

IRC:F48:100:228:2024

May 13, 2024

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 Audited Financial Results of the Bank for the quarter and year ended 31<sup>st</sup> March 2024

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Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation on Audited Financial Results of the Bank for the quarter and year ended 31<sup>st</sup> March 2024 and the same has been updated in our Bank's website at <https://www.kvb.co.in/docs/investor-presentation-2024-05-13.pdf>.

Kindly take the same on record.

Yours faithfully,

Srinivasarao M  
Company Secretary &  
Deputy General Manager

Encl: As above



# INVESTOR PRESENTATION

Q4 FY 2024

# Disclaimer



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**Quarter**

**In focus**



# Our Vision & Mission

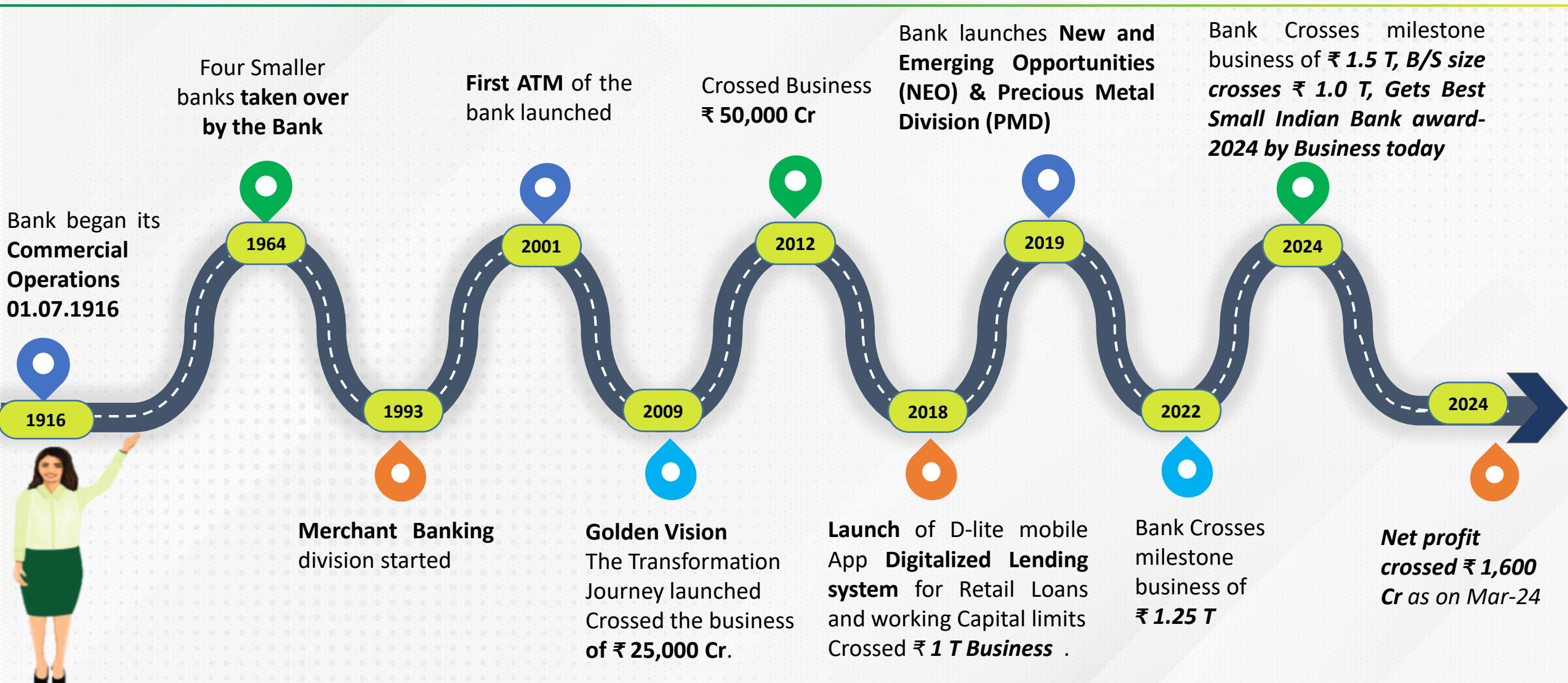
## Vision

To be the preferred choice of stakeholders and deliver value by blending technology with tradition.

## Mission

To provide superior banking experience by using technology to deliver entire gamut of financial products under one roof, easily available to the customers across physical and digital channels.

# Blending tradition with Modernity-Snap of KVB journey



# Key Highlights



## Business

1,63,536

↑ 16% YoY ↑ 3% QoQ

## Advances

74,423

↑ 16% YoY ↑ 2% QoQ

## Deposits

89,113

↑ 16% YoY ↑ 4% QoQ

## CASA

27,085

↑ 6% YoY ↑ 0.3% QoQ

## NIM

12M – 4.19 Q4 – 4.19

↑ 1 bps YoY ↓ 18 bps QoQ

## PPOP\* (Cr)

12M – 2,672 Q4 - 711

↑ 8% YoY ↓ 4% QoQ

## Net Profit (Cr)

12M – 1,605 Q4 - 456

↑ 45% YoY ↑ 35% QoQ

## ROA

12M – 1.63 % Q4 – 1.76%

↑ 36 bps YoY ↑ 26 bps QoQ

## ROE

12M–15.98% Q4 –18.17 %

↑ 285 bps YoY ↑ 213 bps QoQ

## GNPA

1.40%

↓ 87 bps YoY  
↓ 18 bps QoQ

## NNPA

0.40%

↓ 34 bps YoY  
↓ 2 bps QoQ

## PCR

94.85%

↑ 271 bps YoY  
↑ 4 bps QoQ

\* After excluding one off item, refer our note in slide 10



# Key Ratios



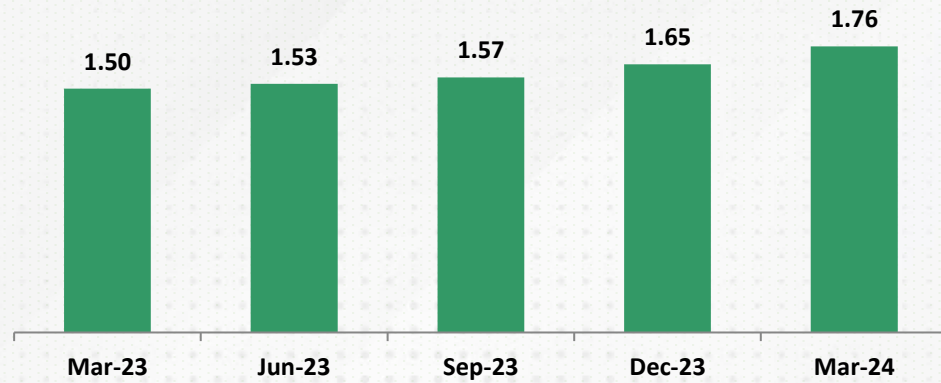
Particulars	Quarter		12 Months	
	Mar 24	Mar 23	Mar 24	Mar 23
Cost of Deposits (%)	5.36	4.61	5.19	4.27
Yield on Advances (%)	10.08	9.55	9.93	8.93
Cost of Funds (%)	5.41	4.64	5.23	4.30
Yield on Funds (%)	8.83	8.32	8.67	7.81
Net Interest Margin (%)	4.19	4.37	4.19	4.18
Spread (%)	3.42	3.67	3.44	3.50
Cost to income (%)	46.63	42.86	48.26	45.08
Cost to income (%) **	51.62	42.86	49.69	45.08
Return on Equity (%)	18.17	16.04	15.98	13.13
Return on Asset (%)	1.76	1.50	1.63	1.27
EPS (Rs.) *	5.67	4.21	19.99	13.81

\* Not annualized

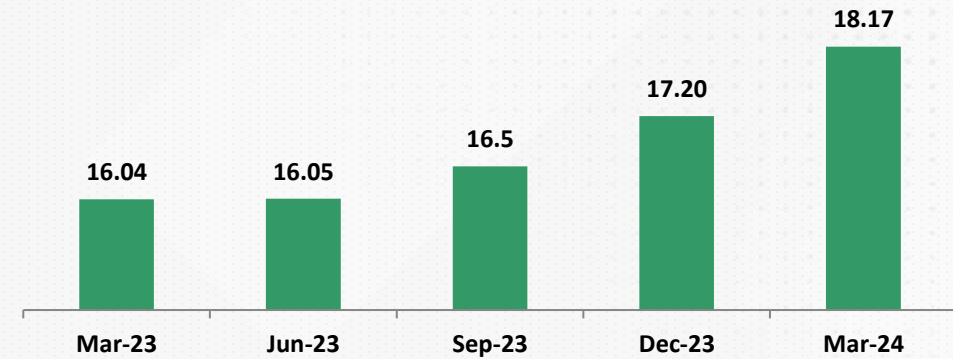
\*\* After exclusion of one off item of SR-NPI of Rs. 157 cr

# Key Ratios (Quarter)

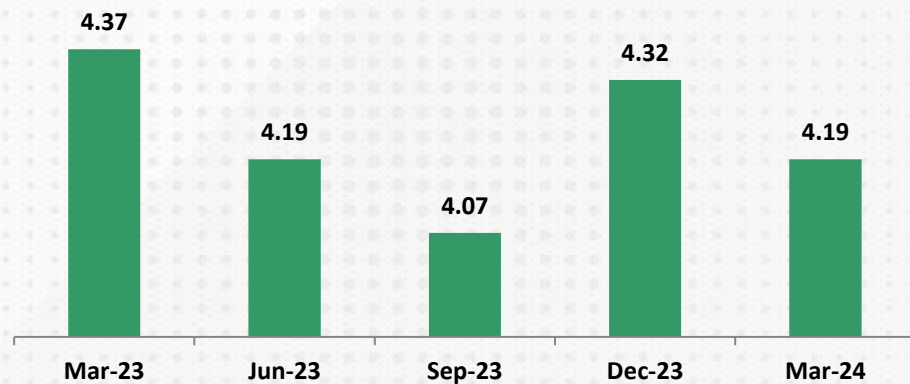
## ROA



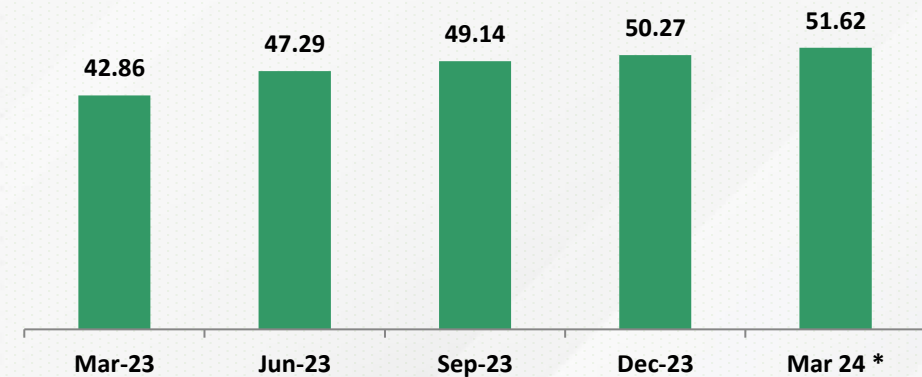
## ROE



## NIM



## Cost to Income



\* After exclusion of one off item of SR-NPI of Rs. 157 cr

# Profit & Loss Statement



Particulars	Quarter			12 Months		
	Mar 24	Mar 23	Growth % (YoY)	Mar 24	Mar 23	Growth % (YoY)
Net Interest Income	996	893	12	3,809	3,349	14
Other Income	629	401	57	1,659	1,159	43
- Fee income	241	202	19	868	747	16
- Others (refer note below)*	388	199	95	791	412	92
<b>Total Income</b>	<b>1625</b>	<b>1,294</b>	<b>26</b>	<b>5,468</b>	<b>4,508</b>	<b>21</b>
Operating Expenses	757	555	36	2,637	2,032	30
- Employee expense	440	280	57	1,460	1,005	45
- Other operating expense	317	275	16	1,177	1,027	15
<b>Operating Profit</b>	<b>868</b>	<b>739</b>	<b>17</b>	<b>2,829</b>	<b>2,476</b>	<b>14</b>
Provisions	294	293	-	729	1,039	(30)
- Credit Related	112	287	(61)	481	934	(49)
- Others (refer note below)*	182	6	-	248	105	136
<b>Profit Before Tax</b>	<b>574</b>	<b>446</b>	<b>29</b>	<b>2,100</b>	<b>1,437</b>	<b>46</b>
Tax (net of DTA/DTL)	118	108	9	495	331	50
<b>Net Profit</b>	<b>456</b>	<b>338</b>	<b>35</b>	<b>1,605</b>	<b>1,106</b>	<b>45</b>

As per RBI Master Direction-(Transfer of Loan Exposures ) Directions , 2021 SR investments more than 8 years have to be classified as Loss assets - Non Performing Investments(NPI). As per RBI Direction on Financial Statements - presentation and disclosure (30.8.2021) depreciation on investments have to be classified under other income. During the March quarter, we have reversed Rs. 157 Crores of provision for such SR investments made earlier resulting in increase in other income and reclassified the same amount as provision for NPI under provisions. However, there is no impact on net profit.

