

Karnataka Bank Ltd.

Your Family Bank, Across India

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

Phone : 0824-2228183
E-Mail : comsec@ktkbank.com
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC:35:2026-27

Date: 19.05.2026

The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra-Kurla Complex, Bandra (E) MUMBAI - 400051	The Manager Corporate Relationship Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400001
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NSE Scrip Code: KTKBANK	BSE Scrip Code: 532652
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Madam / Dear Sir,

Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Submission of copy of the presentation for Analysts/ Institutional Investors on the Audited Financial Results for the quarter and financial year ended March 31, 2026

We refer to our earlier letter no.: HO: SEC: 27:2026-27 dated 12.05.2026 intimating about the scheduling of Q4FY26 Earning's Audio Conference Call for Analysts/Institutional Investors to be held on Wednesday, May 20, 2026 at 04.00 PM IST and also the modalities in connection therewith.

In compliance with the provisions of Regulation 30 read with Para A of Part A of Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the presentation for Analysts / Institutional Investors on the audited financial results of the Bank for the quarter and financial year ended March 31, 2026. The analyst presentation has also been hosted on the website of the Bank and the same is available under the link given below:

<https://www.karnatakabank.bank.in/investors/quarterly-results>

This is for your kind information and dissemination.

Yours faithfully,

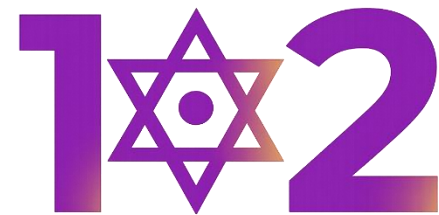
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Sham K
Company Secretary &
Compliance Officer

INVESTOR PRESENTATION Q4 FY26



Karnataka Bank
Your Family Bank. Across India.



years of banking trust

Banking with Legacy, Embracing the Future



Your **trust.** Our **wealth**

Your gateway
to premium benefits



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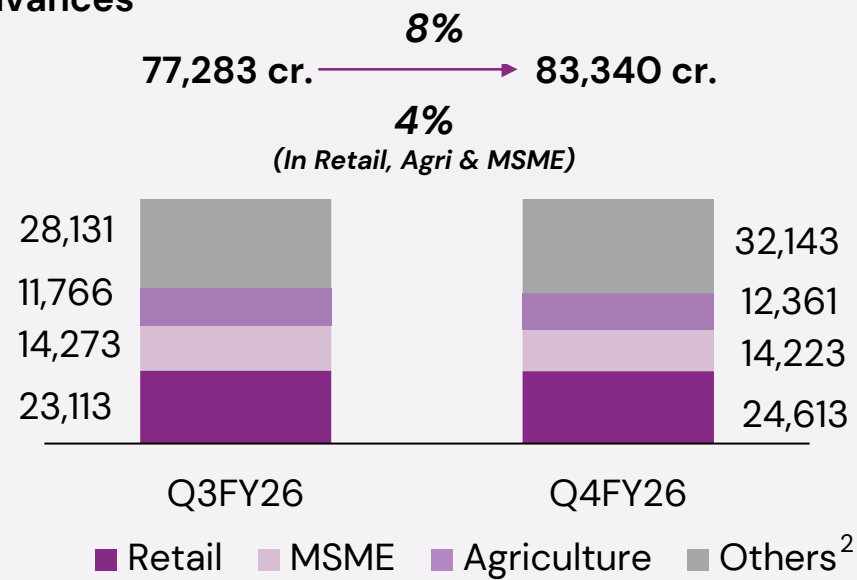
Key Parameters for Q4FY26



Managing transitions to achieve stability and sustainable growth...

Deposits and Advances

Gross Advances¹



Total Deposits

Q3FY26: 1,04,112 cr. → Q4FY26: 1,08,779 cr. (4% increase)

CASA

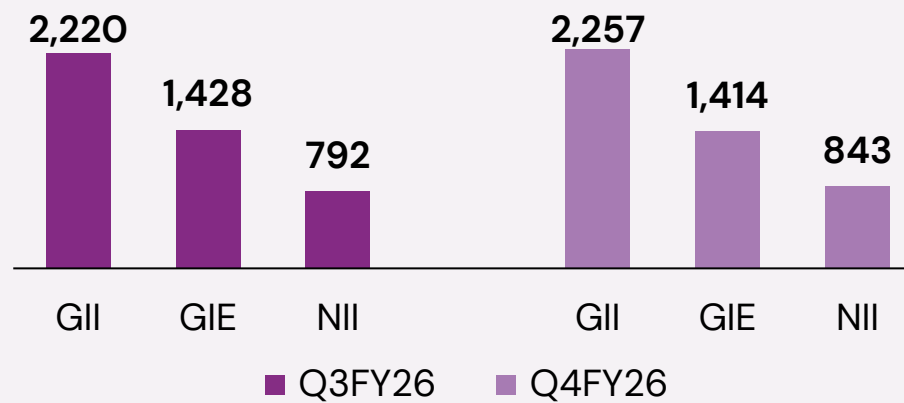
Q3FY26: 32,829 cr. → Q4FY26: 36,560 cr. (11% increase)

Retail Term Deposit

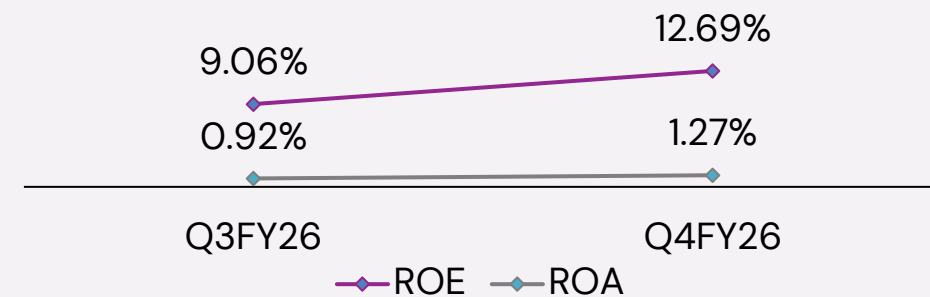
Q3FY26: 66,252 cr. → Q4FY26: 67,648 cr. (2% increase)

Profitability Metrics

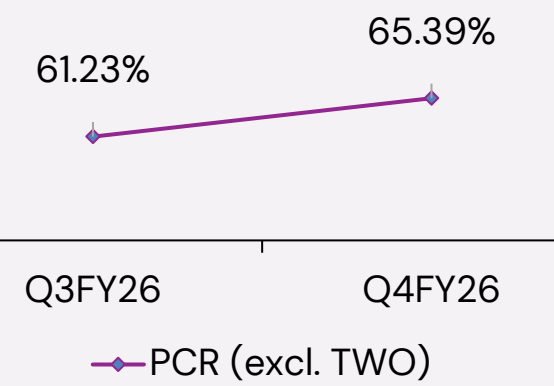
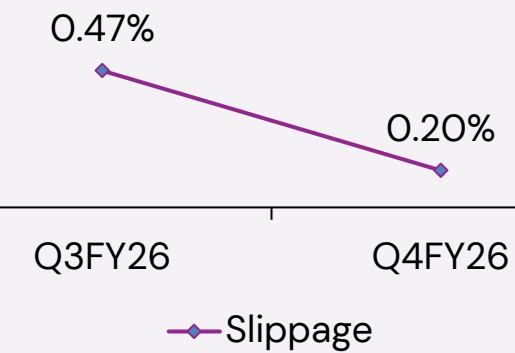
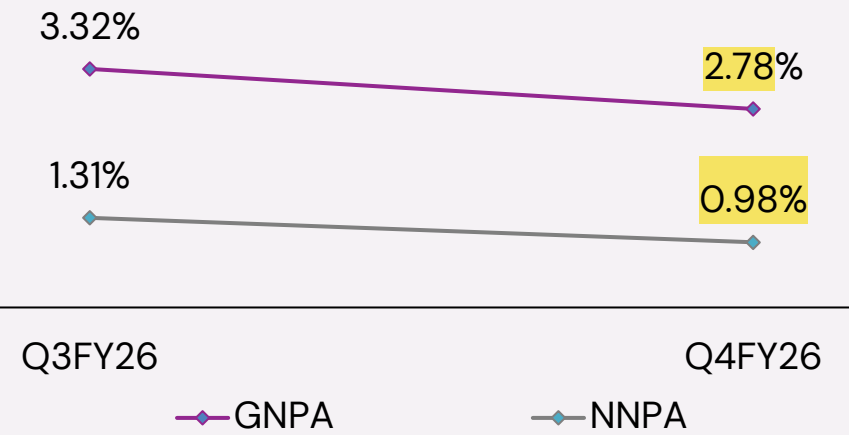
INR cr.



GII – Gross Interest Income;
GIE – Gross Interest Expense;
NII – Net Interest Income



Asset Quality



Notes: 1. Retail, Agriculture and MSME classifications done as per internal classifications 2. Other include NBFC, SME, Large & Mid Corporates and Others



Q4 FY26 Performance at a Glance

■ Q4FY26 INR cr.

Assets			
Gross Advances 83,340 8% QoQ 4% QoQ In Retail, Agri & MSME	Retail Advances¹ 42,398 5% QoQ	Deposits 1,08,779 4% QoQ 2% QoQ In Retail Term Deposit	CASA 36,560 11% QoQ
Profitability			
NIM 3.07% 15 bps QoQ	PAT 408 40% QoQ	ROA 1.27% 35 bps QoQ	ROE 12.69% 363 bps QoQ
Asset Quality			
GNPA 2.78% (54 bps) QoQ	GNPA and Std Restructured % of Advances 3.75% (69 bps) QoQ	NNPA 0.98% (33 bps) QoQ	PCR (Excl. TWO) 65.39% 416 bps QoQ

- The Bank's Gross Advances recorded an 8% QoQ growth, increasing from Rs. 77,283 cr. to Rs. 83,340 cr.
- The Bank's CASA increased from Rs. 32,829 cr. to Rs. 36,560 cr. registering a 11% QoQ growth.
- As of Q4 FY26, the Bank's GNPA stood at 2.78%, reflecting an improvement of 54 bps QoQ, while the NNPA improved by 33 bps QoQ to 0.98%.
- The Bank's standard restructured portfolio declined to Rs. 806 cr. as of Q4 FY26, compared to Rs. 868 cr. in Q3 FY26, reflecting an 7% QoQ improvement.

Notes: 1. Retail classification done as per RBI definition



Guided by an Independent Board

With no Shareholder Holding >5% Share Capital in the Bank



P Pradeep Kumar

Part Time Chairman, Independent Director
Former MD, State Bank of India



Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank



CA B R Ashok

Non-Executive Director
Chartered Accountant with over 40 years of experience



Uma Shankar

Independent Director
Former ED, Reserve Bank of India



Balakrishna Aise S

Independent Director
Former ED, Oriental Bank of Commerce



Jeevandas Narayan

Independent Director
Former MD, State Bank of Travancore;
Deputy MD, State Bank of India



CA Kalmanje Gururaj Acharya

Independent Director
Senior Partner, M/s. K G Acharya & Co.;
Former Independent Director, State Bank of Mysore



Harish H V

Independent Director
Former Partner, Grant Thornton;
Founder ECube Investment Advisors



Experienced Management Team

Strengthening of Management, making the Organization Future Ready



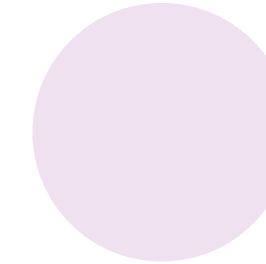
Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank



Raja B. S.

Chief Operating Officer (COO)
35 years at Karnataka Bank



Chandra Shekar

Chief Business Officer (CBO)
30 years at Karnataka Bank



Vinaya Bhat P J

Chief Compliance Officer (CCO) &
Principal Officer
28 years at Karnataka Bank



Jayanagaraja Rao S

Head Inspection & Audit (HIA) &
Chief of Internal Vigilance (CIV)
28 years at Karnataka Bank



Kannan K

Chief Information Security
Officer (CISO)
30 years at Karnataka Bank



Ratheesh R

Head – Training
39 years of experience in
BFSI



Niranjana Kumar

Chief Human Resources
Officer (CHRO)
25 years of experience in HR



Nagaraja Upadhyaya B

Head – Credit Sanctions
[Exposure upto Rs.15Cr.]
29 years at Karnataka Bank



Vijayakumar P H

Chief Financial Officer
(CFO)
25 years at Karnataka
Bank



Raghuram H S

Head – Branch Banking,
Products & Business Solutions
Group (BSG), and Head – IT &
MIS Department
31 years at Karnataka Bank



Chandrashekara G

Head – Credit Sanctions
[Exposure above Rs.15Cr.]
31 years at Karnataka Bank



Sunil Rao B

Head – Treasury
23 years at Karnataka Bank



Sham K

Company Secretary &
Head – Operations
Department
15 years of experience in BFSI



Sreedhar S

Head – Credit Monitoring
28 years at Karnataka Bank

Strong management with proven experience and leadership

Financial Highlights



Banking with Legacy, Embracing the Future



Financial Highlights

Profit and Loss Statement

Particulars	Q4FY26	Q3FY26	Q-o-Q %	Q4FY25	Y-o-Y %
Interest Income	2,257.32	2,220.05	1.68%	2,258.46	-0.05%
Interest Expense	1,414.37	1,427.99	-0.95%	1,477.78	-4.29%
Net Interest Income	842.95	792.06	6.43%	780.68	7.98%
Other Income	398.86	302.30	31.94%	428.23	-6.86%
Total Income (Net of Interest Expense)	1,241.81	1,094.36	13.47%	1,208.91	2.72%
Employee Expenses	279.58	360.60	-22.47%	525.91	-46.84%
Other Expenses	347.19	281.96	23.13%	307.98	12.73%
Total Operating Expenses	626.77	642.56	-2.46%	833.89	-24.84%
Operating Profit	615.04	451.80	36.13%	375.02	64.00%
Provisions	90.34	94.86	-4.76%	31.08	190.67%
Profit Before Tax (PBT)	524.70	356.94	47.00%	343.94	52.56%
Tax	116.51	66.15	76.13%	91.57	27.24%
Profit After Tax (PAT)	408.19	290.79	40.37%	252.37	61.74%



Financial Highlights

Balance Sheet

Particulars	As on 31-03-2026	As on 31-03-2025	Y-o-Y %
Property & Assets			
Cash & Balance With RBI	7,063.49	7,525.13	-6.13%
Balance With Banks & Money At Call & Short Notice	672.14	458.58	46.57%
Investments	26,738.80	24,536.51	8.98%
Advances	81,809.63	76,541.48	6.88%
Fixed Assets	1,060.06	990.54	7.02%
Other Assets	12,012.48	10,908.94	10.12%
Total	1,29,356.60	1,20,961.18	6.94%
Capital and Surplus			
Capital	378.19	377.95	0.06%
Reserves & Surplus	12,846.27	11,707.38	9.73%
Deposits	1,08,778.75	1,04,807.49	3.79%
Borrowings	5,329.00	1,940.55	174.61%
Other Liabilities & Provisions	2,024.39	2,127.81	-4.86%
Total	1,29,356.60	1,20,961.18	6.94%



Financial Highlights

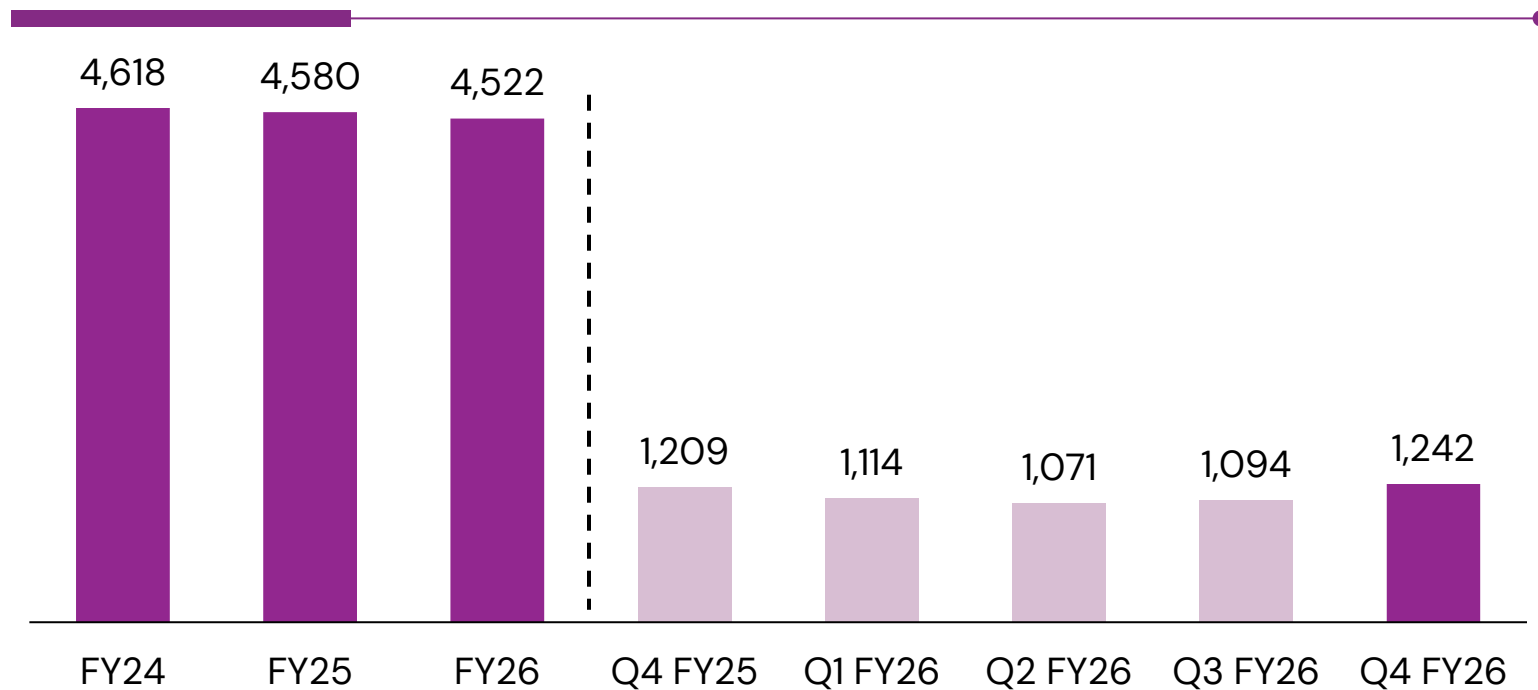
Key Financial Ratios

Particulars	Q4FY26	Q3FY26	Q-o-Q	Q4FY25	Y-o-Y
Gross NPA	2.78%	3.32%	-54 bps	3.08%	-30 bps
Net NPA	0.98%	1.31%	-33 bps	1.31%	-33 bps
CASA Ratio	33.61%	31.53%	208 bps	31.75%	186 bps
NIM %	3.07%	2.92%	15 bps	2.98%	9 bps
ROA	1.27%	0.92%	35 bps	0.81%	46 bps
ROE	12.69%	9.06%	363 bps	8.56%	413 bps
PCR (Excl. TWO)	65.39%	61.23%	416 bps	58.18%	721 bps
PCR (Incl. TWO)	83.54%	80.90%	264 bps	81.42%	212 bps
Credit Cost	0.10%	0.11%	-1 bps	0.05%	5 bps
CD Ratio	76.61%	74.23%	238 bps	74.38%	223 bps
Yield on Advances	8.78%	8.71%	7 bps	9.43%	-65 bps
Cost of Deposits	5.37%	5.43%	-6 bps	5.79%	-42 bps
Cost of Funds	5.38%	5.46%	-8 bps	5.83%	-45 bps
CRAR	20.07%	19.94%	13bps	19.85%	22 bps

