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E-Mail : comsec@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC:135:2026-27

Date: 31.08.2026

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,

Sub: Notice of 102nd Annual General Meeting (e-AGM) of members of the Bank and Integrated Annual Report for Financial Year 2025-26

Ref: Our letter ref. HO:SEC:130:2026-27 dated 29.08.2026 regarding scheduling of Annual General Meeting of the Bank

We refer to our letter dated August 29, 2026, intimating about the 102nd Annual General Meeting ("AGM") of the Members of the Karnataka Bank Limited ("Bank") scheduled to be held on Tuesday, September 22, 2026, at 11:00 AM (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM).

Pursuant to Regulations 30 and 34 (1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation to our letter cited above, please find enclosed the Notice of 102nd AGM of the Bank and Integrated Annual Report for the Financial Year 2025-26.

The Bank is providing electronic voting facility to its members to exercise their right to vote by electronic means on all the items of business as set out in the Notice, through e-voting platform of Central Depository Services (India) Limited (CDSL), which will commence on Friday, September 18, 2026 at 09.00 AM and ends on Monday, September 21, 2026 at 05:00 PM. The e-Voting module will be disabled by CDSL after 05.00 PM on Monday, September 21, 2026.

The members who have not cast their votes by remote e-voting can exercise their voting rights through the e-voting system during the AGM. A person, whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the Depositories as on the cut-off date i.e., Tuesday, September 15, 2026, only shall be entitled to avail the facility of remote e-voting or e-voting at the meeting.

This Notice and Annual Report are also hosted on the website of the Bank under the link given below:

<https://karnatakabank.com/investors/annual-reports>

The email containing the weblink to download the aforesaid Notice & Annual Report is being disseminated to the shareholders whose email ids were made available through the Depositories / Registrar & Share Transfer Agent as the case may be, based on the data as on August 28, 2026.

This is for your kind information and dissemination.

Yours faithfully,

Sham
Kanathila

Digitally signed by
Sham Kanathila
Date: 2026.08.31
21:22:07 +05'30'

Sham K
Company Secretary &
Compliance Officer

CELEBRATING

102

YEARS OF
TRUST & EXCELLENCE



Integrated Annual Report
2025-26

Led by
Experience
Powered by
Innovation



Karnataka Bank

Your Family Bank. Across India.

CORPORATE INFORMATION

As on 31.03.2026

Chief Operating Officer

RAJA B S

Chief Business Officer

CHANDRA SHEKAR

General Managers*

VINAYA BHAT P J

Head of Compliance Department -
Chief Compliance Officer (CCO)

JAYANAGARAJA RAO S

Head of Internal Audit & Chief of Internal
Vigilance

KANNAN K

Chief Information Security Officer (CISO)

RATHEESH R

Head -Training

NAGARAJA UPADHYAYA B

Credit Sanctions Department
(Exposure upto ₹15 crore)

RAGHURAM H S

Head of Branch Banking, Products & Business
Solutions Group (BSG) & IT & MIS Department
(Additional Charge)

CHANDRASHEKARA G

Head of Credit Sanctions Department
(Exposure above ₹15 crore)

SUNIL RAO B

Head of Integrated Treasury

SREEDHAR S

Head of Credit Monitoring Department

Chief Risk Officer

MANOJ KUMAR P V

Chief Financial Officer (CFO)

VIJAYAKUMAR P H

Head of Finance & Accounts Department and
Chief Financial Officer (CFO)

Company Secretary & Compliance Officer

SHAM K

Head of Operations Department (Additional Charge)

Legal Advisor

M V Shanker Bhat

Statutory Auditors

M/s. Ravi Rajan & Co LLP, Delhi

M/s. R.G.N. Price & Co, Chennai

Secretarial Auditor

M/s. SVJS & Associates, Bengaluru

Regd. & Head Office

Post Box No. 599, Mahaveera Circle, Kankanady,
Mangaluru-575002

Ph: 0824 2228222

E-mail: info@ktk.bank.in

CIN: L85110KA1924PLC001128

Subsidiary

KBL Services Limited

Hafeeza Chambers, No. 111/3 3rd Floor,
A-Wing, K H Road Bengaluru – 560027

CIN: U74900KA2020PLC135108

Registrar & Share Transfer Agent

Integrated Registry Management Services Private Limited

30, Ramana Residency, 4th Cross,
Sampige Road, Malleshwaram, Bengaluru-560003

Tel: (080) 23460815-818

Email: irg@integratedindia.in

Debenture Trustee

Beacon Trusteeship Limited

5W, 5th Floor, Metropolitan Building,
E Block, Bandra Kurla Complex (BKC),
Bandra (East), Mumbai 400 051

*Note:
NIRANJANKUMAR R, Chief Human Resources Officer, resigned on 16/05/2026.
VENKATESWARLU MALLINENI, Head-Liabilities Sales & TPPs, resigned on 25/05/2026.



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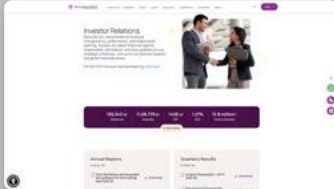
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more about the
company



To view the Annual report
online log on to www.karnatakabank.bank.in/investors

Let's stay connected!



HOW TO READ THIS REPORT

This Integrated Annual Report explains how Karnataka Bank creates value over time. The Report is structured around the resources and relationships that support our business model, the strategic priorities that guide decision-making and the outcomes delivered for stakeholders.

Prepared in accordance with the Integrated Reporting Framework, the Report brings together information on our financial performance, customer franchise, people, technology, governance, risk management and stakeholder relationships. The Board has reviewed the Report and confirms that it presents a balanced view of the matters considered material to the Bank's ability to create long-term value.

102
years of banking trust

Our Reporting Principles

Strategic Focus

Explains how our strategic priorities, resource allocation decisions and business activities contribute to value creation over the short, medium and long term.

Connectivity of Information

Shows the relationship between strategy, governance, performance, risks and the resources that support our business model.

Stakeholder Responsiveness

Reflects how stakeholder perspectives influence decision-making and help shape business priorities.

Materiality

Focuses on matters that have the greatest influence on the Bank's ability to create value over time.

Completeness and Reliability

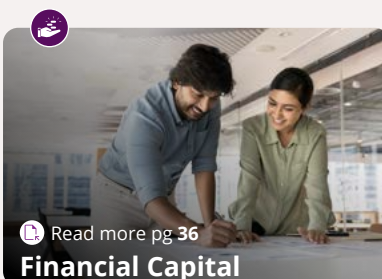
Provides a balanced view of performance, opportunities, risks and future prospects.

Consistency and Comparability

Supports year-on-year assessment of performance and alignment with recognised reporting frameworks.

Our Capitals

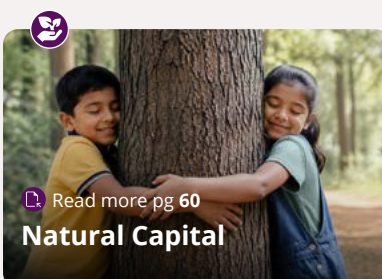
Our Integrated Report is structured around six capitals provide a structured view of the resources and relationships considered in explaining how the Bank creates value over time.



Financial resources available to fund lending, investments, liquidity and business operations.



Branches, ATMs, technology infrastructure and operational facilities that support service delivery.



Natural resources utilised in our operations and our approach to managing environmental impacts.



Relationships with customers, shareholders, regulators, communities and business partners that contribute to long-term franchise value.

Enhancing Our Disclosures

This Report incorporates applicable statutory, regulatory and voluntary reporting requirements to provide stakeholders with a broader understanding of the Bank's performance, governance practices and value creation approach.

- The Companies Act, 2013 (including the rules made thereunder)
- IGAAP
- The Banking Regulation Act, 1949, and other relevant regulatory guidelines
- The Secretarial Standards

- The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
- Business Responsibility and Sustainability Reporting (BRSR) based on the National Guidelines for Responsible Business Conduct (NGRBC)
- International Integrated Reporting Council (IIRC) Frameworks
- United Nations Sustainable Development Goals (UN SDGs)

Important Note

This Report is intended for general information purposes only and does not constitute an offer to buy or sell securities of Karnataka Bank Limited. The information presented is based on conditions and assumptions prevailing at the time of publication and is subject to change without notice.

For additional information, please refer to the Investor Relations section of our website <https://www.karnatakabank.bank.in/>

Disclaimer

This Report contains forward-looking statements regarding the Bank's future business prospects and performance. These statements are based on current expectations, assumptions and estimates and are subject to risks and uncertainties that could cause actual outcomes to differ materially from those expressed or implied.

Forward-looking statements may be identified by words such as "may", "will", "expect", "intend", "plan", "believe", "estimate", "target", "seek" and similar expressions. Factors that may affect future outcomes include changes in economic conditions, regulatory developments, market conditions, competitive dynamics, geopolitical events and other risks beyond the Bank's control.

The Bank undertakes no obligation to update any forward-looking statements to reflect events or circumstances arising after the date of publication, except as required under applicable laws and regulations.



Technology platforms, digital capabilities, data, analytics, products, processes and organisational knowledge.



The knowledge, experience, skills and commitment of our employees and leadership team.

Relevant UN SDGs



YOUR FAMILY BANK. ACROSS INDIA.

What began as a community banking institution in Karnataka has evolved into a pan-India franchise serving households, businesses and agricultural communities across 22 states.

Retail banking, MSME lending and agriculture finance form the core of our business. A distribution network that extends from metropolitan centres to rural markets enables us to serve customers across diverse economic segments and local markets.

Our Purpose and Direction

VISION

Our vision is to be a progressive, prosperous and well governed Bank.

MISSION

Our mission is to be a technology savvy, customer centric progressive Bank with a national presence, driven by the highest standards of corporate governance and guided by sound ethical values.



Our Scale

A growing national franchise serving customers across branches, ATMs and digital channels.

14 million
Customers

975
Branches

1,474
ATMs & Recyclers

Our Reach

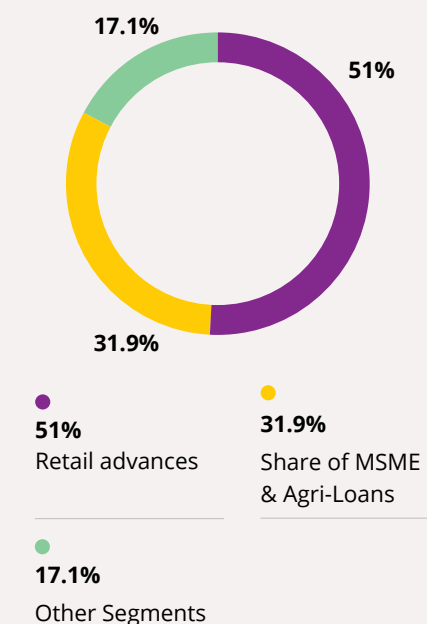
A presence across urban, semi-urban and rural markets supports customer acquisition and deposit mobilisation.

46.56%
Branches in rural & semi-urban areas

4%
deposit market share in Karnataka

Our Business Mix

A diversified portfolio spanning retail, MSME, agriculture and other customer segments.



Our Financial Profile

Improving profitability, capital strength and asset quality support long-term growth.

₹ 1,92,119 crore
Total Business

₹ 1,08,779 crore
Deposits

33.61%
CASA Ratio

1.05%
Return on Assets

20.07%
Capital Adequacy Ratio

2.78%
Gross NPA

₹ 83,340 crore
Advances

10.36%
Return on Equity



MODERNISING THE BANKING EXPERIENCE

Our branch-led customer model is being modernised and supported by a growing digital ecosystem. Investments in data, analytics, cloud infrastructure and customer platforms are simplifying processes, improving service reliability and widening access to banking services. Our branch network continues to play an important role in customer engagement, particularly across MSME, agriculture and semi-urban markets.

Connecting Customers, Data and Decisions



Customer Experience

- Expanded digital banking capabilities
- Fintech partnerships across UPI and Unified Lending Interface (ULI)
- Integration with digital lending ecosystems
- Growing internet and mobile banking adoption



Data & Analytics

- 40+ business and predictive models live
- 11+ business dashboards
- Data-driven customer acquisition and cross-sell initiatives
- Analytics embedded into business processes



Technology Infrastructure

- Centralised data architecture
- AI-enabled customer relationship management
- Digital integration through API infrastructure
- Faster deployment through low-code development tools

Business Impact

~1 Million
engaged customers

3x
increase in customer engagement

Growth
in CASA and term deposits

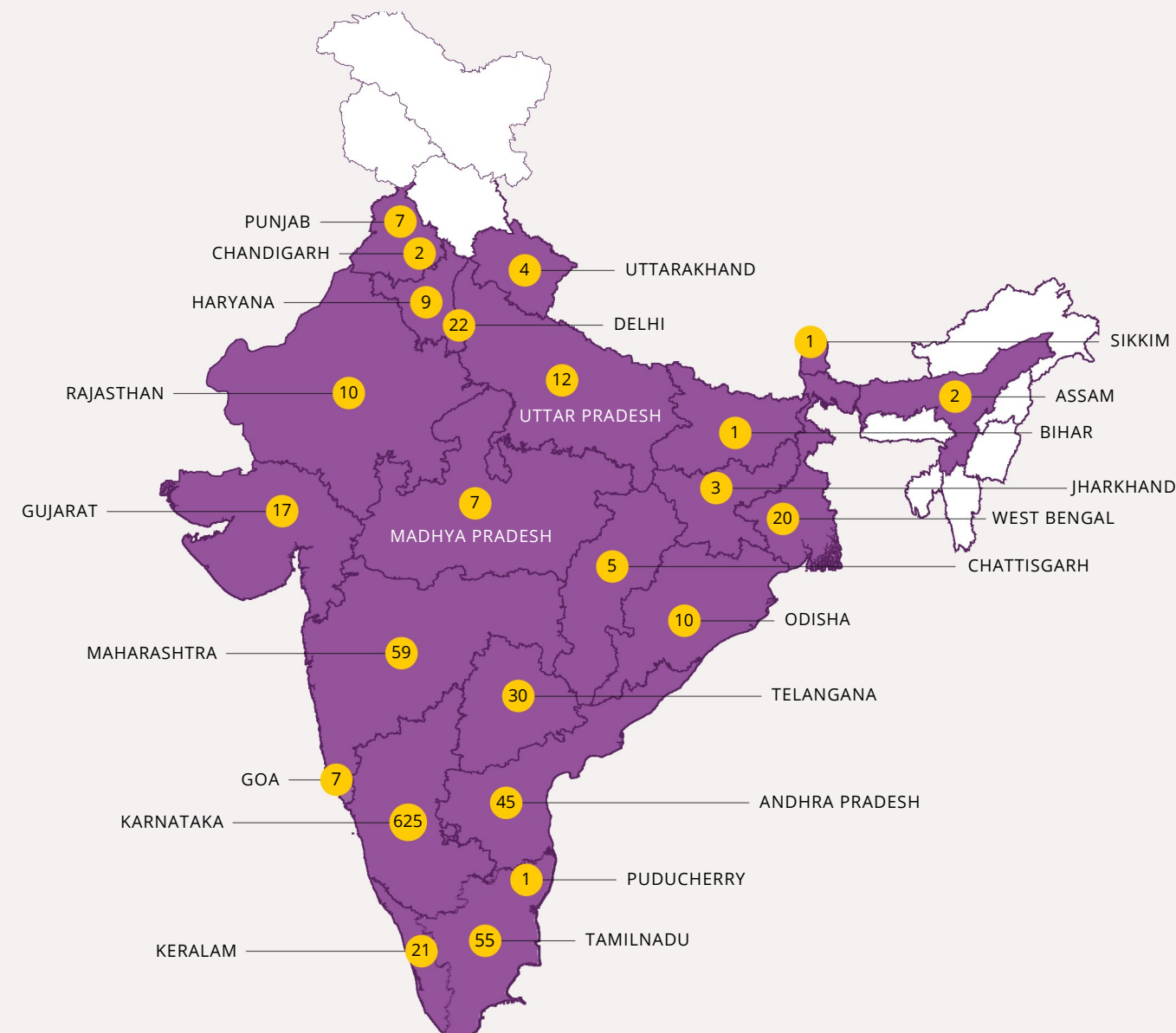
Growth
in retail advances

Higher
product and account productivity

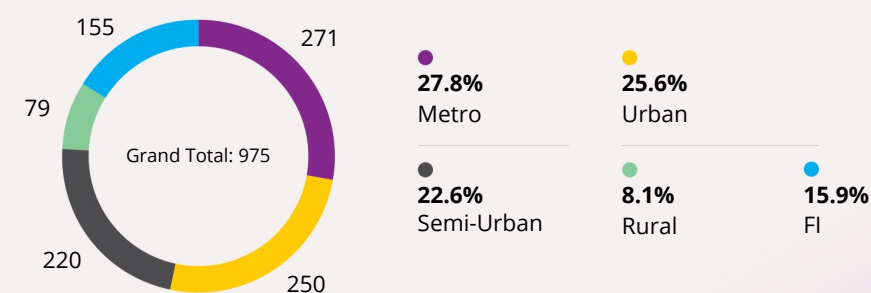
Improved
operational efficiency

Lower
NPAs

OUR GEOGRAPHIC PRESENCE



The Bank's branch distribution:



Map not to scale, for representation purposes only

BOARD OF DIRECTORS*



Mr. P Pradeep Kumar
Chairman, Independent Director



Mr. Raghavendra S Bhat
Managing Director & CEO



Mrs. Biji Sreekrishnavilas Sankaranarayanan
Additional Director (Executive Director)
(w.e.f. 15.07.2026)



Mr. B R Ashok
Non-Executive Director



Mrs. Uma Shankar
Independent Director



Mr. Balakrishna Alse S
Independent Director



Mr. Jeevandas Narayan
Independent Director



Mr. Kalmanje Gururaj Acharya
Independent Director



Mr. Harish H V
Independent Director



Dr. M Aruna Shyam
Additional Director (Independent)
(w.e.f. 18.07.2026)



Mr. Parthasarathi Periaswamy
Additional Director (Independent)
(w.e.f. 29.07.2026)

*(As on August 29, 2026)

MOMENTS TO CELEBRATE



Our Bank has been honoured with a record number of 5 prestigious IBA Awards at the 21st Annual Banking Technology Conference & Citations function. Our Bank has bagged Awards under the following categories

- ▶ Best Fintech & DPI Adoption-Winner
- ▶ Best Tech Talent - Runner-up
- ▶ Best Technology Bank-Special Mention
- ▶ Best Digital Financial Inclusion - Special Mention
- ▶ Best Digital Sales - Special Mention

Shri Raghavendra S Bhat, MD & CEO received the Awards from Shri T Rabi Shankar, Deputy Governor of RBI in a glittering function organized by IBA on 09.01.2026 at Mumbai.



Karnataka Bank has been conferred with the "Infosys - Finacle innovation award" for the customisation of Finacle system for Drop-line OD product.



The Bank has been conferred the prestigious "Excellence Achiever" Award by the Pension Fund Regulatory and Development Authority (PFRDA) for achieving its Atal Pension Yojana (APY) target for FY 2025-26. The award was presented by Ms. Mamata Shankar, Whole Time Member (Economics), Ms. Sumeet Kaur Kapoor, Executive Director, and Shri Praveesh Kumar, Chief General Manager, PFRDA.

CHAIRMAN'S LETTER



“A 50% dividend recommendation, improved asset quality and a stronger balance sheet have strengthened the foundations for Karnataka Bank's second century.”

Dear Stakeholders,

Karnataka Bank has entered its second century of banking from a position of quiet strength. Financial Year 2025-26 was a year of leadership transition in your Bank, and I am pleased to record that this transition was navigated with complete continuity of operations and purpose.

Such moments test an institution more than any market cycle can, and it is a matter of quiet pride that our customers experienced no disruption whatsoever through this change at the helm. This continuity was a statement on the depth of the organisation, and the discipline of an institution that has been well managed for over a century. As we step into the next hundred years of this institution's journey, we do so with conviction, built on a foundation that generations of customers, employees and well-wishers have helped construct since our founding in Mangaluru.

The Macro Canvas

The year unfolded against a complex global backdrop. The world economy expanded by 3.4% in CY2025, with emerging markets growing faster than advanced economies, aided by a softer US dollar and moderating global inflation of 4.1%. Yet this growth came with rising trade protectionism and tariff escalation, forcing enterprises worldwide to realign sourcing strategies.

India, by contrast, delivered a robust 7.7% expansion in FY2025-26, powered by a revival in rural demand and steady urban consumption. Inflation eased to 2.1%, prompting the Reserve Bank of India to cut the repo rate by a cumulative 100 basis points to 5.25%, easing systemic liquidity.

