

IRC:F48:235:458:2024

October 17, 2024

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor,
Plot No. C-1, 'G' Block,
Bandra- Kurla Complex,
Bandra (East), Mumbai – 400051.

The Manager,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001.

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sir/Madam,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Investor Presentation on Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2024 and the same has been updated in our Bank's website at <https://www.kvb.co.in/docs/investor-presentation-2024-10-17.pdf>

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
Company Secretary &
Deputy General Manager

Encl: As above



Karur Vysya Bank

Smart way to bank

Investor Presentation

Q2 FY 2025



Disclaimer



This presentation has been prepared by Karur Vysya Bank Limited (“the Bank”) solely by the Bank for information purposes only. This presentation is not a complete description of the Bank and the information contained herein is only current as of its date and has not been verified by anyone else. All financial numbers are based on the Audited Financials or the Reviewed Financial results or based on Management estimates. Figures for the previous period(s) have been regrouped wherever necessary; totals in columns / rows may not agree due to rounding off. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.

This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person / entity based in India or in any other country. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities.

This presentation may contain statements that constitute forward-looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated. Factors that could cause actual results to differ materially include, inter-alia, changes or developments in the Bank’s business, political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. Except as otherwise stated, all of the information contained herein is indicative and is based on management information, current plans and estimates / projections. Any opinion, estimate or projection in the presentation constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Further, past performance is not necessarily indicative of future results. Anyone placing reliance on the information contained in this presentation or any other communication by the Bank does so at his / her / their own risk. Neither the Bank nor anyone else shall be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained in the presentation.

The Bank may, at its sole discretion, alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify anyone of such change(s). This presentation is not to be distributed, redistributed, copied or disseminated in any manner whatsoever, either directly or indirectly.

Forward-looking statements speak only as of the date they are made, and the Bank 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.



Quarter

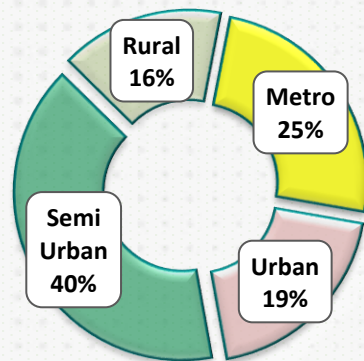
In focus

Strong presence in India's fast-growing hinterland

Category	30.09.24	31.03.24	31.03.23
Branches	841	838	799
ATM's + Cash Recyclers	2,208	2,262	2,240

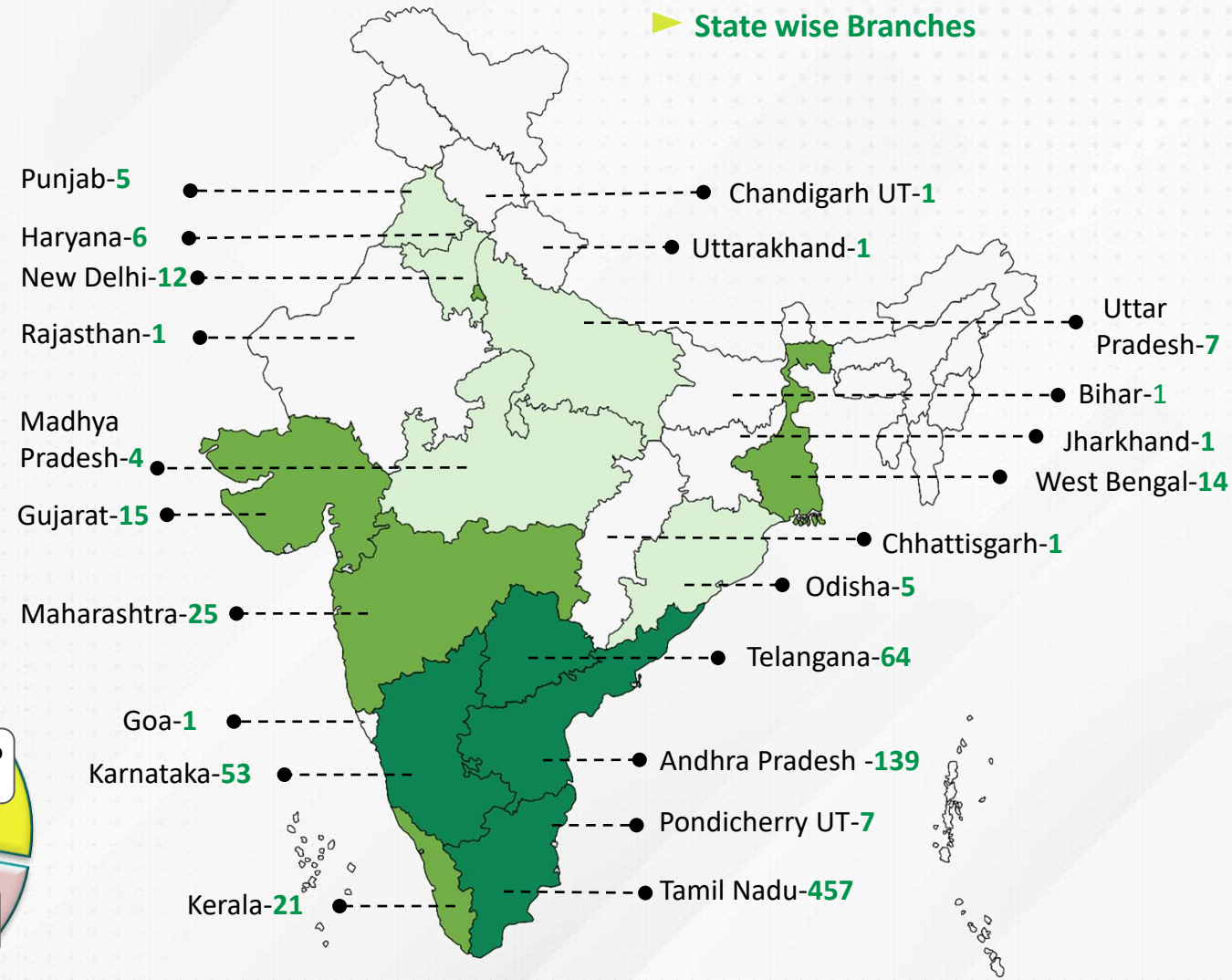
Category	No. of Branches	BBU*	CBU*	ARB*	Other offices^
Metro	208	10	9	8	8
Urban	163	3	-	-	-
Semi Urban	338	1	-	-	-
Rural	132	-	-	-	-
Total	841	14	9	8	8
BC Outlets	408				

► Branch presence across categories



*BBU – Business Banking Unit
 *CBU – Corporate Business Unit
 *ARB – Asset Recovery Branches
 ^ Other offices - Digital Banking Unit, Open Market Channel, Precious Metal Division and Smart

► State wise Branches





A glimpse into our financial performance

Business

1,76,138

▲ 15% YoY ▲ 4% QoQ

Advances

80,299

▲ 14% YoY ▲ 3% QoQ

Deposits

95,839

▲ 15% YoY ▲ 4% QoQ

CASA

28,232

▲ 5% YoY ▲ 1% QoQ

NIM

H1- 4.12% Q2- 4.11%

▼ 1 bps YoY ▼ 2 bps QoQ

PPOP (Crs)

H1- 1,562 Q2-816

▲ 21% YoY ▲ 9% QoQ

Net Profit (Crs)

H1 -932 Q2-473

▲ 26% YoY ▲ 3% QoQ

ROA

H1- 1.71% Q2- 1.72%

▲ 16 bps YoY ▲ 2 bps QoQ

ROE

H1-17.08 % Q2- 17.36 %

▲ 127 bps YoY ▲ 3 bps QoQ

GNPA

1.10%

▼ 63 bps YoY
▼ 22 bps QoQ

NNPA

0.28%

▼ 19 bps YoY
▼ 10 bps QoQ

PCR

96.09%

▲ 160 bps YoY
▲ 118 bps QoQ

Performance metrics- Key Ratios

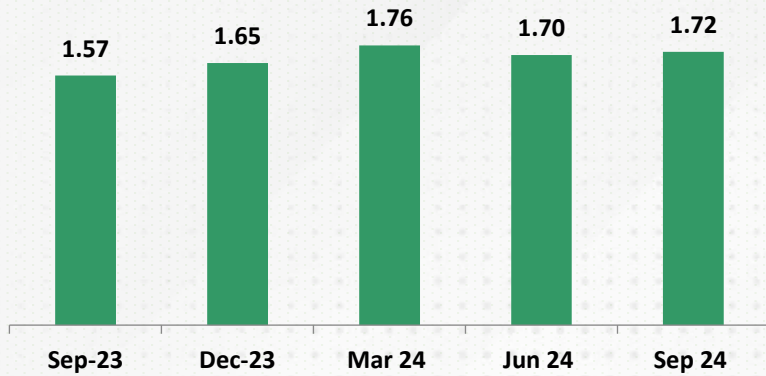


Particulars	Quarter		Half year	
	Sep 24	Sep 23	Sep 24	Sep 23
Cost of Deposits (%)	5.56	5.16	5.52	5.07
Yield on Advances (%)	10.08	9.76	10.09	9.73
Cost of Funds (%)	5.55	5.19	5.52	5.09
Yield on Funds (%)	8.88	8.52	8.86	8.49
Net Interest Margin (%)	4.11	4.07	4.12	4.13
Spread (%)	3.33	3.32	3.35	3.39
Cost to income (%)	46.72	49.14	46.95	48.22
Cost to assets (%)	2.58	2.55	2.53	2.52
Return on Equity (%)	17.36	16.50	17.08	16.09
Return on Asset (%)	1.72	1.57	1.71	1.55
EPS (Rs.) *	5.89	4.72	11.59	9.19

