Classification | REGULATORS

Karur Vysya Bank
Smart way to bank

FCD/Q2/RES/123/2025

October 17, 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 – 400 051

Scrip Code: KARURVYSYA

The Manager,
BSE limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Scrip Code: 590003

Dear Sir/Madam,

Reg: Un-audited Financial Results of the Bank for the quarter/ half year ended September 30, 2025

Pursuant to Regulations 30, 33 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the un-audited financial results for the quarter/ half year ended September 30, 2025. The results were duly approved by the Board of Directors at its meeting held today.

A copy of the limited review report issued by the Joint Statutory Central Auditors M/s. Kalyaniwalla & Mistry LLP, Chartered Accountants (Registration No.: 104607W/W100166) and M/s. Varma & Varma, Chartered Accountants (Registration No.: 004532S) for the quarter and half year ended September 30, 2025 is also enclosed.

Please note that the Board meeting commenced at 02:00 PM and the Financial Results were approved by the Board at 03:30 PM in its meeting held today, and thereafter the Board meeting continued for consideration of other agenda items.

Kindly take the same on your records.

Yours faithfully

Srinivasarao M
Company Secretary &
Deputy General Manager

Encl: As above

THE KARUR VYSYA BANK LIMITED
Finance & Control Department
Registered & Central Office, No.20, Erode Road,
Vadivel Nagar, L.N.S. KARUR - 639 002. Tamil Nadu
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E.mail : fcd@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

Kalyaniwalla & Mistry LLP
Chartered Accountants
3rd Floor, Pro-1 Business Centre,
Senapati Bapat Road,
Pune – 411 016
Maharashtra

Varma & Varma
Chartered Accountants
"Sreeraghavam", Kerala Varma Tower,
Building No. 53/2600 B, C, D & E,
Off. Kunjanbava Road, Vyttila P.O,
Kochi – 682019, Kerala

Independent Auditors' Limited Review Report on Unaudited Financial Results of The Karur Vysya Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter and half year ended September 30, 2025

The Board of Directors
The Karur Vysya Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of The Karur Vysya Bank Limited (the "Bank") for the quarter and half year ended September 30, 2025 ("the Statement"), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations"), except for the disclosures relating to Pillar 3 disclosures as at September 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.

2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25'), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI") from time to time (the "RBI Guidelines"), other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, *"Review of Interim Financial Information Performed by the Independent Auditors of the Entity"* issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of bank personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the Statement, prepared in accordance with the aforesaid Accounting Standard and other recognized accounting practices, policies and principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of the SEBI Regulations, including the manner in

KALYANIWALLA & MISTRY LLP

VARMA & VARMA * CHARTERED ACCOUNTANTS * KOCHI-19

which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income Recognition, Asset Classification, Provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at September 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

Kalyaniwalla & Mistry LLP
Chartered Accountants
Firm Regn. No. 104607W/W100166

Sushant S. Lahoti
Partner
Membership No. 114092
UDIN: 25114092BNINTF4088
Date: October 17, 2025
Place: Karur

Varma & Varma
Chartered Accountants
Firm Regn. No. 004532S

Radhesh L Bhat
Partner
Membership No. 214229
UDIN: 25214229BMIEEA5047
Date: October 17, 2025
Place: Karur

Karur Vysya Bank
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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2025