However, the escalating conflict in West Asia pushed crude oil prices higher through the year, and the Rupee weakened towards the close of the fiscal year amid portfolio outflows. Domestic bank credit nonetheless grew in double digits, non-food credit expanding by nearly

16%, while system-wide asset quality across scheduled commercial banks improved to a multi-decadal low. It is against this backdrop of global uncertainty and domestic resilience that your Bank delivered its performance for the year.

The Year in Numbers

Karnataka Bank recorded its highest-ever annual profit after tax of ₹1,310.50 crore, a 3% improvement over the previous year's ₹1,272.37 crore. Aggregate business touched a historic ₹1,92,118.67 crore. Gross advances grew to ₹83,339.92 crore, a year-on-year increase of 6.88%, while total deposits rose to ₹1,08,778.75 crore, up 3.79% over the previous year.

Asset quality strengthened meaningfully. Gross NPA improved to 2.78% from 3.08% a year earlier, and Net NPA improved to 0.98% from 1.31%. Provision Coverage Ratio, inclusive of technical write-offs, rose to 83.54% from 81.42%. Return on Assets stood at 1.05% for the year, and the Cost to Income ratio improved to 56.34% from 60.11%, reflecting sharper operating discipline. Capital adequacy remained comfortable at 20.07%, well above regulatory requirements. Earnings per share rose to ₹35 from ₹34, and book value per share improved to ₹350 from ₹320, translating directly into shareholder value.

Dividend

The Board of Directors has recommended a dividend of ₹5/- per equity share, (50% of face value) for FY 25-26. The recommendation is a reflection of the Bank's solid financial performance and its steadfast commitment to generating long term value for all stakeholders.

Foundations Laid

Beyond the headline numbers, this was a year in which your Bank consciously reshaped the quality of its balance sheet. The CASA ratio improved to 33.61% from 31.75%, and the Bank deliberately reduced its dependence on high-cost bulk deposits in favour of granular retail deposits, bringing down bulk deposits as a proportion of term deposits from 9.7% to 6.3%. The IBPC and Food Credit portfolio, deployed opportunistically in earlier years, was brought down from ₹4,057 crore to ₹1,707 crore, freeing capital for higher-yielding, more sustainable lending.

The Bank also expanded its distribution and digital footprint, closing the year with 975 branches and 1,474 ATMs and recyclers across 22 states, with 46.6% of branches situated in rural and semi-urban geographies, in keeping with our founding purpose of serving the underbanked. Digital adoption kept pace, with Bank migrating to secure “.bank.in” domain, 40.8 lakh mobile application installations, over 7 lakh net banking users and 55.81 lakh debit cards in circulation at year-end. These figures matter because they represent the choices to walk away from easy, low-yielding business in favour of harder, more patient retail and rural relationships. We also choose to invest in technology to serve customers who increasingly expect it.

Building for Tomorrow

Our strategy for the years ahead rests on three pillars of continued expansion of the Retail, Agriculture and MSME portfolio as the primary engine of growth, a disciplined stabilisation of the corporate book, prioritising quality over volume, and deeper investment in technology and analytics to make the institution more responsive to customer needs. The Bank is committed to broadening its stakeholder base, extending its presence beyond its traditional southern strongholds into new geographies, while preserving the relationship-led banking culture that has long distinguished it. Structural initiatives already underway, including a revamped loan originating system, treasury modernisation and an expanded suite of digital lending products, are designed to ensure that growth in scale does not come at the cost of discipline or customer intimacy. This balance, between growing wider and staying true to what has always made this Bank trustworthy, is the central challenge the Board has set for the management team in the years ahead, and I am confident it is one this institution is well equipped to meet.

Sustainability at the Core

Your Bank continues to embed environmental responsibility into its operations in measured, practical ways. The Bank now operates solar power installations across nine locations with an aggregate capacity of 415.76 kW, and has installed an electric vehicle charging point at its Head Office to encourage sustainable mobility. Water conservation measures, including sewage treatment plants

at the Head Office and at the Udupi and Tumakuru regional offices, support responsible resource use. Climate and environmental considerations are also now a formal part of credit appraisal, with borrowers in climate-sensitive sectors assessed for regulatory compliance and resilience, ensuring that the Bank’s lending book itself becomes more climate-aware over time. These are some of our deliberately modest, practical steps, taken consistently. This is how we believe genuine institutional change is built.

Standing with Our Communities

Karnataka Bank’s commitment to the communities it serves remains anchored in its core lending philosophy rather than treated as a separate exercise. By channelling credit growth into Retail, Agriculture and MSME segments, the Bank directly supports local entrepreneurs, farmers and small businesses, translating balance sheet growth into grassroots economic participation. This is, in many ways, the oldest part of our identity: a bank that grew alongside the traders, farmers and small enterprises of coastal Karnataka, and one that continues to see its own growth as inseparable from theirs. This community orientation continues to guide how the Bank balances its digital ambitions with the traditional, relationship-based banking that remains central to its identity, particularly in the rural and semi-urban markets where it has the deepest roots. The focus of our CSR initiatives spans three primary areas, with Education at 40.09%, Healthcare at 21.30% and Environmental Sustainability at 10.97%.

Governance as Our Compass

Sound governance remains the bedrock on which this institution’s reputation has been built over a century. The Bank is guided by an independent Board, with no single shareholder holding more than 5% of share capital, ensuring that decision-making remains free of concentrated influence. An independent Compliance Department, headed by a Chief Compliance Officer, oversees adherence to regulatory directives, while a Risk-Based Internal

Audit framework evaluates both current and emerging risks across the organisation. The Bank’s information systems are certified under ISO/IEC 27001:2022 for information security and PCI-DSS version 4.0.1 for card data environments, supported by a Security Operations Centre with continuous monitoring. Technology remains an enabler of this governance architecture, not a substitute for it. A centralised data platform, cloud-based analytics and an Enterprise Level Fraud Risk Management System together allow the Board and management to exercise oversight with greater precision and speed than at any point in the Bank’s history. In a year of leadership change, it was this governance architecture, quiet and unglamorous as it may be, that gave the Board the confidence that the institution’s fundamentals remained sound throughout.

As Karnataka Bank enters its second century, our Board also witnessed a period of leadership transition. On behalf of the Board, I extend my sincere appreciation to Dr. D. S. Ravindran, Mr. Justice A.V. Chandrashekar, Mr. Sekhar Rao and Mr. Srikrishnan H for their dedicated service, wise counsel and valuable contribution to the Bank during their tenure. Their stewardship has helped shape the institution through an important phase of its journey, and we remain grateful for their commitment.

I also extend a warm welcome to the distinguished professionals who joined our Board. Mrs. Biji S S, Additional Director (Executive Director), brings 31 years of banking experience across corporate and retail banking, business transformation and digital modernisation, adding considerable executive depth to the Bank’s leadership.

We also welcome Dr. M. Aruna Shyam, Additional Director (Independent), brings more than two decades of legal experience across constitutional, corporate and banking law, together with extensive expertise in governance and regulatory matters.

We also welcome Mr. Parthasarathi Periaswamy, Additional Director (Independent), who brings over three decades of experience in technology, cybersecurity and digital resilience, including senior leadership roles at the Reserve Bank of India and IDRBT. His expertise will support the Bank’s focus on technology governance and cyber resilience.

The collective experience of our newly appointed Directors, together with the enduring values that have guided Karnataka Bank for over a century, provides us with confidence as we pursue the next phase of our journey with discipline, prudence and a long-term perspective.

The Road Ahead

As we look to the coming year, our priorities remain consistent. We aim to have sustained, quality-led growth in Retail, Agriculture and MSME lending, to have continued improvement in capital efficiency and return ratios, and lastly to have uncompromising discipline in risk management as the Bank scales. I have no doubt that the foundations strengthened this year will serve the institution well as it writes the next chapters of its history.

A century is a long time in the life of any institution, and it is humbling to lead this Bank at the point where one century closes and another begins. On behalf of the Board, I extend my sincere gratitude to our shareholders, customers, employees and regulators for their continued faith in this institution. It is this trust, sustained across a century, that remains Karnataka Bank’s most enduring asset, and I look forward to building on it together in the years ahead.

Warm regards,

P Pradeep Kumar

Chairman

The Karnataka Bank Limited

MD & CEO MESSAGE



“

FY2025-26 was, in many respects, a year of stabilisation for the Bank. Following a leadership transition, the immediate priority was ensuring business continuity, after which the focus shifted to building a more execution-led, performance-driven operating model.

”

Dear Stakeholders,

Karnataka Bank, a bank that began its journey from Mangaluru, has emerged stronger during FY 2025-26, on the back of the collective resolve of every stakeholder, customer and employee. As your Bank enters its second century of banking, I am pleased to report meaningful improvement across all key ratios, with performance ahead of the guidance given to the investor community through the year.

Positioned to Capture Opportunity

The year unfolded amid a resilient but watchful macro backdrop. Domestic economic activity remained strong, supported by private consumption, monetary easing and continued government emphasis on infrastructure-led investment. India's underlying fundamentals, steady growth, moderated inflation and fiscal consolidation, provided resilience against external shocks. However, the war in West Asia, rising energy prices and global supply chain disruptions weighed on sentiment through the year, with the intensity of such conflicts posing risks to both inflation and growth. We have navigated this environment with prudence, remaining measured in our outlook while closely monitoring the evolving inflation trajectory. System-wide, non-food credit expanded nearly 16%, led by retail and services, even as banking sector asset quality improved to a multi-decadal low, an environment that rewarded institutions with disciplined, retail-oriented growth over those chasing volume.

The operating, thus, environment remained supportive for the Indian banking sector, underpinned by resilient economic growth, improving asset quality and a strengthening financial system.

Prudent regulatory measures continued to support liquidity and credit expansion during the year, even as the rapid adoption of digital banking reshaped customer

expectations. Recognizing that growth must be both digital and physical, we expanded our presence through our branch network by adding 23 new branches. Of these, 19 branches were opened in Financial inclusion, Rural, semi urban Tier 2 cities taking our total branch network to 975 branches across the country with penetration into emerging markets. This approach ensured our progress in digital technology and investments was complemented by deeper community engagement, thereby improving our reach to customers. Karnataka Bank entered this phase from a position of strength, leveraging these structural tailwinds to reinforce its franchise and deliver another year of disciplined growth.

A measured policy approach by the Reserve Bank of India, together with improving liquidity conditions, supported credit expansion, while the continued acceleration of digital adoption fundamentally reshaped customer expectations and the way banking services are delivered.

In such an environment, Karnataka Bank remained well positioned to strengthen its franchise, sustain business momentum and deliver another year of strong, broad-based performance.

Delivering on Our Word

I had, in my previous interactions with the investor community, outlined specific guidance for the year, and I am glad to report we held ourselves to it. Aggregate Business closed at ₹1,92,118.67 crore against a guidance of ₹1,92,000 crore, with the Deposits being at ₹1,08,778.75 crore and Gross Advances at ₹83,339.92 crore. CASA came in at ₹36,559 crore, ahead of our ₹34,500-35,000 crore range, taking the CASA ratio to 33.61%. We are pleased to announce that the Bank has crossed a significant milestone of ₹2 lakh crore business as on July 31, 2026. Asset Quality improved beyond what we had committed to: Gross NPA at 2.78%, and Net NPA at 0.98%. Return on Assets came in at 1.05% against our 1% plus guidance, the CD Ratio at 76.61%, and Cost-to-Income at 56.34%, near our guided 55-56% band.

Behind these numbers sits a full year of disciplined execution. The Bank posted its highest-ever annual profit after tax of ₹1,310.50 crore, up 3% year-on-year from ₹1,272.37 crore. We continued to walk away from low-yielding, opportunistically deployed exposure, bringing down our IBPC and Food Credit book from ₹4,057 crore

to ₹1,707 crore, with ₹2,350 crore of that replaced by better-yielding loans during the year. CASA improved to 33.61% from 31.75%, Retail Term Deposits grew 5% year-on-year to ₹67,648 crore, and our cost of funds benefited from sustained reduction in bulk deposit dependence. Provision Coverage Ratio strengthened further to 83.54% including technical write-offs, reflecting continued, deliberate accelerated provisioning rather than a one-time push. Standard restructured advances closed the year at ₹806.44 crore against a guidance of ₹750 crore, a modest overshoot we are watching closely, while capital adequacy remained comfortable at 20.07%, giving us ample room to fund the growth ahead without near-term capital dilution.

A Year of Recalibration

FY2025-26 was, in many respects, a year of stabilisation for the Bank. Following a leadership transition, the immediate priority was ensuring business continuity, after which the focus shifted to building a more execution-led, performance-driven operating model. This has meant clearer role definitions, decentralised decision-making across Regional Offices and Clusters, and a sharper alignment between individual performance and business outcomes. The new operating model is not a one-time correction but a structural shift: growth is now expected to be delivered consistently, month on month, rather than being back-ended into the final quarters of the year, and every incremental unit of growth is expected to meet a defined risk-adjusted return threshold.

Segment Performance

Our Retail, Agriculture and MSME (RAM) book grew from ₹47,793 crore to ₹51,197 crore during the year, while RAM advances grew around 7%, reflecting a deliberate rebalancing rather than indiscriminate growth. During the year, Housing, Gold, Vehicle loans & MSMEs together contributed around ₹3,000 crore to RAM portfolio. Gross advances were distributed across Retail, Mid-Corporate and Large Corporate segments, with a conscious tilt toward the first two.

Agriculture remains integral to our identity and our purpose. We strengthened our engagement with the rural economy, resulting in a significant improvement in Priority Sector Lending achievement to 51.72%, compared with 43.51% in the previous year. More importantly, these outcomes reflect our commitment to expanding formal

credit in a manner that is both commercially sustainable and developmentally relevant.

Gold Loans emerged as another important growth vector, reflecting the increasing relevance of secured retail lending within our portfolio. As we look ahead, we see significant headroom for expansion and intend to scale the portfolio by approximately ₹6,000 crore, supported by greater digital enablement, faster credit delivery and a consistently superior customer experience.

Products and Digital Roadmap

Technology redefines the way we operate, engage and grow. Our continued investments in advanced analytics, digital capabilities and intelligent decision-making are transforming every aspect of the Bank, from customer acquisition and credit underwriting to portfolio management and service delivery.

At the same time, we continue to strengthen the resilience of our technology architecture, ensuring that security, reliability and operational continuity remain uncompromised. As India's Digital Public Infrastructure rapidly expands, our integration with next-generation digital ecosystems are enabling us to deliver simpler, faster and more connected banking experiences while creating a scalable platform for sustainable growth. We closed the year with 40.8 lakh mobile application installations, over 7 lakh net banking users and 55.81 lakh debit cards in issue, supported by continued investment in a centralised data platform, cloud-based analytics and embedded AI within customer relationship management. These capabilities are increasingly central to how the Bank originates, underwrites and services its growing retail and MSME book.

Looking to the coming year, our product and technology pipeline is designed to close remaining gaps in our offerings. We aim to offer agri. input loans for tobacco crop cultivation under a Tobacco Board tie-up, Programmable CBDC, NFC-based QR "Tap and Pay" payments, surrogate-based lending for housing and mortgage loans, and Dropline OD and LAP facilities for MSME borrowers. On technology, FY 2026-27 will see completion

of our loan originating system revamp with collateral management, DevSecOps implementation, HRMS revamp, Treasury system revamp and BHIM 3.0, alongside continued exploration of AI tools for internal process efficiency.

Our People

None of this would have been possible without the people who deliver it every day. Through the year, we have consciously worked to build a more performance-oriented and execution-driven culture, anchored in meritocracy, accountability and customer-centricity, with clearer role definitions and decentralised decision-making giving our teams greater ownership of outcomes.

Recognising that a bank repositioning towards Retail, MSME and digital channels needs a workforce to match, we have placed particular emphasis on upskilling and reskilling aligned to our strategic priorities, structured training, role-based skill-gap assessments and continuous, on-the-job learning designed to keep pace with digital adoption, credit quality and customer engagement demands, rather than treating capability-building as a periodic exercise. We are also investing deliberately in our leadership pipeline across mid and senior levels, through targeted leadership programmes, internal mobility and succession planning, so that as the Bank scales, we have leaders in place who combine decision-making capability with the operational and risk discipline this next phase demands. Over the year, I have visited quite a lot of sites and what I have found everywhere is a team that is charged up and geared towards growth and recovery in equal measure. The numbers in this report belong to them.

Awards

During the year, Karnataka Bank received several prestigious recognitions that underscore our commitment to innovation, customer service, and ethical practices. We were honoured with the "Award of Excellence" and "Award of Excellence Achiever" under the APY campaign by PFRDA, the "Gold" award for Product Innovation at the Infosys Finacle Innovation Awards 2025, and two IBA CISO

Awards for Cyber Security Team of the Year and Cyber Security Transformation of the Year. Additionally, we were recognized as a "Leader in Ethical Collection Practices" at Bharath Collection Summit & Awards, 2025 and received 5 awards at the IBA 21st Annual Banking Technology Conference, including "Best Fintech & DPI Adoption", "Best Tech Talent" and "Best Technology Bank". These accolades reflect the collective efforts of our teams and reaffirm our position as a forward looking, technology-driven bank with strong values.

Priorities Ahead

For the year ahead, we reaffirm to our stated guidance and remain focused on delivering consistent performance. We are targeting broad based business growth, sustained expansion in deposits and advances, and maintaining a stable liability mix. We also expect to continued improvement in profitability and return ratios. With execution at centre of our strategy, and as digital and product innovations gain further scale, we are positioned to drive progressive improvement in margins and shareholders returns in the periods ahead.

We remain mindful that external conditions, from geopolitical tensions to evolving regulatory frameworks such as the Expected Credit Loss regime, will require continued vigilance. But the recalibration undertaken this year gives us confidence that the Bank is structurally better positioned than at any point in its recent history to convert opportunity into sustained, risk-calibrated growth.

On behalf of the Board of Directors and the Management, I thank our valued shareholders, customers, regulators, & partners for their continued trust & support and employees for their commitment and dedication. I look forward to build on this momentum in the years ahead.

Warm regards,

Raghavendra Srinivas Bhat
Managing Director & CEO
The Karnataka Bank Limited

PRODUCT PORTFOLIO



Retail and Personal Banking



Retail Banking remains one of the Bank's largest customer franchises, supporting individuals and families through every stage of their financial journey. The business combines lending, deposits and transaction banking with digital channels to improve customer acquisition, relationship depth and product penetration.

What we offer

- Savings and Current Accounts
- Term and Recurring Deposits
- Housing Loans
- Vehicle Loans
- Gold Loans
- Personal Loans
- Education Loans
- Loans Against Property
- Credit and Debit Cards
- Digital Payment Solutions

FY2025-26 developments

- Introduced **Pre-approved Personal Loans** for salaried customers.
- Rolled out **PM Vidyalakshmi and PM Skill Loan Scheme** under Government education initiatives.
- Launched **KBL Soulabhya Plus Deposit**, offering partial withdrawals while retaining the contracted interest rate.
- Expanded digital payment capabilities through **PINE LABS POS integration, NFC-enabled QR payments** and **Programmable CBDC capabilities**.

Products in Pipeline

- Surrogate-based Housing and Mortgage lending
- Virtual Account Facility
- Capital Gain Account Scheme
- Revamped Retail Internet Banking platform with upgraded UI/UX



Agriculture Banking



Cultivate Success for your Agri-venture with instant funds for equipment, warehouse & working capital. Nurture your crops with Kisan Credit Card Crop Loan - Simple processing, quick sanction & OD/Term loan facility. Fast-track your aspirations with Krishik Sarathi & Sinchana Loans

What we offer

- Agriculture and Allied Activity Loans
- Farm Development Finance
- Agricultural Land Purchase Loans
- Farm Mechanisation Finance
- Hi-tech Agriculture Finance
- Agricultural Infrastructure Finance
- Rural Godown Loans
- Farm Machinery and Vehicle Loans

FY2025-26 developments

- Introduced **Agri Input Loans for Tobacco Crop** in partnership with the Tobacco Board, enabling digital onboarding and faster credit processing.
- Expanded the **Dairy Growth Vertical (DGV)** through partnership-led financing for dairy and allied activities.
- Broadened collaborations with organisations including **SKDRDP** to strengthen rural outreach.
- Progressed technology-enabled lending models with standardised credit assessment and faster processing

Products in Pipeline

- Crop-specific lending solutions with customised repayment structures.
- Expanded partnership-led lending across specialised agriculture segments.
- Greater use of technology to improve lending and servicing across rural markets.

MSME and Business Banking



MSME Banking supports entrepreneurs, manufacturers, traders and service enterprises through financing solutions designed to meet working capital and business expansion requirements. The business combines relationship-led banking with digital underwriting and ecosystem partnerships to improve access to credit while maintaining disciplined risk management.

