



Karnataka Bank Ltd.
Your Family Bank. Across India.

Analysis of Financial Results

September 2016



Company Overview

Financial Performance

Business Strategy

Annexure



1. Time tested Bank with over 92 years of banking history
2. Pan-India footprint
3. Robust technology and risk management systems
4. Strong productivity, capital adequacy ratios
5. Experienced management team & Professional Board
6. Highest Standard of Corporate Governance
7. Business Process Reengineering under implementation
8. Consistent track record of profit since inception
9. Powered by KBL - VISION 2020

History & Evolution



- Incorporated in **1924**, Karnataka Bank is one of the oldest time tested private sector Banks.
- Offers wide variety of corporate and retail banking products and services to over **7.7 million** customers.
- Forayed into General Insurance business as a JV partner in Universal Sampo General Insurance Company Limited.
- **2,058** service outlets with **736** branches, **3** Extension Counters and **1,319** ATMs in 486 centres across India as on Sept 30, 2016.
- Business Turnover of **₹ 89,707 crore** as at 30.09.2016.

2016	• Achieved highest Net Profit of ₹ 245.36 crore for H1.
2015	• Unveiled KBL - VISION 2020 & adopted Vision Statement • No. of ATMs crossed 1,000
2014	• Business turnover crossed the milestone of ₹ 75,000 crore
2013	• Secured ISO 27001 : 2005 Certificate from NQA • BPR implementation under the guidance of M/s KPMG Advisory Services Pvt Ltd. commenced
2012	• Business Turnover crossed the milestone of ₹ 50,000 crore • No. of branches crossed 500 • Average turnover per branch crossed ₹ 100 crore • Launched ASBA facility
2011	• Right issue of ₹ 457.03 crore in the ratio of 2:5. • Launched Online Trading facility
2010	• Maiden QIP aggregate ₹ 160.83 crs.
2009	• Compliance with Basel-II norms
2007	• Completion of 100% core banking
2006	• Floated general insurance JV along with Allahabad Bank, Indian Overseas Bank, Dabur Investments and Sampo Japan Insurance • Launched CDSL-DP services at select branches
2005	• Completed 2:1 rights issue to raise ₹ 160 crs
2003	• Right issue in the ratio of 1:2
2002	• Bancassurance tie-up with MetLife • Maiden bonus issue in the ratio of 1:1
2000	• Implementation of "Finacle" CBS
1995	• Public issue of 45 lakh equity shares in October 1995
1977	• Became an authorised dealer of foreign exchange
1960 to 1966	• Took over assets and liabilities of Sringeri Sharada Bank Ltd, Chitaldurg Bank & Bank of Karnataka, Hubli.
1924	• Incorporated on 18 th February 1924 at Mangalore by Late B R Vyasarayachar & other leading members of the South Kanara Region



Awards & accolades received during the current FY 2016-17 :

- ❖ Bank has bagged '**Award of Excellence**' for "**Outstanding Performance in MSME funding**" instituted by Federation of Industry, Trade & Services [FITS]
- ❖ Bank has bagged '**CFBP Jamnalal Bajaj Uchit Vyavahar Puraskar - 2015**' "**Certificate of Merit**" under the category '**Service Enterprises - Large**' for Fair Business Practices.
- ❖ Bank has bagged '**Greentech Safety Award 2016**' instituted by M/s Greentech Foundation, New Delhi, under '**Gold**' category in Banking sector, for its safety & security measures at Head Office.
- ❖ Bank has bagged "**Certificate of Special Mention for use of Technology for Financial Inclusion**" among Small Banks, instituted by IDRBT.
- ❖ Bank has bagged **FIEO - Southern Region Export Excellence Award: Best Financial Institution [Southern Region]** for the support extended to Export Business, for the year 2013-14 under Gold Category, instituted by Federation of Indian Export Organisations.
- ❖ Bank has bagged "**Best MSME Bank Award [Private sector] 2016**" instituted by The Associated Chambers of Commerce & Industry of India [ASSOCHAM].

Awards & Accolades - contd..



Shri P Jayarama Bhat, MD & CEO of the Bank and Shri Mahabaleshwara M S, Chief General Manger, receiving the Greentech Safety "Gold Award" from Shri Kamaleshwar Saran, Chairman & CEO of Greentech foundation, in a function held at Goa on 29-08-2016.

Shri Raghurama, General Manager, receiving the "Best MSME Bank Award (Private sector) 2016" instituted by The ASSOCHAM, from Shri Haribhai Parathibhai Chaudhary, Hon'ble Minister of State for MSME, Govt of India, at New Delhi.



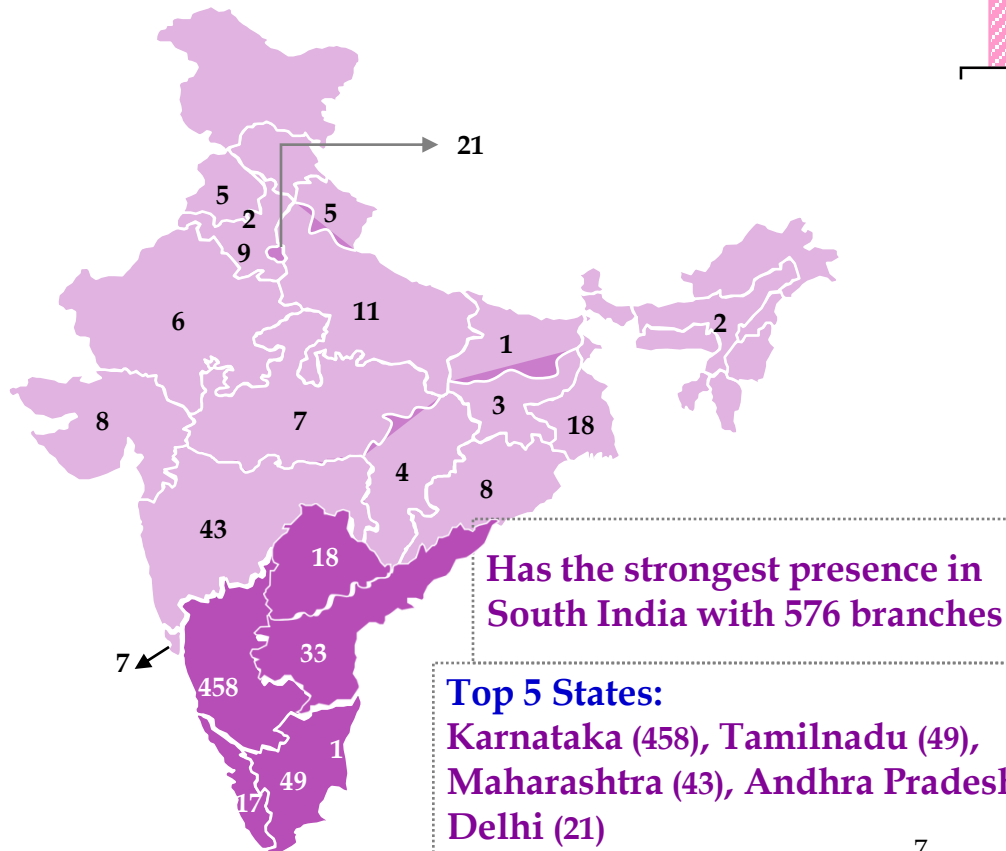
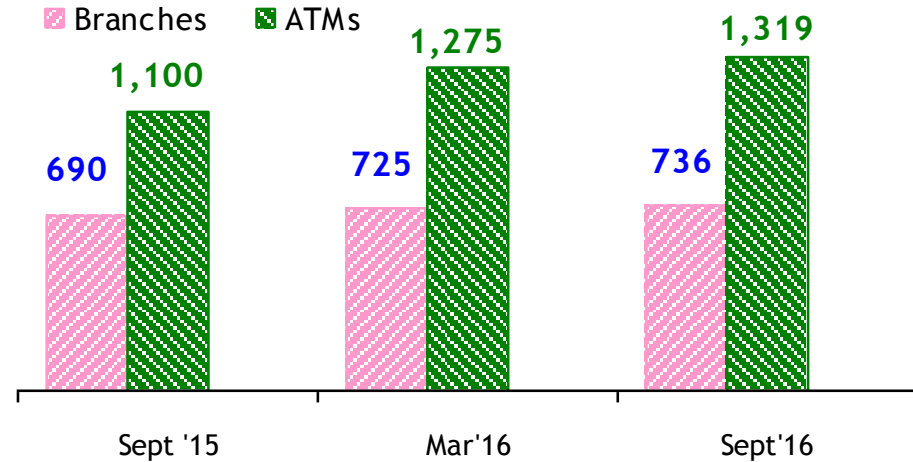
Pan-India footprint



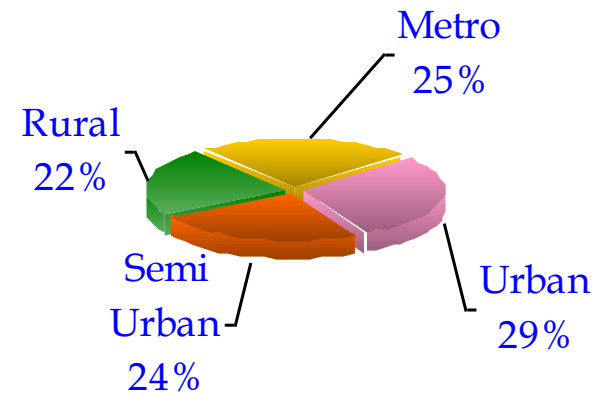
Pan-India Presence

- Total 2,058 outlets –736 branches, 3 Extension Counters & 1,319 ATMs
- Total 28 e-Lobbies & 65 mini e-Lobbies
- Specialized branches for Forex, Industrial, Agriculture, MSME, Corporate business & Financial Inclusion
- 93 Financial Inclusion branches, 37 Ultra Small branches
- Expanding network in northern India also.

No of branches & ATMs



Area wise distribution of branches (Sept '16)





Strong technology platform

The existing “ISO 27001:2013” certificate encompassing the Information Security Management System (ISMS) at the Bank’s Data Centre, Near line Site [NLS] at Bengaluru and Information Technology Department including the DR site [IT & DR] at Head Office, Mangaluru, has been renewed by AJA Registrars, UK, for a further period of three years up to March 2019, reflecting the Bank’s continued commitment to technology adoption.

