



Karnataka Bank
Your Family Bank Across India

Analysis of Financial Results
September 2020

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Company Overview

- 01** Time tested Bank with over 96 years of banking history.
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- 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	<ul style="list-style-type: none">❑ Digital journey for retail products❑ Bonus issue in the ratio of 1:10❑ 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	<ul style="list-style-type: none">❑ 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	<ul style="list-style-type: none">❑ 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	<ul style="list-style-type: none">❑ 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	<ul style="list-style-type: none">❑ Implementation of "Finacle" CBS in 2000
1977-96	<ul style="list-style-type: none">❑ Public issue of 45 lakh equity shares in October 1995❑ Became an authorised dealer of foreign exchange in 1977
1960-66	<ul style="list-style-type: none">❑ Took over Sringeri Sharada Bank Ltd, Chitaldurg Bank & Bank of Karnataka, Hubli.
1924	<ul style="list-style-type: none">❑ Incorporated on 18th 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

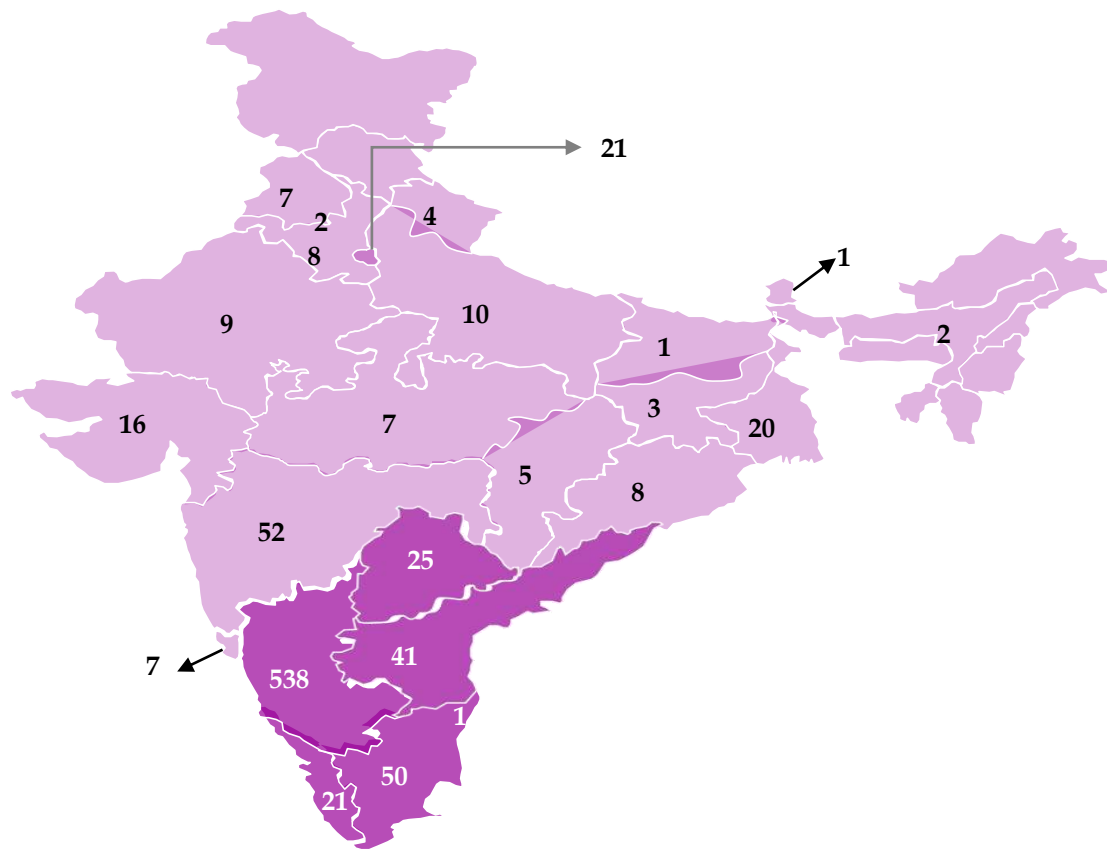
Digital loan initiatives & Tab Banking for SB a/c opening launched

2,347 Outlets all over India

₹ 127,028 Cr business turnover

- Business Turnover of ₹ 1,27,028 crore as on 30.09.2020.
- Networth of ₹ 6,476 crore as on 30.09.2020.
- **2,347** service outlets with 859 branches, 1 Extension Counter, 1,016 ATMs and 471 recyclers in 554 centres across India as on 30.09.2020. And, 37 e-Lobbies & 421 mini e-Lobbies, all are having Recyclers.
- Offers wide variety of corporate and retail banking products and services to over **11 million** customers.
- Incorporated in **1924**, one of the oldest time tested private sector Banks.

Pan-India footprint



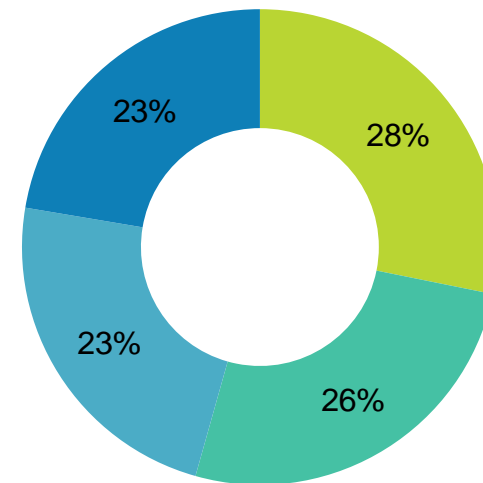
Has the strongest presence in South India with 676 branches

Top 5 States:

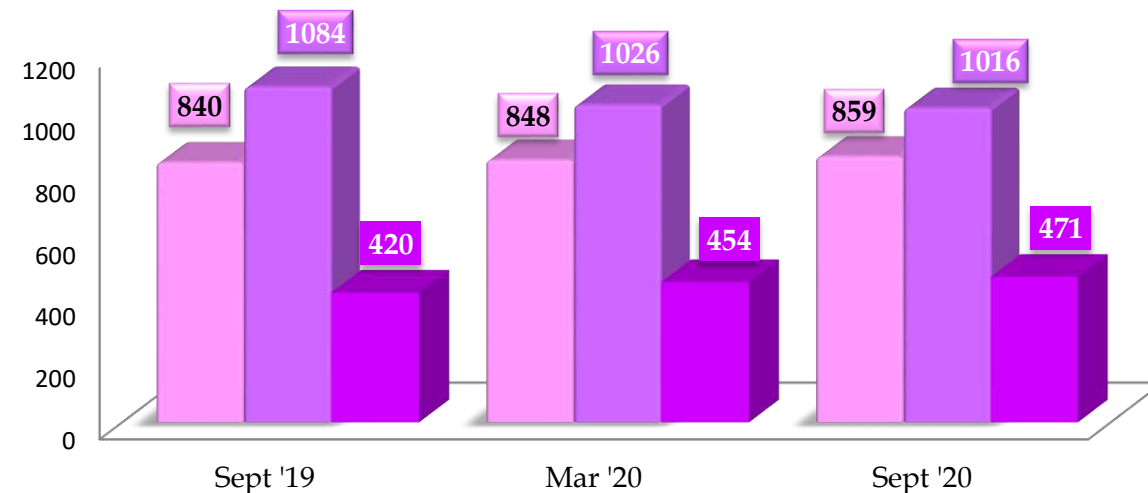
Karnataka (538), Maharashtra (52), Tamilnadu (50), Andhra Pradesh (41), Telangana (25)

Area wise distribution of Branches

■ Metro ■ Urban ■ Semi Urban ■ Rural



■ Branches ■ ATMs ■ Recyclers



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.
Established Centralized Account Opening Cell for opening of CASA.
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.

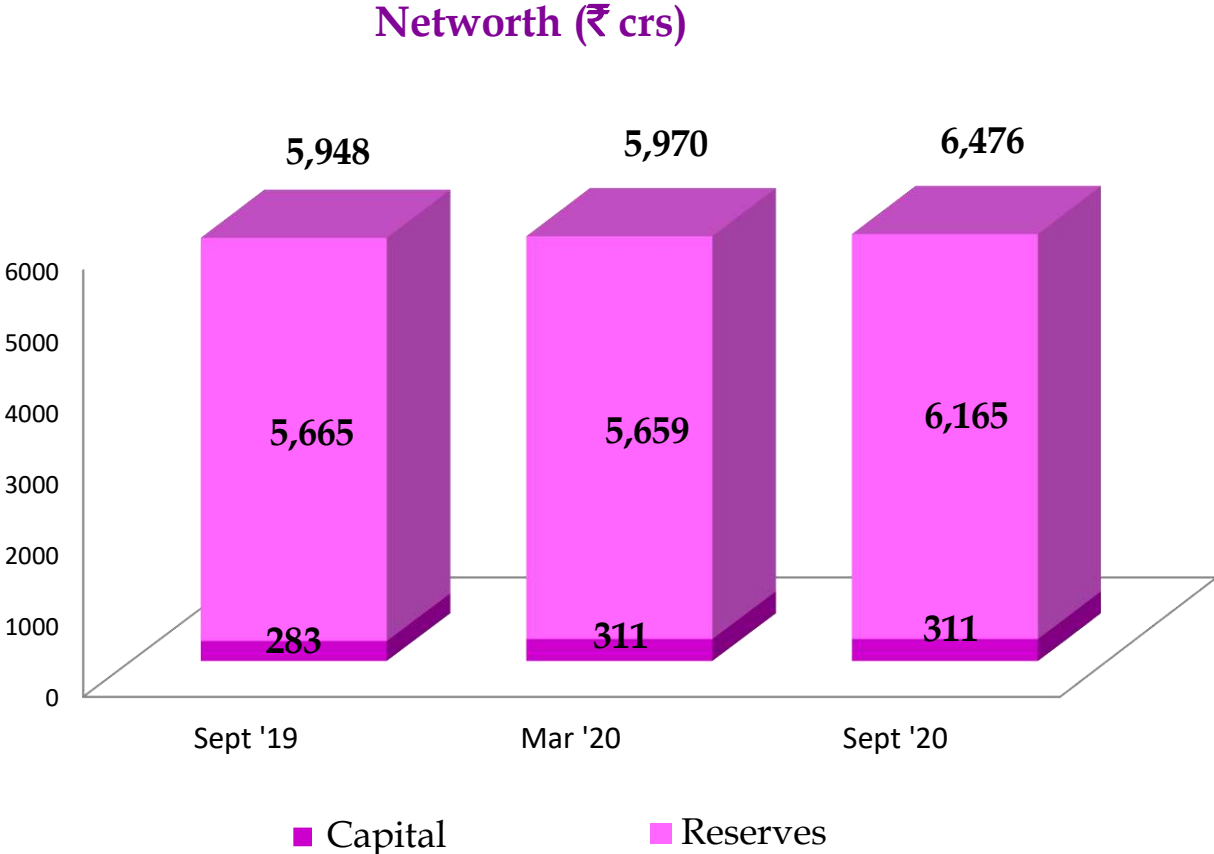
8

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 - Q2 FY21

3 Months

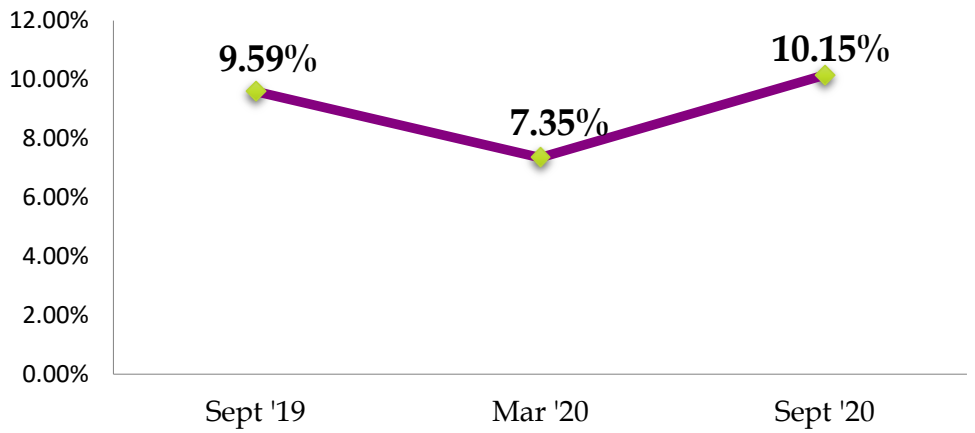
6 Months

KPAs	Q2 FY 21 *	Q2 FY 20	H1 FY 21 *	H1 FY 20	(₹ crs)
Turnover	 1,27,028	1,23,658	1,27,028	1,23,658	
Asset size	 83,389	80,166	83,389	80,166	
Operating profit	 500.34	413.43	1,177.38	763.44	
Net profit	 119.35	105.91	315.73	281.33	
Return on Asset	 0.56%	0.53%	0.75%	0.70%	
Earning per Share <small>(not annualized)</small>	 3.84	3.41	10.16	9.05	
Return on Equity	 7.45%	7.12%	10.15%	9.59%	
Net Interest Income	 574.87	498.72	1,109.99	993.31	
Net Interest Margin	 3.08%	2.82%	2.99%	2.80%	
Gross NPA	 3.97%	4.78%	3.97%	4.78%	
Net NPA	 2.21%	3.48%	2.21%	3.48%	
Cost to Income	 44.68%	46.41%	39.89%	48.28%	
CRAR (Basel III)	 13.08%	12.64%	13.08%	12.64%	

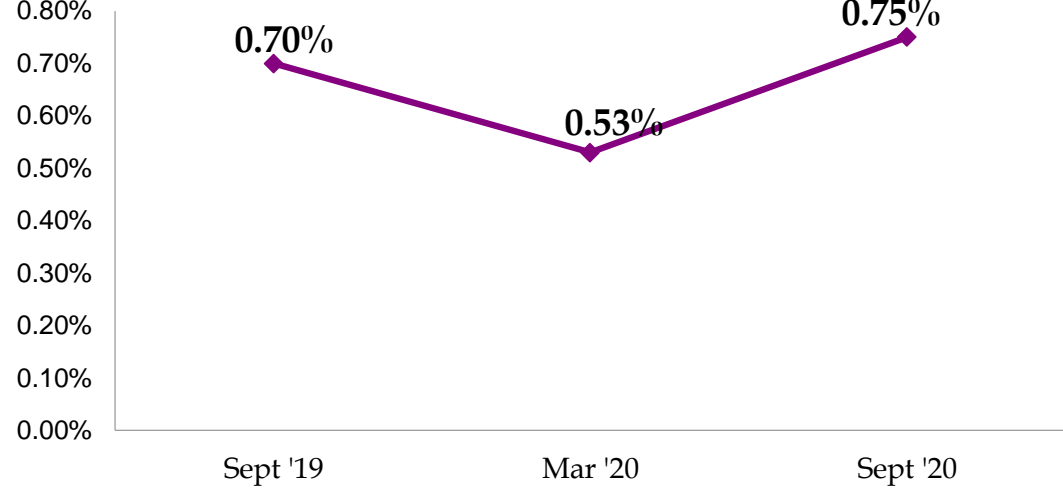
* Data pertain to Consolidated balance sheet, as full fledged business of newly formed subsidiary is yet to be fully operationalized.

Return and Capital Adequacy Ratios

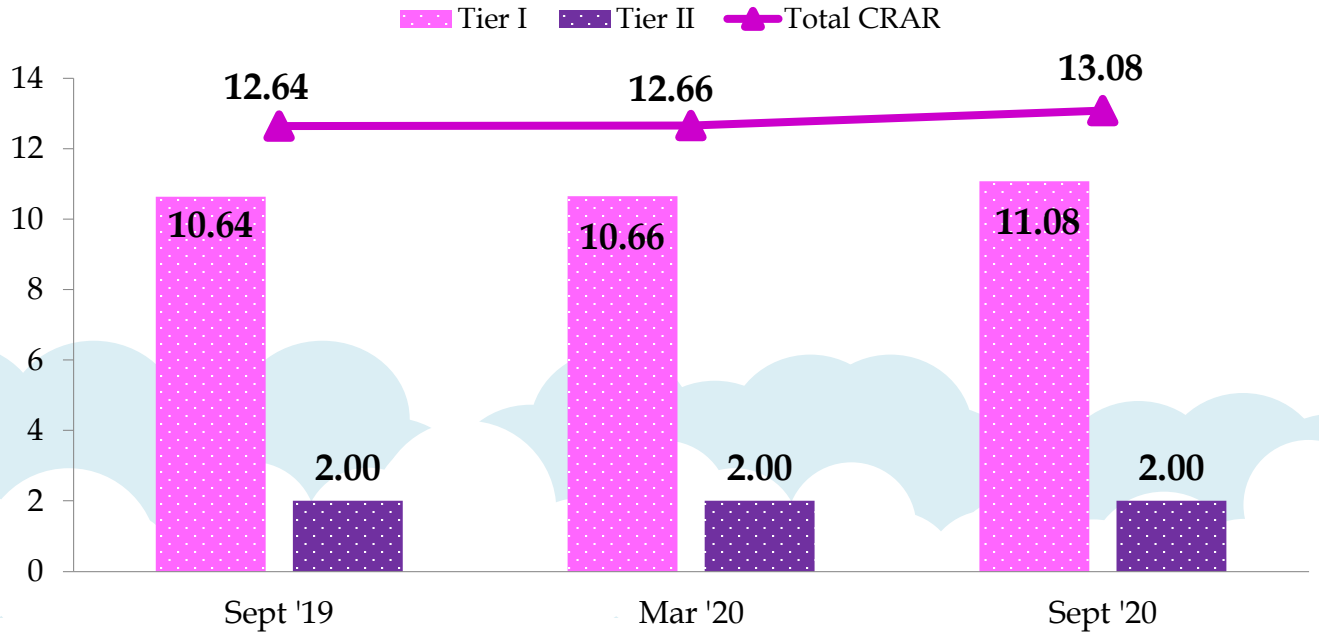
Return on Equity (%) (after tax)



Return on Assets (%) (after tax)

