



**Karur Vysya Bank**

*Smart way to bank*

# Investor Presentation

## Q2 FY 2025



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**Quarter**

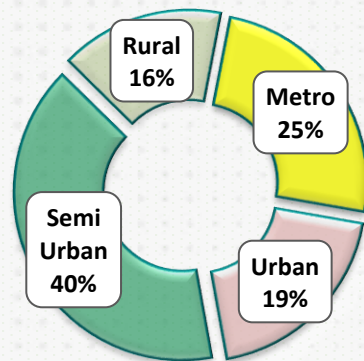
**In focus**

# 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

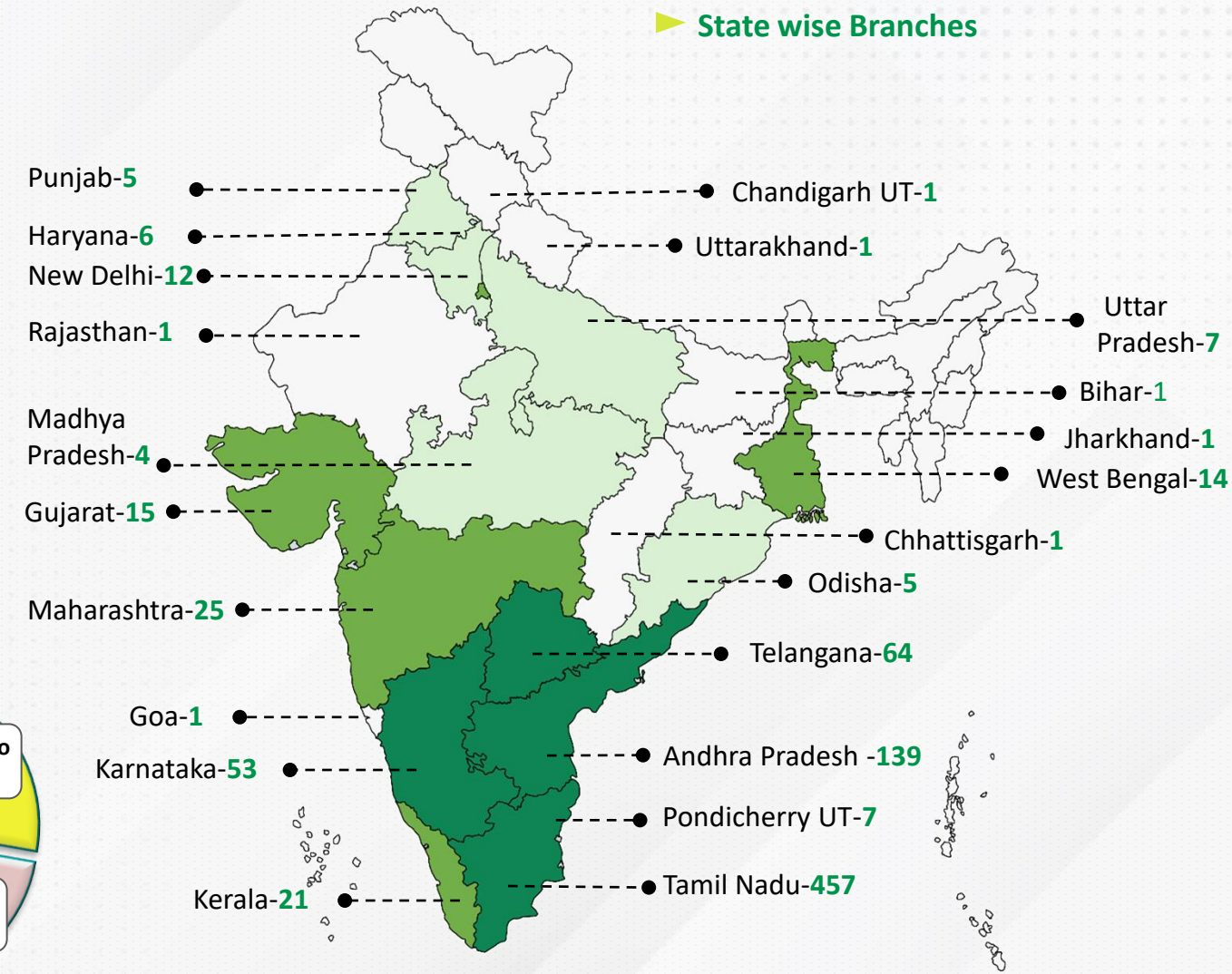
Category	No. of Branches	BBU*	CBU*	ARB*	Other offices^
Metro	208	10	9	8	8
Urban	163	3	-	-	-
Semi Urban	338	1	-	-	-
Rural	132	-	-	-	-
<b>Total</b>	<b>841</b>	<b>14</b>	<b>9</b>	<b>8</b>	<b>8</b>
BC Outlets	408				

► 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

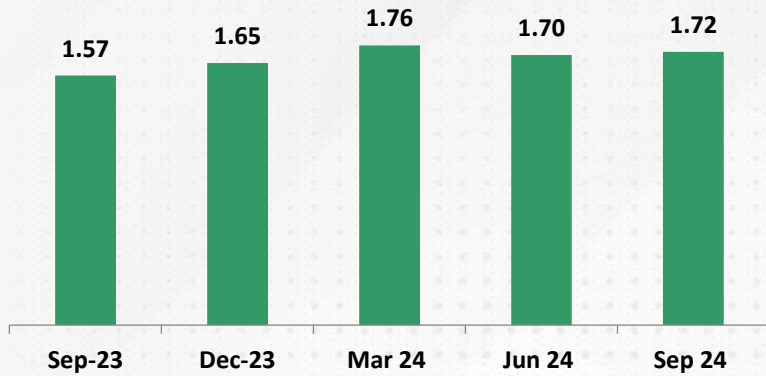


Particulars	Quarter		Half year	
	Sep 24	Sep 23	Sep 24	Sep 23
Cost of Deposits (%)	5.56	5.16	5.52	5.07
Yield on Advances (%)	10.08	9.76	10.09	9.73
Cost of Funds (%)	5.55	5.19	5.52	5.09
Yield on Funds (%)	8.88	8.52	8.86	8.49
Net Interest Margin (%)	4.11	4.07	4.12	4.13
Spread (%)	3.33	3.32	3.35	3.39
Cost 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

