



IRC:F48:95:231:2023

15.05.2023

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: Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Intimation of Investor Presentation – Audited Financial Results of the Bank for the quarter and year ended 31st March 2023.

Pursuant to Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on the Audited Financial Results of the Bank for the quarter and year ended 31st March 2023 and the same has been updated in our Bank's website.

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
Company Secretary &
Deputy General Manager

Encl: As above

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
No.20, Erode Road, Vadivel Nagar, L.N.S.,
Karur - 639 002.
☎: 04324-269431,35,40-43, Fax: 04324-225700
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Website: www.kvb.co.in
CIN: L65110TN1916PLC001295



Investor Presentation

31.03.2023

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Quarter

In focus

Our Vision & Mission



Vision

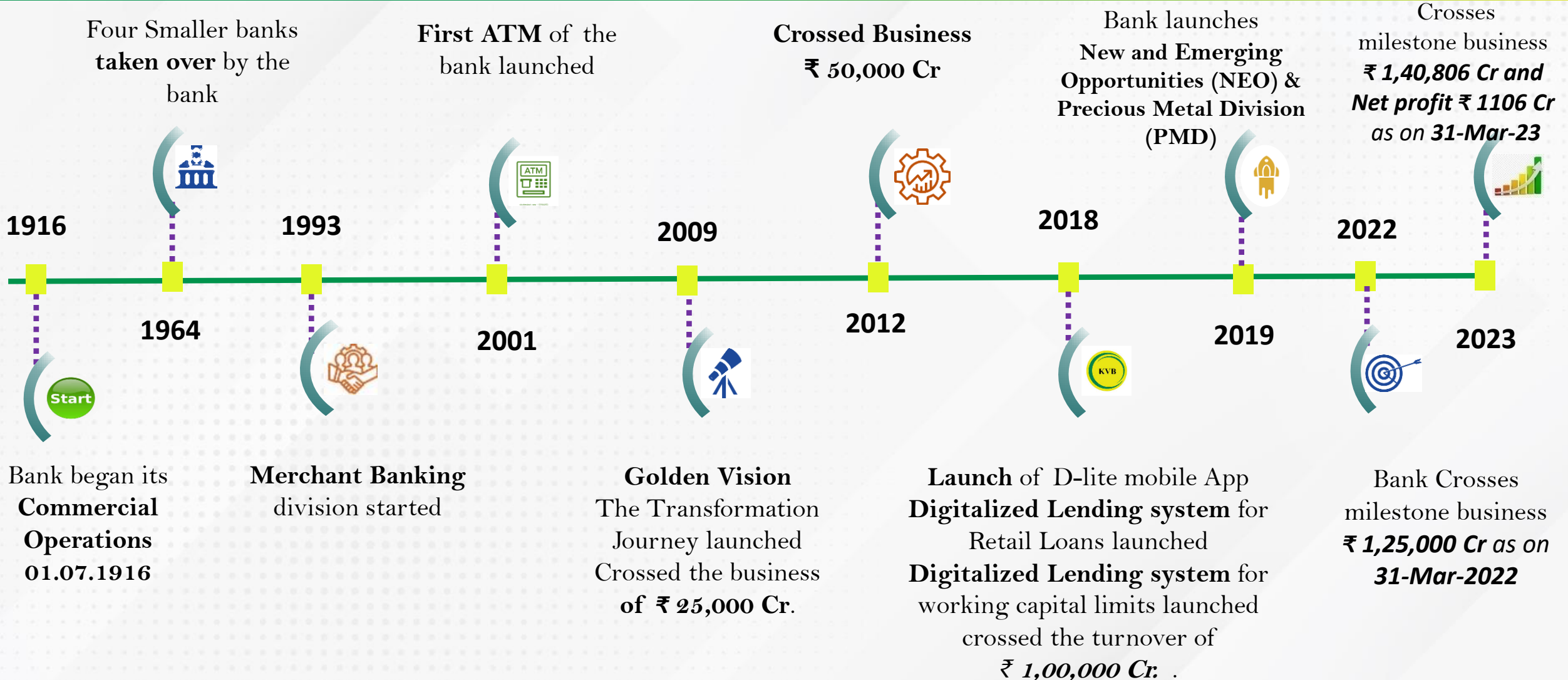
To be the preferred choice of stakeholders and deliver value by blending technology with tradition.



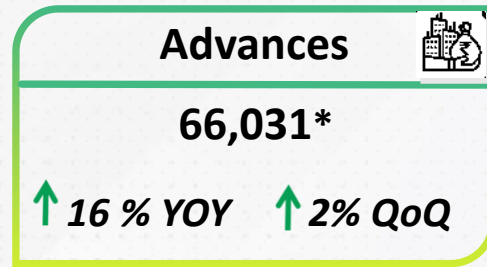
Mission

To provide superior banking experience by using technology to deliver entire gamut of financial products under one roof, easily available to the customers across physical and digital channels.

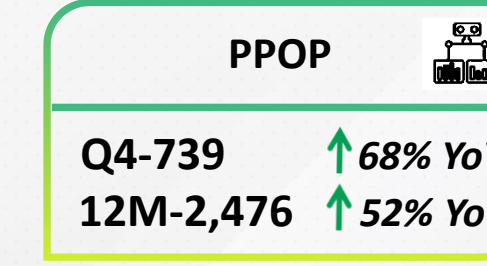
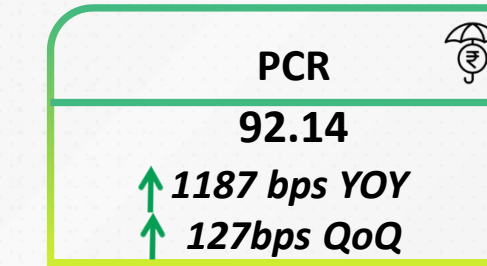
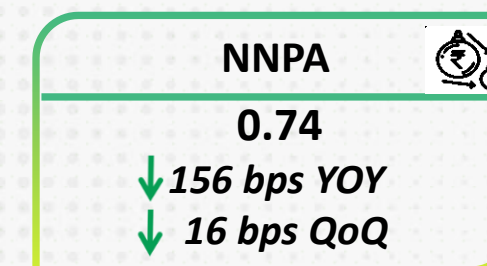
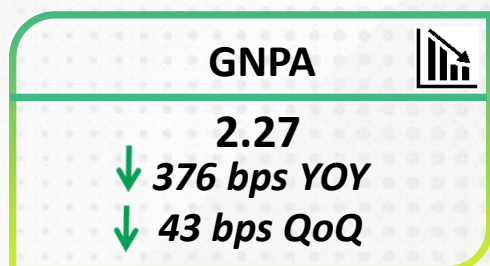
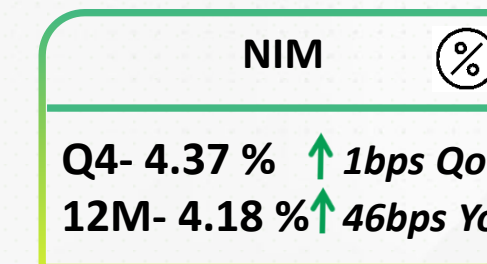
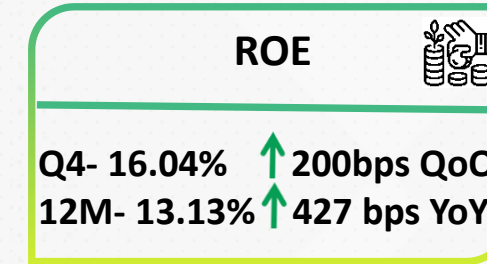
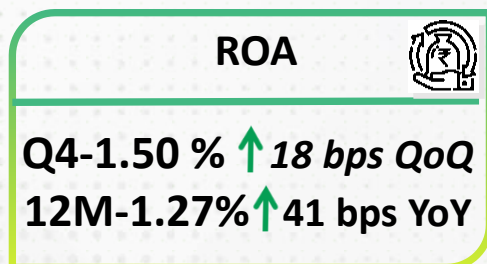
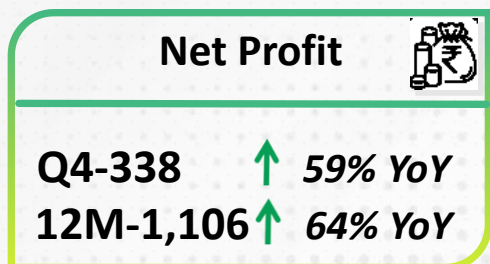
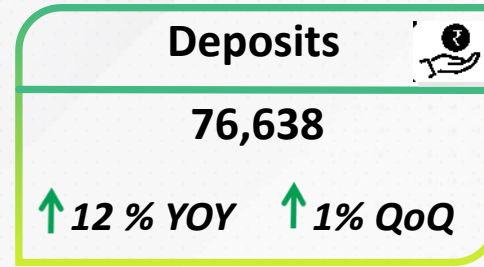
Our Journey



Key Highlights



* before Write Off



Based on RBI Master Direction on financial statements – Presentation and Disclosures issued on August 30, 2021 (Updated as on February 20, 2023), Interest accrued but not due on advances and deposits have been reclassified under Other Assets and Other Liabilities and Provisions . There is no change in the Net Profit / Loss for the previous periods, the figures have been reclassified as appropriate to make them comparable with the figures of the current period.

Key Ratios

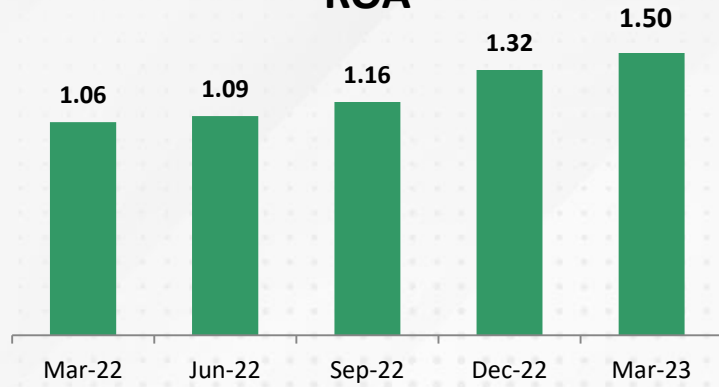


Particulars	Quarter		12 Months	
	Mar 23	Mar 22	Mar 23	Mar 22
Cost of Deposits (%)	4.61	4.13	4.27	4.31
Yield on Advances (%)	9.55	8.37	8.93	8.56
Cost of Funds (%)	4.64	4.15	4.30	4.33
Yield on Funds (%)	8.32	7.32	7.81	7.39
Net Interest Margin (%)	4.37	3.82	4.18	3.72
Spread (%)	3.67	3.17	3.50	3.06
Cost to income (%)	42.86	51.80	45.08	53.20
Return on Equity (%)	16.04	11.22	13.13	8.86
Return on Asset (%)	1.50	1.06	1.27	0.86
EPS (Rs.) *	4.21	2.67	13.81	8.42

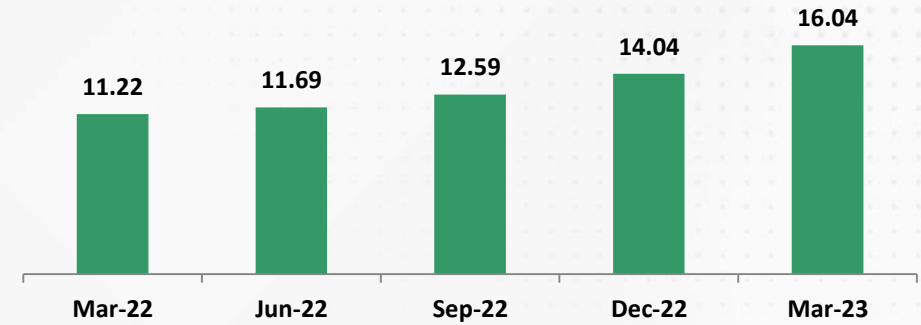
* Not annualized

Key Ratios (Qtr)