# Balance Sheet

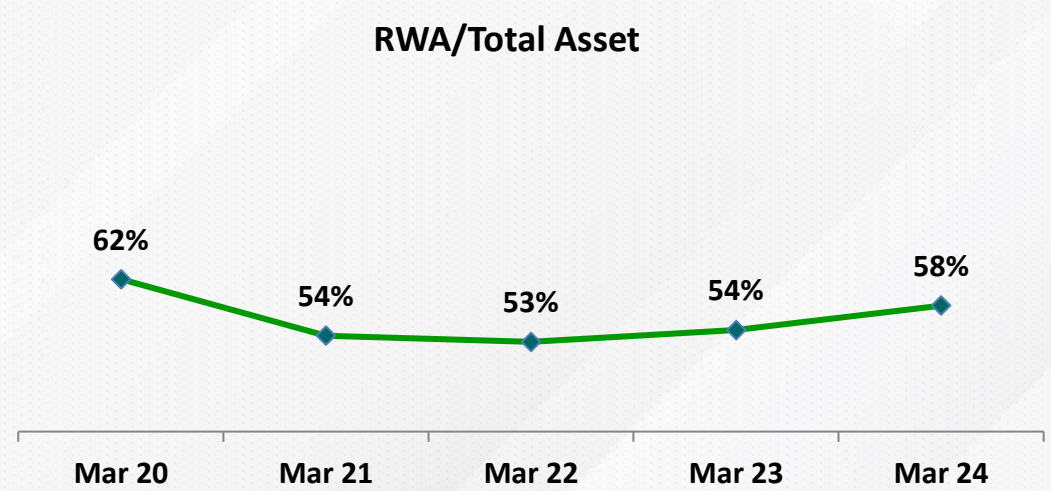
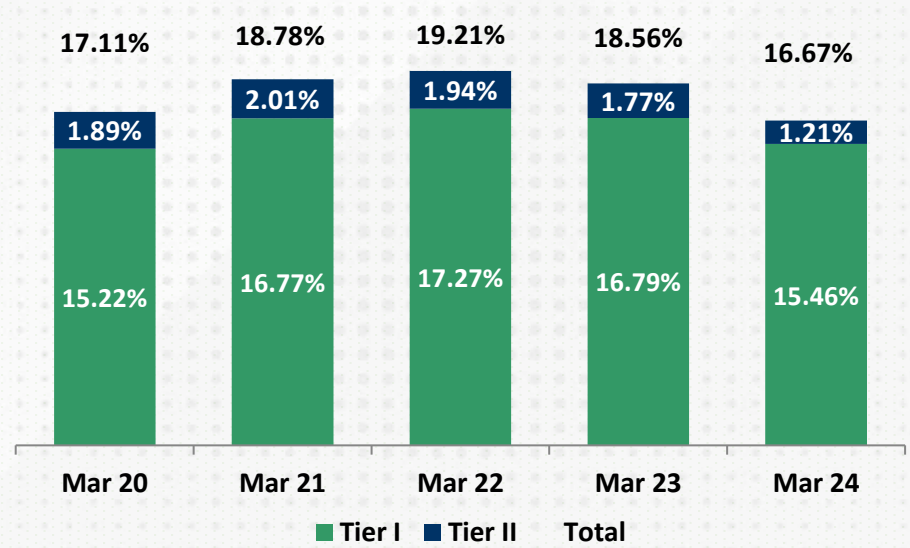


Particulars	Mar 24	Mar 23	YoY (%)
<b>Capital &amp; Liabilities</b>			
Capital	161	160	-
Reserves and Surplus	9,879	8,424	17
Deposits	89,113	76,638	16
Borrowings	2,478	1,432	73
Other Liabilities and Provisions	3,954	3,525	12
<b>Total</b>	<b>105,585</b>	<b>90,179</b>	<b>17</b>
Cash and Balances with RBI	5,587	4,279	31
Balances with Banks	71	416	(83)
Investments (Net)	22,344	18,808	19
Advances (Net)	73,667	63,134	17
Fixed Assets	433	435	-
Other Assets	3,483	3,107	12
<b>Total</b>	<b>105,585</b>	<b>90,179</b>	<b>17</b>

# Capital to Risk Weighted Assets Ratio – Basel III



Particulars	Mar 24	Mar 23	Dec 23
CRAR %	16.67	18.56	15.39
Total capital	10,192	9,110	9,164
Tier I capital	9,449	8,242	8,257
Tier II capital	743	868	907
RWA	61,125	49,084	59,531
Credit risk	52,247	41,173	50,607
Operational risk	6,922	6,287	6,937
Market risk	1,956	1,624	1,987





**Driving growth**

**across verticals**



## Total Business

Parameter	Mar 24	Mar 23	YoY %	Dec 23	QoQ %
Deposits	89,113	76,638	16	85,665	4
Gross Advances	74,423	64,168	16	72,692	2
<b>Total Business</b>	<b>1,63,536</b>	<b>1,40,806</b>	<b>16</b>	<b>1,58,357</b>	<b>3</b>

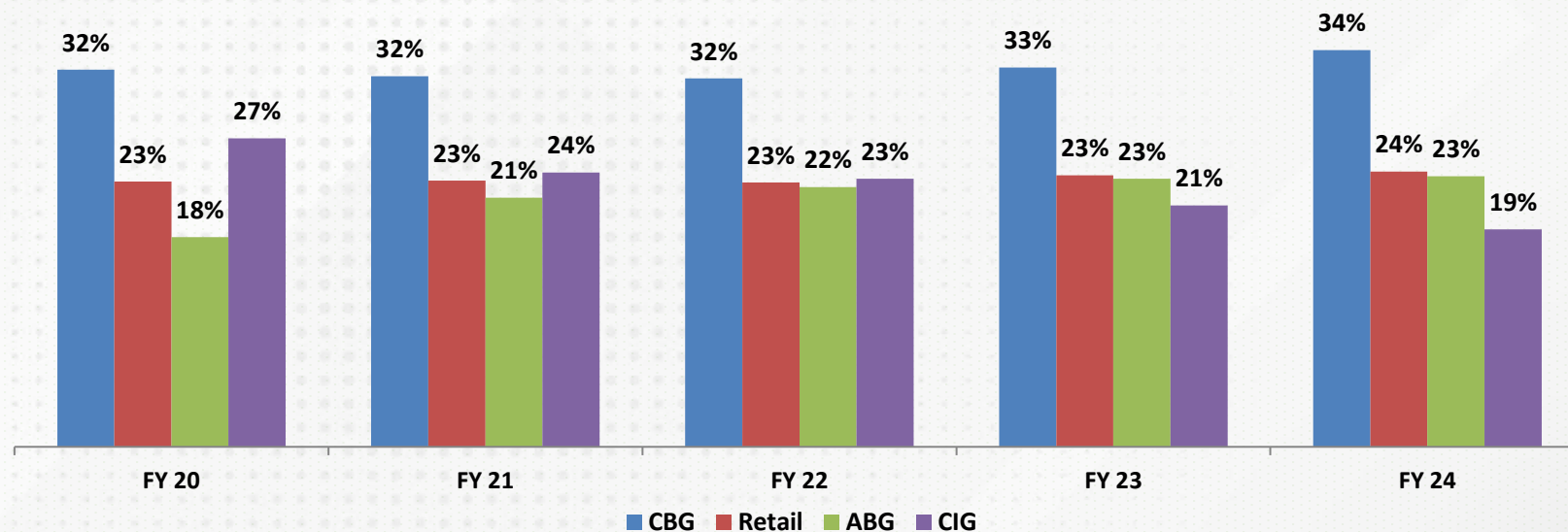
## Deposits Portfolio

Parameter	Mar 24	Mar 23	YoY %	Dec 23	QoQ %
Demand Deposit	8,283	7,454	11	8,508	(3)
Saving Deposit	18,802	17,995	4	18,504	2
CASA	27,085	25,449	6	27,012	-
CASA (%)	30	33	(3)	32	(2)
Term Deposit	62,028	51,189	21	58,653	6
<b>Total Deposit</b>	<b>89,113</b>	<b>76,638</b>	<b>16</b>	<b>85,665</b>	<b>4</b>



# Growing our books responsibly

Particulars	Mar 24	Mar 23	YoY %	Dec 23	QoQ %
Commercial	25,449	20,980	21	24,398	4
Retail (Personal Banking)	17,662	15,012	18	17,090	3
Agriculture	17,363	14,833	17	16,833	3
<b>Sub Total</b>	<b>60,474</b>	<b>50,825</b>	<b>19</b>	<b>58,321</b>	<b>4</b>
Corporate	13,949	13,343	5	14,371	(3)
<b>Gross Advances</b>	<b>74,423</b>	<b>64,168</b>	<b>16</b>	<b>72,692</b>	<b>2</b>



**Segments**

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



# Retail Portfolio



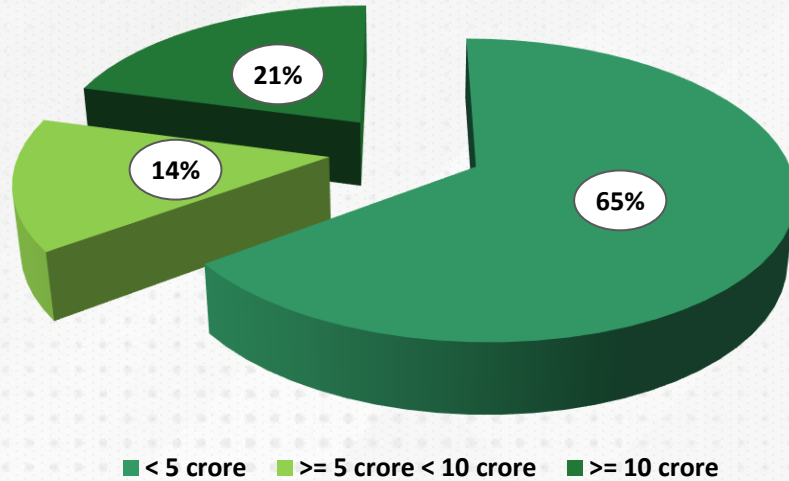
Particulars	Mar 24	Mar 23	YOY %	Dec 23	QOQ %
Housing loan	7,563	6,696	13	7,357	3
Jewel loans	2,147	2,107	2	2,096	2
Mortgage (LAP) loans	4,116	3,251	27	3,885	6
Vehicle loans	1,132	1,109	2	1,135	-
Consumer Credit-BNPL	1,077	304	254	928	16
Personal loans	333	380	(12)	372	(10)
Education loans	146	145	-	143	1
Other loans	1,148	1,020	13	1,174	(2)
<b>Total</b>	<b>17,662</b>	<b>15,012</b>	<b>18</b>	<b>17,090</b>	<b>3</b>