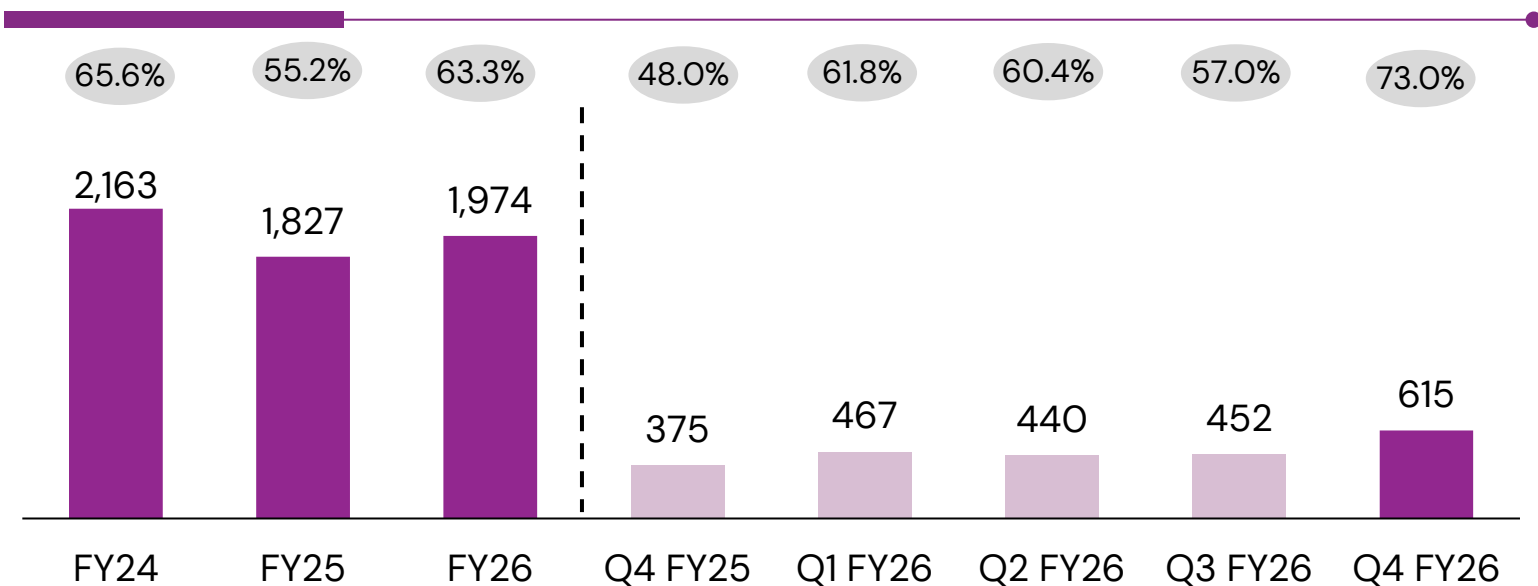


Profitability

Operating Revenue (INR Cr.) ¹



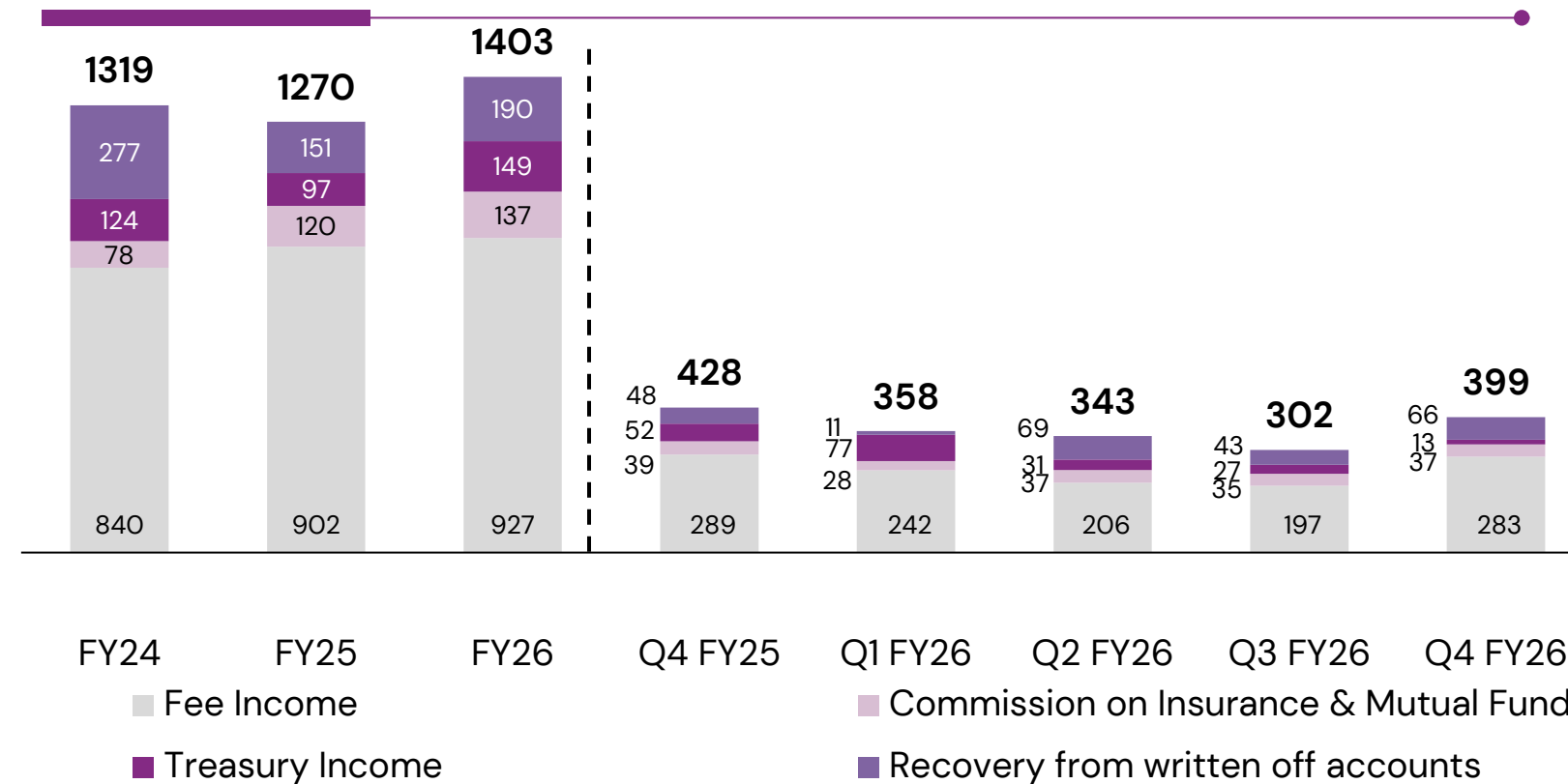
Operating Profit (INR Cr.)



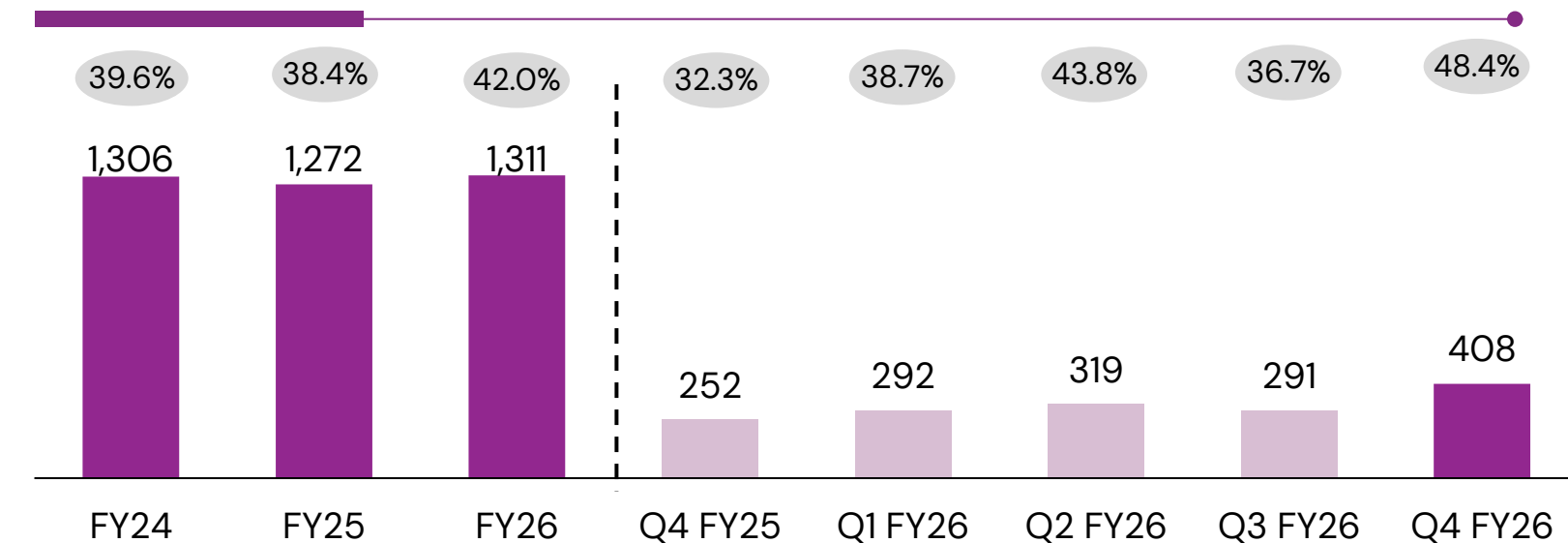
Operating Profit Margin (% of NII)

¹ Operating Revenue = Total Income – Interest Expense

Other Income (INR Cr.)



PAT (INR Cr.)

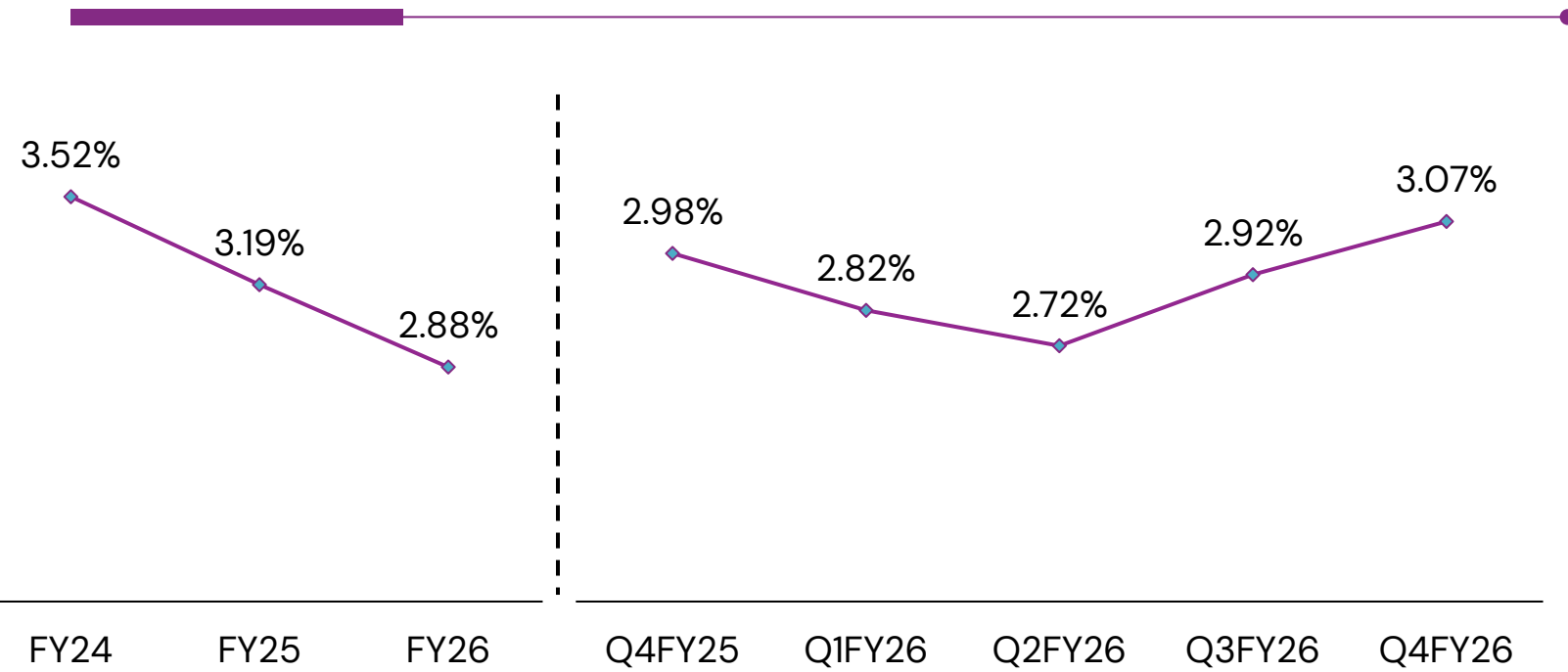


PAT Margin (% of NII)

