KVB Karur Vysya Bank
Smart way to bank

FCD/Q1/RES/62/2025

July 24, 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 Sirs,

Reg: Outcome of the Board Meeting

Un-audited Financial Results of the Bank for the quarter ended 30th June 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 ended 30th June 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 ended 30th June 2025 is also enclosed.

Issuance of Bonus shares & Record Date:

Issuance of Bonus equity shares in the proportion of 1:5 i.e. 1 (one) equity share of face value ₹ 2/- each for every 5 (five) fully paid-up equity share of ₹ 2/- each held by the Members of the Bank as on the Record Date (mentioned below), subject to the approval of the Members of the Bank at the ensuing AGM and other statutory and regulatory approvals, if any.

The record date for determining the entitlement of the Members of the Bank to receive bonus equity shares is 26th August, 2025.

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
✆ : (04324)269326,269340
E.mail : fcd@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

The details as required under the SEBI LODR read with the SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, is enclosed as **Annexure - I**.

Please note that the Board meeting commenced at 11:30AM and the Financial Results & issuance of Bonus shares agenda were approved by the Board at 02:30 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

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Annexure – I

Details as required in accordance with the SEBI Listing Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024:

<table>
<tr><th>Sr. No.</th><th>Particulars</th><th>Details</th></tr>
<tr><td>1.</td><td>Type of securities proposed to be issued</td><td>Equity Shares of face value of ₹ 2/- each</td></tr>
<tr><td>2.</td><td>Type of issuance</td><td>Bonus Issue</td></tr>
<tr><td>3.</td><td>Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)</td><td>16,11,85,654 equity shares of face value of ₹ 2/- each amounting to ₹ 32,23,71,308/-

The above will change pursuant to exercise of stock options to Eligible Employees of the Bank till the Record Date.</td></tr>
<tr><td>4.</td><td>Whether bonus is out of free reserves created out of profits or share premium account</td><td>The Bonus equity shares will be issued out of Securities Premium Account available as at 30.06.2025.</td></tr>
<tr><td>5.</td><td>Bonus ratio</td><td>1:5 i.e. 1 (one) fully paid-up equity share of face value ₹ 2/- each for every 5 (five) fully paid-up equity share of ₹ 2/- each held by the Members as on the Record Date.</td></tr>
<tr><td>6.</td><td>Details of share capital - pre and post bonus issue</td><td>Authorised capital ₹ 2,00,00,00,000/- divided into 1,00,00,00,000 Equity Shares of ₹ 2/- each

<table>
<tr><th rowspan="2">Particulars</th><th colspan="2">Issued Capital*</th></tr>
<tr><th>No. of shares</th><th>Amount (₹)</th></tr>
<tr><td>Before this issue</td><td>80,59,28,269</td><td>161,18,56,538</td></tr>
<tr><td>After this issue</td><td>96,71,13,923</td><td>193,42,27,846</td></tr>
</table>

<table>
<tr><th rowspan="2">Particulars</th><th colspan="2">Paid-up Capital*</th></tr>
<tr><th>No. of shares</th><th>Amount (₹)</th></tr>
<tr><td>Before this issue</td><td>80,53,29,456</td><td>161,06,58,912</td></tr>
<tr><td>After this issue</td><td>96,63,95,347</td><td>193,27,90,694</td></tr>
</table>
*As on the date of Board approval i.e. July 24, 2025.

The actual number of bonus shares to be issued will be determined based on the fully paid-up equity shares as on the Record Date.</td></tr>
</table>

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Sr. No.	Particulars	Details
7.	Free reserves and/or share premium required for implementing the bonus issue	Approximately ₹ 32,23,71,308/-* *The above will change pursuant to exercise of stock options by the Eligible Employees of the Bank till the Record Date.
8.	Free reserves and/ or share premium available for capitalization and the date as on which such balance is available	Securities Premium: ₹ 2089,98,25,427.32 as at 30.06.2025.
9.	Whether the aforesaid figures are audited	Subjected to a "Limited Review" by the Joint Statutory Central Auditors of the Bank.
10.	Estimated date by which such bonus shares would be credited/dispatched	Within 2 (two) months from the date of approval by the Board of Directors i.e., on or before September 23, 2025.

