



**Karnataka Bank**  
Your Family Bank Across India

**Analysis of Financial Results**  
**March 2020**

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# Company Overview

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- 03 Robust technology and digital platforms.
- 04 Strong productivity & capital adequacy ratios.
- 05 Experienced management team & Professional Board.
- 06 Highest Standards of Corporate Governance.
- 07 Consistent track record of profit since inception.
- 08 Powered by KBL - VIKAAS for Total Transformation.

# History

2017-20

- ❑ Digital journey for retail products
- ❑ Bonus issue in the ratio of 1:10 completed
- ❑ Successful migration to Fin10
- ❑ Customer base crossed the milestone of 1 crore.
- ❑ Business turnover crossed the historic milestone of ₹ 1,00,000 crore.
- ❑ Formed Investor Relation Cell.

2012-16

- ❑ Completed 1:2 rights issue to raise ₹ 658.96 crs.
- ❑ Unveiled KBL - VISION 2020 & adopted Vision Statement.
- ❑ No. of branches crossed 500 & No. of ATMs crossed 1,000.
- ❑ Secured ISO 27001 : 2005 Certificate from NQA..
- ❑ Launched ASBA facility

2007-11

- ❑ Right issue of ₹ 457.03 crore in the ratio of 2:5.
- ❑ Launched Online Trading facility.
- ❑ Maiden QIP aggregating ₹ 160.83 crs.
- ❑ Completion of 100% core banking

2002-06

- ❑ Floated general insurance JV along with Allahabad Bank, Indian Overseas Bank, Dabur Investments and Sompo Japan Insurance.
- ❑ Launched CDSL-DP services at select branches .
- ❑ Rights issue in the ratio of 2:1 to raise ₹ 160 crs.
- ❑ Right issue in the ratio of 1:2.
- ❑ Bancassurance tie-up with MetLife.
- ❑ Maiden bonus issue in the ratio of 1:1

1997-2002

- ❑ Implementation of "Finacle" CBS in 2000

1977-96

- ❑ Public issue of 45 lakh equity shares in October 1995
- ❑ Became an authorised dealer of foreign exchange in 1977

1960-66

- ❑ Took over Sringeri Sharada Bank Ltd, Chitaldurg Bank & Bank of Karnataka, Hubli.

1924

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

# Evolution

First generation private sector Bank

Offers wide variety of banking products

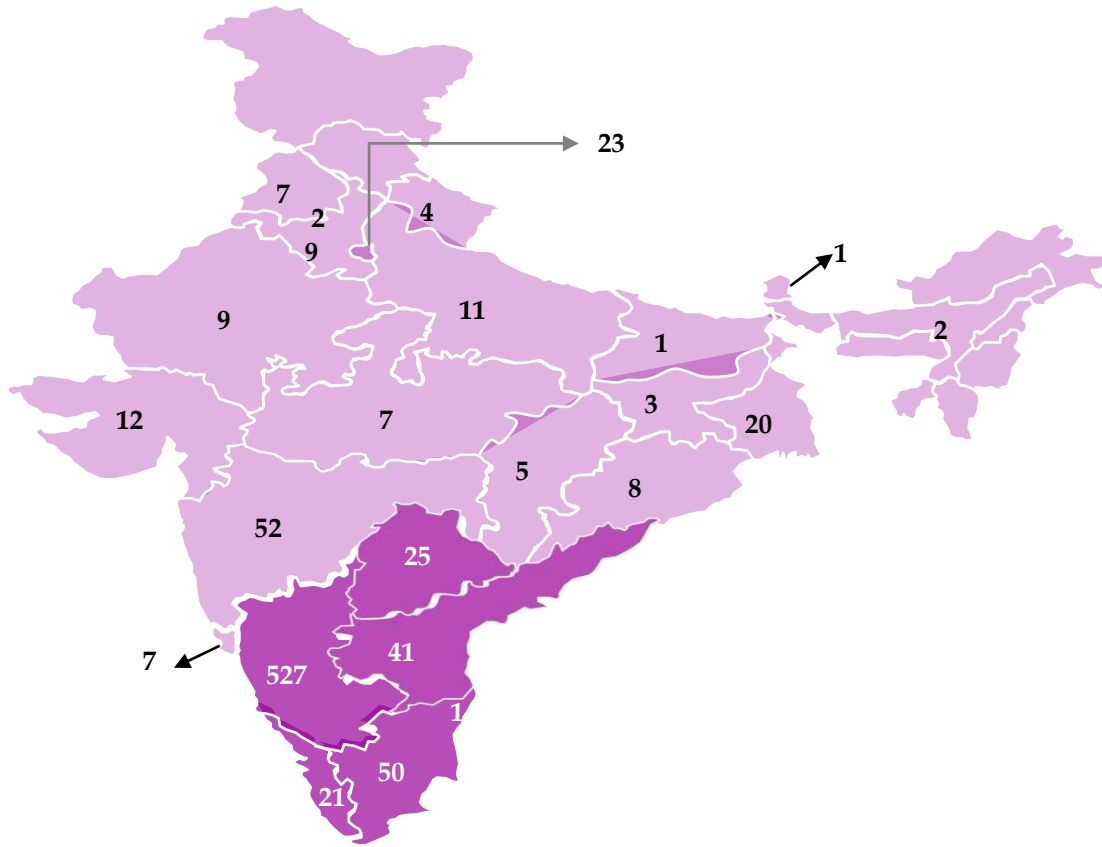
Digital loan initiatives & Tab Banking for SB a/c opening launched

2,329 Outlets all over India

₹ 128,749 Cr business turnover

- Business Turnover of ₹ 1,28,749 crore as on 31.03.2020.
- Networth of ₹ 5,970 crore as on 31.03.2020.
- 2,329 service outlets with 848 branches, 1 Extension Counter, 1,026 ATMs and 454 recyclers in 548 centres across India as on 31.03.2020. And, 36 e-Lobbies & 406 mini e-Lobbies, all are having Recyclers.
- Offers wide variety of corporate and retail banking products and services to over 10.9 million customers.
- Incorporated in 1924, one of the oldest time tested private sector Banks.

# Pan-India footprint



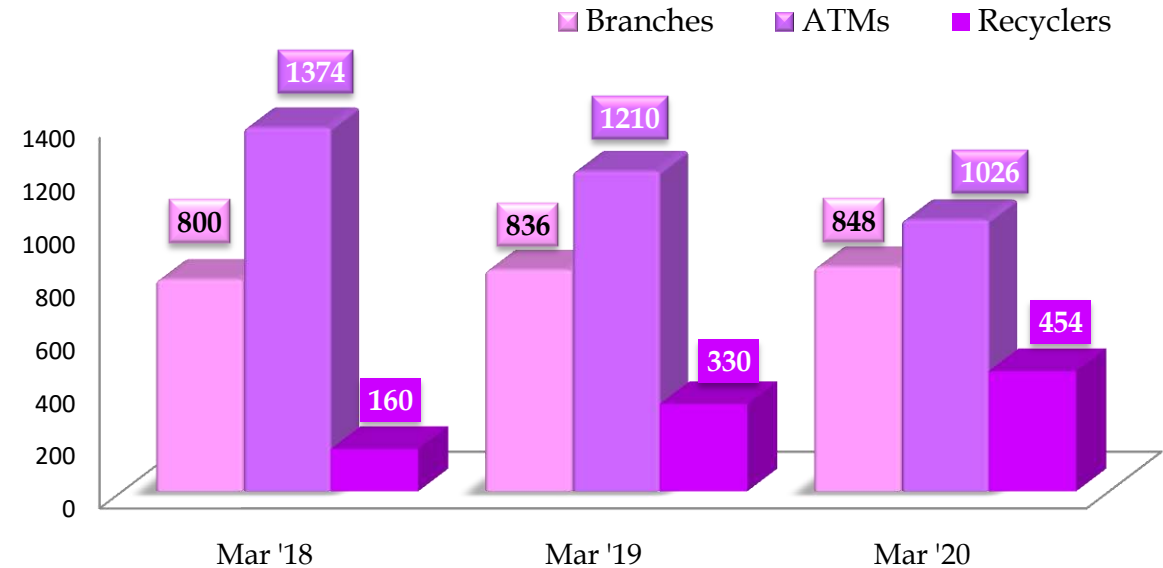
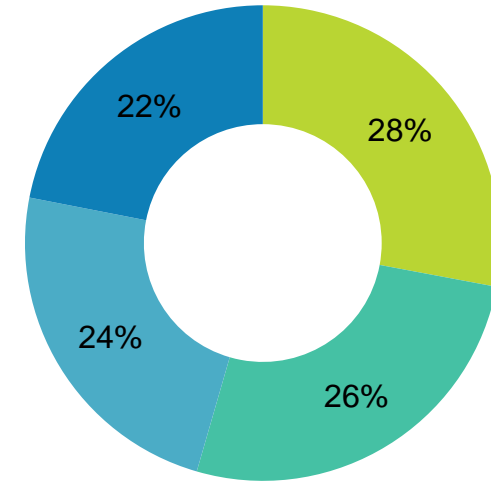
Has the strongest presence in South India with 665 branches

### Top 5 States:

Karnataka (527), Maharashtra (52), Tamilnadu (50), Andhra Pradesh (41), Telangana (25)

## Area wise distribution of Branches

Metro Urban Semi Urban Rural

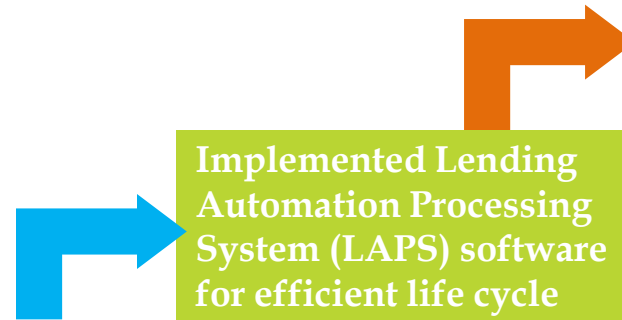


# Robust technology and digital platforms



## 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 2022, reflecting the Bank’s continued commitment to technology adoption.



Pioneer in implementing “Finacle” (CBS) amongst the first 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.

Implemented ‘KBL-Mobile Plus’ (Mobile Banking) app, ‘BHIM KBL UPI’ app on Unified Payment Interface, Cardless cash withdrawal, switch on/off debit card usage, enable/disable international transactions, etc. as additional facilities for the convenience of customers

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.

Established DCOE for better TAT & risk management of loan process.

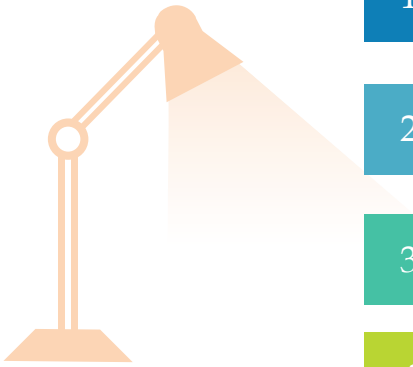
Digital sanction of Home loans, Personal loans, Car loans, 2-wheeler loans & MSME loans.

Opening of Savings accounts with pre-activated debit card, through Tab provided to branches .

Digital sales of insurance policies through Mobile Banking and Internet Banking platform.

Sales of Mutual Fund products of all the AMCs in a single platform ‘FISDOM’.

# Effective Risk management systems



1

Periodical monitoring & reviewing of risk profile of the bank.

2

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'.

3

Continuous offsite surveillance of borrower accounts.

4

Effective ALM/mid office set up to monitor Liquidity risk/ Market risk on a continuous basis.

5

Enterprise level fraud risk management system to effectively control / prevent online suspicious transactions done by customers & other digital channel transactions.

6

Effective Operational risk management by:

- building up a database of internal Loss data, near- miss cases and other Operational risk events, since Sept 2007.
- AML monitoring system to scrutinize the customer transactions to ensure compliance to the extant guidelines.

7

Moving towards migration to 'Basel II advanced approaches' under Credit, Market and Operational Risk and also complied with the extant 'Basel III' guidelines of RBI.

8

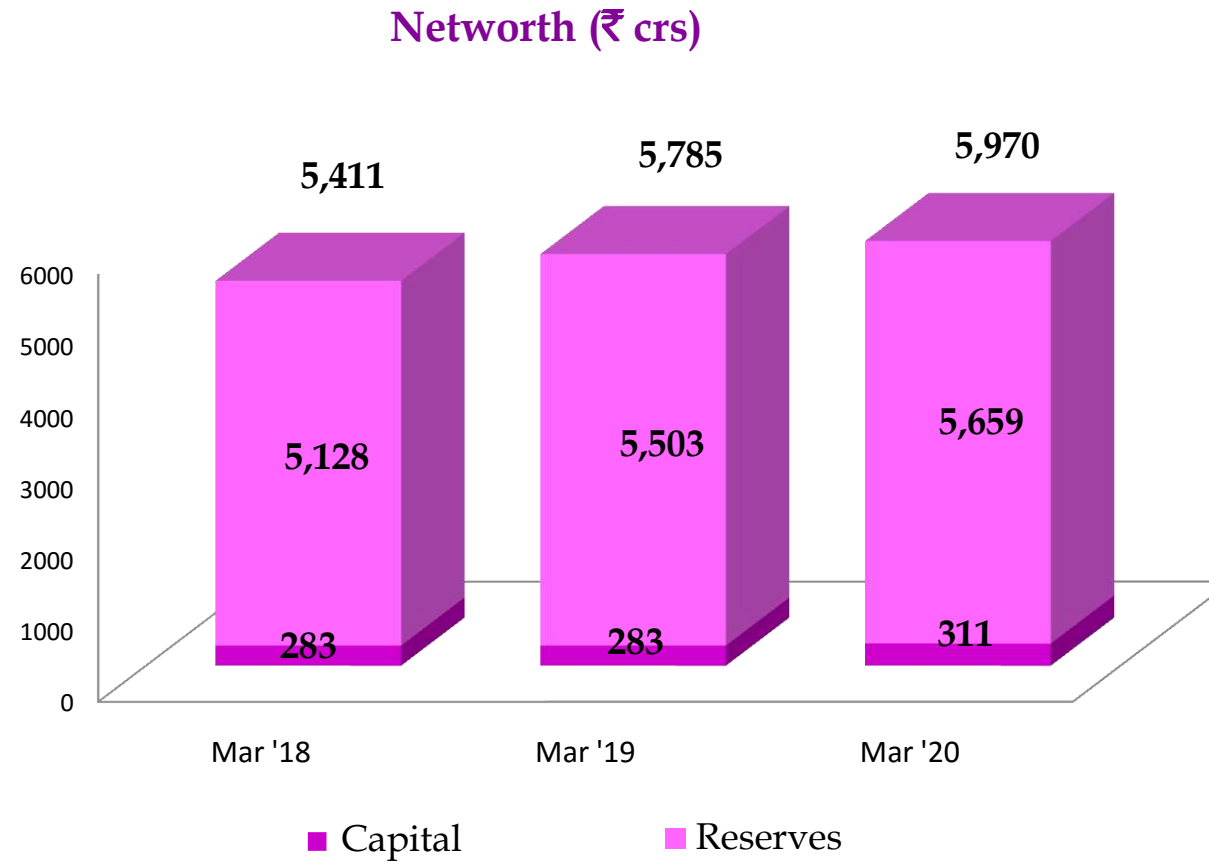
Implemented a scientific Fund Transfer Pricing (FTP) & Customer Profitability Management System (CPMS) to assess the performance of branches / products / portfolios / customers.

9

Centralized Payments and Reconciliation Cell (CPRC) to handle Reconciliation, Settlement and Disputes of all Digital Channels transactions.





























