IRC:F48:113:242:2026

20th July 2026

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

Scrip Code: KARURVYSYA

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

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 30th June 2026

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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 30th June 2026 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 MADDIRALA

Digitally signed by SRINIVASARAO MADDIRALA
Date: 2026.07.20 15:43:00 +05'30'

Srinivasarao Maddirala
Company Secretary &
Compliance Officer

Encl: As above

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
No.20, Erode Road, Vadivel Nagar, L.N.S.,
Karur - 639 002.
✆: 04324-269431,35,40-43
Email: kvbshares@kvb.bank.in
Website: www.kvb.bank.in
CIN: L65110TN1916PLC001295

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Smart way to bank

Investor Presentation
Q1 FY 2026-27

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Financial Highlights & KPI's

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Capital Adequacy

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Balance sheet Growth

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Asset Quality

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Other Financial Information

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Digital Banking and ESG

Consistent Growth with Sustained Profitability and Asset Quality

Financial Highlights | Profitability improves; Asset quality remains strong

(₹ Crore)

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

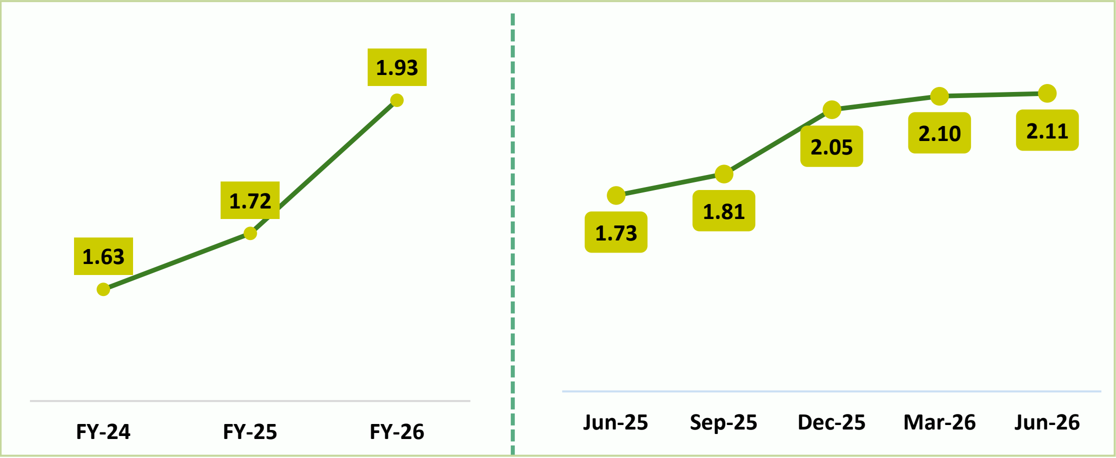
Particulars	Quarter ended		
	Jun-26 (%)	*Jun-25 (%)*	*Mar-26 (%)*
Cost of Deposits	*5.45*	*5.77*	*5.41*
Yield on Advances	*10.01 ‡*	*10.00*	*9.93*
Cost of Funds	*5.45*	*5.78*	*5.38*
Yield on Funds	*8.99 ‡*	*8.87*	*8.92**
Spread on Funds	*3.54 ‡*	*3.10*	*3.60*
Net Interest Margin	*4.26 ‡*	*3.86*	*4.25**
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

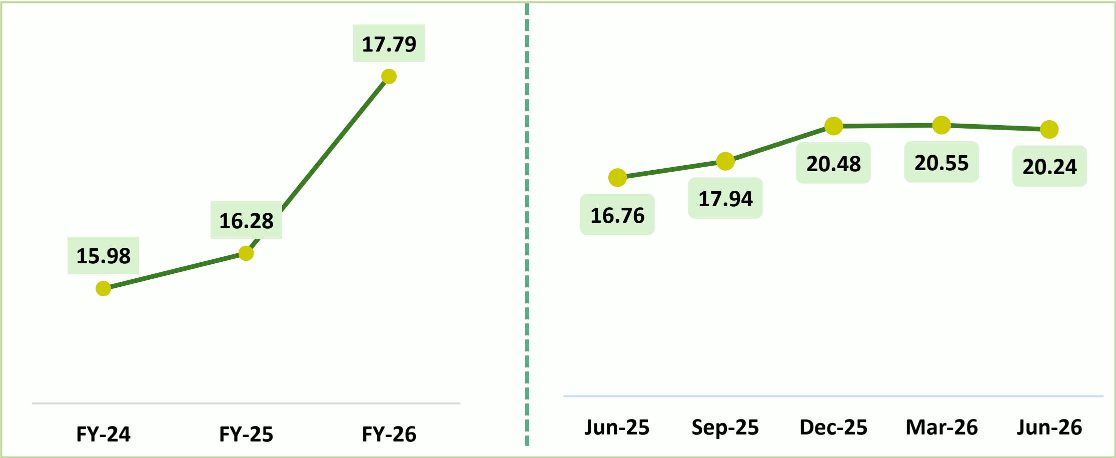
Performance Metrics

KVB

ROA %

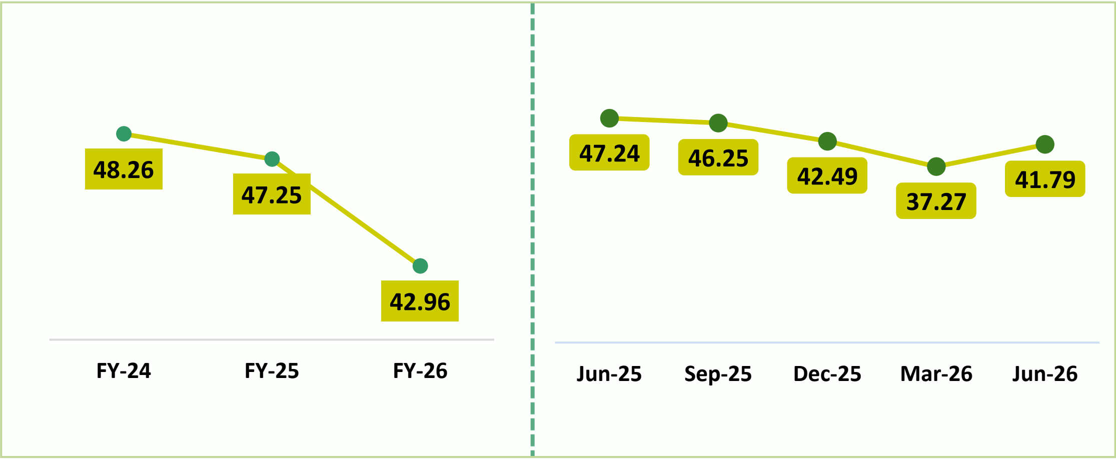


ROE %

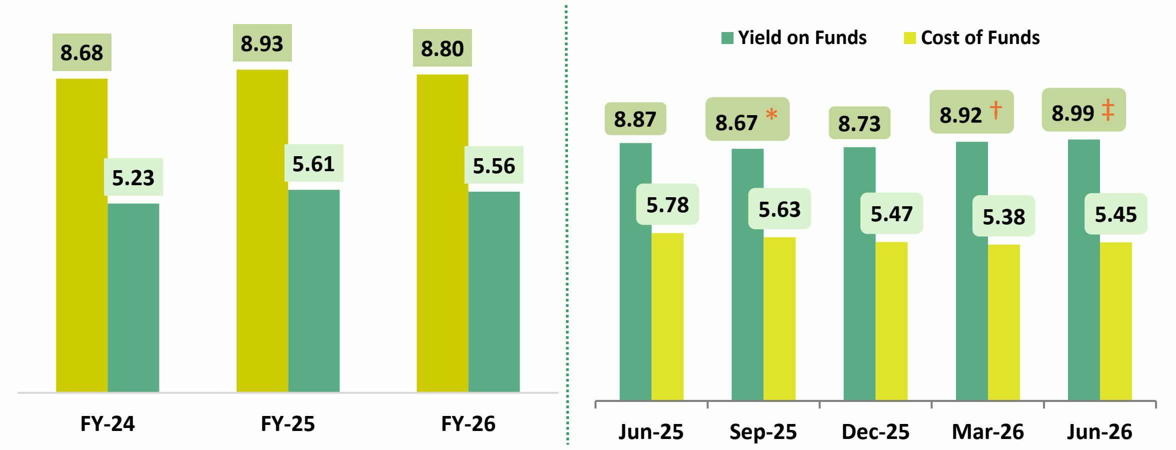


NIM %

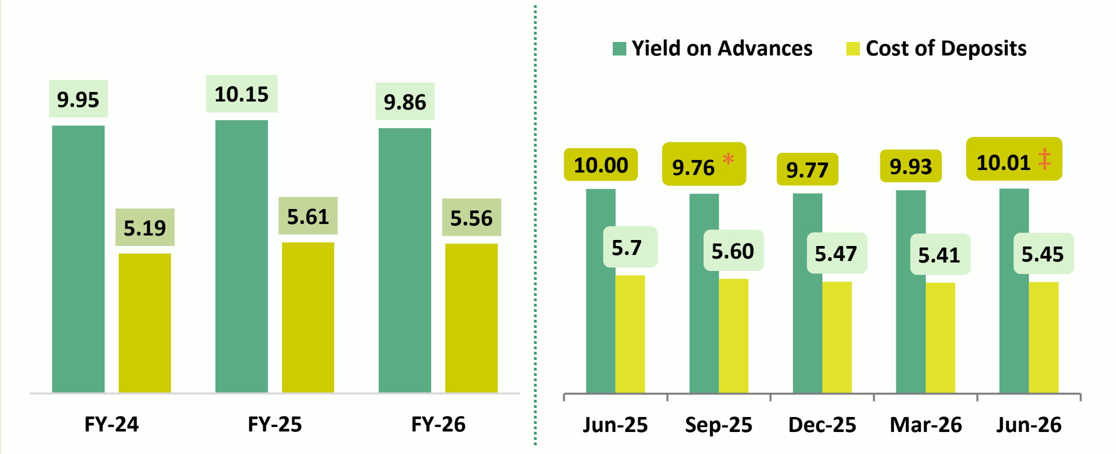
Cost to Income %



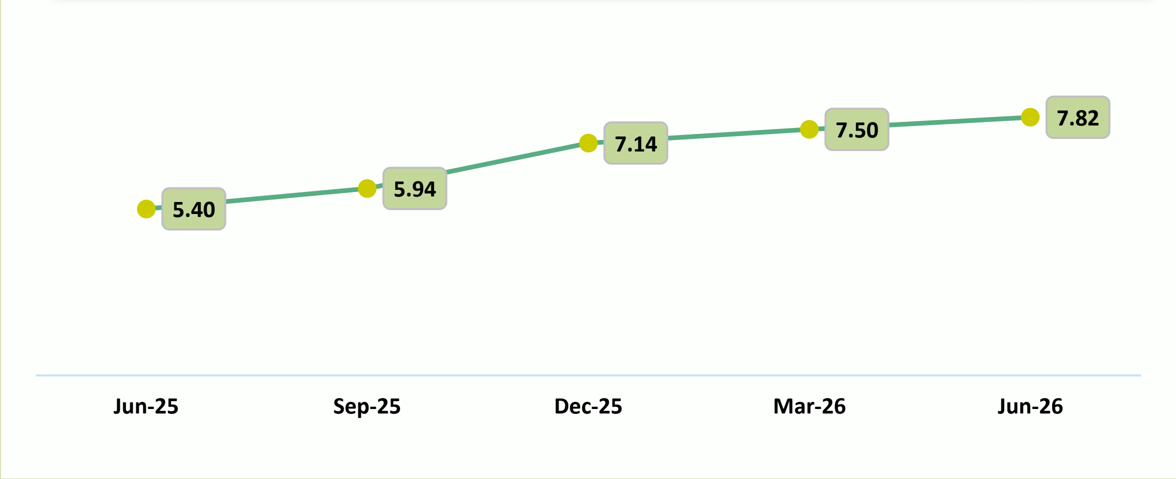
Yield on Funds & Cost of Funds %



Yield On Advances & Cost of Deposits



Uptrend in EPS



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)