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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 ended June 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 ended June 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 June 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 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 June 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.

Other Matters

5. The review of unaudited financial results of the Bank for the quarter ended June 30, 2024, included in the Statement was conducted by Predecessor Joint Statutory Central Auditors of the Bank who had expressed unmodified conclusion on those financial results vide their limited review report dated July 18, 2024. Accordingly, we do not express any conclusions on the figures reported in the Statement for the quarter ended June 30, 2024.

6. Attention is drawn to the fact that the figures for the quarter ended March 31, 2025, as reported in the Statement are the balancing figures between audited figures in respect of the full previous financial year and the published year to date unaudited figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of the previous financial year had only been reviewed and were not subjected to audit

Our conclusion on the Statement is not modified in respect of the above matters.

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

SUSHANT S LAHOTI
Digitally signed by SUSHANT S LAHOTI
Date: 2025.07.24 14:26:00 +05'30'

Sushant S. Lahoti
Partner
Membership No. 114092
UDIN: 25114092BNINSM3118
Date: July 24, 2025
Place: Karur

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

VIVEK KRISHNA GOVIND
Digitally signed by VIVEK KRISHNA GOVIND
Date: 2025.07.24 14:21:37 +05'30'

Vivek Krishna Govind
Partner
Membership No. 208259
UDIN: 25208259BMOIOH9555
Date: July 24, 2025
Place: Kochi

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

(Rs. in lakhs)

Particulars	Quarter ended			Year ended
	30-06-2025	31-03-2025	30-06-2024	31-03-2025
	Unaudited	Audited (Refer Note 11)	Unaudited	Audited
1. Interest earned (a+b+c+d)	**256855**	**251593**	**228696**	**967804**
a) Interest / discount on advances / bills	213063	208045	189047	800765
b) Income on investments	41751	42140	38509	162247
c) Interest on balances with Reserve Bank of India & other interbank funds	1552	982	427	2012
d) Other interest	489	426	713	2780
2. Other income	44725	50933	38592	182955
3. Total income (1+2)	**301580**	**302526**	**267288**	**1150759**
4. Interest expended	148920	142667	126018	541812
5. Operating expenses (i+ii)	72110	76362	66685	287714
(i) Employees cost	36494	38493	33346	144921
(ii) Other operating expenses	35616	37869	33339	142793
6. Total expenditure *(excluding provisions and contingencies)* (4+5)	**221030**	**219029**	**192703**	**829526**
7. Operating profit *before provisions and contingencies* (3-6)	**80550**	**83497**	**74585**	**321233**
8. Provisions (other than tax) and contingencies	11814	16140	13294	62160
9. Exceptional items	-	-	-	-
10. Profit from ordinary activities before tax (7-8-9)	**68736**	**67357**	**61291**	**259073**
11. Tax expense	16591	16021	15426	64909
12. Net profit from ordinary activities after tax (10-11)	52145	51336	45865	194164
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net profit for the period (12-13)	**52145**	**51336**	**45865**	**194164**
15. Paid-up equity share capital (Face Value Rs.2/- per share)	16105	16102	16094	16102
16. Reserves excluding revaluation reserves				1176852
17. Analytical ratios				
(i) % of shares held by Government of India	-	-	-	-
(ii) Capital adequacy ratio - Basel III (%)	17.36	18.17	16.47	18.17
(iii) Earnings per share (EPS)[1] (Rs.)				

THE KARUR VYSYA BANK LTD. FCD C.O.