# Financial strength of the Bank



# Highlights - Q4 FY20

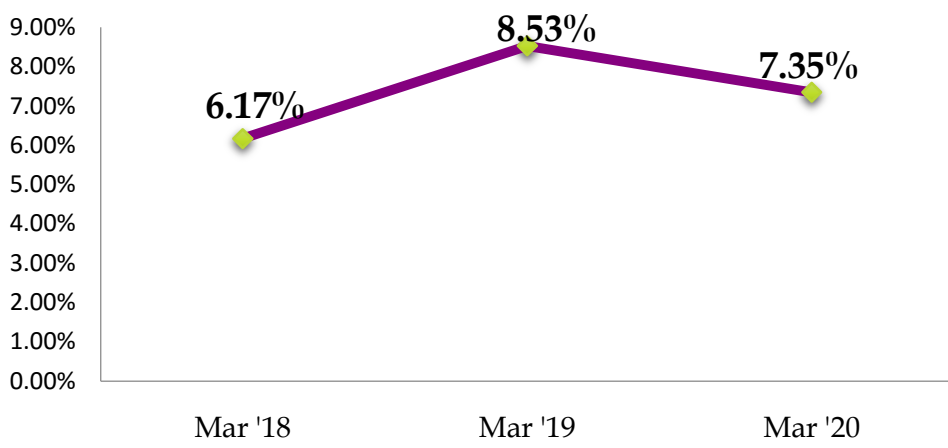
3 Months

12 Months

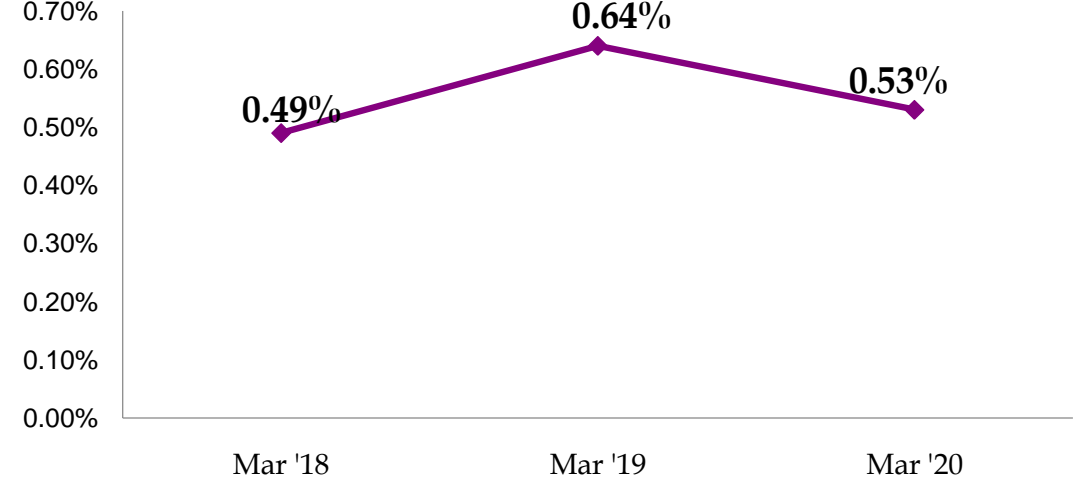
KPAs	Q4 FY 20	Q4 FY 19	FY '20	FY '19	(₹ crs)
Turnover	 1,28,749	1,23,280	 1,28,749	1,23,280	
Asset size	 83,313	79,046	 83,313	79,046	
Operating profit	 391.54	324.23	 1,656.77	1,449.81	
Net profit	 27.31	61.73	 431.78	477.24	
Return on Asset	 0.13%	0.32%	 0.53%	0.64%	
Earning per Share (* not annualized)	 * 0.88	* 1.99	 13.89	15.35	
Return on Equity	 1.81%	4.29%	 7.35%	8.53%	
Net Interest Income	 529.30	480.88	 2,030.36	1,905.12	
Net Interest Margin	 2.86%	2.87%	 2.84%	2.93%	
Gross NPA	 4.82%	4.41%	 4.82%	4.41%	
Net NPA	 3.08%	2.95%	 3.08%	2.95%	
Cost to Income	 59.62%	57.97%	 51.65%	50.13%	
CRAR (Basel III)	 12.66%	13.17%	 12.66%	13.17%	

# Return and Capital Adequacy Ratios

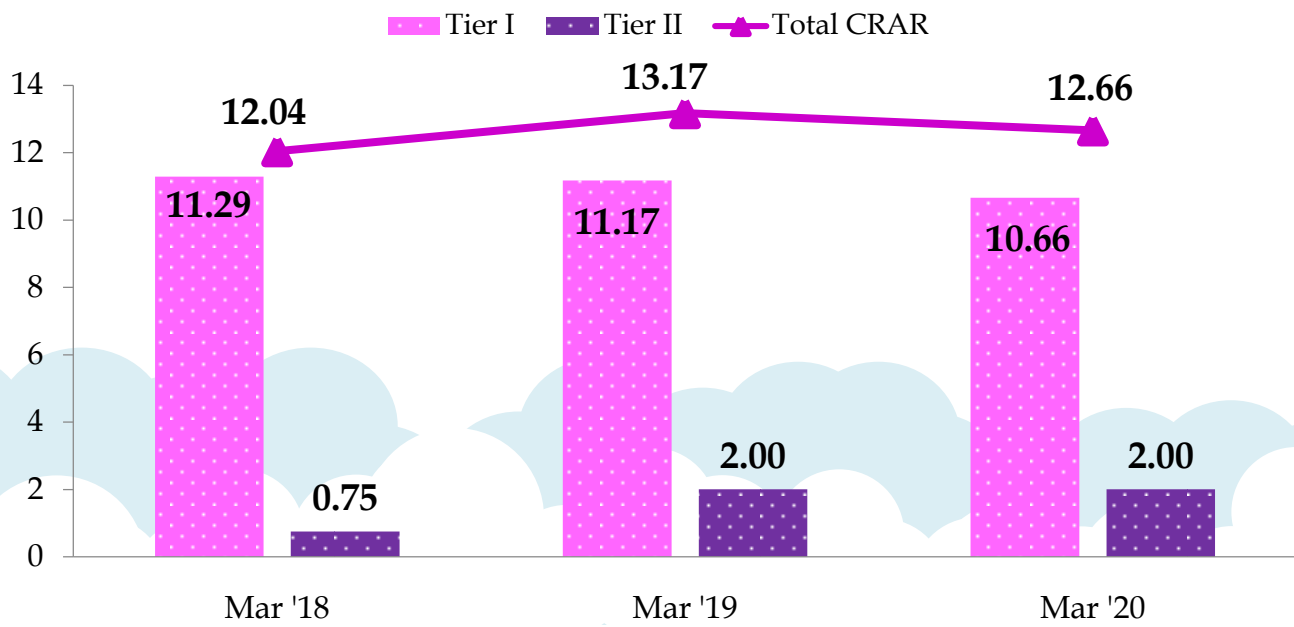
Return on Equity (%) (after tax)



Return on Assets (%) (after tax)

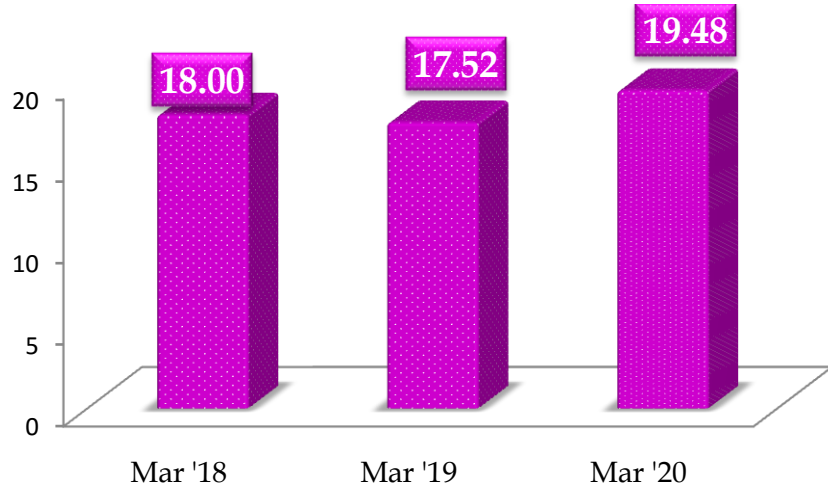


Capital Adequacy (%) - Basel III

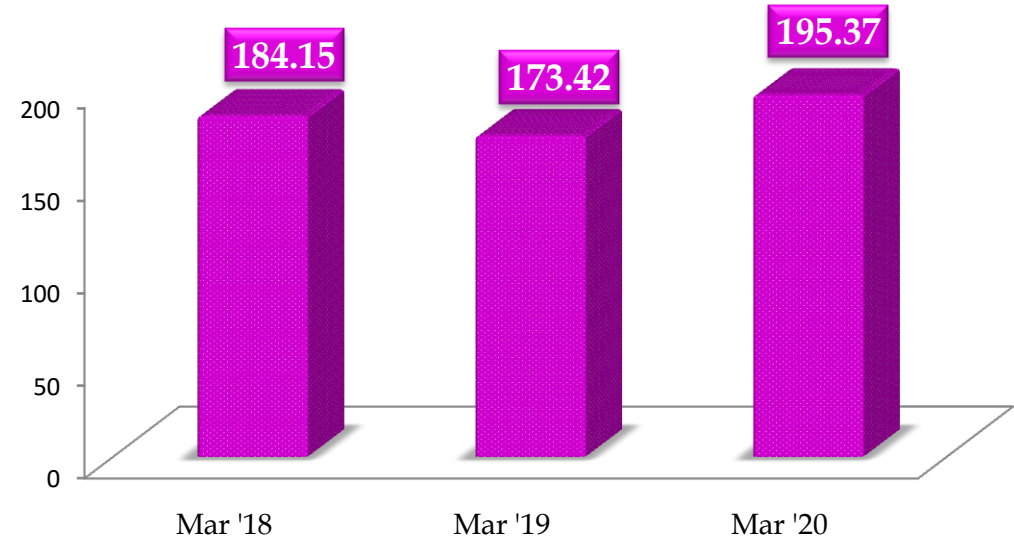


# Productivity ratios

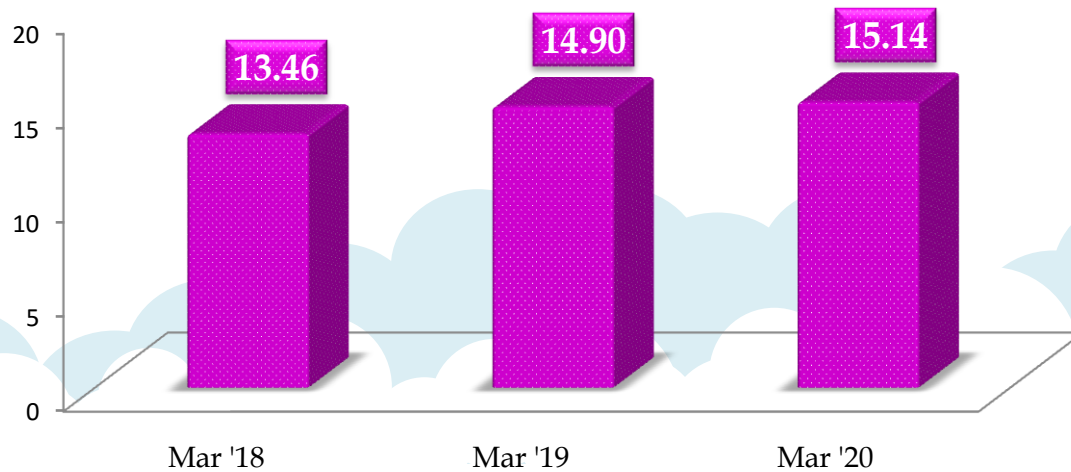
## Operating Profit per employee (₹ lakh)



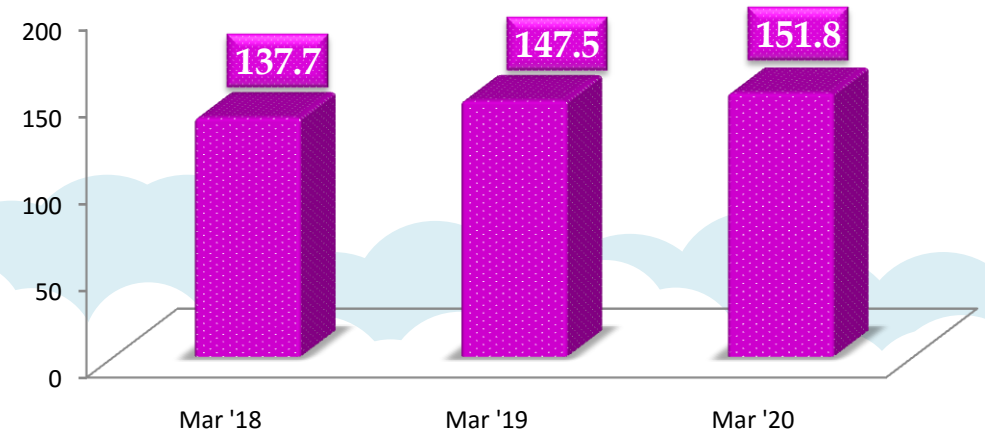
## Operating Profit per branch (₹ lakh)



## Business per employee (₹ crs)



## Business per branch (₹ crs)

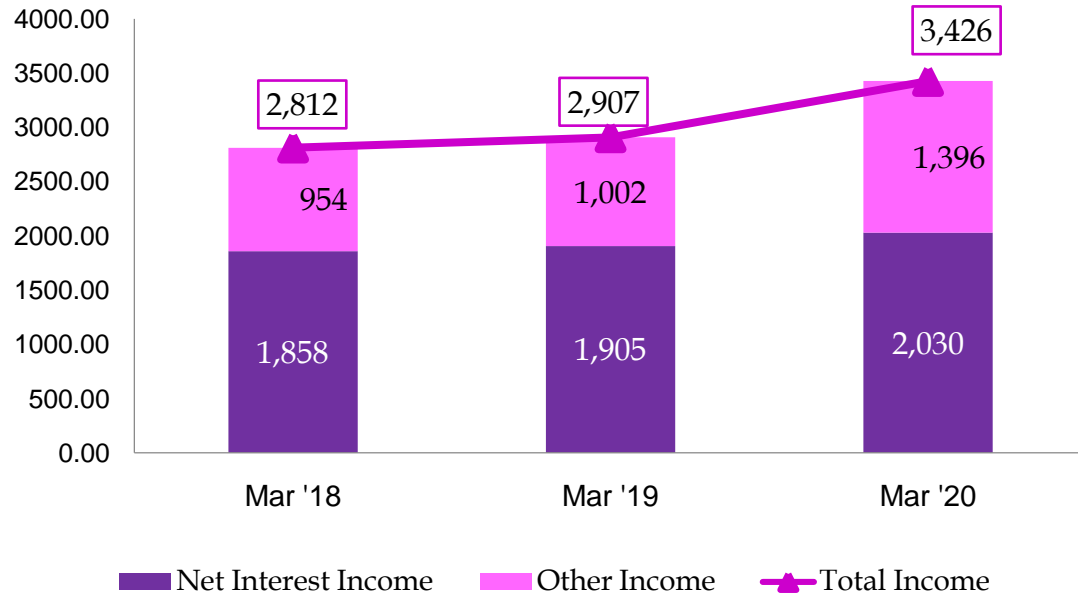


# Financial Performance

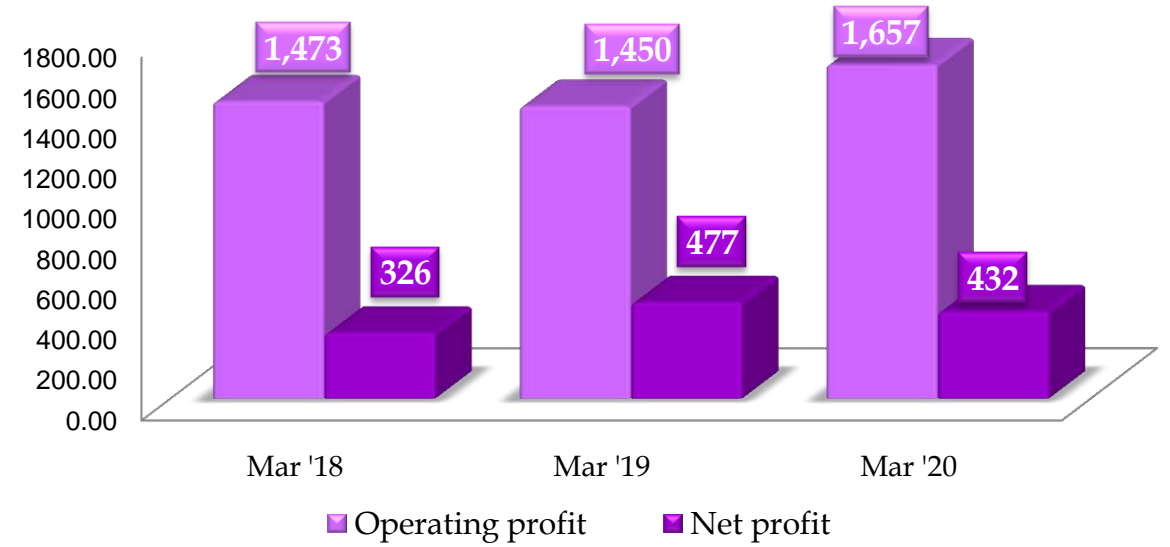


# Income & Profit

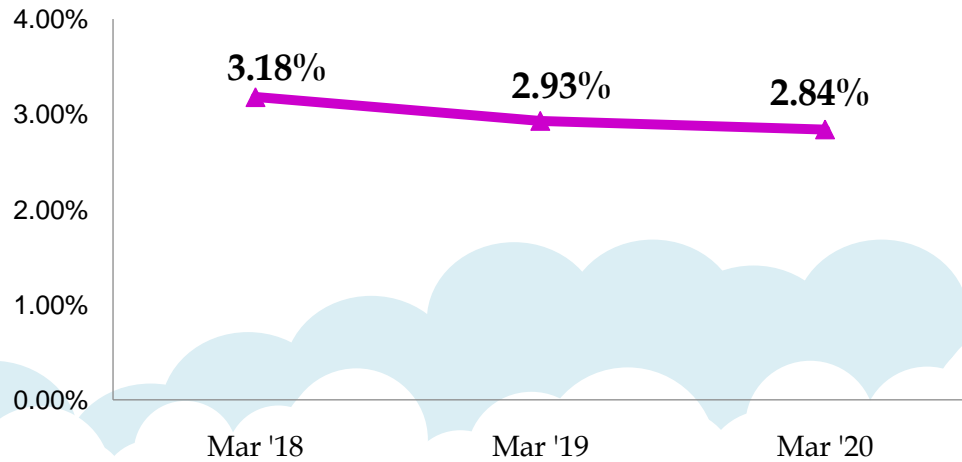
## Net Income (₹ crs)



