

IRC:F48:174:352:2025

October 19, 2025

The Manager,  
National Stock Exchange of India Ltd,  
Exchange Plaza, 5<sup>th</sup> 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: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Newspaper Publication on Unaudited Financial Results of the Bank for the quarter ended September 30, 2025.

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In compliance with Regulation 30 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 ended September 30, 2025. The advertisement has been published in the following newspapers on October 18, 2025:

S. No	Newspaper	Edition	Language
1.	Business Standard	All Edition	English
2.	Business Line		
3.	Mint		
4.	Financial Express		
5.	The Economic Times		
6.	Dinamalar	Trichy Edition	Tamil

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 &  
Deputy General Manager

Encl : As above

**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](http://www.kvb.co.in)  
CIN: L65110TN1916PLC001295

Together, We Crossed



Crores!

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2025 (₹ IN LAKH)

TOTAL BUSINESS ₹2,03,216 CR	PARTICULARS	Quarter Ended		Year Ended
		30.09.2025	30.09.2024	31.03.2025
		Unaudited		Audited
TOTAL DEPOSITS ₹1,10,492 CR	1. Total income from Operations	332029	285601	1150759
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	74301	63641	259073
	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	74301	63641	259073
TOTAL ADVANCES ₹92,724 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	57396	47360	194164
NET PROFIT FOR THE QUARTER ₹574 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	19328	16096	16102
	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>
ROA 1.81%	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1264726	1081818	1164488
	10. Paid up Debt Capital/ Outstanding Debt ( %)	-	-	-
NIM 3.77%	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.06	0.05	0.06
NET NPA 0.19%	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	5.94	4.90	20.10
	b. Diluted (₹)	5.94	4.90	20.10
PCR 96.76%	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
	17. Interest Service Coverage Ratio			

\*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>.

Place: Karur | Date: October 17, 2025

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

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2025 (₹ IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended
		30.09.2025	30.09.2024	31.03.2025
TOTAL BUSINESS ₹2,03,216 CR				
TOTAL DEPOSITS ₹1,10,492 CR				
TOTAL ADVANCES ₹92,724 CR				
NET PROFIT FOR THE QUARTER ₹574 CR				
ROA 1.81%				
NIM 3.77%				
NET NPA 0.19%				
PCR 96.76%				
	1. Total Income from Operations	332029	285601	1150759
	2. Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	74301	63641	259073
	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	74301	63641	259073
	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	57396	47360	194164
	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	19328	16096	16102
	7. Reserves (excluding Revaluation Reserve)	1176852 (As on 31.03.2025)	987920 (As on 31.03.2024)	1176852 (As on 31.03.2025)
	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1264726	1081818	1164488
	10. Paid up Debt Capital/ Outstanding Debt ( % )	-	-	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.06	0.05	0.06
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	5.94	4.90	20.10
	b. Diluted (₹)	5.94	4.90	20.10
	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		

Scan this  
QR code  
and view  
the detailed  
results

\*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>.


Place: Karur | Date: October 17, 2025

For and on behalf of  
Board of Directors,  
**B Ramesh Babu**  
(MD & CEO)  
(DIN: 08900325)THE KARUR VYSYA BANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002. Tel No: 04324-269441 | E-mail: [kvb\\_slg@kvbmail.com](mailto:kvb_slg@kvbmail.com) | CIN No: L65110TN1916PLC001295

CH-06

Together, We Crossed






UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2025 (₹ IN LAKH)

TOTAL BUSINESS ₹2,03,216 CR	PARTICULARS	Quarter Ended		Year Ended
		30.09.2025	30.09.2024	31.03.2025
		Unaudited		Audited
TOTAL DEPOSITS ₹1,10,492 CR	1. Total income from Operations	332029	285601	1150759
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	3. Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	74301	63641	259073
TOTAL ADVANCES ₹92,724 CR	4. Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	57396	47360	194164
	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	19328	16096	16102
NET PROFIT FOR THE QUARTER ₹574 CR	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>
	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1264726	1081818	1164488
ROA 1.81%	10. Paid up Debt Capital/ Outstanding Debt ( % )	-	-	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.06	0.05	0.06
NIM 3.77%	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	5.94	4.90	20.10
	b. Diluted (₹)	5.94	4.90	20.10
NET NPA 0.19%	14. Capital Redemption Reserve	Not applicable		
	15. Debenture Redemption Reserve			
	16. Debt Service Coverage Ratio			
PCR 96.76%	17. Interest Service Coverage Ratio			

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\*Not annualized for the quarter

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For and on behalf of Board of Directors,  
**B Ramesh Babu**  
(MD & CEO)  
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THE KARUR VYSYA BANK LIMITED, Registered & Central Office, No.20, Erode Road, Vadivel Nagar, L.N.S., Karur - 639 002. Tel No: 04324-269441 | E-mail: [kvb\\_sig@kvbmail.com](mailto:kvb_sig@kvbmail.com) | CIN No: L65110TN1916PLC001295



# Together, We Crossed



# Crores!

## UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2025 (₹ IN LAKH)

	PARTICULARS	Quarter Ended		Year Ended
		30.09.2025	30.09.2024	31.03.2025
<b>TOTAL BUSINESS</b> ₹2,03,216 CR				
<b>TOTAL DEPOSITS</b> ₹1,10,492 CR				
<b>TOTAL ADVANCES</b> ₹92,724 CR				
<b>NET PROFIT FOR THE QUARTER</b> ₹574 CR				
<b>ROA</b> 1.81%				
<b>NIM</b> 3.77%				
<b>NET NPA</b> 0.19%				
<b>PCR</b> 96.76%				
	1. Total income from Operations	332029	285601	1150759
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	8. Securities Premium Amount	Not applicable		
	9. Net Worth	1264726	1081818	1164488
	10. Paid up Debt Capital/ Outstanding Debt (%)	-	-	-
	11. Outstanding Redeemable Preference Shares	Nil	Nil	Nil
	12. Debt Equity Ratio	0.06	0.05	0.06
	13. Earnings Per Share (Face value of Rs. 2/- each) (for continuing and discontinued operations)*			
	a. Basic (₹)	5.94	4.90	20.10
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	14. Capital Redemption Reserve	Not applicable		
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CHENNAI / KOCHI

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# ₹ 200,00,00,00,000 Crores!



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For and on behalf of Board of Directors,

**B Ramesh Babu**

(MD & CEO)

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