

IRC:F48:109:226:2025

July 24, 2025

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.

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

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

Safe Harbor

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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

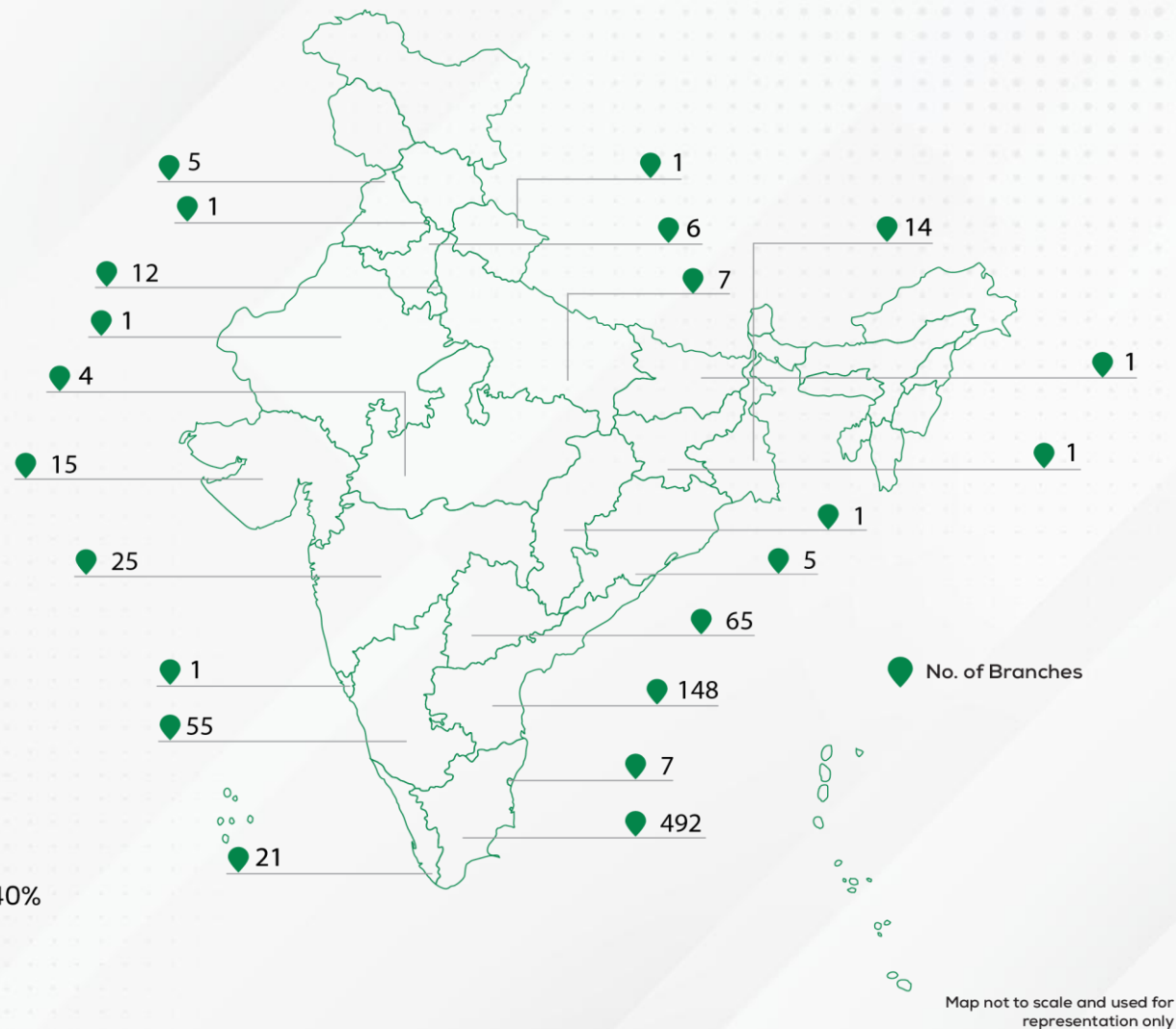
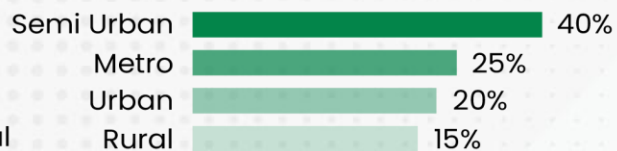
BC Outlets 374

