

IRC:F48:16:33:2023

23.01.2023

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,

Sub: Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Intimation of Investor Presentation – Unaudited Financial Results of the Bank for the Quarter and nine months ended 31<sup>st</sup> December 2022.

\*\*\*\*\*

Pursuant to Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on the Unaudited Financial Results of the Bank for the Quarter and nine months ended 31<sup>st</sup> December 2022 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: a.a.



## Investor Presentation

**Q3 FY 2023**

# 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

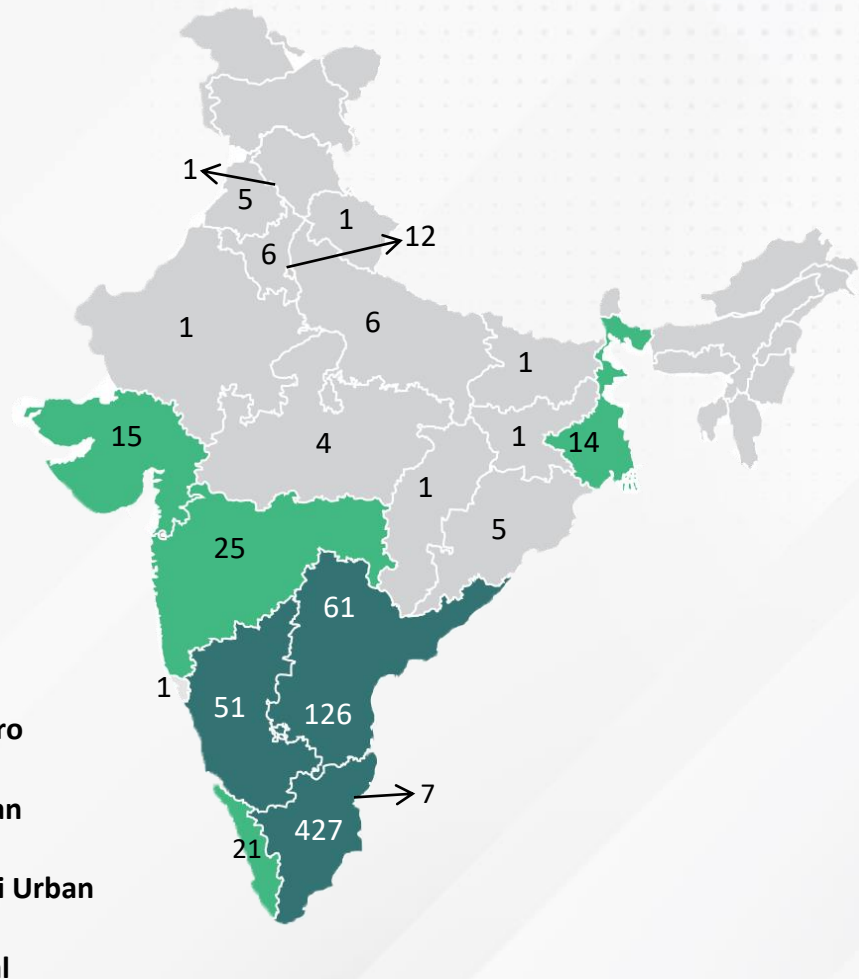
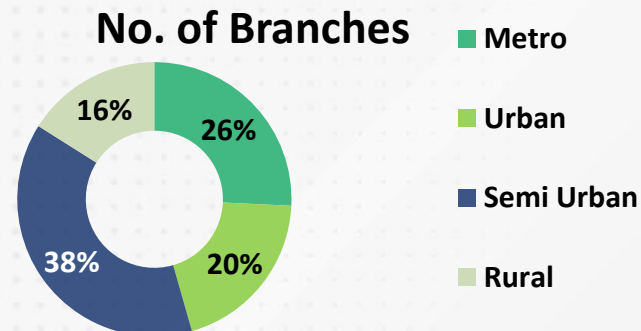
Category	31.12.22	31.03.22	31.03.21
Branches	792	789	780
<b>ATM's + Cash Recyclers</b>	<b>2,233</b>	<b>2,223</b>	<b>2,236</b>

Category	No. of Branches	BBU*	CBU*	Other offices^
Metro	204	10	9	10
Urban	157	3	-	-
Semi Urban	304	2	-	-
Rural	127	-	-	-
<b>Total</b>	<b>792</b>	<b>15</b>	<b>9</b>	<b>10</b>
BC Outlets	145			

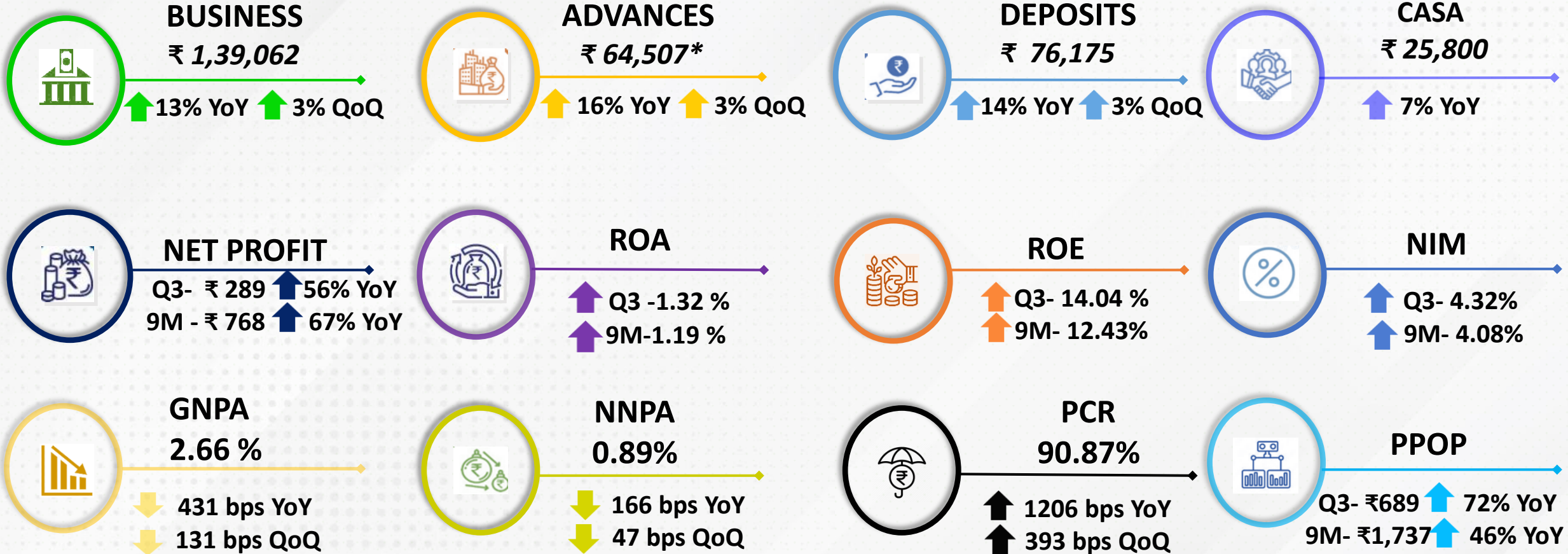
\*BBU – Business Banking Unit

\*CBU – Corporate Business Unit

^ Other offices - Asset Recovery Branches, NEO and PMD



# Key Highlights



\* Before Write Off

# Key Performance Indicators – KPIs (Quarter)



Particulars	Dec 22	Dec 21	Growth %/bps	Sep 22	Jun 22	Mar 22
Net interest income	889	686	30	821	746	710
Operating profit	689	401	72	572	475	441
Net profit	289	185	56	250	229	213
Advances (Gross)	62,887	55,793	13	61,846	59,612	57,550
Deposits	76,175	66,871	14	73,614	71,168	68,676
NIM(%)	4.32	3.68	64	4.07	3.82	3.79
ROA(%)	1.32	0.93	39	1.16	1.09	1.06
CRAR(%)	17.86	18.79	(0.93)	18.31	19.21	19.46
GNPA(%)	2.66	6.97	4.31	3.97	5.21	5.96
NNPA(%)	0.89	2.55	1.66	1.36	1.91	2.28
PCR(%)	90.87	78.81	12.06	86.94	82.74	80.27

# Profit & Loss Statement



Particulars	Quarter			9 Months		
	Dec 22	Dec 21	Growth % (YoY)	Dec 22	Dec 21	Growth % (YoY)
Net Interest Income	889	686	30	2,456	2,005	22
Other Income	317	196	62	758	564	34
- Fee income	184	162	14	545	452	21
- Others	133	34	291	213	112	90
<b>Total Income</b>	<b>1,206</b>	<b>882</b>	<b>37</b>	<b>3,214</b>	<b>2,569</b>	<b>25</b>
Operating Expenses	517	481	7	1,477	1,380	7
- Employee expense	255	243	5	725	722	-
- Other operating expense	262	238	10	752	658	14
<b>Operating Profit</b>	<b>689</b>	<b>401</b>	<b>72</b>	<b>1,737</b>	<b>1,189</b>	<b>46</b>
Provisions	364	146	149	746	559	33
- Credit Related	282	135	109	647	583	11
- Others	82	11	645	99	(24)	513
<b>Profit Before Tax</b>	<b>325</b>	<b>255</b>	<b>27</b>	<b>991</b>	<b>630</b>	<b>57</b>
Tax (net of DTA/DTL)	36	70	(49)	223	170	31
<b>Net Profit</b>	<b>289</b>	<b>185</b>	<b>56</b>	<b>768</b>	<b>460</b>	<b>67</b>



