

IRC: F48:115:567:2021

10.11.2021

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor,
Plot No. C/1, 'G' Block,
Bandra- Kurla Complex,
Bandra (East), Mumbai - 400 051

The Manager,
Bombay Stock Exchange Ltd,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400001

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sir/Madam,

Sub: Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Publication of Un-audited Financial Results of the Bank for the quarter and half year ended 30th September, 2021 in Newspapers

In compliance of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper publication on Un-audited Financial Results of the Bank for the quarter and half year ended 30th September, 2021. The advertisement has been published in Business Standard (All India Edition), Business Line (All India Edition) and Dinamalar Paper (Trichy Edition) on 09th November, 2021.

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 &
Asst. General Manager

Encl : a.a

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SAVINGS | LOANS | INVESTMENTS

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2021

(₹ in lakh)

	Particulars	Quarter Ended	Quarter Ended	Year Ended
		30.09.2021 (Unaudited)	30.09.2020 (Unaudited)	31.03.2021 (Audited)
TOTAL BUSINESS ₹119260 CR	1. Total income from Operations (net)	156105	157745	635901
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	20969	16403	53437
	3. Net Profit/(Loss) for the period (before tax, after Exceptional and/or Extraordinary Items)	20969	16403	53437
TOTAL DEPOSITS ₹65410 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	16545	11489	35939
	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable	Not applicable	Not applicable
TOTAL ADVANCES ₹53850 CR	6. Paid-up Equity Share Capital	15986	15986	15986
	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	679988	644041	679988
		(As on 31.03.2021)	(As on 31.03.2020)	(As on 31.03.2021)
NET PROFIT ₹165 CR	8. Securities Premium Account	Not applicable	Not applicable	Not applicable
	9. Net worth	713823	672819	684039
PCR 76.28%	10. Paid up Debt Capital/Outstanding Debt (%)	42.07	35.22	19.26
CRAR 18.82%	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
NET NPA 2.99%	12. Debt Equity Ratio	0.11	0.11	0.11
	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	2.07	1.44	4.50
	b. Diluted (₹)	2.07	1.44	4.50
	14. Total Debts to Total Assets (%)	1.53	1.54	3.39
	15. Capital Redemption Reserve	Not applicable	Not applicable	Not applicable
	16. Debenture Redemption Reserve	Not applicable	Not applicable	Not applicable
	17. Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable
	18. Interest Service Coverage Ratio	Not applicable	Not applicable	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 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>.

Place: Karur
Date: Nov. 08, 2021

For and on behalf of Board of Directors,
B. Ramesh Babu
MD & CEO

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2021

(₹ in lakh)

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	15. Capital Redemption Reserve	Not applicable	Not applicable	Not applicable
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(₹ In lakh)

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