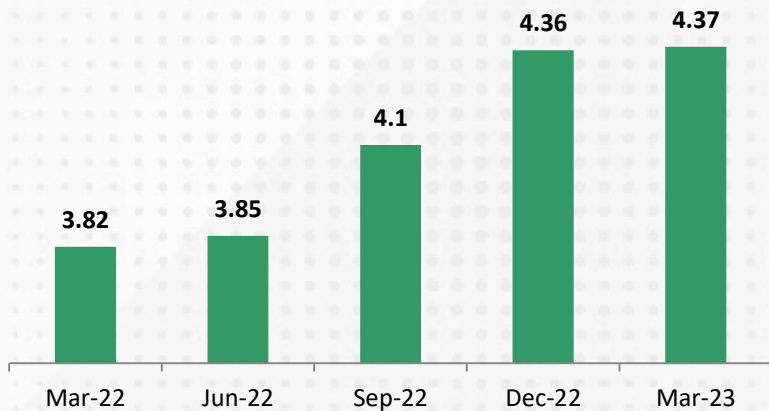
ROA



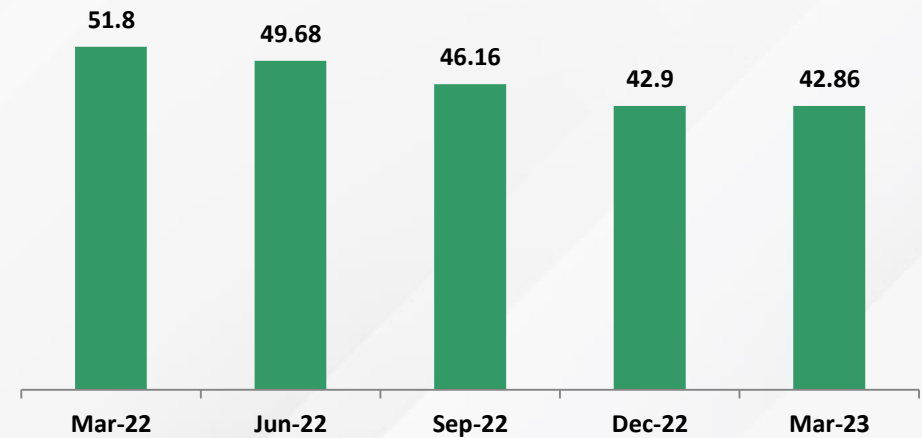
ROE



NIM



Cost to Income



* Not annualized

Profit & Loss Statement



Particulars	Quarter			12 Months		
	Mar 23	Mar 22	Growth % (YoY)	Mar 23	Mar 22	Growth % (YoY)
Net Interest Income	893	710	26	3,349	2,715	23
Other Income	401	205	96	1,159	769	51
- Fee income	202	182	11	747	634	18
- Others	199	23	765	412	135	205
Total Income	1,294	915	41	4,508	3,484	29
Operating Expenses	555	474	17	2,032	1,854	10
- Employee expense	280	223	26	1,005	945	6
- Other operating expense	275	251	10	1,027	909	13
Operating Profit	739	441	68	2,476	1,630	52
Provisions	293	140	109	1,039	699	49
- Credit Related	287	136	111	934	719	30
- Others	6	4	50	105	(20)	-
Profit Before Tax	446	301	48	1,437	931	54
Tax (net of DTA/DTL)	108	88	23	331	258	28
Net Profit	338	213	59	1,106	673	64

Balance Sheet

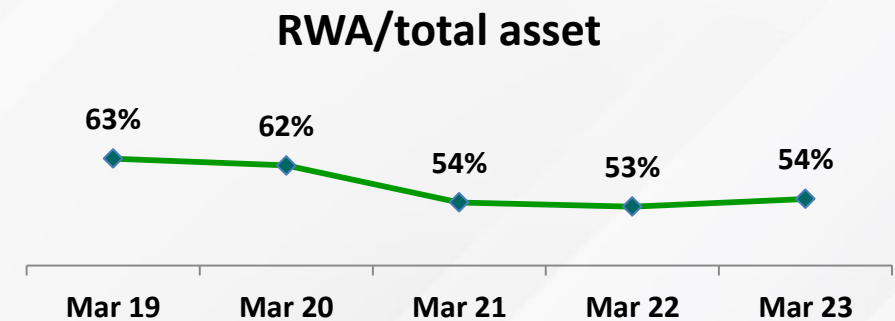
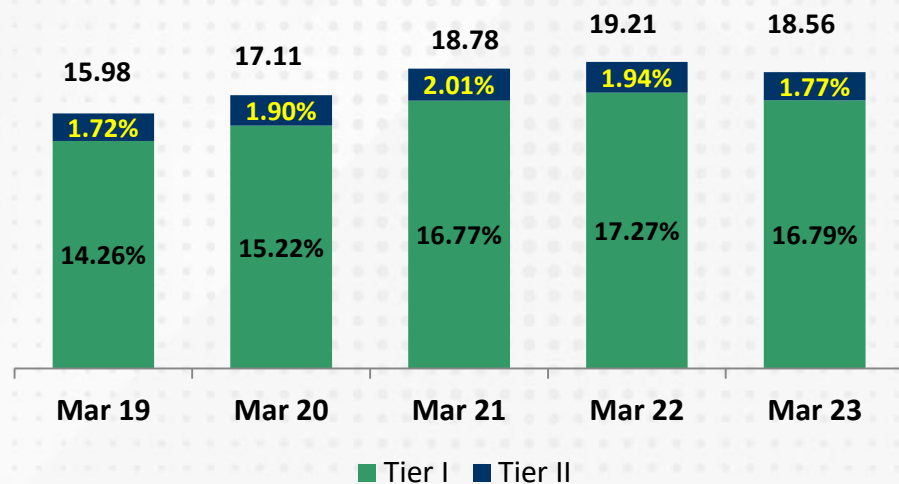


Particulars	Mar 23	Mar 22	YoY (%)
Capital & Liabilities			
Capital	160	160	-
Reserves and Surplus	8,424	7,436	13
Deposits	76,638	68,486	12
Borrowings	1,432	1,339	7
Other Liabilities and Provisions	3,525	2,650	33
Total	90,179	80,071	13
Cash and Balances with RBI	4,279	3,594	19
Balances with Banks	416	1,332	(69)
Investments (Net)	18,808	17,216	9
Advances (Net)	63,134	54,661	16
Fixed Assets	435	479	(1)
Other Assets	3,107	2,789	11
Total	90,179	80,071	13

Capital to Risk Weighted Assets Ratio – Basel III



Particulars	Mar 23	Mar 22	Dec 22
CRAR %	18.56	19.21	17.62
Total capital	9,110	8,107	8,147
Tier I capital	8,242	7,287	7,299
Tier II capital	868	820	848
RWA	49,084	42,212	46,242
Credit risk	41,173	34,176	38,123
Operational risk	6,287	6,071	6,287
Market risk	1,624	1,965	1,832





Driving growth

across verticals

Total Business



Parameter	Mar 23	Mar 22	YoY %	Dec 22	QoQ %
Deposits	76,638	68,486	12	75,932	1
Gross Advances	64,168	56,876	13	62,081	3
Advances (before write off)	66,031	56,876	16	64,507	2
Total Business	1,40,806	1,25,362	12	1,38,013	2

Deposits Portfolio

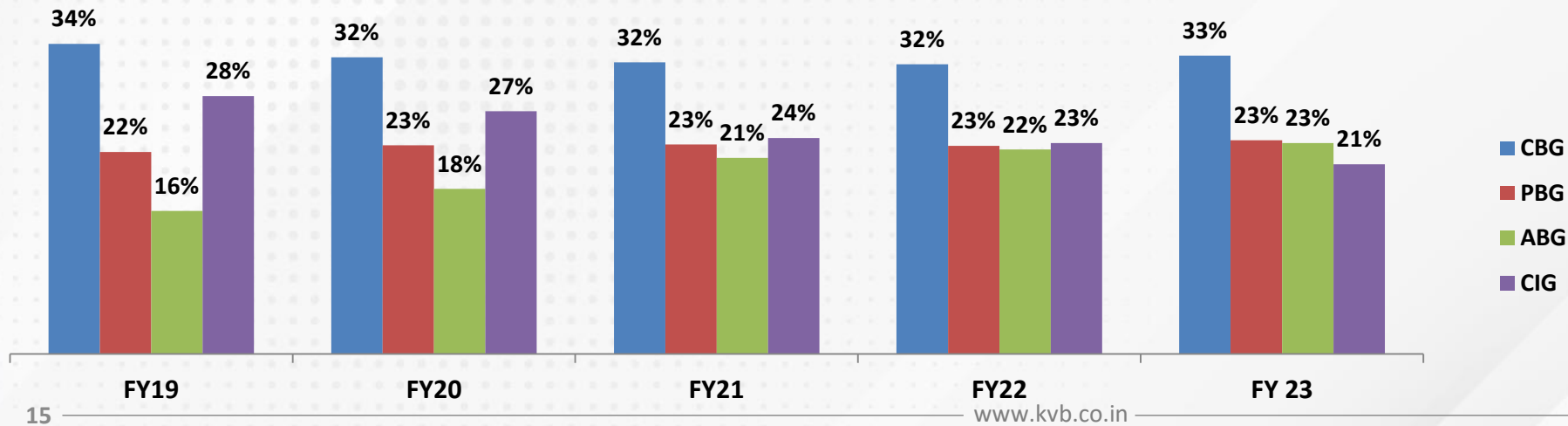
Parameter	Mar 23	Mar 22	YoY %	Dec 22	QoQ %
Demand Deposit	7,454	6,921	8	7,879	(5)
Saving Deposit	17,995	16,983	6	17,921	-
CASA	25,449	23,904	6	25,800	(1)
CASA (%)	33	35	(6)	34	(3)
Term Deposit	51,189	44,582	15	50,132	2
Total Deposit	76,638	68,486	12	75,932	1



Growing our books responsibly

Particulars	Mar 23*	Mar 22	YoY %	Mar 23*	Dec 22*	QoQ %
Commercial	21,445	18,656	15	21,193	20,434	4
Retail (Personal Banking)	15,054	12,957	16	15,023	14,148	6
Agriculture	14,969	12,730	18	14,857	14,111	5
Corporate	14,563	12,543	16	13,347	14,142	(6)
Advances	66,031	56,876	16	64,420	62,835	3
Gross Advances (after t.w off)	64,168	56,876	13	64,168	62,081	3

*Technical W/o made during the year/quarter is not considered for growth comparison for both YoY & QoQ



Segments

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

Retail Portfolio

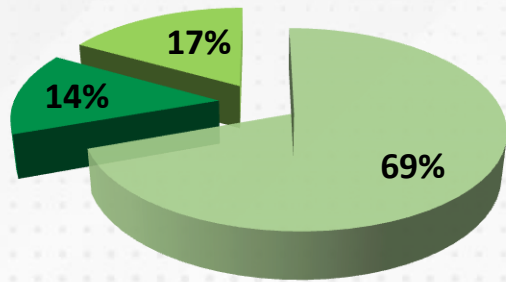


Particulars	Mar 23	Mar 22	YoY %	Dec 22
Housing loan	6,494	5,796	12	6,307
Jewel loans	2,101	1,843	14	1,729
Mortgage (LAP) loans	2,351	1,822	29	2,181
Vehicle loans	1,106	1,079	2	1,118
Personal loans	337	406	(17)	330
Educational loans	144	159	(9)	147
Others loans	2,479	1,852	34	2,325
Total	15,012	12,957	16	14,137