BNPL-Buy Now Pay Later



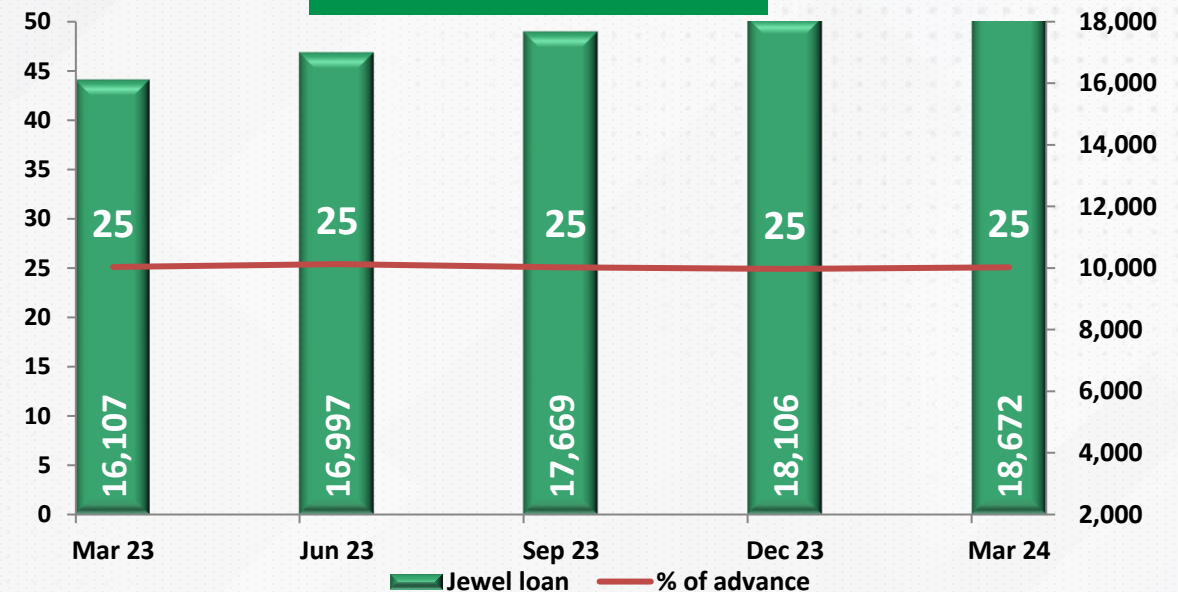
# Commercial Banking

## Ticket size of Commercial Book



- Average ticket size – Rs.43.1 lakh
- ~ 65 % of commercial loans are less than Rs. 5 crore

## Jewel Loan



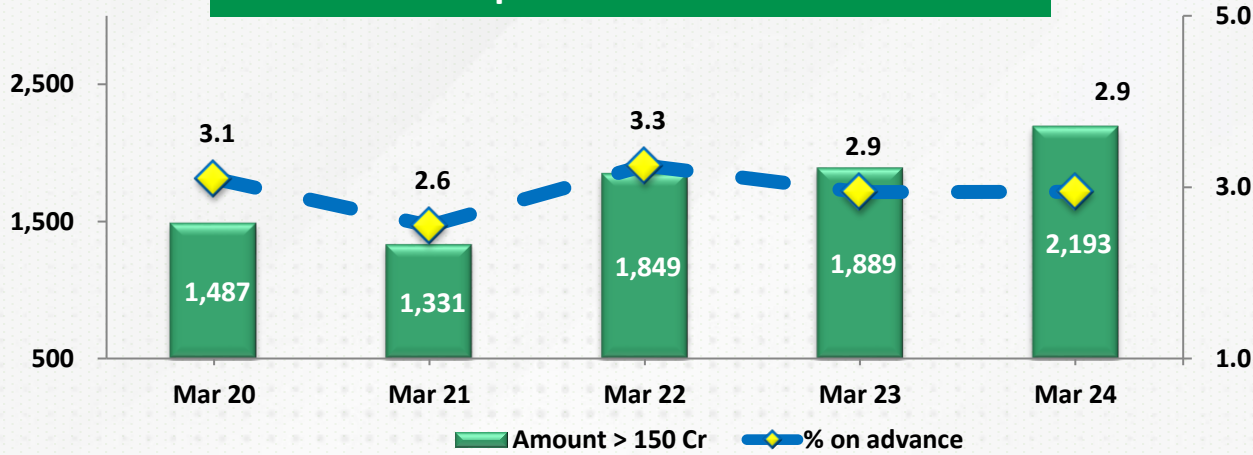
## Jewel Loan Portfolio

Category	Amount	SMA 30+		LTV (%)
		31.03.2024	31.12.2023	
Agri Gold loan	15,959	15	18	65
Non-Agri Gold loan	2,713	19	20	57
<b>Total</b>	<b>18,672</b>	<b>34</b>	<b>38</b>	<b>64</b>

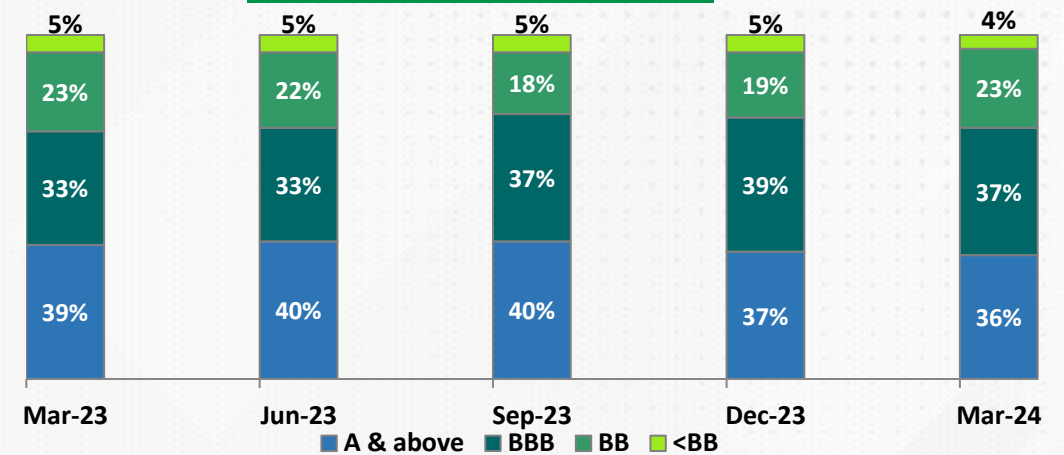


# Corporate Banking

## Standard Corporate Advances > 150 crore

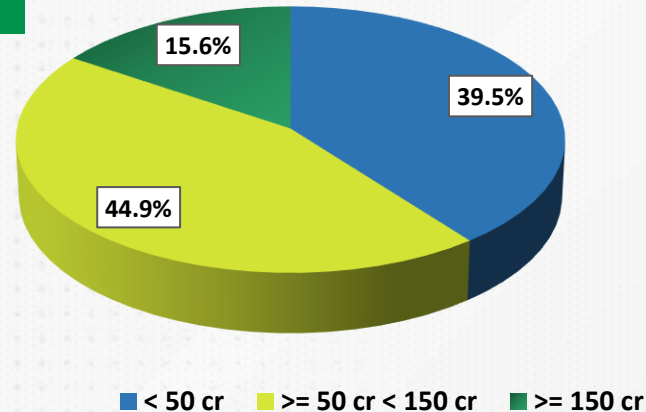
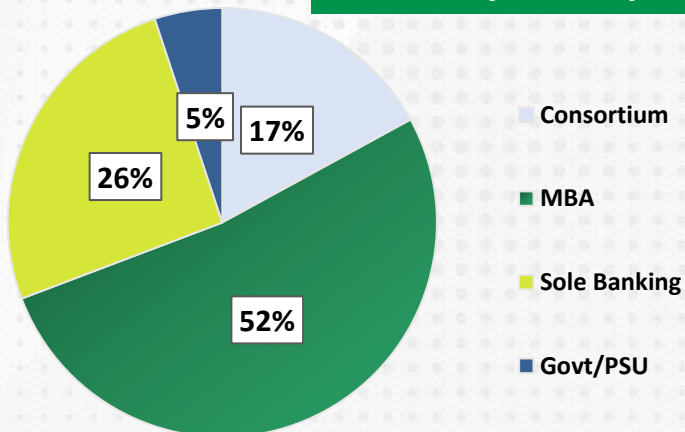