What we offer

- Working Capital Finance
- Term Loans
- Business Development Loans
- Infrastructure Finance
- Corporate Loans
- Professional and Self-employed Loans
- Commercial Vehicle and Construction Equipment Loans
- GST-based Loans
- Loans for Women Entrepreneurs
- Segment-focused Lending Solutions

FY2025-26 developments

- Launched **Supply Chain Financing** to support working capital requirements.
- Expanded digital underwriting capabilities across **MSME lending**.
- Progressed ecosystem partnerships to improve customer access and sourcing.

Products in Pipeline

- GST Overdraft
- Loan Against Property for MSMEs
- Dropline Overdraft
- End-to-end digitisation of MSME lending products
- Integration with TREDIS platforms

Government and Corporate Banking



Government and Corporate Banking provide transaction banking, treasury management and financing solutions to government departments, public sector undertakings and corporate institutions. The business combines institutional relationships with digital payment capabilities and disciplined corporate lending to support sustainable growth while maintaining portfolio quality.

What we offer

- Government Banking Services
- Statutory Collections
- Treasury and Cash Management
- Salary Accounts
- Infrastructure Finance
- Working Capital Finance
- Institutional Banking
- Trade Finance

FY2025-26 developments

- Expanded Khajane-II and PFMS-linked collection mandates.
- Broadened statutory payment capabilities across Government payment streams.
- Increased digital payment capabilities for tax and statutory collections.
- Followed a selective corporate lending approach focused on working capital and trade finance.

Products in Pipeline

- Expand Government banking beyond Karnataka.
- Increase transaction banking relationships.
- Grow low-cost institutional CASA.
- Broaden API-enabled payment and collection capabilities.

Treasury, Deposits and Third-party Products



Treasury manages liquidity, investments and balance sheet risks while supporting the Bank's funding strategy and regulatory requirements. The business also offers customers a range of deposit, investment and protection solutions through partnerships with leading financial institutions.

What we offer

- Treasury and Investment Management
- Savings and Term Deposits
- Mutual Funds
- Insurance Products
- Demat Accounts
- Wealth Management Services

FY2025-26 developments

- Increased the proportion of granular retail deposits while reducing reliance on bulk deposits.
- Expanded investment and wealth management offerings through partner platforms.
- Continued to diversify treasury income through domestic and foreign exchange market opportunities.
- Maintained a conservative investment approach focused on liquidity and balance sheet stability.

Products in Pipeline

- Improve liability quality.
- Grow fee-based income.
- Increase investment product penetration.
- Expand digital investment capabilities.

NRI Priority Banking



NRI Banking provides deposit, remittance, lending and investment solutions for customers living and working overseas. The business combines dedicated relationship management with digital banking services to strengthen customer engagement and support long-term relationships with the Indian diaspora.

What we offer

- NRE Savings Accounts
- NRO Savings Accounts
- FCNR Deposits
- International Debit Cards
- Home Loans
- Investment Services
- Remittance Solutions
- Locker Facilities

FY2025-26 developments

- Expanded the dedicated **NRI Relationship Manager (NRM)** model to improve customer engagement.
- Introduced dedicated communication channels to improve customer service and grievance resolution.
- Increased personalised support for investment and financial planning.

Products in Pipeline

- Deepen relationships with high-value NRI customers.
- Expand digital banking capabilities.
- Improve global customer connectivity.
- Broaden investment and wealth management offerings.
- Implementation of Domestic UPI for NRI customers

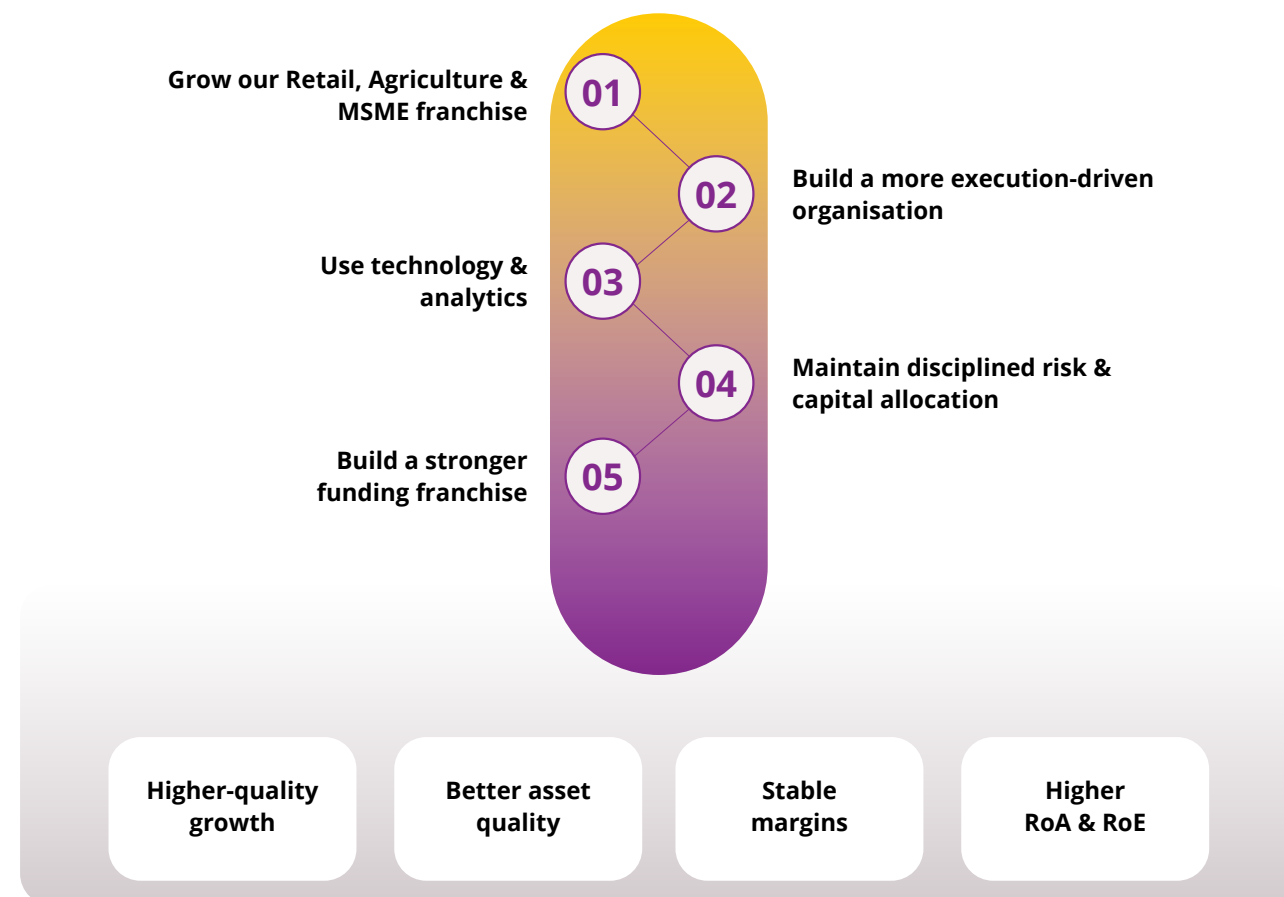
OUR STRATEGY

From stabilisation to execution

FY2025-26 marked the transition from stabilising the business to improving the quality of growth. Following changes in leadership and the recalibration of our business portfolio, we entered the year with a sharper focus on businesses where our franchise, customer relationships and operating capabilities provide the greatest opportunity for sustainable returns. This required greater emphasis on Retail, Agriculture and MSME banking, stronger execution across the organisation, wider use of technology and analytics, disciplined risk management and a more granular funding base.

We are executing this strategy through five priorities that improve portfolio quality, increase operating productivity, preserve balance sheet resilience and support sustainable growth.

Our strategy at a glance



01

RAM: Grow our Retail, Agriculture and MSME franchise



Business Rationale

Retail, Agriculture and MSME banking represent the largest part of our lending franchise and remain the primary source of future growth. These businesses support broader customer relationships, improve portfolio quality and earnings mix while maintaining disciplined underwriting standards.

What we are doing

- Increase Home Loan and Gold Loan penetration.
- Expand MSME financing through specialised products and faster credit processing.
- Increase Agriculture lending through dedicated products and partnerships.
- Deepen Government and institutional banking relationships.
- Increase product penetration through relationship banking and cross-selling.

Business outcome

Better portfolio quality, broader customer relationships and sustainable earnings growth.

How we measure progress

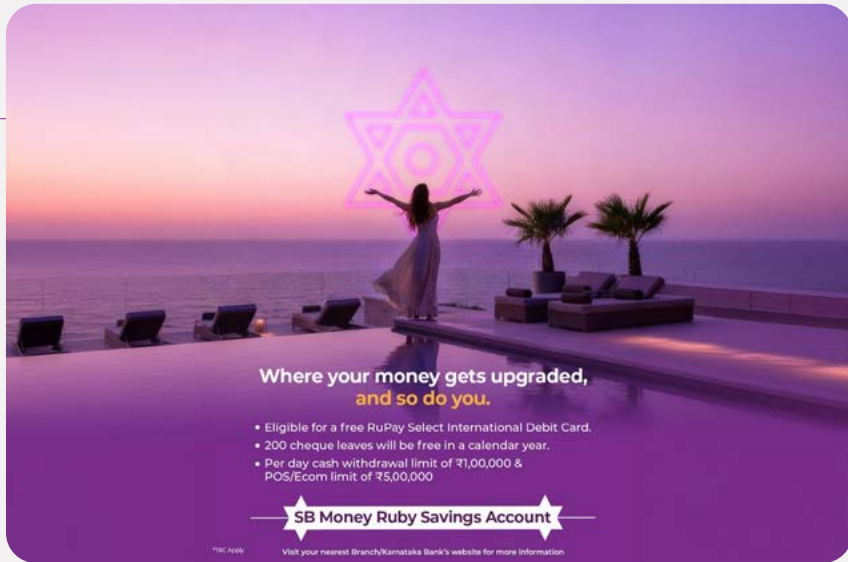


FY2025-26 progress

Retail advances as a share of total advances	Increased to 51% of total advances.
Retail, Agriculture and MSME portfolio growth	Retail, Agriculture and MSME remained the primary contributors to business growth, with MSME and Agri-loans accounting for 31.9% of the portfolio.
Portfolio yield	Yield on advances improved to 8.94% during FY2025-26.
Product penetration per customer	Expanded the product portfolio across Retail, Agriculture and MSME, including supply chain finance, specialised retail lending and agriculture products.
Government business relationships	Broadened statutory collection capabilities and institutional banking through Direct Tax, GST, Customs Duty, Khajane-II, Capital Gain Bonds and other agency banking services

02

Distribution: Build a more execution-driven organisation



Business Rationale

Growth depends on disciplined execution. We have redesigned our operating model to improve customer acquisition, increase sales productivity and deliver faster credit decisions while maintaining close oversight of portfolio quality.

What we are doing

- Expand outbound customer acquisition.
- Increase partnership-led distribution.
- Improve credit processing turnaround time.
- Separate Verticals for Retails, MSME, Corporate, Agri & Gold advances.
- Strengthen execution through regional and cluster based operating structures. Expanded to 15 Regional Loan processing cell across India.

How we measure progress

FY2025-26 progress

Sales productivity	Deployed 205 Sales Officers and 149 Feet-on-Street personnel.
Distribution reach	Onboarded 201 Business Correspondents.
Credit turnaround time	Established 15 Retail Loan Processing and Sanctioning Centres
Regional execution	Strengthened execution through 15 Regional Offices operating across 42 business clusters.
Agriculture sourcing capability	Deployed 83 Agricultural Field Officers.

03

Digital: Use technology and analytics to improve customer acquisition, productivity and service



Business Rationale

Technology is changing how customers interact with the Bank and how business decisions are made. Our investments are directed towards improving business performance through better data, faster decisions and stronger customer engagement

What we are doing

- Increase digital customer acquisition.
- Expand analytics-led cross-selling.
- Build cloud-based data infrastructure.
- Scale partnerships across digital banking platforms.
- Driving faster, smarter decisions with real-time insights 11+ Business Dashboards and 40+ Predictive Models deployed.

Business outcome

Better customer engagement, faster decisions and higher operating productivity.

How we measure progress

FY2025-26 progress

Digital customer engagement	Mobile app installations reached 40.8 lakh, while Internet Banking users increased to 7.0 lakh.
Digital transaction ecosystem	QR merchant network expanded to 1.44 lakh, with 55.8 lakh debit cards in circulation.
Technology infrastructure	Established the Technology, Digital and Product Hub and progressed implementation of the Cloud Data Platform.
Customer relationship management	Integrated CRM across Sales and Marketing and upgraded KBL Mobile Plus.
Data and analytics	Expanded analytics capabilities across customer acquisition, cross-selling and portfolio management.

04

Risk & Capital: Maintain disciplined risk and capital allocation



Business Rationale

Growth creates value only when supported by disciplined underwriting and prudent capital allocation. We continue to improve portfolio quality while expanding our Retail, Agriculture and MSME businesses and maintaining a balanced approach to risk.

What we are doing

- Maintain disciplined underwriting standards.
- Improve portfolio monitoring and collection effectiveness.
- Continue selective corporate lending.
- Preserve capital discipline across businesses.
- Risk oversight and periodic monitoring through the sub-committees. Regional Credit Monitoring cell to monitor the recovery.

Business outcome

Better asset quality, stronger balance sheet resilience and sustainable returns across credit cycles.

How we measure progress

	FY2025-26 progress
Gross NPA	Reduced to 2.78% from 3.08% in FY2024-25.
Net NPA	Reduced to 0.98% from 1.31%.
Provision Coverage Ratio	Improved to 65.39% (excluding TWO) from 58.18%
Portfolio quality	Continued to rebalance the portfolio towards Retail, Agriculture and MSME while selectively onboarding better-quality corporate assets.

05

Liabilities: Build a stronger funding franchise



Business Rationale

A diversified funding base improves balance sheet resilience, supports margin stability and provides the capacity to fund future growth. During the year, we improved the quality of our liabilities by increasing granular deposits and reducing reliance on bulk funding.

What we are doing

- Drive CASA growth through the Head Office CASA Vertical by launching innovative products
- Expand granular retail deposits.
- Reduce dependence on bulk deposits.
- Maintain pricing discipline.
- Improve the quality of the liability franchise.

Business outcome

Stable funding, lower funding costs and greater capacity to support future growth.

How we measure progress

	FY2025-26 progress
CASA ratio	Improved to 33.61% from 31.75%.
Deposit growth	Total deposits increased to ₹1,08,779 crore, up 3.8% YoY.
Deposit granularity	Retail term deposits increased, while bulk deposits reduced from 9.66% to 6.32% of term deposits.
Funding mix	CASA deposits grew 10% YoY, supporting a larger low-cost funding base.
Cost of funds	Reduced to 5.55% (FY 2025-26) from 5.67% in (FY 2024-25).

STAKEHOLDER ENGAGEMENT AND MATERIALITY

Stakeholder perspectives inform our decisions

The Bank operates in an environment where customer expectations, regulatory requirements, market conditions and technology continue to evolve. Regular engagement with our stakeholders helps us understand these developments, identify emerging opportunities and risks, and make better business decisions. The insights we receive contribute to strategic planning, product development, risk management, capital allocation and the priorities presented throughout this Integrated Annual Report.

Our materiality assessment complements this process by identifying the environmental, social, governance and business issues that have the greatest influence on our long-term success. These issues are assessed based on their importance to stakeholders and their potential impact on the Bank, providing a structured framework for management focus and reporting.

Our stakeholders

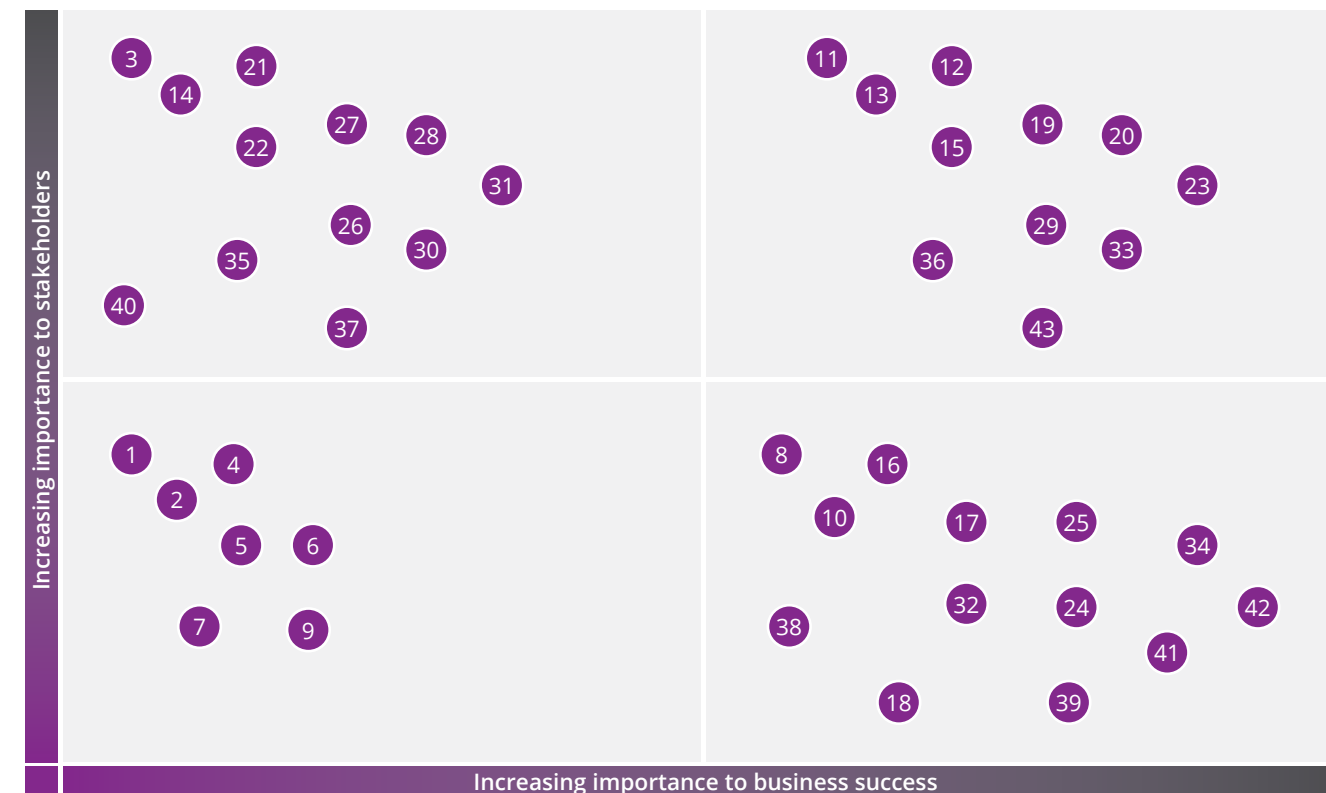
The Bank engages with a broad range of stakeholders whose perspectives influence the way we operate and create long-term value.

Why we engage		
	Customers	To understand customer needs, improve products and services, and deliver a better banking experience.
	Employees	To build organisational capability, improve engagement and support business performance.
	Shareholders and investors	To communicate business performance, strategic priorities, governance and long-term value creation.
	Regulators and government bodies	To ensure regulatory compliance, maintain financial system stability and support policy objectives.
	Value chain partners	To improve operational capability, technology integration and service delivery.
	Communities	To support financial inclusion, responsible banking and community development.

Material matters

Material matters are the business, governance, environmental and social issues that have the greatest influence on the Bank's long-term performance. They are identified by considering stakeholder expectations alongside their relevance to strategy, business operations, financial performance, risk management and regulatory requirements. The materiality matrix illustrates the relative importance of these issues to stakeholders and to the Bank. It supports management in prioritising areas that require greater attention.

Our material themes



Environment

- 1 Climate Change Mitigation & Adoption
- 2 Air Pollution Control & Emission
- 3 Energy & Renewable Usage
- 4 Water Management
- 5 Effluent/Waste Water Management
- 6 Waste Management
- 7 Biodiversity Management
- 8 Environment Compliance
- 9 Natural Resources Conservation

Social

- 10 Human Rights
- 11 Customer Privacy
- 12 Data Security
- 13 Clients' Sustainability
- 14 Product Quality & Safety
- 15 Customer Welfare
- 16 Charitable Giving
- 17 Social Development & Community

Human Capital

- 18 Labour Practice & Employment
- 19 Training and Skill Development
- 20 Employee Health & Safety
- 21 Importance of Succession Planning
- 22 Engagement, Diversity & Inclusion

Business Model

- 23 Product Design and Innovation
- 24 Need for Business Model Resilience
- 25 Access to Capital and Customers
- 26 Supply Chain Management
- 27 Efficiency in Material Sourcing
- 28 Long-Term Asset Management

Leadership

- 29 Business Ethics and Anti-Corruption
- 30 Promoting Renewable Generation
- 31 Competitive Behaviour
- 32 Regulatory Environment
- 33 Risk Management
- 34 Grievance Redressal of Stakeholders
- 35 Responsible Investment
- 36 Reputation & Communication

Economy

- 37 Commodity Price Volatility
- 38 Economic/Financial Crises
- 39 Impact on Local Communities
- 40 Responsible Supply Chain
- 41 Employment Trends/Diversification
- 42 Tax Governance
- 43 Systematic Risk Management



How stakeholder perspectives influence our business

Stakeholder feedback is considered alongside management's assessment of business priorities when making strategic and operational decisions.

