



Karnataka Bank Ltd.

Estd : 1924

CIN : L85110KA1924PLC001128

Regd. & Head Office
P.B. No. 599, Mahaveera Circle
Kankanady, Mangalore – 575 002

Phone : 0824 - 2228222 Fax : 0824-2225588
Website : www.karnatakabank.com
email : info@ktkbank.com

31.07.2018

HO:SEC: 273:2018-19

SECRETARIAL DEPARTMENT

The Manager
Listing Department
National Stock Exchange Of India Limited
Exchange Plaza,C-1, Block G
Bandra-Kurla Complex
Bandra (E)
Mumbai-400051

The General Manager,
BSE Limited
Corporate Relationship Dept
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai-400001

Dear Sir,

Sub: Regulation 34 of SEBI (LODR) Regulations, 2015-Annual Report of the Bank for the Financial Year 2017-18.

In terms of Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Annual Report of the Bank for the Financial Year 2017-18 which was adopted in the 94th Annual General Meeting of the members of the Bank held on 21.07.2018.

For your kind information.

Thank You,
Yours faithfully,


Prasanna Patil
COMPANY SECRETARY



94th | ANNUAL REPORT
2017-18



Karnataka Bank Ltd.
Your Family Bank. Across India.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿ
BOARD OF DIRECTORS



From left to right :

ಶ್ರೀ ಬಿ.ಎ. ಪ್ರಭಾಕರ್
SRI B A PRABHAKAR

ಶ್ರೀ ರಾಮಮೋಹನ್ ರಾವ್ ಬೆಳ್ಳೆ
SRI RAMMOHAN RAO BELLE

ಶ್ರೀ ಅಶೋಕ್ ಹಾರನಹಳ್ಳಿ
SRI ASHOK HARANAHALLI

ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್
SMT. MYTHILY RAMESH

ಶ್ರೀ ಮಹಾಬಲೇಶ್ವರ ಎಮ್.ಎಸ್.
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು
ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಣಾಧಿಕಾರಿಗಳು
SRI MAHABALESHWARA M S
Managing Director & CEO

ಶ್ರೀಮತಿ ಉಷಾ ಗಣೇಶ್
SMT. USHA GANESH

ಶ್ರೀ ಕೇಶವ್ ಕೃಷ್ಣರಾವ್ ದೇಸಾಯಿ
SRI KESHAV KRISHNARAO DESAI

ಶ್ರೀ ಉಳ್ಳಾಲ ರವೀಂದ್ರ ಭಟ್
SRI ULLAL RAVINDRA BHAT

ಶ್ರೀ ಪಿ. ಜಯರಾಮ ಭಟ್
ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಅಧ್ಯಕ್ಷರು
SRI P JAYARAMA BHAT
Non-Executive Chairman

ಶ್ರೀ ಡಿ. ಸುರೇಂದ್ರ ಕುಮಾರ್
SRI D SURENDRA KUMAR

CHIEF OPERATING OFFICER
Sri Raghavendra Bhat M.

ಚೀಫ್ ಆಪರೇಟಿಂಗ್ ಆಫೀಸರ್
ಶ್ರೀ ರಾಘವೇಂದ್ರ ಭಟ್ ಎಂ.

GENERAL MANAGERS
Sri B. Chandrashekar Rao
Sri Subhaschandra Puranik
Sri Y.V. Balachandra
Sri Muralidhar K. Rao
Sri Nagaraja Rao B.
Sri Gokuldas Pai
Sri Manjunatha Bhat B.K.
Sri Mahalingeshwara K.

ಮಹಾ ಪ್ರಬಂಧಕರು
ಶ್ರೀ ಬಿ. ಚಂದ್ರಶೇಖರ ರಾವ್
ಶ್ರೀ ಸುಭಾಸ್‌ಚಂದ್ರ ಪುರಾಣಿಕ್
ಶ್ರೀ ವೈ. ವಿ. ಬಾಲಚಂದ್ರ
ಶ್ರೀ ಮುರಳೀಧರ ಕೆ. ರಾವ್
ಶ್ರೀ ನಾಗರಾಜ ರಾವ್ ಬಿ.
ಶ್ರೀ ಗೋಕುಲದಾಸ್ ಪೈ
ಶ್ರೀ ಮಂಜುನಾಥ ಭಟ್ ಬಿ. ಕೆ.
ಶ್ರೀ ಮಹಾಲಿಂಗೇಶ್ವರ ಕೆ.

DEPUTY GENERAL MANAGERS

Sri I. Santhosh Kumar
Sri Gajanan T. Hegde
Sri S. Ramesh
Sri K.V. Vijayashankar Rai
Sri Nirmal Kumar K. Hegde
Sri Ananthapadmanabha B.
Sri Suresh K.
Sri Ranganatha
Sri Ravishankar N.R.
Sri H. P. Ravindranath Hande
Sri Raja B.S.
Sri Venkatakrishna Bhat
Sri Rajakumar P.H.
Sri Vadiraj K. A
Sri Vinaya Bhat P. J.
Sri Ravichandran S.
Sri Satheesha Shetty

ಉಪ ಮಹಾ ಪ್ರಬಂಧಕರು
ಶ್ರೀ ಐ. ಸಂತೋಷ್ ಕುಮಾರ್
ಶ್ರೀ ಗಜಾನನ ಟಿ. ಹೆಗಡೆ
ಶ್ರೀ ಎಸ್. ರಮೇಶ್
ಶ್ರೀ ಕೆ. ವಿ. ವಿಜಯಶಂಕರ ರೈ
ಶ್ರೀ ನಿರ್ಮಲ್ ಕುಮಾರ್ ಕೆ. ಹೆಗ್ಡೆ
ಶ್ರೀ ಅನಂತಪದ್ಮನಾಭ ಬಿ.
ಶ್ರೀ ಸುರೇಶ್ ಕೆ.
ಶ್ರೀ ರಂಗನಾಥ
ಶ್ರೀ ರವಿಶಂಕರ ಎನ್.ಆರ್.
ಶ್ರೀ ಹೆಚ್. ಪಿ. ರವೀಂದ್ರನಾಥ ಹಂದೆ
ಶ್ರೀ ರಾಜ ಬಿ. ಎಸ್.
ಶ್ರೀ ವೆಂಕಟಕೃಷ್ಣ ಭಟ್
ಶ್ರೀ ರಾಜಕುಮಾರ್ ಪಿ. ಹೆಚ್.
ಶ್ರೀ ವಾದಿರಾಜ್ ಕೆ. ಎ.
ಶ್ರೀ ವಿನಯ ಭಟ್ ಪಿ. ಜೆ.
ಶ್ರೀ ರವಿಚಂದ್ರನ್ ಎಸ್.
ಶ್ರೀ ಸತೀಶ ಶೆಟ್ಟಿ

COMPANY SECRETARY
Sri Prasanna Patil

ಕಂಪೆನಿ ಕಾರ್ಯದರ್ಶಿ
ಶ್ರೀ ಪ್ರಸನ್ನ ಪಾಟೀಲ್

LEGAL ADVISOR
Sri M.V. Shanker Bhat

ಕಾನೂನು ಸಲಹೆಗಾರರು
ಶ್ರೀ ಎಂ. ವಿ. ಶಂಕರ್ ಭಟ್

AUDITORS
M/s. R. K. Kumar & Co., Chennai
M/s. Abarna and Ananthan, Bengaluru

ಲೆಕ್ಕ ಪರಿಶೋಧಕರು
ಮೆ| ಆರ್. ಕೆ. ಕುಮಾರ್ ಎಂಡ್ ಕಂಪನಿ, ಚೆನ್ನೈ
ಮೆ| ಅಬರ್ನಾ ಎಂಡ್ ಅನಂತನ್, ಬೆಂಗಳೂರು

REGISTRAR & SHARE TRANSFER AGENT
M/s. Integrated Registry Management Services Pvt. Ltd.,
Bengaluru

ನೋಂದಣಾಧಿಕಾರಿ ಮತ್ತು ಶೇರು ವರ್ಗಾವಣಾ ಪ್ರತಿನಿಧಿ
ಮೆ| ಇಂಟಿಗ್ರೇಟೆಡ್ ರಿಜಿಸ್ಟ್ರಿ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸರ್ವೀಸಸ್ ಪ್ರೈ. ಲಿ.,
ಬೆಂಗಳೂರು

Regd. & Head Office: Mahaveera Circle, Mangaluru

ನೋಂದಾಯಿತ ಮತ್ತು ಪ್ರಧಾನ ಕಛೇರಿ: ಮಹಾವೀರ ವೃತ್ತ, ಮಂಗಳೂರು

Progress over a Decade

(Rupees in lakh)

Year	Capital & Reserves	Deposits	Advances	Gross Earnings	Net Profit	Dividend Paid %	No. of Branches	No. of Employees
2008-2009	156702.70	2033328.53	1181004.50	227055.14	26670.50	60	447	4947
2009-2010	183274.93	2373064.88	1443568.33	235468.10	16711.97	40	464	5244
2010-2011	242908.10	2733644.63	1734807.09	266260.26	20461.13	30	478	5795
2011-2012	259821.05	3160832.43	2072069.83	344726.74	24607.02	35	503	6087
2012-2013	285708.14	3605622.13	2520767.88	416192.94	34808.21	40	550	6339
2013-2014	305219.76	4058282.87	2834548.95	469440.99	31103.43	40	600	7185
2014-2015	338906.05	4600860.55	3167998.76	520541.44	45145.02	50	675	7382
2015-2016	369058.42	5048820.95	3390244.84	553507.00	41529.14	50	725	7792
2016-2017	514258.15	5673310.82	3691569.85	599473.91	45226.12	40	765	7982
2017-2018	541015.19	6287128.50	4725175.07	637809.45	32560.78	*30	800	8185

*Recommended

CONTENTS

Particulars	Page No.
■ Directors' 94 th Annual Report	... 4
■ Disclosure Under Pillar III of Basel III Accord	... 44
■ Corporate Governance	... 55
■ Auditors' Certificate on Corporate Governance	... 72
■ Extract of the Annual Return	... 73
■ Secretarial Audit Report	... 79
■ Annual Report on Corporate Social Responsibility	... 82
■ Remuneration details etc.	... 84
■ Business Responsibility Report	... 85
■ Balance Sheet	... 93
■ Profit and Loss Account	... 94
■ Cash Flow Statement	... 95
■ Schedules Annexed to the Balance Sheet	... 96
■ Schedules to Profit & Loss Account	... 101
■ Basis of preparation and significant Accounting Policies	... 102
■ Notes on Accounts	... 104
■ Independent Auditors' Report to the shareholders	... 124

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ 94ನೇ ವಾರ್ಷಿಕ ವರದಿ

ಬ್ಯಾಂಕಿನ 94ನೇ ವಾರ್ಷಿಕ ವರದಿ, 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಆರ್ಥಿಕ ವರ್ಷದ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟ ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿ ಮತ್ತು ಲಾಭ ನಷ್ಟ ತಖ್ತೆಯನ್ನು ಲೆಕ್ಕಪರಿಶೋಧಕರ ವರದಿಯೊಂದಿಗೆ ನಿಮ್ಮ ಮುಂದಿಡಲು ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಸಂತೋಷಪಡುತ್ತಾರೆ.

ಸಾಧನೆಯ ಹೆಗ್ಗುರುತುಗಳು

ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷಾಂತ್ಯ ಮಾರ್ಚ್ 31, 2018ಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು ತನ್ನ ವಹಿವಾಟಿನ ವಿವಿಧ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ತೃಪ್ತಿಕರವಾದ ಸಾಧನೆ ಮಾಡಿದೆ ಎಂದು ತಿಳಿಸಲು ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಹರ್ಷಿಸುತ್ತಾರೆ. ಆರ್ಥಿಕ ವರ್ಷದ ಸಾಧನೆಯ ಪ್ರಮುಖ ಸೂಚಕಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

(₹ ಕೋಟಿಗಳಲ್ಲಿ)

ವಿವರಗಳು	31.03.2018ಕ್ಕೆ ವರ್ಷಾಂತ್ಯದಂತೆ	31.03.2017ಕ್ಕೆ ವರ್ಷಾಂತ್ಯದಂತೆ
ಲೇವಣಿಗಳು	62871.29	56733.11
ಮುಂಗಡಗಳು	47251.75	36915.70
ಹೂಡಿಕೆಗಳು	15444.45	20219.73
ಒಟ್ಟು ಆದಾಯ	6378.09	5994.74
ನಿರ್ವಹಣಾ ಲಾಭ	1473.16	995.80
ನಿವ್ವಳ ಲಾಭ	325.61	452.26

ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ವಹಿವಾಟು ₹ 100000 ಕೋಟಿಗಳ ಮೈಲಿಗಲ್ಲು ದಾಟಿದ್ದು ಮಾರ್ಚ್ 31, 2018ರಂದು ₹ 110123.04 ಕೋಟಿಯಾಗಿದ್ದು, ಮಾರ್ಚ್ 31, 2017 ರ ₹ 93,648.81 ಕೋಟಿಗೆ ಹೋಲಿಸಿದರೆ ಶೇ.17.59 ಹೆಚ್ಚಳವಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಆಸ್ತಿ ₹ 64038.60 ಕೋಟಿಯಿಂದ 2017-18ರ ಸಾಲಿನಲ್ಲಿ ₹ 70373.68 ಕೋಟಿಗಳಿಗೆ ಹೆಚ್ಚಳವಾಗಿ ಶೇ.9.89ರಷ್ಟು ವೃದ್ಧಿಸಿದೆ. ಮಾರ್ಚ್ 31, 2017ರಂದು ಶೇ.0.51 ರಷ್ಟಿದ್ದ ಮಾರುಕಟ್ಟೆ ಪಾಲು ವೃದ್ಧಿಗೊಂಡು ಮಾರ್ಚ್ 31, 2018ರ ವಹಿವಾಟಿನ ಪ್ರಕಾರ ಶೇ. 0.54 ದಾಖಲಾಗಿದೆ.

ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಲೇವಣಿಯು 31 ಮಾರ್ಚ್ 2017ರಂದು ಇದ್ದ ₹ 56,733.11 ಕೋಟಿಯಿಂದ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ₹ 62871.29 ಕೋಟಿಗೆ ಏರಿದ್ದು, ಶೇ. 10.82 ವೃದ್ಧಿ ದಾಖಲಾಗಿರುತ್ತದೆ.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ವೆಚ್ಚದ ಲೇವಣಿಗಳಾದ ಉಳಿತಾಯ ಮತ್ತು ಚಾಲ್ತಿ ಖಾತೆಗಳು ಶೇ. 6.83 ರಷ್ಟು ಏರಿದ್ದು, ಇದು ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಲೇವಣಿಯ ಶೇ. 27.99 ಭಾಗವಾಗಿದೆ. ಒಟ್ಟು ಲೇವಣಿಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಮಾರುಕಟ್ಟೆಯ ಪಾಲು ಶೇ. 0.54 ಆಗಿರುತ್ತದೆ. (ಹಿಂದಿನ ವರ್ಷ ಶೇ.0.53)

ಒಟ್ಟು ಮುಂಗಡವು 31 ಮಾರ್ಚ್ 2017ರಂದು ಇದ್ದ ₹ 36915.70 ಕೋಟಿಯಿಂದ, 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ₹ 47,251.75 ಕೋಟಿಗೆ ಏರಿದ್ದು ಶೇ. 28.00 ರಷ್ಟು ಹೆಚ್ಚಳಗೊಂಡಿದೆ. ಮುಂಗಡ-ಲೇವಣಿ ಅನುಪಾತವು ಶೇ. 65.07 ರಿಂದ ಶೇ. 75.16ಕ್ಕೆ ಹೆಚ್ಚಿದ್ದು ದೃಢವಾದ ಸಾಲದ ಬೆಳವಣಿಗೆಯನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಆದ್ಯತಾರಂಗದ ಮುಂಗಡವು ₹ 17238.77 ಕೋಟಿಯಿಂದ ₹ 20594.27 ಕೋಟಿಗೆ ಏರಿದ್ದು, ಆರ್‌ಐಡಿಎಫ್ ಪಾಲನ್ನು ಒಳಗೊಂಡಂತೆ ಸರಿದೂಗಿಸಲ್ಪಟ್ಟ ನಿವ್ವಳ ಮುಂಗಡದಲ್ಲಿ (ANBC) ಶೇ 52.83 ಭಾಗವನ್ನು ಹೊಂದಿದೆ ಮತ್ತು ಕೃಷಿರಂಗದ ಮುಂಗಡವು ₹ 6,582.77 ಕೋಟಿಯಿಂದ ₹ 6,877.51 ಕೋಟಿಗೆ ಏರಿದ್ದು, ಅರ್ಹ ಆರ್‌ಐಡಿಎಫ್ ಲೇವಣಿಯನ್ನು ಒಳಗೊಂಡಂತೆ ANBCಯ ಶೇ.17.64 ರಷ್ಟಿದೆ. ವಿವಿಧ ಸಾಮಾಜಿಕ-ಆರ್ಥಿಕ ಯೋಜನೆಗಳನ್ವಯ ವಿತರಿಸಲಾದ ಮುಂಗಡಗಳಲ್ಲಿ ತೃಪ್ತಿಕರವಾದ ಅಭಿವೃದ್ಧಿ ದಾಖಲಾಗಿರುತ್ತದೆ. ಒಟ್ಟು ಮುಂಗಡಗಳಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಮಾರುಕಟ್ಟೆಯ ಪಾಲು ಶೇ. 0.56 ಆಗಿರುತ್ತದೆ (ಹಿಂದಿನ ವರ್ಷ ಶೇ.0.53).

ಸುಧಾರಿತ ಮುಂಗಡ-ಲೇವಣಿ ಅನುಪಾತದ ಪರಿಣಾಮವಾಗಿ, ಮಾರ್ಚ್ 31, 2017ರಂದು ₹ 20219.73 ಕೋಟಿಯಷ್ಟಿದ್ದ ಒಟ್ಟು ಹೂಡಿಕೆಗಳು 31 ಮಾರ್ಚ್ 2018ರಂದು ₹ 15,444.45 ಕೋಟಿಗೆ ಇಳಿಮುಖವಾಗಿವೆ.

ನಿರ್ವಹಣಾ ಲಾಭ

ಸುಧಾರಿತ ಮುಂಗಡ - ಲೇವಣಿ ಅನುಪಾತ ಹಾಗೂ ಬಡ್ಡಿ ಆದಾಯದ ಏರಿಕೆಯಿಂದಾಗಿ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ನಿರ್ವಹಣೆ ತೃಪ್ತಿದಾಯಕವೆನ್ನಬಹುದಾಗಿದೆ. ವರ್ಷಾಂತ್ಯಕ್ಕೆ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಆದಾಯವು ₹ 6378.09 ಕೋಟಿಯಾಗಿದ್ದು (ಹಿಂದಿನ ವರ್ಷ ₹ 5994.74 ಕೋಟಿ) ಶೇ 6.39 ರಷ್ಟು ಪ್ರಗತಿ ದಾಖಲಾಗಿದೆ. ಒಟ್ಟು ವೆಚ್ಚವು (ಮೀಸಲು ಮತ್ತು ಆಕಸ್ಮಿಕ ಮೀಸಲಿನ ಹೊರತಾಗಿ) ₹ 4904.92 ಕೋಟಿ ಆಗಿದ್ದು ಕಳೆದ ಸಾಲಿನಲ್ಲಿ ಇದು ₹ 4998.94 ಕೋಟಿಯಷ್ಟಿದ್ದು, ಶೇ. 1.88ರಷ್ಟು ಇಳಿಕೆಯಾಗಿದೆ. ನಿವ್ವಳ ಬಡ್ಡಿ ಆದಾಯವು ₹ 1857.64 ಕೋಟಿಯಾಗಿದ್ದು, ಇಲ್ಲಿ ಹಿಂದಣ ವರ್ಷಕ್ಕಿಂತ ಶೇ. 24.62 ರಷ್ಟು ವೃದ್ಧಿ ದಾಖಲಾಗಿದೆ.

ಲಾಭ

ನಿಮ್ಮ ಬ್ಯಾಂಕು 2017-18ರಲ್ಲಿ ₹ 1473.16 ಕೋಟಿ ನಿರ್ವಹಣಾ ಲಾಭವನ್ನು ದಾಖಲಿಸಿದ್ದು, ಇದು ಹಿಂದಿನ ವರ್ಷದಲ್ಲಿ ₹ 995.80 ಕೋಟಿಯಷ್ಟಿದ್ದು, ಶೇ. 47.94 ವೃದ್ಧಿ ದಾಖಲಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ನಿವ್ವಳ ಲಾಭವು 2017-18ರ ಅವಧಿಗೆ ₹ 325.61 ಕೋಟಿಯಷ್ಟಿದ್ದು (ಹಿಂದಿನ ವರ್ಷ ₹ 452.26 ಕೋಟಿ) ಇದು, ಹೆಚ್ಚಿನ ಲಾಭ ಮೀಸಲಿ(ಪ್ರಾವಿಶನ್) ನಿಂದಾಗಿ ಇಳಿಮುಖಗೊಂಡಿದೆ.

ವಿನಿಯೋಗಗಳು

ನಿವ್ವಳ ಲಾಭ ₹ 325.61 ಕೋಟಿಯೊಂದಿಗೆ ಹಿಂದಣ ವರ್ಷದ ಸೇರ್ಪಡೆ ₹ 137.14 ಕೋಟಿಯೂ ಒಳಗೊಂಡಂತೆ ಒಟ್ಟು ₹ 462.75 ಕೋಟಿಯನ್ನು ಕೆಳಗೆ ಕಾಣಿಸಿರುವಂತೆ ವಿನಿಯೋಗಿಸಲಾಗಿದೆ.

ವಿನಿಯೋಗಗಳು	₹ಕೋಟಿಗಳಲ್ಲಿ
ಶಾಸನಾತ್ಮಕ ಕಾದಿಟ್ಟ ನಿಧಿಗೆ ವರ್ಗಾವಣೆ	82.00
ಬಂಡವಾಳ ಮೀಸಲಿಗೆ ವರ್ಗಾವಣೆ	51.05
ಕಂದಾಯ, ಸಾಮಾನ್ಯ ಮತ್ತು ವಿಶೇಷ ಕಾದಿಟ್ಟ ನಿಧಿಗೆ ವರ್ಗಾವಣೆ	115.58
ಹೂಡಿಕೆ ಮೀಸಲು ಖಾತೆಗೆ ವರ್ಗಾವಣೆ	(24.16)
2017ರ ಅವಧಿಯ ಲಾಭಾಂಶವನ್ನು 2018ರಲ್ಲಿ ಕೊಡಲ್ಪಟ್ಟದ್ದು	113.04
2017ರ ಲಾಭಾಂಶದ ಮೇಲಿನ ತೆರಿಗೆ	23.01
ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿಗೆ ಶೇಷಾಂಶ ಸೇರಿಕೆ (ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶ ವಿತರಣೆ ಮತ್ತು ತೆರಿಗೆ ಸೇರಿದಂತೆ)	102.23
ಒಟ್ಟು	462.75

ಲಾಭಾಂಶ

ಬ್ಯಾಂಕಿನ ಸರ್ವಾಂಗೀಣ ನಿರ್ವಹಣೆ ಮತ್ತು ಭವಿಷ್ಯದ ಧನಾತ್ಮಕ ದೃಷ್ಟಿಯನ್ನು ಗಮನದಲ್ಲಿ ಇರಿಸಿಕೊಂಡು, ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಶೇರು ಒಂದಕ್ಕೆ ₹ 3/- ಅಂದರೆ ಸಂದಾಯಿತ ಬಂಡವಾಳದ ಶೇ. 30ರಷ್ಟು (ಹಿಂದಿನ ವರ್ಷ ಇದು ಶೇ. 40ರಷ್ಟು) ಲಾಭಾಂಶ ನೀಡಿಕೆಯನ್ನು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಶಿಫಾರಸ್ಸು ಮಾಡಿರುತ್ತದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದ ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶ ಹೊರಹರಿವಿನ ಅನುಪಾತವು ಶೇ. 26.04 ಆಗಿರುತ್ತದೆ. (ಹಿಂದಿನ ವರ್ಷ ಶೇ. 24.99). ಮಾರ್ಚ್ 30, 2016 ರಲ್ಲಿ ಹೊರಡಿಸಿದ ಕಾರ್ಪೊರೇಟ್ ಸಚಿವಾಲಯದ (MCA) ಅಧಿಸೂಚನೆಯಂತೆ ಪರಿಷ್ಕೃತ ಅಕೌಂಟಿಂಗ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್ (AS)-4 'ಅನಿಶ್ಚಯಿತ ಮತ್ತು ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿಯ ದಿನಾಂಕದ ನಂತರದ ಸಂದರ್ಭಗಳು' ಪ್ರಕಾರ ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶ ₹ 102.21 ಕೋಟಿ (ಲಾಭಾಂಶ ಹಂಚಿಕೆ ತೆರಿಗೆ ಸೇರಿದಂತೆ)ಯನ್ನು ಮಾರ್ಚ್ 31, 2018ರ ವಿನಿಯೋಗ ಖಾತೆಯಲ್ಲಿ ತೋರಿಸಲಾಗಿಲ್ಲ.

ಶೇರಿನ ತಲಾ ಆದಾಯ /ಪುಸ್ತಕ ಮೌಲ್ಯ

31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ಶೇರಿನ ಆದಾಯ (ಮೂಲಭೂತ) ಮತ್ತು ಪುಸ್ತಕ ಮೌಲ್ಯ ಅನುಕ್ರಮವಾಗಿ ₹ 11.52 ಮತ್ತು ₹ 191.44 ಆಗಿರುತ್ತದೆ.

ಬಂಡವಾಳ ನಿಧಿ ಮತ್ತು ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಅನುಪಾತ

ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಬಂಡವಾಳ ನಿಧಿಯು ₹ 5172.16 ಕೋಟಿಯಿಂದ ₹ 5414.25 ಕೋಟಿಗೆ ಏರಿತು, ಶೇ. 4.68 ಅಭಿವೃದ್ಧಿ ದಾಖಲಾಗಿರುತ್ತದೆ. 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಅನುಪಾತವು ಬೇಸಲ್ III ರಲ್ಲಿ ಸೂಚಿಸಿದ ಮಾನದಂಡದಂತೆ ಶೇ. 12.04 ಆಗಿದೆ (ಹಿಂದಿನ ವರ್ಷ ಶೇ. 13.30). ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನಿಗದಿಪಡಿಸಿದ ಕನಿಷ್ಠ ಮಿತಿ ಶೇ.10.875 ಗಿಂತ ಹೆಚ್ಚಿನ ಮಟ್ಟವನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕು ನಿರಂತರವಾಗಿ ಕಾಯ್ದುಕೊಂಡು ಬಂದಿರುತ್ತದೆ. ಮಾರ್ಚ್ 31, 2018ರಂದು ಬ್ಯಾಂಕಿನ ಮಾರುಕಟ್ಟೆ ಬಂಡವಾಳೀಕರಣ ₹ 3247.16 ಕೋಟಿಯಷ್ಟಿದ್ದು, ದಿನಾಂಕ ಜೂನ್ 2, 2017 ರಂದು ಗರಿಷ್ಠ ₹ 5115.20 ಕೋಟಿಗಳಷ್ಟು ಹಾಗೂ ದಿನಾಂಕ ಮಾರ್ಚ್ 12, 2018 ರಂದು ಕನಿಷ್ಠ ₹ 3052.16 ಕೋಟಿಗಳಷ್ಟು ದಾಖಲಾಗಿದೆ.

ಅನುತ್ಪಾದಕ ಆಸ್ತಿಗಳು ಮತ್ತು ಮೀಸಲು ಅಭಿರಕ್ಷೆ ಅನುಪಾತ

ಅನುತ್ಪಾದಕ ಮುಂಗಡಗಳನ್ನು ತಹಬಂದಿಗೆ ತರಲು ನಿಮ್ಮ ಬ್ಯಾಂಕು ಜಾಗೃತ ಮುಂಗಡ ನಿಗಾ ಪ್ರಕ್ರಿಯೆ ಮತ್ತು ದುರ್ಬಲಗೊಂಡ ಆಸ್ತಿಗಳ ವಸೂಲಾತಿಗಳಲ್ಲಿ ಕ್ಷಿಪ್ರ ಸ್ವರೂಪದ ಸಂಚಾಲನೆ ಕೈಗೊಂಡಿರುತ್ತದೆ. ಆದಾಗ್ಯೂ, ಆಯ್ದು ವಲಯಗಳಲ್ಲಿನ ಸೂರಗುವಿಕೆ, ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ "ಒತ್ತಡಕ್ಕೊಳಗಾದ ಆಸ್ತಿಗಳ ಬಗೆಹರಿಸುವ ಪರಿಷ್ಕೃತ ಚೌಕಟ್ಟಿನ" ಪ್ರಭಾವ ಇತ್ಯಾದಿ ಕಾರಣಗಳಿಂದಾಗಿ, ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಅನುತ್ಪಾದಕ ಆಸ್ತಿಯ ಮಟ್ಟ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ₹ 1581.59 ಕೋಟಿಗಳಿಂದ (ಶೇ. 4.21) ₹ 2376.07 ಕೋಟಿ (ಶೇ.4.92)ಗಳಿಗೆ ಏರಿಕೆ ಕಂಡಿದೆ. ನಿವ್ವಳ ಅನುತ್ಪಾದಕ ಆಸ್ತಿಯ ಮಟ್ಟ, 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ₹ 1400.51 ಕೋಟಿ (ಶೇ. 2.96) ಆಗಿದ್ದು, ಇದು 31 ಮಾರ್ಚ್ 2017ಕ್ಕೆ ₹ 974.73 ಕೋಟಿ (ಶೇ. 2.64) ಆಗಿತ್ತು. ಆದಾಗ್ಯೂ ಮೀಸಲು ಅಭಿರಕ್ಷೆ ಅನುಪಾತವು (ಪಿಸಿಆರ್) ಭಾಗಶಃ ಸುಧಾರಿಸಿ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಶೇ.54.56 ಆಗಿದೆ (ಹಿಂದಿನ ವರ್ಷದಲ್ಲಿ ಶೇ. 54.00).

ವರದಿ ಮಾಡಲಿಕ್ಕಿರುವ ವಿಭಾಗಗಳು

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನಿರ್ದೇಶಿಸಿದ ಅಕೌಂಟಿಂಗ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್ 17 (ಸೆಗ್ಮೆಂಟ್ ರಿಪೋರ್ಟಿಂಗ್) ಮಾರ್ಗದರ್ಶಿಕೆಗೆ ಅನುಸಾರವಾಗಿ ಬ್ಯಾಂಕು ವರ್ಷಾಂತ್ಯ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಈ ಕೆಳಗಿನಂತೆ ನಾಲ್ಕು ವ್ಯವಹಾರ ಅಂಗಗಳನ್ನು ಗುರುತಿಸಿದ್ದು, ವಿವರಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

- **ಖಜಾನೆ ವಹಿವಾಟು :** ಪ್ರಸ್ತುತ ವರ್ಷಾಂತ್ಯ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಬ್ಯಾಂಕು ಖಜಾನೆ ವಹಿವಾಟಿನಿಂದ ಒಟ್ಟು ₹ 1404.18 ಕೋಟಿ ಆದಾಯ ಗಳಿಸಿದ್ದು, ಕರಪೂರ್ವ ಆದಾಯ ಮತ್ತು ಹಂಚಲಾಗದಿರುವ ವೆಚ್ಚಗಳನ್ನು ಪರಿಗಣಿಸುವ ಮುನ್ನ ಲಾಭಕ್ಕೆ ₹ 267.76 ಕೋಟಿ ಕೊಡುಗೆ ನೀಡಿರುತ್ತದೆ.
- **ಸಾಂಸ್ಥಿಕ/ಸಗಟು ಬ್ಯಾಂಕಿಂಗ್ :** ಈ ಅಂಗದಲ್ಲಿ ಸದರಿ ವರ್ಷ ₹ 2174.98 ಕೋಟಿ ಆದಾಯ ಲಭ್ಯವಾಗಿದ್ದು ಇದರಲ್ಲಿ ₹ 306.05 ಕೋಟಿ (ಋಣಾತ್ಮಕ) ಕೊಡುಗೆ ಕರಪೂರ್ವ ಆದಾಯ ಮತ್ತು ಹಂಚಲಾಗದಿರುವ ವೆಚ್ಚಕ್ಕಾಗಿ ಆಗಿರುತ್ತದೆ.
- **ಚಿಲ್ಲರೆ ಬ್ಯಾಂಕಿಂಗ್ :** ಈ ಅಂಗದಲ್ಲಿ ಸದರಿ ವರ್ಷ 2017-18ರಲ್ಲಿ ₹ 2367.95 ಕೋಟಿ ಆದಾಯ ಉತ್ಪನ್ನಗೊಂಡಿದ್ದು ಇದರಿಂದ ಕರಪೂರ್ವ ಆದಾಯ ಮತ್ತು ಹಂಚಲಾಗದಿರುವ ವೆಚ್ಚಗಳನ್ನು ಪರಿಗಣಿಸುವ ಮುನ್ನ ಲಾಭಕ್ಕೆ ₹ 249.28 ಕೋಟಿ ಕೊಡುಗೆ ಆಗಿರುತ್ತದೆ.
- **ಇತರ ಬ್ಯಾಂಕಿಂಗ್ ವಹಿವಾಟುಗಳು :** 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಈ ವಿಭಾಗದಲ್ಲಿ ₹ 332.57 ಕೋಟಿ ಆದಾಯ ಲಭಿಸಿದ್ದು ಇದರಲ್ಲಿ ₹ 50.82 ಕೋಟಿ ಕೊಡುಗೆ ಕರಪೂರ್ವ ಆದಾಯ ಮತ್ತು ಹಂಚಲಾಗದಿರುವ ವೆಚ್ಚಕ್ಕಾಗಿ ಆಗಿರುತ್ತದೆ.

ವಿದೇಶಿ ವಿನಿಮಯ ವ್ಯವಹಾರ

ವರದಿ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ₹ 14932.52 ಕೋಟಿ ವಿದೇಶಿ ವಿನಿಮಯ ವ್ಯವಹಾರ ಸಾಧಿಸಿದ್ದು, ಹಿಂದಣ ವರ್ಷದಲ್ಲಿ ಇದು ₹ 14561.52 ಕೋಟಿಯಾಗಿತ್ತು. 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ರಫ್ತುರಂಗದ ಮುಂಗಡವು ₹1970.58 ಕೋಟಿ ಆಗಿರುತ್ತದೆ.

ಕೇಂದ್ರೀಕೃತ ಪಾವತಿ ಹಾಗೂ ಸಮನ್ವಯ ಘಟಕ

ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಪಾವತಿ ವ್ಯವಸ್ಥೆಗಳಾದ NEFT, RTGS, IMPS, UPI, ಇತ್ಯಾದಿಗಳಲ್ಲಿ ಜರಗುವ ವ್ಯವಹಾರಗಳನ್ನು ಸಮಯೋಚಿತ ರೀತಿಯಲ್ಲಿ ಸಮನ್ವಯಗೊಳಿಸುವುದಕ್ಕಾಗಿ, “ಕೇಂದ್ರೀಕೃತ ಪಾವತಿ ಹಾಗೂ ಸಮನ್ವಯ ಘಟಕ” ಎಂಬ ಪ್ರತ್ಯೇಕವಾದ ವಿಭಾಗವನ್ನು ಪ್ರಾರಂಭಿಸಲಾಗಿದ್ದು, ಇದು ಈ ವ್ಯವಹಾರಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಸಮನ್ವಯ ಮತ್ತು ದೂರುಗಳು, ಇದ್ದಲ್ಲಿ, ಅವುಗಳ ಪರಿಹಾರದ ಕ್ರಮವನ್ನು ಸುಧಾರಿಸಿದೆ.

ಹೂಡಿಕೆದಾರರ ಬಾಂಧವ್ಯ ವಿಭಾಗ

ಬದಲಾದ ವ್ಯವಹಾರದ ಕ್ರಿಯಾಶೀಲತೆಯ ದೃಷ್ಟಿಯಿಂದ, ಷೇರುದಾರರ ನಿರೀಕ್ಷೆಗಳು, ನಿಯಂತ್ರಕ ಮತ್ತು ವರದಿ ಮಾಡುವ ವ್ಯವಸ್ಥೆ ಇತ್ಯಾದಿಗಳಿಂದ, ಷೇರುದಾರರೊಂದಿಗೆ ನಿಯಮಿತವಾಗಿ ಸಂಪರ್ಕ ಕಲ್ಪಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ, ಬ್ಯಾಂಕಿನ ಸಾಂಸ್ಥಿಕ ಮಾಹಿತಿಗಳಾದ ಹಣಕಾಸಿನ ಫಲಿತಾಂಶಗಳು, ಪ್ರಮುಖ ಘಟನೆಗಳು, ಮಾಧ್ಯಮಗಳಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಬಗ್ಗೆ ಪ್ರಕಟಗೊಂಡ ಲೇಖನಗಳು ಇತ್ಯಾದಿ ಸ್ವಯಂಪ್ರೇರಿತ ಆಧಾರದ ಮೇಲೆ ಪ್ರಸಾರ ಮಾಡಲು, ಬ್ಯಾಂಕ್, 2017 ರ ಜುಲೈನಲ್ಲಿ ‘ಹೂಡಿಕೆದಾರರ ಬಾಂಧವ್ಯ ವಿಭಾಗ’ ವನ್ನು ಸ್ಥಾಪನೆ ಮಾಡಿದೆ. ಅದರಂತೆ, ಸಾಂಸ್ಥಿಕ ಮಾಹಿತಿಯನ್ನು ಸ್ವಯಂಪ್ರೇರಿತವಾಗಿ ಷೇರುದಾರರಿಗೆ ಇ-ಮೇಲ್ ಮೂಲಕ (ಲಭ್ಯವಿರುವಲ್ಲಿ), ಪ್ರಸಾರ ಮಾಡಲಾಗುತ್ತಿದೆ.

‘INDAS’ ಅನುಷ್ಠಾನ

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ (RBI)ದ ಸುತ್ತೋಲೆಯಲ್ಲಿ ನೀಡಿದ್ದ ಹಿಂದಿನ ಮಾರ್ಗಸೂಚಿಯಂತೆ, ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ‘ಇಂಡಿಯನ್ ಅಕೌಂಟಿಂಗ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್ (INDAS)’ ಗೆ ಪರಿವರ್ತನೆ ಏಪ್ರಿಲ್ 1, 2018 ರಿಂದ ಪ್ರಾರಂಭವಾಗುವ ಲೆಕ್ಕಪತ್ರ ಅವಧಿಯಿಂದ ಅನ್ವಯವಾಗಲಿತ್ತು. ಆದರೆ, ಏಪ್ರಿಲ್ 5, 2018 ದಿನಾಂಕದ ‘ಅಭಿವೃದ್ಧಿ ಮತ್ತು ನಿಯಂತ್ರಕ ನೀತಿಗಳ ಹೇಳಿಕೆ’ಯಲ್ಲಿ, ಆರ್ಬಿಐ ಈ ಅನುಷ್ಠಾನವನ್ನು ಏಪ್ರಿಲ್ 1, 2019 ರಿಂದ ಪ್ರಾರಂಭವಾಗುವ ಲೆಕ್ಕಪತ್ರ ಅವಧಿಯಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಮುಂದೂಡಿ ಸುತ್ತೋಲೆ ಹೊರಡಿಸಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್, ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಹಾಗೂ ಅದರ ಲೆಕ್ಕಪರಿಶೋಧನೆ ಕಮಿಟಿಯು ಸ್ಥಾಪಿಸಿದ ಕಾರ್ಯತಂತ್ರ ಮುಂದುವರೆಯಲು, ಸೂಕ್ತ ಮಾರ್ಗದರ್ಶಿ ಸೂತ್ರಗಳ ಅನುಗುಣವಾಗಿ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ ಮುಂದೆ ನಿಗದಿಪಡಿಸುವ ಪರಿಷ್ಕೃತ ದಿನಾಂಕದಂದು INDAS ನ ಯಶಸ್ವಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಮತ್ತು ಪರಿಷ್ಕರಣೆಯ ಕಾರ್ಯಗಳ ಪ್ರಗತಿಯನ್ನು ಗಮನಿಸಲು ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ನೇತೃತ್ವದಲ್ಲಿ ಸ್ವಿಯರಿಂಗ್ ಕಮಿಟಿಯನ್ನು ನೇಮಿಸಿದೆ.

ಈ ದಿಸೆಯಲ್ಲಿ INDAS ಅನುಗುಣವಾಗಿ ಆರ್ಥಿಕ ಹಣಕಾಸು ಪತ್ರಗಳನ್ನು ಸಿದ್ಧಪಡಿಸಲು M/s.Ernst & Young ರನ್ನು ನೇಮಕಗೊಳಿಸಲಾಗಿದ್ದು ಡಯೋಲೋಗಿಸ್ಟಿಕ್ ಅಧ್ಯಯನ ಮತ್ತು INDAS ಸ್ಟೇಟ್‌ಮೆಂಟ್‌ನ ಪೂರ್ಣವಾರ್ಷಿಕ ರಚನೆಗಾಗಿ ನೆರವು ಪಡೆದುಕೊಳ್ಳಲಾಗಿದೆ. ಇದಲ್ಲದೆ, ಬ್ಯಾಂಕು ಪ್ರಸ್ತುತ ಲೆಕ್ಕಪತ್ರ ನಿರ್ವಹಣೆ ಚೌಕಟ್ಟು ಮತ್ತು IND AS ನಡುವೆ ವಿವಿಧ ಅಸಮಾನತೆಗಳ ಬಗ್ಗೆ ಬ್ಯಾಂಕ್ ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಅಧ್ಯಯನವನ್ನು ಮಾಡಿದೆ ಮತ್ತು ಮಾಪನದ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ವಿವಿಧ ವಿಷಯಗಳನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವ ಪ್ರಯತ್ನವನ್ನು ಮಾಡಿದೆ. ಇದರ ಜೊತೆಗೆ, ಬ್ಯಾಂಕಿನ ಸಿಬಿಎಸ್ ಮತ್ತು ಐಟಿ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಬದಲಾವಣೆಗಳನ್ನು ಗುರುತಿಸಲು ಐಟಿ ಡಯೋಲೋಗಿಸ್ಟಿಕ್ ಅಧ್ಯಯನ ಸಹ ನಡೆಸಲಾಗಿದೆ. ಆದಾಗ್ಯೂ, ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅಡೀಸ್ ಕಮಿಟಿಯು ನಿರ್ದೇಶಕರುಗಳು ಆದೇಶಿಸಿದ ಕೌಶಲ್ಯ ಸೂಚಿಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿದ್ದು ದಕ್ಷ ಮತ್ತು ಯಶಸ್ವಿ INDAS ಸಲ್ಲಿಸುವಲ್ಲಿ ಮಾರ್ಗದರ್ಶಿಯಂತೆ ನಿಗದಿತ ದಿನಾಂಕ (ಪರಿಷ್ಕೃತ) ದಂದು ಸಲ್ಲಿಸಲು ಸಕಲ ಏರ್ಪಾಡನ್ನು ಮಾಡಿಕೊಂಡಿದೆ. ಆದಾಗ್ಯೂ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನಿರ್ದೇಶಿಸಿದಂತೆ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ತ್ರೈಮಾಸಿಕ ಅವಧಿ 30 ಜೂನ್, 2017, ಮತ್ತು ಅರ್ಧ ವಾರ್ಷಿಕ ಅವಧಿ 30 ಸೆಪ್ಟೆಂಬರ್ 2016ರ ಹಣಕಾಸು ತಖ್ತೆಯನ್ನು ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿಗೆ ಸಲ್ಲಿಸಿದೆ.

ಅಧೀನ ಋಣ ಪತ್ರಗಳು

ದ್ವಿತೀಯ ಸ್ತರದ (Tier II) ಬಂಡವಾಳ ಶೇಖರಣೆಗಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ನಾಲ್ಕು ಶ್ರೇಣಿಯಲ್ಲಿ ಅಧೀನ ಋಣಪತ್ರಗಳನ್ನು ಶ್ರೇಣಿ 1, (₹ 120.50 ಕೋಟಿ), ಶ್ರೇಣಿ 2 (₹ 29.50 ಕೋಟಿ), ಶ್ರೇಣಿ 3 (₹ 200.00 ಕೋಟಿ) ಹಾಗೂ ಶ್ರೇಣಿ 4 (₹ 250.00 ಕೋಟಿ), ಕ್ರಮವಾಗಿ ದಿನಾಂಕ 30.06.2007, 29.03.2008, 27.09.2008 ಹಾಗೂ 17.11.2012 ರಂದು ವಿತರಣೆ ಮಾಡಿದ್ದು, ಪ್ರತಿಯೊಂದು ಶ್ರೇಣಿಯ ಪರಿಷ್ಕೃತ ಅವಧಿ ವಿತರಣೆ ಮಾಡಿದ ದಿನಾಂಕದಿಂದ 120 ತಿಂಗಳು ಇರುತ್ತದೆ. ಅಲ್ಲದೆ, ವರದಿ ವರ್ಷದಲ್ಲಿ, ಅಲ್ಪಾವಧಿಯ ದ್ರವತೆಯ ಅಸಮಾನತೆಯನ್ನು ಸರಿದೂಗಿಸಲು ಠೇವಣಿ ಪ್ರಮಾಣಪತ್ರಗಳನ್ನು (CDs) ಬಿಡುಗಡೆ ಮಾಡಿದ್ದು, ಮಾರ್ಚ್ 31, 2018 ರ ವೇಳೆಗೆ ಈ ಠೇವಣಿ ಪ್ರಮಾಣಪತ್ರಗಳ (CDs) ಮೊತ್ತ ₹ 2173 ಕೋಟಿಗಳಷ್ಟಿತ್ತು.

ಅದರಲ್ಲಿ ಶ್ರೇಣಿ 1ರ (₹120.50 ಕೋಟಿ) ಅವಧಿ 30 ಜೂನ್ 2017ಕ್ಕೆ ಹಾಗೂ ಶ್ರೇಣಿ 2ರ (₹ 29.50 ಕೋಟಿ) ಅವಧಿ 29 ಮಾರ್ಚ್ 2018ಕ್ಕೆ (ಅಂದರೆ ವಿತರಣೆ ಆದ ದಿನದಿಂದ 120 ತಿಂಗಳು) ಪೂರ್ಣಗೊಂಡು ಈ ಎರಡೂ ಶ್ರೇಣಿಗಳ ಮರುಪಾವತಿಯನ್ನು ಮೇಲ್ಕಾಣಿಸಿದ ದಿನದಂದು (ಬಡ್ಡಿ ಸಹಿತ) ಮಾಡಲಾಗಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕು ಸದರಿ ಋಣಪತ್ರಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯನ್ನು ಸಕಾಲದಲ್ಲಿ ಪಾವತಿಸುತ್ತಾ ಬಂದಿದೆ ಹಾಗೂ ಸದರಿ ಋಣಪತ್ರಗಳ ಮರುಪಾವತಿಯನ್ನು ಕೂಡ ನಿರ್ಧಾರಿತ ಸಮಯದಂದು ಮಾಡಲಾಗಿದೆ. ಉಳಿದಿರುವ ಋಣಪತ್ರಗಳ ಮೌಲ್ಯವನ್ನು (progressive discount ಸೂತ್ರ) RBIನ ಮಾರ್ಗದರ್ಶಿಕೆ ಪ್ರಕಾರ 2017-18ರ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಅನುಪಾತದಲ್ಲಿ ಪರಿಗಣಿಸಲಾಗಿದೆ.

ವಿಶ್ವಾಸಾರ್ಹತೆ ಮೌಲ್ಯಮಾಪನ

ಈ ಮೇಲ್ಕಾಣಿಸಿದ ಋಣಪತ್ರಗಳ ಮೇಲೆ ಉದರಿ ಮಾನದಂಡ ನಿರ್ಣಯಿಸುವ ಸಂಸ್ಥೆಯಾದ ಇಕ್ರಾ ಲಿಮಿಟೆಡ್ (ICRA) ಮತ್ತು ಕ್ರೆಡಿಟ್ ಅನಾಲಿಸಿಸ್ ಮತ್ತು ರಿಸರ್ಚ್ ಲಿಮಿಟೆಡ್ (CARE)ಗಳು, 'ICRA A' ಮತ್ತು 'CARE A' ಮೌಲ್ಯಾಂಕಗಳನ್ನು ಅನುಕ್ರಮವಾಗಿ ನೀಡಿದ್ದು, ಋಣ ಪತ್ರಗಳು ಈ ಮೌಲ್ಯಾಂಕಗಳನ್ನು ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿಯೂ ಸಹ ಕಾಯ್ದುಕೊಂಡಿವೆ. ಈ ಮೌಲ್ಯಾಂಕವು ಉನ್ನತ ಮಟ್ಟದ್ದಾಗಿದ್ದು, ಸಾಕಷ್ಟು ಉನ್ನತ ಸುರಕ್ಷತೆಯ ಸಂಕೇತವಾಗಿರುತ್ತದೆ. ಆರ್ಥಿಕ ಭದ್ರತೆಗೆ ಸಕಾಲಿಕ ಸೇವೆಯನ್ನು ನೀಡುವ ಸಾಮರ್ಥ್ಯವನ್ನು ಇವು ಬಿಂಬಿಸುತ್ತವೆ. ಇಂತಹ ಋಣ ಪತ್ರಗಳು ಕಡಿಮೆ ಮುಂಗಡ ಅಪಾಯವನ್ನು ಹೊಂದಿರುತ್ತವೆ.

ಇದಲ್ಲದೆ, ICRA ಸಂಸ್ಥೆಯು ಬ್ಯಾಂಕ್ ನೀಡಿದ CDಗಳಿಗೆ ICRA A1+ ಮೌಲ್ಯಾಂಕವನ್ನು ನೀಡಿದೆ. ಈ ಮೌಲ್ಯಾಂಕವು ಹಣಕಾಸಿನ ಜವಾಬ್ದಾರಿಗಳನ್ನು ಸಕಾಲಿಕವಾಗಿ ಪಾವತಿಸುವ ಬಗ್ಗೆ ಹೆಚ್ಚು ಬಲವಾದ ಸುರಕ್ಷತೆಯ ಸಂಕೇತವಾಗಿರುತ್ತದೆ. ಇಂತಹ ಪತ್ರಗಳು ಅತೀ ಕಡಿಮೆ ಮುಂಗಡ ಅಪಾಯವನ್ನು ಹೊಂದಿರುತ್ತವೆ. '+ ಸಂಕೇತವು ತನ್ನ ವಿಭಾಗದಲ್ಲಿನ ತುಲನಾತ್ಮಕ ಸ್ಥಾನವನ್ನು ಪ್ರತಿಫಲಿಸುತ್ತದೆ.

ಲಾಭಾಂಶ ವಿತರಣಾ ನೀತಿ

ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ತನ್ನ ಶೇರುದಾರರಿಗೆ ಲಾಭಾಂಶ ವಿತರಿಸಲು ರೆಗ್ಯುಲೇಶನ್ 43ಎ, SEBI (LODR) ರೆಗ್ಯುಲೇಶನ್, 2015 ರ ಅನುಸಾರವಾಗಿ ಒಂದು ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, ಆ ನೀತಿಯ ಸಾರಾಂಶ ಈ ಕೆಳಗಿನಂತಿದೆ.

- ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮ ಆಗಿರುವುದರಿಂದ, ಲಾಭಾಂಶ ವಿತರಣಾ ನೀತಿಯು ಆರ್‌ಬಿಐ ಸುತ್ತೋಲೆ DBOD ನಂಬ್ರ. BP. BC. 8821.02.67/2004-05 ದಿನಾಂಕ ಮೇ 5, 2005 ಅನುಸಾರವಾಗಿ ಲಾಭಾಂಶ ವಿತರಿಸಲು ಅರ್ಹತಾ ಅಳತೆಗೋಲು ಅನುಸರಿಸಬೇಕಾಗಿದೆ.
- ಲಾಭಾಂಶ ಶಿಫಾರಸ್ಸು ಮಾಡಲು ಕೆಲವೊಂದು ಆಂತರಿಕ ಅಂಶಗಳನ್ನು ಅಂದರೆ ಆರ್ಥಿಕ ನಿರ್ವಹಣೆ, ಲಾಭಾಂಶ ಹೊರಹರಿವಿನ ಸ್ವರೂಪ, ತೆರಿಗೆ ಪರಿಣಾಮಗಳು, ಸಾಂಸ್ಥಿಕ ನಡೆ ಮತ್ತು ಬಾಹ್ಯ ಅಂಶಗಳಾದ ಶೇರುದಾರರ ನಿರೀಕ್ಷೆ, ಸೂಕ್ತ ಸನ್ನಿವೇಶ ಮುಂತಾದವುಗಳನ್ನು ಗಮನಿಸಬೇಕಾಗುತ್ತದೆ.
- ಲಾಭಾಂಶದ ಪ್ರಮಾಣ ನಿರ್ಣಯಿಸುವಾಗ ಬ್ಯಾಂಕಿನ ಆರ್ಥಿಕ ಕಾರ್ಯನಿರ್ವಹಣೆ, ಭವಿಷ್ಯದ ವ್ಯವಹಾರಭಿವೃದ್ಧಿಗೆ ಪೂರೈಸಬೇಕಾದ ಬಂಡವಾಳನಿಧಿಯ ವಿಶ್ಲೇಷಣೆ ಮುಂತಾದವುಗಳನ್ನು RBI ಮಾರ್ಗದರ್ಶಿಗಳಿಗೆ ಅನುಸಾರವಾಗಿ ಲಾಭಾಂಶ ಹೊರಹರಿವಿನ ಅನುಪಾತವನ್ನು ಗಮನದಲ್ಲಿ ಇಟ್ಟುಕೊಂಡು ನಿರ್ಧರಿಸಬೇಕಾಗುತ್ತದೆ.

ಬ್ಯಾಂಕಿನ ಲಾಭಾಂಶ ವಿತರಣಾ ನೀತಿ ಬ್ಯಾಂಕಿನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಲಭ್ಯವಿದೆ (<https://karnatakabank.com/investor-portal/corporate-governance>).

ಸಮಗ್ರ ವರದಿ (Integrated Reporting)

ಇಂದಿನ ಯುಗದಲ್ಲಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ದೇಶಗಳ ಕೆಲಸ ಮಾಡುವ ಸಂಸ್ಥೆ ಹಾಗೂ ಹಣಕಾಸಿನ ವಿವರಗಳನ್ನು ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯ ರೀತಿಯು ಕಳೆದ ಕೆಲವು ವರ್ಷಗಳಿಂದ ಭಾರತದ ಕಂಪನಿಗಳ ಆಂತರಿಕ ಪ್ರಕ್ರಿಯೆ ಮತ್ತು ಬಾಹ್ಯ ಪ್ರಕ್ರಿಯೆಗಳ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುತ್ತಾ ಬಂದಿದೆ. ಅಂತಹ ವರದಿಗಳ ಮಾನದಂಡಗಳು ಮತ್ತು ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯ ಅವಶ್ಯಕತೆಗಳನ್ನು ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಾನದಂಡಗಳಿಗೆ ಜೋಡಿಸಲು (i) ಭಾರತೀಯ ಕಂಪನಿಗಳು ಸ್ವಯಂಪ್ರೇರಿತ ಕ್ರಮಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುವುದು ಮತ್ತು (ii) ನಿಯಂತ್ರಕರು (ಅಂದರೆ MCA, SEBI, RBI ಇತ್ಯಾದಿ) ಮಾಹಿತಿ ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯ ಮಾನದಂಡಗಳಲ್ಲಿ ಪ್ರಗತಿಪರ ಹಾಗೂ ಹಂತ-ಹಂತದ ಉಪಕ್ರಮಗಳನ್ನು ಕಾರ್ಯಗತಗೊಳಿಸುವುದು.

ಇದಲ್ಲದೆ, ಸೆಕ್ಯೂರಿಟೀಸ್ ಅಂಡ್ ಎಕ್ಸ್ಚೇಂಜ್ ಬೋರ್ಡ್ ಆಫ್ ಇಂಡಿಯಾ (SEBI) ಭಾರತದಲ್ಲಿನ ಲಿಸ್ಟೆಡ್ ಕಂಪನಿಗಳ ಮಾಹಿತಿ ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯ ಮಾನದಂಡವನ್ನು ಸುಧಾರಿಸಲು ಉದ್ಯಮಗಳು ಮತ್ತು ಸ್ಟಾಕ್ ಎಕ್ಸ್ಚೇಂಜ್ ಇತ್ಯಾದಿಗಳೊಂದಿಗೆ ಸಮಾಲೋಚಿಸಿ ಕೆಲಸ ಮಾಡುತ್ತಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ, ಅಂತರರಾಷ್ಟ್ರೀಯ ಸಂಸ್ಥೆ - ಇಂಟರ್‌ನ್ಯಾಷನಲ್ ಇಂಟಿಗ್ರೇಟೆಡ್ ರಿಪೋರ್ಟಿಂಗ್ ಕೌನ್ಸಿಲ್ (IIRC) ಸಿದ್ಧಪಡಿಸಿದ ಚೌಕಟ್ಟು - "ಇಂಟಿಗ್ರೇಟೆಡ್ ರಿಪೋರ್ಟಿಂಗ್ (IR)" ನಲ್ಲಿರುವ ಪರಿಕಲ್ಪನೆಯನ್ನು 2017-18ರ ವರದಿಗೆ ಅನ್ವಯವಾಗುವಂತೆ ಪರಿಚಯಿಸಲು ಲಿಸ್ಟೆಡ್ ಕಂಪನಿಗಳಿಗೆ ತನ್ನ 2017ರ ಅಧಿಸೂಚನೆ ಮುಖಾಂತರ ಸೂಚಿಸಿದೆ.

IIRC ಚೌಕಟ್ಟಿನ ಅಡಿಯಲ್ಲಿ ಪರಿಚಯಿಸಲಾದ ಪರಿಕಲ್ಪನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಆರಂಭಿಕ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡುತ್ತಿದೆ ಮತ್ತು ಮುಂಬರುವ ವರ್ಷಗಳಲ್ಲಿ ರಿಪೋರ್ಟಿಂಗ್/ಬಹಿರಂಗಪಡಿಸುವ ಮಾನದಂಡಗಳನ್ನು ವರದಿ ಮಾಡುವ ಸಮಗ್ರ ರಚನೆಯನ್ನು (IR) ಕಾರ್ಯಗತಗೊಳಿಸುವ ದೃಷ್ಟಿಯಿಂದ IIRC ಮಾದರಿಯೊಂದಿಗೆ SEBI ಸೂಚಿಸಿದಂತೆ ಜೋಡಿಸಲಾಗುವುದು. ಈ ನಿಟ್ಟಿನಲ್ಲಿ "IIRC ಚೌಕಟ್ಟು IR ಅನುಸರಣೆ" ಅನುಸಾರವಾಗಿ ವರದಿ ಮಾನದಂಡಗಳನ್ನು ಸಿದ್ಧಪಡಿಸಲು ಲಿಸ್ಟೆಡ್ ಕಂಪನಿಗಳಿಗೆ ಮೂರು ವರ್ಷ ಸಮಯವನ್ನು ಒದಗಿಸಲಾಗಿದೆ.

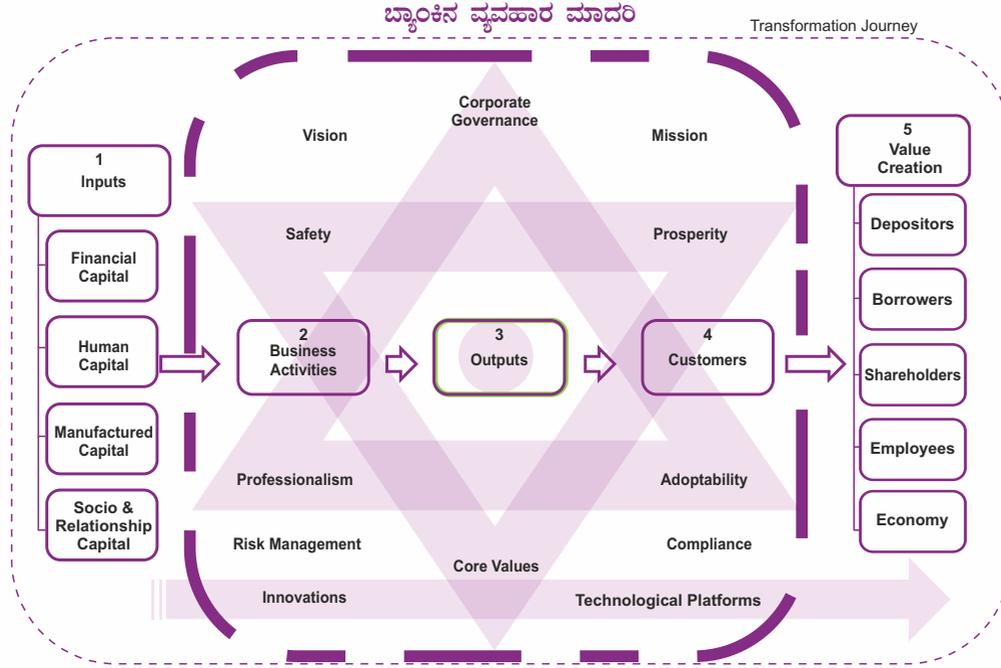
ಸದ್ಯದಲ್ಲಿ, ಭಾರತದ ವಿವಿಧ ನಿಯಂತ್ರಕರು ಶಿಫಾರಸ್ಸು ಮಾಡಲಾದ ಸ್ವರೂಪಗಳ ಪ್ರಕಾರ ಹಣಕಾಸಿನ ಮತ್ತು ಆರ್ಥಿಕತೆ ಮಾಹಿತಿಯ ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯನ್ನು ಲಿಸ್ಟೆಡ್ ಕಂಪನಿಗಳು ಈಗಾಗಲೇ ಮಾಡುತ್ತಿವೆ. ಹೀಗಾಗಿ, ಸಮಗ್ರವಾಗಿ ಸಂಯೋಜಿತ ವರದಿ ಮಾಡುವಿಕೆ (IR) ತಯಾರಿಯು ಭಾರತದಲ್ಲಿ ಹೊಸ ಆಯಾಮದಲ್ಲಿರುವುದರಿಂದ, ಸಂಪೂರ್ಣ ಉದ್ಯಮದ IIRC ಫ್ರೇಮ್‌ವರ್ಕ್ ಅಳವಡಿಕೆಗೆ ಸಮಗ್ರವಾದ ರಿಪೋರ್ಟಿಂಗ್/ಬಹಿರಂಗಪಡಿಸುವಿಕೆಯ ಅಗತ್ಯವಿರುತ್ತದೆ. ಅದರಂತೆ, IIRC ಚೌಕಟ್ಟಿನಲ್ಲಿ ಕೊಡಲಾದ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರ ರೂಪದಲ್ಲಿ ಮಾಹಿತಿಯನ್ನು ಈ ಕೆಳಗೆ ಮಂಡಿಸಲಾಗಿದೆ.

ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕಿನ ಪ್ರಮುಖ ವ್ಯವಹಾರ ಬ್ಯಾಂಕಿಂಗ್. ಬ್ಯಾಂಕ್ ತನ್ನ 94 ವರ್ಷಗಳ ಅಸ್ತಿತ್ವದಲ್ಲಿ ಪ್ರತಿಯೊಬ್ಬರ ಆಸಕ್ತಿಯನ್ನು ಕಾಪಾಡಿಕೊಂಡು, ಸಮಾಜದ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುವ ಸರ್ವರಿಗೆ ಗುಣಮಟ್ಟದ ಆರ್ಥಿಕ ಬೆಂಬಲವನ್ನು ಒದಗಿಸುತ್ತಾ ದೇಶದ ಒಟ್ಟಾರೆ ಸಾಮಾಜಿಕ-ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯಲ್ಲಿ ವಿಶ್ವಾಸಾರ್ಹ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಉದ್ಯೋಗ ಸೃಷ್ಟಿ, ಆರ್ಥಿಕ ಬೆಂಬಲ, ಸಾಮಾಜಿಕ ಬೆಂಬಲ, ಇತ್ಯಾದಿಗಳ ಮೂಲಕ ಮಹತ್ತರವಾದ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಗ್ರಾಹಕರ ನಿರೀಕ್ಷೆಗಳನ್ನು ಪೂರೈಸಲು, ಹೊಸ ತಾಂತ್ರಿಕ ಕ್ರಾಂತಿಗಳನ್ನು ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ತನ್ನ ಪ್ರಕ್ರಿಯೆಗಳಿಗೆ ಮತ್ತು ವ್ಯವಸ್ಥೆಗಳಿಗೆ ತಕ್ಕಂತೆ ಅಳವಡಿಸಿಕೊಳ್ಳುತ್ತಾ ಬಂದಿದೆ. ಉದಾಹರಣೆಗೆ ಭಾರತದಲ್ಲಿ ಕೋಲ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆ (CBS) ಅನ್ನು ಮೊದಲ ಬಾರಿಗೆ ಜಾರಿಗೆ ತಂದ ಕೆಲವು ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಕೂಡ ಒಂದು. ಇದಲ್ಲದೆ, ಮೊಬೈಲ್ ಆಧಾರಿತ ಬ್ಯಾಂಕಿಂಗ್, ಬ್ಲಾಕ್-ಚೈನ್, ಏಕೀಕೃತ ಪಾವತಿ ಇಂಟರ್‌ಫೇಸ್, ಫಿನ್-ಟೆಕ್ ವ್ಯಾಪಾರ ಮುಂತಾದ ಪರಿಕಲ್ಪನೆಗಳು ಇತ್ತೀಚಿನ ದಿನಗಳಲ್ಲಿ ಹೊರಹೊಮ್ಮಿವೆ ಮತ್ತು ಪ್ರಪಂಚದಾದ್ಯಂತ ಬ್ಯಾಂಕಿಂಗ್ ಭವಿಷ್ಯವು ಹೊಸ ತಂತ್ರಜ್ಞಾನದ ಅಳವಡಿಕೆಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ. ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಕಾಲಕಾಲಕ್ಕೆ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ವ್ಯವಸ್ಥೆಗಳಿಗೆ ಸ್ವತಃ ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಅಗತ್ಯವಾದ ಕ್ರಮಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುತ್ತಾ ಬಂದಿದೆ. ಈ ದಿಕ್ಕಿನಲ್ಲಿ, ಸೂಕ್ತವಾದ ತಂತ್ರಜ್ಞಾನಗಳು ಮತ್ತು ಪ್ರಕ್ರಿಯೆಗಳು ಮತ್ತು ವ್ಯವಸ್ಥೆಗಳನ್ನು ನಿರ್ಣಯಿಸಲು ಪರಿವರ್ತನಾ ಯೋಜನೆಯನ್ನೂ ಹಮ್ಮಿಕೊಂಡಿದೆ.

