

IRC: F48:14:45:2022

02.02.2022

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 Un-audited Financial Results of the Bank for the quarter and nine months ended 31<sup>st</sup> December, 2021 in Newspapers

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In compliance of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper publication on Un-audited Financial Results of the Bank for the quarter and nine months ended 31<sup>st</sup> December, 2021. The advertisement has been published in Business Standard (All India Edition), Business Line (All India Edition) and Dinamalar Paper (Trichy Edition) on 1<sup>st</sup> February, 2022.

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 &  
Asst. 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 : 04324-225514  
Email: [kvbshares@kvbmail.com](mailto:kvbshares@kvbmail.com)  
Website : [www.kvb.co.in](http://www.kvb.co.in)  
CIN : L65110TN1916PLC001295

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**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2021**

(₹ in lakh)

	Particulars	Quarter Ended 31.12.2021 (Unaudited)	Quarter Ended 31.12.2020 (Unaudited)	Year Ended 31.03.2021 (Audited)
<b>TOTAL BUSINESS</b> ₹122664 CR	1. Total Income from Operations (net)	160012	161358	638924
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	25549	5570	53437
	3. Net Profit/(Loss) for the period (before tax, after Exceptional and/or Extraordinary items)	25549	5570	53437
<b>TOTAL DEPOSITS</b> ₹66871 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	18548	3463	35939
	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable	Not applicable	Not applicable
<b>TOTAL ADVANCES</b> ₹55793 CR	6. Paid-up Equity Share Capital	15987	15986	15986
	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	679988 (As on 31.03.2021)	644041 (As on 31.03.2021)	679988 (As on 31.03.2021)
<b>NET PROFIT</b> ₹185 CR	8. Securities Premium Account	Not applicable	Not applicable	Not applicable
	9. Net worth	73292	677252	684039
<b>PCR</b> 78.81%	10. Paid up Debt Capital/Outstanding Debt (%)	37.57	35.04	19.26
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
<b>CRAR</b> 18.79%	112. Debt Equity Ratio	0.11	0.12	0.11
<b>NET NPA</b> 2.55%	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	2.32	0.43	4.50
	b. Diluted (₹)	2.32	0.43	4.50
	14. Total Debts to Total Assets (%)	1.67	1.91	3.39
	15. Capital Redemption Reserve	Not applicable	Not applicable	Not applicable
	16. Debenture Redemption Reserve	Not applicable	Not applicable	Not applicable
	17. Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable
	18. Interest Service Coverage Ratio	Not applicable	Not applicable	Not applicable

\*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: Jan. 31, 2022

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

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2021

(₹ in lakhs)

	Particulars	Quarter Ended 31.12.2021 (Unaudited)	Quarter Ended 31.12.2020 (Unaudited)	Year Ended 31.03.2021 (Audited)
<b>TOTAL BUSINESS</b> ₹122664 CR	1. Total Income from Operations (net)	160012	161358	638924
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<b>TOTAL DEPOSITS</b> ₹66871 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	18548	3463	35939
	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable	Not applicable	Not applicable
<b>TOTAL ADVANCES</b> ₹55793 CR	6. Paid-up Equity Share Capital	15987	15986	15986
	7. Reserves (including proposed dividend and excluding Revaluation Reserve)	679988 (As on 31.03.2021)	644041 (As on 31.03.2020)	679988 (As on 31.03.2021)
<b>NET PROFIT</b> ₹185 CR	8. Securities Premium Account	Not applicable	Not applicable	Not applicable
	9. Net worth	733292	677252	684039
<b>PCR</b> 78.81%	10. Paid up Debt Capital/Outstanding Debt (%)	37.57	35.04	19.26
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
<b>CRAR</b> 18.79%	112. Debt Equity Ratio	0.11	0.12	0.11
<b>NET NPA</b> 2.55%	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
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	14. Total Debts to Total Assets (%)	1.67	1.91	3.39
	15. Capital Redemption Reserve	Not applicable	Not applicable	Not applicable
	16. Debenture Redemption Reserve	Not applicable	Not applicable	Not applicable
	17. Debt Service Coverage Ratio	Not applicable	Not applicable	Not applicable
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\*Not annualized for the quarter.

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Place: Karur  
Date: Jan. 31, 2022

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



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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2021

(₹ in lakh)

Particulars	Quarter Ended	Quarter Ended	Year Ended
	31.12.2021 (Unaudited)	31.12.2020 (Unaudited)	31.03.2021 (Audited)
1. Total Income from Operations (net)	160012	161358	638924
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7. Reserves (including proposed dividend and excluding Revaluation Reserve)	679988	644041	679988
8. Securities Premium Account	(As on 31.03.2021) Not applicable	(As on 31.03.2020) Not applicable	(As on 31.03.2021) Not applicable
9. Net worth	733292	677252	684039
10. Paid up Debt Capital/Outstanding Debt (%)	37.57	35.04	19.26
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