

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 30th September, 2022 in Newspapers

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 30th September, 2022. The advertisement has been published in the following newspapers on 22nd October, 2022:

S. No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
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

Encl : a.a



STEADY AND SUSTAINED GROWTH



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



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2022

(₹ in lakh)

	Particulars	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 30.09.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
TOTAL BUSINESS ₹1,35,460 CR	1. Total Income from Operations	182105	156261	635673
TOTAL DEPOSITS ₹73,614 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and / or Extraordinary items)	34513	20969	93092
GROSS ADVANCES ₹61,846 CR	3. Net Profit/(Loss) for the period (before tax, after Exceptional and / or Extraordinary items)	34513	20969	93092
NET PROFIT FOR THE QUARTER ₹250 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and / or Extraordinary items)	25023	16545	67327
ROA 1.16%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
PCR 86.94%	6. Paid-up Equity Share Capital	16009	15986	16000
CRAR 18.31%	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)
NET NPA 1.36%	8. Securities Premium Account	Not applicable		
NIM 4.07%	9. Net worth	790269	713823	741781
	10. Paid up Debt Capital/Outstanding Debt (%)	21.35	42.07	36.37
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.03	0.11	0.09
	13. Earnings Per Share (Face value of ₹2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	3.13	2.07	8.42
	b. Diluted (₹)	3.12	2.07	8.41
	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.

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

Place: Karur | Date: October 21, 2022

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



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**

AUTO FOCUS



STEADY AND SUSTAINED GROWTH



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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2022

(₹ in lakh)

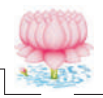
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For and on behalf of Board of Directors,
B. Ramesh Babu
 MD & CEO

Place: Karur | Date: October 21, 2022



STEADY AND SUSTAINED GROWTH

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**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2022**

(₹ in lakh)

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For Trade Enquiry: 9566531306 ; 9047783966 ; 9080457877 ; 8754580302