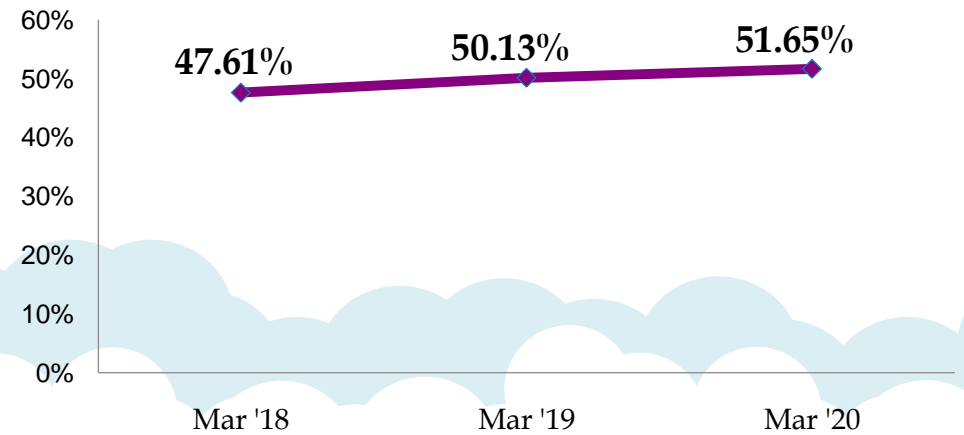
## Operating and Net Profit (₹ crs)



## Net Interest Margins (%)

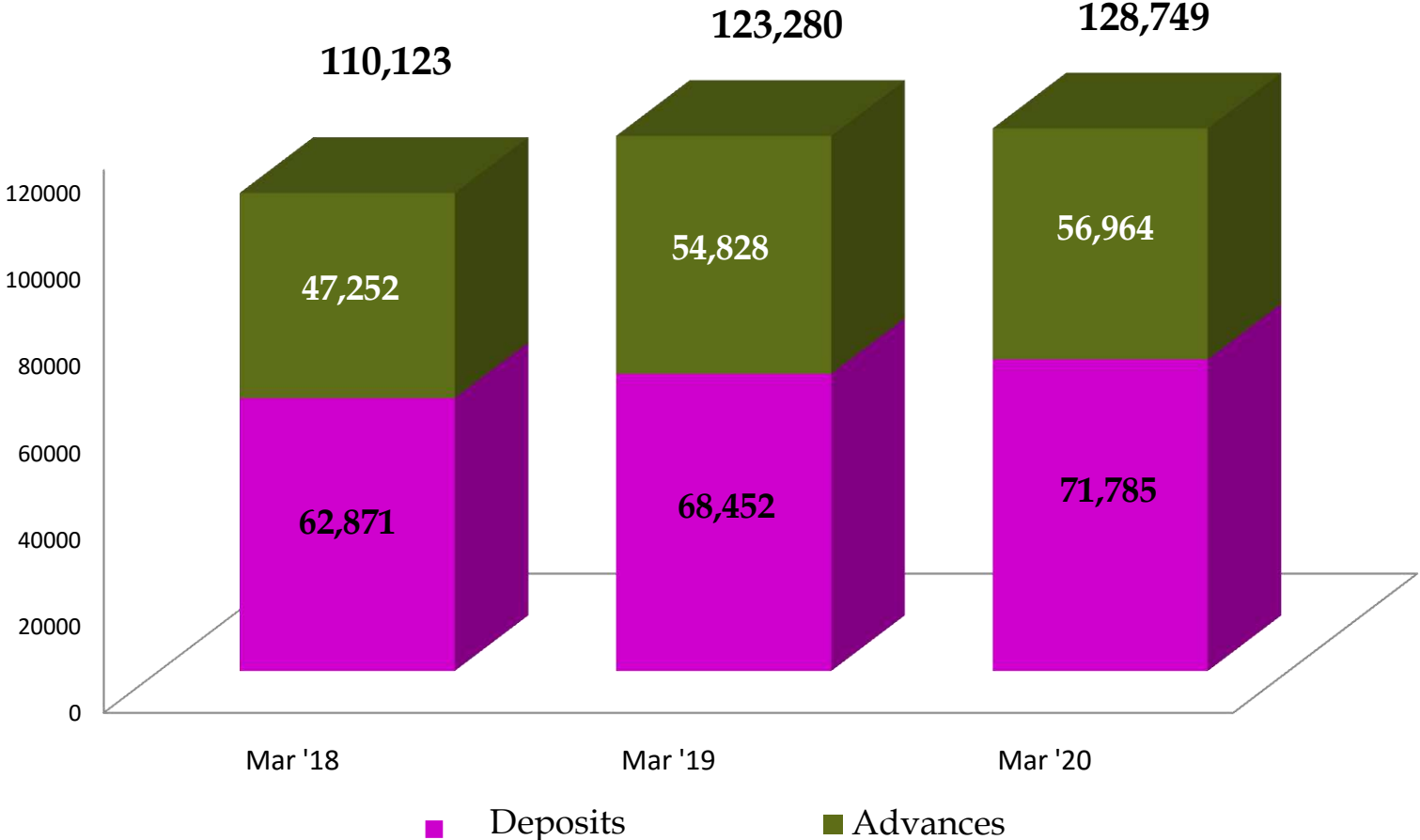


## Cost to Income Ratio (%)



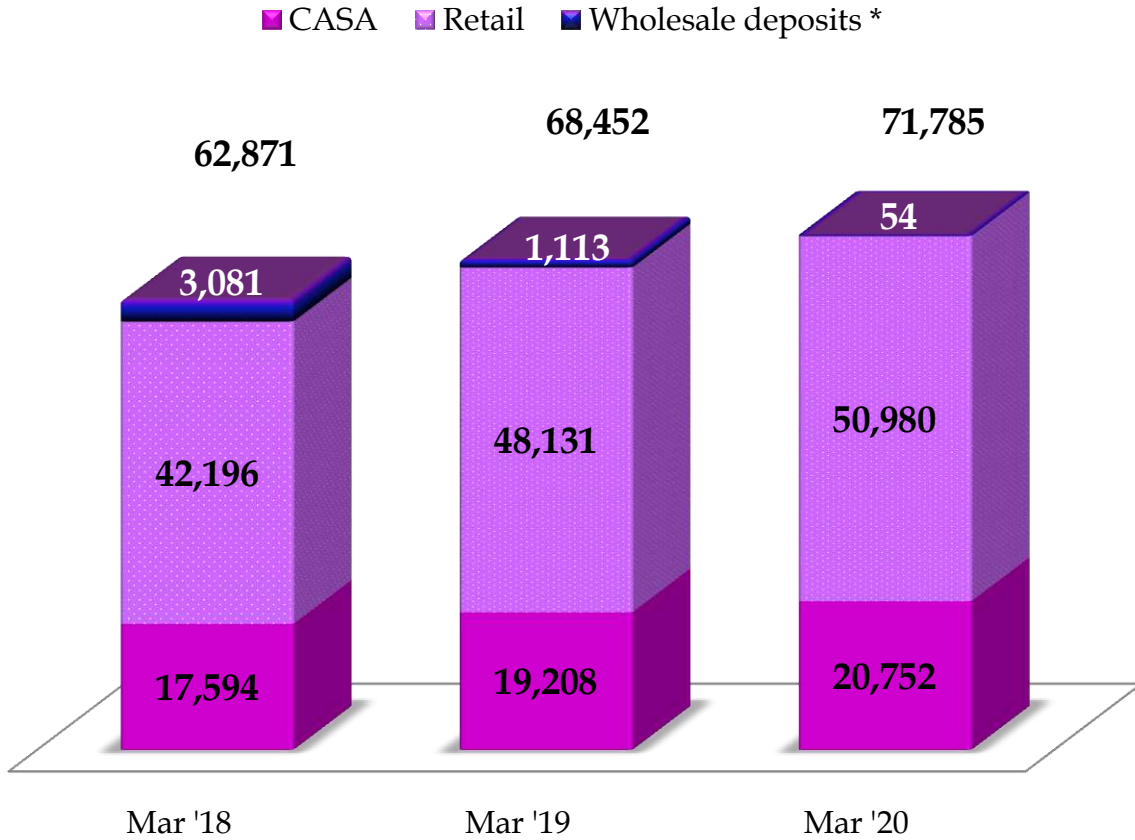
# Business size

Business Turnover (₹ crs)

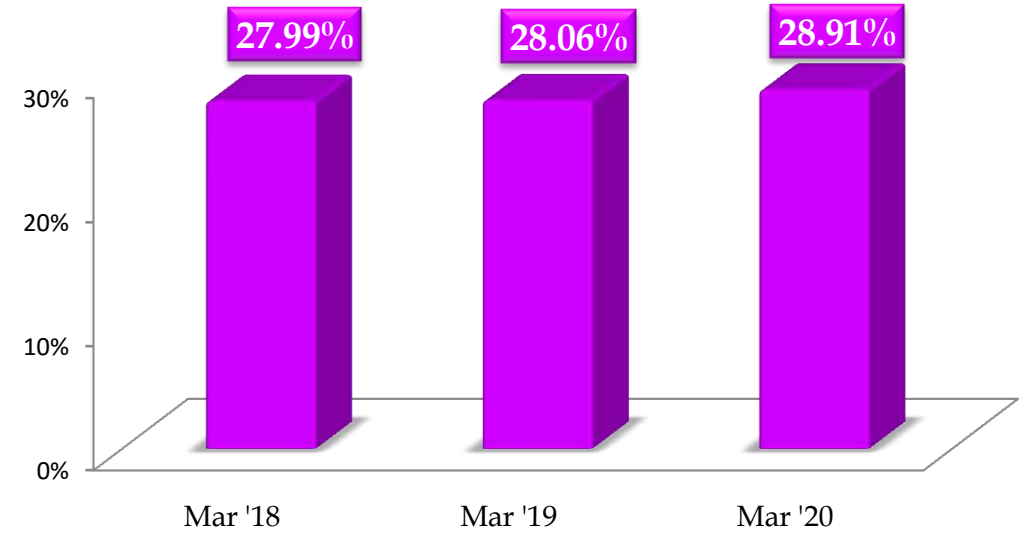


# Deposits

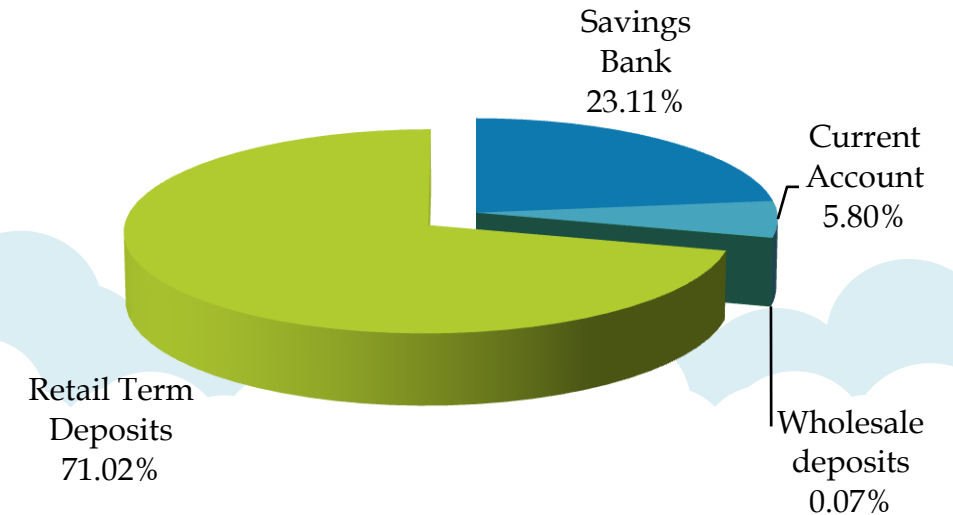
Deposits (₹ crs)



CASA share to total Deposits



Deposits break up (Mar '20)

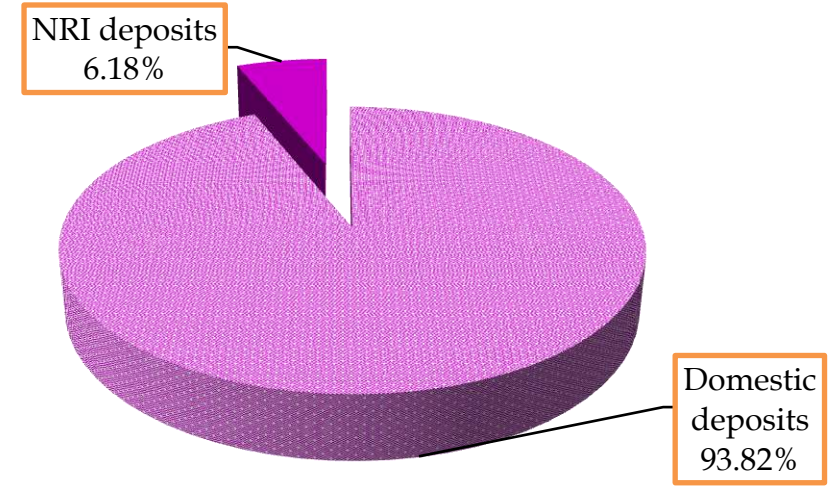
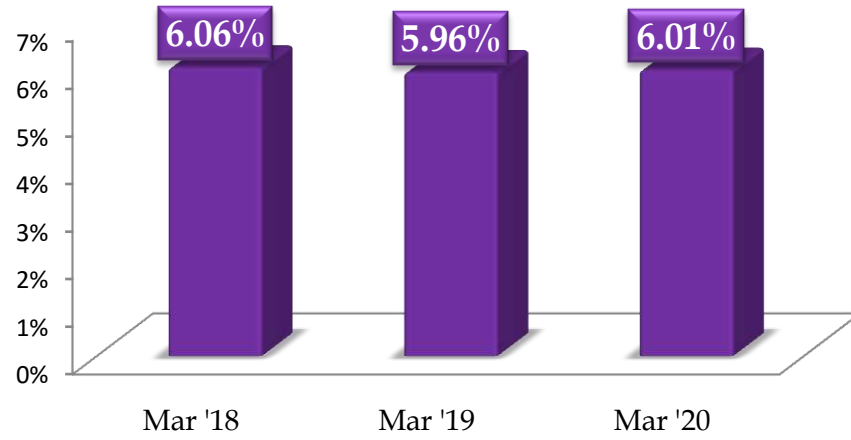


\* Wholesale deposits = Purchase liability + Certificates of deposit + Interbank deposits

