

Investor Presentation

Q2 FY 2025-2026

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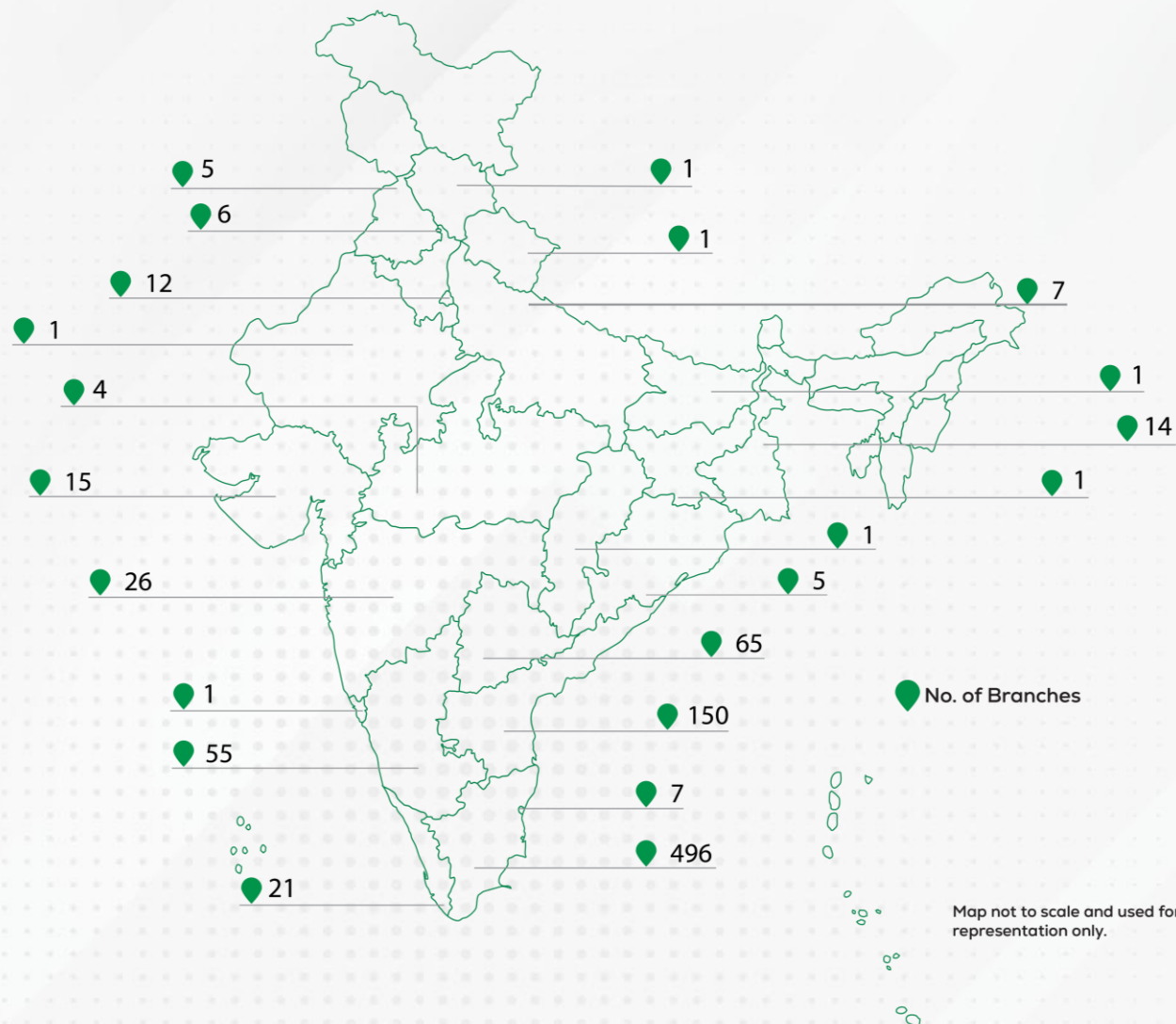


Quarter

In focus

- PAN India presence with strong regional network

Strang presence in India's fast growing hinterland



Category	Sep-25	Mar-25	Mar-24
Branches	895	888	838
ATM's + Cash Recyclers	2,225	2,252	2,262

Category	No. of Branches	BBU	CBU	ARB	Other offices
Metro	226	10	9	8	8
Urban	179	3	-	-	-
Semi Urban	354	1	-	-	-
Rural	136	-	-	-	-
Total	895	14	9	8	8
BC Outlets	334				

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



Financial Highlights



Business 2,03,216
15 % YOY ▲ 4 % QOQ ▲



Deposits 1,10,492
15 % YOY ▲ 4 % QOQ ▲



NIM (%) H1 → 3.82* Q2 → 3.77*
(31) bps YOY ▼ (9) bps QOQ ▼



Net Profit H1 → 1,095 Q2 → 574
17 % YOY ▲ 10 % QOQ ▲



ROE (%) H1 → 17.12 Q2 → 17.94
4 bps YOY ▲ 118 bps QOQ ▲



NNPA (%) 0.19 %
(9) bps YOY ▼ - bps QOQ ▼



Advances 92,724
15 % YOY ▲ 4 % QOQ ▲



CASA 30,555
8 % YOY ▲ 4 % QOQ ▲



Operating Profit H1 → 1,823 Q2 → 1,017
17 % YOY ▲ 26 % QOQ ▲



ROA (%) H1 → 1.77 Q2 → 1.81
6 bps YOY ▲ 8 bps QOQ ▲



GNPA (%) 0.76 %
(34) bps YOY ▼ 10 bps QOQ ▲



PCR (%) 96.76 %
67 bps YOY ▲ - bps QOQ ▼

* After excluding interest recovery of Rs 139 cr from technical write-off account

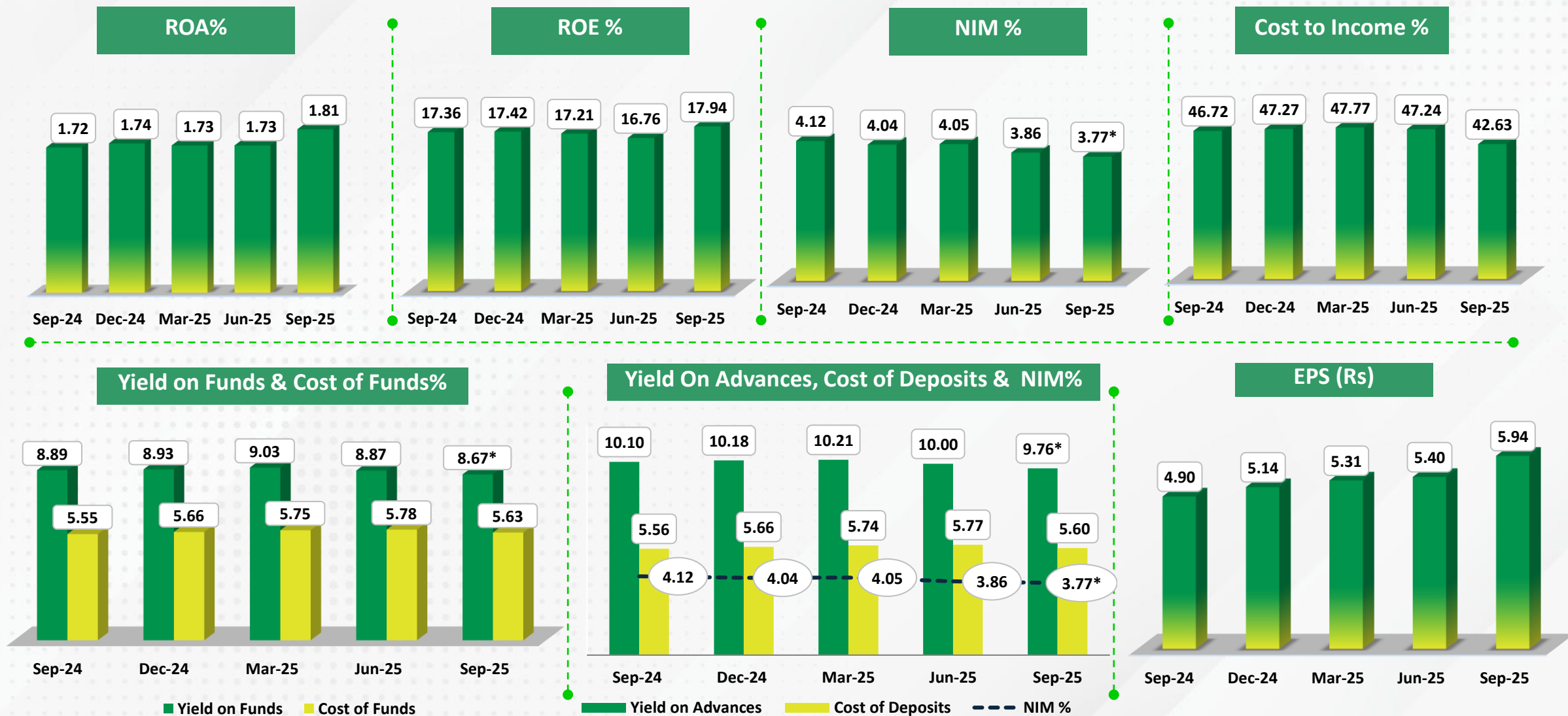
● Performance metrics- Key Ratios

Particulars	Quarter		Half year	
	Sep-25	Sep-24	Sep-25	Sep-24
Cost of Deposits (%)	5.60	5.56	5.69	5.52
Yield on Advances (%)	9.76*	10.10	9.88*	10.11
Cost of Funds (%)	5.63	5.55	5.70	5.52
Yield on Funds (%)	8.67*	8.89	8.77*	8.87
Spread (%)	3.04*	3.34	3.07*	3.36
Net Interest Margin (%)	3.77*	4.12	3.82*	4.13
Cost to income (%)	42.63	46.72	44.76	46.95
Cost to Avg Assets (%)	2.37	2.58	2.39	2.53
PPOP to Avg Assets (%)	3.19	2.94	2.94	2.86
Return on Equity (%)	17.94	17.36	17.12	17.08
Return on Asset (%)	1.81	1.72	1.77	1.71
EPS (Rs.) ^	5.94	4.90	11.34	9.65

* After excluding interest recovery of Rs 139 cr from technical write- off account

^ Not annualized, prev year fig reclassified

Quarterly Performance metrics



* After excluding interest recovery of Rs 139 cr from technical write-off account

