

IRC:F48:239:462:2024

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: Regulation 47(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Publication of Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024 in Newspapers.

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In compliance with Regulation 47(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper publication on Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024. The advertisement has been published in the following newspapers on 18<sup>th</sup> October, 2024:

S1.No	Newspaper	Edition	Language	
1.	Business Standard			
2.	Business Line	All India Edition	English	
3.	Financial Express	minima Bannon		
4.	Mint			
5.	Dinamalar	Trichy Edition	Tamil	

The aforesaid information is also being hosted on the Bank's website at www.kvb.co.in.

Kindly take the same on record.

Yours faithfully,

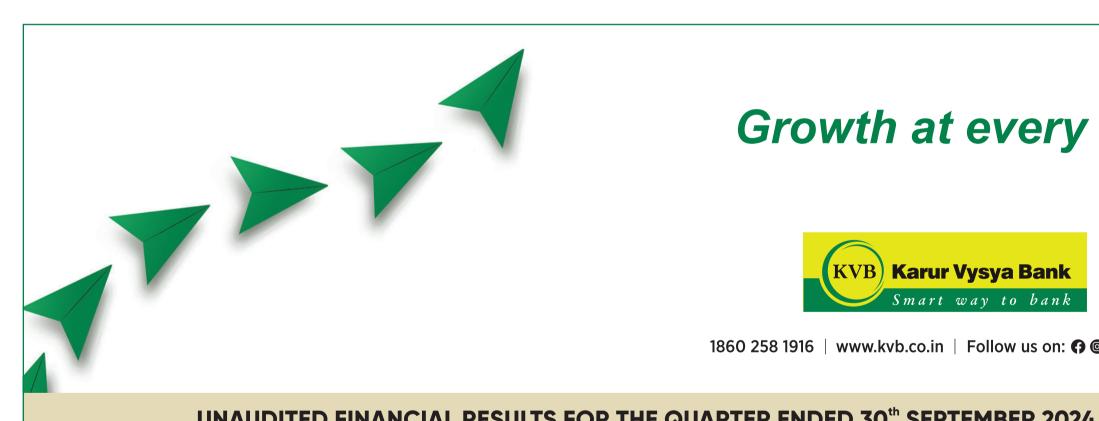
Srinivasarao M Company Secretary & Deputy General Manager

Encl: As above

THE KARUR VYSYA BANK LIMITED Investor Relations Cell, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002.
©: 04324-269431,35,40-43, Fax: 04324-225700

Email: kvbshares@kvbmail.com Website: www.kvb.co.in

CIN: L65110TN1916PLC001295



17. Interest Service Coverage Ratio

#### Growth at every step.



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	UN	IAUDITED FINANCIAL RESULTS FOR THE QUAR	TER ENDED 30"	SEPTEMBER 2024	(₹ in lakh)
TOTAL BUSINESS			Quarter Ended		Year Ended
₹1,76,138 CR		PARTICULARS	30.09.2024	30.09.2023	31.03.2024
	-		Unaudited		Audited
TOTAL DEPOSITS	1.	Total income from Operations	285601	233597	986263
₹ <b>95,839</b> CR	2.	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	63641	51150	210019
<b>TOTAL ADVANCES</b>	3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	63641	51150	210019
₹80,299 CR	4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	47360	37845	160481
NET PROFIT	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
FOR THE QUARTER	6.	Paid - up Equity Share Capital	16096	16053	16088
₹474 CR	7.	Reserves (excluding Revaluation Reserve)	<b>987920</b> (As on 31.03.2024)	<b>842364</b> (As on 31.03.2023)	<b>987920</b> (As on 31.03.2024)
ROA	8.	Securities Premium Amount	Not applicable		
1.72%	9.	Net Worth	1081818	912308	980282
NIM	10.	Paid up Debt Capital/ Outstanding Debt ( %)	-	18.82	-
4.11%	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12.	Debt Equity Ratio	0.05	0.10	0.07
NET NPA	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*		•	
0.28%		a. Basic (₹)	5.89	4.72	19.99
PCR		b. Diluted (₹)	5.88	4.70	19.97
96.09%	14.	Capital Redemption Reserve			
	15.	Debenture Redemption Reserve		Not applicable	
SLIPPAGE RATIO	16.	Debt Service Coverage Ratio	Not applicable		

\*Not annualized for the quarter.