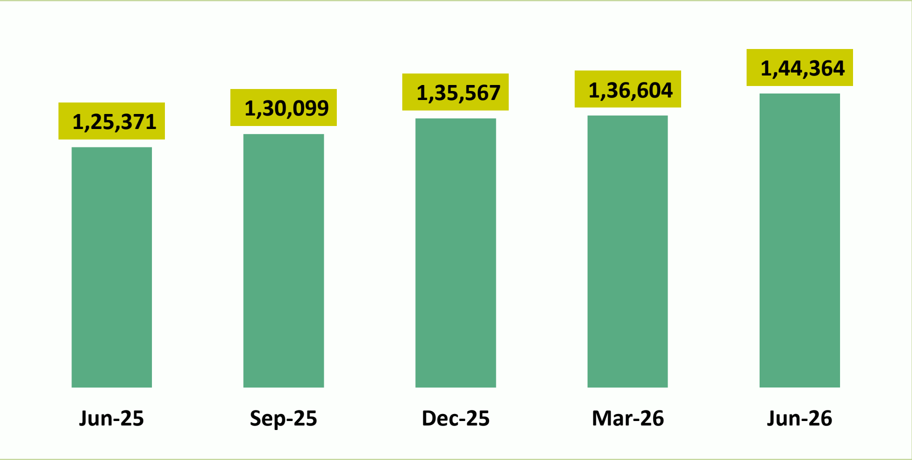
Particulars	Quarter ended				
	Jun-26	Jun-25	*Growth % (YoY)*	Mar-26	*Growth % (QoQ)*
Net Interest Income	1,423	1,080	*32*	1,359	*5*
Other Income	442	447	*(1)*	616	*(28)*
- Fee income	270	251	*8*	280	*(4)*
- Others	172	196	*(12)*	336	*(49)*
Total Income	**1,865**	**1,527**	***22***	**1,975**	***(6)***
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

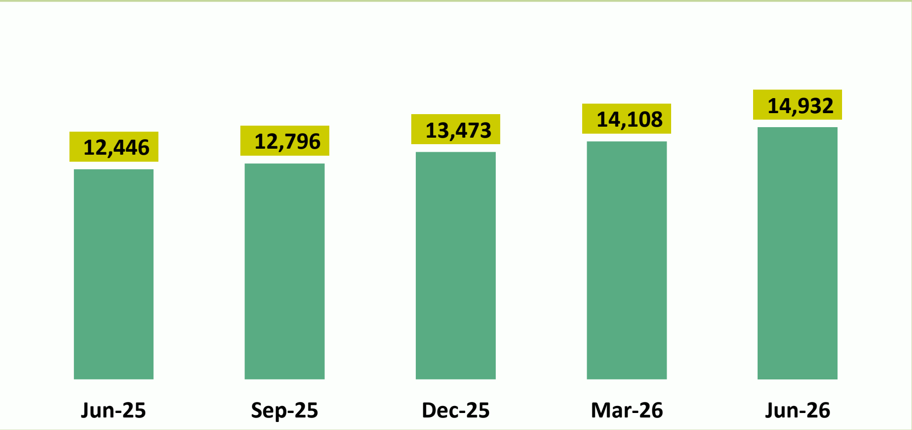
(₹ Crore)

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



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Capital Adequacy

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Digital Banking and ESG

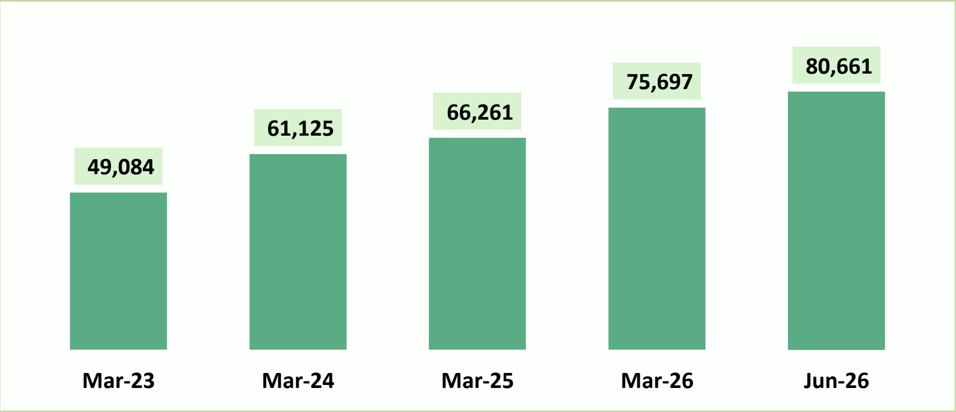
Capital position remains comfortable to support growth

Capital Adequacy

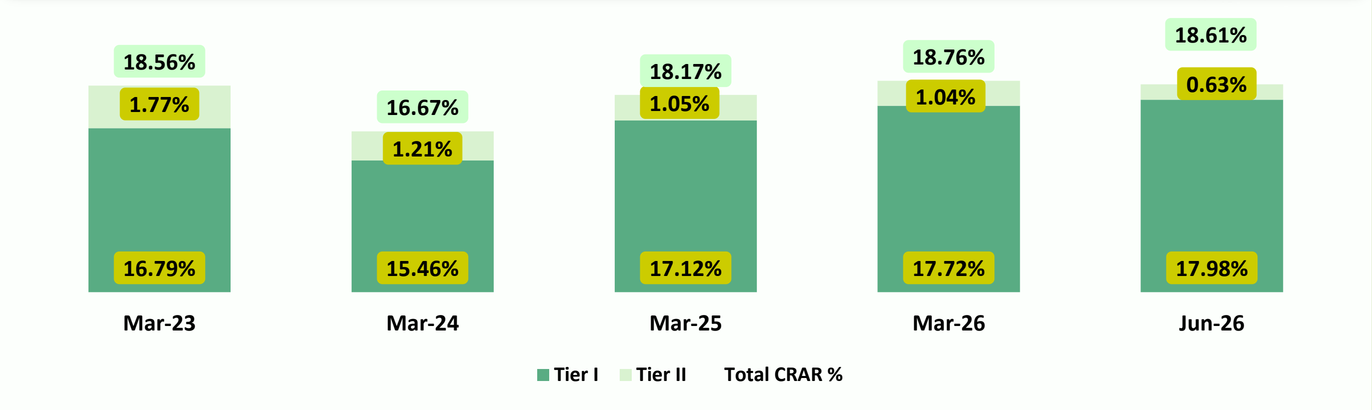
(₹ Crore)

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

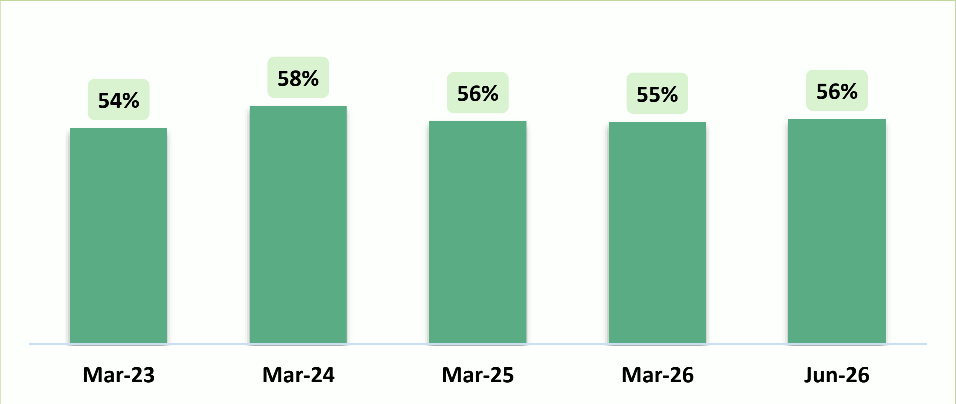
Risk Weighted Assets (INR crores)



CRAR %



RWA/Total asset (%)



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Digital Banking and ESG

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

Advances and Deposits

(₹ Crore)

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

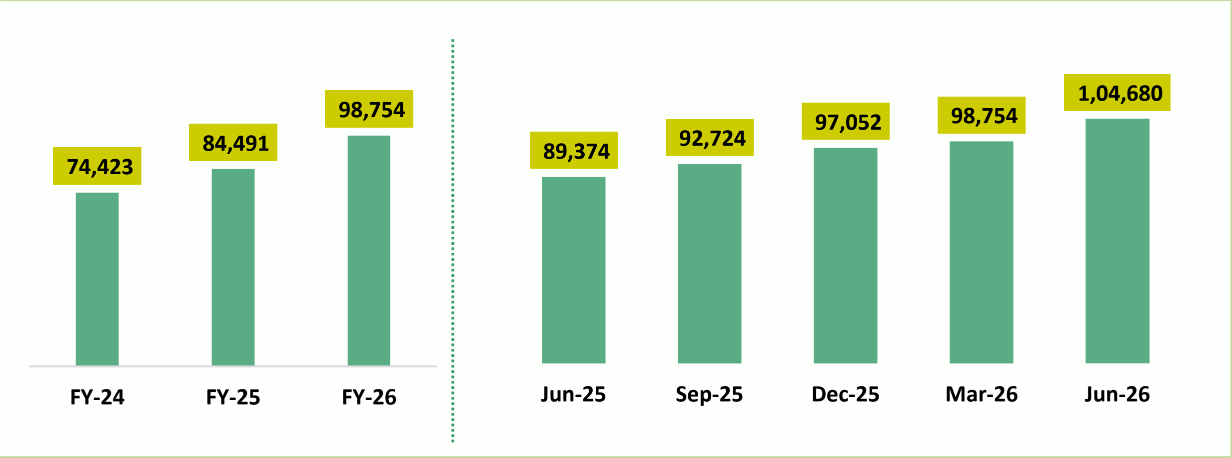
Particulars	Jun-26	Jun-25	*YoY %*	Mar-26	*QoQ %*
Deposits	1,22,587	1,06,650	*15*	1,15,666	*6*
Gross Advances	1,04,680	89,374	*17*	98,754	*6*
Total Business	**2,27,267**	**1,96,024**	***16***	**2,14,420**	***6***

