

IRC:F48:12:26:2026

January 23, 2026

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

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

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sir/Madam,

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

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

Kindly take the same on record.

Yours faithfully,

Srinivasarao M  
Company Secretary &  
Deputy General Manager

Encl: As above

**THE KARUR VYSYA BANK LIMITED**  
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No.20, Erode Road, Vadivel Nagar,  
L.N.S., Karur - 639 002.  
☎: 04324-269441  
Email: [kvbshares@kvbmail.com](mailto:kvbshares@kvbmail.com)  
Website: [www.kvb.bank.in](http://www.kvb.bank.in)  
CIN: L65110TN1916PLC001295

# Investor Presentation

Q3 FY 2025-2026

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





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# Quarter In focus



## KVB



| Category   | Branch count | BBU | CBU | ARB | Other offices |
|------------|--------------|-----|-----|-----|---------------|
| Metro      | 227          | 10  | 9   | 8   | 8             |
| Urban      | 181          | 3   | -   | -   | -             |
| Semi Urban | 354          | 1   | -   | -   | -             |
| Rural      | 136          | -   | -   | -   | -             |
| Total      | 898          | 14  | 9   | 8   | 8             |
| BC Outlets | 431          |     |     |     |               |

| Settlement Type | Percentage |
|-----------------|------------|
| Metro           | 25%        |
| Urban           | 20%        |
| Semi Urban      | 40%        |
| Rural           | 15%        |



# Financial Highlights



(Rs. crore)



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



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



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



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



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



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



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



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



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



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



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



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

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



# Performance metrics- Key Ratios



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

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

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

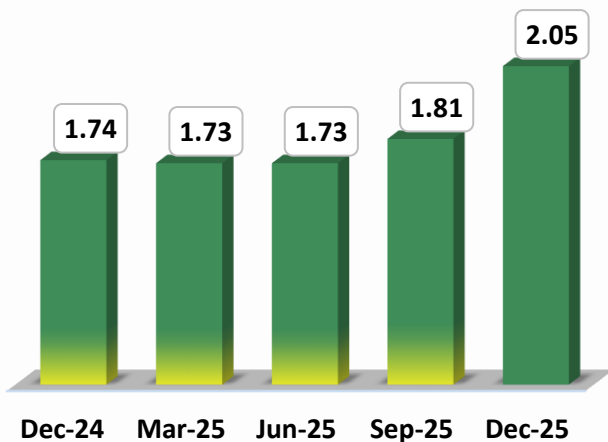




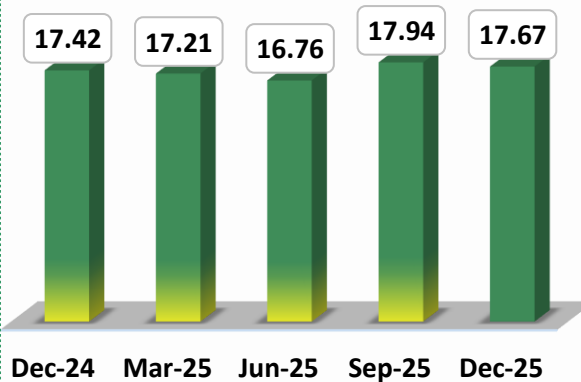
# Quarterly Performance metrics

KVB

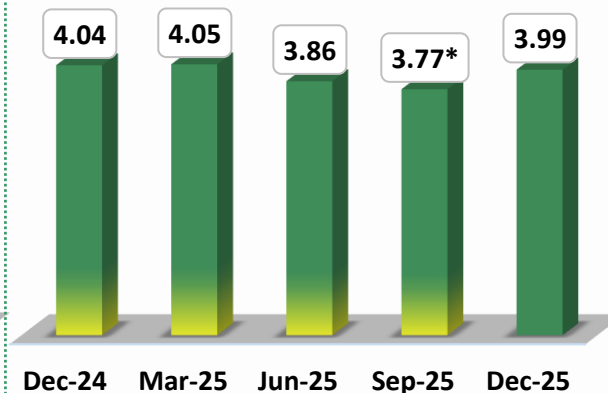
ROA %



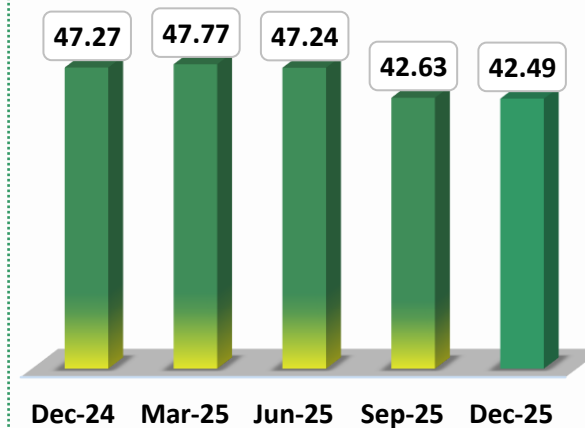
ROE %



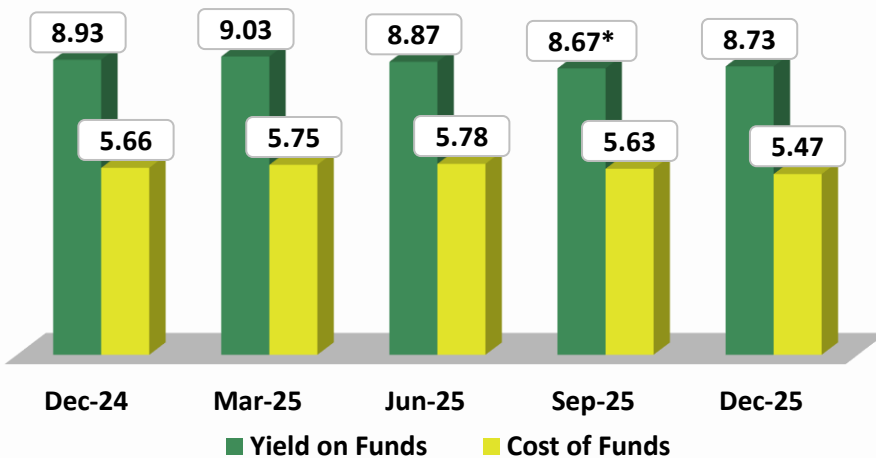
NIM %



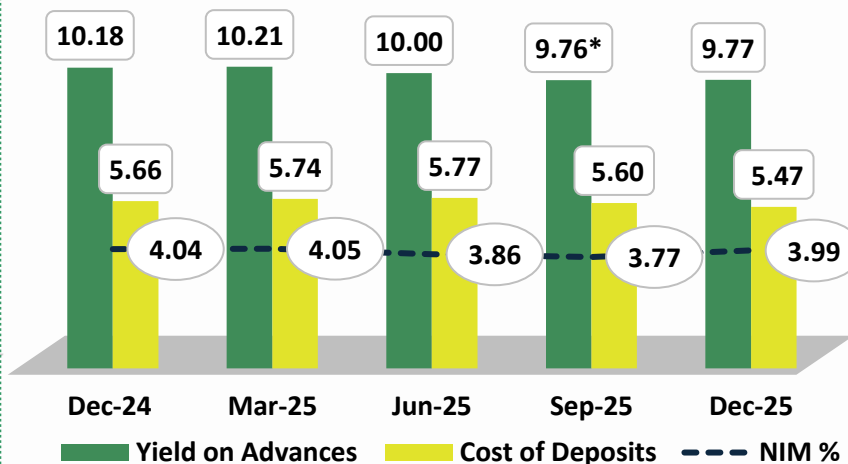
Cost to Income %



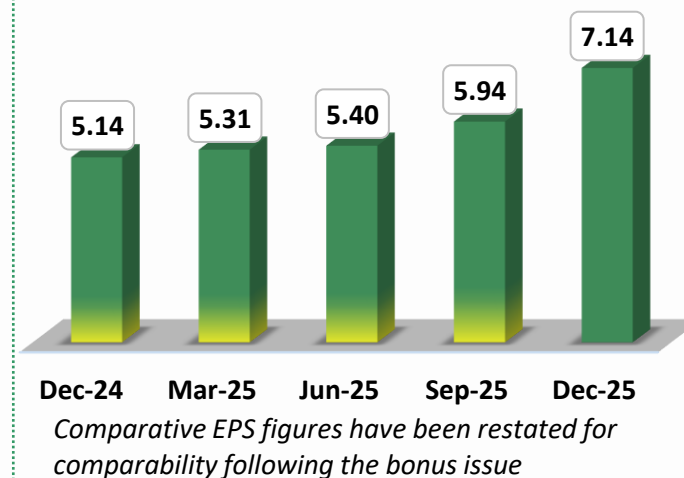
Yield on Funds & Cost of Funds%



Yield On Advances, Cost of Deposits & NIM %



EPS (Rs)



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





# Profit & Loss Statement



(Rs. crore)

