



Karur Vysya Bank

Smart way to bank

Investor Presentation

Q2 FY 2026-2027





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01

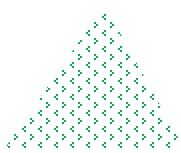
Financial Highlights & KPI's



02



Capital Adequacy

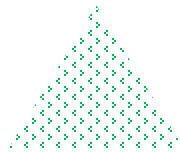




03



Balance sheet Growth

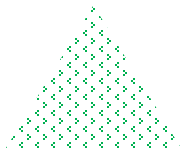




04



Asset Quality

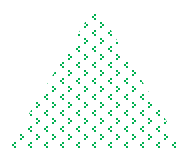




05



Other Financial Information

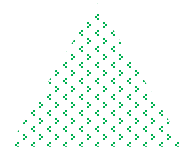




06



Digital Banking and ESG



Consistent Growth with Sustained Profitability and Asset Quality



Financial Highlights | Profitability improves; Asset quality remains strong



Business

2,39,712



18 % YoY

5 % QoQ



Advances

1,11,589



20 % YoY

7 % QoQ



Deposits

1,28,123



16 % YoY

5 % QoQ



CASA

35,265



15 % YoY

4 % QoQ



Operating Profit

H1 → 2,258

Q2 → 1,162



24 % YoY

6 % QoQ



Net Profit

H1 → 1,543

Q2 → 788



41 % YoY

4 % QoQ



NIM

H1 → 4.26 * % | Q2 → 4.26 # %



44 bps YoY

- bps QoQ



ROA

H1 → 2.11 % | Q2 → 2.10 %



34 bps YoY

(1) bps QoQ



ROE

H1 → 20.05 % | Q2 → 20.47 %



293 bps YoY

23 bps QoQ



GNPA

0.69 %



(7) bps YoY

(5) bps QoQ



NNPA

0.18 %



(1) bps YoY

(1) bps QoQ



PCR

96.13 %



(63) bps YoY

(8) bps QoQ



* After excluding one-off item of Rs. 28.35 Cr interest recovery from technically written off accounts during Q2 FY 2026-27

After excluding one-off item of Rs. 52.98 Cr interest recovery from technically written off accounts during H1 FY 2026-27



Performance metrics- Key Ratios



Particulars	Quarter ended		Half year	
	Sept-26 (%)	Sept-25 (%)	Sept-26 (%)	Sept-25 (%)
Cost of Deposits	5.49	5.60	5.47	5.69
Yield on Advances	10.09 [^]	9.76 [*]	10.05 [#]	9.88 [*]
Cost of Funds	5.51	5.63	5.48	5.70
Yield on Funds	9.06 [^]	8.67 [*]	9.02 [#]	8.77 [*]
Spread on Funds	3.55 [^]	3.04 [*]	3.55 [#]	3.07 [*]
Net Interest Margin	4.26 [^]	3.77 [*]	4.26 [#]	3.82 [*]
Cost to income	39.85	42.63	40.53	44.76
Cost to Avg Assets	2.05	2.37	2.10	2.39
PPOP to Avg Assets	3.10	3.19	3.08	2.94
Return on Equity	20.47	17.94	20.05	17.12
Return on Asset	2.10	1.81	2.11	1.77
EPS (in Rs.) -Not Annualized for the quarter	8.15	5.94	15.97	11.34

• 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.28.35 Cr

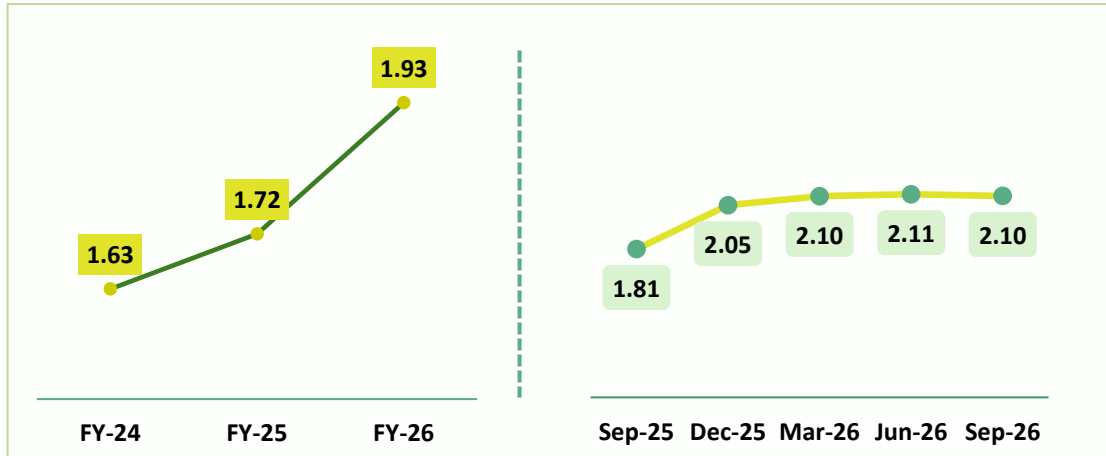
[#] After excluding one-off item of Rs.52.98 Cr



