

# 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](http://www.karnatakabank.bank.in)  
CIN : L85110KA1924PLC001128

## SECRETARIAL DEPARTMENT

HO:SEC:35:2026-27

Date: 19.05.2026

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

**Sham K**  
**Company Secretary &**  
**Compliance Officer**

# INVESTOR PRESENTATION Q4 FY26

 Karnataka Bank  
Your Family Bank. Across India.

**102**  
years of banking trust

Banking with Legacy, Embracing the Future

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

# Your gateway to premium benefits



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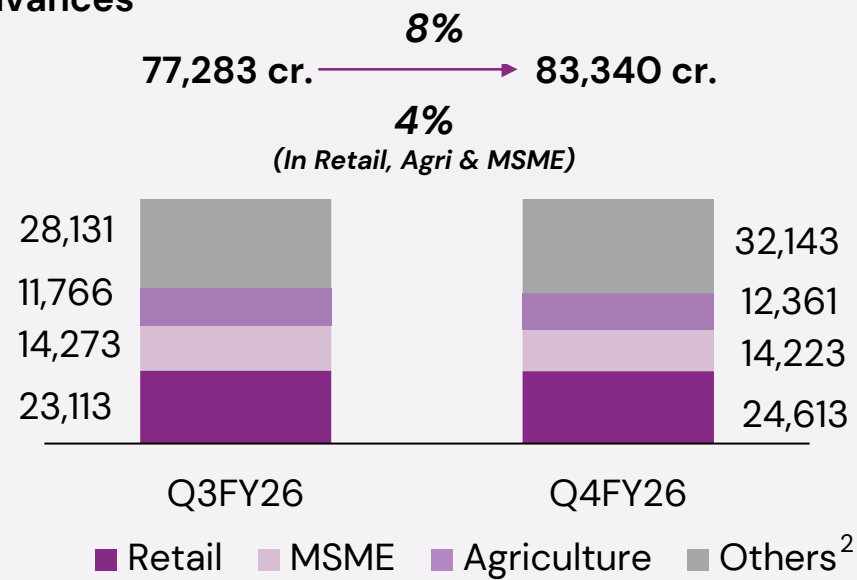
# Key Parameters for Q4FY26



Managing transitions to achieve stability and sustainable growth...

## Deposits and Advances

### Gross Advances<sup>1</sup>



### Total Deposits

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

### CASA

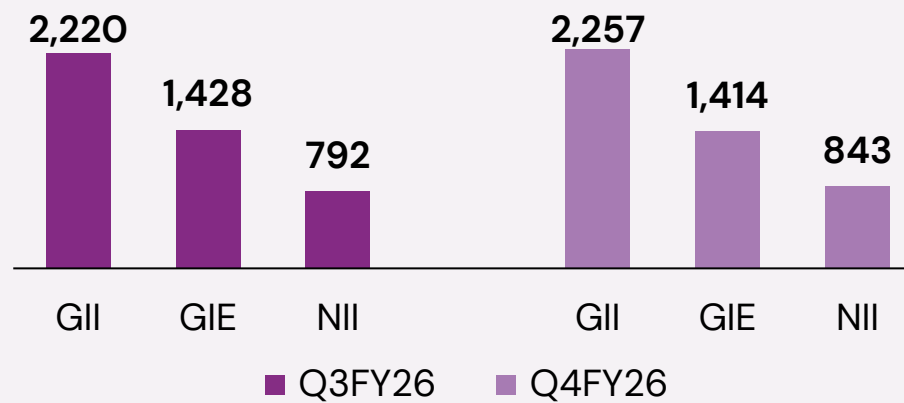
Q3FY26: 32,829 cr. → Q4FY26: 36,560 cr. (11% increase)

### Retail Term Deposit

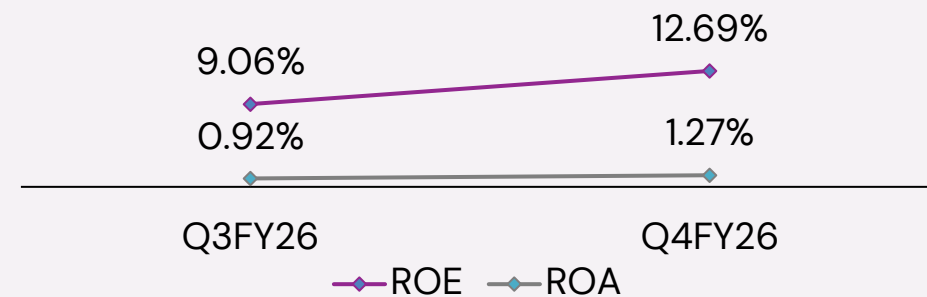
Q3FY26: 66,252 cr. → Q4FY26: 67,648 cr. (2% increase)

## Profitability Metrics

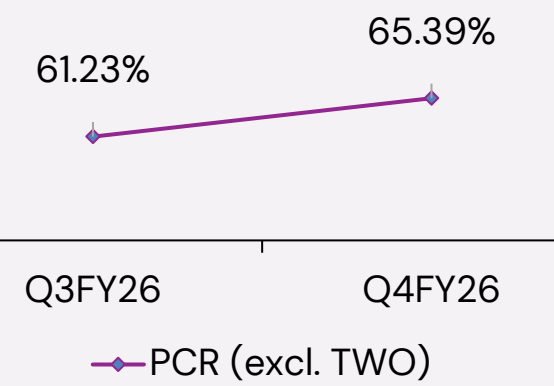
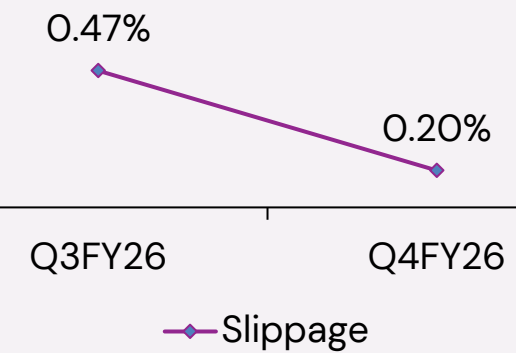
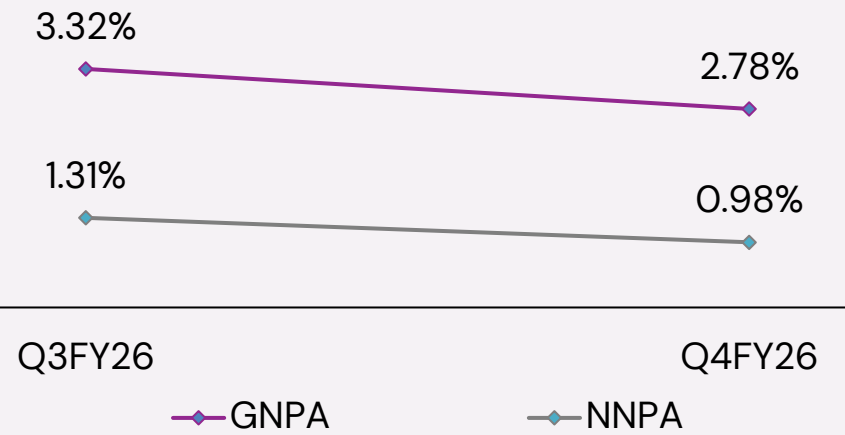
INR cr.



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



*Chandrashekhara 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%
<b>Net Interest Income</b>	<b>842.95</b>	<b>792.06</b>	<b>6.43%</b>	<b>780.68</b>	<b>7.98%</b>
Other Income	398.86	302.30	31.94%	428.23	-6.86%
<b>Total Income (Net of Interest Expense)</b>	<b>1,241.81</b>	<b>1,094.36</b>	<b>13.47%</b>	<b>1,208.91</b>	<b>2.72%</b>
Employee Expenses	279.58	360.60	-22.47%	525.91	-46.84%
Other Expenses	347.19	281.96	23.13%	307.98	12.73%
<b>Total Operating Expenses</b>	<b>626.77</b>	<b>642.56</b>	<b>-2.46%</b>	<b>833.89</b>	<b>-24.84%</b>
<b>Operating Profit</b>	<b>615.04</b>	<b>451.80</b>	<b>36.13%</b>	<b>375.02</b>	<b>64.00%</b>
Provisions	90.34	94.86	-4.76%	31.08	190.67%
<b>Profit Before Tax (PBT)</b>	<b>524.70</b>	<b>356.94</b>	<b>47.00%</b>	<b>343.94</b>	<b>52.56%</b>
Tax	116.51	66.15	76.13%	91.57	27.24%
<b>Profit After Tax (PAT)</b>	<b>408.19</b>	<b>290.79</b>	<b>40.37%</b>	<b>252.37</b>	<b>61.74%</b>



# Financial Highlights

## Balance Sheet

Particulars	As on 31-03-2026	As on 31-03-2025	Y-o-Y %
<b>Property &amp; Assets</b>			
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%
<b>Total</b>	<b>1,29,356.60</b>	<b>1,20,961.18</b>	<b>6.94%</b>
<b>Capital and Surplus</b>			
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%
<b>Total</b>	<b>1,29,356.60</b>	<b>1,20,961.18</b>	<b>6.94%</b>



# Financial Highlights

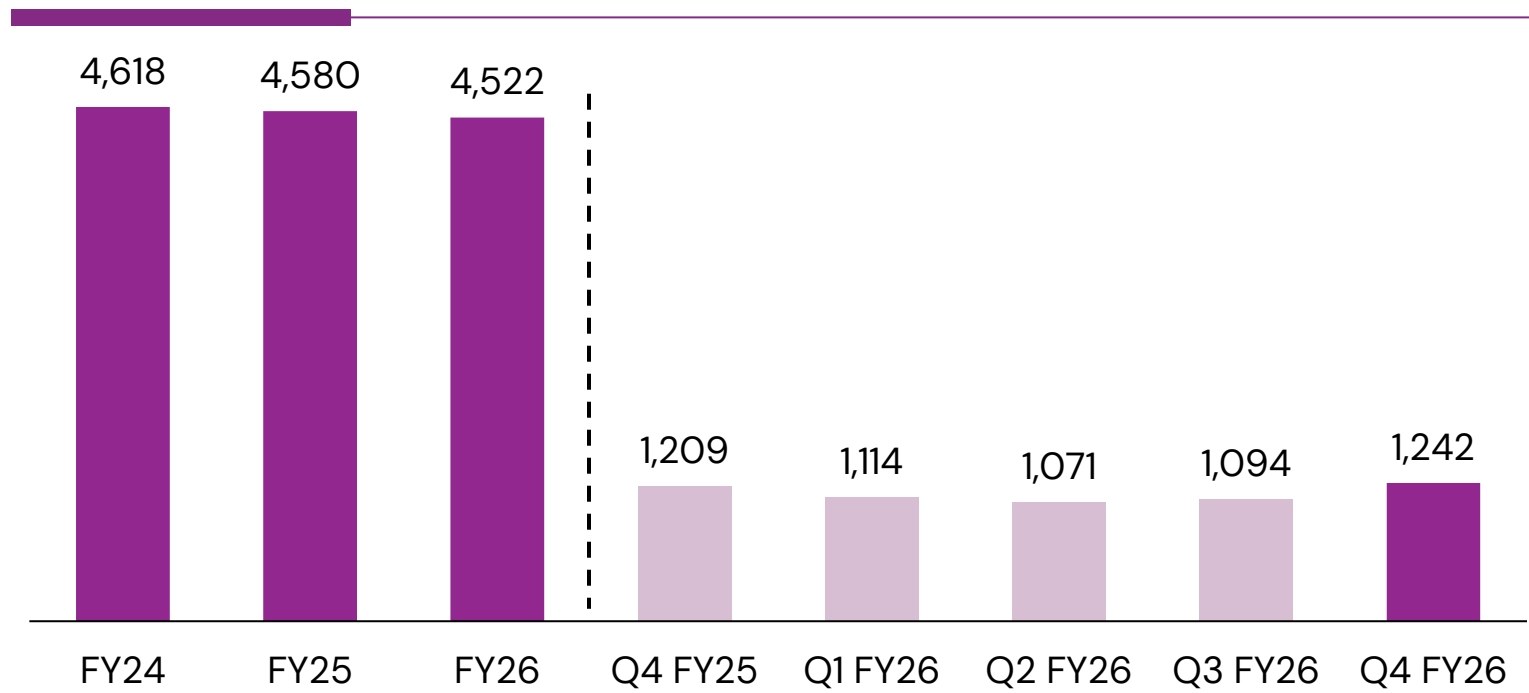
## Key Financial Ratios

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

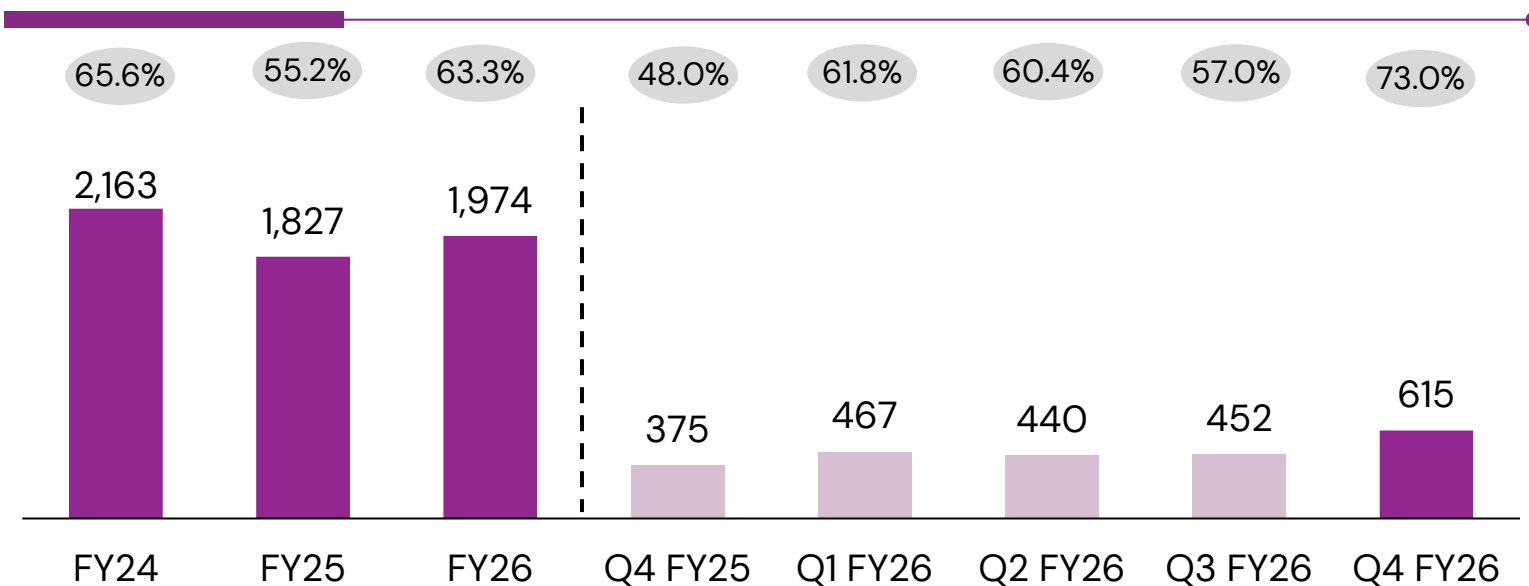


# Profitability

## Operating Revenue (INR Cr.) <sup>1</sup>



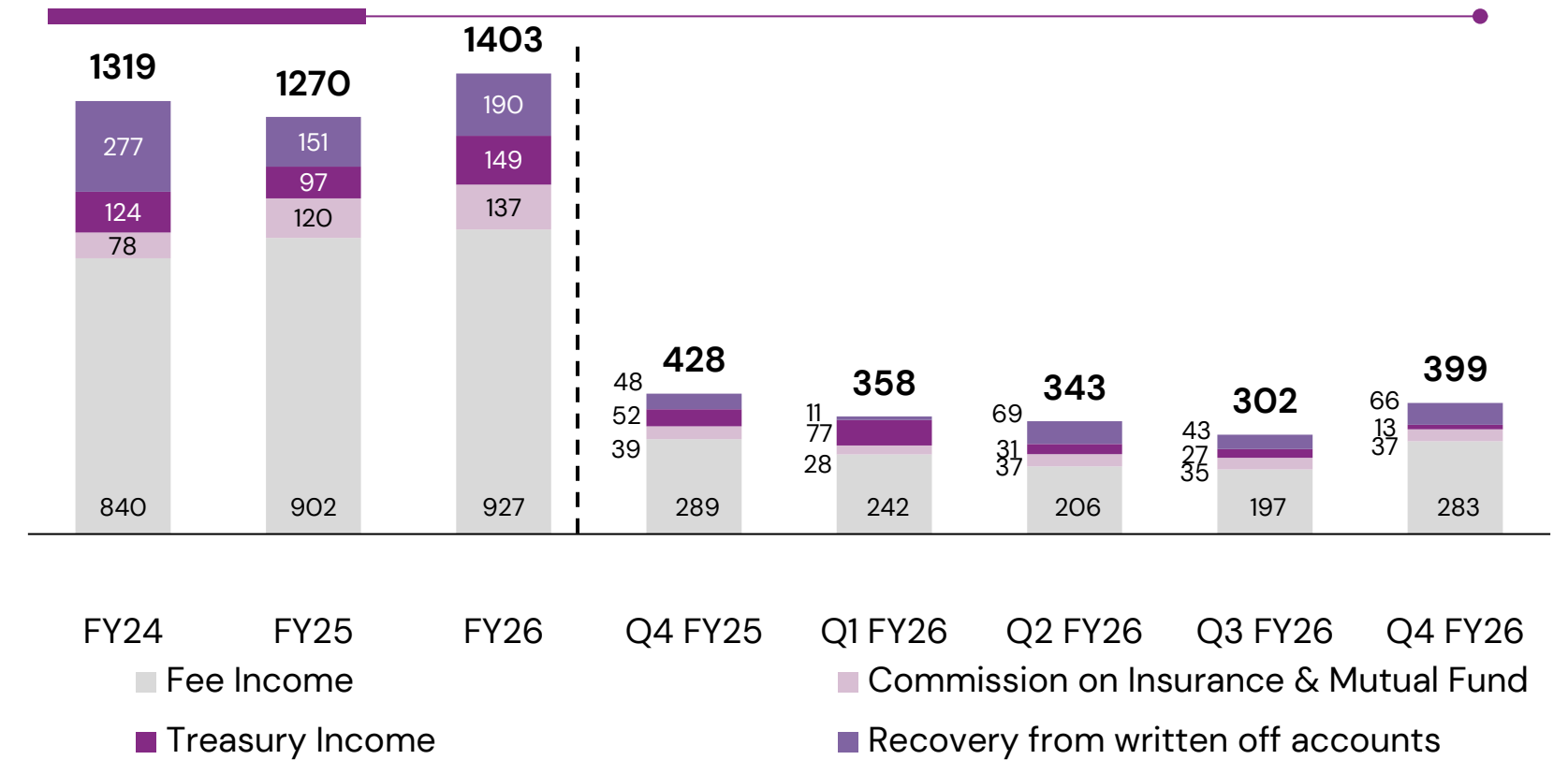
## Operating Profit (INR Cr.)