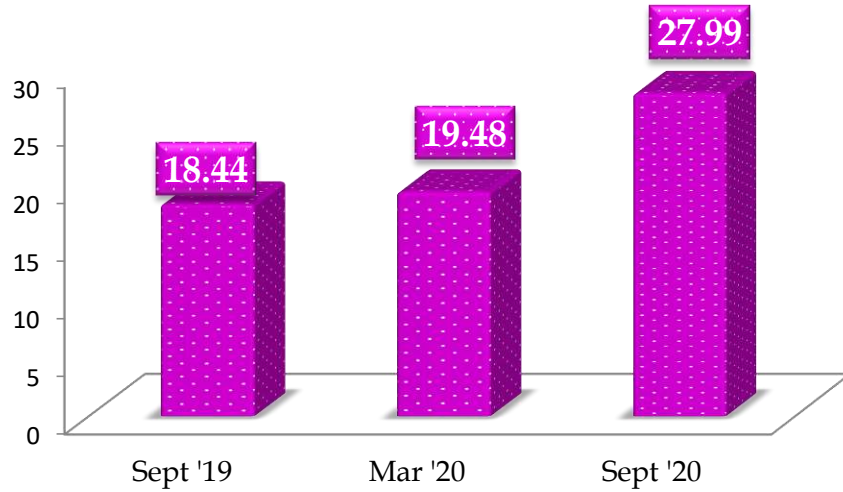


Capital Adequacy (%) - Basel III



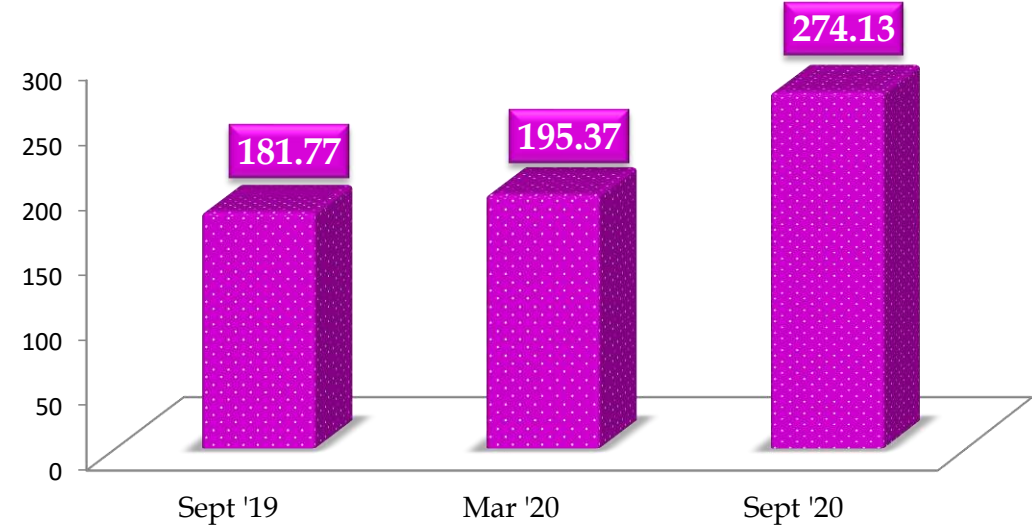
Productivity ratios

Operating Profit per employee (₹ lakh) *

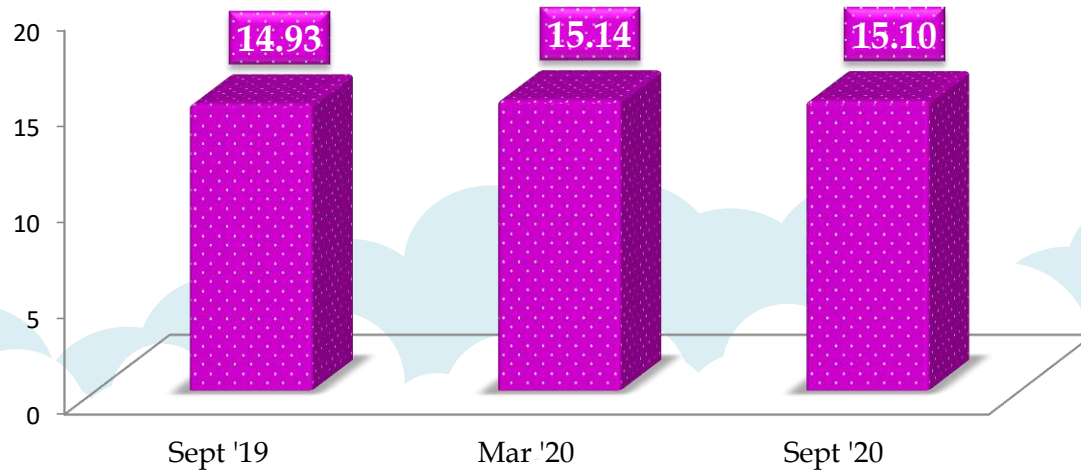


* annualized

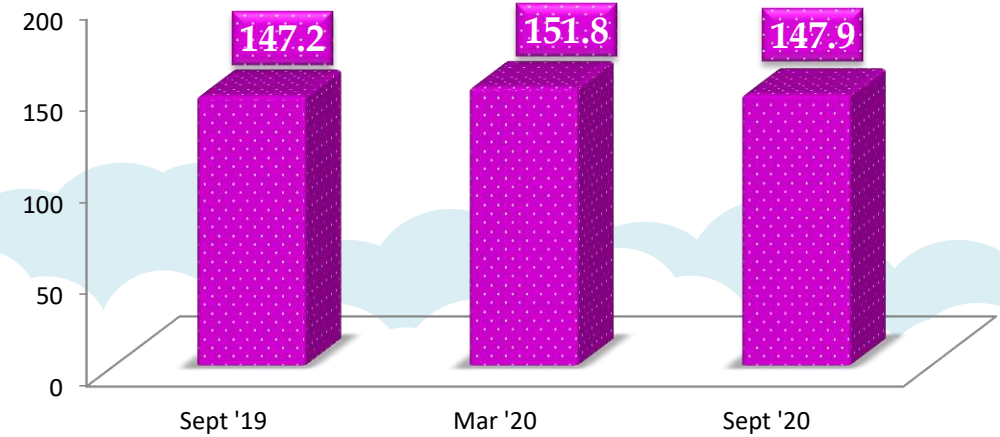
Operating Profit per branch (₹ lakh) *



Business per employee (₹ crs)



Business per branch (₹ crs)

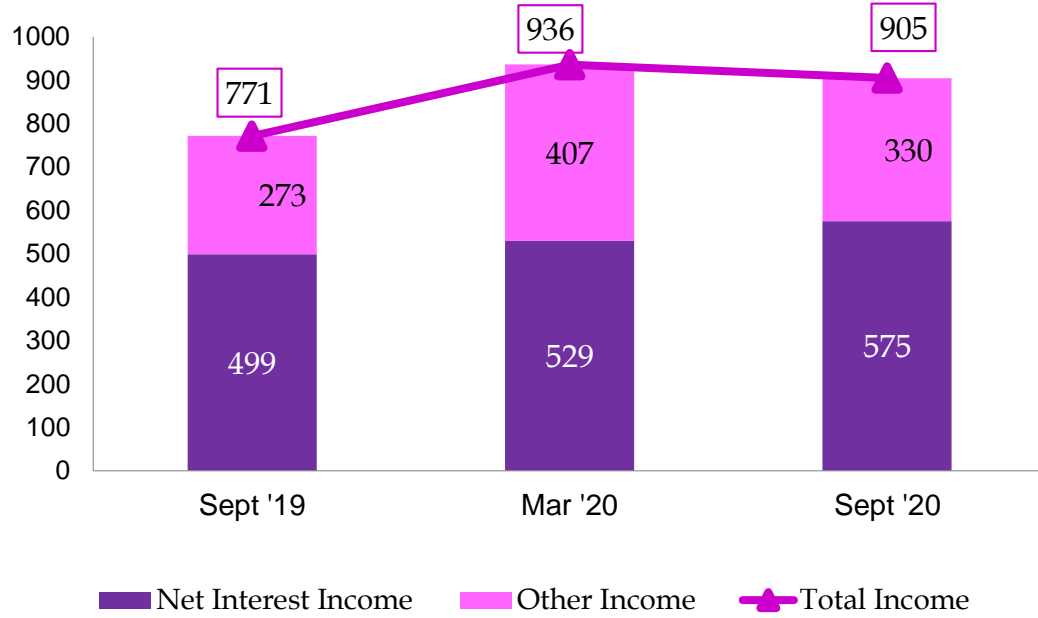


Financial Performance

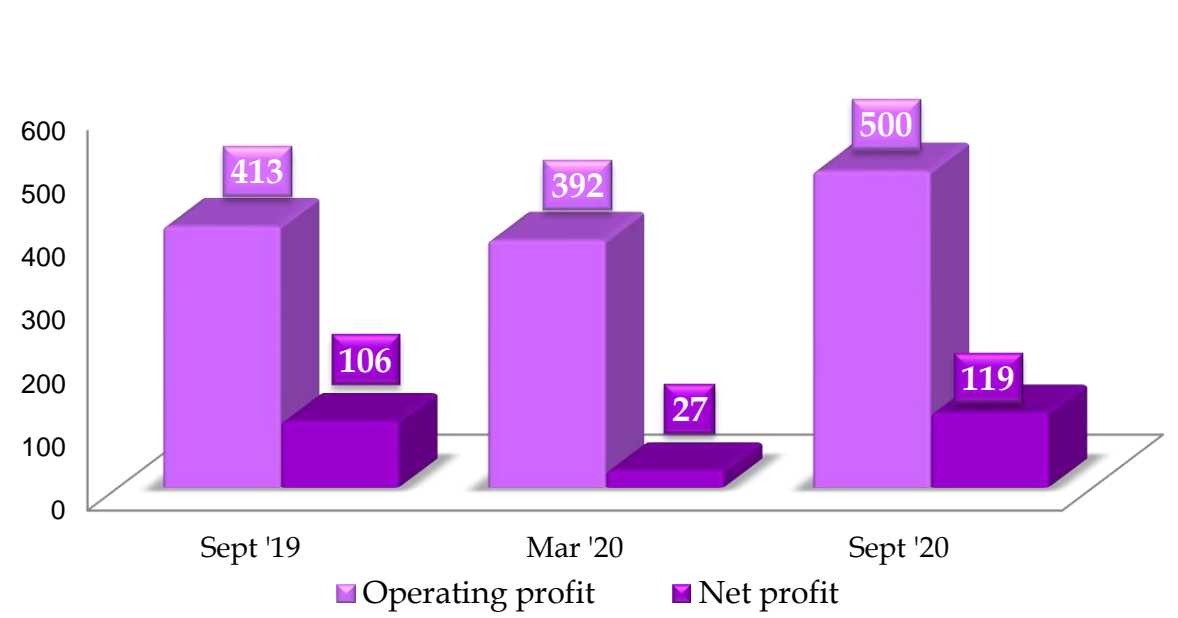


Income & Profit - Quarterly

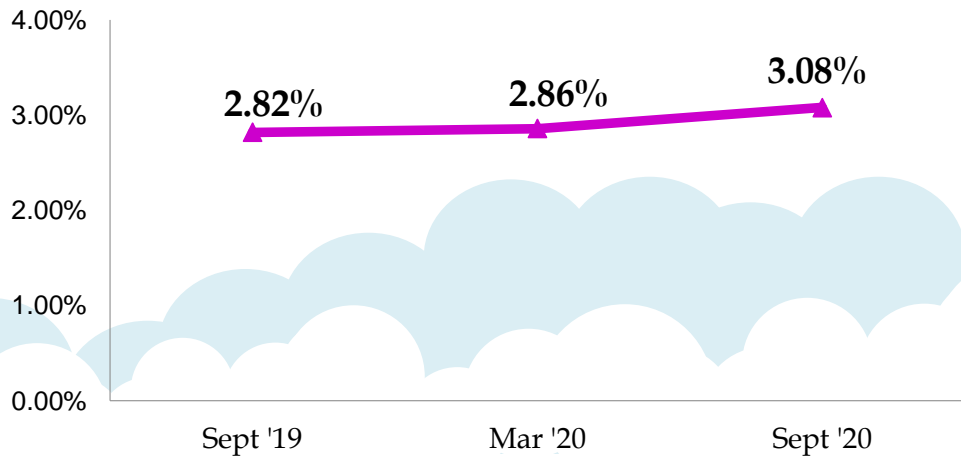
Net Income (₹ crs)



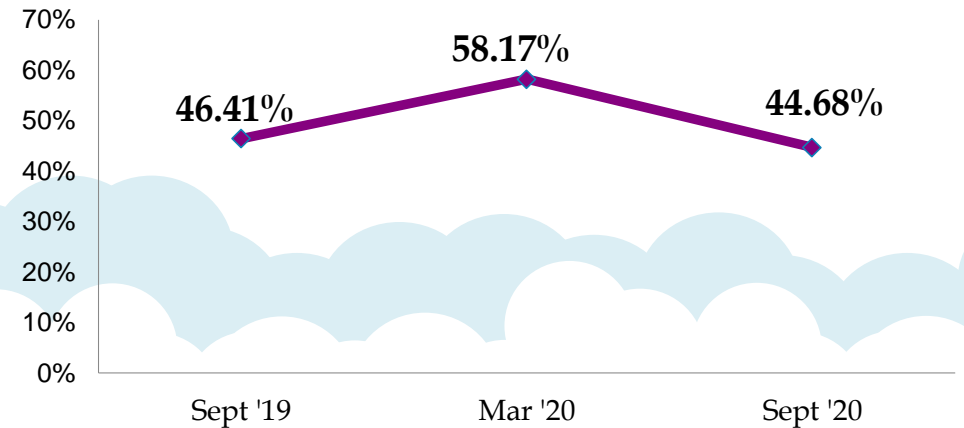
Operating and Net Profit (₹ crs)



Net Interest Margins (%)

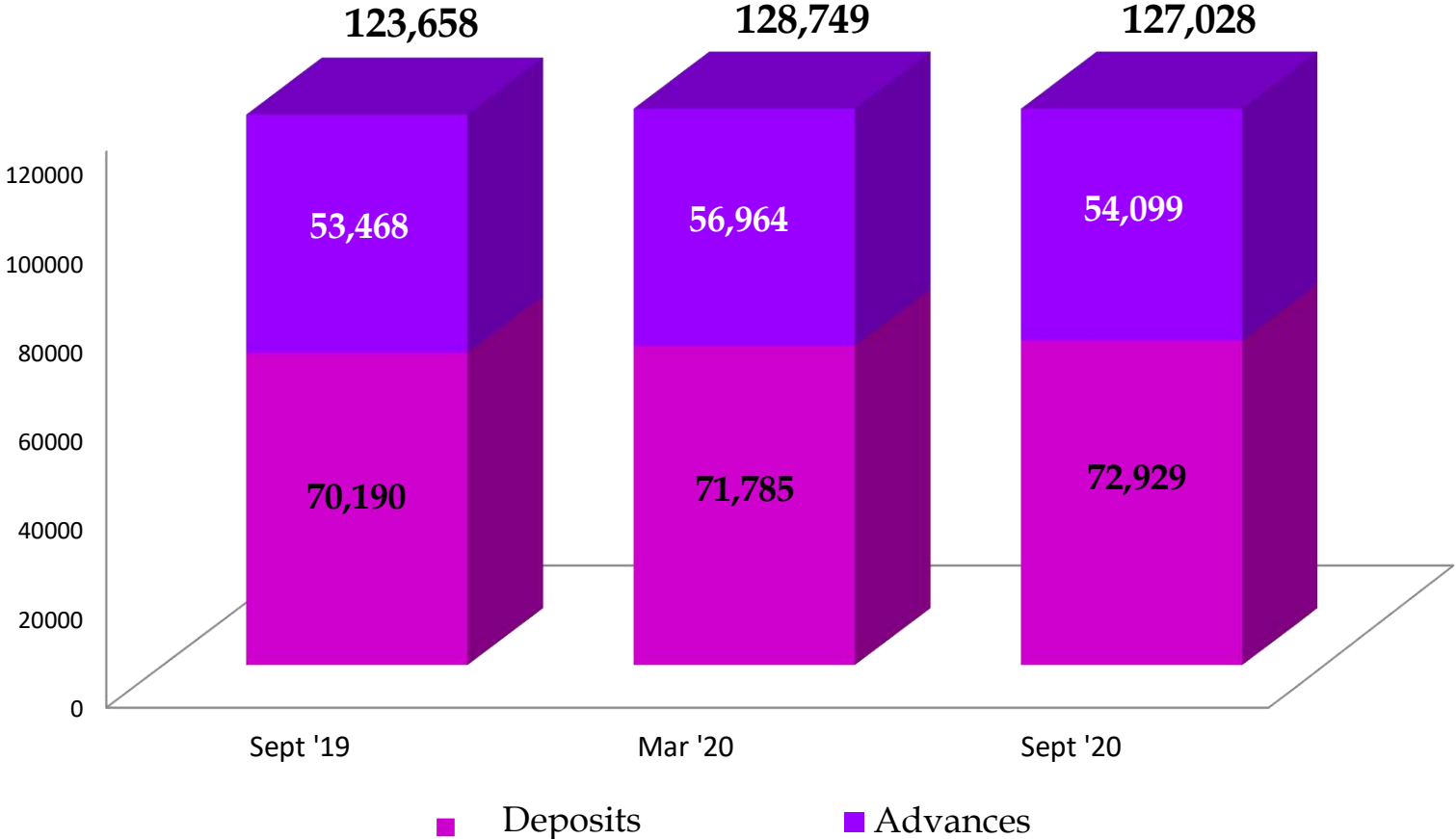


Cost to Income Ratio (%)