# Key Ratios

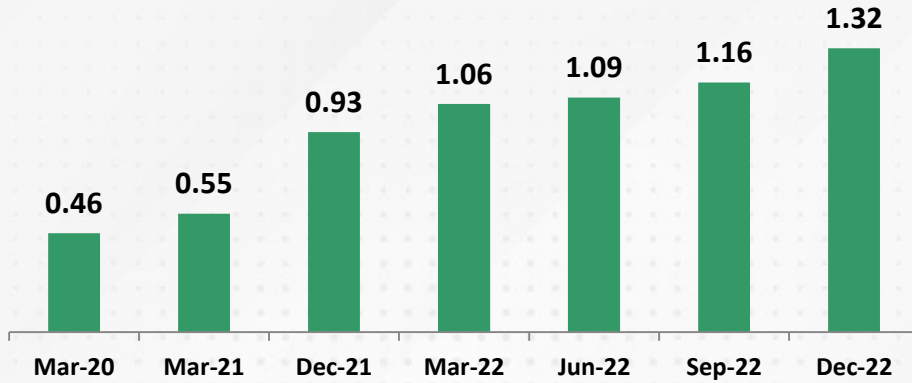


Particulars	Quarter		9 Months	
	Dec 22	Dec 21	Dec 22	Dec 21
Cost of Deposits (%)	4.26	4.22	4.14	4.35
Yield on Advances (%)	9.04	8.42	8.63	8.53
Cost of Funds (%)	4.29	4.24	4.18	4.39
Yield on Funds (%)	7.92	7.26	7.58	7.36
Net Interest Margin (%)	4.32	3.68	4.08	3.66
Spread (%)	3.63	3.02	3.40	2.97
Cost to income (%)	42.90	54.47	45.97	53.72
Return on Equity (%)	14.04	10.08	12.43	8.31
Return on Asset (%)	1.32	0.93	1.19	0.79
EPS (Rs.) *	3.61	2.32	9.60	5.75

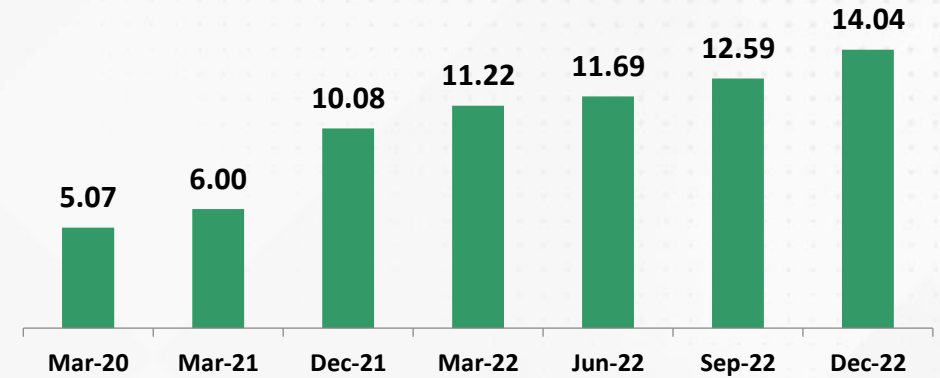
\* Not annualized

# Key Ratios (Qtr)

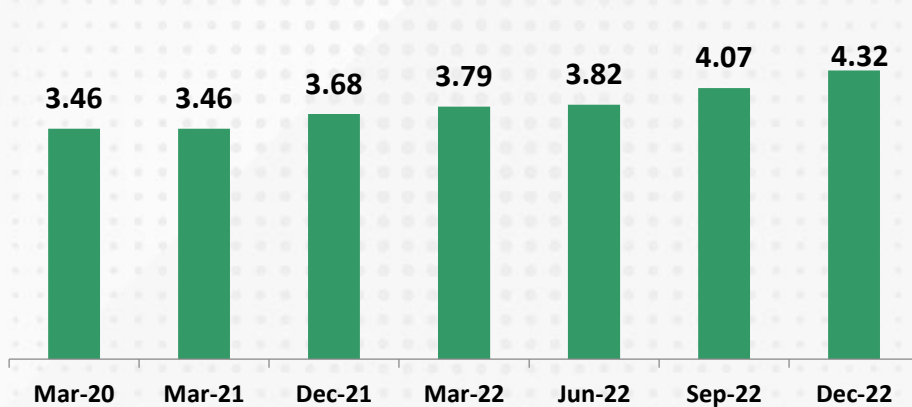
### ROA



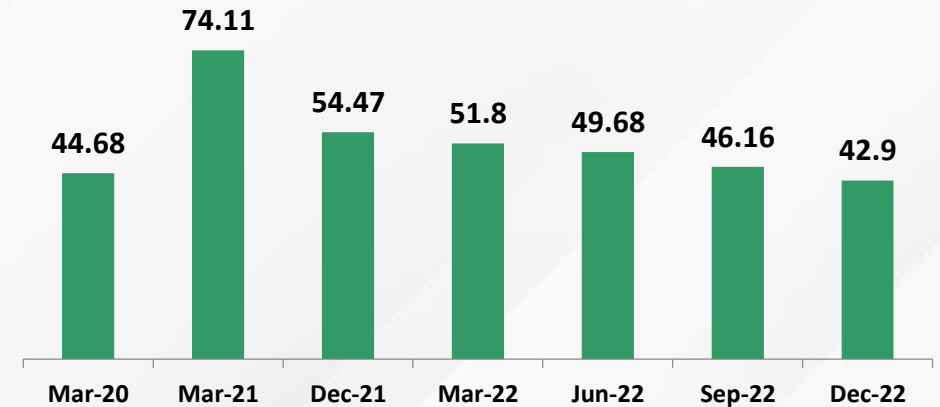
### ROE



### NIM



### Cost to Income



# Balance Sheet

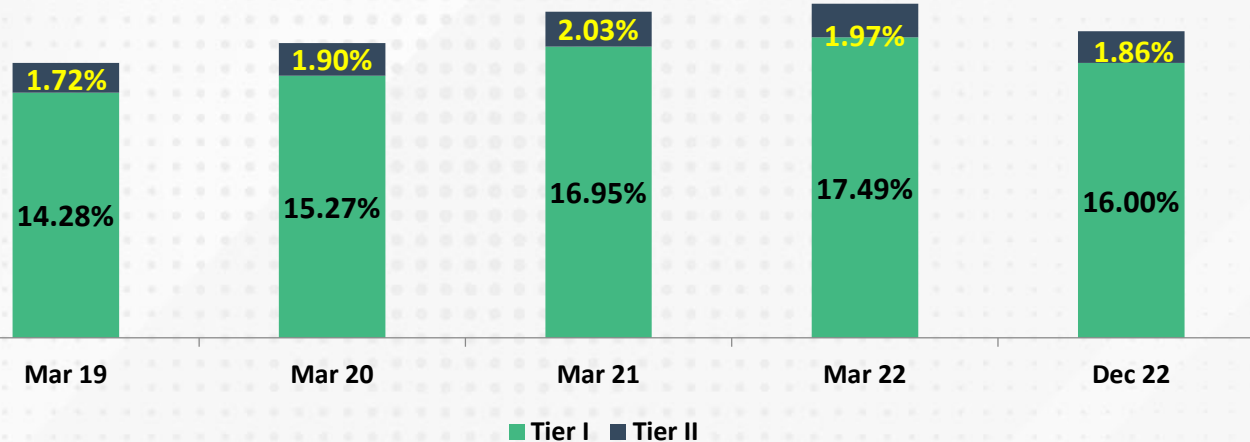


Particulars	Dec 22	Dec 21	YoY (%)
<b>Capital &amp; Liabilities</b>			
Capital	160	160	-
Reserves and Surplus	8,080	7,220	12
Deposits	76,175	66,871	14
Borrowings	1,473	1,296	14
Other Liabilities and Provisions	3,125	2,065	51
<b>Total</b>	<b>89,013</b>	<b>77,612</b>	<b>15</b>
Cash and Balances with RBI	4,402	3,589	23
Balances with Banks	1,484	1,632	(9)
Investments (Net)	18,726	17,147	9
Advances (Net)	61,709	53,227	16
Fixed Assets	463	489	(5)
Other Assets	2,229	1,528	46
<b>Total</b>	<b>89,013</b>	<b>77,612</b>	<b>15</b>

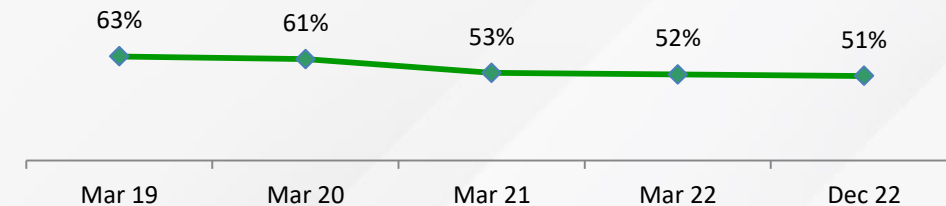
# Capital to Risk Weighted Assets Ratio – Basel III



Particulars	Dec 22	Dec 21	Sep 22
CRAR %	17.86	18.79	18.31
Total capital	8,147	7,531	8,134
Tier I capital	7,299	6,717	7,293
Tier II capital	848	814	841
RWA	45,616	40,074	44,413
Credit risk	37,497	32,064	36,213
Operational risk	6,287	6,071	6,288
Market risk	1,832	1,939	1,912



## RWA/total asset





**Driving growth**

**across verticals**

# Total Business



Parameter	Dec 22*	Dec 21	YoY %	Sep 22	QoQ %	Mar 22	YTD %
Deposits	76,175	66,871	14	73,614	3	68,676	11
Gross Advances *	64,507	55,793	16	61,846	3	57,550	12
Advances (after t.w off)	62,887	55,793	13	61,846	2	57,550	9
<b>Total Business</b>	<b>1,39,062</b>	<b>1,22,664</b>	<b>13</b>	<b>1,35,460</b>	<b>3</b>	<b>1,26,226</b>	<b>10</b>

\*Technical w/o made during the year/ quarter not considered for growth comparison for both YOY & QOQ

