KVB Karur Vysya Bank
Smart way to bank

IRC:F56:45:453:2020 30.07.2020

The Secretary,
Bombay Stock Exchange limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Dear Sir,

Sub: Intimation of Investor Presentation – Un-audited Financial Results of the Bank for the Quarter ended 30th June 2020.

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We forward herewith the Investor Presentation on the Un-audited Financial Results of the Bank for the Quarter ended 30th June 2020 and the same has been updated in our Bank's website.

Please take the same on record.

Yours faithfully,

Srinivasa Rao M
Company Secretary &
Asst. General Manager

Encl: a.a.

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Karur - 639 002.
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CIN : L65110TN1916PLC001295

Karur Vysya Bank
Smart way to bank

Investor Presentation 30.06.2020

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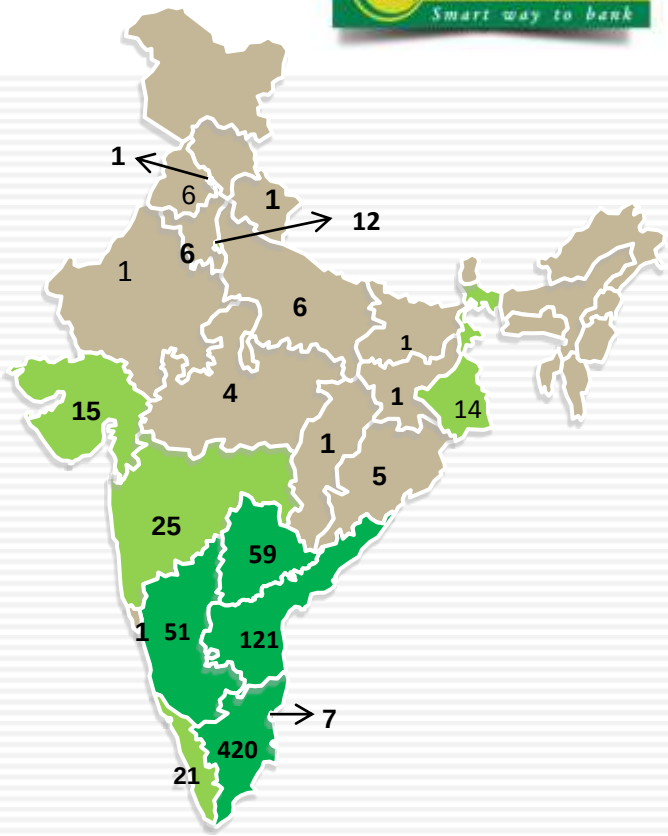
Forward-looking statements speak only as of the date they are made, and the Company undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

KVB – a unique franchise!

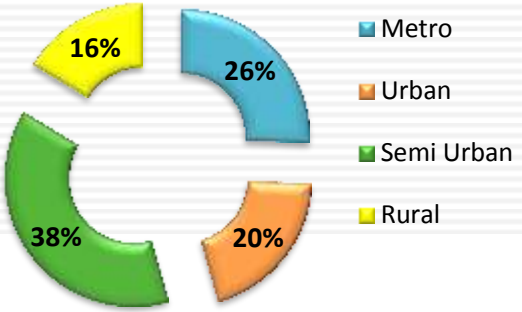
Unmatched presence in India's fast growing hinterland

Category	No. of Branches
Metro	200
Urban	155
Semi Urban	297
Rural	127
Total	**779**



Customer service excellence the differentiator

Category	30.06.20	31.03.20	31.03.19
Branches	779	779	778
ATM's + Cash Recyclers	**2,226**	**2,224**	**2,179**



Contents

- Q1 Performance Highlights
- Portfolio Performance
- New Initiatives
- Other Parameters

(Rs. crore)

Results Snapshot

Financial Indicators – 30.06.2020		
Parameter	Amount	YoY Growth %
Total Deposits	**60,065**	**(3)**
Gross Advances	**48,617**	**(1)**
Total Business	**1,08,682**	**(2)**
Total Income	**879**	**3**
Operating Profit	**474**	**7**
Net Profit	**106**	**44**

Other Business Parameters	
Gross NPA	**4,056**
Net NPA	**1,585**
Gross NPA %	**8.34**
Net NPA %	**3.44**
PCR %	**72.74**
Basel III Capital	**7,210**
CRAR %	**18.14**
Tier I %	**16.13**
Tier II %	**2.01**
NIM %	**3.36**
RoA % *(annualised)*	**0.59**

Balance Sheet

(Rs. crore)

Particulars	Jun 20	Jun 19	Y-o-Y (%)
Capital & Liabilities			
Capital	160	160	-
Reserves and Surplus	6,546	6,336	3
Deposits	60,065	61,711	(3)
Borrowings	1,041	2,705	(61)
Other Liabilities and Provisions	1,568	1,503	4
Total	**69,380**	**72,415**	**(4)**
Assets			
Cash and Balances with RBI	2,630	3,278	(20)
Balances with Banks	1,546	2,865	(46)
Investments (Net)	17,033	16,983	-
Advances (Net)	46,131	46,982	(2)
Fixed Assets	560	571	(2)
Other Assets	1,480	1,736	(15)
Total	**69,380**	**72,415**	**(4)**

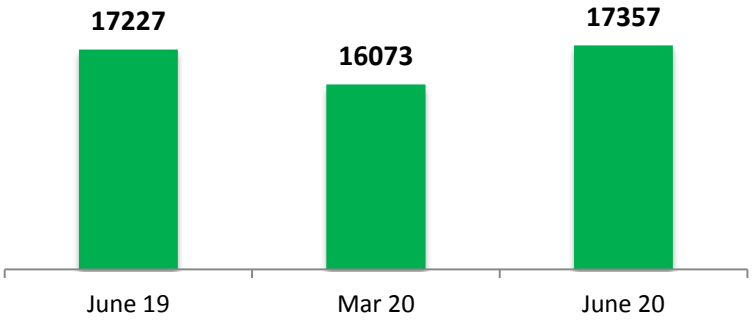
Business Profile

(Rs. crore)

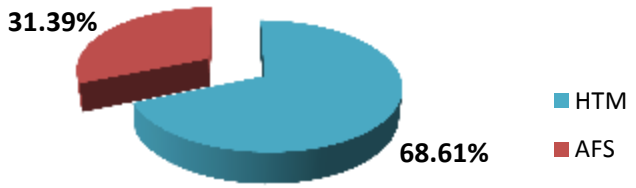
Particulars	Jun 20	Jun 19	Y-o-Y %
Total Deposits	**60,065**	**61,711**	**(3)**
Demand	6,179	6,241	(1)
Savings	13,734	12,099	14
CASA	**19,913**	**18,340**	**9**
Term Deposits	40,152	43,371	(7)
CASA %	*33*	*30*	
Gross Advances	**48,617**	**49,182**	**(1)**
Net Advances	46,131	46,982	(2)
Total Business	**1,08,682**	**1,10,893**	**(2)**

Investment Portfolio

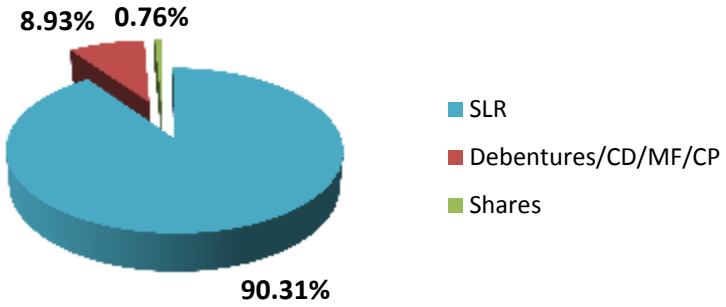
Investments (Rs. crore)



Portfolio wise Investment



Investment Portfolio

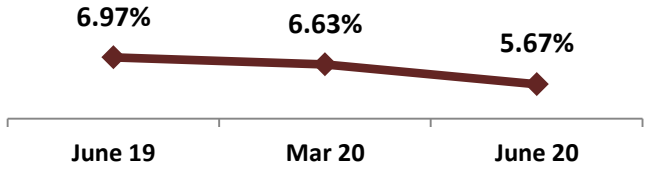


Debentures/CD/MF/CP includes SRs of Rs. 620.05 crore (3.57%)

Duration

AFS*	HFT	HTM*
1.01	-	4.24

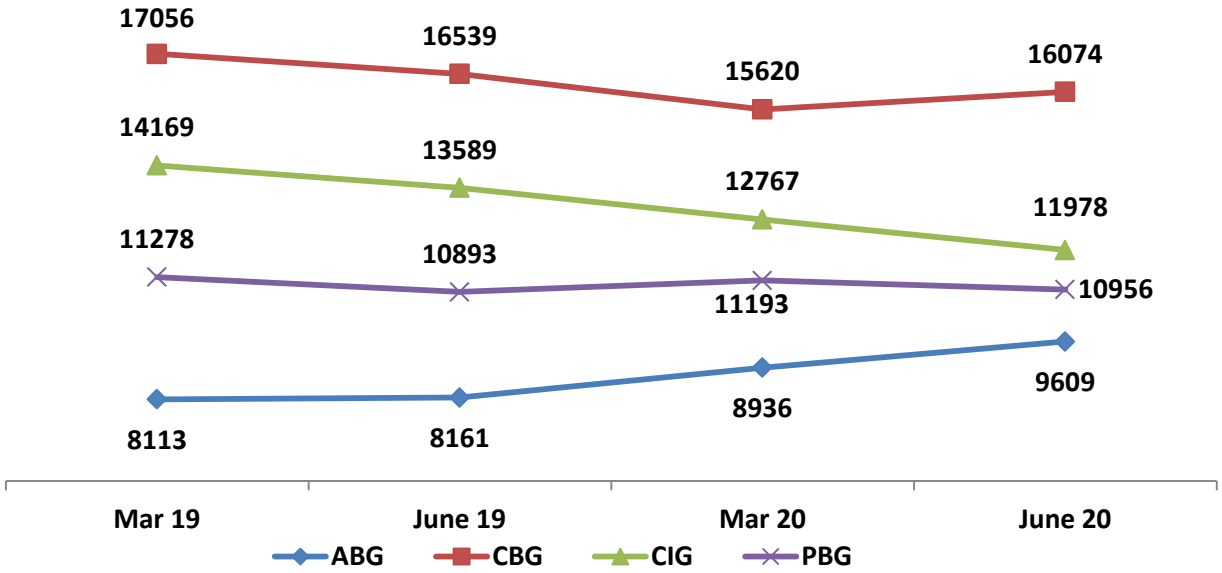
Yield on Investment

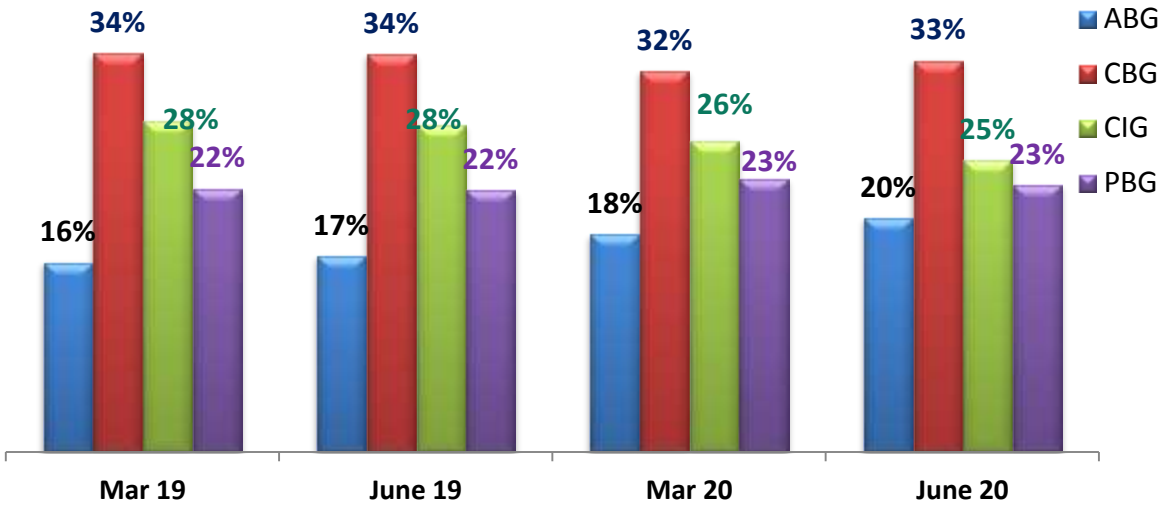


** **AFS** Duration Dec 19 was 1.30, Mar 20 was 1.52 ; **HTM** Duration Dec 19 was 3.46, Mar 20 was 3.74 .*

(Rs. crore)

Advances (by value & share)





