



Karnataka Bank Ltd.
Your Family Bank. Across India.

Analysis of Audited Financial Results

March 2016



Company Overview

Financial Performance

Business Strategy

Annexure



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

History & Evolution



- Incorporated in **1924**, Karnataka Bank is one of the oldest time tested private sector Banks
- Offers wide variety of corporate and retail banking products and services to over **7.3 million** customers
- Forayed into General Insurance business as a JV partner in Universal Sampo General Insurance Company Limited
- **2,015** service outlets with **12** Regional Offices, **725** branches, **3** Extension Counters and **1,275** ATMs in 480 centres across India as on March 31, 2016
- Business Turnover of **₹ 84,391** crore as at 31.03.2016.

2015

- Unveiled KBL - VISION 2020 & adopted Vision Statement
- No. of ATMs crossed 1,000

2014

- Business turnover crossed the milestone of ₹ 75,000 crore

2013

- Secured ISO 27001 : 2005 Certificate from NQA

2012

- BPR implementation under the guidance of M/s KPMG Advisory Services Pvt Ltd. commenced
- Business Turnover crossed the milestone of ₹ 50,000 crore
- No. of branches crossed 500
- Average turnover per branch crossed ₹ 100 crore
- Launched ASBA facility

2011

- Right issue of ₹ 457.03 crore in the ratio of 2:5.
- Launched Online Trading facility

2010

- Maiden QIP aggregate ₹ 160.83 crs.

2009

- Compliance with Basel-II norms

2007

- Completion of 100% core banking

2006

- Floated general insurance JV along with Allahabad Bank, Indian Overseas Bank, Dabur Investments and Sampo Japan Insurance
- Launched CDSL-DP services at select branches

2005

- Completed 2:1 rights issue to raise ₹ 160 crs

2003

- Right issue in the ratio of 1:2

2002

- Bancassurance tie-up with MetLife
- Maiden bonus issue in the ratio of 1:1

2000

- Implementation of "Finacle" CBS

1995

- Public issue of 45 lakh equity shares in October 1995

1977

- Became an authorised dealer of foreign exchange

1960
to
1966

- Took over assets and liabilities of Sringeri Sharada Bank Ltd, Chitaldurg Bank & Bank of Karnataka, Hubli.

1924

- Incorporated on 18th February 1924 at Mangalore by Late B R Vyasarayachar & other leading members of the South Kanara Region



Awards & accolades received during the FY 2015-16:

- ❖ Bank has bagged **IBA Banking Technology Awards - 2016 “Best Fraud and Risk Management Initiative – Runner up” (Small Bank Category)** for the year 2014-15 .
- ❖ Bank has bagged four **ASSOCHAM Social Banking Excellence Awards 2015** under the following categories:
 - **Winner - Urban Banking [Small Bank] category**
 - **Winner - Agricultural Banking [Small Bank] category**
 - **Runner up - Participation in government schemes [Small Bank] category**
 - **Runner up - Overall Best Social Bank [Small Bank] category**
- ❖ Bank has bagged the coveted **MSME Banking Excellence Awards 2015, [Runner Up] for Eco-Technology "Emerging Banks"**, instituted by CIMSME [Chamber of Indian Micro Small & Medium Enterprises]
- ❖ Bank has bagged **IDRBT Banking Technology Excellence Award - “Best Bank for Evangelizing Technology Adoption”** under Small Banks category for the year 2014-15.
- ❖ Bank has bagged **“Export Excellence Award for MSME”** for the year 2014-15, by the FIEO [Federation of Indian Export Organizations] – Western Region.
- ❖ Bank has also bagged **‘Sanman Patra’ for ‘Compliance to Service Tax Provisions’** from the Commissioner of Central Excise and Service Tax, Mangaluru
- ❖ Bank has secured **“ISO 27001:2013”** certificate for its three I.T set-ups

Awards & Accolades – contd..



Sri P Jayarama Bhat, MD & CEO of the Bank, receiving IDRBT Banking Technology Excellence Award - “Best Bank for Evangelizing Technology Adoption” under Small Banks category from Dr. Raghuram Rajan, Governor, RBI. Sri Raghavendra Bhat M, General Manager of the Bank, is also seen.

Sri P Jayarama Bhat, MD & CEO of the Bank, receiving ASSOCHAM Social Banking Excellence Awards 2015 under Small Bank category, from Sri Jayant Sinha, Minister of State for Finance.





Recent Awards:

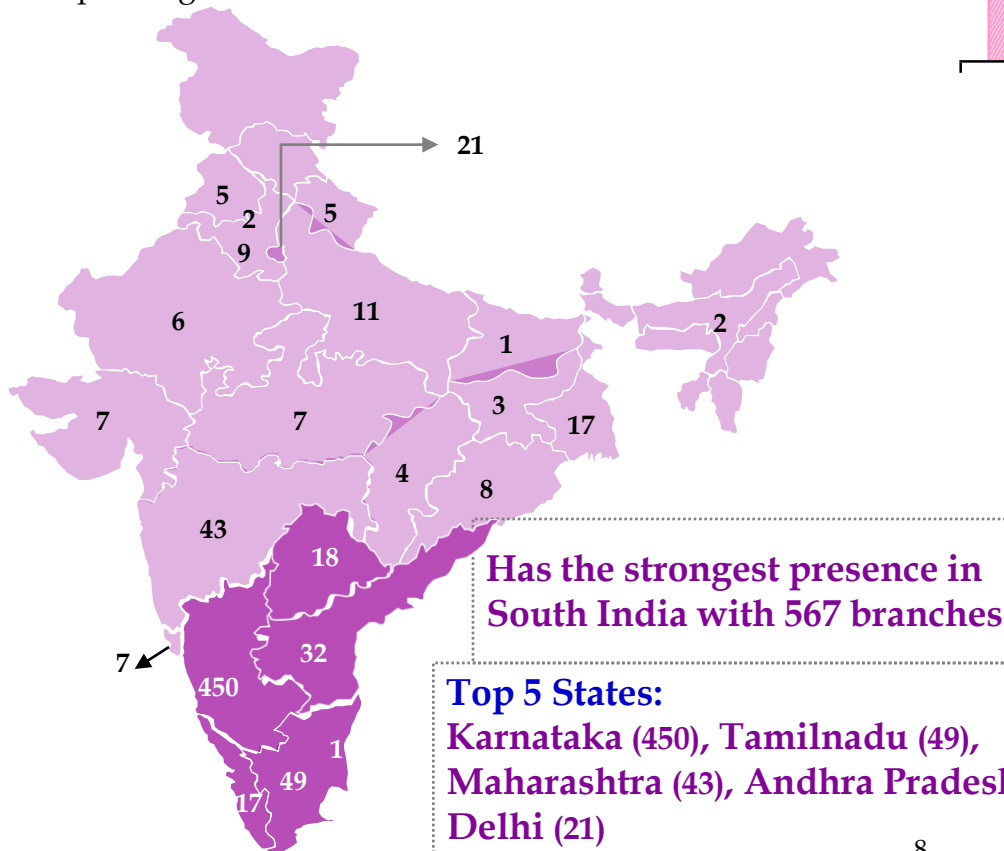
- ❖ Bank has bagged ‘**Award of Excellence**’ for “**Outstanding Performance in MSME funding**” instituted by Federation of Industry, Trade & Services [FITS]
- ❖ Bank has bagged **STP Award** in recognition of its **improved payment formatting & Straight-Through Rate** for the year 2015-16 by The Bank of New York Mellon.

Pan-India footprint

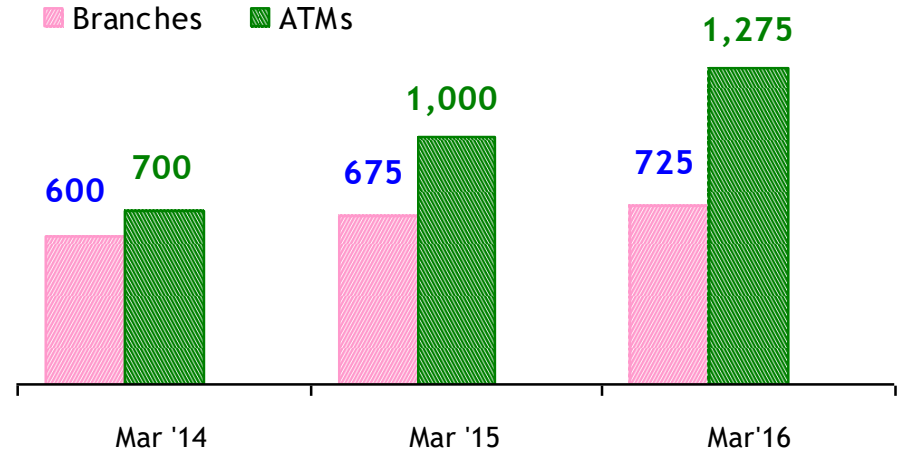


Pan-India Presence

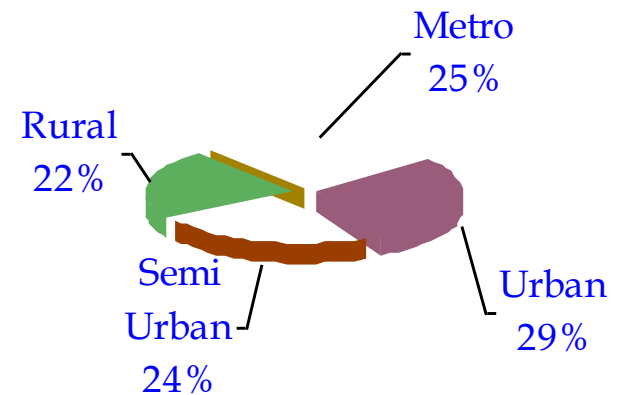
- Total 2,015 outlets – 12 regional offices, 725 branches, 3 Extension Counters & 1,275 ATMs
- Total 25 e-Lobbies & 25 mini e-Lobbies
- Specialized branches for Forex, Industrial, Agriculture, MSME, Corporate business & Financial Inclusion
- 92 Financial Inclusion branches, 37 Ultra Small branches
- Expanding network in northern India also.



