



Investor Presentation

Q4 FY 2025



Safe Harbor

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Vision & Mission of the Bank



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.

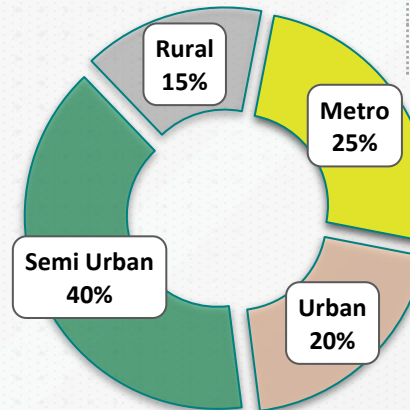
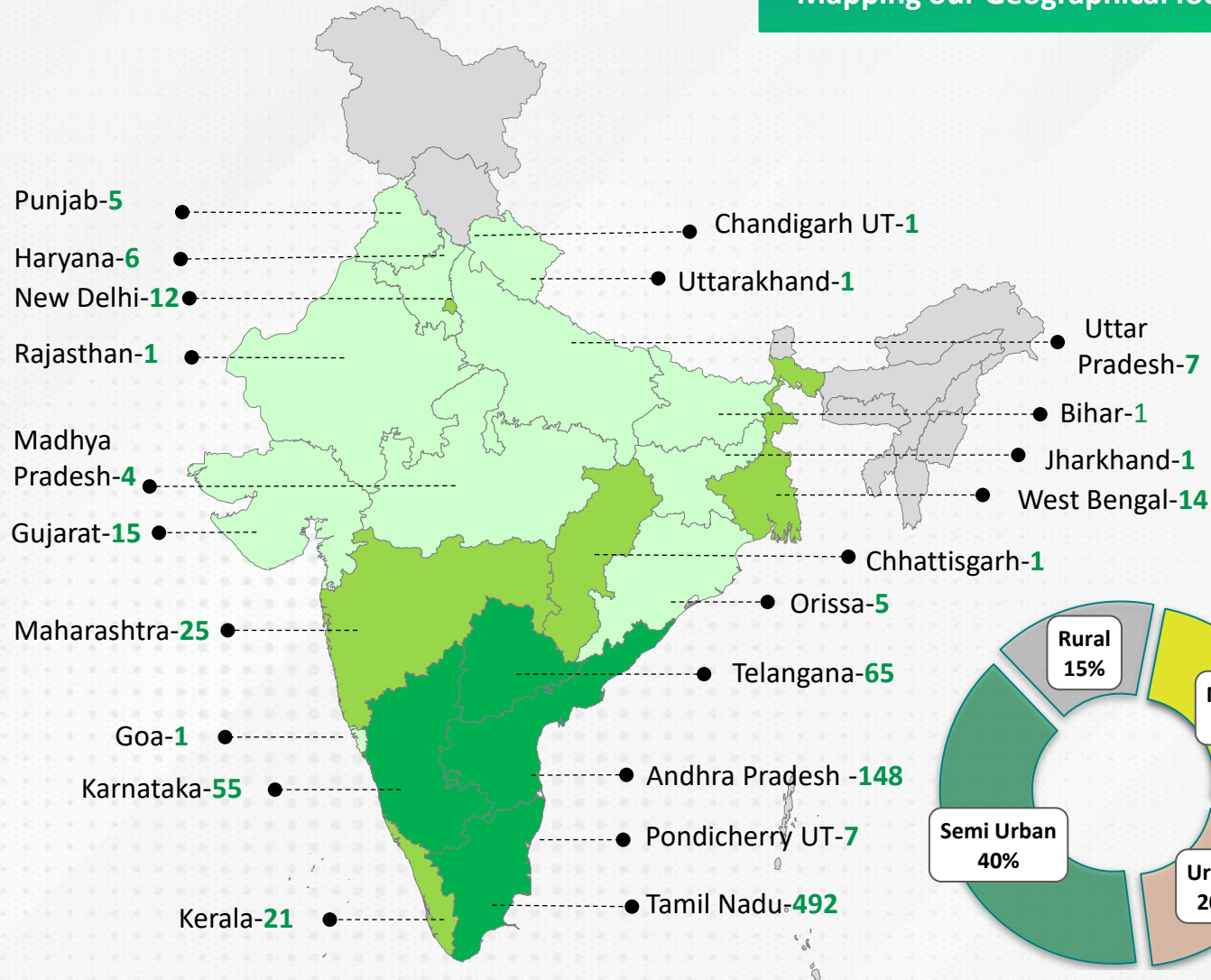


Quarter

In focus

Strategic penetration into India's fast developing hinterland

Mapping our Geographical footprint



Category	31.03.25	31.03.24	31.03.23
Branches	888	838	799
ATM's + Cash Recyclers	2,252	2,262	2,240

Category	No. of Branches	BBU*	CBU*	ARB*	Other offices^
Metro	222	10	9	8	8
Urban	177	3	-	-	-
Semi Urban	354	1	-	-	-
Rural	135	-	-	-	-
Total	888	14	9	8	8
BC Outlets	352				

*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

❖ 50 branches opened in FY 2024-25

Honoring the Past, Building the Future: A glimpse of our Journey

1916

- Bank commenced its Commercial operations in Karur

1964

- Acquisition of 4 smaller banks

2001

- First ATM of the bank unveiled

2009

- Set forth of **Golden Vision**: The Transformation Journey launched
- Total business crosses ₹ 0.25 T

2012

- Business crosses ₹ 0.50 T

2018

- Bank launches D-lite mobile App and Digitalized Lending system
- Business crosses ₹ 1 T

2019

- Bank launches Open Market Channel(OMC)

2022

- Business crosses ₹ 1.25 T

2024

- B/S size crosses ₹ 1 T
- Awarded with Best Small Indian bank** by Business today
- Business crosses ₹ 1.5 T

2025



- Bank's deposits crosses ₹ 1 T
- Honoured with Best Small Indian bank** by Business today for the 2nd consecutive year

Legacy of a century, Vision for tomorrow continues.....

Financial Highlights

Business



1,86,569

▲ 14% YoY ▲ 3% QoQ

Advances



84,491

▲ 14% YoY ▲ 2% QoQ

Deposits



1,02,078

▲ 15% YoY ▲ 3% QoQ

CASA



27,832

▲ 3% YoY ▼ 1% QoQ

NIM %



12M- 4.09% Q4- 4.05%

▼ 11 bps YoY ▲ 1 bps QoQ

Operating Profit



12M- 3,212 Q4-835

▲ 14% YoY ▲ 2% QoQ

Net Profit



12M -1,942 Q4-513

▲ 21% YoY ▲ 3% QoQ

ROA %



12M- 1.72% Q4- 1.73%

▲ 9 bps YoY ▼ 1 bps QoQ

ROE %



12M- 16.28% Q4- 17.21 %

▲ 30 bps YoY ▼ 21 bps QoQ

GNPA %



0.76%

▼ 64 bps YoY
▼ 7 bps QoQ

NNPA %



0.20%

▼ 20 bps YoY
-- QoQ

PCR %



96.81%

▲ 196 bps YoY
▼ 6 bps QoQ

Credit card interest income of Rs 9.93 Cr for full year has been reclassified under interest income from non interest income from FY24-25 onwards and adjusted for all quarters respectively for comparison purpose in respective slides

Performance metrics- Key Ratios

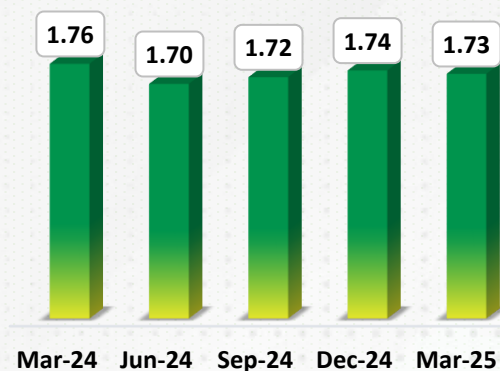
Particulars	Quarter		12 Months	
	Mar 25	Mar 24	Mar 25	Mar 24
Cost of Deposits (%)	5.74	5.36	5.61	5.19
Yield on Advances (%)	10.21	10.10	10.15	9.95
Cost of Funds (%)	5.75	5.41	5.61	5.23
Yield on Funds (%)	9.03	8.84	8.93	8.68
Net Interest Margin (%)	4.05	4.20	4.09	4.20
Spread (%)	3.29	3.43	3.32	3.45
Cost to income (%)	47.77	46.63	47.25	48.26
Cost to income (%) **	47.77	51.62	47.25	49.69
Cost to Avg Assets (%)	2.58	2.92	2.55	2.68
PPOP to Avg Assets (%)**	2.82	2.75	2.85	2.73
Return on Equity (%)	17.21	18.17	16.28	15.98
Return on Asset (%)	1.73	1.76	1.72	1.63
EPS (Rs.) *	6.38	5.67	24.13	19.99

* Not annualized

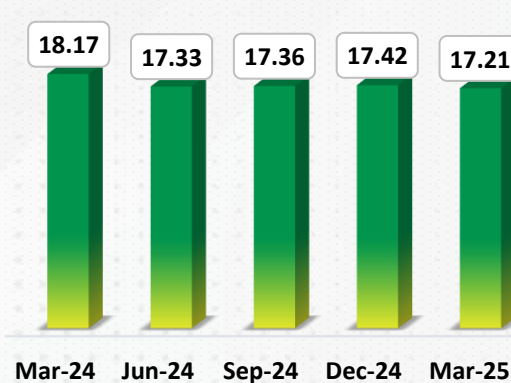
** After exclusion of one-off item of SR-NPI of Rs. 157 cr for Mar 24