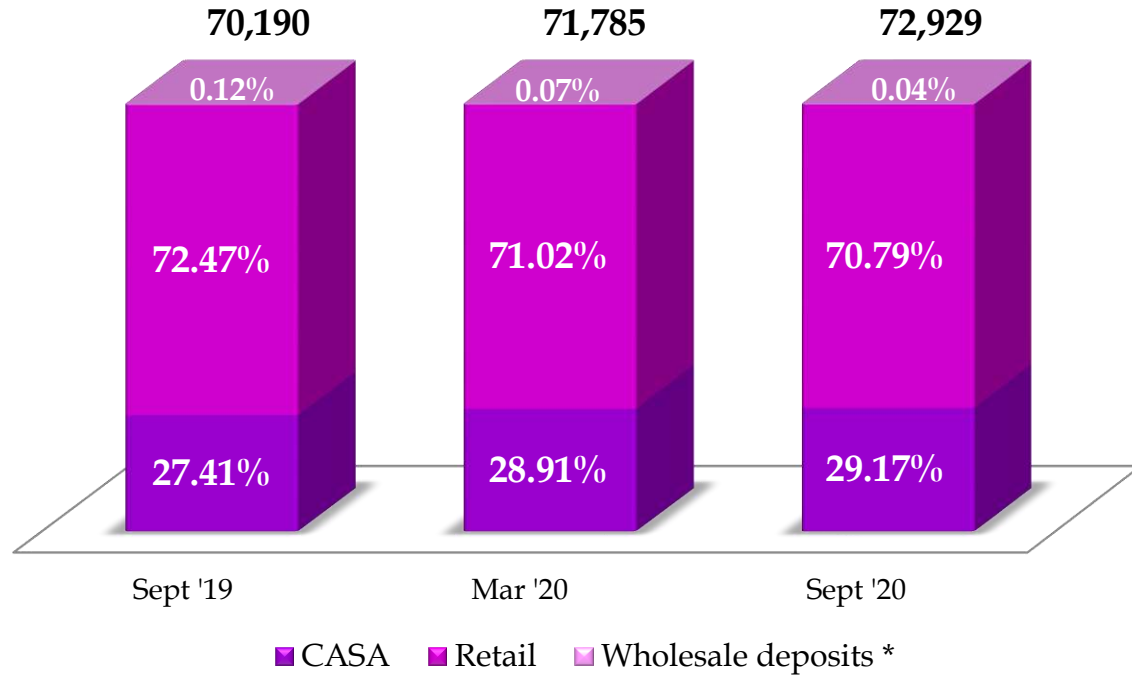
Business size

Business Turnover (₹ crs)

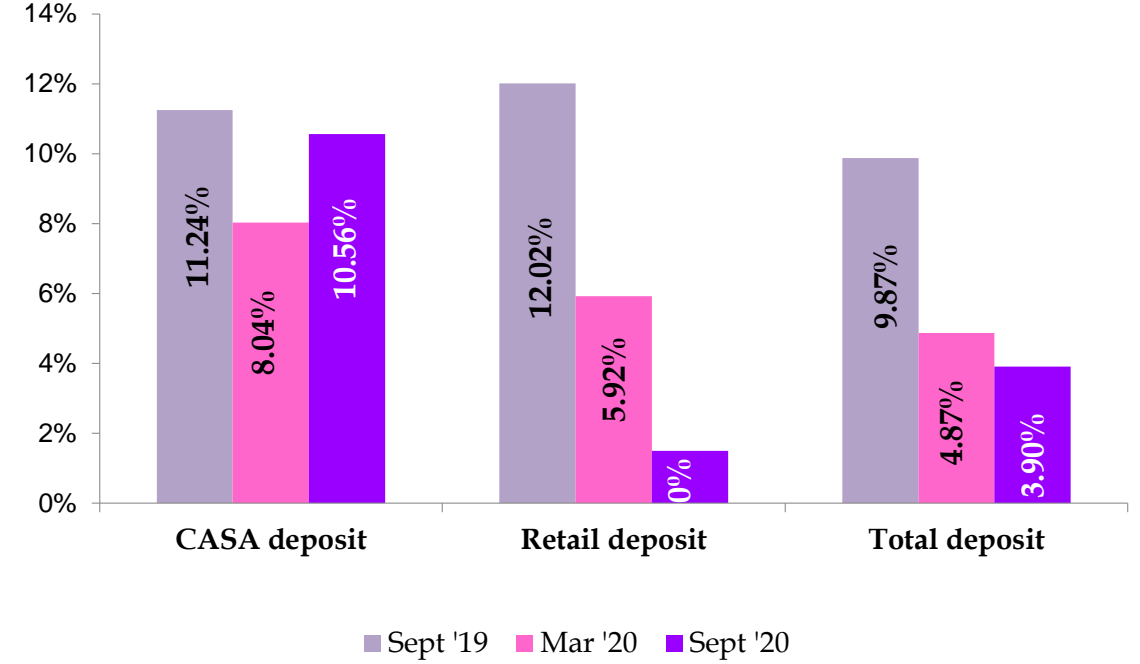


Deposits

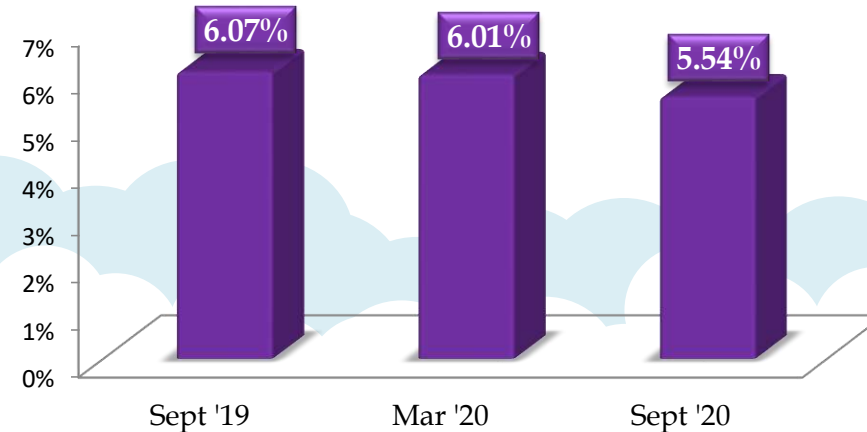
Deposits (₹ crs)



Growth rate

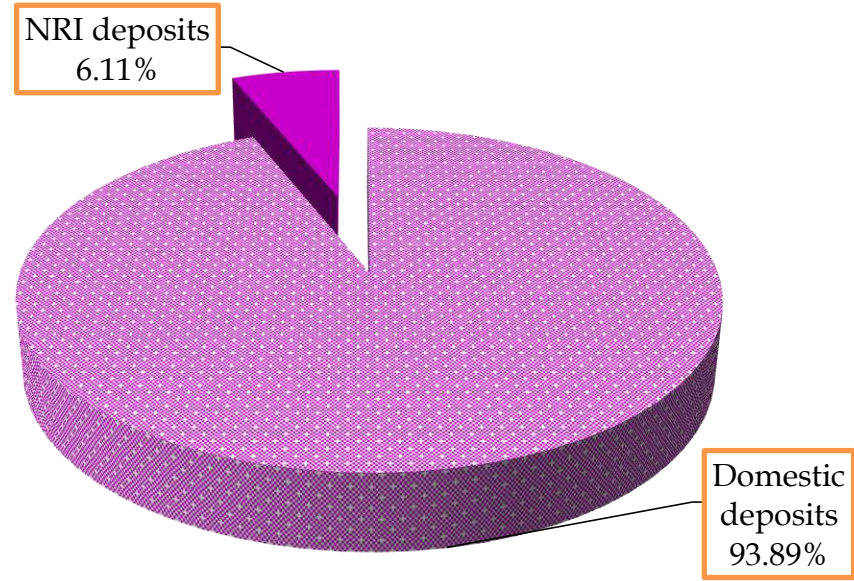


Cost of Deposits

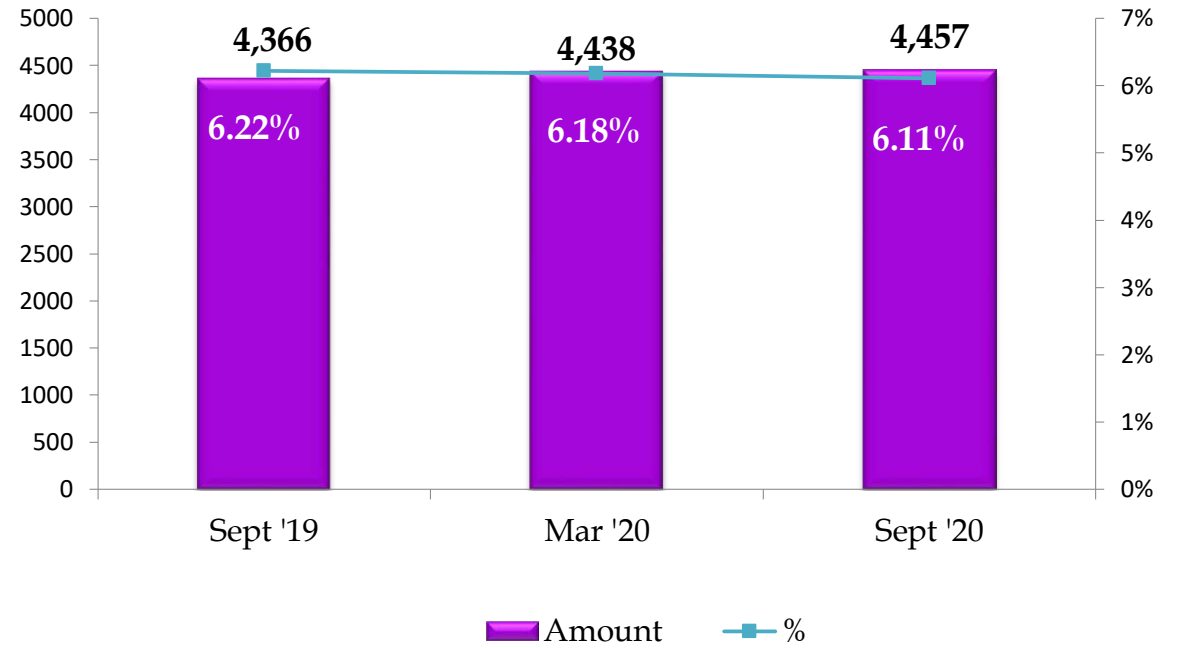


* Wholesale deposits = Purchase liability + Certificates of deposit + Interbank deposits

Deposits

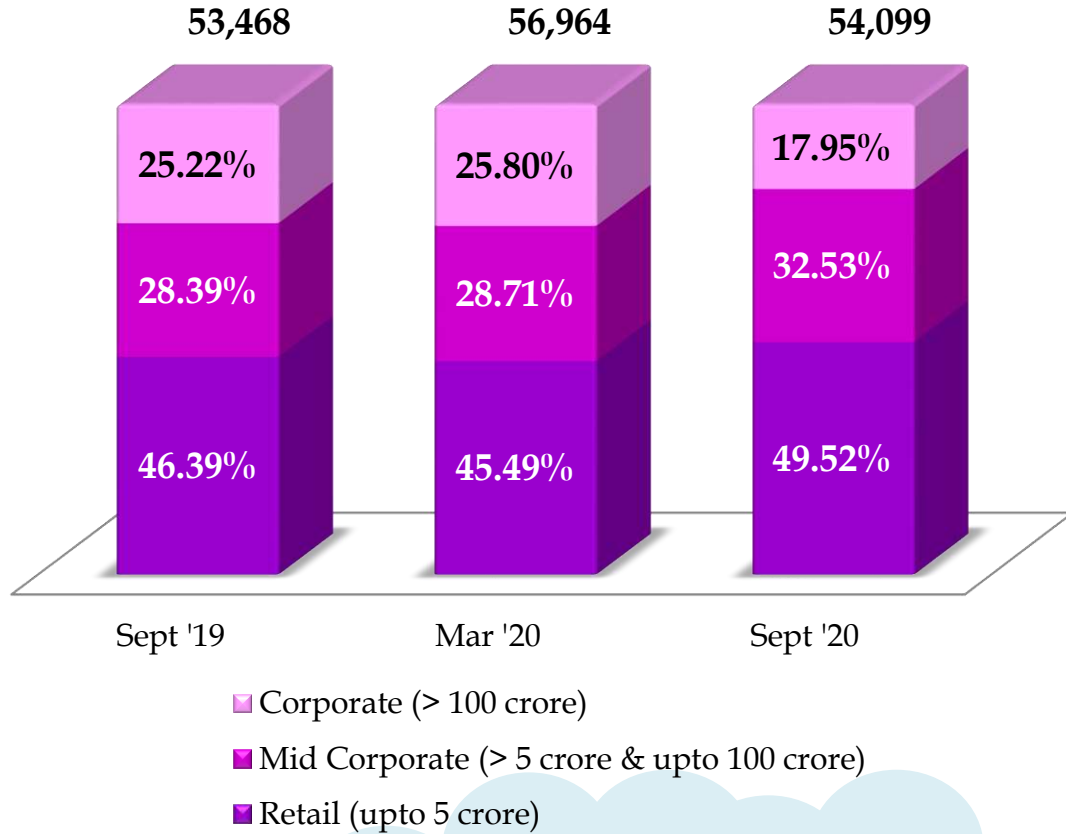


NRI Deposits (₹ crs)

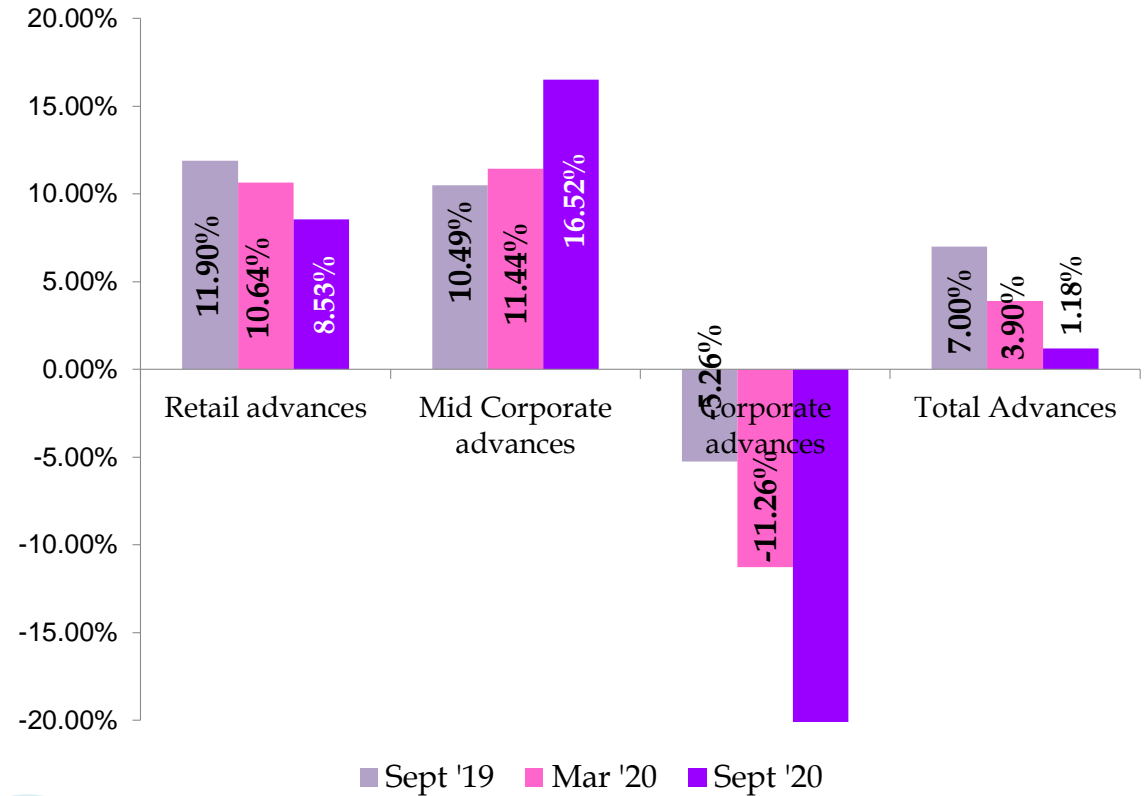


Advances

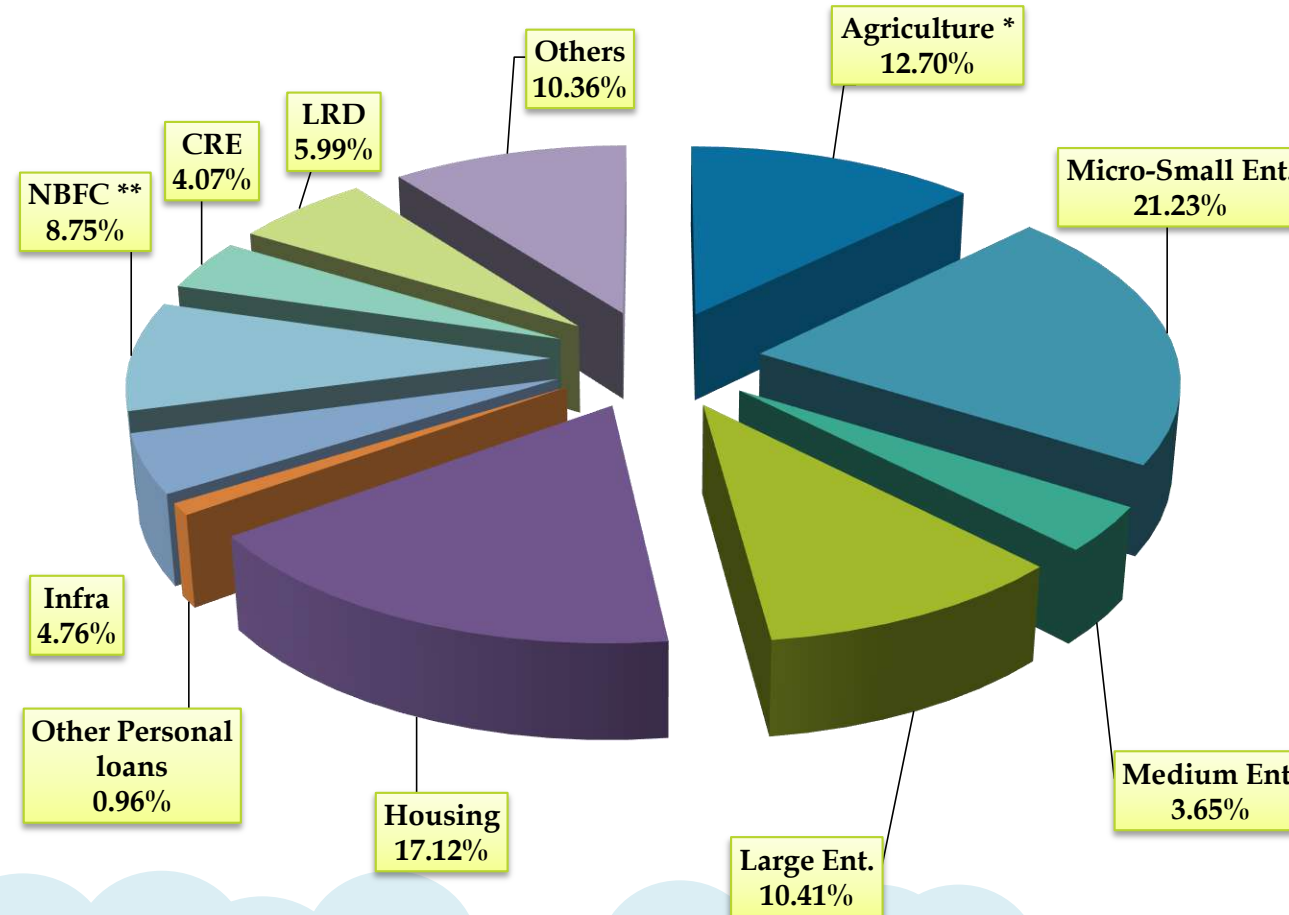
Advances [Net] (₹ crs)



Growth rate



Segmentation of Gross Advances (Sept '20)



* However, this works out to 15.85% of the ANBC.