## Deposits Portfolio

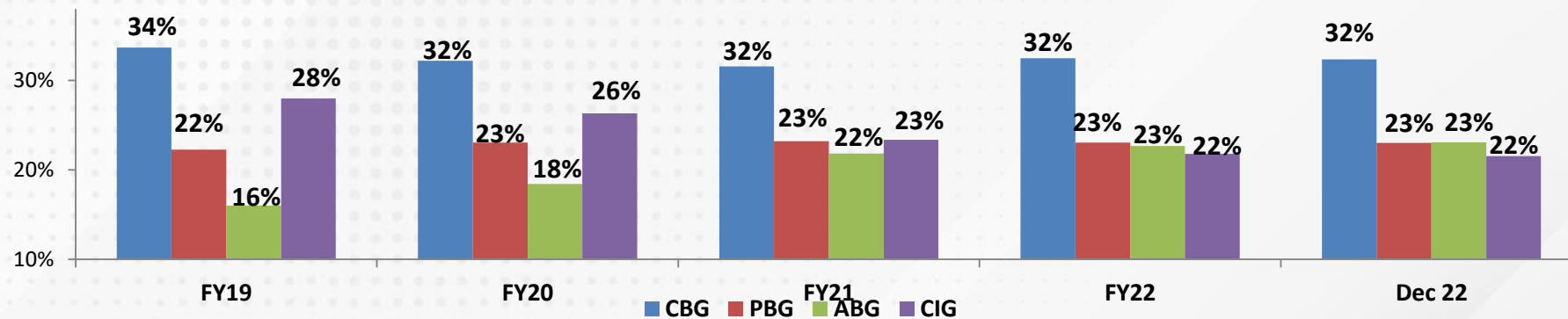
Parameter	Dec 22	Dec 21	YoY %	Sep 22	QoQ %	Mar 22	YTD %
Demand Deposit	7,879	7,404	6	8,019	(2)	6,921	14
Saving Deposit	17,921	16,723	7	17,895	-	16,983	6
CASA	25,800	24,127	7	25,914	-	23,904	8
CASA (%)	34	36	(2)	35	(1)	35	(1)
Term Deposit	50,375	42,744	18	47,700	6	44,772	13
<b>Total Deposit</b>	<b>76,175</b>	<b>66,871</b>	<b>14</b>	<b>73,614</b>	<b>3</b>	<b>68,676</b>	<b>11</b>



# Growing our books responsibly

Particulars	Dec 22*	Dec 21	YoY %	Dec 22*	Sep 22	QoQ %
Commercial	20,610	18,039	14	20,490	19,761	4
Retail (Personal Banking)	14,507	12,932	12	14,486	14,185	2
Agriculture	14,623	12,468	17	14,511	14,167	2
Corporate	14,768	12,354	20	14,154	13,733	3
<b>Gross Advances</b>	<b>64,507</b>	<b>55,793</b>	<b>16</b>	<b>63,641</b>	<b>61,846</b>	<b>3</b>
<b>Advances( after t.w off)</b>	<b>62,887</b>	<b>55,793</b>	<b>13</b>	<b>62,887</b>	<b>61,846</b>	<b>2</b>

\*Technical w/o made during the year/ quarter 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



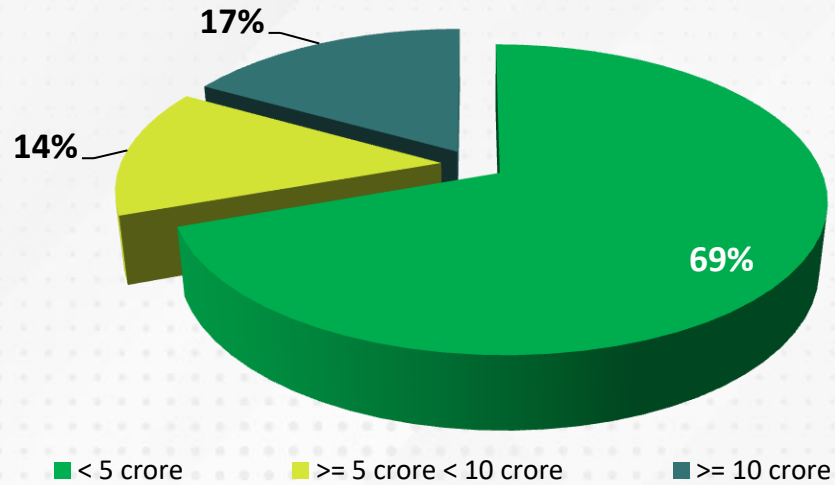
Particulars	Dec 22	Dec 21	YoY %	Sep 22
Housing loan	6,342	5,401	17	6,167
Jewel loans	1,781	1,714	4	1,858
Mortgage (LAP) loans	2,194	1,685	30	2,088
Vehicle loans	1,124	1,047	7	1,122
Personal loans	332	398	(17)	353
Educational loans	151	164	(8)	154
Others loans	2,551	2,523	1	2,443
<b>Total</b>	<b>14,475</b>	<b>12,932</b>	<b>12</b>	<b>14,185</b>



# Driving growth across verticals

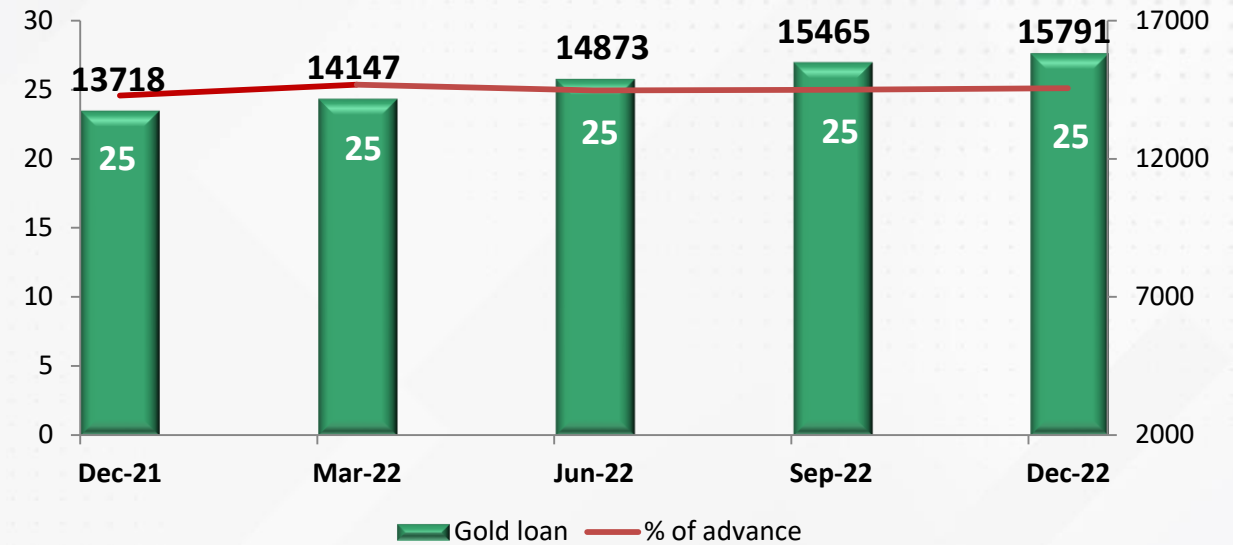


## Ticket size of Commercial Book



- Average ticket size – Rs.35.8 lakh
- ~70% of commercial loans are less than Rs. 5 crore

## Gold Loan portfolio



(Rs. crore)

## Gold Loan portfolio

Category	Amount	SMA 30+		LTV
		31.12.2022	30.09.2022	
Agriculture	13,634	29	30	68
Others	2,157	18	11	
<b>Total</b>	<b>15,791</b>	<b>47</b>	<b>41</b>	

# ECLGS (Emergency Credit Line Guarantee Scheme) Portfolio



## Vertical wise

Vertical	Dec 22	Dec 21	Sep 22
Commercial	1,216	1,477	1,313
Agriculture	3	5	4
Corporate	841	805	902
<b>TOTAL</b>	<b>2,060</b>	<b>2,287</b>	<b>2,219</b>

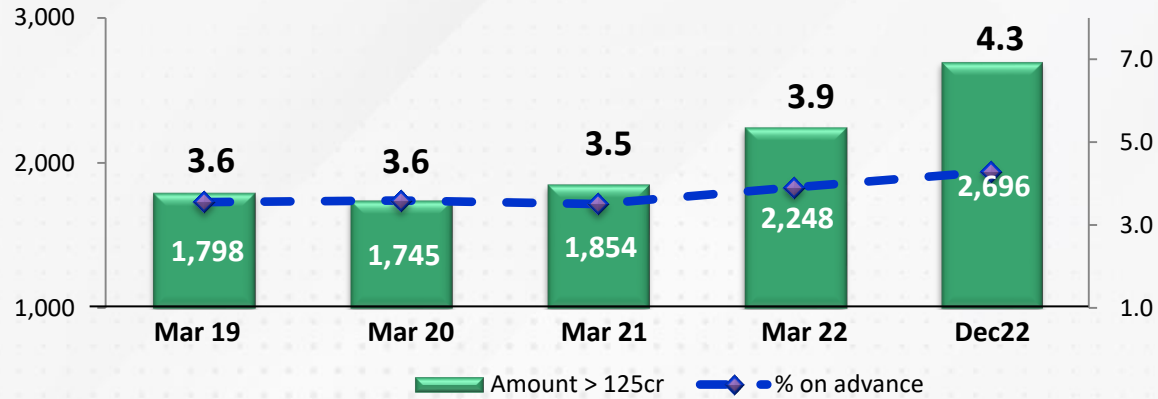
## Scheme wise

Particulars	Dec 22		Sep 22	
	Outstanding	NPA	Outstanding	NPA
ECLGS 1.0	1,617	73	1,747	70
ECLGS 2.0	388	-	418	-
ECLGS 3.0	54	-	53	-
ECLGS 4.0	1	-	1	-
<b>TOTAL</b>	<b>2,060</b>	<b>73</b>	<b>2,219</b>	<b>70</b>