(Rs. in lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited			Unaudited		Audited
1. Interest earned (a+b+c+d)	**280797**	**256855**	**238653**	**537652**	**467349**	**967804**
a) Interest / discount on advances / bills	232921	213063	197866	445984	386913	800765
b) Income on investments	46718	41751	39322	88469	77831	162247
c) Interest on balances with Reserve Bank of India & other interbank funds	711	1552	371	2263	798	2012
d) Others	447	489	1094	936	1807	2780
2. Other income	51232	44725	46948	95957	85540	182955
3. Total income (1+2)	**332029**	**301580**	**285601**	**633609**	**552889**	**1150759**
4. Interest expended	154679	148920	132405	303599	258423	541812
5. Operating expenses (i+ii)	75612	72110	71572	147722	138257	287714
(i) Employees cost	36513	36494	35700	73007	69046	144921
(ii) Other operating expenses	39099	35616	35872	74715	69211	142793
6. Total expenditure *(excluding provisions and contingencies)* (4+5)	**230291**	**221030**	**203977**	**451321**	**396680**	**829526**
7. Operating profit *before provisions and contingencies* (3-6)	**101738**	**80550**	**81624**	**182288**	**156209**	**321233**
8. Provisions (other than tax) and contingencies	27437	11814	17983	39251	31277	62160
9. Exceptional items	-	-	-	-	-	-
10. Profit from ordinary activities before tax (7-8-9)	**74301**	**68736**	**63641**	**143037**	**124932**	**259073**
11. Tax expense	16905	16591	16281	33496	31707	64909
12. Net profit from ordinary activities after tax (10-11)	57396	52145	47360	109541	93225	194164
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net profit for the period (12-13)	**57396**	**52145**	**47360**	**109541**	**93225**	**194164**

VARMA & VARMA CHARTERED ACCOUNTANTS KOCHI-19

KALYANIWALLA & MISTRY LLP

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CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

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(Rs. in lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited			Unaudited		Audited
15. Paid-up equity share capital (FV Rs.2/- per share)	19328	16105	16096	19328	16096	16102
16. Reserves excluding revaluation reserve						1176852
17. Analytical ratio						
(i) % of shares held by Government of India	-	-	-	-	-	-
(ii) Capital adequacy ratio - Basel III (%)	16.58	17.36	16.28	16.58	16.28	18.17
(iii) Earnings per share (EPS)[1] (Rs.)						
a) Basic EPS before and after extraordinary items	5.94	5.40	4.90	11.34	9.65	20.10
b) Diluted EPS before and after extraordinary items	5.94	5.40	4.90	11.33	9.65	20.10
(iv) NPA ratios						
a) Gross NPA	70783	59260	88561	70783	88561	64180
b) Net NPA	17575	17026	21922	17575	21922	16621
c) % of Gross NPA	0.76	0.66	1.10	0.76	1.10	0.76
d) % of Net NPA	0.19	0.19	0.28	0.19	0.28	0.20
(v) Return on asset (annualised) (%)	1.81	1.73	1.72	1.77	1.71	1.72
18. Net worth[2]	1264726	1215868	1081818	1264726	1081818	1164488
19. Paid up debt capital/ Outstanding debt[3] (%)	-	-	-	-	-	-
20. Debt/equity ratio[4]	0.06	0.06	0.05	0.06	0.05	0.06
21. Total debts to total assets[5] (%)	1.93	1.47	1.26	1.93	1.26	1.02

[1] – *EPS not annualised for the quarter and half year.*
[2] – *Net worth is calculated as per guidelines given under RBI Master Circular on Exposure Norms.*
[3] – *Outstanding debt / Total debts represent total borrowings of the Bank. Debt represents borrowings with residual maturity of more than one year.*
[4] – *Equity represents total of share capital and free reserves less proposed dividend.*
[5] – *Total assets as per Balance Sheet.*

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SEGMENT REPORTING FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2025

(Rs. in lakhs)