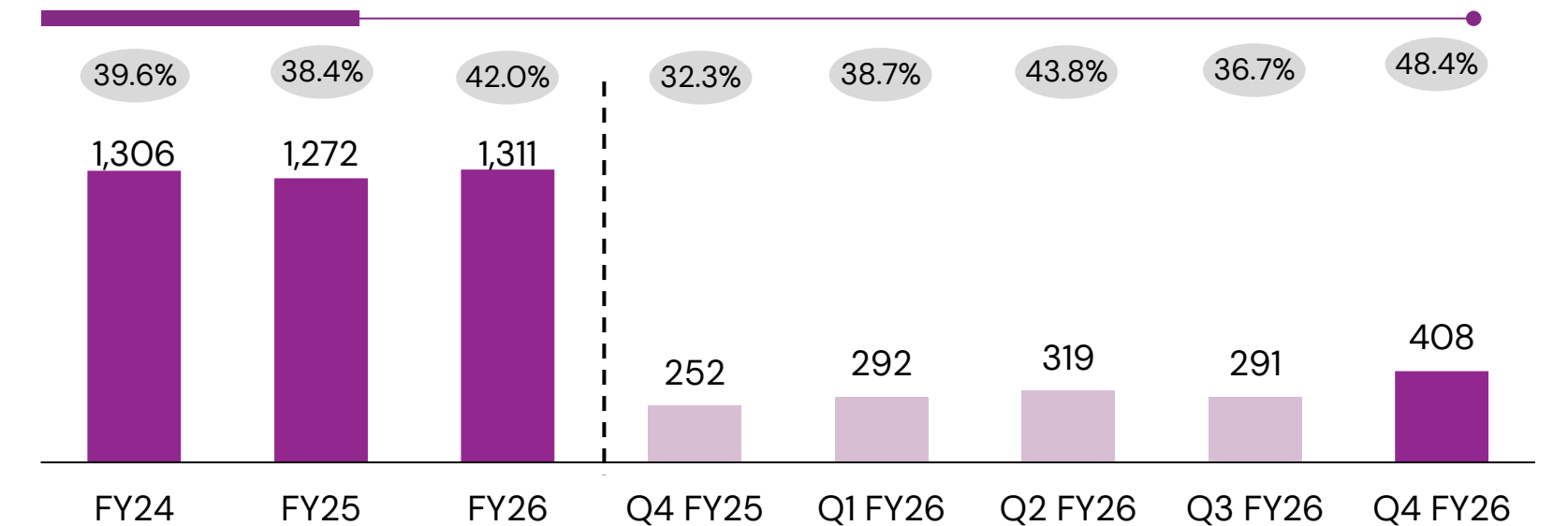
Operating Profit Margin (% of NII)

<sup>1</sup> Operating Revenue = Total Income – Interest Expense

## Other Income (INR Cr.)



## PAT (INR Cr.)

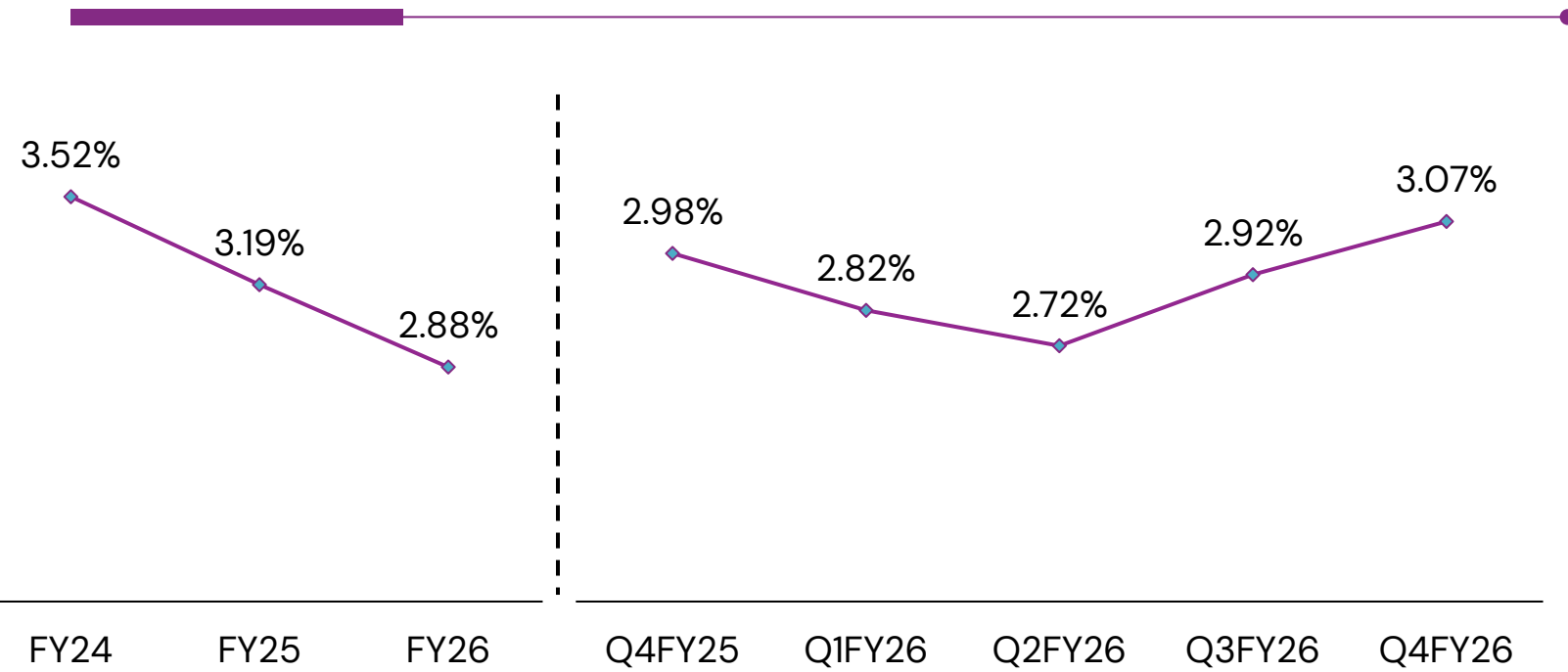


PAT Margin (% of NII)

