

IRC:F48:14:22:2025

January 21, 2025

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 nine months ended December 31, 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 nine months ended December 31, 2024. The advertisement has been published in the following newspapers on January 21, 2025:

S1.No	Newspaper	Edition	Language
1.	Business Standard		
2.	Business Line	All India Edition	English
3.	Financial Express	minima Bannon	211511011
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

Website: www.kvb.co.in CIN: L65110TN1916PLC001295



# UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024 (₹ in lakh)

			Quarter Ended		Year Ended
TOTAL BUSINESS		PARTICULARS	31.12.2024	31.12.2023	31.03.2024
₹1,81,993 CR			Unaudited		Audited
TOTAL DEPOSITS	1.	Total income from Operations	295344	249717	986263
₹99,155 CR	2.	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	66783	52619	210019
·	3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	66783	52619	210019
TOTAL ADVANCES	4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	49603	41163	160481
₹ <b>82,838 CR</b>	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
<b>NET PROFIT</b>	6.	Paid - up Equity Share Capital	16100	16076	16088
FOR THE QUARTER ₹496 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)
\490 CK	8.	Securities Premium Amount	Not applicable		
ROA	9.	Net Worth	1131433	954260	980282
1.74%	10.	Paid up Debt Capital/ Outstanding Debt ( %)	-	16.27	-
	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
NIM	12.	Debt Equity Ratio	0.06	0.11	0.07
4.03 %	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
Not NDA		a. Basic (₹)	6.16	5.13	19.99
Net NPA		b. Diluted (₹)	6.16	5.12	19.97
0.20%	14.	Capital Redemption Reserve			
PCR	15.	Debenture Redemption Reserve	]	Not applicable	
96.87%	16.	Debt Service Coverage Ratio		ног аррпсаые	
	17.	Interest Service Coverage Ratio			

Not annualized for the quarte

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.

Place: Karur | Date: January 20, 2025

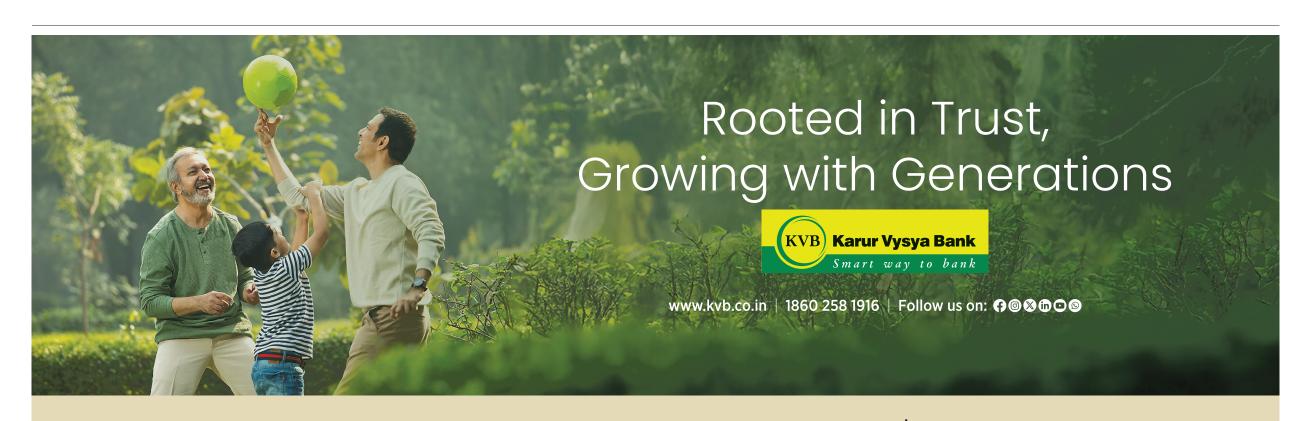
For and on behalf of Board of Directors,

B Ramesh Babu (MD & CEO) (DIN:06900325)

(DIN.00900323)