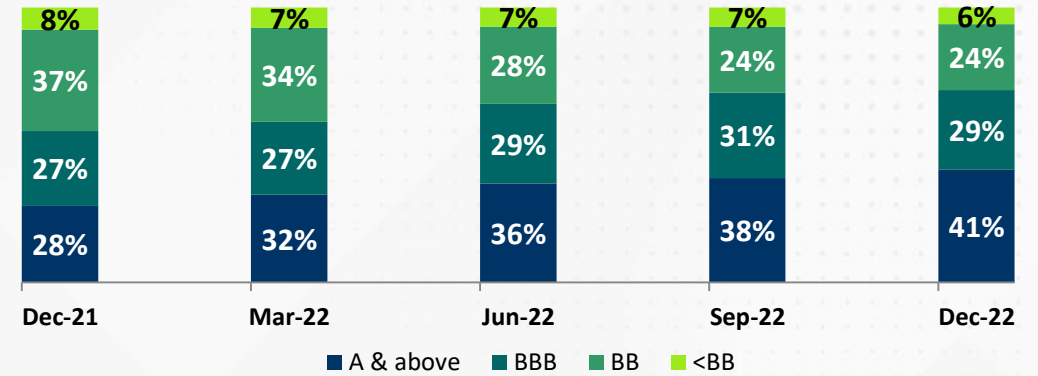
# Corporate Loan Book



## Standard Corporate advances > 125 crore

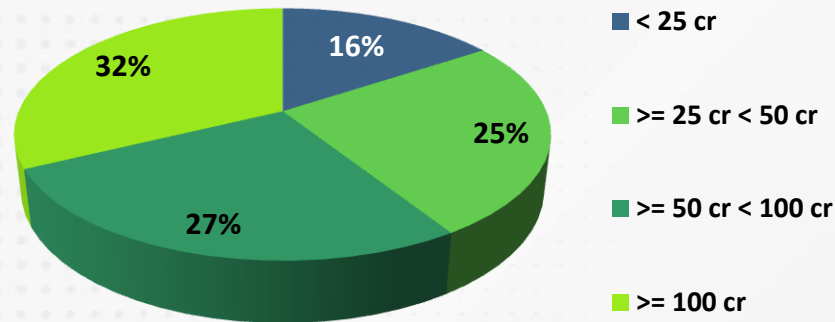
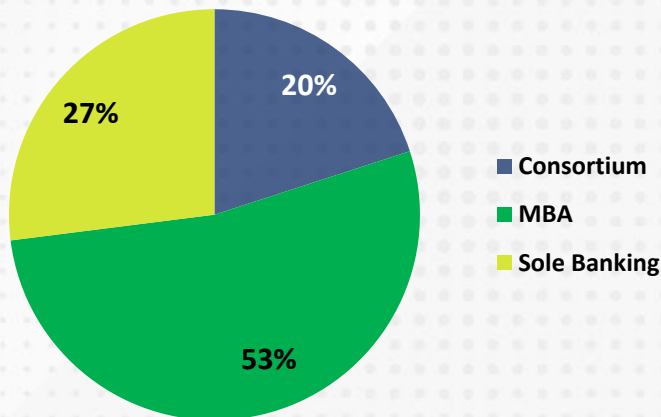


## Improving Risk Profile



\*Internal Rating approach based on CRISIL Rating Assessment Model

## Breakup of Corporate Book

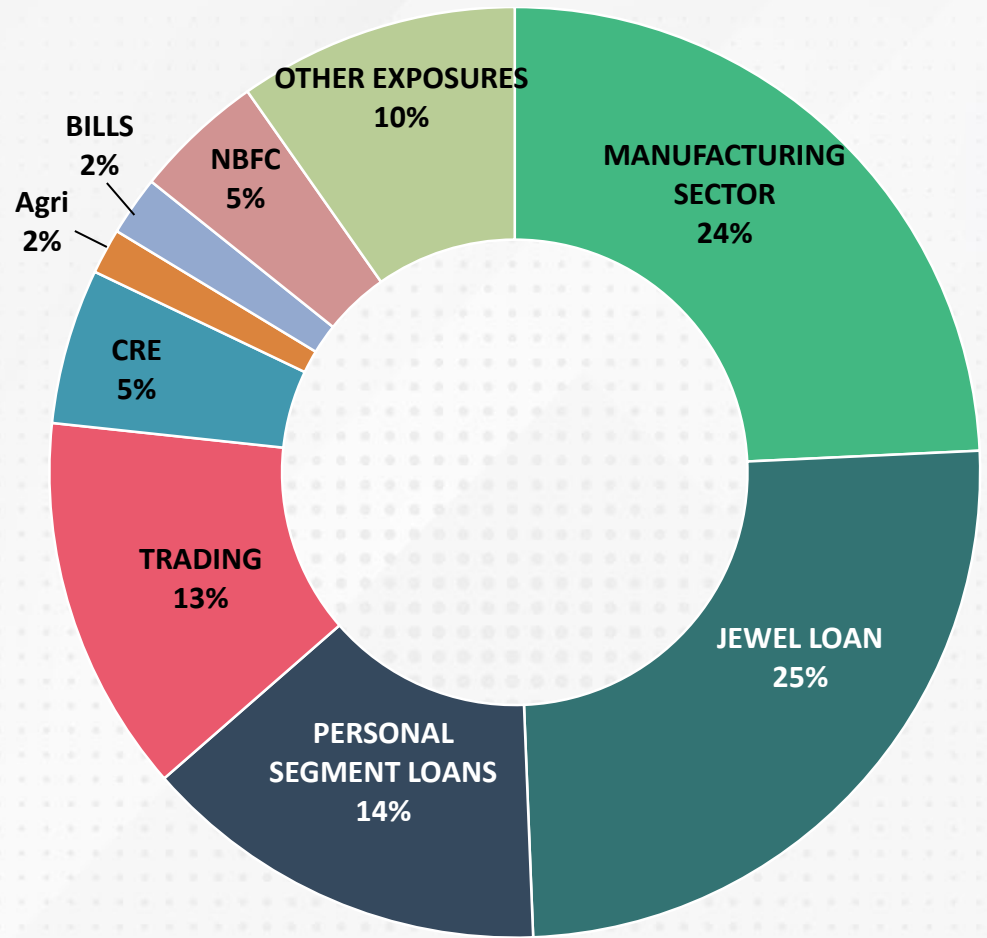


- ~ 68 % of corporate loans are less than Rs. 100 crore
- Average ticket size Rs. 37.10 crore

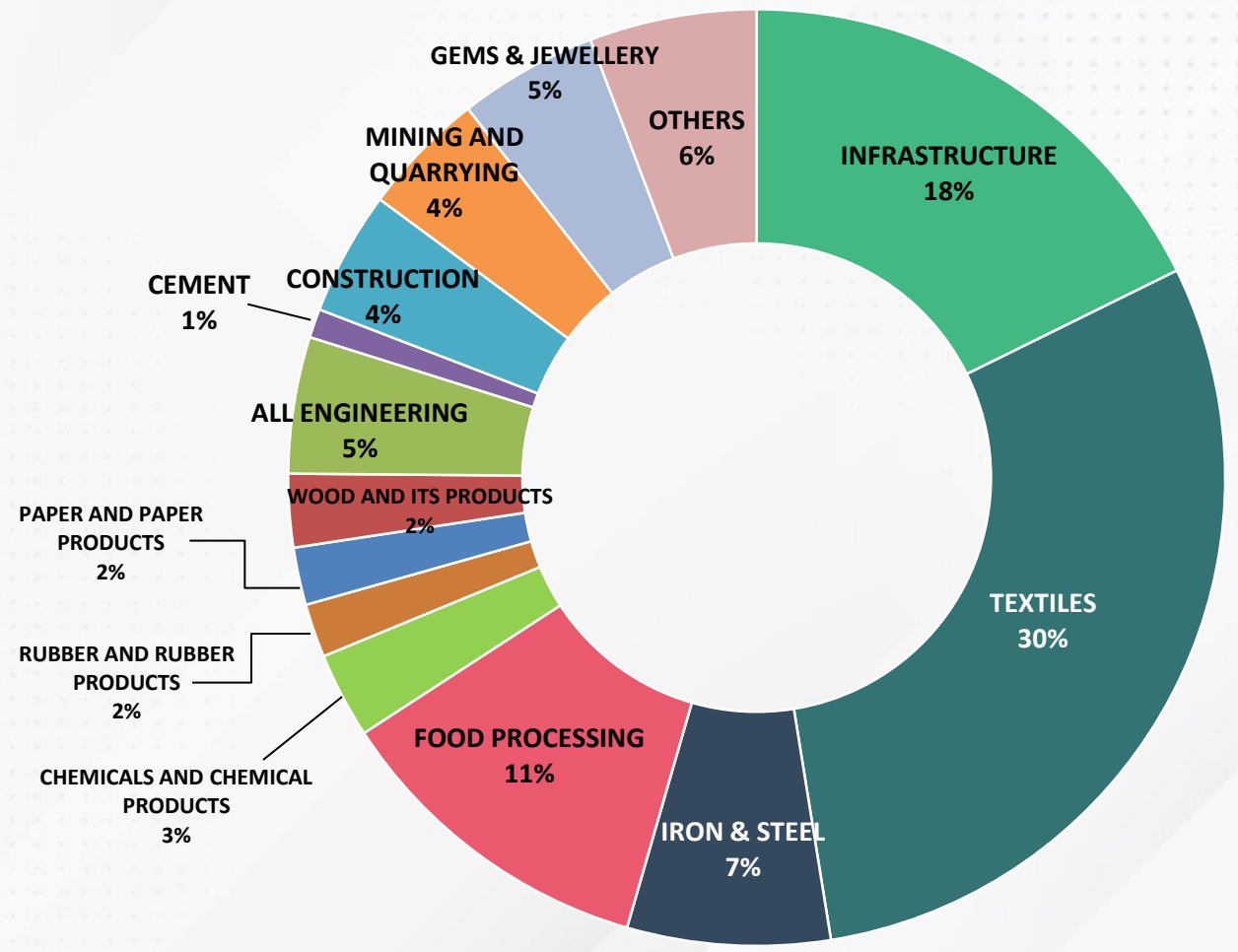
# Sectoral composition



**Rs. 62,887 crore**



**Breakup of Manufacturing Sector (Rs. 15,256 crore)**



# Secured Exposure



Nature of security	31.12.2022
<b>Exposure backed by -</b>	
Letter of Credit	349
Govt. Guarantee (Emergency Credit Line Guarantee Scheme- ECLGS)	2,060
Liquid Assets ^	16,883
Vehicles	2,520
Commodities	131
<b>Total (1)</b>	<b>21,943</b>
<b>Exposure secured by Immovable Property ( Coverage)</b>	
> 100	29,797
90 to <100	9,209
75 to <90	2,862
50 to <75	4,082
<50	2,957
<b>Total (2)</b>	<b>48,907</b>
<b>Exposure without Immovable property as security</b>	
Corporate, Consortium, Government etc.	2,102
Unsecured Exposure	844
<b>Total (3)</b>	<b>2,946</b>
<b>Total Risk Assets outstanding - Fund and Non Funded (1+2+3)*</b>	<b>73,796</b>