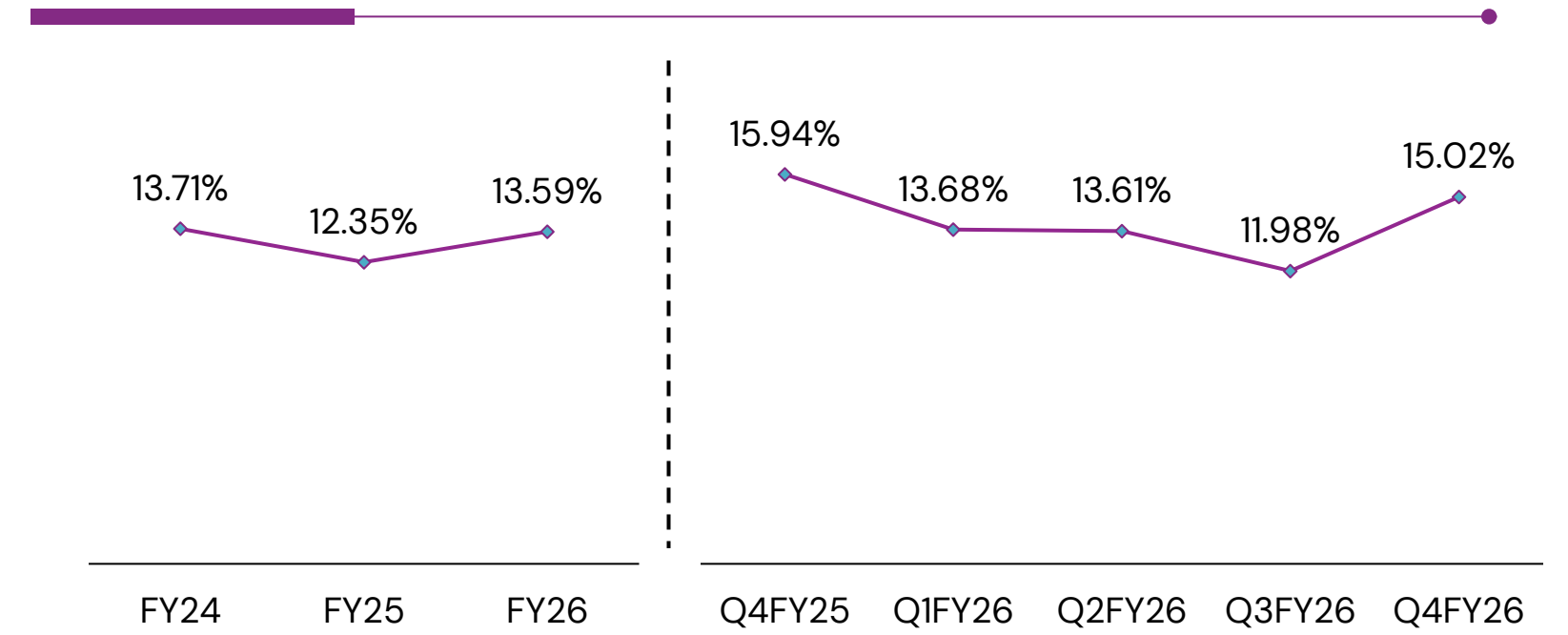


# Profitability

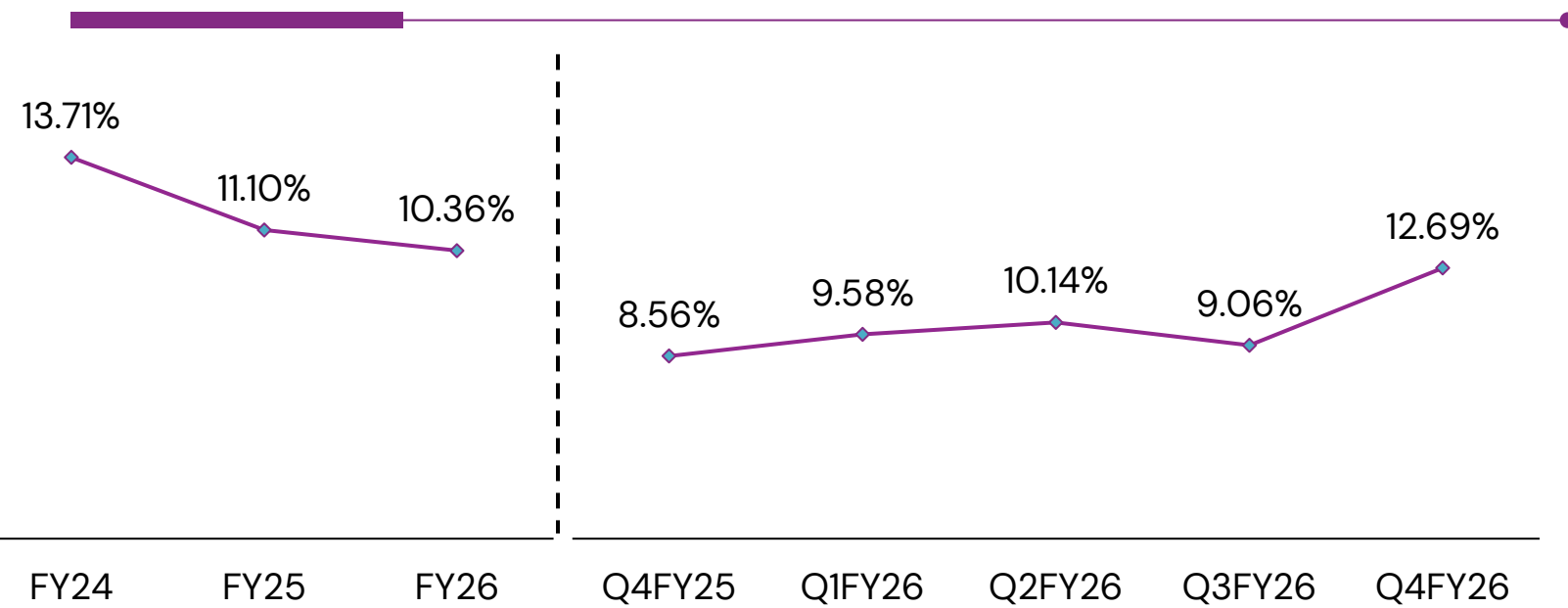
## Net Interest Margin



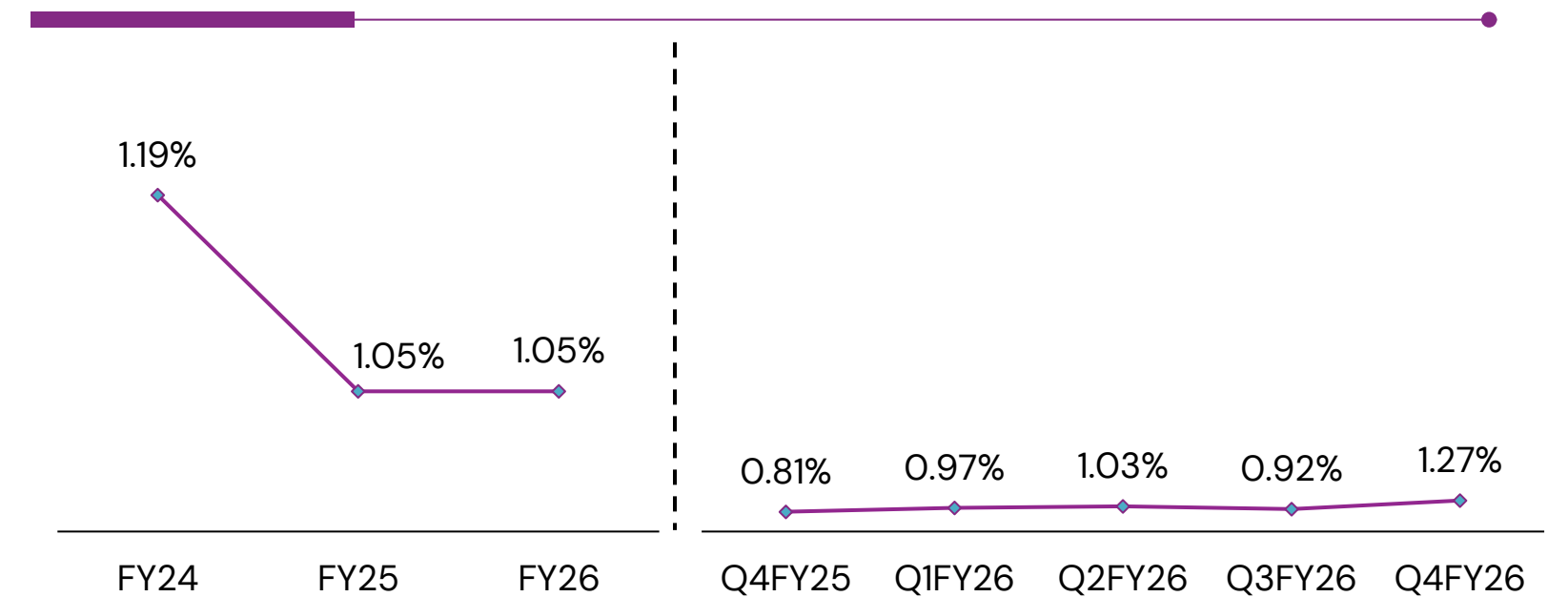
## Non-Interest Income to Total Income



## Return on Equity



## Return on Assets



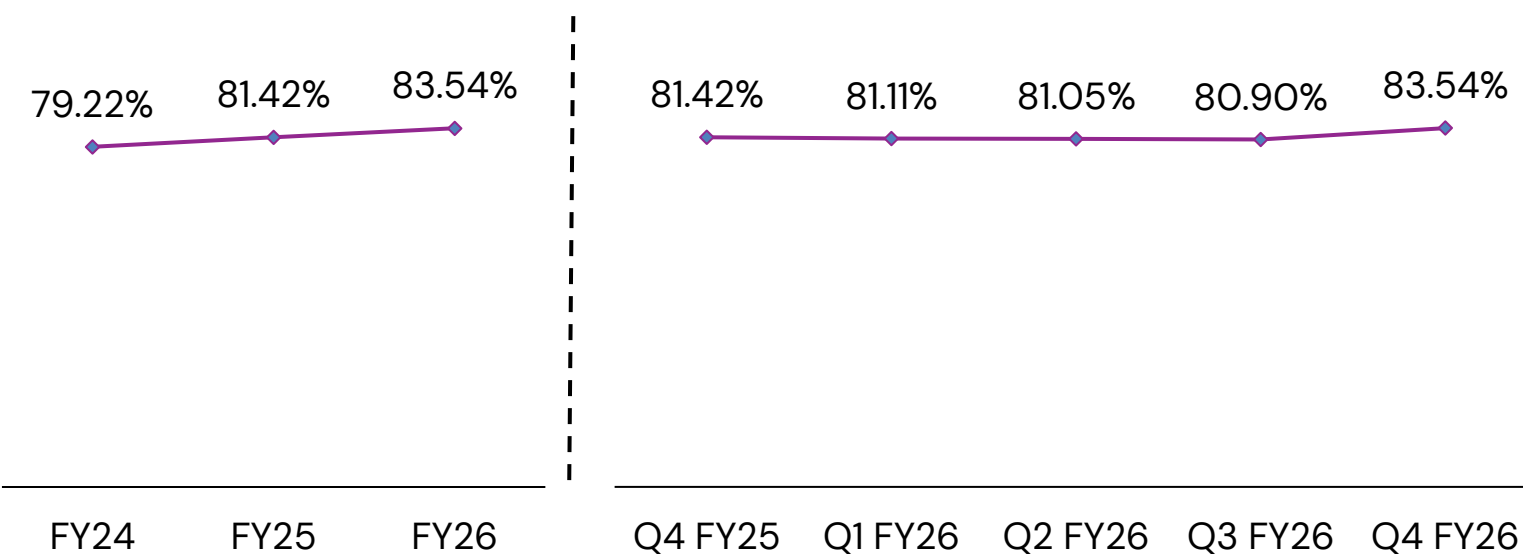


# Provision

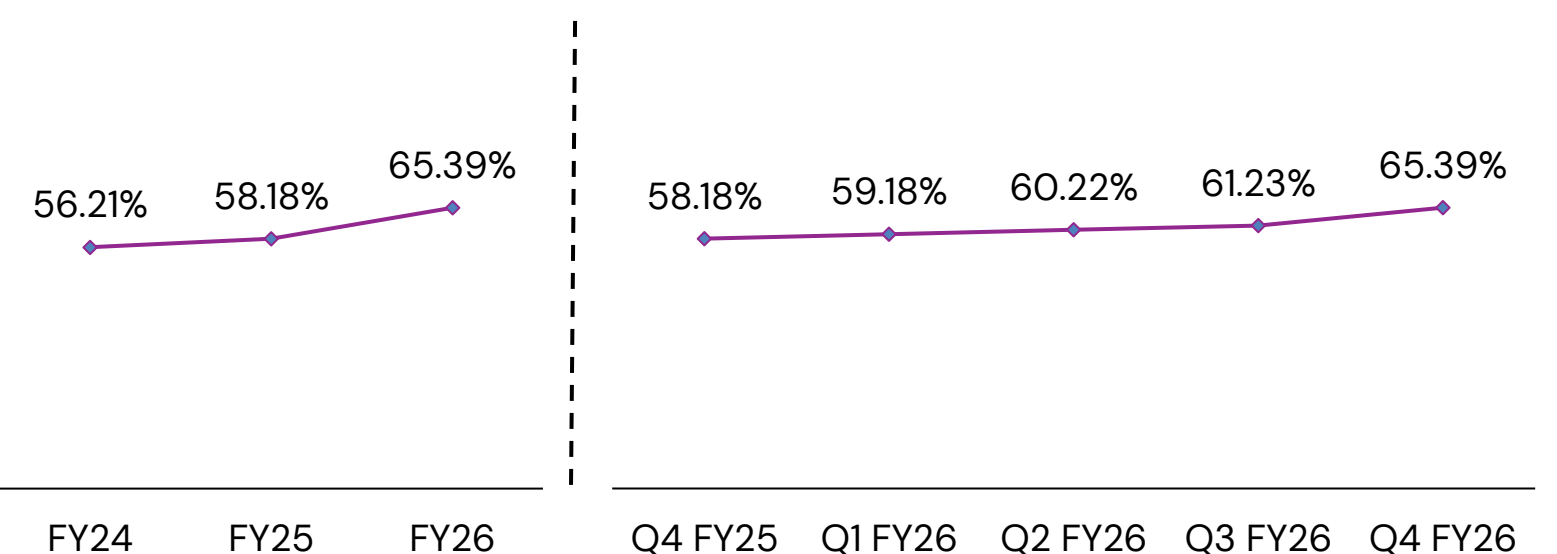
## Provision Break-up (INR Cr.)

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
<b>Sub-total</b>	<b>90.34</b>	<b>31.08</b>	<b>94.86</b>	<b>316.07</b>	<b>186.44</b>
Provision for Current/Deferred Tax	116.51	91.57	66.15	347.60	368.23
<b>Total</b>	<b>206.85</b>	<b>122.65</b>	<b>161.01</b>	<b>663.67</b>	<b>554.67</b>

## Provision Coverage (Incl. TWO)



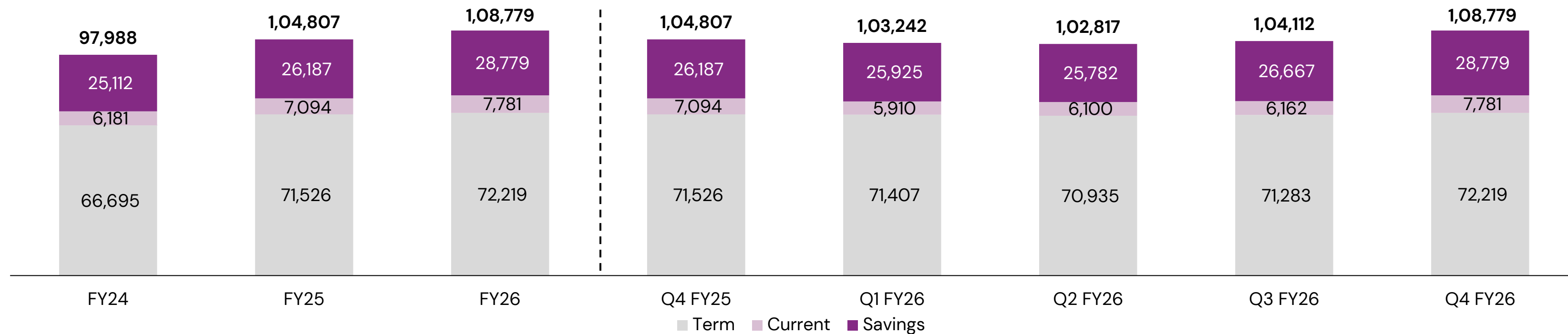
## Provision Coverage (Excl. TWO)



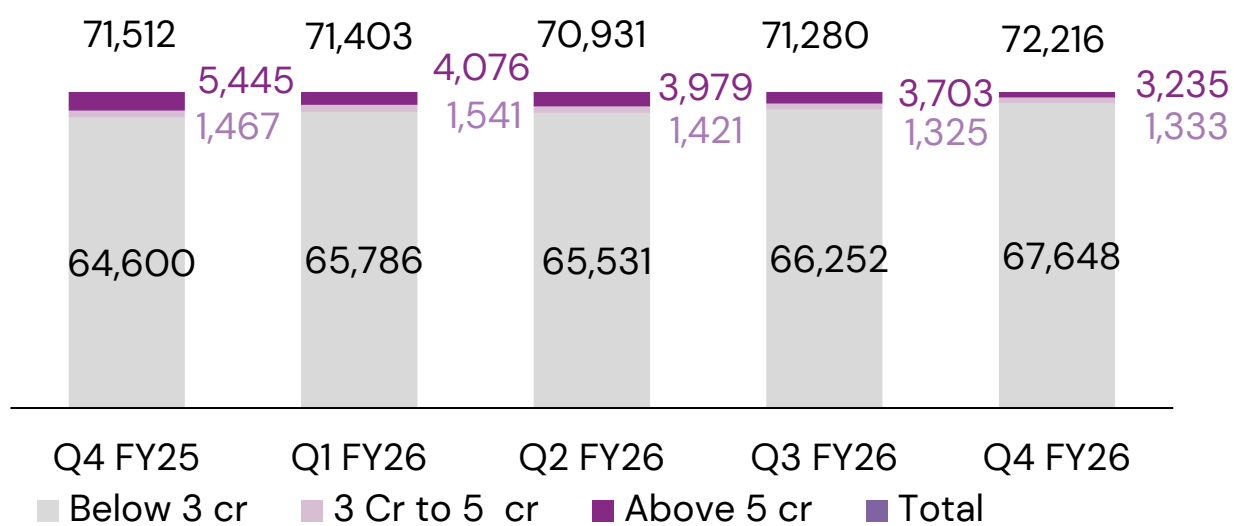


# Liability Profile

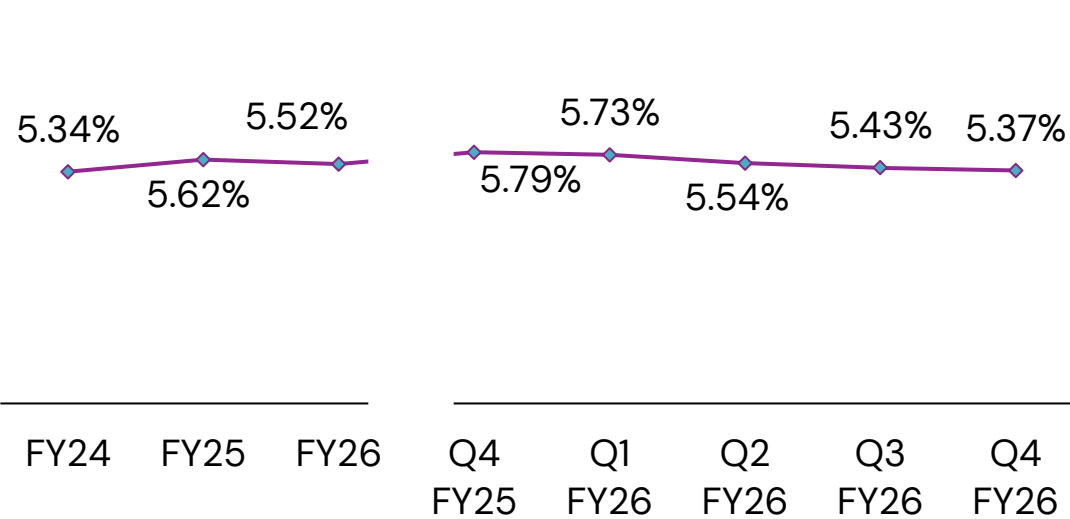
## Deposit Profile (INR Cr.)



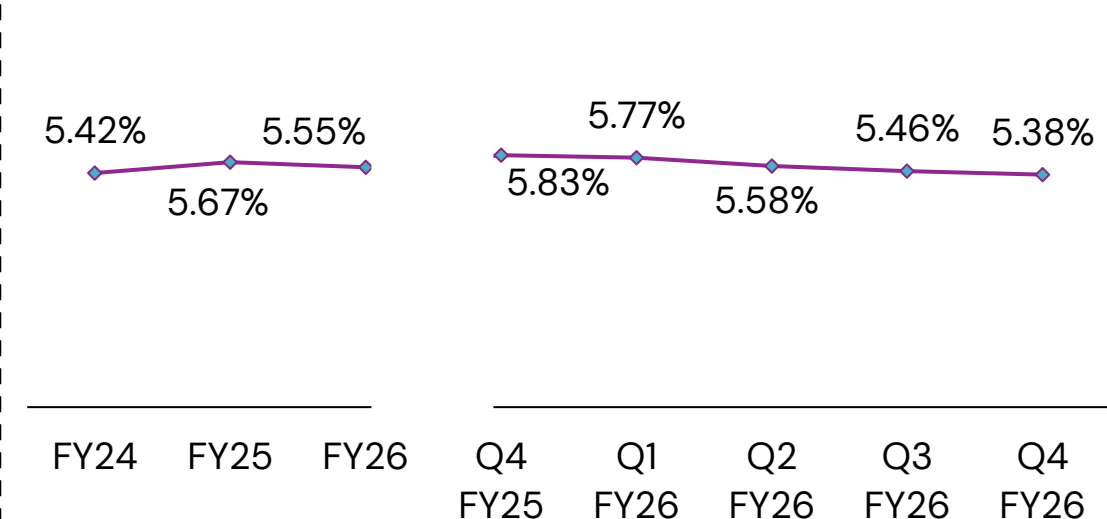
## Term Deposit Breakup<sup>1</sup> (INR Cr.)



## Cost of Deposits



## Cost of Funds

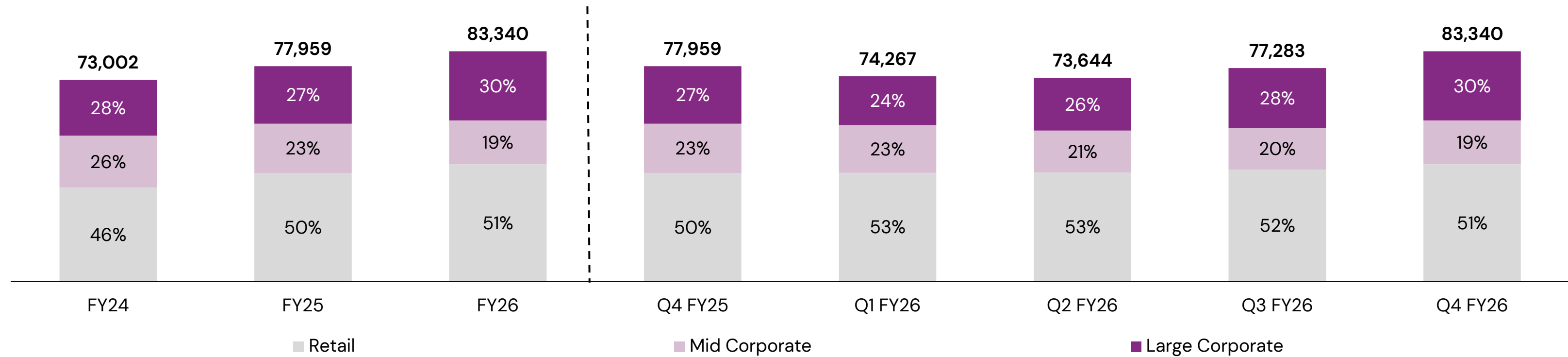


Notes: 1. Values exclude Inter bank term deposits



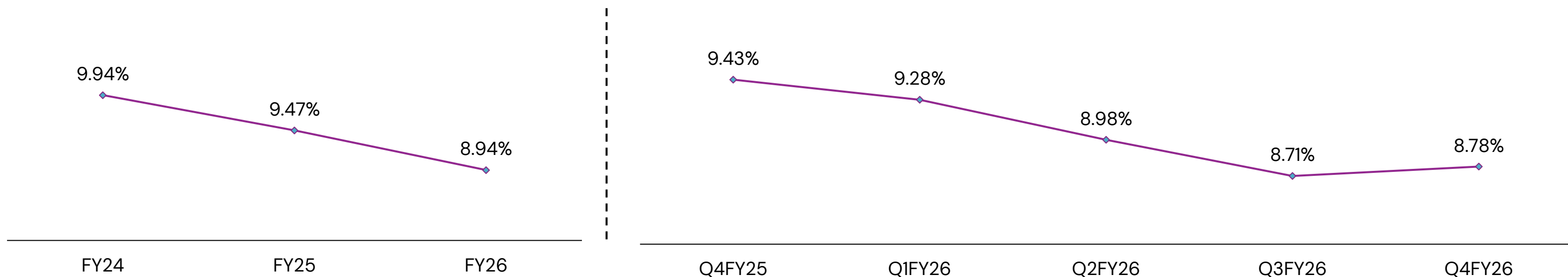
# Advances Profile

## Gross Advances Profile<sup>1</sup> (INR Cr.)



<sup>1</sup> Retail and Corporate classifications done as per RBI definition

## Yield on Advances





# Advances Disbursement

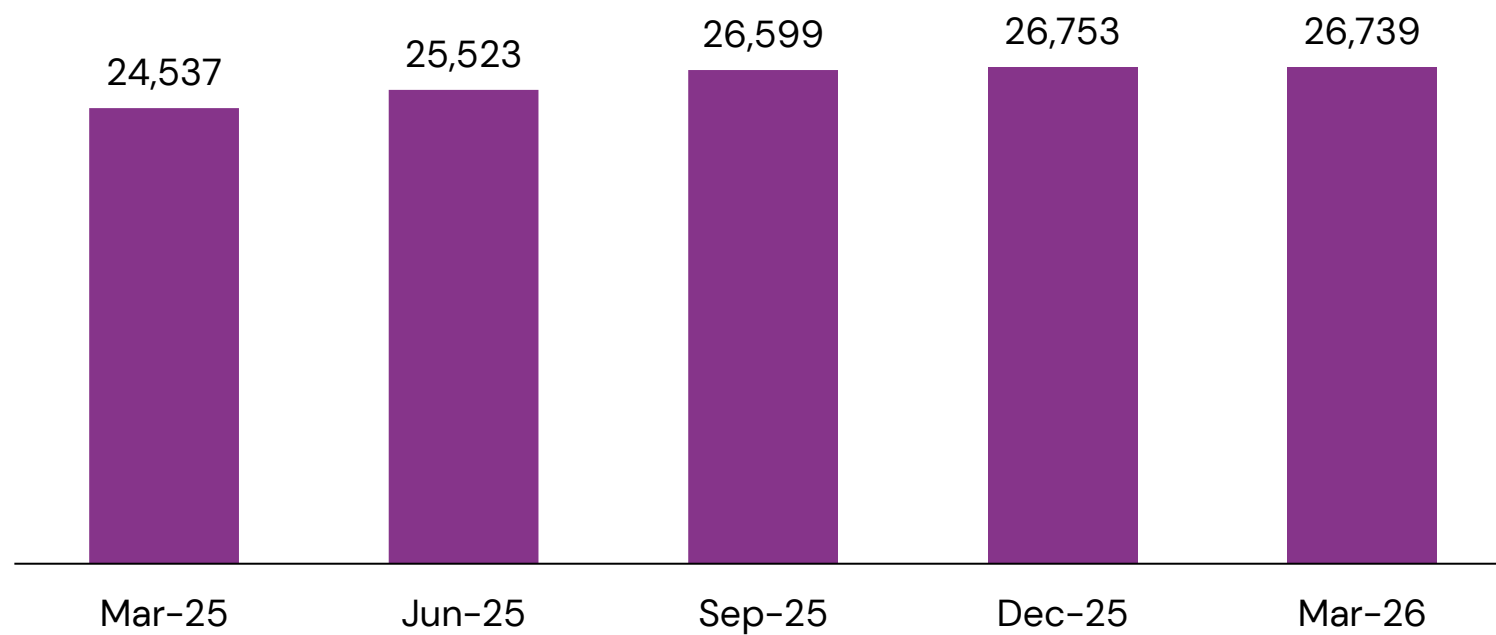
## Retail Sectoral Loan Disbursement (INR Cr.)