Quarterly Performance metrics

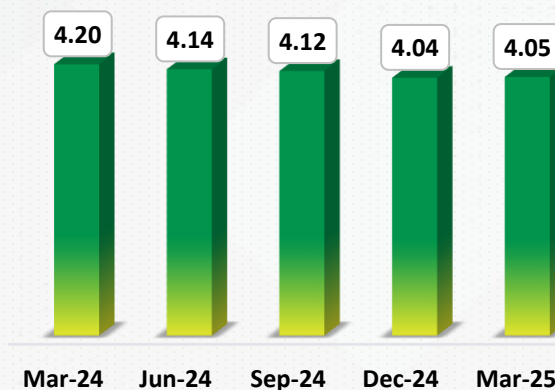
ROA%



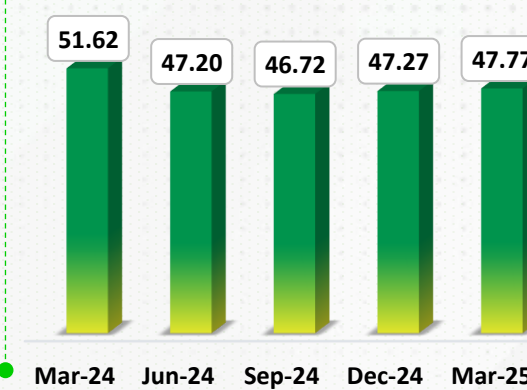
ROE %



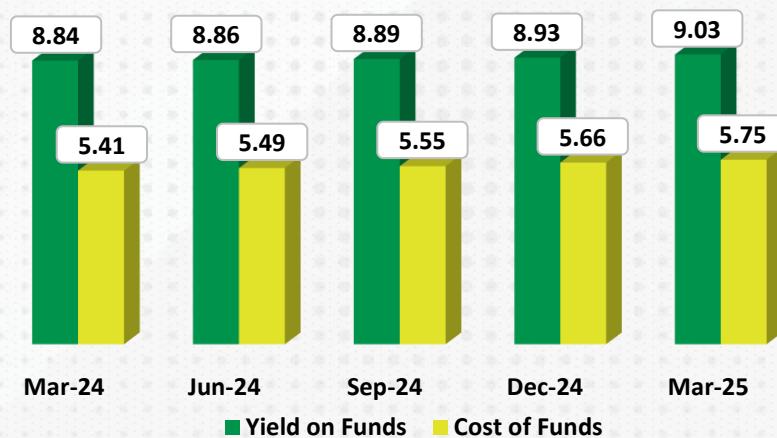
NIM %



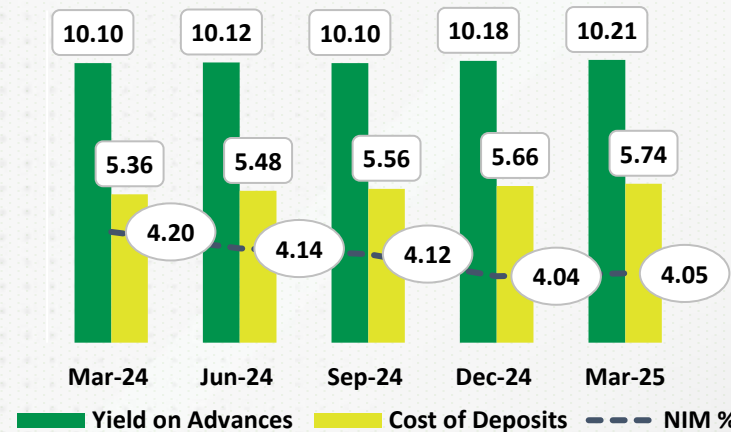
Cost to Income %



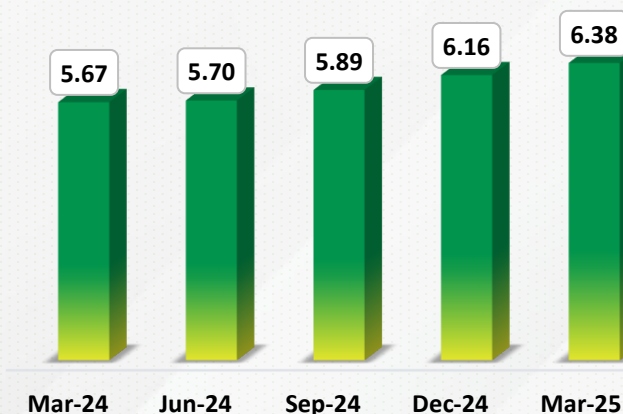
YOF,COF%



YOA,COD,NIM%



EPS (Rs)*



* Not annualized

Profit & Loss Statement

Particulars	Quarter			12 Months		
	Mar 25	Mar 24	Growth % (YoY)	Mar 25	Mar 24	Growth % (YoY)
Net Interest Income	1,089	998	9	4,260	3,818	12
Other Income						
- Fee income	264	238	11	965	858	12
- Others	245	231	6	864	643	35
Sub total	509	469	9	1,829	1,501	22
- Others *(refer note below for Mar 24)	-	157*	-	-	148*	-
Total Income	1,598	1,625	(2)	6,089	5,468	11
Operating Expenses	764	757	1	2,877	2,637	9
- Employee expense	385	440	(13)	1,449	1,460	(1)
- Other operating expense	379	317	20	1,428	1,177	21
Operating Profit	835	868	(4)	3,212	2,829	14
		711*	17		2,681*	20
Provisions	162	137	18	621	581	7
Provisions *(refer note below for Mar 24)	-	157	-	-	148	-
Profit Before Tax	673	574	17	2,591	2,100	23
Tax (net of DTA/DTL)	160	118	36	649	495	31
Net Profit	513	456	13	1,942	1,605	21

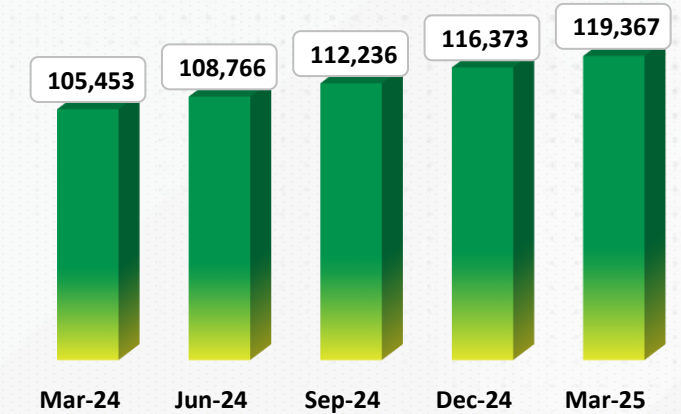
*As per RBI Master Direction-(Transfer of Loan Exposures) Directions , 2021 SR investments more than 8 years have to be classified as Loss assets - Non Performing Investments(NPI). As per RBI Direction on Financial Statements - presentation and disclosure (30.8.2021) depreciation on investments have to be classified under other income. During the March Q4 FY 24 (i.e. Previous year), we have reversed Rs. 157 Crores of such SR investments provision resulting in increase in other income and treated the same amount as provision for NPI under provisions. However, there is no effect on net profit.

Balance Sheet

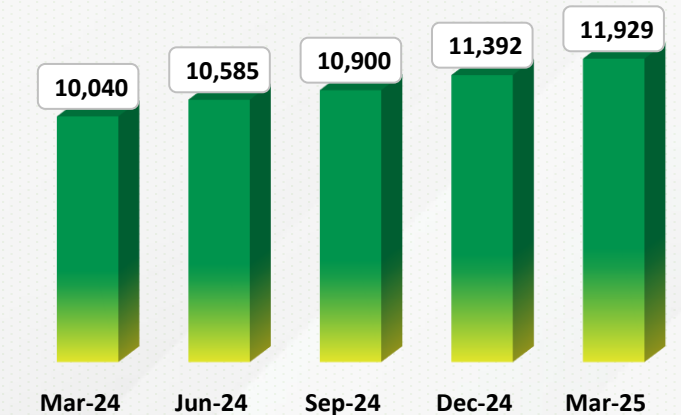
Particulars	FY 2024-25	FY 2023-24	YoY (%)
Capital & Liabilities			
Capital	161	161	-
Reserves and Surplus	11,768	9,879	19
Deposits	1,02,078	89,113	15
Borrowings	1,217	2,478	(51)
Other Liabilities and Provisions	4,143	3,822	8
Total	1,19,367	105,453	13
Assets			
Cash and Balances with RBI	7,354	5,587	32
Balances with Banks	452	71	537
Investments (Net)	23,831	22,344	7
Advances (Net)	84,005	73,667	14
Fixed Assets	490	433	13
Other Assets	3,235	3,351	(3)
Total	1,19,367	105,453	13

Figures are regrouped wherever necessary

Total Assets



Equity

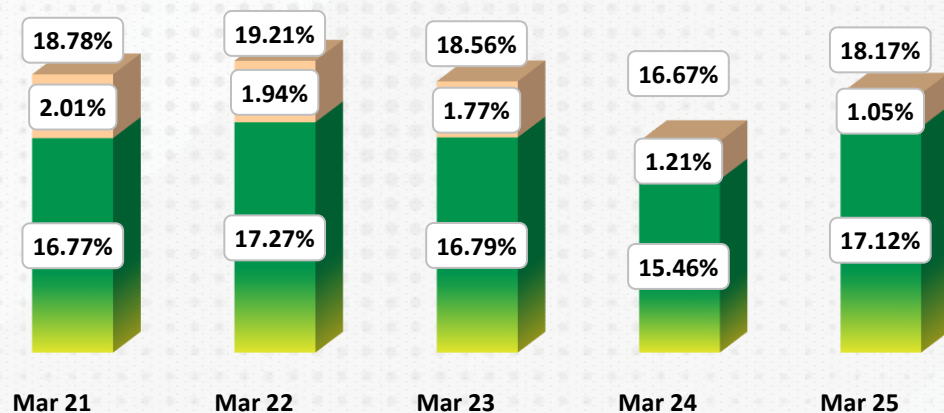


Capital to Risk Weighted Assets Ratio – Basel III

(Rs. crore)

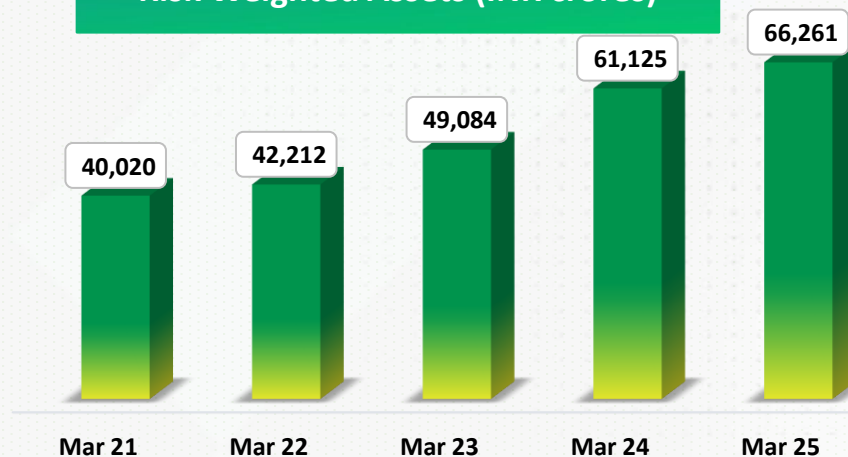
Particulars	Mar 25	Mar 24	Dec 24
CRAR %	18.17	16.67	15.91
Total capital	12,041	10,192	10,306
Tier I capital	11,344	9,449	9,736
Tier II capital	697	743	570
RWA	66,261	61,125	64,755
Credit risk	57,947	52,247	56,208
Operational risk	7,940	6,922	7,940
Market risk	374	1,956	607

CRAR %

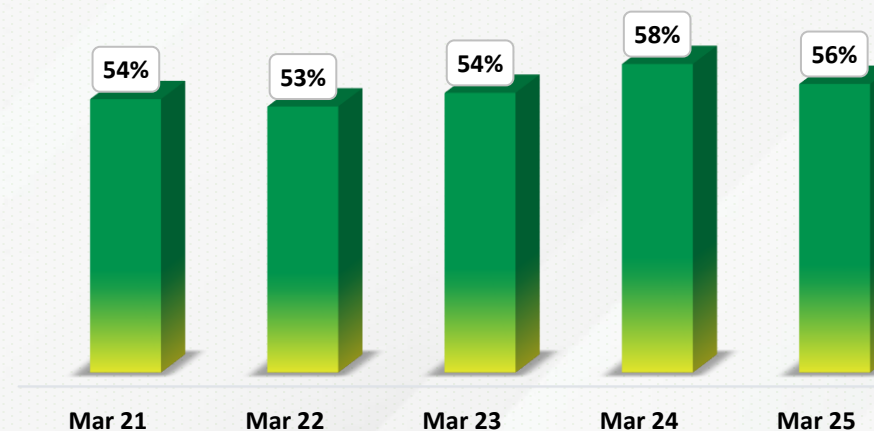


■ Tier I ■ Tier II ■ Total CRAR

Risk Weighted Assets (INR crores)



RWA/Total asset (%)





