

VALUE CREATION MODEL

How we  
Create Value.

RESOURCES DEPLOYED

DRIVING, ENABLING AND CATALYSING

VALUE CREATION FOR OUR STAKEHOLDERS

Financial Capital\*

₹ 3,63,096 cr

Deposits (Bank Standalone)

₹ 1,12,254 cr

Capital and Reserves and Surplus

₹ 57,034 cr

Borrowings

₹ 4,20,880 cr

Assets Under Management

Human Capital

1,00,000+

Group Full time employees

₹ 30.4 cr\*\*

Investment in training and development at the Bank

Inclusive and equitable culture

Manufactured and Intellectual Capital\*

4,417

Group Branch Network in India

33%

Semi Urban and Rural Bank Branches

172

Corporate offices

1,400+

Premises which are accessible to persons with disability

75%

% of virtual server in the total server base at the Bank

98%+

Savings account transaction volumes were in digital or non-branch modes in FY 2022-23

Social and Relationship Capital

48.8%

Total Priority Sector Lending (PSL) annual average achievement at the Bank (against target of 40%)

₹ 265 cr#

Group CSR Expenditure

1.4 mn

Microfinance Women borrowers (Bank)

Natural Capital\*

17,300+

Employees working out of LEED-Certified Buildings

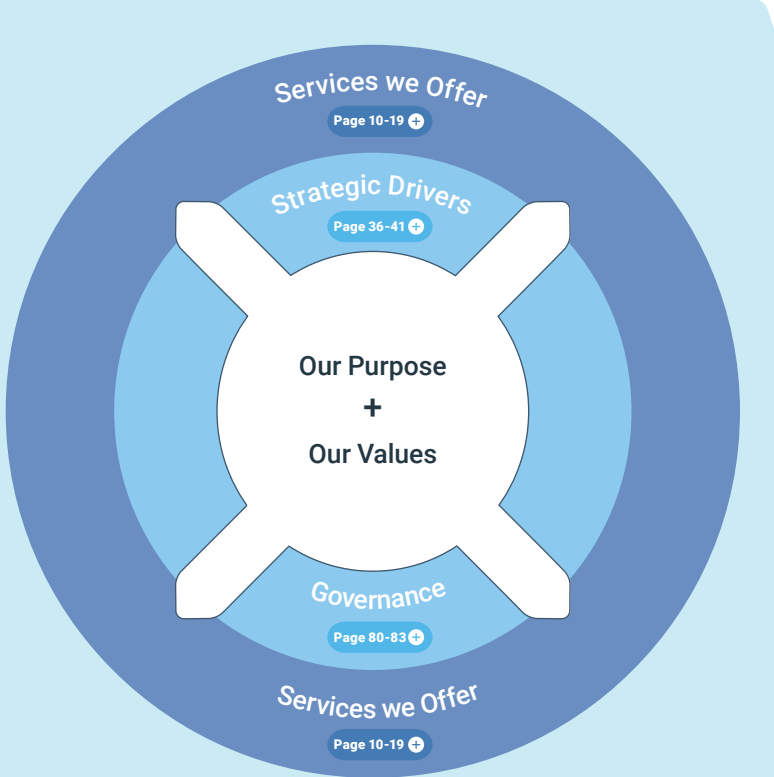
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Organic waste convertors







12,585 GJ

Renewable Energy procured

We aim to provide our customers better financial well-being, more sustainable practices and generate higher lifetime value for our stakeholders, guided by our material topics. Material topics for Kotak are categorised as value drivers, value catalysts and value enablers. Further details on our material topics are found on [pages 46-49](#).



To embrace the opportunities and address the risks presented by the external environment and realise our vision, we are pursuing nine strategic drivers: Technology leadership to ‘run the bank’ and ‘change the bank’, Leadership in digital capabilities, Customer Centricity, Expanding access to low-cost liabilities, Pursuing growth in advances, disciplined execution, financial inclusion, Talent management and inorganic growth; and Drive a purpose and values-led transformation of the bank.

	<b>Investors</b> Creating long-term shareholder value in the form of strong financial returns.	<b>₹ 14,925 cr*</b> Consolidated Net Profit	<b>2.62%*</b> Return on Assets
	<b>Regulators</b> Ensuring consistent and proactive compliance.	<b>23.3%*</b> Capital Adequacy Ratio	<b>123.7%*</b> Liquidity Coverage Ratio
	<b>Customers and Depositors</b> Consistently deliver value and drive seamless customer services by leveraging tech-enabled innovation.	Safety and Returns	Convenience and Accessibility
	<b>Employees</b> Creating a diverse, inclusive, engaged and effective workforce.	<b>10.6%▲</b> Increase in full-time women employees at the Group	<b>57.2</b> Average hours of training per Bank employee
	<b>Community</b> Generating sustained positive societal and environmental value through CSR and financial inclusion initiatives as well as efforts to integrate ESG factors in lending, investments and operational decisions.	<b>2,00,000+</b> Savings accounts opened for microfinance customers	Growing number of beneficiaries impacted by CSR projects
	<b>Planet</b> Our environmental management practices are focused on reducing the operational carbon footprint through transition to ‘Phygital’ service delivery, clean energy procurement, responsible resource utilisation, and conscious energy reduction measures.	<b>100%</b> Energy efficient lighting (LEDs) installed across our Bank branch network and corporate offices	<b>90%</b> of waste generated was recycled (Bank)

\*On Consolidated basis except where stated.  
\*\*This includes cost of training staff, subscription for e-learning modules and conferences etc. | #Including transfer to unspent CSR Account.

\*On Consolidated basis except where stated | ▲ YoY

Integrated Annual Report 2022-23