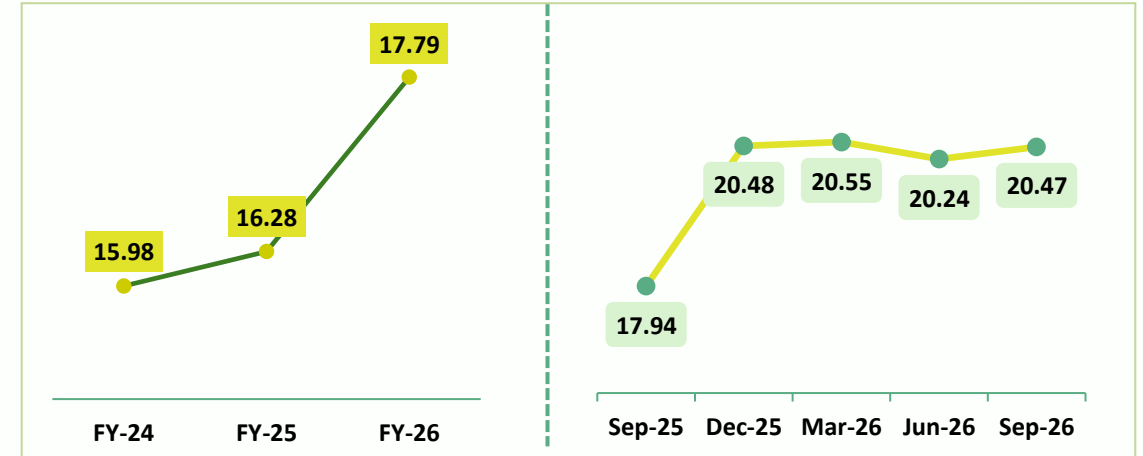
Profitability Metrics



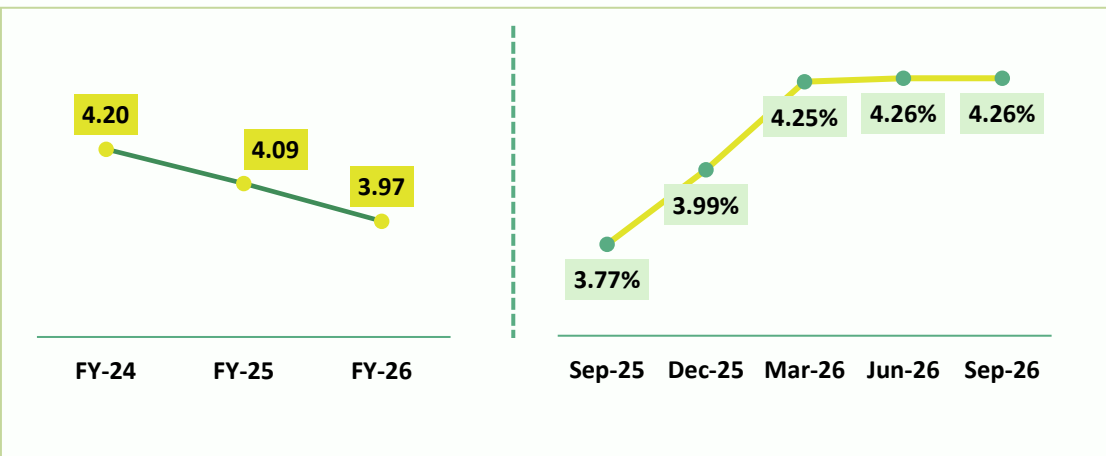
ROA %



ROE %



NIM %

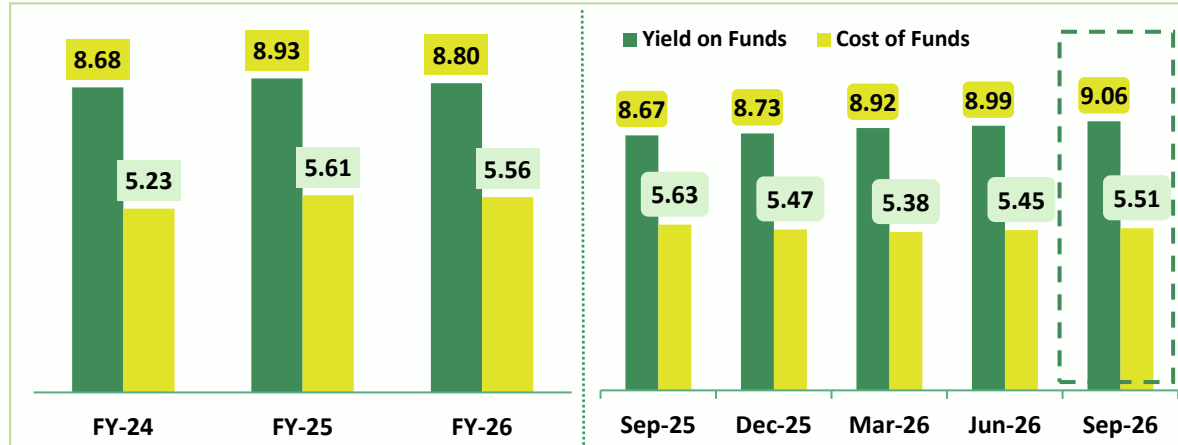


Cost to Income %

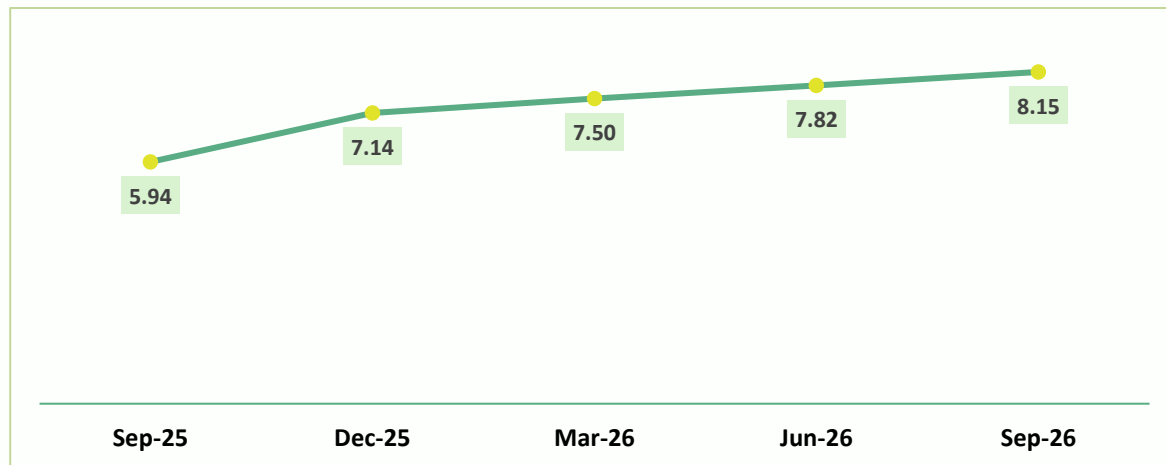




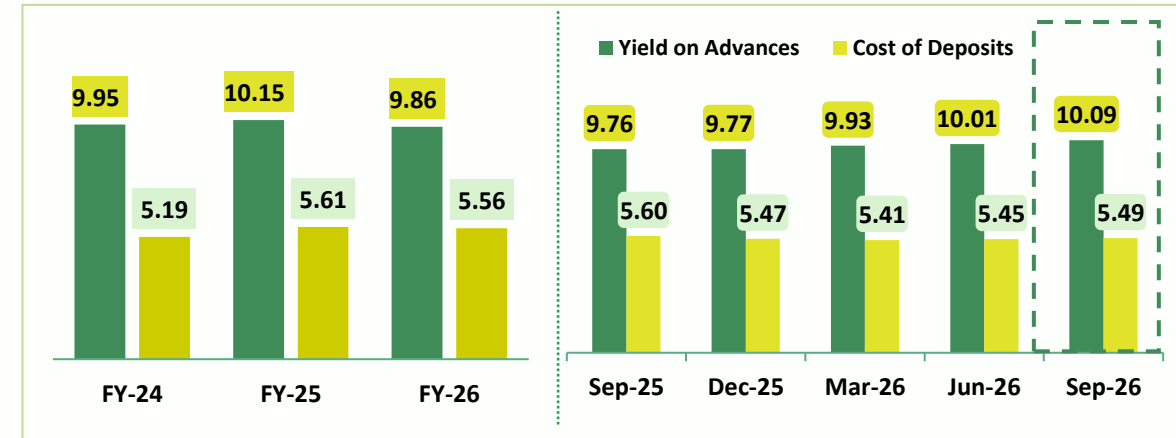
Yield on Funds & Cost of Funds %



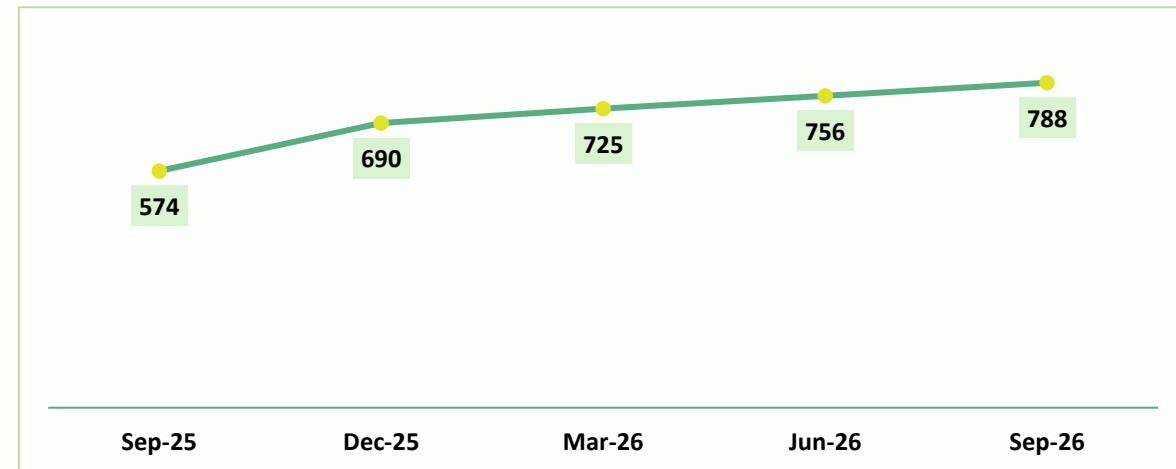
Uptrend in EPS



Yield On Advances & Cost of Deposits



Consistent improvement in PAT





Profit & Loss Statement

(₹ Crore)



Particulars	Quarter ended			Half year		
	Sept-26	Sept-25	Growth % (YoY)	Sept-26	Sept-25	Growth % (YoY)
Net Interest Income	1,497	1,261	19	2,920	2,341	25
Other Income	435	512	(15)	877	959	(9)
- Fee income	290	253	15	561	504	11
- Others	145	259	(44)	316	455	(31)
Total Income	1,932	1,773	9	3,797	3,300	15
Operating Expenses	770	756	2	1,539	1,477	4
- Employee expense	399	365	9	798	730	9
- Other operating expense	371	391	(5)	741	747	(1)
Operating Profit	1,162	1,017	14	2,258	1,823	24
Provisions	118	274	(57)	209	393	(47)
Profit Before Tax	1,044	743	41	2,049	1,430	43
Tax (net of DTA/DTL)	256	169	51	506	335	51
Net Profit	788	574	37	1,543	1,095	41



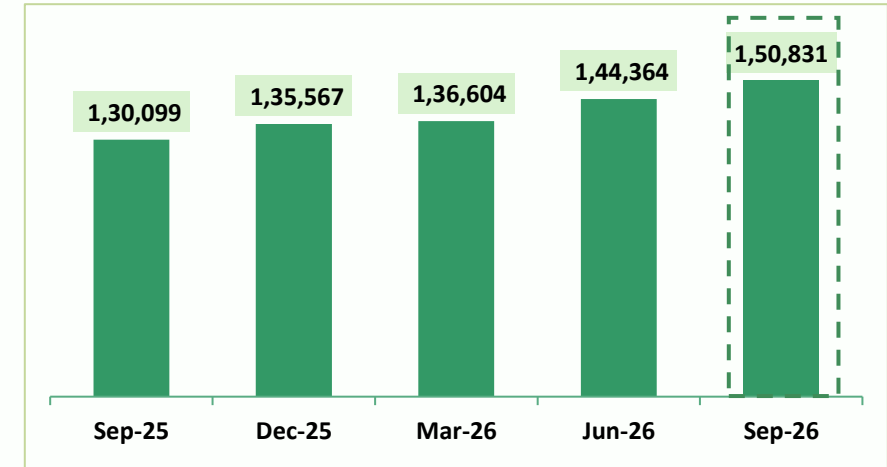
Balance Sheet

(₹ Crore)

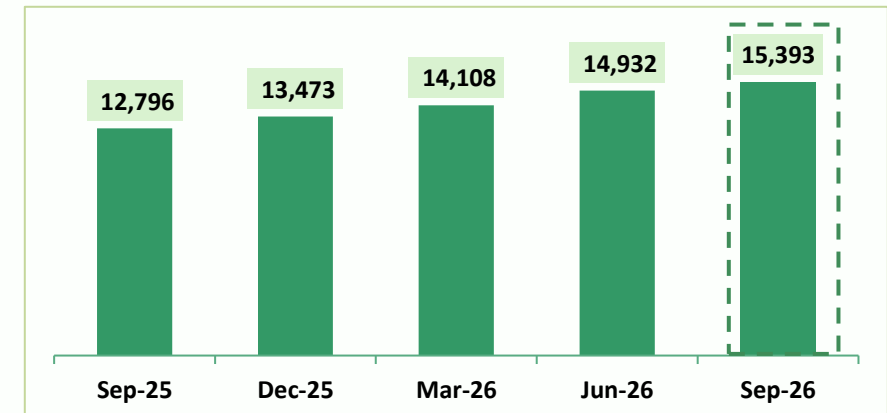
KVB

Particulars	Sept-26	Sept-25	YoY (%)
Capital & Liabilities			
Capital	193	193	-
Reserves and Surplus	15,200	12,603	21
Deposits	1,28,123	1,10,492	16
Borrowings	2,321	2,517	(8)
Other Liabilities and Provisions	4,994	4,294	16
Total	1,50,831	1,30,099	16
Assets			
Cash and Balances with RBI	5,691	5,905	(4)
Balances with Banks	1,969	301	554
Investments (Net)	27,731	27,824	-
Advances (Net)	1,11,015	92,185	20
Fixed Assets	513	511	-
Other Assets	3,912	3,373	16
Total	1,50,831	1,30,099	16

Total Assets



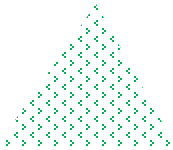
Equity



01



Financial
Highlights &
KPI's



02

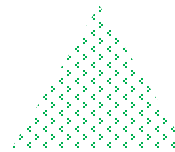
Capital
Adequacy



03



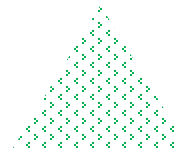
Balance sheet
Growth



04



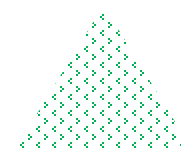
Asset
Quality



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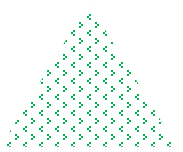
Other Financial
Information



06



Digital Banking
and ESG



Capital position remains comfortable to support growth



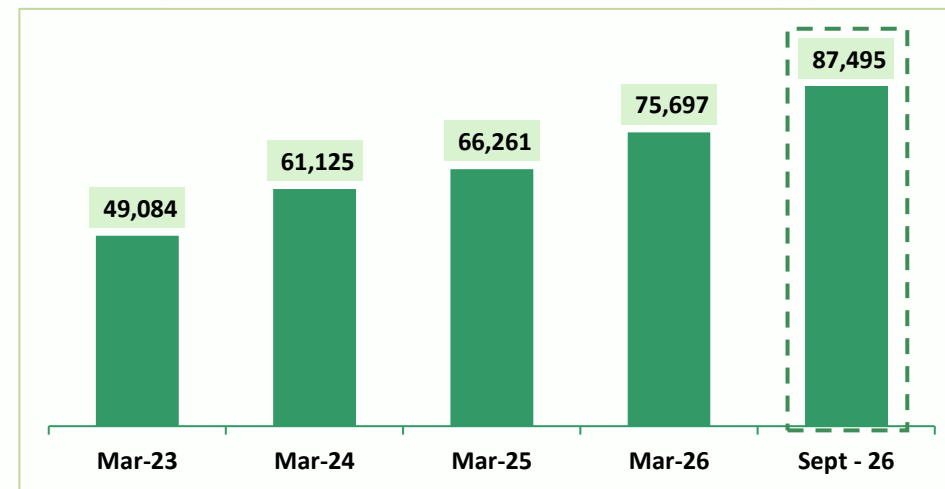
Capital Adequacy

(₹ Crore)

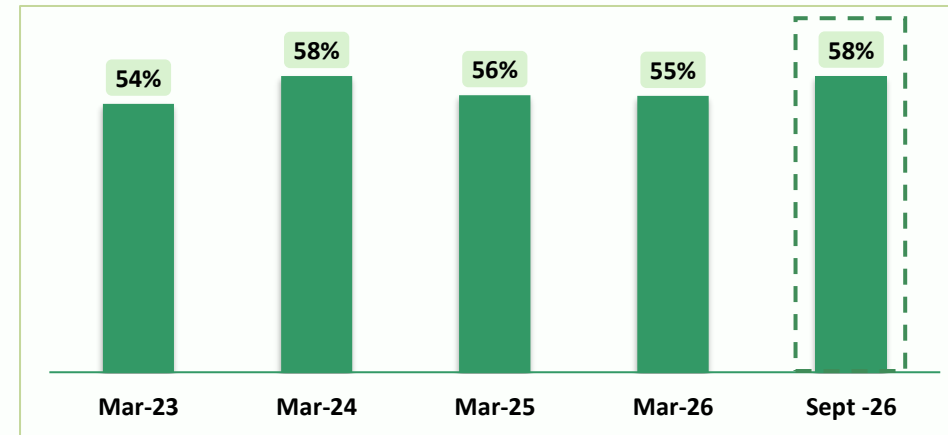


Particulars	Sept-26	Sept-25	Jun-26
CRAR (%)	17.97	16.58	18.61
Total capital	15,725	12,023	15,011
Tier I capital	15,154	11,296	14,500
Tier II capital	571	727	511
RWA	87,495	72,498	80,661
Credit risk	76,992	62,778	70,160
Operational risk	10,255	9,087	10,255
Market risk	247	633	244

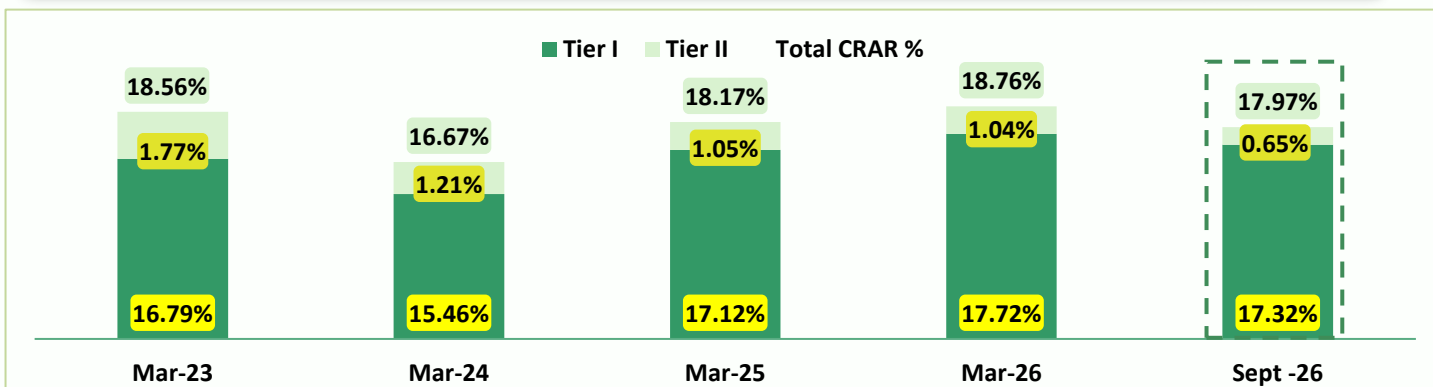
Risk Weighted Assets (INR crores)



RWA/Total asset (%)



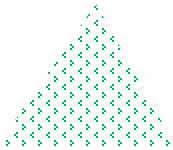
CRAR %



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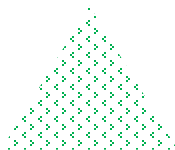
Financial
Highlights &
KPI's



