



Investor Presentation

Q4 FY 2025-26

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Digital Banking and ESG

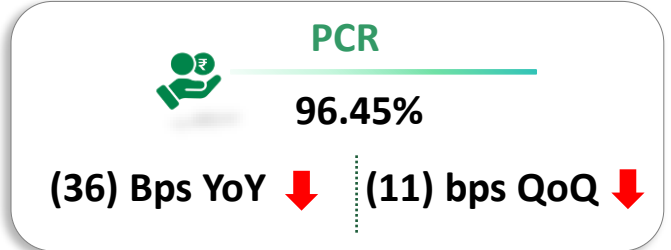
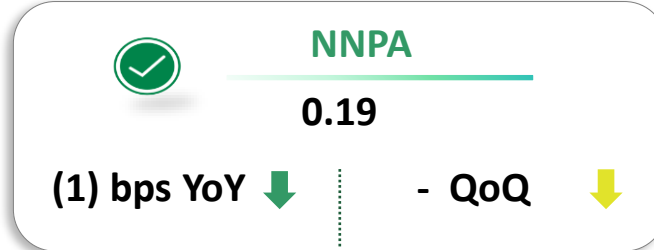
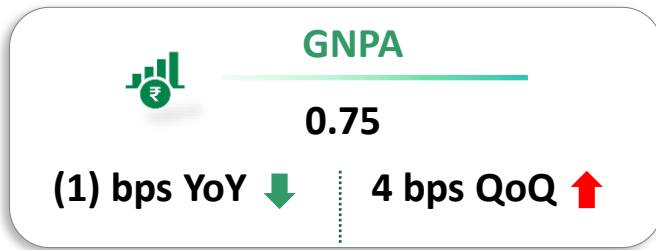
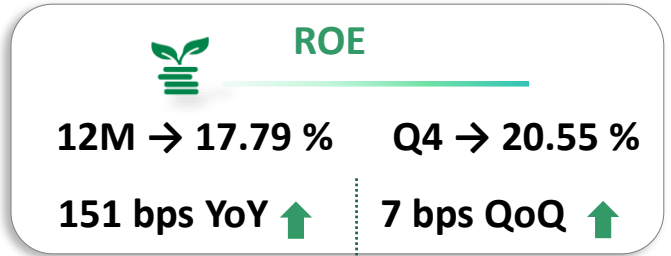
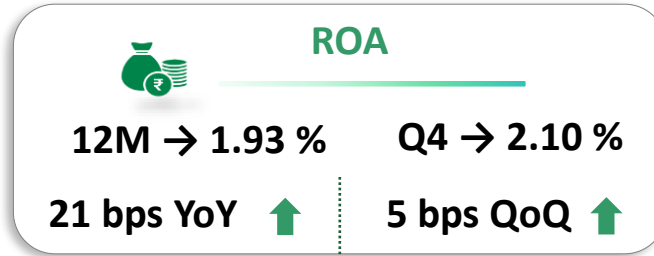
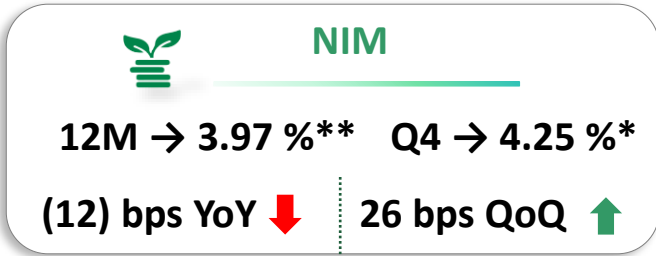
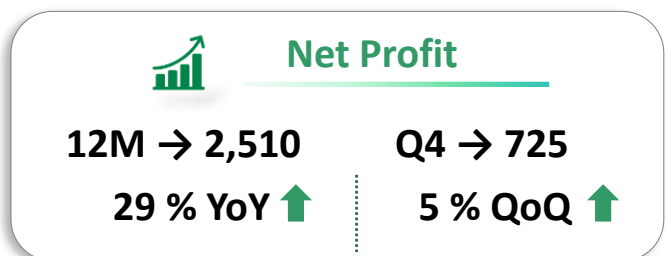
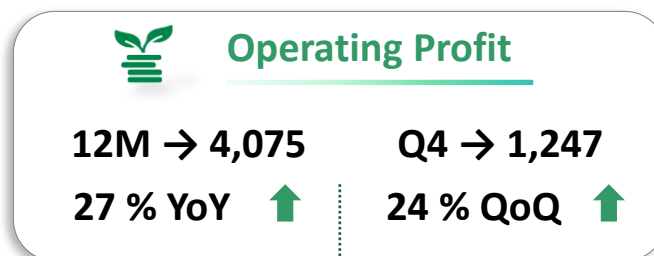
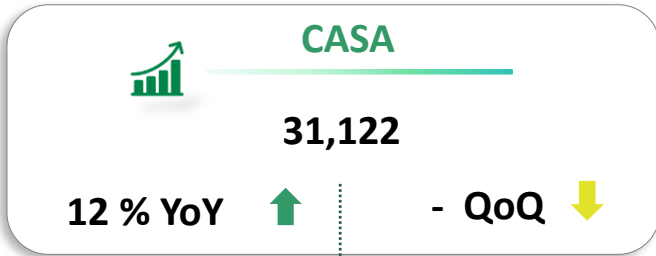
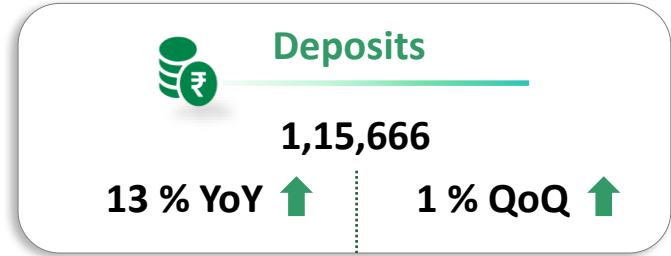
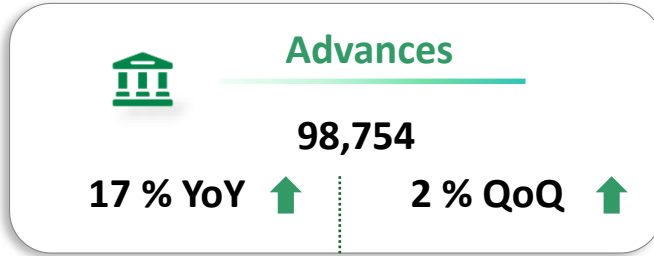
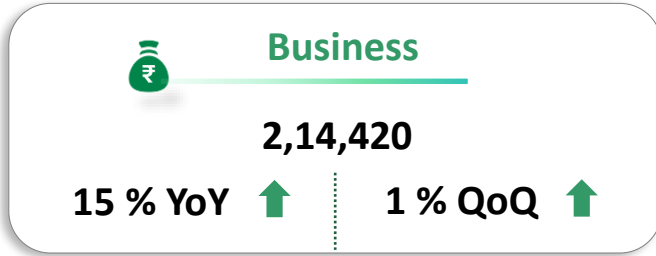
Consistent Growth with Sustained Profitability and Asset Quality



Financial Highlights

Profitability improves; Asset quality remains strong

(₹ Crore)



*After excluding one-off item Interest on Income tax refund of Rs. 21.68 Cr in Q4 FY 2025-26

**After excluding Rs. 139 Cr interest recovery from technically written off accounts in Q2 FY 2025-26 & Interest on Income tax refund of Rs. 21.68 Cr in Q4 FY 2025-26

Note: QoQ Trend for Q4FY26 vs Q3 FY26 & YoY Trend for FY2026 vs FY2025



Performance metrics- Key Ratios



Particulars	Quarter ended		Year ended	
	Mar-26 (%)	Mar-25 (%)	Mar-26 (%)	Mar-25 (%)
Cost of Deposits	5.41	5.74	5.56	5.61
Yield on Advances	9.93	10.21	9.86**	10.15
Cost of Funds	5.38	5.75	5.56	5.61
Yield on Funds	8.92*	9.03	8.80**#	8.93
Spread on Funds	3.60	3.29	3.37	3.32
Net Interest Margin	4.25*	4.05	3.97**#	4.09
Cost to income	37.27*	47.77	42.96**#	47.25
Cost to Avg Assets	2.11	2.58	2.27	2.55
PPOP to Avg Assets	3.55*	2.82	3.01**#	2.85
Return on Equity	20.55	17.21	17.79	16.28
Return on Asset	2.10	1.73	1.93	1.72
EPS (in Rs.) -Not Annualized for the quarter-~	7.50	5.31	25.98	20.10

*/# After excluding one-off item Interest on Income tax refund of Rs. 21.68 Cr in Q4 FY 2025-26

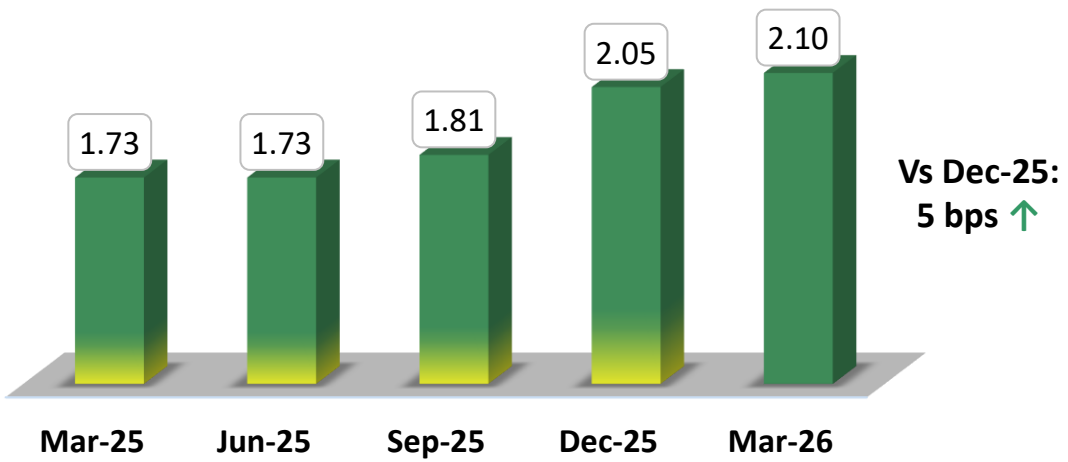
**After excluding Rs. 139 Cr interest recovery from technically written off accounts during Q2 FY 2025-26