No of branches & ATMs



Area wise distribution of branches (Mar '16)





Strong technology platform

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

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



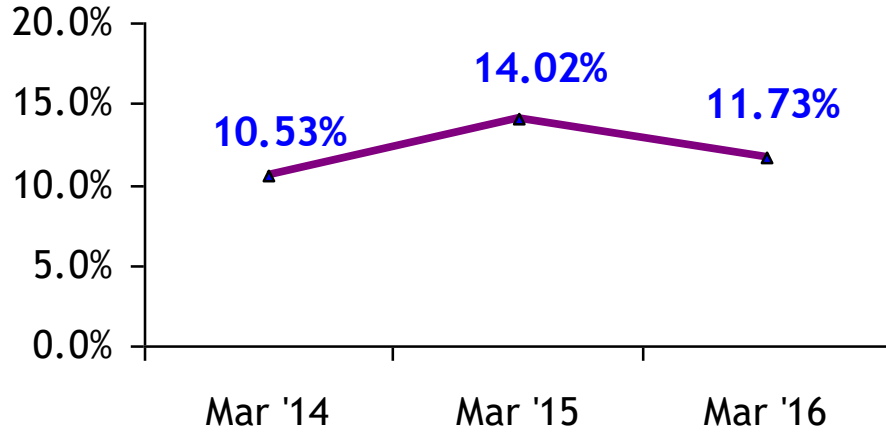
Effective risk management system

- ◆ Integrated Risk Management Committee develops policies and strategies for integrated risk management, monitors and reviews risk profile of the Bank periodically.
- ◆ Internal Credit Rating of all the borrowers: Credit exposure above INR 25 lakh are rated borrower-wise and credit facilities below INR 25 lakh & all schematic advances including agri-credit proposals are rated under 'Pool based approach'.
- ◆ Continuous offsite surveillance of borrower accounts.
- ◆ Effective ALM/mid office set up to monitor Liquidity risk/ Market risk on a continuous basis.
- ◆ For effective Operational risk management: Bank is building up a database of internal Loss data, near- miss cases and other Operational risk events, since Sept 2007.
- ◆ Bank has taken all necessary steps for migration to 'Basel II advanced approaches' under Credit, Market and Operational Risk and also complied with the extant 'Basel III' guidelines of RBI.

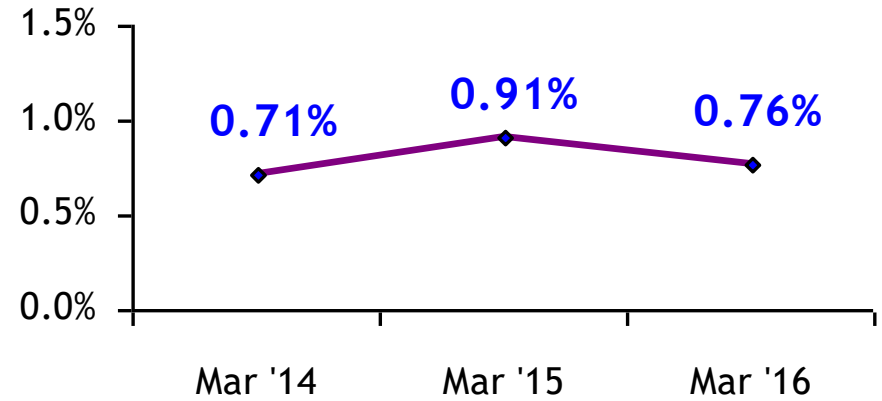
Return and Capital Adequacy Ratios



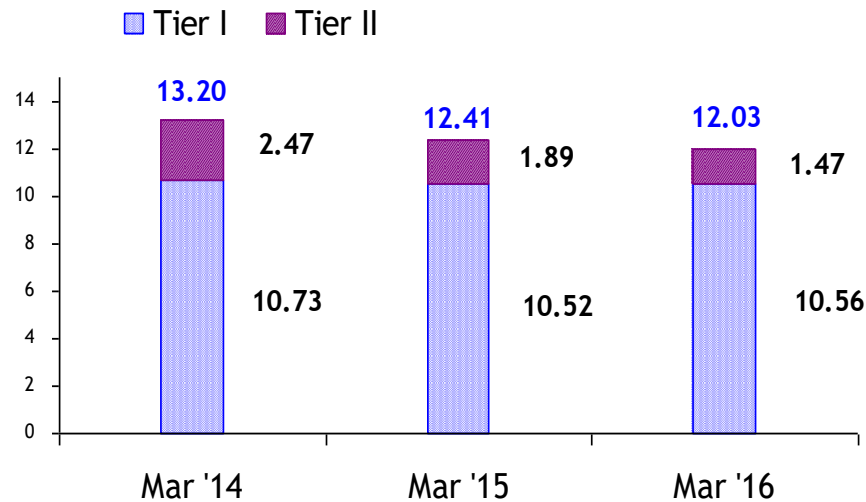
Return on Equity (%) (after tax)



Return on Assets (%) (after tax)



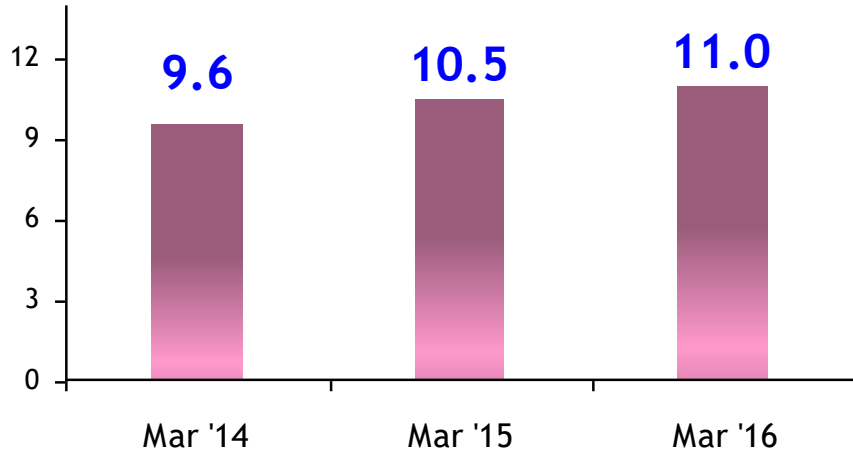
Capital Adequacy (%) - Basel III



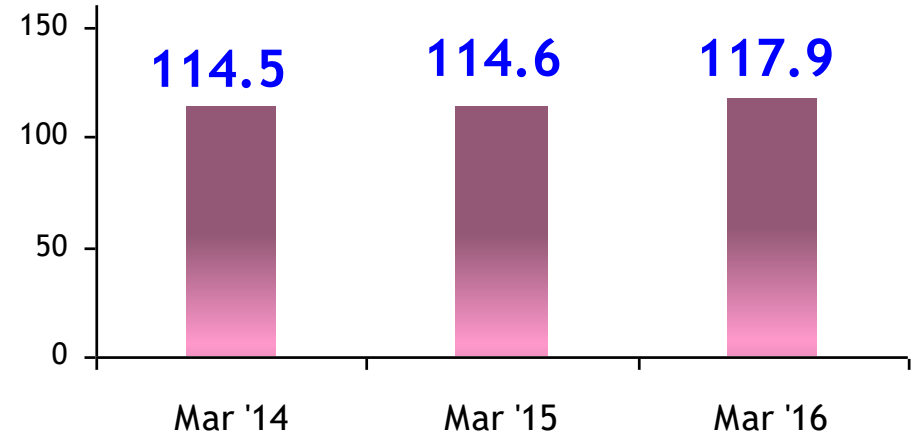
Productivity ratios



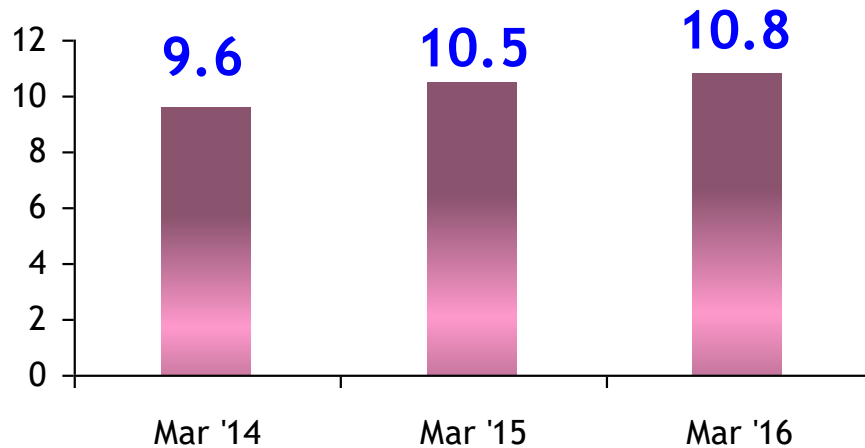
Operating Profit per employee (₹ lakh)



