

Investor Presentation

Q1 FY 2026-27



www.kvb.bank.in | 1860 258 1916

Follow us on:      



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.





01

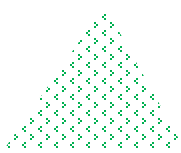
Financial Highlights & KPI's



02



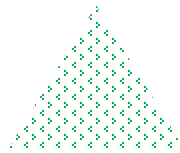
Capital Adequacy



03



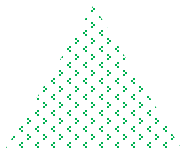
Balance sheet Growth



04



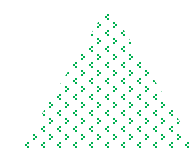
Asset Quality



05



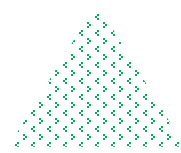
Other Financial Information



06



Digital Banking and ESG



Consistent Growth with Sustained Profitability and Asset Quality



Financial Highlights | Profitability improves; Asset quality remains strong

(₹ Crore)

KVB



Business

2,27,267

16 % YoY



6 % QoQ



Advances

1,04,680



17 % YoY

6 % QoQ



Deposits

1,22,587



15 % YoY

6 % QoQ



CASA

33,776

15 % YoY



9 % QoQ



Operating Profit

Q1 → 1,096



36 % YoY

(12) % QoQ



Net Profit

Q1 → 756



45 % YoY

4 % QoQ



NIM

Q1 → 4.26* %

40 bps YoY



1 bps QoQ



ROA

Q1 → 2.11 %



38 bps YoY

1 bps QoQ



ROE

Q1 → 20.24 %



348 bps YoY

(31) bps QoQ



GNPA

0.74 %

8 bps YoY



(1) bps QoQ



NNPA

0.19 %

- bps YoY

- bps QoQ



PCR

96.21 %



(55) bps YoY

(24) bps QoQ



* After excluding one-off item of Rs. 24.63 Cr interest recovery from technically written off accounts during Q1 FY 2026-27

Note: QoQ - Q1 FY27 vs Q4 FY26 & YoY - Q1FY27 vs Q1FY26



Performance metrics- Key Ratios



Particulars	Quarter ended		
	Jun-26 (%)	Jun-25 (%)	Mar-26 (%)
Cost of Deposits	5.45	5.77	5.41
Yield on Advances	10.01 ‡	10.00	9.93
Cost of Funds	5.45	5.78	5.38
Yield on Funds	8.99 ‡	8.87	8.92*
Spread on Funds	3.54 ‡	3.10	3.60
Net Interest Margin	4.26 ‡	3.86	4.25*
Cost to income	41.79 ‡	47.24	37.27*
Cost to Avg Assets	2.15	2.39	2.11
PPOP to Avg Assets	2.99 ‡	2.67	3.55*
Return on Equity	20.24	16.76	20.55
Return on Asset	2.11	1.73	2.10
EPS (in Rs.) -Not Annualized for the quarter	7.82	5.40	7.50

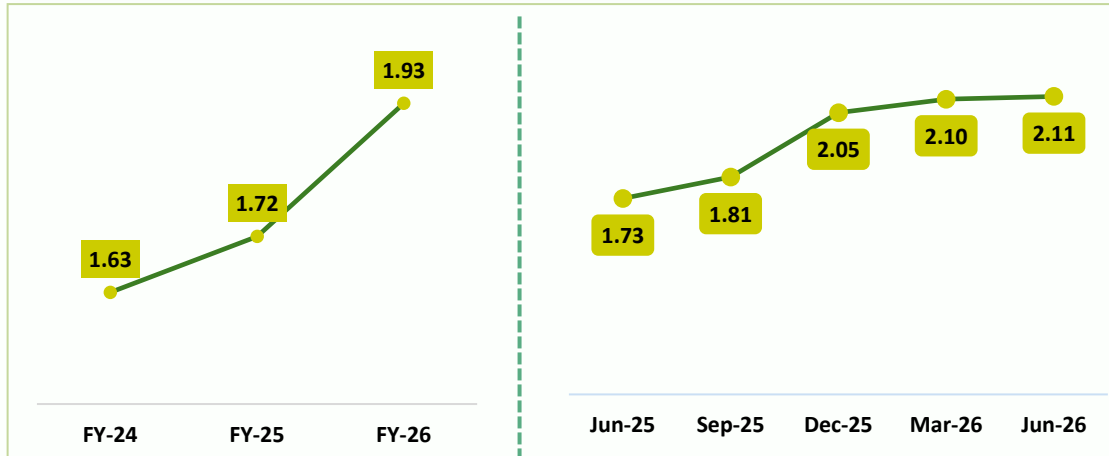
* After excluding one-off item of Rs. 139 Cr interest recovery from technically written off accounts during Q2 FY 2025-26

† After excluding one off item of Rs. 21.68 Cr Q4 FY 2025-26

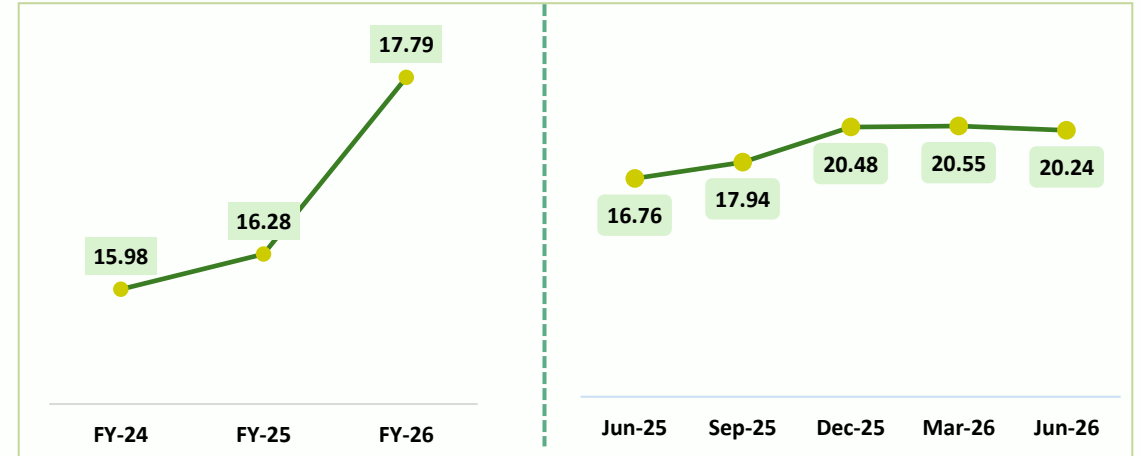
‡ After excluding one off item of Rs. 24.63 Cr Q1 FY 2026-27