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

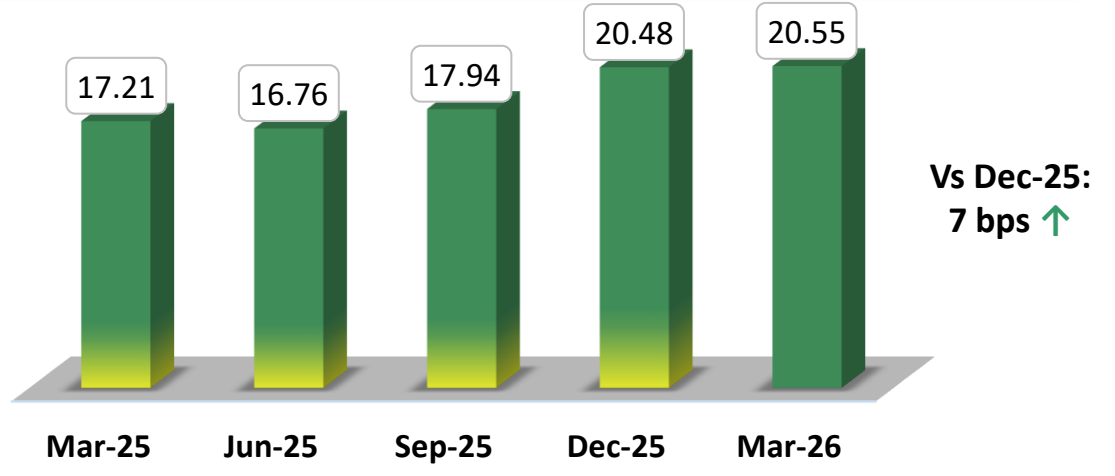
Quarterly Performance metrics



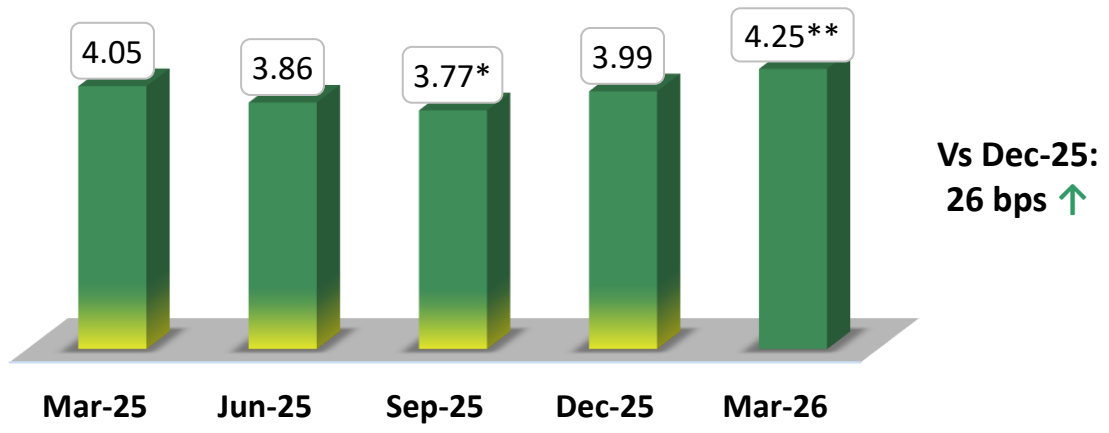
ROA %



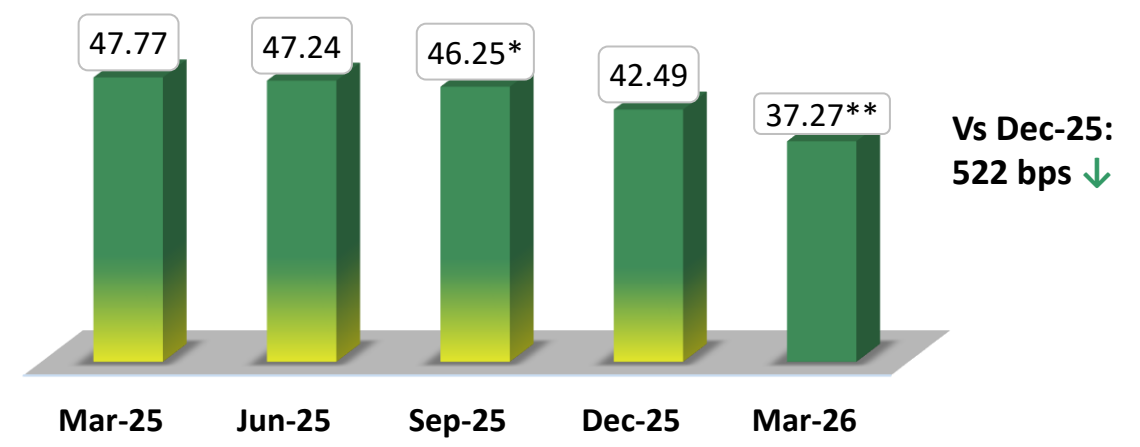
ROE %



NIM %



Cost to Income %



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

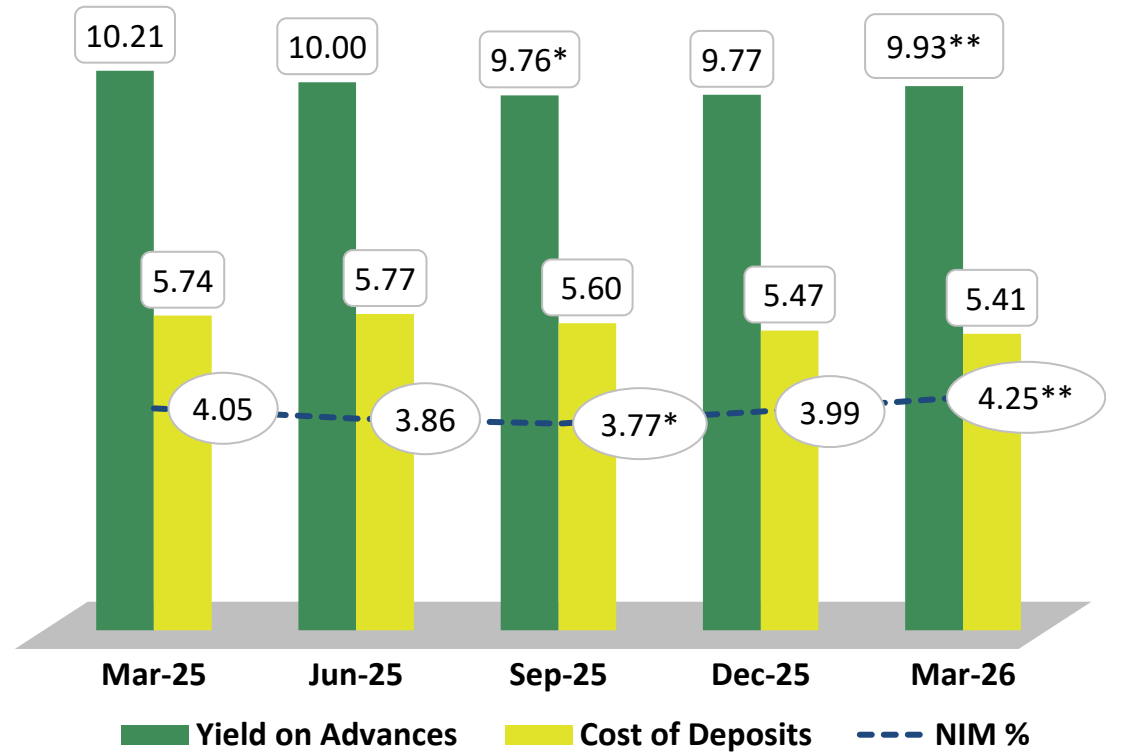
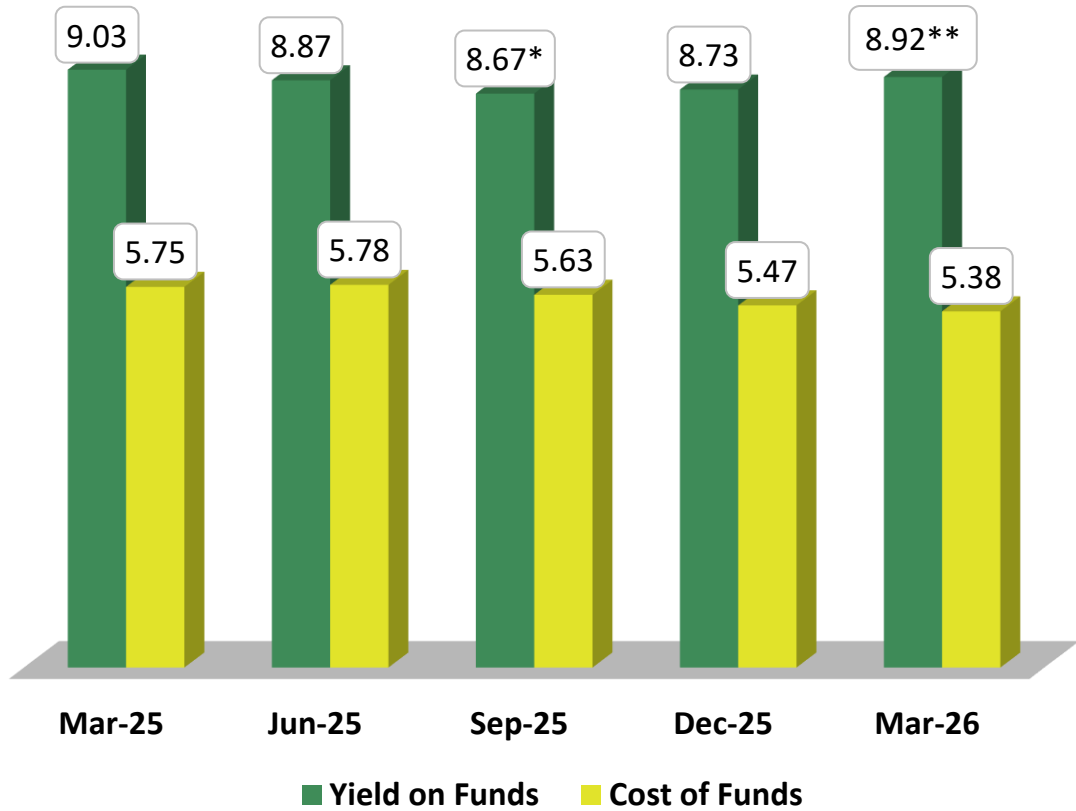
** After excluding one-off item of Interest on Income tax refund of Rs. 21.68 Cr in Q4 FY 2025-26

Quarterly Performance metrics



Yield on Funds & Cost of Funds %

Yield On Advances, Cost of Deposits & NIM %



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

** After excluding one-off item of Interest on Income tax refund of Rs. 21.68 Cr in Q4 FY 2025-26

Profit & Loss Statement

(₹ Crore)



Particulars	Quarter ended			Year ended		
	Mar-26	Mar-25	Growth % (YoY)	Mar-26	Mar-25	Growth % (YoY)
Net Interest Income	1,359	1,089	25	4,939	4,260	16
Other Income	616	509	21	2,084	1,829	14
- Fee income	280	264	6	1,050	965	9
- Others	336	245	37	1,034	864	20
Total Income	1,975	1,598	24	7,023	6,089	15
Operating Expenses	728	764	(5)	2,948	2,877	2
- Employee expense	341	385	(11)	1,434	1,449	(1)
- Other operating expense	387	379	2	1,514	1,428	6
Operating Profit	1,247	835	49	4,075	3,212	27
Provisions	258	162	59	755	621	22
Profit Before Tax	989	673	47	3,320	2,591	28
Tax (net of DTA/DTL)	264	160	65	810	649	25
Net Profit	725	513	41	2,510	1,942	29

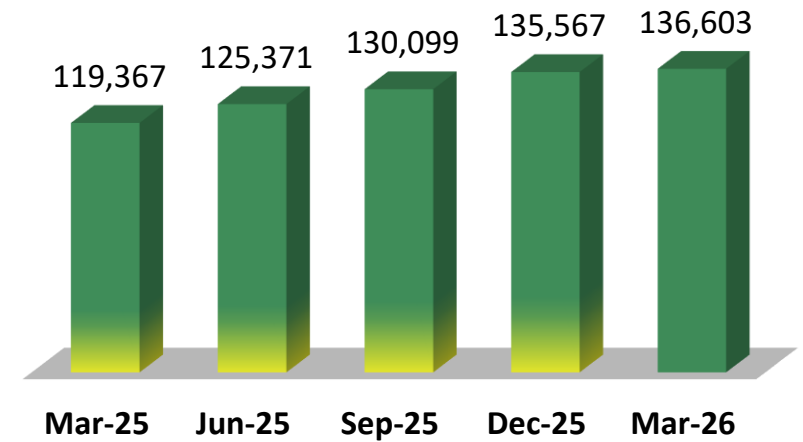
Balance Sheet

(₹ Crore)

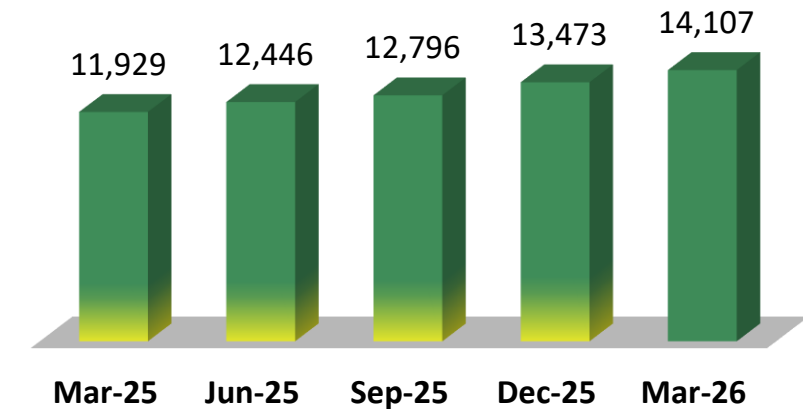
KVB

Particulars	Mar-26	Mar-25	YoY (%)
Capital & Liabilities			
Capital	193	161	20
Reserves and Surplus	13,914	11,768	18
Deposits	1,15,666	1,02,078	13
Borrowings	2,623	1,217	116
Other Liabilities and Provisions	4,207	4,143	2
Total	1,36,603	1,19,367	14
Assets			
Cash and Balances with RBI	5,154	7,354	(30)
Balances with Banks	148	452	(67)
Investments (Net)	29,020	23,831	22
Advances (Net)	98,191	84,005	17
Fixed Assets	502	490	2
Other Assets	3,588	3,235	11
Total	1,36,603	1,19,367	14

Total Assets



Equity





Capital position remains comfortable to support growth

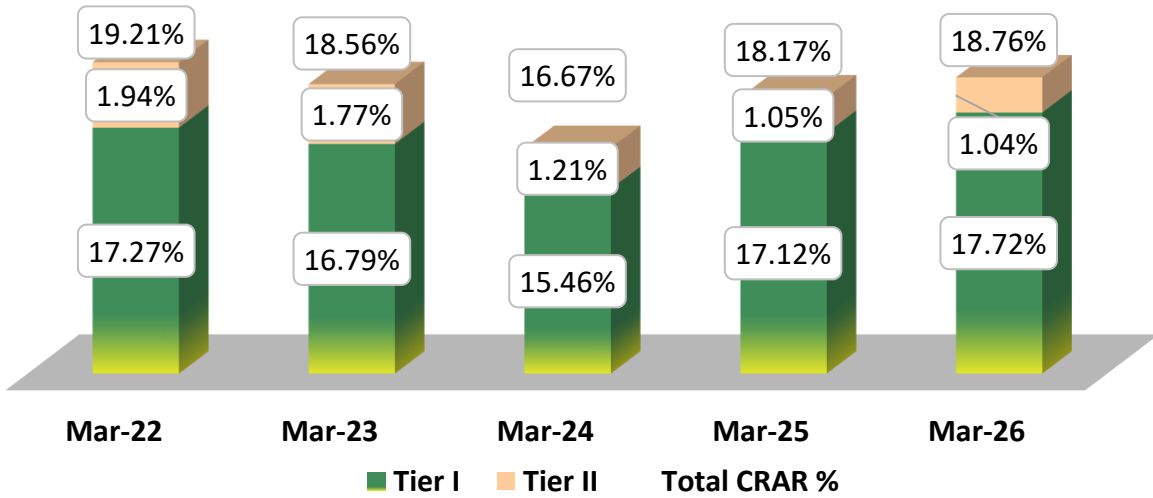
Capital Adequacy



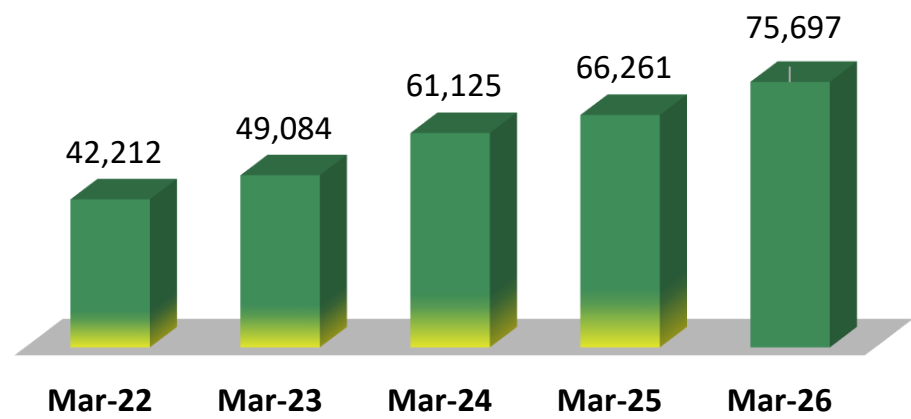
(₹ Crore)