*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 ▼

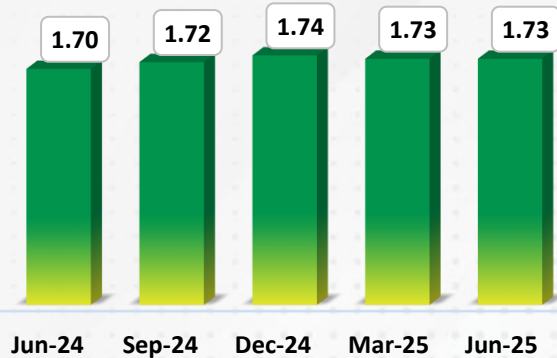
Performance metrics- Key Ratios

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

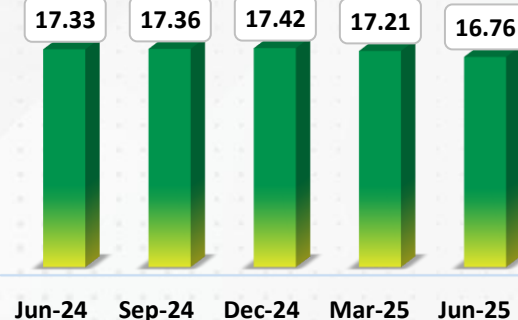
* Not annualized

Quarterly Performance metrics

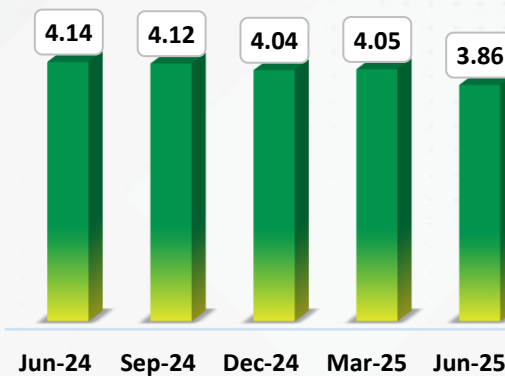
ROA%



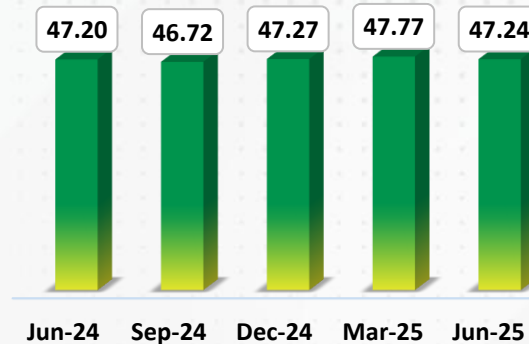
ROE %



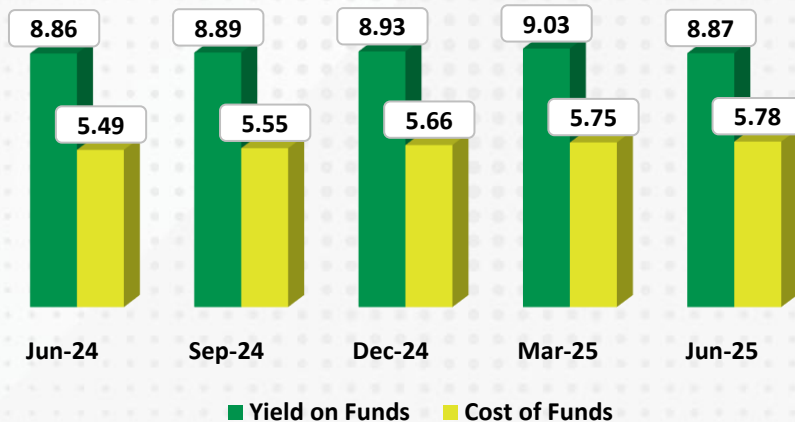
NIM %



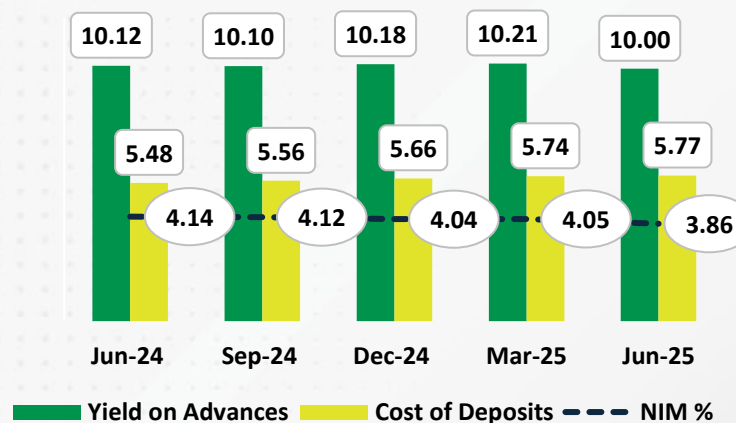
Cost to Income %



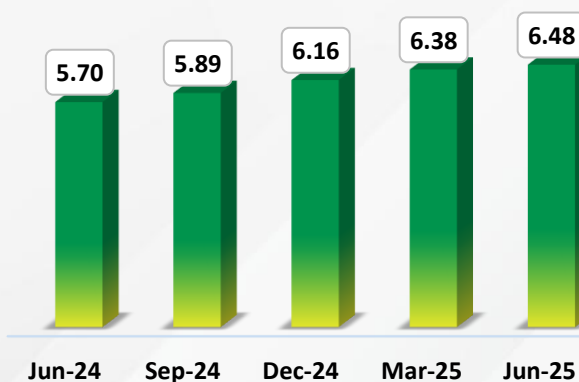
Yield on Funds & Cost of Funds%



Yield On Advances, Cost of Deposits & NIM%



EPS (Rs)



Profit & Loss Statement

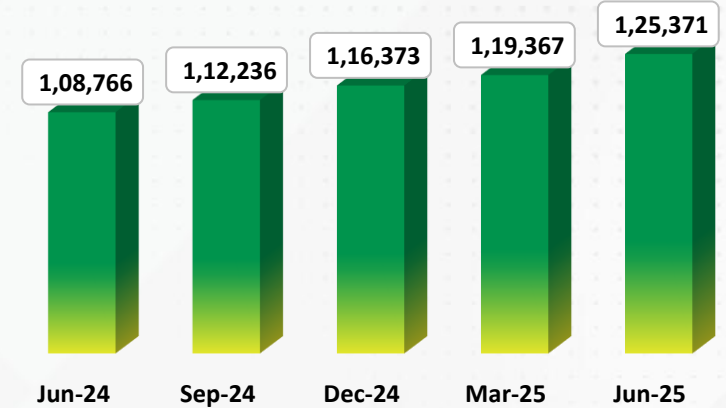
Particulars	Quarterly				
	Jun-25	Jun-24	Growth % (YoY)	Mar-25	Growth % (QoQ)
Net Interest Income	1,080	1,027	5	1,089	(1)
Other Income	447	385	16	509	(12)
- Fee income	251	239	5	264	(5)
- Others	196	146	34	245	(20)
Total Income	1,527	1,412	8	1,598	(4)
Operating Expenses	721	666	8	764	(6)
- Employee expense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

Balance Sheet

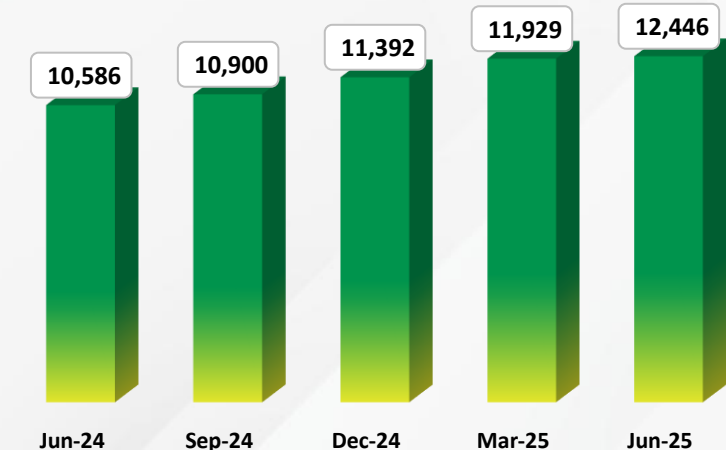
Particulars	Jun-25	Jun-24	YoY (%)
Capital & Liabilities			
Capital	161	161	-
Reserves and Surplus	12,285	10,425	18
Deposits	1,06,650	92,349	15
Borrowings	1,843	2,113	(13)
Other Liabilities and Provisions	4,432	3,718	19
Total	1,25,371	1,08,766	15
Assets			
Cash and Balances with RBI	6,712	5,325	26
Balances 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	-
Total	1,25,371	1,08,766	15

Figures are regrouped wherever necessary

Total Assets



Equity

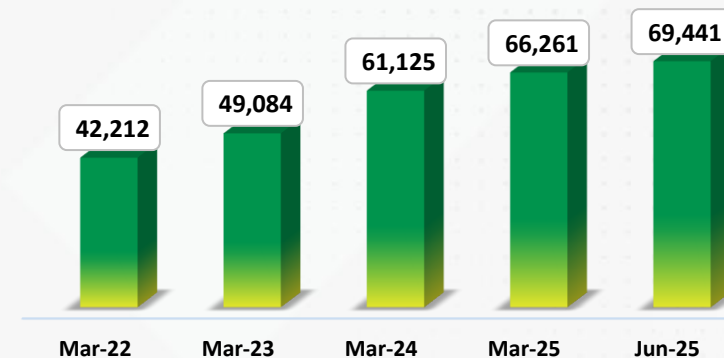


Capital to Risk Weighted Assets Ratio – Basel III

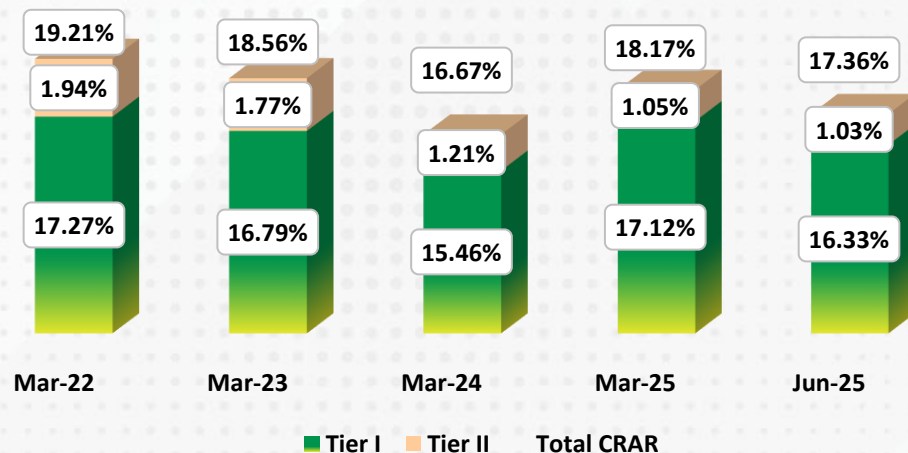
(Rs. crore)

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

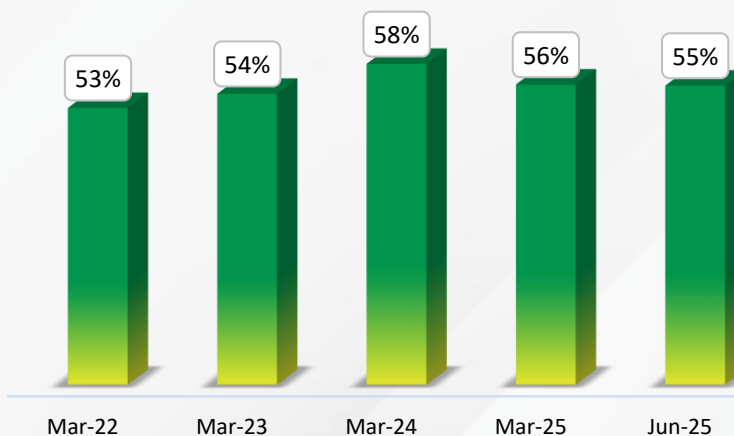
Risk Weighted Assets (INR crores)



CRAR %



RWA/Total asset (%)