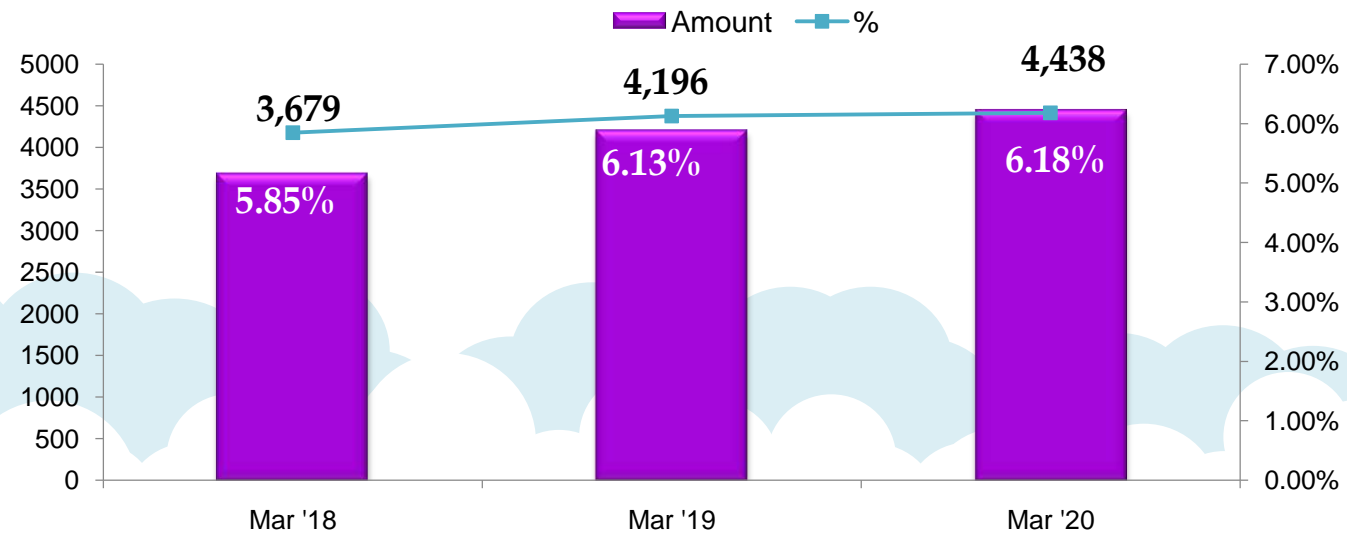


# Deposits

## Cost of Deposits

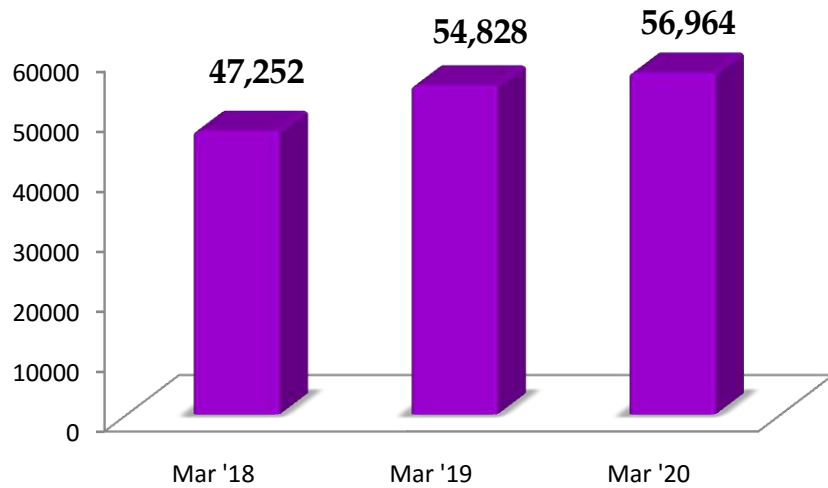


## NRI Deposits (₹ crs)



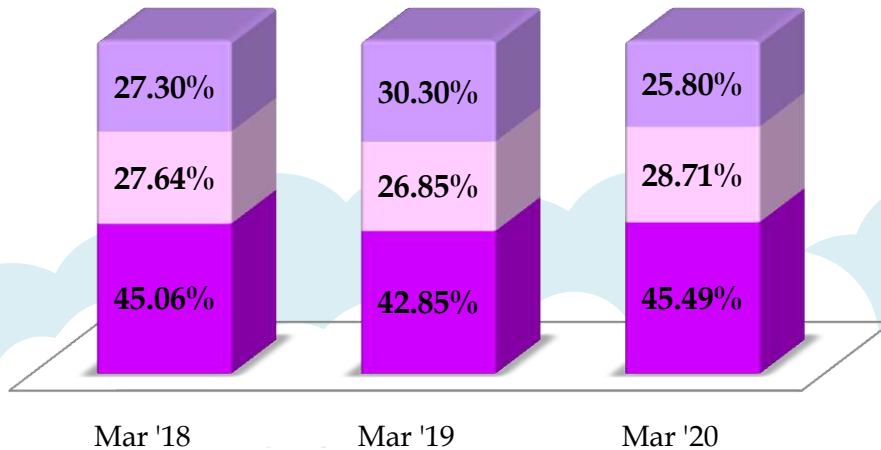
# Advances

Advances [Net] (₹ crs)

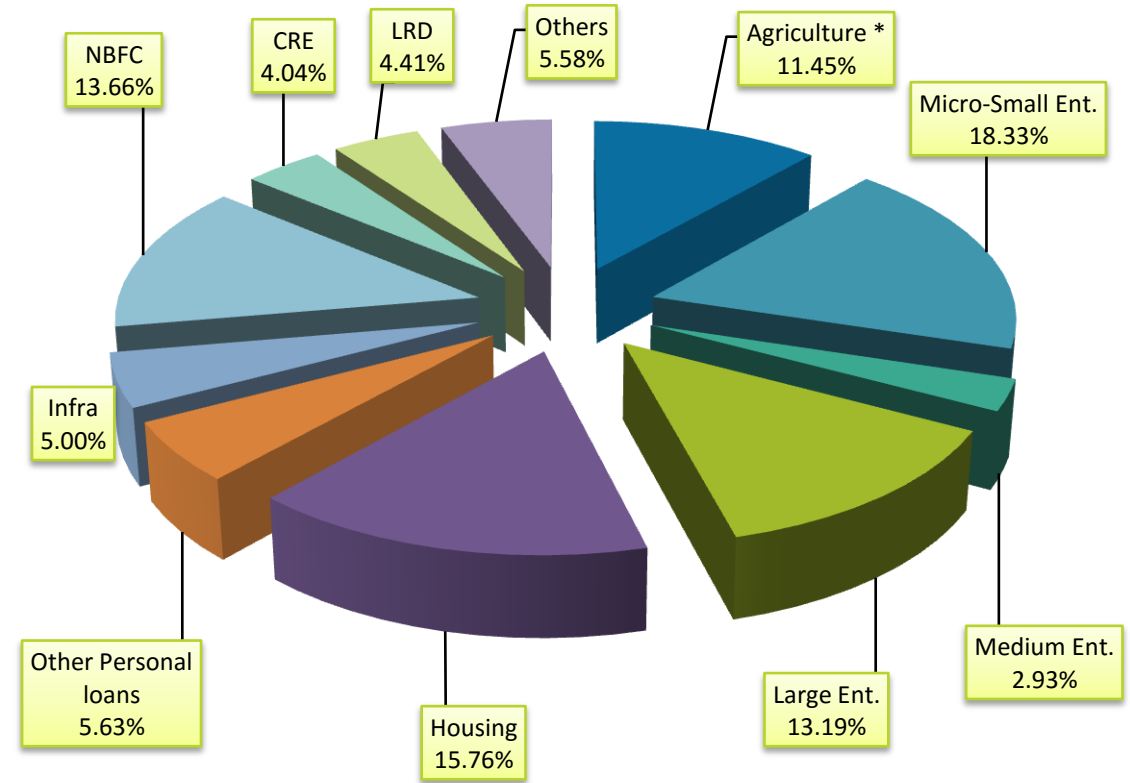


Retail & Corporate Advances (%)

- Retail (upto 5 crore)
- Mid Corporate (> 5 crore & upto 100 crore)
- Corporate (> 100 crore)



Segmentation of Gross Advances (Mar '20)



\* However, this works out to 14.99% of the ANBC.

## COVID-19 Moratorium Availment - Position as on 31.05.2020

Category	% of borrowers who have availed moratorium	
	Number wise %	o/s Amount wise %
Agri	19.34%	39.98%
Micro (Industry/Service)	64.40%	61.37%
Small (Industry/Service)	64.23%	61.60%
Medium (Industry/Service)	66.32%	59.33%
Retail	45.92%	52.91%
Corporate	56.55%	34.74%
<b>Grand Total</b>	<b>34.67%</b>	<b>46.62%</b>

Rating	No of Borrowers	Balance O/s (in cr)	% to GBC	Of which, NPA		SMA2		borrowers availed Moratorium		
				no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	% share to Std. Adv.
AAA	24 (22)	7,219 (7,925)	12.44 (14.23)	-	-	-	-	-	-	-
AA	35 (44)	4,214 (6,285)	7.26 (11.28)	-	-	-	-	8	1,248	29.62%
A	35 (37)	1,530 (1,789)	2.64 (3.21)	-	-	-	-	8	359	23.43%
BBB	79 (80)	2,290 (1,860)	3.95 (3.34)	- (1)	- (31)	-	-	26	745	32.55%
BB	78 (72)	1,491 (1,720)	2.57 (3.09)	4 (1)	97 (25)	1	10	31	735	52.73%
B	60 (33)	902 (488)	1.55 (0.88)	2 (2)	80 (91)	-	-	20	338	41.11%
C	3 (1)	21 (13)	0.04 (0.02)	- (1)	- (13)	-	-	-	-	-
D	32 (23)	1,422 (832)	2.45 (1.49)	18 (10)	872 (638)	-	-	9	537	97.71%
<b>Total</b>	<b>346 (312)</b>	<b>19,089 (20,912)</b>	<b>32.89 (37.55)</b>	<b>24 (15)</b>	<b>1,048 (798)</b>	<b>1</b>	<b>10</b>	<b>102</b>	<b>3,962</b>	<b>21.96%</b>

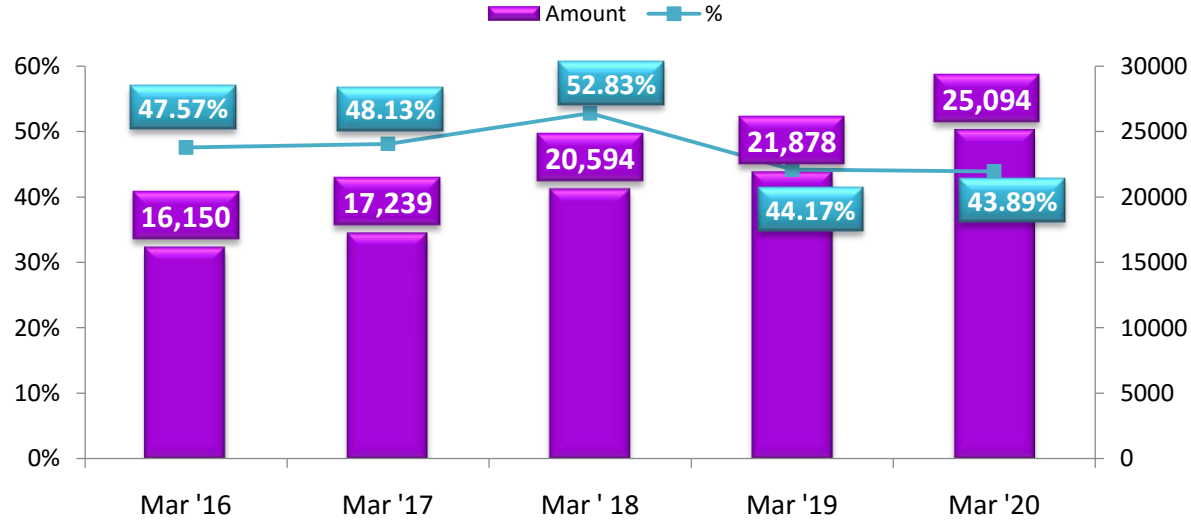
# Advances

## External rating wise NBFC Portfolio as of Mar '20

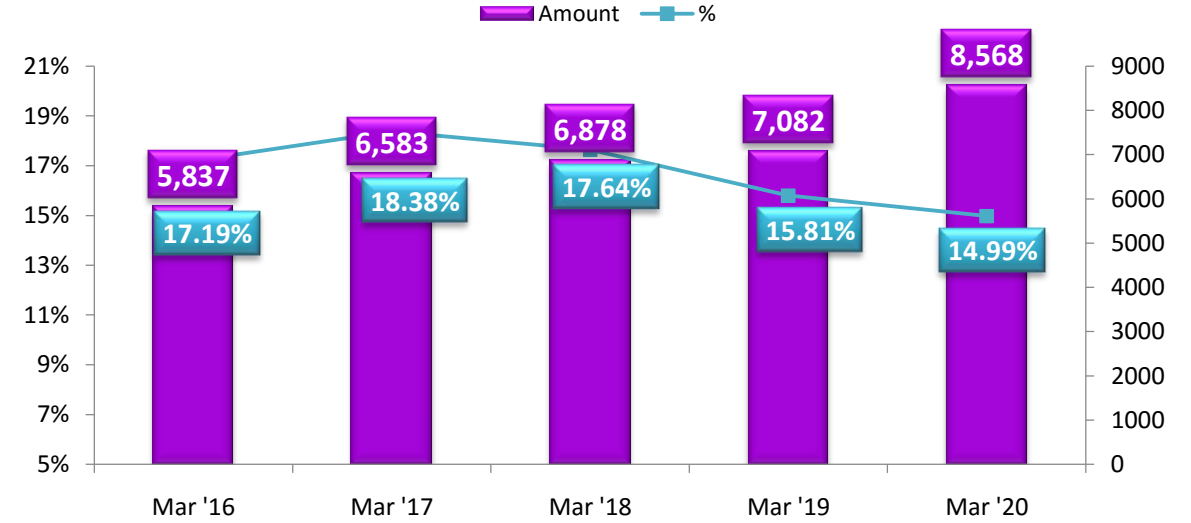
Rating	No of Borrowers	Balance O/s (in cr)	% to GBC	Of which, NPA		SMA2		borrowers availed Moratorium		
				no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	% share to Std. Adv.
AAA	17	5,022	8.65	-	-	-	-	-	-	-
AA	23	2,908	5.01	-	-	-	-	5	820	28.21%
A	10	232	0.40	-	-	-	-	1	20	8.66%
BBB	2	9	0.02	-	-	-	-	-	-	-
BB	1	2.5	0.004	-	-	-	-	-	-	-
B	1	11	0.02	-	-	-	-	-	-	-
C	-	-	-	-	-	-	-	-	-	-
D	3	317	0.55	3	317	-	-	-	-	-
<b>Total</b>	<b>57</b>	<b>8,502</b>	<b>14.65</b>	<b>3</b>	<b>317</b>	<b>NIL</b>	<b>NIL</b>	<b>6</b>	<b>840</b>	<b>10.27%</b>

# Advances

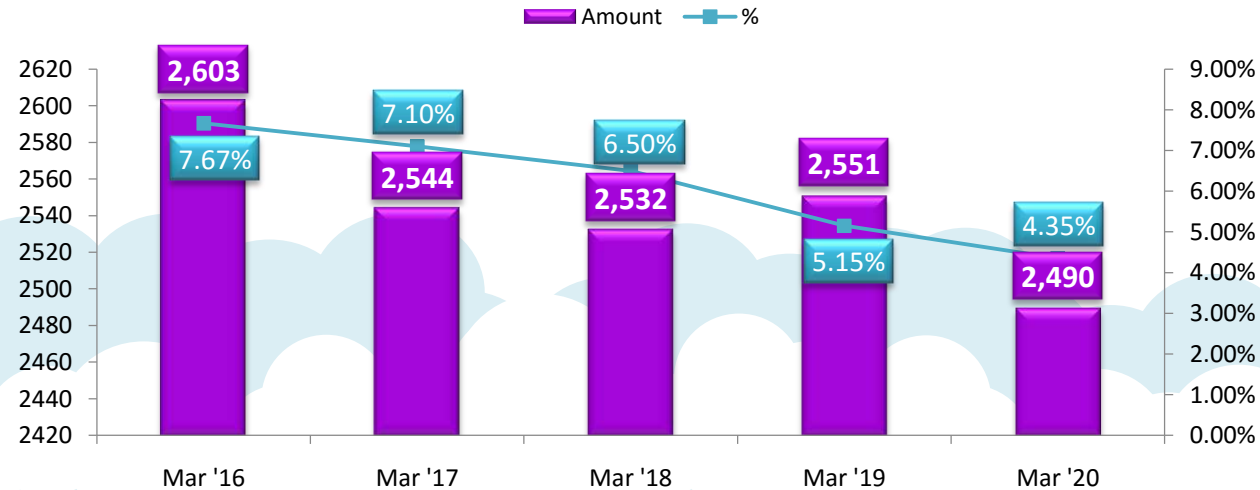
## Priority Sector Advances (₹ crs)



