

IRC:F48:109:226:2025

July 24, 2025

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 June 30, 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 June 30, 2025 and the same has been updated in our Bank's website at <https://www.kvb.co.in/investor-corner/corporate-presentation/>.

Kindly take the same on record.

Yours faithfully,

Srinivasarao M  
Company Secretary &  
Deputy General Manager

Encl: As above

# Investor Presentation

Q1 FY 2025-2026

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**Quarter**

**In focus**



# PAN India presence with strong regional network

## Strong presence in India's fast growing hinterland

Category	30.06.2025	31.03.2025	31.03.2024
Branches	888	888	838
ATM's + Cash Recyclers	2,226	2,252	2,262

Category	No. of Branches	BBU*	CBU*	ARB*	Other offices^
Metro	222	10	9	8	8
Urban	177	3	-	-	-
Semi Urban	354	1	-	-	-
Rural	135	-	-	-	-
Total	888	14	9	8	8

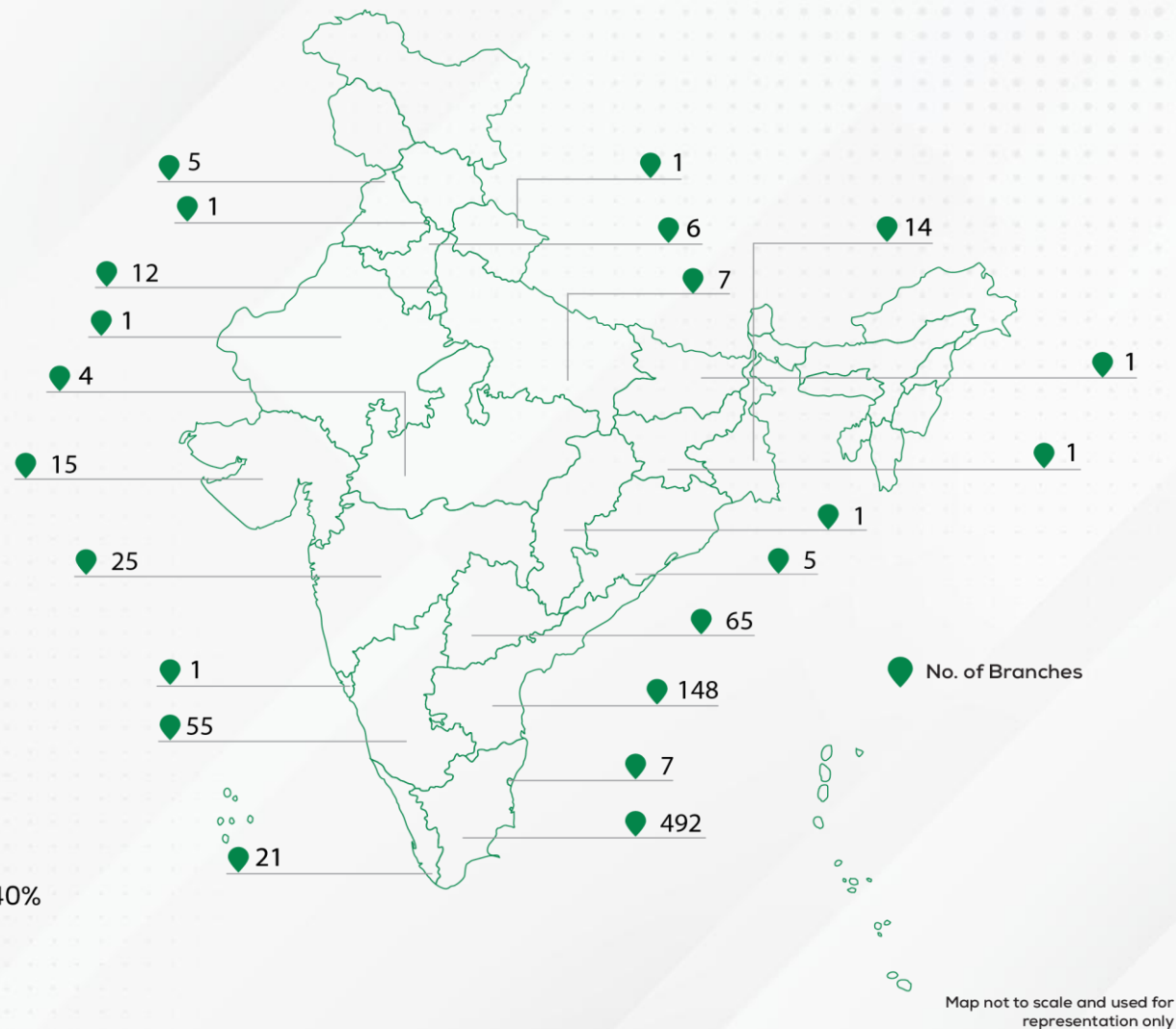
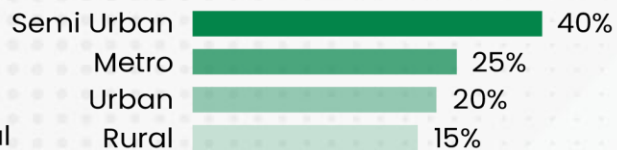
BC Outlets 374

\*BBU - Business Banking Unit

\*CBU - Corporate Business Unit

\*ARB - Assets Recovery Branches

^ Other offices - Digital Banking Unit, Open Market Channel, Precious Metal Division and Smart



# Financial Highlights



**Business** 1,96,024  
15% YoY ▲ 5% QoQ ▲



**Deposits** 1,06,650  
15% YoY ▲ 4% QoQ ▲



**NIM (%)** 3.86  
27 bps YoY ▼ 19 bps QoQ ▼



**Net Profit** 521  
14% YoY ▲ 2% QoQ ▲



**ROE (%)** 16.76  
57 bps YoY ▼ 45 bps QoQ ▼



**NNPA (%)** 0.19  
19 bps YoY ▼ 1 bps QoQ ▼



**Advances** 89,374  
15% YoY ▲ 6% QoQ ▲



**CASA** 29,306  
5% YoY ▲ 5% QoQ ▲



**Operating Profit** 805  
8% YoY ▲ 3% QoQ ▼



**ROA (%)** 1.73  
3 bps YoY ▲ ---QoQ ▲



**GNPA (%)** 0.66  
66 bps YoY ▼ 10bps QoQ ▼



**PCR (%)** 96.76  
185 bps YoY ▲ 5 bps QoQ ▼

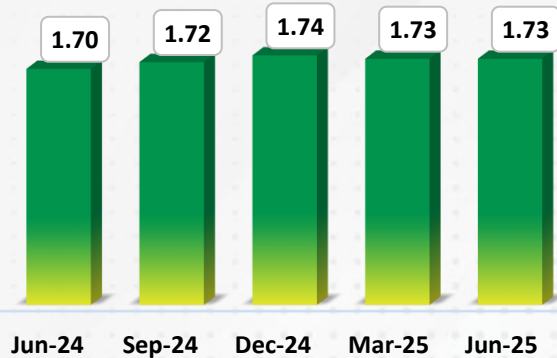
## Performance metrics- Key Ratios

Particulars	Quarterly		
	Jun-25	Jun-24	Mar-25
Cost of Deposits (%)	5.77	5.48	5.74
Yield on Advances (%)	10.00	10.12	10.21
Cost of Funds (%)	5.78	5.49	5.75
Yield on Funds (%)	8.87	8.86	9.03
Net Interest Margin (%)	3.86	4.14	4.05
Spread (%)	3.10	3.37	3.29
Cost to income (%)	47.24	46.63	47.77
Cost to Avg Assets (%)	2.39	2.47	2.58
PPOP to Avg Assets (%)	2.67	2.77	2.82
Return on Equity (%)	16.76	17.33	17.21
Return on Asset (%)	1.73	1.70	1.73
EPS (Rs.) *	6.48	5.70	6.38

