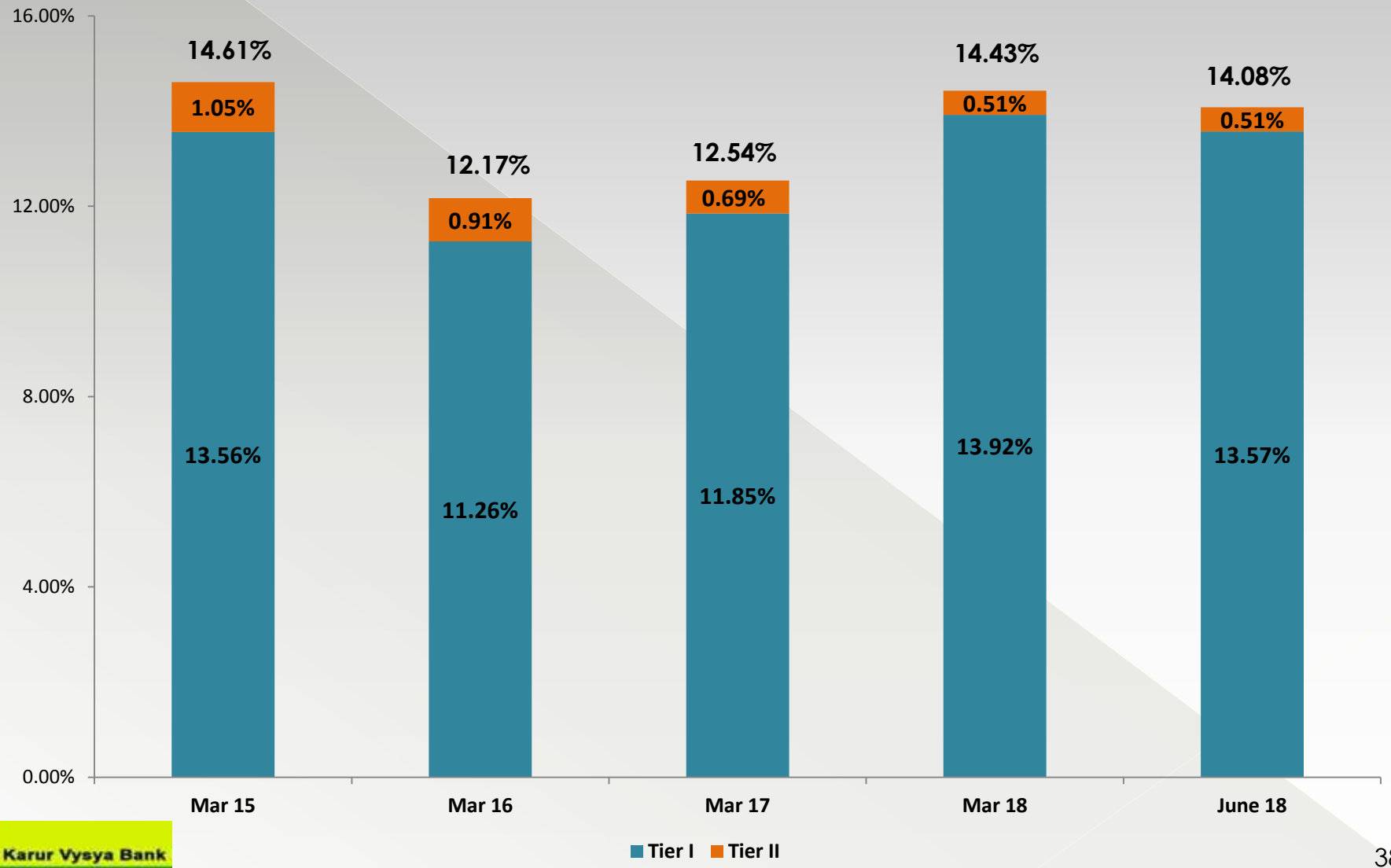
Particulars	Q1 FY 18-19	Q1 FY 17-18
Total Provisions	**423**	**233**
NPA	403	157
Standard Assets-Others	6	1
Standard Assets-NCLT	(12)	-
Restructured (Incl. SDR,S4A,5/25 etc..)	(18)	8
Investment (Incl NPI)	44	4
Others	-	63*

*Loss on sale to ARC

Investment depreciation (MTM loss) is inclusive of proportionate deferred amount of Rs. 9 crore of previous year and Rs. 21 crore provided during current quarter; deferred provision during Q1 is Rs. 76 crore.