Segments

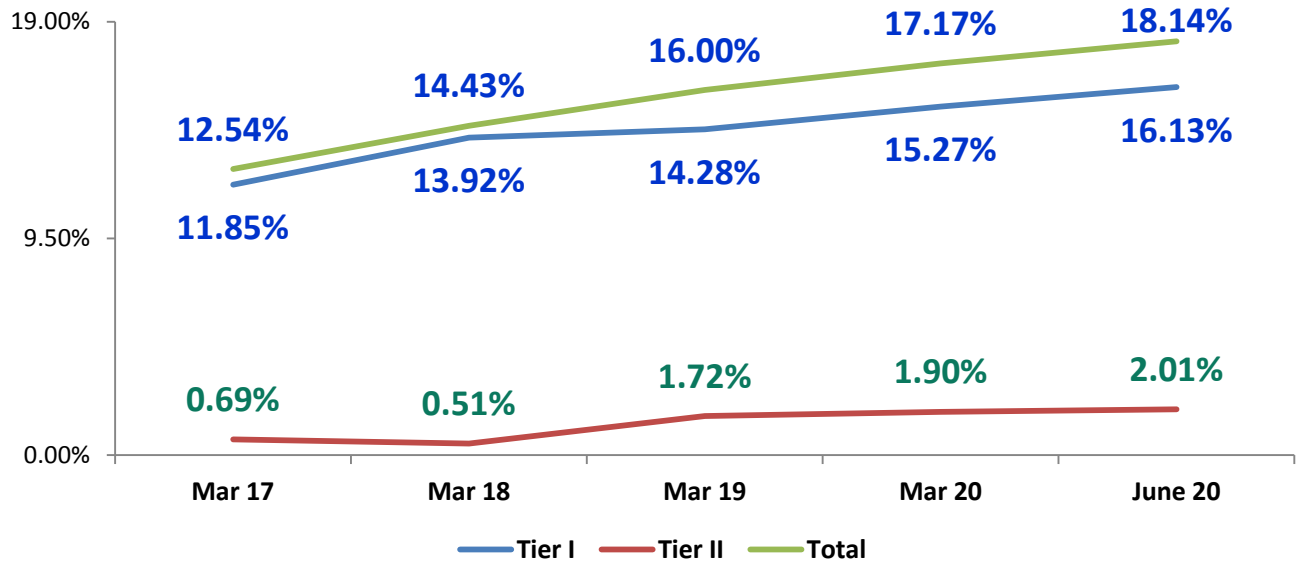
ABG – Agri CBG – Commercial (<= Rs. 25 crore) CIG – Corporate (> Rs. 25 crore) PBG* – Personal

** Portfolio inclusive of IBPC*

Capital Adequacy – Basel III

(Rs. crore)

Capital	As at				
	Jun 20	Mar 20	Mar 19	Mar 18	Mar 17
RWA	39,748	41,948	43,714	44,140	40,417
Tier I	6,412	6,404	6,245	6,145	4,790
Tier II	798	798	751	226	278
Total	**7,210**	**7,202**	**6,996**	**6,371**	**5,068**



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

Profit and Loss A/c

(Rs. crore)

Particulars	Jun 20	Jun 19	YoY (%)
Net Interest Income	562	584	(4)
Other Income	317	270	17
Total Income	**879**	**854**	**3**
Operating Expenses	405	409	(1)
Operating Profit	**474**	**445**	**7**
Provisions	337	330	2
Credit Related	302	319	(5)
Others	35	11	-
Profit Before Tax	**137**	**115**	**18**
Tax	31	42	26
Net Profit	**106**	**73**	**45**

(Rs. crore)

Break Up of Other Income

Particulars	Jun 20	Jun 19	YoY (%)
TOTAL NON-INT. INCOME	**317**	**270**	**17**
1) Fee Income	121	168	(28)
2) Investment trading profit	178	67	-
3) Forex Income	5	9	-
4) Others*	13	28	-
5) Profit/(loss) on sale of land, building, other assets etc.	-	(2)	-

**Includes recoveries from Written Off A/c's –*
Rs 1 crore (Q1 FY 20-21) & Rs. 1 crore (Q1 FY 19-20)

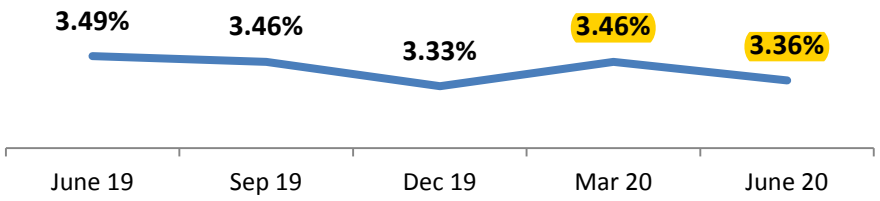
Break Up of Operating Expenses

(Rs. crore)

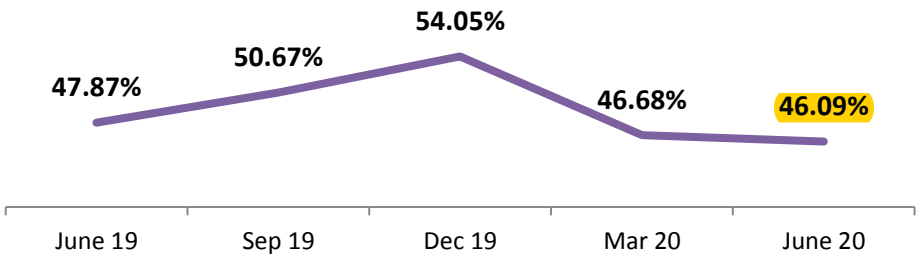
Particulars	Jun 20	Jun 19	YoY (%)
Staff Expenses	214	204	5
Of above – Prov. for employee retirement benefits	45	40	13
Other Operating Expenses	191	205	(7)
TOTAL OPG. EXPENSES	**405**	**409**	**(1)**

Key Ratios

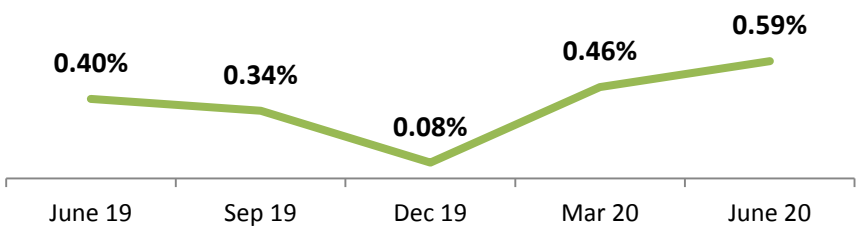
NIM^



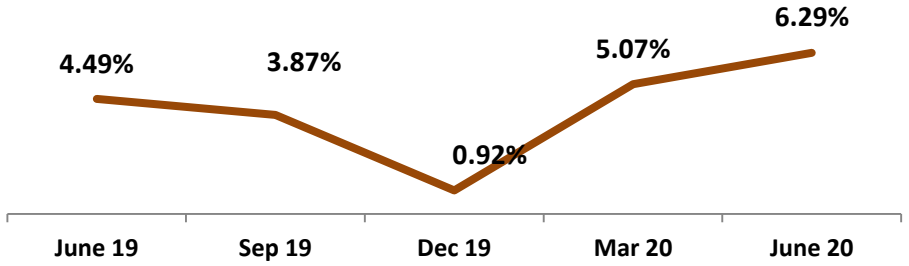
Cost to Income



ROA



ROE



^ NIM for Dec 19 includes items of non-recurring nature

(Rs. crore)

Provisions and Contingencies

Provision for	Jun 20	Jun 19
NPA	228	318
Standard Assets	1	(1)
Restructured Advances	-	2
Others (incl. NPI)	20	12
COVID-19 Relief Package	73	-
Investment Depreciation	15	(1)
Total Provisions (excl. Tax)	**337**	**330**
Tax Expense	31	42
Total Provisions	**368**	**372**

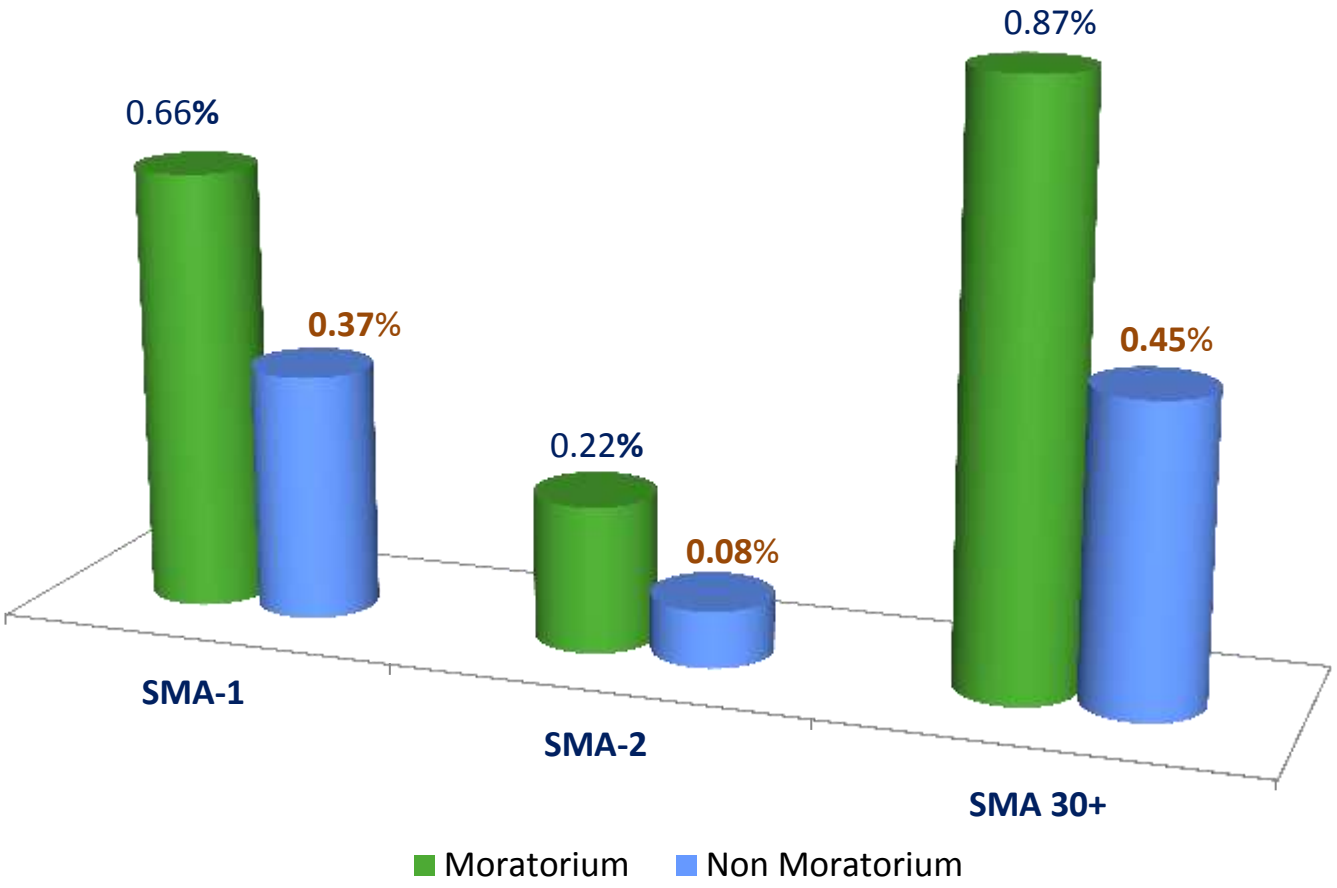
COVID Relief Package – Benefits availed book

(Rs. crore)

Vertical	Advances Book as on 30.06.2020	Benefited availed book – O/s as on 31.03.2020*		Benefit availed book – O/s. as on 24.07.2020		Benefit availed book (Ex Gold Loan) – O/s. as on 24.07.2020	
ABG	9,609	2,807	31%	1,826	19%	388	4%
CBG	16,074	12,410	79%	8,868	55%	8,801	55%
CIG	11,978	5,074	40%	5,255	44%	5,255	44%
PBG	10,956	4,840	43%	3,864	35%	3,675	34%
Total	**48,617**	**25,130**	**52%**	**19,813**	**41%**	**18,118**	**37%**

**Percentage is based on loan book as on 31.03.2020*

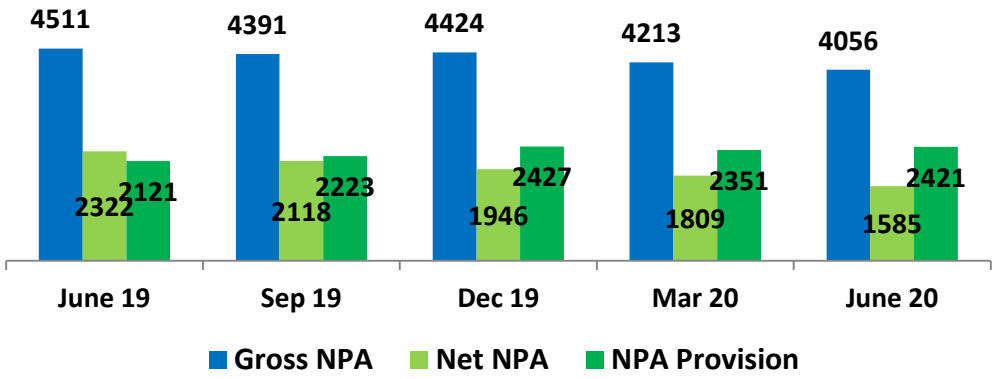
SMA Book (Excluding Gold Loans)