Particulars	Mar-26	Mar-25	Dec-25
CRAR (%)	18.76	18.17	16.05
Total capital	14,199	12,041	12,029
Tier I capital	13,416	11,344	11,285
Tier II capital	783	697	744
RWA	75,697	66,261	74,946
Credit risk	66,166	57,947	65,322
Operational risk	9,087	7,940	9,087
Market risk	444	374	537

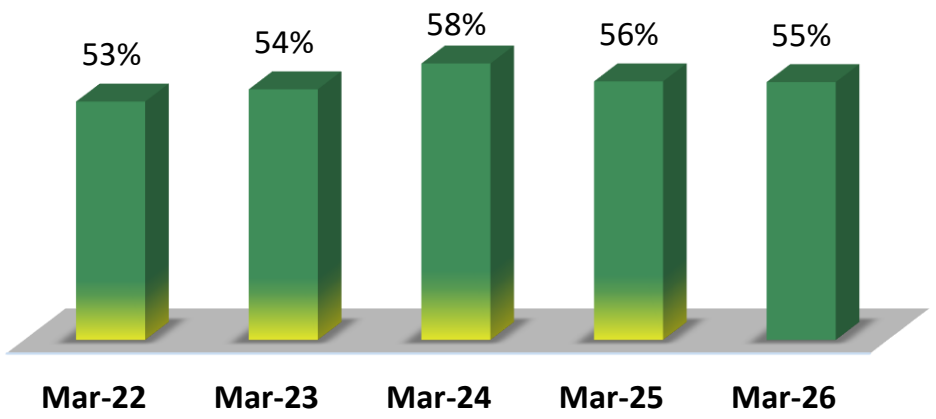
CRAR %



Risk Weighted Assets (INR crores)



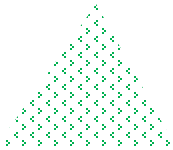
RWA/Total asset (%)



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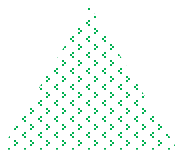
Financial Highlights & KPI's



02



Capital Adequacy



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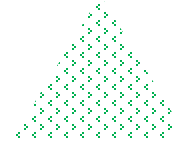
Balance sheet Growth



04



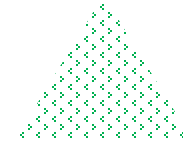
Asset Quality



05



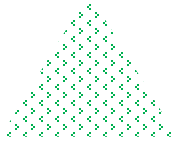
Other Financial Information



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Digital Banking and ESG



Strong Balance sheet Growth: Advances up by 17 % YoY & Deposits 13 % YoY

Advances and Deposits

(₹ Crore)



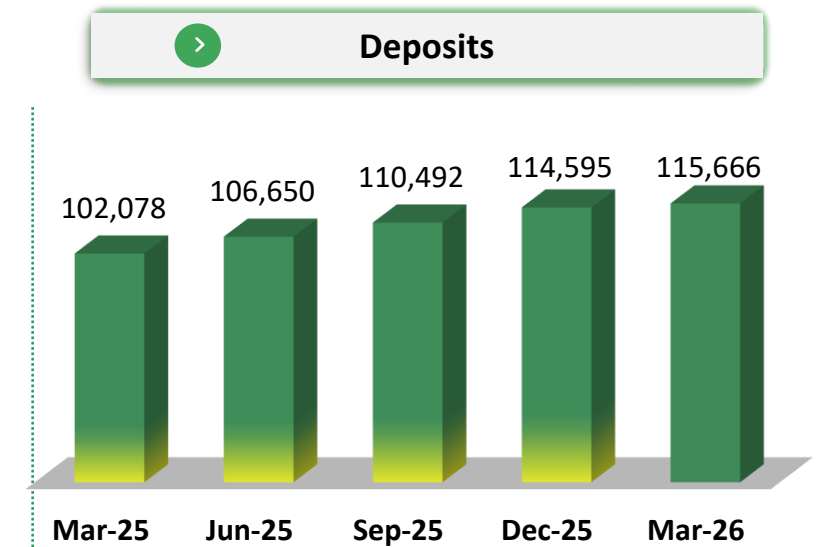
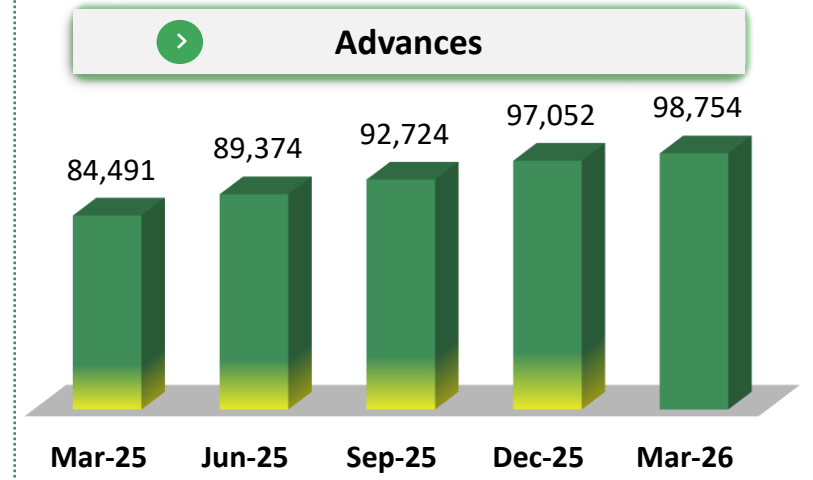
Strong Balance sheet Growth: Advances 17 % YoY, Deposits 13 % YoY

Particulars	Mar-26	Mar-25	YoY %	Dec-25	QoQ %
Deposits	1,15,666	1,02,078	13	1,14,595	1
Gross Advances	98,754	84,491	17	97,052	2
Total Business	2,14,420	1,86,569	15	2,11,647	1

Deposit Portfolio

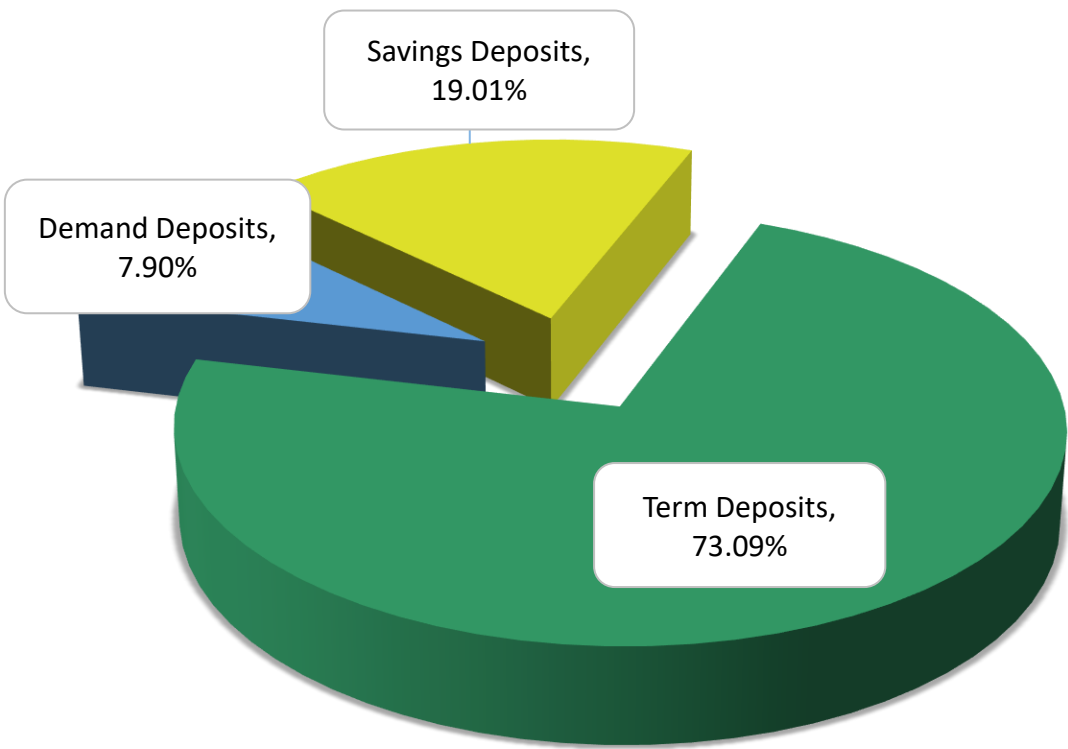
Granular Deposit growth: Total Deposits 13 % YoY, 1 % QoQ

Particulars	Mar-26	Mar-25	YoY %	Dec-25	QoQ %
Demand Deposit	9,138	8,353	9	9,922	(8)
Saving Deposit	21,984	19,479	13	21,277	3
CASA	31,122	27,832	12	31,199	-
CASA (%)	26.91	27.27	(36) bps	27.23	(32) bps
Term Deposit	84,544	74,246	14	83,396	1
Total Deposit	1,15,666	1,02,078	13	1,14,595	1





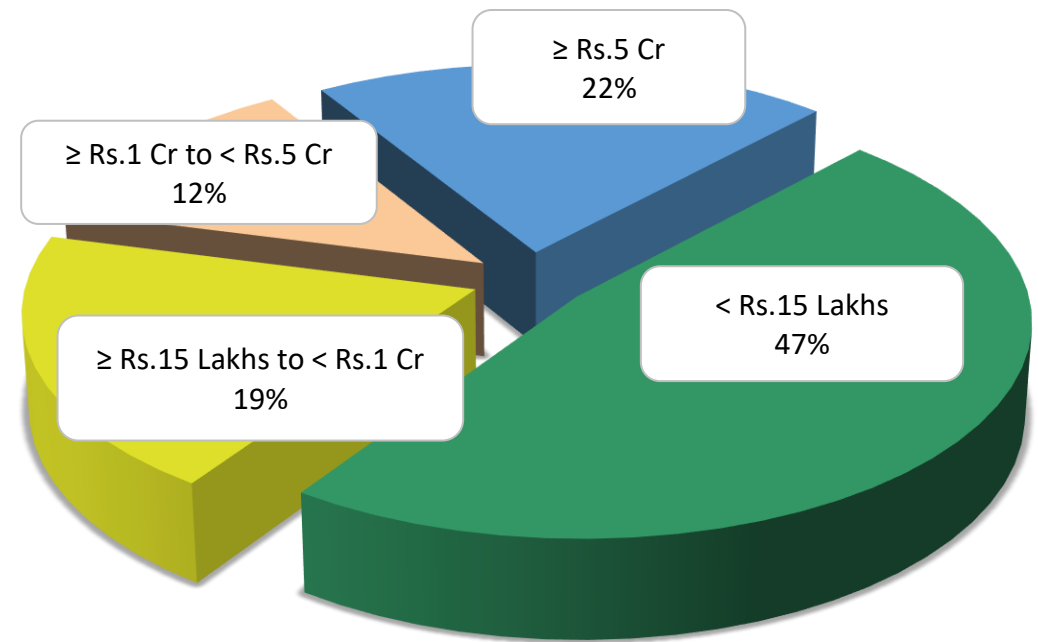
> Deposit Breakup



Sustained Momentum in CASA Growth and Mix

- ✓ CASA balances up by 12% YoY
- ✓ Term Deposit improves by 14 % YoY

> Term Deposit-Amount wise*



✓ 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)



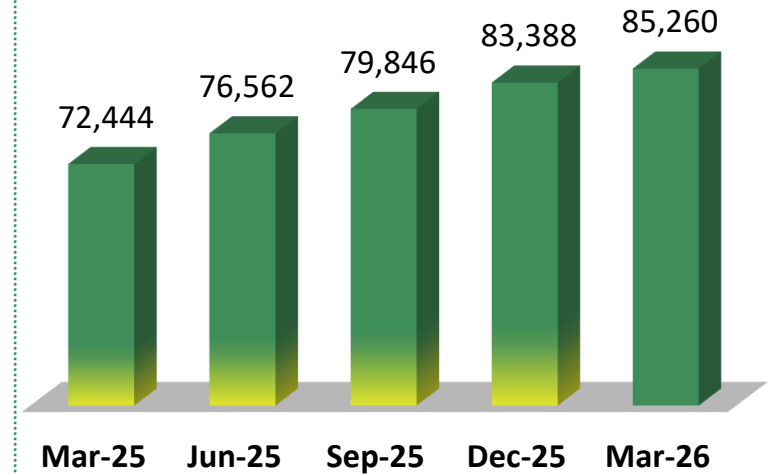
Consistent and Credible Progress | RAM-led Growth Continues



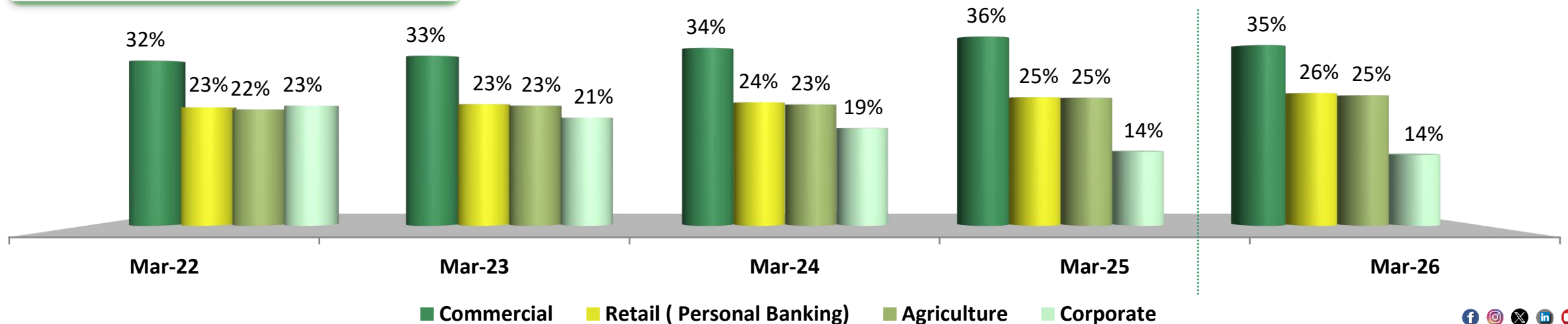
(₹ Crore)

