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.

MUTUAL FUNDS

Karnataka Bank is a Mutual Fund Distributor with AMFI Registration Number: 36805 Presently Bank is tied up with 8 AMC's as here under:

Franklin Templeton Asset Management India	Tata Asset Management Ltd
Ltd	
Reliance Capital Asset Management Ltd	ICICI Prudential Asset Management
	Company Ltd
UTI Asset Management Company Ltd	LIC Mutual Fund Asset Management Ltd
Birla Sunlife Asset Management Company	HDFC Asset Management Company Ltd
Ltd	-

Finwizard Technologies P Ltd AMFI Regn Number: 103168

Bank has referral tie up on non-risk participation basis with Finwizard Technologies P Ltd (Fisdom) to provide online/digital solution for Mutual Fund Investment to Customers.

Please Note:

- Mutual funds are subject to market risks and volatility which may have bearing on returns of interest as well as principal. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates.
- Bank is not guaranteeing any assured returns on any investments by the customers to any mutual fund schemes of the AMCs. Bank is not acting as an Advisor and is not in the business of providing Advisory Services.
- We advise you consult a professional investment consultant/advisor/tax planner etc before you make a decision to invest/purchase.

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.

Mutual Funds : 0824 – 2228220 mf@ktkbank.com