



INVESTOR PRESENTATION

Q4 FY 2024

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Quarter

In focus

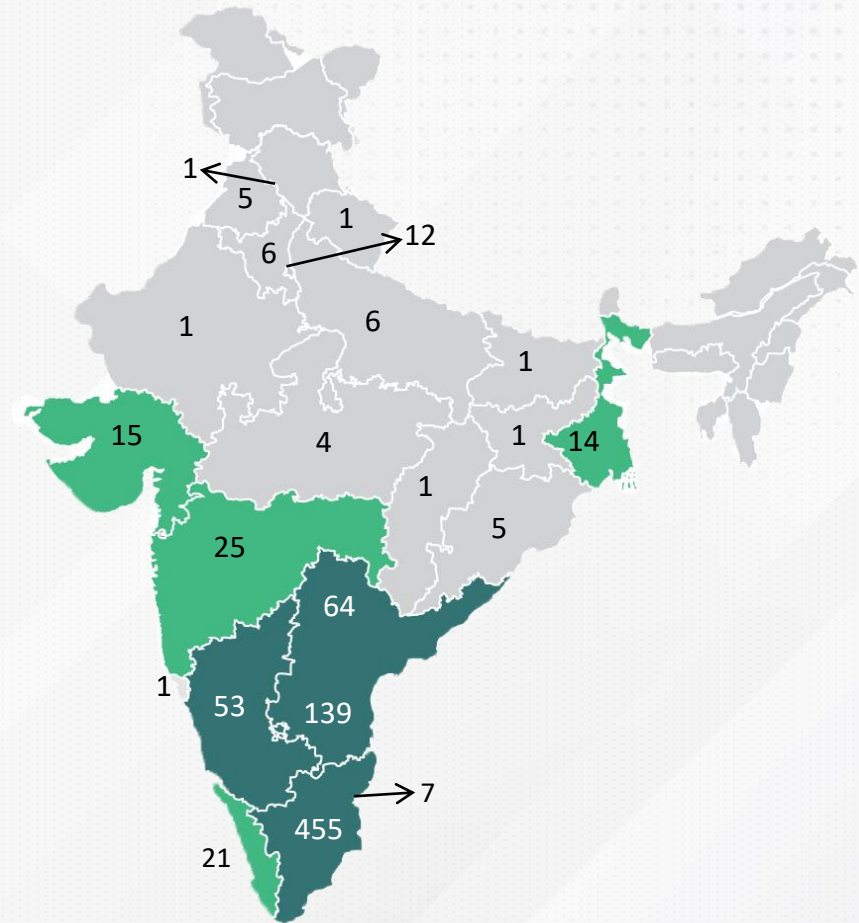
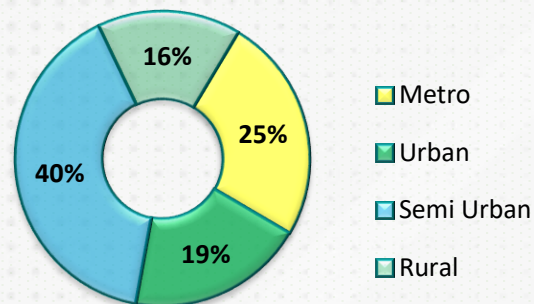
Strong presence in India's fast growing hinterland

Category	31.03.24	31.03.23	31.03.22
Branches	838	799	789
ATM's + Cash Recyclers	2,262	2,240	2,223

Category	No. of Branches	BBU*	CBU*	DBU*	Other offices^
Metro	208	10	9	1	15
Urban	163	3	-	-	-
Semi Urban	335	1	-	-	-
Rural	132	-	-	-	-
Total	838	14	9	1	15
BC Outlets	156				

*BBU – Business Banking Unit
 *CBU – Corporate Business Unit
 *DBU – Digital Banking Unit
 ^ Other offices - Asset Recovery Branches, NEO PMD and Smart

Branches Presence



Our Vision & Mission

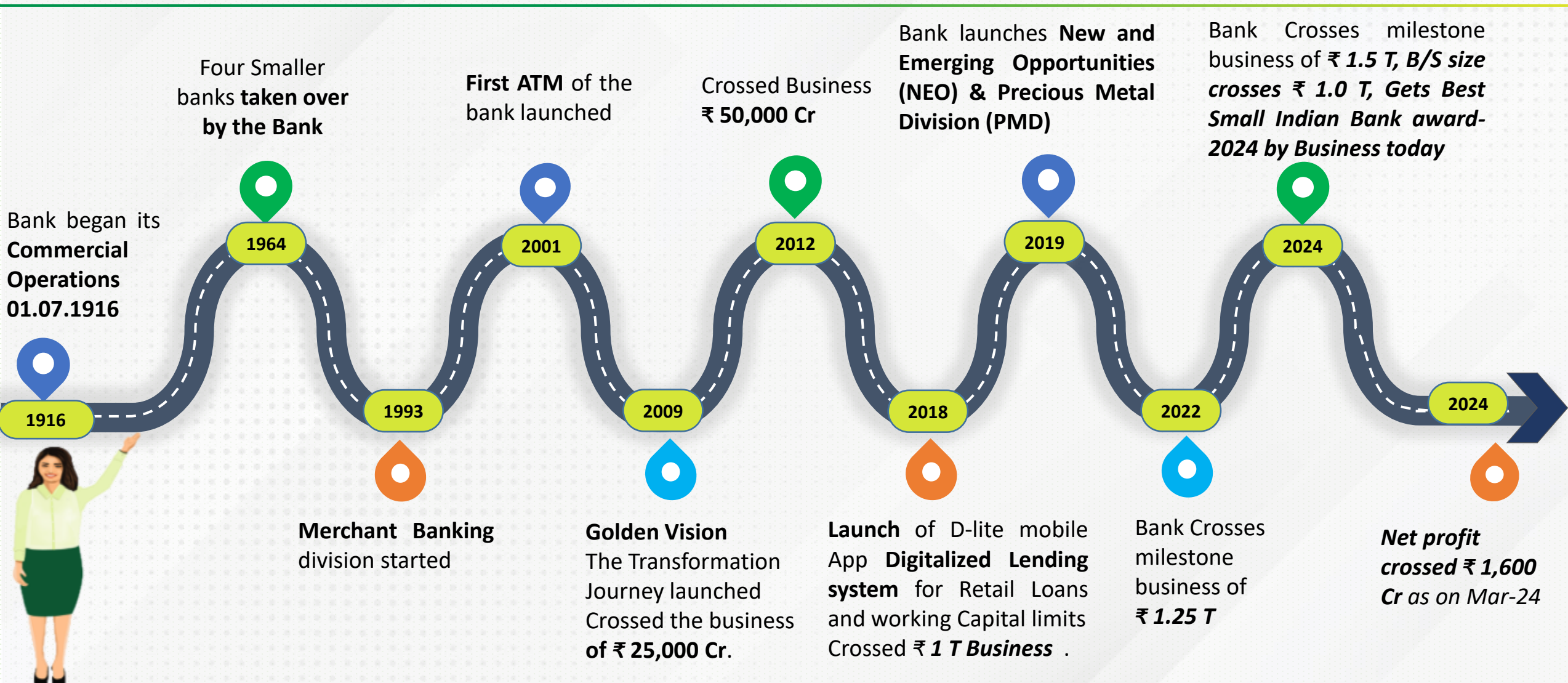
Vision

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



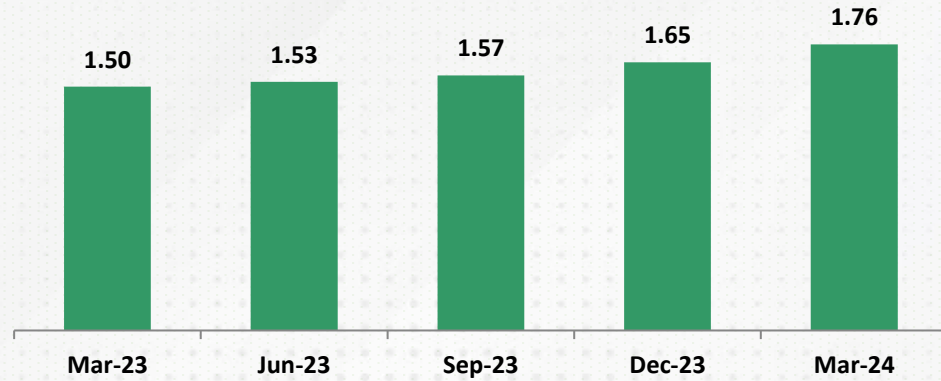
Particulars	Quarter		12 Months	
	Mar 24	Mar 23	Mar 24	Mar 23
Cost of Deposits (%)	5.36	4.61	5.19	4.27
Yield on Advances (%)	10.08	9.55	9.93	8.93
Cost of Funds (%)	5.41	4.64	5.23	4.30
Yield on Funds (%)	8.83	8.32	8.67	7.81
Net Interest Margin (%)	4.19	4.37	4.19	4.18
Spread (%)	3.42	3.67	3.44	3.50
Cost 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