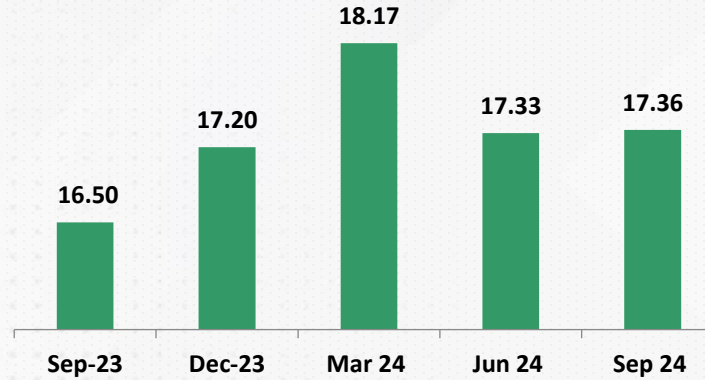
* Not annualized

Performance metrics- Key Ratios (quarter)

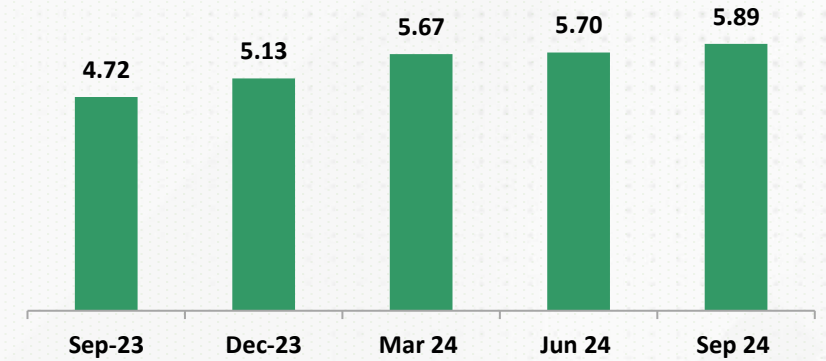
ROA



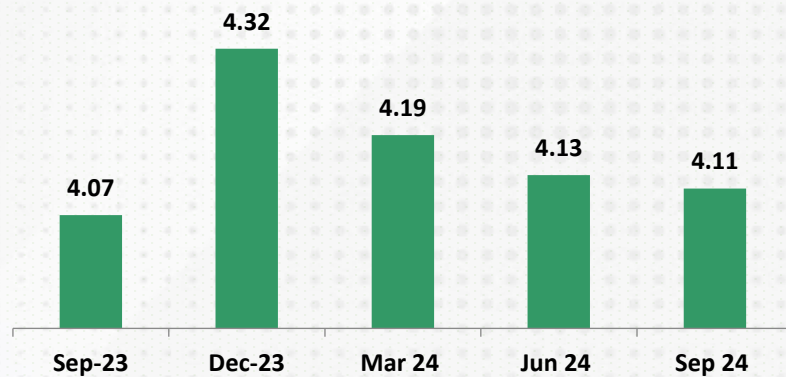
ROE



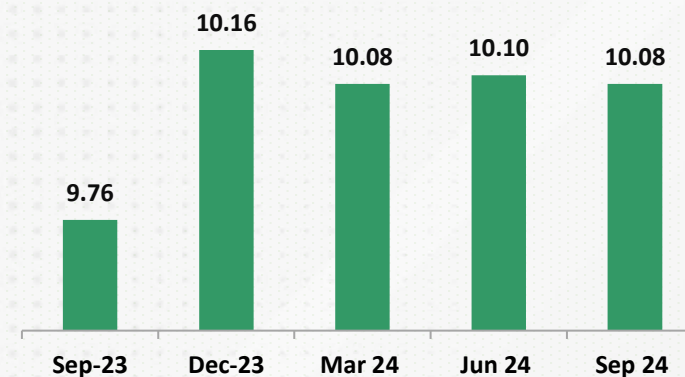
EPS



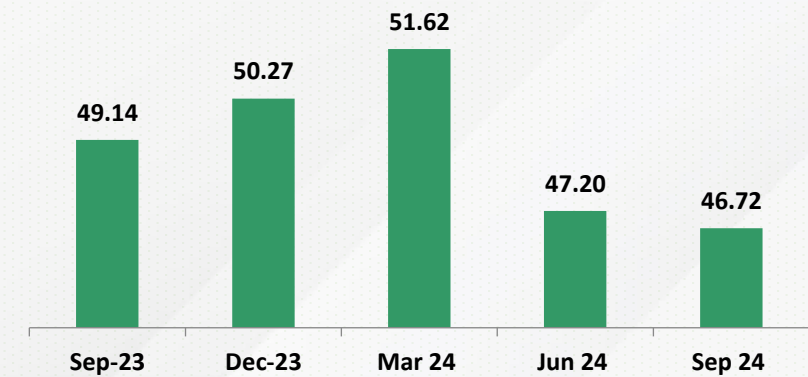
NIM



Yield on Advances



Cost to Income



Profit & Loss Statement



Particulars	Quarter			Half year		
	Sep 24	Sep 23	Growth % (YoY)	Sep 24	Sep 23	Growth % (YoY)
Net Interest Income	1,060	915	16	2,084	1812	15
Other Income	472	339	39	860	672	28
- Fee income	232	197	18	474	401	18
- Others	240	142	69	386	271	42
Total Income	1,532	1,254	22	2,944	2,484	19
Operating Expenses	716	616	16	1,382	1,198	15
- Employee expense	357	327	9	690	646	7
- Other operating expense	359	289	24	692	552	25
Operating Profit	816	638	28	1,562	1,286	21
Provisions	180	127	42	313	286	9
Profit Before Tax	636	511	24	1,249	1,000	25
Tax (net of DTA/DTL)	163	133	23	317	263	21
Net Profit	473	378	25	932	737	26

Balance Sheet

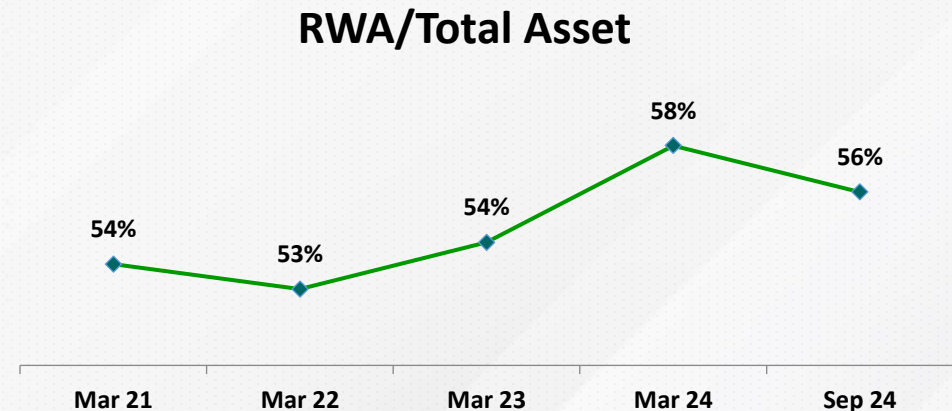
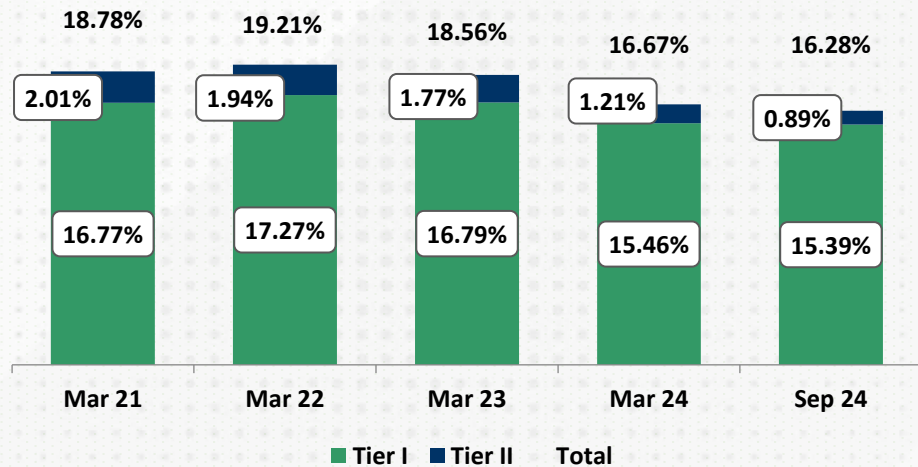


Particulars	Sep 24	Sep 23	YoY (%)
Capital & Liabilities			
Capital	161	161	-
Reserves and Surplus	10,739	9,002	19
Deposits	95,839	83,068	15
Borrowings	1,418	2,588	(45)
Other Liabilities and Provisions	4,416	3,615	22
Total	1,12,573	98,434	14
Assets			
Cash and Balances with RBI	5,457	4,614	18
Balances with Banks	230	276	(17)
Investments (Net)	23,214	20,834	11
Advances (Net)	79,619	69,507	15
Fixed Assets	463	423	9
Other Assets	3,590	2,780	29
Total	1,12,573	98,434	14

Capital to Risk Weighted Assets Ratio – Basel III



Particulars	Sep 24	Sep 23	Jun 24
CRAR %	16.28	16.84	16.47
Total capital	10,299	9,146	10,267
Tier I capital	9,735	8,249	9,713
Tier II capital	564	897	554
RWA	63,263	54,314	62,352
Credit risk	54,931	45,282	54,058
Operational risk	7,940	6,937	7,940
Market risk	392	2,095	354





Driving growth

across verticals



Advances and Deposits

Parameter	Sep 24	Sep 23	YOY %	Jun 24	QOQ %	Mar 24	YTD%
Deposits	95,839	83,068	15	92,349	4	89,113	8
Gross Advances	80,299	70,448	14	77,710	3	74,423	8
Total Business	1,76,138	1,53,516	15	1,70,059	4	1,63,536	8