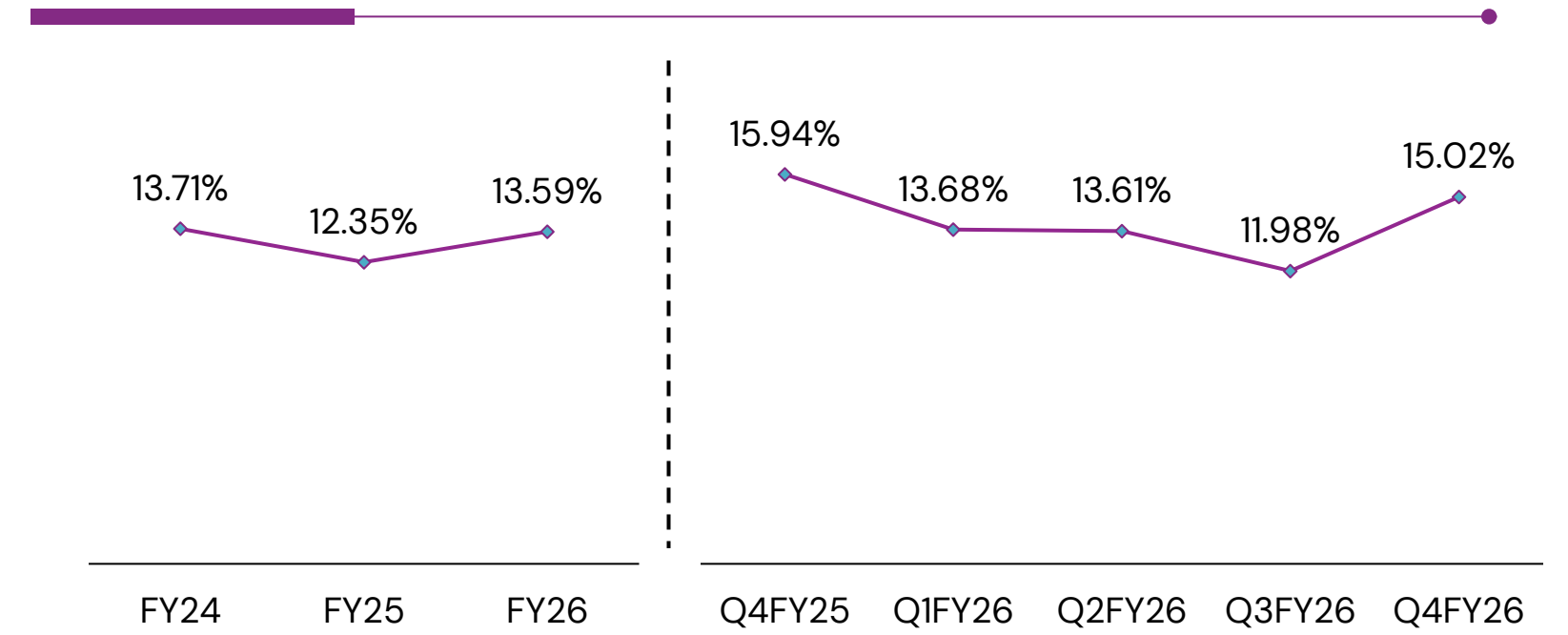


Profitability

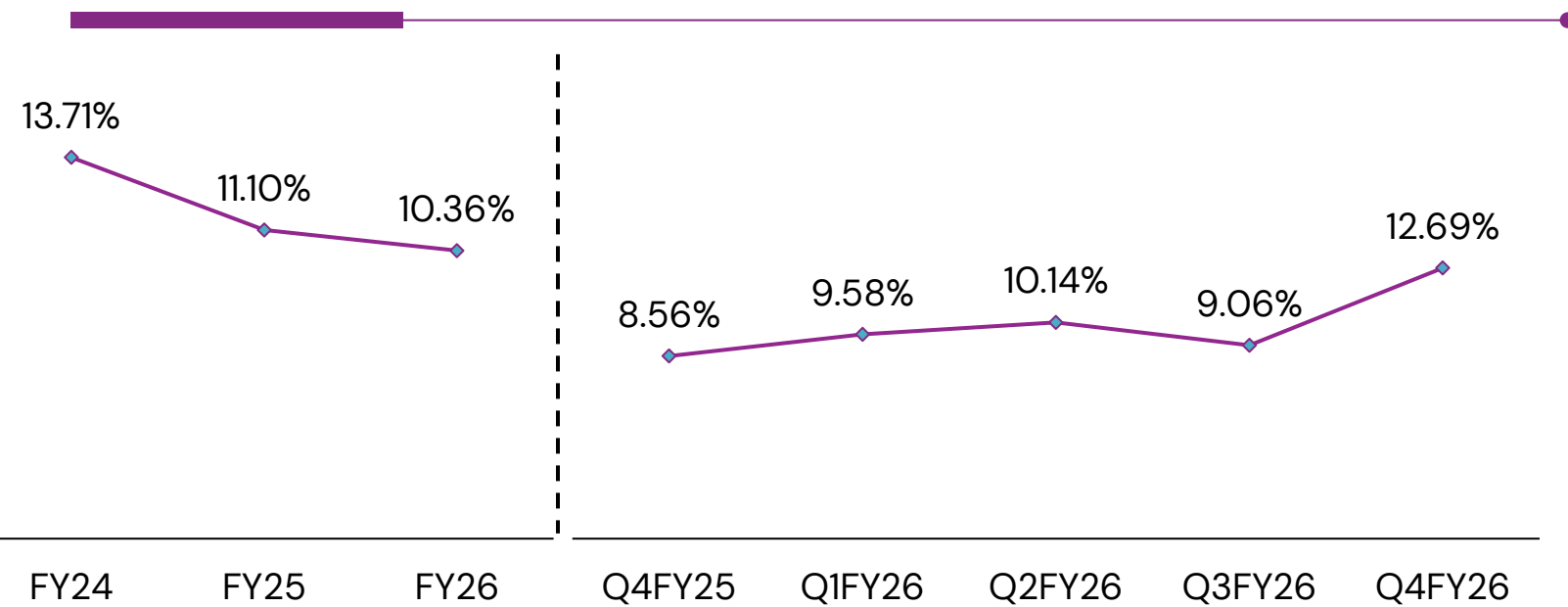
Net Interest Margin



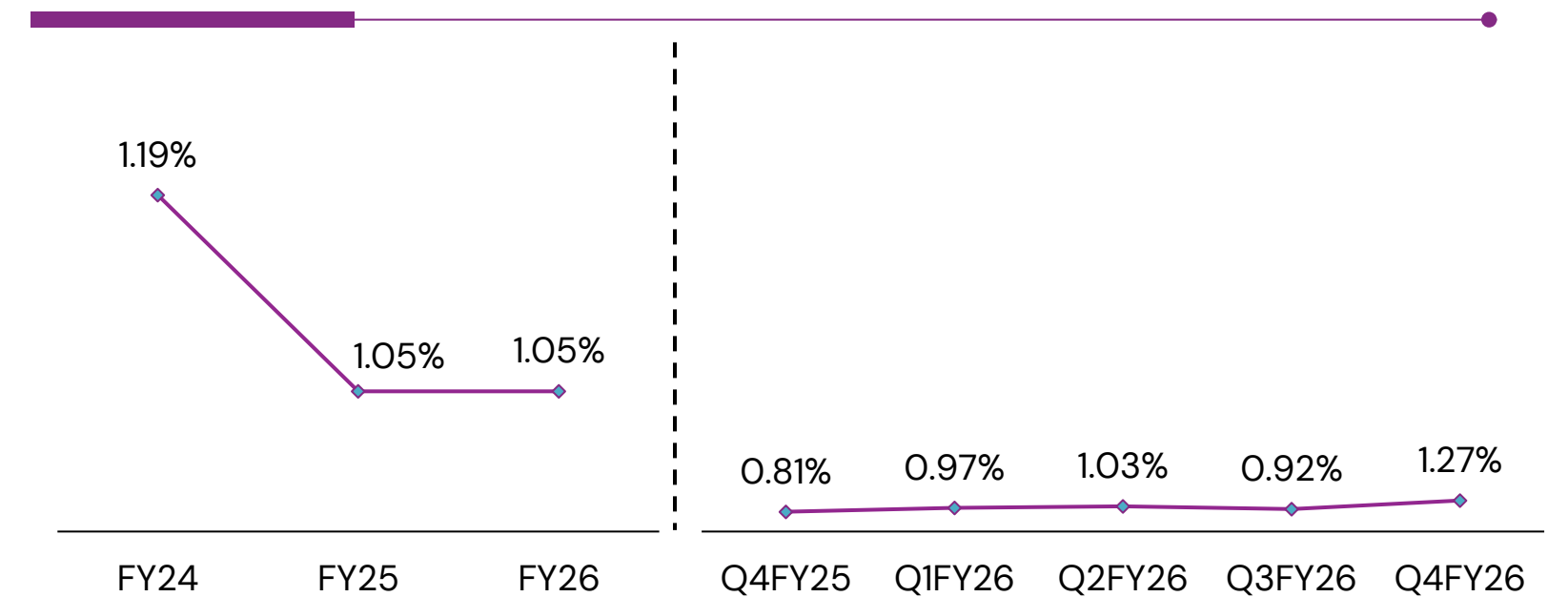
Non-Interest Income to Total Income



Return on Equity



Return on Assets



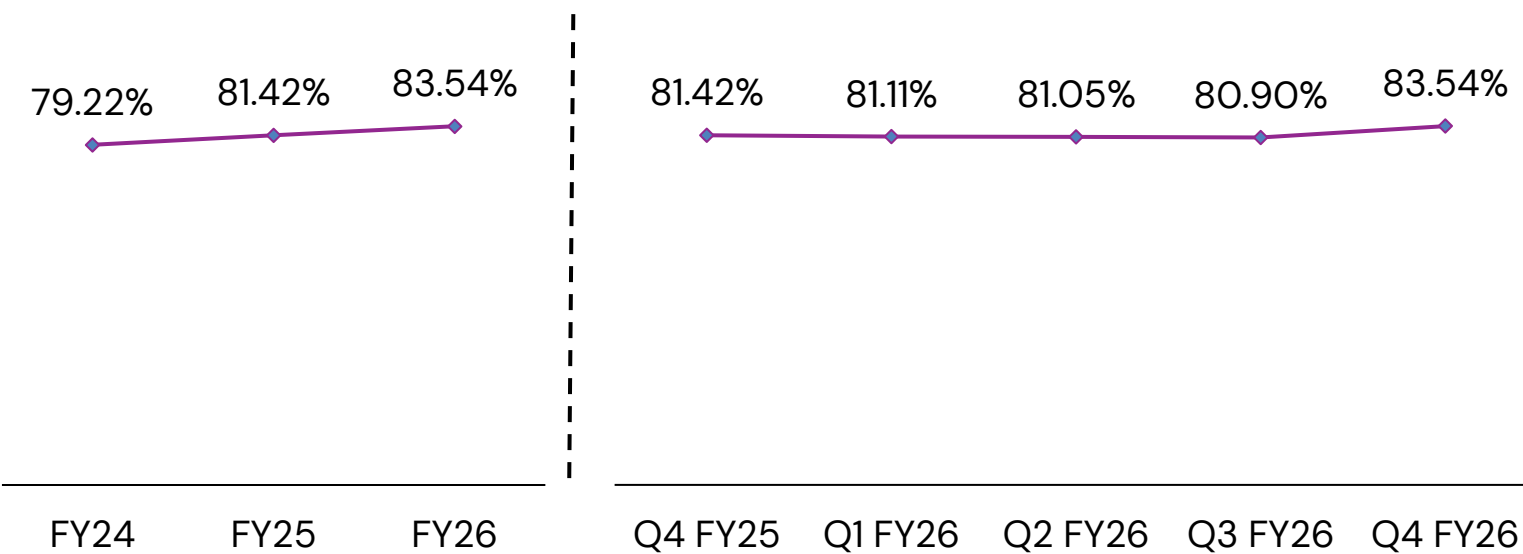


Provision

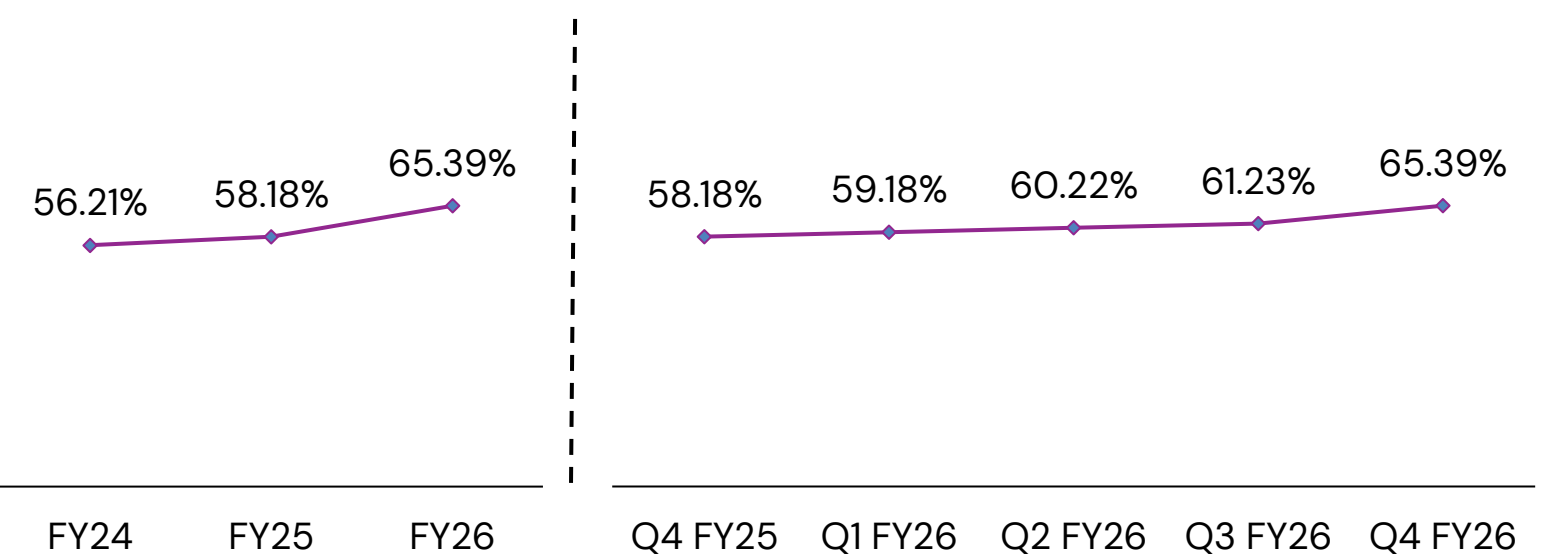
Provision Break-up (INR Cr.)

Particulars	For the Quarter			For the Year	
	Q4 FY 26	Q4 FY 25	Q3 FY 26	FY 26	FY 25
Provision for Non-Performing Advances	82.51	41.03	86.38	309.61	282.32
Provision for Standard Advances	6.59	(13.37)	6.37	10.08	(105.94)
Provision for Others etc.	1.24	3.42	2.11	(3.62)	10.06
Sub-total	90.34	31.08	94.86	316.07	186.44
Provision for Current/Deferred Tax	116.51	91.57	66.15	347.60	368.23
Total	206.85	122.65	161.01	663.67	554.67

Provision Coverage (Incl. TWO)



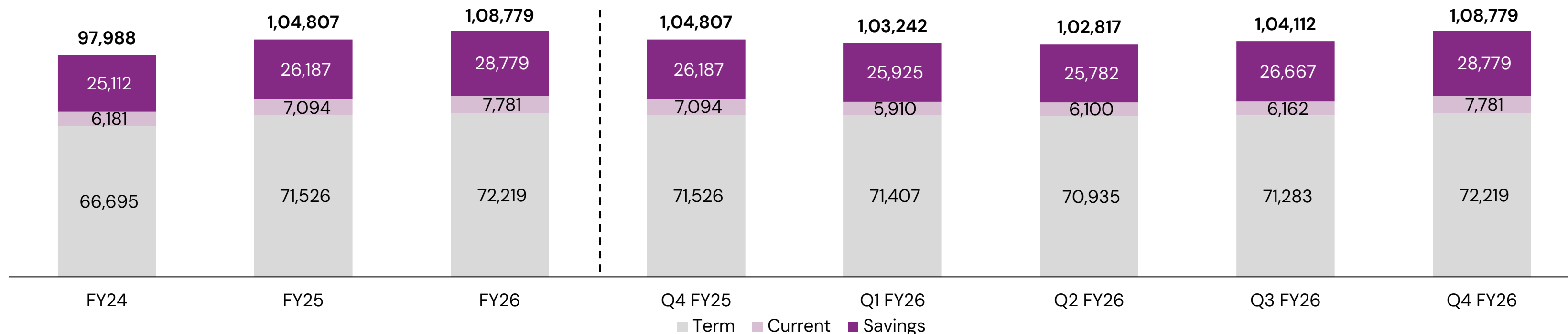
Provision Coverage (Excl. TWO)



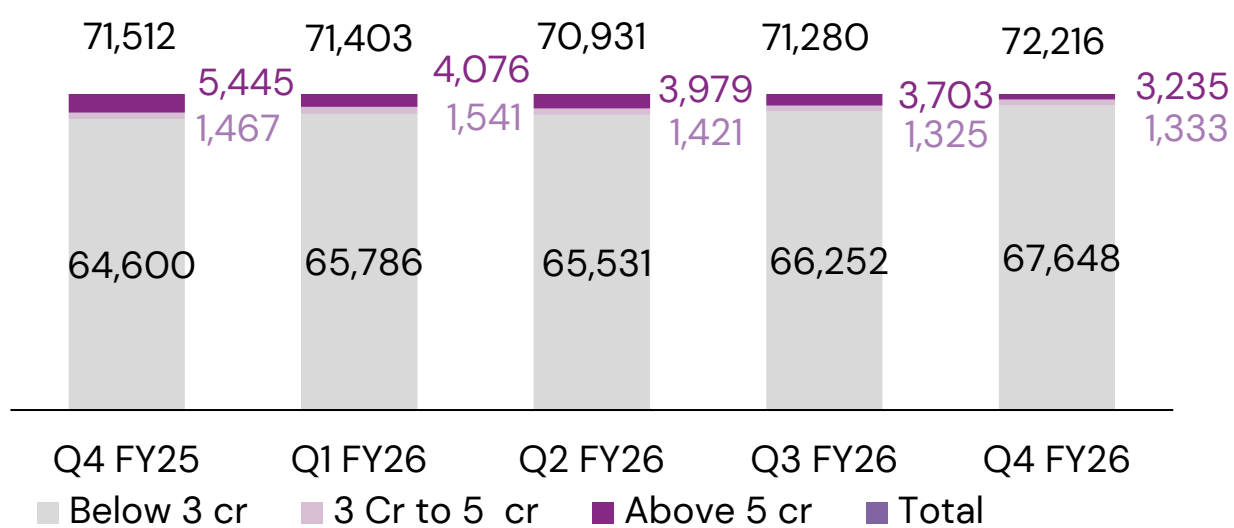


Liability Profile

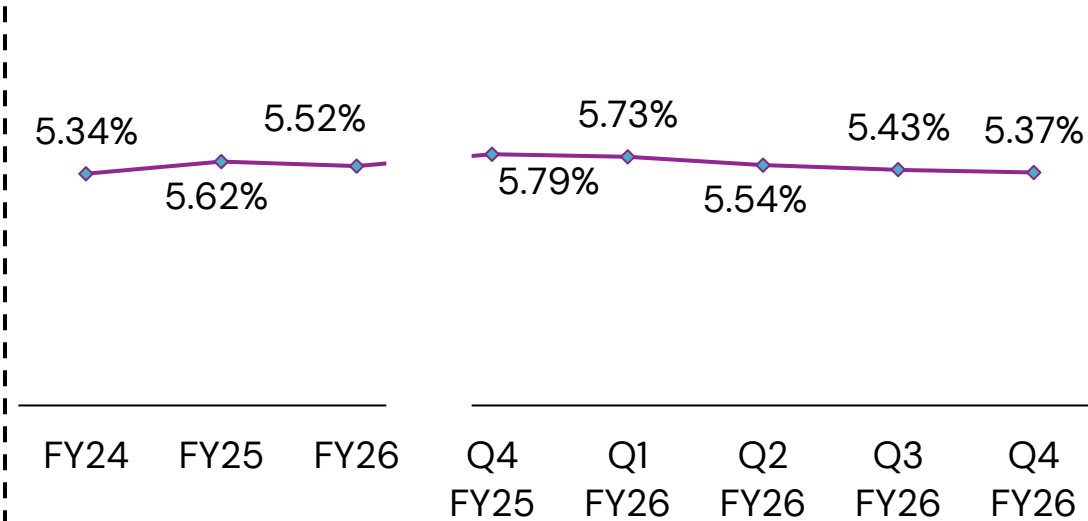
Deposit Profile (INR Cr.)



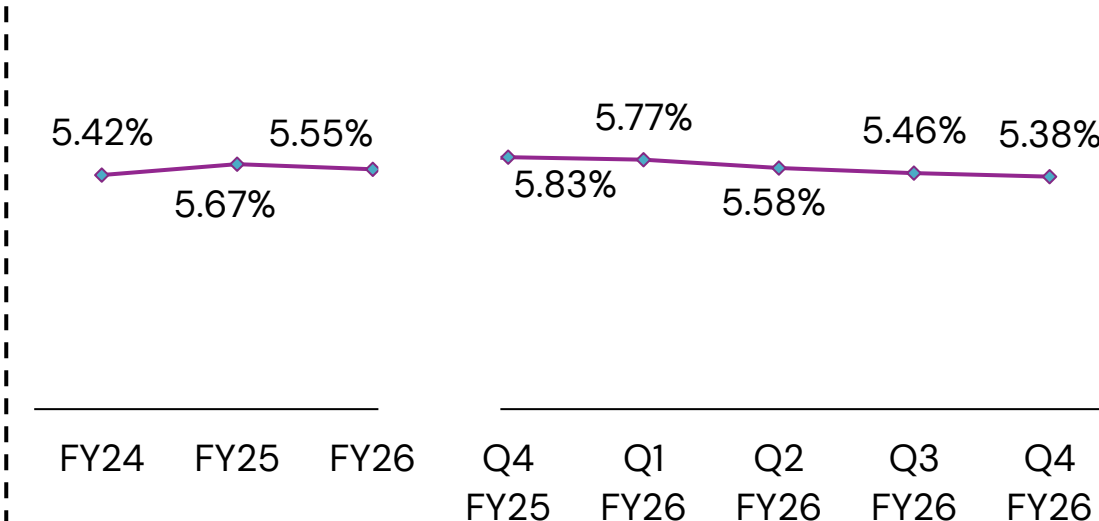
Term Deposit Breakup¹ (INR Cr.)



Cost of Deposits



Cost of Funds

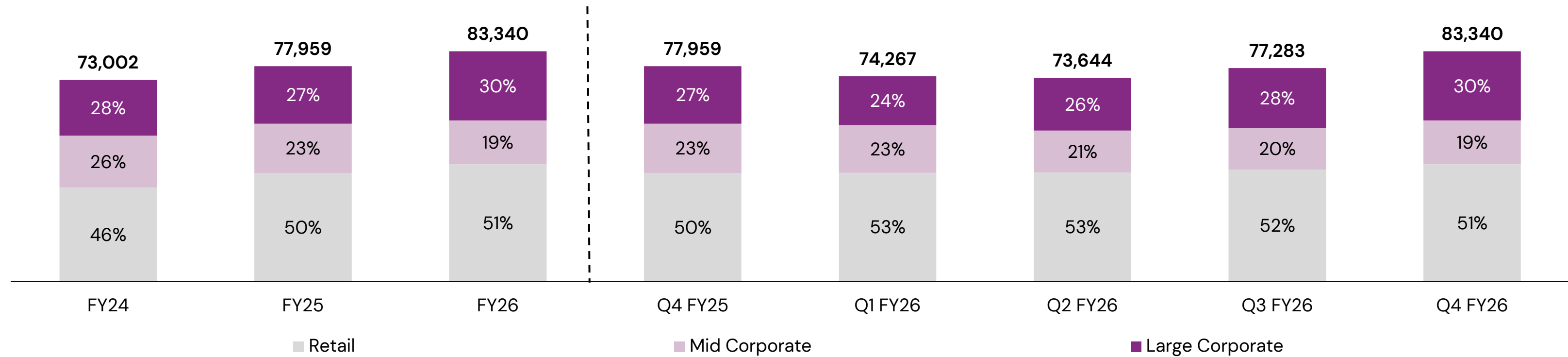


Notes: 1. Values exclude Inter bank term deposits



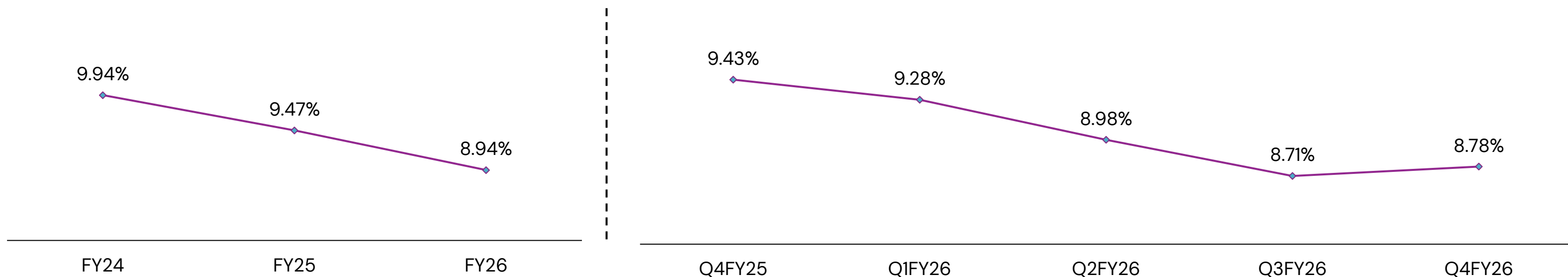
Advances Profile

Gross Advances Profile¹ (INR Cr.)



¹ Retail and Corporate classifications done as per RBI definition

Yield on Advances





Advances Disbursement

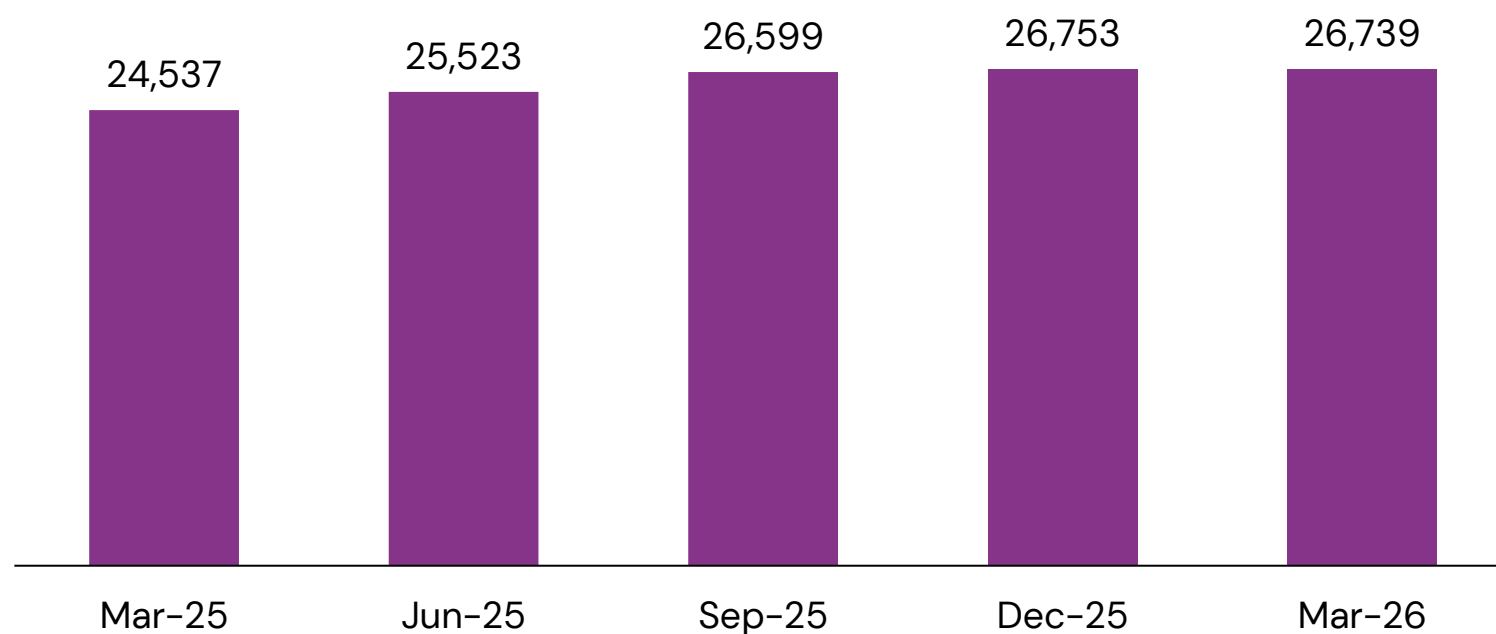
Retail Sectoral Loan Disbursement (INR Cr.)