Driving growth

across verticals

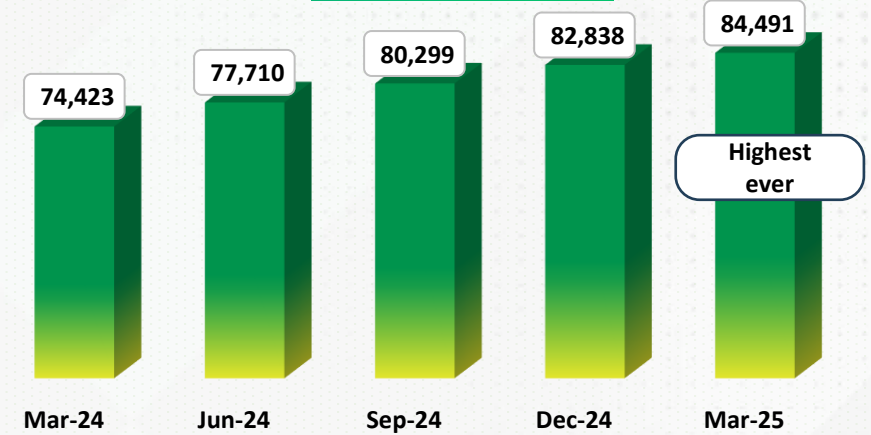
Advances and Deposits

Parameter	Mar 25	Mar 24	YoY %	Dec 24	QoQ %
Deposits	1,02,078	89,113	15	99,155	3
Gross Advances	84,491	74,423	14	82,838	2
Total Business	1,86,569	1,63,536	14	1,81,993	3

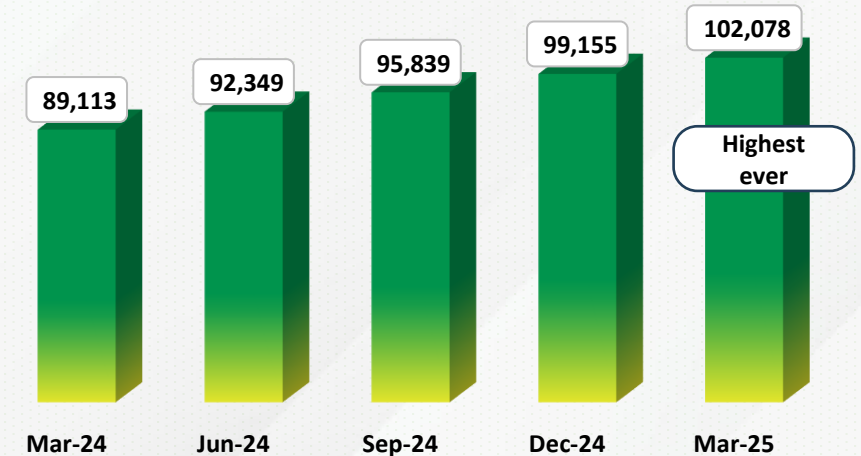
Deposit Portfolio

Parameter	Mar 25	Mar 24	YoY %	Dec 24	QoQ %
Demand Deposit	8,353	8,283	1	8,828	(5)
Saving Deposit	19,479	18,802	4	19,339	1
CASA	27,832	27,085	3	28,167	(1)
CASA (%)	27.27	30.39	(312) bps	28.41	(114) bps
Term Deposit	74,246	62,028	20	70,988	5
Total Deposit	1,02,078	89,113	15	99,155	3

Advances



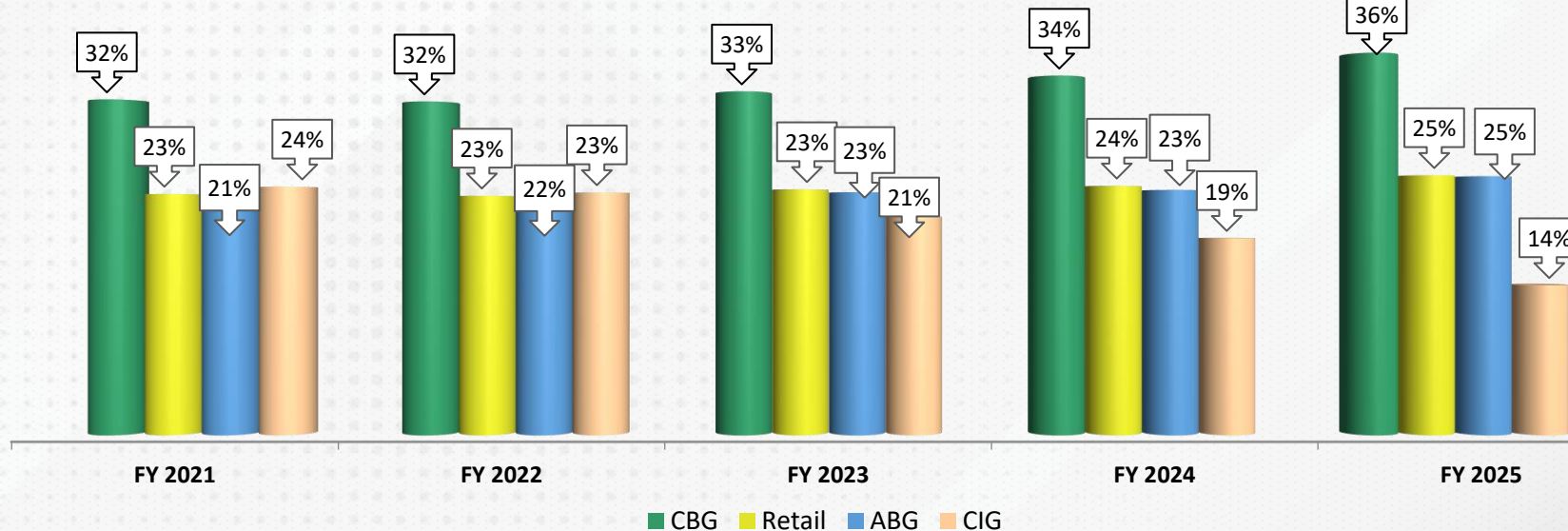
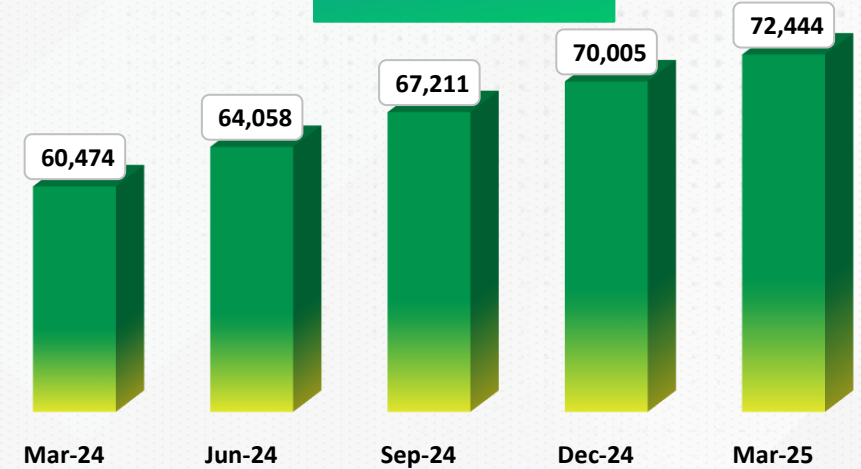
Deposits



Consistent and Credible Progress

Particulars	Mar 25	Mar 24	YoY %	Dec 24	QoQ %
Commercial	30,730	25,449	21	29,824	3
Retail (Personal Banking)	20,896	17,662	18	20,476	2
Agriculture	20,818	17,363	20	19,705	6
RAM Verticals	72,444	60,474	20	70,005	3
Corporate	12,047	13,949	(14)	12,833	(6)
Gross Advances	84,491	74,423	14	82,838	2

RAM Advances



Segments

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

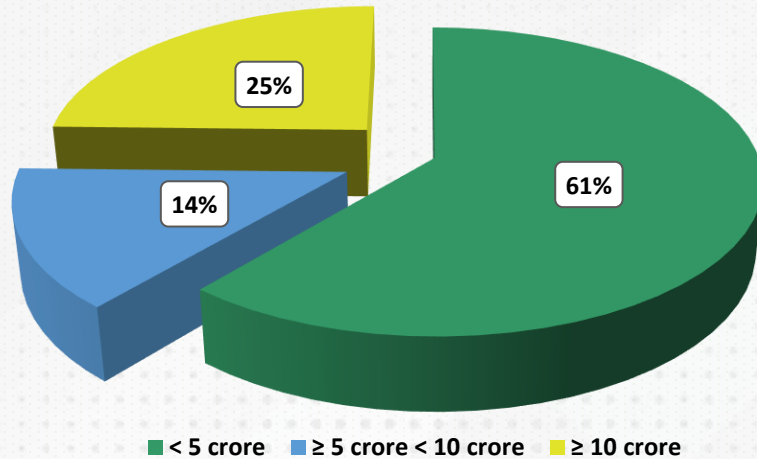
Retail Portfolio

Particulars	Mar 25	Mar 24	YoY %	Dec 24	QoQ %
Housing loan	8,457	7,563	12	8,405	1
Jewel loans	3,455	2,147	61	3,123	11
Mortgage (LAP) loans	5,499	4,116	34	5,266	4
Vehicle loans	1,027	1,132	(9)	1,071	(4)
Consumer Credit-BNPL*	844	1,077	(22)	977	(14)
Personal loans	238	333	(29)	262	(9)
Education loans	152	146	4	150	1
Other loans	1,224	1,148	7	1,222	-
Total	20,896	17,662	18	20,476	2

*BNPL-Buy Now Pay Later

Commercial Banking

Ticket size of Commercial book

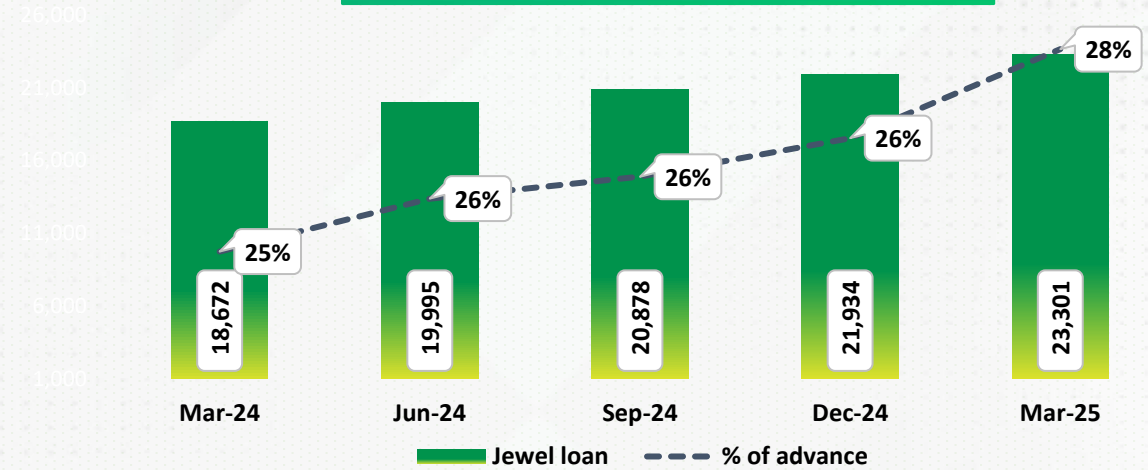


■ < 5 crore ■ ≥ 5 crore < 10 crore ■ ≥ 10 crore



- Average Ticket size of Commercial book at account level - Rs. 55.3 lakh
- 61% of Commercial loans are less than Rs. 5 Cr

