



Karur Vysya Bank

Smart way to bank

Investor Presentation

30.06.2016



Q1FY17 Results Snapshot

Deposits
Rs. 50,715 crore
(↑ 11.1%)

Advances
Rs. 39,381 crore
(↑ 5.8)

CASA
Rs. 12,317 crore
(↑ 15.7%)

Branches
675
ATMs
1,674

Net Profit
Rs. 146.35 crore
(↑ 8.75%)

ROA
1.00%
(1.00%)

NIM
3.52%
(3.30%)

Net NPA
0.79%
(0.88%)

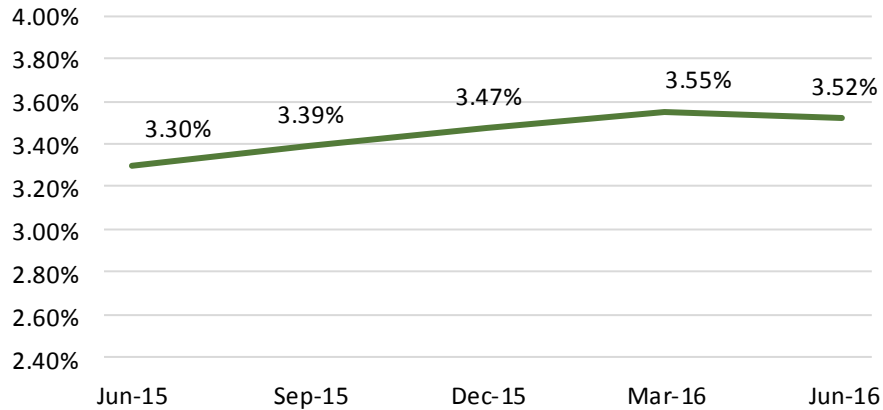
Profit & Loss Account

Units: Rs crore

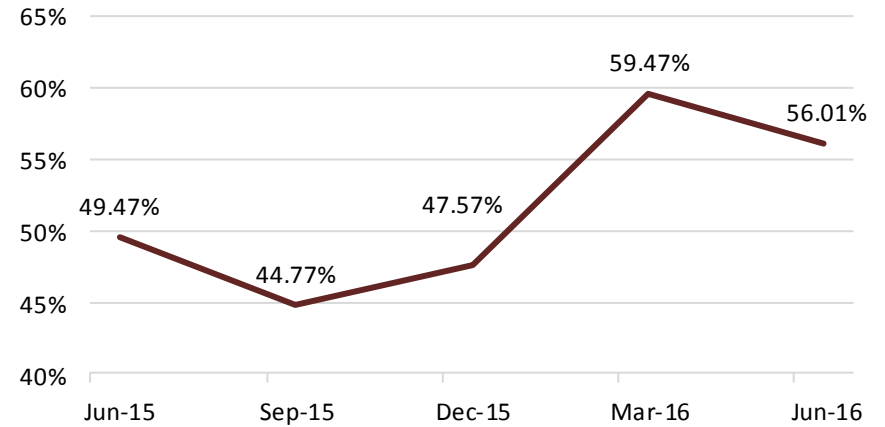
Particulars	Quarter Ended		
	Q1FY17	Q1FY16	YoY%
Net Interest Income	481	423	14%
Other Income	162	162	0%
Total Income	643	585	10%
Operating Expenses	360	289	25%
Operating Profit	283	296	(-)4%
Provisions	67	118	(-)43%
Credit Related	75	99	--
Others	(8)	19	--
Profit Before Tax	216	178	21%
Tax	70	43	--
Net Profit	146	135	8%

Key Ratios (For the quarter ended)