Deposit Portfolio

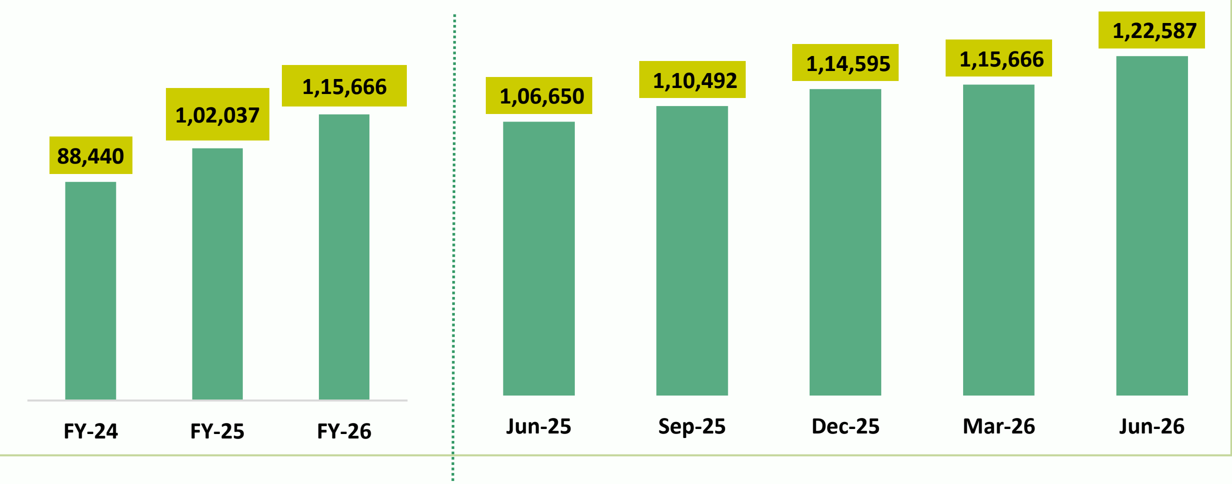
Granular Deposit growth: Total Deposits 15 % YoY, 6 % QoQ

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

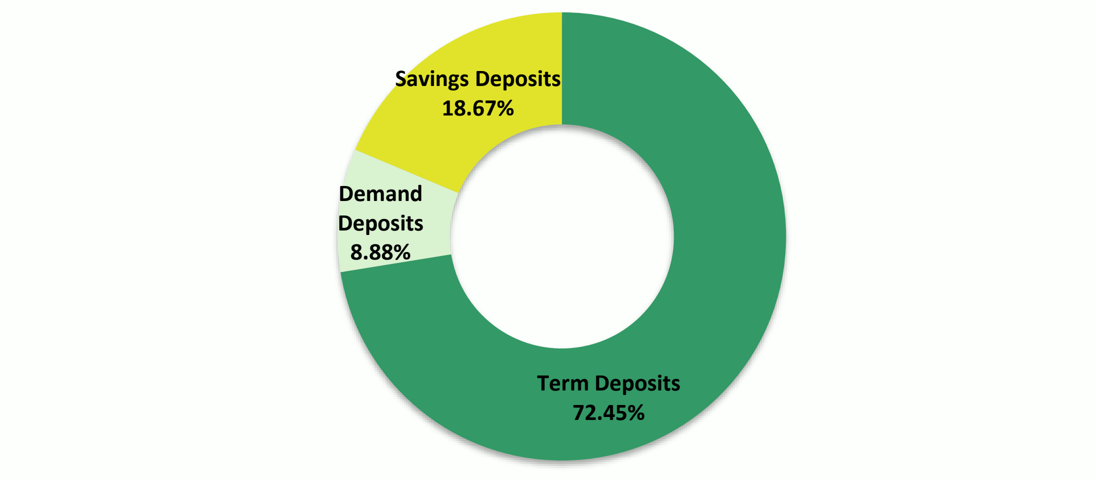


Deposits



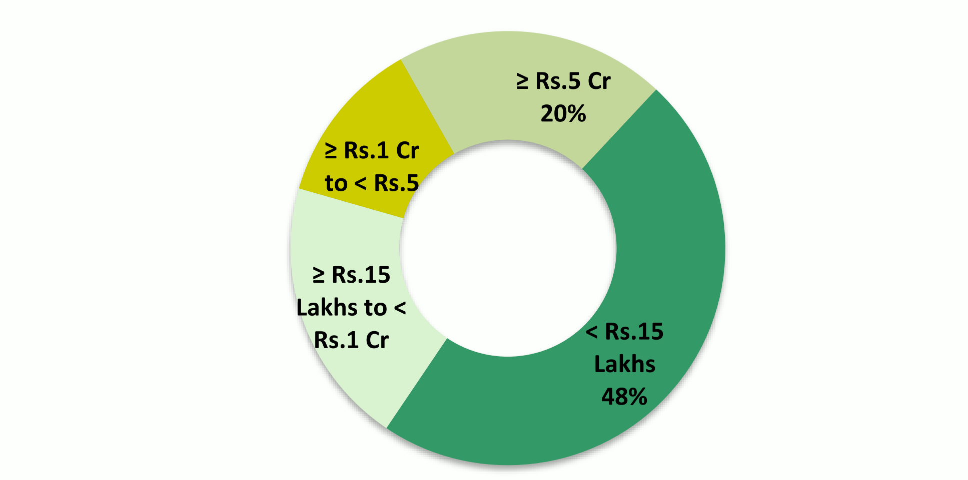
Liability Franchise | Predominantly Retail

Deposit Breakup

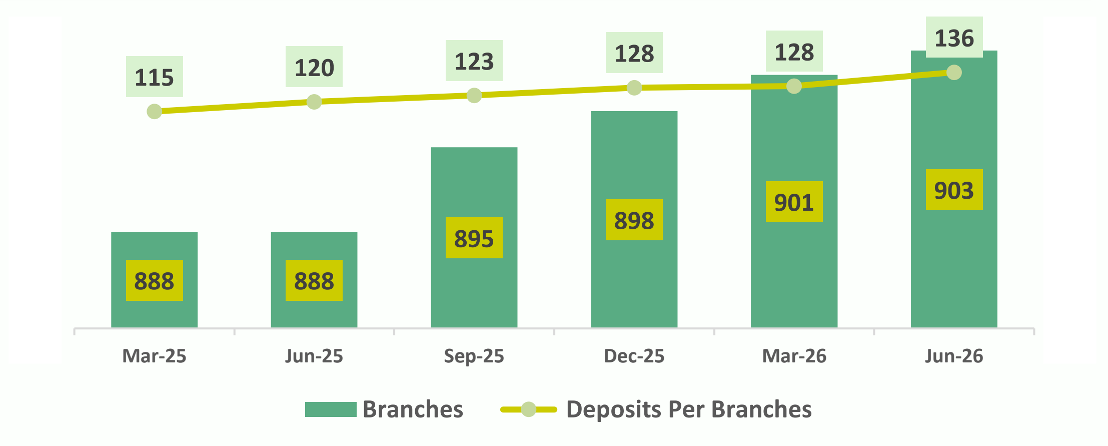


Term Deposit-Amount wise*

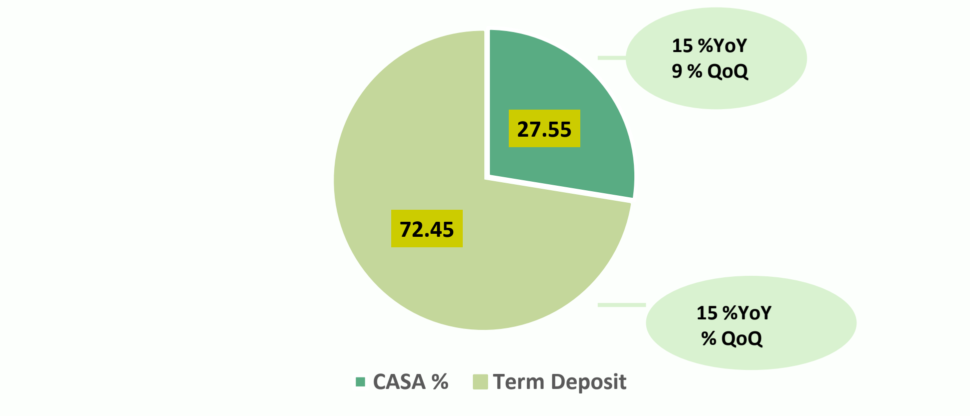
80 % of Total Term Deposits* are < Rs.5 Cr



Deposit Per Branch



Deposit split by type



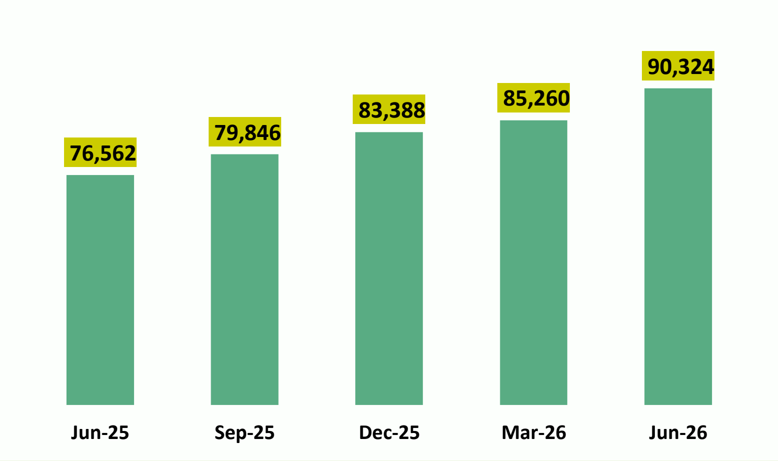
* Term Deposit here do not include Term Deposits by Banks, FCNR deposits and Certificate of Deposits (CD's)