- ◆ Pioneer in implementing “Finacle” (CBS) amongst the old generation private sector banks
- ◆ State-of-art IT set up which has enabled Anytime Anywhere Banking through alternate delivery channels such as ATMs, VISA International Debit Card, RUPAY Debit Card, Internet Banking, Mobile Banking, IMPS, e-lobby etc.
- ◆ Enabled Online Account Opening, implemented ‘M-Passbook’ (Mobile Passbook), ‘KBL Apna App’ (SMS Banking) etc as additional facilities for the convenience of customers.
- ◆ Also offers other products such as NGRTGS, NEFT, NECS, CTS, Online Trading, ASBA facility, Gift Card, Travel Card, Biometric Smart Card under Financial Inclusion, PoS Network, Online inward remittance facility to NRIs etc.
- ◆ Implemented Lending Automation Processing System (LAPS) software for efficient life cycle management of loan accounts and improved monitoring.
- ◆ Implemented an Enterprise Level Fraud Risk Management System (ELFRMS) for effective cyber fraud prevention across delivery channels.
- ◆ Launched Mobile Banking App on Unified Payment Interface (UPI) Platform branded “KBL SMARTz”.



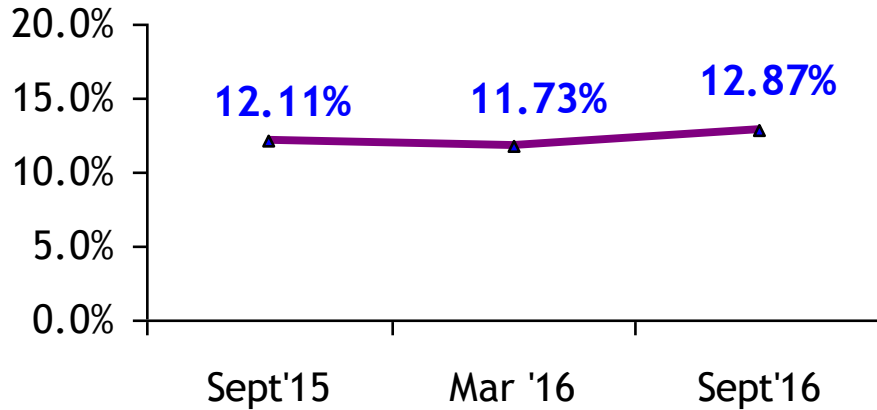
Effective risk management system

- ◆ Integrated Risk Management Committee develops policies and strategies for integrated risk management, monitors and reviews risk profile of the bank periodically.
- ◆ Internal Credit Rating of all the borrowers: Credit exposure above INR 25 lakh are rated borrower-wise and credit facilities below INR 25 lakh & all schematic advances including agri-credit proposals are rated under 'Pool based approach'.
- ◆ Continuous offsite surveillance of borrower accounts.
- ◆ Effective ALM/mid office set up to monitor Liquidity risk/ Market risk on a continuous basis.
- ◆ For effective Operational risk management:
 - Bank is building up a database of internal Loss data, near- miss cases and other Operational risk events, since Sept 2007.
 - Bank has an effective AML monitoring system to scrutinize the customer transactions to ensure compliance to the extant guidelines.
- ◆ Bank has taken all necessary steps for migration to 'Basel II advanced approaches' under Credit, Market and Operational Risk and also complied with the extant 'Basel III' guidelines of RBI.
- ◆ Bank has implemented a scientific Fund Transfer Pricing (FTP) & Customer Profitability Management System (CPMS) to assess the performance of branches / products / portfolios / customers.

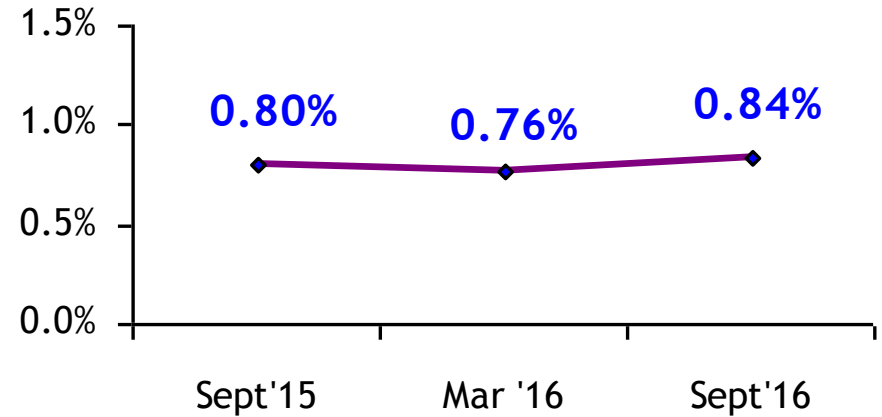
Return and Capital Adequacy Ratios



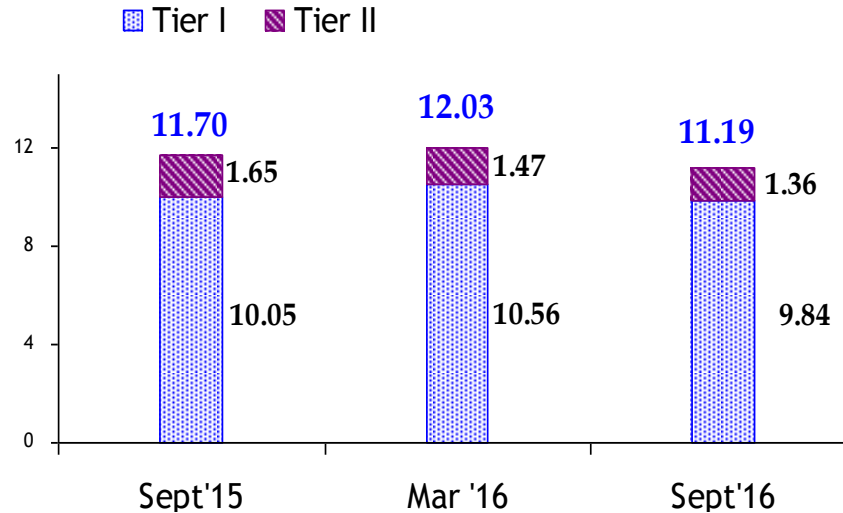
Return on Equity (%) (after tax)



Return on Assets (%) (after tax)



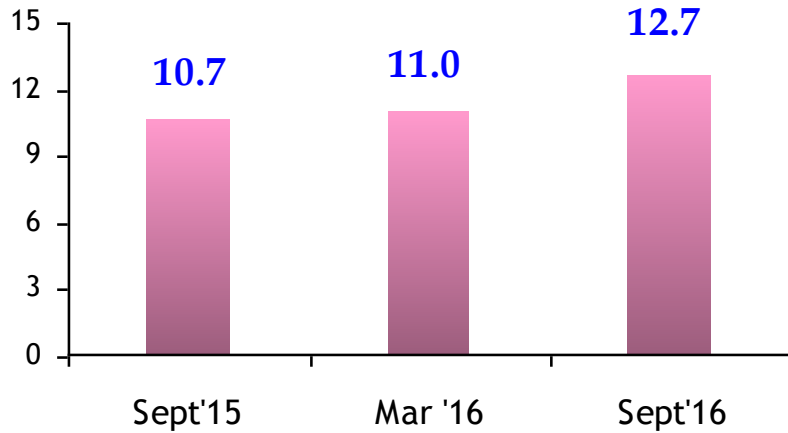
Capital Adequacy (%) - Basel III



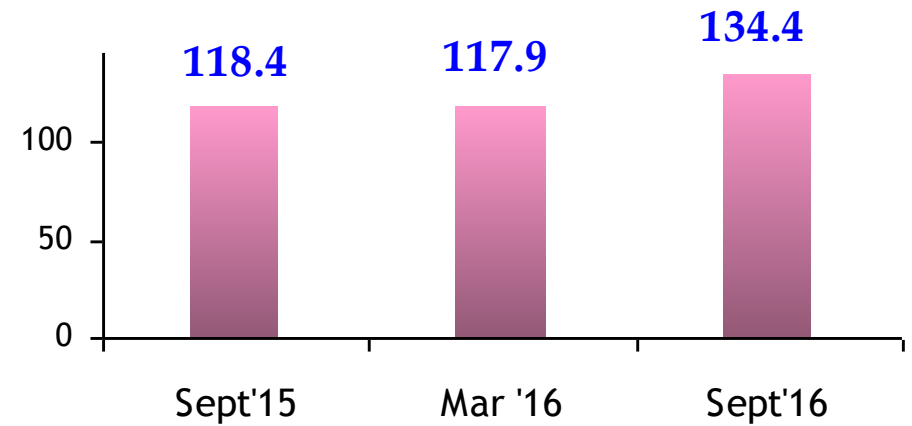
Productivity ratios



Operating Profit per employee (₹ lakh) *

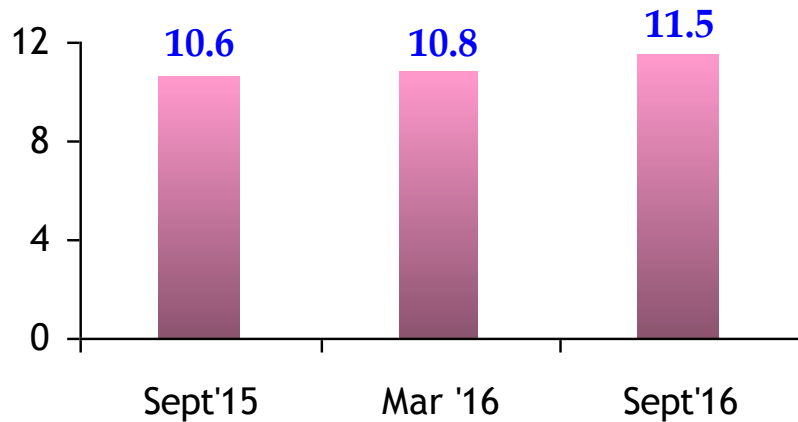


Operating Profit per branch (₹ lakh) *

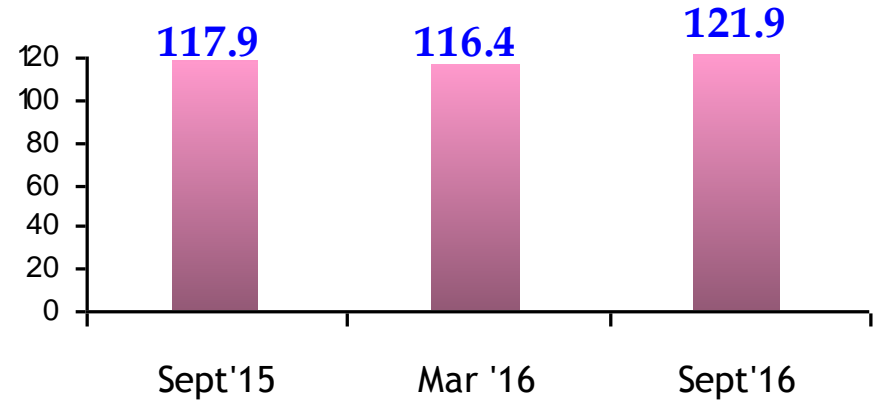


* annualised

Business per employee (₹ crs)