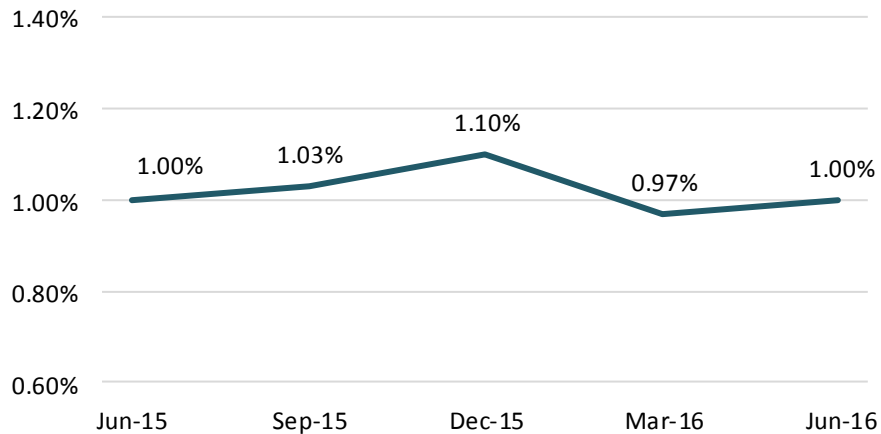
Net Interest Margin



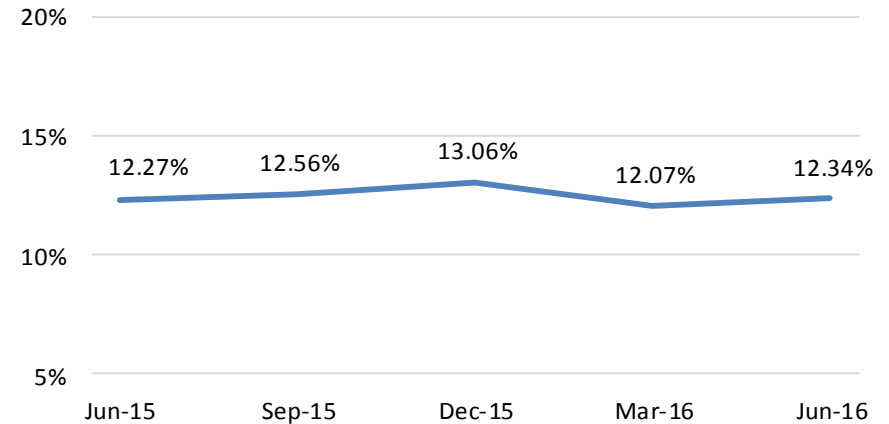
Cost to Income %



Return on Assets



Return on Equity



Other Ratios

<u>Particulars</u>	<u>Q1FY17</u>	<u>Q1FY16</u>
Yield on Advances	11.36%	11.88%
Cost of Funds	6.96%	7.62%
Yield on Invest.	7.34%	7.41%
NIM	3.52%	3.30%
Business/Emp. (Rs crore)	12.47	11.51
Profit/Emp. (Rs lakh)	8.11	7.48
No. of Employees	7,220	7,196

Advances

Particulars

Q1FY17

Q1FY16

Units: Rs crore
YoY %

Advances

39,381

37,220

6%

Corporate

13,202

13,557

(-)3%

Commercial

12,905

11,786

9%

Agriculture

7,265

6,486

12%

Retail (Personal Banking)

6,009

5,391

11%

Jewel Loan
(included in other segments)