Driving growth across verticals



Ticket size of Commercial Book

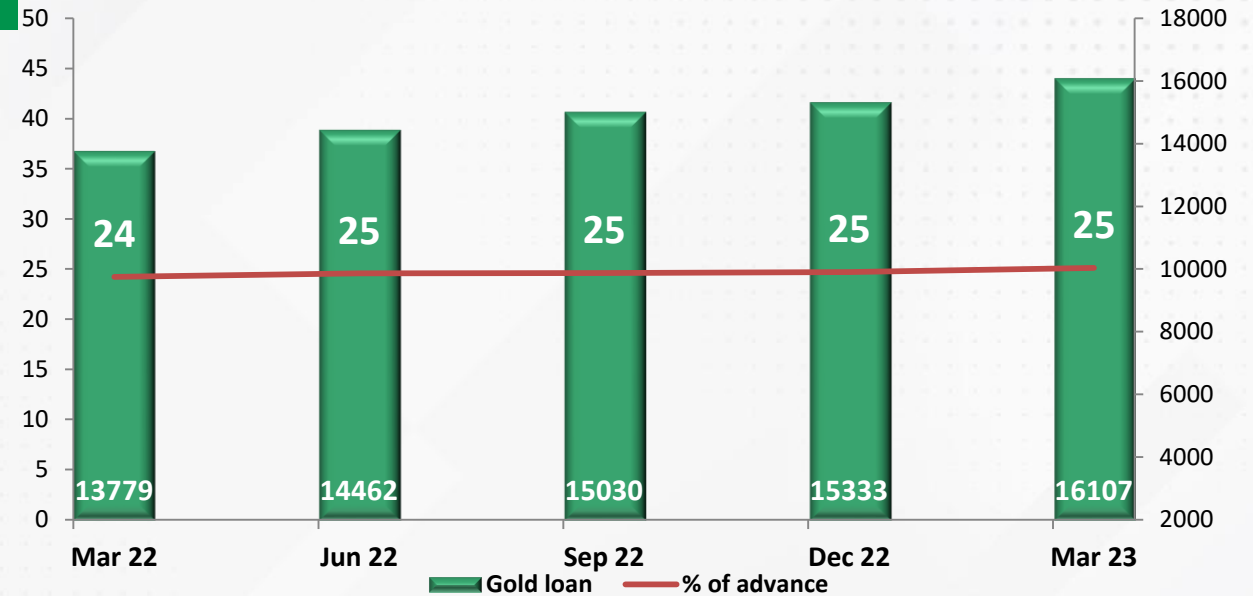


■ < 5 crore
 ■ >= 5 crore < 10 crore
 ■ >= 10 crore



- Average ticket size – Rs.36.5 lakh
- ~ 69 % of commercial loans are less than Rs. 5 crore

Gold Loan portfolio



(Rs. crore)

Gold Loan portfolio

Category	Amount	SMA 30+		LTV
		31.03.2023	31.12.2022	
Agriculture	13,878	36	25	66
Others	2,229	6	18	58
Total	16,107	42	43	65

ECLGS (Emergency Credit Line Guarantee Scheme) Portfolio



Vertical wise

Vertical	Mar 23	Mar 22	Dec 22
Commercial	1,103	1,480	1,208
Agriculture	3	4	3
Corporate	764	955	836
TOTAL	1,870	2,439	2,047

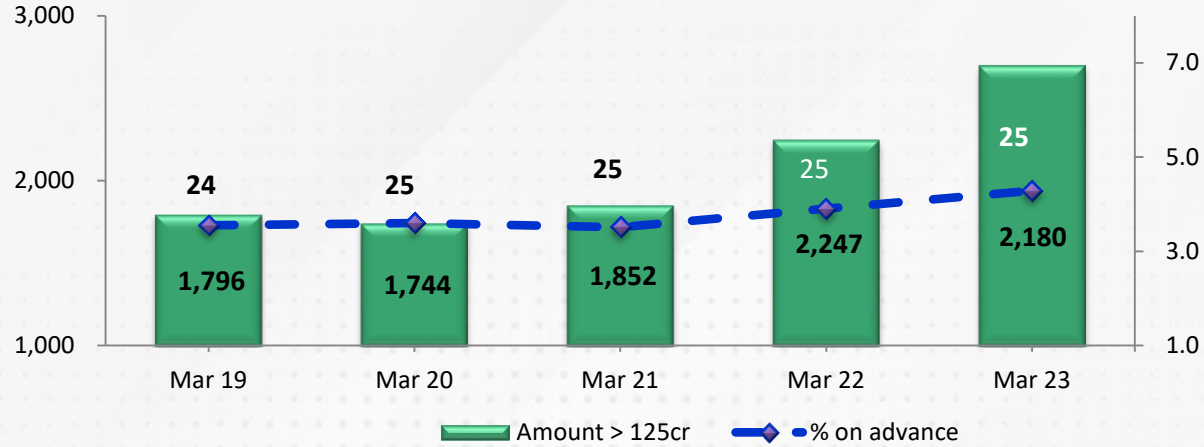
Scheme wise

Particulars	Mar 23		Dec 22	
	Outstanding	NPA	Outstanding	NPA
ECLGS 1.0	1,452	77	1,607	73
ECLGS 2.0	367	10	386	-
ECLGS 3.0	50	-	53	-
ECLGS 4.0	1	-	1	-
TOTAL	1,870	87	2,047	73

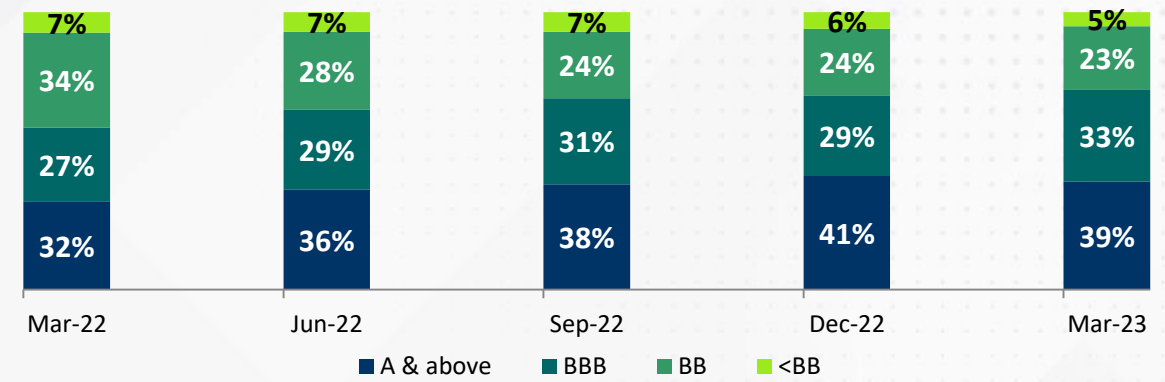
Corporate Loan Book



Standard Corporate advances > 125 crore

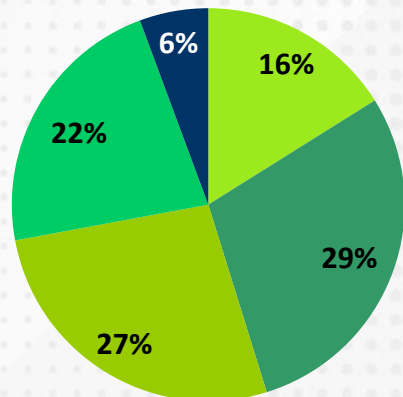


Improving Risk Profile

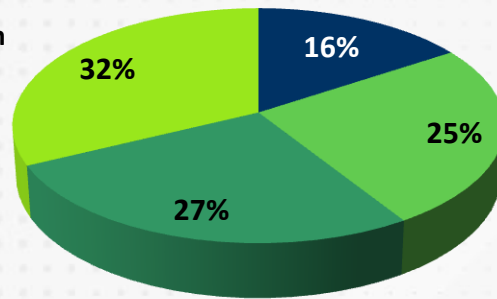


*Internal Rating approach based on CRISIL Rating Assessment Model

Breakup of Corporate Book



■ Consortium
■ MBA
■ Sole Banking
■ NBFC



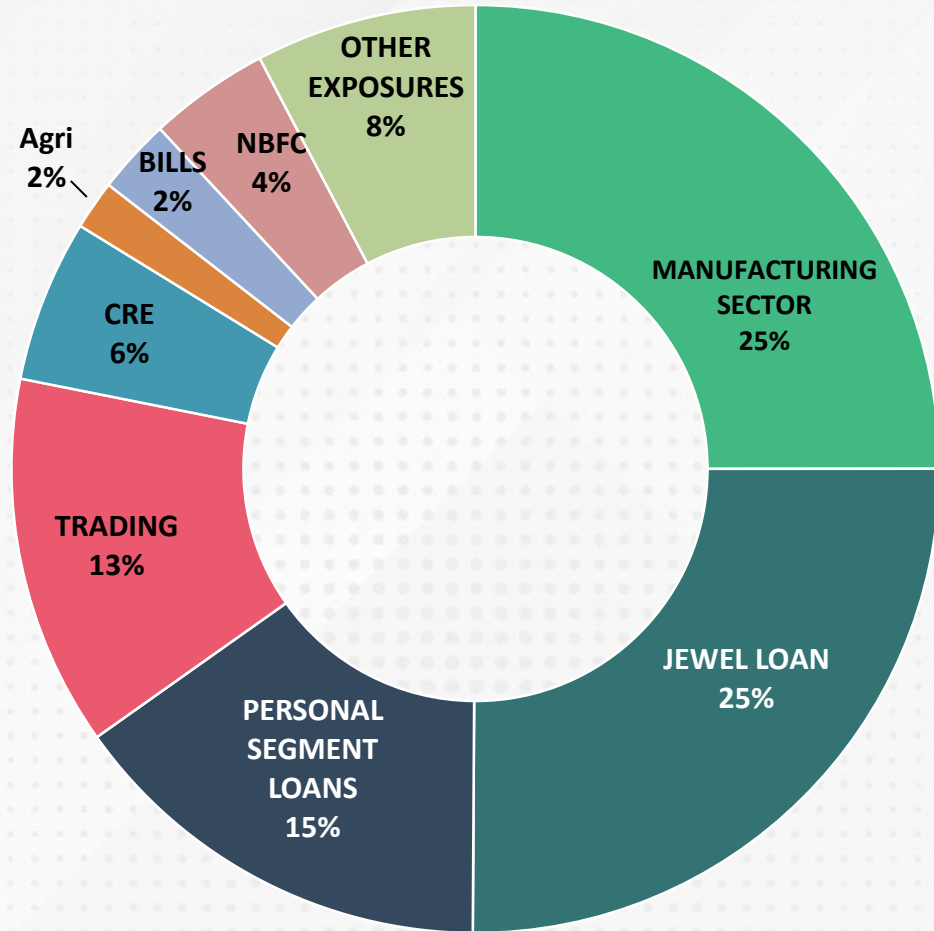
■ < 25 cr
■ >= 25 cr < 50 cr
■ >= 50 cr < 100 cr
■ >= 100 cr

- ~ 68 % of corporate loans are less than Rs. 100 crore
- Average ticket size Rs. 36.93 crore