Driving growth

across verticals

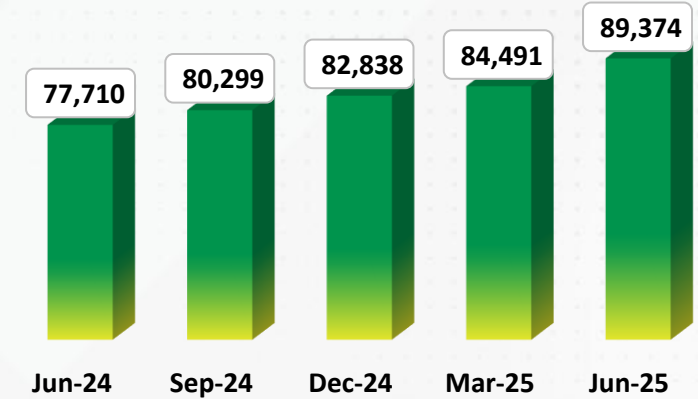
Advances and Deposits

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
Total Business	1,96,024	1,70,059	15	1,86,569	5

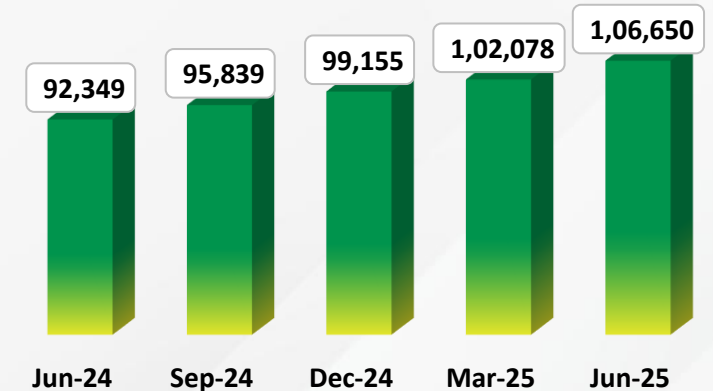
Deposit Portfolio

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
Total Deposit	1,06,650	92,349	15	1,02,078	4

Advances



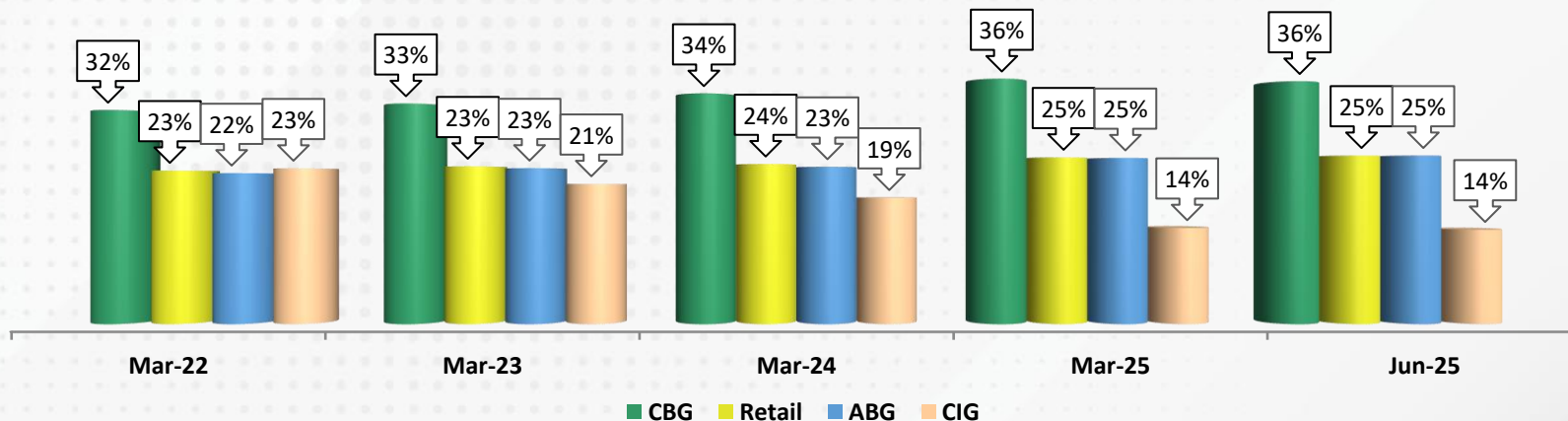
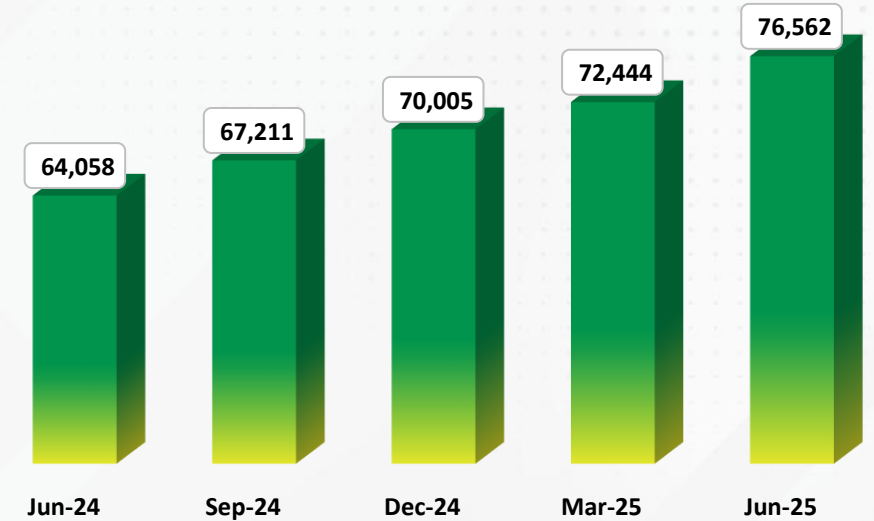
Deposits



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
RAM Verticals	76,562	64,058	20	72,444	6
Corporate	12,812	13,652	(6)	12,047	6
Gross Advances	89,374	77,710	15	84,491	6

RAM Advances



Segments

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

Retail Portfolio

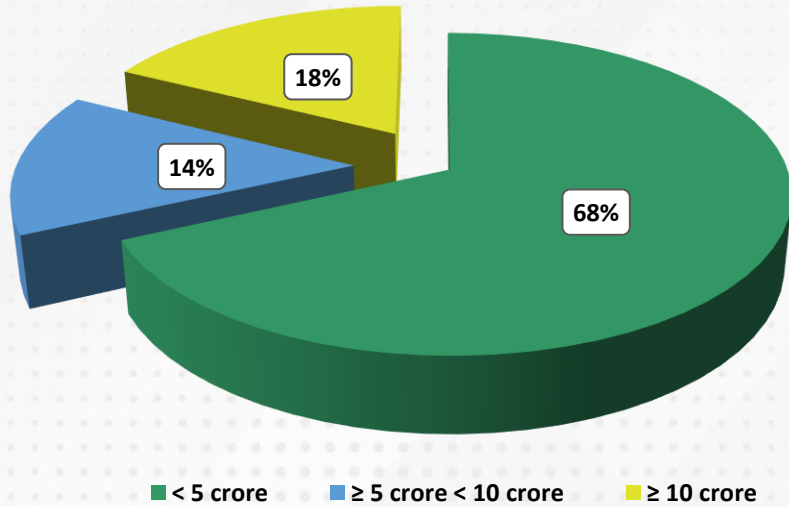
Particulars	Jun-25	Jun-24	YoY %	Mar-25	QoQ %
Housing loan	8,232	7,574	9	8,039	2
Jewel loans	4,240	2,654	60	3,455	23
Mortgage (LAP) loans	6,583	4,823	36	5,917	11
Vehicle loans	982	1,122	(12)	1,027	(4)
Consumer Credit-BNPL*	822	1,065	(23)	844	(3)
Personal loans	222	310	(28)	238	(7)
Education loans	142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

