

IRC:F48:12:26:2026

January 23, 2026

The Manager,  
National Stock Exchange of India Ltd,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No. C-1, 'G' Block,  
Bandra- Kurla Complex,  
Bandra (East), Mumbai – 400051.

The Manager,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400001.

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sir/Madam,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Investor Presentation on Unaudited Financial Results of the Bank for the quarter ended December 31, 2025

\*\*\*\*\*

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on Unaudited Financial Results of the Bank for the quarter ended December 31, 2025 and the same has been updated in our Bank's website at <https://www.kvb.bank.in/investor-corner/corporate-presentation/>

Kindly take the same on record.

Yours faithfully,

SRINIVASARAO  
AO  
MADDIRALA  
Date: 2026.01.23  
15:13:55 +05'30'

Srinivasarao M  
Company Secretary &  
Deputy General Manager

Encl: As above

**THE KARUR VYSYA BANK LIMITED**  
Investor Relations Cell, Registered & Central Office,  
No.20, Erode Road, Vadivel Nagar,  
L.N.S., Karur - 639 002.  
☎: 04324-269441  
Email: kvbshares@kvbmail.com  
Website: www.kvb.bank.in  
CIN: L65110TN1916PLC001295

# Investor Presentation

Q3 FY 2025-2026

[www.kvb.bank.in](http://www.kvb.bank.in)





# Safe Harbor Statement



*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



# Financial Highlights



(Rs. crore)



**Business** 2,11,647  
 16 % YOY ▲ 4 % QOQ ▲



**Advances** 97,052  
 17 % YOY ▲ 5 % QOQ ▲



**Deposits** 1,14,595  
 16 % YOY ▲ 4 % QOQ ▲



**CASA** 31,199  
 11 % YOY ▲ 2 % QOQ ▲



**NIM (%)** 9M → 3.88 %\*  
 (22) bps YOY ▼ Q3 → 3.99 %  
 22 bps QOQ ▲



**Operating Profit** 9M → 2,828  
 19 % YOY ▲ Q3 → 1,005  
 14 % QOQ \* ▲



**Net Profit** 9M → 1,785  
 25 % YOY ▲ Q3 → 690  
 20 % QOQ ▲



**ROA (%)** 9M → 1.87 %  
 15 bps YOY ▲ Q3 → 2.05 %  
 24 bps QOQ ▲



**ROE (%)** 9M → 17.67 %  
 95 bps YOY ▲ Q3 → 20.48 %  
 254 bps QOQ ▲



**GNPA (%)** 0.71 %  
 (12) bps YOY ▼ (5) bps QOQ ▼



**NNPA (%)** 0.19 %  
 (1) bps YOY ▼ - bps QOQ ▼



**PCR (%)** 96.56 %  
 (31) bps YOY ▼ (20) bps QOQ ▼

\* After excluding one-off item of Rs. 139 Cr interest recovery from technically written off accounts during Q2 FY 2025-26

# Performance metrics- Key Ratios

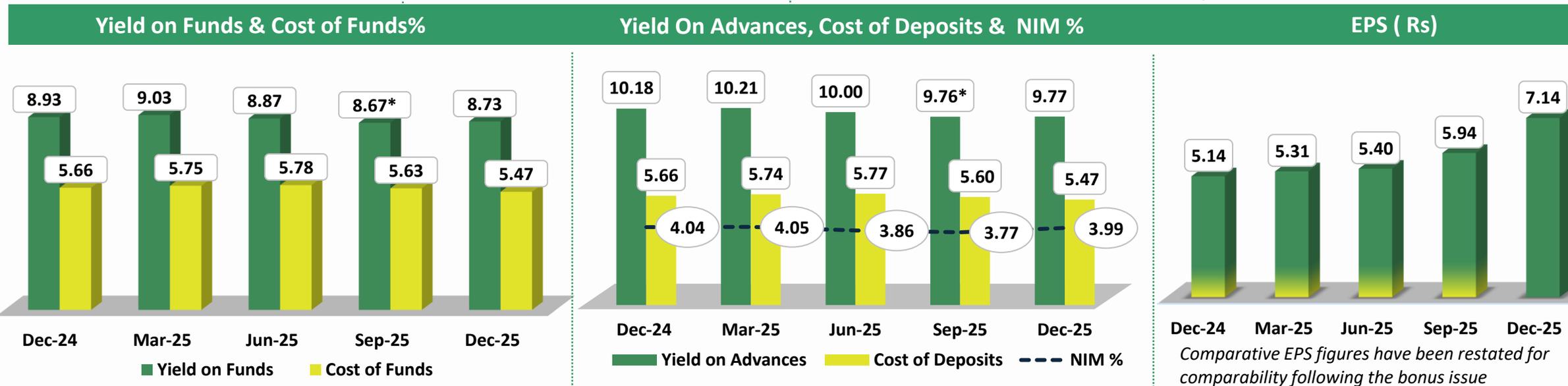
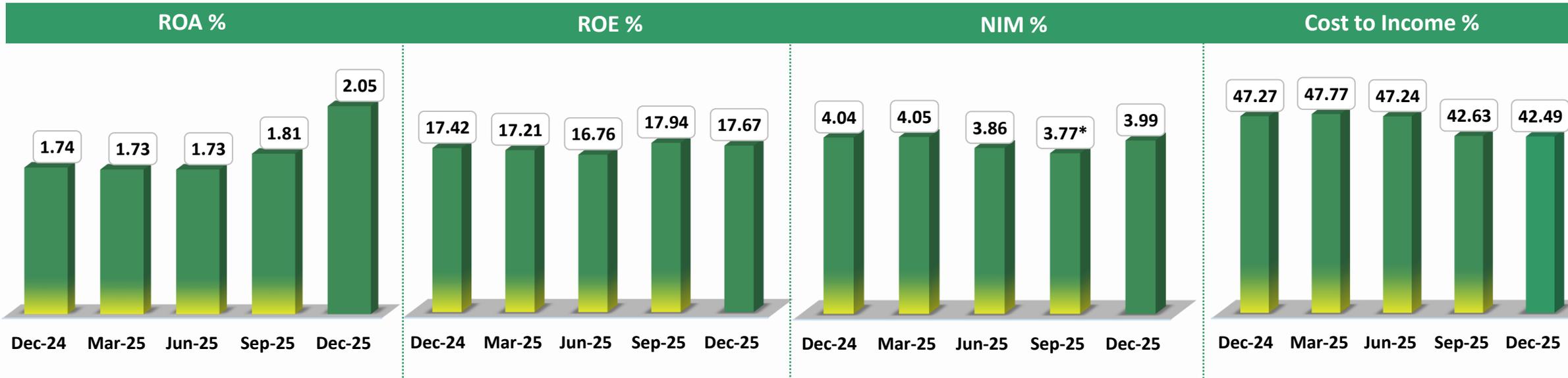


Particulars	Quarter		9 Months	
	Dec-25 (%)	Dec-24 (%)	Dec-25 (%)	Dec-24 (%)
Cost of Deposits	5.47	5.66	5.61	5.57
Yield on Advances	9.77	10.18	9.84*	10.13
Cost of Funds	5.47	5.66	5.62	5.57
Yield on Funds	8.73	8.93	8.75*	8.89
Spread on Funds	3.26	3.27	3.13	3.33
Net Interest Margin	3.99	4.04	3.88*	4.10
Cost to income	42.49	47.27	43.98	47.06
Cost to Avg Assets	2.21	2.56	2.33	2.55
PPOP to Avg Assets	2.99	2.85	2.97	2.86
Return on Equity	20.48	17.42	17.67	16.72
Return on Asset	2.05	1.74	1.87	1.72
EPS# (in Rs.) -Not Annualized	7.14	5.14	18.48	14.79

\* After excluding one-off item of Rs. 139 Cr interest recovery from technically written off account during Q2 FY 2025-26

# Comparative EPS figures have been restated for comparability following the bonus issue

# Quarterly Performance metrics



Comparative EPS figures have been restated for comparability following the bonus issue

\* After excluding one-off item of Rs. 139 Cr interest recovery from technically written off account during Q2 FY 2025-26



# Profit & Loss Statement



(Rs. crore)

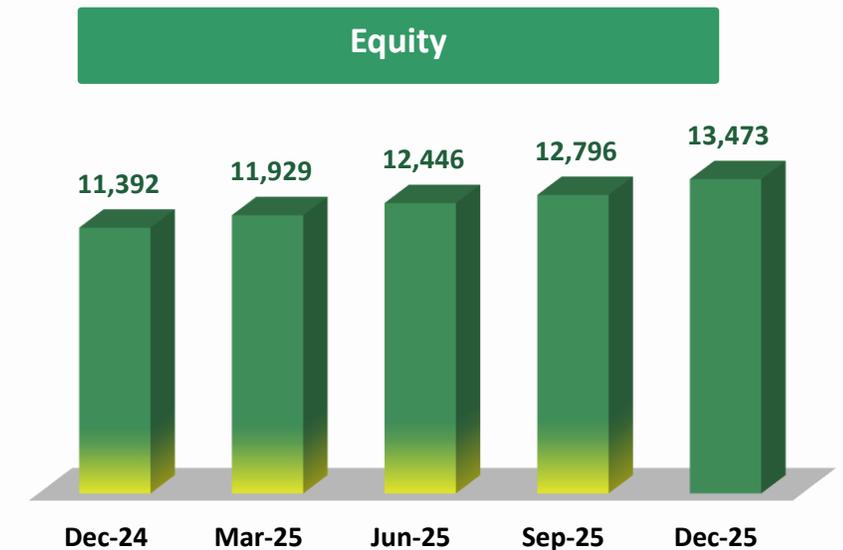
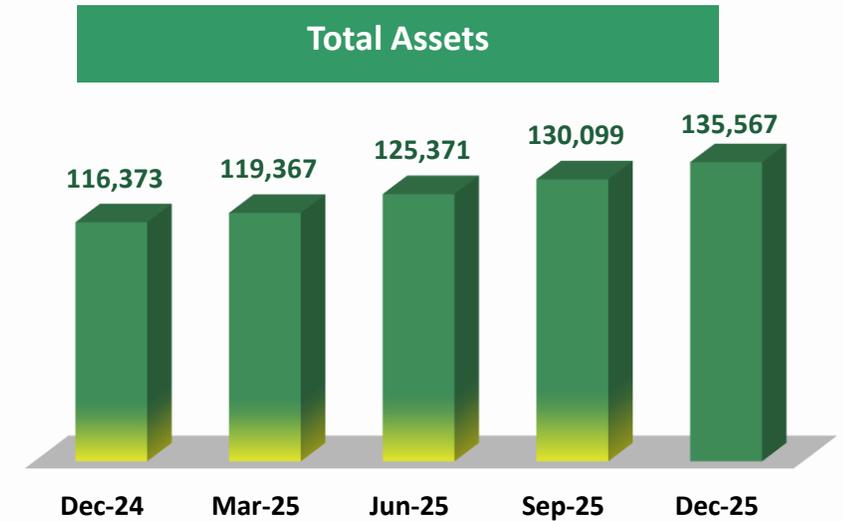
Particulars	Quarter			9 Months		
	Dec-25	Dec-24	Growth % (YOY)	Dec-25	Dec-24	Growth % (YOY)
Net Interest Income	1,239	1,081	15	3,580	3,171	13
Other Income	509	465	9	1,468	1,320	11
- Fee income	266	232	15	770	700	10
- Others	243	233	4	698	620	13
<b>Total Income</b>	<b>1,748</b>	<b>1,546</b>	<b>13</b>	<b>5,048</b>	<b>4,491</b>	<b>12</b>
Operating Expenses	743	731	2	2,220	2,114	5
- Employee expense	363	374	(3)	1,093	1,064	3
- Other operating expense	380	357	6	1,127	1,050	7
<b>Operating Profit</b>	<b>1,005</b>	<b>815</b>	<b>23</b>	<b>2,828</b>	<b>2,377</b>	<b>19</b>
Provisions	104	147	(29)	497	460	8
<b>Profit Before Tax</b>	<b>901</b>	<b>668</b>	<b>35</b>	<b>2,331</b>	<b>1,917</b>	<b>22</b>
Tax (net of DTA/DTL)	211	172	23	546	489	11
<b>Net Profit</b>	<b>690</b>	<b>496</b>	<b>39</b>	<b>1,785</b>	<b>1,428</b>	<b>25</b>