* NBFCs excluding Agri & MSMEs.

Advances

Trend on moratorium portfolio...

Quarter-on-quarter progress (both in terms of % of value and number of accounts) segment-wise:

Category	Mar'20		June'20		Sept'20	
	Number-wise (%)	O/s. Amount-wise (%)	Number-wise (%)	O/s. Amount-wise (%)	Number-wise (%)	O/s. Amount-wise (%)
Agri	4.77%	30.86%	22.35%	46.85%	5.61%	5.48%
Micro Small	66.52%	77.50%	70.11%	69.76%	17.63%	8.75%
Medium	70.27%	76.39%	76.09%	62.40%	10.72%	11.99%
Retail	31.31%	25.93%	47.04%	54.89%	4.34%	14.28%
Corporate	54.37%	38.53%	65.78%	38.82%	13.74%	11.79%
Grand Total	21.83%	42.81%	37.22%	51.15%	5.93%	11.40%

Advances

External rating wise Credit Portfolio as of Sept '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	19 (16)	4,467 (5,365)	8.10 (9.89)	-	-	-	-	-	-	-
AA	29 (36)	2,859 (5,171)	5.19 (9.53)	-	-	-	-	1	73	2.55
A	42 (39)	1,572 (1,641)	2.85 (3.03)	-	-	-	-	4	283	17.99
BBB	78 (79)	2,198 (2,120)	3.99 (3.91)	-	-	-	-	9	196	8.92
BB	50 (90)	1,005 (1,555)	1.82 (2.87)	- (4)	- (110)	-	-	4	97	9.66
B	13 (42)	428 (793)	0.78 (1.46)	- (2)	- (85)	-	-	-	-	-
C	1 (1)	6 (27)	0.01 (0.05)	- (1)	- (27)	-	-	-	-	-
D	9 (28)	586 (1,125)	1.06 (2.07)	4 (13)	371 (606)	-	-	3	130	60.59
Total	241 (331)	13,121 (17,798)	23.79 (32.82)	4 (20)	371 (828)	-	-	21	779	6.11

Gross Bank Credit: ₹ 55,142 crore (prev.yr: ₹ 54,234 crore).

Advances

External rating wise NBFC Portfolio as of Sept '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	14	2,881	5.22	-	-	-	-	-	-	-
AA	17	2,113	3.83	-	-	-	-	-	-	-
A	14	343	0.62	-	-	-	-	-	-	-
BBB	3	30	0.05	-	-	-	-	-	-	-
BB	1	14	0.02	-	-	-	-	-	-	-
B	-	-	-	-	-	-	-	-	-	-
C	-	-	-	-	-	-	-	-	-	-
D	2	149	0.27	2	149	-	-	-	-	-
Unrated	3	27	0.05	1	23	-	-	-	-	-
Total	54	5,557	10.08	3	172	-	-	-	-	-

* Under respective rating category

Advances

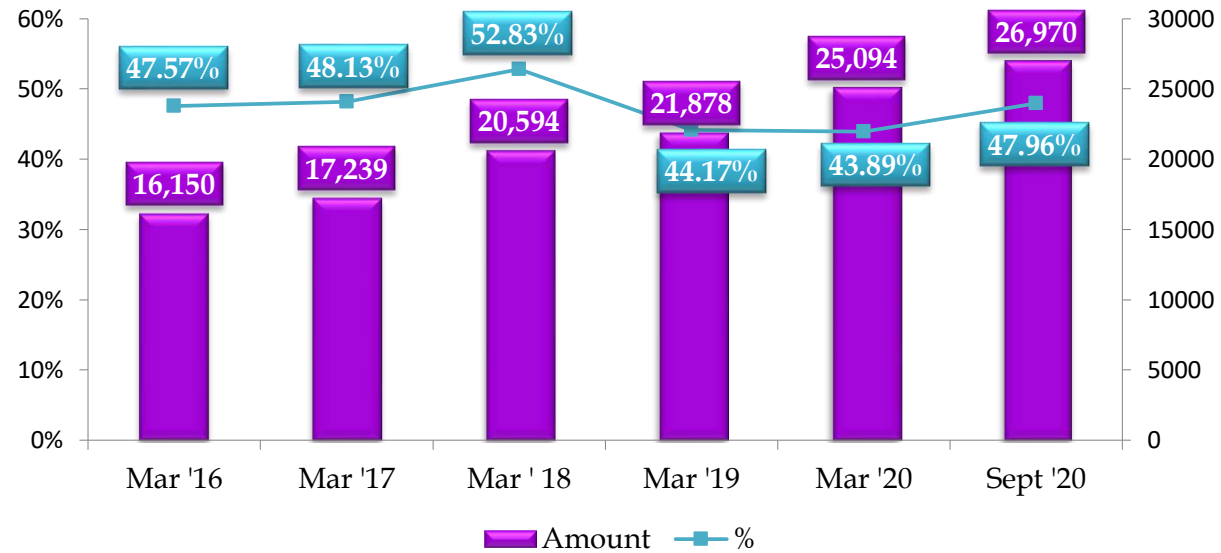
External rating wise Top 50 borrowers as of Sept '20

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	13	4,188	7.60	-	-	-	-	-	-	-
AA	9	2,030	3.68	-	-	-	-	-	-	-
A	6	583	1.06	-	-	-	-	1	85	14.67
BBB	8	832	1.51	-	-	-	-	1	36	4.51
BB	2	116	0.21	-	-	-	-	-	-	-
B	1	303	0.55	-	-	-	-	-	-	-
C	-	-	-	-	-	-	-	-	-	-
D	2	250	0.45	2	250	-	-	-	-	-
Unrated	9	1,117	2.03	-	-	-	-	-	-	-
Total	50	9,418	17.08	2	250	-	-	2	123	1.31

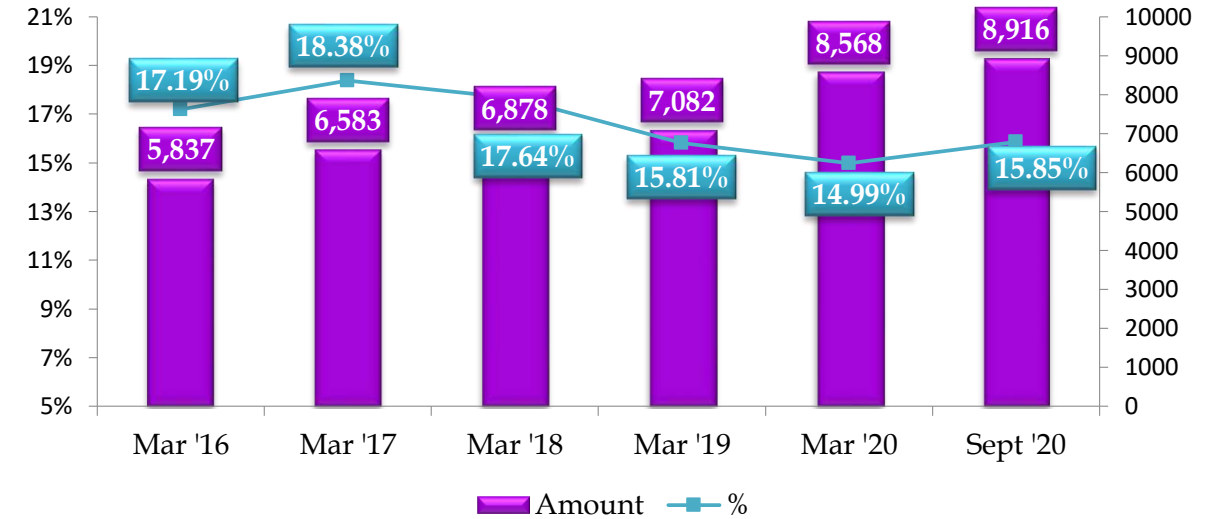
* Under respective rating category

Advances

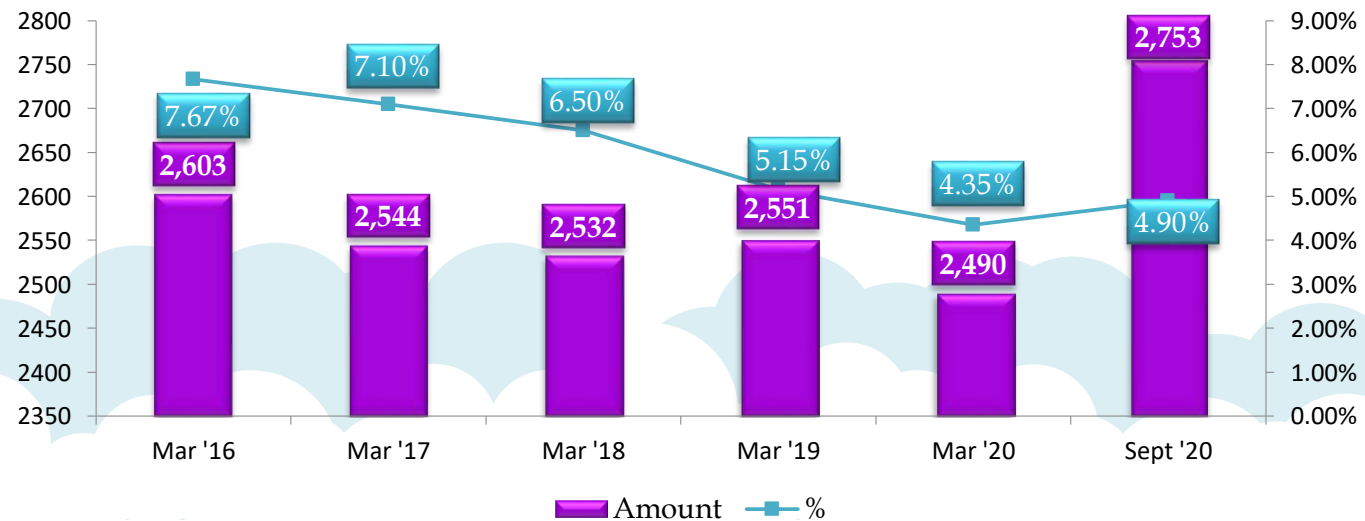
Priority Sector Advances (₹ crs)



Agriculture Advances (₹ crs)

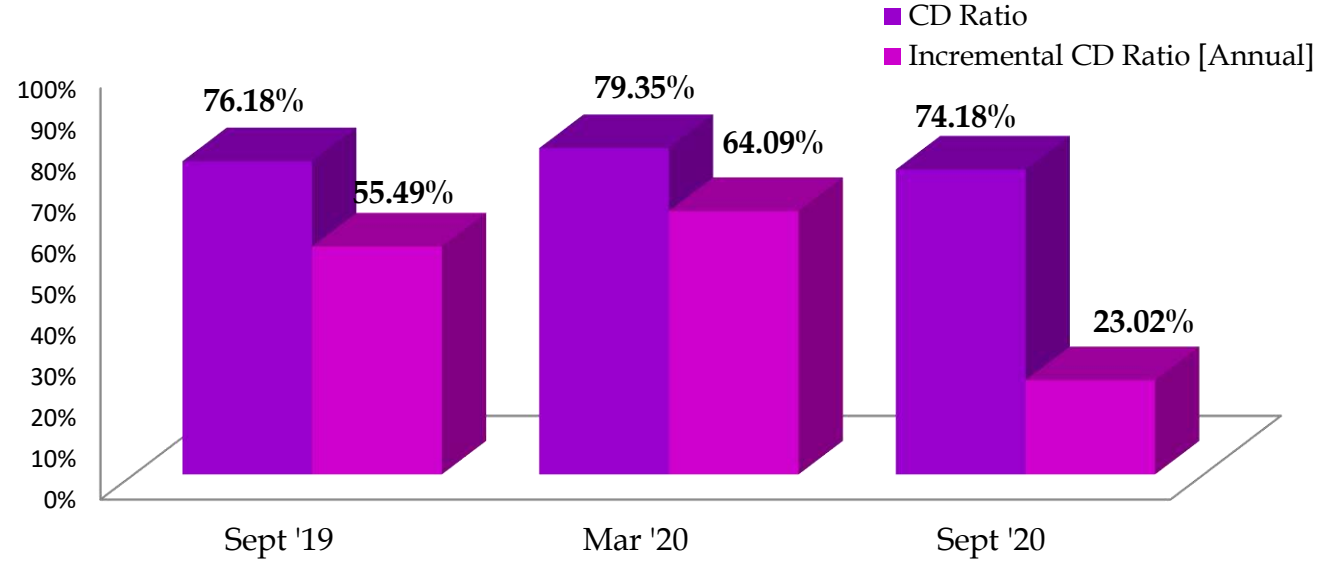


Advances to Weaker Section (₹ crs)

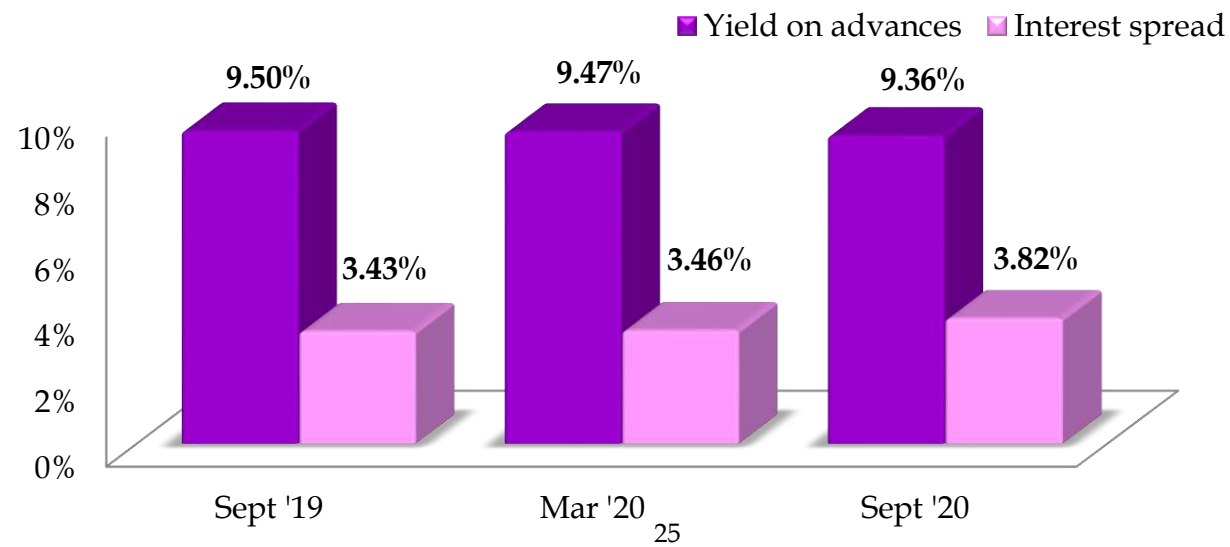


CD Ratio & Yield on Advances

Credit Deposit ratio (%)

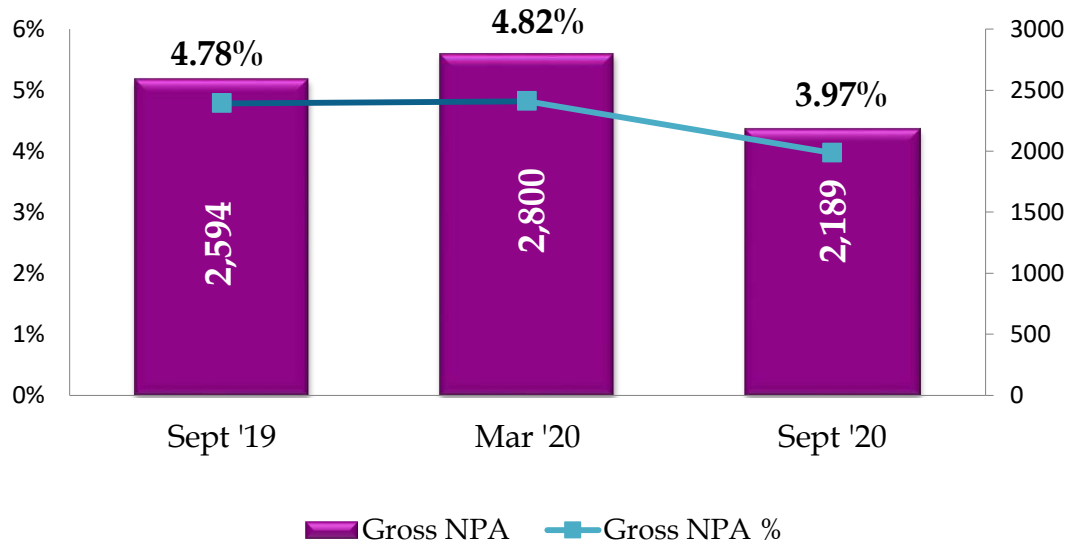


Yield on Advances & Interest Spread (%)

