



## Corporate Presentation

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# Agenda

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S. No	Contents
1.	<b>Overview of Karur Vysya Bank</b>
2.	Key Success Factors <ul style="list-style-type: none"><li>▪ Consistent Growth</li><li>▪ Granular Loan Portfolio</li><li>▪ Stable Asset Quality</li><li>▪ Retail Liability Franchise</li><li>▪ Diversified Branch Network with Regional Dominance</li><li>▪ Governance, Human Resources and Organizational Architecture</li></ul>
3.	Financial Metrics and Statements
4.	Annexures

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# Karur Vysya Bank (KVB) – Executive Summary

## Consistent track record

- **Demonstrated ability to grow profitably with low NPAs**  
FY10 - 14 loan book CAGR of 26%; 5 year\* Average NIM > 3.0%; 5 year average RoA at 1.45%; 5 year average Net NPA of 0.3%

## Target Small & Mid-Corporates

- **Portfolio dominated by small ticket commercial / mid corporate loans**  
56% of the overall loan book less than Rs. 50 Mn and 69% of corporate loans less than Rs. 1 Bn (as of FY14)

## Diversified network with regional focus

- **National presence with regional dominance\*\***  
Branch network present in 17 states; 83% of the branch network & 67% of business from South India. 572 branches; ATM to branch network at 2.8x

## Retail deposit base

- **Low dependence on bulk deposits**  
Primarily retail driven deposit franchise 75% of deposits < Rs. 50 Mn ticket size (as of FY14)

## Governance and Human Resources

- **Clearly delineated promoters and management**  
Professional CEO & management, majority of the Board independent & young employee pool with low attrition

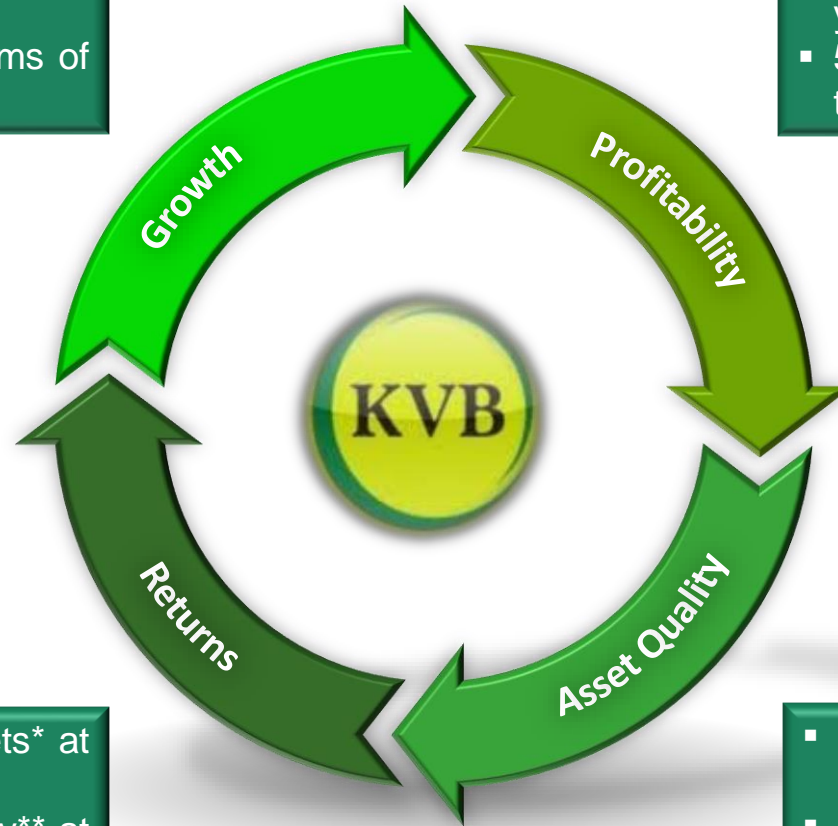
\*5 Year : refers to the period from FY10 – FY14

\*\* All data points as of FY14

# The KVB Value Proposition

- FY10 - 14 CAGR of 26% in terms of loans
- FY10 - 14 CAGR of 23% in terms of deposits

- Average NIM > 3.0% over the last 5 years (FY10 – 14)
- 5 year Average of NII + Other Income to Total Assets >3.5%



- 5 year average Return on Assets\* at 1.4%
- 5 year average Return on Equity\*\* at 20 %

- 5 year average Net NPA at 0.3% (FY14 NNPA at 0.4%)
- 5 year average annualized slippage at 0.8%

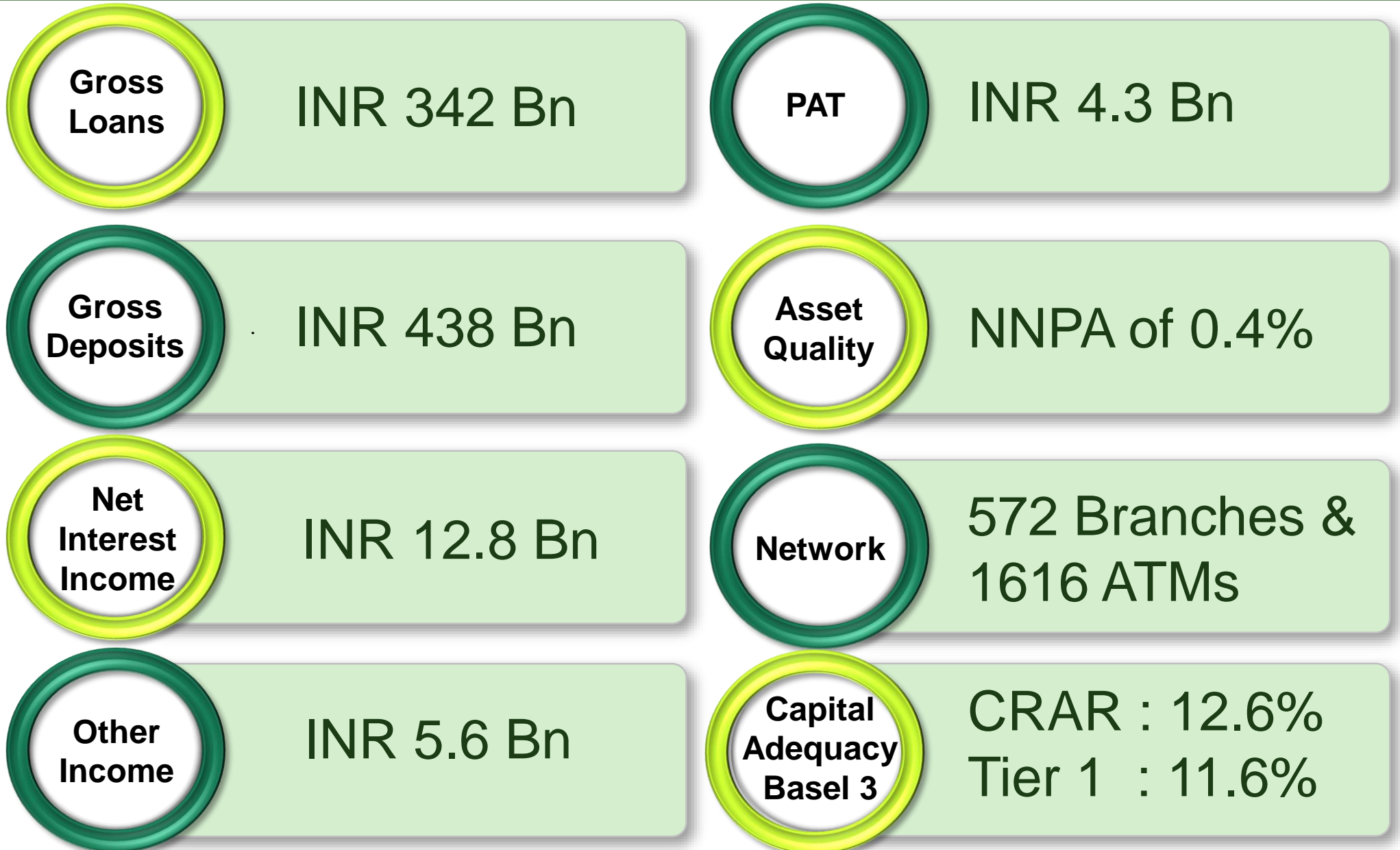
**Focus on the Growth – Profitability - Asset Quality - Capital Efficiency matrix**

\*Average Assets

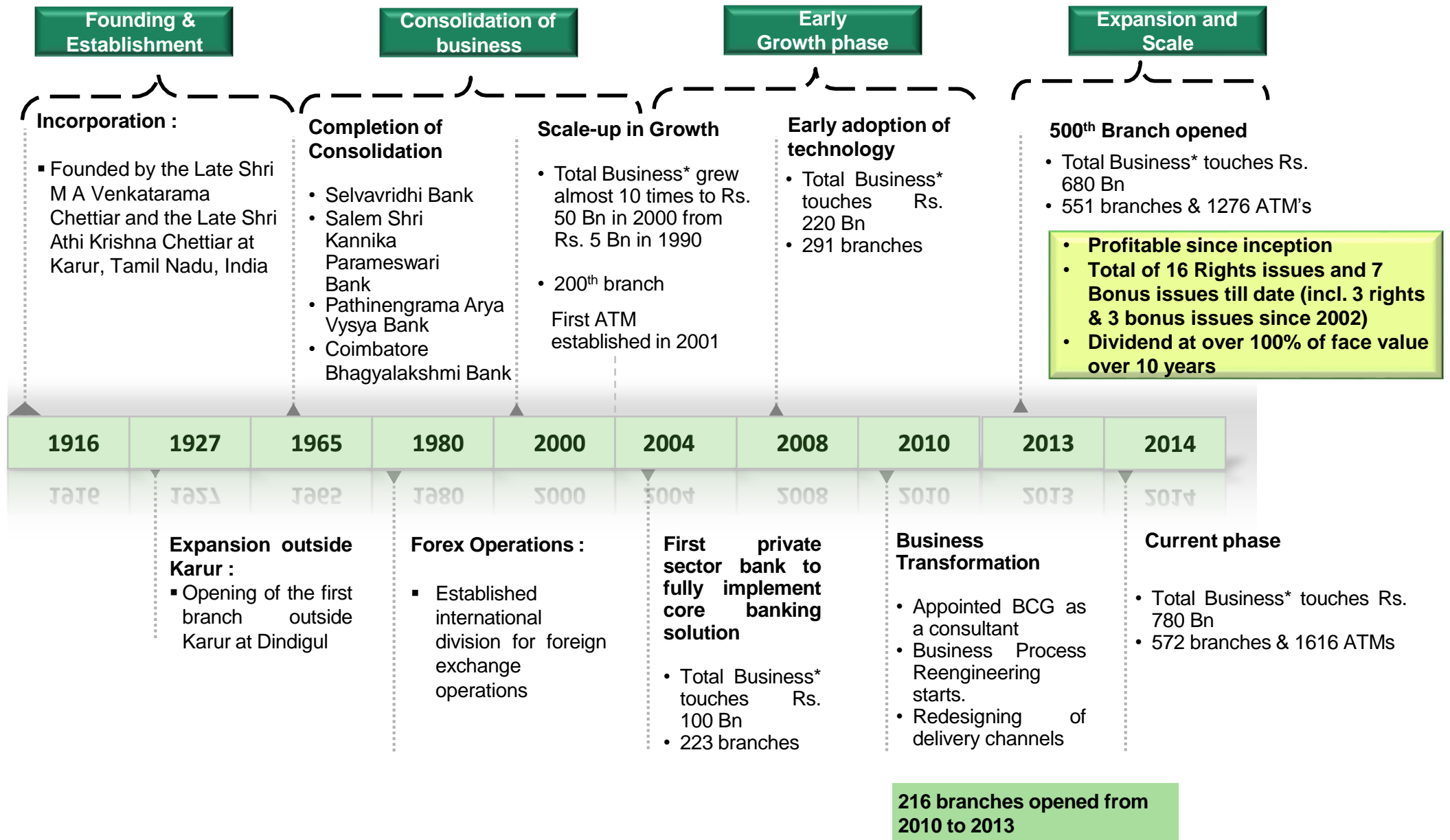
\*\* Average Equity

Note : 5 Year period refers to the period from FY10 - 14

## Karur Vysya Bank (KVB) – Snapshot (FY14)



# KVB – A Timeline of Growth and Stability



\* Total Business = Total Advances + Total Deposits

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4.	Annexures

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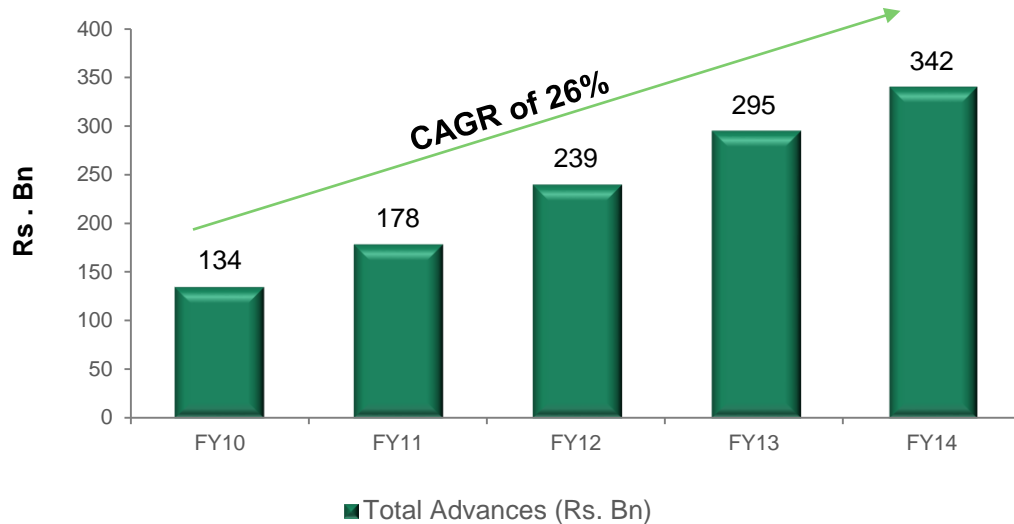
# Summary : Key Success Factors

