



Karnataka Bank Ltd.

Your Family Bank. Across India.

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SECRETARIAL DEPARTMENT

HO:SEC:190:2026-27

15.10.2026

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
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NSE Scrip Code: KTKBANK	BSE Scrip Code: 532652
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Madam / Dear Sir,

Sub: Press Release – Karnataka Bank Unveils ‘Nava Dhamaka 2026’ - Enhancing Banking Experience

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the press communiqué released by the Bank on 15.10.2026 on the subject matter.

This is for your kind information and dissemination.

Yours faithfully,

Sham

Kanathila

Digitally signed by Sham
Kanathila
Date: 2026.10.15
13:00:45 +05'30'

Sham K
Company Secretary &
Compliance Officer

MEDIA MARKETING & PUBLIC RELATIONS DEPARTMENT

HO/MM&PR/PR/No.17/OR.No.906 /2026-27

Date: 15-10-2026

PRESS RELEASE

Karnataka Bank Unveils 'Nava Dhamaka 2026' – Enhancing Banking Experience



Karnataka Bank, in its continued pursuit of digital transformation, customer-centric innovation and technology-driven banking, today unveiled a new range of banking products and services under the theme “Nava Dhamaka 2026 – Enhancing Banking Experience.” The launch programme was held at the Bank’s Bull Temple Road Office (BTRO), Bengaluru.

The programme was inaugurated by the Bank’s Managing Director & CEO Sri Raghavendra S Bhat in the presence of distinguished guests, technology partners, senior executives of the Bank along with officials from the Bengaluru region.

Under Nava Dhamaka 2026, the Bank unveiled nine key solutions spanning investments, digital banking, payments, customer engagement and lending. These include;

- ✓ A composite online trading and wealth management platform integrating demat and brokerage facilities with wealth management solutions;
- ✓ A revamped Retail Internet Banking platform with an enhanced user interface and user experience;
- ✓ Enhanced KBL Mobile Banking features, including Soulabhya Plus Deposits and improved FASTag services
- ✓ UPI services for eligible NRI customers holding NRE/NRO accounts
- ✓ PIN-less transactions through the Central Bank Digital Currency (CBDC) platform.
- ✓ A comprehensive Point of Sale (POS) solution for temples, mutts, trusts and other religious institutions to facilitate secure and transparent digital collections
- ✓ An AI-enabled Voice Bot for Lead Validation to improve customer outreach and lead management
- ✓ The Drop Line Facility under KBL Micromitra to support business improvement and
- ✓ KBL Startup Finance, a dedicated credit scheme for startups and emerging entrepreneurs.

Together, these solutions are aimed at enhancing customer convenience, strengthening digital payment capabilities, improving service delivery and supporting entrepreneurship and institutional growth.

While speaking on the occasion Shri Raghavendra S Bhat, MD & CEO of the Bank said "The Bank is committed to delivering innovative products and seamless banking services that cater to the evolving needs of customers, making banking faster, simpler, smarter and more accessible through technology-driven solutions. Our focus remains on enhancing customer experience, strengthening trust and delivering value to our customers through continuous innovation and excellence."

Mr. Brijesh Patel, renowned cricketer and former President of the Karnataka State Cricket Association (KSCA), was among the distinguished guests at the event.

The programme was further graced by Dr. K R Paramahamsa, Dr. Manju K., Mr. Sanjay Raju, Mr. Mukesh Raju, Mr. Ajith Hanumakkanavar, who shared their banking experiences with Karnataka Bank and appreciated the Bank's customer-centric

approach, trusted service, strong customer relationships and continued efforts to embrace technological advancements.

Through Nava Dhamaka 2026, Karnataka Bank reaffirms its commitment to combining its trusted banking legacy with emerging technologies and secure digital capabilities.

Pallavi T.S.

Pallavi T.S

CHIEF MANAGER & PUBLIC RELATIONS OFFICER