# Balance Sheet



(Rs. crore)

Particulars	Dec-25	Dec-24	YOY (%)
<b>Capital &amp; Liabilities</b>			
Capital	193	161	20
Reserves and Surplus	13,280	11,231	18
Deposits	1,14,595	99,155	16
Borrowings	3,031	1,563	94
Other Liabilities and Provisions	4,468	4,263	5
<b>Total</b>	<b>1,35,567</b>	<b>1,16,373</b>	<b>16</b>
<b>Assets</b>			
Cash and Balances with RBI	4,983	5,046	(1)
Balances with Banks	134	341	(61)
Investments (Net)	29,782	24,960	19
Advances (Net)	96,542	82,302	17
Fixed Assets	507	462	10
Other Assets	3,619	3,262	11
<b>Total</b>	<b>1,35,567</b>	<b>1,16,373</b>	<b>16</b>



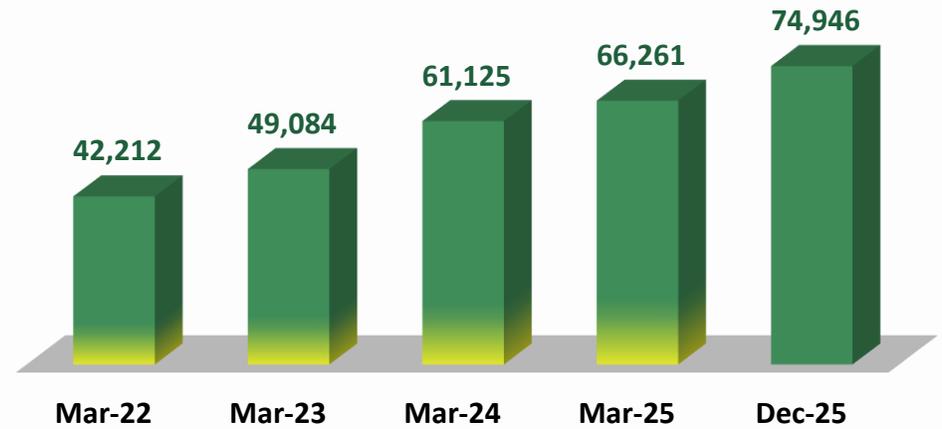
# Capital Adequacy



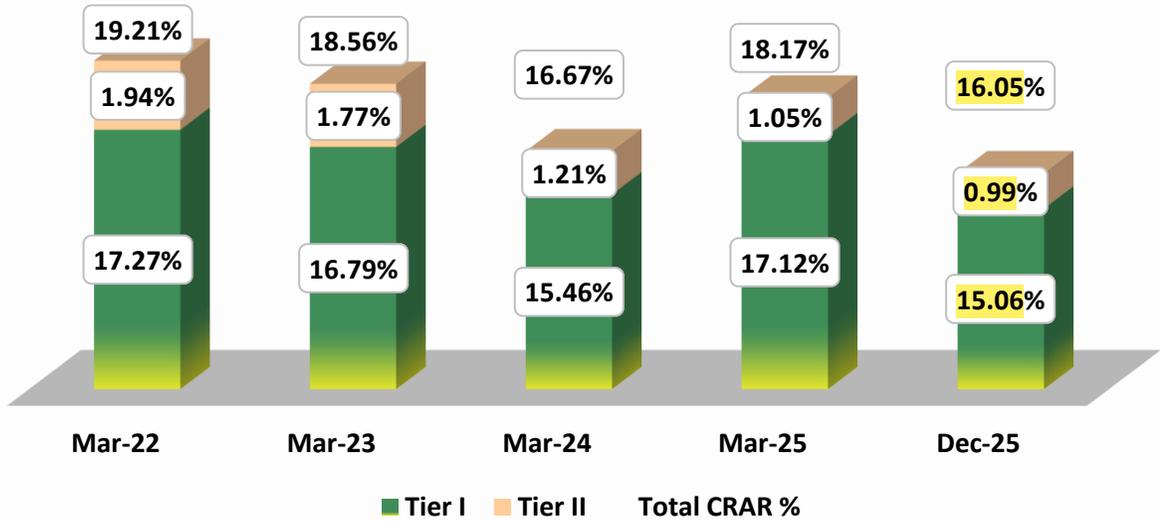
(Rs. crore)

Particulars	Dec-25	Dec-24	Sep-25
CRAR (%)	16.05	15.91	16.58
Total capital	12,029	10,306	12,023
Tier I capital	11,285	9,736	11,296
Tier II capital	744	570	727
RWA	74,946	64,755	72,498
Credit risk	65,322	56,208	62,778
Operational risk	9,087	7,940	9,087
Market risk	537	607	633

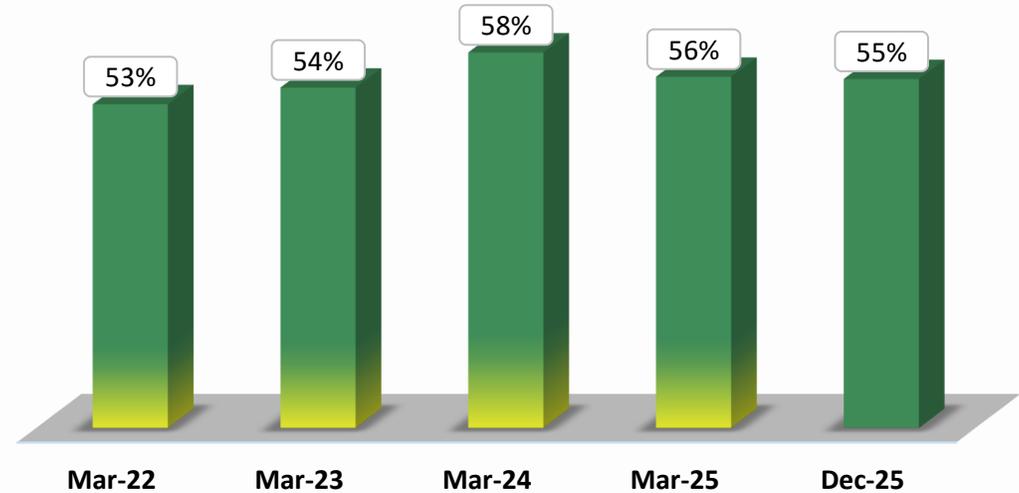
Risk Weighted Assets (INR crores)



CRAR %



RWA/Total asset (%)





# Driving growth across Verticals

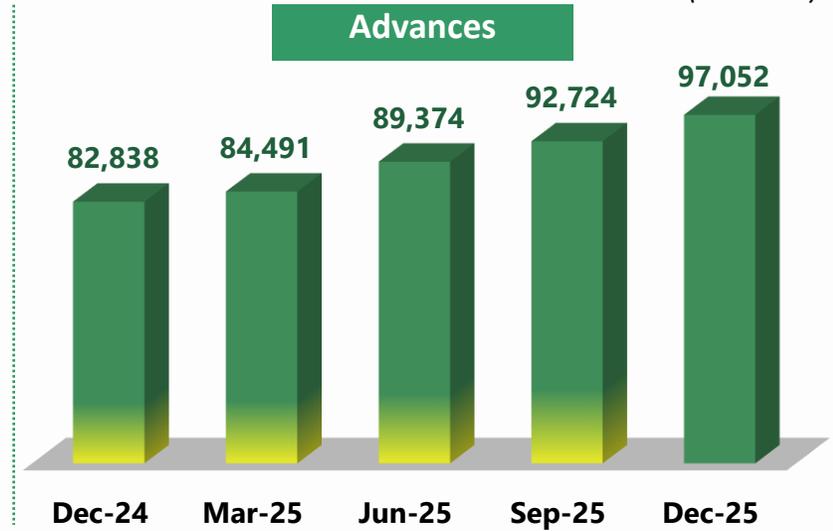
# Advances and Deposits



(Rs. crore)

**Strong Balance sheet Growth: Advances 17% YOY, Deposits 16% YOY**

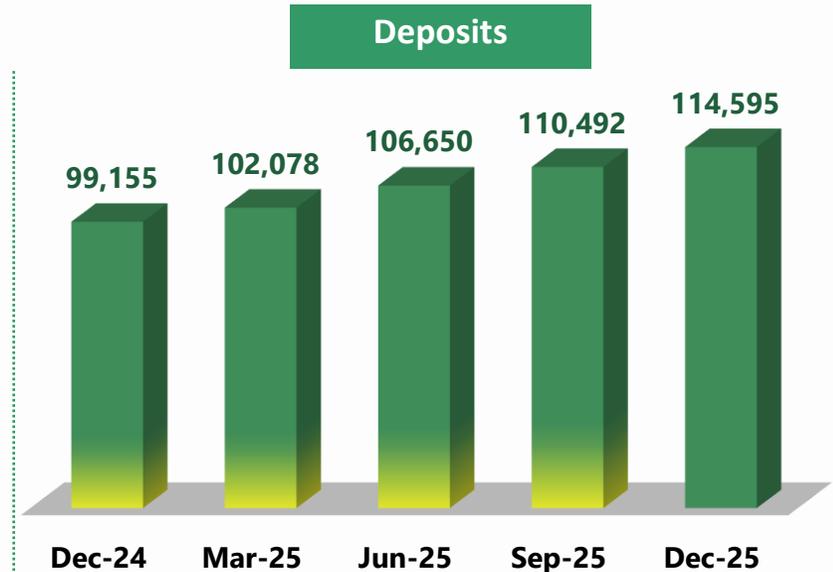
Particulars	Dec-25	Dec-24	YOY %	Sep-25	QOQ %	Mar-25	YTD %
Deposits	1,14,595	99,155	16	1,10,492	4	1,02,078	12
Gross Advances	97,052	82,838	17	92,724	5	84,491	15
<b>Total Business</b>	<b>2,11,647</b>	<b>1,81,993</b>	<b>16</b>	<b>2,03,216</b>	<b>4</b>	<b>1,86,569</b>	<b>13</b>