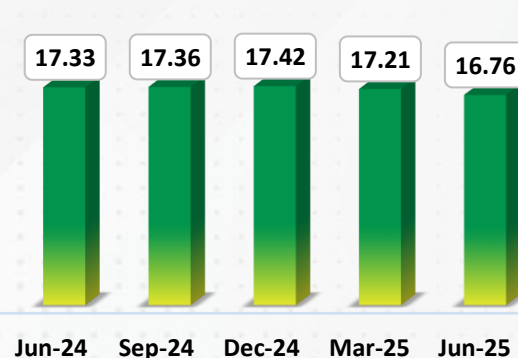
\* Not annualized

## Quarterly Performance metrics

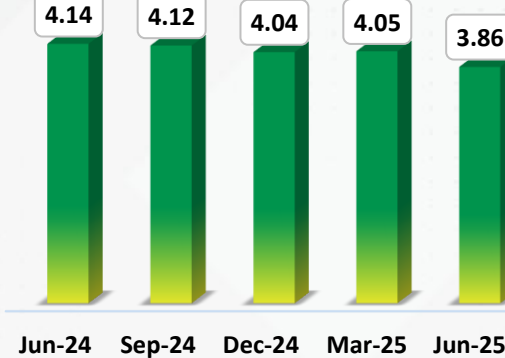
ROA%



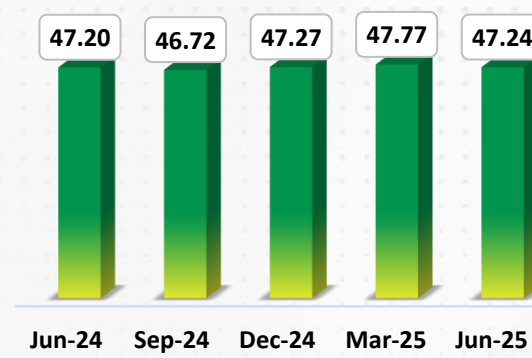
ROE %



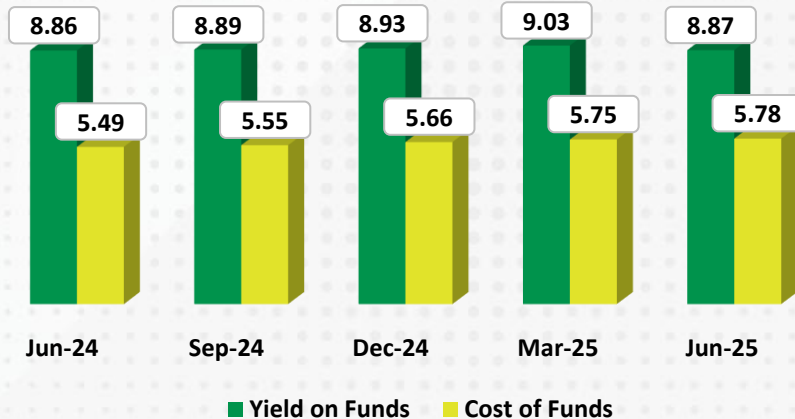
NIM %



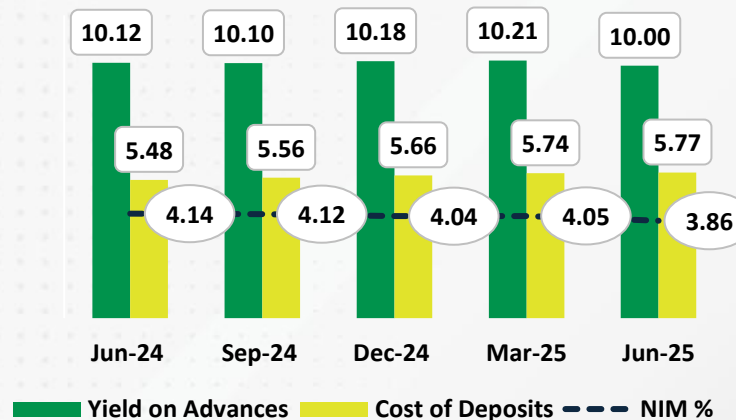
Cost to Income %



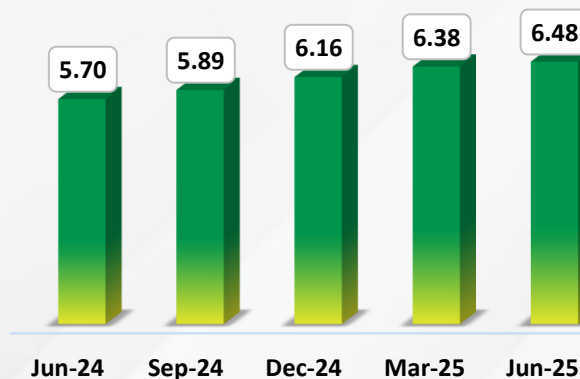
Yield on Funds &amp; Cost of Funds%



Yield On Advances, Cost of Deposits &amp; NIM%



EPS (Rs)





# Profit & Loss Statement

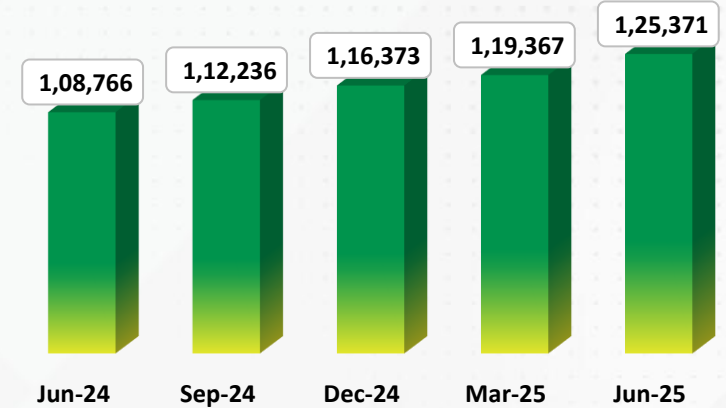
Particulars	Quarterly				
	Jun-25	Jun-24	Growth % (YoY)	Mar-25	Growth % (QoQ)
Net Interest Income	1,080	1,027	5	1,089	(1)
Other Income	447	385	16	509	(12)
- Fee income	251	239	5	264	(5)
- Others	196	146	34	245	(20)
<b>Total Income</b>	<b>1,527</b>	<b>1,412</b>	<b>8</b>	<b>1,598</b>	<b>(4)</b>
Operating Expenses	721	666	8	764	(6)
- Employee expense	365	333	10	385	(5)
- Other operating expense	356	333	7	379	(6)
<b>Operating Profit</b>	<b>805</b>	<b>746</b>	<b>8</b>	<b>835</b>	<b>(3)</b>
Provisions	118	133	(11)	162	(27)
<b>Profit Before Tax</b>	<b>687</b>	<b>613</b>	<b>12</b>	<b>673</b>	<b>2</b>
Tax (net of DTA/DTL)	166	154	8	160	4
<b>Net Profit</b>	<b>521</b>	<b>459</b>	<b>14</b>	<b>513</b>	<b>2</b>

# Balance Sheet

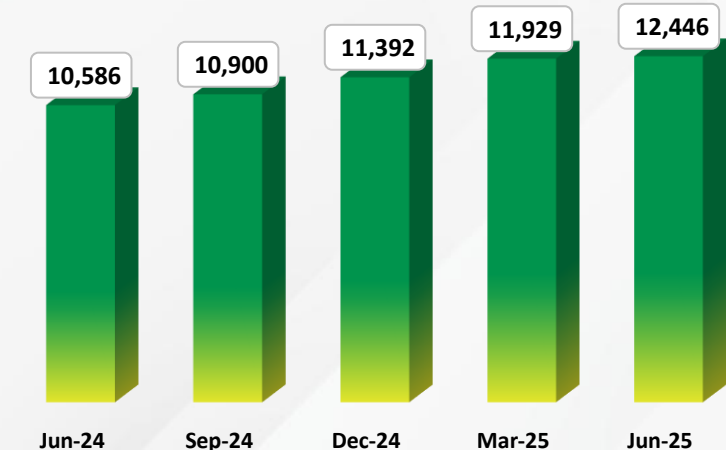
Particulars	Jun-25	Jun-24	YoY (%)
<b>Capital &amp; Liabilities</b>			
Capital	161	161	-
Reserves and Surplus	12,285	10,425	18
Deposits	1,06,650	92,349	15
Borrowings	1,843	2,113	(13)
Other Liabilities and Provisions	4,432	3,718	19
<b>Total</b>	<b>1,25,371</b>	<b>1,08,766</b>	<b>15</b>
<b>Assets</b>			
Cash and Balances with RBI	6,712	5,325	26
Balances with Banks	554	104	433
Investments (Net)	25,400	22,657	12
Advances (Net)	88,944	76,965	16
Fixed Assets	492	443	11
Other Assets	3,270	3,272	-
<b>Total</b>	<b>1,25,371</b>	<b>1,08,766</b>	<b>15</b>

Figures are regrouped wherever necessary

## Total Assets



## Equity

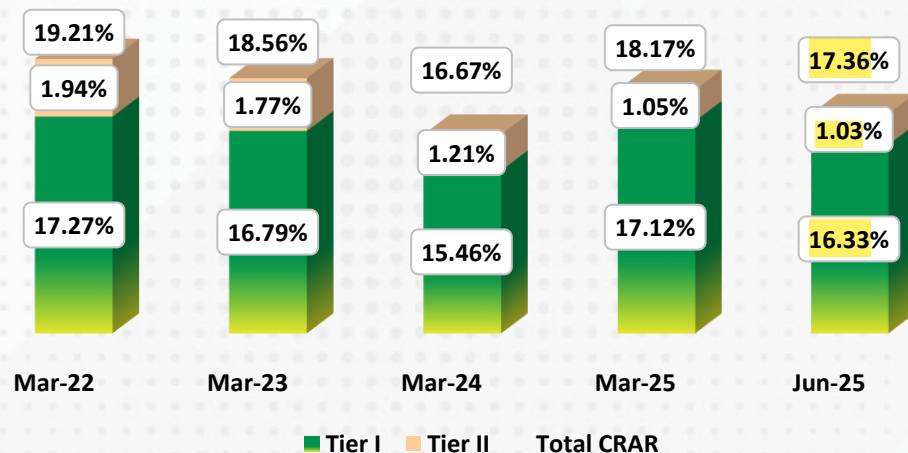


# Capital to Risk Weighted Assets Ratio – Basel III

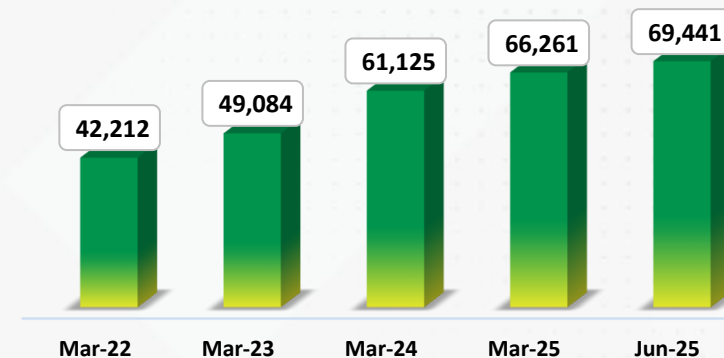
(Rs. crore)

Particulars	Jun-25	Jun-24	Mar-25
CRAR %	17.36	16.47	18.17
Total capital	12,054	10,267	12,041
Tier I capital	11,336	9,713	11,344
Tier II capital	718	554	697
RWA	69,441	62,352	66,261
Credit risk	59,846	54,058	57,947
Operational risk	9,087	7,940	7,940
Market risk	508	354	374

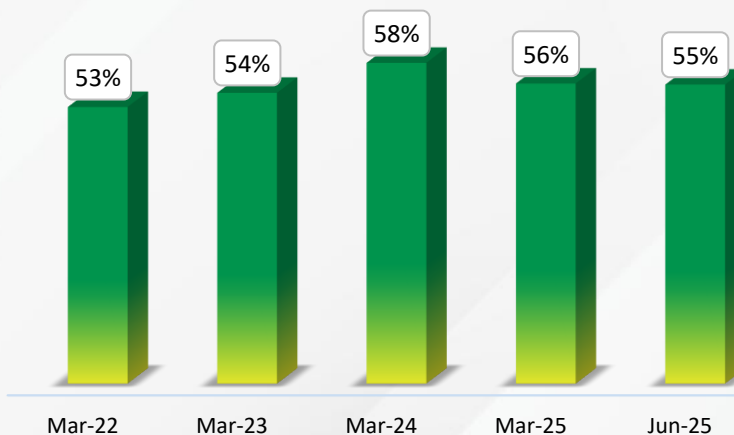
## CRAR %



## Risk Weighted Assets (INR crores)



## RWA/Total asset (%)





**Driving growth**

**across verticals**



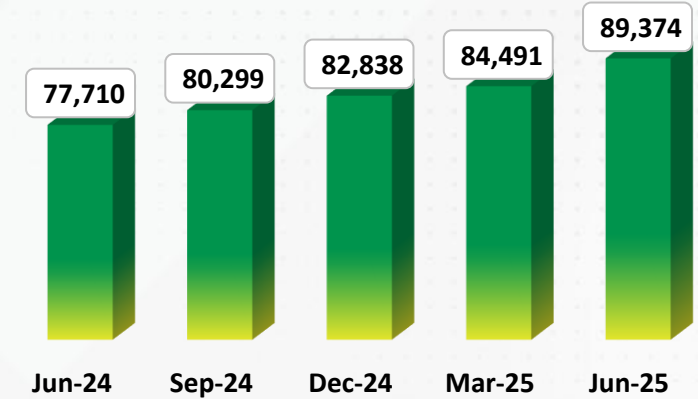
## Advances and Deposits

Parameter	Jun-25	Jun-24	YoY %	Mar-25	QoQ %
Deposits	1,06,650	92,349	15	1,02,078	4
Gross Advances	89,374	77,710	15	84,491	6
<b>Total Business</b>	<b>1,96,024</b>	<b>1,70,059</b>	<b>15</b>	<b>1,86,569</b>	<b>5</b>

