

## PRODUCT REVIEW Edelweiss Switch Insurance

# One for the geeky driver

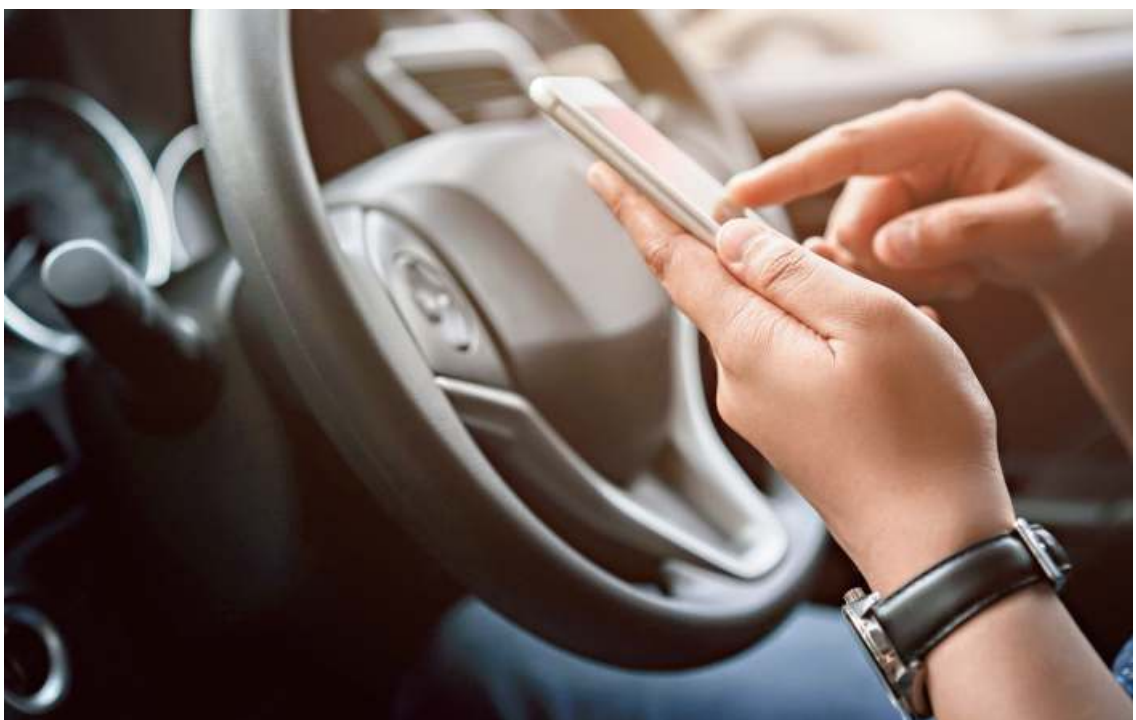
Here is a detailed look at app-based, utilisation-centred, subscription model of insurance

**SAI PRABHAKAR YADAVALLI**  
BL Research Bureau

With millennials' familiarity of technology in mind, the IRDAI has allowed tech-enabled motor insurance covers. In a press release dated July 6, the IRDAI has permitted insurers to offer utilisation-based motor insurance. Utilisation here is measured by kilometres or days driven — 'pay as you drive' and by the quality of the drive — 'pay how you drive'. The innovation helps the policyholder pay for insurance based on the usage and be rewarded for better driving discipline. One of the first products to come out on these lines is 'Switch Insurance' from Edelweiss General Insurance.

This app-based, utilisation-centred, subscription model of insurance provides many unique firsts to the policyholder. If car usage is intermittent or if the vehicle is driven by a better driver, the prospective policyholder can moderate their insurance payments.

Here's how Switch insurance functions, and its positives and negatives.



### App-based measurement

All policyholders of Switch motor insurance will need to install a related SWITCH app from Play Store or Apple's App Store in their mobile phones. The mobile phone with the app will be the primary source to collect driving-related diagnostics. This is different from the other telematics-based insurance products, which uses an OBD device (On Board Diagnostics) installed in the car to collect the relevant information.

The app's description on the Store declares that no data will be shared with third-party organisations — a written declaration on data privacy. As per the management, the maps and related data will be used, if required, only for claim compensation.