Stakeholder perspective

Customers expect secure, accessible and convenient banking services.

Employees value opportunities to learn, contribute and grow.

Shareholders and investors expect sustainable financial performance and disciplined risk management.

Regulators and government bodies expect sound governance and compliance.

Business partners seek long-term, mutually beneficial relationships.

Communities expect responsible business practices and wider financial access.

Management focus

Investment in digital capabilities, customer experience, product innovation and secure service delivery.

Capability development, organisational effectiveness, succession planning and employee engagement.

Portfolio quality, capital allocation, funding, governance and financial performance.

Regulatory compliance, risk management, internal controls and responsible banking practices.

Collaboration, technology integration, operational resilience and service quality.

Financial inclusion, community development and responsible corporate citizenship /role.



Banking Built for Her

KBL Stri Signature

- Personal Accident Insurance Rs. 2 Lakhs*
Daily Cash Withdrawal Limit Rs.75000*
- POS/E-com Per Day Limit Rs.2 Lakhs
- Home shield Insurance of Rs.10 Lakhs
- Free NCMC RuPay Platinum Domestic Debit Card

KBL Stri Premium

- Personal Accident Insurance coverage of Rs.2 Lakhs*
- Home shield Insurance of Rs.10 Lakhs
- Cancer indemnity coverage: ₹25 Lakhs

KBL Stri Savings Account

*T&C Apply

*Linked to Debit Card

Visit your nearest Branch/Karnataka Bank's website for more information

VALUE CREATION PROCESS

Inputs



Financial Capital

₹1,08,779 crore
Deposit Base

₹83,340 crore
Lending Portfolio

33.61%
CASA ratio supporting low-cost funding



Manufactured Capital

975 branches and 1,474 ATMs/ Recyclers
across 22 states.

15 RLPSCs
supporting retail credit processing.

46.6%
rural & semi-urban branches supporting financial inclusion

15
Regional Offices

42
business clusters



Intellectual Capital

Technology, Digital and Product Hub
established in Bengaluru

800+ APIs
through the Developer Portal

CRM and Cloud Data Platform
supporting digital capabilities



Human Capital

205
Sales Officers

149
Feet-on-Street personnel

83
Agricultural Field Officers

201
Business Correspondents



Social & Relationship Capital

14 million
customers

Government banking
capabilities across statutory payment platforms.

Long-standing relationships
across Retail, Agriculture and MSME segments.



Natural Capital

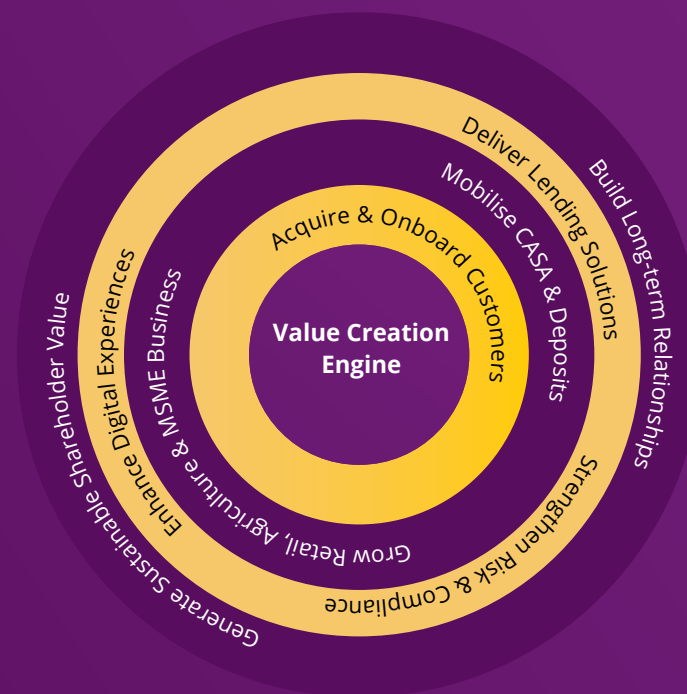
Renewable energy
and energy-efficient infrastructure

Green banking
and ESG framework

Our Model

Strategic Directions

- Grow our Retail, Agriculture & MSME franchise
- Build a more execution-driven organisation
- Use technology & analytics
- Maintain disciplined risk & capital allocation
- Build a stronger funding franchise



Our Stakeholders

- Customers
- Employees
- Shareholders and investors
- Regulators and government bodies
- Value chain partners
- Communities

100+
Year Legacy

Products & Solutions

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
- Corporate loans
- Professional & self-employed loans
- CV / CE loan

Outputs & Outcomes



Financial Capital

Higher funding quality
through growth in CASA and granular retail deposits.

8.94%
yield on advances through an improved portfolio mix



Manufactured Capital

Broader customer reach
across Retail, Agriculture and MSME markets.

Faster retail loan processing
through dedicated processing centres



Intellectual Capital

Analytics capabilities expanded
across customer acquisition, cross-selling and portfolio management

KBL Mobile Plus upgraded
with an enhanced UI/UX



Human Capital

Higher sales and sourcing capability
across key business segments

Improved execution
through decentralised operating structures



Social & Relationship Capital

Government banking franchise
expanded through statutory collection services and institutional partnerships.

Multi-channel distribution
through branches, digital channels and Business Correspondents supporting broader customer access.



Natural Capital

0.82 TJ
rooftop solar energy generated

69.2 MT
e-waste responsibly disposed

SDGs





FINANCIAL CAPITAL

India's banking sector operated in an environment shaped by moderating interest rates, increasing digital adoption and changing funding dynamics. In response, we improved the quality of our financial capital through a more granular funding base, disciplined capital allocation, prudent credit management and technology-led productivity. These initiatives allow us to improve our financial resilience and expand our capacity to support sustainable business growth.

At a Glance

Aggregate Business (Gross)		(₹ crore)	Total Assets		(₹ crore)
FY2025-26		1,92,119	FY2025-26		1,29,357
FY2024-25		1,82,766	FY2024-25		1,20,961
Deposits		(₹ crore)	Gross Advances		(₹ crore)
FY2025-26		1,08,779	FY2025-26		83,340
FY2024-25		1,04,807	FY2024-25		77,959
Operating Profit		(₹ crore)	Net Profit		(₹ crore)
FY2025-26		1,974	FY2025-26		1,311
FY2024-25		1,827	FY2024-25		1,272

Strengthening the funding franchise

The Bank continued to improve the composition of its liabilities by increasing low-cost CASA balances and granular retail deposits while reducing dependence on bulk deposits. This strengthened funding stability, moderated funding costs and improved funding stability and funding efficiency.

Key initiatives

- Increased CASA mobilisation across customer segments
- Expanded granular retail deposits
- Reduced bulk deposit dependence
- Optimised liability pricing

Value created

A more stable and diversified funding base supports sustainable lending while improving funding efficiency.

CASA Ratio		(%)	CASA Deposits		(₹ crore)
FY2025-26		33.61	FY2025-26		36,560
FY2024-25		31.75	FY2024-25		33,281
Retail Term Deposits		(%)	Bulk Deposits		(₹ crore)
FY2025-26		94	FY2025-26		4,568
FY2024-25		90	FY2024-25		6,913
Cost of Deposits		(%)			
FY2025-26		5.52			
FY2024-25		5.62			

Deploying capital for sustainable growth

We are directing capital towards granular lending segments while maintaining a balanced portfolio across businesses. This improves portfolio diversification while balancing growth across customer segments.

Lending portfolio mix

- Retail Banking
- Agriculture Banking
- MSME Banking
- Relationship-led Corporate Banking
- Partnership-led digital lending

51.72%

Priority Sector Lending

26.31%

Agriculture within PSL

Value created

Created a more diversified lending portfolio while balancing growth across customer segments.

Preserving balance sheet quality

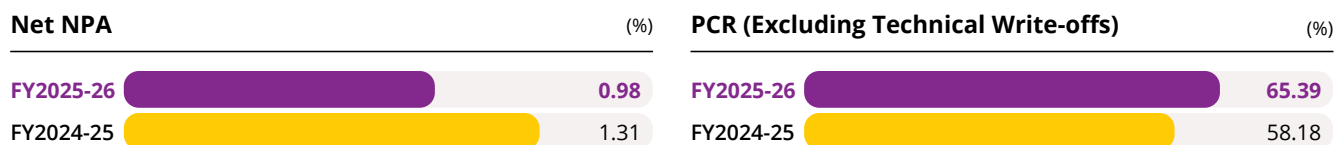
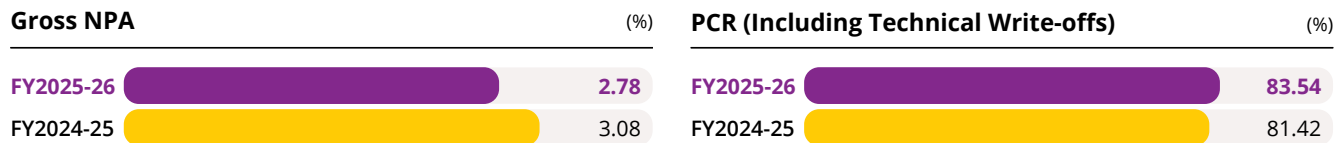
We maintained a prudent approach to credit risk management, with a continued focus on preserving the quality and resilience of our lending portfolio. This enabled us to navigate evolving credit conditions while supporting stable financial performance.

Key initiatives

- Constant monitoring of SMA accounts
- Early stress identification
- Accelerated provisioning
- Focused recovery measures
- Diversified portfolio management

Value created

Stronger credit quality supports stable earnings, prudent capital management and sustainable portfolio growth.



Improving capital productivity

We simplified lending and customer servicing through digital processing, workflow automation and ecosystem partnerships. This improved process efficiency, supported faster credit delivery and enabled scalable growth without proportionate investment in physical infrastructure.

Lending portfolio mix

- Digital loan processing
- Workflow automation
- Regional processing hubs
- Straight-through customer onboarding
- Data-led operating processes

56.34%

Cost-to-Income Ratio

80%

CASA Accounts Opened Digitally

100%

Personal Loans Sanctioned Digitally

88%

Home Loans Sanctioned Digitally

91%

MSME Loans Sanctioned Digitally

95.99%

Digital Transactions

Value created

Faster processing and simplified workflows increased operating efficiency.

Expanding scale through partnerships

We adopted partnership-led delivery models to broaden our lending reach and access specialised customer segments. Revenue-sharing arrangements and shared digital infrastructure enabled business expansion through scalable operating models while supporting customer acquisition and additional non-interest income.

Business priorities

- Partnership-led lending
- Digital distribution
- Specialised lending
- Customer acquisition
- Fee income generation

Initiative

Digividdhi

Co-lending

Trezo

Digital engagement

Outcome

Expanded digital dairy lending

Increased Retail and MSME reach

Customer retention above 90%

More than 15 transactions per active user each day

Value created

Broadened market access while improving the productivity of financial capital.

Maintaining financial flexibility

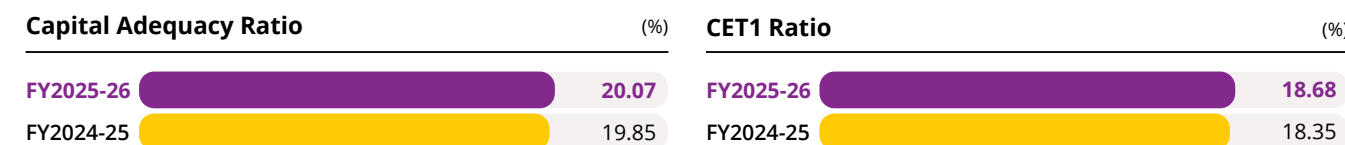
We managed our balance sheet with an emphasis on preserving financial flexibility while supporting business growth. Treasury balanced liquidity, funding and investment decisions while supporting balance sheet optimisation and capital efficiency.

Priorities areas

- Daily ALM and liquidity monitoring
- Surplus SLR and HQLA buffers
- Diversified HTM, AFS and short-term investment portfolio
- Customer-driven foreign exchange business
- Balance sheet optimisation

Value created

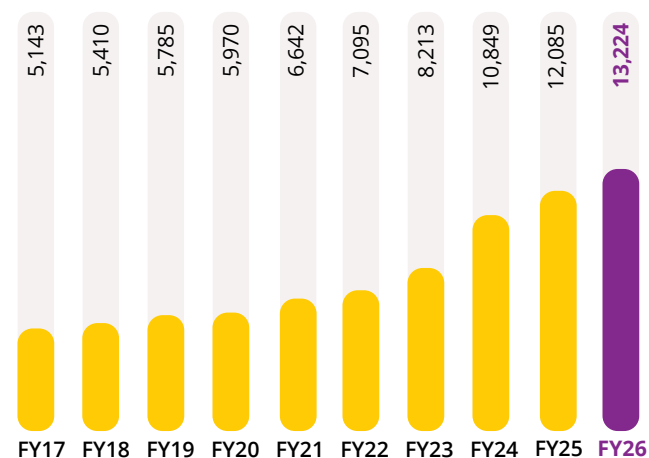
Maintained liquidity and capital capacity to support business requirements.



Building Value with Legacy and Foresight

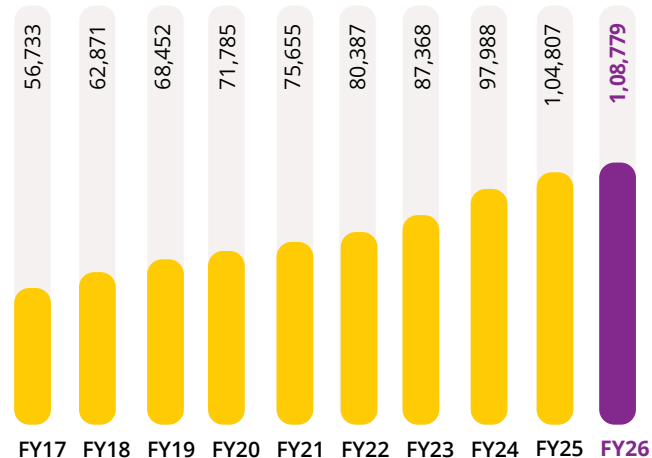
Capital Reserves

₹ crore



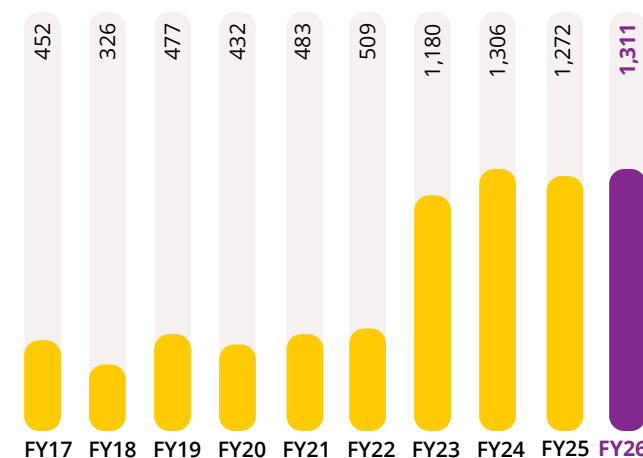
Deposits

₹ crore

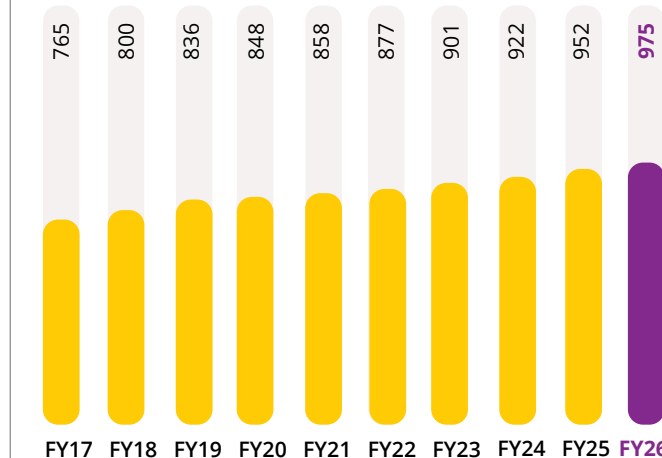


Net Profit

₹ crore

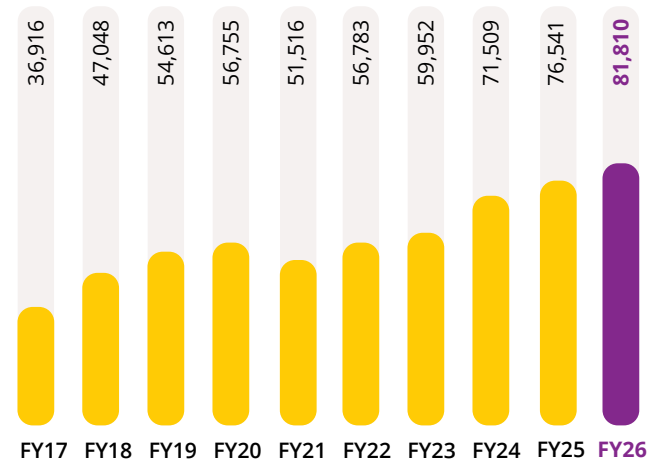


Number of Branches



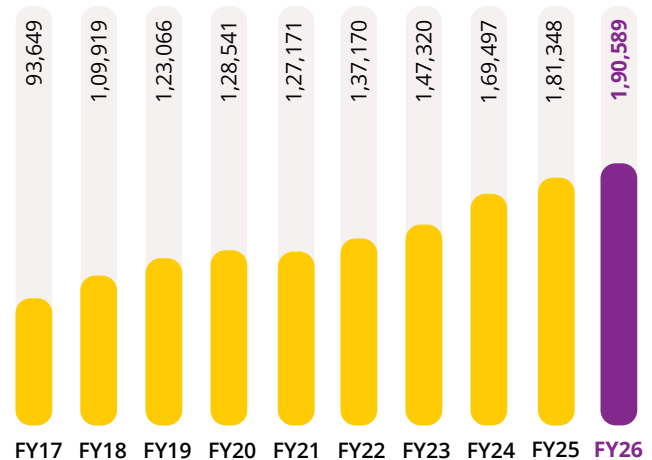
Net Advance

₹ crore

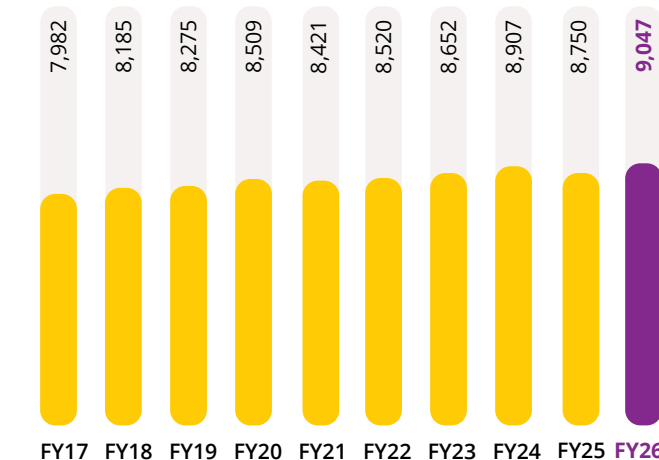


Business Aggregate (Net)

₹ crore

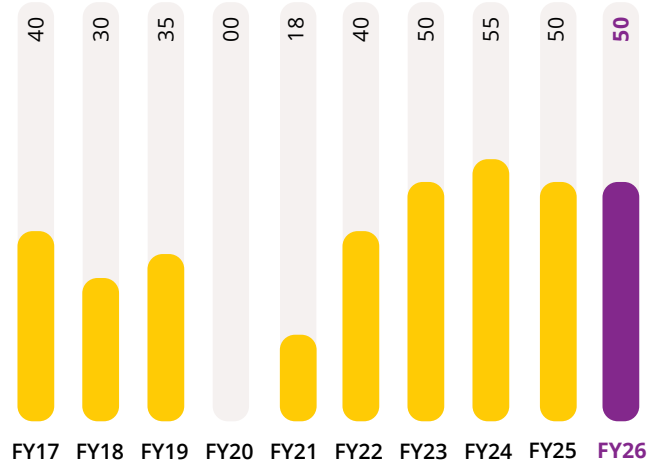


Number of Employees



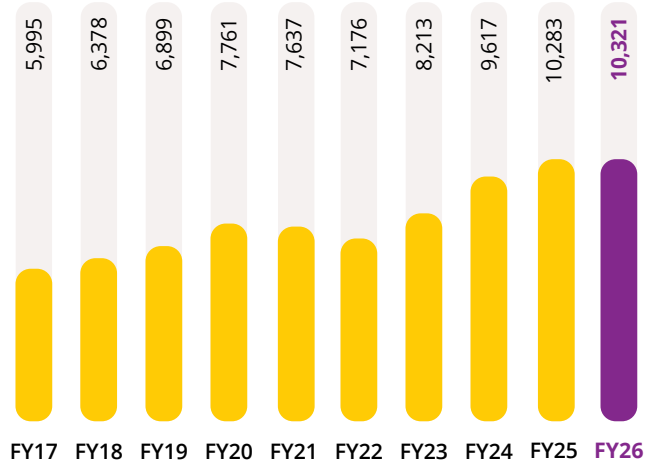
Dividend

%



Gross Earnings

₹ crore





MANUFACTURED CAPITAL

Manufactured capital represents the infrastructure, technology platforms and operating capabilities that support the delivery of banking services across customer segments. Our network of branches, self-service channels, digital platforms and specialised operating frameworks enables efficient service delivery, supports product innovation and extends banking access across urban and rural markets. These capabilities are complemented by structured governance, partnership-led delivery models and resilient operational infrastructure, providing a strong foundation for consistent customer service and sustainable business growth.