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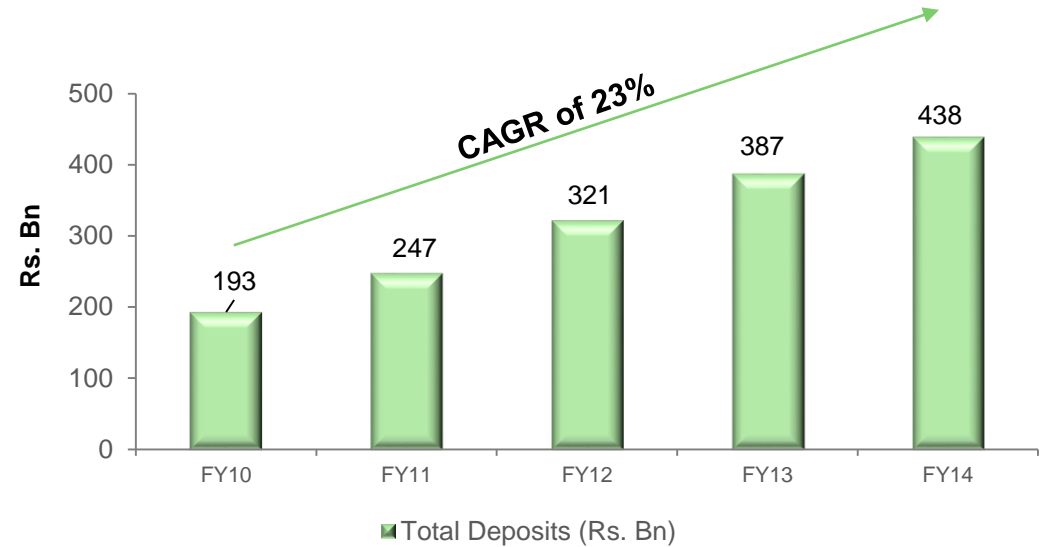
- 1. Consistent Growth**
- 2. Granular Loan Portfolio**
- 3. Stable Asset Quality**
- 4. Retail Liability Franchise**
- 5. Diversified Branch Network with regional dominance**
- 6. Governance, Human Resources and Organisational Architecture**

# Consistent Growth

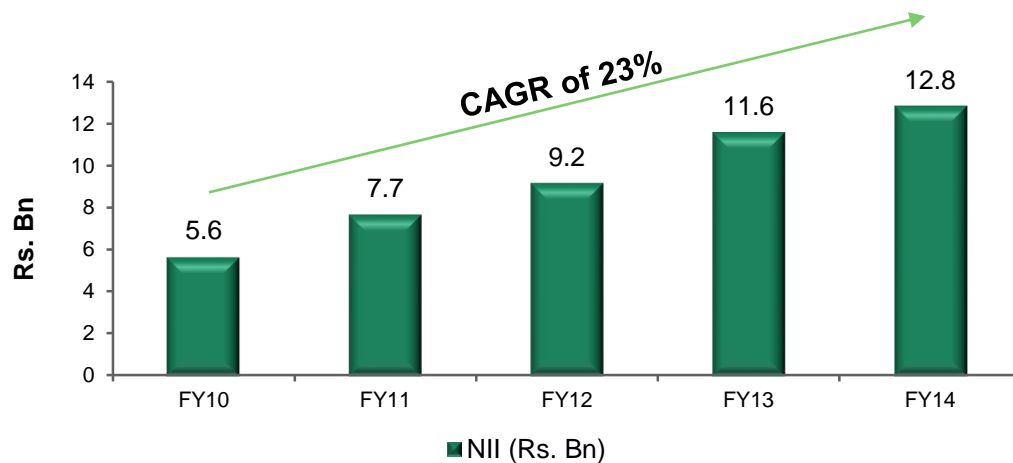
Consistent growth in advances; up 2.5x since FY10



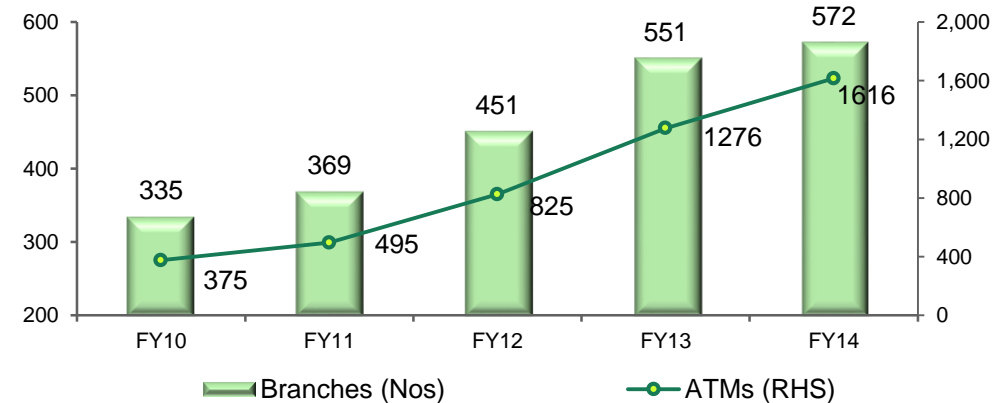
Consistent growth in deposits; up 2.3x since FY10



Net Interest Income up 2.3x since FY10



Branch network up 1.7x; ATM network up 4.3x

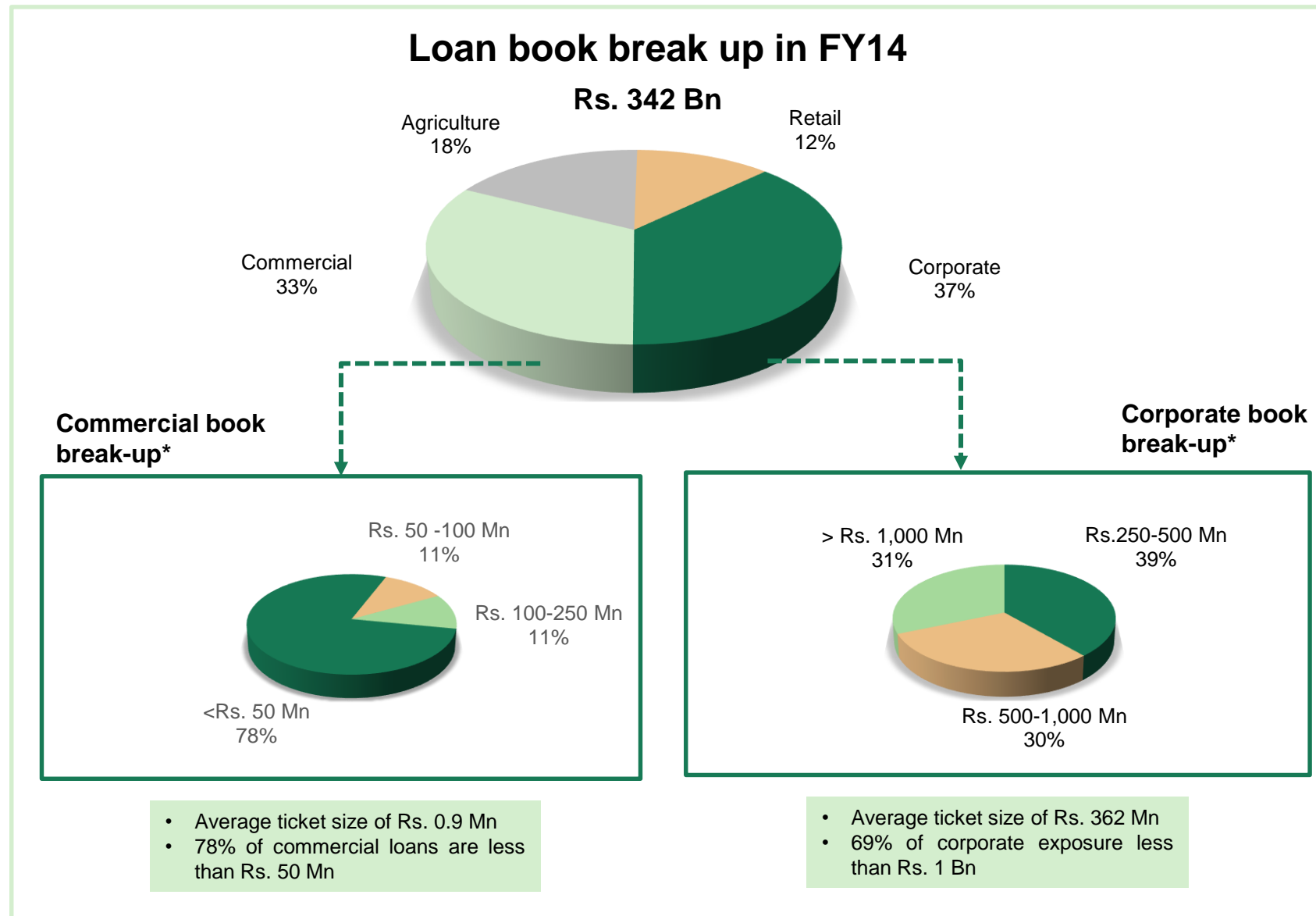


# Summary : Key Success Factors

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1. Consistent Growth
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# Granular Loan Portfolio

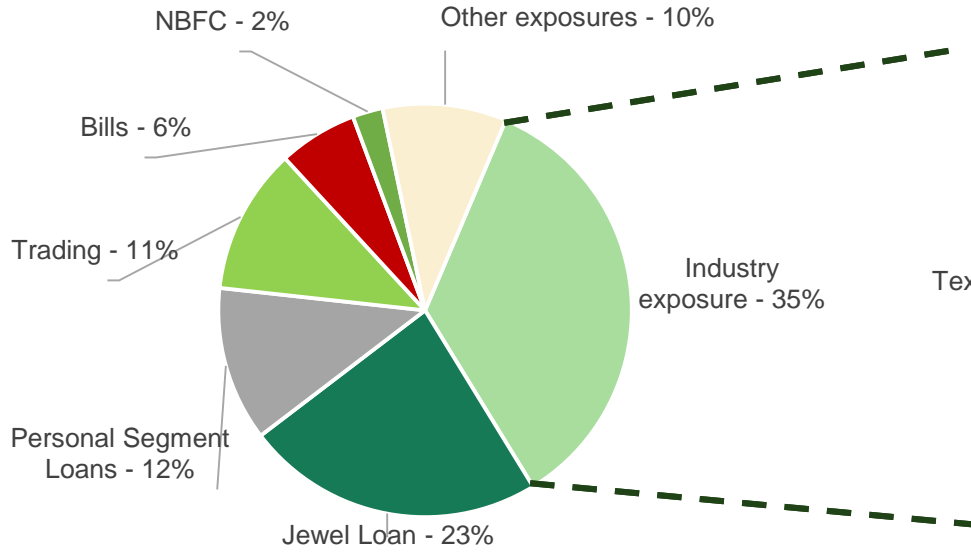


- Commercial Loans : Exposures upto Rs. 250 Mn
- Corporate Loans : Exposures above Rs. 250 Mn

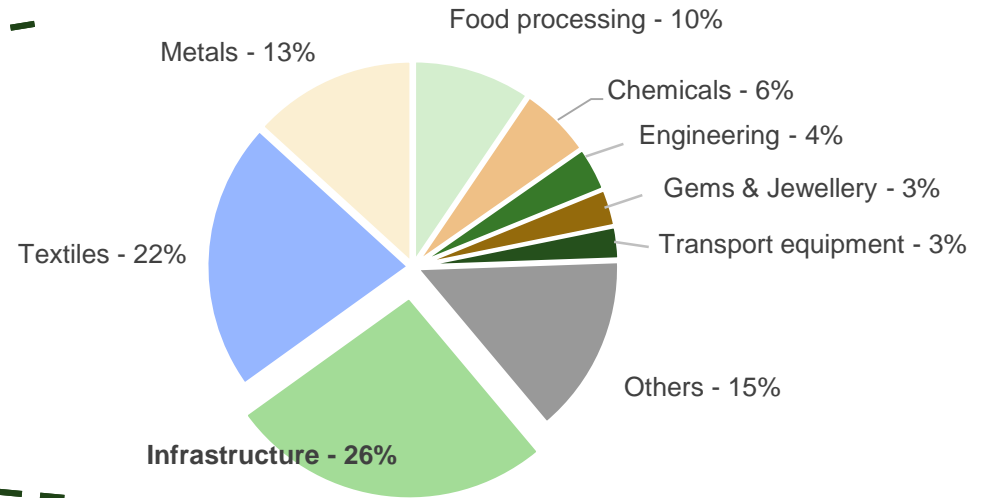
# Breakup of Advances

Sub-sectoral exposures well spread out; diversified industrial exposures (FY14)