## Deposit Portfolio

**Granular Deposit growth: Total Deposits 16% YOY, 4% QOQ**

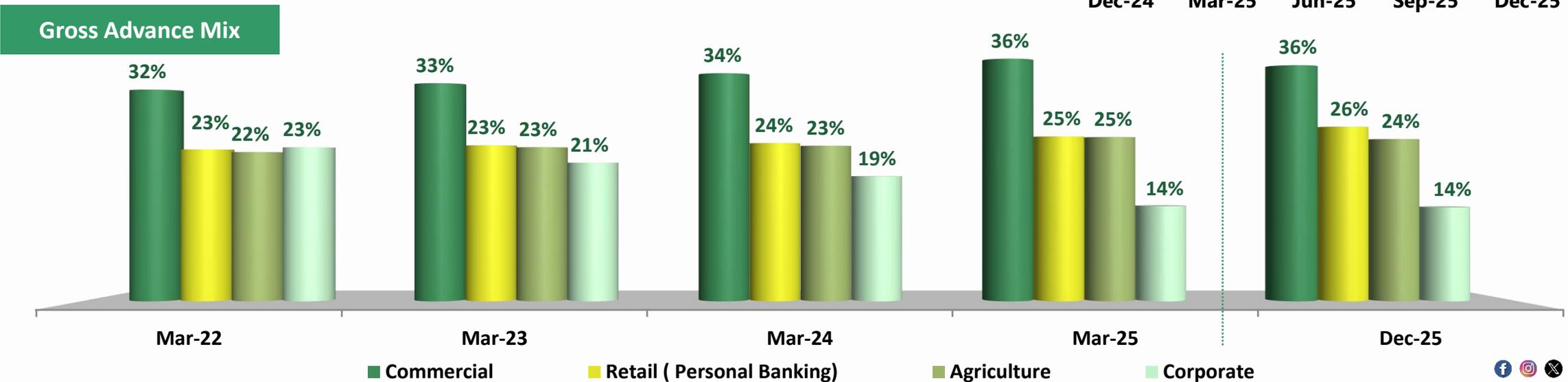
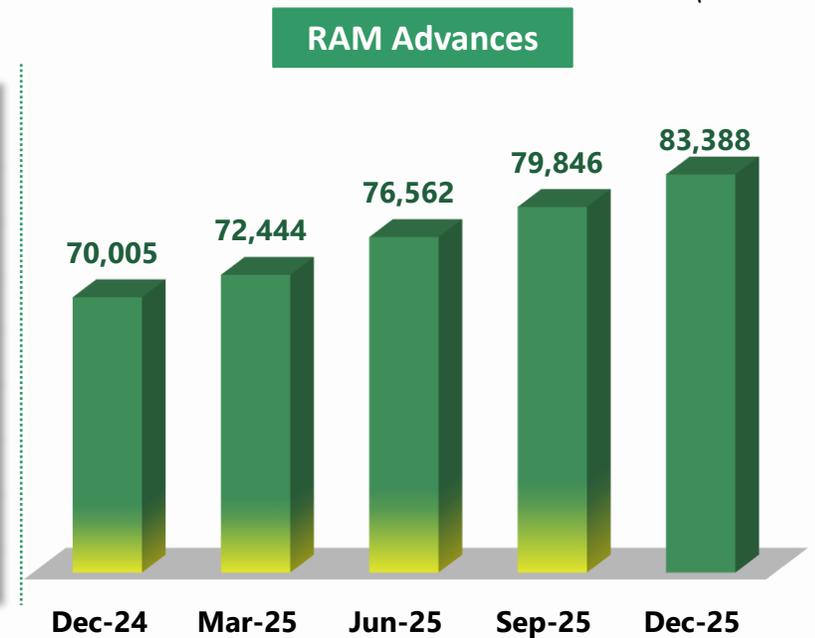
Particulars	Dec-25	Dec-24	YOY %	Sep-25	QOQ %	Mar-25	YTD %
Demand Deposit	9,922	8,828	12	9,776	1	8,353	19
Saving Deposit	21,277	19,339	10	20,779	2	19,479	9
CASA	31,199	28,167	11	30,555	2	27,832	12
CASA (%)	27.23	28.41	(118) bps	27.65	(42) bps	27.27	(4) bps
Term Deposit	83,396	70,988	17	79,937	4	74,246	12
<b>Total Deposit</b>	<b>1,14,595</b>	<b>99,155</b>	<b>16</b>	<b>1,10,492</b>	<b>4</b>	<b>1,02,078</b>	<b>12</b>



# Consistent and Credible Progress

## RAM- led Growth Continues: Corporate share Stable

Advance Mix	Dec-25	Dec-24	YOY %	Sep-25	QOQ %
Commercial	34,347	29,824	15	33,209	3
Retail (Personal Banking)	25,424	20,476	24	24,023	6
Agriculture	23,617	19,705	20	22,614	4
<b>RAM Verticals</b>	<b>83,388</b>	<b>70,005</b>	<b>19</b>	<b>79,846</b>	<b>4</b>
Corporate	13,664	12,833	6	12,878	6
<b>Gross Advances</b>	<b>97,052</b>	<b>82,838</b>	<b>17</b>	<b>92,724</b>	<b>5</b>
Corporate Credit Substitutes	1,132	149	660	1,080	5
<b>Total</b>	<b>98,184</b>	<b>82,987</b>	<b>18</b>	<b>93,804</b>	<b>5</b>



Retail Advances grew by 24% YOY to ₹ 25,424 Cr, led by Jewel Loans and LAP

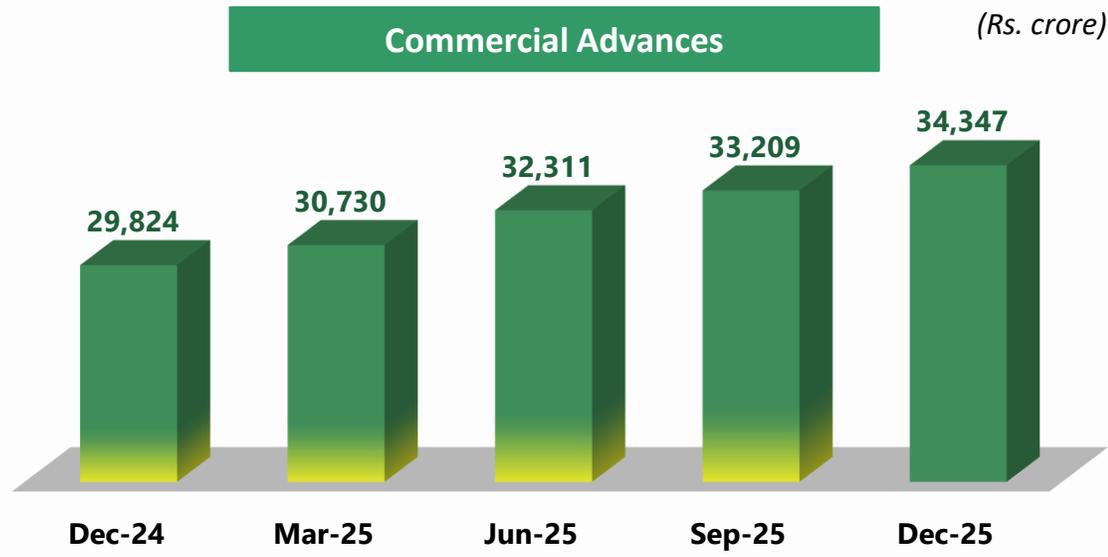
Particulars	Dec-25	Dec-24*	YOY %	Sep-25	QOQ %
Housing loan	8,253	8,002	3	8,289	-
Retail-Jewel loans	5,314	3,123	70	4,800	11
Mortgage (LAP) loans	8,451	5,669	49	7,413	14
Vehicle loans	879	1,071	(18)	929	(5)
Consumer Credit - BNPL	848	977	(13)	904	(6)
Personal loans	242	262	(8)	251	(4)
Education loans	133	150	(11)	148	(10)
Other Retail loans	1,304	1,222	7	1,289	1
<b>Total Retail Portfolio</b>	<b>25,424</b>	<b>20,476</b>	<b>24</b>	<b>24,023</b>	<b>6</b>

BNPL-Buy Now Pay Later

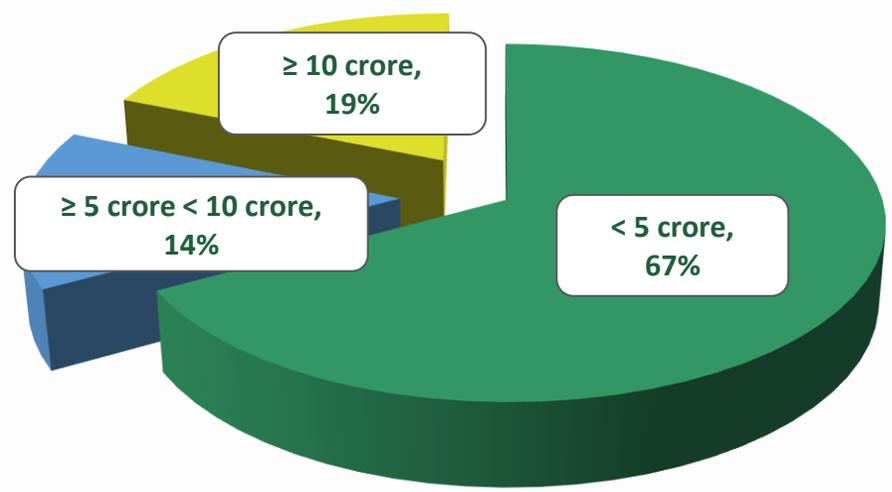
\* Figures regrouped for previous period

## Commercial Advances

(Rs. crore)



## Ticket size of Commercial book



- Commercial advances grown by 15 % YoY and 3 % QoQ
- Average Ticket size of Commercial book at account level increased from Rs. 55.3 lakhs in March 2025 to Rs. 67.60 lakh in December 2025
- 67 % of Commercial loans are less than Rs. 5 Cr

## MSME Strategic growth Levers

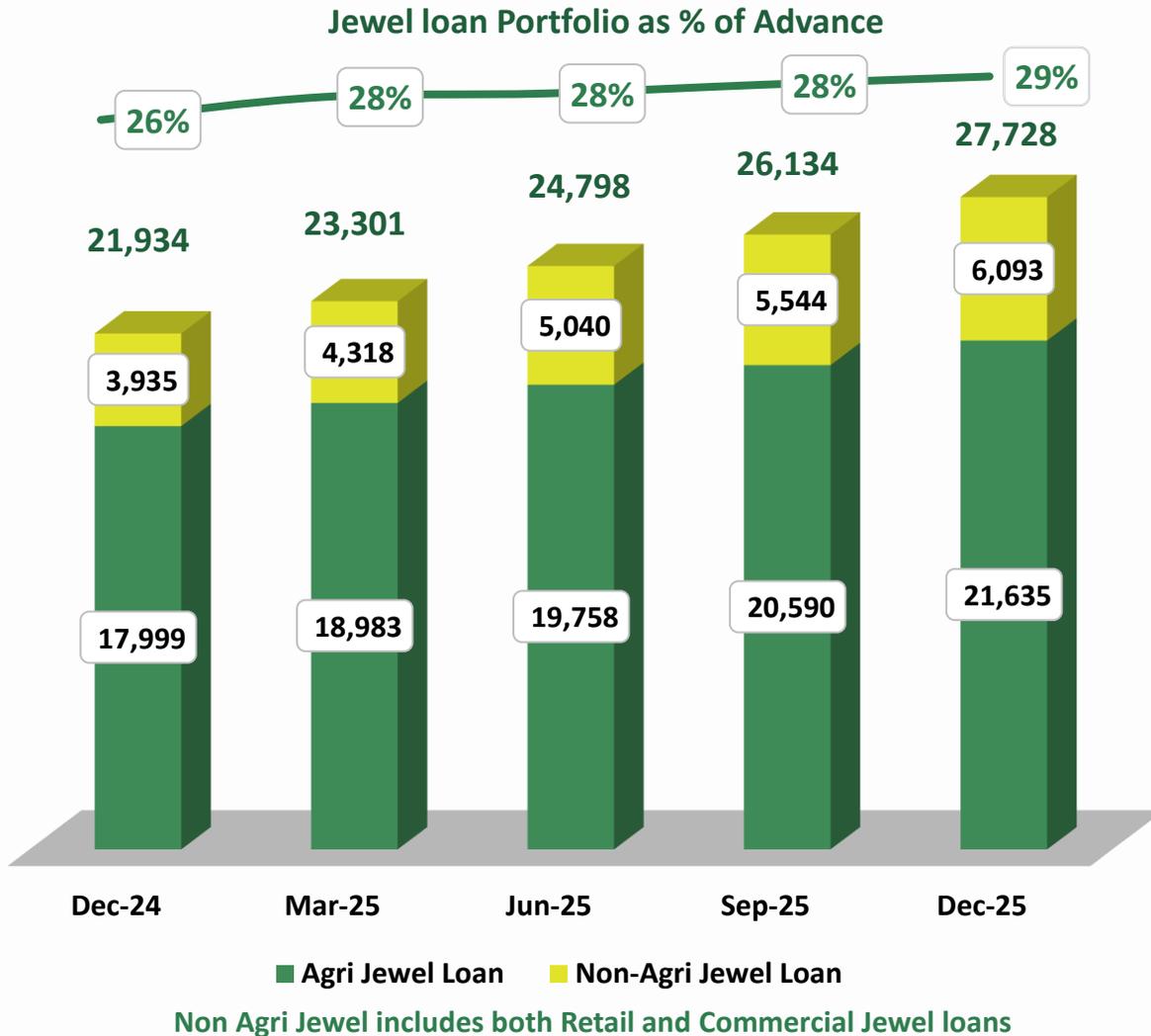
- MSME advances growth through focused execution across identified high potential branches
- Product-led initiatives, including new launches and Revamping existing Products
- Focused training initiatives on Bank's products and account identification
- Technology enabled monitoring tools to maintain portfolio quality

