Karnataka Bank Ltd.
Your Family Bank. Across India.

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CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC:208:2026-27 31.10.2026

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

NSE Scrip Code: KTKBANK	**BSE Scrip Code: 532652**

Madam / Dear Sir,

Reg.: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015: Change in Senior Management of the Bank

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we inform that the below mentioned Senior Management Personnel of the Bank have been elevated / promoted as given below, with effect from November 01, 2026.

Sl. No.	Name of the Senior Management Personnel	Current Designation	New Designation
1	Mr. Raghuram H S	General Manager	Chief General Manager
2	Mr. Vinaya Bhat P J	General Manager	Chief General Manager
3	Mr. Arul Raj Gomez A	Deputy General Manager	General Manager
4	Mr. Jagadeesha D G	Deputy General Manager	General Manager

Further, in terms of the SEBI Master Circular No.: SEBI/HO/49/14/14(7) 2025-CFD-POD2/I/3762/2026 dated January 30, 2026, the details of the Senior Management Personnel are furnished in the Annexure.

This is for your kind information and dissemination.

Yours faithfully,

Sham Kanathila

Digitally signed by Sham Kanathila
Date: 2026.10.31 20:36:38 +05'30'

Sham K
Company Secretary &
Compliance Officer

Annexure

Sl. No.	Name	Reason for change viz. appointment, resignation, removal, death or otherwise;	Date of appointment / ~~cessation~~ (as applicable)	Term of appointment	Brief profile (in case of appointment);	Disclosure of relationship between directors (in case of appointment of a director)
1	Mr. Raghuram H S	Change in Designation	01.11.2026	Not Applicable	Mr. Raghuram H. S. is a banking professional with over three decades of experience in risk management, credit, treasury, foreign exchange, branch banking, technology, and human resources. He joined Karnataka Bank as a Clerk on April 29, 1994 and has since progressed through various operational and leadership roles, steadily advancing through the Bank's ranks. Over the years, he has gained extensive experience across international banking, foreign exchange operations, credit management, corporate and mid-corporate business and risk management. He served as Assistant General Manager for Corporate and Mid-Corporate business before moving to the Risk Management Department, where he functioned as Interim Chief Risk Officer and Principal Officer and was subsequently appointed as the Chief Risk	Not Applicable

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					Officer. In this capacity, he played a key role in strengthening the Bank's risk governance framework and enterprise-wide risk management practices. Promoted to the General Manager (Scale VII) cadre in October, 2025, Mr. Raghuram H. S. has headed several key portfolios including Branch Banking, Products, Business Solution Group, Liabilities Sales & Third-Party Products, Government Business, Information Technology & MIS and Human Resources & Industrial Relations. He has been selected for appointment as Chief General Manager with effect from November 01, 2026. Mr. Raghuram H. S. holds a Bachelor of Science degree, a Master of Arts in Economics and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He is also a Professional Risk Manager (PRM), Financial Risk Manager (FRM), Certified Credit Professional and holds specialised qualifications in treasury, investment and risk	

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					management, anti-money laundering and KYC compliance and information technology.	
2	Mr. Vinaya Bhat P J	Change in Designation	01.11.2026	Not Applicable	Mr. Vinaya Bhat P. J. is a seasoned banking professional with nearly three decades of experience spanning treasury, credit, compliance, branch banking and digital channels. Since joining Karnataka Bank in May, 1997 as a Typist-cum-Clerk, he has progressed through various operational, managerial and leadership roles, demonstrating strong expertise in treasury operations, credit administration and regulatory compliance. Over the course of his career, he has held key positions in Integrated Treasury, Treasury & Accounts and Credit Sanctions functions, including serving as Chief Dealer and later as Deputy General Manager overseeing Treasury & Accounts, Credit Sanctions and Integrated Treasury. Upon his promotion to the General Manager (Scale VII) cadre in April, 2019, he headed several strategic portfolios including Credit Marketing, Credit	Not Applicable