Business per branch (₹ crs)

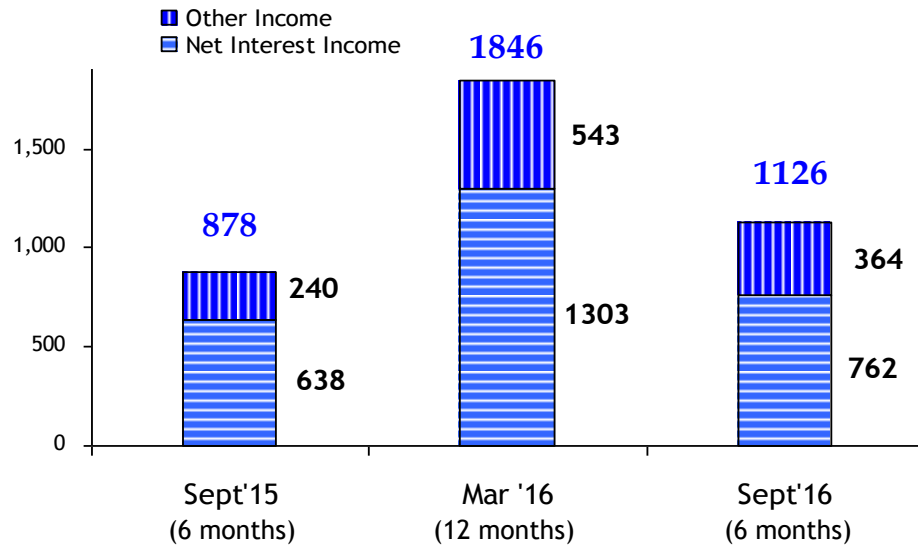


Financial Performance

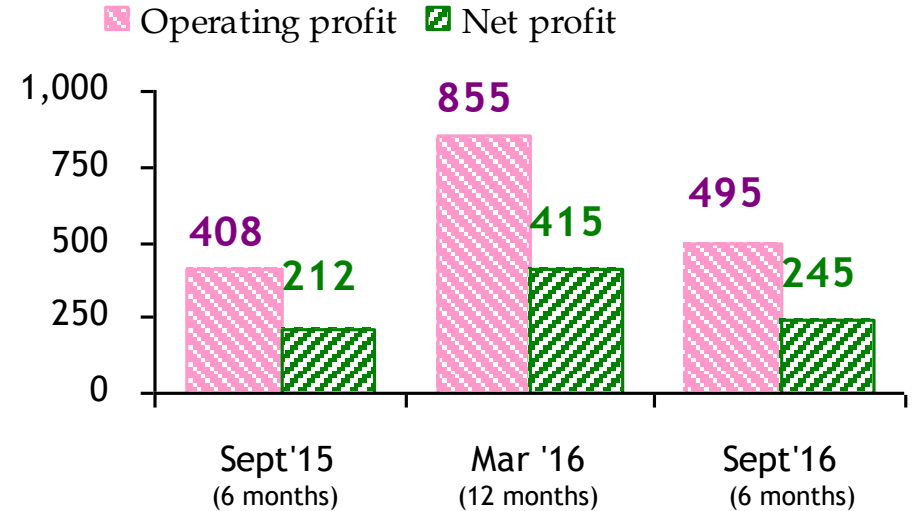
Income & Profit



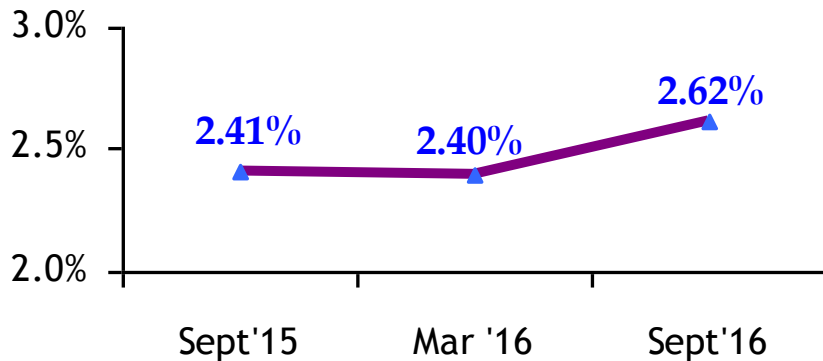
Net Income (₹ crs)



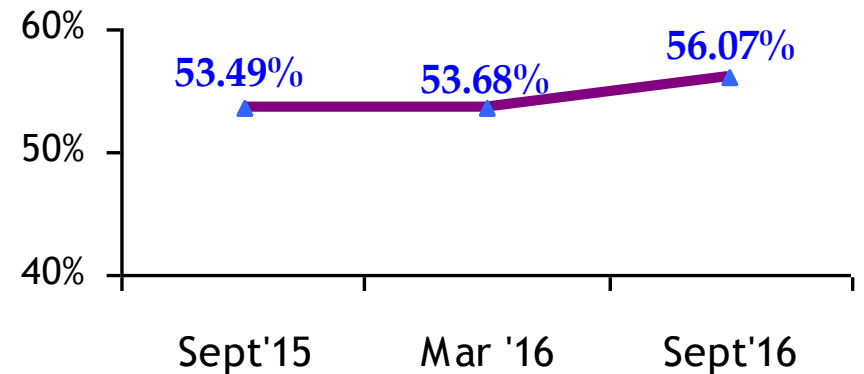
Operating and Net Profit (₹ crs)



Net Interest Margins (%)



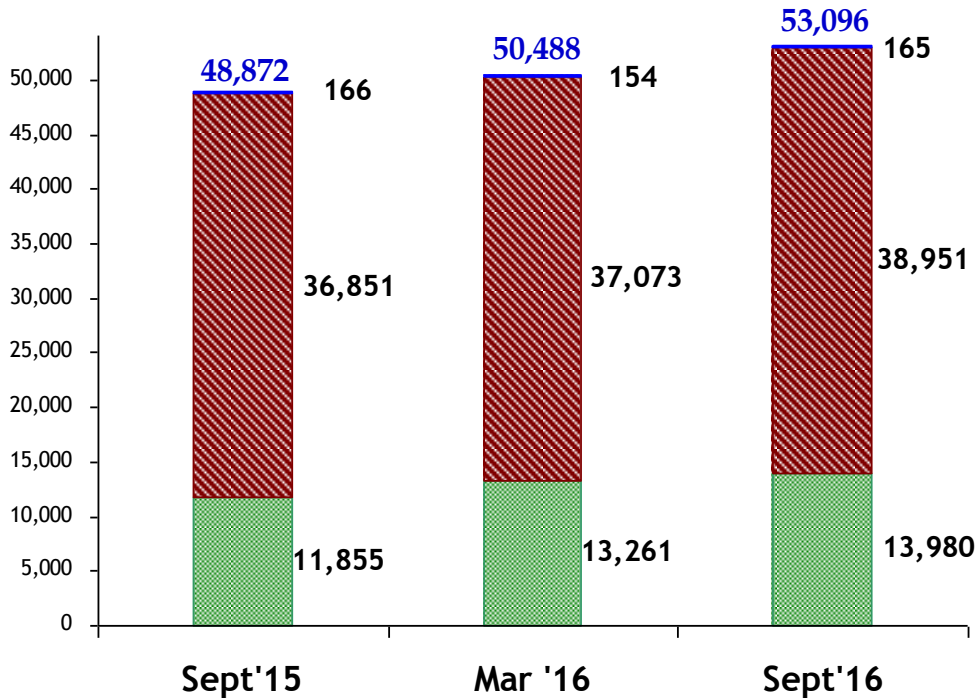
Cost to Income Ratio (%)



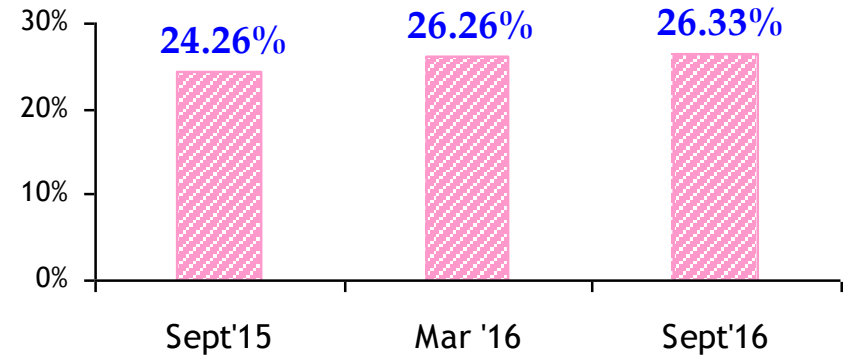


Deposits (₹ crs)