# Jewel loan Portfolio



(Rs. crore)

Jewel loan portfolio grown by 26% YoY and 6% QoQ



Category	Amount	SMA 30+			LTV (%)
		Dec-25	Dec-24	Sep-25	
Agri Jewel loan	21,635	5	16	10	55.59
Non-Agri Jewel loan	6,093	7	9	7	49.59
<b>Total</b>	<b>27,728</b>	<b>12</b>	<b>25</b>	<b>17</b>	<b>54.27</b>



**Jewel Loan portfolio at ₹ 27,728 Cr, Steady Growth with improving Asset Quality**

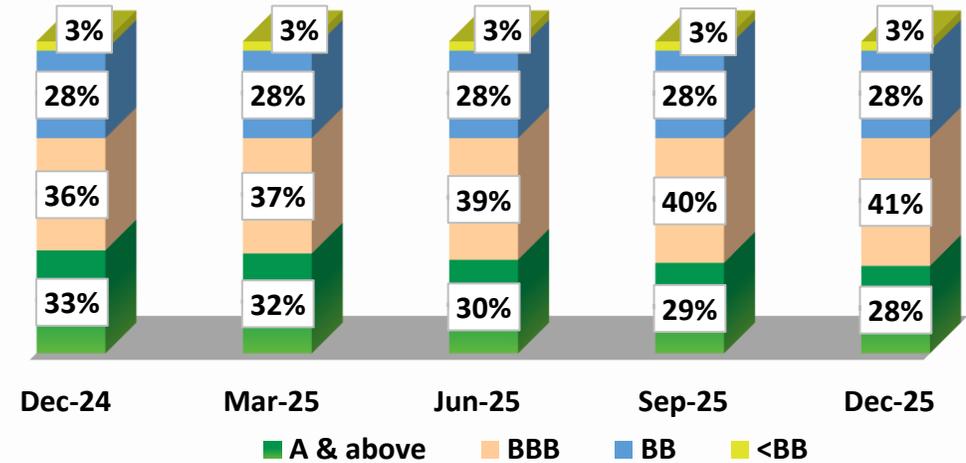
**Jewel Loan portfolio maintained at < 35 % for the last 5 years**

## Corporate Book

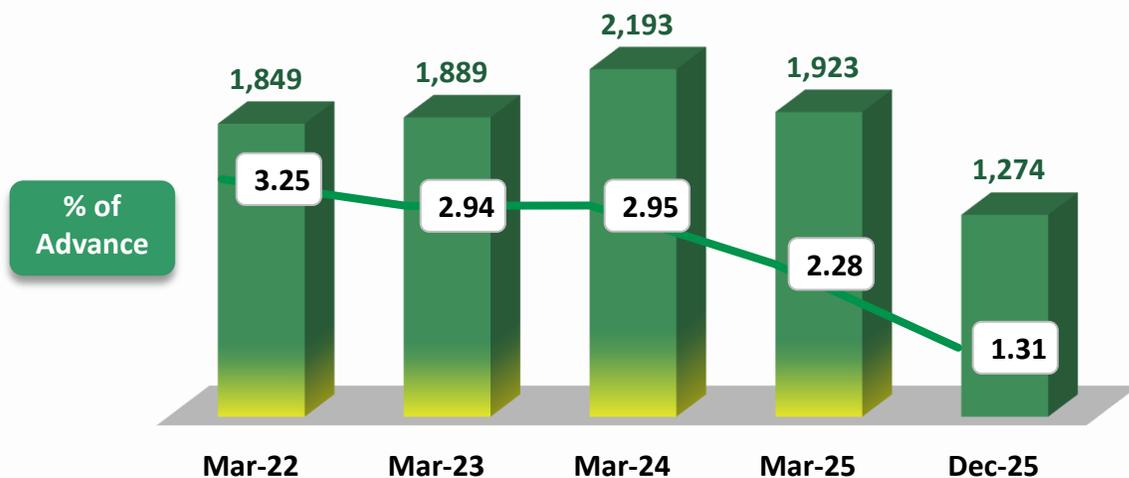
(Rs. crore)

Particulars	Dec-25	Dec-24	YOY %	Sep-25	QOQ %
Corporate Advances	13,664	12,833	6	12,878	6
Corporate Credit Substitutes	1,132	149	660	1,080	5
<b>Total</b>	<b>14,796</b>	<b>12,982</b>	<b>14</b>	<b>13,958</b>	<b>6</b>

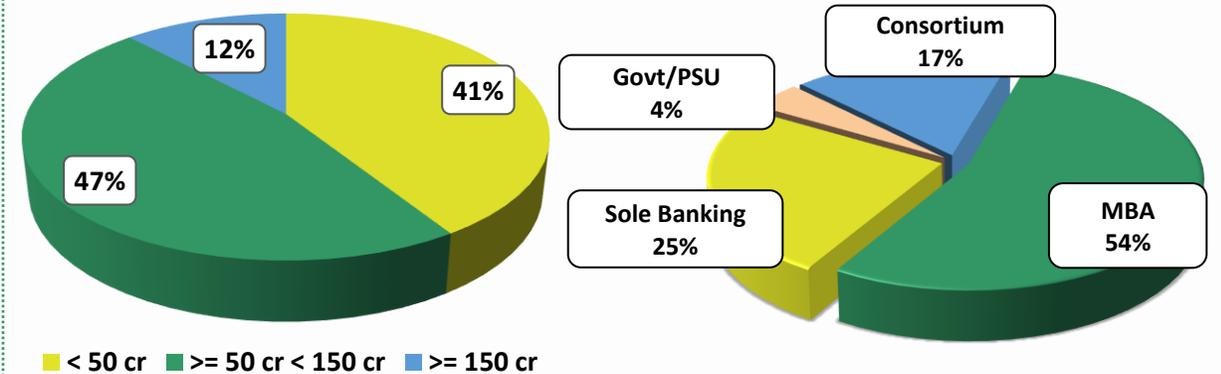
## Internal Rating distribution of Corporate Book



## Standard Corporate Advances O/s $\geq 150$ crore



## Breakup of Corporate Book



88 % of corporate loans are less than Rs. 150 crore  
Average ticket size Rs. 36.64 Crore