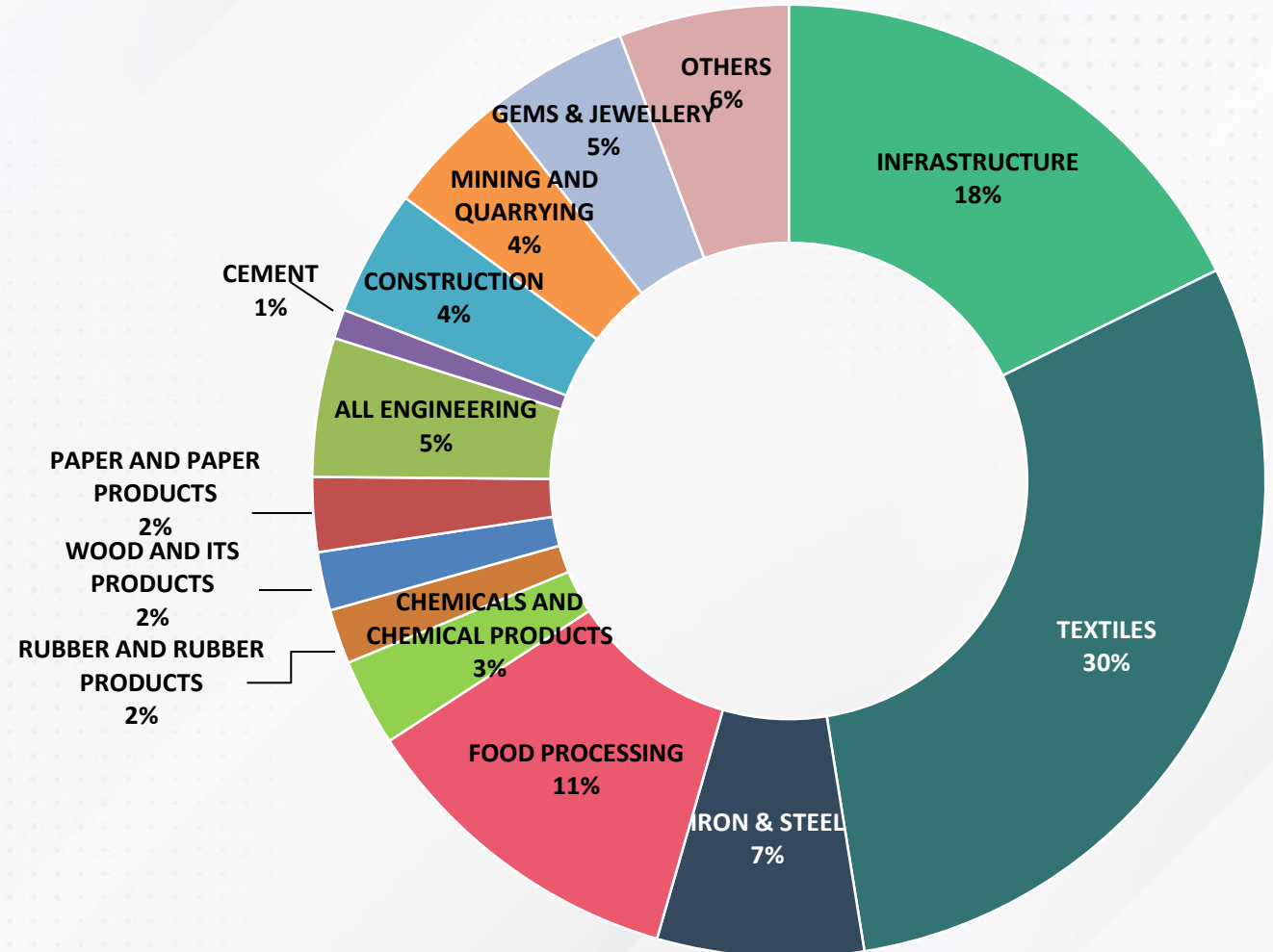
Sectoral composition



Rs. 64,168 Crore



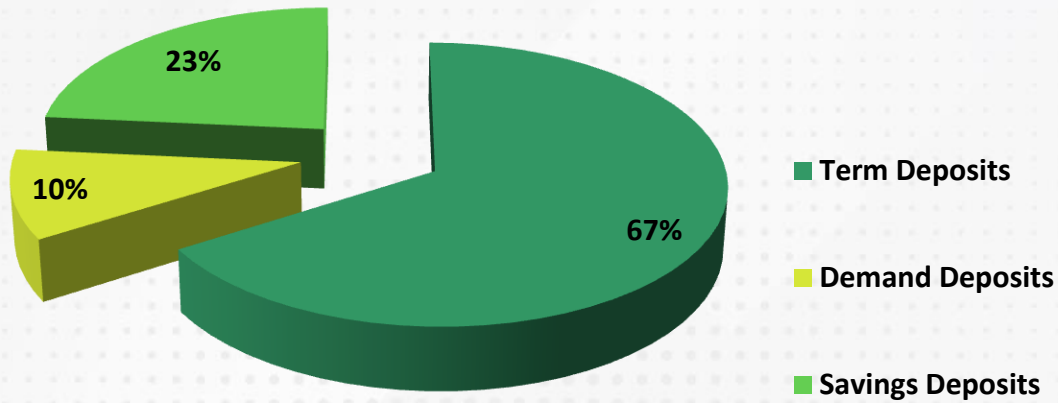
Break of Manufacturing Sector (Rs. 16,036 Crore)



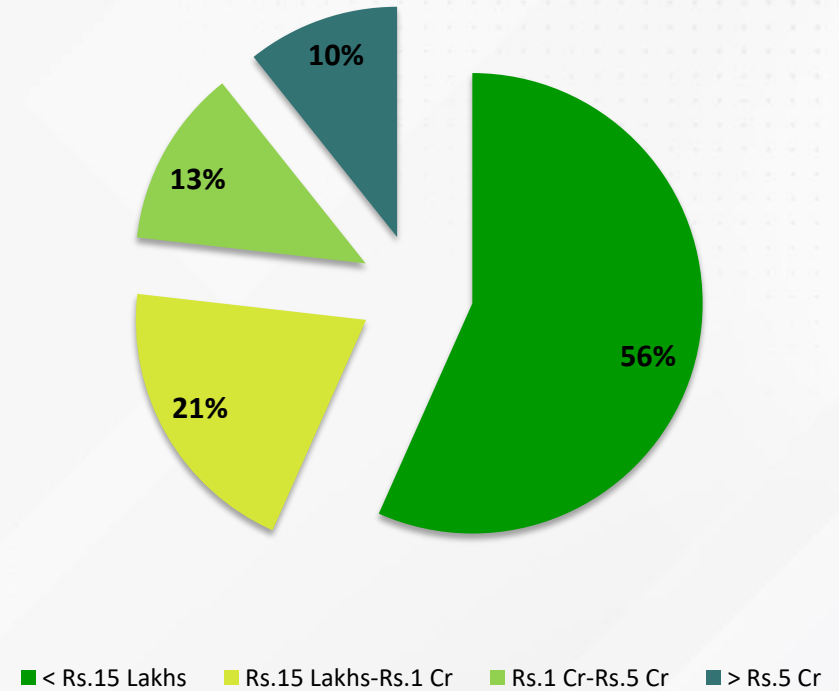
Liability Franchise : Predominantly Retail



Low dependence on wholesale deposits



Term deposits are primarily retail deposits

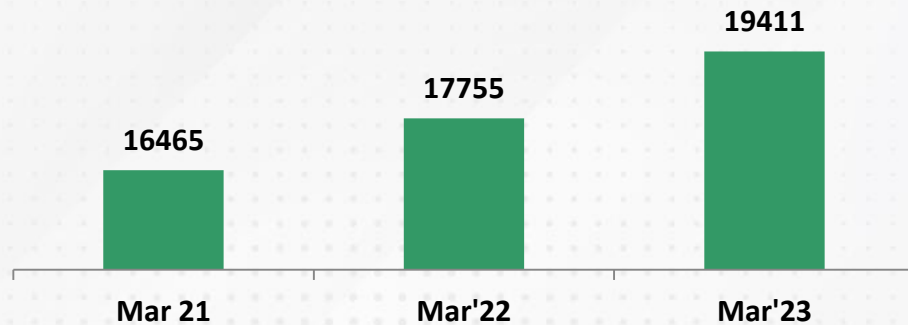


~90% of term deposits are < Rs.5 Cr

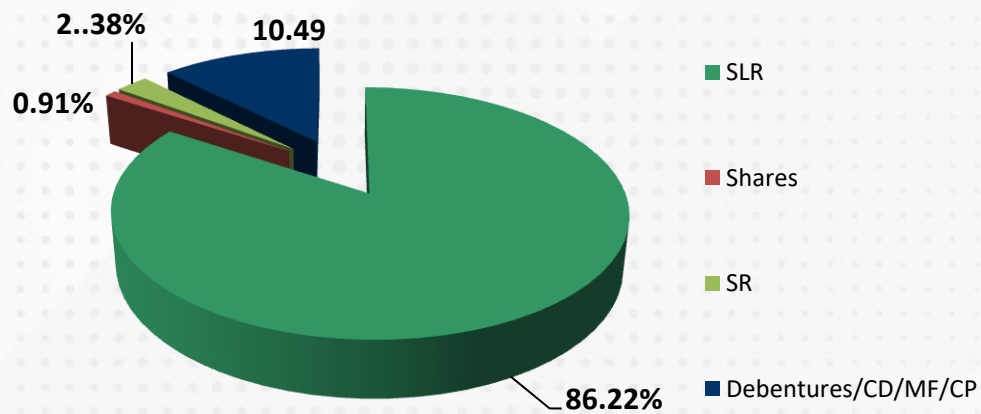
Investment Portfolio



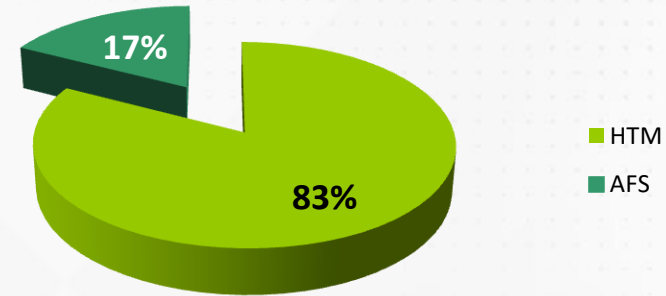
Gross Investments (Rs. crore)



Investment Composition



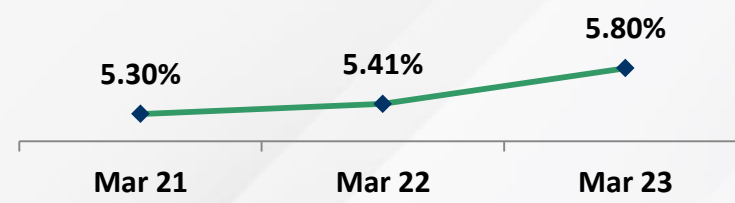
Investment Category



Duration

AFS	HFT	HTM	Total
0.99	0.00	3.19	2.86

Yield on Investments





**Disciplined
approach to**

reduce stressed assets

Movement of NPA for the quarter



Particulars		Jan 23 – Mar 23		Jan 22 – Mar 22	
Gross NPAs					
Opening Balance			1,674		3,888
Additions during the period			222		300
Reductions during the period			438		757
-Of which	Recoveries/Upgradation	181		269	
	Tech Write offs	257		488	
Closing Balance			1,458		3,431
Provisions					
Opening Balance			1,093		2,467
Provision made during the period		(+)	213	(+)	302
Write off/Write back of excess provision		(-)	349	(-)	637
-Of which	Recoveries/Upgradation	92		149	
	Tech Write offs	257		488	
Closing Balance			957		2,132
Net NPAs			468		1,261