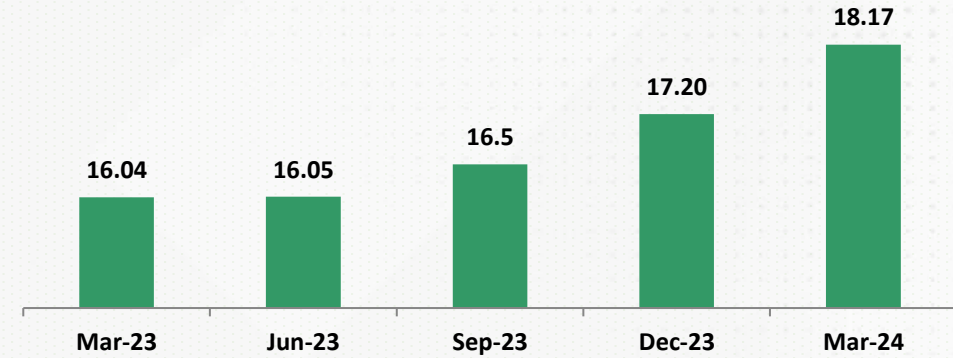
** After exclusion of one off item of SR-NPI of Rs. 157 cr

Key Ratios (Quarter)

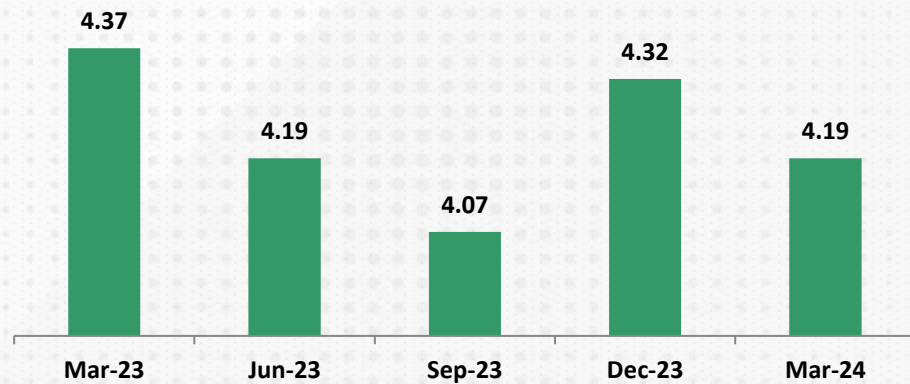
ROA



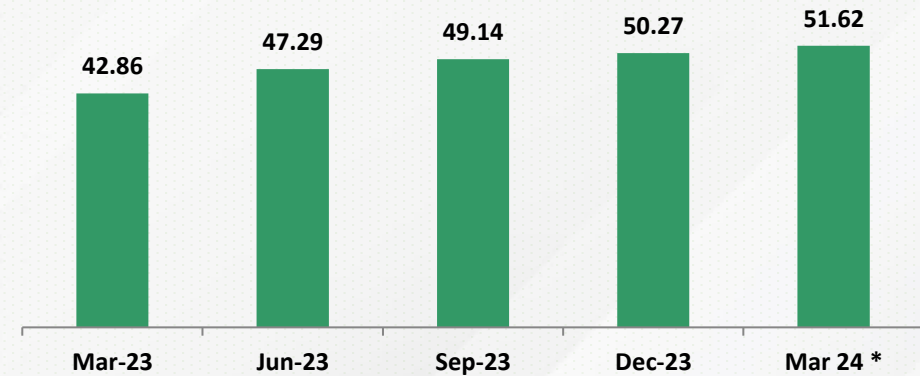
ROE



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
Total Income	1625	1,294	26	5,468	4,508	21
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
Operating Profit	868	739	17	2,829	2,476	14
Provisions	294	293	-	729	1,039	(30)
- Credit Related	112	287	(61)	481	934	(49)
- Others (refer note below)*	182	6	-	248	105	136
Profit Before Tax	574	446	29	2,100	1,437	46
Tax (net of DTA/DTL)	118	108	9	495	331	50
Net Profit	456	338	35	1,605	1,106	45

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

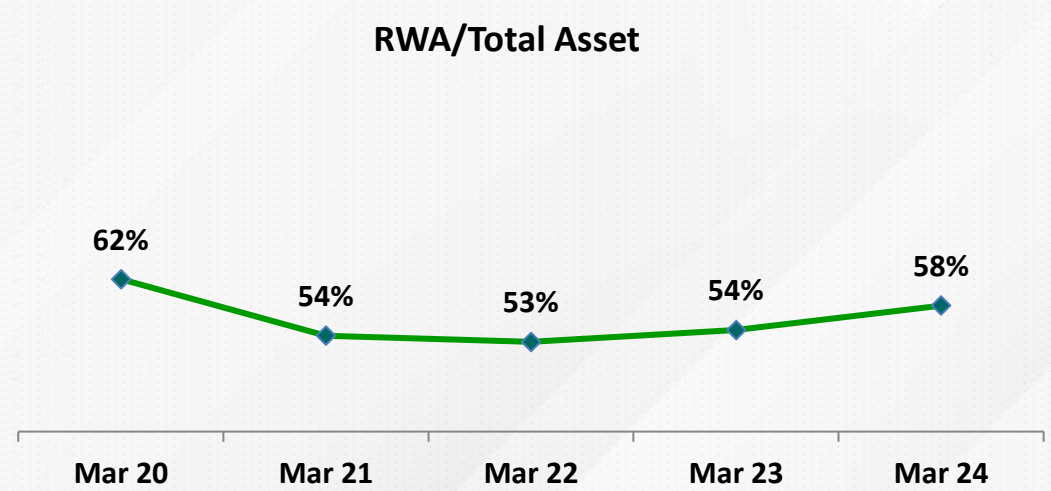
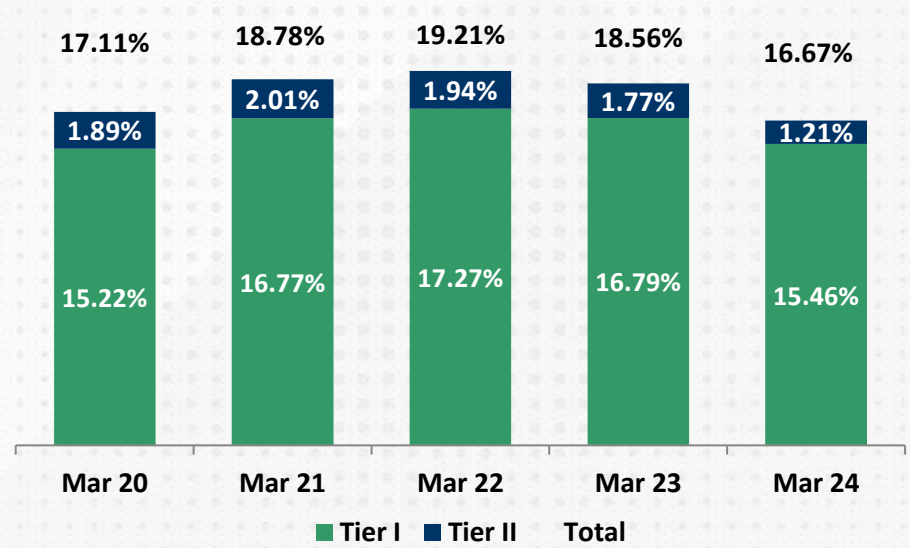


Particulars	Mar 24	Mar 23	YoY (%)
Capital & Liabilities			
Capital	161	160	-
Reserves and Surplus	9,879	8,424	17
Deposits	89,113	76,638	16
Borrowings	2,478	1,432	73
Other Liabilities and Provisions	3,954	3,525	12
Total	105,585	90,179	17
Cash and Balances with RBI	5,587	4,279	31
Balances with Banks	71	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
Total	105,585	90,179	17

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
Total Business	1,63,536	1,40,806	16	1,58,357	3

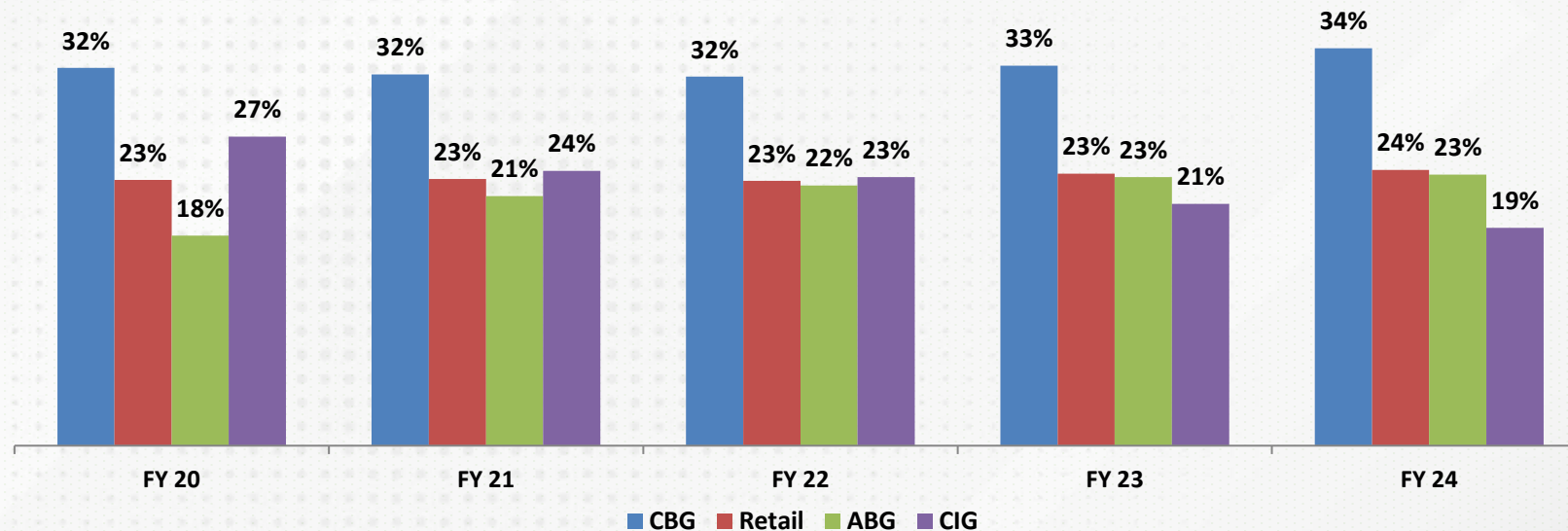
Deposits Portfolio

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
Total Deposit	89,113	76,638	16	85,665	4