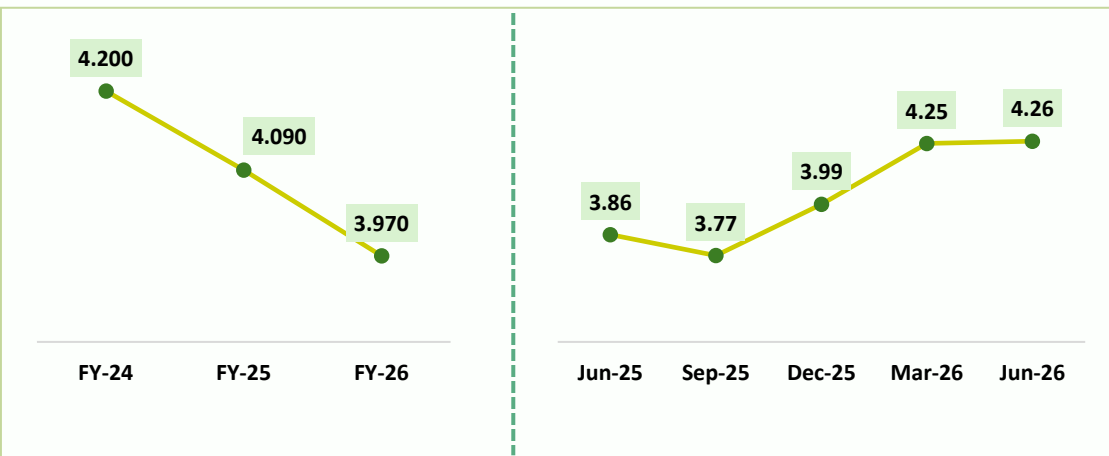
ROA %



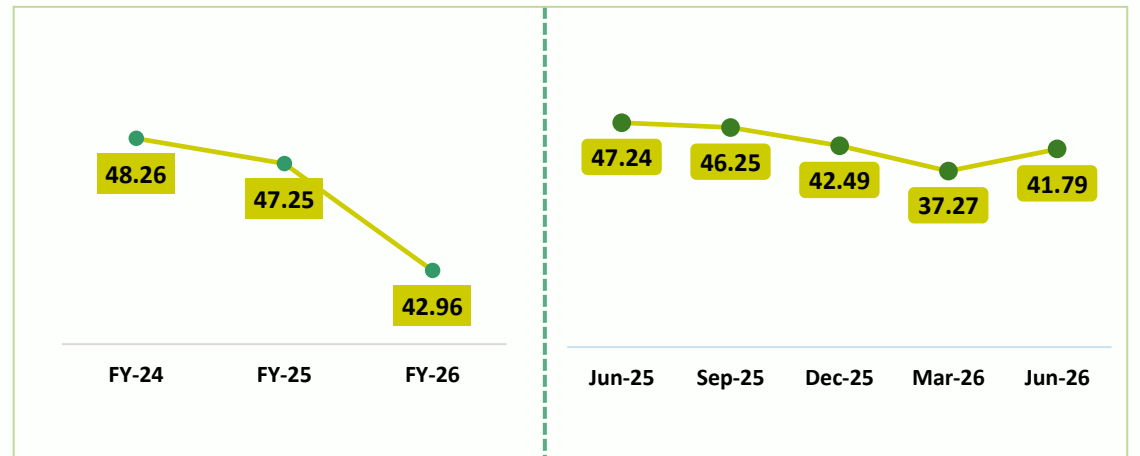
ROE %



NIM %

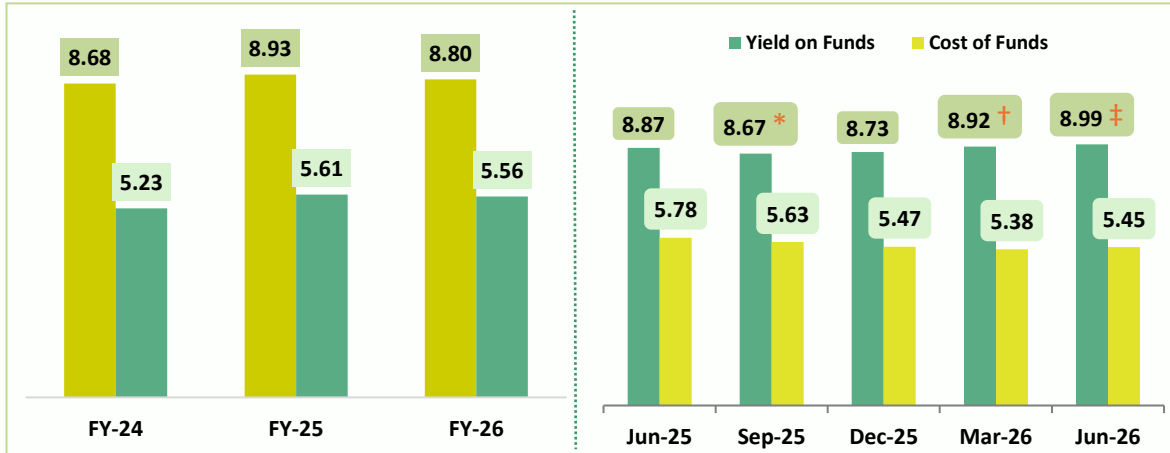


Cost to Income %

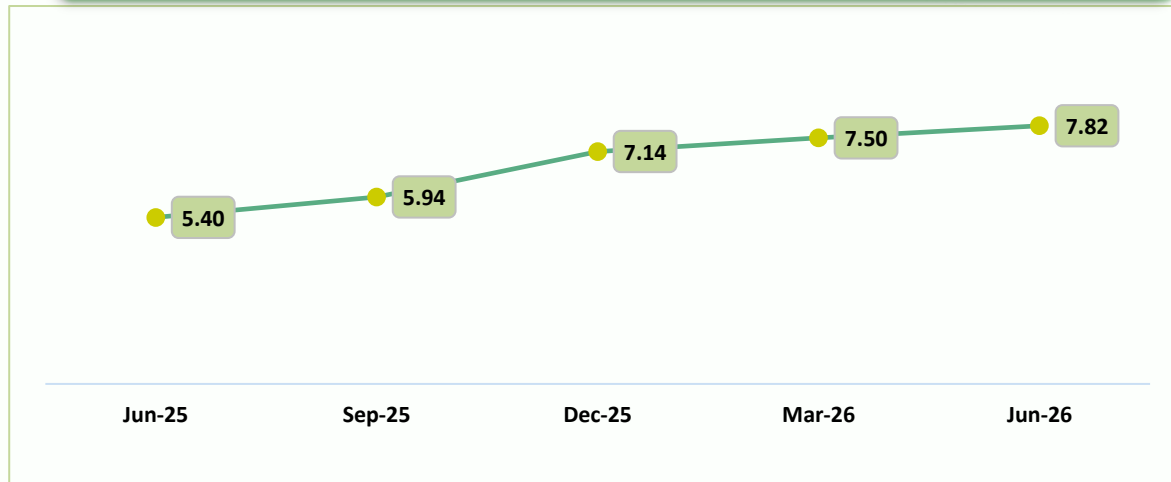




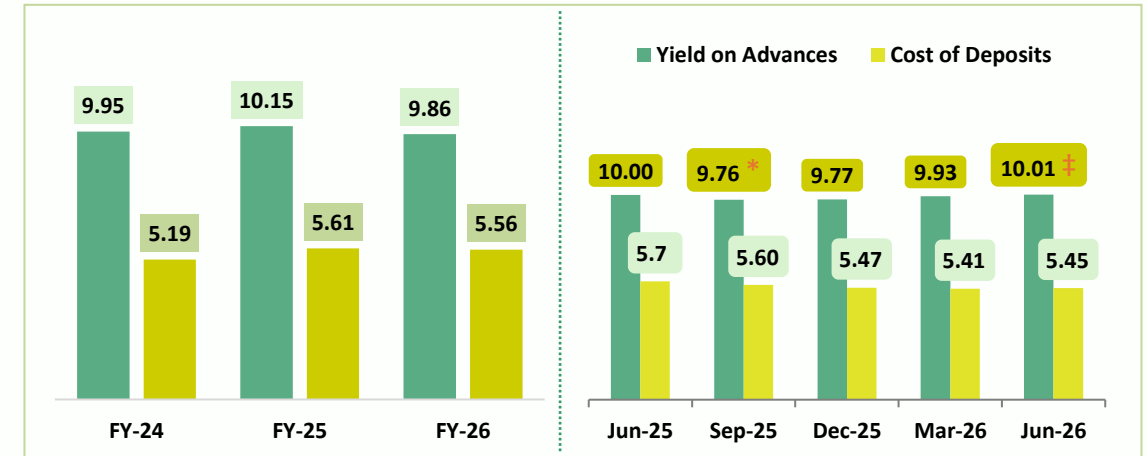
Yield on Funds & Cost of Funds %



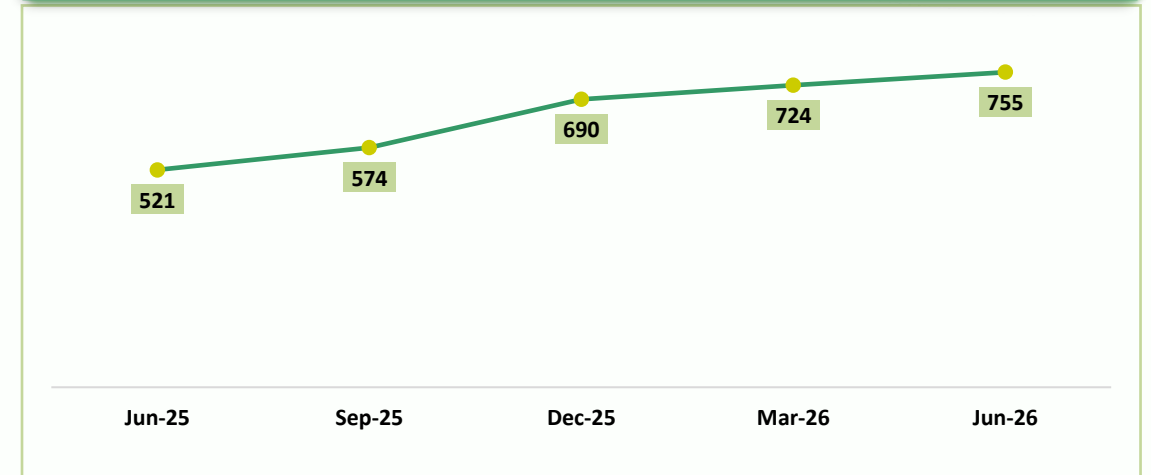
Uptrend in EPS



Yield On Advances & Cost of Deposits



Consistent improvement in PAT



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

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



Profit & Loss Statement

(₹ Crore)



Particulars	Quarter ended				
	Jun-26	Jun-25	Growth % (YoY)	Mar-26	Growth % (QoQ)
Net Interest Income	1,423	1,080	32	1,359	5
Other Income	442	447	(1)	616	(28)
- Fee income	270	251	8	280	(4)
- Others	172	196	(12)	336	(49)
Total Income	1,865	1,527	22	1,975	(6)
Operating Expenses	769	721	7	728	6
- Employee expense	399	365	9	341	17
- Other operating expense	370	356	4	387	(4)
Operating Profit	1,096	805	36	1,247	(12)
Provisions	90	118	(24)	258	(65)
Profit Before Tax	1006	687	46	989	2
Tax (net of DTA/DTL)	250	166	51	264	(5)
Net Profit	756	521	45	725	4



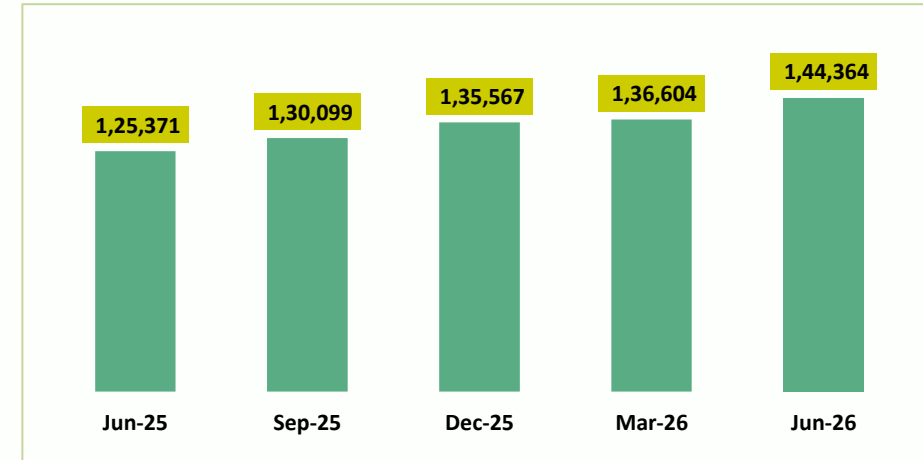
Balance Sheet

(₹ Crore)

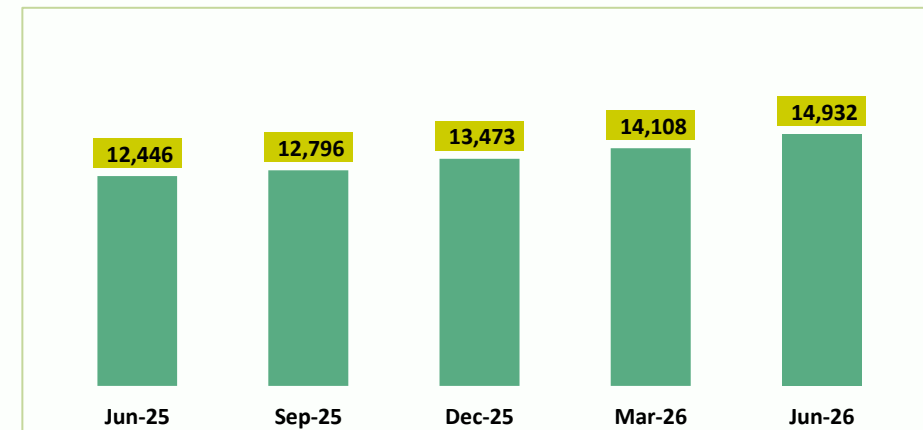


Particulars	Jun-26	Jun-25	YoY (%)
Capital & Liabilities			
Capital	193	161	20
Reserves and Surplus	14,739	12,285	20
Deposits	1,22,587	1,06,650	15
Borrowings	2,077	1,843	13
Other Liabilities and Provisions	4,768	4,432	8
Total	1,44,364	1,25,371	15
Assets			
Cash and Balances with RBI	6,103	6,712	(9)
Balances with Banks	769	554	39
Investments (Net)	29,202	25,400	15
Advances (Net)	1,04,099	88,944	17
Fixed Assets	493	492	-
Other Assets	3,698	3,270	13
Total	1,44,364	1,25,371	15

Total Assets



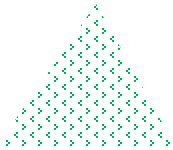
Equity



01

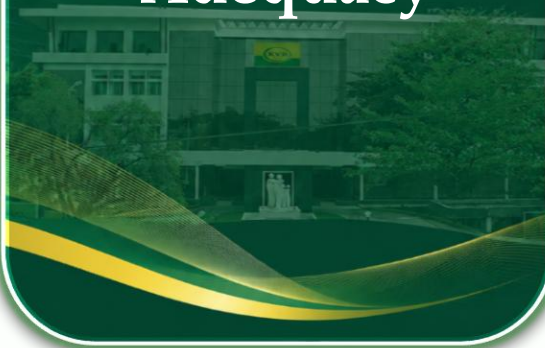


Financial
Highlights &
KPI's



02

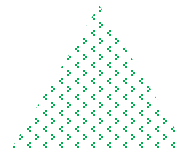
Capital
Adequacy



03



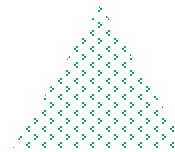
Balance sheet
Growth



04



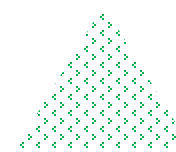
Asset
Quality



05



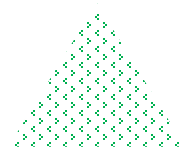
Other Financial
Information



06



Digital Banking
and ESG



Capital position remains comfortable to support growth



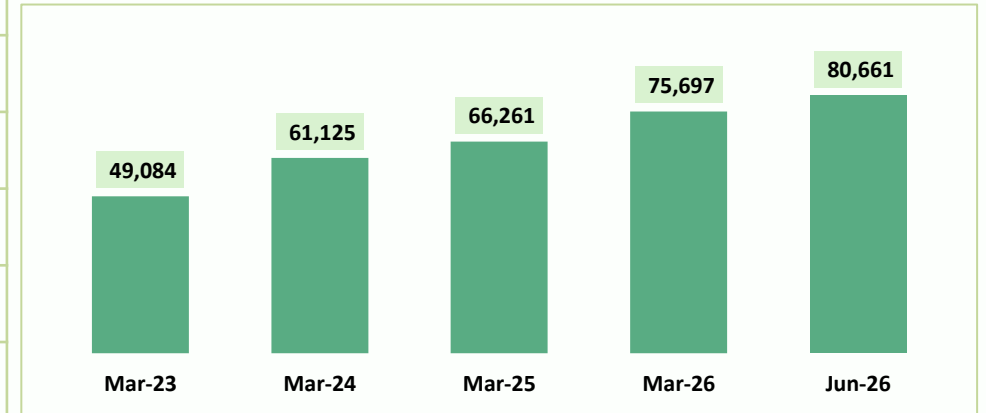
Capital Adequacy

(₹ Crore)

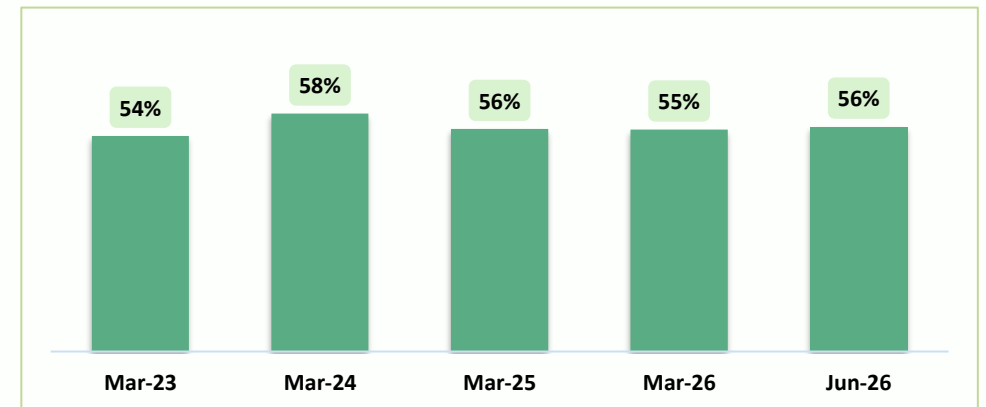
KVB

Particulars	Jun-26	Jun-25	Mar-26
CRAR (%)	18.61	17.36	18.76
Total capital	15,011	12,054	14,199
Tier I capital	14,500	11,336	13,416
Tier II capital	511	718	783
RWA	80,661	69,441	75,697
Credit risk	70,160	59,846	66,166
Operational risk	10,255	9,087	9,087
Market risk	244	508	444

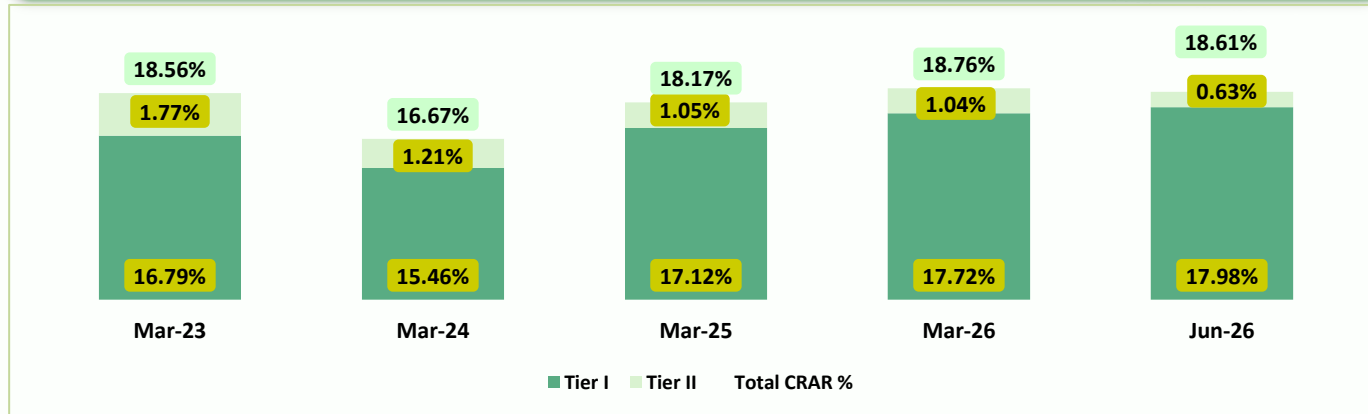
Risk Weighted Assets (INR crores)



