

IRC: F48:163:381:2022

22.10.2022

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 and 52(8) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Publication of Un-audited Financial Results of the Bank for the quarter and half-year ended 30<sup>th</sup> September, 2022 in Newspapers

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In compliance with Regulation 47 and 52(8) 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 half-year ended 30<sup>th</sup> September, 2022. The advertisement has been published in the following newspapers on 22<sup>nd</sup> October, 2022:

S. 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 www.kvb.co.in

Kindly take the same on record.

Yours faithfully,

Srinivasarao M Company Secretary & Deputy General Manager

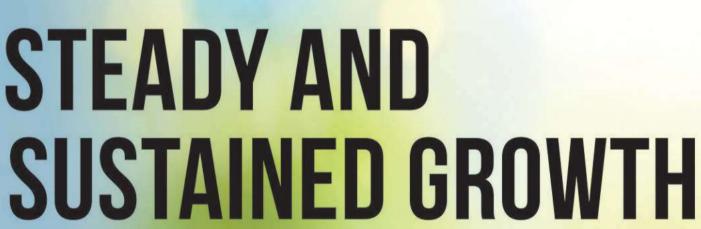
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THE KARUR VYSYA BANK LIMITED Investor Relations Cell, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002.

©: 04324-269431,35,40-43, Fax: 04324-225700

Email: kvbshares@kvbmail.com Website: www.kvb.co.in CIN: L65110TN1916PLC001295









www.kvb.co.in | Helpline : 1860 258 1916

www.kvb.co.in   Helpline : 1000 250 1910					
		UNAUDITED FINANCIAL RESULTS FOR 1	THE QUARTER ENDED 30	th SEPTEMBER 2022	(₹ in lakh)
TOTAL BUSINESS ₹1,35,460 CR		Particulars	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 30.09.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
	1.	Total Income from Operations	182105	156261	635673
TOTAL DEPOSITS	2.	Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	34513	20969	93092
₹73,614 CR	3.	Net Profit/(Loss) for the period (before tax, after Exceptional and / or Extraordinary items)	34513	20969	93092
GROSS ADVANCES	4.	Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	25023	16545	67327
₹61,846 CR	5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]		Not applicable	
NET PROFIT	6.	Paid-up Equity Share Capital	16009	15986	16000
FOR THE QUARTER ₹250 CR	7.	Reserves (including proposed dividend and excluding Revaluation Reserve)	<b>743620</b> (As on 31.03.2022)	<b>679988</b> (As on 31.03.2021)	<b>743620</b> (As on 31.03.2022)
ROA	8.	Securities Premium Account		Not applicable	
1.16%	9.	Net worth	790269	713823	741781
	10.	Paid up Debt Capital/Outstanding Debt (%)	21.35	42.07	36.37
PCR	11.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
86.94%	12.	Debt Equity Ratio	0.03	0.11	0.09
CRAR	13.	Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
18.31%		a. Basic (₹)	3.13	2.07	8.42
		b. Diluted (₹)	3.12	2.07	8.41
NET NPA	14.	Capital Redemption Reserve			
1.36%	15.	Debenture Redemption Reserve			

Note: The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under 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

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

**NIM** 

4.07%



Place: Karur | Date: October 21, 2022

**Debt Service Coverage Ratio** 

17. Interest Service Coverage Ratio









Not applicable



TIRUCHIRAPALLI

SATURDAY - OCTOBER 22, 2022 ₹10 • Pages 10 • Volume 1 • Number 107

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**AUTO FOCUS** 

Bengaluru - Chennai - Coimbatore - Hubballi - Hyderabad Kochi - Kolkata - Madurai - Malappuram - Mangaluru Mumbai - Noida - Thiruvananthapuram - Tiruchirapalli Tirupati - Vijayawada - Visakhapatnam

SENSEX 59307.15 (+104.25) IN FOCUS



	LATEST	CHANGE
Nifty 50	17576.30	+12.35
P/E Ratio (Sensex)	22.87	+0.27
US Dollar (in ₹)	82.6750	-0.0850
Gold Std 10 gm (in ₹)	49862.00	-165
Silver 1 kg (in ₹)	55555.00	-712



## **STEADY PROGRESS**

**Rabi sowing** is progressing steadily despite operations commencing in Uttar Pradesh on a low key **P8** 







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KVB) **Karur Vysya Bank** 

Smart way to bank

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\*Not annualized for the quarte

**Debenture Redemption Reserve** 

Interest Service Coverage Ratio

16. Debt Service Coverage Ratio

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

Not applicable

Place: Karur | Date: October 21, 2022

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CM YK

1.36%

NIM 4.07%

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Nil

0.11

2.07

2.07

Not applicable





**TOTAL BUSINESS** ₹1,35,460 CR

**TOTAL DEPOSITS** 

₹73,614 CR

**GROSS ADVANCES** 

₹61,846 CR

**NET PROFIT** 

FOR THE QUARTER

₹250 CR

**ROA** 

1.16%

**PCR** 

86.94%

**CRAR** 

18.31%

**NET NPA** 

1.36%

NIM 4.07%

## STEADY AND SUSTAINED GROWTH



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16.

**Debt Equity Ratio** 

a. Basic (₹)

b. Diluted (₹)

**Capital Redemption Reserve** 

**Debt Service Coverage Ratio** 

Place: Karur | Date: October 21, 2022

**Debenture Redemption Reserve** 

**Interest Service Coverage Ratio** 

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).	Paid up Debt Capital/Outstanding Debt (%)	21.35	42.07	36.37	

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0.03

3.13

3.12

1. Total Income from Operation

**Outstanding Redeemable Preference Shares** 

13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)\*

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

Nil

0.09

8.42

8.41

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For Trade Enquiry: 9566531306; 9047783966; 9080457877; 8754580302