02



Capital
Adequacy



03

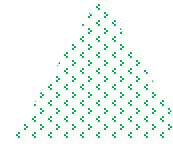
Balance sheet
Growth



04



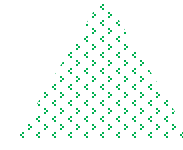
Asset
Quality



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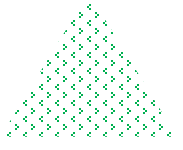
Other Financial
Information



06



Digital Banking
and ESG



Strong Balance sheet Growth: Advances up by 20 % YoY & Deposits 16 % YoY



Advances and Deposits

(₹ Crore)



STRONG BALANCE SHEET GROWTH: ADVANCES 20 % YOY, DEPOSITS 16 % YOY

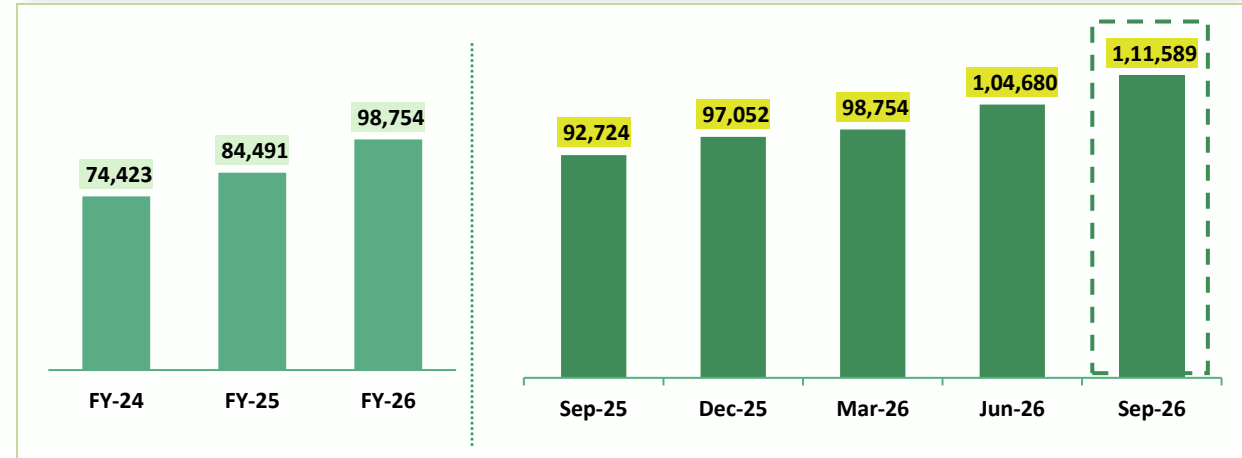
Particulars	Sept-26	Sept-25	YoY %	Jun-26	QoQ %
Deposits	1,28,123	1,10,492	16	1,22,587	5
Gross Advances	1,11,589	92,724	20	1,04,680	7
Total Business	2,39,712	2,03,216	18	2,27,267	5

Deposit Portfolio

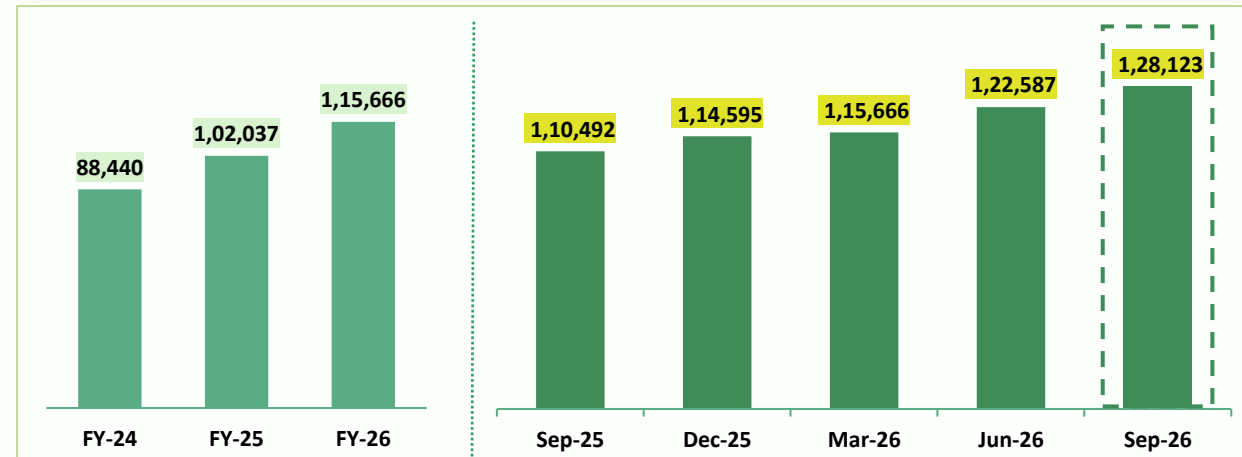
Granular Deposit growth: Total Deposits 16 % YoY, 5 % QoQ

Particulars	Sept-26	Sept-25	YoY %	Jun-26	QoQ %
Demand Deposit	11,483	9,776	17	10,891	5
Saving Deposit	23,782	20,779	14	22,885	4
CASA	35,265	30,555	15	33,776	4
CASA (%)	27.52	27.65	-	27.55	-
Term Deposit	92,858	79,937	16	88,811	5
Total Deposit	1,28,123	1,10,492	16	1,22,587	5

Advances

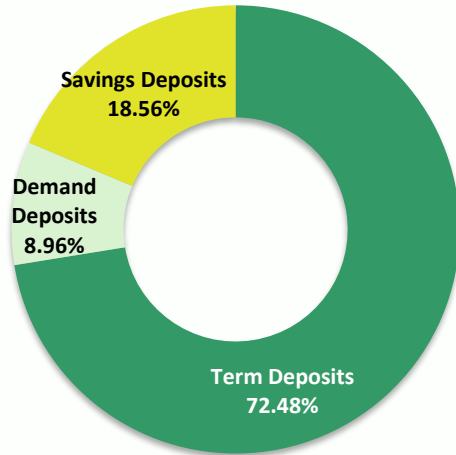


Deposits

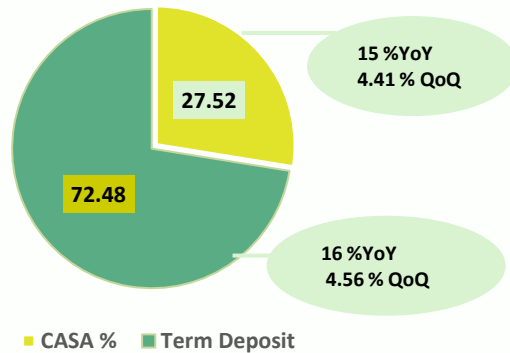




Deposit Breakup

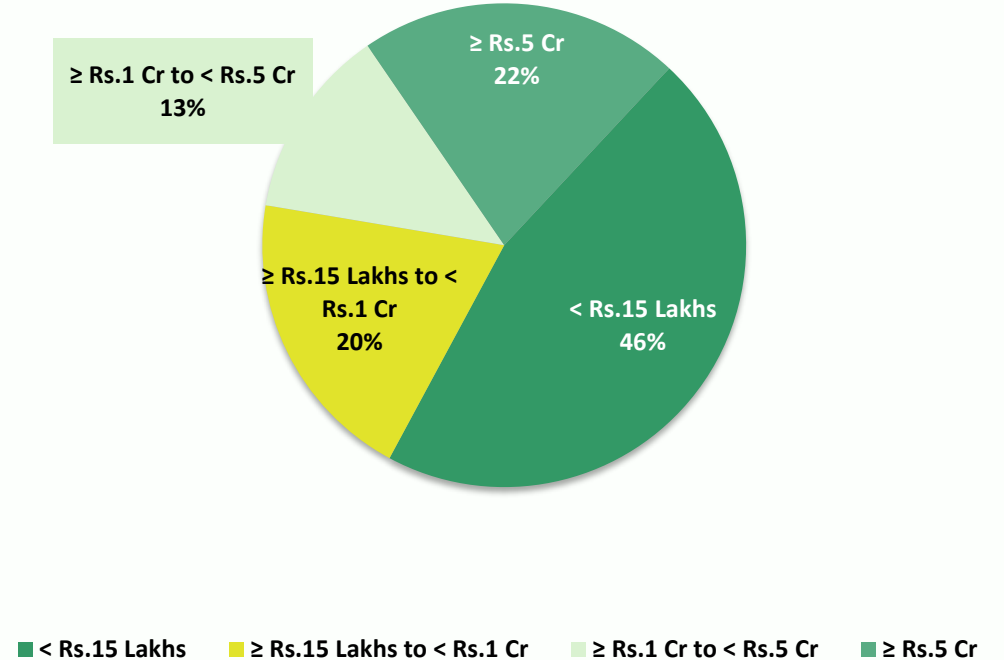


Deposit split by type



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)

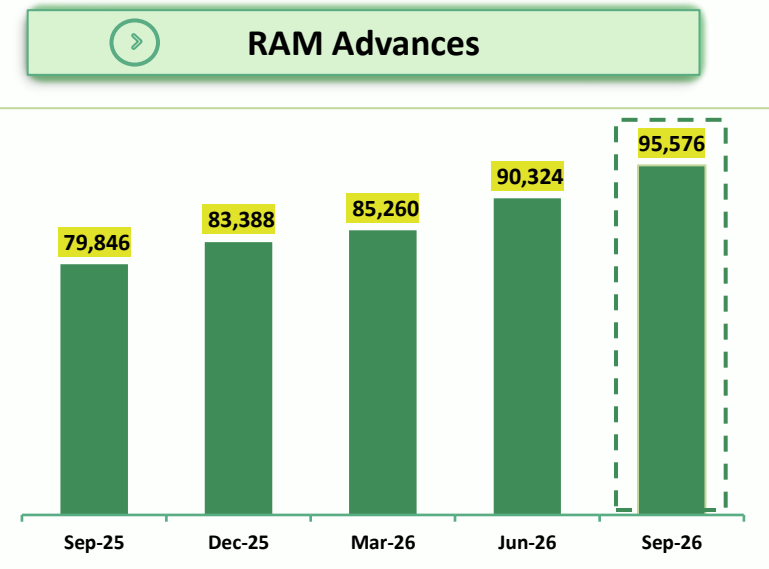


Consistent and Credible Progress | RAM- led Growth Continues

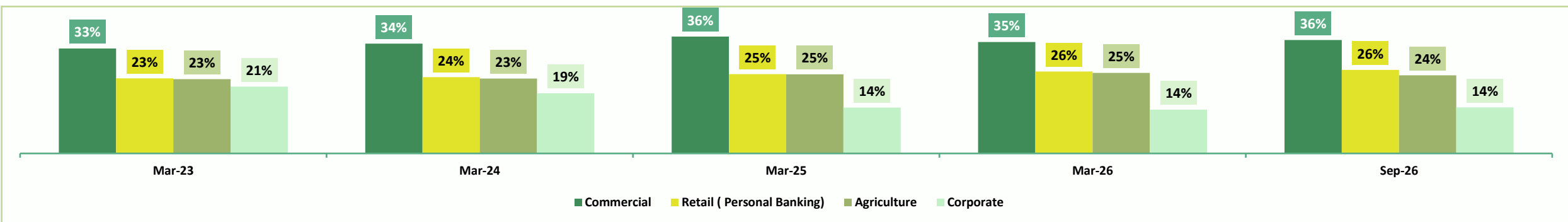
(₹ Crore)

KVB

Advance Mix	Sept-26	Sept-25	YoY %	Jun-26	QoQ %
Commercial	39,407	33,209	19	36,459	8
Retail (Personal Banking)	29,024	24,023	21	27,770	5
Agriculture	27,145	22,614	20	26,095	4
RAM Verticals	95,576	79,846	20	90,324	6
Corporate	16,013	12,878	24	14,356	12
Gross Advances	1,11,589	92,724	20	1,04,680	7
Corporate Credit Substitutes	1,790	1,080	66	1,289	39
Total	1,13,379	93,804	21	1,05,969	7