Rs. 342 Bn

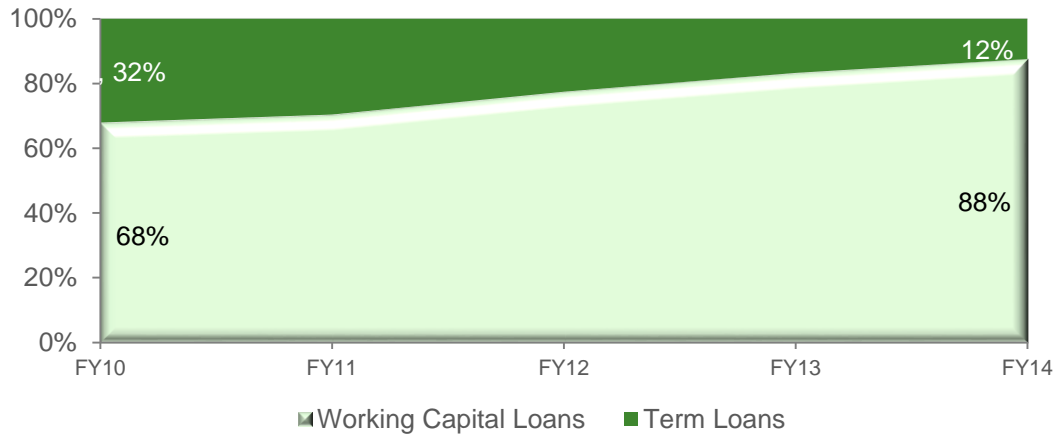


Breakup of industry exposure (Rs. 119 Bn)

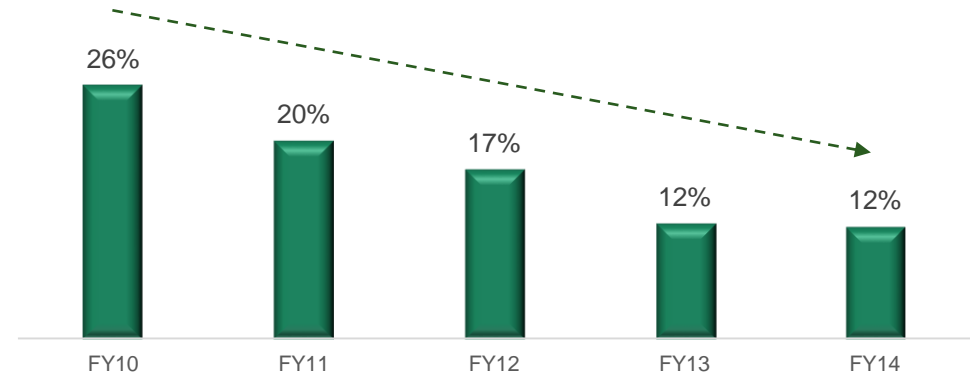


Infrastructure portfolio is analysed overleaf

Working capital focus enables quicker repricing of loans



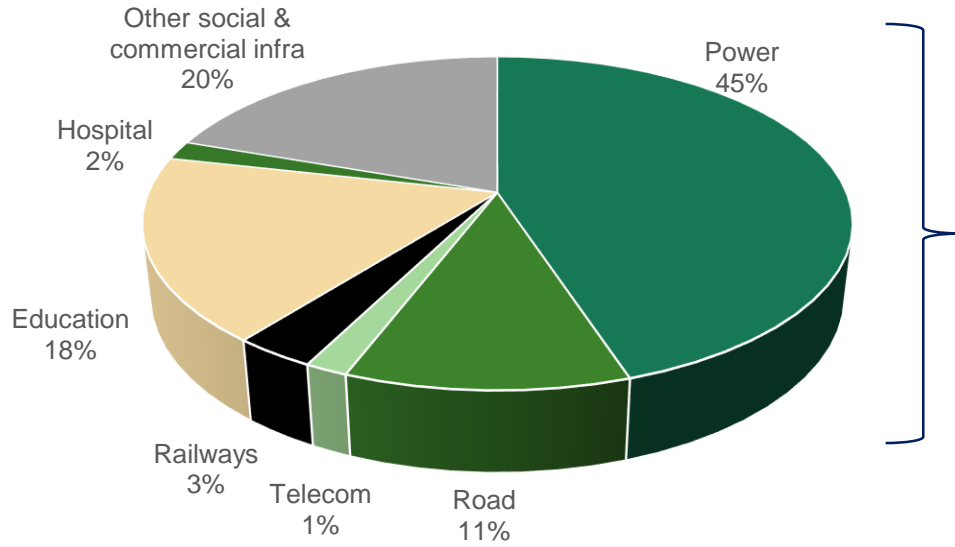
Top 20 borrowers (% of overall loans)



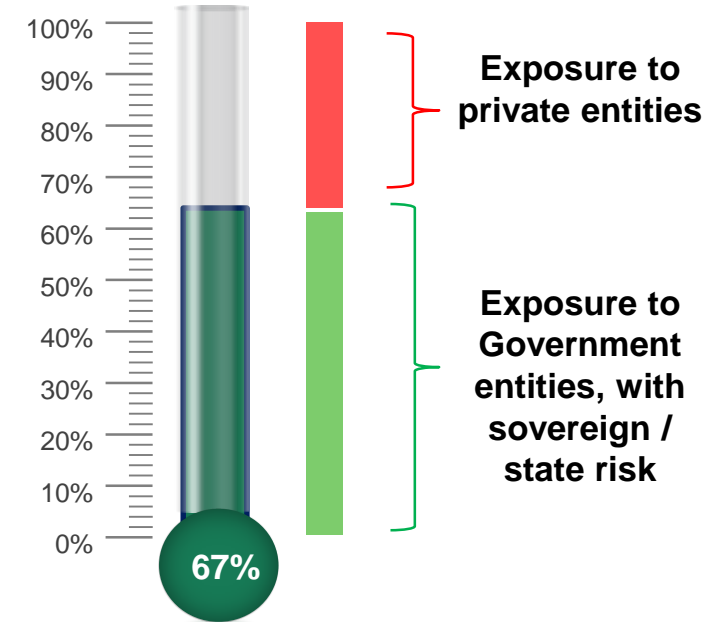
# Breakup of the Infrastructure Book

Infrastructure book split (FY14)

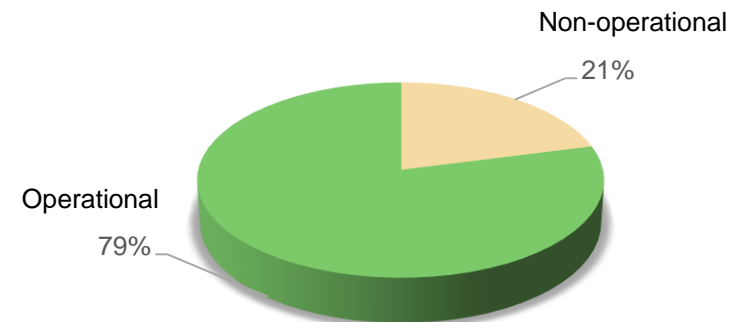
Rs. 31.4 Bn



Power book split (FY14)



Operational status of the power book (FY14)



# Jewel Loans (Loan against Gold Ornaments)

Jewel loan portfolio

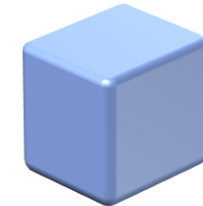
Break up of jewel loans



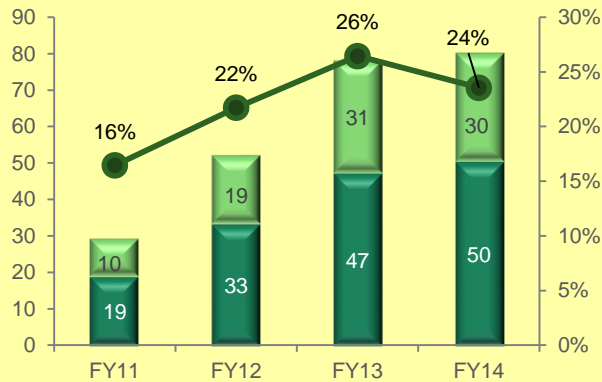
Agri – loans dominate jewel portfolio



Leading to PSL\* benefit



Jewel loans currently account for 23 % of loans



■ Non-agri Jewel loan (Rs. Bn)  
■ Agri Jewel Loan (Rs. Bn)  
● Jewel Loan % (RHS)

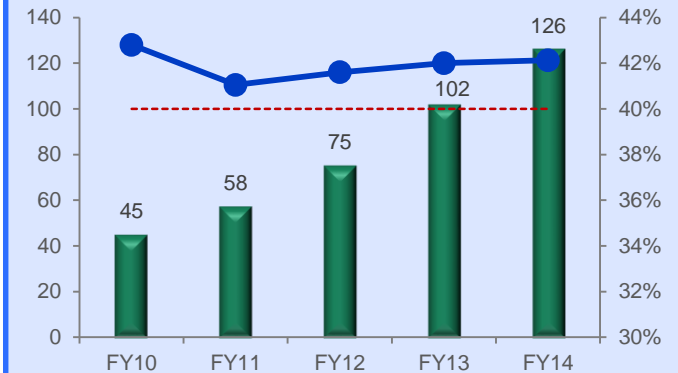
63 % of the jewel loan portfolio is to agricultural loans (FY14)



	FY11	FY12	FY13	FY14
LTV %	73%	73%	71%	75%
NPA % - JL**	0.06%	0.03%	0.03%	0.05%

84% of agri-loan portfolio backed by jewels (FY14)

PSL% consistently >40%



■ PSL Advances (Rs. Bn) ● PSL %  
- - - PSL Requirement (%)

\*PSL – Priority Sector Lending  
 \*\* JL – Jewel Loan

# Summary : Key Success Factors

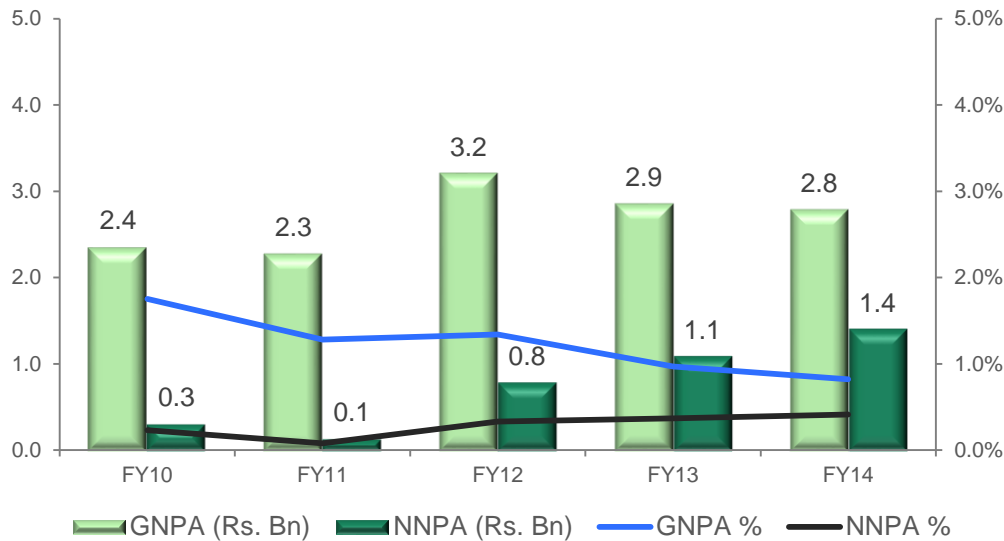
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1. Consistent Growth
2. Granular Loan Portfolio
3. **Stable Asset Quality**
4. Retail Liability Franchise
5. Diversified Branch Network with regional dominance
6. Governance, Human Resources and Organisational Architecture