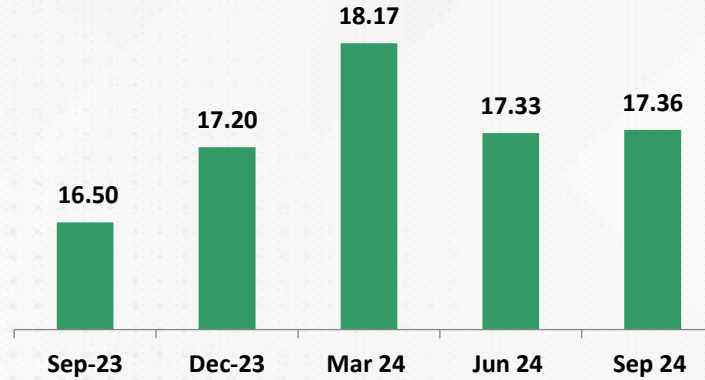
\* Not annualized

# Performance metrics- Key Ratios (quarter)

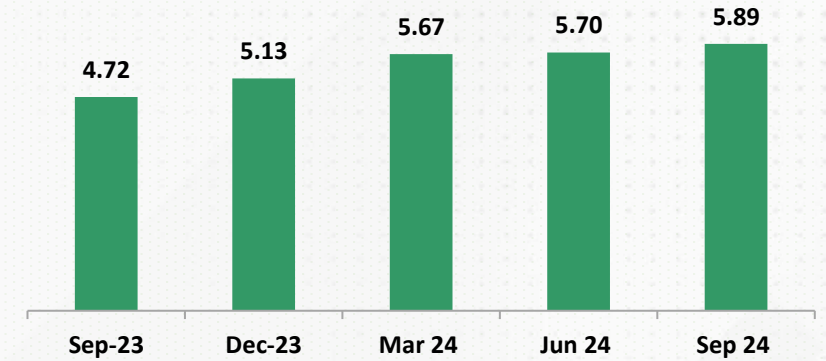
### ROA



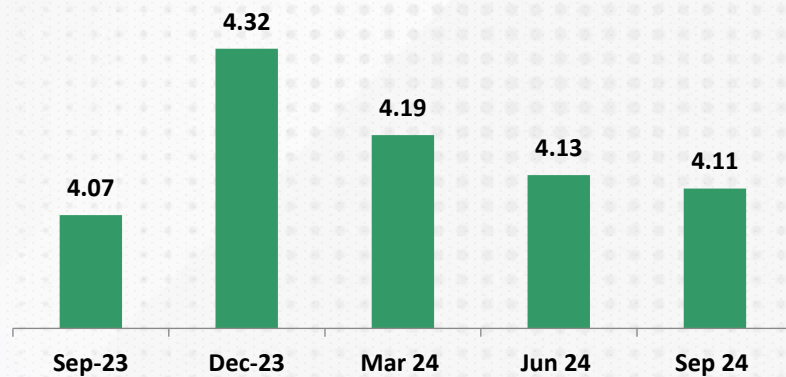
### ROE



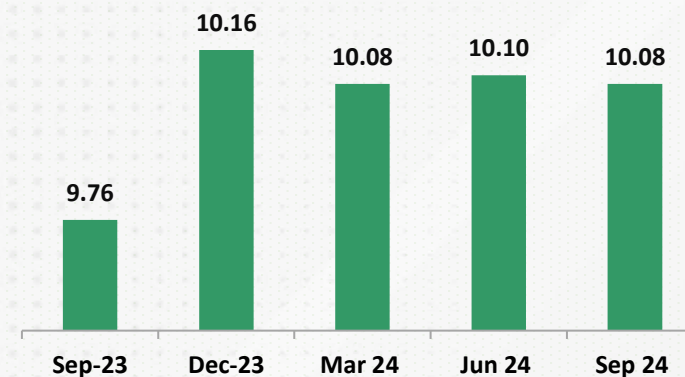
### EPS



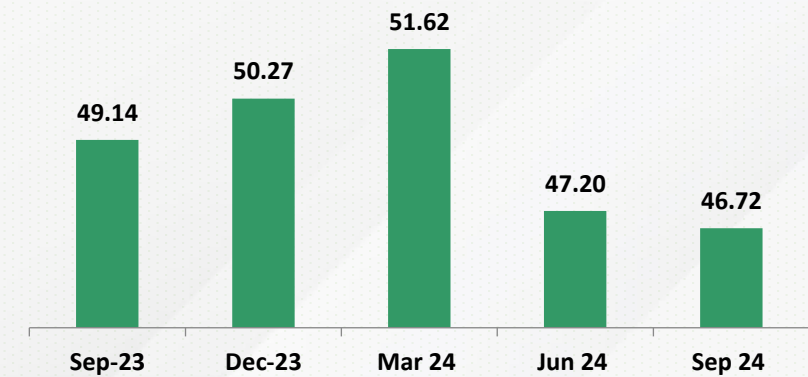
### NIM



### 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
<b>Total Income</b>	<b>1,532</b>	<b>1,254</b>	<b>22</b>	<b>2,944</b>	<b>2,484</b>	<b>19</b>
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
<b>Operating Profit</b>	<b>816</b>	<b>638</b>	<b>28</b>	<b>1,562</b>	<b>1,286</b>	<b>21</b>
Provisions	180	127	42	313	286	9
<b>Profit Before Tax</b>	<b>636</b>	<b>511</b>	<b>24</b>	<b>1,249</b>	<b>1,000</b>	<b>25</b>
Tax (net of DTA/DTL)	163	133	23	317	263	21
<b>Net Profit</b>	<b>473</b>	<b>378</b>	<b>25</b>	<b>932</b>	<b>737</b>	<b>26</b>



# Balance Sheet

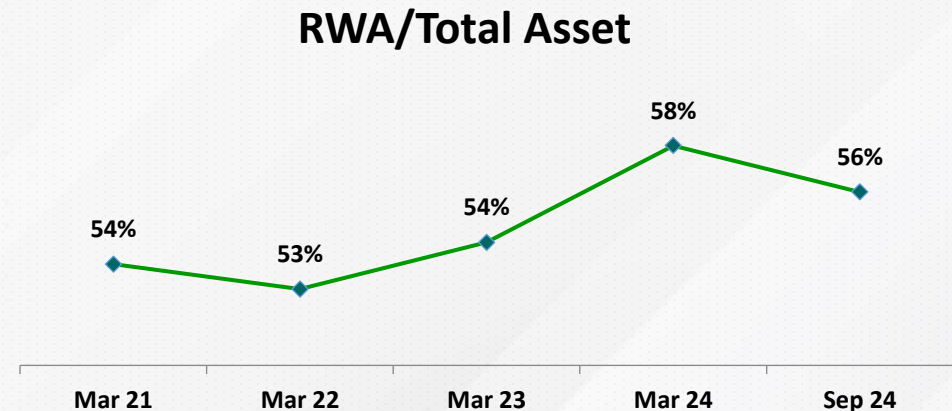
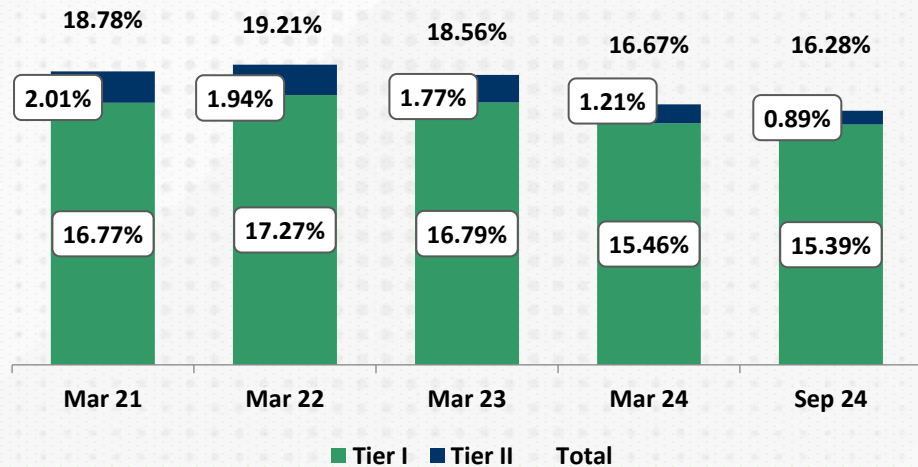


Particulars	Sep 24	Sep 23	YoY (%)
<b>Capital &amp; Liabilities</b>			
Capital	161	161	-
Reserves and Surplus	10,739	9,002	19
Deposits	95,839	83,068	15
Borrowings	1,418	2,588	(45)
Other Liabilities and Provisions	4,416	3,615	22
<b>Total</b>	<b>1,12,573</b>	<b>98,434</b>	<b>14</b>
Cash and Balances with 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
<b>Total</b>	<b>1,12,573</b>	<b>98,434</b>	<b>14</b>

# 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
<b>Total Business</b>	<b>1,76,138</b>	<b>1,53,516</b>	<b>15</b>	<b>1,70,059</b>	<b>4</b>	<b>1,63,536</b>	<b>8</b>