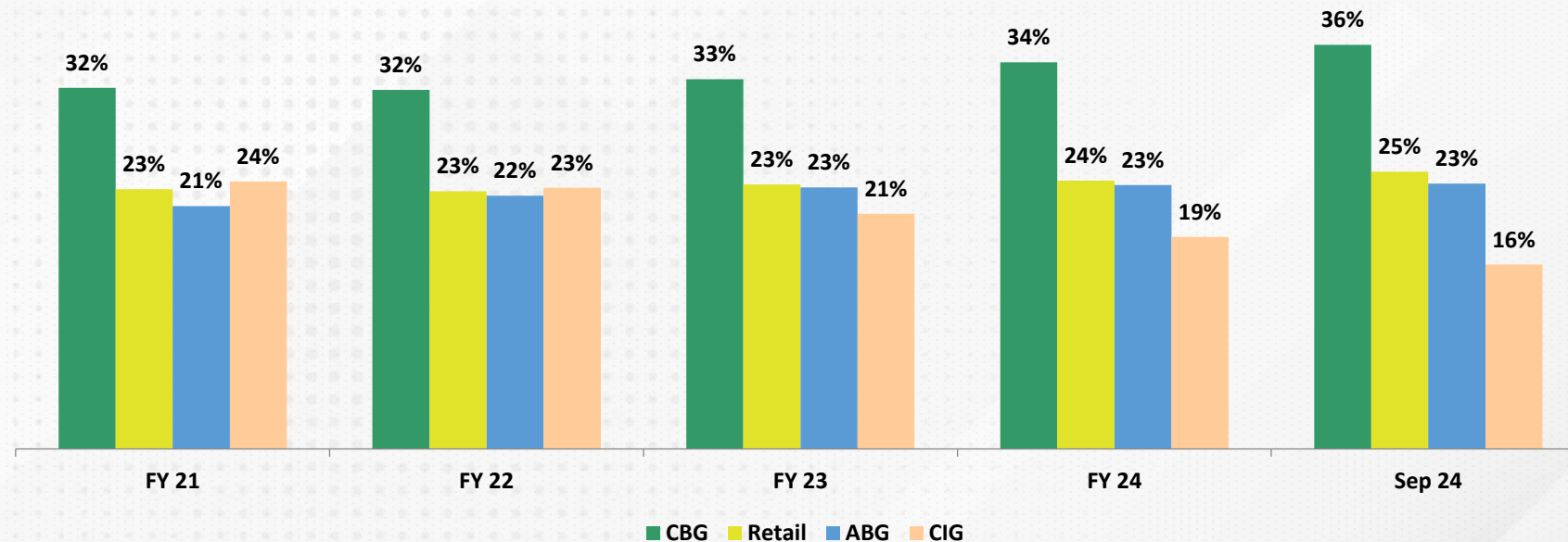
Deposit Portfolio

Parameter	Sep 24	Sep 23	YOY %	Jun 24	QOQ %	Mar 24	YTD %
Demand Deposit	8,841	8,155	8	8,727	1	8,283	7
Saving Deposit	19,391	18,639	4	19,315	-	18,802	3
CASA	28,232	26,794	5	28,042	1	27,085	4
CASA (%)	29	32	(3)	30	(1)	30	(1)
Term Deposit	67,607	56,274	20	64,307	5	62,028	9
Total Deposit	95,839	83,068	15	92,349	4	89,113	8



Growing our books responsibly

Particulars	Sep 24	Sep 23	YoY %	Jun 24	QoQ %
Commercial	28,688	23,510	22	27,083	6
Retail (Personal Banking)	19,685	16,225	21	18,840	4
Agriculture	18,838	16,302	16	18,135	4
Sub Total	67,211	56,037	20	64,058	5
Corporate	13,088	14,411	(9)	13,652	(4)
Gross Advances	80,299	70,448	14	77,710	3



Segments

ABG – Agri
 CBG – Commercial (<= Rs. 25 crore)
 CIG – Corporate (> Rs. 25 crore)
 Retail - Consumer

Retail Portfolio



Particulars	Sep 24	Sep 23	YOY %	Jun 24	QOQ %
Housing loan	8,173	7,191	14	7,924	3
Jewel loans	2,841	2,158	32	2,654	7
Mortgage (LAP) loans	4,909	3,656	34	4,473	10
Vehicle loans	1,107	1,137	(3)	1,122	(1)
Consumer Credit-BNPL	1,030	410	151	1,065	(3)
Personal loans	286	412	(31)	310	(8)
Education loans	150	143	5	144	4
Other loans	1,189	1,118	6	1,148	4
Total	19,685	16,225	21	18,840	4

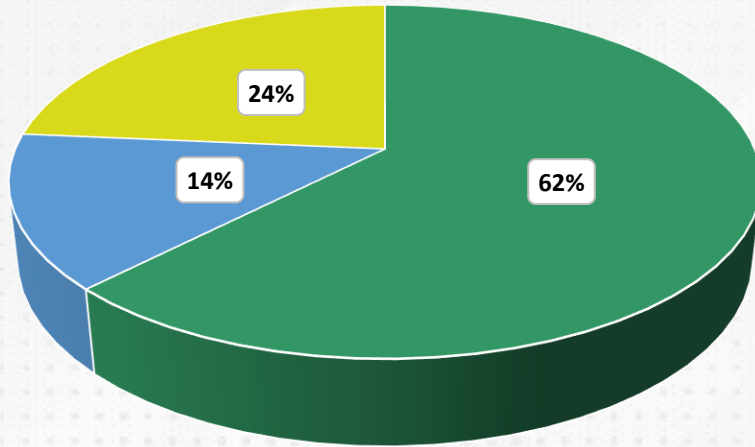
BNPL-Buy Now Pay Later

*Figures regrouped for previous periods



Commercial Banking

Ticket size of Commercial Book

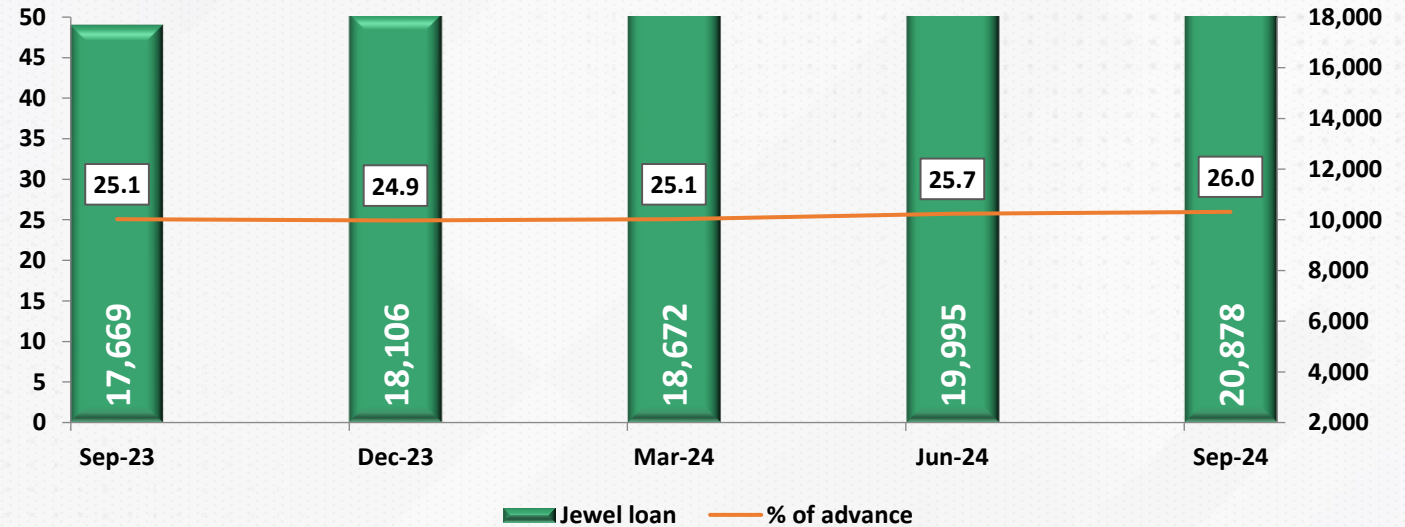


■ < 5 crore ■ >= 5 crore < 10 crore ■ >= 10 crore



- Average Ticket size Rs. 50.0 lakh
- 62 % of commercial loans are less than Rs. 5 Cr

Jewel Loan



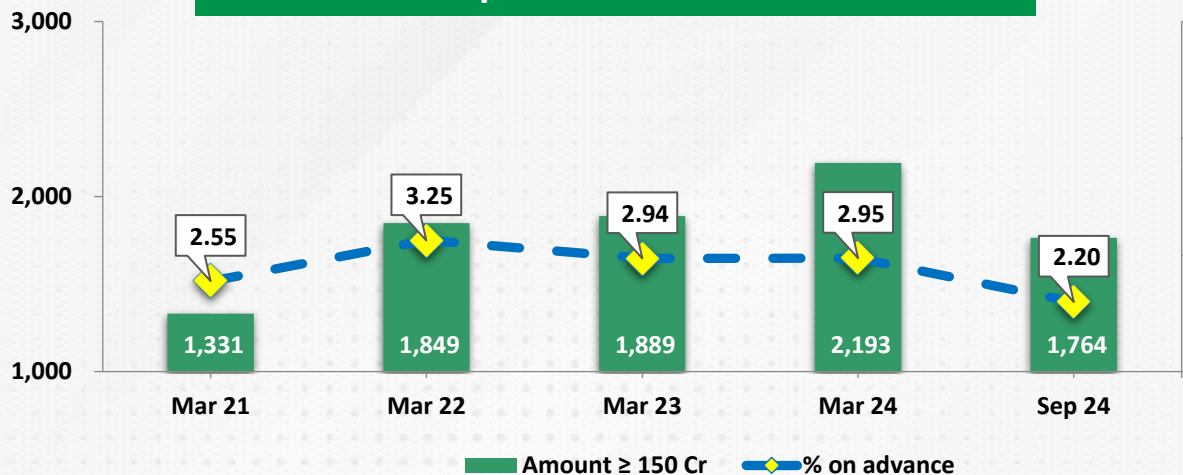
Jewel Loan Portfolio

Category	Amount	SMA 30+		LTV (%)
		30.09.2024	30.06.2024	
Agri Jewel loan	17,153	16	13	68
Non-Agri Jewel loan	3,725	13	13	60
Total	20,878	29	26	66