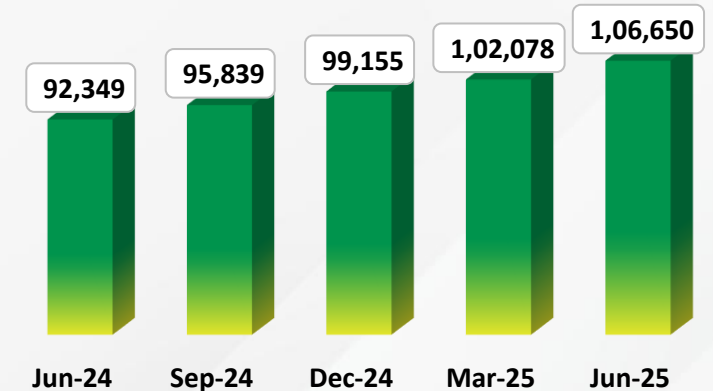
### Deposit Portfolio

Parameter	Jun-25	Jun-24	YoY %	Mar-25	QoQ %
Demand Deposit	9,392	8,727	8	8,353	12
Saving Deposit	19,914	19,315	3	19,479	2
CASA	29,306	28,042	5	27,832	5
CASA (%)	27.48	30.37	(289) Bps	27.27	21 bps
Term Deposit	77,344	64,307	20	74,246	4
<b>Total Deposit</b>	<b>1,06,650</b>	<b>92,349</b>	<b>15</b>	<b>1,02,078</b>	<b>4</b>

### Advances



### Deposits

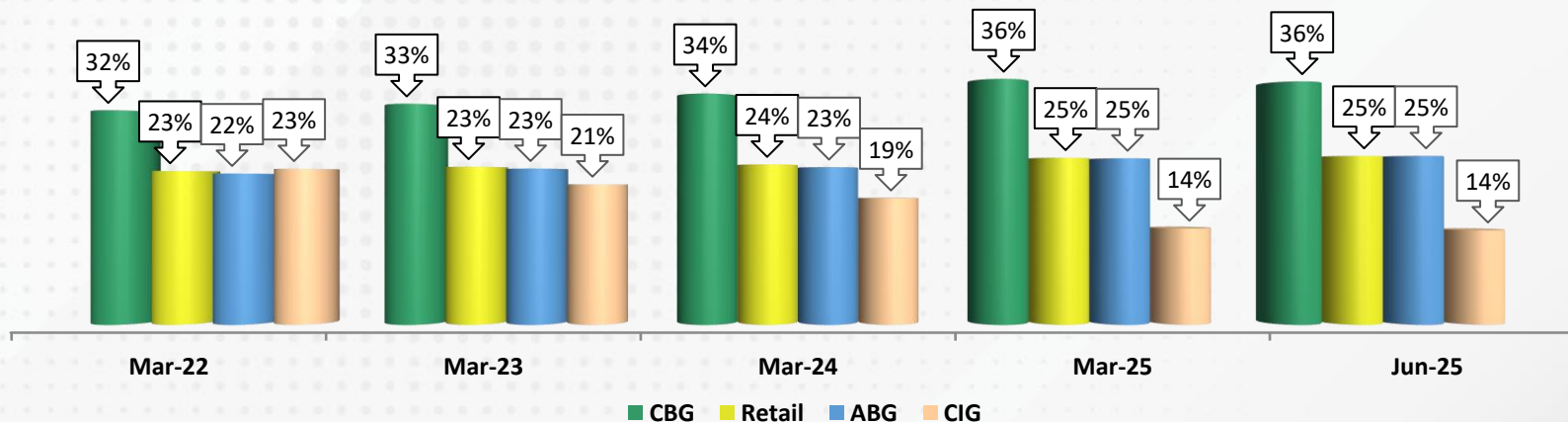
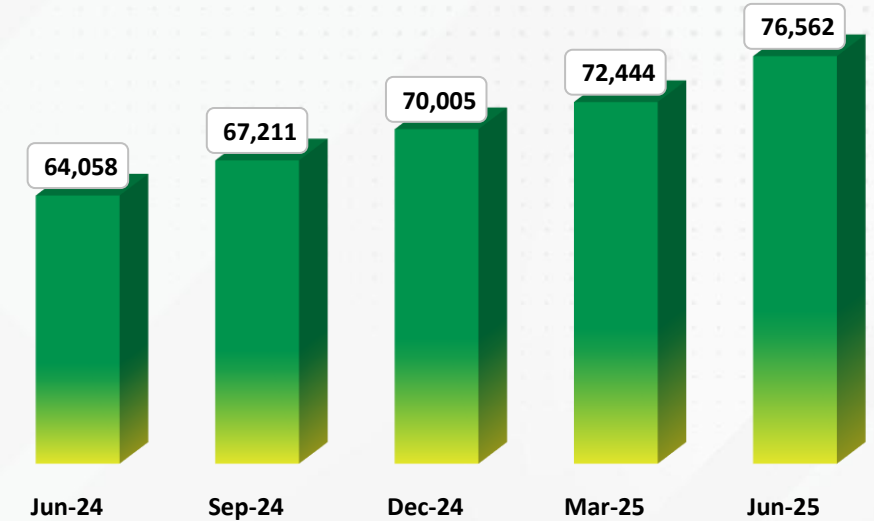




## Consistent and Credible Progress

Particulars	Jun-25	Jun-24	YoY %	Mar-25	QoQ %
Commercial	32,311	27,083	19	30,730	5
Retail (Personal Banking)	22,543	18,840	20	20,896	8
Agriculture	21,708	18,135	20	20,818	4
<b>RAM Verticals</b>	<b>76,562</b>	<b>64,058</b>	<b>20</b>	<b>72,444</b>	<b>6</b>
Corporate	12,812	13,652	(6)	12,047	6
<b>Gross Advances</b>	<b>89,374</b>	<b>77,710</b>	<b>15</b>	<b>84,491</b>	<b>6</b>

### RAM Advances



### Segments

CBG – Commercial (<= Rs. 25 crore)  
 Retail – Consumer  
 ABG – Agriculture  
 CIG – Corporate (> Rs. 25 crore)

## Retail Portfolio

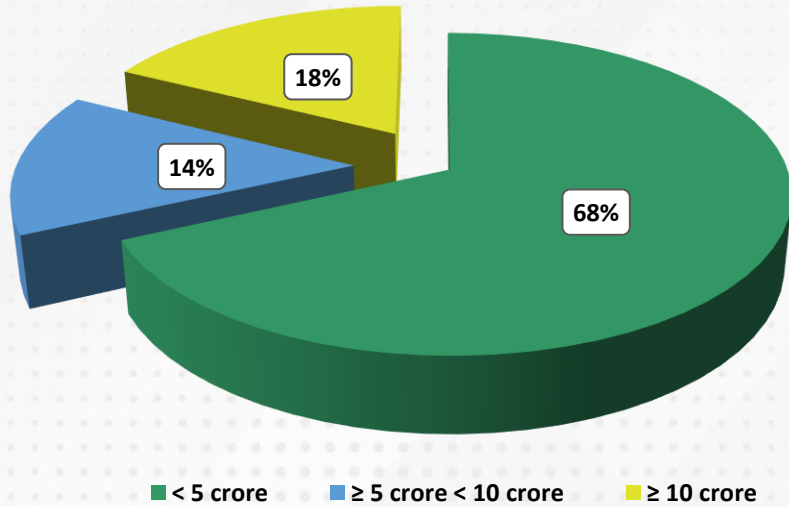
Particulars	Jun-25	Jun-24	YoY %	Mar-25	QoQ %
Housing loan	8,232	7,574	9	8,039	2
Jewel loans	4,240	2,654	60	3,455	23
Mortgage (LAP) loans	6,583	4,823	36	5,917	11
Vehicle loans	982	1,122	(12)	1,027	(4)
Consumer Credit-BNPL*	822	1,065	(23)	844	(3)
Personal loans	222	310	(28)	238	(7)
Education loans	142	144	(1)	152	(7)
Other loans	1,320	1,148	15	1,224	8
<b>Total</b>	<b>22,543</b>	<b>18,840</b>	<b>20</b>	<b>20,896</b>	<b>8</b>

\*BNPL-Buy Now Pay Later

Figures regrouped for previous periods

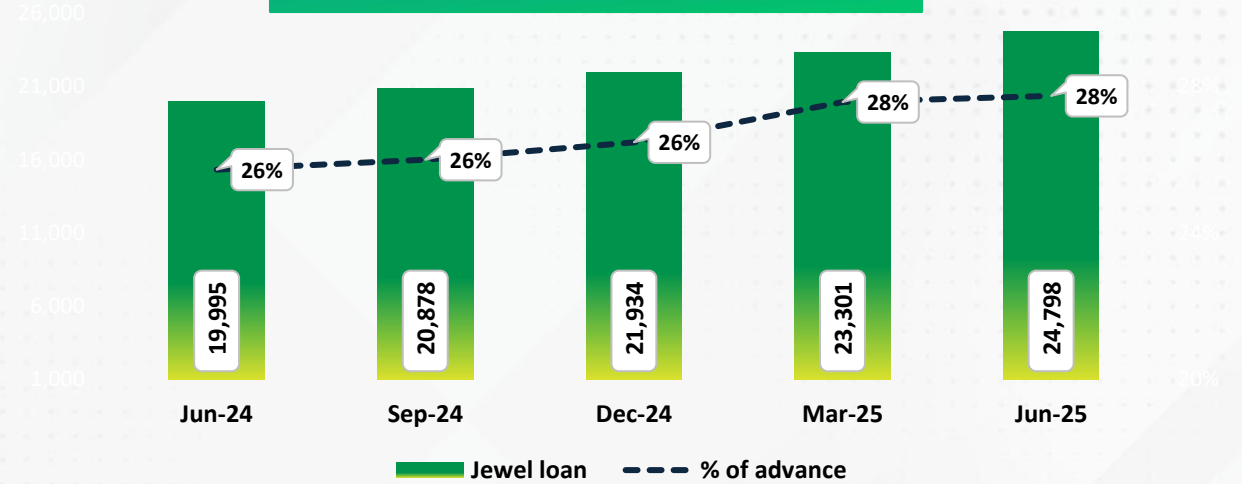
# Commercial Banking

## Ticket size of Commercial book



- Average Ticket size of Commercial book at account level - Rs. 64.30 lakh
- 68% of Commercial loans are less than Rs. 5 Cr