Advance Mix	Mar-26	Mar-25	YoY %	Dec-25	QoQ %
Commercial	34,279	30,730	12	34,347	-
Retail (Personal Banking)	26,197	20,896	25	25,424	3
Agriculture	24,784	20,818	19	23,617	5
RAM Verticals	85,260	72,444	18	83,388	2
Corporate	13,494	12,047	12	13,664	(1)
Gross Advances	98,754	84,491	17	97,052	2
Corporate Credit Substitutes	1,118	149	-	1,132	(1)
Total	99,872	84,640	18	98,184	2

RAM Advances



Gross Advance Mix



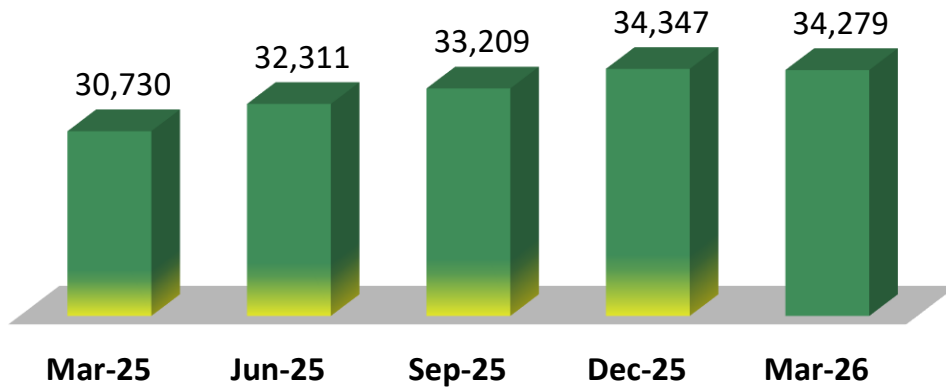


Retail Advances grew by 25 % YoY to ₹ 26,197 Cr

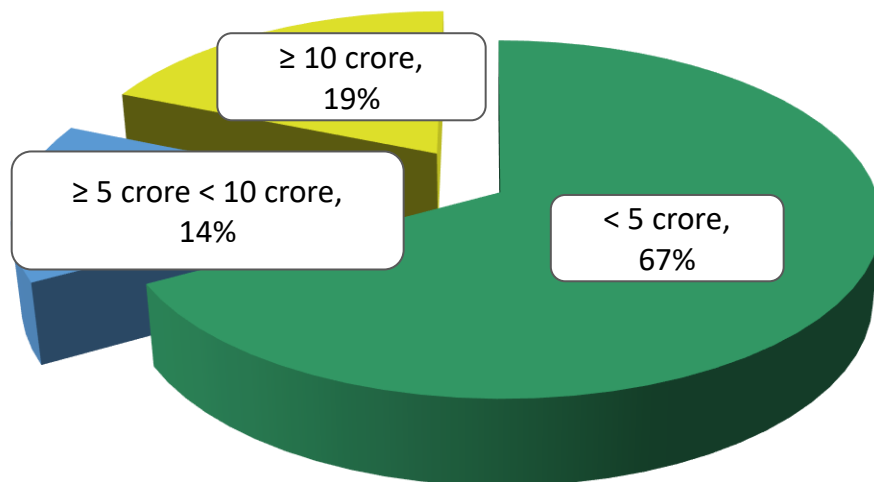
Particulars	Mar-26	Mar-25	YoY %	Dec-25	QoQ %
Housing loan	8,163	8,039	2	8,253	(1)
Retail-Jewel loans	5,560	3,455	61	5,314	5
Mortgage (LAP) loans	9,222	5,917	56	8,451	9
Vehicle loans	816	1,027	(21)	879	(7)
Consumer Credit - BNPL	798	844	(6)	848	(6)
Personal loans	253	238	6	242	4
Education loans	131	152	(14)	133	(2)
Other Retail loans	1,254	1,224	3	1,304	(4)
Total Retail Portfolio	26,197	20,896	25	25,424	3

BNPL-Buy Now Pay Later

Commercial Advances



Ticket size of Commercial book



- ✓ MSME Bank of the Year-Private Winner and Best SME lending-Runner Up at 12th Global SME Excellence Awards 2025-26 by ASSOCHAM
- ✓ Commercial Advances grown by 12 % YoY
- ✓ Average Ticket size of Commercial book at account level increased from Rs. 55.3 lakhs in March 2025 to Rs. 69.2 lakhs in March 2026
- ✓ 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
- ✓ Tweaking of existing products, launch of new products and cash flow-based lending model
- ✓ RM channel has been introduced for small ticket loans in the MSME hotspots
- ✓ CRM module has been introduced for sharing the leads, monitoring and timely conversion into business



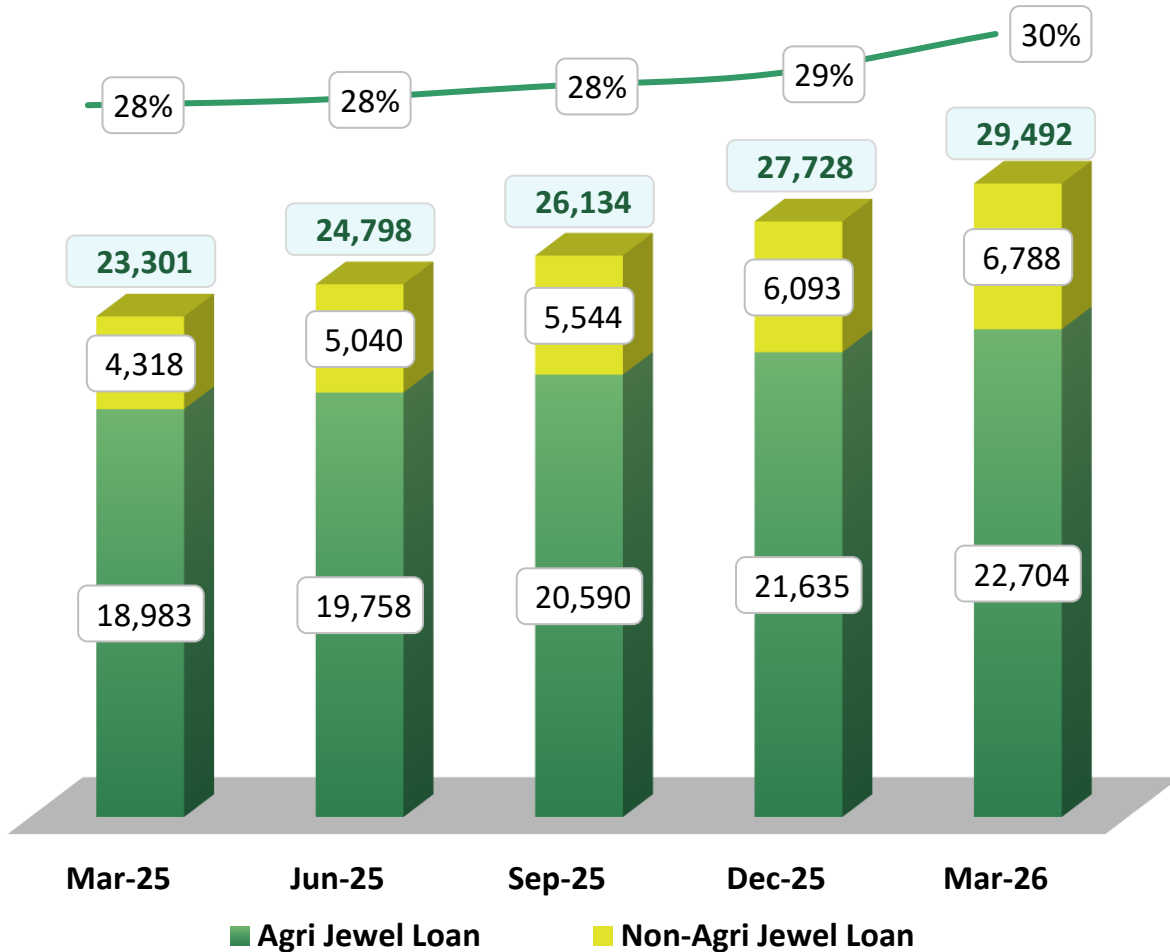
Jewel loan Portfolio

Jewel Loans Continue to Scale with Controlled Risk Metrics

(₹ Crore)



Jewel loan Portfolio as % of Advance



Non Agri Jewel includes both Retail and Commercial Jewel loans

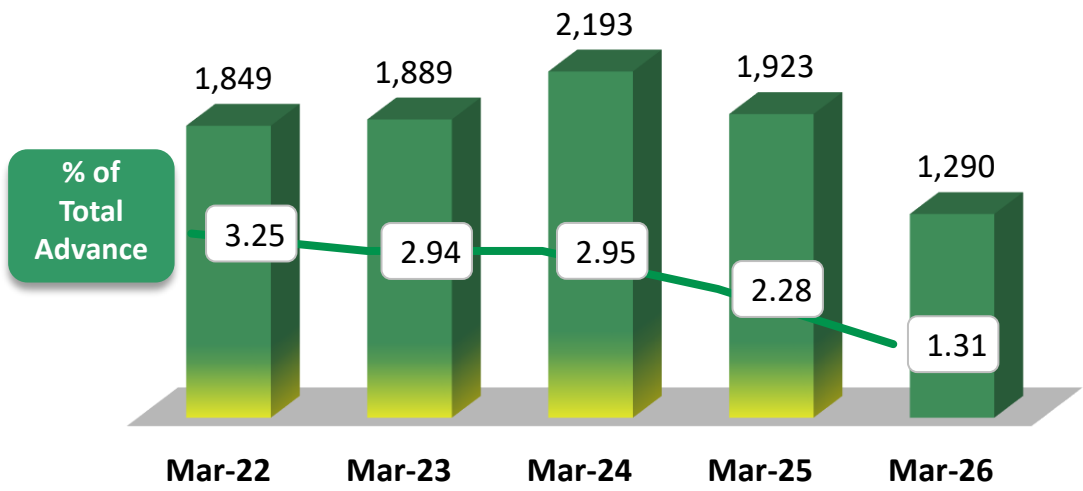
Segment	Portfolio	SMA 30+			LTV (%)
		Mar-26	Mar-25	Dec-25	
Agri	22,704	7	11	5	55.53
Non-Agri	6,788	10	6	7	49.45
Total	29,492	17	17	12	54.13

- ✓ **Strong Growth:**
 Jewel Loan portfolio grown by 27% YoY and 6% QoQ
- ✓ **Controlled Mix:**
 Portfolio maintained at < 30 % of the total Advances for the last 5 years
- ✓ **Stable Risk:**
 SMA 30+ Stable at 0.06%

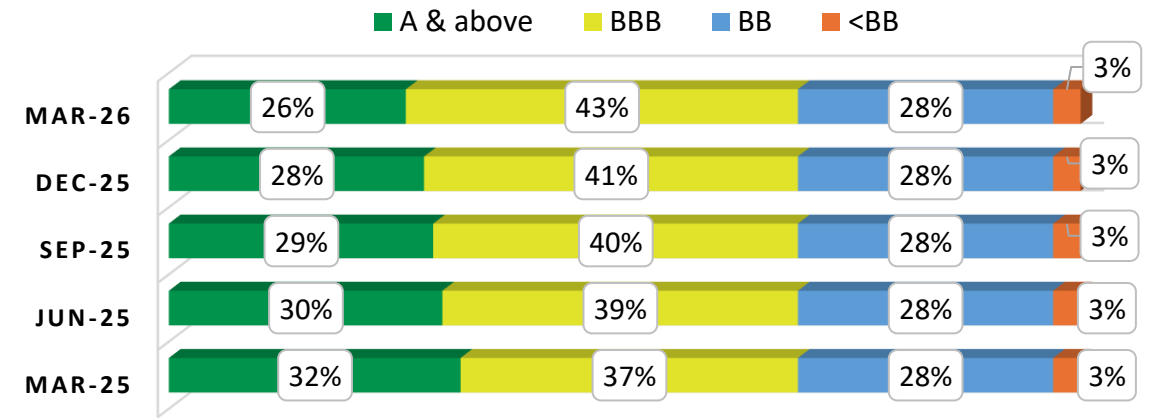
Corporate Book

Particulars	Mar-26	Mar-25	YoY %	Dec-25	QoQ %
Corporate Advances	13,494	12,047	12	13,664	(1)
Corporate Credit Substitutes	1,118	149	-	1,132	(1)
Total	14,612	12,196	20	14,796	(1)

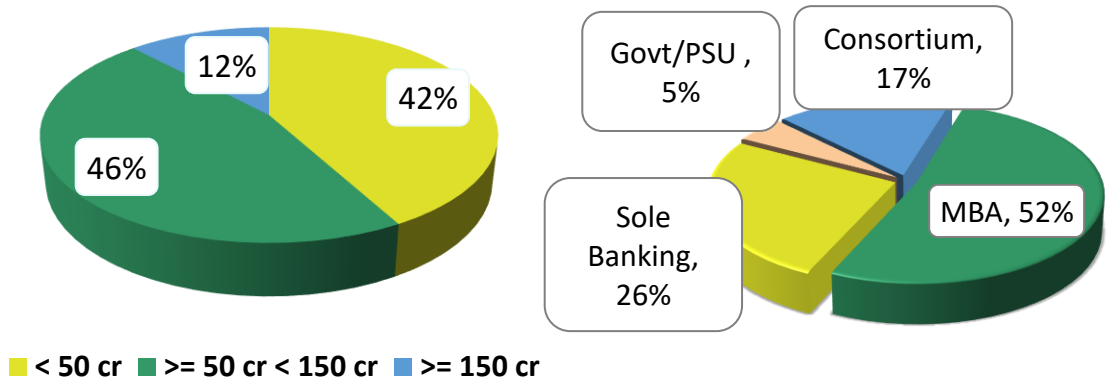
Standard Corporate Advances O/s ≥ 150 crore