Jewel loan portfolio



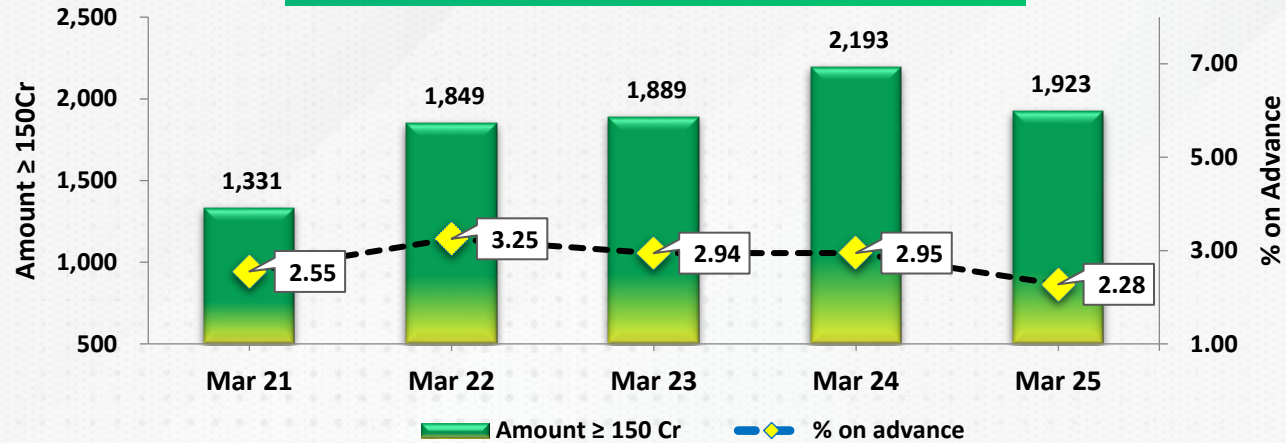
Includes both Agri and Non-Agri Jewel loans

Category	Amount	SMA 30+			LTV (%)
		31.03.2025	31.03.2024	31.12.2024	
Agri Jewel loan	18,983	11	15	16	63
Non-Agri Jewel loan	4,318	6	19	9	56
Total	23,301	17	34	25	62

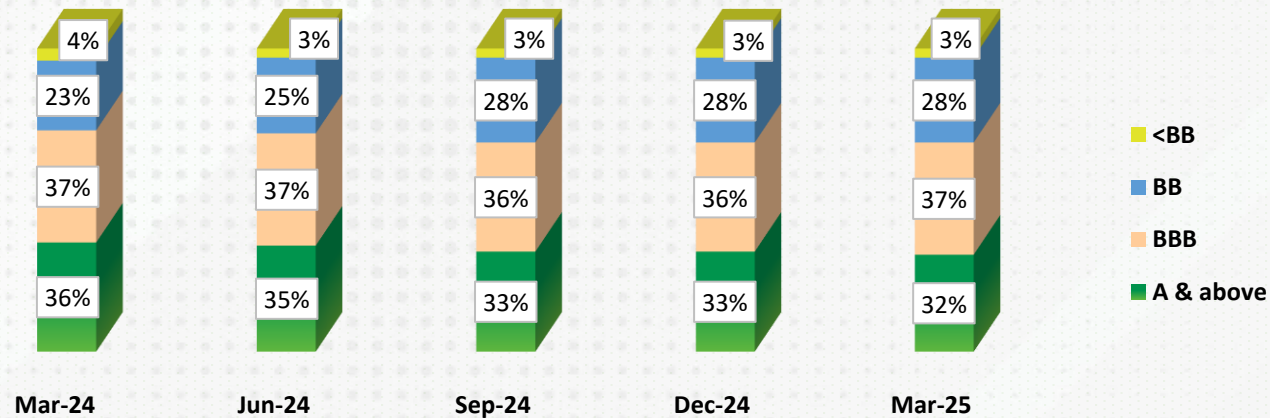
Corporate Banking

Standard Corporate Advances ≥ 150 crore

(Rs. crore)

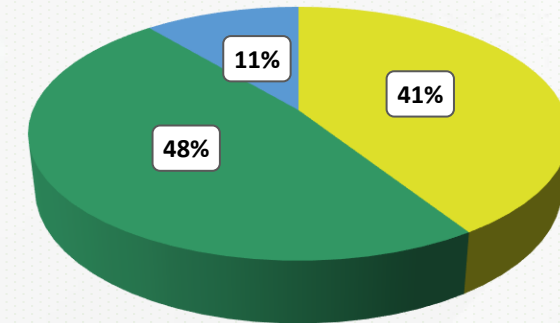
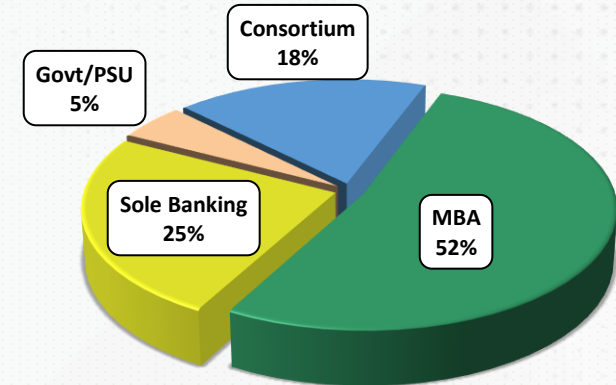


Risk Profile



*Internal Rating approach based on CRISIL Rating Assessment Model

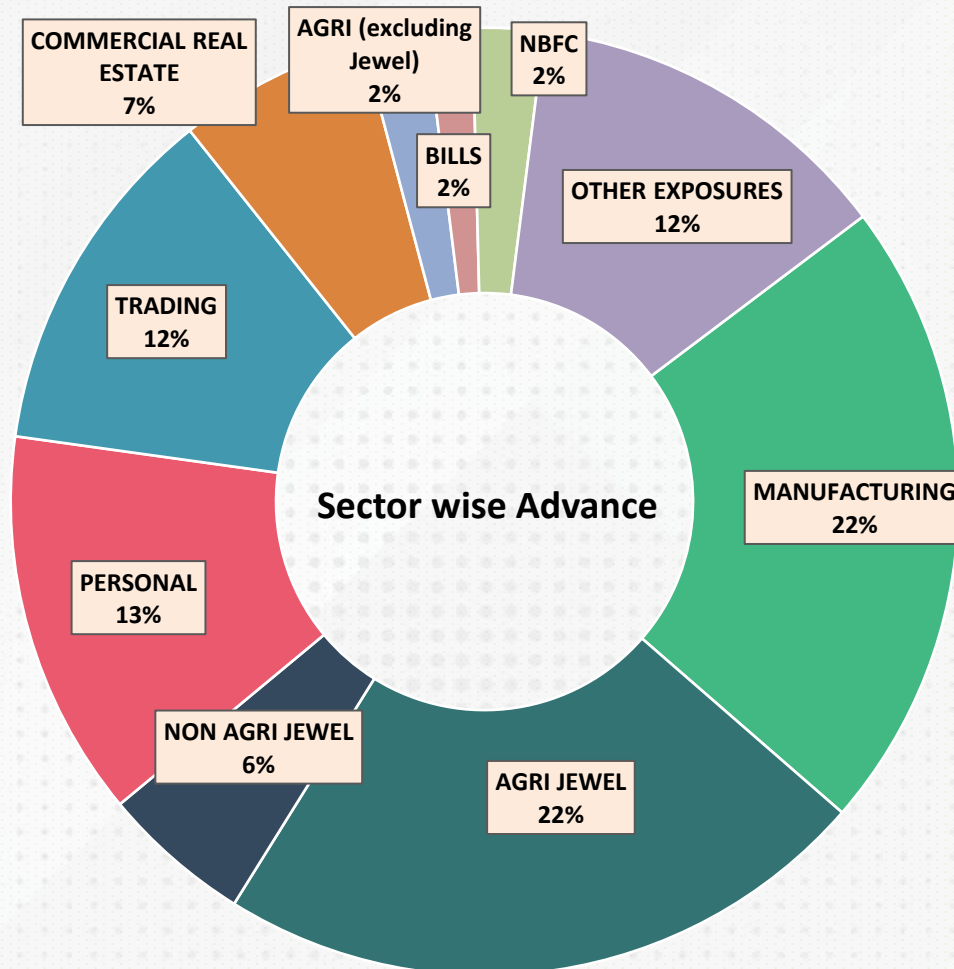
Break up of Corporate Book



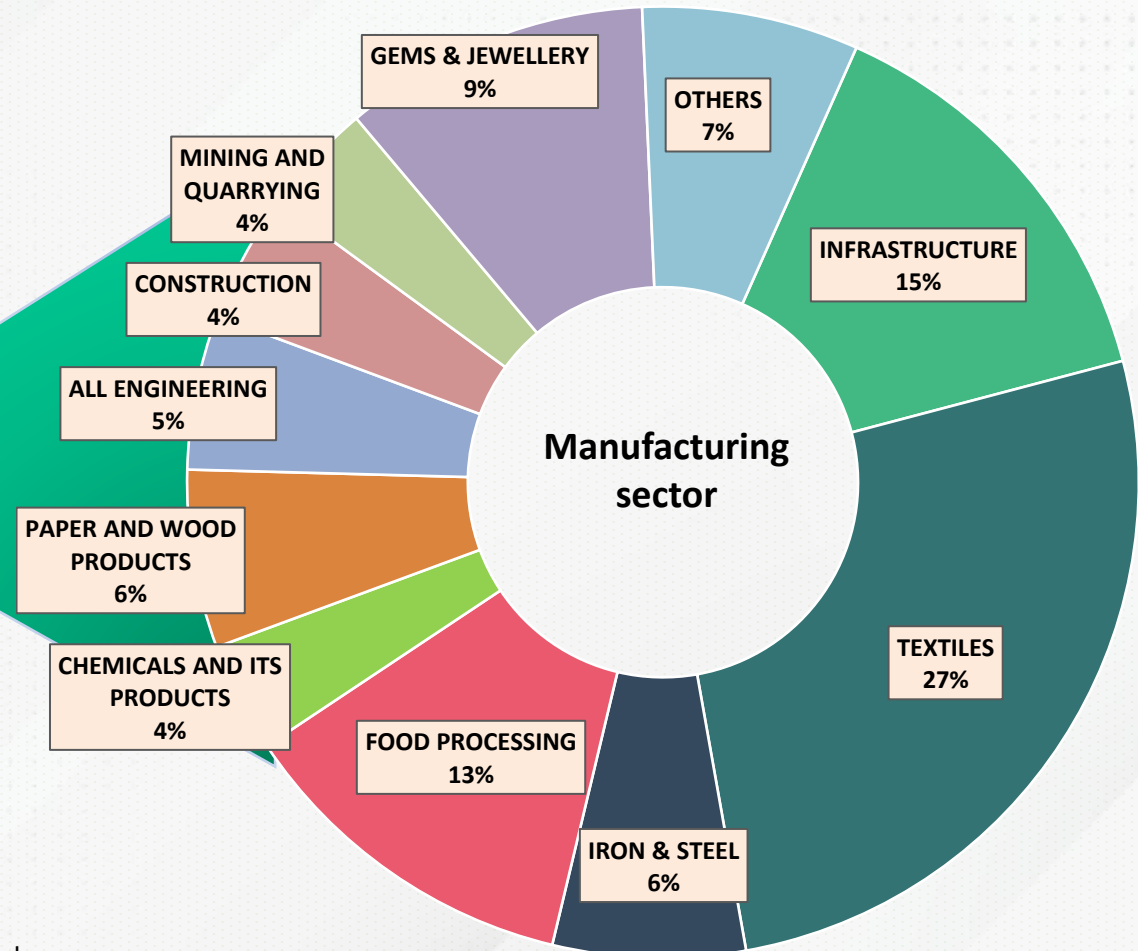
- ~ 89% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 36.40 Crore