## Jewel loan portfolio



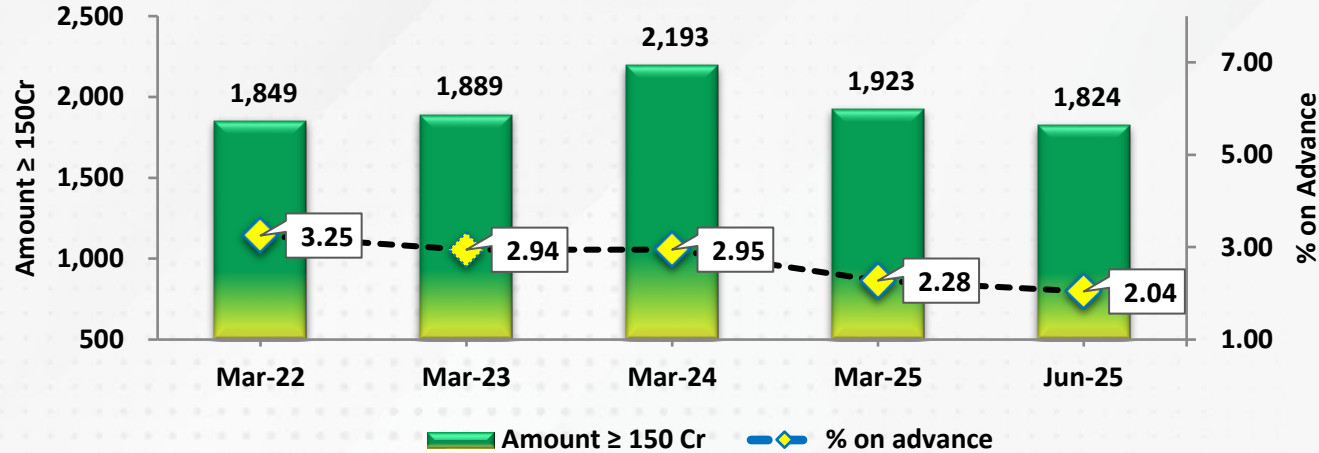
Includes both Agri and Non-Agri Jewel loans

Category	Amount	SMA 30+			LTV ( %)
		Jun-25	Jun-24	Mar-25	
Agri Jewel loan	19,758	20	13	11	64.28
Non-Agri Jewel loan	5,040	15	13	6	57.41
Total	24,798	35	26	17	62.88

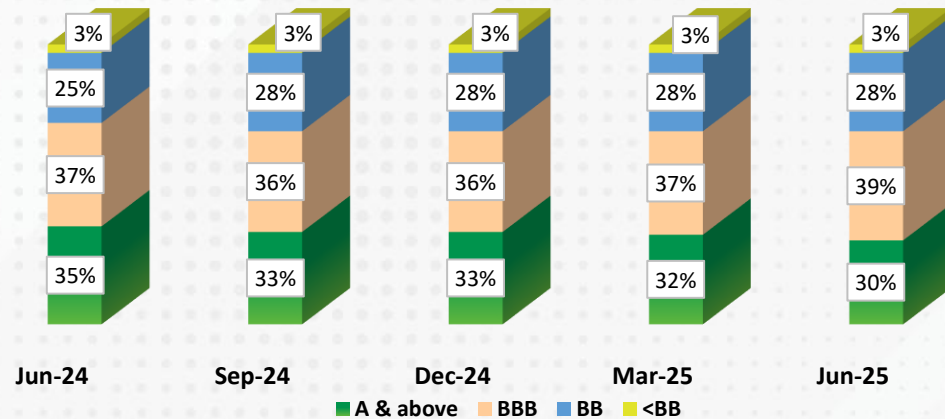
# Corporate Banking

## Standard Corporate Advances $\geq 150$ crore

(Rs. crore)

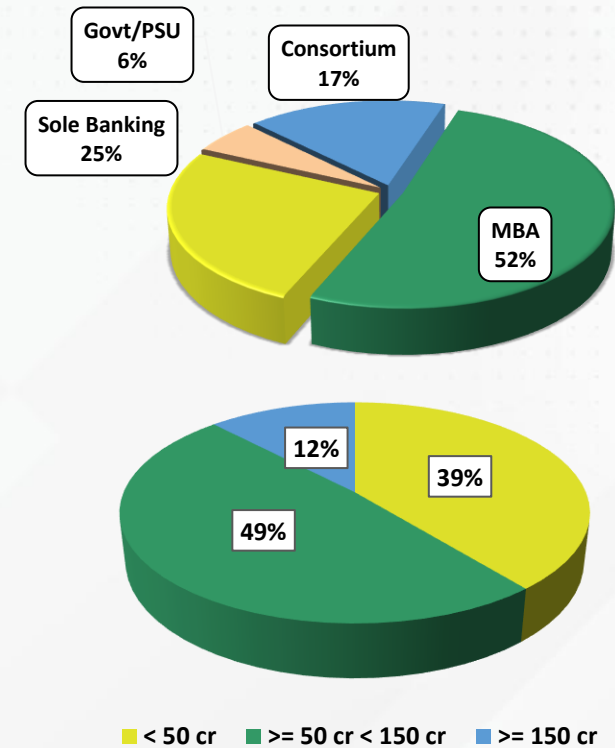


## Risk Profile



\*Internal Rating approach based on CRISIL Rating Assessment Model

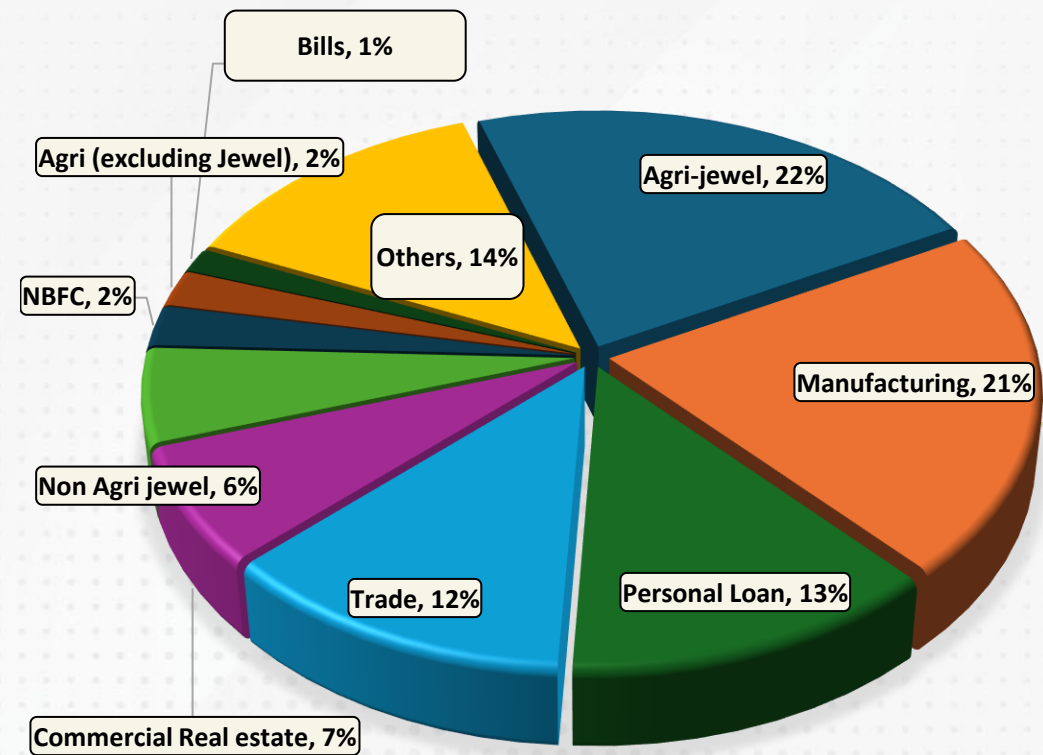
## Break up of Corporate Book



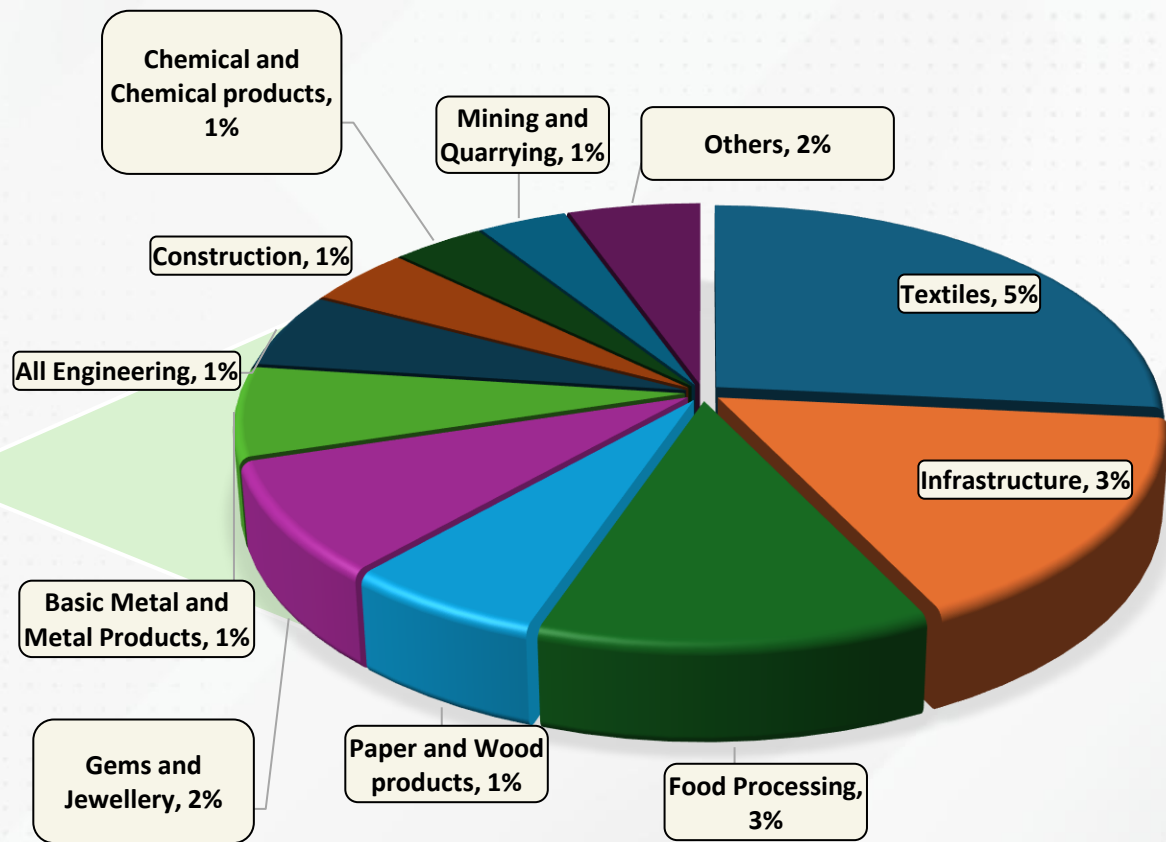
- ~ 88% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 37.12 Crore