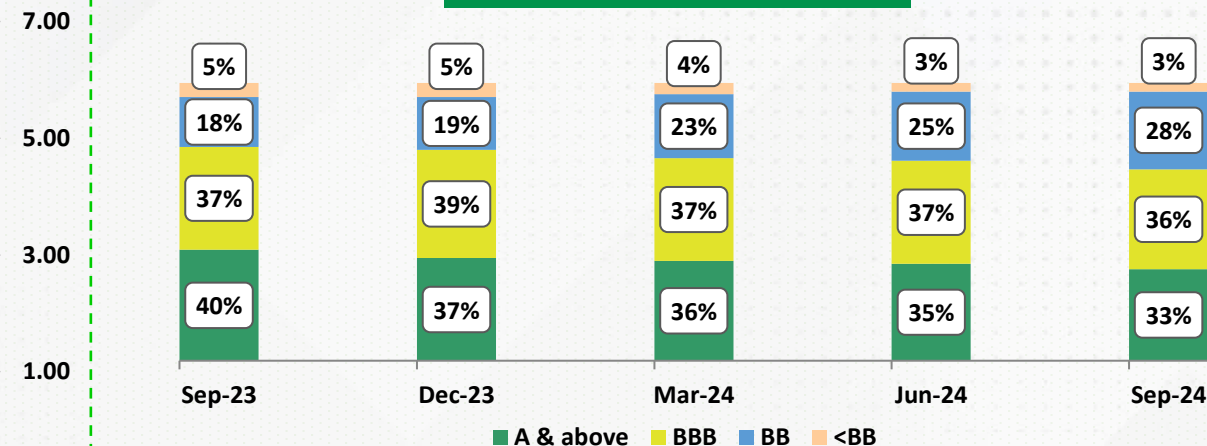
Corporate Banking



Standard Corporate Advances ≥ 150 crore

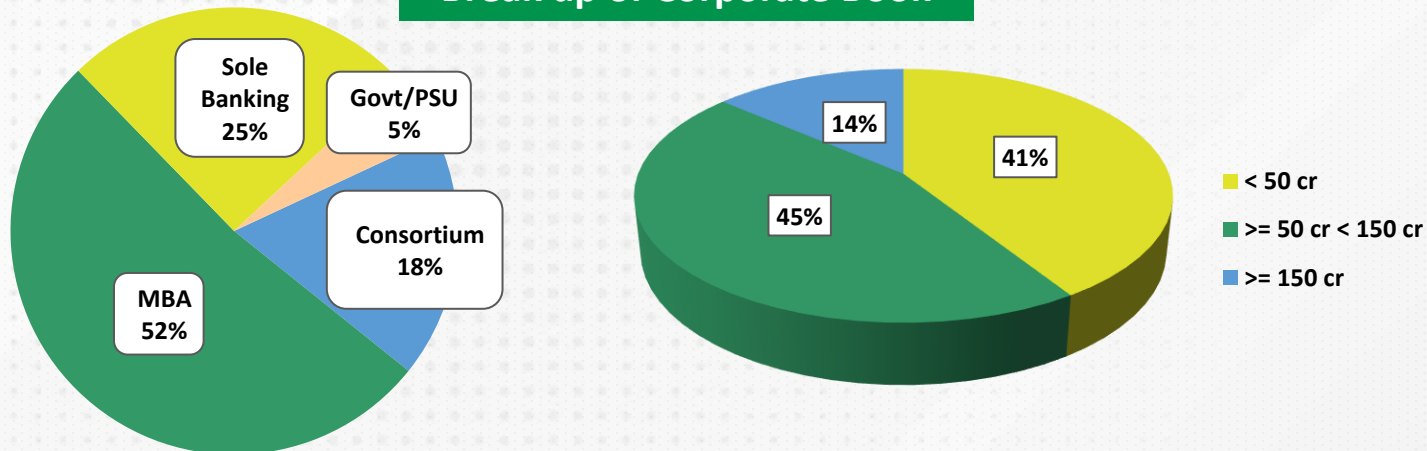


Risk Profile



*Internal Rating approach based on CRISIL Rating Assessment Model

Break up of Corporate Book

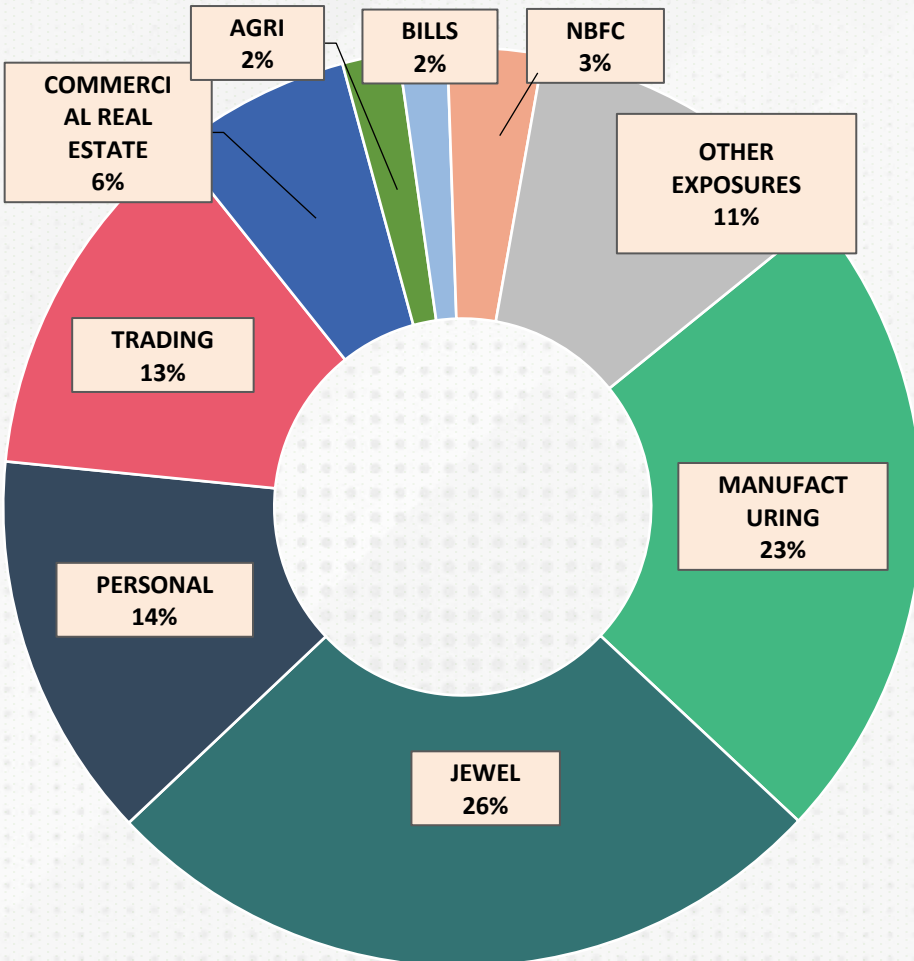


- ~ 86% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 35.94 Crore

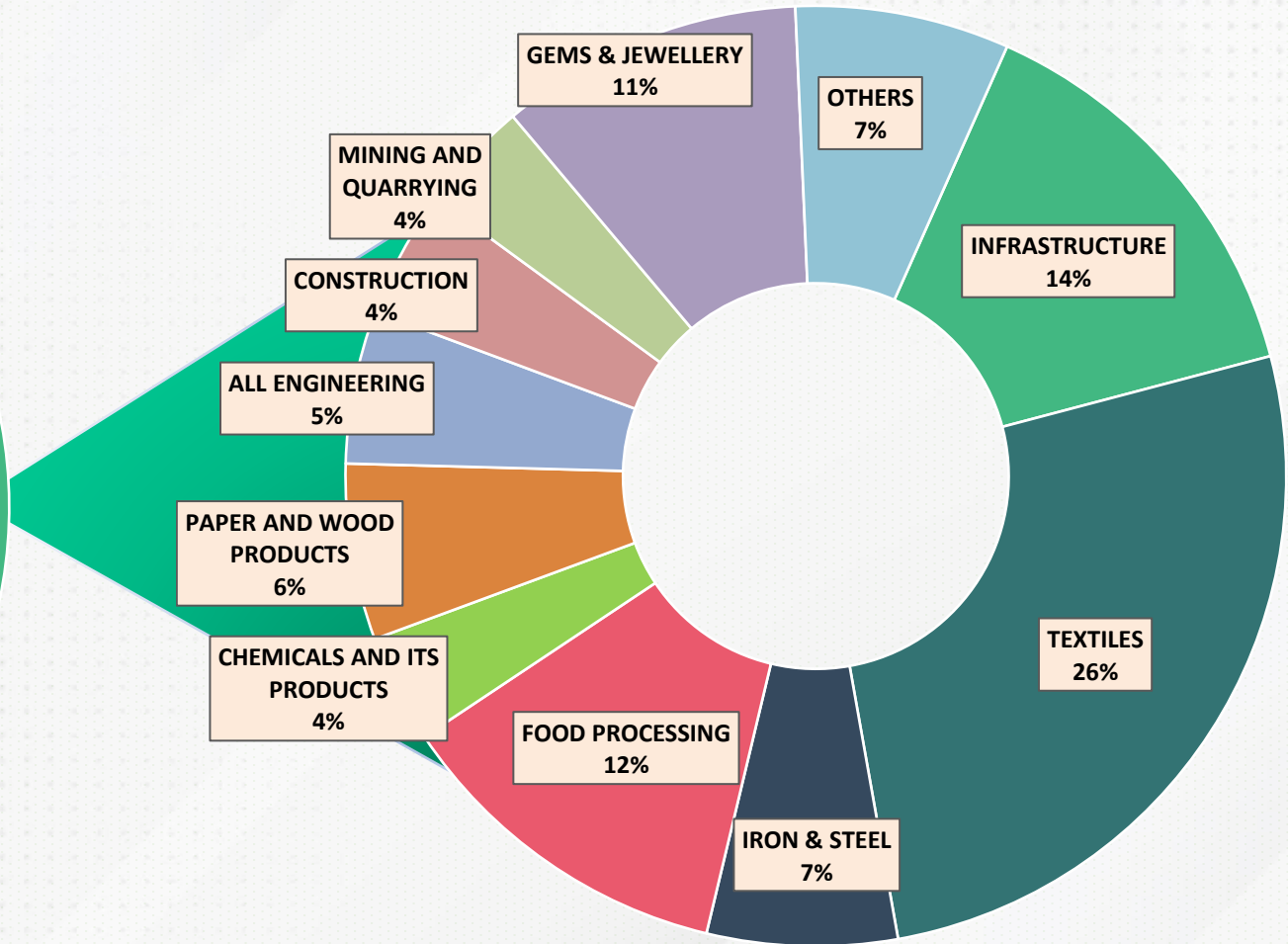
Advances-Sectoral composition



Rs. 80,299 Crore

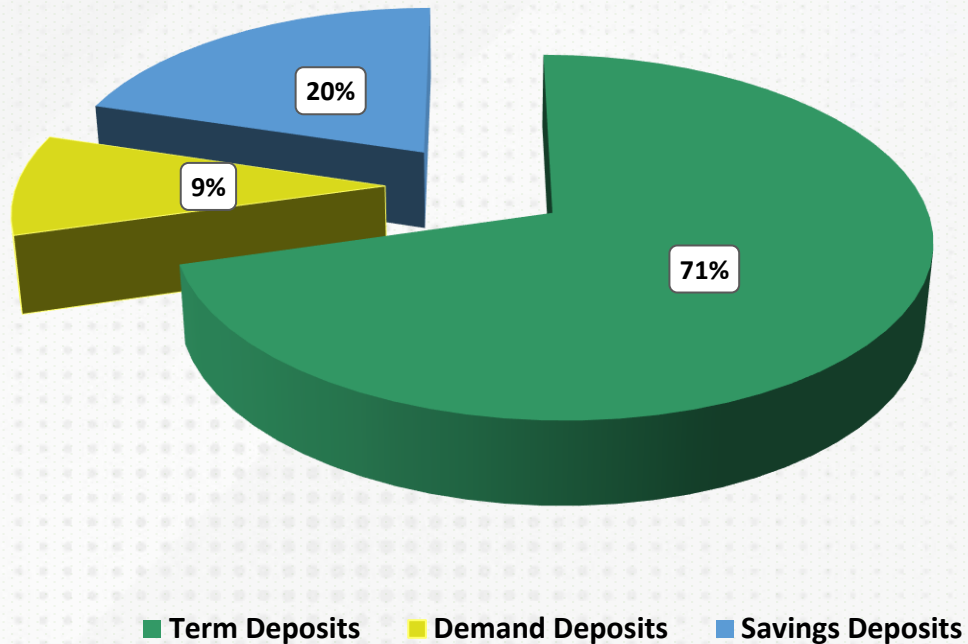


Break up for Manufacturing Sector (Rs. 18,306 Crore)

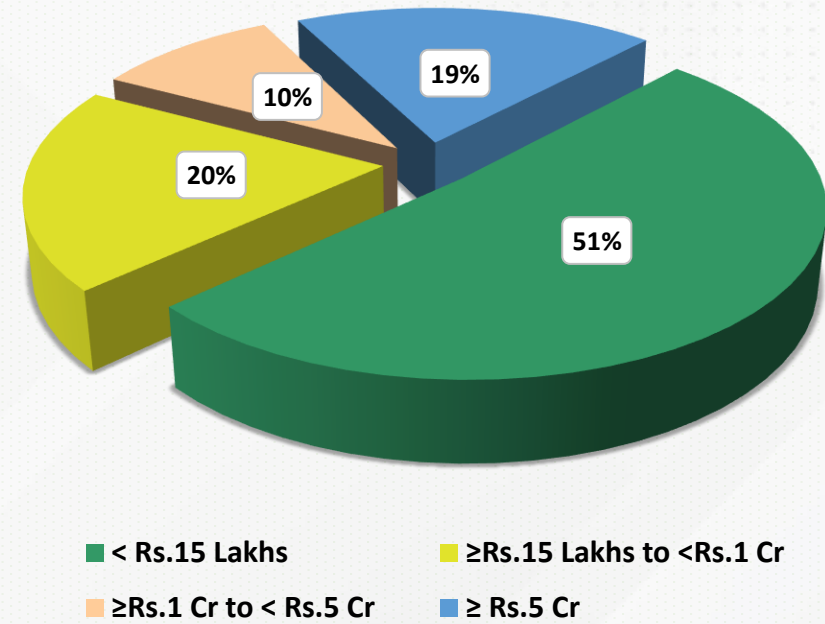


Liability Franchise : Predominantly Retail

Deposit Breakup



Term Deposit*-Amount wise



■ < Rs.15 Lakhs ■ ≥Rs.15 Lakhs to <Rs.1 Cr
■ ≥Rs.1 Cr to < Rs.5 Cr ■ ≥ Rs.5 Cr

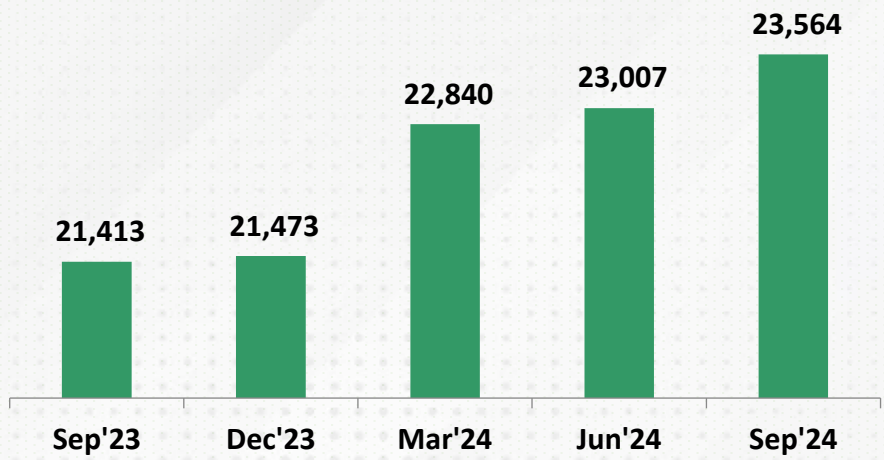
81% of Term Deposits are < Rs.5 Cr

* Term Deposit do not include Term Deposit by Banks, FCNR and Certificate of Deposit

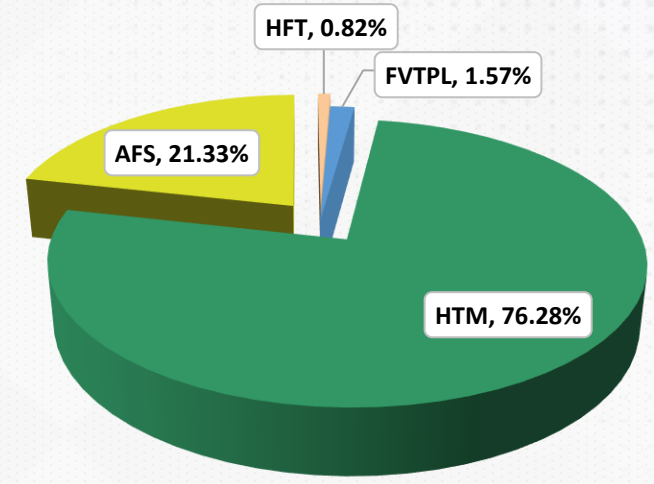
