



Karur Vysya Bank

Smart way to bank

Investor Presentation

30.09.2016



Q2FY17 Results Snapshot

Deposits
Rs. 52,002 crore
(↑ 11.3%)

Advances
Rs. 39,537 crore
(↑ 5.4)

CASA
Rs. 12,963 crore
(↑ 18.8%)

Branches
688
ATMs
1,693

Net Profit
Rs. 126.31 crore
(↓ 11%)

ROA
0.86%
(Q2FY16 - 1.03%)

NIM
3.61%
(Q2FY16 - 3.39%)

Net NPA
1.44%
(Q2FY16 - 0.96%)

H1FY17 Results Snapshot

Net Profit
Rs. 272.66 crore
(↓ 1.5%)

ROA
0.93%
(H1FY16 - 1.02%)

NIM
3.60%
(H1FY16 - 3.35%)

ROE
11.16%
(H1FY16 - 12.22%)

Profit & Loss Account

Units: Rs crore

Particulars	Quarter Ended		
	Q2FY17	Q2FY16	YoY%
Net Interest Income	495	437	13%
Other Income	217	206	6%
Total Income	712	643	11%
Operating Expenses	393	288	36%
Operating Profit	319	355	(-)10%
Provisions	119	126	(-)6%
Credit Related	93	116	--
Others	26	10	--
Profit Before Tax	200	229	(-)13%
Tax	74	87	--
Net Profit	126	142	(-)11%

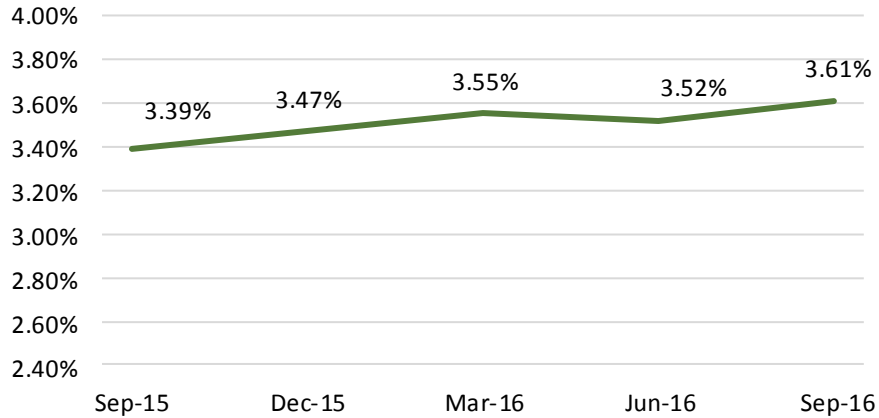
Profit & Loss Account

Units: Rs crore

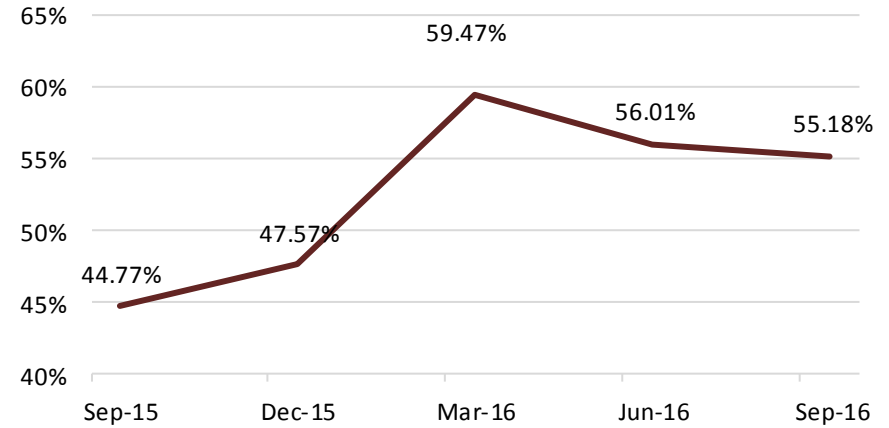
Particulars	Half-Year Ended		
	H1FY17	H1FY16	YoY%
Net Interest Income	976	860	13%
Other Income	380	368	3%
Total Income	1356	1228	10%
Operating Expenses	753	577	30%
Operating Profit	603	651	(-)7%
Provisions	186	244	(-)24%
Credit Related	167	216	-
Others	19	28	-
Profit Before Tax	417	407	2%
Tax	144	130	-
Net Profit	273	277	(-)1%

Key Ratios (For the quarter ended)