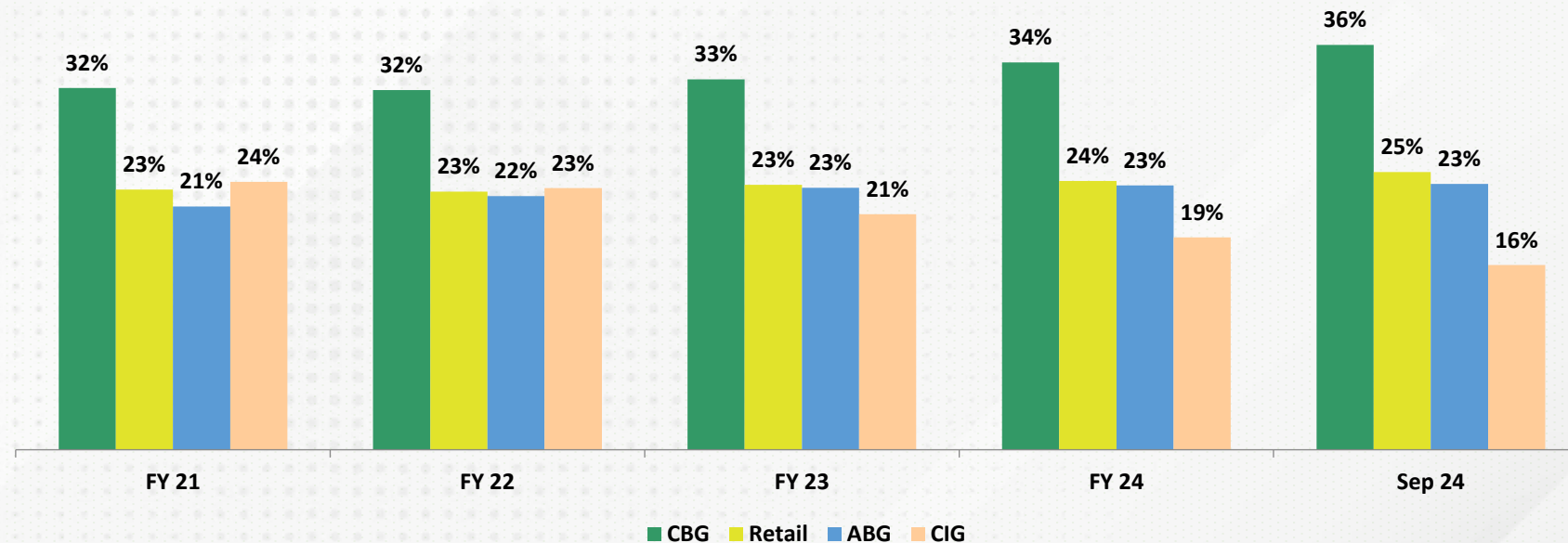
## Deposit Portfolio

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
<b>Total Deposit</b>	<b>95,839</b>	<b>83,068</b>	<b>15</b>	<b>92,349</b>	<b>4</b>	<b>89,113</b>	<b>8</b>



# 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
<b>Sub Total</b>	<b>67,211</b>	<b>56,037</b>	<b>20</b>	<b>64,058</b>	<b>5</b>
Corporate	13,088	14,411	(9)	13,652	(4)
<b>Gross Advances</b>	<b>80,299</b>	<b>70,448</b>	<b>14</b>	<b>77,710</b>	<b>3</b>



## 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
<b>Total</b>	<b>19,685</b>	<b>16,225</b>	<b>21</b>	<b>18,840</b>	<b>4</b>

BNPL-Buy Now Pay Later

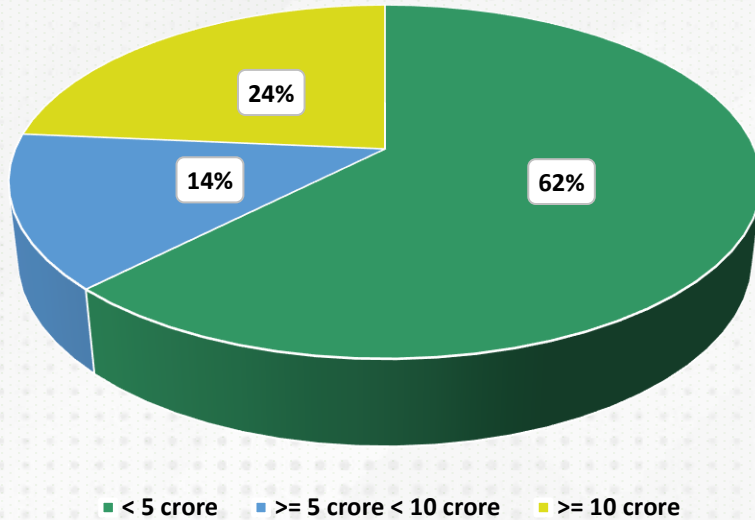
\*Figures regrouped for previous periods





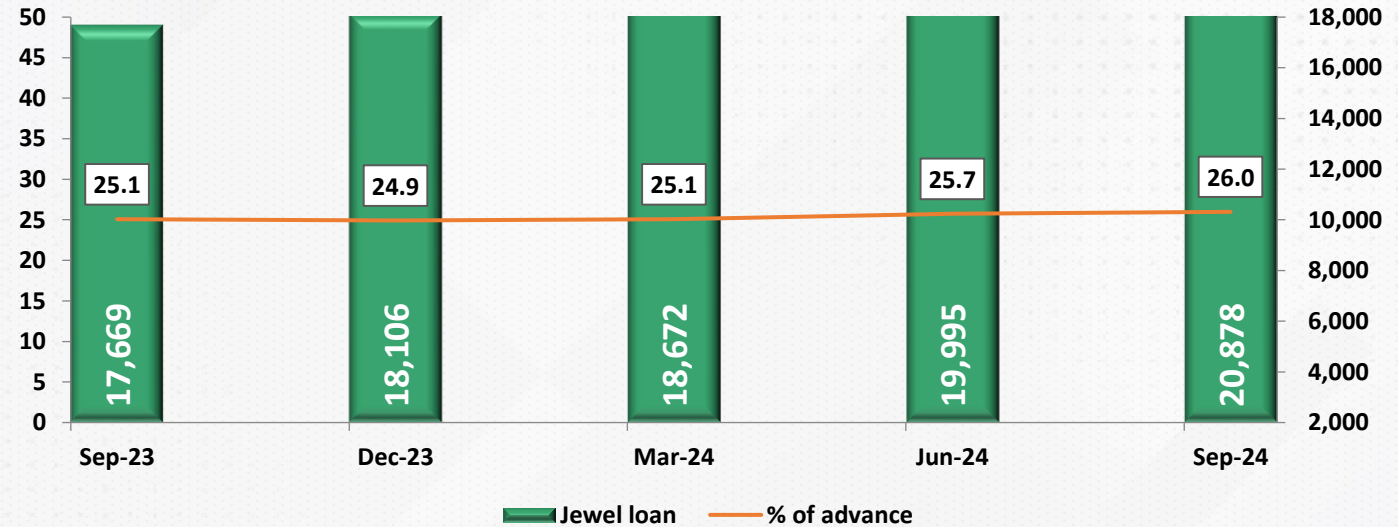
# Commercial Banking

## Ticket size of Commercial Book



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

## Jewel Loan



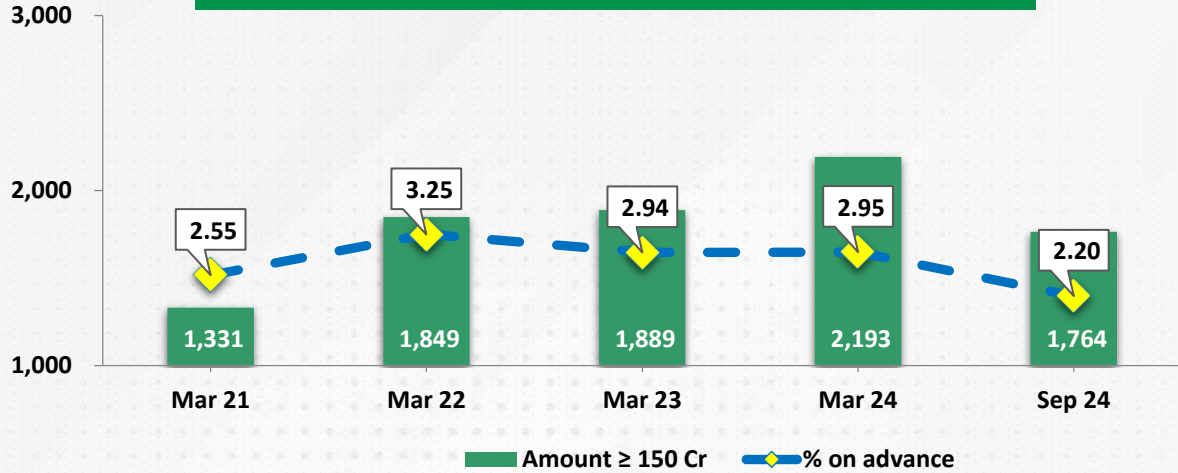
## Jewel Loan Portfolio

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
<b>Total</b>	<b>20,878</b>	<b>29</b>	<b>26</b>	<b>66</b>