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
Sub Total	60,474	50,825	19	58,321	4
Corporate	13,949	13,343	5	14,371	(3)
Gross Advances	74,423	64,168	16	72,692	2



Segments

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

Retail Portfolio



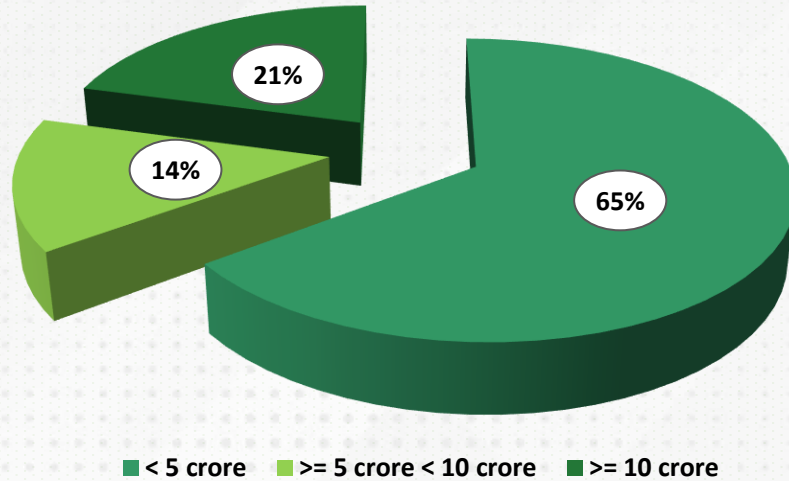
Particulars	Mar 24	Mar 23	YOY %	Dec 23	QOQ %
Housing loan	7,563	6,696	13	7,357	3
Jewel loans	2,147	2,107	2	2,096	2
Mortgage (LAP) loans	4,116	3,251	27	3,885	6
Vehicle loans	1,132	1,109	2	1,135	-
Consumer Credit-BNPL	1,077	304	254	928	16
Personal loans	333	380	(12)	372	(10)
Education loans	146	145	-	143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