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

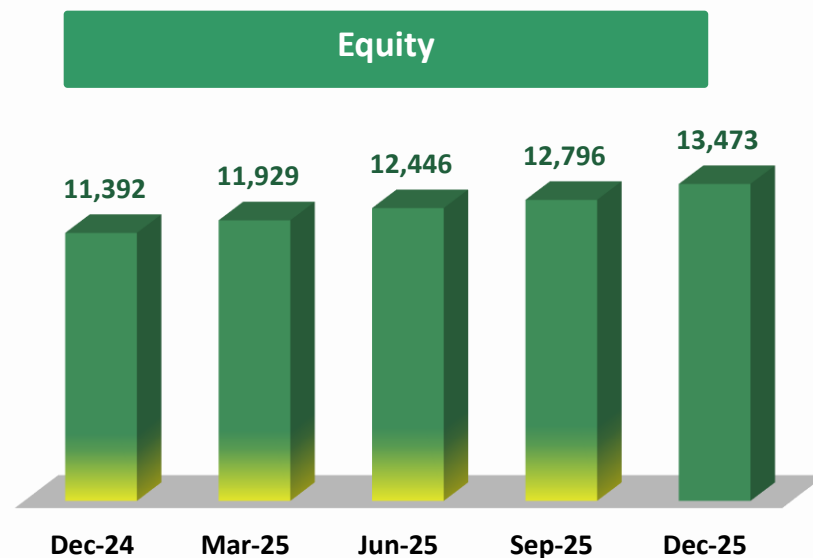
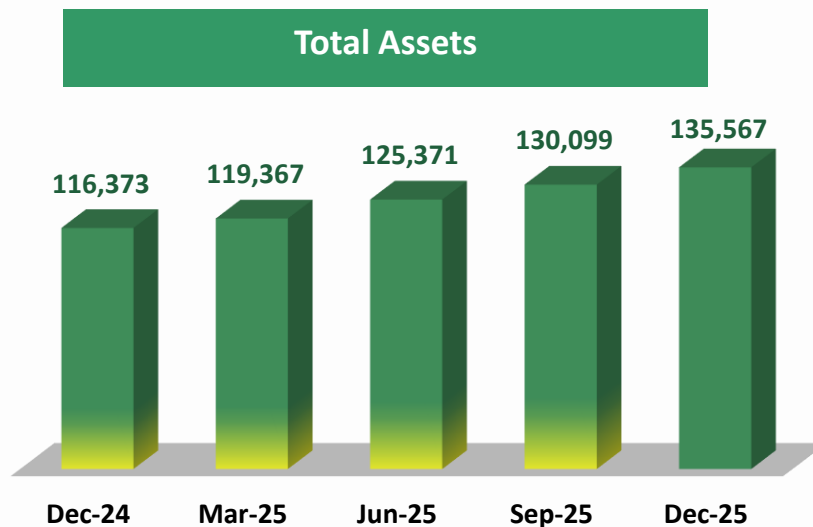


# Balance Sheet



(Rs. crore)

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





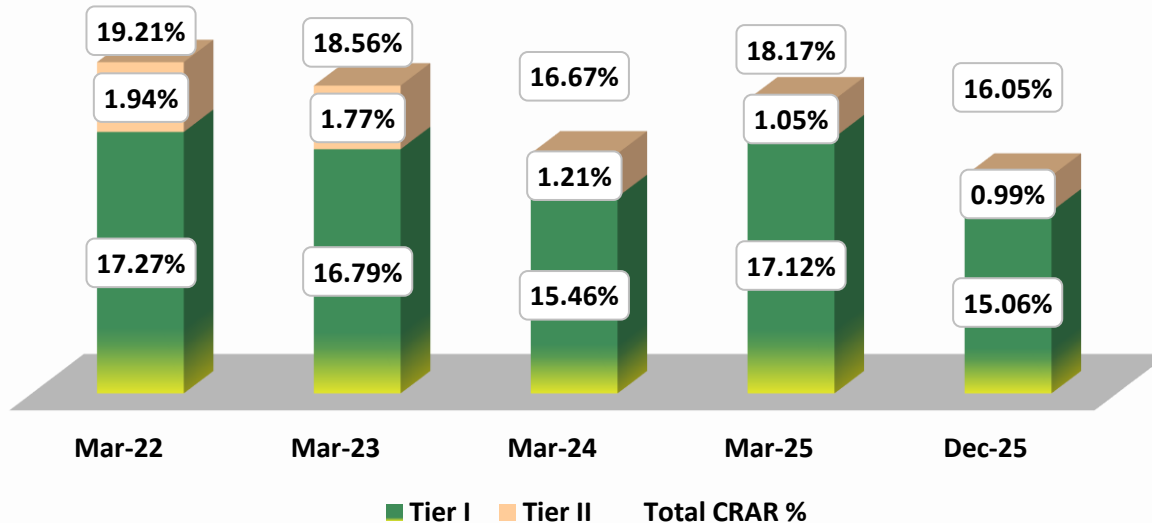
# Capital Adequacy

KVB

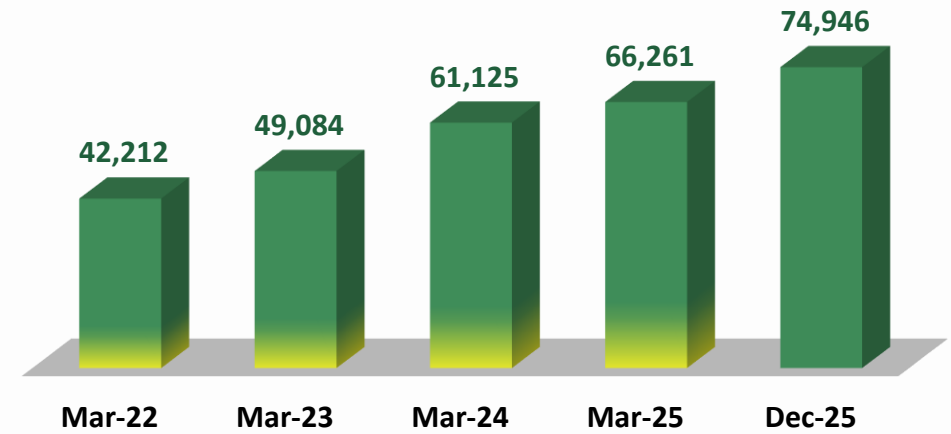
(Rs. crore)

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

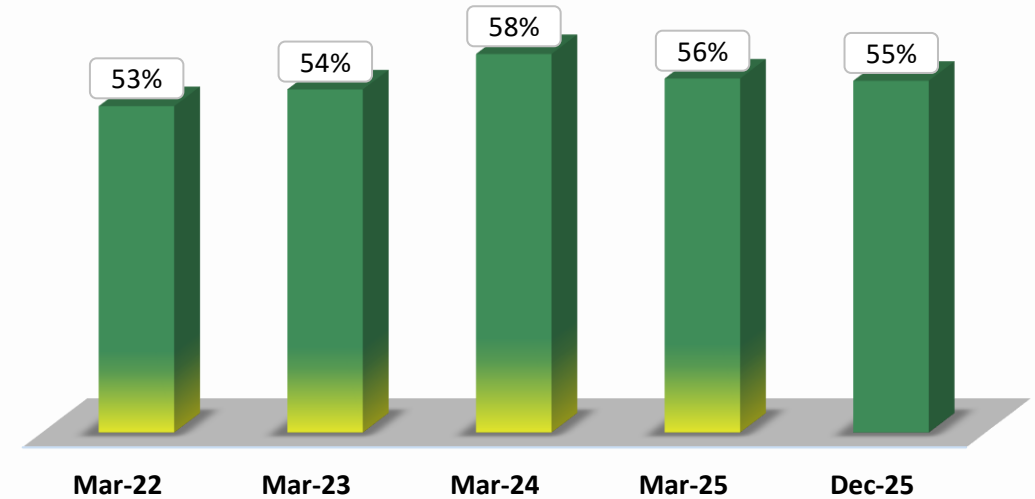
## CRAR %



## Risk Weighted Assets (INR crores)



## RWA/Total asset (%)





# Driving growth across Verticals



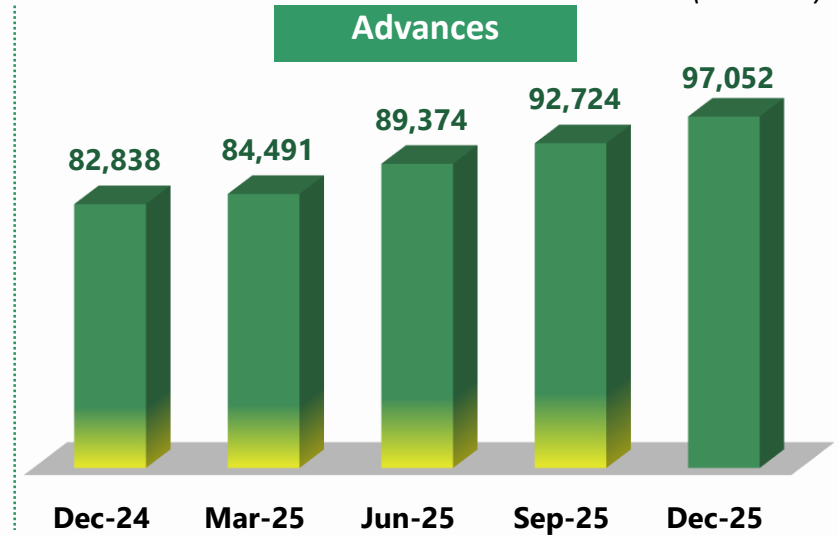
# Advances and Deposits



(Rs. crore)

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

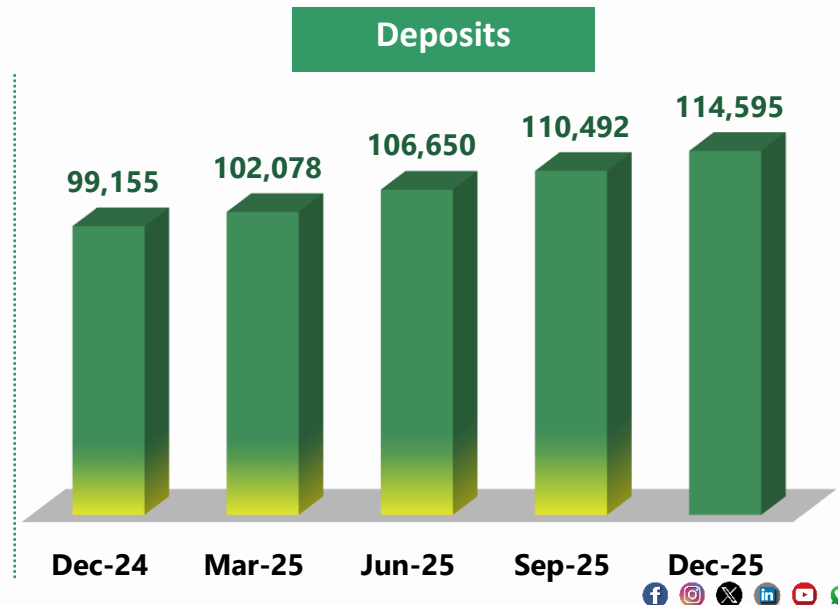
| Particulars           | Dec-25          | Dec-24          | YOY %     | Sep-25          | QOQ %    | Mar-25          | YTD %     |
|-----------------------|-----------------|-----------------|-----------|-----------------|----------|-----------------|-----------|
| Deposits              | 1,14,595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