Investment Portfolio



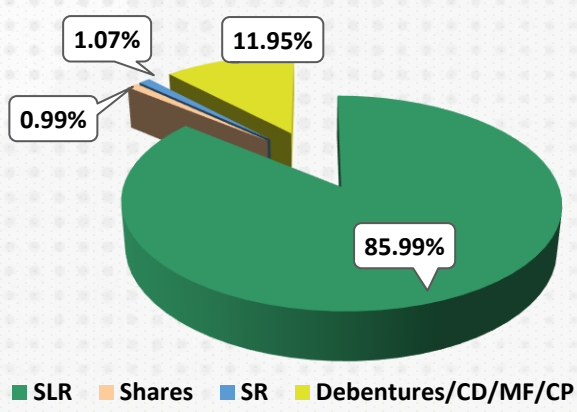
Gross Investments (Rs. crore)



Investment Category



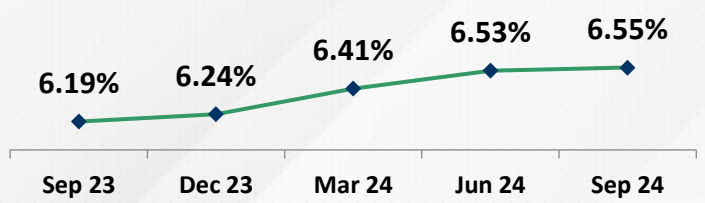
Investment Composition



Modified Duration

AFS	HFT	HTM	FVTPL	Total
2.67	4.54	3.24	-	3.13

Yield on Investments





**Disciplined
approach to**

reduce stressed assets

Movement of NPA for the quarter



Particulars		July 24 – Sep 24		July 23 – Sep 23
Gross NPAs				
Opening Balance		1,025		1,330
Additions during the period	(+)	181	(+)	155
Reductions during the period	(-)	320	(-)	266
-Of which				
	<i>Recoveries/Upgradation</i>	100		115
	<i>Tech Write offs</i>	220		151
Closing Balance		886		1,219
Provisions				
Opening Balance		730		907
Provision made during the period	(+)	203	(+)	157
Write off/Write back of excess provision	(-)	268	(-)	199
-Of which				
	<i>Recoveries/Upgradation</i>	48		48
	<i>Tech Write offs</i>	220		151
Closing Balance		665		865
Net NPAs		219		324