Particulars	FY26				FY25
	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
	Amount	Amount	Amount	Amount	Amount
Retail	7,903	6,558	5,080	5,025	5,647
A. Agri	438	501	288	317	206
B. Gold	4,614	3,904	2,723	2,988	3,265
i. Gold (Agri)	2,953	2,631	1,472	1,893	2,533
ii. Gold (Non-Agri)	1,661	1,273	1,251	1,095	732
C. Retail Focused	1,444	1,162	1,026	824	1,091
i. Housing Loans	685	559	531	487	612
ii. Car Loans	230	222	170	165	200
iii. Education	21	24	35	13	25
iv. Personal	35	30	30	32	41
v. Two-Wheeler	7	7	7	6	6
vi. Retail-Mortgage	433	303	226	109	196
vii. Retail-LRD	31	17	27	12	11
D. Retail-MSME	845	571	556	453	624
E. Retail Others	562	420	487	443	461

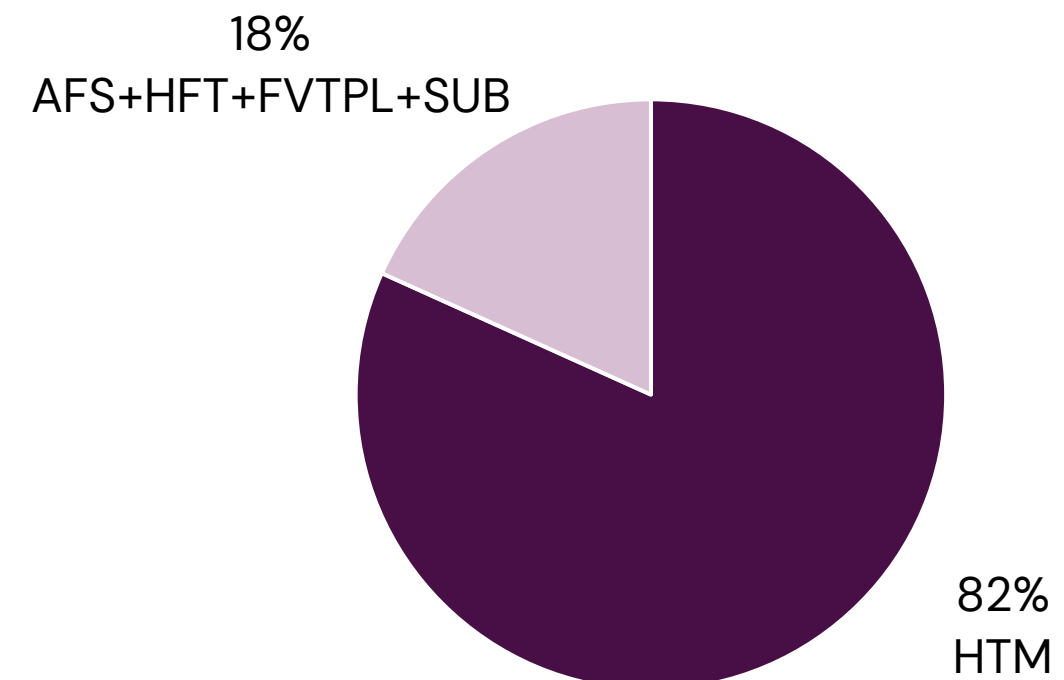


Investments

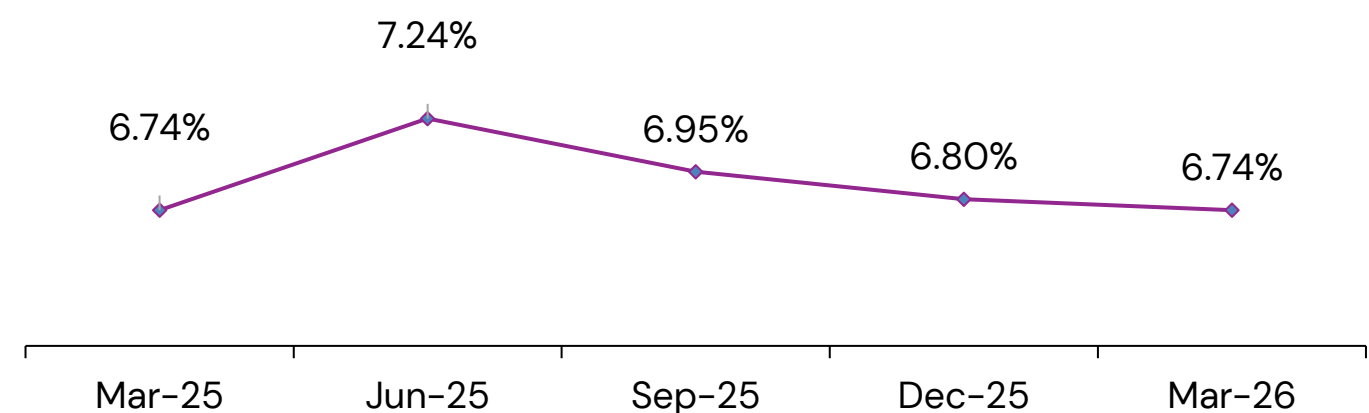
Investments [excl. RIDF] (INR Cr.)



Portfolio Mix



Adjusted Yield on Investment %

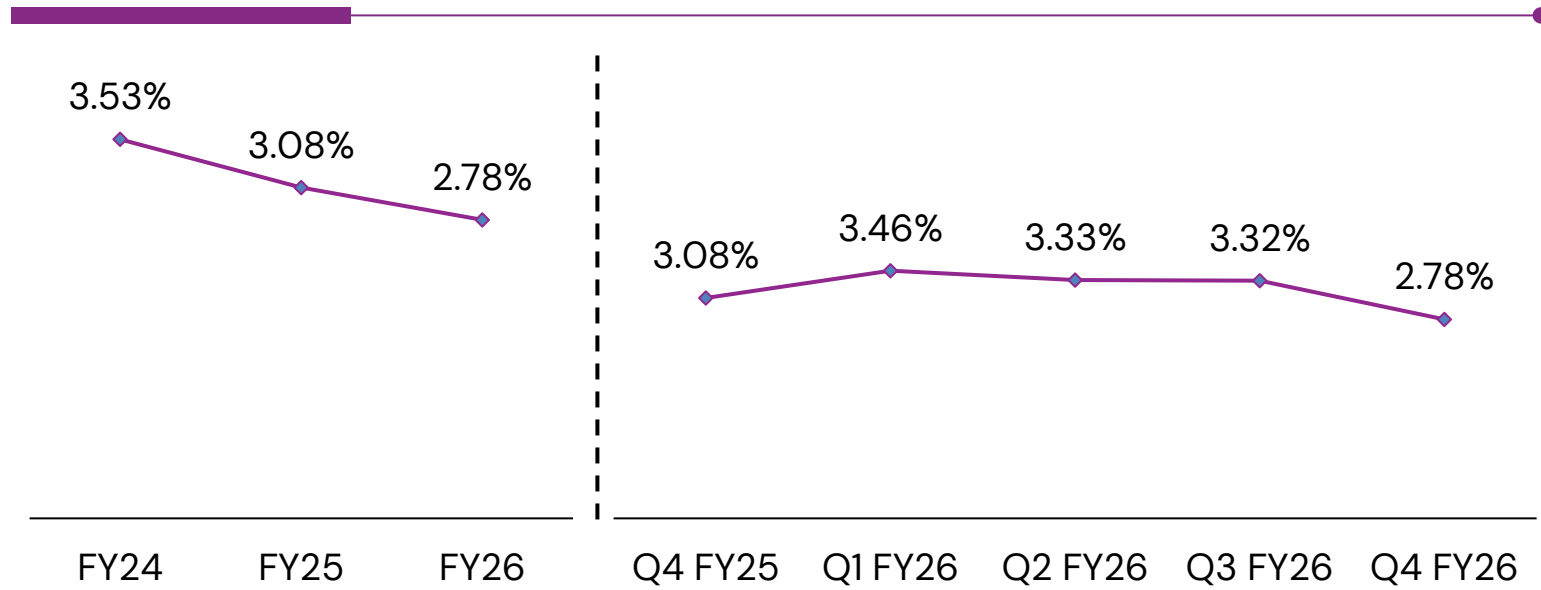


Modified Duration		
AFS+HFT+FVTPL	HTM	TOTAL
4.57	4.50	4.51

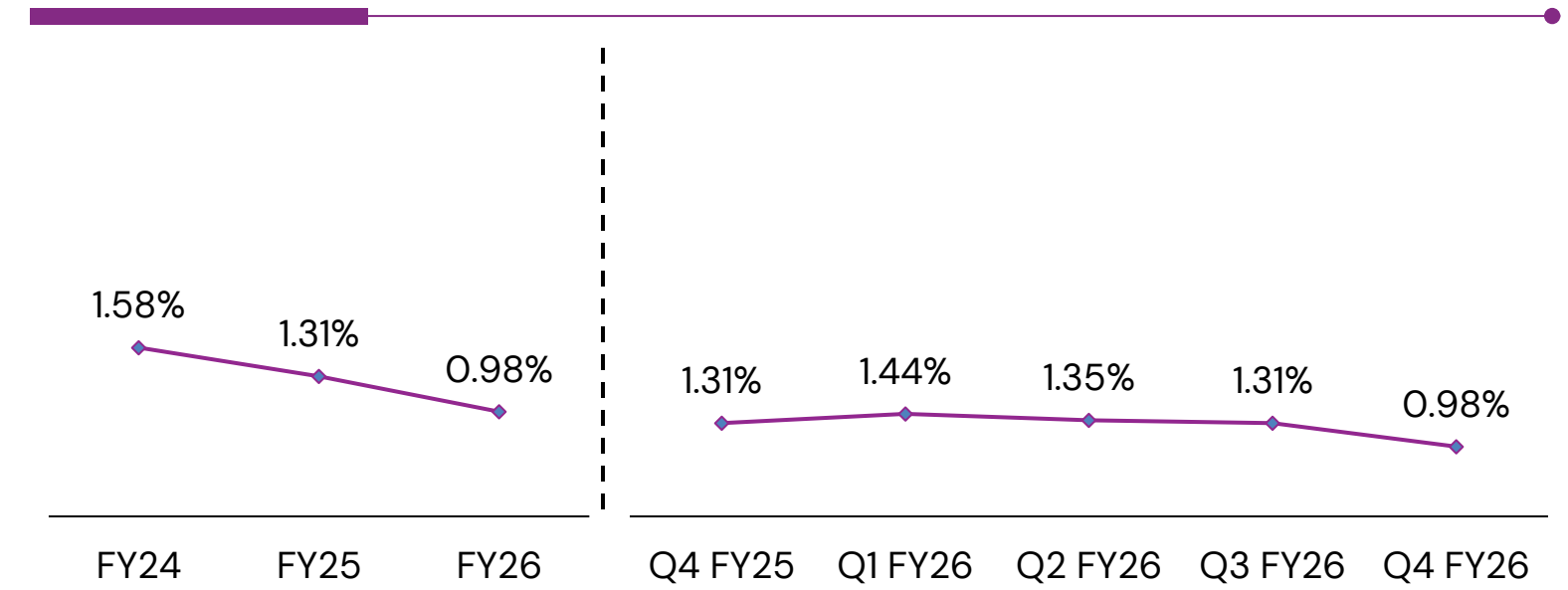


Asset Quality

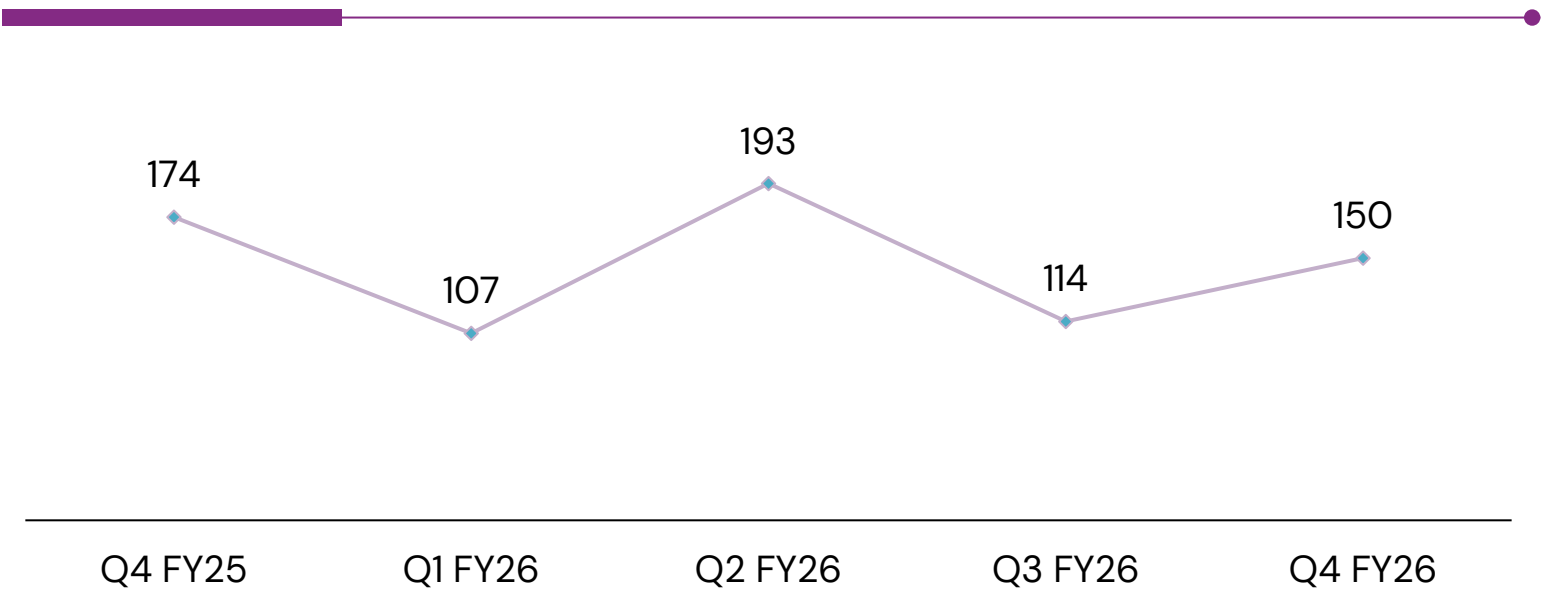
GNPA



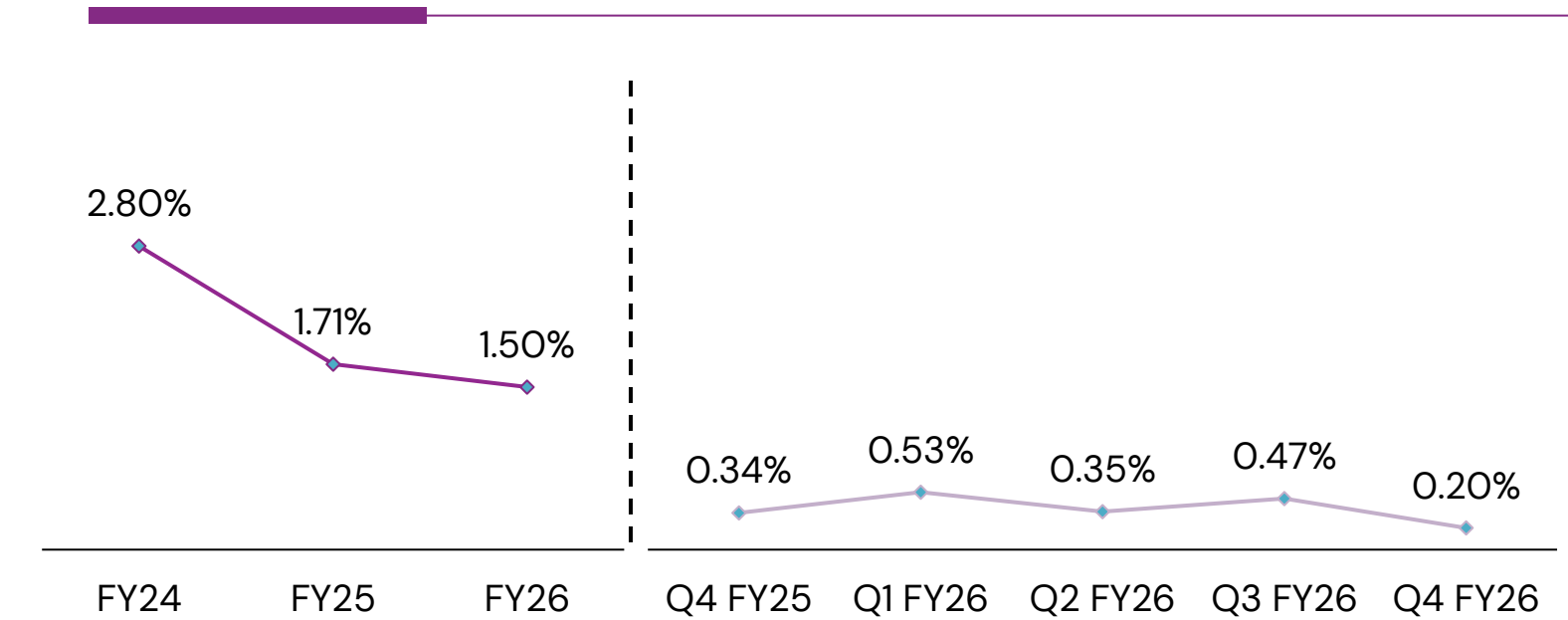
NNPA



Recoveries (excluding upgraded accounts) (INR Cr.)