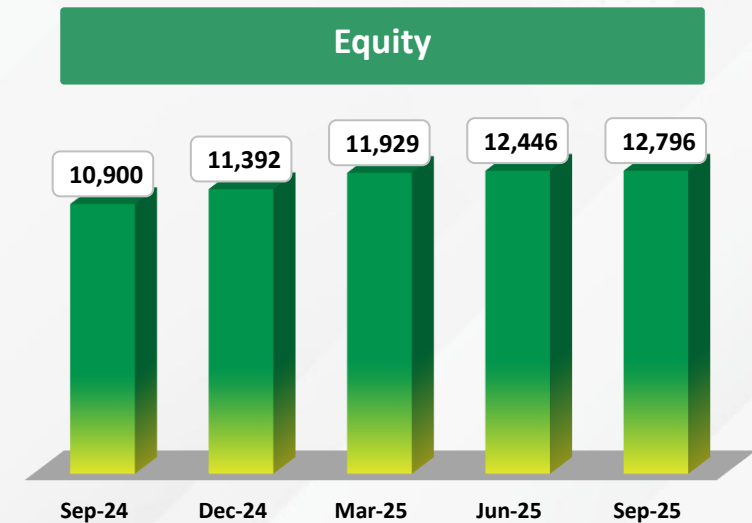
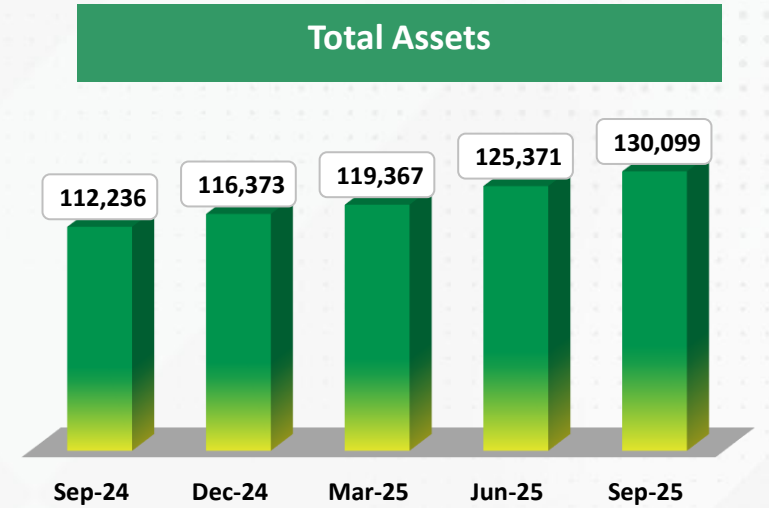
Profit & Loss Statement

Particulars	Quarter			Half year		
	Sep-25	Sep-24	Growth % (YOY)	Sep-25	Sep-24	Growth % (YOY)
Net Interest Income	1,261	1,062	19	2,341	2,089	12
Other Income	512	470	9	959	855	12
- Fee income	253	230	10	504	469	7
- Others	259	240	8	455	386	18
Total Income	1,773	1,532	16	3,300	2,944	12
Operating Expenses	756	716	6	1,477	1,382	7
- Employee expense	365	357	2	730	690	6
- Other operating expense	391	359	9	747	692	8
Operating Profit	1,017	816	25	1,823	1,562	17
Provisions	274	180	52	393	313	26
Profit Before Tax	743	636	17	1,430	1,249	14
Tax (net of DTA/DTL)	169	163	4	335	317	6
Net Profit	574	473	21	1,095	932	17

Balance Sheet

Particulars	Sep-25	Sep-24	YOY (%)
Capital & Liabilities			
Capital	193	161	20
Reserves and Surplus	12,603	10,739	17
Deposits	1,10,492	95,839	15
Borrowings	2,517	1,418	78
Other Liabilities and Provisions	4,294	4,079	5
Total	1,30,099	1,12,236	16
Assets			
Cash and Balances with RBI	5,905	5,457	8
Balances with Banks	301	230	31
Investments (Net)	27,824	23,214	20
Advances (Net)	92,185	79,619	16
Fixed Assets	511	463	10
Other Assets	3,373	3,553	(5)
Total	1,30,099	1,12,236	16

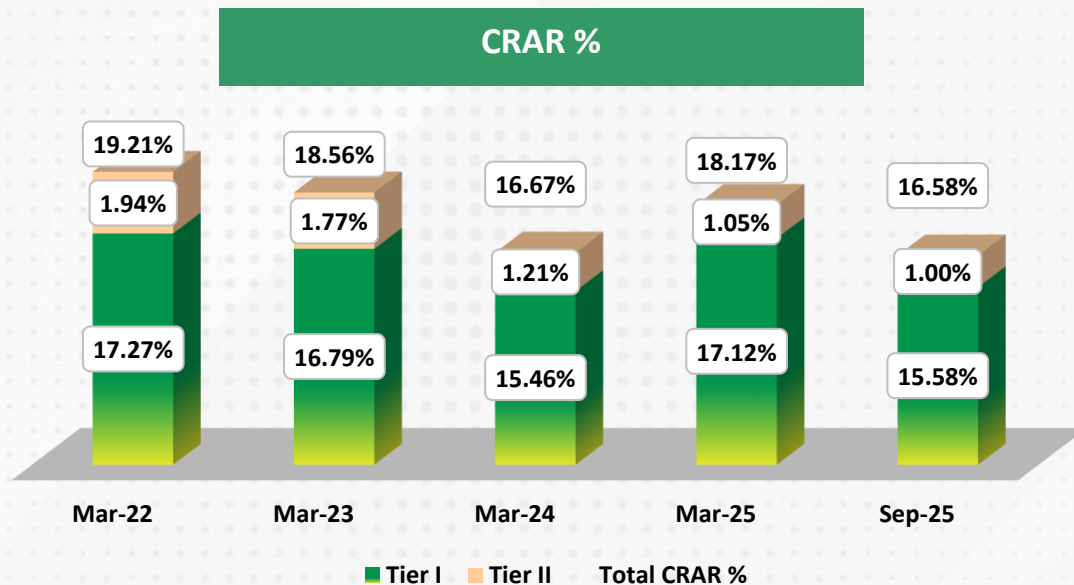
Figures are regrouped wherever necessary



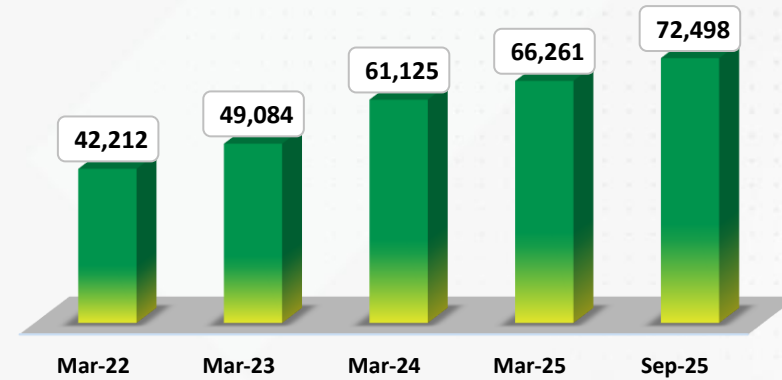
Capital Adequacy

(Rs. crore)

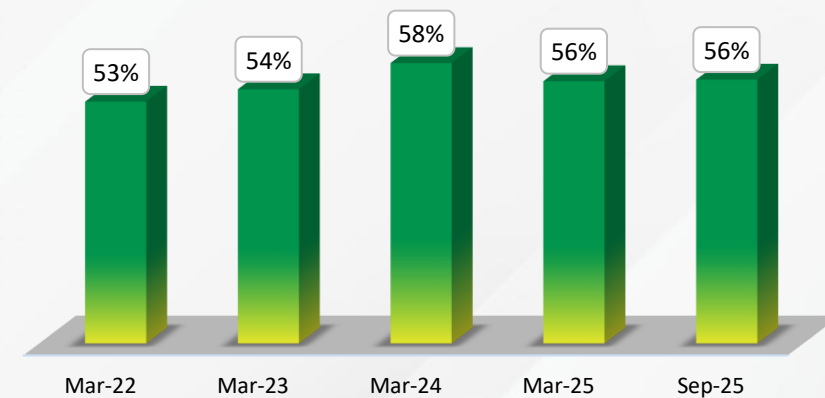
Particulars	Sep-25	Sep-24	Jun-25
CRAR %	16.58	16.28	17.36
Total capital	12,023	10,299	12,054
Tier I capital	11,296	9,735	11,336
Tier II capital	727	564	718
RWA	72,498	63,263	69,441
Credit risk	62,778	54,931	59,846
Operational risk	9,087	7,940	9,087
Market risk	633	392	508



Risk Weighted Assets (INR crores)



RWA/Total asset (%)



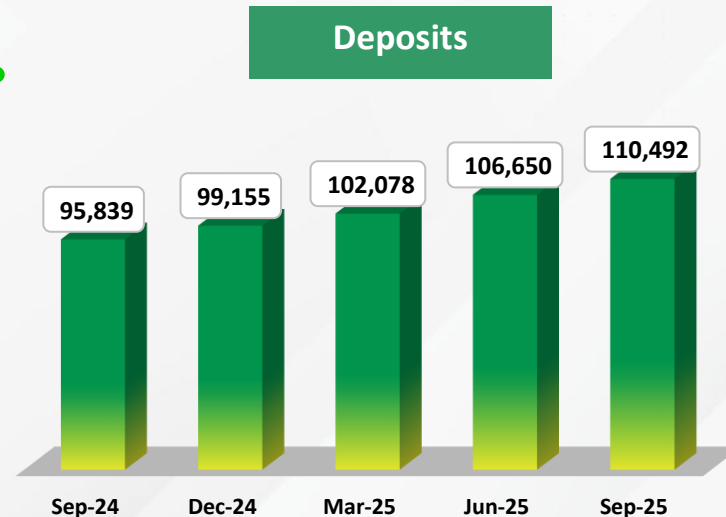
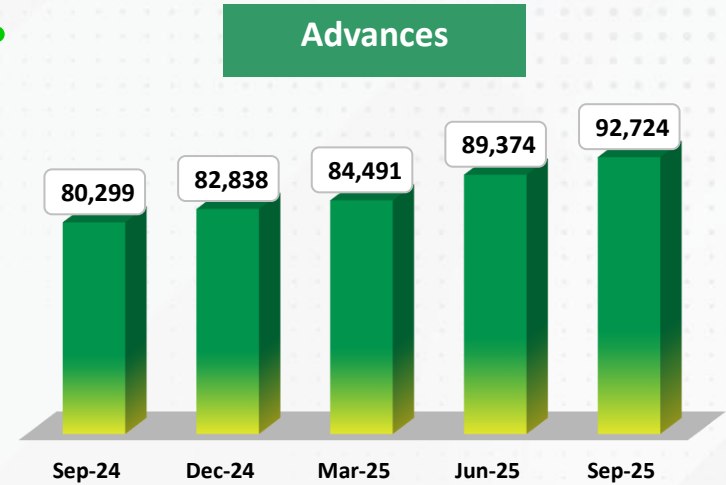