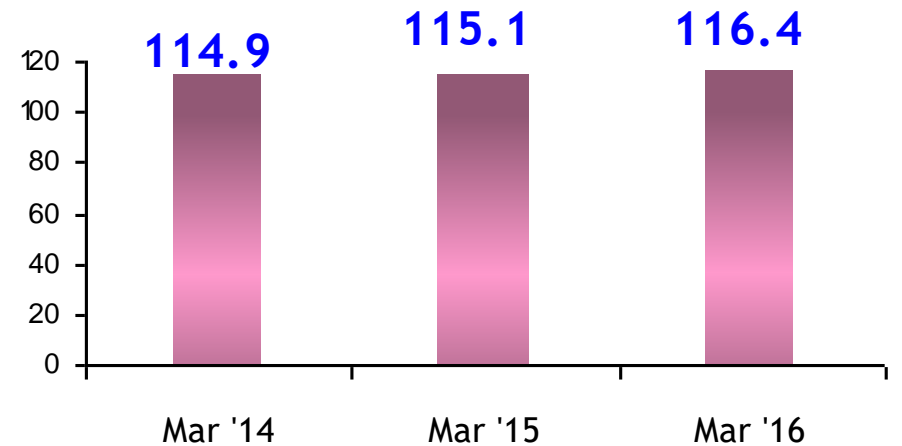
Operating Profit per branch (₹ lakh)



Business per employee (₹ crs)



Business per branch (₹ crs)

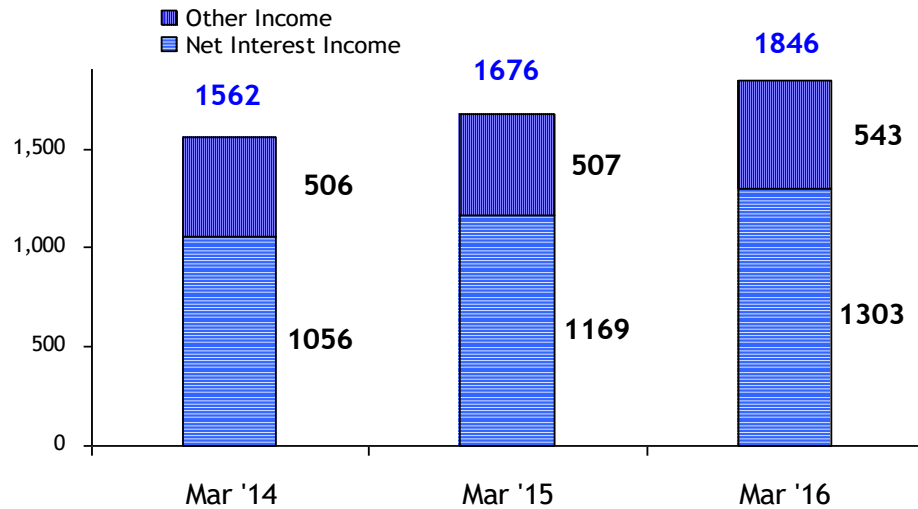


Financial Performance

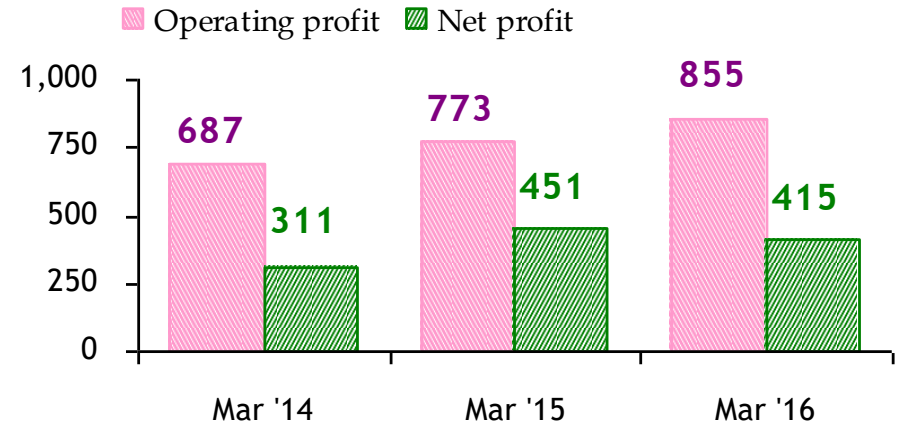
Income & Profit



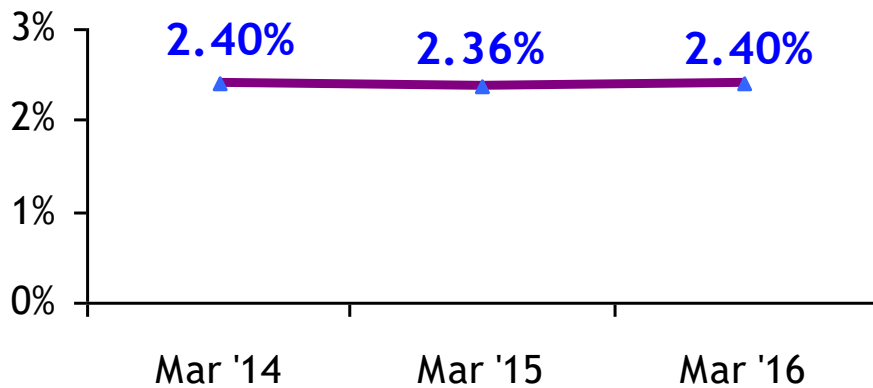
Net Income (₹ crs)



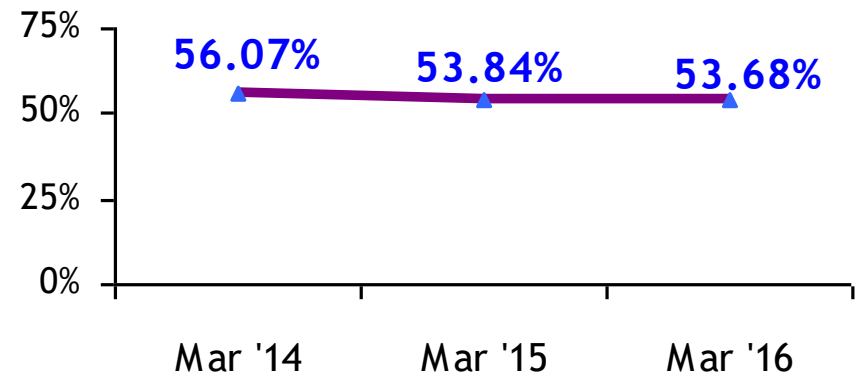
Operating and Net Profit (₹ crs)



Net Interest Margins (%)



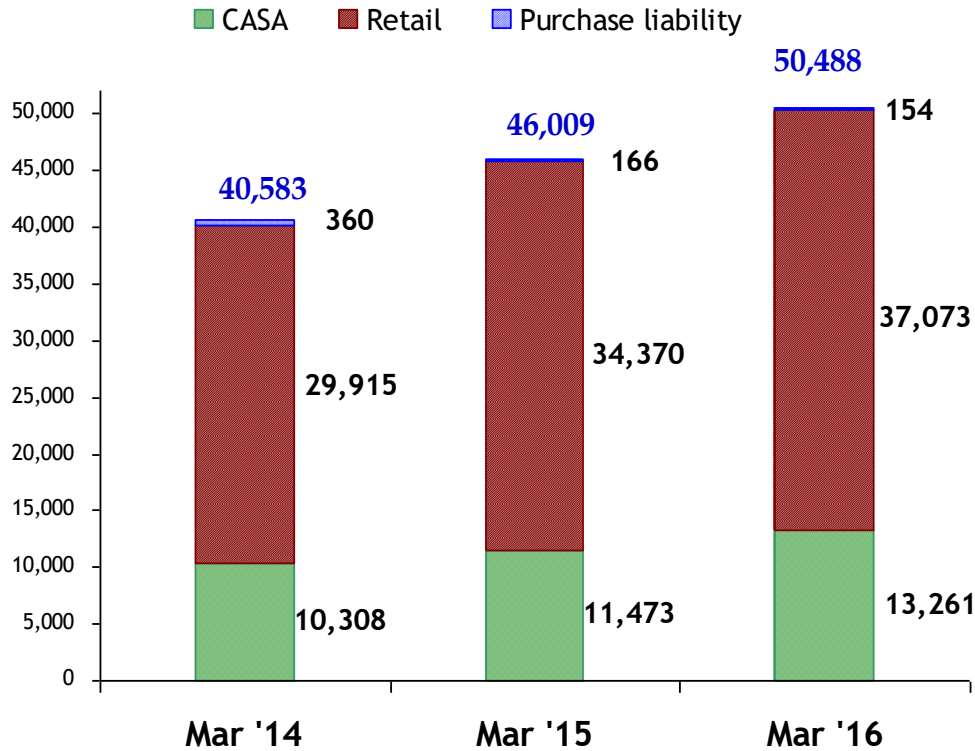
Cost to Income Ratio (%)