Business Segments	Quarter ended			Half Year ended		Year ended
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited			Unaudited		Audited
Segment revenue						
1. Treasury	49009	52366	42931	101374	83790	174500
2. Corporate/Wholesale banking	59283	52370	50682	111653	99093	205470
3. Retail banking	219577	193529	187279	413106	362935	753218
a) Digital Banking	3	4	2	7	3	6
b) Other Retail Banking	219574	193525	187277	413099	362932	753212
4. Other banking operations	4160	3315	4709	7476	7071	17571
Total	**332029**	**301580**	**285601**	**633609**	**552889**	**1150759**
Segment results						
1. Treasury	10020	15582	10501	25602	19821	40186
2. Corporate/Wholesale banking	20809	15495	16093	36304	31861	65298
3. Retail banking	76729	55780	60346	132509	116188	236876
a) Digital Banking	(7)	(6)	(12)	(13)	(22)	(39)
b) Other Retail Banking	76736	55786	60358	132522	116210	236915
4. Other banking operations	3302	2607	3647	5909	5475	13595
Total	**110860**	**89464**	**90587**	**200324**	**173345**	**355955**
Less: Unallocated income/expenses	9122	8914	8963	18036	17136	34722
Operating profit	**101738**	**80550**	**81624**	**182288**	**156209**	**321233**
Tax expense	16905	16591	16281	33496	31707	64909
Other provisions	27437	11814	17983	39251	31277	62160
Net profit from ordinary activities	**57396**	**52145**	**47360**	**109541**	**93225**	**194164**
Extraordinary items	-	-	-	-	-	-
Net profit	**57396**	**52145**	**47360**	**109541**	**93225**	**194164**
Segment assets						
1. Treasury	2909097	2783796	2331480	2909097	2331480	2711385
2. Corporate/Wholesale banking	1947407	1878445	1678717	1947407	1678717	1721605
3. Retail banking	7412427	7148067	6400227	7412427	6400227	6811768
a) Digital Banking	-	-	2	-	2	2

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(Rs. in lakhs)

Business Segments	Quarter ended			Half Year ended		Year ended
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited			Unaudited		Audited
b) Other Retail Banking	7412427	7148067	6400225	7412427	6400225	6811766
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	740972	726802	813177	740972	813177	691984
Total segment assets	**13009903**	**12537110**	**11223601**	**13009903**	**11223601**	**11936742**
Segment liabilities						
1. Treasury	2734076	2546207	2139089	2734076	2139089	2442639
2. Corporate/Wholesale banking	1734583	1684051	1509490	1734583	1509490	1548746
3. Retail banking	6602306	6410185	5753416	6602306	5753416	6129468
a) Digital Banking	-	-	-	-	-	-
b) Other Retail Banking	6602306	6410185	5753416	6602306	5753416	6129468
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	659304	652037	731537	659304	731537	622934
Total (a)	**11730269**	**11292480**	**10133532**	**11730269**	**10133532**	**10743787**
Capital employed (Segment assets - Segment liabilities)						
1. Treasury	175021	237589	192391	175021	192391	268746
2. Corporate/Wholesale banking	212824	194394	169227	212824	169227	172859
3. Retail banking	810121	737882	646811	810121	646811	682300
a) Digital Banking	-	-	2	-	2	2
b) Other Retail Banking	810121	737882	646809	810121	646809	682298
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	81668	74765	81640	81668	81640	69050
Total (b)	**1279634**	**1244630**	**1090069**	**1279634**	**1090069**	**1192955**
Total segment liabilities (a+b)	**13009903**	**12537110**	**11223601**	**13009903**	**11223601**	**11936742**

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale banking, Retail banking (Digital Banking & Other Retail Banking) and other banking operations in compliance with RBI guidelines. The Bank operates only in India.

Digital Banking Segment is a sub-segment of Retail Banking Segment under Accounting Standard 17 – Segment Reporting and segment information disclosed above is related to the said Digital Banking Unit(DBU) for the quarter/half year ended 30th September 2025.

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STATEMENT OF ASSETS AND LIABILITIES

(Rs. in lakhs)

Particulars	As on		
	30-09-2025	30-09-2024	31-03-2025
	Unaudited		Audited
Capital and liabilities			
Capital	19328	16096	16102
Reserves and surplus	1260306	1073973	1176852
Deposits	11049164	9583852	10207799
Borrowings	251656	141799	121698
Other liabilities and provisions	429449	407881	414291
Total	**13009903**	**11223601**	**11936742**
Assets			
Cash and balances with Reserve Bank of India	590488	545712	735419
Balances with banks and money at call and short notice	30093	23016	45253
Investments	2782366	2321382	2383125
Advances	9218486	7961880	8400454
Fixed assets	51151	46283	49017
Other assets	337319	325328	323474
Total	**13009903**	**11223601**	**11936742**