975
Total Branches

46.6%
Rural and Semi-Urban
Branches

1,474
ATMs

Banking Network and Infrastructure

A banking network forms the foundation of our service delivery model, combining physical infrastructure with digital capabilities to provide customers with convenient, reliable and secure banking services. Our branch network, self-service channels and technology infrastructure support customer engagement across diverse geographies while accommodating evolving banking requirements.

Nationwide Branch Network

Our network comprised **975 branches** as on March 31, 2026, providing customers with access to banking services across rural, semi-urban, urban and metro markets. Nearly **46.6%** of our branches are located in rural and semi-urban centres, extending banking services to unbanked and underbanked communities while maintaining a balanced presence across the country.

Our branch network supports retail, MSME, agriculture and corporate customers through relationship-based banking, local market understanding and proximity to customers across varied economic regions.

24%
Rural

22%
Semi-Urban

26%
Urban

28%
Metro

Payment collection, now effortless.

With Karnataka Bank's Payment Gateway.



Self-Service Banking Network

Our branch network is complemented by **1,474 ATMs and Cash Recycler Machines (CRMs)**, providing customers with round-the-clock access to essential banking services. These self-service channels facilitate cash withdrawals, deposits and other routine transactions, improving accessibility while reducing dependence on branch visits.

24x7 access to cash withdrawal and deposit services

Convenient banking beyond branch operating hours

Faster execution of routine banking transactions

Wider service availability across urban, rural and remote locations

Digital Infrastructure and Operational Resilience

Our technology platform supports digital banking through automated customer journeys across onboarding, lending and servicing. Digital onboarding uses e-KYC, Video KYC, Re-KYC, Form 121 submission, and real-time verification to enable faster, paperless account opening, further extended through SaaS-based fintech integrations.

Lending workflows leverage straight-through processing using bureau and alternate data to reduce manual intervention and improve turnaround times. Customer servicing is delivered through upgraded mobile and omnichannel corporate internet banking platforms. These capabilities are supported by an Active-Active DC-DR architecture, 24x7 NOC and SOC monitoring, along with Zero Trust security, MFA, periodic VAPT and regular Disaster Recovery drills.

Connected Banking Ecosystem

Our operating model integrates internal capabilities with external digital ecosystems to provide customers with seamless banking experiences. Partnerships with fintech platforms and co-lending ecosystems, together with integration into national digital infrastructure, support lending, payments and customer servicing through interoperable platforms.

The ecosystem includes

- Account Aggregator framework
- Unified Lending Interface (ULI)
- Open Network for Digital Commerce (ONDC)
- NPCI ecosystem
- Fintech and co-lending partnerships operating through revenue-sharing and pay-as-you-use models

Inclusive Service Delivery

Our service delivery model combines branches, Business Correspondent (BC) networks and digital banking channels to extend banking access across diverse geographies. Expansion into low-density and underserved regions is guided by business potential, CASA mobilisation and long-term customer relationships, while small-format branches and digital channels provide a cost-efficient approach to customer outreach.

Banking Connections Challenge



Treasury Operations and Market Intelligence



Treasury Management

Our treasury function manages liquidity through active fund management, real-time monitoring and disciplined Asset-Liability Management (ALM) practices. Cash flow forecasting, treasury analytics and market assessments support liquidity planning and funding decisions across changing macroeconomic conditions.

Key Treasury Capabilities

- Active fund management and liquidity planning
- Real-time cash flow tracking and forecasting
- Treasury analytics for macroeconomic assessment
- Strategic short-term borrowing and lending decisions
- Diversified funding through money market instruments
- Optimised call and notice money placements
- Asset-Liability Management (ALM) supported by stress testing and scenario analysis



Market Intelligence Framework

Treasury decisions are supported by integrated market intelligence and automated regulatory data feeds that provide timely insights for pricing, investment and risk management. Internal analytics platforms and scenario-based forecasting assess the potential impact of interest rate movements, liquidity conditions and macroeconomic developments on treasury operations.

Market Intelligence Sources

- Refinitiv, Tickerplant and CCIL market platforms
- Automated data feeds from RBI, SEBI and global central banks
- Internal treasury analytics platforms
- Scenario-based forecasting for interest rate and liquidity movements
- Macroeconomic and market risk assessment

Product Design and Development

Our product development process combines cross-functional collaboration with structured governance to bring customer-centric banking solutions to market. The Business Solutions Group (BSG) serves as the Project Management Office (PMO), coordinating product development across business functions, while the Product, Procedure, Process Approval Committee, (PPPAC) evaluates policy and regulatory compliance before product launch

Product development encompasses,

- Ideation and concept development
- Prototyping and functional review
- Pilot launches and market validation
- Phased rollout and performance assessment

Customer Insights and Market Intelligence

Customer insights form the foundation of product design and service enhancements. Customer journey mapping, behavioural analysis and market benchmarking help identify customer expectations, service gaps and emerging opportunities. These insights support the development of differentiated banking solutions and improvements across existing products and channels.



Agricultural Banking

Our agricultural banking Department provides financial solutions across crop cultivation, farm infrastructure and allied agricultural activities through a combination of specialised products, digital capabilities and an extensive distribution network. Financing extends to agricultural machinery, warehouses, cold storage facilities, Agro-processing units, Farmer Producer Organisations (FPOs) and Self-Help Groups (SHGs), supporting investments across the agricultural value chain. Lending under the Agriculture Infrastructure Fund (AIF) complements these efforts by facilitating the development of agricultural infrastructure in rural markets.

Partnership-led Rural Delivery

Partnerships with organisations such as the Tobacco Board, SKDRDP and Digivridhi extend banking services to rural and underserved communities. Digital onboarding platforms and streamlined lending processes improve access to agricultural finance while supporting efficient service delivery across specialised agricultural segments.

Agricultural Banking Capability

Specialised learning programmes delivered through the Staff Training College and Learning Management System (LMS) equip branch teams with the knowledge required to serve the agricultural sector effectively. Training covers seasonal lending cycles, subsidy-linked schemes, digital Kisan Credit Card (KCC) processes and agricultural financing programmes, supporting consistent service delivery and timely credit access across rural markets.



Operational Control Framework

Our operating framework combines specialised business structures with performance monitoring mechanisms to support consistent execution, customer service and portfolio oversight across business segments.

Organisational Governance

Business operations are organised through dedicated verticals and decentralised governance structures, enabling focused management and faster decision-making across markets.

Business Structure

- Separate Retail and Mid & Large Corporate Banking verticals
- Dedicated Liability Sales and Third-Party Products (TPP) functions
- Zonal structure for the Mid & Large Corporate business to facilitate decentralised decision-making
- Retail Sales Manager (RSM) model to support execution and accountability across geographies

Performance Measurement

Operational performance is evaluated through a structured framework covering business efficiency, customer outcomes and portfolio quality. For manually processed products, including KBL G PerL, KBL PEAK and MSME loan programmes, the framework assesses,

- Loan disbursement and processing turnaround time
- Repayment behaviour and delinquency trends
- Customer retention and satisfaction
- Portfolio yield and risk indicators
- Operational efficiency across lending processes

Partnership-led Business Expansion

Our partnership ecosystem complements the Bank's operating infrastructure by extending service delivery through fintechs, co-lending institutions and specialised digital platforms. These collaborations broaden access to banking services, support digital onboarding and facilitate efficient credit delivery across diverse customer segments.



Digital dairy financing

Partnership with Digivridhi uses verified milk-pouring data and digital workflows to provide financing to small and marginal dairy farmers, improving access to agricultural credit.



Co-lending partnerships

Collaborations with UGRO Capital, Clix Capital and Paisalo Digital expand the Bank's lending reach across MSME and retail segments through collaborative credit delivery models.



Digital customer acquisition

Partnership with Navi supports digital onboarding and streamlined lending processes through the Trezo platform, providing customers with a seamless digital banking experience.



Third-party product ecosystem

Partnerships with specialised digital platforms broaden the Bank's service ecosystem by providing customers with access to a wider range of banking and financial solutions through integrated delivery channels.

Accessible Banking and Merchant Services

Our banking infrastructure is designed to improve accessibility for customers and support merchants through dedicated service networks. Physical infrastructure, self-service channels and specialised support systems help deliver banking services efficiently across customer and merchant touchpoints.

Accessible Banking Infrastructure

Accessibility considerations are integrated into branch and self-service infrastructure to improve customer convenience. Branches incorporate universal access features, including ramps at entry points wherever feasible, while employee training equips frontline teams to assist elderly and differently abled customers. This approach supports inclusive banking by making services more accessible across physical touchpoints.

Accessibility Features

- Universal access principles across branches, ATMs and mobile units
- Ramps at branch entrances, wherever feasible
- Employee sensitisation on serving elderly and differently-abled customers, through doorstep banking services.

Merchant Support Infrastructure

A dedicated merchant support framework assists merchants with POS-related services, including settlement, reconciliation and transaction support. Merchant communication is supported through branch networks, while coordination with technology and vendor partners facilitates timely issue resolution and uninterrupted POS operations.

Merchant Support Framework

- Settlement and reconciliation support
- POS transaction and terminal assistance
- Merchant communication through branch network
- Coordination with vendor partners for issue resolution
- Address management and operational support



INTELLECTUAL CAPITAL

Technology, data and innovation are integral to delivering seamless customer experiences, informed decision-making and operational agility. Our Intellectual Capital comprises technology platforms, analytics capabilities, digital products, governance frameworks and ecosystem partnerships that support business growth, risk management and service delivery across the organisation.

During the year, investments across technology architecture, cybersecurity, analytics and customer-facing platforms enhanced digital capabilities and operational resilience. These capabilities support secure, scalable and efficient banking services while facilitating greater accessibility, responsiveness and convenience for customers across channels.

167.82 crore

UPI BHIM transactions

1,44,404+

QR codes registrations

Our technology roadmap focuses on creating a connected banking ecosystem through modern architecture, data-driven insights and collaborative partnerships. These priorities support product innovation, service delivery and the efficient management of business operations.

Our Technology Priorities



Technology Architecture

- Enterprise platforms
- API-led connectivity
- Cloud-native infrastructure
- Scalable technology ecosystems



Data and Intelligence

- Analytics
- AI and automation
- Business intelligence
- Decision support capabilities



Innovation and Ecosystem Development

- FinTech partnerships
- Digital products and services
- Open banking capabilities
- Customer-centric technology solutions

Technology Architecture and Infrastructure

The Bank operates a robust Core Banking System (CBS) that serves as the foundation for customer transactions and banking operations. Alternate delivery channels including ATMs, Internet Banking, Mobile Banking, UPI and PoS services remain integrated with the CBS environment, providing customers with a unified banking experience across channels.

Technology architecture is built around standardised APIs, microservices and scalable infrastructure that facilitate interoperability across systems while supporting evolving business requirements. Enterprise architecture principles facilitate integration across platforms and minimise fragmented technology deployments, promoting consistency and interoperability across the technology landscape.

The technology ecosystem also supports a broad range of electronic payment and transaction services, including RTGS, NEFT, IMPS, UPI and cheque processing systems, facilitating secure and efficient transaction processing across customer segments.

Banking Ecosystem

- Core Banking System (CBS)
- Internet Banking
- Mobile Banking
- UPI
- ATM and PoS integration

Enterprise Architecture

- Standardised APIs
- Microservices architecture
- Enterprise applications
- Integrated technology platforms



**Anytime
you need it.
Anywhere
you want it.**



Technology, Digital and Product Hub

The Technology, Digital and Product Hub in Bengaluru serves as a centre for product development, business solutioning, analytics and technology innovation. The facility brings together teams across technology, digital banking and analytics, facilitating coordinated product development and technology-led business initiatives.

40,000 sq. ft.

Technology, Digital and Product Hub

300+

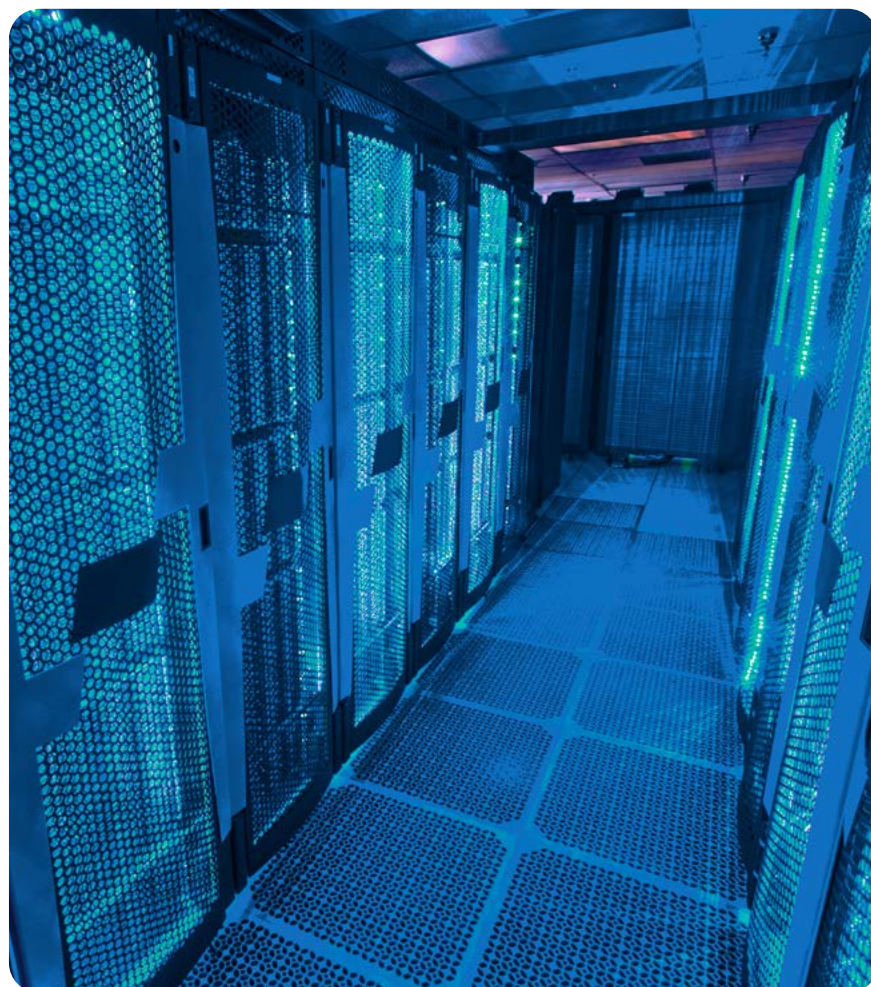
Skilled Employees

Enterprise Platforms

Our technology ecosystem is supported by key enterprise platforms, including the Cloud Data Platform, OFSAA Suite (Oracle), Business Account Platform and Developer Portal. The Cloud Data Platform underpins analytics and reporting capabilities across the organisation, while the OFSAA Suite supports critical functions such as fund transfer pricing, profitability analysis, liquidity management and risk management. Together, these platforms enhance operational effectiveness, data-driven decision-making and product development capabilities.

Resilience, Security and Business Continuity

System availability, information security and operational continuity remain important elements of the Bank's technology framework. Business-critical applications operate through an Active-Active Data Centre and Disaster Recovery architecture designed to maintain high availability. A three-way data replication mechanism supports business continuity and data integrity across critical systems, including CBS, ATM, Internet Banking, Mobile Banking and UPI platforms.



Operational Resilience Framework

Business Continuity

- Active-Active Data Centre and Disaster Recovery setup
- Three-way data replication
- High-availability infrastructure
- Business continuity planning

Cybersecurity

- Zero Trust Architecture
- Multi-Factor Authentication
- Security monitoring mechanisms
- Threat detection capabilities

Monitoring and Preparedness

- Network Operations Centre (NOC)
- Security Operations Centre (SOC)
- Vulnerability Assessment and Penetration Testing (VAPT)
- Disaster Recovery drills

24x7

NOC and SOC Monitoring

Active-Active

Data Centre and Disaster Recovery Architecture

Technology Governance

Technology initiatives are governed through a structured framework that aligns technology investments with business objectives, regulatory requirements and enterprise architecture principles. Oversight is provided through the IT Strategy Committee, while governance frameworks incorporate recognised standards and regulatory guidelines to maintain consistency, security and accountability across technology operations.

Governance Framework



Strategic Oversight

- IT Strategy Committee
- Enterprise architecture principles
- Technology investment governance
- Business alignment reviews
- Technology performance assessment
- Cost efficiency evaluation



Standards and Compliance

- COBIT framework
- ISO 27001 standards
- RBI guidelines
- Information security policies



Control Environment

- Role-based access controls
- Segregation of duties
- Centralised audit logs
- SIEM monitoring
- Data reconciliation across CBS and delivery channels
- Information Systems audits

Data, Analytics and Decision Intelligence

Data and analytics capabilities are embedded across customer acquisition, portfolio management, collections, deposit mobilisation and business planning activities. Enterprise analytics platforms combine internal and external data sources to support decision-making, performance monitoring and customer engagement across the organisation. AI, machine learning and automation initiatives are increasingly being incorporated into business processes, improving responsiveness, efficiency and decision quality across functions.

Analytics Applications

Customer Acquisition and Growth

- Retail loan propensity models
- Deposit propensity models
- Primary banking relationship analysis
- Micro-market intelligence

Portfolio and Risk Management

- Portfolio performance monitoring
- Collection prioritisation frameworks
- Behavioural scorecards
- Delinquency monitoring

Control Environment

- CASA forecasting
- Branch productivity analysis
- Third-party product sales dashboards
- Contact centre performance monitoring

Analytics-driven Decision Support

Analytics dashboards and business intelligence tools provide visibility across operational, customer and business performance metrics, facilitating informed decision-making across the organisation.

Dashboard Ecosystem



Collection Efficiency
Dashboard



Branch Productivity
Dashboard



Digital Leads
Dashboard



Contact Centre
Dashboard

11+

Business Dashboards

40+

Business and Predictive Models Live

5+

Digital Systems Live

Customer Experience Platforms

Technology platforms provide customers with convenient, secure and accessible banking services across multiple channels while supporting customer acquisition through digital channels. Mobile Banking, UPI and Internet Banking platforms play an increasingly important role in extending access to banking products and services.

During the year, the Mobile Banking platform was upgraded with a refreshed user interface and user experience (UI/UX), introducing additional features and simplified navigation. Retail Internet Banking also underwent UI/UX enhancements aimed at providing a simpler, clearer and more intuitive customer experience through streamlined workflows and reduced process steps.



Mobile Banking

- Refreshed UI/UX
- Additional customer features
- Simplified navigation
- Improved accessibility



Mobile Banking

- Redesigned user interface
- Simplified workflows
- Reduced process steps
- Improved transaction journeys

KBL ONE

KBL ONE provides an omni-channel banking experience for corporate customers through desktop and mobile platforms. Customers can initiate transactions through one channel and authorise them through another while maintaining seamless access across platforms.

95.99%

Transactions Conducted
Through Digital Channels



Product Innovation and Digital Journeys

Product development is facilitated through dedicated product teams, agile methodologies and cross-functional collaboration. Standardised APIs, reusable technology components and low-code development capabilities facilitate faster deployment and scalability of technology solutions.

Digital journeys span onboarding, lending and servicing processes with significantly lower manual intervention.

Digital Onboarding

- e-KYC
- Video KYC
- Real-time verification
- Digital account opening

Lending Journeys

- Automated workflows
- Straight-through processing
- Digital documentation
- Reduced turnaround times

Customer Servicing

- Omnichannel service delivery
- Self-service capabilities
- Digital transaction processing
- Re-KYC

Ecosystem Partnerships

Partnerships with FinTechs and technology service providers expand product capabilities, customer reach and service delivery options. SaaS-enabled onboarding models and partner integrations facilitate access to banking products and services through multiple channels. Technology-enabled platforms also support financial inclusion initiatives by extending access to banking services across customer segments and facilitating broader participation in the formal financial ecosystem.