RWA/Total asset (%)



CRAR %

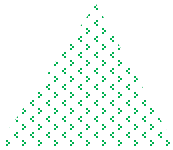


■ Tier I ■ Tier II ■ Total CRAR %

01



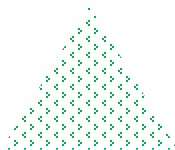
Financial
Highlights &
KPI's



02



Capital
Adequacy



03

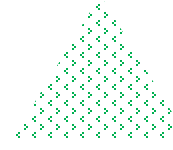
Balance sheet
Growth



04



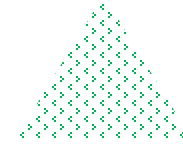
Asset
Quality



05



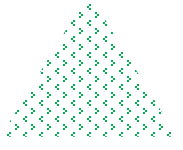
Other Financial
Information



06



Digital Banking
and ESG



Strong Balance sheet Growth: Advances up by 17 % YoY & Deposits 15 % YoY



Advances and Deposits

(₹ Crore)

KVB

STRONG BALANCE SHEET GROWTH: ADVANCES 17 % YOY, DEPOSITS 15 % YOY

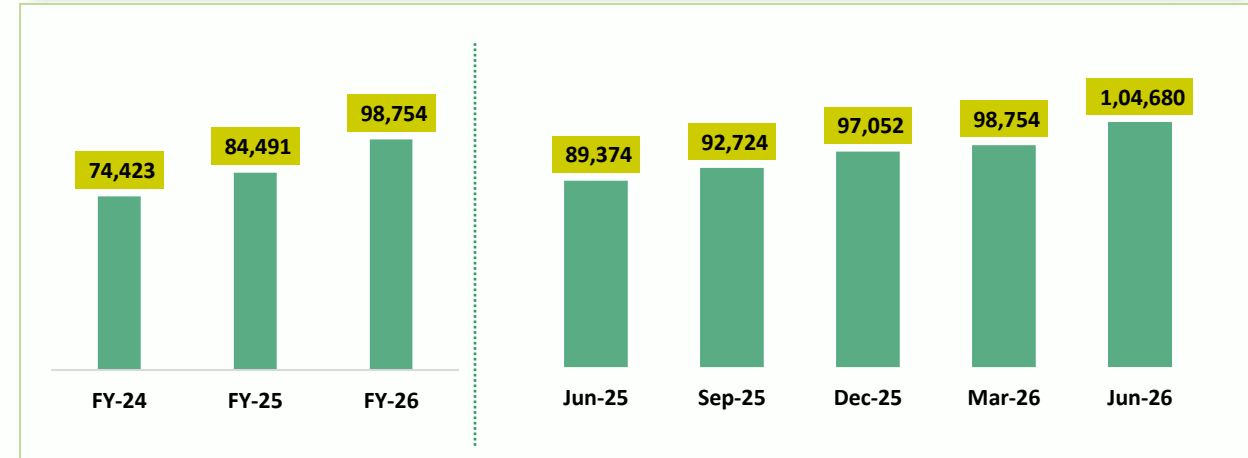
Particulars	Jun-26	Jun-25	YoY %	Mar-26	QoQ %
Deposits	1,22,587	1,06,650	15	1,15,666	6
Gross Advances	1,04,680	89,374	17	98,754	6
Total Business	2,27,267	1,96,024	16	2,14,420	6

Deposit Portfolio

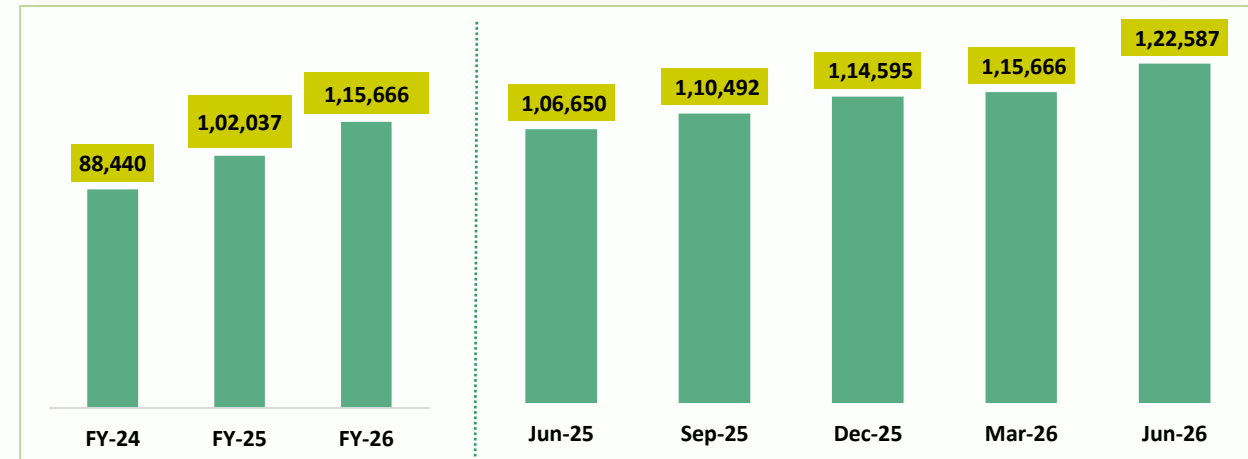
Granular Deposit growth: Total Deposits 15 % YoY, 6 % QoQ

Particulars	Jun-26	Jun-25	YoY %	Mar-26	QoQ %
Demand Deposit	10,891	9,392	16	9,138	19
Saving Deposit	22,885	19,914	15	21,984	4
CASA	33,776	29,306	15	31,122	9
CASA (%)	27.55	27.48	7 bps	26.91	64 bps
Term Deposit	88,811	77,344	15	84,544	5
Total Deposit	1,22,587	1,06,650	15	1,15,666	6

Advances

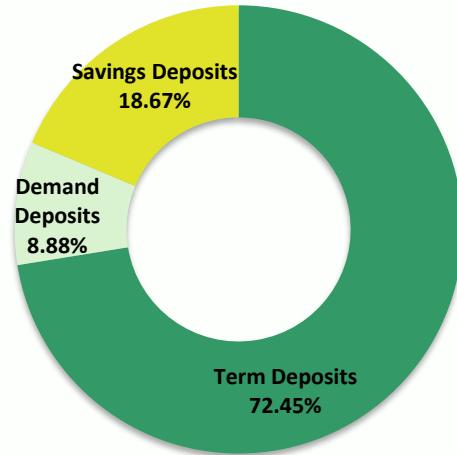


Deposits

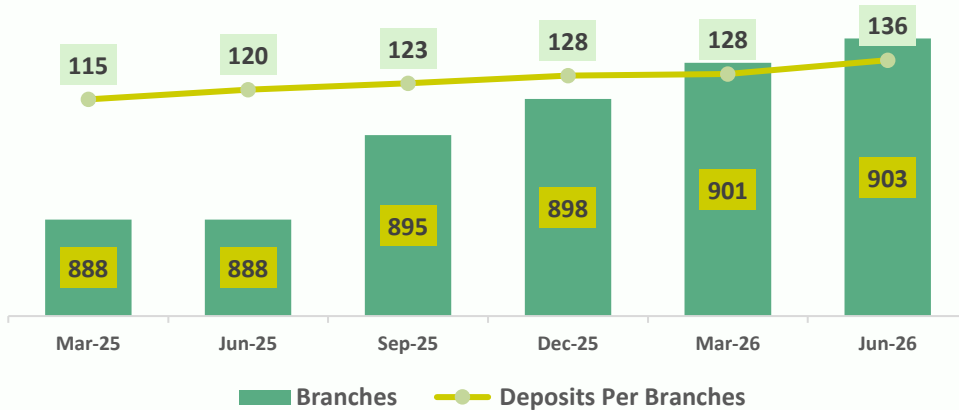




Deposit Breakup

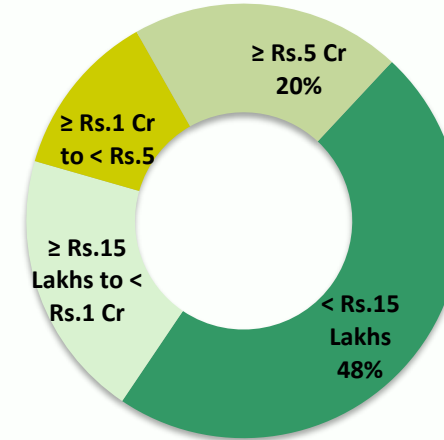


Deposit Per Branch

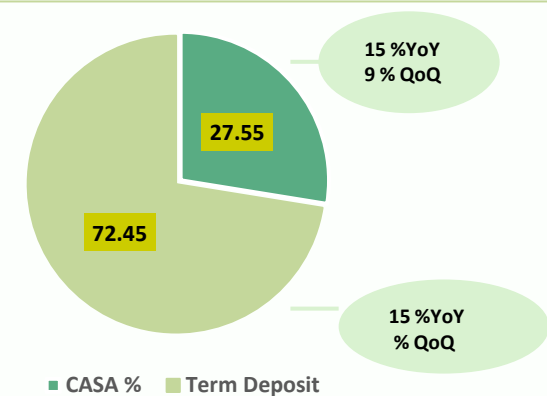


Term Deposit-Amount wise*

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



Deposit split by type





Consistent and Credible Progress | RAM- led Growth Continues

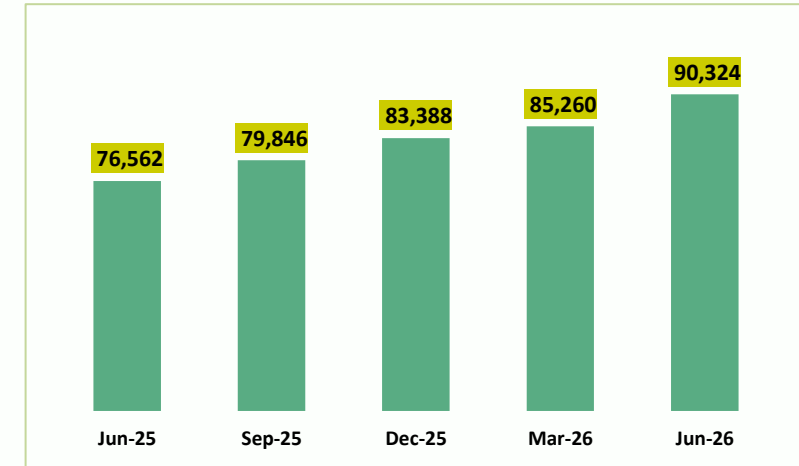
(₹ Crore)

KVB

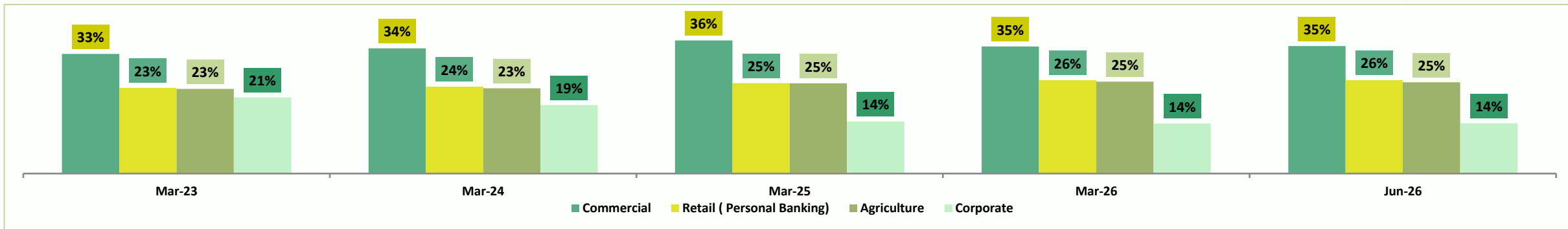
Advance Mix	Jun-26	Jun-25	YoY %	Mar-26	QoQ %
Commercial	36,459	32,311	13	34,279	6
Retail (Personal Banking)	27,770	22,543	23	26,197	6
Agriculture	26,095	21,708	20	24,784	5
RAM Verticals	90,324	76,562	18	85,260	6
Corporate	14,356	12,812	12	13,494	6
Gross Advances	1,04,680	89,374	17	98,754	6
Corporate Credit Substitutes	1,289	497	~	1,118	15
Total	1,05,969	89,871	18	99,872	6



