

IRC: F56:13:217:2020

11.03.2020

The Secretary,  
Bombay Stock Exchange limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001

Dear Sir,

Sub: Press Release titled - “KVB is a profitable, well capitalized bank with a strong commitment to customers”

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Our Bank has made a Press Release titled as “KVB is a profitable, well capitalized bank with a strong commitment to customers”.

A copy of the same is enclosed for your record.

Thanking you.



Srinivasarao M  
Company Secretary

Encl: As above



Regd. & Central Office: Erode Road, Karur – 639 002  
[www.kvb.co.in](http://www.kvb.co.in)

## PRESS RELEASE

### **KVB is a profitable, well capitalized bank with a strong commitment to customers**

**Karur, March 11, 2020:** Karur Vysya Bank has had the good fortune of serving Indians and Indian businesses over the last 104 years. Over these years, KVB has built a reputation for putting our customers first at all times. This includes our deposit customers whose interests have always been protected by ensuring high levels of capitalisation (High Capital Adequacy), prudent liquidity management, high quality risk management and consistent profitability. KVB is proud to continue its legacy of uninterrupted profitability and dividend payments (both since inception).

**High Levels of Capitalization:** KVB is highly capitalised, with its Capital to Risk Weighted Assets Ratio at 15.87%<sup>1\*</sup> against the regulatory requirement of 10.875%.

**Consistently Profitable:** KVB has the distinction of being consistently profitable throughout its 104 year history.

**Healthy Liquidity:** KVB manages its liquidity on a conservative basis to ensure that customer needs are met immediately. In keeping with this philosophy, KVB's liquidity coverage ratio (a ratio that measures the liquidity available versus uses over a prescribed period) is 306.23%<sup>2\*\*</sup> against a regulatory requirement of 100%. This indicates very high level of liquidity to meet any obligations.

**Business Growth:** KVB, taking advantage of the opportunities presented in India, continues to grow prudently. KVB's investment in digital technology has enabled it to attract new customer segments while deepening relationship with existing customers.

Karur Vysya Bank continues its proud tradition of serving its customers. It does so while ensuring high levels of capital and liquidity and prudently managing risk. KVB is a fundamentally strong institution across all relevant parameters.

**for Karur Vysya Bank**

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**P R Seshadri**

**Managing Director & CEO**

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<sup>1</sup> As at December 31, 2019

<sup>2</sup> As at March 31, 2019