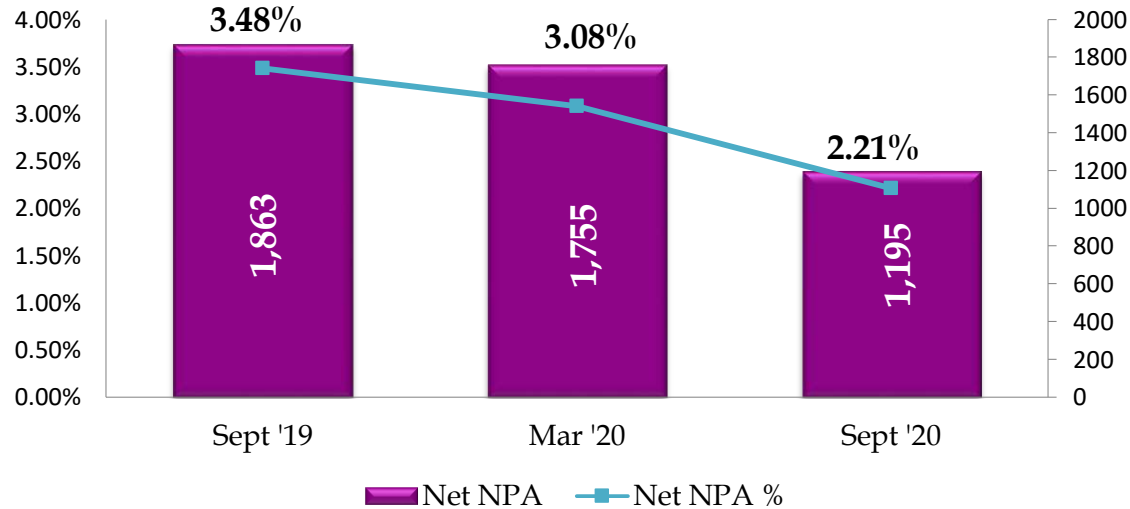


Asset Quality

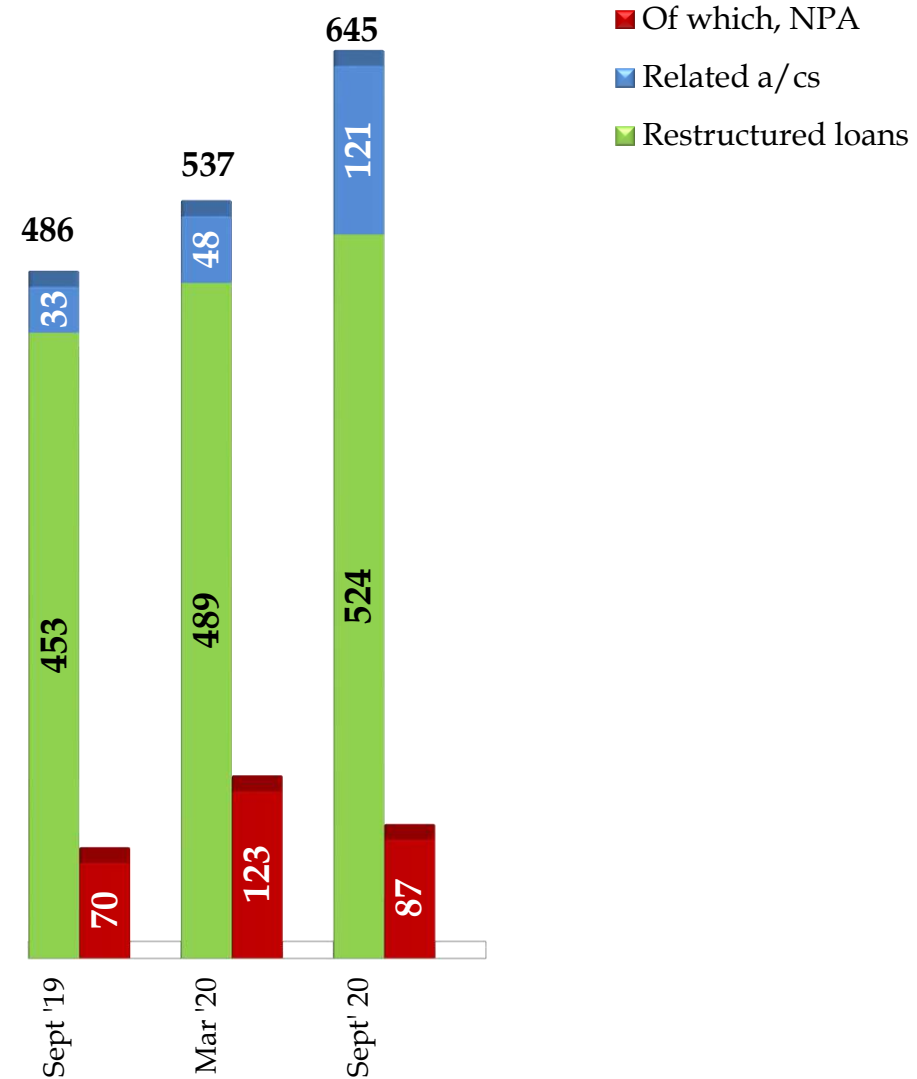
Gross NPAs (₹ crs)



Net NPAs (₹ crs)

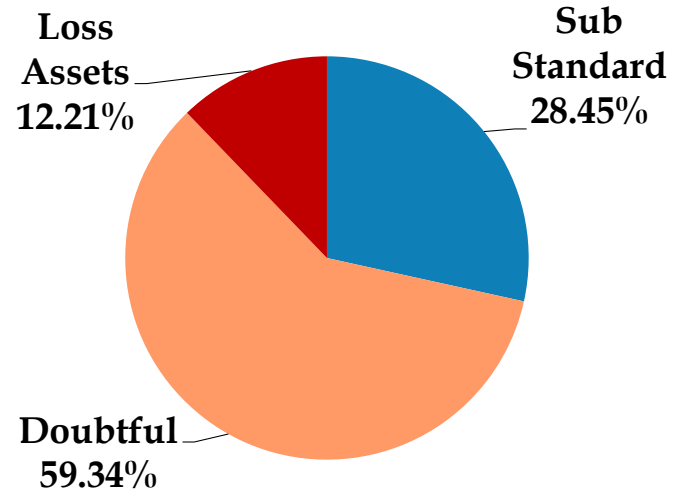


Restructured loans & related accounts

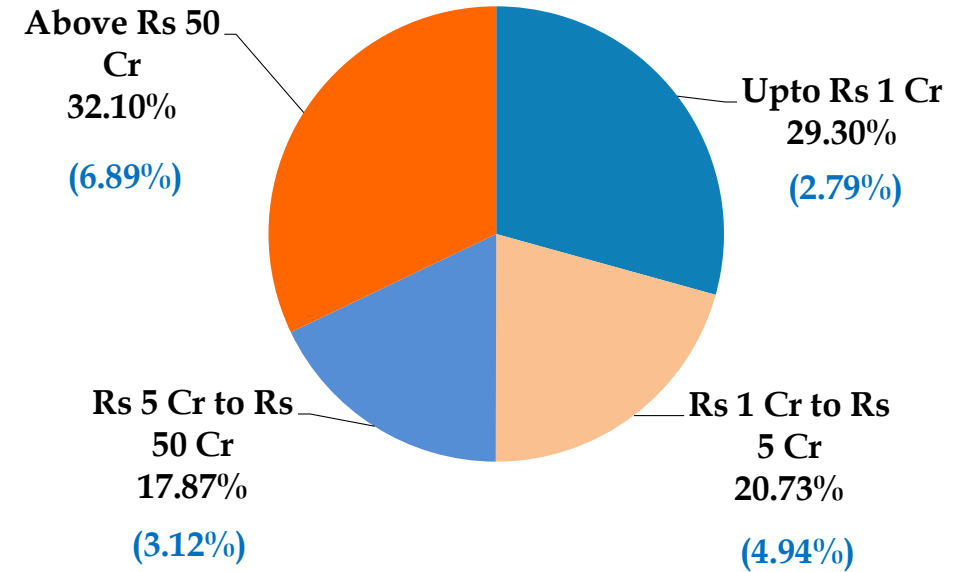


Asset Quality

Composition of NPA



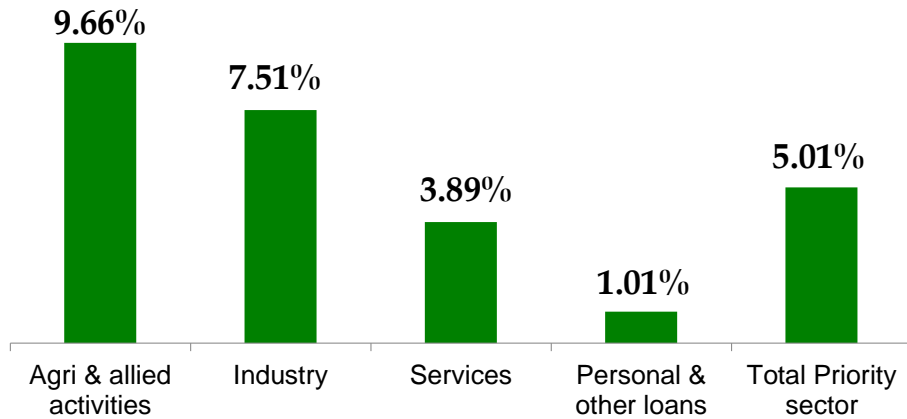
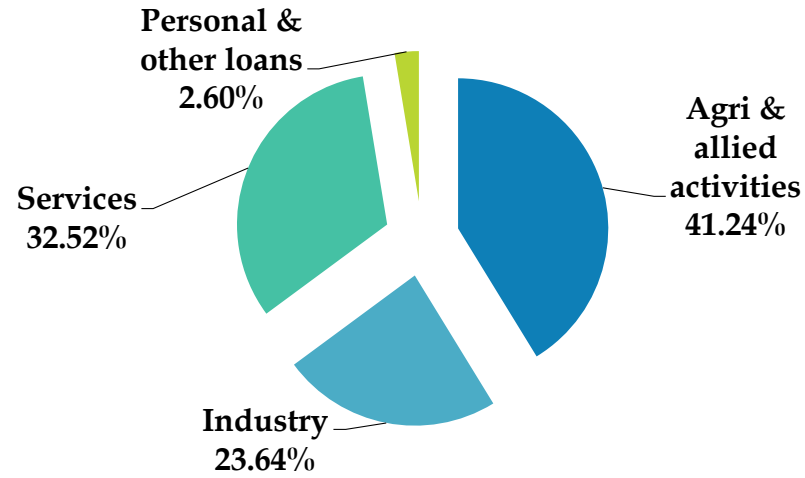
Size wise NPA



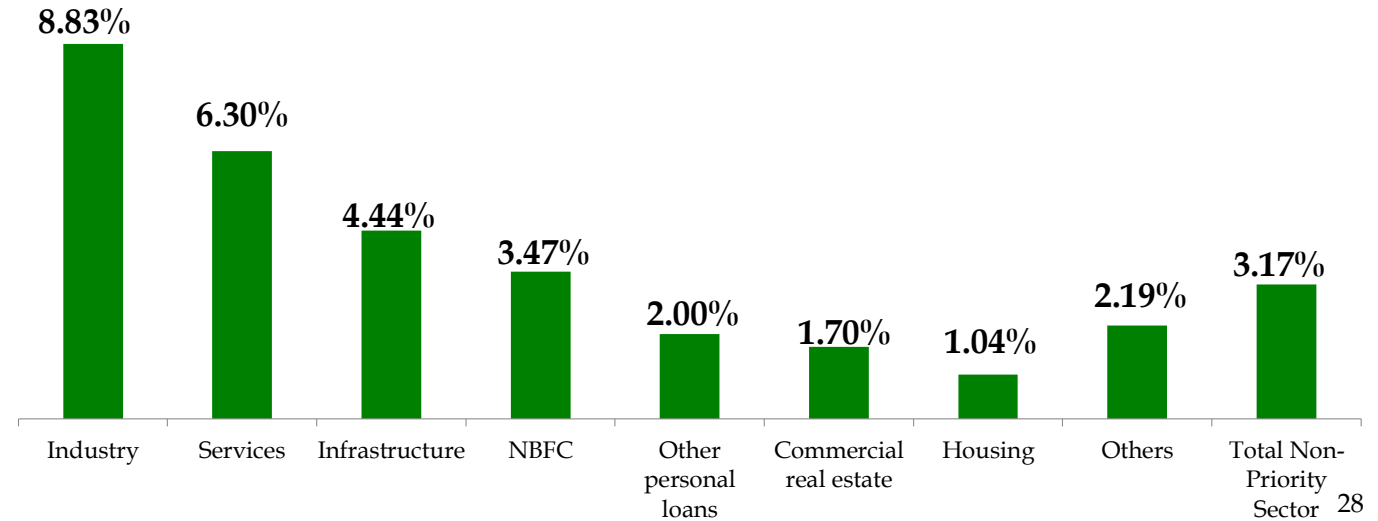
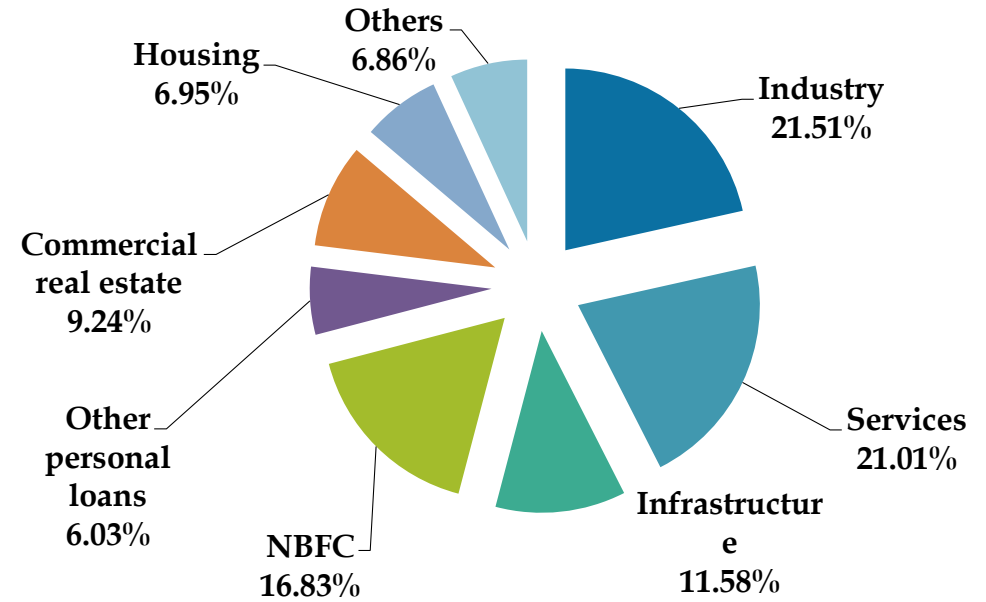
Figures in brackets represents % share of NPA in respective category

Asset Quality

Sectoral Exposures in NPA - Priority Sector



Sectoral Exposures in NPA - Non-Priority Sector

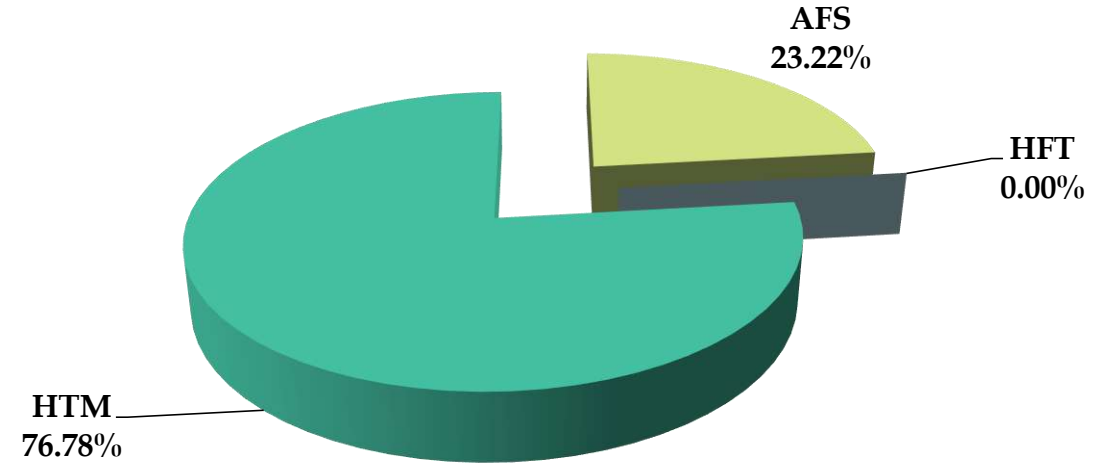
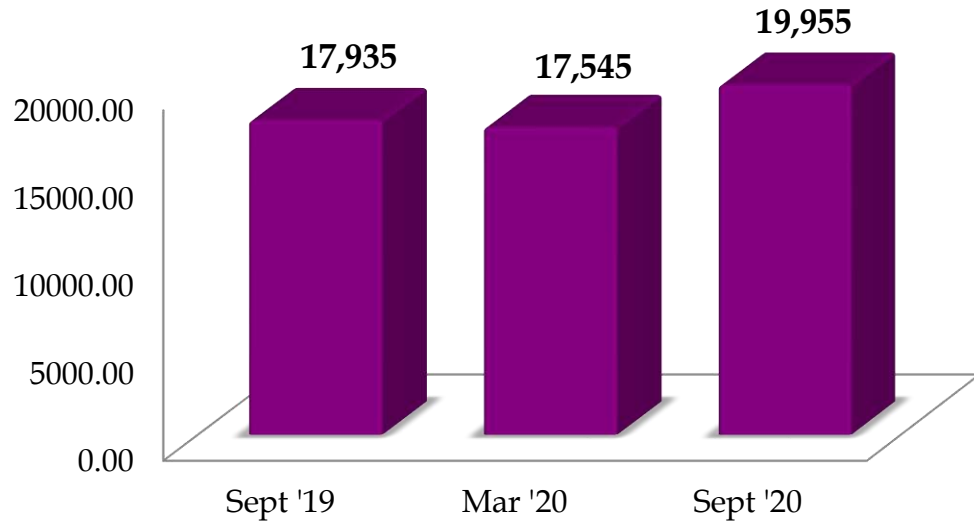