Partnership Areas

- FinTech collaborations
- SaaS integrations
- Open banking initiatives
- Partner-enabled customer onboarding

Digital Rupee Initiatives

The Karnataka Bank Digital Rupee application expanded customer participation through awareness campaigns, branch-level activation initiatives and customer engagement programmes.

Dedicated 'CBDC Big Days' were organised during the year to increase customer awareness, registrations and transaction activity on the Karnataka Bank Digital Rupee platform. These initiatives combined customer engagement activities, branch participation and focused outreach efforts aimed at expanding adoption.

Promotional initiatives also included customer outreach through SMS and email campaigns, branch staff awareness programmes and customer education initiatives. Planned enhancements include UPI-based loading functionality, PIN-less transactions and programmable CBDC capabilities.

Technology Capability Development

Technology adoption is supported by specialised learning initiatives across technology, analytics and business functions. Professional certifications, technical learning programmes and targeted capability-building interventions help employees enhance their expertise in analytics, data management, artificial intelligence, automation and digital banking. These initiatives contribute to the development of functional and technical capabilities required to support technology-enabled operations and evolving business requirements.



76.3K
➤ Followers



1.2M
➤ Followers



17K
➤ Followers



62K
➤ Followers



106k
➤ Subscribers

32 Mn
➤ Views



HUMAN CAPITAL

People are the driving force behind our ability to deliver consistent service, adapt to changing business needs and create long-term value. Our Human Capital approach focuses on building a skilled, engaged and future-ready workforce through investments in learning, leadership development, employee well-being and technology-enabled people practices. By nurturing talent and enhancing workforce capabilities, we continue to support organisational growth, agility and operational excellence.

9,047
Total employees

32.61 %
Women representation
in workforce

1,17,841
Total Training Hours

Our People Priorities

As we prepare for the future, our people strategy is focused on building a workforce that is skilled, adaptable and aligned with evolving business needs. Guided by our values and long-term vision, we continue to invest across three key priorities that support employee growth, organisational effectiveness and workforce well-being.



Building Future-ready Capabilities

We equip employees with the skills required in an increasingly digital and customer-centric environment through targeted learning programmes, capability-building initiatives and role-based development pathways.



Enabling Career Growth

We promote internal mobility and career progression by providing employees with opportunities to take on new roles and responsibilities based on performance, capabilities and potential.



Advancing Well-being and Engagement

We support employee well-being through initiatives focused on physical, emotional and financial wellness, complemented by engagement and recognition programmes that enhance workplace experience.

To support these priorities, we have implemented quarterly workforce planning reviews, cross-functional skills assessments and structured talent reporting dashboards. These initiatives are guided by a cross-functional workforce council comprising senior leaders from HR, business and compliance.

Talent Acquisition & Onboarding

We adopt a strategic approach to talent acquisition to ensure our workforce remains aligned with evolving business needs and customer expectations. Our talent acquisition approach is aligned with evolving business priorities, focusing on need-based hiring across sales, risk, operations and digital functions. This enables us to build a workforce that supports business growth, operational effectiveness and evolving customer needs.

To enhance efficiency and improve candidate experience, we leverage technology-enabled recruitment processes that support seamless talent sourcing, assessment and onboarding. These digital interventions enable greater transparency, faster decision-making and a smooth transition from candidate selection to employee integration.

Onboarding Journey



Talent Acquisition



Candidate Assessment



Digital Onboarding



Induction Programme



Role Integration

642

New Employees Recruited



Learning & Development

In a rapidly evolving banking environment, continuous learning and capability enhancement remain critical to building a future-ready workforce. We invest in structured development initiatives that equip employees with the knowledge, skills and competencies required to deliver superior customer service, navigate emerging challenges and contribute effectively to the Bank's growth journey.

Learning programmes are aligned with priorities such as digital adoption, customer engagement, credit quality and risk management. Role-based learning pathways and capability-building initiatives help employees develop skills relevant to changing business and regulatory requirements.

Institutional Learning Excellence

Our Staff Training College serves as the cornerstone of our learning and development ecosystem. Through a structured blend of functional, behavioural and leadership development programmes, the institution equips employees with the capabilities required to excel in their current roles while preparing them for future responsibilities. The training framework is designed to support professional growth, strengthen organisational capability and support the Bank's evolving business priorities.

The continued participation of employees across learning initiatives reflects a strong culture of continuous development and lifelong learning. By investing in capability enhancement across all levels, we are building a knowledgeable, agile and future-ready workforce equipped to navigate an increasingly dynamic banking environment.

5,374

Employees Trained During FY26

131%

Achievement Against Training Target

ISO 9001:2015

Certified Staff Training College

Our Learning Ecosystem



Classroom Learning

- Staff Training College
- Functional Programmes
- Leadership Development
- Workshops & Seminars



Digital Learning

- ELM Platform
- Self-paced Modules
- Compliance Learning
- Cyber Security Learning



External Learning

- Premier Banking Institutes
- Certification Programmes
- Specialist Workshops
- Industry Forums

Expanding Digital Learning

We enhanced our digital learning infrastructure through the ELM platform, enabling employees to access knowledge resources at their convenience. The platform hosts a wide range of learning modules covering banking operations, products and processes, para-banking services, information technology, information and cyber security, risk management and regulatory compliance. By facilitating self-paced and continuous learning, the platform supports skill enhancement, knowledge retention and improved operational effectiveness across the organisation.

Professional Excellence and Career-Linked Capability Building

To strengthen functional expertise and build future-ready capabilities, we promotes specialised learning and professional certification programmes across key domains such as Treasury Operations, Risk Management, Credit Management, Accounting, Human Resource Management and Information Technology. Through these initiatives, employees are encouraged to enhance their domain expertise, build technical competencies and stay prepared for evolving business and regulatory requirements.



Partner Institutions

Centre for Advanced Financial Research and Learning (CAFRAL)

College of Agricultural Banking (CAB)

Bankers Institute of Rural Development (BIRD)

National Institute of Bank Management (NIBM)

Institute for Development and Research in Banking Technology (IDRBT)

Southern India Banks' Staff Training College (SIBSTC)

Indian Institute of Banking and Finance (IIBF)

Foreign Exchange Dealers' Association of India (FEDAI)

170

E-Learning Modules Available

14

New Modules Added During FY26

Diversity, Equity and Inclusion (DEI)

We are committed to fostering a workplace where every employee is treated with fairness, dignity and respect. We believe that a diverse and inclusive workforce enhances collaboration, strengthens decision-making and enables us to better serve the diverse communities and customers we engage with. Inclusive practices are supported through equitable growth opportunities, transparent people processes and a collaborative work environment that values diverse perspectives and experiences.

We continue to build an inclusive work environment that provides equal opportunities for growth and development while encouraging employees to contribute their unique perspectives and experiences. Through merit-based talent practices and a culture of mutual respect, we strive to create a workplace where individuals can thrive and realise their full potential.

117,841 Hours

DEI Training Hours

Gender diversity remains an important focus area in our people strategy. We continue to increase female representation across the organisation while promoting an environment that supports professional growth, participation and equal opportunity.

2,950

Women Employees

32.61%

Women Workforce Representation

Safe and Respectful Workplace

We are committed to maintaining a workplace that is safe, inclusive and free from harassment. The Bank has established an institutional mechanism for the prevention, prohibition and redressal of workplace harassment in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Through clearly defined policies, awareness initiatives and a structured grievance redressal framework, we seek to support a culture of trust, accountability and respect across the organisation.

5

Complaints Resolved During FY26

Nil

Pending Cases as on March 31, 2026



Employee Engagement and Well-being

We enhance employee engagement and well-being through initiatives aimed at supporting physical health, emotional wellness, work-life integration and a positive workplace experience.

Focus Areas



Preventive Healthcare



Mental and Emotional Well-being



Work-Life Integration



Employee Recognition



Inclusive Communication



Family Support and Care



Health and Insurance Coverage

We provided annual health check-ups for employees and eligible family members, enabling early detection and proactive health management. Mental well-being initiatives remained an important part of our people practices, supported through counselling services, awareness sessions, expert-led webinars and dedicated outreach programmes. A network of wellness champions across locations continued to facilitate peer support and encourage open conversations around mental health.

Our family-friendly policies supported employees through different life stages. Extended family care leave and parental leave provisions helped employees balance professional and personal responsibilities. Employees availing parental leave successfully resumed work following the completion of their leave period, reflecting a positive reintegration experience.

Comprehensive medical insurance coverage for employees and their dependents continued to provide financial support during medical emergencies. Our engagement and well-being initiatives contribute to workforce stability, employee experience and service quality, while helping maintain productivity across the organisation.

163 Women

Availed Maternity Leave

296 Men

Availed Paternity Leave



Key Engagement Initiatives

Leadership Connect

Regular town halls encouraged open dialogue.

Employee Communication

Newsletters shared updates, success stories and well-being resources.

Employee Ownership and Career Growth

ESOPs, internal mobility and career pathways supported professional growth.

Recognition and Appreciation

Employee achievements and service milestones were celebrated.

Managerial Effectiveness

Management Quality Index insights supported leadership development.

96.21%

Employee Retention Rate

2.29%

Attrition Rate (Resignations only)

13 Years 09 Months

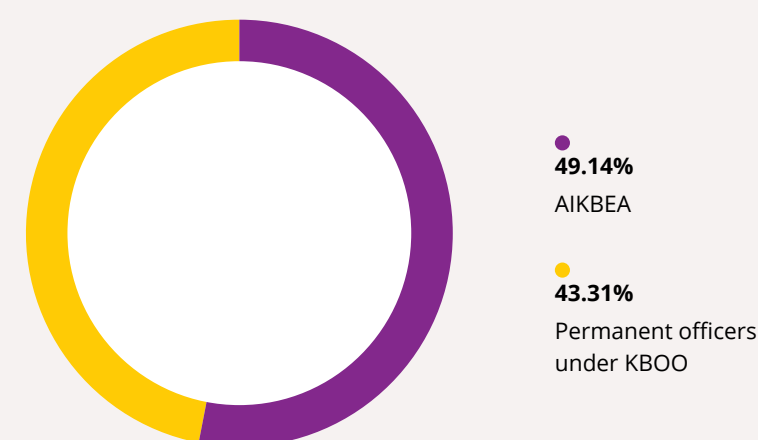
Average Tenure of Employees

3 to 6 Months

Time to fill open position

Employee Representation

We maintain structured engagement with recognised employee associations, providing formal channels for employee representation and constructive dialogue on workplace matters. Employee interests were represented through two recognised employee associations, The **All-India Karnataka Bank Employees Association (AIKBEA)**, which represents Award Staff, and the **Karnataka Bank Officers Organisation (KBOO)**, which represents Officers in Scale I, II and III.



Almost all employees covered under employee associations.

Technology-enabled HR Governance

We leverage the Oracle PeopleSoft Human Resource Management System (HRMS) to streamline people processes and enhance workforce management across the employee lifecycle.

HRMS Focus Areas



Recruitment and Talent Acquisition



Employee Onboarding



Performance Management



Learning and Development



Succession Planning



Employee Records Management

Digital workflows and automated processes improved operational efficiency, enhanced compliance monitoring and reduced manual interventions across HR operations. Employee feedback mechanisms continued to provide valuable insights into workforce experiences, helping shape initiatives related to employee engagement, capability development and organisational effectiveness.

Workforce analytics and reporting dashboards provide visibility into talent trends, workforce composition and organisational capability, supporting informed decision-making across people management processes.



NATURAL CAPITAL

As environmental considerations influence business and economic landscapes, we remain focused on integrating sustainability into our operations and decision-making processes. Our Natural Capital approach encompasses energy management, water conservation, waste management, responsible procurement and sustainable finance, enabling us to manage environmental impacts while supporting long-term business resilience. Through targeted initiatives across our operational footprint and lending activities, we continue to promote responsible resource use and incorporate environmental considerations into key areas of our business.

43.28 TJ

Total electricity consumption

10,379.89 tCO₂e

Total Scope 1 & Scope 2 emissions

69.2 MT

e-Waste disposed

Building Environmental Responsibility

Environmental responsibility continues to be integrated into our day-to-day operations through employee awareness, stakeholder participation and resource conservation initiatives. We encourage responsible environmental practices across our network by promoting awareness on climate-related topics, waste management, energy conservation and sustainable resource use.

Awareness programmes conducted across functions helped employees understand environmental risks and opportunities relevant to the banking sector. These initiatives were complemented by campaigns encouraging responsible consumption practices and greater participation in sustainability-focused activities.

Beyond our internal initiatives, we engage communities and local stakeholders through outreach programmes focused on environmental stewardship. Activities relating to water conservation, waste reduction and afforestation contributed to wider awareness of sustainable practices and individual responsibility towards environmental protection.

Focus Areas



Climate Awareness



Energy Conservation



Waste Segregation and Reduction



Water Stewardship



Community Outreach



Environmental Education

Energy Management and Renewable Energy

Energy management remains an important component of our operational sustainability efforts. Our approach focuses on improving energy efficiency, increasing the use of renewable energy and optimising infrastructure to reduce energy consumption and lower Scope 1 and Scope 2 emissions across our operations.

Energy Management Framework

Infrastructure Modernisation

- Installation of energy-efficient LED lighting
- Deployment of energy-efficient HVAC systems
- Adoption across new and refurbished premises

Technology Optimisation

- Adoption of hyper-converged infrastructure (HCI)
- Integrated computing, storage and networking architecture
- Reduced energy draw from IT infrastructure
- Enhanced operational and data centre efficiency

Renewable Energy Adoption

- Solar power installations at office locations
- Increased share of renewable energy in the power mix
- Reduced dependence on conventional energy sources



Water Conservation and Resource Management

Water conservation remains an important aspect of our environmental management approach. We focus on responsible water use across our operations through conservation measures, rainwater harvesting infrastructure and initiatives that support groundwater recharge and long-term water availability.

Water Management Priorities

- Water Conservation
- Rainwater Harvesting
- Groundwater Recharge
- Water-efficient Infrastructure
- Community Water Initiatives
- Green Cover and Landscaping

Our facilities incorporate water-efficient practices aimed at reducing wastage and optimising water consumption. Rainwater harvesting systems across branch and office locations contribute to groundwater replenishment, while filtration and storage mechanisms support effective utilisation of harvested water.

Beyond operational initiatives, we also support community-led water conservation efforts in water-stressed regions. These initiatives focus on improving water accessibility, enhancing groundwater recharge and promoting responsible water management practices. Green cover and landscaping across select premises also contribute to rainwater absorption and environmental preservation.



Managing Waste Responsibly

Responsible waste management remains an important component of our environmental management approach. We focus on minimising waste generation through digitalisation, responsible consumption practices and environmentally sound disposal mechanisms. Our initiatives are aimed at reducing the environmental impact associated with paper usage, electronic waste and day-to-day operations across our network.



Waste Reduction
at Source



Digital
Processes



Waste
Segregation



Recycling and
Disposal



Lower Environmental
Impact

The adoption of digital processes has contributed to lower paper consumption across key operational activities. At the same time, established waste management practices support the segregation, collection and disposal of waste in accordance with applicable requirements and internal guidelines.

Centralised E-waste Management

- Disposal through authorised recyclers
- Lifecycle tracking of IT assets
- Compliance with applicable disposal requirements

Digital Documentation and Paper Reduction

- Increased adoption of paperless processes
- Electronic records and approvals
- Reduced dependence on physical documentation

Responsible Procurement

Our procurement approach incorporates environmental and operational considerations across purchasing decisions, with emphasis on product durability, energy efficiency and responsible sourcing practices. Through vendor engagement and procurement governance mechanisms, we seek to promote sustainable business practices across our value chain while supporting operational requirements.

Procurement Priorities



Sustainable Purchasing Practices

- Preference for energy-efficient equipment and systems
- Consideration of product durability and lifecycle performance
- Focus on responsible procurement of operational assets



Supplier Assessment and Engagement

- Sustainability-related considerations incorporated into vendor evaluation processes
- Engagement with suppliers on responsible business practices
- Encouragement of transparency across the supply chain



Local Sourcing

- Preference for regional sourcing where feasible
- Reduced logistics and transportation requirements
- Support for local businesses and service providers



Climate Risk and Environmental Risk Management

Environmental and climate-related considerations form an important part of our risk management approach. We evaluate the potential impact of environmental factors on our operations and lending activities, enabling informed decision-making and effective risk oversight across the organisation.

A structured assessment framework supports the identification and

evaluation of climate-related risks across sectors and customer segments. This enables focused monitoring of industries that may be more exposed to environmental and transition-related risks.

Environmental considerations are integrated into relevant credit evaluation processes, particularly for long-tenure and higher-risk exposures. This approach facilitates the

assessment of climate-related factors during credit appraisal and supports prudent lending decisions.

Awareness and capability-building initiatives are also conducted for employees across risk, credit and business functions, enhancing understanding of climate-related developments, sectoral trends and emerging environmental considerations.



Sustainable Finance and Responsible Lending

As a financial intermediary, we recognise the importance of incorporating environmental considerations into financing decisions. Our approach focuses on supporting economic activities that contribute to sustainable development while integrating environmental and social risk considerations into relevant lending processes.

We evaluate opportunities across sectors that contribute to resource conservation, renewable energy adoption, sustainable infrastructure and environmentally responsible business practices. Environmental considerations are incorporated into applicable credit assessment processes, enabling informed lending decisions and prudent risk management.

Focus Areas



Renewable Energy Projects

- Financing support for renewable energy initiatives
- Solar and clean energy-related projects
- Energy transition opportunities across sectors



Agriculture and Rural Development

- Credit support for irrigation and water management infrastructure
- Financing solutions for agricultural development activities
- Support for sustainable farming practices



Sustainable Infrastructure

- Financing for infrastructure with environmental considerations
- Support for resource-efficient technologies and systems
- Promotion of environmentally responsible development



ESG-informed Credit Assessment

- Environmental and social considerations in relevant credit evaluations
- Sector-specific risk assessment where applicable
- Enhanced due diligence for identified exposures



Ecosystem Partnerships

- Collaboration with financial and technology partners
- Expanding access to formal credit channels
- Supporting financing solutions for underserved segments



SOCIAL AND RELATIONSHIP CAPITAL

Social and relationship capital reflects the trust, collaboration and engagement that underpin our banking franchise. Our relationships with customers, partners, regulators, investors and communities are built on transparency, accessibility and responsible banking practices. Through meaningful stakeholder engagement, structured governance frameworks and community-focused initiatives, we seek to create shared value while supporting sustainable and inclusive growth.

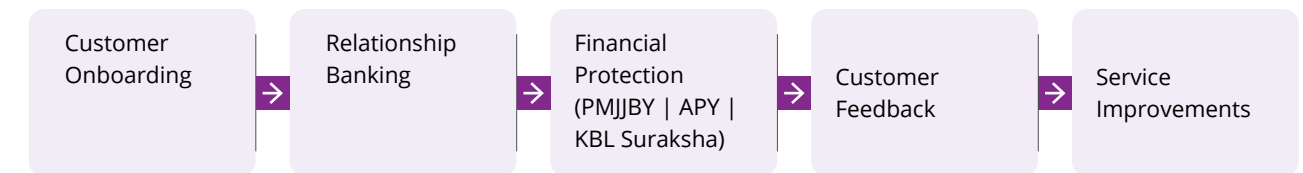
₹ 31.02 crore
CSR expenditure

285
CSR Projects

Building Lasting Customer Relationships

Customer relationships are built by understanding evolving financial requirements and delivering relevant banking solutions across every stage of the customer's journey. Our relationship approach combines personalised engagement, financial protection products and responsive service to create deeper and more meaningful customer relationships across Retail, MSME and Agriculture.

Customer Relationship Journey



Relationship-led Banking

Our relationship banking approach focuses on understanding customers' evolving financial requirements and supporting them throughout their financial journey. Through proactive engagement, relationship managers identify changing needs and recommend relevant banking solutions across Retail, MSME and Agriculture. Customers who begin their relationship with a single product are supported with additional solutions as their financial needs evolve, helping build deeper and longer-term banking relationships.



Relationship Ecosystem

Financial Protection

- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- KBL Suraksha
- Health Insurance
- Life Insurance
- Crop Insurance
- Personal Accident Insurance Scheme (PAIS) for Kisan Credit Card-Overdraft (KCC-OD) farmers

Relationship Banking

- Retail banking solutions
- Micro, Small and Medium Enterprises (MSME) banking
- Agriculture and allied sector financing
- Cross-product banking solutions aligned to customer needs

Customer Retention

- Proactive customer engagement
- Continuous assessment of evolving financial requirements
- Relationship-based product recommendations
- Long-term customer relationship development

Customer Service and Grievance Resolution

A structured grievance redressal framework supports fair, transparent and timely resolution of customer concerns while providing valuable inputs for service improvements. Customer feedback is regularly reviewed to identify opportunities for improving product features, service delivery and operational processes.