Movement of NPA



Particulars		Apr 22– Mar 23		Apr 21– Mar 22	
Gross NPAs					
Opening Balance			3,431		4,143
Additions during the period			479		843
Reductions during the period			2,452		1,555
-Of which	Recoveries/Upgradation	560		676	
	Tech Write offs	1,892		879	
Closing Balance			1,458		3,431
Provisions					
Opening Balance			2,132		2,366
Provision made during the period			(+) 980		(+) 865
Write off/Write back of excess provision			(-) 2,155		(-) 1,099
-Of which	Recoveries/Upgradation	263		220	
	Tech Write offs	1892		879	
Closing Balance			957		2,132
Net NPAs			468		1,261



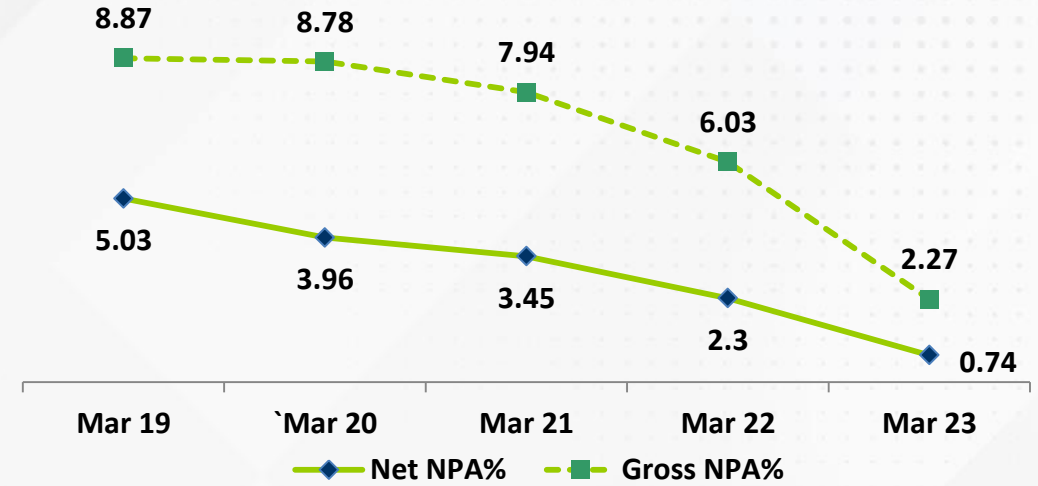
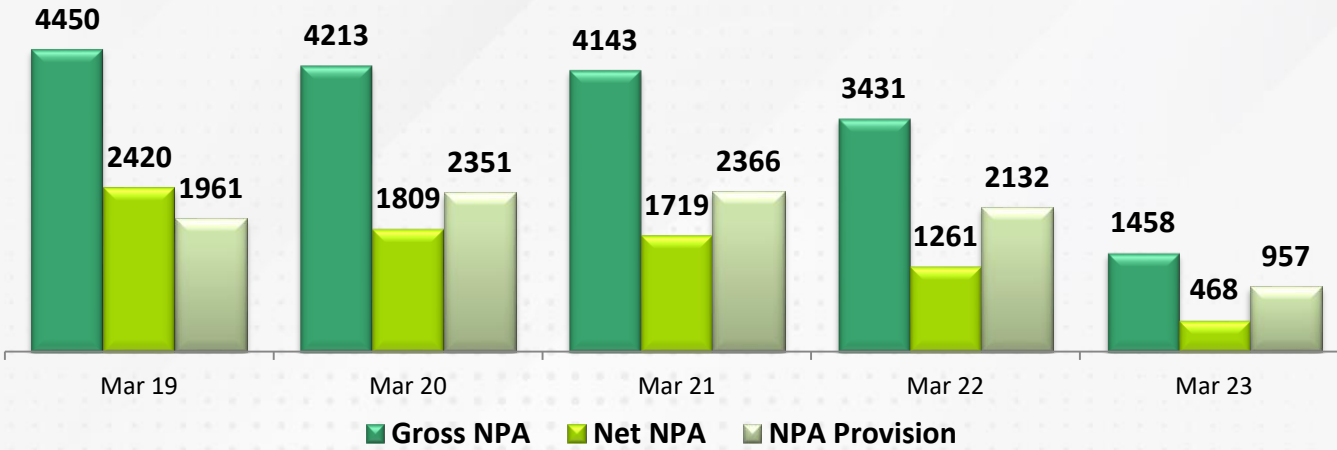
Vertical wise NPA

VERTICAL	Advances O/s. Mar 23	NPA as on Dec 22	NPA Additions Q4	NPA Reduction Q4		NPA as on Mar 23	Provisions Mar 23
				Recoveries / upgradation	Tech W/off		
Commercial	20,980	1,084	94	111	219	848	511
Retail (Personal Banking)	15,012	367	40	46	11	350	235
Agriculture	14,833	121	8	10	23	96	73
Corporate	13,343	102	79	14	4	164	138
TOTAL	64,168	1,674	221	181	257	1,458	957

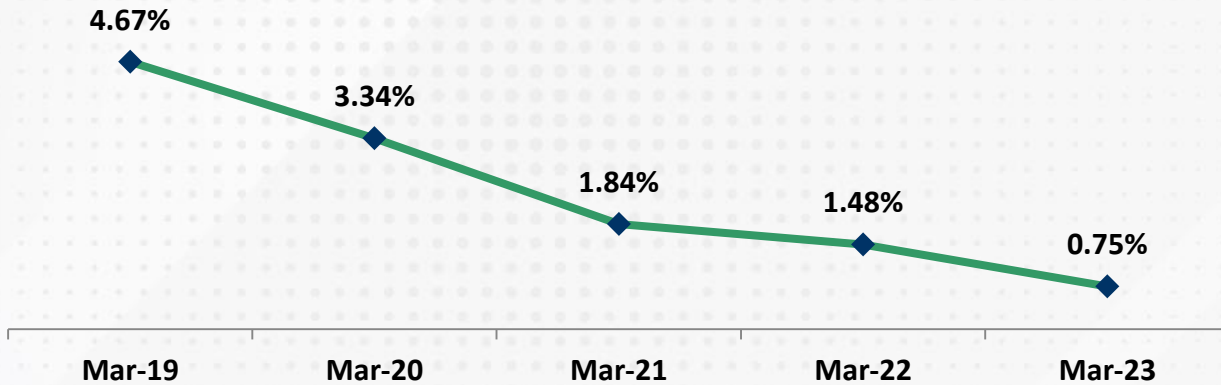
Collection efficiency

Particulars	Mar 23	Feb 23	Jan 23
Term Loan (%)	99	98	98
Working Capital (%)	100	99	99

Improving Asset Quality

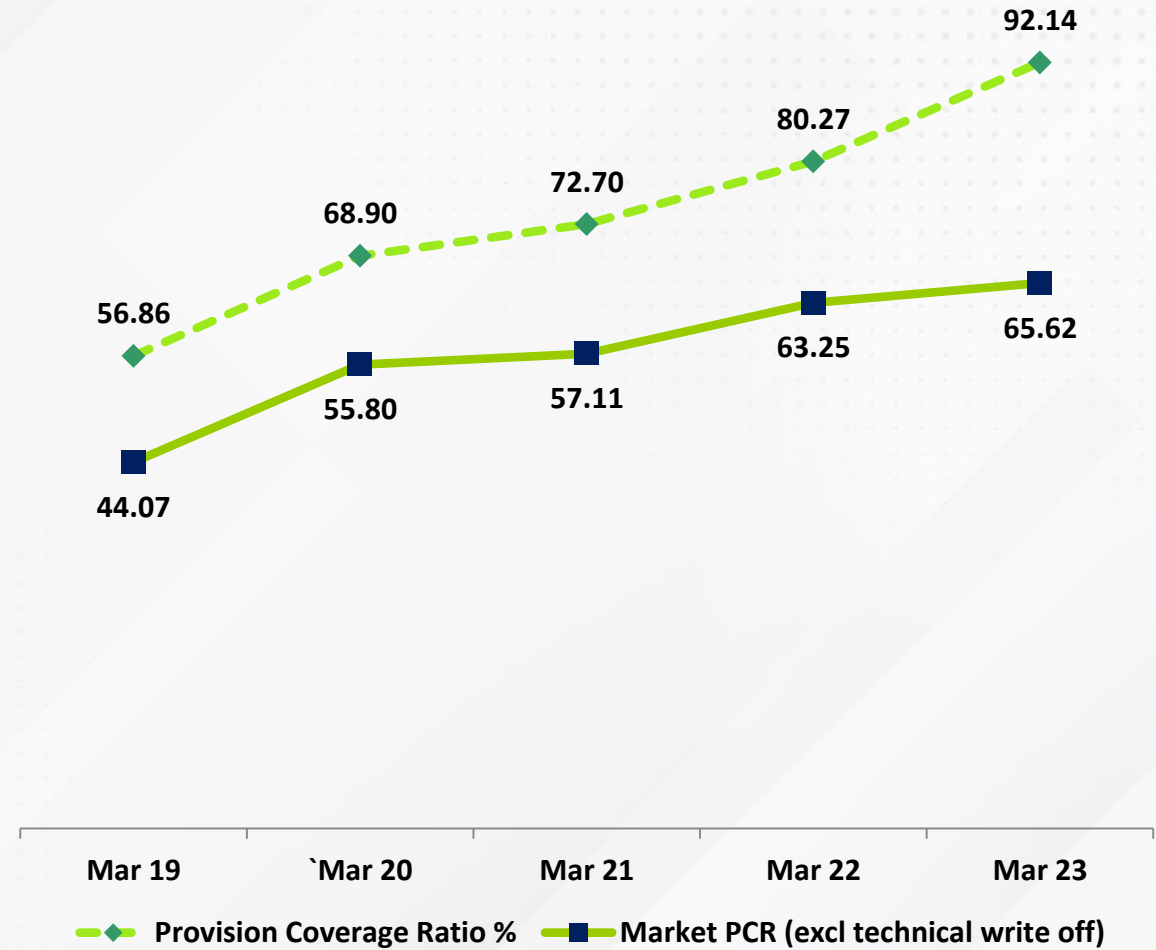
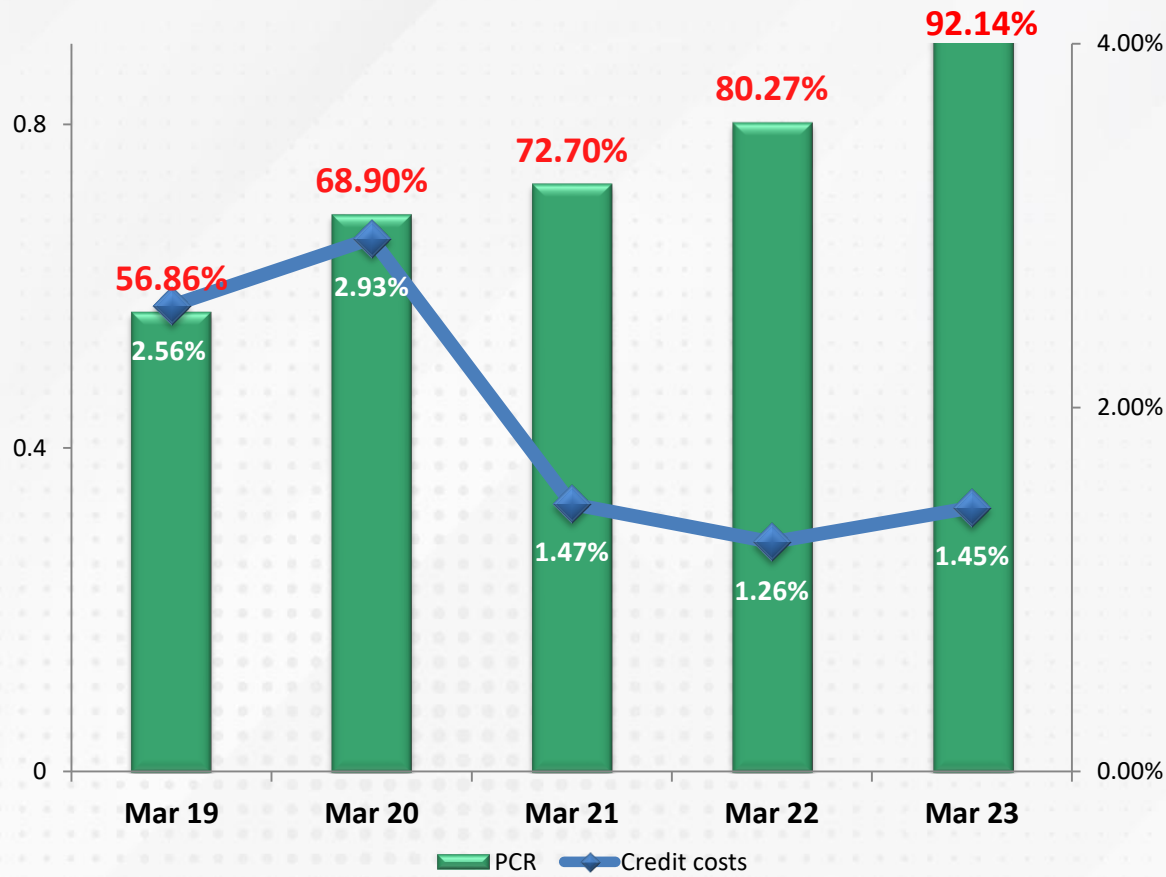