Slippage Ratio



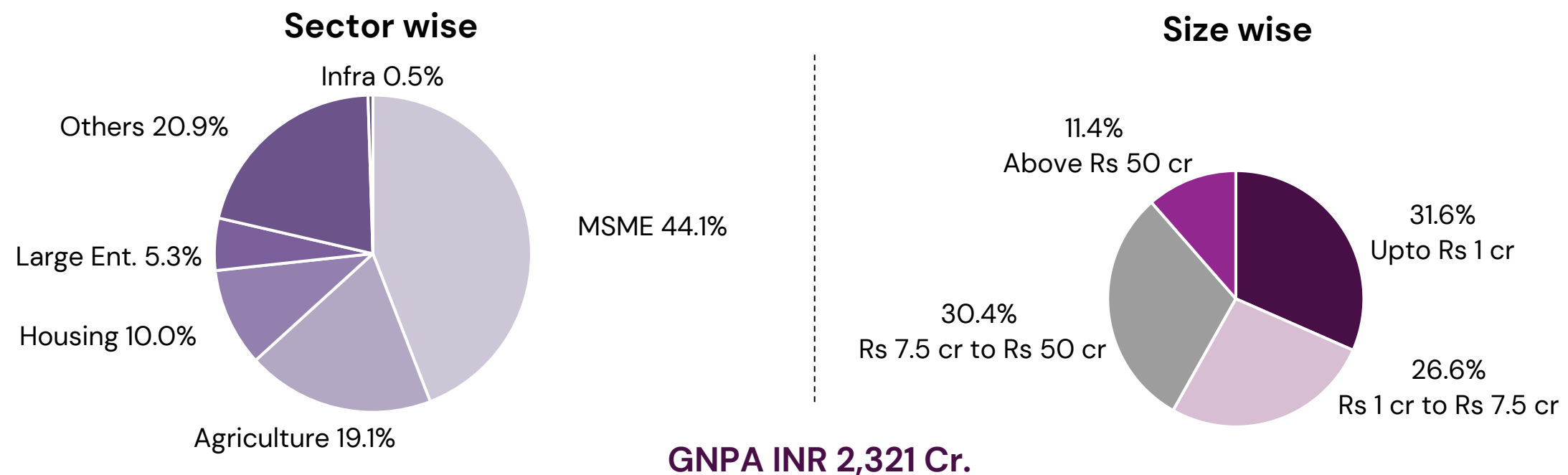


Asset Quality

Non-Performing Assets Breakup (% of Sector Portfolio)

Sectors	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
MSME	7.22%	7.85%	7.96%	7.71%	6.88%
Agriculture	3.61%	4.53%	4.68%	4.77%	4.18%
Housing	1.96%	2.35%	2.45%	2.53%	2.19%
Infra	0.35%	0.42%	1.50%	1.42%	0.32%
NBFC	-	-	-	-	-
Large enterprises	2.28%	2.55%	2.97%	3.62%	3.58%
Others	2.04%	2.44%	1.78%	2.08%	2.10%
Total	2.78%	3.32%	3.33%	3.46%	3.08%

GNPA Breakup





Asset Quality

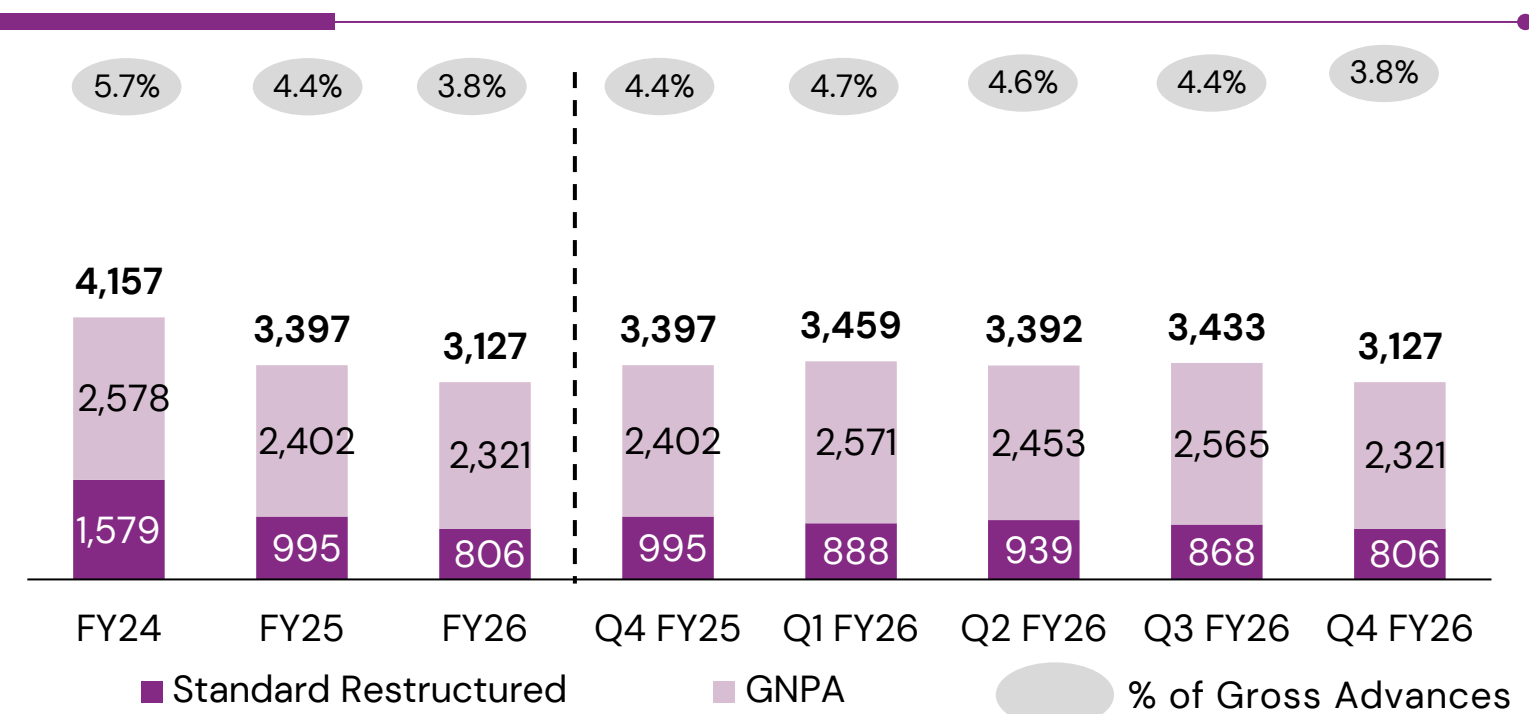
Movement of NPA

Particular (INR Cr.)	Quarter ended			Year ended	
	Q4FY26	Q4FY25	Q3FY26	FY 26	FY25
Opening Gross NPA	2,565.31	2,419.06	2,453.10	2,402.08	2,578.42
Additions	147.59	254.92	333.28	1,131.35	1,206.77
Sub Total (A)	2,712.90	2,673.98	2,786.38	3,533.43	3,785.19
Slippage ratio (%)	0.20	0.34	0.47	1.50	1.71
Reduction					
Up-gradation	114.61	95.51	104.94	460.05	499.02
Recoveries (excluding upgraded accounts)	150.46	173.91	114.18	565.17	555.56
Technical/ prudential Write Off	126.90	2.48	1.95	187.28	328.53
<i>a. Technical written off</i>	81.29	0.13	-	131.37	319.78
<i>b. Other written off</i>	45.61	2.35	1.95	55.91	8.75
Sub Total (B)	391.97	271.90	221.07	1,212.50	1,383.11
Closing Gross NPA (A-B)	2,320.93	2,402.08	2,565.31	2,320.93	2,402.08



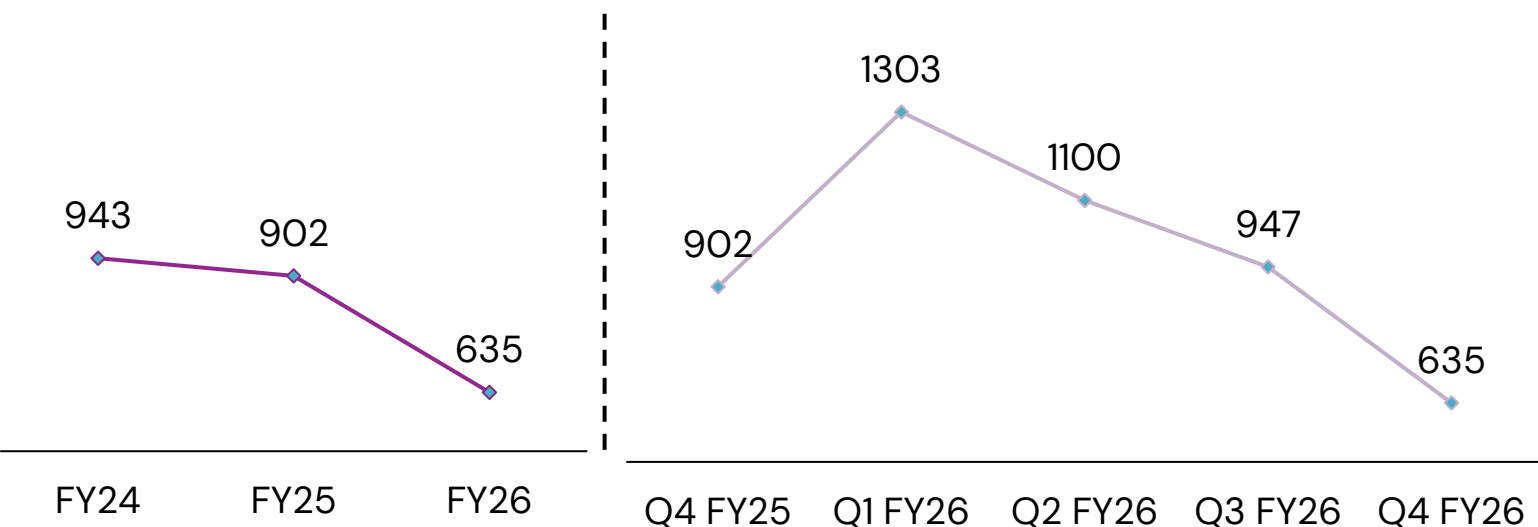
Asset Quality

GNPA & Standard Restructured Assets (INR Cr.)

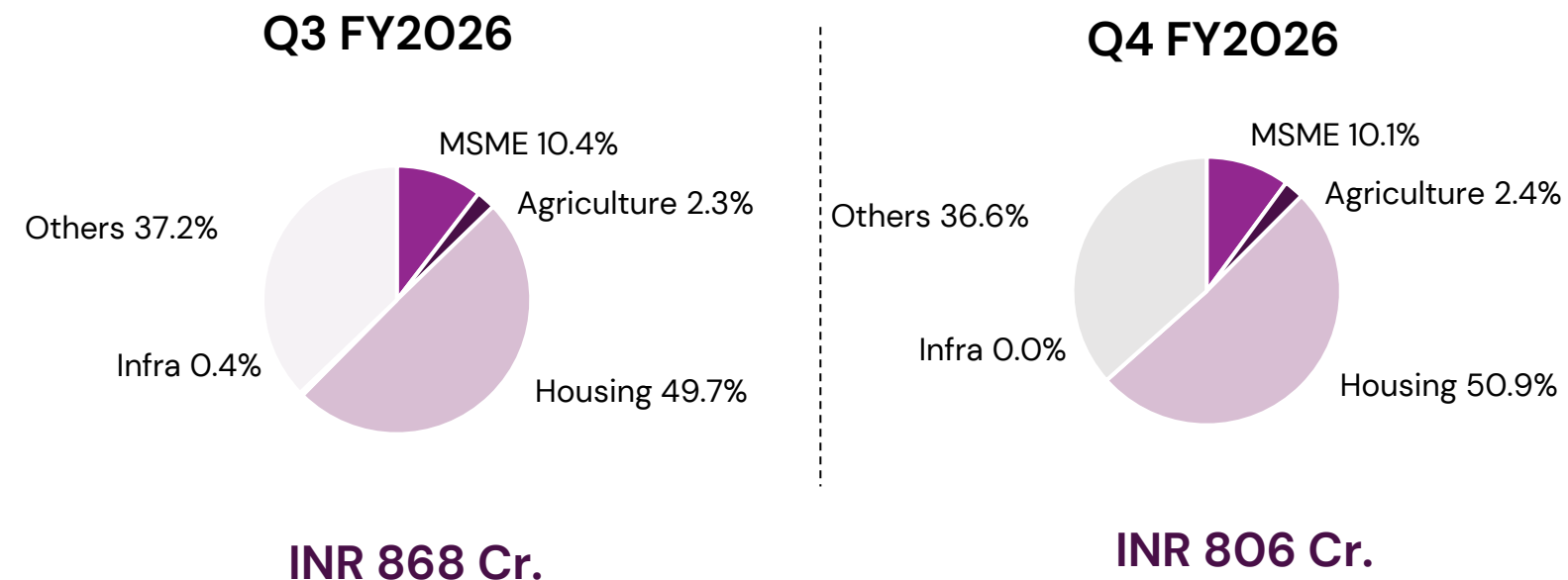


Bank has increased collection efforts, recovering around Rs.33 crore post quarter end.

Special Mention Account - 2 (INR Cr.)

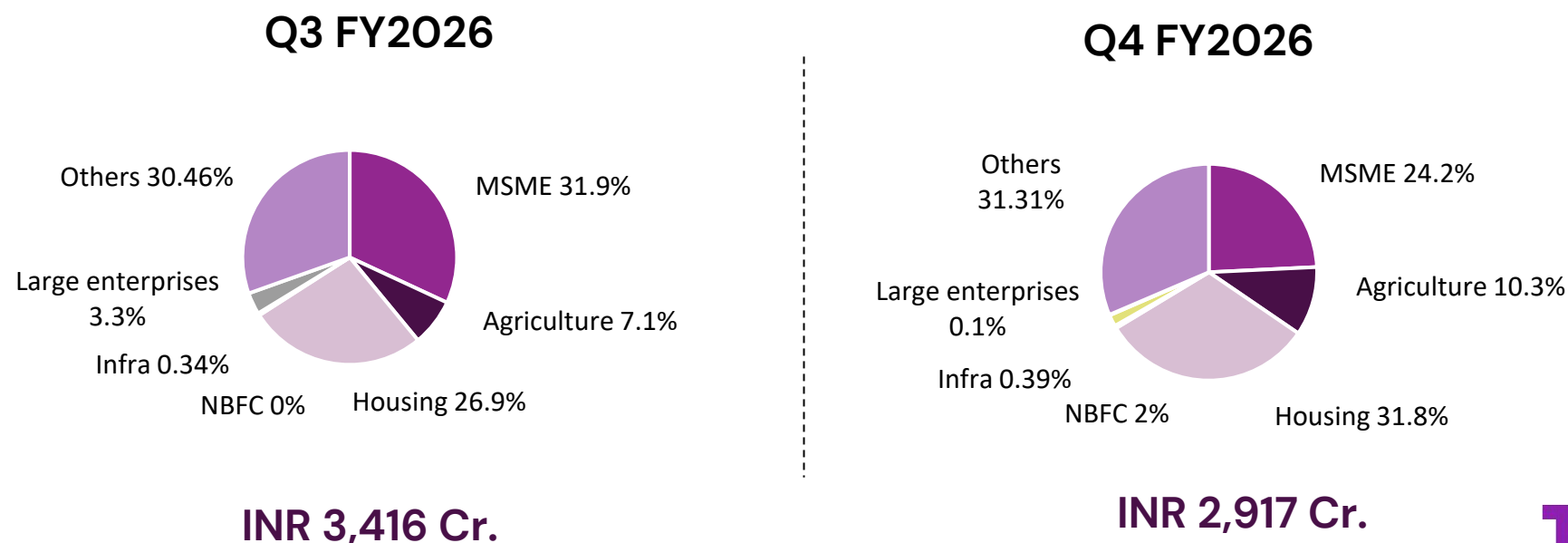


Standard Restructured (incl. Related Accounts)



* Approximately 56% of the restructured portfolio comprises loans that require a 30% recovery for upgradation. Bank is focusing on recovering the same, post which the same would be moved out of the restructured portfolio.