0.90%

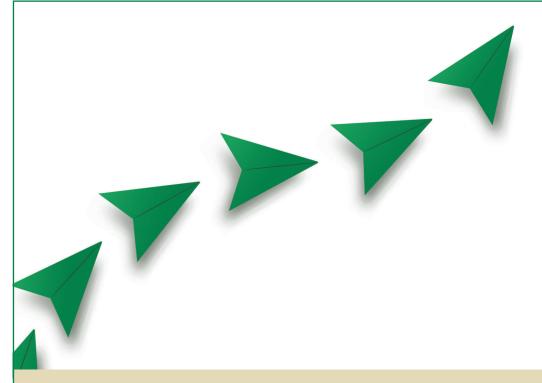
Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The full format of the quarterly financial results is available on the website of the Bank https://www.kvb.co.in/about-us/financial-performance/ and stock exchanges at http://www.nseindia.com and http://www.bseindia.com.

For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the National Stock Exchange and can be accessed on http://www.nseindia.com.

For and on behalf of Board of Directors, **B Ramesh Babu** (MD & CEO) DIN: 06900325

Place: Karur | Date: October 17, 2024





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TOTAL BUSINESS ₹1,76,138 CR			Quarte	r Ended	Year Ended
		PARTICULARS	30.09.2024	30.09.2023	31.03.2024
• •	-		Una	Audited	
TOTAL DEPOSITS	1.	Total income from Operations	285601	233597	986263
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ROA	8.	Securities Premium Amount	Not applicable		
1.72%	9.	Net Worth	1081818	912308	980282
NIM	10.	Paid up Debt Capital/ Outstanding Debt ( %)	-	18.82	-
4.11%	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12.	Debt Equity Ratio	0.05	0.10	0.07
NET NPA	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			:
0.28%		a. Basic (₹)	5.89	4.72	19.99
PCR		b. Diluted (₹)	5.88	4.70	19.9
96.09%	14.	Capital Redemption Reserve			
OLIDDA OF DATIC	15.	Debenture Redemption Reserve		Not applicabl	e
SLIPPAGE RATIO 0.90%	16.	Debt Service Coverage Ratio Interest Service Coverage Ratio	ног аррисаріе		

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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NET PROFIT FOR THE QUARTER	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
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ROA	8.	Securities Premium Amount	Not applicable		
1.72%	9.	Net Worth	1081818	912308	980282
NIM	10.	Paid up Debt Capital/ Outstanding Debt (%)	353	18.82	20
4.11%	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
TRANSPORT	12.	Debt Equity Ratio	0.05	0.10	0.07
NET NPA	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
0.28%		a. Basic (₹)	5.89	4.72	19.99
PCR 96.09%		b. Diluted (₹)	5.88	4.70	19.97
	14.	Capital Redemption Reserve			
SLIPPAGE RATIO 0.90%	15.	Debenture Redemption Reserve	Not applicable		
	16.	Debt Service Coverage Ratio			

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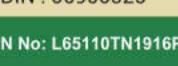
THE KARUR VYSYA BANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002. Tel No: 04324-269441 | Fax No: 04324- 225700 | E-mail: kvb\_sig@kvbmail.com | CIN No: L65110TN1916PLC001295





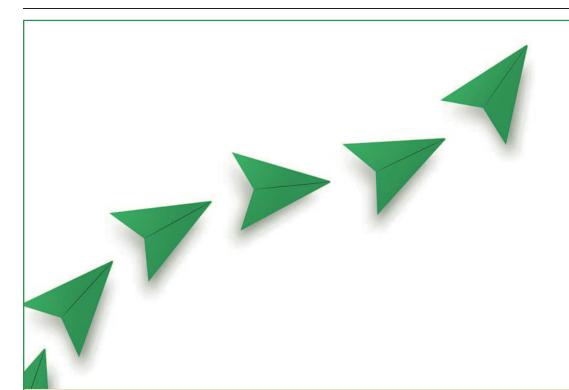














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NIM	10. Paid	d up Debt Capital/ Outstanding Debt ( %)	-	18.82	-
4.11%	11. Out	standing Redeemable Preference Shares	Nil	Nil	Nil
	12. Deb	ot Equity Ratio	0.05	0.10	0.07
NET NPA	13. Earı	nings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
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PCR	b. D	oiluted (₹)	5.88	4.70	19.97
96.09%	14. Cap	oital Redemption Reserve			
CUIDDACE DATIO		penture Redemption Reserve	Not applicable		
SLIPPAGE RATIO 0.90%		ot Service Coverage Ratio			
0.70%	17. Inte	erest Service Coverage Ratio			

\*Not annualized for the quarter.

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1.72%	9.	Net Worth	1081818	912308	980282
NIM	10.	Paid up Debt Capital/ Outstanding Debt (%)	2	18.82	
4.11%	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
200	12.	Debt Equity Ratio	0.05	0.10	0.07
NET NPA	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			100
0.28%		a. Basic (₹)	5.89	4.72	19.99
PCR		b. Diluted (₹)	5.88	4.70	19.97
96.09%	14.	Capital Redemption Reserve			
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