

IRC:F48:239:462:2024

October 18, 2024

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th 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: Regulation 47(3) 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, 2024 in Newspapers.

In compliance with Regulation 47(3) 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, 2024. The advertisement has been published in the following newspapers on 18th October, 2024:

Sl.No	Newspaper	Edition	Language
1.	Business Standard	All India Edition	English
2.	Business Line		
3.	Financial Express		
4.	Mint		
5.	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 : As above

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2024

(₹ in lakh)

TOTAL BUSINESS ₹1,76,138 CR	PARTICULARS	Quarter Ended		Year Ended
		30.09.2024	30.09.2023	31.03.2024
TOTAL DEPOSITS ₹95,839 CR		Unaudited		Audited
TOTAL ADVANCES ₹80,299 CR	1. Total income from Operations	285601	233597	986263
NET PROFIT FOR THE QUARTER ₹474 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	63641	51150	210019
ROA 1.72%	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	63641	51150	210019
NIM 4.11%	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	47360	37845	160481
NET NPA 0.28%	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
PCR 96.09%	6. Paid - up Equity Share Capital	16096	16053	16088
SLIPPAGE RATIO 0.90%	7. Reserves (excluding Revaluation Reserve)	987920 <small>(As on 31.03.2024)</small>	842364 <small>(As on 31.03.2023)</small>	987920 <small>(As on 31.03.2024)</small>
	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1081818	912308	980282
	10. Paid up Debt Capital/ Outstanding Debt (%)	-	18.82	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.05	0.10	0.07
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	5.89	4.72	19.99
	b. Diluted (₹)	5.88	4.70	19.97
	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve	Not applicable		
	16. Debt Service Coverage Ratio	Not applicable		
	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 33 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)
DIN : 06900325

Place: Karur | Date: October 17, 2024

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th SEPTEMBER 2024 (₹ in lakh)

TOTAL BUSINESS ₹1,76,138 CR	PARTICULARS	Quarter Ended		Year Ended
		30.09.2024	30.09.2023	31.03.2024
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TOTAL ADVANCES ₹80,299 CR	1. Total income from Operations	285601	233597	986263
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	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	63641	51150	210019
	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	47360	37845	160481
NET PROFIT FOR THE QUARTER ₹474 CR	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	16096	16053	16088
	7. Reserves (excluding Revaluation Reserve)	987920 <small>(As on 31.03.2024)</small>	842364 <small>(As on 31.03.2023)</small>	987920 <small>(As on 31.03.2024)</small>
ROA 1.72%	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1081818	912308	980282
NIM 4.11%	10. Paid up Debt Capital/ Outstanding Debt (%)	-	18.82	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
NET NPA 0.28%	12. Debt Equity Ratio	0.05	0.10	0.07
PCR 96.09%	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
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(₹ in lakh)

	PARTICULARS	Quarter Ended		Year Ended
		30.09.2024	30.09.2023	31.03.2024
TOTAL BUSINESS ₹1,76,138 CR				
TOTAL DEPOSITS ₹95,839 CR				
TOTAL ADVANCES ₹80,299 CR				
NET PROFIT FOR THE QUARTER ₹474 CR				
ROA 1.72%				
NIM 4.11%				
NET NPA 0.28%				
PCR 96.09%				
SLIPPAGE RATIO 0.90%				
		Unaudited		Audited
	1. Total income from Operations	285601	233597	986263
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	63641	51150	210019
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	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable		
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