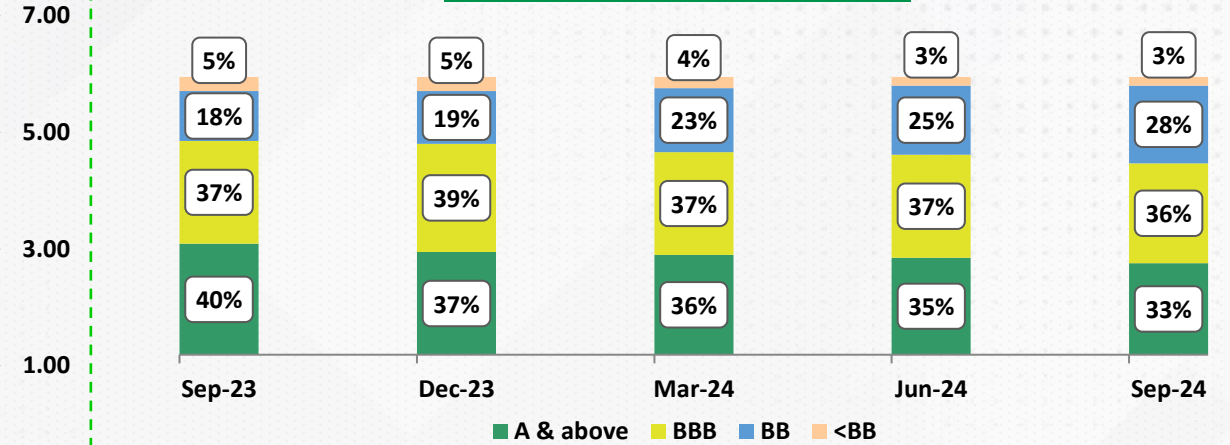


# Corporate Banking

## Standard Corporate Advances ≥ 150 crore

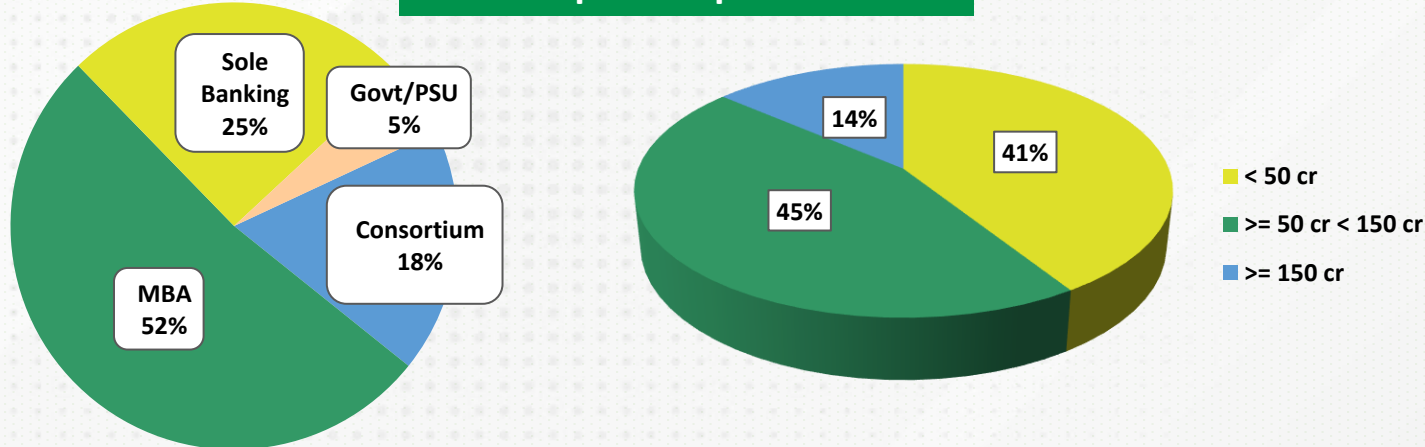


## Risk Profile



\*Internal Rating approach based on CRISIL Rating Assessment Model

## Break up of Corporate Book

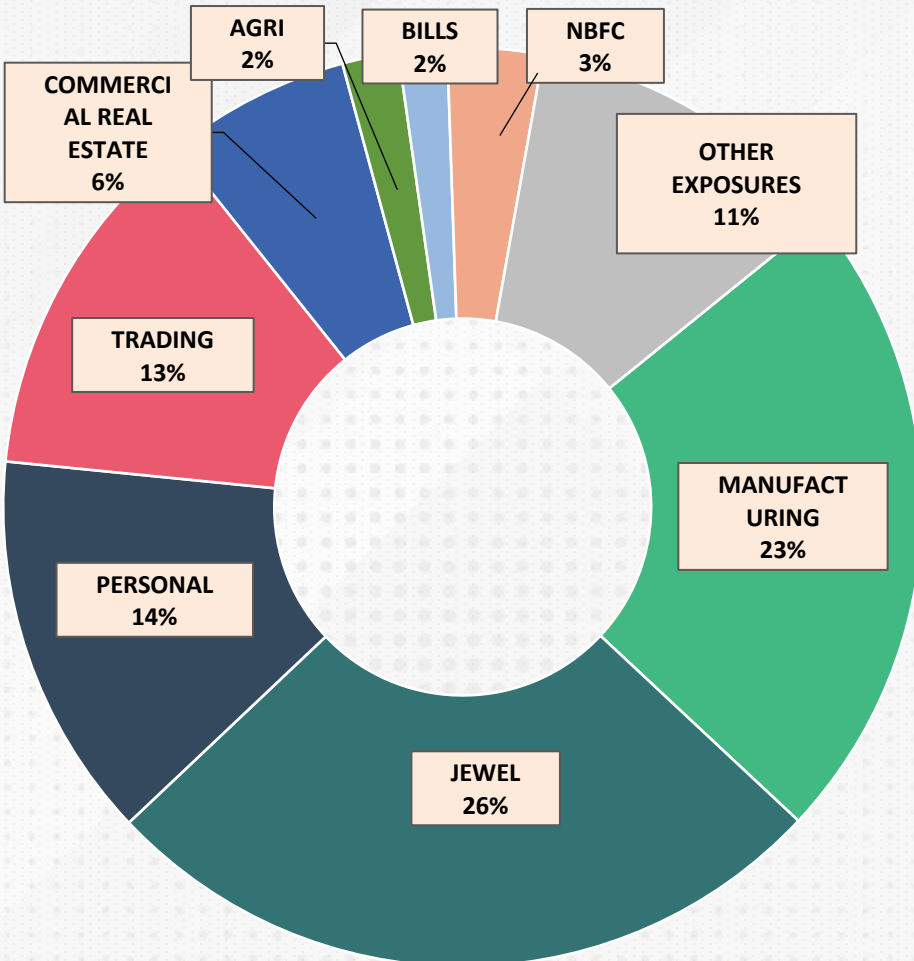