Driving growth

across verticals

Advances and Deposits

Parameter	Sep-25	Sep-24	YOY %	Jun-25	QOQ %	Mar-25	YTD %
Deposits	1,10,492	95,839	15	1,06,650	4	1,02,078	8
Gross Advances	92,724	80,299	15	89,374	4	84,491	10
Total Business	2,03,216	1,76,138	15	1,96,024	4	1,86,569	9



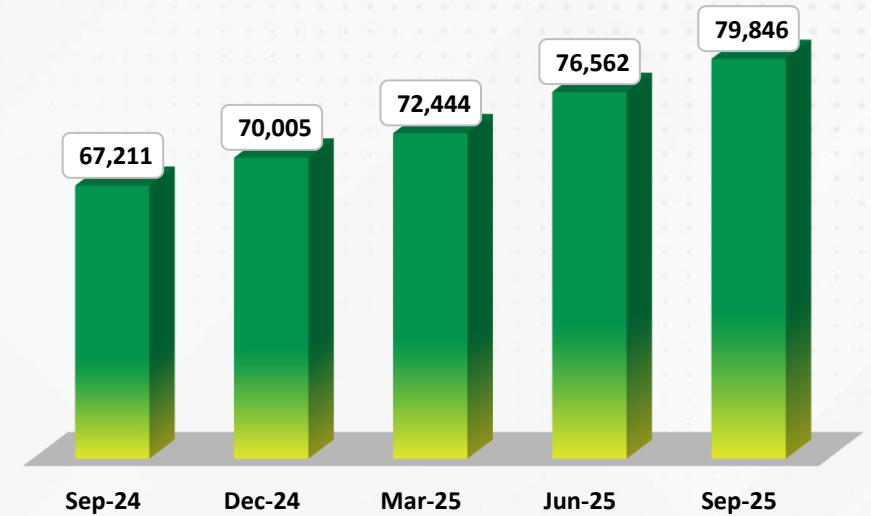
Deposit Portfolio

Parameter	Sep-25	Sep-24	YOY %	Jun-25	QOQ %	Mar-25	YTD %
Demand Deposit	9,776	8,841	11	9,392	4	8,353	17
Saving Deposit	20,779	19,391	7	19,914	4	19,479	7
CASA	30,555	28,232	8	29,306	4	27,832	10
CASA (%)	27.65	29.46	(181) bps	27.48	17 bps	27.27	38 bps
Term Deposit	79,937	67,607	18	77,344	3	74,246	8
Total Deposit	1,10,492	95,839	15	1,06,650	4	1,02,078	8

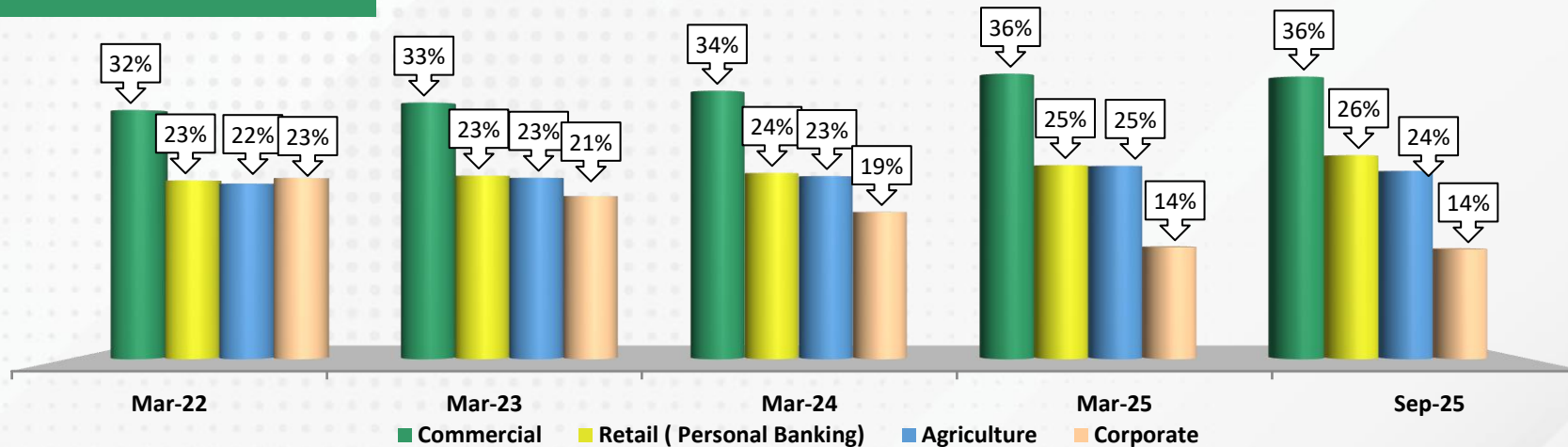
Consistent and Credible Progress

Parameter	Sep-25	Sep-24	YOY %	Jun-25	QOQ %
Commercial	33,209	28,688	16	32,311	3
Retail (Personal Banking)	24,023	19,685	22	22,543	7
Agriculture	22,614	18,838	20	21,708	4
RAM Verticals	79,846	67,211	19	76,562	4
Corporate	12,878	13,088	(2)	12,812	1
Gross Advances	92,724	80,299	15	89,374	4
Corporate Credit Substitutes	1,080	-	-	497	117
Total	93,804	80,299	17	89,871	4

RAM Advances



Advance Portfolio Mix



Segments

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

Retail Portfolio

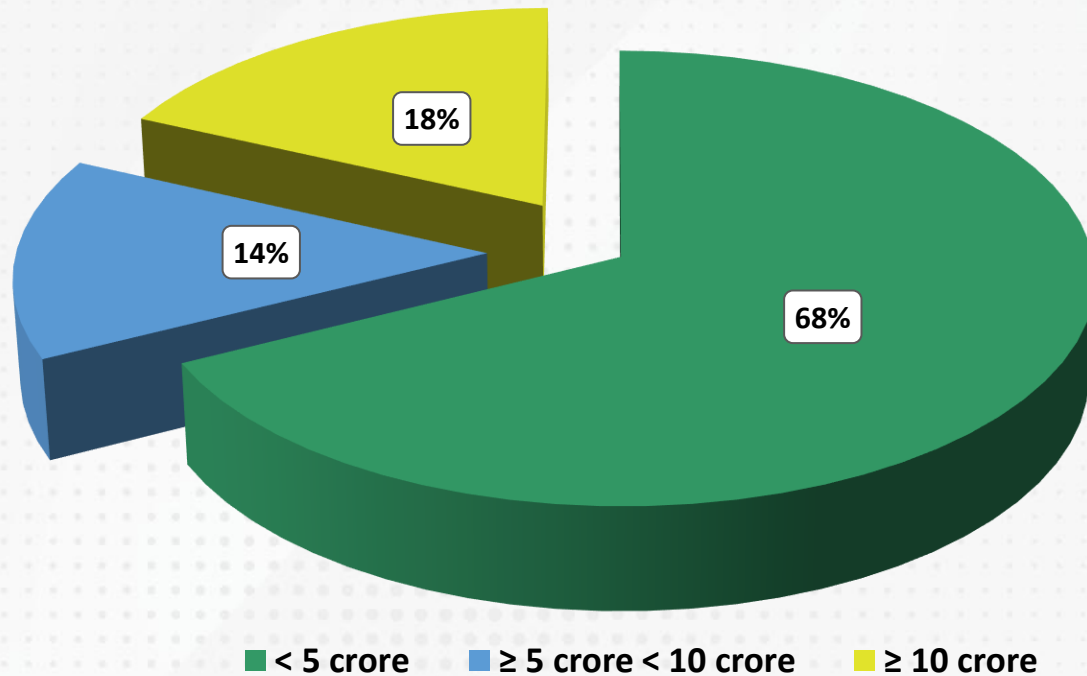
Particulars	Sep-25	Sep-24^	YOY %	Jun-25	QOQ %
Housing loan	8,289	7,802	6	8,232	1
Jewel loans	4,800	2,841	69	4,240	13
Mortgage (LAP) loans	7,413	5,280	40	6,583	13
Vehicle loans	929	1,107	(16)	982	(5)
Consumer Credit-BNPL*	904	1,030	(12)	822	10
Personal loans	251	286	(12)	222	13
Education loans	148	150	(1)	142	4
Other loans	1,289	1,189	8	1,320	(2)
Total	24,023	19,685	22	22,543	7