## Deposit Portfolio

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

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





# Consistent and Credible Progress

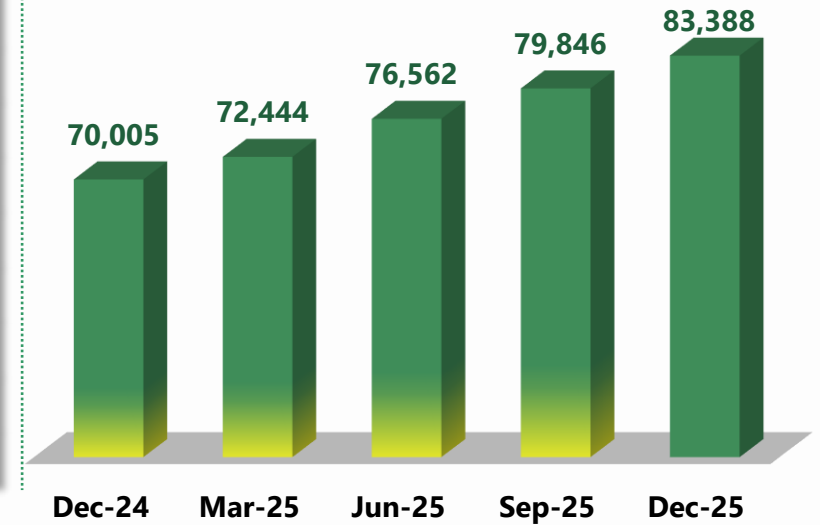


(Rs. crore)

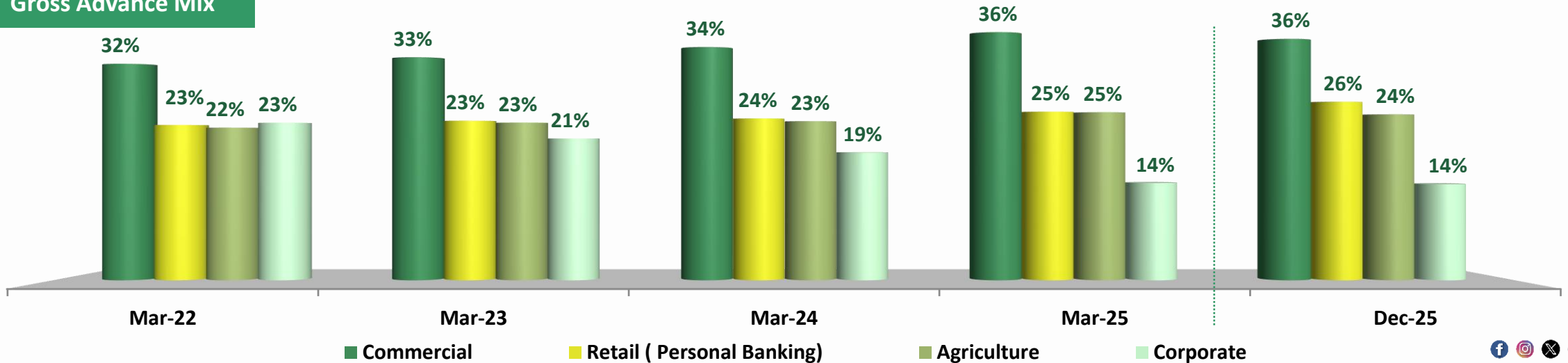
## RAM- led Growth Continues: Corporate share Stable

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

### RAM Advances



### Gross Advance Mix





# Retail Portfolio



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

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

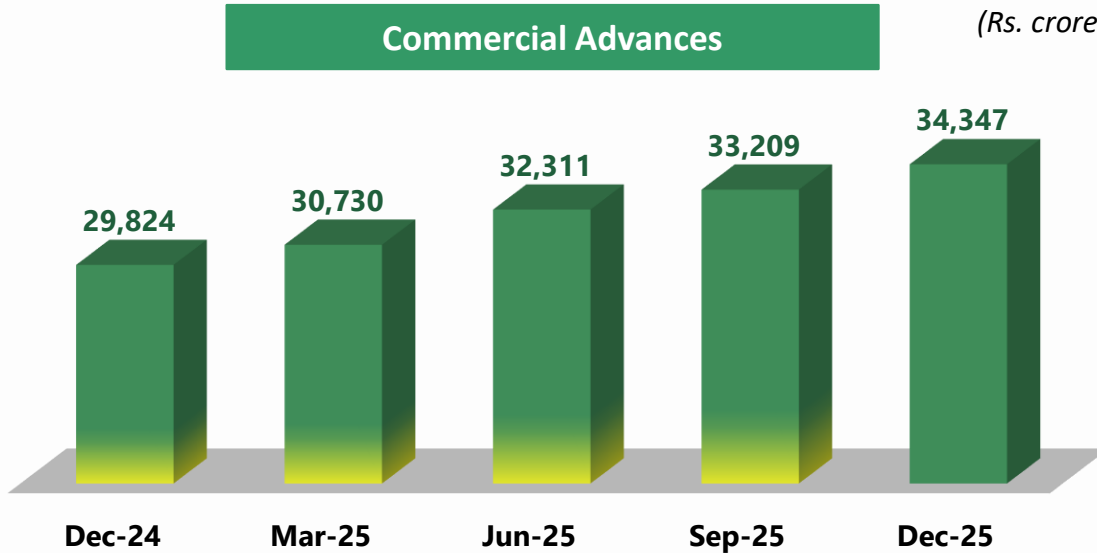
BNPL-Buy Now Pay Later

\* Figures regrouped for previous period

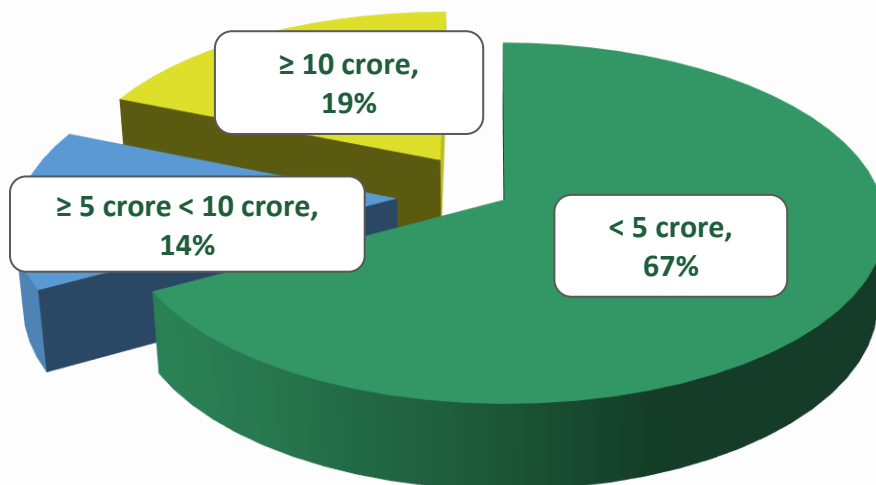


## Commercial Advances

(Rs. crore)



## Ticket size of Commercial book



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

## MSME Strategic growth Levers

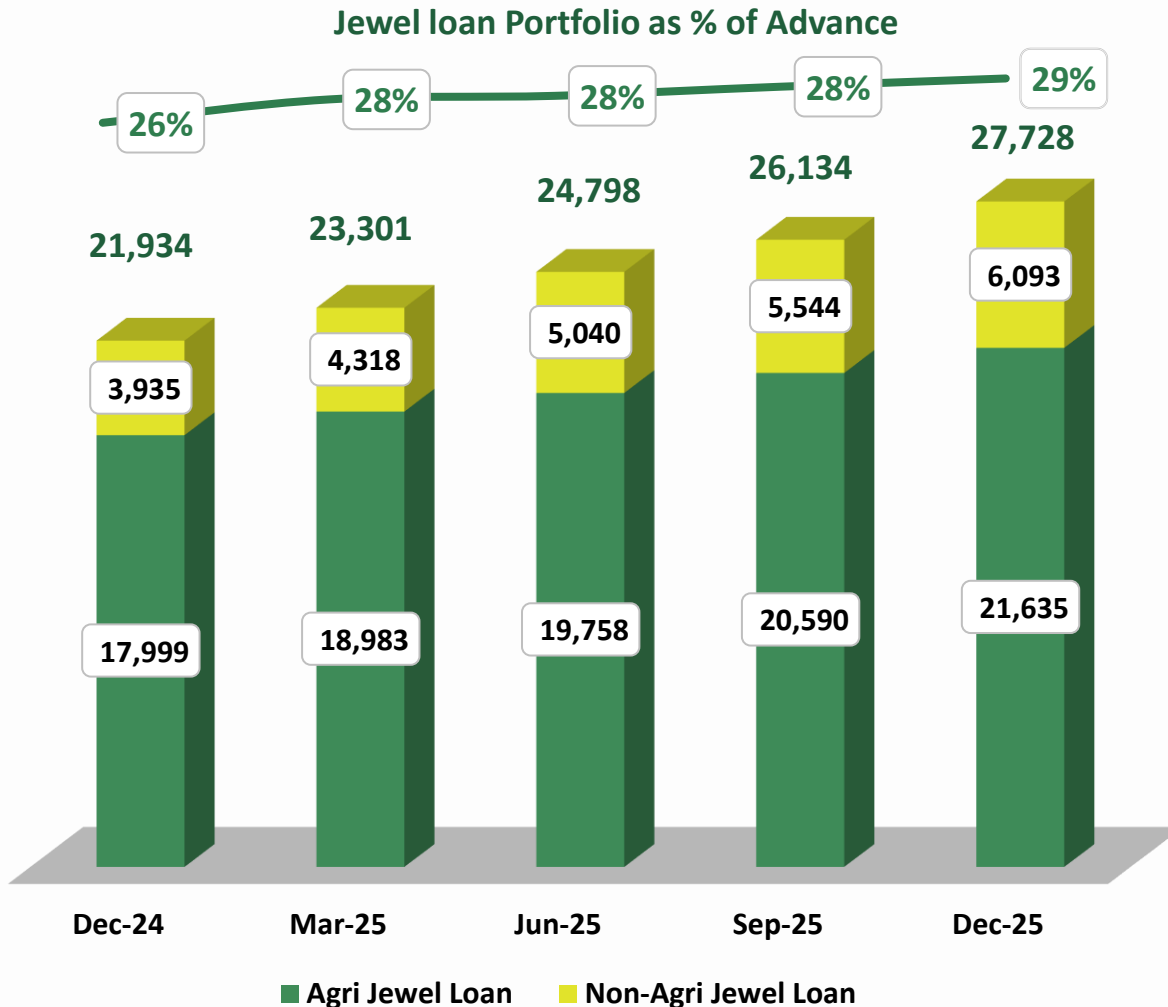
- MSME advances growth through focused execution across identified high potential branches
- Product-led initiatives, including new launches and Revamping existing Products
- Focused training initiatives on Bank's products and account identification
- Technology enabled monitoring tools to maintain portfolio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