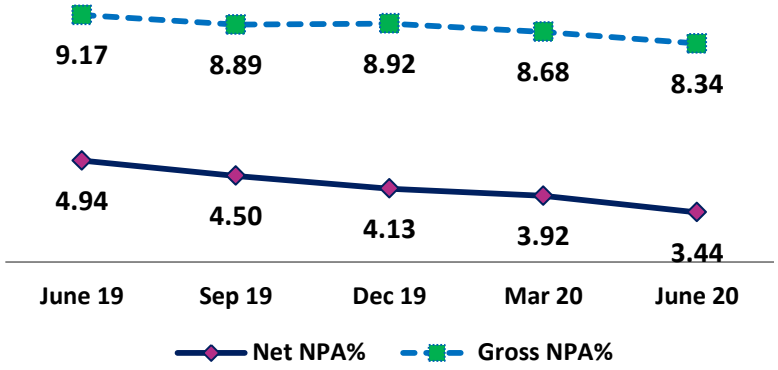


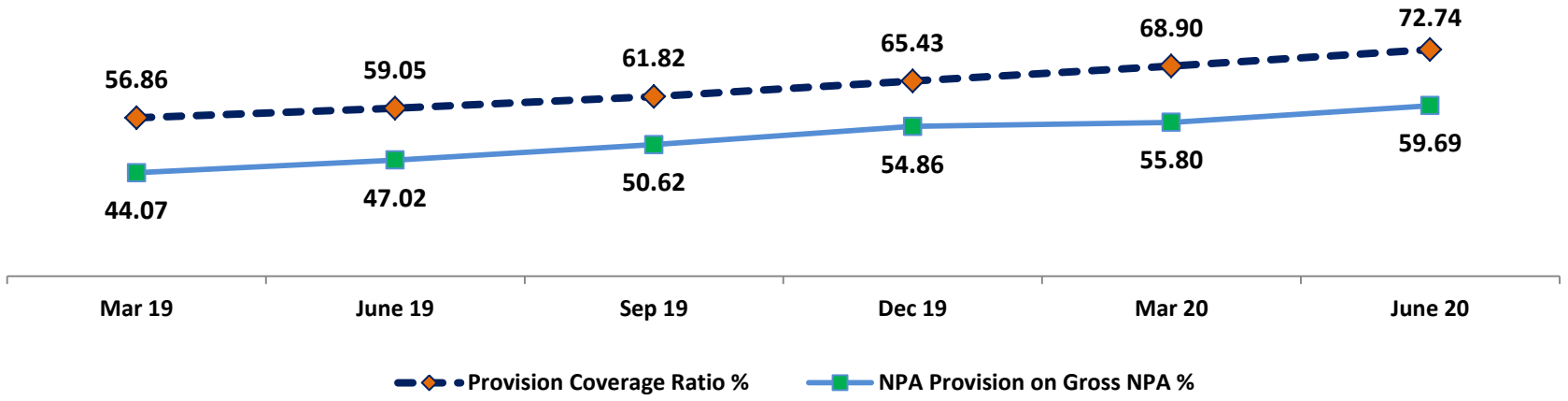
Moratorium status as of 24.07.2020

NPAs & Provisions

(Rs. crore)







Movement of NPA

(Rs. crore)

Particulars	Apr 20 - Jun 20	Apr 19 - Jun 19
Gross NPAs		
Opening Balance	4,213	4,450
Additions during the period	40	474
Reductions during the period	198	413
Closing Balance	**4,056**	**4,511**
Net NPAs		
Opening Balance	1,809	2,420
Additions during the period	(200)	132
Reductions/write off during the period	24	230
Closing Balance	**1,585**	**2,322**
Provisions		
Opening Balance	2,351	1,961
Provision made during the period	240	361
Write off/Write back of excess provision	170	201
Closing Balance	**2,421**	**2,121**

VERTICAL	Advances O/s. Jun 20	NPA Additions Q1	NPA Deletions Q1	Total NPA Jun 20	Accretion rate (%) Q1 (annualized)
COMMERCIAL	16,074	11	18	1,102	(0.2)
RETAIL (Per. Bankg.)	10,956	25	8	234	0.6
AGRICULTURE	9,609	4	3	229	-
CORPORATE	11,978	-	169	2,491	(5.6)
TOTAL	**48,617**	**40**	**198**	**4,056**	**(1.3)**

Contents

- Q1 Performance Highlights
- **Portfolio Performance**
- New Initiatives
- Other Parameters

Portfolio Mix

(Rs. crore)

Retail

23% on Total Portfolio

- Business Partnerships established
- High Yield contracts
- Controlled Delinquencies

Commercial

33% on Total Portfolio

- Dedicated Business Owners
- Risk Rate Progressing
- Improved Asset Quality
- Collection mechanisms

Corporate

25% on Total Portfolio

- Limited Exposure
- Concentrated on Rated A/Cs
- Seamless Recovery measures

Agriculture

20% on Total Portfolio

- Spared Priority lending
- Dedicated Touch Points
- Business Partnership established

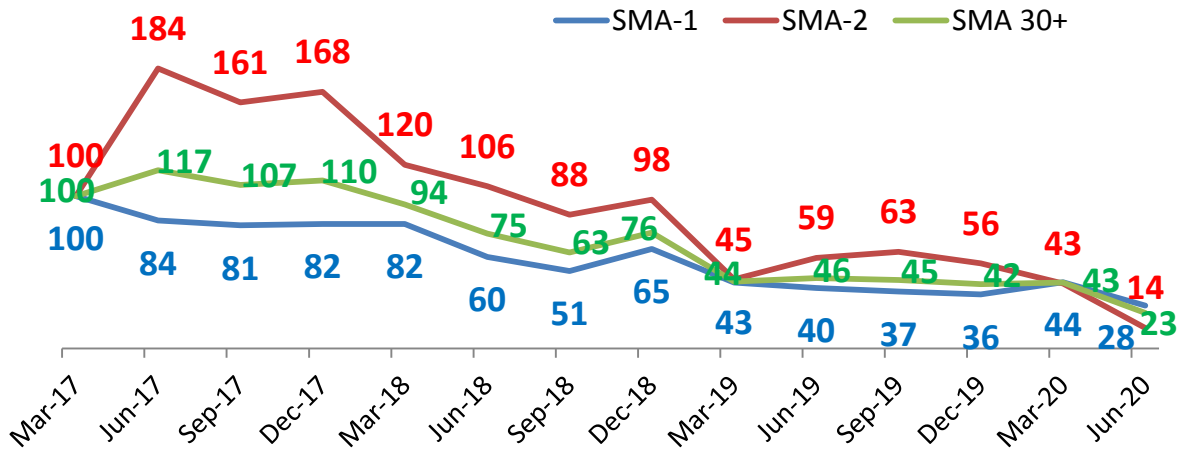
Advances Portfolio

(Rs. crore)

Particulars	Jun 20	Jun 19	Y-o-Y Growth %
Commercial	16,074	16,539	(3)
Retail (Personal Banking)*	10,956	10,893	1
Agriculture	9,609	8,161	18
Corporate	11,978	13,589	(12)
Gross Advances	**48,617**	**49,182**	**(1)**
Jewel Loans (included above)	*9,948*	*7,890*	*26*
** Retail (ex. IBPC)*	*10,857*	*9,793*	*11*

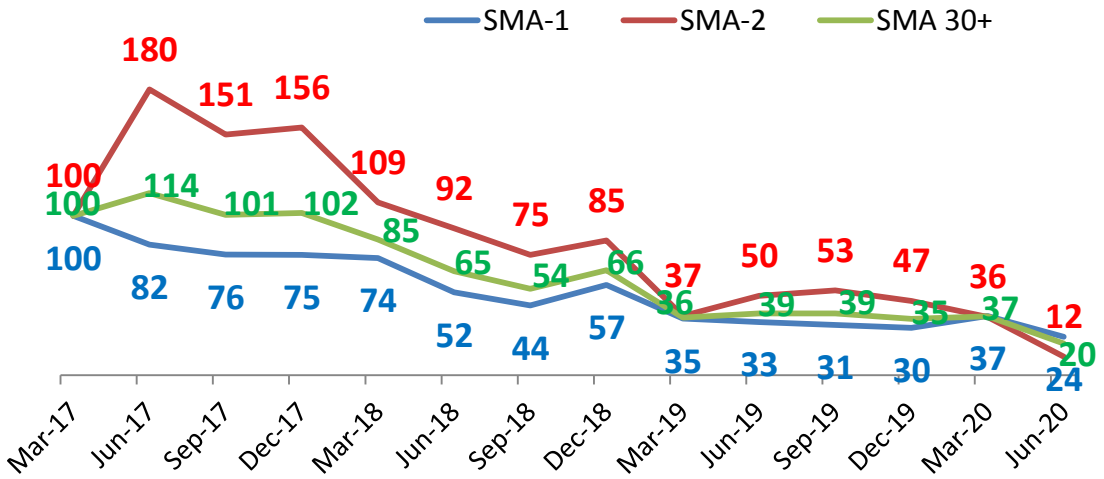
Portfolio performance

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



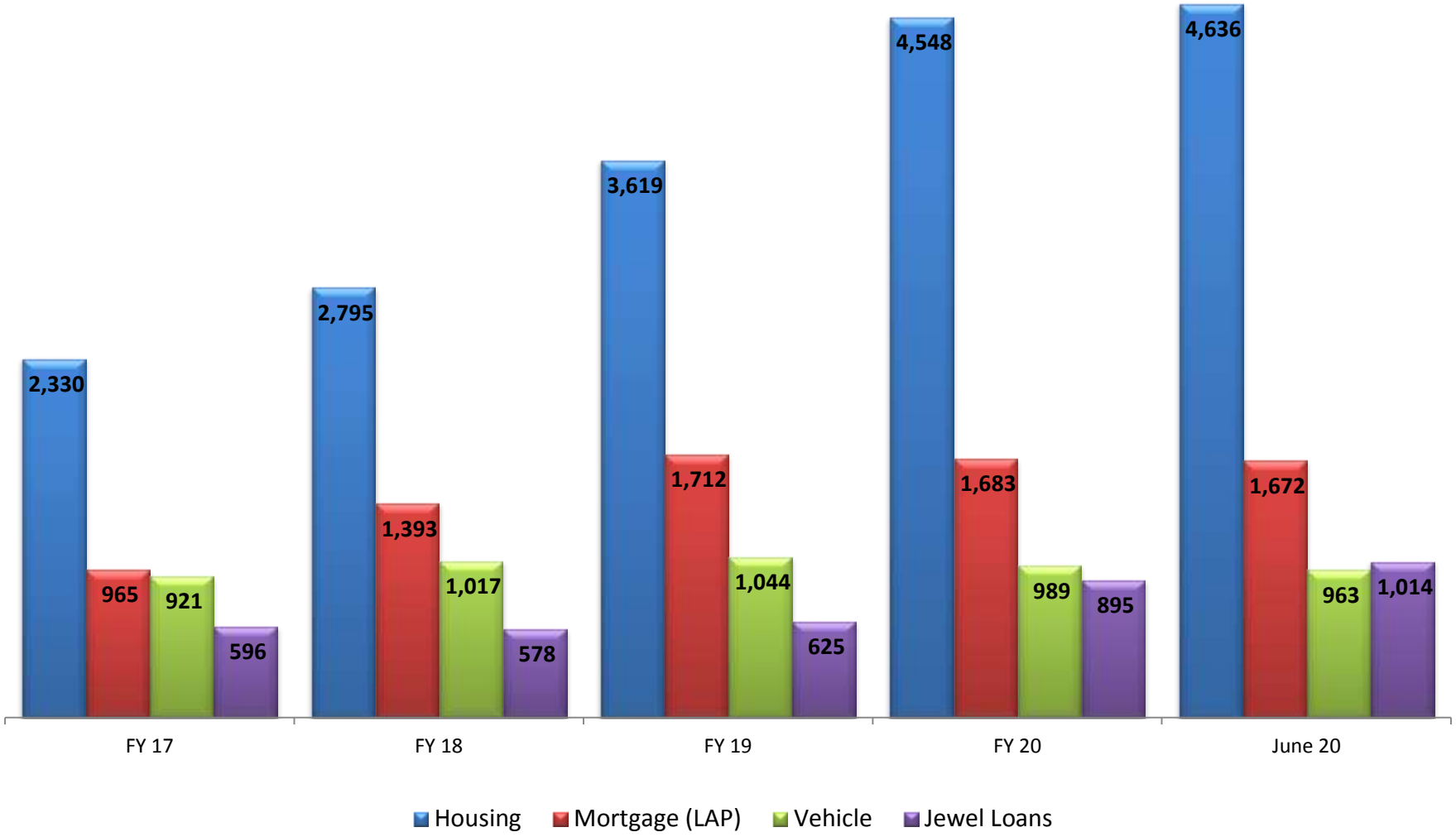
SMA 1	1.47 %
SMA 2	0.35 %
SMA 1 (Ex-Gold)	1.02 %
SMA 2 (Ex-Gold)	0.30 %

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



Robust Growth in Retail Segment

(Rs. crore)