## Improving Risk Profile



\*Internal Rating approach based on CRISIL Rating Assessment Model

## Break up of Corporate Book

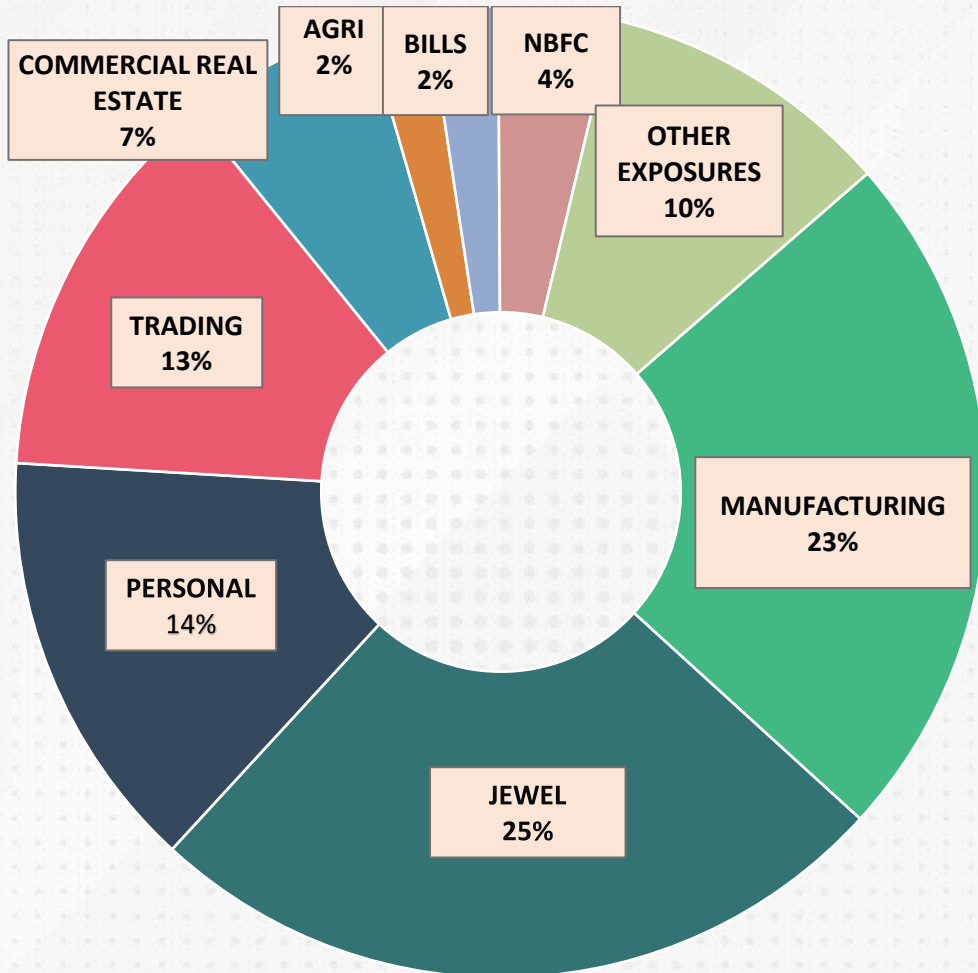


- ~ 84.4 % of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 38.92 Crore

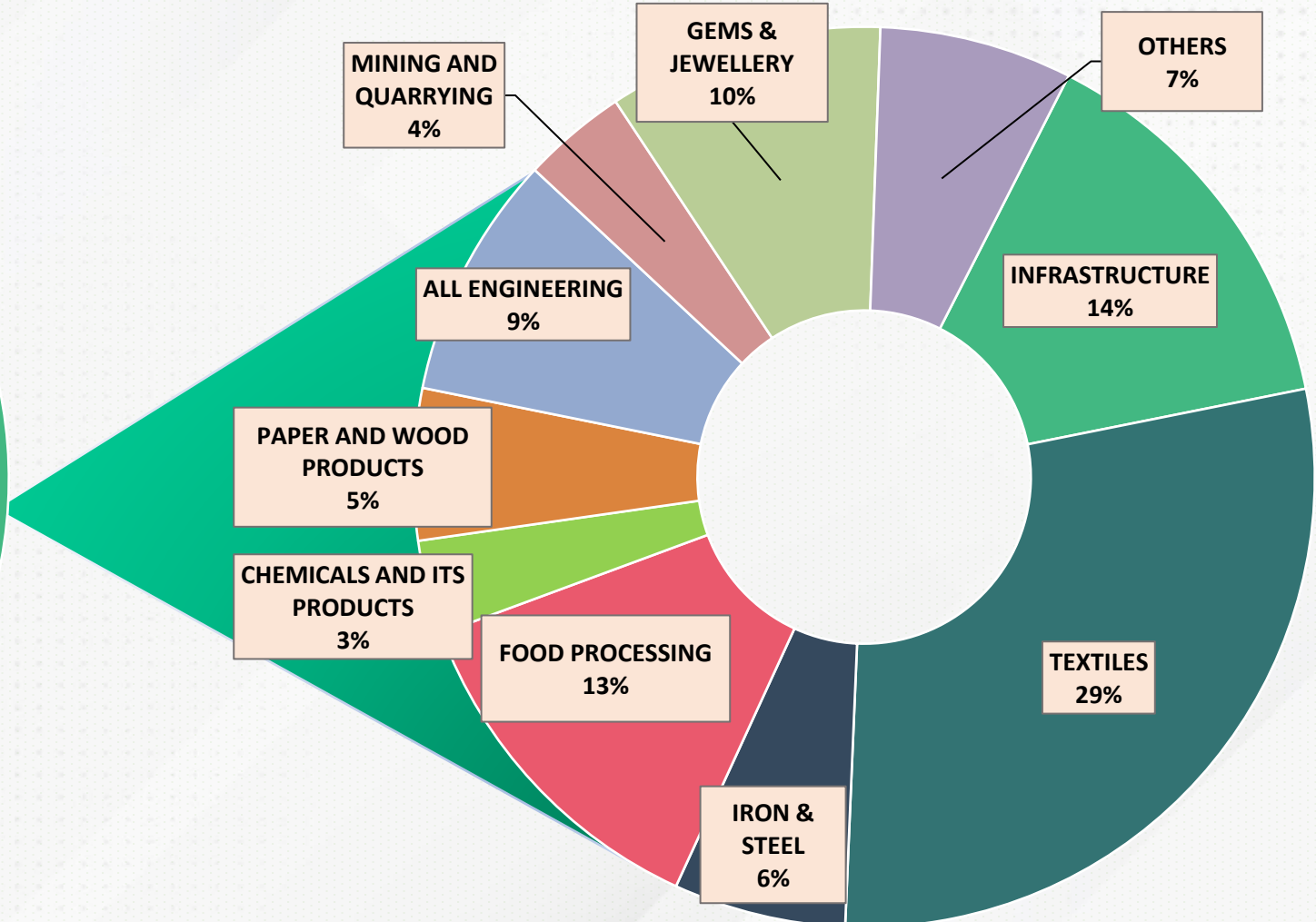
# Advances-Sectoral composition



**Rs. 74,423 Crore**



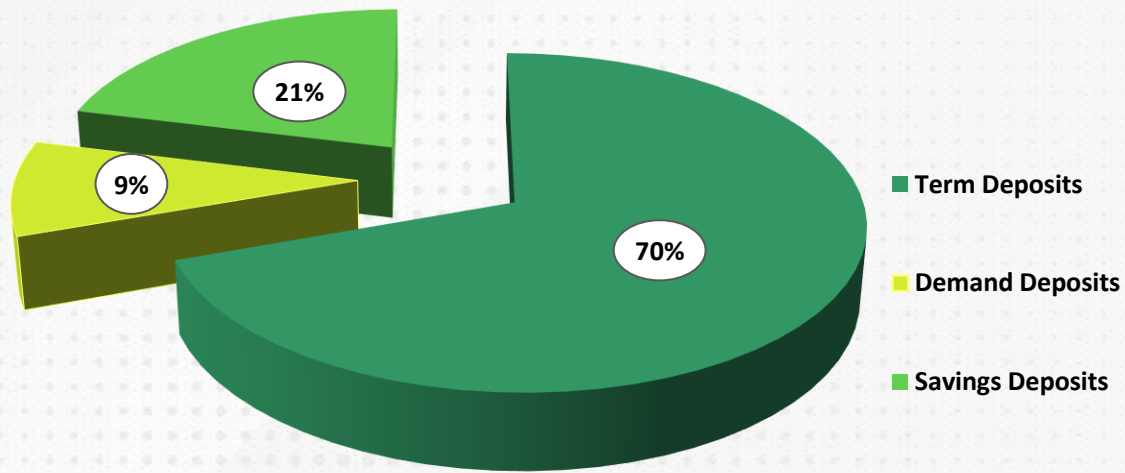
**Break up for Manufacturing Sector (Rs. 17,223 Crore)**



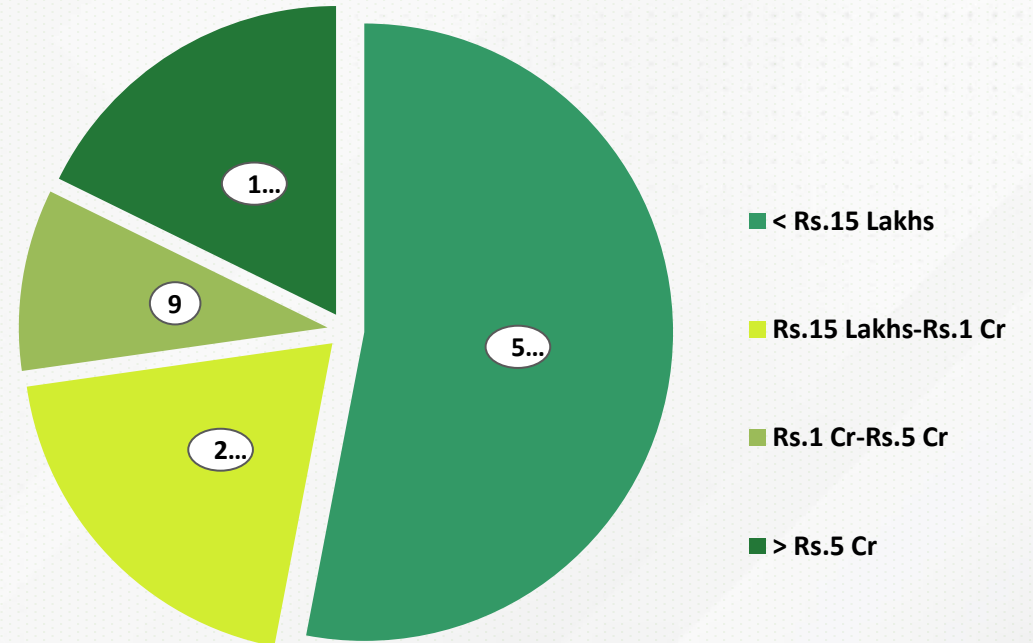
# Liability Franchise : Predominantly Retail

## Low dependence on wholesale deposits

## Term Deposit-Amount wise



Term deposits are primarily Retail deposits



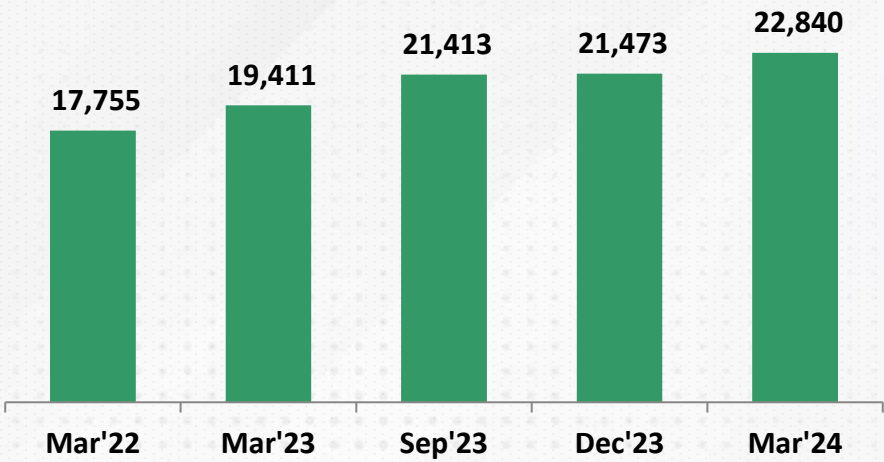
~82% of Term Deposits are < Rs.5 Cr

\* Term Deposit doe not include Term Deposit by Banks, FCNR and Certificate of Deposit

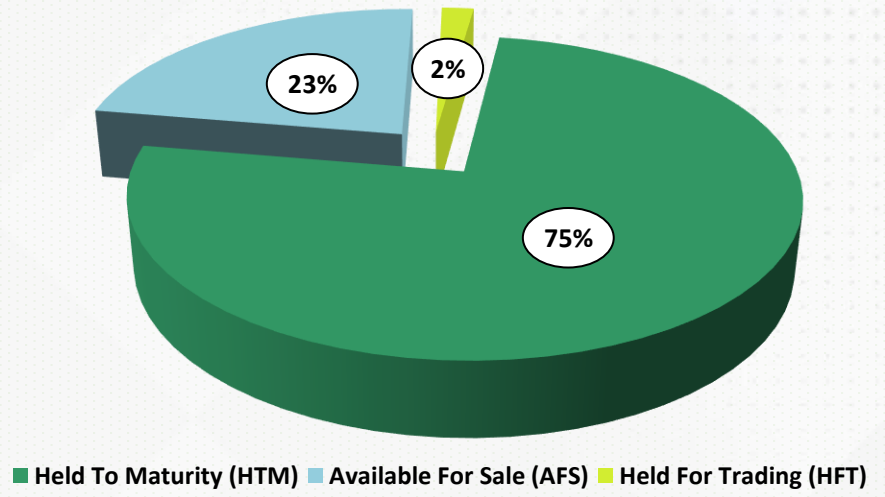
# Investment Portfolio



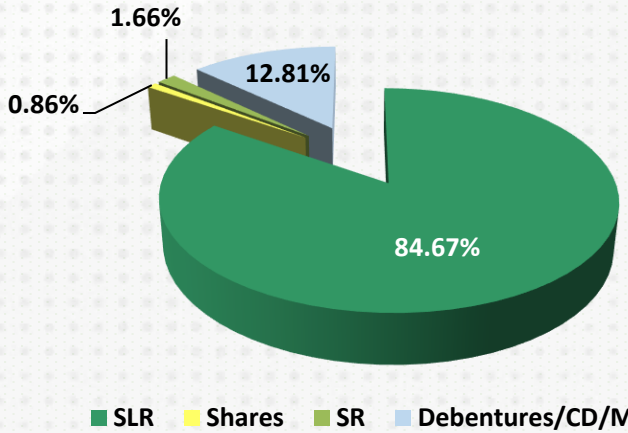
## Gross Investments (Rs. crore)