All the latest mobile phones have a gyroscope installed which will be used by the app to generate a driver score. The app (which is assumed to be on the policyholder's phone) detects motion above a certain speed. On detecting motion, the own damage cover is automatically turned on for that day and depending on the quality of the drive, a driver score will be generated.

A better score should provide a lower premium to insure against own damage

risk. The score weighs acceleration, angular velocity, stability, and other metrics of physical movement to quantify the direction, smoothness, and safety of the drive. Since the app is installed on the phone, messaging and calling on the drive will automatically impact the score for distracted driving.

The policyholder will be able to access the score to modify and improve his driving skills with the app.

### The savings

The savings from Switch insurance can be earned in the own damage part of the premiums. Third-party premiums (constituting close to half of a typical premium payment) cannot be fiddled with, as they are regulated and standardised by the IRDAI.

Regular insurance premiums price own damage covers essentially by the vehicle type, without scope for basing it on the period used or the abilities of the driver.

On days when movement detected by the app is not due to policyholder's vehicle, it will need a manual override by the policyholder to switch it off on that day, within 24 hours. This implies that on

days when public or other transport is used, by manually switching off insurance for that day, savings will be accrued. Thus, if you don't use your vehicle on weekends or other holidays too, insurance premium will not be charged.

The policyholder can also allow other designated drivers to use the insured vehicle and still get insurance based on the activities logged in the app.

The policyholder can add phone numbers of other drivers to authorise them. In the pilot stages, the management noted that convenience of usage increased only when the app worked automatically. That is, if a user had to manually engage the app every time they drive, there was a higher chance of missing out. To avoid this, manual intervention was brought in for switching off rather than switching on.

Own damage cover for the first and the last months are charged upfront. Later on, the own damage cover is paid as a subscription model with each month's performance getting reflected in the next month's premium payment.

The other charges including third-party premium and any other add-on will be collected upfront, similar to regular

motor insurance payments.

### Our view

On the whole, Switch insurance can be optimally harnessed by tech-enthusiastic driver/policyholder who is keenly aware of the cost-benefits that can be achieved by such new-age insure-tech product. The management mentions trial-runs produced savings of up to 30 per cent on own damage covers, bulk of which can be tied to off-days alone, without bringing driving quality into the picture. Not paying own damage cover for periods when the car is not used, makes sense for policyholders who are not regular users of the vehicle. However, there are some points to ponder. Switch app is designed to be active all the time.

To notify the app to disengage for off-vehicle days can be a bit of a laborious task. Also, when multiple drivers are using the same vehicle, it may be difficult to control drive quality and reap the benefits. There could be gaps in coverage on loss of phone, phone battery running out or a change in number.

One should also consider the quality of network coverage in their areas of vehicle usage for such tech-enabled policies.

### Have any queries on insurance policies?



Mail them to [insurancequeries@thehindu.co.in](mailto:insurancequeries@thehindu.co.in) to get your doubts sorted out by experts

Company name	Credit rating	Interest rate per annum (%)*			Additional interest rate for senior citizens (%)
		1-year tenure	3-year tenure	5-year tenure	
Bajaj Finance	CRISIL-AAA ICRA-AAA	6.20	7.40	7.40	0.25
HDFC** (Regular Deposit up to ₹2 cr)	CRISIL-AAA ICRA-AAA	6.00	6.70	6.80	0.25
ICICI Home Finance	CRISIL-AAA ICRA-AAA CARE-AAA	5.25	6.70	6.90	0.25
Kerala Transport Development Finance Corp	Guaranteed by Kerala Govt.	6.00	6.00	5.75	0.25
LIC Housing Finance	CRISIL-AAA	5.95	6.65	6.95	0.25
Muthoot Capital Services	CRISIL-FA+	6.25	6.75	7.25	0.25
PNB Housing Finance	CRISIL-FAA+/ CARE-AA	6.00	6.85	7.25	0.25
Shriram City Union Finance*	ICRA-MAA+	6.31	7.48	7.62	0.50
Shriram Transport Finance*	ICRA-AA+ IND AA+	6.31	7.48	7.62	0.50
Sundaram Home Finance	ICRA-AAA	6.00	6.65	7.00	0.50

\*Monthly rests. Additional interest of 0.25% p.a on all renewals, where the deposit is matured. \*\*Additional ROI of 0.05% p.a. will be applicable on individual deposits placed/renewed through HDFC's online system and auto-renewed deposits.  
#Cumulative payout rates. Note: This is solely for informational purposes and should not be construed as recommendation. Data as on July 20, 2022