# Advances-Sectoral composition

Gross Advance of Rs. 89,374 Cr



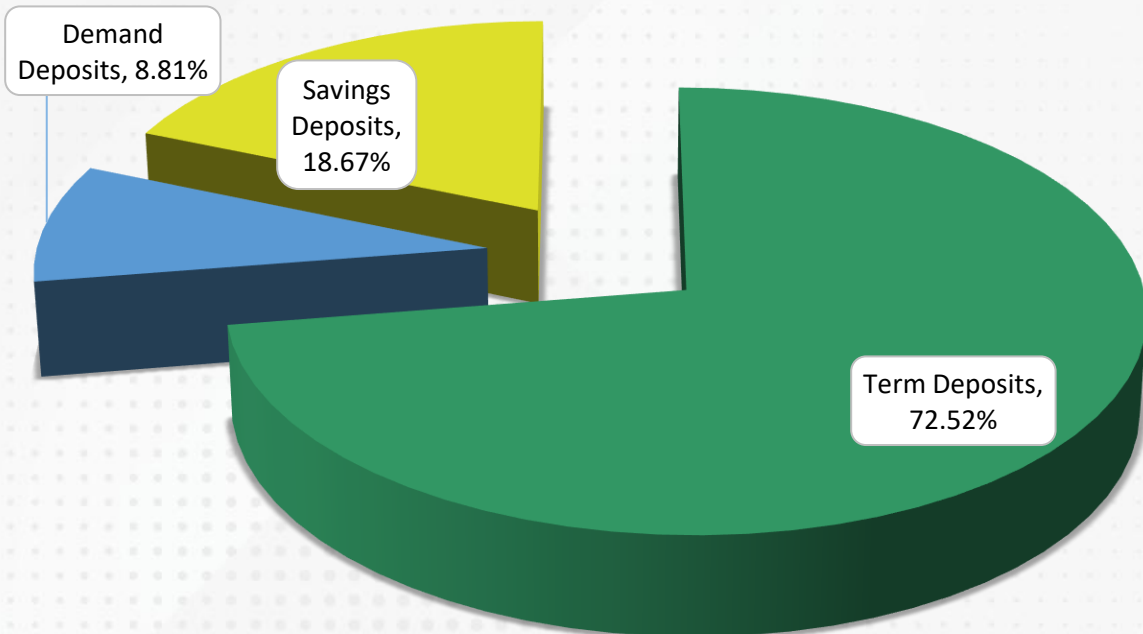
Breakup of Manufacturing Sector of Rs. 18,802 Cr



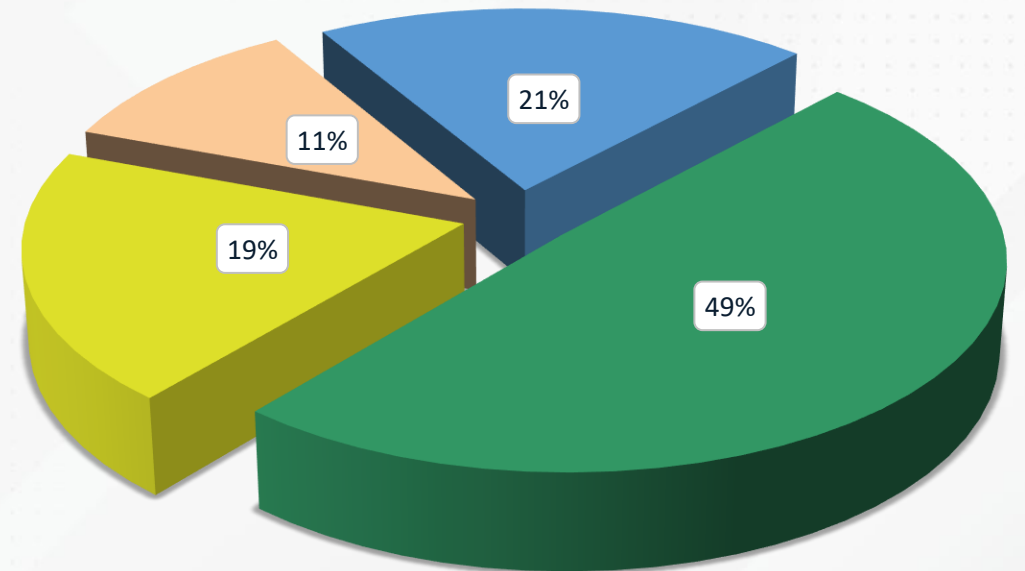


## Liability Franchise : Predominantly Retail

### Deposit Breakup



### Term Deposit-Amount wise\*



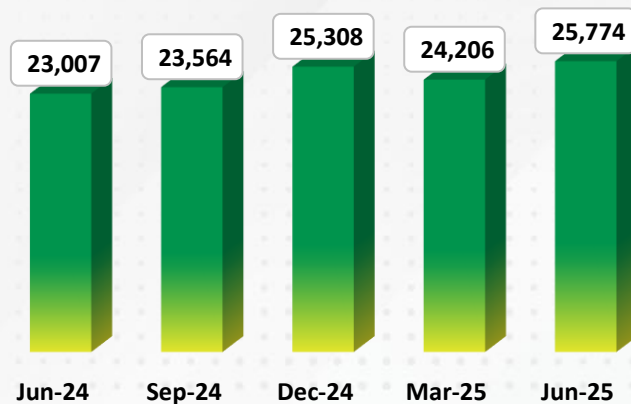
■ < Rs.15 Lakhs ■ ≥Rs.15 Lakhs to <Rs.1 Cr ■ ≥Rs.1 Cr to < Rs.5 Cr ■ ≥ Rs.5 Cr

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

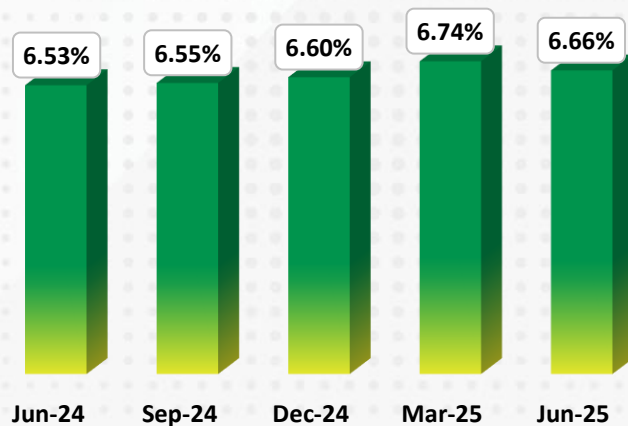
\* Term Deposit here do not include Term Deposits by Banks, FCNR deposits and Certificate of Deposits (CD's)

# Investment Portfolio

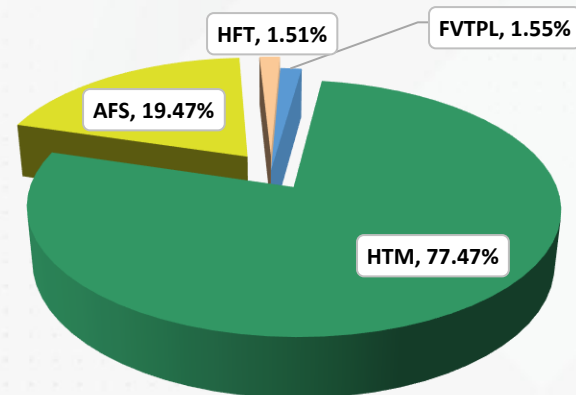
## Gross Investments (Rs. crore)



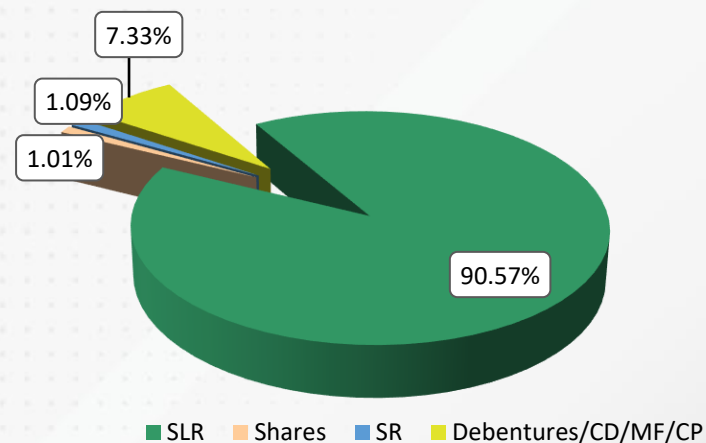
## Yield on Investments-Quarterly



## Investment Category



## Investment Composition



## Modified Duration

AFS	HFT	HTM	FVTPL	Total
3.56	5.97	3.61	4.69	3.63

## Investment breakup

SLR	NON-SLR
90.57%	9.43%



**Disciplined  
approach to**

**reduce stressed assets**

## Movement of NPA -Quarterly

(Rs. crore)

Particulars	Jun-25		Jun-24		Mar-25	
<b>Gross NPAs</b>						
Opening Balance		642		1,042		691
Additions during the period	( + )	188	( + )	174	( + )	179
Reductions during the period	( - )	237	( - )	191	( - )	228
-Of which						
Recoveries/Upgradation	70		90		95	
Write offs/Tech Write offs	167		101		133	
<b>Closing Balance</b>		<b>593</b>		<b>1,025</b>		<b>642</b>
<b>Provisions</b>						
Opening Balance		474		730		523
Provision made during the period	( + )	143	( + )	157	( + )	133
Write off/Write back of excess provision	( - )	196	( - )	157	( - )	182
-Of which						
Recoveries/Upgradation	29		56		48	
Write off/Write back of excess provision	167		101		134	
<b>Closing Balance</b>		<b>421</b>		<b>730</b>		<b>474</b>
<b>Net NPAs</b>		<b>170</b>		<b>294</b>		<b>166</b>