Internal Rating distribution of Corporate Book



Breakup of Corporate Book



- ✓ 88 % of corporate loans are less than Rs. 150 crore
- ✓ Average ticket size of Corporate book is Rs. 37.01 Crore



Investment Portfolio | Steady growth, Stable yields, Conservative risk positioning



(₹ Crore)

Gross Investment

> ₹ 29,394 Cr

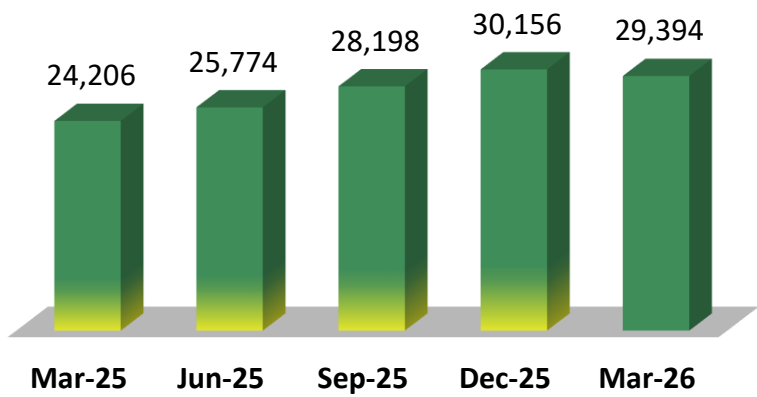
Yield on Investment-Q4

> 6.83 %

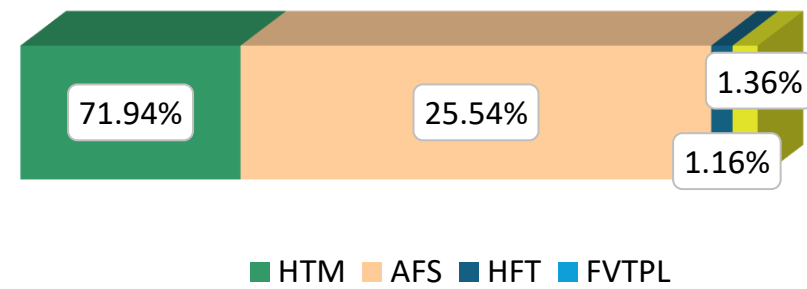
Modified Duration

> 3.83 Years

> **Gross Investments (Rs. crore)**



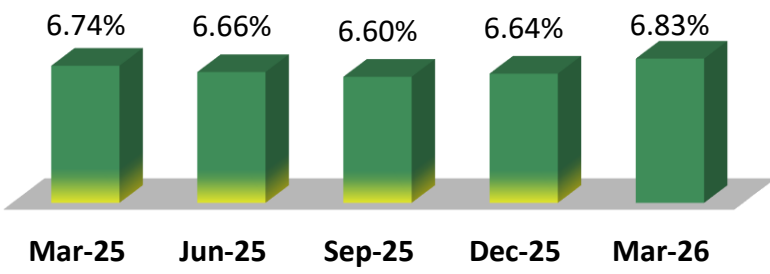
> **Portfolio Mix**



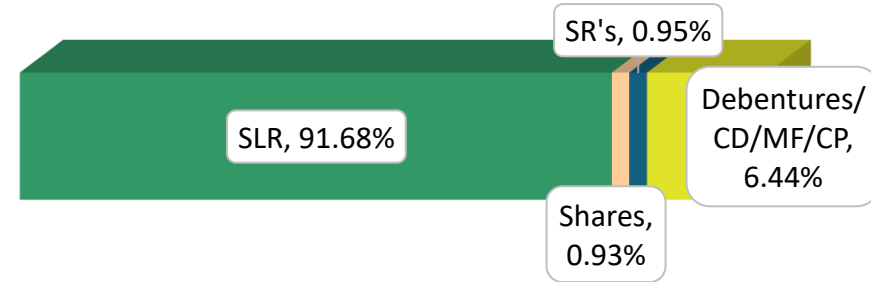
> **Duration**

Modified Duration (Years)				
AFS	HFT	HTM	FVTPL	Total
4.21	4.09	3.69	3.94	3.83

> **Yield on Investments-Quarterly**



> **Investment composition**

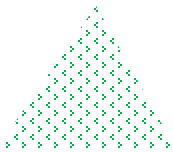


- ✓ Gross Investment grown by 21 % YoY from March 2025
- ✓ Yield remains stable at ~6.6 % --- ~6.8%

01



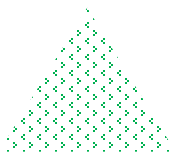
Financial Highlights & KPI's



02



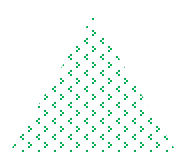
Capital Adequacy



03



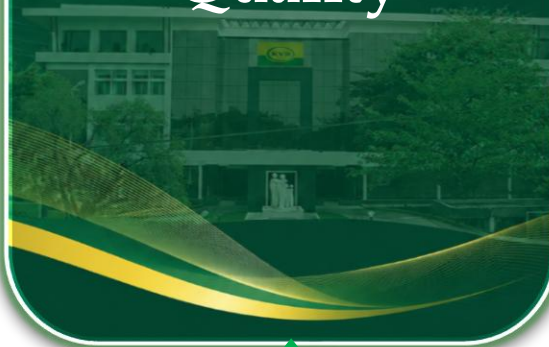
Balance sheet Growth



04



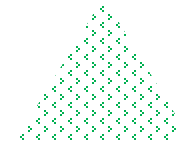
Asset Quality



05



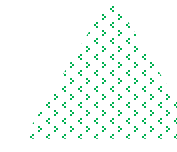
Other Financial Information



06



Digital Banking and ESG



NPA remains low and Consistent



Asset Quality Remains high with GNPA 0.75% and NNPA 0.19 %

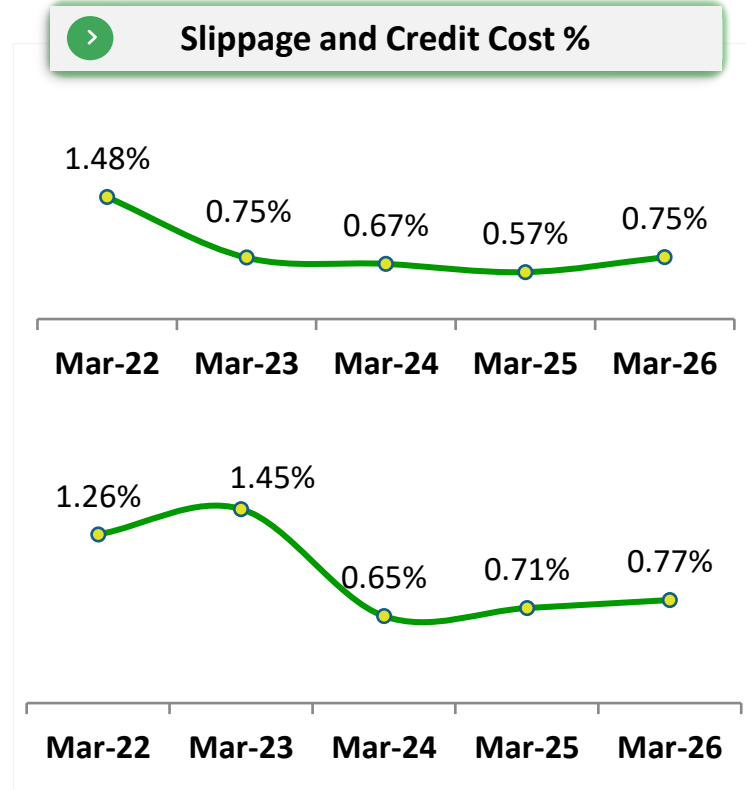
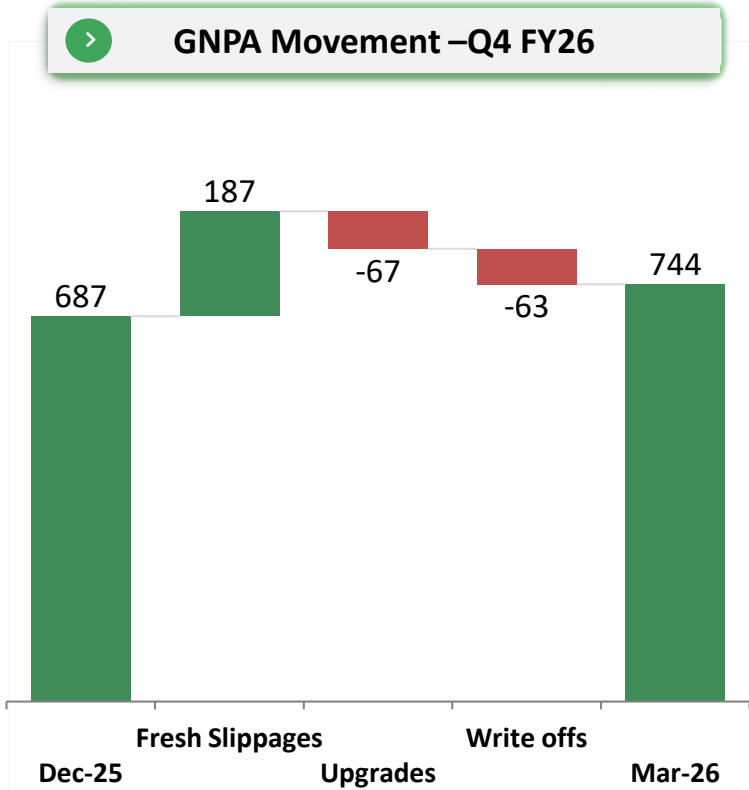
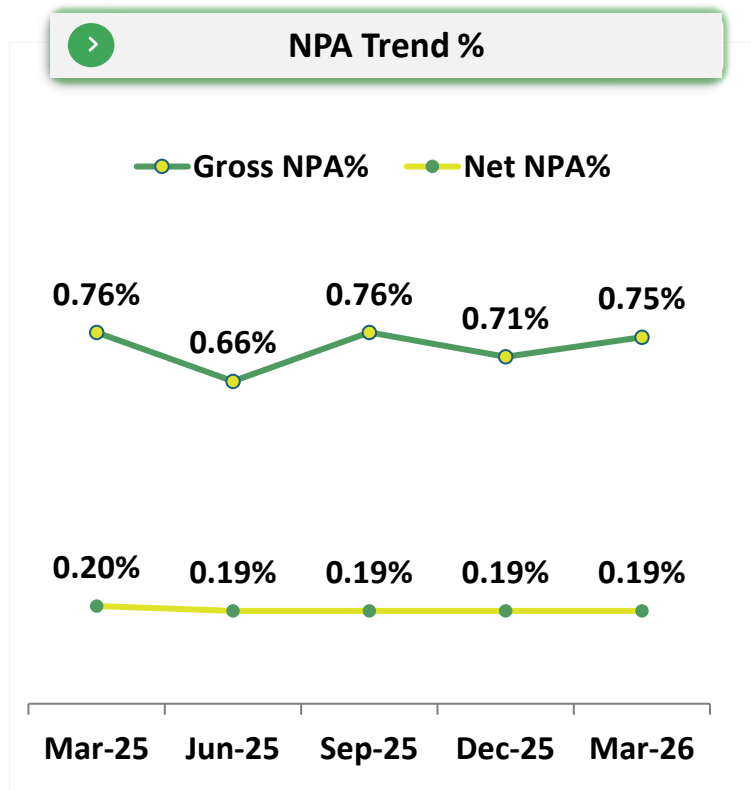


