

IRC:F48:206:462:2023

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: Intimation under Regulation 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 half-year ended September 30, 2023 in Newspapers

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In compliance with Regulation 47(1)(b) and 52(8) 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 half-year ended September 30, 2023. The advertisement has been published in the following newspapers on October 17, 2023:

S1.No	Newspaper	Edition	Language	
1.	Business Standard		English	
2.	Business Line	All India Edition		
3.	Dinamalar	Trichy Edition	Tamil	

The aforesaid information is also being hosted on the Bank's website at <u>www.kvb.co.in</u>.

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. (C: 04324-269431,35,40-43, Fax: 04324-225700 Email: kvbshares@kvbmail.com Website: www.kvb.co.in CIN: L65110TN1916PLC001295

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### THE TRIUMPH OF A TRILLION!

KVB's total business is now ₹1.5 Trillion

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TOTAL BUSINESS	Г	UNAUDITED FINANCIAL RESULTS FOR T Particulars	Quarter Ended 30.09.2023 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	(₹ in lak) Year Ended 31.03.2023 (Audited)
₹ <b>1,53,516</b> CR	1.	Total Income from Operations	233597	182105	767549
TOTAL DEPOSITS ₹83,068 CR	2.	Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	51150	34513	143686
	3.	Net Profit/(Loss) for the period before tax (after Exceptional and / or Extraordinary items)	51150	34513	143686
TOTAL ADVANCES	4.	Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	37845	25023	110609
₹ <b>70,448 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		
	6.	Paid-up Equity Share Capital	16053	16009	16041
FOR THE QUARTER ₹ <b>378 CR</b>	7.	Reserves (including proposed dividend and excluding Revaluation Reserve)	<b>842364</b> (As on 31.03.2023)	<b>743620</b> (As on 31.03.2022)	842364 (As on 31.03.2023)
ROA	8.	Securities Premium Account	Not applicable		
1.57%	9.	Net worth	912308	790269	837867
NIM <b>4.07</b> %	10.	Paid up Debt Capital/Outstanding Debt (%)	18.82	21.35	34.01
	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12.	Debt Equity Ratio	0.10	0.03	0.05
NET NPA <b>0.47</b> %	13.	Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
		a. Basic (₹)	4.72	3.13	13.81
		b. Diluted (₹)	4.70	3.12	13.78
PCR	14.	Capital Redemption Reserve			
94.49%	15.	Debenture Redemption Reserve			
SLIPPAGE RATIO 0.88%	16.	Debt Service Coverage Ratio	Not applicable		
	17.	Interest Service Coverage Ratio			
	Note: The fu For th	nnualized for the quarter. The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges III format of the quarterly financial results is available on the website of the Bank https://www.kvb.co.in/al e other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been i e: Karur   Date: October 16, 2023	pout-us/financial-performance/ and stock e	exchanges at http://www.nseindia.com and	http://www.bseindia.com.

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		UNAUDITED FINANCIAL RESULTS FOR 1	HE QUARTER ENDED 30th SEPTEMBER 2023		(₹ in lakh)
TOTAL BUSINESS ₹1,53,516 CR		Particulars	Quarter Ended 30.09.2023 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Year Ended 31.03.2023 (Audited)
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0.88%	17.	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 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					
Place: Karur   Date: October 16, 2023 MD & CEO 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					MD & CEO