*BNPL-Buy Now Pay Later

^Figures regrouped for previous period

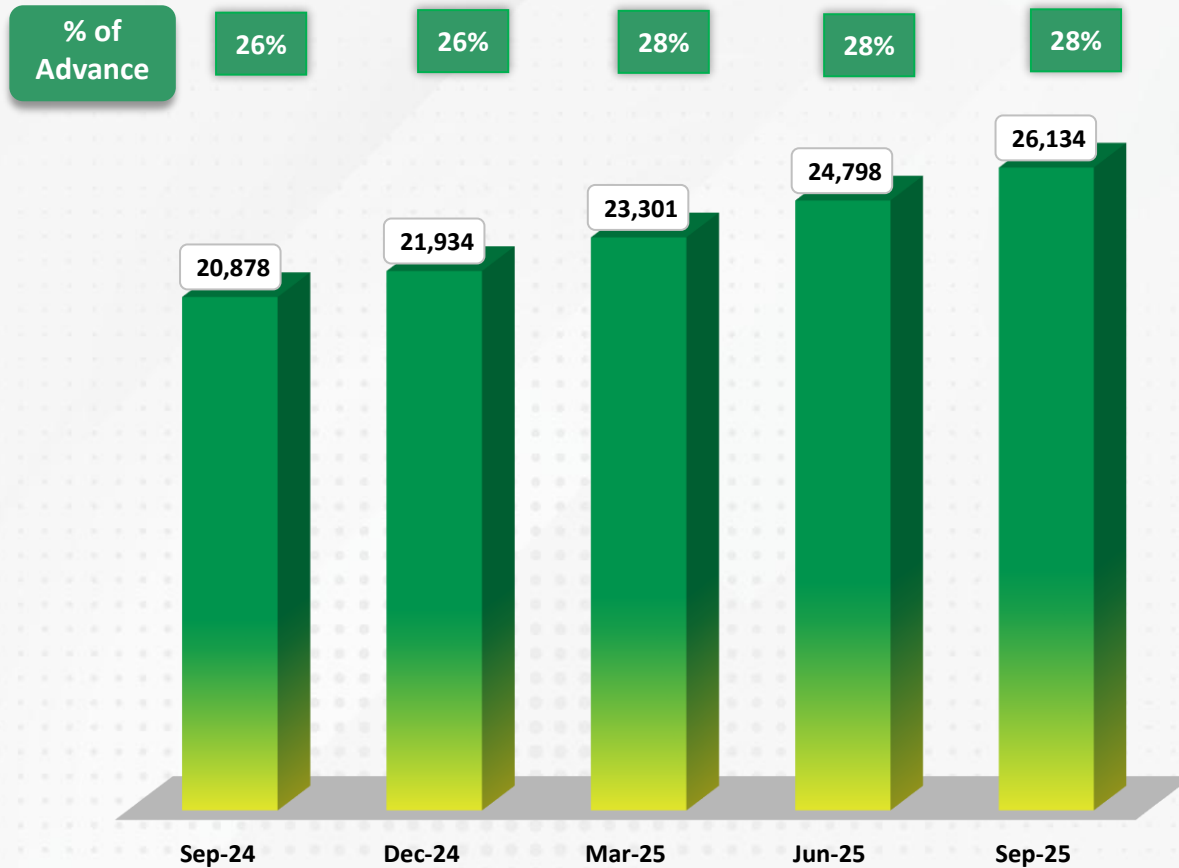
Commercial Banking

Ticket size of Commercial book



- Average Ticket size of Commercial book at account level - Rs. 66.10 lakh
- 68% of Commercial loans are less than Rs. 5 Cr

Jewel loan Portfolio



Includes both Agri and Non-Agri Jewel loans

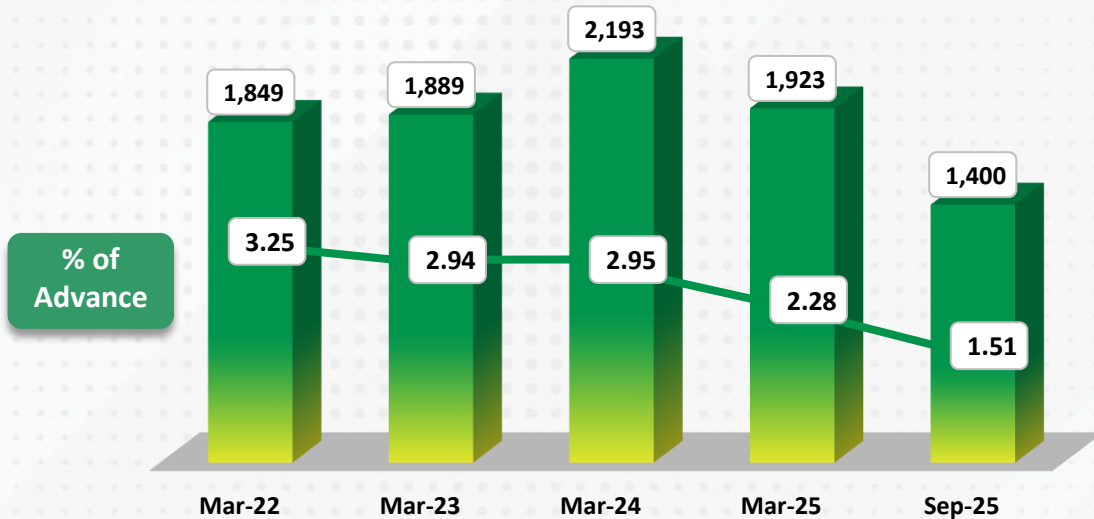
Category	Amount	SMA 30+			LTV (%)
		Sep-25	Sep-24	Jun-25	
Agri Jewel loan	20,590	10	16	20	57.72
Non-Agri Jewel loan	5,544	7	13	15	51.53
Total	26,134	17	29	35	56.41

Corporate Banking

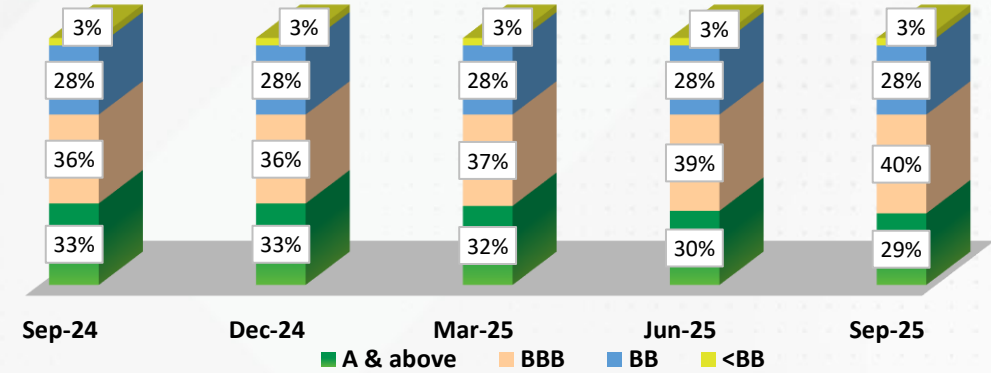
Corporate Book

Particulars	Sep-25	Sep-24	YOY %	Jun-25	QOQ %
Corporate Advances	12,878	13,088	(2)	12,812	1
Corporate Credit Substitutes	1,080	-	-	497	117
Total	13,958	13,088	7	13,309	5

