THIRD PARTY PRODUCTS - TIE UP (NOTICE FOR INFORMATION TO CUSTOMERS)

Karnataka Bank Ltd. (KBL) is a private sector Bank, and we are offering you a bouquet of financial products through various third party arrangements and channels.

Bank is offering these products on non-risk participation basis and which are purely voluntary and optional in nature. They are not attached or linked to purchase of any other products of the Bank. Bank is an intermediary and is offering the various product providers for the convenience of the user. Before purchase please read the Terms and Conditions/Scheme Information etc as you are bound by the terms & conditions of the product provider. The Channel Partners tie up will be on commission or revenue sharing basis which are subject to change from time to time. The details of the same can be made available with the Branches on request.

LIFE INSURANCE

Karnataka Bank Ltd (KBL) is a Corporate Agent having Corporate Agency Code CA0191 and present tie up is as here under.

LIFE INSURANCE	
M/s PNB MeLife India Insurance Company Ltd	
M/s LIC of India	
M/s Bharti AXA Life Insurance Company Ltd	

Group Policy: Bank also offers certain Group Insurance Policies like Loan Protect Schemes for Borrowers, Such Group Insurance Polices are Voluntary and Optional only. Karnataka Bank is a Master Policy Holder and the underwriting of risk and claim process is as per the Terms and Conditions of the Insurer.

Customer Grievance

The customer can lodge his grievances directly to the a) respective branch b) concerned Regional Office, c) Head Office, Mangaluru and also through letters, emails etc. at

customerservice@ktkbank.com.

As an additional facility to lodge his grievances he can also use the Grievances Redressal portal on the Bank's web-site.

Life Insurance : 0824 – 2228356 Email : kblbancassurance@ktkbank.com