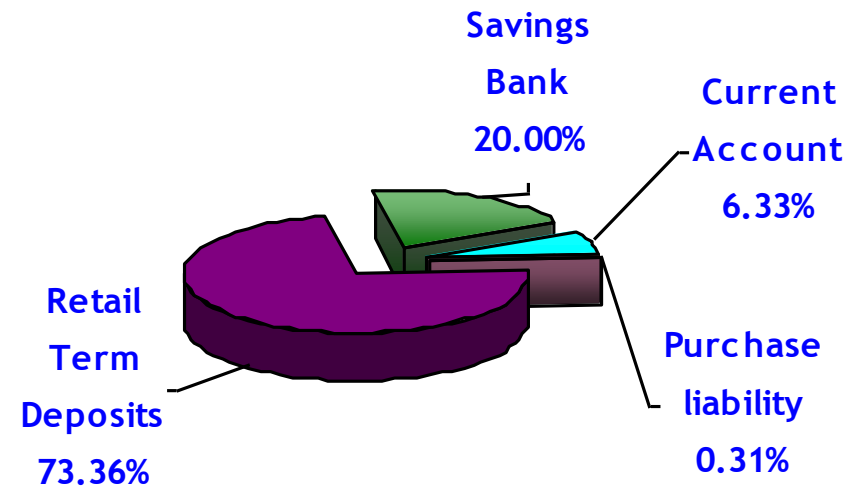
■ CASA
 ■ Retail
 ■ Purchase liability



CASA share to total Deposits

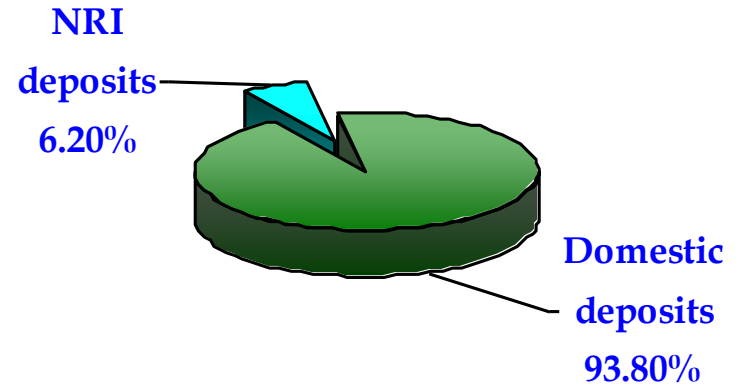
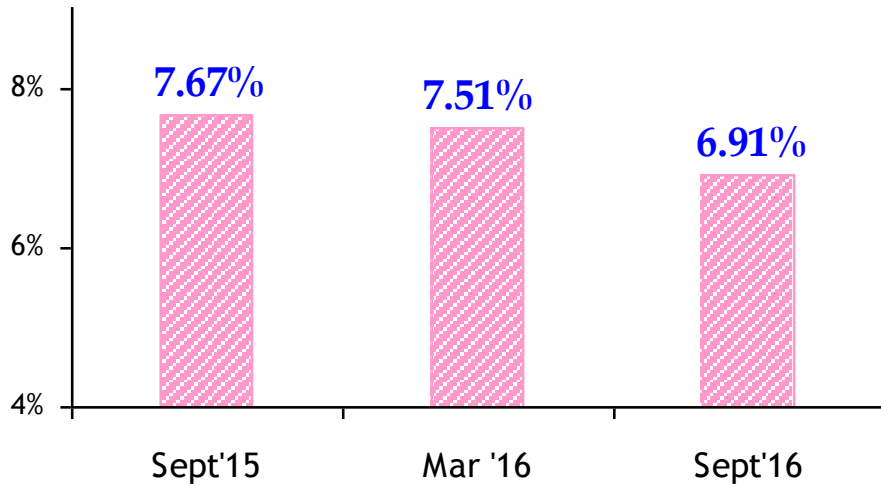


Deposits break up (Sept '16)

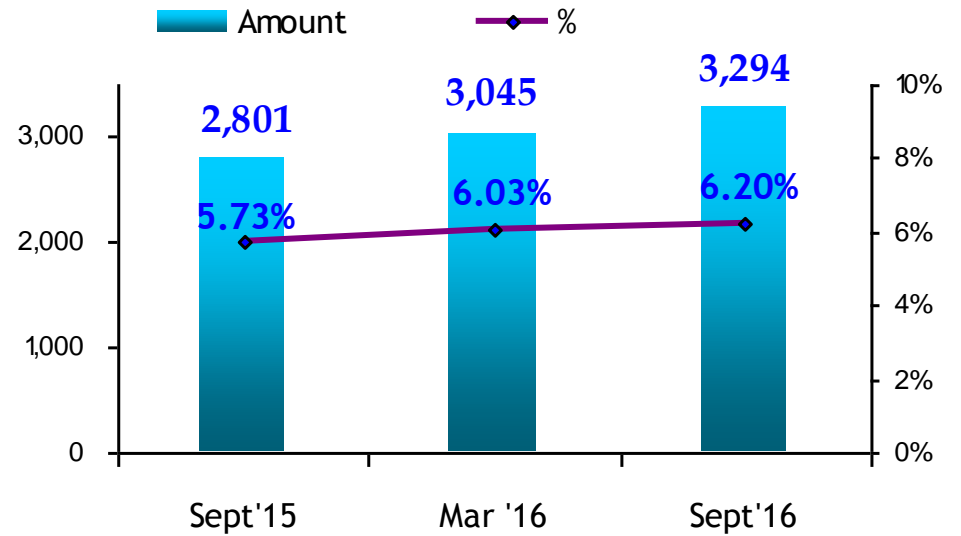




Cost of Deposits



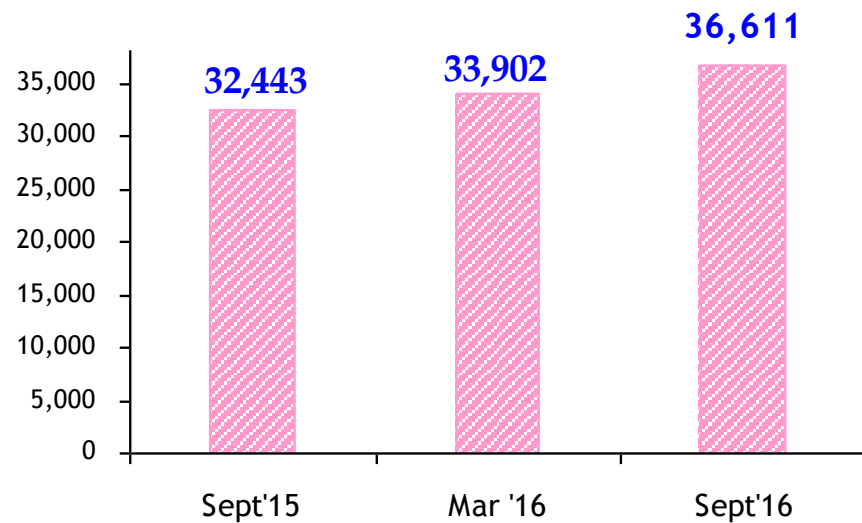
NRI Deposits (₹ crs)





External rating wise Credit Portfolio as of Sept '16

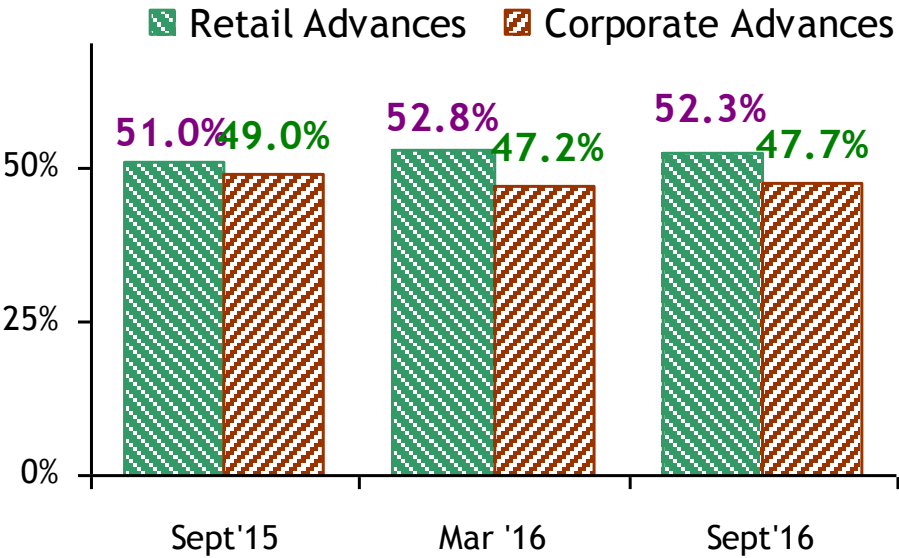
Advances (₹ crs)



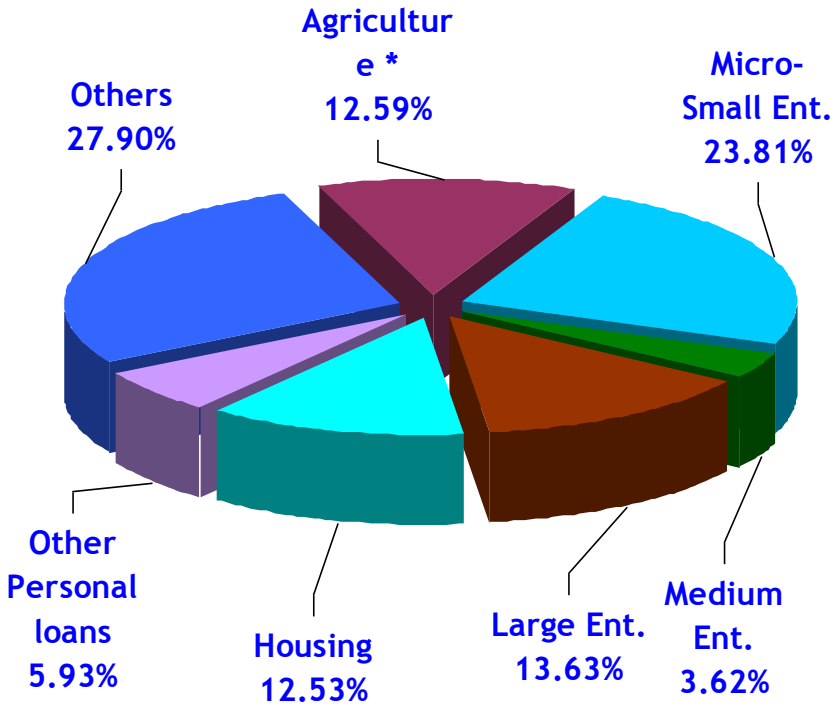
Rating	No of Borrowers	Balance O/s (in crs)	% to GBC
AAA	7	1,031.71	2.79%
AA	19	1,627.32	4.40%
A	19	751.62	2.03%
BBB	21	869.28	2.35%
BB	26	1,278.86	3.46%
B	12	468.14	1.27%
C	1	39.23	0.11%
D	11	929.61	2.51%
Total	116	6,995.77	18.92%
Gross Bank Credit		36,980.23	



Retail & Corporate Advances (%)