RAM Advances



Gross Advance Mix





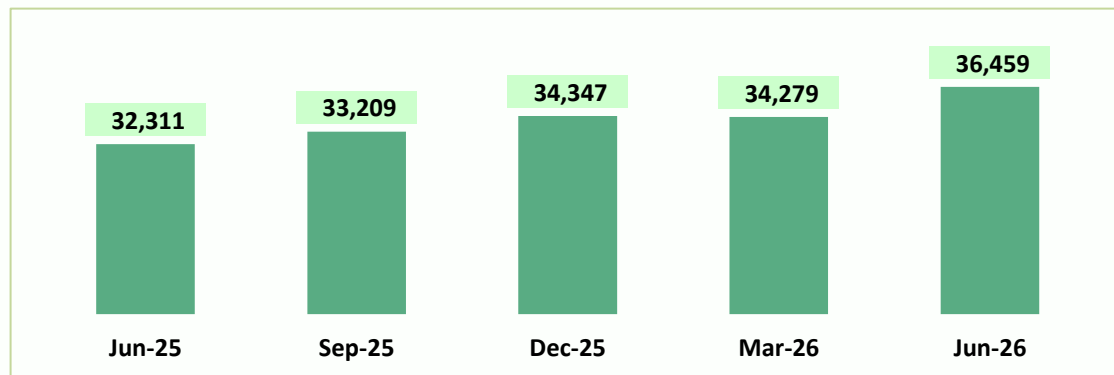
Retail Advances grew by 23 % YoY to ₹ 27,770 cr

Particulars	Jun-26	Jun-25	YoY %	Mar-26	QoQ %
Housing loan	8,120	8,232	(1)	8,163	(1)
Retail-Jewel loans	6,252	4,240	47	5,560	12
Mortgage (LAP) loans	10,041	6,583	53	9,222	9
Vehicle loans	775	982	(21)	816	(5)
Consumer Credit - BNPL	812	822	(1)	798	2
Personal loans	250	222	13	253	(1)
Education loans	128	142	(10)	131	(2)
Deposit Loans	811	773	5	683	19
Other Retail loans	581	547	6	571	2
Total Retail Portfolio	27,770	22,543	23	26,197	6

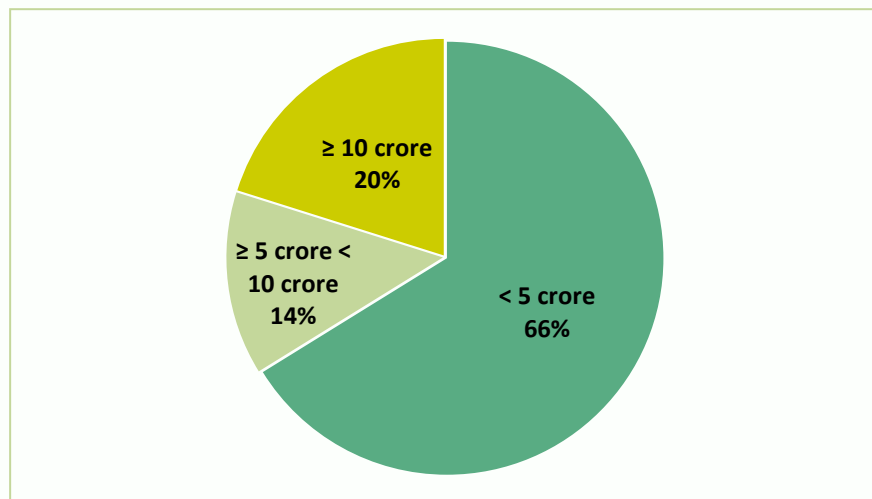
BNPL-Buy Now Pay Later



Commercial Advances



Ticket size of Commercial book



1

MSME Bank of the Year-Private Winner and Best SME lending-Runner Up at 12th Global SME Excellence Awards 2025-26 by ASSOCHAM

2

Commercial Advances grown by 6% QoQ

3

Average Ticket size of Commercial book at account level increased from Rs. 69.2 lakhs in March 2026 to Rs. 71.6 lakhs in Jun 2026

4

66 % of Commercial loans are less than Rs. 5 Cr

5

90% of Small Business Group customers are under sole banking

6

59% of Business Banking customers are under sole banking

7

RM channel has been introduced for small ticket loans in the MSME hotspots

8

CRM module has been introduced for sharing the leads, monitoring and timely conversion into business



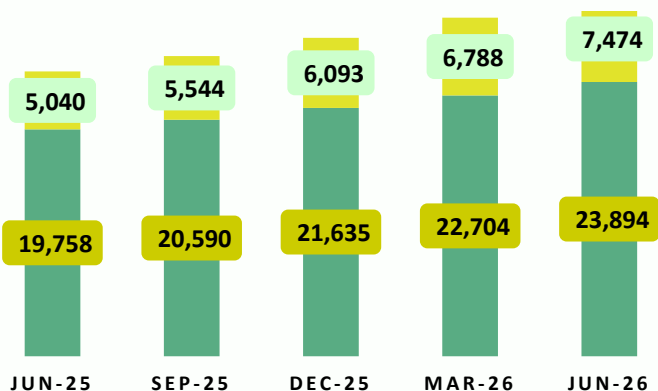
Jewel loan Portfolio

Jewel Loans Continue to Scale with Controlled Risk Metrics

KVB

Jewel loan Composition

AGRI JEWEL LOAN NON-AGRI JEWEL LOAN



✓ Strong Growth:

Jewel Loan portfolio grown by 27% YoY and 6% QoQ

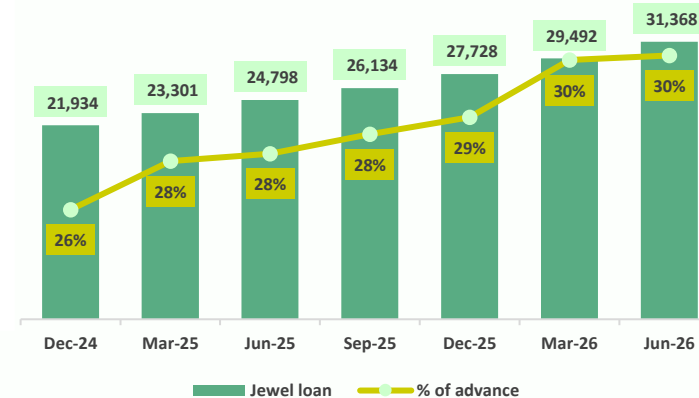
✓ Controlled Mix:

Portfolio maintained at ≤ 30 % of the total Advances for the last 5 years . Portfolio maintained at 27% in terms of exposure.

✓ Stable Risk:

SMA 30+ Stable at 0.06%

Jewel Loan movement in Tandem



Segment	Portfolio	SMA 30+			LTV (%)
		Jun-26	Jun-25	Mar-26	
Agri Gold loan	23,894	8.81	20.13	7.23	63.70%
Non-Agri Gold Loan	7,474	11.02	14.75	10.21	56.83%
Total	31,368	19.84	34.88	17.44	62.06

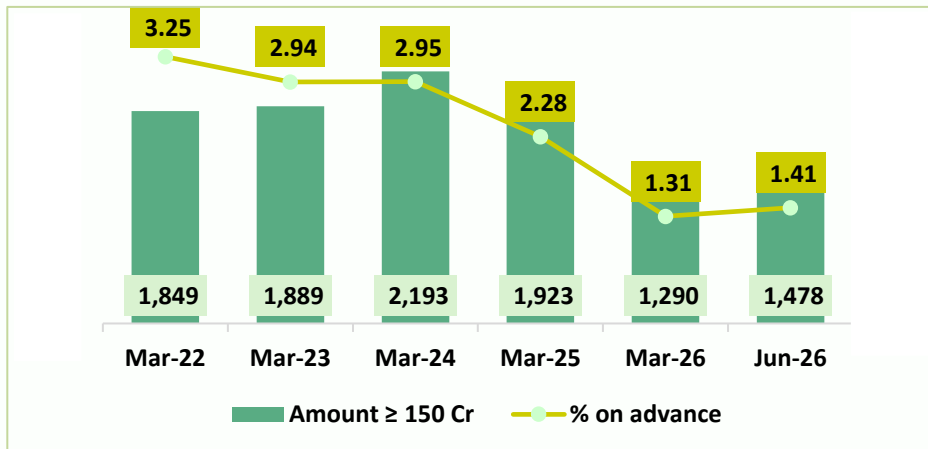


Corporate Book

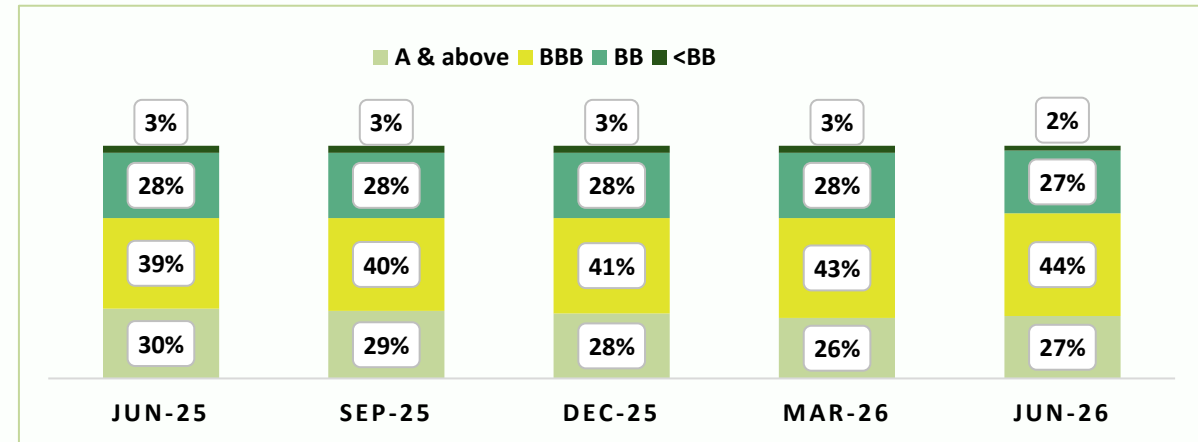
Particulars	Jun-26	Jun-25	YoY %	Mar-26	QoQ %
Corporate Advances	14,356	12,812	12	13,494	6
Corporate Credit Substitutes	1,289	497	159	1,118	15
Total	15,645	13,309	18	14,612	7



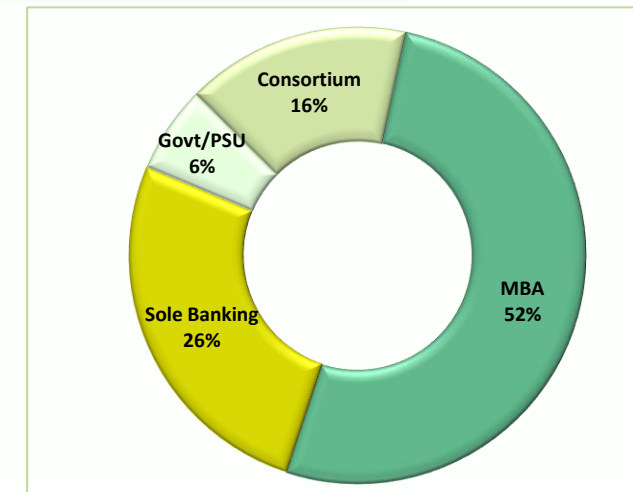
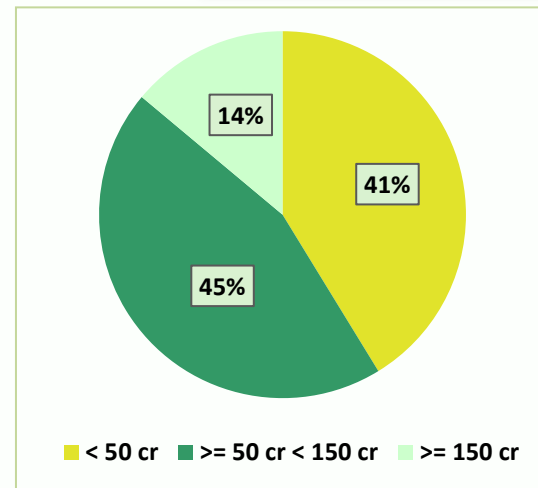
Standard Corporate Advances O/S ≥ 150 Crore



Internal Rating Distribution Of Corporate Book



Breakup Of Corporate Book





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

(₹ Crore)



Gross Investment



₹ 29,575 Cr

Yield on Investment-Q1



6.83 %

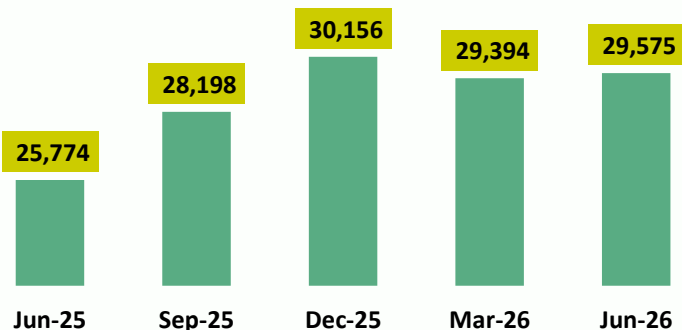
Modified Duration



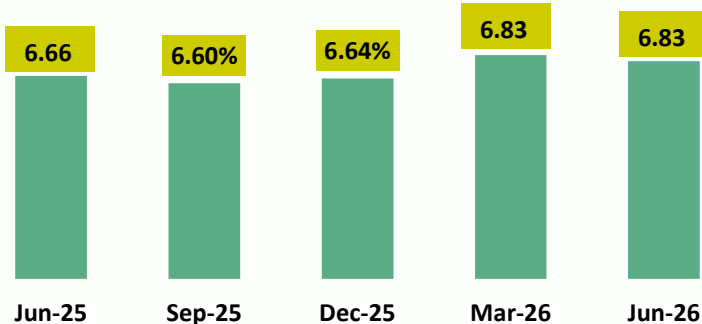
3.82 Years



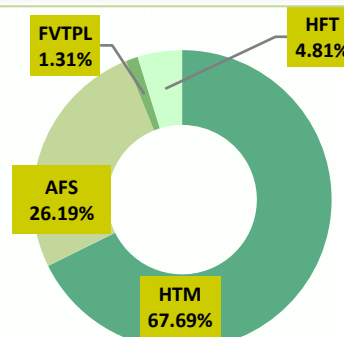
Gross Investments (Rs. crore)