Gross Advance Mix



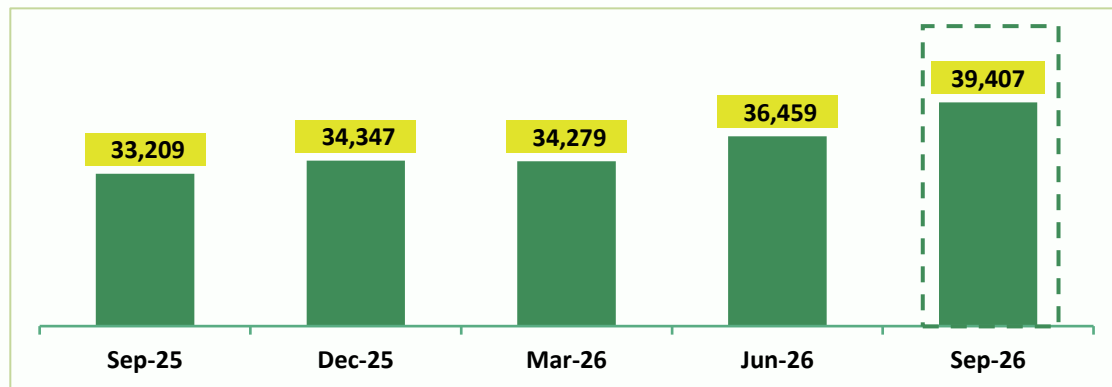


Retail Advances grew by 21 % YoY to ₹ 29,024 Cr

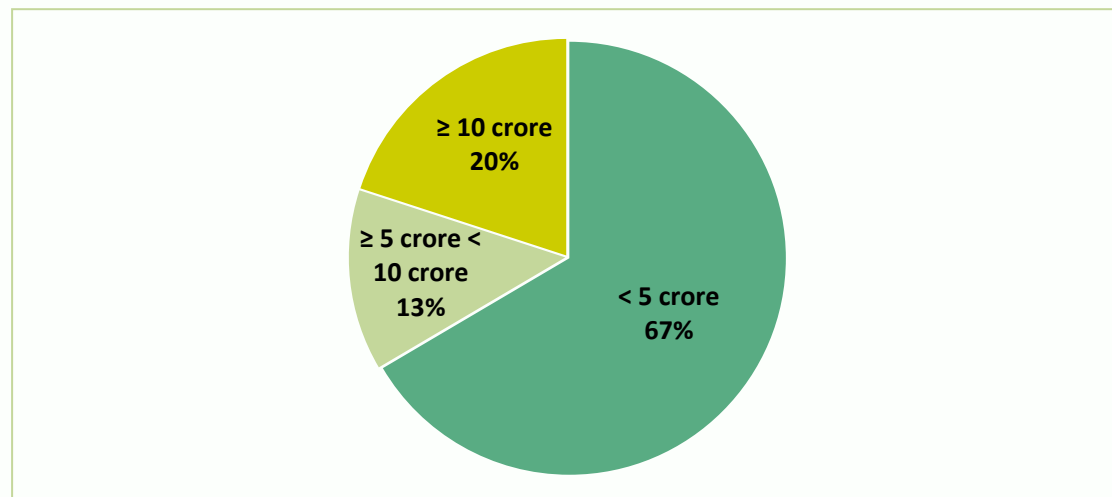
Particulars	Sept-26	Sept-25	YoY %	Jun-26	QoQ %
Housing loan	8,123	8,289	(2)	8,120	-
Retail-Jewel loans	6,193	4,800	29	6,252	(1)
Mortgage (LAP) loans	11,264	7,413	52	10,041	12
Vehicle loans	728	929	(22)	775	(6)
Consumer Credit - BNPL	783	904	(13)	812	(4)
Personal loans	278	251	11	250	11
Education loans	126	148	(15)	128	(2)
Deposit Loans	938	740	27	811	16
Other Retail loans	592	550	8	581	2
Total Retail Portfolio	29,024	24,024	21	27,770	5



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 8% QoQ

3

Average Ticket size of Commercial book at account level increased from Rs. 66.1 lakhs in Sep 2025 to Rs. 72.7 lakhs in Sep 2026

4

67 % of Commercial loans are less than Rs. 5 Cr

5

88% of Small Business Group customers are under sole banking

6

55% 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

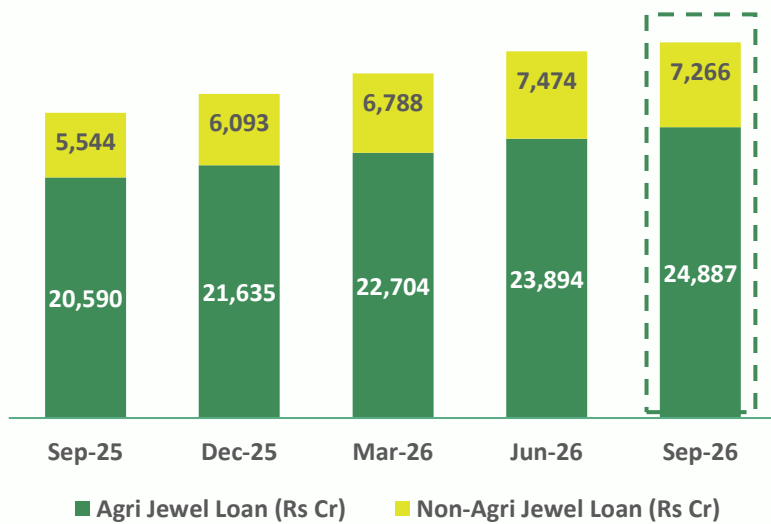


Jewel loan Portfolio

Jewel Loans Continue to Scale with Controlled Risk Metrics

KVB

Jewel loan Composition



Jewel Loan portfolio grown by **23.03 % YoY** and **2.5% QoQ**

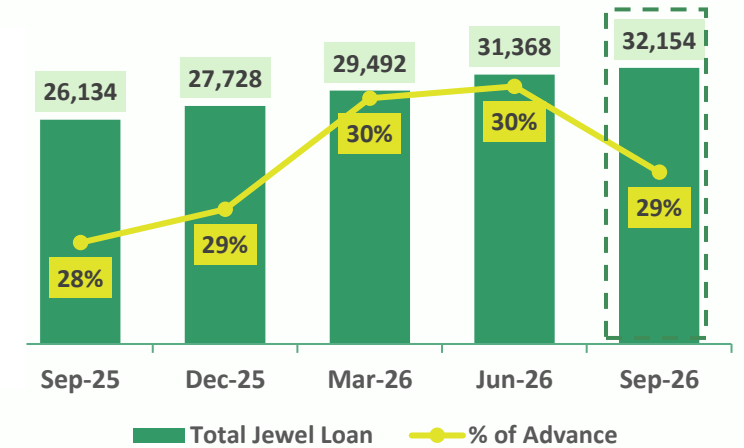


Portfolio maintained at **≤ 30 %** of the total Advances for the last 5 years



SMA 30+ Stable at **0.08%**

Jewel Loan movement in control



Segment	Portfolio (In Cr.)	SMA 30+			LTV (%)
		Sept-26	Sept-25	Jun-26	
Agri Gold loan	24,887	13	10	7	67
Non-Agri Gold Loan	7,266	13	7	10	59
Total	32,153	26	17	17	65

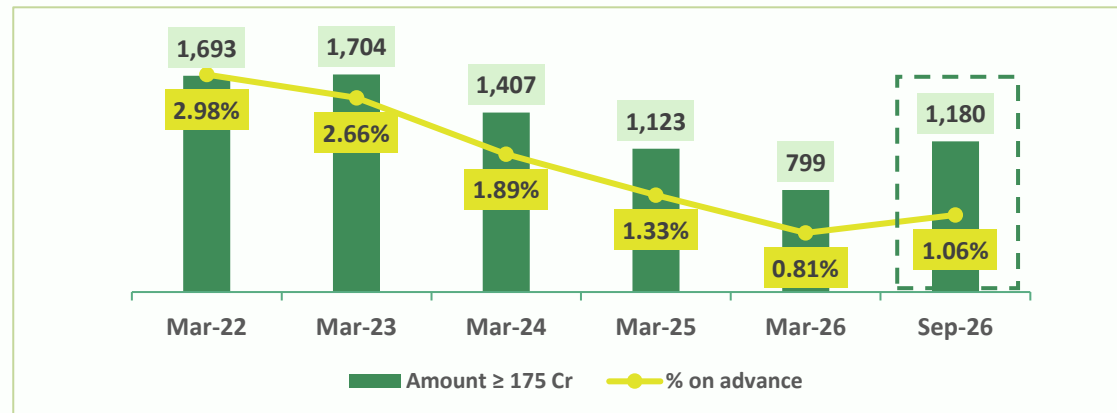


Corporate Book

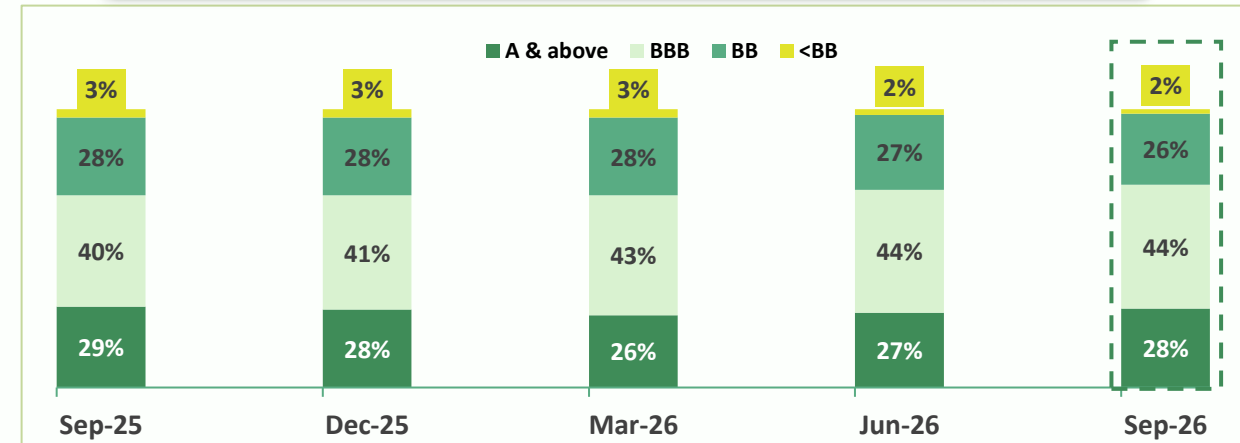
Particulars	Sept-26	Sept-25	YoY %	Jun-26	QoQ %
Corporate Advances	17,190	12,878	24	14,356	12
Corporate Credit Substitutes	1,790	1,080	66	1,289	39
Total	18,980	13,958	28	15,645	14



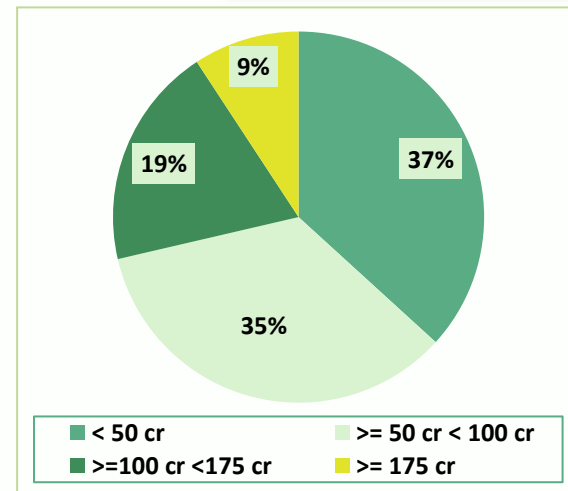
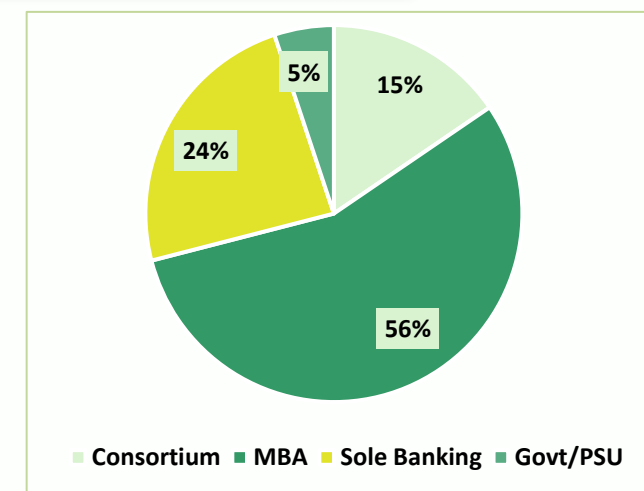
Standard Corporate Advances O/S ≥ 175 Cr.