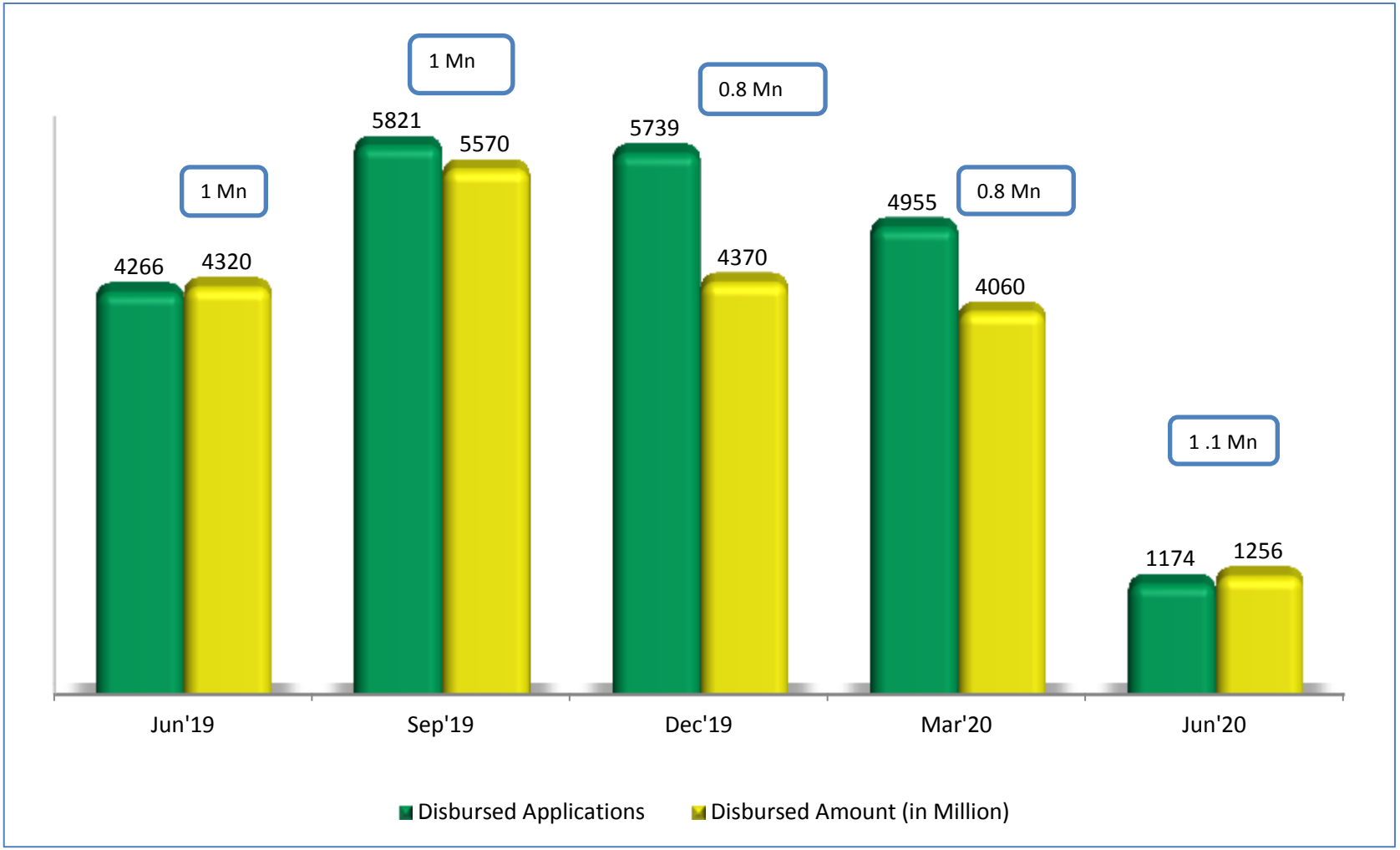
(Rs. crore)

Retail Portfolio Distribution

Segment	Advances outstanding as at				
	Jun 20	Mar 20	Mar 19	Mar 18	Mar 17
Housing	4,636	4,548	3,619	2,795	2,330
Mortgage (LAP)	1,672	1,683	1,712	1,393	965
Vehicle	963	989	1,044	1,017	921
Jewel Loans	1,014	895	625	578	596
Personal Loans	549	561	424	296	316
Education Loans	201	206	235	261	266
Others*	1,921	2,311	3,620	1,280	946
Total	**10,956**	**11,193**	**11,278**	**7,620**	**6,340**
Total Ex IBPC	**10,856**	**10,693**	**9,228**	**7,420**	**6,340**

**Includes IBPC of Rs.100 Cr Rs.500 Cr, Rs.2,050 Cr and Rs.200 Cr for Jun 20, Mar 20 , Mar 19 and Mar 18 respectively.*

Digital Retail – Origination Volumes



Average Ticket Size

Golden Journey

(Rs. crore)

Mar. 2003

- Jewel Loan Book at less than Rs. One Crore

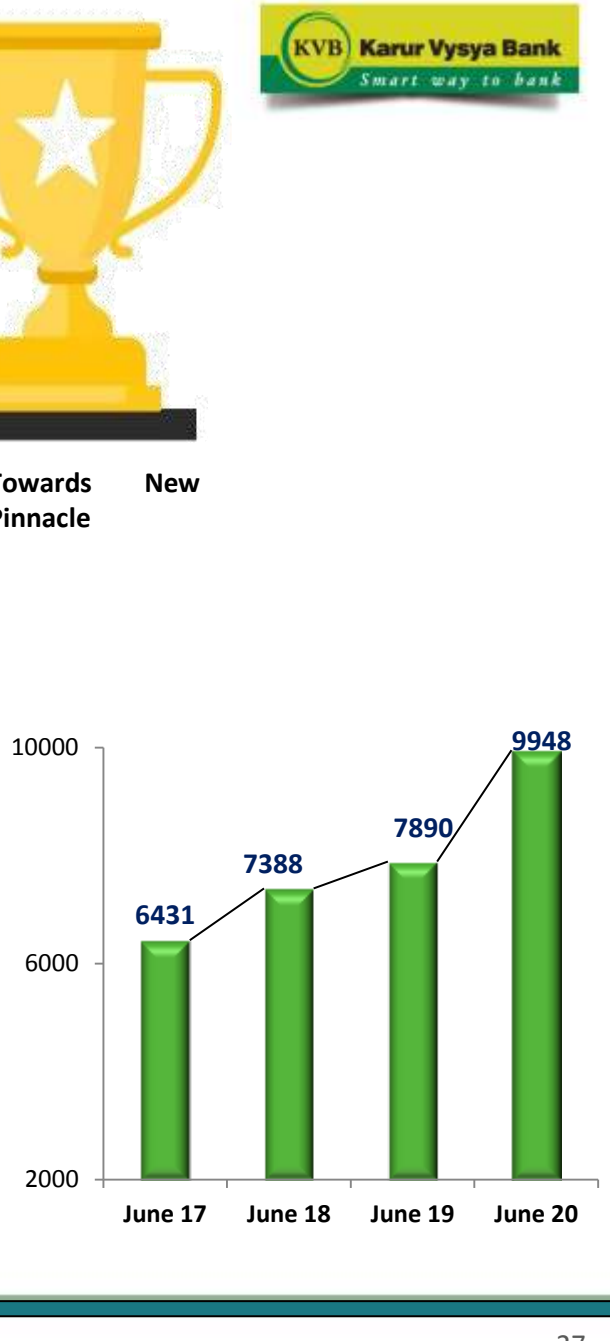
Mar. 2010

- Portfolio stands at Rs. 1,777 crore – a new high

June 2020

- Portfolio ~Rs. 10,000 crore
- Standalone Jewel Loan outlets initiated
- Digital Jewel Loan process implemented

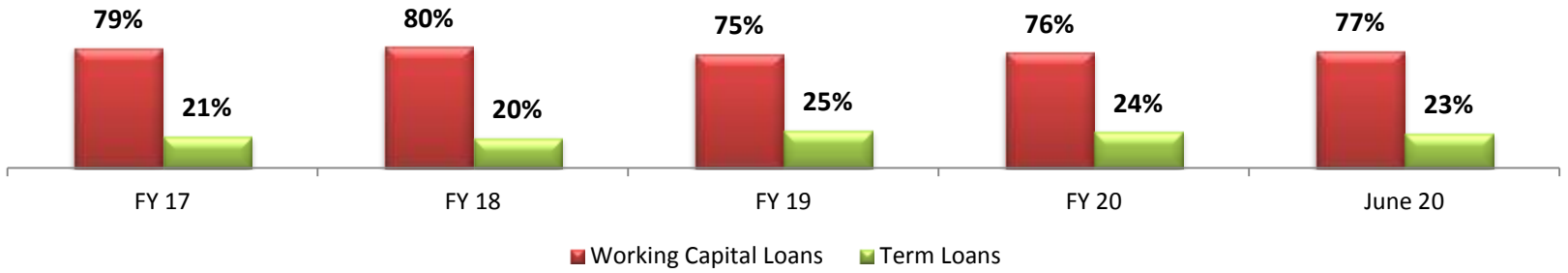
- Towards New Pinnacle



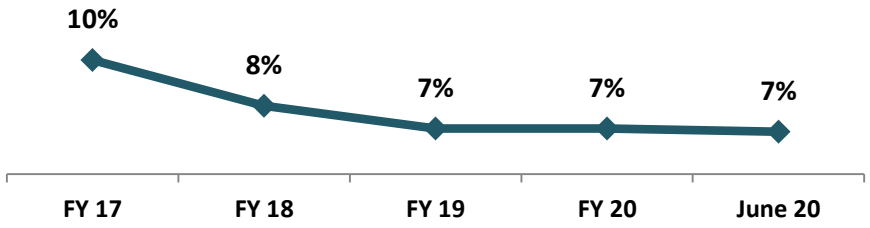
Gold Loans Outstanding As At					
June 20	Mar 20	Dec 19	Sep 19	June 19	Mar 19
9,948	9,227	8,580	8,130	7,890	7,781

Credit Portfolio – other metrics

Short term credit (Working Capital) forms major part of credit portfolio

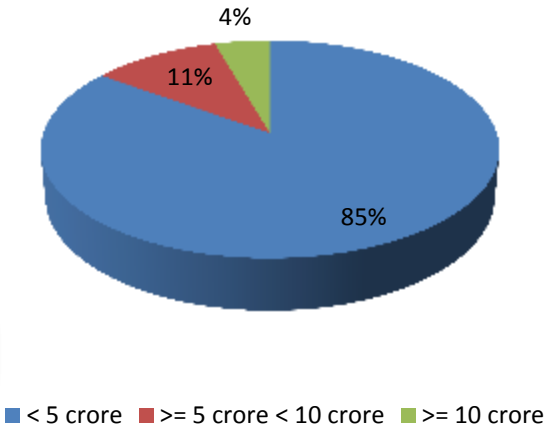


Low concentration : Top 20 borrowers (% of overall loans)

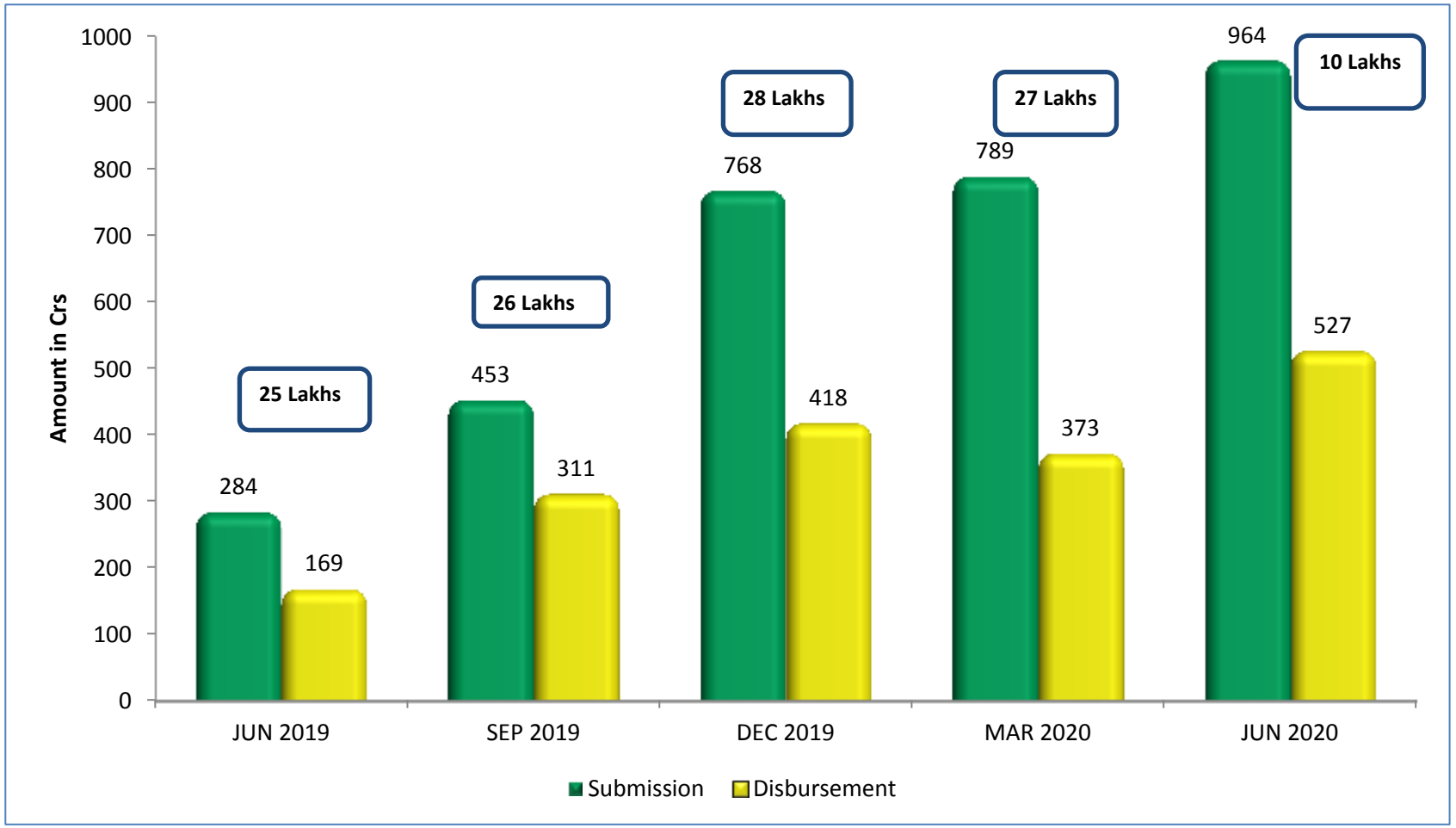


Ticket size of Commercial Book

- Average ticket size - Rs. 38 lakh
- ~85% of commercial loans are less than Rs. 5 crore