Vertical wise NPA

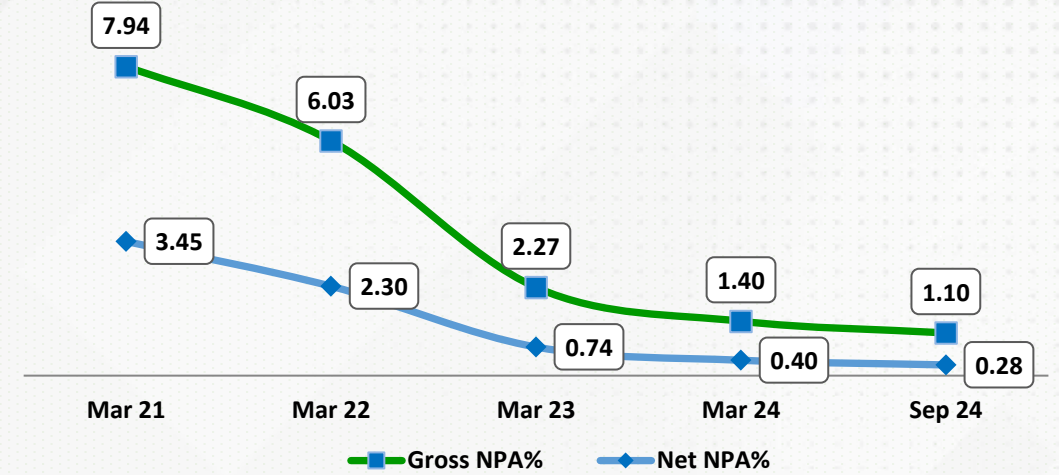
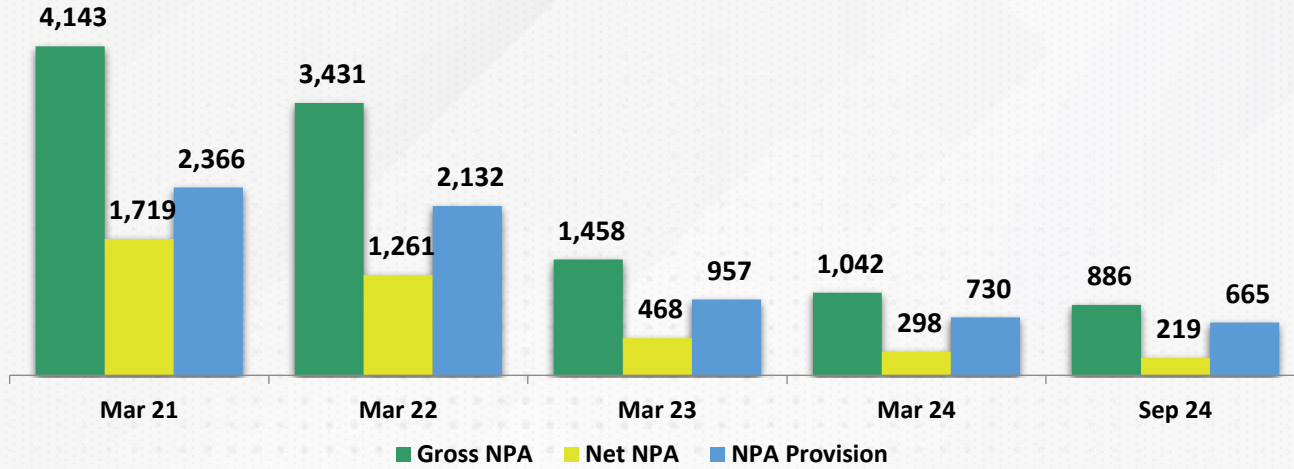
Vertical	Advances O/s. Sep 24	NPA as on Jun 24	NPA Additions Q2	NPA Reduction Q2		NPA as on Sep 24	Provisions Sep 24
				Recoveries / upgradation	Tech W/off		
Commercial	28,688	459	79	63	67	408	256
Retail (Personal Banking)	19,685	359	58	29	124	264	233
Agriculture	18,838	81	9	8	11	71	62
Corporate	13,088	126	35	-	18	143	114
TOTAL	80,299	1,025	181	100	220	886	665

Collection efficiency

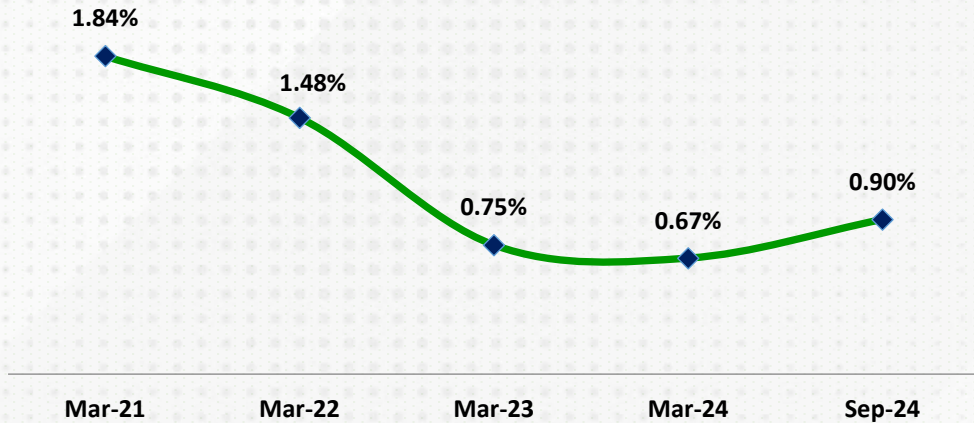
Particulars	Sep 24	Aug 24	Jul 24
Term Loan (%)	98.7%	98.7%	98.9%
Working Capital (%)	99.6%	99.7%	99.8%



Bank Maintaining high Asset Quality with GNPA 1.10% and NNPA 0.28%

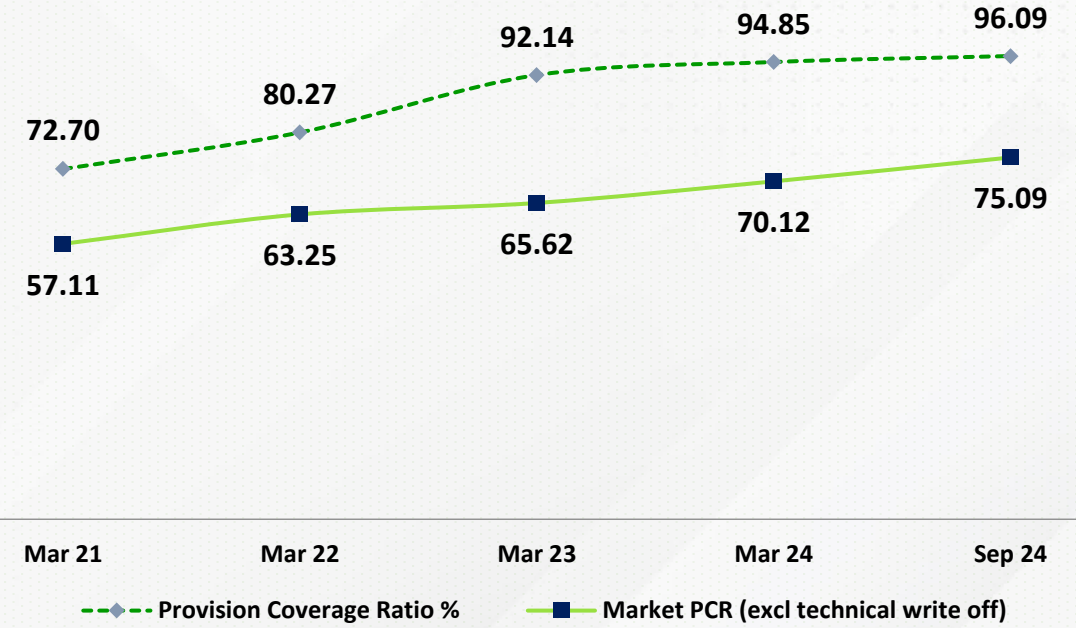
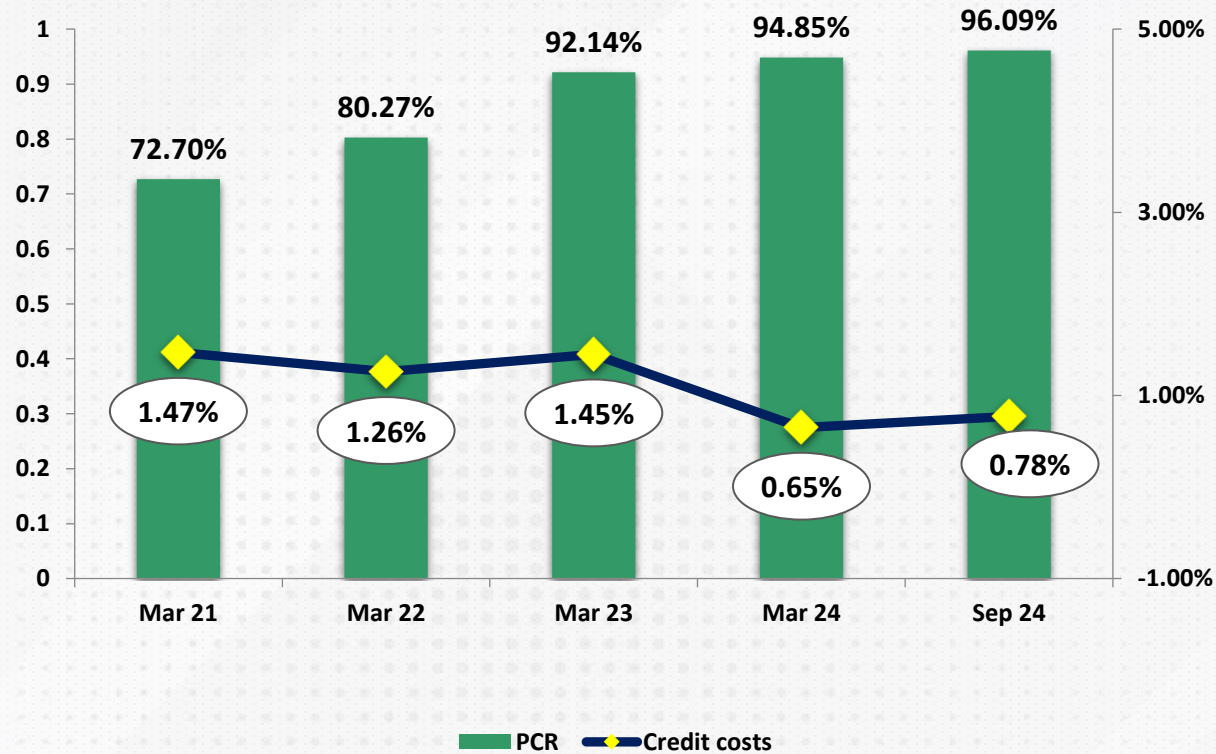


Slippage Ratio



Particulars (entire portfolio)	Sep 24		Sep 23	
	Amt	% of Adv	Amt	% of Adv
SMA 1	193	0.24	288	0.41
SMA 2	140	0.17	149	0.21
SMA 30+	333	0.42	437	0.62

Provisions Coverage



Provisions and Contingencies



Provision for	Quarter		Half year	
	Sep 24	Sep 23	Sep 24	Sep 23
NPA	155	109	255	210
Standard Assets	10	15	23	28
Restructured Advances	(9)	(22)	(14)	1
Other prudential provisions	25	-	50	-
Floating Provision	-	25	-	50
NPI and others	-	(1)	-	(3)
Total Provisions (excl. Tax)	181	126	313	286
Tax Expense	163	133	317	263
Total Provisions	344	259	630	549

Restructured Accounts



Particulars	Sep 24		Sep 23		Jun 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	371	45	510	93	387	58
COVID 19 - Resolution Framework	184	17	219	124	195	29
MSME	76	3	118	97	81	5
CDR	-	-	-	-	-	-
Others*	-	11	-	26	-	29
Total	631	76	847	340	663	121

* Others include restructured accounts due to stress, natural calamities and extension of DCCO.