# Jewel loan Portfolio



(Rs. crore)

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



Non Agri Jewel includes both Retail and Commercial Jewel loans

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



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

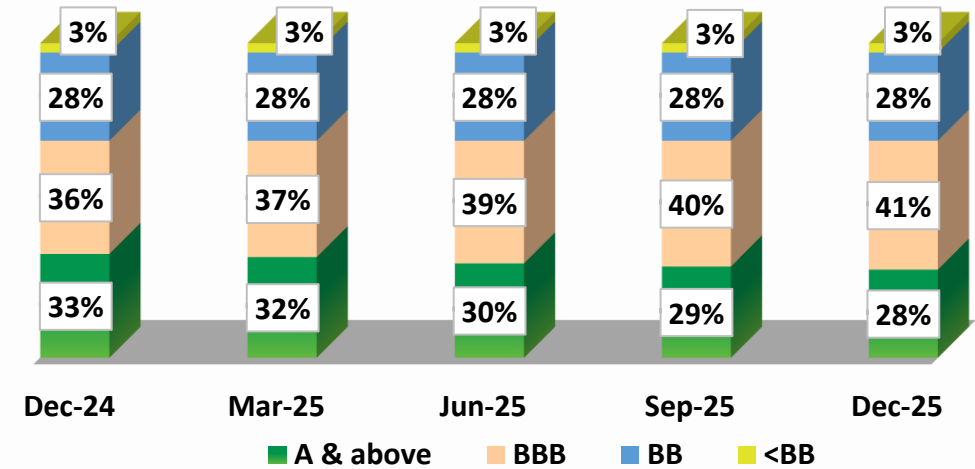
**Jewel Loan portfolio maintained at < 35 % for the last 5 years**

## Corporate Book

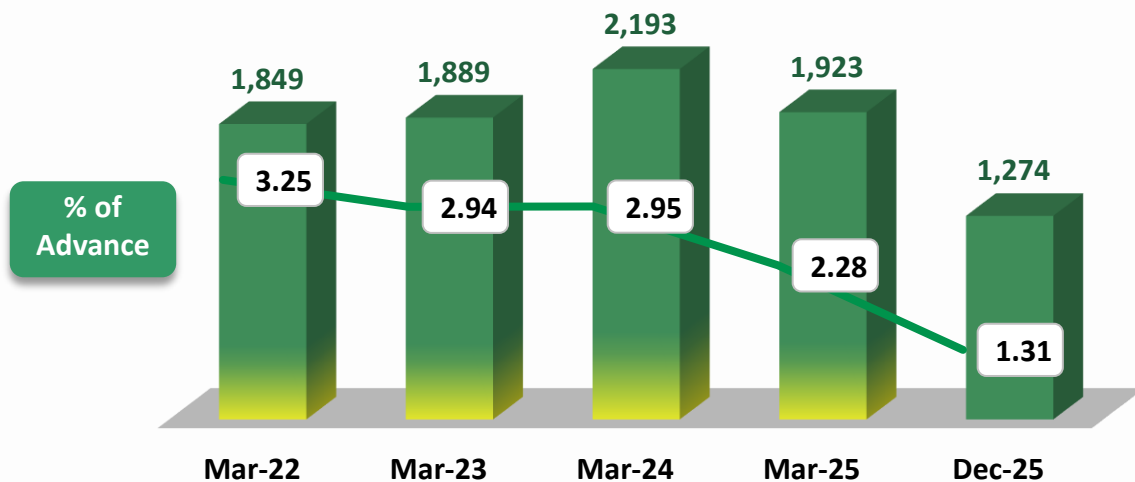
(Rs. crore)

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

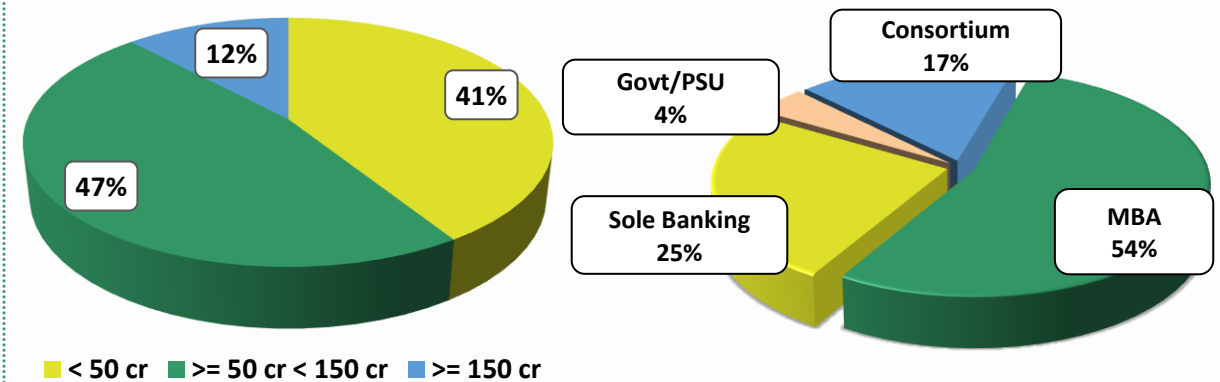
## Internal Rating distribution of Corporate Book