## Agriculture Advances (₹ crs)

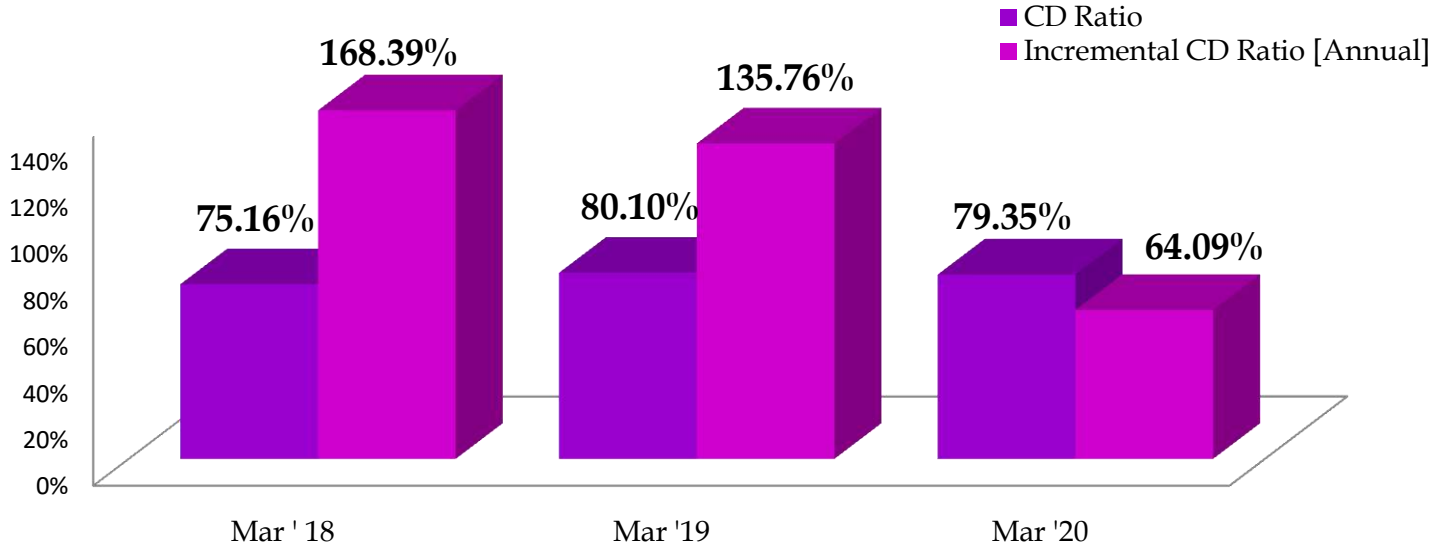


## Advances to Weaker Section (₹ crs)

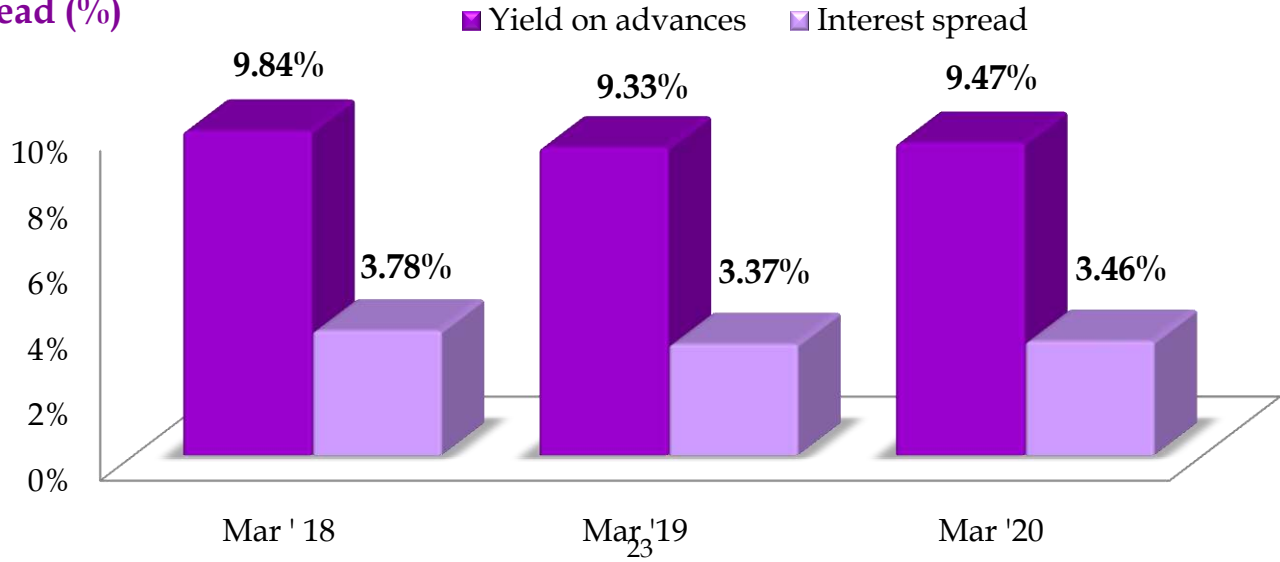


# CD Ratio & Yield on Advances

Credit Deposit ratio (%)

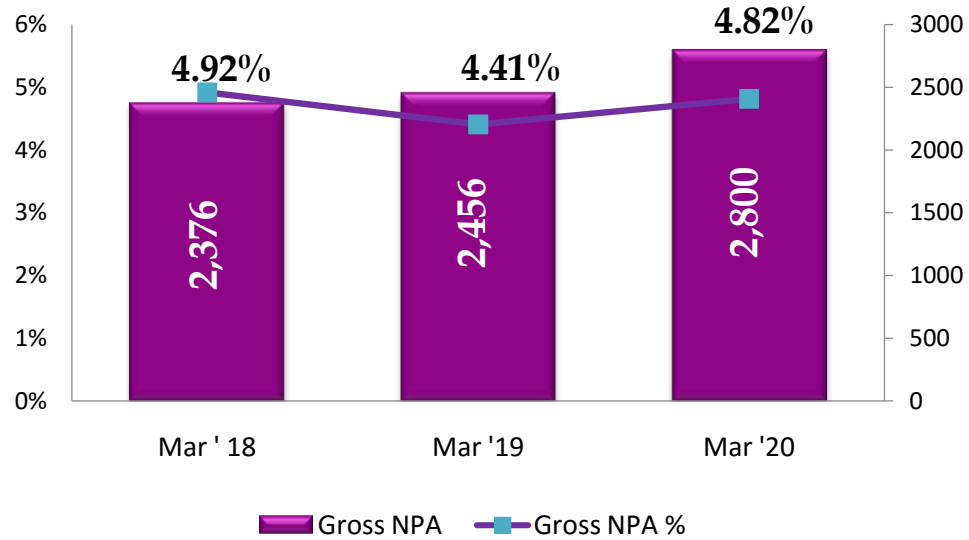


Yield on Advances & Interest Spread (%)

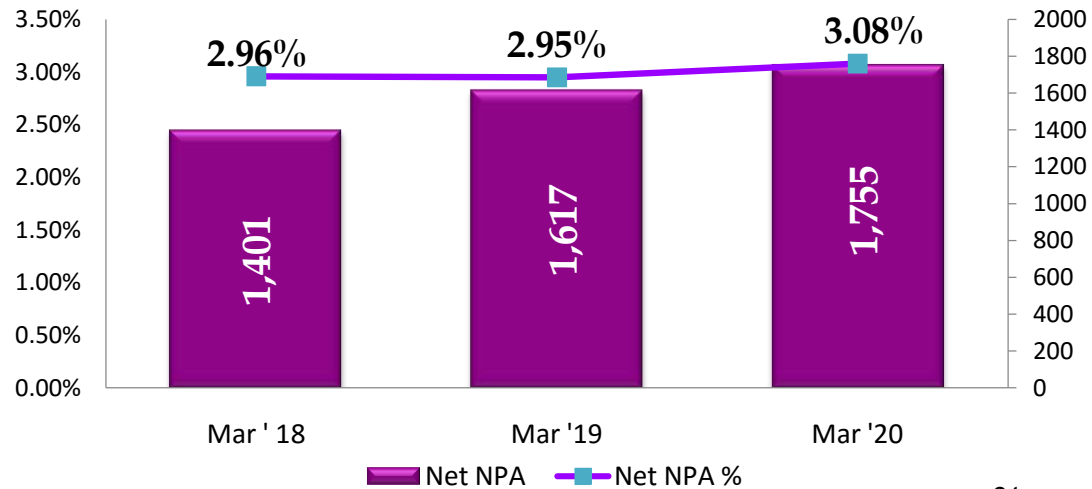


# Asset Quality

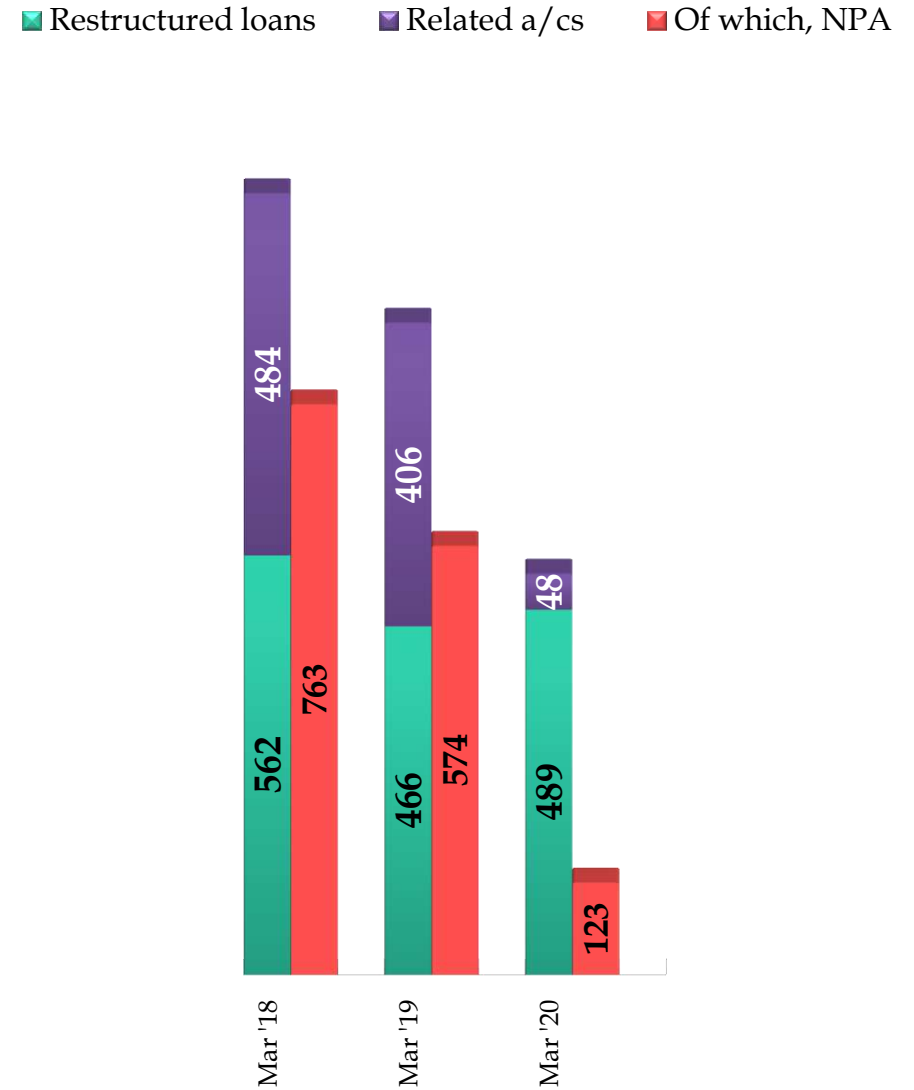
## Gross NPAs (₹ crs)



## Net NPAs (₹ crs)



## Restructured loans & related accounts





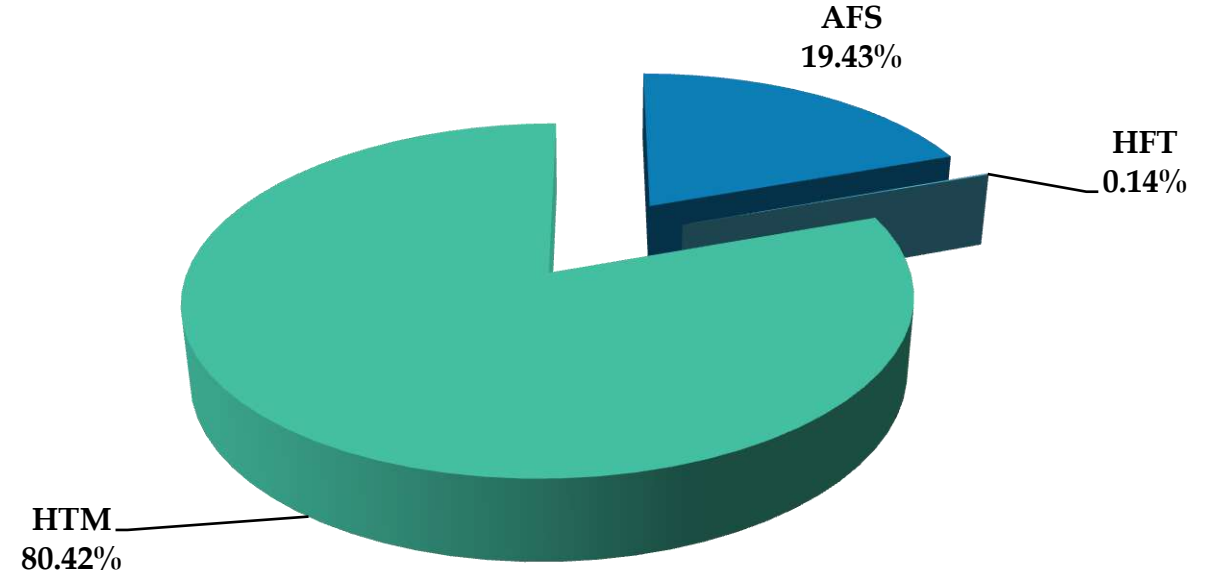
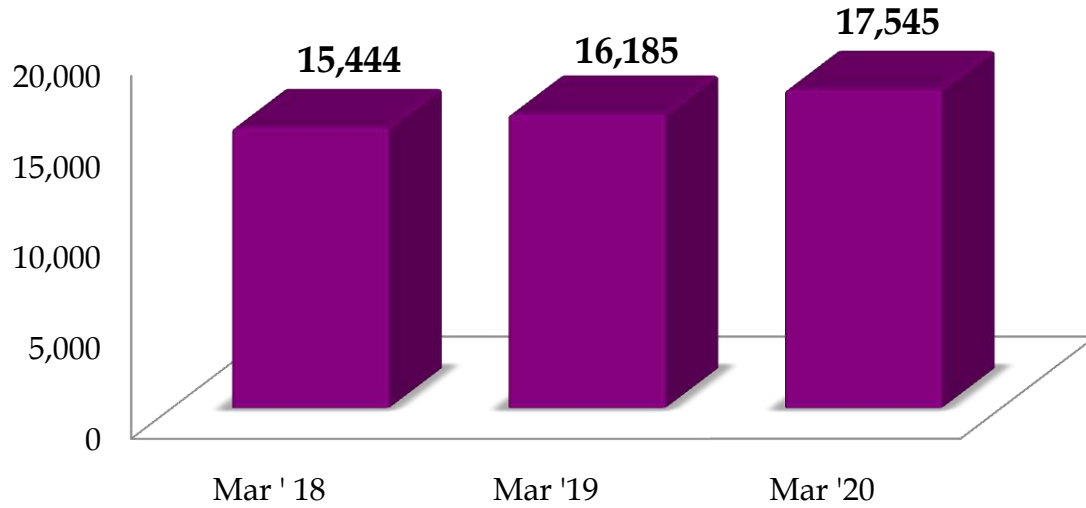
# Asset Quality

	FY18	FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	FY20
<b>Opening GNPA</b>	1581.59	2376.07	2456.38	2437.53	2594.27	2777.46	2456.38
<b>Addition</b>	2119.87	1447.86	526.02	530.95	637.54	304.07	1998.58
<b>Fresh slippages</b>	2088.19	1415.43	525.98	494.80	606.55	304.07	1931.40
<b>Slippages from existing NPA accounts</b>	31.68	32.43	0.04	36.15	30.99	0.00	67.18
<b>Reduction</b>	1325.39	1367.55	544.87	374.21	454.35	281.60	1655.03
<b>Recoveries</b>	431.50	264.80	102.39	74.99	70.74	74.77	322.87
<b>Upgradation</b>	178.14	203.48	51.97	70.69	56.29	62.37	241.32
<b>W/off</b>	715.75	899.27	390.51	228.53	327.32	144.46	1090.84
<b>Closing GNPA</b>	<b>2376.07</b>	<b>2456.38</b>	<b>2437.53</b>	<b>2594.27</b>	<b>2777.46</b>	<b>2799.93</b>	<b>2799.93</b>
<b>Technical w/off. Account (cumm)</b>	706.16	1434.27	1760.68	1971.10	2284.07	2172.34	2172.34
<b>Total GNPA (incl Tech w/off)</b>	3082.23	3890.65	4198.21	4565.37	5061.53	4972.27	4972.27
<b>NPA Provision (cumm)</b>	946.26	810.55	648.36	711.28	687.62	1017.31	1017.31
<b>Total Provisions (incl Tech w/off)</b>	1652.42	2244.82	2409.04	2682.38	2971.69	3189.65	3189.65
<b>Closing NNPA</b>	<b>1400.51</b>	<b>1616.71</b>	<b>1759.77</b>	<b>1863.11</b>	<b>2058.04</b>	<b>1755.01</b>	<b>1755.01</b>
<b>PCR (%)</b>	41.06%	34.18%	27.80%	28.18%	25.90%	37.32%	37.32%
<b>PCR (%) incl Tech w/off</b>	54.56%	58.45%	58.08%	59.19%	59.34%	64.70%	64.70%
<b>GNPA %</b>	<b>4.92%</b>	<b>4.41%</b>	<b>4.55%</b>	<b>4.78%</b>	<b>4.99%</b>	<b>4.82%</b>	<b>4.82%</b>
<b>NNPA %</b>	<b>2.96%</b>	<b>2.95%</b>	<b>3.33%</b>	<b>3.48%</b>	<b>3.75%</b>	<b>3.08%</b>	<b>3.08%</b>

