

IRC: F48:74:202:2022

21.05.2022

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 Audited Financial Results of the Bank for the quarter and year ended 31<sup>st</sup> March, 2022 in Newspapers

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In compliance with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper publication on Audited Financial Results of the Bank for the quarter and year ended 31<sup>st</sup> March, 2022. The advertisement has been published in the following newspapers on 21<sup>st</sup> May, 2022:

S. No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
3.	The Economic Times		
4.	The Hindu		
5.	Mint		
6.	Dinamalar	Trichy Edition	Tamil

The aforesaid information is also being hosted on the Bank's website at [www.kvb.co.in](http://www.kvb.co.in)

Kindly take the same on record.

Yours faithfully,



Srinivasarao M  
Company Secretary &  
Deputy General Manager

Encl : a.a

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](http://www.kvb.co.in)  
CIN: L65110TN1916PLC001295

# A JOURNEY TOWARDS EXCELLENCE



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MSME Awards

During FY 2021-22

Call: 1860 258 1916 | Website: kvb.co.in

## AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED 31<sup>ST</sup> MARCH 2022

(₹ in lakh)

PARTICULARS	QUARTER ENDED		YEAR ENDED	
	31.03.2022	31.03.2021	31.03.2022	31.03.2021
<b>TOTAL BUSINESS</b> ₹126226 CR	161475	151839	635673	638926
<b>TOTAL DEPOSITS</b> ₹68676 CR	30119	17833	93092	53437
<b>TOTAL ADVANCES</b> ₹57550 CR	21347	10437	67327	35939
<b>NET PROFIT</b> ₹673 CR				
<b>PCR</b> 80.27%				
<b>CRAR</b> 19.46%				
<b>NET NPA</b> 2.28%				
1. Total Income from Operations (net)	161475	151839	635673	638926
2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	30119	17833	93092	53437
3. Net Profit/(Loss) for the period (before tax, after Exceptional and/or Extraordinary Items)	30119	17833	93092	53437
4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	21347	10437	67327	35939
5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]			Not applicable	
6. Paid-up Equity Share Capital	16000	15986	16000	15986
7. Reserves (including proposed dividend and excluding Revaluation Reserve)	743620 (As on 31.03.2022)	679988 (As on 31.03.2021)	743620 (As on 31.03.2022)	679988 (As on 31.03.2021)
8. Securities Premium Account			Not applicable	
9. Net worth	741781	684039	741781	684039
10. Paid up Debt Capital/Outstanding Debt (%)	36.37	19.26	36.37	19.26
11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12. Debt Equity Ratio	0.09	0.11	0.09	0.11
13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*				
a. Basic (₹)	2.67	1.31	8.42	4.50
b. Diluted (₹)	2.67	1.31	8.41	4.50
14. Total Debts to Total Assets (%)	1.67	3.39	1.67	3.39
15. Capital Redemption Reserve				
16. Debenture Redemption Reserve				
17. Debt Service Coverage Ratio			Not applicable	
18. Interest Service Coverage Ratio				

\*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: May, 20, 2022

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

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(₹ in lakh)

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<b>NET NPA</b> 2.28%				
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17. Debt Service Coverage Ratio				
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\*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: May, 20, 2022

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

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(₹ in lakh)

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Smart way to bank

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