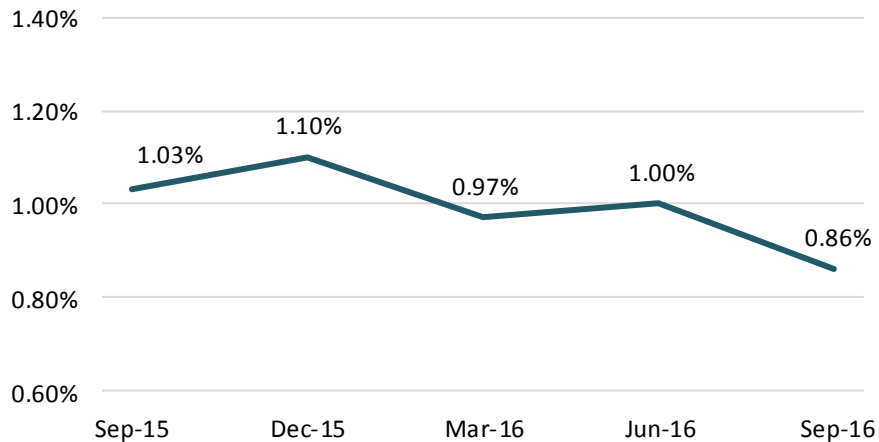
Net Interest Margin



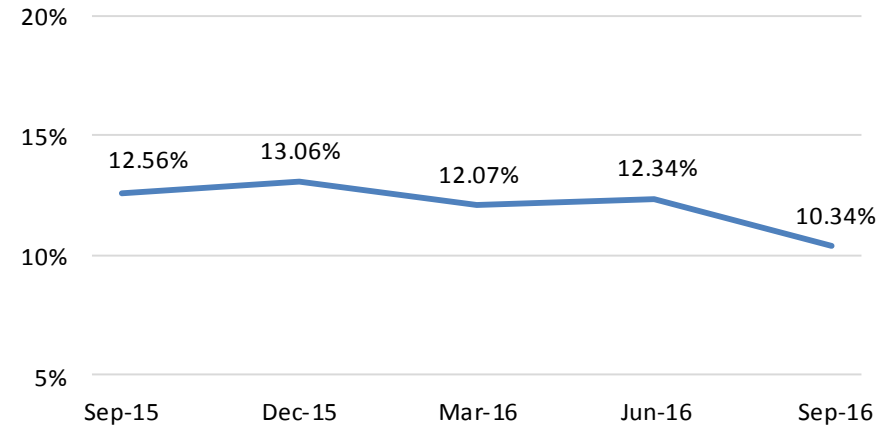
Cost to Income %



Return on Assets



Return on Equity



Other Ratios

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>
Yield on Advances	11.50%	11.88%
Cost of Funds	6.89%	7.55%
Yield on Invest.	7.27%	7.51%
NIM	3.61%	3.39%
Business/Emp. (Rs crore)	12.60	11.62
Profit/Emp. (Rs lakh)	6.95	7.87
No. of Employees	7,265	7,232

Other Ratios

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>
Yield on Advances	11.41%	11.88%
Cost of Funds	6.88%	7.58%
Yield on Invest.	7.31%	7.46%
NIM	3.60%	3.35%
Business/Emp. (Rs crore)	12.60	11.62
Profit/Emp. (Rs lakh)	7.51	7.65
No. of Employees	7,265	7,232

Advances

Particulars

Q2FY17

Q2FY16

Units: Rs crore
YoY %

Advances

39,537

37,518

5%

Corporate

13,114

13,518

(-)3%

Commercial

13,303

12,155

9%

Agriculture

6,950

6,304

10%

Retail (Personal Banking)

6,170

5,541

11%

Jewel Loan

(included in other segments)