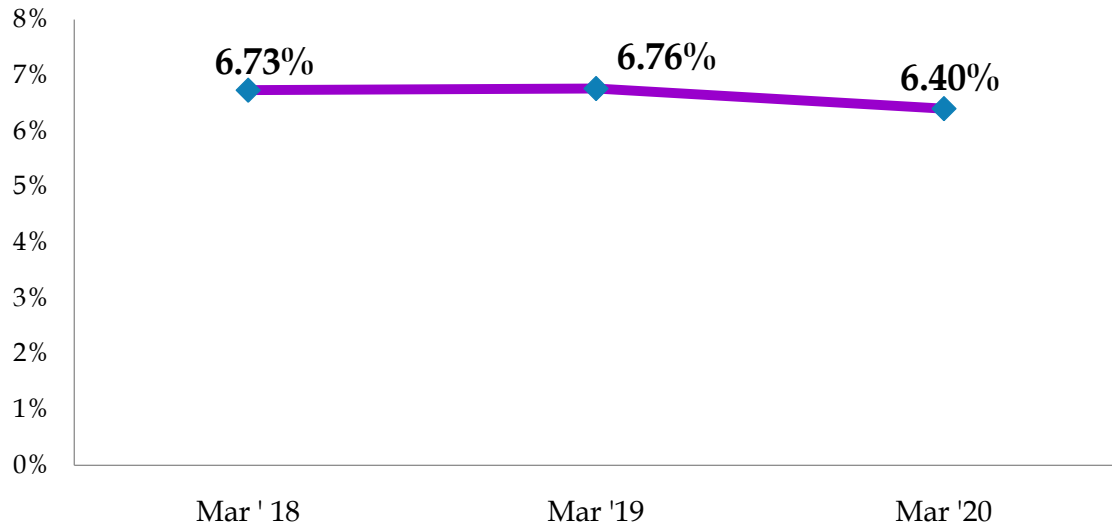
(₹ crs)

# Investments

Investments [excl. RIDF] (₹ crs)



Yield on Investments (%)

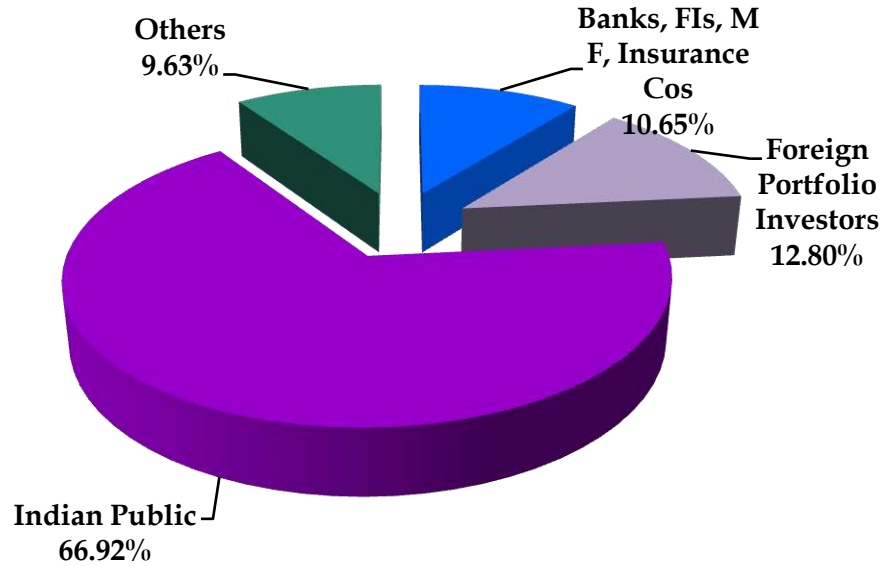


Duration

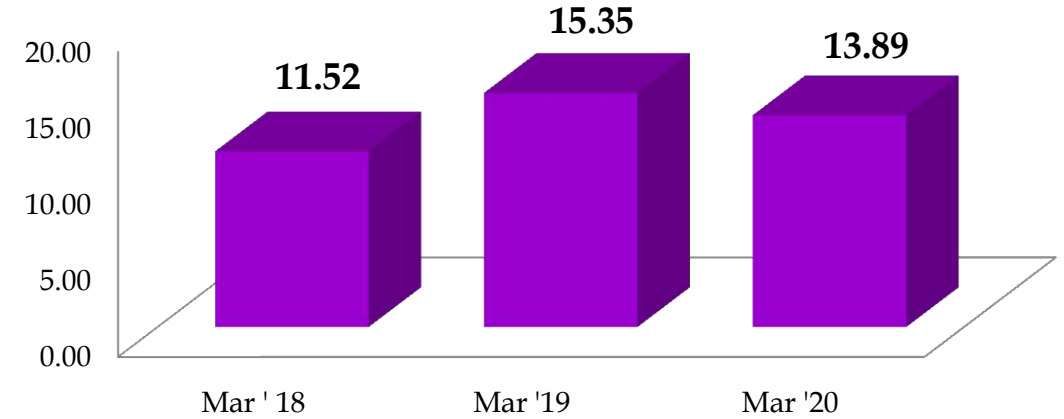
AFS	HFT	HTM	TOTAL
2.65	0.01	5.44	4.98

# Share holders' value

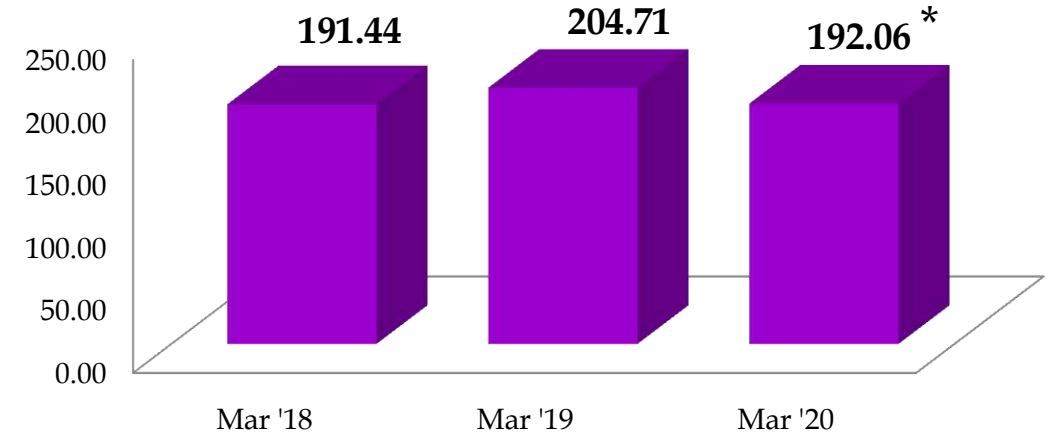
## Share holding pattern (Mar '20)



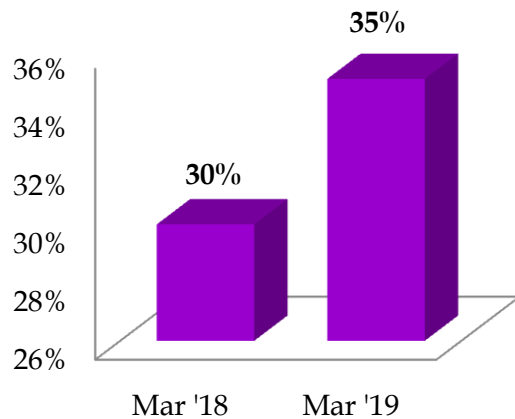
## Earning Per Share (₹)



## Book value (₹)



## Dividend (%)



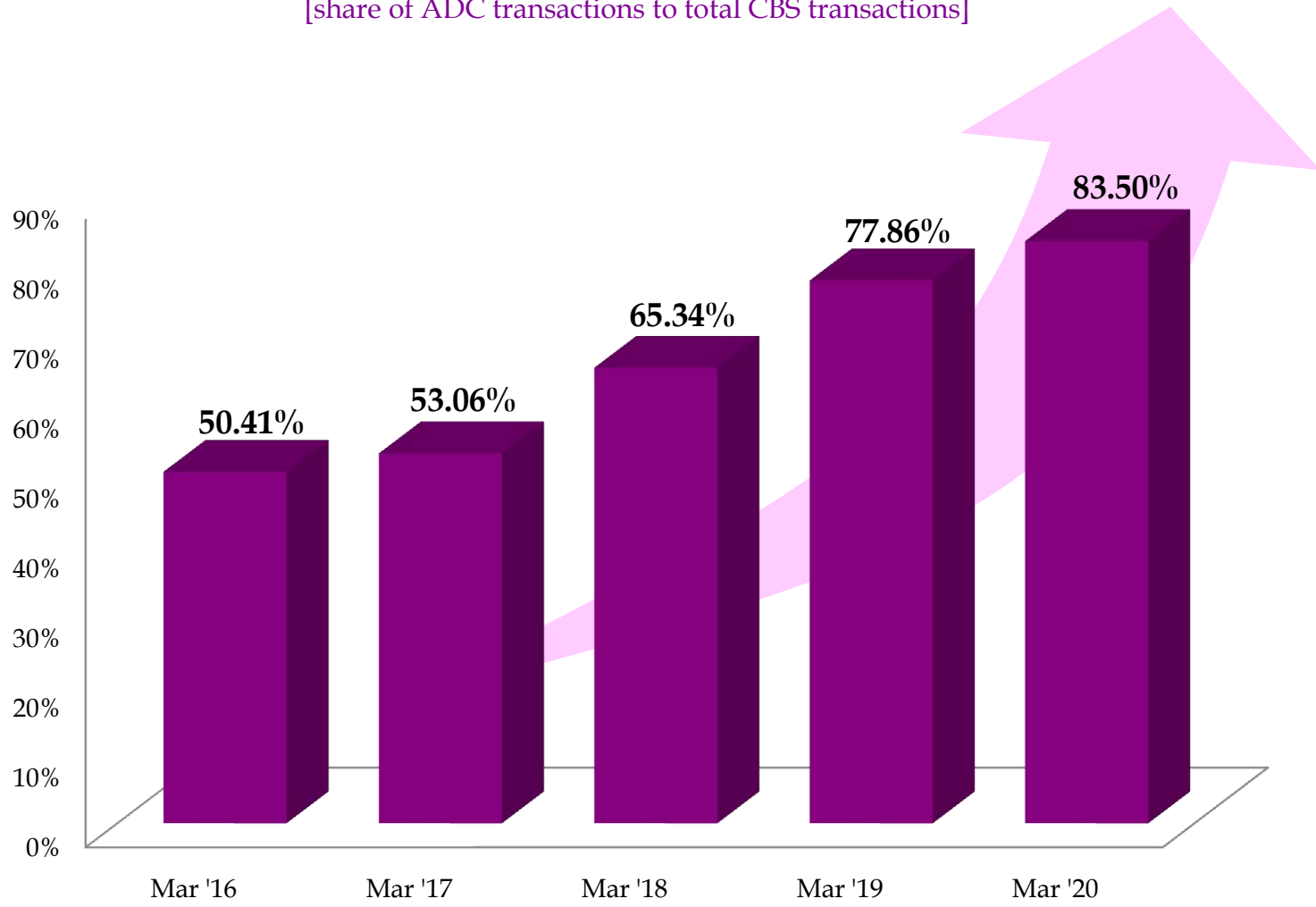
As directed by the Reserve Bank of India vide circular DOR.BP.BC.No.64/21.02.067/2019-20 dated April 17, 2020 in an environment of heightened uncertainty caused by COVID-19, with a view to conserve capital to retain capacity to support the economy and absorb losses, all scheduled commercial banks shall not make any further dividend payout from the profits pertaining to the financial year ended 31<sup>st</sup> March 2020 until further instructions. Accordingly, in spite of Bank having distributable profits for the financial year ended 31<sup>st</sup> March 2020, Board of Directors has not recommended any dividend on shares for the financial year 2019-20.

\* After considering the bonus shares issued during the FY ended 31.03.2020

# Leveraging on Technology

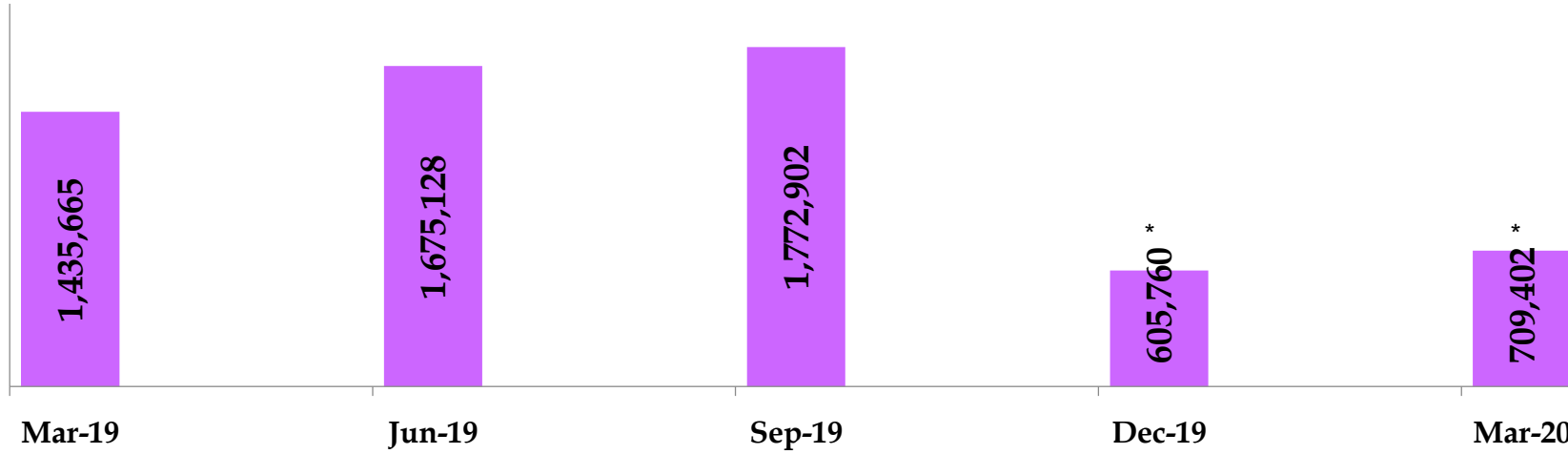
## Migration to Digital Channel

[share of ADC transactions to total CBS transactions]

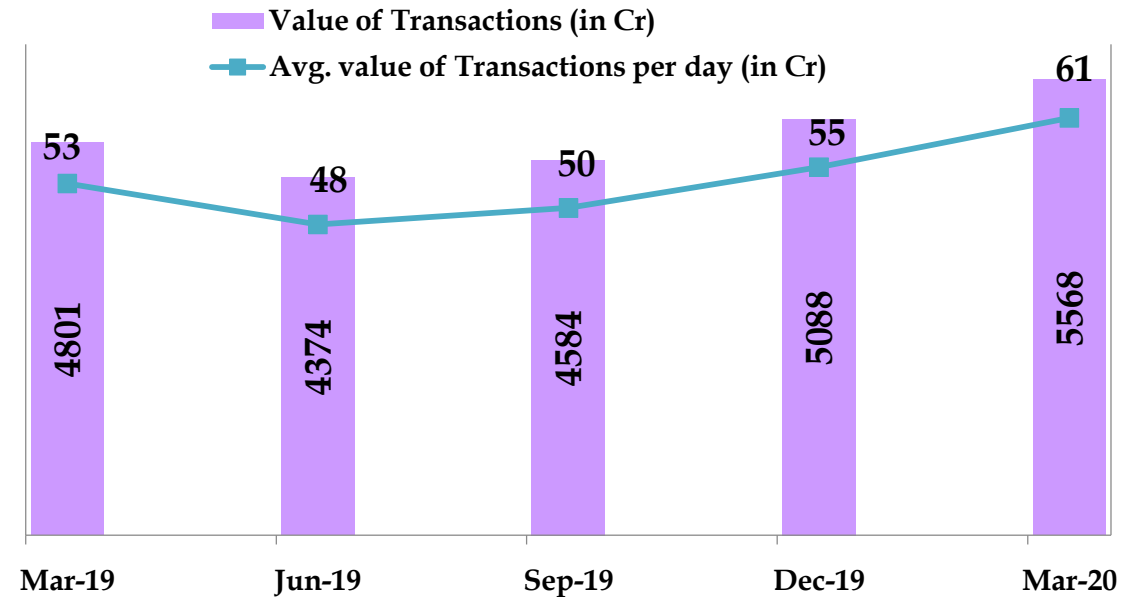
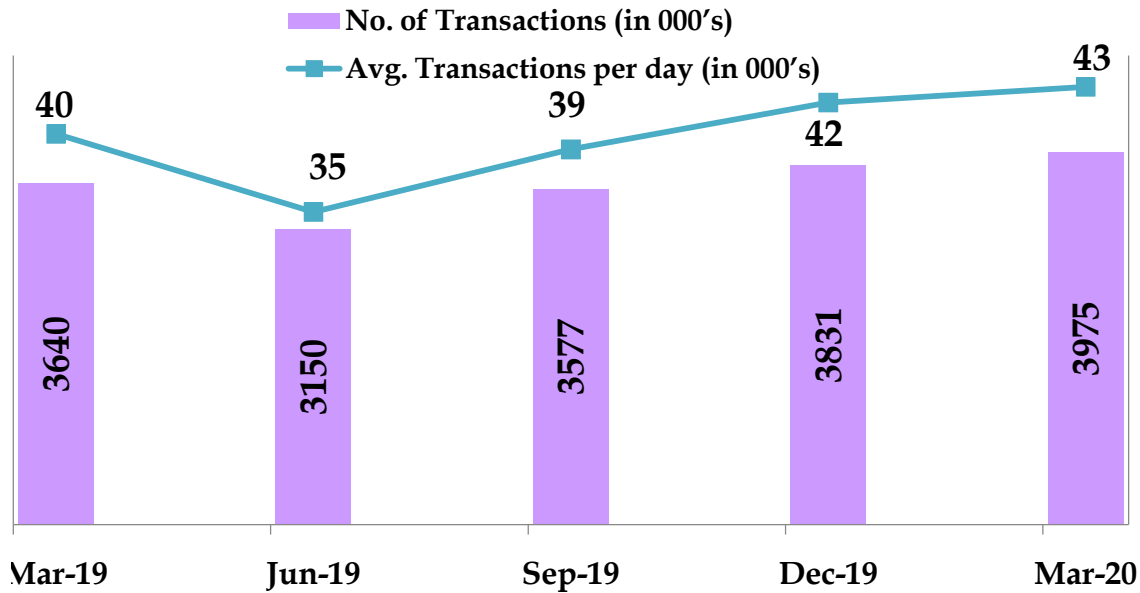