Advances-Sectoral composition

Gross Advance of Rs. 84,491 Crore

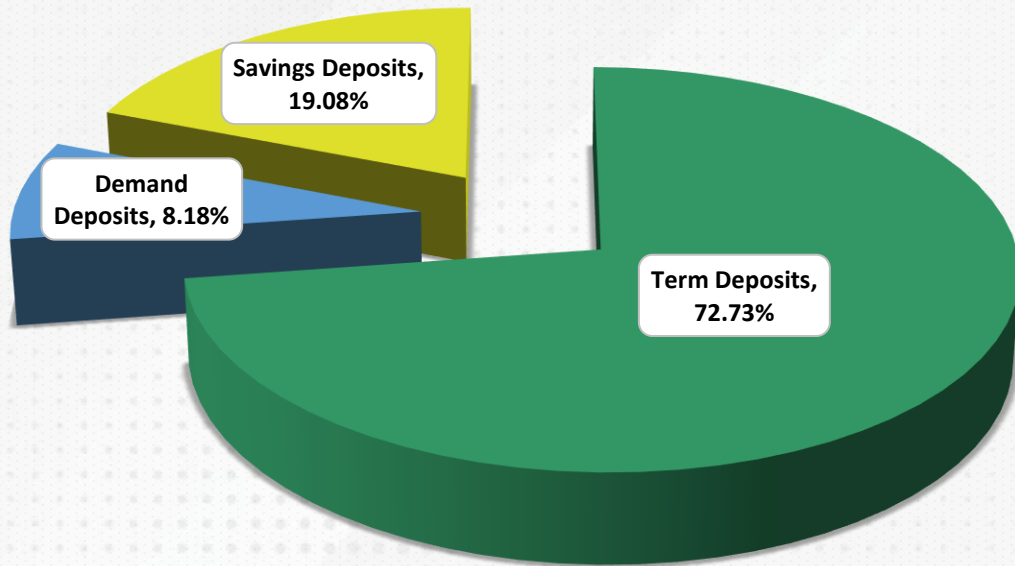


Break up for Manufacturing Sector (Rs. 18,348 Crore)



Liability Franchise : Predominantly Retail

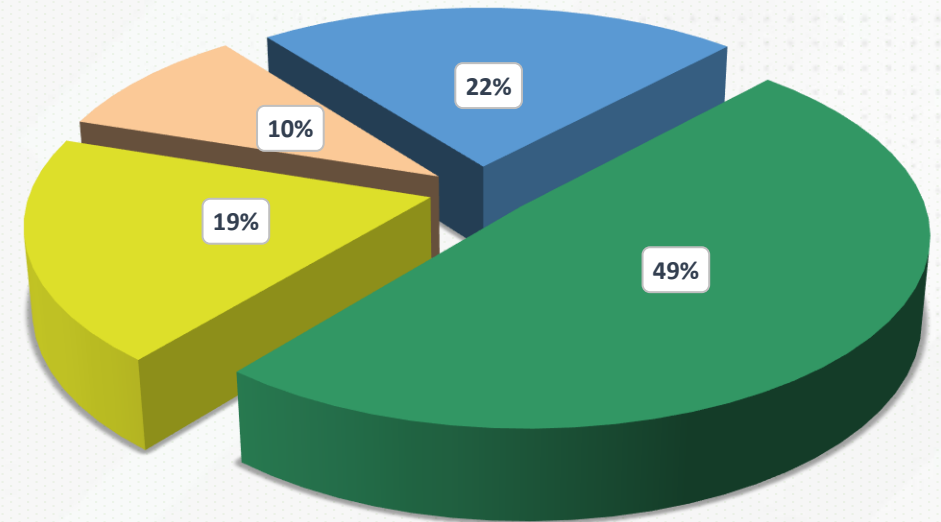
Deposit Breakup



Milestone achievement:

Total deposits of our Bank surpassed the Rs. 1 trillion benchmark

Term Deposit-Amount wise*



< Rs.15 Lakhs

≥Rs.15 Lakhs to <Rs.1 Cr

≥Rs.1 Cr to < Rs.5 Cr

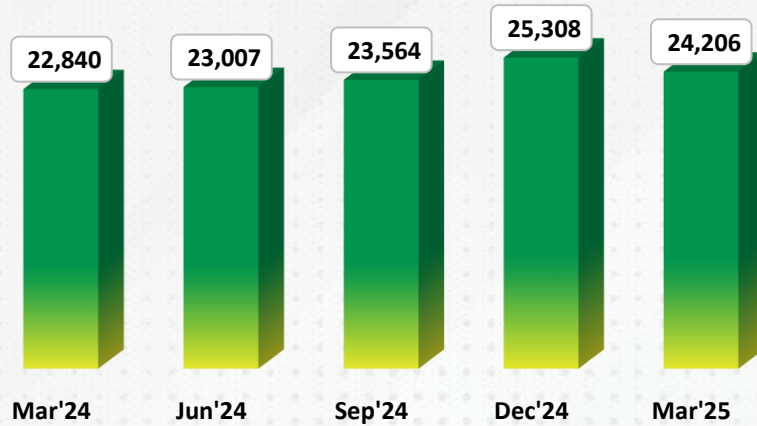
≥ Rs.5 Cr

78 % of Total Term Deposits* are < Rs.5 Cr

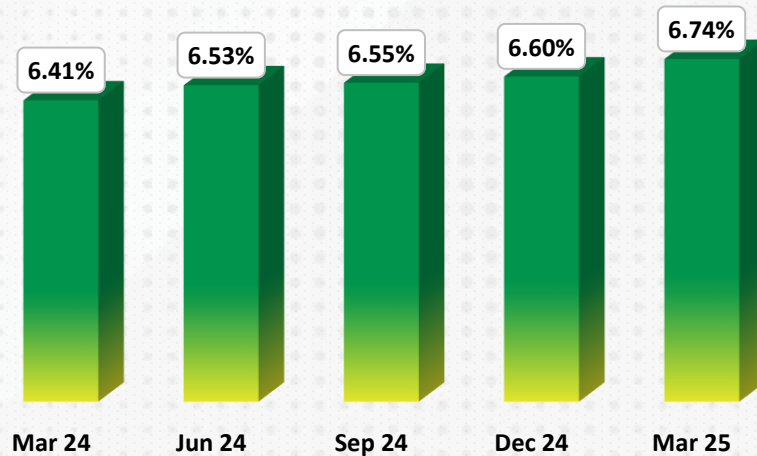
* Term Deposit here do not include Term Deposits by Banks, FCNR deposits and Certificate of Deposits (CD's)

Investment Portfolio

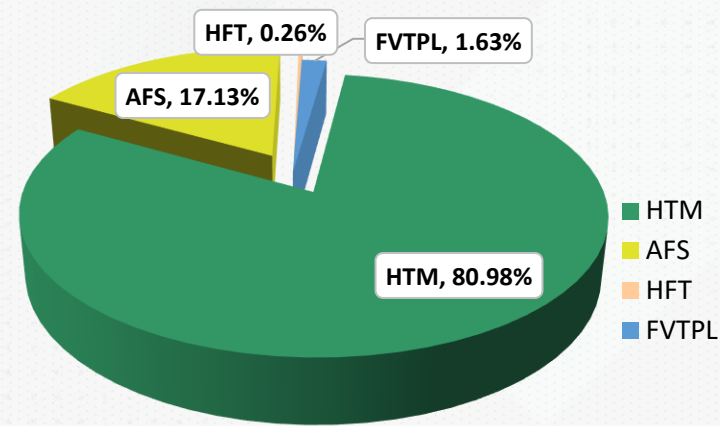
Gross Investments (Rs. crore)



Yield on Investments-Quarterly



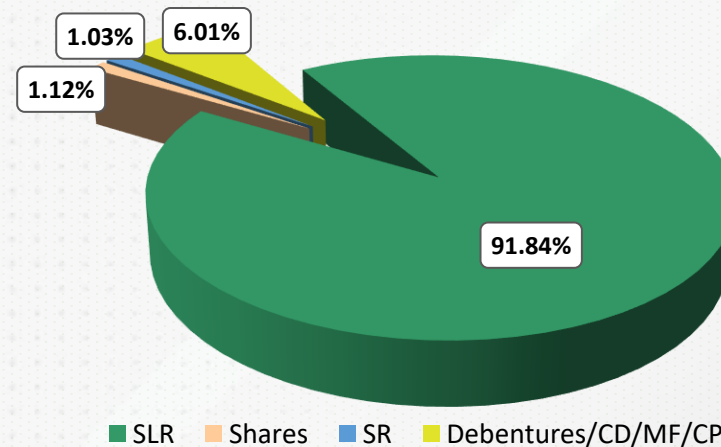
Investment Category



Modified Duration

AFS	HFT	HTM	FVTPL	Total
3.70	-	3.38	-	3.43

Investment Composition



Investment breakup

SLR	NON-SLR
91.84%	8.16%



**Disciplined
approach to**

reduce stressed assets

Movement of NPA -Quarterly

Particulars	Q4 FY25		Q3 FY25		Q4 FY24	
Gross NPAs						
Opening Balance		691		886		1,152
Additions during the period	(+)	179		139	(+)	201
Reductions during the period	(-)	228		334	(-)	311
-Of which						
Recoveries/Upgradation	95		91		110	
Write offs/Tech Write offs	133		242		201	
Closing Balance		642		691		1,042
Provisions						
Opening Balance		523		665		822
Provision made during the period	(+)	133		149	(+)	160
Write off/Write back of excess provision	(-)	182		291	(-)	252
-Of which						
Recoveries/Upgradation	48		49		51	
Write off/Write back of excess provision	134		242		201	
Closing Balance		474		523		730
Net NPAs		166		167		298
Asset quality parameters	Q4 FY25		Q3 FY25		Q4 FY24	
Gross NPA (%)		0.76%		0.83%		1.40%
Net NPA (%)		0.20%		0.20%		0.40%

Movement of NPA -Yearly

Particulars	Apr 24– Mar 25		Apr 23– Mar 24	
Gross NPAs				
Opening Balance		1,042		1,458
Additions during the period	(+)	482	(+)	499
Reductions during the period	(-)	882	(-)	915
-Of which				
Recoveries/Upgradation	185		261	
Write offs/Tech Write offs	697		654	
Closing Balance		642		1,042
Provisions				
Opening Balance		730		957
Provision made during the period	(+)	524	(+)	535
Write off/Write back of excess provision	(-)	780	(-)	761
-Of which				
Recoveries/Upgradation	83		107	
Write off/Write back of excess provision	697		654	
Closing Balance		474		730
Net NPAs		166		298

Asset quality parameters	Apr 24– Mar 25	Apr 23– Mar 24
Gross NPA (%)	0.76%	1.40%
Net NPA (%)	0.20%	0.40%

Vertical wise NPA

Vertical	Advances O/s. Mar 25	NPA as on Dec 24	NPA Additions Q4	NPA Reduction Q4		NPA as on Mar 25	Provisions Mar 25	Net NPA Mar 25
				Recoveries / upgradation	Tech W/off			
Commercial	30,730	323	99	65	50	307	183	125
Retail (Personal Banking)	20,896	203	51	23	57	174	140	33
Agriculture	20,818	58	16	4	10	60	51	8
Corporate	12,047	107	13	2	17	101	100	-
TOTAL	84,491	691	179	95	133	642	474	166

