

FCD/Q2/RES/117/2026

October 15, 2026

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

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

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sirs,

Reg: Unaudited Financial Results of the Bank for the Quarter and Half year ended 30th September 2026

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 Unaudited Financial Results for the Quarter and Half year ended **30th September 2026**. The results were duly approved by the Board of Directors at its meeting held today (i.e. 15th October 2026).

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 30th September 2026 is also enclosed.

Please note that the Board meeting commenced at 12:30PM and the Financial Results were approved by the Board at 01:50PM 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 Maddirala
Company Secretary &
Compliance Officer

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.bank.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

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, 2026

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, 2026, together with the notes thereon, (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, 2026 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. The Statement has been initialled by us for identification.
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 Auditor of the Entity” issued by the Institute of Chartered Accountants of India (the ‘ICAI’). 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 Standards 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 September 30, 2026 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: 26114092AYJTFP2239
Place: Karur
Date: October 15, 2026



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



Radhesh L Bhat
Partner

Membership No. 214229
UDIN: 26214229BUBPPX7408
Place: Karur
Date: October 15, 2026



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2026

Particulars	Quarter ended			Half Year ended		(Rs. in lakhs)
	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	Year ended
	Unaudited			Unaudited		Audited
1. Interest earned (a+b+c+d)	323540	304942	280797	628482	537652	1107435
a) Interest / discount on advances / bills	269771	251624	232921	521395	445984	911137
b) Income on investments	51144	51065	46718	102209	88469	188392
c) Interest on balances with Reserve Bank of India & other interbank funds	2176	1805	711	3981	2263	3909
d) Others	449	448	447	897	936	3997
2. Other income	43481	44179	51232	87660	95957	208432
3. Total income (1+2)	367021	349121	332029	716142	633609	1315867
4. Interest expended	173803	162667	154679	336470	303599	613580
5. Operating expenses (i+ii)	76998	76894	75612	153892	147722	294789
(i) Employees cost	39888	39927	36513	79815	73007	143404
(ii) Other operating expenses	37110	36967	39099	74077	74715	151385
6. Total expenditure (excluding provisions and contingencies) (4+5)	250801	239561	230291	490362	451321	908369
7. Operating profit before provisions and contingencies (3-6)	116220	109560	101738	225780	182288	407498
8. Provisions (other than tax) and contingencies	11853	9029	27437	20882	39251	75494
9. Exceptional items	-	-	-	-	-	-
10. Profit from ordinary activities before tax (7-8-9)	104367	100531	74301	204898	143037	332004
11. Tax expense	25598	24961	16905	50559	33496	80971
12. Net profit from ordinary activities after tax (10-11)	78769	75570	57396	154339	109541	251033
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net profit for the period (12-13)	78769	75570	57396	154339	109541	251033

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(Rs. in lakhs)						
Particulars	Quarter ended			Half Year ended		Year ended
	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
	Unaudited			Unaudited		Audited
15. Paid-up equity share capital (FV Rs.2/- per share)	19334	19333	19328	19334	19328	19333
16. Reserves excluding revaluation reserve						1391454
17. Analytical ratio						
(i) % of shares held by Government of India	-	-	-	-	-	-
(ii) Capital adequacy ratio - Basel III (%)	17.97	18.61	16.58	17.97	16.58	18.76
(iii) Earnings per share (EPS) ¹ (Rs.)						
a) Basic EPS before and after extraordinary items	8.15	7.82	5.94	15.97	11.34	25.98
b) Diluted EPS before and after extraordinary items	8.14	7.82	5.94	15.95	11.33	25.97
(iv) NPA ratios						
a) Gross NPA	76544	77189	70783	76544	70783	74391
b) Net NPA	19863	19576	17575	19863	17575	18621
c) % of Gross NPA	0.69	0.74	0.76	0.69	0.76	0.75
d) % of Net NPA	0.18	0.19	0.19	0.18	0.19	0.19
(v) Return on asset (annualised) (%)	2.10	2.11	1.81	2.11	1.77	1.93
18. Net worth ²	1522359	1452634	1264726	1522359	1264726	1370180
19. Paid up debt capital/ Outstanding debt ³ (%)	-	-	-	-	-	-
20. Debt ⁴ /equity ratio ⁵	0.06	0.04	0.06	0.06	0.06	0.03
21. Total debts to total assets (%)	1.54	1.44	1.93	1.54	1.93	1.92

¹ – EPS not annualised for the quarter and half year.