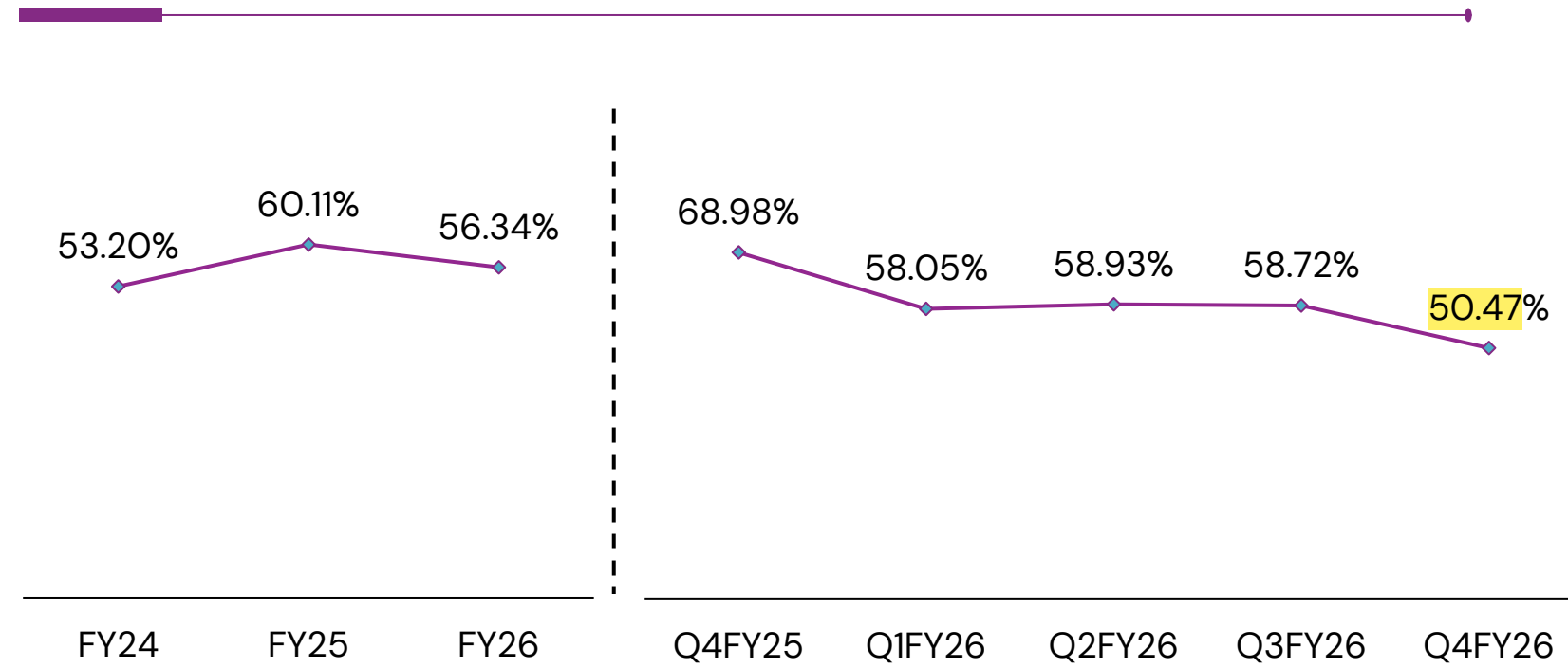
Special Mention Account Breakup



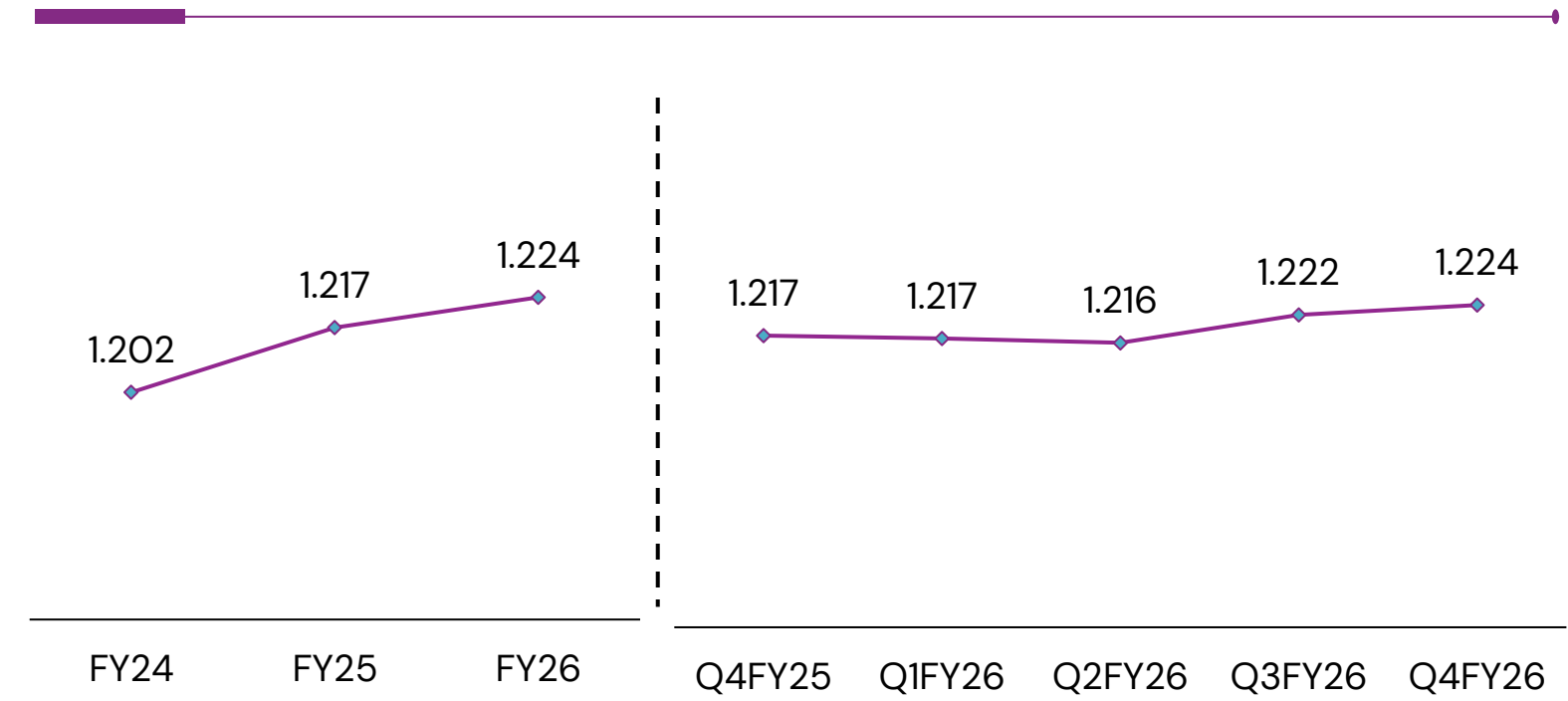


Efficiency Ratio

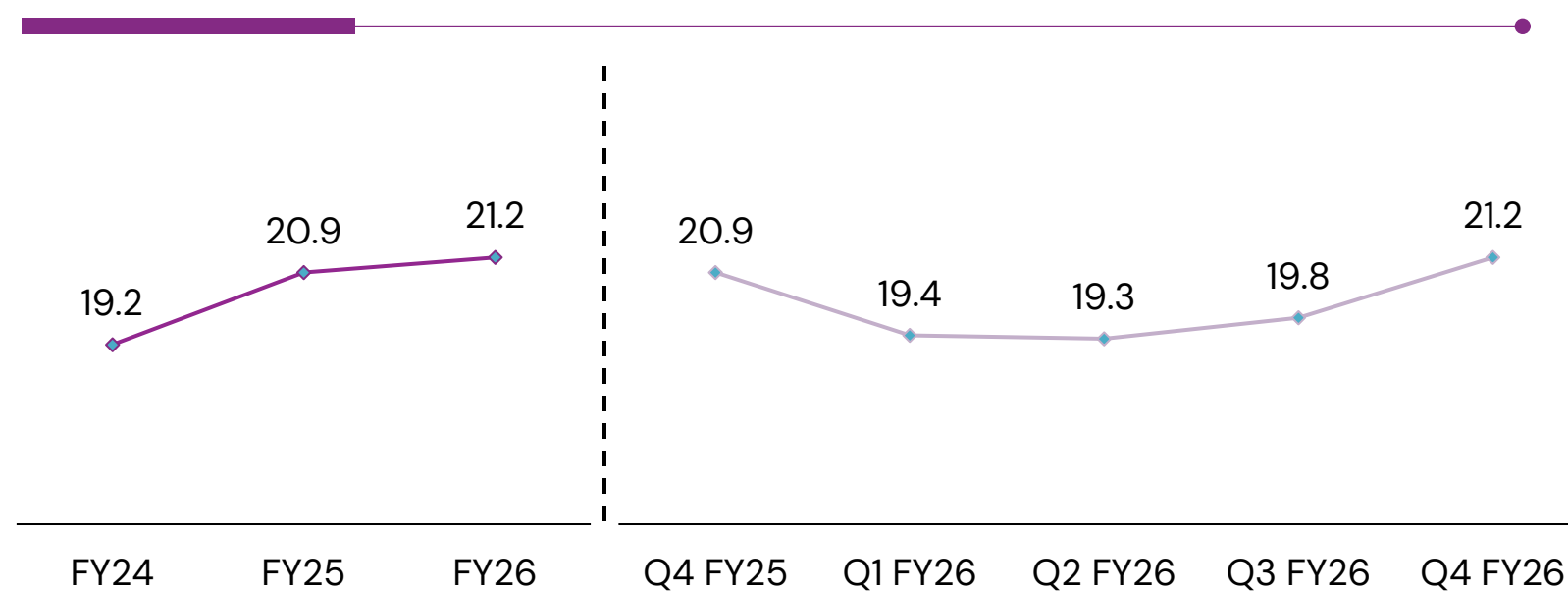
Cost to Income Ratio



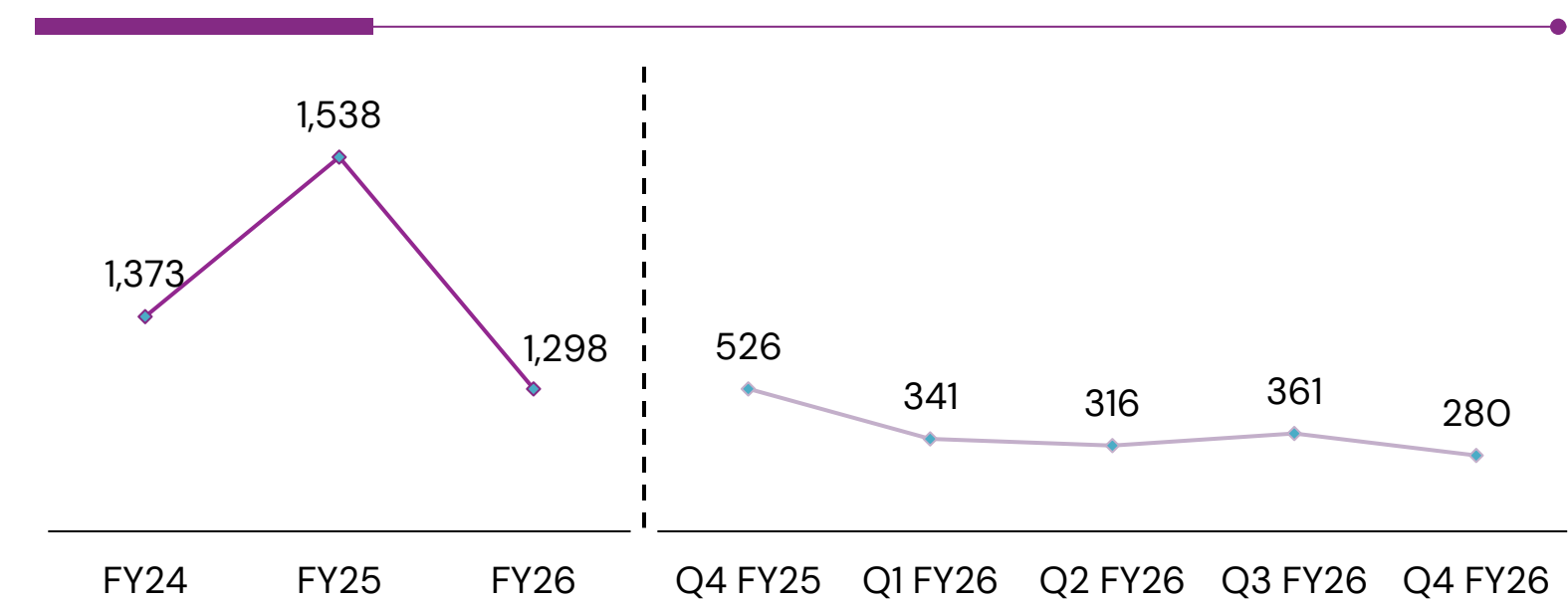
Product Per Customer (PPC)



Business per Employee (INR Cr.)



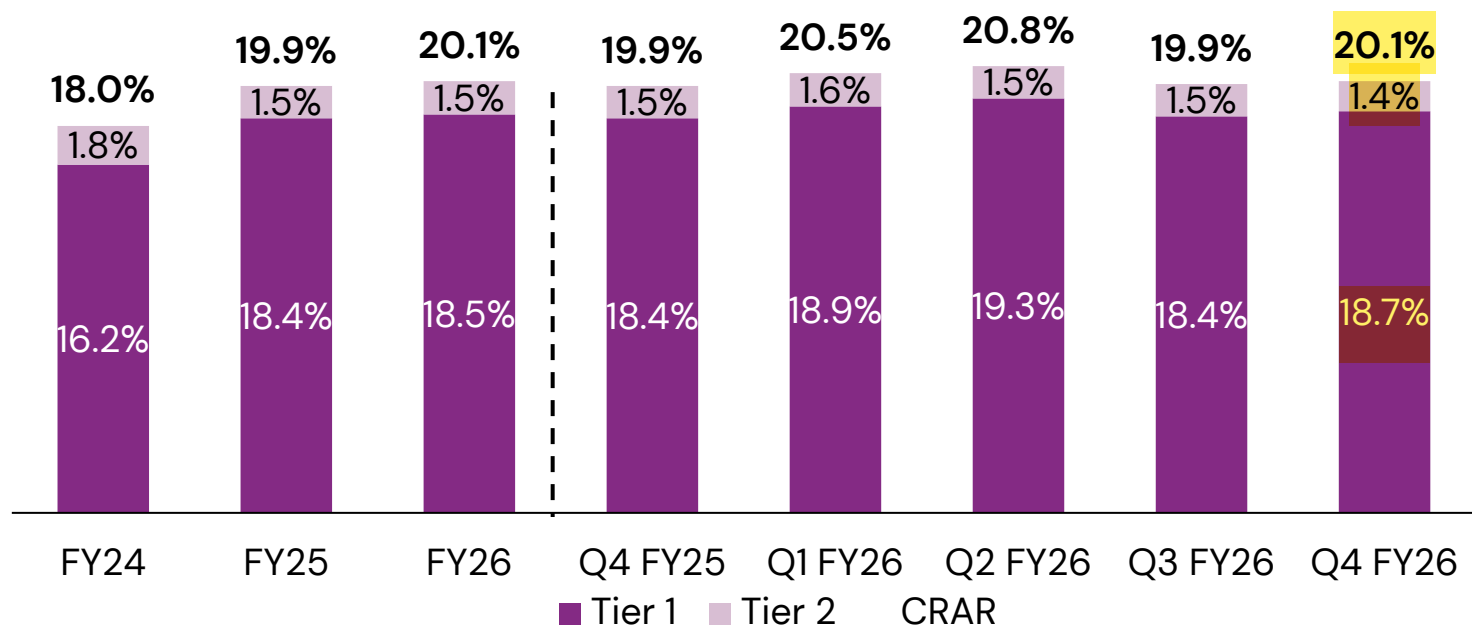
Staff Cost (INR Cr.)



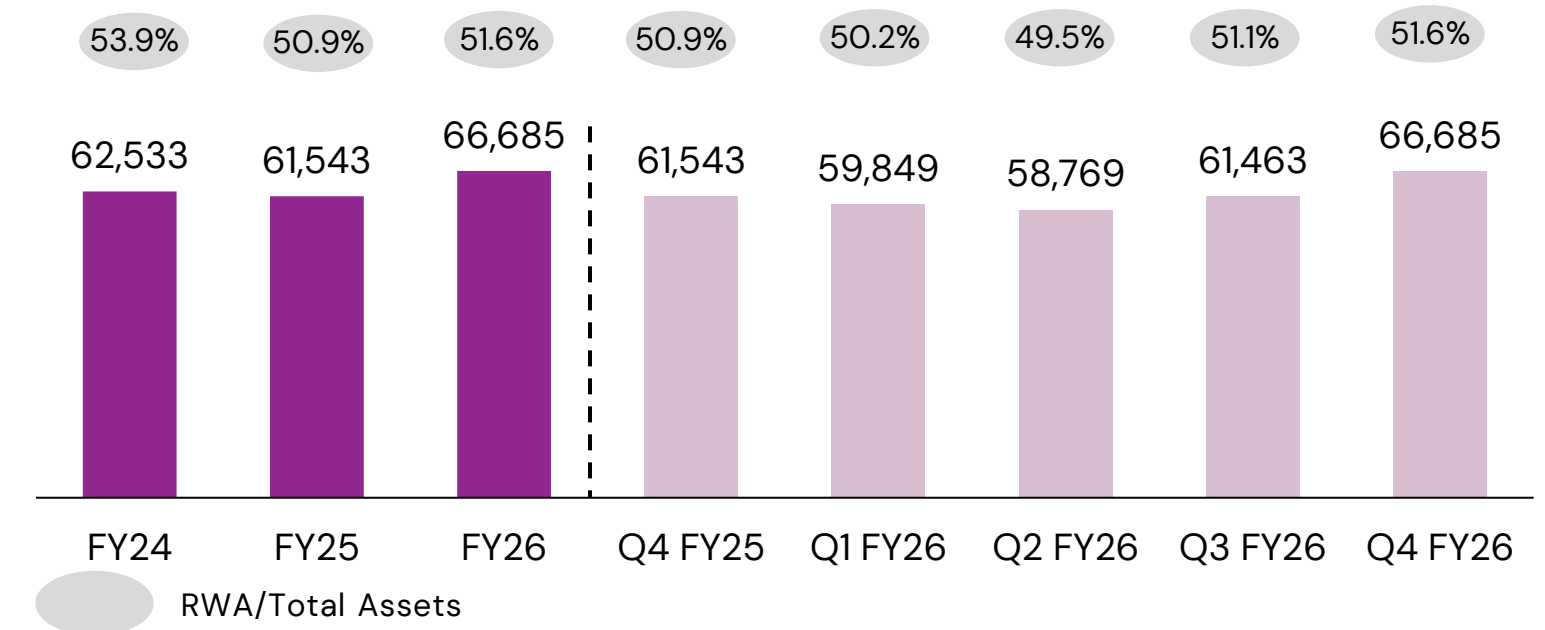


Key Ratios

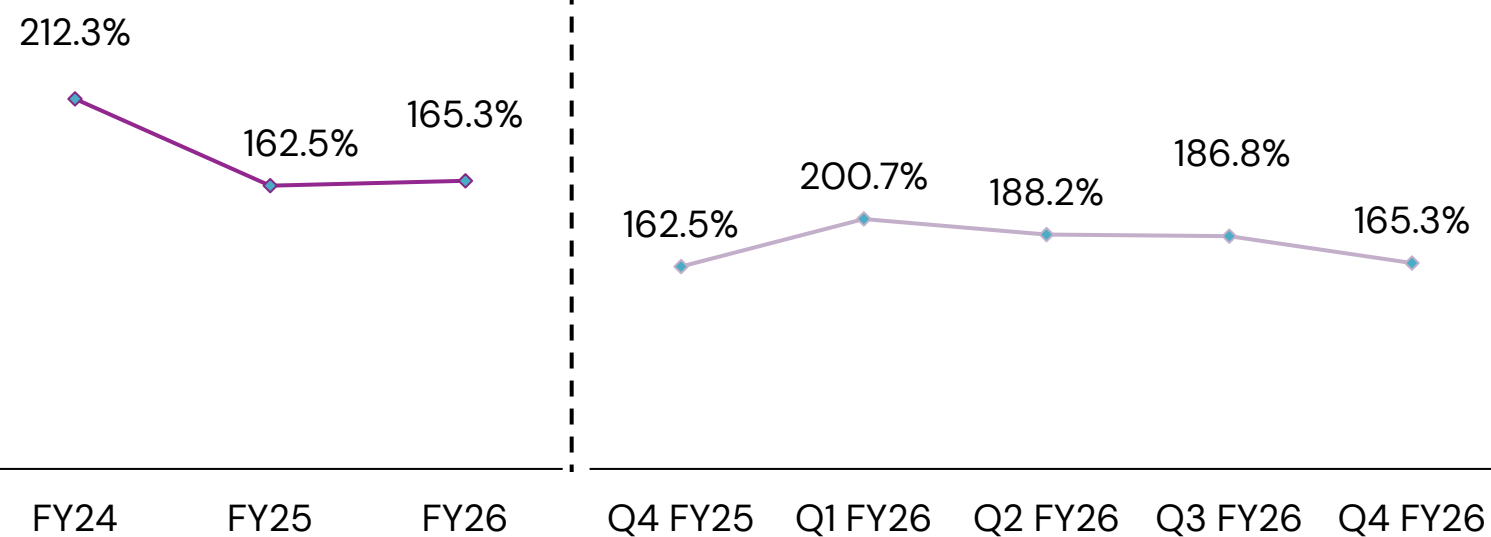
Capital Adequacy Ratio



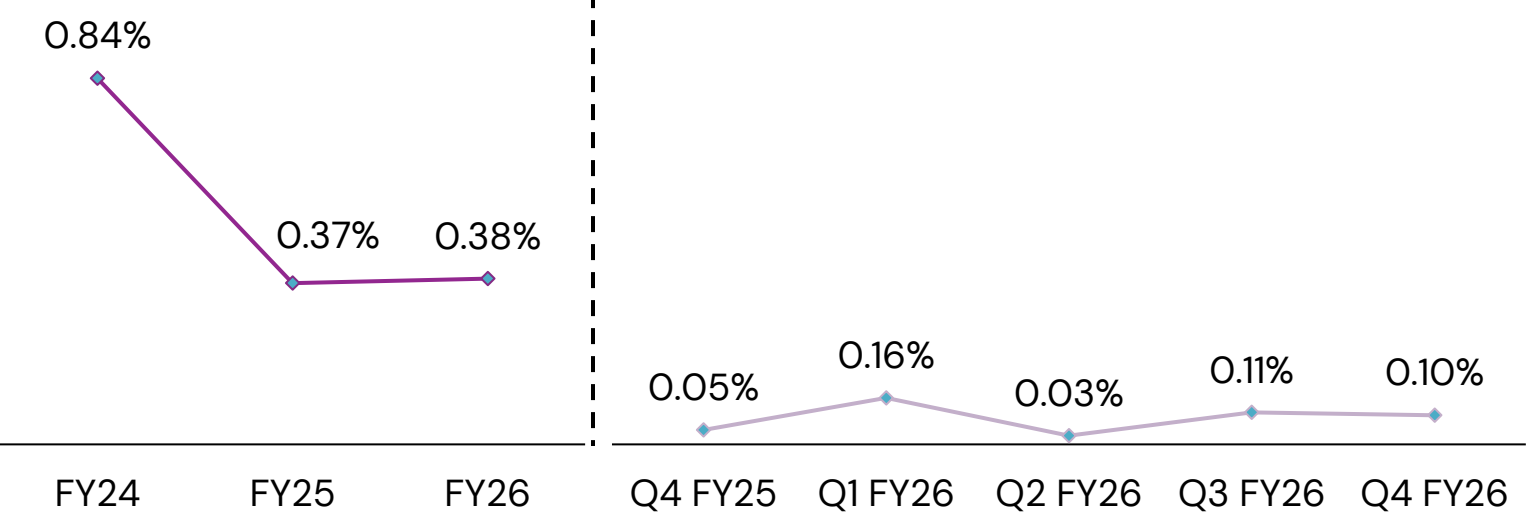
Risk Weighted Assets (INR Cr.)