BNPL-Buy Now Pay Later



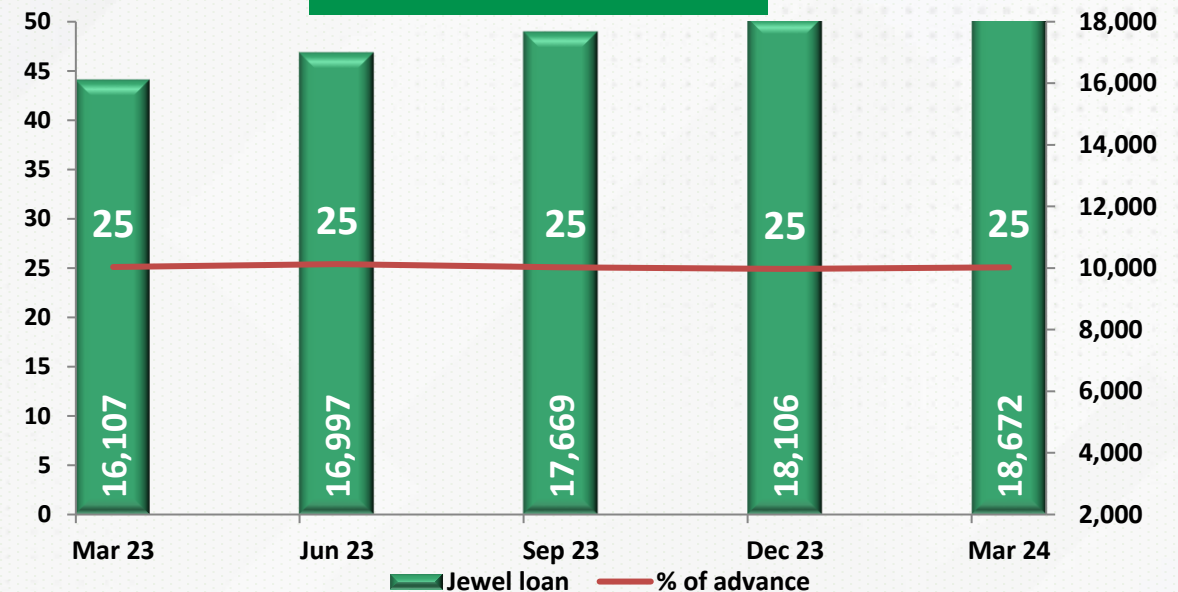
Commercial Banking

Ticket size of Commercial Book



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

Jewel Loan



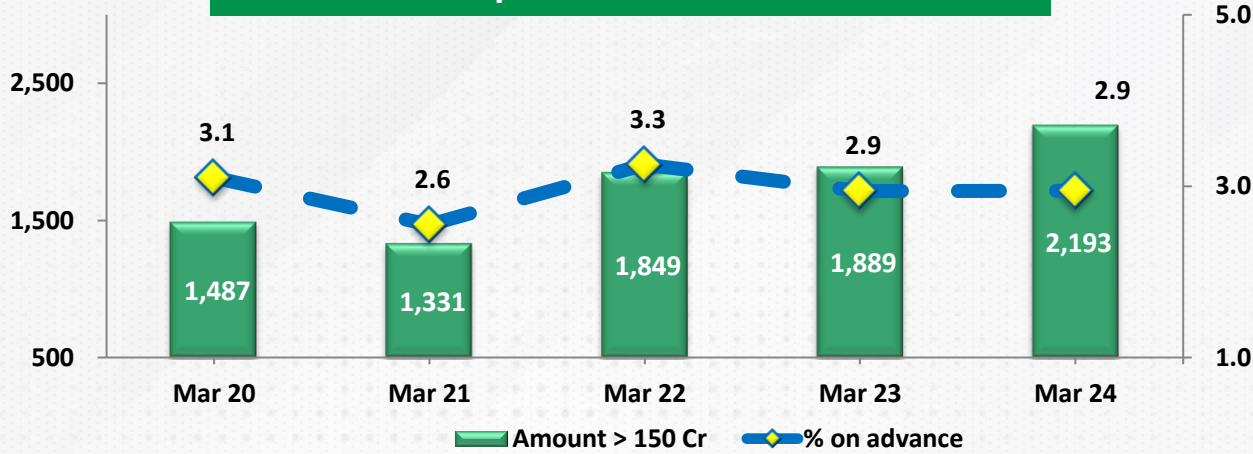
Jewel Loan Portfolio

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
Total	18,672	34	38	64

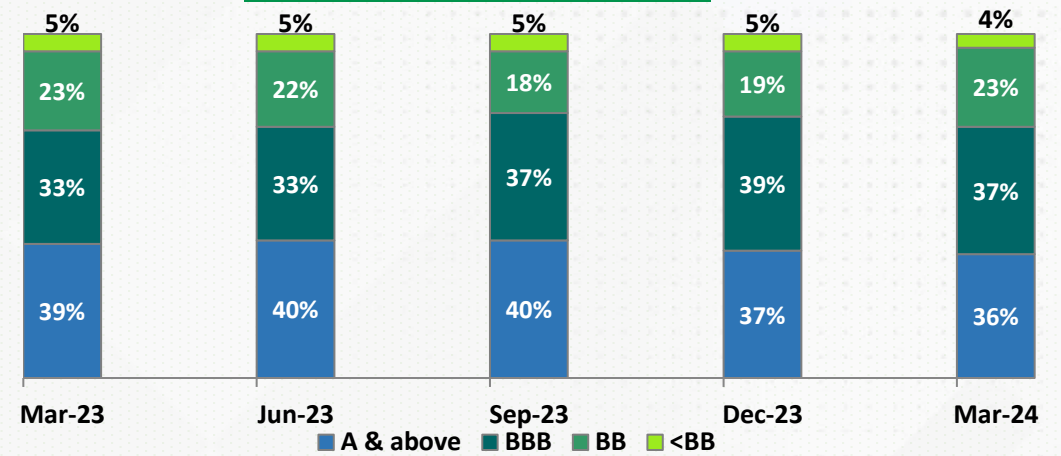
Corporate Banking



Standard Corporate Advances > 150 crore

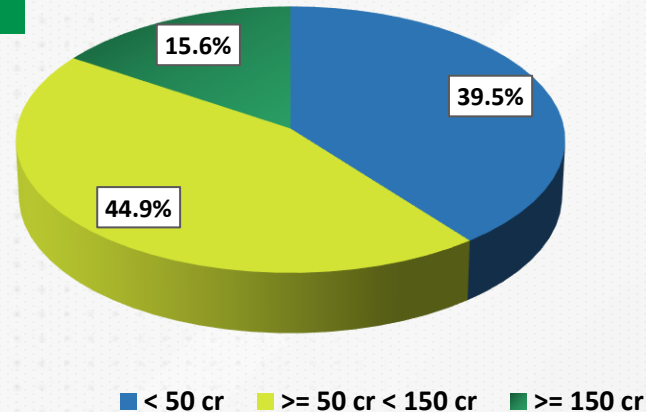
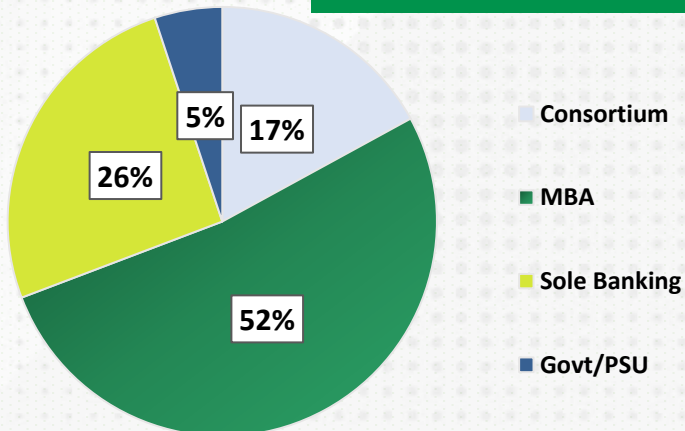