## Standard Corporate Advances O/s ≥ 150 crore



## Breakup of Corporate Book



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

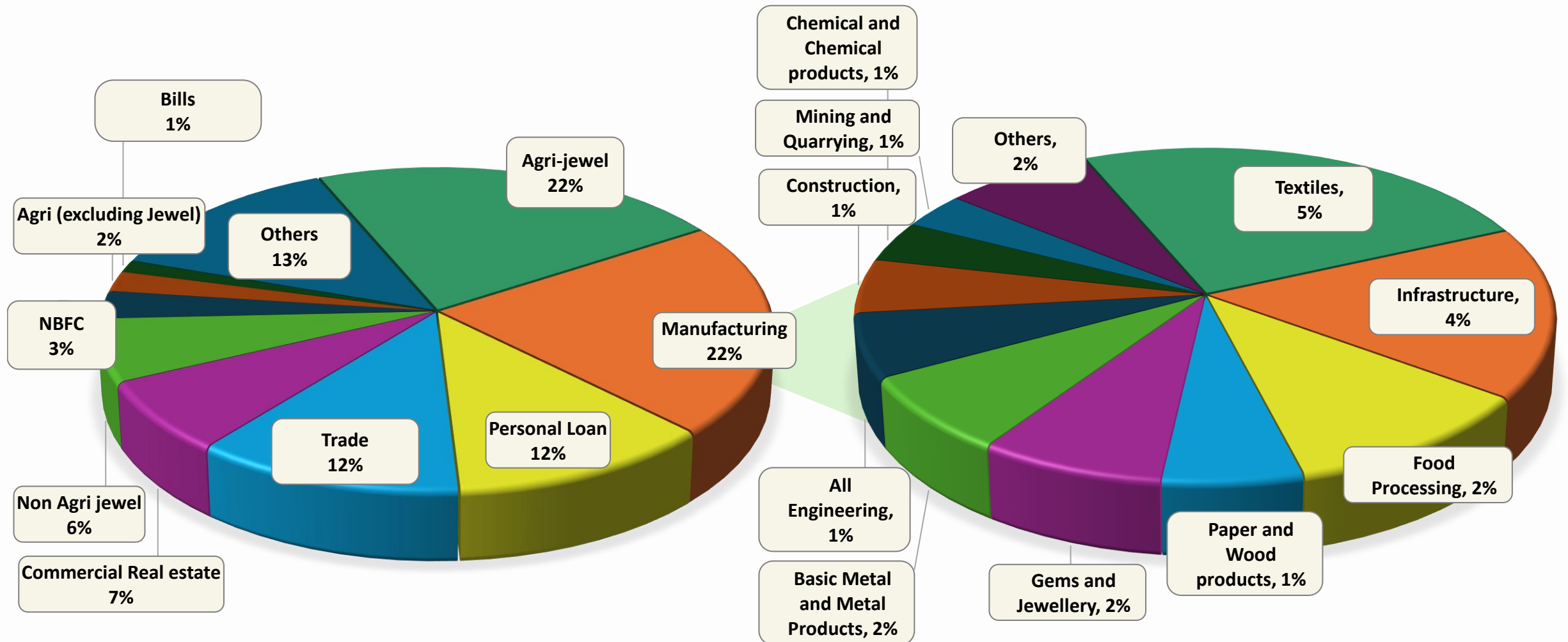


# Advances-Sectoral Composition



Gross Advance of Rs. 97,052 Cr

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

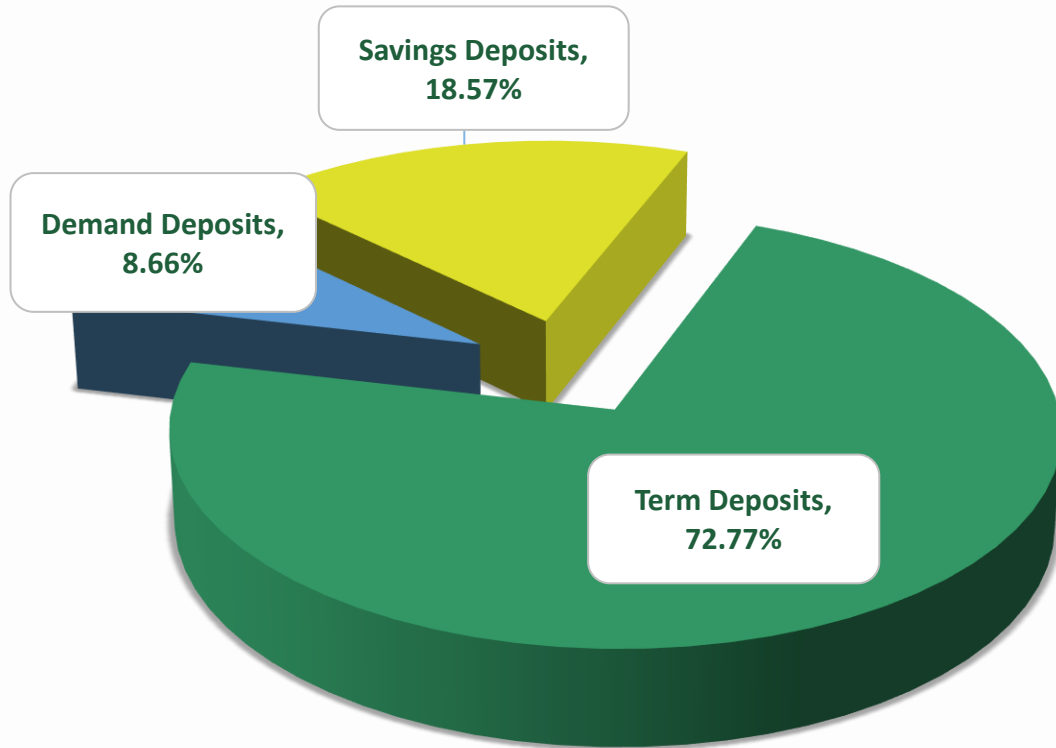




# Liability Franchise : Predominantly Retail



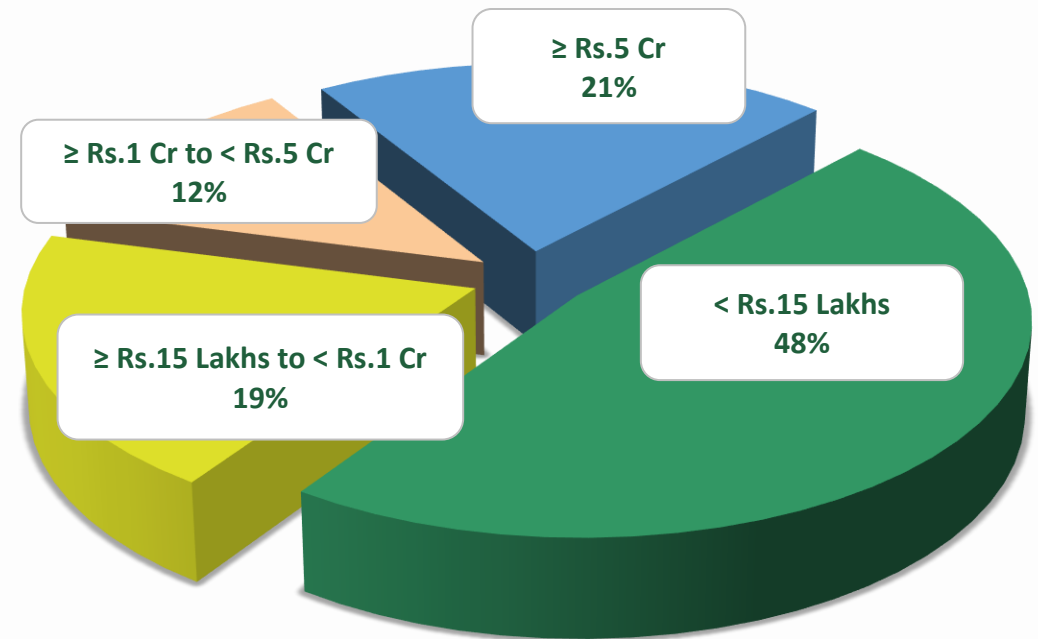
Deposit Breakup



## Sustained Momentum in CASA Growth and Mix

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

Term Deposit-Amount wise\*



**79 % of Total Term Deposits\* are < Rs.5 Cr**

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



# Investment Portfolio



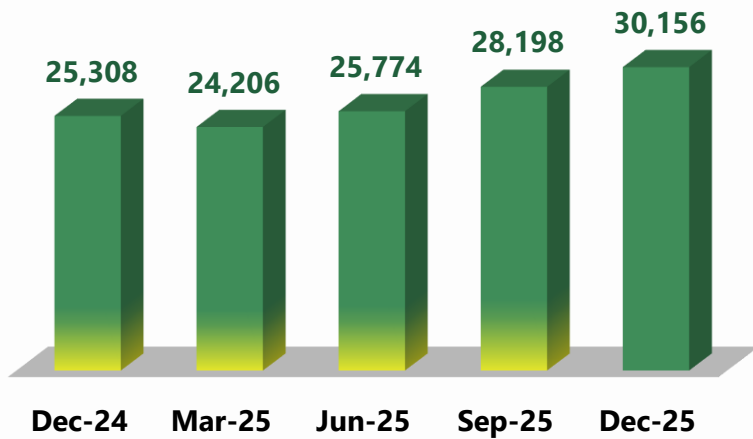
Steady growth | Stable yields | Conservative risk positioning

₹ 30,156 Cr  
Gross Investment

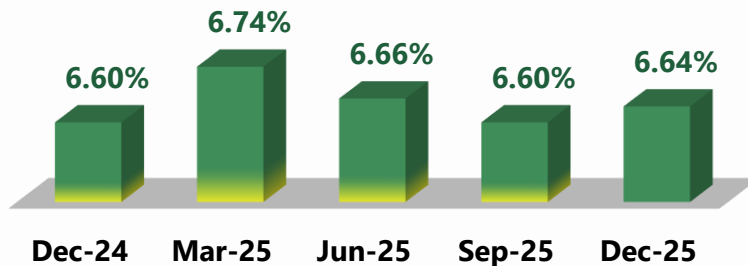
6.64 %  
Yield on Investment - Q3

3.78 Years  
Duration

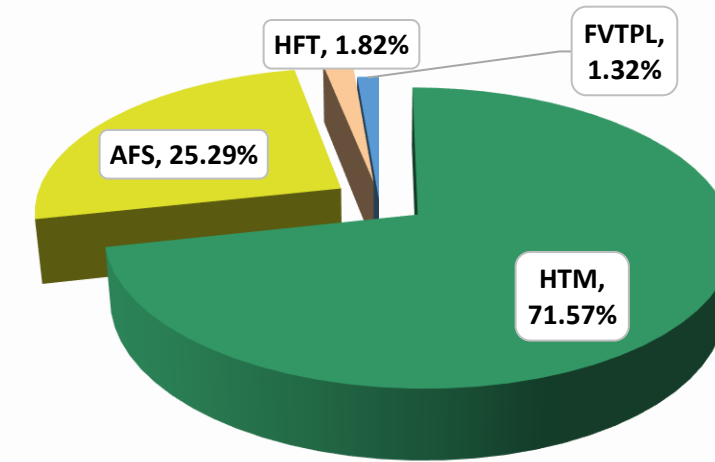
## Gross Investments (Rs. crore)



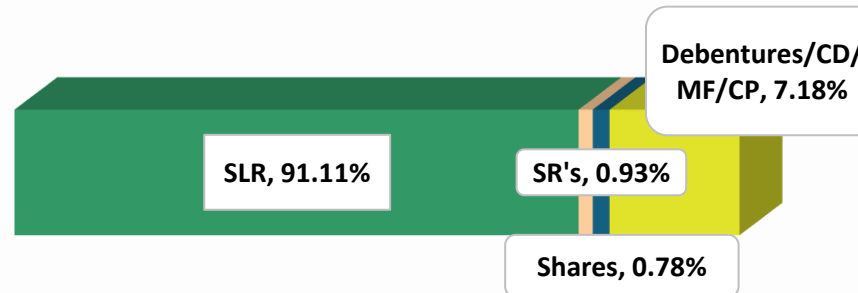
## Yield on Investments-Quarterly



## Portfolio Mix



## Investment composition



## Risk and Liquidity

### Modified Duration (Years)

| AFS  | HFT  | HTM  | FVTPL | Total |
|------|------|------|-------|-------|
| 4.19 | 5.53 | 3.61 | 4.19  | 3.78  |



# **Disciplined approach to Reduce stressed assets**





# Movement of NPA -Quarterly



(Rs. crore)