\* Total risk assets including technical write off accounts

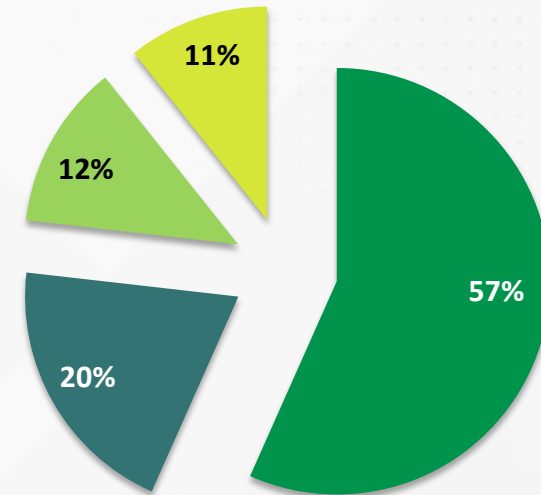
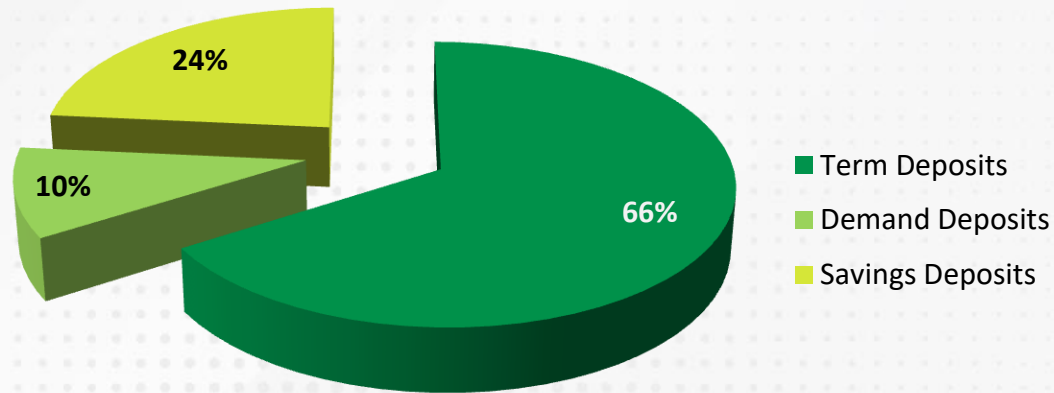
^ Liquid Assets - Cash, Jewels, NSC/Insurance policies & other liquid assets

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

# Liability Franchise : Predominantly Retail



## Low dependence on wholesale deposits



■ < Rs.15 Lakhs   ■ Rs.15 Lakhs-Rs.1 Cr   ■ Rs.1 Cr-Rs.5 Cr   ■ > Rs.5 Cr

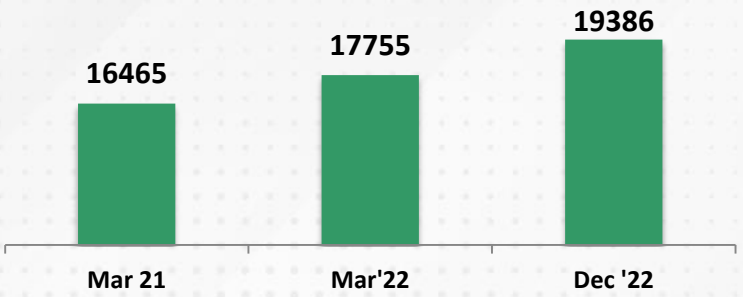
- Term deposits are primarily retail deposits

~89% of term deposits are < Rs.5 Cr

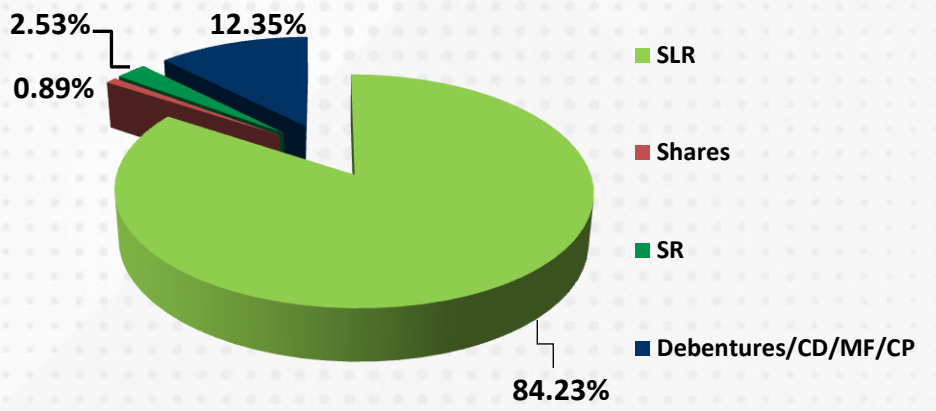
# Investment Portfolio



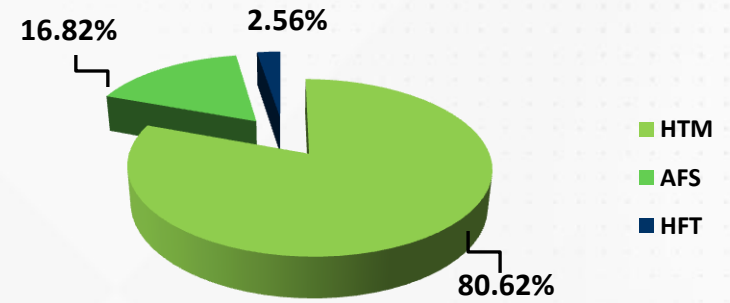
## Gross Investments (Rs. crore)



## Investment Composition



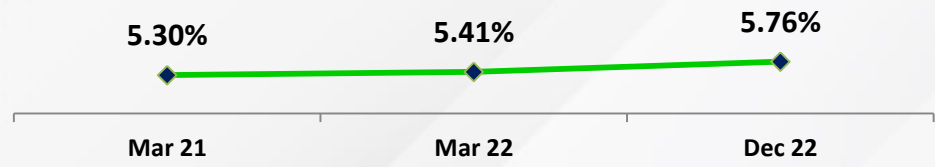
## Investment Category



## Duration

AFS	HFT	HTM	Total
1.36	0.04	3.27	2.90

## Yield on Investments





**Disciplined  
approach to**

**reduce stressed assets**



# Movement of NPA for the quarter



Particulars		Oct 22 – Dec 22		Oct 21 – Dec 21	
<b>Gross NPAs</b>					
Opening Balance			2,457		3,972
Additions during the period			162		224
Reductions during the period			945		308
-Of which	Recoveries/Upgradation	191		308	
	Tech Write offs	754		0	
<b>Closing Balance</b>			<b>1,674</b>		<b>3,888</b>
<b>Provisions</b>					
Opening Balance			1,598		2,377
Provision made during the period			346		288
Write off/Write back of excess provision			851		198
-Of which	Recoveries/Upgradation	97		198	
	Tech Write offs	754		0	
<b>Closing Balance</b>			<b>1,093</b>		<b>2,467</b>
<b>Net NPAs</b>			<b>550</b>		<b>1,356</b>

# Movement of NPA



Particulars	Apr 22 – Dec 22		Apr 21 – Dec 21	
<b>Gross NPAs</b>				
Opening Balance		3,431		4,143
Additions during the period		345		621
Reductions during the period		2102		876
-Of which				
Recoveries/Upgradation	470		510	
Tech Write offs	1633		366	
<b>Closing Balance</b>		<b>1,674</b>		<b>3,888</b>
<b>Provisions</b>				
Opening Balance		2,132		2,365
Provision made during the period		821		692
Write off/Write back of excess provision		1860		590
-Of which				
Recoveries/Upgradation	227		223	
Tech Write offs	1633		367	
<b>Closing Balance</b>		<b>1,093</b>		<b>2,467</b>
<b>Net NPAs</b>		<b>550</b>		<b>1,356</b>

# Vertical wise NPA

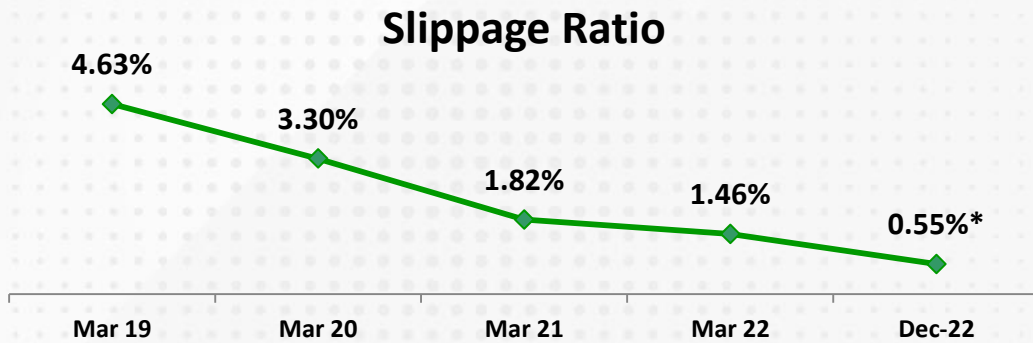
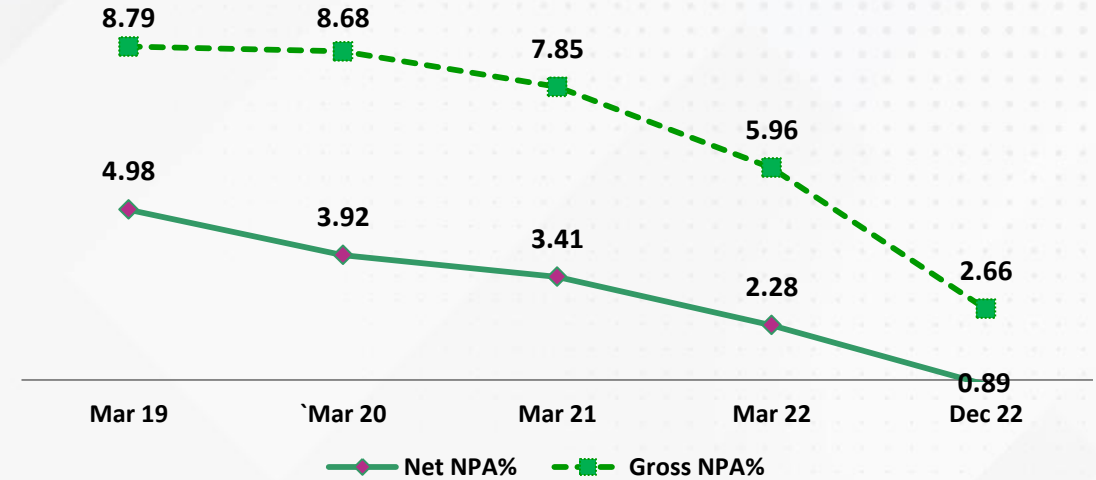
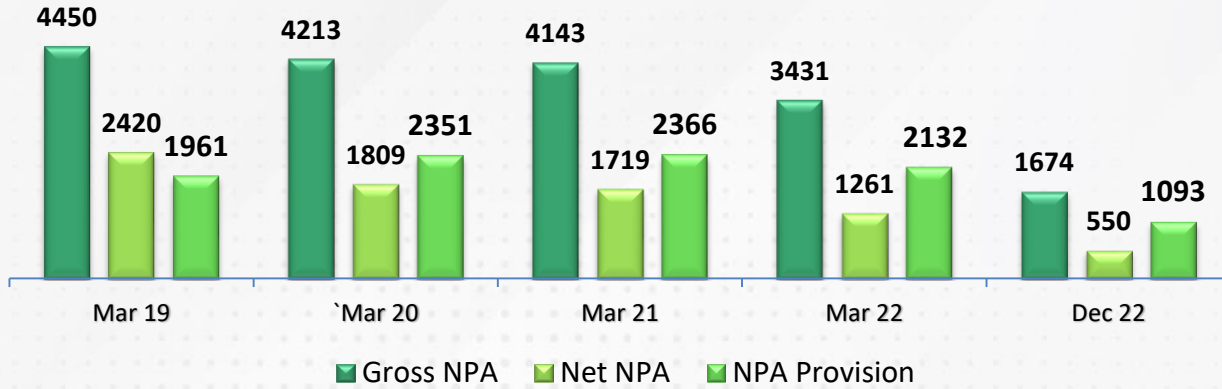