Asset Quality

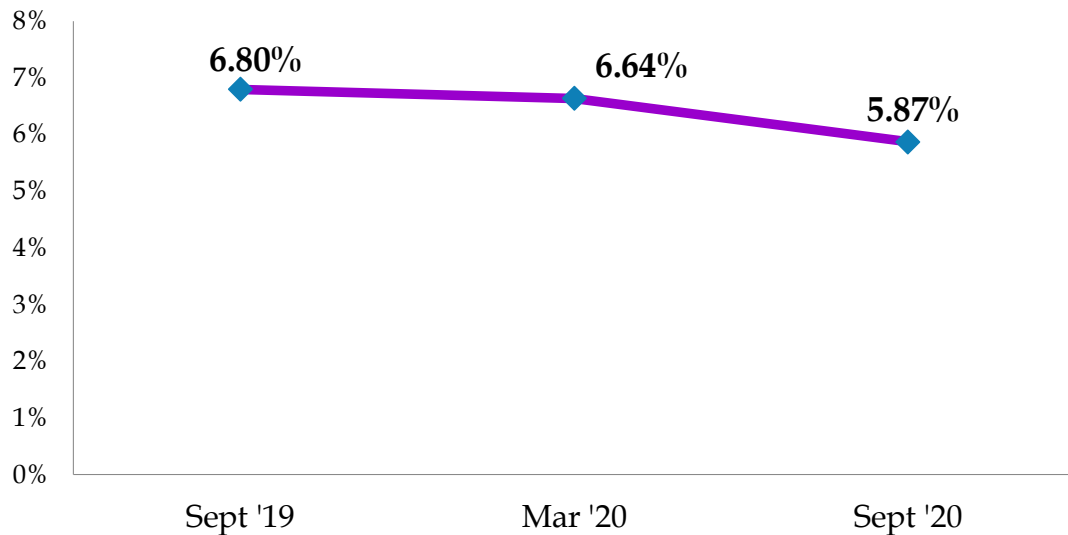
	FY18	FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	FY20	Q1FY21	Q2FY21	(₹ crs)
Opening GNPA	1581.59	2376.07	2456.38	2437.53	2594.27	2777.46	2456.38	2799.93	2557.64	
Addition	2119.87	1447.86	526.02	530.95	637.54	304.07	1998.58	166.84	2.21	
Fresh slippages	2088.19	1415.43	525.98	494.80	606.55	304.07	1931.40	155.65	1.49	
Slippages from existing NPA accounts	31.68	32.43	0.04	36.15	30.99	0.00	67.18	11.19	0.72	
Reduction	1325.39	1367.55	544.87	374.21	454.35	281.60	1655.03	409.13	371.05	
Recoveries	431.50	264.80	102.39	74.99	70.74	74.77	322.87	33.89	137.46	
Upgradation	178.14	203.48	51.97	70.69	56.29	62.37	241.32	12.40	18.57	
Write off	715.75	899.27	390.51	228.53	327.32	144.46	1090.84	362.84	215.02	
Closing GNPA	2376.07	2456.38	2437.53	2594.27	2777.46	2799.93	2799.93	2557.64	2188.80	
Technical write off Account (cumm)	706.16	1434.27	1760.68	1971.10	2284.07	2172.34	2172.34	2526.83	2674.46	
Total GNPA (incl Technical write off)	3082.23	3890.65	4198.21	4565.37	5061.53	4972.27	4972.27	5084.47	4863.26	
NPA Provision (cumm)	946.26	810.55	648.36	711.28	687.62	1017.31	1017.31	896.39	960.51	
Total Provisions (incl Technical write off)	1652.42	2244.82	2409.04	2682.38	2971.69	3189.65	3189.65	3423.22	3634.97	
Closing NNPA	1400.51	1616.71	1759.77	1863.11	2058.04	1755.01	1755.01	1630.65	1194.60	
PCR (%)	41.06%	34.18%	27.80%	28.18%	25.90%	37.32%	37.32%	36.24%	45.42%	
PCR (%) incl Technical write off	54.56%	58.45%	58.08%	59.19%	59.34%	64.70%	64.70%	67.93%	75.44%	
GNPA %	4.92%	4.41%	4.55%	4.78%	4.99%	4.82%	4.82%	4.64%	3.97%	
NNPA %	2.96%	2.95%	3.33%	3.48%	3.75%	3.08%	3.08%	3.01%	2.21%	

Investments

Investments [excl. RIDF] (₹ crs)












Yield on Investments (%)



Duration












AFS	HFT	HTM	TOTAL
3.90	0.00	5.92	5.55

Deposits & Advances

₹ crs		<u>Sept-20</u>	<u>Mar-20</u>	<u>Sept-19</u>
Total Deposits		72,929	71,785	70,190
CASA Deposits		21,275	20,752	19,243
Retail Deposits		51,629	50,980	50,864
Wholesale Deposits		26	54	83
Total Advances		54,099	56,964	53,468
Priority Sector Advances		26,970	25,094	22,748
Agri Advance		8,916	8,568	7,304
MSME Advances		13,716	12,345	10,380
Advances to Weaker Section		2,753	2,490	2,551














Growth based on y-o-y.

Income & Expenditure

₹ crs		<u>Sept-20</u> [6 months]	<u>Sept-19</u> [6 months]	<u>Mar-20</u> [12 months]
Interest Income		3,219	3,214	6,475
Interest Expense		2,109	2,221	4,444
Net Interest Income		1,110	993	2,030
Fee Income		338	419	861
Treasury Income		511	63	400
Non-Interest Income		849	483	1,262
Total Income (Net of Interest Expense)		1,959	1,476	3,292
Operating Expenses		781	713	1,635
Operating Profit		1,177	763	1,657
Provision for loan losses in Adv. / losses in Invts. / Taxes / other		861	482	1,225
Net Profit		316	281	432

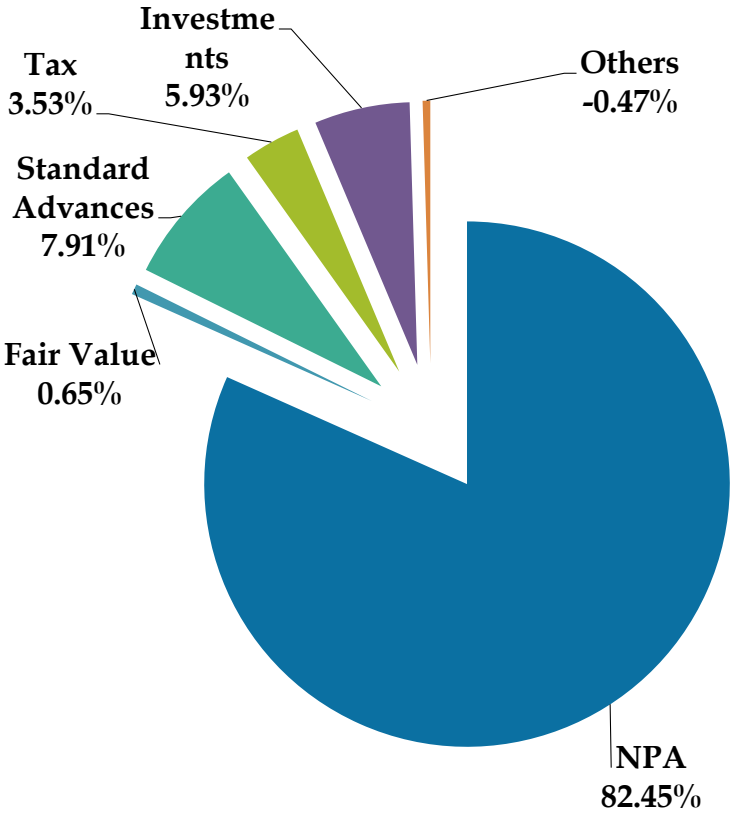
Growth based on y-o-y.

Interest Income & Interest Expenditure

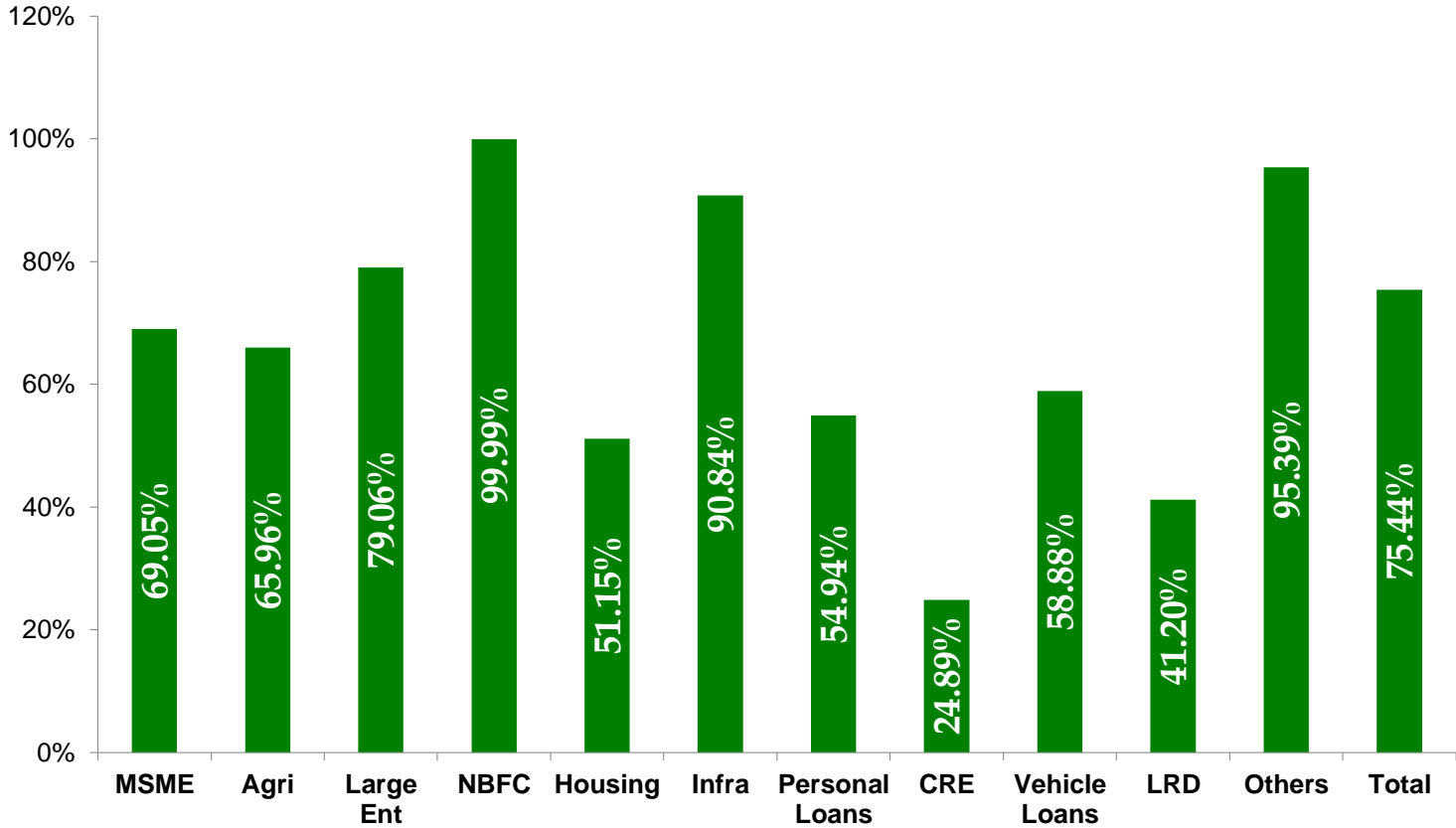
₹ crs		Sept-20 [6 months]	Sept-19 [6 months]	Mar-20 [12 months]
<u>Interest Income</u>				
Interest Income		3,219	3,214	6,475
Interest on Advances		2,593	2,568	5,156
Interest on Investments		551	576	1,160
Other interest		75	70	159
Yield on Advances		9.36%	9.50%	9.47%
Adjusted yield on Invts.		11.04%	7.80%	8.94%
<u>Interest Expense</u>				
Interest Expense		2,109	2,221	4,444
Interest on Deposits		1,993	2,091	4,204
Other interest		116	130	240
Cost of Deposits		5.54%	6.07%	6.01%
<u>Net Interest Income</u>				
Net Interest Income		1,110	993	2,030
Interest Spread in Lending		3.82%	3.43%	3.46%
Net Interest Margin on average earning assets		2.99%	2.80%	2.84%

Provisions

Provisions & Contingencies

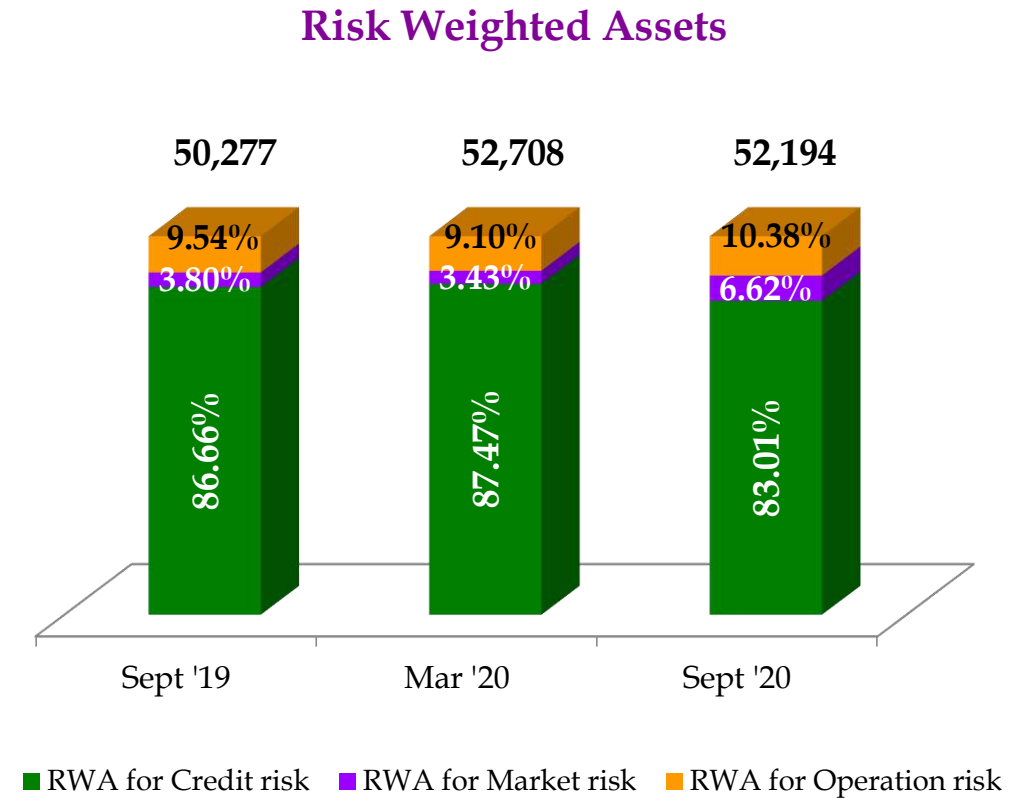


Provision Coverage Ratio



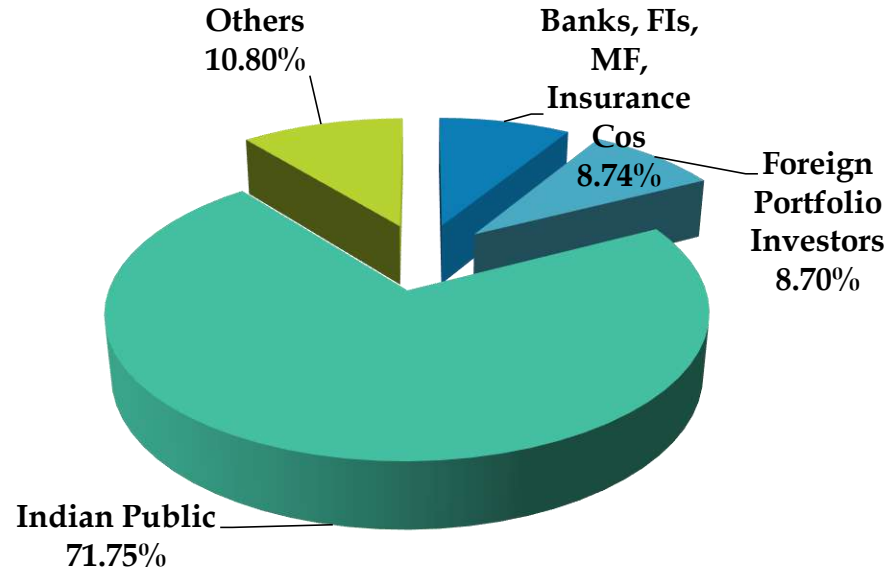
Capital Adequacy

RS IN CRS	30.09.2020	31.03.2020	30.09.2019
Risk Weighted Assets	52194.16	52708.33	50276.98
Total Capital Fund (Basel III)	6824.82	6673.60	6356.38
Total Tier I Capital	5780.92	5619.43	5350.83
Paid up Equity Capital	310.88	310.88	282.62
Reserves under Tier I Cap.	5470.04	5308.55	5068.21
Eligible Tier II Capital	1043.89	1054.17	1005.54
General Provisions & Reserves	273.89	284.17	210.54
Subordinated Debt Fund	770.00	770.00	795.00
CRAR under Basel III	13.08%	12.66%	12.64%
CRAR Tier I Capital	11.08%	10.66%	10.64%
CRAR Tier II Capital	2.00%	2.00%	2.00%