## Investment Category



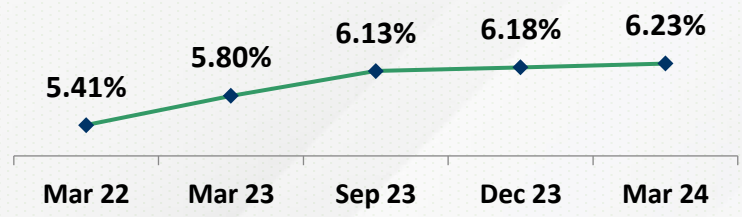
## Investment Composition



## Modified Duration

AFS	HFT	HTM	Total
2.14	0.05	3.21	2.93

## Yield on Investments





**Disciplined  
approach to**

**reduce stressed assets**

# Movement of NPA for the quarter



Particulars		Jan 24 – Mar 24		Jan 23 – Mar 23	
<b>Gross NPAs</b>					
Opening Balance			1,152		1,674
Additions during the period			201		222
Reductions during the period			311		438
-Of which	Recoveries/Upgradation	110		181	
	Tech Write offs	201		257	
<b>Closing Balance</b>			<b>1,042</b>		<b>1,458</b>
<b>Provisions</b>					
Opening Balance			822		1,093
Provision made during the period		( + )	160	( + )	213
Write off/Write back of excess provision		( - )	252	( - )	349
-Of which	Recoveries/Upgradation	51		92	
	Tech Write offs	201		257	
<b>Closing Balance</b>			<b>730</b>		<b>957</b>
<b>Net NPAs</b>			<b>298</b>		<b>468</b>



# Movement of NPA for the Year



Particulars		Apr 23– Mar 24		Apr 22– Mar 23	
<b>Gross NPAs</b>					
Opening Balance			1,458		3,431
Additions during the period			499		479
Reductions during the period			915		2,452
-Of which	Recoveries/Upgradation	261		560	
	Tech Write offs	654		1,892	
<b>Closing Balance</b>			<b>1,042</b>		<b>1,458</b>
<b>Provisions</b>					
Opening Balance			957		2,132
Provision made during the period		( + )	535	( + )	980
Write off/Write back of excess provision		( - )	761	( - )	2,155
-Of which	Recoveries/Upgradation	107		263	
	Tech Write offs	654		1892	
<b>Closing Balance</b>			<b>730</b>		<b>957</b>
<b>Net NPAs</b>			<b>298</b>		<b>468</b>

# Vertical wise NPA



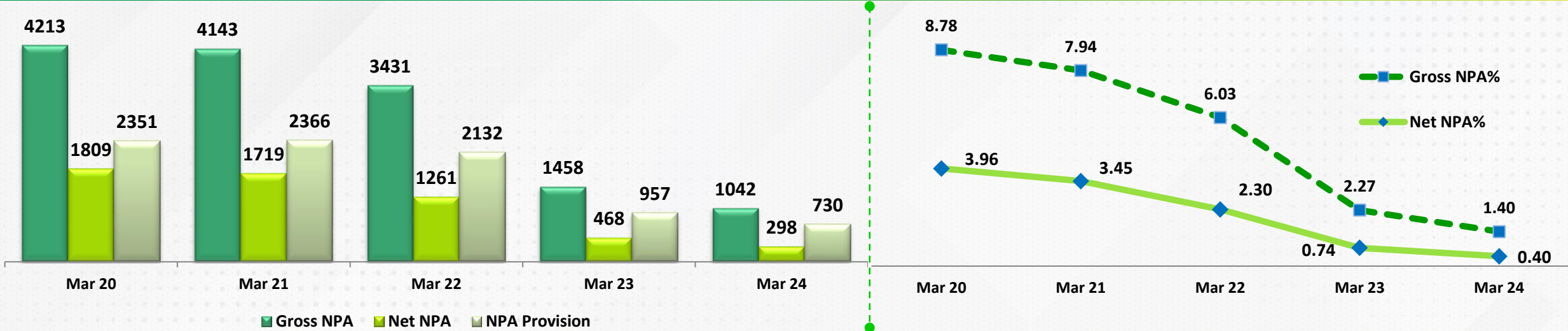
VERTICAL	Advances O/s. Mar 24	NPA as on Dec 23	NPA Additions Q4	NPA Reduction Q4		NPA as on Mar 24	Provisions Mar 24
				Recoveries / upgradation	Tech W/off		
Commercial	25,449	555	93	67	94	487	324
Retail (Personal Banking)	17,662	339	54	32	14	348	290
Agriculture	17,363	81	7	5	2	81	68
Corporate	13,949	177	46	6	91	126	48
<b>TOTAL</b>	<b>74,423</b>	<b>1,152</b>	<b>201</b>	<b>110</b>	<b>201</b>	<b>1,042</b>	<b>730</b>

## Collection efficiency

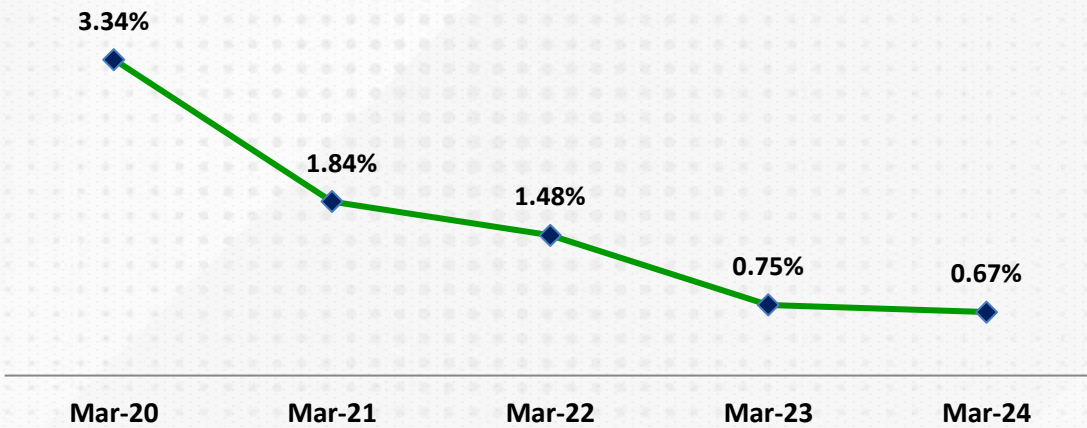
Particulars	Mar 24	Feb 24	Jan 24
Term Loan (%)	99.5	99.3	99.2
Working Capital (%)	99.6	99.2	99.6



## Bank Maintaining high Asset Quality with GNPA ~ 1.40% and NNPA ~0.40%

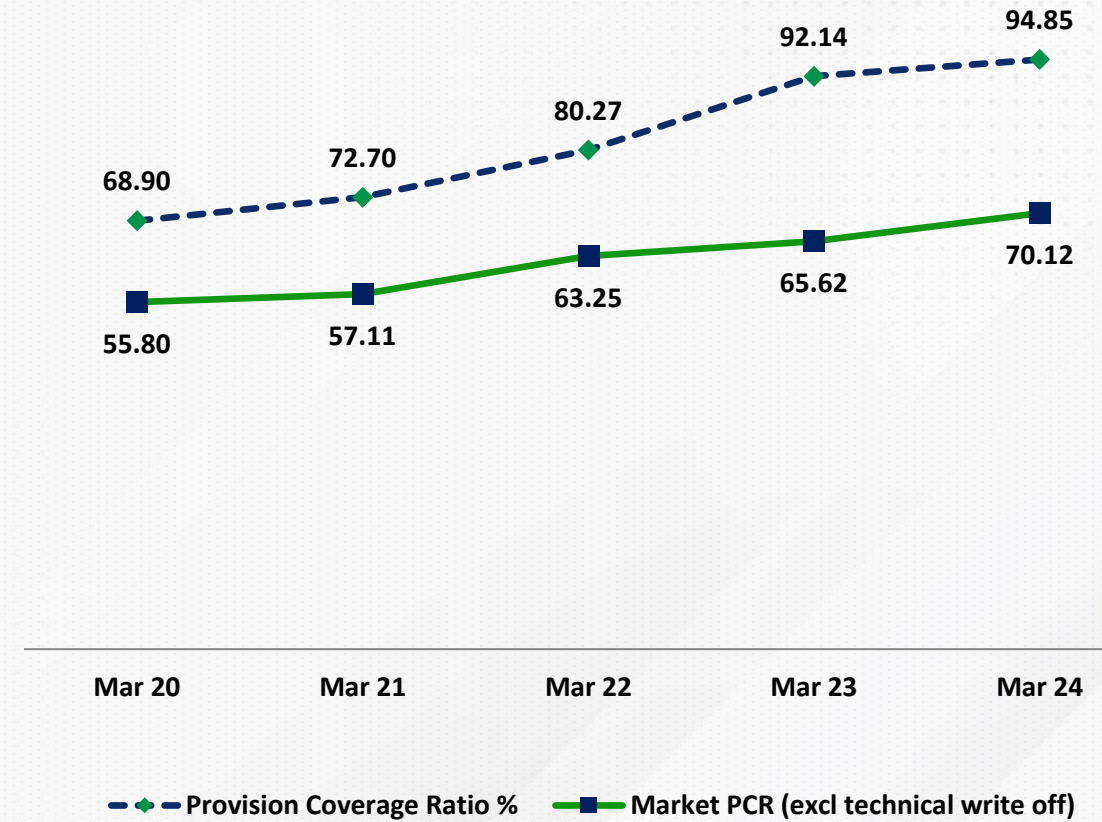
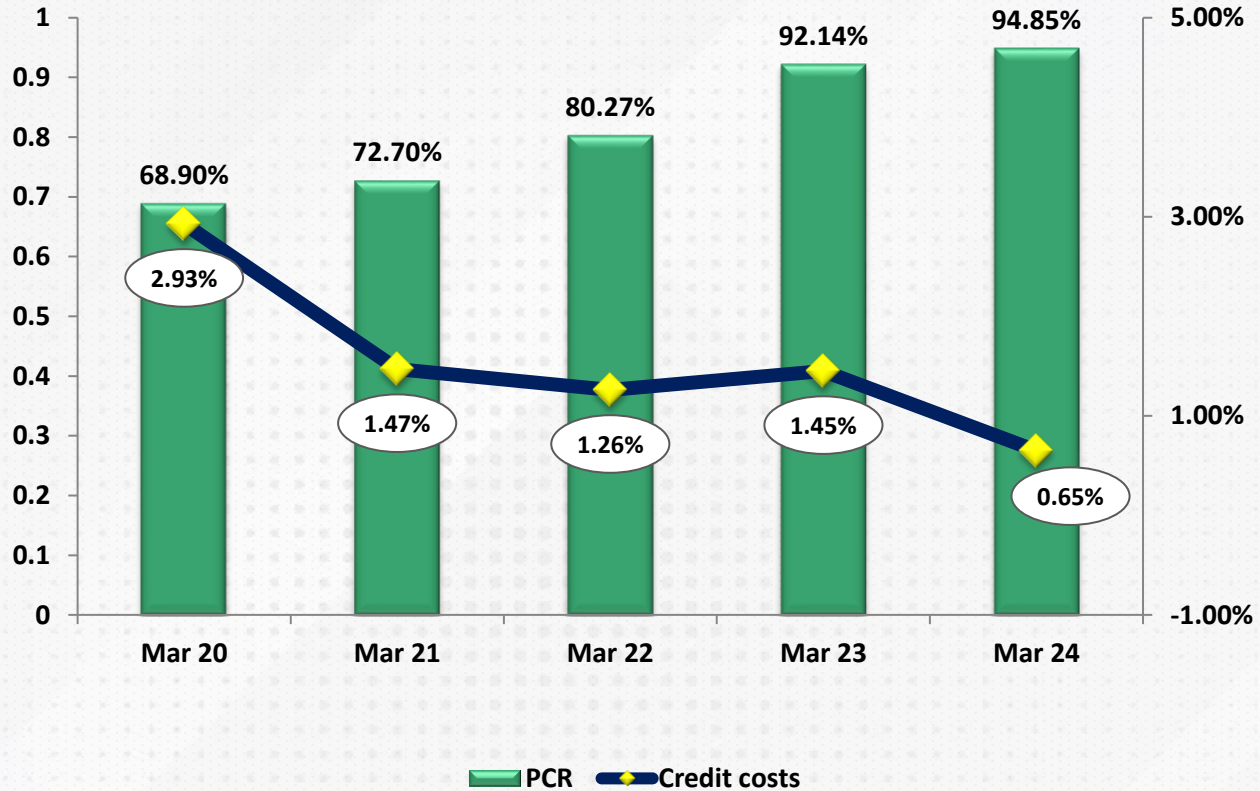