Digital SME Platform – Origination Volumes

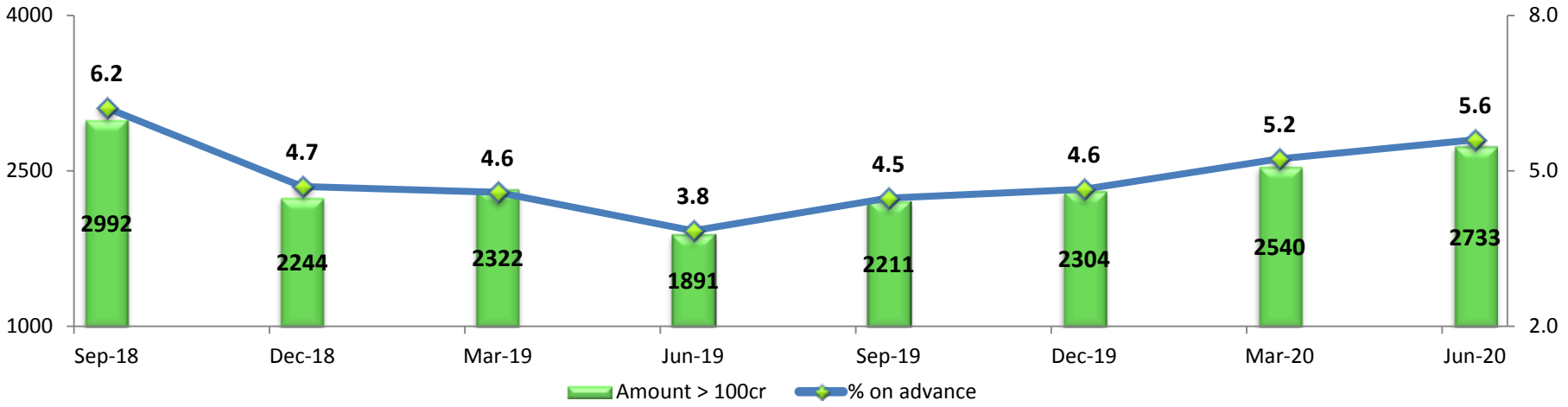


Average Ticket Size

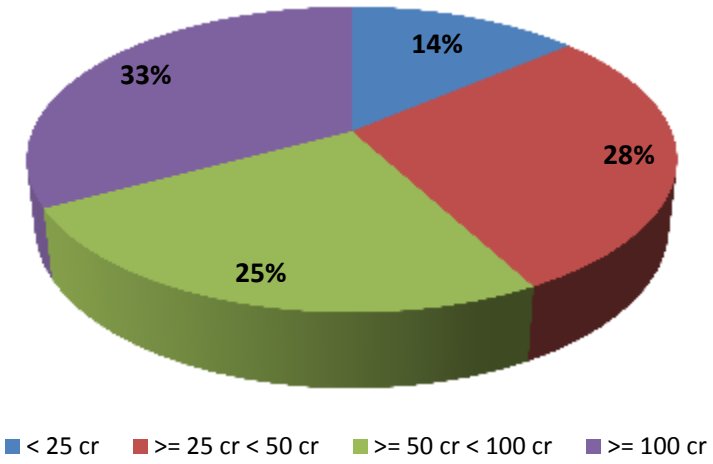
(Rs. crore)

Corporate Book (exposure > Rs. 25 crore)

Standard Corporate advances > 1 Bn



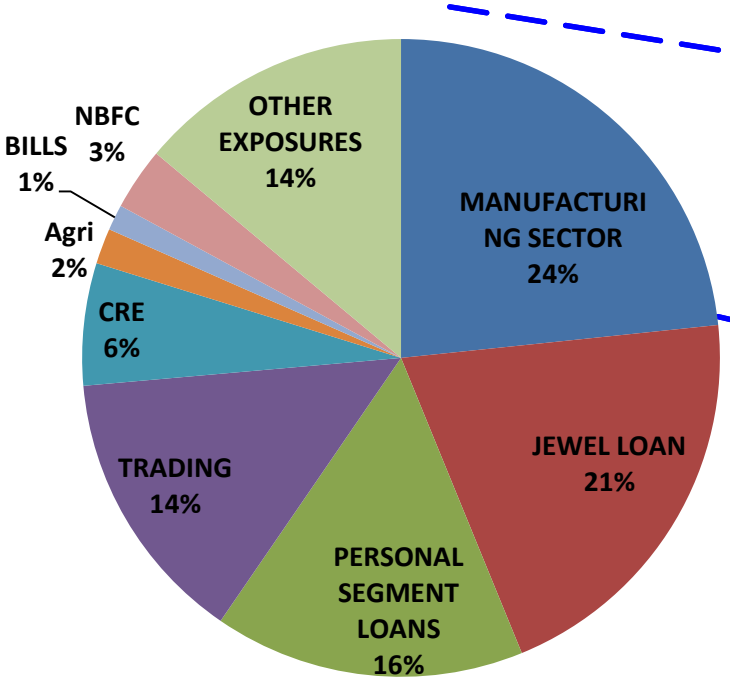
- Average ticket size Rs. 38 crore
- ~67% of corporate loans are less than Rs. 100 crore



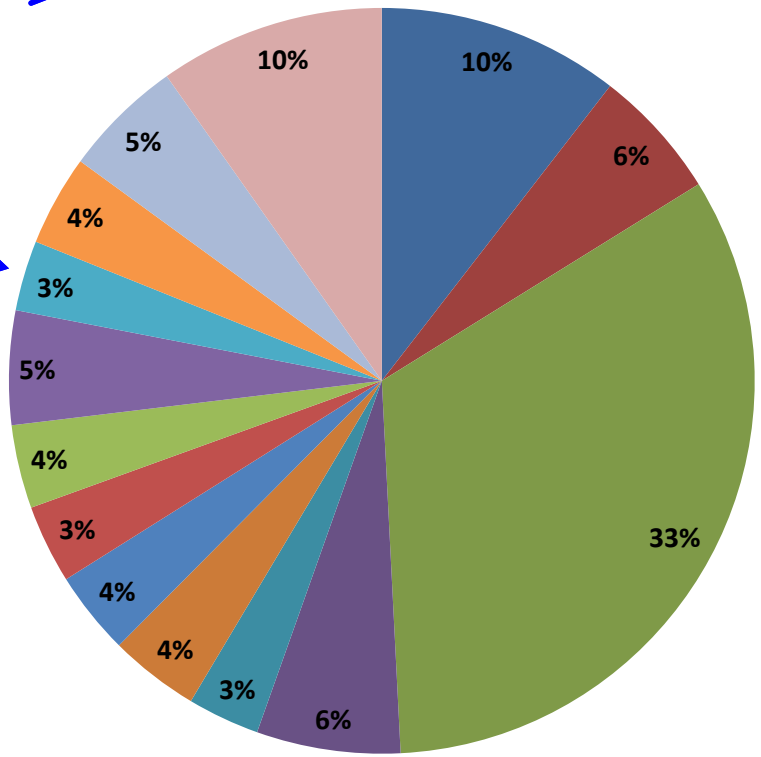
Advances – Composition

Well spread sub-sectorial exposures & diversified industrial exposures

Rs.486 Bn



Breakup of Industrial exposure (Rs.114 Bn)



- INFRASTRUCTURE
- POWER
- TEXTILES
- IRON & STEEL
- FOOD PROCESSING
- CHEMICALS AND CHEMICAL PRODUCTS
- WOOD & ITS PRODUCT
- PAPER & ITS PRODUCTS
- ALL ENGINEERING
- RUBBER & ITS PRODUCTS
- CONSTRUCTION
- TRANSPORT SECTOR
- GEMS & JEWELLERY
- OTHERS

Advances – Composition

(Rs. crore)

Particulars	Amount		% to Total Advance		Y-o-Y Growth	
	Jun 20	Jun 19	Jun 20	Jun 19	Amt	%
Manufacturing	11,354	12,412	23	25	(1,058)	(9)
Trading	6,822	7,560	14	15	(738)	(10)
Jewel loan	9,948	7,890	20	16	2,058	26
Personal loans @	7,660	7,374	16	15	286	4
CRE	3,013	2,754	6	6	259	9
Agri (other than Jewel Loan)	877	1,250	2	3	(373)	(30)
Bills	634	1,080	1	2	(446)	(41)
NBFC	1,539	1,802	3	4	(263)	(15)
Capital market	-	1	-	-	(1)	-
Others*	6,770	7,059	14	14	(289)	(4)
Total Advances	**48,617**	**49,182**	**100**	**100**	**(565)**	**(1)**

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

(Rs. crore)

Manufacturing Sector - Industry Wise

Industry	Amount		% to Total Advance		Y-o-Y Growth	
	Jun 20	Jun 19	Jun 20	Jun 19	Amount	%
Textile	3,750	3,876	7.7	7.9	(126)	(3)
Infrastructure	1,835	2,056	3.8	4.2	(221)	(11)
Basic Metal & Metal Products	708	875	1.5	1.8	(167)	(19)
Food Processing	355	587	0.7	1.2	(232)	(40)
Gems & Jewelry	590	672	1.2	1.4	(82)	(12)
All Engineering	411	463	0.8	0.9	(52)	(11)
Chemical & Chemical Products	441	475	0.9	1.0	(34)	(7)
Rubber and Plastic Products	561	574	1.2	1.2	(13)	(2)
Construction	346	426	0.7	0.9	(80)	(19)
Wood & Wood Products	411	473	0.8	1.0	(62)	(13)
Transport Sector	447	444	0.9	0.9	3	1
Paper & Paper Products	387	328	0.8	0.7	59	18
Cement & Cement products	244	247	0.5	0.5	(3)	(1)
Other Products	868	917	1.8	1.8	(49)	(5)
TOTAL	**11,354**	**12,412**	**23.3**	**25.2**	**(1,058)**	**(9)**

Other industries include : beverages & tobacco, mining & quarrying, petroleum, glass & glassware, leather& leather products, etc .

(Rs. crore)

Infrastructure Advances

Infrastructure	Amount O/s		% to Total Advance		Y-o-Y Growth	
	Jun 20	Jun 19	Jun 20	Jun 19	Amt	%
Power	644	653	1.3	1.3	(9)	(1)
Road	320	483	0.7	1.0	(163)	(34)
Infra Others	871	920	1.8	1.9	(49)	(5)
TOTAL	**1,835**	**2,056**	**3.8**	**4.2**	**(221)**	**(11)**

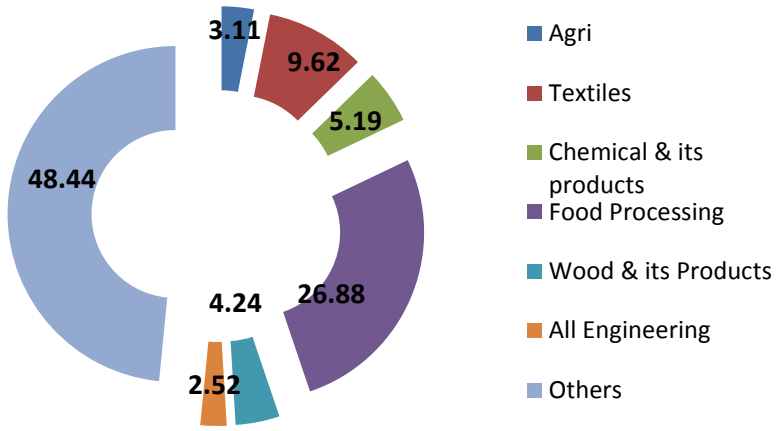
Power Sector Exposure		
Ownership	Jun 20	Jun 19
Government	333	353
Private	311	300
TOTAL	**644**	**653**

(Rs. crore)

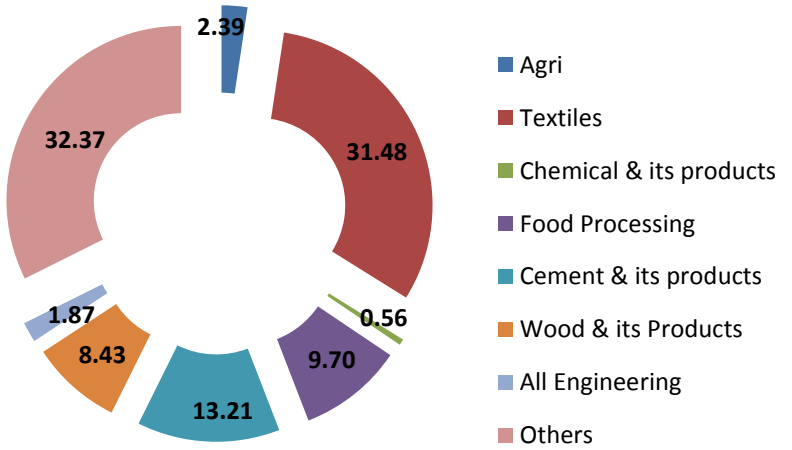
Sector-wise Restructured Advances

S. N.	SECTOR	Amount	
		Jun 20	Jun 19
1	Textile	62.06	13.08
2	Cement & Cement Products	26.05	-
3	Food & Food Processing	19.12	36.55
4	Wood & Wood Products	16.62	5.77
5	Agriculture	4.71	4.23
6	All Engineering	3.68	3.43
7	Chemical & chemical Products	1.10	7.06
8	Others	63.81	65.87
TOTAL		**197.15**	**135.99**
% to Total Advances		***0.41***	***0.28***