- ~ 86% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 35.94 Crore

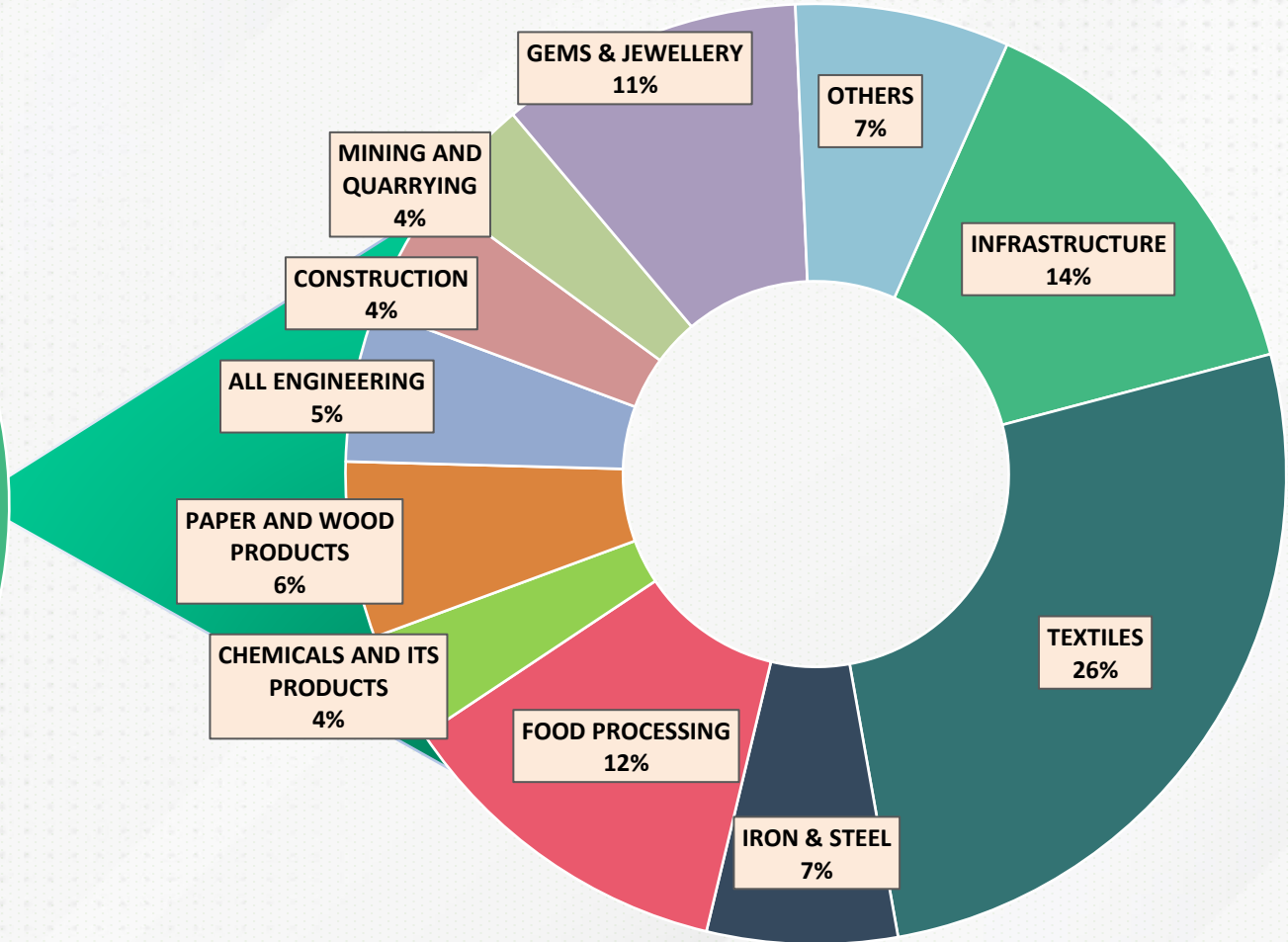
# Advances-Sectoral composition



**Rs. 80,299 Crore**



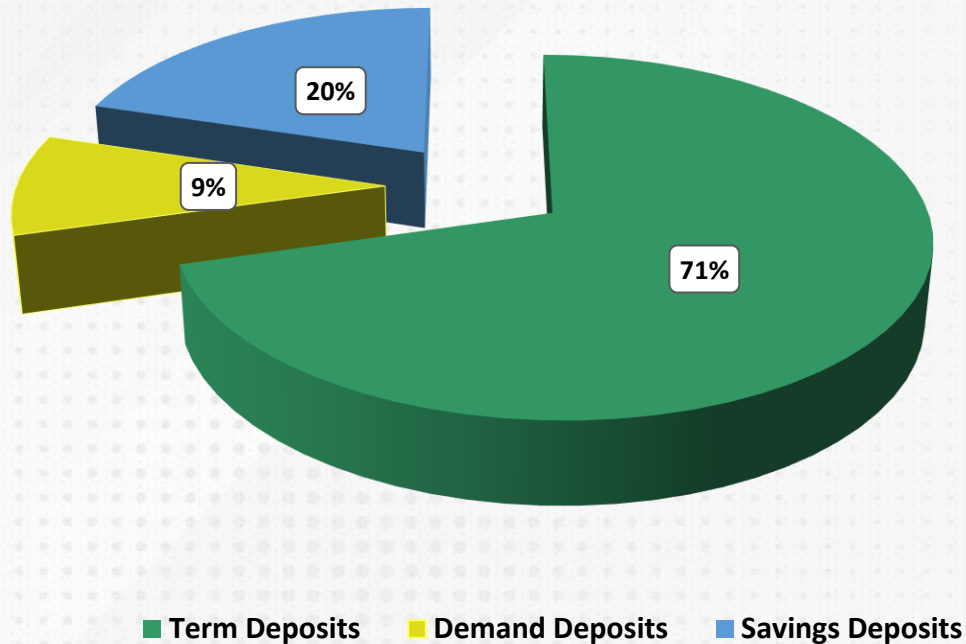
**Break up for Manufacturing Sector (Rs. 18,306 Crore)**