### Slippage Ratio



Particulars	Mar 24		Mar 23	
	Amt	% of Adv	Amt	% of Adv
SMA 1	181	0.24	252	0.39
SMA 2	100	0.13	108	0.17
SMA 30+	281	0.38	360	0.56

# Provisions Coverage



# Provisions and Contingencies



Provision for	Quarter		12 Months	
	Mar 24	Mar 23	Mar 24	Mar 23
NPA	110	120	428	717
Standard Assets	2	7	53	35
Restructured Advances & Other credit related items	-	160	-	182
<b>Sub-total – Credit Provisions</b>	<b>112</b>	<b>287</b>	<b>481</b>	<b>934</b>
Floating Provision	25	-	100	-
Others *	157	6	148	105
<i>-Of which</i>				
<i>NPI</i>	157	5	148	102
<i>Others</i>	-	1	-	3
<b>Total Provisions (excl. Tax)</b>	<b>294</b>	<b>293</b>	<b>729</b>	<b>1039</b>
Tax Expense	118	108	495	331
<b>Total Provisions</b>	<b>412</b>	<b>401</b>	<b>1224</b>	<b>1370</b>

\*refer our note in slide 10

# Restructured Accounts



Particulars	Mar 24		Mar 23		Dec 23	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	418	80	579	85	485	86
COVID 19 - Resolution Framework	205	33	256	125	215	119
MSME	92	10	140	130	95	24
CDR	-	-	-	-	-	-
Others*	-	29	1	26	-	29
<b>Total</b>	<b>715</b>	<b>152</b>	<b>976</b>	<b>366</b>	<b>795</b>	<b>258</b>

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

Vertical wise	Mar 24		Mar 23		Dec 23	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	234	46	349	172	255	66
Retail (Personal Banking)	334	78	439	85	363	80
Agriculture	-	-	-	-	-	-
Corporate	147	28	188	109	177	112
<b>Total</b>	<b>715</b>	<b>152</b>	<b>976</b>	<b>366</b>	<b>795</b>	<b>258</b>

# Movement of Standard Restructured Advances for the quarter



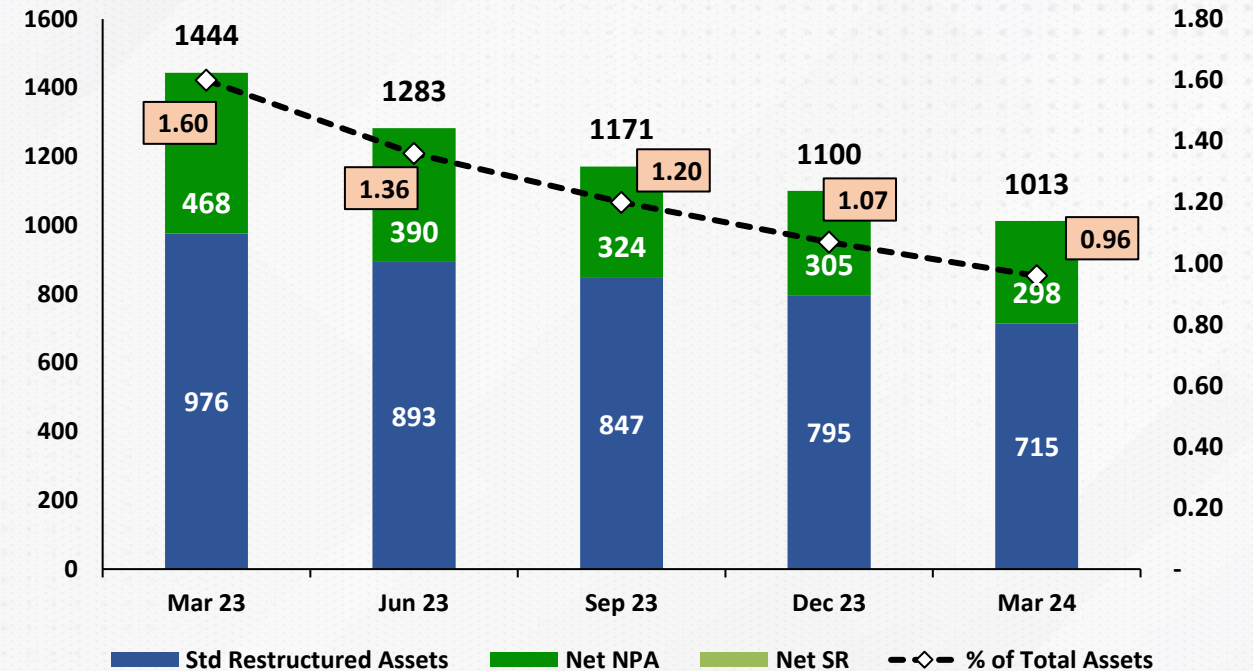
Particulars	Jan 24 to Mar 24		Jan 23 to Mar 23	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	2083	795	2,631	1,160
B. Addition during the period	-	-	-	-
C. Additions in existing A/c's	-	11	-	5
D. Addition through upgradation from NPA	29	8	43	7
E. Accounts closed during the period	111	53	98	32
F. Accounts upgraded	-	-	-	-
G. Recoveries during the period	-	34	-	44
H. Slippages during the period	62	12	98	120
<b>Position at the end of the period A+B+C+D- (E+F+G+H)</b>	<b>1939</b>	<b>715</b>	<b>2,478</b>	<b>976</b>



# Sector-wise Standard Restructured Advances

S. N.	SECTOR	Amount	
		Mar 24	Mar 23
1	Housing	209	258
2	Real Estate	124	149
3	Wholesale and Retail Trade	41	87
4	Textile	42	58
5	Personal	31	45
6	Infrastructure	37	48
7	Hotels and restaurants	34	57
8	All Engineering	20	37
9	Food & Food Processing	13	19
10	Auto/Vehicle	24	37
11	Transportation	10	16
12	Wood & Wood Products	13	23
13	Education Loan	5	8
14	Gems and Jewellery	4	4
15	Construction	1	13
17	Others	107	117
<b>TOTAL</b>		<b>715</b>	<b>976</b>
<i>% to Total Advances</i>		<i>0.96</i>	<i>1.52</i>

## Stressed Book Analysis



## SR Book

Particulars	Amount	
	Mar 24	Mar 23
Gross SR	378	462
Less : Provisions	378	462
Net SR	-	-





**Governance  
Structure**

**Board of Directors &  
Management Team**

# Board of Directors



**Dr Meena Hemchandra**

**Non-executive Independent (Part-time) Chairperson**

M.A., (Economics),  
Ph.D.,(Economics), EDP on  
Advanced Risk Management for  
Leadership Roles - Wharton (USA)  
CFA (India), C.A.I.I.B



**Sri B Ramesh Babu**

**Managing Director and Chief Executive Officer**

M. Com., (with specialization in  
Banking); C.A.I.I.B., Diploma in  
International Factoring” by Factors  
Chain International, Netherlands



**Dr K S Ravichandran**

**Non-Executive Independent Director**

M.Com., F.C.S., L.L.B., Ph.d.,  
Diploma in Electronics & Radio  
Communication Engineering,  
and Diploma in Technology



**Sri R Ramkumar**

**Non-Executive Non-Independent Director**

B.C.S., M.B.A (Human  
Resources).



**Sri K G Mohan**

**Non-Executive Independent Director**

B.Tech (Chemical  
Engineering) - IIT Madras  
Post Graduate Diploma in  
Industrial Engineering.



**Dr R Harshavardhan**

**Non-Executive Independent Director**

B.E., (Mechanical Engineering), M.B.A., -  
IIM Kolkata, M.S. (Quantitative Finance),  
Ph.D., (Business Economics & Strategy).



**Sri Murali Ramaswami**

**Non-Executive Independent Director**

B.Com., M.B.A., AICWA.,  
C.A.I.I.B., DBF(ICFAI)



**Sri CA Chinnasamy Ganesan**

**Non -Executive Independent Director**

FCA., B.COM., DISA (ICAI)



**Sri R Vidhya Shankar**

**Additional Director under Independent Category**

B.COM., B.L

# Management Team

## Mr B Ramesh Babu

Designation: MD and CEO  
Years of Experience: 40+

## Mr J Natarajan

Designation: President  
Years of Experience: 40+

## Mr Dolphy Jose

Designation: CGM & Head-  
Consumer Banking  
Years of Experience: 30+

## Mr Chandrasekaran MS

Designation: CGM and COO  
Years of Experience: 32+

## Mr K V S M Sudhakar

Designation: CGM & Chief  
Compliance Officer  
Years of Experience: 37+

## Mr V Srinivasan

Designation: Head-Credit  
Monitoring, Legal & Recovery  
Years of Experience: 35+

## Mr S Sekar

Designation: Chief Information  
Officer  
Years of Experience: 39+

## Mr K Mahendran

Designation: Head-Precious  
Metal Division  
Years of Experience: 33+

## Mr Shekar Ramarajan

Designation: Corporate and  
Institutional group  
Years of Experience: 20+

## Mr Immanuel Gnanaraj Daniel

Designation: Chief HR Officer  
Years of Experience: 28+

## Mr R Ramshankar

Designation: Chief Financial  
Officer  
Years of Experience: 26+

## Mr L Murali

Designation: Head- Internal  
Audit  
Year of Experience: 35+

## Mr Ramanjaneya Kumar

Designation: Head- Commercial  
Banking  
Years of Experience: 31+

## Mr Jatla

## Sivaramakrishna

Designation: Chief Risk officer  
Year of Experience: 29+

## Mr Nitin Rangaswami

Designation: Head- Retail  
Assets  
Year of Experience: 20+

# Building Strong Digital Eco-system

## D-Lite Mobile Banking App

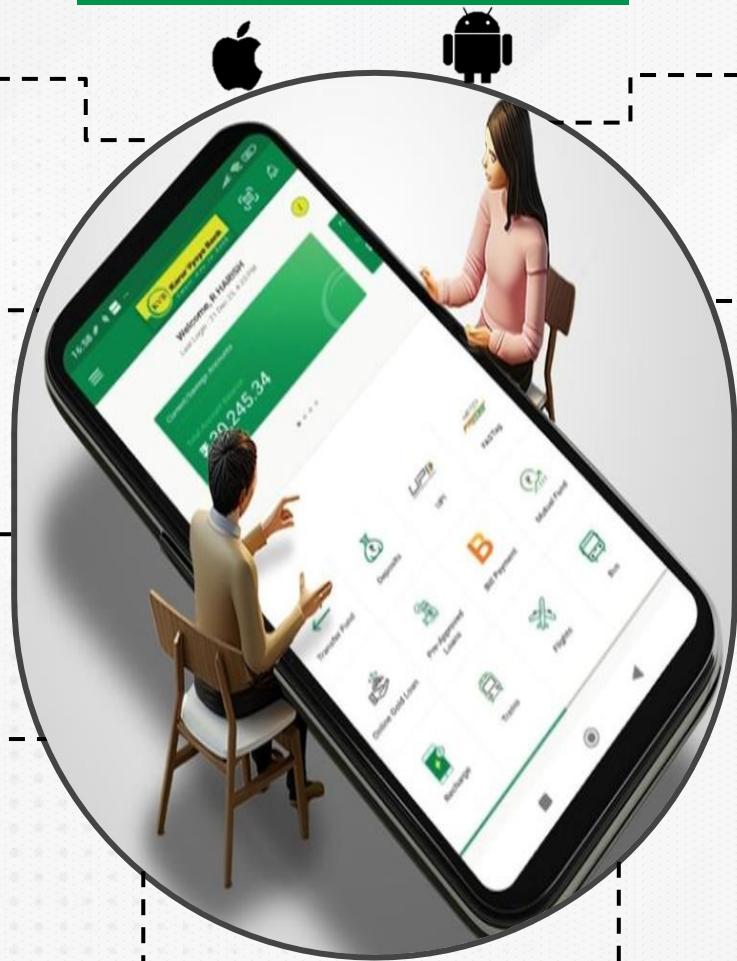
Bharath/UPI QR, Fund transfer through IMPS/UPI/NEFT/RTGS