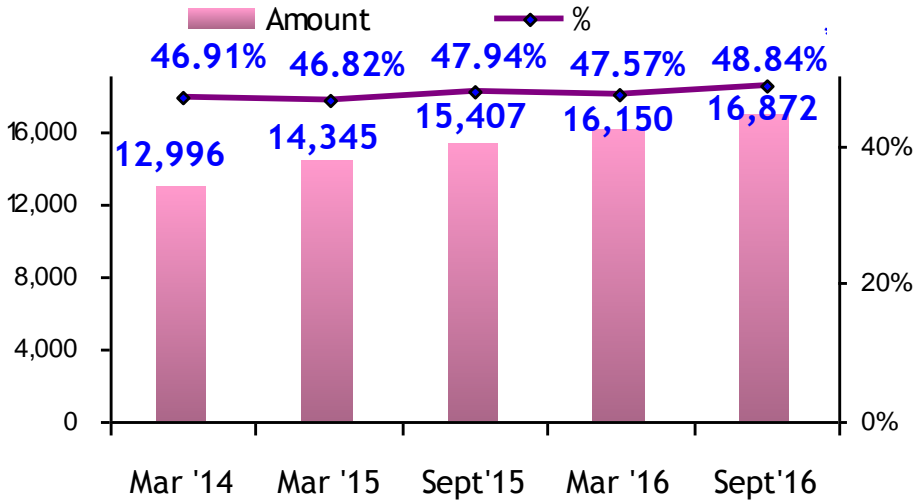
Segmentation of Advances (Sept '16)



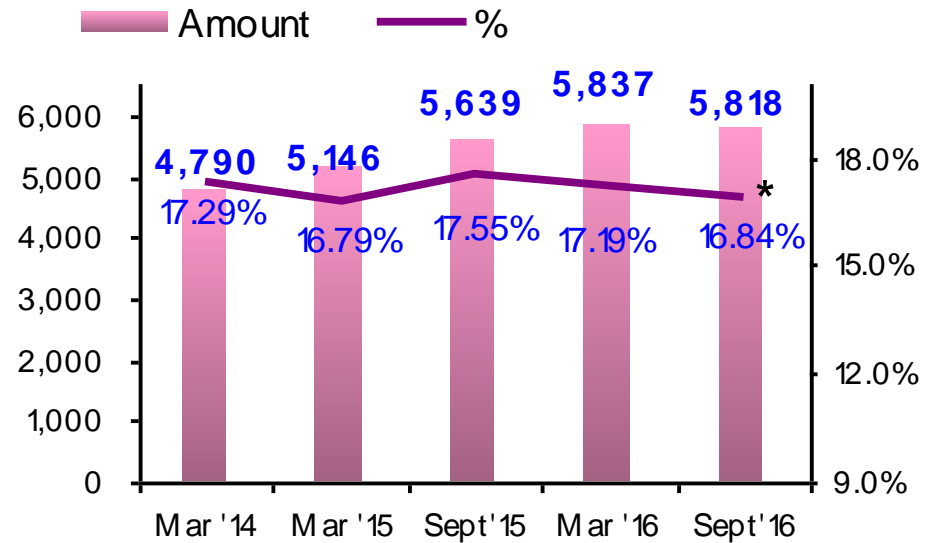
* However, this works out to 16.84% of the ANBC of 30.09.2015.



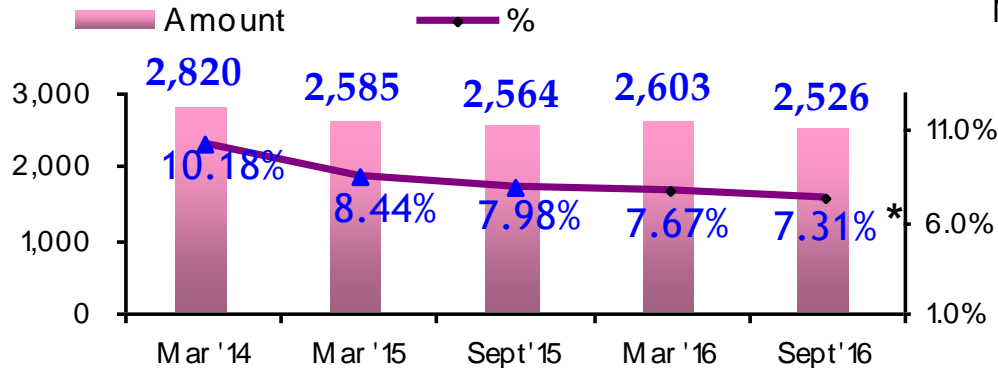
Priority Sector Advances (₹ crs)



Agriculture Advances (₹ crs)



Advances to Weaker Section (₹ crs)



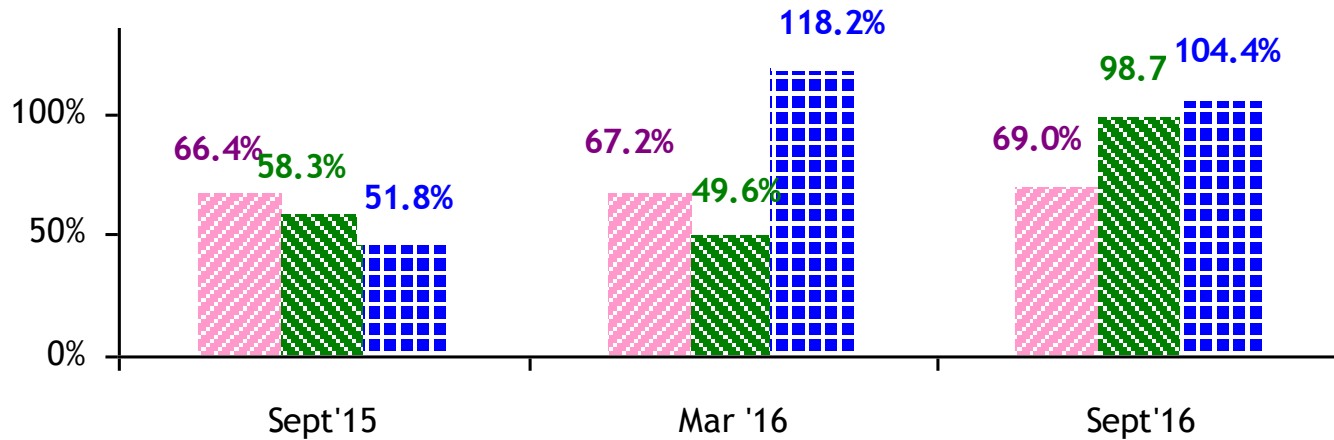
* Base figure for the calculation of % is ANBC as on March 31st of previous year.

CD Ratio & Yield on Advances



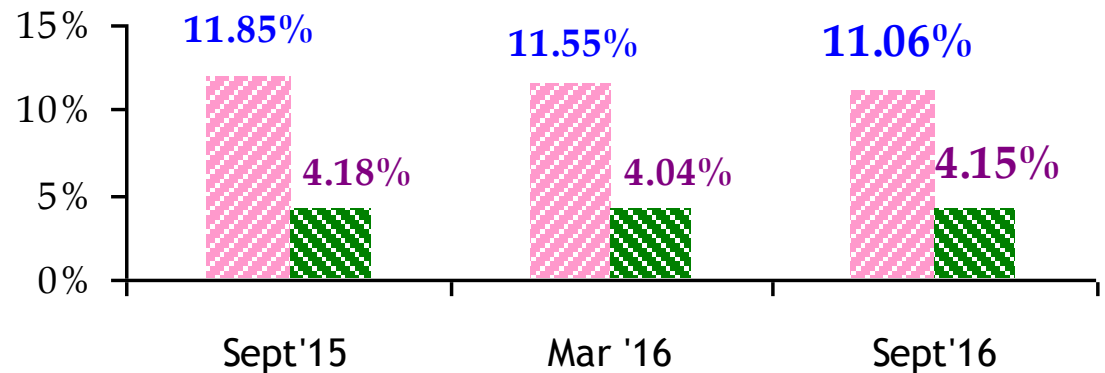
Credit Deposit ratio (%)

CD Ratio Incremental CD Ratio [Annual] Incremental CD Ratio [Quarter]



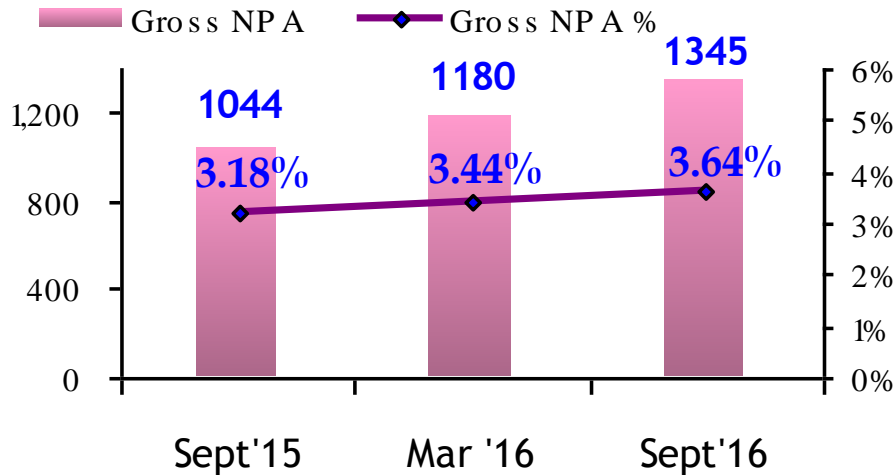
Yield on Advances & Interest Spread (%)

