

IRC:F48:100:239:2023

16.05.2023

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: Regulation 47(1)(b) and 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Publication of Audited Financial Results of the Bank for the quarter and year ended 31st March, 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 Audited Financial Results of the Bank for the quarter and year ended 31st March, 2023. The advertisement has been published in the following newspapers on 16th May, 2023:

Sl.No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
3.	The Hindu		
4.	The Economic Times		
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

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4 digit Net Profit

AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED 31st MARCH 2023 (₹ in lakh)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
TOTAL BUSINESS ₹1,40,806 CR					
TOTAL DEPOSITS ₹76,638 CR					
TOTAL ADVANCES ₹64,168 CR					
NET PROFIT FOR THE QUARTER ₹338 CR					
ROA 1.50%					
NIM 4.37%					
Net NPA 0.74%					
PCR 92.14%					
SLIPPAGE RATIO 0.75%					
1.	Total income from Operations (net)	216913	161475	767549	635673
2.	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	44604	30119	143686	93092
3.	Net Profit/(Loss) for the period (before tax, after Exceptional and/or Extraordinary items)	44604	30119	143686	93092
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	33782	21347	110609	67327
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable			
6.	Paid - up Equity Share Capital	16041	16000	16041	16000
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)	743620 (As on 31.03.2022)
8.	Securities Premium Amount	Not applicable			
9.	Net Worth	837867	741781	837867	741781
10.	Paid up Debt Capital/ Outstanding Debt (%)	34.01	36.37	34.01	36.37
11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12.	Debt Equity Ratio	0.05	0.09	0.05	0.09
13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
	a. Basic (₹)	4.21	2.67	13.81	8.42
	b. Diluted (₹)	4.20	2.67	13.78	8.41
14.	Capital Redemption Reserve	Not applicable			
15.	Debenture Redemption Reserve	Not applicable			
16.	Debt Service Coverage Ratio	Not applicable			
17.	Interest Service Coverage Ratio	Not applicable			

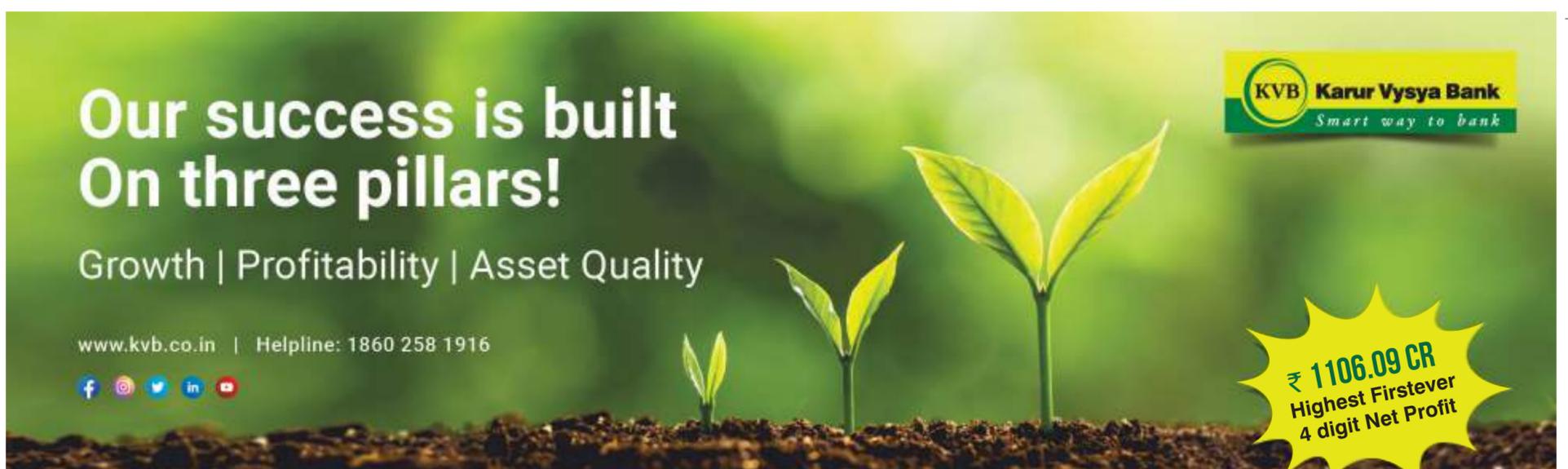
*Not annualized for the quarter.

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: May 15, 2023





AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED 31st MARCH 2023 (₹ in lakh)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
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4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)		33782	21347	110609	67327
5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]		Not applicable			
6. Paid - up Equity Share Capital		16041	16000	16041	16000
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)	743620 (As on 31.03.2022)
8. Securities Premium Amount		Not applicable			
9. Net Worth		837867	741781	837867	741781
10. Paid up Debt Capital/ Outstanding Debt (%)		34.01	36.37	34.01	36.37
11. Outstanding Redeemable Preference Shares		Nil	Nil	Nil	Nil
12. Debt Equity Ratio		0.05	0.09	0.05	0.09
13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*					
a. Basic (₹)		4.21	2.67	13.81	8.42
b. Diluted (₹)		4.20	2.67	13.78	8.41
14. Capital Redemption Reserve		Not applicable			
15. Debenture Redemption Reserve		Not applicable			
16. Debt Service Coverage Ratio		Not applicable			
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>.

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	6. Paid - up Equity Share Capital	16041	16000	16041	16000
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For and on behalf of Board of Directors,
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MD & CEO

Place: Karur | Date: May 15, 2023

THE KARUR VYSYABANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivelu Nagar, L.N.S., Karur - 639 002. Tek No: 04324-269441 | Fax No: 04324- 225700 | E-mail: kvb_sig@kvbmail.com | CIL No: L65110TN1916PLC001295