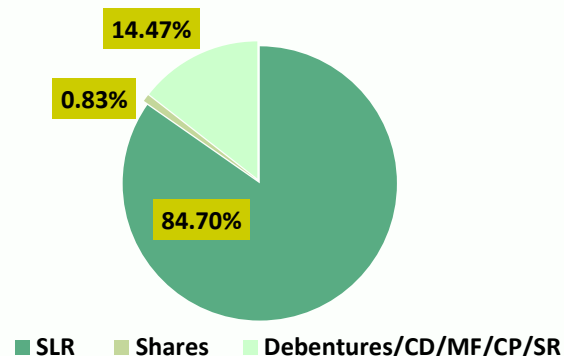
Yield on Investments-Quarterly



Portfolio Mix



Investment composition



Duration

Modified Duration (Years)

AFS	HFT	HTM	FVTPL	Total
3.83	0.03	4.07	3.69	3.82

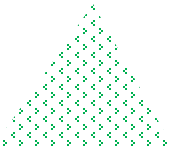
✓ Gross Investment grown by xx % QoQ from March 2026

✓ Yield remains stable at ~6.6 % ---~6.8%

01



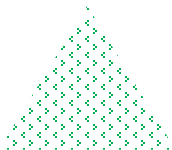
Financial
Highlights &
KPI's



02



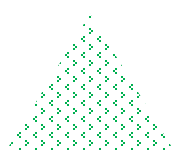
Capital
Adequacy



03

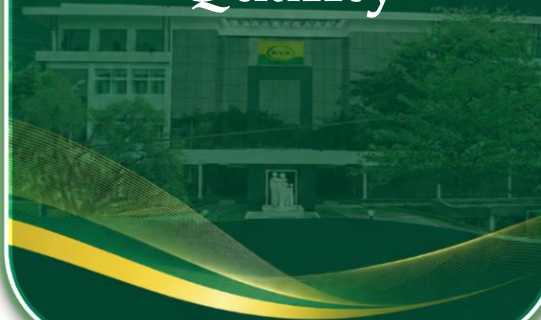


Balance sheet
Growth



04

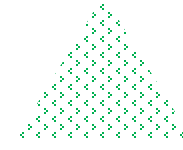
Asset
Quality



05



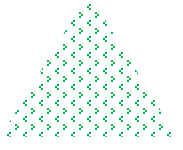
Other Financial
Information



06



Digital Banking
and ESG



NPA remains low and Consistent



Asset Quality Remains high with GNPA 0.74% and NNPA 0.19 %

GNPA

₹ 772 Cr
0.74 %

NNPA

₹ 196 Cr
0.19 %

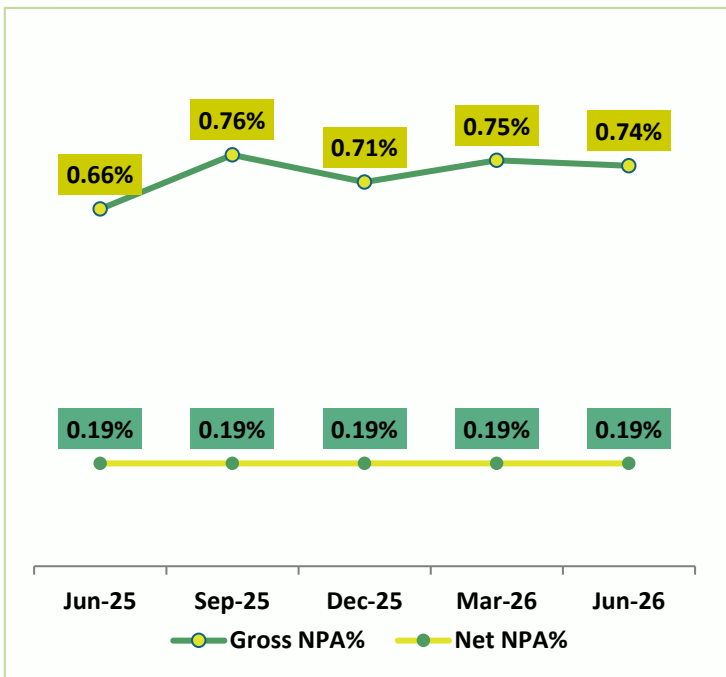
Quarterly Slippage Ratio

0.53 %

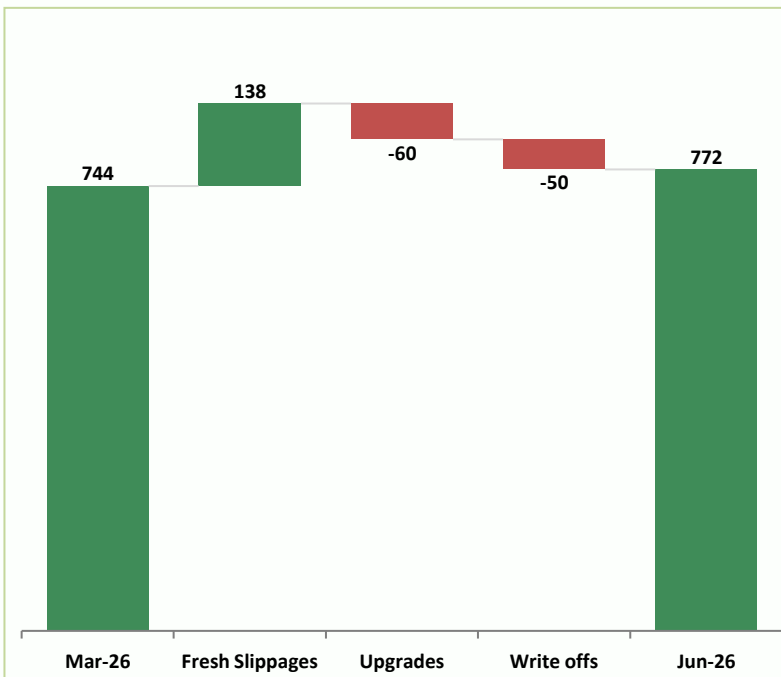
Quarterly Credit Cost

0.33 %

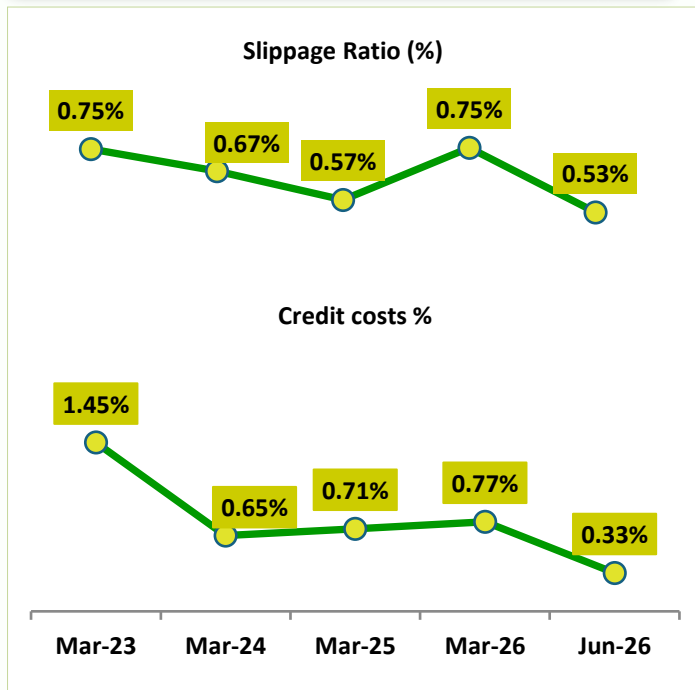
NPA Trend %



GNPA Movement –Q1 FY27



Slippage and Credit Cost %





Strong provisioning and controlled stress



PCR

> 96.21 %

Market PCR

> 74.31 %

SMA 30+

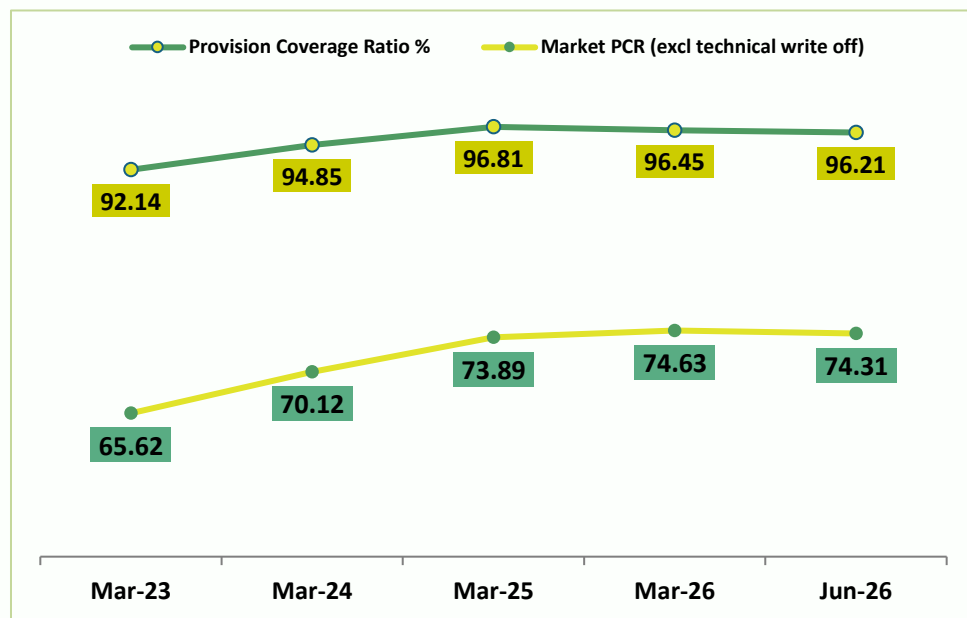
> 0.22 %
Of Total Advances

Stress Book Ratio

> 0.42 %
Of Total Assets

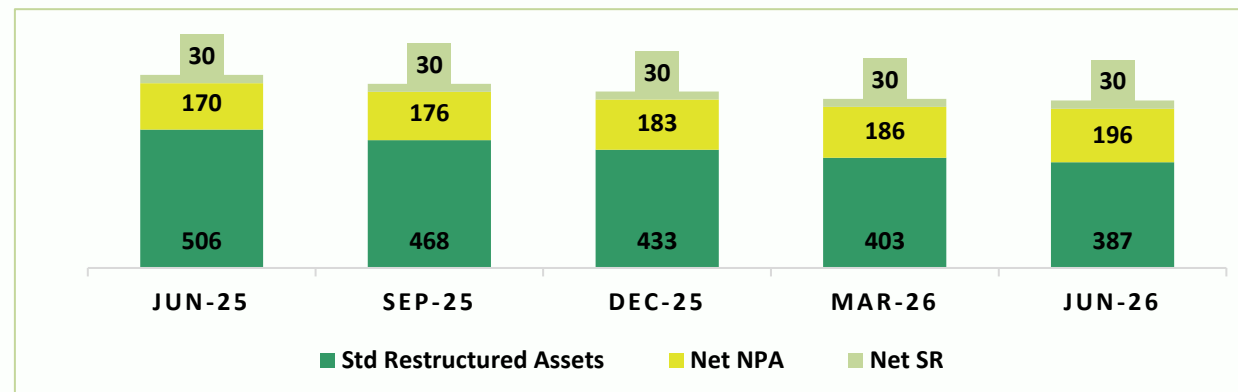


PCR and Market PCR %



Stress Book Trend

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Stressed Asset	706	674	646	619	613
% of Total Assets	0.54	0.52	0.48	0.45	0.42





Provisions breakup

(₹ Crore)



Particulars	Quarter ended		
	Jun-26	Jun-25	Mar-26
NPA	68	114	116
Standard Assets	22	21	7
Restructured and other Advances	(4)	(15)	(10)
Other prudential provisions	-	-	163
NPI and others	4	(2)	(18)
Total Provisions (excl. Tax)	90	118	258
Tax Provision	250	166	264
Total Provisions	340	284	522



Movement of NPA -Quarterly

(₹ Crore)



Particulars	Jun-26		Jun-25		Mar-26	
Gross NPAs						
Opening Balance		744		642		687
Additions during the period	(+)	138	(+)	188	(+)	187
Reductions during the period	(-)	110	(-)	237	(-)	130
-Of which Recoveries/Upgradation	60		70		67	
Write offs/Tech Write offs	50		167		63	
Closing Balance		772		593		744
Provisions						
Opening Balance		555		474		501
Provision made during the period	(+)	89	(+)	143	(+)	147
Write off/Write back of excess provision	(-)	71	(-)	196	(-)	93
-Of which Recoveries/Upgradation	21		29		31	
Write off/Write back of excess provision	50		167		62	
Closing Balance		574		421		555
Net NPAs	196		170		186	

Asset quality parameters	Jun-26	Jun-25	Mar-26
Gross NPA (%)	0.74	0.66	0.75
Net NPA (%)	0.19	0.19	0.19



Vertical wise NPA

(₹ Crore)



Vertical	Advances O/s. Jun-26	NPA as on Mar-26	NPA Additions Q1	NPA Reduction Q1		NPA as on Jun-26	Provisions Jun-26	Net NPA Jun-26
				Recoveries / upgradation	Tech W/off			
Commercial	36,459	275	90	35	7	323	179	144
Retail (Personal Banking)	27,770	121	38	22	19	118	80	38
Agriculture	26,095	104	10	3	1	109	96	14
Corporate	14,356	243	-	-	23	219	219	-
TOTAL	1,04,680	744	138	60	50	772	574	196