Vertical wise	Sep 24		Sep 23		Jun 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	190	25	287	146	201	28
Retail (Personal Banking)	306	40	382	85	317	65
Agriculture	-	-	-	-	-	-
Corporate	135	11	178	109	145	28
Total	631	76	847	340	663	121

Movement of Standard Restructured Advances for the quarter



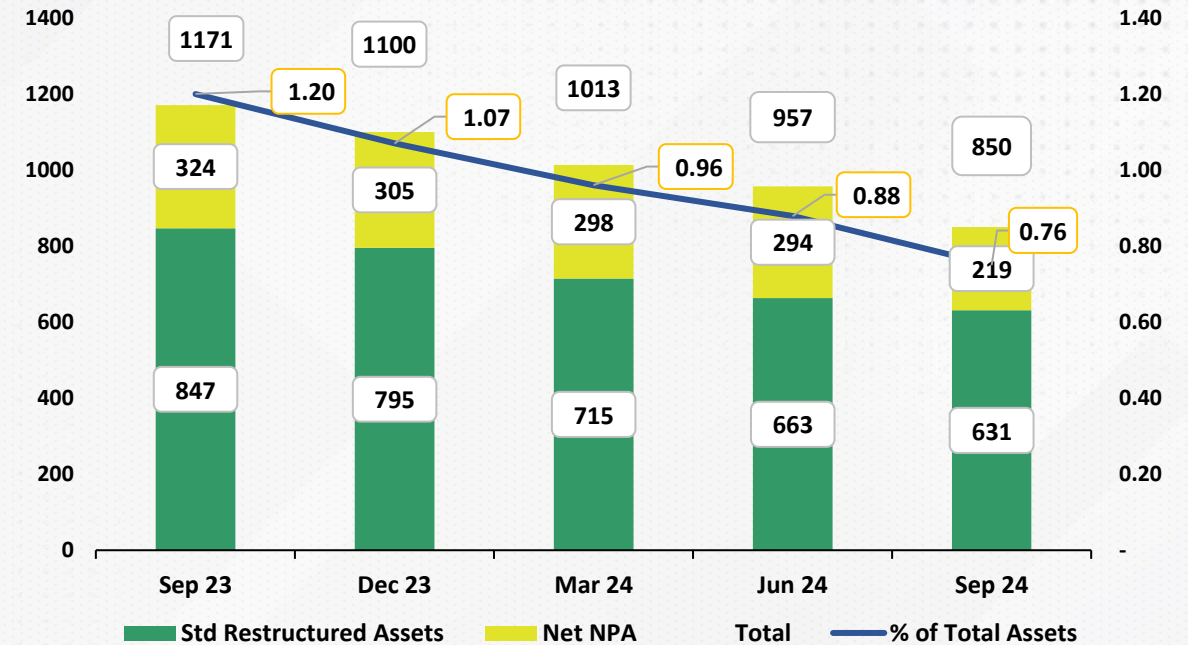
Particulars	June 24 to Sep 24		June 23 to Sep 23	
	A/c's	Amt.	A/c's	Amt.
Position at the beginning of the period	1,819	663	2,318	893
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	8	-	10
C. Additions through upgradation from NPA	23	5	32	7
Total Additions (A+B+C)	23	13	2,350	910
D. Accounts closed during the period	77	14	90	15
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	28	-	35
G. Slippages during the period	24	3	56	13
Total Deletions (D+E+F+G)	101	45	146	63
Position at the end of the period	1,741	631	2,204	847



Sector-wise Standard Restructured Advances

S. N.	SECTOR	Amount	
		Sep 24	Sep 23
1	Housing	198	228
2	Real Estate	124	139
3	Wholesale and Retail Trade	36	77
4	Textile	39	44
5	Personal	27	37
6	Infrastructure	32	44
7	Hotels and restaurants	30	40
8	All Engineering	13	33
9	Food & Food Processing	12	17
10	Auto/Vehicle	20	30
11	Transportation	8	11
12	Wood & Wood Products	4	21
13	Education Loan	5	7
14	Gems and Jewellery	4	4
15	Construction	1	7
17	Others	78	108
TOTAL		631	847
<i>% to Total Advances</i>		<i>0.79</i>	<i>1.20</i>

Stressed Book Analysis



SR Book

Particulars	Amount	
	Sep 24	Sep 23
Gross SR	252	451
Less : Provisions	252	451
Net SR	-	-



Building a

Strong digital ecosystem

Digital Banking



Pay to Contacts (UPI) through DLITE

Gold Loan Calculator

DLite Recent launches

Protect.AI SDK integration for enhanced security features

Aadhaar VID based online DLite account opening

DLite App

5.63 MILLION DLITE APP DOWNLOADS

Registered Users
26.18 L

Digital Accounts Opened
3.95 L

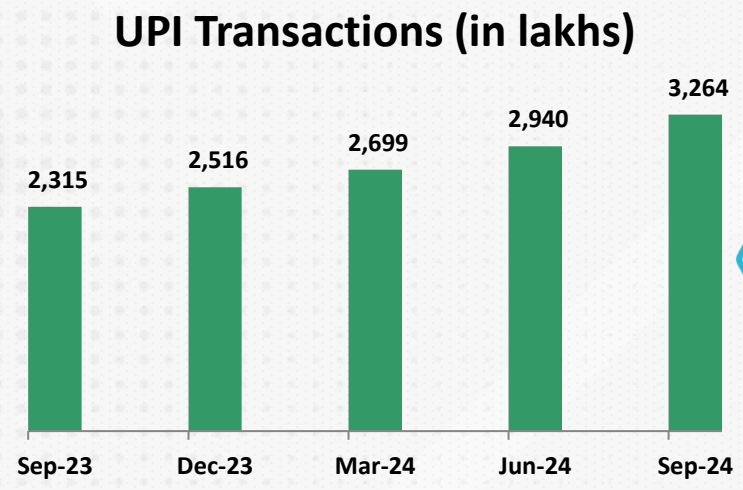
Launching soon

142%

Growth in digital transaction YoY

96%

Share of digital transactions



DLite User Interface revamp

Digital Re-Kyc

Virtual Debit Card Integration

Cardless Cash Withdrawal

Digital Partnerships

ASSETS

Service Support



Business Support



LIABILITIES

Channel Partners



Payment aggregators



Govt Business



Payments



Security





Environmental

Social

Governance

ESG Highlights - Environment

TO THE COMMUNITY WE SERVE

Revival of Traditional Water Bodies in Rameswaram
(Chidambara Teertham /Pottayammal Kulam)



The Bank partnered with Vivekananda Kendra (an NGO) to restore the Pottayammal Kulam at Rameshwaram **to increase the water storage capacity and water table** that will make the nearby open wells functional

OUR OPERATIONAL EXCELLENCE

Sewage Treatment Plant (STP)

Commissioned at Central Office, Karur

38kWp

Grid connected rooftop solar power plant
(Under Progress)
Divisional Office, Trichy

~832 MWh

Generated through Wind Power

15kWp

Grid connected rooftop solar power plant
(Under Progress)
Namakkal Main Branch

~13 MWh

Generated through Solar Power

Following the successful IGBC Green Building Certification of the Central Office Main Building, the bank plans to pursue IGBC Green Building Certification for other bank-owned buildings. This will be done in applicable categories and based on feasibility, in a phased approach. The certification process for the Central Office Main Building is currently in its final stages

ESG Highlights – Social

PROVISION OF ROBOTIC ARM ASSISTED EQUIPMENT FOR ORTHOPEDIC SURGERY



“The Bank partnered with Vasavi Hospital, a not-for profit multi-speciality hospital, by supporting with a Robotic arm assisted surgery unit for the Orthopaedics department to extend quality medical services to a greater number of disadvantaged rural community members”

RENOVATION OF COMMUNITY INFRASTRUCTURES FOR BETTER ACCESS



“The Bank partnered with Srinivasan Services Trust to support the renovation of community Infrastructure in the rural areas such as Anganwadis, Schools, Health centres, Veterinary centres and community centres which forms the backbone for the delivery of Government supporting Schemes”

EQUIPPING 400 YOUTHS WITH ENHANCED EMPLOYABILITY SKILLS



“The Bank partnered with Dalmia Bharat Foundation to support 400 deserving youth who are unemployed/underemployed in the rural areas across 3 States (Tamil Nadu, Andhra Pradesh, & Karnataka). This short-term employment linked skill development training will enhance the employability opportunities. 100% placement will be ensured for all the trainees with counselling support for a period of one year from the date of course completion”

SKILL TRAINING PROGRAM FOR YOUTH ON HOME HEALTH AIDE (GERIATRIC CARE)