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					Sanctions, Treasury and Branch Banking & Digital Channels. Mr. Vinaya Bhat P. J. was appointed as the Head of the Compliance Department and Chief Compliance Officer (CCO) in April, 2024 and in addition, assumed the role of Principal Officer in April, 2025 for overseeing Anti-Money Laundering (AML), Know Your Customer (KYC) and Combating Financing of Terrorism (CFT) frameworks, as well as monitoring and reporting requirements under the Prevention of Money Laundering Act, 2002 and Financial Intelligence Unit (FIU-India) guidelines. In his current role, he is responsible for leading the Bank's compliance function and ensuring adherence to all applicable regulatory and statutory requirements. He has been selected for appointment as Chief General Manager with effect from November 01, 2026. Mr. Vinaya Bhat P. J. holds a Bachelor of Commerce degree, an MBA and is a Certified	

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					Associate of the Indian Institute of Bankers (CAIIB). He has also completed several advanced professional programmes in strategic management, leadership, organisational change, treasury and risk management, information technology and cyber security, further strengthening his multidisciplinary expertise in banking and financial services.	
3	Mr. Arul Raj Gomez A	Change in Designation	01.11.2026	Not Applicable	Mr. Arul Raj Gomez A. is an accomplished banking and information systems professional with over two decades of experience in banking operations, risk management, digital banking, information security and audit functions. Since joining Karnataka Bank as a Probationary Officer in April, 2004, he has held several key positions across customer service, risk management, branch banking, digital channels, product management and information systems, steadily progressing through leadership roles within the Bank.	Not Applicable

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					Over the course of his career, he has contributed significantly to customer relationship management, enterprise risk management, product development, branch banking operations and digital transformation initiatives. His strong expertise in technology, cybersecurity, governance, risk and compliance has enabled him to play a pivotal role in strengthening the Bank's operational resilience and information security framework. In May, 2024, he assumed charge as Deputy General Manager of the Information Systems (IS) Audit Department, where he was responsible for overseeing IT governance, information systems audit, cybersecurity oversight and technology risk assurance across the Bank. He was additionally entrusted with the Vigilance function in February, 2025. Recognising his contributions and leadership, he has been promoted to the General Manager cadre with effect from November 01, 2026.	

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					Mr. Arul Raj Gomez A. holds a Bachelor of Engineering in Computer Science, an MBA in Finance and a Master of Commerce degree. He is a Certified Information Systems Auditor (CISA) and possesses an extensive portfolio of professional certifications in information security, cyber security, risk management, audit, compliance, digital banking and banking operations, including certifications such as Certified Information Security Manager (CISM), Certified Ethical Hacker (CEH), Certified in Risk and Information Systems Control (CRISC), Certified Information Systems Security Professional (CISSP) and Certified Chief Information Security Officer (CCISO). His multidisciplinary expertise in banking, technology, cybersecurity, risk and audit functions positions him as a key leader in the Bank's governance and control framework.	
4	Mr. Jagadeesha D G	Change in Designation	01.11.2026	Not Applicable	Mr. Jagadeesha D. G. is a seasoned banking and technology professional with nearly three decades of experience in information technology, digital transformation, credit	Not Applicable

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					processes and banking operations. Since joining Karnataka Bank as a Clerk in December, 1997, he has built extensive expertise across technology-driven functions and has played a key role in strengthening the Bank's digital and IT infrastructure through various assignments of increasing responsibility. During his career, he has worked in critical technology and business support functions, including Data Centre Operations, Credit Risk and Loan Application Processing Systems (LAPS), Information Technology, IT & MIS and the Digital Centre of Excellence. His contributions have been instrumental in enhancing operational efficiency, technology adoption and digital initiatives across the Bank. In August, 2023, he was appointed as Deputy General Manager and Head of IT Operations, where he has been responsible for overseeing the Bank's IT operations, technology	

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					infrastructure and digital enablement initiatives. In recognition of his leadership and contributions to the Bank's technology and digital transformation journey, he has been promoted to the General Manager cadre with effect from November 01, 2026. Mr. Jagadeesha D. G. holds a Bachelor of Science degree, a Master of Science degree, an MBA and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He has also completed a certification in Foundation in Computer Applications, further strengthening his expertise in banking technology and information systems.	