ಸಮಗ್ರ ವರದಿ ಹಾಗೂ ಬ್ಯಾಂಕ್ ನ ಪ್ರಕಟಣೆಗಳ ತುಲನಾತ್ಮಕ ವಿಶ್ಲೇಷಣೆಯನ್ನು ಈ ಕೆಳಗಿನ ಪಟ್ಟಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

IR ಚೌಕಟ್ಟಿನ ವಿಷಯ ಅಂಶಗಳು	ವರದಿ
<p>ಎಂಟು ಅಂಶಗಳು:</p> <ol style="list-style-type: none"> 1. ಸಾಂಸ್ಥಿಕ ಅವಲೋಕನ ಮತ್ತು ಬಾಹ್ಯ ಪರಿಸರ 2. ಆಡಳಿತ 3. ವ್ಯವಹಾರ ಮಾದರಿ 4. ಅಪಾಯಗಳು ಮತ್ತು ಅವಕಾಶಗಳು 5. ಕಾರ್ಯತಂತ್ರ ಮತ್ತು ಸಂಪನ್ಮೂಲ ಹಂಚಿಕೆ 6. ಸಾಧನೆ 7. ಮೇಲ್ನೋಟ (outlook) 8. ಸಿದ್ಧತೆ ಮತ್ತು ಪ್ರಸ್ತುತಿಯ ಆಧಾರ 	<p>1. ಸಂಸ್ಥೆಯ ಅವಲೋಕನ ಮತ್ತು ಬಾಹ್ಯ ಪರಿಸರ ಸಂಸ್ಥೆಯು ಏನು ಮಾಡುತ್ತದೆ ಮತ್ತು ಅದು ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಸಂದರ್ಭಗಳು ಯಾವುವು?</p> <p>ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಹಾರದಲ್ಲಿದೆ.</p> <p>ಅತ್ಯುತ್ತಮ ಸಾಂಸ್ಥಿಕ ಆಡಳಿತದ ಪದ್ಧತಿಗಳನ್ನು ಎತ್ತಿಹಿಡಿಯುವ ದೃಷ್ಟಿಯಿಂದ, ಈ ಬ್ಯಾಂಕಿನ ಸಂಸ್ಥಾಪಕರು ಬ್ಯಾಂಕಿನ ವ್ಯಾಪಾರದ ಮಾದರಿಯನ್ನು ಎಚ್ಚರಿಕೆಯಿಂದ ವಿನ್ಯಾಸಗೊಳಿಸಿದ್ದಾರೆ. ಆದ್ದರಿಂದ ಬ್ಯಾಂಕ್ ಯಾವುದೇ ಪ್ರವರ್ತಕರನ್ನು (Promoter) ಹೊಂದಿಲ್ಲ. 1920ರ ದಶಕದಲ್ಲಿ ನಾಯಕತ್ವದ ಚುಕ್ಕಾಣಿಯಲ್ಲಿ ಯಾವುದೇ ರೀತಿಯ ಘರ್ಷಣೆಯಾಗಬಾರದೆಂದು ಪ್ರವರ್ತಕ-ಅಲ್ಲದ (Non-Promoter) ಪರಿಕಲ್ಪನೆಯನ್ನು ಬಳಸಲಾಯಿತು. ಈ ಮಾದರಿಯನ್ನು ಈಗ ಅನೇಕ ಕಂಪನಿಗಳು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಪ್ರಯತ್ನಿಸುತ್ತಿರುವುದು ನಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಸಂಸ್ಥಾಪಕರ ದೂರದರ್ಶಿತ್ವಕ್ಕೆ ಸಾಕ್ಷಿಯಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿ/ಆಡಳಿತ ಮಂಡಳಿ ಅಗತ್ಯವಾದ ಸಮರ್ಥ ವ್ಯಕ್ತಿಗಳ ತಂಡಕ್ಕೆ ಉಸ್ತುವಾರಿ ವಹಿಸಿಕೊಡುವುದನ್ನು ಖಾತರಿಪಡಿಸುತ್ತದೆ ಮತ್ತು ಉನ್ನತ ಮಟ್ಟದಲ್ಲಿ ಯೋಜನೆಗಳನ್ನು ರೂಪಿಸುವಾಗ ಬ್ಯಾಂಕಿನ ಸರ್ವತೋಮುಖ ಅಭಿವೃದ್ಧಿಯನ್ನು ಯಾವಾಗಲೂ ಗಮನದಲ್ಲಿ ಇಡಲಾಗಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಶೇರುಗಳನ್ನು ಸಾರ್ವಜನಿಕರೇ ಹೊಂದಿದ್ದು ಮಾರ್ಚ್ 31, 2018ರ ಶೇರು ಹಿಡುವಳಿ ಮಾದರಿಯನ್ನು ಅನುಬಂಧ III ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.</p> <p>ಮಾಲೀಕತ್ವ</p> <p>ಕಾರ್ಯಾಚರಣಾ ರಚನೆ, ಪ್ರಧಾನ ಚಟುವಟಿಕೆಗಳು ಮತ್ತು ಮಾರುಕಟ್ಟೆಗಳು, ಸ್ಪರ್ಧಾತ್ಮಕ ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಸ್ಥಾನೀಕರಣ</p> <p>ಬ್ಯಾಂಕ್ 'ಶಾಖೆ ಬ್ಯಾಂಕಿಂಗ್ ಮಾದರಿ' ಮತ್ತು 'ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಮಾದರಿ' ಅಡಿಯಲ್ಲಿ ಮತ್ತು ಮೂರು ಸ್ತರದ ಆಡಳಿತಾತ್ಮಕ ರಚನೆಯಡಿಯಲ್ಲಿ ಅಂದರೆ, ಪ್ರಧಾನ ಕಚೇರಿ, ಪ್ರಾದೇಶಿಕ ಕಚೇರಿ ಮತ್ತು ಶಾಖೆಗಳ ಅಡಿಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ಇದರ ಪ್ರಮುಖ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಠೇವಣಿಗಳ ಸ್ವೀಕಾರ ಮತ್ತು ಸಾಲ ಕೊಡುವುದು ಸೇರಿವೆ. ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಭಾರತದ ವಿವಿಧ ರಾಜ್ಯಗಳಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತದೆ ಮತ್ತು ಇದರ ವಿವರಗಳನ್ನು ವಿತರಣಾ ಕಾರ್ಯಜಾಲ ವಿಭಾಗದಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.</p> <p>ಬಾಹ್ಯ ವಾತಾವರಣ.</p> <p>ಬಾಹ್ಯ ಪರಿಸರ, ನಿಯಂತ್ರಕ ಬದಲಾವಣೆಗಳು ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮದ ಮೇಲೆ ಅದರ ಪರಿಣಾಮಗಳು ಮತ್ತು ಅಪಾಯಗಳು ಮತ್ತು ಅವಕಾಶಗಳ ಜೊತೆಗೆ ಅದರ ಪರಿಣಾಮಗಳು ಈ ವಿಷಯಗಳನ್ನು ಕಾರ್ಯಕಾರಿ ಮಂಡಳಿ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ ವರದಿ ವಿಭಾಗದಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ.</p>

<p>2. ಆಡಳಿತ</p> <p>ಸಂಸ್ಥೆಯ ಆಡಳಿತದ ರಚನೆ ಮತ್ತು ಹೇಗೆ ಅಲ್ಪ, ಮಧ್ಯಮ ಮತ್ತು ದೀರ್ಘಾವಧಿಯಲ್ಲಿ ಮೌಲ್ಯವನ್ನು ಸೃಷ್ಟಿಸುವ ಸಾಮರ್ಥ್ಯವನ್ನು ಬೆಂಬಲಿಸುತ್ತದೆ. ಕಾರ್ಯತಂತ್ರದ ನಿರ್ಧಾರಗಳನ್ನು ಮಾಡಲು ಬಳಸುವ ನಿರ್ದಿಷ್ಟ ಪ್ರಕ್ರಿಯೆಗಳು.</p>	<p>ಬ್ಯಾಂಕಿನ ಅಸ್ತಿತ್ವವನ್ನು ನಿಯಂತ್ರಿಸುತ್ತಿರುವ ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ, 1949 ಅಡಿಯಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ನಿಯಮಗಳಿಗೆ ಬದ್ಧವಾಗಿದೆ, ಇದರಲ್ಲಿ ಬ್ಯಾಂಕುಗಳ ಆಡಳಿತ ಮಂಡಳಿಯ ಸಂವಿಧಾನದ ಮಾರ್ಗದರ್ಶನವನ್ನೂ ವಿವರಿಸಲಾಗಿದೆ. ಅಂತೆಯೇ, ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ, 1949 ರ ಸೆಕ್ಷನ್ 10ಬಿ, ಕಂಪನಿಗಳ ಆಕ್ಟ್, 2013 ರ ಸೆಕ್ಷನ್ 149 ಮತ್ತು SEBI (LODR) ನಿಬಂಧನೆಗಳನ್ನು ಸಹ ಅನುಸರಿಸುತ್ತದೆ. ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯು ವಿಶೇಷ ಕ್ಷೇತ್ರಗಳಾದ ಬ್ಯಾಂಕಿಂಗ್, ಹಣಕಾಸು, ಲೆಕ್ಕಶಾಸ್ತ್ರ, ಕಾನೂನು, ಕೃಷಿ, ಮತ್ತು ಗ್ರಾಮೀಣ ಆರ್ಥಿಕತೆ ಇತ್ಯಾದಿ ಕ್ಷೇತ್ರಗಳನ್ನು ಪ್ರತಿನಿಧಿಸುವ ಸಂಪನ್ಮೂಲ ವ್ಯಕ್ತಿಗಳನ್ನು ಒಳಗೊಂಡಿದೆ.</p> <p>ಬ್ಯಾಂಕಿನ ಪ್ರಗತಿಯ ವಿವರಗಳನ್ನು ನಿಯತ ಕಾಲಿಕವಾಗಿ ನಿರ್ದೇಶಕರ ಮುಂದೆ ಇಡಲಾಗುತ್ತಿದ್ದು ಬ್ಯಾಂಕಿನ ಮತ್ತಷ್ಟು ಸುಧಾರಿತ ನಿರ್ವಹಣೆಗೆ ನಿರ್ದೇಶಕರ ತಮ್ಮ ಪ್ರತಿಕ್ರಿಯೆಗಳನ್ನು ನೀಡುತ್ತಾ ಬಂದಿದ್ದಾರೆ.</p> <p>ಇದಲ್ಲದೆ, ಸಂಬಂಧಪಟ್ಟ ನಿರ್ದೇಶಕರ ಕೌಶಲ್ಯ ಮತ್ತು ಪರಿಣತಿಯ ಲಾಭ ಪಡೆಯಲು ಉಪ-ಸಮಿತಿಗಳನ್ನು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ರಚಿಸಿದೆ. ಹೆಚ್ಚಿನ ವರದಿಯನ್ನು ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನದ (ಅನುಬಂಧ II) ಅಡಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ.</p> <p>ಬ್ಯಾಂಕಿನ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನದ ವರದಿಯನ್ನು SEBI (LODR)ನ ಪ್ರಕಾರ ತಯಾರಿಸಲಾಗಿದ್ದು ಅಗತ್ಯವಾದ ಮಾಹಿತಿಯನ್ನು ಹೊಂದಿರುತ್ತದೆ.</p> <p>ಜೊತೆಗೆ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಯಂತ್ರವು ದೈನಂದಿನ ನಿರ್ವಹಣೆ ಹಾಗೂ ಹೊಸ ಉಪಕ್ರಮಗಳನ್ನು ಜಾರಿಗೊಳಿಸಲು ಕೆಲವು ಆಂತರಿಕ ಸಮಿತಿಗಳನ್ನು ಹೊಂದಿದೆ.</p>
<p>3. ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರ ಮಾದರಿ ಏನು? (Inputs, Business activities, Outputs, Outcomes)</p>	<p>ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರ ಮಾದರಿಯ ವಿವರವಾದ ರೇಖಾಚಿತ್ರವನ್ನು ಮುಂದೆ ಕೊಡಲಾಗಿದೆ.</p>
<p>4. ಅಪಾಯಗಳು ಮತ್ತು ಅವಕಾಶಗಳು</p> <p>ಅಲ್ಪ, ಮಧ್ಯಮ ಮತ್ತು ಸುದೀರ್ಘಾವಧಿಗಳ ಮೇಲೆ ಮೌಲ್ಯವನ್ನು ಸೃಷ್ಟಿಸುವ ಸಂಸ್ಥೆಯ ಸಾಮರ್ಥ್ಯದ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುವ ನಿರ್ದಿಷ್ಟ ಅಪಾಯಗಳು ಮತ್ತು ಅವಕಾಶಗಳು ಯಾವುವು ಮತ್ತು ಸಂಸ್ಥೆಯು ಅವರೊಂದಿಗೆ ಹೇಗೆ ವ್ಯವಹರಿಸುತ್ತದೆ.</p>	<p>ವಿವರಗಳನ್ನು ನಿರ್ದೇಶಕರ ವರದಿಯಲ್ಲಿನ "ಕಾರ್ಯಕಾರಿ ಮಂಡಳಿ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ" ವಿಭಾಗದಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.</p>
<p>5. ಕಾರ್ಯತಂತ್ರ ಮತ್ತು ಸಂಪನ್ಮೂಲ ಹಂಚಿಕೆ</p> <p>ಸಂಸ್ಥೆಯು ಎಲ್ಲಿ ಹೋಗಬೇಕೆಂದು ಬಯಸುತ್ತದೆ ಮತ್ತು ಅಲ್ಲಿಗೆ ಹೋಗುವುದು ಹೇಗೆ?</p>	<p>ಮೇಲೆ ವಿವರಿಸಿದಂತೆ, ತನ್ನ ಎಲ್ಲಾ ಆಕಾಂಕ್ಷಿತರ ನಿರೀಕ್ಷೆಗಳನ್ನು ಪೂರೈಸಲು ಹಾಗೂ ಬದಲಾದ ಸನ್ನಿವೇಶಗಳಿಗೆ ತನ್ನನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಬ್ಯಾಂಕ್ ಎಲ್ಲ ರೀತಿಯ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡುತ್ತಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ವಾರ್ಷಿಕ ಗುರಿಗಳನ್ನು ನಿಗದಿಪಡಿಸಿ ಅವುಗಳನ್ನು ನಿಯತಕಾಲಿಕವಾಗಿ ಪುನರಾವಲೋಕನ ಮಾಡುತ್ತದೆ.</p> <p>ತಾಂತ್ರಿಕ ಬೆಳವಣಿಗೆಗಳು ಪ್ರಪಂಚದಾದ್ಯಂತದ ಎಲ್ಲಾ ಕೈಗಾರಿಕೆಗಳ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುತ್ತವೆ ಮತ್ತು ಅಂತಹ ಪ್ರಗತಿಗಳ ಸಾಧಕ-ಬಾಧಕಗಳನ್ನು ಎಚ್ಚರಿಕೆಯಿಂದ ಅಧ್ಯಯನ ಮಾಡಿದ ನಂತರ ವ್ಯವಹಾರ ಪ್ರಕ್ರಿಯೆ ಮರು-ಇಂಜಿನಿಯರಿಂಗ್ (BPR) ಅಥವಾ ಪರಿವರ್ತನಾ ಯೋಜನೆಗಳ ಮೂಲಕ ಸ್ವತಃ ಮಾರ್ಪಾಡು ಮಾಡುವ ಕ್ರಮಗಳನ್ನು ಬ್ಯಾಂಕ್ ಪ್ರಾರಂಭಿಸಿದೆ. ಅಂತೆಯೇ, ಬ್ಯಾಂಕನ್ನು "ಗಮನಾರ್ಹ ಬ್ಯಾಂಕ್" ಎಂದು ಗುರುತಿಸಿಕೊಳ್ಳುವ ದೃಷ್ಟಿಯಿಂದ, ಬೋಸ್ಟನ್ ಕನ್ಸಲ್ಟಿಂಗ್ ಗ್ರೂಪ್ (ಬಿ.ಸಿ.ಜಿ.)ನ ಸಹಭಾಗಿತ್ವದಲ್ಲಿ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಪರಿವರ್ತನಾ ಯೋಜನೆಯನ್ನು ಪ್ರಾರಂಭಿಸಲಾಗಿದೆ. ಬ್ಯಾಂಕಿನಿಂದ ರೂಪಾಂತರಗೊಳ್ಳುವ ರೂಪಾಂತರ ಯೋಜನೆಯು ಸೇರಿರುವ ಕಾರ್ಯತಂತ್ರಗಳ ಬಗ್ಗೆ ಸಂಕ್ಷಿಪ್ತ ಅವಲೋಕನವನ್ನು ಮುಂದೆ "ಪರಿವರ್ತನಾ ಯೋಜನೆ" ವಿಭಾಗದಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ.</p>
<p>6. ಸಾಧನೆ</p> <p>ಎಷ್ಟರಮಟ್ಟಿಗೆ ಸಂಸ್ಥೆಯು ಅದರ ಕಾರ್ಯತಂತ್ರದ ಉದ್ದೇಶಗಳನ್ನು ಸಾಧಿಸಿದೆ ಮತ್ತು ಅದರ ಫಲಿತಾಂಶಗಳು</p>	<p>ಪ್ರಸಕ್ತ ವಾರ್ಷಿಕ ಅವಧಿಯಲ್ಲಿನ ಆರ್ಥಿಕ ಮತ್ತು ಆರ್ಥಿಕೇತರ ಸಾಧನೆ ಎರಡೂ ವಿಷಯಗಳ ಬಗ್ಗೆ ನಿರ್ದೇಶಕರ ವರದಿಯಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ</p>
<p>7. ಮುನ್ನೋಟ (Outlook)</p> <p>ತಂತ್ರವನ್ನು ಅನುಸರಿಸುವಲ್ಲಿ ಎದುರಾಗುವ ಸಾಧ್ಯತೆಗಳು ಮತ್ತು ಅನಿಶ್ಚಿತತೆಗಳು, ಮತ್ತು ಅದರ ವ್ಯವಹಾರ ಮಾಡುವುದರಿಂದ ಮತ್ತು ಭವಿಷ್ಯದ ಕಾರ್ಯಕ್ರಮವೆಗೆ ಸಂಭಾವ್ಯ ಪರಿಣಾಮಗಳು ಯಾವುವು.</p>	<p>ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮದ ಮುನ್ನೋಟ, ಸಾಮಾಜಿಕ-ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಗಳಲ್ಲಿ ಬದಲಾವಣೆ, ನಿಯಂತ್ರಕ ಸೂಚನೆಗಳಲ್ಲಿನ ಬದಲಾವಣೆಗಳು ಇತ್ಯಾದಿ ವಿವರಗಳನ್ನು "ಕಾರ್ಯಕಾರಿ ಮಂಡಳಿ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ" ವಿಭಾಗದಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ.</p>
<p>8. ಸಿದ್ಧತೆ ಮತ್ತು ಪ್ರಸ್ತುತಿಯ ಆಧಾರ</p>	<p>ಮೇಲೆ ಚರ್ಚಿಸಿದಂತೆ, IR ಪರಿಕಲ್ಪನೆಯು ಭಾರತೀಯ ಕಂಪನಿಗಳ ವರದಿ ರಚನೆಯಲ್ಲಿನ ಪ್ರಾರಂಭಿಕ ಹಂತಗಳಲ್ಲಿದೆ. ಆದಾಗ್ಯೂ, IR ಚೌಕಟ್ಟಿನ ಅಡಿಯಲ್ಲಿ ಒದಗಿಸಲಾದ ವಿಷಯ ಅಂಶಗಳು RBI, MCA, SEBI ಮುಂತಾದ ವಿವಿಧ ನಿಯಂತ್ರಕರ ಅನುಸೂಚಿಯಂತೆ ವಿವಿಧ ಸ್ವರೂಪಗಳಲ್ಲಿ ಈಗಾಗಲೇ ವರದಿಯಾಗಿದೆ ಮತ್ತು ನಿಯಂತ್ರಕರ ನಿರೀಕ್ಷೆಯ ಪ್ರಕಾರ ವರದಿ ಮಾಡುವ ಮಾನದಂಡಗಳಿಗೆ ಬ್ಯಾಂಕ್ ಬದ್ಧವಾಗಿದೆ.</p>



1. ಒಳಹರಿವು (Inputs)

ಹಣಕಾಸು ಬಂಡವಾಳ	ಮಾನವ ಸಂಪನ್ಮೂಲ ವ್ಯವಹಾರ	ತಯಾರಿಕಾ ಬಂಡವಾಳ	ಸಾಮಾಜಿಕ-ಸಂಬಂಧ ಬಂಡವಾಳ
<ul style="list-style-type: none"> ಸಾರ್ವಜನಿಕರಿಂದ ಪಡೆದ ಠೇವಣಿಗಳು. ಸಾಮಾನ್ಯ ಪಾಲು ಬಂಡವಾಳ, ಸಾಲ ರೂಪದಲ್ಲಿ ಹಣವನ್ನು ಸಂಗ್ರಹಿಸುವುದು. ಆಂತರಿಕ ಸ್ವಂತ ಹಣ (ಅಂದರೆ ಮೀಸಲು ಬಂಡವಾಳ ಮತ್ತು ಶೇರು ಪ್ರೀಮಿಯಂ ಖಾತೆ). 	<ul style="list-style-type: none"> ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಸದ್ಯದಲ್ಲಿ 8185 ಉದ್ಯೋಗಿಗಳ ಸಂಘಟಿತ ತಂಡವಾಗಿದ್ದು ಉತ್ತಮ ಗ್ರಾಹಕ ಸೇವೆ ಹಾಗೂ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ತನ್ನನ್ನು ತೊಡಗಿಸಿಕೊಂಡಿದೆ. 	<ul style="list-style-type: none"> ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರವನ್ನು ಶಾಖೆ-ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಎಟಿಎಂಗಳು, ಇಂಟರ್ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆ, ಇ-ಲಾಬಿ, POS ಸೇರಿದಂತೆ ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಮಾಧ್ಯಮಗಳ ಮೂಲಕ ನಿರ್ವಹಿಸಲಾಗುತ್ತದೆ ಬ್ಯಾಂಕ್ ಮಾರ್ಚ್ 31, 2018 ರಂತೆ 22 ರಾಜ್ಯಗಳಲ್ಲಿ ಹಾಗೂ 2 ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶಗಳಲ್ಲಿ 800 ಶಾಖೆಗಳನ್ನು ಹೊಂದಿದೆ. 	<ul style="list-style-type: none"> ಹಣಕಾಸಿನ ಸೇರ್ಪಡೆ ಶಾಖೆಗಳ ಮೂಲಕ ಸಮಾಜಕ್ಕೆ ಕೊಡುಗೆ ನೀಡುವ ಸಕಲ ಪ್ರಯತ್ನಗಳನ್ನು ಬ್ಯಾಂಕ್ ಮಾಡುತ್ತಾ ಬಂದಿದೆ. ಅಂತೆಯೇ 106 ಗ್ರಾಮ ಪಂಚಾಯತ್‌ಗಳ ವ್ಯಾಪ್ತಿಗೆ ಒಳಪಡುವ 547 ಗ್ರಾಮಗಳನ್ನು Brick and Mortar ನ ವಾದರಿಯಲ್ಲಿ ತಲುಪಲಾಗಿದೆ. ಬ್ಯಾಂಕ್ ತನ್ನ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ (CSR) ಕಾರ್ಯಕ್ರಮದ ಮೂಲಕವು ಸಹಾಯವನ್ನು ಒದಗಿಸುತ್ತದೆ ಮತ್ತು ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಅದರ ಕೊಡುಗೆಗಳ ವಿವರಗಳನ್ನು ಅನುಬಂಧ V ರ ಅಡಿಯಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ.
ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ನಿರ್ದೇಶಕರ ವರದಿಯ ಆರಂಭದಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.	ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ನಿರ್ದೇಶಕರ ವರದಿಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.	ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ನಿರ್ದೇಶಕರ ವರದಿಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.	ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ನಿರ್ದೇಶಕರ ವರದಿಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

ಬ್ಯಾಂಕಿಂಗ್ ಒಂದು ಸೇವೆ ಆಧಾರಿತ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಉದ್ಯಮವಾಗಿದ್ದು, ನೈಸರ್ಗಿಕ ಸಂಪನ್ಮೂಲಗಳ ಬಳಕೆ ಮುಖ್ಯ ಚಟುವಟಿಕೆಗೆ ಬೆಂಬಲದ ಪಾತ್ರ ನೀಡುತ್ತಿದೆ.

2. ವ್ಯಾಪಾರಿಕ ಚಟುವಟಿಕೆಗಳು

- ವಿವಿಧ ರೂಪದ ಬಂಡವಾಳಗಳನ್ನು ತೊಡಗಿಸಿಕೊಳ್ಳುವ ಮೂಲಕ, ಬ್ಯಾಂಕ್ ತನ್ನ ಹಣವನ್ನು ಸಾಲ ಮತ್ತು ಹೂಡಿಕೆ ಮೂಲಕ ನಿಯೋಜಿಸುತ್ತದೆ.
- ಈ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್, ಬ್ಯಾಂಕ್ ಅಶ್ಯೂರನ್ಸ್, ಮ್ಯೂಚುಯಲ್ ಫಂಡ್ ಮುಂತಾದ ಬ್ಯಾಂಕೇತರ ಉತ್ಪನ್ನಗಳಲ್ಲಿ ಕೂಡಾ ವ್ಯವಹರಿಸುತ್ತದೆ.

3. ಉತ್ಪಾದನೆ, ತಯಾರಿಕೆ

- ವಿವಿಧ ಬಂಡವಾಳ ಮತ್ತು ನಿಧಿಯನ್ನು ನಿಯೋಜಿಸುವುದರ ಮೂಲಕ, ಸಾಲ ಕೊಡುವ ದರಗಳು ಮತ್ತು ಠೇವಣಿಗಳು ಪಡೆಯುವ ದರಗಳ ನಡುವಿನ ಅಂತರವನ್ನು ಉಳಿಸಿಕೊಳ್ಳುವ ಮೂಲಕ ಬ್ಯಾಂಕ್ ಬಡ್ಡಿಯನ್ನು ಸಂಪಾದಿಸುತ್ತದೆ.
- ಜೊತೆಗೆ, ಪ್ರಕ್ರಿಯೆ ಶುಲ್ಕಗಳು, ಹೂಡಿಕೆಯ ಮಾರಾಟದ ಲಾಭವನ್ನು ಗಳಿಸುತ್ತದೆ.

4. ಫಲಿತಾಂಶಗಳು ಮತ್ತು 5. ಮೌಲ್ಯ ರಚನೆ

- ವ್ಯವಹಾರ ವಹಿವಾಟು, ಕಾರ್ಯಾಚರಣಾ ಲಾಭ, ಬಡ್ಡಿಯ ಆದಾಯ, ಬ್ಯಾಂಕಿನ ಆಪರೇಟಿಂಗ್ ಲಾಭ ಇತ್ಯಾದಿಗಳು ಪ್ರಕ್ರಿಯೆಯ ಫಲಿತಾಂಶಗಳಾಗಿವೆ.
- ಬ್ಯಾಂಕ್, ತನ್ನ 94 ವರ್ಷಗಳ ಅಸ್ತಿತ್ವದಲ್ಲಿ, ಉದ್ಯೋಗದ ಸೃಷ್ಟಿ, ಠೇವಣಿದಾರರಿಗೆ ಕ್ಷಮ್ತೆ ಸಮಯದ ಸೇವೆ, ಸ್ಪರ್ಧಾತ್ಮಕ ದರದಲ್ಲಿ ಸಾಲಗಾರರಿಗೆ ಸಾಲ ನೀಡುವ ಮೂಲಕ, ಷೇರುದಾರರಿಗೆ ಲಾಭಾಂಶವನ್ನು ಸ್ಥಿರವಾಗಿ ವಿತರಿಸುವ ಮೂಲಕ ಮತ್ತು ಹೆಚ್ಚಿದ ಮಾರುಕಟ್ಟೆ ಬಂಡವಾಳೀಕರಣದ ರೂಪದಲ್ಲಿ ಮೌಲ್ಯ ಸೃಷ್ಟಿ ಮಾಡುವ ಮೂಲಕ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಿದೆ.
- ಹಣಕಾಸಿನ ಸೇವೆ ಮತ್ತು CSR ಪ್ರೋಗ್ರಾಂಗಳ ಮೂಲಕ ಸಮಾಜಕ್ಕೆ ಕೊಡುಗೆ ನೀಡುವುದು ಮತ್ತು ದುರ್ಬಲ ವರ್ಗದ ಜನರು ಸ್ವಯಂ-ಸಮರ್ಥರಾಗುವಿಕೆಯಲ್ಲಿಯೂ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸಿದೆ.

ಕಾರ್ಯಕಾರಿ ಮಂಡಳಿ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ

2017ರಲ್ಲಿ ಜಾಗತಿಕ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯು ಶೇ.3.7ಕ್ಕೆ ತಲುಪಿದೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಇದು 2016ರ ಶೇ.3.20ರ ಬೆಳವಣಿಗೆಗೆ ಹೋಲಿಸಿದರೆ ಗಮನಾರ್ಹ ವೇಗವರ್ಧನೆಯಾಗಿದ್ದು 2011ರ ನಂತರದ ಅತಿ ಹೆಚ್ಚಿನ ಬೆಳವಣಿಗೆಯಾಗಿದೆ. 2018ರಲ್ಲಿ ಜಾಗತಿಕ ಮಟ್ಟದಲ್ಲಿ ಶೇ.3.9ರಷ್ಟು ಬೆಳವಣಿಗೆ ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ. ಆದರೆ ಭವಿಷ್ಯದ ವಾಣಿಜ್ಯ ನೋಟವು ವ್ಯಾಪಾರ ನೀತಿ ಬದಲಾವಣೆಗಳು, ಜಾಗತಿಕ ಹಣಕಾಸಿನ ಪರಿಸ್ಥಿತಿಗಳಲ್ಲಿ ಹಠಾತ್ ಅಭಾವ ಮತ್ತು ಹೆಚ್ಚುತ್ತಿರುವ ರಾಜಕೀಯ ಉದ್ವಿಗ್ನತೆಗಳಿಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ. ಇದಲ್ಲದೆ, ಪಾಶ್ಚಾತ್ಯ ದೇಶಗಳಲ್ಲಿನ ಬಡ್ಡಿದರಗಳ ಏರಿಕೆ ಮತ್ತು ವ್ಯಾಪಾರ ಒಪ್ಪಂದಗಳಲ್ಲಿನ ಬದಲಾವಣೆಗಳು ಸಾಮಾನ್ಯವಾಗಿ ಉದಯೋನ್ಮುಖ ಮಾರುಕಟ್ಟೆಗಳಿಂದ ವಿದೇಶಿ ನಿಧಿಯ ಹೊರಹರಿವಿಗೆ ಕಾರಣವಾಗುತ್ತವೆ. ಜಾಗತಿಕ ಹಣದುಬ್ಬರವು 2018ರಲ್ಲಿ ಹೆಚ್ಚಾಗುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಪ್ರಕ್ಷುಬ್ಧ ಅಂತರರಾಷ್ಟ್ರೀಯ ಆರ್ಥಿಕ ಸನ್ನಿವೇಶಗಳ ಹಾಗೂ ಭಾರತೀಯ ಬ್ಯಾಂಕ್‌ಗಳ ಮತ್ತು ಕಂಪನಿಗಳ ಆರ್ಥಿಕತೆಯ ಉದ್ವಿಗ್ನತೆಯು ಮಧ್ಯಯೂ ಭಾರತದ ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಚೇತರಿಕೆ ಕಂಡು ಬಂದಿದೆ. ನೋಟು ಅನಾಣಿತ್ಯಕರಣ ಮತ್ತು ಸರಕು ಮತ್ತು ಸೇವಾ ತೆರಿಗೆಯ (GST) ಅನುಸರಣೆಯ ಸಂಬಂಧಿ ಆತಂಕಗಳು ಇಳಿಮುಖಗೊಂಡಿದ್ದು ಆವರ್ತಕ ಆರ್ಥಿಕ ಚೇತರಿಕೆಯನ್ನು ಹಿಡಿದಿಟ್ಟುಕೊಂಡಿದೆ. ಈ ಪ್ರವೃತ್ತಿ 2018-19ರಲ್ಲೂ ವಿಸ್ತರಿಸಿರುವುದು ಹೆಚ್ಚಿನ ಸಾರ್ವಜನಿಕ ಬಂಡವಾಳದ ಖರ್ಚು ಮತ್ತು ಖಾಸಗಿ ವ್ಯವಹಾರ ಭಾವನೆಗಳ ಚೇತರಿಕೆಯಿಂದ ತಿಳಿದುಬರುತ್ತಿದೆ. ಹೆಚ್ಚಾಗಿ ಪ್ರೋತ್ಸಾಹದಾಯಕವಾಗಿರುವ ಮುಂಬರುವ ಆರ್ಥಿಕ ಮಾಹಿತಿಯು ಮುಂದಿನ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಜಿಡಿಪಿ ಬೆಳವಣಿಗೆಯನ್ನು ಸುಧಾರಿಸಬಹುದಾಗಿದೆ. ಅಂತಾರಾಷ್ಟ್ರೀಯ ಹಣಕಾಸು ನಿಧಿ (IMF) ತನ್ನ ಇತ್ತೀಚಿನ ವಿಶ್ವ ಆರ್ಥಿಕ ದೃಷ್ಟಿಕೋನದಲ್ಲಿ, 2018 ರಲ್ಲಿ ಭಾರತದ ಬೆಳವಣಿಗೆಯು ಶೇ.7.40 ರಷ್ಟು ಇರುವುದೆಂದು ಅಂದಾಜಿಸಿದೆ.

ಮಾರ್ಚ್ 2018 ರಲ್ಲಿ ಗ್ರಾಹಕ ಹಣದುಬ್ಬರ (CPI)ವು ಶೇ.4.28ರಷ್ಟಿದ್ದು, ಕಳೆದ ವರ್ಷದ ಶೇ.3.89ಕ್ಕೆ ಹೋಲಿಸಿದಾಗ ಏರುಗತಿ ಕಂಡಿದೆ. ಆದಾಗ್ಯೂ, ಸಗಟು ಬೆಲೆ ಸೂಚ್ಯಂಕ (WPI) ಶೇ.5.17 ರಿಂದ (ಮಾರ್ಚ್ 2017) ಶೇ.2.47 ಕ್ಕೆ (ಮಾರ್ಚ್ 2018) ಇಳಿದಿದೆ. ಕೈಗಾರಿಕಾ ಉತ್ಪಾದನೆಯ ಸೂಚ್ಯಂಕ (IIP) ಶೇ.4.30(FY18)ನಷ್ಟಿದ್ದು, ಇದು ಹಿಂದಿನ ವರ್ಷದ ಶೇ.4.60 ಕ್ಕಿಂತ ಕಡಿಮೆಯಾಗಿದೆ. ಇದು, ಆರ್ಥಿಕ ವರ್ಷ 2017ನ್ನು ಹೊರತುಪಡಿಸಿ, ಕಳೆದ 6 ವರ್ಷಗಳಲ್ಲಿ ದಾಖಲಾಗಿರುವ ಅತ್ಯಧಿಕ ಬೆಳವಣಿಗೆಯಾಗಿದೆ. ಕಳೆದ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಎಲೆಕ್ಟ್ರಾನಿಕ್ಸ್, ಫಾರ್ಮಾ ಮತ್ತು ಆಟೋಮೊಬೈಲ್ ವಲಯಗಳು ಬೆಳವಣಿಗೆಯ ಪ್ರಮುಖ ಚಾಲನಾ ವಲಯಗಳಾಗಿ ಮುಂದುವರಿದಿವೆ.

ಏರುತ್ತಿರುವ ಜಾಗತಿಕ ಕಚ್ಚಾ ತೈಲ ದರಗಳು, ಆರ್ಥಿಕ ಕುಸಿತ, ಹಣದುಬ್ಬರ ನಿರೀಕ್ಷೆಯಲ್ಲಿನ ಗಮನಾರ್ಹ ಏರಿಕೆ, ಗೃಹ ಬಾಡಿಗೆ ಭತ್ಯೆಯಲ್ಲಿ ವಿವಿಧ ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ಮಾಡಿರುವ ಪರಿಷ್ಕರಣೆಗಳು, ಖಾರಿಫ್ ಬೆಳೆಗಳ ಕನಿಷ್ಠ ಮಾರಾಟ ಬೆಲೆ (MSP) ಸೂತ್ರದಲ್ಲಿ ಪರಿಷ್ಕರಣೆ ಮತ್ತು ಭಾರತೀಯ ಹವಾಮಾನ ಇಲಾಖೆ (IMD) ನೀಡಿರುವ ಸಾಮಾನ್ಯ ಮಳೆಗಾಲದ ಮುನ್ಸೂಚನೆ ಇವುಗಳ ದೃಷ್ಟಿಯಿಂದ RBI, ತನ್ನ 2018-19ರ ಸಾಲಿನ ಎರಡನೆಯ ದ್ವಿ-ಮಾಸಿಕ ಹಣಕಾಸು ನೀತಿ ಹೇಳಿಕೆಯಲ್ಲಿ 4 ವರ್ಷಗಳ ನಂತರ LAFನ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ರೆಪೋ ನೀತಿ ದರವನ್ನು 25 ಮೂಲಾಂಕಗಳಷ್ಟು ಹೆಚ್ಚಿಸಿ ಶೇ.6.25ಕ್ಕೆ ನಿಗದಿಪಡಿಸಿದೆ. ಮಧ್ಯಮ-ಅವಧಿಯ ಪ್ರಧಾನ ಹಣದುಬ್ಬರದ ಗುರಿಯನ್ನು ಶೇ 4.00 ಕ್ಕೆ ನಿಗದಿಮಾಡಲಾಗಿದೆ.

ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿನ ಬದಲಾವಣೆಗಳು

ನಿಧಾನವಾದ ಠೇವಣಿ ಬೆಳವಣಿಗೆ ಮತ್ತು ನಿಧಾನಗತಿಯ ಮತ್ತು ಸುಧಾರಿಸಿದ ಸಾಲದ ಬೆಳವಣಿಗೆ, ಮುಂದುವರಿದ ಸ್ವತ್ತಿನ ಗುಣಮಟ್ಟದ ಮೇಲಿನ ಒತ್ತಡ, ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ವಂಚನೆ ಪ್ರಕರಣಗಳು, ಹೆಚ್ಚಿನ ಮೀಸಲು ಮತ್ತು ಕಟ್ಟುನಿಟ್ಟಾದ ನಿಯಂತ್ರಕ ಅಗತ್ಯತೆಗಳ ಅನುಸರಣೆ ಮುಂತಾದವುಗಳಿಂದಾಗಿ ಭಾರತೀಯ ಬ್ಯಾಂಕುಗಳಿಗೆ 2018 ಮತ್ತೊಂದು ವಿಶೇಷ ಸವಾಲಿನ ವರ್ಷವಾಗಿತ್ತು. ಆದಾಗ್ಯೂ, ಬ್ಯಾಂಕಿಂಗ್ ತಂತ್ರಜ್ಞಾನವನ್ನು ಉತ್ತೇಜಿಸಲು ನಿರಂತರವಾದ ಸರ್ಕಾರದ ಪ್ರಯತ್ನಗಳ ಕಾರಣದಿಂದ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳ ಲಭ್ಯತೆ ಕ್ರಮೇಣವಾಗಿ ಸುಧಾರಿಸಿದೆ ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್-ಇಲ್ಲದೇ ಇರುವ ಪ್ರದೇಶಗಳಲ್ಲಿ ವಿಸ್ತರಣೆಯನ್ನು ಉತ್ತೇಜಿಸಿದೆ. ಇದಲ್ಲದೇ, ಪಾವತಿ-ಬ್ಯಾಂಕುಗಳು, ಸಣ್ಣ ಹಣಕಾಸು ಬ್ಯಾಂಕುಗಳು, ಅಪ್ಲಿಕೇಶನ್‌ಗಳು, ಫಿನ್-ಟೆಕ್ ಕಂಪನಿಗಳು, ಸ್ಟಾರ್ಟ್‌ಅಪ್ ಕಂಪನಿಗಳು ಇತ್ಯಾದಿಗಳ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಬ್ಯಾಂಕ್ ತನ್ನ ಹಣಕಾಸಿನ ಸೇವೆಗಳಿಗೆ ಕಾರ್ಯಸೂಚಿಯನ್ನು ಮುಂದುವರಿಸುವಲ್ಲಿ ಸಹಕಾರ ಮತ್ತು ಸಹಯೋಗವನ್ನಾಗಿ ಪರಿಗಣಿಸಿದೆ.

ಜಾಗತಿಕ ಮಾರುಕಟ್ಟೆಯ ಕಾರ್ಯಾಚರಣೆಯು ದೇಶೀಯ ಹಣಕಾಸಿನ ಮಾರುಕಟ್ಟೆಯ ಮೇಲೆ ಸಾಕಷ್ಟು ಪ್ರಭಾವ ಬೀರುತ್ತದೆ. ಇತ್ತೀಚಿನ ತಿಂಗಳುಗಳಲ್ಲಿ ಸಾಲದ ಬೆಳವಣಿಗೆ ಡಿಸೆಂಬರ್‌ನಿಂದ ದ್ವಿಗುಣ ಸಂಖ್ಯೆಯಲ್ಲಿ ಬೆಳೆಯುತ್ತಿದೆ. ಮ್ಯೂಚುವಲ್ ಫಂಡ್ ಗಳ ಗಾತ್ರದ ಹೂಡಿಕೆಗಳು ಇಲ್ಲಿಯವರೆಗೆ ವಿದೇಶಿ ಹೂಡಿಕೆದಾರರ ಪ್ರಬಲ ಸ್ಥಾನಗಳನ್ನು ಸ್ಥಳಾಂತರಿಸಿದೆ. 2017-18ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ಸಾಲದ ಬೆಳವಣಿಗೆ ಶೇ 10.30ರಷ್ಟಿದ್ದು ಮತ್ತು ಠೇವಣಿ ಬೆಳವಣಿಗೆ ಶೇ.6.7ರಷ್ಟು ದಾಖಲೆಯಾಗಿದೆ. ಆದರೆ, ಅನುತ್ಪಾದಕ ಅಸ್ತಿಗಳು ಮತ್ತು ವಂಚನೆಗಳು ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮಕ್ಕೆ ಸವಾಲಾಗಿ ಹೊರಹೊಮ್ಮಿವೆ. ಕೇಂದ್ರ ಸರ್ಕಾರ, ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಬ್ಯಾಂಕುಗಳು ಒಟ್ಟುಗೂಡಿ ಈ ಅಪಾಯವನ್ನು ನಿಯಂತ್ರಿಸಲು ಸಮನ್ವಯ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡುತ್ತಿವೆ.

ಇದಲ್ಲದೆ, ಭಾರತ ಸರ್ಕಾರವು "ದಿವಾಳಿತನ ಸಂಹಿತೆ"ಯನ್ನು (IBC Code) ತಿದ್ದುಪಡಿ ಮಾಡುವ ಮೂಲಕ ಅನುತ್ಪಾದಕ ಮತ್ತು ಒತ್ತಡಕ್ಕೊಳಗಾದ ಸಾಲಗಳ ಪರಿಹಾರದ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಸುಗಮಗೊಳಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಪ್ರಯತ್ನಿಸಿದೆ. ಈ ಸಂಹಿತೆಯು ಸಾಲದಾತರ ಕೈಯಲ್ಲಿ ಉತ್ತಮ ಸಾಧನವಾಗಿ ಹೊರಹೊಮ್ಮುತ್ತಿದೆ. ಅಂತೆಯೇ, ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ ದಿನಾಂಕ ಫೆಬ್ರುವರಿ 12, 2018ರ ಸುತ್ತೋಲೆ ಪ್ರಕಾರ "ಒತ್ತಡಕ್ಕೊಳಗಾದ ಸಾಲಗಳ ಪರಿಹಾರ-ಪರಿಷ್ಕೃತ ಚೌಕಟ್ಟಿನ" ಮೂಲಕ ಒತ್ತಡದ ಸ್ವತ್ತುಗಳ ಸಮಸ್ಯೆಗಳನ್ನು ಪರಿಹರಿಸುವ ವ್ಯವಸ್ಥೆಯನ್ನು ಸುಧಾರಿಸುವಲ್ಲಿ ತನ್ನ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡಿದೆ.

ಅವಕಾಶಗಳು

2018-19ರ ಕೇಂದ್ರ ಬಜೆಟ್ ಮುಖ್ಯವಾಗಿ ಕೃಷಿ ಮತ್ತು ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ, ಆರೋಗ್ಯ ಸವಲತ್ತು, ಶಿಕ್ಷಣ ಮತ್ತು ಭವಿಷ್ಯದ ಬೆಳವಣಿಗೆಗೆ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳಿಗೆ ಒತ್ತು ನೀಡಿದೆ. ಭಾರತ ಸರ್ಕಾರದ ನೀತಿಗಳು ಬಲವಾದ, ಸ್ಥಿರ ಮತ್ತು ಚೇತರಿಸಿಕೊಳ್ಳುವ ಆರ್ಥಿಕ ವ್ಯವಸ್ಥೆಯನ್ನು ನಿರ್ಮಿಸುವುದಕ್ಕೆ ಹಾಗೂ ಕೃಷಿಸಾಲಕ್ಕೆ ಒತ್ತು, ಮುಂತಾದವು ಬ್ಯಾಂಕ್‌ನ ಮುಂಗಡದ ಬೆಳವಣಿಗೆಯನ್ನು ಬೆಂಬಲಿಸಲು ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ.

ಇದಲ್ಲದೆ, ಸರ್ಕಾರವು TReDS [ಟ್ರೇಡ್ ರಿಲೇಷನ್‌ಶಿಪ್ ಡಿಸ್ಕೌಂಟಿಂಗ್ ಸಿಸ್ಟಮ್] ವ್ಯವಸ್ಥೆಯ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕುಗಳು ಮತ್ತು ಕಂಪನಿಗಳನ್ನು ಸುಪರ್ದಿಗೆ ತರಲು ಯೋಚಿಸಿದೆ. TReDS ಒಂದು ಸಾಂಸ್ಥಿಕ ಕಾರ್ಯ ವಿಧಾನವಾಗಿದ್ದು MSME ಯ ವಹಿವಾಟಿನ ಹಾಗೂ ವಿನಿಮಯದ ಮೇಲೆ ಹಣಕಾಸು ಒದಗಿಸಲು ಸಹಾಯ ಮಾಡುವ ಪ್ರಯತ್ನದಲ್ಲಿ ಹೊಸ ಹೆಜ್ಜೆಯಾಗಿದೆ.

ಭಾರತದ ಹವಾಮಾನ ಇಲಾಖೆಯು (IMD) ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಮಳೆಗಾಲವು ಸಾಮಾನ್ಯವಾಗಿರುತ್ತದೆ ಎಂದು ಊಹಿಸಿದೆ ಮತ್ತು 2018 ಕ್ಕೆ ಬರಗಾಲ 'ಅತೀ ಕಡಿಮೆ ಸಂಭವನೀಯತೆ' ಯಲ್ಲಿ ಗುರುತಿಸಿದೆ. ಸಾಧಾರಣ ಮಳೆ ಉತ್ತಮ ಕೃಷಿ ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ. ಇದರಿಂದಾಗಿ ಗ್ರಾಮೀಣ ಬೇಡಿಕೆಯನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ ಮತ್ತು ಒಟ್ಟಾರೆ ಆರ್ಥಿಕತೆಗೆ ನೆರವಾಗುತ್ತದೆ. ಇದಲ್ಲದೆ, ಮೂಲಭೂತ ಸೌಕರ್ಯ ಅಭಿವೃದ್ಧಿಗೆ ಸರ್ಕಾರ ಪ್ರೋತ್ಸಾಹ ಮತ್ತು ಉತ್ಪಾದನೆ ಮತ್ತು MSME ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ತಂತ್ರಜ್ಞಾನದ ಪ್ರಗತಿ ಈ ಯೋಜನೆಗಳಿಗೆ ಹಣಕಾಸು ಒದಗಿಸಲು ಬ್ಯಾಂಕುಗಳಿಗೆ ಮಾರ್ಗಗಳನ್ನು ತೆರೆಯಬಹುದು. ಭಾರತದಲ್ಲಿ ಸುಧಾರಿತ ಉದ್ಯೋಗಾವಕಾಶ, ಹೆಚ್ಚಿನ ಆದಾಯದ ಮಟ್ಟಗಳು, 'ಹೌಸಿಂಗ್ ಫಾರ್ ಆಲ್' ಯೋಜನೆ ಮುಂತಾದವುಗಳು ಭಾರತೀಯ ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಸುದೀರ್ಘವಧಿಯ ಚಿಲ್ಲರೆ ಸಾಲದ ಬೆಳವಣಿಗೆಯನ್ನು ಉತ್ತಮಗೊಳಿಸುತ್ತವೆ. ಸರ್ಕಾರದ ಅಂತರ್ಗತ ಬೆಳವಣಿಗೆಯ ಕಾರ್ಯಸೂಚಿಯು ಹೆಚ್ಚುವರಿ ವ್ಯವಹಾರವನ್ನು ಬ್ಯಾಂಕುಗಳಿಗೆ ತರುವ ನಿರೀಕ್ಷೆಯಿದೆ.

ಮುನ್ನೋಟ

ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯು 2018-19ರಲ್ಲಿ ವೇಗವನ್ನು ಪಡೆಯುವ ನಿರೀಕ್ಷೆಯಿದೆ. ಮೊದಲಿಗೆ, GST ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಆರಂಭಿಕ ತೊಂದರೆಗಳು ಕಡಿಮೆಯಾಗುತ್ತಿವೆ. ಎರಡನೆಯದಾಗಿ, ಇತ್ತೀಚಿನ ಅವಧಿಯಲ್ಲಿ ಸಾಲದ ಬಳಕೆಯಲ್ಲಿ ಸುಧಾರಣೆಯಾಗಿದೆ. ಇದು ಉತ್ಪಾದನಾ ಕ್ಷೇತ್ರಕ್ಕೆ ಮತ್ತು ಹೊಸ ಹೂಡಿಕೆಯ ಚಟುವಟಿಕೆಯನ್ನು ಎದ್ದು ತೋರಿಸುತ್ತದೆ. ಮೂರನೆಯದಾಗಿ, ಪ್ರಾಥಮಿಕ ಮಾರುಕಟ್ಟೆಯಿಂದ ದೊಡ್ಡ ಸಂಪನ್ಮೂಲ ಸಂಗ್ರಹಣೆ ಹೂಡಿಕೆ ಚಟುವಟಿಕೆಯನ್ನು ಮತ್ತಷ್ಟು ಬಲಪಡಿಸುವ ನಿರೀಕ್ಷೆಯಿದೆ. ನಾಲ್ಕನೆಯದು, ಸಾರ್ವಜನಿಕ ವಲಯದ ಬ್ಯಾಂಕುಗಳ ಮರುಬಂಡವಾಳ ಪ್ರಕ್ರಿಯೆ ಮತ್ತು ದಿವಾಳಿತನ ಕೋಡ್ (IBC) ಅಡಿಯಲ್ಲಿ ತೊಂದರಗೀತಾದ ಸ್ವತ್ತುಗಳ ನಿರ್ಣಯವು ವ್ಯವಹಾರ ಮತ್ತು ಹೂಡಿಕೆ ಪರಿಸರವನ್ನು ಸುಧಾರಿಸಬಹುದು. ಐದನೆಯದಾಗಿ ಜಾಗತಿಕ ವಹಿವಾಟಿನ ಬೆಳವಣಿಗೆಯು ತೀವ್ರಗೊಂಡಿದ್ದು, ರಫ್ತುಬಲಯವನ್ನು ಉತ್ತೇಜಿಸಲಿದೆ. ಆರನೆಯದಾಗಿ ಕೇಂದ್ರ ಬಜೆಟ್‌ನಲ್ಲಿ ಗ್ರಾಮೀಣ ಮತ್ತು ಮೂಲಸೌಕರ್ಯ ಕ್ಷೇತ್ರಗಳಿಗೆ ನೀಡಿರುವ ಒತ್ತು ಗ್ರಾಮೀಣ ಬೇಡಿಕೆಯನ್ನು ಪುನಶ್ಚೇತನಗೊಳಿಸಬಹುದಾಗಿದೆ.

ಅಪಾಯ ಮತ್ತು ಚಿಂತನೆ:

ಬ್ಯಾಂಕಿನ ದೈನಂದಿನ ವ್ಯವಹಾರಗಳಲ್ಲಿ ಸಾಮಾನ್ಯವಾಗಿ ಹಲವಾರು ಅಪಾಯಗಳಿಗೆ ಒಡ್ಡಿಕೊಳ್ಳಬೇಕಾಗಿರುವುದು ಅನಿವಾರ್ಯವಾಗಿದ್ದು, ಅವುಗಳಲ್ಲಿ ಪ್ರಮುಖವಾಗಿ ಮುಂಗಡ ಅಪಾಯ, ಮಾರುಕಟ್ಟೆ ಅಪಾಯ, ನಿರ್ವಹಣಾ ಅಪಾಯ ಮತ್ತು ಇತರ ಉಳಿಕೆ ಅಪಾಯಗಳಾದ ದ್ರವತ್ವದ ಅಪಾಯ, ಬಡ್ಡಿದರ ಅಪಾಯ, ಕೇಂದ್ರೀಕರಣ ಅಪಾಯ, ವ್ಯವಹಾರಾತ್ಮಕ ಅಪಾಯ, ಪ್ರತಿಷ್ಠೆಯ ಅಪಾಯ ಇತ್ಯಾದಿಗಳಾಗಿವೆ. ಇಂತಹ ಅಪಾಯಗಳನ್ನು ದಕ್ಷತೆಯಿಂದ ನಿರ್ವಹಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕು ಹಲವಾರು ಅಪಾಯ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಗಳನ್ನು ರೂಪಿಸಿ ಕಾರ್ಯರೂಪಕ್ಕೆ ತಂದಿರುತ್ತದೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಗಿಂದಾಗ್ಗೆ ನೀಡಿದ ಮಾರ್ಗದರ್ಶಿಕೆಯಂತೆ ಹಲವಾರು ಅಪಾಯ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಗಳ ಮೂಲಕ ಧೋರಣೆ, ತಾಂತ್ರಿಕತೆ, ಪರಿಕರಗಳಿಂದ ಅತ್ಯುತ್ತಮ ನಿರ್ವಹಣೆಯನ್ನು ಬಲಿಷ್ಠ ಗೊಳಿಸಿದ್ದು, ಅದನ್ನು ಬ್ಯಾಂಕು ಮುಂದುವರಿಸಿಕೊಂಡು ಬರುತ್ತಿದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅಪಾಯ ಮತ್ತು ಆದಾಯಗಳ ನಡುವೆ ಸೂಕ್ತ ಸಮತೋಲನದ ಮೂಲಕ ಶೇರುದಾರರಿಗೆ ಗರಿಷ್ಠ ಮೌಲ್ಯವನ್ನು ಒದಗಿಸುವಲ್ಲಿ ಕಾಳಜಿ ವಹಿಸುತ್ತಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಅಪಾಯ ನಿರ್ವಹಣಾ ಧ್ಯೇಯ ಪ್ರಮುಖವಾಗಿ ಅಪಾಯಗಳ ಸಕಾಲಿಕ ಗುರುತಿಸುವಿಕೆ, ಅಪಾಯಗಳ ಮಟ್ಟದ ತುಲನೆ, ಮೇಲ್ವಿಚಾರಣೆ ಹಾಗೂ ದಕ್ಷ ನಿರ್ವಹಣೆಯನ್ನು ಕೈಗೊಂಡು ವ್ಯವಹಾರದ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಅಪಾಯ ತಗ್ಗಿಸುವಿಕೆಯನ್ನು ಸಮರ್ಥವಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಬ್ಯಾಂಕು ಅಳವಡಿಸಿಕೊಂಡ ಅಪಾಯ ಸಂಭಾವ್ಯತೆ ನಿರ್ವಹಣಾ ಧೋರಣೆಯು ಅಪಾಯಗಳ ಬಗ್ಗೆ ಸಂಪೂರ್ಣ ಅರಿವು ಮತ್ತು ಅಪಾಯ ಸಂಭಾವ್ಯತೆಯ ಮಟ್ಟದ ಪೂರ್ಣ ತಿಳಿವಳಿಕೆ ಹೊಂದಿದ್ದು, ಅಂತಹ ಅಪಾಯ ಸಂಭಾವ್ಯತೆಯನ್ನು ಅಭಿವೃದ್ಧಿಯ ದೃಷ್ಟಿಯಿಂದ ಸ್ವೀಕರಿಸಲು ಬ್ಯಾಂಕು ಮುಂದಾಗಿದೆ. ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಮಟ್ಟದ ಸಂಕೀರ್ಣ ಸಮಗ್ರ ಅಪಾಯ ನಿರ್ವಹಣಾ ಸಮಿತಿ ಆಗಿಂದಾಗ್ಗೆ ಬ್ಯಾಂಕಿಗೆ ಎದುರಾಗುವ ಅಪಾಯ ಸಂಭಾವ್ಯತೆಯ ಬಗ್ಗೆ ಅವಲೋಕನ, ಬ್ಯಾಂಕು ಒಟ್ಟಾರೆ ಎದುರಿಸುತ್ತಿರುವ ಅಪಾಯಗಳ ಬಗ್ಗೆ ಸೂಕ್ತ ಪುನರಾವಲೋಕನ, ಸೂಕ್ತ ಮೌಲೀಕರಣ ಮತ್ತು ಅತ್ಯುತ್ತಮ ನಿರ್ವಹಣೆಗಾಗಿ ಧೋರಣೆ ಮತ್ತು ಅನುಷ್ಠಾನಗಳ ಕಡೆ ಆದ್ಯ ಗಮನ ಹರಿಸುತ್ತದೆ.

ಮುಂಗಡ ನೀತಿ ಸಮಿತಿ (CPC), ಆಸ್ತಿ-ಹೊಣೆಗಾರಿಕೆ ನಿರ್ವಹಣಾ ಸಮಿತಿ (ALCO), ಕಾರ್ಯಾಚರಣೆಯ ಅಪಾಯ ನಿರ್ವಹಣಾ ಸಮಿತಿ (ORMC) ಮುಂತಾದ ಹಲವಾರು ವರಿಷ್ಠ ನಿರ್ವಹಣಾ ಸಮಿತಿಗಳು ಅಪಾಯದ ನಿಯಂತ್ರಣ ಮತ್ತು ಆಡಳಿತಾತ್ಮಕ ಚೌಕಟ್ಟನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು ಬ್ಯಾಂಕಿನ ವಿಶಾಲ ನೀತಿ ಚೌಕಟ್ಟಿನೊಳಗೆ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತವೆ. ಮುಖ್ಯ ಕಚೇರಿಯಲ್ಲಿರುವ ಆಪತ್ತು ನಿರ್ವಹಣಾ ವಿಭಾಗ ಬ್ಯಾಂಕಿಗೆ ಸಂಬಂಧ ಪಡುವ ವಿವಿಧ ಅಪಾಯ ನಿರ್ವಹಣಾ ಉಪಕ್ರಮಗಳ ಒಟ್ಟಾರೆ ಅನುಷ್ಠಾನದ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತದೆ.

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಹೊರಡಿಸಿದ ಮಾರ್ಗದರ್ಶಿ ಸೂತ್ರಗಳಿಗೆ ಅನುಸಾರವಾಗಿ, ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಅನುಮೋದಿಸಿದ ನೀಲ ನಕ್ಷೆ ಪ್ರಕಾರ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಬೇಸಲ್ II ರ ಸುಧಾರಿತ ವಿಧಾನಗಳಿಗೆ ಹೊಂದಿಕೊಳ್ಳಲು ಅಗತ್ಯ ಕ್ರಮಗಳನ್ನು ತೆಗೆದುಕೊಂಡಿದೆ. ಏಪ್ರಿಲ್ 1, 2013 ರಿಂದ ಬೇಸಲ್ III ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಬ್ಯಾಂಕ್ ಪಾಲಿಸುತ್ತಾ ಬಂದಿದೆ. ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ಅನುಬಂಧ I ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ

ಬೇಸಲ್ ಮಾರ್ಗದರ್ಶಿಗಳಿಗೆ ಅನುಷ್ಠಾನದೊಂದಿಗೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಆಂತರಿಕ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಮೌಲ್ಯಮಾಪನ - ನೀತಿಯ ಕೈಪಿಡಿಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿದ್ದು, ಇದು ಅಪಾಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆಯ ಅಂದಾಜು ನಿಖರವಾಗಿಸುವಲ್ಲಿ ಸಹಾಯ ಮಾಡುತ್ತದೆ. ಹಲವಾರು ಒತ್ತಡ ಪರೀಕ್ಷಣಾ ಚೌಕಟ್ಟುಗಳನ್ನು ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿಸಿದ್ದು, ಇದು ತೀವ್ರ ಒತ್ತಡ ಸಾಧ್ಯತೆಯ ಪರೀಕ್ಷಾ ಮಿತಿಯವು ಸಹ ಸಹಕಾರಿಯಾಗಿದೆ. ಆಂತರಿಕ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಮೌಲ್ಯಮಾಪನ ಆದೇಶಿಕೆ ಮತ್ತು ಒತ್ತಡ ಪರೀಕ್ಷಣೆಯ ಬಗ್ಗೆ ಆಗಿಂದಾಗ್ಗೆ ನಿಯಮಿತವಾಗಿ ಮೇಲ್ಮೋಟು ಹರಿಸುವುದರಿಂದ, ಯೋಜಿತ ವ್ಯವಹಾರಾಭಿವೃದ್ಧಿಗೆ ಅಗತ್ಯವಾದ ಬಂಡವಾಳ ಅಗತ್ಯತೆಯನ್ನು ಅಂದಾಜಿಸುವಲ್ಲಿಯೂ, ಬ್ಯಾಂಕಿನ ಅಪಾಯ ನಿರ್ವಹಣಾ ಸಾಮರ್ಥ್ಯ ಸುಧಾರಿಸುವಲ್ಲಿಯೂ ಸಹಕಾರಿಯಾಗಿದೆ. 'ಆಂತರಿಕ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಮೌಲ್ಯಮಾಪನ ಸಮಿತಿ' (ICAAC)ಯು ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಮಟ್ಟದ ಸಮಿತಿಯಾಗಿದ್ದು, ಇದು ಆಗಿಂದಾಗ್ಗೆ ಸೂಕ್ತ ಕಾಲಾವಧಿಯಲ್ಲಿ ಅಪಾಯದ ನಿರೀಕ್ಷಣೆ, ಅಪಾಯದ ಬಾಹ್ಯರೂಪ, ವ್ಯವಹಾರ ಅಂದಾಜುಗಳೊಂದಿಗೆ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಬಂಡವಾಳ ಮೌಲ್ಯಮಾಪನವನ್ನೂ ಸಮೀಕ್ಷಿಸುತ್ತದೆ.

ವ್ಯವಹಾರಗಳ ಘಟಕಗಳು/ ಉತ್ಪನ್ನಗಳು / ಗ್ರಾಹಕ ನಿರ್ವಹಣೆಯ ಕುರಿತಂತೆ ಮೌಲೀಕರಣ ಮತ್ತು ಪರಾಮರ್ಶಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕು 'ಫಂಡ್ ಟ್ರಾನ್ಸ್‌ಫರ್ ಪ್ರೈಸಿಂಗ್' (FTP) ಮತ್ತು 'ಕಸ್ತಮರ್ ಪ್ರಾಫಿಟೆಬಿಲಿಟಿ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸಿಸ್ಟಮ್' (CPMS) ಇವುಗಳನ್ನು ಉತ್ತಮ ಅಪಾಯ ಮತ್ತು ಆದಾಯ ನಿರ್ವಹಣೆಗಾಗಿ ಜಾರಿಗೆ ತಂದಿದೆ. ಈ ವ್ಯವಸ್ಥೆಗಳು ವಿವಿಧ ಅಂಗೋಪಾಂಗಗಳಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಲಾಭದಾಯಕತೆ ಕುರಿತಂತೆ ಮೌಲ್ಯಮಾಪನ ಮಾಡುತ್ತವೆ. ಈ ಅಂಗಗಳು ಮುಖ್ಯವಾಗಿ ಶಾಖೆ, ಉತ್ಪಾದನೆ, ಗ್ರಾಹಕರು, ಖಾತೆಗಳು, ಪ್ರಾದೇಶಿಕತೆ ಇತ್ಯಾದಿ. ಈ ವ್ಯವಸ್ಥೆಯು ವಿವಿಧ ಲಾಭದಾಯಕತೆ ಸಂಬಂಧಿತ ವಿಶ್ಲೇಷಣೆ ನಡೆಸಿ ಬ್ಯಾಂಕಿಗೆ ವಹಿವಾಟು ಕೇಂದ್ರೀಕೃತ ವಿಚಾರಗಳಲ್ಲಿ ನಿರ್ದಾರ ತೆಗೆದುಕೊಳ್ಳಲು ಮತ್ತು ತತ್ಸಂಬಂಧವಾಗಿ ದೀರ್ಘಾವಧಿ ಲಾಭದಾಯಕತೆಯ ಹೆಚ್ಚಳಕ್ಕೆ ಸಹಕಾರಿಯಾಗಿದೆ.

ಪರ್ಯಾಯ ವಿತರಣಾ ವಿಧಾನಗಳು (ADC) ಮತ್ತು ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೊಲ್ಯೂಶನ್ (CBS)ಗಳ ಅಡಿಯಲ್ಲಿ ಜರಗುವ ನಿರಂತರ ಗ್ರಾಹಕ ಪ್ರೇರೇಪಿತ ವಹಿವಾಟಿನ ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಸೆಪ್ಟೆಂಬರ್ 2017ರಲ್ಲಿ 'ಎಂಟರ್‌ಪ್ರೈಸ್ ಲೆವೆಲ್ ಫ್ರಾಡ್ ರಿಸ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸಿಸ್ಟಂ' (ELFRMS)ನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದೆ. ಗ್ರಾಹಕರ ಖಾತೆಗಳಲ್ಲಿ ಆಗಬಹುದಾದ ವಂಚನೆಯ ಸಾಧ್ಯತೆಯನ್ನು ತಕ್ಷಣ ಗುರುತಿಸುವ ಈ ವ್ಯವಸ್ಥೆ ಸ್ವಯಂಚಾಲಿತ ವಹಿವಾಟು ನಿಗಾ ವ್ಯವಸ್ಥೆಯಾಗಿದೆ. ವಿವಿಧ ಹಂತಗಳಲ್ಲಿ ಈ ವ್ಯವಸ್ಥೆ ವಹಿವಾಟಿನಲ್ಲಿನ ಸಂಚಿನ ಸುಳಿವನ್ನು ತತ್ಕ್ಷಣ ಗುರುತಿಸಿ ನಿಗಾ ಇಡುವ ತಂಡಕ್ಕೆ ಸೂಚನೆ ನೀಡುತ್ತದೆ. ಈ ವ್ಯವಸ್ಥೆಯು ಸಾಧ್ಯತೆ ಇರುವ ಸಂಚಿನ ಮೇಲೆ ಕಣ್ಗಾವಲು ನಡೆಸುತ್ತಾ, ಅಂತಹ ಸುಳಿವಿದ್ದರೆ ಸಂಚು ಫಲಿಸದಂತೆ ಕಾಯುತ್ತದೆ. ಇದು ಬ್ಯಾಂಕಿನ ವಿವಿಧ ವಹಿವಾಟು ಅಂದರೆ ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್, ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್, ಡೆಬಿಟ್‌ಕಾರ್ಡ್, ಪಿ.ಒ.ಎಸ್, ಸಿಬಿಎಸ್ ಇತ್ಯಾದಿಗಳ ಮೇಲೆ ಸತತ ನಿಗಾ ಇರಿಸುತ್ತಾ ಸಾಧ್ಯತೆ ಇರುವಂತಹ ಸಂಚಿನ ಯತ್ನವನ್ನು ಬಯಲು ಮಾಡುತ್ತದೆ.

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಮಾರ್ಗದರ್ಶಿಕೆಯಂತೆ, ನಿಮ್ಮ ಬ್ಯಾಂಕು, ಬ್ಯಾಂಕಿನಲ್ಲಿ ಮುಖ್ಯ ಮಾಹಿತಿ ಭದ್ರತಾ ಅಧಿಕಾರಿ (CISO) ಯನ್ನು ನಾಮನಿರ್ದೇಶನಗೊಳಿಸಿದ್ದು, ಅವರು ಬ್ಯಾಂಕು ತನ್ನ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಆಸ್ತಿಗಳ ರಕ್ಷಣೆಗಾಗಿರುವ ಧೋರಣೆಗಳನ್ನು ಜಾರಿಗೊಳಿಸುವಿಕೆಗೆ ಹೋಗಿರಲಾಗಿರುವುದಲ್ಲದೆ, ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನಾಧಾರಿತ ನೂತನ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಜಾರಿಗೊಳಿಸುವಾಗ, ಅವುಗಳ ಮಾಹಿತಿ, ಗೌಪ್ಯತೆಗಳನ್ನು ಕಾಪಾಡಿಕೊಳ್ಳಲು ಬೇಕಾದ ಸಮನ್ವಯವನ್ನು ನಿರ್ಮಿಸುವ ಜವಾಬ್ದಾರಿ ಹೊಂದಿರುತ್ತಾರೆ.

ಸೈಬರ್ ಭದ್ರತಾ ಸಲಹೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ / ಇತರ ನಿಯಂತ್ರಕರು ಹೊರಡಿಸಿದ ಸೂಚನೆಗಳನ್ನು ಬ್ಯಾಂಕ್ ಅನುಸರಿಸುತ್ತಾ ಬಂದಿದೆ ಮತ್ತು ವರದಿ ವರ್ಷದಲ್ಲಿ, ಬ್ಯಾಂಕ್ ತನ್ನ ಆಂತರಿಕ ಸೈಬರ್ ರಿಸಿಲನ್ಸ್ ವ್ಯವಸ್ಥೆಯನ್ನು ಬಲಪಡಿಸುವ ದೃಷ್ಟಿಯಿಂದ IDRBT ಮತ್ತು RBI-CSITE ನಡೆಸಿದ ಸೈಬರ್ ಸೆಕ್ಯೂರಿಟಿ ಡ್ರಿಲ್ ಗಳಲ್ಲಿ ಪಾಲ್ಗೊಂಡಿದೆ.

ಪರಿವರ್ತನೆ ಯೋಜನೆ - 'ಪ್ರೋಜೆಕ್ಟ್ ವಿಕಾಸ್'

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಒಂದು ಸಮಯ-ಪರೀಕ್ಷಿತ ಬ್ಯಾಂಕ್ ಆಗಿದ್ದು 'ಮಹತ್ವಪೂರ್ಣ ಬ್ಯಾಂಕ್' ಆಗಿ ಮುಂದುವರಿಯುವ ನಿಟ್ಟಿನಲ್ಲಿ 'ಪ್ರೋಜೆಕ್ಟ್ ವಿಕಾಸ್' ಎಂಬ ಪರಿವರ್ತನೆ ಯೋಜನೆಯನ್ನು ಕೈಗೆತ್ತಿಕೊಂಡಿದೆ. ಈ ರೂಪಾಂತರದ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಎ) ಬೆಳವಣಿಗೆಯ ಮಾರಾಟದ ಉತ್ಪಾದಕತೆ ಮತ್ತು ಹೊಸ ಉತ್ಪನ್ನಗಳನ್ನು ವಿನ್ಯಾಸಗೊಳಿಸುವುದು (ಬಿ) ಯಾಂತ್ರಿಕೃತಗೊಂಡ ಪ್ರಕ್ರಿಯೆ ಮತ್ತು ಡಿಜಿಟೈಸೇಶನ್ ಜೊತೆಗೆ ಸುಸ್ಥಿ ಆಸ್ತಿಗಳ ನಿರ್ವಹಣೆ (ಸಿ) ಲಾಭದಾಯಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಸೇವಾದಾರಗಳನ್ನು ನಿಗದಿಪಡಿಸುವ ಮತ್ತು ಶುಲ್ಕ ಆದಾಯದ ಮೇಲೆ ಕೇಂದ್ರೀಕರಿಸುವಿಕೆ ಮತ್ತು (ಡಿ) ಹೂಡಿಕೆದಾರರೊಂದಿಗೆ ಮುಂದುವರಿದ ಸಂವಹನ ಮತ್ತು ಬ್ಯಾಂಡಿಂಗ್, ಷೇರುದಾರರ ಮೌಲ್ಯ ವರ್ಧನೆ ಇತ್ಯಾದಿಗಳನ್ನು ಗಮನದಲ್ಲಿರಿಸಿಕೊಳ್ಳಲಾಗಿದೆ. ಮಾನವ ಸಂಪನ್ಮೂಲಗಳು, ಡಿಜಿಟಲ್ ಮತ್ತು ಐಟಿ ರೂಪಾಂತರಗಳನ್ನು ಈ ರೂಪಾಂತರದ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಕಗಳು ಎಂದು ಗುರುತಿಸಲಾಗಿದೆ.

ಈ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ರಮುಖ ಜಾಗತಿಕ ನಿರ್ವಹಣಾ ಸಲಹಾ ಸಂಸ್ಥೆ ಮತ್ತು ವ್ಯಾಪಾರ ತಂತ್ರಗಾರಿಕೆಯಲ್ಲಿ ವಿಶ್ವದ ಪ್ರಮುಖ ಸಲಹೆಗಾರರಾದ ಬಾಸ್ಟನ್ ಕನ್ಸಲ್ಟಿಂಗ್ ಗ್ರೂಪ್ (BCG) ರೊಂದಿಗೆ ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದೆ. ಬಾಸ್ಟನ್ ಕನ್ಸಲ್ಟಿಂಗ್ ಗ್ರೂಪ್ (BCG) ಕಂಪನಿಯು 750 ಕ್ಕಿಂತ ಹೆಚ್ಚು ದೊಡ್ಡ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ರೂಪಾಂತರಕ್ಕೆ ಮಾರ್ಗದರ್ಶನ ಮಾಡಿದ ಅನುಭವವನ್ನು ಹೊಂದಿದೆ. ಈ ದಿಕ್ಕಿನಲ್ಲಿ, ರೂಪಾಂತರದ ಮೈಲಿಗಲ್ಲುಗಳ ಪ್ರಗತಿಯನ್ನು ಕಾರ್ಯಗತಗೊಳಿಸಲು ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡಲು ಕಾರ್ಯನಿರ್ವಹಕರನ್ನು ಒಳಗೊಂಡಿರುವ ಒಂದು ಕೋರ್ ತಂಡವನ್ನು ಆಂತರಿಕವಾಗಿ ಬ್ಯಾಂಕ್ ರೂಪಿಸಿದೆ ಮತ್ತು ಪಾಲ್ಗೊಳ್ಳುವ ಕ್ರಮಗಳನ್ನು ಬಯಸಿದ ದಿಕ್ಕಿನಲ್ಲಿ ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು ಪಾಕ್ಷಿಕ ಸಭೆಗಳನ್ನು ನಿಯಮಿತವಾಗಿ ನಡೆಸಲಾಗುತ್ತಿದೆ ಹಾಗೂ ಆಡಳಿತ ಮಂಡಳಿಗೆ ತ್ರೈಮಾಸಿಕ ವರದಿಯನ್ನು ನೀಡಲಾಗುತ್ತಿದೆ. 'ಪ್ರೋಜೆಕ್ಟ್ ವಿಕಾಸ್' ಒಂದು ದೂರದೃಷ್ಟಿಯುಳ್ಳ ಯೋಜನೆಯಾಗಿದ್ದು ಬ್ಯಾಂಕ್ ತನ್ನ 2024 ರಲ್ಲಿ ಶತಮಾನೋತ್ಸವದ ವರ್ಷದ ಆಚರಣೆಯೊಂದಿಗೆ ಹೊಸ KBL ಆಗಿ ಹೊರಹೊಮ್ಮುವಲ್ಲಿ ಮಹತ್ವಾಕಾಂಕ್ಷಿಯ ಗುರಿಗಳನ್ನು ಅರಿತುಕೊಳ್ಳುವಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರವಹಿಸುವ ನಿರೀಕ್ಷೆಯಿದೆ.

ವಿತರಣಾ ಕಾರ್ಯಜಾಲ ವ್ಯವಸ್ಥೆ

ಪ್ರಸಕ್ತ ವರದಿ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು 11 ರಾಜ್ಯಗಳಲ್ಲಿ ಒಟ್ಟು 36 ನೂತನ ಶಾಖೆಗಳನ್ನು ತೆರೆದಿದ್ದು ಅವುಗಳು ಇಂತಿವೆ - ಪಂಜಾಬ್, ತಮಿಳುನಾಡು, ರಾಜಸ್ಥಾನ, ದೆಹಲಿ ಮತ್ತು ಸಿಕ್ಕಿಮ್ ರಾಜ್ಯಗಳಲ್ಲಿ ತಲಾ ಒಂದೊಂದು, ಪಶ್ಚಿಮ ಬಂಗಾಳ, ಕೇರಳ, ಆಂಧ್ರಪ್ರದೇಶ ಮತ್ತು ತೆಲಂಗಾಣದಲ್ಲಿ ತಲಾ ಎರಡು, ಮಹಾರಾಷ್ಟ್ರದಲ್ಲಿ 4 ಮತ್ತು ಕರ್ನಾಟಕದಲ್ಲಿ 19 ಶಾಖೆಗಳು. ಈ 36 ಶಾಖೆಗಳಲ್ಲಿ 8 ಶಾಖೆಗಳು ಬ್ಯಾಂಕ್ ರಹಿತ ಗ್ರಾಮಕೇಂದ್ರಗಳಲ್ಲಿ ವಿತ್ತೀಯ ಸೇರ್ಪಡೆ ಯೋಜನೆಯನ್ವಯ ತೆರೆದ ಶಾಖೆಗಳಾಗಿವೆ.

31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು 800 ಶಾಖೆಗಳು, 2 ವಿಸ್ತರಣಾ ಕೌಂಟರ್‌ಗಳು ದೇಶದ 22 ರಾಜ್ಯಗಳಲ್ಲಿ ಮತ್ತು 2 ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶಗಳಲ್ಲಿ ವಿಸ್ತರಿಸಲ್ಪಟ್ಟಿವೆ. ಇವಲ್ಲದೇ ನಿಮ್ಮ ಬ್ಯಾಂಕು 12 ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳನ್ನು, ಒಂದು ಅಂತರರಾಷ್ಟ್ರೀಯ ವಿಭಾಗ, ಒಂದು ದತ್ತಾಂಶ ಕೇಂದ್ರ, ಒಂದು ಗ್ರಾಹಕ ಸೇವಾ ನಿಗಾಕೇಂದ್ರ, 4 ಸೇವಾ ಶಾಖೆಗಳನ್ನು, 2 ಕರೆನ್ಸಿ ಕೋಶಗಳನ್ನು, 2 ಕೇಂದ್ರೀಯ ಸಂಸ್ಕರಣಾ ಕೇಂದ್ರಗಳನ್ನು ಮತ್ತು 5 ಮುಂಗಡ ವಸೂಲಾತಿ ನಿರ್ವಹಣಾ ಶಾಖೆಗಳನ್ನು ಹೊಂದಿದೆ. ಪ್ರಸಕ್ತ ವರದಿ ವರ್ಷದಲ್ಲಿ ನವದೆಹಲಿ-ಕಾಲ್ಕತ್ತಾ ಶಾಖೆಯನ್ನು ನವದೆಹಲಿ-ಚಿತ್ತರಂಜನ್ ಪಾರ್ಕ್ ಶಾಖೆಯೊಂದಿಗೆ ವಿಲೀನಗೊಳಿಸಲಾಗಿದೆ.

ಇಷ್ಟಲ್ಲದೇ, ಶಾಖೆಗಳ ಆಕರ್ಷಕ ಸುಶೋಭೆಗಾಗಿ ಮತ್ತು ಗ್ರಾಹಕ ಸೇವಾ ಸುಧಾರಣೆಯ ಆದ್ಯ ನೆಲೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು 2017-18ರಲ್ಲಿ, 21 ಶಾಖೆ/ ಕಚೇರಿಗಳನ್ನು ನೂತನ ಸುಸಜ್ಜಿತ ಆವರಣಗಳಿಗೆ ಸ್ಥಳಾಂತರಿಸಿದೆ.

ಗ್ರಾಹಕ ಸೇವೆ

ಪ್ರತಿಯೊಬ್ಬ ಗ್ರಾಹಕನೂ ನಮ್ಮ ದೃಷ್ಟಿಯಲ್ಲಿ ಬಹಳ ಪ್ರಮುಖ ಇದನ್ನು ಮನಗಂಡು ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಅನೇಕ ಗ್ರಾಹಕ ಕೇಂದ್ರಿತ ಹೆಜ್ಜೆಗಳನ್ನು ಪರಿಚಯಿಸಿದೆ. ಗ್ರಾಹಕರ ಸೇವೆಯನ್ನು ಹೆಚ್ಚು ವೃದ್ಧಿಪಡಿಸುವಲ್ಲಿ ಹಾಗೂ ನಿರೀಕ್ಷಣಾ ಸಮಯವನ್ನು ಮಿತಿಗೊಳಿಸುವಲ್ಲಿ, ಬ್ಯಾಂಕು ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷ 2017-18 ಅವಧಿಯಲ್ಲಿ 44 ಶಾಖೆಗಳಲ್ಲಿ ಏಕಕವಾಕ್ಷಿ (single window) ಸೇವೆ ಪರಿಕಲ್ಪನೆಯನ್ನು ಪ್ರಾರಂಭ ಮಾಡಿದ್ದು ಮಾರ್ಚ್ 31, 2018 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಈ ಸೌಲಭ್ಯವನ್ನು 64 ಶಾಖೆಗಳಿಗೆ ವಿಸ್ತರಿಸಿದೆ.

ಜೂನ್ 1, 2017 ರಿಂದ ಬ್ಯಾಂಕ್ ಖಾತೆಗಳಿಗೆ ಆಧಾರ್ ಅನ್ನು ಸಂಪರ್ಕಗೊಳಿಸಲು ಭಾರತ ಸರ್ಕಾರವು ಆಧಾರ್ ಸಂಬಂಧಿತ ನಿಯಮಗಳಲ್ಲಿ ಅಗತ್ಯವಾದ ತಿದ್ದುಪಡಿಯನ್ನು ಮಾಡಿದೆ. ಬ್ಯಾಂಕುಗಳ ಆವರಣದೊಳಗೆ ದಾಖಲಾತಿ ಮತ್ತು ನವೀಕರಣ ಸೇವೆಯನ್ನು ನಿರ್ವಹಿಸಲು ನೋಂದಾಯಿಸಿದ ಎಲ್ಲಾ ನಿಗದಿತ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು ಕನಿಷ್ಠ ಶೇ.10ರಷ್ಟು ದಾಖಲಾತಿ ಕೇಂದ್ರಗಳನ್ನು ಹೊಂದಿರುವಂತೆ ನಿರ್ದೇಶಿಸಲು ಆಧಾರ್ ನೋಂದಣಿ ಸಂಬಂಧಿತ ಕಾಯಿದೆಯನ್ನು ತಿದ್ದುಪಡಿ ಮಾಡಲಾಗಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಭಾರತದಾದ್ಯಂತ 80 ಆಧಾರ್ ಸೇವೆ ಒದಗಿಸುವ ಶಾಖೆಗಳನ್ನು ಹೊಂದಿದೆ.

ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕಿಂಗ್‌ನಲ್ಲಿನ ವ್ಯವಸ್ಥೆಗಳು

ಬ್ಯಾಂಕ್ “ತಾಂತ್ರಿಕ ವಿತರಣಾ ಚಾನೆಲ್”ಗಳನ್ನು ಬಲಪಡಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದು ಸರ್ವಕಾಲದಲ್ಲಿ ನಾವೀನ್ಯತೆಗಳನ್ನು ಮತ್ತು ಮೌಲ್ಯ ಸೇರ್ಪಡೆಗಳನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳುವಲ್ಲಿ ಸದಾ ಮುಂಚೂಣಿಯಲ್ಲಿದೆ. ಅದರಂತೆ, ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷದಲ್ಲಿ ಈ ಕೆಳಕಂಡ ಹೊಸ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಪರಿಚಯಿಸಲಾಗಿದೆ:

- ‘KBL ಇಮೇಜ್ ಡೆಬಿಟ್ ಕಾರ್ಡ್’, ವೈಯಕ್ತಿಕಗೊಳಿಸಿದ ಇಮೇಜ್ ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ನ ಪರಿಚಯ.
- ಠೇವಣಿ ಮಾಡುವ / ನಗದು ಹಿಂಪಡೆಯುವ ಯಂತ್ರಗಳ ಪರಿಚಯ.
- ಫೇಸ್ ಬುಕ್, ಟ್ವಿಟರ್, ಇನ್ನೂ ಗ್ರಾಮ್ನಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಅಧಿಕೃತ ಪುಟಗಳನ್ನು ತೆರೆಯುವ ಮೂಲಕ ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮದಲ್ಲಿ ಪರಿಚಯ.
- ಹೊಸ ವೈಶಿಷ್ಟ್ಯಗಳನ್ನು ಹೊಂದಿದ ನವೀಕೃತ ಚಾಲತಾಣ.
- ಬ್ಯಾಂಕಿನ ಸಾಂಸ್ಥಿಕ ವೆಬ್‌ಸೈಟ್ ಮತ್ತು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಅಪ್ಲಿಕೇಷನ್‌ಗಳ ಮೂಲಕ ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳನ್ನು / ಎಟಿಎಂಗಳನ್ನು ಹುಡುಕುವುದನ್ನು ಸಕ್ರಿಯಗೊಳಿಸಲು ಕೆಬಿಎಲ್ ಲೋಕೇಟರ್ ನ ಪರಿಚಯ.
- ಡೆಬಿಟ್ ಕಾರ್ಡ್ ನಿರ್ಬಂಧಿಸುವ, ಸ್ಥಳೀಯ / ಅಂತರರಾಷ್ಟ್ರೀಯ ಬಳಕೆ ಸ್ವಿಚ್ ಆನ್ / ಆಫ್ ಸೌಲಭ್ಯ ಪರಿಚಯ.
- ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ UI/ UXನಲ್ಲಿ ಹೆಚ್ಚಳ.
- ಆನ್-ಲೈನ್ ನಿರಖು / ಸಂಚಿತ ಠೇವಣಿ ತೆರೆಯುವಿಕೆಯ ಸೌಲಭ್ಯ, ಕೆಬಿಎಲ್ ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ನಲ್ಲಿ ಆಧಾರ್ ಸಂಪರ್ಕಗೊಳಿಸುವ ಸೇವೆಗಳ ಪರಿಚಯ.
- ಭಾರತ್ ಬಿಲ್ ಪೇಮೆಂಟ್ ಸಿಸ್ಟಮ್ (ಬಿಬಿಪಿಎಸ್) - ಇದು ಸಮಗ್ರವಾದ ಬಿಲ್ ಪಾವತಿ ವ್ಯವಸ್ಥೆಯಾಗಿದ್ದು, ಇದು ಗ್ರಾಹಕರಿಗೆ INTER OPERATIVE ಆನ್-ಲೈನ್ ಬಿಲ್ ಪಾವತಿ ಸೇವೆಯನ್ನು ನೀಡುತ್ತದೆ.
- KBL-eCollect- ಸಂಸ್ಥೆಗಳ ಶುಲ್ಕವನ್ನು ಆನ್-ಲೈನ್ ನಲ್ಲಿ ಸಂಗ್ರಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಡುವ ವ್ಯವಸ್ಥೆಯ ಪರಿಚಯ.
- ಬ್ಯಾಂಕಿನ ಸ್ಥಿರ ಆಸ್ತಿಗಳ ನಿರ್ವಹಣೆಗಾಗಿ ತಂತ್ರಾಂಶದ ಪ್ರಾರಂಭ.
- ಅಂತರಿಕ ಆಡಿಟ್‌ನ ಹೊಸ ತಂತ್ರಾಂಶದ ಪ್ರಾರಂಭ.

ಜೊತೆಗೆ, ಪ್ರಸ್ತುತ ಮತ್ತು ನಿರೀಕ್ಷಿತ ಗ್ರಾಹಕರ ಎಲ್ಲ ಅಗತ್ಯಗಳನ್ನು ಪೂರೈಸಲು ಉತ್ಪನ್ನಗಳನ್ನು / ಸೇವೆಗಳನ್ನು ಪರಿಚಯಿಸುವ ದಿಕ್ಕಿನಲ್ಲಿ ಮತ್ತು ಎಲ್ಲಾ ಹಣಕಾಸಿನ ಅವಶ್ಯಕತೆಗಳಿಗಾಗಿ ‘ಒನ್ ಸ್ಟಾಪ್-ಶಾಪ್’ ಬ್ಯಾಂಕ್ ಆಗುವ ಎಲ್ಲ ಪ್ರಯತ್ನಗಳನ್ನು ಮುಂದುವರಿಸುತ್ತಿದೆ.

ಪ್ಯಾರಾ ಬ್ಯಾಂಕಿಂಗ್ ಚಟುವಟಿಕೆಗಳು

ಗ್ರಾಹಕರಿಗೆ ವೈವಿಧ್ಯಮಯ ಹಣಕಾಸಿನ ಉತ್ಪನ್ನ ಹಾಗೂ ಸೇವೆಗಳನ್ನು ಹಾಗೂ ಗರಿಷ್ಠ ಮೌಲ್ಯವರ್ಧನೆಯನ್ನು ಒದಗಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ಯಾರಾ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ವಿತರಣಾ ಪಾಲುದಾರ ಸಂಸ್ಥೆಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಒದಗಿಸುತ್ತಿದೆ. ಬ್ಯಾಂಕು, ಎಲ್‌ಐಸಿ ಆಫ್ ಇಂಡಿಯಾ, ಪಿಎನ್‌ಬಿ ಮೆಟ್‌ಲೈಫ್ ಇಂಡಿಯಾ ಇನ್ಸೂರೆನ್ಸ್ ಕಂಪನಿ ಲಿಮಿಟೆಡ್, ಯುನಿವರ್ಸಲ್ ಸೋಲೂಷನ್ ಜನರಲ್ ಇನ್ಸೂರೆನ್ಸ್ ಕಂಪನಿ ಲಿಮಿಟೆಡ್, ಬಜಾಜ್ ಅಲಿಯಾನ್ಸ್ ಜನರಲ್ ಇನ್ಸೂರೆನ್ಸ್ ಕಂಪನಿ ಲಿಮಿಟೆಡ್ ಗಳೊಂದಿಗೆ ವಿಮೆಯ ಹಂಚಿಕೆಗಾಗಿ ಮತ್ತು ವಿವಿಧ ಮ್ಯೂಚುಯಲ್ ಫಂಡ್ ಯುನಿಟ್‌ಗಳನ್ನು ಮಾರಾಟ ಮಾಡಲು ಕೆಲವು ಮ್ಯೂಚುಯಲ್ ಫಂಡ್ ಪ್ರಾಯೋಜಕರೊಂದಿಗೆ ಒಪ್ಪಂದ ಮಾಡಿಕೊಂಡಿದೆ. ಅಲ್ಲದೆ, ಬ್ಯಾಂಕು ಹೊಸ ಪಿಂಚಣಿ ಯೋಜನೆಯನ್ನು ತನ್ನ ಎಲ್ಲಾ 800 ಶಾಖೆಗಳಿಗೆ ವಿಸ್ತರಿಸಿದೆ.

ಪ್ರಶಸ್ತಿಗಳು ಮತ್ತು ಸನ್ಮಾನಗಳು

ತಂತ್ರಜ್ಞಾನದ ಉಪಕ್ರಮಗಳು, ಸಾಮಾಜಿಕ ಬ್ಯಾಂಕಿಂಗ್, ರಫ್ತು ನಿರ್ವಹಣೆ ಇತ್ಯಾದಿಗಳ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಸಾಧನೆಯ ಗುರುತಿಸುವಿಕೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಈ ವರ್ಷದ ಕೆಳಗಿನ ಪ್ರಶಸ್ತಿಗಳನ್ನು ಪಡೆದುಕೊಂಡಿದೆ.

- ಐಬಿಎ - ಸಣ್ಣ ಬ್ಯಾಂಕ್ ವಿಭಾಗದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಟೆಕ್ನಾಲಜಿ ಅವಾರ್ಡ್ಸ್ 2018.
 - [a] ರನ್ನರ್ ಅಪ್ - ವರ್ಷದ ತಂತ್ರಜ್ಞಾನ ಬ್ಯಾಂಕ್.
 - [b] ರನ್ನರ್ ಅಪ್ - ಡಿಜಿಟಲ್ ಮತ್ತು ಚಾನೆಲ್‌ಗಳ ತಂತ್ರಜ್ಞಾನದ ಅತ್ಯುತ್ತಮ ಬಳಕೆ.
 - [c] ರನ್ನರ್ ಅಪ್ - ಅತ್ಯುತ್ತಮ ಪಾವತಿ ಉಪಕ್ರಮಗಳು.
- ASSOCHAM ಸೋಷಿಯಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಎಕ್ಸಲೆನ್ಸ್ ಅವಾರ್ಡ್ಸ್ 2017 * ಸಣ್ಣ ಬ್ಯಾಂಕ್ ವಿಭಾಗದಲ್ಲಿ ಒಟ್ಟಾರೆ ಅತ್ಯುತ್ತಮ ಸಾಮಾಜಿಕ ಬ್ಯಾಂಕ್*.
- ಬ್ಯಾಂಕ್ ಹೆಚ್ಚು ಗ್ರಾಹಿಣಿ ಶಾಖೆಯ ವಿಸ್ತರಣೆಗಾಗಿ ಮತ್ತು ಪ್ರಮುಖ ಹಣಕಾಸು ಸೇರ್ಪಡೆ ಉಪಕ್ರಮಗಳನ್ನು ಕೈಗೊಂಡಿದ್ದಕ್ಕಾಗಿ “ET NOW BFSI (ಬ್ಯಾಂಕಿಂಗ್ ಹಣಕಾಸು ಸೇವೆಗಳು ಮತ್ತು ವಿಮಾ ವಿಭಾಗದ)” ಪ್ರಶಸ್ತಿ.
- ಪೆನ್ಷನ್ ಫಂಡ್ ರೆಗ್ಯುಲೇಟರಿ ಅಂಡ್ ಡೆವಲಪ್‌ಮೆಂಟ್ ಅಥಾರಿಟಿ (PFRDA) ಸಂಘಟಿಸಿದ ‘ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ’, ‘ಜನತೆ ಮೊದಲು ಕ್ಯಾಂಪೇನ್ (ಉತ್ತರ ಪ್ರದೇಶ)’ ನಲ್ಲಿ ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಯೋಜನೆಯನ್ನು ಶೇ.100 ರಷ್ಟು ಸಕ್ರಿಯಗೊಳಿಸಿದ್ದಕ್ಕಾಗಿ ಬಹುಮಾನ.
- ಅತ್ಯುತ್ತಮ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಒದಗಿಸಿದ್ದಕ್ಕಾಗಿ “ದಕ್ಷಿಣ ಪ್ರದೇಶದ ವಿದೇಶಿ ವಿನಿಮಯ ಗಳಿಕೆದಾರರ ಸಂಘ (FIEO)” ಇವರಿಂದ 2016-17 ರ - ಚಿನ್ನದ ಪ್ರಶಸ್ತಿ.
- SME ವಲಯದಲ್ಲಿ ಅತ್ಯುತ್ತಮ ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದಕ್ಕಾಗಿ ASSOCHAM ರವರಿಂದ “ASSOCHAM-SME ಎಕ್ಸಲೆನ್ಸ್ ಅವಾರ್ಡ್ಸ್ 2017”.
- ನಾವೀನ್ಯತೆಗಳ ಮೂಲಕ ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಹಣಕಾಸು ಸೇರ್ಪಡೆಯ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿದ್ದಕ್ಕಾಗಿ- “UNION BANK OF INDIA ಮತ್ತು CNBC 18 ಪ್ರಶಸ್ತಿ” ಹಾಗೂ ಮೆಚ್ಚುಗೆ ಪ್ರಮಾಣಪತ್ರ.

- ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ - PFRDA ನಡೆಸಿದ ಅಟಲ್ ಪೆನ್ಷನ್ ಯೋಜನೆ ಸಾಮಾಜಿಕ ಸುರಕ್ಷತೆ ಯೋಜನೆಗಾಗಿ "ಚಾಲೆಂಜರ್ಸ್ ಗೋಲ್ಡ್" ಲ್ಲಿರುವ ಖಾಸಗಿ ಬ್ಯಾಂಕ್ ವಿಭಾಗದ ಚಿನ್ನದ ಟ್ರೋಫಿ.
- ಹಣಕಾಸು ಸೇವೆಗಾಗಿ ತಂತ್ರಜ್ಞಾನವನ್ನು ಬಳಸಿದ್ದಕ್ಕಾಗಿ IDRBT ರವರಿಂದ "ಸಣ್ಣ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಅತ್ಯುತ್ತಮ ಬ್ಯಾಂಕ್" ಪ್ರಶಸ್ತಿ.
- ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ - PFRDA ನಡೆಸಿದ ಸಾಮಾಜಿಕ ಭದ್ರತೆ ಯೋಜನೆಗಾಗಿ 'ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ - ಬ್ರಾಂಡ್ ಅಂಬಾಸಿಡರ್ ಟ್ರೋಫಿ'
- ಗುಣಮಟ್ಟದ ನಿರ್ವಹಣಾ ಮಾನದಂಡಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಮಂಗಳೂರಿನ ಸಿಬ್ಬಂದಿ ತರಬೇತಿ ಕೇಂದ್ರಕ್ಕೆ ಗೆ ISO 9001: 2015 TV ಪ್ರಶಂಸಾ ಪತ್ರ.
- ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನಾ ಪ್ರಶಸ್ತಿ: PFRDA ನಡೆಸಿದ ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ ಅಭಿಯಾನದ ಇತರ ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕಿನ ವಿಭಾಗದಲ್ಲಿ ವಿಜೇತ ಮತ್ತು ಇಂಡಿಯನ್ ಪೆನ್ಷನ್ ಲೀಗ್ [ಐಪಿಎಲ್] -ನ ಅತ್ಯುತ್ತಮ ಟ್ರೋಫಿ.
- ಬ್ಯಾಂಕಿನ ಅತ್ಯುತ್ತಮ ಪಾವತಿಯ ಫಾರ್ಮ್ಯಾಟಿಂಗ್ ಮತ್ತು ನೇರ ದರ ವ್ಯವಸ್ಥೆ ಗುರಿತಿಸಿ ಬ್ಯಾಂಕ್ ಆಫ್ ನ್ಯೂಯಾರ್ಕ್, ಮೆಲ್ಬೋನ್ ಇವರಿಂದ "ಎಸ್ ಟಿ ಪಿ ಅವಾರ್ಡ್ 2016: ಎರಡನೇ" ಪ್ರಶಸ್ತಿ.
- ಎಂಎಸ್‌ಎಂಇ ಬ್ಯಾಂಕಿಂಗ್ ಎಕ್ಸಲೆನ್ಸ್ ಅವಾರ್ಡ್ 2016, ಈ ವರ್ಗದಲ್ಲಿ - ಸಿಎಸ್‌ಆರ್ ಹಾಗೂ ಉದ್ಯಮ ಜವಾಬ್ದಾರಿ ಬಹುಮಾನ - ರನ್ನರ್ ಅಪ್.

ವಿತ್ತೀಯ ಸೇವೆ

ವಿತ್ತೀಯ ಸೇವೆ ಎಂದರೆ, ಆಧುನಿಕ, ಸುಸಜ್ಜಿತ, ಪೂರ್ಣ ಸ್ವರದ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ಕೈಗೆಟುಕುವ ವೆಚ್ಚದಲ್ಲಿ, ಕಡಿಮೆ ಆದಾಯದ ಜನಸಾಮಾನ್ಯರಿಗೆ ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ತಲುಪಿಸುವುದಾಗಿದೆ. ಯಾವುದೊಂದೂ ಸಾಮಾನ್ಯ ಆರ್ಥಿಕ ಸಂಸ್ಥೆಗಳ ಬೆಂಬಲವಿಲ್ಲದ ಸಮಾಜದ ದೀನಾದಿ ದೀನ ಮಂದಿಯ ಮನ ಬಾಗಿಲಿಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ತಲುಪಿಸುವುದು, ವಿತ್ತೀಯ ಸೇವೆಗಳ ಮೂಲ ಉದ್ದೇಶ. ವಿತ್ತೀಯ ಸೇವೆ ಯೋಜನೆಯು ಕೇವಲ ಖಾತೆಗಳನ್ನು ತೆರೆಸುವುದಕ್ಕಷ್ಟೇ ಸೀಮಿತವಾಗಿರದೆ, ಜನರನ್ನು ಬ್ಯಾಂಕಿಗೆ ಆಕರ್ಷಿಸಿ ಅವರನ್ನು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರಗಳೊಂದಿಗೆ ನಿಕಟಗೊಳಿಸುವುದು ಇದರ ಪ್ರಮುಖ ಧ್ಯೇಯವಾಗಿದ್ದು, ಜನಸಾಮಾನ್ಯರ ಸಣ್ಣ ಸ್ವರೂಪದ ಆರ್ಥಿಕ ಬೇಡಿಕೆಯನ್ನು ತೃಪ್ತಿಸುವುದು, ಬ್ಯಾಂಕಿನ ಪಾವತಿ ವ್ಯವಸ್ಥೆಯನ್ನು ಸದಾ ಅವರಿಗೆ ತಿಳಿಯಪಡಿಸುವುದು, ಹಣ ವರ್ಗಾವಣೆಯ ಸೌಲಭ್ಯವನ್ನು ಅವರಿಗೆ ಮನದಟ್ಟು ಮಾಡಿ ಪರಿಚಯಿಸುವುದು, ಆರೋಗ್ಯ ಮತ್ತು ಜೀವವಿಮಾ ಪಾಲಿಸಿಗಳ ಬಗ್ಗೆ ಅವರಿಗೆ ಮನದಟ್ಟಾಗಿಸುವುದು, ಒಗ್ಗೂಡಿಕೆಯ ಕೆಲವೊಂದು ಇತರ ಮಗ್ಗುಲುಗಳಾಗಿವೆ. ಬ್ಯಾಂಕಿಂಗ್ ಸೇವಾ ವಂಚಿತರಿಗ/ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳಿಲ್ಲದ ಹಳ್ಳಿಗಳಲ್ಲೂ ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳನ್ನು ತೆರೆಯುವಲ್ಲಿ ಸಂಪನ್ಮೂಲ ಆಕರಣೆಯ ಸಾಕಷ್ಟು ಪ್ರಯತ್ನಗಳು, ಪ್ರಯೋಗಗಳು ಸಾಗಿವೆ.

ಬ್ಯಾಂಕಿನ 171 ಶಾಖೆಗಳು ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿದ್ದು, ಇವೆಲ್ಲವೂ 'CBS' ತಂತ್ರಜ್ಞಾನದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿವೆ. ಇವುಗಳು ತಂತ್ರಜ್ಞಾನವೃತ್ತ ಅತ್ಯಾಧುನಿಕ ತ್ವರಿತ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ಗ್ರಾಮ ಪಂಚಾಯತ್‌ನಲ್ಲಿರುವ ಗ್ರಾಮಾಂತರ ಶ್ರೀಸಾಮಾನ್ಯರಿಗೂ ಒದಗಿಸುತ್ತವೆ. ಈ ಎಲ್ಲಾ ಶಾಖೆಗಳು ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆಯನ್ನು ಬಿತ್ತರಿಸುವ ಪ್ರತಿನಿಧಿಗಳಾಗಿಯೂ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿವೆ.

ಅಗೋಸ್ಟ್ 15, 2014ರಂದು ಉದ್ಘಾಟನೆಗೊಂಡಂತಹ ಕೇಂದ್ರ ಸರ್ಕಾರದ 'ಪ್ರಧಾನಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆ' (ಪಿಎಂಜೆಡಿವೈ), ಆರ್ಥಿಕ ಮಂತ್ರಾಲಯದ ವಿತ್ತೀಯ ಸೇವೆಗಳ ಚಟುವಟಿಕೆಗಳಿಗೆ ಮತ್ತಷ್ಟು ವೇಗೋತ್ಕರ್ಷ ನೀಡಿದೆ. ಪ್ರಧಾನಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆಯು ಅರೆಸೇವಾ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ಅಂತೆಯೇ ಪಟ್ಟಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ವಿತ್ತೀಯ ಸೇವೆಗಳಿಗೆ ಜನಾಕರ್ಷಣೀಯ ಯೋಜನೆಯಾಗಿದೆ. ಈ ಪರಿಷ್ಕೃತ ವಿತ್ತೀಯ ಸೇವೆ ಯೋಜನೆಯಲ್ಲಿ 214 ಗ್ರಾಮಪಂಚಾಯತ್‌ಗಳಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕಿಗೆ 297 ಅರೆಸೇವಾ ಗ್ರಾಮೀಣ ಕ್ಷೇತ್ರಗಳು ಹಂಚಲ್ಪಟ್ಟಿದ್ದು ಒಟ್ಟು 1039 ಹಳ್ಳಿಗಳು ಕರ್ನಾಟಕ, ಭತ್ತೀಸಗಢ, ಮಹಾರಾಷ್ಟ್ರ ಮತ್ತು ಆಂಧ್ರ ರಾಜ್ಯಗಳಲ್ಲಿ, ಅಂತೆಯೇ ಅರ್ಬನ್ ವಾರ್ಡ್ ಕ್ಷೇತ್ರದಲ್ಲಿ 313 ವಾರ್ಡ್‌ಗಳು ಹಂಚಲ್ಪಟ್ಟಿದ್ದು ಇವು ಕರ್ನಾಟಕ ಮತ್ತು ಇತರ ರಾಜ್ಯಗಳಲ್ಲಿವೆ. ಗ್ರಾಮ ಪಂಚಾಯತ್‌ಗಳೂ ವಿತ್ತೀಯ ಸೇವೆಗಳಲ್ಲಿ ಬ್ರಿಕ್ ಮತ್ತು ಮೋಟರ್ ಶಾಖೆಗಳಿಂದ ಮತ್ತು ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿಗಳಿಂದ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ಪಡೆಯುತ್ತಿವೆ ಹಾಗೂ ನಿಮ್ಮ ಬ್ಯಾಂಕು RuPay ಪಿಎಂಜೆಡಿವೈ ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ನ್ನು ನ್ಯಾಶನಲ್ ಪೇಮೆಂಟ್ಸ್ ಕಾರ್ಪೊರೇಶನ್ ಆಫ್ ಇಂಡಿಯಾ (NPCI) ಪ್ರಾರಂಭಿಸಿದ ದೇಶೀಯ ಕಾರ್ಡ್ ವ್ಯವಸ್ಥೆಯ ಅಡಿಯಲ್ಲಿ ವಿತರಣೆ ಮಾಡಿದೆ ಮತ್ತು ಆಧಾರ್ ಪಾವತಿ ವ್ಯವಸ್ಥೆಯನ್ನು (AEPS) ಎಲ್ಲಾ ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿ ಕೇಂದ್ರಗಳಲ್ಲಿ ಪರಿಚಯಿಸಲಾಗಿದೆ.

ಬ್ರಿಕ್ ಎಂಡ್ ಮೋಟರ್ ಶಾಖೆಗಳು

ಮಾರ್ಚ್ 31, 2018ಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು 106 ಗ್ರಾಮಪಂಚಾಯತ್‌ಗಳ 547 ಹಳ್ಳಿಗಳಲ್ಲಿ ಬ್ರಿಕ್ ಎಂಡ್ ಮೋಟರ್ ಶಾಖೆಗಳ ಮೂಲಕ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆ ನೀಡುತ್ತಿದೆ.

ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿ ಸೇವೆಗಳು

ಮೆ. ಬೇಸಿಕ್ಸ್ ಸಬ್-ಕಿ ಟ್ರಾನ್ಸಾಕ್ಷನ್ ಲಿಮಿಟೆಡ್ ಮತ್ತು ಇಂಟಿಗ್ರಾ ಮೈಕ್ರೋ ಸಿಸ್ಟಮ್ಸ್ ಪ್ರೈ. ಲಿಮಿಟೆಡ್‌ಗಳೊಂದಿಗೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಒಪ್ಪಂದವನ್ನು ಏರ್ಪಡಿಸಿಕೊಂಡಿದ್ದು, 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಆನ್‌ಲೈನ್ ವ್ಯವಹಾರ ಸೌಲಭ್ಯದ ಮೂಲಕ ಕರ್ನಾಟಕ, ಆಂಧ್ರಪ್ರದೇಶ ಮತ್ತು ಭತ್ತೀಸಗಢ ರಾಜ್ಯಗಳಲ್ಲಿನ 113 ಗ್ರಾಮಪಂಚಾಯತ್‌ಗಳ 141 ಅರೆಸೇವಾ ಕೇಂದ್ರಗಳಲ್ಲಿ ಒಟ್ಟು 517 ಹಳ್ಳಿಗಳನ್ನು ವ್ಯಾಪಿಸುವಂತೆ ಅತ್ಯುತ್ತಮ ಸೇವೆ ನೀಡುತ್ತಿದೆ.

ಅತೀ ಸಣ್ಣ ಶಾಖೆಗಳು

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕು ನೀಡಿದ ಪರವಾನಿಗೆಯಂತೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿ ಅತೀ ಸಣ್ಣ ಶಾಖೆಗಳನ್ನು ತೆರೆದಿದ್ದು, ಈ ಶಾಖೆಗಳು ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿಗಳ ಮೂಲಕ ಗ್ರಾಮಾಂತರ ಮಂದಿಗೆ ತಮ್ಮ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆ, ವ್ಯವಹಾರ ನಡೆಸುವಂತೆ ಪ್ರೋತ್ಸಾಹಿಸಿದೆ. ಗ್ರಾಮಾಂತರ ಜನರಿಗೆ ಇದು ಹೆಚ್ಚಿನ ಆತ್ಮವಿಶ್ವಾಸ ಮೂಡಿಸಬಲ್ಲುದಾಗಿದೆ. 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕು 35 ಅತೀ ಸಣ್ಣ ಶಾಖೆಗಳನ್ನು ಹೊಂದಿದೆ.

ವಿದ್ಯುನ್ಮಾನ ಫಲ ವರ್ಗಾವಣೆ - ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಮಾರ್ಗದರ್ಶಿ ಯೋಜನೆ

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಮಾರ್ಗದರ್ಶಿ ಯೋಜನೆ, ವಿದ್ಯುನ್ಮಾನ ಫಲ ವರ್ಗಾವಣೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಕೈ ಜೋಡಿಸಿದೆ. ಈ ಯೋಜನೆಯು 'ನ್ಯಾಶನಲ್ ರೂರಲ್ ಎಂಪ್ಲಾಯಿಮೆಂಟ್ ಗ್ಯಾರಂಟಿ ಆಕ್ಟ್' (ಎನ್‌ಆರ್‌ಇಜಿಎ) ಮತ್ತು 'ಸೋಶಿಯಲ್ ಸೆಕ್ಯೂರಿಟಿ ಪೆನ್ಷನ್' (ಎಸ್‌ಎಸ್‌ಪಿ) ಫಲಾನುಭವಿಗಳಿಗೆ 'ಒಂದು ಜಿಲ್ಲೆ - ಒಂದು ಬ್ಯಾಂಕ್ ಮಾದರಿ' ಎನ್ನುವ ಶಿರೋನಾಮೆಯಡಿ ವಿದ್ಯುನ್ಮಾನ ಫಲ ವರ್ಗಾವಣಾ ಸೇವೆಗಳನ್ನು ನೀಡುತ್ತಿದೆ. ಚಿತ್ರದುರ್ಗ ಮತ್ತು ಯಾದಗಿರಿ ಜಿಲ್ಲೆಗಳ 5 ಗ್ರಾಮ ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಯಂತ್ರಗಳಿಂದ ಸರ್ವ ಫಲಾನುಭವಿಗಳಿಗೂ ಸಹ ವಿದ್ಯುನ್ಮಾನ ಫಲ ವರ್ಗಾವಣೆ ಸೇವೆ, 'ಸ್ಮಾರ್ಟ್ ಕಾರ್ಡ್' ಬಳಕೆಯ ಮೂಲಕ ನಡೆಯುತ್ತಿದೆ.

ನೇರ ಫಲ ವರ್ಗಾವಣೆ

ಕೇಂದ್ರ ಸರ್ಕಾರದ 'ನೇರ ಫಲ ವರ್ಗಾವಣೆ' ಯೋಜನೆಯಲ್ಲಿ ಬ್ಯಾಂಕು ಭಾಗವಹಿಸಿದ್ದು, ವಿವಿಧ ಯೋಜನೆಗಳ ಫಲಾನುಭವಿಗಳ ಫಲವು ಬ್ಯಾಂಕಿನ ಖಾತೆಗಳ ಮೂಲಕ ನೇರವಾಗಿ ಆಧಾರ್ ಕಾರ್ಡ್ ಸಂಯೋಜಿತ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಜಮಾಗೊಳ್ಳುತ್ತದೆ. ಅದುಗೆ ಅನಿಲ ಸಿಲಿಂಡರ್ ಮೇಲಣ ಸಬ್ಸಿಡಿ ಸಹ ಎಲ್‌ಪಿಜಿ-ಐಡಿ ಸಂಯೋಜನೆಯೊಂದಿಗೆ ನೇರವಾಗಿ ಖಾತೆಗೆ ಜಮಾಗೊಳ್ಳುತ್ತದೆ. ಈ ಉದ್ದೇಶಕ್ಕಾಗಿ ಬ್ಯಾಂಕು ಆಧಾರ್ ಕಾರ್ಡ್ ಬ್ರಿಡ್ಜ್ ಸಿಸ್ಟಮ್‌ಗಾಗಿ ಎನ್‌ಪಿಜಿಐ ಸಹಯೋಗದೊಂದಿಗೆ ನ್ಯಾಶನಲ್ ಅಟೋಮೋಬಿಲಿಟಿ ಕ್ಲಿಯರಿಂಗ್ ಹೌಸ್‌ನೊಂದಿಗೂ ಒಪ್ಪಂದಕ್ಕೆ ಬಂದಿದೆ. ದಿನಾಂಕ 15 ನವಂಬರ್ 2014ರಂದು ಪರಿಷ್ಕೃತ ಡಿಬಿಟಿಎಲ್ ಜಾರಿಗೆ ಬಂದಿದ್ದು, ಇದು 1 ಜನವರಿ 2015ಕ್ಕೆ ಪ್ರತಿಷ್ಠಾಪನೆಗೊಂಡು ಆಧಾರ್ ಆಧಾರಿತ ಮತ್ತು ಎಲ್‌ಪಿಜಿ ಐಡಿ ಆಧಾರಿತ ಅಭಿಗಮನವು ದೇಶಾದ್ಯಂತ ಫಲಾನುಭವಿಗಳಿಗೆ ಲಭಿಸುವಂತಾಗಿದೆ.

ವಿತ್ತೀಯ ಸಾಕ್ಷರತೆ ಮತ್ತು ಮುಂಗಡ ಸಮಾಲೋಚನಾ ಕೇಂದ್ರಗಳು

ನಿಮ್ಮ ಬ್ಯಾಂಕು 5 ವಿತ್ತೀಯ ಸಾಕ್ಷರತೆ ಮತ್ತು ಮುಂಗಡ ಸಮಾಲೋಚನಾ ಕೇಂದ್ರಗಳನ್ನು ಮಣಿಪಾಲದ ಮೆ| ಜ್ಞಾನ ಜ್ಯೋತಿ ವಿತ್ತೀಯ ಸಾಕ್ಷರತೆ ಮತ್ತು ಮುಂಗಡ ಸಮಾಲೋಚನ ಟ್ರಸ್ಟ್‌ನ ಜಂಟಿ ಸಹಯೋಗದಿಂದ ಬಿ.ಸಿ.ರೋಡ್, ತಿಪಟೂರು, ಹಾನಗಲ್, ಕುಂದಗೋಳ ಮತ್ತು ಅಲೂರಿನಲ್ಲಿ ಸ್ಥಾಪಿಸಿದೆ. ಪ್ರಸ್ತುತ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಪ್ರಾಯೋಜಿಸಿದ ಈ 5 ಕೇಂದ್ರಗಳಿಂದ ಒಟ್ಟು 1680 ವಿತ್ತೀಯ ಸಾಕ್ಷರತಾ ಶಿಬಿರಗಳು ಜರಗಿದ್ದು ಒಟ್ಟು 64129 ಮಂದಿ ಭಾಗವಹಿಸಿ ಪ್ರಯೋಜನ ಹೊಂದಿದ್ದಾರೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಮಾರ್ಗದರ್ಶಿಯಂತೆ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಗ್ರಾಮಾಂತರ ಶಾಖೆಗಳು ವಿತ್ತೀಯ ಸಾಕ್ಷರತಾ ಶಿಬಿರಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಜರಗಿಸುತ್ತಿವೆ.

ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಯೋಜನೆಗಳು

ಮೂರು ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಯೋಜನೆಗಳಾದ - 'ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆ', 'ಪ್ರಧಾನಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬಿಮಾ ಯೋಜನೆ' ಮತ್ತು 'ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ' ಇವುಗಳು ಪ್ರಧಾನಮಂತ್ರಿಗಳಿಂದ 1 ಜೂನ್ 2015ರಂದು ಲೋಕಾರ್ಪಣೆಗೊಂಡವು. ನಿಮ್ಮ ಬ್ಯಾಂಕು ದೇಶಾದ್ಯಂತ ತನ್ನೆಲ್ಲಾ ಶಾಖೆಗಳ ಮೂಲಕ ಈ ಯೋಜನೆಗಳಿಗೆ ಚಾಲನೆ ನೀಡಿದೆ.

- 1) ಪ್ರಧಾನಮಂತ್ರಿ ಜೀವನ್‌ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆಯನ್ವಯ ವಾರ್ಷಿಕ ₹ 330/- ಪ್ರೀಮಿಯಂ ಕಟ್ಟುವುದರ ಮೂಲಕ ₹ 2,00,000/- ವಿಮಾ ಭದ್ರತೆ ದೊರೆಯುತ್ತದೆ. ಒಬ್ಬ ವ್ಯಕ್ತಿ 18ರಿಂದ 50 ವರ್ಷ ಪ್ರಾಯದವರಾಗಿದ್ದು ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಖಾತೆ ಹೊಂದಿದ್ದರೆ ಈ ಯೋಜನೆಗೆ ಸೇರಲು ಅರ್ಹರಾಗಿರುತ್ತಾರೆ. 31.03.2018ಕ್ಕೆ ಒಟ್ಟು 149185 ವ್ಯಕ್ತಿಗಳಿಗೆ ಈ ಯೋಜನೆಯಡಿ ವಿಮಾ ಭದ್ರತೆ ದೊರಕಿದೆ.
- 2) ಪ್ರಧಾನಮಂತ್ರಿ ಸುರಕ್ಷಾಬಿಮಾ ಯೋಜನೆಯು ₹ 2,00,000/- ಅಪಘಾತ ವಿಮಾ ಭದ್ರತೆ ಒದಗಿಸುತ್ತದೆ. 18 ರಿಂದ 70 ವರ್ಷಗಳ ವ್ಯಕ್ತಿಗಳು ಬ್ಯಾಂಕ್ ಖಾತೆ ಹೊಂದಿದ್ದರೆ ಈ ಯೋಜನೆಗೆ ಅರ್ಹರಾಗಿರುತ್ತಾರೆ. ವಾರ್ಷಿಕ ಪ್ರೀಮಿಯಂ ₹ 12/-. 31.03.2018ರ ತನಕ ಒಟ್ಟು 217339 ವ್ಯಕ್ತಿಗಳಿಗೆ ಈ ಯೋಜನೆಯಡಿ ಭದ್ರತೆ ದೊರಕಿದೆ.
- 3) ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ: ಈ ಯೋಜನೆಯು ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ದಿನಾಂಕ 9 ಮೇ, 2015 ರಂದು ಆರಂಭಗೊಂಡಿತು. ವೃದ್ಧಾಪ್ಯದ ದಿನಗಳಿಗೆ ಆದಾಯ ಭದ್ರತೆ ನೀಡಬಲ್ಲ ಈ ಯೋಜನೆಗೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಖಾತೆ ಹೊಂದಿದವರು, ಸಾಧ್ಯವಾದಷ್ಟು ಮಾಸಿಕ ಮೊತ್ತ ಕಡಿತಕ್ಕೆ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಆದೇಶ ನೀಡಬಹುದಾಗಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕು ಈ ಯೋಜನೆಯನ್ನು ನಾಗರಿಕರಿಗೆ ತಲುಪಿಸುವಲ್ಲಿ ಆದ್ಯತೆ ನೀಡಿದ್ದು ಎಲ್ಲಾ ಶಾಖೆಗಳನ್ನು ಪಾಯಿಂಟ್ ಆಫ್ ಪ್ರಸೆನ್ಸ್-ಸರ್ವೀಸ್ ಪ್ರೊವೈಡರ್ (ಪಿಒಪಿ-ಎಸ್‌ಪಿ) ಎಂದು ನೋಂದಾಯಿಸಲಾಗಿದೆ. 31 ಮಾರ್ಚ್ 2018ರ ವರೆಗೆ ಬ್ಯಾಂಕು 45947 ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ (ಎಪಿವೈ) ಖಾತೆಗಳನ್ನು ತೆರೆದಿದೆ.

ಪ್ರಧಾನಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆ (ಪಿಎಂಜಿಡಿವೈ)

15 ಅಗೋಸ್ಟು 2014 ರಂದು ಘೋಷಣೆಯಾದ ಪ್ರಧಾನಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆಗೆ ವಿತ್ತೀಯ ಸೇವೆಗಳ ವಿಭಾಗ, ವಿತ್ತ ಸಚಿವಾಲಯ, ಭಾರತ ಸರ್ಕಾರದಿಂದ ಘೋಷಿಸಲ್ಪಟ್ಟ ಪರಿಷ್ಕೃತ ಮಾರ್ಗದರ್ಶಿಗಳ ಪ್ರಕಾರ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಜಾರಿಗೆ ತರಲಾಗಿದೆ. ಗ್ರಾಮೀಣ, ಅರೆಪಟ್ಟಣ ಮತ್ತು ಮಹಾನಗರಗಳಲ್ಲಿನ ವಾರ್ಡಿನ ಜನಸಾಮಾನ್ಯರಿಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯ ಒದಗಿಸುವುದು ಹಾಗೂ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯ ವಂಚಿತರಿಗಾಗಿ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳು ತ್ವರಿತಗತಿಯಲ್ಲಿ ತೆರೆಯುವುದನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ಈ ಯೋಜನೆಯು ರುಪೇ ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ಗಳನ್ನು ಜನಸಾಮಾನ್ಯರಿಗೆ ನೀಡಿ ಅದು ₹ 1 ಲಕ್ಷ ಅಪಘಾತ ವಿಮಾ ಭದ್ರತೆಯನ್ನೂ ಒದಗಿಸುತ್ತದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಶಾಖೆಗಳು ಈ ಯೋಜನೆಯಡಿ ಜನಸಾಮಾನ್ಯರ ಖಾತೆಗಳನ್ನು ತೆರೆದಿದ್ದು, ರುಪೇ ಪಿಎಂಜಿಡಿವೈ ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ನ್ನು ನ್ಯಾಶನಲ್ ಪೇಮೆಂಟ್ ಕಾರ್ಪೊರೇಶನ್ ಆಫ್ ಇಂಡಿಯಾ ಪ್ರಾರಂಭಿಸಿದ ದೇಶೀಯ ಕಾರ್ಡ್ ವ್ಯವಸ್ಥೆಯ ಅಡಿಯಲ್ಲಿ ವಿತರಣೆ ಮಾಡಿದೆ. ಪ್ರಸಕ್ತ ವರದಿ ವರ್ಷದಲ್ಲಿ ಪಿಎಂಜಿಡಿವೈ ಅಡಿಯಲ್ಲಿ 214076 ಖಾತೆಗಳನ್ನು ತೆರೆಯಲಾಗಿದ್ದು, 31 ಮಾರ್ಚ್, 2018 ರಂದು ಈ ಖಾತೆಗಳಲ್ಲಿ ₹ 44.30 ಕೋಟಿ ಠೇವಣಿ ದಾಖಲಾಗಿತ್ತು.

ಆಧಾರ್ ಆಧಾರಿತ ಪಾವತಿ ವ್ಯವಸ್ಥೆ (ಎಇಪಿಎಸ್)

ನ್ಯಾಶನಲ್ ಪೇಮೆಂಟ್ ಕಾರ್ಪೊರೇಶನ್ ಆಫ್ ಇಂಡಿಯಾ (ಎನ್‌ಪಿಜಿಐ) ಮಾಡುವ ಎಲ್ಲಾ ವಹಿವಾಟು ರವಾನೆಗಳನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕು ಆಧಾರ್ ಆಧಾರಿತ ಪಾವತಿಗಳ ಅಡಿಯಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿ (BC) ಮೂಲಕ ಯಾವುದೇ ಬ್ಯಾಂಕಿನ ಗ್ರಾಹಕರು ತಮ್ಮ ಆಧಾರ್ ಸಂಯೋಜಿತ ಉಳಿತಾಯ ಖಾತೆಯ ಮೂಲಕ ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರ ಪ್ರತಿನಿಧಿಯ ಮೂಲಕ ವ್ಯವಹರಿಸಬಹುದಾಗಿದೆ.

ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ

ಆರ್ಥಿಕತೆಯ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ವ್ಯವಹಾರ ಎನ್ನುವುದು ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ. ಸಾಮಾಜಿಕ ಕ್ಷೇಮದತ್ತ ಕೇಂದ್ರೀಕರಿಸಿದಾಗ ಮಾತ್ರ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿ ಸಾರ್ಥಕತೆ ಹೊಂದುತ್ತದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ವ್ಯವಹಾರ ಸಂಸ್ಥೆಗಳು ತಮ್ಮ ಪ್ರಮುಖ ಗುರಿಯನ್ನು ಕೆಳಹಂತದ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯ ಅಭಿವೃದ್ಧಿಯ ಜೊತೆಗೆ ಸಮಾಜದ ಸರ್ವತೋಮುಖ ಅಭಿವೃದ್ಧಿ ಹಾಗೂ ಆಶಯಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಆಯೋಜಿಸಬೇಕಿದೆ. ಬ್ಯಾಂಕಿನ ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಪರಿಸರ ಮತ್ತು ಆರ್ಥಿಕ

ಮೌಲ್ಯಗಳಿಗೆ ಸಾಮಾಜಿಕ ಮೌಲ್ಯವರ್ಧನೆಯನ್ನು ಒದಗಿಸುವ ರೀತಿಯಲ್ಲಿ ರೂಪಿಸಿದ್ದು, ತನ್ಮೂಲಕ ವ್ಯವಹಾರಾಭಿವೃದ್ಧಿಯನ್ನು ಸಾಧಿಸುವ ಗುರಿ ಹೊಂದಿದೆ. ಈ ದಿಸೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅನೂಪಾನವಾಗಿ ಅಸಂಖ್ಯಾತ ಸಾಮಾಜಿಕ, ಸಾಂಸ್ಕೃತಿಕ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಂಡು ಶ್ರೀಸಾಮಾನ್ಯರ ಅಗತ್ಯಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಸ್ಪಂದಿಸುತ್ತಾ, ಆರೋಗ್ಯ, ಶಿಕ್ಷಣ/ಜೀವನಮಟ್ಟ ಸುಧಾರಣೆ, ಸಾಮಾಜಿಕ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ಸ್ತ್ರೀಶಕ್ತಿ ಸದ್ಭವ / ಪರಿಸರ ಸಂರಕ್ಷಣೆ / ಹಸಿರು ಕ್ರಾಂತಿ / ಪರಂಪರೆಯ ರಕ್ಷಣೆ, ಸಂಸ್ಕೃತಿಯ ಪೋಷಣೆ, ಆಟೋಟ, ಕ್ರೀಡೆಗೆ ಪ್ರೋತ್ಸಾಹ, ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಇತ್ಯಾದಿಗಳಲ್ಲಿ ತನ್ನನ್ನು ತೊಡಗಿಸಿಕೊಂಡು, ಒಟ್ಟು ಸಮಾಜದ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಶ್ರಮಿಸುತ್ತಿದೆ. ಅಲ್ಲದೇ, ಪಟ್ಟಣ-ಹಳ್ಳಿಯ ಅಸಮಾನತೆಯನ್ನು ಕುಗ್ಗಿಸುವಲ್ಲಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕು ಗ್ರಾಮಾಂತರ ಅಭಿವೃದ್ಧಿಯ ಧ್ಯೇಯವನ್ನಿಟ್ಟುಕೊಂಡು, ಗ್ರಾಮೀಣ ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆಯನ್ನು ಸಾಧಿಸುತ್ತಾ ಮತ್ತು ಅತ್ಯಂತ ಕುಗ್ರಾಮಗಳಲ್ಲೂ ಶಾಖೆ ತೆರೆದು ಗ್ರಾಮೀಣ ಜನರಿಗೆ ಅತ್ಯಂತ ಕ್ಷಿಪ್ರ ಹಾಗೂ ಸೌಜನ್ಯಪೂರ್ಣ ಸೇವೆಯನ್ನು ಪಾರದರ್ಶಕ ರೀತಿಯಲ್ಲಿ ಕೈಗೊಳ್ಳುವ ದರದಲ್ಲಿ ನೀಡುತ್ತಿದೆ.

ಅಲ್ಲದೇ, ಕಂಪನಿ ಕಾಯ್ದೆ 2013, ಸೆಕ್ಷನ್ 135 ಮತ್ತು ಕಂಪನಿ (ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ ಧೋರಣೆ) ನಿಯಮ 2014ರ ಆಶಯಕ್ಕೆ ಅನುಸಾರವಾಗಿ ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ನಿರ್ದೇಶಕರ ಸಮಿತಿಯೊಂದನ್ನು 'ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಸಮಿತಿ' ಎನ್ನುವ ನಾಮಧೇಯದಲ್ಲಿ ರಚಿಸಿದ್ದು, ಈಗಾಗಲೇ ಬ್ಯಾಂಕು ಇದಕ್ಕಾಗಿ ಧೋರಣಾತ್ಮಕ ಉಪಕ್ರಮಗಳನ್ನು ಸ್ಥಾಪಿಸಿದ್ದು, ಈ ಧೋರಣೆಯನ್ವಯ ಅತ್ಯಂತ ಸೂಕ್ತ ಪ್ರಾಜೆಕ್ಟ್‌ಗಳನ್ನು, ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಬ್ಯಾಂಕು ಜರಗಿಸುತ್ತಾ ಇದೆ. ಕಂಪನಿ (ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ ಧೋರಣೆ) ನಿಯಮ 2014ರ ನಿಯಮ 8ರಂತೆ ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯನ್ವಯ ಪ್ರಸ್ತುತ ವರ್ಷ 2017-18ರಲ್ಲಿ ನಡೆಸಿದ ಉಪಕ್ರಮಗಳ ವಿವರ ಹಾಗೂ ವೆಚ್ಚವಾದ ಮೊತ್ತದ ವರದಿಯನ್ನು ವಿವರವಾಗಿ ಅನುಬಂಧ V ರಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

ಆಂತರಿಕ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಗಳು ಅವುಗಳ ಪರ್ಯಾಯ ಮತ್ತು ಅನುಸರಣೆ

ಬ್ಯಾಂಕಿನ ಆಂತರಿಕ ನಿಯಂತ್ರಣ, ಅಪಾಯ ನಿರ್ವಹಣೆ, ಆಡಳಿತ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳ ಗುಣಮಟ್ಟ ಮತ್ತು ಪರಿಣಾಮಕಾರಿತ್ವದ ಕುರಿತಾದ ಸಂಪೂರ್ಣ ಪರಿಣಾಮಕಾರಿ ಆಂತರಿಕ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯು, ಸ್ವತಂತ್ರವಾದ ಭರವಸೆಯನ್ನು ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಮತ್ತು ಬ್ಯಾಂಕಿನ ಉನ್ನತ ಆಡಳಿತಗಾರರಿಗೆ ಒದಗಿಸುತ್ತಿದ್ದು, ತನ್ಮೂಲಕ ಆಡಳಿತ ಮಂಡಳಿ ಮತ್ತು ಉನ್ನತ ಆಡಳಿತಗಾರರಿಗೆ, ಸಂಸ್ಥೆಯನ್ನು ಮತ್ತು ಅದರ ಪ್ರತಿಷ್ಠೆಯನ್ನು ಕಾಪಾಡಲು ಸಹಾಯಕವಾಗುತ್ತದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕು, ಬ್ಯಾಂಕಿನ ಗಾತ್ರ ಮತ್ತು ವ್ಯವಹಾರಗಳಲ್ಲಿನ ಸೂಕ್ಷ್ಮತೆ ಹಾಗೂ ಭೌಗೋಳಿಕ ವ್ಯಾಪಕತೆಗೆ ಅನುಗುಣವಾಗಿ, ಪರಿಣಾಮಕಾರಿ ಆಂತರಿಕ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಪಾಲಿಸುತ್ತಿದೆ. ಅಗ್ರ ಮಟ್ಟದ ಮಾರ್ಗದರ್ಶನ ಮತ್ತು ನಿರ್ದೇಶನ, ನಿಯಂತ್ರಣ ಪರಿಣಾಮಕಾರಿತ್ವದ ಕುರಿತಾಗಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಲೆಕ್ಕಪತ್ರ ಸಮಿತಿ ಸಲಹೆ ನೀಡುತ್ತಿದ್ದು, ಇದು ಆಂತರಿಕ ನಿಯಂತ್ರಣದ ಸರ್ವಾಂಗೀಣ ಮೇಲ್ನೋಟ ಹಾಗೂ ಧೋರಣಾ ಮಾರ್ಗದರ್ಶಿಯ ಪರಾಮರ್ಶೆ ನಡೆಸುತ್ತದೆ. ಅಲ್ಲದೇ, ಬ್ಯಾಂಕು ಸ್ವತಂತ್ರವಾದ ಪರಿಪಾಲನಾ ವಿಭಾಗವನ್ನು ಸ್ಥಾಪಿಸಿದ್ದು ಇದು ಆಂತರಿಕ ಕಾರ್ಯಭಾರದ ವೀಕ್ಷಣೆಯನ್ನು ಸದಾಕಾಲ ಜಾಗೃತಿಯಿಂದ ಮಾಡುತ್ತಿರುತ್ತದೆ.

ಚಾರಿತ್ರಿಕವಾಗಿ, ಬ್ಯಾಂಕುಗಳ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವ್ಯವಸ್ಥೆಯು, ಕಾರ್ಯ ಚಟುವಟಿಕೆಗಳ ಪರಿವೀಕ್ಷಣೆ, ನಿಖರತೆಯ ಪರೀಕ್ಷೆ, ವಿಶ್ವಾಸಾರ್ಹತೆಯ ಪರೀಕ್ಷೆ, ನಿಯಂತ್ರಕ ವರದಿಗಳ ಸಕಾಲಿಕ ಸಲ್ಲಿಕೆಯ ಪರಿವೀಕ್ಷಣೆ, ಕಾನೂನು ಮತ್ತು ನಿಯಂತ್ರಕ ಅಗತ್ಯಗಳಿಗೆ ಬದ್ಧವಾಗಿದೆಯೇ ಎನ್ನುವುದನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವುದನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ವಿವಿಧ ಅಪಾಯಗಳನ್ನು ಮಿತಿಗೊಳಿಸುವುದರಲ್ಲಿ ಅಪಾಯ-ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯಿಂದಾಗಿ, ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧಕರ ಪಾತ್ರ ಹೆಚ್ಚಿನ ಮಹತ್ವ ಹೊಂದಿದೆ. ವಹಿವಾಟಿನ ಸಾಚಾತನದ ಪರೀಕ್ಷೆ ಮುಂತಾದವುಗಳನ್ನೊಳಗೊಂಡ ಸಾಂಪ್ರದಾಯಿಕ ಅಪಾಯ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಮುಂದುವರಿಸುವುದಲ್ಲದೆ, ಅಪಾಯ ಸಂಭಾವ್ಯತಾ ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯು ಚಾಲ್ತಿಯಲ್ಲಿ ಅಪಾಯಗಳನ್ನು ಮಿತಿಗೊಳಿಸುವುದರೊಂದಿಗೆ ವಿವಿಧ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಬಂದೆರಗುಹುದಾದ ಅಪಾಯ ಸಂಭಾವ್ಯತೆಯನ್ನು ನಿಖರವಾಗಿ ಅಂದಾಜಿಸುವ ಗುರುತರವಾದ ಹೊಣೆಯನ್ನು ಬ್ಯಾಂಕಿನ ಅಪಾಯ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯು ಹೊಂದಿರುತ್ತದೆ.

ಚಾರಿತ್ರಿಕವಾಗಿ, ಬ್ಯಾಂಕುಗಳ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವ್ಯವಸ್ಥೆಯು, ಕಾರ್ಯ ಚಟುವಟಿಕೆಗಳ ಪರಿವೀಕ್ಷಣೆ, ನಿಖರತೆಯ ಪರೀಕ್ಷೆ, ವಿಶ್ವಾಸಾರ್ಹತೆಯ ಪರೀಕ್ಷೆ, ನಿಯಂತ್ರಕ ವರದಿಗಳ ಸಕಾಲಿಕ ಸಲ್ಲಿಕೆಯ ಪರಿವೀಕ್ಷಣೆ, ಕಾನೂನು ಮತ್ತು ನಿಯಂತ್ರಕ ಅಗತ್ಯಗಳಿಗೆ ಬದ್ಧವಾಗಿದೆಯೇ ಎನ್ನುವುದನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವುದನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ವಿವಿಧ ಅಪಾಯಗಳನ್ನು ಮಿತಿಗೊಳಿಸುವುದರಲ್ಲಿ ಅಪಾಯ-ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯಿಂದಾಗಿ, ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧಕರ ಪಾತ್ರ ಹೆಚ್ಚಿನ ಮಹತ್ವ ಹೊಂದಿದೆ. ವಹಿವಾಟಿನ ಸಾಚಾತನದ ಪರೀಕ್ಷೆ ಮುಂತಾದವುಗಳನ್ನೊಳಗೊಂಡ ಸಾಂಪ್ರದಾಯಿಕ ಅಪಾಯ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಮುಂದುವರಿಸುವುದಲ್ಲದೆ, ಅಪಾಯ ಸಂಭಾವ್ಯತಾ ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯು ಚಾಲ್ತಿಯಲ್ಲಿ ಅಪಾಯಗಳನ್ನು ಮಿತಿಗೊಳಿಸುವುದರೊಂದಿಗೆ ವಿವಿಧ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಬಂದೆರಗುಹುದಾದ ಅಪಾಯ ಸಂಭಾವ್ಯತೆಯನ್ನು ನಿಖರವಾಗಿ ಅಂದಾಜಿಸುವ ಗುರುತರವಾದ ಹೊಣೆಯನ್ನು ಬ್ಯಾಂಕಿನ ಅಪಾಯ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯು ಹೊಂದಿರುತ್ತದೆ.

ಅಪಾಯ ಸಂಭಾವ್ಯತೆ ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆ (ಆರ್‌ಬಿಎ)ಯಲ್ಲಿ ಅಪಾಯದ ಮಾಪನವನ್ನು ವಿವಿಧ ಸ್ತರಗಳಲ್ಲಿ (ಸಾಂಸ್ಥಿಕ ಮತ್ತು ಶಾಖಾ ಹಂತಗಳಲ್ಲಿ, ಪೋರ್ಟ್‌ಫೋಲಿಯೋ ಮತ್ತು ಏಕವ್ಯಕ್ತಿ ಪರ ವಹಿವಾಟು ಇತ್ಯಾದಿ) ಕಾರ್ಯ ಜರಗಿಸುತ್ತಾ ಅಪಾಯದ ಗುರುತಿಸುವಿಕೆ, ಮೌಲ್ಯಮಾಪನ, ನಿಗಾ ಮತ್ತು ನಿಯಂತ್ರಣಕ್ಕೆ ಸಹಾಯವಾಗುತ್ತದೆ. ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಅನುಮತಿಯೊಂದಿಗೆ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವಿಭಾಗವು ಅಪಾಯ ಸಂಭಾವ್ಯತೆ ಆಧಾರಿತ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು, ಅಪಾಯಮಾಪನ ವ್ಯವಸ್ಥೆಯನ್ನು ಕಾರ್ಯರೂಪಕ್ಕೆ ತಂದು, ಬ್ಯಾಂಕು ನಡೆಸುವ ವ್ಯವಹಾರದ ಗಾತ್ರ ಮತ್ತು ಸಂಕೀರ್ಣತೆಗೆ ಅನುಸಾರವಾಗಿ ನಿರ್ವಹಿಸುತ್ತದೆ. ಈ ಅಪಾಯ ಮಾಪನಾ ಪ್ರಕ್ರಿಯೆಯು ಬ್ಯಾಂಕು ಕೈಗೊಳ್ಳುವ ವಿವಿಧ ವ್ಯವಹಾರಗಳಲ್ಲಿ 'ಆಂತರ್ಗತವಾದ ಆಪತ್ತು'ಗಳನ್ನು ಗುರುತಿಸುವ ಜವಾಬ್ದಾರಿಯನ್ನು ಹೊಂದಿರುವುದರೊಂದಿಗೆ, ಈ ಆಪತ್ತುಗಳನ್ನು ಗುರುತಿಸುವ ಹಾಗೂ ನಿಯಂತ್ರಣ ಮಾಡುತ್ತಿರುವ ವ್ಯವಸ್ಥೆಯು (ಅಂದರೆ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯಲ್ಲಿನ ವಿಪತ್ತು) ಮೌಲ್ಯಮಾಪನವನ್ನೂ ಸಹ ಮಾಡುತ್ತದೆ. ಇದರೊಂದಿಗೆ, "ಆಂತರ್ಗತವಾದ ವ್ಯವಹಾರದಲ್ಲಿನ ವಿಪತ್ತು" ಹಾಗೂ "ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯಲ್ಲಿನ ವಿಪತ್ತು"ಗಳನ್ನು ಆಧರಿಸಿ "ಅಪಾಯದ ಮ್ಯಾಟ್ರಿಕ್ಸ್" ಅನ್ನು ರೂಪಗೊಳಿಸುವ ಕಾರ್ಯವನ್ನು ಸಹ ಮಾಡುತ್ತದೆ.

ಇದರೊಂದಿಗೆ ಬ್ಯಾಂಕು ಕಾಲಕಾಲಕ್ಕೆ ಆಂತರಿಕ ನಿಯಂತ್ರಣ ಚಟುವಟಿಕೆಯ ದಕ್ಷತೆ ಮತ್ತು ಅನುರೂಪತೆ ಖಾತ್ರಿಗೋಸ್ಕರವಾಗಿ ನಿಯಮಿತ ಪರಿವೀಕ್ಷಣೆ, ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆ (ಐಎಸ್) ಪರಿವೀಕ್ಷಣೆ ಎಲ್ಲಾ ಶಾಖೆ ಮತ್ತು ಕಛೇರಿಗಳಲ್ಲೂ ನಡೆಸುತ್ತಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅಯ್ದು ಶಾಖೆಗಳಲ್ಲಿ (ಇವುಗಳ ವ್ಯವಹಾರದ ಮೊತ್ತ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಮುಂಗಡದ ಶೇ. 65.76 ಹಾಗೂ ಠೇವಣಿಯ ಶೇ. 50.10ರಷ್ಟನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ) ಸಹಗಾಮಿ ಲೆಕ್ಕಪರಿಶೋಧನೆ ಜರುಗಿಸುತ್ತಿದೆ. ಸಹಗಾಮಿ ಲೆಕ್ಕಪರಿಶೋಧನೆಯಿಂದ ಹೊರತಾದ ಶಾಖೆಗಳಲ್ಲಿ ಕಿರುಪರಿವೀಕ್ಷಣೆ ಜರುಗುತ್ತದೆ. ಅಲ್ಲದೇ ಖಜಾನೆ (ಆಂತರಿಕ ಮತ್ತು ವಿದೇಶಿ ವಿನಿಮಯ ಸೇರಿ) ವಿಭಾಗದ ಸಹಗಾಮಿ ಲೆಕ್ಕಪರಿಶೋಧನೆಯೊಂದಿಗೆ ಅಂತಾರಾಷ್ಟ್ರೀಯ ವಿಭಾಗ, ವಿದೇಶಿ ವಿನಿಮಯ ವ್ಯವಹಾರಕ್ಕಾಗಿರುವ ಶಾಖೆಗಳು, ದತ್ತಾಂಶ ಕೇಂದ್ರ, ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆ ವಿಭಾಗ, ಡಿ.ಆರ್.ಕೇಂದ್ರ, ಕೇಂದ್ರೀಯ ಸಂಸ್ಕರಣಾ ಕೇಂದ್ರಗಳು, ಕರೆನ್ಸಿ ಕೋಶ ಮುಂತಾದವುಗಳ ಪರಿವೀಕ್ಷಣೆ, ಸಹಗಾಮಿ ಪರಿವೀಕ್ಷಣೆಗಳು ಜರುಗುತ್ತವೆ. ಅಲ್ಲದೇ, CERT-In ನ ಪಟ್ಟಿಗೆ ಸೇರಿರುವ ಬಾಹ್ಯ ಸಂಸ್ಥೆಗಳ ಸಹಾಯದೊಂದಿಗೆ ಡಿ. ಆರ್. ಕೇಂದ್ರದ ತ್ರೈಮಾಸಿಕ ಪರಿವೀಕ್ಷಣೆ, ISO 20071 ಮತ್ತು CISA ಅರ್ಹತೆಯುಳ್ಳ ಪರಿಶೋಧನೆ ಗ್ರಾಹಕ ರಕ್ಷಣಾ ಕೇಂದ್ರ ದ ಮಾಸಿಕ ಪರಿವೀಕ್ಷಣೆಯನ್ನು ಮಾಡಲಾಗುತ್ತಿದೆ. ಇದಲ್ಲದೆ, ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಬ್ಯಾಂಕಿನ ಸ್ವಿಟ್ಜರ್ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯನ್ನು ಮತ್ತು ಪ್ರಾದೇಶಿಕ ಸಾಲ ಸಂಸ್ಕರಣಾ ವಿಭಾಗಗಳನ್ನು ಸಹಗಾಮಿ ಲೆಕ್ಕಪರಿಶೋಧನೆಯ ಸುಪರ್ದಿಗೆ ತರಲು ನಿರ್ಧರಿಸಲಾಗಿದೆ.

ಅಲ್ಲದೆ, ಪರಿಣಾಮಕಾರಿಯಾದ ಮುಂಗಡ ಆಡಳಿತದ ಮುಂದುವರಿಕೆಯಲ್ಲಿ ಬಾಹ್ಯ ಹಾಗೂ ವೃತ್ತಿಪರ ಆಡಿಟ್ ಸಂಸ್ಥೆಗಳಿಂದ ಬ್ಯಾಂಕ್ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಸಾಲಪತ್ರಗಳ ಸ್ಟಾಕ್ ಮತ್ತು ಕ್ರೆಡಿಟ್ ಲೆಕ್ಕಪರಿಶೋಧನೆಗಳನ್ನು ಮಾಡುತ್ತಿದೆ. ಮಾಹಿತಿ ಭದ್ರತೆ, ವಿದ್ಯುನ್ಮಾನ ಬ್ಯಾಂಕಿಂಗ್, ತಂತ್ರಜ್ಞಾನ ಅಪಾಯ ನಿರ್ವಹಣೆ ಮತ್ತು ಸೈಬರ್ ವಂಚನೆಗಳ ಮೇಲೆ ರಿವರ್ಸ್ ಬ್ಯಾಂಕಿನ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಬಗ್ಗೆ ಬ್ಯಾಂಕ್ ಕೂಡಾ ಕ್ರಮ ಕೈಗೊಂಡಿದೆ.

ಬ್ಯಾಂಕಿನ ಪ್ರಧಾನ ಕಚೇರಿಯ ಎಲ್ಲಾ ವಿಭಾಗಗಳಲ್ಲೂ ಮತ್ತು ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳಲ್ಲೂ ನಿಮ್ಮ ಬ್ಯಾಂಕು, ಆಡಳಿತ ಲೆಕ್ಕಪರಿಶೋಧನೆ ಜರಗಿಸುತ್ತಿದ್ದು, ಇದು ಬ್ಯಾಂಕಿನ ಒಟ್ಟಾರೆ ಸಾಂಸ್ಥಿಕ ಗುರಿಗಳನ್ನು ತಲಪುವಲ್ಲಿ ಹಾಗೂ ಕಾಲಕಾಲಕ್ಕೆ ವಿವಿಧ ಹಂತ, ಶ್ರೇಣಿಗಳ ದಕ್ಷತೆಯ ಮೌಲ್ಯಮಾಪನ ಹಾಗೂ ನೀಡಲ್ಪಟ್ಟ ಕಾರ್ಯಭಾರದ ಸಾಧನೆಯ ಬಗ್ಗೆ ಯಥಾವತ್ ಅರಿವು ಆಡಳಿತಕ್ಕೆ ದೊರಕುತ್ತಿದೆ.

ಬ್ಯಾಂಕಿನ ಧ್ಯೇಯ ಧೋರಣೆ, ಅನುಷ್ಠಾನಗಳ ದಕ್ಷ ನಿರ್ವಹಣೆ ವ್ಯಾವಹಾರಿಕ ಮಟ್ಟದಲ್ಲಿ ಸತತ ಜರಗುವ ಬಗ್ಗೆ ನಿಗಾ, ಬ್ಯಾಂಕ್ ಆಸ್ತಿಗಳ ಸಂರಕ್ಷಣೆ, ವಂಚನೆಯ ಮತ್ತು ತಪ್ಪುಗಳ ಬಗ್ಗೆ ಎಚ್ಚರಿಕೆ ಮತ್ತು ಪತ್ತೆ ಹಚ್ಚುವಿಕೆ, ಖಚಿತತೆ ಮತ್ತು ಲೆಕ್ಕಪತ್ರಗಳ ಕರಾರುವಾಕ್ ನಿರ್ವಹಣೆ ಮತ್ತು ಕಾಲಕಾಲಕ್ಕೆ ಸರಿಯಾಗಿ ನಂಬಲರ್ಹ ಆರ್ಥಿಕ ಮಾಹಿತಿ ಮತ್ತು ಅದರ ಔಚಿತ್ಯದ ಬಗ್ಗೆ ಬ್ಯಾಂಕು ಸಾಕಷ್ಟು ನಿಗಾ ಹೊಂದಿದೆ. ಆಡಳಿತ ಮಂಡಳಿಯ ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸಮಿತಿ ಈ ದಿಸೆಯಲ್ಲಿ ಮೌಲ್ಯಮಾಪನ ಜರಗಿಸುತ್ತಿದ್ದು ಅಂತರಿಕ ವಿತ್ತೀಯ ನಿಯಂತ್ರಣ ಮತ್ತು ಅವುಗಳ ಪರ್ಯಾಪ್ತತೆಯ ಬಗ್ಗೆ ಪರಿಶೀಲಿಸಿ ಅವುಗಳನ್ನು ಅವಶ್ಯವಿದ್ದಲ್ಲಿ ಬಲಪಡಿಸಲು ನಿರ್ದೇಶಿಸಿದೆ.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅಂತರಿಕ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯ ವ್ಯವಸ್ಥೆಯನ್ನು ತಾ. 11.12.2017 ರಿಂದ ಯಾಂತ್ರಿಕರಣಗೊಳಿಸಿದೆ.

ಕಟ್ಟುನಿಟ್ಟಿನ ಮುಂಗಡ ವಸೂಲಾತಿ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಮುಂಗಡ ಖಾತೆಗಳು ಅನುತ್ಪಾದಕ ಆಸ್ತಿಯ ಹಂತಕ್ಕೆ ಜಾರದಂತೆ ಕಟ್ಟುನಿಟ್ಟಿನ ಕಣ್ಗಾವಲು ನಡೆಸಬೇಕಾದ ಅಗತ್ಯವನ್ನು ಮನಗಂಡು ಬ್ಯಾಂಕು, ವಿಶೇಷವಾದ ಕ್ರೆಡಿಟ್ ಮಾನಿಟರಿಂಗ್ ವಿಭಾಗವನ್ನು ತೆರೆದಿದ್ದು, ಈ ವಿಭಾಗ ಎಚ್ಚರಿಕೆಯಿಂದ ಎಲ್ಲಾ ಮುಂಗಡಗಳ ಮೇಲೆ ಕಣ್ಗಾವಲನ್ನು ಇರಿಸಿದೆ. ಅಲ್ಲದೇ ಮುಂಗಡ ನೀಡಿದ ಬಳಿಕ ಮಂಜೂರಾತಿಯ ನಂತರ ಪಾಲಿಸಬೇಕಾದ ನಿಯಮಾವಳಿಗಳ ಅನುಷ್ಠಾನದ ಬಗ್ಗೆ ಪರಿಣಾಮಕಾರಿ ನಿಯಂತ್ರಣ ಮತ್ತು ಸಂಹವನ ಪ್ರಕ್ರಿಯೆಗಳ ಮೂಲಕ ಸತತ ನಿಗಾ ಹೊಂದಿದೆ.

ರಿಸ್ಕ್ ಬೇಸ್ಡ್ ಸುಪರ್‌ವಿಶನ್ (ಆರ್‌ಬಿಎಸ್)

ಭಾರತೀಯ ಬ್ಯಾಂಕಿಂಗ್ ರಂಗದ ಹೆಚ್ಚುತ್ತಿರುವ ಕಾರ್ಯ ವಿಧಾನಗಳ ಸಂಕೀರ್ಣತೆ, ಉತ್ಪನ್ನ ನೀಡಿಕೆ ಮತ್ತು ವ್ಯವಸ್ಥೆ ಹಾಗೂ ಕಾರ್ಯವಿಧಾನಗಳ ಮೇಲ್ವಿಚಾರಣೆ ನಡೆಸುವ ಅಗತ್ಯವನ್ನು ಮನಗೊಂಡ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ರಿಸ್ಕ್ ಬೇಸ್ಡ್ ಸುಪರ್‌ವಿಶನ್ ಆಧಾರಿತ ಮೇಲ್ವಿಚಾರಣೆ ನಡೆಸುವ ಪ್ರಕ್ರಿಯೆ “ಸೂಪರ್‌ವೈಸರಿ ಎಸಿಸ್‌ಮೆಂಟ್ ಆಫ್ ಕ್ಯಾಪಿಟಲ್ ಆಂಡ್ ರಿಸ್ಕ್” (SPARC) ಪ್ರಾರಂಭಿಸಿದೆ. ಪ್ರಸ್ತುತ ಹಾಗೂ ಭವಿಷ್ಯದ ಅಪಾಯಗಳ ಬಗ್ಗೆ ಕೇಂದ್ರೀಕೃತ ಮೌಲ್ಯಮಾಪನ, ಸಮಸ್ಯೆಗಳ ಬಗ್ಗೆ ಲಕ್ಷ್ಯ ಹಾಗೂ ಸಕಾಲಿಕ ಮಧ್ಯಸ್ಥಿಕೆ, ಪ್ರಾರಂಭಿಕ ಹಂತದಲ್ಲಿಯೇ ಕ್ರಮಕೈಗೊಳ್ಳುವಿಕೆಯ ಮೂಲಕ ಸಮರ್ಪಕ ಮೇಲ್ವಿಚಾರಣೆ ಒಳಗೊಂಡಿದೆ. ಇದರಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕನ್ನು 31ನೇ ಮಾರ್ಚ್ 2015 ರಿಂದ ಜಾರಿ ಬರುವಂತೆ, ಈ ವ್ಯವಸ್ಥೆಗೆ ಒಳಪಡಿಸಲಾಗಿದ್ದು ಅದರ ಕಾರ್ಯವು ನಿರೀಕ್ಷಿಸಿದಂತೆ ತೃಪ್ತಿಕರಗತಿಯಲ್ಲಿ ಸಾಗುತ್ತಿದೆ.

ಪರಿಪಾಲನಾ ಕಾರ್ಯವಿಧಾನ

ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ ಸಂರಚನೆಯ ಪ್ರಮುಖ ಅಂಗವಾಗಿ ಬ್ಯಾಂಕು, ದೃಢವಾದ ಪರಿಪಾಲನಾ ವಿಭಾಗವನ್ನು ಸ್ಥಾಪಿಸಿದ್ದು, ಇದು ಸಾಕಷ್ಟು ಪರಿಮುಕ್ತವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಬ್ಯಾಂಕಿನ ಸಕಲ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಪರಿಪಾಲನೆಯೂ ಒಂದು ಉದ್ಯಮ ಸಂಸ್ಥೆ ಆಗಿ ರೂಪುಗೊಂಡಿರುತ್ತದೆ. ಪರಿಪಾಲನಾ ಚಟುವಟಿಕೆಯು ಬಿಗು ಉಸ್ತುವಾರಿಯಲ್ಲಿ ಪರ್ಯಾಪ್ತ ಮೀಸಲು, ಆರ್‌ಬಿಐ ಮಾರ್ಗದರ್ಶಿ ಮತ್ತು ಇತರ ನಿಯಂತ್ರಕಗಳು, ಸ್ಟಾಂಡರ್ಡ್ ಮತ್ತು ಕೋಡ್ (ನಿಯಂತ್ರಕ ಸಂಸ್ಥೆಗಳ ಆದೇಶಿತ) ಮುಂತಾದವುಗಳ ಪರಿಪಾಲನೆಯನ್ನು ಜರಗಿಸುತ್ತದೆ. ಅಲ್ಲದೇ, ಪರಿಪಾಲನಾ ಚಟುವಟಿಕೆಯ ಪರ್ಯಾಪ್ತ ಮತ್ತು ನಿಯಂತ್ರಕಗಳ ಆದೇಶಿಕೆಗಳ ವಿವರಣಾತ್ಮಕತೆಯನ್ನು / ವಿಸ್ತಾರವನ್ನು ಒಳಗೊಂಡಿದ್ದು, ಮಾರುಕಟ್ಟೆ ನಡತೆಯ ಗುಣಮಟ್ಟ, ಗ್ರಾಹಕಸ್ನೇಹಿತ್ವ ಹಾಗೂ ಕುದುಕೊರತೆ ನಿವಾರಣೆ ಮುಂತಾದವುಗಳ ಬಗ್ಗೆ ನಿಗಾ ವಹಿಸಿ ಪರಿಪಾಲನೆಯನ್ನು ಪೂರೈಸುತ್ತದೆ. ಬ್ಯಾಂಕಿನ ಪರಿಪಾಲನಾ ಚಟುವಟಿಕೆಯು, ಉನ್ನತ ಆಡಳಿತಕ್ಕೆ ಪರಿಪಾಲನಾ ಅಪಾಯವನ್ನು ಸಮರ್ಥವಾಗಿ ನಿರ್ವಹಿಸುವಲ್ಲಿ ಬೆಂಬಲಿಸುತ್ತದೆ. ಬ್ಯಾಂಕಿನ ಅಪಾಯ ಆಧಾರಿತ ಪರಿಪಾಲನಾ ಕಾರ್ಯಕ್ರಮವು ಬ್ಯಾಂಕಿನ ಪರಿಪಾಲನಾ ವಿಭಾಗದ ಪ್ರಮುಖರ ಕಣ್ಗಾವಲಿನಲ್ಲಿ ನಡೆಯುತ್ತಿದ್ದು, ಶಾಖೆಗಳ ‘ಪರಿಪಾಲನಾ ಪರೀಕ್ಷೆ’ ಯಾದಿಯಾಗಿ, ಅಪಾಯ ನಿರ್ವಹಣೆ ಕಾರ್ಯವಿಧಾನ, ಪರಿಪಾಲನಾ ಮರುಪರೀಕ್ಷೆ - ತುಲನೆ ಮೂಲಕ ಸಾಕಷ್ಟು ಪರಿಪೂರ್ಣ ಹಾಗೂ ವ್ಯವಹಾರಗಳ ನಿಖರ ಮಾಹಿತಿ ಬಗ್ಗೆ ಆತ್ಮವಿಶ್ವಾಸ ತಾಳುವಂತೆ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತದೆ. ಬ್ಯಾಂಕು ವಾರ್ಷಿಕ ಅಪಾಯ ಆಧಾರಿತ ಪರಿಪಾಲನಾ ಅಂದಾಜನ್ನು ಜರಗಿಸುತ್ತಾ ಅಪಾಯದ ಅಂದಾಜಿನ ಗುರುತಿಸುವಿಕೆ ಮತ್ತು ಪ್ರಮುಖ ಪರಿಪಾಲನಾ ಅಂದಾಜಿನ ಮೇಲುಸ್ತುವಾರಿ ನಡೆಸುತ್ತಾ, ಅಪಾಯಗಳ ಮಟ್ಟ ಮತ್ತು ನಿರ್ವಹಣೆ ಗ್ರಹಿಸುವಲ್ಲಿ ಮತ್ತು ಪರಿಹರಿಸುವುದರಲ್ಲಿ ಪ್ರಮುಖ ಮತ್ತು ಸಕಾಲಿಕ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ.

