



IRC:F48:18:45:2024

January 23, 2024

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: Intimation under Regulations 47(1)(b) and 52(8) 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, 2023 in Newspapers

In compliance with Regulations 47(1)(b) and 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed, the copies of newspaper publication regarding the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2023. The advertisement has been published in the following newspapers on January 23, 2024:

Sl.No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
3.	Dinamalar	Trichy Edition	Tamil

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
CIN: L65110TN1916PLC001295




Karur Vysya Bank
Smart way to bank

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2023 (₹ in lakh)

	PARTICULARS	Quarter Ended 31.12.2023 (Unaudited)	Quarter Ended 31.12.2022 (Unaudited)	Year Ended 31.03.2023 (Audited)
TOTAL BUSINESS ₹1,58,357 CR	1. Total Income from Operations	249717	201271	767549
TOTAL DEPOSITS ₹85,665 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	52619	32486	143686
TOTAL ADVANCES ₹72,692 CR	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	52619	32486	143686
NET PROFIT FOR THE QUARTER ₹412 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	41163	28929	110609
ROA 1.65%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
NIM 4.32%	6. Paid - up Equity Share Capital	16076	16019	16041
NET NPA 0.42%	7. Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	842364 <small>(As on 31.03.2023)</small>	743620 <small>(As on 31.03.2022)</small>	842364 <small>(As on 31.03.2023)</small>
PCR 94.81%	8. Securities Premium Amount	Not applicable		
SLIPPAGE RATIO[#] 0.68%	9. Net Worth	954260	819844	837867
	10. Paid up Debt Capital/ Outstanding Debt (%)	16.27	33.07	34.01
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.11	0.05	0.05
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (Rs.)	5.13	3.61	13.81
	b. Diluted (Rs.)	5.12	3.60	13.78
	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
	17. Interest Service Coverage Ratio	Not applicable		

*Not annualized for the quarter. #9 months annualized.
 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: January 22, 2024



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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2023 (₹ in lakh)

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2023 (₹ in lakh)

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THE KARUR VYSYABANKLIMITED, 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 | CIL No: L65110TN1916PLC001295