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

TUESDAY - JANUARY 21 - 2025



### UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024 (₹ in lakh)

	Quarter Ended			Year Ended	
TOTAL BUSINESS	PARTICULARS	31.12.2024	31.12.2023	31.03.2024	
₹1,81,993 CR		Unaudited			
TOTAL DEPOSITS	1. Total income from Operations	295344	249717	986263	
₹99,155 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	66783	52619	210019	
	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	66783	52619	210019	
TOTAL ADVANCES	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	49603	41163	160481	
₹82,838 CR	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]		Not applicable		
NET PROFIT	6. Paid - up Equity Share Capital	16100	16076	16088	
FOR THE QUARTER ₹496 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)	
(470 OK	8. Securities Premium Amount	Not applicable			
ROA	9. Net Worth	1131433	954260	980282	
1.74%	10. Paid up Debt Capital/ Outstanding Debt ( %)	-	16.27	-	
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	
NIM	12. Debt Equity Ratio	0.06	0.11	0.07	
4.03 %	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
Not NDA	a. Basic (₹)	6.16	5.13	19.99	
Net NPA	b. Diluted (₹)	6.16	5.12	19.97	
0.20%	14. Capital Redemption Reserve				
PCR	15. Debenture Redemption Reserve		Not applicabl	Δ	
96.87%	16. Debt Service Coverage Ratio		Not applicable	<b>C</b>	
90.07/0	17. Interest Service Coverage Ratio				

Not annualized for the quarter\_

Place: Karur | Date: January 20, 2025

17. Interest Service Coverage Ratio

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.

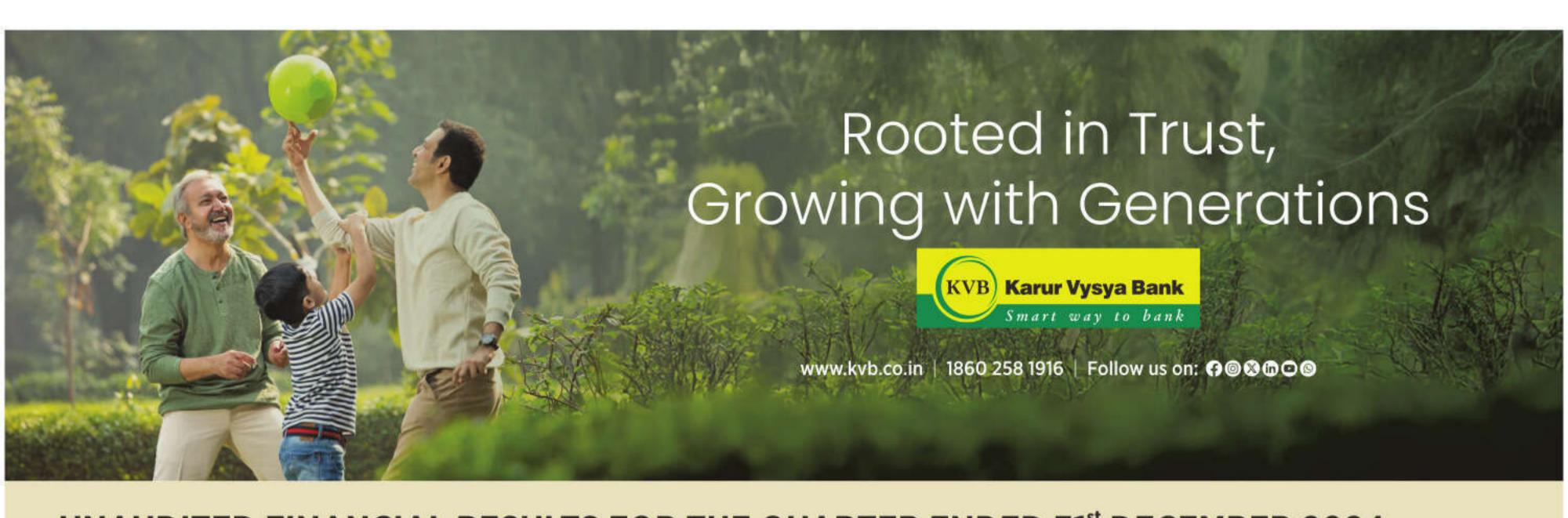
The full format of the quarterly financial results is available on the website of the Bank https://www.kvb.co.in/about-us/financial-performance/ and stock exchanges at http://www.nseindia.com and http://www.bseindia.com