VERTICAL	Advances O/s. Dec 22	NPA as on Sep 22	NPA Additions Q3	NPA Reduction Q3		NPA as on Dec 22	Provisions Dec 22
				Recoveries / upgradation	Tech W/off		
Commercial	20,354	1200	102	80	137	1,084	673
Retail (Personal Banking)	14,475	381	38	42	11	367	243
Agriculture	14,511	126	3	8	-	121	95
Corporate	13,547	750	19	60	607	102	82
<b>TOTAL</b>	<b>62,887</b>	<b>2,457</b>	<b>162</b>	<b>190</b>	<b>755</b>	<b>1,674</b>	<b>1,093</b>

## Collection efficiency

Particulars	Dec 22	Nov 22	Oct 22
Term Loan (%)	99	98	98
Working Capital (%)	100	99	99

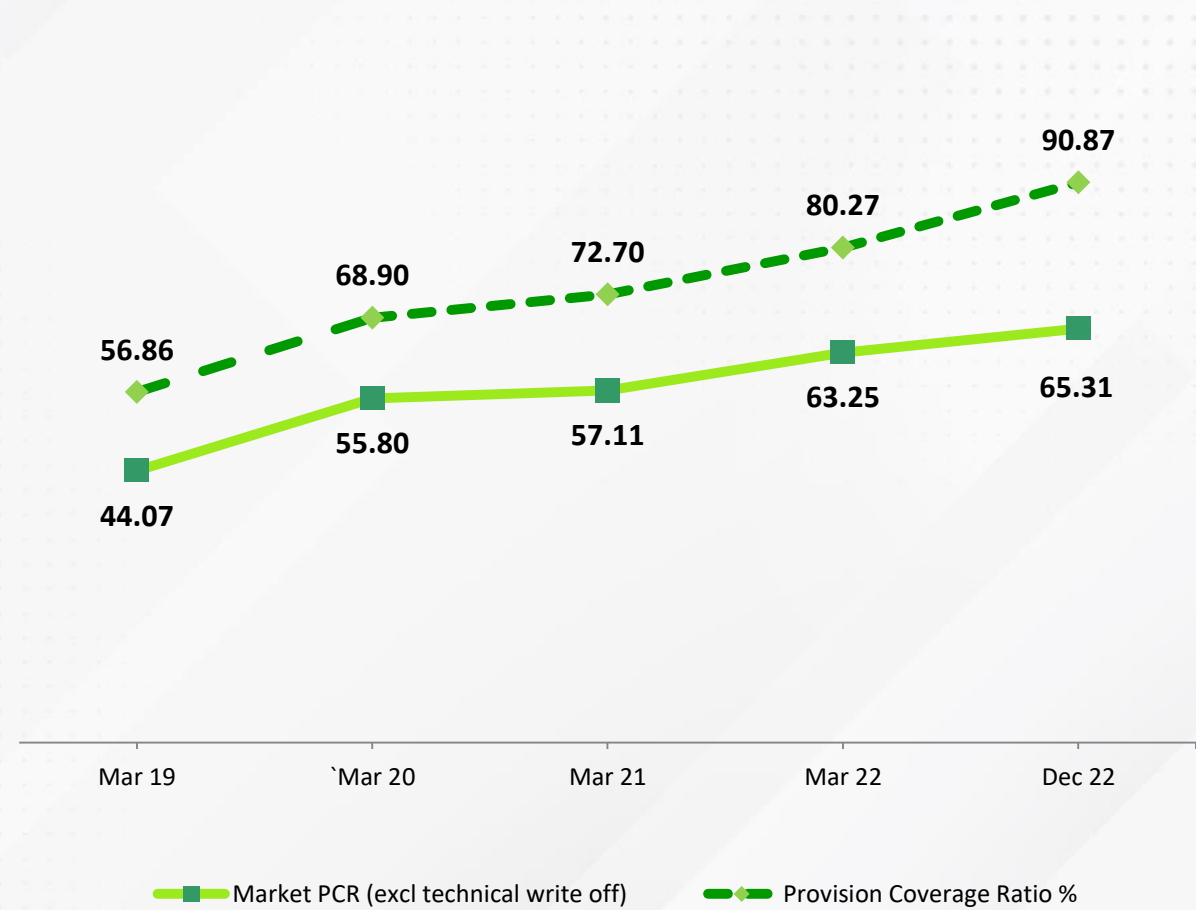
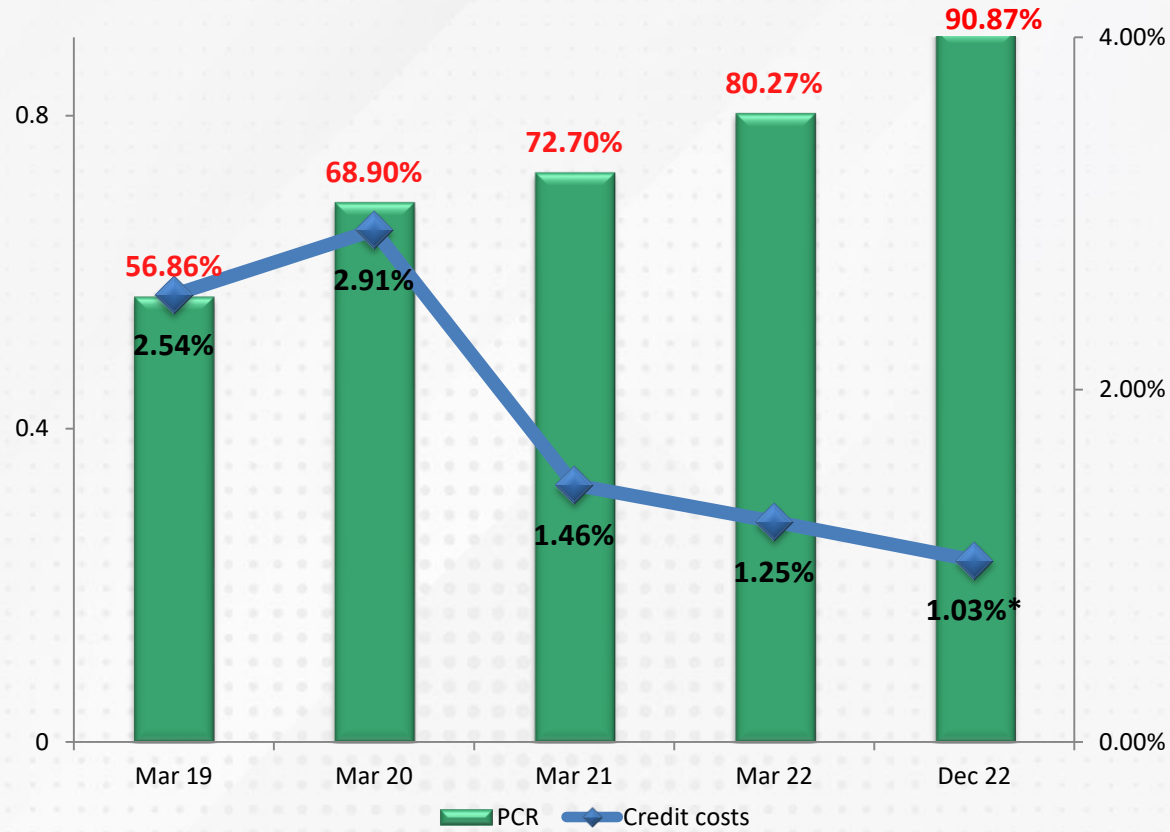
# Improving Asset Quality



\*9M

Particulars	Dec 22		Dec 21	
	Amt	% of Adv	Amt	% of Adv
SMA 1	325	0.52	521	0.93
SMA 2	268	0.43	216	0.38
SMA 30+	593	0.94	737	1.32