GNPA
₹ 744 Cr
0.75 %

NNPA
₹ 186 Cr
0.19 %

Yearly Slippage Ratio
0.75 %

Yearly Credit Cost
0.77 %



Strong provisioning and controlled stress



PCR

> **96.45 %**

Market PCR

> **74.63 %**

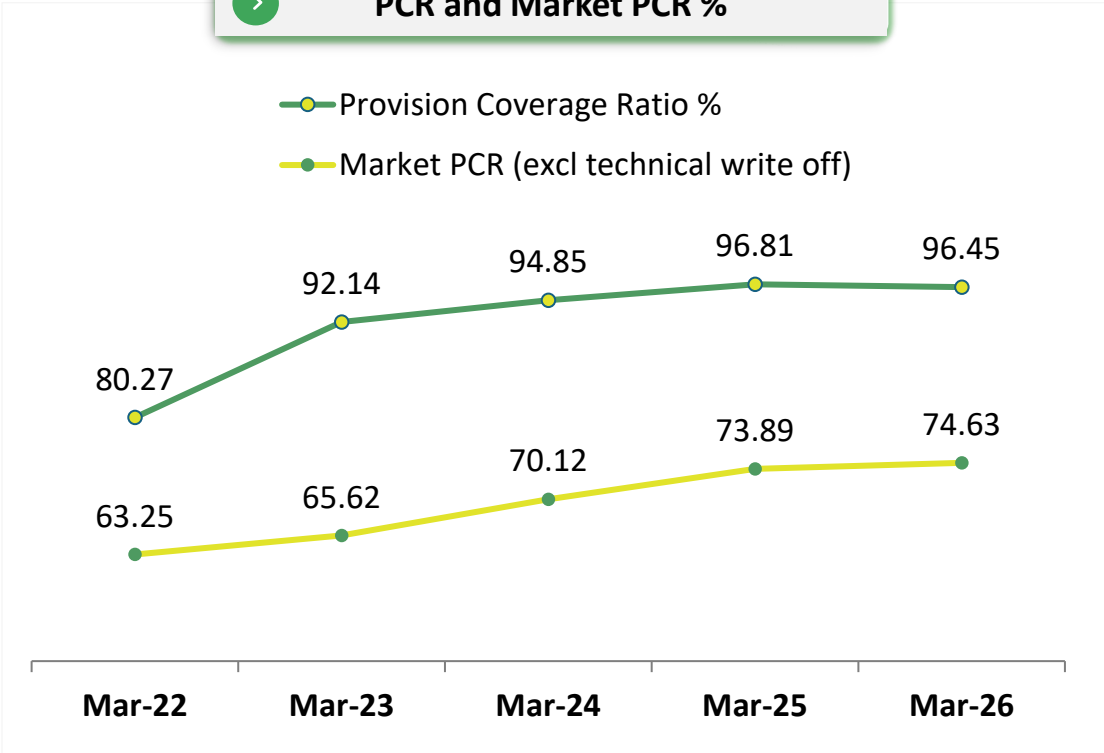
SMA 30+

> **0.17 %**
Of Total Advances

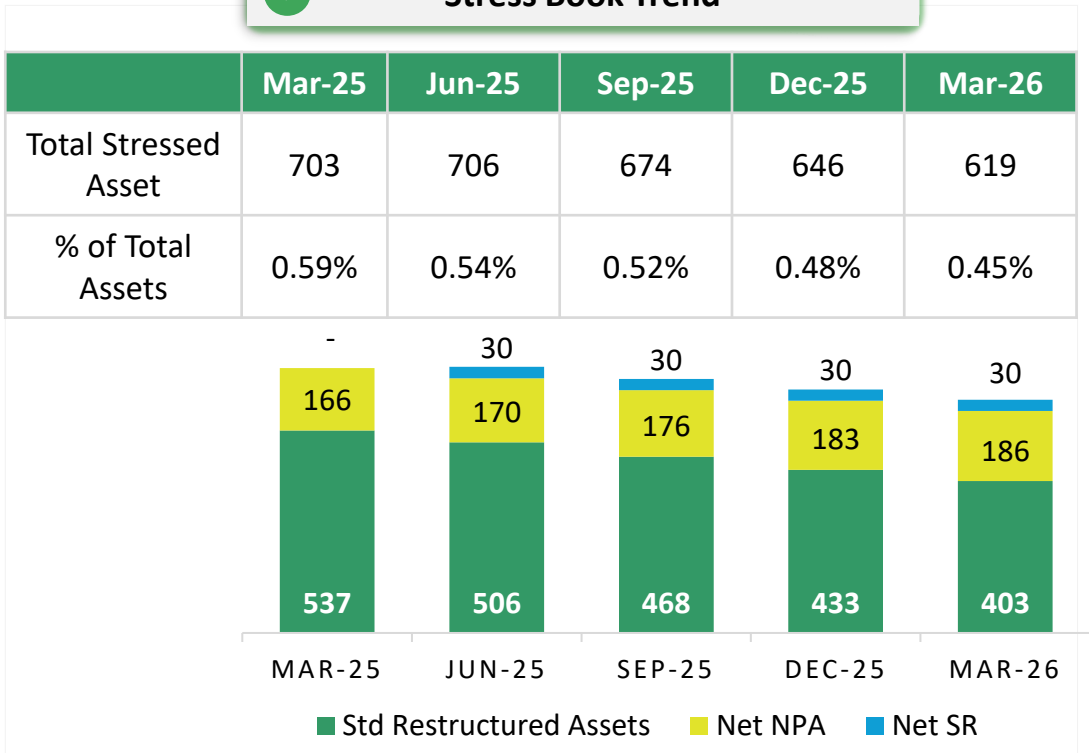
Stress Book Ratio

> **0.45 %**
Of Total Assets

> **PCR and Market PCR %**



> **Stress Book Trend**



Provisions breakup

(₹ Crore)

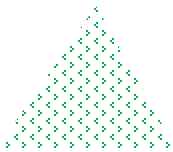


Particulars	Quarter		12 Months	
	Mar-26	Mar-25	Mar-26	Mar-25
NPA	116	85	572	441
Standard Assets	7	7	54	40
Restructured and other Advances	(10)	19	(26)	19
Other prudential provisions	163	25	163	100
NPI and others	(18)	26	(8)	22
Total Provisions (excl. Tax)	258	162	755	622
Tax Provision	264	160	810	649
Total Provisions	522	322	1,565	1,271

01



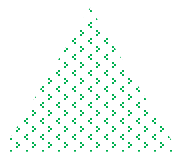
Financial Highlights & KPI's



02



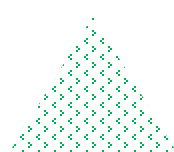
Capital Adequacy



03



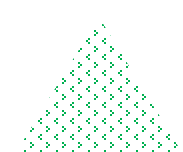
Balance sheet Growth



04



Asset Quality



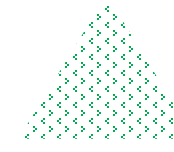
05

Other Financial Information

06



Digital Banking and ESG



Additional Financial and Business Insights

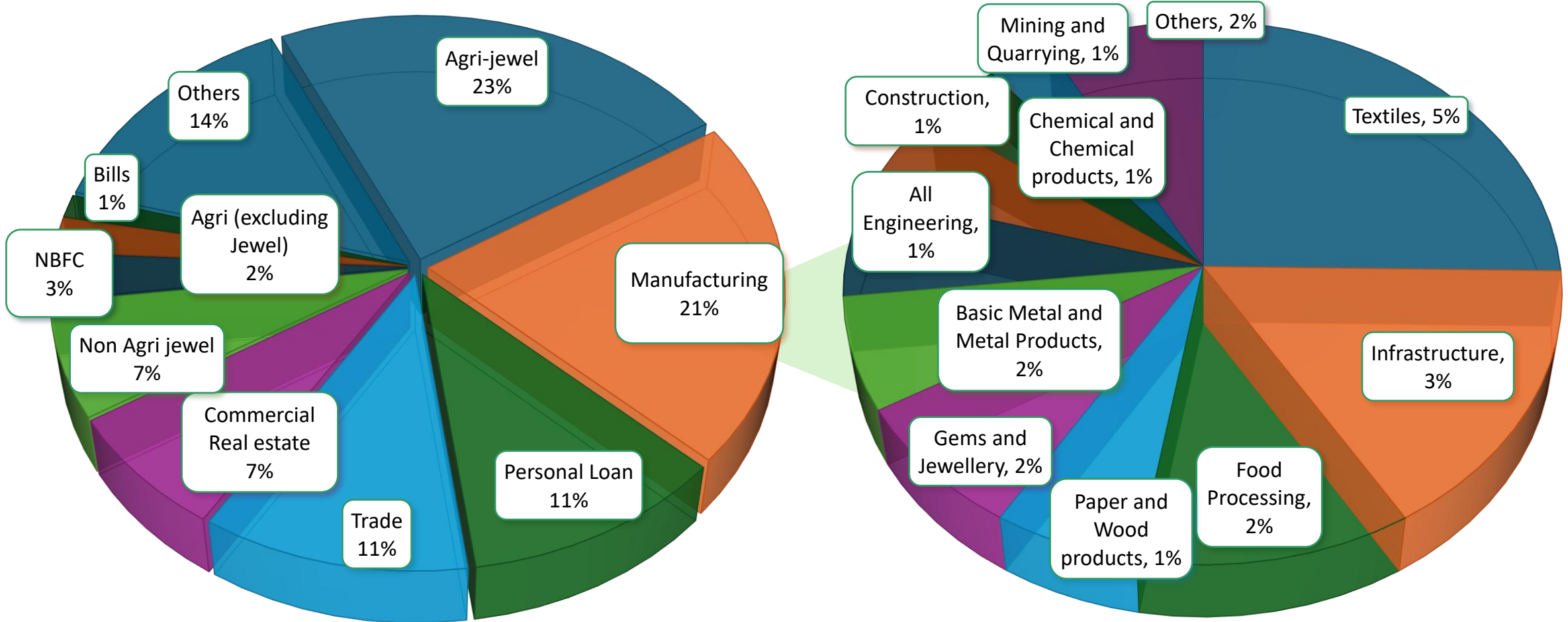


Advances-Sectoral Composition



Gross Advance of Rs. 98,754 Cr

Breakup of Manufacturing Sector of Rs. 20,458 Cr (21%)



Restructured Accounts

(₹ Crore)



Restructured Accounts -Scheme wise	Mar-26		Mar-25		Dec-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	229	7	309	15	244	8
COVID 19 - Resolution Framework	127	1	161	6	134	1
MSME	47	1	67	1	55	1
Others*	-	12	-	12	-	12
Total	403	20	537	34	433	22

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

Restructured Accounts-Vertical wise	Mar-26		Mar-25		Dec-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	93	3	144	4	103	4
Retail (Personal Banking)	203	5	267	18	217	6
Agriculture	2	-	3	-	2	-
Corporate	105	12	124	12	111	12
Total	403	20	537	34	433	22

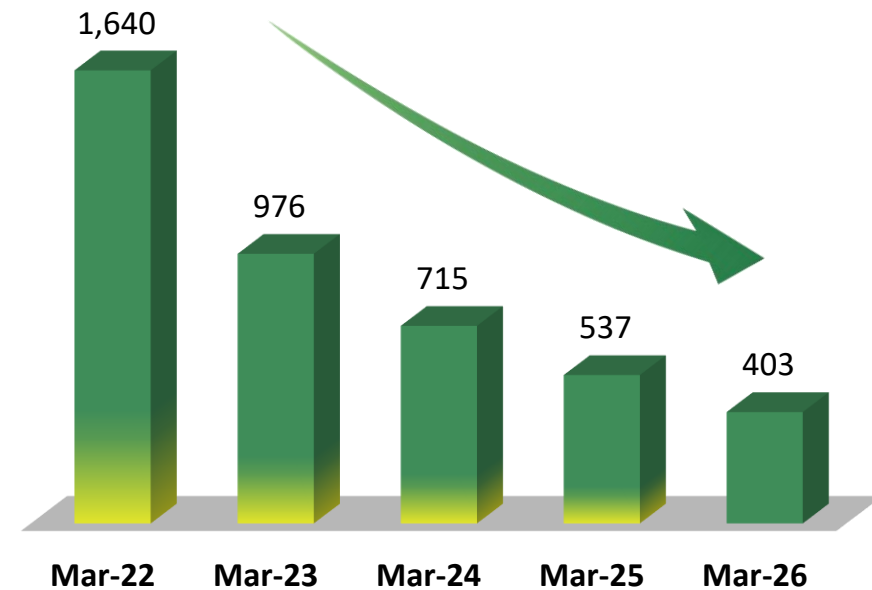
Movement of Standard Restructured Advances for the Year

(₹ Crore)



Quarterly Movement	Mar-26		Mar-25	
	No. of Borrowers	Amt.	No. of Borrowers	Amt.
Position at the beginning of the period	1,556	537	1,939	715
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	18	-	20
C. Additions through upgradation from NPA	8	1	30	4
Total Additions (A+B+C)	8	19	30	24
D. Recovery & Closure of Accounts	353	76	344	97
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	70	-	95
G. Slippages during the period	43	7	69	10
Total Deletions (D+E+F+G)	396	153	413	202
Position at the end of the period	1,168	403	1,556	537

O/s Balance of Standard Restructured Advances



Restructured Advances as % of Total Advances

Mar-22	Mar-23	Mar-24	Mar-25	Mar-26
2.88	1.52	0.96	0.64	0.41



Sector-wise Standard Restructured Advances

(₹ Crore)



S. N.	Sectors	Amount	
		Mar-26	Mar-25
1	Housing	149	181
2	Real Estate	66	102
3	Wholesale and Retail Trade	14	29
4	Textile	33	39
5	Personal	16	22
6	Infrastructure	7	11
7	Hotels and Restaurants	20	27
8	All Engineering	3	5
9	Food & Food Processing	10	11
10	Auto/Vehicle	8	15
11	Transportation	6	6
12	Wood & Wood Products	1	4
13	Education Loan	1	3
14	Gems and Jewelry	3	4
15	Construction	1	1
17	Others	66	77
	Total	403	537
	% to Total Advances	0.41	0.64



Movement of NPA –Yearly

(₹ Crore)



Particulars	Mar-26		Mar-25	
Gross NPAs				
Opening Balance		642		1,042
Additions during the period	(+)	741	(+)	482
Reductions during the period	(-)	639	(-)	882
-Of which Recoveries/Upgradation	148		185	
Write offs/Tech Write offs	491		697	
Closing Balance		744		642
Provisions				
Opening Balance		474		730
Provision made during the period	(+)	630	(+)	524
Write off/Write back of excess provision	(-)	549	(-)	780
-Of which Recoveries/Upgradation	58		83	
Write off/Write back of excess provision	491		697	
Closing Balance		555		474
Net NPAs		186		166



Movement of NPA -Quarterly

(₹ Crore)



Particulars		Mar-26		Mar-25		Dec-25
Gross NPAs						
Opening Balance		687		691		708
Additions during the period	(+)	187	(+)	179	(+)	154
Reductions during the period	(-)	130	(-)	228	(-)	175
-Of which						
Recoveries/Upgradation	67		95		65	
Write offs/Tech Write offs	63		133		110	
Closing Balance		744		642		687
Provisions						
Opening Balance		501		523		531
Provision made during the period	(+)	147	(+)	133	(+)	111
Write off/Write back of excess provision	(-)	93	(-)	182	(-)	141
-Of which						
Recoveries/Upgradation	31		48		30	
Write off/Write back of excess provision	62		134		111	
Closing Balance		555		474		501
Net NPAs		186		166		183

Asset quality parameters	Mar-26	Mar-25	Dec-25
Gross NPA (%)	0.75%	0.76%	0.71%
Net NPA (%)	0.19%	0.20%	0.19%

Vertical wise NPA

(₹ Crore)



Vertical	Advances O/s. Mar-26	NPA as on Dec-25	NPA Additions Q4	NPA Reduction Q4		NPA as on Mar-26	Provisions Mar-26	Net NPA Mar-26
				Recoveries / upgradation	Tech W/off			
Commercial	34,279	230	114	41	28	275	146	127
Retail (Personal Banking)	26,197	117	54	22	28	121	75	46
Agriculture	24,784	96	19	4	7	104	91	13
Corporate	13,494	243	-	1	-	243	243	-
TOTAL	98,754	687	187	67	63	744	555	186



Collection efficiency

Particulars	Mar-26	Feb-26	Jan-26
Term Loan (%)	98.9%	99.0%	98.7%
Working Capital (%)	99.7%	99.6%	99.6%



Special mentioned Accounts-Entire Portfolio

Particulars	Mar-26		Mar-2025	
	Amt	% of Adv	Amt	% of Adv
SMA 1	102	0.10	190	0.22
SMA 2	70	0.07	64	0.08
SMA 30+	172	0.17	254	0.30



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.