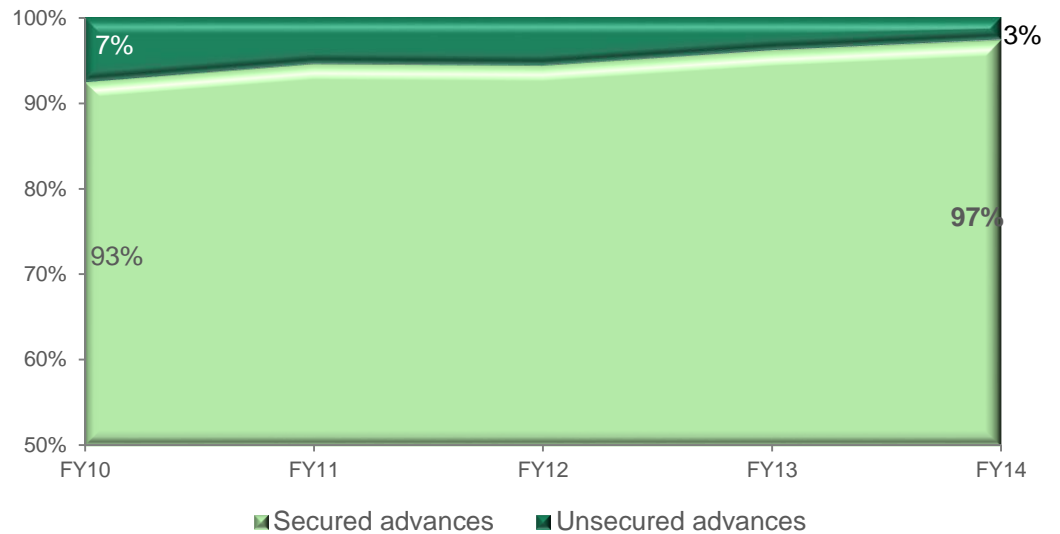


# Stable Asset Quality

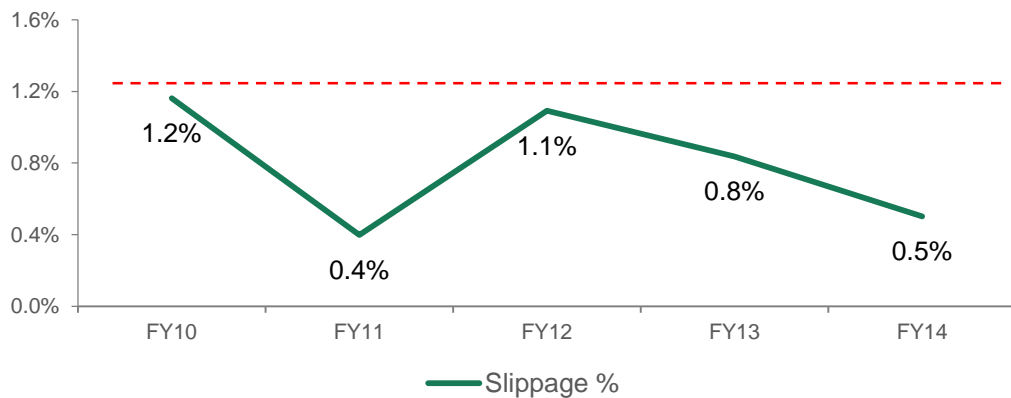
## Improving asset quality, FY14 GNPA at 0.8%



## High % of secured loan portfolio limits asset impairment



## Trends in slippages, FY14 slippage at 0.5%

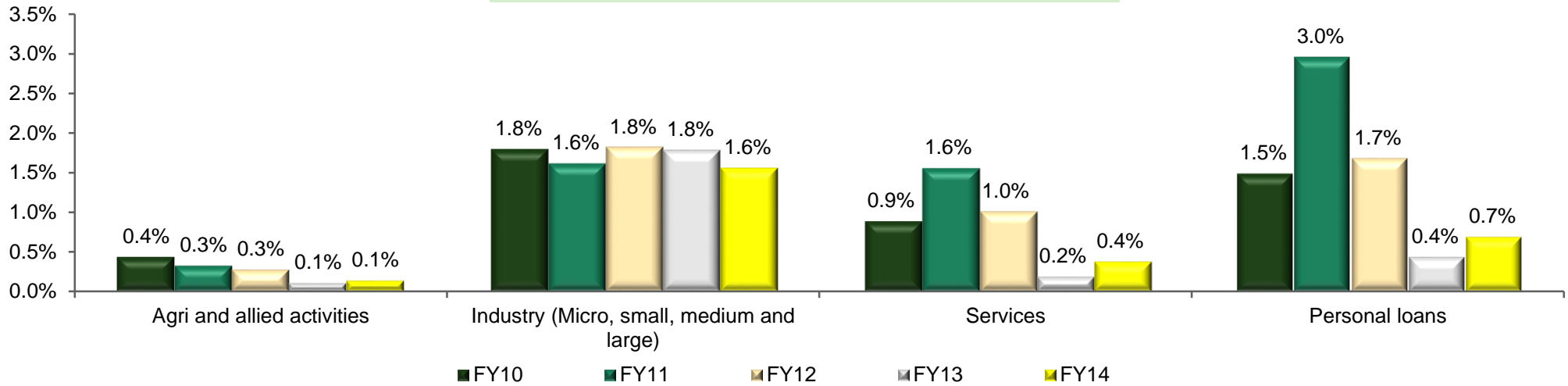


- **Proven track record in managing asset quality - Consistently low average slippages of 0.8% over the last 5 years, FY14 at 0.5%**
- **Consistent Provisioning Coverage Ratio of 75%**

Slippage = Addition to GNPA's / Advances

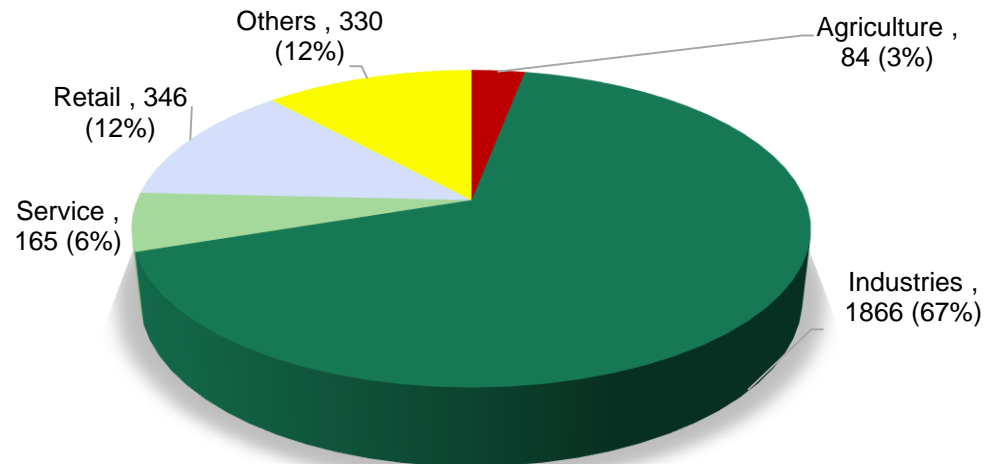
# Sectoral GNPA split

## Consistently low sectoral GNPA over time



## Split of GNPA (FY14)

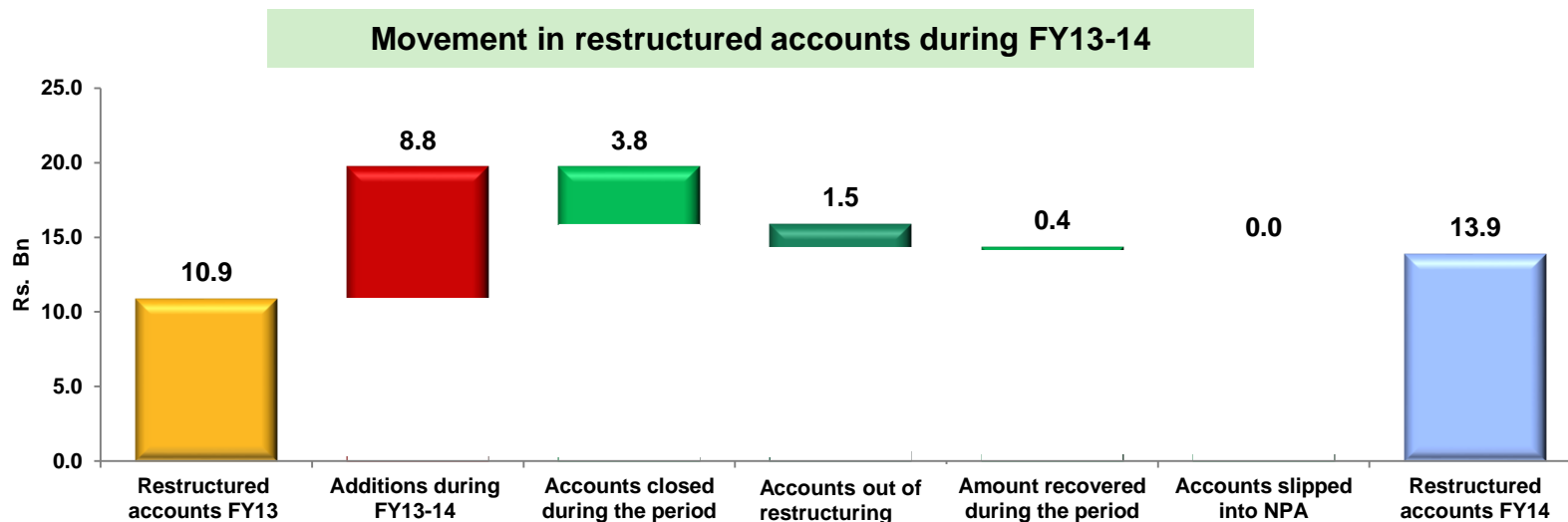
Sector, Rs Mn (% in brackets)



## Sector wise restructured advances

Sector	2013-14		2012-13	
	Amount (Rs. Mn)	% of restructured advances	Amount (Rs. Mn)	% of restructured advances
Infrastructure	5,992	43%	6,060	56%
Textiles	2,665	19%	2,676	25%
Iron and Steel	1,238	9%	140	1%
Agriculture	138	1%	139	1%
Educational Loan	25	0%	11	0%
Housing Loan	22	0%	25	0%
Real Estate	8	0%	6	0%
Auto Loans	5	0%	1	0%
Others	3,806	27%	1,821	17%
<b>Total</b>	<b>13,899</b>	<b>100%</b>	<b>10,880</b>	<b>100%</b>
<b>% of Total Advances*</b>	<b>4.06%</b>		<b>3.66%</b>	

\* Loans to SEB in the restructured portfolio – Rs 4.2 Bn



# Summary : Key Success Factors

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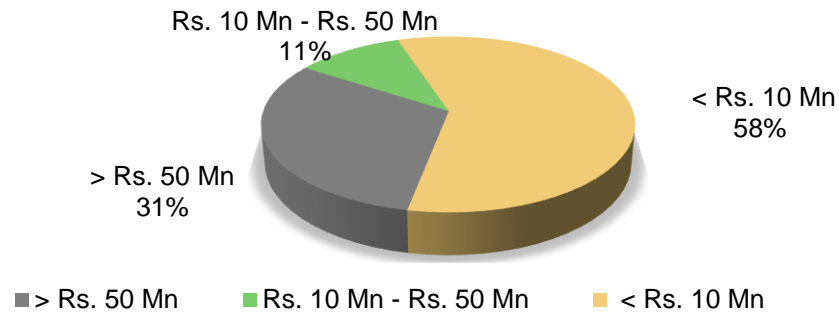
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# Retail Liability Franchise

## Low dependence on wholesale deposits (FY14)

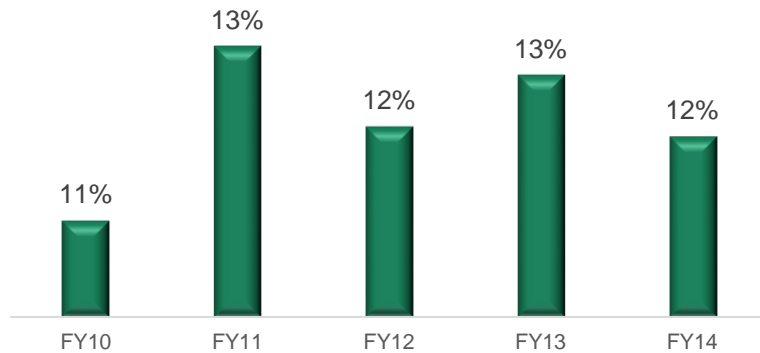
Term deposits are primarily retail deposits. Only 25% of overall deposits are > Rs.50 Mn

### Breakup of term deposits

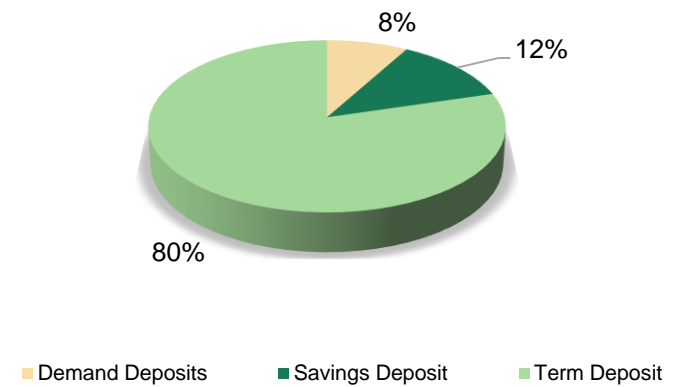


## Low concentration of deposits

Top 20 depositors (% of overall deposits)