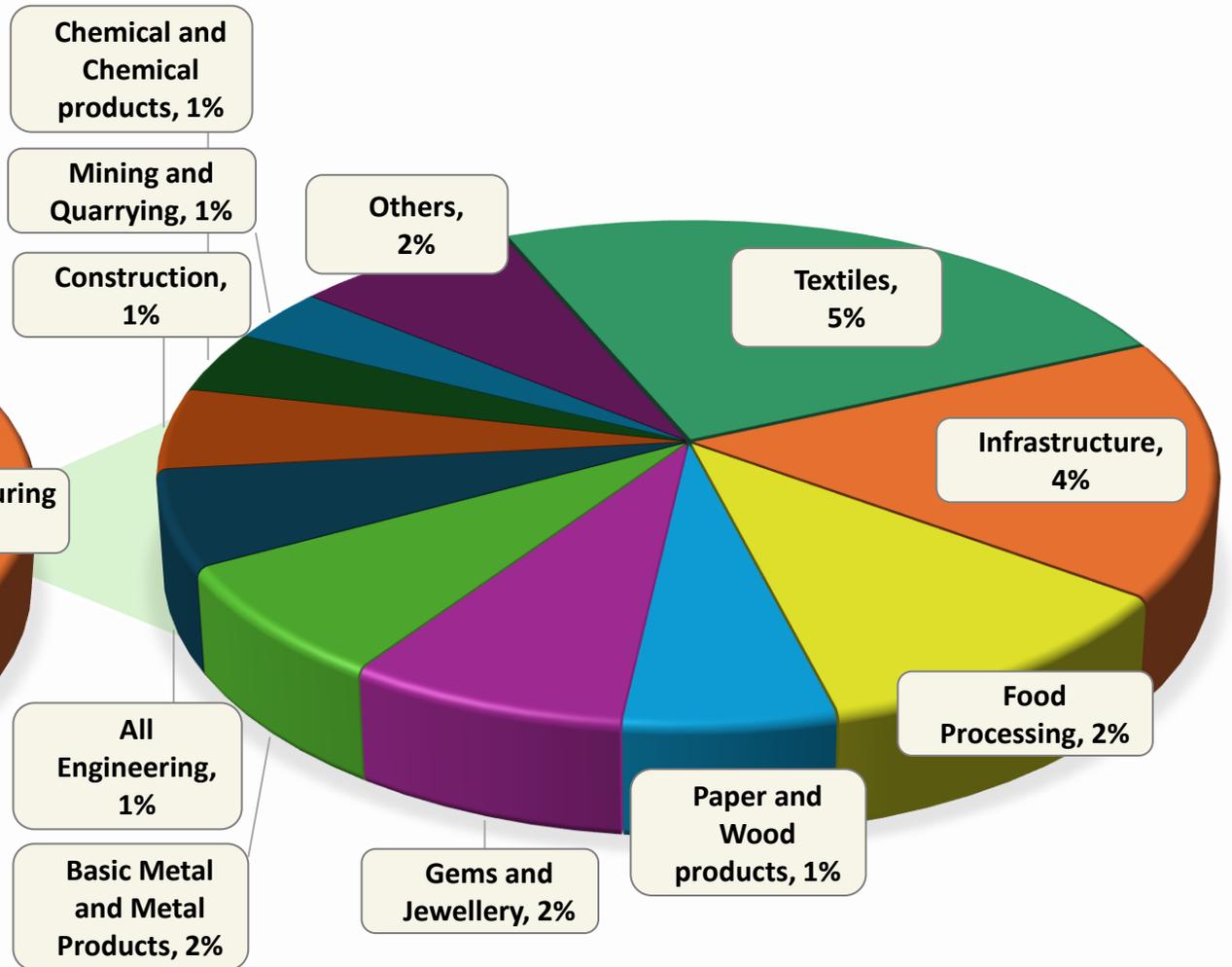
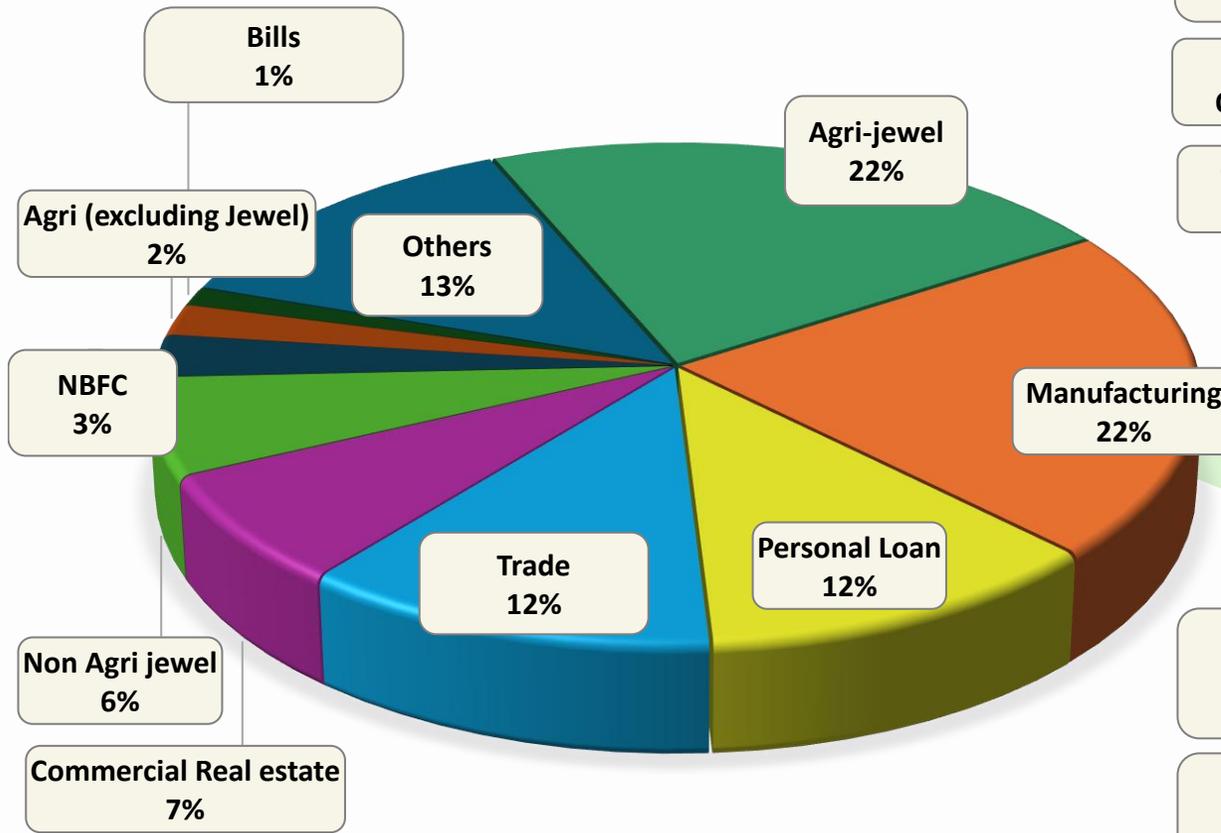


# Advances-Sectoral Composition



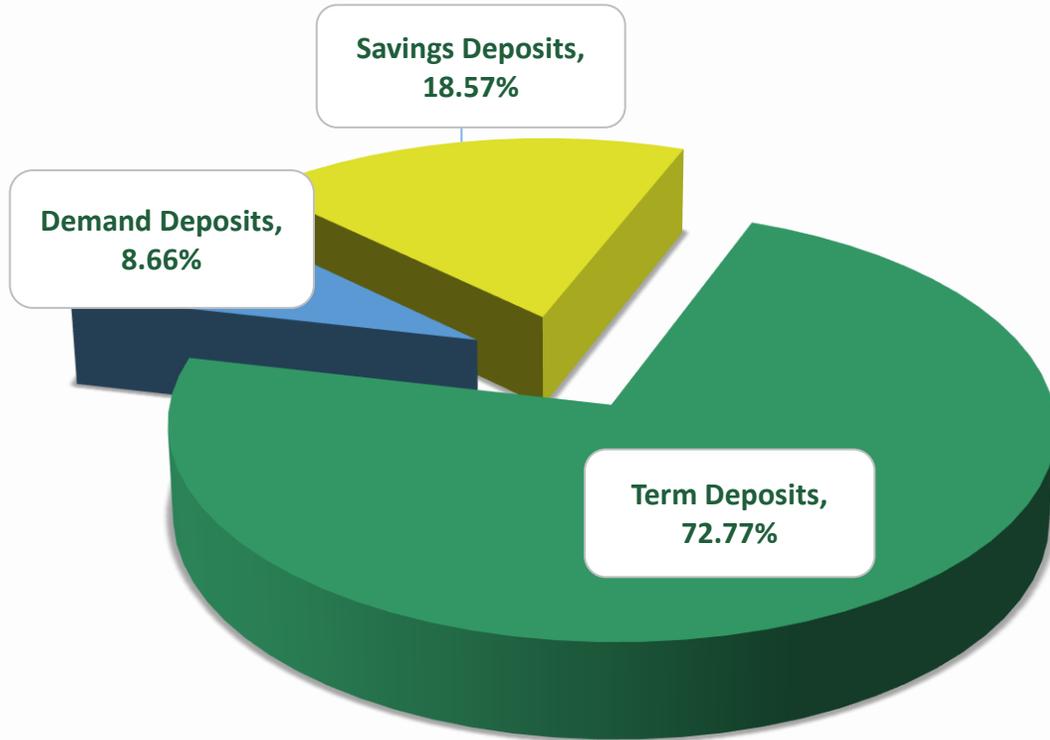
Gross Advance of Rs. 97,052 Cr

Breakup of Manufacturing Sector of Rs. 20,901 Cr (22%)



# Liability Franchise : Predominantly Retail

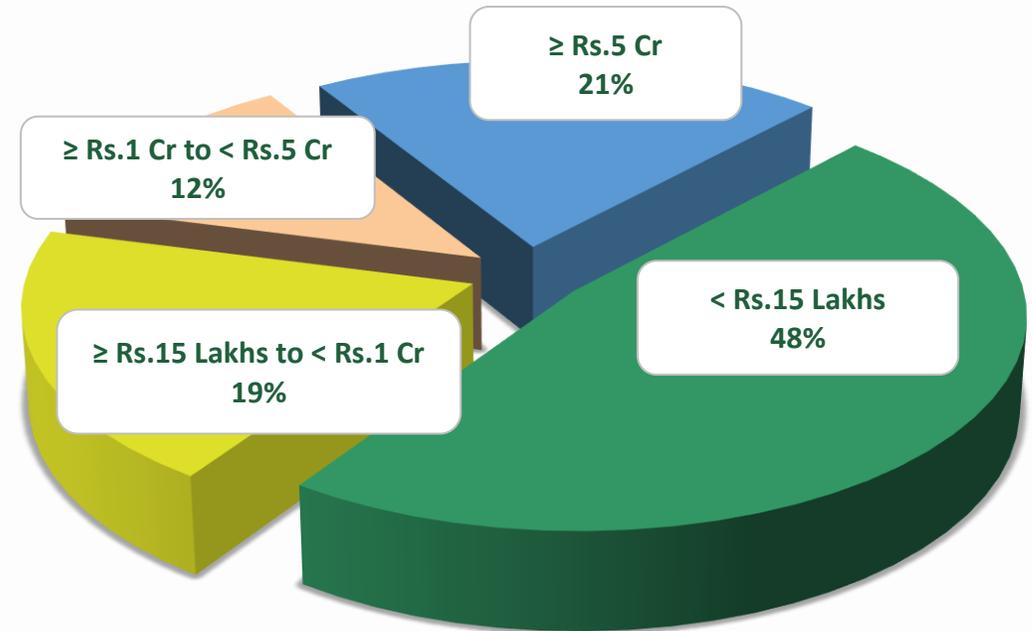
Deposit Breakup



## Sustained Momentum in CASA Growth and Mix

- ❖ CASA balances up by 11 % YOY and 2 % QOQ.
- ❖ Term Deposit improves by 17 % YOY and 4% QOQ.

Term Deposit-Amount wise\*



79 % 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



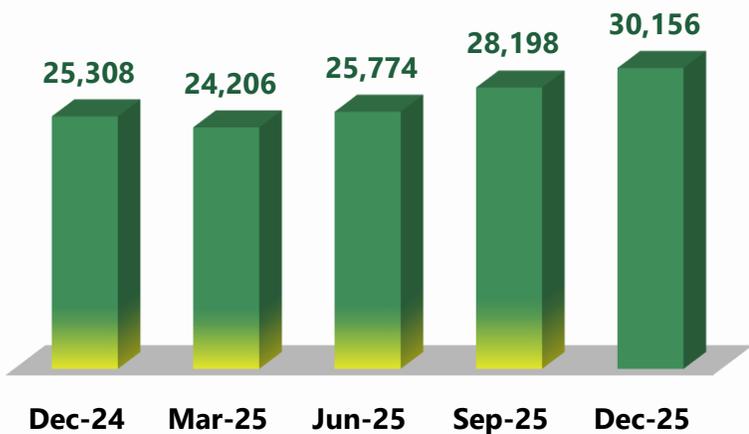
Steady growth | Stable yields | Conservative risk positioning

₹ 30,156 Cr  
Gross Investment

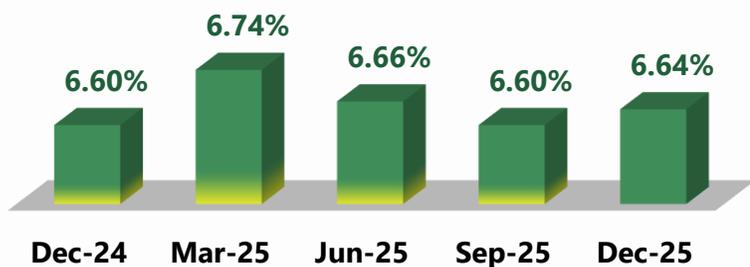
6.64 %  
Yield on Investment - Q3

3.78 Years  
Duration

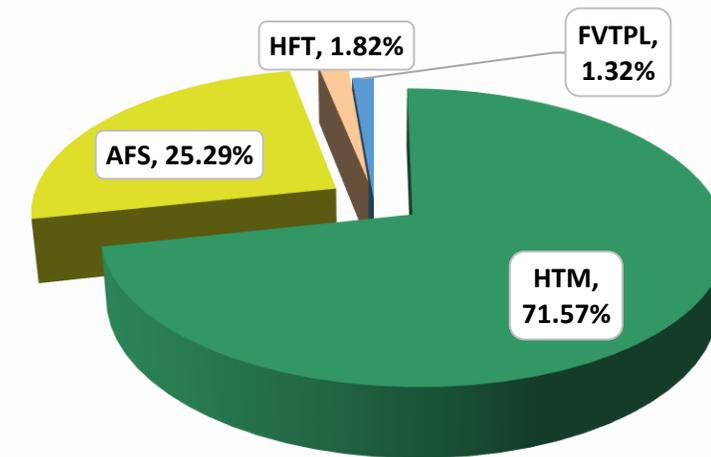
## Gross Investments (Rs. crore)