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



1916

Commercial operations began in Karur

1952

Attained Scheduled Bank Status

1964

Expanded through the takeover of 4 smaller banks

1986

Ventured into Treasury Operations

2001

First ATM of the bank unveiled

2009

Launched Golden Vision transformation Journey

₹0.25 T Business

2012

Best Old Private Sector Bank-Financial Express

2018

KVB D-lite mobile App Digitalized Lending system

₹ 1 T Business

2019

Open Market Channel(OMC), Video KYC and Fully digital savings A/c opening

2024

Best Small Indian Bank by BT
 IGBC Platinum Certification
 ₹ 1.5 T Business

2025

Best Small Indian Bank by BT for the 2nd consecutive year
 ₹ 1 T Deposits

2026

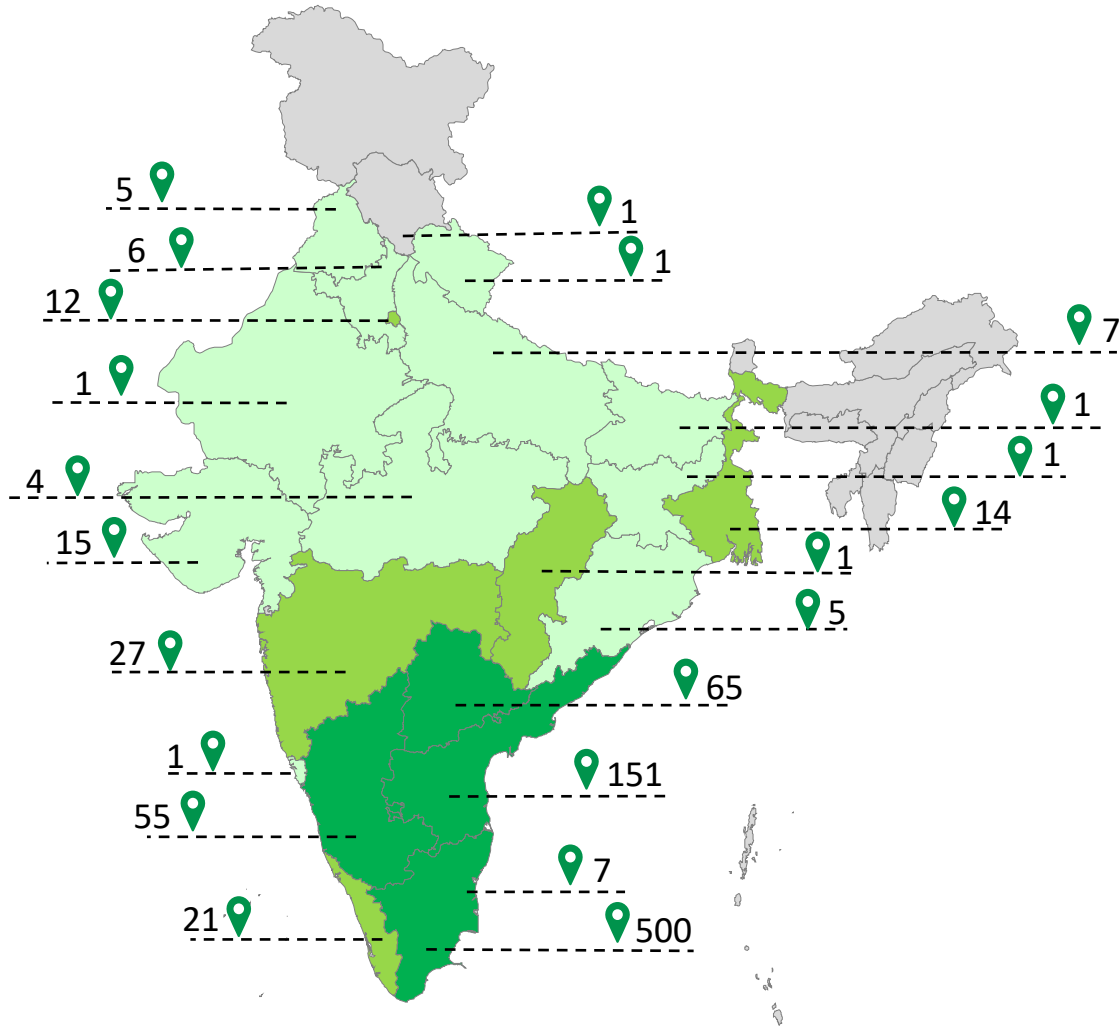
Best Small Indian bank from BT for the 3rd consecutive year
 Market cap crosses > 25 K Crores

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





PAN India presence with strong regional network

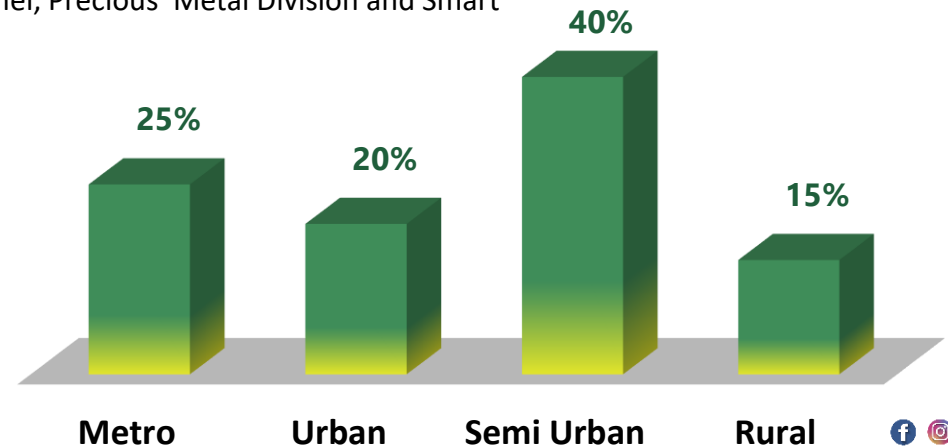


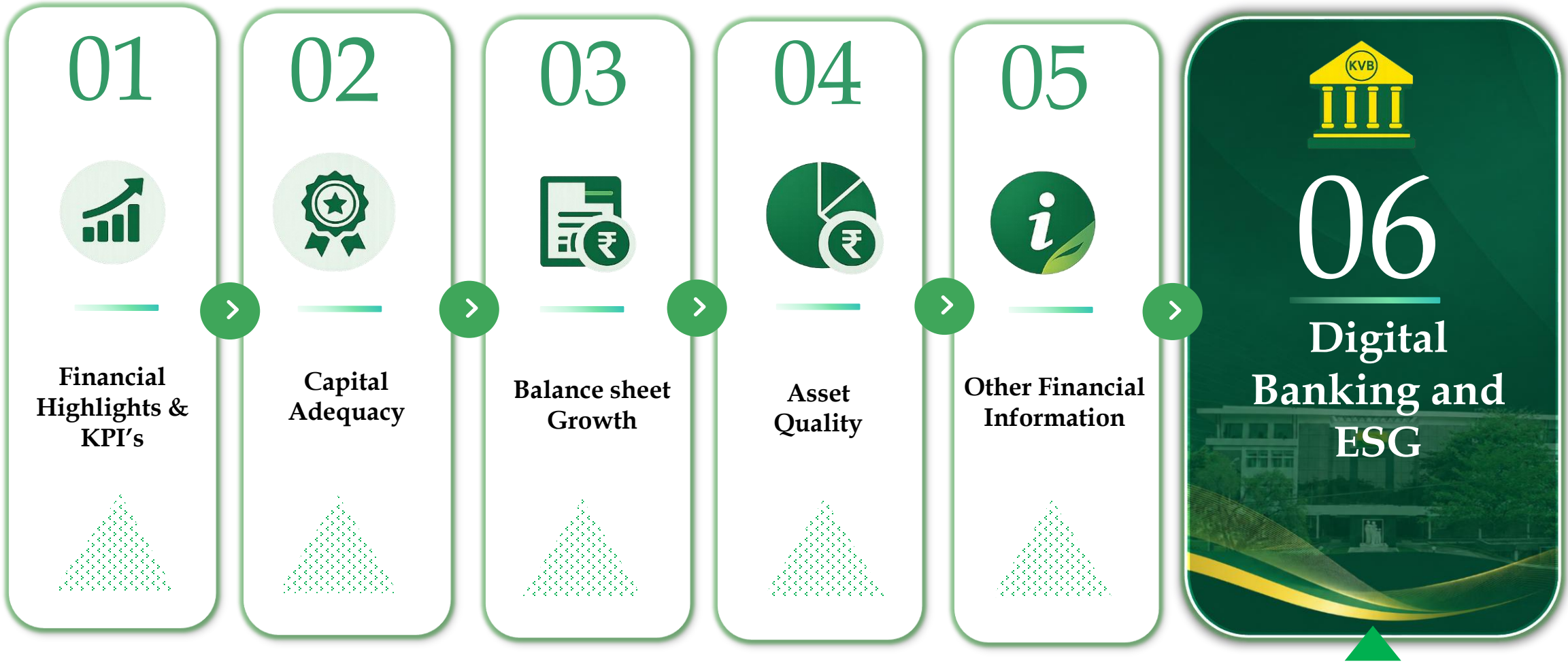
Strong presence in India's fast growing hinterland

Category	Mar-26	Mar-25	Mar-24
Branches	901	888	838
ATM's + Cash Recycler's	2,213	2,252	2,262

Category	Branch Count	BBU	CBU	ARB	Other offices
Metro	229	10	9	8	8
Urban	181	3	-	-	-
Semi Urban	354	1	-	-	-
Rural	137	-	-	-	-
Total	901	14	9	8	8
BC Outlets	440				

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

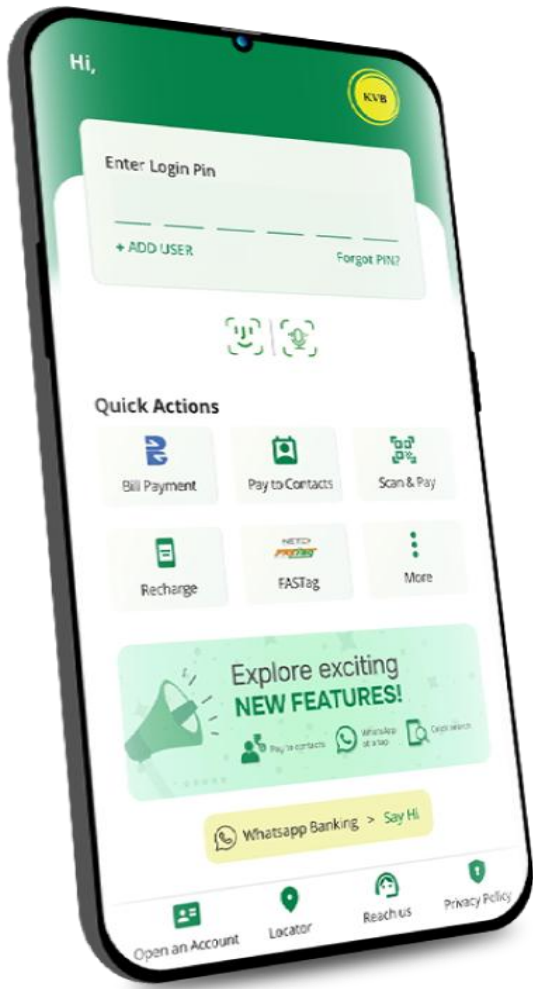




Digital Adoption Driving Scale, Efficiency and Customer Engagement



KVB DLite Mobile banking App



4.8
★★★★★

4.6
★★★★★



GET IT ON
 Google Play

Download on the
 App Store

7 M +
Total
Downloads

2.5 M +
Monthly Avg
Transactions

1 M +
Monthly
Active Users

4.17 L
Accounts
Opened

Enhanced Features



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

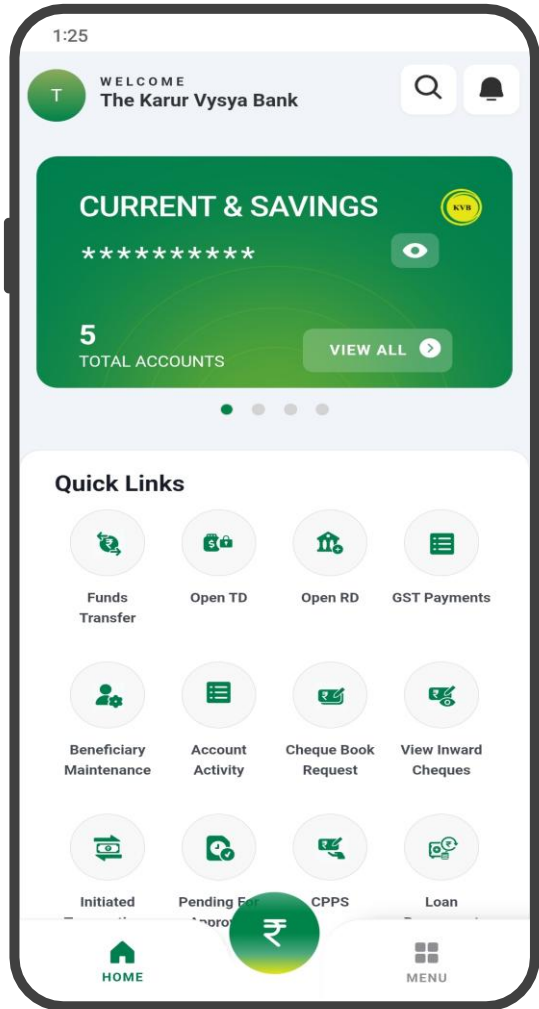
- ❖ Easy Navigation
- ❖ Search Button
- ❖ Instant Video KYC