Standard Corporate Advances ≥ 150 crore

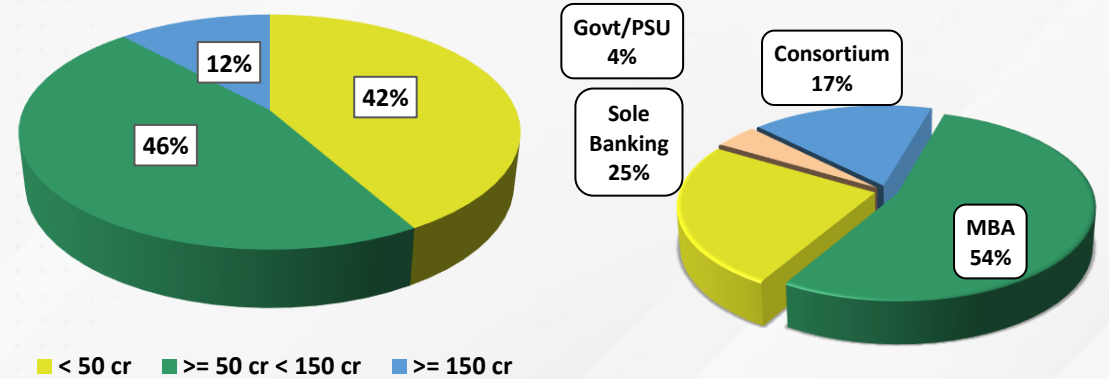


Risk Profile of Corporate Book



*Internal Rating approach based on CRISIL Rating Assessment Model

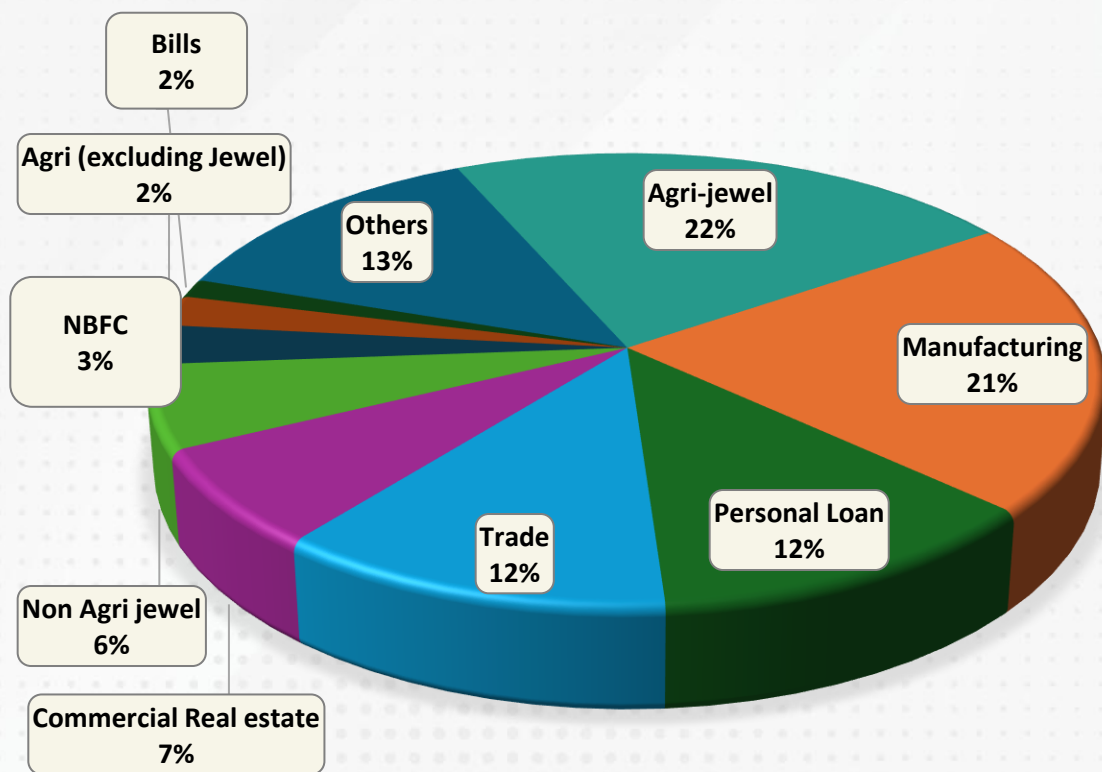
Breakup of Corporate Book



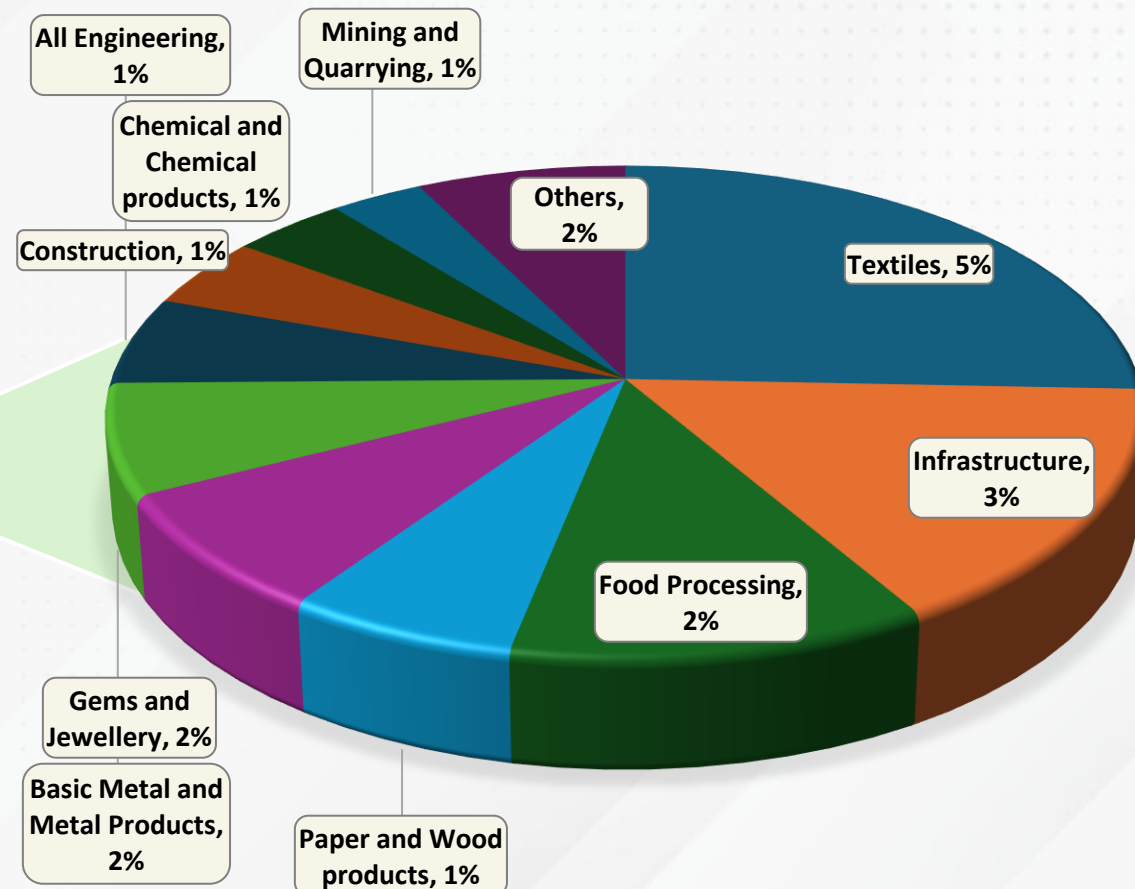
88 % of corporate loans are less than Rs. 150 crore
Average ticket size Rs. 36.59 Crore

Advances-Sectoral composition

Gross Advance of Rs. 92,724 Cr

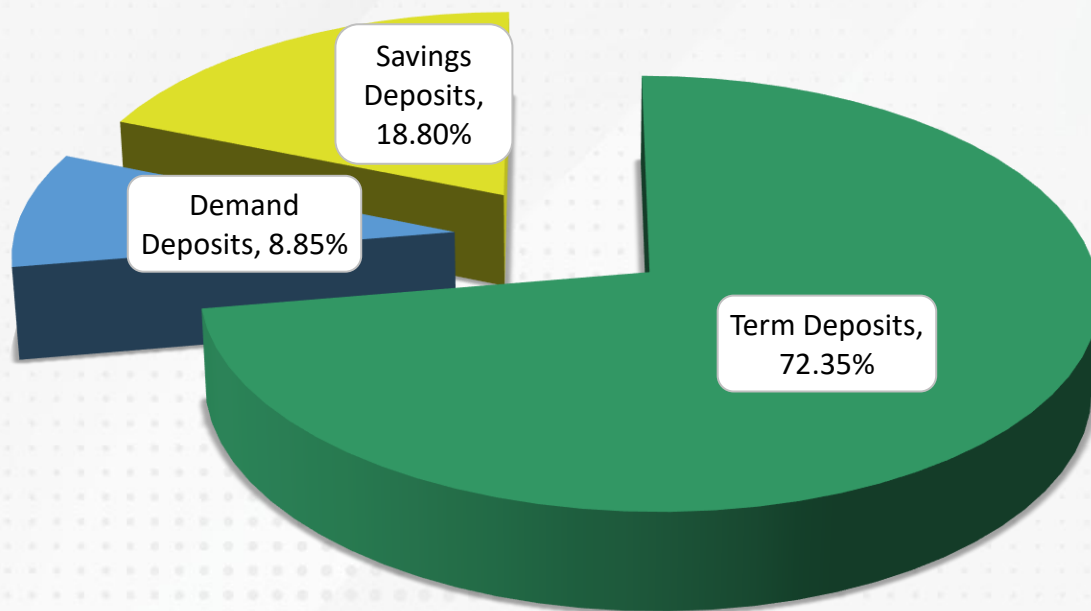


Breakup of Manufacturing Sector of Rs. 19,660 cr (21%)



● Liability Franchise : Predominantly Retail

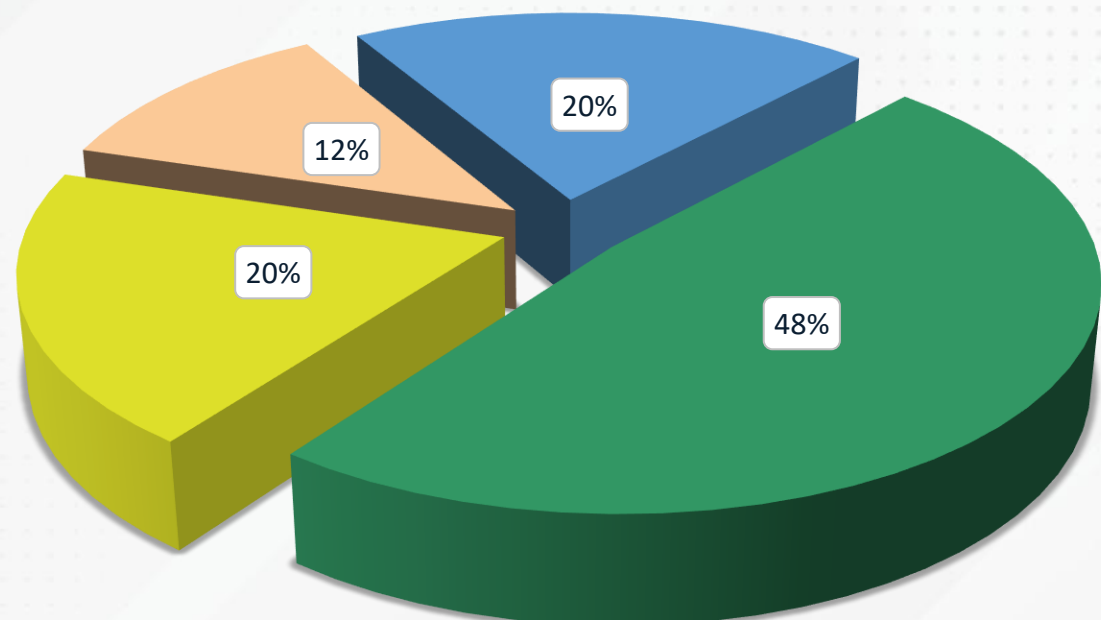
Deposit Breakup



Sustained Momentum in CASA Growth and Mix

- ❖ CASA balances up by 8.23% YOY and 4.26% QOQ.
- ❖ CASA ratio improves by 17 bps QOQ and 38 bps YTD.

Term Deposit-Amount wise*



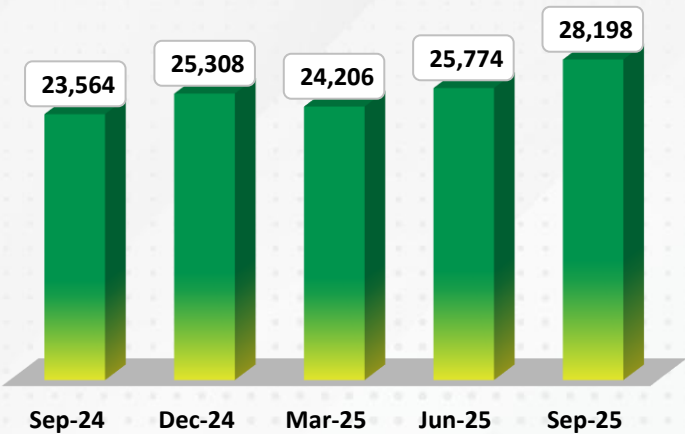
■ < Rs.15 Lakhs ■ ≥Rs.15 Lakhs to <Rs.1 Cr ■ ≥Rs.1 Cr to < Rs.5 Cr ■ ≥ Rs.5 Cr

80 % of Total Term Deposits* are < Rs.5 Cr

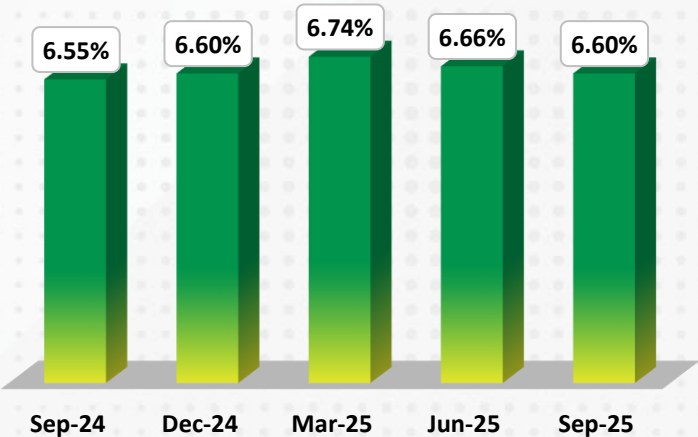
* Term Deposit here do not include Term Deposits by Banks, FCNR deposits and Certificate of Deposits (CD's)