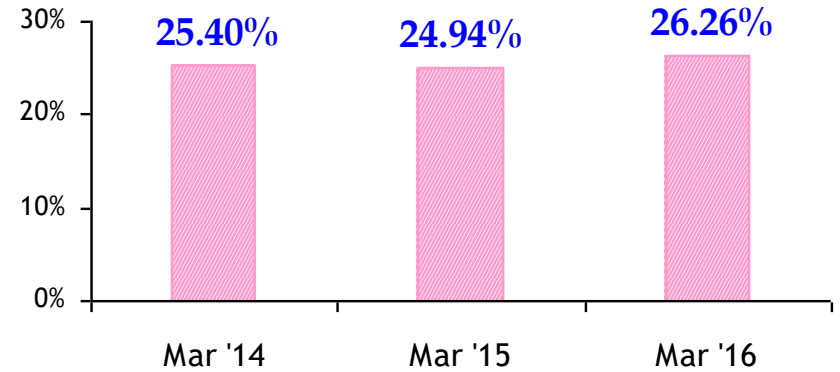
Deposits



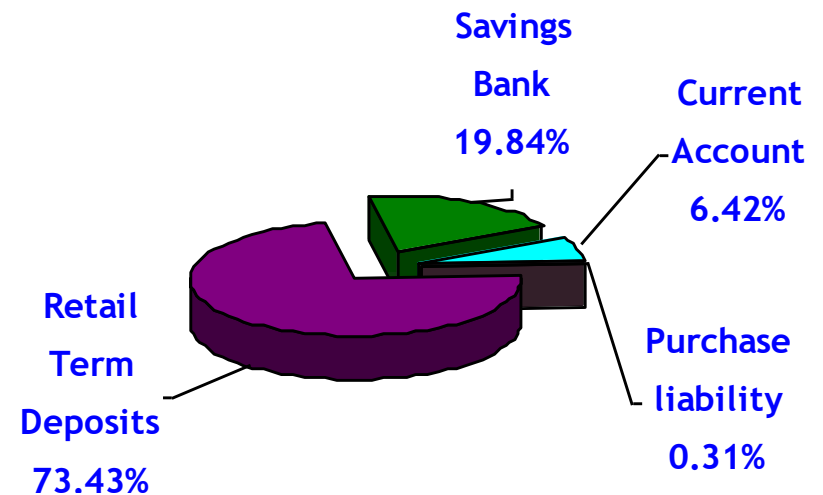
Deposits (₹ crs)



CASA share to total Deposits

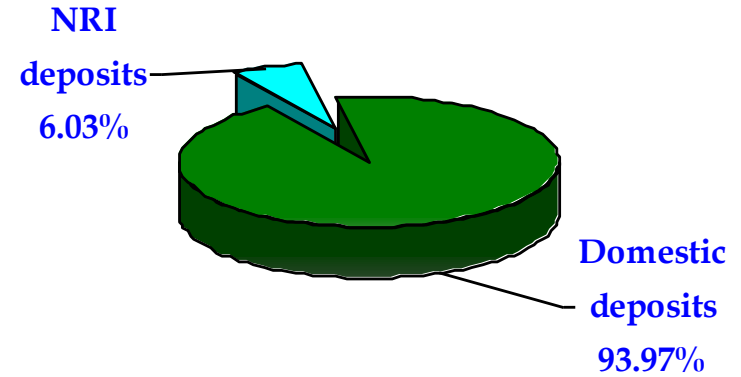
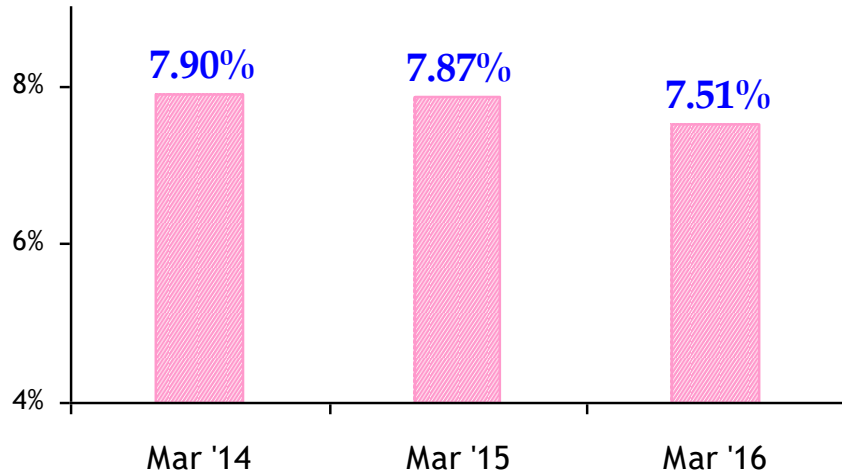


Deposits break up (Mar '16)

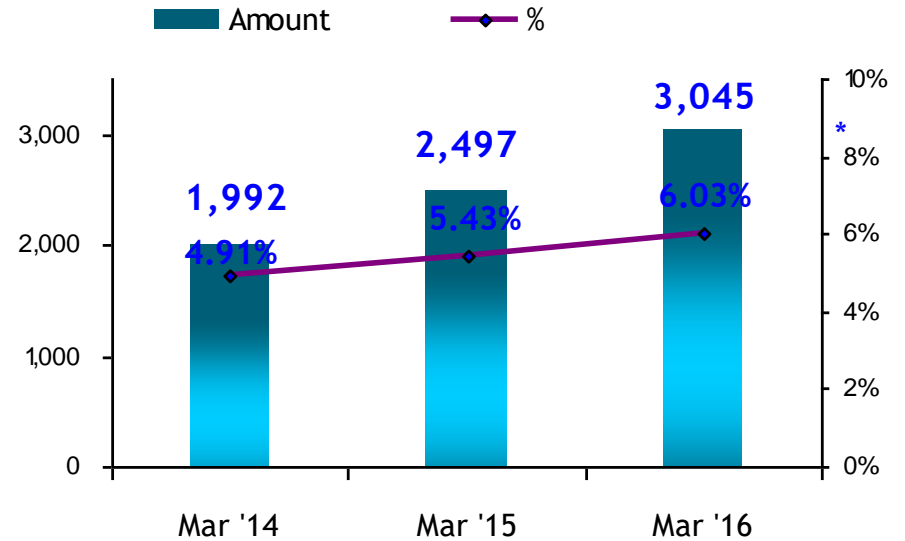




Cost of Deposits

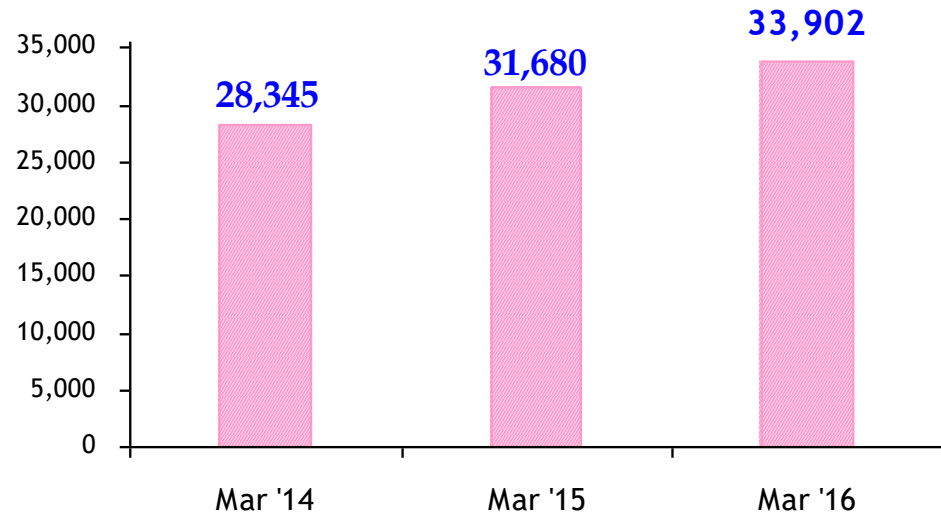


NRI Deposits (₹ crs)



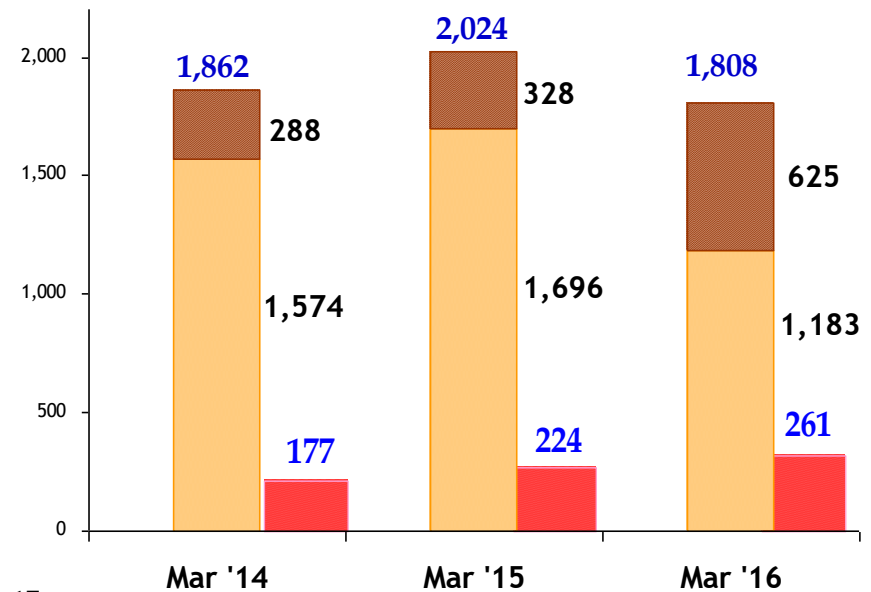


Advances (₹ crs)