# Provisions Coverage



\*Credit cost for 9M

# Provisions and Contingencies



Provision for	Quarter		9 Months	
	Dec 22	Dec 21	Dec 22	Dec 21
NPA	250	99	597	492
Standard Assets	7	7	27	11
Restructured Advances	(15)	11	(15)	74
Other credit related items	40	18	38	6
<b>Sub-total – Credit Provisions</b>	<b>282</b>	<b>135</b>	<b>647</b>	<b>583</b>
Others	82	11	99	(24)
-Of which				
<i>NPI</i>	102	-	98	(6)
<i>Others</i>	(20)	11	1	(18)
<b>Total Provisions (excl. Tax)</b>	<b>364</b>	<b>146</b>	<b>746</b>	<b>559</b>
Tax Expense	36	70	223	170
<b>Total Provisions</b>	<b>400</b>	<b>216</b>	<b>969</b>	<b>729</b>

# Restructured Accounts



Particulars	Dec 22		Dec 21		Sep 22	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	634	66	817	19	675	60
COVID 19 - Resolution Framework	357	46	432	43	373	47
MSME	168	147	303	156	181	215
CDR	-	-	-	3	-	-
Others*	1	37	64	120	2	42
<b>Total</b>	<b>1,160</b>	<b>296</b>	<b>1,616</b>	<b>341</b>	<b>1,231</b>	<b>364</b>

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

Vertical wise	Dec 22		Dec 21		Sep 22	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	411	159	620	119	442	190
Retail (Personal Banking)	473	84	637	53	508	81
Agriculture	-	12	2	18	-	12
Corporate	276	41	357	151	281	81
<b>Total</b>	<b>1,160</b>	<b>296</b>	<b>1,616</b>	<b>341</b>	<b>1,231</b>	<b>364</b>

# Movement of Standard Restructured Advances for the quarter



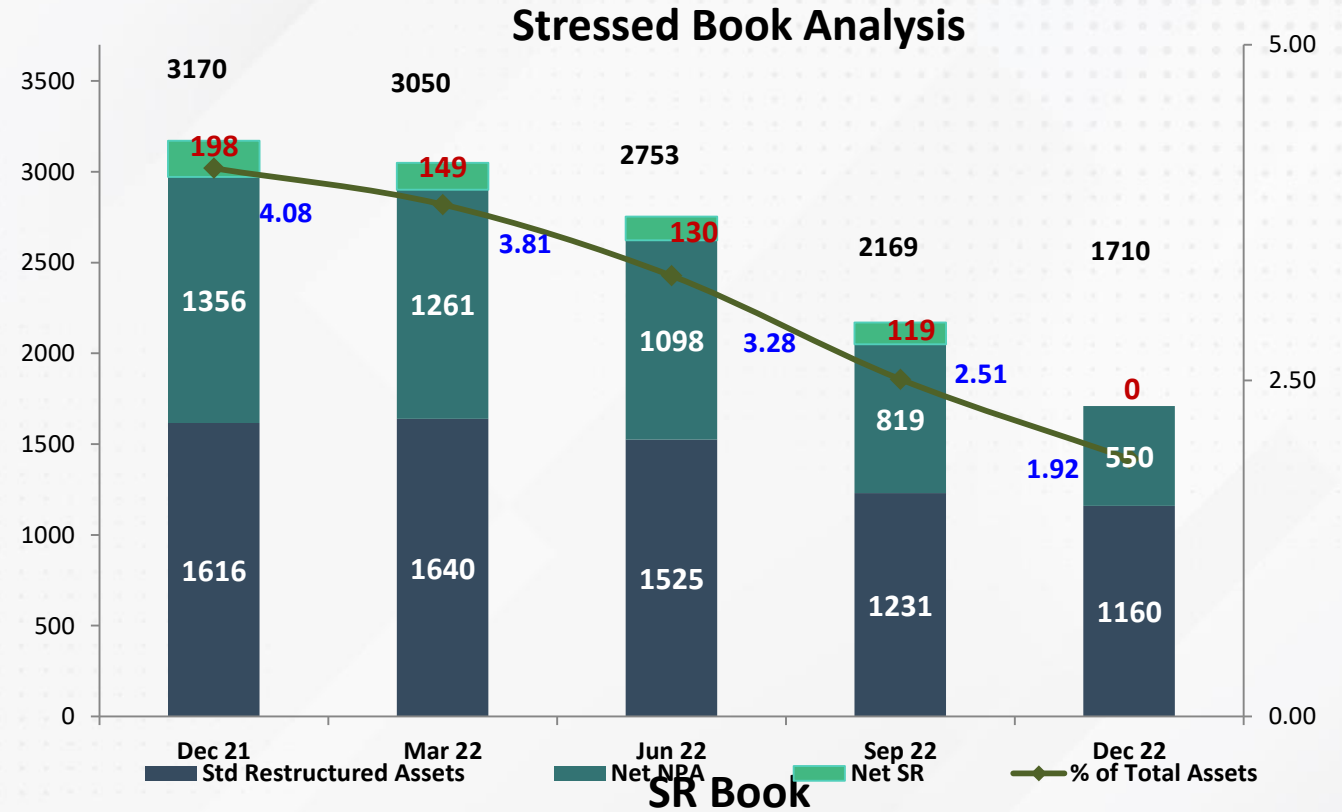
Particulars	Oct 22 to Dec 22		Oct 21 to Dec 21	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	2,821	1,231	3,479	1,579
B. Addition during the period	-	-	85	155
C. Additions in existing A/c's	-	10	-	22
D. Addition through upgradation from NPA	25	5	21	4
E. Accounts closed during the period	115	30	52	31
F. Accounts upgraded	-	-	-	-
G. Recoveries during the period	-	41	-	29
H. Slippages during the period	100	15	204	84
<b>Position at the end of the period A+B+C+D- (E+F+G+H)</b>	<b>2,631</b>	<b>1,160</b>	<b>3,329</b>	<b>1,616</b>



# Sector-wise Standard Restructured Advances



S. N.	SECTOR	Amount	
		Dec 22	Sep 22
1	Housing	272	292
2	Real Estate	163	157
3	Trade	92	116
4	Textile	73	76
5	Personal	50	54
6	Basic Metal & its Products	80	79
7	Infrastructure	55	60
8	Hotels and restaurants	64	67
9	All Engineering	38	40
10	Food & Food Processing	31	41
11	Auto	40	43
12	Transportation	20	21
13	Wood & Wood Products	24	21
14	Education Loan	9	10
15	Gems and Jewelry	11	11
16	Construction	14	14
17	Others	124	129
<b>TOTAL</b>		<b>1,160</b>	<b>1,231</b>
<i>% to Total Advances</i>		<i>1.84</i>	<i>1.99</i>



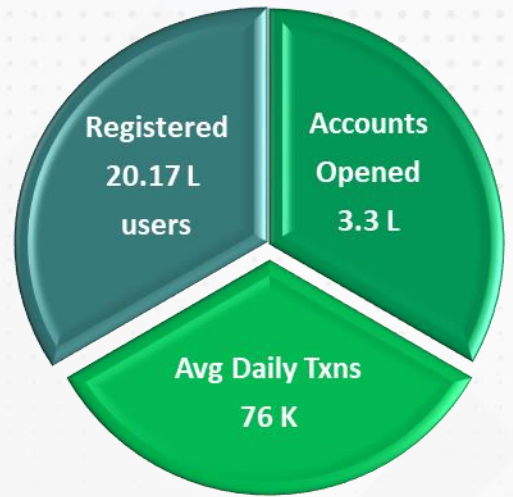
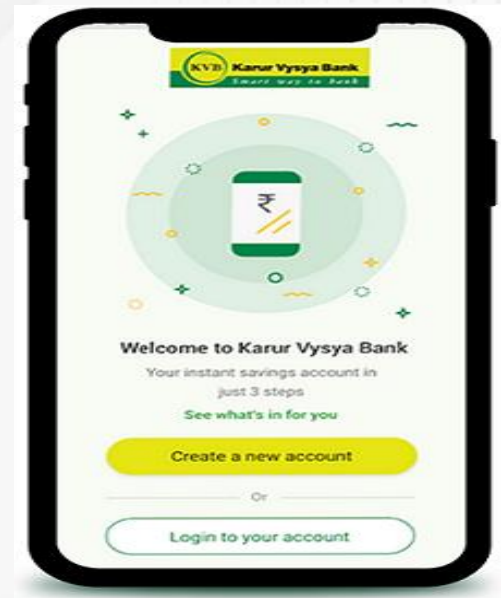
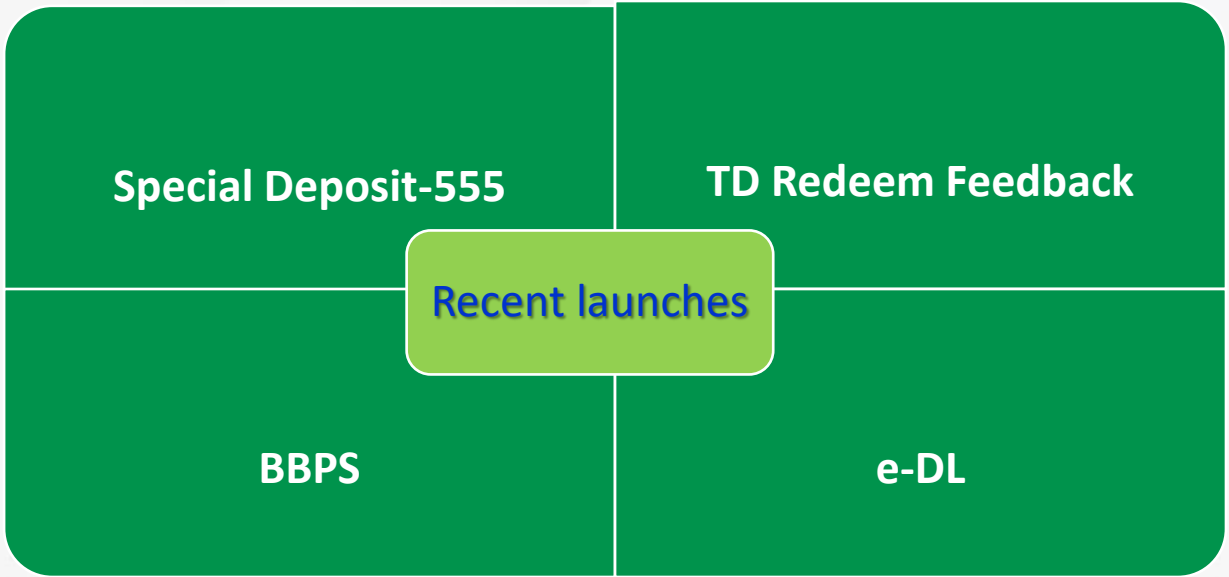
Particulars	Amount	
	Dec 22	Dec 21
Gross SR	491	562
Less : Provisions	491	364
Net SR	-	198