*BNPL-Buy Now Pay Later

Figures regrouped for previous periods

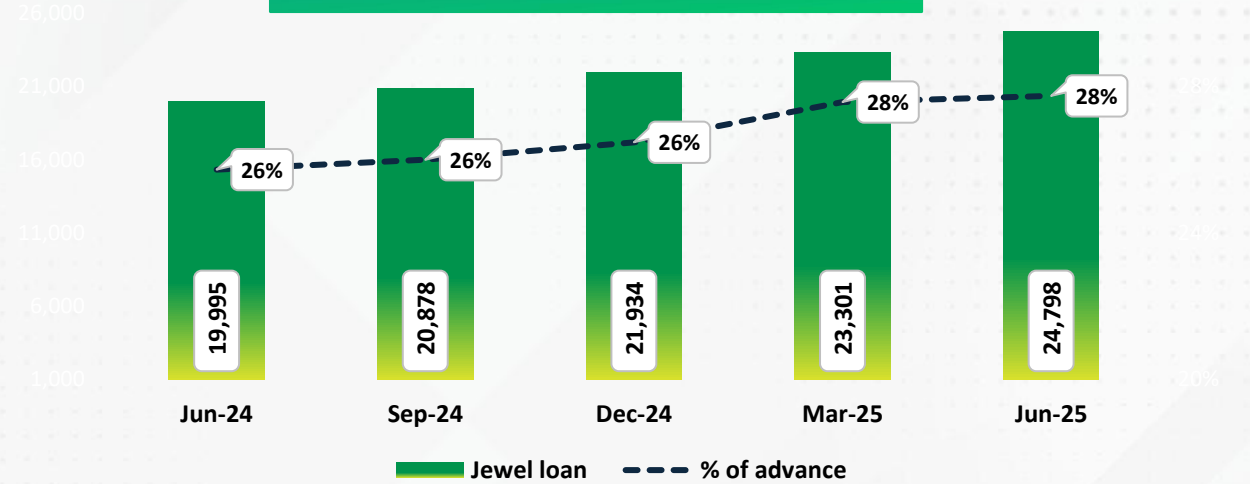
Commercial Banking

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



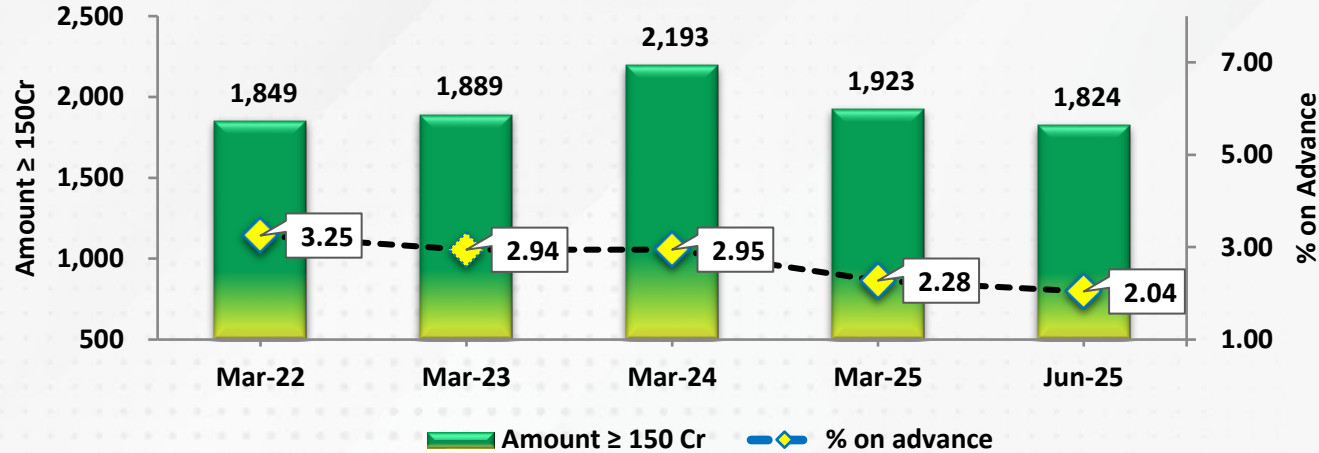
Includes both Agri and Non-Agri Jewel loans

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

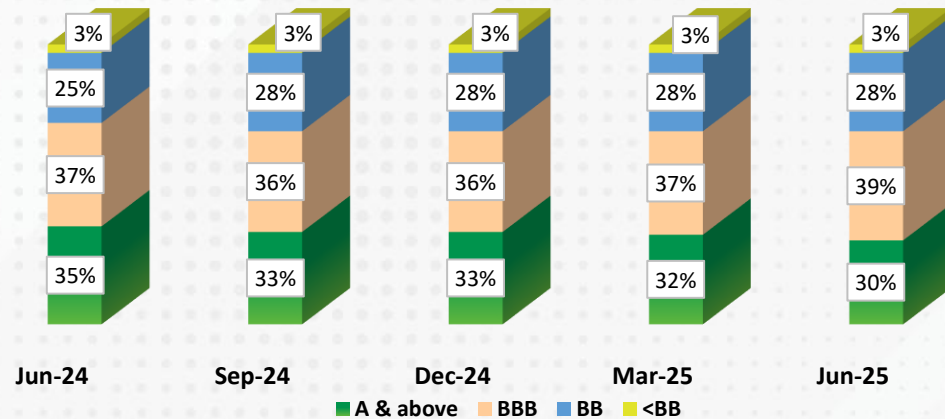
Corporate Banking

Standard Corporate Advances ≥ 150 crore

(Rs. crore)