Yield on advances Interest spread

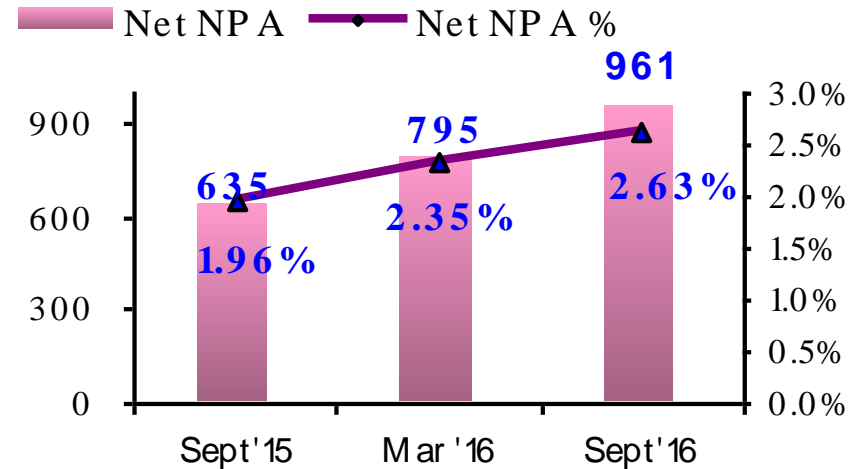




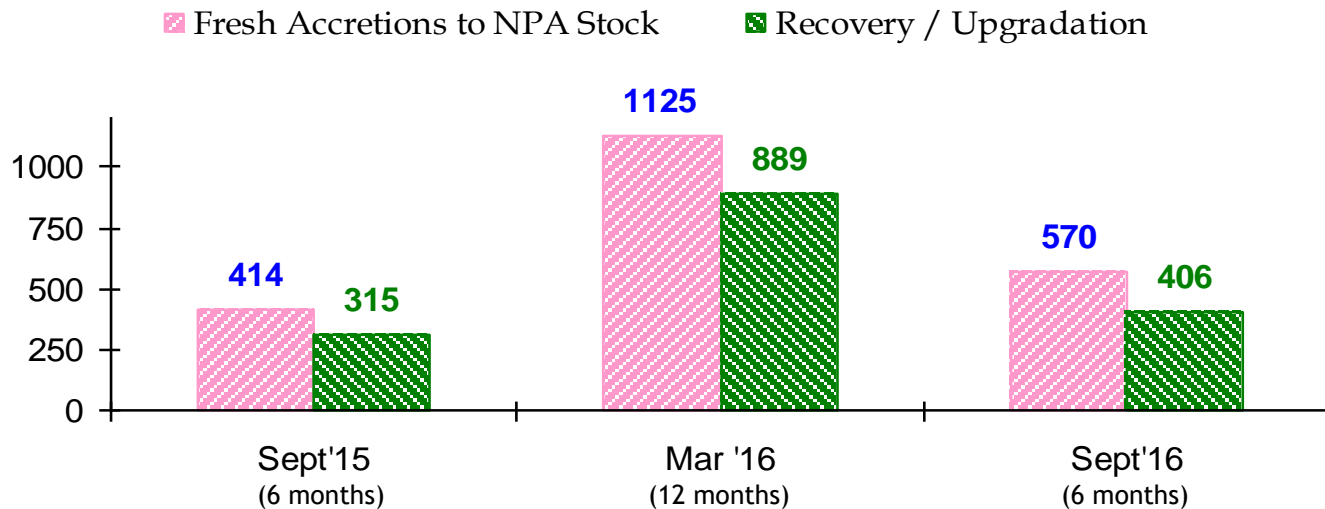
Gross NPAs (₹ crs)



Net NPAs (₹ crs)



Fresh accretions and recoveries (₹ crs)



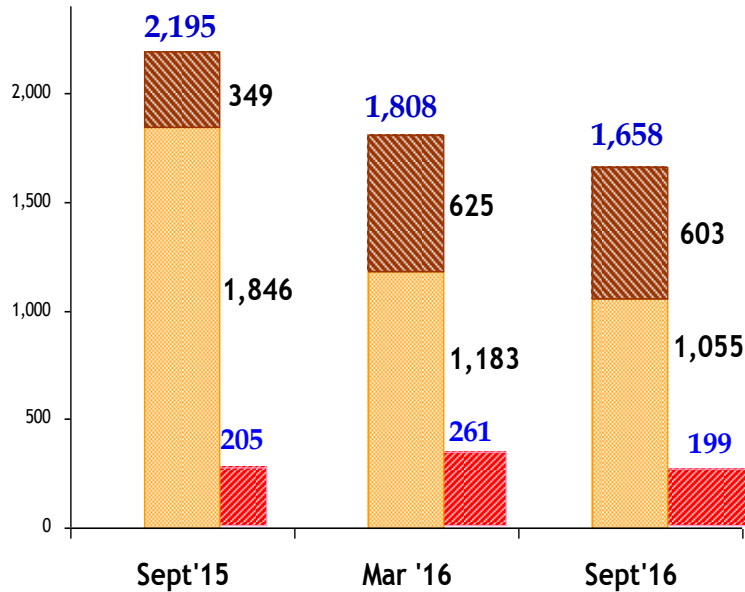
Restructured Advances



(₹ crs)

Restructured loans & related accounts

Restructured loans Related a/cs Of which, NPA

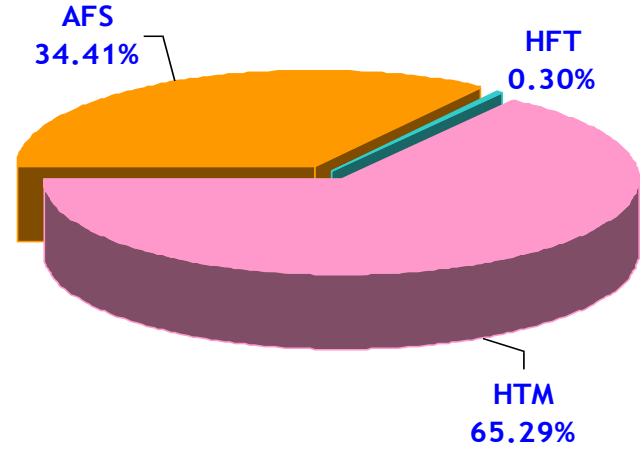
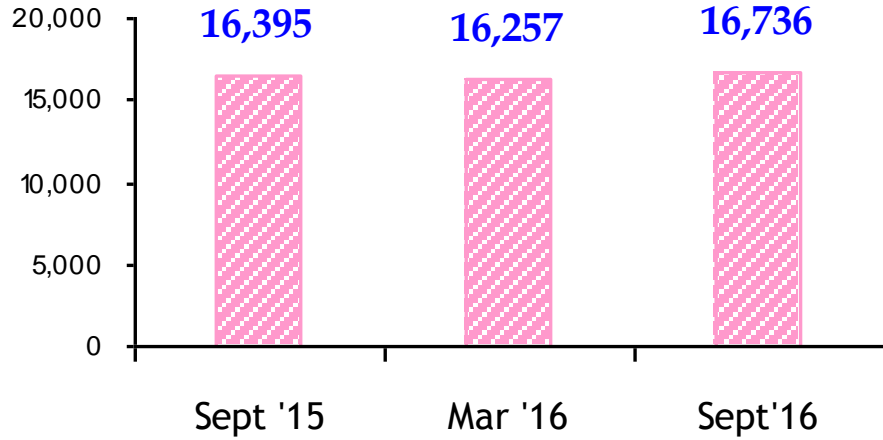


Sectorwise Restructured Adv. as of Sept'16:

Sector	Restructured Adv.	Of which, NPA
Large Industry	692.78	44.05
Infrastructure	637.90	62.99
MSME [excl. Infrastructure]	112.56	48.57
Others	83.45	32.97
Real Estate [including CRE]	82.50	1.48
Agriculture	40.52	8.69
Education [Individual+Institution]	6.11	0.04
Wholesale/Retail Trade [excl. services]	2.17	0.00
Grand Total	1,658.00	198.79

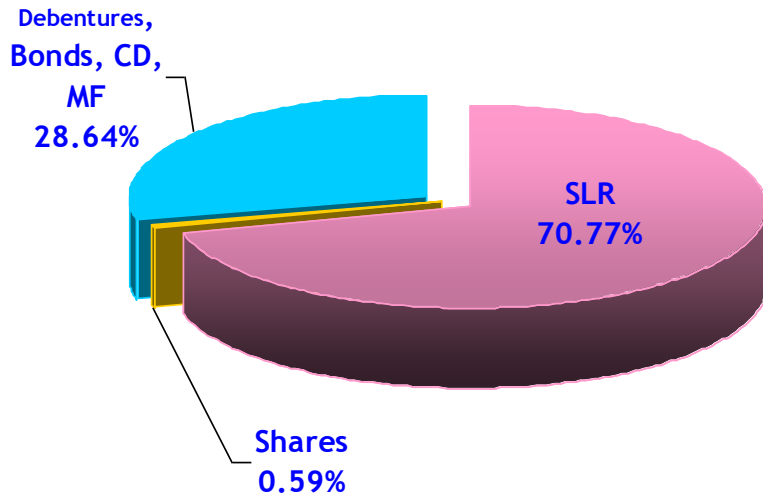


Investments [excl. RIDF] (₹ crs)

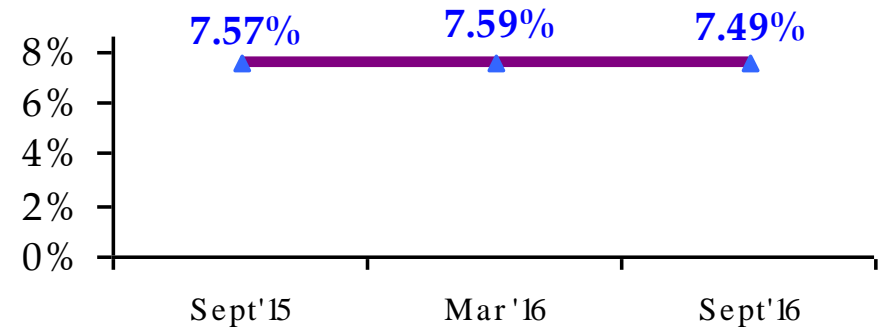


Duration

AFS	HFT	HTM	TOTAL
1.34	0.09	5.40	3.98



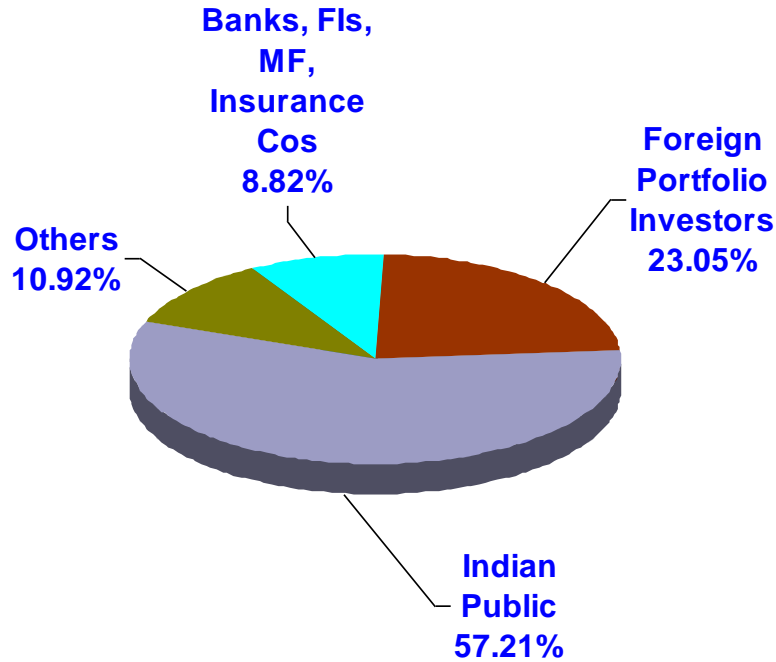
Yield on Investments (excl. RIDF & MF) (%)