Slippage Ratio



Particulars	Mar 23		Mar 22*	
	Amt	% of Adv	Amt	% of Adv
SMA 1	252	0.39	303	0.53
SMA 2	108	0.17	165	0.29
SMA 30+	360	0.56	470	0.82

Provisions Coverage



Provisions and Contingencies



Provision for	Quarter		12 Months		
	Mar 23	Mar 22	Mar 23	Mar 22	
NPA	120	143	717	635	
Standard Assets	7	6	35	17	
Restructured Advances	110	(7)	95	67	
Other credit related items	50	(6)	87	-	
Sub-total – Credit Provisions	287	136	934	719	
Others	6	4	105	(20)	
-Of which					
	<i>NPI</i>	5	-	102	(6)
	<i>Others</i>	1	4	3	(14)
Total Provisions (excl. Tax)	293	140	1039	699	
Tax Expense	108	88	331	258	
Total Provisions	401	228	1370	957	

Restructured Accounts



Particulars	Mar 23		Mar 22		Dec 22	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	579	85	769	35	632	66
COVID 19 - Resolution Framework	256	125	425	39	356	46
MSME	140	130	243	194	167	147
CDR	-	-	-	3	-	-
Others*	1	26	195	49	-	37
Total	976	366	1,632	320	1,155	296

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

Vertical wise	Mar 23		Mar 22		Dec 22	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	349	172	530	169	409	159
Retail (Personal Banking)	439	85	607	54	471	84
Agriculture	-	-	-	18	-	12
Corporate	188	109	495	79	275	41
Total	976	366	1,632	320	1,155	296

Movement of Standard Restructured Advances for the quarter



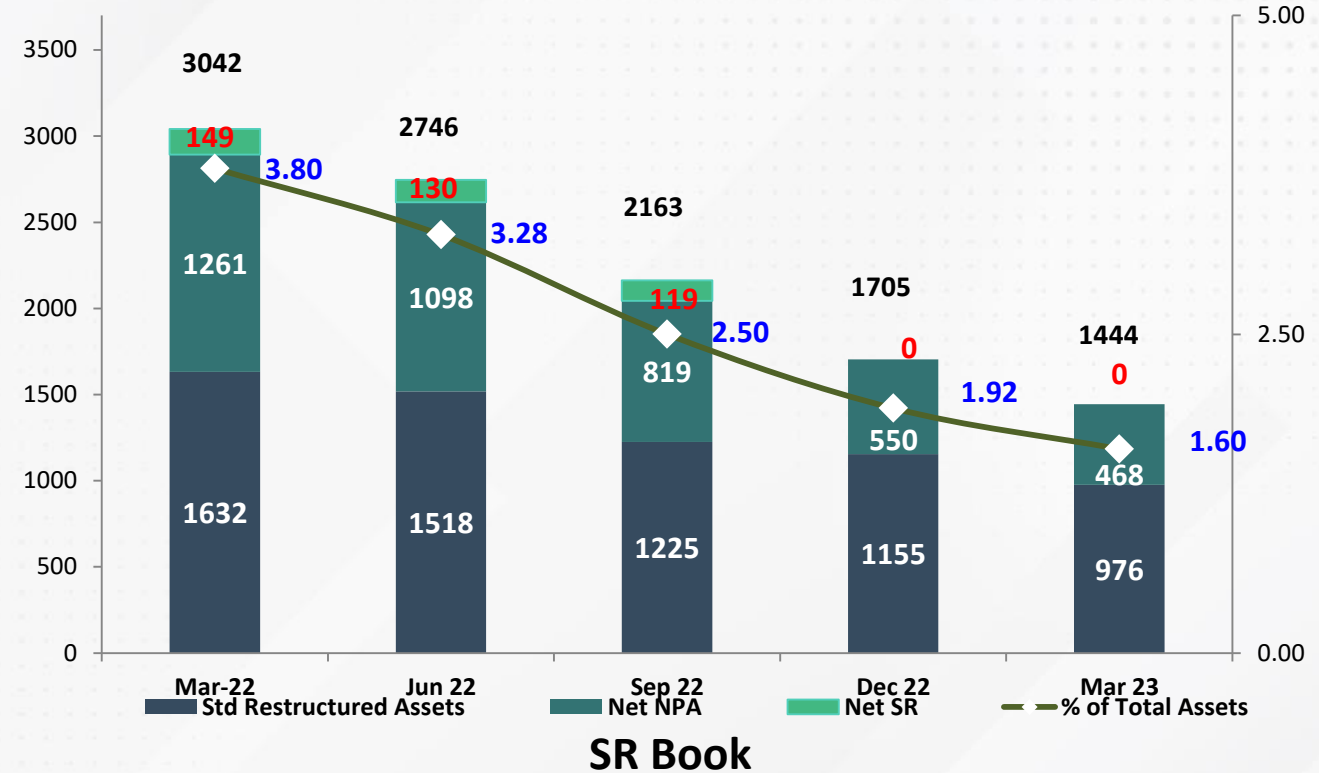
Particulars	Jan 23 to Mar 23		Jan 22 to Mar 22	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	2631	1,160	3,329	1,616
B. Addition during the period	-	-	1	134
C. Additions in existing A/c's	-	5	-	23
D. Addition through upgradation from NPA	43	7	48	9
E. Accounts closed during the period	98	32	78	33
F. Accounts upgraded	-	-	-	-
G. Recoveries during the period	-	44	-	43
H. Slippages during the period	98	120	78	66
Position at the end of the period A+B+C+D- (E+F+G+H)	2,478	976	3,222	1,640

Sector-wise Standard Restructured Advances



S. N.	SECTOR	Amount	
		Mar 23	Dec 22
1	Housing	258	271
2	Real Estate	149	163
3	Trade	87	92
4	Textile	58	73
5	Personal	45	49
6	Infrastructure	48	54
7	Hotels and restaurants	58	64
8	All Engineering	37	38
9	Food & Food Processing	19	30
10	Auto	37	39
11	Transportation	16	20
12	Wood & Wood Products	23	24
13	Education Loan	8	9
14	Gems and Jewelry	4	11
15	Construction	13	14
17	Others	117	204
TOTAL		977	1,155
<i>% to Total Advances</i>		<i>1.52</i>	<i>1.86</i>

Stressed Book Analysis



Particulars	Amount	
	Mar 23	Mar 22
Gross SR	462	540
Less : Provisions	462	391
Net SR	-	149



**Governance
Structure**

**Board of Directors &
Management Team**

Board of Directors



Dr Meena Hemchandra

**Non-executive Independent
(Part-time) Chairperson**

M.A., (Economics), Ph.D.,(Economics), EDP on
Advanced Risk Management for Leadership
Roles - Wharton (USA), CFA (India), C.A.I.I.B.

Shri B Ramesh Babu

**Managing Director and Chief Executive
Officer**

M. Com., (with specialization in Banking);
C.A.I.I.B., Diploma in International Factoring”
by Factors Chain International, Netherlands

Shri M V Srinivasamoorthi

Non-Executive Non-Independent Director
B.Sc., (Chemistry).

Dr K S Ravichandran

Non-Executive Independent Director

M.Com., F.C.S., L.L.B., Ph.d., Diploma in
Electronics & Radio Communication
Engineering, and Diploma in Technology

Shri R Ramkumar

**Non-Executive Non-Independent
Director**

B.C.S., M.B.A (Human Resources).

Shri K G Mohan

Non-Executive Independent Director
B.Tech (Chemical Engineering) - IIT Madras
Post Graduate Diploma in Industrial
Engineering.

Dr R Harshavardhan

Non-Executive Independent Director

B.E., (Mechanical Engineering), M.B.A., - IIM
Kolkata, M.S. (Quantitative Finance), Ph.D.,
(Business Economics & Strategy

Shri Murali Ramaswami

Non-Executive Independent Director

B.Com., M.B.A., AICWA., C.A.I.I.B.,
DBF(ICFAI)

Shri CA Chinnasamy Ganesan

Additional Director under

Independent Category
B.COM., FCA., DISA (ICAI).

Management Team (Business)

Name	Year of Experience	Designation
Mr B Ramesh Babu	40+	Managing Director & CEO
Mr J Natarajan	40+	President & chief Operating Officer
Mr V Anburaj	37+	Head-Commercial Banking
Mr R N Chandrasekaran	30+	Head- Corporate & Institutional Group
Mr Dolphy Jose	30+	Head- Consumer Banking
Mr Shekar Ramarajan	20+	Head-Retail assets
Mr K Mahendran	32+	Head- Precious Metal Division
Mr Nitin Rangaswami	20+	Head- New and Emerging Opportunities
Mr Ramanjaneya Kumar	30+	Head- Commercial Banking

Management Team (Control & support)

Name	Year of Experience	Designation
Mr V Srinivasan	34+	Head-Credit Monitoring, Legal & Recovery
Mr S Sekar	38+	Chief Information Officer
Mr K V S M Sudhakar	36+	Chief Compliance Officer
Mr Immanuel Gnanaraj Daniel	27+	Head- Human Resources
Mr L Murali	34+	Head – Internal Audit
Mr R Ramshankar	24+	Chief Financial Officer
Mr Jatla Sivaramakrishna	28+	Chief Risk Officer



Building a

strong digital ecosystem

Digital Banking



DLite

- 150+ Services Offered through DLite App
- Integrated with IRCTC for ticket booking
- NRE/NRO e-DL
- Auto-fill OTP for iOS Devices

End to end Digital Onboarding through AOS for Both NTB & ETB

01

Saving Account

100% NTB & ETB customers savings account are opened digitally

02

Current Account

All the Current Accounts opened digitally through assisted mode

03

Term Deposits

All Term Deposits are opened digitally through Branch Channel / via Self-Serve TD module in DLite