Internal Rating Distribution Of Corporate Book



Breakup Of Corporate Book





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

KVB

(₹ Crore)

Gross Investment

> ₹ 28,104 Cr

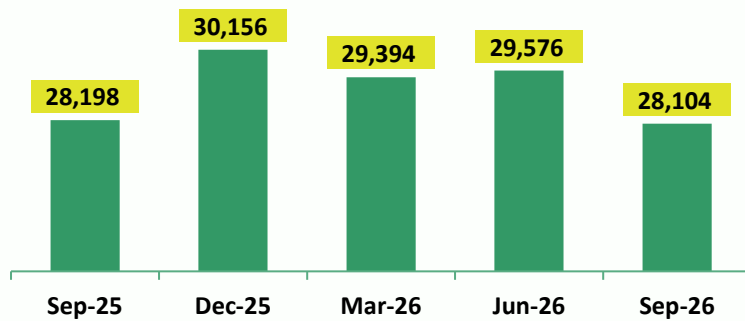
Yield on Investment-Q2

> 6.79 %

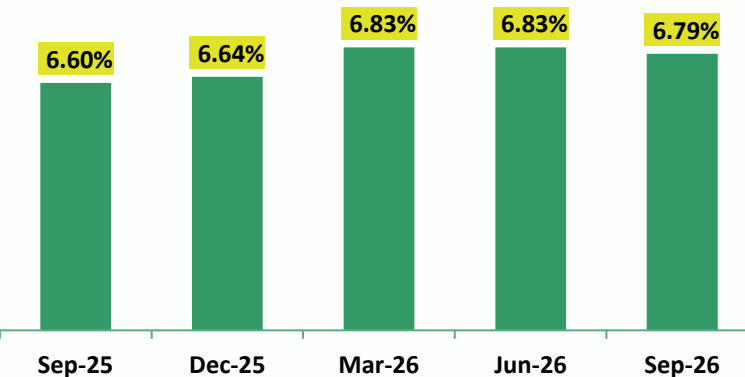
Modified Duration

> 4.14 Years

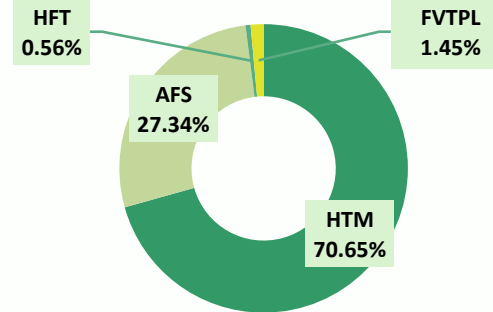
> Gross Investments (Rs. crore)



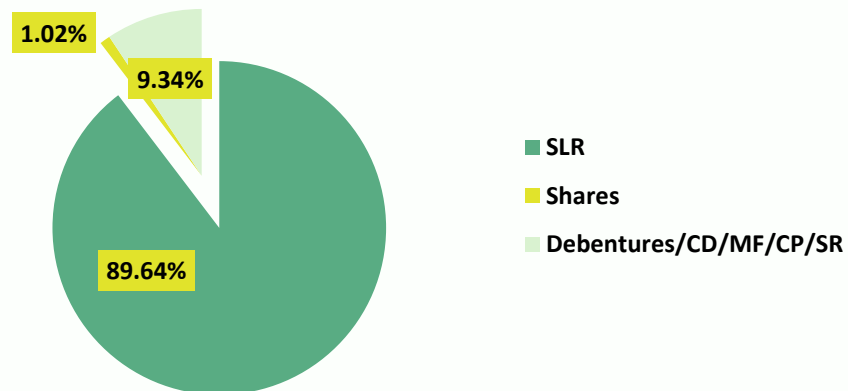
> Yield on Investments-Quarterly



> Portfolio Mix



> Investment composition



> Duration

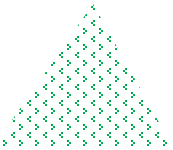
Modified Duration (Years)

AFS	HFT	HTM	FVTPL	Total
4.04	4.97	4.18	3.44	4.14

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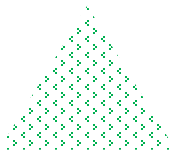
Financial
Highlights &
KPI's



02



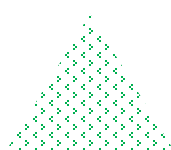
Capital
Adequacy



03



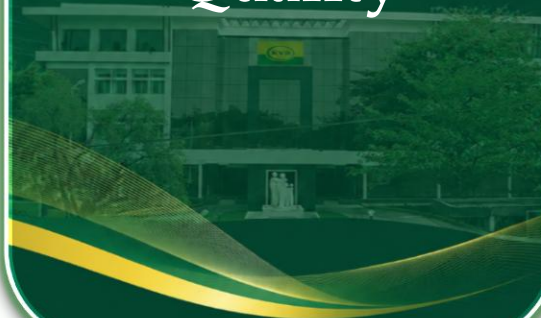
Balance sheet
Growth



04



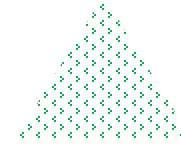
Asset
Quality



05



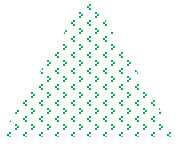
Other Financial
Information



06



Digital Banking
and ESG



NPA remains low and Consistent



Asset Quality Remains high with GNPA 0.69% and NNPA 0.18 %

GNPA

₹ 765 Cr

0.69 %

NNPA

₹ 199 Cr

0.18 %

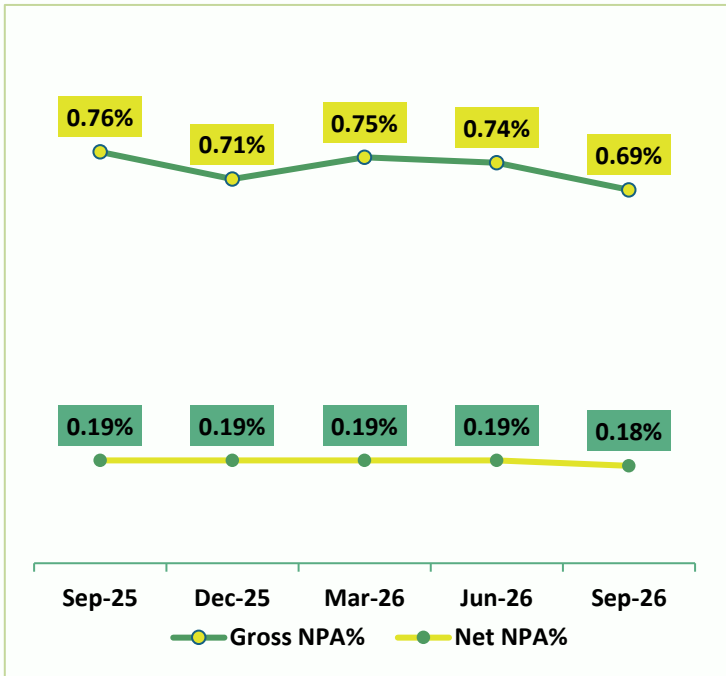
Quarterly Slippage Ratio

0.44 %

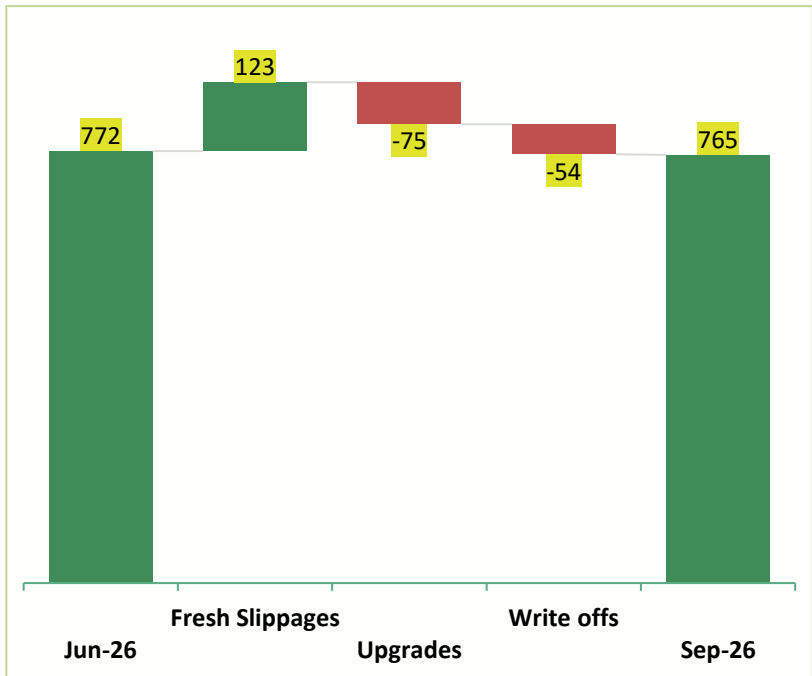
Quarterly Credit Cost

0.43 %

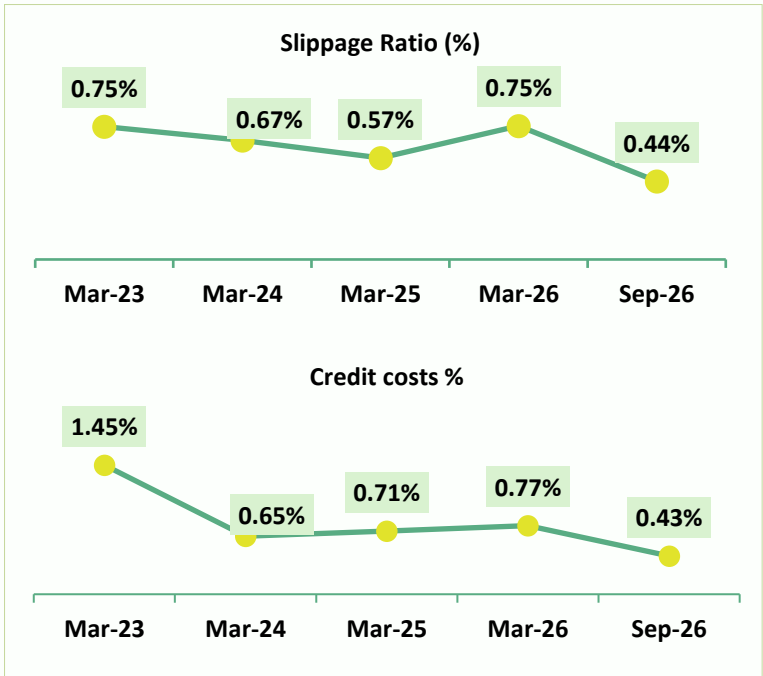
NPA Trend %



GNPA Movement Q2 FY27



Slippage and Credit Cost %





Strong provisioning and controlled stress



PCR



96.13 %

Market PCR



73.72 %

SMA 30+



0.22 %
Of Total Advances

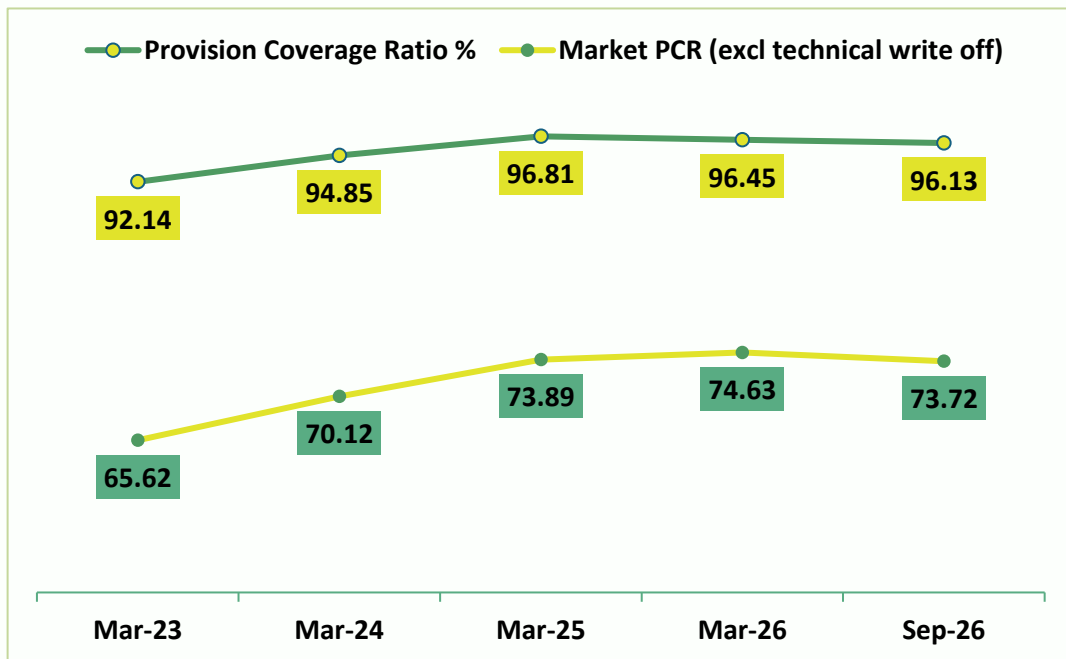
Stress Book Ratio



0.40 %
Of Total Assets

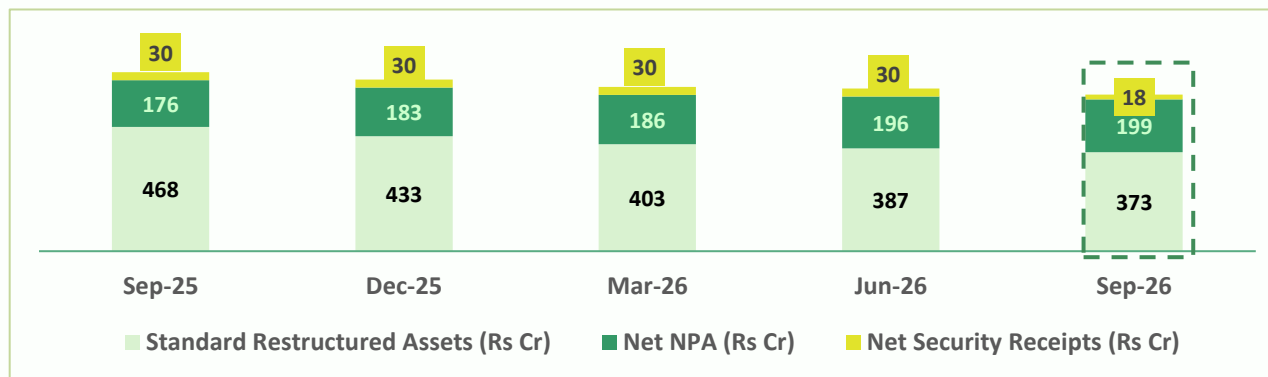


PCR and Market PCR %



Stress Book Trend

Stress Book	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Asset	674	646	619	613	590
% of Total Assets	0.52	0.48	0.45	0.42	0.40