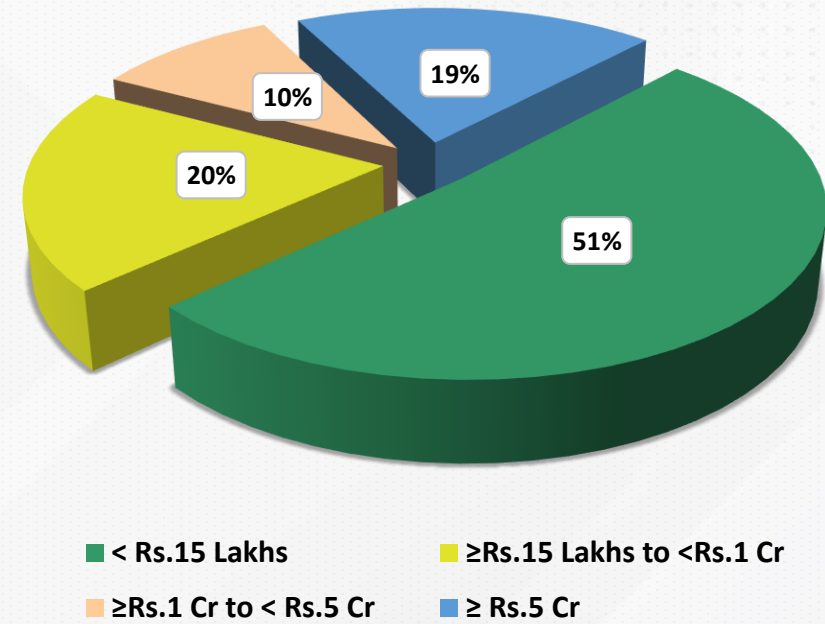


# Liability Franchise : Predominantly Retail

**Deposit Breakup**



**Term Deposit\*-Amount wise**



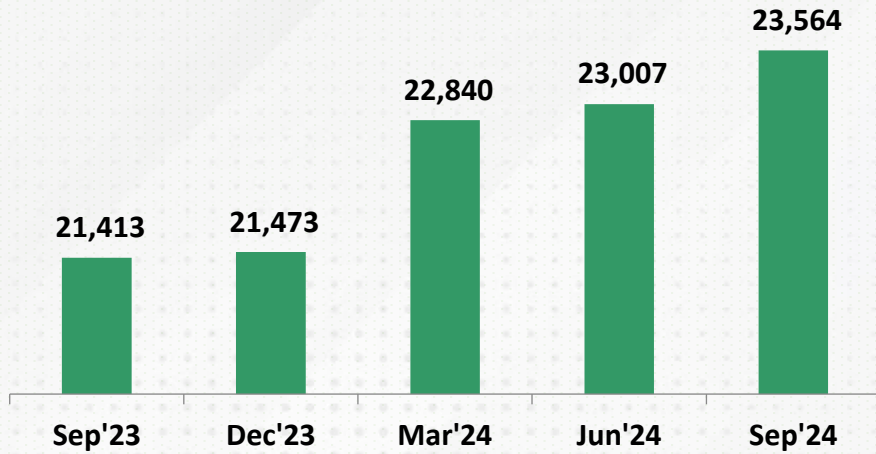
**81% of Term Deposits are < Rs.5 Cr**

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

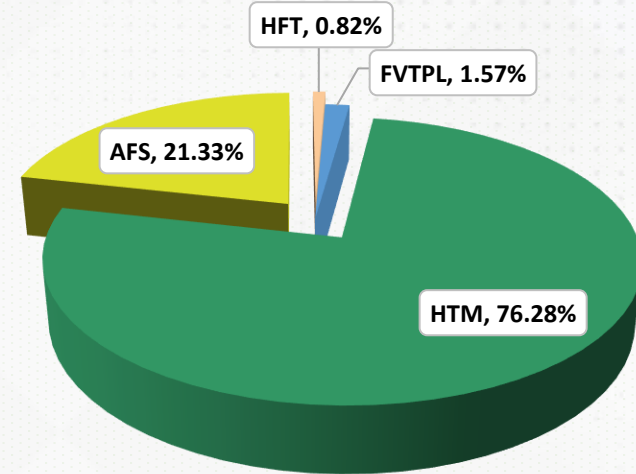
# Investment Portfolio



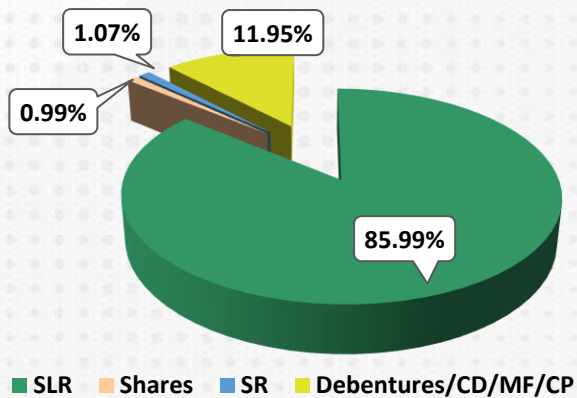
## Gross Investments (Rs. crore)



## Investment Category



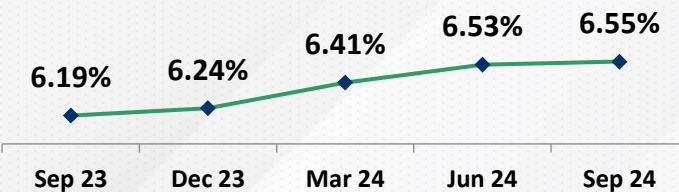
## Investment Composition



## 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
<b>Gross NPAs</b>				
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
<b>Closing Balance</b>		<b>886</b>		<b>1,219</b>
<b>Provisions</b>				
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
<b>Closing Balance</b>		<b>665</b>		<b>865</b>
<b>Net NPAs</b>		<b>219</b>		<b>324</b>



## Vertical wise NPA

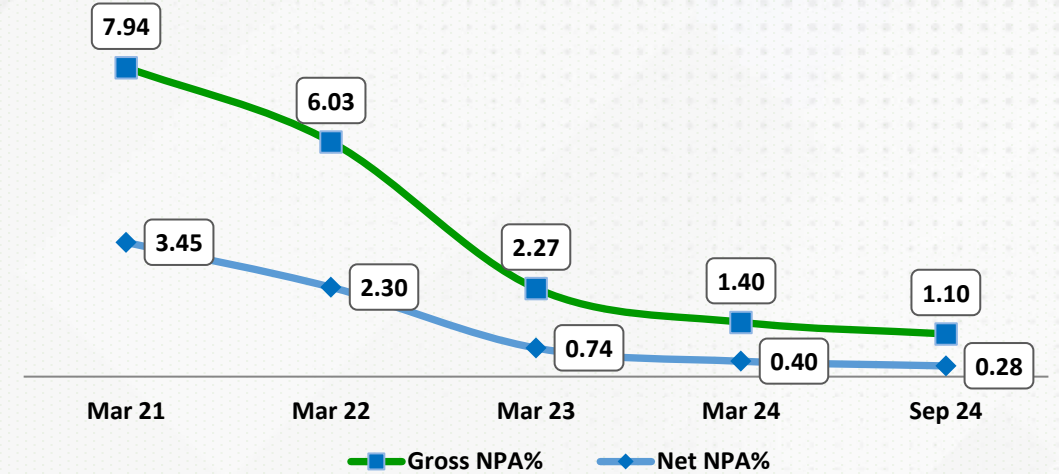
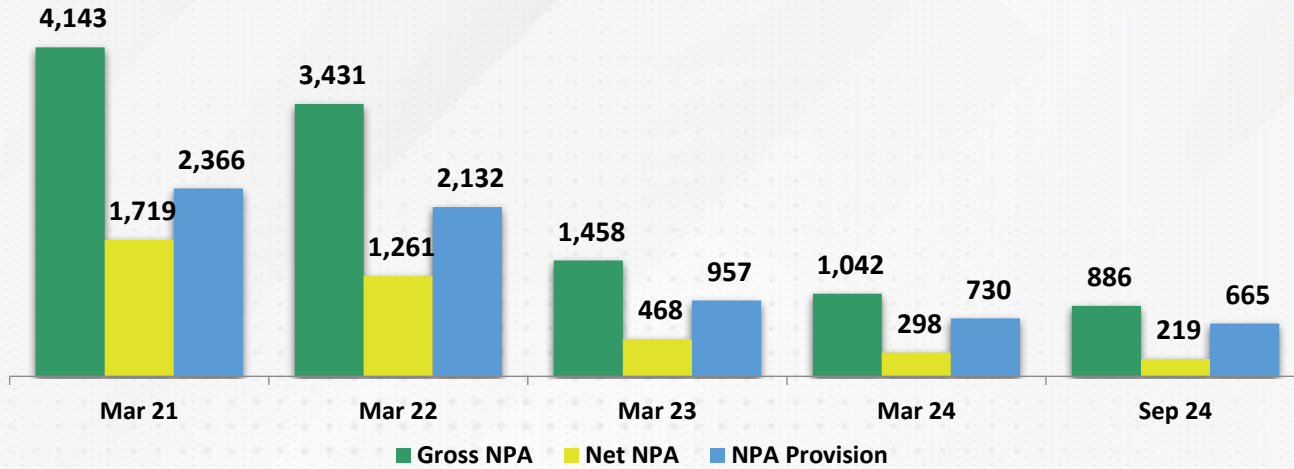
Vertical	Advances O/s. Sep 24	NPA as on Jun 24	NPA Additions Q2	NPA Reduction Q2		NPA as on Sep 24	Provisions Sep 24
				Recoveries / upgradation	Tech W/off		
Commercial	28,688	459	79	63	67	408	256
Retail (Personal Banking)	19,685	359	58	29	124	264	233
Agriculture	18,838	81	9	8	11	71	62
Corporate	13,088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

## Collection efficiency

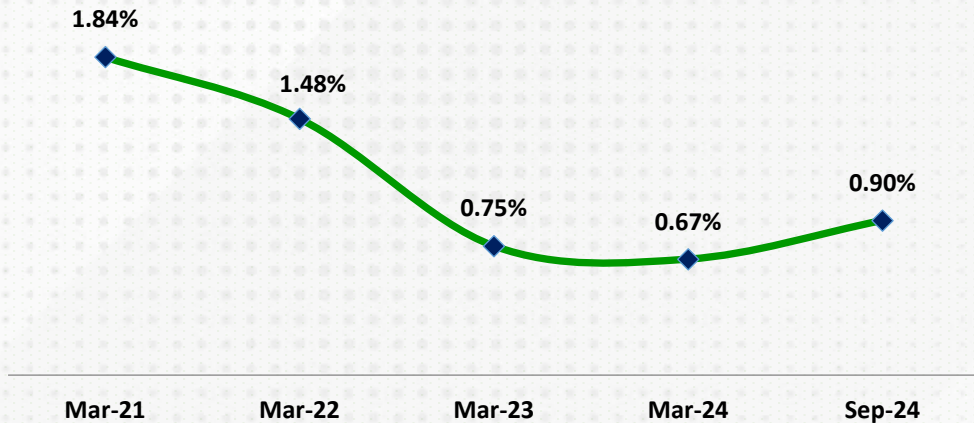
Particulars	Sep 24	Aug 24	Jul 24
Term Loan (%)	98.7%	98.7%	98.9%
Working Capital (%)	99.6%	99.7%	99.8%