4.28 MILLION DLITE APP DOWNLOADS

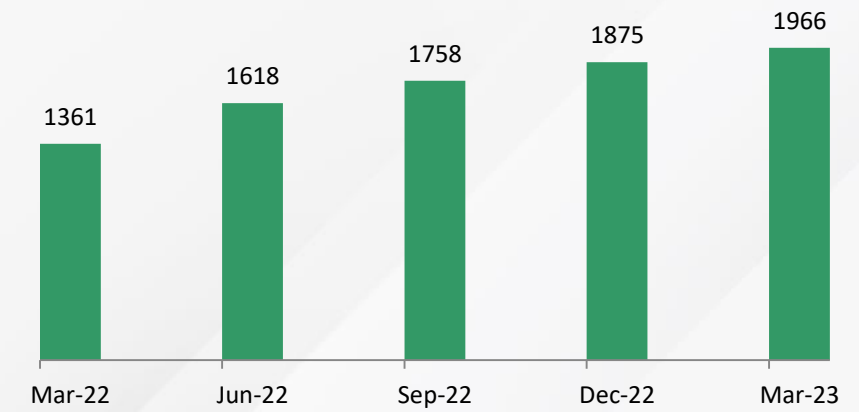
29%

Growth in digital transaction

95%

Share of digital transactions

UPI Transactions (in lakhs)



Digital Banking



Pre Approved Digital Loan Offers

AMAZON BNPL

Offering Buy Now Pay Later through Amazon India

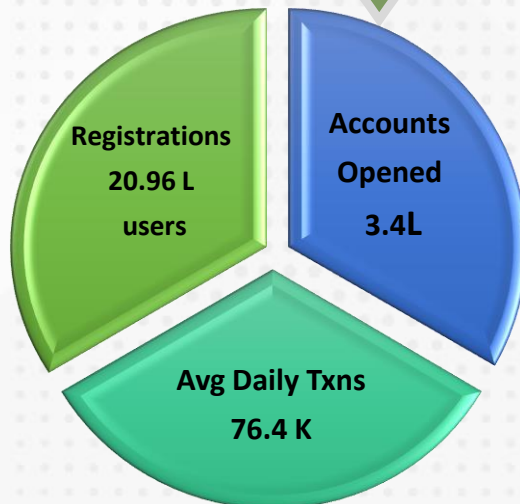
Pre-Approved PL

2 Minutes PL Disbursement to customer account in D-lite

Pre-Approved Credit Cards

Customers are offered with preapproved Credit Cards.

DLite APP



Strong & Secure API Stack

Strong 1300+ APIs with scalable and reliable architecture supports digital journeys across verticals



Supports Seamless digital journeys



Quick integration with Partners



Improved Efficiency by cutting down multiple hops



Supports cloud and on-prem solutions

Digital Loan Origination System

Caters to Retail, Commercial and MSME Segment

First Bank to
implement End-End
Digital Lending



Retail, Commercial,
Corporate, Agri
Co-Origination &
Co-lending



Highly Scalable
Architecture



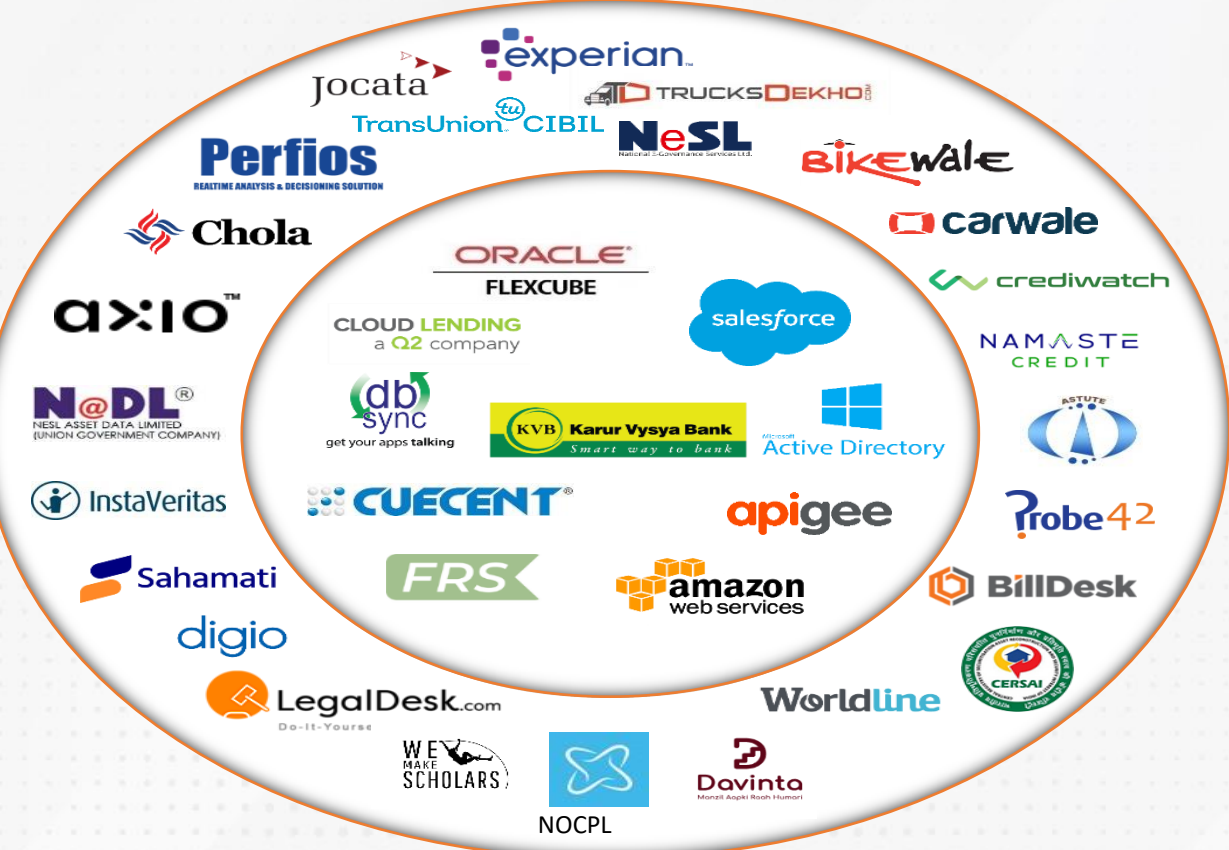
Seamless integration
with 30+ Fintechs



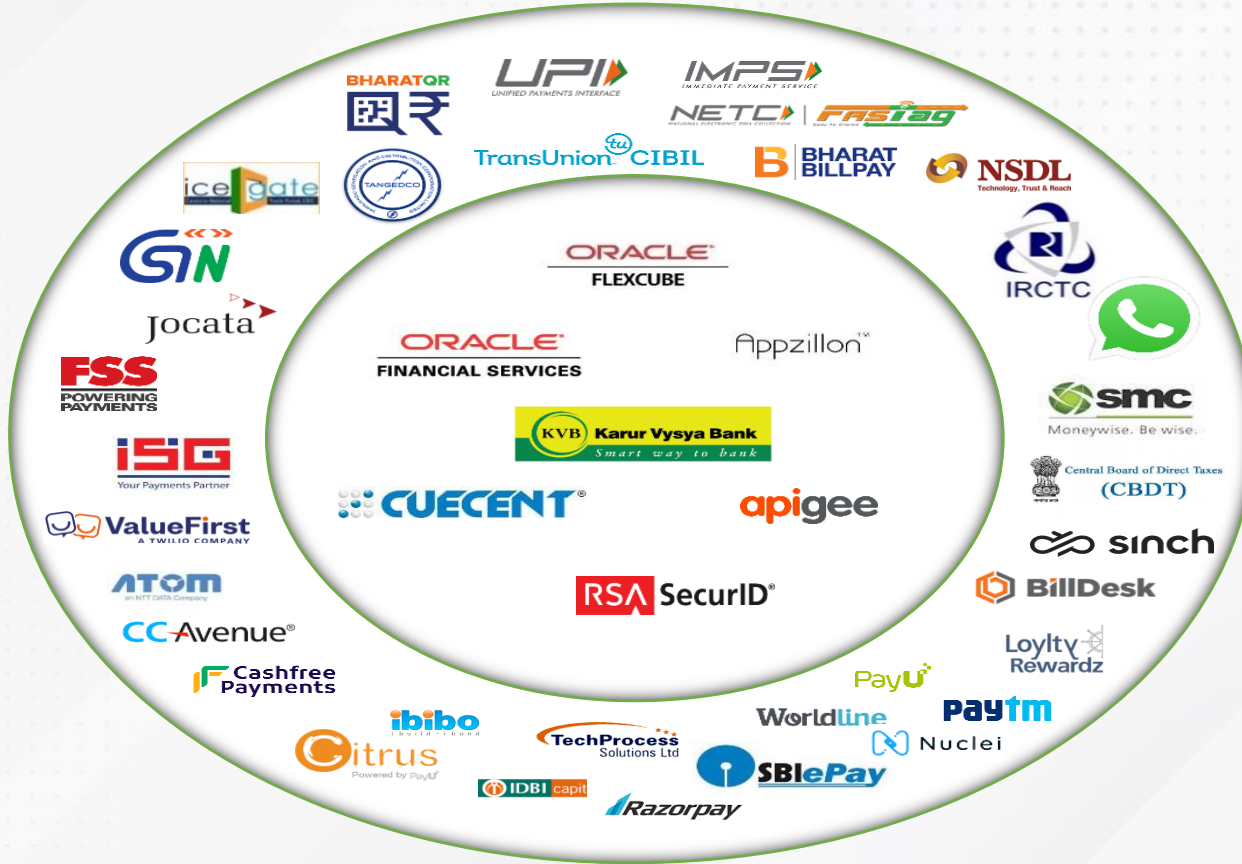
Faster Sanction with
digital underwriting
mechanism

Digital Partnerships

ASSETS



LIABILITIES

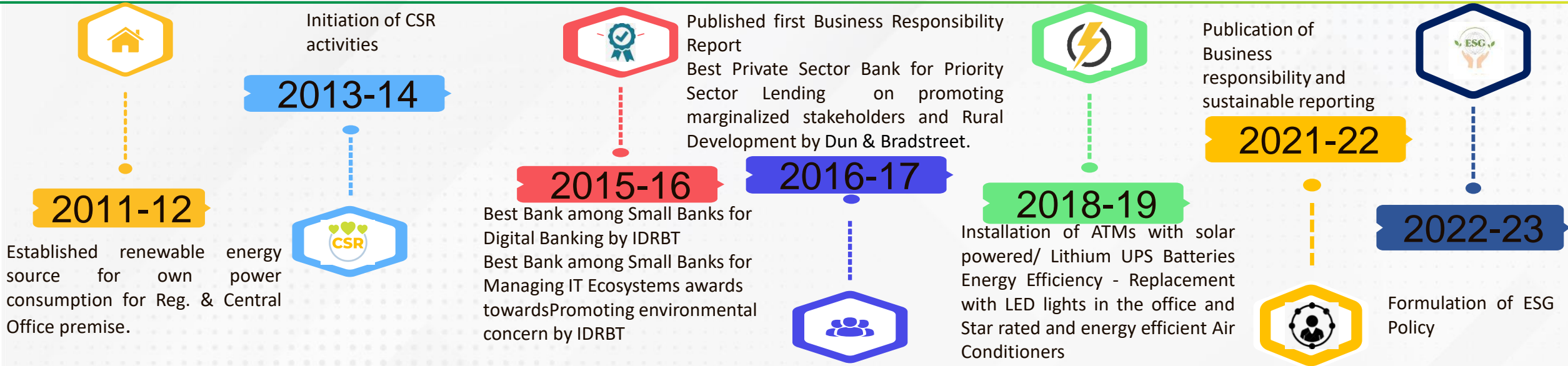




Environmental

Social Governance

Journey of ESG



ESG GOVERNANCE AT KVB



BOARD

Strong and Experienced Board with 66% of Independent Directors & 10 Board Committees.