Capital Adequacy – Basel III

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



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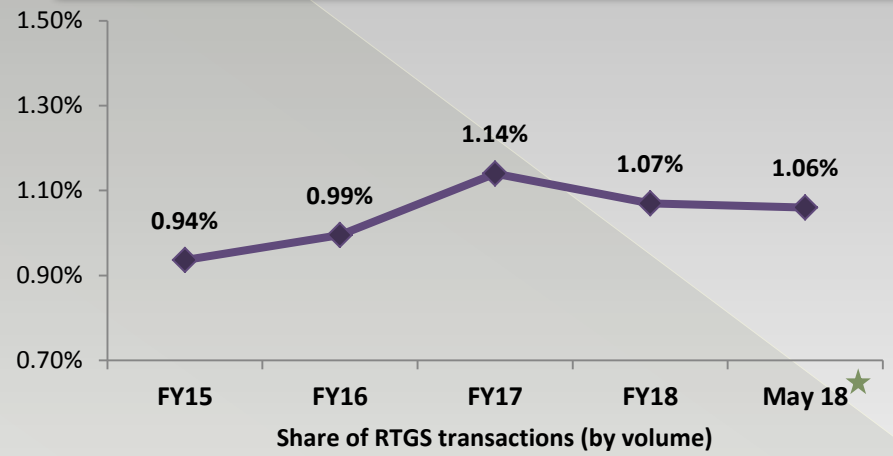
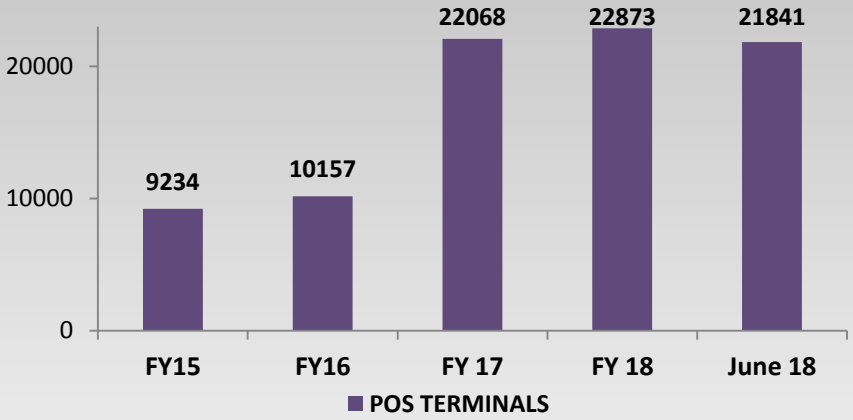
Leveraging Technology- Delivery Channels