Source: Paisabazaar.com



### HOW IT DIFFERS

The policyholder pays insurance premium based on usage and is rewarded for better driving discipline

Small Savings Scheme	Interest rate (%)		Compounding frequency
	Apr 1 - Jun 30 2022	July 1 - Sep 30 2022	
Post Office Savings Deposit	4.0	4.0	Annually
Post Office Time Deposit	1 year	5.5	Quarterly
	2 year	5.5	Quarterly
	3 year	5.5	Quarterly
	5 year	6.7	Quarterly
Post Office Recurring Deposit (5 year)	5.8	5.8	Quarterly
Senior Citizen Savings Scheme	7.4	7.4	Quarterly and paid
Post Office Monthly Income Scheme	6.6	6.6	Monthly and paid
National Savings Certificate	6.8	6.8	Annually
Public Provident Fund	7.1	7.1	Annually
Kisan Vikas Patra*	6.9	6.9	Annually
Sukanya Samridhhi Yojana	7.6	7.6	Annually

\*Will mature in 124 months. Note: Small Savings rates were left unchanged in the latest quarterly reset on June 30, 2022  
Source: Department of Economic Affairs, Ministry of Finance, GOI

## ALERTS

### Hospital empanelment for cashless service

General insurers are now allowed to empanel hospitals to enable cashless treatment, according to an IRDAI announcement. Based on insurers' standards and benchmarks set by their respective boards, hospitals can be independently empanelled. By de-regulating the process, a lot more hospitals can now process insurance patients in a cashless manner.

Bank	<1 year	1 to 2 years	2 to 3 years	3 to 5 years	w.e.f
<b>FOREIGN BANKS</b>					
Citi Bank	2.75	3	3.5	3.5	Jul 22
DBS Bank	4.75	6	6.25	6.25	Jul 15
Deutsche Bank	5.25	6	6.25	7	Jun 14
HSBC	3.1	5.75	6	4	Jul 18
Scotia Bank	3.7	3.9	4	4	Jul 01
Standard Chartered	4.65	5.7	5.7	5.7	Jul 04
<b>INDIAN: PUBLIC SECTOR BANKS</b>					
Bank of Maharashtra	5	5.25	5.25	5.25	Jun 13
Bank of Baroda	4.4	5.45	5.5	5.35	Jun 15
Bank of India	4.35	5.4	5.4	5.35	Jun 23
Canara Bank	5.1	5.45	5.7	5.75	Jul 16
Central Bank of India	4.4	5.3	5.35	5.6	Jul 10
Indian Bank	4.4	5.5	5.6	5.6	Jul 04
Indian Overseas Bank	4.5	5.5	5.6	5.6	Jul 12
Punjab National Bank	4.5	5.45	5.5	5.75	Jul 20
Punjab & Sind Bank	4.5	5.35	5.6	5.6	Jul 11
State Bank of India	4.6	5.35	5.45	5.5	Jun 14
UCO Bank	4.4	5.3	5.3	5.6	May 10
Union Bank	4.6	5.45	5.5	5.75	Jun 16
<b>INDIAN: PRIVATE SECTOR BANKS</b>					
Axis Bank	4.75	5.75	5.7	5.75	Jun 16
Bandhan Bank	4.5	6.5	6.5	6.5	Jul 04
Catholic Syrian	4.25	5.5	5.75	5.75	Jun 01
City Union Bank	4.75	5.55	5.3	5.25	Jun 20
DCB Bank	5.7	6.6	6.6	6.6	Jun 22
Dhanlaxmi Bank	4.5	5.8	5.3	6.05	Jul 20
Federal Bank	4.8	5.75	6	5.75	Jul 18
HDFC Bank	4.65	5.35	5.5	5.7	Jun 17
ICICI Bank	4.65	5.35	5.5	5.7	Jun 22
IDBI Bank	4.5	5.4	5.6	5.75	Jul 14
IDFC First Bank	5.75	6.5	6.5	6.5	Jul 18
IndusInd Bank	5.5	6.5	6.5	6.5	Jun 21
J & K Bank	4.5	5.4	5.5	5.55	Jul 11
Karnataka Bank	5	5.35	5.5	5.5	Jul 01
Kotak Bank	5.25	5.75	5.9	5.9	Jul 01
Karur Vysya Bank	5	5.6	5.8	5.9	Jul 08
RBL Bank	5.25	7	6.75	6.55	Jul 21
South Indian Bank	4.6	5.6	5.75	5.85	Jul 20
Tamilnad Mercantile Bank	5	5.6	5.6	5.6	Jun 01
TNSC Bank	5.75	6	5.85	6	Dec 09
Yes Bank	5	6.5	6.5	6.5	Jun 18
<b>SMALL FINANCE BANKS</b>					
AU Small Finance Bank	5.35	6.6	6.9	6.9	Jun 24
Equitas Small Finance Bank	5.25	6.6	7	6	Jun 27
Fincare Small Finance Bank	5.4	6.9	6.5	7	Jul 18
Jana Small Finance Bank	5.5	7.25	7.25	7.35	Jun 15
Suryoday Small Finance Bank	5.75	6.5	7.49	6.75	Jun 06
Ujjivan Small Finance Bank	6.5	7.1	7.2	7.2	Jun 13