LCR



Credit Cost





Employee Strength

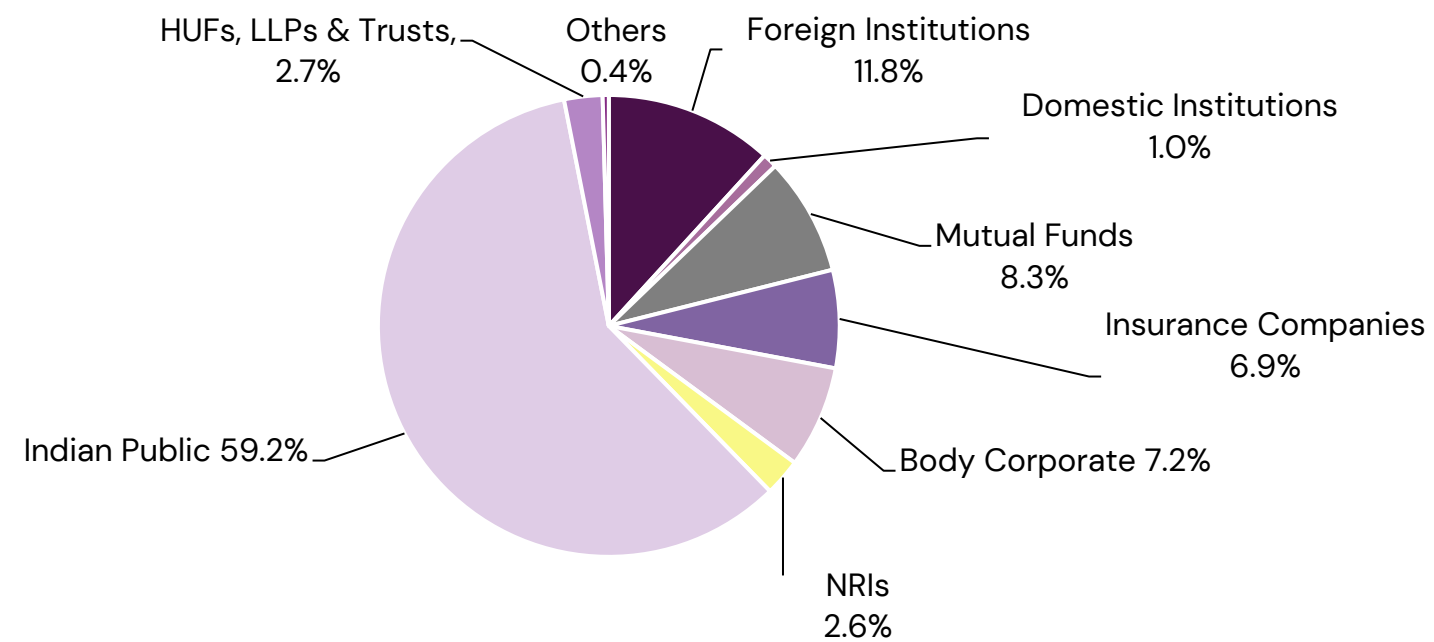
Employee Strength

Cadre	No. of Employees as on 31.03.2026			No. of Employees as on 31.12.2025			No. of Employees as on 31.03.2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Executives	280	15	295	259	14	273	275	17	292
Officers	3296	904	4,200	3,316	899	4,215	3,214	797	4,011
Customer Service Associates	1617	1568	3,185	1,665	1,595	3,260	1,528	1,491	3,109
Office Assistants & Housekeepers	904	463	1,367	933	467	1,400	955	473	1,428
Total No. of Employees	6,097	2,950	9,047	6,173	2,975	9,148	5,972	2,778	8,750

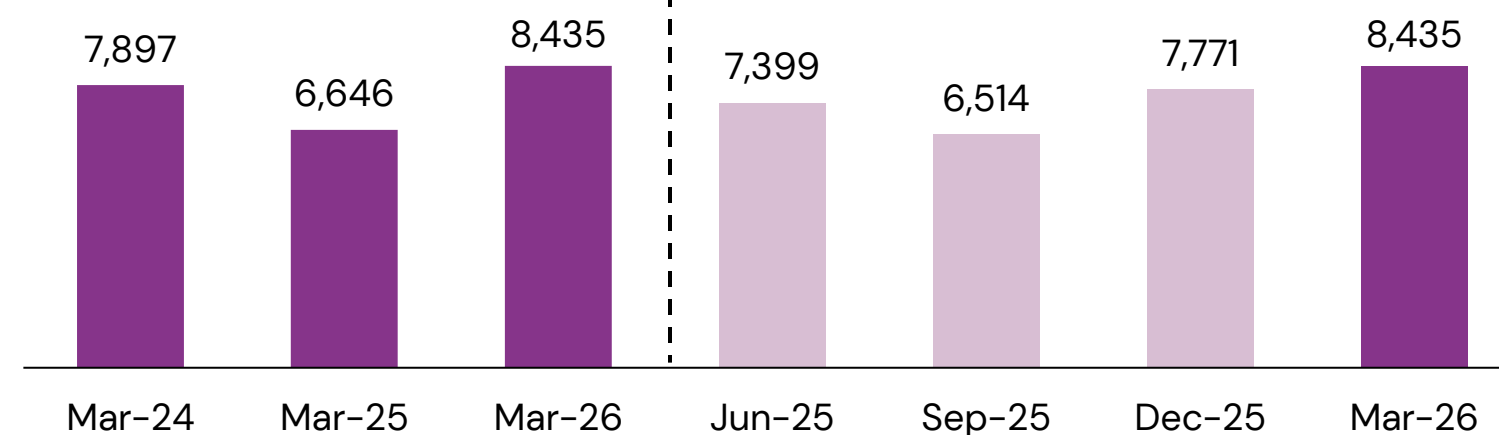


Shareholder Value

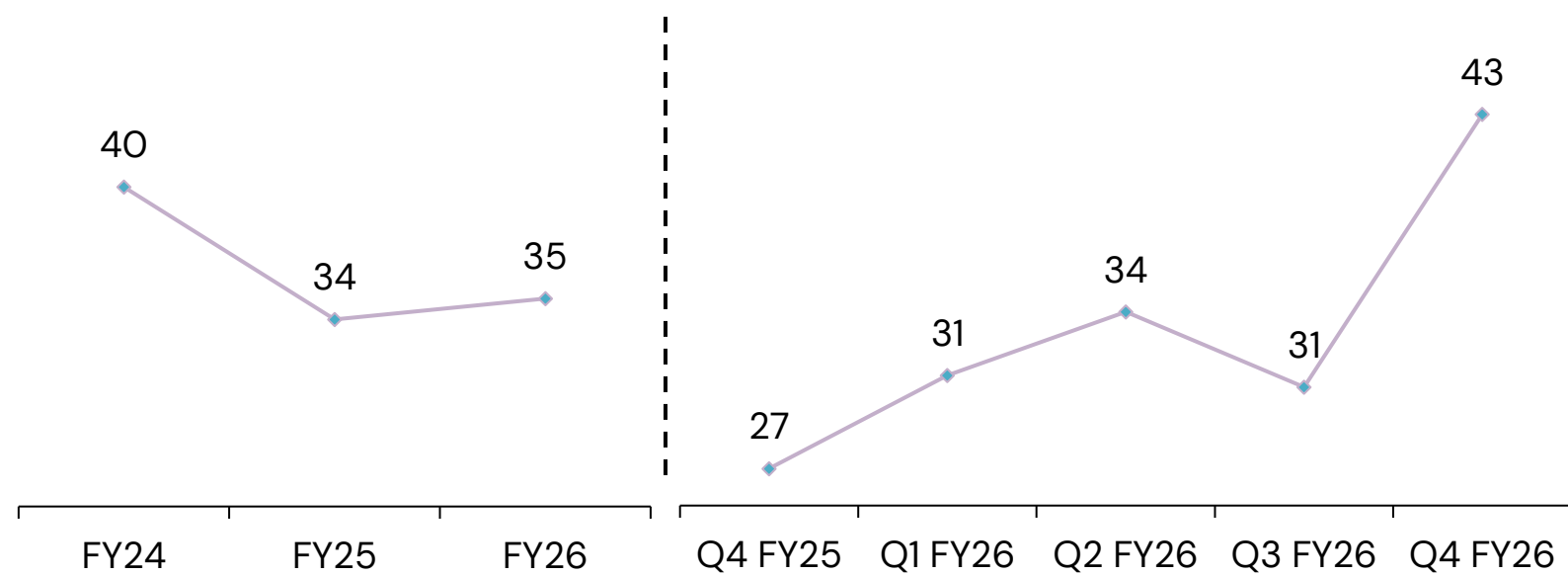
Shareholding Pattern



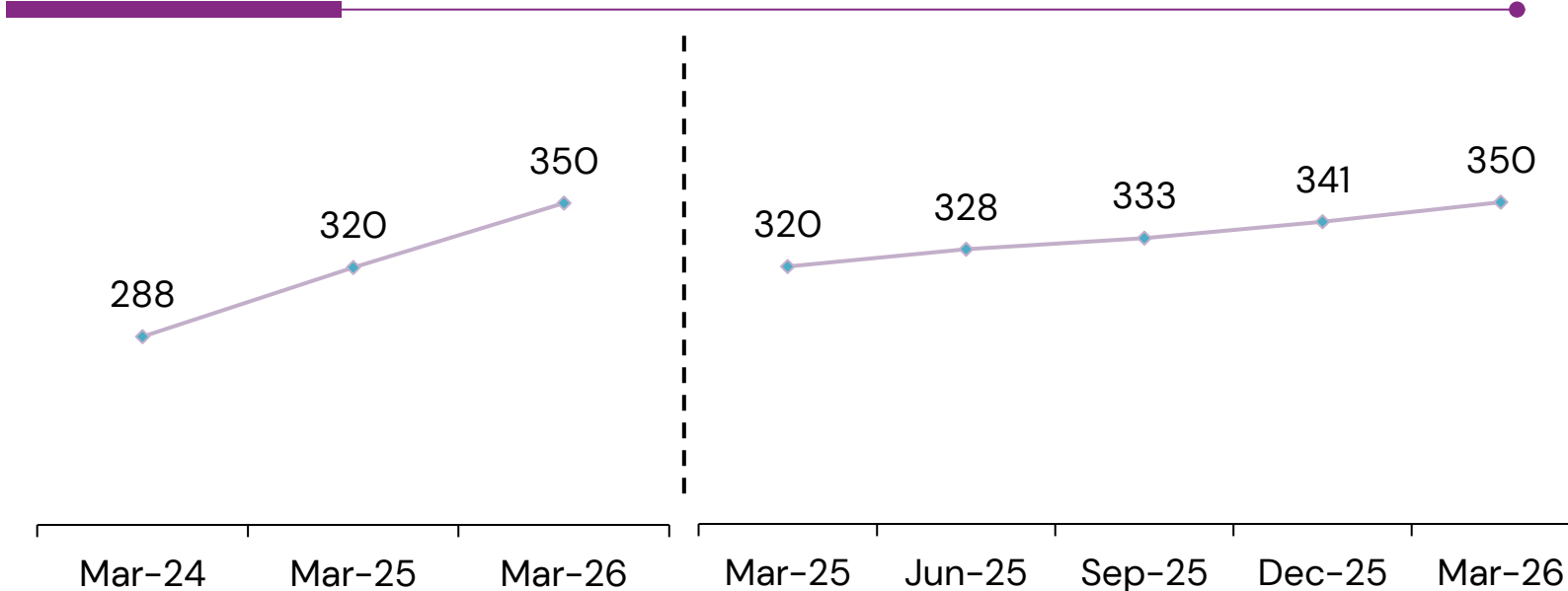
Market Capitalisation



Earnings Per Share (EPS)*



Book Value Per Share (BVPS) *



* Annualized

Accelerating our Transformation Journey



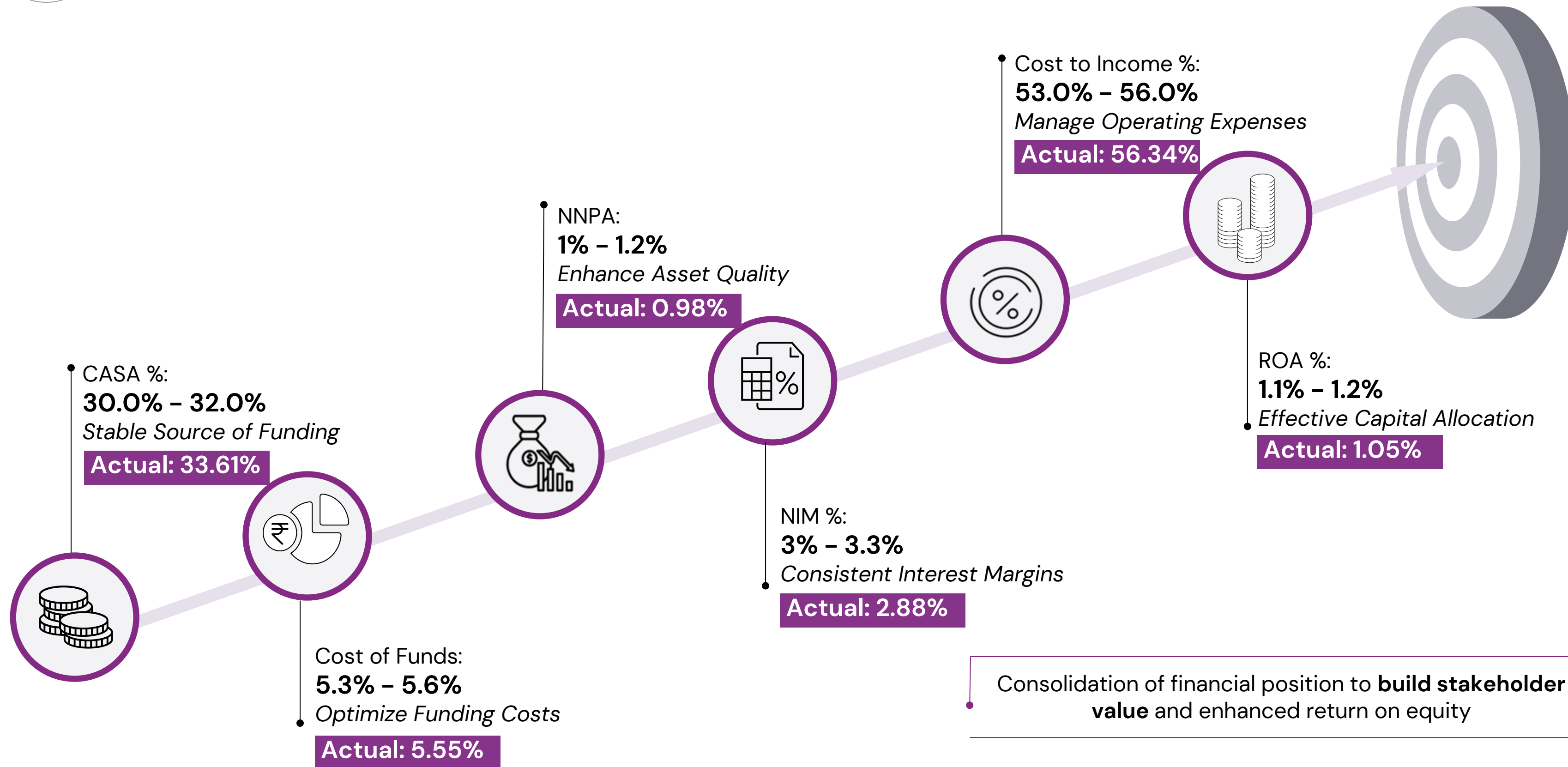
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years of banking trust

Banking with Legacy, Embracing the Future



Targeted vs Actual Performance





Products

Building a Comprehensive Portfolio of Products

Customer-centric approach for creating products

Leverage Cross-sell & Up-sell opportunities

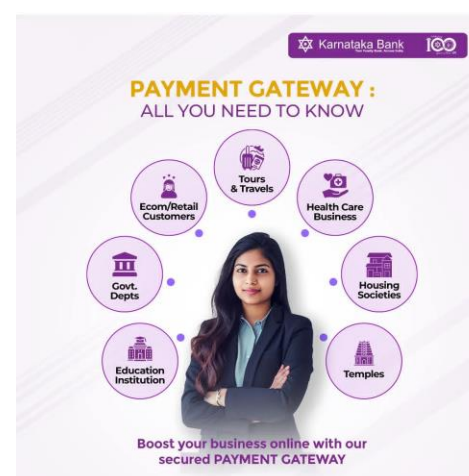
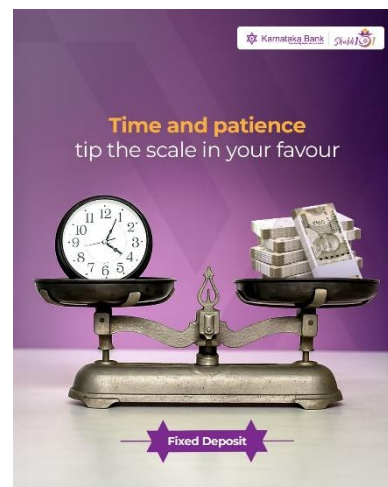
Comprehensive product suite

Pipeline of products for continuous growth

Retail

Agriculture

MSME



Retail loans

Liability Products

ADC Channels

Agri Schemes

MSME Products

Products launched:

- Pre-approved Personal Loans for Salaried
- PM Vidyalakshmi & PM Skill Loan Scheme – Govt Education loan scheme

In Pipeline: Surrogate based lending for Housing & Mortgage loans.

- KBL Soulabhya Plus Deposit** Scheme is launched, which allows customers to withdraw a portion of their deposit while allowing the remaining balance to continue earning interest at the originally contracted rate.

Project in Pipeline

- Launch of Virtual account facility
- Launch of Capital Gain account Scheme.

Project in Pipeline

- Tie up with M/s. PINE LABS for POS Services. (Launched in April-26)
- Programmable CBDC Enables the funds to be used only for Predefined purposes within a specified time or through designated beneficiary.
- NFC Based QR Payments- Tap and Pay Facility provided to QR Payments.
- Revamp of retail IB with new UI/UX

- Agri Input Loans for Tobacco Crop :** Short-term agri input loans are extended to registered tobacco growers to meet cultivation requirements, with digital onboarding and faster sanctioning under a Tobacco Board tie-up.
- DGV:** The Bank has built a satisfactory milestone portfolio under dairy allied activities through its partnership with M/s Digivridhhi and plans to scale up the business based on the healthy performance of the book.

- Products launched: Supply Chain Financing
- In Pipeline:
- GST OD
 - LAP for MSME
 - Dropline OD for MSME
 - End to end digitization of key MSME products



Digital and Technology

Digital Touchpoints



40,79,860
Mobile App Installations

1.73% QoQ



7,01,709
Net Banking Users

2.58% QoQ



55,75,340
Debit Cards

(0.73%) QoQ



1,44,404
QR related metrics

2.97% QoQ



1,474
ATM Networks

0.27% QoQ



Digital and Technology

Moving towards a Digital-First Bank

Creating a disruptive "Bank within a Bank"

Our Objectives



Increase in Customer Base



Enhanced Customer Satisfaction



Organisational Productivity



Financial Growth

Infrastructure to Meet Our Objectives



Centralized Data Platform for streamlined Regulatory and Business Reporting



Fintech Scale-up with new partnerships on UPI and ULI



Embedded AI into CRM for assisting Sales teams



Leveraging Cloud for AI and Analytics capabilities



Low Code No Code platforms for accelerated Agile delivery

Strategic implementation of digital projects to achieve our objectives



Integration with Maruti Suzuki Smart Finance Platform for Car Loans



Scale up of Dairy Neo Banking Loans on Unified Lending Interface (ULI)



Direct Assignment deals With Home Finance Companies supported by Digital Platforms







Digital and Technology

Scalable and Reliable Architecture

Embedding **data & analytics** in business processes for data-driven decision making








Foundation of Architecture

-  First-in-class scalable central data repository **on cloud** with data quality management and remediation capabilities
-  Predictive, business/strategy and descriptive **analytics use-cases**
-  Enhancement of the **Data Link** to enable seamless communication and exchange of information
-  Integrated analytics with business processes to enable **data driven decision making**

Integration with the Business

-  **Retail Loan Propensity**
Target Retail loan propensity for better product proposition for customers
-  **Micro Market Analysis**
External information on throughputs/market at a pin code level to plan operations
-  **Deposit Propensity**
Deposit propensity for core augmentation
-  **Primary Bank Index**
Analyse overall wallet share of customer with the Bank through Customer360
-  **Portfolio Management**
Product Portfolio performance & Managed Account Monitoring
-  **Collection Prioritisation**
Optimise collection efforts through advances analytics
-  **Behaviour Scorecard**
Proactively monitor and control delinquency levels

Impact on the Business

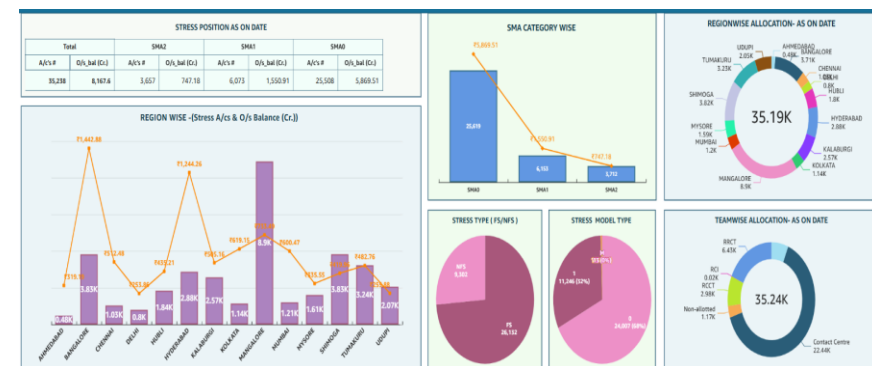
-  **CASA & Term Deposits**
-  **Retail Advances**
-  **Product & Account Productivity**
-  **Internet and Mobile banking users**
-  **Assets**
-  **Operations and Governance Efficiency**
-  **NPAs**



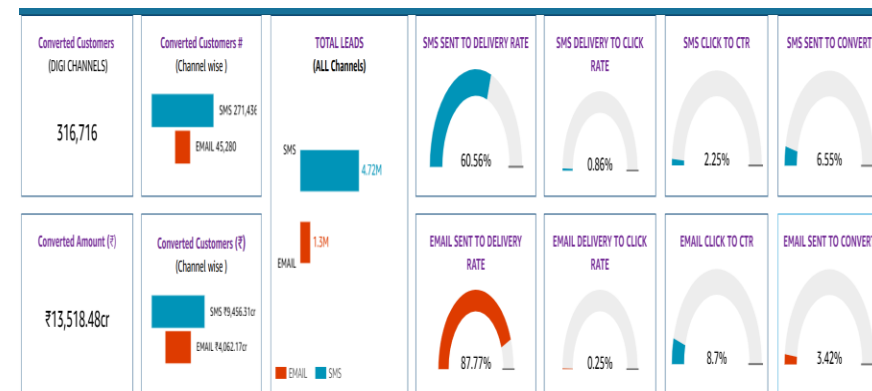
Digital and Technology

Best in class Analytics Factory: 360day PitStop

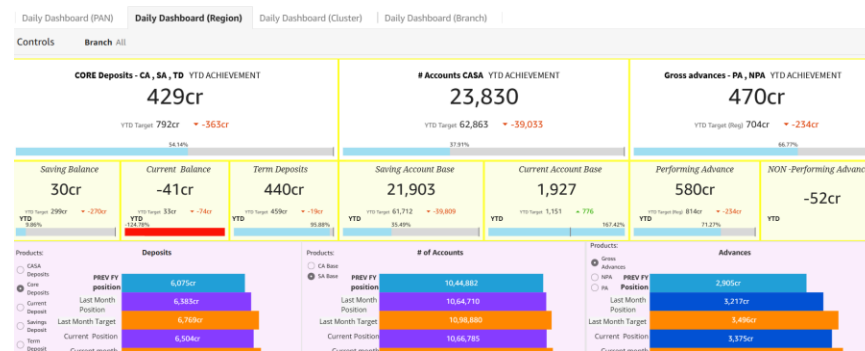
Business Dashboards Driving Agility and Precision in Decisions