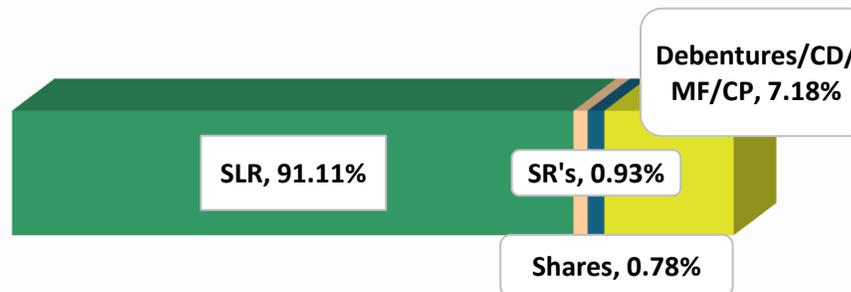
## Yield on Investments-Quarterly



## Portfolio Mix



## Investment composition



## Risk and Liquidity

### Modified Duration (Years)

AFS	HFT	HTM	FVTPL	Total
4.19	5.53	3.61	4.19	3.78



# Disciplined approach to Reduce stressed assets



# Movement of NPA -Quarterly



(Rs. crore)

Particulars		Dec-25		Dec-24		Sep-25
<b>Gross NPAs</b>						
Opening Balance		708		886		593
Additions during the period	( + )	154	( + )	139	( + )	350
Reductions during the period	( - )	175	( - )	334	( - )	235
-Of which						
Recoveries/Upgradation	65		91		84	
Write offs/Tech Write offs	110		242		151	
<b>Closing Balance</b>		<b>687</b>		<b>691</b>		<b>708</b>
<b>Provisions</b>						
Opening Balance		531		665		421
Provision made during the period	( + )	111	( + )	149	( + )	292
Write off/Write back of excess provision	( - )	141	( - )	291	( - )	182
-Of which						
Recoveries/Upgradation	30		49		31	
Write off/Write back of excess provision	111		242		151	
<b>Closing Balance</b>		<b>501</b>		<b>523</b>		<b>531</b>
<b>Net NPAs</b>		<b>183</b>		<b>167</b>		<b>176</b>

Asset quality parameters		Dec-25		Dec-24		Sep-25
Gross NPA (%)		0.71%		0.83%		0.76%
Net NPA (%)		0.19%		0.20%		0.19%

# Vertical wise NPA



(Rs. crore)

Vertical	Advances O/s. Dec-25	NPA as on Sep-25	NPA Additions Q3	NPA Reduction Q3		NPA as on Dec-25	Provisions Dec-25	Net NPA Dec-25
				Recoveries / upgradation	Tech W/off			
Commercial	34,347	214	91	35	40	230	121	107
Retail (Personal Banking)	25,424	155	42	22	58	117	69	48
Agriculture	23,617	95	19	5	13	96	90	6
Corporate	13,664	243	2	2	-	243	221	22
<b>TOTAL</b>	<b>97,052</b>	<b>708</b>	<b>154</b>	<b>65</b>	<b>110</b>	<b>687</b>	<b>501</b>	<b>183</b>

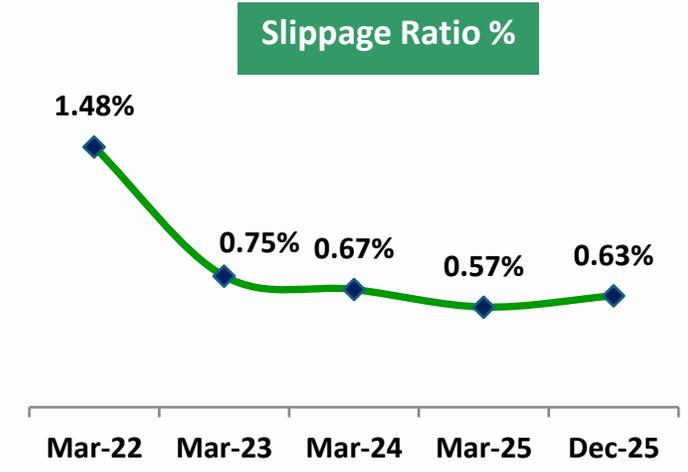
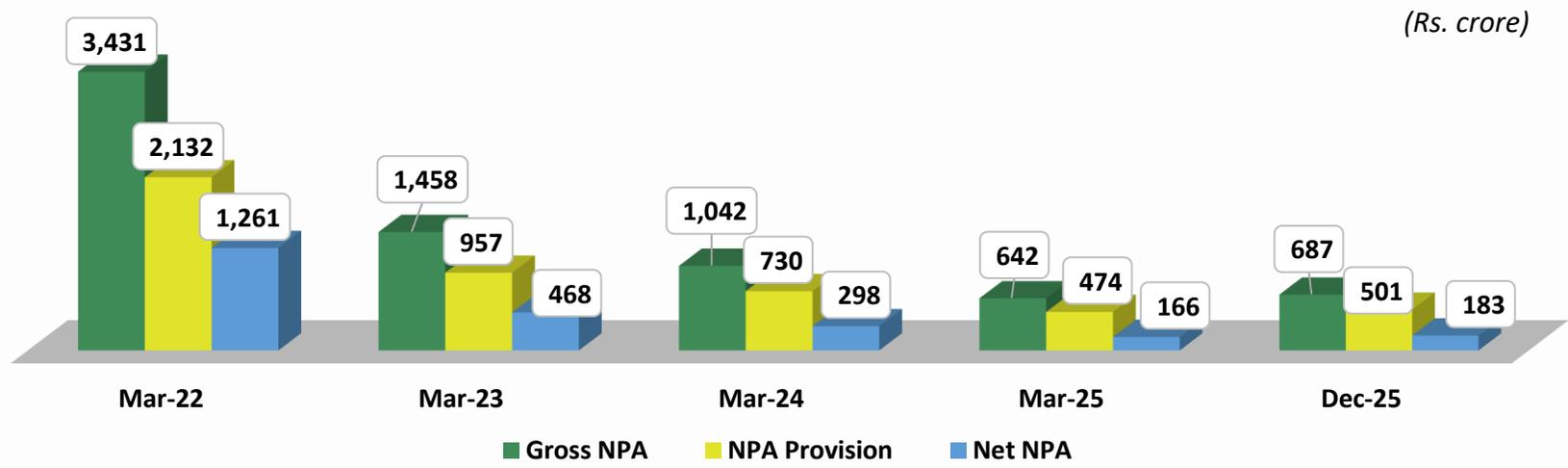
## Collection efficiency

Particulars	Dec-25	Nov-25	Oct-25
Term Loan (%)	98.8	99.3	99.2
Working Capital (%)	99.8	99.6	99.5

## Special mentioned Accounts-Entire Portfolio

Particulars	Dec-25		Dec-24	
	Amt	% of Adv	Amt	% of Adv
SMA 1	157	0.16	201	0.24
SMA 2	74	0.08	122	0.15
<b>SMA 30+</b>	<b>231</b>	<b>0.24</b>	<b>323</b>	<b>0.39</b>

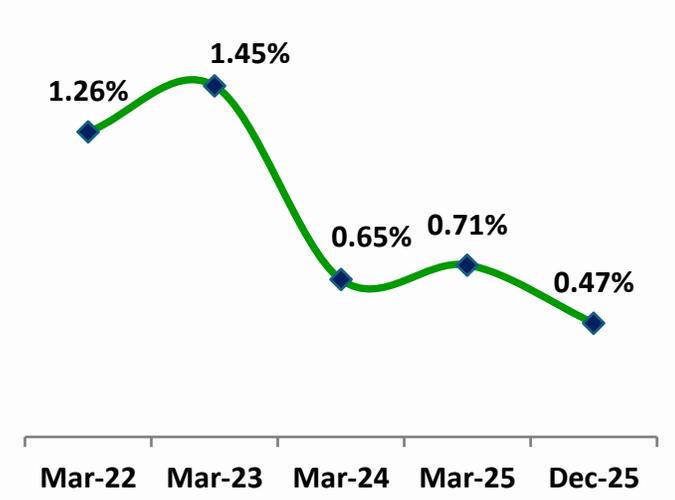
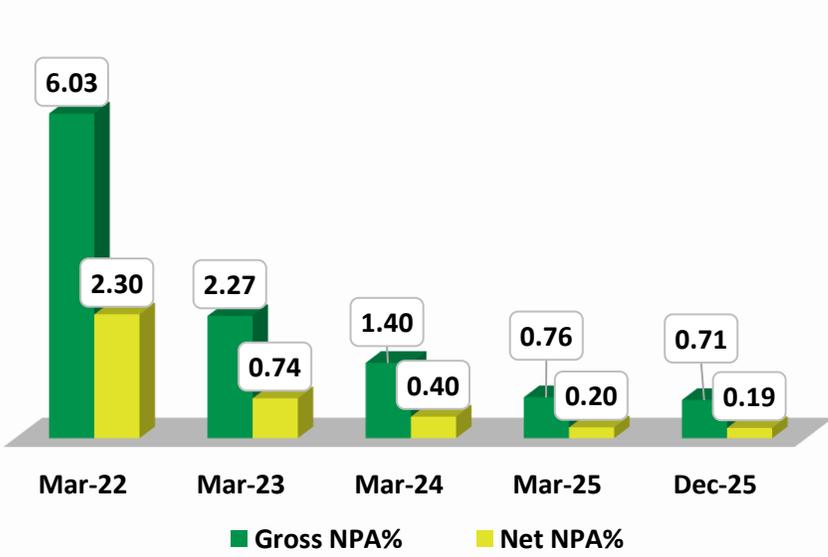
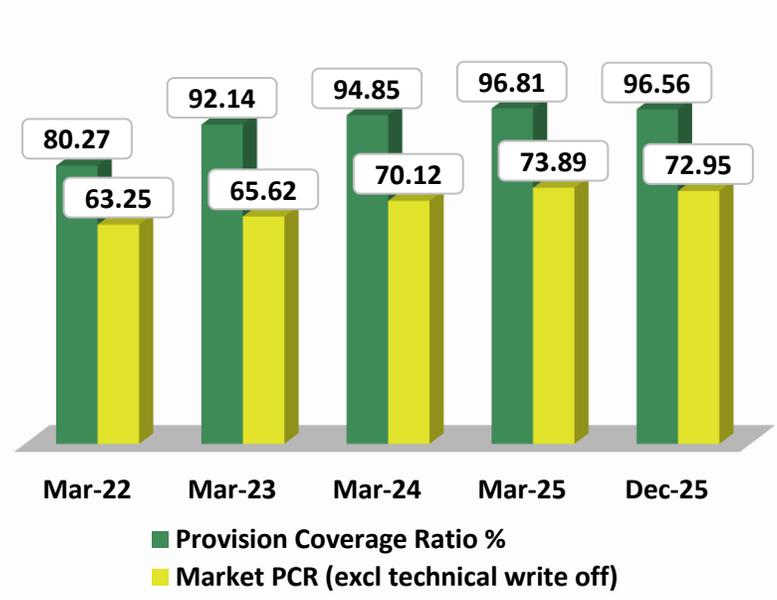
# Bank Maintaining high Asset Quality with GNPA 0.71 % and NNPA 0.19 %