Particulars	FY26				FY25
	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
	Amount	Amount	Amount	Amount	Amount
<b>Retail</b>	<b>7,903</b>	<b>6,558</b>	<b>5,080</b>	<b>5,025</b>	<b>5,647</b>
<b>A. Agri</b>	<b>438</b>	<b>501</b>	<b>288</b>	<b>317</b>	<b>206</b>
<b>B. Gold</b>	<b>4,614</b>	<b>3,904</b>	<b>2,723</b>	<b>2,988</b>	<b>3,265</b>
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
<b>C. Retail Focused</b>	<b>1,444</b>	<b>1,162</b>	<b>1,026</b>	<b>824</b>	<b>1,091</b>
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
<b>D. Retail-MSME</b>	<b>845</b>	<b>571</b>	<b>556</b>	<b>453</b>	<b>624</b>
<b>E. Retail Others</b>	<b>562</b>	<b>420</b>	<b>487</b>	<b>443</b>	<b>461</b>

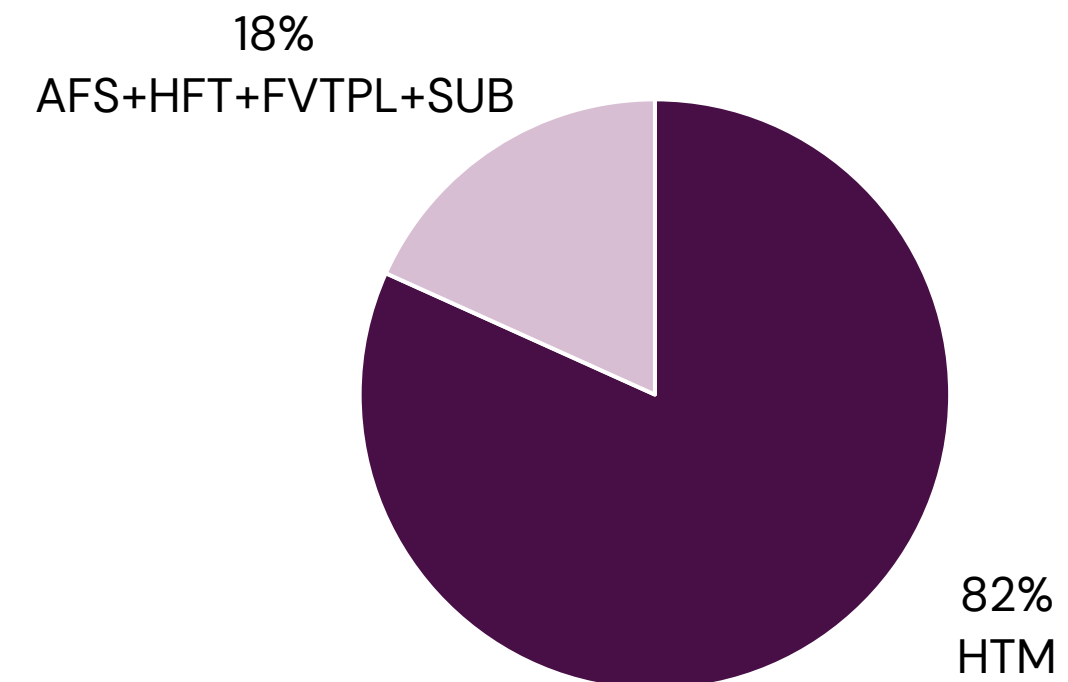


# Investments

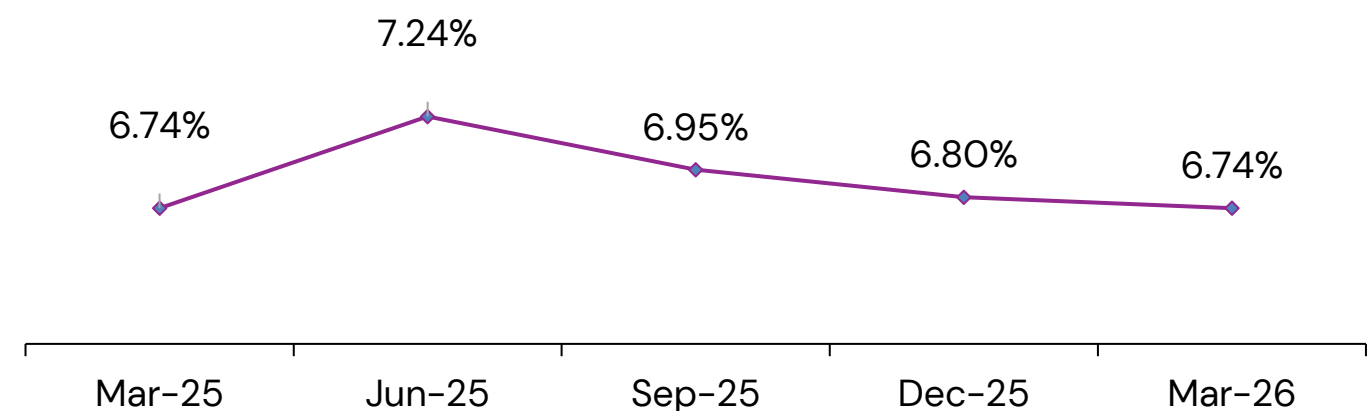
## Investments [excl. RIDF] (INR Cr.)