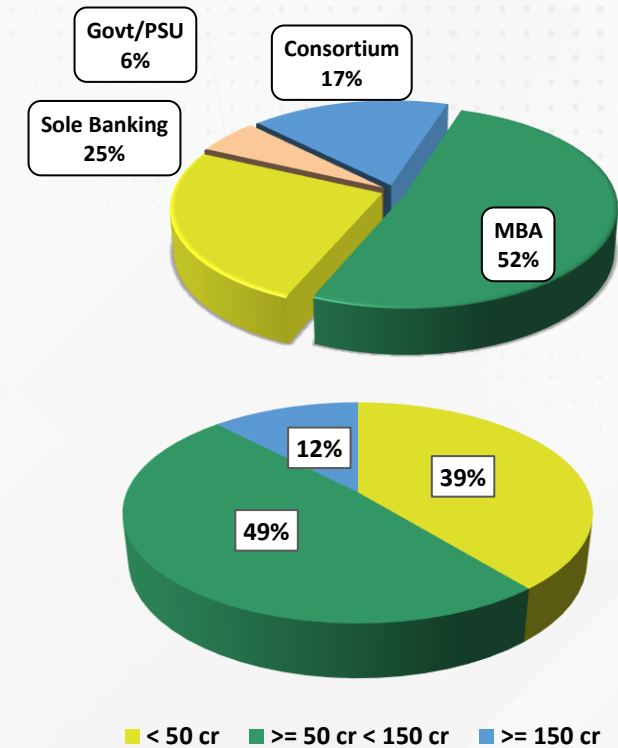


Risk Profile



*Internal Rating approach based on CRISIL Rating Assessment Model

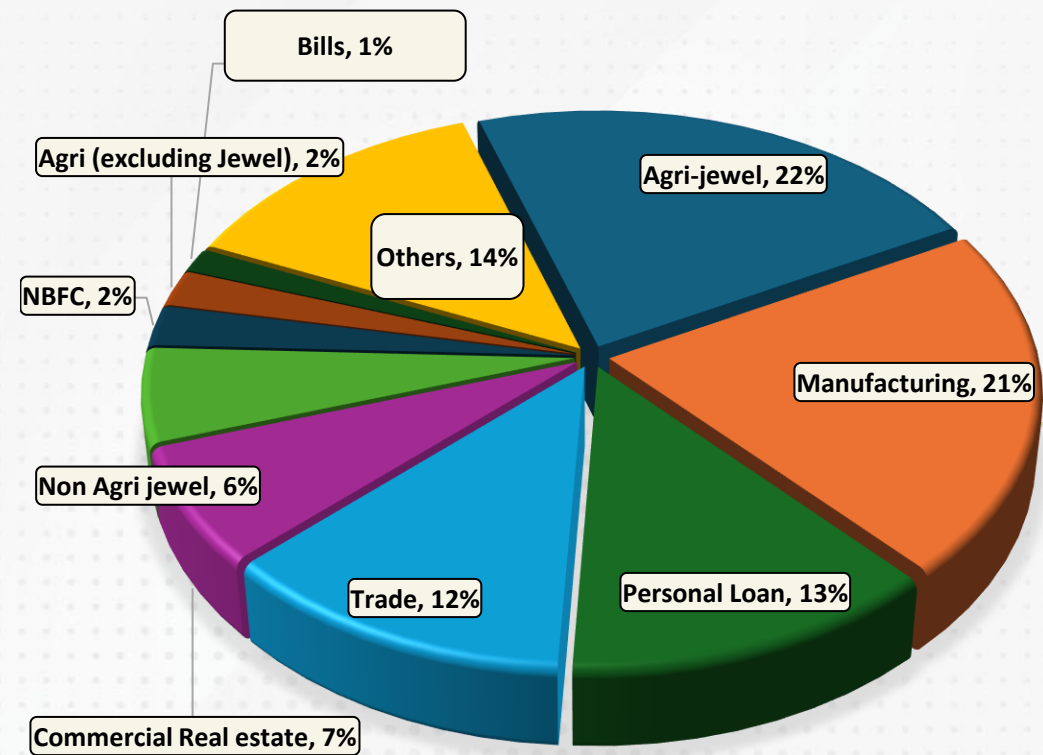
Break up of Corporate Book



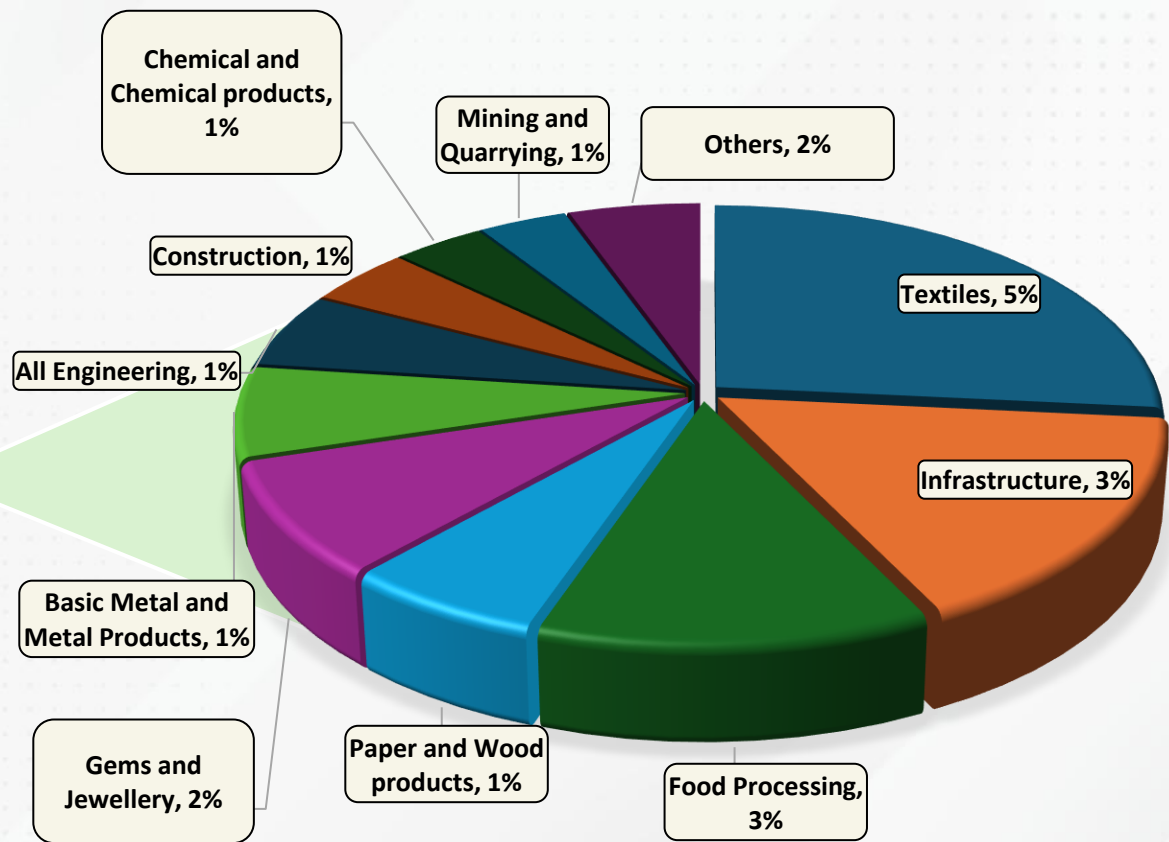
- ~ 88% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 37.12 Crore

Advances-Sectoral composition

Gross Advance of Rs. 89,374 Cr

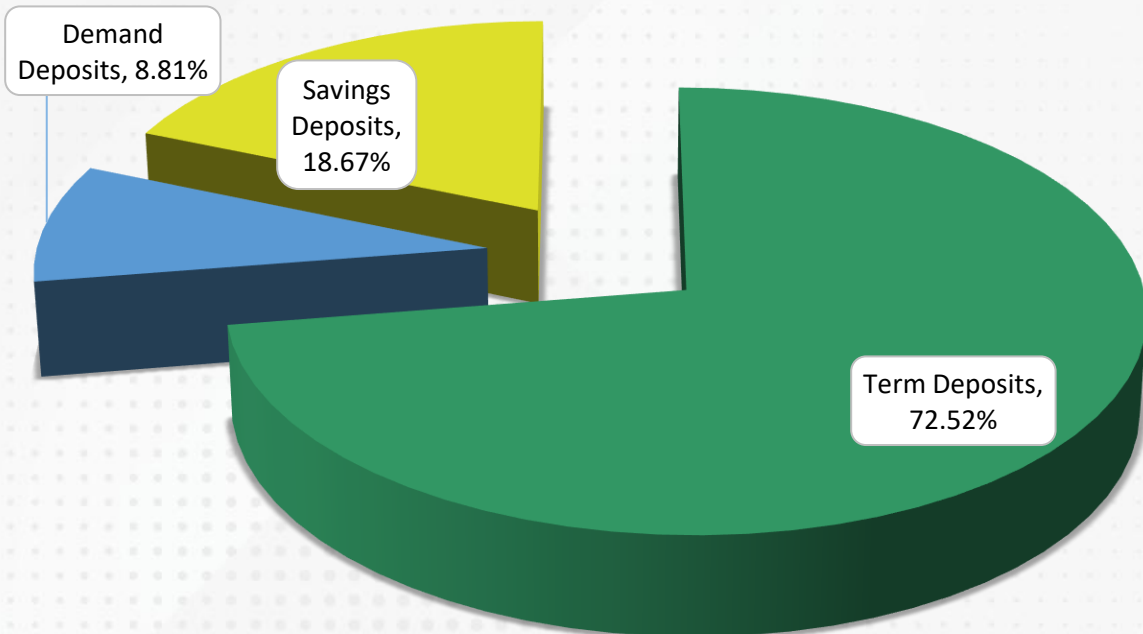


Breakup of Manufacturing Sector of Rs. 18,802 Cr

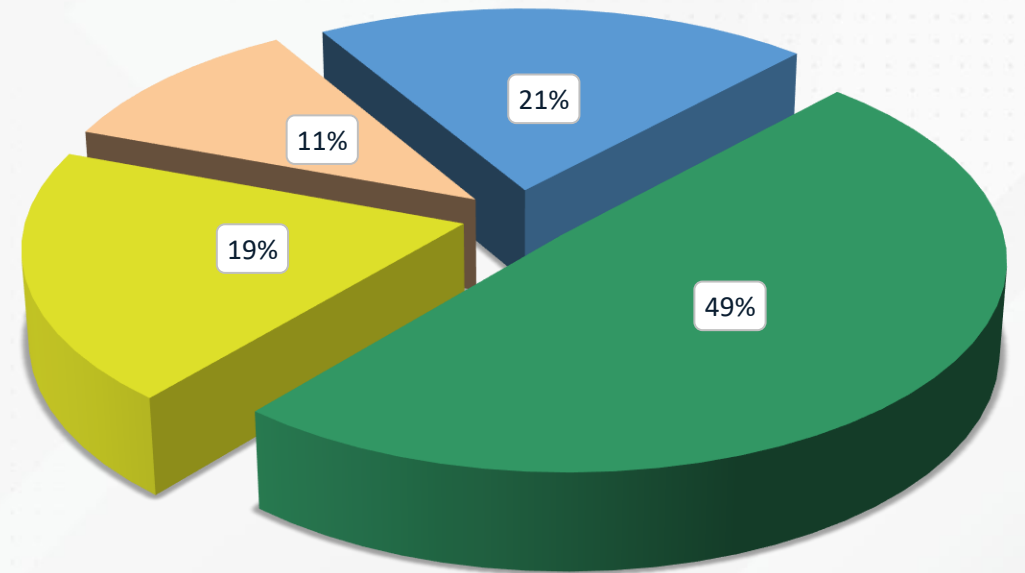


Liability Franchise : Predominantly Retail

Deposit Breakup



Term Deposit-Amount wise*



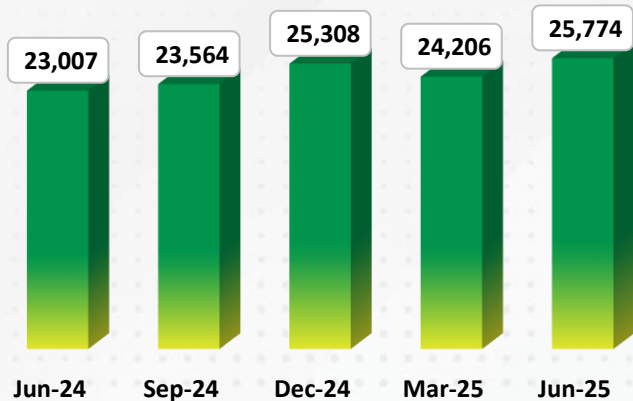
■ < Rs.15 Lakhs ■ ≥Rs.15 Lakhs to <Rs.1 Cr ■ ≥Rs.1 Cr to < Rs.5 Cr ■ ≥ Rs.5 Cr