EXECUTIVE COMMITTEE

To ensure the implementation of ESG Policy & Oversee the Bank's Sustainability vision and Strategy



SUB-COMMITTEE OF THE BOARD

Exclusive committee to review CSR & ESG and implementation of the Policy and also to Oversee and guide the overall ESG strategy of the Bank



WORKING GROUP MEMBERS

With cross functional skills and expertise for delivering the ESG Agenda to Review and Finalize the relevant ESG KPIs.

HIGHLIGHTS

Framed comprehensive ESG policy aligning with broader UN SDG goals

Developed ESG due diligence mechanism to factor in our credit process

Voluntarily filed BRSR reporting for the FY22

Conducted materiality assessment across stakeholders (internal and external)

Conducted ESG Assessment and GAP Analysis at the start of the year



ESG ALIGNMENT GOALS MAPPED TO SDG

- 1 Aligned with global practices of UN SDGs for measuring, monitoring and reporting.
- 2 ENVIRONMENT & SOCIAL DUE DILIGENCE guided by and developed with reference to SEBI – BRSR, NGRBC, IFC.
- 3 Alignment with Sustainable Development Goals.
- 4 Managing Climate Risk and Caring for the Environment Low-Carbon Transition, Sustainable Operations, Climate Risk.

ESG Alignment

ENVIRONMENTAL



- The bank has strengthened its lending decisions by adopting a strategic roadmap for ESG
- Own Power generation & consumption through renewable energy source of 850KW Wind Turbine.
- Bank holds clear exclusion list for lending to imbibe environmental impacts and responsibility..
- Provided support for Solid Waste Management Program of the Tirunelveli Municipal Corporation.
- Provision of Garbage vehicle to Gobichettipalayam Municipality.
- Promoting easy mobility and storage of drinking water for Rural People in Karur.

SOCIAL



- One of the leaders in exhibiting strong diversity with 21.8% women workforce
- 53% of the total branches are present in rural and semi-urban areas demonstrating a strong access to finance
- Benefitted vulnerable group on healthcare facilities by providing 200 prosthetic limbs
- Supported towards Integrated Facility for Palliative and Geriatric care services & provided essential medical equipment to Government Hospitals
- Empowered Rural Women from economically weaker sections
- Holistic support to the Children with Cancer in South India.
- Modern education project in 15 rural government schools.

GOVERNANCE



- Board of Directors approved ESG Policy.
- Exclusive committee of the board to review CSR & ESG and implementation of the Policy.
- Executive Committee ensures implementation the Policy.
- Working group members with cross functional skills and expertise for delivering the ESG Agenda
- Aligned with global practices of UN SDGs for measuring, monitoring and reporting.

ESG Initiatives taken this year



Green & climate resilient village in Manavadi village Panchayat, Karur

Solid Waste Management Program and Provision of Garbage vehicle



Empowered Rural Women from economically weaker sections

Water on wheels



Rural drinking water mobility & storage program

Provision of battery powered buggies and RO water plants



Awards and Accolades for the Quarter



DISCOVERY OF THE YEAR FOR 2022



BEST TECHNOLOGY ENABLER OF THE YEAR



BEST SME LENDING



BEST BANK FOR PROMOTING SOCIAL SCHEMES



BEST BANK OF IMPLEMENTING COVID SCHEME



BEST DIGITAL CUSTOMER EXPERIENCE INITIATIVE OF THE YEAR



PRODUCT QUALITY MANAGEMENT



BEST PRIVATE BANK IN IMPLEMENTATION OF PMEGP SCHEME

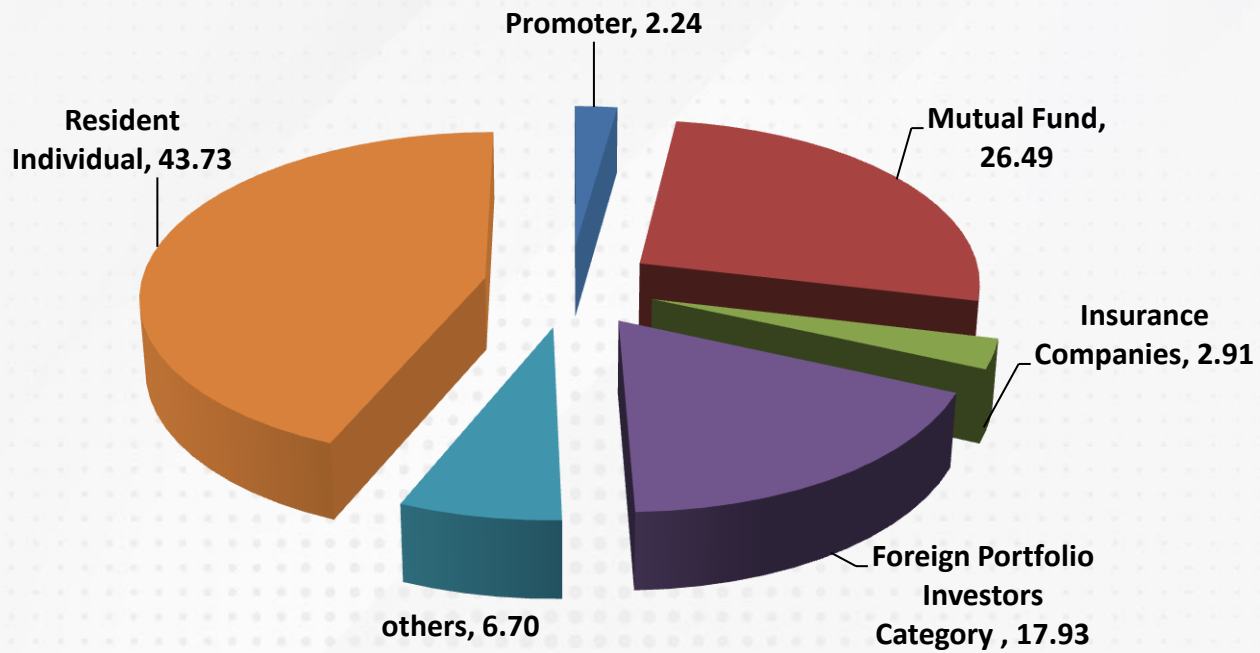


CSR INITIATIVE & BUSINESS RESPONSIBILITY BANK






GOVT.SCEHEME IMPLEMENTING BANK & INNOVATIVE BANK

Shareholding pattern



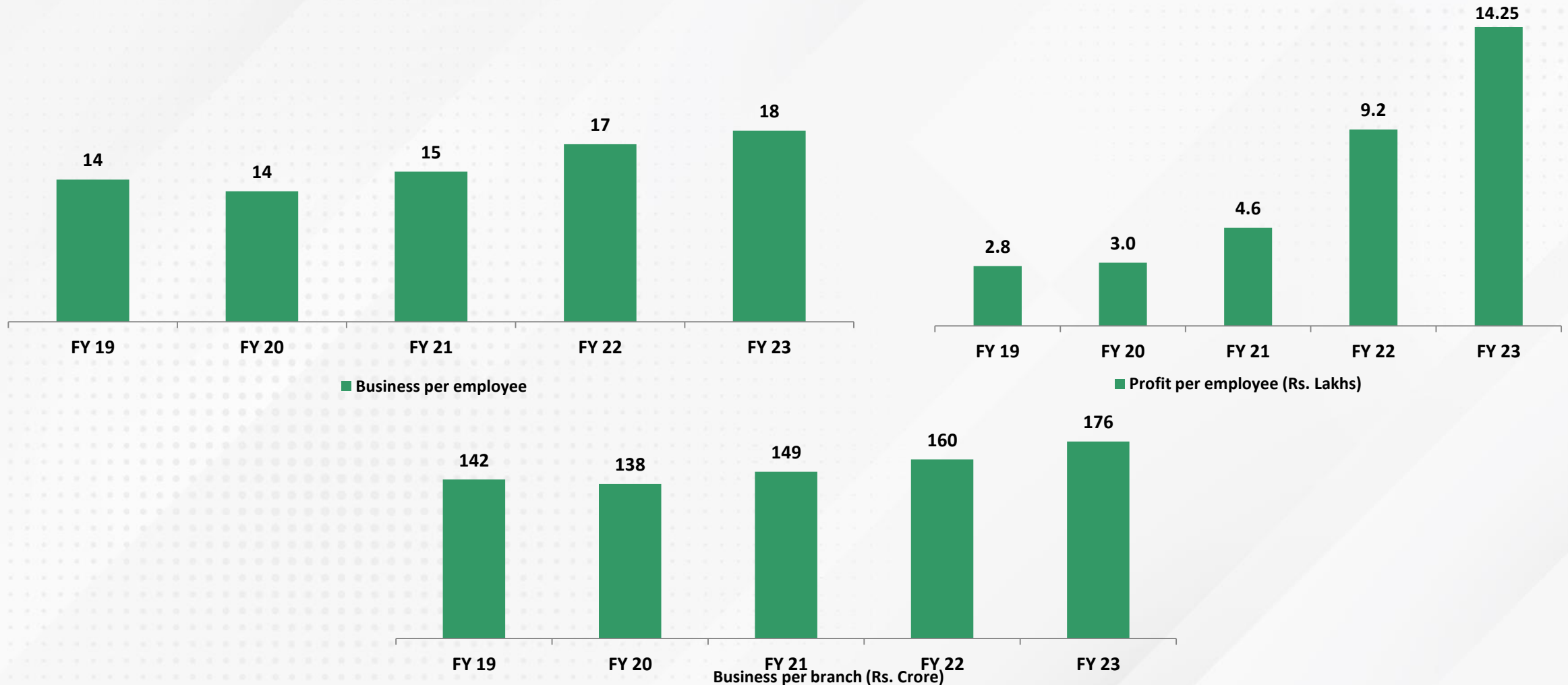
External Ratings

Rating Agency	Instrument	Ratings
	Certificate of Deposits	A1+
	Tier II Bonds	A+ (stable)
	Tier II Bonds	A+
	Certificate of Deposits	A1+

Dynamic workforce



Leading to improved Efficiency



Decade of Sustained Growth



Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Paid up Capital	107	107	122	122	122	145	160	160	160	160	160
Reserves	2,978	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,436 [^]	8,424
Owned funds	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584
Basel III (%)	14.41 [§]	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56
Deposits	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,676	76,638
Advances	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	57,550	64,168
Total Business	68,359	77,984	81,381	89,555	95,135	1,02,863	1,10,484	1,07,591	1,16,098	1,26,226	1,40,806
Total Income	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389 ^{**}	6,357	7,675
Operating Profit	849	838	943	1,303	1,571	1,777	1,711	1,761	1,291 ^{**}	1,630	2,476
Net Profit	550	430	464	568	606	346	211	235	359	673	1,106
Return on Assets (%)	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32	0.49	0.86	1.50
Cost of Deposit	8.30	8.24	7.96	7.40	6.60	5.99	5.80	5.76	4.96	4.30	4.27
Yield on Advance	12.77	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47	8.93
EPS (Rs.)	51.35	40.08	39.86	46.59	9.95	4.78	2.64	2.94	4.50	8.42	13.13
Book Value(Rs.)	287.85	308.91	348.42	375.25	79.51	85.49	79.63	82.57	86.57	94.95	105.03
Dividend (%)	140	130	130	140	130	30	30	-	25	80	100 [#]
No of Employees	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935	7,746	7,306	7,764
Business per employee	10.16	10.63	11.31	12.42	12.86	12.93	14.42	13.56	14.99	17.28	18.14
Branches (No.)	551	572	629	667	711	790	778	779	780	789	799

* 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

[^]Includes proposed dividend ;[§] Basel II CRAR; [#] proposed subject to approval at AGM

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



Thank You