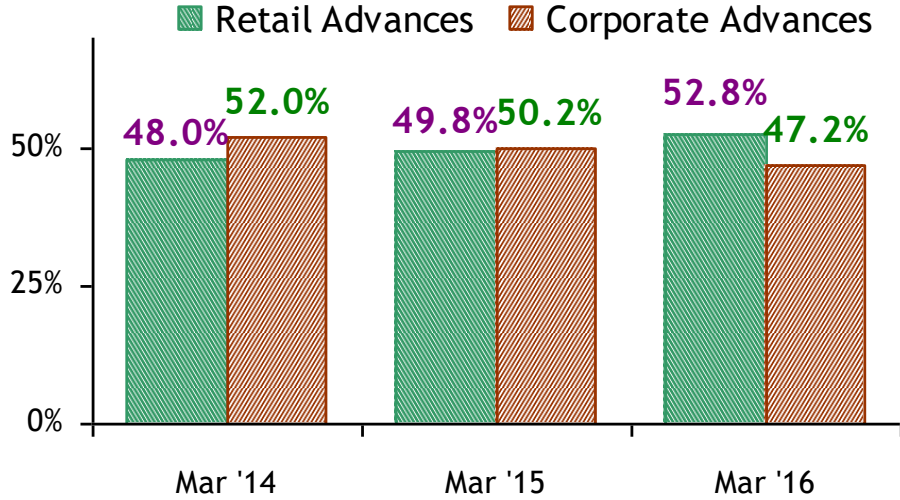
Restructured loans & related accounts (₹ crs)

■ Restructured loans
 ■ Related a/cs
 ■ Of which, NPA

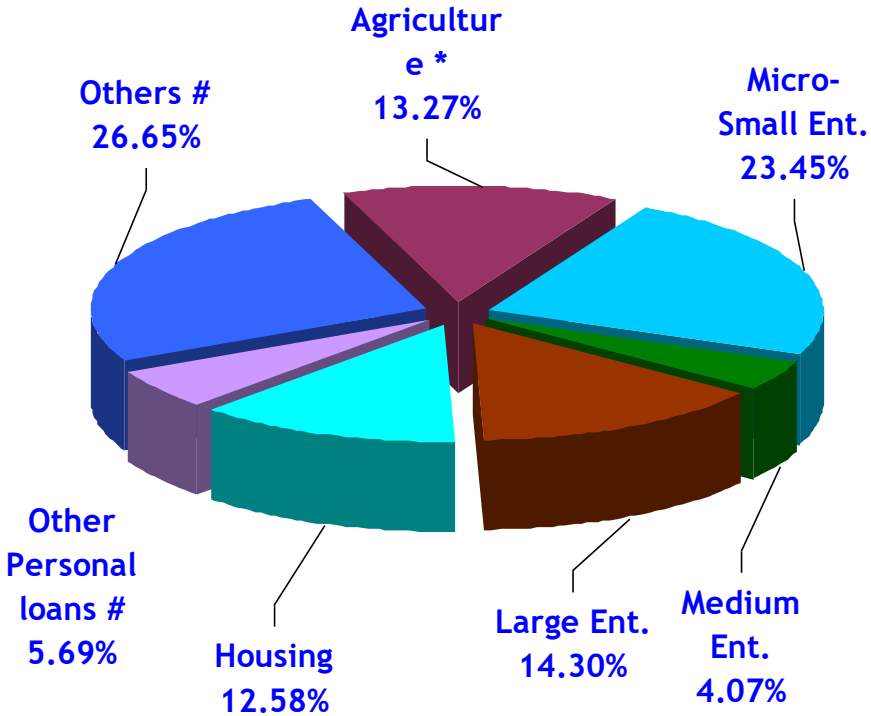




Retail & Corporate Advances (%)



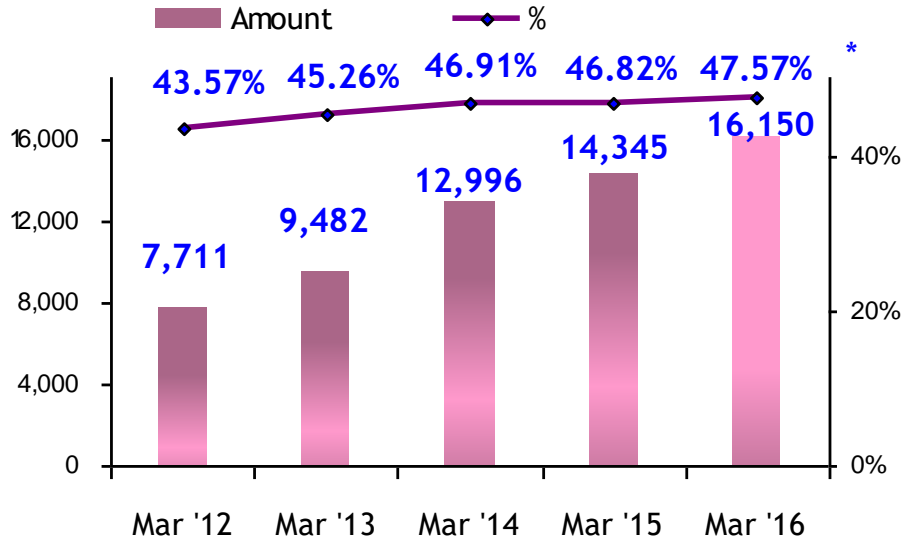
Segmentation of Advances (Mar '16)



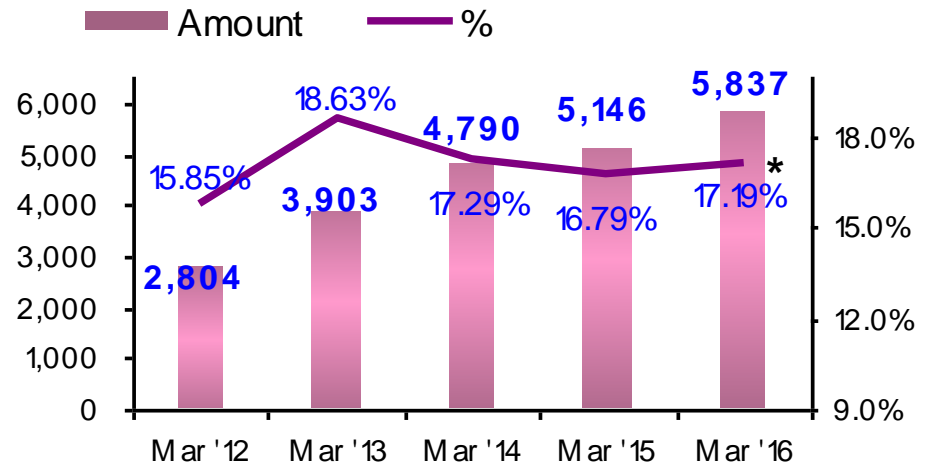
* However, this works out to 17.19% of the ANBC of 31.03.2015.



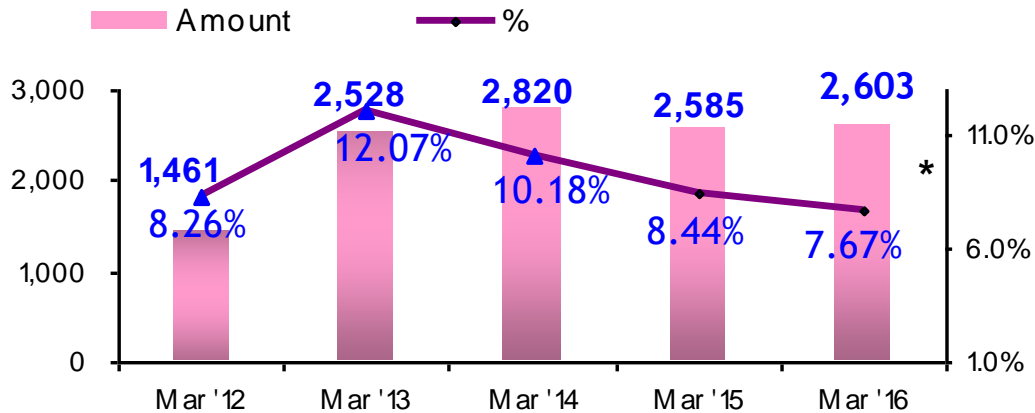
Priority Sector Advances (₹ crs)



Agriculture Advances (₹ crs)



Advances to Weaker Section (₹ crs)

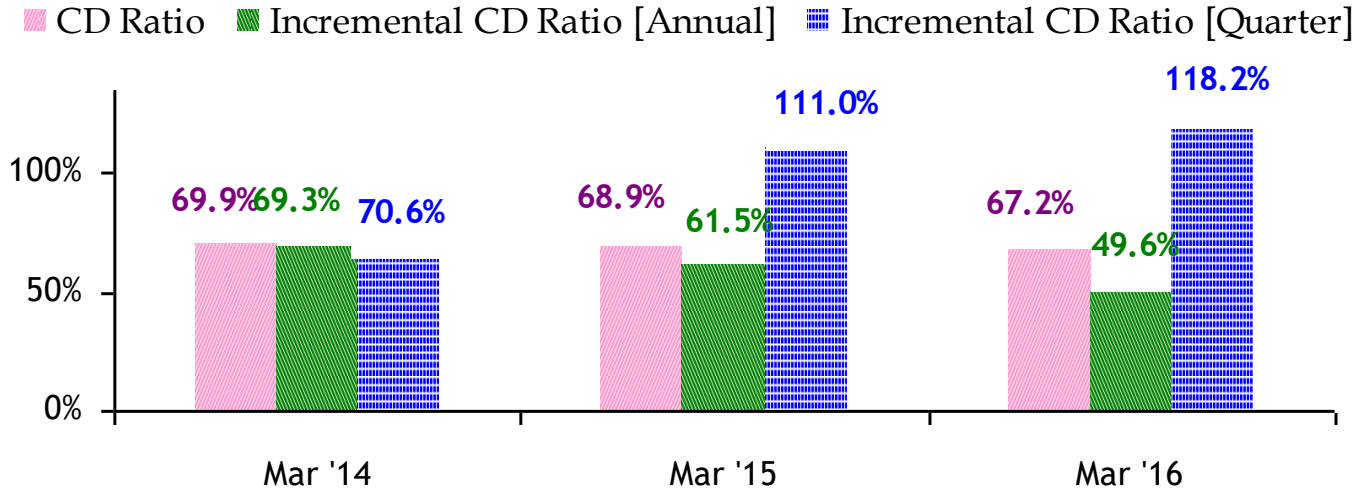


* Base figure for the calculation of % is ANBC as on March 31st of previous year.