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

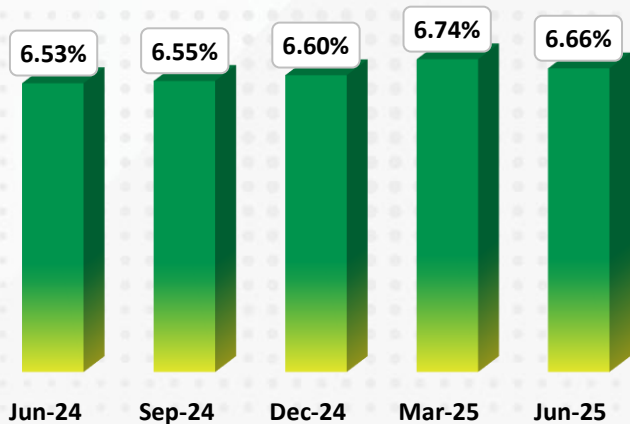
* Term Deposit here do not include Term Deposits by Banks, FCNR deposits and Certificate of Deposits (CD's)

Investment Portfolio

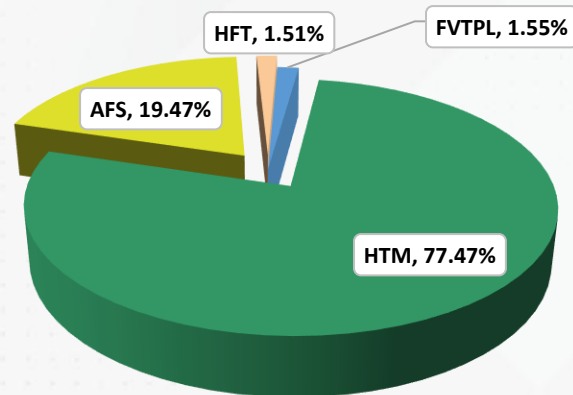
Gross Investments (Rs. crore)



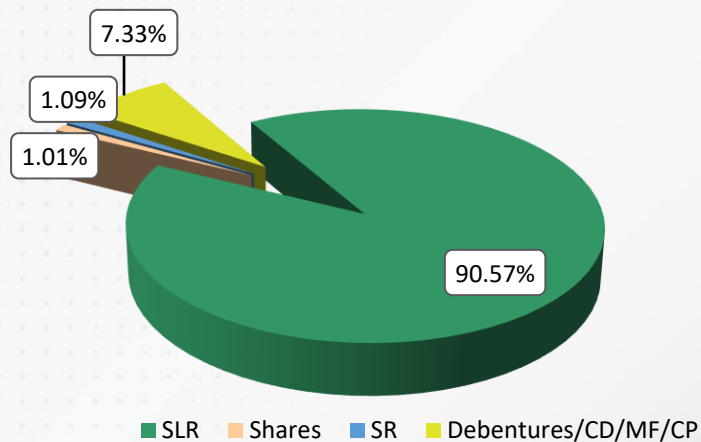
Yield on Investments-Quarterly



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	
Gross NPAs						
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	
Closing Balance		593		1,025		642
Provisions						
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	
Closing Balance		421		730		474
Net NPAs		170		294		166
Asset quality parameters						
Gross NPA (%)		0.66%		1.32%		0.76%
Net NPA (%)		0.19%		0.38%		0.20%

Vertical wise NPA

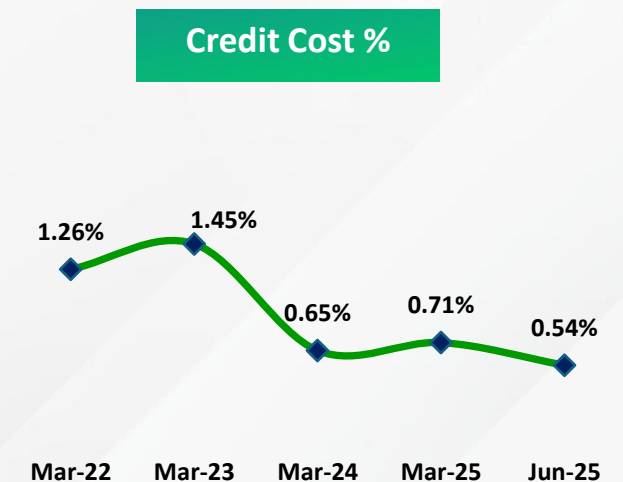
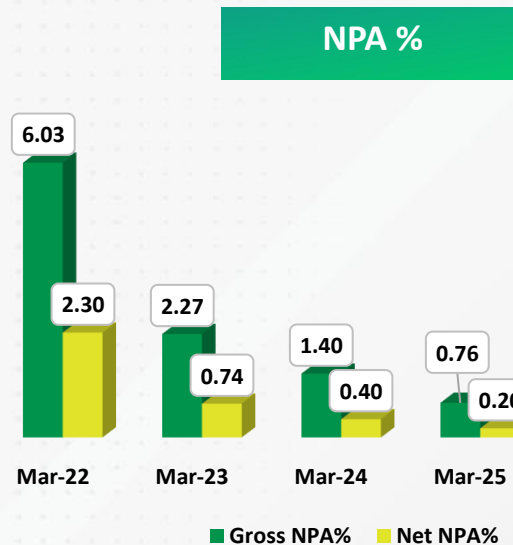
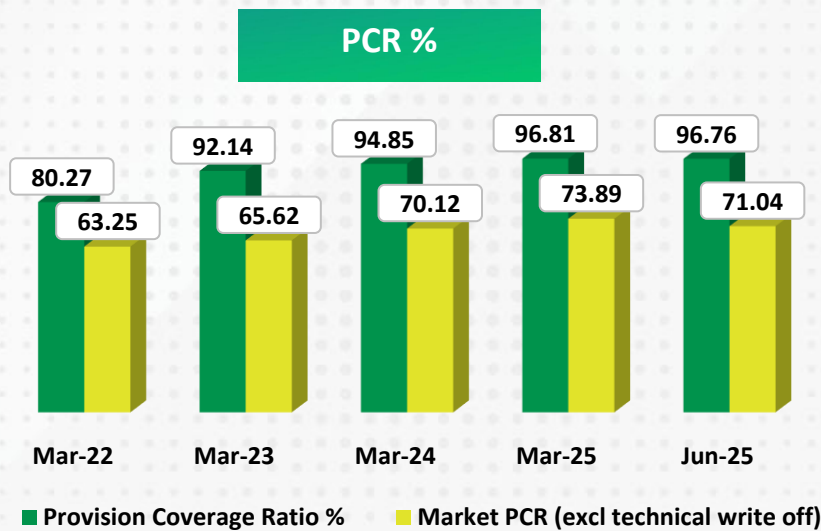
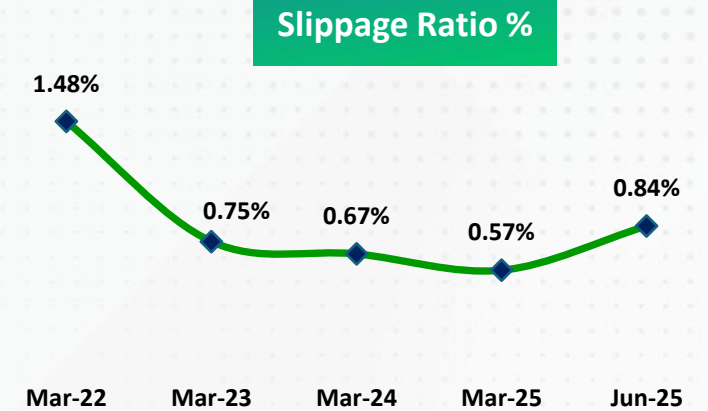
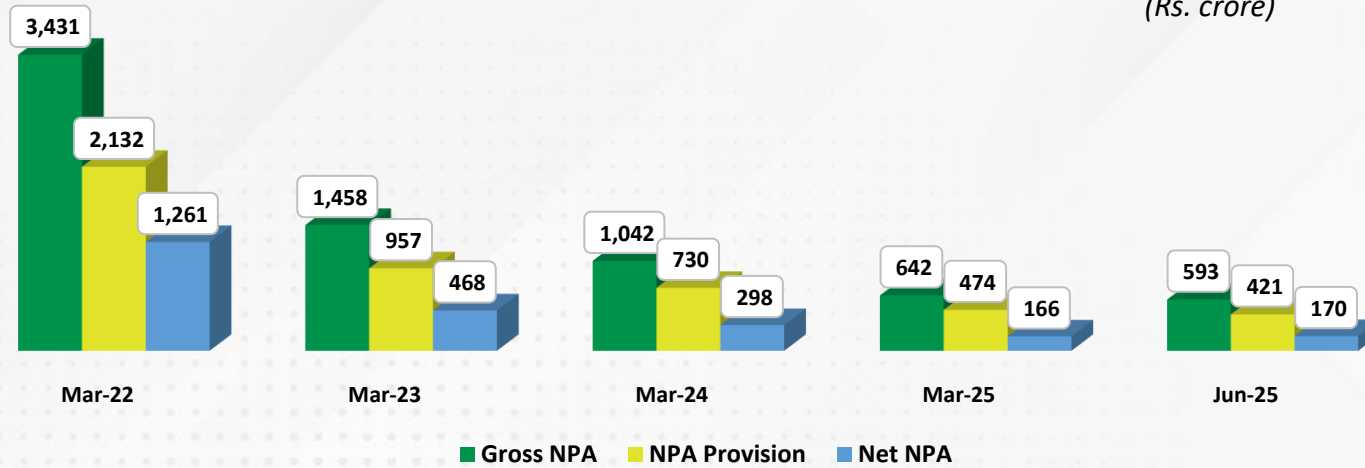
Vertical	Advances O/s. Jun-25	NPA as on Mar-25	NPA Additions Q1	NPA Reduction Q1		NPA as on Jun-25	Provisions Jun-25	Net NPA Jun-25
				Recoveries / upgradation	Tech W/off			
Commercial	32,311	307	69	46	47	283	179	103
Retail (Personal Banking)	22,543	174	46	20	51	149	104	45
Agriculture	21,708	60	28	4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