Trains/Bus/Flights/Cabs/Hotels

E-ASBA/Demat Services/Mutual Funds/NPS

Card Control

A/c opening/E Statements/ Interest Certificates



Fixed/Recurring/Green Deposits

Online Gold loan/Pre approved loans

Bill payments,DTH /Mobile Recharge/FASTag

Nominee Maintenance/Update personal details

Insurance Management and Many More

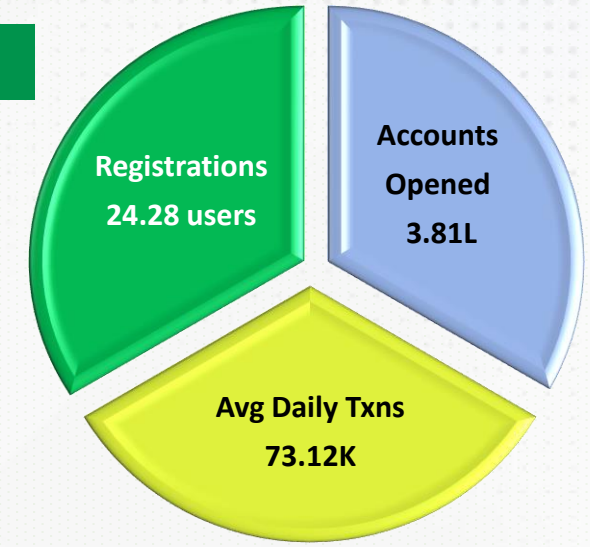
# Digital Banking



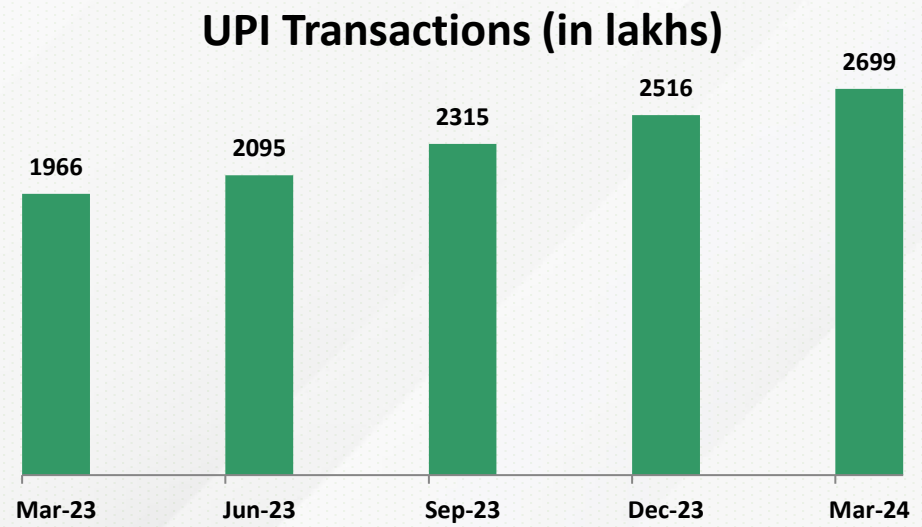
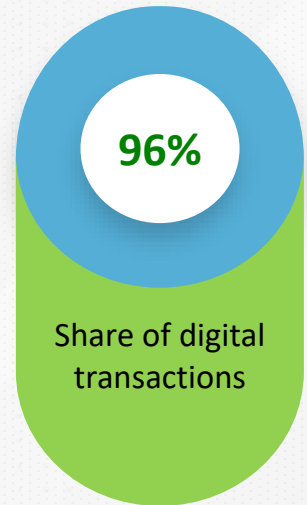
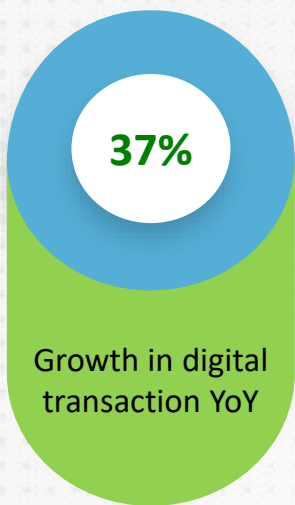
**DLite Recent launches**

- Green Deposit Scheme Implementation
- National Pension System Integration
- VKYC Slot Booking Implementation
- UPI-Foreign Inward Remittance-Consent Capturing

## DLite App



**5.15 MILLION  
DLITE APP DOWNLOADS**



# Digital Banking

## Driving Customer Experience through Digital Onboarding

End to end Digital Onboarding through AOS for Both NTB & ETB

01

### Saving Account

100% NTB & ETB customers savings account are opened digitally

### Current Account

All the Current Accounts opened digitally through assisted mode

02

03

### Term Deposits

All Term Deposits are opened digitally through Branch Channel / via Self-Serve TD module in DLite

## Pre-Approved Digital Loan offers

### Amazon BNPL

Offering Buy Now Pay Later through Amazon India Pay later services

### Pre-Approved PL

2 Minutes PL Disbursement to customer account in KVB Mobile App D-Lite

### Pre-Approved Credit Cards

Customers are offered with pre-approved Credit Cards.

## Strong & Secure API Stack-

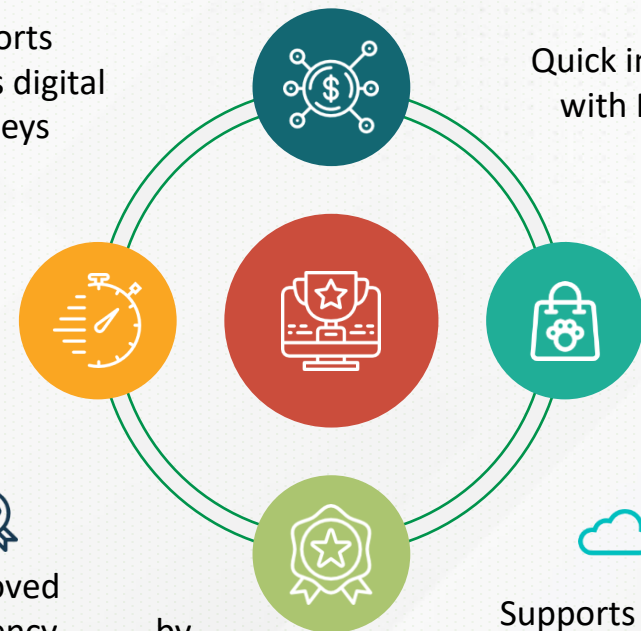
Strong 1300+ APIs with scalable and reliable architecture supports digital journeys across verticals



Supports Seamless digital journeys



Quick integration with Partners

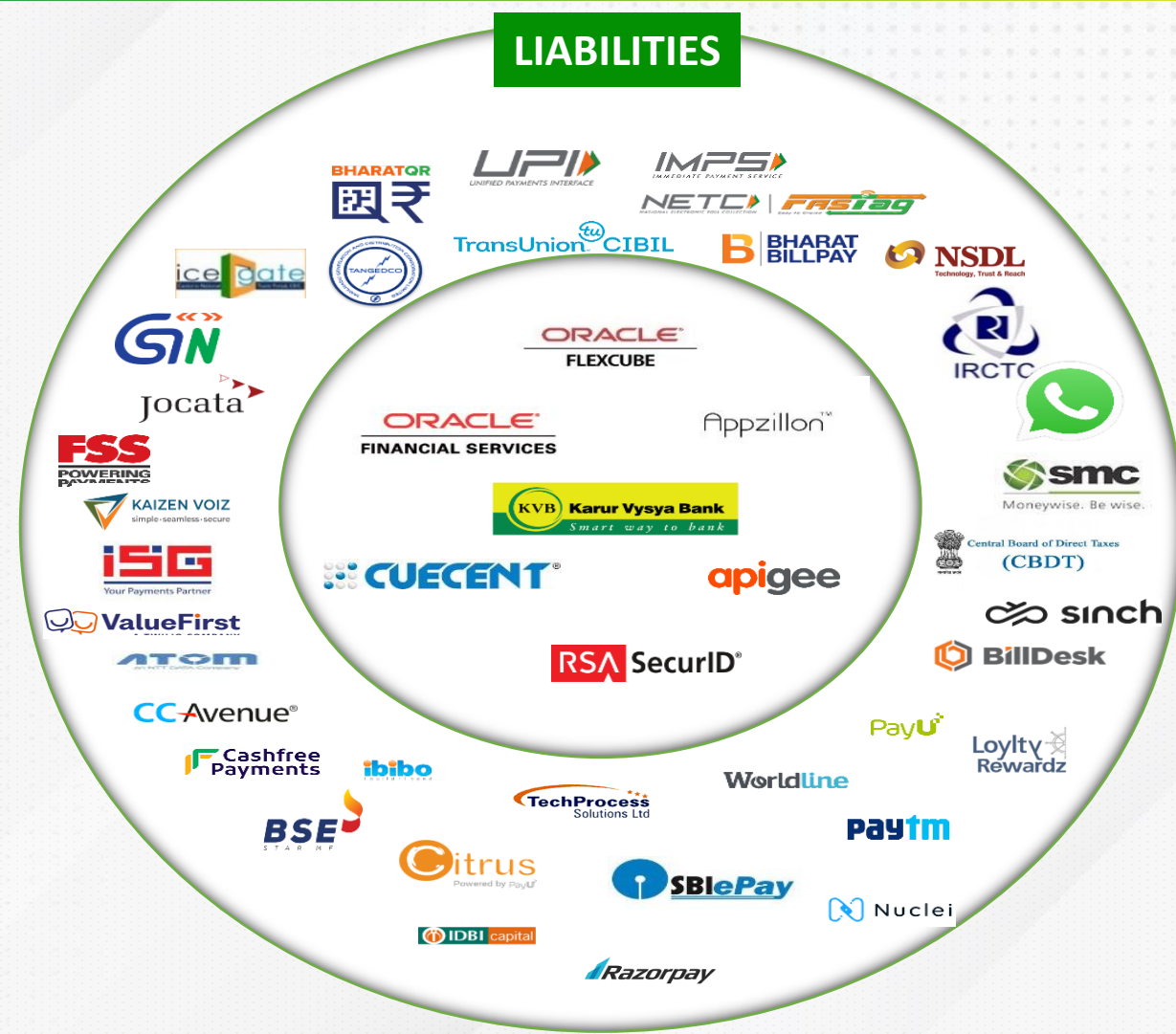


Improved Efficiency cutting down multiple hops



Supports cloud and on-premises solutions

# Digital Partnerships





**Environmental**

**Social**

**Governance**

**ESG**





## ESG KPI Highlights- Environment

### Integration of ESG

- The Bank's Credit policy includes a section on ESG aspects ( Subject to regulatory amendments by RBI from time to time
- During the sanction process, **Credit proposals are analysed** on the aspects of ESG.