Asset quality parameters	Jun-25		Jun-24		Mar-25	
Gross NPA (%)		0.66%		1.32%		0.76%
Net NPA (%)		0.19%		0.38%		0.20%

## Vertical wise NPA

Vertical	Advances O/s. Jun-25	NPA as on Mar-25	NPA Additions Q1	NPA Reduction Q1		NPA as on Jun-25	Provisions Jun-25	Net NPA Jun-25
				Recoveries / upgradation	Tech W/off			
Commercial	32,311	307	69	46	47	283	179	103
Retail (Personal Banking)	22,543	174	46	20	51	149	104	45
Agriculture	21,708	60	28	4	8	76	69	7
Corporate	12,812	101	45	-	61	84	69	15
<b>TOTAL</b>	<b>89,374</b>	<b>642</b>	<b>188</b>	<b>70</b>	<b>167</b>	<b>593</b>	<b>421</b>	<b>170</b>

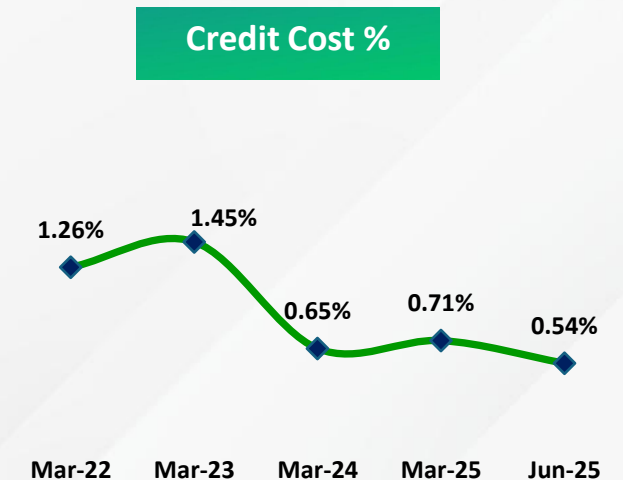
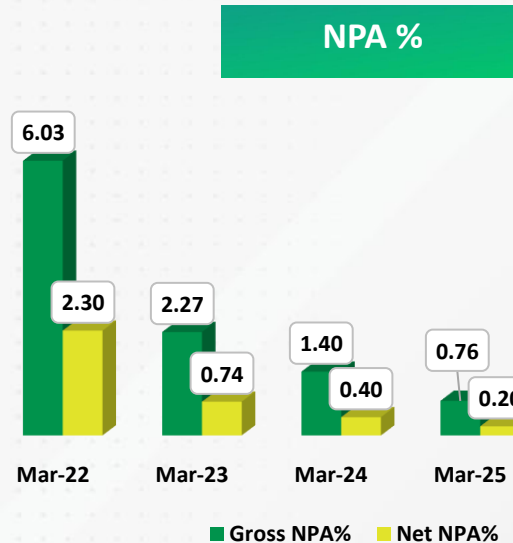
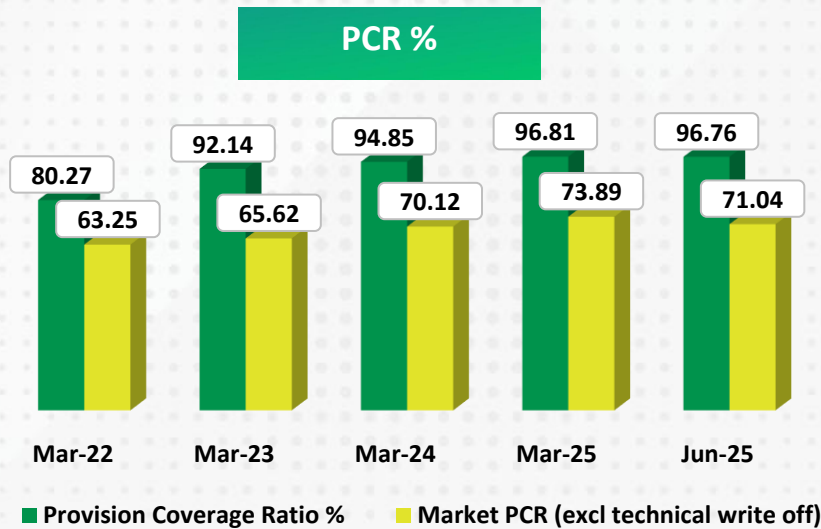
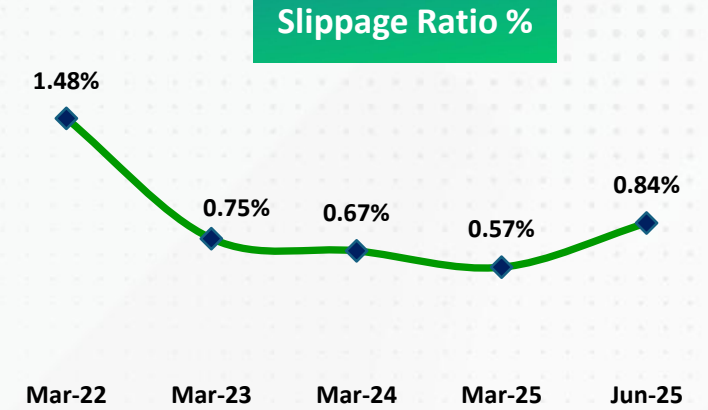
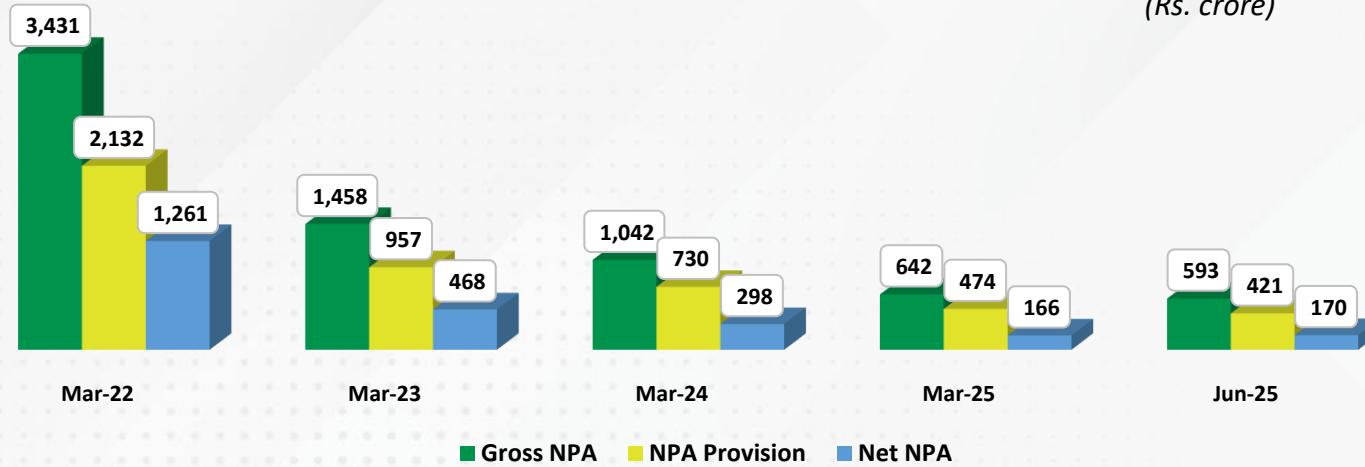
### Collection efficiency

Particulars	Jun-25	May-25	Apr-25
Term Loan (%)	99.2	99.0	99.1
Working Capital (%)	99.8	99.7	99.5

Particulars (entire portfolio)	Jun-25		Jun-24	
	Amt	% of Adv	Amt	% of Adv
SMA 1	233	0.26	228	0.29
SMA 2	304	0.34	106	0.14
<b>SMA 30+</b>	<b>537</b>	<b>0.60</b>	<b>334</b>	<b>0.43</b>



# Bank Maintaining high Asset Quality with GNPA 0.66% and NNPA 0.19%



## Provisions and Contingencies

Provision for	Quarter ended		
	Jun-25	Jun-24	Mar-25
NPA	114	100	85
Standard Assets	21	13	7
Restructured and other Advances	(15)	(5)	19
Other prudential provisions	-	25	25
NPI and others	(2)	-	26
<b>Total Provisions (excl. Tax)</b>	<b>118</b>	<b>133</b>	<b>162</b>
Tax Provision	166	154	160
<b>Total Provisions</b>	<b>284</b>	<b>287</b>	<b>322</b>

## Restructured Accounts

Particulars	Jun-25		Jun-24		Mar-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	279	15	387	58	309	15
COVID 19 - Resolution Framework	164	2	195	29	161	6
MSME	63	1	81	5	67	1
Others*	-	12	-	29	-	12
<b>Total</b>	<b>506</b>	<b>30</b>	<b>663</b>	<b>121</b>	<b>537</b>	<b>34</b>

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

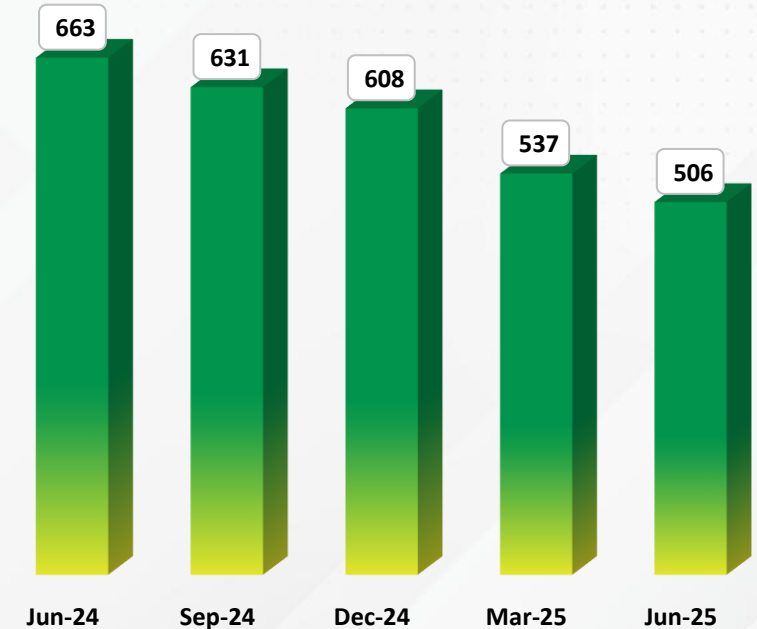
Vertical wise	Jun-25		Jun-24		Mar-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	123	5	201	28	144	4
Retail (Personal Banking)	252	13	317	65	267	18
Agriculture	3	-	-	-	3	-
Corporate	128	12	145	28	124	12
<b>Total</b>	<b>506</b>	<b>30</b>	<b>663</b>	<b>121</b>	<b>537</b>	<b>34</b>