6,356

6,405

(-)0.8%

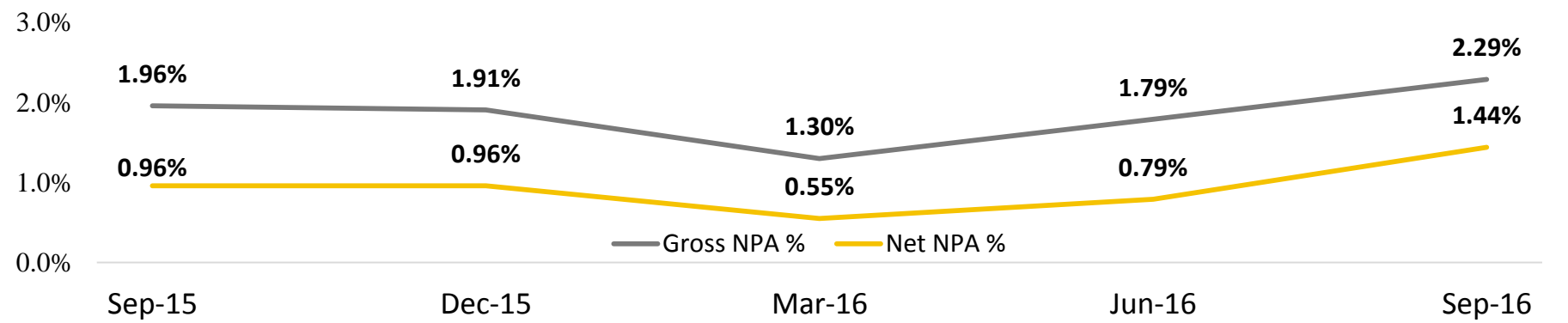
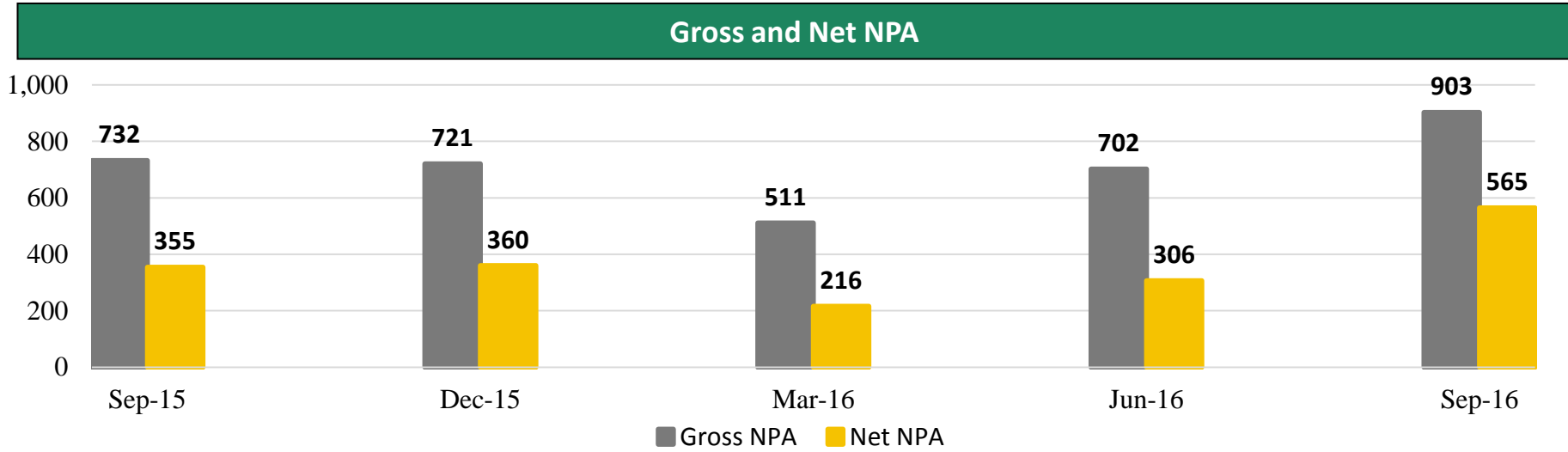
Break-up of Manufacturing Sector

Units: Rs crore

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Power	1,013	1,358	(-)25%
Infra (Ex-Power)	1,844	1,863	(-)1%
Textiles	3,313	3,089	7%
Metals & Metal Products	1,358	1,571	(-)13%
Chemicals	487	762	(-)36%
Others	4,796	3,560	35%
Total	12,811	13,223	(-)3%