ಆಡಳಿತ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆ

ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರ ಕಾರ್ಯಜಾಲದ ವಿಸ್ತಾರ, ಬೇಸಲ್ ಅಗತ್ಯತೆಗಳ ಬಗ್ಗೆ ದೂರದೃಷ್ಟಿಯ ಮಾದರಿಗಳ ಅಳವಡಿಕೆ, ಹೆಚ್ಚುತ್ತಿರುವ ನಿಯಂತ್ರಕಗಳ ಮತ್ತು ಅಂತರಿಕ ವರದಿ ಸಲ್ಲಿಕೆ ಹಾಗೂ ವಿವಿಧ ವ್ಯವಹಾರ ಸಂಬಂಧಿತ ನಿರ್ಧಾರ ಕೈಗೊಳ್ಳುವಿಕೆಯ ಅಗತ್ಯತೆ ಇತ್ಯಾದಿಗಳು, ಬ್ಯಾಂಕು ಒಂದು ಅತ್ಯುತ್ತಮ ಸಮನ್ವಯಿತ ಮಾಹಿತಿ ರವಾನೆ ವ್ಯವಸ್ಥೆಯನ್ನು ರೂಪಿಸುವಂತೆ ಮಾಡಿದೆ. ಈ ದಿಸೆಯಲ್ಲಿ ಬ್ಯಾಂಕು ಆಡಳಿತ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯನ್ನು ರೂಪುಗೊಳಿಸಿದ್ದು, ತನ್ಮೂಲಕ ವಿವಿಧ ಶಾಖಾ ಅಗತ್ಯತೆ, ಕಚೇರಿಗಳ ಅವಶ್ಯಕತೆ, ನಿಯಂತ್ರಕರು ಮತ್ತು ಬಾಹ್ಯ ಏಜನ್ಸಿ, ಬ್ಯಾಲನ್ಸ್ ಶೀಟ್ ವರದಿ ಸಲ್ಲಿಕೆ, ಬಂಡವಾಳ ಗಣನೆ, ಅಪಾಯ ಆಧಾರಿತ ಮೇಲುಸ್ತುವಾರಿ, ಅಂತರಿಕ ವ್ಯವಹಾರ ಪುನರಾವಲೋಕನ ಇತ್ಯಾದಿಗಳಿಗೆ ಬೇಕಾಗುವ ಮಾಹಿತಿಗಳನ್ನು ಸಮರ್ಥವಾಗಿ ಪೂರೈಸಲ್ಪಡುತ್ತಿದೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿಗೆ ಅಗತ್ಯವಾದ ಮಾಹಿತಿಯನ್ನು ತಂತ್ರಜ್ಞಾನದ ನೆರವಿನಿಂದ ಸಲ್ಲಿಸಲಾಗುತ್ತಿದೆ.

ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ

ಮಾರ್ಚ್ 2018ರಂದು ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ತಂತ್ರಜ್ಞಾನವು, ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಶಾಖೆ ಮತ್ತು ಕಚೇರಿಗಳನ್ನು ಆವರಿಸಿದೆ. ಪರ್ಯಾಯ ವಿತರಣಾ ವ್ಯವಸ್ಥೆಗಳಾದ ಎಚಿಎಂ, ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್, ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್, ಯುಪಿಐಗಳನ್ನು ಕೂಡ ಈ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಸಂಯೋಜಿಸಲಾಗಿದೆ. ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಪ್ರಾಥಮಿಕ ಸೌಲಭ್ಯಗಳ ವೈಫಲ್ಯದಂತಹ ಸಂದರ್ಭದಲ್ಲಿ ವ್ಯವಹಾರವನ್ನು ನಿರಂತರವಾಗಿರಿಸಲು ಬ್ಯಾಂಕಿನ ಬಹುಮಹತ್ವದ ವ್ಯವಸ್ಥೆಗಳಿಗೆ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಸೌಲಭ್ಯವನ್ನು ಕಲ್ಪಿಸಲಾಗಿದೆ. ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ತಂತ್ರಜ್ಞಾನದಲ್ಲಿ, ಎಚಿಎಂ, ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್‌ಗಳಲ್ಲಿ ಮಾಹಿತಿ ನಷ್ಟವನ್ನು ಶೂನ್ಯವಾಗಿಸುವ ಗುರಿಯೊಂದಿಗೆ, ಸಂಗ್ರಹಿತ ಮಾಹಿತಿಯನ್ನು ಮೂರು ರೀತಿಗಳಲ್ಲಿ ಸಂರಕ್ಷಿಸಲಾಗುತ್ತಿದೆ.

ಇತರ ಪ್ರಮುಖ ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ವ್ಯವಸ್ಥೆಗಳಲ್ಲಿ ಆಸ್ತಿ-ಋಣ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆ, ಕೇಂದ್ರೀಕೃತ ಅಂಕಿ-ಅಂಶ ಸಂಗ್ರಹಾಗಾರ, ಯಾಂತ್ರಿಕೃತ ಮುಂಗಡ ಮಂಜೂರಾತಿ ವ್ಯವಸ್ಥೆ (ಎಲ್‌ಎಪಿಎಸ್) ಮತ್ತು ಆ್ಯಂಟಿ ಮನಿ ಲಾಂಡರಿಂಗ್ ವ್ಯವಸ್ಥೆ, ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್, ಸಂಯೋಜಿತ ಖಜಾನೆ, ಸಂವಾದಾತ್ಮಕ ಧ್ವನಿ ಪ್ರತಿಕ್ರಿಯೆ, ಮಾರುಕಟ್ಟೆ ಹಾಗೂ ನಿರ್ವಹಣಾ ಅಪಾಯಗಳಿಗೆ ಪರಿಹಾರ ವ್ಯವಸ್ಥೆ ಮುಂತಾದವುಗಳು ಒಳಗೊಂಡಿವೆ.

ಪ್ರಸಕ್ತ ವರದಿ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಹಲವಾರು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಯೋಜನೆಗಳನ್ನು ಕೈಗೊಂಡಿದೆ. ಉದಾಹರಣೆಗೆ ಎಟಿಎಂ, ಮೊಬೈಲ್, ಎಸ್‌ಎಮ್‌ಎಸ್ ಮುಖಾಂತರ ಬ್ಯಾಂಕ್ ಆಧಾರ ಅನ್ನು ಖಾತೆಗೆ ಸಂಪರ್ಕ ಕಲ್ಪಿಸುವಿಕೆ, ಹೊಸವಿನ್ಯಾಸದ ಜಾಲತಾಣ, ವ್ಯವಹಾರ ನಿರಂತರತೆಯನ್ನು ಕಾಯ್ದುಕೊಳ್ಳಲು ಪ್ರಮುಖ ವ್ಯವಹಾರ ಕೇಂದ್ರಗಳಿಗೆ ಪರಾಯ ಜಾಲ, ಸರಕು ಮತ್ತು ಸೇವಾ ತೆರಿಗೆ ಮತ್ತು ಫಾಟಾ (FATCA) ಕಾರ್ಯಗತಗೊಳಿಸುವಿಕೆ, ಆಧಾರ್ ಆಧಾರಿತ ಪಾವತಿ ವ್ಯವಸ್ಥೆ, ಫೋಟೋ ಡೆಬಿಟ್ ಕಾರ್ಡ್ ಇತ್ಯಾದಿ. ಇದಲ್ಲದೇ ಐಟಿ ಮೂಲಸೌಕರ್ಯವನ್ನು ಉನ್ನತೀಕರಣ ಮಾಡಲು, 3000ಕ್ಕಿಂತಲೂ ಹೆಚ್ಚು ಕಂಪ್ಯೂಟರ್ ಗಳನ್ನು ಬದಲಿಸಲು ಬ್ಯಾಂಕ್ ಕ್ರಮ ಕೈಗೊಂಡಿದೆ. ಬಳಸಿದ ಕಂಪ್ಯೂಟರ್ ಗಳು, ಸರ್ವರ್ ಗಳು, ಪ್ರಿಂಟರ್ ಗಳು ಮುಂತಾದ ಎಲೆಕ್ಟ್ರಾನಿಕ್ ತ್ಯಾಜ್ಯವನ್ನು ಸುರಕ್ಷಿತವಾಗಿ ವಿಲೇವಾರಿ ಮಾಡಲು ಬ್ಯಾಂಕ್ ಇ-ವೇಸ್ಟ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಅನ್ನು ಕೈಗೆತ್ತಿಕೊಂಡಿದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್, ತಂತ್ರಜ್ಞಾನದಲ್ಲಿ ಆಗುವ ಕ್ರಾಂತಿಕಾರಿ ಬದಲಾವಣೆಗಳನ್ನು ಗಮನಿಸಿ ಗ್ರಾಹಕರಿಗೆ ಉತ್ಕೃಷ್ಟ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ಒದಗಿಸಲು ಸೂಕ್ತ ನಿರ್ಧಾರಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳಲಿದೆ.

ಅಂತೆಯೇ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಸೇವೆಗಳ ಮೇಲೆ ಹೆಚ್ಚುತ್ತಿರುವ ಅವಲಂಬನೆಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಹಾಗೂ ಬ್ಯಾಂಕಿಂಗ್ ವಲಯದಲ್ಲಿ ಹೆಚ್ಚುತ್ತಿರುವ ವಂಚನೆ/ಸೈಬರ್ ಅತಿಕ್ರಮಣಗಳನ್ನು ಗಮನಿಸಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಸದೃಢ "ಸೈಬರ್ ಸೆಕ್ಯೂರಿಟಿ ನೀತಿ"ಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿದೆ. ಅಲ್ಲದೇ, ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ, ಸೈಬರ್ ಮತ್ತು ಮಾಹಿತಿ ಭದ್ರತಾ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಬಲಪಡಿಸುವುದಕ್ಕಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮದಲ್ಲಿನ ಅತ್ಯುತ್ತಮ ಆಚರಣೆಗಳಿಗನುಸಾರವಾಗಿ ಅಗತ್ಯ ತಂತ್ರಾಂಶ/ಸಲಕರಣೆಗಳನ್ನು ವ್ಯವಸ್ಥೆಗೊಳಿಸಿದೆ.

ಮಾನವ ಸಂಪನ್ಮೂಲ

ದೇಶಾದ್ಯಂತ ಪಸರಿಸಿರುವ ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮ ಈಗ ಸಾಕಷ್ಟು ಬದಲಾವಣೆಗೊಳ್ಳುತ್ತಾ ಇದು ಪ್ರಸ್ತುತ ವ್ಯವಸ್ಥೆಯ ಮೇಲೆ ಮತ್ತು ಚಟುವಟಿಕೆಗಳ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುತ್ತದೆ. ಉಳಿವು ಮತ್ತು ಜನಪ್ರಿಯತೆಗಳಿರುವುದು ಪ್ರತಿಯೊಂದು ಸಂಸ್ಥೆಯ ಮಾನವ ಸಂಪನ್ಮೂಲತೆಯ ಮೇಲೆ ಅವಲಂಬಿತವಾಗಿದ್ದು, ಅದರಿಂದ ಬ್ಯಾಂಕಿಂಗ್ ಉದ್ಯಮಿಯೂ ಹೊರತಾಗಿಲ್ಲ. ಅಂತೆಯೇ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಮಾನವ ಸಂಪನ್ಮೂಲ ಅಭಿವೃದ್ಧಿಯತ್ತ ಗರಿಷ್ಠ ಗಮನ ಇಟ್ಟಿದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕು ತನ್ನ ಸಿಬ್ಬಂದಿಗಳನ್ನು ವಿವಿಧ ತರಬೇತಿ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ನಿಯೋಜಿಸುತ್ತಿದ್ದು, ತನ್ಮೂಲಕ ಅವರ ಕೌಶಲ್ಯ ಮತ್ತು ಸಕ್ಷಮತೆ ವೃದ್ಧಿಗೊಂಡು ಪ್ರತಿಯೊಬ್ಬರೂ ಬ್ಯಾಂಕಿನ ಅಭಿವೃದ್ಧಿಗೆ ತಮ್ಮನ್ನು ಮುಡಿಪಾಗಿ ಇರಿಸಿಕೊಳ್ಳಬಹುದಾಗಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅತ್ಯುತ್ತಮ ದರ್ಜೆಯ ಸಿಬ್ಬಂದಿ ತರಬೇತಿ ಕಾಲೇಜನ್ನು ಹೊಂದಿದ್ದು, ಅತ್ಯುತ್ತಮ ತರಬೇತಿಯನ್ನು ಸಿಬ್ಬಂದಿಗಳಿಗೆ ಒದಗಿಸುತ್ತಿದೆ. ಇದರೊಂದಿಗೆ ಅಧಿಕಾರಿಗಳಿಗೆ ಹೆಚ್ಚಿನ ತರಬೇತಿ ಅಗತ್ಯವಾದಲ್ಲಿ, ಅವರನ್ನು ಬೇರೆ ಬೇರೆ ಕಡೆ ತರಬೇತಿ ಸಂಸ್ಥೆಗಳಿಗೆ ಅಂದರೆ ಬೆಂಗಳೂರಿನಲ್ಲಿ ಮತ್ತು ಅಹಮದಾಬಾದ್‌ನಲ್ಲಿರುವ ಇಂಡಿಯನ್ ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ (IIM), ಮುಂಬೈಯಲ್ಲಿರುವ ಸೆಂಟರ್ ಫಾರ್ ಫೈನಾನ್ಸಿಯಲ್ ರಿಸರ್ಚ್ ಅಂಡ್ ಲಿನ್ಯೋಗ್ (CAFRL), ಮುಂಬೈ, ನ್ಯಾಷನಲ್ ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ (NIBM) ಪುಣೆ, ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಕಾಲೇಜ್ ಆಫ್ ಅಗ್ರಿಕಲ್ಚರಲ್ ಬ್ಯಾಂಕಿಂಗ್ (CAB) ಪುಣೆ, ಹೈದರಾಬಾದ್‌ನ ಇನ್‌ಸ್ಟಿಟ್ಯೂಟ್ ಫಾರ್ ಡೆವಲಪ್‌ಮೆಂಟ್ ಎಂಡ್ ರಿಸರ್ಚ್ ಇನ್ ಬ್ಯಾಂಕಿಂಗ್ ಟೆಕ್ನಾಲಜಿ (IDRBT), ಫಾರಿನ್ ಎಕ್ಸ್‌ಚೇಂಜ್ ಡೀಲರ್ಸ್ ಅಸೋಸಿಯೇಷನ್ ಆಫ್ ಇಂಡಿಯಾ (FEDAI), ಮುಂಬೈ, BQ ಅಕಾಡೆಮಿ, ಮುಂಬೈ, ಬೆಂಗಳೂರಿನ ಸದರ್ನ್ ಇಂಡಿಯಾ ಸ್ಟಾಫ್ ಟ್ರೈನಿಂಗ್ ಕಾಲೇಜು (SIBSTC), ಇಂಡಿಯನ್ ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಫೈನಾನ್ಸ್, ಮುಂಬೈ, ಬ್ಯಾಂಕರ್ಸ್ ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ರೂರಲ್ ಡೆವಲಪ್ ಮೆಂಟ್ (BIRD), ಇವುಗಳಲ್ಲಿ 2017-18ನೇ ವರ್ಷದಲ್ಲಿ ವಿವಿಧ ತರಬೇತಿ / ಕಾರ್ಯಾಗಾರಗಳು / ಸಮ್ಮೇಳನಗಳಿಗೆ ತಮ್ಮ ಜ್ಞಾನ ಮತ್ತು ಕೌಶಲ್ಯಗಳನ್ನು ನವೀಕರಿಸಲು / ಸುಧಾರಿಸಲು. 2543 ಅಧಿಕಾರಿಗಳು, 641 ಕ್ಲರ್ಕ್ ಮತ್ತು 94 ಉಪ-ಸಿಬ್ಬಂದಿಗಳನ್ನು ವಿವಿಧ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ನಿಯೋಜಿಸಿದೆ. ಇದು, ವಾರ್ಷಿಕ ಒಟ್ಟು ಸಿಬ್ಬಂದಿಯ ಸಾಮರ್ಥ್ಯದ ಶೇ 40ರಷ್ಟಿದೆ. ಇದರ ಜೊತೆಗೆ ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಆಂತರಿಕ ಕಲಿಕೆಯ ವ್ಯವಸ್ಥೆಯನ್ನು (e-Learning) ಸಹ ಸಿದ್ಧಪಡಿಸಿದೆ. ಇದರಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಸಿಬ್ಬಂದಿಗಳು ತಮ್ಮ ಕೆಲಸ ಮಾಡುವ ಸ್ಥಳದಿಂದಲೇ ಅಗತ್ಯವಾದ ಜ್ಞಾನವನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸಿಕೊಳ್ಳಲು ಸಹಾಯಕಾರಿಯಾಗಿದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ತನ್ನ ಸಿಬ್ಬಂದಿಗಳ ಕೌಶಲ್ಯಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವ ಮತ್ತು ಬಲ ಪಡಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ "ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆ"ಯನ್ನು ಹಮ್ಮಿಕೊಂಡಿದೆ ಮತ್ತು ಇದರ ಅಡಿಯಲ್ಲಿ ಖಜಾನೆ ಕಾರ್ಯಾಚರಣೆ, ಅಪಾಯ ನಿರ್ವಹಣೆ, ಮುಂಗಡ ನಿರ್ವಹಣೆ, ಲೆಕ್ಕ ಪತ್ರ ನಿರ್ವಹಣೆ, ಮಾನವ ಸಂಪನ್ಮೂಲ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಮುಂತಾದ ವಿಶೇಷ ಕ್ಷೇತ್ರಗಳನ್ನು ಗುರುತಿಸಲಾಗಿದೆ ಮತ್ತು ಈ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಅನುಮೋದಿತ ಸಂಸ್ಥೆಗಳು ನಿಯೋಜಿಸಿರುವ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಹೊಂದುವುದು ಅಗತ್ಯವಾಗಿದೆ.

31 ಮಾರ್ಚ್ 2018 ನಿಮ್ಮ ಬ್ಯಾಂಕು ಒಟ್ಟು 8185 ಸಿಬ್ಬಂದಿಗಳನ್ನು ಹೊಂದಿದೆ. ತಲಾ ಉದ್ಯೋಗಿ ವ್ಯವಹಾರ (ಇಂಟರ್‌ಬ್ಯಾಂಕ್ ಠೇವಣಿ ಹೊರತಾಗಿ) ₹ 13.44 ಕೋಟಿಗೆ ವೃದ್ಧಿಗೊಂಡಿದ್ದು ಇದು 31 ಮಾರ್ಚ್ 2017ಕ್ಕೆ ₹ 11.74 ಕೋಟಿ ಆಗಿತ್ತು. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲೂ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ನೌಕರರ-ಆಡಳಿತ ಬಿಡ್ಯಮಿಕ ಸಂಬಂಧ ಸೌಹಾರ್ದಯುತವಾಗಿ ಮುಂದುವರಿದಿದೆ.

'ಸೆಕ್ಯುವಲ್ ಹ್ಯಾರಾಸ್‌ಮೆಂಟ್ ಆಫ್ ವಿಮೆನ್ ಎಟ್ ವರ್ಕ್ ಪ್ಲೇಸ್' (ಪ್ರತಿಬಂಧ, ನಿಷೇಧ ಮತ್ತು ನಿವಾರಣೆ) ಕಾಯಿದೆ 2013 ಹಾಗೂ ಸೆಕ್ಷನ್ 22ಕ್ಕೆ ಅನುಸಾರವಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅಗತ್ಯವಿರುವ ಕ್ರಮ ಹಾಗೂ ಸಾಂಸ್ಥಿಕ ರಕ್ಷಣಾತ್ಮಕ ಚೌಕಟ್ಟನ್ನು ನಿರ್ಮಿಸಿದ್ದು, ಮಹಿಳಾ ಉದ್ಯೋಗಿಗಳಿಗೆ ತಮ್ಮ ಕಾರ್ಯಸ್ಥಳಗಳಲ್ಲಿ ಉಂಟಾಗಬಹುದಾದ ಲೈಂಗಿಕ ಕಿರುಕುಳದ ವಿರುದ್ಧ ರಕ್ಷಣೆಗಾಗಿ ಮತ್ತು ಅಂತಹ ದೂರುಗಳ ವಿಲೇವಾರಿಗಾಗಿ ಆಡಳಿತಾತ್ಮಕ ಕ್ರಮಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳಲಾಗಿದೆ. ಮೇಲ್ಕಂಡ ಧೋರಣೆಯನ್ವಯ ವರದಿ ವರ್ಷದಲ್ಲಿ ಬಂದ ದೂರಿನ ವಿವರಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ.

ಆರ್ಥಿಕ ವರ್ಷದ ಪ್ರಾರಂಭದಲ್ಲಿ ಬಾಕಿ ಉಳಿದಿರುವ ದೂರುಗಳ ಸಂಖ್ಯೆ	ಯಾವುದೂ ಇಲ್ಲ
ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಬಂದ ದೂರುಗಳ ಸಂಖ್ಯೆ	ಯಾವುದೂ ಇಲ್ಲ
ಆರ್ಥಿಕ ವರ್ಷದ ಅಂತ್ಯದಲ್ಲಿ ಬಾಕಿ ಉಳಿದಿರುವ ದೂರುಗಳ ಸಂಖ್ಯೆ	ಯಾವುದೂ ಇಲ್ಲ

ಜಾಗರಣಾ ವ್ಯವಸ್ಥೆ

2007ರಿಂದ ನಿಮ್ಮ ಬ್ಯಾಂಕು ರಕ್ಷಣಾತ್ಮಕ ಪ್ರಕಟನಾ ಧೋರಣೆ (ಸೀಟಿ ಮೊಳಗು ಯೋಜನೆ) ಎನ್ನುವ ವಿಶಿಷ್ಟ ಸ್ವರೂಪದ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಕ್ಕೆ ತಂದಿದೆ. ಬ್ಯಾಂಕಿನ ಯಾವುದೇ ಸ್ವರದ ಸಿಬ್ಬಂದಿಯೂ ತಾನು ಕಂಡ ಭ್ರಷ್ಟಾಚಾರ/ಗಮನಕ್ಕೆ ಬಂದ ಭ್ರಷ್ಟಾಚಾರ, ಅಧಿಕಾರದ ದುರ್ಬಳಕೆ, ಕ್ರಿಮಿನಲ್ ಅಪರಾಧ, ಸಂಶಯತ್ಯ ನೈಜ ವಂಚನೆಗಳು, ಬ್ಯಾಂಕಿನ ನೀತಿ-ನಿಯಮ ಉಲ್ಲಂಘನೆ ಮತ್ತು ಬ್ಯಾಂಕಿನ ಹಿತಾಸಕ್ತಿಗೆ ಧಕ್ಕೆ ಬರುವ ಯಾವುದೇ ಘಟನೆ / ಸನ್ನಿವೇಶಗಳು - ಇದರಿಂದ ಬ್ಯಾಂಕ್, ಠೇವಣಿದಾರರು ಮತ್ತು ಸಮಾಜಕ್ಕೆ ಉಂಟಾಗುವ ಆರ್ಥಿಕ ನಷ್ಟ, ನಿರ್ವಹಣಾ ಅಪಾಯ, ಪ್ರತಿಷ್ಠಾಭಂಗ ಇತ್ಯಾದಿ ಯಾವುದೇ ಘಟನೆಗಳ ಸುಳಿವನ್ನು ಬ್ಯಾಂಕ್ ಆಡಳಿತಕ್ಕೆ ತಿಳಿಸುವ ಅವಕಾಶವನ್ನು ಈ ಯೋಜನೆಯ ಮೂಲಕ ಒದಗಿಸಿಕೊಡಲಾಗಿದೆ. ಇದಲ್ಲದೇ ಸೀಟಿ ಮೊಳಗುವವರ ನೈಜ ಕಾಳಜಿಗಳನ್ನು ಪರಿಗಣಿಸಿ ದೂರುದಾರರ ಹಿತ ಕಾಯಲು ಅವಶ್ಯವಾದ ರಕ್ಷಣೆಯನ್ನು ನೀಡುವುದರ ಮೂಲಕ ಉತ್ತೇಜಿಸುವ ಉದ್ದೇಶವನ್ನು ಈ ವ್ಯವಸ್ಥೆ ಹೊಂದಿರುತ್ತದೆ. ಇದರಲ್ಲಿ ದೂರುದಾರರಿಗೆ ಕೆಲವು ವಿಶೇಷ ಸಂದರ್ಭಗಳಲ್ಲಿ ಲೆಕ್ಕಪತ್ರ ಪರಿಶೋಧನೆ ಸಮಿತಿಯ ಅಧ್ಯಕ್ಷರನ್ನು ನೇರವಾಗಿ ಸಂಪರ್ಕಿಸುವ ಅವಕಾಶವಿರುತ್ತದೆ. ಈ ಜಾಗರಣಾ ವ್ಯವಸ್ಥೆಯು ಆಗಿಂದಾಗ್ಗೆ ಪರಿಶೀಲನೆಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ. ಈ ನೀತಿಯ ಹೆಚ್ಚಿನ ವಿವರಗಳು ಬ್ಯಾಂಕಿನ ಜಾಲತಾಣದಲ್ಲಿ ಲಭ್ಯವಿದ್ದು, ವಿಳಾಸದ ಕೊಂಡಿ ಈ ಕೆಳಗಿನಂತಿದೆ:

<https://karnatakabank.com/sites/default/files/2017-09/Policy%20on%20Disclosure%20Scheme.pdf>

ನಿರ್ದೇಶಕರು ಮತ್ತು ಮಂಡಳಿಯಲ್ಲಾದ ಬದಲಾವಣೆ

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಮಾರ್ಚ್ 31, 2018ಕ್ಕೆ ಎರಡು ಮಹಿಳಾ ನಿರ್ದೇಶಕರನ್ನು ಒಡಗೂಡಿ ಒಟ್ಟು ಹತ್ತು ಮಂದಿ ನಿರ್ದೇಶಕರನ್ನು ಹೊಂದಿತ್ತು. ಇವರಲ್ಲಿ ಶ್ರೀ ಪಿ. ಜಯರಾಮ ಭಟ್, ಅಧ್ಯಕ್ಷರು, ಶ್ರೀ ಮಹಾಬಲೇಶ್ವರ ಎಂ ಎಸ್, ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಮತ್ತು ಸಿಇಒ ಮತ್ತು ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕಿ ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಹೊರತಾಗಿ ಉಳಿದವರು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು. ಇವರ ನೇಮಕಾತಿಯ ಅರ್ಹತೆ ಮತ್ತು ನಿರ್ದೇಶಕರ ಸಂಭಾವನೆ ವಿವರಗಳನ್ನು ಈ ವರದಿಯ ಭಾಗವಾಗಿರುವ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನ ವರದಿಯೊಂದಿಗೆ ನೀಡಲಾಗಿದೆ.

ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಶನ್ ಆಕ್ಟ್ 1949 ಸೆಕ್ಷನ್ 10ಬಿ(1a)(i) ಅನುಸಾರವಾಗಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನ ಪರವಾನಿಗೆ ಪತ್ರ DBR 12034/08.40.001/2017-18 ಏಪ್ರಿಲ್ 10, 2017 ಪ್ರಕಾರ ಶ್ರೀ ಪಿ. ಜಯರಾಮ ಭಟ್ ಅವರನ್ನು 2017 ರ ಏಪ್ರಿಲ್ 12 ರಂದು ನಡೆದ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸಭೆಯಲ್ಲಿ ನಿರ್ದೇಶಕ ಹಾಗೂ ಅರೆಕಾಲಿಕ ಅಧ್ಯಕ್ಷರನ್ನಾಗಿ ನೇಮಕಮಾಡಲಾಗಿದೆ. ತರುವಾಯ, ಬ್ಯಾಂಕಿನ 93ನೆಯ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿಯೂ ಸಹ ಶೇರುದಾರರ ಅನುಮೋದನೆ ಪಡೆಯಲಾಯಿತು. ಸದರಿಯವರು 94ನೆಯ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ ಪುನರ್ ನೇಮಕಾತಿಗೆ ಅರ್ಹರಾಗಿರುತ್ತಾರೆ. ತನ್ನ ಅನುಭವ, ಜ್ಞಾನ ಮತ್ತು ಪರಿಣತಿಯನ್ನು ಪರಿಗಣಿಸಿ ಮತ್ತು ಬ್ಯಾಂಕಿನ ಕಾರ್ಯನಿರ್ವಹಣೆ ಅಧ್ಯಕ್ಷರಾಗಿ ನೀಡಿದ ಕೊಡುಗೆ ಇತ್ಯಾದಿಯನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಶ್ರೀ ಪಿ. ಜಯರಾಮ ಭಟ್ ಅವರನ್ನು ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕ ಹಾಗೂ ಅರೆಕಾಲಿಕ ಅಧ್ಯಕ್ಷರನ್ನಾಗಿ ಮರು ನೇಮಕವನ್ನು ಅನುಮೋದಿಸಲು ಶಿಫಾರಸು ಮಾಡಿರುತ್ತಾರೆ.

ವರದಿಯ ವರ್ಷದಲ್ಲಿ ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಅವರನ್ನು ಮಂಡಳಿಯಲ್ಲಿ ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕರಾಗಿ ನೇಮಿಸಲಾಗಿದ್ದು ಮತ್ತು ಕಂಪೆನಿ ಕಾಯ್ದೆ, 2013 ರ ಸೆಕ್ಷನ್ 161 ರ ಪ್ರಕಾರ ಮತ್ತು ಅವರು ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆ ನಡೆಯುವ ದಿನಾಂಕದವರೆಗೆ ಹುದ್ದೆಯಲ್ಲಿ ಮುಂದುವರೆಯುತ್ತಾರೆ ಮತ್ತು ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಅವರನ್ನು ಬ್ಯಾಂಕಿನ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ನೇಮಕಾತಿಗಾಗಿ ಅವರ ಅಭ್ಯರ್ಥಿಯನ್ನು ಪ್ರಸ್ತಾಪಿಸಿ ಕಂಪೆನಿ ಕಾಯ್ದೆ, 2013 ರ ಸೆಕ್ಷನ್ 160 ರ ಅಡಿಯಲ್ಲಿ ಸದಸ್ಯರಿಂದ ಬ್ಯಾಂಕಿಗೆ ಅಗತ್ಯವಾದ ಪ್ರಸ್ತಾವನಾ ಪತ್ರ ನೀಡಲಾಗಿದ್ದು ಮತ್ತು ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಅವರ ವ್ಯಾಪಕವಾದ ಅನುಭವ, ಜ್ಞಾನ ಮತ್ತು ಪರಿಣತಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಅವರನ್ನು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ನೇಮಕಮಾಡುವ ಶಿಫಾರಸು ಮಾಡಿರುತ್ತಾರೆ. ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್ ಅವರ ಬಗೆಗಿನ ಸಂಕ್ಷಿಪ್ತ ವಿವರವನ್ನು ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯ ನೋಟೀಸಿನಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಮತ್ತು ಚೀಫ್ ಎಕ್ಸಿಕ್ಯೂಟಿವ್ ಆಫೀಸರ್ (ಎಂಡಿ ಮತ್ತು ಸಿಇಒ)

ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಶನ್ ಆಕ್ಟ್ 1949 ಸೆಕ್ಷನ್ 35ಬಿ ಅನುಸಾರವಾಗಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನ ಪರವಾನಿಗೆ ಪತ್ರ DBR APPT No. 11838 / 08040.001 / 2017-18 ಏಪ್ರಿಲ್ 5, 2017 ಪ್ರಕಾರ ಶ್ರೀ ಮಹಾಬಲೇಶ್ವರ ಎಂ ಎಸ್ ಅವರನ್ನು 2017 ರ ಏಪ್ರಿಲ್ 12 ರಂದು ನಡೆದ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸಭೆಯಲ್ಲಿ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಮತ್ತು ಚೀಫ್ ಎಕ್ಸಿಕ್ಯೂಟಿವ್ ಆಫೀಸರ್ (ಎಂಡಿ ಮತ್ತು ಸಿಇಒ) ಆಗಿ ನೇಮಕಮಾಡಲಾಗಿದೆ. ಶ್ರೀ ಮಹಾಬಲೇಶ್ವರ ಎಂ ಎಸ್ ರವರು ಚಾರ್ಟೆಡ್ ತೆಗೆದುಕೊಳ್ಳುವ ದಿನಾಂಕದಿಂದ ಅಂದರೆ, ಏಪ್ರಿಲ್ 15 2017 ರಿಂದ ಮುಂದಿನ ಮೂರು ವರ್ಷಗಳವರೆಗೆ ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಮತ್ತು ಚೀಫ್ ಎಕ್ಸಿಕ್ಯೂಟಿವ್ ಆಫೀಸರ್ ಆಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸಲಿದ್ದಾರೆ.

ಸ್ವತಂತ್ರ ಮತ್ತು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ನಿರ್ದೇಶಕರು

ಕಂಪೆನಿ ಕಾಯ್ದೆ 2013, ಸೆಕ್ಷನ್ 149(6) ಅನ್ವಯ, ಶ್ರೀ ಪಿ. ಜಯರಾಮ ಭಟ್ ಅವರನ್ನು ಹೊರತುಪಡಿಸಿ ನಿಮ್ಮ ಬ್ಯಾಂಕಿನ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಲು ಸೂಕ್ತ ಅರ್ಹತೆ ಉಳ್ಳವರಾಗಿದ್ದಾರೆ ಎಂಬ ದೃಢೀಕರಣ ಪತ್ರವನ್ನು ಎಲ್ಲಾ ಕಾರ್ಯ ನಿರ್ವಾಹಕೇತರ ನಿರ್ದೇಶಕರಿಂದ ಬ್ಯಾಂಕು ಪಡೆದಿರುತ್ತದೆ. ಶ್ರೀಮತಿ ಮೈಥಿಲಿ ರಮೇಶ್, ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕರು ಸಹ ಅದೇ ರೀತಿಯ ದೃಢೀಕರಣ ಪತ್ರ ನೀಡಿದ್ದು, ಅವರು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಲು ಅರ್ಹತೆ ಹೊಂದಿದ್ದು, ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯಲ್ಲಿ ಅವರ ಸೇರ್ಪಡೆಗೆ ಸರ್ವ ಸದಸ್ಯರ ಅನುಮೋದನೆಯನ್ನು ಬರಲಿರುವ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯಲ್ಲಿ ಪಡೆಯಲಾಗುವುದು.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ನಿರ್ವಹಣಾ ಮೌಲ್ಯಮಾಪನ

ನಿಮ್ಮ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸದಸ್ಯರ, ಅಧ್ಯಕ್ಷರ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಮತ್ತು ಪ್ರಧಾನ ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸಮಿತಿಗಳ ಮತ್ತು ಒಟ್ಟಾರೆಯಾಗಿ ನಿರ್ದೇಶಕರ ಮೌಲ್ಯಮಾಪನ ಮಾಡುವ ಪ್ರಕ್ರಿಯೆಯನ್ನು ನಿಗದಿಪಡಿಸಿದೆ. ಅದರಂತೆ ನಿರ್ದೇಶಕರುಗಳ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಮತ್ತು ಸಮಿತಿಗಳ ಮೌಲ್ಯಮಾಪನ ಮಾಡಿ ಈ ಕುರಿತು ನೀಡಿದ ಹೇಳಿಕೆಯನ್ನು ಈ ವರದಿಯ ಭಾಗವಾಗಿ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನ ಪರಿಚ್ಛೇದದಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಇದರೊಂದಿಗೆ ಮಾರ್ಚ್ 14, 2018ರಂದು ನಡೆದ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರುಗಳ ಸಭೆಯಲ್ಲಿ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಮತ್ತು ಪ್ರಧಾನ ಕಾರ್ಯನಿರ್ವಾಹಕರವರ ಮತ್ತು ಒಟ್ಟಾರೆಯಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸಮೀಕ್ಷೆ ಮತ್ತು ಮೌಲ್ಯಮಾಪನಗೈಯಲಾಗಿದೆ.

ಅಲ್ಲದೇ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಮಾರ್ಚ್ 14, 2018ರಂದು ಜರುಗಿಸಿದ ತನ್ನ ಸಭೆಯಲ್ಲಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಸಮಿತಿಗಳ ಮತ್ತು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರುಗಳ ಕಾರ್ಯ ನಿರ್ವಹಣೆಯ ಬಗ್ಗೆ ವಿಶ್ಲೇಷಣೆ ನಡೆಸಿದೆ.

ಗುತ್ತಿಗೆ ಅಥವಾ ಸಂಬಂಧಿತರೊಂದಿಗೆ ವ್ಯವಹಾರಗಳು

ಪ್ರಸ್ತುತ ಅರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ನಡೆದ ಎಲ್ಲಾ ಸಂಬಂಧಿತ ವ್ಯಕ್ತಿಗಳ ವಹಿವಾಟುಗಳು, ಸಾಮಾನ್ಯ ವ್ಯಾವಹಾರಿಕ ನೆಲೆಯಲ್ಲಿದ್ದು, ಅವುಗಳು ಸಂಬಂಧಿಸಿದ ವ್ಯಕ್ತಿ / ಪಕ್ಷಗಳಿಂದ ನಿರ್ದಿಷ್ಟ ದೂರವನ್ನು ಕಾಪಾಡಿಕೊಂಡು ಬರುವ ನೀತಿಯ ತಳಹದಿಯಲ್ಲಿರುತ್ತದೆ. ಸದ್ದಿ ಅವಧಿಯಲ್ಲಿ ಬ್ಯಾಂಕು ತನ್ನ ನಿರ್ದೇಶಕರುಗಳೊಂದಿಗಾಗಲೀ, ತನ್ನ ಪ್ರಮುಖ ಆಡಳಿತಾತ್ಮಕ ಹೊಣೆ ಹೊತ್ತಿರುವ ವ್ಯಕ್ತಿಗಳೊಂದಿಗಾಗಲೀ ಅಥವಾ ಇನ್ನಿತರ ವ್ಯಕ್ತಿಗಳೊಂದಿಗಾಗಲೀ ನಡೆಸಿದ ವಹಿವಾಟುಗಳಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಹಿತಾಸಕ್ತಿಗಳಿಗೆ ವಿರೋಧವಾಗಬಲ್ಲ ಯಾವುದೇ ಪ್ರಮುಖಾಂಶಗಳು ಇರುವುದಿಲ್ಲ. ಹೀಗಿರುವಾಗ ನಮೂನೆ ಎಂ.ಸಿ-2 ಮೂಲಕ ಪ್ರಕಟಗೊಳಿಸುವಿಕೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ. ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಪತ್ರ ಸಮಿತಿ/ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಅನುಮೋದಿಸಿರುವ "ಸಂಬಂಧಿತ ವ್ಯಕ್ತಿಗಳೊಂದಿಗೆ ವಹಿವಾಟು ನಡೆಸುವ ಧೋರಣೆ"ಯನ್ನು ಬ್ಯಾಂಕಿನ ಜಾಲತಾಣದಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ನಿರ್ದೇಶಕರ ಜವಾಬ್ದಾರಿಗಳ ಬಗ್ಗೆ ಹೇಳಿಕೆ

ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ಸೆಕ್ಷನ್ 134(3)(ಸಿ), 134(5) ಮತ್ತು ಕಂಪೆನೀಸ್ (ಅಕೌಂಟ್ಸ್) ರೂಲ್ಸ್ 2014ರ ನಿಯಮ 8ರ ಅನುಸಾರವಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ತಿಳಿಸುವುದೇನೆಂದರೆ:

- (ಎ) ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ತಯಾರಿಸುವಾಗ, ಸೂಕ್ತವಾದ 'ಅಕೌಂಟಿಂಗ್ ಸ್ಟಾಂಡರ್ಡ್ಸ್' ಅನ್ನು ಬಳಕೆ ಮಾಡಿಕೊಂಡಿದ್ದು, ಸೂಕ್ತ ವಿಶ್ಲೇಷಣೆಗಳನ್ನು, ಅವಶ್ಯಕ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲಾಗಿದೆ.
- (ಬಿ) ನಿರ್ದೇಶಕರು ಸೂಕ್ತವಾದ ಅಕೌಂಟಿಂಗ್ ಧೋರಣೆಗಳನ್ನು ಅಂಗೀಕರಿಸಿದ್ದು, ಅವುಗಳನ್ನು ನಿಖರವಾಗಿ ಪ್ರಯೋಗಿಸಿ, ಅಂದಾಜು ಮತ್ತು ತೀರ್ಪುಗಳನ್ನು ಸೂಕ್ತವಾಗಿ ವಿಮರ್ಶಿಸಿ ಸಕಾರಣವಾಗಿದೆ ಎಂದು ತಿಳಿದು, 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಪತ್ರಗಳಲ್ಲಿ ಮತ್ತು ಲಾಭ ನಷ್ಟಗಳಲ್ಲಿ ಸತ್ಯ ಮತ್ತು ನೈಜ ಚಿತ್ರಣವನ್ನು ನೀಡುವಲ್ಲಿ ಆದ್ಯ ಗಮನ ಹರಿಸಿರುತ್ತಾರೆ.
- (ಸಿ) ನಿರ್ದೇಶಕರು, ಬ್ಯಾಂಕಿನ ಆಸ್ತಿಯನ್ನು ಸುಸ್ಥಿರವಾಗಿ ಕಾಪಾಡಿಕೊಂಡು ಬರುವಲ್ಲಿ ವಂಚನೆ ಹಾಗೂ ನಿಯಮಬಾಹಿರತೆ ಮುಕ್ತ ಕುರಿತು ಸಾಕಷ್ಟು ಎಚ್ಚರವಹಿಸಿ ಕಂಪೆನಿ ಕಾಯ್ದೆ 2013 ರ ಅನುಸಾರವಾಗಿ ಸೂಕ್ತವಾದ ಅಕೌಂಟಿಂಗ್ ದಾಖಲೆಗಳನ್ನು ನಿರ್ವಹಣೆ ಮಾಡಿರುತ್ತಾರೆ.
- (ಡಿ) ನಿರ್ದೇಶಕರು ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು 'ಗೋಯಿಂಗ್ ಕನ್‌ಸರ್ನ್' ತಳಹದಿಯಲ್ಲಿ ರಚಿಸಿರುತ್ತಾರೆ.
- (ಇ) ಆಂತರಿಕ ಆರ್ಥಿಕತೆ ನಿಯಂತ್ರಣವನ್ನು ಧೋರಣಾತ್ಮಕವಾಗಿ ನಿರ್ದೇಶಕರು ಸ್ವೀಕರಿಸಿದ್ದು, ಅದನ್ನೇ ಬ್ಯಾಂಕು ಅನುಸರಿಸಿಕೊಂಡು ಬರುತ್ತಿದ್ದು, ಬ್ಯಾಂಕಿನ ಧೋರಣೆಯ ರೀತ್ಯಾ ಆಂತರಿಕ ನಿಯಂತ್ರಣಗೈದಿದ್ದು, ಅದು ಸಾಕಷ್ಟು ಮತ್ತು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ನಿರ್ವಹಿಸಲ್ಪಡುತ್ತಿದೆ.
- (ಎಫ್) ನಿರ್ದೇಶಕರು ಸಂಬಂಧಪಟ್ಟ ಕಾನೂನುಗಳಿಗೆ ಸಂಬಂಧಿಸಿ ಪೂರೈಕೆಗೊಳ್ಳಬೇಕಾಗಿರುವ ವಿವರಗಳನ್ನು ನೀಡುವಲ್ಲಿ ಸೂಕ್ತ ಹಾಗೂ ಸಕಾಲಿಕ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಸಂಯೋಜಿಸಿದ್ದು, ಈ ವ್ಯವಸ್ಥೆಯು ಸೂಕ್ತವಾಗಿ, ಸಕಾಲಿಕವಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ.

ಶಾಸನಬದ್ಧ ಪ್ರಕಟಣೆಗಳು

ಕಂಪೆನಿ ಕಾಯಿದೆ 2013 ಸೆಕ್ಷನ್ 134, ಉಪವಿಭಾಗ (3) ಮತ್ತು ಕಂಪೆನೀಸ್ (ಅಕೌಂಟ್ಸ್) ರೂಲ್ಸ್ 2014, ನಿಯಮ 8(3)ರ ಅನ್ವಯ ಪ್ರಕಟಗೊಳಿಸಲಾಗಿರುವ ಪ್ರಕಟಣೆಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ.

- ಎ) ಶಕ್ತಿಯ ಬಳಕೆ ಮತ್ತು ತಾಂತ್ರಿಕತೆ ಅಳವಡಿಕೆ: ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರ ಸ್ವರೂಪದ ದೃಷ್ಟಿಯಿಂದ ಶಕ್ತಿಯ ಬಳಕೆ ಮತ್ತು ತಾಂತ್ರಿಕತೆ ಅಳವಡಿಕೆ ಕುರಿತಾದ ಕಂಪೆನಿ ಕಾಯಿದೆ 2013 ಸೆಕ್ಷನ್ 134(3) ಅನ್ವಯ, ಬ್ಯಾಂಕಿಗೆ ಇದು ಅನ್ವಯವಾಗುವುದಿಲ್ಲ. ಏನಿದ್ದರೂ ಬ್ಯಾಂಕು ತನ್ನ ಚಟುವಟಿಕೆಯ ಸರ್ವ ಅಂಗೋಪಾಂಗಗಳಲ್ಲಿ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನದ ವಿಪುಲ ಬಳಕೆ ಮಾಡುತ್ತಿದೆ.
- ಬಿ) ವಿದೇಶಿ ವಿನಿಮಯ ಗಳಿಕೆ ಮತ್ತು ಹೊರಹರಿವು: ಪ್ರಸ್ತುತ ವರ್ಷಾಂತ್ಯ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಬ್ಯಾಂಕು ವಿದೇಶಿ ಕರೆನ್ಸಿ ರೂಪದಲ್ಲಿ ₹ 25.40 ಕೋಟಿ ಗಳಿಸಿದೆ ಮತ್ತು ₹ 1.15 ಕೋಟಿ ವ್ಯಯ ಮಾಡಿರುತ್ತದೆ.
- ಸಿ) ಬ್ಯಾಂಕಿನ ಭವಿಷ್ಯದ ವಹಿವಾಟಿಗೆ ತಡೆಯಾಗಬಲ್ಲ ಯಾವುದೇ ಆಚ್ಚೆಗಳು, ವಿಧೇಯಕಗಳು ಬ್ಯಾಂಕಿಗೆ ಲಿಖಿತವಾಗಿ ಯಾವುದೇ ನಿಯಂತ್ರಣ ಕಚೇರಿಗಳಿಂದ, ಕೋರ್ಟುಗಳಿಂದ ಬಂದಿಲ್ಲ.
- ಡಿ) ಆಂತರಿಕ ಆರ್ಥಿಕತಾ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಅದರ ಪರ್ಯಾಪ್ತತೆ: ಆಂತರಿಕ ಆರ್ಥಿಕತಾ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಸಮರ್ಥವಾಗಿ ನಿರ್ವಹಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕು ಸೂಕ್ತವಾಗಿ ಹಾಗೂ ಸಮಗ್ರವಾಗಿ ಕೆಲವು ಮಾನದಂಡಗಳು, ಪ್ರಯೋಗಗಳು ಮತ್ತು ಸಂರಚನೆಗಳನ್ನು ಪಾಲಿಸಿ ಕೊಂಡು ಬಂದಿದ್ದು, ಈ ವ್ಯವಸ್ಥೆ ಸಾಕಷ್ಟು ಪರಿಪೂರ್ಣವಾಗಿದ್ದು ಚುರುಕಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ.
- ಇ) ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪನಾ ವ್ಯಕ್ತಿಗಳು: ಶ್ರೀ ಮಹಾಬಲೇಶ್ವರ ಎಂ ಎಸ್, ಎಂಡಿ ಮತ್ತು ಸಿಇಒ, ಶ್ರೀ ವೈ.ವಿ. ಬಾಲಚಂದ್ರ, ಸಿಎಫ್‌ಒ ಮತ್ತು ಶ್ರೀ ಪ್ರಸನ್ನ ಪಾಟೀಲ್, ಬ್ಯಾಂಕಿನ ಕಂಪೆನಿ ಸೆಕ್ರೆಟರಿ ಇವರುಗಳು ಮಾರ್ಚ್ 31, 2018ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪನಾ ವ್ಯಕ್ತಿಗಳಾಗಿದ್ದು, ಇದು ಕಂಪೆನಿ ಕಾಯಿದೆ 2013ರ ಅನುಸಾರವಾಗಿ ಆಗಿದೆ. ಈ ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪನಾ ವ್ಯಕ್ತಿಗಳಲ್ಲಿ ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷದಲ್ಲಿ ಯಾರೊಬ್ಬರೂ ರಾಜೀನಾಮೆ ನೀಡಿರುವುದಿಲ್ಲ.
- ಎಫ್) ನಿರ್ದೇಶಕರ ಸಂಭಾವನೆ: ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ಸೆಕ್ಷನ್ 197(12) ಮತ್ತು ಕಂಪೆನಿ (ವ್ಯವಸ್ಥಾಪನಾ ವ್ಯಕ್ತಿಗಳ ನೇಮಕಾತಿ ಮತ್ತು ಸಂಭಾವನೆ) ನಿಯಮಗಳು 2014ರ ನಿಯಮಗಳ ಪ್ರಕಾರ ಪ್ರಕಟಿಸಬೇಕಾಗಿರುವ ವಿವರಗಳನ್ನು ಈ ವರದಿಯ ಅನುಬಂಧ VI ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.
- ಜಿ) ಕಂಪೆನಿ ನಿಯಮ 2014 ರ ನಿಯಮ 5 ರಂತೆ ಹಾಗೂ ಕಂಪೆನಿ ಕಾಯಿದೆ 2013 ವಿಭಾಗ 197 ರ ಅನುಸಾರದಂತೆ ಪ್ರಸಕ್ತ ವರ್ಷ 2017-2018ರಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಯಾವ ಉದ್ಯೋಗಿಯೂ ಬಹಿರಂಗ ಪಡಿಸಬೇಕಾದ ಮಿತಿಯನ್ನು ಮೀರಿರುವ ವೇತನವನ್ನು ಪಡೆದಿರುವುದಿಲ್ಲ.

ವಾರ್ಷಿಕ ಮಾಹಿತಿ ಸಲ್ಲಿಕೆ ಸಾರ

ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ಸೆಕ್ಷನ್ 92(3) ಹಾಗೂ ಕಂಪೆನಿ (ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಮತ್ತು ಎಡ್ವಿನ್ಸ್ಟೀಶನ್) ರೂಲ್ಸ್ 2014ರ ನಿಯಮ 12 (1)ರ ಅನುಸಾರವಾಗಿ, ಬ್ಯಾಂಕಿನ ವಾರ್ಷಿಕ ಮಾಹಿತಿ ಸಲ್ಲಿಕೆಯ ಸಾರವನ್ನು/ಪ್ರತಿಯನ್ನು 31, ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ನೀಡಲಾಗಿದೆ (ಅನುಬಂಧ III).

ಆಡಳಿತ ಮಂಡಳಿಯ ಸಭೆಯ ಸಂಖ್ಯೆ

ವರದಿ ವರ್ಷದಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರು ಒಟ್ಟು 17 ಬಾರಿ ಸಭೆ ಜರಗಿಸಿದ್ದು, ವರದಿಯ ವಿವರಗಳನ್ನು ಈ ವರದಿಯ ಭಾಗವಾಗಿರುವ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನ ಪರಿಚ್ಛೇದದಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಮಿತಿಗಳು

ಬ್ಯಾಂಕು 13 ಸಮಿತಿಗಳನ್ನು ಹೊಂದಿದ್ದು ಇವುಗಳು ಅತ್ಯುತ್ತಮ ಸಾಂಸ್ಥಿಕ ಸೇವಾ ನೀಡಿಕೆಗಾಗಿ ಮತ್ತು ಅನ್ವಯಿಸುವ ಕಾನೂನು ಅಗತ್ಯಗಳ ಪೂರೈಕೆ ಹಾಗೂ ಪರಿಪಾಲನೆಗಾಗಿ ರಚಿಸಲ್ಪಟ್ಟಿವೆ. ಆಡಳಿತ ಮಂಡಳಿ ಸಭೆ ಮತ್ತು ಸಮಿತಿಗಳ ಸಭೆಯ ವಿವರಗಳು, ಅವುಗಳ ರಚನೆ, ಶರ್ತುಗಳು / ಉಲ್ಲೇಖಗಳ ಅಧಿಕಾರ, ಪಾತ್ರ ಇತ್ಯಾದಿಗಳನ್ನು ಈ ವರದಿಯ ಭಾಗವಾಗಿ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನದಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನ

ನಿಮ್ಮ ಬ್ಯಾಂಕು ಅತ್ಯುತ್ತಮ ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನವನ್ನು ಪಾಲಿಸಲು ಬದ್ಧವಾಗಿದ್ದು ತನ್ಮೂಲಕ ಬ್ಯಾಂಕಿನ ಸರ್ವ ಪಾಲುದಾರರಾದ ಶೇರುದಾರರು, ಠೇವಣಿದಾರರು, ಇತರೆ ಗ್ರಾಹಕರು ಮತ್ತು ನೌಕರರು ಹಾಗೂ ಸಮಾಜದ ಹಿತಾಸಕ್ತಿಯನ್ನು ಕಾಯ್ದುಕೊಂಡು, ನಿರ್ವಹಣೆಯ ಸರ್ವ ಸ್ವರದಲ್ಲೂ ಪಾರದರ್ಶಕತೆಯನ್ನು ಕಾಪಾಡುವ ಗುರಿ ಮತ್ತು ಬದ್ಧತೆಗಳನ್ನು ಹೊಂದಿರುತ್ತದೆ. ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ವಿವರವಾದ ವರದಿಯನ್ನು ಈ ವಾರ್ಷಿಕ ವರದಿಯ ಅನುಬಂಧ II ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಎ) ಪರಿನಿಯತ ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಷೇರುದಾರರ 93ನೇ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯಲ್ಲಿ, ಮೆ ಅರ್ಬಿ & ಅನಂತನ್, ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಬೆಂಗಳೂರು ಮತ್ತು ಮೆ ಆರ್. ಕೆ. ಕುಮಾರ್ & ಕೋ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಚೆನ್ನೈ ಇವರನ್ನು ಬ್ಯಾಂಕ್ ನ 94ನೆಯ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯವರೆಗೆ ಕೇಂದ್ರ ಲೆಕ್ಕಪರಿಶೋಧಕರನ್ನಾಗಿ ನೇಮಿಸಲಾಗಿತ್ತು. ಮೆ ಅರ್ಬಿ & ಅನಂತನ್ (ಫರ್ಮ್ ನೋಂದಣಿ ಸಂಖ್ಯೆ 000003S), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಬೆಂಗಳೂರು ಅವರು ಬ್ಯಾಂಕಿನ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧನೆಯ ನಾಲ್ಕು ವರ್ಷಗಳ ಅವಧಿಯನ್ನು ಪೂರ್ಣಗೊಳಿಸಿರುತ್ತಾರೆ ಹಾಗೂ ನಿವೃತ್ತಿ ಹೊಂದುತ್ತಾರೆ. ಅವರ ಸಂಸ್ಥೆಯು ಆರು ವರ್ಷಗಳ ವಿಶ್ರಾಂತಿ ಅವಧಿಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ. ಇವರ ಜೊತೆಗೆ, ಮೆ ಆರ್ ಕೆ ಕುಮಾರ್ & ಕೋ, (ಫರ್ಮ್ ನೋಂದಣಿ ನಂ. 001595S), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ಚೆನ್ನೈ ಇವರನ್ನು ಆ ಸಮಯದಲ್ಲಿ ಅನ್ವಯಿಸುತ್ತಿದ್ದ ಎರಡು ವರ್ಷಗಳ ವಿಶ್ರಾಂತಿ ಅವಧಿಯನ್ನು ಗಣನೆಗೆ ತೆಗೆದುಕೊಂಡು, ಬ್ಯಾಂಕ್‌ನ 94ನೆಯ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯವರೆಗೆ ಜಂಟಿ ಕೇಂದ್ರ ಲೆಕ್ಕಪರಿಶೋಧಕರನ್ನಾಗಿ ನೇಮಿಸಲಾಗಿತ್ತು. 2017ರಲ್ಲಿ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಬ್ಯಾಂಕುಗಳ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ವಿಶ್ರಾಂತಿ ಅವಧಿಯನ್ನು ಆರು ವರ್ಷಗಳವರೆಗೆ ತಿದ್ದುಪಡಿ ಮಾಡಿದ್ದು, 2017-18ರ ಅವಧಿಯವರೆಗೆ ಮೆ ಆರ್ ಕೆ ಕುಮಾರ್ & ಕೋ ಅವರ ವಿಶ್ರಾಂತಿ ಅವಧಿಯು ಮುಗಿದು ಕೇವಲ ಮೂರು ವರ್ಷಗಳಾಗಿರುತ್ತದೆ. ಆದ್ದರಿಂದ, ಮೆ ಆರ್ ಕೆ ಕುಮಾರ್ & ಕೋ ಅವರು ಈಗ ಆರು ವರ್ಷಗಳ ಕಾಲ ವಿಶ್ರಾಂತಿಗೆ ಒಳಪಟ್ಟಿರುತ್ತಾರೆ.

ಇವರಿಬ್ಬರ ಬದಲಿಗೆ ಮೆ ಮನೋಹರ್ ಚೌಧರಿ & ಅಸೋಸಿಯೇಟ್ಸ್, (ಫರ್ಮ್ ನೋಂದಣಿ ನಂ. 001997S) ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, ನ್ಯೂ No. 27, ಸುಬ್ರಮಣ್ಯಂ ಸ್ಟ್ರೀಟ್, ಅಬೀರಾಮಪುರಂ, ಚೆನ್ನೈ-600018 ಮತ್ತು ಮೆ ಬದರಿ, ಮಧುಸೂದನ್ & ಶ್ರೀನಿವಾಸನ್, (ಫರ್ಮ್ ನೋಂದಣಿ ನಂ. 005389S) ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, No.132, 2ನೇ ಮಹಡಿ, ಕಾಂತ್ ಕೋರ್ಟ್, ಲಾಲ್‌ಬಾಗ್ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560027 ಇವರು ಜಂಟಿಯಾಗಿ 95ನೇ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯವರೆಗೆ ಶಾಸನಬದ್ಧ ಕೇಂದ್ರ ಲೆಕ್ಕ ಲೆಕ್ಕಪರಿಶೋಧಕರನ್ನಾಗಿ ನೇಮಿಸಲು ಷೇರುದಾರರ ಅನುಮೋದನೆಗೆ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯು ಪ್ರಸ್ತಾಪಿಸಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ, ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಅನುಮೋದನೆಯನ್ನೂ ಸಹ ಪಡೆಯಲಾಗಿದೆ.

ಬಿ) ಸೆಕ್ರೆಟರಿಯಲ್ ಅಡಿಟರ್ ಮತ್ತು ಸೆಕ್ರೆಟರಿಯಲ್ ಅಡಿಟ್ ವರದಿ:

ಕಂಪೆನಿ ಕಾಯಿದೆ, 2013 ಸೆಕ್ಷನ್ 204 ರ ಮತ್ತು ಅಲ್ಲಿ ಉಕ್ತಗೊಂಡ ನಿಯಮಾವಳಿಗನುಸಾರವಾಗಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕು ಮೆ ಗೋಪಾಲಕೃಷ್ಣರಾಜ್ ಹೆಚ್ ಹೆಚ್, ಕಂಪೆನಿ ಕಾರ್ಯದರ್ಶಿ, ಬೆಂಗಳೂರು ಇವರನ್ನು ಬ್ಯಾಂಕಿನ ಸೆಕ್ರೆಟರಿಯಲ್ ಅಡಿಟರ್ ಆಗಿ ನೇಮಿಸಿದ್ದು ಇವರು 31 ಮಾರ್ಚ್ 2018 ರಂದು ಕೊನೆಗೊಂಡ ವರ್ಷದ ಸೆಕ್ರೆಟರಿಯಲ್ ಅಡಿಟನ್ನು ಕೈಗೊಂಡಿರುತ್ತಾರೆ. ಸೆಕ್ರೆಟರಿಯಲ್ ಅಡಿಟ್‌ನ ಅಡಿಟ್ ವರದಿಯನ್ನು ಅನುಬಂಧ IV ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಕೃತಜ್ಞತೆಗಳು

ನಿಮ್ಮ ನಿರ್ದೇಶಕರು, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ, ಇತರ ಸರಕಾರಿ ನಿಯಂತ್ರಣ ಪ್ರಾಧಿಕಾರದ, ಆರ್ಥಿಕ ಸಂಸ್ಥೆಗಳ, ಸಹಭಾಗಿ ಬ್ಯಾಂಕುಗಳ ನಿರಂತರ ಮಾರ್ಗದರ್ಶನ ಮತ್ತು ಬೆಂಬಲಗಳಿಗಾಗಿ ತಮ್ಮ ಹೃತ್ಪೂರ್ವಕ ಕೃತಜ್ಞತೆಗಳನ್ನು ದಾಖಲಿಸಲು ಇಚ್ಛಿಸುತ್ತಾರೆ. ಬ್ಯಾಂಕಿನ ಶೇರುದಾರರ ಠೇವಣಿದಾರರ ಮತ್ತು ಸರ್ವ ಗ್ರಾಹಕರ ನಿರಂತರ ಬೆಂಬಲ, ಸಹಕಾರ ಮತ್ತು ವಿಶ್ವಾಸಗಳಿಗಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಚಿರಋಣಿಗಳಾಗಿದ್ದಾರೆ. ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಉದ್ಯೋಗಿ ಸದಸ್ಯರು ನೀಡಿದ ಸಕ್ರಿಯ ಬೆಂಬಲ, ಬ್ಯಾಂಕಿನ ನಿರಂತರ ಪ್ರಗತಿ ಮತ್ತು ಆದಾಯಕ್ಕಾಗಿ ನೀಡಿದ ಸಹಕಾರಕ್ಕಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಹೃತ್ಪೂರ್ವಕ ಮೆಚ್ಚುಗೆಯನ್ನು ದಾಖಲಿಸುತ್ತಾ ಮತ್ತು ಮುಂಬರುವ ದಿನಗಳಲ್ಲಿ ಬ್ಯಾಂಕನ್ನು ಇನ್ನೂ ಎತ್ತರಕ್ಕೆ ಕೊಂಡೊಯ್ಯುವಲ್ಲಿ ಇವರೆಲ್ಲರ ನಿರಂತರ ಸಹಕಾರವನ್ನು ನಿರೀಕ್ಷಿಸುತ್ತಾರೆ.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಪರವಾಗಿ ಮತ್ತು ಅಪ್ಪಣೆಯೊಂದಿಗೆ,

ಸಹಿ/-
 ಪಿ. ಜಯರಾಮ ಭಟ್
 ಅಧ್ಯಕ್ಷರು
 ಸ್ಥಳ : ಮಂಗಳೂರು
 ದಿನಾಂಕ : ಜೂನ್ 18, 2018

DIRECTORS' 94th ANNUAL REPORT

Your Directors have the pleasure in presenting the 94th Annual Report of the Bank together with the Audited Statement of Accounts for the year ended 31st March 2018 and the Auditors' Report.

PERFORMANCE HIGHLIGHTS

Performance highlights for the reporting financial year are as under:

(₹. in crore)

Particulars	As on / for the year ended 31.03.2018	As on / for the year ended 31.03.2017
Deposits	62871.29	56733.11
Advances	47251.75	36915.70
Investments	15444.45	20219.73
Gross Income	6378.09	5994.74
Operating Profit	1473.16	995.80
Net Profit	325.61	452.26

The total business turnover of the Bank crossed a milestone of ₹1,00,000 crore and stood at ₹110123.04 crore as on 31st March 2018, registering a growth of 17.59 per cent as against the turnover of ₹ 93648.81 crore as on 31st March 2017. The total assets of the Bank increased from ₹ 64038.60 crore to ₹ 70373.68 crore recording a growth of 9.89 per cent for the year 2017-18. The market share of the Bank in business turnover has increased to 0.54 per cent as compared to 0.51 per cent as on 31st March 2017.

The total deposits of the Bank grew from ₹ 56733.11 crore as on 31st March 2017, to ₹ 62871.29 crore as on 31st March 2018, registering a growth of 10.82 per cent.

During the year, low cost deposits of the Bank, viz. Savings and Current Account Deposits have shown growth of 6.83 per cent and constitute 27.99 per cent of the total deposits of the Bank. The market share of the Bank in deposits was 0.54 per cent as against 0.53 per cent previous year.

The total advances grew from ₹ 36915.70 crore as on 31st March 2017 to ₹ 47251.75 crore as on 31st March 2018, an increase of 28.00 per cent. The Credit Deposit Ratio increased from 65.07 per cent to 75.16 per cent reflecting robust credit growth. The priority sector advances increased from ₹ 17238.77 crore to ₹ 20594.27 crore forming 52.83 per cent of Adjusted Net Bank Credit (ANBC) and agricultural advances increased from ₹ 6582.77 crore to ₹ 6877.51 crore which, together with eligible deposit under Rural Infrastructure Development Fund (RIDF), constituted 17.64 per cent of ANBC. Lending under various socio-economic schemes has shown satisfactory progress. The market share of the Bank in loans and advances was 0.56 per cent (Previous year 0.53 per cent)

Consequent to the improved CD Ratio, the total investments declined from ₹ 20219.73 crore as on 31st March 2017 to ₹ 15444.45 crore.

OPERATIONAL PERFORMANCE

The increased CD Ratio, increase in interest income etc. resulted in the improved operating results as reflected in the gross income. The gross income of the Bank for the year ended 31st March 2018 stood at ₹ 6378.09 crore as against ₹ 5994.74 crore showing a growth of 6.39 per cent and the total expenditure (excluding provisions and contingencies) stood at ₹ 4904.92 crore as against ₹ 4998.94 crore for the year ended 31st March, 2017 showing a decrease of 1.88 per cent. The net interest income was ₹ 1857.64 crore, showing a growth of 24.62 per cent over the previous year.

PROFIT

Your Bank earned an operating profit of ₹ 1473.16 crore for the year 2017-18 as against ₹ 995.80 crore for the previous year showing a growth of 47.94 per cent. The net profit of the Bank reduced from ₹ 452.26 crore to ₹ 325.61 crore, due to higher provisioning requirements.

APPROPRIATIONS

The net profit of ₹ 325.61 crore which along with a sum of ₹137.14 crore brought forward from the previous year, aggregating to ₹ 462.75 crore, is appropriated as under:

Appropriation	₹ in crore
Transfer to Statutory Reserve	82.00
Transfer to Capital Reserve	51.05
Transfer to Revenue, General and Special Reserves	115.58
Transfer from Investment Reserve	-24.16
Dividend of 2017 paid during the year 2018	113.04
Tax on dividend paid as above	23.01
Balance carried over to Balance Sheet (including proposed Dividend and tax)	102.23
Total	462.75

DIVIDEND

Having regard to the overall performance of the Bank, the Board of Directors recommend a dividend of ₹ 3 per share i.e. 30 percent on the paid up capital (previous year 40 per cent) for the reporting year. The dividend payout ratio for the year works out to 26.04 percent as against last year's 24.99 percent. In accordance with the revised Accounting Standard (AS)-4 'Contingencies and Events occurring after the Balance Sheet Date notified by the MCA on March 30, 2016, the proposed dividend including dividend distribution tax amounting to ₹ 102.21 crore has not been shown as appropriation from the Profit for the year ended 31st March 2018.

EARNINGS PER SHARE/ BOOK VALUE

The earnings per share (basic) and the book value per share as on 31st March 2018 stood at ₹ 11.52 and ₹ 191.44 respectively.

CAPITAL FUNDS AND CAPITAL ADEQUACY RATIO

The capital funds of your Bank increased from ₹ 5172.16 crore to ₹ 5414.25 crore, registering a growth of 4.68 per cent. The Capital Adequacy Ratio stood at 12.04 per cent as on 31st March 2018, as per BASEL III norms (Previous year 13.30 per cent). The Bank has been consistently maintaining the Ratio well above the minimum of 10.875 percent stipulated by the Reserve Bank of India. The market capitalization as on 31st March 2018 was ₹3247.16 crore with a high of ₹ 5115.20 crore as on 2nd June 2017 and a low of ₹ 3052.16 crore as on 12th March 2018.

NON-PERFORMING ASSETS AND PROVISION COVERAGE RATIO

Your Bank has been focussing on containing the non-performing assets through better credit monitoring as well as intensified efforts to recover the impaired assets. However, in view of the delinquencies in select sectors, impact of RBI's revised framework on resolution of stressed assets etc., the Bank's Gross NPAs as on 31st March 2018 has increased from ₹ 1581.59 crore (4.21 per cent) to ₹ 2376.07 crore by the year end (4.92 per cent). The net NPAs stood at ₹ 1400.51 crore (2.96 per cent) as against ₹ 974.73 crore (2.64 per cent) as on 31st March 2017. Provision Coverage Ratio (PCR) marginally improved to 54.56 percent as on 31st March 2018 from 54.00 per cent as on 31st March 2017.

SEGMENT REPORTING

Pursuant to the Guidelines issued by RBI on Accounting Standard 17 (Segment Reporting), the Bank has identified four business segments viz., Treasury, Corporate / Wholesale Banking, Retail Banking and Other Banking Operations for the year ended 31st March 2018 as under:

- **Treasury Operations:** Bank has earned total revenue of ₹ 1404.18 crore from Treasury operations with a contribution of ₹ 267.76 crore to profit before tax and un-allocable expenditure.
- **Corporate / Wholesale Banking:** The revenue earned by the Bank during the year under report from this Segment was ₹ 2174.98 crore with a negative contribution of ₹ 306.05 crore to profit before tax and un-allocable expenditure.
- **Retail Banking:** This Segment has earned revenue of ₹ 2367.95 crore with a contribution of ₹ 249.28 crore to profit before tax and un-allocable expenditure.
- **Other Banking Operations:** This segment has generated revenues of ₹ 332.57 crore with a contribution of ₹ 50.82 crore to profit before tax and un-allocable expenditure.

FOREX BUSINESS

During the year under report, your Bank achieved a turnover of ₹ 14932.52 crore in foreign exchange business as against ₹ 14561.52 crore in the previous year. The outstanding advances to export sector stood at ₹ 1970.58 crore as on 31st March 2018.

CENTRALISED PAYMENT & RECONCILIATION CELL (CPRC)

To enable timely reconciliation of various transactions carried out through technology enabled payment channels like NEFT, RTGS, IMPS, UPI etc., a separate centralized cell namely Centralised Payment and Reconciliation Cell (CPRC) has been set-up in the Bank which has improved the reconciliation and resolution of disputes, if any, in relation to these transactions.

INVESTOR RELATION CELL

In view of the changed business dynamics, shareholders' expectations and regulatory & reporting mechanism, a regular connect with the shareholders is necessary. In this regard, with a view to disseminate corporate information on voluntary basis to the shareholders through email (wherever made available) about financial results, major events, articles about the Bank in the media etc., Bank has formed an "Investor Relation Cell" in the month of July 2017.

'IND AS' IMPLEMENTATION

As per the erstwhile roadmap given by Reserve Bank of India (RBI) vide circular dated February 11, 2017, transition to "Indian Accounting Standards (Ind AS)" in banks were to commence from the accounting period beginning April 1, 2018 onwards. However, in its 'Statement on Developmental and Regulatory Policies' dated April 5, 2018, the regulator has deferred the implementation of Ind AS for Scheduled Commercial Banks by one year i.e. from the accounting period beginning April 1, 2019 and your Bank would proceed to carry out the strategy laid out by its Audit Committee of the Board, for facilitating effective and successful implementation of Ind AS on the revised transition date in accordance with the relevant guidelines.

In this regard, your Bank in consultation with M/s Ernst & Young (EY), has conducted a diagnostic study on various disparities between current Accounting framework and Ind AS and ascertained various areas having an impact on measurement, accounting and disclosure of financial assets and liabilities and provisioning requirements. An IT Diagnostic Study was also conducted identifying robust changes in CBS and IT systems of the Bank, to accommodate Ind AS. Further, as stipulated by RBI, your Bank has also duly submitted the Proforma Ind AS Financial statements for the half year ended September 30, 2016, and for the quarter ended June 30, 2017.

SUBORDINATED DEBT INSTRUMENTS

Bank had issued subordinated debt instruments [i.e. Unsecured Non-Convertible Subordinated (Lower Tier-II) Debt Instruments] as part of Tier II Capital Structure under four series namely: Series I (₹ 120.50 crore), Series II (₹ 29.50 crore), Series III (₹ 200.00 crore) and Series IV (₹ 250.00 crore) which were issued on 30.06.2007, 29.03.2008, 27.09.2008 and 17.11.2012 respectively, with each Series having a maturity

tenure of 120 months from the date of issue. Your Bank has ensured payment of interest on these debt instruments on a timely basis since the issue of respective debt instruments. Further, during the reporting year, Bank had issued Certificate of Deposits (CDs) in different tranches to meet the short term liquidity mismatch and the amount outstanding under CDs as on 31st March 2018 stood at ₹ 2173 crore.

During the reporting year, the Bonds issued under Series I (₹120.50 crore) and Series II (₹ 29.50 crore) were redeemed upon maturity on their respective due dates i.e. 30.06.2017 and 29.03.2018 along with payment of interest for the broken period. Balance amount of subordinated debt instruments with progressive discounting have been considered for capital adequacy ratio as per the RBI Guidelines.

CREDIT RATING

ICRA Limited (“ICRA”) and Credit Analysis and Research Limited, (“CARE”) have been rating the aforesaid debt instruments over the past few years and during the reporting financial year, these rating agencies have retained the rating at “ICRA A” and “CARE A” respectively. The instruments with these rating are considered to have adequate/high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.

In addition, the ICRA has rated the CDs issued by the Bank and has assigned ICRA A1+. The instruments with this rating are considered to have very strong degree of safety regarding timely payment of financial obligations. Such instruments carry lowest credit risk. The modifier “+” reflect the comparative standing within the category.

DIVIDEND DISTRIBUTION POLICY

Your Bank has adopted a Policy on distribution of Dividend to the shareholders pursuant to the Regulation 43A of the SEBI (LODR) Regulations, 2015. Gist of the Dividend Distribution Policy is as under:

- Being a Banking entity, Dividend Distribution Policy is guided by the RBI Circular DBOD.No. BP.BC.8821.02.67/2004-05 dated May 5, 2005 with regard to eligibility criteria for distribution of dividend.
- Factors considered for recommendation of dividend include both internal factors such as financial performance, dividend payout trends, tax implications, corporate actions and external factors such as shareholders’ expectations, macro environment etc.
- Factors considered for determining the quantum of dividend include financial performance, capital fund requirements to support future business growth, having regard to the dividend payout ratio prescribed under the aforesaid RBI Guidelines etc.

The Dividend Distribution Policy of the Bank is available in our Bank’s website at <https://karnatakabank.com/investor-portal/corporate-governance>.

