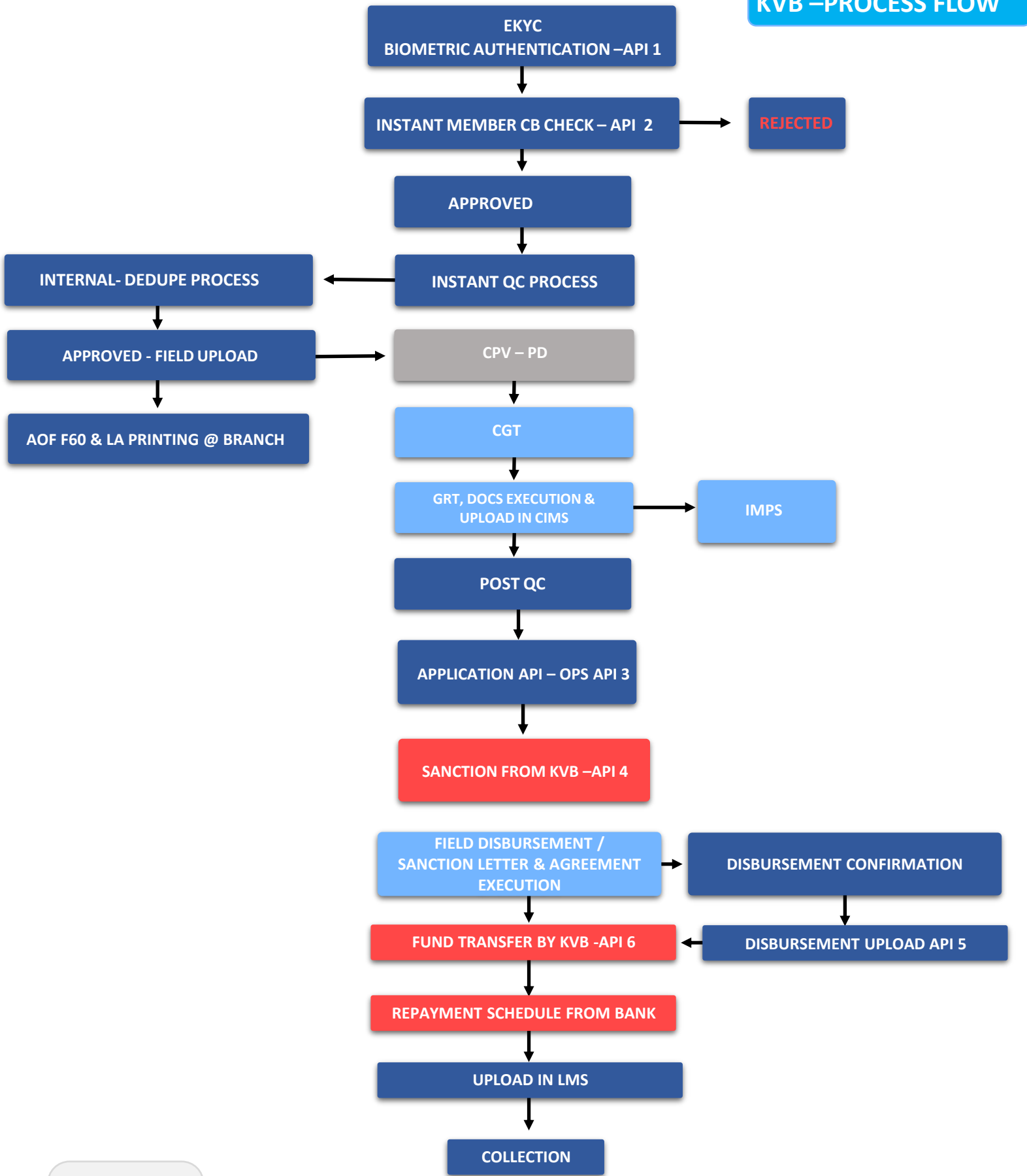


# KVB –PROCESS FLOW



- BUSINESS
- OPERATION
- CREDIT
- BANK