## Portfolio Mix



## Adjusted Yield on Investment %

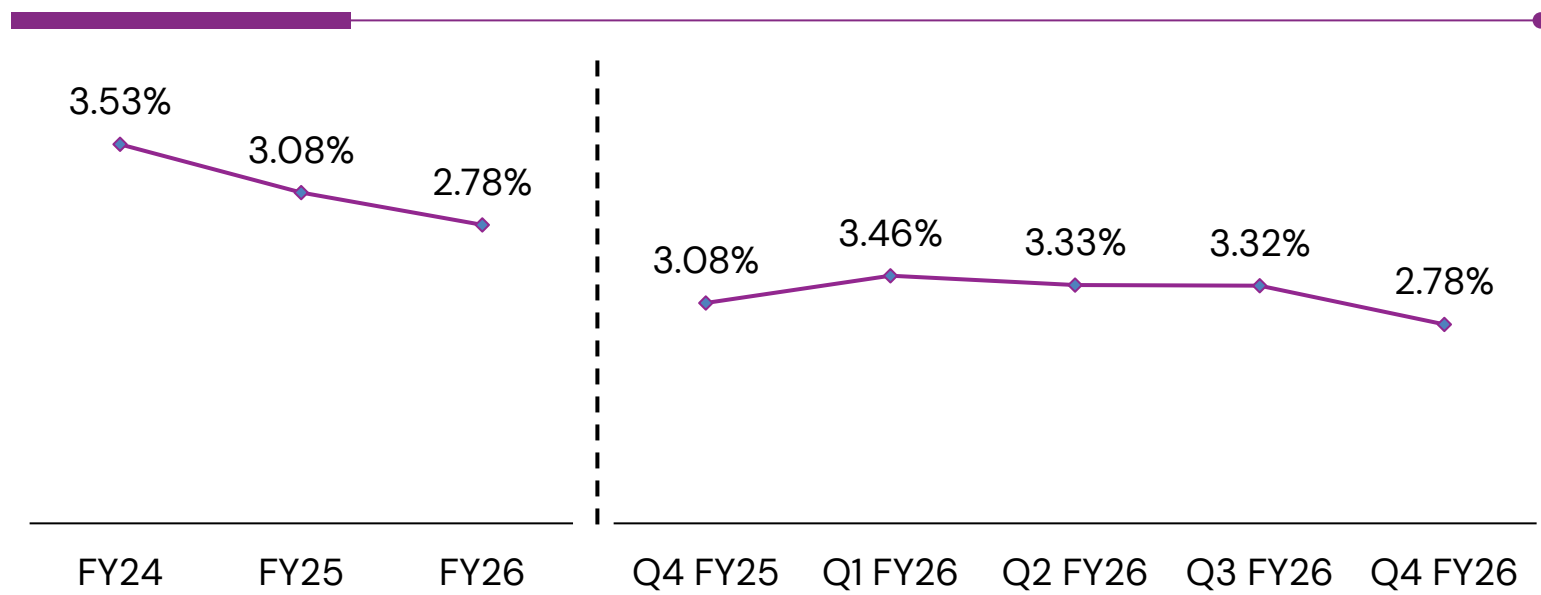


Modified Duration		
AFS+HFT+FVTPL	HTM	TOTAL
4.57	4.50	4.51

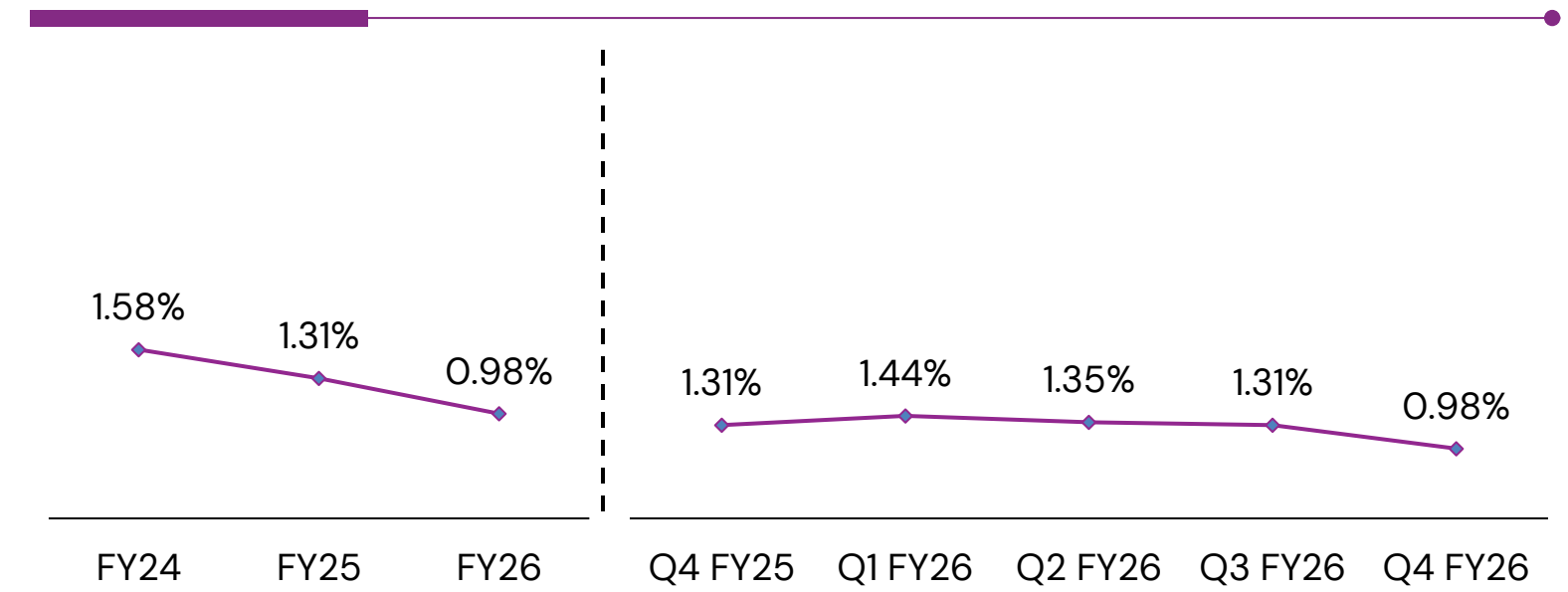


# Asset Quality

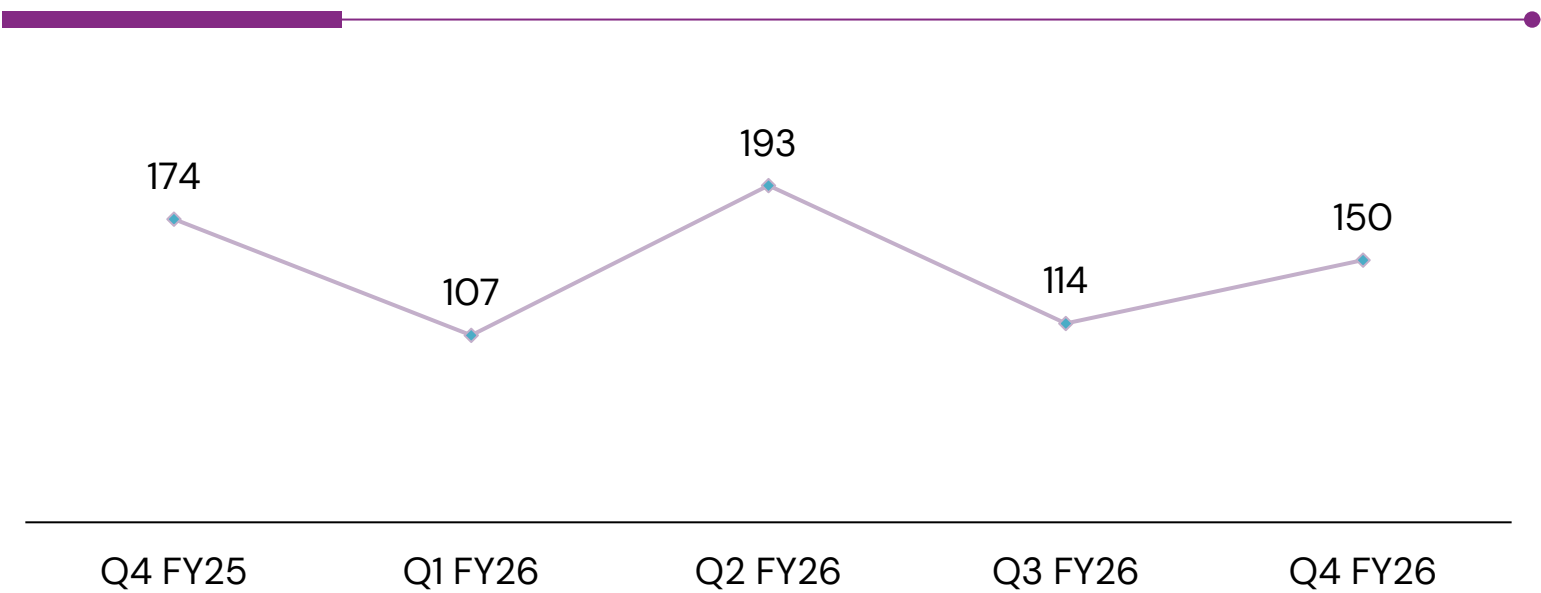
## GNPA



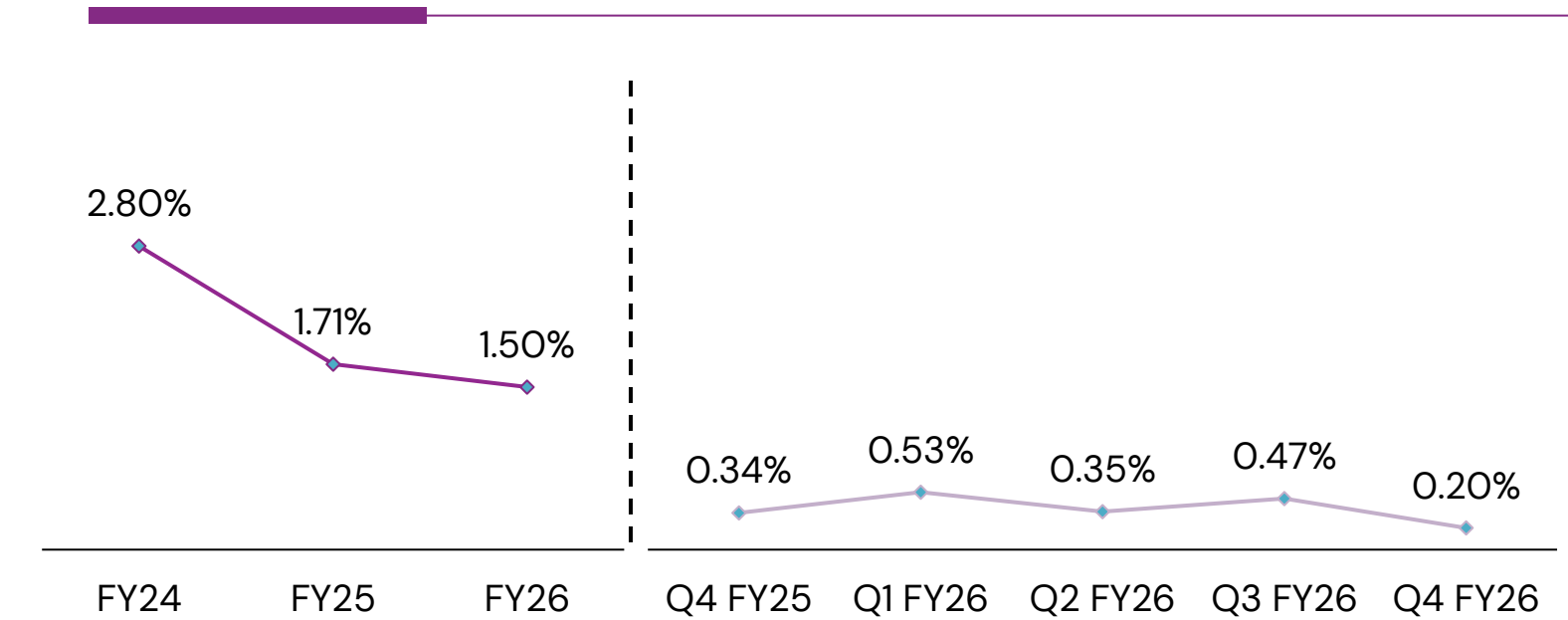
## NNPA



## Recoveries (excluding upgraded accounts) (INR Cr.)



## Slippage Ratio



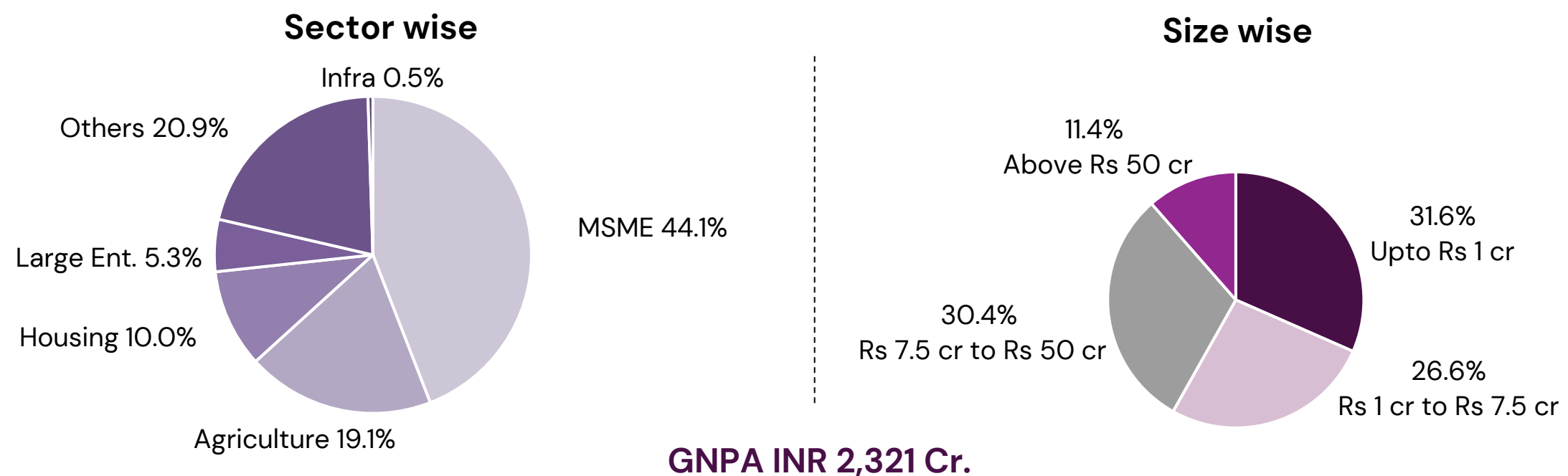


# Asset Quality

## 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%
<b>Total</b>	<b>2.78%</b>	<b>3.32%</b>	<b>3.33%</b>	<b>3.46%</b>	<b>3.08%</b>

## GNPA Breakup





# Asset Quality

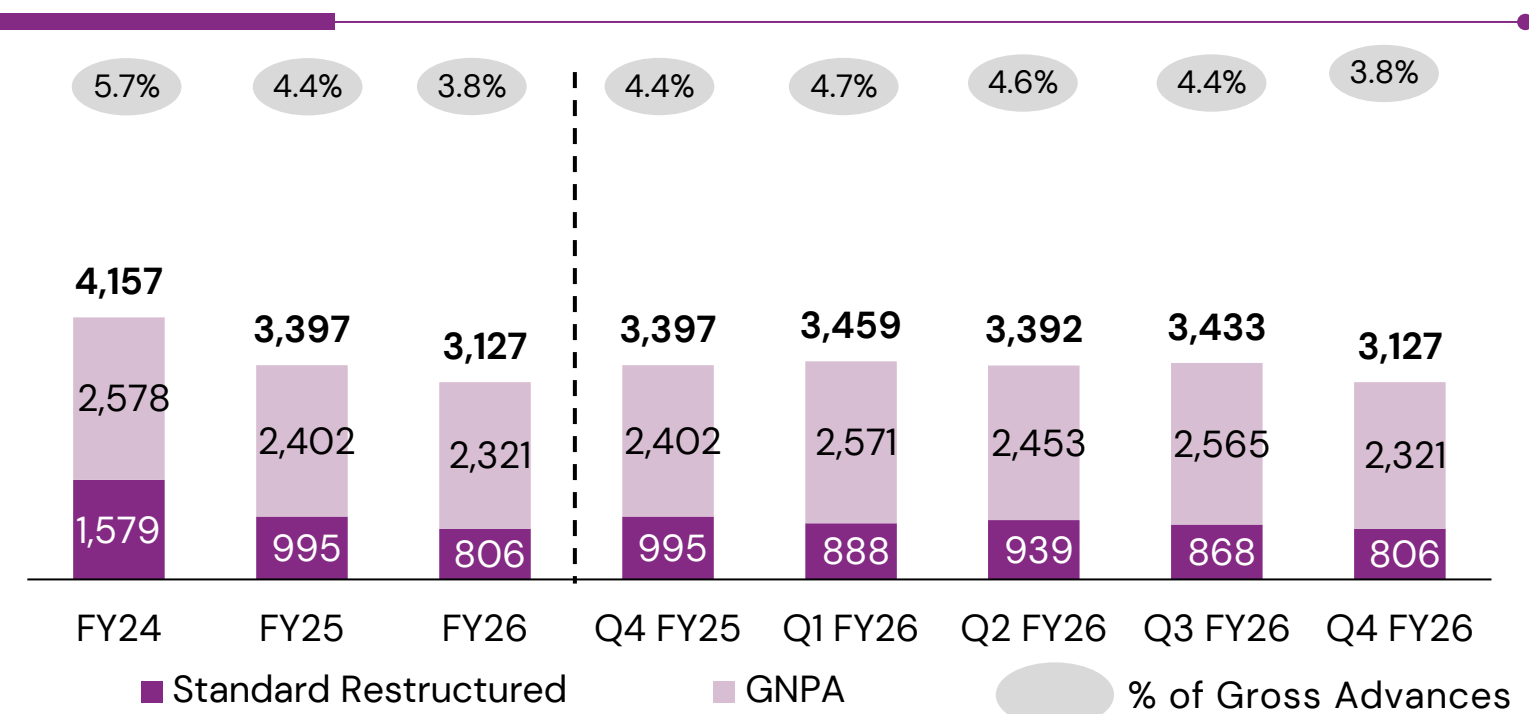
## Movement of NPA

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
<b>Sub Total ( A )</b>	<b>2,712.90</b>	<b>2,673.98</b>	<b>2,786.38</b>	<b>3,533.43</b>	<b>3,785.19</b>
Slippage ratio (%)	<b>0.20</b>	<b>0.34</b>	<b>0.47</b>	<b>1.50</b>	<b>1.71</b>
<b>Reduction</b>					
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	<b>126.90</b>	<b>2.48</b>	<b>1.95</b>	<b>187.28</b>	<b>328.53</b>
<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
<b>Sub Total ( B )</b>	<b>391.97</b>	<b>271.90</b>	<b>221.07</b>	<b>1,212.50</b>	<b>1,383.11</b>
<b>Closing Gross NPA (A-B)</b>	<b>2,320.93</b>	<b>2,402.08</b>	<b>2,565.31</b>	<b>2,320.93</b>	<b>2,402.08</b>



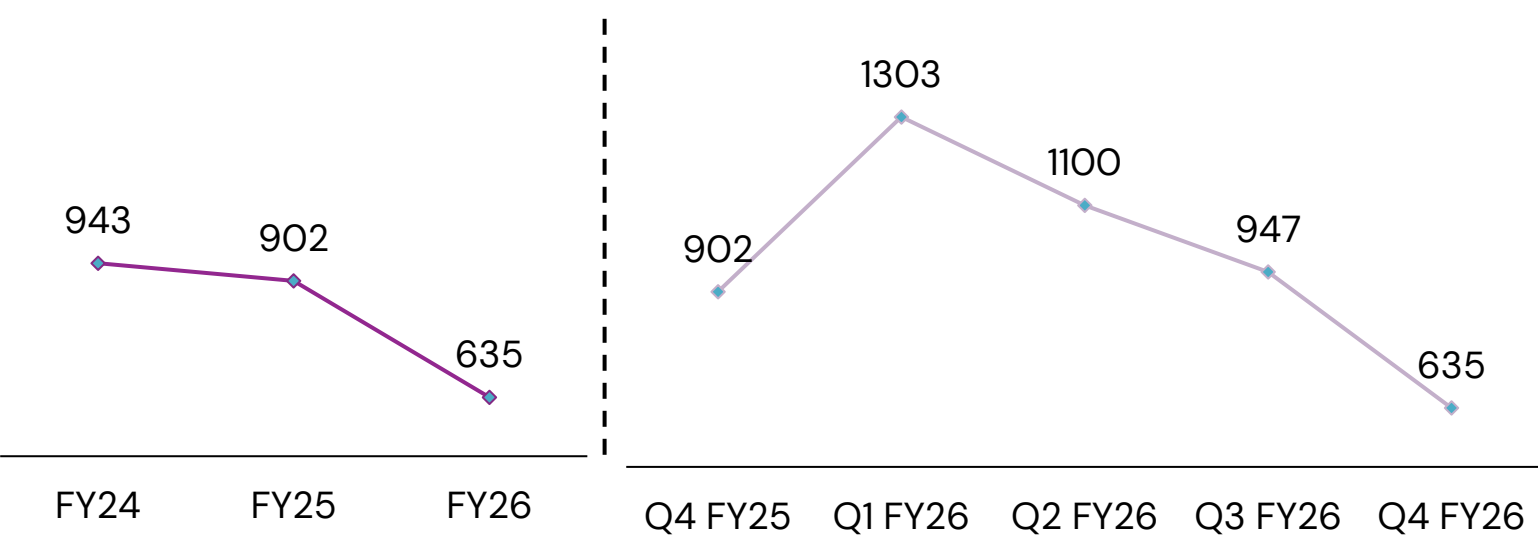
# Asset Quality

## GNPA & Standard Restructured Assets (INR Cr.)

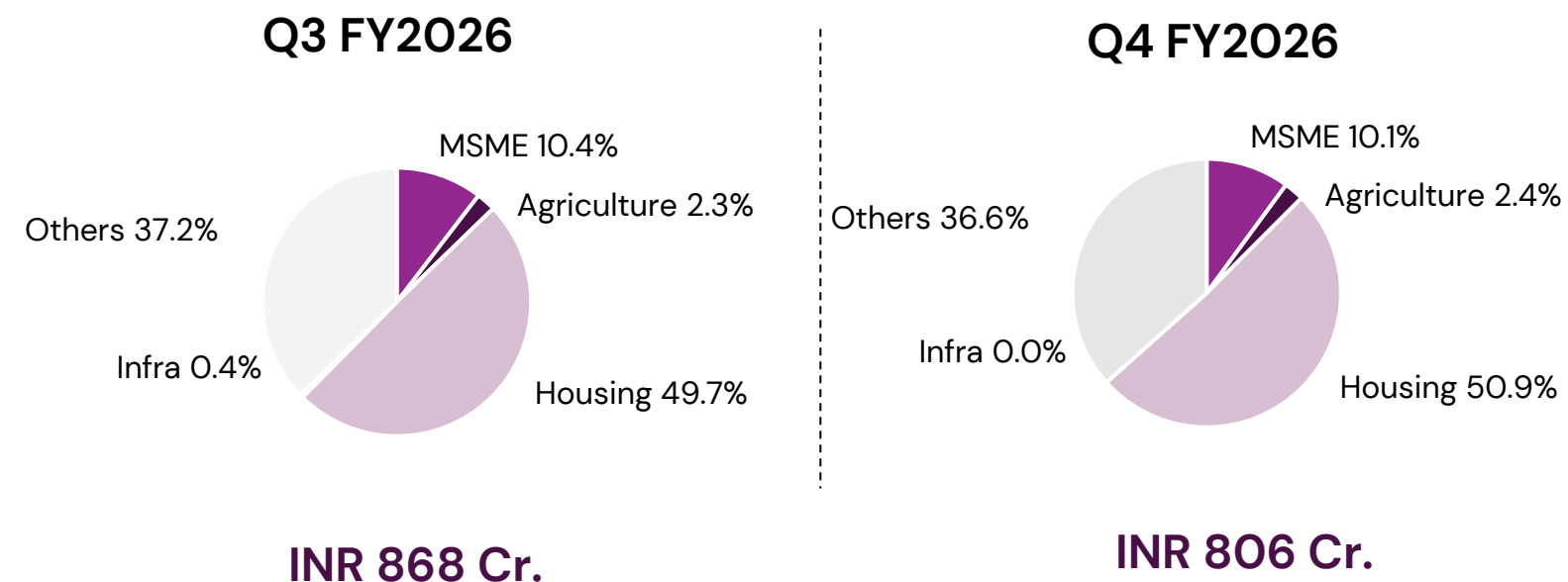


Bank has increased collection efforts, recovering around Rs.33 crore post quarter end.

## Special Mention Account - 2 (INR Cr.)

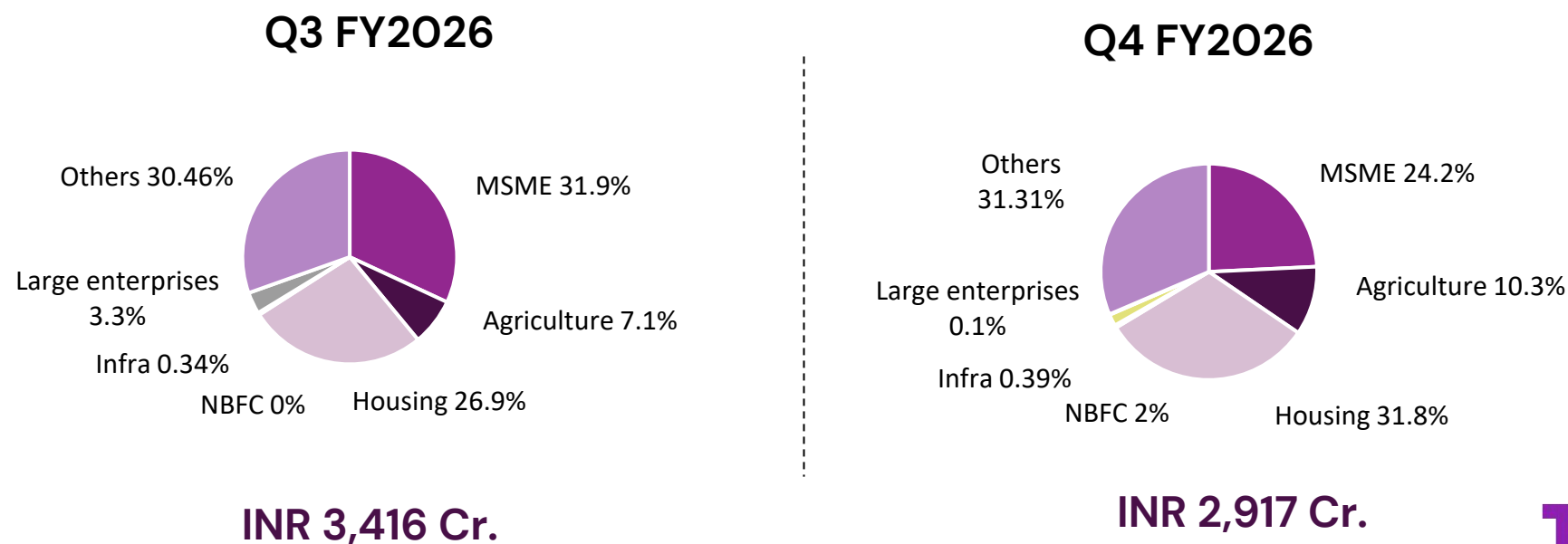


## Standard Restructured (incl. Related Accounts)



\* 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.