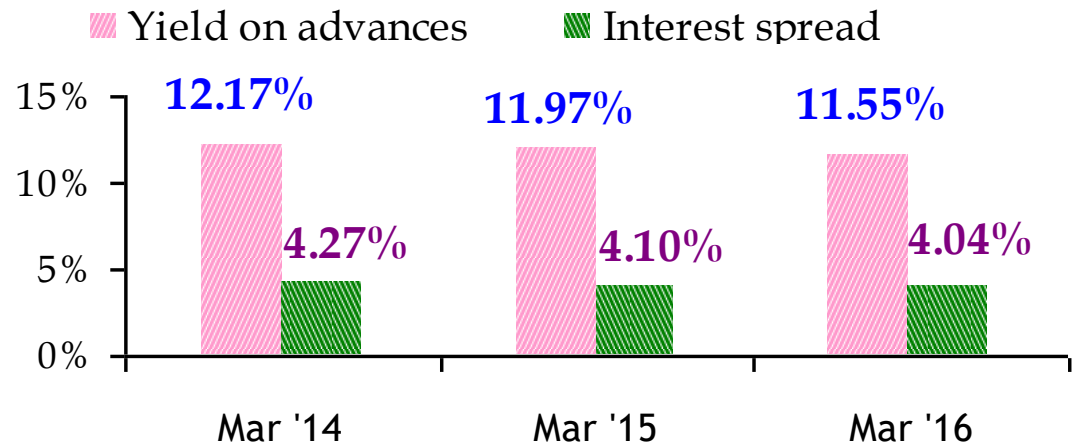
CD Ratio & Yield on Advances



Credit Deposit ratio (%)

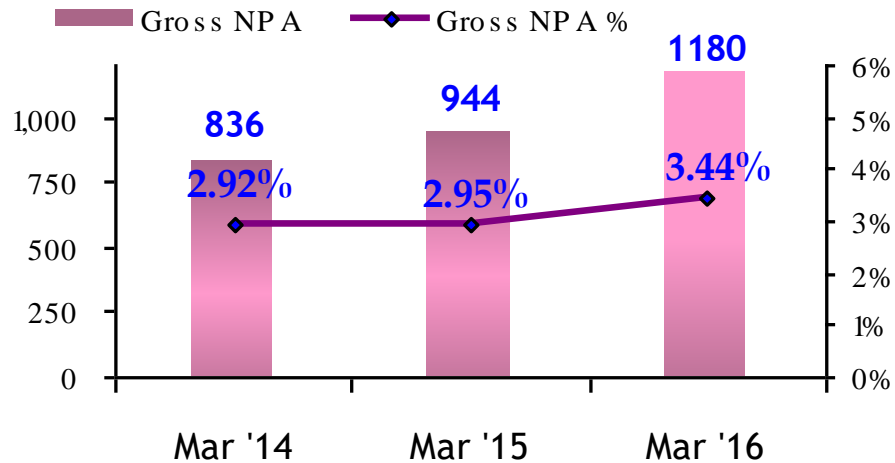


Yield on Advances & Interest Spread (%)

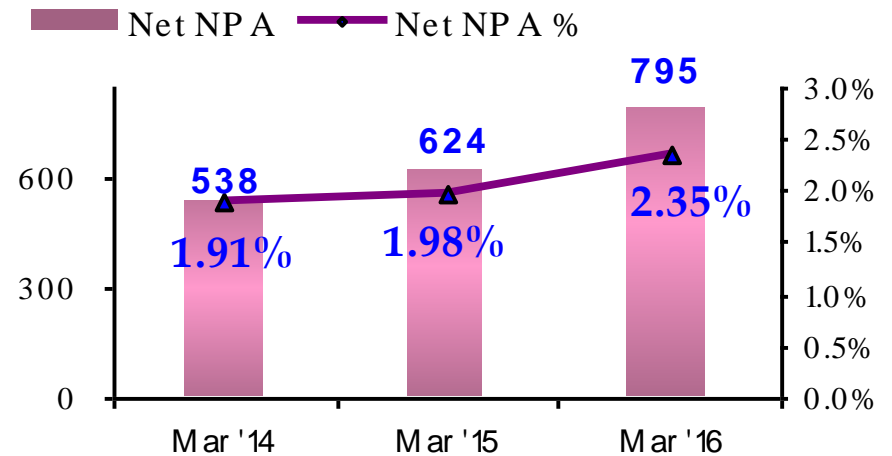




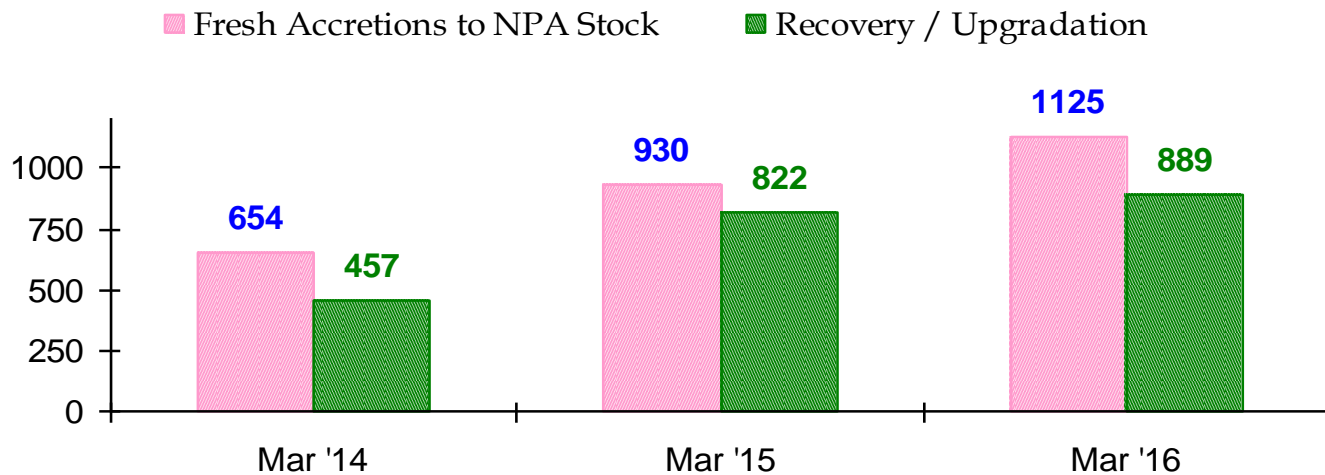
Gross NPAs (₹ crs)



Net NPAs (₹ crs)

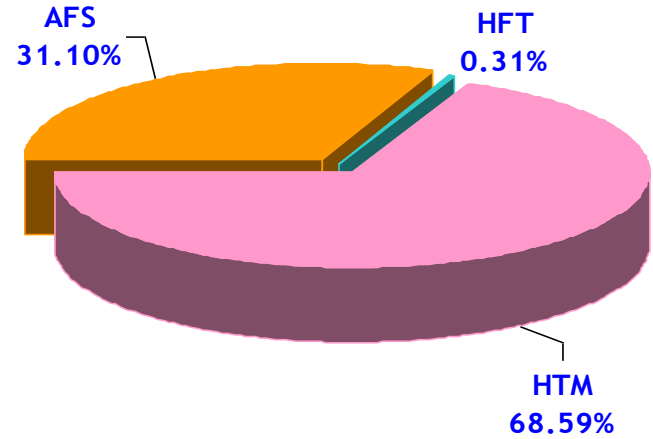
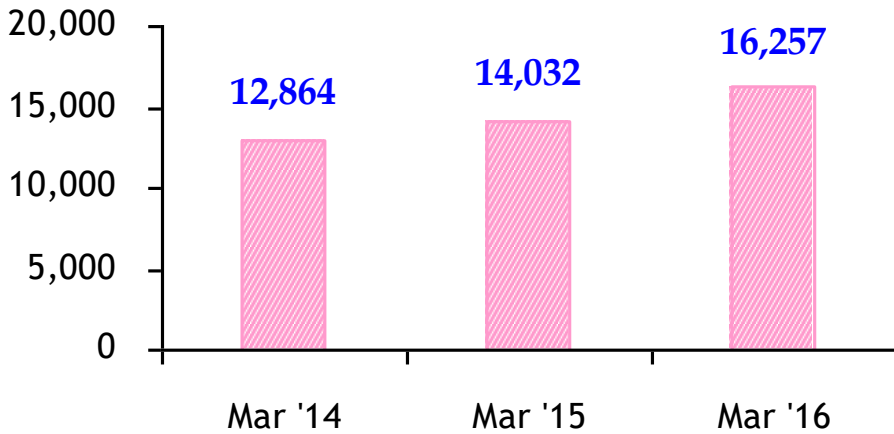