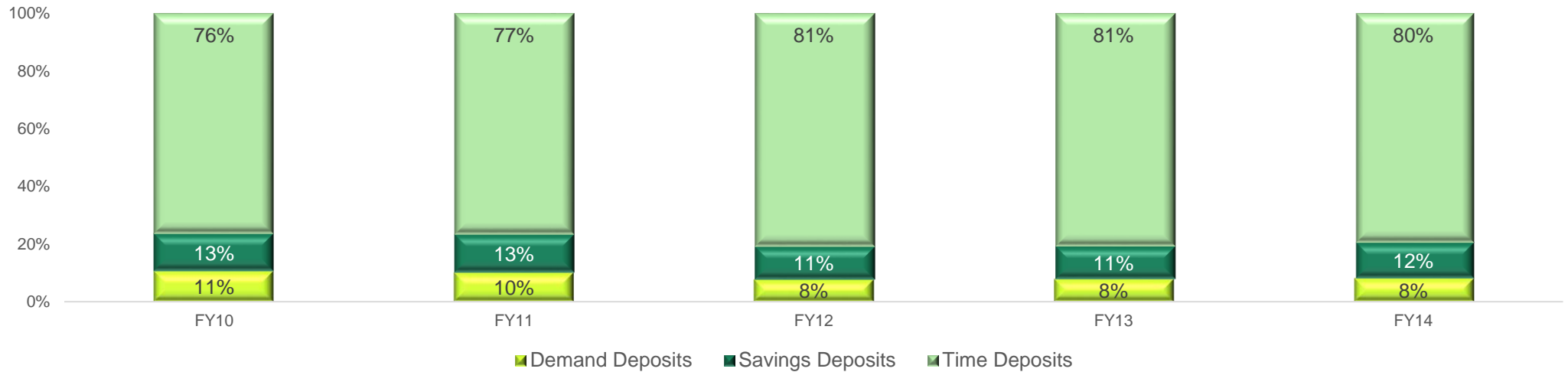


## Breakup of deposits (FY14)

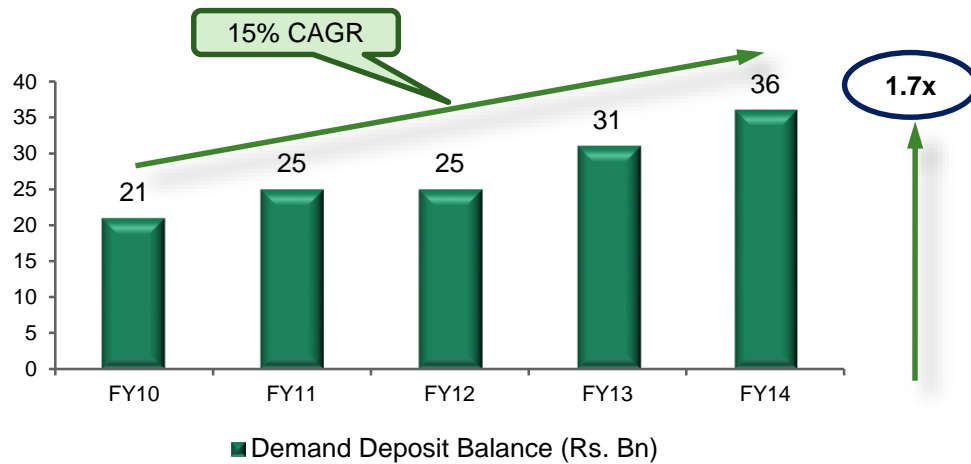


# Deposit Mix

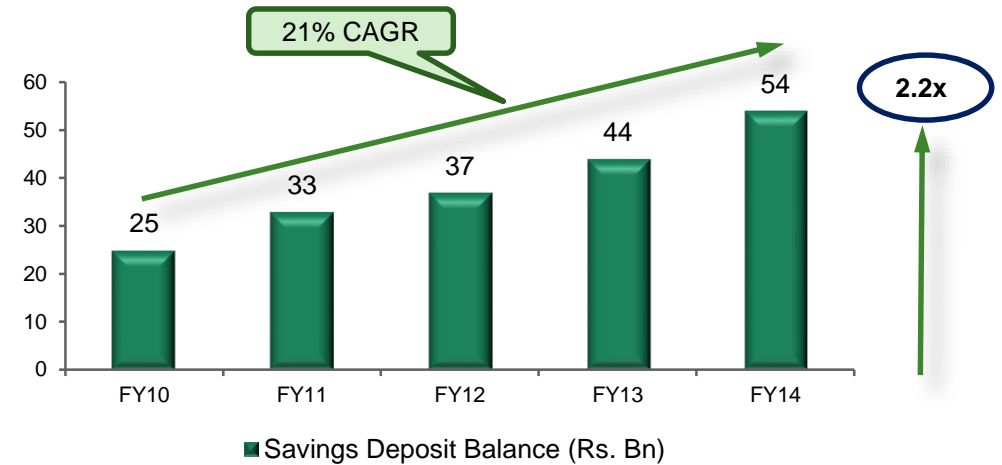
Historical break-up of deposit base (in %)



Demand deposit balances up 1.7x since FY10



Savings deposit balances up 2.2x since FY10



# Summary : Key Success Factors

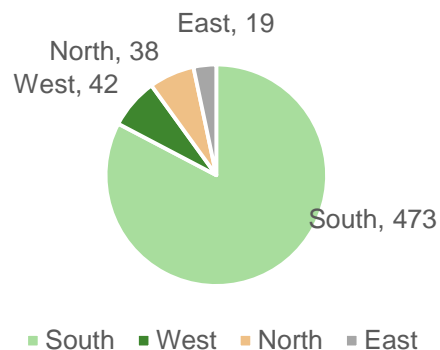
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# Branch Network

## Geographic split of branches (FY14)

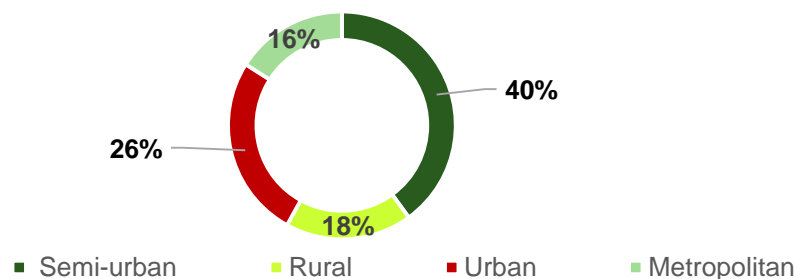
Region, Number of branches



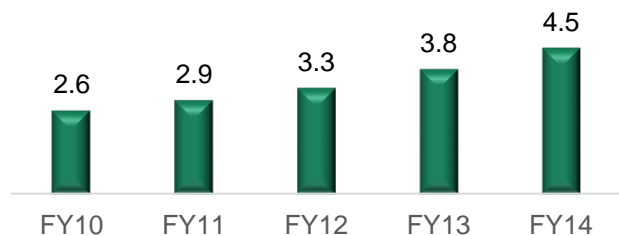
16 Divisional Offices spread across the country

## Dominant presence (58%) in semi-urban and rural locations

Branch Distribution in FY14 (572 branches)



## Number of customers (Millions)



State /UT	FY14 - Branches (Nos)
Tamil Nadu	295
Andhra Pradesh	122
Karnataka	38
Maharastra	26
Gujarat	15
West Bengal	14
Kerala	14
Delhi	12
Punjab	7
Uttar Pradesh	6
Orissa	5
Haryana	4
Pondicherry	4
Madhya Pradesh	3
Rajasthan	2
Jharkhand	2
Chandigarh	1
Chattisgarh	1
Goa	1
<b>Total</b>	<b>572</b>

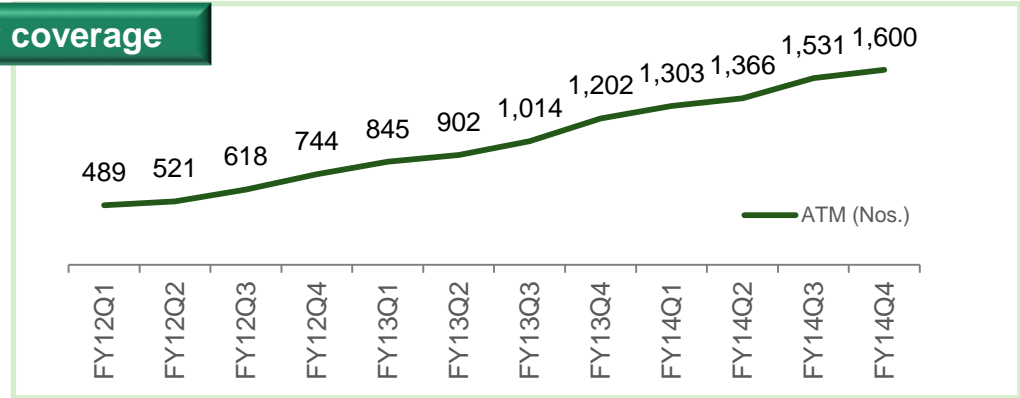


# Leveraging Technology – ATM Footprint

ATM network

**↑ 3.3x**

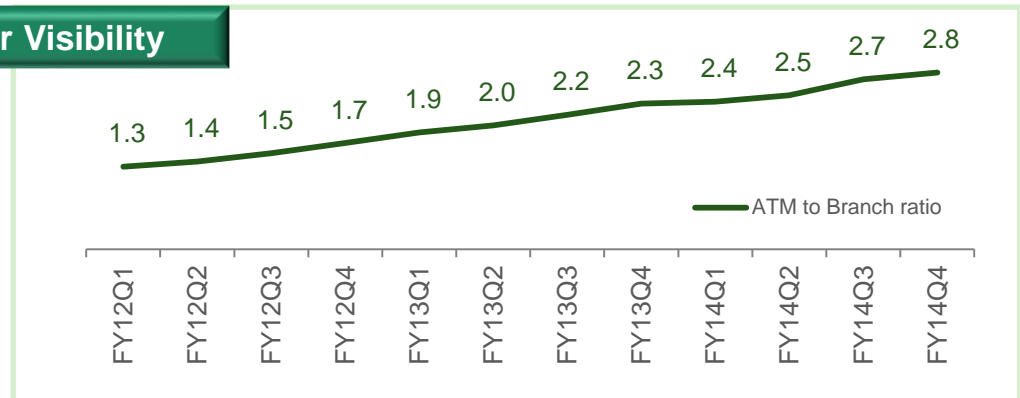
**Greater coverage**



ATM to branch network ratio

**↑ 1.3x to 2.8x**

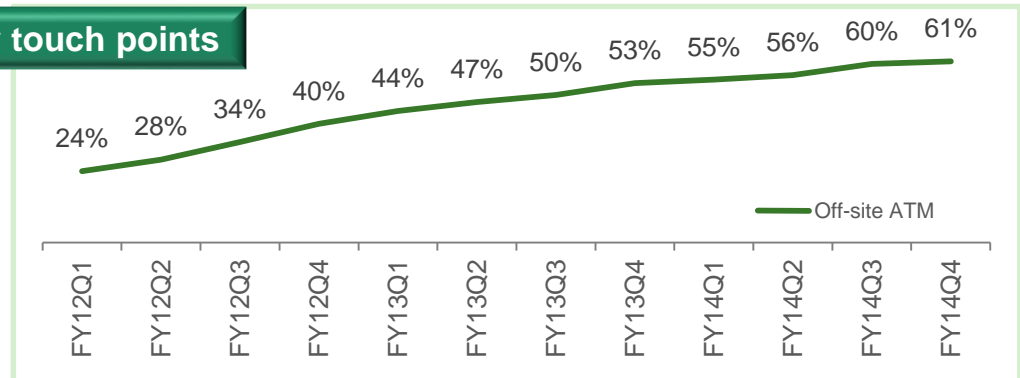
**Better Visibility**



Proportion of off-site ATMs

**↑ 24% to 61%**

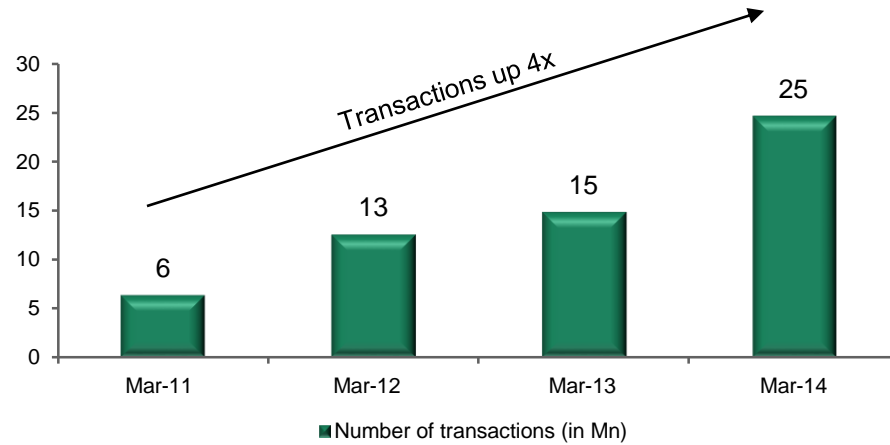
**Higher touch points**



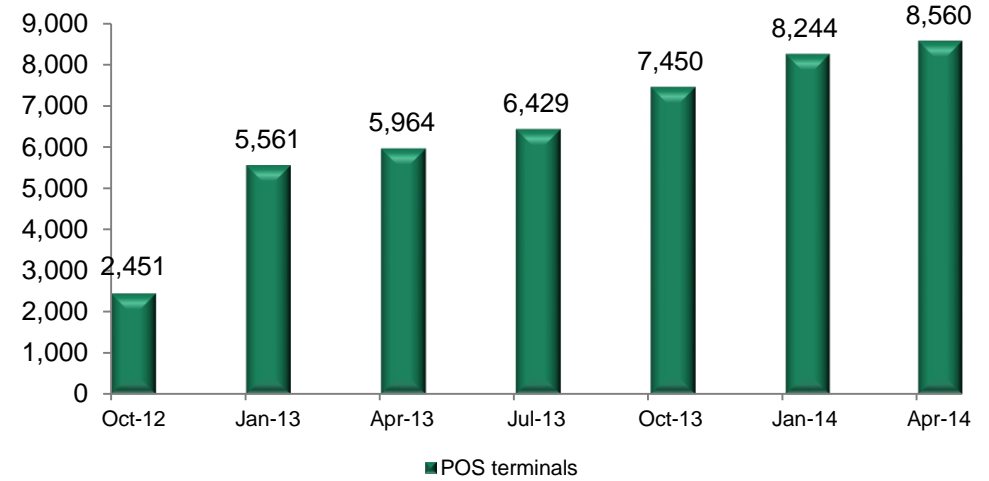
All figures at the beginning of the quarter