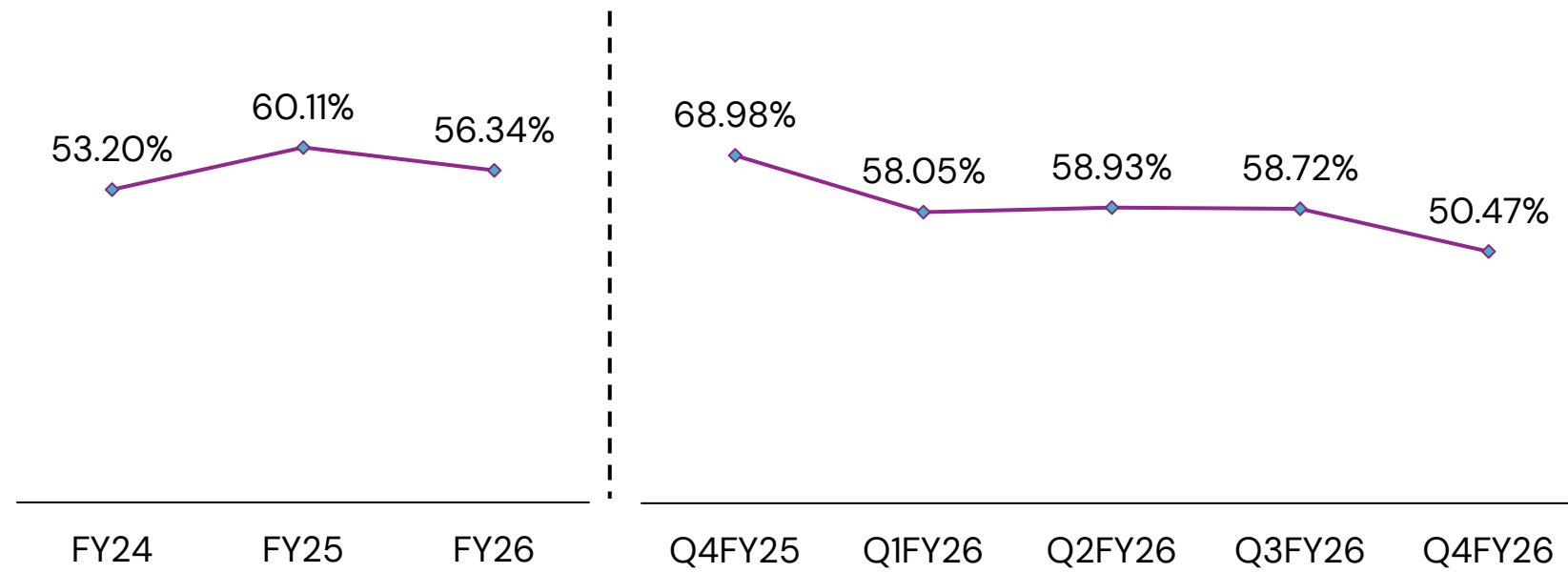
## Special Mention Account Breakup



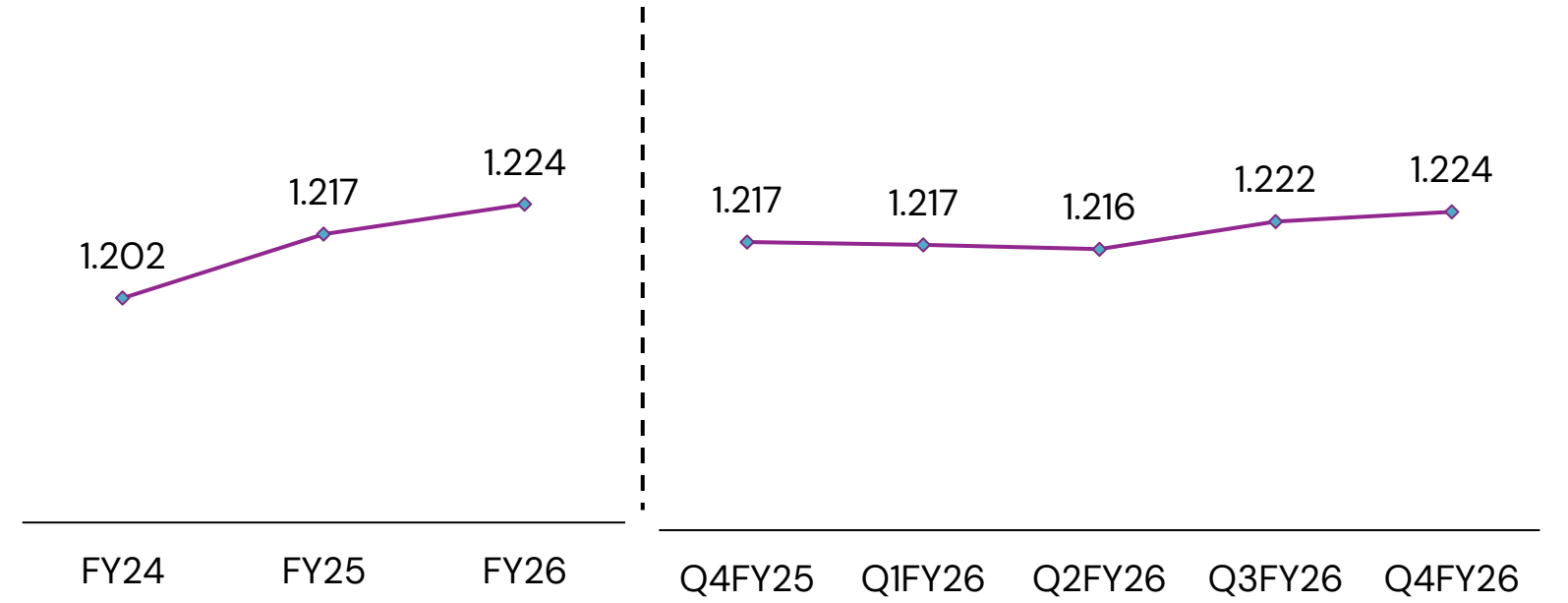


# Efficiency Ratio

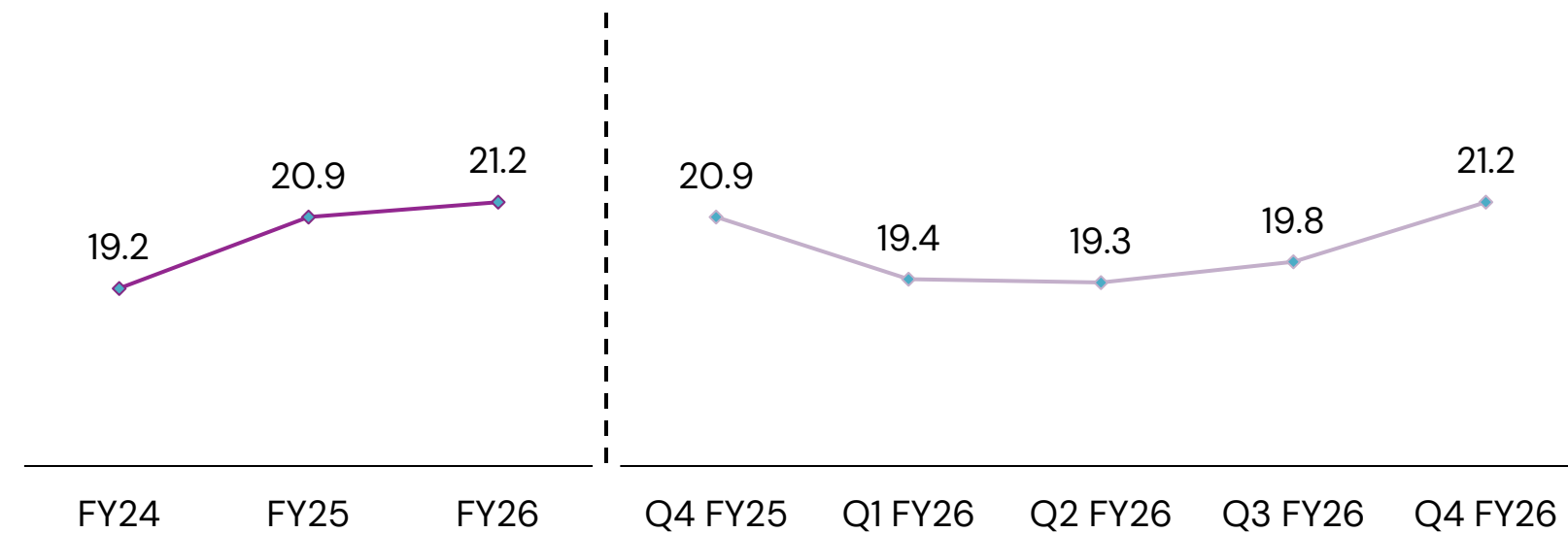
## Cost to Income Ratio



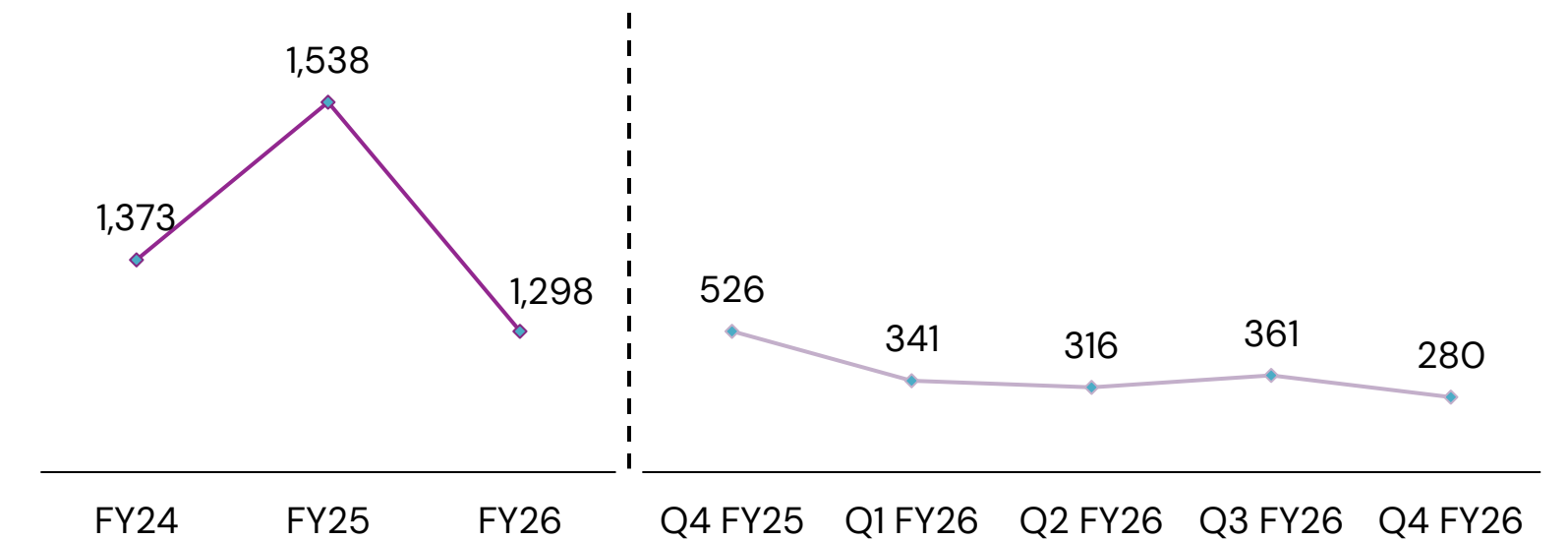
## Product Per Customer (PPC)



## Business per Employee (INR Cr.)



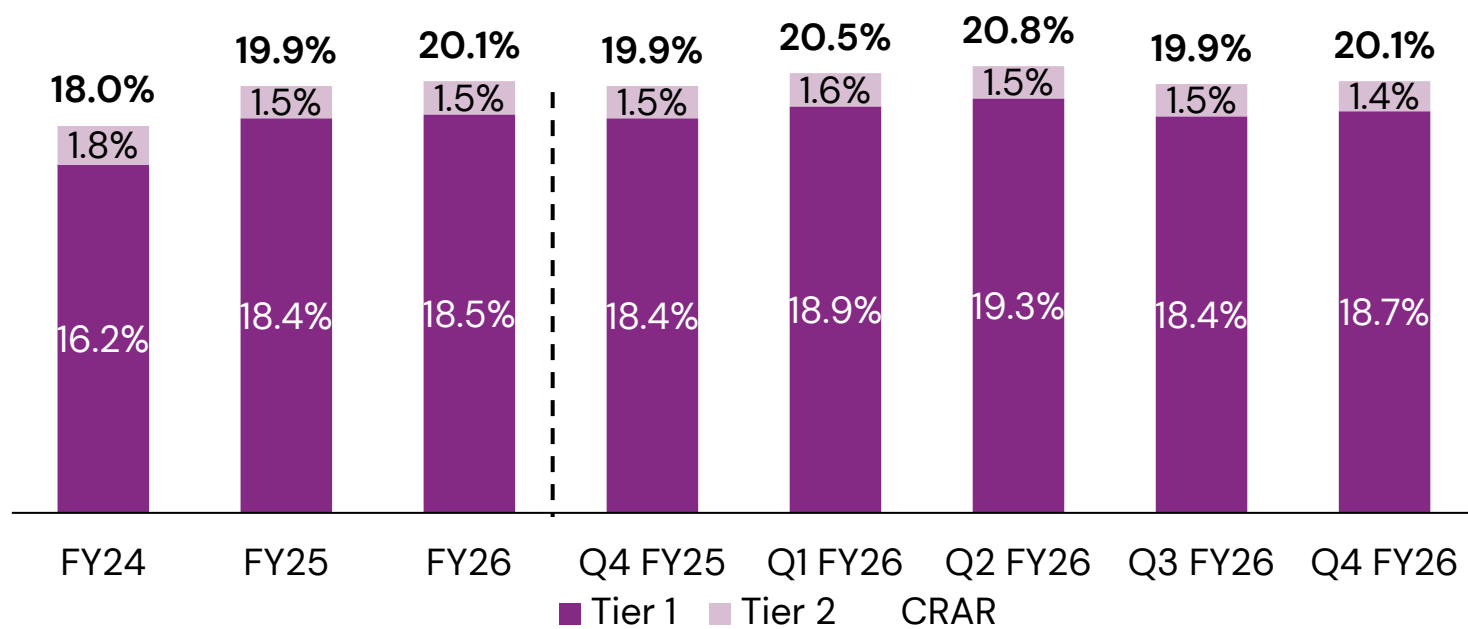
## Staff Cost (INR Cr.)