Fresh accretions and recoveries (₹ crs)



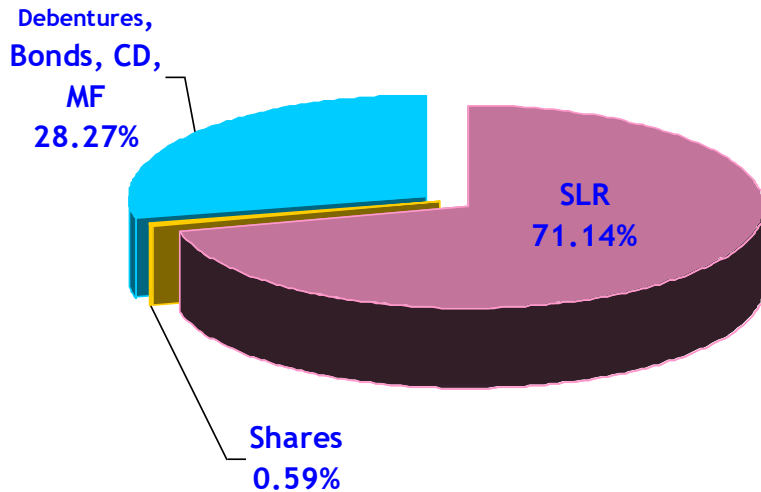


Investments (₹ crs)

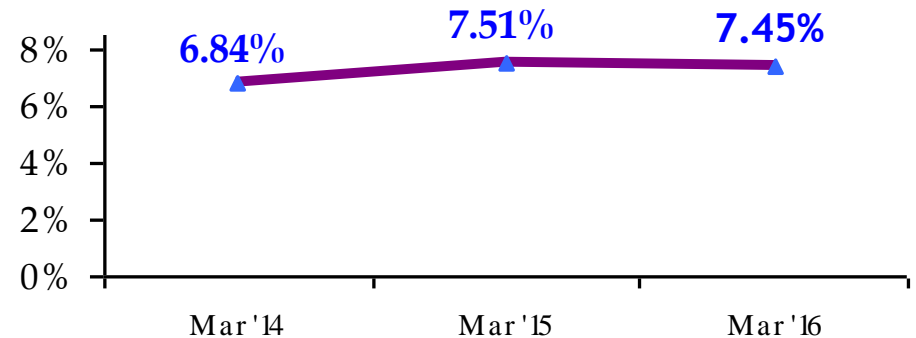


Duration

AFS	HFT	HTM	TOTAL
2.56	0.07	4.85	4.13



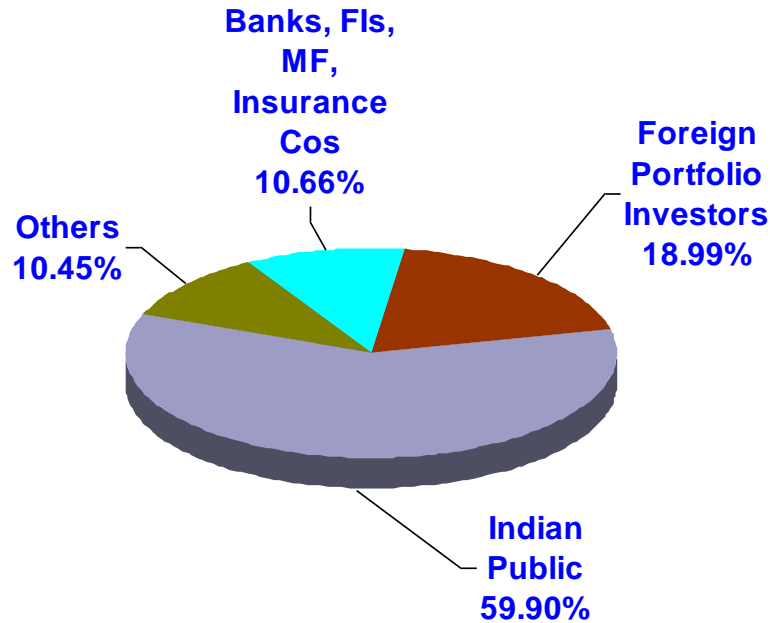
Yield on Investments (excl. RIDF & MF) (%)



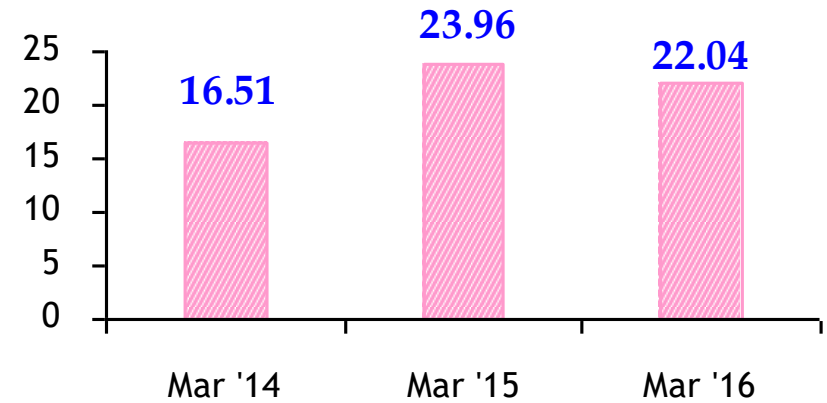
Share holders' value



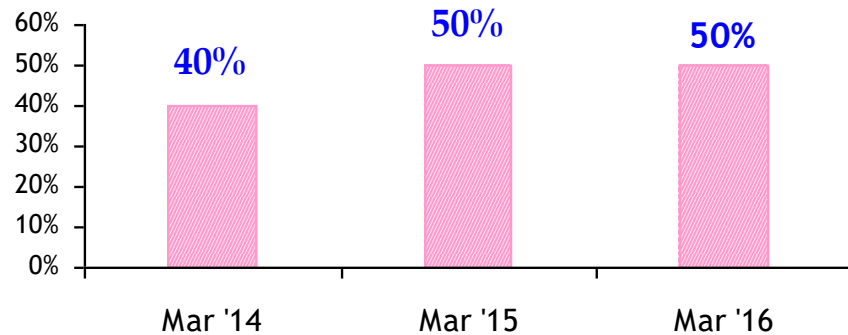
Share holding pattern (Mar 2016)



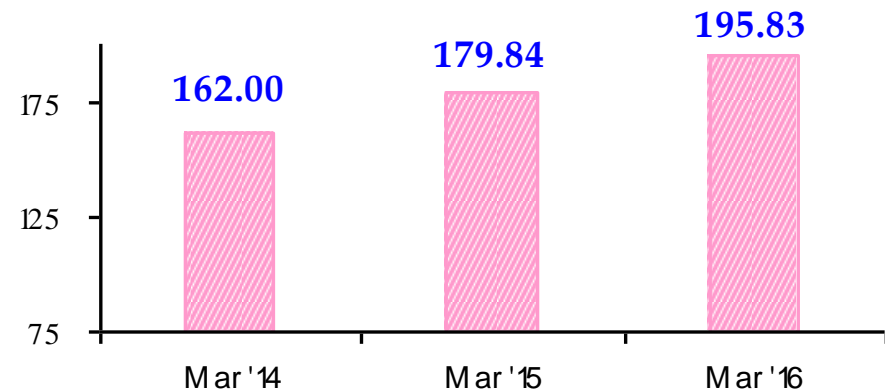
Earning Per Share (₹)



Dividend (%)



Book value (₹)

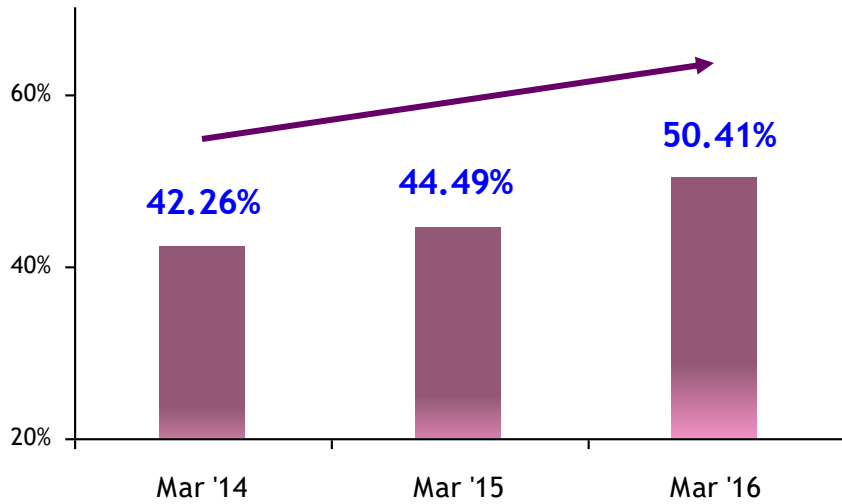


Leveraging on Technology



Migration to Digital Channel

[share of ADC transactions to total CBS transactions]



MULTI-DIMENSIONAL BANKING. POWERED BY TECHNOLOGY.