# Alternate Banking Channels

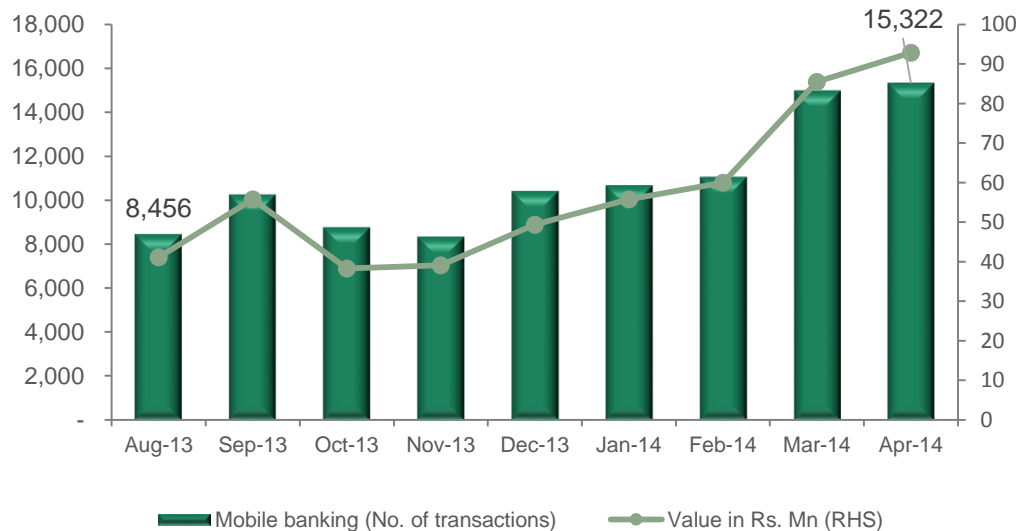
## Number of transactions up 4x



## POS Terminals up 3.5x in 18 months



## Mobile transactions up by 2x in 8 months



## IT initiatives :

- 100% CBS since 2005
- E-collect portal on the bank's website for fee collection from Educational Institutions
- 'Scholar Card' based on RFID technology introduced for students and staff of educational institutions
- BNA – Remittance card exclusively for depositing cash in cash deposit machines
- 153 cash deposit taking machines

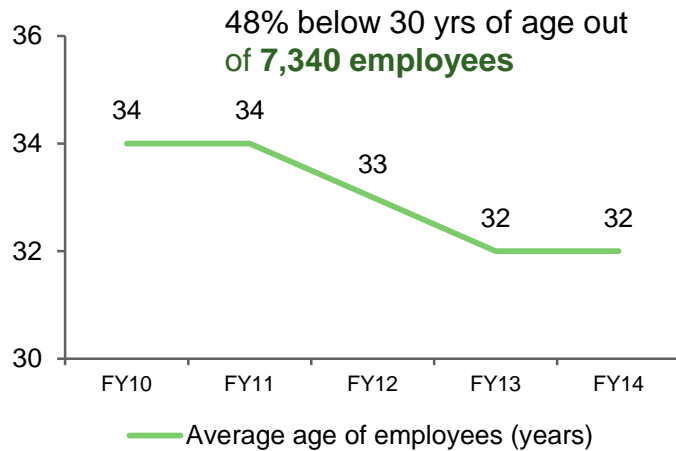
# Summary : Key Success Factors

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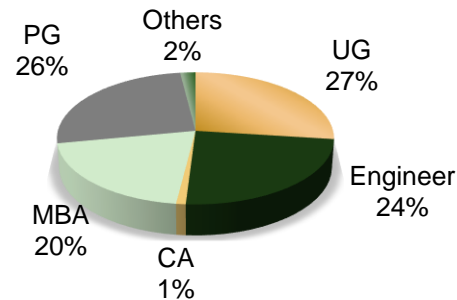
# Human Resources

## Young workforce, average 32 years..

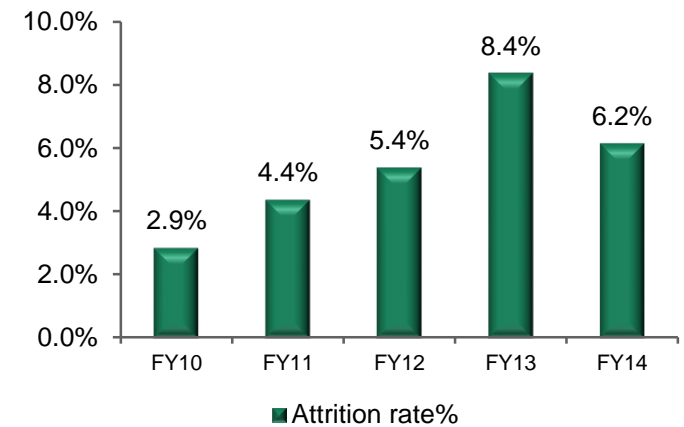


## ...well qualified work force....

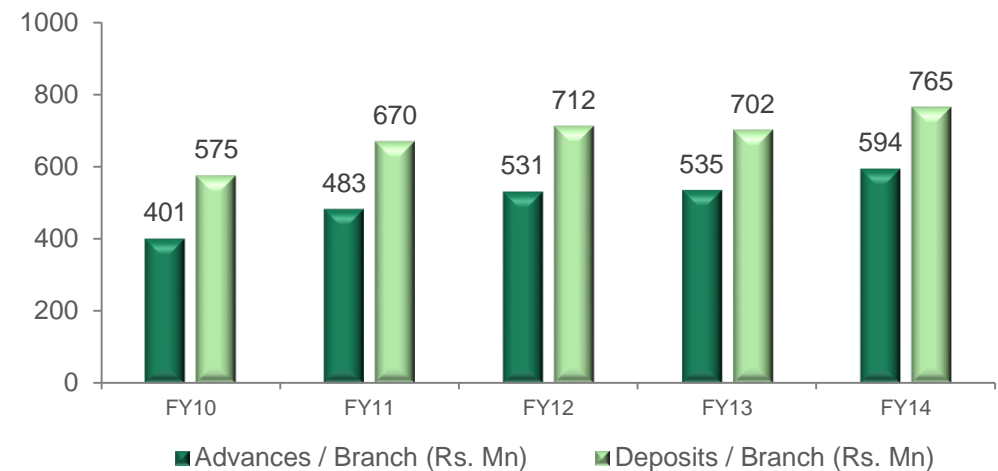
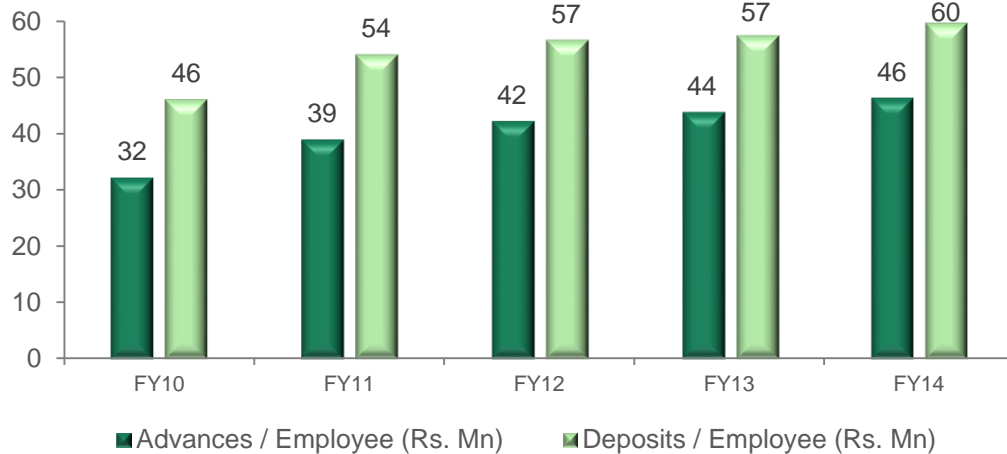
73% of the workforce has a post graduate or a professional degree



## ...with low attrition over time ...



## ...leading to improving productivity, despite employee base rising 1.8x between FY10-14



# Board of Directors

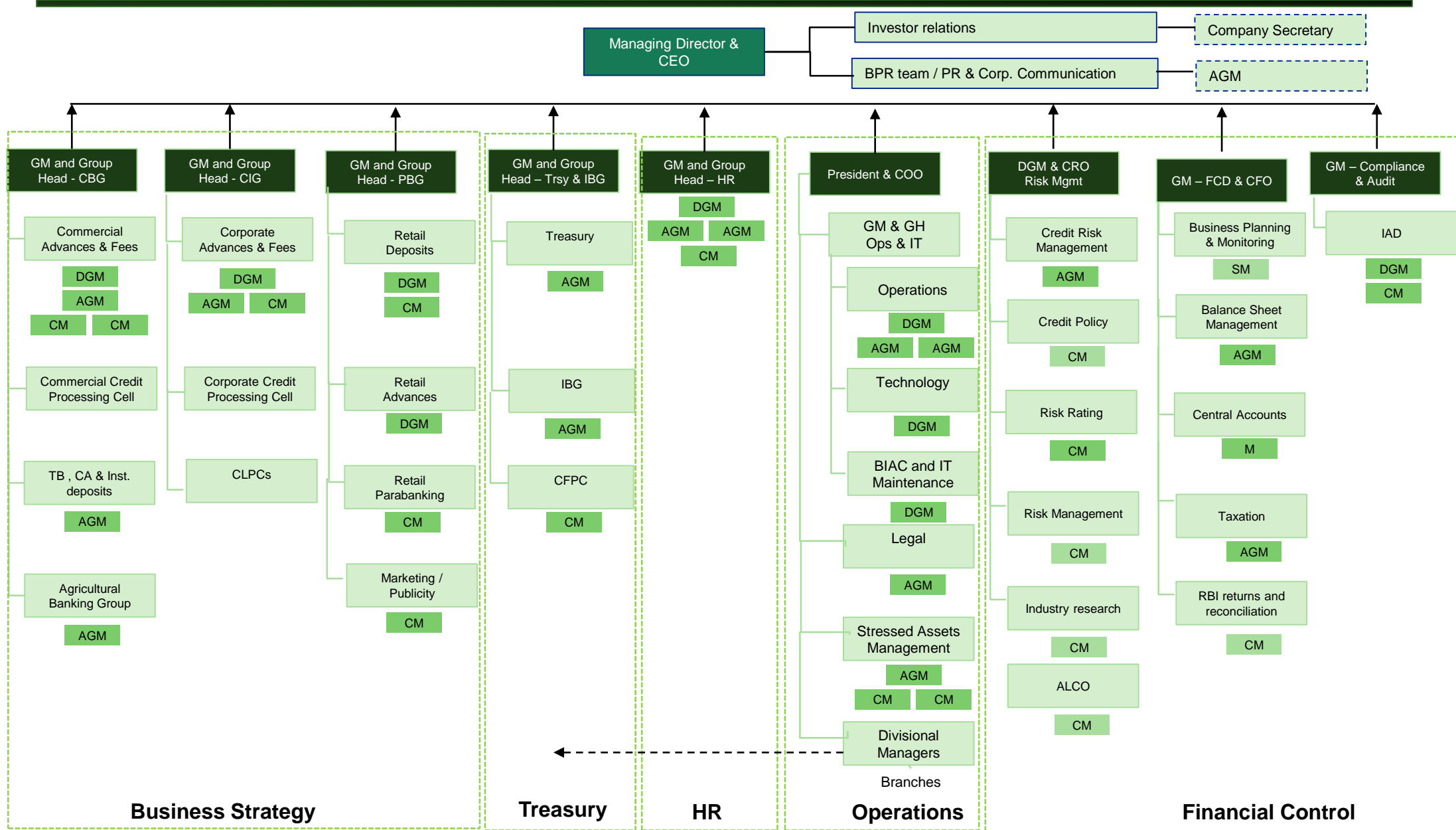
Name	Profile	Sectoral Representation
Shri K.P. Kumar	<ul style="list-style-type: none"> <li>• Non-Executive (Part - time) Chairman of the Board</li> <li>• He is a designated Senior advocate in the High Court of Karnataka; Advisor in M/s King &amp; Partridge, Law Firm, Bangalore.</li> <li>• He is on the Board of the Bank since 2003</li> </ul>	Law
Shri K. Venkataraman,	<ul style="list-style-type: none"> <li>• Managing Director and Chief Executive Officer of the bank since June '2011</li> <li>• Close to 4 decades of rich experience in the field of banking</li> <li>• Having started his career as a Probationary Officer in State Bank of India during 1978, he was elevated to various positions in SBI. He was a Chief General Manager of SBI, before being appointed as the MD and CEO of SBI Global Factors Limited as its MD and CEO</li> <li>• He was also the Chairman of Foreign Exchange Dealer's Association of India (FEDAI) from Feb 2008 to Nov 2010</li> </ul>	Banking
Shri M.G.S.Ramesh Babu	<ul style="list-style-type: none"> <li>• Director on the Board of the Bank since 2006</li> <li>• Runs three SSI units and a leading exporter of Home textiles</li> </ul>	SSI
Shri S. Ganapathi Subramanian	<ul style="list-style-type: none"> <li>• Independent Director of the Board</li> <li>• Fellow member of the Institute of Chartered Accountants of India; Partner in M/s Price Patt &amp; Co. Chartered Accountants, Chennai</li> <li>• Over 40 years of experience in audit of Banks including as Central Statutory Auditor for many Public Sector banks</li> <li>• He has over four decades of experience in Income Tax matters and appearing before Tribunals. He had also served as an Arbitrator appointed by the High Court of Madras.</li> </ul>	Accountancy (Special Knowledge) & Agriculture (Practical Knowledge)
Shri G. Rajasekaran	<ul style="list-style-type: none"> <li>• Belongs to the promoter family.</li> <li>• Has rich experience in textile business and represents minority sector 'Business and Finance' on the Board of the bank.</li> </ul>	Business & Finance
Shri A J Suriyanarayana	<ul style="list-style-type: none"> <li>• Director of the Bank since Dec'10</li> <li>• Belongs to the promoter family; He has business interests in petroleum products, financial services and construction</li> </ul>	Business & Finance