NPA Details

Units: Rs crore

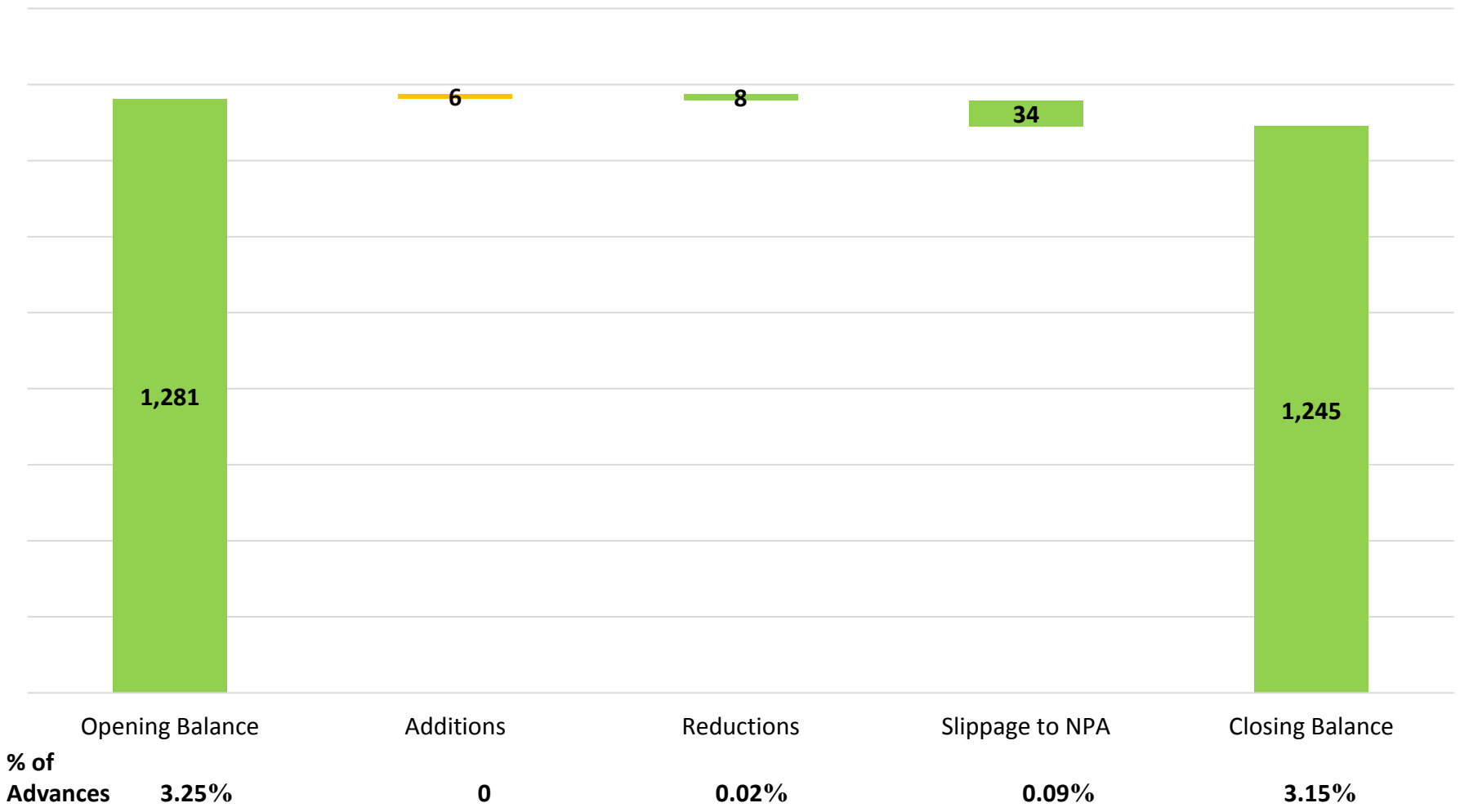


Provision Coverage Ratio	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16
	75.09%	75.20%	82.46%	78.49%	68.26%