Consistent and Credible Progress | RAM- led Growth Continues

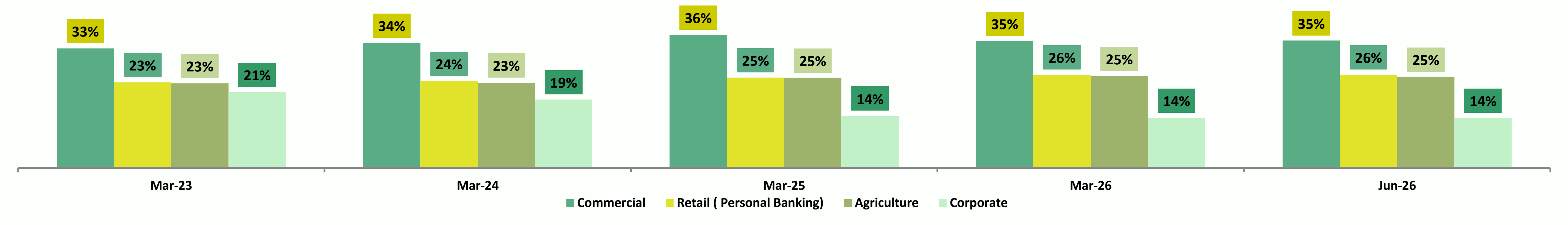
(₹ Crore)

Advance Mix	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 Portfolio | Retail Growth Anchored by Secured Products

(₹ Crore)

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

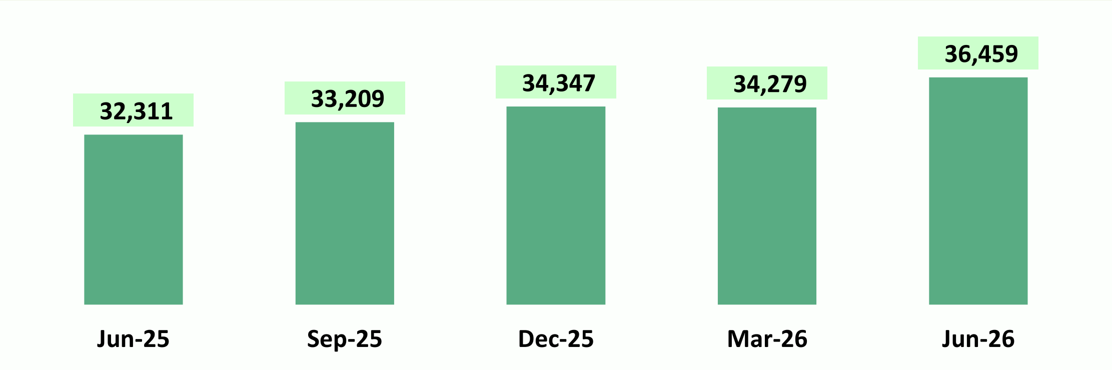
Particulars	Jun-26	Jun-25	*YoY %*	Mar-26	*QoQ %*
Housing loan	8,120	8,232	*(1)*	8,163	*(1)*
Retail-Jewel loans	6,252	4,240	*47*	5,560	*12*
Mortgage (LAP) loans	10,041	6,583	*53*	9,222	*9*
Vehicle loans	775	982	*(21)*	816	*(5)*
Consumer Credit - BNPL	812	822	*(1)*	798	*2*
Personal loans	250	222	*13*	253	*(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

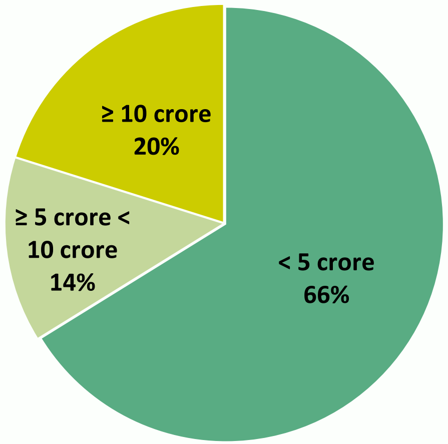
Commercial Banking

(₹ Crore)

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

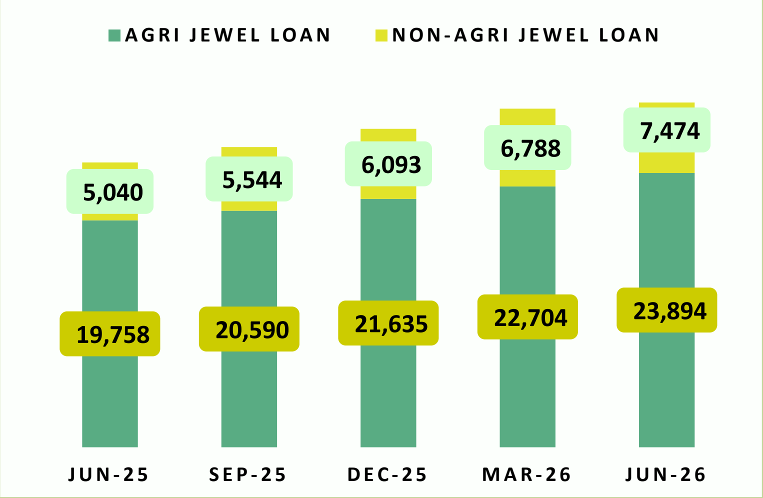
7. RM channel has been introduced for small ticket loans in the MSME hotspots

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



Strong Growth:

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

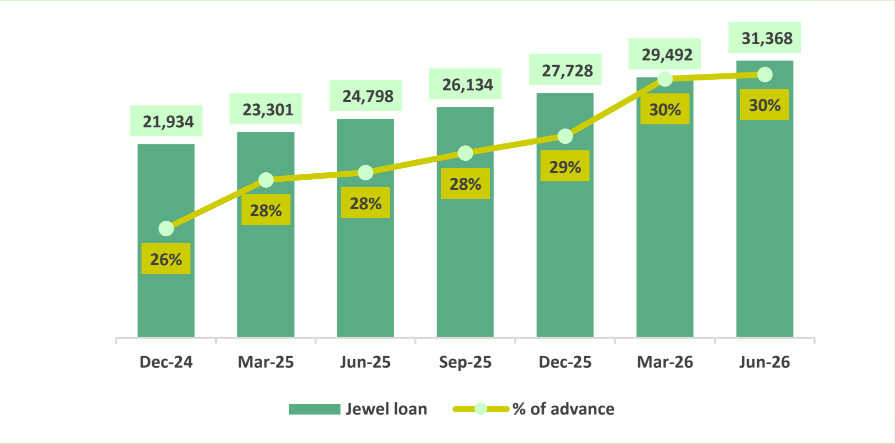
Controlled Mix:

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**

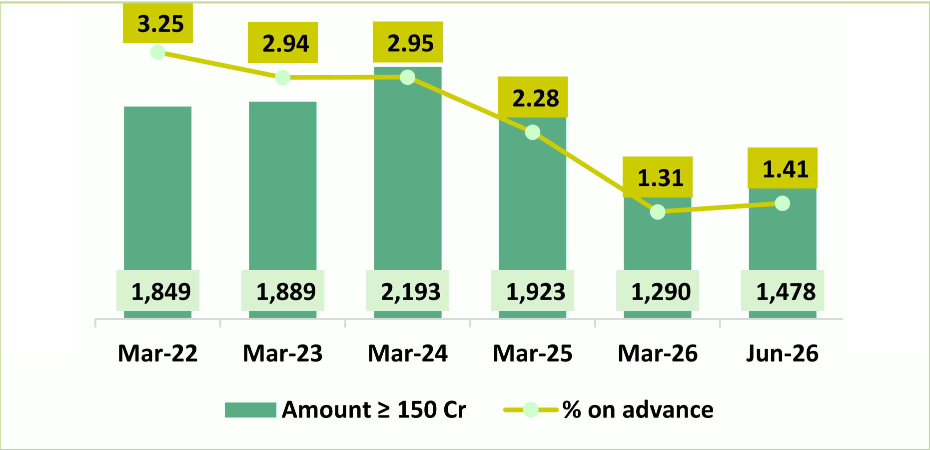
Corporate Banking

(₹ Crore)

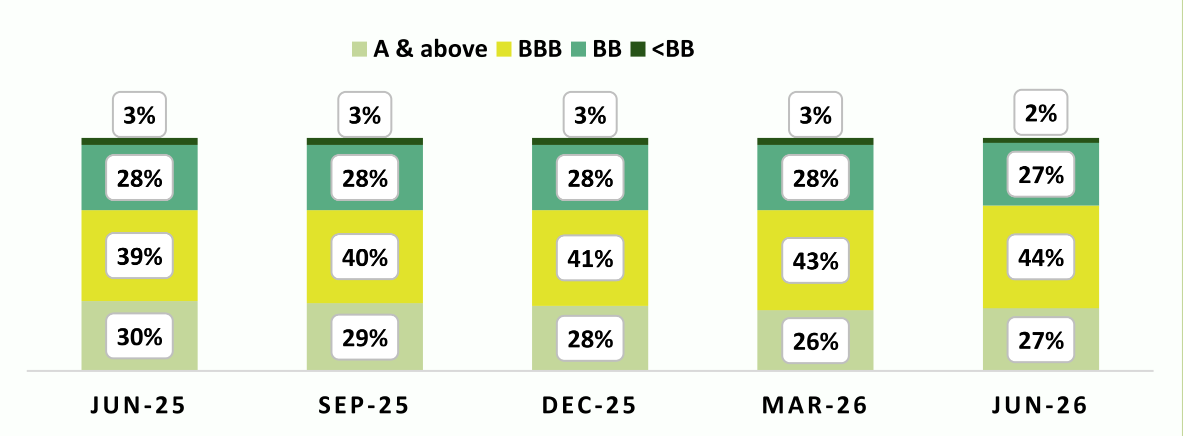
Corporate Book

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

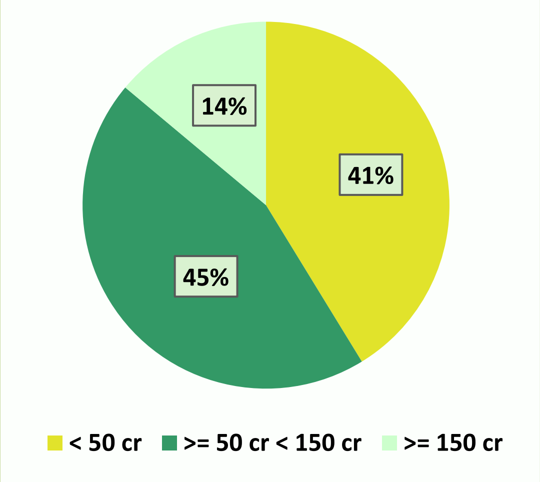
Standard Corporate Advances O/S ≥ 150 Crore

