

IRC:F48:206:462:2023

October 17, 2023

The Manager,
 National Stock Exchange of India Ltd,
 Exchange Plaza, 5th 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 47(1)(b) and 52(8) 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, 2023 in Newspapers

In compliance with Regulation 47(1)(b) and 52(8) 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, 2023. The advertisement has been published in the following newspapers on October 17, 2023:

Sl.No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
3.	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

KVB Karur Vysya Bank
Smart way to bank
www.kvb.co.in | Helpline: 1860 258 1916

Celebrating

THE TRIUMPH OF A TRILLION!

KVB's total business is now ₹1.5 Trillion

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2023

(₹ in lakh)

	Particulars	Quarter Ended 30.09.2023 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Year Ended 31.03.2023 (Audited)
TOTAL BUSINESS ₹1,53,516 CR	1. Total Income from Operations	233597	182105	767549
TOTAL DEPOSITS ₹83,068 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	51150	34513	143686
TOTAL ADVANCES ₹70,448 CR	3. Net Profit/(Loss) for the period before tax (after Exceptional and / or Extraordinary items)	51150	34513	143686
NET PROFIT FOR THE QUARTER ₹378 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	37845	25023	110609
ROA 1.57%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
NIM 4.07%	6. Paid-up Equity Share Capital	16053	16009	16041
NET NPA 0.47%	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	842364 (As on 31.03.2023)	743620 (As on 31.03.2022)	842364 (As on 31.03.2023)
PCR 94.49%	8. Securities Premium Account	Not applicable		
SLIPPAGE RATIO 0.88%	9. Net worth	912308	790269	837867
	10. Paid up Debt Capital/Outstanding Debt (%)	18.82	21.35	34.01
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.10	0.03	0.05
	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	4.72	3.13	13.81
	b. Diluted (₹)	4.70	3.12	13.78
	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
	17. Interest Service Coverage Ratio	Not applicable		

*Not annualized for the quarter.

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 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

Place: Karur | Date: October 16, 2023

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



KVB Karur Vysya Bank
Smart way to bank
www.kvb.co.in | Helpline: 1860 258 1916

Celebrating
THE TRIUMPH OF A TRILLION!
KVB's total business is now ₹1.5 Trillion

Facebook, Instagram, X, LinkedIn, WhatsApp, YouTube

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2023

(₹ in lakh)

	Particulars	Quarter Ended 30.09.2023 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Year Ended 31.03.2023 (Audited)
TOTAL BUSINESS ₹1,53,516 CR	1. Total Income from Operations	233597	182105	767549
TOTAL DEPOSITS ₹83,068 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	51150	34513	143686
TOTAL ADVANCES ₹70,448 CR	3. Net Profit/(Loss) for the period before tax (after Exceptional and / or Extraordinary items)	51150	34513	143686
NET PROFIT FOR THE QUARTER ₹378 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	37845	25023	110609
ROA 1.57%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
NIM 4.07%	6. Paid-up Equity Share Capital	16053	16009	16041
NET NPA 0.47%	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	842364 (As on 31.03.2023)	743620 (As on 31.03.2022)	842364 (As on 31.03.2023)
PCR 94.49%	8. Securities Premium Account	Not applicable		
SLIPPAGE RATIO 0.88%	9. Net worth	912308	790269	837867
	10. Paid up Debt Capital/Outstanding Debt (%)	18.82	21.35	34.01
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.10	0.03	0.05
	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	4.72	3.13	13.81
	b. Diluted (₹)	4.70	3.12	13.78
	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
	17. Interest Service Coverage Ratio	Not applicable		

*Not annualized for the quarter.

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 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

Place: Karur | Date: October 16, 2023





www.kvb.co.in | Helpline: 1860 258 1916



Celebrating

THE TRIUMPH OF A TRILLION!

KVB's total business is now ₹1.5 Trillion



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2023 (₹ in lakh)				
	Particulars	Quarter Ended 30.09.2023 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Year Ended 31.03.2023 (Audited)
TOTAL BUSINESS ₹1,53,516 CR	1. Total Income from Operations	233597	182105	767549
TOTAL DEPOSITS ₹83,068 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	51150	34513	143686
TOTAL ADVANCES ₹70,448 CR	3. Net Profit/(Loss) for the period before tax (after Exceptional and / or Extraordinary items)	51150	34513	143686
NET PROFIT FOR THE QUARTER ₹378 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	37845	25023	110609
ROA 1.57%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
NIM 4.07%	6. Paid-up Equity Share Capital	16053	16009	16041
NET NPA 0.47%	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	842364 <small>(As on 31.03.2023)</small>	743620 <small>(As on 31.03.2022)</small>	842364 <small>(As on 31.03.2023)</small>
PCR 94.49%	8. Securities Premium Account	Not applicable		
SLIPPAGE RATIO 0.88%	9. Net worth	912308	790269	837867
	10. Paid up Debt Capital/Outstanding Debt (%)	18.82	21.35	34.01
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.10	0.03	0.05
	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	4.72	3.13	13.81
	b. Diluted (₹)	4.70	3.12	13.78
	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
	17. Interest Service Coverage Ratio			

*Not annualized for the quarter.
Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 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

Place: Karur | Date: October 16, 2023

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