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)

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



# UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024 (₹ in lakh)

			Quarte	er Ended	Year Ended	
TOTAL BUSINESS		PARTICULARS	31.12.2024	31.12.2023	31.03.2024	
₹1,81,993 CR		Community and an analysis of the second seco	Unaudited Audited			
TOTAL DEPOSITS ₹99,155 CR	1.	Total income from Operations	295344	249717	986263	
	2.	Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	66783	52619	210019	
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OTAL ADVANCES	4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	49603	41163	160481	
₹82,838 CR	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable			
NET PROFIT	6.	Paid - up Equity Share Capital	16100	16076	16088	
OR THE QUARTER ₹496 CR	7.	Reserves (excluding Revaluation Reserve)	987920 (As on 31.03.2024)	842364 (As on 31.03.2023)	987920 (As on 31.03.2024)	
1470 OK	8.	Securities Premium Amount	Not applicable			
ROA	9.	Net Worth	1131433	954260	980282	
1.74%	10.	Paid up Debt Capital/ Outstanding Debt ( %)	S <b>#</b> .	16.27		
ALKANIS.	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	
NIM	12.	Debt Equity Ratio	0.06	0.11	0.07	
4.03 %	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*	7.			
N NIDA		a. Basic (₹)	6.16	5.13	19.99	
Net NPA 0.20%		b. Diluted (₹)	6.16	5.12	19.97	
	14.	Capital Redemption Reserve		•		
PCR	15.	Debenture Redemption Reserve		Not applicab	ام	
96.87%	16.	Debt Service Coverage Ratio		Not applicab	ie	
	17.	Interest Service Coverage Ratio				

Not annualized for the quarter.

Place: Karur | Date: January 20, 2025

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.

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**B Ramesh Babu** (MD & CEO)

For and on behalf of Board of Directors,

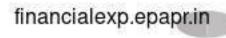
(DIN:06900325)

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Interest Service Coverage Ratio













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#### UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024 (7 in lakh)

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			Quarter Ended		Year Ended
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ROA	9.	Net Worth	1131433	954260	980282
1.74%	10.	Paid up Debt Capital/ Outstanding Debt ( %)	-	16.27	-
	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
NIM	12.	Debt Equity Ratio	0.06	0.11	0.07
4.03 %	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
Net NPA		a. Basic (₹)	6.16	5.13	19.99
0.20%		b. Diluted (₹)	6.16	5.12	19.97
0.20%	14.	Capital Redemption Reserve			
PCR	15.	Debenture Redemption Reserve		Not applicable	
96.97%	16.	Debt Service Coverage Ratio		Not applicable	

For and on behalf of Board of Directors,

**B Ramesh Babu** (MD & CEO) (DIN:06900325)





## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024 (₹ in lakh)

			Quarter Ended		Year Ended	
TOTAL BUSINESS		PARTICULARS	31.12.2024	31.12.2023	31.03.2024	
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1.74%	10.	Paid up Debt Capital/ Outstanding Debt (%)		16.27	) 14.5	
	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	
NIM	12.	Debt Equity Ratio	0.06	0.11	0.07	
4.03 %	13.	Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
N-4 NIDA		a. Basic (₹)	6.16	5.13	19.99	
Net NPA 0.20%		b. Diluted (₹)	6.16	5.12	19.97	
	14.	Capital Redemption Reserve		100		
PCR 96.87%	15.	Debenture Redemption Reserve	Not applicable			
	16.	Debt Service Coverage Ratio				
	17.	Interest Service Coverage Ratio				

Not annualized for the quarter.

Place: Karur | Date: January 20, 2025

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.bseinformance/ and 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)

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