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



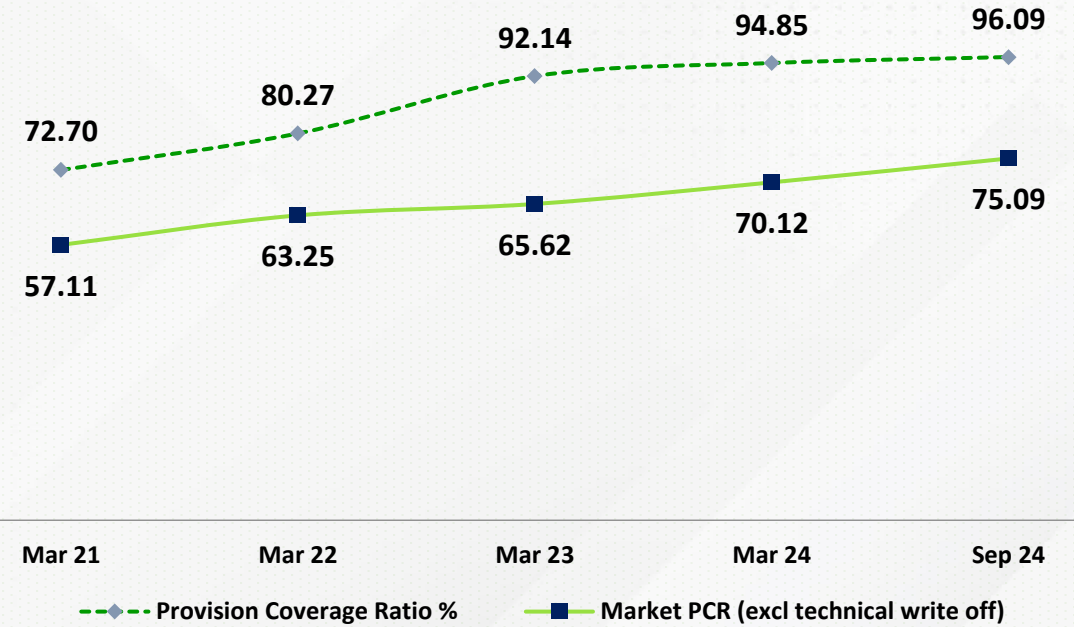
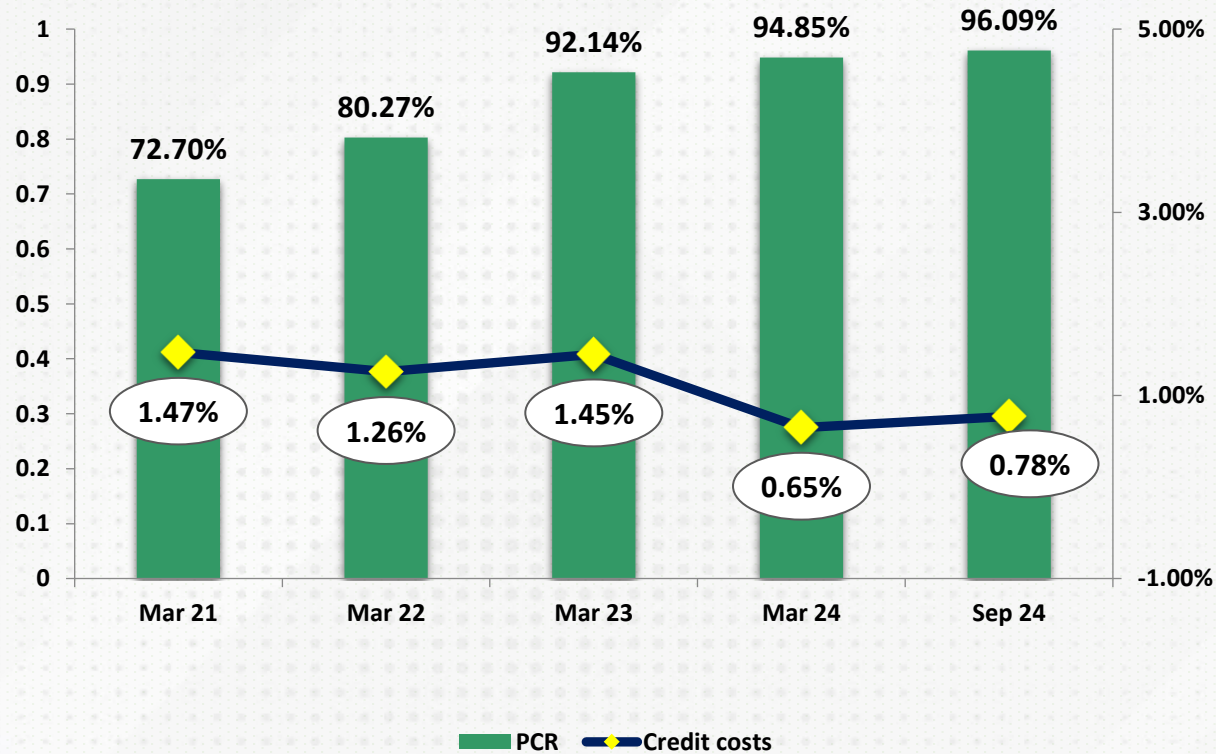
### Slippage Ratio



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)
<b>Total Provisions (excl. Tax)</b>	<b>181</b>	<b>126</b>	<b>313</b>	<b>286</b>
Tax Expense	163	133	317	263
<b>Total Provisions</b>	<b>344</b>	<b>259</b>	<b>630</b>	<b>549</b>

# 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
<b>Total</b>	<b>631</b>	<b>76</b>	<b>847</b>	<b>340</b>	<b>663</b>	<b>121</b>

\* 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
<b>Total</b>	<b>631</b>	<b>76</b>	<b>847</b>	<b>340</b>	<b>663</b>	<b>121</b>

# 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
<b>Total Additions ( A+B+C)</b>	<b>23</b>	<b>13</b>	<b>2,350</b>	<b>910</b>
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
<b>Total Deletions ( D+E+F+G)</b>	<b>101</b>	<b>45</b>	<b>146</b>	<b>63</b>
<b>Position at the end of the period</b>	<b>1,741</b>	<b>631</b>	<b>2,204</b>	<b>847</b>

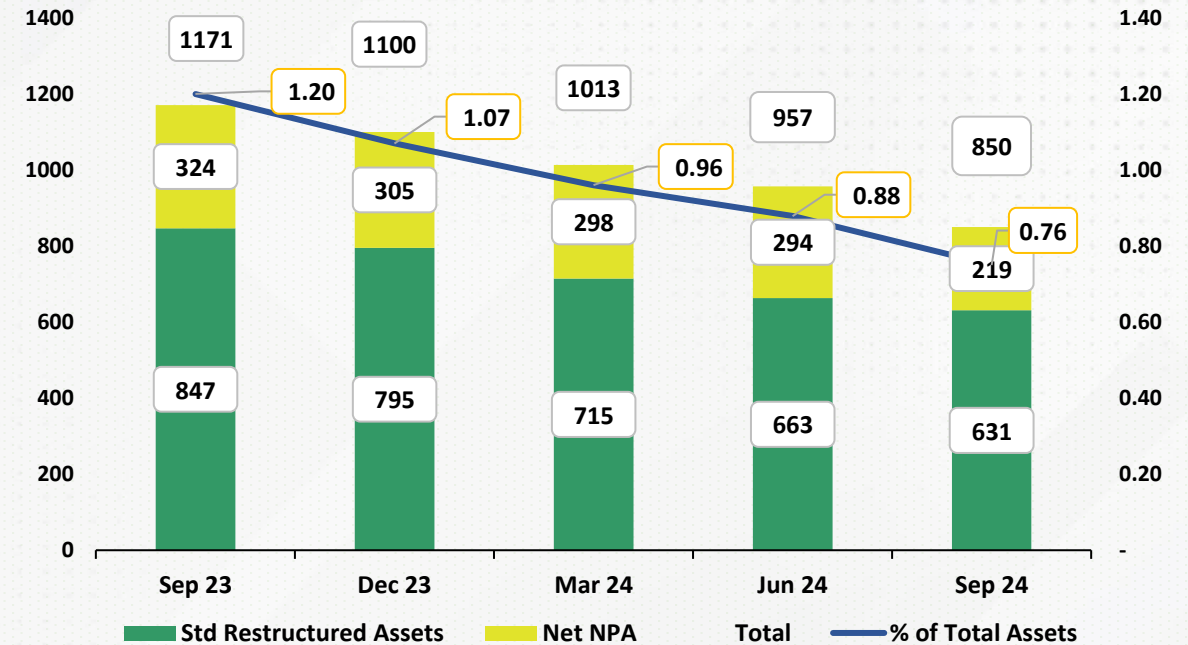




# Sector-wise Standard Restructured Advances

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
<b>TOTAL</b>		<b>631</b>	<b>847</b>
<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**