Business Strategy



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



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



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

Business Strategy



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



- ❖ Bank is providing banking services to rural unbanked areas through 214 Gram Panchayats, consisting of 1,039 villages, of which, 102 are being covered by branches and rest are being covered by Business Correspondents.
- ❖ Bank has a total of 37 USBs as at March 2016.
- ❖ Bank has sponsored 5 Financial Literacy & Credit Counseling [FLCC] Centers.
- ❖ Bank is one of the Trustees of Karnataka Farmers' Resource Centre, which serves as a Resource Centre for providing training, counseling & consultancy services to farmers.
- ❖ Bank is participating in the Govt. of Karnataka EBT Pilot project for NREGA / SSP beneficiaries.
- ❖ Bank is participating in DBT programme of Govt. of India.
- ❖ Bank is also participating in Modified DBTL for both Aadhaar based as well as Non-Aadhaar based (LPG ID) across the country.
- ❖ Bank has tied up with M/s BASIX Sub-k iTransactions Ltd. and M/s Integra Micro Systems (P) Ltd. for providing end-to-end Business Correspondent Services in the 121 Gram Panchayat covering 561 villages in the states of Karnataka and Chattisgarh.
- ❖ Bank has introduced Basic Savings Bank Deposit Account [BSBD] & SB-Small Account with simplified KYC requirement for hassle free opening of account.
- ❖ Bank has also introduced the revised General Credit Card scheme which enables customers in rural & semi urban area to avail hassle free credit for entrepreneurs in rural areas.
- ❖ Bank has implemented Pradhan Mantri Jan-Dhan Yojana [PMJDY] and has opened 15,60,754 accounts during the period from 15.08.2014 to 31.03.2016.
- ❖ All Branches of the Bank are registered as service provider for Atal Pension Yojana and branches are opening accounts of all eligible customer since August 2015.



- ❖ Focused attention through 160 specialised MSME branches to ensure hassle free flow of credit to the sector.
- ❖ Holding MSME cluster meets at various centres in association with stakeholders like DIC, ASSOCHAM, DSIA, etc.
- ❖ Simplified systems & procedures, attractive rates of interest & collateral free loans upto ₹ 10 lakh.
- ❖ Bank is extending differential rate of interest to MSE loans covered under CGTMSE.
- ❖ Bank is not charging Processing Charges for loans to MSEs, upto ₹ 5 lakh limit.
- ❖ Bank has entered into a MOU with Reliance Capital Ltd. for financing of MSMEs through co-financing arrangement.
- ❖ Bank has entered into a MOU with Credit Analysis & Research Ltd (CARE), for providing Credit Rating Services & Due Diligence Services to the MSME clients of the Bank.
- ❖ Bank has entered into a MOU with M/s Ashok Leyland, Tata Motors, BEML, TVS Motors for purchase of vehicles by Micro & Small Entrepreneurs.
- ❖ Bank has launched Online Loan Application Submission for MSME customers on Bank's website under the MSME portal.

Other initiatives / developments



- ❖ 'Agri meets' are being held at various agri centres, by involving NABARD & Lead Bank.
- ❖ Bank has entered into an MOU with NCMSL, NBHC, CNX Corporation & Staragri for availing Collateral Management services to extend loan against WHRs to farmers.
- ❖ Specialized agri branches have been identified to focus on agri credit.
- ❖ More number of Green Branches identified for augmenting agri. Advances.
- ❖ Exporters' meets are being held at various potential centres, in association with FIEO.
- ❖ Offers online money transfer solution, 'Remit2India', to NRIs.
- ❖ "Missed Call Banking Solution" since introduced for account balance enquiry & mini statement.
- ❖ Bank has launched "i-Hundi" facility through Interactive Voice Response [IVR] channel.
- ❖ Bank has launched "e-Lobby - 24 x 7 Banking Services" & also mini e-Lobbies at various locations.
- ❖ Formed a special purpose vertical, called IT BuS, i.e. IT enabled Business Solution cell, for conceiving and implementation of new digital banking business ideas.
- ❖ "KBL-ApnaApp" & "KBL-mPassBook" - 2 new mobile applications launched on July 15, 2015, thereby enabling customers to carry on a host of banking activities through their mobile phone.
- ❖ Launched Sovereign Gold Bond scheme.
- ❖ Introduced online account opening.
- ❖ Launched KBL-Suraksha Insurance scheme for SB a/c holders.
- ❖ HRMS project is under implementation.

New Products launched



Launching of KBL-Suraksha insurance scheme for SB a/c holders

Launching of Mudra Card under Pradhan Mantri Mudra Yojana



Annexure

Deposits & Advances



₹ crs	<u>Mar-14</u>	<u>Mar-15</u>	<u>Mar-16</u>
Total Deposits	40,583	46,009	50,488
CASA Deposits	10,308	11,473	13,261
Retail Deposits	29,915	34,370	37,073
Purchase liability, CD, IBD	360	166	154
Total Advances	28,345	31,680	33,902
Priority Sector Advances	12,996	14,345	16,150
Agri Advances	4,790	5,146	5,837
MSE Advances	4,835	6,359	8,037
Advances to Weaker Section	2,820	2,585	2,603

Income & Expenditure



₹ crs	<u>Mar-14</u>	<u>Mar-15</u>	<u>Mar-16</u>
Interest Income	4,189	4,698	4,992
Interest Expense	3,133	3,529	3,689
Net Interest Income	1,056	1,169	1,303
Fee Income	404	394	480
Treasury Income	102	113	62
Non-Interest Income	506	507	543
Total Income (Net of Interest Expense)	1,562	1,676	1,846
Operating Expenses	875	952	991
Operating Profit before exceptional item	687	723	855
Less: Exceptional item	-	-50	-
Operating Profit after exceptional item	687	773	855
Provision for loan losses in Adv. / losses in Invts. / Taxes / other	376	322	440
Net Profit	311	451	415

Interest Income & Interest Expenditure



₹ crs	<u>Mar-14</u>	<u>Mar-15</u>	<u>Mar-16</u>
<u>Interest Income</u>			
Interest Income	4,189	4,698	4,992
Interest on Advances	3,162	3,506	3,700
Interest on Investments	1,022	1,086	1,190
Other interest	5	106	102
Yield on Advances	12.17%	11.97%	11.55%
Adjusted yield on Invts.	7.91%	8.70%	7.76
<u>Interest Expense</u>			
Interest Expense	3,133	3,529	3,689
Interest on Deposits	2,976	3,408	3,588
Other interest	157	121	101
Cost of Deposits	7.90%	7.87%	7.51%
<u>Net Interest Income</u>			
Net Interest Income	1,056	1,169	1,303
Interest Spread in Lending	4.27%	4.10%	4.04%
Net Interest Margin on average assets	37 2.40%	2.36%	2.40%

Capital Adequacy under BASEL III



₹ crs	<u>Mar-14</u>	<u>Mar-15</u>	<u>Mar-16</u>
Total Risk Weighted Assets	28,247	32,021	34,787
Total Capital Fund	3,730	3,974	4,185
Total Tier I Capital	3,031	3,369	3,675
Paid up Equity Capital	188	188	188
Reserves under Tier I Cap.	2,843	3,181	3,487
Total Tier II Capital	698	605	510
Surplus Provisions & Reserves	198	250	250
Subordinated Debt Fund	500	355	260
Total CRAR	13.20%	12.41%	12.03%
CRAR Common Equity Tier I Capital	10.73%	10.52%	10.56%
CRAR Tier I Capital	10.73%	10.52%	10.56%
CRAR Tier II Capital	2.47%	1.89%	1.47%

Social Responsibility



Donation of Vehicles with latest technology for solid waste management to City Municipal Council, Chikkamagaluru



Financial assistance for the new garden set up at South Canara District Police Office, Mangaluru



Financial assistance for planting of saplings at Pilikula Nisarga Dahama, Mangaluru



Financial assistance for the construction of a Recreational Park at Bala Samrakshana Kendra Mangala Seva Samithi Trust, Mangaluru



- ❖ **Business Turnover of ₹ 1,00,000 crore.**
- ❖ **40 new Branches to take the total no. of Branches to 765.**
- ❖ **225 new ATMs to take total no. of ATMs to 1,500, of which, 100 new e-Lobbies / mini e-Lobbies to take total no. of e-Lobbies / mini e-Lobbies to 150.**
- ❖ **Launching of Platinum debit card, Co-branded Credit card, Student combo card, Near Field Communication Card & Mobile Virtual Card, etc.**
- ❖ **Replacing GPRS mobile banking technology with App based solution suited for smart phones.**
- ❖ **Mobile wallet.**
- ❖ **IMPS through various delivery channels like Branch, ATM and Internet Banking.**
- ❖ **Financial Inclusion Gateway, which would facilitate bouquet of services.**
- ❖ **NPCI's Unified Payment Interface (UPI), facilitating Interoperability, Push - Pull Payments and fund transfer through virtual address.**



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



Board of Directors



Ananthakrishna
Non Executive Chairman



P Jayarama Bhat
Managing Director & CEO



S V Manjunath
Chikmagalur
Planter



D Harshendra Kumar
Shri Kshethra
Dharmastala,
Dakshina Kannada



Dr. H Rama Mohan
Kundapura
Medical Practitioner



T R Chandrasekaran
Chennai
Chartered Accountant



Ashok Haranahalli
Bengaluru
Advocate



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



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



B A Prabhakar
Bengaluru
Former Chairman & MD of
Andhra Bank

**Additional
Directors**



U R Bhat
Mumbai
Investment Adviser &
Columnist



Keshav Krishnarao Desai
Hubballi
Businessman



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