Provisions breakup

(₹ Crore)



Particulars	Quarter ended		Half year	
	Sep-26	Sep-25	Sep-26	Sep-25
NPA	45	261	113	375
Standard Assets	27	10	48	30
Restructured and other Advances	21	(18)	18	(32)
Floating provisions	25	-	25	-
NPI and others	-	21	4	20
Total Provisions (excl. Tax)	118	274	209	393
Tax Provision	256	169	506	335
Total Provisions	374	443	715	728



Movement of NPA -Quarterly

(₹ Crore)



Particulars	Sep-26		Sep-25		Jun-26	
Gross NPAs						
Opening Balance		772		593		744
Additions during the period	(+)	123	(+)	350	(+)	138
Reductions during the period	(-)	129	(-)	235	(-)	110
-Of which Recoveries/Upgradation	75		84		60	
Write offs/Tech Write offs	54		151		50	
Closing Balance		765		708		772
Provisions						
Opening Balance		574		421		555
Provision made during the period	(+)	75	(+)	292	(+)	89
Write off/Write back of excess provision	(-)	85	(-)	182	(-)	71
-Of which Recoveries/Upgradation	31		31		21	
Write off/Write back of excess provision	54		151		50	
Closing Balance		564		531		574
Net NPAs	199		176		196	
Asset quality parameters	Sep-26		Sep-25		Jun-26	
Gross NPA (%)	0.69		0.76		0.74	
Net NPA (%)	0.18		0.19		0.19	



Vertical wise NPA

(₹ Crore)



Vertical	Advances O/s. Sep-26	NPA as on Jun-26	NPA Additions Q2	NPA Reduction Q2		NPA as on Sep-26	Provisions Sep-26	Net NPA Sep-26
				Recoveries / upgradation	Tech W/off			
Commercial	39,406	323	65	50	4	335	198	135
Retail (Personal Banking)	29,024	118	48	20	8	139	87	52
Agriculture	27,145	109	10	4	42	73	61	12
Corporate	16,013	219	-	1	-	218	218	-
TOTAL	1,11,588	772	123	75	54	765	564	199



Collection efficiency

Particulars	Sep-26	Aug-26	Jul-26
Term Loan (%)	99.00	99.10	99.20
Working Capital (%)	99.60	99.80	98.10



Special mentioned Accounts-Entire Portfolio

Particulars	Sep-26		Sep-25	
	Amt	% of Adv	Amt	% of Adv
SMA 1	118	0.11	169	0.18
SMA 2	124	0.11	82	0.9
SMA 30+	242	0.22	252	0.27



Restructured Accounts

(₹ Crore)



Restructured Accounts -Scheme wise	Sep-26		Sep-25		Jun-26	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	207	6	264	6	220	6
COVID 19 - Resolution Framework	121	1	146	2	121	1
MSME	45	0	58	1	46	1
Others*	-	4	-	12	-	4
Total	373	11	468	21	387	11

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

Restructured Accounts-Vertical wise	Sep-26		Sep-25		Jun-26	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	86	3	113	2	90	3
Retail (Personal Banking)	181	4	238	7	193	4
Agriculture	2	-	3	-	1	-
Corporate	104	4	114	12	103	4
Total	373	11	468	21	387	11



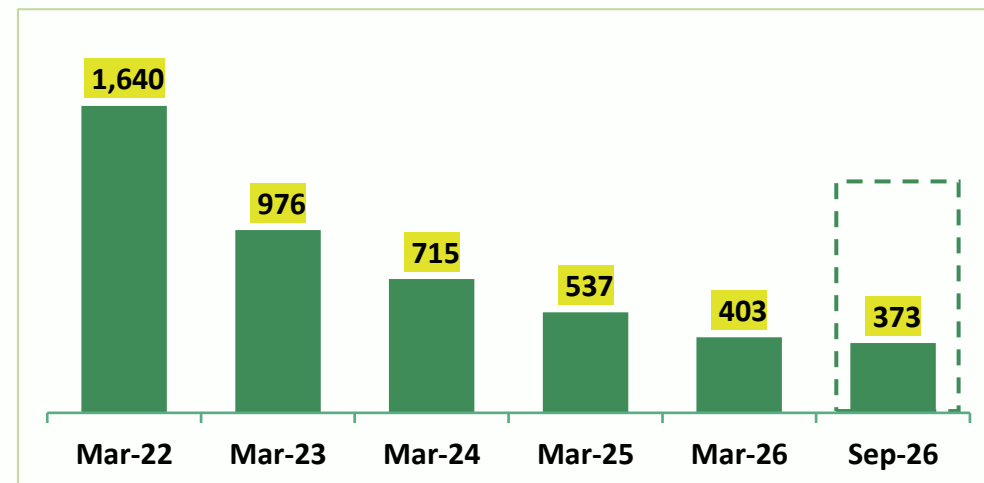
Movement of Standard Restructured Advances for the Year

(₹ Crore)



Quarterly Movement	Sep-26		Sep-25	
	No. of Borrowers	Amt.	No. of Borrowers	Amt.
Position at the beginning of the period	1,111	387	1,466	506
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	13	-	5
C. Additions through upgradation from NPA	5	1	10	4
Total Additions (A+B+C)	5	14	10	9
D. Recovery & Closure of Accounts	62	9	88	22
E. Accounts upgraded		-	-	-
F. Recoveries during the period		17	-	23
G. Slippages during the period	15	1	25	2
Total Deletions (D+E+F+G)	77	28	113	47
Position at the end of the period	1,039	373	1,363	468

O/s Balance of Standard Restructured Advances



Restructured Advances as % of Total Advances

Mar-23	Mar-24	Mar-25	Mar-26	Sep-26
1.52	0.96	0.64	0.41	0.33



Sector-wise Standard Restructured Advances

(₹ Crore)

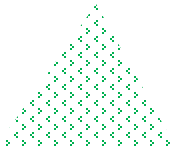


S. N.	Sectors	Amount	
		Sep-26	Sep-25
1	Housing	138	166
2	Real Estate	61	82
3	Wholesale and Retail Trade	12	17
4	Textile	32	35
5	Personal	11	19
6	Infrastructure	6	10
7	Hotels and Restaurants	19	22
8	All Engineering	3	5
9	Food & Food Processing	9	10
10	Auto/Vehicle	6	12
11	Transportation	3	5
12	Wood & Wood Products	1	4
13	Education Loan	1	2
14	Gems and Jewelry	3	4
15	Construction	0	1
17	Others	68	74
	Total	373	468
	% to Total Advances	0.33	0.50

01



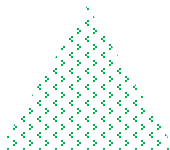
Financial
Highlights &
KPI's



02



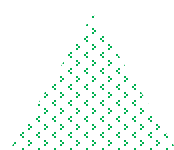
Capital
Adequacy



03



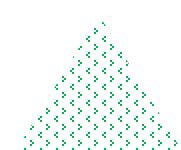
Balance sheet
Growth



04



Asset
Quality



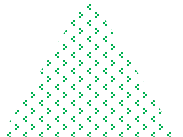
05

Other
Financial
Information

06



Digital
Banking and
ESG



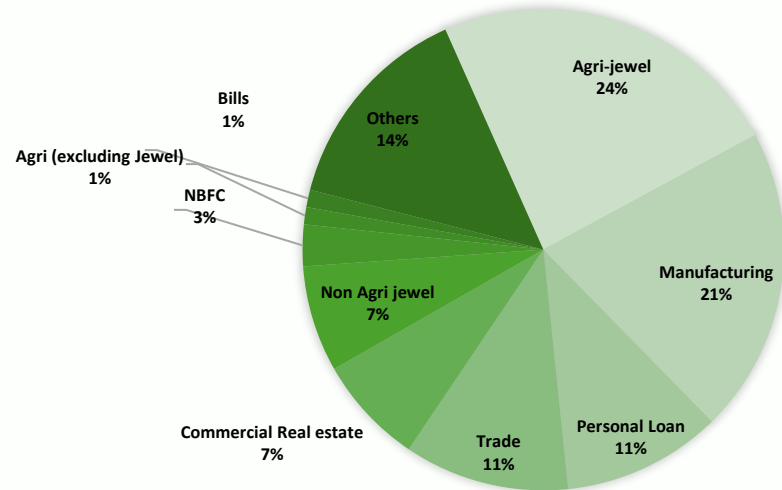
Additional Financial and Business Insights