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

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



# Vertical wise NPA



(Rs. crore)

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

## Collection efficiency

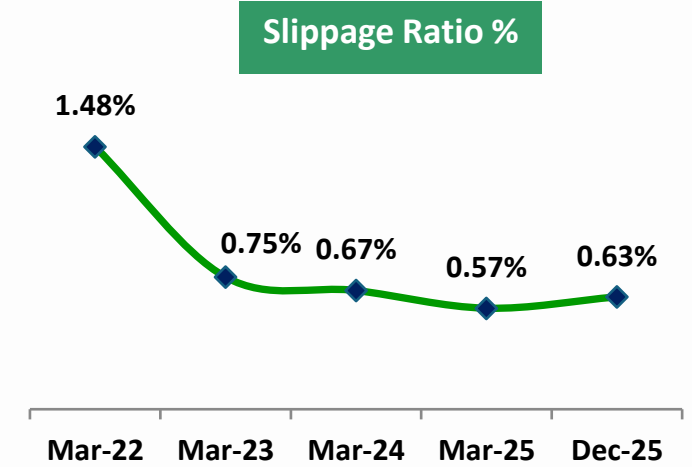
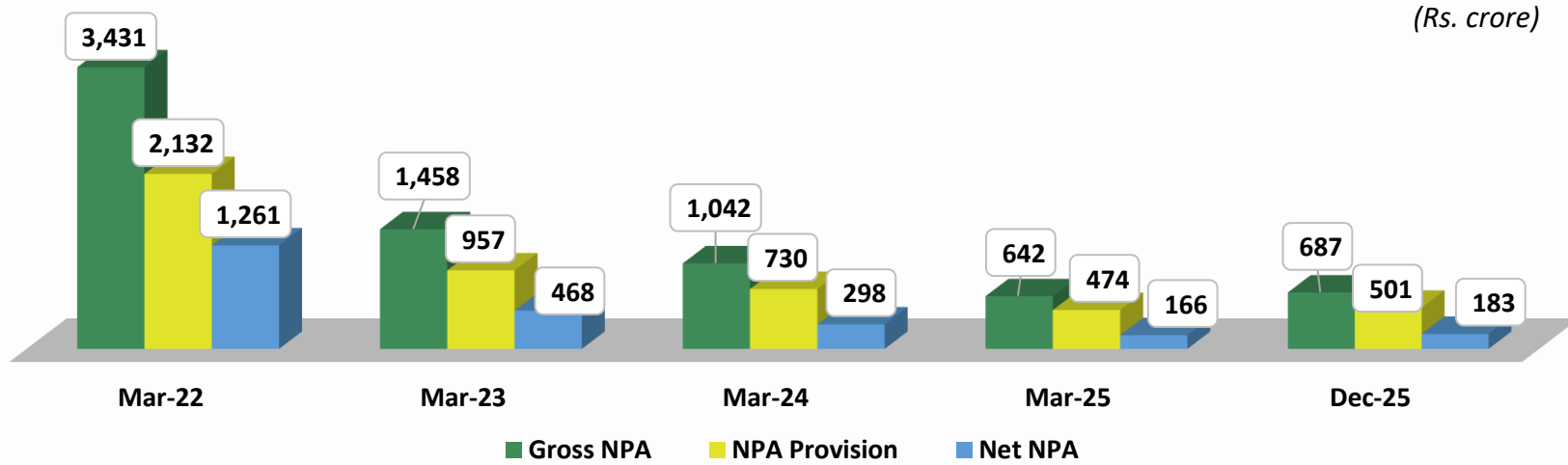
| Particulars         | Dec-25 | Nov-25 | Oct-25 |
|---------------------|--------|--------|--------|
| Term Loan (%)       | 98.8   | 99.3   | 99.2   |
| Working Capital (%) | 99.8   | 99.6   | 99.5   |

## Special mentioned Accounts-Entire Portfolio

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



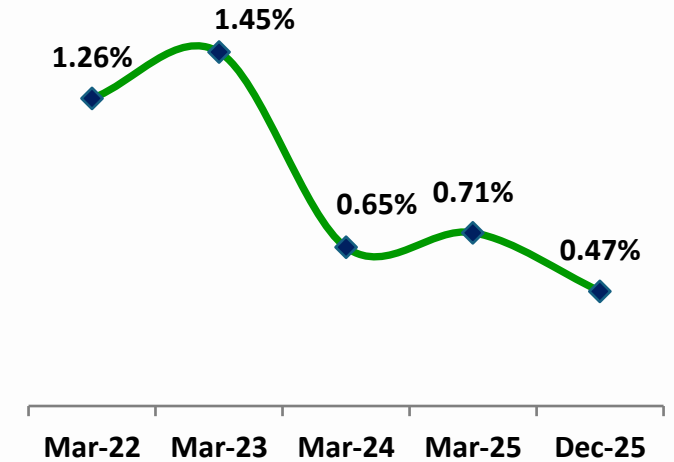
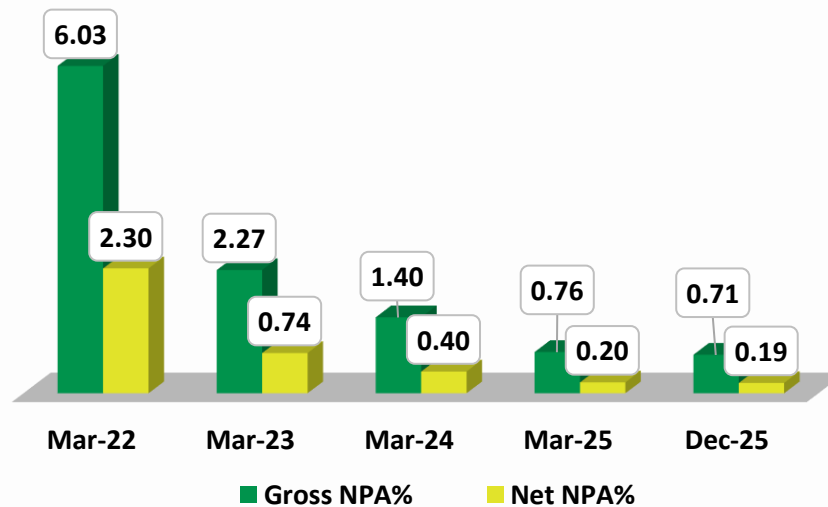
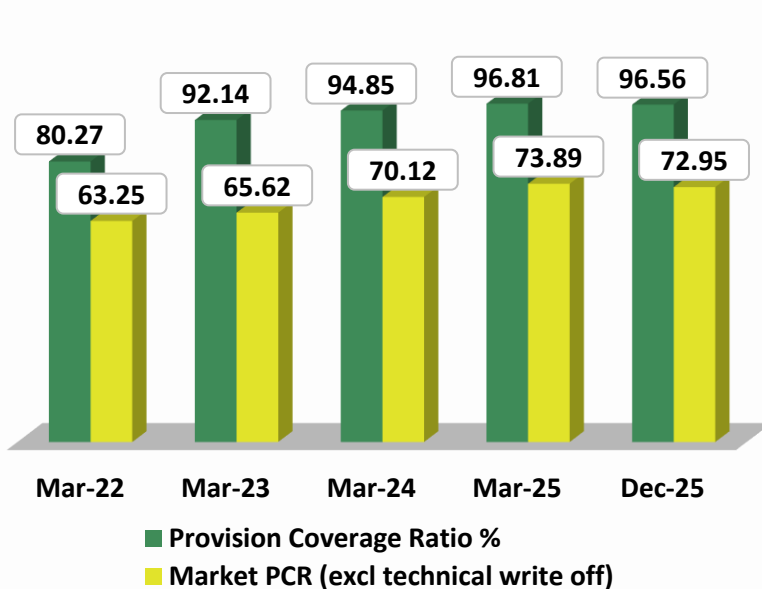
# Bank Maintaining high Asset Quality with GNPA 0.71 % and NNPA 0.19 %



PCR %

NPA %

Credit Cost %





# Provisions and Contingencies



(Rs. crore)

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



# Restructured Accounts



(Rs. crore)

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

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

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

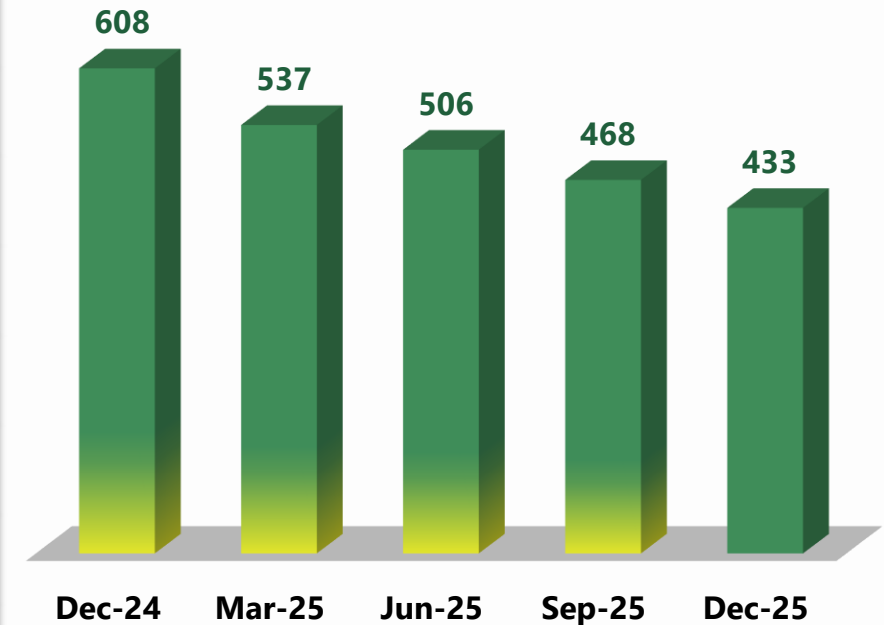
# Movement of Standard Restructured Advances for the Quarter