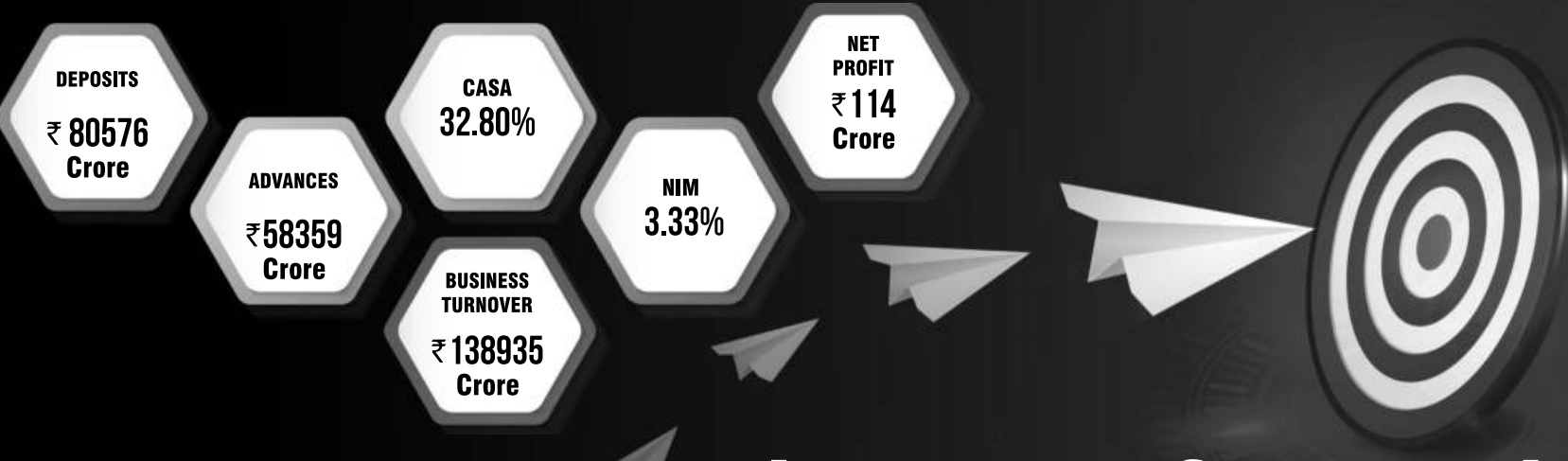
Data as on respective banks' website on 22 July, 2022; For each year range, the maximum offered interest rate is considered; interest rate is for a normal fixed deposit amount below ₹1 crore. Compiled by BankBazaar.com



# The Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office : Mangaluru - 575 002      CIN : L85110KA1924PLC001128      e-mail : [info@kbank.com](mailto:info@kbank.com)      visit us at : <https://karnatakabank.com>