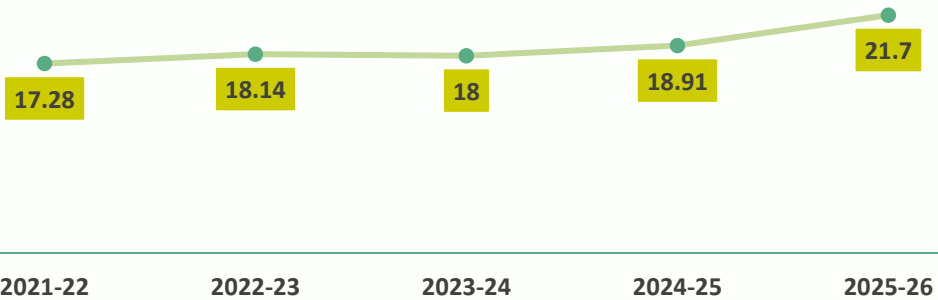
Advances-Sectoral Composition



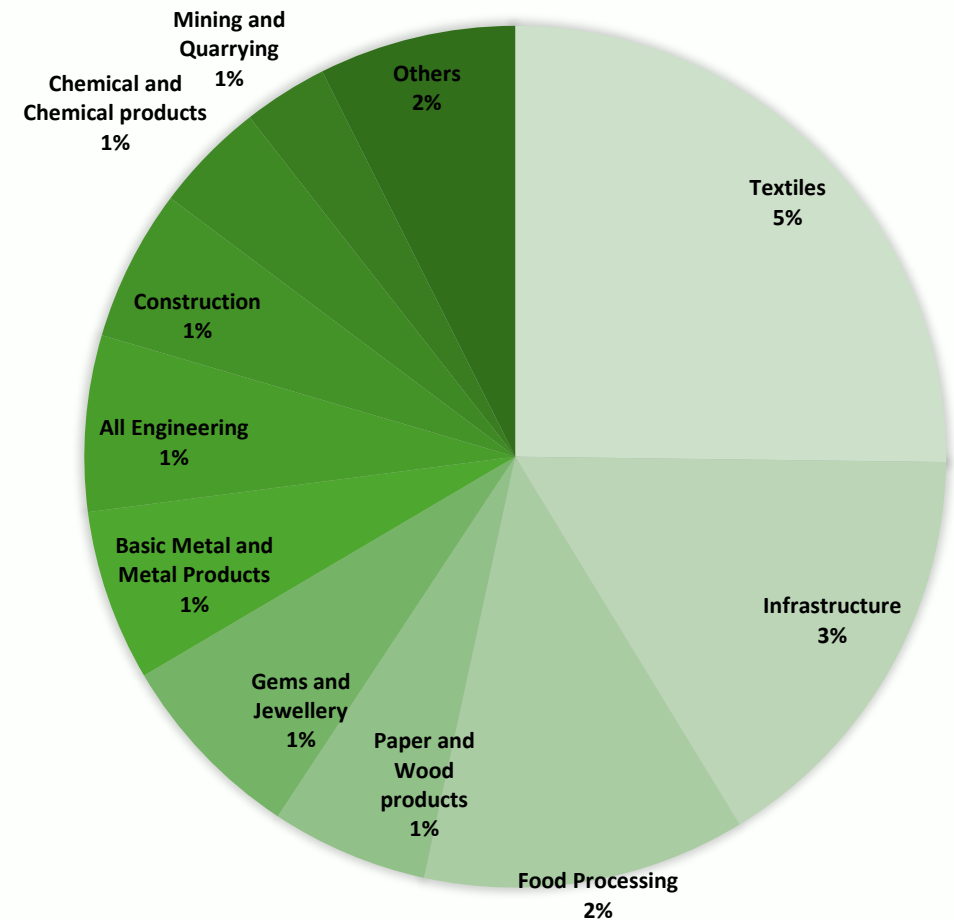
Gross Advance of Rs. 1,11,589 Cr

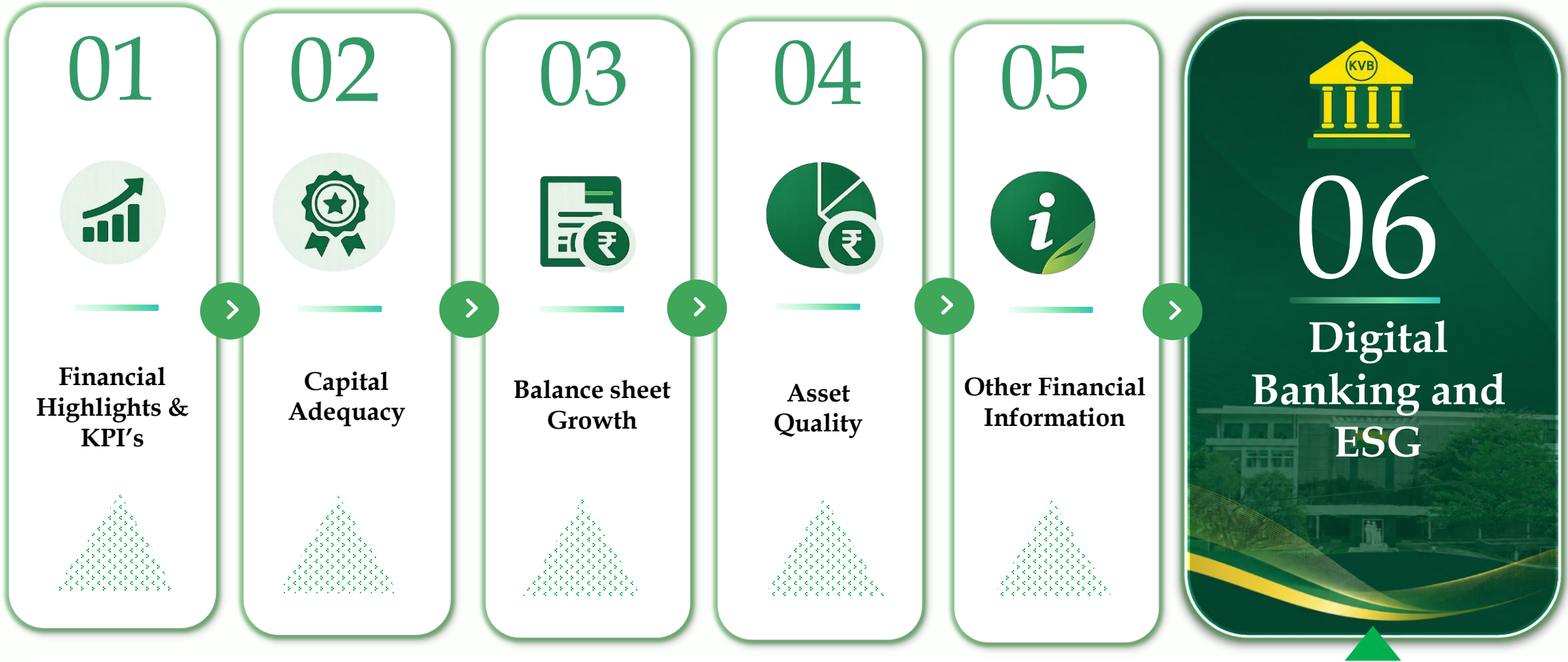


Business per Employee

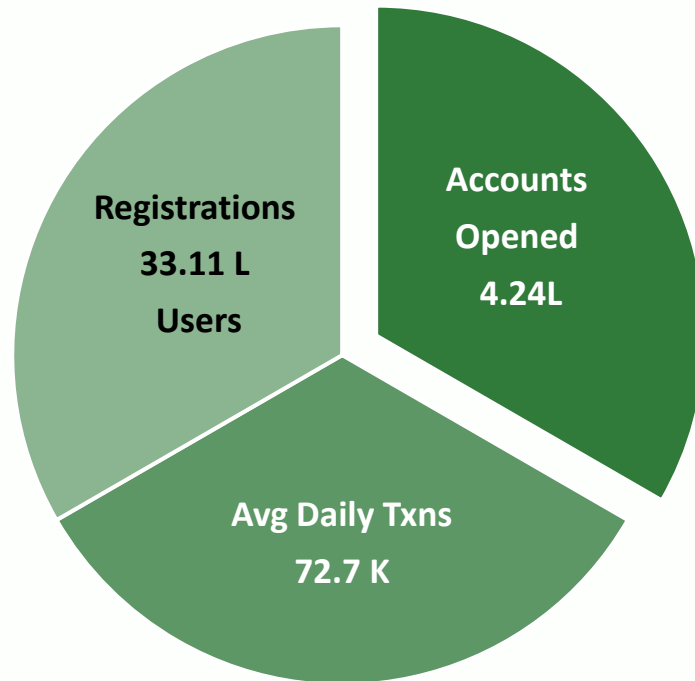
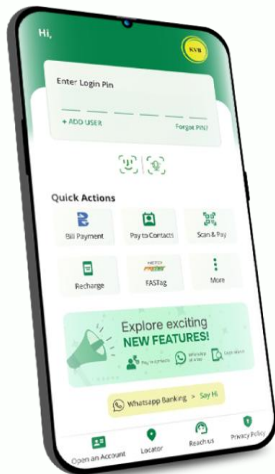


Breakup of Manufacturing Sector of Rs. 23,028 Cr (21%)





Digital Adoption Driving Scale, Efficiency and Customer Engagement



UPI pin reset through Aadhaar Face Authentication

DLite-UPI Txn based on biometric Authentication

Recent launches

UPI Help 2.0(Transaction status check and track complaints)

Nominee and Appointee Details for Social Security Schemes

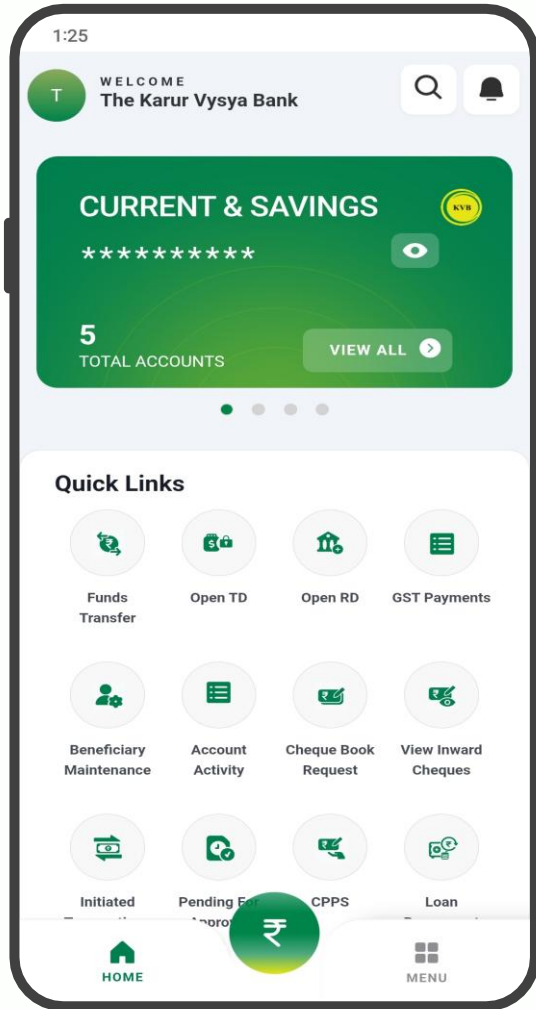
Enhanced Features

- ❖ 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

DLite-UPI transaction based on Authentication

CRM Extending to Corporate & Institutional Business Group

UPI Help 2.0
(Transaction status check and track complaints)

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

Nominee and Appointee Details for Social Security Schemes

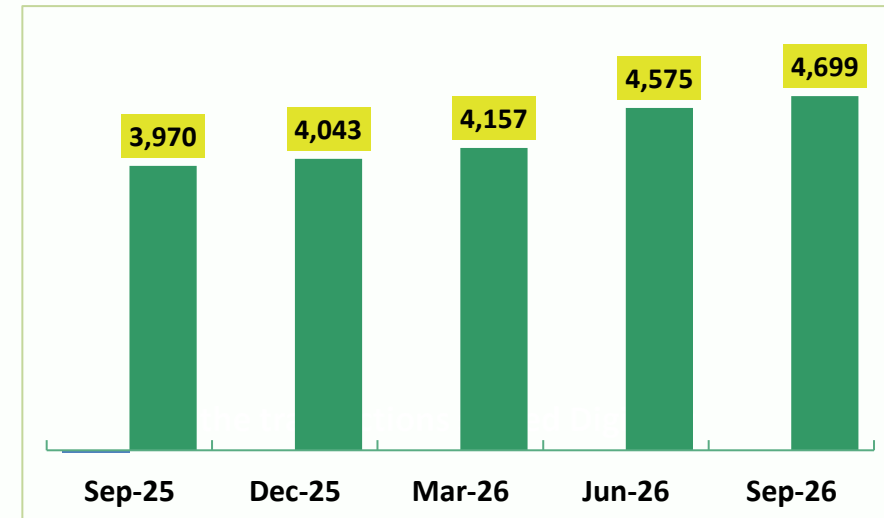
UPI pin reset through Aadhaar Face Authentication



Count of UPI Transactions (Quarterly) (in lakhs)

98%

Transactions Served Digitally



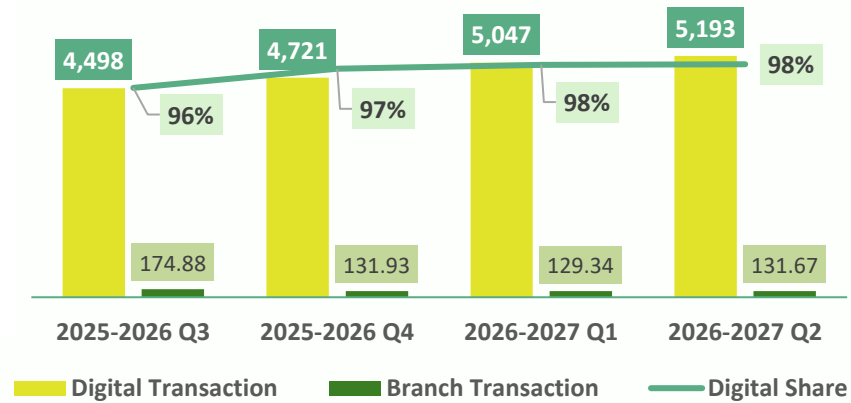


Digital Migration

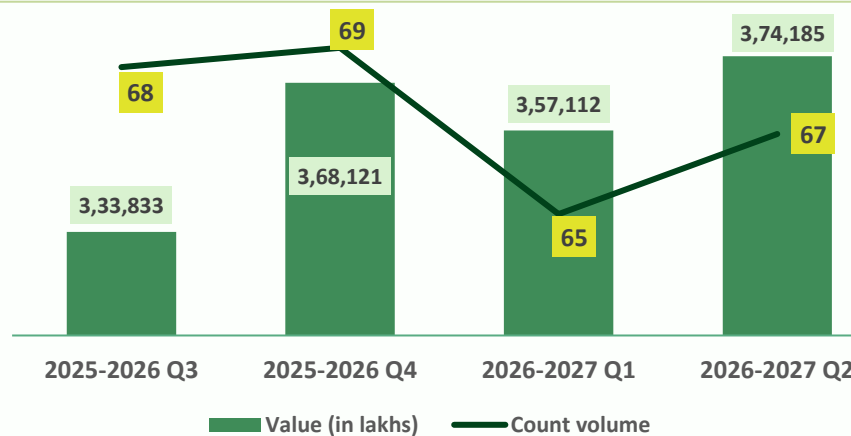
KVB

Growth in Digital Transactions YoY

Branch vs digital transactions (in lakhs)