### Launched 'KVB Green Deposits'



### Materiality of ESG & Climate Risk

- Bank assesses the **Materiality of the ESG and Climate risk in ICAAP, under Pillar II** risks.
- As per the latest assessment (FY2023), ESG /Climate Risk is assessed as **low risk**.

### Projects Initiated



38 KWP grid-connected rooftop solar power plant at Hyderabad Divisional office building

IGBC Green Certification for Central Office Main building



Solar panels, Inverter installation and feasibility approval from M/s. Telangana State Southern Power Distribution Company Limited (TSSPDCL) completed.

## ESG KPI Highlights- Environment and Social



**Donated 2 Battery Operated Buggies to NIMS Hospital, Hyderabad for Patient's use**



**Donated Battery-Operated Garbage Collecting Buggy to Eswaran Temple**



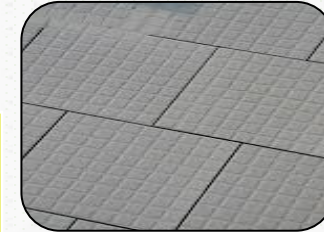
**Promoting Green Cover through Mini-Forests in 2 Village Panchayats**

### Work Under Progress



**Energy Metering**

**Installation of a Sewage Treatment plant**



**Installation of solar reflective tiles on the terrace**

**Water Metering**



### ESG KPI Highlights

#### Pramod-Mass Communication Program

- The Program was designed to re-energize every facet of our organization, directing our unified efforts towards strategic business milestones.
- The Program was designed in two interventions viz. Phase I- “Relationship Next” and Phase II- “The Joy of Success”.
- The interventions were scheduled from December 2023 to February 2024.
- More than 8000 employees were involved in each phase of the Pramod event, organised in 277 batches.




# Social CSR Activities



Equipped Panchayat Union Primary School with Smart TV and Computers.




Under “ MY Dream School ” project, Bank organized an eye camp and distributed eyeglasses to students in need at their school. 



At the regional Science center, a workshop on aero modelling was led for rural government school students under the "My Dream School" project.



Installation of UV Treatment Plant at Government Medical College Hospital. 



Renovated Poonampalayam Primary School, in Tamil nadu



# Social CSR Activities



Aided Medical Equipment's to Ophthalmology and Surgical Department of Medical College Hospital worth Rs. 59 Lakhs



Renovated Chippaipannai Anganwadi Centre at Turuchirapalli



## CSR Programs in FY2023-24

- Programs focused on education, healthcare, environment, rural development, women empowerment, sports and Promoting Technology Incubation.
- 31% of total CSR budget allocated to environmental sustainability projects.
- More than 750 people were provided with Disaster Relief kits in the flood affected areas of Thoothukudi and Tirunelveli.
- 2,400 patients received free dialysis treatment.
- More than 1,800 students were benefitted by E – Library setup at Adidravidar Welfare Girls Hostels in Tamilnadu.
- 3,500+ government college girls were educated about menstrual health and hygiene and provided with sanitary pads.
- 23 surgeries were carried out for burn victims.
- 12,694 people in three rural panchayats gained access to water via Solar Powered Water Pumping Systems.

# ESG KPI Highlights- Governance

## Board Diversity Policy

The bank has established a Board Diversity policy governing diversity requirement. The bank's policy is accessible on our Banks website

## Board Composition

8 Directors in our Board comply with the Bank's Diversity Policy and RBI regulations, with independent Directors occupying major functions in Board committees

## Dedicated attention to various areas

The bank has established **10 Committees at the Board level**, 9 of which required by the regulation and the on is tasked with reviewing business aspects

## Transparency

Banks share holding structure and certain policies are publicly disclosed

## Robust Corporate Governance Structure

The bank has established a robust corporate governance structure for top level management to ensure a clear distinction of duties and responsibilities

## ESG Risk Strategy

The Bank collaborating with external entities and subject matter experts in the development of an ESG risk strategy



# Awards and Accolades in the Quarter



**‘BUSINESS TODAY’**

**Best Small Indian Bank for FY 2023**



# Awards and Accolades in the Quarter



Cloud &  
Data Centre  
Summit &  
Award 2024

CIO of the The Year



BFSI  
leadership  
awards 2024

Best Digitization in  
Customer experience



MSME  
banking  
excellence  
Award-2023

Best Bank in MSME  
Branding



Cloud and Data  
center awards  
2024

Best data centre design  
and development



IBEX India  
2024 Tech  
awards

Excellence in Banking  
innovation



MSME  
banking  
excellence  
Award-2023


CSR initiatives and  
Business responsibility-  
Runner Up


## IBA 19<sup>th</sup> Annual Technology Conference, Expo and Awards 2023

 **Winner:**  
Best Digital Engagement

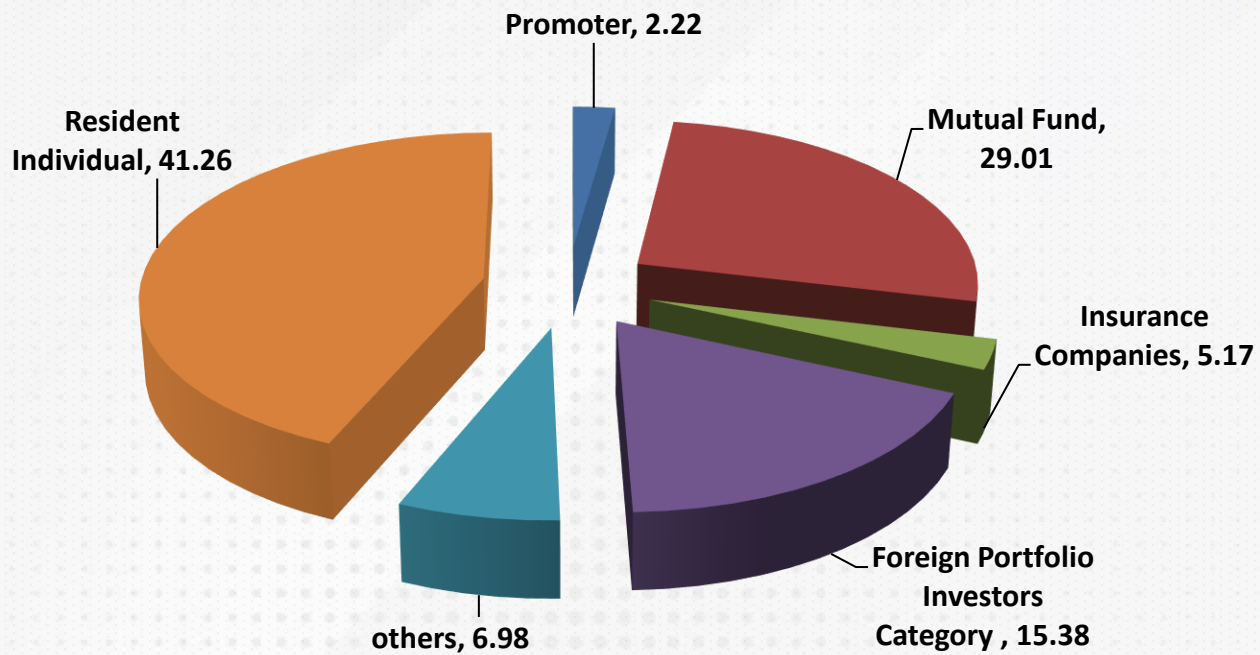
 **Runner Up:**  
Best IT Risk Management

 **Special Mention:**  
Best Financial Inclusion


 **Special Mention:**  
Best Technology Bank

 **Special Mention:**  
Best Fintech and DPI Adoption

# Shareholding pattern



# External Ratings

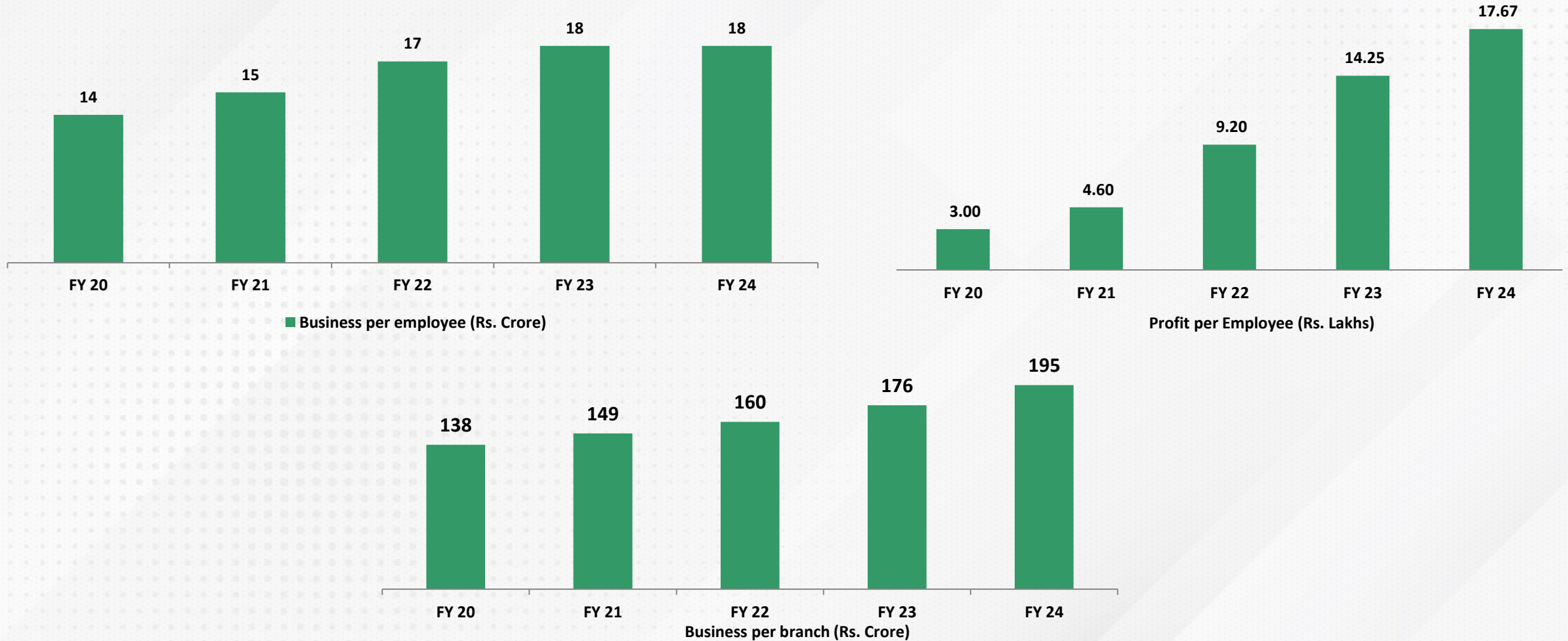
Rating Agency	Instrument	Ratings
	Certificate of Deposits	A1+
	Certificate of Deposits	A1+



# Dynamic workforce



## Leading to improved Efficiency



# 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
Paid up Capital	107	122	122	122	145	160	160	160	160	160	161
Reserves	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,879^
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	10,040
Basel III (%)	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67
Deposits	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113
Advances	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423
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
Total Income	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863
Operating Profit	838	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829
Net Profit	430	464	568	606	346	211	235	359	673	1,106	1,605
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
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
Yield on Advance	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47	8.93	9.93
EPS (Rs.)	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50	8.42	13.81	19.99
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
Dividend (%)	130	130	140	130	30	30	-	25	80	100	120#
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
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
Branches (No.)	572	629	667	711	790	778	779	780	789	799	838

\* 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

^Includes proposed dividend ; # proposed subject to approval at AGM.

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



# Thank You