# Board of Directors

Name	Profile	Sectoral Representation
Shri K. Ramadurai	<ul style="list-style-type: none"> <li>Fellow Member of the Institute of Chartered Accountants of India</li> <li>Over four decades of experience in audit of Banks</li> <li>Independent Director on the Board of the Bank from 2001 to 2009</li> </ul>	Accountancy
Shri K. K.Balu	<ul style="list-style-type: none"> <li>Nearly 4 decades of rich experience across law, banking and judiciary</li> <li>Served in Syndicate Bank and subsequently as a General Manager of the National Housing Board. He was also the Vice-Chairman of the Company Law Board</li> <li>He is also a panel member on the investor Grievance Resolution Panel of National Stock Exchange of India Limited , MCX National Spot Exchange Limited, National Securities Depository Ltd and Bombay Stock Exchange Limited</li> <li>He is a member on the Committee of Experts appointed by Federation of Andhra Pradesh Chamber of Commerce and Industry.</li> <li>He is a legal advisor to M/s Repco Bank. He is also on the Board of M/s Craftsman Automation Pvt Ltd and Renaissance RTW Asia (P) Limited.</li> </ul>	Legal & Credit - Recovery
Shri N S Srinath	<ul style="list-style-type: none"> <li>Over 4 decades of experience across Canara Bank and Bank of Baroda</li> <li>He was on the board of Bank of Baroda as an Executive Director (ED). He was also on the Board of Bank of Baroda (Trinidad and Tobago) Limited and Bank of Baroda Ghana Limited, foreign subsidiaries of Bank of Baroda</li> <li>He has also held positions in the Board of India Infrastructure Finance Company (UK) and Central Registry of Securitization Asset Reconstruction and Security Interest in India (CERSAI) and is a trustee of Stressed Assets Stabilisation Fund appointed by the Government of India</li> </ul>	Banking - Human Resources
Shri B. Swaminathan	<ul style="list-style-type: none"> <li>Close to 5 decades of experience in the banking sector. He started his career as an officer in Indian Overseas Bank in 1968 and was elevated upto the rank of a General Manager. He was with IOB till 2004</li> <li>He was appointed as an Executive Director of Canara Bank by the Government of India and was with Canara Bank from January 2005 till January 2006. He was also a Director on the board of Erstwhile Bharat Overseas Bank nominated by IOB.</li> <li>He was the MD and CEO of erstwhile Lord Krishna Bank from Feb 2006 to August 2007</li> </ul>	Banking - Risk Management
Dr. V. G. Mohan Prasad	<ul style="list-style-type: none"> <li>Co-opted as an Additional Director of the Bank since June'14</li> <li>He was on the Board of the Bank from 2003 till 2011</li> <li>Engaged in Agriculture and is also a Medical Practitioner</li> </ul>	Agriculture

- 7 independent directors with diversified professional experience
- Composition of the board fully compliant with the requirements of the provisions of the Companies Act, 2013 and the Corporate Governance requirements envisaged under the Clause 49 of the Listing Agreement

# Organisation Structure



GH – Group Head

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S. No	Contents
1.	<b>Overview of Karur Vysya Bank</b>
2.	Key Success Factors <ul style="list-style-type: none"><li>▪ Consistent Growth</li><li>▪ Granular Loan Portfolio</li><li>▪ Stable Asset Quality</li><li>▪ Retail Driven Liability Franchise</li><li>▪ Diversified Branch Network with Regional Dominance</li><li>▪ Governance, Human Resources and Organizational Architecture</li></ul>
3.	<b>Financial Metrics and Statements</b>
4.	Annexures

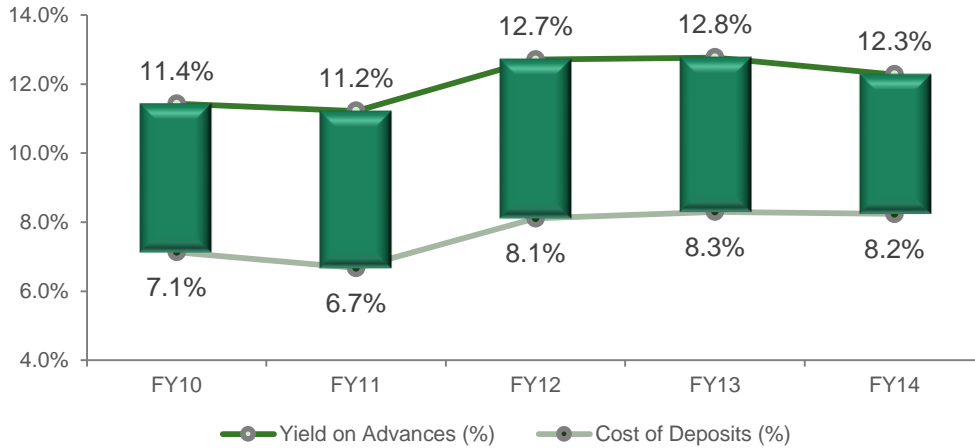
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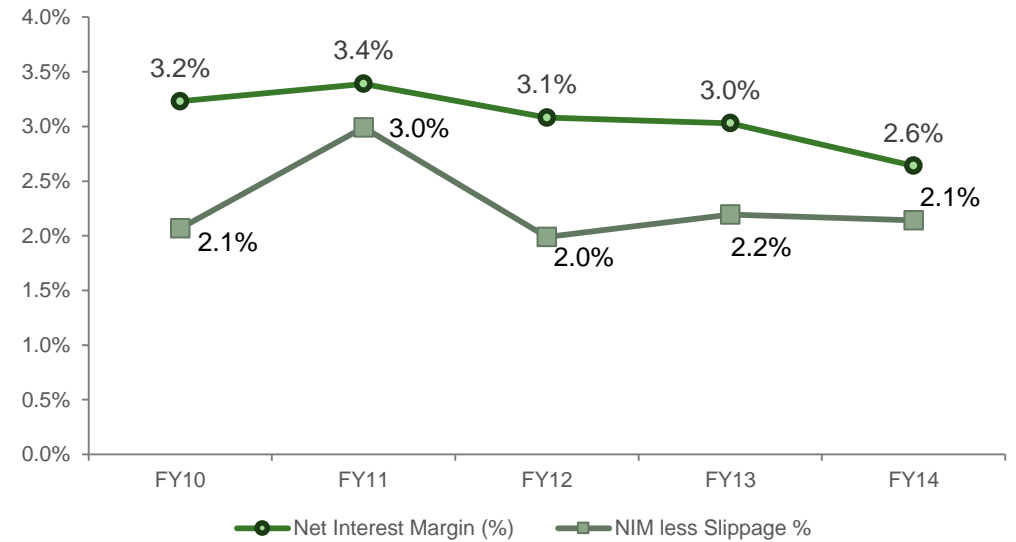
# Profitability Metrics

## Consistency in spreads

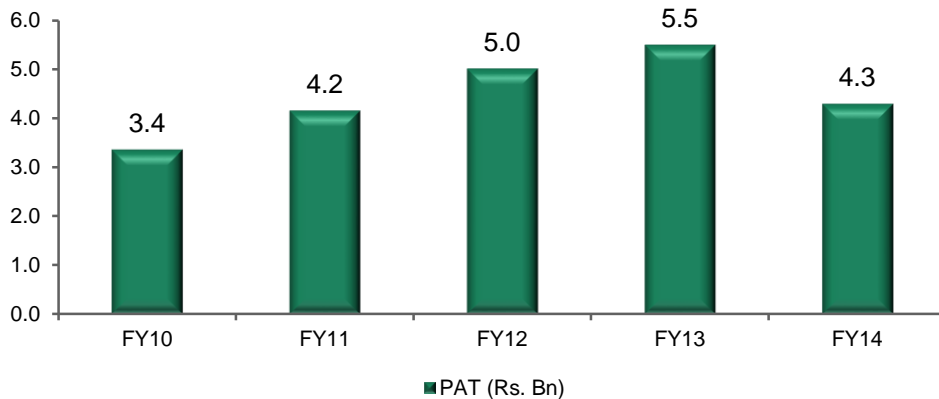
SME/Mid corporate focussed loan book enables higher yield on advances, retail driven deposit base helps contain cost of deposits



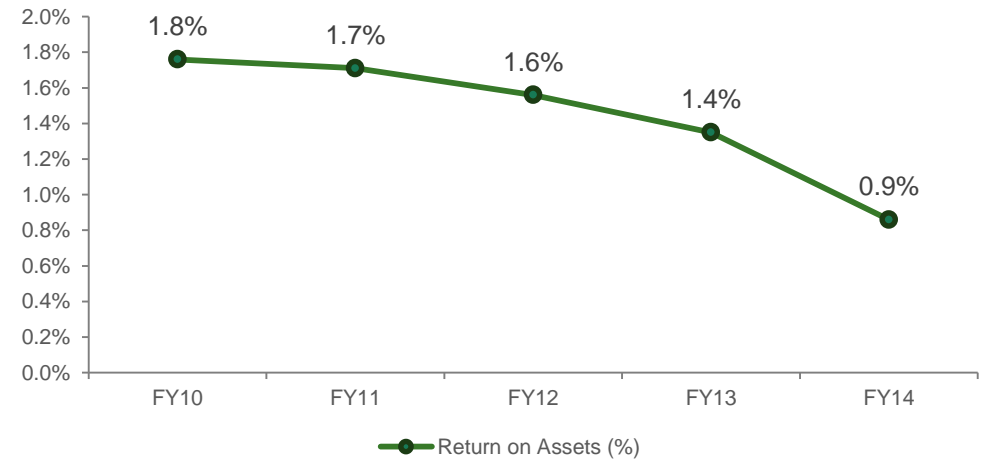
## Consistent risk adjusted margins > 2 %