² – Net worth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025 (including AFS Reserve considered for Tier 1 Capital)

³ – Outstanding debt / Total debts represent total borrowings of the Bank.

⁴ – Debt represents borrowings with residual maturity of more than one year.

⁵ – Equity represents total of share capital and free reserves less proposed dividend.



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SEGMENT REPORTING FOR THE QUARTER/HALF YEAR ENDED SEPTEMBER 30, 2026

						(Rs. in lakhs)
Business Segments	Quarter ended			Half Year ended		Year ended
	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
	Unaudited			Unaudited		Audited
Segment revenue						
1. Treasury	56656	56411	49009	113067	101374	212726
2. Corporate/Wholesale banking	70484	64629	59283	135113	111653	257670
3. Retail banking	233433	225113	219577	458546	413106	823256
a) Digital Banking	6	6	3	12	7	16
b) Other Retail Banking	233427	225107	219574	458534	413099	823240
4. Other banking operations	6448	2968	4160	9416	7476	22215
Total	367021	349121	332029	716142	633609	1315867
Segment results						
1. Treasury	15341	16404	10020	31745	25602	59092
2. Corporate/Wholesale banking	24591	22748	20809	47339	36304	88250
3. Retail banking	79477	75913	76729	155390	132509	276402
a) Digital Banking	(7)	(6)	(7)	(13)	(13)	(28)
b) Other Retail Banking	79484	75919	76736	155403	132522	276430
4. Other banking operations	5221	2382	3302	7603	5909	17766
Total	124630	117447	110860	242077	200324	441510
Less: Unallocated income/expenses	8410	7887	9122	16297	18036	34012
Operating profit	116220	109560	101738	225780	182288	407498
Tax expense	25598	24961	16905	50559	33496	80971
Other provisions	11853	9029	27437	20882	39251	75494
Net profit from ordinary activities	78769	75570	57396	154339	109541	251033
Extraordinary items	-	-	-	-	-	-
Net profit	78769	75570	57396	154339	109541	251033
Segment assets						
1. Treasury	3127424	3208519	2909097	3127424	2909097	3066943
2. Corporate/Wholesale banking	2576009	2325887	1947407	2576009	1947407	2114679
3. Retail banking	8721542	8262369	7412427	8721542	7412427	7867918
a) Digital Banking	-	-	-	-	-	-

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Business Segments	Quarter ended			Half Year ended		Year ended
	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
	Unaudited			Unaudited		Audited
b) Other Retail Banking	8721542	8262369	7412427	8721542	7412427	7867918
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	658097	639635	740972	658097	740972	610769
Total segment assets	15083072	14436410	13009903	15083072	13009903	13660309
Segment liabilities						
1. Treasury	3072984	3164691	2734076	3072984	2734076	3032979
2. Corporate/Wholesale banking	2256102	2025613	1734583	2256102	1734583	1839743
3. Retail banking	7637461	7195892	6602306	7637461	6602306	6845556
a) Digital Banking	-	-	-	-	-	-
b) Other Retail Banking	7637461	7195892	6602306	7637461	6602306	6845556
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	577235	557012	659304	577235	659304	531243
Total (a)	13543782	12943208	11730269	13543782	11730269	12249521
Capital employed (Segment assets - Segment liabilities)						
1. Treasury	54440	43828	175021	54440	175021	33964
2. Corporate/Wholesale banking	319907	300274	212824	319907	212824	274936
3. Retail banking	1084081	1066477	810121	1084081	810121	1022362
a) Digital Banking	-	-	-	-	-	-
b) Other Retail Banking	1084081	1066477	810121	1084081	810121	1022362
4. Other banking operations	-	-	-	-	-	-
5. Unallocated	80862	82623	81668	80862	81668	79526
Total (b)	1539290	1493202	1279634	1539290	1279634	1410788
Total segment liabilities (a+b)	15083072	14436410	13009903	15083072	13009903	13660309

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 and Accounting Standard 17 – Segment Reporting. The Bank operates only in India. Digital Banking Segment is disclosed as a sub-segment of Retail Banking Segment as per the RBI guidelines.