## The Joy of Growth

### STANDALONE UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR / AS ON QUARTER ENDED JUNE 30, 2022

Particulars	Quarter ended 30.06.2022 (Reviewed)	Quarter ended 31.03.2022 (Audited)	Quarter ended 30.06.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
Total income from operations (net)	1761.87	1835.68	1749.15	7175.54
Net profit/Loss for the period (before tax, exceptional and or extraordinary items)	49.88	284.21	46.14	694.56
Net profit/Loss for the period before tax (after exceptional and or extraordinary items)	49.88	284.21	46.14	694.56
Net Profit / (Loss) for the period after tax (after Extraordinary items or extraordinary items)	114.18	130.35	106.08	508.62
Equity Share Capital	311.23	311.17	310.88	311.17
Reserves (excluding Revaluation Reserve)	-----	-----	-----	6324.61
Securities Premium Account	1256.15	1255.97	1255.01	1255.97
Net worth	6751.40	6635.78	6284.30	6635.78
Paid up debt Capital/outstanding debt	1270	1270	970	1270
Capital Redemption Reserve/ Debenture redemption Reserve	Nil	Nil	Nil	Nil
Outstanding Redeemable Preference Share	Nil	Nil	Nil	Nil
Debt Equity Ratio	0.15	0.15	0.17	0.15
Earnings Per Share (of Rs 10/- each)				
Basic:	3.67*	4.19*	3.41*	16.36
Diluted:	3.66*	4.17*	3.40*	16.29

\*Not annualized

Note: The above is an extract of the detailed format of period ended results for June 30, 2022 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the results for June 30, 2022 is available on the Stock Exchange websites. BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com>, Bank website: <https://www.karnatakabank.com/index.jsp>

### CONSOLIDATED UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR / AS ON QUARTER ENDED JUNE 30, 2022

Particulars	Quarter ended 30.06.2022 (Reviewed)	Quarter ended 31.03.2022 (Audited)	Quarter ended 30.06.2021 (Reviewed)	Year ended 31.03.2022 (Audited)
Total income from operations (net)	1761.87	1835.76	1749.12	7175.54
Net profit/Loss for the period (before tax, exceptional and or extraordinary items)	49.75	284.06	45.96	693.93
Net profit/Loss for the period before tax (after exceptional and or extraordinary items)	49.75	284.06	45.96	693.93
Net Profit / (Loss) for the period after tax (after Extraordinary items or extraordinary items)	114.05	130.20	105.91	507.99
Equity Share Capital	311.23	311.17	310.88	311.17
Reserves (excluding Revaluation Reserve)	---	---	---	6323.87
Securities Premium Account	1256.15	1255.97	1255.01	1255.97
Net worth	6750.53	6635.04	6284.01	6635.04
Paid up debt Capital/outstanding debt	1270	1270	970	1270
Capital Redemption Reserve/Debenture redemption Reserve	Nil	Nil	Nil	Nil
Outstanding Redeemable Preference Share	Nil	Nil	Nil	Nil
Debt Equity Ratio	0.15	0.15	0.17	0.15
Earnings Per Share (of Rs 10/- each)				
Basic:	3.66*	4.19*	3.41*	16.36
Diluted:	3.65*	4.17*	3.39*	16.29

\*Not annualized

Note: The above is an extract of the detailed format of period ended results for June 30, 2022 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the results for June 30, 2022 is available on the Stock Exchange websites. BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com>, Bank website: <https://www.karnatakabank.com/index.jsp>

For and on behalf of Board of Directors

Mahabaleshvara M S  
Managing Director & CEO

Place : Mangaluru  
Date : 23.07.2022

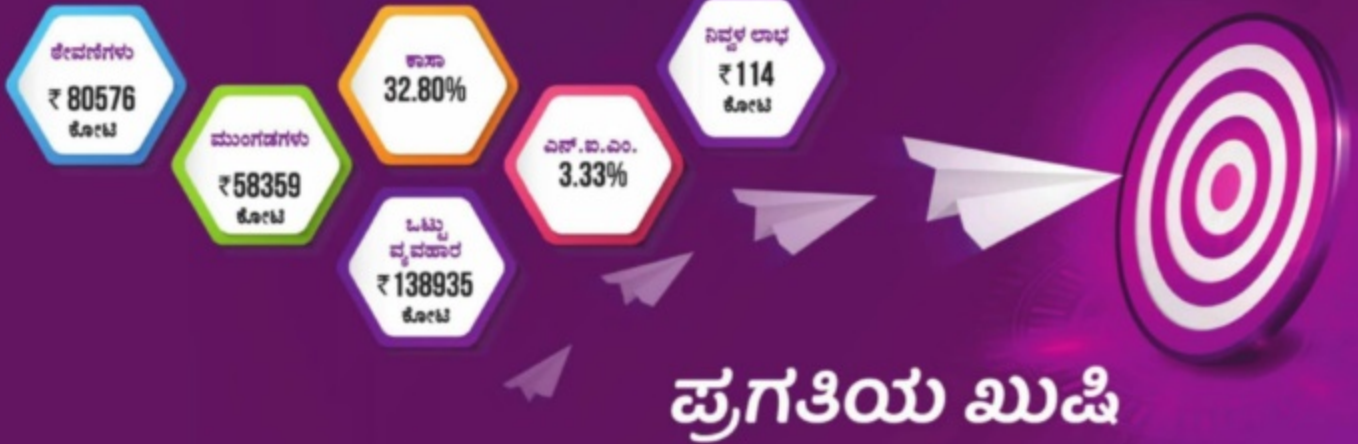
# ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಲಿ.