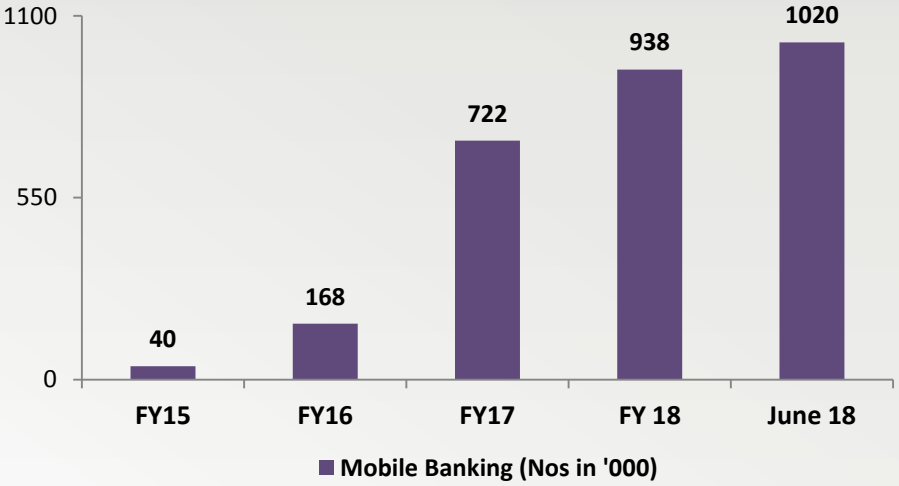
Market share in RTGS transactions



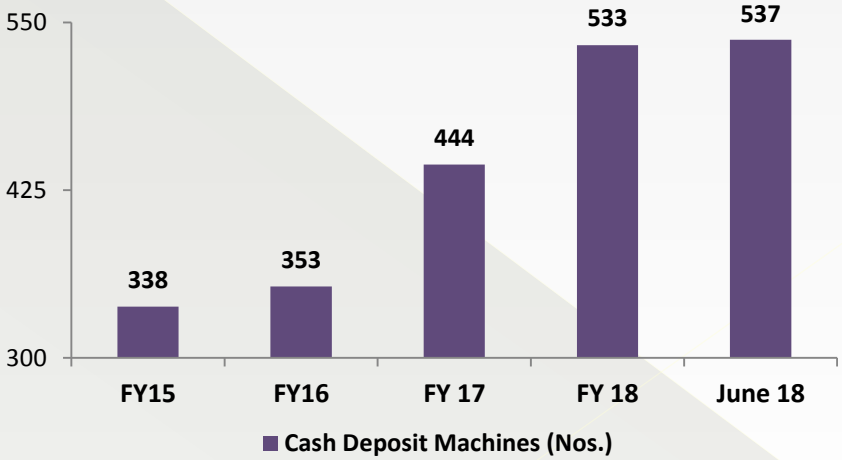
POS Terminals



Exponential growth in Mobile transactions



Cash Deposit Machines



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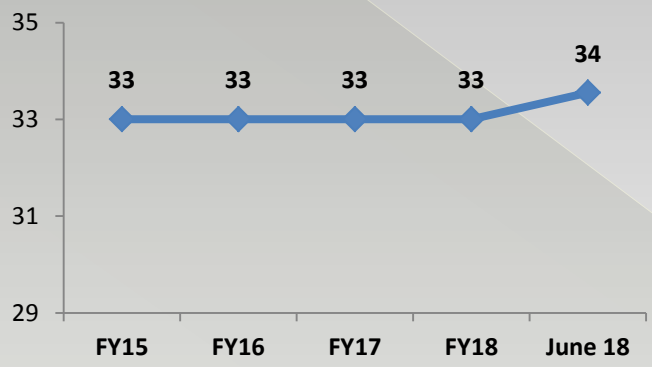
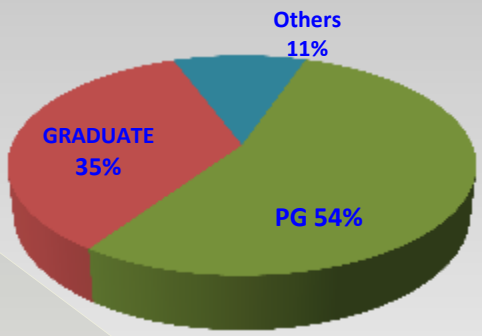
Data not available for June,18 as per RBI website

Human Resources

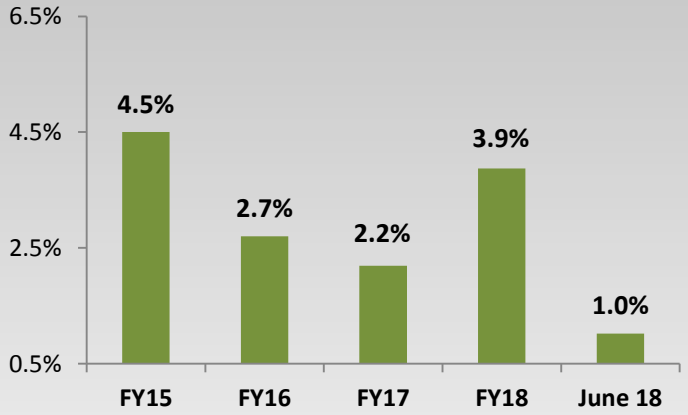
Young workforce.....