PCR %

NPA %

Credit Cost %



# Provisions and Contingencies



(Rs. crore)

Particulars	Quarter		9 Months	
	Dec-25	Dec-24	Dec-25	Dec-24
NPA	81	100	456	355
Standard Assets	17	9	47	33
Restructured and other Advances	16	17	(16)	3
Other prudential provisions	-	25	-	75
NPI and others	(10)	(4)	10	(6)
<b>Total Provisions (excl. Tax)</b>	<b>104</b>	<b>147</b>	<b>497</b>	<b>460</b>
Tax Provision	211	172	545	489
<b>Total Provisions</b>	<b>315</b>	<b>319</b>	<b>1,042</b>	<b>949</b>

# Restructured Accounts



(Rs. crore)

Restructured Accounts -Scheme wise	Dec-25		Dec-24		Sep-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	244	8	362	35	264	6
COVID 19 - Resolution Framework	134	1	174	8	146	2
MSME	55	1	72	2	58	1
Others*	-	12	-	12	-	12
<b>Total</b>	<b>433</b>	<b>22</b>	<b>608</b>	<b>57</b>	<b>468</b>	<b>21</b>

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

Restructured Accounts-Vertical wise	Dec-25		Dec-24		Sep-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	103	4	184	21	113	2
Retail (Personal Banking)	217	6	287	24	238	7
Agriculture	2	-	3	-	3	-
Corporate	111	12	134	12	114	12
<b>Total</b>	<b>433</b>	<b>22</b>	<b>608</b>	<b>57</b>	<b>468</b>	<b>21</b>

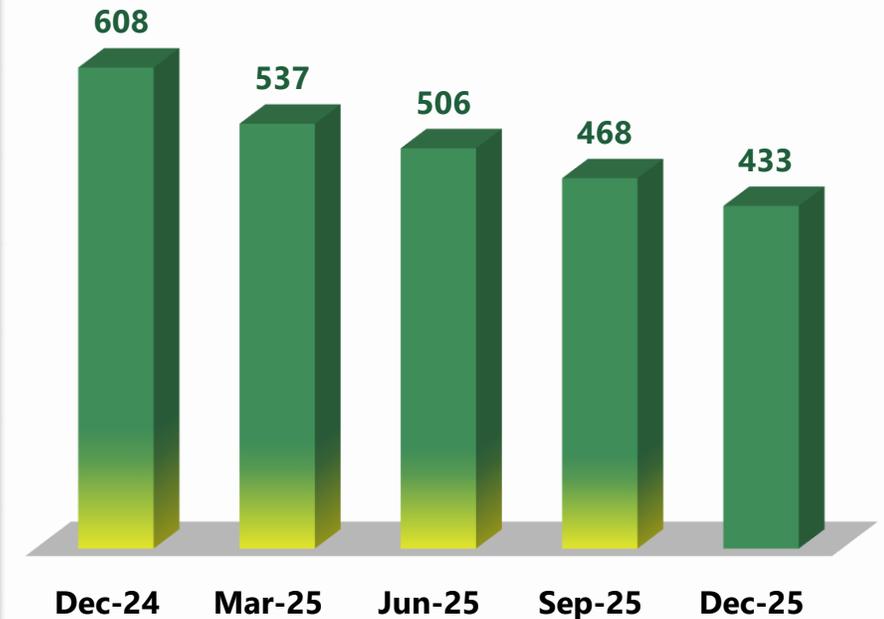
# Movement of Standard Restructured Advances for the Quarter



(Rs. crore)

Quarterly Movement	Dec-25		Dec-24	
	No. of Borrowers	Amt.	No. of Borrowers	Amt.
<b>Position at the beginning of the period</b>	<b>1,363</b>	<b>468</b>	<b>1,741</b>	<b>631</b>
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	9	-	12
C. Additions through upgradation from NPA	13	1	18	11
<b>Total Additions ( A+B+C)</b>	<b>13</b>	<b>10</b>	<b>18</b>	<b>23</b>
D. Recovery & Closure of Accounts	103	18	83	15
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	22	-	28
G. Slippages during the period	19	5	25	3
<b>Total Deletions ( D+E+F+G)</b>	<b>122</b>	<b>45</b>	<b>108</b>	<b>46</b>
<b>Position at the end of the period</b>	<b>1,254</b>	<b>433</b>	<b>1,651</b>	<b>608</b>

O/s Balance of Standard Restructured Advances



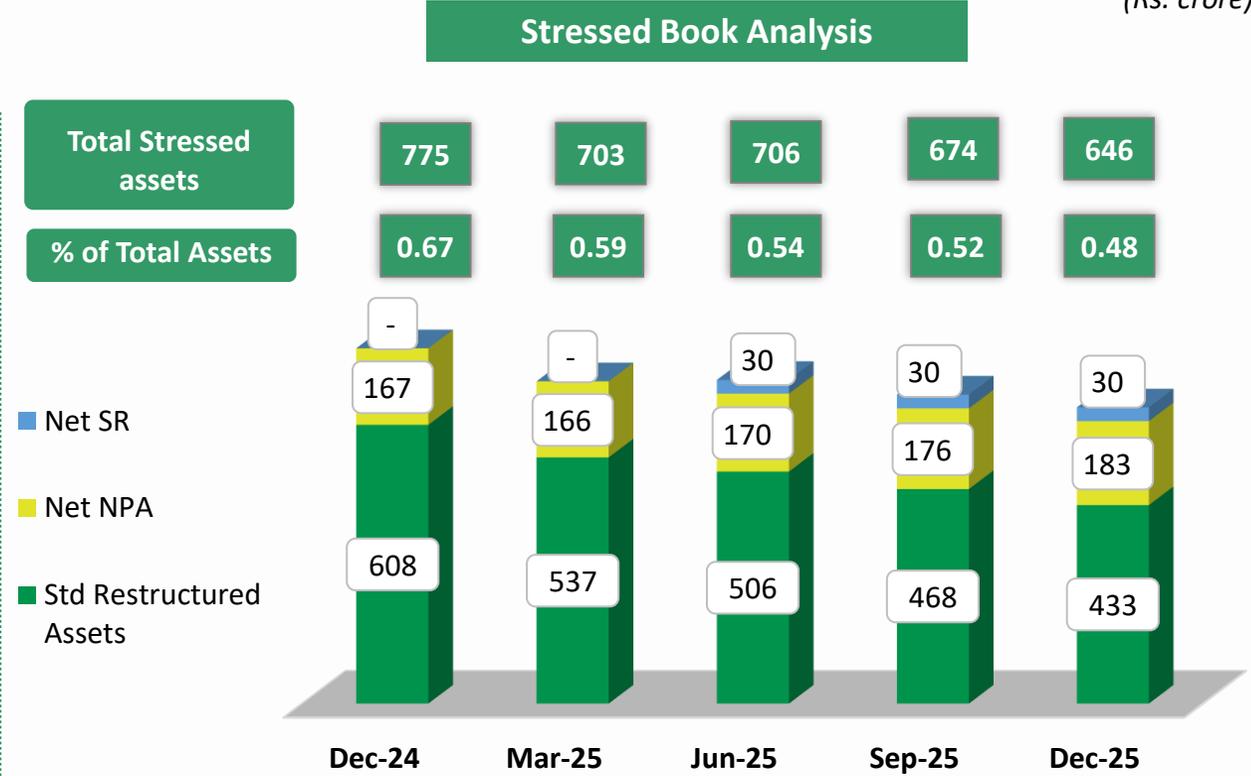


# Sector-wise Standard Restructured Advances



(Rs. crore)

S. N.	Sectors	Amount	
		Dec-25	Dec-24
1	Housing	157	190
2	Real Estate	73	117
3	Wholesale and Retail Trade	14	36
4	Textile	36	41
5	Personal	17	25
6	Infrastructure	9	30
7	Hotels and Restaurants	22	28
8	All Engineering	4	12
9	Food & Food Processing	10	12
10	Auto/Vehicle	9	18
11	Transportation	6	7
12	Wood & Wood Products	2	4
13	Education Loan	2	4
14	Gems and Jewelry	3	4
15	Construction	1	1
17	Others	68	79
<b>Total</b>		<b>433</b>	<b>608</b>
<b>% to Total Advances</b>		<b>0.45</b>	<b>0.73</b>



### Security Receipt's Book

Particulars	Amount	
	Dec-25	Dec-24
Gross SR's	280	251
Less : Provisions	250	251
Net SR's	30*	-

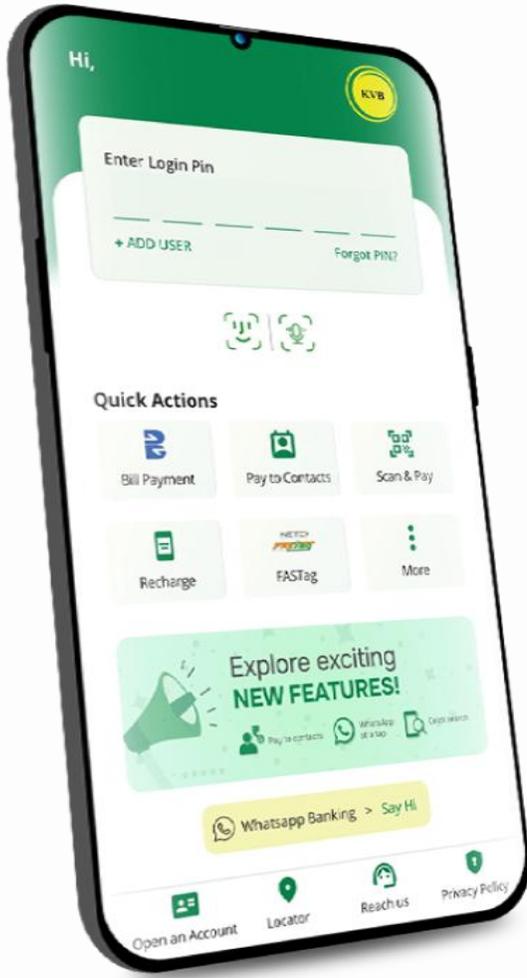
\* Guaranteed by Govt of India



# Building a Strong Digital ecosystem



## KVB DLite Mobile banking App



**4.8**  
★★★★★

**4.6**  
★★★★★



GET IT ON  
 Google Play

Download on the  
 App Store

**7 M +**  
Total  
Downloads

**2.3 M +**  
Monthly Avg  
Transactions

**1.3 M +**  
Monthly  
Active Users

**4.13 L**  
Accounts  
Opened

### Enhanced Features



- ❖ Enhanced UI
- ❖ Pay to Contacts
- ❖ Dynamic Offers

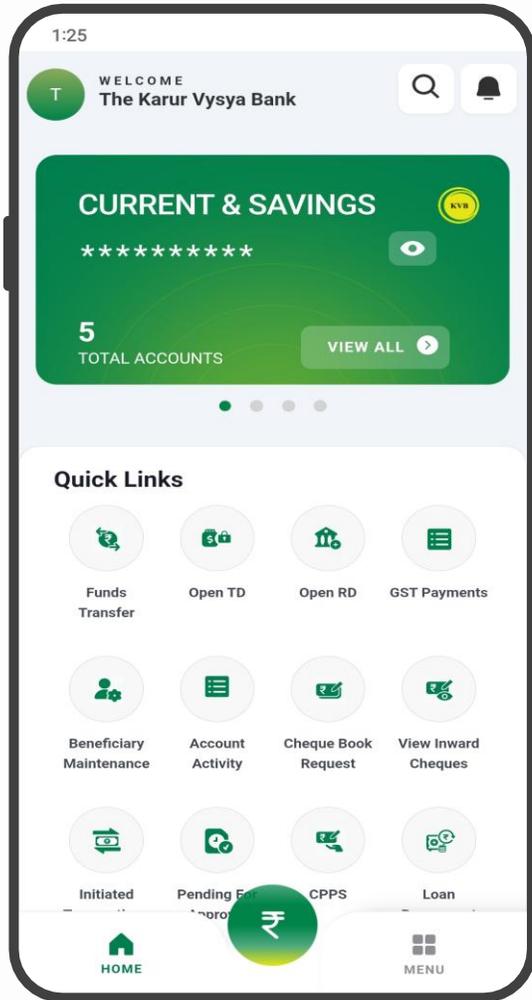
- ❖ Easy Navigation
- ❖ Search Button
- ❖ Instant Video KYC