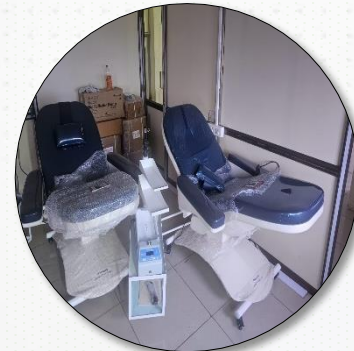
“The Bank partnered with Scope India in organising the training program consisting of two courses, one-year Advanced Vocational Diploma in General Duty Assistance from Open University under Community College and a 3 months certificate course Bedside Assistance from National Institute of Social Defence (NISD). 100 students will be trained on Home Health Aid for Geriatric care”

ASPIRE - ADVANCING SUSTAINABLE PANCHAYAT VILLAGES VIA INTEGRATED RURAL ECOSYSTEM



“The Bank has inaugurated the project “ASPIRE - Advancing Sustainable Panchayat Villages via Integrated Rural Ecosystem” in association with Dhan Foundation. The project is designed to empower rural communities in the selected Panchayats of Tiruchuli block of Virudhunagar district towards creating a sustainable, efficient, holistic, socio-economic development of the adopted villages”

PROJECT – BLEED, SETTING UP OF BLOOD BANK



“The Bank partnered with VGM Foundation to set up a Blood Bank to cater the needs of patients of multiple hospitals in Coimbatore and surrounding areas which do not have a blood bank. Necessary Equipment and machineries are installed for the Blood Bank”

ESG Highlights - Social

TO THE COMMUNITY WE SERVE

Organized **46** financial literacy campaigns during Q2 FY24-25 attracting over **700+ participants** across 37 locations in 8 districts



OUR OPERATIONAL EXCELLENCE



8

4 Gold

2 Silver

2 Bronze

BRANDON HALL GROUP AWARDS

for Excellence in Human Capital Management for our PRAMOD Initiative

ESG Highlights - Governance

Corporate Governance Structure

Bank has established an effective corporate governance structure for top level management to ensure a clear distinction of roles and responsibilities

10 Directors

Well diversified Board with **Seven** Non-Executive Independent Directors (*including Two Woman Non-Executive Independent Directors*)

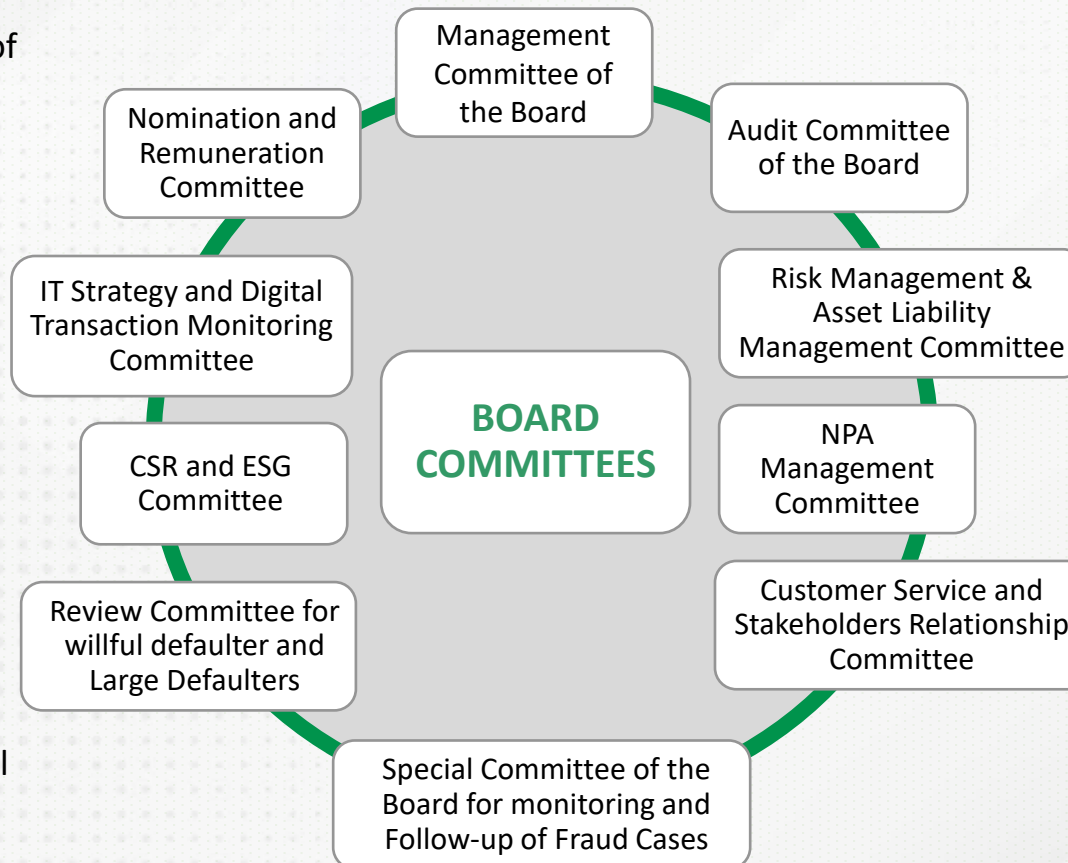
One Non-Executive Non- Independent Directors

Two Executive Directors

Transparent Disclosures

Bank has published its 3rd Integrated Annual Report

10 board level committees with majority of independent directors complying with Bank's Diversity policy and RBI regulations



70 %

Independent Directors in the board

2

Women Directors in the board

ESG Risk Strategy

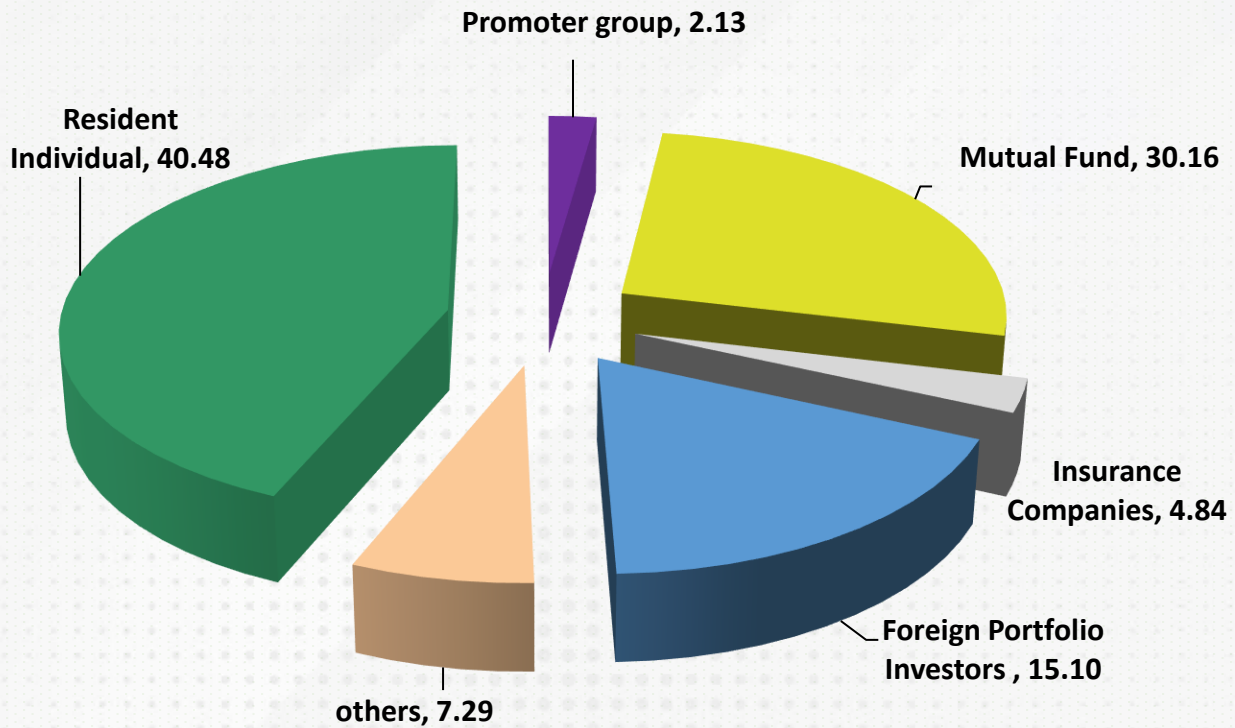
Bank is actively collaborating with external entities and subject matter experts in developing the ESG risk strategy

Awards and Accolades received during the quarter

Our Banks PRAMOD Initiative earned top honours at the Brandon Hall Group Awards, Securing 4 Gold, 2 Silver and 2 Bronze medals for excellence in Human capital Management



Shareholding pattern



External Ratings

Rating Agency	Instrument	Ratings
	Certificate of Deposits	A1+
	Certificate of Deposits	A1+

Decade of Sustained Growth



Year	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Paid up Capital	107	122	122	122	145	160	160	160	160	160	161
Reserves	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,687
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848
Basel III (%)	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67
Deposits	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113
Advances	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423
Total Business	77,984	81,381	89,555	95,135	1,02,863	1,10,484	1,07,591	1,16,098	1,25,362	1,40,806	1,63,536
Total Income	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863
Operating Profit	838	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829
Net Profit	430	464	568	606	346	211	235	359	673	1,106	1,605
Return on Assets (%)	0.86	0.88	1.03	1.00	0.53	0.31	0.32	0.49	0.86	1.27	1.63
Cost of Deposit	8.24	7.96	7.40	6.60	5.99	5.80	5.76	4.96	4.30	4.27	5.19
Yield on Advance	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47	8.93	9.93
EPS (Rs.)	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50	8.42	13.81	19.99
Book Value(Rs.)	308.91	348.42	375.25	79.51*	85.49	79.63	82.57	86.57	94.95	105.03	122.42
Dividend (%)	130	130	140	130	30	30	-	25	80	100	120
No of Employees	7,339	7,197	7,211	7,400	7,956	7,663	7,935	7,746	7,306	7,764	9,085
Business per employee	10.63	11.31	12.42	12.86	12.93	14.42	13.56	14.99	17.28	18.14	18.00
Branches (No.)	572	629	667	711	790	778	779	780	789	799	838

* 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

**After reclassification of depreciation on investments as an item of other income.



Thank You