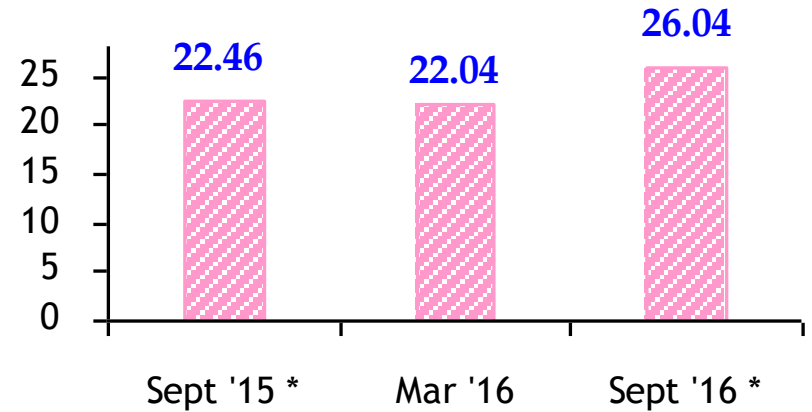
Share holders' value



Share holding pattern (Sept 2016)

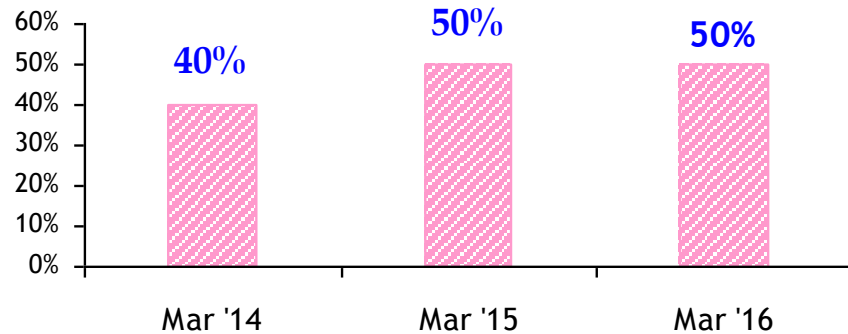


Earning Per Share (₹)

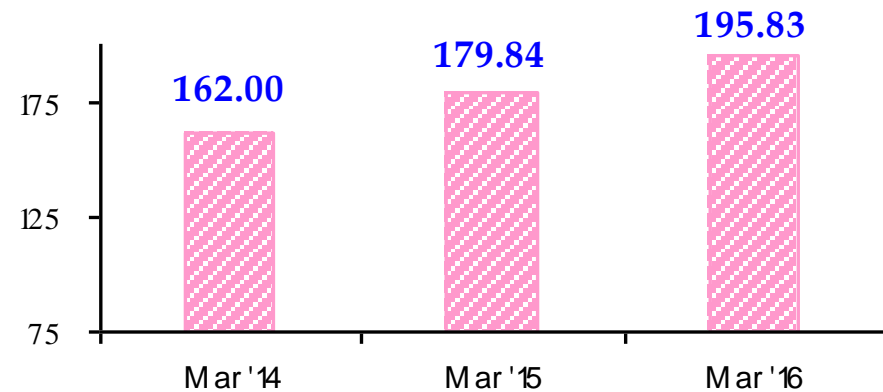


* annualised

Dividend (%)



Book value (₹)

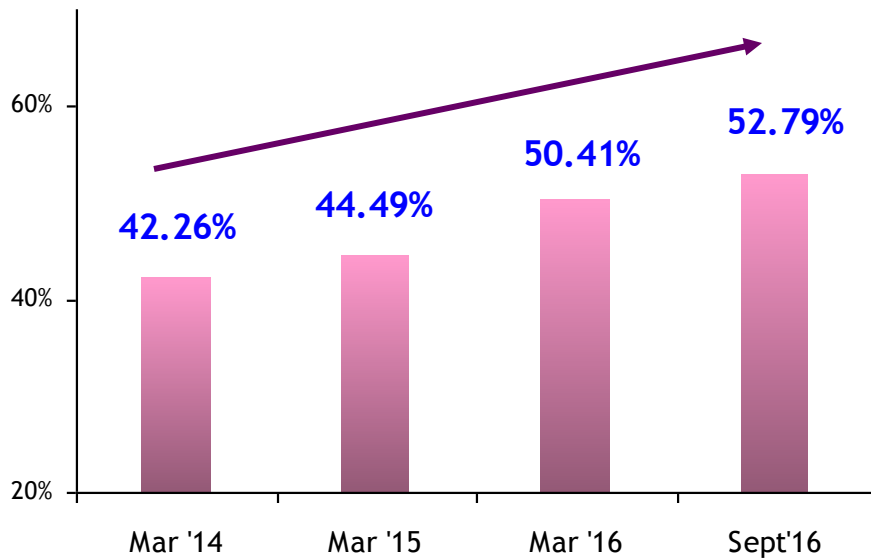


Leveraging on Technology



Migration to Digital Channel

[share of ADC transactions to total CBS transactions]



MULTI-DIMENSIONAL BANKING. POWERED BY TECHNOLOGY.



Business Strategy



- ❖ KBL - VISION 2020 document is unveiled and Bank has adopted a Vision Statement, “To be a Progressive, Prosperous and well Governed Bank”.
- ❖ Bank’s total business turnover is projected to increase in a progressive manner to touch ₹ 1,80,000 crore by March 2020, with deposits of ₹ 1,00,000 crore & advances of ₹ 80,000 crore.
- ❖ CASA is projected to constitute 27.40% of total deposits by March 2020.
- ❖ Service outlets are projected to touch 3,500 [1,000 Branches + 2,500 ATMs] by March 2020. E-lobbies / Mini e-lobbies to touch 250.
- ❖ Digital Banking initiative to be taken forward by increasing the digital touch points.
- ❖ Bank aims to become a Preferred Banker to atleast 1% of India’s population by March 2020.
- ❖ Credit quality initiatives, Risk management practices, Compliance culture & Marketing initiatives to be further strengthened.



Priorities	Strategy	Product support
<p>Increasing the share of CASA deposits</p>	<ul style="list-style-type: none"> • Introduction of new SB & Current account schemes tailored to suit the various market segments and periodical overhauling of the schemes with necessary sophistication / upgradation. • Introduced Group Personal Accident insurance scheme to SB a/c holders. • Increasing the penetration level of alternate delivery channels such as ATMs, Internet banking and mobile banking facilities, POS etc. • Pushing the use of electronic payment facilities like Real Time Gross Settlement (RTGS) and NEFT. • Effective marketing through a focused marketing vertical. • Holding CASA campaigns to reach out to new clients. 	<p><u>Salaried Persons</u></p> <ul style="list-style-type: none"> ⊙ KBL - Salary Privilege <p><u>Students</u></p> <ul style="list-style-type: none"> ⊙ KBL - Tarun ⊙ KBL - Kishore <p><u>Women</u></p> <ul style="list-style-type: none"> ⊙ KBL - Vanitha <p><u>HNI's</u></p> <ul style="list-style-type: none"> ⊙ KBL - SB Money Sapphire ⊙ KBL - SB Money Platinum ⊙ KBL - SB Money Ruby ⊙ SB - Suraksha for all SB a/c holders <p><u>Businessmen/Corporates</u></p> <p><u>KBL Current Accounts</u></p> <ul style="list-style-type: none"> ⊙ General ⊙ Money Pearl ⊙ Money Ruby ⊙ Money Diamond ⊙ Money Platinum ⊙ Money Diamond Plus



Priorities	Strategy	Product support
<p>Credit in Centre Stage</p>	<ul style="list-style-type: none"> ➤ Augmenting the credit disbursal through specially identified Focused Attention Branches (FAB). ➤ Thrust on Micro, Manufacturing and Service sector under MSME lending and introduction of new loan products for MSME. ➤ Modification in organizational set up for effective credit dispensation and monitoring. Formed CrMD [Credit Monitoring Dept.] for exclusive monitoring of loans. ➤ Thrust on maintaining quality of credit and effective credit monitoring through creation of Regular Asset Monitoring Cell (RAM Cell) and Stressed Asset Monitoring Cell (SAM Cell). ➤ Tackling Non Performing Assets through early and effective recovery action. ➤ More thrust for Financial Inclusion agenda. ➤ Housing & Car loan campaign has started to have focused attention. 	<p style="text-align: center;"><u>Agri Sector</u></p> <ul style="list-style-type: none"> ○ KBL- Instant Agri Credit ○ KBL - Agri Gold ○ KBL - Kissan Credit Card ○ KBL - Krishik Sarathi ○ KBL - Krishik Godham ○ KBL - Kisan Mitra <p style="text-align: center;"><u>MSME Sector</u></p> <ul style="list-style-type: none"> ○ KBL- MSME (Traders, Professionals, Transport Operators etc) ○ KBL - MSE Support ○ Vyaapar Mithra <p style="text-align: center;"><u>Housing</u></p> <ul style="list-style-type: none"> ○ KBL- Apna Ghar ○ KBL - Home Comfort ○ KBL - Ghar Niveshan ○ KBL-Apna Ghar Elite ○ KBL - Mortgage ○ KBL - Lease N Cash ○ KBL - Home TopUp <p style="text-align: center;"><u>Consumption</u></p> <ul style="list-style-type: none"> ○ KBL- Car Loan ○ KBL- Salaried Persons ○ KBL- Insta Cash ○ KBL - Easy Ride ○ KBL-New Vahana Mitra <p><u>Students</u></p> <ul style="list-style-type: none"> ○ KBL- Vidyanidhi <p><u>Women</u></p> <ul style="list-style-type: none"> ○ KBL- Mahila Udyog