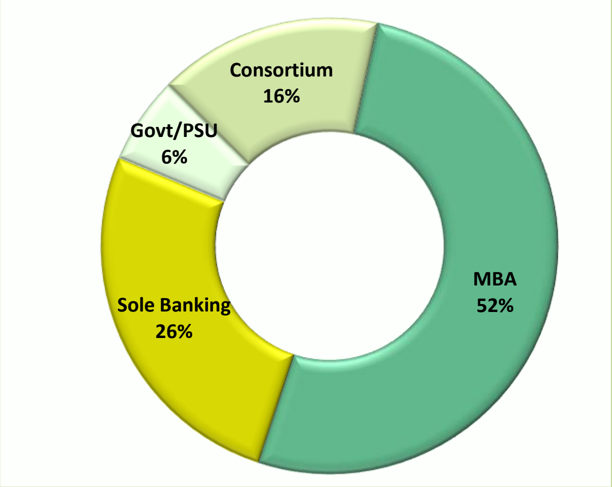


Internal Rating Distribution Of Corporate Book



Breakup Of Corporate Book





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

(₹ Crore)

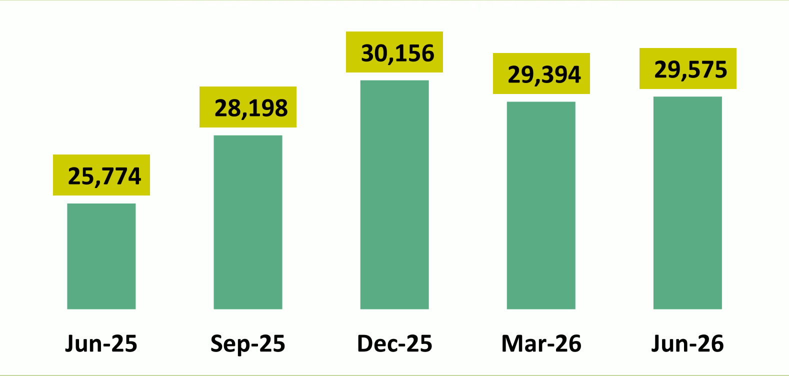
KVB

Gross Investment
₹ 29,575 Cr

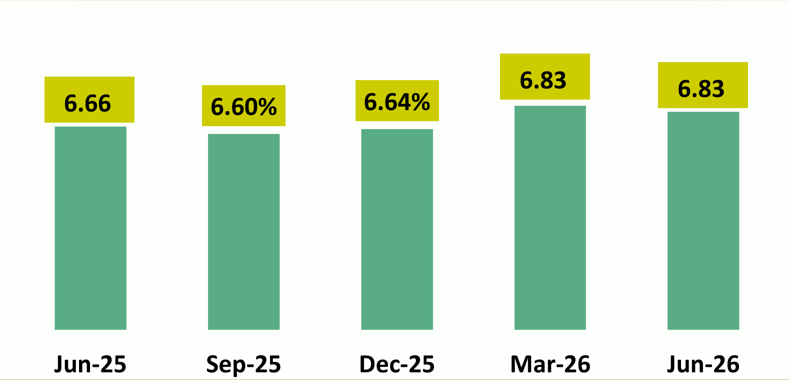
Yield on Investment-Q1
6.83 %

Modified Duration
3.82 Years

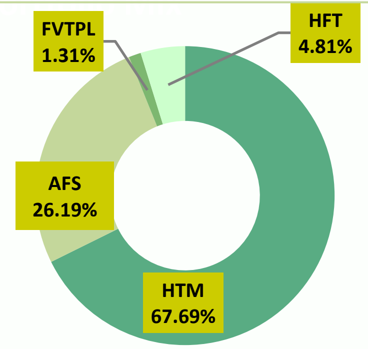
Gross Investments (Rs. crore)



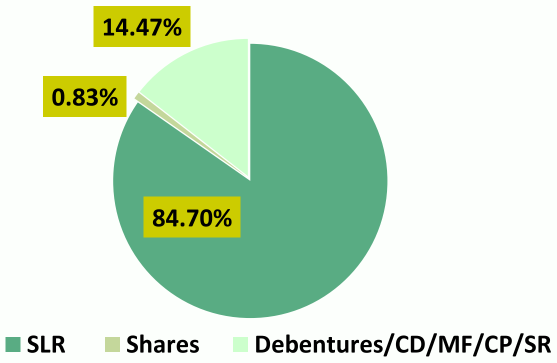
Yield on Investments-Quarterly



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%

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NPA remains low and Consistent