Improving Risk Profile



*Internal Rating approach based on CRISIL Rating Assessment Model

Break up of Corporate Book

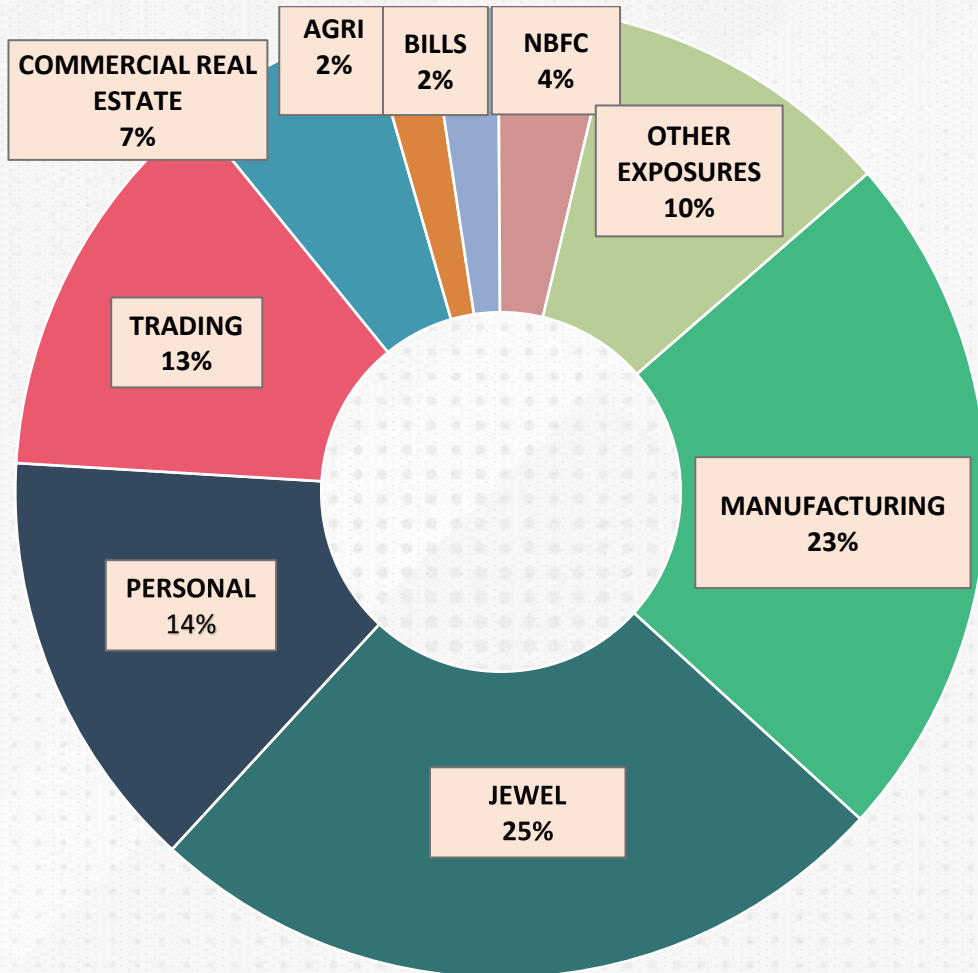


- ~ 84.4 % of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 38.92 Crore

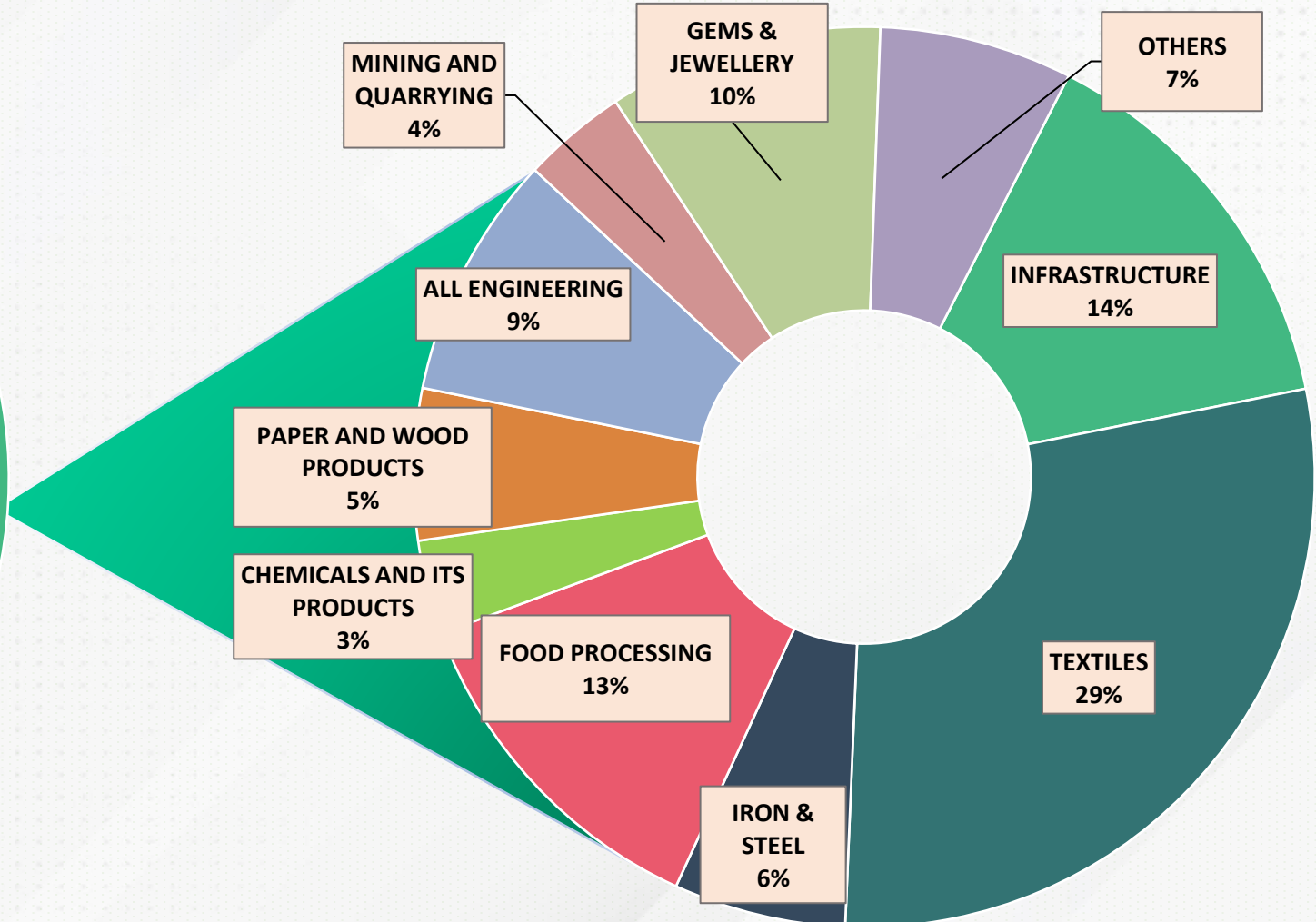
Advances-Sectoral composition



Rs. 74,423 Crore



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

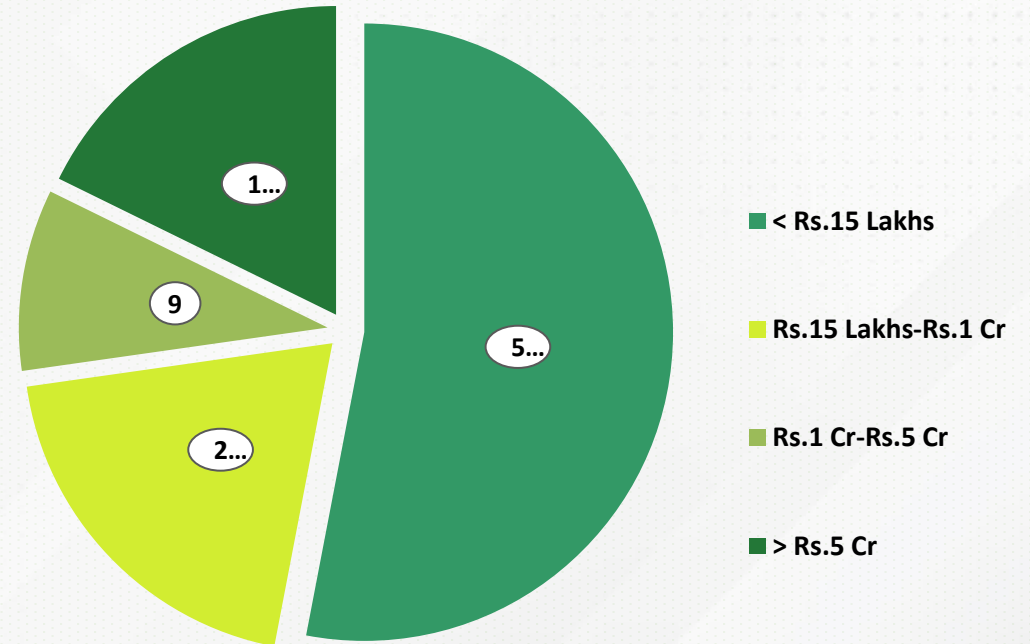
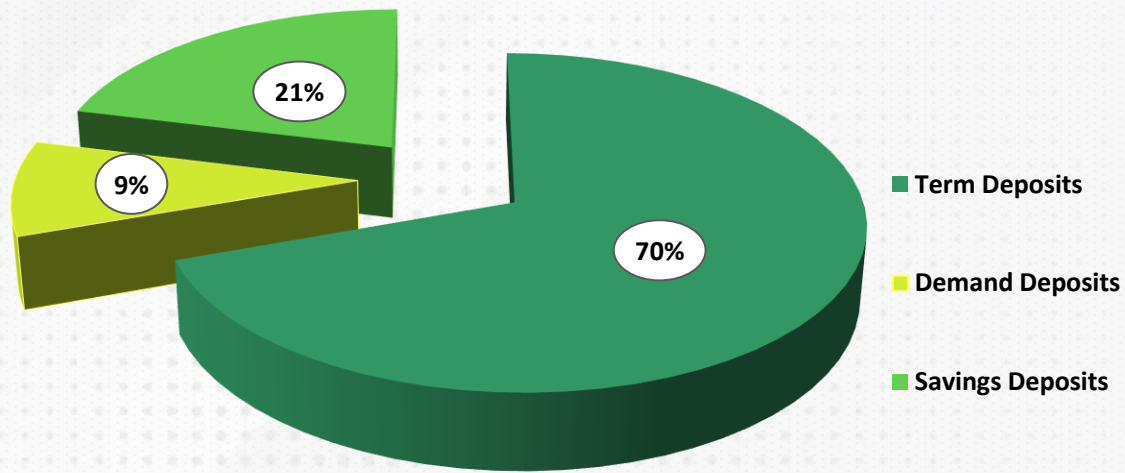


Liability Franchise : Predominantly Retail



Low dependence on wholesale deposits

Term Deposit-Amount wise



Term deposits are primarily Retail deposits

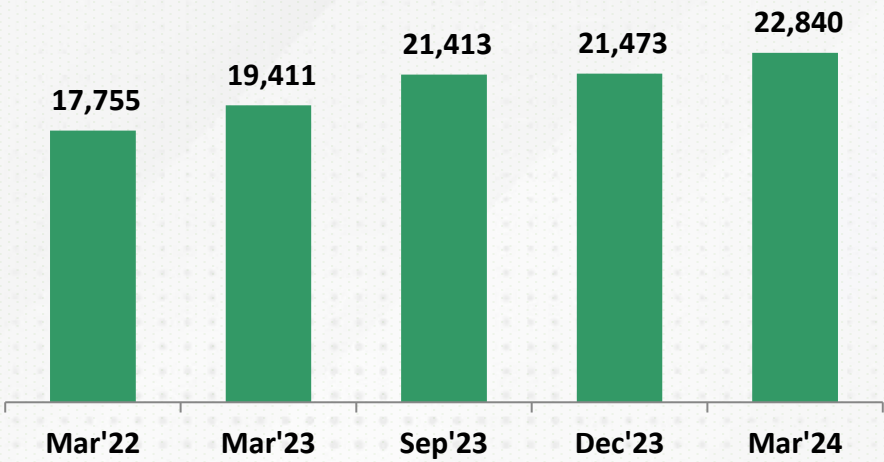
~82% of Term Deposits are < Rs.5 Cr

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

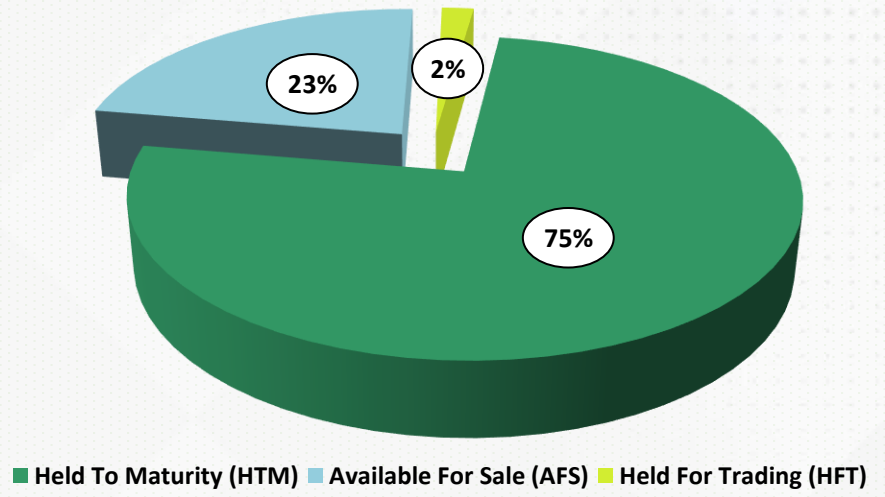
Investment Portfolio



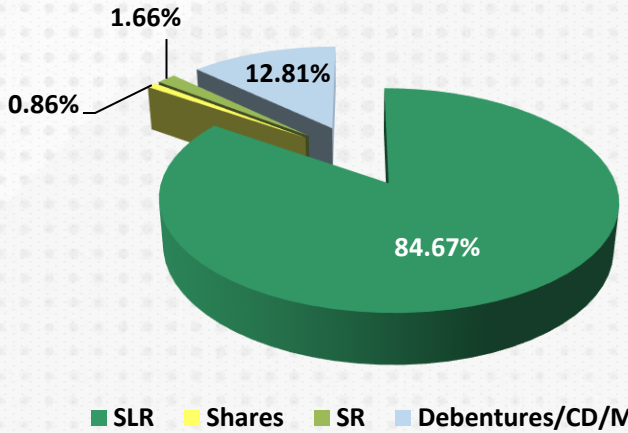
Gross Investments (Rs. crore)



Investment Category



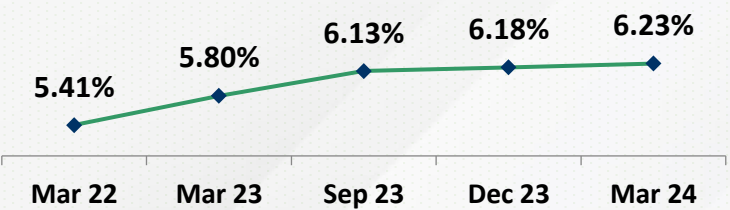
Investment Composition



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	
Gross NPAs					
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	
Closing Balance			1,042		1,458
Provisions					
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	
Closing Balance			730		957
Net NPAs			298		468

Movement of NPA for the Year



Particulars		Apr 23– Mar 24		Apr 22– Mar 23	
Gross NPAs					
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	
Closing Balance			1,042		1,458
Provisions					
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	
Closing Balance			730		957
Net NPAs			298		468