Mobile Banking Volume & TXN count



Total

2,353

APIs
made available

15+

RPA's
Running

For the quarter

28K+

Re-KYC
Through MB

7.6cr

Bill
Payments



KVB DLite
Mobile Banking app

App
Rating

4.8
★★★★★

4.6
★★★★★

7.74M

Total
Downloads

1.3M+

Monthly
Active Users

72.7K

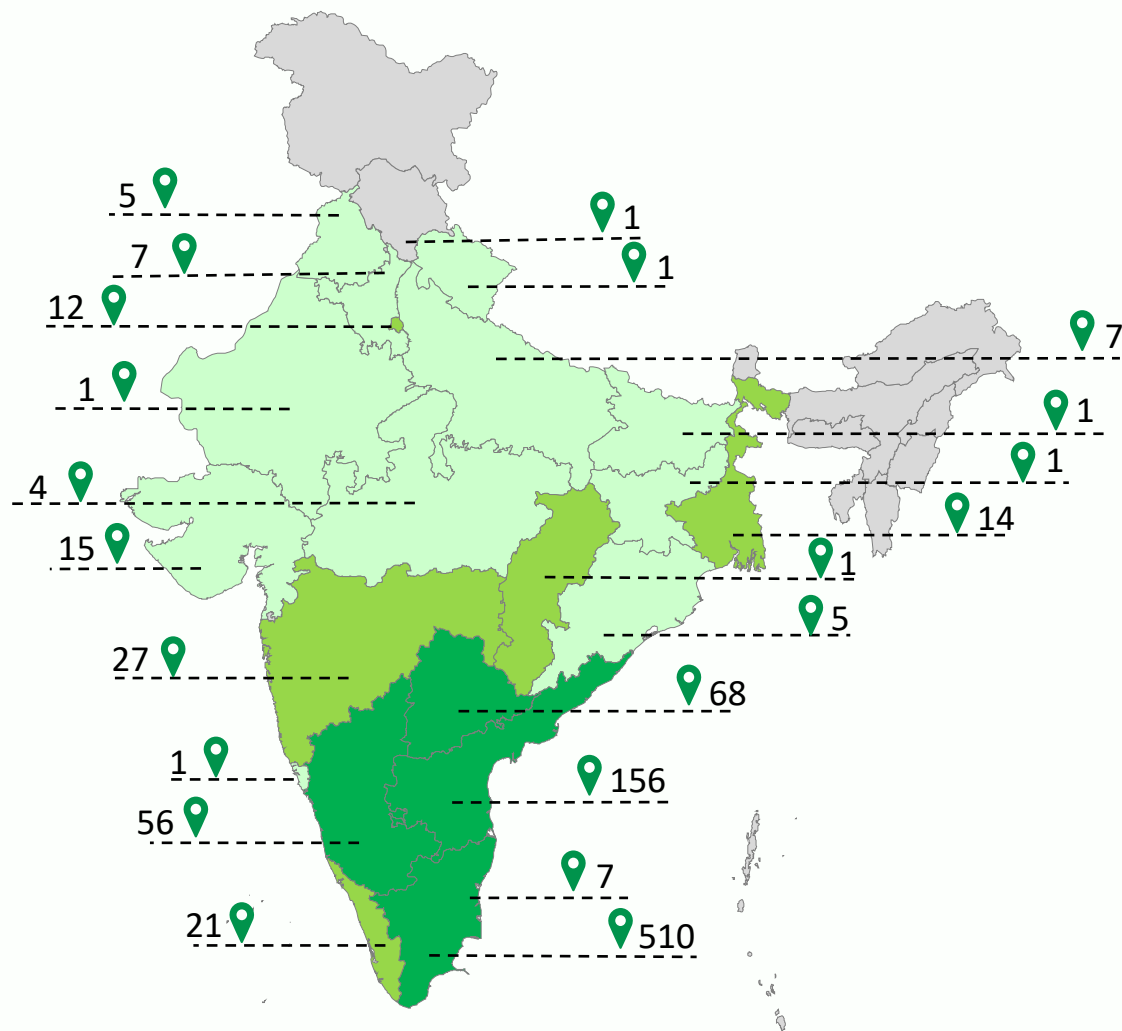
Daily avg.
Transactions

4.24L

Accounts
opened



PAN India presence with strong regional network



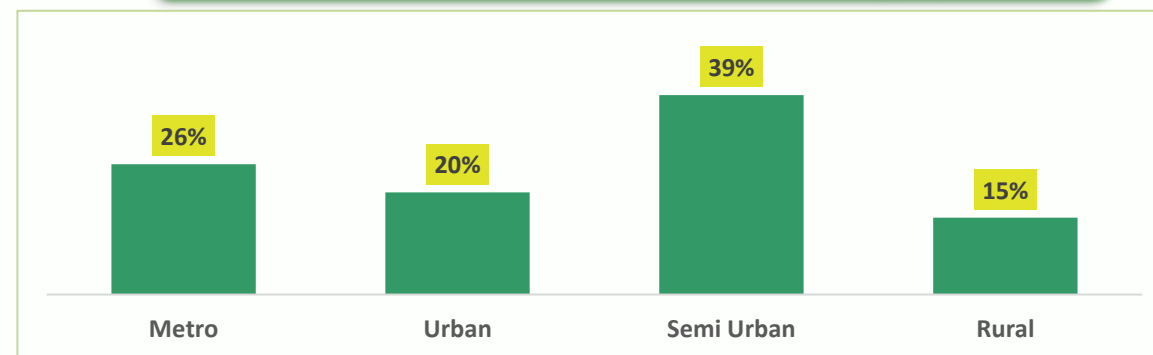
Strong presence in India's fast growing hinterland

Category	Sep-26	Jun-26	Mar-26
Branches	921	903	901
ATM's + Cash Recycler's	2,192	2,169	2,213

Category	Branch Count	CBU	BBU	ARB	Other offices
Metro	236	9	10	8	8
Urban	185		3		
Semi Urban	361		1		
Rural	139				
Total	921	9	14	8	8
BC Outlets	349				

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





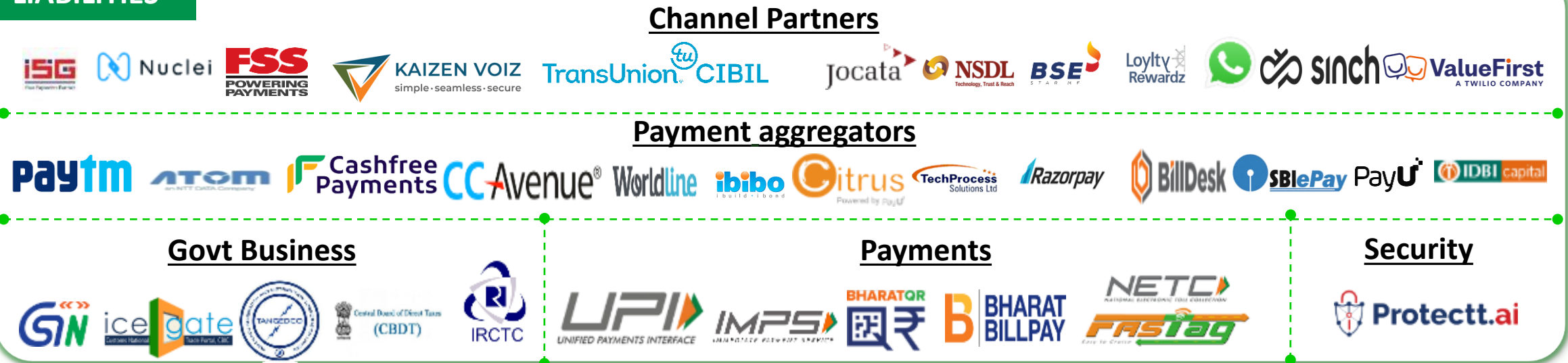
Digital Partnerships | Strategic Partnerships driving Digital banking experience

KVB

ASSETS



LIABILITIES





Awards and Accolades received during H1-FY'27



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



IBEX INDIA BFSI – Tech Awards 2026

- ❑ Digital CX Trailblazer - Winner
- ❑ RiskTech Leadership- Winner
- ❑ Tech-Driven Operational Excellence Award- Silver (Runner Up)



Best Small Indian Bank
by Business Today
3rd consecutive year



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:

NICHE99

77

CRISIL ESG RATINGS

74

**NSE Sustainability
Ratings**

80

ESG RISK AI

67



Environment

- **38,546 kwh** of Solar energy generated from rooftop installations at various Hyderabad Divisional Office, Namakkal Main Branch, Trichy Divisional Office and Batlagundu branch Divisional Offices and Branches during Q2 FY 2026-27.
- **9,44,304 kwh** of wind energy generated from Bank-owned windmill at Theni during Q2 FY 2026-27.
- Contributed towards reducing carbon footprint and improving urban environmental quality



Social

- During the reporting period, the bank has conducted 91 Financial Literacy Campaigns benefiting 1,339 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



Palm Livelihood for Empowerment among Rural & Marginalized Communities

The project strengthened livelihoods and resilience among palm-based communities. Vocational training for 20 women artisans, MSME registration for 51 participants, and safety training and tool distribution for 51 Palmyrah climbers, along with strengthened government linkages for livelihood opportunities. 25 women completed MSME registration supporting business formalisation and market access; and 30 palm climbers enrolled under PMSBY, strengthening financial protection. These milestones advance entrepreneurship, women's economic empowerment, financial inclusion and social protection towards sustainable livelihoods.



Improved access to Education Facilities through Solar Installation in Govt. Schools, Chengalpattu & Kanchipuram:

Habitat for Humanity India's Solar SME assessed 21 project schools, conducted O&M orientation for school staff, and developed Do's & Don'ts boards in English and Tamil, reviewed by the donor for school display reinforcing safe, responsible and sustainable use of solar systems.



Improving Lives of Marginal Communities through Sustainable Livelihoods, Parvathipuram, Andhra Pradesh.

A newly constructed check dam with 75,000 Cu.M storage capacity has empowered 100+ tribal farming families to begin paddy transplantation across 136 acres in D. Muluga Village, Parvathipuram Manyam District, Andhra Pradesh. Complementing this, 2 farm ponds (3,800 Cu.M capacity each) covering 21 acres have benefited 11 farm families directly with 2 farmers generously sharing their water to support 9 others, ensuring uninterrupted cultivation for all.



Development of Sponge Park at Tambaram



The Sponge Park at Mullai Nagar, Tambaram, attracts around 300 visitors daily and acts as a water absorption space with an approximate capacity of 3–6 lakh litres during major storm events, supporting groundwater recharge and urban flood resilience.

Integrating Skill Building and Entrepreneurship Development



50 women from vulnerable backgrounds have begun their journey towards financial independence through Basic Tailoring Training and a Women-led Enterprise Unit in Ramanathapuram, promoting sustainable livelihoods and entrepreneurship.

Financial Literacy Programme Empowering Through Financial Literacy



Under CSR, the financial literacy program reached 11,835 beneficiaries in Karnataka and 13,018 in Tamil Nadu.

Changing Lives of Underprivileged Children



210 children living with Type 1 Diabetes have received life-saving insulin support, ensuring uninterrupted treatment and improved quality of life.



9 Directors

7

Non-Executive
Independent
Directors

2

Executive
Directors

3

Women
Directors

As on September 30, 2026, Board has optimum combination of **9 Directors** with diverse skills sets relevant for the Banking Business in tune with Board Diversity Policy of the Bank as follows:

7 Independent Directors

2 Whole Time Directors (MD & CEO and ED)

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 willful defaulter and Large Defaulters

8

CSR and ESG Committee

9

IT Strategy and Digital Transaction Monitoring Committee

10

Management Committee of the Board

11

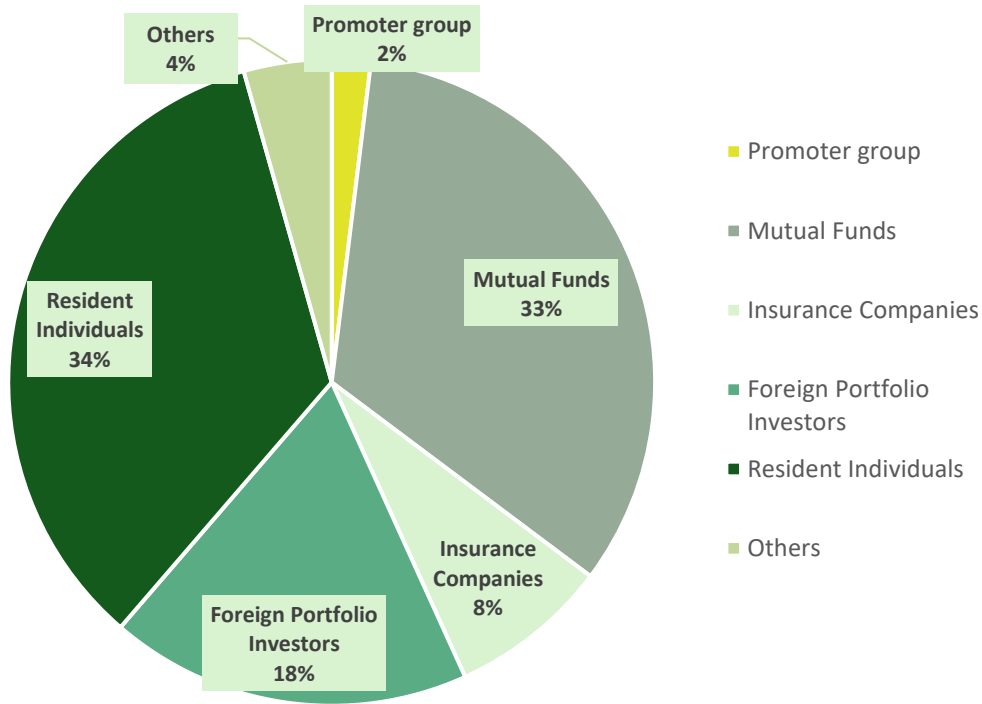
Human Resources Committee



Shareholding pattern



Share Holding as on 30 Sep 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.



Thank You

www.kvb.bank.in