Defined timelines guide complaint resolution across all service levels,

Complaint Level	Resolution Timeline
Branch	7 Days
Regional Office	15 Days
Head Office	30 Days

Partnership Ecosystem

Strategic partnerships expand customer access, complement banking capabilities and support specialised financial solutions across Retail, MSME and Agriculture. Every partnership is evaluated on its ability to create long-term business value, improve operational efficiency and deliver consistent customer experiences while maintaining regulatory compliance.

Partner Evaluation Framework

A structured evaluation framework guides partner selection and assesses both strategic and commercial value before onboarding. Detailed business plans are prepared to evaluate unit economics, operational fit and long-term business potential.

Evaluation Parameters

Business Value

- Customer segment alignment
- Incremental business opportunities
- Yield and Return on Assets (RoA)
- Cross-selling potential

Customer Connect

Customer Service Committees operate at every branch with representation from customers to facilitate regular dialogue and prompt resolution of concerns. Branch-level meetings are conducted every month, while the 15th of every month is observed as Grievance Redressal Day, enabling customers to meet designated branch officials without prior appointments during banking hours.

Insights gathered through customer interactions and grievance resolution support improvements in products, service standards and customer experience across the Bank.



Partnership Governance

A structured governance framework supports consistent service delivery across partner-led operating models. Partner onboarding is supported by detailed due diligence, defined operational responsibilities and technology-enabled controls that facilitate efficient monitoring and regulatory oversight.

Evaluation Parameters

Risk & Compliance

- Fintech onboarding guidelines
- Procurement policy compliance
- RBI and Digital Lending guidelines
- Periodic compliance reviews

Technology Controls

- API-based integrations
- Real-time monitoring
- Automated reporting
- Standard Operating Procedures (SOPs)

Performance Oversight

- Service Level Agreement (SLA) reviews
- Audit mechanisms
- Partner performance monitoring
- Customer experience standards

Partnership Network

Our partnership ecosystem spans multiple business segments, combining domain expertise with digital capabilities to expand banking services and improve customer access.

Fintech Partnerships

Digital onboarding, specialised lending solutions and customer acquisition

Co-lending

Collaborative lending across Retail, MSME and Agriculture

Distribution Network

Expanded customer reach through strategic distribution partners

Government and Regulatory Engagement

Our engagement with regulatory and supervisory authorities is guided by compliance, transparency and prudent governance. Regulatory developments are integrated into policies, processes and operational practices through structured review mechanisms, supporting regulatory readiness and responsible banking operations.

Regulatory Engagement

Active participation in regulatory initiatives provides opportunities to align with emerging regulatory developments and industry practices. The Bank remains engaged with forward-looking programmes and initiatives that support innovation, digital banking and responsible financial services.

Regulatory Participation

- Central Bank Digital Currency (CBDC) initiatives
- Digital Kisan Credit Card (KCC) initiatives
- Regulatory innovation and sandbox programmes
- Ongoing engagement with regulatory and supervisory authorities

Risk and Compliance Oversight

Governance mechanisms are integrated across product

development and business operations to assess regulatory requirements and operational risks before implementation. Structured review processes support compliance with applicable regulations while promoting accountability across business functions.

Governance Framework

Product Governance

- Risk Control Self-Assessment (RCSA) for new products and processes
- Pre-launch compliance and operational review

Risk Management

- Incident Reporting Framework
- Reporting of IT and non-IT incidents
- Accountability across business functions

Compliance Oversight

- Periodic compliance audits
- Early warning mechanisms
- Inter-departmental review forums

Regulatory Preparedness

A structured review framework supports ongoing monitoring of regulatory developments and emerging risks. Periodic assessments, audit mechanisms and coordinated oversight across business functions facilitate timely implementation of regulatory requirements while maintaining consistent governance standards.



Investors and Shareholders

Transparent communication, prudent capital management and timely disclosures form the foundation of our engagement with investors and shareholders. Through structured communication channels and consistent regulatory disclosures, we provide stakeholders with timely information on financial performance, business strategy and governance, supporting informed investment decisions and long-term confidence.

Investor Communication

The Bank maintains regular engagement with the investment community through multiple communication channels that promote transparency and facilitate timely dissemination of information.

Communication Channels

Regulatory Disclosures

- Financial results and statutory filings
- SEBI (LODR) and RBI disclosures
- Annual Report and corporate announcements

Investor Engagement

- Investor updates
- Analyst interactions
- Earnings discussions

Shareholder Communication

- Annual General Meeting (AGM)
- Shareholder communication channels
- Timely investor information

Shareholder Engagement

Shareholder perspectives are incorporated into strategic discussions through regular engagement with the Board and senior management. Feedback received during investor interactions supports discussions on business strategy, capital allocation and long-term value creation while promoting transparent communication with the investment community.

Engagement Priorities

- Transparent and timely disclosures
- Regular investor interactions
- Board and management engagement
- Long-term value creation
- Responsible capital allocation

Key CSR initiatives during FY 2025-26



Financial assistance towards construction of homes for socially and economically backward families at Chittibettu Koraga Colony, Kotathattu, Kota, Karnataka.

Shri Vadiraja K, AGM, RO-Udupi and Shri Kiran Kumar Kodgi, MLA, Kundapura handed over the demand draft to beneficiary on 08.07.2025.

Creating Sustainable Community Impact

Our Corporate Social Responsibility (CSR) programmes are guided by a structured approach that addresses priority social needs while creating measurable community outcomes, with particular focus on rural and underserved regions.

CSR Governance Framework

Policy & Oversight

- CSR Policy aligned with Schedule VII of the Companies Act, 2013
- Oversight by the Board-level CSR Committee

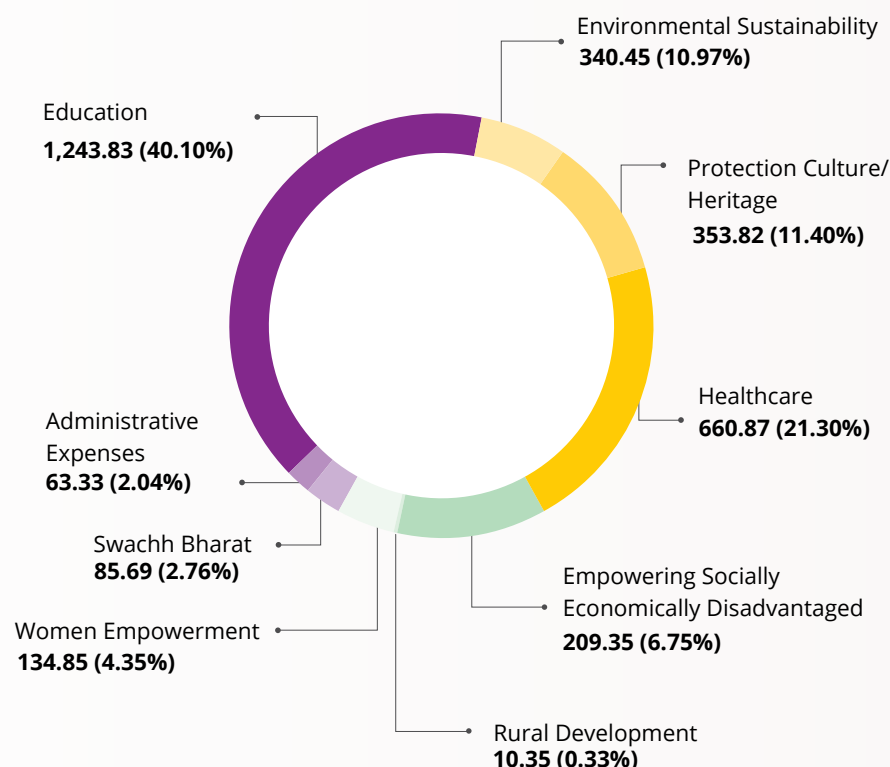
Implementation

- Project execution through internal teams and implementation partners
- Defined timelines and quality benchmarks

Monitoring & Evaluation

- Periodic project reviews
- Monitoring of implementation progress
- Impact assessment and outcome evaluation

Amount Sanctioned (in ₹ lakhs) (% of Amount Sanctioned)



Financial assistance to Madras Dyslexia Association, Chennai, Tamil Nadu for implementing project for the welfare of dyslexic children

Shri Sreedhar S, DGM&RH, RO-Chennai is seen handing over the Demand Draft to Shri D Chandrasekar, President of Madras Dyslexia Association on 07.05.2025. Present on the occasion were Shri Ashwin T R, AGM & Cluster Head, RO-Chennai, Shri Dinesh Kanna S, Branch Head, Chennai-West Mambalam.



Financial assistance to Shankara Vidya Kendra, New Delhi towards construction of rooms.

Shri P Pradeep Kumar, Chairman is seen handing over the Demand Draft to Shri S Lakshminarayanan, IAS (Retd), President of Shankara Vidya Kendra, New Delhi on 11.06.2025. Present on the occasion were Shri Basavaraj Desalli, DGM&RH, Ms. Laveena Sharma, Chief Manager &DRH, RO-Delhi, Shri Vadiraja Acharya, Sr. Branch Manager, Delhi-R K Puram Branch, Shri Avnish Kumar Singh, AGM, Corporate Finance Branch, New Delhi.



Financial assistance to Bhavan's Vidya Mandir, Kolaikkad, Palakkad Dist., Kerala, towards setting up STEM and Robotics Lab at the school.

Shri Sathyajith J K, Chief Manager & Cluster Head -Ernakulam is seen inaugurating the new Lab on 17.11.2025. Present on the occasion were Smt. Supriya, Principal, Shri Venugopal, Manager- Administration & Projects, Shri Padmanabhan, Senior Management Committee member & Treasurer, other faculty members of Bharatiya Vidya Bhavan Puthucode Kendra and Shri Anil, Branch Head, Palakkad.

Financial assistance to Govanithashraya Trust®, Ullal, Pajeer, D.K Dist., Karnataka towards procuring 6 wheeler vehicle for Goshala

Shri Raghavendra S Bhat, MD&CEO, is seen handing over the key to Prof. M. B. Puranik, Co-founder of the Sharada Group of Institutions, Mangaluru on 19.11.2025 at the Bank's Head Office premises, Mangaluru. Present on the occasion were Shri Raja B S, COO, Shri Chandrashekar CBO, Shri Vijaya Kumar P H, Shri Niranjana Kumar R, Shri Venkateswarlu Mallineni, Shri Sreedhar S, General Managers, Smt. Pallavi T S, Chief Manager &PRO and other officials of Govanithashraya Trust.



Financial assistance to Seva Bharathi®, Mangaluru, D.K Dist., Karnataka, towards procuring school bus to Chethana Child Development Centre, Mangaluru managed by the Trust.

Shri P Pradeep Kumar, Chairman is seen handing over the school bus key to Trustees of the Seva Bharathi, Mangaluru on 08.11.2025 at Bank's Head Office premises. Present on the occasion were Shri Raghavendra S Bhat, MD&CEO, Shri B. R. Ashok, Dr. D. S. Ravindran, Shri Balakrishna Alse S, Shri Jeevandas Narayan, Shri Kalmanje Gururaj Acharya, Shri Harish H V, Directors of the Bank, General Managers, Executives & staff members.



Financial assistance to Srinivas Institute of Medical Sciences & Research Centre, Srinivas Hospital, Mukka, Mangaluru, Karnataka towards procurement of Healthcare Equipment.

Shri Raghavendra S Bhat, MD & CEO is seen inaugurating the medical equipment on 28.03.2026. Present on the occasion were Shri Vishwanath S R, AGM & RH, RO-Mangaluru, Ms. Pallavi T S, Chief Manager & PRO and Dr. Srinivas Rao, President, Srinivasa Group of College, Smt. Mitra S Rao, Secretary, Srinivasa Group of Colleges.

Financial assistance to Karuna Medical Society, Mumbai towards procuring medical equipment.

Shri Raghavendra S Bhat, MD & CEO is seen handing over the Demand Draft to officials of the Karuna Hospital, Mumbai on 19.03.2026. Present on the occasion were Shri Rajagopala B, DGM & RH, Mumbai Region, Shri Anil Koushik, AGM, RLPSC Mumbai, Shri Elroy Monis, Chief Manager, - Mumbai - Borivli (West) Branch.



Financial Assistance to M/s Loyola School, Sindagi towards procuring Smart Boards

Shri Nagarjuna Reddy K, AGM&RH, Kalaburagi Region, is seen inaugurating the smart board on 17.02.2026. Present on the occasion were Shri Pavana Kumar K P, Chief Manager & Cluster Head -Vijayapura, Shri Manoj Arkasali, Branch Head, Sindagi Branch & staff members of the school.

Financial assistance to Yakshadhrupa Patla Foundation Trust (R), D.K Dist., Karnataka towards construction of homes for economically disadvantaged Yakshagana artists.

Shri Vinaya Bhat P J, General Manager is seen handing over the Demand Draft along with Ms. Pallavi T S, Chief Manager & PRO to Shri Sathish Shetty Patla, renowned Yakshagana artist & Founder Trustee of Yakshadhrupa Patla Foundation Trust (R) on 08.03.2026.



Financial assistance to SVS High School, Bantwal, D.K, Karnataka towards procuring School Bus.

Shri Raghavendra S Bhat, MD&CEO is seen handing over the School Bus key to trustees of the SVS Temple Education Trust®, Bantwal on 15.10.2025 at the bank's head office premises in Mangaluru. Present on the occasion were Shri Ravichandran S, Shri Niranjan Kumar R, Shri Chandrashekar G, General Managers, Shri Vishwanatha S R, AGM & Regional Head, RO-Mangaluru, Ms. Pallavi T S, Chief Manager & PRO, Shri Lakshminarayana P S, Chief Manager & Cluster Head-Mangaluru, Shri Arun Kumar P Rai, Branch Head, Bantwal-Muda & staff members of MMCE&PR Cell, Mangaluru.



Financial assistance to Koota Mahajagathu, Saligrama, Udupi Dist., Karnataka towards installation of Solar Unit.

Shri Chandrashekar, CBO inaugurated the Solar Unit on 14.09.2025. Also present on the occasion were Shri Herle Vasant Ramesh, DGM, Shri Vadiraja K, AGM & RH, RO - Udupi, Shri Vishnumurthy Upadhya, Chief Manager & Cluster Head, Kundapura and the dignitaries of Koota Mahajagathu, Saligrama.



Financial assistance to National Education Society ®, Shivamogga, Karnataka towards procuring school bus

Shri Sanjeevkumar, AGM & Regional Head, Shivamogga seen handing over the school bus to Shri G S Narayana Rao, President of National Education Society ®, Shivamogga on 24.03.2026. Present on the occasion were Shri Nagabhushan Bhat, Chief Manager & DRH, RO - Shivamogga, Shri Venkataramana Bhatta, Branch Head, Shivamogga - Savalanga Road Branch and members of Executive Committee, National Education Society ®, Shivamogga.



Financial assistance towards Sanjeevini Ayurveda Medical College and Hospital, Hubballi, Karnataka, towards procuring College Bus

Shri. Iranna Nagaral, AGM & RH, RO-Hubballi is seen handing over the keys of college bus to Shri K S Sharma, Chairman, Sanjeevini Ayurveda Medical College and Hospital, Hubballi on 22.06.2025. Shri Arunkumar, Chief Manager & DRH, Shri Vikas Khyadi, Manager, RO-Hubballi, Shri Sanjiva, Chief Manager & Cluster Head, Hubballi Cluster, Smt Shaila N, Senior Branch Manager, Hubballi Gokul Road Branch, Shri Nagendra P, Senior Branch Manager, Hubballi NCM Branch, Ms Sahana Naik, MSME Sales Officer, Dr. Bannigol, Director, Dr. Hiremath, Principal, Shri Somashekhar Huddar, Secretary, Shri Pavan Desai, Officer Superintendent and other members of college were present on the occasion.



Financial assistance to M/s BGS Education Centre, Kavooru, Mangaluru, Karnataka, a unit of Sri Adichunchanagiri Shikshana Trust (R) towards procuring school bus.

Shri Nagaraja Upadhyaya B, General Manager is seen handing over the keys of the school bus to Sri Sri Dr Nirmalanandanatha Mahaswamiji, President of Sri Adichunchanagiri Shikshana Trust (R) on 15.12.2025. Present on the occasion were Poojya Swami Jithakamanadaji, President of Sri Ramakrishna Math, Mangaluru, Poojya Sri Dr Dharmapalanath Swamiji, Secretary, BGS Institutions, Mangaluru, Shri Lakhan Lal Meena, Regional Officer, CBSE RO Bengaluru, Shri Vishwanath S R AGM & Regional Head, RO-Mangaluru, Ms. Pallavi T S, Chief Manager & PRO, Shri Mithilesh Kumar K, Branch Head, Mangaluru-Kavoor Branch and others.



Financial assistance to Govt. Model Higher Primary School Siddapura, Udupi, Karnataka towards procuring equipment's to set up modern kitchen block for mid-day meal programme.

Shri Subrahmanya Bharve, Chief Manager & DRH, RO- Udupi inaugurated the modern kitchen block on 27.06.2025, in the presence of school development committee members.





Regd. & Head Office
Post Box. No.: 599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222
E-Mail : comsec@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

NOTICE TO THE MEMBERS

Notice is hereby given that the 102nd (One Hundred and Second) Annual General Meeting of the members of **The Karnataka Bank Limited ("the Bank")** will be held through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM") as given hereunder:

Date: September 22, 2026

Day: Tuesday

Time: 11:00 AM IST

to transact the following business:

ORDINARY BUSINESS:

1. To receive, consider and adopt:

- i. the Audited Standalone Financial Statements for the Financial Year ended March 31, 2026, together with the reports of the Auditors and the Directors thereon.
- ii. the Audited Consolidated Financial Statements for the Financial Year ended March 31, 2026 together with the reports of the Auditors and the Directors thereon.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **ORDINARY RESOLUTION:**

"RESOLVED THAT the audited standalone and consolidated financial statements for the Financial Year ended March 31, 2026, together with the reports of the Auditors and the Directors thereon, as circulated to the Members, be and are hereby considered and adopted."

2. To declare final dividend on equity shares for the Financial Year ended March 31, 2026.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **ORDINARY RESOLUTION:**

"RESOLVED THAT the final dividend of ₹ 5.00/- (Rupees Five only) per equity share of ₹ 10.00/- (Rupees Ten only) each fully paid-up, on the equity shares of the Bank, as recommended by the Board of Directors, be and is hereby declared for the Financial Year ended March 31, 2026."

3. To appoint a director in place of Mr. B R Ashok (DIN: 00415934), who retires by rotation and being eligible, offers himself for re-appointment.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **ORDINARY RESOLUTION:**

"RESOLVED THAT pursuant to the provisions of Section 152 and any other applicable provisions of the Companies Act, 2013, Mr. B R Ashok (DIN: 00415934), who retires by rotation and being eligible and who has offered himself for re-appointment and recommended by the Nomination and Remuneration Committee of the Board and the Board of Directors for re-appointment, be and is hereby re-appointed as a Non-Executive, Non-Independent Director of the Bank, liable to retirement by rotation on such fees and remuneration which he is eligible to receive as a Director as the Board of Directors may approve from time to time and subject to such terms, conditions and limits, prescribed or as may be prescribed from time to time by the RBI or any statutory / regulatory authority and reimbursement of such expenses incurred by him for attending the meetings of the Bank.

"RESOLVED FURTHER THAT the aforesaid appointment of Mr. B R Ashok (DIN: 00415934) shall be valid up to and inclusive of August 26, 2027, being the date of his completion of the eight year term as a Non-Executive Director in the Bank, as per the provisions of the Banking Regulation Act, 1949 and extant RBI guidelines."

4. To appoint M/s. Batliboi & Purohit as a Joint Statutory Auditor in place of retiring auditor M/s. Ravi Rajan & Co., LLP and to fix remuneration.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **ORDINARY RESOLUTION**:

"RESOLVED THAT pursuant to the provisions of Sections 139 to 143 and any other applicable provisions of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, the provisions of the Banking Regulation Act, 1949, the Rules, Circulars and Guidelines issued by the Reserve Bank of India ("RBI") from time to time and other applicable laws, rules, regulations and guidelines (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and pursuant to the approval accorded by the RBI under Section 30(1A) of the Banking Regulation Act, 1949:

M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), Mumbai, be and is hereby appointed as one of the Joint Statutory Auditors of the Bank for a period of 3 (Three) years along with the existing Joint Statutory Auditor, M/s. R.G.N. Price & Co., Chartered Accountants (Firm Registration No. 002785S), Chennai who are holding office till the conclusion of the One Hundred and Third (103rd) Annual General Meeting, to hold office from the conclusion of this Annual General Meeting until the conclusion of the One Hundred and Fifth (105th) Annual General Meeting of the Bank, subject to satisfying the eligibility norms prescribed by the Reserve Bank of India on an annual basis, at a fixed audit fee of ₹ 1.60 crore (Rupees One Crore Sixty Lakhs only) for the Financial Year 2026 - 27, together with reimbursement of out-of-pocket expenses at actuals, certification fee of ₹ 30,000 (Rupees Thirty Thousand only) per certificate issued, and applicable Goods and Services Tax and other taxes, if any. The audit fee and other terms of remuneration for the subsequent financial years during the tenure shall be determined by the Board of Directors, based on the recommendation of the Audit Committee of the Board, in accordance with the applicable provisions of law and the extant guidelines issued by the Reserve Bank of India".