ಮೈಸೂರು ಬ್ಯಾಂಕ್, ಉಡುಪಿ

ಬೆಂಗಳೂರು ಹಾಗೂ ಪ್ರಧಾನ ಕಛೇರಿ: ಮಂಗಳೂರು - 575 002

CIN: L85110KA1924PLC001128

ಇಮೇಲ್: info@kibank.com | ಮೆಸೇಜ್: www.kamatkbank.com



**ದಿನಾಂಕ 30ನೇ ಜೂನ್ 2022 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಸ್ವತಂತ್ರ ಅಪರಿಶೋಧಿತ ತ್ರೈಮಾಸಿಕ ಹಣಕಾಸು ಭಂಡಾರಗಳ**

ವಿವರಣೆ	₹ Crores (₹ ಕೋಟಿ)			
	30.06.2022 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	31.03.2022 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	30.06.2021 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	31.03.2021 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)
ಒಟ್ಟು ನಿರಾಶಂಕು ಆವಯ (ಒಟ್ಟು)	1761.87	1835.68	1749.15	7175.54
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಪ್ರಸ್ತುತ ಸಾಲರಲ್ಲಿ (ಸಿರಿಗೊಳಿಸಲು, ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	49.88	284.21	46.14	694.56
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಸಿರಿಗೊಳಿಸಲು (ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	49.88	284.21	46.14	694.56
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಪ್ರಸ್ತುತ ಸಾಲರಲ್ಲಿ ಸಿರಿಗೊಳಿಸಲು (ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	114.18	130.35	106.08	508.62
ಉಪನಿರೀಕ್ಷಿಸಬಹುದಾದ ಉಳಿತಾಯ ಒಟ್ಟು	311.23	311.17	310.88	311.17
ಮಾರುಕಟ್ಟೆ (ಮರು ಹಣಕಾಸಿಗಾಗಿ ಮಾರುಕಟ್ಟೆಗೆ ಸೇರಿಸಬಹುದಾದ)	-----	-----	-----	6324.61
ಸಿಬ್ಬಿಬ್ಯಾಂಕ್ ಅನುಭವಿಸಿದ ಲಾಭ	1256.15	1255.97	1255.01	1255.97
ಒಟ್ಟು ಸಂಪತ್ತು	6751.40	6635.78	6284.30	6635.78
ಉಪನಿರೀಕ್ಷಿಸಬಹುದಾದ ಸಂಪತ್ತು / ಅಥವಾ ಅನುಭವಿಸಿದ ಸಂಪತ್ತು	1270	1270	970	1270
ಇನ್ಸೂರೆನ್ಸ್ ಡಿವಿಡೆಂಡ್ ರೆಮೈನ್ / ಡಿವಿಡೆಂಡ್ ರೆಮೈನ್ಸ್ ಡಿವಿಡೆಂಡ್	Nil	Nil	Nil	Nil
ಅಥವಾ ಅನುಭವಿಸಿದ ಉಳಿತಾಯ ಸಿರಿಗೊಳಿಸಲು	Nil	Nil	Nil	Nil
ಸಂಪತ್ತು ಅನುಭವಿಸಿದ (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್ ರೂಪದಲ್ಲಿ)	0.15	0.15	0.17	0.15
ಸಿರಿಗೊಳಿಸಲು ಅಥವಾ (ಕ್ರ.ಸಂ. 19/- ರಂತೆ)				
ಮಾರುಕಟ್ಟೆ (ಬೆಂಚ್)	3.67*	4.19*	3.41*	16.36
ಇನ್ಫ್ಲ್ಯಾಷನ್	3.66*	4.17*	3.40*	16.29

