

IRC:F48:76:151:2025

May 20, 2025

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 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Newspaper Publication on Audited Financial Results of the Bank for the quarter and year ended March 31, 2025.

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of newspaper publication on Audited Financial Results of the Bank for the quarter and year ended March 31, 2025. The advertisement has been published in the following newspapers on May 20, 2025:

S. No	Newspaper	Edition	Language
1.	Business Standard	All Edition	English
2.	Business Line		
3.	Financial Express		
4.	Mint		
5.	Economic Times		
6.	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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AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2025 (₹IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
TOTAL BUSINESS ₹1,86,569 CR					
TOTAL DEPOSITS ₹1,02,078 CR	1. Total Income from Operations	302526	281342	1150759	986263
TOTAL ADVANCES ₹84,491 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	67357	57350	259073	210019
	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	67357	57350	259073	210019
NET PROFIT FOR THE YEAR ₹1,942 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51336	45610	194164	160481
	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable			
ROA 1.72%	6. Paid-up Equity Share Capital	16102	16088	16102	16088
	7. Reserves (excluding Revaluation Reserve)	1176852 (As on 31.03.2025)	987920 (As on 31.03.2024)	1176852 (As on 31.03.2025)	987920 (As on 31.03.2024)
NIM 4.09%	8. Securities Premium Amount	Not applicable			
	9. Net Worth	1164488	980282	1164488	980282
Net NPA 0.20%	10. Paid up Debt Capital/ Outstanding Debt (%)	-	-	-	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
PCR 96.81%	12. Debt Equity Ratio	0.06	0.07	0.06	0.07
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
SLIPPAGE RATIO 0.57%	a. Basic (₹)	6.38	5.67	24.13	19.99
	b. Diluted (₹)	6.37	5.67	24.12	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>.

Scan this QR code and view the detailed results



For and on behalf of Board of Directors,
B Ramesh Babu
(MD & CEO)
(DIN:06900325)

Place: Karur | Date: May 19, 2025

THE KARUR VYSYA BANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivelu Nagar, L.N.S., Karur - 639 002. Tel No: 04324-269441 | Fax No: 04324- 225700 | E-mail: kvb_sig@kvbmail.com | CIN No: L6510T191916PLC001295



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AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2025 (₹ IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
TOTAL BUSINESS ₹1,86,569 CR					
TOTAL DEPOSITS ₹1,02,078 CR	1. Total Income from Operations	302526	281342	1150759	986263
TOTAL ADVANCES ₹84,491 CR	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	67357	57350	259073	210019
	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	67357	57350	259073	210019
NET PROFIT FOR THE YEAR ₹1,942 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51336	45610	194164	160481
	5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Not applicable			
ROA 1.72%	6. Paid-up Equity Share Capital	16102	16088	16102	16088
	7. Reserves (excluding Revaluation Reserve)	1176852 <small>(As on 31.03.2025)</small>	987920 <small>(As on 31.03.2024)</small>	1176852 <small>(As on 31.03.2025)</small>	987920 <small>(As on 31.03.2024)</small>
NIM 4.09%	8. Securities Premium Amount	Not applicable			
Net NPA 0.20%	9. Net Worth	1164488	980282	1164488	980282
	10. Paid up Debt Capital/ Outstanding Debt (%)	-	-	-	-
PCR 96.81%	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
	12. Debt Equity Ratio	0.06	0.07	0.06	0.07
SLIPPAGE RATIO 0.57%	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
	a. Basic (₹)	6.38	5.67	24.13	19.99
	b. Diluted (₹)	6.37	5.67	24.12	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.

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For and on behalf of Board of Directors,
B Ramesh Babu
(MD & CEO)
(DIN:06900325)

Place: Karur | Date: May 19, 2025

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



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AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2025 (₹ IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
TOTAL BUSINESS ₹1,86,569 CR					
TOTAL DEPOSITS ₹1,02,078 CR	1. Total Income from Operations	302526	281342	1150759	986263
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	67357	57350	259073	210019
	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	67357	57350	259073	210019
TOTAL ADVANCES ₹84,491 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51336	45610	194164	160481
	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 FOR THE YEAR ₹1,942 CR	6. Paid-up Equity Share Capital	16102	16088	16102	16088
	7. Reserves (excluding Revaluation Reserve)	1176852	987920	1176852	987920
		(As on 31.03.2025)	(As on 31.03.2024)	(As on 31.03.2025)	(As on 31.03.2024)
ROA 1.72%	8. Securities Premium Amount	Not applicable			
NIM 4.09%	9. Net Worth	1164488	980282	1164488	980282
	10. Paid up Debt Capital/ Outstanding Debt (%)	-	-	-	-
Net NPA 0.20%	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
PCR 96.81%	12. Debt Equity Ratio	0.06	0.07	0.06	0.07
SLIPPAGE RATIO 0.57%	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
	a. Basic (₹)	6.38	5.67	24.13	19.99
	b. Diluted (₹)	6.37	5.67	24.12	19.97
	14. Capital Redemption Reserve	Not applicable			
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For and on behalf of Board of Directors,
B Ramesh Babu
(MD & CEO)
(DIN: 06900325)

Place: Karur | Date: May 19, 2025

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AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31ST MARCH 2025 (₹ IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended	
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
TOTAL BUSINESS ₹1,86,569 CR		Audited			
TOTAL DEPOSITS ₹1,02,078 CR	1. Total Income from Operations	302526	281342	1150759	986263
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NET PROFIT FOR THE YEAR ₹1,942 CR	6. Paid-up Equity Share Capital	16102	16088	16102	16088
	7. Reserves (excluding Revaluation Reserve)	1176852	987920	1176852	987920
		(As on 31.03.2025)	(As on 31.03.2024)	(As on 31.03.2025)	(As on 31.03.2024)
ROA 1.72%	8. Securities Premium Amount	Not applicable			
NIM 4.09%	9. Net Worth	1164488	980282	1164488	980282
Net NPA 0.20%	10. Paid up Debt Capital/ Outstanding Debt (%)	-	-	-	-
PCR 96.81%	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
SLIPPAGE RATIO 0.57%	12. Debt Equity Ratio	0.06	0.07	0.06	0.07
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*				
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(MD & CEO)
(DIN:06900325)

Place: Karur | Date: May 19, 2025



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For and on behalf of Board of Directors,
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