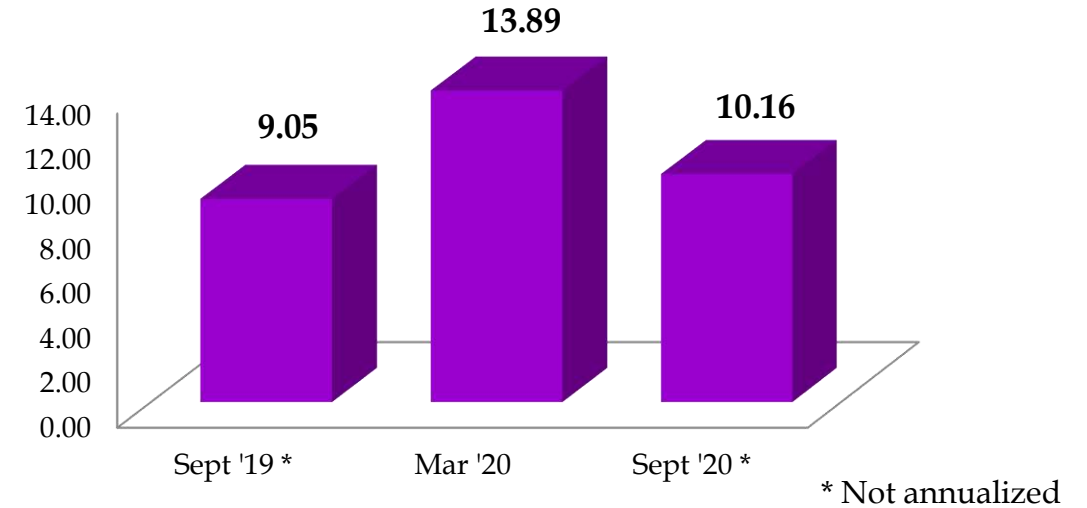


Share holders' value

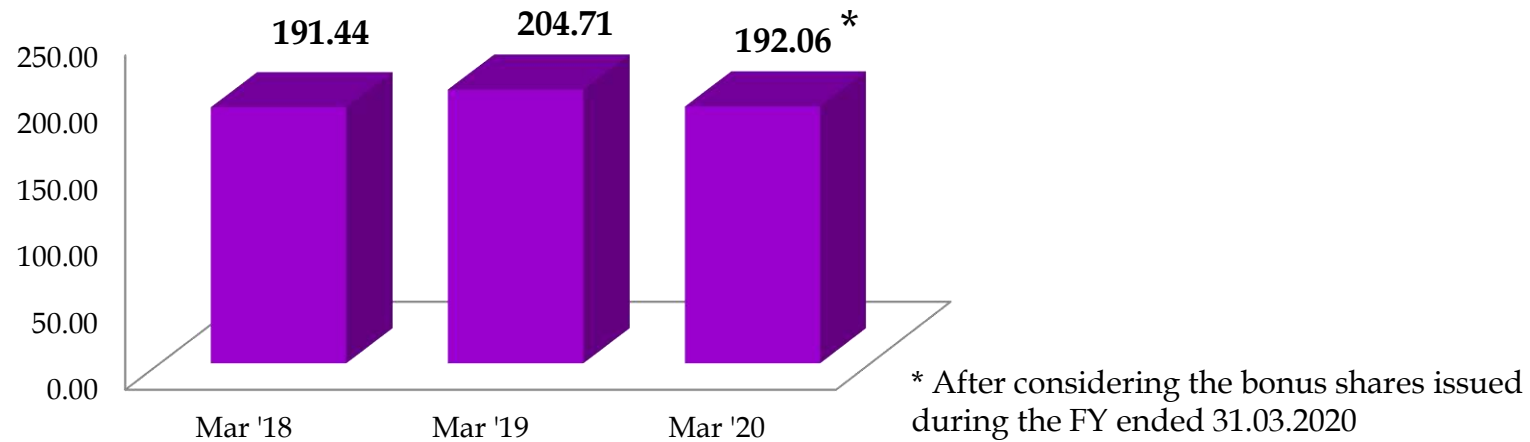
Share holding pattern (Sept '20)



Earning Per Share (₹)



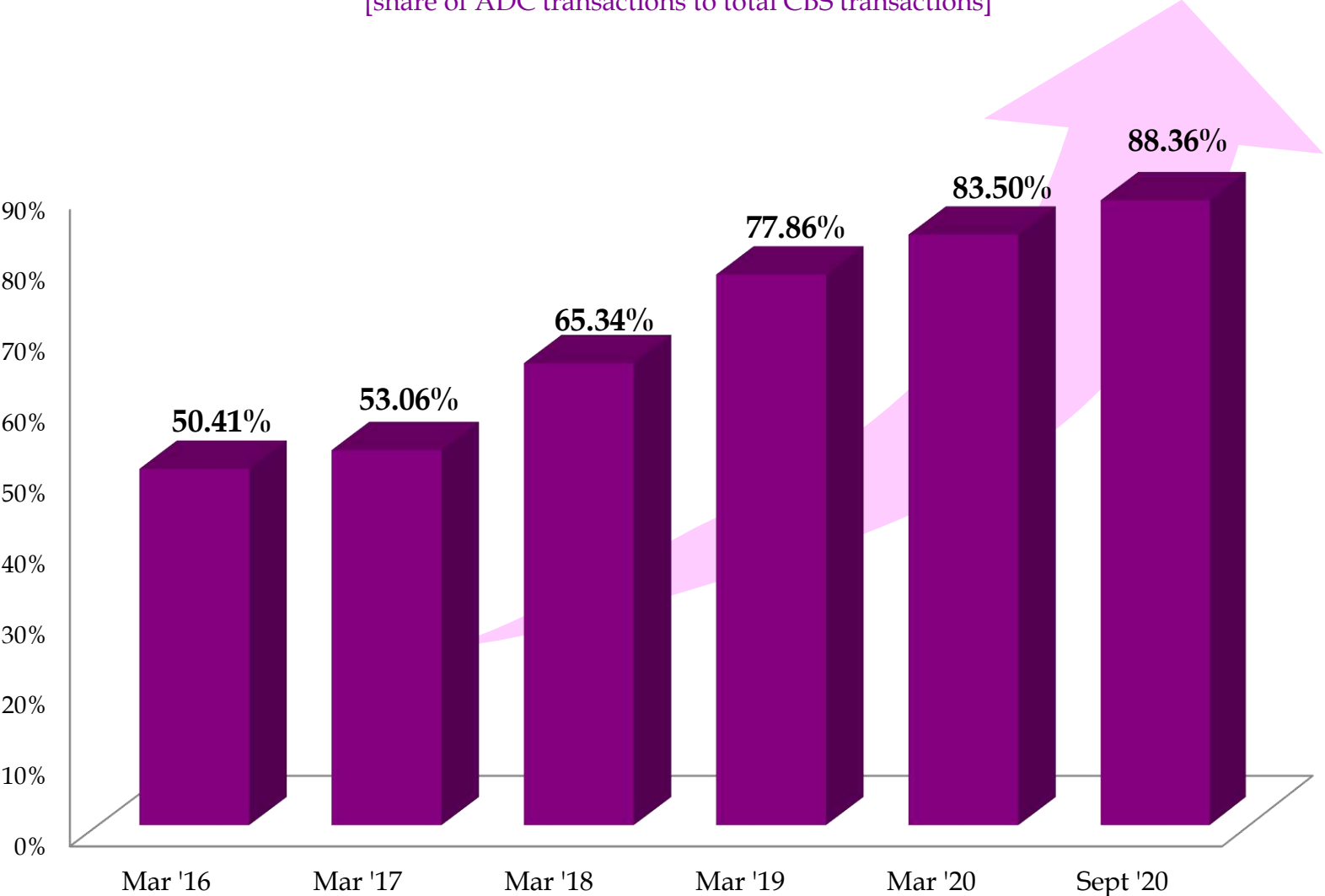
Book value (₹)



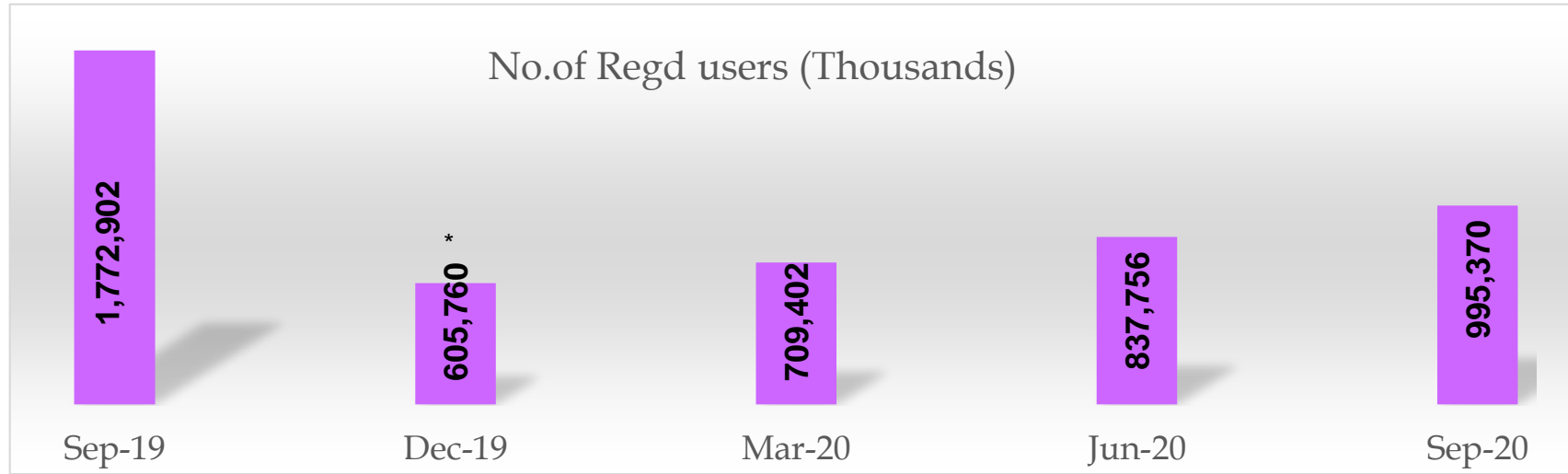
Leveraging on Technology

Migration to Digital Channel

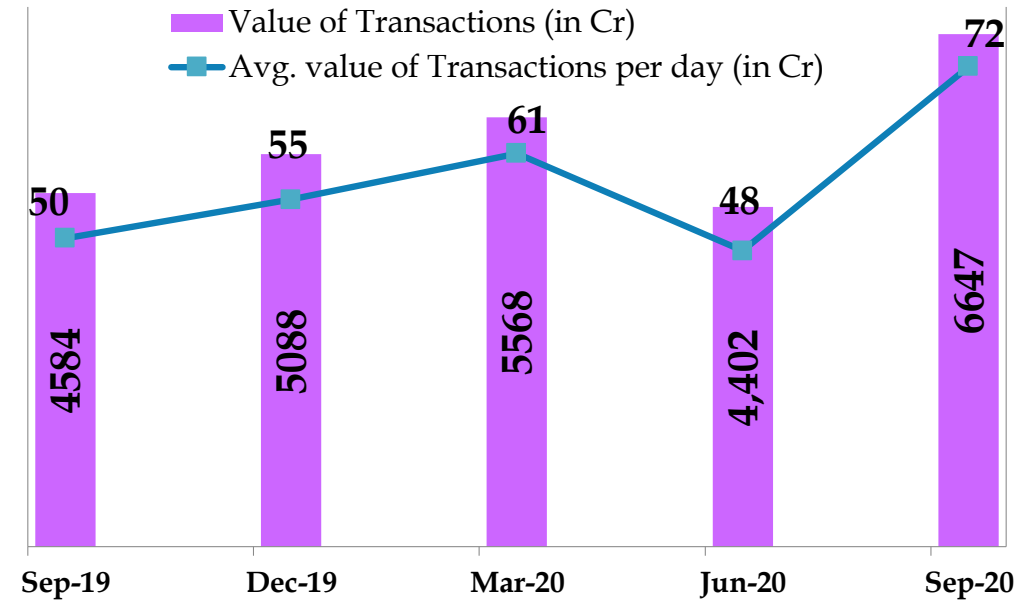
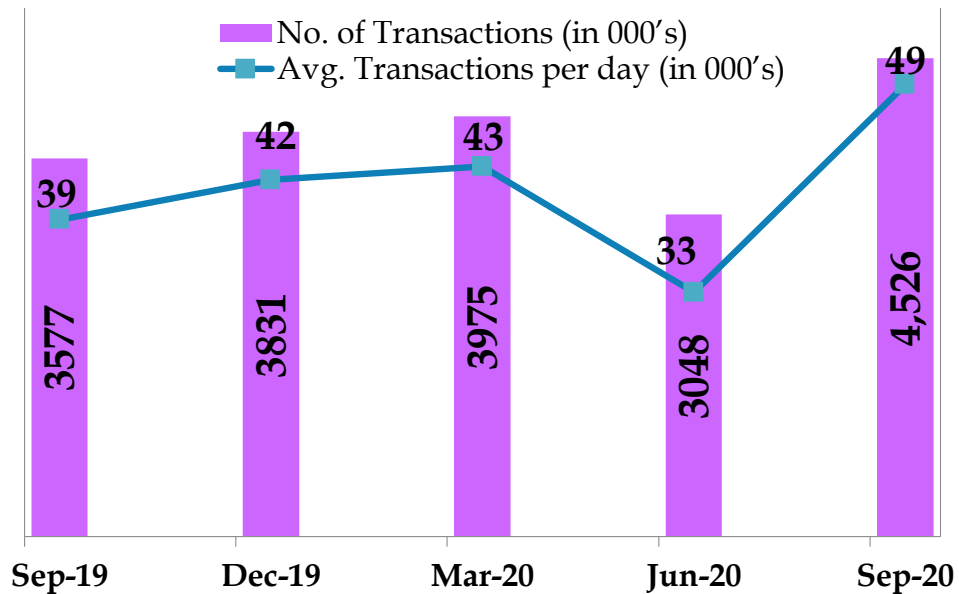
[share of ADC transactions to total CBS transactions]



Mobile Banking

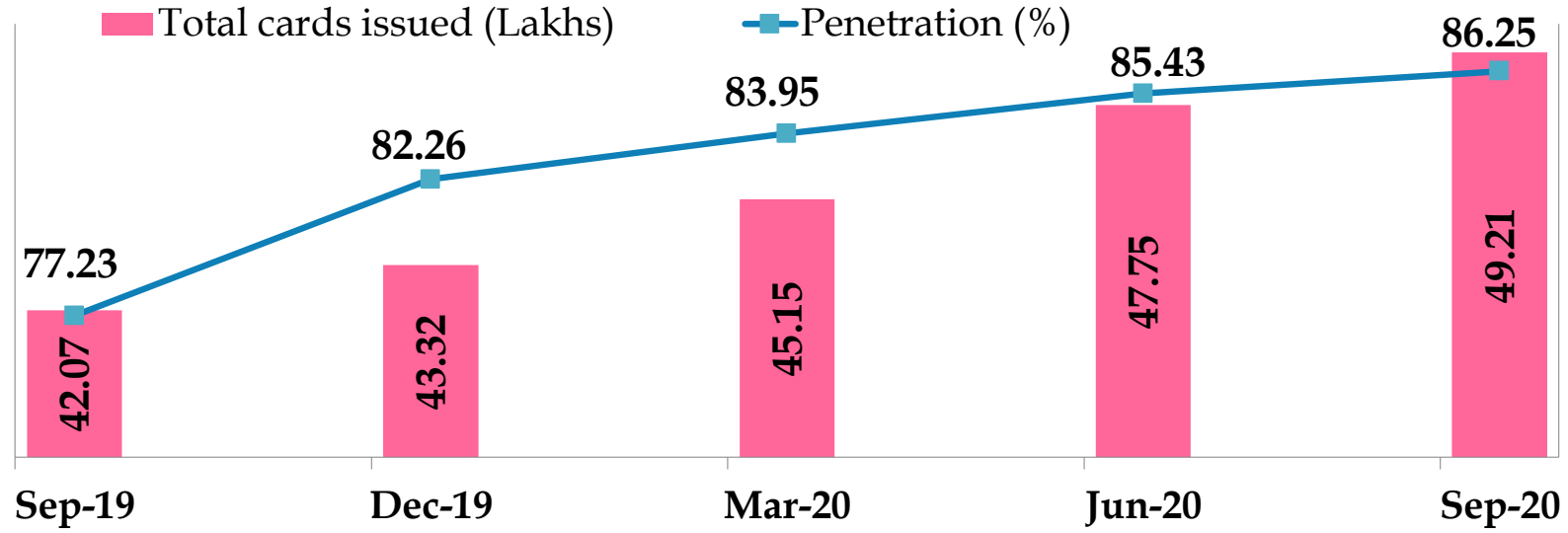


* The decrease in Mobile banking registered users count is on account of blockages of registered user ids in old mobile app as the said service is now stopped.