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
SMA 30+	537	0.60	334	0.43

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
Total Provisions (excl. Tax)	118	133	162
Tax Provision	166	154	160
Total Provisions	284	287	322

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
Total	506	30	663	121	537	34

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

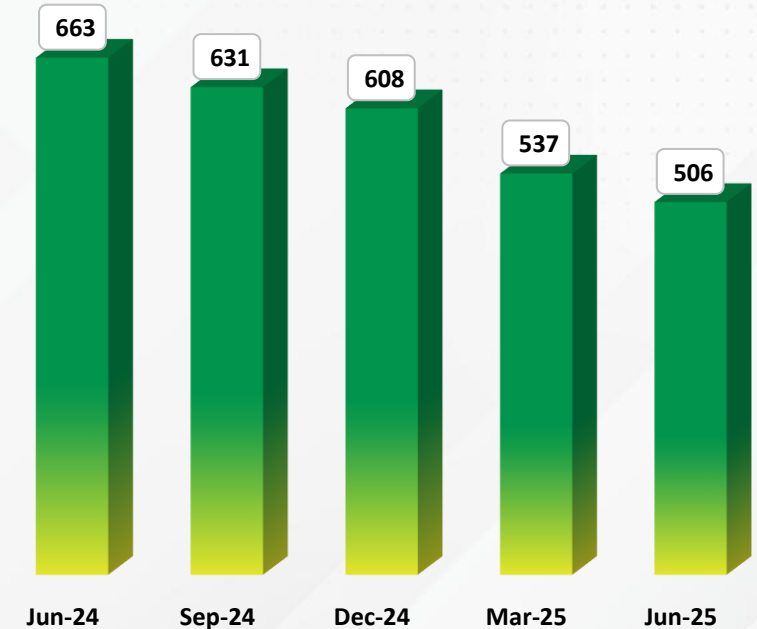
Vertical wise	Jun-25		Jun-24		Mar-25	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	123	5	201	28	144	4
Retail (Personal Banking)	252	13	317	65	267	18
Agriculture	3	-	-	-	3	-
Corporate	128	12	145	28	124	12
Total	506	30	663	121	537	34

Movement of Standard Restructured Advances for the Quarter

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

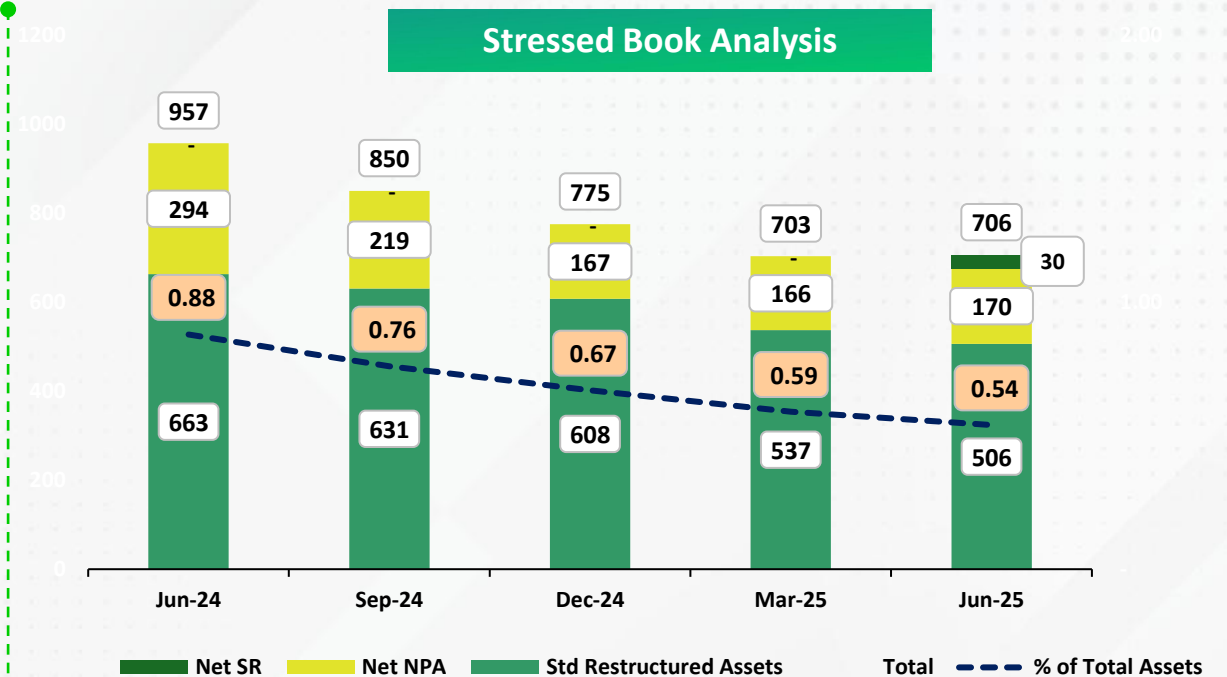
A/c's are in numbers

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
TOTAL		506	663
<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

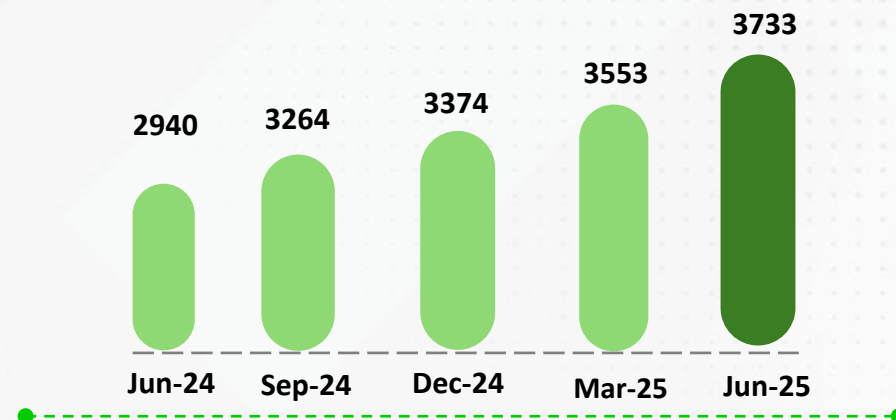
Set Favorites

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 & BOTTLE MAKING SOLUTION TRUCKSDEKHO! carwale InstaVeritas NeSL 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.