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(Rs. in lakhs)

Particulars	Half Year ended		Year ended
	30-09-2025	30-09-2024	31-03-2025
	Unaudited		Audited
Cash flow from/ (used in) operating activities			
Net Profit as per Profit and Loss account	**109541**	**93225**	**194164**
Adjustments for			
Depreciation on Bank's property	6264	5629	11373
Interest paid on TIER II bonds	-	-	-
Provisions for other contingencies	(1212)	3543	11785
Provision for taxes	33496	31707	64909
Provision for depreciation on investment	-	-	-
Provision for standard assets	3030	2378	3995
Provision for bad and doubtful debts	37486	25520	44040
Provision for non performing investments	(53)	(164)	2340
Provision for compensated absences	1249	411	3130

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(Rs. in lakhs)

Particulars	Half Year ended		Year ended
	30-09-2025	30-09-2024	31-03-2025
	Unaudited		Audited
Provision for medical leave	355	-	1124
Amortization of premium paid on Held to Maturity (HTM) investments	4297	4352	8528
Provision for employees stock option plan / scheme	-	-	275
(Profit) /Loss on sale of fixed assets (net)	(91)	(150)	(306)
Operating profit before working capital changes	**194362**	**166451**	**345357**
Adjustments for working capital changes			
(Increase) / Decrease in investments (excluding HTM investments)	(256826)	(52141)	52251
(Increase) / Decrease in advances	(855479)	(620588)	(1077642)
(Increase) / Decrease in other assets	(14663)	(12060)	8812
Increase / (Decrease) in deposits	841365	672579	1296526
Increase / (Decrease) in borrowings	129958	(106036)	(126137)
Increase / (Decrease) in other liabilities and provisions	(184)	31094	1039
	38533	**79299**	**500206**
Direct taxes paid	(21000)	(22000)	(51500)
Net cash flow from/ (used in) operating activities	**17533**	**57299**	**448706**
Cash flow from investing activities			
Purchase of fixed assets	(8439)	(8651)	(17163)
(Increase)/Decrease in HTM investments	(148614)	(27031)	(198283)
Sale of fixed assets / other assets	132	176	366
Net cash flow from / (used in) investing activities	**(156921)**	**(35506)**	**(215080)**
Cash flow from financing activities			
Proceeds from share capital	5	9	15
Proceeds from share premium	204	241	427
Increase/(Decrease) in tier II bonds	-	-	-
Interest paid on tier II bonds	-	-	-
Dividend paid (including tax on dividend)	(20912)	(19172)	(19253)
Net cash flow from (used in) financing activities	**(20703)**	**(18922)**	**(18811)**
Net Increase/ (decrease) in cash & cash equivalents	**(160091)**	**2871**	**214815**
Cash and cash equivalents at the beginning of the year	**780672**	**565857**	**565857**
Cash and cash equivalents at the end of the period	**620581**	**568728**	**780672**

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Notes:

1. The above unaudited financial results for the quarter/half year ended September 30, 2025 have been recommended by the Audit Committee of the Board and approved by the Board of Directors at the meeting held on October 17, 2025. These unaudited financial results have been subjected to limited review as per the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), by the Joint Statutory Central Auditors (M/s. Kalyaniwalla & Mistry LLP, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants) of the bank and have issued an unqualified review report thereon.

2. The financial results are prepared after considering provisions for non-performing advances, non-performing investments, standard advances (including stressed advances/sectors), restructured advances, exposures to entities with unhedged foreign currency exposure, income tax (including litigated taxes as applicable) and other necessary provisions.

3. Other income includes fees earned from providing services to customers, commission from non-fund based banking activities, earnings from foreign exchange transactions, selling third party products, profit on sale of investments (net), recoveries in written off accounts, profit on bullion business etc.

4. During the quarter and half year ended September 30, 2025 the Bank has allotted 85,615 and 2,27,690 equity shares (corresponding quarter and half year of previous year 1,31,806 and 4,33,470 equity shares) of face value Rs. 2/- each, pursuant to the exercise of stock options by employees.