**Avg Daily Txns  
72.99 K**

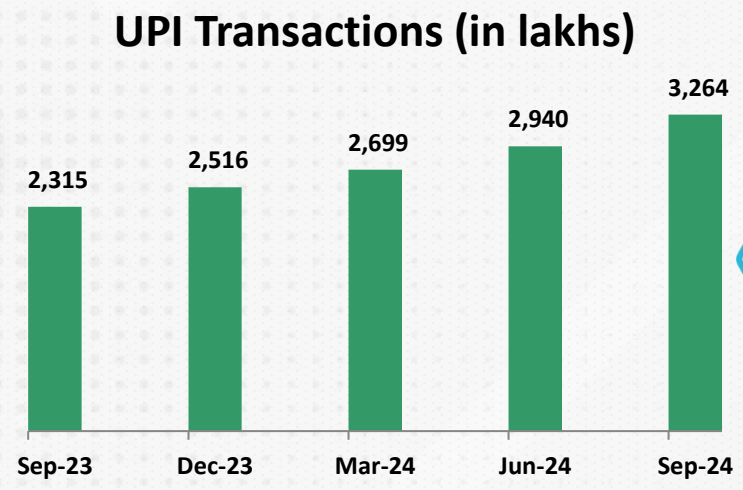
**Launching soon**

**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)



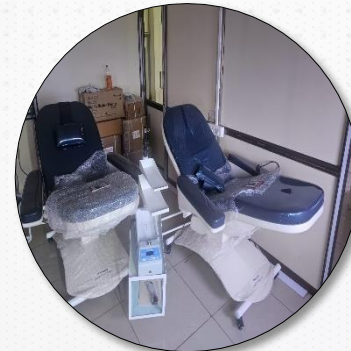
“The Bank partnered with Scope India in organising the training program consisting of two courses, one-year Advanced Vocational Diploma in General Duty Assistance from Open University under Community College and a 3 months certificate course Bedside Assistance from National Institute of Social Defence (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*)

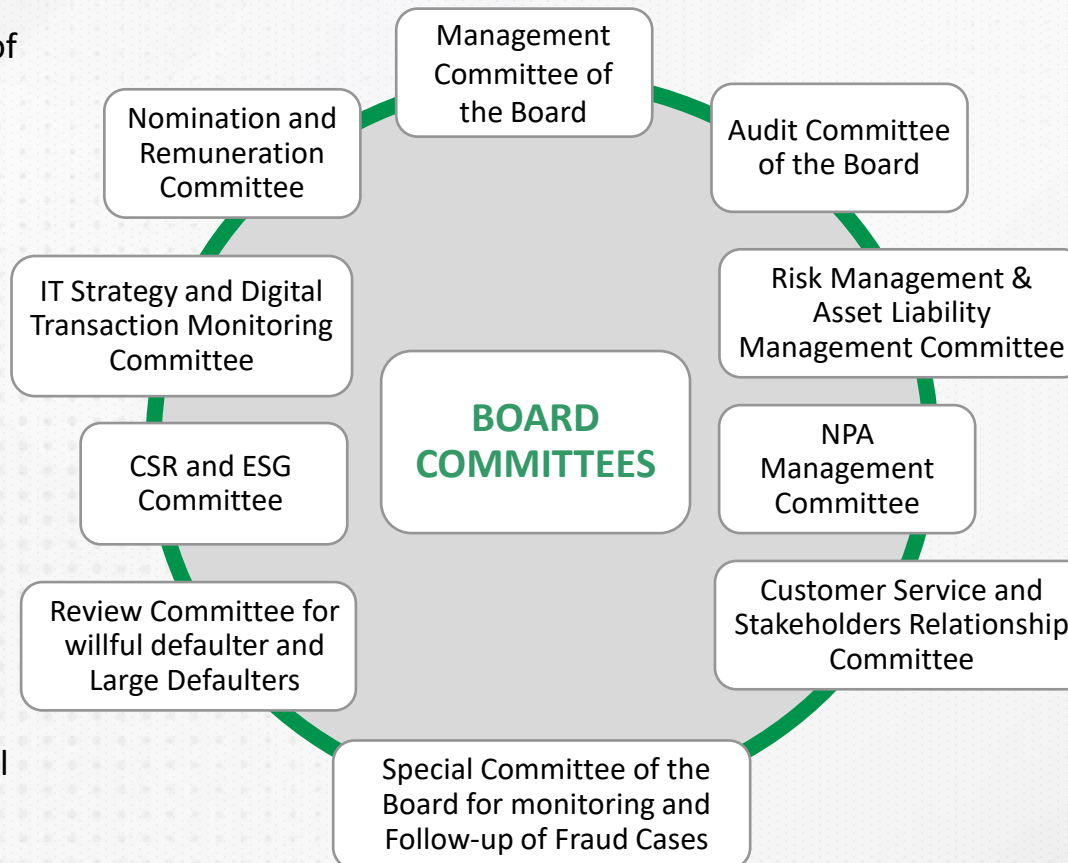
**One** Non-Executive Non- Independent Directors

**Two** Executive Directors

## Transparent Disclosures

Bank has published its 3<sup>rd</sup> 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

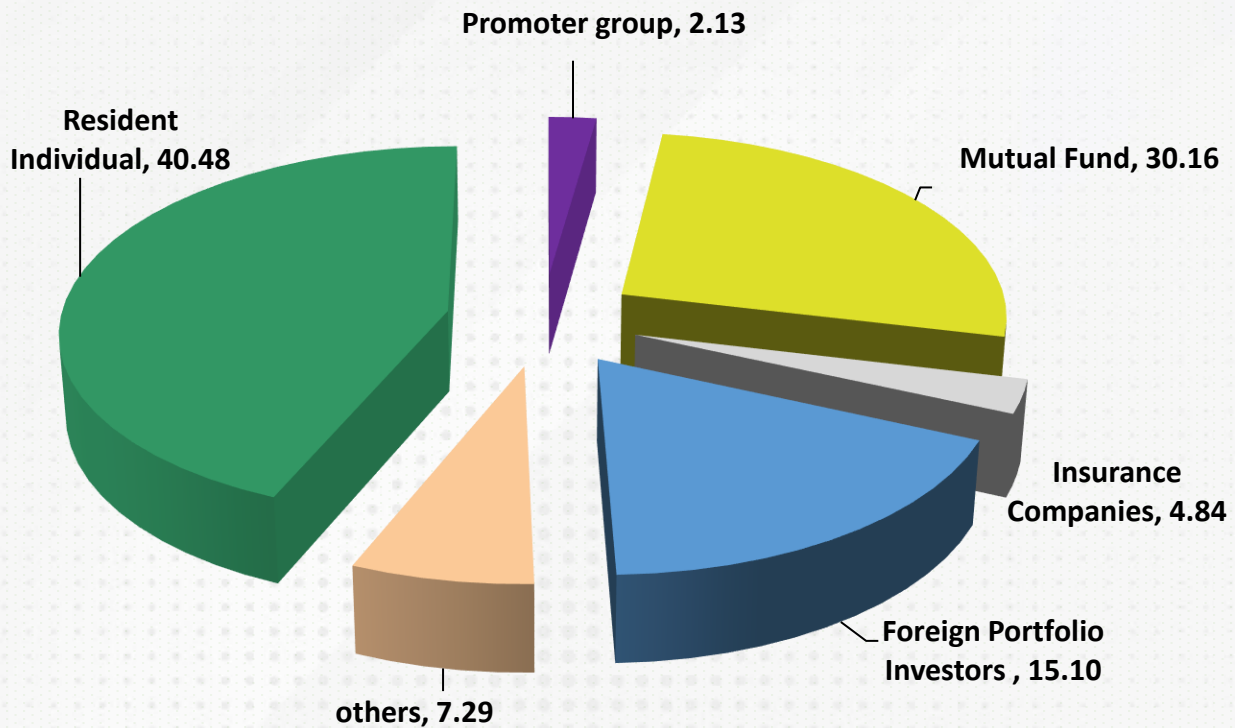
Bank is actively collaborating with external entities and subject matter experts in developing the ESG risk strategy

# 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