(Rs. crore)

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

## O/s Balance of Standard Restructured Advances



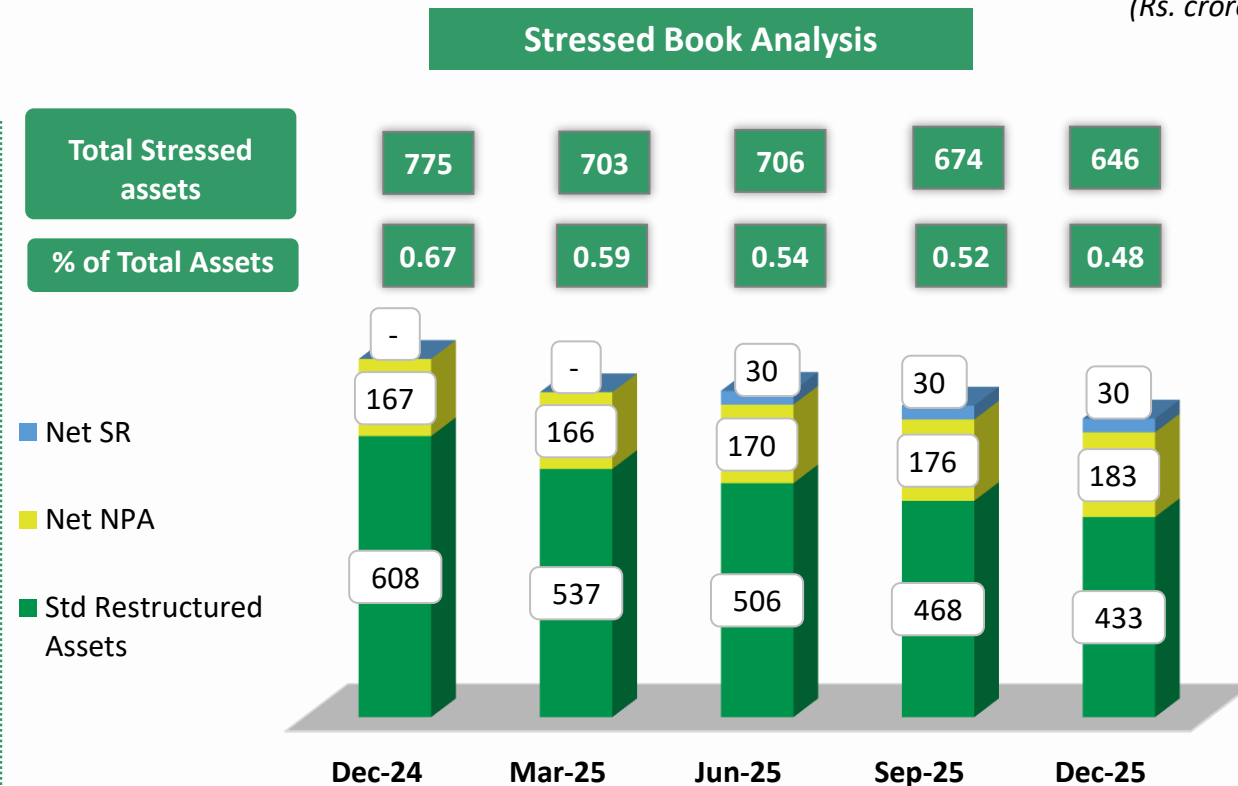


# Sector-wise Standard Restructured Advances



(Rs. crore)

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



**Security Receipt's Book**

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

\* Guaranteed by Govt of India

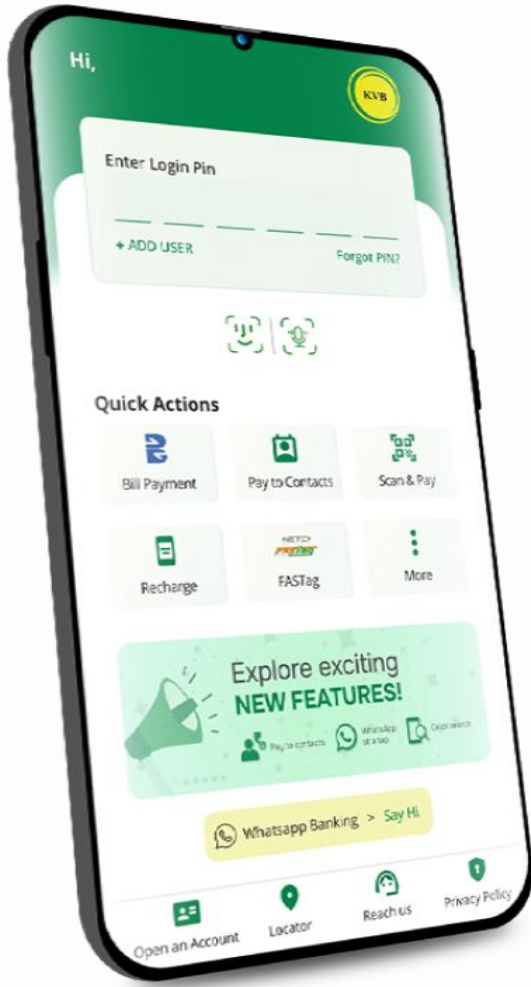




# Building a Strong Digital ecosystem



## KVB DLite Mobile banking App



 **4.8**  
★★★★★

 **4.6**  
★★★★★



GET IT ON  
Google Play

Download on the  
App Store

**7 M +**  
Total  
Downloads

**2.3 M +**  
Monthly Avg  
Transactions

**1.3 M +**  
Monthly  
Active Users

**4.13 L**  
Accounts  
Opened

### Enhanced Features



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

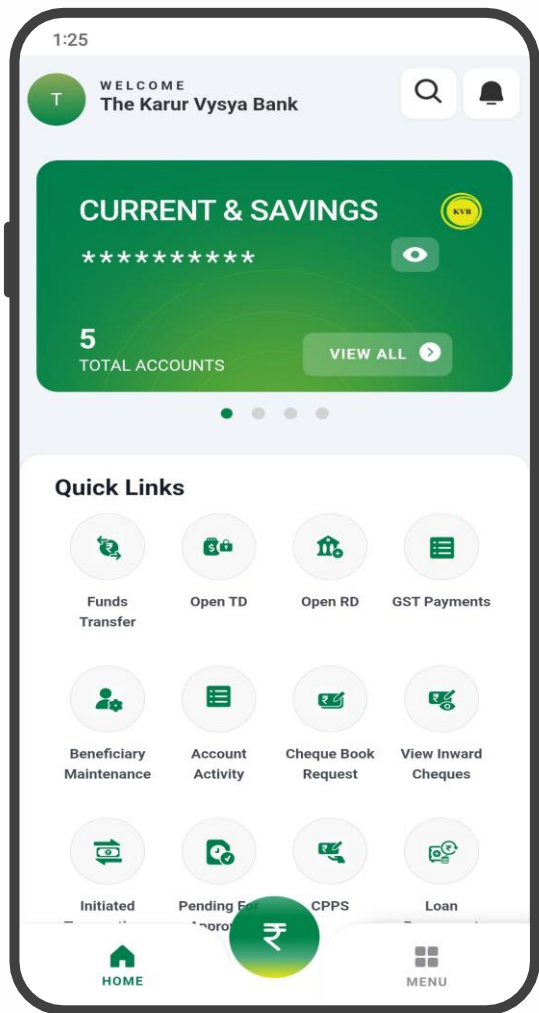
- ❖ Easy Navigation
- ❖ Search Button
- ❖ Instant Video KYC

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



## KVB Corp Mobile Banking app

### Enhanced Features



### Account Activities

Account and Cheque related services



### Loan Services

Corporate, Retail and Deposit loans



### Payments

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



### Deposits

Term Deposits and Recurring deposits



### Tax Payments

Tax payment enquiry, Income tax and  
GST payments



### Profile Management

Security & Login, Session summary, My  
Limits



### E-Services

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



### Alerts and Much more

Alerts, Credit card, Gift card balance  
enquiry and more

Available in



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

## Omni channel Marketing Tool

A unified platform enabling seamless customer engagement across multiple Digital channels

## Instant VKYC in DLite

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

## Soft Token app for Internet Banking

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

## Digitalization of NACH and CTS cheque image

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

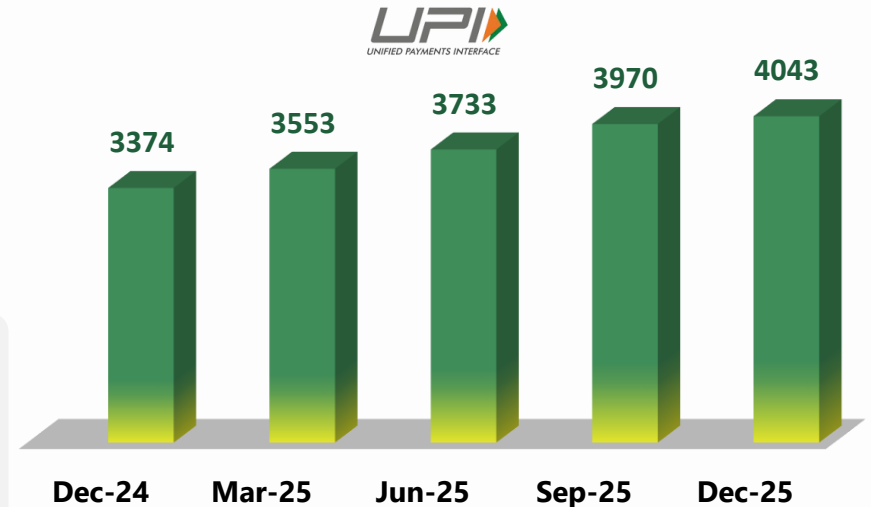
## Tool for Banner update in DLite

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

## SMS Optimization using Gen AI

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

## Count of UPI Transactions (Quarterly) (in lakhs)



96%

Transactions  
Served Digitally

17%

Growth in Digital Transactions YOY



# Awards and Accolades



## MSME Banking Excellence Awards-2025



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

Best bank for Promoting Government  
Schemes



**Winner**



CIMSME Awards-2025



Best Bank for Creating  
Awareness



**Runner Up**





# Digital Partnerships

KVB

## ASSETS

### Service Support



### Business Support



## LIABILITIES

### Channel Partners



### Payment aggregators



### Govt Business



### Payments



### Security





# Environmental Social Governance



## Community Impact

### Restoring Water Bodies



Restoration of Pudukadu & Kil Chithirai Chavadi Anicuts Focuses on

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

### Waste Management



Handover of 5 EV Garbage collection vehicles , Focuses on

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

## Operational excellence

### Renewable Energy Adoption

#### Solar Energy

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

#### Wind Energy

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

Driving sustainable communities through clean energy, water security and inclusive civic support