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STATEMENT OF ASSETS AND LIABILITIES

Particulars	(Rs. in lakhs)		
	As on		
	30-09-2026	30-09-2025	31-03-2026
	Unaudited		Audited
Capital and liabilities			
Capital	19334	19328	19333
Reserves and surplus	1519956	1260306	1391454
Deposits	12812329	11049164	11566574
Borrowings	232091	251656	262256
Other liabilities and provisions	499362	429449	420692
Total	15083072	13009903	13660309
Assets			
Cash and balances with Reserve Bank of India	569106	590488	515439
Balances with banks and money at call and short notice	196898	30093	14825
Investments	2773135	2782366	2901989
Advances	11101522	9218486	9819061
Fixed assets	51261	51151	50162
Other assets	391150	337319	358833
Total	15083072	13009903	13660309

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

Particulars	(Rs. in lakhs)		
	Half Year ended		Year ended
	30-09-2026	30-09-2025	31-03-2026
	Unaudited		Audited
Cash flow from/ (used in) operating activities			
Net Profit as per Profit and Loss account	154339	109541	251033
Depreciation on Bank's property	6506	6264	12702
Provisions for other contingencies	4870	(1212)	12890
Provision for taxes	50559	33496	80971
Provision for standard assets	4837	3030	5448
Provision for bad and doubtful debts	11296	37486	57213
Provision for non performing investments	(121)	(53)	(58)
Provision for compensated absences	1642	1249	1799

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Particulars	(Rs. in lakhs)		
	Half Year ended		Year ended
	30-09-2026	30-09-2025	31-03-2026
	Unaudited		Audited
Provision for medical leave	455	355	494
Amortization of premium paid on Held to Maturity (HTM) investments	2741	4297	8577
Provision for employees stock option plan / scheme	-	-	305
(Profit) / Loss on sale of fixed assets (net)	(41)	(91)	(907)
Operating profit before working capital changes	237083	194362	430467
Adjustments for working capital changes			
(Increase) / Decrease in investments (excluding HTM investments)	164815	(256826)	(378470)
(Increase) / Decrease in advances	(1293754)	(855479)	(1475728)
(Increase) / Decrease in other assets	(32316)	(14663)	(36288)
Increase / (Decrease) in deposits	1245755	841365	1358775
Increase / (Decrease) in borrowings	(30165)	129958	140558
Increase / (Decrease) in other liabilities and provisions	56118	(184)	(25310)
	347536	38533	14004
Direct taxes paid	(40000)	(21000)	(69400)
Net cash flow from / (used in) operating activities	307536	17533	(55396)
Cash flow from investing activities			
Purchase of fixed assets	(7626)	(8439)	(15213)
(Increase)/Decrease in HTM investments	(39283)	(148614)	(161572)
Sale of fixed assets / other assets	63	132	2273
Net cash flow from / (used in) investing activities	(46846)	(156921)	(174512)
Cash flow from financing activities			
Proceeds from share capital	-	5	10
Proceeds from share premium	-	204	354
Dividend paid	(24950)	(20912)	(20864)
Net cash flow from / (used in) financing activities	(24950)	(20703)	(20500)
Net Increase/ (decrease) in cash & cash equivalents	235740	(160091)	(250408)
Cash and cash equivalents at the beginning of the year	530264	780672	780672
Cash and cash equivalents at the end of the period	766004	620581	530264


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Notes:

1. The above unaudited financial results for the quarter/half year ended September 30, 2026 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on October 15, 2026. 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 unmodified conclusion in their limited review report 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 etc.
4. In accordance with Accounting and Provisioning policy, the Bank has created a floating provision of Rs.2500 lakhs during the quarter ended September 30, 2026, which is considered as part of Tier II capital.
5. During the quarter and half year ended September 30, 2026 the Bank has allotted 44,660 and 67,230 equity shares (corresponding quarter and half year of previous year 85,615 and 227,690 equity shares respectively) of face value Rs. 2/- each respectively, pursuant to the exercise of stock options by employees.
6. Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, in respect of loans not in default / stressed loans transferred / acquired during the quarter ended September 30, 2026:

a) Loans not in default acquired through assignment

(Rs. in lakh)