Vertical wise NPA



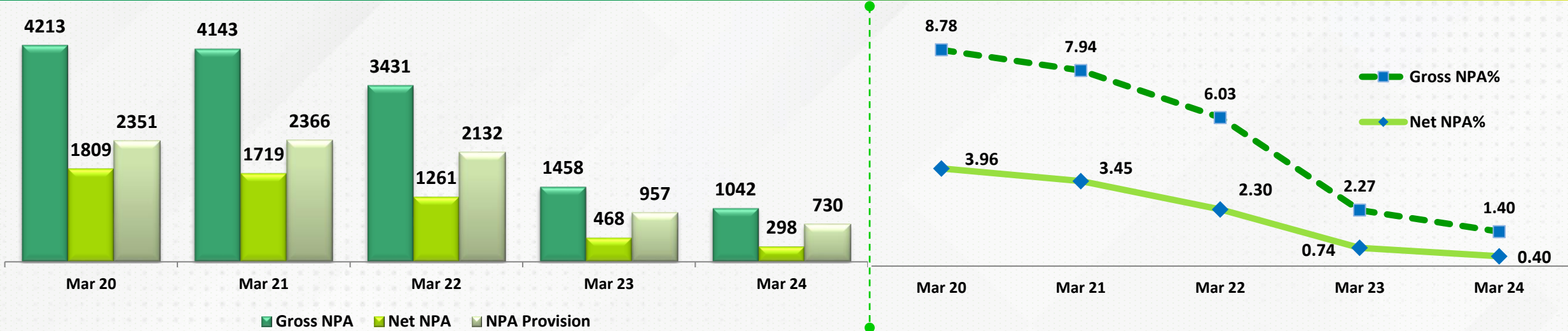
VERTICAL	Advances O/s. Mar 24	NPA as on Dec 23	NPA Additions Q4	NPA Reduction Q4		NPA as on Mar 24	Provisions Mar 24
				Recoveries / upgradation	Tech W/off		
Commercial	25,449	555	93	67	94	487	324
Retail (Personal Banking)	17,662	339	54	32	14	348	290
Agriculture	17,363	81	7	5	2	81	68
Corporate	13,949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

Collection efficiency

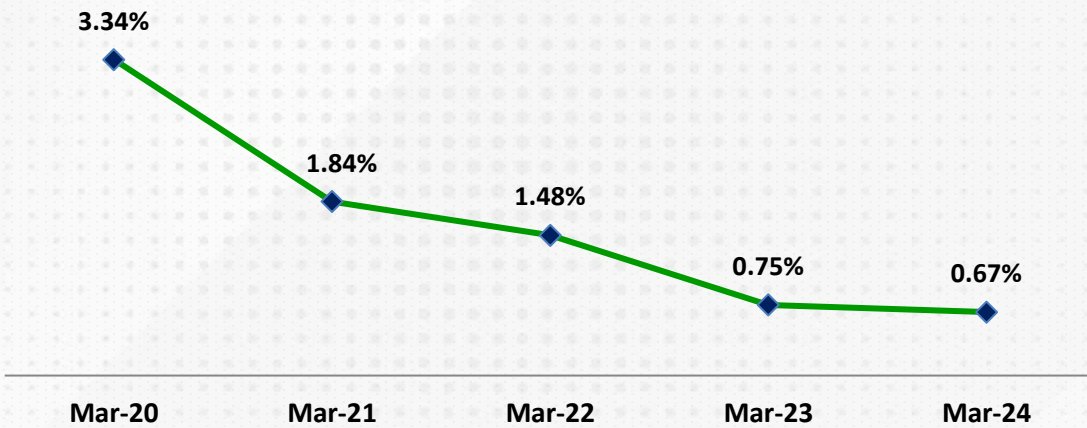
Particulars	Mar 24	Feb 24	Jan 24
Term Loan (%)	99.5	99.3	99.2
Working Capital (%)	99.6	99.2	99.6



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

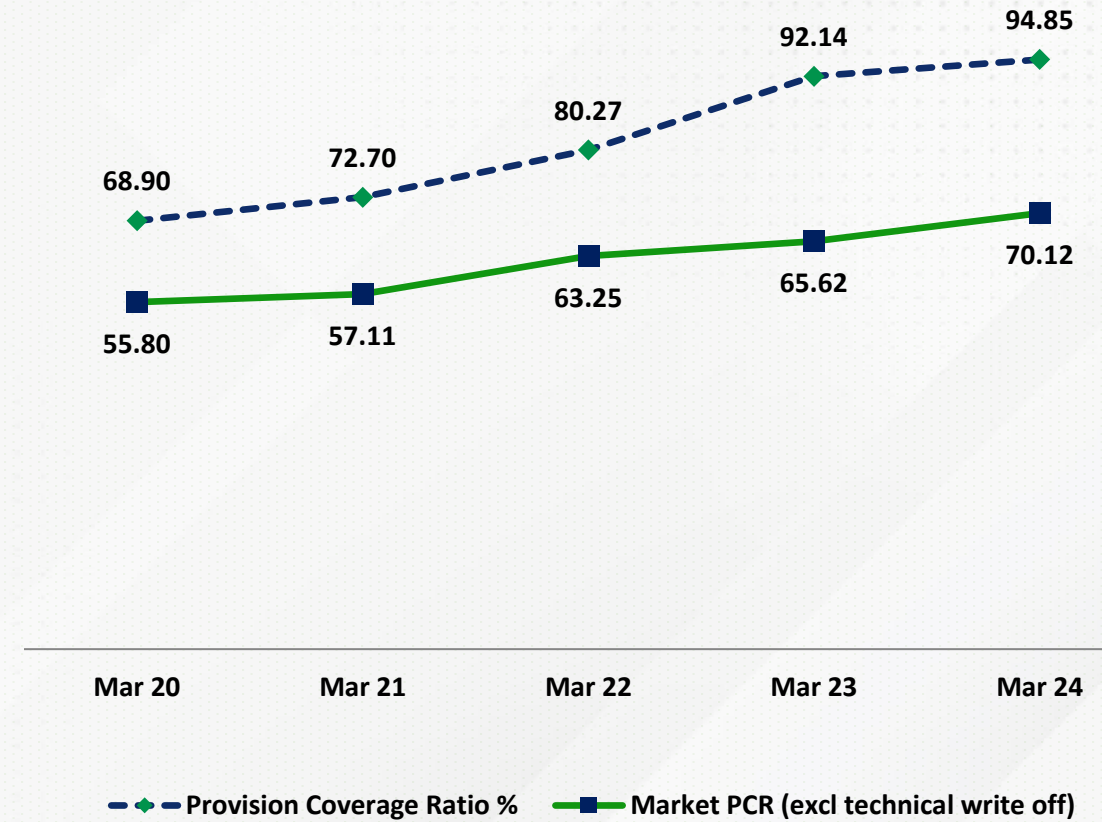
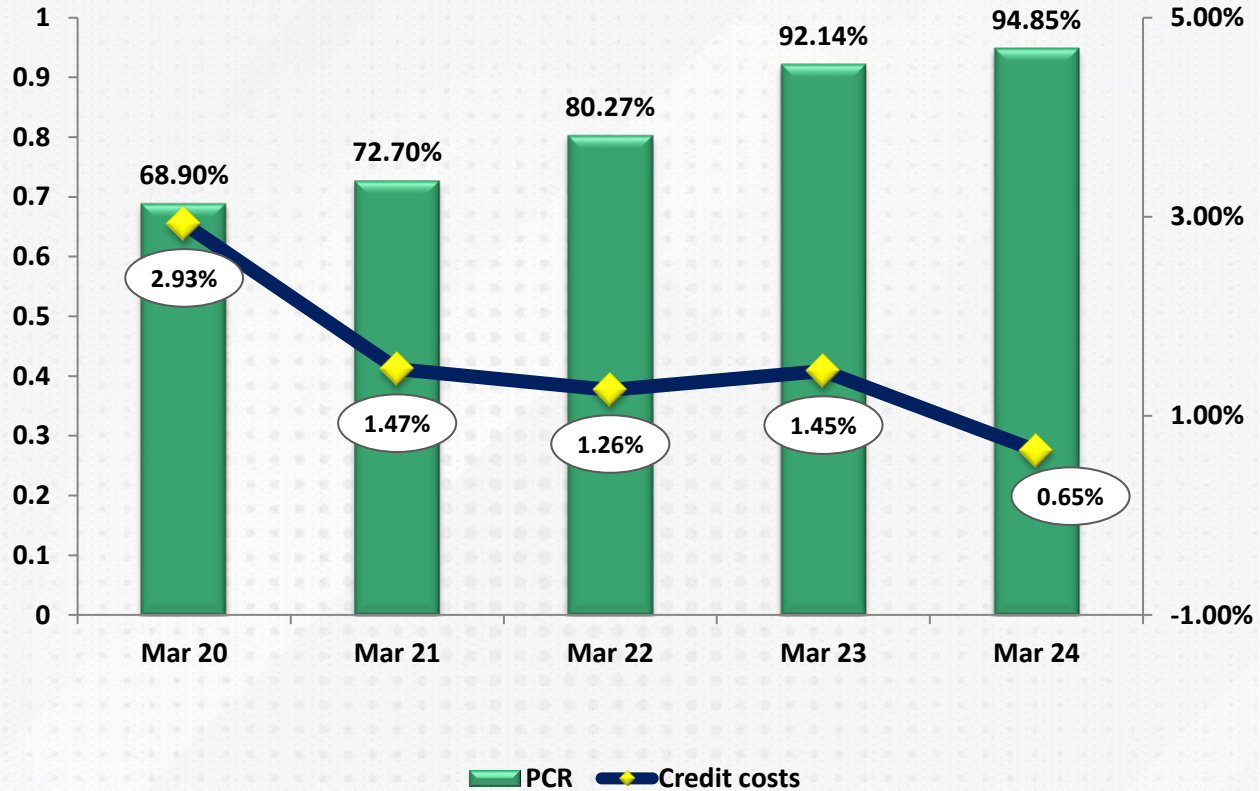


Slippage Ratio



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
Sub-total – Credit Provisions	112	287	481	934
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
Total Provisions (excl. Tax)	294	293	729	1039
Tax Expense	118	108	495	331
Total Provisions	412	401	1224	1370

*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
Total	715	152	976	366	795	258