6,363

6,695

(-)5%

Break-up of Manufacturing Sector

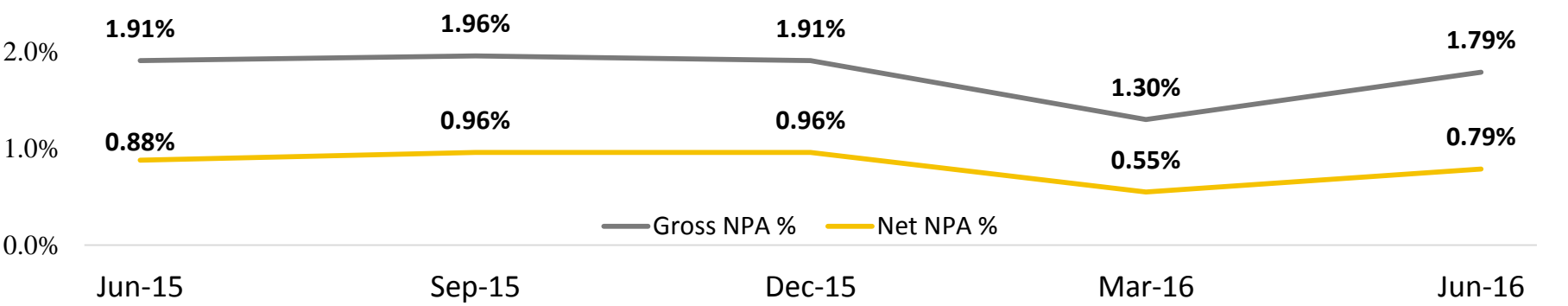
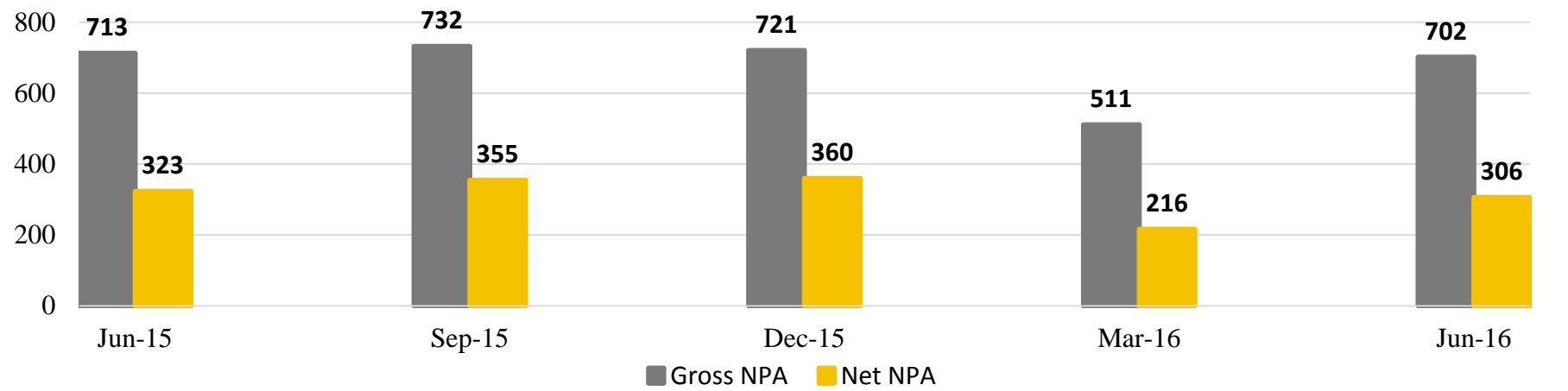
Units: Rs crore

<u>Particulars</u>	<u>Q1FY17</u>	<u>Q1FY16</u>	<u>YoY %</u>
Power	1,056	1,379	(-)23%
Infra (Ex-Power)	2,085	1,813	15%
Textiles	3,535	2,974	19%
Metals & Metal Products	1,284	1,578	(-)19%
Chemicals	545	833	(-)35%
Others	4,495	4,698	(-)4%
Total	13,000	13,275	(-)2%