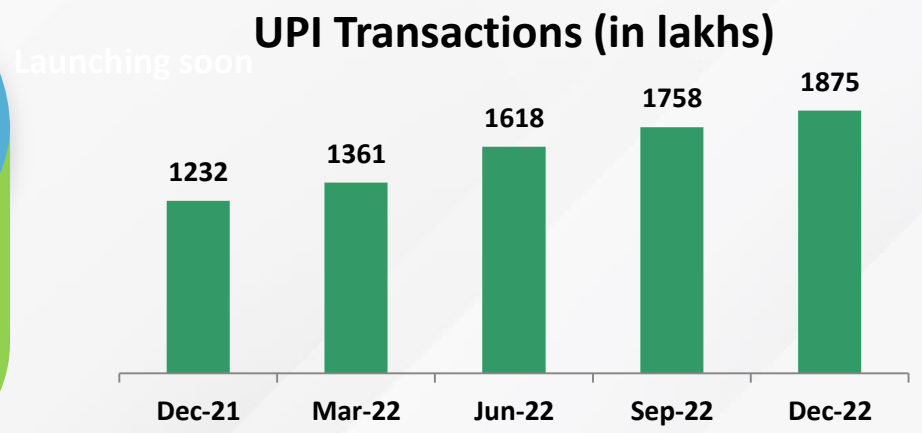
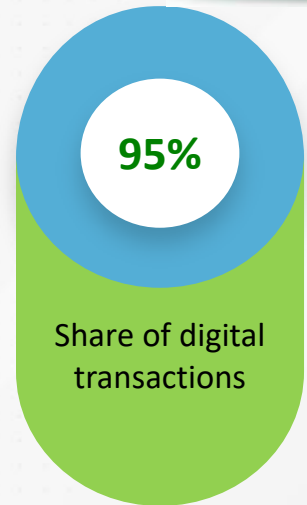
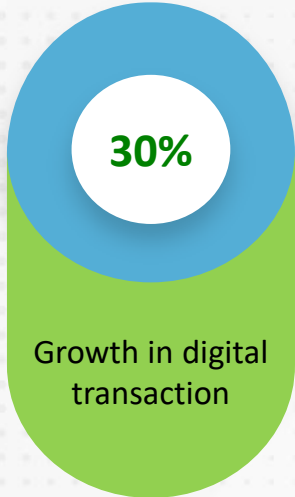
**Building a**

**strong digital ecosystem**

# Digital Banking – D Lite



**4.05 MILLION  
DLITE APP  
DOWNLOADS**



# DIGITAL PARTNERSHIPS



## ASSETS



## LIABILITIES



# Awards and Accolades for the Quarter



The Best Technology Bank of the Year



The Best Fintech collaboration



The Best AI ML adoption & The Best Digital Financial Inclusion



INTELLIGENT AUTOMATION (AI,ML,RPA)



BEST IN FUTURE OF DIGITAL INFRASTRUCTURE



CIO OF THE YEAR & INNOVATION-NEW INITIATIVES & DESIGN MANAGEMENT (INFRASTRUCTURE MANAGEMENT)



BUSINESS TRANSFORMATION AWARDS 2022 FOR COMPETITIVE EDGE WITH WORKFORCE TRANSFORMATION



DIGITAL TRANSFORMATION OF BANK






INNOVATION-NEW INITIATIVES (INFRASTRUCTURE MANAGEMENT)



Margin Money Disbursement under PMEGP Scheme in Tamil Nadu during FY 2021-22

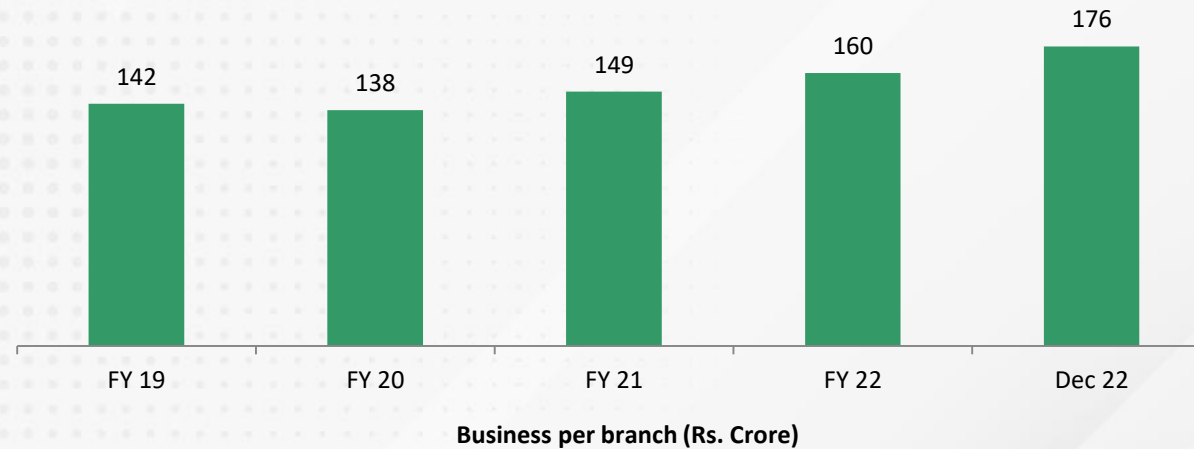
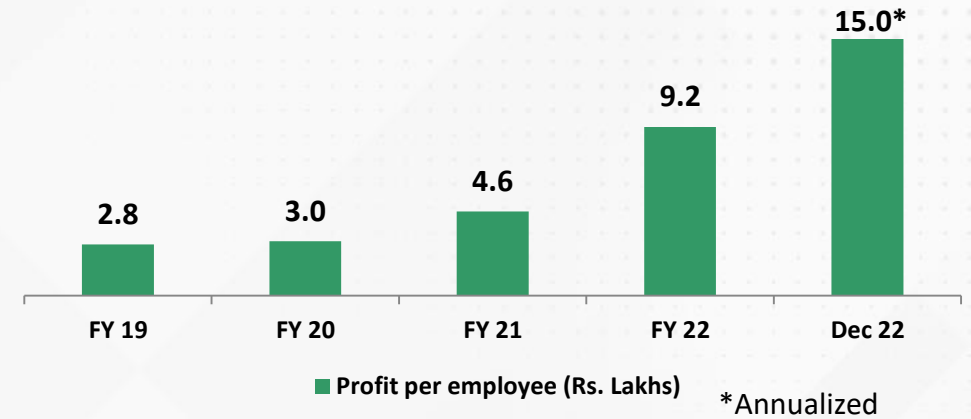
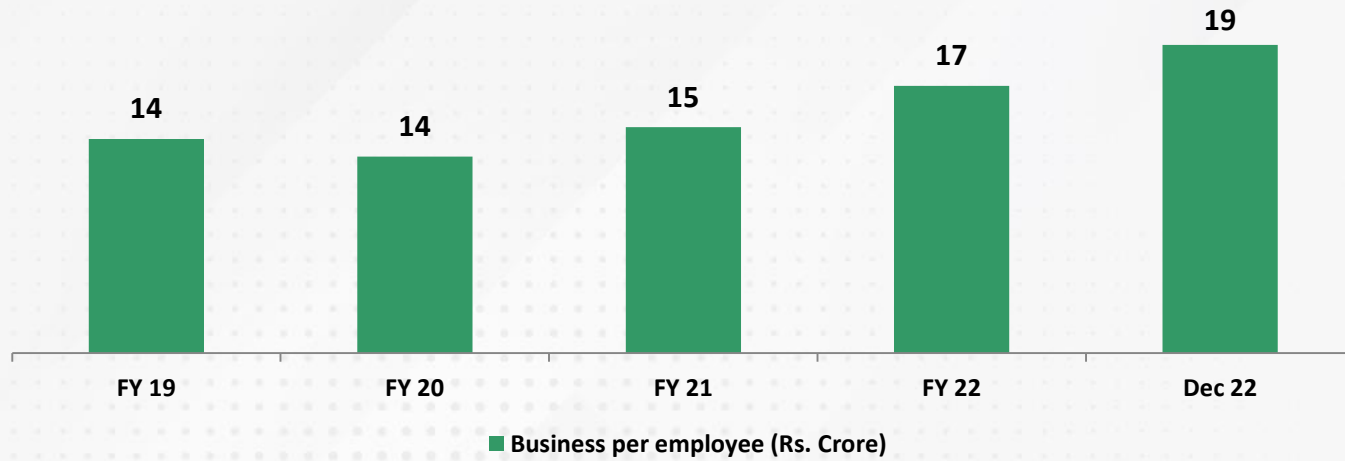
# External Ratings

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
Paid up Capital	107	107	122	122	122	145	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^
Owned funds	3,085	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596
Basel III (%)	14.41 <sup>§</sup>	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46
Deposits	38,653	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,676
Advances	29,706	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	57,550
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
Total Income	4,695	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357
Operating Profit	849	838	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630
Net Profit	550	430	464	568	606	346	211	235	359	673
Return on Assets (%)	1.35	0.86	0.88	1.03	1.00	0.53	0.31	0.32	0.49	0.86
Cost of Deposit	8.30	8.24	7.96	7.40	6.60	5.99	5.80	5.76	4.96	4.30
Yield on Advance	12.77	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47
EPS (Rs.)	51.35	40.08	39.86	46.59	9.95	4.78	2.64	2.94	4.50	8.42
Book Value(Rs.)	287.85	308.91	348.42	375.25	79.51	85.49	79.63	82.57	86.57	94.95
Dividend (%)	140	130	130	140	130	30	30	-	25	80
No of Employees	6,730	7,339	7,197	7,211	7,400	7,956	7,663	7,935	7,746	7,306
Business per employee	10.16	10.63	11.31	12.42	12.86	12.93	14.42	13.56	14.99	17.28
Branches (No.)	551	572	629	667	711	790	778	779	780	789

^Includes proposed dividend ; § Basel II CRAR;





# Thank You