## Movement of Standard Restructured Advances for the Quarter

Particulars	Jun-25		Jun-24	
	A/c's	Amt.	A/c's	Amt.
<b>Position at the beginning of the period</b>	<b>1,556</b>	<b>537</b>	<b>1,939</b>	<b>715</b>
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	17	-	5
C. Additions through upgradation from NPA	7	1	15	2
<b>Total Additions ( A+B+C)</b>	<b>7</b>	<b>18</b>	<b>15</b>	<b>7</b>
D. Accounts closed during the period	75	19	92	15
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	25	-	27
G. Slippages during the period	22	5	43	17
<b>Total Deletions ( D+E+F+G)</b>	<b>97</b>	<b>49</b>	<b>135</b>	<b>59</b>
<b>Position at the end of the period</b>	<b>1,466</b>	<b>506</b>	<b>1,819</b>	<b>663</b>

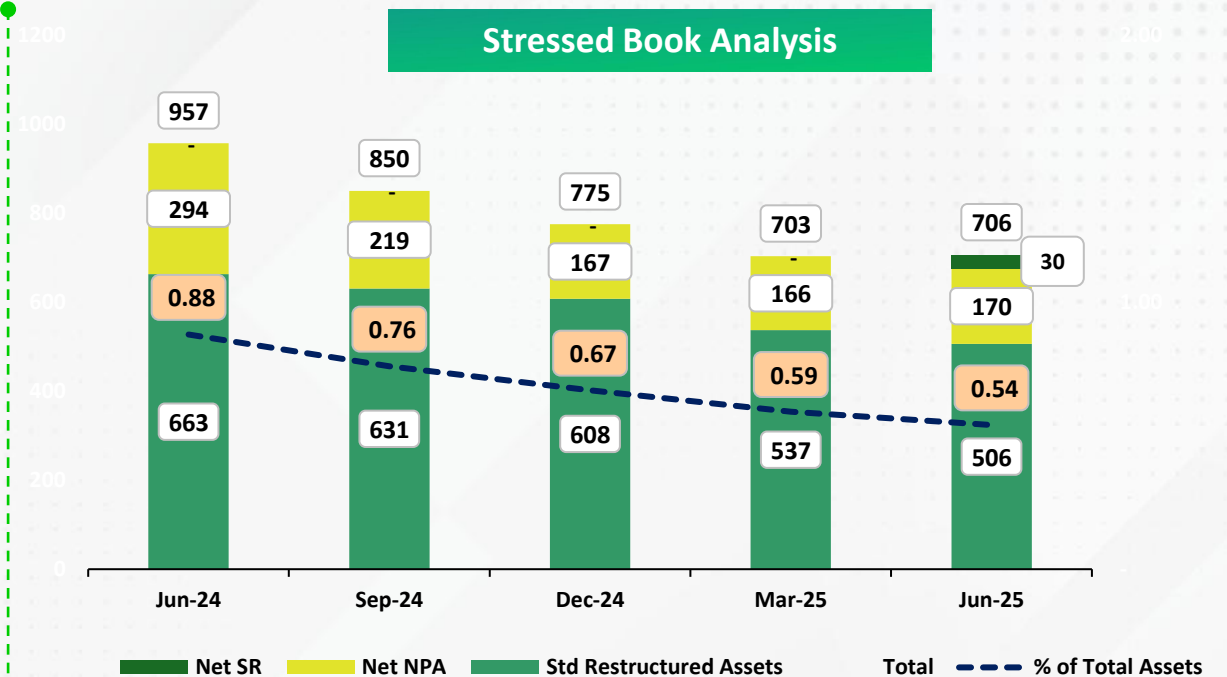
A/c's are in numbers

### O/s Balance of Standard Restructured Advances



## Sector-wise Standard Restructured Advances

S. N.	Sector	Amount	
		Jun-25	Jun-24
1	Housing	173	203
2	Real Estate	88	134
3	Wholesale and Retail Trade	26	38
4	Textile	37	40
5	Personal	20	29
6	Infrastructure	10	34
7	Hotels and restaurants	25	32
8	All Engineering	5	14
9	Food & Food Processing	11	11
10	Auto/Vehicle	14	22
11	Transportation	5	9
12	Wood & Wood Products	4	4
13	Education Loan	3	5
14	Gems and Jewelry	4	4
15	Construction	1	1
17	Others	80	83
<b>TOTAL</b>		<b>506</b>	<b>663</b>
<i>% to Total Advances</i>		<i>0.57</i>	<i>0.85</i>



### SR Book

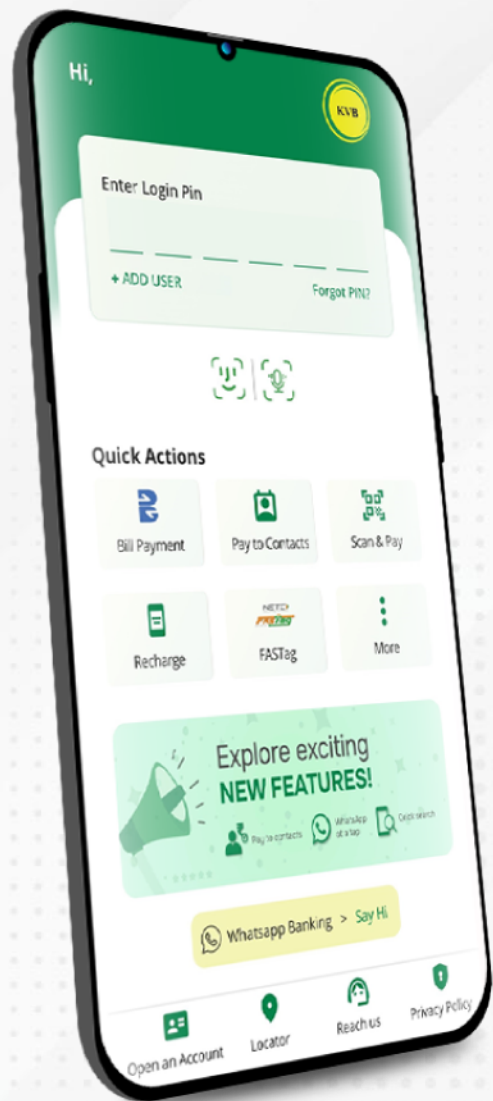
Particulars	Amount	
	Jun-25	Jun-24
Gross SR	280	263
Less : Provisions	250	263
Net SR	30	-





**Building a**

**Strong digital ecosystem**



Digital banking

# KVB DLite Mobile Banking App



4.7  
★★★★★



4.1  
★★★★★

5 M+  
Total  
Downloads

2.2 M+  
Monthly  
Transactions

1.3 M+  
Monthly Active  
users

## Features and updates:



Enhanced UI

Easy Navigation

Seamless Login

Pay to Contacts

Search within app

Single Pay button

Dynamic Offers

Manage Cards

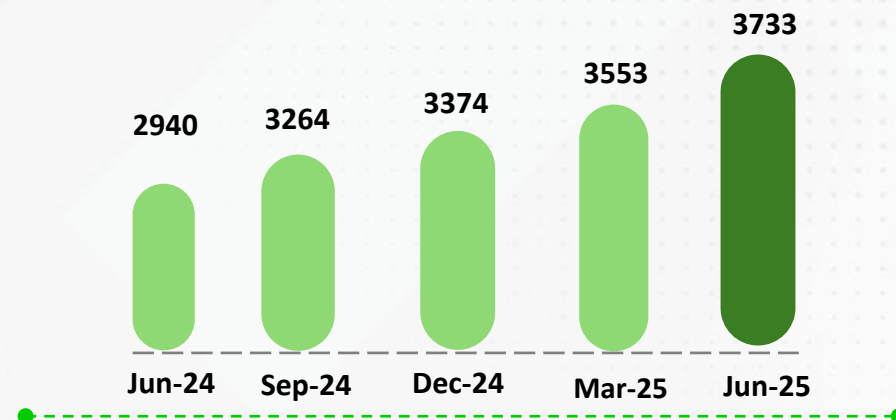
Set Favorites

# Digital Banking



**UPI**  
UNIFIED PAYMENTS INTERFACE

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



**25%**

Growth in Digital Transactions YOY

**92%**

Of the transactions served Digitally

**Lite App**



GET IT ON  
**Google Play**

Download on the  
**App Store**



# Digital Partnerships

## ASSETS

**Service Support**

experian. NSDL Technology, Trust & Reach Perfios PLASTIC WARE & RECYCLING SOLUTION TRUCKSDEKHO! carwale InstaVeritas NeSL NESL N@DL NESL ASSET DATA LIMITED (UNION GOVERNMENT COMPANY) Jocata CERSAI

BillDesk Worldline Probe42 BIKEwale Sahamati anumati digio LegalDesk.com Do-It-Yourself Legal 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 U GRO CAPITAL ULI Unified Lending Interface

## LIABILITIES

**Channel Partners**

ISG Nuclei FSS POWERING PAYMENTS KAIZEN VOIZ simple · seamless · secure TransUnion CIBIL Jocata NSDL BSE Loyly Rewardz WhatsApp sinch ValueFirst A TWILIO COMPANY

**Payment aggregators**

paytm ATOM Cashfree Payments CC Avenue Worldline ibibo Citrus TechProcess Solutions Ltd Razorpay BillDesk SBlePay PayU IDBI capital

**Govt Business**

GIN ice gate TANGDECC Central Board of Direct Taxes (CBDT) IRCTC

**Payments**

UPI UNIFIED PAYMENTS INTERFACE IMPS BHARATQR BHARAT BILLPAY NETC FASTag

**Security**

Protectt.ai



**Environmental**

**Social**

**Governance**



## ESG Highlights - Environment



### Projects-Operational

1

16,591 kwh of renewable energy generated from Roof top Solar at Hyderabad D.O building and Namakkal Main branch building during Q1 FY 25-26

2

6,04,560 kwh of renewable energy generated from our Bank owned Windmill at Theni during Q1 FY 25-26.