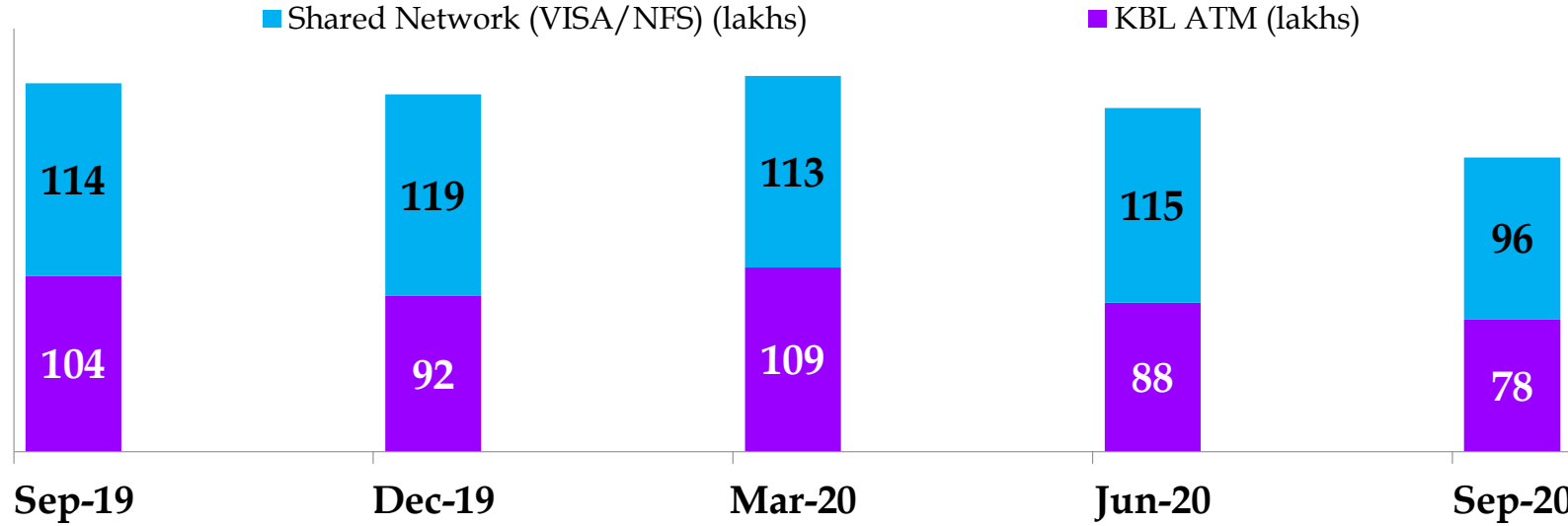
Debit Cards

Debit cards Penetration



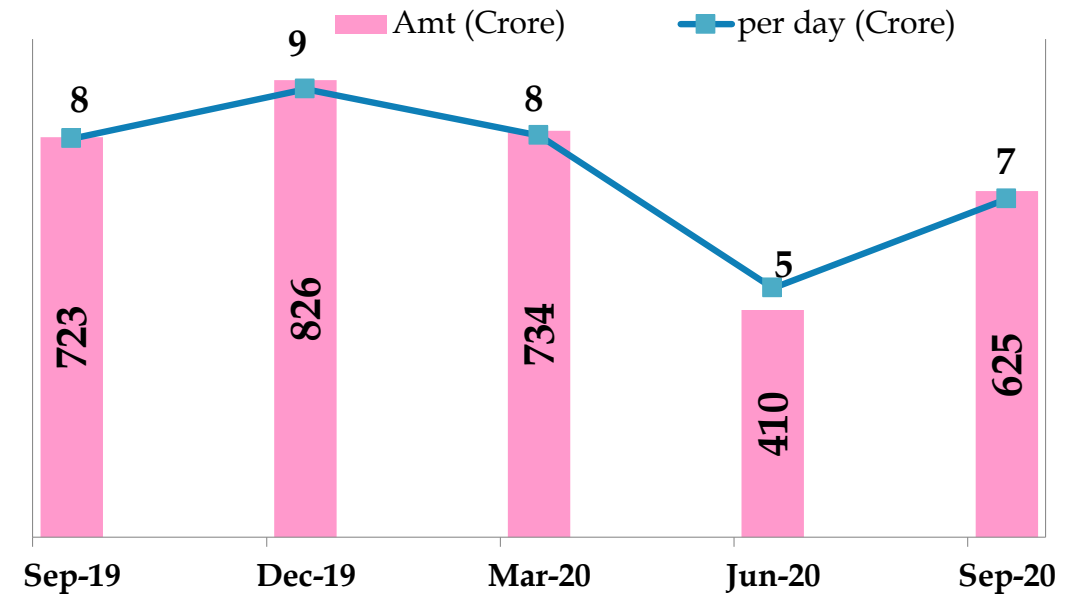
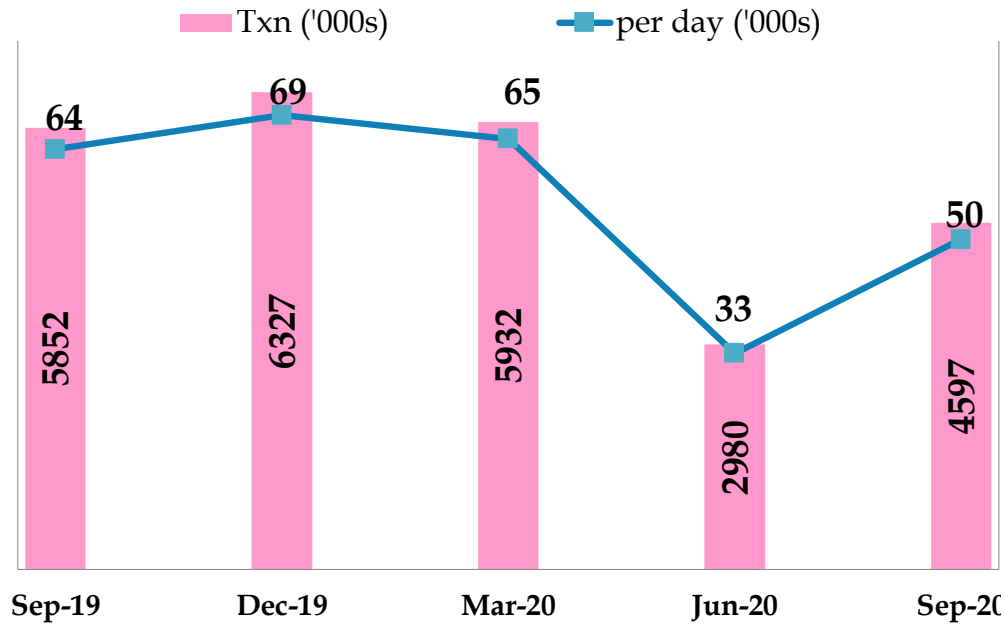
Cards Usage

Total ATM transactions by our Debit Card holders

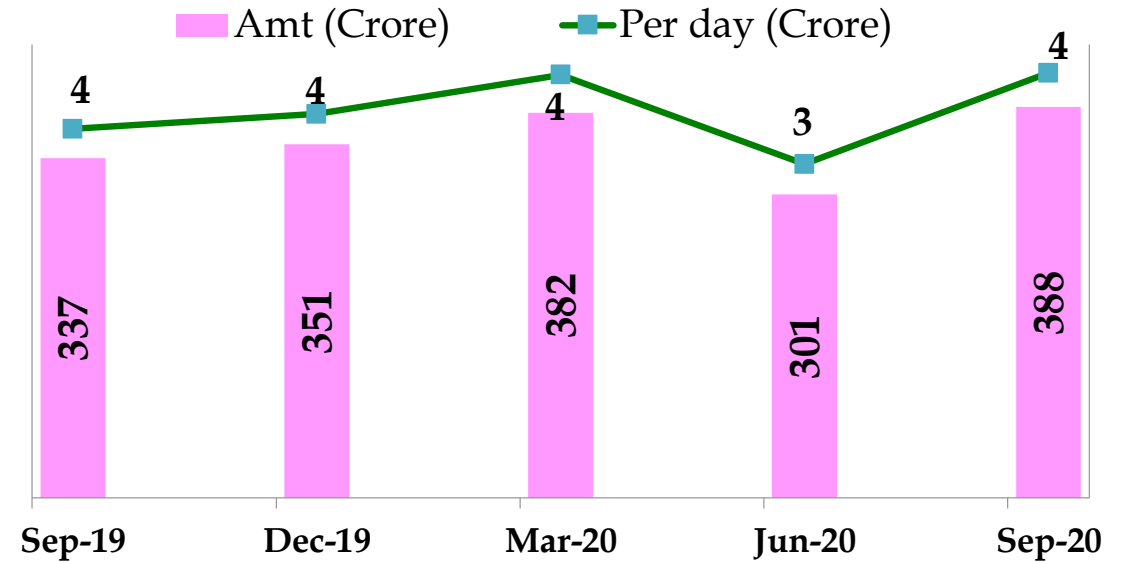
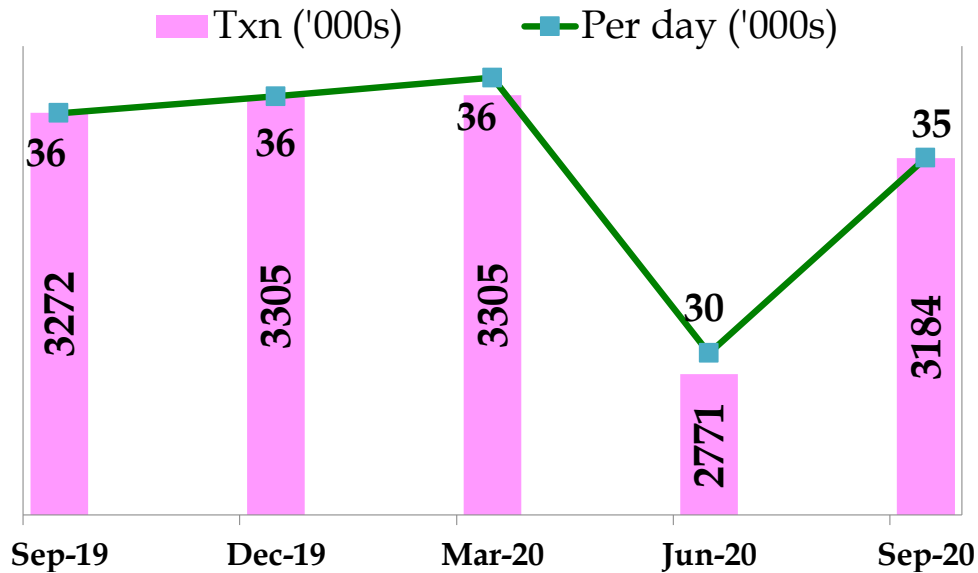


POS & ECOM transactions

POS Transactions



ECOM Transactions



Corporate Social Responsibility



Handing over 1000 numbers of Digital oximeters sponsored by the Bank to Dakshina Kannada District Administration in the fight against COVID -19 pandemic.



Handing over PPE Kits sponsored by the Bank to Dakshina Kannada, Kodagu, Chickmagalur & Udupi District Administrations in the fight against COVID-19 pandemic.



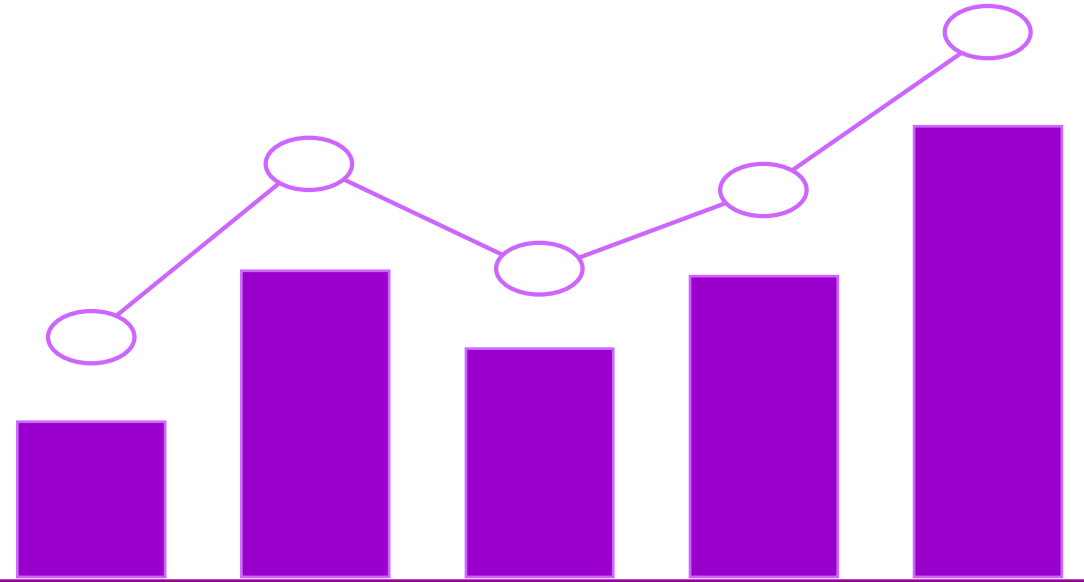
Handing over 100 numbers of Traffic Rain Coats sponsored by the Bank to East (Kadri) Police Station, Mangaluru City.

KBL-Vikaas - Bank's Transformation Journey

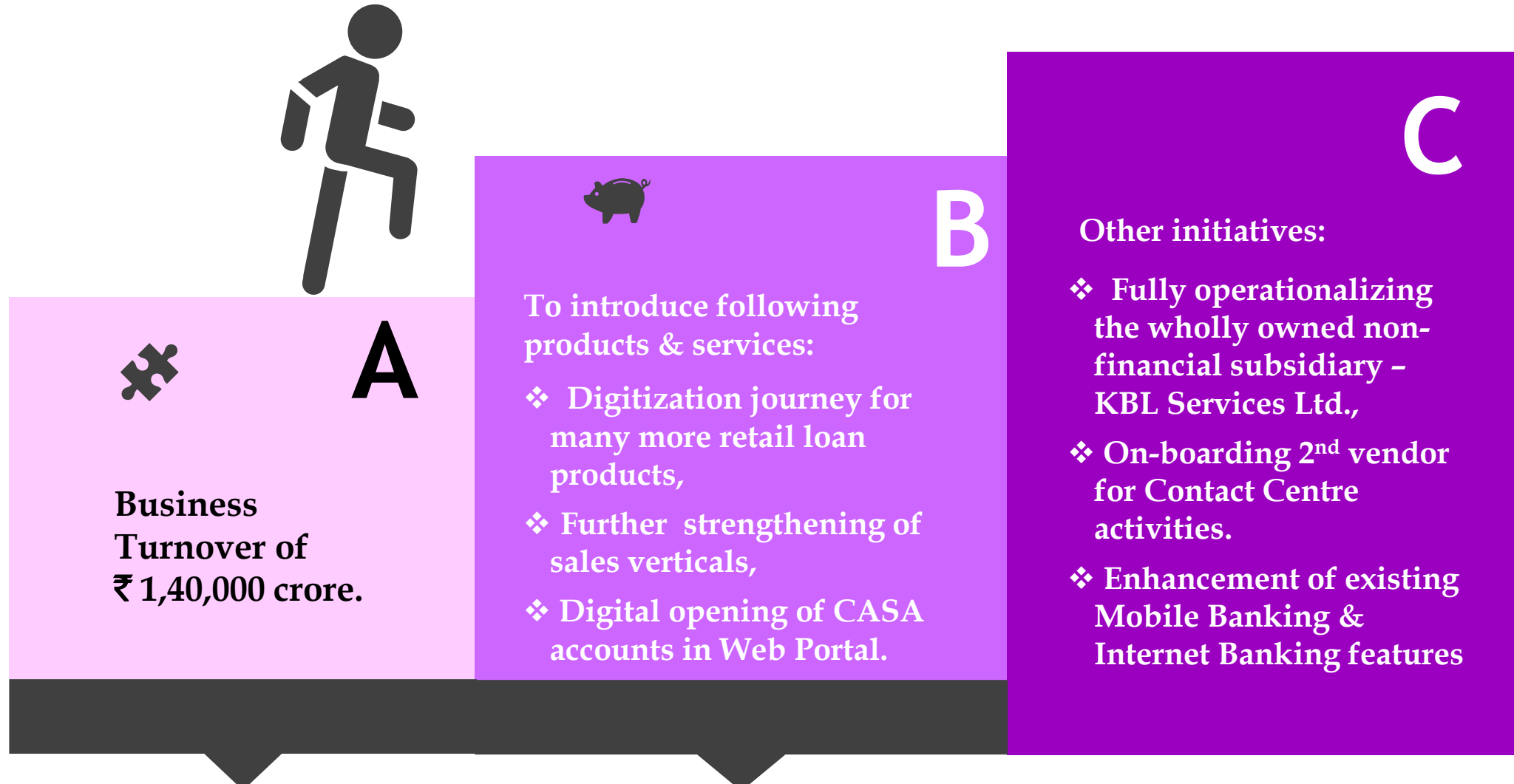
As a part of Transformation journey,

- Launched digital journeys, viz., 'KBL Xpress Home Loan', 'KBL Xpress Cash Loan', 'KBL Xpress Car Loan', 'KBL Xpress Easy Ride', 'KBL Xpress MSME' & 'KBL Home Connect'.
- Launched Tab banking 'KBL Xpress Account' & 'KBL Xpress SB' for opening of SB accounts in select branches.
- Initiated Doorstep banking for senior citizens of above 70 years & differently abled persons.
- 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 '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.
- 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.
- Participating in TReDS platform.
- Launched OD facility against gold ornaments.

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.

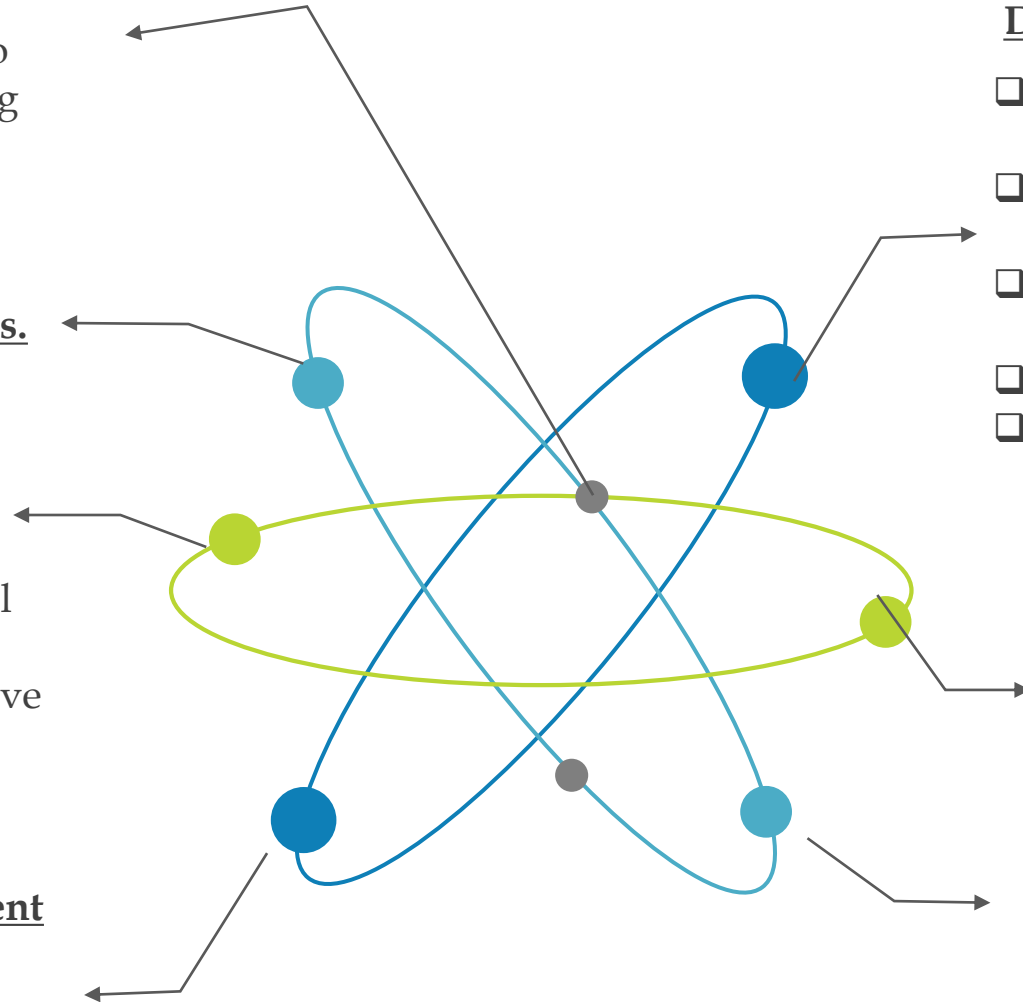
Digital Banking initiatives

- ❑ 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



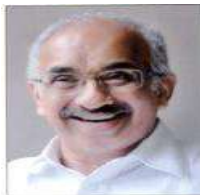
Rammohan Rao Belle
Bengaluru
Former MD & CEO, SBI Gen.
Insu. Co. Ltd



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. MSKC & Associates,
Chartered Accountant, Chennai



Justice A V Chandrashekar
Bengaluru
Former Judge, High Court of Karnataka
and former Judicial Member, Karnataka
State Administrative Tribunal



Pradeep Kumar Panja
Bengaluru
Former MD (Corporate Banking), SBI

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