

IRC: F48:22:216:2020

11.03.2020

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

Dear Sir,

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

In compliance with Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Press Release made by our bank titled as "KVB is a profitable, well capitalized bank with a strong commitment to customers".

Kindly take on record of the same.

Thanking you.



Srinivasarao M
Company Secretary

Encl: As above



Regd. & Central Office: Erode Road, Karur – 639 002
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%^{1*} 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%^{2**} 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

sd/-

P R Seshadri

Managing Director & CEO

¹ As at December 31, 2019

² As at March 31, 2019