Investment Portfolio

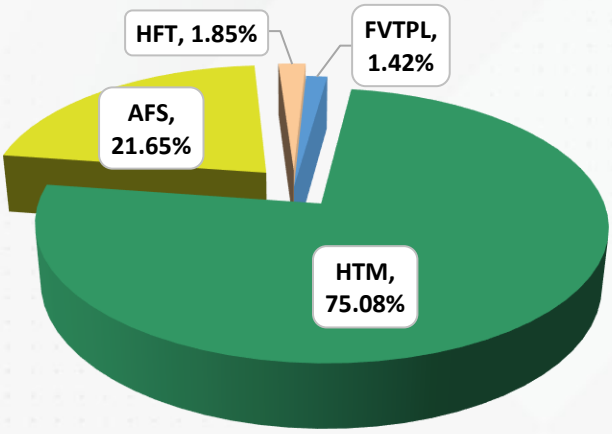
Gross Investments (Rs. crore)



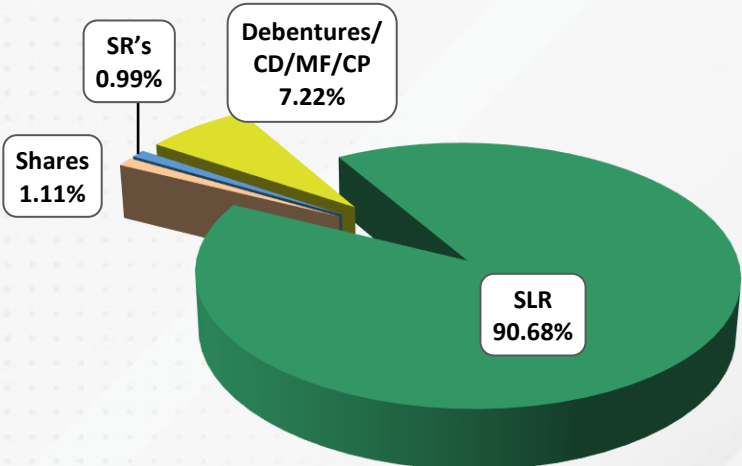
Yield on Investments-Quarterly



Investment Category



Investment Composition

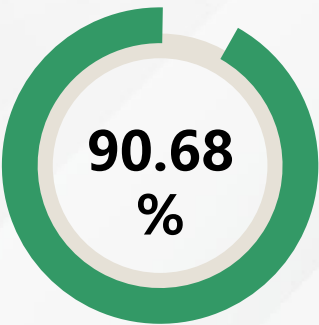


Modified Duration

AFS	HFT	HTM	FVTPL	Total
3.58	6.13	3.59	4.44	3.63

Investment breakup

SLR Stands at 90.68 %





Disciplined approach to

Reduce stressed assets

● Movement of NPA -Quarterly

Particulars		Sep-25		Sep-24		Jun-25
Gross NPAs						
Opening Balance		593		1,025		642
Additions during the period	(+)	350	(+)	181	(+)	188
Reductions during the period	(-)	235	(-)	320	(-)	237
-Of which Recoveries/Upgradation	84		100		70	
Write offs/Tech Write offs	151		220		167	
Closing Balance		708		886		593
Provisions						
Opening Balance		421		730		474
Provision made during the period	(+)	292	(+)	203	(+)	143
Write off/Write back of excess provision	(-)	182	(-)	268	(-)	196
-Of which Recoveries/Upgradation	31		48		29	
Write off/Write back of excess provision	151		220		167	
Closing Balance		531		665		421
Net NPAs		176		219		170

Asset quality parameters	Sep-25	Sep-24	Jun-25
Gross NPA (%)	0.76%	1.10%	0.66%
Net NPA (%)	0.19%	0.28%	0.19%

● Vertical wise NPA

Vertical	Advances O/s. Sep-25	NPA as on Jun-25	NPA Additions Q2	NPA Reduction Q2		NPA as on Sep-25	Provisions Sep-25	Net NPA Sep-25
				Recoveries / upgradation	Tech W/off			
Commercial	33,209	283	68	56	81	214	121	93
Retail (Personal Banking)	24,023	149	38	22	10	155	104	51
Agriculture	22,614	76	26	5	2	95	85	10
Corporate	12,878	84	218	1	58	243	221	22
TOTAL	92,724	593	350	84	151	708	531	176

Collection efficiency

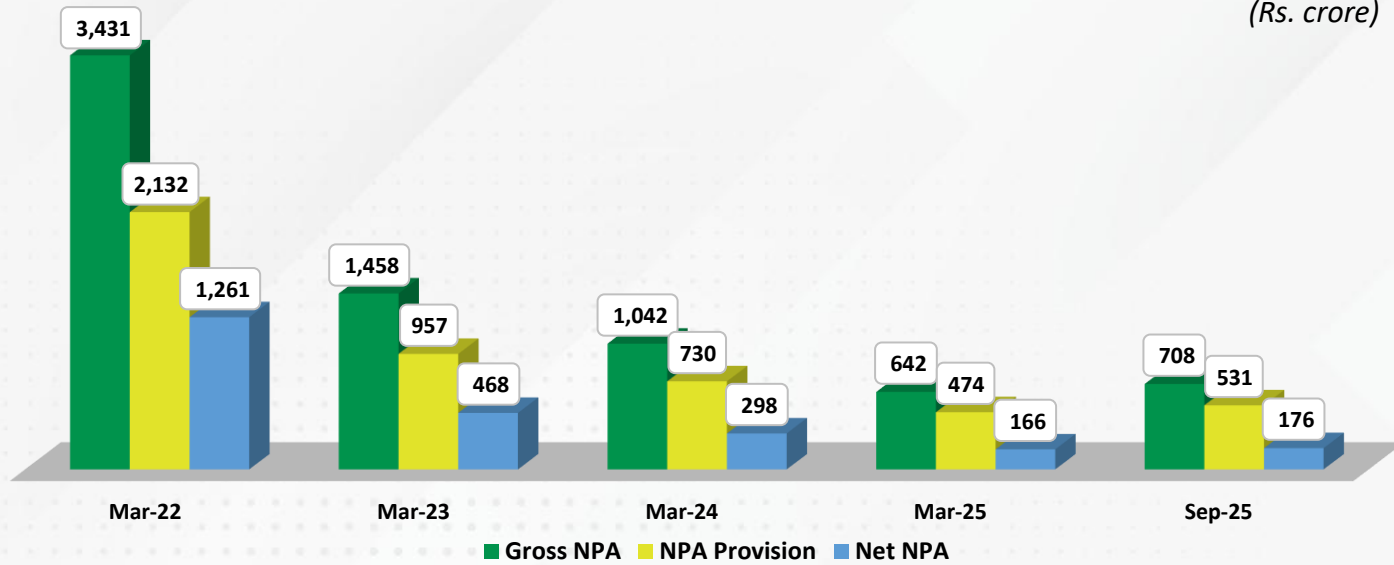
Particulars	Sep-25	Aug-25	Jul-25
Term Loan (%)	98.9	99.0	99.0
Working Capital (%)	99.6	99.3	99.7

Special mentioned Accounts

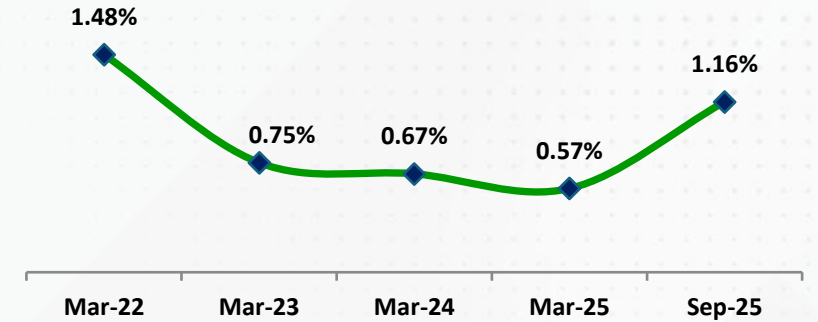
Particulars (entire portfolio)	Sep-25		Sep-24	
	Amt	% of Adv	Amt	% of Adv
SMA 1	169	0.18	193	0.24
SMA 2	82	0.09	140	0.17
SMA 30+	252	0.27	333	0.42

Bank Maintaining high Asset Quality with GNPA 0.76 % and NNPA 0.19 %

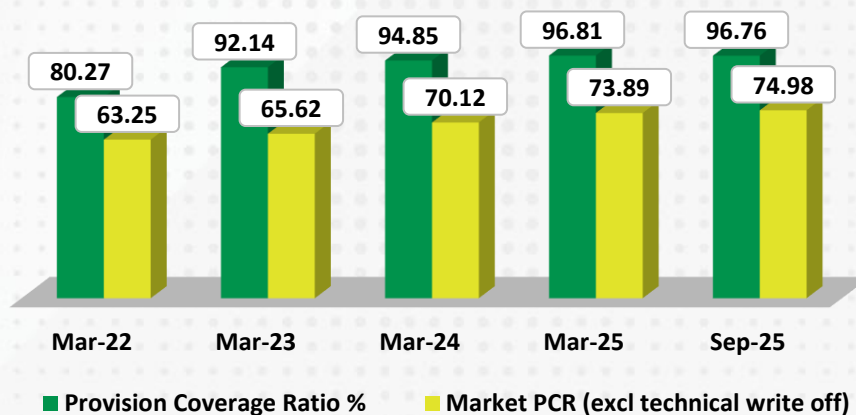
(Rs. crore)



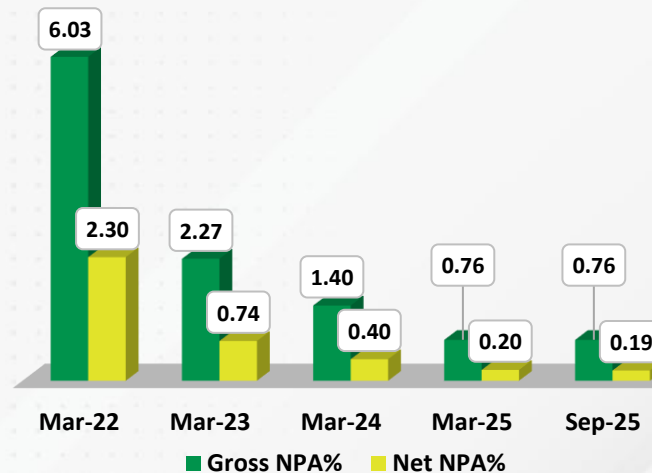
Slippage Ratio %



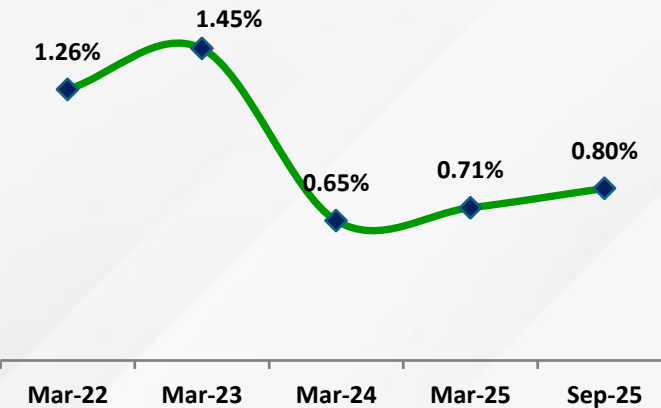
PCR %



NPA %



Credit Cost %



Provisions and Contingencies

Particulars	Quarter		Half year	
	Sep-25	Sep-24	Sep-25	Sep-24
NPA	261	155	375	255
Standard Assets	10	10	30	23
Restructured and other Advances	(18)	(9)	(32)	(14)
Other prudential provisions	-	25	-	50
NPI and others	21	-	20	-
Total Provisions (excl. Tax)	274	181	393	313
Tax Provision	169	163	335	317
Total Provisions	443	344	728	630