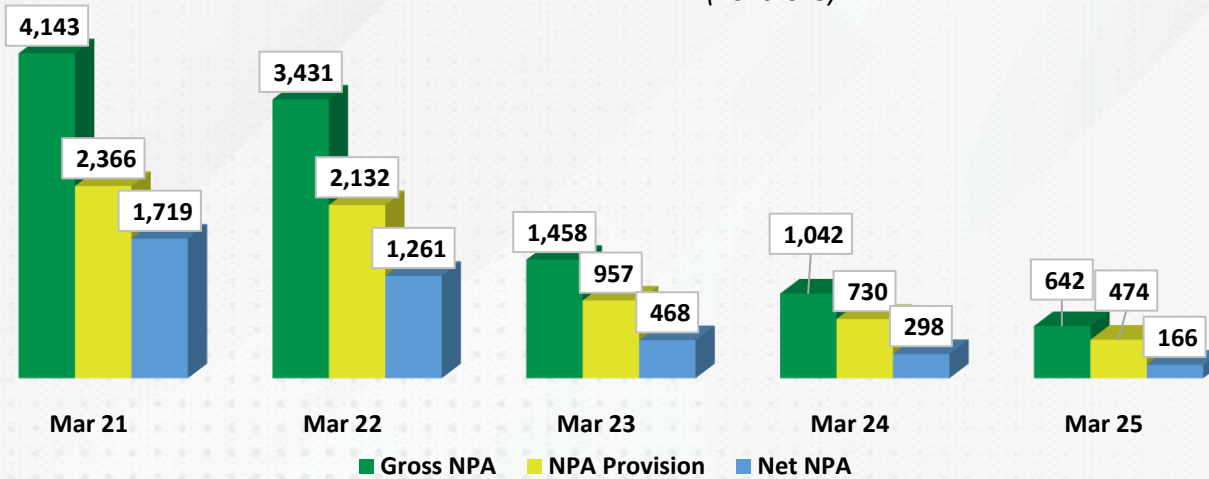
Collection efficiency

Particulars	Mar 25	Feb 25	Jan 25
Term Loan (%)	98.7%	99.0%	98.9%
Working Capital (%)	99.9%	99.4%	99.6%

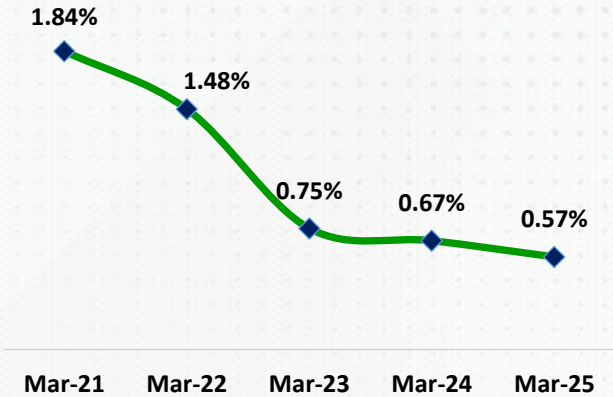
Particulars (entire portfolio)	Mar 25		Mar 24	
	Amt	% of Adv	Amt	% of Adv
SMA 1	190	0.22	181	0.24
SMA 2	64	0.08	100	0.13
SMA 30+	254	0.30	281	0.38

Bank Maintaining high Asset Quality with GNPA 0.76% and NNPA 0.20%

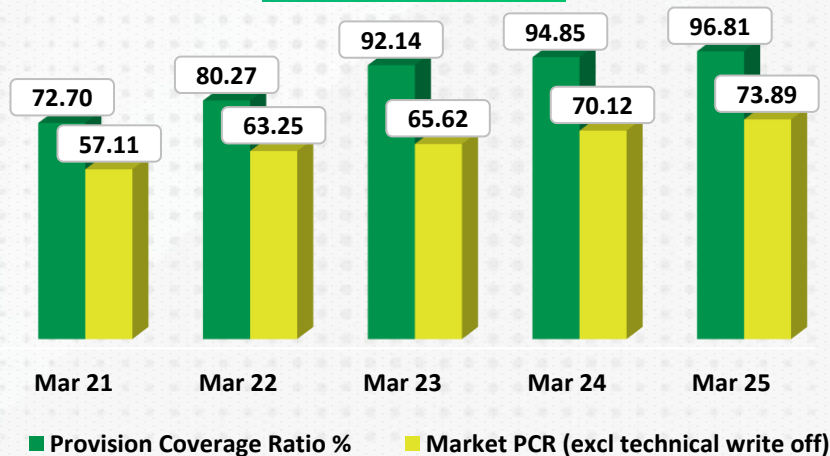
(Rs. crore)



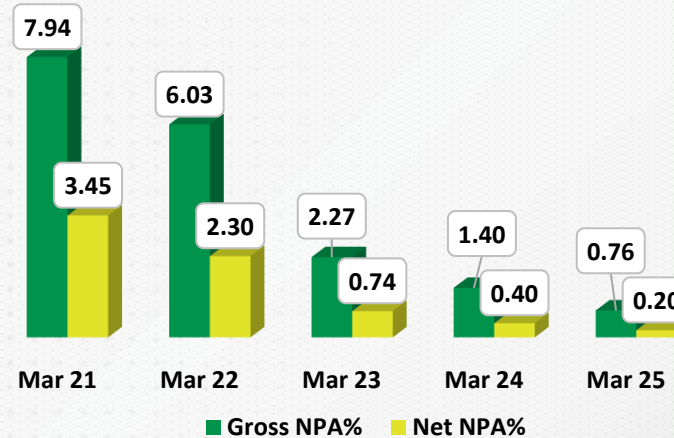
Slippage Ratio %



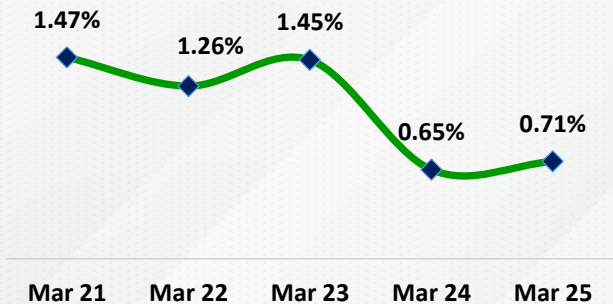
PCR %



NPA %



Credit Cost %



Provisions and Contingencies

Provision for	Quarter		12 Months	
	Mar 25	Mar 24	Mar 25	Mar 24
NPA	85	110	441	428
Standard Assets	7	2	40	53
Restructured and other Advances	19	-	19	-
Other prudential provisions	25	-	100	-
Floating Provision		25	-	100
NPI and others	26	157	22	148
Total Provisions (excl. Tax)	162	294	622	729
Tax Expense	160	118	649	495
Total Provisions	322	412	1271	1,224

Restructured Accounts

Particulars	Mar 25		Mar 24		Dec 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	309	15	418	80	362	35
COVID 19 - Resolution Framework	161	6	205	33	174	8
MSME	67	1	92	10	72	2
Others*	-	12	-	29	-	12
Total	537	34	715	152	608	57

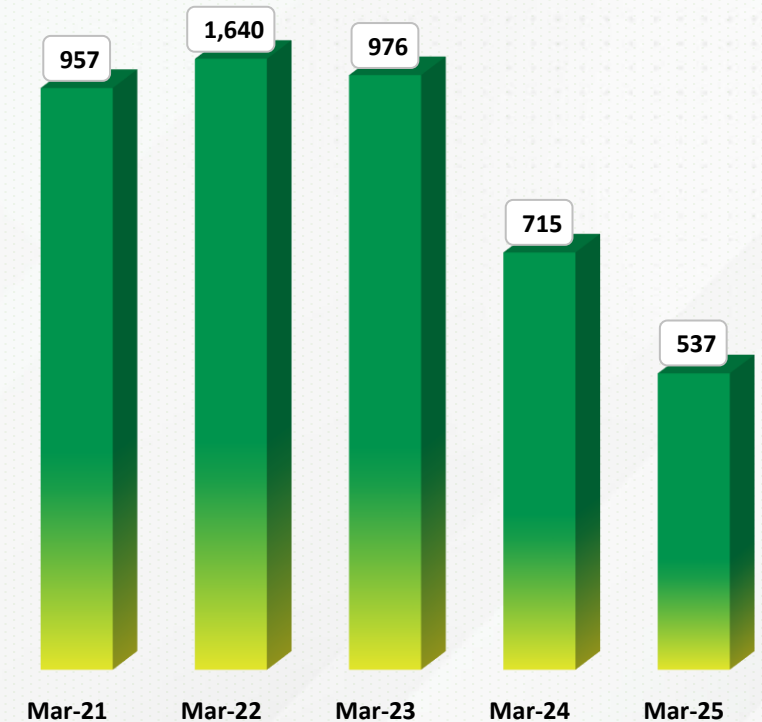
* Others include restructured accounts due to stress, natural calamities and extension of DCCO.

Vertical wise	Mar 25		Mar 24		Dec 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	144	4	234	46	184	21
Retail (Personal Banking)	267	18	334	78	287	24
Agriculture	3	-	-	-	3	-
Corporate	124	12	147	28	134	12
Total	537	34	715	152	608	57

Movement of Standard Restructured Advances for the Year

Particulars	Mar 25		Mar 24	
	A/c's	Amt.	A/c's	Amt.
Position at the beginning of the period	1,939	715	2,478	976
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	20	-	44
C. Additions through upgradation from NPA	30	4	123	29
Total Additions (A+B+C)	30	24	123	73
D. Accounts closed during the period	344	97	399	115
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	95	-	141
G. Slippages during the period	69	10	263	78
Total Deletions (D+E+F+G)	413	202	662	334
Position at the end of the period	1,556	537	1,939	715

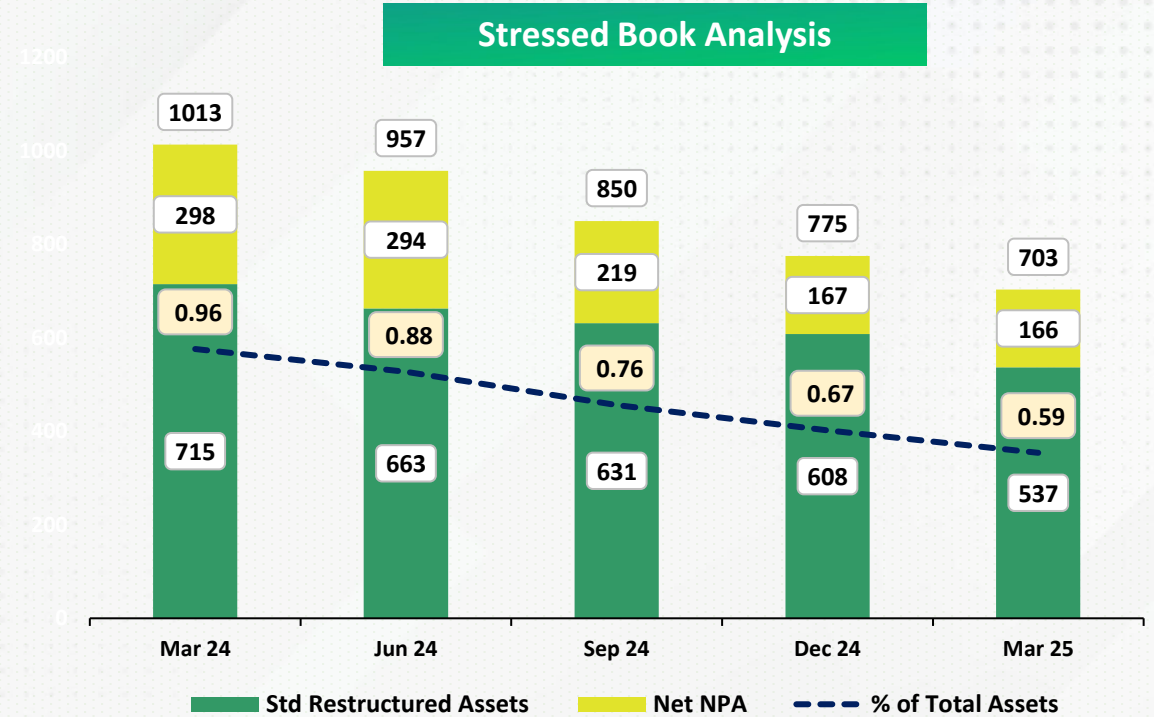
O/s Balance of Standard Restructured Advances