NPA Details

Units: Rs crore

Gross and Net NPA

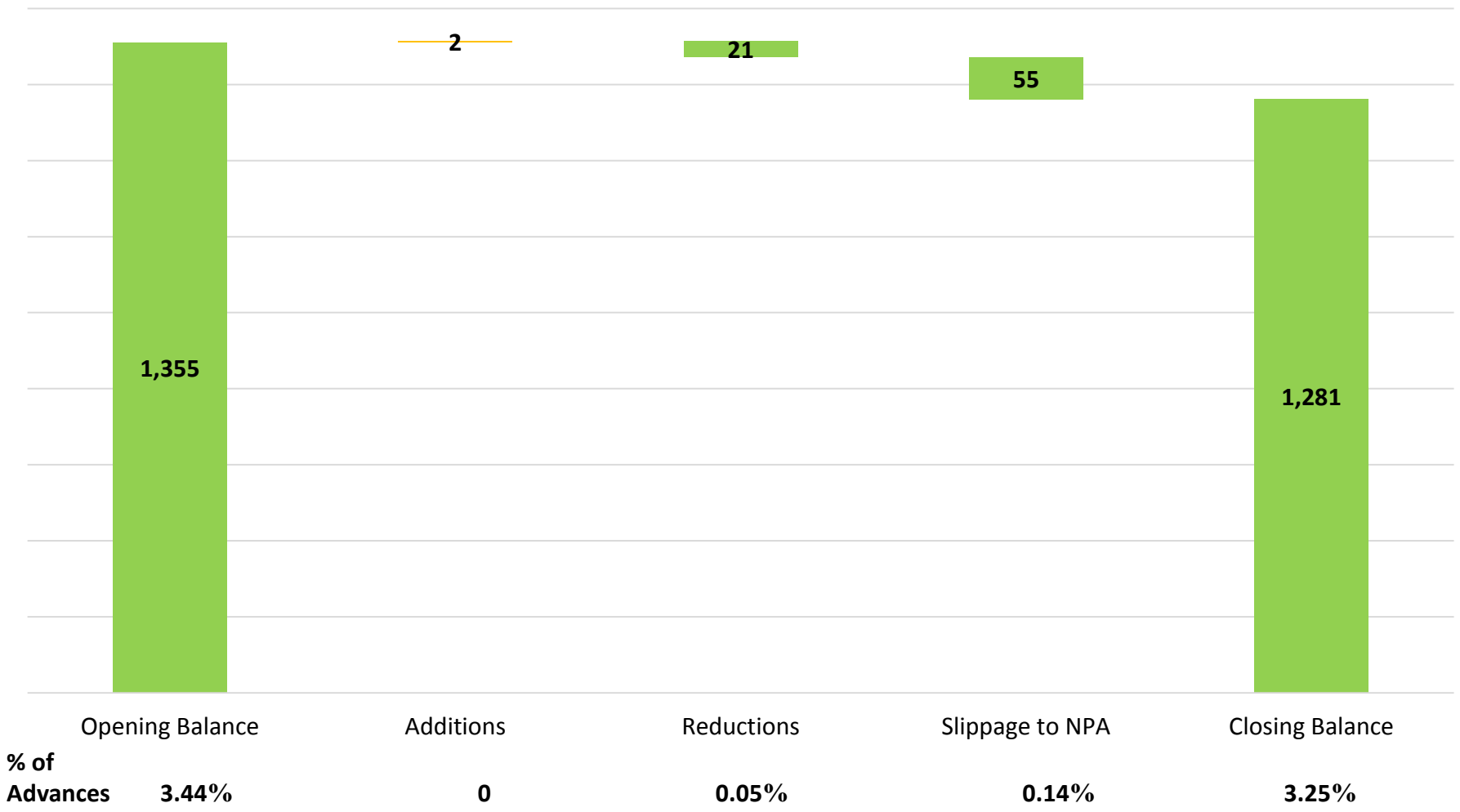


Provision Coverage Ratio	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16
	75.01%	75.09%	75.20%	82.46%	78.49%