% to Total Restructured Advances Jun-19

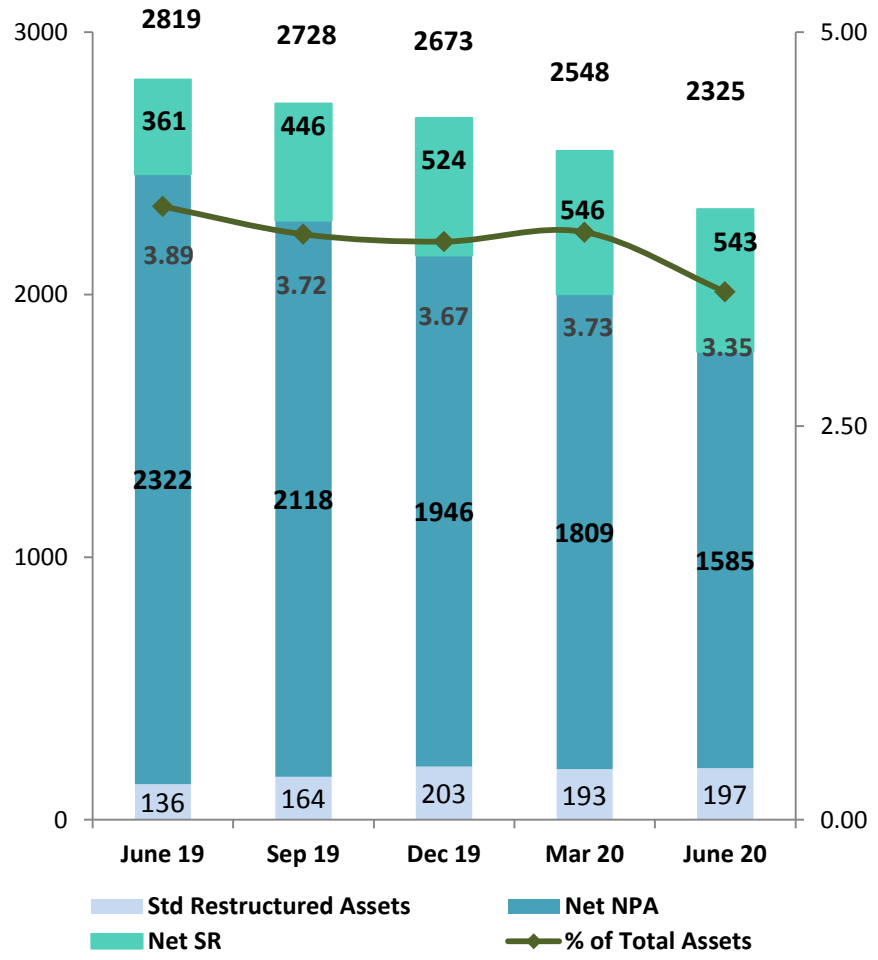


% to Total Restructured Advances Jun -20



Stressed Book Analysis

(Rs. crore)



Movement of Restructured Advances

Particulars	Apr 20 to Jun 20		Apr 19 to Jun 19	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	73	193.29	34	72.09
B. Addition during the period	2	9.98	29	66.80
C. Additions in existing A/c's	-	5.96	-	1.23
D. Addition through upgradation from NPA	1	0.70	-	-
E. Accounts closed during the period	-	0.49	-	0.86
F. Accounts ceasing to attract higher provision (upgradation)	-	-	-	-
G. Recoveries during the period	-	9.32	-	1.33
H. Slippages during the period	2	2.98	2	1.94
Position at the end of the period A+B+C+D-(E+F+G+H)	**74**	**197.15**	**61**	**135.99**

(Rs. crore)

Security Coverage

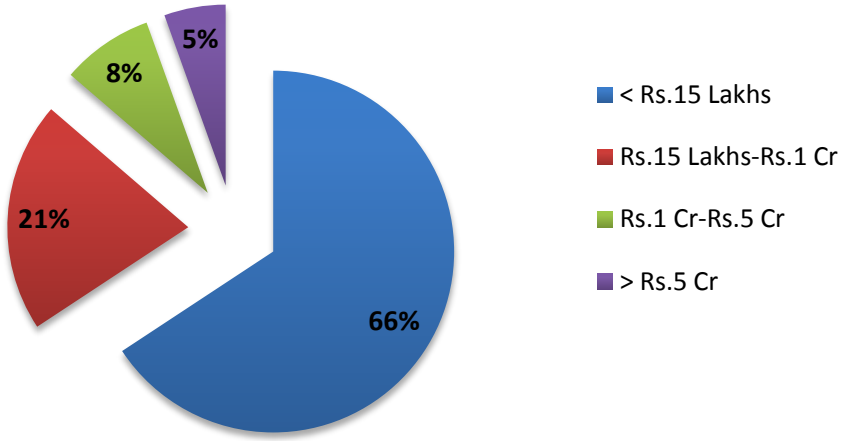
Nature of security	30.06.20	
Exposure backed by -		
Letter of Credit	123	
Liquid Assets ^	10,678	
Vehicles	2,614	
Commodities	202	
Total (1)		**13,617**
Exposure secured by Immovable Property (% Coverage)		
> 100%	22,940	
90% to <100%	8,326	
75% to <90%	1,747	
50% to <75%	3,681	
<50%	2,482	
Total (2)		**39,176**
Exposure without Immovable property as security		
Corporate, Consortium, Government, IBPC etc.	1,667	
Unsecured Exposure	462	
Total (3)		**2,129**
Total Risk Assets outstanding – Fund and Non Funded (1+2+3)*		**54,922**

** Total risk assets including technical write off accounts*

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

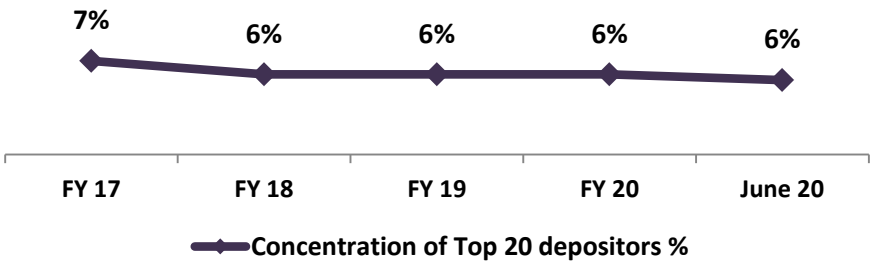
Coverage defined as (Value of Security)/Loan Principal O/s; & is based on available valuation.

Retail Liability Franchise : Granular & Sticky

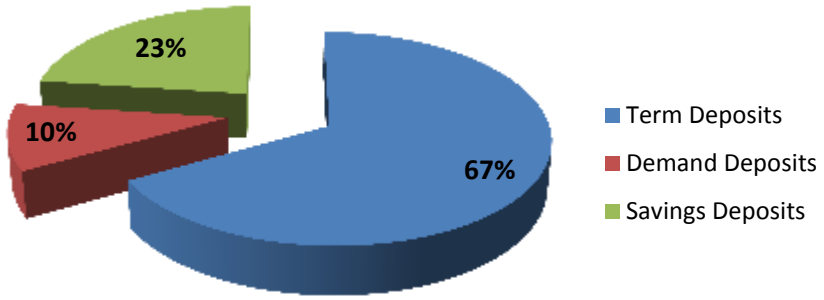


- ✓ Term deposits are primarily retail deposits
- ✓ **95% of term deposits are < Rs.5 Cr**

Low concentration of Deposits



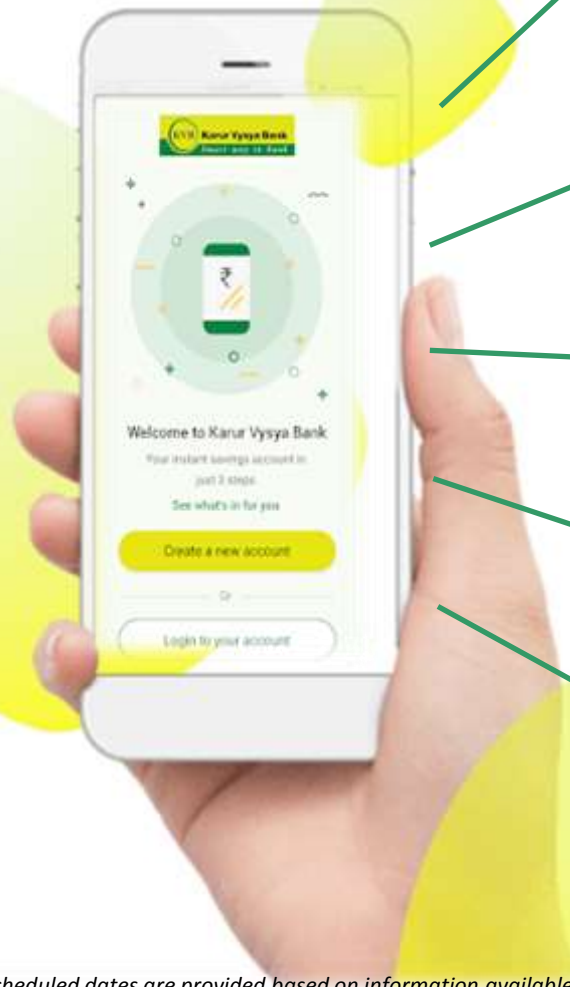
Low dependence on wholesale deposits



Contents

- Q1 Performance Highlights
- Portfolio Performance
- **New Initiatives**
- Other Parameters

Digital Banking - DLite



Acquisition
- Saving Account
- Term Deposit
- non-life & Health Insurance

Loan Booking
- Jewel Loan

Customer Maintenance
- Manage Profile, Nominee, Locker, Cheque book & Cards

Manage Payments
- Secured Fund Transfers/Payments@
- Recharge DTH, Fastag & etc.,

Demat Services
- Manage Demat accounts
- e-ASBA

Insurance (Online Integration) Scheduled* Q4, FY20-21

Loan Payment Scheduled* Q3, FY20-21

Retail Credit Card, Scheduled* Q3, FY20-21

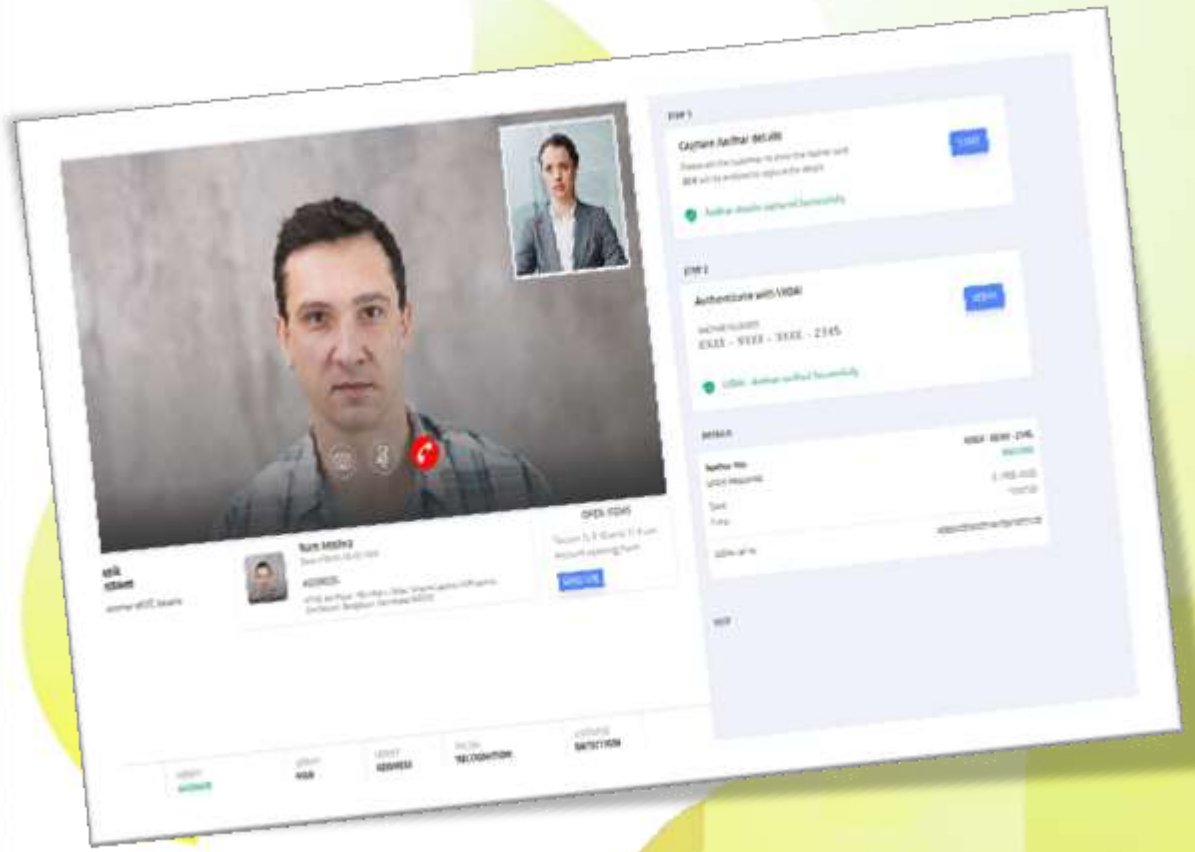
Merchant Lobby Scheduled* Q2, FY20-21

V-KYC Scheduled* Aug'20

RD Module Scheduled* Aug'20

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

Adoption of Video KYC



- To have expedient customer boarding as well regulatory assent, we are in verge of V-CIP*
- Facilitates for New-KYC as well Re-KYC
- Will reduce both TAT & Cost on acquisition.
- High technologies of AI / Face Matching Tools are used to secure storage and Impenetrable security