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

KVB

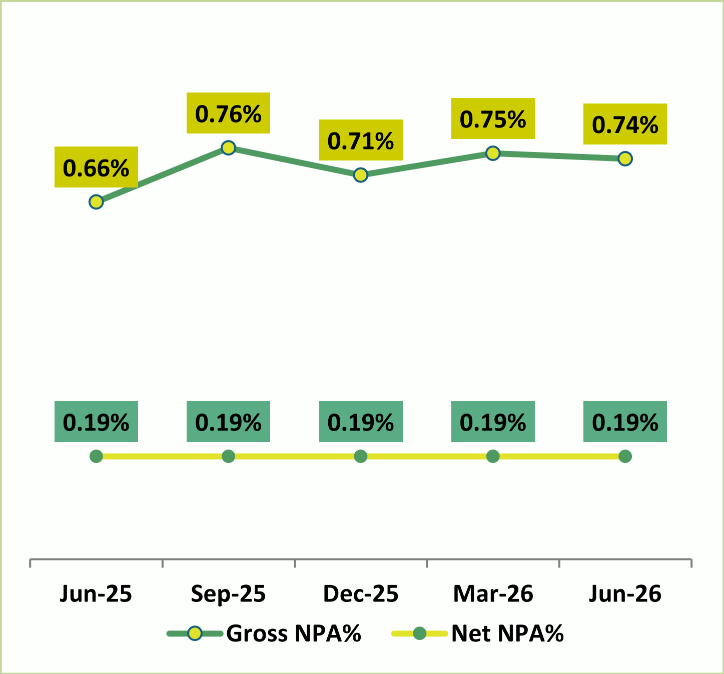
GNPA
₹ 772 Cr
0.74 %

NNPA
₹ 196 Cr
0.19 %

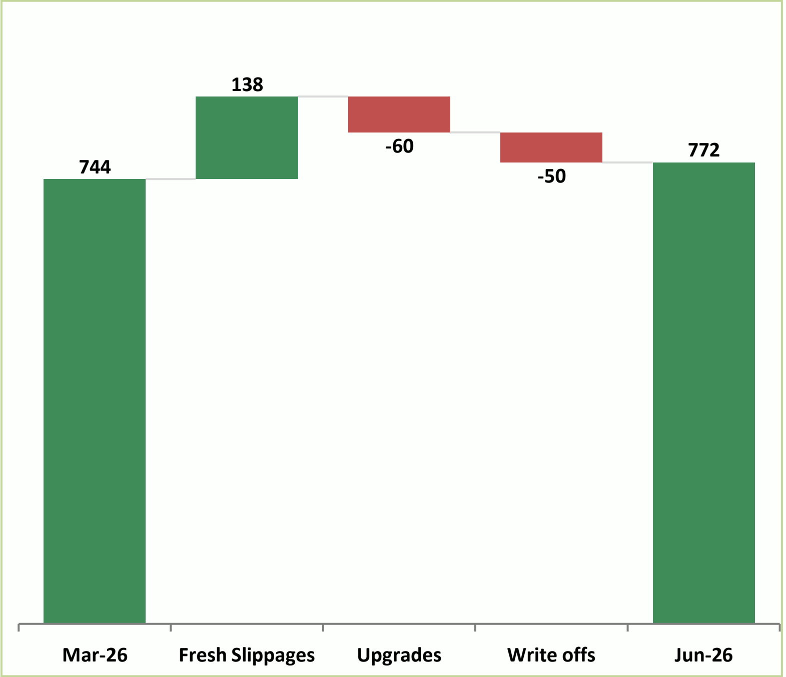
Quarterly Slippage Ratio
0.53 %

Quarterly Credit Cost
0.33 %

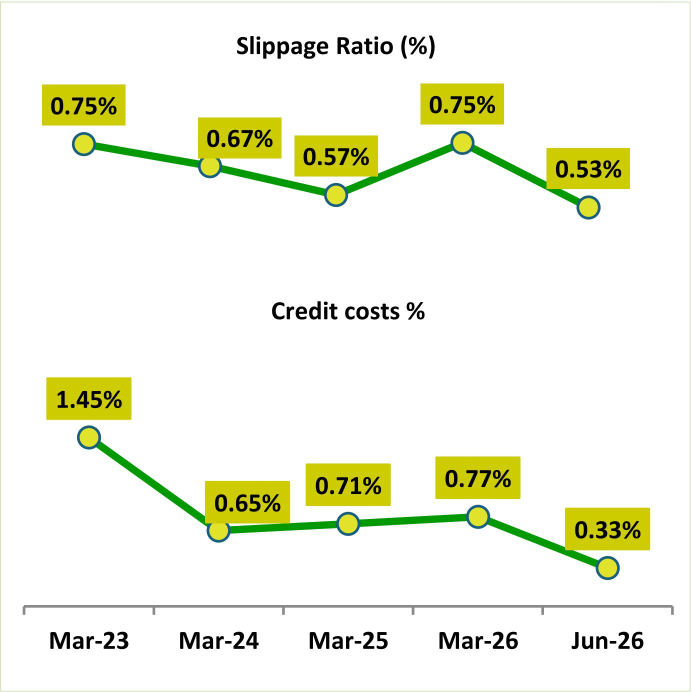
NPA Trend %



GNPA Movement –Q1 FY27



Slippage and Credit Cost %



Strong provisioning and controlled stress

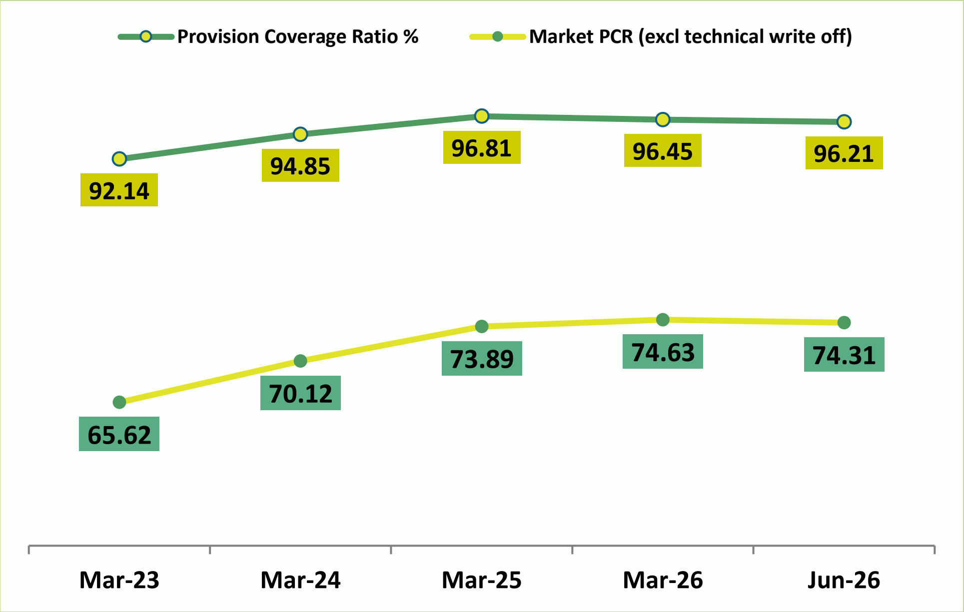
PCR
96.21 %

Market PCR
74.31 %

SMA 30+
0.22 %
Of Total Advances

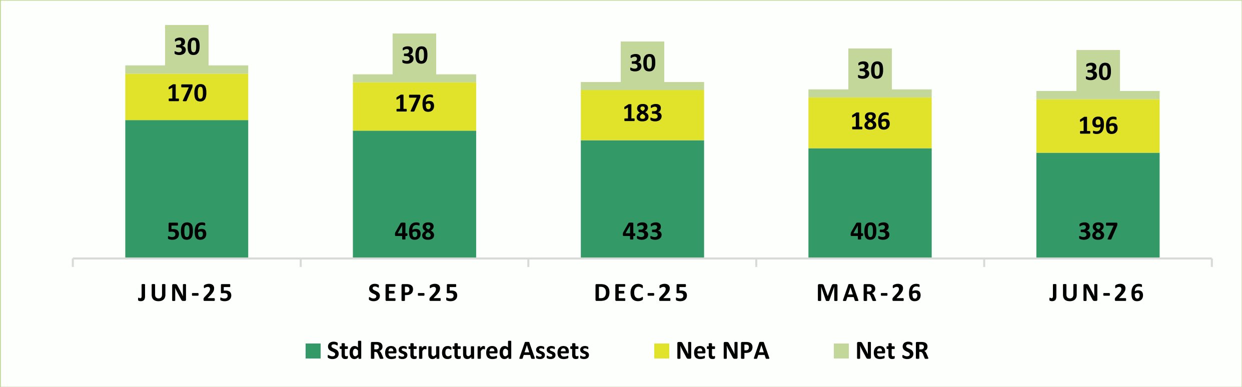
Stress Book Ratio
0.42 %
Of Total Assets

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**

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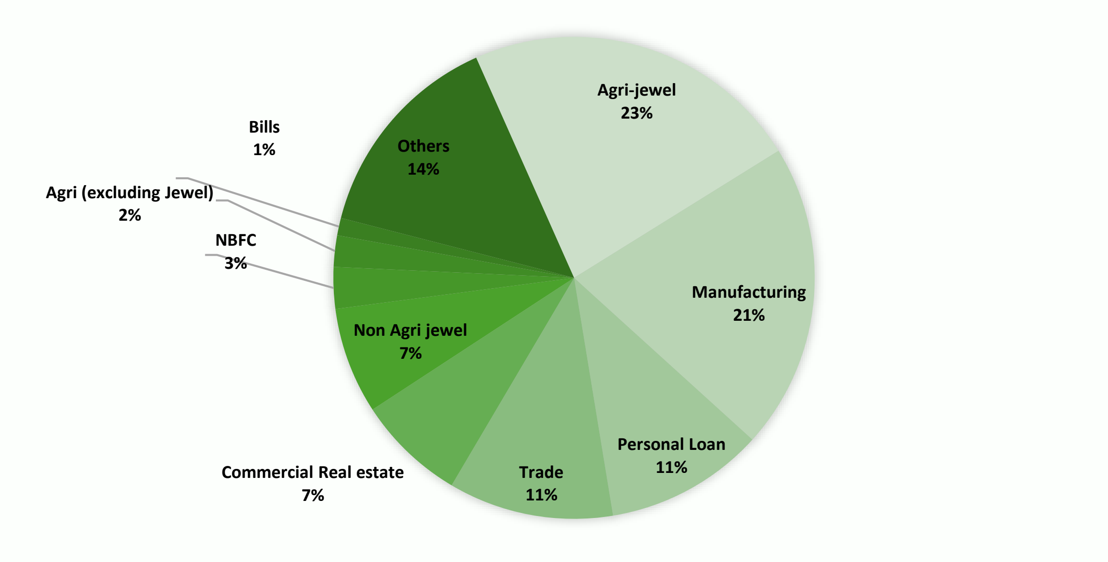
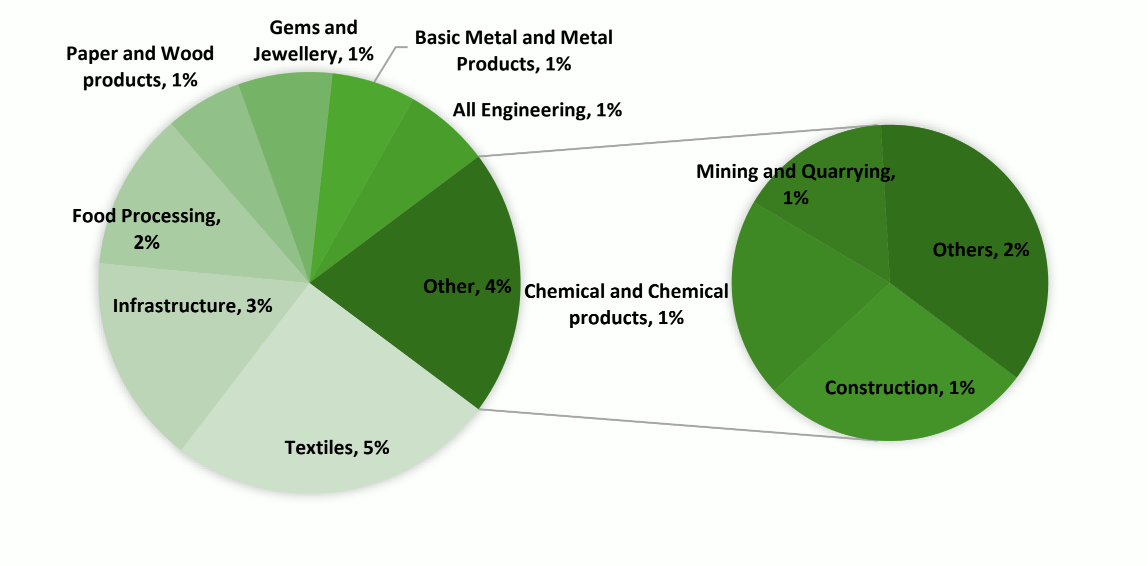
Additional Financial and Business Insights

Advances-Sectoral Composition

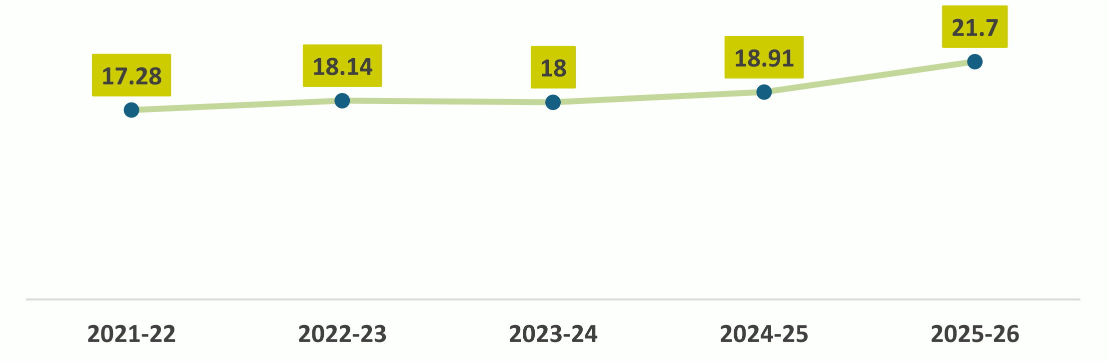
Gross Advance of Rs. 1,04,680 Cr



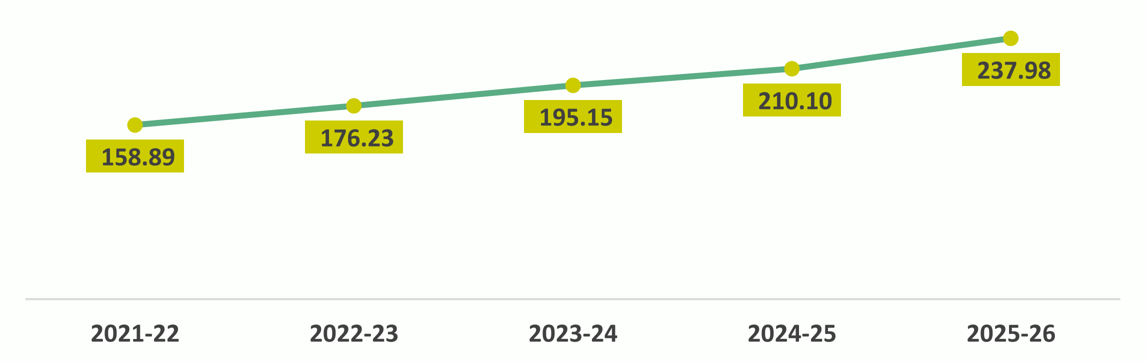
Breakup of Manufacturing Sector of Rs. 21,497 Cr (21%)