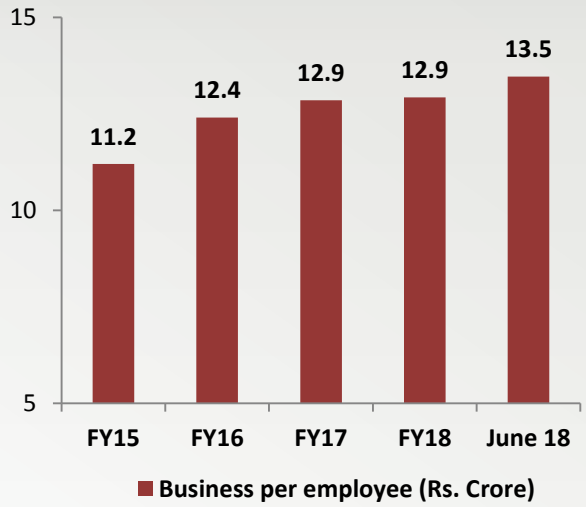
... and well qualified work force...

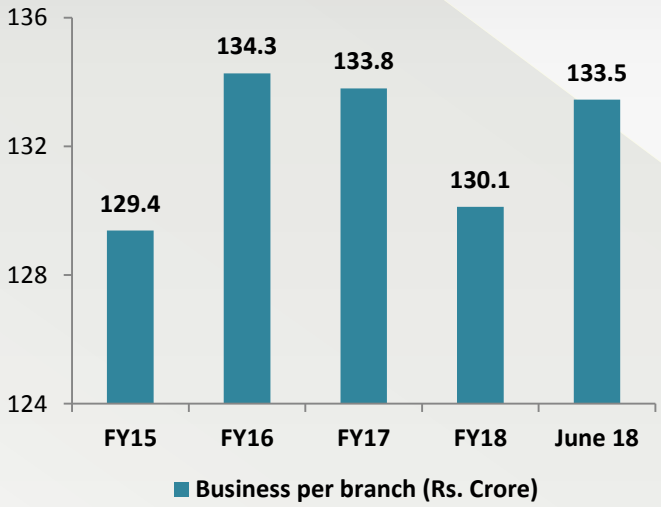


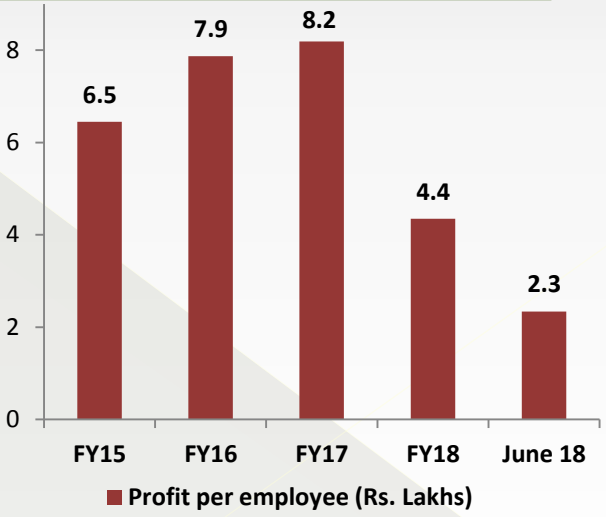
...with lower attrition ...



...leading to better productivity







Karur Vysya Bank
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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. in 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	53.95	54.44	94.49	107.18	107.18	107.18	121.63	121.86	121.86	145.33
Reserves	1,296.21	1,565.54	2,020.05	2,601.04	2,978.01	3,219.16	4,124.40	4,451.09	4,723.16	6,066.38
Owned funds	1,350.16	1,619.98	2,114.54	2,708.22	3,085.19	3,326.34	4,246.03	4,572.95	4,845.02	6,211.71
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 face value of Rs.2/- each

THANK YOU !