# Mobile Banking

No. of Regd users (Thousands)

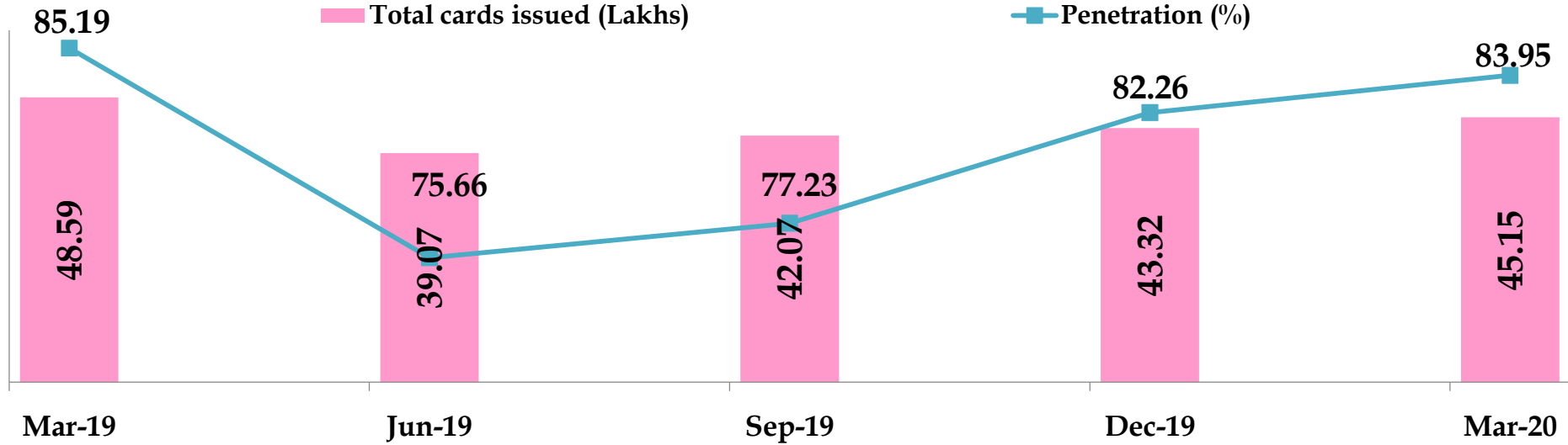


\* The decrease in Mobile banking registered users count is on account of blockage of registered user ids in old mobile app as the said service is now stopped.



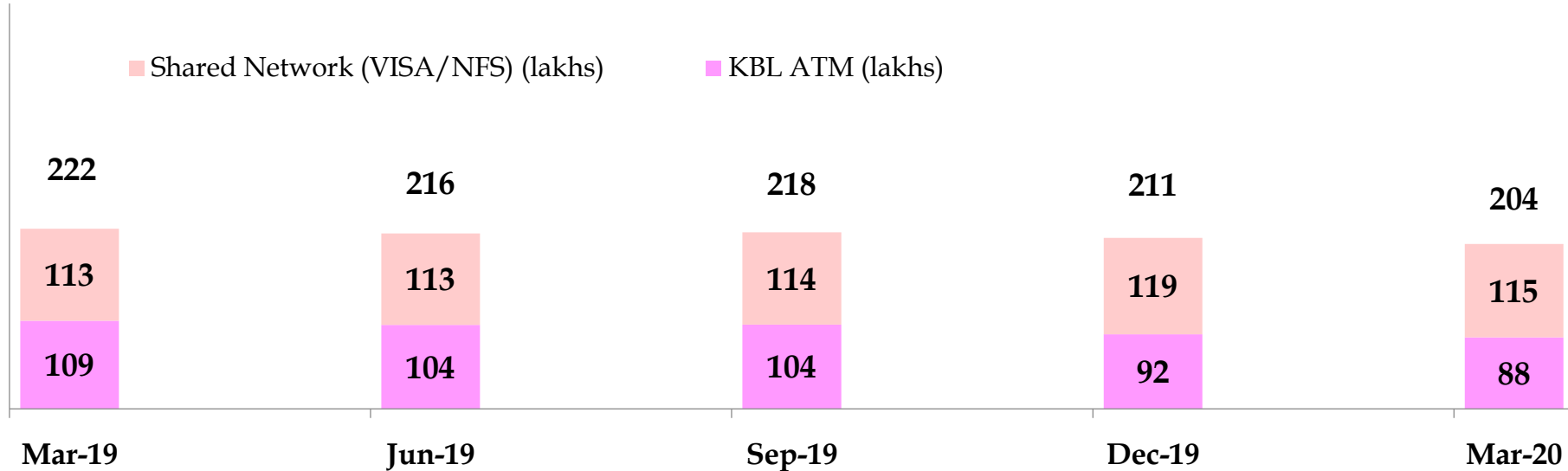
# Debit Cards

Debit cards Penetration



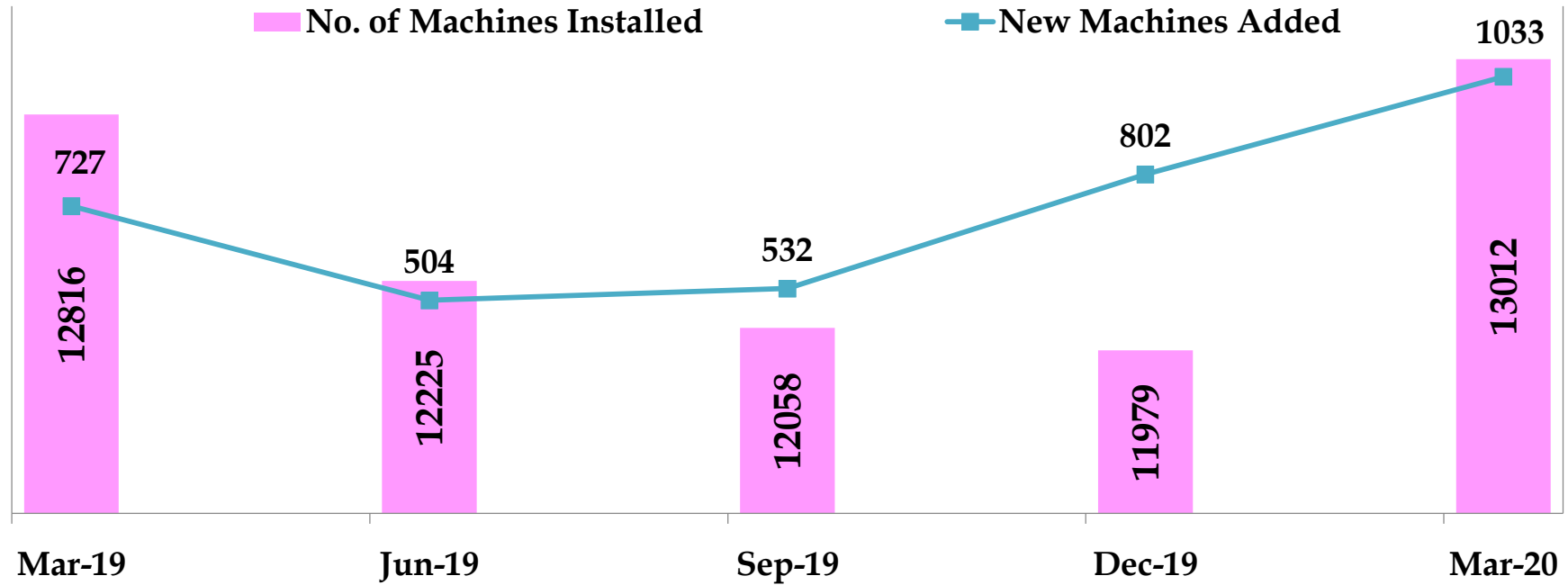
## Total ATM transactions by our Debit Card holders

Cards Usage



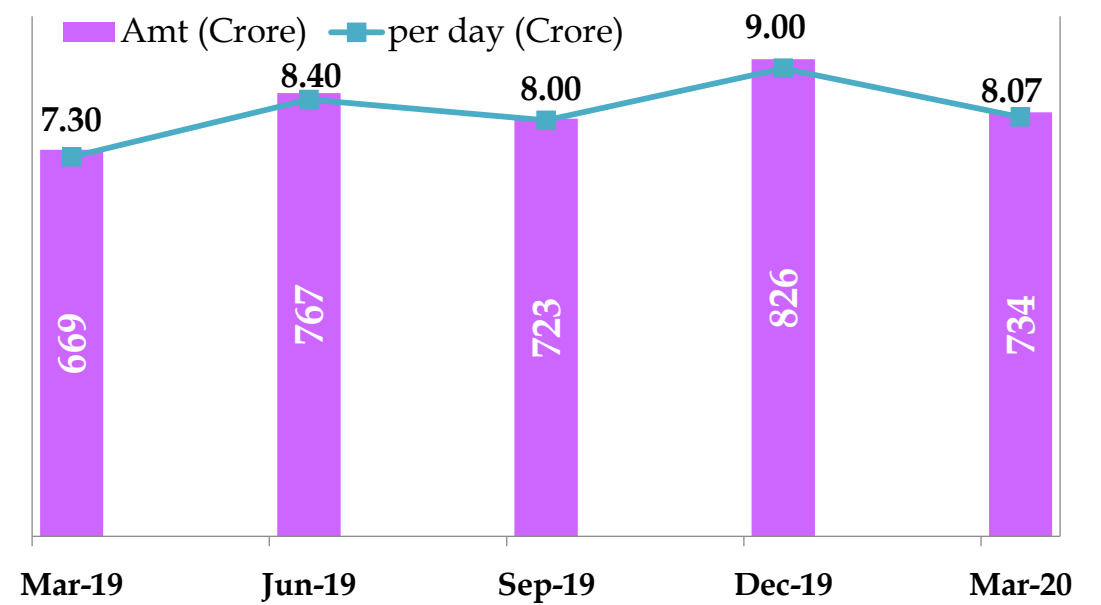
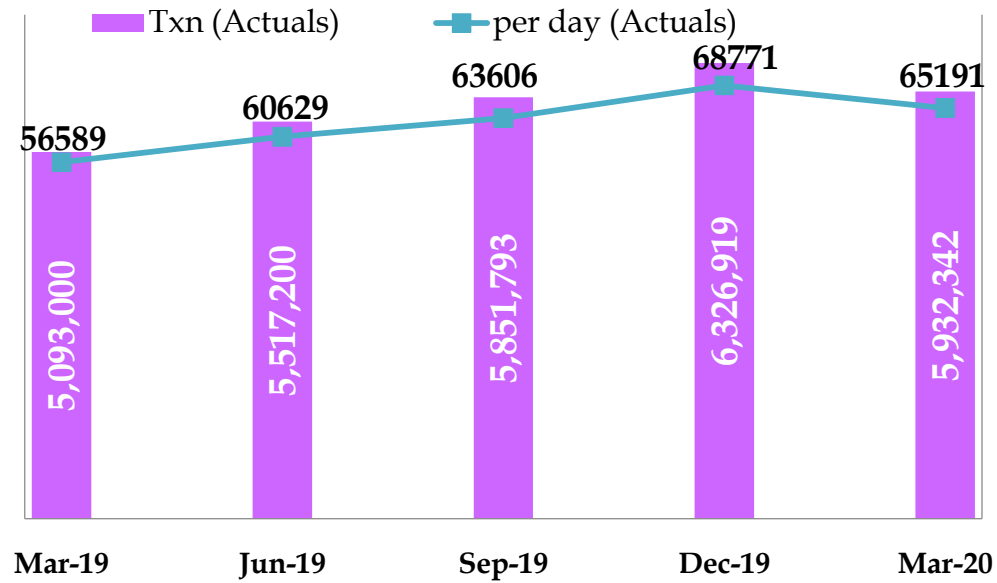
# Point of Sale (POS) Business

## POS Installation Report

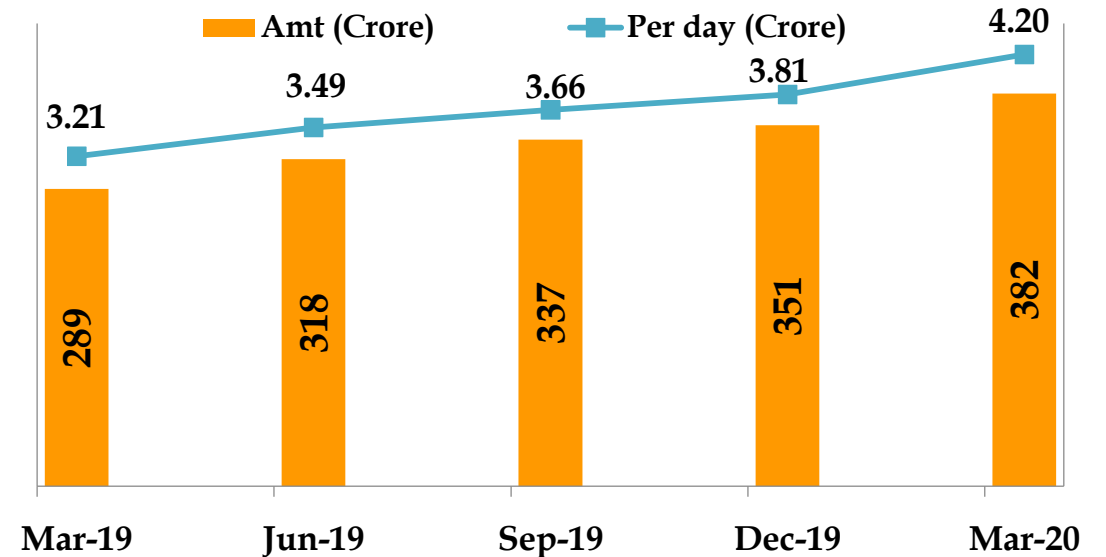
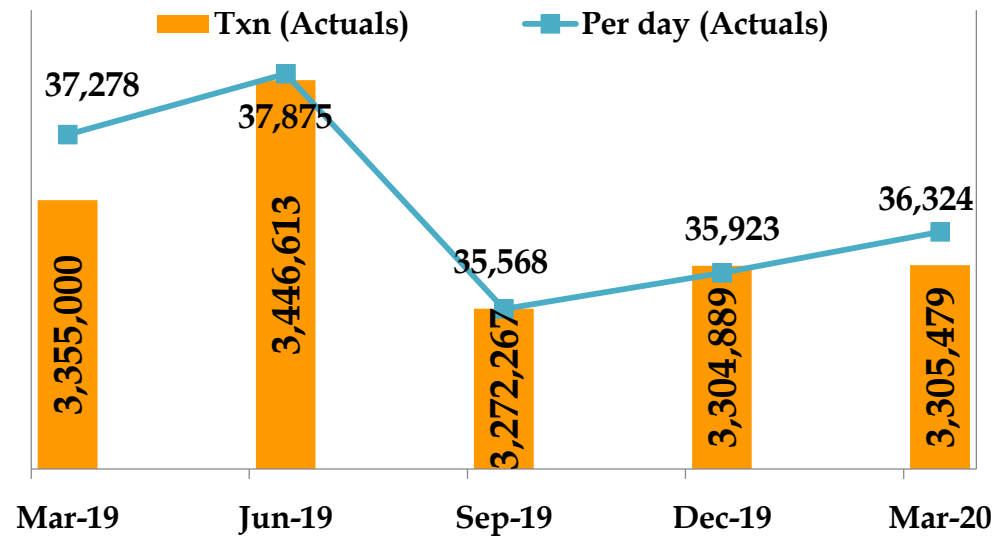


# POS & ECOM transactions

POS Transactions












ECOM Transactions
















# Deposits & Advances

₹ crs	<u>Mar-18</u>	<u>Mar-19</u>	<u>Mar-20</u>
Total Deposits	62,871	68,452	 71,785
CASA Deposits	17,594	19,215	 20,752
Retail Deposits	42,196	48,125	 50,980
Wholesale Deposits	3,081	1,113	 54
Total Advances	47,252	54,828	 56,964
Priority Sector Advances	20,594	21,787	 25,094
Agri Advance	6,878	7,082	 8,568
MSE Advances	9,683	10,178	 10,642
Advances to Weaker Section	2,532	2,551	 2,490

# Income & Expenditure

₹ crs	<u>Mar-18</u> [12 months]	<u>Mar-19</u> [12 months]	<u>Mar-20</u> [12 months]
Interest Income	5,424	5,906	 6,475
Interest Expense	3,566	4,001	 4,444
Net Interest Income	1,858	1,905	 2,030
Fee Income	757	839	 996
Treasury Income	197	163	 400
Non-Interest Income	954	1,002	 1,396
Total Income (Net of Interest Expense)	2,812	2,907	 3,426
Operating Expenses	1,339	1,457	 1,769
Operating Profit	1,473	1,450	 1,657
Provision for loan losses in Adv. / losses in Invts. / Taxes / other	1,147	973	 1,225
Net Profit	326	477	 432

# Interest Income & Interest Expenditure

₹ crs	<u>Mar-18</u> [12 months]	<u>Mar-19</u> [12 months]	<u>Mar-20</u> [12 months]
<b><u>Interest Income</u></b>			
Interest Income	5,424	5,906	↑ 6,475
Interest on Advances	4,082	4,698	↑ 5,156
Interest on Investments	1,162	1,106	↑ 1,160
Other interest	180	102	↑ 159
Yield on Advances	9.84%	9.33%	↑ 9.47%
Adjusted yield on Invts.	7.31%	7.58%	↑ 8.94%
<b><u>Interest Expense</u></b>			
Interest Expense	3,566	4,001	↑ 4,444
Interest on Deposits	3,473	3,823	↑ 4,204
Other interest	93	178	↑ 240
Cost of Deposits	6.06%	5.96%	↑ 6.01%
<b><u>Net Interest Income</u></b>			
Net Interest Income	1,858	1,905	↑ 2,030
Interest Spread in Lending	3.78%	3.37%	↑ 3.46%
Net Interest Margin on average earning assets	3.18%	2.93%	↓ 2.84%

# Corporate Social Responsibility



Joining hands with IIMPACT, a non profit making organization based in Gurugram, Haryana. Bank has helped in establishing 20 learning centres for girl children who have dropped out of school at Karauli District in Rajasthan State.