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.*

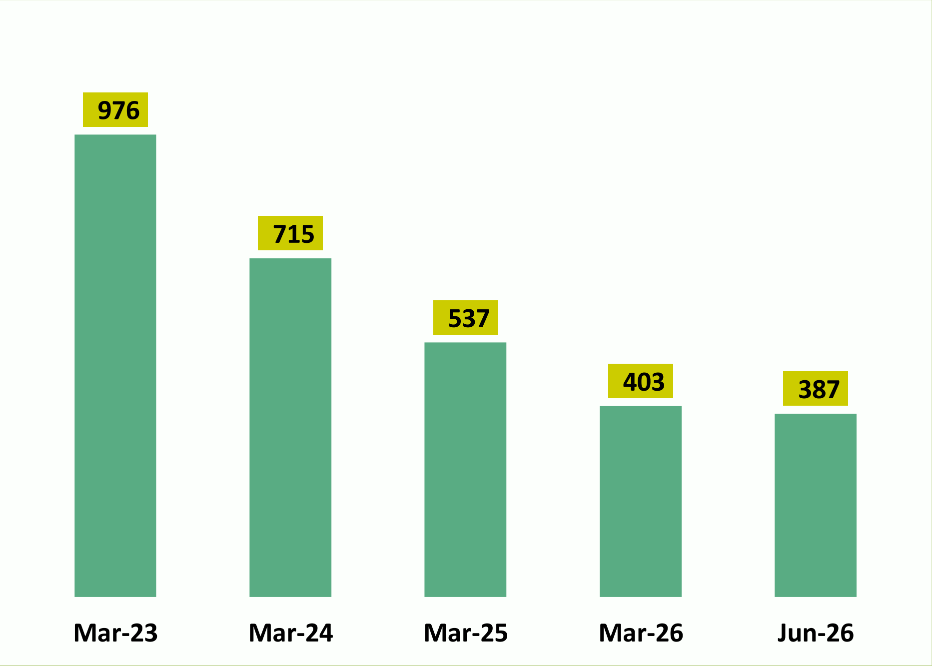
Restructured Accounts-Vertical wise	Jun-26		Jun-25		Mar-26	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	90	3	123	5	93	3
Retail (Personal Banking)	193	4	252	13	203	5
Agriculture	1	-	3	-	2	-
Corporate	103	4	128	12	105	12
Total	**387**	**11**	**506**	**30**	**403**	**20**

Movement of Standard Restructured Advances for the Year

(₹ Crore)

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**

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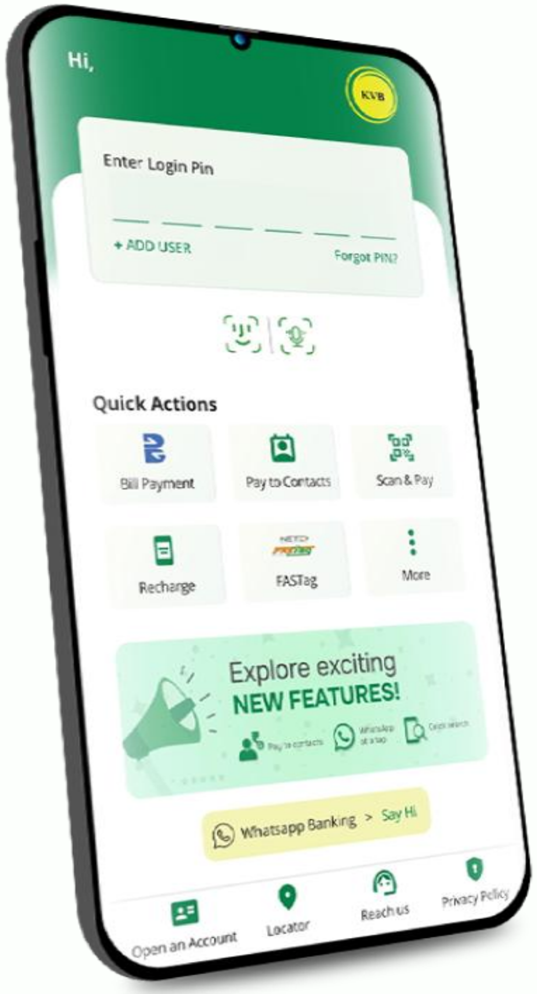
Digital Banking and ESG

Digital Adoption Driving Scale, Efficiency and Customer Engagement

DLite Banking



KVB DLite

Mobile Banking app

KVB

App Rating	Google Play	Apple
	4.8	4.6

7M+	1.3M+
Total Downloads	Monthly Active Users

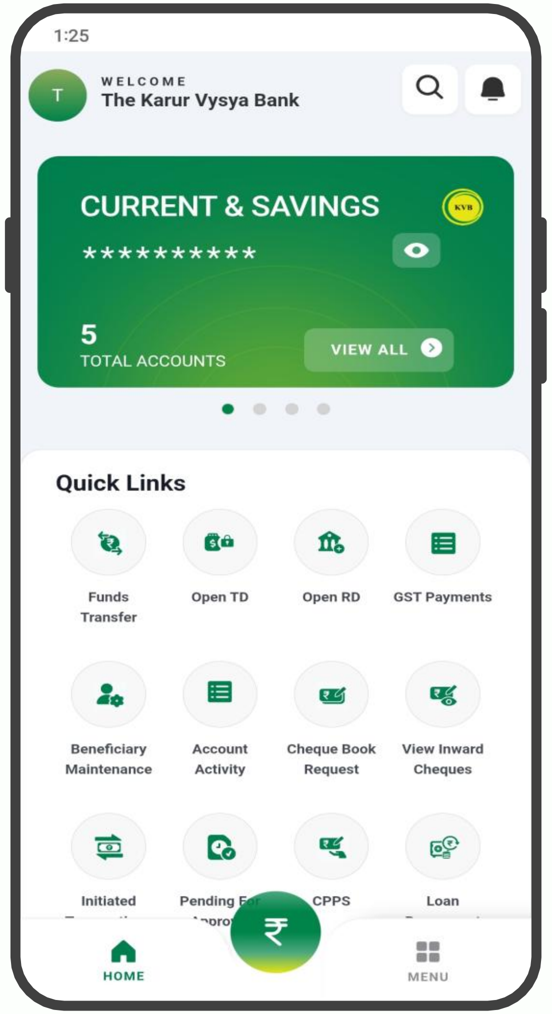
2.3M

Monthly avg. Transactions

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 App



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

Digital Banking

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

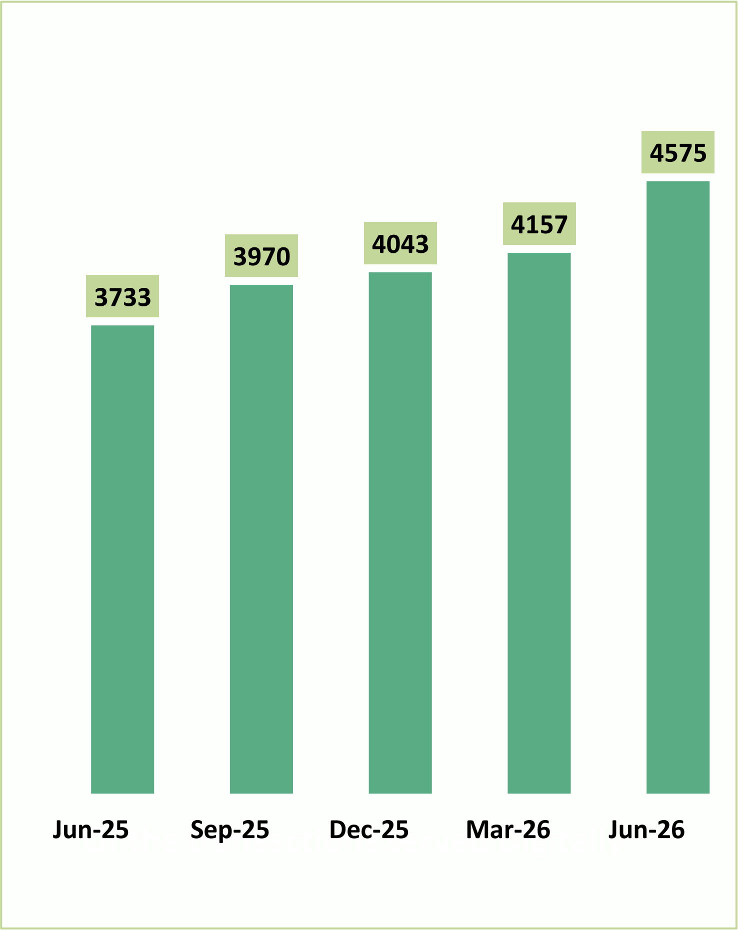
Tool for Banner update in DLite

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

SMS Optimization using Gen AI

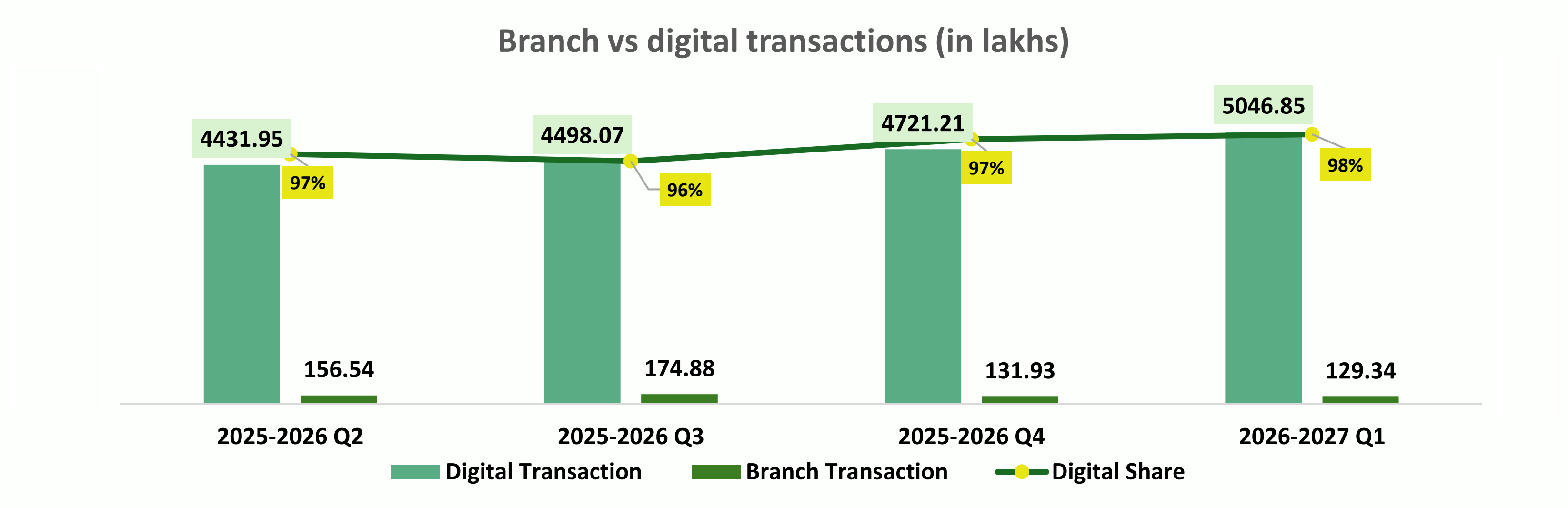
AI-powered solution to enhance SMS content effectiveness through personalized messaging helps in cost reduction

Count of UPI Transactions (Quarterly) (in lakhs)