Collection efficiency

Particulars	Jun-26	May-26	Apr-26
Term Loan (%)	97.0%	97.9%	97.0%
Working Capital (%)	99.8%	99.7%	99.7%



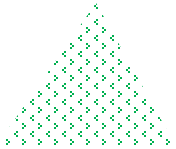
Special mentioned Accounts-Entire Portfolio

Particulars	Jun-26		Jun-25	
	Amt	% of Adv	Amt	% of Adv
SMA 1	140	0.13	233	0.26
SMA 2	93	0.09	304	0.34
SMA 30+	233	0.22	537	0.60

01



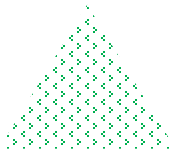
Financial Highlights & KPI's



02



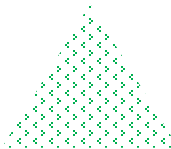
Capital Adequacy



03



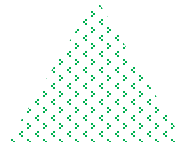
Balance sheet Growth



04



Asset Quality



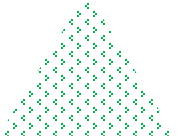
05

Other Financial Information

06



Digital Banking and ESG



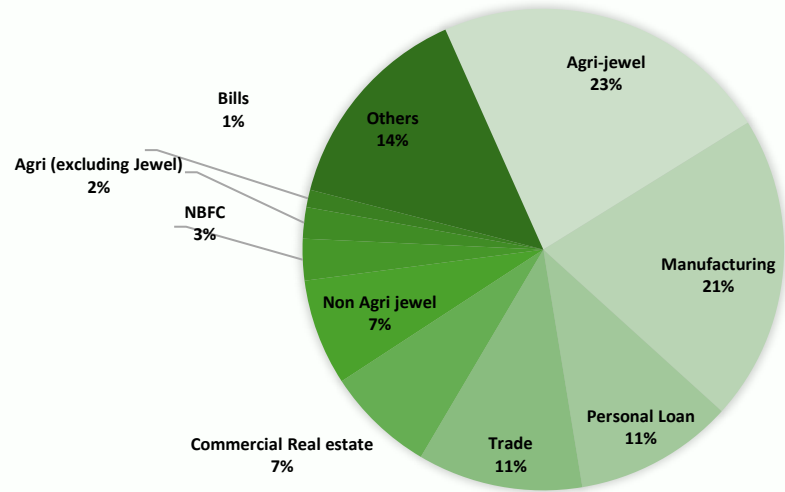
Additional Financial and Business Insights



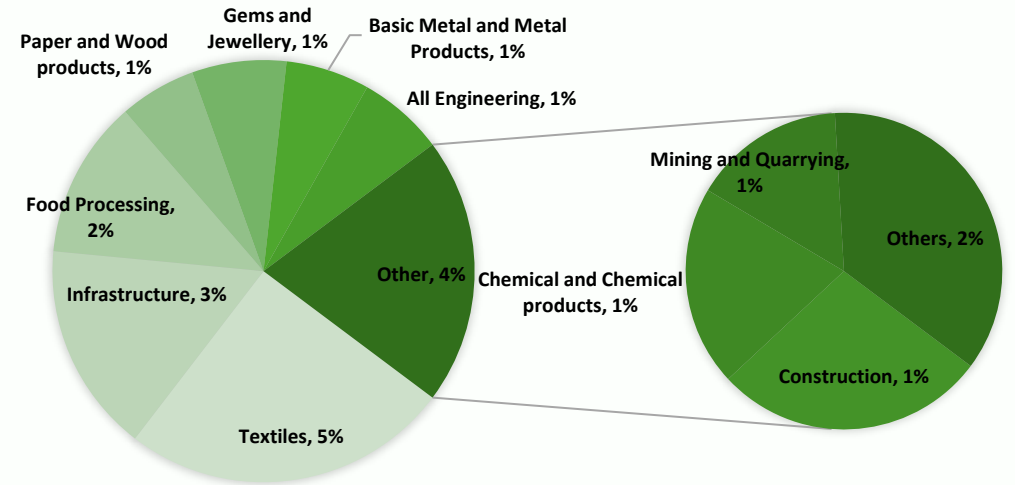
Advances-Sectoral Composition



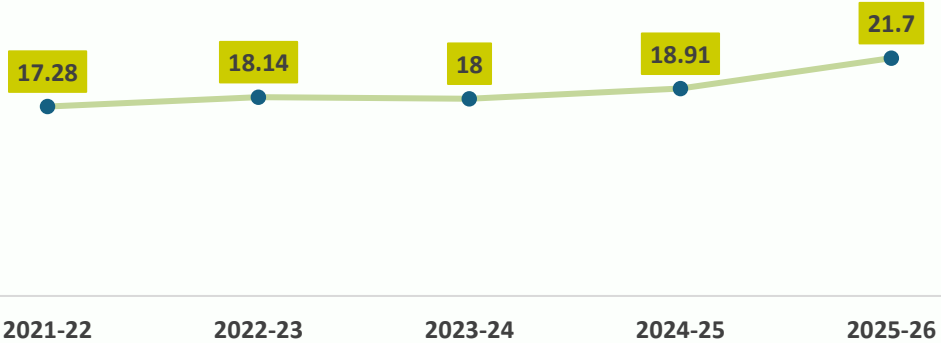
Gross Advance of Rs. 1,04,680 Cr



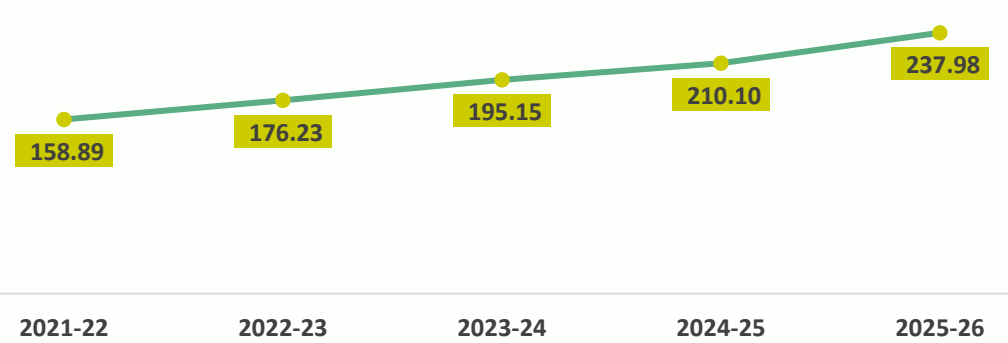
Breakup of Manufacturing Sector of Rs. 21,497 Cr (21%)



Business per Employee



Business per Branch





Restructured Accounts

(₹ Crore)



Restructured Accounts -Scheme wise	Jun-26		Jun-25		Mar-26	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	220	6	279	15	229	7
COVID 19 - Resolution Framework	121	1	164	2	127	1
MSME	46	1	63	1	47	1
Others*	-	4	-	12	-	12
Total	387	11	506	30	403	20

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

Restructured Accounts-Vertical wise	Jun-26		Jun-25		Mar-26	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	90	3	123	5	93	3
Retail (Personal Banking)	193	4	252	13	203	5
Agriculture	1	-	3	-	2	-
Corporate	103	4	128	12	105	12
Total	387	11	506	30	403	20



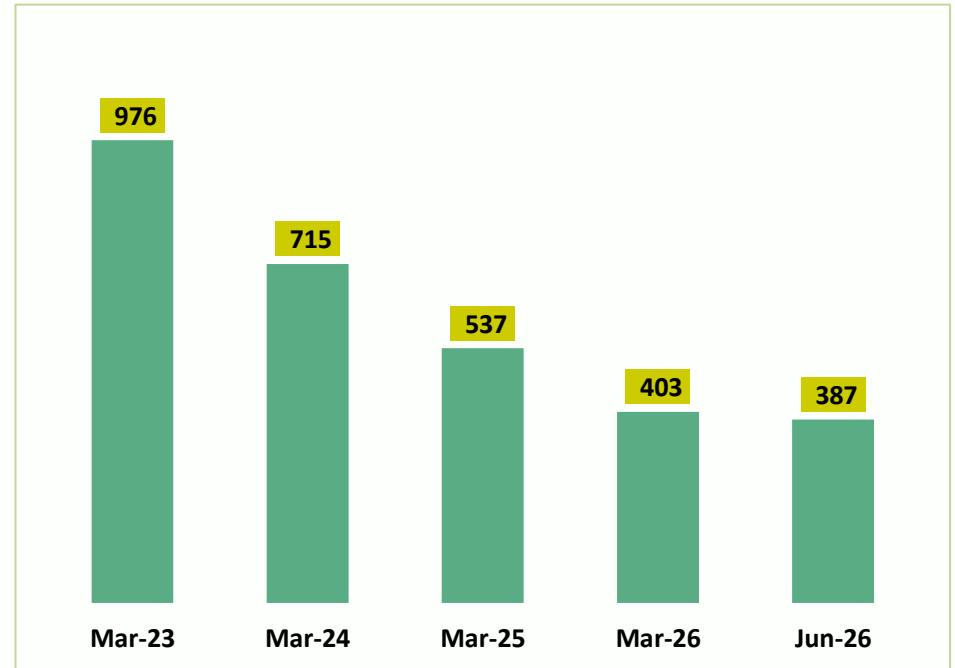
Movement of Standard Restructured Advances for the Year

(₹ Crore)

KVB

Quarterly Movement	Jun-26		Jun-25	
	No. of Borrowers	Amt.	No. of Borrowers	Amt.
Position at the beginning of the period	1,167	403	1,556	537
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	10	-	17
C. Additions through upgradation from NPA	8	1	7	1
Total Additions (A+B+C)	8	11	7	18
D. Recovery & Closure of Accounts	51	8	75	19
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	17	-	25
G. Slippages during the period	13	2	22	5
Total Deletions (D+E+F+G)	64	27	97	49
Position at the end of the period	1,111	387	1,466	506

O/s Balance of Standard Restructured Advances



Restructured Advances as % of Total Advances

Mar-23	Mar-24	Mar-25	Mar-26	Jun-26
1.52	0.96	0.64	0.41	0.37

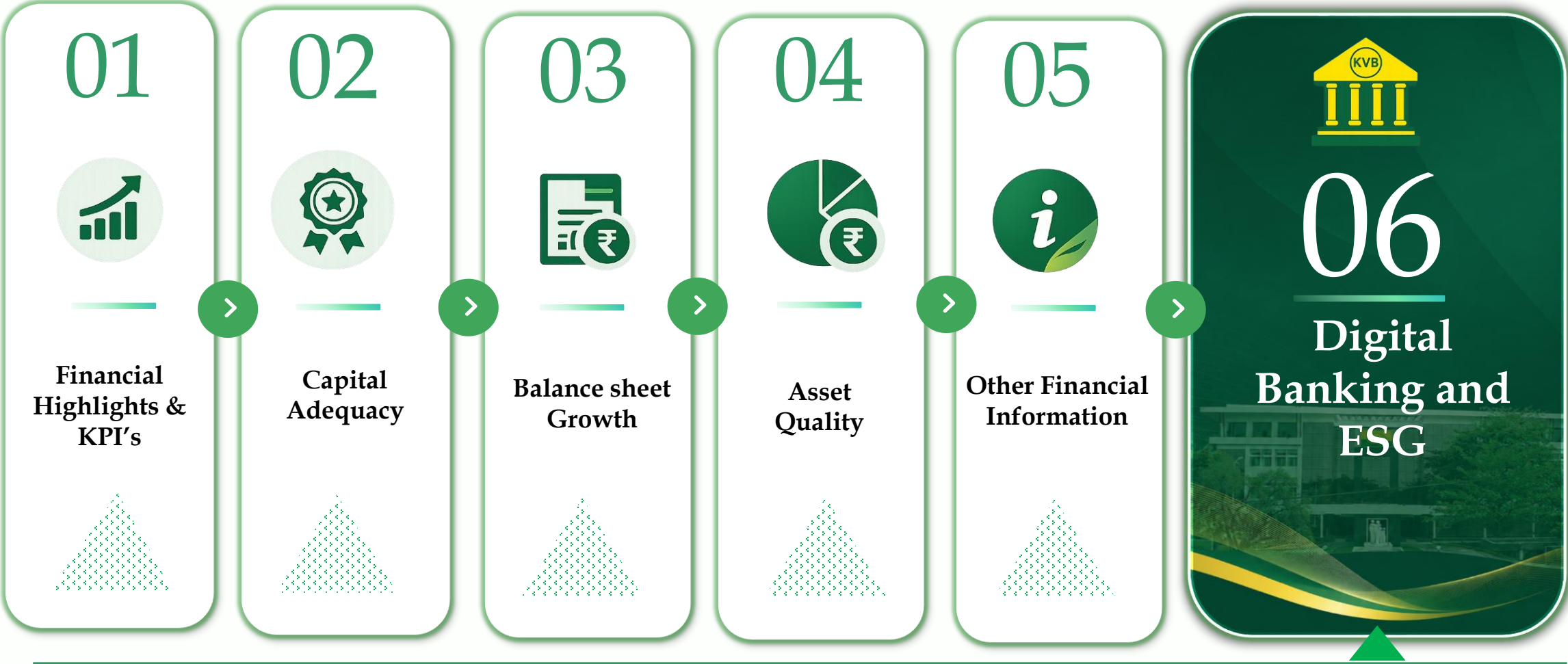


Sector-wise Standard Restructured Advances

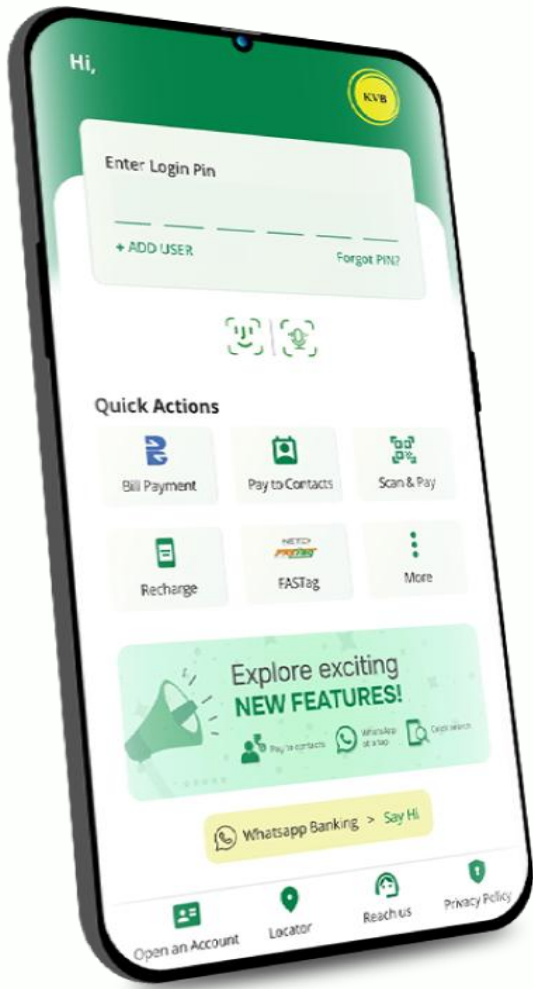
(₹ Crore)