Movement of Restructured Assets

Units: Rs crore

Jul 16 to Sep 16



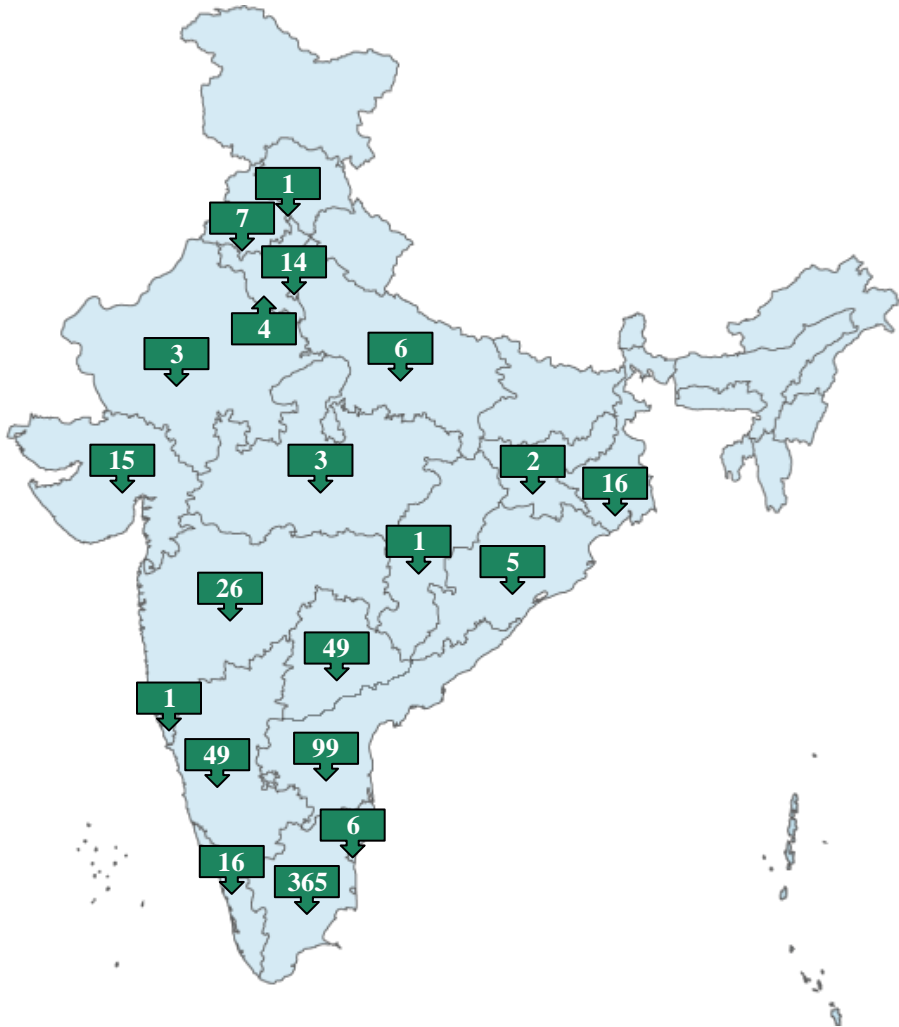
Deposits Breakup

Units: Rs crore

<u>Particulars</u>	<u>Q2FY2017</u>	<u>Q2FY2016</u>	<u>YoY %</u>
Total Deposits	52,002	46,715	11%
CASA	12,963	10,909	19%
CASA Mix %	24.9%	23.4%	
Demand	4,524	4,032	12%
Savings	8,439	6,877	23%
Term Deposits	39,039	35,806	9%

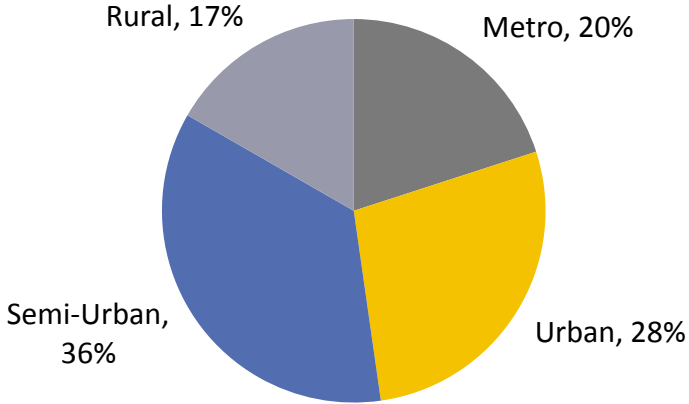
Distribution Network

Statewise Branches



Particulars	Mar-15	Mar-16	Sep-16
Branches	629	667	688
ATMs	1,645	1,655	1,693

Regional Mix (Sep-16)



Breakup of Other Income (Quarter)

Units: Rs crore

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Total	218	206	6%
Fee Income	137	142	(-)3%
<i>Forex</i>	<i>8</i>	<i>11</i>	(-)27%
<i>Commissions</i>	<i>116</i>	<i>116</i>	--
<i>Other</i>	<i>13</i>	<i>15</i>	(-)13%
Profit on Sale of Investments	81	64	26%

Breakup of Other Income (Half Year)

Units: Rs crore

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>	<u>YoY %</u>
Total	380	368	3%
Fee Income	284	294	(-)3%
Forex	18	20	(-)10%
Commissions	240	243	(-)1%
Other	26	31	(-)16%
Profit on Sale of Investments	96	74	30%

Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>Q2FY17</u>	<u>Q2FY16</u>	<u>YoY %</u>
Total Provisions	119	126	(-)6%
NPA	96	100	(-)4%
Standard Assets	--	16	
Restructured	(-)3	0	
Investment	18	0	
Others	8	10	

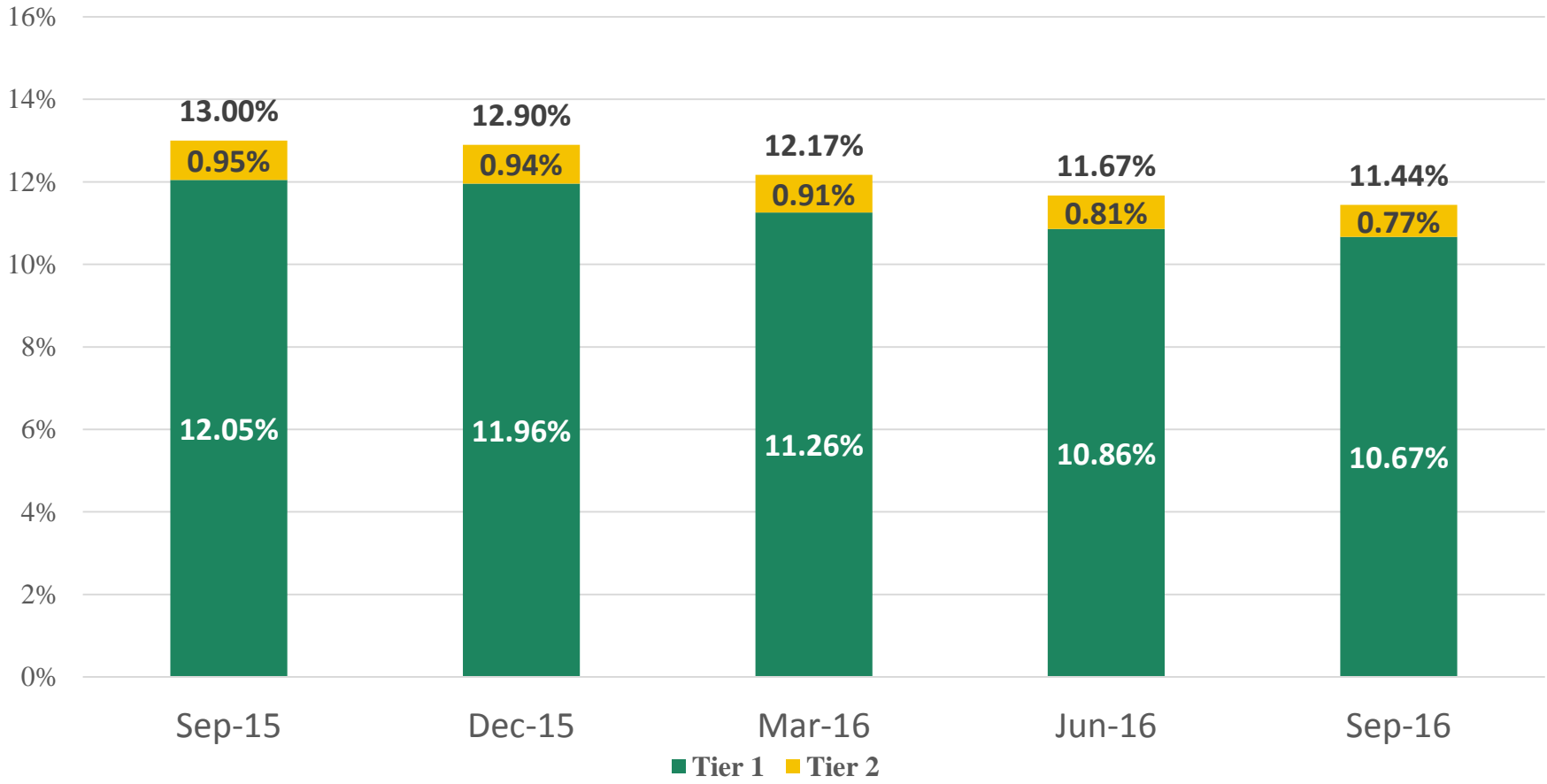
Breakup of Provisions (Other than Tax)

Units: Rs crore

<u>Particulars</u>	<u>H1FY17</u>	<u>H1FY16</u>	<u>YoY %</u>
Total Provisions	186	244	(-)24%
NPA	190	224	(-)15%
Standard Assets	(-)4	20	
Restructured	(-)9	(-)29	
Investment	11	19	
Others	(-)2	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