● Restructured Accounts

Restructure -Scheme wise	Sep-25		Sep-24		Jun-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	264	6	371	45	279	15
COVID 19 - Resolution Framework	146	2	184	17	164	2
MSME	58	1	76	3	63	1
Others*	-	12	-	11	-	12
Total	468	21	631	76	506	30

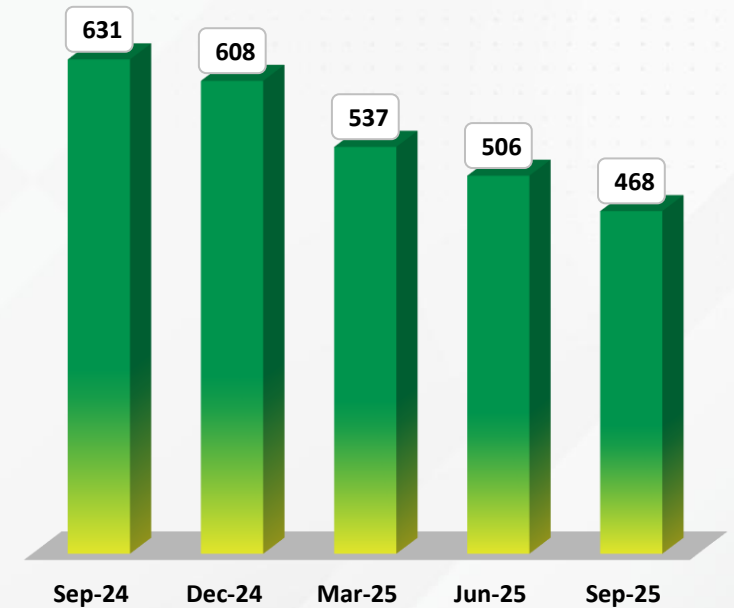
* Others include restructured accounts due to stress, natural calamities and extension of DCCO.

Restructure-Vertical wise	Sep-25		Sep-24		Jun-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	113	2	190	25	123	5
Retail (Personal Banking)	238	7	306	40	252	13
Agriculture	3	-	-	-	3	-
Corporate	114	12	135	11	128	12
Total	468	21	631	76	506	30

● Movement of Standard Restructured Advances for the Quarter

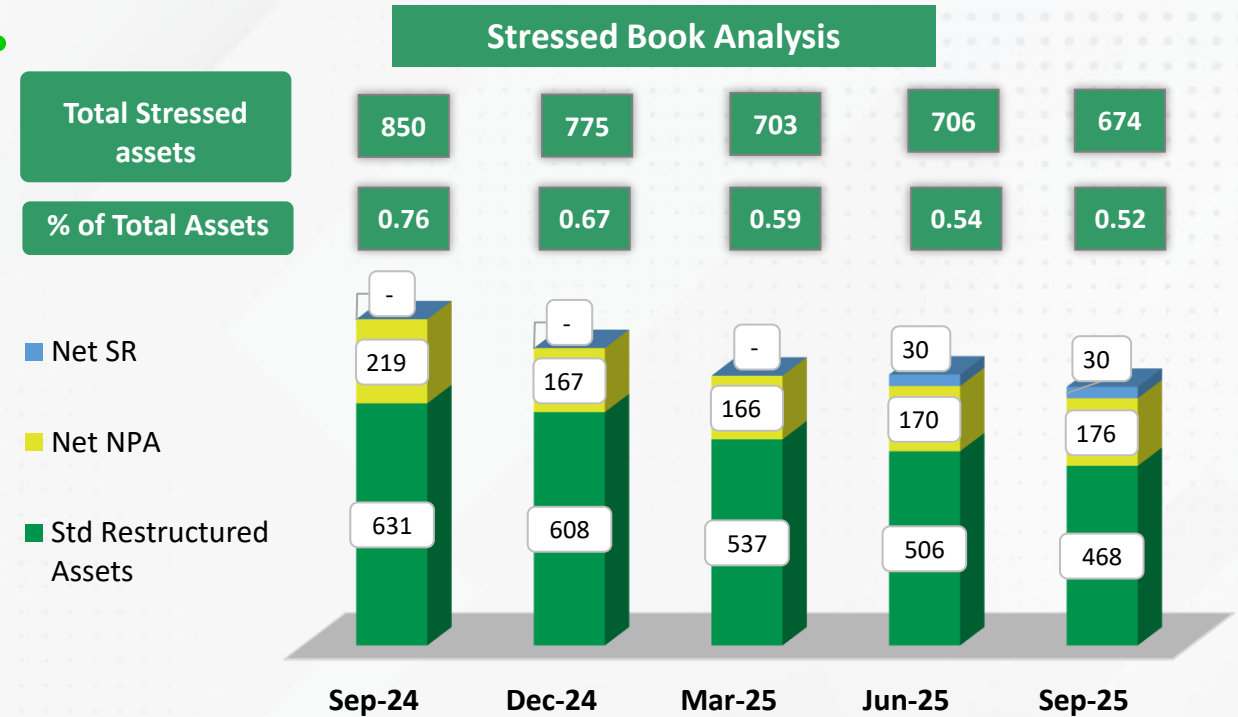
Particulars	Sep-25		Sep-24	
	No. of Borrowers	Amt.	No. of Borrowers	Amt.
Position at the beginning of the period	1,466	506	1,819	663
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	5	-	8
C. Additions through upgradation from NPA	10	4	23	5
Total Additions (A+B+C)	10	9	23	13
D. Recovery and Closure of Accounts	88	22	77	14
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	23	-	28
G. Slippages during the period	25	2	24	3
Total Deletions (D+E+F+G)	113	47	101	45
Position at the end of the period	1,363	468	1,741	631

O/s Balance of Standard Restructured Advances



Sector-wise Standard Restructured Advances

S. N.	Sectors	Amount	
		Sep-25	Sep-24
1	Housing	166	198
2	Real Estate	82	124
3	Wholesale and Retail Trade	17	36
4	Textile	35	39
5	Personal	19	27
6	Infrastructure	10	32
7	Hotels and restaurants	22	30
8	All Engineering	5	13
9	Food & Food Processing	10	12
10	Auto/Vehicle	12	20
11	Transportation	5	8
12	Wood & Wood Products	4	4
13	Education Loan	2	5
14	Gems and Jewelry	4	4
15	Construction	1	1
17	Others	74	78
TOTAL		468	631
% to Total Advances		0.50	0.79



SR Book

Particulars	Amount	
	Sep-25	Sep-24
Gross SR	280	252
Less : Provisions	250	252
Net SR	30*	-

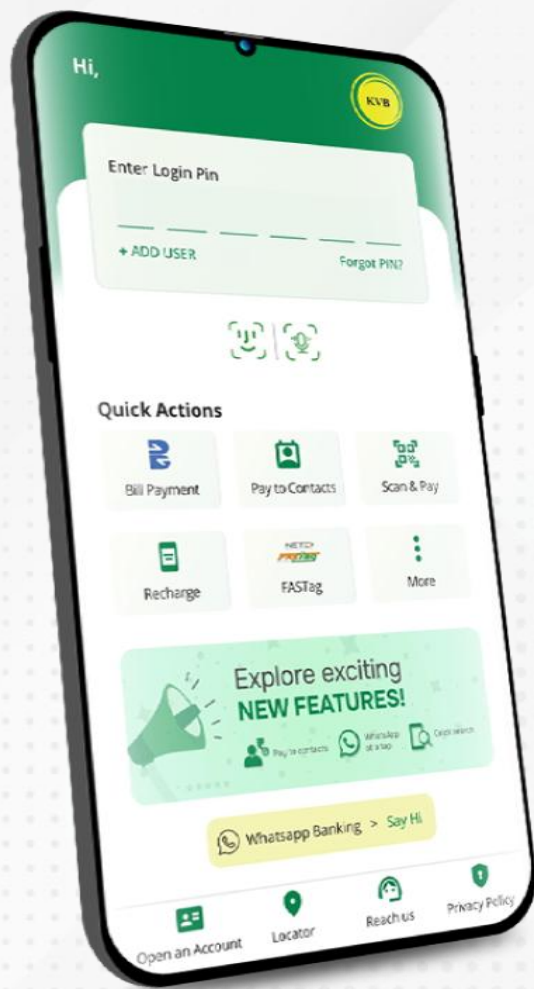
* Guaranteed by Govt of India



Building a Strong

digital ecosystem

DLite Banking



KVB DLite Mobile banking App



6.7 M +
Total
Downloads

2.3 M +
Monthly
Transactions

1.3 M +
Monthly
Active Users

4.1 L
Accounts
Opened

Enhanced Features



Enhanced UI

Pay to Contacts

Dynamic Offers

Easy Navigation

Search within App

Instant Video KYC

Seamless Login

Single pay button

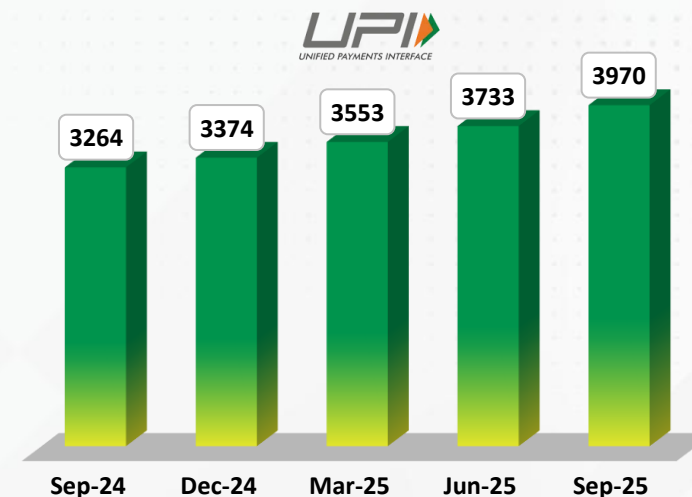
Set favorites

Digital Banking

Digital Initiatives

- Omni Channel Marketing tool for customer communication**
 A unified platform enabling seamless customer engagement across multiple digital channels.
- Instant VKYC in DLite**
 Real-time video-based KYC verification integrated within the DLite app for quick onboarding.
- Soft token app for internet banking**
 A secure mobile application generating dynamic authentication codes for safe internet banking access.
- Digitalization of NACH cancellation, inquiry and CTS Cheque image**
 Online processing of NACH mandate cancellations, inquiries, and CTS cheque image retrieval for improved efficiency through internal ticketing tool.
- Tool for Banner update in DLite**
 An internal utility to manage and update promotional banners within the DLite mobile banking application.
- SMS optimization using GenAI**
 AI-powered solution to enhance SMS content effectiveness through personalized and context-aware messaging thereby for cost reduction.