S. N.	Sectors	Amount	
		Jun-26	Jun-25
1	Housing	143	173
2	Real Estate	65	88
3	Wholesale and Retail Trade	12	26
4	Textile	34	37
5	Personal	14	20
6	Infrastructure	7	10
7	Hotels and Restaurants	19	25
8	All Engineering	3	5
9	Food & Food Processing	10	11
10	Auto/Vehicle	7	14
11	Transportation	4	5
12	Wood & Wood Products	1	4
13	Education Loan	1	3
14	Gems and Jewelry	3	4
15	Construction	1	1
17	Others	63	80
	Total	387	506
	% to Total Advances	0.37	0.57

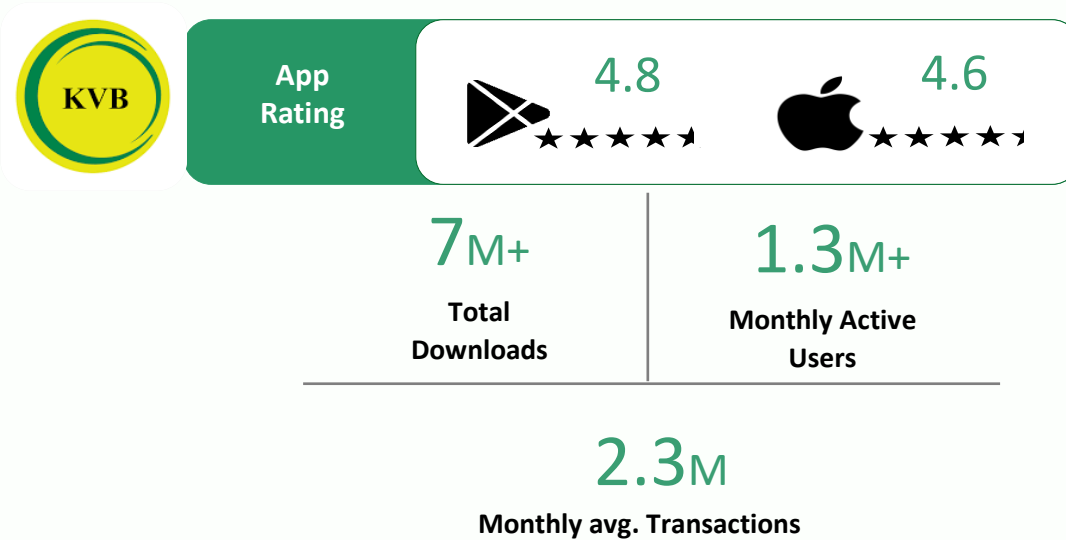


Digital Adoption Driving Scale, Efficiency and Customer Engagement



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

KVB DLite Mobile Banking app



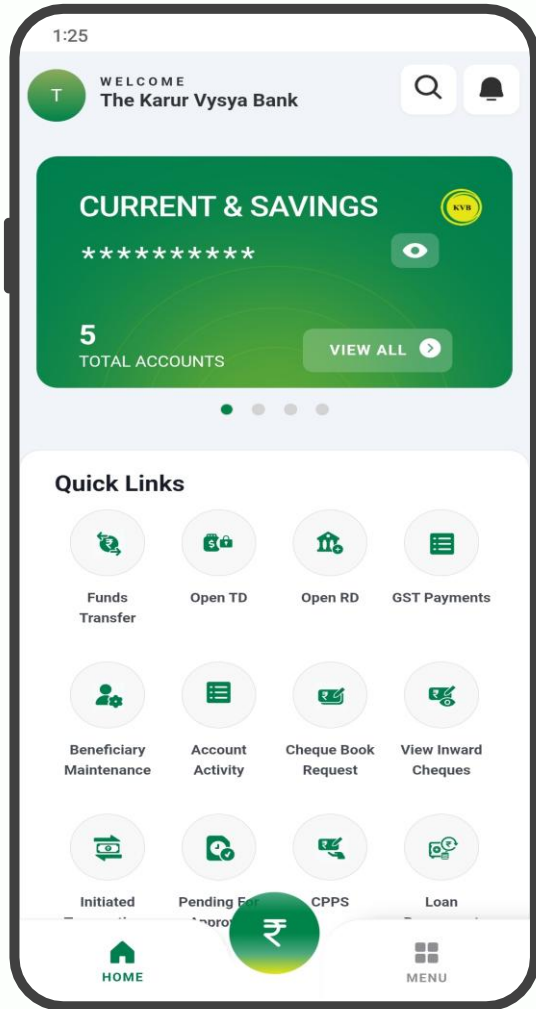
Enhanced Features

- ❖ 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

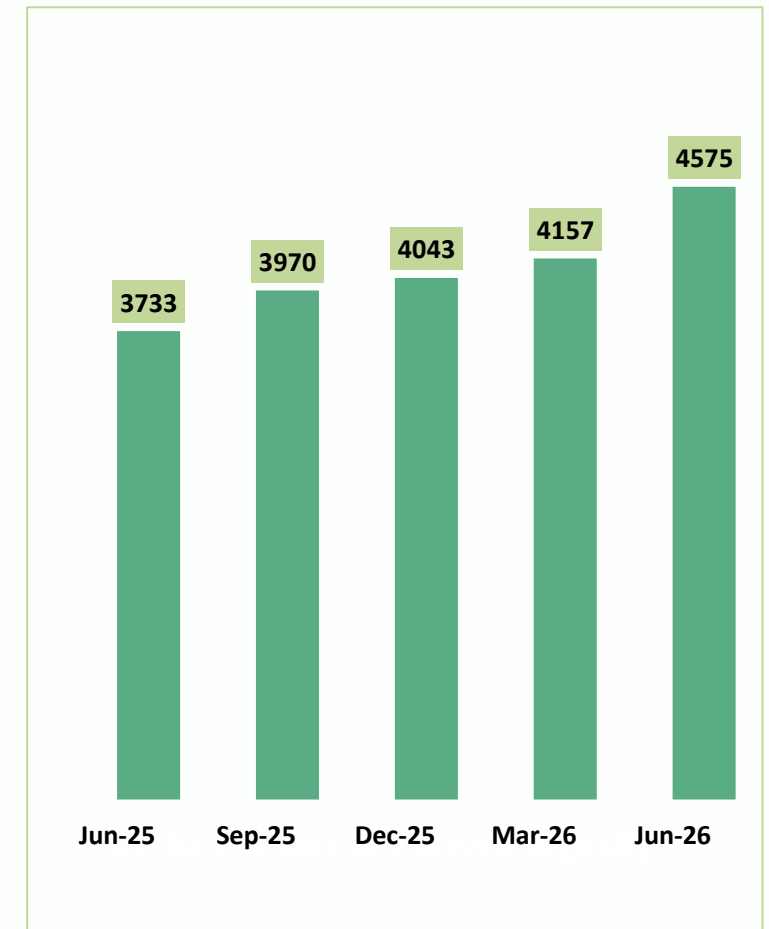
Tool for Banner update in DLite

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)



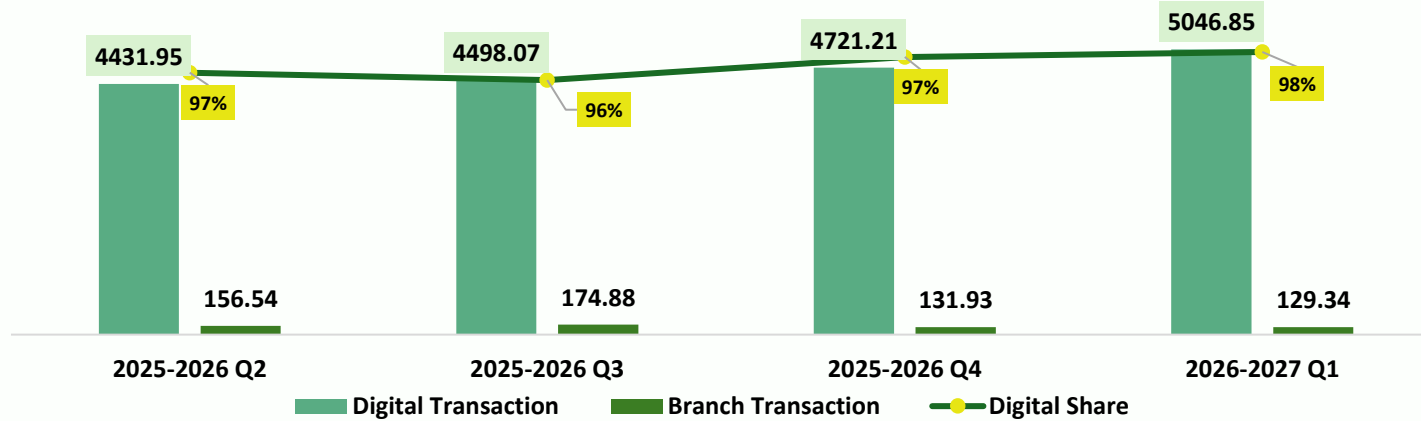


Digital Migration

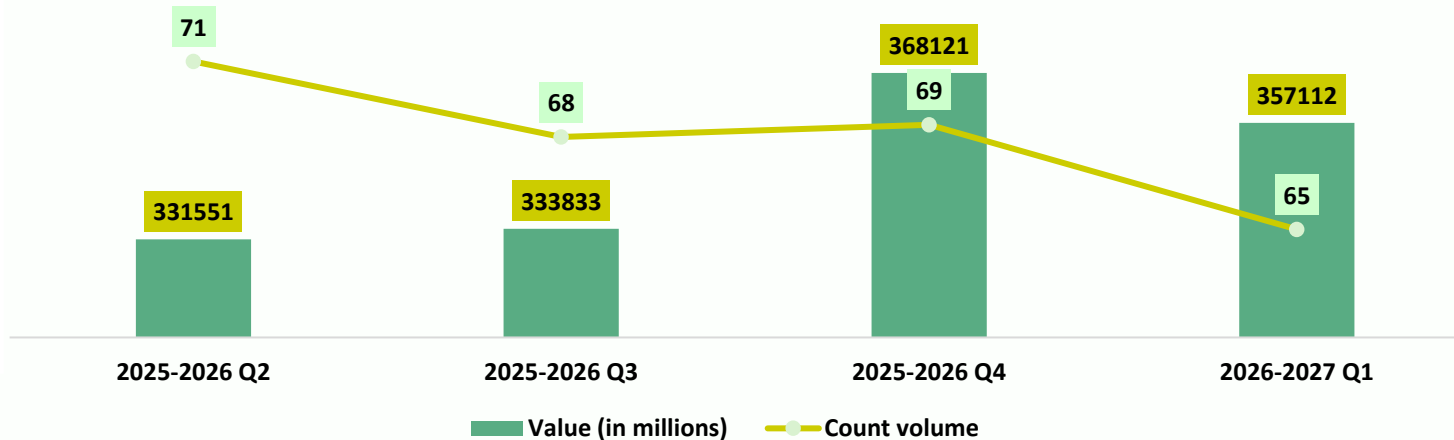


Growth in Digital Transactions YoY

Branch vs digital transactions (in lakhs)