KALYANIWALLA & MISTRY LLP PUNE

VARMA & VARMA KOCHI-19 CHARTERED ACCOUNTANTS

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(Rs. in lakhs)

Particulars	Quarter ended			Year ended
	30-06-2025	31-03-2025	30-06-2024	31-03-2025
	Unaudited	Audited (Refer Note 11)	Unaudited	Audited
a) Basic EPS before and after extraordinary items	6.48	6.38	5.70	24.13
b) Diluted EPS before and after extraordinary items	6.47	6.37	5.70	24.12
(iv) NPA ratios				
a) Gross NPA	59260	64180	102453	64180
b) Net NPA	17026	16621	29366	16621
c) % of Gross NPA	0.66	0.76	1.32	0.76
d) % of Net NPA	0.19	0.20	0.38	0.20
(v) Return on asset (annualised) (%)	1.73	1.73	1.70	1.72
18. Net worth[2]	1215868	1164488	1032237	1164488
19. Paid up debt capital/ Outstanding debt[3] (%)	-	-	-	-
20. Debt/equity ratio[4]	0.06	0.06	0.06	0.06
21. Total debts to total assets[5] (%)	1.47	1.02	1.94	1.02

[1] – *EPS not annualised for the quarter.*

[2] – *Net worth is calculated as per guidelines given under RBI Master Circular on Exposure Norms, including Capital Reserve and AFS Reserve to the extent eligible for inclusion as Tier I capital.*

[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 reserves less proposed dividend.*

[5] – *Total assets as per Balance Sheet.*

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SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2025

(Rs. in lakhs)

Business Segments	Quarter ended			Year ended
	30-06-2025	31-03-2025	30-06-2024	31-03-2025
	Unaudited	Audited (Refer Note 11)	Unaudited	Audited
Segment revenue				
1. Treasury	52366	45553	40859	174500
2. Corporate/Wholesale banking	52370	53940	48411	205470
3. Retail banking	193529	196491	175656	753218
a) Digital Banking	4	2	1	6
b) Other Retail Banking	193525	196489	175655	753212
4. Other banking operations	3315	6542	2362	17571
Total	**301580**	**302526**	**267288**	**1150759**
Segment results				
1. Treasury	15582	10289	9320	40186
2. Corporate/Wholesale banking	15495	17037	15768	65298
3. Retail banking	55780	59837	55842	236876
a) Digital Banking	(6)	(8)	(10)	(39)
b) Other Retail Banking	55786	59845	55852	236915
4. Other banking operations	2607	5050	1828	13595
Total	**89464**	**92213**	**82758**	**355955**
Less: Unallocated income/expenses	8914	8716	8173	34722
Operating profit	**80550**	**83497**	**74585**	**321233**
Tax expense	16591	16021	15426	64909
Other provisions	11814	16140	13294	62160
Net profit from ordinary activities	**52145**	**51336**	**45865**	**194164**
Extraordinary items	-	-	-	-
Net profit	**52145**	**51336**	**45865**	**194164**
Segment assets				
1. Treasury	2783796	2711385	2317406	2711385
2. Corporate/Wholesale banking	1878445	1721605	1640038	1721605
3. Retail banking	7148067	6811768	6173514	6811768
c) Digital Banking	-	2	-	2
d) Other Retail Banking	7148067	6811766	6173514	6811766
4. Other banking operations	-	-	-	-
5. Unallocated	726802	691984	745622	691984
Total segment assets	**12537110**	**11936742**	**10876580**	**11936742**
Segment liabilities				

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(Rs. in lakhs)

Business Segments	Quarter ended			Year ended
	30-06-2025	31-03-2025	30-06-2024	31-03-2025
	Unaudited	Audited (Refer Note 11)	Unaudited	Audited
1. Treasury	2546207	2442639	2119439	2442639
2. Corporate/Wholesale banking	1684051	1548746	1475344	1548746
3. Retail banking	6410185	6129468	5553085	6129468
a) Digital Banking	-	-	-	-
b) Other Retail Banking	6410185	6129468	5553085	6129468
4. Other banking operations	-	-	-	-
5. Unallocated	652037	622934	670166	622934
Total (a)	**11292480**	**10743787**	**9818034**	**10743787**
Capital employed (Segment assets - Segment liabilities)				
1. Treasury	237589	268746	197967	268746
2. Corporate/Wholesale banking	194394	172859	164694	172859
3. Retail banking	737882	682300	620429	682300
a) Digital Banking	-	2	-	2
b) Other Retail Banking	737882	682298	620429	682298
4. Other banking operations	-	-	-	-
5. Unallocated	74765	69050	75456	69050
Total (b)	**1244630**	**1192955**	**1058546**	**1192955**
Total segment liabilities (a+b)	**12537110**	**11936742**	**10876580**	**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.