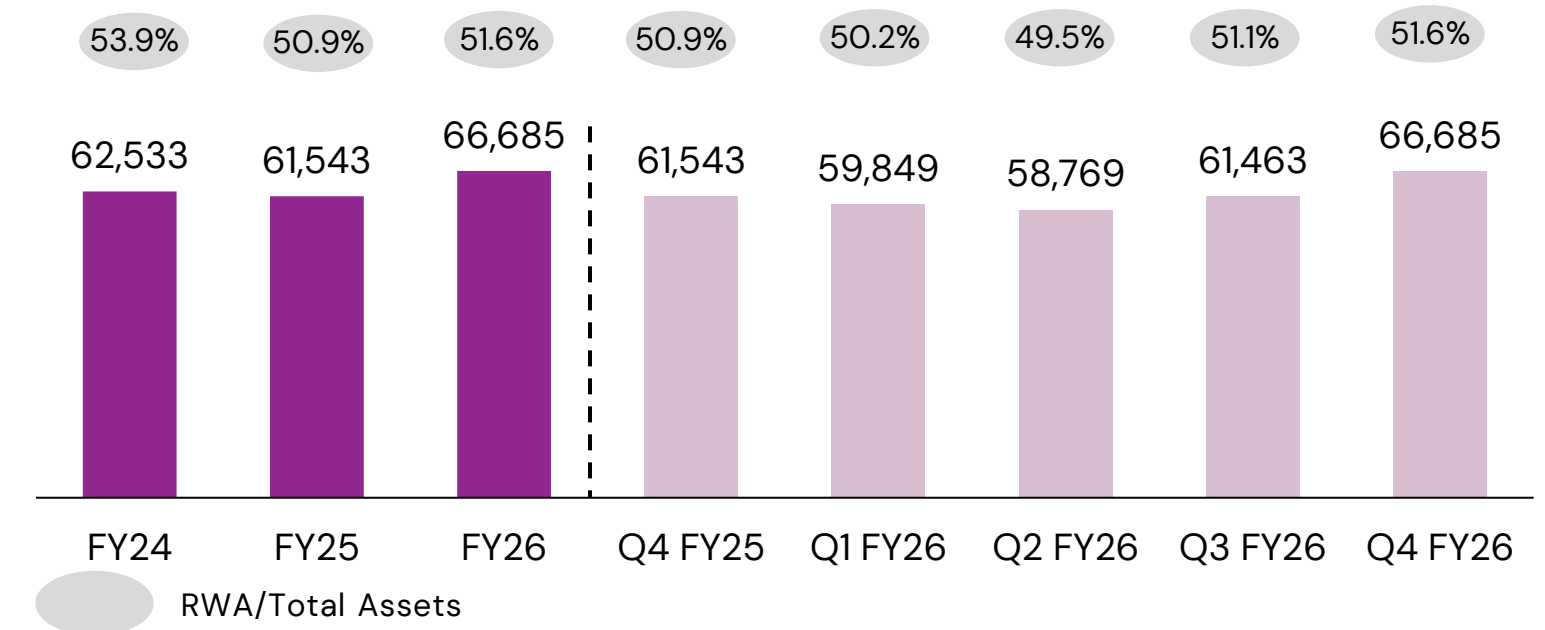


# Key Ratios

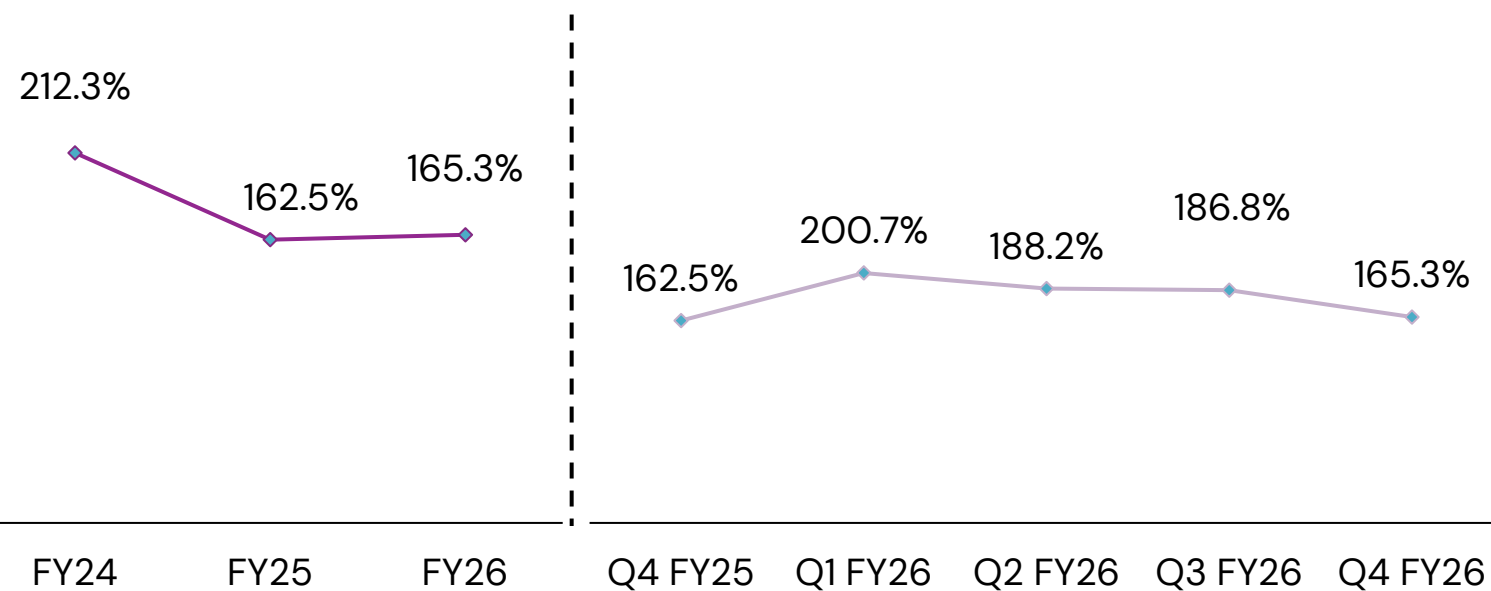
## Capital Adequacy Ratio



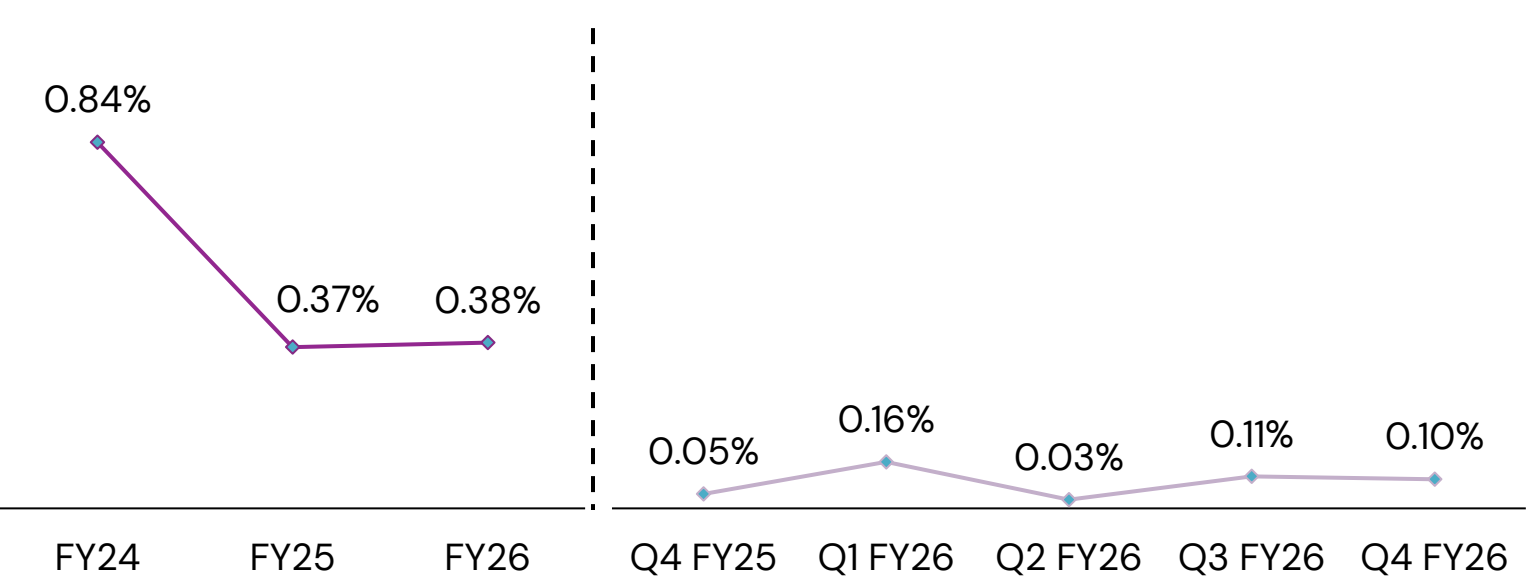
## Risk Weighted Assets (INR Cr.)



## LCR



## Credit Cost





# Employee Strength

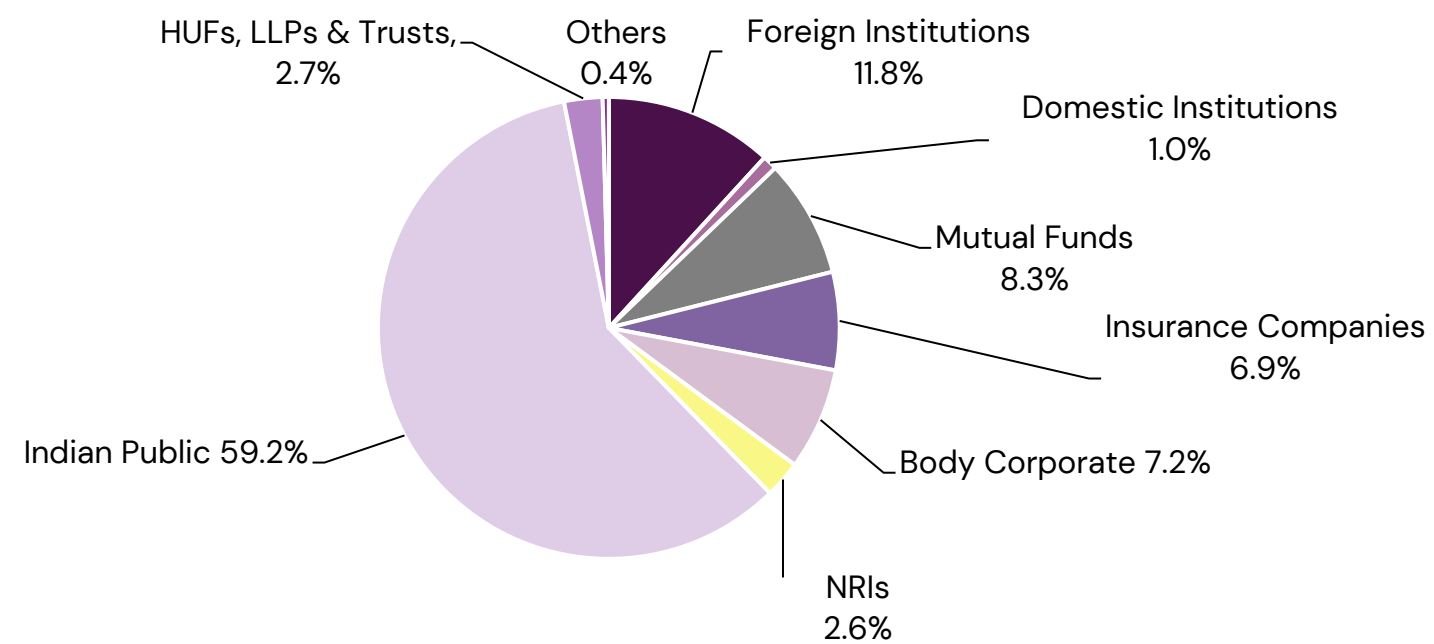
## Employee Strength

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
<b>Total No. of Employees</b>	<b>6,097</b>	<b>2,950</b>	<b>9,047</b>	<b>6,173</b>	<b>2,975</b>	<b>9,148</b>	<b>5,972</b>	<b>2,778</b>	<b>8,750</b>