INTEGRATED REPORTING

In today’s era, although organisations in India operate in local jurisdictions, the developed countries’ working culture and disclosure standards have been influencing over the past few years and is shaping the internal processes and also external processes. As such, reporting standards and disclosure requirements are being aligned to international standards and efforts are being made both by (i) Indian Corporates (i.e. taking steps in this regard on a voluntary basis) and (ii) Regulators (such as MCA, RBI, SEBI etc.) are considering progressive phase-wise initiatives in the reporting and disclosure standards. Some of the examples of internationally aligned reporting standards are introduction of IFRS (i.e. INDAS), Integrated Reporting (IR), XBRL Reporting, BASEL Standards etc.

Further, the Securities and Exchange Board of India (SEBI) is working towards improving the disclosure standards of listed entities in India in consultation with the industry bodies and stock exchanges etc. and thus, suggested the listed entities to introduce the concept of “Integrated Reporting” (IR) based on the “International Integrated Reporting Council’s (IIRC) Framework”.

Your Bank being a listed entity, an attempt is made to address the concepts introduced under the IIRC Framework and going forward, the reporting/disclosure standards will be aligned with the IIRC model with a view to implement comprehensive structure of reporting in the years to come. In this context, IIRC Framework also provided a timeline of not more than three years for the entities to realign their reporting standards in accordance with the IR framework.

Further, presentation of the Integrated Reporting (IR) is under nascent stages, and therefore, your Directors opine that adoption of entire IIRC framework by the industry at large would require aligning reporting/disclosure in consonance with the Indian regulatory standards wherein, most of the financial and non-financial disclosures are already being made as per the formats prescribed by various Indian Regulators as stated above. However, this is a transition phase for the overall listed entities' community. As regards the Bank's IR, a comparative table given below will provide details of disclosures that are being made over the past few years and the IR elements.

Your Bank is in the business of banking i.e. playing a fiduciary role in overall socio-economic growth of the country by safeguarding the depositors' interest and providing quality financial support to the enthusiasts who have been making an impact in the society not only for their own profit, but also providing employment to many needy citizens. The Bank in its 94 years of existence, touched many lives through financial support, social support, financial inclusion and generation of employment etc. and the success of its business model has been mainly by focusing on quality of service to stakeholders. As the decades pass by, new technological revolutions are shaping the new age banking and Karnataka Bank has been adapting itself to the new processes and systems to meet the expectations of the customers yet, keeping intact the core values and identity. To illustrate, Karnataka Bank was one of the first few private sector banks to adopt core banking solution (CBS) in India. Further, your Bank believes that, concepts that have emerged in the recent times such as mobile based banking, block-chain, Unified Payment Interface, fin-tech business etc. are only derivatives of the disruptive technologies and the future of banking across the globe is subject to adaption of newer technologies by Banks and, Karnataka Bank has been proactively initiating steps to adopt itself to innovative systems from time to time. In this direction, a Transformation Plan is being worked out at strategic level to assess suitable technologies and processes and systems.

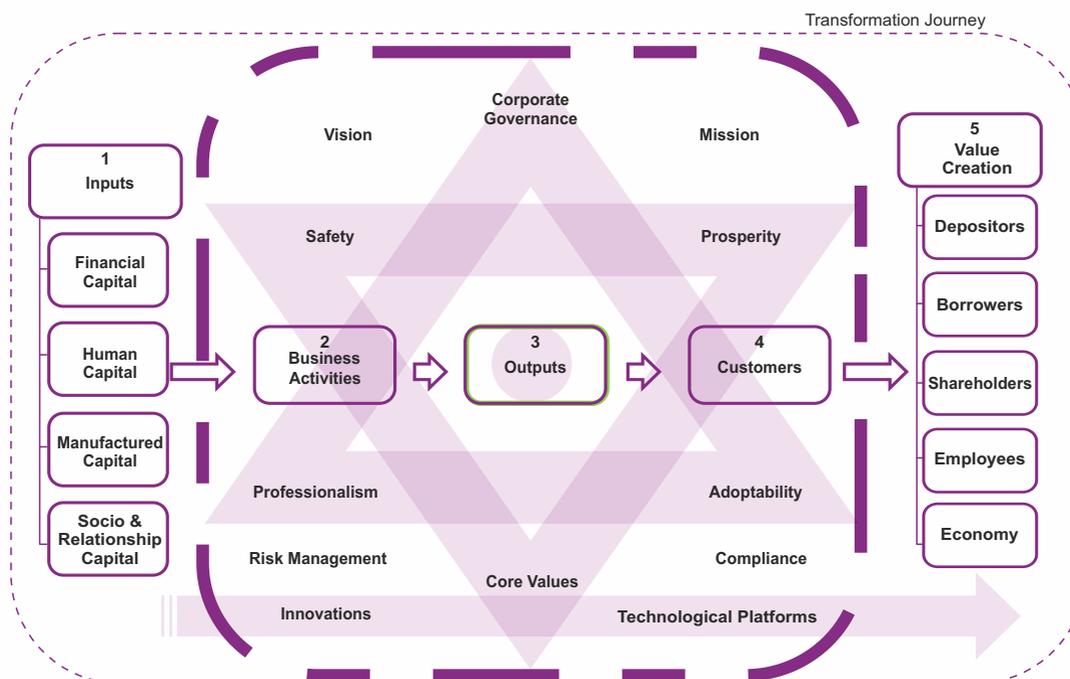
Table on comparative statement with respect to IR and Bank's disclosures that are being made:

IR Framework's content elements	Reporting provided in this Annual Report
<p>Eight Content Elements :</p> <ol style="list-style-type: none"> 1. Organizational overview and external environment 2. Governance 3. Business model 4. Risks and opportunities 5. Strategy and resource allocation 6. Performance 7. Outlook 8. Basis of preparation and presentation 	
<p>1. Organizational overview and external environment <i>What does the organization do and what are the circumstances under which it operates?</i></p> <p>Ownership</p> <p>Operating Structure, principal activities and markets, competitive landscape and market positioning.</p>	<p>Karnataka Bank is in the business of banking.</p> <p>With a view to uphold the best corporate governance practices, Founders of this Bank carefully designed the business model wherein, Bank does not have any promoter and only the best professionalism prevails. In the Indian scenario, this model is now being adopted by many companies. Back in the era of 1920s, non-promoter concept was used to ensure there is no conflict of interest at the helm of leadership. Bank's Board/ Management has been ensuring handing over of the stewardship to the team of persons who possess required caliber. Healthy sustenance of the Bank has always been kept in mind while defining succession planning at the top levels. Your Bank's shares are held by the public at large and shareholding pattern as on March 31, 2018 has been provided under Annexure III.</p> <p>Your Bank operates through 'Branch Banking Model' and also 'Digital Banking Model' and follows three tier administrative structure comprising of Head Office at the apex level, Regional Offices at the administrative level and Branches as business centers. Its principal activities include acceptance of deposits and lending for earning interest and fees. Karnataka Bank operates in various states in India and the details are provided under "Distribution Network" Section provided as part of this Directors' Report.</p>

External environment	Details on external environment, regulatory changes and their impact on the banking industry as well the bank besides risks and the opportunities are detailed under "Management Discussion Analysis(MDA)" Section which is provided as part of this Directors' Report.
<p>2. Governance <i>How does the organization's governance structure support its ability to create value in the short, medium and long term. Specific processes used to make strategic decisions.</i></p>	<p>Your Bank being regulated entity, adheres to the norms prescribed under Banking Regulation Act, 1949 wherein, guidance on constitution of the Board of the banks has been narrated. Accordingly, constitution of the Board of Directors of the Bank conforms to the provisions of Section 10B of the Banking Regulation Act, 1949, Section 149 of the Companies Act, 2013 and SEBI LODR. The Board consists of eminent persons drawn from specialized fields such as Banking, Finance, Accountancy, Law, Agriculture and Rural Economy, Cooperation and SSI, Information Technology etc.</p> <p>The progress of the Bank is being reported to the Board/Board level Committees on a periodical basis and the Directors provide feedback to the Management for further improvement in the operations of the Bank. Further, Board of Directors has also formed sub-committees to take advantage of the skills and expertise of directors concerned. Terms of reference and number of meetings held etc. are provided under "Corporate Governance Report" (Annexure II)</p> <p>Further, Bank's Corporate Governance Report is prepared in line with the extant regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ['SEBI LODR'].</p> <p>Further, the Management also has many committees of executives for the day-to-day management and to implement new initiatives.</p>
<p>3. Business Model <i>What is the organization's business model. (Inputs, Business activities, Outputs, Outcomes)</i></p>	A detailed diagram provided in subsequent page provides an insight on Bank's business model.
<p>4. Risks and Opportunities <i>What are the specific risks and opportunities that affect the organization's ability to create value over the short, medium and long term, and how is the organization dealing with them etc.</i></p>	Details have been provided under MDA.
<p>5. Strategy and Resource allocation <i>Where does the organization want to go and how does it intend to get there?</i></p>	<p>As detailed above, your Bank has been taking initiatives to adopt itself to changing scenarios to meet the expectations of the stakeholders. In this directions, your Bank defines corporate goals on an annual basis and the performance is reviewed on a periodical basis.</p> <p>However, technological advancements are impacting all industries across the globe and Bank has time and again initiated steps to transform itself through business process re-engineering or through transformation plan after carefully studying the pros and cons of such advancements. Accordingly, with a view to reposition</p>

	the Bank as 'Relevant and Significant Bank', a transformation project has been launched during the reporting financial year partnering with Boston Consulting Group (BCG). A brief about the strategies included under transformation project adopted by the Bank has been detailed under "Transformation Project" Section under this Directors' Report.
<p>6. Performance <i>To what extent has the organization achieved its strategic objectives for the period and what are its outcomes in terms of effects on the capitals</i></p>	Both financial and non-financial performance achieved by the Bank during the reporting period has been detailed under this Directors' Report along with its impact on capital.
<p>7. Outlook <i>What challenges and uncertainties is the organization likely to encounter in pursuing its strategy, and what are the potential implications for its business model and future performance</i></p>	Outlook of the banking industry, changes in the socio-economic conditions, changes in the regulatory environment, and their impact on business model and future performance etc. have been detailed under MDA.
<p>8. Basis of preparation and presentation <i>How does the organization determine what matters to include in the integrated report and how are such matters quantified or evaluated</i></p>	As aforesaid, the concept of IR is in the nascent stages in Indian reporting structure, however, most of the content elements provided under the IR Framework have already been reported under various formats as desired by various regulators such as RBI, MCA, SEBI etc. and Bank will continue to adhere to the standards of reporting as per the expectations of the regulators by pooling the best resources.

BUSINESS MODEL



1. INPUTS

Financial Capital	Human Capital	Manufactured Capital	Socio-Relationship Capital
<ul style="list-style-type: none"> • Deposits from public • Raising funds in the form of equity, debt etc. • Internal own funds (i.e. Reserves and Share Premium Account). 	<ul style="list-style-type: none"> • Karnataka Bank has 8185 employees who have been regularly updating their skills to provide best in the class banking services. 	<ul style="list-style-type: none"> • The Bank's business is operated through branch-banking and digital banking channels including ATMs, Internet Banking, Mobile Banking, POS, e-Lobbies etc. • The Bank has 800 branches spread across 22 states and 2 Union Territories as on March 31, 2018. 	<ul style="list-style-type: none"> • Bank has been making efforts over the years by contributing to society through its financial inclusion branches. Bank has touched 547 villages of 106 Gram Panchayats through "Brick and Mortar" Branch approach as on March 31, 2018. • The Bank also provides assistance through its Corporate Social Responsibility (CSR) Programme and details of its contribution made during the year are provided under Annexure V.
Further details have been provided at the beginning of the Directors' Report.	Further details have been provided under this Directors' Report.	Further details have been provided under this Directors' Report.	Further details have been provided under this Directors' Report.

Banking is a service oriented technology based industry and utilization of natural resources plays only a supportive role to the main activity.

2. Business Activities

- By engaging various capital forms, Bank deploys its funds by lending and investing.
- In this process, Bank also sells third party products such as Bancassurance, Mutual Funds etc.

3. Outputs

- By employing various forms of capitals and deployment of funds, Bank earns interest/commission in funded and non-funded exposures by retaining a margin between borrowing rates and lending rates.
- Bank earns commissions, processing fees, profit on sale of investments etc.

4. Outcomes and 5. Value creation

- Business turnover, operating profit, interest income, Bank's operating profit etc. are outcomes of the process.
- In its 94 years of existence, Bank has played a pivotal role in many lives by providing timely servicing of interest to depositors, lending to borrowers at competitive rates, creating employment, distributing dividend on a consistent basis to the shareholders and besides value creation by way of increase in market capitalisation.
- Contributing to society through its Financial Inclusion and CSR Programmes and enabling the weaker section to improve their standard of living.

MANAGEMENT DISCUSSION AND ANALYSIS

During the year 2017-18, global economic growth is estimated to have reached 3.7%, a significant acceleration compared to growth of 3.2% in 2016 and the highest growth rate since 2011. At the global level, growth is expected at 3.9% in 2018. However, economic prospects remain vulnerable to changes in the trade policy, a sudden deterioration in global financial conditions and rising geopolitical tensions. Further, higher interest rates in the US and any changes in the trade treaties generally lead to outflow of foreign funds from emerging markets. Global inflation is also likely to rise in 2018.

Against the back drop of turbulent international economic scenario, the Indian financial system showed resilience, amidst stressed balance sheets in Banking and Corporate Entities. A cyclical economic recovery has taken hold as the effects of demonetization and the GST receded. This trend is seen extending into FY19 with growth benefitting from higher public capital spending and recovering private business sentiment. Incoming economic data remains largely encouraging, which may improve the GDP growth in the coming fiscal. International Monetary Fund (IMF), in its latest World Economic Outlook, has estimated India to grow at 7.4 per cent in 2018.

Consumer Price Inflation (CPI) stood at 4.28% in Mar'18 compared to 3.89% in the previous year showing an increasing trend. However, the Wholesale Price Inflation (WPI) eased from 5.17% as on March 2017 to 2.47% as of March 2018. In FY18, the Index of Industrial Production (IIP) grew by 4.3%, lower than 4.6% growth recorded in the previous year. It is the highest growth recorded in the past 6 years barring FY17. Electronics, pharma and automobiles continue to be the main drivers of growth during the last financial year.

In view of various factors such as global crude oil prices, fiscal slippage, significant rise in households' inflation expectations, HRA revisions by various state governments, revision in the MSP formula for kharif crops and IMD forecast of normal monsoon, RBI has increased the policy repo rate under the LAF by 25 bps to 6.25% after 4 years in its second bi-monthly Monetary Policy statement 2018-19. The medium-term target for headline inflation is kept at 4% on a durable basis.

DEVELOPMENTS IN THE BANKING SECTOR

The financial year 2017-18 was yet another challenging year for Indian banks with slow deposit growth and slow but improved credit growth, continued stress on asset quality, large scale frauds, high provisioning costs and compliance with stringent regulatory requirements etc. However, access to banking system has improved over the years due to persistent government efforts to promote banking-technology and to promote expansion in unbanked and under-banked areas. Also, some of Payment Banks, Small Financial Banks, Payment apps, Fintech/Startup Companies, etc. have started offering innovative financial/payment products and your Bank treats it as an opportunity for co-operation and collaboration wherever necessary in furthering the agenda of financial inclusion.

Domestic financial market segments have been mainly driven by idiosyncratic factors, barring phases of overwhelming global spillovers that impacted equity and forex markets intermittently. Excess liquidity, which had persisted for a few months following demonetization, turned into deficit towards close of the year. Bond markets have experienced some drying up of liquidity as yields rose amidst concerns about inflation and the fiscal situation. The credit market, which was overcast with risk aversion and disintermediation, has exhibited a steady improvement in recent months with credit growth being in double digits since December 2017. Sizeable investments by mutual funds into equity displaced the hitherto dominant position of foreign investors.

In the banking sector as such, credit expanded by 10.3 per cent while deposits grew by 6.7 per cent in the financial year 2017-18. Banking sector was embroiled in NPA issues and a large number of frauds which dissuaded growth of credit to industry. On the whole, distressed assets are posing serious problems and the Central Government, Regulator and Banks are making coordinated efforts to overcome the said menace.

Besides, the Government of India has made an attempt to streamline the process of resolution of NPA and stressed assets by amending the Insolvency and Bankruptcy Code (IBC), which is emerging as a good tool in the hands of lenders. Further, RBI has also made an attempt to rationalize the system of treating the stressed assets through its circular viz. "Resolution of Stressed Assets – Revised Framework" dated February 12, 2018.

OPPORTUNITIES

Union Budget of 2018-19 has given emphasis on agriculture and rural development, healthcare to under privileged, education, MSME and infrastructure in order to set the tone for future growth. Besides, Government's Policy initiatives are focused on building a strong, stable and resilient financial system and thrust on institutional farm credit etc., which are expected to support Bank's credit growth. Further, Government's plans to onboard Banks and corporates on TReDS [Trade Electronic Receivable Discounting System] platform. TReDS is an institutional mechanism for facilitating the financing of trade receivables of MSMEs through multiple financiers and will enable discounting of invoices/bills of exchange of MSME sellers against large corporates.

The India Meteorological Department (IMD) has predicted normal monsoon this year with a "very less probability" for 2018 to be a drought year. Normal rainfall boosts farm production which, in turn, increases rural demand and helps the overall economy. Further, Government's thrust on infrastructure development besides technological advancement in the manufacturing and MSME sectors may open up avenues to Banks to finance these projects. The improved employment in the country, higher income levels, introduction of 'Housing For All' scheme etc. augur well for the long term sustainable growth of retail lending in the Indian market. Government's inclusive growth agenda may also bring additional business to banks.

OUTLOOK

Economic activity is expected to gather pace in 2018-19, benefitting from a conducive domestic and global environment. First, the teething troubles relating to implementation of the GST are receding. Second, credit off-take has improved in the recent period and is becoming increasingly broad-based, which portends well for the manufacturing sector and new investment activity. Third, large resource mobilization from the primary market could strengthen investment activity further in the period ahead. Fourth, the process of recapitalization of public sector banks and resolution of distressed assets under the Insolvency and Bankruptcy Code (IBC) may improve the business and investment environment. Fifth, global trade growth has accelerated, which is expected to encourage exports. Sixth, the thrust on rural and infrastructure sectors in the Union Budget could rejuvenate rural demand.

RISK AND CONCERNS

In the normal course of business, banks are exposed to various risks, namely, Credit Risk, Market Risk and Operational Risk, besides other residual risks such as Liquidity Risk, Interest Rate Risk, Concentration Risk, Strategic Risk, Reputation Risk etc. With a view to efficiently manage such risks, your Bank has put in place various risk management systems and practices. In line with the guidelines issued by the Reserve Bank of India from time to time, your Bank continues to strengthen various risk management systems that include policies, tools, techniques, systems and other monitoring and forewarning mechanisms.

Your Bank aims at enhancing and maximizing the shareholder value by achieving appropriate trade-off between risks and returns. Your Bank's risk management objectives broadly cover proper identification, assessment, measurement, monitoring, controlling, mitigation and reporting of the risks across various business segments of the Bank. The risk management strategy adopted by your Bank is based on a clear understanding of the risks and level of risk appetite, which is dependent on the willingness of your Bank to take risks in the normal course of business. A Board level committee, viz., Integrated Risk Management Committee periodically reviews the risk profile, evaluates the overall risk faced by the Bank and develops policies and strategies for its effective management.

Various senior management committees such as Credit Policy Committee (CPC), Asset-Liability Management Committee (ALCO), Operational Risk Management Committee (ORMC) etc operate within the broad policy framework of the Bank to ensure and enhance the risk control and governance framework within the Bank.

The Risk Management Department at Head Office oversees the overall implementation of various risk management initiatives across the Bank.

In line with the guidelines issued by RBI, your Bank has taken the necessary steps to move over to Basel II Advanced Approaches as per the Road Map approved by the Bank's Board in this regard. As a part of the Basel III, Pillar III-Market Disclosure requirement, your Bank has made a detailed disclosure, which is appended to this report as Annexure I. The Bank conforms to the Basel III guidelines from April 1, 2013.

In compliance with Basel guidelines, the Bank has put in place a policy document for Internal Capital Adequacy Assessment Process (ICAAP) to evaluate its capital adequacy relative to its risks. Stress testing framework for various stress scenarios is also put in place for better understanding of the likely impact of adverse market movements/events on the capital and earnings. The results of the ICAAP and Stress testing are reviewed periodically to assess the capital requirement for the projected business growth, keeping in view the risk appetite and risk profile of the Bank. A Board level Committee, viz., Internal Capital Adequacy Assessment Committee (ICAAC), reviews the risk appetite, risk profile, business projections as well as capital assessments of your Bank at periodical intervals

To evaluate and review the performance of various business units/products/customers etc., your Bank has introduced Fund Transfer Pricing (FTP) and Customer Profitability Management Systems (CPMS) for better management of risk and return. FTP and CPMS enable the Bank to assess the profitability at various levels like branch, product, customers, accounts, regions etc. The system enables the Bank to perform various profitability related analyses and helps the Bank to make more business-focused decisions to increase the long-term profitability.

For continuous monitoring of customer induced transactions under various Alternate Delivery Channels (ADC) and Core Banking Solution (CBS), your Bank has implemented Enterprise Level Fraud Risk Management System (ELFRMS) in September 2016. This is an automated transaction monitoring system which, based on a range of scenarios, triggers various alerts for carrying out analysis from various risks and fraud angles. The system acts as a check on potential fraud incidents as a preventive measure and is intended to identify the potential fraudulent transactions covering various channels like internet banking, mobile banking, debit card, POS, CBS etc. on real time basis, based on predefined probable fraud scenarios.

In line with guidelines issued by RBI, your Bank has nominated a Chief Information Security Officer (CISO), who is responsible for articulating and enforcing the policies that Bank uses to protect the information assets apart from coordinating security related issues in implementation of new systems under Information Technology in the Bank.

Your Bank has been complying with the RBI/other regulatory instructions relating to cyber security threat advisories and during the reporting year, Bank has participated in Cyber Security Drills conducted by IDRBT and RBI-CSITE with a view to strengthen its internal cyber resilience system.

TRANSFORMATION PROJECT – ‘PROJECT VIKAAS’

Being a time-tested Bank and in its endeavor to continue to be a “Relevant and Significant Bank” your Bank has initiated a transformation project namely – ‘Project Vikaas’ to meet the growth aspirations by focusing on people and driven by technology.

The transformation exercise is mainly focusing on (a) growth with improved sales productivity and designing new products (b) cost optimization with process automation and digitization as well as NPA management (c) profitability boosters with pricing optimization and focus on fee income and (d) shareholder value enhancement through investor engagement, communication and corporate branding. Human resources, digital and IT transformation are identified as the main enablers for transformation by focusing on the entire ecosystem of the Bank.

Your Bank has partnered with Boston Consultancy Group (BCG), a leading global management consulting firm and world’s leading advisor on business strategy. BCG has the experience of guiding business transformation of more than 750 large as well mid-sized organisations.

Towards this direction, Bank has formed an internal core team consisting of executives to implement and monitor the progress of the transformation milestones and fortnightly meetings are held to ensure that the actions taken are in the desired direction with quarterly briefing to the Board. Project Vikaas is a long term plan and expected to play a major role in realizing aspirational goals culminating in emergence of new KBL coinciding with the celebration of centenary year of the Bank in 2024.

DISTRIBUTION NETWORK

During the year under report, your Bank has opened 36 new branches in 11 states - one each in the states of Punjab, Tamil Nadu, Rajasthan, Delhi and Sikkim, 2 each in the states of Kerala, West Bengal, Andhra Pradesh and Telangana, 4 in Maharashtra and 19 in Karnataka. Out of these 36 branches, 8 branches have been opened in unbanked rural centres under financial inclusion initiatives of the Bank.

As at 31st March 2018, your Bank has 800 banking outlets and 2 extension counters spread across 22 States and 2 Union Territories. Apart from the above, your Bank has 12 Regional offices, an International Division, a Data Centre, a Customer Care Centre, 4 Service branches, 2 Currency Chests, 2 Central Processing Centre's and 5 Asset Recovery Management branches. Further, New Delhi - Kalkaji branch has been merged with New Delhi - Chittaranjan Park branch.

Further, for better ambience and improved customer service, your Bank has shifted 21 branches/offices to new premises during the year 2017-18.

CUSTOMER SERVICE

Every customer is important to us. Keeping this in mind, several customer-centric initiatives have been introduced by your Bank during the year under report.

Bank has rolled out the Single Window Service concept at 44 branches during the Financial Year 2017-18 thus extending this facility to 64 branches as on March 31st 2018.

Further, the Government has amended the "Prevention of Money Laundering (Maintenance of Records) Rules 2005" with effect from June 1, 2017 to facilitate linking of Aadhaar to bank accounts. Aadhaar (Enrolment and Update) Regulations 2016 has been amended to enable all the scheduled commercial Banks to act as Registrars for carrying out Enrolment and Updation Service inside the premises of bank branches and banks are directed to have such enrolment centres in minimum of 10% of their branches. As such your bank has identified 80 centers for facilitating aadhaar enrolment.

Bank is actively involved in putting in place system and procedures on banking services rendered to customers as per the guidelines received from RBI, IBA and BCSBI from time to time.

DIGITAL BANKING INITIATIVES

Bank has adopted the strategy of 'Managing channels instead of Managing Branches' and has been pioneer in adapting technology driven delivery channels i.e., digital channels and bringing out innovations and value additions in its existing digital channels. The major digital initiatives taken by the bank during the FY 2017-18 are:

- Introduction of "KBL Image Debit Card" a personalised image debit card.
- Introduction of Cash Recyclers to use a single machine for Deposit/Withdrawal of cash.
- Stepping into social Media Channels by opening Bank's official pages in FaceBook, Twitter, Instagram & YouTube.
- Revamping of Bank's Corporate Website to enhance the features and keep the customers engaged.
- Integration of KBL Locator to enable tracking of Bank branches/ATMs through Bank's Corporate Website and Mobile Banking Applications.
- Introduction of Debit Card Blocking facility, Domestic/International usage Switch On/Off and Card limit setting through IVR, Internet Banking and Mobile Banking.
- Enhancement in Internet Banking UI/UX.
- Enhancement in KBL Mobile Banking with features of Online Fixed Deposits/Recurring Deposits Opening, AADHAAR Seeding, Online Debit Card Blocking services.
- Bharat Bill Payment System (BBPS) – is an integrated bill payment system which will offer interoperable online bill payment service to customers.
- KBL-eCOLLECT which enables institutions to collect fees online.
- Launching of Fixed Asset Management System – To manage and automate the various Fixed Assets of the Bank at Treasury and Accounts Department.
- Automation of Inspection & Audit Process.

Besides, Bank will continue to put efforts in the direction of introducing products/services to cater to the needs of present and prospective customers base and to be a 'one-stop-shop' for all financial requirements.

PARABANKING ACTIVITIES

With an aim to provide diversified financial products and services to maximize value added services to the customers, Bank provides Para-Banking, third party products such as Life Insurance, General Insurance, Mutual Funds etc. Bank has tied up with LIC of India, PNB MetLife India Insurance Co. Ltd., Universal Sompo General Insurance Co. Ltd., Bajaj Allianz General Insurance Co. Ltd. for distribution of insurance products and with various Mutual Fund houses for selling units of Mutual Funds. Also, the NPS facility(National Pension Scheme) is extended to all 800 branches.

AWARDS AND RECOGNITIONS

Your Bank has bagged following awards during the year under report in recognition of its achievement under technology initiatives, social banking, export performance etc.

- IBA – Banking Technology Awards 2018, under the Small Bank Category.
 - [a] Runner up – Technology Bank of the Year.
 - [b] Runner up – Best use of Digital and Channels Technology.
 - [c] Runner up – Best Payment Initiatives.
- ASSOCHAM Social Banking Excellence Award 2017 under the category “Overall Best Social Bank for Small Bank Class”.
- ET NOW BFSI (Banking Financial Services and Insurance) Awards, 2018 under the categories ‘Bank with more Rural Branch expansion’ and ‘Bank with leading Financial Inclusion initiatives’.
- Award for achieving 100% Branch activation of the social security scheme Atal Pension Yojana, in the ‘Atal Pension Yojana, People First Campaign – Uttar Pradesh’, organized by Pension Fund Regulatory Development Authority (PFRDA).
- ‘Best Financial Services and Foreign Exchange Earner in Southern Region’ award for the year 2016-17 under GOLD Category, instituted by FIEO (Federation of Indian Export Organisations).
- ASSOCHAM India – SMEs Excellence Award 2017, for rendering Excellent Service in SME Sector under Private Sector category, instituted by ASSOCHAM, India.
- Appreciation certificate “Impactful Financial Inclusion through Innovations and Process” for the bank’s contribution in the Financial Inclusion space, instituted jointly by Union Bank of India and CNBC Tv18.
- Atal Pension Yojana – Golden Trophy” under Private Bank Category in the Challengers Gold’ campaign for the Atal Pension Yojana Social Security Scheme, conducted by PFRDA.
- Best Bank Award among Small Banks for use of Technology for Financial Inclusion, instituted by IDRBT.
- Winner in ‘Atal Pension Yojana – Brand Ambassador Trophy’ contest, for the Atal Pension Yojana – Social Security Scheme, conducted by PFRDA.
- ISO 9001: 2015 Certification: bagged by Staff Training College, Mangaluru, for compliance to quality management standards, instituted by TVE Certification Services Pvt. Ltd., Trichy.
- Atal Pension Yojana Award: Winner under other private sector banks category, in the Atal Pension Yojana campaign conducted by PFRDA, and bagged ‘Indian Pension League [IPL]-Become the Best of the Best trophy.
- STP Award 2016: 2nd Prize in recognition of Bank’s outstanding payment formatting and straight through rate, instituted by Bank of New York, Mellon.
- MSME Banking Excellence Awards 2016, under the category - CSR Initiatives and Business Responsibility Award– Runner Up-(Emerging Category), instituted by Chamber of Indian Micro, Small and Medium Enterprises.

FINANCIAL INCLUSION

Financial Inclusion means making available the full range of banking services at an affordable cost to the people who do not have access to banking services. It mainly focuses on the section of society not having formal financial institutional support. Through the Financial Inclusion Plan, Bank aims at ‘connecting people’ with the Bank and not just opening accounts. This includes meeting the small credit needs of the rural public, giving them access to the payments system, providing remittance facility and life and health insurance. Efforts are being made to optimize the resources to achieve the goal of extending banking facilities to the un-banked areas/deprived sections.

Your Bank has 171 branches located in the rural areas and offer banking facilities to the rural clientele in the gram panchayats or villages where these branches are located. All the rural branches are also acting as Financial Literacy Centers (FLCs) and imparting banking literacy among the rural populace.

In accordance with announcement of Prime Minister Jan Dhan Yojana (PMJDY) on August 15, 2014 revised Strategy and Guidelines of Department of Financial Services (DFS), Ministry of Finance, Govt. of India, are considered for implementation of Financial Inclusion activities in the Bank. PMJDY takes in to account both rural sub service areas (SSAs) and urban wards for Financial Inclusion. Under the revised financial inclusion plan, in rural areas, Bank is allocated with 214 Gram Panchayats (GPs) for Financial Inclusion, covering 297 Sub service Areas (SSAs) consisting of 1039 villages in the states of Karnataka, Chattisgarh, Maharashtra and Andhra Pradesh and in urban areas, 313 wards are allocated in Karnataka and other states. The Gram Panchayats are covered under Brick and Mortar Branch approach and Business Correspondents (BC) Model. Your Bank has been issuing RuPay PMJDY Debit Cards under the domestic card payment scheme launched by the National Payments Corporation of India (NPCI) and has also introduced Aadhaar Enabled Payments System (AEPS) at all BC locations of the Bank.

BRICK AND MORTAR BRANCHES

As on 31st March 2018 Bank has covered 547 villages of 106 GPs through Brick & Mortar Branches.

BUSINESS CORRESPONDENT SERVICES (BC SERVICES)

Your Bank has entered into an agreement with M/s BASIX Sub-ki Transaction Ltd and M/s Integra Micro Systems Pvt. Ltd. to provide online transaction facility and as on 31st March 2018, 113 GPs with 141 SSAs covering 517 villages of Karnataka, Andhra Pradesh and Chattisgarh States were covered under the above arrangement.

ULTRA SMALL BRANCHES (USBs)

As permitted by the Reserve Bank of India your Bank had opened USBs where business correspondents (BCs) could conduct operations and thereby boost confidence of customers to use their financial services. As on 31st March 2018, your Bank has 35 USBs.

ELECTRONIC BENEFIT TRANSFER (EBT) - PILOT PROJECT OF GOVT. OF KARNATAKA

Your Bank is participating in Govt. of Karnataka (GOK) EBT Pilot project for NREGA/SSP beneficiaries under -“One District - Many Bank Model” and is disbursing the payments under the above schemes to the beneficiaries using smart card and hand held machines at 5 Gram Panchayat locations in Chitradurga and Yadgiri districts in Karnataka State.

DIRECT BENEFIT TRANSFER (DBT)

Your Bank is actively participating in Direct Benefit Transfer (DBT) Programme of Govt. Of India, wherein, the Govt. would transfer benefits of various Schemes directly to the beneficiaries Aadhaar enabled bank accounts and also accounts seeded with LPG ID in case of transfer of subsidy for LPG. For this purpose, Bank has on boarded with NPCI for Aadhaar Payment Bridge System (APBS) under National Automated Clearing House (NACH). Revised DBTL was introduced on November 15, 2014 and launched throughout the country on January 1, 2015.

FINANCIAL LITERACY AND CREDIT COUNSELLING CENTER (FLCCS)

Your Bank has sponsored 5 FLCs at B.C Road, Tiptur, Hangal, Kundagol and Alur in a joint venture with M/s Jnana Jyothi Financial Literacy and Credit Counseling Trust, Manipal. During the financial year 5 FLCs sponsored by the Bank have conducted 1680 Financial Literacy campaigns and 64129 participants had been covered. In adherence to RBI guidelines all the rural branches of our Bank are also conducting financial literacy Camps.

SOCIAL SECURITY SCHEMES

Three Social Security Schemes-Prime Minister Jeevan Jyothi Bima Yojana (PMJJBY), Prime Minister Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) have been launched by Hon'ble Prime Minister on 1st June 2015. All the branches of your Bank are actively involved in providing schemes to the customers across the country.

1. PMJJBY provides life insurance coverage of ₹ 200000/- by paying yearly premium of ₹ 330/-. A person aged between 18 to 50 years holding account in a Bank is eligible for the scheme. A total of 149185 lives have been covered till 31.03.2018.
2. PMSBY provides Accidental insurance coverage of ₹ 200000 by paying yearly premium of ₹ 12/-. A person aged between 18 to 70 years holding account in a Bank is eligible for the scheme. A total of 217339 lives have been covered till 31.03.2018.
3. APY: This scheme was launched by the Government of India on 9th May 2015 to address the old age income security needs of the citizen in an affordable manner linked to auto debit facility from the bank's savings account of the subscriber. Your Bank is actively participating in the scheme, with all branches being registered as Point of Presence- Service Provider (POP-SP) for APY. As on 31.03.2018 Bank has opened 45947 APY accounts.

PRIME MINISTER JAN DHAN YOJANA (PMJDY)

In accordance with announcements of Prime Minister Jan Dhan Yojana (PMJDY) on August 15, 2014, revised Strategy and Guidelines of Department of Financial Services (DFS), Ministry of Finance, Govt. of India, has been considered for implementation of Financial Inclusion activity of the Bank. PMJDY takes in to account both rural, semi urban, urban wards and metro for providing basic banking facilities to the unbanked populace. PMJDY also provides scope for RuPay debit card that is inclusive of ₹ 1 lakh accidental insurance.

All the branches across the country have opened accounts under PMJDY and are issuing RuPay Debit Card under the domestic card payment scheme launched by the National Payment Corporation of India (NPCI).

During the year under report, 214,076 PMJDY accounts have been opened with an outstanding balance of ₹ 44.30 crore.

AADHAAR ENABLED PAYMENT SYSTEM (AEPS)

Your Bank has introduced AEPS transaction services offered by National Payments Corporation of India (NPCI) at all Business Correspondent (BC) locations of the Bank. Bank's customer having any type of SB account that is Aadhaar enabled can now transact at the BC point.

CORPORATE SOCIAL RESPONSIBILITY

Businesses play an important role in the growth of an economy. The growth of the economy becomes meaningful only when the economic output generated contributes to the overall welfare of the society. Towards this end, business establishments have to embed sustainability into the core of their business operations to create shared value for business and society. The Corporate Social Responsibility initiatives of the Bank are designed to make a positive impact on a wide range of areas of social life like healthcare, education/ livelihood enhancement, empowering women/ socially and economically disadvantaged, environmental sustainability/ green initiatives, protection of heritage/ culture, promotion of sports, rural development etc. aimed at promoting the overall development of the society. Further, to minimize the urban - rural divide, your Bank has been strengthening its rural orientation through initiatives aimed at imparting financial literacy and extending banking services to the people in rural unbanked areas, in a fair and transparent manner, at an affordable cost.

Further, pursuant to Section 135 of the Companies Act, 2013 read with Companies (Corporate Social Responsibility Policy) Rules, 2014, the Board has set-up a Committee of Directors namely, 'Corporate Social Responsibility (CSR) Committee' and has also put in place a Policy on Corporate Social Responsibility (CSR Policy) to undertake projects/programmes in pursuance to the above Policy. The contents of the CSR Policy along with the report on amount spent on various projects/ programmes during the financial year 2017-18 is detailed in Annexure V to this report pursuant to Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014.

INTERNAL CONTROL SYSTEMS, THEIR ADEQUACY AND COMPLIANCE

An effective and sound internal audit function provides independent assurance to the Board of Directors and Senior Management on the quality and effectiveness of Bank's internal control, risk management and governance systems and processes, thus helping the Board and the Senior Management in protecting the organization and its reputation.

Your Bank has put in place an effective and robust internal control apparatus, commensurate with its size, geographical spread and complexity of operations. At the apex level, guidance and direction on the control aspects is vested with the Audit Committee of the Board of Directors which takes an overall view on the internal control aspects and formulates all the related policy guidelines. The Bank has put in place an independent Compliance Department in charge of the entire compliance functions of the Bank.

Historically, the internal audit system in the Bank has been concentrating on transaction testing, testing of accuracy and reliability of accounting records and financial reports, integrity, reliability and timeliness of control reports and adherence to legal and regulatory requirements. With the implementation of Risk-Based Internal Audit (RBIA), greater emphasis is placed on the internal auditor's role in mitigating various risks. While continuing with the traditional risk management and control methods involving transaction testing etc., the risk-based internal audit would, not only offer suggestions for mitigating current risk but also on potential future risk, thereby playing an important role in the risk management process of the Bank.

The risk assessment under RBIA would cover risks at various levels (corporate and branch; portfolio and individual transactions etc.) as also the processes in place to identify, measure, monitor and control the risks. The internal audit department is devising the RBIA risk assessment methodology, with the approval of the Board of Directors, keeping in view the size and complexity of the business undertaken by the Bank. The risk assessment process would include the identification of 'inherent business risk' in the various activities undertaken by the Bank and evaluate the effectiveness of the control systems for monitoring the inherent risks of the business activities ('Control Risk') and then draw up a risk-matrix by taking into account both the factors viz., inherent business and control risks.

With a view to seek periodic assurances on the adequacy and efficacy of internal control functions, the Bank causes periodic Regular Inspections and Information System (IS) Audit of all the branches and offices. Besides, your Bank also covers select branches under concurrent audit, the aggregate turnover of which account for over 65.76% of the gross bank credit and over 50.10% of aggregate deposits of the Bank. Short Inspection of all the branches which are not subjected to concurrent audit is also caused besides, concurrent audit of treasury functions (both domestic and forex), International Division, Forex designated offices, Central Processing Centre, Currency Chests, Monthly IS audit of Data Centre and quarterly IS audit of DR Site by CERT-In empanelled external security auditing firm, monthly external Integrated Audit of Customer Care Centre besides handling other regular Internal Audits by CISA qualified and ISO 27001 Lead Auditors etc. During the current financial year, it is proposed to bring the SWIFT messaging system and Regional Loan Processing Centre (RLPC) under the purview of concurrent audit.

Besides, the Bank has also been causing Stock and Credit audits of large borrowal accounts by external, professional audit firms in furtherance of effective credit administration. The Bank has also taken prompt action on the implementation of the RBI Guidelines on Information Security, e-Banking, Technology Risk Management and Cyber Frauds.

To apprise the effectiveness of management at different levels in accomplishing the assigned tasks towards achieving the overall corporate objectives, Management Audit is also introduced by your Bank for Departments at Head Office and Regional Offices.

Your Bank has put in place the policies and procedures for ensuring an orderly and efficient conduct of its business, safeguarding of its assets, prevention and detection of frauds and errors, accuracy and completeness of the accounting records and timely preparation of reliable and transparent financial information. The Audit Committee of the Board periodically assesses the effectiveness of the internal financial controls and their adequacy and issues directions for its strengthening wherever found necessary.

Your bank has automated audit process of Risk Based Internal Audit (RBIA) with effect from 11.12.2017.

Considering the need for having a strong collection mechanism and to contain slippages of borrowal accounts into NPAs and improve asset quality, the Credit Monitoring Department at Head Office and Credit Monitoring Teams at Regional Offices ensure adherence of post-sanction compliance requirements and follow-up of advance through effective control and communication mechanisms.

RISK BASED SUPERVISION (RBS)

In view of the growing complexities in the processes, product offerings and systems and procedures in the Indian banking sector, pursuant to the recommendation of the High Level Steering Committee, Reserve Bank of India has shifted supervisory stance to risk-based approach called Supervisory Program for Assessment of Risk and Capital (SPARC) which is focusing on evaluating both present and future risks, identifying incipient problems and facilitating prompt intervention/ early corrective action etc. Your Bank has been included under the same and migrated to Risk Based Supervision since 31st March, 2015 and the system is working satisfactorily. A plan of action for monitoring various risks as advised by RBI has also been put in place.

COMPLIANCE FUNCTION

As an important element in Corporate Governance structure, the Bank has formed a robust Compliance Department with sufficient independence to promote healthy compliance culture within the Bank. The compliance function in the Bank ensures strict observance of all statutory provisions, guidelines from RBI and other Regulators, standards and codes prescribed by BCSBI, Bank's internal policies and fair practices code. Further, the compliance function includes interpretation/ dissemination of regulatory and statutory guidelines, observing proper standards of market conduct. The Bank's compliance function assists the Top Management in managing the Compliance Risk effectively. The risk-based compliance programme of the Bank, under the supervision of head of compliance department, ensures appropriate coverage across businesses and co-ordination among risk management functions, besides verifying the level of compliance through 'Compliance Testing' of branches. The Bank carries out an annual compliance risk assessment to identify and assess major compliance risks faced by it and takes steps to manage the risks effectively.

MANAGEMENT INFORMATION SYSTEM

The growth of Bank's business, introduction of prudential norms, Basel requirements, increasing regulatory and internal reporting and the various business decision making requirements have necessitated the Bank to build a well-coordinated information transmission system. Management Information System of the Bank (MIS) provides information to branches/offices, top management, regulators and external agencies, financial reporting, capital computation, Risk Based Supervision (RBS), internal business reviews etc. The Bank has also implemented a Centralized Data Repository for Automatic Data Flow to RBI.

INFORMATION TECHNOLOGY

The Core Banking System (CBS) covers all the branches and offices of the Bank as on 31.03.2018. Further, Alternate Delivery Channels like ATM, Internet Banking, Mobile Banking, UPI App etc., have also been integrated with CBS. Disaster Recovery (DR) facilities for all the critical applications are established to ensure business continuity in the event of primary site failure. A three-way data replication aimed at zero data loss is also implemented for applications such as CBS, ATM and Internet Banking.

The other technology enabled initiatives include the Asset Liability Management System (ALM), Central Data Repository (CDR), Lending Automation Processing Solution (LAPS) and Anti Money Laundering (AML) system, Enterprise Level Fraud Risk Management System(ELFRMS) for real time monitoring of Alternate Delivery Channel and CBS transactions, Mobile Banking, Unified Payment Interphase (UPI) Application, Integrated Treasury, Interactive Voice Response (IVR) System, Solutions for managing Market Risk and Operational Risk etc.

During the year under report, your Bank has undertaken several IT projects like Aadhaar linking to Bank account through ATM, Mobile and SMS, revamped Corporate Website, Alternative Network Lines for important business centre's for ensuring business continuity, Goods and Services Tax (GST) and FATCA implementation, Aadhaar Enabled Payment System(AEPS), Image Based Debit Card etc. In order to upgrade the IT infrastructure, Bank has also taken up the replacement of more than 3000 Computers. Bank has also taken up e-Waste management to ensure safe disposal of hazardous electronic waste like used computers, servers, printers etc.

Your Bank will continue to observe technological revolutions and take appropriate decision at the right time to provide premier banking services and also continue to be a tech-savvy Bank.

Further, in view of increased dependency on IT products and services and also increase in the volume of fraud/ attacks observed in the industry, Bank has put in place a robust 'Cyber Security Policy' and also initiated steps to further strengthen its IT, Cyber, and Information Security systems by putting in place required hardware/ software/ appliances in line with the industry best practices.

HUMAN RESOURCES

The Banking industry across the country is now being exposed to various changes which have a direct impact on the existing systems and sphere of activities. The survival and prosperity of any industry depends upon the quality of its human resource and banking industry is not an exception to this. Human Resource Development is the process of increasing the capacity of human resources through the development and thus, adds value to individuals, teams and the organization as a human system. Accordingly your Bank attributes the greatest importance to employee satisfaction and human resource development activities.

Your Bank deutes its employees to various training and development programmes to upgrade their skills and competencies and contribute towards the growth of the Bank. The Bank has a well-established Staff Training College having state of the art infrastructure facilities and expertise in conducting training programmes. Besides, Officers requiring specialized training are being deputed to various programmes conducted at Indian Institute of Management (IIM) at Bengaluru and Ahmedabad, Centre for Advanced Financial Research and Learning (CAFRAL) at Mumbai, National Institute of Bank Management (NIBM) at Pune, Reserve Bank's College of Agricultural Banking (CAB) at Pune, Institute for Development and Research in Banking Technology (IDRBT) at Hyderabad, Foreign Exchange Dealers Association of India (FEDAI) at Mumbai, BQ Academy at Mumbai, Southern India Banks' Staff Training College (SIBSTC) at Bengaluru, Indian Institute of Banking and Finance (IIBF) at Mumbai, Bankers Institute of Rural Development (BIRD) at Mangaluru, etc. During the year 2017-18, the Bank has deputed the employees to various trainings/workshops/conferences to update/improve their knowledge and skills. There were 2543, 641 and 94 nominations to various programmes in the category of Officers, Clerks and Sub-staff respectively covering 40% of the total staff strength during the year under report. Apart from traditional methods of training, your Bank has implemented eLearning module which enables the staff members to acquire knowledge on the subjects at a convenient location through easy learning techniques without the necessity of attending classroom training.

'Capacity Building' is the process which involves development and strengthening the skills, instincts, abilities, processes and resources of the organization. Your Bank has put in place Capacity Building Policy, under which the specialized areas such as Treasury Operations, Risk Management, Credit Management, Accounting, Human Resource Management and Information Technology have been identified as the key areas for which acquiring of certificate course from the institutions approved by RBI have been made mandatory.

As on 31st March 2018, Bank had 8185 employees. The Business per employee (excluding inter-bank deposits) has improved from ₹ 11.74 crore as on 31st March 2017 to ₹ 13.44 crore as on 31st March 2018. Further, your Bank has maintained cordial industrial relations and employee discipline.

Your Bank has put in place an institutional mechanism for protection of women employees at the workplace and adopted a policy pursuant to Section 22 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, providing for protection of women employees against the sexual harassment of women at the workplace and redressal of such complaints. The details of the complaints under the above Policy for the year under report are as under:

Number of complaints pending as at the beginning of the financial year	NIL
Number of complaints filed during the financial year	NIL
Number of complaints pending as on end of the financial year	NIL

VIGIL MECHANISM

The Bank has implemented the Protected Disclosure Policy (Whistle Blower Policy) since the year 2007 intended to promote participation of employees at all levels and detection of corruption, misuse of Office, criminal offences, suspected / actual fraud, failure to comply with the rules and regulations prescribed by the Banks and any events/ acts detrimental to the interest of the Bank, depositories and the public resulting in financial loss/operational risk, loss of reputation etc. Further, the mechanism adopted by the Bank encourages the Whistle Blower to report genuine concerns or grievances and provides for adequate safeguards against victimization of Whistle Blower who avails such mechanism and also provides for direct access to the Chief of Internal Vigilance (CIV) in general and Chairman of the Audit Committee, in exceptional cases. The Vigil mechanism is reviewed periodically. The details of Whistle Blower Policy is posted in our website and available at the link <https://karnatakabank.com/sites/default/files/2017-09/Policy%20on%20Disclosure%20Scheme.pdf>

DIRECTORS AND CHANGES IN THE BOARD

As on 31st March 2018, your Bank had a total of ten Directors, including two woman directors. All of them, except Mr. P Jayarama Bhat, Part-Time Non-Executive Chairman, Mr. Mahabaleshwara M S, Managing Director and CEO and Mrs. Mythily Ramesh, Additional Director, are Independent Directors. The details of the criteria for appointment and remuneration of Directors are provided in the report on Corporate Governance under Annexure II.

The Board of Directors at its meeting held on April 12, 2017 appointed Mr. P Jayarama Bhat as Part time Non-Executive Chairman, (who assumed charge on 12.04.2017) pursuant to the approval received from the Reserve Bank of India vide their letter DBR Appt.No.12034/08.40.001/2017-18 dated April 10, 2017 in accordance with Section 10B (1A)(i) of the Banking Regulation Act, 1949, after being inducted as an Additional Director. Subsequently, at the 93rd Annual General Meeting of the Bank, he was appointed as Non-Executive Non Independent Director of the Bank, liable to retire by rotation. Being eligible for re-appointment, Mr. P Jayarama Bhat has offered himself for reappointment.

Considering his experience, knowledge and expertise and the contribution made during his tenure as Non-executive Chairman of the Bank, your Directors recommend for approval of his re-appointment as a Director of the Bank who is liable to retire by rotation at the ensuing 94th Annual General Meeting and being eligible, offers himself for re-appointment. A brief resume of Mr. P Jayarama Bhat is furnished in the notice of the Annual General Meeting.

During the year under report, Mrs. Mythily Ramesh, was appointed on the Board as an Additional Director w.e.f.14.03.2018 and as per Section 161 of the Companies Act, 2013 and she would hold office upto the date of ensuing Annual General Meeting. Further, the Bank has received necessary notice from a member under Section 160 of the Companies Act, 2013 proposing her candidature for appointment as an Independent Director of the Bank and having regard to her vast experience, rich knowledge and expertise, your Directors recommend her appointment as an Independent Director. A brief resume of Mrs. Mythily Ramesh is furnished in the notice of the Annual General Meeting.

MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER (MD & CEO)

The Board at its meeting held on April 12, 2017 appointed Mr. Mahabaleshwara M S as Managing Director and CEO of the Bank for a period of three years w.e.f. April 15, 2017 i.e. from the date of taking charge, pursuant to the approval received from the Reserve Bank of India vide their letter DBR Appt.No.11838/08040.001/2017-18 dated April 05, 2017 in accordance with Section 35B of the Banking Regulation Act, 1949, after inducting him as an Additional Director on the Board.

INDEPENDENT AND NON-EXECUTIVE DIRECTORS

Pursuant to the provisions of Section 149(6) of the Companies Act, 2013, your Bank has received necessary declarations from all the Non-Executive Directors, except Mr. P Jayarama Bhat, confirming that they meet the criteria of independence for Independent Directors. Mrs. Mythily Ramesh has also furnished similar declaration and subject to her appointment at the ensuing Annual General Meeting, she also meets the criteria of independence.

PERFORMANCE EVALUATION OF THE BOARD

Your Board of Directors has laid down criteria for performance evaluation of Directors, Chairman, MD & CEO, Committees of the Board and Board as a whole and also the evaluation process for the same. The statement indicating the manner in which formal annual evaluation of the Directors, the Board and Committees of the Board etc., are given in detail in the report on Corporate Governance, which forms part of this Annual Report. In pursuance to the above, NRC of the Board and Independent Directors in their separate meetings held on March 14, 2018 have reviewed and evaluated the performance of Board as a whole and the Managing Director and CEO.

Further, the Board has also reviewed the performance of committees of the Board and that of individual Independent Directors at its meeting held on March 14, 2018.

CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

All related party transactions that were entered into during the financial year were in the ordinary course of the business of the Bank and were on arm's length basis. There were no materially significant related party transactions entered into by the Bank with Directors, Key Managerial Personnel or other persons which may have a potential conflict with the interest of the Bank. As such disclosure in Form AOC-2 is not applicable. The policy on dealing with Related Party Transactions as approved by the Audit Committee/ Board has been placed in the website of the Bank.

DIRECTORS' RESPONSIBILITY STATEMENT

In accordance with Section 134(3)(C), 134(5) of the Companies Act, 2013 read with Rule 8 of the Companies (Accounts) Rule, 2014, your Directors state that:

- a) In the preparation of the annual accounts, the applicable accounting standards have been followed along with proper explanation relating to material departures;
- b) The Directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Bank as at the end of financial year 31st March 2018 and profit and loss for that period.
- c) The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Bank and for preventing and detecting fraud and other irregularities.
- d) The Directors have prepared the annual accounts on a going concern basis.
- e) The Directors have laid down the internal financial controls followed by the Bank and that such internal financial controls are adequate and are operating effectively.
- f) The Directors have devised proper systems to ensure compliance with the provision of all applicable laws and that such systems were adequate and operating effectively.

STATUTORY DISCLOSURES

The disclosures under sub-section (3) of Section 134 of the Companies (Accounts) Rules, 2014 are furnished below:

- a) **Conservation of energy and technology absorption:** Considering the nature of the Bank's business, the provisions of Section 134(3)(m) of the Companies Act, 2013 relating to conservation of energy and technology absorption are not applicable to your Bank. The Bank has, however, used information technology in its operations extensively.
- b) **Foreign exchange earnings and outgo:** During the year ended 31st March 2018, the Bank has earned ₹ 25.40crore and spent ₹ 1.15crore in foreign currency.
- c) There were no significant and material orders passed by the regulators or courts of tribunals impacting the going concern status and Bank's operations in future.
- d) **Internal financial control systems and their adequacy:** Your Bank has laid down standards, processes and structure facilitating the implementation of internal financial control across Bank and ensure that same are adequate and operating effectively.
- e) **Key Managerial Personnel:** Mr. Mahabaleshwara M S, MD & CEO, Mr. Y V Balachandra, CFO and Mr. Prasanna Patil, Company Secretary of the Bank were the Key Managerial Personnel of the Bank as on 31st March 2018 as per the provisions of the Companies Act, 2013. None of the Key Managerial Personnel has resigned during the year under report.
- f) **Remuneration of Directors:** Disclosure pursuant to Section 197 (12) of the Companies Act, 2013 read with Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 are given in Annexure VI to this report.
- g) During the financial year 2017-18, there was no employee who was in receipt of remuneration requiring disclosure as per the limits prescribed under Section 197 of the Companies Act, 2013 read with Rule 5 of The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

EXTRACT OF THE ANNUAL RETURN

Pursuant to Section 92(3) of the Companies Act, 2013 read with Rule 12(1) of the Companies (Management and Administration) Rules, 2014, an extract of the Annual Return of the Bank as on 31st March 2018 is annexed (Annexure III).

NUMBER OF BOARD MEETINGS

During the year under report the Board met 17 times and the details thereof are provided in the report on Corporate Governance.

COMMITTEES OF THE BOARD

The Bank had 13 Committees which were constituted to comply with the requirements of relevant provisions of the applicable laws and for operational efficiency. Details of the meetings of the Board and the Committees, their composition, terms of reference, powers, roles etc are furnished in the report on Corporate Governance forming part of this report

CORPORATE GOVERNANCE

Your Bank is committed to follow the best practice of corporate governance to protect the interest of all the stakeholders of the Bank, viz. shareholders, depositors and other customers, employees and the society in general and maintain transparency at all levels. A detailed report on corporate governance practices is given as Annexure II to this report.

AUDITORS

a. Statutory Auditors

At the 93rd Annual General Meeting of the shareholders, M/s. Abarna & Ananthan, Chartered Accountants, Bengaluru and M/s. R K Kumar & Co, Chartered Accountants, Bengaluru were appointed as Statutory Central Auditors of the Bank to hold office upto the ensuing 94th Annual General Meeting. Since M/s. Abarna & Ananthan (Firm Registration No. 000003S), Chartered Accountants, Bengaluru, one of the retiring statutory central auditors, will be completing their four years of statutory central audit of the Bank their firm is subject to resting for a period of six years.

M/s. R K Kumar & Co, (Firm Registration No.001595S), Chartered Accountants, Chennai, the other joint statutory auditor, will be completing the period of one year at the conclusion of the ensuing Annual General Meeting. The firm was appointed at the 93rd Annual General Meeting held on July 17, 2017 after completion of resting period of two years as per then applicable RBI extant guidelines. Currently, the resting period prescribed by the RBI is six years and as the firm had completed resting period of 3 years before their current term beginning from 2017-18, M/s. R. K. Kumar & Co firm is now subject to resting for a period six years from the conclusion of the ensuing 94th Annual General Meeting.

Hence, Board of Directors propose to the members the appointment of M/s Manohar Chowdhry & Associates, (Firm Registration No.001997S) Chartered Accountants, New No.27, Subramaniam Street, Abiramapuram, Chennai-600018 and M/s Badari, Madhusudhan & Srinivasan, (Firm Registration No.005389S) Chartered Accountants, No. 132, II Floor, Kantha Court, Lalbagh Road, Bengaluru-560027 jointly as Statutory Central Auditors of the Bank to hold office upto the conclusion of 95th Annual General Meeting. Pursuant to Section 30(1A) of the Banking Regulation Act, 1949, approval from Reserve Bank of India has been obtained for the above appointments. The Bank has received consent from the above auditors and necessary confirmation from them that they are not disqualified to be appointed as auditors of the Bank pursuant to the provisions of the Companies Act, 2013 and the Rules made thereunder.

b. Secretarial Auditor and Secretarial Audit Report

Pursuant to Section 204 of the Companies Act, 2013 and the rules thereunder, your Bank had appointed M/s.Gopalakrishnaraj H H & Associates, Practising Company Secretary, Bengaluru as Secretarial Auditors to conduct the Secretarial Audit for the year ended 31st March 2018. The audit report from the Secretarial Auditor is annexed to this report as Annexure IV.

ACKNOWLEDGEMENTS

Your Directors would like to place on record their sincere gratitude to the Reserve Bank of India, other government and regulatory authorities, financial institutions and correspondent banks for their continued guidance and support. Your Directors also place on record their gratitude to the Bank's shareholders, depositors and other customers for their continued support, patronage and goodwill. Your Directors express their deep sense of appreciation to all the staff members, for their contribution in your Bank's quest for sustained growth and profitability and look forward to their continued contribution in scaling greater heights.

For and on behalf of the Board of Directors

Sd/-

P Jayarama Bhat

Chairman

Place: Mangaluru

Date: June 18, 2018

ANNEXURE I**DISCLOSURE UNDER PILLAR III OF BASEL III ACCORD****1. SCOPE OF APPLICATION**

The Karnataka Bank Limited, a premier private sector Bank, was incorporated on 18th February 1924 in Mangaluru. The Bank does not have any subsidiary/associate companies under its management.

The Bank presently is not involved in insurance business. However, Bank has entered into a Joint venture agreement and holds equity investments to the extent of 15 per cent in M/s Universal Sompo General Insurance Company Limited. The financials of the joint venture company are not consolidated with the balance sheet of the Bank. The investment in the joint venture is not deducted from the capital funds of the Bank but is assigned risk weights as an investment.

2. CAPITAL STRUCTURE

(₹ in crore)

Sl. No.	Particulars	No. of Equity Shares	Face value per Share	Amount
1.	Authorized Capital	500000000	10	500.00
2.	Issued Capital	282727150	10	282.73
3.	Subscribed Capital	282624236	10	282.62
4.	Called up/Paid up Capital	282607686	10	*282.62

*inclusive of forfeiture shares.

The Bank's shares are listed on the National Stock Exchange of India Ltd and BSE Ltd.

During the financial year ended Mar'18, Bank has not raised any capital by IPO, Rights or by Public offer.

a. Breakup of Capital Funds**The Tier I Capital of the Bank comprises of**

(₹ in crore)

1.	Paid up Capital (Including forfeited shares)	282.62
2.	Reserves	4796.40
	Total	5079.02

The Tier II Capital of the Bank comprises of

(₹ in crore)

1	Undisclosed reserves	17.45
2	General Provisions and Loss Reserves	217.78
3	Subordinated debts eligible for inclusion in Lower Tier 2 Capital	100.00
	Total	335.23

The Total capital comprises of:

(₹ in crore)

1	Tier I Capital	5079.02
2	Tier II Capital	335.23
	Total	5414.25

Details of the aggregate amounts of the Bank's total interests in insurance entities, which are risk-weighted: (₹ in crore)

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of Bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Universal Sompo General Insurance Co Ltd / India	General Insurance	350	15	CRAR is reduced by 0.08%

b. Assessment of Capital Adequacy

An assessment of the capital requirement of the Bank is carried out through comprehensive projections of future business that takes cognizance of the strategic intent of the Bank, profitability of particular business and opportunities for growth. The proper mapping of credit, operational and market risks to this projected business growth enables assignment of capital that not only adequately covers the minimum regulatory capital requirements but also provides headroom for growth. The calibration of risk to business is enabled by a strong risk culture in the Bank aided by effective, technology based risk management systems.

A summary of the Bank's Capital requirement under Basel III for credit, market and operational risk and the capital adequacy ratio is detailed below.

		(₹ in crore)
A	Capital requirement for Credit Risk	
	- Portfolios subject to Standardized approach	3540.05
	- Securitization exposures	-
B	Capital requirement for Market Risk	
	Standardized duration approach	195.52
	- Interest rate Risk	92.59
	- Foreign exchange risk	1.52
	- Equity Risk	101.41
C	Capital requirement for Operational Risk	
	- Basic Indicator approach	312.76
D	Total Capital requirement (**)	4048.33
E	Total eligible Capital Funds of the Bank as per Basel III	5414.25
F	Total Risk Weighted Assets	44981.47
G	Common Equity Tier I ratio (CET1) (%)	11.29%
H	Tier I CRAR (%)	11.29%
I	Tier II CRAR (%)	0.75%
J	Total CRAR (%)	12.04%

** Excluding CCB

3. RISK MANAGEMENT: OBJECTIVES AND ORGANIZATION STRUCTURE

The various risks taken by the Bank during the course of the business development are identified, assessed, measured, controlled, monitored, mitigated and reported effectively. The key components of the Bank's risk management rely on the risk governance architecture, comprehensive processes and internal control mechanism. The Bank's risk governance architecture focuses attention on key areas of risk such as credit, market and operational risk and quantification of these risks wherever possible for effective and continuous monitoring.

a. Objectives and Policies

The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring through the sub-committees of the Board of Directors. The Bank has a well-documented Board approved 'Risk Management Policy' in place. The Board sets the overall risk appetite and philosophy for the Bank. The Board of Directors, the Integrated Risk Management Committee and the Audit Committee of the Board review various aspects of risk arising from the businesses of the Bank.

b. Structure and Organization

The Bank has a risk management system that is centralized with a three track committee approach. The committees are - Credit Policy Committee (CPC), Asset Liability Management Committee (ALCO) and Operational Risk Management Committee (ORMC). An Integrated Risk Management Committee (IRMC) evaluates the overall risk factors faced by the Bank and directly reports to the Board of Directors.

CPC deals with credit policies and procedures, ALCO deals with Asset Liability Management (ALM) and Investment Policy of the Bank and ORMC formulates policies and procedures for managing operational risk.

4. CREDIT RISK MANAGEMENT

Bank has developed an online comprehensive credit risk rating system for all borrower accounts. Risk rating of borrowers is intended to help banks in quantifying and aggregating the credit risk across various exposures. The Bank has validated its existing rating models and refined/revised the corporate models, besides introduction of Specialized lending rating models, Retail score card models [Pool based approach] and Facility rating. Accordingly, Bank is rating its credit portfolio as per the criteria laid down for rating in the Loan Policy of the Bank. The rating serves as a single point indicator of diverse risk factors of counter-party and for taking credit decisions. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower and industry specific characteristics. The Bank also undertakes periodic validation exercise of its rating models and also conducts migration and default rate analysis to test robustness of its rating models.

The Bank has formulated a comprehensive Loan Policy by incorporating various parameters and prudential limits to manage and control default, transaction and intrinsic/concentration risk. The credit exposures are taken after subjecting the proposals to analysis of various risk factors such as financial risk, industry risk, management risk, business risk, transaction risk etc.

The Bank analyses the migration of borrowers in various risk rating categories to gauge the quality of the loan portfolio. The Bank also conducts periodical review of the loan assets to ascertain conduct of the accounts. The Bank conducts periodical Credit Audit and Stock Audit of large credit exposures to limit the magnitude of credit risk and interest rate risk.

Credit sanction and related processes

Know Your Customer is a leading principle for all business activities. The other components of the credit processes are:

1. Sound credit approval process with well laid credit sanctioning criteria.
2. The acceptability of credit exposure, primarily based on the sustainability and adequacy of borrower's normal business operations and not based solely on the availability of security.
3. Portfolio level risk analysis and reporting to ensure optimal spread of risk across various rating classes to prevent undue risk concentration across any particular industry segments and monitor credit risk migration.
4. Sector specific studies at periodic intervals to highlight risks and opportunities in those sectors.
5. Adoption of rating linked exposure norms.
6. Industry-wise exposure ceilings based on the industry performance, prospects and the competitiveness of the sector.
7. Separate risk limits for credit portfolios like advances to NBFC and unsecured loans that require special monitoring.

Review and Monitoring

1. All credit exposures, once approved, are monitored and reviewed periodically against the approved limits. Borrowers with lower credit rating are subject to more frequent reviews.
2. Credit monitoring involves independent review of credit risk assessment, compliance with internal policies of the Bank and with the regulatory framework, compliance with the sanction terms and conditions and effectiveness of loan administration.
3. Customers with emerging credit problems are identified early and classified accordingly. Remedial action is initiated promptly to minimize the potential loss to the Bank.

Concentration Risk

The Bank controls concentration risk by means of appropriate sectoral limits and borrowers limits based on credit worthiness. The Bank also captures the Concentration risk by monitoring the geographical exposure.

Large exposures to individual clients or group

The Bank has individual borrower-wise exposure ceilings based on the internal rating of the borrower as well as group-wise borrowing limits. The Bank monitors the level of credit risk (Low/Moderate/High/Very High) and direction of change in credit risk (increasing /decreasing/ stable) at the portfolio level.

Definition of Non-Performing Assets

Bank has adopted the definition of the past due and impaired assets (for accounting purposes) as defined by the regulator for income recognition and asset classification norms.

Exposures

Total gross credit exposure including geographic distribution of exposure

(₹ in crore)

Category	Domestic	Overseas	Total
Fund Based	51946.16	0	51946.16
Non Fund based	6484.05	0	6484.05
Total	58430.21	0	58430.21

Geographic distribution of credit exposure

(₹ in crore)

Sl. No.	State / Union Territory	Funded Exposure	Non Funded Exposure	Total Exposure
1.	Andhra Pradesh	2215.15	344.89	2560.04
2.	Arunachal Pradesh	0.20	0.00	0.20
3.	Assam	103.34	97.79	201.13
4.	Bihar	5.71	0.10	5.81
5.	Chandigarh	71.72	61.66	133.38
6.	Chhattisgarh	587.95	94.70	682.65
7.	Dadra and Nagar Haveli	4.97	0.01	4.98
8.	Delhi	3749.84	401.94	4151.78
9.	Goa	216.31	25.01	241.32
10.	Gujarat	727.66	61.62	789.28
11.	Haryana	1213.43	266.35	1479.78
12.	Himachal Pradesh	9.09	1.00	10.09
13.	Jammu and Kashmir	0.09	0.00	0.09
14.	Jharkhand	132.87	2.62	135.49
15.	Karnataka	21591.11	2425.56	24016.67
16.	Kerala	755.44	23.42	778.86
17.	Madhya Pradesh	399.23	10.87	410.10
18.	Maharashtra	9810.58	876.13	10686.71
19.	Manipur	0.00	0.03	0.03
20.	Orissa	581.74	84.15	665.89
21.	Pondicherry	38.38	3.38	41.76
22.	Punjab	897.24	81.75	978.99
23.	Rajasthan	495.09	123.89	618.98
24.	Sikkim	5.25	0.00	5.25
25.	Tamil Nadu	4328.87	360.01	4688.88
26.	Telangana	1568.33	785.27	2353.60
27.	Tripura	0.30	0.01	0.31
28.	Uttar Pradesh	753.39	82.11	835.50
29.	Uttarakhand	130.72	7.09	137.81
30.	West Bengal	1552.16	262.69	1814.85
	Total	51946.16	6484.05	58430.21

While determining level and direction of credit risk, parameters like percentage of low- risk credit (investment grade and above) to credit risk exposure and migration from investment to non-investment grade (quantum as percentage of credit risk exposure) are also considered. The Bank monitors the rating-wise distribution of its borrowers also.

Exposure to Industries

Industry analysis plays an important part in assessing the concentration risk within the loan portfolio. Particular attention is given to industry sectors where the Bank believes that there is a high degree of risk or potential for volatility in the future. The Bank has fixed internal limits for aggregate commitments to different sectors so that the exposures are evenly spread over various sectors.

The credit policy deals with short term as well as long term approach to credit risk management. The policy of the Bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems/mitigation techniques, documentation practice and the system for management of problematic loans.

Distribution of Credit Exposure by Industry sector

(₹ in crore)

Sl.No.	Industry	Fund based	Non Fund based	Total
1.	Infrastructure advances	3716.92	300.01	4016.93
2.	Other Textiles	1171.39	77.82	1249.21
3.	Other Engineering	809.64	341.78	1151.42
4.	Cement and Cement Products	1002.17	16.43	1018.60
5.	Cotton Textile	666.58	52.91	719.49
6.	Metal and Metal Products	336.61	171.24	507.85
7.	Automobiles	423.84	48.11	471.95
8.	Iron and Steel	411.73	37.38	449.11
9.	Gems and Jewellery	339.83	63.33	403.16
10.	Plastic and Plastic Products	289.70	50.05	339.75
11.	Rice, Flour, Dhal Mills	305.51	12.61	318.12
12.	Drugs and Pharmaceuticals	151.98	84.60	236.58
13.	Coal and Mining	189.36	4.41	193.77
14.	Petroleum Products	157.64	1.03	158.67
15.	Paper and Paper Products	126.60	19.11	145.71
16.	Food and Food Products	121.73	15.62	137.35
17.	Chemicals, Dyes	112.55	17.40	129.95
18.	Kandasari and Sugar	84.13	1.00	85.13
19.	Distilleries, Breweries including soft drinks	50.38	2.75	53.13
20.	Tea Industry	50.35	0.81	51.16
21.	Rubber and Rubber Products	19.76	5.50	25.26
22.	Leather and Leather Products	8.32	5.75	14.07
23.	Electronics	9.79	3.23	13.02
24.	Wood Based Industries	8.03	0.09	8.12
25.	Computer Software and Computer Hardware	0.96	0.85	1.81
26.	Cashewnut Processing	1.07	0.00	1.07
27.	Vegetable Oil	0.84	0.00	0.84
28.	Jute Textile	0.47	0.00	0.47
29.	Marine Products/Processing	0.03	0.00	0.03
30.	Tobacco and Tobacco Products	0.01	0.00	0.01
31.	All Other Industries	1200.81	330.09	1530.90
	TOTAL EXPOSURE TO INDUSTRY SECTOR	11768.73	1663.91	13432.64

The details of the Industry wherein the bank's exposure in the related Industry has exceeded the 5 per cent of total gross credit exposure is furnished below.

Sl. No.	Industry / sectors classification	Percentage of the total credit exposure
1.	Infrastructure Advances	6.87

Residual Contractual Maturity of Advances and Investments

(₹ in crore)

Sl. No.	Maturity Buckets	Investments	Advances
1.	1 day	13.69	929.90
2.	2 to 7 days	51.56	139.70
3.	8 to 14 days	0.00	448.59
4.	15 to 30 days	211.86	864.20
5.	31 days to 2 months	268.30	1162.07
6.	2 months to 3 months	0.00	3454.18
7.	Over 3 months to 6 months	42.10	2342.08
8.	Over 6 months to 1 year	293.02	3990.49
9.	Over 1 year to 3 years	778.23	19644.43
10.	Over 3 year to 5 years	3202.91	5187.03
11.	5 year to 7 years	970.60	2483.90
12.	7 year to 10 years	5866.64	2163.01
13.	10 year to 15 years	2687.48	2647.53
14.	Over 15 years	1058.06	1794.64
	Total	15444.45	47251.75

Classification of Non Performing Advances

(₹ in crore)

Sl. No.	Particulars	31.03.2018
A	Amount of NPA's (Gross)	2376.07
	Substandard	566.48
	Doubtful 1	655.53
	Doubtful 2	1022.02
	Doubtful 3	1.92
	Loss	130.12
B	Net NPAs	
	Amount of Net NPA	1400.51
C	NPA Ratios	
	Gross NPAs to Gross Advances ratio (%)	4.92
	Net NPAs to Net Advances ratio (%)	2.96

Movement of NPAs (Gross)

(₹ in crore)

Particulars	31.03.2018
1. Opening Balance as on 01.04.2017	1581.59
2. Additions	2119.87
3. Reductions	1325.39
4. Closing Balance as on 31.03.2018	2376.07

Movement of Provisions for NPAs

(₹ in crore)

Particulars	31.03.2018
1. Opening Balance	581.60
2. Provision made during the period	1080.42
3. Write off	715.76
4. Write back of excess provisions	0.00
5. Closing balance	946.26

(₹ in crore)

Particulars	Amount
Write offs booked directly to income statement	0.00
Recoveries booked directly to income statement	79.58

Non Performing Investments and movement of provision for depreciation on Investments

(₹ in crore)

Sl. No	Particulars	31.03.2018
A	Amount of Non performing Investments	10.85
B	Amount of Provision held for Non performing Investments	10.85
C	Movement of provisions for depreciation on Investments	
	a) Opening balance	22.95
	b) Add: Provisions made during the year	123.15
	c) Less: Write off/write back of excess provisions	9.07
	d) Closing balance	137.03

Major Industry break up of NPA

(₹ in crore)

Industry	Gross NPA	Specific Provision
NPA in Top 5 Industries	1031.68	509.97

Geography wise Distribution of NPA and Provision

(₹ in crore)

Geography	Gross NPA	Specific Provision	General Provision
Domestic	2376.07	946.26	16.24
Overseas	0.00	0.00	0.00
Total	2376.07	946.26	16.24

Disclosure for portfolios subject to the standardized approach

Large corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies and wherever such ratings are available, the Bank uses the same in assigning risk weights. Bank has approved 7 domestic credit rating agencies identified by RBI i.e. CRISIL, CARE, India Ratings and Research Private Limited (earlier FITCH India), ICRA, Brickwork, SMERA Ratings Limited and INFOMERICS Valuation and Rating Pvt Ltd (INFOMERICS). The ratings available in public domain are mapped according to risk profile and specific risk characteristics of each rating grade of respective agencies as envisaged in RBI guidelines.

The credit exposure [fund based & non-fund based] after risk mitigation (subject to the standardized Approach) in different risk buckets are as under :

(₹ in crore)

Sl. No.	Risk weight	Exposure Outstanding
1.	Below 100%	23649.57
2.	100%	15803.00
3.	More than 100%	5844.00
	Total	45296.57

Credit Risk Mitigation: Disclosures for Standardized Approach

As stipulated by the RBI guidelines, the Bank uses the comprehensive approach for collateral risk mitigation. Under this approach, the Bank reduces its credit exposure to counterparty when calculating its capital requirements to the extent of risk mitigation provided by the eligible financial collateral as specified in the Basel guidelines.