Movement of Restructured Assets

Units: Rs crore

Apr 16 to Jun 16



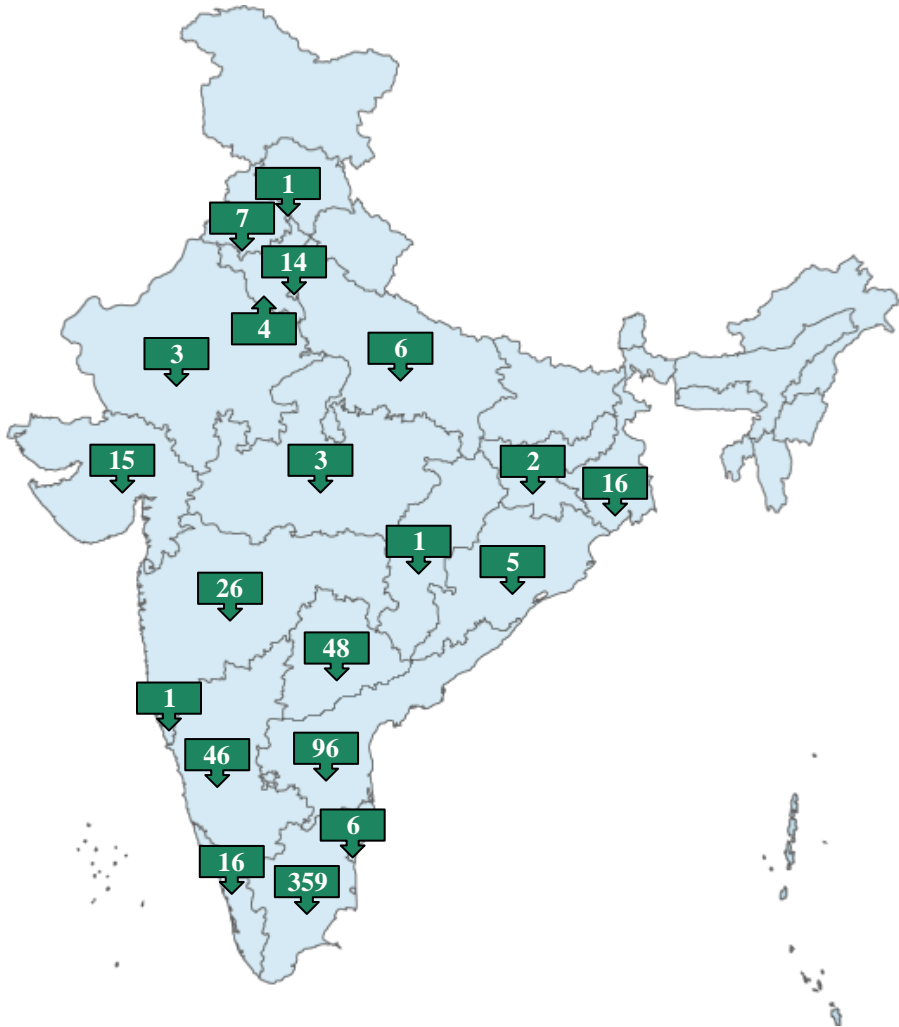
Deposits Breakup

Units: Rs crore

<u>Particulars</u>	<u>Q1FY2017</u>	<u>Q1FY2016</u>	<u>YoY %</u>
Total Deposits	50,715	45,659	11%
CASA	12,318	10,650	16%
CASA Mix %	24.3%	23.3%	
Demand	4,249	4,038	5%
Savings	8,069	6,612	22%
Term Deposits	38,397	35,009	10%

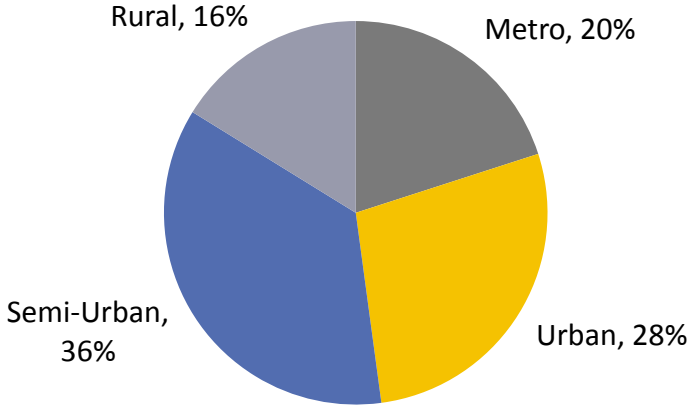
Distribution Network

Statewise Branches



Particulars	Mar-15	Mar-16	Jun-16
Branches	629	667	675
ATMs	1,645	1,655	1,673

Regional Mix (Mar-16)



Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q1FY17</u>	<u>Q1FY16</u>	<u>YoY %</u>
Total	162	162	0%
Fee Income	147	151	(-)3%
<i>Forex</i>	<i>10</i>	<i>9</i>	11%
<i>Commissions</i>	<i>124</i>	<i>127</i>	(-)2%
<i>Other</i>	<i>13</i>	<i>15</i>	(-)13%
Profit on Sale of Investments	15	11	36%