Count of UPI Transactions (Quarterly) (in lakhs)



18%

Growth in Digital Transactions YOY

93%

Of the transactions served Digitally

Awards and Accolades



Indian Chamber of Commerce (ICC) Banking awards

- ▶ **Best bank -Winner**
Private sector Bank (Mid size)
- ▶ **Best Performance on Asset quality- Winner**
Private sector Bank (Mid size)



IBA CISO Summit 2025

- ▶ **Cyber Security team of the year**
Winner
- ▶ **Cyber Security Incident Response Maturity**
Winner
- ▶ **CISO Elevator Pitch**
Special mention for our Cyber Risk Scoring Model



- ▶ **Cyber Security Transformation of the year**
Special prize
- ▶ **Cyber Security Compliance Champion**
Special Prize

Digital Partnerships

ASSETS

Service Support

experian. NSDL Technology, Trust & Reach Perfios PLASTIC PARTS & BODY PAINTING SOLUTION TRUCKSDEKHO! carwale InstaVeritas NeSL NESL N@DL NESL ASSET DATA LIMITED (UNION GOVERNMENT COMPANY) Jocata CERSAI

BillDesk Worldline Probe42 BIKEwale Sahamati anumati digio LegalDesk.com TransUnion CIBIL

Business Support

smc Moneywise. Be wise. NEW STREET TECH Your fast track to the future atyati NEW OPPORTUNITY axio Chola WE MAKE SCHOLARS Davinta U GRO CAPITAL ULI Unified Lending Interface

LIABILITIES

Channel Partners

ISG Nuclei FSS POWERING PAYMENTS KAIZEN VOIZ simple · seamless · secure TransUnion CIBIL Jocata NSDL BSE Loylty Rewardz sinch ValueFirst A TWILIO COMPANY

Payment aggregators

paytm ATOM Cashfree Payments CC Avenue Worldline ibibo Citrus TechProcess Solutions Ltd Razorpay BillDesk SBlePay PayU IDBI capital

Govt Business

GIN ice gate TANGDECC Central Board of Direct Taxes (CBDT) IRCTC

Payments

UPI UNIFIED PAYMENTS INTERFACE IMPS BHARATQR BHARAT BILLPAY NETC FASTag

Security

Protectt.ai



Environmental

**Social
Governance**

● ESG Highlights – Environmental & Social



KVB Bhoomi Project: KVB Deploys Battery-Operated Vehicle at Palani Murugan Temple



Taking Science Beyond Textbooks: Creating Mini science centers at Govt Schools



Transforming Lives through Skills and Sustainability: Supporting women entrepreneurs with pushcarts



Working Together for Cleaner, Safer Communities: safer sanitation through advanced robotic solutions



Nutrition to Nurture Learning: partnered with Akshaya Patra Foundation to provide hot nutritious meals in Govt Schools

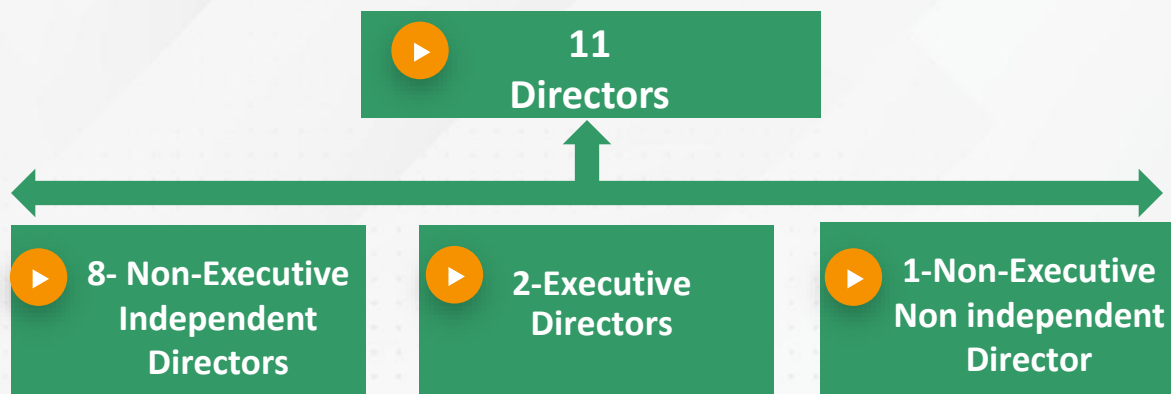


Empowering Communities with Cyber Awareness: Self-defense campaign to promote digital safety and protect from online frauds

The Bank has conducted **138 Financial Literacy Campaigns** benefiting **1,932 individuals**

M/s. Crisil ESG Ratings, a SEBI-registered firm, assessed the bank's 2024-25 ESG performance using public information and assigned a "**CRISIL ESG 68**" rating.

Governance



As on September 30, 2025, Board has optimum combination of **Eleven** Directors with diverse skills and experience in tune with Board Diversity policy of the Bank.

The Board consists of **73%** independent directors and includes **3** women directors, with one serving as the part-time Chairperson of the Bank.

During the quarter, Dr. Mythili Vutukuru, a distinguished professor and Information Technology researcher, was appointed as an Additional Director under the Independent Category of the Bank, effective from September 24, 2025

Corporate Governance Structure:

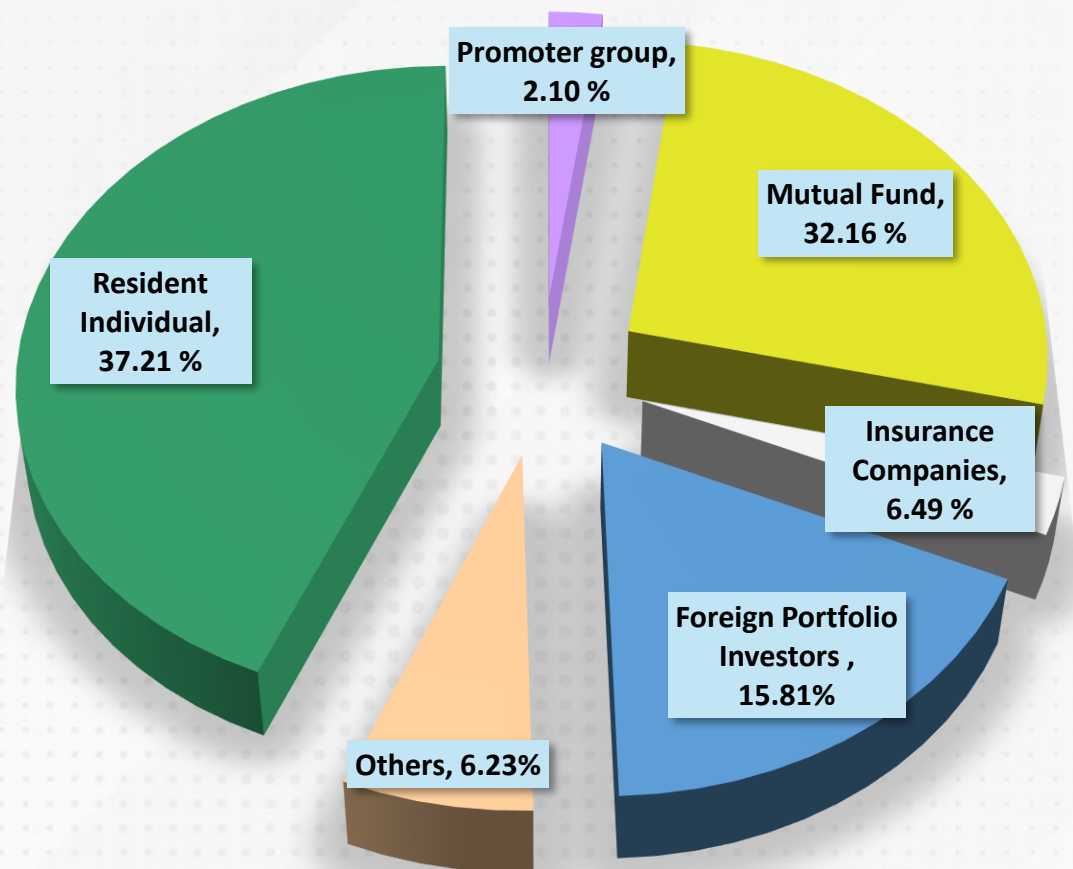
Bank has established an effective corporate governance structure for top level management to ensure a clear distinction of roles and responsibilities

10-Board Level Committees




- 1 Nomination and Remuneration Committee
- 2 Audit Committee of the Board
- 3 Risk Management & Asset Liability Management Committee
- 4 NPA Management Committee
- 5 Customer Service and Stakeholders Relationship Committee
- 6 Special Committee of the Board for monitoring and Follow-up of Fraud Cases
- 7 Review Committee for willful defaulter and Large Defaulters
- 8 CSR and ESG Committee
- 9 IT Strategy and Digital Transaction Monitoring Committee
- 10 Management Committee of the Board

Shareholding pattern

Shareholding as on Sep 30,2025



External Ratings

Rating Agency	Instrument	Ratings
 ICRA	Certificate of Deposit	A1+ (Reaffirmed)
	Issuer Rating	AA (Stable) (Reaffirmed)
 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	11,559
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848	11,720
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	9.95	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	20.10
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	145.57
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.



Thank You

www.kvb.co.in