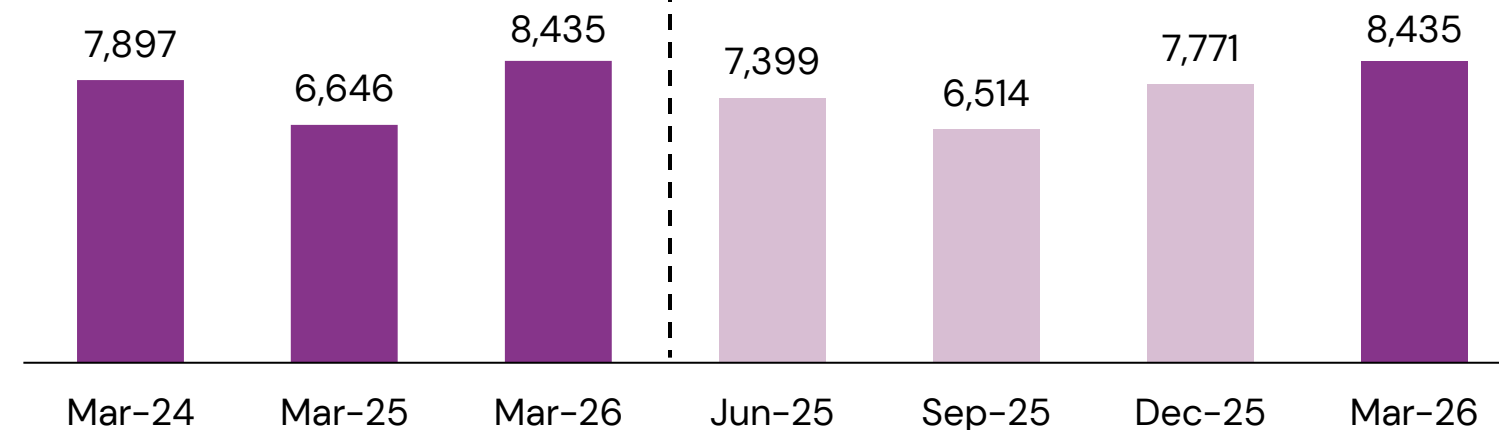


# Shareholder Value

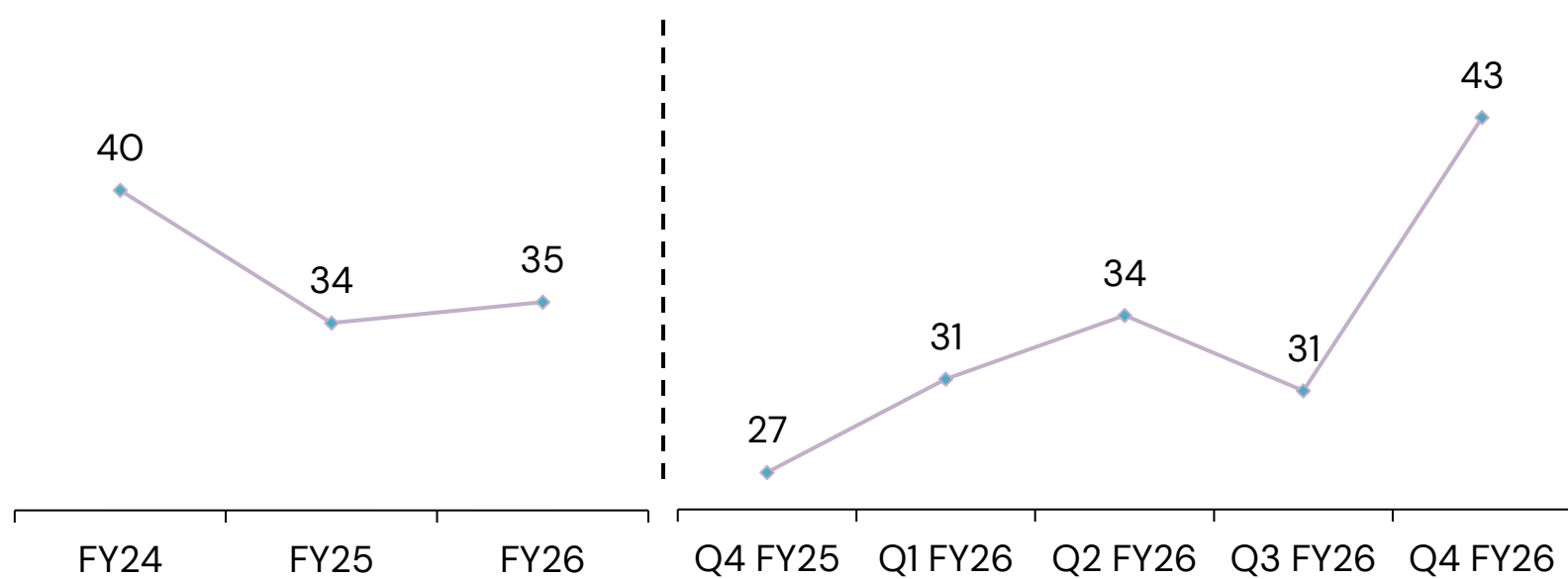
## Shareholding Pattern



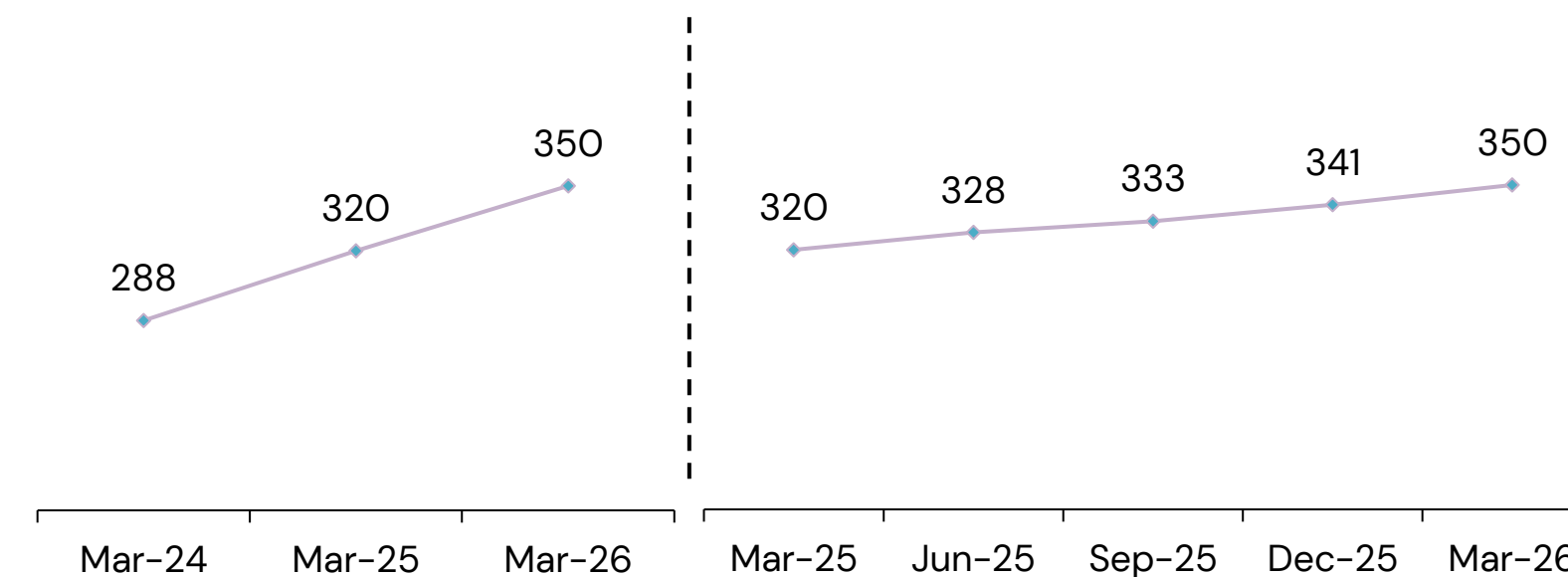
## Market Capitalisation



## Earnings Per Share (EPS)\*



## Book Value Per Share (BVPS) \*



\* Annualized

# Accelerating our Transformation Journey



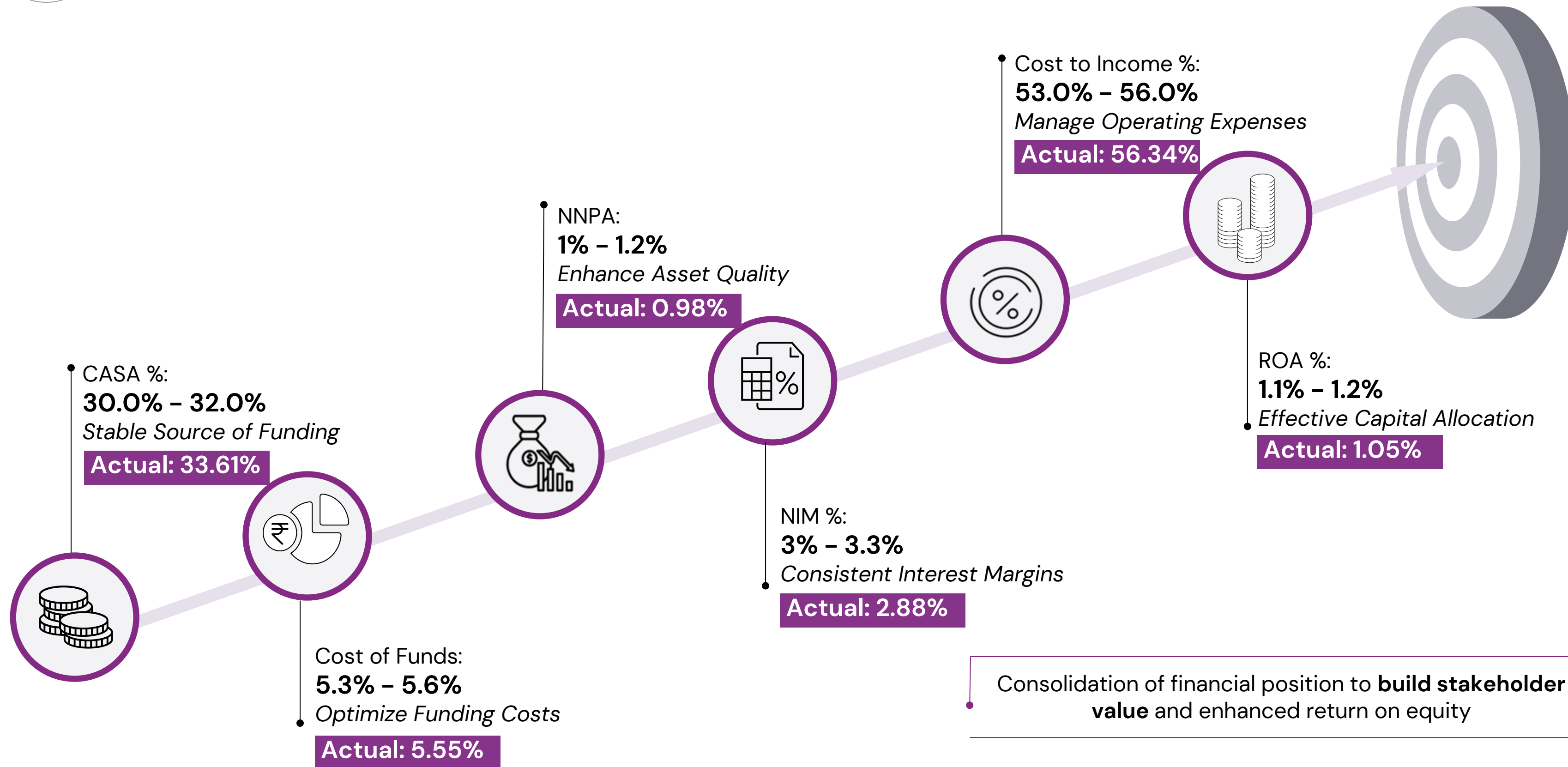
 **Karnataka Bank**  
Your Family Bank. Across India.

**102**  
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

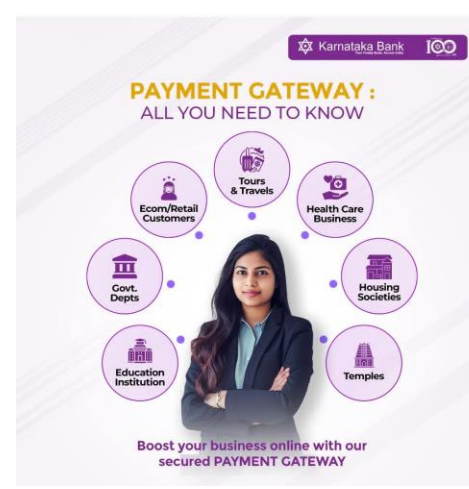
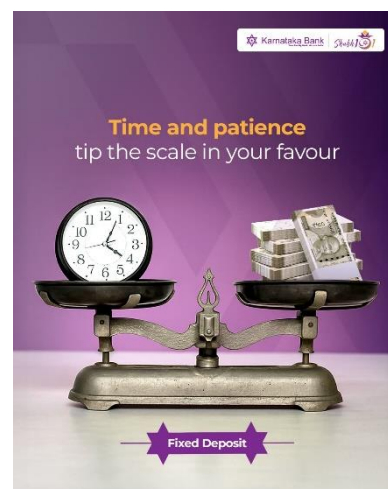
Comprehensive product suite

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**



# Our Strengths and Strategies



 **Karnataka Bank**  
Your Family Bank. Across India.

**102**  
years of banking trust

Banking with Legacy, Embracing the Future



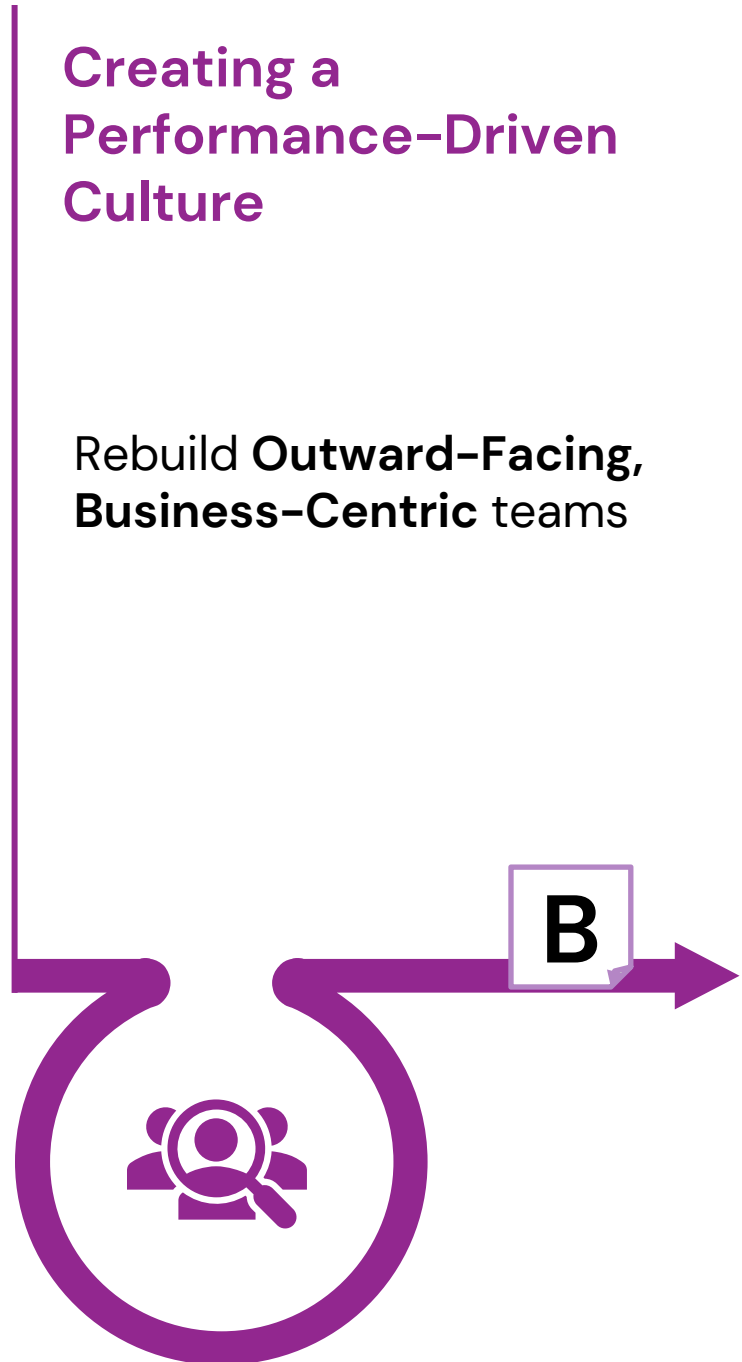
# Strategic Roadmap



**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



100+ Year Legacy

### Our Legacy

14 Mn

Happy customers

### Building on Our Legacy

- 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%<sup>1</sup>

Increase in % of Retail Advances from FY20 to FY26

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



Bharat Ka Karnataka Bank

4%<sup>2</sup>

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

A.

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.

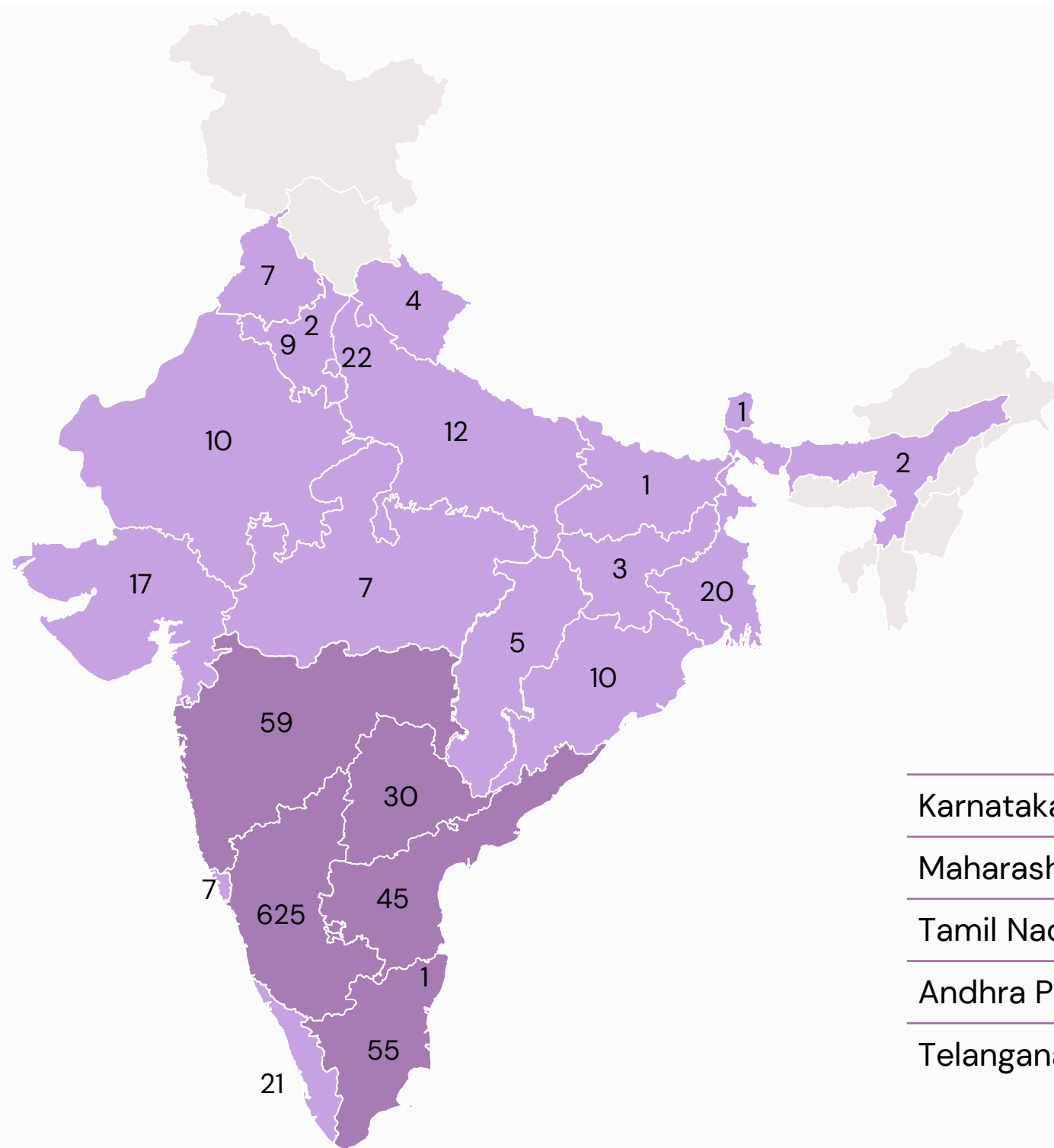
Working towards "one-stop" digital solution for all statutory payments



# Driving Excellence in Proven Core Competencies

A.

## Strong Geographical Footprint



## Steady Growth in Locations Served



975

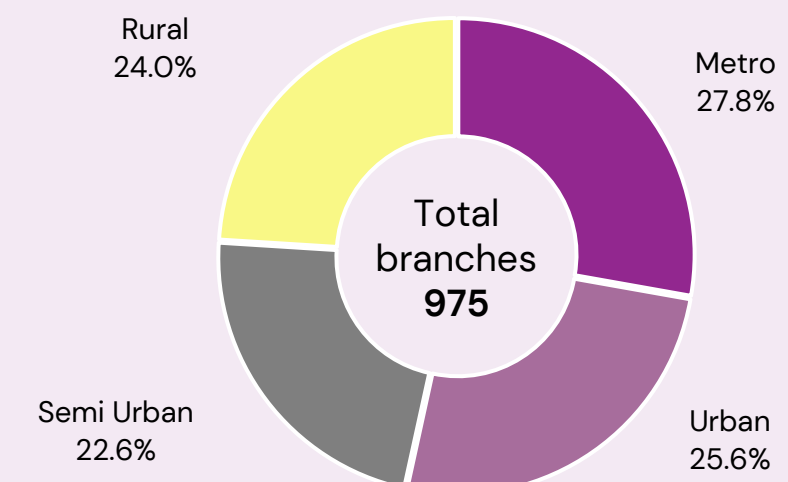
Branches



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

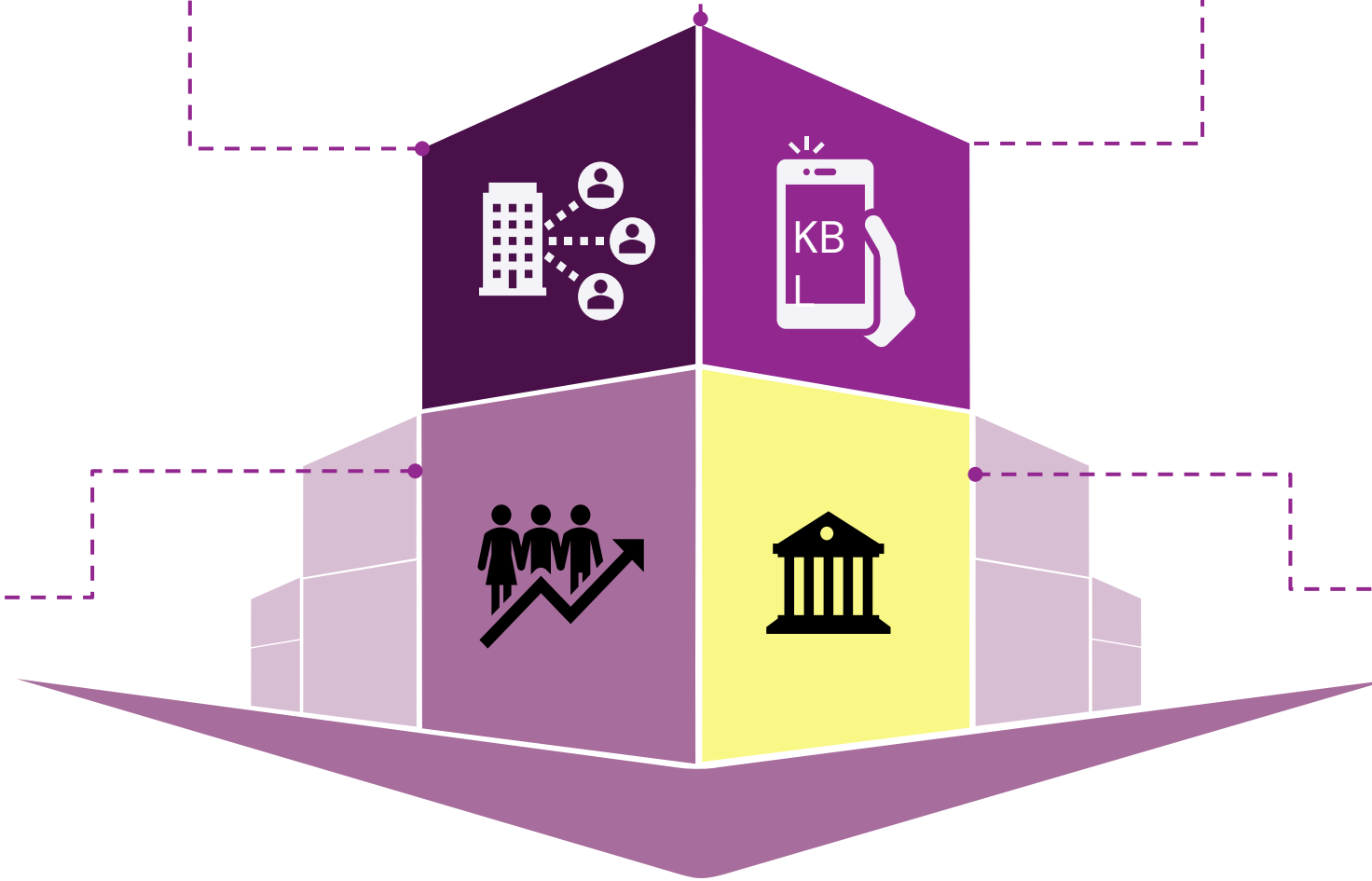
- **40,000 sq. ft.** super built-up area
- **300+** skilled employees
- **Products and Business Solutioning** have been integrated covering technology, digital and analytics

- **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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