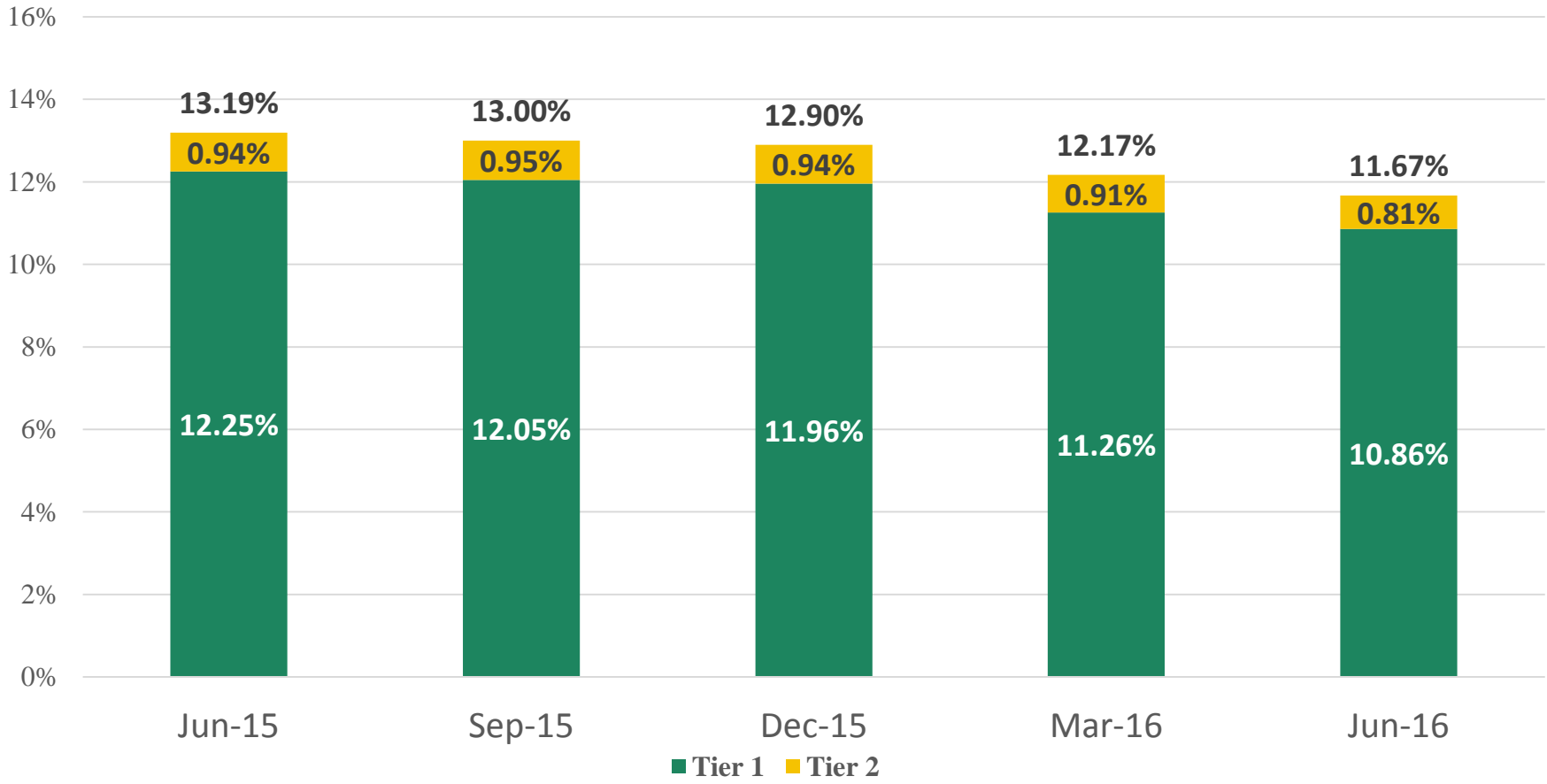
Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>Q1FY17</u>	<u>Q1FY16</u>	<u>YoY %</u>
Total Provisions	67	118	(-)43.2%
NPA	94	124	(-)24.2%
Standard Assets	(-)4	4	
Restructured	(-)6	(-)29	
Investment	(-)7	19	
Others	(-)10	--	

Capital Adequacy

Capital Adequacy Ratio (Basel III)



A Decade of Progress

Units: Rs crore

Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Paid up Capital	49.49	53.94	53.95	54.44	94.49	107.18	107.18	107.18	121.63	121.86
Reserves	1013.67	1136.06	1296.21	1565.54	2020.05	2601.04	2978.01	3219.16	4124.40	4451.09
Owned funds	1063.16	1190.00	1350.16	1619.98	2114.54	2708.22	3085.19	3326.34	4246.03	4572.95
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
Deposits	9340	12550	15101	19272	24722	32112	38653	43758	44690	50079
Advances	7194	9569	10563	13675	18052	24205	29706	34226	36691	39476
Total Income	987	1289	1711	2005	2482	3621	4695	5680	5977	6150
Operating Profit	274	308	418	463	600	726	849	838	943	1235
Net Profit	160	208	236	336	416	502	550	430	464	568
Branches (No.)	269	288	312	335	369	451	551	572	629	667
EPS (Rs.)	32.80	38.62	43.71	62.23	44.90	46.81	51.35	40.08	39.86	46.59
Return on Assets	1.53%	1.63%	1.49%	1.76%	1.71%	1.56%	1.35%	0.86%	0.88%	1.03%
Book Value(Rs.)	197.09	220.61	250.25	297.60	193.04	252.68	287.85	308.91	348.42	375.25
No of Employees	3286	3580	3941	4175	4574	5673	6730	7339	7197	7211