Mobile Banking Volume & TXN count

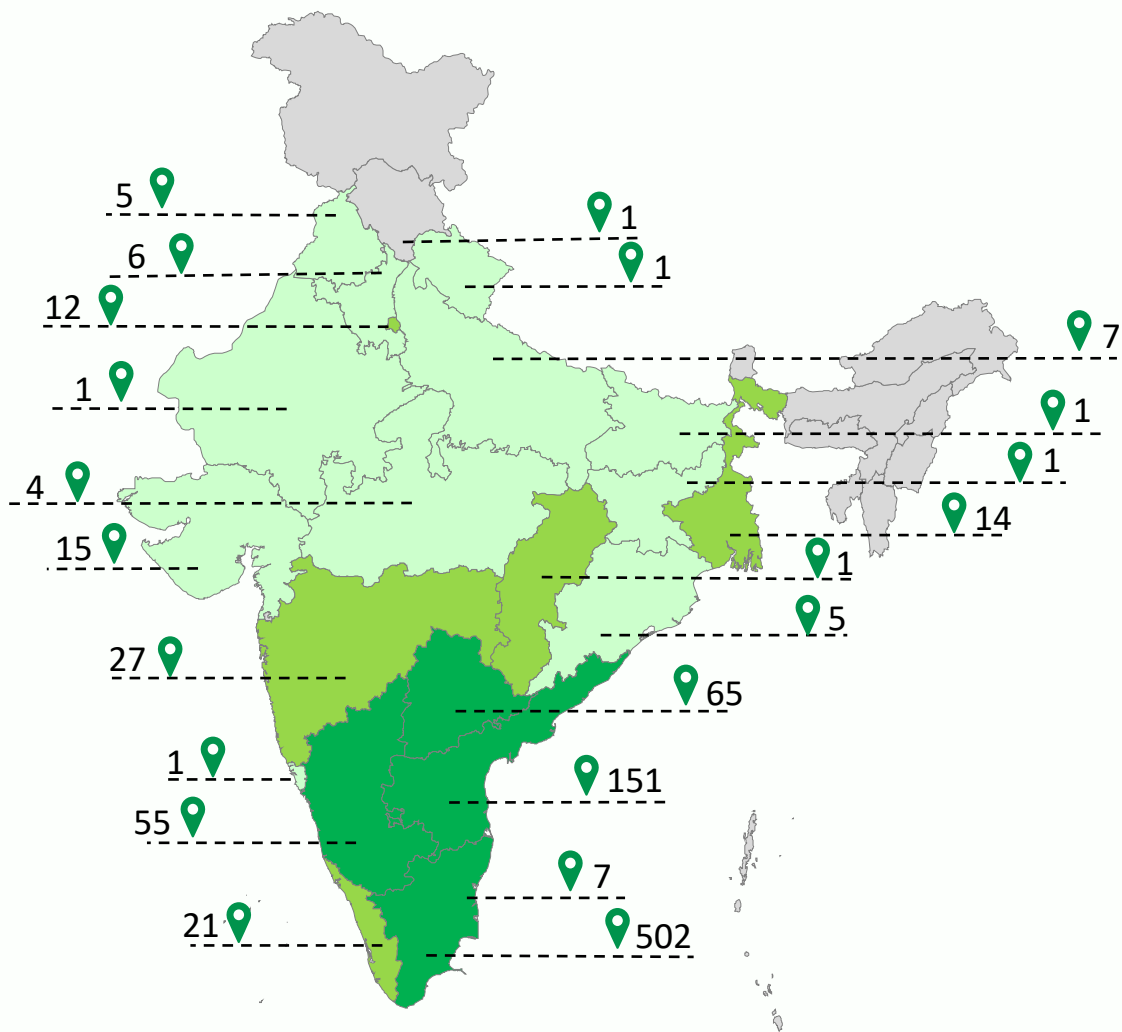


98%

Transactions
Served Digitally



PAN India presence with strong regional network



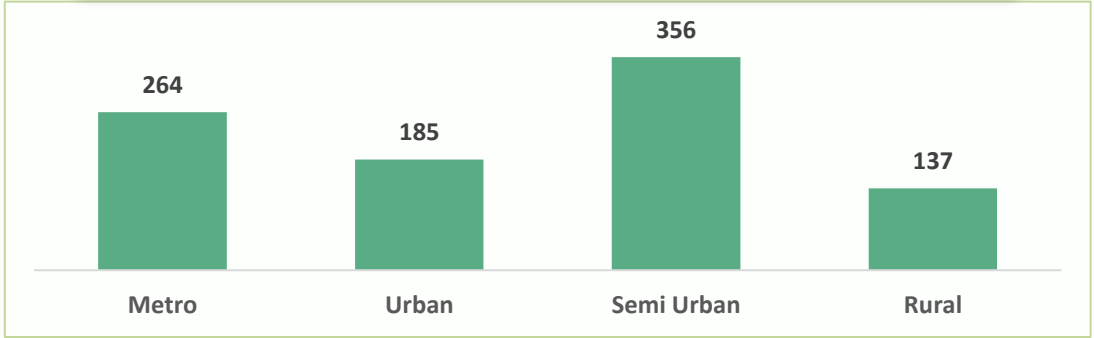
Strong presence in India's fast growing hinterland

Category	Jun-26	Mar-26	Mar-25
Branches	903	901	888
ATM's + Cash Recycler's	2,169	2,213	2,252

Category	Branch Count	BBU	CBU	ARB	Other offices
Metro	229	9	10	8	1
Urban	182		3		
Semi Urban	355		1		
Rural	137				
Total	903	9	14	8	1
BC Outlets	338				

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

Branch Split





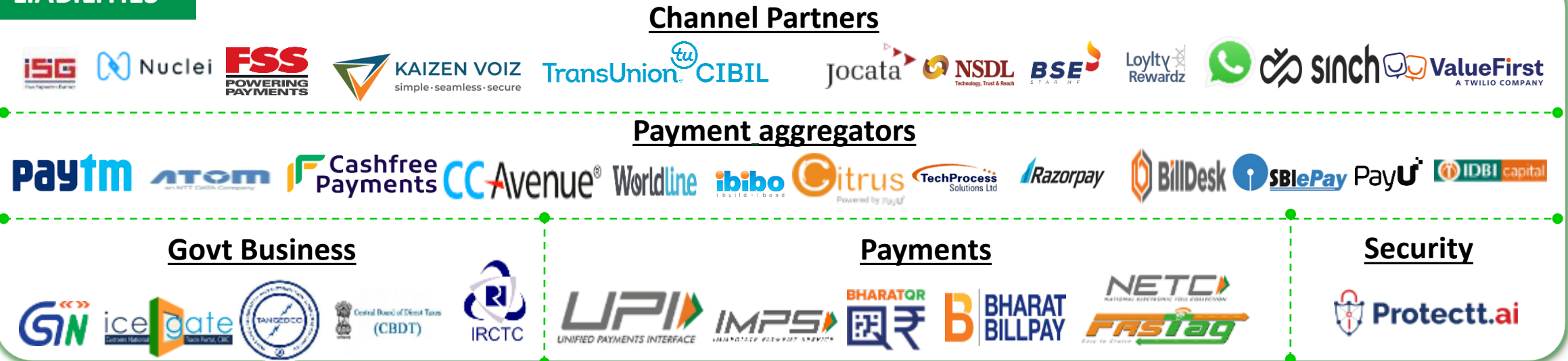
Digital Partnerships | Strategic Partnerships driving Digital banking experience

KVB

ASSETS



LIABILITIES





Awards and Accolades



Best Small Indian Bank

by Business Today

3rd consecutive year



6th edition of BFSI Excellence awards 2026- Collection & Recovery Edition-Quantic India

- ❑ Collections Transformation Leader of the Year (Banking)



5th IBA CISO Summit & Citations 2026

- ❑ Cyber Security team of the year- Winner
- ❑ Cyber Resilience team of the year- Winner
- ❑ Identity & Access Management of the year-Runner Up





Integration of ESG in Risk Management

Risk Management Framework:

ESG considerations are integrated into the Bank's overall risk management framework, governance architecture, and strategic planning processes.

Risk Appetite:

Set qualitative risk appetite statement for climate risk in the ICAAP document.

Policy:

ESG aspects have been incorporated into the Bank's Credit Policy. The Bank has also established an ESG due diligence framework, ensuring that ESG factors are thoroughly evaluated during the credit sanctioning process. The Bank continues to assess ESG-related aspects while investing in IPOs and Bonds, and it is reviewed periodically to align with regulatory guidelines.

Stress Testing: The Bank has included scenarios related to climate risk in stress testing and consideration of ESG risks while evaluating capital adequacy.

IGBC Green Existing Building Certification

IGBC Platinum Certified:

KVB Central Office awarded the prestigious Platinum Certification by the IGBC

IGBC Founding Member:

KVB officially becomes a Founding Member of the Indian Green Building Council (IGBC)

Core Focus:

sustainable building practices, energy efficiency and environment

Benchmarked Excellence:



Upgraded ESG Momentum:

CRISIL rating improved to 68 ("Strong") demonstrating continuous enhancement in non-financial performance



Environment

- **39,303 kwh** of Solar energy generated from rooftop installations at various Divisional Offices and Branches during Q1 FY 2026-27.
- **4,11,817 kwh** of wind energy generated from Bank-owned windmill at Theni during Q1 FY 2026-27.
- Contributed towards reducing carbon footprint and improving urban environmental quality



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

Particulars	Q1 of FY 2026–27	
	No. of Programs	No. of employees trained
Diversity & Inclusion	29	987
E-Learning on Cyber Security	1	8,362
E-Learning on Harmony and Ethics	Code of Ethics , Gender Diversity & POSH	8,652
Employee Well-Being	3	179
Leadership	9	194
Regular program on products, processes, control & ethics	136	5,016



Inauguration of Sponge Park in Chennai bank's another meaningful step in our commitment to building stronger, more sustainable communities. Sponge Park facilitates naturally managing stormwater, reducing flooding and recharging ground water the project creates lasting environmental and social impact for the community.



Bank supports Sankara Eye Hospital's efforts in making quality eye care more accessible to communities. With a shared vision of enabling better care and brighter future, this initiative reflects our commitment towards brighter and healthier future for all.



Through the Sports for Excellence (S4E) with Life Skills Program, young people in Tiruvannamalai, Jawadhu Hills and Polur are developing leadership, confidence and resilience through sports and life-skill education. The project covers 15 schools and a total of 2,027 students, using sports as a medium for holistic development, promoting sports excellence, enhancing 21st-century life skills, and ensuring children's right to play.



Our Bank supported the Bangalore City Police by providing them with patrolling vehicles to the office of the DCP, South Division, Bengaluru, strengthening their efforts towards enhancing safety, especially for women across the region. The additional vehicles will support police personnel in conducting more effective surveillance, improving mobility, and ensuring quicker response times in areas requiring increased security and vigilance.



9 Directors

7 Non-Executive
Independent
Directors

2 Executive
Directors

3 Women
Directors

As on June 30, 2026, Bank's Board has optimum combination of **9 Directors** with diverse skills and experience in tune with Board Diversity policy of the Bank.

The Board consists of 7 independent directors including **3** women directors, with one serving as the part-time Chairperson of the Bank

72% of Board Committees are chaired by Independent Directors

Independent Directors constitute 78% of the Board's total strength

For FY 2025–26, the Bank voluntarily published its **5th Integrated Annual Report**, along with its **3rd GRI Content Index**

The Bank has designated the Senior Independent Director as the Lead Independent Director

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

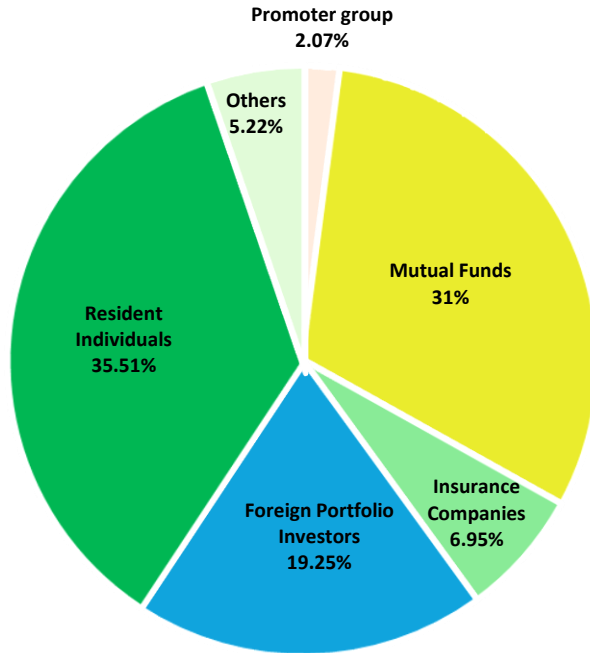
11

Human Resources Committee



Shareholding pattern

Share Holding as on 31 March 2026



✓ Diversified Shareholding
Strengthens Stability

External Ratings



External ratings

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)

✓ High Confidence from Leading Rating
Agencies



Decade of Sustained Growth



(Rs. crore)

Year	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Paid up Capital	122	145	160	160	160	160	160	161	161	193
Reserves	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,687	11,559	13,915
Owned funds	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848	11,720	14,108
Basel III (%)	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67	18.17	18.76
Deposits	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113	1,02,078	1,15,666
Advances	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423	84,491	98,754
Total Business	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	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863	11,508	13,159
Operating Profit	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829	3,212	4,075
Net Profit	606	346	211	235	359	673	1,106	1,605	1,942	2,510
Return on Assets (%)	1.00	0.53	0.31	0.32	0.49	0.86	1.27	1.63	1.72	1.93
Cost of Deposit (%)	6.60	5.99	5.80	5.76	4.96	4.30	4.27	5.19	5.61	5.56
Yield on Advance (%)	11.34	10.30	9.75	9.63	8.93	8.47	8.93	9.95	10.15	10.02
EPS (In Rs.)	9.951	4.78	2.64	2.94	4.50	8.42	13.81	19.99	20.10	25.98
Book Value(In Rs.)	79.51*	85.49	79.63	82.57	86.57	94.95	105.03	122.42	145.57	145.95@
Dividend (%)	130	30	30	-	25	80	100	120	130	130#
No of Employees	7,400	7,956	7,663	7,935	7,746	7,306	7,764	9,085	9,866	9,883
Business per employee	12.86	12.93	14.42	13.56	14.99	17.28	18.14	18.00	18.91	21.70
Branches (No.)	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

www.kvb.bank.in