Life saving medical equipment worth ₹ 8,52,000/- donated to the Trauma Care Ambulance owned by Kaveri Memorial Charitable Maternity and Children Hospital, Kalasa which is the only charitable hospital at the service of people in Mudigere Taluk and caters to the needs of people of Kalasa, Hornad, Kudremukh, Javali, Kottegehar and Balehonnur covering an area of about 180 km radius.

# KBL-Vikaas - Bank's Transformation Journey

## BCG as transformation consultant

### As a part of Transformation journey,

- Launched digital journeys, viz., 'KBL Express Home Loan', 'KBL Express Cash Loan', 'KBL Express Car Loan' & 'KBL Xpress Easy Ride'.
- Launched Tab banking 'KBL Express Account' for opening of SB accounts on pilot basis.
- Launched Regional Loan Processing Centres [RLPCs] at all Regions.
- Focusing on Housing, Retail & MSME loans at these RLPCs.
- Launched "KBL FORCE" - an integrated Lead Management System (LMS) and KBL-FORCE (LMS) Mobile App.
- Verticalized Credit Dept. as "Sales vertical" and "Sanctions vertical".
- Introduced Collection Management System.
- Launched "KBL KOLLECT+" - a Collection tool, at Regional Collection Hubs in all Regions.
- Launched NPA Management tool - VASOOL SO-Ft.
- Launched Monitoring Excellence Initiatives.
- Implemented Employee Satisfaction and Career Development System [ESCDS] and Key Result Area [KRA].
- Launched ESOP scheme.
- Launched 'KBL RISE' - a Performance Management System for employees.
- Opened Bank's first 'Digi Branch' at Bengaluru.
- Established Digital Centre of Excellence (DCoE).
- Established Contact Center.
- Launched an institutional SB product KBL SB-TASC and salary account schemes with 3 variants viz. KBL Salary Executive, KBL Salary Prime & KBL Salary Classic.
- Introduced Dealer tie up for Auto Loans in all Regions.
- Launched a Mutual Fund platform 'FISDOM' to offer the products of all the AMCs to our customers.
- Implemented Safe deposit locker module in our CBS in all the branches.
- Introduced Risk based pricing for Retail Loans and discount based on the security coverage for selected Retail products.
- Introduced Digital sales of insurance policies through Mobile Banking and Internet Banking platform.

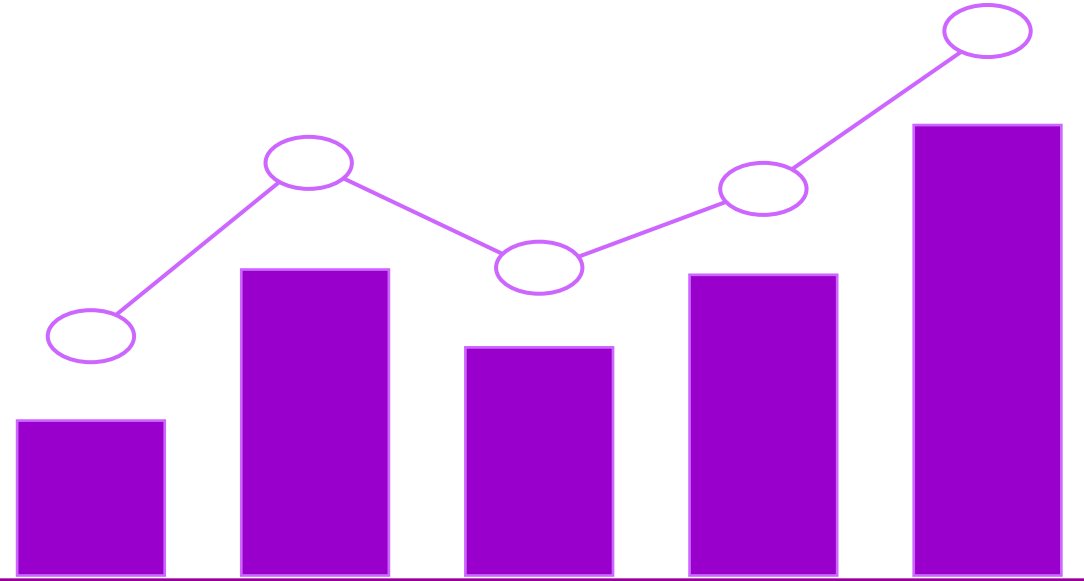
# Awards & Accolades

## Awards & accolades received during the FY 2019-20:

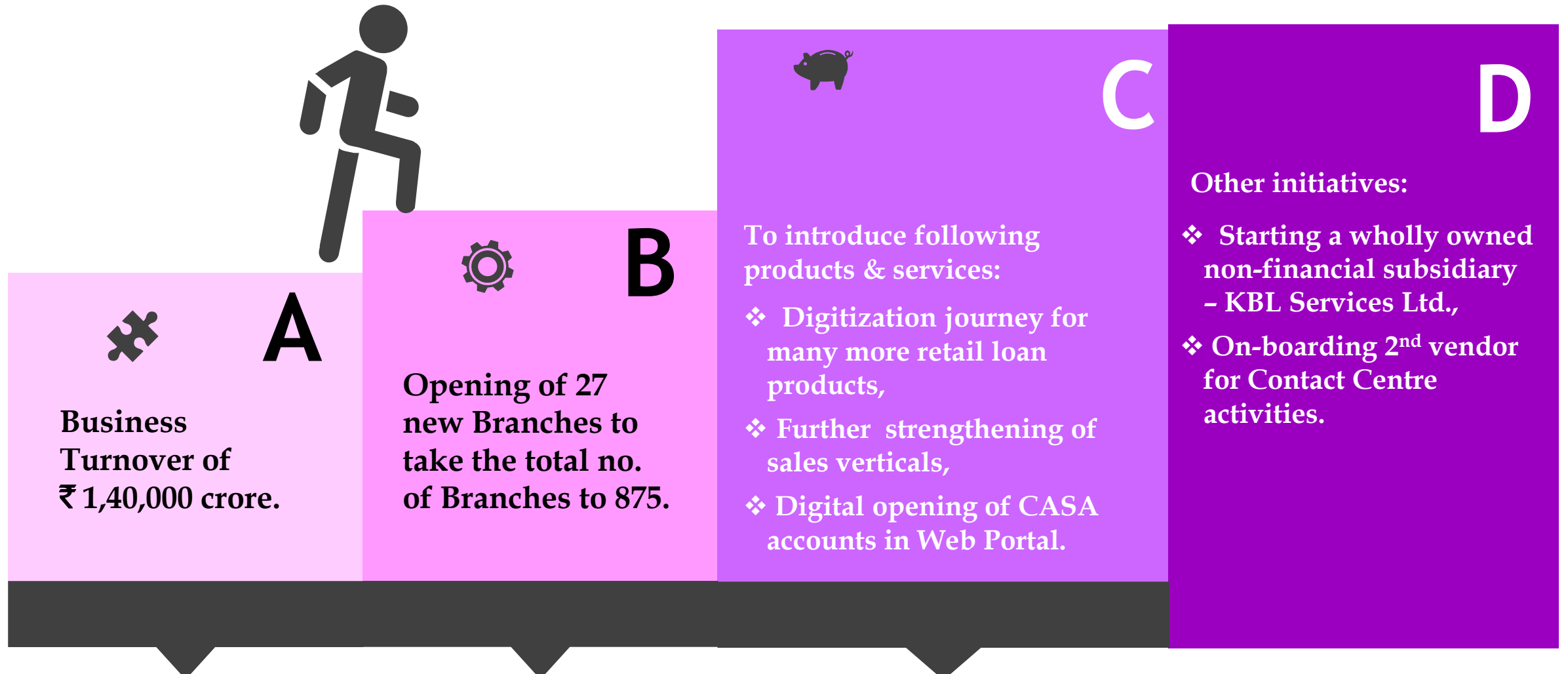
- ❖ Atal Pension Yojana “Game Changers” award instituted by PFRDA, for achieving 100% of AAPB target for the FY 2018-19.
- ❖ ET Business Excellence Award 2019 in the category “Excellence in Banking Service”.
- ❖ STP Award 2018: In recognition of Bank’s outstanding payment formatting and straight-through rate, instituted by Bank of New York, Mellon.
- ❖ Bank’s in-house magazine ‘ABHYUDAYA’ – awarded as the Best In House Magazine in the National Awards for Marketing Excellence presented by Business Television India (BTVI).
- ❖ BFSI Awards: (a) ‘Best Bank in Private Sector’ and (b) ‘Innovation & Emerging Technologies’ – Presented by ABP News, Mumbai.
- ❖ ‘Third Best Bank at National Level’ under Old Private Sector Bank category for the year 2018-19 by State Forum of Bankers’ Clubs (Kerala), Kerala.
- ❖ Three awards from IBA under IBA-Banking Technology awards – Small Bank category:
  - Winner in the category of ‘Best Digital Financial Inclusion’,
  - Joint Winner in the category of ‘Best IT Risk Management & Cyber Security Initiatives’,
  - Runner up in the category of ‘Technology Bank of the year’.



# Business Strategy



# Corporate Goal for 2020 -21





# Business Strategy

## CASA deposits

- ❑ Focusing on customer onboarding to increase CASA as well as cross selling
- ❑ RSE approach to CASA marketing.
- ❑ SB account opening through TAB banking, Web portal.

## Minimum space maximum business.

## Credit augmentation

- ❑ Focusing on MSME sector
- ❑ Focusing on mid-corporate & retail sectors
- ❑ Flow based lending and an exclusive personal loan product.

## NPA & Stressed Assets management

- ❑ Minimizing slippages and improving recovery management.
- ❑ A comprehensive collection mechanism.

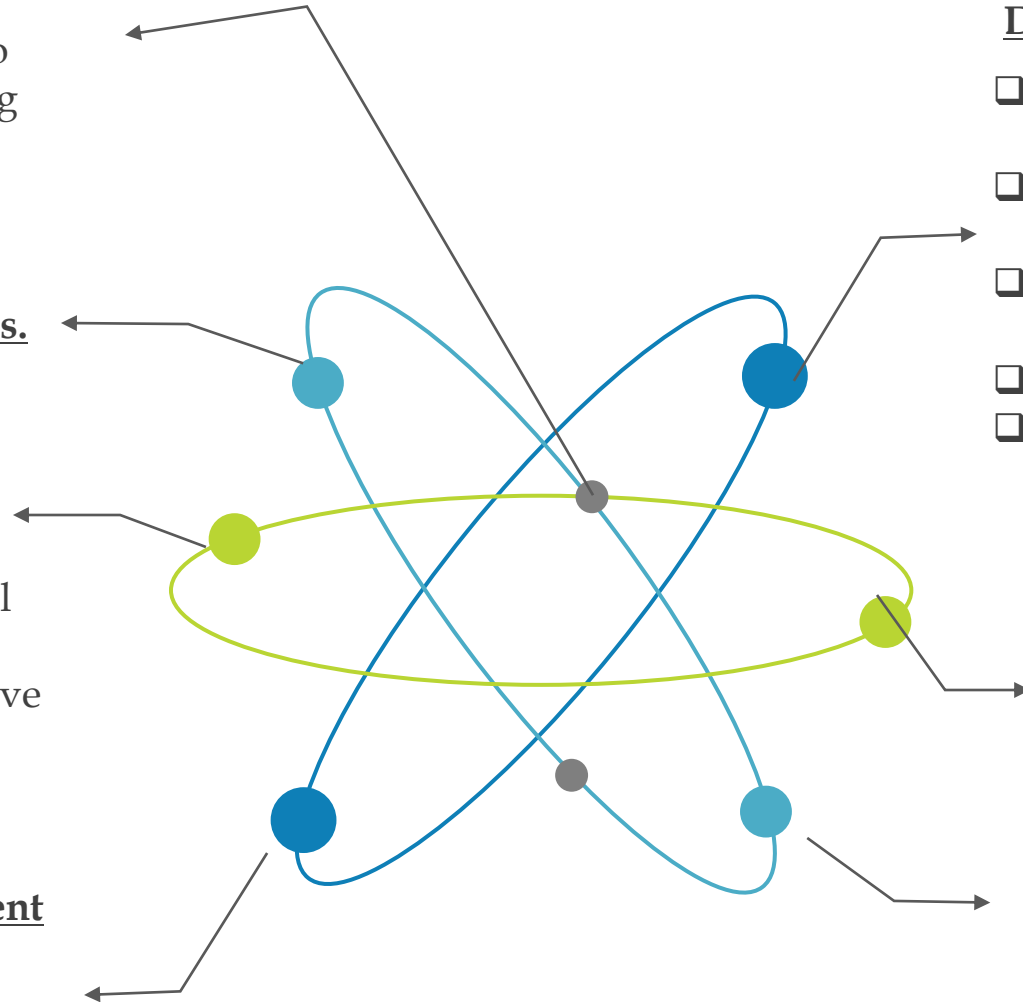
## Digital Banking initiatives

- ❑ Focusing on digital marketing of Bank's products & services
- ❑ Digital loan sanctions for HL, PL, Auto loans & other retail loans
- ❑ Value addition to Bank's existing Mobile Banking channel
- ❑ Installation of self service kiosks
- ❑ Comprehensive IT and Digital Strategy - Requirement of critical applications and IT infrastructure

## Para banking activities

encompassing Insurance & Mutual Funds.

Partnering with an efficient call center handling companies for handling service calls for better customer service and handling sales and collection calls for marketing and credit monitoring.





Thank You

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 TO  
MAKE OUR BELOVED  
KARNATAKA BANK A  
FINANCIAL POWER  
HOUSE.

# Board of Directors



**P Jayarama Bhat**  
Non Executive Chairman



**Mahabaleshwara M S**  
Managing Director & CEO



**Ashok Haranahalli**  
Bengaluru  
Advocate



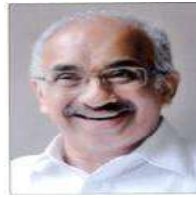
**Rammohan Rao Belle**  
Bengaluru  
Former MD & CEO, SBI Gen.  
Insu. Co. Ltd



**U R Bhat**  
Mumbai  
Investment Adviser & Columnist



**Keshav Krishnarao Desai**  
Hubballi  
Businessman



**D. Surendra Kumar,**  
Shri Kshethra Dharmastala,  
Dakshina Kannada  
Educationist



**Mrs Mythily Ramesh,**  
Bengaluru  
IT Professional and Co-Founder &  
CEO of NextWealth



**B R Ashok**  
Chartered Accountant  
Partner in M/s. R K Kumar & Co.,  
Chartered Accountants, Chennai

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