Particulars	Quarter ended September 30, 2026 Acquired from	
	SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs (incl. HFCs)	ARCs
Aggregate principal outstanding of loans acquired	16986	-
Weighted average residual tenor of loans acquired	140.26 months	-
Weighted average holding period of the originator	12.73 months	-
Coverage of tangible security	241.20%	-
Retention of beneficial economic interest by the originator	10%	-
Rating wise distribution of loans acquired	Unrated	-

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b) Loans classified as NPAs transferred

(Rs. in lakh)

Particulars	Quarter ended September 30, 2026 Transferred to		
	ARCs	Permitted transferees	Others
No. of accounts	1	-	-
Aggregate principal outstanding of loans transferred	313	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	323	-	-
Aggregate consideration	330	-	-
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 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 September 30, 2026 by Credit Rating Agencies:

(Rs. in lakhs)

Rating Scale	Book Value
RR1	1845
Unrated* (Rating Withdrawn)	24921
Total	26766

*Rating is not applicable after 8 years

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7. Disclosure as per the Reserve Bank of India (Commercial Banks-Financial statements: Presentation and Disclosures) Directions, 2025 dated November 28,2025, and as amended thereafter in respect of Project Finance loans for the quarter ended September 30,2026, is given below:

S.No	Item Description	Number of accounts	Total Outstanding # (Rs. in lakh)
1	Projects under implementation accounts at the beginning of the quarter.	33	81105
2	Projects under implementation accounts sanctioned during the quarter.	6	6494
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	39	87599
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	1	1404
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	1404
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-


THE KARUR VYSYA BANK LIMITED

Finance & Control Department
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Vadivel Nagar, L.N.S. KARUR - 639 002. Tamil Nadu
☎ : (04324) 269326,269340
E.mail : fcd@kvbmil.com
Website : www.kvb.bank.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-
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total outstanding is as at September 30,2026.

8. In terms of Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions,2025, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis are given below:

S. No	Particulars	As on September 30, 2026
1	Quantum of CLAs Number of CLA partners Number of Outstanding cases Amount of Gross Outstanding (Rs. In lakhs)	9 7350240 98036
2	Weighted average rate of interest (%) *	18.62%
3	Fees charged/Paid during the quarter ended September 30, 2026 (Rs. in lakhs)	1487
4	Broad sectors in which CLA was made	Vehicle loan, Gold loan, Secured Loan against property, Unsecured Personal loan and Home loan
5	Performance of loans under CLA (Rs. In lakhs) Standard loans Non-Performing loans	94097 3939
6	Details relating to default loss guarantee (if any)	>Axio Digital Pvt Ltd -DLG cover not exceeding 5% of the monthly disbursal cohort. > Varashakti Housing Finance Pvt Ltd- DLG cover not exceeding 2.5% of loans of the portfolio identified for DLG cover as per agreement. > ART Housing Finance (India) Ltd - DLG cover not exceeding 1% of the aggregate outstanding amount of loans forming part of relevant portfolio. > Micro Green Housing Finance Pvt Ltd - DLG cover not exceeding 2.5% of portfolio identified for DLG cover as per agreement.

* Subvented loans are not considered for determination of weighted average rate of interest.



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9. Disclosure as per RBI (Commercial Banks-Financial statements, Presentation and Disclosures) directions, 2025 dated November 28, 2025 and as amended thereafter, on resolution plan implemented under the Resolution framework for COVID-19 related stress are given below:

(Rs. in lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – outstanding as at 31.03.2026	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 – outstanding as at 30.09.2026
	A	B	C	D	E
Personal Loans	20282	190	-	2049	18123
Corporate persons*	8445	-	-	714	8276
Of which MSMEs	-	-	-	-	-
Others	1089	-	-	41	1051
Total	29816	190	-	2804	27450

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

¹Represents Net Movement in Balances

10. Provision Coverage Ratio as on September 30, 2026, calculated as per RBI guidelines is 96.13% (96.76% for the corresponding period of previous year).

11. As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank, which can be accessed at the following link: <https://www.kvb.bank.in/about-us/disclosures/pillar-III-disclosures/>. These disclosures have not been subjected to audit or review by the Joint Statutory Central Auditors of the Bank.

12. The Bank does not have any Subsidiaries/Associates/Joint ventures as on September 30, 2026 and hence, disclosure related to Consolidated Financial Results is not applicable at this stage.

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

Place : Karur

Date : October 15, 2026

For and on behalf of Board of Directors,

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



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