ವಿವರಣೆ	₹ Crores (₹ ಕೋಟಿ)			
	30.06.2022 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	31.03.2022 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	30.06.2021 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)	31.03.2021 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ತ್ರೈಮಾಸಿಕ (ಅಪರಿಶೋಧಿತ)
ಒಟ್ಟು ನಿರಾಶಂಕು ಆವಯ (ಒಟ್ಟು)	1761.87	1835.76	1749.12	7175.54
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಪ್ರಸ್ತುತ ಸಾಲರಲ್ಲಿ (ಸಿರಿಗೊಳಿಸಲು, ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	49.75	284.06	45.96	693.93
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಸಿರಿಗೊಳಿಸಲು (ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	49.75	284.06	45.96	693.93
ಒಟ್ಟು ಲಾಭ / (ನಷ್ಟ) ಪ್ರಸ್ತುತ ಸಾಲರಲ್ಲಿ ಸಿರಿಗೊಳಿಸಲು (ಅನಿರೀಕ್ಷಿಸಬಹುದಾದ) / ಅಥವಾ ಅನುಭವಿಸಿದ ಒಟ್ಟುಗೂಡಿಸಿದ ಮೊತ್ತ	114.05	130.20	105.91	507.99
ಉಪನಿರೀಕ್ಷಿಸಬಹುದಾದ ಉಳಿತಾಯ ಒಟ್ಟು	311.23	311.17	310.88	311.17
ಮಾರುಕಟ್ಟೆ (ಮರು ಹಣಕಾಸಿಗಾಗಿ ಮಾರುಕಟ್ಟೆಗೆ ಸೇರಿಸಬಹುದಾದ)	---	---	---	6323.87
ಸಿಬ್ಬಿಬ್ಯಾಂಕ್ ಅನುಭವಿಸಿದ ಲಾಭ	1256.15	1255.97	1255.01	1255.97
ಒಟ್ಟು ಸಂಪತ್ತು	6750.53	6635.04	6284.01	6635.04
ಉಪನಿರೀಕ್ಷಿಸಬಹುದಾದ ಸಂಪತ್ತು / ಅಥವಾ ಅನುಭವಿಸಿದ ಸಂಪತ್ತು	1270	1270	970	1270
ಇನ್ಸೂರೆನ್ಸ್ ಡಿವಿಡೆಂಡ್ ರೆಮೈನ್ / ಡಿವಿಡೆಂಡ್ ರೆಮೈನ್ಸ್ ಡಿವಿಡೆಂಡ್	Nil	Nil	Nil	Nil
ಅಥವಾ ಅನುಭವಿಸಿದ ಉಳಿತಾಯ ಸಿರಿಗೊಳಿಸಲು	Nil	Nil	Nil	Nil
ಸಂಪತ್ತು ಅನುಭವಿಸಿದ (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್ ರೂಪದಲ್ಲಿ)	0.15	0.15	0.17	0.15
ಸಿರಿಗೊಳಿಸಲು ಅಥವಾ (ಕ್ರ.ಸಂ. 19/- ರಂತೆ)				
ಮಾರುಕಟ್ಟೆ (ಬೆಂಚ್)	3.66*	4.19*	3.41*	16.36
ಇನ್ಫ್ಲ್ಯಾಷನ್	3.65*	4.17*	3.39*	16.29

\* ಅಪರಿಶೋಧಿತ  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.  
 ಮೂಲ ಡಿವಿಡೆಂಡ್ SEBI (ಸಿಬ್ಬಿಬ್ಯಾಂಕ್) ನಿಯಮಾವಳಿಯ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ ಮತ್ತು ಬಹುಮಾನದ ಪ್ರಕಾರ ಘೋಷಿಸಿದಂತೆ.

ಸ್ಥಳ: ಮಂಗಳೂರು  
 ದಿನಾಂಕ: 23.07.2022

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕಿನ ಪರಿಷತ್  
 ಮಹಾಬಲೇಶ್ವರ ಎಂ.ಎಸ್.ಪಿ.  
 ಮೈಸೂರು ಕ್ಷೇತ್ರದ ಅಧ್ಯಕ್ಷರು