## Trend in PAT

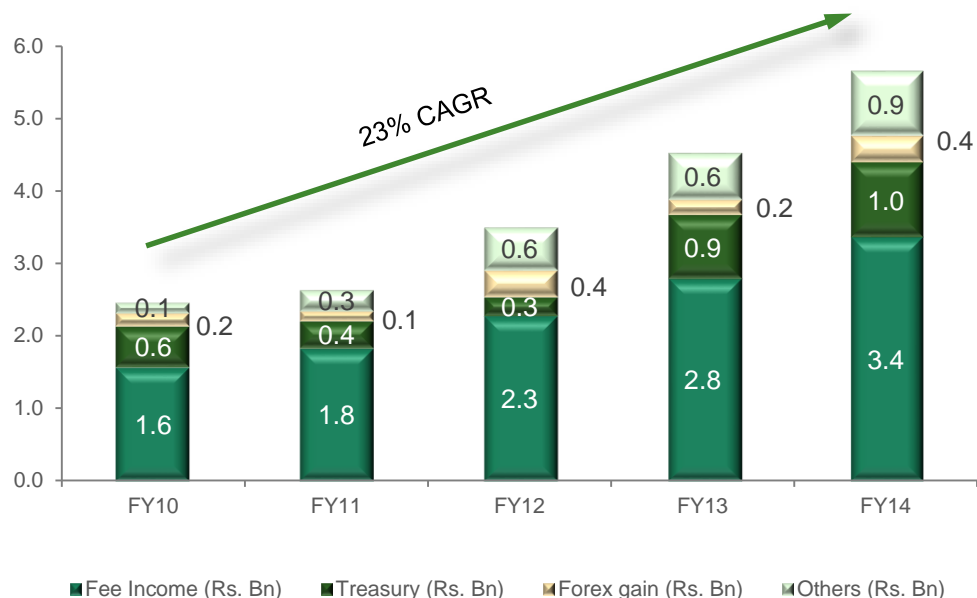


## RoA profile of the bank

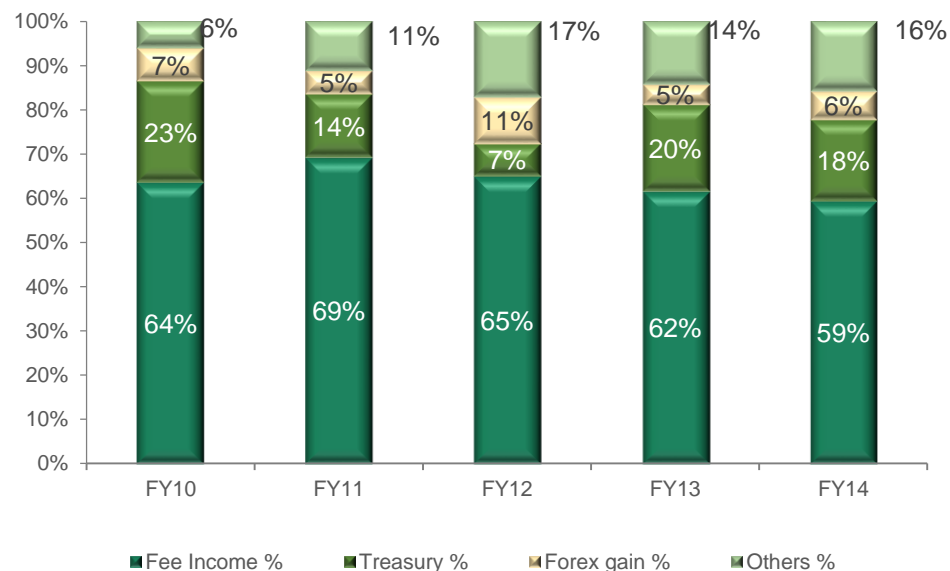


# Other Income

## Growth in other income



## Fee income consistently contributes ~ 60% of other income



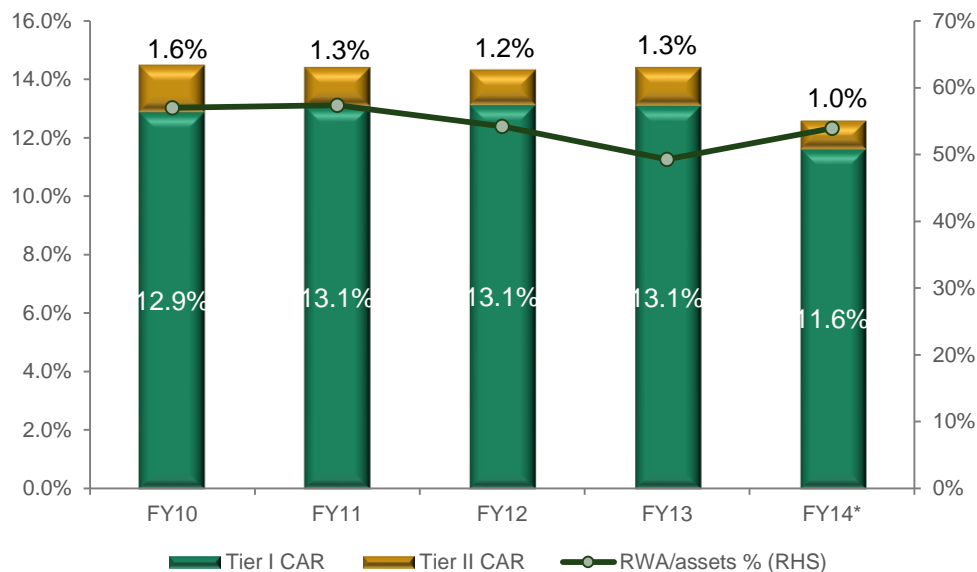
- Diverse sources of non – interest income
- Non – interest income contribution to total income at 31% for FY14

### KVB's Fee income streams :

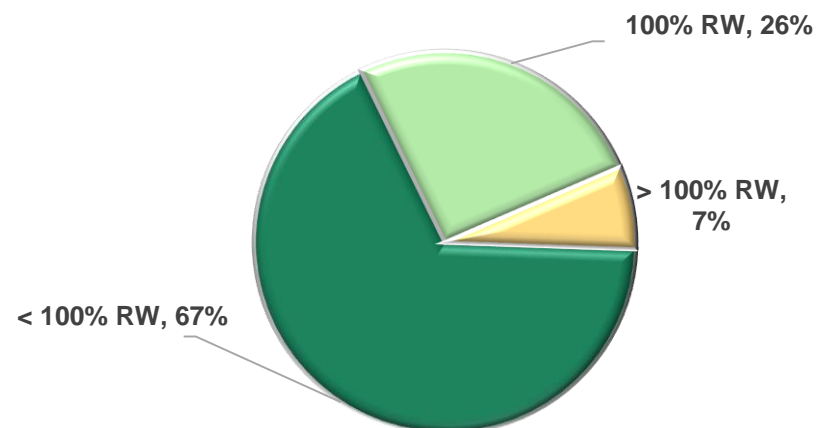
- Banking charges (Corporate, Commercial & Retail)
- Bancassurance
- Third party product sales
- Trade Finance
- Retail Asset fees
- Card fees
  - Credit Card
  - Debit Card
  - Travel Card
  - Gift Card

# Capital Adequacy

## Breakup of capital adequacy



## Low proportion of >100% risk weights (FY14)



High quality tier 1 capital, absence of IPDI/PNCPS strengthens transition to BASEL 3. Least dependent on Tier II instruments

Capital	Basel III requirements (FY14)	KVB (FY14)
Common Equity Tier I (%)	5.0%	11.6%
Tier I Capital	6.5%	11.6%
Total Capital	9.0%	12.6%

Capital headroom	Maximum applicable limit	Utilized	Headroom
Additional tier I**	3.5%	0.0%	3.5%
Tier II Capital	5.8%	1.0%	4.8%

\* Basel 3  
\*\* (IPDI/PNCPS)

# Profit and loss account

Rs. Bn	FY10	FY11	FY12	FY13	FY14	Growth (FY13-14)	Growth CAGR (FY10-14)
Interest earned	17.6	22.2	32.7	42.4	51.2	21%	31%
Interest expended	11.9	14.5	23.5	30.8	38.3	24%	34%
<b>Net Interest Income</b>	<b>5.6</b>	<b>7.7</b>	<b>9.2</b>	<b>11.6</b>	<b>12.8</b>	<b>11%</b>	<b>23%</b>
Other Income	2.5	2.6	3.5	4.5	5.6	25%	22%
<b>Operating Revenue</b>	<b>8.1</b>	<b>10.3</b>	<b>12.7</b>	<b>16.1</b>	<b>18.5</b>	<b>15%</b>	<b>23%</b>
Operating expenses	3.5	4.3	5.4	7.6	10.1	33%	30%
<b>Operating Profit</b>	<b>4.6</b>	<b>6.0</b>	<b>7.3</b>	<b>8.5</b>	<b>8.4</b>	<b>-1%</b>	<b>16%</b>
Provisions	0.4	0.4	0.9	1.2	4.4	258%	82%
PBT	4.3	5.6	6.3	7.3	4.0	-45%	-2%
Tax	0.9	1.5	1.3	1.8	-0.3	-119%	
<b>PAT</b>	<b>3.4</b>	<b>4.2</b>	<b>5.0</b>	<b>5.5</b>	<b>4.3</b>	<b>-22%</b>	<b>6%</b>

# Balance Sheet

Rs. Bn	FY10	FY11	FY12	FY13	FY14	Growth (FY13-14)	Growth CAGR (FY10-14)
Capital & Reserves	16	21	27	31	33	8%	20%
<b>Deposits</b>	<b>193</b>	<b>247</b>	<b>321</b>	<b>387</b>	<b>438</b>	<b>13%</b>	<b>23%</b>
<i>Demand Deposits</i>	21	25	25	31	36	17%	14%
<i>Savings Account Deposits</i>	25	33	37	44	54	23%	21%
<i>Term Deposits</i>	147	190	260	312	348	11%	24%
Borrowings	5	5	20	40	33	-18%	60%
Other Liabilities	6	9	8	10	12	17%	19%
<b>Networth and Liabilities</b>	<b>219</b>	<b>282</b>	<b>376</b>	<b>467</b>	<b>515</b>	<b>10%</b>	<b>24%</b>
Cash & RBI balances	12	17	19	16	25	56%	20%
Bal with banks	0	1	1	2	1	-21%	38%
Investments	66	77	105	138	132	-4%	19%
<b>Advances</b>	<b>134</b>	<b>178</b>	<b>239</b>	<b>295</b>	<b>340</b>	<b>15%</b>	<b>26%</b>
Fixed Assets	1	2	2	3	4	19%	41%
Other Assets	5	7	9	13	12	-4%	24%
<b>Assets</b>	<b>219</b>	<b>282</b>	<b>376</b>	<b>467</b>	<b>515</b>	<b>10%</b>	<b>24%</b>
Contingent Liabilities	59	62	80	98	113	16%	18%

# Key Ratios

	FY10	FY11	FY12	FY13	FY14
Net Interest Margin (%)	3.2%	3.4%	3.1%	3.0%	2.6%
Yield on Advances (%)	11.4%	11.2%	12.7%	12.8%	12.3%
Cost of Deposits (%)	7.1%	6.7%	8.1%	8.3%	8.2%
Cost Income Ratio	43%	42%	43%	47%	55%
Return on Assets (%)	1.8%	1.7%	1.6%	1.4%	0.9%
Return on Equity	22.6%	22.3%	20.8%	19.0%	13.4%
CASA Ratio	24%	23%	19%	19%	21%
Credit-Deposit Ratio	70%	72%	75%	76%	78%
Gross NPA Ratio	1.8%	1.3%	1.3%	1.0%	0.8%
Net NPA Ratio	0.2%	0.1%	0.3%	0.4%	0.4%
Provision Coverage Ratio	87%	94%	75%	75%	75%
CRAR (Basel II)	14.5%	14.4%	14.3%	14.4%	12.8%
CRAR (Basel III)	-	-	-	-	12.6%

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# Annexure A – Abbreviations

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Abbreviations	
CASA	Current Account and Savings Account
CA	Current Account
SA	Savings Account
POS	Point of Sale
CBS	Core Banking Solution
IPDI	Innovative Perpetual Debt Instrument
PNCPS	Perpetual Non Cumulative Preference Shares
RW	Risk Weight
MSF	Marginal Standing Facility
RFID	Radio Frequency Identification
NPA	Non Performing Assets
NIM	Net Interest Margin
NII	Net Interest Income
MTM	Mark to Market
LTV	Loan to Value



# Annexure B - Share price movement

**Stock up 3x over the last 5 years**

Shares o/s	107 Mn
Market Cap	Rs. 53 Bn
Free float	Rs. 39 Bn
52-wk High-Low	Rs. 510-291
3m Avg. Daily Vol	Rs. 94 Mn



## Annexure C - Shareholding Pattern

Shareholder Pattern	Mar-14	Dec-13	Sep-13	Jun-13	Mar-13
<b>Promoter and Promoter Group</b>					
Indian	3%	3%	3%	3%	3%
Foreign	0%	0%	0%	0%	0%
<b>Total Promoters stake</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>
<b>Public</b>					
<b>Institutions</b>	<b>38%</b>	<b>38%</b>	<b>38%</b>	<b>39%</b>	<b>39%</b>
FII	25%	25%	25%	25%	25%
DII	12%	13%	13%	14%	14%
<b>Non Institutions</b>	<b>59%</b>	<b>59%</b>	<b>59%</b>	<b>58%</b>	<b>58%</b>
Bodies Corporate	7%	7%	7%	7%	7%
<b>Total Public stake</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>

## Annexure D - Awards and Accolades

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- MasterCard innovation award for “POS acquiring business” category
- IPE, Hyderabad – BFSI –KVB “The Best Bank in Private Sector” (June 2013)
- Annual Banking Technology Award of IDRBT, Hyderabad – Best Bank for Banking Technology (Electronic payment systems) among Small Banks 2012-13
- The Sunday Standard Best Bankers’ Awards 2013 - Award for “Best Banker Growth Mid Sized”.
- Kompella Portfolio Investment Advice Magazine, Hyderabad: “Top Bank in the Old Private Sector” and “Third best Bank of the quarter” among public sector, old private sector and new private sector banks for the quarter ended 30th June 2013.
- NSDL Star Performer Awards 2013: “Top Performer in New Accounts opened (Bank category) – The Karur Vysya bank Ltd”
- Karur Vysya Bank has won Best Small Bank in the Businessworld Magna Awards 2014, recognizing banking excellence
- KVB has been selected as the 3rd Best Bank among private sector banks at the national level for the year 2012-13, in the State Forum of Bankers’ Club, Kerala Excellence Awards 2013.

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**THANK YOU**