** V-CIP, Video based Customer Identification Process*

New Initiatives

Schedules ahead

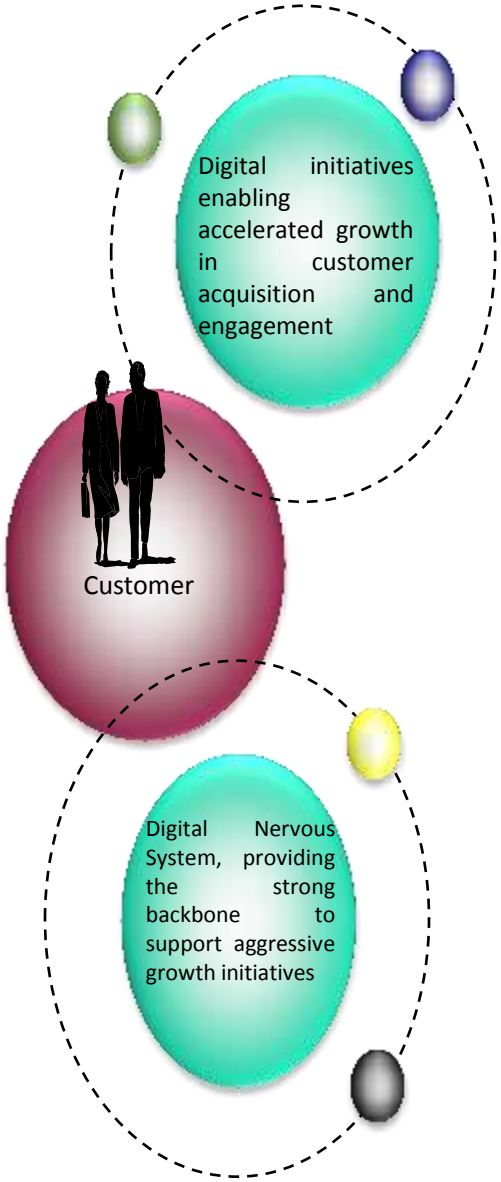
Currency Chest automation
Q3, FY20-21

e-Mandates automation
Q2, FY20-21

Digital Current A/c with e-Sign
Q2, FY20-21

Digital Savings A/c with e-Sign
Q2, FY20-21

Expense Management Center – A key enabler to our Digital journey



Business Planning & Analytics : Focus at / on -

- Business Segment and Cost Center level
- Expense line level – Comprehensive vs Anecdotal
- Revenue to Expense line dependency
- Micro (constituent components) & Macro (Business) Level
- Variances: Budget vs Actual / Revenue vs Expense Drivers
- Business and Branch level Monthly, Quarterly Profitability

Expense Management & Re-engineering

- Demand Aggregation & Demand Management
- Vendor Consolidation, Risk & Performance Management
- Consumption Items & Rates - Standardisation & Cataloguing
- Total cost of ownership
- Activity Elimination, Activity Automation

Expense Accounting & Financial Reporting :

- Policy Enabler, Compliance enforcement to Policy / Regulatory
- Independent accounting and payment with enhanced control framework
- Visibility on “Off Contract” and “Off Budgetary” Spend
- Provisioning accuracy and timeliness
- Financial Reporting – Accuracy, Agility, Real-Time

Contents

- Q1 Performance Highlights
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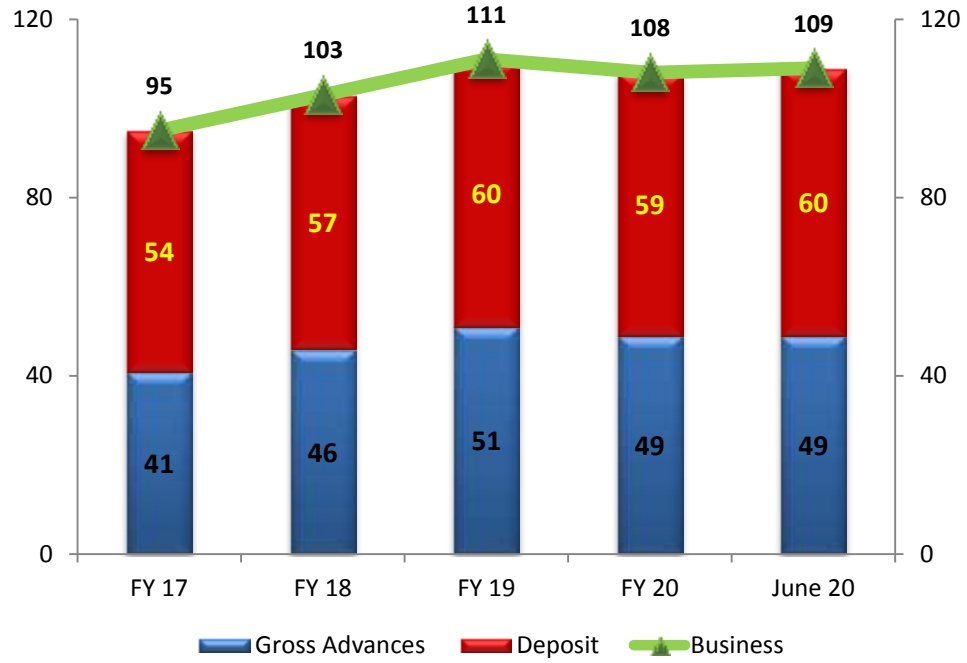
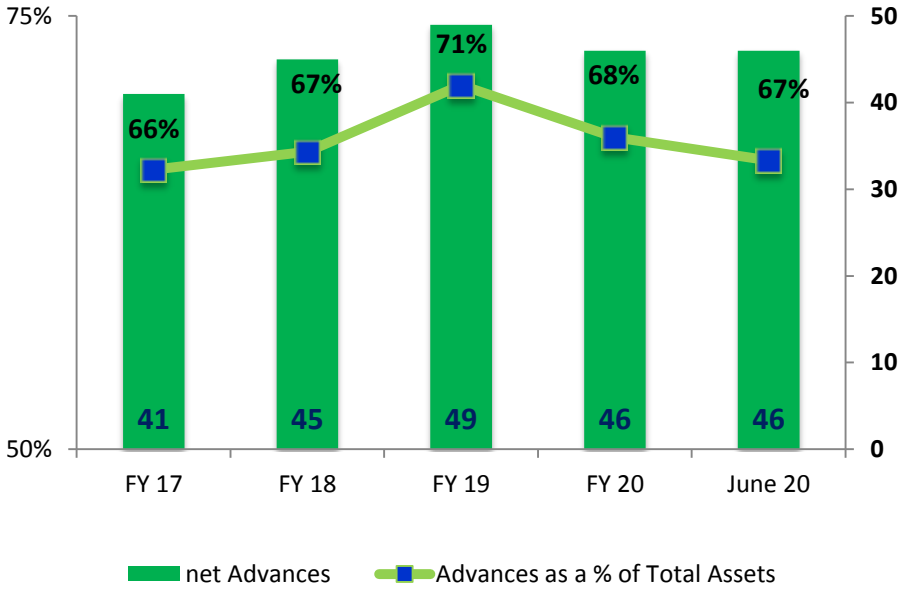
Business Growth

(Rs. thousand crore)

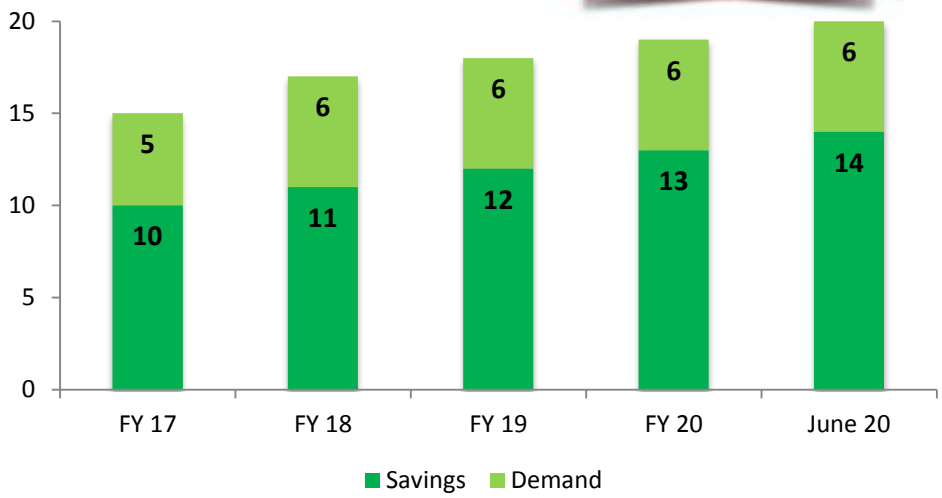


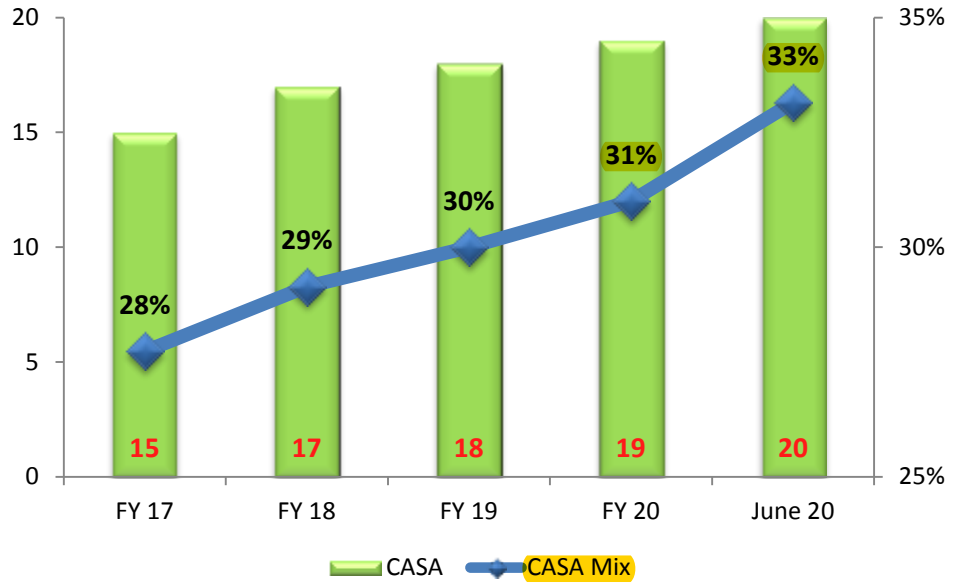
Loans and Advances



CASA Growth

(Rs. thousand crore)

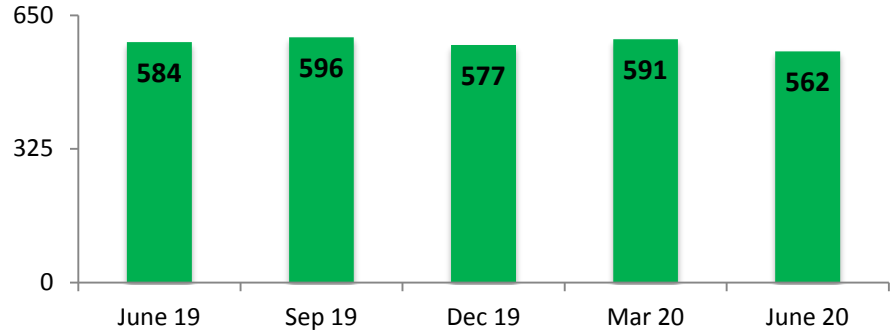




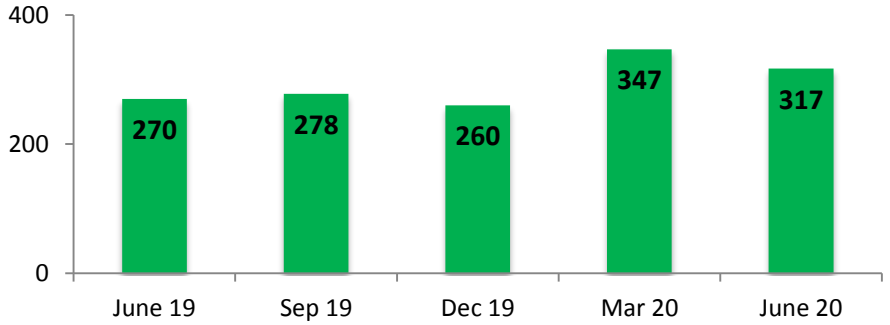
Income – Expenses – Op. Profit

(Rs. crore)