* 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
Total	715	152	976	366	795	258

Movement of Standard Restructured Advances for the quarter



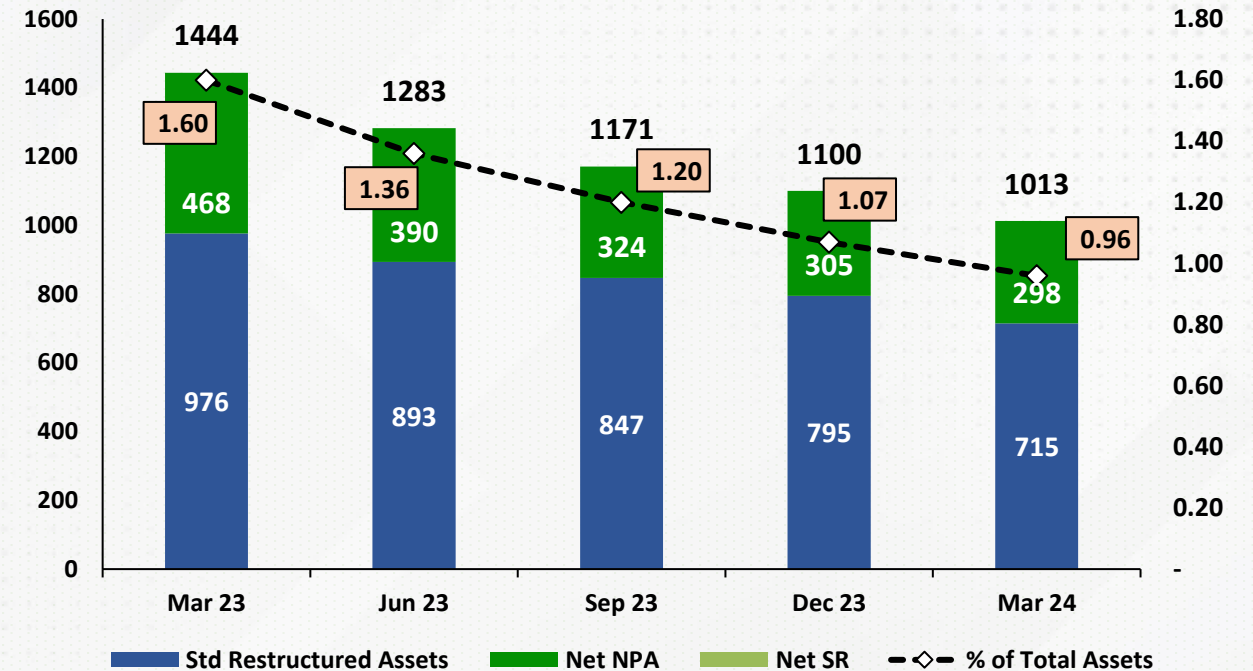
Particulars	Jan 24 to Mar 24		Jan 23 to Mar 23	
	A/c's	Amt.	A/c's	Amt.
A. Position at the beginning of the period	2083	795	2,631	1,160
B. Addition during the period	-	-	-	-
C. Additions in existing A/c's	-	11	-	5
D. Addition through upgradation from NPA	29	8	43	7
E. Accounts closed during the period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



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
TOTAL		715	976
<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



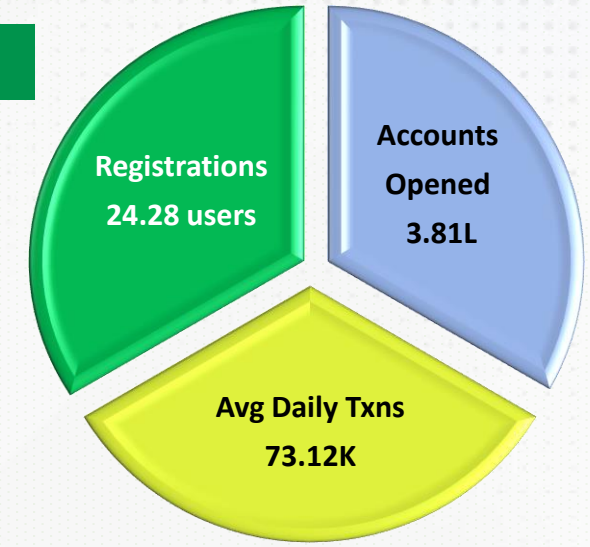
Digital Banking



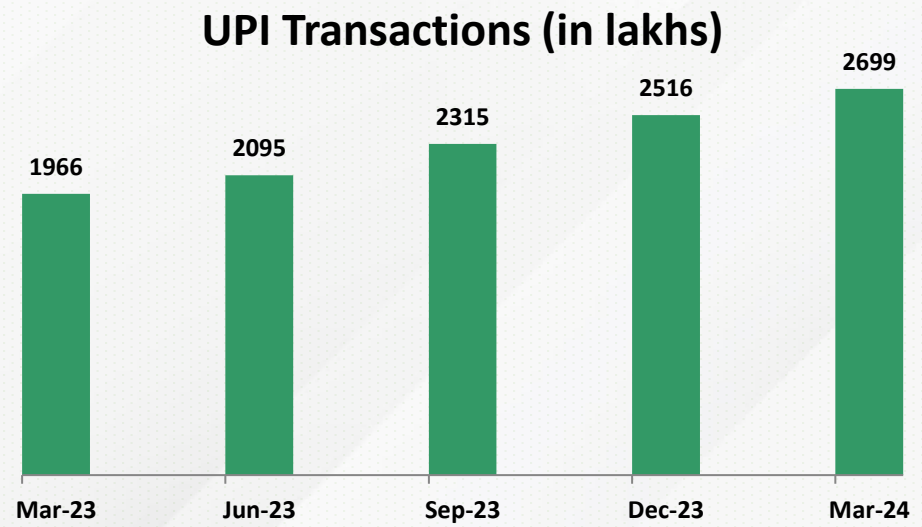
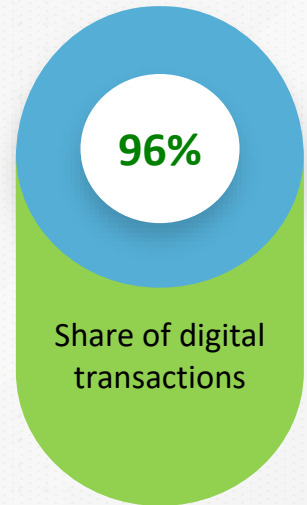
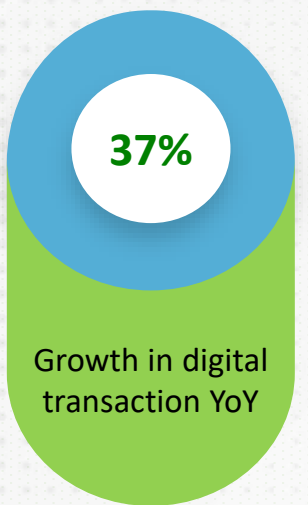
DLite Recent launches

- 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-

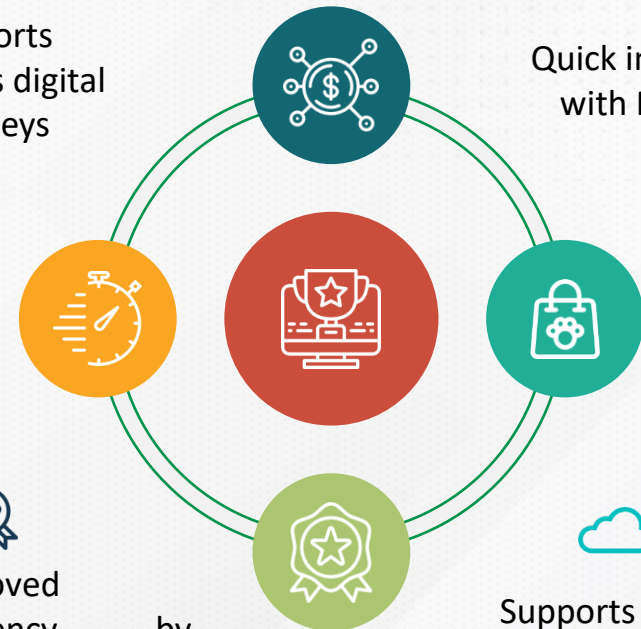
Strong 1300+ APIs with scalable and reliable architecture supports digital journeys across verticals