A/c's are in numbers

Sector-wise Standard Restructured Advances

S. N.	Sector	Amount	
		Mar 25	Mar 24
1	Housing	181	209
2	Real Estate	102	124
3	Wholesale and Retail Trade	29	41
4	Textile	39	42
5	Personal	22	31
6	Infrastructure	11	37
7	Hotels and restaurants	27	34
8	All Engineering	5	20
9	Food & Food Processing	11	13
10	Auto/Vehicle	15	24
11	Transportation	6	10
12	Wood & Wood Products	4	13
13	Education Loan	3	5
14	Gems and Jewelry	4	4
15	Construction	1	1
17	Others	77	107
TOTAL		537	715
<i>% to Total Advances</i>		<i>0.64</i>	<i>0.96</i>



SR Book

Particulars	Amount	
	Mar 25	Mar 24
Gross SR	250	378
Less : Provisions	250	378
Net SR	-	-



Governance Structure

**Board of Directors &
Management Team**

Board of Directors



Dr Meena Hemchandra
Non-Executive
Independent (Part-time)
Chairperson



Shri B Ramesh Babu
Managing Director and
Chief Executive Officer



Shri J Natarajan
Executive Director



**Shri Sankar
Balabhadrapatruni**
Executive Director



Shri R Ramkumar
Non-Executive Non-
Independent Director



Shri K G Mohan
Non-Executive
Independent Director



Dr R Harshavardhan
Non-Executive
Independent Director



Shri Murali Ramaswami
Non-Executive
Independent Director



**CA Dr Chinnasamy
Ganesan**
Non -Executive
Independent Director



Shri R Vidhya Shankar
Non -Executive
Independent Director



Smt. Srimathy Sridhar
Non -Executive
Independent Director

Management Team



B Ramesh Babu
Managing Director & CEO
Exp: 40+ Years



J Natarajan
Executive Director
Exp: 40+ Years



Sankar Balabhadrapatruni
Executive Director
Exp: 36+ Years



Shekhar Ramarajan
Head -Corporate & Institutional Group
Exp: 21+ Years



K Mahendran
Country Head –Precious Metal Division
Exp: 34+ Years



R V S Ramanjaneya Kumar
Head – Commercial Banking Group
Exp: 32+ Years



Nitin Rangaswami A
Head - Retail Assets
Exp: 21+ Years



Ravi S
Head – Agriculture Banking Group
Exp: 30+ Years



S T Gopal
Head - Retail Liabilities
Exp: 24+ Years



Chandrasekaran M S
Chief Operating Officer
Exp: 33+ Years



Saravanan S
Chief Info. Technology Officer
Exp: 25+ Years



Vijayakumar P V
Head – Operations
Exp: 28+ Years



Immanuel Gnanaraj Daniel
Chief Human Resources Officer
Exp: 29+ Years



R Ramshankar
Chief Financial Officer
Exp: 27+ Years



L Murali
Head - Internal Audit
Exp: 36+ Years



Jatla Sivaramakrishna
Chief Risk Officer
Exp: 30+ Years



Mohan Kumar G
Chief Compliance Officer
Exp: 35+ Years



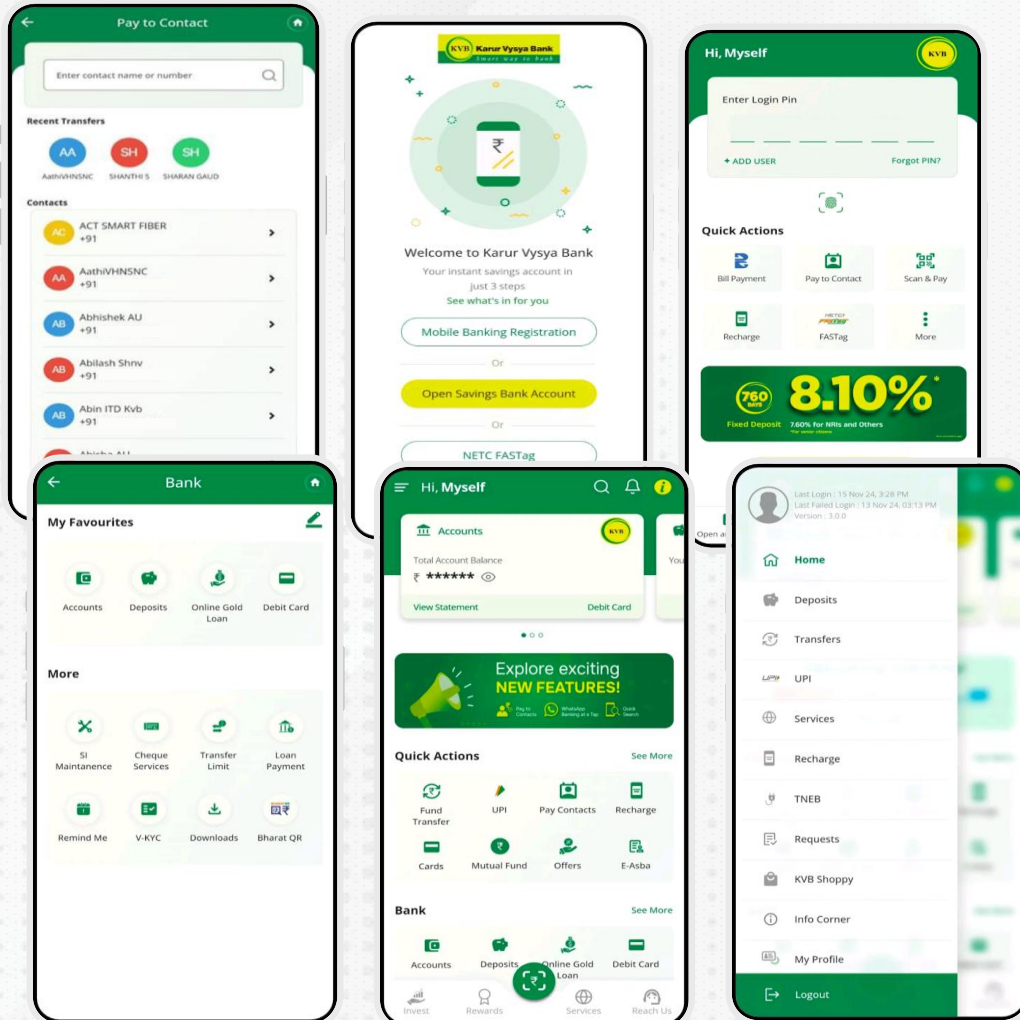
Srinivasarao Maddirala
Company Secretary
Exp: 24+ Years



Building a

Strong digital ecosystem

Digital banking



KVB DLite Mobile Banking app

4.7

4.1



5 M +

Total Downloads

1.3 M +

Monthly Active users

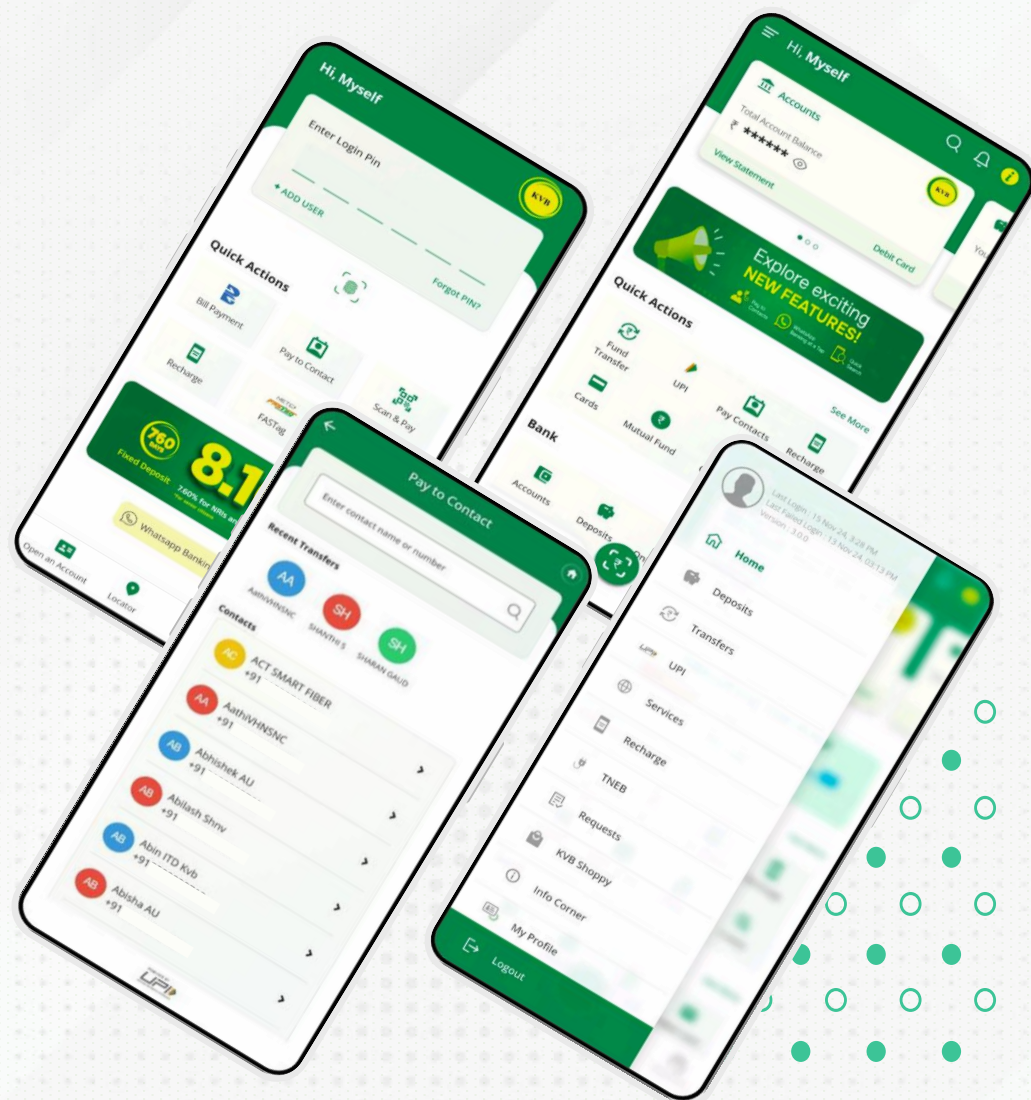
2.2 M +

Monthly Transactions

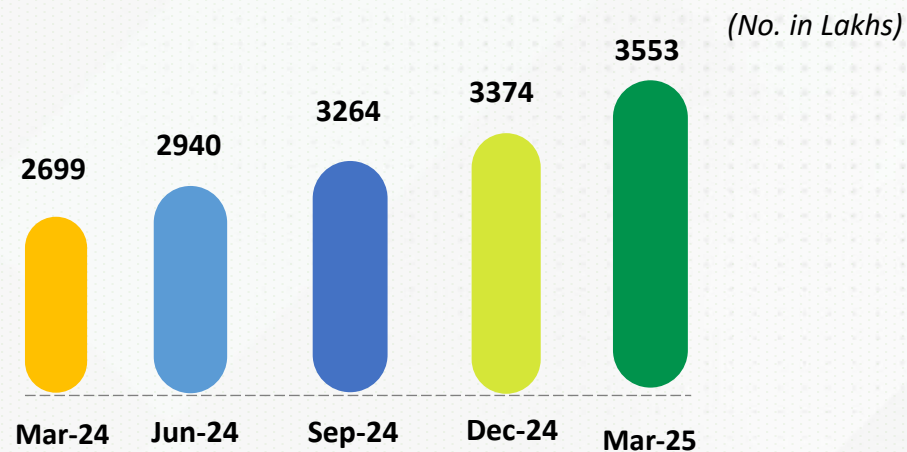
Features and updates.....