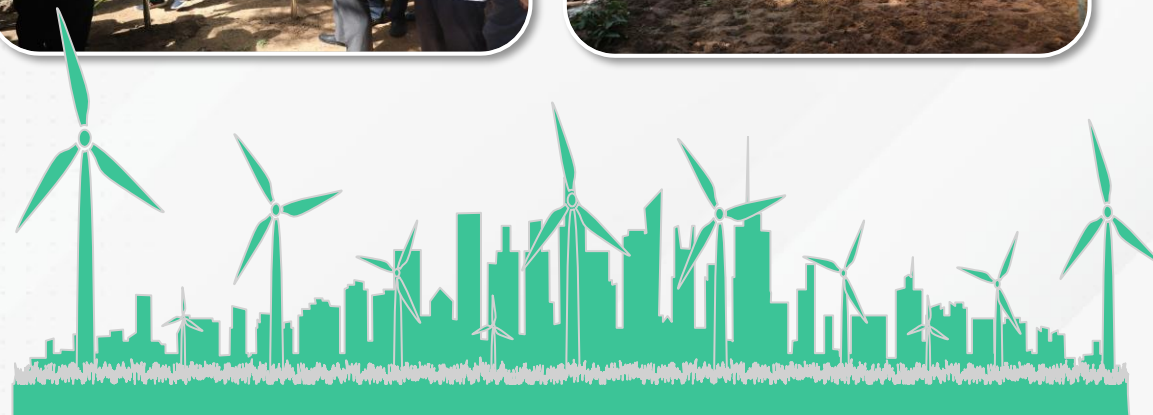
### Projects-Under Progress

1

Rooftop Solar at Divisional office, Trichy

### Growing with Purpose: Promoting Environmental Sustainability through Restoring Biodiversity in Urban Space

As part of ongoing commitment to environmental sustainability, the Bank under its CSR arm – KVB Bhoomi, partnered with CommuniTree (an NGO), to plant 10,000 native saplings at Madras University, Chepauk on June 5, 2025, marking World Environment Day. The Bank is supporting the Project which aims to restore the lost Green Cover, create a Natural Habitat & Biodiversity and build stronger communities.



## ESG Highlights - Social

### Growing healthier Communities: Inauguration of KVB VGM Foundation Blood Bank at VGM Hospital



The 1,800 sq. ft. facility equipped with advanced technology for blood collection, separation, and storage, catering to both emergency and routine medical under “KVB Aarogya”, the bank’s dedicated healthcare CSR initiative.

### Promoting Education and Skill Development: Employment linked training program for sustainable livelihood of the underprivileged youth and women



The Skill development centre will provide placement-linked training to over 400 underprivileged youth and women in the Automobile and IT/ITes sectors—empowering them with industry-ready skills and sustainable career pathways.

### Provision of Medical Equipment to Government Medical College Hospital, Karur



The Bank has supported Government Medical College Hospital, Karur with high-tech medical equipment which will help the GMCH Blood Bank to separate & supply blood components to the necessary surgeries and it supports the doctors in diagnosing and treatment of gastroenterology related diseases and to perform other lives saving surgeries.

### Financial Literacy Campaigns



The Bank has conducted 92 financial literacy campaigns benefiting 1,705 individuals



# ESG Highlights - Governance

## Corporate Governance Structure

Bank has established an effective corporate governance structure for top level management to ensure a clear distinction of roles and responsibilities

## ESG Risk Strategy

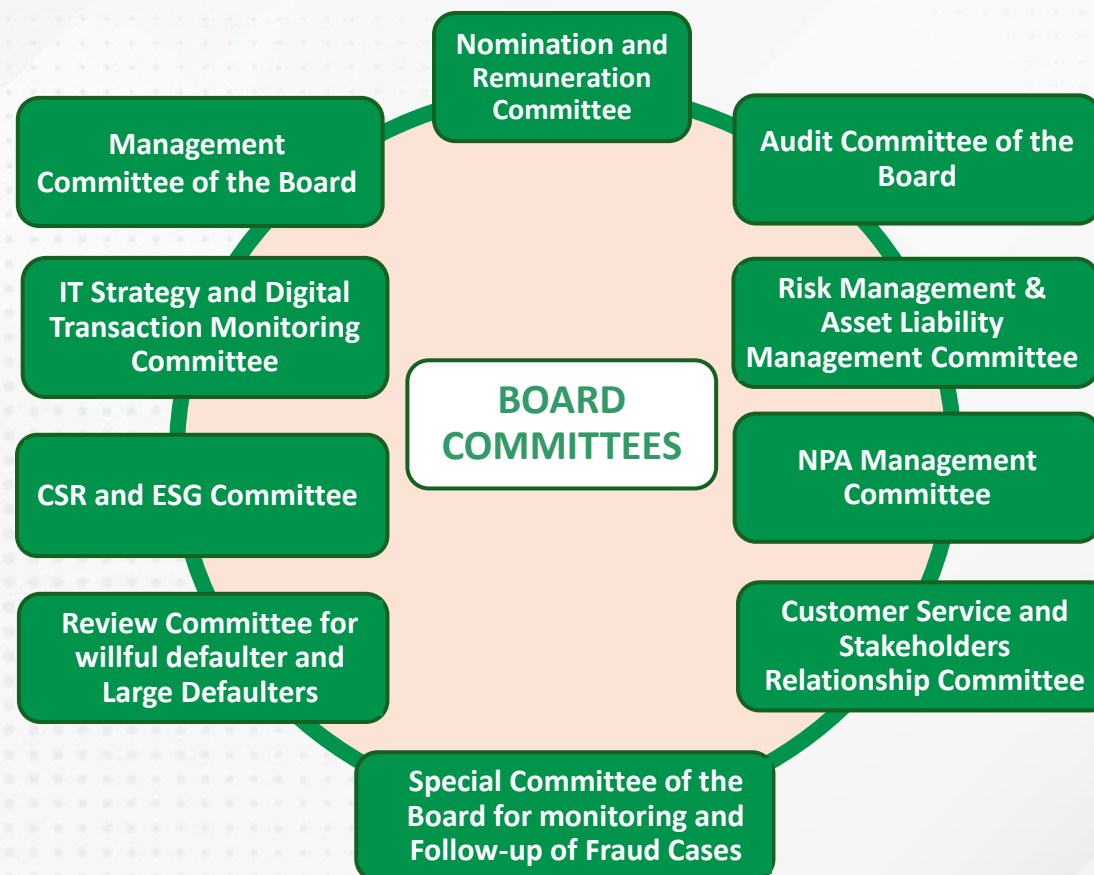
Bank is actively collaborating with external entities and subject matter experts in developing the ESG risk strategy

## Transparent Disclosures

Bank has published its 3<sup>rd</sup> Integrated Annual report

10

Board level committees with majority of independent directors; complying with Bank's Diversity policy and RBI regulations



10

**Directors**

7- Non-Executive Independent Directors  
1-Non-Executive Non independent Director  
2-Executive Directors

2

**Women Directors**

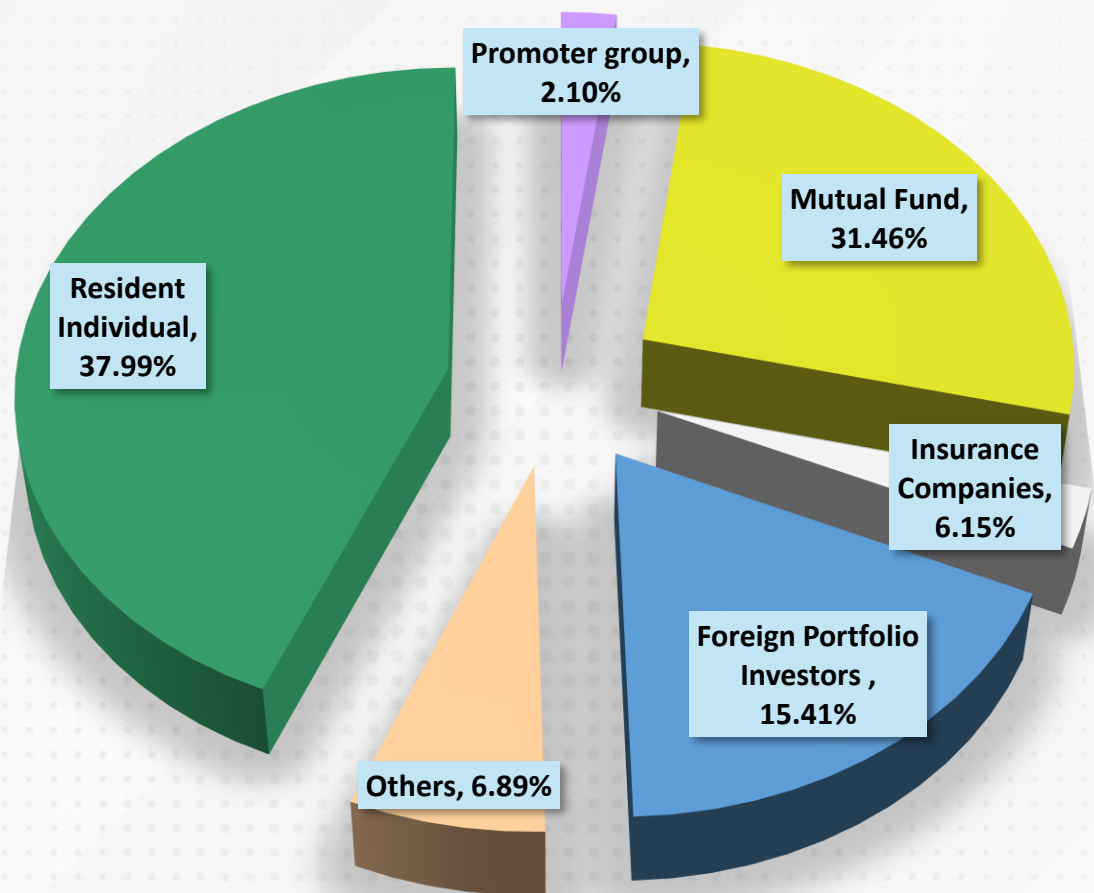
Of which one women Director is Chairperson (part time) of the Bank

70%




**Independent Directors in the board**

## Shareholding pattern

Shareholding as on June 30,2025



## 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)
	Short Term Fixed Deposits	A1+
 CareEdge RATINGS	Fixed Deposits	AA (Stable)

## Decade of Sustained Growth

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	11,768^
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848	11,929
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 (Rs.)	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50	8.42	13.81	19.99	24.13
Book Value(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

\* During the Financial Year 2016-17, one Equity Share face value of Rs.10/- each was subdivided into five Equity Shares of face value Rs.2/- each

\*\*After reclassification of depreciation on investments as an item of other income. ^ Includes proposed dividend #proposed dividend subject to approval at AGM





# Thank You

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