Types of eligible financial collateral / Guarantors:

The Bank recognizes only specified types of financial collateral and guarantees (counter-guarantors) for providing capital relief in line with Basel II guidelines on credit risk mitigation.

This includes cash, Bank own deposits, gold (including bullion and jewellery, subject to collateralized jewellery being notionally converted/benchmarked to 99.99 per cent purity), securities issued by the Central and State Governments, Kisan Vikas Patra, National Savings certificates, life insurance policies with a declared surrender value which is regulated by IRDA, certain debt securities rated by a recognized credit rating agency, certain debt securities not rated but issued by Banks and listed on a recognized exchange and are classified as senior debt, certain mutual fund units where daily Net Assets Value (NAV) is available in public domain.

Eligible Guarantors (counter-guarantors):

Credit protection given by the following entities is recognized:

- i. Sovereigns, sovereign entities (including BIS, IMF, European Central Bank and European Community as well as permitted MDBs, ECGC, CRGFTLIH and CGTMSE), banks and primary dealers with a lower risk weight than the counter party.
- ii. Other entities that are externally rated except when credit protection is provided to a securitization exposure. This would include credit protection provided by parent, subsidiary and affiliate companies when they have a lower risk weight than the obligor.
- iii. When credit protection is provided to a securitization exposure, other entities that currently are externally rated BBB- or better and that were externally rated A- or better at the time the credit protection was provided. This would include credit protection provided by parent, subsidiary and affiliate companies when they have a lower risk weight than the obligor.

The extent of total credit exposure (under the standardized approach) covered by eligible financial collaterals after application of haircuts are furnished below :

	(₹ in crore)
Eligible financial collaterals after haircuts	4303.81
Eligible guarantees	822.31

5. MARKET RISK & LIQUIDITY RISK

The Bank has put in place Board approved Integrated Treasury Policy and Asset Liability Management (ALM) policy for effective management of market risk in the Bank. The objective of Integrated Treasury Policy is to assess and minimize risks associated with treasury operations by extensive use of various risk management tools. Broadly, it encompasses Policy prescriptions for managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

For market risk arising out of various products in treasury and its business activities, the Bank has set regulatory / internal limits and ensures the adherence thereof. Migration of ratings is tracked regularly. Limits for exposures to counter-parties, industries and countries are monitored and the risks are controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual gap limit, Value at Risk (VaR) limit for Forex, Inter-Bank dealing and various investment limits. For the Market Risk Management the Bank has a Mid Office. The functions of Mid Office are handled by Integrated Risk Management Department.

The Board, IRMC & ALCO are overseeing the market risk management of the Bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensures that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to.

The policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigates are discussed in ALCO and based on views taken by / mandates of ALCO, hedge deals are undertaken.

Liquidity risk of the Bank is assessed through daily gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limits fixed thereon. Advance techniques such as Stress testing, simulation, sensitivity analysis etc. are conducted on regular intervals to draw the contingency funding plan under different liquidity scenarios.

Market Risk in Trading Book

Bank has adopted the Standardized Duration Approach as prescribed by RBI for computation of capital charge for market risk and is fully compliant with such RBI guidelines. Bank is now preparing itself for the Advanced Approach based on a Value at Risk (VaR) model, which is under implementation.

The capital requirements for market risk are detailed below :

(₹ in crore)		
Sl. No.	Risk Category	Capital Charge
I	Interest Rate	92.59
II	Equity	101.41
III	Foreign Exchange , Gold and Derivatives	1.52
IV	Total Capital Charge for market Risk (I+II+III)	195.52

6. INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

The interest rate risk is viewed from two perspectives i.e. 'Earnings Perspective' and 'Economic Value Perspective'. Generally, the former is measured using Earnings-at-Risk (EaR) under Traditional Gap Analysis (TGA) and the latter is measured through changes in the Market value of Equity (MVE) under Duration Gap Analysis (DGA).

➤ Earnings-at-Risk (EaR):

All the Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) maturing/re-pricing up to 1 year are bucketed as per Traditional Gap Analysis (TGA) and EaR analysis is conducted by applying various shocks on product-wise weighted average interest rates in each time band. EaR is quantified by changes in the NII and NIM in comparison with the previous financial year end.

➤ Impact on Market Value of Equity (MVE):

Impact on Market Value of Equity (MVE) is analyzed through Duration Gap Analysis (DGA) which involves bucketing of market value of all Rate Sensitive Assets and Rate Sensitive Liabilities as per residual maturity/re-pricing in various time bands and computing Modified Duration Gap. Accurate method is adopted for computing the market value by discounting each cash flow of all Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) with various discount curves as suggested by RBI. Notional interest rate shocks are applied on the resultant Modified Duration Gap to arrive at the changes in the Market Value of Equity (MVE).

- Prudential limits have been fixed for changes in NIM and MVE for 200 bps shock in the interest rates and monitored on a monthly basis.
- Earning at Risk for 200 bps interest rate shock is estimated at ₹ 15.20 crore and change in the Market value of Equity for 200 bps interest rate shocks is 15.67%.

7. OPERATIONAL RISK

Strategies and Processes:

Bank has initiated several measures to manage operational risk through identification, assessment and monitoring of inherent risks in all its business processes. A framework has been laid to capture loss data which can be mapped to operational risk events to measure the impact quantitatively. Bank has put in place a hierarchical structure to effectively manage operational risk through the formation of internal committee viz., Operational Risk Management Committee (ORMC).

Scope and Nature of Operational Risk Reporting and Measurement Systems

A systematic process for reporting risk events, loss events, “near misses” and non-compliance issues relating to operational risks have been developed and implemented. The information gathered will be used to develop triggers to initiate corrective actions to improve controls. All critical risks and potential loss events are reported to the senior Management/ORMC/IRMC as appropriate for their directions and suggestions.

An Operational Risk Management Policy approved by the Risk Management Committee of the Board details the framework for hedging and/or mitigating operational risk in the Bank. As per the policy, all new products are vetted by the New Product Approval Committee to identify and assess potential operational risks involved and suggest control measures to mitigate the risks.

Approach for Operational Risk Capital Assessment

As per the RBI guidelines, the Bank has adopted Basic Indicator Approach for computing capital charge for Operational Risk. Steps have been initiated to migrate to the Advanced Measurement Approach.

8. EXPOSURE RELATED TO COUNTERPARTY CREDIT RISK

Counterparty Credit Risk exposures for banks are assessed based on Bank’s business requirements and considering counterparty Bank’s parameters such as CRAR, net worth, NPA level etc. Counterparty exposures for other entities are assessed subject to exposure ceilings as per the Loan Policy of the Bank. Capital for Counterparty Credit Risk exposure is assessed based on Standardized Approach.

The Bank does not recognize bilateral netting. The credit equivalent amount of derivative exposure is calculated using Current Exposure Method and the balance outstanding as on 31st Mar, 2018 is as under:

(₹ in crore)

Particulars	Notional Amount	Current Exposure
Foreign exchange contracts	4021.85	102.66
Interest rate contracts	Nil	Nil
Total	4021.85	102.66

9. COMPOSITION OF CAPITAL:

Disclosures pertaining to composition of capital including the capital disclosure templates, main features of equity and debt capital instruments and the terms and conditions of equity and debt capital instruments have been disclosed separately on the Bank’s website under ‘Regulatory Disclosures Section’. The link to this section is <http://ktkbank.com/ktk/BaselDisclosures.jsp>

10. DISCLOSURE ON REMUNERATION

Necessary disclosures have been furnished in the Notes on Accounts and also available in the ‘Regulatory Disclosures Section’ of Bank’s website.

11. OTHER DISCLOSURES

Other disclosures like Leverage Ratio, Liquidity Coverage Ratio etc. are available in the Regulatory Disclosures Section of Bank’s website.

ANNEXURE II

CORPORATE GOVERNANCE

Corporate Governance broadly refers to the set of systems, principles and processes by which a company is governed while fulfilling the goals and objectives of the company and also protecting the interest of all the stakeholders in the long run. It is based on principles such as conducting the business with integrity and fairness, being transparent in all transactions, making all the necessary disclosures and complying with the applicable laws, accountability and responsibility towards the stakeholders and commitment to conduct business in an ethical manner. Your Directors present below the Bank's Report on compliance of Corporate Governance requirements as prescribed under Regulation 17-27 read with Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (hereinafter referred as "SEBI LODR").

Philosophy of Corporate Governance

The basic philosophy of Corporate Governance in the Bank is the application of the best management practices that provide stability and growth to the enterprise, transparency, accountability, disclosures and value creation. Your Bank believes that good governance practices ultimately secure the goal of turning the Bank into a value driven organization. Your Bank's philosophy of Corporate Governance has been embedded in its Mission statement which reads as under:

"To be a technology savvy, customer centric progressive Bank with a national presence, driven by the highest standards of corporate governance and guided by sound ethical values".

The Bank has also adopted a Vision Statement which reads as under:

To be a progressive, prosperous and well governed Bank

The Core values and guiding principles to be followed by all working in the Bank include:

- i) Sincere, Honest and Trustworthy
- ii) Unshakable Integrity.
- iii) Professional and Smart Banker.
- iv) Committed to protect Bank's interests through legitimate and sustainable business.
- v) 'Bank first' attitude always

Board of Directors:

Composition of the Board: The Board of Directors of the Bank consists of 10 Directors including the part time Non-Executive Chairman and Managing Director. The constitution of the Board conforms to the provisions of Section 10 B of the Banking Regulation Act, 1949, Section 149 of the Companies Act, 2013 and SEBI LODR. The Board consists of eminent persons drawn from specialized fields such as Banking, Finance, Accountancy, Law, Agriculture & Rural Economy, Cooperation & SSI, Information Technology and other areas as specified in the Banking Regulation Act, 1949.

Details of Directors as on 31.03.2018 are as under:

Name of the Director (Messrs / Mrs.)	Type of Director
P Jayarama Bhat	Part-time Non-Executive Chairman*
Mahabaleshwara M S	Managing Director & CEO*
Ashok Haranahalli	Independent
Usha Ganesh	Independent
Rammohan Rao Belle	Independent
B A Prabhakar	Independent
U R Bhat	Independent
Keshav K Desai	Independent
D Surendra Kumar	Independent
Mythily Ramesh	Non-Independent, Non-Executive

* Pursuant to the approval received from the Reserve Bank of India, Mr. P. Jayarama Bhat has been appointed as Part Time Non-Executive Chairman of the Bank w.e.f. 12.04.2017 (i.e. from the date of taking charge) and Mr. Mahabaleshwara M S as the Managing Director & CEO of the Bank w.e.f. 15.04.2017 (i.e. from the date of taking charge).

During the year under report, Mrs. Mythily Ramesh, was appointed on the Board as an Additional Director w.e.f. 14.03.2018 and has been provided with familiarization programme. Other Directors also underwent training in specialized areas such as IT Governance, Risk Management and Corporate Governance etc., details of which are posted on the website of the Bank at the URL www.karnatakabank.com.

BOARD MEETINGS:

During the financial year ended March 31, 2018 the Board met 17 times on the following dates:

Sl. No.	Date of the meeting	Sl. No.	Date of the meeting
1	12.04.2017	10	13.10.2017
2	28.04.2017	11	27.10.2017
3	13.05.2017	12	27.11.2017
4	16.06.2017	13	22.12.2017
5	17.06.2017	14	12.01.2018
6	15.07.2017	15	19.02.2018
7	31.08.2017	16	14.03.2018
8	24.09.2017	17	22.03.2018
9	25.09.2017		

Details of the attendance of directors at the Board meetings during the year under report and at the last Annual General Meeting and directorships/ committee positions held in other companies were as under:

Sl. No.	Name of the Director (Messrs/ Mrs.)	No. of meetings attended	Whether attended the last AGM	Directorship in other Public Limited Companies	Committee positions in other Public Limited Companies
1.	P Jayarama Bhat	17	YES	01	NIL
2.	Mahabaleshwara M S	16	YES	NIL	NA
3.	Ashok Haranahalli	15	YES	NIL	NA
4.	Usha Ganesh	16	YES	NIL	NA
5.	Rammohan Rao Belle	17	YES	NIL	NA
6.	B A Prabhakar	16	YES	05	03
7.	U R Bhat	17	YES	04	03
8.	Keshav K Desai	15	YES	NIL	NA
9.	D Surendra Kumar	15	YES	NIL	NA
10.	Mythily Ramesh (w.e.f. 14.03.2018)	01	NA	02	NIL

Note: As per SEBI LODR, for the purpose of Committee positions held in other public limited companies, only Audit Committee and Stake holders Relationship Committee have been considered.

None of the Directors of the Board serves as members of more than ten Committees or act as Chairpersons of more than five Committees across all companies. None of the Directors is related inter-se.

Remuneration of Directors:

Pursuant to the Compensation Policy of the Bank, the Directors of the Bank were paid remuneration during the year under report. All the nine Non-Executive Directors were paid sitting fees for attending meetings of Board/Committee besides reimbursement of travelling expenses wherever applicable and halting allowance at the rates fixed by the Board. The details of remuneration paid to Directors during the year under report are provided in the extract of Annual Return annexed to the Directors' Report.

COMMITTEES OF THE BOARD:

In compliance with the regulatory requirements and for the operational convenience, the following committees were functioning in the Bank as on March 31, 2018.

1. Executive Committee of the Board of Directors (EC)

In order to facilitate the Board to concentrate on policy matters and strategic planning, etc., the Board has delegated lending and non-lending powers up to the limits decided by the Board from time to time to the Executive Committee of the Board of Directors.

During the financial year under review, 9 meetings of EC were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mr.Rammohan Rao Belle	Mr. B A Prabhakar	Mr. U R Bhat
12.05.2017	✓	✓	✓	✓
23.06.2017	✓	✓	✓	-
26.07.2017	✓	-	✓	✓
17.08.2017	✓	-	✓	✓
12.10.2017	✓	✓	✓	✓
27.11.2017	✓	✓	-	✓
23.12.2017	✓	✓	✓	✓
20.02.2018	✓	✓	✓	✓
15.03.2018	✓	✓	✓	✓
Meetings Attended	9	7	8	8

2. Audit Committee of the Board of Directors (ACB)

As per the directions of Reserve Bank of India, Bank had constituted an Audit Committee of the Board (ACB) in 1995 to look into the matters specified by RBI.

The terms of reference of the ACB include the following:

1. Oversight of the Bank's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible.
2. Recommendation for appointment, remuneration and terms of appointment of auditors of the Bank.
3. Approval of payment to statutory auditors for any other services rendered by the statutory auditors.
4. Reviewing, with the management, the annual financial statements and auditors' report thereon before submission to the board for approval, with particular reference to:
 - a. Matters required to be included in the Directors' Responsibility Statement to be included in the Board's report in terms of clause(c) of sub section(3) of section 134 of the Companies Act,2013.
 - b. Changes, if any, in accounting policies and practices and reasons for the same.
 - c. Major accounting entries involving estimates based on the exercise of judgment by management.
 - d. Significant adjustments made in the financial statements arising out of audit findings.
 - e. Compliance with listing and other legal requirements relating to financial statements.
 - f. Disclosure of any related party transactions.
 - g. Modified opinion(s) in the draft audit report.
5. Reviewing, with the management, the quarterly financial statements before submission to the Board for approval.
6. Reviewing, with the management, the statement of uses / application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for the purposes other than those stated in the offer document / prospectus / notice and the report submitted by the monitoring agency, monitoring the utilization of proceeds of a public or rights issue, and making appropriate recommendations to the Board to take up steps in this matter.

7. Reviewing, and monitoring the auditor's independence and performance, and effectiveness of audit process.
8. Approval or any subsequent modification of transactions of the Bank with related Parties.
9. Valuation of undertakings or assets of the Bank, wherever it is necessary.
10. Evaluation of internal financial controls and risk management systems.
11. Reviewing, with the management, performance of statutory and internal auditors, adequacy of the internal control systems.
12. Reviewing the adequacy of internal audit function if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit.
13. Discussion with the internal auditors of any significant findings and follow up there on.
14. Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the Board.
15. Discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern.
16. To look into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non- payment of declared dividends) and creditors.
17. To review the functioning of the whistle blower mechanism.
18. Approval of appointment of Chief Financial Officer after assessing the qualifications, experience and background etc of the candidate.
19. Carrying out any other function as is mentioned in the terms of reference of the audit committee.

Besides, the ACB also considers such other matters as are prescribed by RBI either in the form of calendar of reviews or by separate circulars.

All the members of the ACB were financially literate. The Company Secretary acted as the secretary to the Committee. The Chief Financial Officer, Chief Compliance Officer and the Head of the Inspection & Audit Department of the Bank were also invited to attend the meetings of the Committee. The Statutory Central Auditors were also invited to attend the meetings whenever interim/ annual financial reports were considered.

During the financial year under review, 11 meetings of ACB were held. The meeting dates and the attendance record is as below :

Dates of Meeting	Mr. B A Prabhakar	Mr. P Jayarama Bhat (w.e.f. 15.07.2017)	Mrs. Usha Ganesh	Mr. Rammohan Rao Belle	Mr. U R Bhat
28.04.2017	✓		✓	✓	✓
12.05.2017	✓		✓	✓	✓
12.06.2017	✓		✓	✓	✓
15.07.2017	✓		✓	✓	✓
27.07.2017	✓	✓	✓	-	✓
25.09.2017	✓	✓	✓	✓	✓
12.10.2017	✓	✓	✓	✓	✓
27.10.2017	✓	✓	✓	✓	✓
22.12.2017	✓	✓	✓	✓	✓
11.01.2018	✓	✓	✓	✓	✓
19.02.2018	✓	✓	✓	✓	✓
Meetings Attended	11	7	11	10	11

3. Stakeholders Relationship Committee (SRC)

During the year 2002, a sub-committee of the Board was constituted to specifically look into the grievances of shareholders/investors. The Committee was rechristened to align with the requirements of Companies Act, 2013 and the Listing Regulations.

During the financial year under review, 1 meeting of SRC was held and reviewed complaints received from the shareholders and the investors. All the members were present for the meeting.

Dates of Meeting	Mr. Ashok Haranahalli	Mr. P Jayarama Bhat (w.e.f. 28.04.2017)	Mr. Keshav K. Desai	Mr. D. Surendra Kumar
27.11.2017	✓	✓	✓	✓
Meetings Attended	1	1	1	1

Name & Designation of the Compliance Officer :

Mr. Prasanna Patil, Company Secretary.

A total of 68 complaints were received from the Investors/Shareholders and all of them have been redressed satisfactorily. As required under the Listing Regulations an exclusive Email ID viz., **investor.grievance@ktkbank.com** has been maintained for the purpose of redressal of investors' complaints, if any. Further, the complaints received online via SEBI's Complaint Redress System (SCORES) were also redressed promptly.

4. Special Committee for Monitoring and Investigation of Large Value Frauds :

As per the directions of the Reserve Bank of India, the Board had constituted a Special Committee on 17.02.2004 exclusively to monitor, investigate and follow-up cases of fraud involving amounts of Rupees One crore and above. The terms of reference of the Committee were as under:

- Identify the systems lacunae, if any, that facilitated perpetration of the fraud and put in place measures to plug the same.
- Identify the reasons for delay in detection, if any, in reporting to top management of the Bank and RBI.
- Monitor progress of CBI/Police investigation and recovery position.
- Ensuring examination of staff accountability at all levels in all cases of frauds and quick completion of staff side action, if required, without loss of time.
- Review the efficacy of the remedial action taken to prevent recurrence of frauds such as strengthening of internal controls.
- Put in place other measures as may be considered relevant to strengthen preventive measures against frauds etc.

The Committee meets quarterly to review and follow up all cases. Also, the Committee meets immediately on detection of any fraud involving amount of Rupees One crore and above

During the financial year under review, 4 meetings of Special Committee were held. The meeting dates and the attendance record is as below :

Dates of Meeting	Mr. P Jayarama Bhat (w.e.f. 28.04.2017)	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mr. B A Prabhakar	Mr. U R Bhat	Mr. Keshav K. Desai
12.05.2017	✓	✓	✓	✓	✓
24.09.2017	✓	✓	✓	✓	✓
17.11.2017	✓	✓	✓	✓	✓
22.03.2018	✓	✓	✓	✓	✓
Meetings Attended	4	4	4	4	4

5. Integrated Risk Management Committee (IRMC)

A Board level sub-committee called the Integrated Risk Management Committee (IRMC) was constituted on 24.12.2004 to devise a policy and strategy for integrated risk management containing various risk exposures of the Bank including credit risk and market risk continued its functioning during the year under report. The functions of the Committee include the review of risk profile of the Bank, evaluation of the overall risks faced by the Bank, develop policies and strategies for integrated risk management containing the credit, market and operational risk exposures etc., and ensure a smooth transition to the new Capital Adequacy Framework.

During the financial year under review, 4 meetings of IRMC were held. The meeting dates and the attendance record is as below :

Dates of Meeting	Mr. P Jayarama Bhat (w.e.f. 28.04.2017)	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mr. B A Prabhakar	Mr. Rammohan Rao Belle (w.e.f 28.04.2017)
12.06.2017	✓	✓	✓	✓
31.08.2017	✓	✓	✓	✓
17.11.2017	✓	✓	✓	✓
20.02.2018	✓	✓	✓	✓
Meetings Attended	4	4	4	4

6. Nomination and Remuneration Committee (NRC)

Pursuant to the Companies Act, 2013, SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 and the extant guidelines of Reserve Bank of India, Bank has constituted "Nomination & Remuneration Committee (NRC)" w.e.f 30.09.2014.

The terms of reference of the Committee include:

1. Identification of persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down.
2. Undertake the due diligence of candidates before their appointment/ re-appointment as directors.
3. Recommend to the Board, appointment of directors and senior management personnel and their removal.
4. Formulate the criteria for determining qualifications, positive attributes and independence of a director, Key Managerial Personnel and other employees.
5. Recommend to the Board the policy for evaluation of performance of directors.
6. Recommend to the Board on the remuneration of Whole Time Directors/Chief Executive Officers, etc.
7. To administer the Employees Stock Option Scheme of the Bank.

In deference to the above, the Committee has laid down policy on determination of the qualifications, positive attributes and Independence of a director for appointment as Directors and also a policy on remuneration of Directors.

Remuneration policy

The Bank has adopted a policy on compensation of Whole Time Directors/Chief Executive Officers etc. which aims at attracting and retaining the right candidates in the Bank. The policy is designed to support key business strategies and provide reasonable remuneration commensurate with the performance of the Bank's taking into account alignment of compensation with prudent risk taking etc.

Remuneration of Whole Time Director / Managing Director & CEO

The remuneration of the Managing Director & CEO of the Bank is recommended by the NRC to the Board for approval in accordance with the aforesaid policy. The Board of Directors considers the recommendation of the NRC and approves the remuneration, subject to necessary approvals from Reserve Bank of India and the shareholders. The remuneration comprises of fixed pay and variable pay linked to the achievement in financial and non-financial parameters duly aligned to the risk, cost to income ratio etc.

As a Policy, prudential limit for variable pay has been stipulated as percentage of fixed pay and the NRC vide its resolution dated 14.03.2018, reduced the limit from 70 percent of fixed pay to 45 percent of the fixed pay.

Remuneration of Non-Executive Directors

The Non-Executive Directors including Chairman of the Board were paid sitting fees for attending each meeting of the Board/Committee as approved by the Board subject to limits prescribed under the Companies Act, 2013. Besides, consolidated monthly salary was paid to the Part-time Non Executive Chairman of the Bank as approved by the RBI. No compensation in the form of profit related commission was paid to the Non-Executive Directors/Independent Directors during the year under report. The details of remuneration paid to directors during the year under report are provided in the extract of Annual Return annexed to the Directors' Report.

During the financial year under review, 4 meetings of NRC were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mrs. Usha Ganesh	Mr. P. Jayarama Bhat (w.e.f. 28.04.2017)	Mr. B A Prabhakar	Mr. U. R. Bhat
28.04.2017	✓	✓	✓	✓
12.05.2017	✓	✓	✓	✓
15.07.2017	✓	✓	✓	✓
14.03.2018	✓	✓	✓	✓
Meetings Attended	4	4	4	4

7. Customer Service Committee(CSC)

In compliance with the recommendations of Committee on Procedures and Performance Audit on Public Services (CPPAPS), the Reserve Bank of India had suggested Banks to constitute a Customer Service Committee of the Board, to strengthen the corporate governance structure and to enhance the quality of customer service & customer satisfaction for all categories of clientele at all times. Accordingly, a Board level Customer Service Committee was constituted on 25.09.2004. The role of the Committee includes:

1. formulation of a comprehensive deposit policy;
2. product approval process;
3. annual survey of depositor satisfaction;
4. tri-annual audit of such services; and
5. periodically review the performance of the Ad-hoc committee.

Further, customers were invited to the meetings of the Committee to get their feedback about the level of customer service in the Bank.

During the financial year under review, 2 meetings of CSC were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Mahabaleshwara M S (w.e.f 28.04.2017)	Mr. Keshav K Desai	Mr. D. Surendra Kumar
23.06.2017	✓	✓	✓
22.12.2017	✓	✓	✓
Meetings Attended	2	2	2

8. Internal Capital Adequacy Assessment Committee (ICAAC)

In order to review and recommend to the Board, the capital plan of the Bank and to lay down the capital planning process and responsibilities as well as contingency planning for dealing with deviations and unexpected events and matters incidental thereto, Bank has constituted a Board level Committee namely ICAAC.

During the financial year under review 4 meetings of ICAAC were held and the meeting dates and the attendance record is as below :

Dates of Meeting	Mr. P. Jayarama Bhat (w.e.f. 28.04.2017)	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mr. Rammohan Rao Belle	Mr. U. R. Bhat
12.06.2017	✓	✓	✓	✓
31.08.2017	✓	✓	✓	✓
17.11.2017	✓	✓	✓	✓
20.02.2018	✓	✓	✓	✓
Meetings Attended	4	4	4	4

9. Committee for IT Strategy and Governance (IT)

A Board Level Committee on IT Strategy and Governance has been constituted on 29.11.2011 to oversee the Information Technology (IT) related areas such as IT Governance, Information Security, Information System Audit, IT Operations, IT Services Outsourcing, Cyber Fraud, Business Continuity Planning etc.

Some of the roles and responsibilities of this Committee include:

1. Approving IT strategy and policy documents
2. Ensuring that the management has put an effective strategic planning process in place
3. Ratifying that the business strategy is indeed aligned with IT strategy
4. Ensuring that the IT organizational structure complements the business model and its Direction
5. Ascertaining that management has implemented processes and practices to ensure that the IT delivers value to the business
6. Ensuring IT investments represent a balance of risks and benefits and that budgets are acceptable
7. Monitoring the method that management uses to determine the IT resources needed to achieve strategic goals and to provide high-level direction for sourcing and use of IT resources
8. Ensuring proper balance of IT investments for sustaining bank's growth
9. Becoming aware about exposure towards IT risks and controls and evaluating effectiveness of management's monitoring of IT risks
10. Assessing Senior Management's performance in implementing IT strategies
11. Issuing high-level policy guidance (e.g. related to risk, funding, or sourcing tasks)
12. Confirming whether IT or business architecture is to be designed, so as to derive the maximum business value from IT

13. Overseeing the aggregate funding of IT at a bank-level, and ascertaining if the management has resources to ensure the proper management of IT risks
14. Monitoring progress in Digital Banking transactions

The main objective of IT Governance is to achieve outcome viz., “Value Delivery by IT to business” and “IT Risk Management”. The drivers of this outcome are “IT Strategic Alignment”, “IT Resource Management” and “IT Performance Measurement”.

During the financial year under review 4 meetings of IT Strategy and Governance Committee were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Rammohan Rao Belle	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mr. P. Jayarama Bhat (w.e.f. 28.04.2017)
12.06.2017	✓	✓	✓
06.09.2017	✓	✓	✓
17.11.2017	✓	✓	✓
27.02.2018	✓	✓	✓
Meetings Attended	4	4	4

10. Corporate Social Responsibility (CSR) Committee

Pursuant to Section 135 of the Companies Act, 2013, a separate Committee has been constituted by the Board on 24.03.2014 to formulate and recommend a CSR Policy, recommend the amount of expenditure to be incurred on the CSR activities and monitor the CSR Policy of the Bank from time to time, monitor & regulate the expenditure incurred by the Bank in corporate social responsibilities.

During the financial year under review 2 meetings of CSR Committee were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mrs. Usha Ganesh	Mr. Keshav K Desai	Mr. D. Surendra Kumar
23.06.2017	✓	-	✓	✓
22.12.2017	✓	✓	✓	✓
Meetings Attended	2	1	2	2

Necessary disclosure pursuant to Section 135(4) of the Companies Act, 2013 read with Companies (CSR) Rules 2014, has been furnished in Annexure V and also posted in our website.

11. Review Committee for identification of Willful defaulters:

As per the RBI guidelines, the Bank has constituted a Review Committee for Identification of Willful defaulters on 19.02.2015 for considering the representation from the borrowers and to review the order of the internal committee constituted for identification of wilful defaulters.

During the financial year under review, 2 meetings of the Committee were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Ashok Haranahalli	Mr. Mahabaleshwara M S (w.e.f. 28.04.2017)	Mrs. Usha Ganesh
17.06.2017	✓	✓	✓
19.02.2018	✓	✓	✓
Meetings Attended	2	2	2

12. Review Committee for Non-Cooperative borrowers:

The Bank had also constituted a Review Committee for Non-Cooperative borrowers. The Committee consisted of Mr. Mahabaleshwara M S as Chairman of the Committee and Mr. Ashok Haranahalli & Mrs. Usha Ganesh, Independent Directors as Members. There was no occasion for the aforesaid committee to meet during the reporting period.

As the aforesaid Committees (SI No. 11 & 12) broadly cater to similar area of credit monitoring i.e. identification of non-cooperative borrowers and willful defaulters, the two committees are combined w.e.f.01.04.2018 and named as “Review Committee for Identification of Non Cooperative Borrowers and Will Defaulters” with combined terms of reference. The Committee consists of Mr. Mahabaleshwara M S, as Chairman of the Committee and Mr. Ashok Haranahalli, Mrs. Usha Ganesh & Mr. Rammohan Rao Belle, (Independent Directors) as Members.

13. Share Transmission Committee:

In order to streamline the process of transmission and issue of duplicate/split share certificates etc., a committee namely “Share Transmission Committee” consisting of (i) Non-Executive Chairman and (ii) Managing Director & CEO with Company Secretary as the Convener was formed during the year under report. The Committee normally meets at fortnightly intervals, however, depending on the requests received.

During the financial year under review, 5 meetings of Committee were held. The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. P. Jayarama Bhat	Mr. Mahabaleshwara M S
14.12.2017	✓	✓
02.01.2018	✓	✓
22.01.2018	✓	✓
15.02.2018	✓	✓
14.03.2018	✓	✓
Meeting Attended	5	5

BOARD LEVEL PERFORMANCE EVALUATION

As required under the Companies Act, 2013 and the SEBI LODR, performance review/evaluation of the Board as a whole, Committees of the Board, Chairman of the Board, all Directors including Independent Directors and Managing Director & CEO of the Bank was carried out as per the Performance Evaluation Policy adopted by the Bank. The process of Performance Evaluation is as under:

Independent Directors in a separate meeting shall evaluate the performance of non-independent directors, Chairman of the Board and Board as a whole taking into account the views of the Managing Director.

Board shall review the performance of all Independent Directors as well as the Committee of the Board.

EVALUATION CRITERIA

Bank aligned its performance evaluation templates in line with SEBI Guidance Note dated January 5, 2017 and the basis of evaluation are as under:

Board

The criteria for evaluation of performance of the Board include composition of the Board, periodicity of the meetings, management and human resources, strategy determination, monitoring and acting, policies and procedures including Risk management policy, understanding the regulatory requirements, reporting to the stakeholders, compliance with all applicable laws etc.

Committees of the Board

The performance of the Board Committees was evaluated taking into consideration the terms of reference of each Committee periodicity of meetings, collective judgment and contribution by each committee in attaining their objectives.

Chairman of the Board:

The evaluation criteria for the performance of the Chairman of the Board inter-alia included leadership qualities demonstrated by him, ability to synthesize discussion and divergent views to lead to consensus after listening to all directors, his working relationship with the Managing Director & CEO etc.

Managing Director & CEO

While evaluating the performance of the Managing Director & CEO, performance in key financial and non-financial areas such as achieving the business targets, meeting stakeholder's expectations and maintaining harmonious relationship with the labour associations and recognition and rewards secured by the Bank under his leadership, relationship with the Board, ability to execute the strategies etc., were considered.

Independent Directors:

The review of the performance of Independent Directors has been undertaken by the Board having regard to their experience and expertise in the specified area of their specialization, attendance record at the meetings of the Board and the Committees there of, value addition in the decision-making process in the meetings, their ability to update their knowledge about the business and regulatory environment in which the Bank is functioning, leading to bringing in independent judgement and safeguarding the interest of stakeholders etc.

COMMITTEES OF EXECUTIVES:

Apart from the Board Committees, the Bank has also constituted other committees of executives such as Asset and Liability Management Committee (ALCO), Investment Management Committee (IMC), Credit Management Committee (CMC), Credit Policy Committee (CPC), Operational Risk Management Committee (ORMC), Committee for scrutiny of frauds, staff accountability Committee, New Product & Process Approval Committee, IT Steering Committee, ICAAP Function Committee, Management Security Forum, Risk Based Supervision (RBS) Top Management Committee, Inspection Monitorable Action Plan (IMAP) Committee etc. The Committees meet regularly and take decisions on respective matters.

ANNUAL GENERAL MEETINGS:

Venue and the date of the last three annual general meeting were as under:

Year	Venue	Date	Day	Time	Whether any Special resolution/s passed
2017	Registered Office, Mangaluru	17.07.2017	Monday	11.30 am	No#
2016	Registered Office, Mangaluru	28.07.2016	Thursday	11.30 am	No
2015	Registered Office, Mangaluru	16.07.2015	Thursday	11.30 am	Yes

Note: No special resolution was passed in the previous year through postal ballot.

Introduction of Employees Stock Option Scheme 2017 (ESOS 2017)-This item was not passed as the votes cast in favour of the resolution were less than the required majority.

DISCLOSURES:

There were no materially significant transactions entered into by the Bank with its directors, management or relatives conflicting with the interest of the Bank at large during the year ended March 31, 2018. Further it is declared that all the directors and senior management personnel have affirmed the compliance to the code of conduct laid down by the Bank.

STATUTORY COMPLIANCE, PENALTIES AND STRICTURES:

There were no instances of non-compliance by the Bank, levy of penalties and strictures imposed by Stock Exchanges, RBI, SEBI and other regulatory authorities on any matter during the year under report.

MEANS OF COMMUNICATION:

The quarterly/half yearly/annual results are published in the leading national English dailies such as Business Standard, The Hindu, Business Line, Financial Express, Economic Times etc and vernacular newspaper such as Udayavani, Vijayavani etc. The results were also posted on our website www.karnatakabank.com. In view of this, no separate half-yearly declaration of financial performance to the shareholders has been made.

SHAREHOLDERS' INFORMATION:

A. Annual General Meeting:

Day : Saturday
Date : 21.07.2018
Time : 11.30 AM
Venue : The Karnataka Bank Ltd.
 Regd. & Head Office
 Mahaveera Circle, Kankanady
 Mangaluru - 575002.

B. Book closure : July 13, 2018 to July 21, 2018 (Both days inclusive)

C. Financial Calendar: The financial year of the Bank is April to March. The financial results for the quarter/half year/year are generally published as under:

- Quarter ending June 30, 2018: July, 2018
- Quarter ending Sept. 30, 2018: October, 2018
- Quarter ending Dec. 31, 2018: January, 2019
- Quarter ending March 31, 2019: May, 2019

D. Dividend : The Board of Directors has recommended a dividend of ₹ 3/- per share for the year ended March 31, 2018 (i.e. 30 per cent on paid up capital) and subject to approval by the members at the AGM to be held on 21.07.2018, the same will be paid to the shareholders holding shares as on July 12, 2018 in respect of shares held in physical form and to the beneficial holders of shares as on July 12, 2018 in electronic form.

Dividend Payment Date : Between July 23 and July 30, 2018.

As per the provisions of Section 124 of the Companies Act, 2013, the unclaimed dividend for the financial year 2009-10 of ₹ 37,47,004/- has been transferred to the Investor Education and Protection Fund established by the Central Government.

The following Table gives the position of unclaimed dividend from the year 2010-11 as on 31.03.2018.

Year	Unclaimed dividend(₹)	Date of declaration	Last date for claiming dividend
2010-2011	37,19,802	23.07.2011	22.08.2018
2011-2012	53,71,265	30.08.2012	29.09.2019
2012-2013	62,79,720	06.07.2013	05.08.2020
2013-2014	72,24,282	09.08.2014	08.09.2021
2014-2015	91,09,850	16.07.2015	15.08.2022
2015-2016	95,22,147	28.07.2016	27.08.2023
2016-2017	98,27,430	17.07.2017	16.08.2024

Demat Suspense Account: Pursuant to Schedule V of SEBI LODR, after sending three reminders to the shareholders, at the latest available address, in respect of unclaimed shares, Bank had transferred these unclaimed shares to the separate Demat Suspense Account. The Voting rights on these shares shall remain frozen till such shares are claimed by the rightful owner. The summary of shares transferred and released in favour of shareholders is furnished below:

Particulars	No. of shareholders	Total Number of shares
Number of shareholders and the outstanding shares in the suspense account lying at the beginning of the year	2066	191839
Shareholders who approached us for transfer of shares from suspense account during the year	6	1720
Shareholders to whom shares were transferred from suspense account during the year	6	1720
Shares transferred to IEPF	1473	104078
Number of shareholders and the outstanding shares in the suspense account lying at the end of the year	587	86041

Transfer of shares to IEPF:

Pursuant to Section 124(6) of the Act read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (in short "IEPF rules"), all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more are required to be transferred in the name of Investor Education and Protection Fund. Accordingly, 517250 shares (including 104078 shares from Demat Suspense A/c as said above) in respect of which the dividend for the FYs 2008-09 (457107 shares) & 2009-10 (60143 shares) had remained unclaimed for a period of seven years or more, were transferred to IEPF on 30.11.2017.

E. Listing of shares:

The shares of the Bank are listed on the following Stock Exchange

Name of the Stock Exchange	Address
National Stock Exchange of India Ltd.	Regd. Office: Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai- 400051
BSE Ltd.	Regd. Office: Floor 25, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001

The Bank has paid the annual listing fees for the year 2017-18 to the above Stock Exchanges.

Compliance with Corporate Governance requirements:

The Bank has been complying with requirements of Corporate Governance as stipulated under Regulations 17-27 read with Schedule V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and a report on Corporate Governance in the prescribed format has been submitted to the Stock Exchange every quarter.

Stock code:

Trading symbol on the NSE : KTKBANK
Scrip code on BSE : 532652
ISIN at NSDL/CDSL : INE614B01018

Share transfer procedure:

The shares of the Bank being traded in dematerialized form are transferable through the depository system. The share transfers in physical form are processed by the Share Transfer Agent-M/s Integrated Registry Management Services Pvt. Ltd and approved by the Managing Director & CEO at least once in a fortnight. There were no share transfer requests pending for transfer as on March 31, 2018.

Stock Market Data

The shares of the Bank are traded on the Stock Exchanges only in dematerialized form as per the directives issued by Securities and Exchange Board of India (SEBI). The shares are regularly traded on National Stock Exchange of India Ltd. (NSE) and BSE Ltd (BSE). The monthly high & low prices along with the volumes traded from 01.04.2017 to 31.03.2018 on the above Stock Exchanges are given below together with bench mark indices.

Trading statistics on NSE:

Month	Share price		No. of Shares Traded	NIFTY 50	
	High	Low		High	Low
Apr 2017	163.75	141.05	95271143	9351.85	9103.50
May 2017	172.40	157.70	103351389	9624.55	9285.30
June 2017	178.90	160.75	57827350	9675.10	9491.25
July 2017	167.45	151.70	47266233	10077.10	9613.30
Aug 2017	154.90	138.05	43451445	10114.65	9710.80
Sep 2017	163.00	139.95	48780921	10153.10	9735.75
Oct 2017	163.45	142.55	70606172	10363.65	9859.50
Nov 2017	168.55	154.55	51484468	10452.50	10118.05
Dec 2017	153.15	145.40	28368552	10531.50	10044.10
Jan 2018	167.10	147.50	94813448	11130.40	10435.55
Feb 2018	144.60	128.70	42727993	11016.90	10360.40
Mar 2018	132.70	114.90	69510942	10458.35	9998.05

Trading statistics on BSE

Month	Share price		No. of Shares Traded	S & P BSE SENSEX	
	High	Low		High	Low
Apr 2017	163.75	140.85	10197529	30133.35	29319.10
May 2017	172.45	157.80	11206397	31159.40	29858.80
June 2017	178.95	160.85	6035924	31311.57	30834.32
July 2017	167.30	151.90	5204335	32514.94	31209.79
Aug 2017	154.75	137.55	5305471	32575.17	31213.59
Sep 2017	163.00	140.35	4522018	32423.76	31159.81
Oct 2017	163.35	142.80	7894015	33266.16	31497.38
Nov 2017	168.30	154.30	6679876	33731.19	32760.44
Dec 2017	153.05	145.45	3921480	34056.83	32597.18
Jan 2018	167.00	147.15	9421168	36283.25	33793.38
Feb 2018	144.90	129.45	5129392	35906.66	33703.59
Mar 2018	133.00	115.05	10099616	34046.94	32596.54

Distribution of shareholding as on 31st March 2018

Shares holding of nominal value of ₹ (1)	Share holders		Share amount	
	Number (2)	% to Total (3)	₹ (4)	% to Total (5)
Upto - 5,000	143435	77.6	200576950	7.10
5,001 - 10,000	17597	9.52	135626260	4.80
10,001 - 20,000	10964	5.93	161616120	5.72
20,001 - 30,000	4364	2.36	109655900	3.88
30,001 - 40,000	2100	1.14	74199710	2.62
40,001 - 50,000	1485	0.8	67969850	2.41
50,001 - 1,00,000	2680	1.45	190484980	6.74
1,00,001 and Above	2213	1.2	1885947090	66.73
Total	184838	100	2826076860	100.00

Note: The details of Top 10 shareholders as on 31.03.2018 and shareholding of KMPs is provided in the Extract of Annual Return annexed to Directors' Report.

Dematerialization of shares:

As per the directives of SEBI, the equity shares of the Bank are compulsorily traded in dematerialized form by all categories of investors with effect from 26.02.2001. The Bank had entered into tripartite agreement with the depositories viz., National Securities Depositories Ltd. & Central Depositories Services (India) Ltd. and share transfer agent, for dematerialization of shares. The ISIN allotted for the shares of the Bank is INE614B01018. In view of the obvious benefits of holding the shares in demat form, over the period of time shareholders have converted their physical shares into electronic form. 93.94 percent of the equity shares of the Bank are in demat form as on 31.03.2018.

Registrar & Share Transfer Agent (RTA):

The Bank has appointed Integrated Registry Management Services Pvt. Ltd. as common Share Transfer Agent for both physical and electronic shares. Therefore, all communications relating to share transfer, dividend, change of address for shares held in physical form and dematerialization of shares etc are to be addressed to the Registrar and Share Transfer Agent at the following address:

Integrated Registry Management Services Pvt. Ltd.30, Ramana Residency, 4th Cross

Sampige Road, Malleshwaram, Bengaluru-560003

Tel: (080) 23460815-818 Fax: (080) 23460819

e-mail: irg@integratedindia.in

Debenture Trustee:

In respect of the Sub-ordinated debt instruments issued in the previous years and outstanding as on 31st March 2018, the Bank has appointed M/s IDBI Trusteeship Services Ltd as the Debenture Trustee and their contact details are as follows.

IDBI Trusteeship Services Ltd.
 Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate,
 Mumbai - 400001
 Tel: 91 022 4080 7001 Fax: 9102266311776
 e-mail: itsl@idbitrustee.co.in Website: www.idbitrustee.com

Non - mandatory (Discretionary) requirements

The compliance statuses of Non-mandatory requirements were as under:

Requirements	Compliance status
The Board -A non-executive Chairman may be entitled to maintain a Chairman's office at the company's expense and also allowed reimbursement of expenses incurred in performance of his duties.	Not Applicable. However, Chairman's office is hosted by the Bank at its Registered & Head office, Mangaluru and the Chairman is entitled to allowances such as Travelling/Halting allowances etc as paid to other directors.
Shareholders Rights: A half-yearly declaration of financial performance including summary of the significant events in last six-months, may be sent to each household of shareholders.	In view of wider publication of results in newspapers and posting the same in the web site of the Bank, no separate communication was sent to each household of shareholders. Bank through its Investor Relation Cell is disseminating corporate communications periodically, on a voluntary basis, to the shareholders (whose email ids are registered) about financial results or major events etc. Such communications are also hosted on Bank's website for information of the shareholders..
Modified opinion(s) in audit report: Company may move towards a regime of unqualified financial statements.	There were no audit qualifications.
Separate posts of Chairperson and Chief Executive Officer: The company may appoint separate persons to the post of Chairman and Managing Director/CEO.	Complied with.
Reporting of Internal Auditor (The Internal auditor may report directly to the Audit Committee)	Complied with.

COMPLIANCE WITH THE CODE OF CONDUCT

I confirm that all Directors and members of the Senior Management have affirmed compliance with the Bank's Code of Conduct for the year ended March 31, 2018.

Mahabaleshwara M.S.

Managing Director & CEO

Place : Mangaluru

Date : May 14, 2018

AUDITORS' CERTIFICATE ON CORPORATE GOVERNANCE

To the members of The Karnataka Bank Limited.

We have examined the records of The Karnataka Bank Ltd., concerning the compliance of conditions of Corporate Governance as stipulated under Regulations 17 to 27 and clauses 46(2) (b) to (i) read with Schedule V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in relation to the listing of shares on National Stock Exchange of India Limited and BSE Limited for the financial year ended 31st March 2018.

The compliance of conditions of Corporate Governance is the responsibility of the management. Our examination was limited to procedures and implementation thereof, adopted by the Bank for ensuring the compliance of conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Bank.

We have conducted our examination on the basis of the relevant records and documents maintained by the Bank and furnished to us for our review and the information and explanations given to us by the Bank.

Based on such examination, in our opinion, the Bank has complied with the conditions of Corporate Governance, as stipulated in aforesaid Regulations.

We further state that, such compliance is neither an assurance as to the future viability of the Bank, nor as to the efficiency or effectiveness with which the management has conducted the affairs of the Bank.

For Abarna & Ananthan

Chartered Accountants

Firm Regn. No. 000003S

Sd/-

(Abarna Bhaskar)

Partner - M. No.025145

Place : Mangaluru

Date : 14th May 2018

For R K Kumar & Co,

Chartered Accountants

Firm Regn. No. 001595S

Sd/-

(B R Ashok)

Partner - M. No. 023313

ANNEXURE III
EXTRACT OF THE ANNUAL RETURN

[Pursuant to Section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS :

- i. CIN : L85110KA1924PLC001128
- ii. Registration Date : 18.02.1924
- iii. Name of the Company : The Karnataka Bank Limited
- iv. Category/Subcategory of the Company : Public Limited Company
- v. Address of the Registered Office and contact details : Regd & Head Office,
Mahaveera Circle,
Kankanady, Mangaluru - 575002
Tel : (0824) 2228222
Fax: (0824) 2225588
e-mail: investor.grievance@ktkbank.com
- vi. Whether listed company (Yes / No) : YES
- vii. Name, address & Contact details of Registrar and share Transfer Agent, if any : Integrated Registry Management Service Pvt. Ltd.
30, Ramana Residency, 4th Cross,
Sampige Road, Malleswaram,
Bengaluru- 560 003
Tel : (080)-23460815
Fax : (080)-23460819

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the company shall be stated :

Sl. No.	Name and Description of main product/ services	NIC Code of the Product/Service	% to total turnover of the Company
1	Banking Services	64191	100

III. PARTICULARS OF HOLDING , SUBSIDIARY AND ASSOCIATE COMPANIES

Sl.No.	Name and Address of the Company	CIN/GLN	Holding/Subsidiary/ Associate	% of shares held	Applicable Section
Bank does not have any holding/subsidiary/associate company					

IV. SHAREHOLDING PATTERN

i) Category-wise Share Holding :

Category of Shareholders	No. of Shares held at the beginning of the year (i.e. as on 01.04.2017)				No. of Shares held at the end of the year i.e. as on 31.03.2018)				% change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoters									
(1) Indian a) Individual/HUF b) Central Govt. or State Govt. c) Bodies Corporates d) Bank/FI e) Any other									
SUB TOTAL: (A) (1)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(2) Foreign a) NRI- Individuals b) Other Individuals c) Bodies Corp. d) Banks/FI e) Any other									
SUB TOTAL (A) (2)									
Total Shareholding of Promoter (A)=(A) (1) +(A)(2)									

B. PUBLIC SHAREHOLDING

(1) Institutions									
a) Mutual Funds	12378788	0	12378788	4.38	17918036	0	17918036	6.34	44.75
b) Banks/FI	3210273	0	3210273	1.14	1538405	0	1538405	0.54	-52.08
c) Central Govt	0	0	0	0	0	0	0	0	0
d) State Govt.	0	0	0	0	0	0	0	0	0
e) Venture Capital Fund	0	0	0	0	0	0	0	0	0
f) Insurance Companies	16955643	0	16955643	6.00	16681300	0	16681300	5.90	-1.62
g) FPIs	54269168	0	54269168	19.20	41662286	0	41662286	14.74	-23.23
i) Others (specify) Alternate Investment Fund	105502	0	105502	0.04	0	0	0	0	0
SUB TOTAL (B)(1):	86919374	0	86919374	30.76	77800027	0	77800027	27.52	-10.49
(2) Non Institutions									
a) Bodies corporate									
i) Indian	22903272	311317	23214589	8.21	22189592	298696	22488288	7.96	-3.13
ii) Overseas	0	0	0	0	0	0	0	0	0
b) Individuals	0	0	0	0	0	0	0	0	0
i) Individuals shareholders holding nominal share capital upto ₹ 1 lakh	64102533	14952159	79054692	27.97	75613226	13613277	89226503	31.57	12.87
ii) Individuals shareholders holding nominal share capital in excess of ₹ 1 lakh	83274813	3430846	86705659	30.68	79880042	3190451	83070493	29.39	-4.19
c) Others (specify)	6706633	5000	6711633	2.38	10017375	5000	10022375	3.56	49.33
Trust	46708	0	46708	0.02	104508	0	104508	0.04	123.75
Clearing Members	3032706	0	3032706	1.07	3730783	0	3730783	1.32	23.02
KBL-Unclaimed Suspence a/c	191839	0	191839	0.07	86041	0	86041	0.03	-55.15
NRIs	3435380	5000	3440380	1.22	5578793	5000	5583793	1.98	62.30
Shares Transferred to IEPF	0	0	0	0	517250	0	517250	0.19	100.00
SUB TOTAL (B) (2):	176987251	18699322	195686573	69.24	187700235	17107424	204807659	72.48	4.66
Total Public Shareholding (B) = (B)(1)+(B)(2)	263906625	18699322	282605947	100	265500262	17107424	282607686	100	-
C. Shares held by Custodian for GDRs & ADRs	0	0	0	0	0	0	0	0	-
Grand Total (A+B+C)	263906625	18699322	282605947	100	265500262	17107424	282607686	100	-

ii) Shareholding of Promoters

Sl. No.	Shareholder's Name	No. of shares held at the beginning of the year			No. of Shares held at the end of the year			% change in shareholding during the year
		No. of shares	% of total Shares of the Company	% of shares pledged/encumbered to total shares	No. of shares	% of total Shares of the Company	% of shares pledged/encumbered to total shares	
Not applicable as the Bank does not have any promoters in control of the management.								

iii) Change in Promoter's Shareholding

Sl. No.	No. of shares held at the beginning of the year		Cumulative shareholding during the year	
	No. of shares	% of total Shares of the Company	No. of shares	% of total Shares of the Company
Not applicable as the Bank does not have any promoters in control of the management.				

iv) Shareholding Pattern of top ten Shareholders other than directors, promoters, holders of ADR/GDR

Sl. No.	Name	Shareholding at the beginning of the year		Change in Shareholding (No. of Shares) Increase/(Decrease)	Shareholding at the end of the year	
		No .of shares	% to total shares of the Bank		No .of shares	% to total shares of the Bank
1.	Life Insurance Corporation of India	15305227	5.42	(1252033)	14053194	4.97
2.	B Sumanth Kumar Reddy & Relatives	12575892	4.45	933547	13509439	4.78
3.	Kotak Equity Arbitrage Fund	2603375	0.92	1952825	4556200	1.61
4.	LSV Emerging Markets Equity Fund LP	3938400	1.39	0	3938400	1.39
5.	CD Equifinance Private Limited	3333919	1.18	424091	3758010	1.33
6.	Vijay Kishanlal Kedia	5660703	2.00	(2360703)	3300000	1.16
7.	State Street Active Emerging Markets Small Cap Non-Lending QIB Common Trust Fund	2794317	0.99	72630	2866947	1.01
8.	Sreenadha Reddy Nayani	2788005	0.98	0	2788005	0.98
9.	IDFC Arbitrage fund	1545191	0.55	973562	2518753	0.89
10.	Chirag Dilipkumar Lakhi	3009268	1.06	(627333)	2381935	0.84

Since the substantial portion of the shares are held and traded in demat form, date wise increase or decrease is not available.

v) Shareholding of Directors & Key Managerial Personnel:

Sl. No.	The Director and KMP (Messrs./Mrs.)	No. of Shares held at the beginning of the year		Date-wise increase/decrease in shareholding during the year	Reasons for increase/decrease	Cumulative shareholding during the year	
		No of Shares	% of total shares of the Company			No of shares	% of total shares of the Company
Directors:							
1	P Jayarama Bhat	5350	0.00	650	Purchase	6000	0.00
2	Mahabaleshwara M S	15617	0.00	0		15617	0.00
3	Ashok Haranahalli	10699	0.00	-1699	Sale	9000	0.00
4	Usha Ganesh	4494	0.00	0		4494	0.00
5	Rammohan Rao Belle	357	0.00	0		357	0.00
6	B A Prabhakar	267	0.00	0		267	0.00
7	U R Bhat	7223	0.00	0		7223	0.00
8	Keshav K Desai	10000	0.00	0		10000	0.00
9	D Surendra Kumar	18411	0.00	-750	Sale	17661	0.00
10	Mythily Ramesh	NA	0.00	150	Purchase	150	0.00
Key Managerial Personnel							
12	Y V Balachandra, Chief Financial Officer	4088	0.00	0		4088	0.00
13	Prasanna Patil Company Secretary	100	0.00	0		100	0.00

INDEBTEDNESS: Indebtedness of the company including interest outstanding/accrued but not due for payment.

(₹ in lakh)

	Secured Loans Excluding deposits	Unsecured Loans	Deposits*	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amounts	Nil	83262.21	Nil	83262.21
ii) Interest due but not paid	Nil	Nil	Nil	Nil
iii) Interest accrued not due	Nil	2326.30	Nil	2326.30
Total (i + ii + iii)	Nil	85588.51	Nil	85588.51
Change in indebtedness during the financial year				
i) addition	15000	5500	Nil	20500
ii) deletion	Nil	24491.47	Nil	24491.47
Net Change	15000	(18991.47)	Nil	(3991.47)
Indebtedness at the end of financial year				
i) Principal Amount	15000	66597.04	Nil	81597.04
ii) Interest due but not paid	Nil	Nil	Nil	Nil
iii) Interest accrued not due	Nil	2139.04	Nil	2139.04
Total (i + ii + iii)	15000	68736.08	Nil	83736.08

*Deposits received by the Bank in the ordinary course of business do not amount to deposits in terms of Companies Act, 2013, hence not included.

V) REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL
A. Remuneration of Managing Director, whole time Director and/or Manager :

Sl No.	Particulars of Remuneration	Name of the MD P. Jayarama Bhat (up to 11.04.2017)	Name of the MD Mahabaleshwara M S (w.e.f.12.04.2017)	(₹ in lakh) Total Amount
1	Gross Salary			
	(a) Salary as per provisions contained in Section 17(1) of the Income Tax Act, 1961	1.98	55.00	56.98
	(b) Value of Perquisites u/s 17(2) of the Income Tax Act, 1961	-	-	-
	(c) Profits in lieu of salary u/s 17(3) of the Income Tax Act, 1961	-	-	-
2	Stock Options	-	-	--
3	Sweat Equity	-	-	-
4	Commission - as a % of profit - others	-	-	-
5	Others			
	Contribution to SPF	0.18	4.84	5.02
	Variable Pay	14.11*	-	14.11*
	Total (A)	16.27	59.84	76.11
	Ceiling as per the Act @			

* Variable pay for the year 2016-17 was paid to Mr. P Jayarama Bhat in the FY 2017-18 after obtaining approval from the Reserve Bank of India.

B. Remuneration of Directors:

Sl. No.	Particulars of Remuneration	Name of the Directors									Total Amount
		Mr. P. Jayarama Bhat	Mr. Ashok Haranahalli	Mrs. Usha Ganesh	Mr. Rammohan Rao Belle	Mr. B A Prabhakar	Mr. U R Bhat	Mr. Keshav K Desai	Mr. D Surendra Kumar	Mrs. Mythily Ramesh	
1	Independent Directors										
	Sitting Fees for attending Board/ Committees		12.50	20.70	29.40	27.70	29.40	15.50	13.50		148.70
	Commission		0	0	0	0	0	0	0		0
	Others		0	0	0	0	0	0	0		0
	Total(1)		12.50	20.70	29.40	27.70	29.40	15.50	13.50		148.70
2	Non-Executive Directors										
	Sitting Fees for attending meetings of the Board/ Committees	28.40								0.70	29.10
	Commission	0								0	0
	Others	11.63								0	11.63
	Total (2)	40.03								0.70	40.73
	Total (B)=(1+2)	40.03	12.50	20.70	29.40	27.70	29.40	15.50	13.50	0.70	189.43
	Total Managerial Remuneration (A+B)										265.54
	Overall ceiling as per the act@										

@ Being Banking Company, the provisions of Banking Regulation Act, 1949 would apply to the Bank and the remuneration of Whole Time Director is subject to the approval of Reserve Bank of India. The remuneration is, however, within the limits prescribed under the Companies Act, 2013. Again, any payment to Non-Executive/Independent Directors other than sitting fees and profit related commission not exceeding in aggregate one per cent of net profits of the Bank subject to maximum of ₹ 10 lakh (except to Part Time Chairman) can be made with the approval of RBI. Presently, Independent /Non-Executive Directors are paid only sitting fees, which are within limits prescribed under the Companies Act, 2013.

C. Remuneration of Key Managerial Personnel other than Managing Director & CEO

(₹ in lakh)

Sl. No.	Particulars of Remuneration	CFO	Company Secretary	Total Amount
1	Gross Salary	20.97	14.40	35.37
	(a) Salary as per provisions contained in Section 17(1) of the Income Tax Act, 1961	18.88	12.82	31.70
	(b) Value of Perquisites u/s 17(2) of the Income Tax Act, 1961	2.09	1.58	3.67
	(c) Profits in lieu of salary u/s 17(3) of the Income Tax Act, 1961	-	-	-
2	Stock Options	-	-	-
3	Sweat Equity	-	-	-
4	Commission - as a % of profit - others	-	-	-
5	Others - Contribution to SPF	1.02	0.97	1.99
	Total	21.99	15.37	37.36

VI) PENALTIES / PUNISHMENT / COMPOUNDING OF OFFENCES

Type	Section of the Companies Act	Brief Description	Details of penalty/ punishment	Authority [RD/NCLT/ Court]	Appeal made if any
A. COMPANY					
Penalty	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil
B. DIRECTORS					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil
C. OTHER OFFICERS IN DEFAULT					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil

ANNEXURE IV**SECRETARIAL AUDIT REPORT**

[Pursuant to Section 204(1) of the Companies Act, 2013, and Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

FOR THE FINANCIAL YEAR ENDED 31st March 2018

To,
The Members,
The Karnataka Bank Limited,
CIN: L85110KA1924PLC001128
Post Box No.599,
Regd. & Head Office, Mahaveera Circle,
Mangaluru–575002

We have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by The Karnataka Bank Limited ('the Bank') for the audit period covering the Financial Year ended 31st March 2018. Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the books, papers, minute books, forms and returns filed and other records maintained by the Bank and also the information provided by the Bank, its officers, agents and authorized representatives during the conduct of Secretarial Audit, we hereby report that in our opinion, the Bank has, during the audit period covering the financial year ended on 31st March 2018 complied with the Statutory Provisions listed hereunder and also that the Bank has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

We have examined the books, papers, minute books, forms and returns filed and other records maintained by The Karnataka Bank Limited ("the Bank") for the financial year ended on 31st March 2018, according to the provisions of:

- i. The Companies Act, 2013 (CA2013) and the rules made thereunder;
- ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder;
- iii. The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;
- iv. Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;
- v. The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'):-
 - a) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
 - b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
 - c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009;
 - d) The Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014 –The Bank was not required to comply this;
 - e) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;
 - f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
 - g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009-The Bank was not required to comply this;
 - h) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 1998-The Bank was not required to comply this;

- i) The Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994;
- vi. Other Laws:
 - a. Banking Regulations Act, 1949;

We have also examined compliance with the applicable clauses of the following:

- i. Secretarial Standards issued by The Institute of Company Secretaries of India.
- ii. The Listing Agreements entered into by the Bank with BSE Ltd (BSE) and National Stock Exchange of India Ltd (NSE).
- iii. Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

During the period under review the Bank has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above.

We further state that during the period under review and based on our verification of the records maintained by the Bank and also review of compliance reports/statements by the respective department heads/Chief Financial Officer/Company Secretary taken on record by the Board of Directors of the Bank, in our opinion, adequate systems and processes and control mechanism commensurate to the size and nature of the bank's business exist in the bank to monitor and ensure compliances with applicable laws, industry specific laws, labour laws, intellectual property laws and environmental laws. We have not reviewed the applicable financial laws, direct and indirect laws since the same have been subject to review and audit by the Statutory Auditors of the Bank.

We further report that:

1. The Board of Directors of the Bank is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review were carried out in compliance with provisions of the Act.
2. Adequate notice is given to all directors to schedule the Board meetings, Agenda and detailed notes on agenda were sent at least seven days in advance and system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.
3. All decisions of the Board were carried through unanimous votes only.

We further report that during the audit period:

- a) the Bank has allotted 1739 equity shares by releasing entitlements of Rights Issue 2016 which were earlier kept under abeyance.
- b) (1) the Bank has redeemed Subordinated Bonds (Tier II) issued under Series I (₹ 129.50 crore) and under Series II (₹ 29.50 crore) on respective due dates. (2) the Bank has not undertaken buy-back of securities.
- c) the Bank has not undertaken any major decisions to be taken by the members in pursuance of section 180 of the Companies Act, 2013.
- d) the Bank has not undertaken any merger/amalgamation/reconstruction etc.
- e) the Bank has not undertaken any foreign technical collaborations.

For Gopalakrishnaraj H H & Associates
Company Secretaries

Sd/-
CS Gopalakrishnaraj HH
Proprietor
FCS 5654, CP No. 4152

Date : 11.05.2018
Place : Bengaluru

Annexure to our Secretarial Audit Report

To,
The Members,
The Karnataka Bank Limited
CIN: L85110KA1924PLC001128
Regd & Head Office:
P.B.NO.599, Mahaveera Circle, Kankanady
Mangaluru – 575 002

Our report of even date is to be read along with this letter.

1. Maintenance of Secretarial records is the responsibility of the management of the Bank. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and books of accounts of the Company.
4. Wherever required, we have obtained the management representation about the compliance of laws, rules and regulations and happening of events.
5. The compliance of the provision of corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our examination was limited to verification of procedures on test basis.
6. The secretarial audit report is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the management has conducted the affairs of the company.

For Gopalakrishnaraj H H & Associates
Company Secretaries

Sd/-
CS Gopalakrishnaraj HH
Proprietor
FCS 5654, CP No. 4152

Date : 11.05.2018
Place : Bengaluru

ANNEXURE V

Annual report on Corporate Social Responsibility (CSR) activities

A brief outline of the company's CSR policy, including overview of projects or programmes proposed to be undertaken and a reference to the web-link to the CSR policy and projects or programmes.

Business organizations are an integral part of the society. Every decision taken while doing the business involves financial implications and social and environmental consequences. We strongly believe that usefulness of existence of an entity is best judged not from the financial numbers it reports over a period of time but its relevance to the society as judged by the Stakeholders. We believe in the principle of sharing the earnings. CSR is the process aimed at embracing the responsibility for the actions of the Bank and encourage a positive impact through our activities on the environment, consumers, employees, communities, stakeholders and all other members of the public.

The area of focus for our CSR activities include the education, sanitation and making available drinking water, healthcare and social welfare and arts/ sports and culture.

Overview of Activities

Pursuant to the CSR Policy of the Bank and in accordance with Schedule VII of the Companies Act, 2013, your Bank has undertaken certain activities during the year under report with a view to bring positive impact on the society. The key initiatives undertaken were in the field of education, accessibility to safe and clean drinking water, health care, arts/promoting sports, rejuvenation of places of historical prominence, mid day meal to school children etc.

Web link to the CSR Policy

The CSR policy of the Bank is posted in the website of the Bank and the same can be accessed at the following web link:- www.karnatakabank.com/ktk/CSR_policy_2014.pdf

Composition of CSR Committee

Your Board has constituted a CSR Committee consisting of following Directors as members.

1. Mr. P Jayarama Bhat (upto 11.04.2017)
2. Mr. Mahabaleshwara M S (w.e.f.28.04.2017)
3. Mrs. Usha Ganesh
4. Mr. Keshav K Desai
5. Mr. D Surendra Kumar

Average net profit of the Bank for the last three financial years: ₹ 498.04 crore

Prescribed CSR expenditure (two per cent of the amount as above): ₹ 9.96 crore

Details of CSR spent during the financial year:

- a. Total amount to be spent for the financial year: ₹ 10.37 crore
The Bank has spent ₹ 8.19 crore during the financial year 2017-18
(including amount to be released in respect of already sanctioned projects)
- b. Amount unspent, if any: ₹ 2.18 crore

c. Manner in which the amount spent during the financial year is detailed below:

(₹ in lakh)

Sl.No.	CSR Project or activity identified	Sector in which the project is covered	Project or programs (1)Local area or other (2)State and district where the projects were undertaken	Amount outlay (budget) project or program wise	Amount spent on the project Sub-heads (1) direct expenditure (2) overheads	Cumulative expenditure upto the reporting period	Amount Spent: Direct or through implementing agency
1	Education	Promoting education including special education, infrastructure development of schools, road safety awareness programme, promotion of Financial Literacy among people who are outside institutional banking facilities, consumer service and consumer protection activities	Karnataka, Kerala, West Bengal, New Delhi, Telangana, Rajasthan	393.98	334.41	755.86	Direct
2	Environmental Sustainability / Green Initiatives	Protection of flora and fauna, animal welfare, conservation of natural resources, ensuring environmental sustainability, ecological balance	New Delhi, Karnataka, Tamil Nadu, Maharashtra	169.79	120.25	287.83	Direct
3	Protection of Heritage / Culture	Protection of art and culture including restoration of buildings and sites of historical importance, promotion and development of traditional arts and handicrafts.	Kerala, Karnataka, Uttar Pradesh	64.42	65.68	162.34	Direct
4	Swachh Bharat	Sanitation, encouraging cleanliness under Swachh Bharat, Construction of toilets.	Karnataka, Kerala, Goa	67.00	59.38	176.22	Direct
5	Healthcare	Making available safe drinking water, promoting health care including preventive health care, Provisions for aids and appliances to the differently-abled persons etc.	Karnataka, Andhra Pradesh, Punjab, Maharashtra, Tamil Nadu	81.96	73.95	367.45	Direct
6	Empowering women / socially & economically disadvantaged	Empowering women, setting up of homes and hostels for women and orphans, measures for reducing inequalities faced by socially and economically backward groups	Karnataka, Kerala	17.36	16.11	84.87	Direct
7	Rural Development	Rural Development	Karnataka	3.00	6.00	35.85	Direct
8	Promotion of Sports	Promotion of nationally recognized sports	Karnataka	2.01	1.57	10.81	Direct
9	Others	Expenditure on administrative overheads		19.54	19.54	19.54	
			Total	819.06	696.89	1900.77	

Bank's spending under its various Corporate Social Responsibility initiatives over the years has seen a gradual increase and has resulted in improving the quality of life of common man especially the weaker sections of the society by making an impact in different spheres of public life like education, healthcare, sanitation, cleanliness, environmental sustainability, protection of heritage/culture, consumer awareness etc. The amount spent by the Bank under CSR in FY 2017-18 is ₹ 819.06 lakh (including amount to be released in respect of already sanctioned projects). The Bank is committed to increase its CSR spending in the coming years by identifying suitable projects and judiciously appropriating it for the overall welfare of the society.

The CSR Committee of the Board hereby confirm that the implementation and monitoring of CSR Policy is in compliance with the CSR objectives and Policy of the Bank.

For and on behalf of the CSR Committee

Sd/-

Mahabaleshwara M.S.

Managing Director & CEO

and Chairman of the CSR Committee

ANNEXURE VI

The ratio of the remuneration of each director to the median employee's remuneration and other details in terms of sub-section 12 of Section 197 of the Companies Act, 2013 read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014:

(i) the ratio of the remuneration of each director to the median remuneration of the employees of the company for the financial year	MD& CEO: 16.53x Chairman : 2.53x
(ii) the percentage increase in remuneration of each director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager, if any, in the financial year	<p>1. MD & CEO: The remuneration paid to MD & CEO during the FY 2017-18 was decreased by 3.54 per cent compared to the previous year. The variable pay in relation to the last financial year (i.e. 2016-17) was paid during the financial year 2017-18 to the then MD & CEO Shri P. Jayarama Bhat.</p> <p>2. Chairman: A consolidated monthly salary of ₹1.00 lakh was paid to Part-time Non Executive Chairman as per the approval received from RBI in this regard.</p> <p>3. As the Bank follows the salary and other service conditions agreed to at the industrial level settlement, except increase in the Dearness Allowance portion of the salary of CFO and CS during the year, there was no increase in the remuneration of the CFO and the CS.</p>
(iii) the percentage increase in the median remuneration of employees in the financial year	Increase in the median remuneration of employees in the financial year was 4.69 per cent. Bank has been part of industry level Bipartite wage settlement entered into by the IBA with the Workmen Association and Officers Organization.
(iv) the number of permanent employees on the rolls of company	8185
viii) average percentile increase already made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in the managerial remuneration and justification thereof and point out if there are any exceptional circumstances for increase in the managerial remuneration;	There was an average increase of 3.40% in salaries of all employees other than managerial personnel in the last financial year as per Bi-partite wage settlement entered into by the IBA with the Workmen Association and Officers Organization and normal annual increments and increase in Dearness Allowance which is linked to the Consumer Price Index and paid across the banks as per the industry level wage pact.
(xii) affirmation that the remuneration is as per the Remuneration policy of the company. Explanation.- For the purposes of this rule.-(i) the expression "median" means the numerical value separating the higher half of a population from the lower half and the median of a finite list of numbers may be found by arranging all the observations from lowest value to highest value and picking the middle one; ii) if there is an even number of observations, the median shall be the average of the two middle values.	Yes. It is confirmed.

*clauses (v), (vi), (vii) and (ix) to (xi) omitted by MCA notification no. 646(E) dated 30th June, 2016.

ANNEXURE VII

BUSINESS RESPONSIBILITY REPORT

Bank has adopted various policies that imbibe the best practices with regard to environmental, social and governance principles. In this context, Bank is presenting its Business Responsibility Report (BRR) for the Financial Year 2017-18 prepared in accordance with the requirements under Regulation 34(2)(f) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and as per the format devised by the Securities and Exchange Board of India vide Circular CIR/CFD/CMD/10/2015 dated November 04, 2015. This report is also made available on our website: www.karnatakabank.com.

SECTION A: GENERAL INFORMATION ABOUT THE COMPANY

1. Corporate Identity Number (CIN) of the Company	L85110KA1924PLC001128
2. Name of the Company	THE KARNATAKA BANK LIMITED
3. Registered Address	Regd. & Head Office, Post Box No. 599, Mahaveera Circle, Kankanady, Mangaluru-575002 Karnataka, India.
4. Website	www.karnatakabank.com
5. E-mail Id	info@ktkbank.com
6. Financial Year reported	2017-18
7. Sector(s) that the Company is engaged in (industrial activity code-wise)	National Industrial Classification : 2008 Section K: Financial and Insurance Activities Code: 64191
8. List three key products/services that the Company manufactures/provides (as in balance sheet)	<ul style="list-style-type: none"> • Loans • Deposits • Investments and Treasury
9. Total number of locations where business activity is undertaken by the Company	22 States and 2 Union Territories
a. Number of International Locations (Provide details of major 5)	Nil
b. Number of National Locations	Located in 535 Centres with 800 Branches pan India as on 31 st March, 2018
10. Markets served by the Company – Local/State/National/International	National

SECTION B: FINANCIAL DETAILS OF THE COMPANY

1. Paid up Capital (₹ In crore)	₹ 282.61
2. Total Turnover (₹ In crore)	₹ 110123.04
3. Total profit after taxes (₹ In crore)	₹ 325.61
4. Total Spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	1.04% (percentage as on March 31, 2018)
5. List of activities in which expenditure in 4 above has been incurred:- (a).(b).(c).	Kindly refer to the Annexure V of the Directors' Report of the Bank for more details on expenditure towards Corporate Social Responsibility during the FY 2017-18.