Enhanced UI	Easy Navigation	Seamless Login
Pay to Contacts	Search within app	Single Pay button
Dynamic Offers	Manage Cards	Set Favorites

Digital Banking



Count of UPI Transactions (Quarterly) (in lakhs)



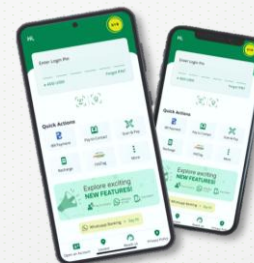
115%

Growth in Digital Transactions YOY

98%

Of the transactions served Digitally

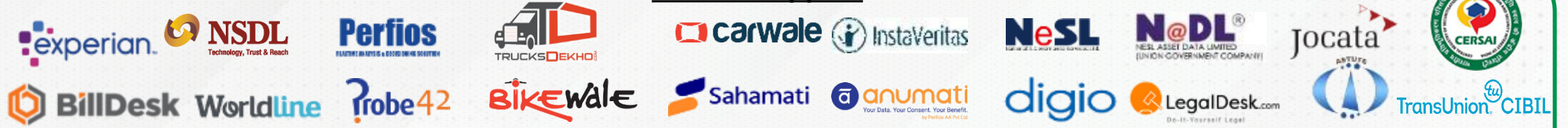
Dlite App

GET IT ON
Google PlayDownload on the
App Store

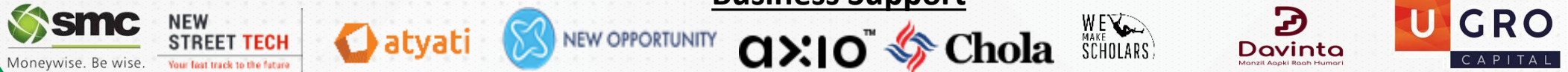
Digital Partnerships

ASSETS

Service Support



Business Support



LIABILITIES

Channel Partners



Payment aggregators



Govt Business



Payments



Security





Environmental

Social

Governance

ESG Highlights - Environment



Projects-Operational

- 1 12,218 Kwh units generated during Q4 March 2025 through Solar installations
- 2 42,931 Kwh units generated during Q4 March 2025 through windmill

Projects-Under Progress

- 1 Rooftop Solar at Namakkal Main Branch
- 2 Rooftop Solar at Divisional office, Trichy

IGBC Green Building Certification

IGBC Green Existing Building Certification:

Our Central office building has been awarded with prestigious '**Platinum Certification**' by the Indian Green Building Council (IGBC) reflecting our commitment to sustainable building practices, energy efficiency and environmental responsibility.



ESG Highlights - Social



Healthcare

Supported Asha Kiran Dialysis Centre with Free Dialysis Unit



Nurturing

Promoting Education, health and Fosters abilities in children with cerebral Palsy and disabilities through supporting-The Spastics Society of Tamil Nadu, (SPASTN)



Women empowerment

“Sow. Grow. Empower” program: A Women Centric Approach for Sustainable Livelihoods, Land and Lives.



Sanitation

Promoting student well being by constructing Toilets in Government schools



Driving wellness

Caring for our elders; Ambulance support to old age home-The Vanchi Poor Fund



Community Uplift

Renovation of storm water drains and structure at Aadhi Kumbeshwarar Temple, Kumbakonam



Inclusion

Enhancing Education to students with Special needs through comprehensive support for Speech & Language Therapy, Vocational Tools and specialized training equipment



Rural infra

Project ASPIRE: Advancing Sustainable Panchayat Villages through Integrated Rural Ecosystem

ESG Highlights – Social



Promoting environmental sustainability

In a strategic partnership with Maharshi Dayanand University (MDU), Rohtak, the Bank has provided a 12-seater lithium battery-operated transport vehicle to facilitate the on-campus commute of girl students. This initiative not only enhances mobility for female students but also underscores the Bank's commitment to environmental sustainability. By deploying an electric vehicle that produces zero tailpipe emissions and offers higher energy efficiency compared to conventional gasoline-powered vehicles, the project contributes to reducing the campus's carbon footprint. Aligning with Sustainable Development Goal 12—"Ensure Sustainable Consumption and Production Patterns"



Promoting environmental sustainability

Supporting the education of underprivileged youth through KVB Scholarship program 2024-25, A multi -year scholarship program, 86 meritorious students are currently supported for four consecutive years under this scheme aiming to alleviate financial barriers and promote academic excellence among deserving students.

Employee training & Development

Staff growth Programs	Q4 FY 24-25	
	No. of Programs conducted	No. of employees trained
Diversity & Inclusion	57	2,998
Employee Well-Being	1	43
Leadership programs	14	858
Regular program on products, processes, control & ethics	232	5,705

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

ESG Risk Strategy

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

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



11

Directors

7- Non-Executive Independent Directors
1-Non-Executive Non independent Director
3-Executive Directors

2

Women Directors

Of which one women Director is Chairperson (part time) of the Bank

63.6%

Independent Directors in the board

Awards and Accolades received during the Quarter



Best Small Indian bank-2024

Business Today Banking and Economy summit-Best Small Indian bank-2024

- ❖ KVB received the prestigious " **Best Small Indian Bank** " award from Business Today for the **Second** consecutive year

CIMSME-MSME Banking Excellence Awards 2024

- ❖ CSR Initiative & Business responsibility award (private Sector banking)
- ❖ Jury special award for supporting MSME's

IBEX -India 2025 BFSI Technology Awards

- ❖ Excellence in ESG And Sustainability Initiatives.
- ❖ Best IT Risk and Cybersecurity Initiatives
- ❖ Most Innovative Use Of Technology

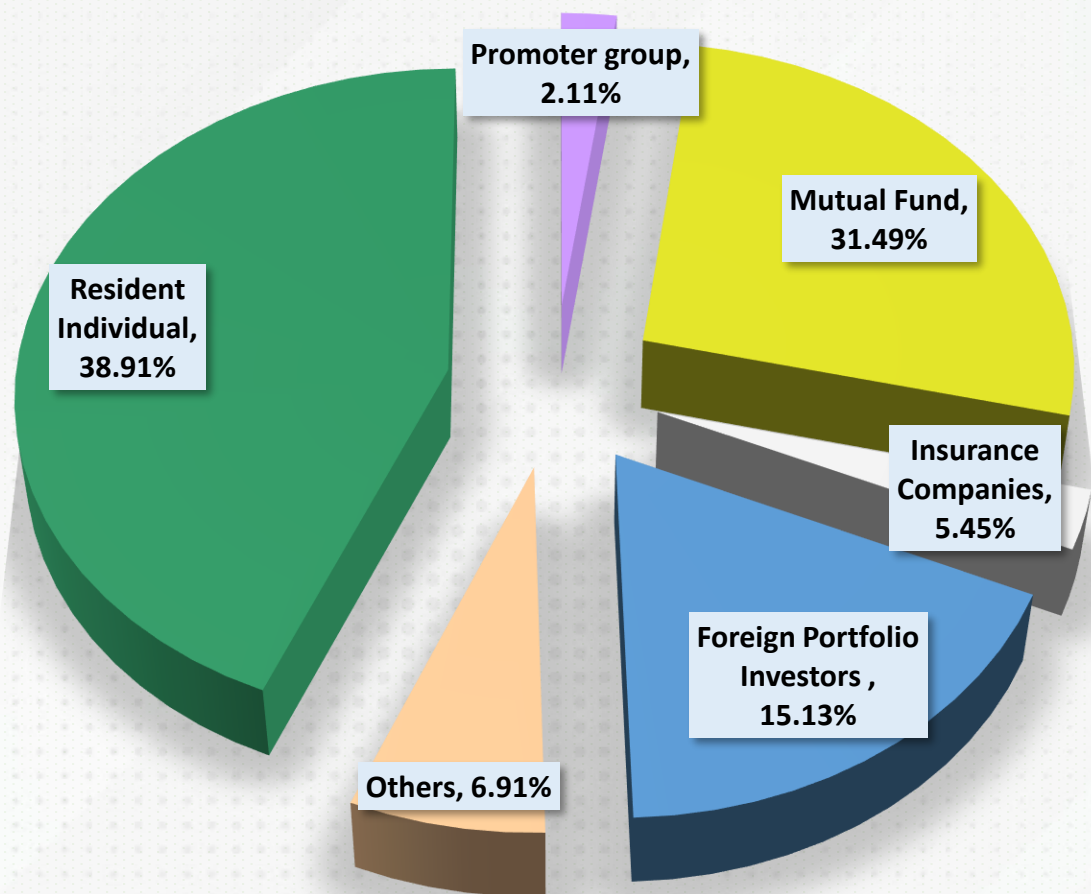
IBA -20th annual Technology Conference, Expo, & Citations 2024

- ❖ Best Technology Bank of the Year
- ❖ Best financial Inclusion



Shareholding pattern

Shareholding as on March 31,2025



External Ratings

Rating Agency	Instrument	Ratings
 ICRA	Certificate of Deposits	A1+ (Reaffirmed)
	Issuer Rating	AA (Stable)
 CRISIL An S&P Global Company	Certificate of Deposits	A1+ (Reaffirmed)
	Short Term Fixed Deposits	A1+
 CareEdge RATINGS	Fixed Deposits	AA (Stable)

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	2024-25
Paid up Capital	107	122	122	122	145	160	160	160	160	160	161	161
Reserves	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,687	11,768
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848	11,929
Basel III (%)	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67	18.17
Deposits	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113	1,02,078
Advances	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423	84,491
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	1,86,569
Total Income	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863	11,508
Operating Profit	838	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829	3,212
Net Profit	430	464	568	606	346	211	235	359	673	1,106	1,605	1,942
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	1.72
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	5.61
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	10.15
EPS (Rs.)	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50	8.42	13.81	19.99	24.13
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	148.17
Dividend (%)	130	130	140	130	30	30	-	25	80	100	120	130#
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	9,866
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	18.91
Branches (No.)	572	629	667	711	790	778	779	780	789	799	838	888

* 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. #proposed dividend subject to approval at AGM



Thank You

www.kvb.co.in