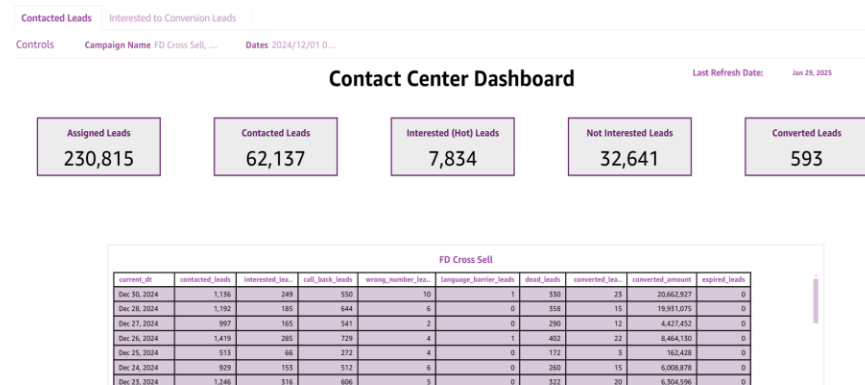
Collection Efficiency Dashboard



Digital Leads Dashboard



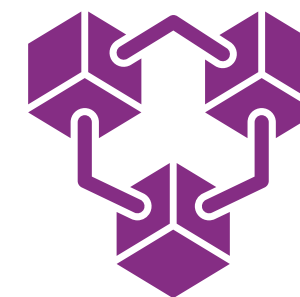
Branch Productivity Dashboard



Contact Centre Dashboard

Business Systems ensuring New Insights have Rails for Outcomes

Enhanced CASA Forecasting



Third-Party Products sales Dashboard

Bureau based Propensity Triggers for X-sell opportunities

11+ Dashboards,
40+ Business and Predictive models live

5+ Digital systems Live

Key Business Outcomes



Focus Branch Strategy
(Aligned to Catchment Analytics)



~1 mn Engaged Customers
(3X lift in engagement)



Realization of Planned P&L Impact
(15% incremental p.a)

Our Strengths and Strategies



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years of banking trust

Banking with Legacy, Embracing the Future



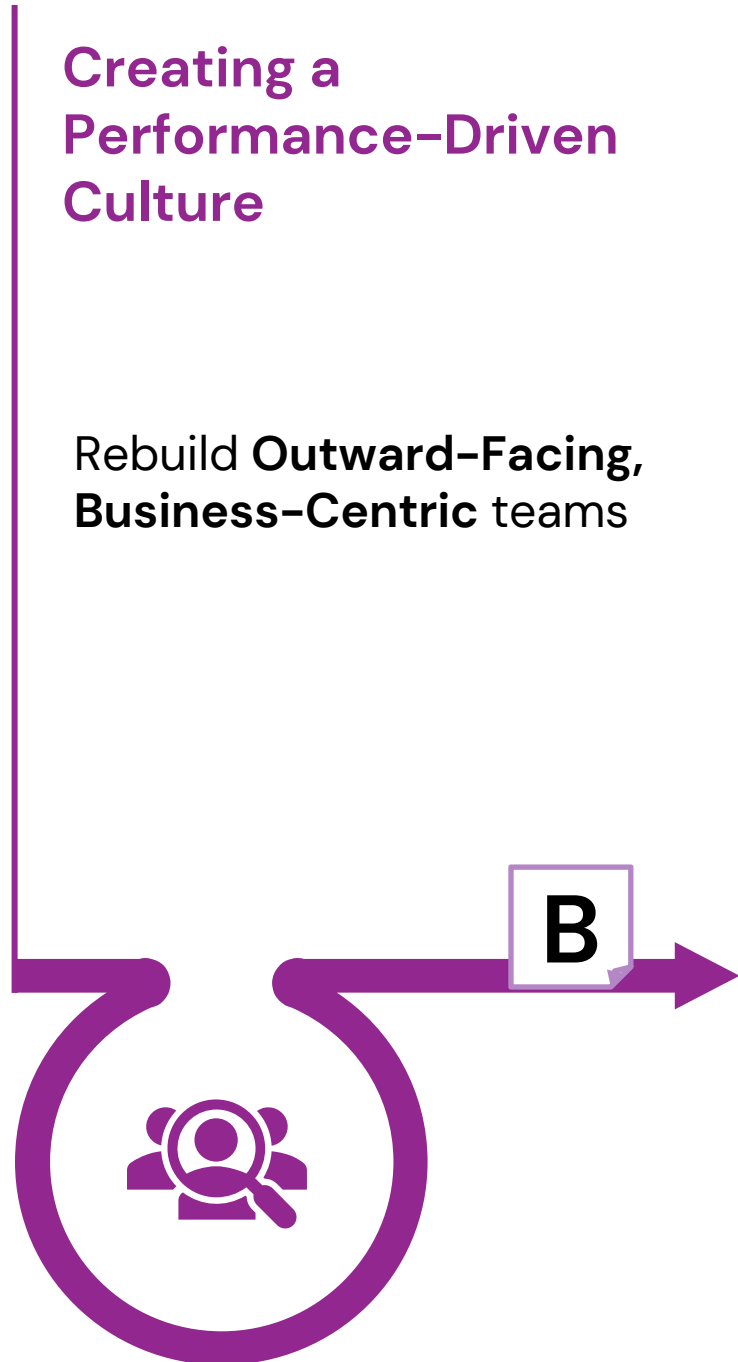
Strategic Roadmap



A

Delivering Excellence in Core Businesses with Underlying Technology Platform

Through tech-driven **Processes, Products & People** targeting Rural, MSME and Retail sector



B

Creating a Performance-Driven Culture

Rebuild **Outward-Facing, Business-Centric** teams



C

Digitalisation and Partnership to Accelerate Book Growth

Digital First private sector Bank



Strengthening Financial Position to Create Long-Term Value

Transformative steps leading to improved financial position



Driving Excellence in Proven Core Competencies



Consistent Emphasis on our Strength Areas

Our Legacy

Building on Our Legacy



100+ Year Legacy

14 Mn

Happy customers

- Tradition with Innovation
- Outbound Sales Culture
- Startup-like Agility



MSME & Rural Focus

31.9%

Share of MSME & Agri-Loans

46.56%

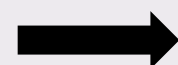
Branches in Rural & Semi-Urban Areas

- Capitalise on community network
- MSME and Rural to be key growth drivers



Retail Focus

46%



51%¹

Increase in % of Retail Advances from FY20 to FY26

- Enhanced RoA and RoE
- Focus on Retail – Home, Gold Loans



Bharat Ka Karnataka Bank

4%²

Market share in Karnataka

22 States

Pan-India presence

- Wider Geographical Presence
- Digital and Data-driven client acquisition
- Cross Selling



Driving Excellence in Proven Core Competencies



Diversified Offerings with Established Brand Equity

Retail and Personal Banking



- Housing
- Loans against property
- Gold
- Vehicle
- Education
- Personal loans

Agriculture Banking



- Agriculture & allied activities
- Farm development
- Agricultural land purchase
- Farm mechanization
- Hi-tech agriculture
- Agricultural infrastructure & ancillary

MSME



- Working capital finance for traders & manufacturing industries
- Term loans & infrastructure finance
- Business development loans
- Corporate loans
- Professional & self-employed loans
- CV / CE loans

Services



Simple & smarter digital loans



Centralized processing



Immediate in-principle sanction



Dedicated RLPSCs / branch network

Facilities



Dedicated technical experts (AFOs)



Agri Development Branches (ADB)



Rural godown loans



Farm machinery/ vehicle loans

Facilities



GST Based Loans



Quick digital underwriting



Loans to women entrepreneurs



Segment Focused Loans



Driving Excellence in Proven Core Competencies

A.

Key Capabilities in Place to Leverage Opportunities in the Government Business

Focused to be one of the top Govt. collection Banks

Central Government and Statutory Business



Agency Bank

Empaneled as 'Agency Bank' for Direct Tax, Goods & Service Tax(GST) and Customs Duty Collection.



Direct Tax

Live with Direct Tax Collection by offering various payment methods like Over the Counter(OTC) and Internet Banking.



Customs Duty

Live with Customs Duty Collection through Internet Banking.



GST

Live with GST Collection by offering various payment methods like OTC, Internet Banking and Unified Payment Interface(UPI).



EPFO

Employees Provident Fund Organization platform for collection of EPFO contributions will be launched in Q1 FY26-27.



CGAS

Capital Gains Accounts Scheme option for investors to claim tax exemption under Income Tax Act will be launched in in Q1 FY26-27.

State, Investor and Institutional Business



Khajane-II (Karnataka)

Live on Khajane 2 e-receipts for state revenue collection



Capital Gain Bonds (u/s 85 of IT act 2025)

Bank has tied up with Power Finance Corporation(PFC), Rural Electrification Corporation(REC), & Indian Railway Finance Corporation(IRFC) for collection of Capital Gain Bonds.



Flexi FD

Flexi Fixed Deposits scheme for Government Departments & allied institutions and RERA Project Accounts.



Public Sector Undertakings

Onboarded Karnataka Housing Board (KHB) for their rental collections and Karnataka State Beverages Corporations Ltd (KSBCL) for collections of payments from their retailers.



KPPP e-BG + RBI CBDC

Live on Karnataka Public Procurement Portal (e-BG) and on RBI's Digital Rupee pilot.

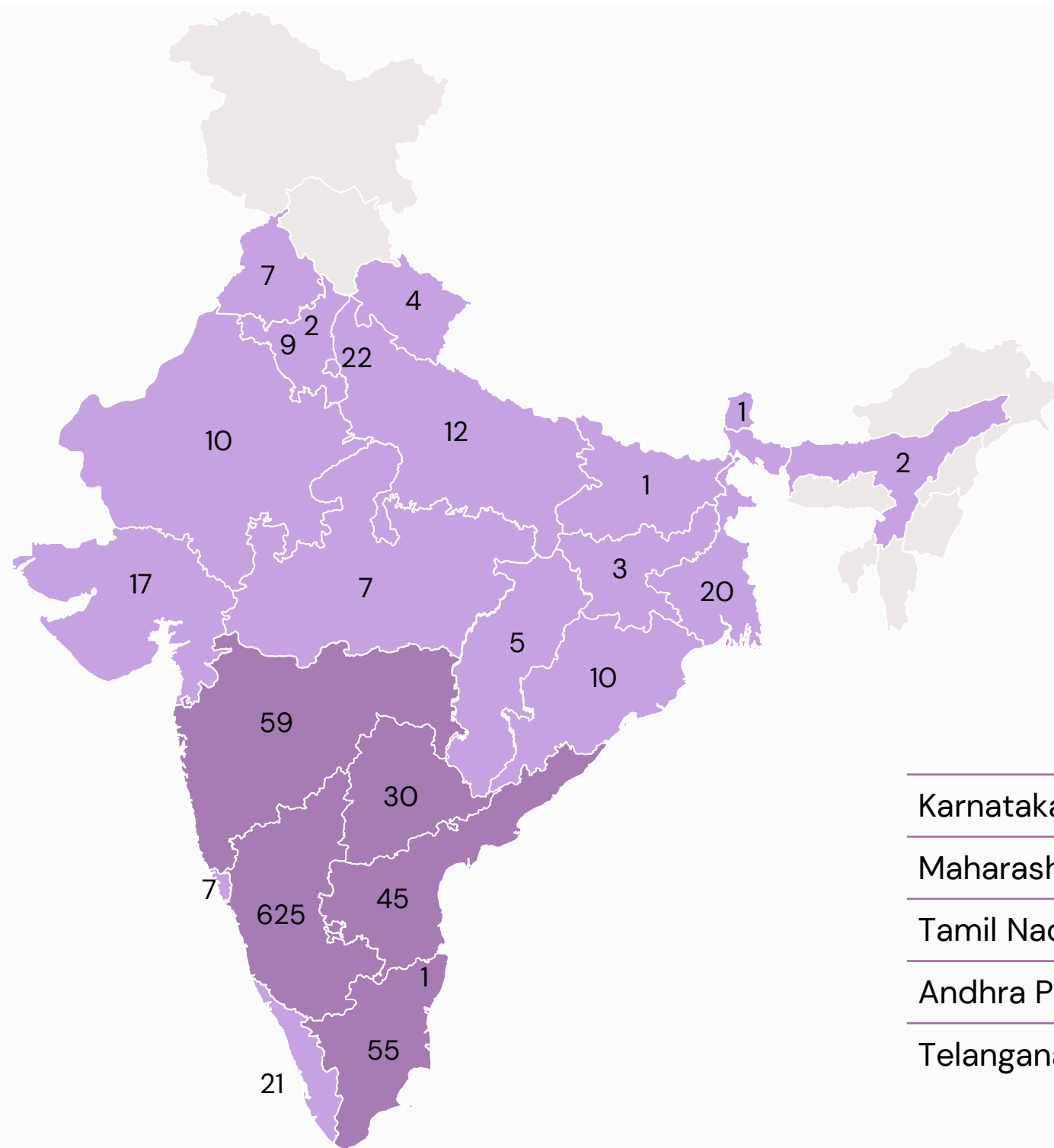
Working towards "one-stop" digital solution for all statutory payments



Driving Excellence in Proven Core Competencies

A.

Strong Geographical Footprint



Steady Growth in Locations Served

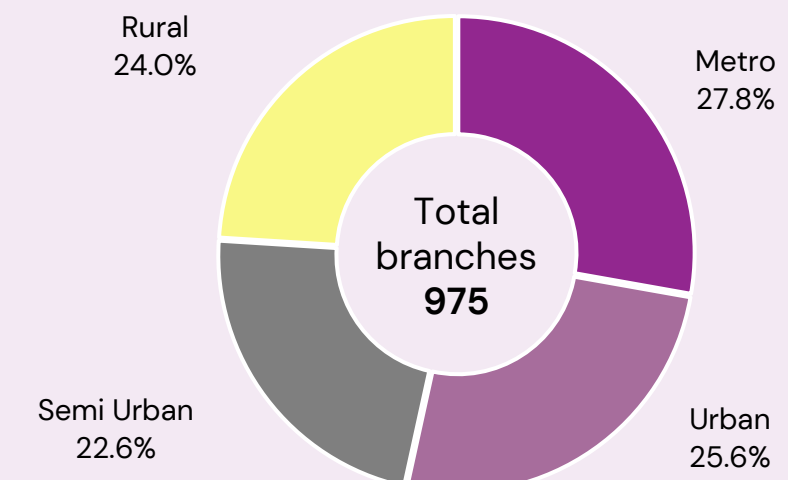


975
Branches



1,474
ATM and Recyclers

Presence Across All Tiers





Creating a Performance Driven Culture

B.

Rebuild Outward-Facing, Business-Centric Teams





Digitalisation Propelling Robust Book Growth



Foundation in place to Drive Next Leg of Digital Innovation

State-of-the-art '**Technology, Digital & Product Hub**' at Bengaluru

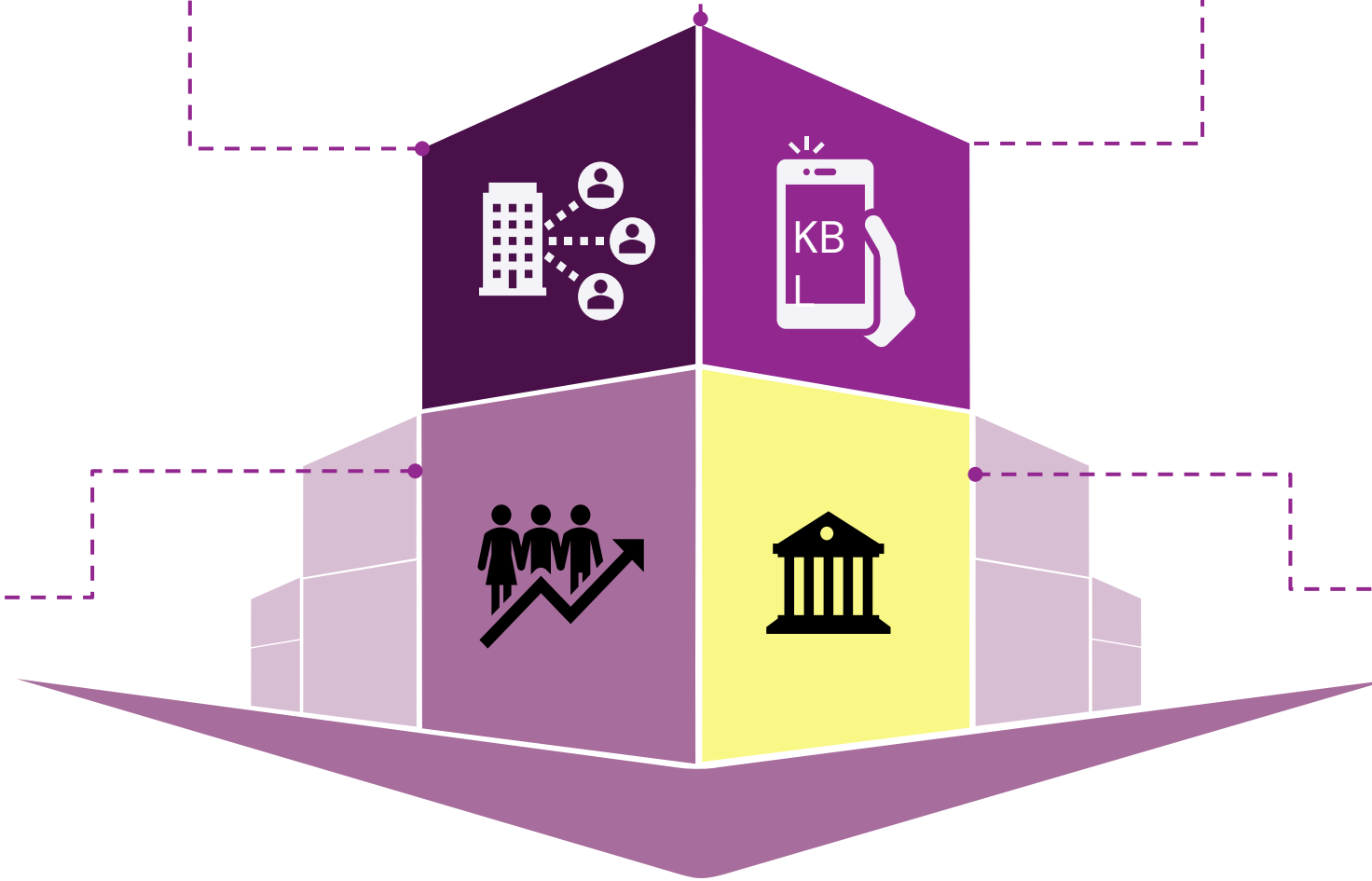
- **40,000 sq. ft.** super built-up area
- **300+** skilled employees
- **Products and Business Solutioning** have been integrated covering technology, digital and analytics

- **Live with CRM:** Integration of customer data and interactions across Marketing and Sales department
- Enhance customer engagement and improve business productivity

- Developer portal featuring over **800+ APIs** with upgraded infrastructure.
- **KBL Mobile Plus** has been upgraded to **best-in-class UI/UX** to serve to the next-gen customers

- **Partnerships with FinTechs** to drive digital banking – Scale up phase
- **Increase Product Penetration** per customer through analytics-enabled cross selling

- **Cloud Data Platform** for ACoE
- Four Modules from OFSAA including **fund transfer and profitability module** under implementation
- Scalable and configurable platform for business account





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