# ESG Highlights – Social



## Care for Elders

Supporting Dignified elders care through infrastructure



❖ Healthcare & Nutrition



❖ Safe Living Infrastructure



## Model Village Project

Holistic Rural development initiative focused on sustainable living



❖ Sustainable Agriculture



❖ Water and Sanitation



❖ Community empowerment



## Livelihood & Skill Development

Employment linked training program for underprivileged youth and women



❖ Skill and employability



❖ Livelihood support

❖ Sustainable career pathways

92

Financial Literacy Campaigns

997

Individuals Benefited

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



## 10 Directors

**7** Non-Executive  
Independent  
Directors

**2** Executive  
Directors

**1** Non-Executive  
Non  
independent  
Director

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

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

Majority of Board Committees are chaired by Independent Directors

## 11 Board Level Committees

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

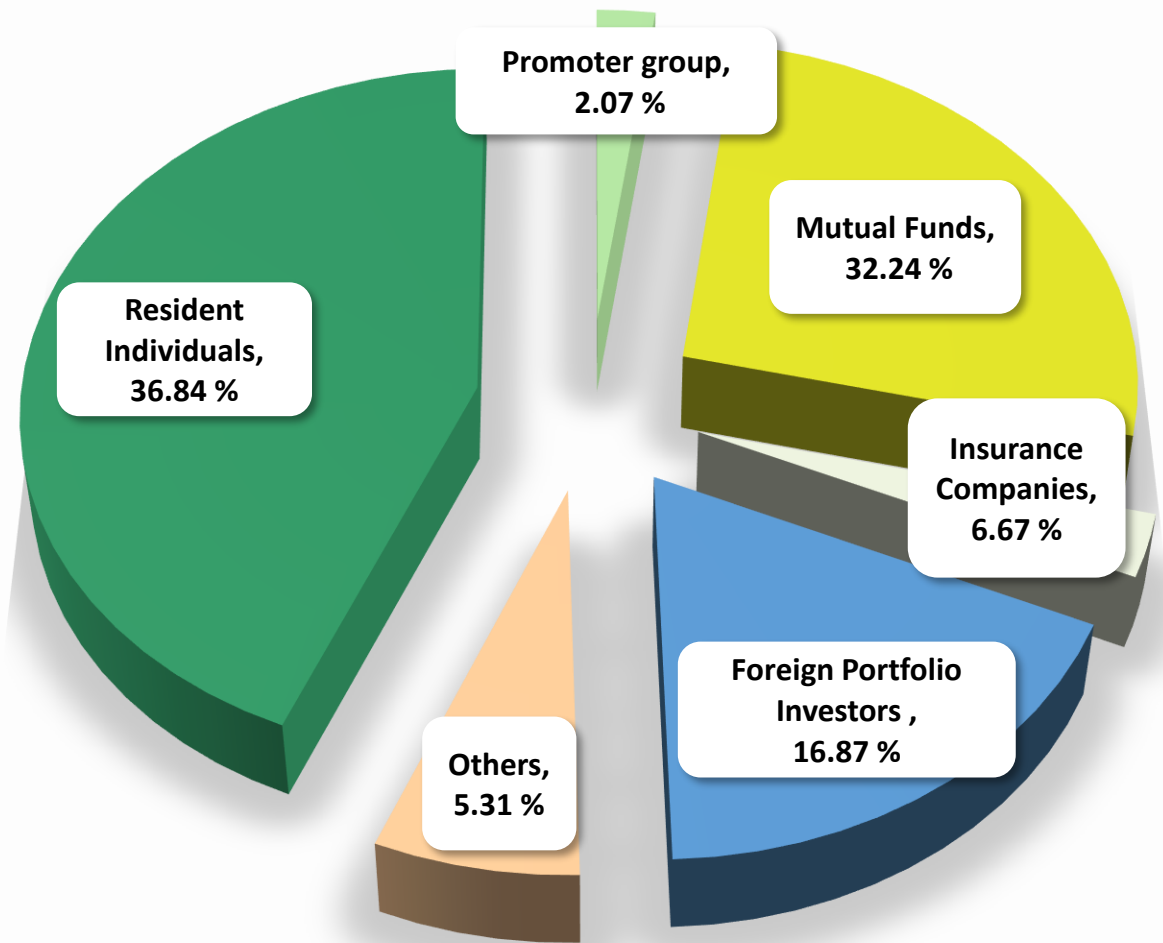





# Shareholding pattern

# External Ratings



Shareholding as on Dec 31,2025



| Rating Agency   | Instrument                | Ratings                      |
|---|---------------------------|------------------------------|
|    | Certificate of Deposit    | A1+<br>( Reaffirmed)         |
|   | Issuer Rating             | AA (Stable)<br>( Reaffirmed) |
|    | Certificate of Deposits   | A1+<br>(Reaffirmed)          |
|   | Short Term Fixed Deposits | A1+                          |
|  | Fixed Deposits            | AA (Stable)                  |



# Decade of Sustained Growth



(Rs. crore)

| Year                  | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2017-18  | 2018-19  | 2019-20  | 2020-21  | 2021-22  | 2022-23  | 2023-24  | 2024-25  |
|-----------------------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| Paid up Capital       | 107     | 122     | 122     | 122     | 145      | 160      | 160      | 160      | 160      | 160      | 161      | 161      |
| Reserves              | 3,219   | 4,124   | 4,451   | 4,723   | 6,066    | 6,205    | 6,440    | 6,760    | 7,308    | 8,264    | 9,687    | 11,559   |
| Owned funds           | 3,326   | 4,246   | 4,573   | 4,845   | 6,211    | 6,365    | 6,600    | 6,920    | 7,596    | 8,584    | 9,848    | 11,720   |
| Basel III (%)         | 12.60   | 14.62   | 12.17   | 12.54   | 14.43    | 16.00    | 17.17    | 18.98    | 19.46    | 18.56    | 16.67    | 18.17    |
| Deposits              | 43,758  | 44,690  | 50,079  | 53,700  | 56,890   | 59,868   | 59,075   | 63,278   | 68,486   | 76,638   | 89,113   | 1,02,078 |
| Advances              | 34,226  | 36,691  | 39,476  | 41,435  | 45,973   | 50,616   | 48,516   | 52,820   | 56,876   | 64,168   | 74,423   | 84,491   |
| Total Business        | 77,984  | 81,381  | 89,555  | 95,135  | 1,02,863 | 1,10,484 | 1,07,591 | 1,16,098 | 1,25,362 | 1,40,806 | 1,63,536 | 1,86,569 |
| Total Income          | 5,680   | 5,977   | 6,150   | 6,405   | 6,600    | 6,779    | 7,145    | 6,389    | 6,357**  | 7,675    | 9,863    | 11,508   |
| Operating Profit      | 838     | 943     | 1,303   | 1,571   | 1,777    | 1,711    | 1,761    | 1,291    | 1,630**  | 2,476    | 2,829    | 3,212    |
| Net Profit            | 430     | 464     | 568     | 606     | 346      | 211      | 235      | 359      | 673      | 1,106    | 1,605    | 1,942    |
| Return on Assets (%)  | 0.86    | 0.88    | 1.03    | 1.00    | 0.53     | 0.31     | 0.32     | 0.49     | 0.86     | 1.27     | 1.63     | 1.72     |
| Cost of Deposit (%)   | 8.24    | 7.96    | 7.40    | 6.60    | 5.99     | 5.80     | 5.76     | 4.96     | 4.30     | 4.27     | 5.19     | 5.61     |
| Yield on Advance (%)  | 12.28   | 12.14   | 11.67   | 11.34   | 10.30    | 9.75     | 9.63     | 8.93     | 8.47     | 8.93     | 9.95     | 10.15    |
| EPS (In Rs.)          | 40.08   | 39.86   | 46.59   | 9.95*   | 4.78     | 2.64     | 2.94     | 4.50     | 8.42     | 13.81    | 19.99    | 20.10    |
| Book Value(In Rs.)    | 308.91  | 348.42  | 375.25  | 79.51*  | 85.49    | 79.63    | 82.57    | 86.57    | 94.95    | 105.03   | 122.42   | 145.57   |
| Dividend (%)          | 130     | 130     | 140     | 130     | 30       | 30       | -        | 25       | 80       | 100      | 120      | 130      |
| No of Employees       | 7,339   | 7,197   | 7,211   | 7,400   | 7,956    | 7,663    | 7,935    | 7,746    | 7,306    | 7,764    | 9,085    | 9,866    |
| Business per employee | 10.63   | 11.31   | 12.42   | 12.86   | 12.93    | 14.42    | 13.56    | 14.99    | 17.28    | 18.14    | 18.00    | 18.91    |
| Branches (No.)        | 572     | 629     | 667     | 711     | 790      | 778      | 779      | 780      | 789      | 799      | 838      | 888      |

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

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



# Thank You

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