Priorities	Strategy	Product support
<p>Augmenting Fee Income</p>	<ul style="list-style-type: none"> ➤ Leveraging the Clientele base to enhance the “Other Income” by Cross Selling / upselling of other products such as insurance & mutual fund products, lockers, gift cards, travel cards, etc. ➤ Effective utilisation of ‘customer segmentation’ tool - CLIVE tool & CAFÉ tool provided by KPMG. ➤ Concentrating more on acquirer business in ATM channel. ➤ Appropriate counselling on “Financial Planning” relevant for various stages of one’s life/life style. 	<ul style="list-style-type: none"> ⊙ Life Insurance products ⊙ General Insurance products ⊙ Health Insurance ⊙ Mutual Fund products ⊙ Demat Services ⊙ Online Trading ⊙ POS Network ⊙ Gift Card ⊙ Travel Card ⊙ ASBA facility
<p>Customer Relationship Management</p>	<ul style="list-style-type: none"> ✓ Retention / Acquisition of customer through constant improvement in the services rendered. ✓ Speedy redressal of customer complaints & grievances. ✓ Special attention & support to senior citizens and differently enabled customers. 	<ul style="list-style-type: none"> ⊙ ATM facilities ⊙ Internet Banking facilities ⊙ Mobile Banking ⊙ e-Lobby facility ⊙ Moneyplant Visa Intl. Debit Cards ⊙ E - Commerce Online payment through Debit Card ⊙ M-Commerce Payment thro Mobile ⊙ Missed Call Banking facility ⊙ Mobile Apps ⊙ IVR facility to support customers ⊙ Online account opening ⊙ A dedicated Customer Service & Grievance Redressal Cell at HO ⊙ Online Grievance Redressal Mechanism



- ❖ Bank is providing banking services to rural unbanked areas through 214 Gram Panchayats, consisting of 1,039 villages, of which, 102 are being covered by branches and rest are being covered by Business Correspondents.
- ❖ Bank has a total of 37 USBs as at September 2016.
- ❖ Bank has sponsored 5 Financial Literacy & Credit Counseling [FLCC] Centers.
- ❖ Bank is one of the Trustees of Karnataka Farmers' Resource Centre, which serves as a Resource Centre for providing training, counseling & consultancy services to farmers.
- ❖ Bank is participating in the Govt. of Karnataka EBT Pilot project for NREGA / SSP beneficiaries.
- ❖ Bank is participating in DBT programme of Govt. of India.
- ❖ Bank is also participating in Modified DBTL for both Aadhaar based as well as Non-Aadhaar based (LPG ID) across the country.
- ❖ Bank has tied up with M/s BASIX Sub-k iTransactions Ltd. and M/s Integra Micro Systems (P) Ltd. for providing end-to-end Business Correspondent Services in the 121 Gram Panchayat covering 561 villages in the states of Karnataka and Chattisgarh.
- ❖ Bank has introduced Basic Savings Bank Deposit Account [BSBD] & SB-Small Account with simplified KYC requirement for hassle free opening of account.
- ❖ Bank has also introduced the revised General Credit Card scheme which enables customers in rural & semi urban area to avail hassle free credit for entrepreneurs in rural areas.
- ❖ Bank has implemented Pradhan Mantri Jan-Dhan Yojana [PMJDY] and has opened 19,74,806 accounts during the period from 15.08.2014 to 30.09.2016.
- ❖ All Branches of the Bank are registered as service provider for Atal Pension Yojana and branches are opening accounts of all eligible customers since August 2015.



- ❖ Additional 50 branches identified as MSME branches and focused attention through all 210 specialized MSME branches to ensure hassle free flow of credit to the sector.
- ❖ Holding MSME cluster meets at various centres in association with stakeholders like DIC, ASSOCHAM, DSIA, etc.
- ❖ Simplified systems & procedures, attractive rates of interest & collateral free loans upto ₹ 10 lakh.
- ❖ Bank is extending differential rate of interest to MSE loans covered under CGTMSE.
- ❖ Bank is not charging Processing Charges for loans to MSEs, upto ₹ 5 lakh limit.
- ❖ Bank has entered into a MOU with Reliance Capital Ltd. for financing of MSMEs through co-financing arrangement.
- ❖ Bank has entered into a MOU with Credit Analysis & Research Ltd (CARE), for providing Credit Rating Services & Due Diligence Services to the MSME clients of the Bank.
- ❖ Bank has entered into a MOU with M/s Ashok Leyland, Tata Motors, BEML, TVS Motors for purchase of vehicles by Micro & Small Entrepreneurs.
- ❖ Bank has launched Online Loan Application Submission for MSME customers on Bank's website under the MSME portal.
- ❖ Bank is augmenting credit under Prime Ministers Mudra Yojana and Stand Up India schemes.

Other recent initiatives / developments



- ❖ “Missed Call Banking Solution” since introduced for account balance enquiry & mini statement.
- ❖ Launched Mobile Apps, viz.,
 - “KBL-ApnaApp” & “KBL-mPassBook” for enabling customers to carry on a host of banking activities through their mobile phone,
 - “KBL-POS Manager” for POS merchants,
 - “KBL-Smartz” on Unified Payments Interface (UPI) platform of NPCI.
- ❖ Launched Sovereign Gold Bond scheme.
- ❖ Introduced online account opening.
- ❖ Launched KBL-Suraksha Insurance scheme for SB a/c holders.
- ❖ HRMS project is under implementation.

Annexure

Deposits & Advances



₹ crs	<u>Sept-15</u>	<u>Mar-16</u>	<u>Sept-16</u>
Total Deposits	48,872	50,488	53,096
CASA Deposits	11,855	13,261	13,980
Retail Deposits	36,851	37,073	38,951
Purchase liability, CD, IBD	166	154	165
Total Advances	32,443	33,902	36,611
Priority Sector Advances	15,407	16,150	16,872
Agri Advances	5,639	5,837	5,818
MSE Advances	7,121	8,037	8,805
Advances to Weaker Section	2,564	2,603	2,526

Income & Expenditure



₹ crs	<u>Mar-16</u> [12 months]	<u>Sept-15</u> [6 months]	<u>Sept-16</u> [6 months]
Interest Income	4,992	2,477	2,567
Interest Expense	3,689	1,839	1,805
Net Interest Income	1,303	638	762
Fee Income	480	217	251
Treasury Income	62	23	113
Non-Interest Income	543	240	364
Total Income (Net of Interest Expense)	1,846	878	1,126
Operating Expenses	991	470	631
Operating Profit	855	408	495
Provision for loan losses in Adv. / losses in Invts. / Taxes / other	440	196	250
Net Profit	415	212	245

Interest Income & Interest Expenditure



₹ crs	<u>Mar-16</u> [12 months]	<u>Sept-15</u> [6 months]	<u>Sept-16</u> [6 months]
<u>Interest Income</u>			
Interest Income	4,992	2,477	2,567
Interest on Advances	3,700	1,847	1,906
Interest on Investments	1,190	580	621
Other interest	102	50	40
Yield on Advances	11.55%	11.85%	11.06%
Adjusted yield on Invts.	7.76%	7.65%	8.67%
<u>Interest Expense</u>			
Interest Expense	3,689	1,839	1,805
Interest on Deposits	3,588	1,785	1,760
Other interest	101	54	45
Cost of Deposits	7.51%	7.67%	6.91%
<u>Net Interest Income</u>			
Net Interest Income	1,303	638	762
Interest Spread in Lending	4.04%	4.18%	4.15%
Net Interest Margin on average assets	2.40%	2.41%	2.62%

Capital Adequacy under BASEL III



₹ crs	<u>Sept-15</u>	<u>Mar-16</u>	<u>Sept-16</u>
Total Risk Weighted Assets	33,521	34,787	37,357
Total Capital Fund	3,924	4,185	4,182
Total Tier I Capital	3,369	3,675	3,675
Paid up Equity Capital	188	188	188
Reserves under Tier I Cap.	3,181	3,487	3,487
Total Tier II Capital	555	510	507
Surplus Provisions & Reserves	264	250	311
Subordinated Debt Fund	291	260	196
Total CRAR	11.70%	12.03%	11.19%
CRAR Common Equity Tier I Capital	10.05%	10.56%	9.84%
CRAR Tier I Capital	10.05%	10.56%	9.84%
CRAR Tier II Capital	1.65%	1.47%	1.36%

Corporate Social Responsibility



Sponsorship of Solar Lights along the walking path in Kadri Park, Mangaluru.

Sponsorship of Colour Doppler Scan Machine to K.N.H Hospital, Uppala.

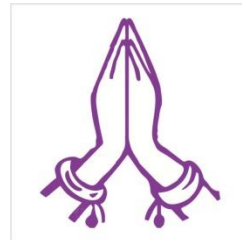




- ❖ **Business Turnover of ₹ 96,000 crore.**
- ❖ **Opening of 40 new Branches to take the total no. of Branches to 765.**
- ❖ **Introduction of 225 new ATMs to take total no. of ATMs to 1,500 and e-Lobbies / mini e-Lobbies to 100.**
- ❖ **Launching of Platinum debit card, Co-branded Credit card, Student combo card, Near Field Communication Card & Mobile Virtual Card, etc.**
- ❖ **Introduction of App based mobile banking solution.**
- ❖ **Mobile wallet.**
- ❖ **IMPS through various delivery channels like Branch and Internet Banking.**
- ❖ **Financial Inclusion Gateway, which would facilitate bouquet of services.**



**WE EXPRESS OUR HEARTFELT GRATITUDE TO ALL
OUR STAKE HOLDERS FOR THEIR TRUST &
SUPPORT AND SOLICIT THEIR CONTINUED
PATRONAGE, AS WE CONTINUE OUR JOURNEY
WITH RENEWED DEDICATION & COMMITMENT.**





P Jayarama Bhat
Managing Director & CEO



Ashok Haranahalli
Bengaluru
Advocate



Mrs Usha Ganesh, IAS
Bengaluru
Former Member of
Karnataka Administrative
Tribunal



Rammohan Rao Belle
Bengaluru
Former MD & CEO,
SBI Gen. Insu. Co. Ltd



B A Prabhakar
Bengaluru
Former Chairman & MD of
Andhra Bank



U R Bhat
Mumbai
Investment Adviser &
Columnist



Keshav Krishnarao Desai
Hubballi
Businessman



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