

IRC:F48:146:298:2025

September 19, 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: Intimation under Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Outcome of the Institutional Investor/Analyst meet

Pursuant to Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, in continuation to our intimation dated September 15, 2025, with respect to Bank's participation in "BFSI yatra" Investors Conference (Physical - Group meet) organized by ICICI securities, we wish to inform you that from Bank's side the top-management team consisting of Shri Sankar B – Executive Director, Shri R Ramshankar – Chief Financial Officer, Shri Jatla Sivaramakrishna – Chief Risk Officer and Shri K P Muthukumar – Head of Commercial Banking Group have participated in the said meet held today (i.e., September 19, 2025) at Chennai.

The list of Institutional Investor(s)/Analyst(s) who have participated in the Conference is as under:

S. No	Name of the Institutional Investor/Analyst
1.	Bandhan AMC
2.	Unifi Capital
3.	Axis Asset Management
4.	Dymon Asia
5.	Nippon India Alternate Investments
6.	White OAK Capital Asset Management

S. No	Name of the Institutional Investor/Analyst
7.	Franklin Templeton
8.	Premji Invest
9.	Sundaram Alternates
10.	Kotak Mahindra Life Insurance Ltd
11.	PPFAS Mutual Fund
12.	India Nippon Mutual Fund

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
CIN: L65110TN1916PLC001295

During the meeting information available in public domain was shared/discussed and except for the information furnished in Annexure no other UPSI has been shared during the interaction with Institutional Investors/Analysts.

This is a voluntary disclosure as per the NSE's Guidance Note on disclosures pertaining to analysts / institutional investors meet and best practices, dated 29.07.2022.

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
Company Secretary &
Deputy General Manager

Annexure

U.S. Tariff Imposition & impact

Our contemplation on the impact of U.S. Tariff imposition on 'advances' relies on the cognizance derived from meticulous portfolio analysis, market intelligence and interaction with market participants.

Amongst the higher tariff-imposed segments, Textile exports, Seafood exports, Granite exports & Steel exports are the segments in which our bank has a tidy exposure. The overall Exposure at Impact (EAI), as exports to the U.S., is reckoned at 1.20% of the total advances of the bank, as of June 2025. This includes both direct and indirect exports.

Break-up: Textile constitutes 0.86%, Seafood: 0.07%, Granites: 0.21%, Steel: 0.03%, Chemical: 0.01%, Wholesale and Retail Trades: 0.01% & Timber: 0.01% and this includes MSME exposures too. Total MSME exposure to U.S exports is 0.56% of the total advances of the bank, as of June 2025.

When further broken down, the total exposure to U.S. exports, where the export to U.S. is over 60% of the total annual turnover of individual borrowers, is nominal at 0.56% of the total advances.

Of the segments expected to get impacted, the major is 'Textiles' for KVB. To be noted that our Bank has already strategically reduced the textile portfolio from 8.00% (March 2021) to 5.43% (June 2025) of the total advances. Besides, it has adequately provisioned in respect of Textile segment, which faced headwinds due to demand pressure in the recent past.

Our advances to textile portfolio, if split based on activities, Spinning constitutes 0.14% of the total advances, Apparel & Home Textile exports: 0.11% and weaving and knitting: 0.04%. The impact is seen majorly in the 'Apparel & Home-textile exports', where our exposure is minimal at 0.11%.

The aforesaid segments remained healthy at Covid times, too. The hardiness of KVB's portfolio quality is the outcome of curated sourcing strategy and dynamic underwriting standards. Our key focus is to ensure inter-alia, seasoned borrowers, diversified segments, granularity & risk & reward optimization.

Further we expect our Indian Economy to be resilient, given the savvy political and economic strategies. Strategical shift of exports towards other countries, cutting losses by increasing domestic market push, FTAs with UK & other economies etc., shall alleviate the U.S. Tariff imposition.