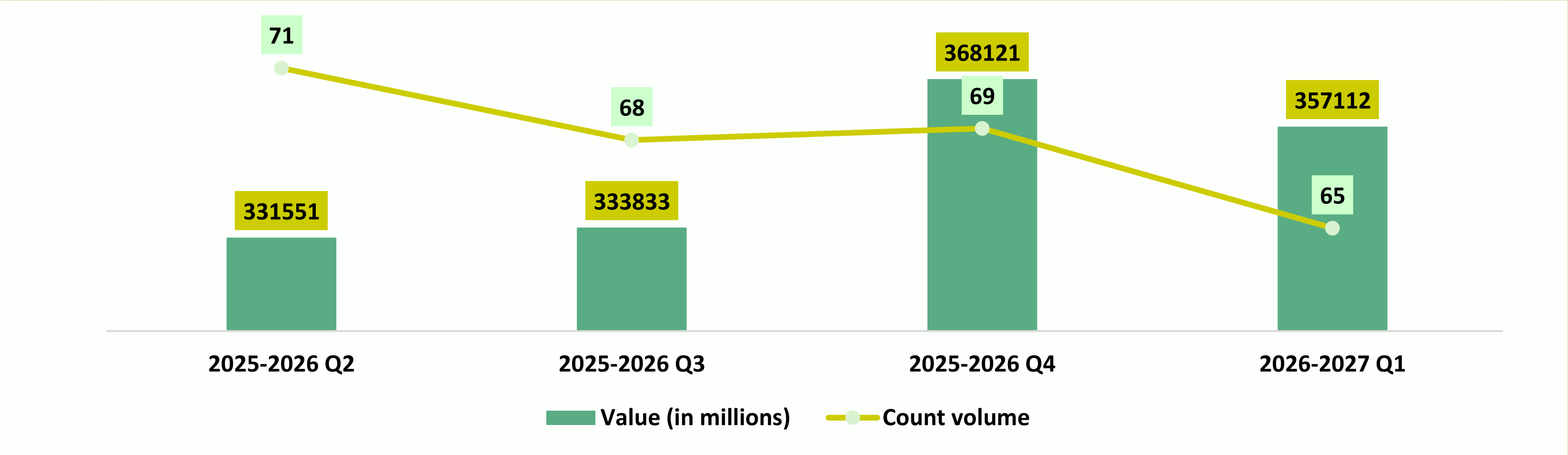


Digital Migration

Growth in Digital Transactions YoY



Mobile Banking Volume & TXN count

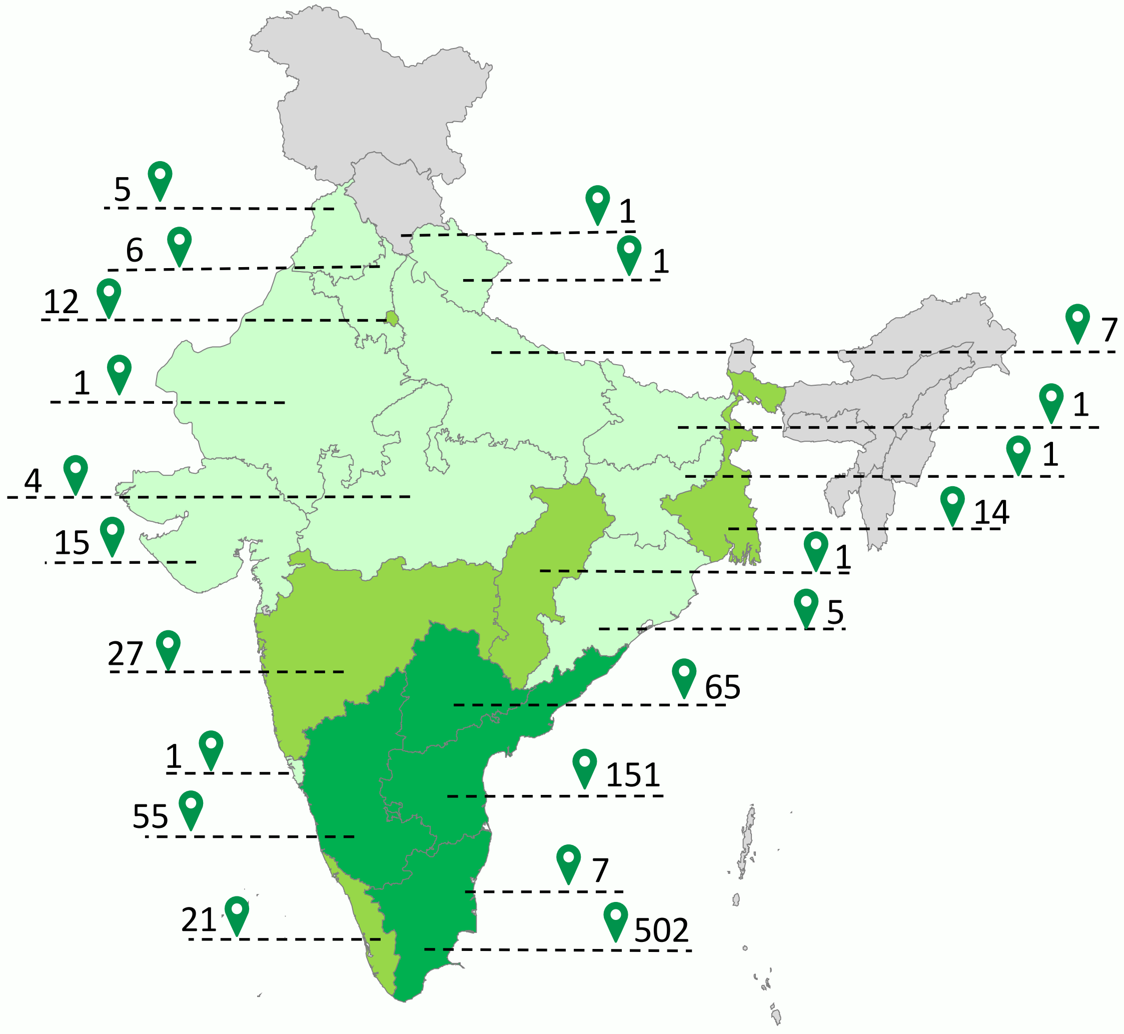


98%

Transactions Served Digitally

PAN India presence with strong regional network

KVB



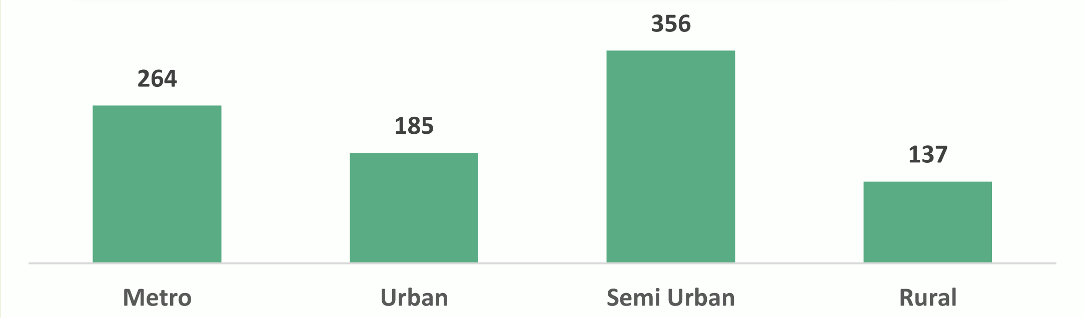
Strong presence in India's fast growing hinterland

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

Service Support

experian, NSDL (Technology, Trust & Reach), Perfios, TrucksDekho, carwale, InstaVeritas, NeSL, NeDL (NESL Asset Data Limited, Union Government Company), Jocata, CERSAI

BillDesk, Worldline, Probe42, BikeWale, Sahamati, anumati (Your Data. Your Consent. Your Benefit.), digio, LegalDesk.com (Do-It-Yourself Legal), Astute, TransUnion CIBIL

Business Support

smc (Moneywise. Be wise.), New Street Tech (Your fast track to the future), atyati, New Opportunity, axio, Chola, We Make Scholars, Davinta (Manzil Aapki Raah Humari), UGRO Capital, ULI Unified Lending Interface

LIABILITIES

Channel Partners

iSG, Nuclei, FSS Powering Payments, Kaizen Voiz (simple·seamless·secure), TransUnion CIBIL, Jocata, NSDL (Technology, Trust & Reach), BSE, Loylty Rewardz, WhatsApp, sinch, ValueFirst (A Twilio Company)

Payment aggregators

Paytm, Atom, Cashfree Payments, CCAvenue, Worldline, ibibo, Citrus (Powered by PayU), TechProcess Solutions Ltd, Razorpay, BillDesk, SBIePay, PayU, IDBI capital

Govt Business

GSTN, icegate, TANGEDCO, Central Board of Direct Taxes (CBDT), IRCTC

Payments

UPI Unified Payments Interface, IMPS, BharatQR, Bharat BillPay, NETC FASTag

Security

Protectt.ai

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:

CRISIL
An S&P Global Company

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

ESG Highlights | Embedding ESG into Core Banking Strategy

KVB

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

ESG Highlights | Embedding ESG into Core Banking Strategy

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.

KVB

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**

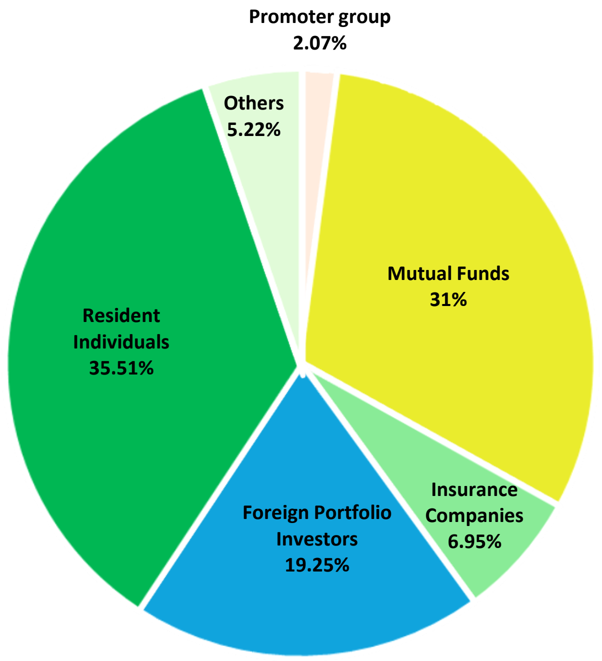
The Bank has designated the Senior Independent Director as the Lead Independent Director

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
ICRA	Certificate of Deposit	A1+ (Reaffirmed)
	Issuer Rating	AA (Stable) (Reaffirmed)
CRISIL An S&P Global Company	Certificate of Deposits	A1+ (Reaffirmed)
CareEdge RATINGS	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