SECTION C : OTHER DETAILS

1. Does the Company have any Subsidiary Company/ Companies?	No
2. Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent company? If yes, then indicate the number of such subsidiary company(s)	Not applicable
3. Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, More than 60%]	Nil

SECTION D: BR INFORMATION

1. Details of Director/Directors responsible for BR		
a. Details of the Director/Director responsible for implementation of the BR policy/policies		
i.	DIN Number	DIN 07645317
ii.	Name	Mr. Mahabaleshwara M S
iii.	Designation	Managing Director & CEO
b. Details of the BR head		
No	Particulars	
1	DIN Number (if applicable)	DIN 07645317
2	Name	Mr. Mahabaleshwara M S
3	Designation	Managing Director & CEO
4	Telephone number	0824-2228222
5	e-mail id	comsec@ktkbank.com

1. Mapping of Policies of the Bank with the Principles.

Principle	Policies
P1: Ethics, Transparency and Accountability:	<ul style="list-style-type: none"> a. Code of Conduct for Board of Directors and Senior Management b. Compliance Policy c. KYC Standards and AML Measures Policy d. Policy for dealing with Related Party Transactions e. Code of conduct to Regulate, Monitor and Report trading by Insiders f. Protected Disclosure Scheme [Whistle-Blower policy] g. Fraud Risk Management Policy h. Staff Accountability Policy i. Grievance Redressal Policy j. Fair Practice Code
P2: Sustainable products & services:	<ul style="list-style-type: none"> a. Code of Bank's Commitment to Customers b. Code of Bank's Commitment to Micro & Small Enterprises c. Loan Policy d. Financial Inclusion plan 2016-19
P3: Workforce Well-being:	<ul style="list-style-type: none"> a. HRM Policy b. HR Security Policy c. Policy on prevention of Sexual Harassment of Women at Workplace
P4: Stakeholder engagement	<ul style="list-style-type: none"> a. Lending Policy for MSME b. Code of Bank's Commitment to Micro & Small Enterprises c. Financial Inclusion plan 2016-19 d. Corporate Social Responsibility Policy
P5: Promotion of Human Rights	<ul style="list-style-type: none"> a. Customer Rights Policy & Policy on Product Suitability b. Citizens Charter c. Fair Practice Code
P6: Restoration of environment	Corporate Social Responsibility Policy
P7: Policy advocacy	The Bank works closely with the industry associations, however, there is no specific policy outlined for this principle.
P8: Inclusive growth & equitable development	Financial Inclusion plan 2016-19 Corporate Social Responsibility Policy
P9: Value to customers	<ul style="list-style-type: none"> a. Code of Bank's Commitment to Customers b. Code of Bank's Commitment to Micro & Small Enterprises c. Loan Policy d. Outsourcing Policy e. Deposit Policy f. Information Security Policy g. Customer Rights Policy & Policy on Product Suitability h. Citizens Charter i. Fair Practice Code

2. Principle-wise (as per NVGs) BR Policy/policies

a. Details of Compliance										
No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have a policy/ policies for...	Y	Y	Y	Y	Y	Y	N*	Y	Y
2.	Has the policy being formulated in consultation with the stakeholders?	Y	Y	Y	Y	Y	Y	-	Y	Y
3.	Does the policy conform to any national / international standards? If yes, specify? (50 words)	Y ²	Y ²	Y ²	Y ²	Y ²	Y ²	-	Y ²	Y ²
4.	Has the policy being approved by the Board? Is yes, has it been signed by MD/ owner/ CEO/ appropriate Board Director?	Y ³	Y ³	Y ³	Y ³	Y ³	Y ³	-	Y ³	Y ³
5.	Does the company have a specified committee of the Board/ Director/ Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	-	Y	Y
6. Indicate the link for the policy to be viewed online?										
a.	Code of Bank's Commitment to Customers	https://karnatakabank.com/BCSBI-code								
b.	Customer Rights Policy & Policy on Product Suitability	https://karnatakabank.com/sites/default/files/2017-08/Cust-RightsPolicySuitability-2017.pdf								
c.	Citizens Charter	https://karnatakabank.com/model-citizen-chart								
d.	Fair Practice Code	https://karnatakabank.com/fair-practise-code								
e.	Lending Policy for MSME	https://karnatakabank.com/sites/default/files/2017-09/lending%20policy%20for%20MSME.pdf								
f.	Deposit Policy	https://karnatakabank.com/sites/default/files/2017-08/DepositPolicy-2017.pdf								
g.	Code of Conduct for Board of Directors and Senior Management	https://karnatakabank.com/investor-portal/corporate-governance#collapseFiveInner								
h.	Policy for dealing with Related Party Transactions	https://karnatakabank.com/investor-portal/corporate-governance#collapseThreeInner								
i.	Code of conduct to Regulate, Monitor and Report trading by Insiders	https://karnatakabank.com/sites/default/files/2017-09/PRACTICES_2015.pdf								
j.	Protected Disclosure Scheme [Whistle-Blower policy]	https://karnatakabank.com/sites/default/files/2017-09/Policy%20on%20Disclosure%20Scheme.pdf								
k.	Grievance Redressal Policy	https://karnatakabank.com/sites/default/files/2017-08/GrieveRedressal-2017.pdf								
l.	Corporate Social Responsibility Policy	https://karnatakabank.com/sites/default/files/2017-09/CSR_policy_2014.pdf								
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Yes. The policies have been communicated to all relevant internal and external stakeholders as the case may be.								
8.	Does the company have in-house structure to implement the policy/policies	Y	Y	Y	Y	Y	Y	-	Y	Y
9.	Does the Company have a grievance redressal mechanism related to the policy/ policies to address stakeholders' grievances related to the policy/ policies?	Y	Y	Y	Y	Y	Y	-	Y	Y
10.	Has the company carried out independent audit/evaluation of the working of this policy by an internal or external agency?	All policies are reviewed internally on an annual basis.								
b. If answer to the question at serial number 1 against any principle, is 'No', please explain why: (Tick up to 2 options)										
No	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The company has not understood the Principles	-	-	-	-	-	-	-	-	-
2.	The company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles	-	-	-	-	-	-	-	-	-
3.	The company does not have financial or manpower resources available for the task	-	-	-	-	-	-	-	-	-
4.	It is planned to be done within next 6 months	-	-	-	-	-	-	-	-	-
5.	It is planned to be done within the next 1 year	-	-	-	-	-	-	-	-	-
6.	Any other reason (please specify)	-	-	-	-	-	-	*	-	-

* Note: Bank works closely with trade association for the collective good of the society, though there is no specific policy for this principle.

Y² Bank's policies are developed keeping in mind the requirements of extant RBI Guidelines, SEBI Regulations, Companies Act, 2013 and also Bank's internal requirements and best practices.

Y³ Policies are approved by the Board/Committee of the Board or Senior Management as the case may be.

3. Governance related to BR

<p>a. Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year.</p>	<p>Annually.</p>
<p>b. Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published</p>	<p>Bank is reporting BR annually w.e.f. April 1, 2016. The BR for the FY 2018-19 is made available on the Bank's website www.karnatakabank.com (Investors section)</p>

SECTION E : PRINCIPLE-WISE PERFORMANCE
PRINCIPLE 1:- Ethics, Transparency and Accountability:
1. Does the policy relating to ethics, bribery and corruption cover only the company? Yes/ No. Does it extend to the Group/ Joint Ventures/Suppliers/Contractors/ NGOs /Others?

Bank has devised various policies such as Code of Conduct and Fair Practices Code applicable to all its employees. Bank has also devised a Code of Conduct for Board of Directors and Senior Management, Fair Practice Code and Code of Conduct to Regulate, Monitor and Report Trading by Insiders and Staff Accountability Policy to ensure highest standards of ethics and corporate governance.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.

During the Financial Year, Bank received one complaint and the same has been redressed.

PRINCIPLE 2:- Sustainable products & services:
1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities.

- Finance to MSE's and other Priority sectors
- Corporate Finance for renewable energy sources
- Rural banking, finance to agriculture and allied activities
- KBL Suraksha.

2. For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product(optional):

- Reduction during sourcing/production/ distribution achieved since the previous year throughout the value chain?
- Reduction during usage by consumers (energy, water) has been achieved since the previous year?

Not applicable since we are engaged in providing banking & financial services.

3. Does the company have procedures in place for sustainable sourcing (including transportation)? (a) If yes, what percentage of your inputs was sourced sustainably? Also, provide details thereof, in about 50 words or so.

We are in the financial services sector and there is no directly attributable consumables to be covered here. However, as a responsible corporate, we are constantly working towards reducing paper consumption by adopting new technology in its processes. Some of the initiatives in this direction were thrust towards digital banking, introduction of online account opening, creating awareness among the public to shift towards cashless transactions, paperless board & internal meetings. Bank has also introduced 'Self Registration' process to avoid printing of PIN mailers for Internet Banking & Mobile banking and alternatively it is also proposed to GREEN PIN. Thus, Bank is making extensive use of electronic means to promote "green initiative" among the public.

4. Has the company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?

(a) If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

Not applicable for the Bank. However, preference is given to local and small service providers for Bank's resource requirements.

5. Does the company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%). Also, provide details thereof, in about 50 words or so.

Bank being in the service industry, recycling of products does not arise. Bank has taken adequate steps to ensure proper disposal of waste, especially paper waste and electronic waste. Paper waste and electronic waste generated are provided to third party local vendors who are in the business of recycling of waste materials.

PRINCIPLE 3:- Workforce Well-being:

1. Please indicate the Total number of employees	8184
2. Please indicate the Total number of employees hired on temporary/ contractual/ casual basis	1
3. Please indicate the Number of permanent women employees	2425
4. Please indicate the Number of permanent employees with disabilities	20
5. Do you have an employee association that is recognized by management?	Yes. The Bank has two employee associations. i) AIKBEA (All India Karnataka Bank Employees Association) for Award Staff. ii) KBOO (Karnataka Bank Officers Organisation) for Officers (Scale I, II & III)
6. What percentage of your permanent employees is members of this recognized employee association?	AIKBEA-95.05% KBOO – 96.37%

7. Please indicate the Number of complaints relating to child labour, forced labour, involuntary labour, sexual harassment in the last financial year and pending, as on the end of the financial year.

No	Category	No. of complaints filed during the financial year	No. of complaints pending as on end of the financial year
1	Child labour/forced labour/ involuntary labour	Nil	Nil
2	Sexual harassment	Nil	Nil
3	Discriminatory employment	Nil	Nil

8. What percentage of your under mentioned employees were given safety & skill up-gradation training in the last year?

		Safety Training	Skill up-gradation Training
a.	Permanent Employees	1.06%	40.00%
b.	Permanent Women Employees	0.26%	6.60%
c.	Casual/Temporary/Contractual Employees	-	-
d.	Employees with Disabilities	-	-

PRINCIPLE 4:- Stakeholder engagement

1. Has the company mapped its internal and external stakeholders? Yes/No

Yes. Bank has mapped its internal and external stakeholders. All members of the entire value chain including investors, customers, employees, vendors, outsourcing agencies, technical consultants, valuers, legal advisors, society in general are considered as stakeholders.

2. Out of the above, has the company identified the disadvantaged, vulnerable & marginalized stakeholders?

Bank had identified the unbanked population living in the rural and semi-urban areas, who do not have access to the basic and advanced banking products.

3. Are there any special initiatives taken by the company to engage with the disadvantaged, vulnerable and marginalized stakeholders. If so, provide details thereof, in about 50 words or so.

As part of its social obligation, Bank has been opening branches in Gram Panchayat locations and Financial Inclusion Branches to cater to the needs of the unbanked and economically underdeveloped areas. Bank also encourages schemes introduced by the Government of India.

PRINCIPLE 5:- Promotion of Human Rights

1. Does the policy of the company on human rights cover only the company or extend to the Group/Joint Ventures/Suppliers/Contractors/NGOs/Others?

Bank respects every human being connected to the Bank in the various forms such as customer, employees, contractors etc. and Bank's policies are aligned to include clauses to respect each other's obligations and rights and also adherence to local laws relating to such stakeholders. Bank also aims to educate everyone who deals with the Bank about their rights with regard to the various banking products.

2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?

The Bank did not receive any complaint in the area of human rights violations from internal or external stakeholders.

PRINCIPLE 6:- Restoration of environment

- 1. Does the policy related to Principle 6 cover only the company or extends to the Group/Joint Ventures/Suppliers/ Contractors/NGOs/others.**

As an on-going process, Bank has been taking initiatives to support the activities that aim to protect the environment. Bank has devised Corporate Social Responsibility Policy wherein the projects related to protection of environment including encouragement to utilization of natural resources are considered under its budget. The Policy covers society in general.

- 2. Does the company have strategies/ initiatives to address global environmental issues such as climate change, global warming, etc.? Y/N. If yes, please give hyperlink for webpage etc.**

Bank advocates the need for addressing global environmental issues like global warming, scarcity of water, encouragement to renewable energy sources etc. not only through its lending decisions, but also as part of its CSR Strategy. Besides, Bank aims to achieve minimum paper consumption and reduce its carbon footprint through efficient energy management at its Branches/Offices. Details with respect to CSR decisions in this aspect have been provided under Annexure V of the Directors' Report 2018. Copy of the annual report is made available on our Bank's website www.karnatakabank.com

- 3. Does the company identify and assess potential environmental risks? Y/N**

Potential environmental risks are assessed as part of Bank's lending decisions.

- 4. Does the company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if Yes, whether any environmental compliance report is filed?**

No.

- 5. Has the company undertaken any other initiatives on—clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc.**

Bank has undertaken various initiatives for promoting clean technology and energy efficient practices. Promoting solar energy forms an important component of the CSR strategy of the Bank. Prominent solar installations by the Bank are a grid tied solar system set up at the high school managed by Sri Mahalingeshwara Educational Society (R), Surathkal and also the solar power generating system installed at Gayathri Samskrithika Bhavana – a community hall at Koppa, Chikkamagaluru Dist. Bank is also undertaking the maintenance of solar lights numbering 60 which it had installed at the outer walking path of the Kadri Park, Mangaluru, a prominent lung space for the dwellers of the Mangaluru City. Bank has also been instrumental in setting up an eco-friendly gasifier crematorium (which consumes less firewood for combustion) at Chikkamagaluru Dist. in association with Lions Club International, Dist. 317 D, Chikkamagaluru.

- 6. Are the Emissions/Waste generated by the company within the permissible limits given by CPCB/SPCB for the financial year being reported?**

Not applicable.

- 7. Number of show cause/ legal notices received from CPCB/SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year.**

Nil

PRINCIPLE 7:- Policy advocacy

- 1. Is your company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:**

Bank has been associated with Federation of Indian Export Organisation (FIEO) and is a member of Indian Banks Association (IBA)

- 2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? Yes/No; if yes specify the broad areas (drop box: Governance and Administration, Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others)**

Bank, through its association with the trade houses, has been encouraging the exports and also lending to MSME sector thereby playing a pivotal role in encouraging the economic growth.

PRINCIPLE 8:- Inclusive growth & equitable development

- 1. Does the company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.**

Bank has been involving in various social welfare activities to improve the lives of socially and economically weaker sections of the society as part of its CSR initiatives. Guided by the projects/programmes as indicated in Schedule VII of the Companies Act, 2013, Bank has undertaken various projects/programmes in areas of Education, Environmental Sustainability, Healthcare, Rural Development, Swachh Bharat etc.

- 2. Are the programmes/projects undertaken through in-house team/own foundation/external NGO/government structures/any other organization?**

The CSR projects/programmes are undertaken through an in-house team of the Bank.

3. Have you done any impact assessment of your initiative?

The various initiatives undertaken by the Bank under its CSR initiatives have resulted in a positive impact on the lives of common man especially marginalised sections of the society. The “Student Light Scholarship” project, a solar initiative promoted by the Bank in association with Bharathiya Vikas Trust, Udupi Dist., Karnataka State, has helped poor students from un- electrified rural households in their studies. Further, Bank’s efforts at providing necessary infrastructure to harness solar energy at Amasebail, a rural village in Udupi Dist., Karnataka State, has significantly lowered the dependence on other non-renewable sources of energy for meeting the various energy requirements of the village.

4. What is your company’s direct contribution to community development projects- Amount in INR and the details of the projects undertaken?

Bank continued the ‘Solar Light Scholarship’ project in association with Bharathiya Vikas Trust, Udupi, in FY 2017-18 also to provide solar lights at the un-electrified households from poor rural backgrounds and also continued its welfare activities in improving the infrastructure of the rural village Amasebail, Udupi Dist. which the Bank has adopted. Solar street lights were also extensively installed in Chikkamagaluru Dist. along the roads cutting through the regions namely Balehole, Sindhulli, Morigandi, Kadekudige etc. with the support of the respective gram panchayats and Rotary Club, Kalasa. The Bank has contributed a sum of ₹ 40.02 lakh in FY 2017-18 under its CSR initiatives towards community development projects.

5. Have you taken steps to ensure that this community development initiative is successfully adopted by the community? Please explain in 50 words, or so.

Bank has ensured that the stakeholder engagement is robust at every stage of the project implementation by ensuring the participation of the respective local panchayat authorities namely Thotaduru gram panchayat and Kalasa gram panchayat, and also the involvement of the local population in successfully installing a total number of 97 solar street lights in the said regions. Bank is also monitoring the progress of its projects through its branches in the respective areas where projects are implemented to ensure that its projects are successfully adopted by the community.

PRINCIPLE 9:- Value to customers**1. What percentage of customer complaints/ consumer cases are pending as on the end of financial year.**

Complaints pending at the beginning of the FY 2017-18	Complaints received during the FY 2017-18	Complaints redressed during the FY 2017-18	Complaints pending at the end of FY 2017-18
404	54372	54230	546

2. Does the company display product information on the product label, over and above what is mandated as per local laws? Yes/No/N.A. /Remarks (additional information)

Considering the said nature of business, bank has put in place Code of Bank’s Commitment to Customers and Customer Rights Policy & Policy on Product Suitability besides Fair Trade Practice. All relevant material information which could affect the customers’ decisions are disclosed in the relevant Bank forms and loan agreements. Bank also publishes periodic information about the products & services along with details of the interest rates on its website.

3. Is there any case filed by any stakeholder against the company regarding unfair trade practices, irresponsible advertising and/or anti-competitive behavior during the last five years and pending as on end of financial year. If so, provide details thereof, in about 50 words or so.

Nil

4. Did your company carry out any consumer survey/ consumer satisfaction trends?

Bank has adopted both formal and informal methods of obtaining customer feedback regarding the Bank’s services. Bank’s employees are specifically trained to ensure prompt customer service and also obtain feedback for ongoing improvement. Bank also has a dedicated grievance redressal portal to ensure time-bound disposal of customer complaints. In addition, Customer Service Committee of Board of Directors of the Bank meets periodically to assess the customer satisfaction levels and improve on the gaps if any on an ongoing basis.

BALANCE SHEET AS ON 31ST MARCH 2018

(₹ in '000s)

	Schedule No.	As on 31.03.2018 ₹	As on 31.03.2017 ₹
CAPITAL AND LIABILITIES			
Capital	1	282,61,75	282,61,57
Reserves and Surplus	2	5127,53,44	4859,96,58
Deposits	3	62871,28,50	56733,10,82
Borrowings	4	815,97,04	832,62,21
Other Liabilities and Provisions	5	1276,26,81	1330,28,72
TOTAL		70373,67,54	64038,59,90
ASSETS			
Cash and balances with Reserve Bank of India	6	3545,82,00	2929,26,87
Balances with Banks and Money at Call and Short Notice	7	55,19,34	344,76,41
Investments	8	15444,44,93	20219,73,17
Advances	9	47251,75,07	36915,69,85
Fixed Assets	10	761,60,21	720,56,99
Other Assets	11	3314,85,99	2908,56,61
TOTAL		70373,67,54	64038,59,90
Contingent Liabilities	12	7519,17,65	5336,03,09
Bills for Collection		2407,26,92	1925,76,85
Significant Accounting Policies	17		
Notes on Account	18		

Sd/-
Vinaya Bhat P. J.
(Deputy General Manager)

Sd/-
Prasanna Patil
(Company Secretary)

Sd/-
Y. V. Balachandra
(General Manager & C.F.O)

Sd/-
Raghavendra Bhat M.
(Chief Operating Officer)

Sd/-
Mahabaleshwara M. S.
(Managing Director & CEO)

Sd/-
P. Jayarama Bhat
(Chairman)

Sd/-
Ashok Haranahalli
Usha Ganesh
Directors

Sd/-
Rammohan Rao Belle
B. A. Prabhakar
Directors

Sd/-
Ullal Ravindra Bhat
Keshav Krishnarao Desai
Directors

Sd/-
D. Surendra Kumar
Mythily Ramesh
Directors

Refer our report of even date

For R. K. KUMAR & CO
Chartered Accountants
Firm Regn. No. 001595S

For ABARNA & ANANTHAN
Chartered Accountants
Firm Regn. No. 000003S

Place : Mangaluru
Date : 15th May 2018

Sd/-
B. R. Ashok
(Partner)
M. No. 023313

Sd/-
Abarna Bhaskar
(Partner)
M. No. 025145

94th ANNUAL REPORT 2017-18

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2018

(₹ in '000s)

	Schedule No.	Year ended 31.03.2018 ₹	Year ended 31.03.2017 ₹
I. INCOME			
Interest Earned	13	5423,75,02	5185,40,07
Other Income	14	954,34,43	809,33,85
Total		6378,09,45	5994,73,92
II. EXPENDITURE			
Interest Expended	15	3566,09,75	3694,77,73
Operating Expenses	16	1338,82,50	1304,16,13
Provisions and Contingencies		1147,56,42	543,53,93
Total		6052,48,67	5542,47,79
III. PROFIT			
Net profit for the year		325,60,78	452,26,13
Profit brought forward		137,14,27	3,18
Total		462,75,05	452,29,31
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		82,00,00	125,00,00
Transfer to Capital Reserve		51,05,05	112,79,75
Transfer to Revenue Reserve		90,75,00	45,00,00
Transfer to Special Reserve u/s 36 (i) (viii) of Income Tax Act		24,32,39	23,29,80
Transfer from Investment Reserve Account		-24,16,19	8,75,48
Transfer to Other Funds		50,00	30,00
Proposed dividend paid		113,04,29	-
Tax on proposed dividend paid		23,01,30	-
Balance carried over to Balance Sheet		102,23,21	137,14,27
Total		462,75,05	452,29,30
Earning per share			
Basic	₹	11.52	19.38
Diluted	₹	11.52	19.38
Significant Accounting Policies	17		
Notes on Account	18		

Sd/-
Vinaya Bhat P. J.
(Deputy General Manager)

Sd/-
Prasanna Patil
(Company Secretary)

Sd/-
Y. V. Balachandra
(General Manager & C.F.O)

Sd/-
Raghavendra Bhat M.
(Chief Operating Officer)

Sd/-
Mahabaleshwara M. S.
(Managing Director & CEO)

Sd/-
P. Jayarama Bhat
(Chairman)

Sd/-
Ashok Haranahalli
Usha Ganesh
Directors

Sd/-
Rammohan Rao Belle
B. A. Prabhakar
Directors

Sd/-
Ullal Ravindra Bhat
Keshav Krishnarao Desai
Directors

Sd/-
D. Surendra Kumar
Mythily Ramesh
Directors

Refer our report of even date

For **R. K. KUMAR & CO**
Chartered Accountants
Firm Regn. No. 001595S

For **ABARNA & ANANTHAN**
Chartered Accountants
Firm Regn. No. 000003S

Sd/-
B. R. Ashok
(Partner)
M. No. 023313

Sd/-
Abarna Bhaskar
(Partner)
M. No. 025145

Place : Mangaluru
Date : 15th May 2018

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2018

(₹ in '000s)

	Year Ended March 31, 2018		Year Ended March 31, 2017	
	₹	₹	₹	₹
A CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit after Tax and Extra Ordinary Items		325,60,78		452,26,11
Add:				
Adjustments for :				
Provision for Tax	-15,44,98		30,71,78	
Loss on sale Fixed Assets	22,52		-28,67	
Depreciation on Fixed Assets including Lease				
Adjustment charges	50,05,52		49,75,10	
Provisions and Contingencies	1163,01,40		512,82,15	
Amortisation of premium on Held to Maturity Investments	62,03,35		32,62,61	625,62,97
Loss on sale to SC/RC amortised during the year	78,50,64			
Write-off of Fixed Assets	2,90	1338,41,35		
Operating Profit Before Working Capital Changes		1664,02,13		1077,89,08
Adjustment for :				
i) (Increase)/Decrease in Advances & Other Assets	-11038,56,74		-3143,12,75	
ii) (Increase)/Decrease in Investments	4599,17,52		-3966,20,84	
iii) Increase/(Decrease) in Deposits, Borrowings & Other Liabilities	5817,68,24	-621,70,98	6093,13,08	-1016,20,51
Cash Generated from Operations		1042,31,15		61,68,57
Less: Direct taxes paid		321,43,27		245,79,92
Net Cash Flow from Operating Activities (A)		720,87,88		-184,11,35
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets		-91,54,95		-41,18,19
Sale of Fixed Assets		20,79		1,32,00
Net Cash used in Investing Activities (B)		-91,34,16		-39,86,19
TOTAL (A+B)		629,53,72		-223,97,54
C CASH FLOW FROM FINANCING ACTIVITIES				
Proceeds from issue of share capital (net of expenses)		1,22		655,00,90
Proceeds from long term borrowings		-166,61,20		-89,51,50
Dividend paid (Including Tax on Dividend)		-135,95,68		-112,40,96
Net Cash Generated from Financing Activities (C)		-302,55,66		453,08,44
Net Increase in Cash & Cash Equivalents (A+B+C)		326,98,06		229,10,90
Cash & Cash Equivalents as at the beginning of the year		3274,03,28		3044,92,38
Cash & Cash Equivalents as at the end of the year		3601,01,34		3274,03,28

Note : 1. The Cash Flow Statement has been prepared under the Indirect Method and figures of the previous year have been re-grouped wherever necessary.

2. Cash and Cash Equivalents comprise of Cash on Hand, Balances with Reserve Bank of India, Balances with Banks and Money at Call and Short Notice.

 Sd/-
Vinaya Bhat P. J.
 (Deputy General Manager)

 Sd/-
Prasanna Patil
 (Company Secretary)

 Sd/-
Y. V. Balachandra
 (General Manager & C.F.O)

 Sd/-
Raghavendra Bhat M.
 (Chief Operating Officer)

 Sd/-
Mahabaleshwara M. S.
 (Managing Director & CEO)

 Sd/-
P. Jayarama Bhat
 (Chairman)

 Sd/-
Ashok Haranahalli
Usha Ganesh
 Directors

 Sd/-
Rammohan Rao Belle
B. A. Prabhakar
 Directors

 Sd/-
Ullal Ravindra Bhat
Keshav Krishnarao Desai
 Directors

 Sd/-
D. Surendra Kumar
Mythily Ramesh
 Directors

Refer our report of even date

For R. K. KUMAR & CO
 Chartered Accountants
 Firm Regn. No. 001595S

For ABARNA & ANANTHAN
 Chartered Accountants
 Firm Regn. No. 000003S

 Sd/-
B. R. Ashok
 (Partner)
 M. No. 023313

 Sd/-
Abarna Bhaskar
 (Partner)
 M. No. 025145

 Place : Mangaluru
 Date : 15th May 2018

SCHEDULES ANNEXED TO THE BALANCE SHEET

(₹ in '000s)

	As on 31.03.2018 ₹	As on 31.03.2017 ₹
SCHEDULE - 1 CAPITAL		
Authorised Capital		
50,00,00,000 Equity shares of ₹ 10/- each (Previous Year 50,00,00,000 Equity shares of ₹ 10/- each)	500,00,00	500,00,00
Issued Capital		
28,27,27,150 Equity shares of ₹ 10/- each (previous year 28,27,27,150 equity shares of ₹ 10/- each)	282,72,72	282,72,72
Subscribed Capital		
28,26,24,236 Equity shares of ₹ 10/- each (previous year 28,26,22,497 Equity shares of ₹ 10/- each)	282,62,42	282,62,25
Paid-up Capital		
28,26,07,686 Equity shares of ₹10/- each (Previous year 28,26,05,947 Equity shares of ₹ 10/- each)	282,60,77	282,60,59
Add : Forfeited Shares	98	98
Total	282,61,75	282,61,57
SCHEDULE -2 RESERVES AND SURPLUS		
I. Statutory Reserve		
Opening balance	2108,00,00	1983,00,00
Additions during the year	82,00,00	125,00,00
	2190,00,00	2108,00,00
Deductions during the year	0	0
Total	2190,00,00	2108,00,00
II. Capital Reserve		
Opening balance	191,74,47	78,94,73
Additions during the year	51,05,05	112,79,74
	242,79,52	191,74,47
Deductions during the year	0	0
Total	242,79,52	191,74,47
III. Share Premium		
Opening balance	1283,95,33	722,98,43
Additions during the year	1,02	564,97,83
	1283,96,35	1287,96,26
Deductions during the year	0	4,00,93
Total	1283,96,35	1283,95,33
IV. Revenue and other Reserves		
a) Revenue Reserve		
Opening balance	513,53,86	544,23,73
Additions during the year	176,57,10	47,80,77
	690,10,96	592,04,50
Deductions during the year	0	78,50,64
Total	690,10,96	513,53,86

(₹ in '000s)

	As on 31.03.2018 ₹	As on 31.03.2017 ₹
b) Special Reserve u/s 36(1) (viii) of Income Tax Act		
Opening balance	177,89,10	154,59,30
Additions during the year	24,32,39	23,29,80
	202,21,49	177,89,10
Deletion during the year	0	0
Total	202,21,49	177,89,10
c) Employee Stock Option Outstanding		
Opening balance	0	2,91,77
Additions during the year	0	0
	0	2,91,77
Deductions during the year	0	2,91,77
Total	0	0
d) Investment Reserve Account		
Opening balance	24,16,18	15,40,70
Additions during the year	0	8,75,48
	24,16,18	24,16,18
Deductions during the year	24,16,18	0
Total	0	24,16,18
e) Revaluation Reserve Account		
Opening balance	423,53,37	0
Additions during the year	0	423,53,37
	423,53,37	423,53,37
Deductions during the year	7,31,46	0
Total	416,21,91	423,53,37
V) Balance in Profit and Loss Account	102,23,21	137,14,27
GRAND TOTAL (I TO V)	5127,53,44	4859,96,58
SCHEDULE - 3 DEPOSITS		
A. I. Demand Deposits		
1. From Banks	5,54,02	7,17,42
2. From others	3864,74,82	3616,13,99
	3870,28,84	3623,31,41
II. Savings Bank Deposits	13723,62,56	12849,80,65
III. Term Deposits		
1. From Banks	117,39,69	22,78,42
2. From others	45159,97,41	40237,20,34
	45277,37,10	40259,98,76
Total : (I, II and III)	62871,28,50	56733,10,82
B. 1. Deposits of branches in India	62871,28,50	56733,10,82
2. Deposits of branches outside India	0	0
Total (1+2)	62871,28,50	56733,10,82

(₹ in '000s)

	As on 31.03.2018 ₹	As on 31.03.2017 ₹
SCHEDULE - 4 BORROWINGS		
I. Borrowings in India		
1. Reserve Bank of India	150,00,00	0
2. Other Banks	4	4,01
3. Other Institutions and Agencies	215,97,00	232,58,20
4. Subordinated Debts for Tier II Capital	450,00,00	600,00,00
Total	815,97,04	832,62,21
II. Borrowings outside India		
	0	0
Total : (I and II)	815,97,04	832,62,21
Secured borrowings included in I & II above	150,00,00	0
SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS		
I. Bills Payable	257,19,93	334,74,18
II. Inter Office adjustments(Net)	0	5,29,74
III. Interest accrued	99,93,52	109,05,72
IV. Deferred Tax Liability (Net)	0	0
V. Others (including Provisions)	919,13,36	881,19,08
Total	1276,26,81	1330,28,72
SCHEDULE - 6 CASH AND BALANCES WITH RBI		
I. Cash in hand	430,15,90	380,92,12
(including foreign currency notes)		
II. Balances with Reserve Bank of India		
1. In Current Account	2540,66,10	2198,34,75
2. In Other Accounts	575,00,00	350,00,00
Total	3115,66,10	2548,34,75
Total : (I and II)	3545,82,00	2929,26,87
SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. IN INDIA		
i. Balances with Banks		
a) In Current Accounts	36,27,91	46,48,41
b) In other deposit accounts	0	0
	36,27,91	46,48,41
ii. Money at Call and Short Notice		
a) With Banks	0	0
b) With other institutions	0	175,00,00
	0	175,00,00
Total (i) & (ii)	36,27,91	221,48,41
II. OUTSIDE INDIA		
i. In Current Accounts	18,91,43	26,00,50
ii. In Other Deposit Accounts	0	97,27,50
iii. Money at Call and Short Notice	0	0
Total	18,91,43	123,28,00
Grand Total (I and II)	55,19,34	344,76,41

(₹ in '000s)

	As on 31.03.2018 ₹	As on 31.03.2017 ₹
SCHEDULE - 8 INVESTMENTS		
I. Investments in India (Gross)	15581,47,61	20242,68,50
Less: Provision / depreciation	137,02,68	22,95,33
Net Investments In India	15444,44,93	20219,73,17
Break-up :		
1. Government Securities	13094,31,20	13881,38,26
2. Other Approved Securities	0	0
3. Shares	128,35,86	94,49,94
4. Debentures and Bonds	1824,57,54	1782,22,54
5. Subsidiaries and/or Joint Ventures	0	0
6. Others	397,20,33	4461,62,43
Total	15444,44,93	20219,73,17
II. Investments outside India	0	0
Total (I+II)	15444,44,93	20219,73,17
SCHEDULE - 9 ADVANCES		
A) 1. Bills Purchased and discounted	834,79,63	828,55,37
2. Cash Credits, Overdrafts and Loans repayable on demand	19482,56,01	14764,37,36
3. Term Loans	26934,39,43	21322,77,12
Total	47251,75,07	36915,69,85
B) 1. Secured by Tangible Assets (including book debts)	42274,50,53	33715,71,78
2. Secured by Bank/Government Guarantees	1933,90,33	1878,33,22
3. Unsecured	3043,34,21	1321,64,85
Total	47251,75,07	36915,69,85
C) I. Advances in India		
1. Priority Sectors	19109,79,86	15666,03,61
2. Public Sectors	2634,18,51	928,49,06
3. Banks	2035,91,78	0
4. Others	23471,84,92	20321,17,18
Total	47251,75,07	36915,69,85
C) II. Advances outside India		
1. Due from Banks	0	0
2. Due from others	0	0
a) Bills Purchased and Discounted	0	0
b) Syndicated Loans	0	0
c) Others	0	0
Total	0	0
GRAND TOTAL (C. I and C. II)	47251,75,07	36915,69,85

(₹ in '000s)

	As on 31.03.2018 ₹	As on 31.03.2017 ₹
SCHEDULE - 10 FIXED ASSETS		
I. Premises		
At cost as on 31 st March of the preceding year	569,03,45	142,06,71
Additions during the year	29,13,74	427,01,19
	598,17,19	569,07,90
Deductions during the year	2,39	4,45
	598,14,80	569,03,45
Depreciation to-date	29,43,69	23,48,28
Total	568,71,11	545,55,17
II. Other Fixed Assets		
(including Furniture and Fixtures)		
At cost as on 31 st March of the preceding year	437,68,43	406,70,70
Additions during the year	62,43,61	37,80,08
	500,12,04	444,50,78
Deductions during the year	1,48,21	6,82,35
	498,63,83	437,68,43
Depreciation to date	305,74,73	262,66,61
Total	192,89,10	175,01,82
Total (I+II)	761,60,21	720,56,99
SCHEDULE -11 OTHER ASSETS		
I. Interest accrued	282,24,76	262,87,61
II. Tax paid in advance/tax deducted at source (net of provisions) *	987,76,07	791,47,39
III. Stationery and Stamps	4,22,48	4,51,55
IV. Non-Banking Assets acquired in satisfaction of claims	14,96,24	24,73,36
V. Others **	2025,66,44	1824,96,70
Total	3314,85,99	2908,56,61
* includes MAT Entitlement Credit of ₹ 191,65,07 (Previous year ₹ 89,97,78)		
** includes deferred tax assets (net) of ₹ 381,06,91 (Previous year ₹ 191,21,53)		
SCHEDULE - 12 CONTINGENT LIABILITIES		
I. Claims against the Bank not acknowledged as debts	34,43,71	33,01,81
II Liability for Partly paid investments	0	0
III. Liability on account of outstanding Forward Exchange Contracts including derivatives	4019,57,59	2222,54,03
IV. Guarantees given on behalf of constituents		
a) In India	2829,61,57	2487,54,11
b) Outside India	0	0
V. Acceptances, Endorsements and other Obligations	543,45,25	513,93,99
VI. Other items for which the bank is contingently liable	92,09,53	78,99,15
Total	7519,17,65	5336,03,09

SCHEDULES TO PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2018

(₹ in '000s)

	For the year ended 31.03.2018 ₹	For the year ended 31.03.2017 ₹
SCHEDULE - 13 INTEREST EARNED		
I. Interest/discount on advances/bills	4081,92,50	3793,55,99
II. Income on Investments	1161,53,48	1271,16,30
III. Interest on balances with R.B.I / other Inter-Bank funds	15,87,46	29,25,32
IV. Others	164,41,58	91,42,46
Total	5423,75,02	5185,40,07
SCHEDULE - 14 OTHER INCOME		
I. Commission, Exchange and Brokerage	364,36,15	276,05,84
II. Profit on sale of Investments (net)	197,51,59	304,44,09
III. Profit on Revaluation of Investments (net)	0	0
IV. Profit/(Loss) on sale of Land, Buildings & Other Assets (net)	(22,52)	(28,67)
V. Profit on Exchange Transactions(net)	28,53,96	18,90,91
VI. Income earned by way of dividends etc., from Subsidiaries/ Companies and /or Joint Ventures abroad/ in India	0	0
VII. Miscellaneous income	364,15,25	210,21,68
Total	954,34,43	809,33,85
SCHEDULE - 15 INTEREST EXPENDED		
1. Interest on deposits	3473,22,44	3601,37,08
2. Interest on Reserve Bank of India/Inter-Bank Borrowings	20,50,60	19,92,68
3. Others	72,36,71	73,47,97
Total	3566,09,75	3694,77,73
SCHEDULE - 16 OPERATING EXPENSES		
I. Payments to and provisions for employees	524,79,19	601,03,36
II. Rent, Taxes and Lighting	133,85,51	120,06,11
III. Printing and Stationery	12,05,53	12,00,48
IV. Advertisement and Publicity	6,81,27	6,35,70
V. Depreciation on Bank's property	50,05,52	49,75,10
VI. Directors' fees, allowances and expenses	2,43,87	1,58,41
VII. Auditors' fees and expenses (including branch audit fees)	3,32,30	2,93,84
VIII. Law charges	4,56,58	3,40,73
IX. Postage, telegrams, telephones etc.	19,46,09	18,39,50
X. Repairs and maintenance	35,25,21	28,81,28
XI. Insurance	65,11,88	58,68,71
XII. Other expenditure	481,09,55	401,12,91
Total	1338,82,50	1304,16,13

SCHEDULE-17**BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES ADOPTED IN PREPARING FINANCIAL STATEMENTS****GENERAL**

The Karnataka Bank Limited incorporated at Mangaluru in India is a publicly held Banking Company governed by the Banking Regulation Act, 1949 and is engaged in providing a wide range of banking & financial services involving retail, corporate banking and para-banking activities in addition to treasury and foreign exchange business.

BASIS OF PREPARATION :

The accompanying Financial Statements have been prepared following the going concern concept, on historical cost basis and conform to the Generally Accepted Accounting Principles, (GAAP) in India which encompasses applicable statutory provisions, regulatory norms prescribed by the Reserve Bank of India (RBI) from time to time, notified Accounting Standards (AS) issued under the Companies (Accounting Standards) Rules, 2006 to the extent applicable and current practices prevailing in the banking industry in India.

The preparation of the financial statements require management to make estimates and assumptions that affect the reported amounts of assets and liabilities including contingent liabilities as of the date of the financial statements and the reported income and expenses during the reported period. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. The differences, if any between estimates and actual will be dealt appropriately in future periods.

SIGNIFICANT ACCOUNTING POLICIES**1. REVENUE RECOGNITION:**

Income is accounted for on accrual basis except in respect of income from Non Performing Assets, commission, exchange, Funded Interest Term Loan (FITL) and rent on safe deposit lockers, which are all accounted on cash basis. Recoveries made in Non-performing advances are appropriated as under:

- a) In case of Term Loan/DPN the recoveries are appropriated towards the principal, interest and charges in order of demand.
- b) In case of Overdraft accounts the recoveries are first appropriated towards excess allowed in overdraft account if any, followed by expired sanctioned TOD and then towards interest.
- c) In case of One Time settlement (OTS) accounts the recoveries are first adjusted to principal balance.

2. INVESTMENTS:

Investments are classified under the heads "Held to Maturity", "Available for Sale" and "Held for Trading" categories and are valued in accordance with the RBI guidelines. The value, net of depreciation is shown in the Balance Sheet.

The excess of acquisition cost over the face value of securities under "Held to Maturity" category is amortised over the remaining period to maturity.

Transfers of scrip, if any, from one category to another, are done at the lowest of the acquisition cost / book value/ market value on the date of transfer and the depreciation, if any, on such transfers is fully provided for.

Provisions for non-performing investments are made as per RBI guidelines.

3. DERIVATIVE CONTRACTS

Derivative contracts are designated as hedging or trading and accounted in accordance with Reserve Bank of India's guidelines.

Derivative deals for trading are marked to market and net depreciation is recognised while net appreciation is ignored.

Derivatives used for hedging are marked to market in cases where the underlying assets/ liabilities are marked to market and income /expenditure is accounted on accrual basis.

4. ADVANCES:

a) Advances are classified into (a) Standard; (b) Sub-Standard; (c) Doubtful; and (d) Loss assets, in accordance with the RBI Guidelines and are stated net of provisions made towards Non- performing advances, unrealised interest and claims received from Guarantee corporations. etc. Provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India.

b) In case of financial assets sold to Securitisation/Reconstruction Company, if the sale is for the price higher than the net book value, excess provision held is not reversed but held till redemption of the security receipt, wherever applicable. If the sale is at a price below the net book value (NBV), the shortfall is debited to the Profit and Loss account, as per extant RBI Guidelines.

5. FIXED ASSETS:

Premises and other fixed assets are shown at cost/ revalued amount as reduced by depreciation written off to date. The Land and buildings are capitalized based on conveyance/letters of allotment/physical possession of the property.

Software is capitalised along with computer hardware and included under Other Fixed Assets.

6. DEPRECIATION:

Depreciation on fixed assets (including revalued portion thereon) is provided following Straight Line Method (SLM) as per the useful life specified under Schedule II of the Companies Act, 2013, except in respect of computers (including software) where depreciation is provided at a flat rate of 33.33 % as per RBI guidelines.

Where during any financial year, addition has been made to any asset or where any asset has been sold, discarded, demolished or destroyed, the depreciation on such asset is calculated on prorata basis from the date of such addition or as the case maybe, upto the date on which such asset has been sold, discarded, demolished or destroyed.

Premium paid on lease hold properties is charged off over the lease period.

Depreciation on leased assets is calculated so as to spread the depreciable amount over the primary lease period.

Pursuant to Accounting Standard -10 (Revised 2016) on Property, Plant & Equipment, depreciation on Revalued portion of the fixed assets is transferred from the Revaluation Reserve to the Revenue Reserve.

Carrying amount of assets is reviewed at each balance sheet date for indication of impairment, if any, and is recognised wherever the carrying amount of an asset exceeds its recoverable value.

7. FOREIGN CURRENCY TRANSACTIONS:

Monetary Assets and Liabilities, Forward Exchange Contracts, Guarantees, Letters of Credit, Acceptances, Endorsements and other obligations are evaluated at the closing spot rates/forward rates for the residual maturity of the contract, as published by FEDAI and in accordance with the Accounting Standard 11.

Income and expenditure items are translated at the exchange rates ruling on the respective dates of the transaction.

The gain or loss on evaluation of outstanding monetary assets/liabilities and Foreign Exchange Contracts are taken to Profit and Loss Account.

8. EMPLOYEE BENEFITS:

Contribution made by the Bank to the Provident Fund and Contributory Pension Scheme are charged to the profit and loss account.

Liability towards Gratuity, Pension, accumulated sick leave balances and En-cashable Leave are determined and recognised in the accounts based on actuarial valuation as at the Balance Sheet date and net actuarial gains/losses are recognised as per the Accounting Standard 15.

Short term employee benefits are accounted for on actual basis.

9. EMPLOYEE STOCK OPTION:

The Bank uses Intrinsic Value method to account for compensation cost of stock options granted to employees of the Bank. Intrinsic value is the amount by which the quoted market price of the underlying shares exceeds the exercise price of the options.

10. SEGMENT REPORTING:

The Bank recognises the Business Segment as the Primary Reporting Segment and Geographical Segment as the Secondary Reporting Segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17.

Business Segment is classified into (a) Treasury, (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographical Segment consists only of Domestic Segment since the Bank does not have any foreign branches.

11. SHARE ISSUE EXPENSES:

Share issue expenses are adjusted in share premium account.

12. EARNINGS PER SHARE:

Earnings per share are calculated by dividing the net profit or loss for the year attributable to the equity share holders by the weighted average number of equity shares outstanding during the year.

Diluted Earnings per equity share are computed by using the weighted average number of equity shares and dilutive potential equity shares outstanding as at the year end.

13. TAXATION :

Tax expenses comprise current and deferred taxes. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961 and are made after due consideration of the judicial pronouncement and legal opinions.

Deferred income taxes reflect the impact of current year timing differences, between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Deferred tax assets are not recognised unless there is a virtual certainty that sufficient future taxable income will be available against which such deferred tax assets will be realised.

14. PROVISIONS AND CONTINGENT LIABILITIES:

A provision is recognised when there is an obligation as a result of past event, it is probable that an outflow of resources will be required to settle the obligation and in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on the best estimate required to settle the obligation as at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

In case where the available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements under Contingent Liabilities.

15. NET PROFIT

The net profit disclosed in the Profit & Loss Account is after making provisions for (i) Taxes, (ii) Non Performing Assets, (iii) Standard Advances, (iv) Restructured advances, (v) Depreciation on Investments and (vi) other necessary and applicable provisions.

SCHEDULE – 18**NOTES ON ACCOUNTS FORMING PART OF THE BALANCE SHEET AS ON 31st MARCH 2018, THE PROFIT AND LOSS ACCOUNT AND THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2018.****1. Disclosures as per RBI requirement:****1.1 Capital :**

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
		Basel III	Basel III
a	Common Equity Tier 1 capital ratio (%)	11.29	12.21
b	Tier 1 capital ratio (%)	11.29	12.21
c	Tier 2 capital ratio (%)	0.75	1.09
d	Total Capital ratio (CRAR) (%)	12.04	13.30
e	Amount of equity capital raised (₹ in Crore)	Nil	94.14*
f	Amount of additional Tier 1 capital raised, of which	Nil	Nil
	- PNCPS	Nil	Nil
	- PDI	Nil	Nil
g	Amount of Tier 2 capital raised, of which	Nil	Nil
	- Debt capital instruments	Nil	Nil
	- Preference share capital instruments	Nil	Nil
	- Perpetual cumulative preference shares(PCPS)	Nil	Nil
	-Redeemable non cumulative preference shares (RNCPS)	Nil	Nil
	-Redeemable cumulative preference shares(RCPS)	Nil	Nil

* During the previous year ended March 2017, pursuant to the Right issue in the ratio of 1:2, the Bank had allotted 94136866 equity shares of ₹ 10/- each at a premium of ₹ 60/- per share aggregating to ₹ 658.96 crore.

1.2 Investments

(₹ in crore)

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Value of Investments		
A	Gross Value of Investments	15581.48	20242.68
a	In India	15581.48	20242.68
b	Outside India	Nil	Nil
B	Provisions/ Depreciation		
a	In India	137.03	22.95
b	Outside India	Nil	Nil
C	Net Value of Investments		
a	In India	15444.45	20219.73
b	Outside India	Nil	Nil
2	Movement of provisions held towards depreciation on investments		
a	Opening balance	22.95	52.45
b	Add: Provisions made during the year	123.15	3.95
c	Less: Write-off /write back of excess provisions during the year	9.07	33.45
d	Closing balance	137.03	22.95

1.2.1 Repo Transactions (in face value terms)

(₹ in crore)

Sl. No.	Particulars	Outstanding during the year			Outstanding As on 31.03.2018
		Min	Max	Daily Average	
1	Securities sold under Repo				
a	Government securities	50.00	240.00	29.09	150.00
b	Corporate Debt securities	Nil	Nil	Nil	Nil
2	Securities purchased under reverse Repo				
a	Government securities	25.00	1430.00	224.23	575.00
b	Corporate Debt securities	Nil	Nil	Nil	Nil

1.2.2 Non-SLR Investment Portfolio
1.2.2. i. Issuer composition of Non-SLR investments :

(₹ in crore)

Sl. No.	Issuer	Amount	Extent of Private placements	Extent of 'below investment grade' securities	Extent of 'un-rated' securities	Extent of 'un-listed' securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	PSUs	775.36	159.97	Nil	Nil	Nil
2	Financial Institutions	533.03	25.00	Nil	Nil	Nil
3	Banks	41.98	15.00	Nil	Nil	Nil
4	Private Corporate	631.10	547.31	9.10	Nil	2.00
5	Subsidiaries / Joint ventures	Nil	Nil	Nil	Nil	Nil
6	Others	468.17	64.34	Nil	Nil	Nil
7	Less: Provision / depreciation	99.51				
	TOTAL	2350.13				

Amounts reported under columns (4) to (7) above are not mutually exclusive

1.2.2.ii. Non-performing Non-SLR Investments

(₹ in crore)

Particulars	Current Year 2017-18	Previous Year 2016-17
Opening Balance	0.00	160.68
Additions during the year since 1 st April	19.92	0.00
Reductions during the above period	9.07	160.68
Closing Balance	10.85	0.00
Total Provisions Held- NPI	10.85	0.00

1.2.2. iii. Sale and transfers to/from HTM Category

During the period under review, the opening balance of investment in HTM category stood at ₹ 11523.93 Crore of Book value. As per the regulatory guidelines bank can sell from HTM securities up to 5% of the book value of the investment held in HTM category which works out to ₹ 576.20 Crore for FY 2017-18 without any disclosure.

During the FY 17-18 total sale from HTM stands at ₹ 2584.73 Crore (Including permitted sale of 5% and OMO sale). Thus the Bank has sold ₹ 1857.74 Crore (excluding OMO) in excess of 5% of the book value of investment held in HTM category. Bank has also sold Non SLR Uday Bonds amounting to ₹ 9.56 Crore of Book Value from HTM category. Further the closing position as on 31.03.2018 in SLR HTM category stands at ₹ 11776.62 Crore with a market value of ₹ 11469.32 Crore having a depreciation of ₹ 307.30 Crore. The closing position as on 31.03.2018 in Non SLR HTM category stands at ₹ 342.42 Crore with a Market Value of ₹ 360.03 Crore having an appreciation of ₹ 17.61 Crore. The total closing position of HTM category stands at ₹ 12119.04 Crore with a market value of ₹ 11829.35 Crore having a depreciation of ₹ 289.69 Crore.

1.2.2.iv. The percentage of SLR investments under “Held to Maturity” category as on 31st March 2018 was 18.86% (Previous Year 19.93%) of the Net Demand and Time Liabilities of the Bank, which is within the permissible limit as per RBI guidelines.

1.3 Derivatives

1.3.1 Forward Rate Agreement/ Interest Rate Swap: Nil

1.3.2 Exchange Traded Interest Rate Derivatives: Nil

1.3.3 Disclosure on risk exposure in Derivatives

(i) Qualitative Disclosure:

Operations in the Treasury are segregated into three functional areas, namely Front office, Mid-office and Back-office, equipped with necessary infrastructure and trained officers whose responsibilities are well defined. The Mid Office is handled by Risk Management Department. Daily report is generated by Risk Management department for appraisal of the risk profile to the senior management for Asset and Liability management.

The Integrated Treasury policy of the Bank clearly lays down the types of financial derivative instruments, scope of usages, approval process as also the limits like the open position limits, deal size limits and stop loss limits for trading in approved instruments.

The Bank's policy lays down that the transactions with the corporate clients are to be undertaken only after the inherent credit exposures are quantified and approved in terms of the approval process laid down in the Derivative Policy for customer appropriateness and suitability and necessary documents like ISDA agreements etc. are duly executed. The Bank adopts Current Exposure Method for monitoring the credit exposures. Besides, the Bank may also use financial derivative transactions for hedging its on or off Balance Sheet exposures.

The Integrated Treasury Policy of the Bank spells out the approval process for hedging the exposures. The hedge transactions are monitored on a regular basis and the notional profits or losses are calculated on MTM basis. The hedged/non hedged transactions are recorded separately. The hedged transactions are accounted for on accrual basis. In case of Option contracts, guidelines issued by FEDAI from time to time for recognition of income, premium and discount are being followed. While sanctioning the limits, the competent authority may stipulate condition of obtaining collaterals/margin as deemed appropriate. The derivative limits are reviewed periodically along with other credit limits.

(ii) Quantitative Disclosures:

(₹ in crore)

Sl.No.	Particulars	Currency Derivatives	Interest Rate Derivatives
1	Derivatives (Notional Principal Amount)		
a	Hedging	Nil	Nil
b	Trading	Nil	Nil
2.	Marked to Market Positions		
	Assets(+)	Nil	Nil
	Liabilities(-)	Nil	Nil
3.	Credit Exposure	Nil	Nil
4.	Likely impact of 1% change in interest Rates (100*PV01)		
a	On hedging derivatives	Nil	Nil
b	On trading derivatives	Nil	Nil
5.	Maximum and Minimum of 100*PV01 observed during the year		
a	On hedging	Nil	Nil
b	On trading	Nil	Nil

Note: Bank has not entered into any derivative instruments other than Forex Forward Contracts maturing within 13 months, for trading/hedging purposes either in foreign exchange or domestic treasury operations. Bank does not have any open position in the derivative instruments in trading book as on March 31, 2018.

1.4 Asset Quality
1.4.1 Non-Performing Assets

(₹ in crore)

Sl.No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Gross NPA to Gross Advances (%)	4.92	4.21
2	Net NPA to Net Advances (%)	2.96	2.64
3	Movement of NPAs (Gross)		
	a) Opening Balance	1581.59	1180.40
	b) Additions during the year	2119.87	1348.37
	c) Reductions during the year	1325.39	947.18
	d) Closing balance	2376.07	1581.59
4	Movement Of Net NPAs		
	a) Opening Balance	974.73	795.47
	b) Additions during the year	1018.84	744.99
	c) Reductions during the year	593.06	565.73
	d) Closing balance	1400.51	974.73
5	Movement of provisions for NPAs		
	a) Opening Balance	581.60	370.84
	b) Provision made during the year	1080.42	551.44
	c) Write off/write back of excess provision	715.76	340.68
	d) Closing balance	946.26	581.60

1.4.2 Details of Loan assets subject to Restructuring:

(₹ in crore)

Sl. No.	Type of Restructuring Asset Classifications ->	Under CDR Mechanism					Under SME Debt Restructuring					Others					Total					
		STD	SS	DS	LS	Total	STD	SS	DS	LS	Total	STD	SS	DS	LS	Total	STD	SS	DS	LS	Total	
1.	Restructured Accounts as on April 1 of the FY (Opening figures)	No. of borrowers	3	0	0	0	3	4	0	1	0	5	288	7	151	4	430	275	7	152	4	438
		Amount outstanding	58.16	0.00	0.00	0.00	58.16	19.72	0.00	7.46	0.00	27.18	959.21	0.43	319.88	0.29	1279.81	1037.09	0.43	327.34	0.29	1365.15
		Provision thereon	18.03	0.00	0.00	0.00	18.03	1.83	0.00	2.03	0.00	3.86	93.01	0.09	188.02	0.19	281.31	112.87	0.09	190.05	0.19	303.20
2.	Fresh Restructuring during the year	No. of borrowers	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	0	0	1	1	2
		Amount outstanding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.33	0.00	235.06	0.00	241.39	6.33	0.00	235.06	0.00	241.39
		Provision thereon*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.02	0.00	164.19	0.00	165.21	1.02	0.00	164.19	0.00	165.14
3.	Upgradations to restructured standard category during the FY	No. of borrowers	0	0	0	0	0	0	0	0	0	4	-1	-2	-1	0	4	-1	-2	-1	0	
		Amount outstanding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.74	-0.12	-5.55	-0.06	0.00	5.74	-0.12	-5.55	-0.06	0.00	
		Provision thereon	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.17	-0.02	-2.11	-0.03	0.00	2.17	-0.02	-2.11	-0.03	0.00	
4.	Restructured standard advances which cease to attract higher provisioning and/or additional risk weight at the end of the FY and hence need not be shown as restructured standard advances at the beginning of the next FY	No. of borrowers	-1				-1	-1				-1	-18			-18	-20					-20
		Amount outstanding	-9.85				-9.85	-0.50				-0.50	-14.53			-14.53	-24.88					-24.88
		Provision thereon	-1.14				-1.14	-0.05				-0.05	-0.79			-0.79	-1.98					-1.98
5.	Down -gradation of restructured accounts during the FY	No. of borrowers	0	0	0	0	0	0	0	0	0	-86	-1	86	1	0	-86	-1	86	1	0	
		Amount outstanding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-551.96	0.53	551.39	0.04	0.00	-551.96	0.53	551.39	0.04	0.00	
		Provision thereon	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-46.26	0.03	46.21	0.02	0.00	-46.26	0.03	46.21	0.02	0.00	
6.	Write - offs of restructured accounts during the FY	No. of borrowers	-2	0	0	0	-2	0	0	0	0	-77	-2	-132	-2	-213	-79	-2	-132	-2	-215	
		Amount outstanding	-48.31	0.00	0.00	0.00	-48.31	-1.53	0.00	-1.07	0.00	-2.59	-139.08	-0.19	-344.94	-0.11	-484.32	-188.92	-0.19	-346.01	-0.11	-535.23
		Provision thereon*	-16.89	0.00	0.00	0.00	-16.89	-0.13	0.00	0.70	0.00	0.57	-20.47	0.04	-49.39	-0.11	-69.94	-37.49	0.04	-48.69	-0.11	-86.25
7.	Restructured Accounts as on March 31 of FY (Closing figure)	No. of borrowers	0	0	0	0	0	3	0	1	0	4	91	3	104	3	201	94	3	105	3	205
		Amount outstanding	0.00	0.00	0.00	0.00	0.00	17.70	0.00	6.39	0.00	24.08	265.71	0.64	755.85	0.15	1022.35	283.41	0.64	762.24	0.15	1046.44
		Provision thereon	0.00	0.00	0.00	0.00	0.00	1.65	0.00	2.73	0.00	4.38	28.68	0.13	346.91	0.07	375.79	30.33	0.13	349.64	0.07	380.17

* Provision including incremental provision

Note:

- The figures under Sr. No.2 include additional/ fresh funding to existing restructured accounts.
- Write-offs of restructured accounts during the year include reduction of ₹ 187.76 Crore from existing restructured accounts by way of closure/recovery.
- Provision includes total provision held on Restructured accounts.

1.4.3 Details of Financial Assets sold to Securitisation/Reconstruction Company for Asset Reconstruction :

(₹ in crore)

Sl.No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	No. of Accounts (including technically-written off accounts)	39	21
2	Aggregate Value (net of Provisions) of accounts sold to SC/RC	507.21	203.20
3	Aggregate consideration	97.69	109.08
4	Additional consideration realised in respect of accounts transferred in earlier years	Nil	Nil
5	Aggregate Gain / (Loss) over net book value	(409.52)	(94.12)

In terms of RBI Circular DBR.No.BP.BC.94/21.04.048/2014-15 dated 21st May 2015, and DBR No. BP.BC.102/21.04.048/2016-17 dated June 13, 2016, in respect of assets sold to SC/ RCs during the year ended March 31, 2016 and March 31, 2017, the shortfall arrived at by deducting the sale consideration and the provision held as on the date of the sale from the outstanding amount, is to be amortised over eight / four quarters, respectively. Accordingly for the sales that were concluded in the financial year 2015-16 and 2016-17, the total unamortised amount of ₹ 78.51 Crore as on 31st March 2017 was debited to Revenue Reserves, as permitted by RBI vide No. DBR. No. BP.BC.102/21.04.048/2016-17 dated June 13, 2016. During the current financial year 2017-18, the Bank has fully amortised the sum of ₹ 78.51 Crore by corresponding reversal of the proportionate debit made earlier to Revenue and Other Reserves. The unamortized amount now stands at Nil.

Details of Security Receipts from Securitisation/ Reconstruction Companies:

(₹ in crore)

Particulars	Backed by NPAs sold by the Bank as underlying		Backed by NPAs sold by other banks/ financial institutions/ non-banking financial companies as underlying		Total	
	Previous Year 2016-17	Current Year 2017-18	Previous Year 2016-17	Current Year 2017-18	Previous Year 2016-17	Current Year 2017-18
Book value of investments in security receipts	400.48	445.48	1.40	1.40	401.88	446.88

Further details on Investment in SRs

(₹ in crore)

Sl.No.	Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs backed by NPAs sold by the bank as underlying	391.53	45.84	8.10
	Provision held against (a)	42.43	12.50	8.10
b)	Book value of SRs backed by NPAs sold by other banks / financial institutions / non-banking financial companies as underlying	0.00	1.41	0.00
	Provision held against (b)	0.00	0.35	0.00
	Total (a) + (b)	391.53	47.25	8.10

1.4.4 Details of Non-performing Financial assets purchased from other Banks /Sold to Other Banks: NIL
1.4.5 Provisions on Standard Assets:

(₹ in crore)

Item	Current Year 2017-18	Previous Year 2016-17
Provisions towards Standard Assets	217.78	219.11

1.5 Business Ratios

Sl.No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Interest Income to working funds	8.23%	8.51%
2	Non-interest income to working funds	1.45%	1.33%
3	Operating profits to working funds	2.23%	1.63%
4	Return on Assets	0.49%	0.74%
5	Business (Deposits Plus Advances) per employee (₹ In crore)	13.45	11.37
6	Profit per employee (₹ In crore)	0.04	0.06

1.6 Asset Liability Management:
Maturity Pattern of certain items of assets and liabilities:

(₹ in crore)

Particulars	Deposits	Advances	Investments	Borrowings	Foreign Currency Assets	Foreign Currency Liabilities
1 day	626.66	929.90	13.69	2.75	235.58	93.87
2 to 7 days	632.79	139.70	51.56	150.00	666.68	591.12
8 to 14 days	510.05	448.59	0.00	0.00	89.53	30.40
15 to 30 days	1509.17	864.20	211.86	0.00	388.05	522.22
31 days to 2 months	1907.85	1162.07	268.30	0.00	290.48	204.65
2 to 3 months	2990.65	3454.18	0.00	0.00	195.26	165.02
Over 3 months to 6 months	4432.53	2342.08	42.10	220.65	538.32	433.40
Over 6 months to 12 months	6364.84	3990.49	293.02	44.06	244.77	397.75
Over 1 year to 3 years	29999.70	19644.43	778.23	129.26	0.00	153.22
Over 3 year to 5 years	1974.95	5187.03	3202.91	269.25	0.00	55.36
Over 5 years	11922.10	9089.08	10582.78	0.00	0.00	0.00
Total	62871.29	47251.75	15444.45	815.97	2648.67	2647.01

1.7 Exposures

1.7.1 Exposure to Real Estate Sector:

(₹ in crore)

Sl.No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Direct exposure		
	Residential Mortgages:-		
a	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented	5661.46	4863.36
	Of which, individual housing loans eligible for inclusion in priority sector advances	1912.57	1838.79
b	Commercial Real Estates:- Lending (including Non-Fund Based Limits) secured by mortgages on commercial real estate (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.)	3688.75	2259.66
c	Investments in Mortgage Backed Securities (MBS) and other securitised exposures:-		
	Residential	Nil	Nil
	Commercial Real Estate	Nil	Nil
2	Indirect Exposure Fund based and non fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	46.96	50.72
	Total Exposure to Real Estate Sector	9397.17	7173.74

1.7.2 Exposure to Capital Market

(₹ in crore)

Sl.No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Direct investments in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debts	102.84	95.82
2	Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ ESOPS), convertible bonds and convertible debentures and units of equity oriented mutual funds.	Nil	Nil
3	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	Nil	Nil
4	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares /convertible bonds /convertible debentures /units of equity oriented mutual funds 'does not fully cover the advances'.	Nil	Nil
5	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	39.26	38.04
6	Loans sanctioned to corporate against the security of shares /bonds/ debentures or others securities or on clean basis for meeting promoters contribution to the equity of new companies in anticipation of raising resources.	Nil	Nil
7	Bridge loans to companies against expected equity flows/issues	Nil	Nil
8	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	Nil	Nil
9	Financing to Stockbrokers for margin trading	Nil	Nil
10	All exposures to Venture capital funds (both registered and unregistered)	Nil	Nil
	Total capital market exposure	142.10	133.86

1.7.3 Risk category-wise Country Exposure:

(₹ in crore)

Risk Category	Exposure (net) as at 31.03.2018	Provision held as at 31.03.2018	Exposure (net) as at 31.03.2017	Provision held as at 31.03.2017
Insignificant	95.72	Nil	89.05	Nil
Low	187.51	Nil	136.61	Nil
Moderate	4.08	Nil	6.54	Nil
High	1.39	Nil	0.00	Nil
Very High	0.00	Nil	0.00	Nil
Restricted	0.00	Nil	0.00	Nil
Off-Credit	0.00	Nil	0.00	Nil
TOTAL	288.70	Nil	232.20	Nil

The net funded exposure of the bank in respect of foreign exchange transactions with each country is within 1% of the total assets of the Bank and hence no country risk provision is required as per extant RBI guidelines. Bank has used 7 categories of classifications followed by ECGC for the purpose of classification and making provision for country risk exposures.

1.7.4 Details of Single Borrower Limit(SBL)/ Group Borrower Limits (GBL) exceeded by the Bank:

During the year ended 31st March 2018, the Bank has not exceeded the Individual /Group borrowers' prudential exposure limits fixed by RBI.

1.7.5 Unsecured Advances:

The Bank has granted advances against intangible securities such as charge over the rights, licences, authorisations, etc, and the outstanding balance as on March 31, 2018 is ₹ 113.29 Crore (Previous year- Nil)

1.8. Penalties imposed by RBI:

No penalty has been imposed by Reserve Bank of India during the year (Previous year-Nil)

2. Accounting Standards:

In compliance with the guidelines issued by the Reserve Bank of India regarding disclosure requirements of the various Accounting Standards, following information is disclosed:

2.1 Accounting Standard 5 – Net Profit or Loss for the period, Prior period items and changes in accounting policies

There are no material prior period items.

For the preparation of these Financial Results, the bank has followed the same accounting policies and generally accepted practices adopted for the preparation of Audited Financial Statements for the year ended March 31, 2017, except for the treatment of depreciation on revalued portion of fixed assets pursuant to Accounting Standard-10 (Revised 2016) on Property, Plant & Equipment whereof depreciation of ₹ 7.31 Crore on the revalued portion of fixed assets has been transferred from Revaluation Reserve to Revenue Reserves.

2.2 Accounting Standard 9 – Revenue Recognition

Revenue is recognized as per accounting policy No. 1 of Schedule 17 to the financial statements. Certain items of income are recognized on cash basis and such income are not material.

2.3 Accounting Standard 10- Fixed Assets:

During the previous year ending March 31, 2017, as permitted by the Board, the Bank had revalued land & building owned by it. Appreciation of ₹ 423.53 Crore arising out of such revaluation was accounted with corresponding credit to Revaluation Reserves for the year ended March 31, 2018. The details are as under :-

	(₹ in crore)
Book value of Land & Building as on March 31, 2018	116.52
Incremental Value on account of revaluation made in 2016- 17 and credited to Revaluation Reserves	423.53
Depreciation upto March 31, 2018 on Revalued Cost	7.31
Written Down Value of the revalued assets	532.74

Depreciation on the book value of the land & building up to March 31, 2018 is ₹ 29.43 Crore. The profit & loss account for the year 2016-17 and 2017-18 has been debited with additional depreciation charge of ₹ 3.13 Crore, and ₹ 4.18 Crore respectively representing the incremental depreciation on the revalued cost.

2.4. Accounting Standard 15-Employee Benefits:
2.4.1 Various Benefits made available to the Employees are:-

- a) **Pension:** The Bank has a defined benefit plan under Pension Trust to cover employees who have joined employment up to 31st March 2010 and who have opted for Pension Scheme under the Pension & Group Schemes unit of LIC of India, provided they have completed 20 years of service. The benefits under this plan are based on last drawn salary and the tenure of employment. The liability for the pension is determined and provided on the basis of actuarial valuation and is covered by purchase of annuity from LIC. The employees who have joined employment after 31st March 2010 are covered under contributory pension scheme.

- b) **Gratuity:** In accordance with the applicable Indian Laws, the Bank provides for defined gratuity benefit retirement plan ('the Gratuity Plan') covering eligible employees. This plan provides for a lump sum payment to the eligible employees on retirement, death, incapacitation or termination of employment of amounts that are based on the last drawn salary and tenure of employment. Liabilities with regard to the gratuity plan are determined by actuarial valuation and contributed to the gratuity fund trust. Trustees administer the contribution made to the trust and invest in specific designated securities as mandated by law, which generally comprise of Central and State Government Bonds and debt instruments of Government owned corporations.
- c) **Leave Encashment (PL):** The Bank permits encashment of leave accumulated by employees. The liability for encashment of such leave is determined and provided on the basis of actuarial valuation.
- d) **Provident Fund:** The Bank pays fixed contribution to Provident Fund at predetermined rates to a separate trust, which invests the funds in permitted securities. The contribution to the Fund is recognised as expense and is charged to the Profit and Loss account. The obligation of the Bank is limited to such contributions. As on 31st March 2018, there was no liability due and outstanding to the Fund by the Bank.
- e) **Other employee Benefits:** Other than the employee benefits listed above, the Bank also gives certain other benefits to the employees, which include Medical aid, sick leave and casual leave etc.
- f) The summarised position of Post-employment benefits and employee's long term benefits are recognized in the financial statements as required in accordance with Accounting Standard – 15 and are as under:

Principal actuarial assumption at the Balance Sheet Date (expressed as weighted average)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Method of Valuation	Projected unit credit	
2	Discount rate	8.00	7.80
3	Salary escalation rate	5.00	5.00
4	Attrition rate	2.00	2.00
5	Expected rate of return on plan assets	8.00	8.00
6	Mortality	IALM (2006-08) ult	

Changes in the present value of obligations (PVO) - Reconciliation of Opening and closing Balances (₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Present Value of defined benefit obligation as at 1 st April 2017	790.85	172.39
2	Interest Cost	56.67	12.44
3	Current Service Cost	59.06	14.60
4	Past Service Cost	0.00	33.03
5	Benefits Paid	(70.44)	(13.02)
6	Actuarial Loss/(Gain) on Obligations	(95.54)	(10.11)
7	Present Value of defined benefit obligation as at 31 st March 2018	740.60	209.33

Changes in Fair value of Plan Assets- Reconciliation of Opening and Closing Balances (₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Fair Value of Plan Assets at the beginning of the year	790.85	172.39
2	Expected return on Plan Assets	61.09	14.75
3	Bank's Contribution related to Current year	15.92	36.96
4	Benefits Paid	(70.44)	(13.02)
5	Actuarial Gain/(Loss) on plan assets	(1.63)	(1.75)
6	Fair Value of Plan Asset at the end of the year	795.79	209.33

Actual Return on Plan Assets (₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Expected return on Plan Assets	61.09	14.75
2	Actuarial Gain/(Loss) on plan Assets	(1.63)	(1.75)
3	Actual Return on Plan Assets	59.46	13.00

Actuarial Gain/Loss Recognized

(₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Actuarial (Gain)/Loss for the period- Obligations	(95.54)	(10.11)
2	Actuarial (gain)/Loss for the period- Plan Assets	1.63	1.75
3	Total (Gain)/Loss for the period- Plan Assets (2-1)	(93.91)	(8.36)
4	Actuarial (Gain)/Loss recognized in the year	(93.91)	(8.36)
5	Unrecognized actuarial (Gain)/Loss at the end of the year	0.00	0.00

Amounts recognized in Balance Sheet and Related Analysis

(₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Present value of the obligations	740.60	209.33
2	Fair Value of Plan Assets	795.79	209.33
3	Surplus/ (Deficit)	(55.19)	0.00
4	Assets / (Liability) recognised in the Balance Sheet	55.19	0.00

Expenses recognised in the Statement of Profit and Loss Account

(₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Current Service Cost	59.06	14.60
2	Interest Cost	56.67	12.44
3	Expected Return on Plan Assets	(61.09)	(14.75)
4	Net actuarial (Gain)/Loss recognized in the year	(93.91)	(8.36)
5	Expenses recognised in the Statement of Profit and Loss Account	(39.27)	36.96

Major Categories of plan assets (As a percentage of total plan assets)

SI.No.	Particulars	Pension Trust	Gratuity Trust
1	Government of India Securities	0.00	3.42
2	State Government Securities	0.00	0.00
3	High Quality Corporate Bonds	0.00	0.72
4	Equity Shares of Listed Companies	0.00	0.00
5	Property	0.00	0.00
6	Funds managed by insurer	100.00	95.34
7	Mutual Funds	0.00	0.00
8	Bank Deposits- Current Accounts	0.00	0.00
9	Others	0.00	0.52
10	Total	100.00	100.00

Estimated expenses/ contribution for the next Year

(₹ in crore)

SI.No.	Particulars	Pension (Funded)	Gratuity (Funded)
1	Enterprises Best estimate of expenditure to be incurred during the next year (inclusive of proportionate amortisation)	15.64	17.12

2.5 Accounting Standard 17 – Segment Reporting:

For the purpose of segment reporting in terms of AS 17 of ICAI and as prescribed in RBI guidelines, the business of the Bank has been classified into 4 segments i.e.(a) Treasury operations (b) Corporate / Wholesale Banking (c) Retail Banking and (d) Other Banking Operations. Since the Bank does not have any overseas branch, reporting under geographic segment does not arise. Segment assets have been identified and segment liabilities have been allocated on the basis of segment assets.

Business Segments:

(₹ in crore)

BUSINESS SEGMENTS	TREASURY		CORPORATE/ WHOLESALE BANKING		RETAIL BANKING		OTHER BANKING OPERATIONS		TOTAL	
	Mar '18	Mar '17	Mar '18	Mar '17	Mar '18	Mar '17	Mar '18	Mar '17	Mar '18	Mar '17
Revenue	1404.18	1642.55	2174.98	1814.36	2367.95	2281.72	332.57	256.11	6279.68	5994.74
Unallocated Income									98.41	0.00
Total Income									6378.09	5994.74
Result	267.76	442.87	(306.05)	(233.15)	249.28	344.07	50.82	(36.08)	261.81	517.71
Unallocated expenses									48.35	(49.76)
Profit before tax									310.16	467.95
Income taxes									(15.45)	15.69
Extraordinary/Exceptional Profit / Loss									--	--
Net Profit									325.61	452.26
Other Information									-	-
Segment Assets	19451.00	23925.48	25888.90	17505.98	21662.73	19667.38	1360.32	1427.87	68362.95	62526.71
Unallocated Assets									2010.73	1511.89
Total Assets									70373.68	64038.60
Segment Liabilities	17892.70	21912.82	23948.50	16202.03	20015.57	18097.86	1258.38	1323.46	63115.15	57536.17
Unallocated liabilities									1848.38	1359.84
Total Liabilities									64963.53	58896.01
Capital employed									5410.15	5142.59

2.6 Accounting Standard 18 – Related Party Disclosures:

There is no related party transaction other than remuneration paid to key management personnel, Sri Jayarama Bhat P, Managing Director and Chief Executive Officer from 01.04.2017 to 11.04.2017 amounting to ₹ 0.16 crore (Previous Year ₹ 0.79 crore) and Sri Mahabaleshwara M S, Managing Director and Chief Executive Officer, from 14.04.2017 to 31.03.2018 amounting to ₹ 0.60 crore (Previous year – Nil).

2.7 Accounting Standard 20 - Earnings per Share:

Basic and diluted earnings per equity share computed in accordance with AS 20 – Earnings per Share are as under:

Particulars	Current Year 2017-18	Previous Year 2016-17
Earnings per share- Basic (₹)	11.52	19.38
Earnings per share- Diluted (₹)	11.52	19.38
Net Profit for the year attributable to Equity shares (₹. in crore)	325.61	452.26
Weighted Average number of Equity Shares – Basic	28,26,07,243	23,33,66,350
Weighted Average number of Equity Shares - Diluted	28,26,07,243	23,33,66,500
Nominal value per equity share (₹)	10.00	10.00

Allotment of 96836 Equity shares (Previous year 98575) is kept in abeyance and held in Demat Suspense Account. In respect of 1800 equity shares (Previous Year 1800 Equity shares), the entitlement matter is sub-judice and is yet to be allotted. These shares have not been considered for EPS calculation, as the shares are not allotted.

2.8 Accounting Standard 22 – Accounting for taxes on Income:

The Bank has accounted for taxes on income in compliance with Accounting Standard 22. The major components of Deferred Tax Assets and Liabilities recognised are as under :-

(₹ in crore)

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
A	Deferred Tax Liabilities		
1	Depreciation on fixed assets	19.73	22.27
2	Special Reserve u/s 36(1)(viii) of Income Tax Act	70.66	61.56
3	Deferred Revenue Expenditure	0.00	27.17
4	Others	19.28	0.00
	Total	109.67	111.00
B	Deferred Tax Assets		
1	PL/LFC Encashment	42.12	39.11
2	Provision for advances	406.76	201.28
3	Provision for Fair Value Loss	9.96	18.22
4	Others	31.90	43.68
	Total	490.74	302.29
	Net deferred tax liability / (Asset) (A) – (B)	(381.07)	(191.29)

2.9. Accounting Standard 28 – Impairment of Assets :

An assessment is made at each Balance sheet date whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for. As on March 31, 2018 there is no indication of impairment of any asset.