5. During the quarter, 16,10,35,439 equity shares were allotted to the eligible holders of equity shares on the record date (i.e., August 26, 2025) as bonus equity shares by capitalizing securities premium. In accordance with the 'AS 20 – Earnings per Share', the figures of Earnings Per Share for quarter ended June 30, 2025, for the quarter and half year ended September 30, 2025 and year ended March 31, 2025 have been restated to give effect to the allotment of the bonus shares.

6. Disclosure as per RBI Circular DOR.STR.REC.51/21.04.048/2021-22 dated September 24,2021 (updated as on December 05, 2022 and December 28, 2023) in respect of loans not in default / stressed loans transferred / acquired during the quarter ended September 30,2025:

a) The Bank has not acquired any "loans not in default" through assignment.

b) Loans classified as NPAs and SMA transferred

(Rs. in lakhs)

Particulars	Quarter ended September 30, 2025 Transferred to		
	ARCs	Permitted transferees	Others
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-

VARMA & VARMA CHARTERED ACCOUNTANTS KOCHI-19

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CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Excess provision reversed to the P&L a/c. on account of sale of NPA	-	-	-

c) The Bank has not invested in Security Receipts (SR) issued by Asset Reconstruction Companies (ARC) in respect of stressed loans transferred to ARCs.

d) Recovery Ratings assigned to outstanding SRs as on September 30, 2025 by Credit Rating Agencies:

(Rs. in lakhs)

Rating Scale	Book Value
RR1	30.35
Unrated* (Rating Withdrawn)	249.70
Total	**280.05**

** Rating is not applicable after 8 years*

7. Disclosure as per RBI circulars DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020 (Resolution Framework 1.0) and DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 (Resolution Framework 2.0) "COVID-19 Related Stress of Individuals and Small Businesses" for the half-year ended September 30, 2025:

(Rs. in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31.03.2025	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year[1]	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2025
	A	B	C	D	E
Personal Loans	26702	329	-	2834	23783
Corporate persons*	10237	-	-	1958	9291
Of which MSMEs	-	-	-	-	-
Others	1170	-	-	187	1265
Total	**38109**	**329**	**-**	**4979**	**34339**

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

[1] *Represents Net Movement in Balances*

8. Provision Coverage Ratio as on September 30, 2025, calculated as per RBI guidelines is 96.76% (96.09% for the corresponding period of the previous year).

VARMA & VARMA CHARTERED ACCOUNTANTS KOCHI-19

KALYANIWALLA & MISTRY LLP

THE KARUR VYSYA BANK LTD. FCD C.O.

THE KARUR VYSYA BANK LIMITED
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9. In accordance with RBI circular DOR.CAP.REC.4/21.06.201/2024-25 dated April 01, 2024, read together with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01,2015, Banks are required to make Pillar 3 disclosures under Basel III capital regulations. Accordingly, Pillar 3 disclosures under Basel III capital regulations will be made available on the Bank's website at the following link https://www.kvb.co.in/about-us/disclosures/pillar-III-disclosures/, including disclosures in respect of Net Stable Funding Ratio (NSFR) as per RBI circular DOR.No.LRG.BC.40/21.04.098/2020-21 dated February 05, 2021 read together with circular DBR.BP.BC.No.106/ 21.04.098/2017-18 dated May 17, 2018. These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.

10. The Bank does not have any Subsidiaries/Associates/Joint ventures as on September 30, 2025; hence, disclosure related to Consolidated Financial Statement is not applicable at this stage.

11. Figures for the previous period/s have been re-grouped / re-classified, where necessary, to make them comparable with current period figures.

For and on behalf of Board of Directors,

Place: Karur
Date: October 17,2025

B. Ramesh Babu
MD & CEO
(DIN:06900325)

VARMA & VARMA * CHARTERED ACCOUNTANTS * KOCHI-19

KALYANIWALLA & MISTRY LLP

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