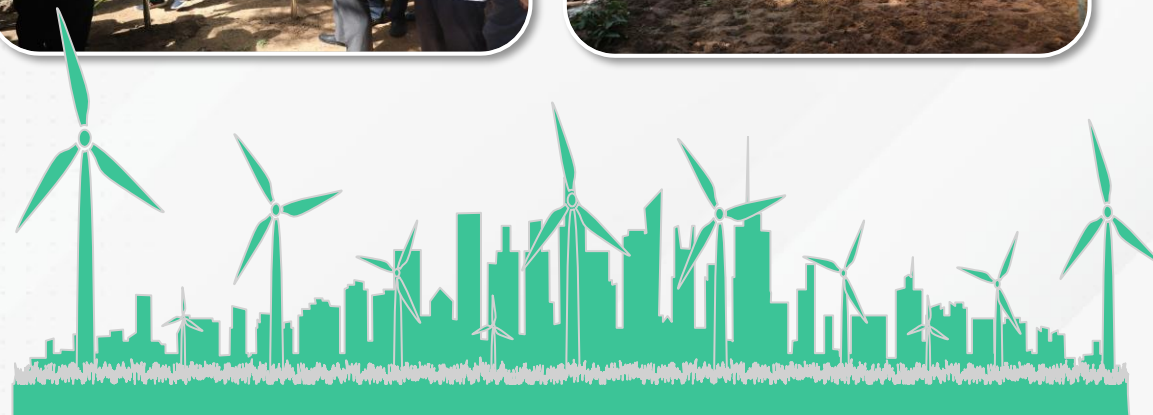
Projects-Under Progress

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

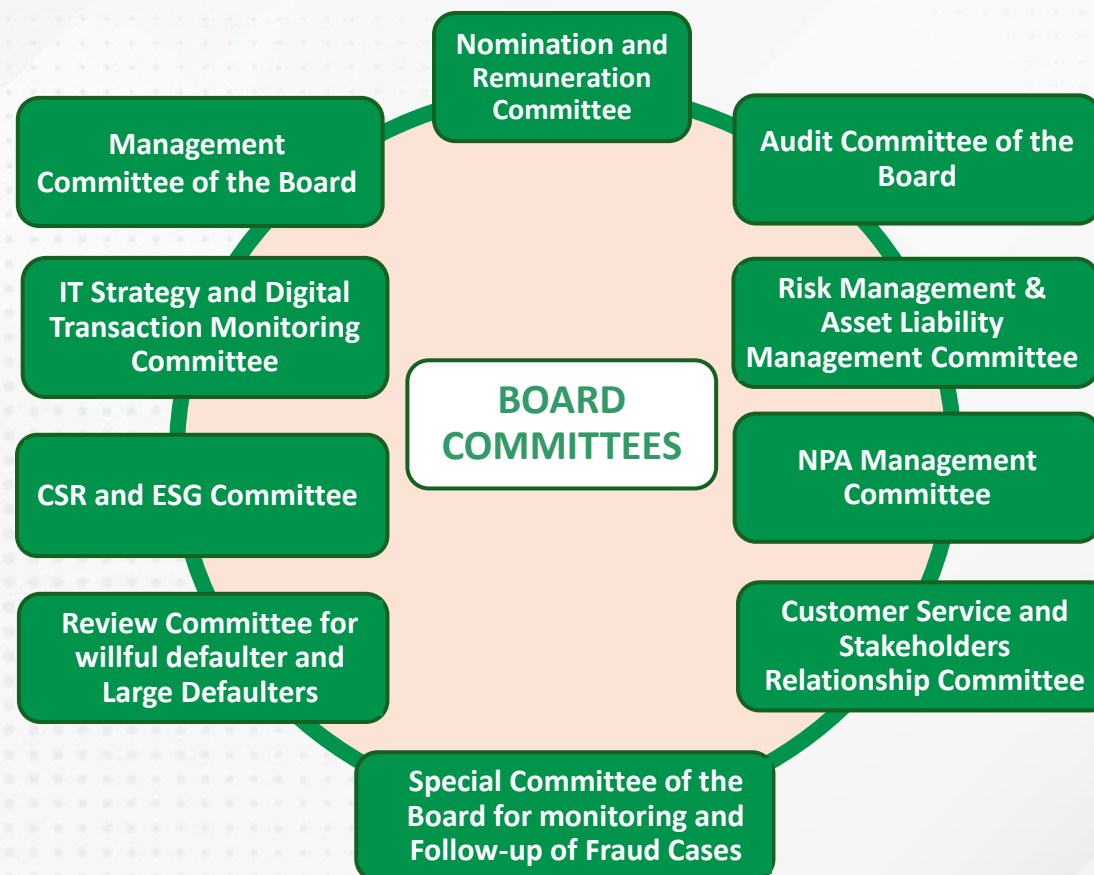
Bank is actively collaborating with external entities and subject matter experts in developing the ESG risk strategy

Transparent Disclosures

Bank has published its 3rd 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

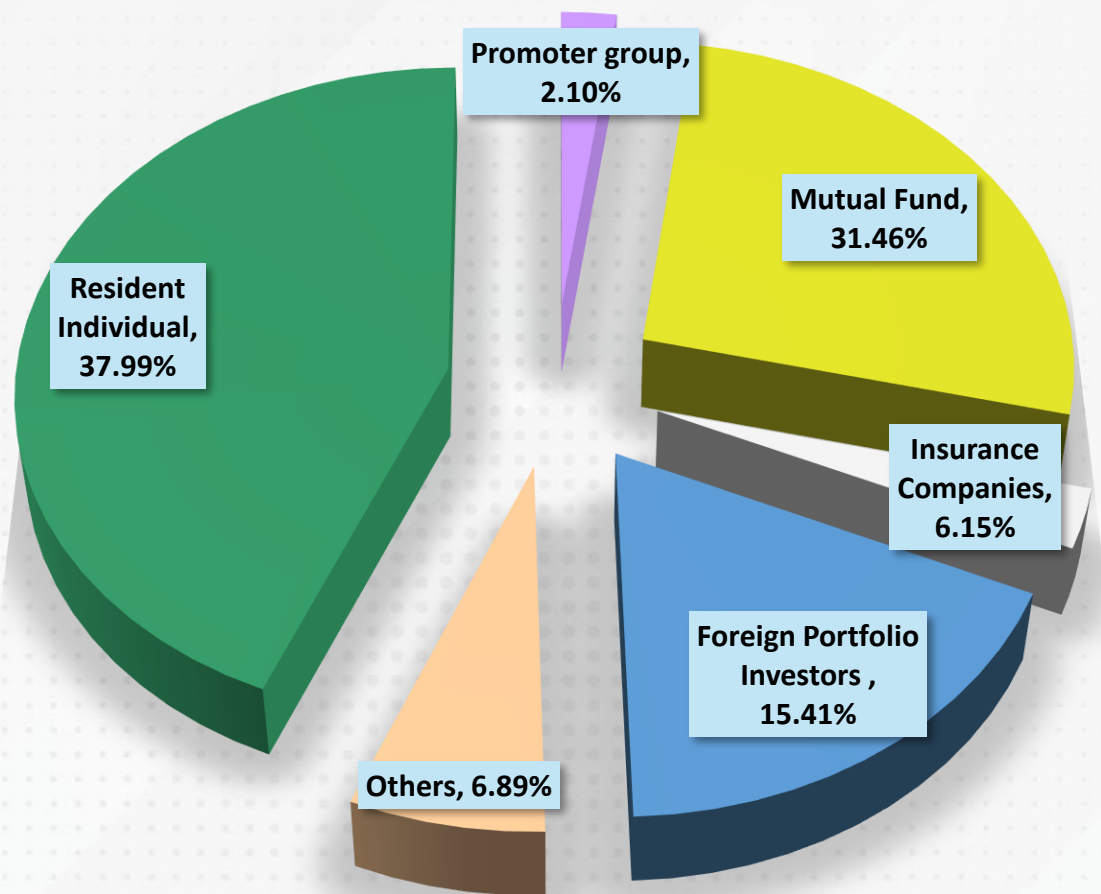
Of which one women Director is Chairperson (part time) of the Bank

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