2.10 Accounting Standard 29 – Provision, Contingent liabilities and Contingent assets :
Movement in Provision for Contingencies

(₹ in crore)

Particulars	Opening as on 01-04-2017	Provision made during the year	Provisions reversed/ adjusted	Closing as on 31-03-2018
Provision for Contingencies	28.80	0.00	-15.11	13.69

3.0 Additional Disclosures:
3.0.1 Details of Provisions and Contingencies made during the year :

(₹ in crore)

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Provisions for Depreciation on Investment	97.71	3.95
2	Provisions towards NPA	1080.42	551.43
3	Provisions towards Standard Assets (including NPV of Restructured Standard advances)	-25.48	-15.67
4	Provision made for Non-performing UDAY Bonds	0.00	-22.45
5	Provisions made towards taxes	-15.45	15.69
6	Provisions for Security receipts	25.44	0.00
7	Other Provisions & contingencies-for frauds, claims against the bank not acknowledged as debts and other intangibles.	-15.08	10.59
	Total	1147.56	543.54

3.1 Floating/Countercyclical Provisions:

The Bank does not hold any floating/ countercyclical provision in the current year (Previous year- Nil)

3.2 Drawdown from Reserves:

During the year under review, there has been no drawdown from the Reserves.

3.3 Complaints/unimplemented Awards of Banking Ombudsman :

3.3.1 Customer Complaints :

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
(a)	No. of complaints pending at the beginning of the year	404	250
(b)	No. of complaints received during the year	54372	28692
(c)	No. of complaints redressed during the year	54230	28538
(d)	No. of complaints pending at the end of year	546	404

Out of the above, the ATM complaints attributable to Acquiring bank are detailed here below-

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
(a)	No. of complaints pending at the beginning of the year	339	195
(b)	No. of complaints received during the year	53179	27849
(c)	No. of complaints redressed during the year	53026	27705
(d)	No. of complaints pending at the end of year	492	339

3.3.2 Awards passed by the Banking Ombudsman :

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
(a)	No. of unimplemented awards at the beginning of the year	Nil	Nil
(b)	No. of awards passed by the Banking Ombudsman during the year	Nil	Nil
(c)	No. of awards implemented during the year	Nil	Nil
(d)	No. of unimplemented awards at the end of the year	Nil	Nil

3.4 Disclosure of Letters of Comfort (LOC)

The Bank issues Letters of Comfort on behalf of its various constituents against the credit limits sanctioned to them. In the opinion of the Management, no significant financial impact and/or cumulative financial obligations have devolved during the year in respect of the LOCs issued by the Bank and remaining outstanding as of 31st March 2018.

Details of LOCs issued by the Bank is as follows:

	(₹ in crore)
1. Letters of comfort issued during the year	990.84
2. Letters of comfort matured/cancelled during the year	1038.05
3. Letters of comfort outstanding at the end of the year	331.58

3.5 Provision Coverage Ratio (PCR) :

The Bank's provision coverage ratio as of March 31, 2018 is 54.56 % (previous year 54.00 %)

3.6 Bank assurance Business :

(₹ in crore)

Sl. No.	Nature of Income	Current Year 2017-18	Previous Year 2016-17
1	For selling Life Insurance Policies	24.79	21.85
2	For selling Non-Life Insurance Policies	7.76	5.01
	Total	32.55	26.86

3.7 Concentration of Deposits, Advances, Exposures and NPAs:

3.7.1 Concentration of Deposits:

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Total deposits of 20 largest depositors (₹ in crore)	3730.74	2218.29
2	% age of deposits of 20 largest depositors to total deposits	5.93	3.91

3.7.2 Concentration of Advances:

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Total advances of 20 largest borrowers (₹ in Crore)	8095.61	4973.88
2	% age of advances of 20 largest borrowers to total advances (credit exposures including derivatives)	13.85	10.48

3.7.3 Concentration of Exposures

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Total exposures of 20 largest borrowers/Customers (₹ in Crore)	8373.87	6920.08
2	Percentage of Exposures to 20 largest borrowers / customers to Total Exposure of the bank on borrowers / customers	13.72	12.76

3.7.4 Concentration of NPAs:

(₹ in crore)

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
1	Total fund based exposure of top four NPA accounts	684.90	364.29

3.8 Sector-Wise Advances:

(₹ in crore)

Sl. No.	Sector*	Current year 2017-18			Previous year 2016-17		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	Priority Sector						
	1 Agriculture and allied activities	5891.87	199.40	3.38	5396.60	174.33	3.23
	2 Advances to industries sector eligible as priority sector lending	3294.77	215.41	6.54	3201.20	194.08	6.06
	a Textiles	888.65	48.66	5.48	875.84	57.94	6.62
	b Others	2406.12	166.75	6.93	2325.36	136.14	5.85
	3 Services	7851.96	308.67	3.93	5033.11	173.01	3.44
	a Professional and self employed	1249.26	33.73	2.70	1281.51	48.97	3.82
	b Trade and Business	3504.90	126.37	3.61	3062.73	97.66	3.19
	c Small road and water transport operators	426.55	34.03	7.98	468.06	24.76	5.29
	d Others	2671.25	114.54	4.29	220.81	1.62	0.73
	4 Personal and Other Loans	2273.07	30.10	1.32	2208.70	22.45	1.02
	a Housing Loan	1912.57	24.29	1.27	1853.33	17.94	0.97
	b Others	360.50	5.81	1.61	355.37	4.51	1.27
	Sub-total (A)	19311.67	753.58	3.90	15839.61	563.87	3.56
B	Non Priority Sector						
	1 Agriculture and allied activities	38.47	0.03	0.00	32.85	0.00	0.00
	2 Industry	3610.83	827.37	22.91	3074.08	453.23	14.74
	a Automobiles	306.47	210.05	68.54	368.60	150.87	40.93
	b Textiles	615.90	0.05	0.01	553.00	44.05	7.97
	c Iron & Steel	309.06	117.45	38.00	350.91	0.00	0.00
	d Others	2379.40	499.82	21.01	1801.57	258.31	14.34
	3 Services	3880.42	190.58	4.91	3043.66	151.27	4.97
	a Professional and self employed	1027.71	108.08	10.52	775.20	93.95	12.12
	b Other Service activity	2852.71	82.50	2.89	2268.46	57.32	2.53
	4 Personal loans	7737.49	131.02	1.69	6093.92	83.08	1.36
	a Housing	5126.60	91.58	1.79	4426.12	55.26	1.25
	b Other Personal Loan	2610.89	39.44	1.51	1667.80	27.82	1.67
	5 Other Non Priority Loan	13666.63	473.49	3.46	9501.12	330.14	3.47
	a Commercial Real estate	1561.81	97.13	6.22	442.69	0.29	0.07
	b Infrastructure Loan	3382.29	318.97	9.43	1853.65	147.72	7.97
	c Others	8722.53	57.39	0.66	7204.78	182.13	2.53
	Sub-total (B)	28933.84	1622.49	5.61	21745.63	1017.72	4.68
	Total (A+B)	48245.51*	2376.07	4.92	37585.24*	1581.59	4.21

*excludes provisions for NPAs & other netting items

3.9 Movement of NPA:

(₹ in crore)

Particulars	Current Year 2017-18	Previous Year 2016-17
Gross NPAs as on 1 st April (Opening balance)	1581.59	1180.40
Additions(Fresh NPAs) during the year	2119.87	1348.37
Sub-total (A)	3701.46	2528.77
Less:		
(i) Up-gradations	178.14	203.08
(ii) Recoveries (excluding recoveries made from upgraded accounts)	431.50	286.09
(iii) Technical/Prudential write offs	606.06	233.73
(iv) Write offs other than those under (iii) above	109.69	224.28
Sub-Total (B)	1325.39	947.18
Gross NPAs as on 31st March (Closing balance) [(A) – (B)]	2376.07	1581.59

Movements in Technical Write Off:

(₹ in crore)

Particulars	Current Year 2017-18	Previous Year 2016-17
Opening balance of Technical/prudential write-off accounts as at 1 st April	537.42	360.85
Add: Technical/prudential write-offs during the year	606.06	233.73
Sub-total (A)	1143.48	594.58
Less: Recoveries made from previously technical/prudential written-off accounts during the year (including sale of assets to ARC) (B)	437.32	57.16
Closing balance as at March 31 (A-B)	706.16	537.42

3.10 Overseas Assets, NPA and Revenue: Nil**3.11 Off- Balance Sheet SPVs sponsored (which are required to be consolidated as per accounting norms):** Nil**3.12 Disclosure of Remunerations:****a) Qualitative disclosure:****Remuneration Committee**

The Nomination & Remuneration Committee (NRC) consists of 4 Directors, three of them are Independent Directors and two being the members of Integrated Risk Management Committee of the Board (IRMC) also.

Objectives of Compensation Policy

Compensation Policy aims to attract and retain the right candidates in the Bank. The policy is designed to support key business strategies and create a strong, performance-orientated environment besides providing reasonable remuneration commensurate with the growth of the Bank. It also ensures effective governance of compensation, alignment of compensation with prudent risk taking, effective supervisory oversight and stakeholder engagement. The Policy also aims at facilitating effective succession planning in the Bank.

Risk adjustments in remuneration

A wide variety of measures of credit, market and liquidity risks are used by bank in implementation of risk adjustment. The risk adjustment methods have both quantitative and judgmental elements. Compensation outcomes are symmetric with risk outcomes and compensation payouts are sensitive to the time horizon of the risk.

Performance linked variable compensation, deferral and forms

The performance-based remuneration motivates and rewards high performers who strengthen long-term customer relations, and generate income and shareholder value. The Bank's compensation policy stipulates that while designing the compensation package to WTD/CEO, it is ensured that there is a proper balance between fixed pay and variable pay. While fixing the Variable Pay, performance parameters under financial and non-financial areas of operations are assessed.

The financial performance of the bank is factored while determining the amount of variable remuneration to be paid. The variable pay shall not exceed 45% of the fixed pay in a year. In terms of RBI extant guidelines, deferral arrangement for payment of variable pay is necessitated where such proposed variable pay exceeds substantial portion of the fixed pay, i.e. 50% or more. However, as the variable pay limit fixed by the Bank is less than 50% deferral arrangement does not arise. The

Board/NRC may grant stock options under the Employees Stock Options Plan/Scheme as may be introduced by the Bank from time to time in terms of SEBI(Share Based Employee Benefits) Regulations, 2015, subject to the approval of Reserve Bank of India under Section 35B of the Banking Regulation Act, 1949. Such Stock Options will be excluded from the components of variable pay.

The variable pay could be in cash, or stock linked instruments or mix of both.

b) Quantitative disclosures

Sl. No.	Particulars	Current Year 2017-18	Previous Year 2016-17
(i)	Number of meetings held by the Remuneration Committee during the financial year and remuneration paid to its members.	Four Sitting fees of ₹ 50000/- to each non-whole time Director members per meeting attended.	Five Sitting fees of ₹ 20000/- (₹ 50000/- w.e.f 01.01.2017) to each non-executive Director member per meeting attended
(ii)	Number of employees having received a variable remuneration award during the financial year.	One	One
	Number and total amount of sign-on awards made during the financial year.	Nil	Nil
	Details of guaranteed bonus, if any, paid as joining / sign on bonus.	Nil	Nil
	Details of severance pay, in addition to accrued benefits, if any.	Nil	Nil
(iii)	Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	Nil	Nil
	Total amount of deferred remuneration paid out in the financial year.	Nil	Nil
(iv)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	Fixed: ₹ 0.62 crore* Variable: ₹ 0.14 crore for the year 2016-17 was paid to Mr. P Jayarama Bhat, the then MD & CEO during the year under report.	Fixed: ₹ 0.71 crore* Variable: ₹ 0.08 Crore for the year 2015-16 was paid during the year under report
(v)	Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Nil	Nil
	Total amount of reductions during the financial year due to ex- post explicit adjustments.	Nil	Nil
	Total amount of reductions during the financial year due to ex- post implicit adjustments.	Nil	Nil

*Break up of Remuneration

(₹ in crore)

Particulars	Current Year 2017-18	Previous Year 2016-17
FP to Current MD & CEO (incl. of PF)	0.60	NA
FP to previous MD & CEO (incl. of PF)	0.02	0.71
FP Total	0.62	0.71
VP to previous MD & CEO	0.14 (2016-17)	0.08 (2015-16)
Total	0.76	0.79

*FP- Fixed pay, VP- Variable pay, PF- Provident fund

3.13 Disclosure relating to Securitization:

The Bank has not sponsored any SPV's for securitisation transactions

3.14 Credit Default Swap:

The Bank has not entered into any credit default swap.

3.15 Intra-Group Exposures:

The Bank does not have any Intra-group Companies under its management.

3.16 Transfers to Depositor Education and Awareness Fund (DEA Fund) :

(₹ in crore)

Particulars	Current Year 2017-18	Previous Year 2016-17
Opening balance of amounts transferred to DEA Fund	78.99	63.28
Add : Amounts transferred to DEA Fund during the year	18.35	15.71
Less : Amounts reimbursed by DEA Fund towards claims	5.24	NIL
Closing balance of amounts transferred to DEA Fund	92.10	78.99

3.17 Un-hedged Foreign Currency Exposure:

The Bank has put in place a policy on Hedging of Foreign Currency Exposure which is a part of the Loan Policy which stipulates the guidelines on managing the risk arising out of the un-hedged foreign currency exposure in line with the extant RBI Guidelines. Further, the Bank has made a provision of ₹ 14.74 crore (Previous year ₹ 13.25 Crore) and has provided capital for the un-hedged foreign currency exposure of borrowal entities of ₹ 3.99 crore (previous year ₹ 3.90 Crore) in line with the extant RBI Guidelines.

3.18 Frauds:

The total number of frauds reported during the year is 21 amounting to ₹ 214.58 Crore and is fully provided for in the current year.

3.19 Liquidity Coverage Ratio

(₹ in crore)

	2017-18 (Q4)		2016-17(Q4)	
	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets				
1. Total High Quality Liquid Assets (HQLA)	8469.53	8352.56	10579.78	10459.05
Cash Outflows				
1. Retail Deposits and Deposits from small business customers	44177.18	3917.72	43703.48	3847.87
(i) Stable Deposits	10000.00	500.00	10449.63	522.48
(ii) Less Stable Deposits	34177.18	3417.72	33253.85	3325.39
2. Unsecured Whole Funding, of which:	7675.56	2795.18	7939.75	3361.94
(i) Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii) Non-operational deposits(all counterparties)	7675.56	2795.18	7939.75	3361.94
(iii) Unsecured debt	0.00	0.00	0.00	0.00
3. Secured wholesale funding	806.66	150.82	0.00	0.00
4. Additional requirements, of which	5657.21	1180.38	6278.33	2156.35
(i) Outflows related to derivative exposures and other collateral requirements	1.00	1.00	0.00	0.00
(ii) Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii) Credit and liquidity facilities	5656.21	1179.37	6278.33	2156.35
5. Other contractual funding obligations	210.16	210.14	217.19	217.19
6. Other contingent funding obligations	3818.42	115.77	3340.73	100.22
TOTAL CASH OUTFLOWS	62345.19	8370.01	61479.48	9683.57
Cash Inflows				
1. Secured lending (e.g. reverse repos)	44.72	0.00	1441.39	0.00
2. Inflows from fully performing exposures	1138.90	571.80	1180.98	590.49
3. Other cash inflows	1152.40	1473.68	1235.27	1235.27
TOTAL CASH INFLOWS	2336.02	2045.48	3857.64	1825.76
TOTAL HQLA	8469.53	8352.56	10579.78	10459.05
TOTAL NET CASH OUTFLOWS	60009.17	6324.53	57621.84	7857.81
LIQUIDITY COVERAGE RATIO (%)		132.07		133.10

*Note: Computed based on simple average of previous 3 months daily observations.

Qualitative Disclosures on LCR :

Bank is computing LCR on a daily basis in line with the RBI circular dated June 9, 2014 on “Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio(LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards”. These guidelines ensure that banks maintain sufficient amount of High Quality Liquidity Assets (HQLAs) to survive 30 days stress scenario so that banks can take corrective measures within such period. These HQLAs have to be 100% of the net cash outflows w.e.f January 1, 2019. To provide sufficient transition period, the guidelines require maintaining minimum 60% w.e.f January 1, 2015 and step up of 10% every year to reach 100% by January 1, 2019.

Necessary system has been put in place to compute LCR and Bank’s strategy would be to maintain LCR well above the regulatory minimum levels ahead of the stipulated timelines. The main driver of LCR is adequate HQLAs and Bank is maintaining LCR well above the minimum stipulated level of 90% in view of SLR investments in excess of statutory requirement and 11% of NDTL in the form of borrowing limit available through Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). The Bank has a diversified liability mix comprising of healthy Retail Deposits with its pan India presence and the dependency on wholesale funding is insignificant.

The Bank during the three months ended March 31, 2018 maintained average HQLA (after haircut) of ₹. 8352.56 Crore (March 31, 2017: ₹ 10459.05 Crore). HQLA primarily includes government securities in excess of minimum statutory liquidity ratio (SLR), 2% of NDTL under “marginal standing facility (MSF)”, 9% of NDTL under “facility to avail liquidity for LCR (FALLCR)”, investments under Corporate bonds & commercial papers rate “AA- and above”.

The weighted cash outflows are primarily driven by deposits from retail & small business customers, unsecured wholesale funding which includes non-operational deposits and unsecured debt. During the three months ended March 31, 2018, funding from “retail & small business customers” and “non-operational deposits” contributed 8.87% & 36.42% to the total weighted cash outflows respectively. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank’s clients.

The average LCR of the Bank for the three months ended March 31, 2018 was 132.07% (March 31, 2017: 133.10%).

At March 31, 2018, top liability products/instruments and their percentage contribution to the total liabilities of the Bank were term deposits: 61.23%, savings account deposits: 19.50%, current account deposits: 5.50% and Certificate of Deposits 3.09%. Top 20 depositors constituted 5.93% of total deposits of the Bank at March 31, 2018.

Bank’s Asset Liability Management Committee (ALCO) is empowered to monitor and form suitable strategies to maintain stipulated levels of LCR by channelizing funds to target good quality asset and liability profile to meet Bank’s profitability as well as liquidity requirements.

Funding strategies are formulated by the Treasury and Accounts Department (TAD) in accordance with ALCO guidance. The objective of the funding strategy is to achieve an optimal funding mix which is consistent with prudent liquidity, diversity of sources and servicing costs. Accordingly, TAD estimates daily liquidity requirement. With the help of structural liquidity statement prepared by bank, TAD evaluates current and future liquidity requirement and takes necessary action.

3.20 Revised Framework for Resolution of Stressed assets:

The Reserve Bank of India vide its Circular dated February 12, 2018, issued a revised framework for resolution of stressed assets, which superseded the existing guidelines on SDR, S4A etc, with immediate effect. Accordingly the Bank has revoked the stand-still benefits for accounts where any of these schemes had been invoked but not yet implemented and classified them as per the extant RBI Guidelines on Income recognition and asset classification, as given here below :-

3.20.1. Disclosures on erstwhile Flexible Structuring of Existing Loans.

Period	No. of Borrowers taken up for flexibly structuring	Amount of loans taken up for flexible structuring (₹ in crore)		Exposure weighted average duration of loans taken up for flexible structuring (in months)	
		Classified as standard	Classified as NPA	Before applying flexible structuring	After applying flexible structuring
2016-17	4	91.25	60.22	22.83	64.04
2017-18	2	35.72	146.78	47.35	75.06

3.20.2 Disclosures on erstwhile Strategic Debt Restructuring Scheme

No. of accounts where SDR has been invoked	Amount outstanding as on the reporting date 31.03.2018 (₹ in crore)		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity is pending (₹ in crore)		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity has taken place (₹ in crore)	
	Classified as standard	Classified as NPA	Classified as standard	Classified as NPA	Classified as standard	Classified as NPA
1	--	119.45	--	--	--	23.05

3.20.3 Disclosures on the erstwhile scheme for Sustainable Structuring of Stressed assets (S4A)

(₹ in crore)

	No. of accounts where S4A has been applied	Aggregate amount outstanding	Amount outstanding		Provision Held
			Part A	Part B	
Classified as Standard	1	20.23	11.60	8.63	5.50
Classified as NPA		--	--	--	--

3.20.4 As on 31.03.2018, the Bank's investment assets include acquisition of shares due to conversion of debt to equity during the restructuring process which is exempted from regulatory ceilings/restrictions on Capital Market exposures, investment in Para banking activities and intra-group exposure, to the tune of ₹ 32.74 crore of book value.

3.21 Operating Expenses stated in Schedule 16 to the Profit and Loss Account includes ₹ 6.97 crore (Previous year ₹ 6.18 crore) spent towards Corporate Social responsibility (CSR) Activities.

3.22 In terms of the RBI Circular DBR.BP.BC.No. 63/21.04.018/2016-17 dated 18th April 2017, banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts wherever either a) the additional provisioning requirements assessed by RBI exceed 15% of the published net profits after tax for the reference period or, b) the additional Gross NPAs identified by RBI exceed 15% of the published incremental gross NPAs for the reference period, or both. Accordingly, divergence in Asset Classification and Provisioning for NPAs in compliance to Risk Assessment Report (RAR) of RBI for the Financial Year 2016-17 is reported as under-

(₹ in crore)

Sl.	Particulars	Amount
1	Gross NPAs as on March 31, 2017 as reported by the Bank	1581.59
2	Gross NPAs as on March 31, 2017 as assessed by RBI	2696.69
3	Divergence in Gross NPAs (2-1)	1115.10
4	Net NPAs as on March 31, 2017 as reported by the Bank	974.73
5	Net NPAs as on March 31, 2017 as assessed by RBI	1642.59
6	Divergence in Net NPAs (5-4)	667.86
7	Provisions for NPAs as on March 31, 2017 as reported by the Bank	581.60
8	Provisions for NPAs as on March 31, 2017 as assessed by RBI	1054.10
9	Divergence in Provisioning (8-7)	472.50
10	Reported Net profit after tax (PAT) for the year ended March 31, 2017	452.26
11	Adjusted (notional) Net Profit after tax (PAT) for the year ended March 31, 2017 after taking into account the divergence in provisioning (after considering a provision requirement of ₹ 74.76 crore for divergence in NPI)	(95.00)

(Resultant impact of the RBI divergence has been duly considered and given effect to as of 31.03.2018)

3.23 The Board of Directors has recommended a dividend of ₹ 3 per share (30 %) for the year ended 31st March 2018 (previous year ₹ 4 Per share (40%)), subject to approval of the shareholders at the ensuing Annual General Meeting. In accordance with revised Accounting Standards (AS) 4-'Contingencies & Events occurring after the balance sheet date' notified by the MCA on March 30, 2016, the proposed dividend including corporate dividend tax amounting to ₹ 102.21 crore (Previous year ₹ 136.05 crore) has not been shown as an appropriation from the Profit as of March 31, 2018 and consequently not reported under Other liabilities and Provisions as of March 31, 2018. For computation of capital adequacy ratio as of March 31, 2018 Bank has adjusted the proposed dividend for determining capital funds.

4 Reconciliation of Branch Adjustments and Balancing of Subsidiary Ledgers.

- a) Balancing of Subsidiary Ledgers is completed in all branches/offices.
- b) Reconciliation of branch adjustments/Inter Bank accounts has been completed up to 31st March 2018 and steps are being taken to give effect to consequential adjustments of pending items.
5. (i) A sum of ₹ 552.01 crore (Previous year ₹ 791.31 crore) is outstanding on account of demands raised by the Income Tax Department in earlier years which have been paid under protest. No provision is considered necessary in respect of these demands, as the Bank has been advised that there are good chances of success in appeals/ considering favourable judicial pronouncements and/or appellate orders on identical issues for earlier assessment years.
- (ii) The Bank confirms that all pending litigations which may have an impact on its financial position have been estimated and provided for. In respect of other pending litigations, the Bank believes that no provision is required since these pending litigations have no impact on its financial position.
6. In accordance with the RBI Circular DBR. No. BPBC.2/21.06.201/2016-17 dated 1st July 2015 on 'Basel III Capital Regulations' and RBI Circular DBR.NO.BP.BC 80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments', Banks are required to make Pillar III disclosures including Leverage Ratio and Liquidity Coverage Ratio under Basel III Framework. The Bank has made these disclosures which are available on its web site at the following link <http://ktkbank.com/ktk/BaselDisclosures.jsp#>. These disclosures have not been audited by the Statutory Central Auditors.
7. Previous year's figures have been regrouped/rearranged/given in brackets wherever necessary and feasible to conform to the current year's classifications.

Sd/-
Vinaya Bhat P. J.
(Deputy General Manager)

Sd/-
Prasanna Patil
(Company Secretary)

Sd/-
Y. V. Balachandra
(General Manager & C.F.O)

Sd/-
Raghavendra Bhat M.
(Chief Operating Officer)

Sd/-
Mahabaleshwara M. S.
(Managing Director & CEO)

Sd/-
P. Jayarama Bhat
(Chairman)

Sd/-
Ashok Haranahalli
Usha Ganesh
Directors

Sd/-
Rammohan Rao Belle
B. A. Prabhakar
Directors

Sd/-
Ullal Ravindra Bhat
Keshav Krishnarao Desai
Directors

Sd/-
D. Surendra Kumar
Mythily Ramesh
Directors

Refer our report of even date

For R. K. KUMAR & CO
Chartered Accountants
Firm Regn. No. 001595S

For ABARNA & ANANTHAN
Chartered Accountants
Firm Regn. No. 000003S

Place : Mangaluru
Date : 15th May 2018

Sd/-
B. R. Ashok
(Partner)
M. No. 023313

Sd/-
Abarna Bhaskar
(Partner)
M. No. 025145

ಸ್ವತಂತ್ರ ಲೆಕ್ಕಪರಿಶೋಧಕರ ವರದಿ

ಗೆ,

ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್‌ನ ಸದಸ್ಯರು

ಹಣಕಾಸಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಬಗ್ಗೆ ವರದಿ

1. ನಾವು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದ 31ನೇ ಮಾರ್ಚ್ 2018ರ ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್‌ನ ಹಣಕಾಸಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಿದ್ದು, ಇದರಲ್ಲಿ 31 ಮಾರ್ಚ್ 2018ರ ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿ, ಲಾಭ ನಷ್ಟ ತಟ್ಟೆ ಮತ್ತು ವರ್ಷಾಂತ್ಯದ ನಗದು ಪರಿಚಲನೆಯ ನಿರೂಪಣಾ ಪಟ್ಟಿ, ಮಹತ್ವದ ಧೋರಣೆಗಳ ಸಂಕ್ಷಿಪ್ತ ವರದಿ ಹಾಗೂ ವಿವರಣಾತ್ಮಕ ಸೂಚನೆಗಳು ಸೇರಿಸಲ್ಪಟ್ಟಿವೆ. ಇವುಗಳಲ್ಲಿ ಸಂಘಟಿತವಾದ ವರ್ಷಾಂತ್ಯದ ಶಾಖಾ ವರದಿಗಳಲ್ಲಿ, 11 ಶಾಖೆಗಳ / ಕಚೇರಿಗಳ ವರದಿಗಳು ಸ್ವತಃ ನಮ್ಮಿಂದ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟಿದ್ದು, 818 ಶಾಖೆಗಳ / ಕಚೇರಿಗಳ ವರದಿಗಳು ಕಾನೂನು ಸಮ್ಮತ ಶಾಖಾ ಲೆಕ್ಕಪರಿಶೋಧಕರಿಂದ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟಿವೆ.

ಸ್ವಾಧಿಪತ್ಯದ ಹಣಕಾಸಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಬಗ್ಗೆ ಆಡಳಿತದ ಹೊಣೆಗಾರಿಕೆ

2. ಕಂಪನೀಸ್ ಕಾಯಿದೆ, 2013 ವಿಭಾಗ 134(5)ರಲ್ಲಿ ನಮೂದಿಸಲ್ಪಟ್ಟ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಸ್ವಾಧಿಪತ್ಯದ ಆರ್ಥಿಕ ಲೆಕ್ಕಪತ್ರಗಳ ತಯಾರಿಕೆಯ ಹೊಣೆಗಾರಿಕೆ ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯವರದಾಗಿರುತ್ತದೆ. ಈ ಲೆಕ್ಕಪತ್ರಗಳು ಬ್ಯಾಂಕಿನ ಆರ್ಥಿಕ ಸ್ಥಿತಿ ನಿರ್ವಹಣೆ ಮತ್ತು ಬ್ಯಾಂಕಿನ ನಗದು ಪರಿಚಲನೆಯ ಕುರಿತು, ಭಾರತದಲ್ಲಿ ಸಾಮಾನ್ಯವಾಗಿ ಅಂಗೀಕರಿಸಲ್ಪಟ್ಟ ಲೆಕ್ಕಪತ್ರ ನಿರೂಪಣಾ ಮಾರ್ಗದರ್ಶಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿರುವಂತೆ, ಸತ್ಯ ಮತ್ತು ಯಥೋಚಿತ ಚಿತ್ರಣವನ್ನು ನೀಡುವಲ್ಲಿ ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಹೊಣೆಯಾಗಿರುತ್ತದೆ. ಹಾಗೆಯೇ ಕಂಪನಿ ಕಾಯಿದೆ 2013, ವಿಭಾಗ 133 ಹಾಗೂ ಅದರೊಂದಿಗೆ ಓದಲ್ಪಡುವ ಕಂಪನಿ (ಅಕೌಂಟ್ಸ್) ನಿಬಂಧನೆ, 2014, ನಿಬಂಧನೆ 7, ಹಾಗೂ ವಿಭಾಗ 29, ಬ್ಯಾಂಕಿಂಗ್ ರೆಗ್ಯುಲೇಶನ್ ಆಕ್ಟ್, 1949 ಇವುಗಳಲ್ಲಿ ಉಲ್ಲೇಖಿತ ಅಕೌಂಟಿಂಗ್ ಮಾನದಂಡಗಳ ಅನುಸಾರದಂತಿರುವುದು ಹಾಗೂ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಮಾರ್ಗದರ್ಶಿ ಮತ್ತು ಆಗಿಂದಾಗ್ಗೆ ನೀಡಲ್ಪಟ್ಟ ಸುತ್ತೋಲೆಗನುಸಾರವಾಗಿರುವುದು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಜವಾಬ್ದಾರಿಯಾಗಿರುತ್ತದೆ. ಈ ಜವಾಬ್ದಾರಿಯು ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ ಕಾಪಾಡಿಕೆ, ವಂಚನೆ ಮತ್ತು ಇತರ ಅವ್ಯವಹಾರಗಳ ತಡೆಯುವಿಕೆ ಮತ್ತು ಪತ್ತೆದಾರಿಕೆ, ಬ್ಯಾಂಕಿಗೆ ಅನುಗುಣವಾದ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ಸಿದ್ಧಪಡಿಸುವ ಧೋರಣೆಯ ಸ್ವೀಕಾರ, ಮಾಡಿದ ನಿರ್ಧಾರ ಹಾಗೂ ಅಂದಾಜು ಮಾಡುವಲ್ಲಿ ವಿವೇಚನೆ, ಮತ್ತು ಹಣಕಾಸು ಲೆಕ್ಕಪತ್ರಗಳ ಸತ್ಯ ಮತ್ತು ಯಥೋಚಿತ ಚಿತ್ರಣಕ್ಕಾಗಿ ಹಾಗೂ ತಪ್ಪು / ವಂಚನೆಗಳಿಂದ ಉಂಟಾಗುವ ತಪ್ಪು ವ್ಯಾಖ್ಯೆಗಳ ಹೊರತಾದ ತಯಾರಿಕೆ ಮತ್ತು ನಿರೂಪಣೆಗೆ ಸಂಬಂಧಿಸಿದ ಸಮರ್ಪಕ ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳ ರೂಪಣೆ, ಅನುಷ್ಠಾನ ಹಾಗೂ ಸಂರಕ್ಷಣೆ ಹಾಗೂ ದಾಖಲೆಪತ್ರಗಳ ಖಚಿತತೆ ಮತ್ತು ಪೂರ್ಣತ್ವದ ಖಾತ್ರಿಯ ನಿಮ್ಮಿತ್ತು, ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳ ನಿರ್ವಹಣಾ ದಕ್ಷತೆ - ಇವೆಲ್ಲದರ ಸಲುವಾಗಿ ಲೆಕ್ಕಪತ್ರಗಳ ಹಾಗೂ ದಾಖಲೆಗಳ ನಿರಂತರ ಹಾಗೂ ಔಚಿತ್ಯಪೂರ್ಣ ಜೋಪಾನಿಕೆಯೂ ಒಳಗೊಂಡಿದೆ.

ಲೆಕ್ಕಪರಿಶೋಧಕರ ಹೊಣೆಗಾರಿಕೆ

3. ನಮ್ಮ ಪರಿಶೋಧನೆಯ ಆಧಾರದ ಮೇಲೆ ಇಲ್ಲಿನ ಹಣಕಾಸಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಕುರಿತು ನಮ್ಮ ಅಭಿಪ್ರಾಯ ತಿಳಿಸುವಷ್ಟಕ್ಕೆ ನಮ್ಮ ಹೊಣೆಗಾರಿಕೆ ಸೀಮಿತವಾಗಿದೆ.
4. ನಾವು ಕಂಪನಿ ಕಾಯಿದೆಯ ನಿಬಂಧನೆಗಳಿಗನುಗುಣವಾಗಿ ಅಕೌಂಟಿಂಗ್ ಮತ್ತು ಲೆಕ್ಕಪರಿಶೋಧನಾ ನೀತಿಗಳನ್ನು ಹಾಗೂ ಕಾಯ್ದೆ ಮತ್ತು ನಿಬಂಧನೆಗಳ ಅನುಸಾರ ಪರಿಶೋಧನಾ ವರದಿಯಲ್ಲಿ ಅಳವಡಿಸಲ್ಪಡಬೇಕಾದ ಇತರ ವಿಷಯಗಳನ್ನು ಪರಿಗಣಿಸಿರುತ್ತೇವೆ.
5. ನಾವು ಬ್ಯಾಂಕಿನ ಹಾಗೂ ಅದರೊಂದಿಗೆ ಶಾಖೆಗಳ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಕಂಪನಿ ಕಾಯಿದೆ, 2013, ವಿಭಾಗ 143(10) ಇದರಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿರುವ 'ದಿ ಸ್ಟಾಂಡರ್ಡ್ ಆನ್ ಆಡಿಟಿಂಗ್' ಮತ್ತು ಇನ್ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟ್ಸ್ ಆಫ್ ಇಂಡಿಯಾದ ಅನುಸಾರ ನೀಡಲ್ಪಟ್ಟ ಇತರ ಅನ್ವಯಿಸುವ ಅಧಿಕೃತ ಘೋಷಣೆಗಳ ಅನ್ವಯ ಮಾಡಿರುತ್ತೇವೆ. ಈ ಮಾನದಂಡ ಅಪೇಕ್ಷಿಸಲ್ಪಟ್ಟಂತೆ ನಾವು ಅಡಿಟಿಂಗ್ ನೀತಿಗನುಸಾರವಾಗಿ, ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆಗಳು ಮತ್ತು ಲೆಕ್ಕಪತ್ರಗಳು ತಪ್ಪು ವ್ಯಾಖ್ಯೆಗಳಿಂದ ಹೊರತಾಗಿವೆ ಎನ್ನುವ ಬರವಸೆಯನ್ನು ಪಡೆದಿರುತ್ತೇವೆ.
6. ಲೆಕ್ಕಪರಿಶೋಧನೆಯು, ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆಗಳಲ್ಲಿ ನಿರೂಪಣೆಗೊಂಡ ಮೊತ್ತಗಳ ಬಗ್ಗೆ ಮತ್ತು ಪ್ರಕಟಗೊಳಿಸುವ ವಿವರಗಳ ಬಗ್ಗೆ ಸಾಕಷ್ಟು ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸಾಕ್ಷ್ಯಗಳನ್ನು ಹೊಂದಿಸುವ ಕಾರ್ಯವಿಧಾನದ ನೆರವೇರಿಕೆಯನ್ನು ಒಳಗೊಂಡಿದೆ. ಕಾರ್ಯರೂಪದ ಆಯ್ಕೆ ಲೆಕ್ಕಪರಿಶೋಧಕರ ತೀರ್ಮಾನಕ್ಕೆ ಬಿಟ್ಟಿದ್ದು, ತೀರ್ಮಾನ ಕೈಗೊಳ್ಳುವಲ್ಲಿ ಲೆಕ್ಕಪತ್ರಗಳು ವಂಚನೆ ಮತ್ತು ತಪ್ಪುಗಳಿಂದ ಹೊರತಾಗಿದೆ ಎನ್ನುವ ವಿವೇಚನೆ, ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳನ್ನು ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಪತ್ರಗಳ ಪೂರೈಕೆ ಯಥಾವತ್ ಮತ್ತು ನೈಜ ಮಾಹಿತಿಗಳನ್ನು ಒದಗಿಸುತ್ತವೆ ಮತ್ತು ಸಂದರ್ಭಕ್ಕೆ ತಕ್ಕಂತೆ ಬಿಂಬಿಸಲಾಗಿದೆ ಎನ್ನುವ ವಿವೇಚನಾಪೂರ್ಣವಾದ ಅರಿಯುವಿಕೆ, ಇವುಗಳ ಪರಿಗಣನೆಯನ್ನು ಒಳಗೊಂಡಿದೆ. ಲೆಕ್ಕಪರಿಶೋಧನೆಯು, ಅಕೌಂಟಿಂಗ್ ಧೋರಣೆಯು ಯಥೋಚಿತ ಪೂರ್ಣವಾಗಿದೆಯೇ ಎನ್ನುವ ಪರಿಶೀಲನೆಯನ್ನು ಒಳಗೊಂಡಿದ್ದು, ಅಲ್ಲದೇ ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರು ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ಅಂದಾಜಿಸುವಲ್ಲಿ ಸಕಾರಣ ಪೂರ್ವಕವಾಗಿ ನಡೆದುಕೊಂಡಿದ್ದಾರೆಯೇ ಹಾಗೂ ಒಟ್ಟಾರೆ ಲೆಕ್ಕಪತ್ರ ಮಂಡನೆಯಲ್ಲಿ ಔಚಿತ್ಯಪೂರ್ಣತೆ ಇದೆಯೇ ಎನ್ನುವುದನ್ನು ಲೆಕ್ಕಪರಿಶೋಧಕರು ಮೌಲಿಕರಿಸಬೇಕಾಗಿರುವುದನ್ನು ಒಳಗೊಂಡಿದೆ.
7. ನಾವು ಹೊಂದಿರುವ ಅಡಿಟ್ ಸಾಕ್ಷ್ಯಗಳು ತೃಪ್ತಿಕರವಾಗಿವೆ ಮತ್ತು ಬೇಕಷ್ಟು ಪೂರ್ಣವಾಗಿವೆ ಮತ್ತು ಆರ್ಥಿಕ ಲೆಕ್ಕಪತ್ರಗಳ ಬಗ್ಗೆ ನಮ್ಮ ಅಭಿಪ್ರಾಯವನ್ನು ನೀಡಲು ಸಾಕಷ್ಟು ಆಧಾರವಾಗಿವೆ ಎಂದು ನಾವು ನಂಬುತ್ತೇವೆ.

ಅಭಿಪ್ರಾಯ

8. ನಮ್ಮ ಅಭಿಪ್ರಾಯದಂತೆ ಮತ್ತು ನಮ್ಮ ಅತ್ಯುತ್ತಮ ತಿಳುವಳಿಕೆ ಹಾಗೂ ನಮಗೆ ನೀಡಲ್ಪಟ್ಟ ಮಾಹಿತಿಗಳ ಆಧಾರದ ಮೇಲೆ ನಾವು ಸ್ವಾಧಿಪತ್ಯದ ಲೆಕ್ಕಪರಿಶೋಧನೆ ಮಾಡಿದ ಲೆಕ್ಕಪತ್ರಗಳು, ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949 ಮತ್ತು ಕಂಪನಿ ಕಾಯಿದೆ 2013ರ ಅನುಸಾರವಾಗಿ, ನೀಡಬೇಕಾದ ಮಾಹಿತಿಯನ್ನು ಮತ್ತು ಈ ಮಾಹಿತಿಗಳು ಭಾರತದಲ್ಲಿ ಲೆಕ್ಕಪರಿಶೋಧನೆಯ ಪ್ರಕಾರ, 31, ಮಾರ್ಚ್ 2018ರ ವರ್ಷಾಂತ್ಯಕ್ಕೆ ಬ್ಯಾಂಕಿನ ವಹಿವಾಟು, ಇದರ ಲಾಭ ಮತ್ತು ನಗದು ಪರಿಚಲನೆಯ ನೈಜ ಮತ್ತು ಯಥಾರ್ಥವಾದ ಚಿತ್ರಣವನ್ನು ತೃಪ್ತಿಕರ ರೀತಿಯಲ್ಲಿ ಪ್ರತಿಬಿಂಬಿಸುತ್ತದೆ.

ಕಾನೂನು ಮತ್ತು ನಿಯಂತ್ರಣ ಅಗತ್ಯತೆ ಬಗ್ಗೆ ವರದಿ

9. ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿ ಮತ್ತು ಲಾಭ ನಷ್ಟ ತಪ್ಪುಗಳನ್ನು ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949 ವಿಭಾಗ 29 ಹಾಗೂ ಕಂಪೆನಿ ಕಾಯಿದೆ 2013 ವಿಭಾಗ 133 ಮತ್ತು ಕಂಪೆನಿ (ಅಕೌಂಟ್ಸ್) ಕಾಯಿದೆ 2014 ನಿಬಂಧನೆ ನಿಯಮ 7ರ ಅನುಸಾರವಾಗಿ ರಚಿಸಲಾಗಿದೆ.
10. ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯಿದೆ 1949 ಸೆಕ್ಷನ್ 30 ಉಪವಿಭಾಗ (3)ರಂತೆ ನಾವು ವರದಿ ಮಾಡುವುದೇನೆಂದರೆ,
 - (ಎ) ನಮ್ಮ ಅತ್ಯುತ್ತಮ ತಿಳುವಳಿಕೆ ಹಾಗೂ ನಂಬಿಕೆಯ ಪ್ರಕಾರ, ಲೆಕ್ಕಪತ್ರ ಪರಿಶೋಧನೆಗೆ ಅಗತ್ಯವೆಂದು ಕಂಡುಬಂದ ಎಲ್ಲಾ ಮಾಹಿತಿ ಮತ್ತು ವಿವರಣೆಗಳನ್ನು ನಾವು ಪಡೆದಿದ್ದು, ಅವುಗಳು ತೃಪ್ತಿಕರವಾಗಿದ್ದವು ಎಂದು ಮನಗಂಡಿದ್ದೇವೆ.
 - (ಬಿ) ನಮ್ಮ ಗಮನಕ್ಕೆ ಬಂದ ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರಗಳು ಬ್ಯಾಂಕಿನ ಅಧಿಕಾರ ವ್ಯಾಪ್ತಿಯ ಒಳಗಿದ್ದವು ಮತ್ತು
 - (ಸಿ) ಬ್ಯಾಂಕಿನ ಶಾಖೆಗಳಿಂದ, ಕಚೇರಿಗಳಿಂದ ಲಭ್ಯವಾಗಿರುವ ವರದಿಗಳು, ನಮ್ಮ ಪರಿಶೋಧನೆಯ ಸಲುವಾಗಿ ಸಮರ್ಪಕವಾಗಿವೆ.
11. ಅಲ್ಲದೇ ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ವಿಭಾಗ 143(3) ರ ಅನುಸಾರವಾಗಿ ನಾವು ಹೆಚ್ಚುವರಿಯಾಗಿ ವರದಿ ಸಲ್ಲಿಸುವುದೇನೆಂದರೆ:
 - (i) ನಮ್ಮ ಅಡಿಟ್‌ಗೆ ಸಂಬಂಧಿಸಿದ ಸೂಕ್ತವಾದ ಮಾಹಿತಿ ಮತ್ತು ವಿವರಣೆಯನ್ನು ನಮ್ಮ ಅತ್ಯುತ್ತಮ ತಿಳುವಳಿಕೆ ಮತ್ತು ನಂಬಿಕೆಯ ಪ್ರಕಾರ, ನಾವು ಪಡೆದಿರುತ್ತೇವೆ.
 - (ii) ನಮ್ಮ ಅಭಿಪ್ರಾಯದಂತೆ ಹಾಗೂ ಈ ತನಕ ನಮ್ಮ ಗಮನಕ್ಕೆ ಬಂದಂತೆ, ಕಾನೂನು ಅಪೇಕ್ಷಿಸಿದಂತೆ ಬ್ಯಾಂಕು ಅಗತ್ಯವಿರತಕ್ಕ ಹಣಕಾಸಿನ ಖಾತಾ ಪುಸ್ತಕಗಳನ್ನು ಯಥೋಚಿತವಾಗಿ ಕಾಡಿರಿಸಿದ್ದು, ಅವು ಸಾಕಷ್ಟು ಪರಿಪೂರ್ಣವಾಗಿದೆ ಮತ್ತು ನಾವು ಭೇಟಿ ನೀಡದ ಶಾಖೆಗಳಿಂದ, ಯಥೋಚಿತ ವರದಿಗಳು, ನಮ್ಮ ಲೆಕ್ಕಪರಿಶೋಧನೆ ಸಲುವಾಗಿ ಸಲ್ಲಿಕೆಯಾಗಿದೆ.
 - (iii) ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ವಿಭಾಗ 143 (8)ರಂತೆ ಶಾಖೆಗಳ ವಾರ್ಷಿಕ ಅಡಿಟ್, ಶಾಖಾ ಲೆಕ್ಕಪರಿಶೋಧಕರಿಂದ ನಡೆದಿದ್ದು, ಅವುಗಳನ್ನು ನಮ್ಮ ವರದಿ ನೀಡುವಲ್ಲಿ ಯಥಾಯೋಗ್ಯ ಬಳಸಿಕೊಂಡಿದ್ದೇವೆ.
 - (iv) ಈ ವರದಿಯಲ್ಲಿ ಕಾಣಿಸಿದ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ ಹೊಣೆ ಪಟ್ಟಿ ಮತ್ತು ಲಾಭ ನಷ್ಟ ತಪ್ಪು ನಗದು ಪರಿಚಲನಾ ನಿರೂಪಣೆ ಪಟ್ಟಿಯು ಲೆಕ್ಕಪುಸ್ತಕಗಳೊಂದಿಗೆ ಹಾಗೂ ನಾವು ಭೇಟಿ ನೀಡದ ಶಾಖೆಗಳಿಂದ ಬಂದ ವರದಿಗೆ ತಾಳೆಯಾಗಿರುತ್ತದೆ.
 - (v) ನಮ್ಮ ಅಭಿಪ್ರಾಯದಂತೆ, ಮೇಲ್ಕಂಡ ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆಗಳು, ಆರ್‌ಬಿಐನ ಅಕೌಂಟಿಂಗ್ ಧೋರಣೆಗೆ ಹೊರತಾಗಿರದ ಮಟ್ಟಿಗೆ, ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ವಿಭಾಗ 133 ಹಾಗೂ ಅದರೊಂದಿಗೆ ಓದಲ್ಪಟ್ಟ ಕಂಪೆನಿ (ಲೆಕ್ಕ) ನಿಬಂಧನೆ, 2014, ನಿಯಮ 7ರ ಅನ್ವಯ ಉಲ್ಲೇಖಿತ ಅಕೌಂಟಿಂಗ್ ಮಾನದಂಡಗಳ ಅನುಸಾರವಾಗಿವೆ.
 - (vi) 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ನಿರ್ದೇಶಕರುಗಳಿಂದ ಬಂದ ಲಿಖಿತ ಪ್ರತಿನಿಧಿತ್ವವನ್ನು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ದಾಖಲಿಸಿದ್ದು, ಇವುಗಳನ್ವಯ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ಯಾವುದೇ ನಿರ್ದೇಶಕರೂ ತಮ್ಮ ಹುದ್ದೆಯ ನೇಮಕಾತಿ ಸಂಬಂಧ ಕಂಪೆನಿ ಕಾಯಿದೆ 2013, ವಿಭಾಗ 164(2) ಅನುಸಾರ, ಅನರ್ಹತೆಯನ್ನು ಹೊಂದಿರುವುದಿಲ್ಲ.
 - (vii) ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣದ ಯಥಾಯೋಗ್ಯತೆ ಮತ್ತು ಅಂತಹ ನಿಯಂತ್ರಣದ ನಿರ್ವಹಣಾ ದಕ್ಷತೆ ಕುರಿತಂತೆ ನಮ್ಮವರದಿ ಅನುಬಂಧ 'ಎ'ಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ ಮತ್ತು
 - (viii) ಕಂಪೆನಿ (ಆಡಿಟ್ ಮತ್ತು ಅಡಿಟ್) ನಿಬಂಧನೆ 2014, ನಿಯಮ 11 ರ ಅನುಸಾರ, ಲೆಕ್ಕಪರಿಶೋಧಕರ ವರದಿಯಲ್ಲಿನ ಇತರ ವಿಷಯಗಳ ಕುರಿತಾಗಿ, ನಮ್ಮ ಅಭಿಪ್ರಾಯದಂತೆ, ಹಾಗೂ ನಮ್ಮ ಅತ್ಯುತ್ತಮ ತಿಳುವಳಿಕೆಯ ಪ್ರಕಾರ ಮತ್ತು ನಮಗೆ ನೀಡಿದ ವಿವರಣೆಗಳ ಆಧಾರ:
 - ಎ. ಬಾಕಿ ಉಳಿದಿರುವ ವ್ಯಾಜ್ಯಗಳ ಪ್ರಭಾವಗಳನ್ನು ಬ್ಯಾಂಕು ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆ ರೂಪಿಸುವ ಸಂದರ್ಭದಲ್ಲಿ ವಿವರಣೆ ನೀಡಿದೆ - ಉಲ್ಲೇಖ - ಹಣಕಾಸು ಲೆಕ್ಕ ಪತ್ರ ವಿವರ ಪಟ್ಟಿ 18 - ಸೂಚನೆ 5
 - ಬಿ. ವ್ಯತ್ಯಾಸ ಗುತ್ತಿಗೆಗಳು ಸೇರಿದಂತೆ ಬ್ಯಾಂಕು ಯಾವುದೇ ತರಹದ ದೀರ್ಘಕಾಲೀನ ಗುತ್ತಿಗೆಗಳನ್ನು ಒಳಗೊಂಡಿಲ್ಲವೆಂದು ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆಯಲ್ಲಿ ವಿವರಣೆ ನೀಡಿದೆ. - ಉಲ್ಲೇಖ- ವಿವರ ಪಟ್ಟಿ 18 - ಸೂಚನೆ 1.3.3 (ii)
 - ಸಿ. ಬ್ಯಾಂಕು ಯುಕ್ತ ಸಮಯದಲ್ಲಿ ಹೂಡಿಕೆದಾರರ ಶಿಕ್ಷಣ ಮತ್ತು ಭದ್ರತೆ ನಿಧಿಗೆ ಮೊತ್ತಗಳನ್ನು ವರ್ಗಾಯಿಸಿದ್ದು, ಇದರಲ್ಲಿ ಯಾವುದೇ ವಿಳಂಬವಾಗಿರುವುದಿಲ್ಲ.

ಅರ್ ಕೆ ಕುಮಾರ್ ಮತ್ತು ಕಂಪನಿ-ಗಾಗಿ
ಲೆಕ್ಕ ಪರಿಶೋಧಕರು
ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ: 001595 ಎಸ್

ಸಹಿ/
ಬಿ.ಆರ್. ಅಶೋಕ್
ಪಾಲುದಾರರು
ಸದಸ್ಯತನ ಸಂಖ್ಯೆ : 023313

ಸ್ಥಳ : ಮಂಗಳೂರು
ದಿನಾಂಕ : 15 ಮೇ 2018

ಅರ್ಬಣ ಮತ್ತು ಅನಂತನ್-ಗಾಗಿ
ಲೆಕ್ಕ ಪರಿಶೋಧಕರು
ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ: 000003 ಎಸ್

ಸಹಿ/
ಅರ್ಬಣ ಭಾಸ್ಕರ್
ಪಾಲುದಾರರು
ಸದಸ್ಯತನ ಸಂಖ್ಯೆ : 025145

ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ಇದರ ಹಣಕಾಸು ತಜ್ಞತೆಯ ಕುರಿತಾದ ಸ್ವತಂತ್ರ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ಸಹ ದಿನಾಂಕ ವರದಿಯ ಅನುಬಂಧ - ಎ

ಕಂಪೆನಿ ಕಾಯಿದೆ 2013 ವಿಭಾಗ 143 ಉಪವಿಭಾಗ 3 ಉಪ ವಾಖ್ಯೆ (i)ರ ಅನುಸಾರ ಹಣಕಾಸು ನಿಯಂತ್ರಣ ಮೇಲಣ ವರದಿ

1. ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್‌ನ 31 ಮಾರ್ಚ್ 2018ರ ಆರ್ಥಿಕ ವರದಿಯ ಕುರಿತಂತೆ, ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣ ಬಗ್ಗೆ ನಾವು ಲೆಕ್ಕಪರಿಶೋಧನೆ ಮಾಡಿದ್ದು, ನಮ್ಮ ವರದಿಯು ಬ್ಯಾಂಕಿನ ಮೇಲೆ ಹೇಳಿದ ವಾರ್ಷಿಕ ವರ್ಷಾಂತ್ಯದ ಸ್ವಾಧಿಪತ್ಯದ ಹಣಕಾಸು ತಜ್ಞತೆಯೊಂದಿಗೆ ಸಂಯೋಜಿಸಲ್ಪಟ್ಟಿದೆ.

ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಮೇಲಿನ ಹಣಕಾಸು ವರದಿಯ ಮೇಲೆ ಆಡಳಿತದ ಜವಾಬ್ದಾರಿ

2. ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣವು ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಜವಾಬ್ದಾರಿಯಾಗಿದ್ದು ಇದರ ವ್ಯವಸ್ಥೆ, ರೂಪಣೆಯ ಬಗ್ಗೆಯೂ ಅವರದೇ ಜವಾಬ್ದಾರಿ ಇದೆ. ಈ ಆರ್ಥಿಕ ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳು, 'ಇನ್‌ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಆಫ್ ಇಂಡಿಯಾ' ಬಿಡುಗಡೆ ಮಾಡಿದ ಮಾರ್ಗದರ್ಶಿಕೆಯ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಆಧರಿಸಿ, ಬ್ಯಾಂಕಿನ ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳ ಪ್ರಮಾಣಗಳನ್ನು ರಚಿಸಬೇಕಾಗುತ್ತದೆ.

ಈ ಜವಾಬ್ದಾರಿಯು 2013ರ ಕಂಪೆನೀಸ್ ಕಾಯಿದೆಗೆ ಅನುಸಾರವಾಗಿ ಸ್ಥೂಲ ಚಿಂತನೆ, ಯಥೋಚಿತ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಅನುಷ್ಠಾನ ಮತ್ತು ಸಂರಕ್ಷಣೆ ಹಾಗೂ ಅವುಗಳ ದಕ್ಷಕಾರ್ಯಚಟುವಟಿಕೆ, ತ್ರಮಬದ್ಧ ಹಾಗೂ ದಕ್ಷತೆಯ ಗುಣನಡತೆ, ವ್ಯವಹಾರಗಳಲ್ಲಿ ಅವುಗಳ ಒಗ್ಗೂಡಿಕೆ, ಬ್ಯಾಂಕ್ ಧೋರಣೆಗೆ ಒಳಗೊಂಡಿರುವಿಕೆ, ಆಸ್ತಿಗಳ ಜೋಪಾನಿಕೆ, ವಂಚನೆ ಮತ್ತು ತಪ್ಪುಗಳಿಂದ ಹೊರತಾಗಿರುವಿಕೆ, ಲೆಕ್ಕಪತ್ರದ ಖಾತೆಗಳ ಪೂರ್ಣತೆ ಮತ್ತು ನಿಖರತೆ ಮತ್ತು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಲೆಕ್ಕಪತ್ರಗಳ ನಂಬಲರ್ಹ ಮಾಹಿತಿಗಳ ತಯಾರಿಕೆ ಒಳಗೊಂಡಿರುತ್ತದೆ.

ಲೆಕ್ಕಪರಿಶೋಧಕರ ಜವಾಬ್ದಾರಿ

3. ನಮ್ಮ ಜವಾಬ್ದಾರಿಯು ಬ್ಯಾಂಕಿನ ಆರ್ಥಿಕ ವರದಿ ಮೇಲಣ ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳ ಮೇಲೆ ನಮ್ಮ ಅಭಿಪ್ರಾಯವನ್ನು ವ್ಯಕ್ತಪಡಿಸುವಷ್ಟಕ್ಕೆ ಸೀಮಿತಗೊಂಡಿದೆ. ನಮ್ಮ ಪರಿಶೋಧನೆಯನ್ನು ಐಸಿಎಐ ಬಿಡುಗಡೆ ಮಾಡಿದ ಆರ್ಥಿಕ ವರದಿ ಕುರಿತ ಆಂತರಿಕ ಆರ್ಥಿಕ ನಿಯಂತ್ರಣ ಬಗೆಗಿನ ಮಾರ್ಗದರ್ಶಿಕೆ ಮತ್ತು ಅಕೌಂಟಿಂಗ್ ಮಾನದಂಡ ಇವೆರಡರ ಅನ್ವಯ ನಡೆಸಲಾಗಿದೆ. ಈ ಮಾನದಂಡ ಮತ್ತು ಮಾರ್ಗದರ್ಶಿಕೆ ಬಯಸುವುದೇನೆಂದರೆ ನಾವು ಅಡ್ಡ್ ನೀತಿಗನುಸಾರವಾದ ಅಗತ್ಯತೆಯನ್ನು ಪೂರೈಸಲು ತಕ್ಕಯೋಜನೆ ರೂಪಿಸಿ ಹಾಗೂ ಲೆಕ್ಕಪತ್ರಪರಿಶೋಧನೆಯನ್ನು ಜರಗಿಸಬೇಕಾಗಿದ್ದು, ಸಮರ್ಪಕ ಆಂತರಿಕ, ಆರ್ಥಿಕ ನಿಯಂತ್ರಣಗಳ ಅನುಷ್ಠಾನ ಮತ್ತು ಸಂರಕ್ಷಣೆ, ಹಾಗೂ ಅಂತಹ ನಿಯಂತ್ರಣಗಳ ದಕ್ಷತೆಯಿಂದ ಕಾರ್ಯ ನಿರ್ವಹಿಸಲಾಗುತ್ತಿದೆ ಹಾಗೂ ಎಲ್ಲಾ ದೃಷ್ಟಿಯಿಂದ ಅದು ಸಮಂಜಸವಾಗಿದೆ ಎನ್ನುವ ಸಕಾರಣವಾದ ಆಶ್ವಾಸನೆಯನ್ನು ಪಡೆಯುತ್ತೇವೆ.
4. ನಮ್ಮ ಲೆಕ್ಕಪರಿಶೋಧನೆಯು ಹಣಕಾಸು ವರದಿ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಕುರಿತಂತೆ ಲೆಕ್ಕಪತ್ರಗಳ ಸಮರ್ಥನೀಯತೆ ಹಾಗೂ ಸಾಕ್ಷ್ಯ ಮತ್ತು ಅದರ ನಿರ್ವಹಣಾದಕ್ಷತೆಯ ಬಗ್ಗೆ ವಿಶ್ಲೇಷಿಸುವ ಕಾರ್ಯವಿಧಾನದ ನೆರವೇರಿಕೆಯನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ಹಣಕಾಸು ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಕುರಿತಾದ ನಮ್ಮ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯು, ಹಣಕಾಸು ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಕುರಿತಾಗಿ ಅಗತ್ಯದ ತಿಳುವಳಿಕೆ, ಅರಿವು ಪಡೆಯುವಿಕೆ, ಅಪಾಯಗಳ ಅಂದಾಜು ಮತ್ತು ಏನಾದರೂ ಮಹತ್ವದ ದುರ್ಬಲತೆ ಇದ್ದರೆ ವಿವರಣೆ, ಅಂದಾಜಿಸಿದ ಅಪಾಯದ ಮೇಲೆ ದಕ್ಷತೆಯ ಆಂತರಿಕ ನಿಯಂತ್ರಣ ಮತ್ತು ನಿರ್ವಹಣಾ ಪರಿಣಾಮಕಾರಿತ್ವದ ಮೌಲಿಕರಣ ಒಳಗೊಂಡಿದೆ. ಕಾರ್ಯವಿಧಾನದ ಆಯ್ಕೆ ಲೆಕ್ಕಪರಿಶೋಧಕರಿಗೆ ಬಿಟ್ಟಿದ್ದು, ಅದು ಅಪಾಯದ ಅಂದಾಜು ವಂಚನೆ ಯಾ ತಪ್ಪಿನಿಂದಾಗಲಿ ಲೆಕ್ಕಪತ್ರಗಳ ಕುರಿತಾದ ಮಹತ್ವದ ತಪ್ಪು ವ್ಯಾಖ್ಯೆ ಇತ್ಯಾದಿಗಳನ್ನು ಒಳಗೊಂಡಿರಬಹುದು ಪರಿಗಣಿಸಬೇಕಾಗುತ್ತದೆ.
5. ನಾವು ಪಡೆದಿರುವ ಲೆಕ್ಕಪತ್ರಗಳ ಸಾಕ್ಷ್ಯ ಯಥೋಚಿತ ಹಾಗೂ ಸಾಕಷ್ಟು ಪೂರ್ಣವಾಗಿವೆ ಎಂದು ನಾವು ನಂಬಿದ್ದು, ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕಪತ್ರಗಳ ವರದಿಯ ಮೇಲಣ ಬ್ಯಾಂಕಿನ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಕುರಿತಾಗಿ ನಮ್ಮ ವರದಿಯನ್ನು ನೀಡುವಲ್ಲಿ ನಾವು ಪಡೆದ ವಿವರಣೆಗಳು ತಳಹದಿಯಾಗಿವೆ.

ಹಣಕಾಸು ವರದಿಯ ಮೇಲೆ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಅರ್ಥ.

6. ಒಂದು ಬ್ಯಾಂಕಿನ ಹಣಕಾಸು ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣವು, ಹಣಕಾಸು ವರದಿಯ ಮೇಲೆ ನಂಬಲರ್ಹ ಸಮಂಜಸ ಭರವಸೆಯನ್ನು ನೀಡುವುದಕ್ಕಾಗಿ, ಮತ್ತು ಬಾಹ್ಯ ಉದ್ದೇಶಕ್ಕಾಗಿ, ಆರ್ಥಿಕ ವ್ಯಾಖ್ಯೆಗಳು ಸಾಮಾನ್ಯವಾಗಿ ಸ್ವೀಕರಿಸಲ್ಪಟ್ಟ ಹಣಕಾಸು ನೀತಿಯನ್ನಾಧರಿಸಿ ರಚಿಸುವುದಕ್ಕಾಗಿ ರೂಪಿಸಿರುವ ಕಾರ್ಯ ವಿಧಾನವಾಗಿದೆ. ಈ ನಿಯಂತ್ರಣಗಳು ಈ ಕೆಳಗಿನ ಧೋರಣೆ ಮತ್ತು ವಿಧಾನಗಳನ್ನು ಒಳಗೊಂಡಿವೆ:

- ಎ. ದಾಖಲೆಯ ಸಂರಕ್ಷಣೆಗೆ ಅನ್ವಯಿಸಿದಂತೆ, ಅರ್ಥಪೂರ್ಣ ವಿವರಣೆ, ನಿಖರತೆ ಮತ್ತು ಲೇವಾದೇವಿಗಳು ನೈಜ ಬಿಂಬ ಮತ್ತು ಬ್ಯಾಂಕಿನ ಆಸ್ತಿಯ ಸ್ಥಿತಿ;
- ಬಿ. ಹಣಕಾಸು ಲೆಕ್ಕಪತ್ರಗಳ ತಯಾರಿಕೆಯಲ್ಲಿ ಸಾಮಾನ್ಯವಾಗಿ ಅಂಗೀಕರಿಸಲ್ಪಟ್ಟ ಹಣಕಾಸು ನೀತಿಯನ್ನಾಧರಿಸಿದ್ದು, ಲೇವಾದೇವಿಗಳು ದಾಖಲಿತಗೊಂಡಿದ್ದು ಈ ಬಗ್ಗೆ ಸಮಂಜಸ ಭರವಸೆ ಹೊಂದಿರಬೇಕಾಗಿದ್ದು, ಬ್ಯಾಂಕಿನ ರಶೀದಿಗಳು, ವೆಚ್ಚಗಳು ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮತ್ತು ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರ ಪರವಾನಿಗೆ ಪಡೆದಿರತಕ್ಕಂತಾಗಿರಬೇಕು ಮತ್ತು
- ಸಿ. ಹಣಕಾಸು ಲೆಕ್ಕಪತ್ರಗಳ ಮೇಲೆ ಮಹತ್ವದ ಪರಿಣಾಮವನ್ನುಂಟು ಮಾಡತಕ್ಕ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿಗಳ ಹಂಚಿಕೆ, ಪರವಾನಿಗೆ ರಹಿತ ಸ್ವಾಧೀನಪಡಿಸಿಕೊಳ್ಳುವಿಕೆಯ ಸಕಾಲಿಕ ಪತ್ರ ಅಥವಾ ಪ್ರತಿಬಂಧ ಮುಂತಾದವುಗಳಿಂದ ಹೊರತಾಗಿವೆ ಎನ್ನುವ ಆಶ್ವಾಸನೆ ನೀಡಬೇಕು.

ಹಣಕಾಸು ವರದಿ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಅಂತರ್ನಿಹಿತ ಪರಿಮಿತಿ

7. ಹಣಕಾಸು ವರದಿ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಅಂತರ್ನಿಹಿತ ಪರಿಮಿತಿಯ ಕಾರಣ, ತಾಕಲಾಟ ಸಾಧ್ಯತೆ ಅಥವಾ ನಿಯಂತ್ರಣದ ಮೇಲೆ ಆಡಳಿತದ ಅನುಚಿತ ತಳ್ಳಿಹಾಕುವಿಕೆ, ವಂಚನೆ, ಅಥವಾ ತಪ್ಪುಗಳಿಂದಾದ ಮಹತ್ವದ ದುರಾಡಳಿತಗಳು ಸಂಭವಿಸುವ ಸಾಧ್ಯತೆಗಳಿದ್ದು, ಅದು ಪತ್ತೆಯಾಗದೇ ಇರಬಹುದು. ಅಲ್ಲದೇ, ಹಣಕಾಸು ವರದಿ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದ ಮೇಲೆ ಕೈಗೊಂಡ ಅಂದಾಜುಗಳ ಮೌಲಿಕರಣ ಭವಿಷ್ಯದಲ್ಲಿನ ಕಾಲಾವಧಿಯಲ್ಲಿ ಅಪಾಯಕ್ಕೆ ಒಡ್ಡಿಕೊಂಡಿದ್ದು, ಬಳಿಕ ಅಸಮರ್ಪಕವಾಗಿ ಮಾರ್ಪಟ್ಟು ಅಥವಾ ದೋರಣೆ ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳ ಅನುಸರಣೆಯ ಮಟ್ಟ ಕ್ಷೀಣಿಸಬಹುದು.

ಅಭಿಪ್ರಾಯ

8. ನಮ್ಮ ಅಭಿಪ್ರಾಯದಂತೆ, ಬ್ಯಾಂಕು ಸರ್ವವಿಧದ ಮಹತ್ವದ ಆಯಾಮಗಳಲ್ಲಿ ಹಣಕಾಸು ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಸಾಕಷ್ಟು ಯಥೋಚಿತ ನಿಯಂತ್ರಣ ಹೊಂದಿದ್ದು ಮತ್ತು ಅಂತಹ ಹಣಕಾಸು ವರದಿಯ ಮೇಲಿನ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣದಲ್ಲಿ 31 ಮಾರ್ಚ್ 2018ಕ್ಕೆ ದಕ್ಷತೆಯ ನಿರ್ವಹಣೆಗೈದಿದ್ದು, ಬ್ಯಾಂಕಿನ ಹಣಕಾಸು ವರದಿಯ ಮೇಲಣ ಆಂತರಿಕ ಹಣಕಾಸು ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯ ಅಳತೆಗೋಲು ಮತ್ತು ಅಂಗೋಪಾಂಗಗಳು ಐಸಿಎಐ ಮಾರ್ಗದರ್ಶಿಕೆಗೆ ಅನುಸಾರವಾಗಿ ರೂಪಣೆಗೊಂಡಿದೆ.

ಅರ್ ಕೆ ಕುಮಾರ್ ಮತ್ತು ಕಂಪನಿ-ಗಾಗಿ
ಲೆಕ್ಕ ಪರಿಶೋಧಕರು
ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ: 001595 ಎಸ್

ಅರ್ಬಿ ಮತ್ತು ಅನಂತನ್-ಗಾಗಿ
ಲೆಕ್ಕ ಪರಿಶೋಧಕರು
ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ: 000003 ಎಸ್

ಸಹಿ/
ಬಿ.ಆರ್. ಅಶೋಕ್
ಪಾಲುದಾರರು
ಸದಸ್ಯತನ ಸಂಖ್ಯೆ : 023313

ಸಹಿ/
ಅರ್ಬಿ ಭಾಸ್ಕರ್
ಪಾಲುದಾರರು
ಸದಸ್ಯತನ ಸಂಖ್ಯೆ : 025145

ಸ್ಥಳ : ಮಂಗಳೂರು
ದಿನಾಂಕ : 15 ಮೇ 2018

INDEPENDENT AUDITORS' REPORT

To,

The Members of The Karnataka Bank Limited

Report on the Standalone Financial Statements

1. We have audited the accompanying standalone financial statements of The Karnataka Bank Limited ('the Bank'), which comprise the Balance Sheet as at 31 March 2018, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns for the year ended on that date of 11 branches/offices audited by us and 818 branches/offices audited by statutory branch auditors.

Management's Responsibility for the Standalone Financial Statements

2. The Bank's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ('the Act') with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material mis-statement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these standalone financial statements based on our audit.
4. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.
5. We conducted our audit of the Bank including its branches in accordance with Standards on Auditing ('the Standards') specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material mis-statements.
6. An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material mis-statement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Bank's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Bank's Directors, as well as evaluating the overall presentation of the financial statements.
7. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

Opinion

8. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 in the manner so required for banking companies and give a true and fair view in conformity with accounting principles generally accepted in India of the state of affairs of the Bank, as at 31st March 2018 and its profit and its cash flows for the year then ended.

Report on Other Legal and Regulatory Requirements

9. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
10. As required by sub section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
- we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
 - the transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - the returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
11. Further, as required by section 143(3) of the Act, we report that:
- we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
 - the reports on the accounts of the branches audited by branch auditors of the Bank under section 143(8) of the Companies Act 2013 have been sent to us and have been properly dealt with by us in preparing this report;
 - The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us;
 - in our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
 - on the basis of written representations received from the directors as on 31st March 2018 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2018 from being appointed as a director in terms of Section 164 (2) of the Act;
 - with respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A"; and
 - with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - the Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 18 - Note No. 5. to the financial statements;
 - the Bank does not have any long term contracts including derivative contracts – Refer Schedule 18 – Note No. 1.3.3(ii) to the financial statements; and
 - there has been no delay in transferring amounts required to be transferred to the Investor Education and Protection Fund by the Bank;

For R. K. KUMAR & CO
Chartered Accountants
Firm Regn. No. 001595S

Sd/-
B. R. Ashok
(Partner)
M. No. 023313

For ABARNA & ANANTHAN
Chartered Accountants
Firm Regn. No. 000003S

Sd/-
Abarna Bhaskar
(Partner)
M. No. 025145

Place : Mangaluru
Date : 15th May 2018

Annexure A to the independent auditors' report of even date on the standalone financial statements of The Karnataka Bank Limited

Report on the Internal Financial Controls over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013

1. We have audited the internal financial controls over financial reporting of The Karnataka Bank Limited ('the Bank') as at 31st March 2018 in conjunction with our audit of the standalone financial statements of the Bank for the year ended on that date.

Management's Responsibility for Internal Financial Controls over Financial Reporting

2. The Bank's Board of Directors is responsible for establishing and maintaining internal financial controls based on "the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('the ICAI')".

These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ('the Act').

Auditor's Responsibility

3. Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') and the Standards on Auditing ('the Standards'), both issued by the ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.
4. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to financial statements and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material mis-statement of the financial statements, whether due to fraud or error.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls with reference to financial Statements.

Meaning of Internal Financial Controls Over Financial Reporting

6. A bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that:
- (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank;
 - (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditure of the bank are being made only in accordance with authorizations of management and directors of the bank; and
 - (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material mis-statements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

8. In our opinion, the Bank has, in all material respects, adequate internal financial controls with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at 31st March 2018, based on the internal controls criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For R. K. KUMAR & CO

Chartered Accountants
Firm Regn. No. 001595S

Sd/-
B. R. Ashok
(Partner)
M. No. 023313

For ABARNA & ANANTHAN

Chartered Accountants
Firm Regn. No. 000003S

Sd/-
Abarna Bhaskar
(Partner)
M. No. 025145

Place : Mangaluru
Date : 15th May 2018

Facts at a glance

1. No. of Deposit Accounts	11066590
2. No. of Advances Accounts	447889

3. Advances to priority sector (₹ in lakh)		
Types of Advances	Number of Accounts at the end of the year	Balance outstanding at the end of the year
a) Agriculture and Allied Activities	223800	687751.00
b) Advances to MSME	49087	1133512.00
c) Educational Loan	7055	19484.00
d) Housing Loan	23666	191257.00
e) Other Priority Sectors	6820	16446.00
Total	310428	2048450.00
Export Credit		197058.91

4. Branches					
	Rural	Semi-Urban	Urban	Metro-politan	Total
No. of Branches at the end of the year	171	190	214	225	800

5. Staff				
	Officers	Clerks	Sub-Staff	Total
As at the end of the year	3179	3319	1687	8185
Recruited during the year	81	265	57	403

6. Staff Training					
Bank's own training college			At Bankers' Training College (RBI) & other Training Colleges	At Workshops & Seminars (Officers)	Total
Officers	Clerks	Sub Staff			
1463	547	90	1034	144	3278

Launching of Transformation Project " KBL VIKAAS"



In the presence of Shri P Jayarama Bhat, Non Executive Chairman, Shri Mahabaleshwara M S, Managing Director & CEO, exchanged the MOU with Shri Saurabh Tripathi, Senior Partner & Director of Boston Consulting Group (India) Private Ltd, (BCG), and officially launched the Bank's Transformation Project 'KBL-VIKAAS' at Bank's Head Office on 29-11-2017.

Founders' Day Lecture



'Sadhguru', Founder, Isha Foundation, Padma Vibhushan Awardee, delivering the Founders' Day Lecture in Mangaluru

Inauguration of Karnataka Bank Building, Bull Temple Road, Bengaluru housing Regional Office & 800th Branch (all women)



Shri P Raghuram, Former Chairman of the Bank, inaugurating the Karnataka Bank's New Building by unveiling the plaque.

CORPORATE VISION

"To be a progressive, prosperous and well governed bank".

CORPORATE MISSION

"To be a technology savvy, customer centric progressive bank with a national presence, driven by the highest standards of corporate governance and guided by sound ethical values".



Corporate Office, Mangaluru

Regd. & Head Office:

Mahaveera Circle, Kankanady, Mangaluru - 575 002

Ph: 0824-2228222

E-mail: info@ktkbank.com Visit us at : www.karnatakabank.com

CIN: L85110KA1924PLC001128