- ❖ Seamless Login
- ❖ Single pay button
- ❖ Set favorites



## KVB Corp Mobile Banking app

### Enhanced Features



### Account Activities

Account and Cheque related services



### Loan Services

Corporate, Retail and Deposit loans



### Payments

IMPS/NEFT/RTGS/MMID etc,  
Managing standing instructions



### Deposits

Term Deposits and Recurring deposits



### Tax Payments

Tax payment enquiry, Income tax and  
GST payments



### Profile Management

Security & Login, Session summary, My  
Limits



### E-Services

E statements, View Form 26 AS, Mutual  
funds, Track request and more



### Alerts and Much more

Alerts, Credit card, Gift card balance  
enquiry and more

Available in



Launch of “KVB Corp”, a dedicated mobile banking application developed exclusively for the Corporate customers

### Omni channel Marketing Tool

A unified platform enabling seamless customer engagement across multiple Digital channels

### Instant VKYC in DLite

Real time Video-based KYC verification integrated in DLite app for quick onboarding

### Soft Token app for Internet Banking

A secure mobile application generating authentication codes for safe Internet Banking access

### Digitalization of NACH and CTS cheque image

Online processing of NACH mandates, inquiries and CTS cheque image retrieval for improved efficiency

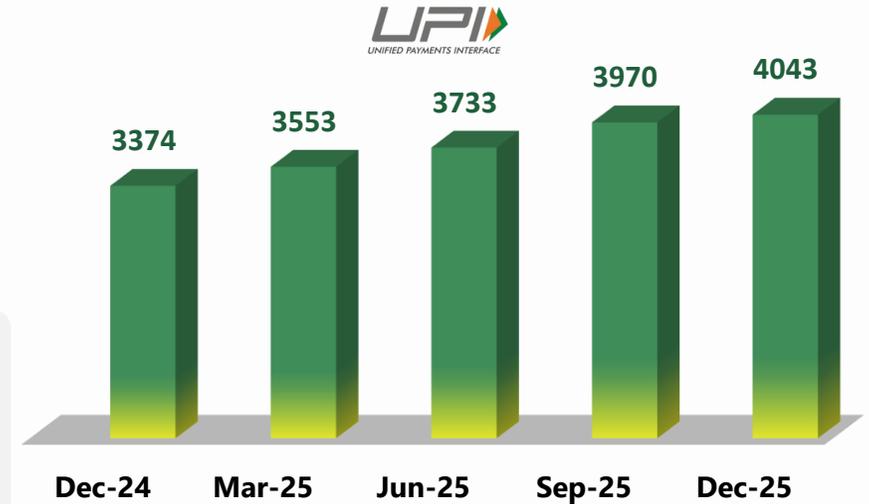
### Tool for Banner update in DLite

An internal utility to manage and update promotional banners within DLite mobile app

### SMS Optimization using Gen AI

AI-powered solution to enhance SMS content effectiveness through personalized messaging helps in cost reduction

Count of UPI Transactions (Quarterly) (in lakhs)



**96%**  
Transactions Served Digitally

**17%** Growth in Digital Transactions YOY

## MSME Banking Excellence Awards-2025



MSME Banking Excellence Awards-2025  
Conducted By Chamber of Indian Micro Small &  
Medium Enterprises (CIMSME)

Best bank for Promoting Government  
Schemes



**Winner**



MSME Summit 2025



Best Bank for Creating  
Awareness



**Runner Up**

## ASSETS

**Service Support**

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

BillDesk Worldline Probe42 BIKEwale Sahamati anumati digio LegalDesk.com Do-It-Yourself Legal TransUnion CIBIL

---

**Business Support**

smc NEW STREET TECH Moneywise. Be wise. Your feet track to the future atyati NEW OPPORTUNITY axio Chola WE MAKE SCHOLARS Davinta Manzil Aapki Raah Humari 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 icegate TANGDCC Central Board of Direct Taxes (CBDT) IRCTC

**Payments**

UPI UNIFIED PAYMENTS INTERFACE IMPS BHARATQR BHARAT BILLPAY NETC FASTag

**Security**

Protectt.ai



# **Environmental Social Governance**

## Community Impact

### Restoring Water Bodies



Restoration of Pudukadu & Kil Chithirai Chavadi Anicuts Focuses on

- ❖ Enhanced water flow to the main river
- ❖ Increased groundwater recharge
- ❖ Positive impacts on local agriculture and rural communities
- ❖ Support for long-term ecological sustainability

### Waste Management



Handover of 5 EV Garbage collection vehicles , Focuses on

- ❖ Greener Waste management
- ❖ Reducing urban carbon footprint
- ❖ Healthy Community

## Operational excellence

### Renewable Energy Adoption

#### Solar Energy

**30,497 kwh** of solar energy generated from rooftop installations at Hyderabad Divisional Office, Namakkal Main Branch and Trichy Divisional Office during Q3 FY 25-26.

#### Wind Energy

**87,680 kwh** of wind energy generated from bank-owned windmill at Theni during Q3 FY 25-26.



## Care for Elders

Supporting Dignified elders care through infrastructure



- ❖ Healthcare & Nutrition



- ❖ Safe Living Infrastructure



## Model Village Project

Holistic Rural development initiative focused on sustainable living



- ❖ Sustainable Agriculture



- ❖ Water and Sanitation



- ❖ Community empowerment



## Livelihood & Skill Development

Employment linked training program for underprivileged youth and women



- ❖ Skill and employability



- ❖ Livelihood support

- ❖ Sustainable career pathways

92

Financial Literacy Campaigns

997

Individuals Benefited

KVB's ESG Initiatives focus on inclusive growth, Community development and Sustainable livelihoods



## 10 Directors

**7** Non-Executive Independent Directors

**2** Executive Directors

**1** Non-Executive Non independent Director

As on December 31, 2025, Bank's Board has optimum combination of **Ten** Directors with diverse skills and experience in tune with Board Diversity policy of the Bank.

The Board consists of **70%** independent directors and includes **3** women directors, with one serving as the part-time Chairperson of the Bank.

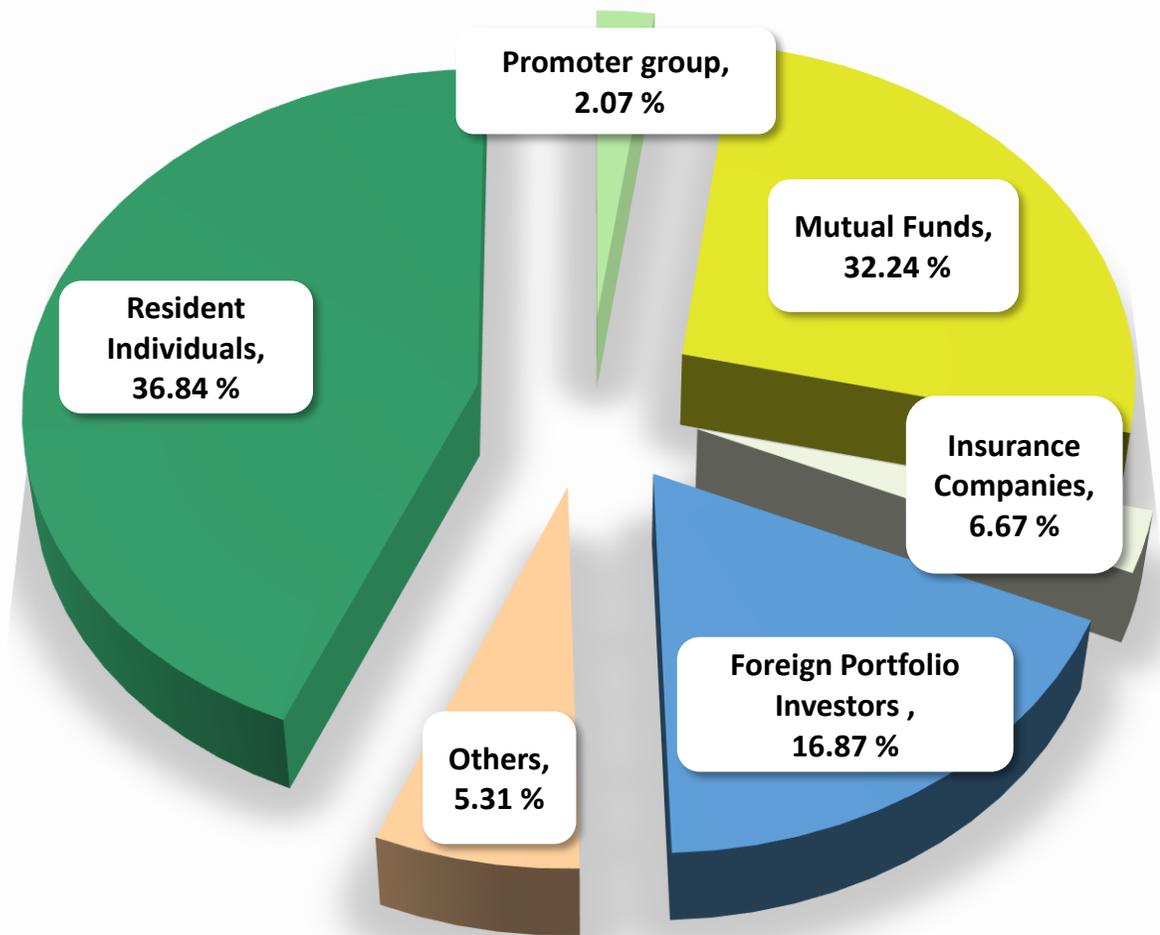
Majority of Board Committees are chaired by Independent Directors

## 11 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 wilful defaulter and Large Defaulters
- 8 CSR and ESG Committee
- 9 IT Strategy and Digital Transaction Monitoring Committee
- 10 Management Committee of the Board
- 11 Human Resources committee



Shareholding as on Dec 31,2025



Rating Agency	Instrument	Ratings
	Certificate of Deposit	A1+ ( Reaffirmed)
	Issuer Rating	AA (Stable) ( Reaffirmed)
	Certificate of Deposits	A1+ (Reaffirmed)
	Short Term Fixed Deposits	A1+
	Fixed Deposits	AA (Stable)

# Decade of Sustained Growth



(Rs. crore)

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 (In 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(In 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

\* Stock split during the Financial Year 2016-17, Converting one Rs. 10/- Face Value Equity Share into five Rs. 2/- Face value Equity Shares

\*\*After reclassification of depreciation on investments as an item of other income.



# Thank You

[www.kvb.bank.in](http://www.kvb.bank.in)