Supports Seamless digital journeys



Quick integration with Partners

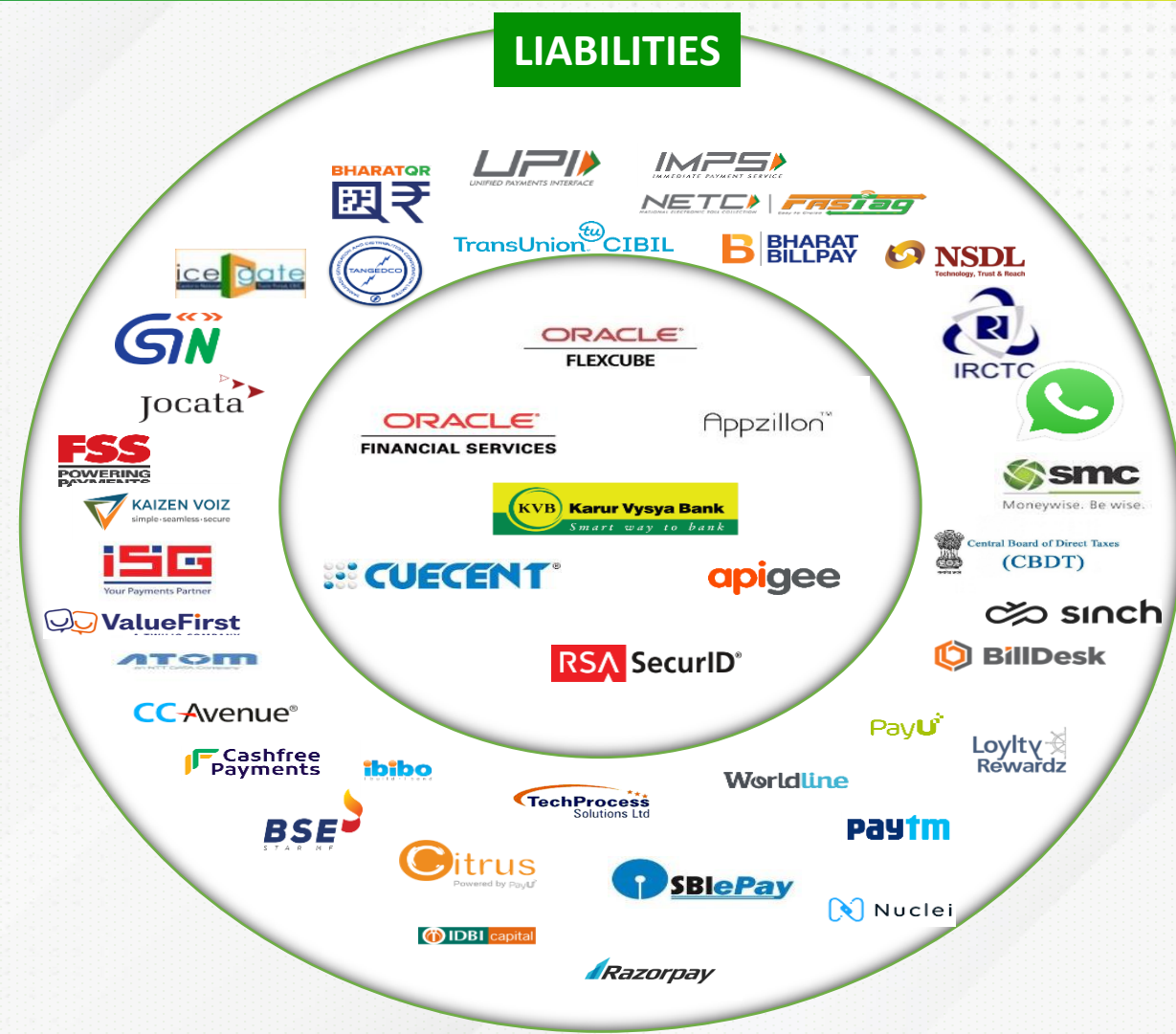


Improved Efficiency cutting down multiple hops



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



Energy Metering



Installation of a Sewage Treatment plant



Installation of solar reflective tiles on the terrace



Water Metering

Work Under Progress

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 Adidraavidar 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 19th Annual Technology Conference, Expo and Awards 2023

Winner:
Best Digital Engagement

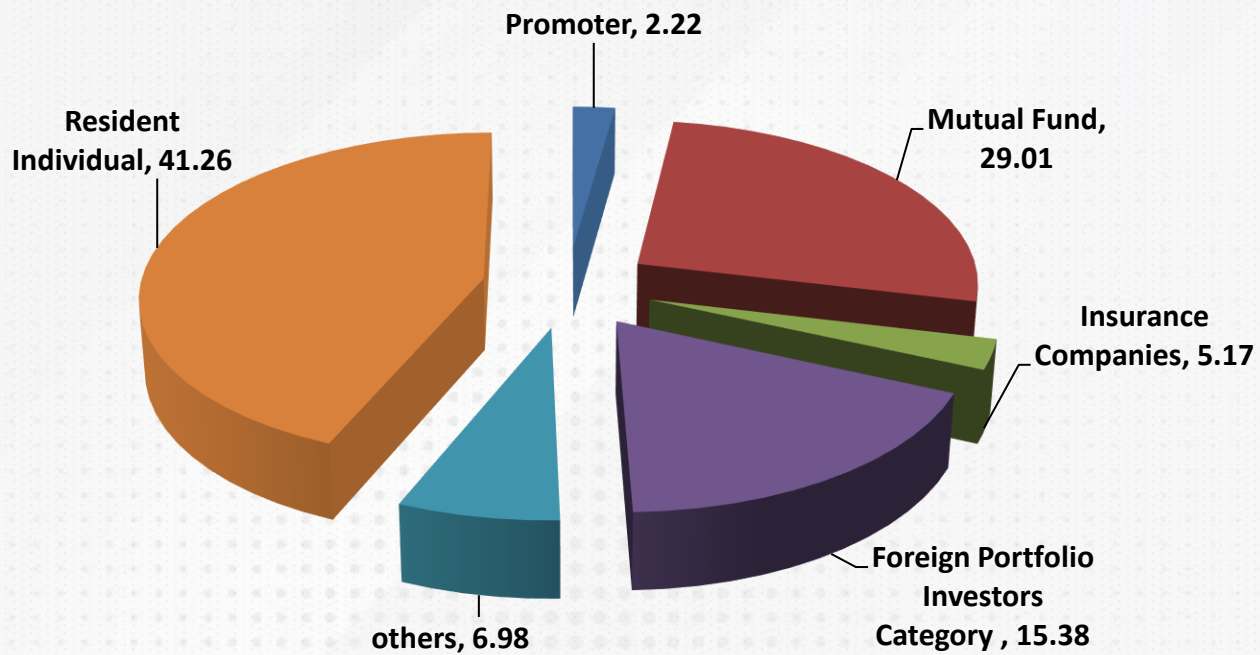
Runner Up:
Best IT Risk Management

Special Mention:
Best Financial Inclusion

Special Mention:
Best Technology Bank

Special Mention:
Best Fintech and DPI Adoption

Shareholding pattern



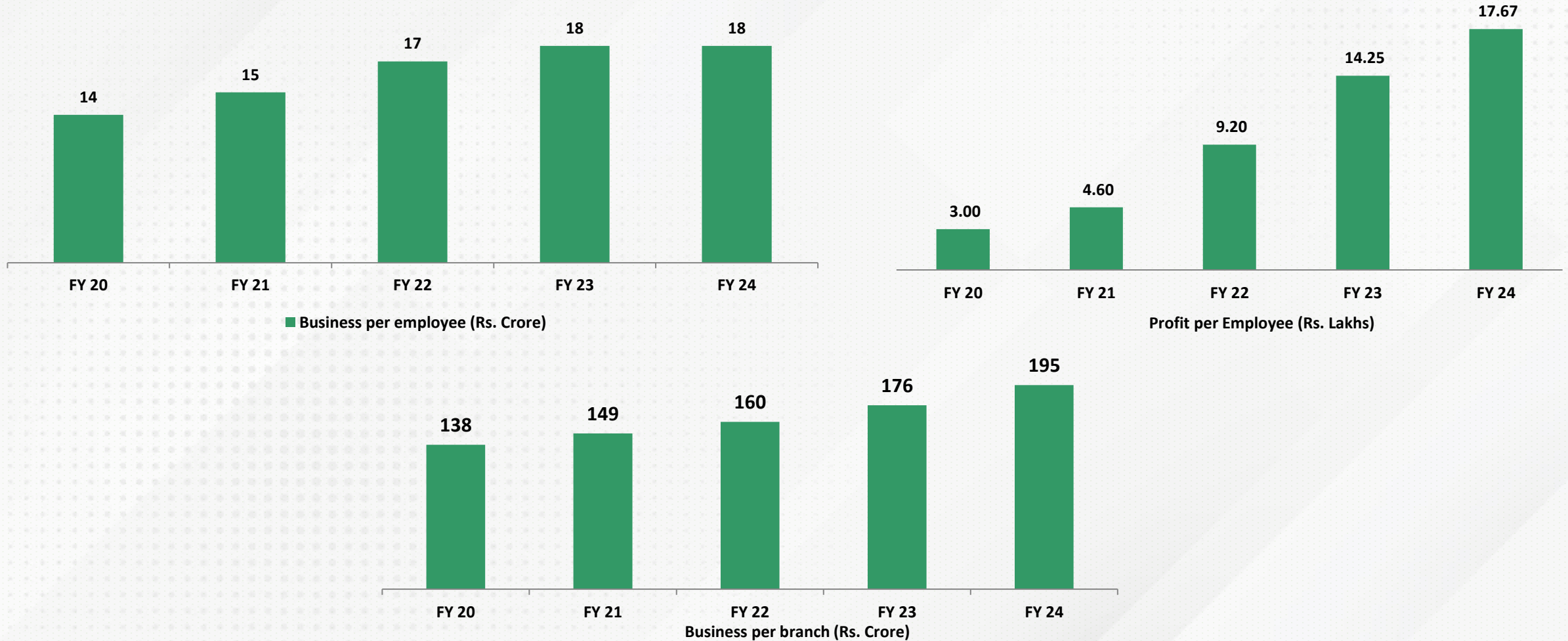
External Ratings

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