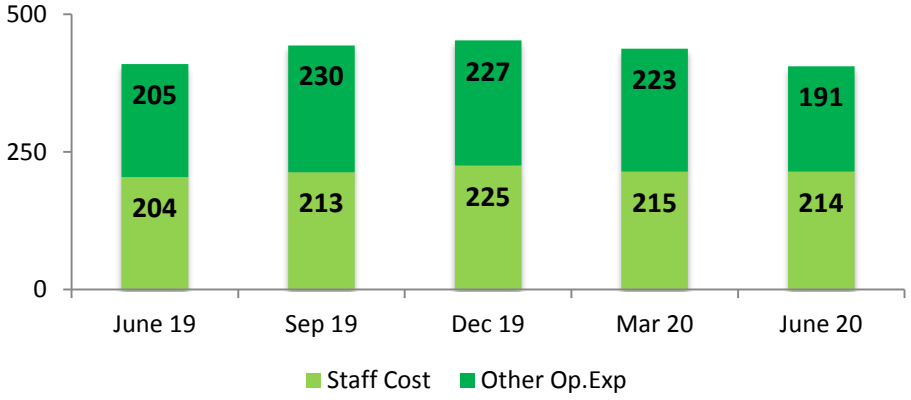
Net Interest Income



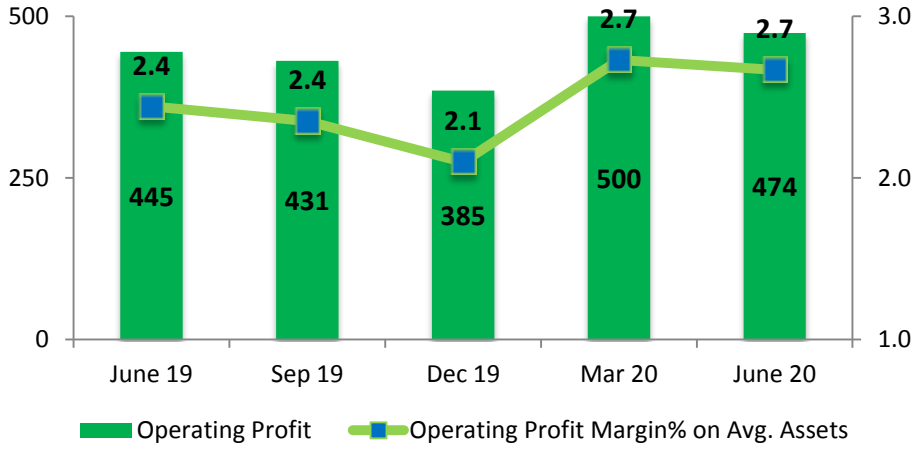
Non Interest Income



Operating Expenses

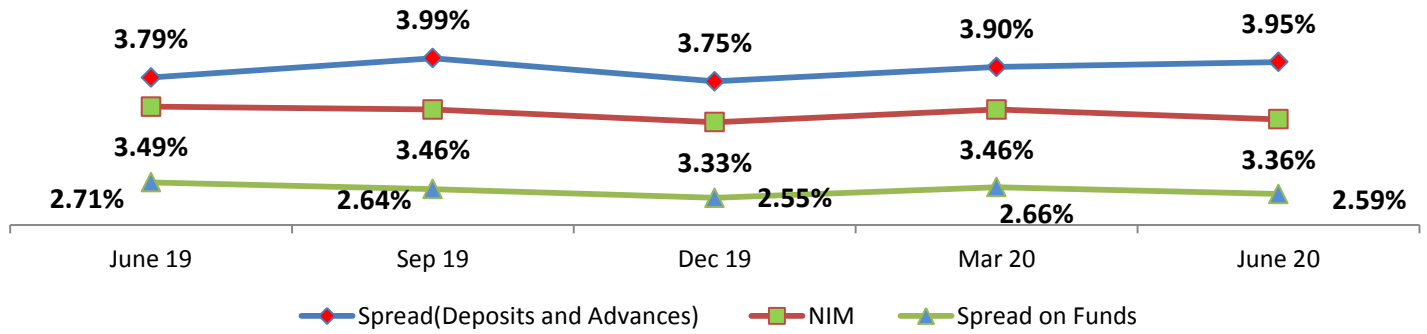


Opg. Profit Margin



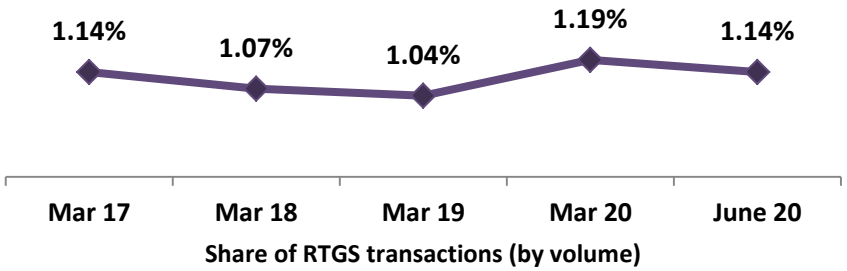
Key Ratios

Particulars	Jun 20	Jun 19
Cost of Deposits (%)	5.37	5.82
Yield on Advances (%)	9.32	9.61
Cost of Funds (%)	5.42	5.88
Yield on Funds (%)	8.01	8.60
NIM (%)	3.36	3.49
Spread (%)	2.59	2.71
Cost to Income Ratio (%)	46.09	47.87
Business/Emp. (Rs. Crore)	13.87	14.25
Profit/Emp. (Rs. Lakh)	5.39	3.75

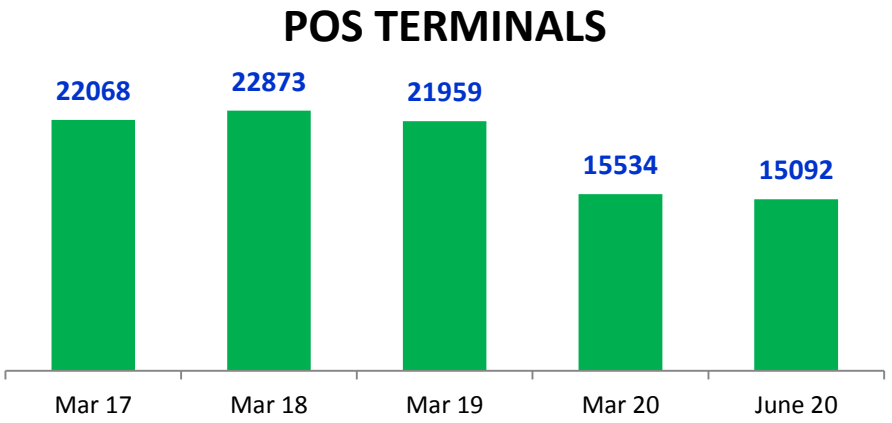


Leveraging Technology - Delivery Channels

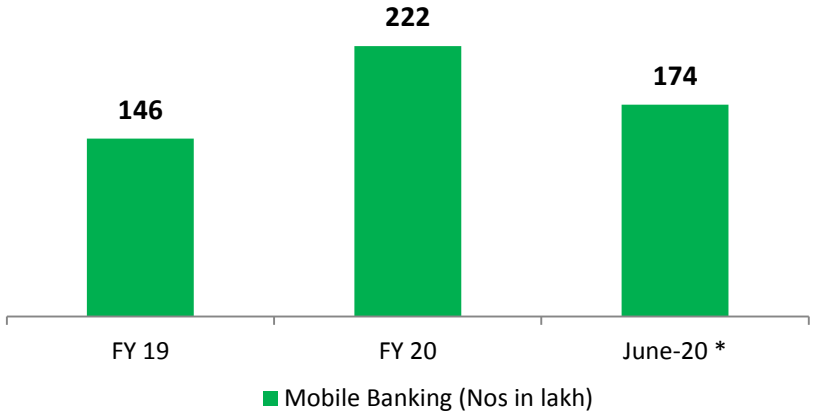
Market share in RTGS transactions



POS Terminals

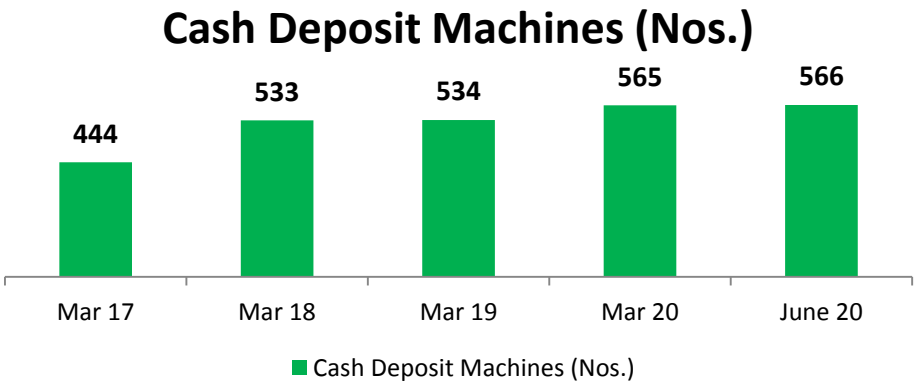


Mobile transactions volume



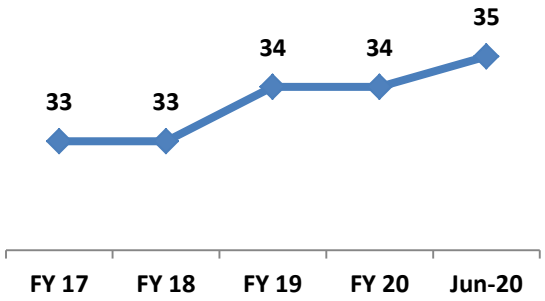
*Annualized

Cash Deposit Machines

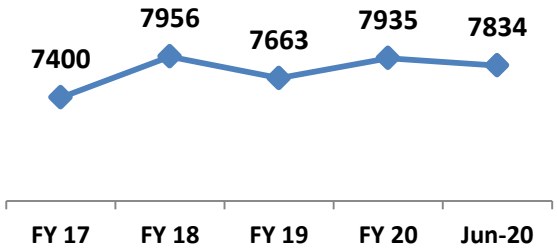


Human Resources

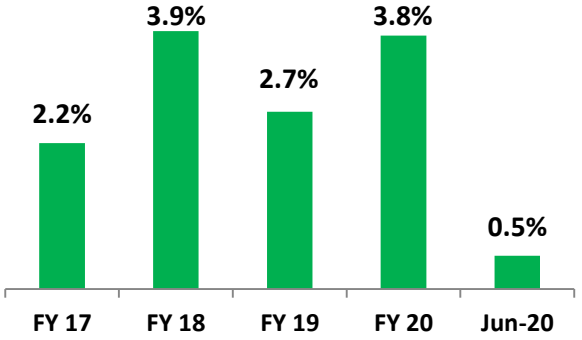
Young workforce…..



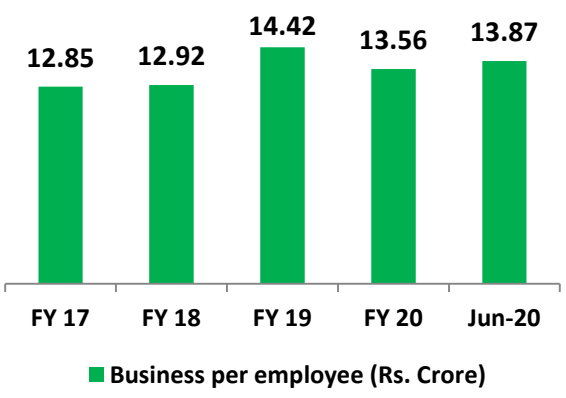
… number of employees…

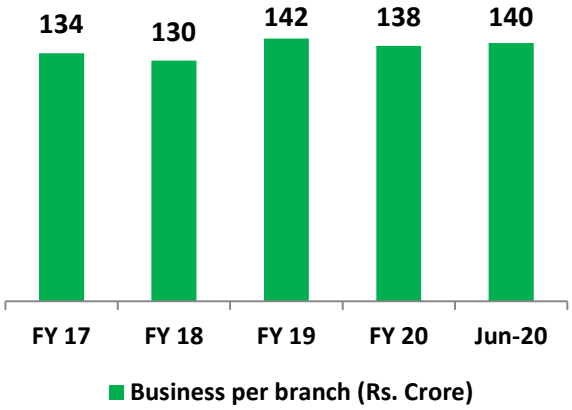


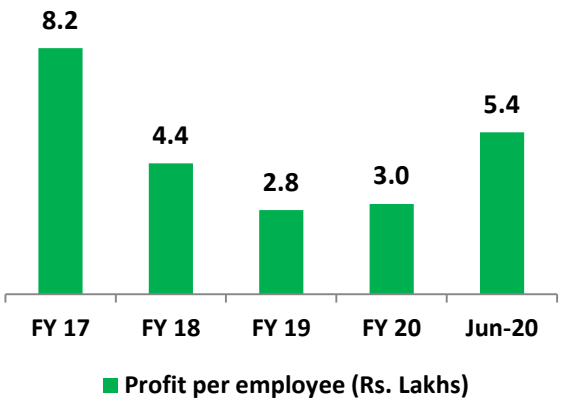
… lower attrition …



… leading to improved productivity







**Profit per employee for June 20 is annualized*

A Decade of Progress

(Rs. crore)

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Paid up Capital	94	107	107	107	122	122	122	145	160	160
Reserves	2,020	2,601	2,978	3,219	4,124	4,451	4,723	6,066	6,205	6,440
Owned funds	2,114	2,708	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600
CRAR - Basel II (%)	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	17.17
Deposits	24,722	32,112	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075
Advances	18,052	24,205	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516
Total Business	42,774	56,317	68,359	77,984	81,381	89,555	95,135	102,863	1,10,484	1,07,591
Total Income	2,482	3,621	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145
Operating Profit	600	726	849	838	943	1,303	1,571	1,777	1,711	1,761
Net Profit	416	502	550	430	464	568	606	346	211	235
Dividend (%)	120	140	140	130	130	140	130	30	30	-
Branches (No.)	369	451	551	572	629	667	711	790	778	779
EPS (Rs.)	44.90	46.81	51.35	40.08	39.86	46.59	9.95*	4.78	2.64	2.94
Return on Assets (%)	1.71	1.56	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32
Book Value(Rs.)	193.04	252.68	287.85	308.91	348.42	375.25	79.51*	85.49	79.56	82.57
No of Employees	4,574	5,673	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935

* 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

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Thank You