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



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

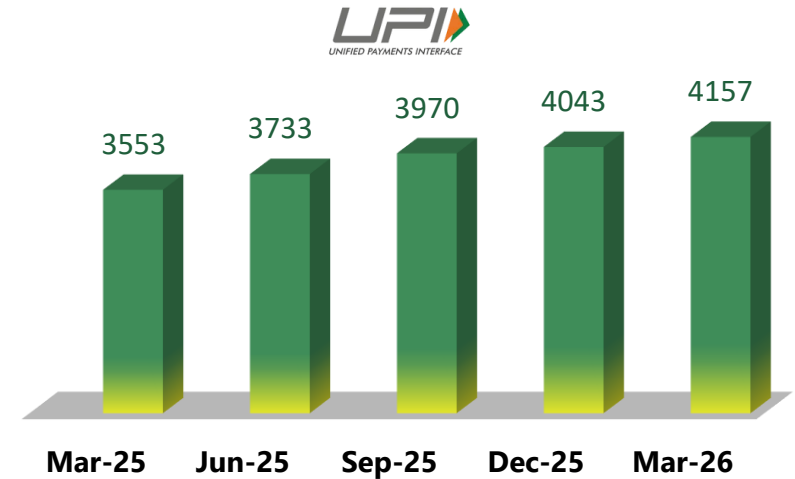
Tool for Banner update in DLite

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)



97%

Transactions Served Digitally

22%

Growth in Digital Transactions YoY



Digital Partnerships | Strategic Partnerships driving Digital banking experience



ASSETS

Service Support

experian. NSDL Technology, Trust & Reach Perfios RELIANT ON ASSETS & DATA DRIVEN SOLUTIONS TRUCKSDEKHO! carwale InstaVeritas NeSL NESL ASSET DATA LIMITED (UNION GOVERNMENT COMPANY) Jocata CERSAI

BillDesk Worldline Probe42 BIKEwale Sahamati anumati Your Data. Your Consent. Your Benefit. by Perfios AA Pvt Ltd digio LegalDesk.com Do-It-Yourself Legal TransUnion CIBIL

Business Support

smc Moneywise. Be wise. NEW STREET TECH 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 Loyly Rewardz WhatsApp sinch ValueFirst A TWILIO COMPANY

Payment aggregators

paytm ATOM Cashfree Payments CC Avenue Worldline ibibo Citrus Powered by PayU 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

Awards and Accolades during the Quarter



Best Small Indian Bank

by Business Today

3rd consecutive year

8th edition of the BFSI & Fintech Summit 2026 by Dun & Bradstreet



India's Leading Private Bank (Mid)



Recognized as India's Leading Private Sector Bank (Mid)

Assocham "12th Global SME Excellence Awards 2025-26"



MSME Bank of the Year-Private - Winner



Leading in SME Financing and Growth



Best SME Lending - Runner Up



Strong Performance in SME Credit

21st Annual Technology conference, Expo & Citations 2024-25, Mumbai



Best Digital Financial - Runner Up



Driving Excellence in Digital Banking



Best IT Risk Management - Runner Up



Excellence in Technology Risk Governance



Environment

- **1,02,470 kwh** of Solar energy generated from rooftop installations at various Divisional Offices and Branches during FY 2025-26
- **8,81,599 kwh** of wind energy generated from Bank-owned windmill at Theni during FY 2025-26.
- Contributed to reducing carbon footprint and improving urban environmental quality
- KVB officially becomes a Founding Member of the Indian Green Building Council (IGBC) during the month of Feb-2026



Social

- During the reporting period, the bank has conducted 95 Financial Literacy Campaigns benefiting 1140 individuals
- Initiatives focus on inclusive growth, Community development and Sustainable livelihoods
- Driving sustainable communities through clean energy, water security and inclusive civic support
- People-Centric Culture: Employees training on Diversity & Inclusion, Ethics, Employee Well being & Leadership skills



Benchmarked Excellence:

IGBC Green Existing Building Certification: Platinum Certification' by the Indian Green Building Council (IGBC)

Upgraded ESG Momentum: CRISIL rating improved to 68 ("Strong") for FY24-25, demonstrating continuous enhancement in non-financial performance





IGBC Green Existing Building Certification

IGBC Platinum Certified:

KVB Central Office awarded the prestigious Platinum Certification by the IGBC

IGBC Founding Member:

KVB has officially become a Founding Member of the Indian Green Building Council (IGBC) during the month of Feb-2026

Core Focus:

sustainable building practices, energy efficiency and environment





10 Directors

7 Non-Executive Independent Directors

2 Executive Directors

1 Non-Executive Non independent Director

3 Women Directors

As on March 31, 2026, 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

During the FY 2025-26, the Bank has conducted Two - Separate Meeting of the Independent Directors without the presence of Non-Independent Directors and Members of the Management.

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 for Fraud monitoring
- 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



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



Shri B Ramesh Babu
Managing Director and
Chief Executive Officer



Shri Sankar B
Executive Director



Shri R Ramkumar
Non-Executive Non-
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



Dr Mythili Vutukuru
Non -Executive
Independent Director



Strategic Leadership Driving Growth



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

Sankar B
Executive Director
Exp: 37+ Years

Shekhar Ramarajan
Head -Corporate & Institutional Group
Exp: 22+ Years

R V S Ramanjaneya Kumar
Head – Credit Monitoring & Recovery
Exp: 33+ Years

Nitin Rangaswami A
Head - Retail Assets
Exp: 22+ Years

Ravi S
Head – Agriculture Banking Group
Exp: 31+ Years

S T Gopal
Head - Retail Liabilities
Exp: 25+ Years

Muthu Kumar K P
Head –Commercial Banking Group
Exp: 27+ Years

Chandrasekaran M S
Chief Operating Officer
Exp: 34+ Years

Saravanan S
Chief Info. Technology Officer
Exp: 26+ Years

Vijayakumar P V
Head – Operations
Exp: 29+ Years

Immanuel Gnanaraj Daniel
Chief Human Resources Officer
Exp: 30+ Years

Ramshankar R
Chief Financial Officer
Exp: 28+ Years

Jatla Sivaramakrishna
Chief Risk Officer
Exp: 31+ Years

Mohan Kumar G
Chief Compliance Officer
Exp: 36+ Years

Ganesan R
Head - Internal Audit
Exp: 34+ Years

Srinivasarao Maddirala
Company Secretary
Exp: 25+ Years

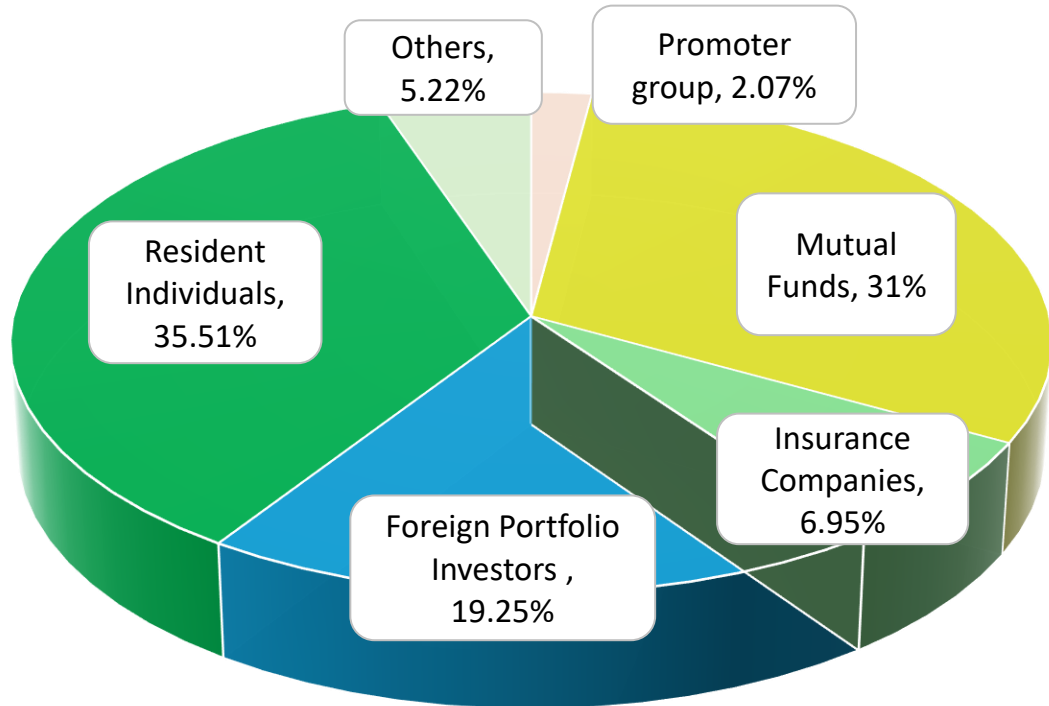
Ajin Raj
Chief of Internal Vigilance
Exp: 19+ Years

Shareholding pattern

External Ratings



Share Holding as on 31 March 2026



✓ Diversified Shareholding
Strengthens Stability

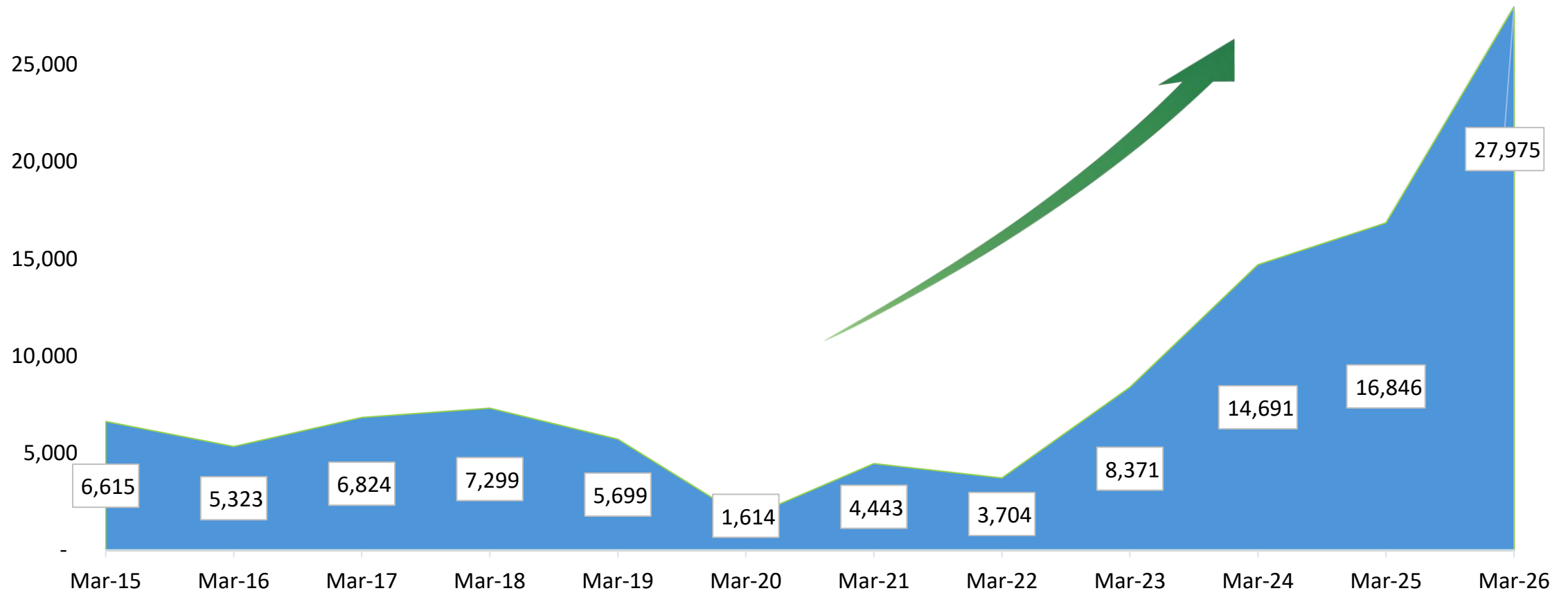
External ratings

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

✓ High Confidence from Leading Rating
Agencies



Market Cap (₹ Crore)



Decade of Sustained Growth

(₹ Crore)



Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Paid up Capital	122	122	122	145	160	160	160	160	160	161	161	193
Reserves	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,687	11,559	13,914
Owned funds	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848	11,720	14,107
Basel III (%)	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67	18.17	18.76
Deposits	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113	1,02,078	1,15,666
Advances	36,691	39,476	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423	84,491	98,754
Total Business	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	2,14,420
Total Income	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863	11,508	13,159
Operating Profit	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829	3,212	4,075
Net Profit	464	568	606	346	211	235	359	673	1,106	1,605	1,942	2,510
Return on Assets (%)	0.88	1.03	1.00	0.53	0.31	0.32	0.49	0.86	1.27	1.63	1.72	1.93
Cost of Deposit (%)	7.96	7.40	6.60	5.99	5.80	5.76	4.96	4.30	4.27	5.19	5.61	5.56
Yield on Advance (%)	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47	8.93	9.95	10.15	9.86
EPS (In Rs.)	39.86	46.59	9.951	4.78	2.64	2.94	4.50	8.42	13.81	19.99	20.10	25.98
Book Value(In Rs.)	348.42	375.25	79.51*	85.49	79.63	82.57	86.57	94.95	105.03	122.42	145.57	145.95@
Dividend (%)	130	140	130	30	30	-	25	80	100	120	130	130#
No of Employees	7,197	7,211	7,400	7,956	7,663	7,935	7,746	7,306	7,764	9,085	9,866	9,883
Business per employee	11.31	12.42	12.86	12.93	14.42	13.56	14.99	17.28	18.14	18.00	18.91	21.70
Branches (No.)	629	667	711	790	778	779	780	789	799	838	888	901

* 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.

Proposed dividend subject to approval at AGM

@ Includes proposed dividend subject to approval of AGM





Thank You

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