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Notes:

1. The above unaudited financial results for the quarter ended June 30, 2025 have been recommended by the Audit Committee of the Board and approved by the Board of Directors at the meeting held on July 24, 2025. The same has 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 unmodified conclusion in their review report thereon.

The unaudited financial results for the quarter ended June 30, 2024, were reviewed by predecessor Joint Statutory Central Auditors (M/s. Sundaram & Srinivasan, Chartered Accountants and M/s. R.G.N. Price & Company, Chartered Accountants), who had expressed an unmodified conclusion thereon.

2. The unaudited 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 ended June 30, 2025 the Bank has allotted 1,42,075 equity shares (corresponding quarter of previous year 3,01,664 equity shares) of face value Rs. 2/- each, pursuant to the exercise of stock options by employees.

5. 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 June 30, 2025 :

a) Loans not in default acquired through assignment

(Rs. in lakhs)

Particulars	Quarter ended June 30, 2025 Acquired from	
	SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs (incl. HFCs)	ARCs
Aggregate principal outstanding of loans acquired	7633	-
Aggregate consideration paid	6869	-
Weighted average holding period	10.81 months	-
Weighted average residual tenor of loans acquired	100.36 months	-
Coverage of tangible security	281%	-
Retention of beneficial economic interest by the transferor	10%	-
Rating wise distribution of loans acquired	Unrated	-

KALYANIWALLA & MISTRY LLP ★ PUNE

VARMA & VARMA ★ KOCHI-19 ★ CHARTERED ACCOUNTANTS

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b) Loans classified as NPAs and SMA transferred

(Rs. in lakhs)

Particulars	Quarter ended June 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)	-	-	-
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	-	-	-

* -During the quarter, the Bank has been allotted Security Receipts (SRs) carrying face value of Rs.3035 lakhs being balance consideration for transfer of an NPA account in the previous year.

c) The Bank has neither transferred any stressed (SMA) loans & loans not in default nor has acquired any stressed loans / loans classified as NPA.

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

(Rs. in lakhs)

Rating Scale	Book Value
RR1	-
RR1+	-
RR2	-
RR3	-
RR5	-
Unrated* (Rating Withdrawn)	24970
^Yet to be rated	3035
Total	**28005**

**Rating is not applicable after 8 years*

^ Investment made in the SRs are guaranteed by Government of India. Pursuant to regulatory norms, the ARC shall obtain initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it.

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Finance & Control Department
Registered & Central Office, No.20, Erode Road,
Vadivel Nagar, L.N.S. KARUR - 639 002. Tamil Nadu
✆ : (04324)269326,269340
E.mail : fcd@kvbmail.com
Website : www.kvb.co.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

6. Provision Coverage Ratio as on June 30, 2025, calculated as per RBI guidelines is 96.76% (94.91% for the corresponding period of previous year).

7. In accordance with RBI circular DOR.CAP.REC.2/21.06.201/2025-26 dated April 01, 2025, 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.

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

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

10. The Board of Directors at its meeting held on July 24, 2025, approved issuance of bonus shares, in the proportion of 1:5 , i.e. one bonus equity share of Rs .2/- each for every five fully paid-up equity share held as on the record date, subject to approval of shareholders of the Bank.

11. The Figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of year ended March 31, 2025 and the published year to date figures upto Dec 31, 2024, which were subject to limited review.

For and on behalf of Board of Directors,

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

Place : Karur
Date : July 24, 2025

THE KARUR VYSYA BANK LTD. FCD C.O.

KALYANIWALLA & MISTRY LLP PUNE

VARMA & VARMA CHARTERED ACCOUNTANTS KOCHI-19

THE KARUR VYSYA BANK LIMITED
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