"RESOLVED FURTHER THAT the Board (including any Committee thereof and any other person(s) duly authorized by the Board) be and is hereby severally authorized to do all such acts, matters, deeds and things and give such directions as may be deemed necessary or expedient in connection with or incidental to give effect to the above resolution, including but not limited to filing of necessary forms with the Registrar of Companies, and to comply with all other statutory requirements in this regard and to alter and vary the terms and conditions of the appointment, remuneration, etc., including by reason of necessity on account of conditions as may be stipulated by RBI and / or any other authority, in such manner and to such extent as may be mutually agreed to with the auditors."

SPECIAL BUSINESS:

5. To approve the appointment of Mrs. Biji Sreekrishnavilas Sankaranarayanan (DIN: 11534526) as the Executive Director of the Bank.

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **ORDINARY RESOLUTION**:

"RESOLVED THAT pursuant to the provisions of Sections 152, 196 and any other applicable provisions of the Companies Act, 2013 (the "Act") read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, Section 35B and any other relevant provisions of the Banking Regulation Act, 1949 and the rules, guidelines and circulars issued by the Reserve Bank of India ("RBI"), from time to time, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and any other applicable laws (including any statutory amendment(s), modification(s), variation(s) or re-enactment(s) thereto, for the time being in force), the provisions of the Articles of Association ("Articles") of The Karnataka Bank Limited (the "Bank") and pursuant to the recommendation made by the Nomination and Remuneration Committee of the Board and approval of the Board of Directors of the Bank (the "Board"), and in terms of the approval granted by RBI under Section 35B of the Banking Regulation Act, 1949, Mrs. Biji Sreekrishnavilas Sankaranarayanan (DIN: 11534526) who was appointed as an Additional Director by the Board of Directors of the Bank in terms of Section 161(1) of the Act and Articles of Association of the Bank to take up the role of Executive Director with effect from July 15, 2026 and who has submitted a written notice pursuant to Section 160 of the Companies Act, 2013 of her candidature for the office of Executive Director, be and is hereby appointed as Whole Time Director of the Bank designated as Executive Director for a period of 3 (three) years, i.e., with effect from July 15, 2026 and up to July 14, 2029 (both dates inclusive) in accordance with the approval of RBI and that Mrs. Biji Sreekrishnavilas Sankaranarayanan shall be liable to retire by rotation in terms of the relevant provisions of the Act and the Articles of the Bank."

"RESOLVED FURTHER THAT pursuant to the provisions of Sections 196, 197 and any other applicable provisions of the Act read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, Section 35B and any other relevant provisions of the Banking Regulation Act, 1949 and the rules, guidelines and circulars issued by RBI, from time to time and any other applicable laws (including any statutory amendment(s), modification(s), variation(s) or re-enactment(s) thereto, for the time being in force), the provisions of the Articles of the Bank and pursuant to the recommendation made by the Nomination and Remuneration Committee of the Board and approval of the Board and as per approval of the RBI, the approval of the members of the Bank be and is hereby accorded for payment of remuneration to Mrs. Biji Sreekrishnavilas



Sankaranarayanan, as the Whole Time Director of the Bank designated as Executive Director, to be paid by way of Fixed Pay, allowances, perquisites and Variable Pay with effect from July 15, 2026, as more particularly mentioned herein below subject to such modifications / changes, if any, as RBI may direct from time to time:

Particulars	Amount in Rupees
(1)	(2)
PART A: FIXED PAY (including perquisites)	
Effective Date	From the date of taking charge. (i.e., for the period of appointment, i.e., three years from the date of joining – July 15, 2026)
1. Salary (Basic)	₹ 80,05,000 p.a. (₹ 6,67,083 p.m.)
2. Dearness Allowance	₹ 16,01,000/- p.a. (20% of Basic Salary)
3. Retiral / Superannuation benefits:	
a) Provident Fund	a. Provident Fund: 12% of the Basic Pay. (which works out to ₹ 9,60,600/- p.a.)
b) Gratuity	b. Gratuity: Gratuity is calculated for every completed year of service or part thereof in excess of six months at the rate of 15 days basic based on the last drawn basic, without the restriction of minimum service required. (i.e., with proposed basic pay, the gratuity payable works out to ₹ 3,84,856/- p.a.).
c) Pension	c. Pension: Nil
4. Leave Fare Concession **	Highest class by whichever mode of travel within the country once a year for self and family, including dependent children. **
5. Other fixed allowances:	
i. Entertainment Allowance	i) Entertainment Allowance (including club memberships, if any) on declaration basis: ₹ 1,74,000/- p.a.
ii. Medical Benefits	ii) Medical Benefits: Reimbursement up to ₹ 60,000/- p.a. for self and family for domiciliary treatment on declaration basis.
6. Perquisites:	
i) House Rental Allowance	i) House Rent Allowance @ 15% of Basic Pay be given which works out ₹ 12,00,750/- p.a.
ii) Conveyance Allowance / Free use of Bank's Car for:	ii) Conveyance allowance: Nil
i) Official purposes	i. Free use of Bank's Car for official purpose (journeys from residence to office and vice versa to be treated as duty runs).
ii) Private purposes *	ii. For personal use, ₹ 250/- per month to be recovered. * Perquisites for private use are considered at ₹ 39,600/- p.a.
iii) Driver's Salary	iii) Drivers' Salary: Nil.
iv) Club Memberships	iv) Club Membership: Subsumed in Entertainment Allowance.
v) Reimbursement of medical expenses on account of hospitalisation **	v) Reimbursement of actual expenses incurred on hospitalization in full for self and spouse and to the extent of 50% for the dependent children. **
vi) Any other perquisites:	vi) Any other perquisites:
a. Insurance Cover	a. Insurance Cover: Personal accident insurance - maximum premium ₹ 3,000/- p.a.
b. Telephone	b. Telephone: Telephone facility at Executive Director's residence at Bank's cost (including cell phone and internet / data charges) at ₹ 72,000 p.a. on declaration basis.
c. Bonus & Sitting Fees	c. Bonus & Sitting Fee: Nil
d. Travelling and Halting Allowance	d. Travelling and Halting Allowance: As may be decided by the Board from time to time.
Leave	
vii) Casual Leave	As applicable to the Officers of the Bank

Particulars	Amount in Rupees
(1)	(2)
viii) Privilege Leave	As applicable to the Officers of the Bank, encashable at the time of demission of office up to the limit as applicable to the Officers of the Bank.
ix) Sick Leave	As applicable to the Officers of the Bank
TOTAL FIXED PAY per annum (including perquisites)	₹ 1,25,00,806
PART B: VARIABLE PAY	
For FY / Performance Period: For each Financial Year or part thereof, from the date of assuming charge	
1. Cash Component	
• Upfront Payment (50%)	₹ 31,25,000
• Deferred Payment (50%)	₹ 31,25,000
Total Cash Component	Up to ₹ 62,50,000
Vesting period (in years)	3 Years
Deferral arrangement	
(i) First Year	₹ 10,42,000
(ii) Second Year	₹ 10,42,000
(iii) Third Year	₹ 10,41,000
2. Non-Cash Components (Share-linked instruments)	
(i) ESOP / ESOS #	
(a) Number of shares / Share linked instruments	(a) Number of Options cannot be determined at present.
(b) Monetary value	(b) Up to ₹ 62,50,000
(c) Deferral (with %)	(c) Up to ₹ 62,50,000 (100%)
(d) Vesting Schedule details	(d) 30:30:40
(ii) Any other share-linked instruments	Nil
(iii) Any other non-cash component	Nil
Total monetary value of non-cash component	Up to ₹ 62,50,000
Total monetary value of Variable Pay (Cash and non-cash components)	Up to ₹ 1,25,00,000
% of Cash component in Total Variable Pay	50%
% of Non-Cash component in Total Variable Pay	50%
% of Variable Pay to Fixed Pay	Up to 100%
% of Variable Pay in Total Compensation	50%
Total Compensation (Fixed Pay + Variable Pay) per annum	Up to ₹ 2,50,00,806/- (Up to Rupees Two Crore Fifty Lakhs Eight Hundred and Six Only)

If ESOPs cannot be granted because of any regulatory restrictions, the same will be paid in cash with applicable deferrals.

** As the amount of expenditure is not quantifiable now, the same has not been factored in the computation of the fixed pay component.

"RESOLVED FURTHER THAT the approval of the members of the Bank be and is hereby accorded to the Board or any Committee of the Board, to decide on the quantum of Variable Pay on an annual basis to be paid to Mrs. Biji Sreekrishnavilas Sankaranarayanan (DIN: 11534526), as the Executive Director of the Bank, which shall be, based on her performance linked to quantitative and qualitative metrics, up to 100% of the Fixed Pay of the respective financial year, in accordance with Reserve Bank of India Circular No.: DOR.HGG.GOV. No.68/29.67.001/2025-26 dated November 28, 2025 and any amendments thereof and the Bank's Policy framed pursuant to the RBI Guidelines and subject to the prior approval of the RBI in terms of Section 35B of the Banking Regulation Act, 1949 for each concerned financial year."

"RESOLVED FURTHER THAT the Board is hereby authorized to approve / modify / change the fixed pay, allowances, perquisites and variable pay in such manner / form within the overall remuneration, without having to seek any further consent or approval of the Members of the Bank, subject to the approval of Reserve Bank of India."

"RESOLVED FURTHER THAT the Chairman of the Board / Company Secretary of the Bank be and is hereby authorized to do all such acts, deeds and things as may be required to give effect to the aforesaid resolution, including filing of necessary forms with the Registrar of Companies, intimating to RBI and Stock Exchanges."

6. To approve the appointment of Dr. M Aruna Shyam (DIN: 11789970) as a Non-Executive, Independent Director of the Bank

To consider and if thought fit, to pass, with or without modification, the following resolution as a **SPECIAL RESOLUTION**:

"RESOLVED THAT in accordance with Sections 149, 150, 152 and any other applicable provisions of the Companies Act, 2013 (the "Act") read with the Companies (Appointment and Qualification of Directors) Rules, 2014 and Schedule IV of the Act, Section 10A and other applicable provisions of the Banking Regulation Act, 1949 and the Circulars and



Guidelines issued by the Reserve Bank of India and Regulation 17 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), as amended and the Articles of Association of the Bank ("Articles"), Dr. M Aruna Shyam (DIN: 11789970) who, pursuant to Article 38(d) of the Articles of the Bank and Section 161(1) of the Act and on the recommendation of the Nomination and Remuneration Committee of the Board, was appointed as an Additional Director, in the category of Non-Executive, Independent Director of the Bank, by the Board of Directors on July 18, 2026 and who has submitted his consent to act as such, along with a declaration that he meets the criteria for independence as provided under Section 149 (6) of the Act and Regulation 16 (1) (b) of the Listing Regulations and is eligible for being appointed as an Independent Director, in respect of whom a notice in writing pursuant to Section 160 of the Act has been received in the prescribed manner from him proposing his candidature for the office of the Independent Director, be and is hereby appointed as a Non-Executive, Independent Director of the Bank, who shall hold office for a period of four years with effect from July 18, 2026 and up to and inclusive of July 17, 2030 and that he shall not be liable to retire by rotation."

"RESOLVED FURTHER THAT pursuant to the provisions of Sections 149, 197, Schedule V and other applicable provisions of the Act and the Rules made thereunder and Guidelines issued by the Reserve Bank of India, Dr. M Aruna Shyam (DIN: 11789970) be paid such fees and remuneration as may be approved by the Board from time to time and subject to such terms, conditions and limits, prescribed or as may be prescribed from time to time by the RBI or any statutory / regulatory authority and reimbursement of such expenses incurred by him for attending the meetings of the Bank."

"RESOLVED FURTHER THAT the Chairman of the Board / Company Secretary of the Bank be and is hereby authorized to do all such acts, deeds and things as may be required to give effect to the aforesaid resolution, including filing of necessary forms with the Registrar of Companies, intimating to RBI and Stock Exchanges."

7. To approve the appointment of Mr. Parthasarathi Periaswamy (DIN: 08507318) as a Non-Executive, Independent Director of the Bank

To consider and if thought fit, to pass, with or without modification, the following resolution as a **SPECIAL RESOLUTION**:

"RESOLVED THAT in accordance with Sections 149, 150, 152 and any other applicable provisions of the Companies Act, 2013 (the "Act") read with the Companies (Appointment and Qualification of Directors) Rules, 2014 and Schedule IV of the Act, Section 10A and other applicable provisions of the Banking Regulation Act, 1949 and the Circulars and Guidelines issued by the Reserve Bank of India and Regulation 17 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), as amended and the Articles of Association ("Articles") of the Bank, Mr. Parthasarathi Periaswamy (DIN: 08507318) who, pursuant to Article 38(d) of the Articles of the Bank and Section 161(1) of the Act and on the recommendation of the Nomination and Remuneration Committee of the Board, was appointed as an Additional Director, in the category of Non-Executive, Independent Director of the Bank, by the Board of Directors on July 29, 2026 and who has submitted his consent to act as such, along with a declaration that he meets the criteria for independence as provided under Section 149 (6) of the Act and Regulation 16 (1) (b) of the Listing Regulations and is eligible for being appointed as a Non-Executive, Independent Director, in respect of whom a notice in writing pursuant to Section 160 of the Act has been received in the prescribed manner from him proposing his candidature for the office of the Independent Director, be and is hereby appointed as a Non-Executive, Independent Director of the Bank, who shall hold office for a period of four years with effect from July 29, 2026 and up to and inclusive of July 28, 2030 and that he shall not be liable to retire by rotation."

"RESOLVED FURTHER THAT pursuant to the provisions of Sections 149, 197, Schedule V and other applicable provisions of the Act and the Rules made thereunder and Guidelines issued by the Reserve Bank of India, Mr. Parthasarathi Periaswamy (DIN: 08507318) be paid such fees and remuneration as may be approved by the Board from time to time and subject to such terms, conditions and limits, prescribed or as may be prescribed from time to time by the RBI or any statutory / regulatory authority and reimbursement of such expenses incurred by him for attending the meetings of the Bank."

"RESOLVED FURTHER THAT the Chairman of the Board / Company Secretary of the Bank be and is hereby authorized to do all such acts, deeds and things as may be required to give effect to the aforesaid resolution, including filing of necessary forms with the Registrar of Companies, intimating to RBI and Stock Exchanges."

Registered Office:

P. B. No.: 599, Mahaveera Circle,
Kankanady, Mangaluru - 575002
Place: Mangaluru
Date: August 29, 2026

By the Order of the Board of Directors

Sd/-

Sham K

Company Secretary

Notes:

1. The shareholders may take note of the following dates:

Sl. No.	Particulars	Dates
1.	Cut-off date for the purpose of deciding the eligibility of the shareholders for remote e-voting	September 15, 2026
2.	Remote e-voting begin date & time	September 18, 2026 (09.00 A.M.) IST
3.	Remote e-voting end date & time (i.e., e-voting to close at 05.00 P.M. on the date preceding the date of the Annual General Meeting)	September 21, 2026 (05.00 P.M.) IST
4.	Annual General Meeting Date	September 22, 2026 (11.00 A.M.) IST
5.	Record Date for determining the eligibility of the shareholders to receive the dividend	September 15, 2026

2. The Ministry of Corporate Affairs (MCA), vide Circular No.: 03/2025 dated September 22, 2025 and SEBI, through its circular no.: SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024 and other relevant circulars issued by MCA and SEBI (collectively referred to as "Circulars") have allowed conducting the Annual General Meeting ("AGM") through Video Conferencing (VC) or Other Audio-Visual Means (OAVM). Thus, this AGM will be held through Video Conferencing (VC) or Other Audio-Visual Means (OAVM) and the Members can attend and participate in the AGM through VC / OAVM. In compliance with the MCA Circulars and SEBI Circulars, the AGM of the members of the Bank is being held through VC / OAVM. Hence, Members can attend and participate in the ensuing AGM through VC / OAVM only. The Registered Office of the Bank shall be deemed to be the venue for the AGM.
3. In compliance with the aforesaid Circulars, the Notice of 102nd AGM, along with the Annual Report 2025 - 26, is being sent only through electronic mode to those Members holding the shares as on August 28, 2026 (being the date for determining Members entitled to receive this Notice) and whose email addresses are registered with the Bank / RTA / Depositories. Members may note that the Notice and Annual Report 2025 - 26 will also be available on the websites of the Stock Exchanges, i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com, www.nseindia.com respectively and <https://www.karnatakabank.bank.in/investors> and on the website of CDSL <https://www.cdslindia.com/>
4. The explanatory statement pursuant to Section 102 of the Companies Act, 2013, in respect of each of the special business set out in the Notice is annexed hereto.
5. The relevant details, pursuant to Regulation 36(3) and other provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations") and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, in respect of the Director seeking appointment / reappointment / change in terms of appointment in this AGM are annexed to this notice.
6. As this AGM is being held pursuant to the MCA / SEBI Circulars referred to above through VC / OAVM, physical attendance of Members has been dispensed with. **Accordingly, the facility for appointment of proxies by the Members will not be available for this AGM and hence the Proxy Form and Attendance Slip are not annexed to this Notice.**
7. Institutional / Corporate Shareholders (i.e., other than individuals / HUF, NRI, etc.) are required to send a scanned copy (PDF / JPG Format) of their Board or governing body Resolution / Authorization etc., authorizing their representative to attend the AGM through VC / OAVM on their behalf and to vote through remote e-voting. The said Resolution / Authorization shall be sent to the Scrutinizer by email from its registered email address to lekha@svjs.in
8. Members are requested to intimate changes, if any, pertaining to their name, postal address, email address, telephone / mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank account details such as, name of the bank and branch, bank account number, MICR code, IFSC etc., to their DPs in case the shares are held by them in electronic form and to Bank's Registrar & Share Transfer Agent; M/s. Integrated Registry Management Services Private Limited, No.: 30, Ramana Residency, 4th Cross, Sampige Road, Malleshwaram, Bengaluru - 560003 (Tel No.: 080-23460815/6/7 email: irg@integratedindia.in) in case the shares are held by them in physical form.
9. The Board of Directors has appointed CS. Lekha Ashok, Partner of M/s. SVJS & Associates, Practicing Company Secretaries, Bengaluru (Membership Number: FCS 8152, Certificate of Practice Number 9011), or in her absence, CS. Jayan K, Partner of M/s. SVJS & Associates, Practicing Company Secretaries, Kochi (Membership Number: FCS 8154, Certificate of Practice Number 7363) as the Scrutinizer for e-voting at the AGM.
10. The Scrutinizer will submit her / his report to the Chairman after the completion of scrutiny and the voting results will be announced by the Chairman or Company Secretary of the Bank **on or before September 24, 2026** and will also be displayed



on the website of the Bank, besides being communicated to the Stock Exchanges, viz. BSE and NSE, and Depositories. The Scrutinizer's decision on the validity of e-voting will be final.

11. The Members can join the AGM in the VC / OAVM mode 15 minutes before the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC / OAVM will be made available for 1,000 members on a first-come, first-serve basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc., who are allowed to attend the AGM without restriction of first-come, first-serve basis.
12. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Bank will be entitled to vote at the e-AGM.
13. Members attending the AGM through "VC" / "OAVM" shall be counted for the purpose of reckoning the quorum pursuant to Section 103 of the Act. The voting rights of eligible members shall be in proportion to their shares in the paid-up equity share capital of the Bank as on the cut-off date, **i.e., September 15, 2026**, subject to applicable laws, including the Banking Regulation Act, 1949. Any person who is not a member as on the cut-off date, **i.e., September 15, 2026**, should treat this notice for information purposes only. Once the vote on a resolution is cast by the member, he / she shall not be allowed to change it subsequently. Any person, who acquires shares of the Bank and becomes a member of the Bank after dispatch of the notice and is holding shares as on the cut-off date i.e., September 15, 2026, may obtain details by writing to helpdesk.evoting@cdslindia.com.
14. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of the Listing Regulations (as amended) and the Circulars issued by the Ministry of Corporate Affairs, the Bank is providing the facility of remote e-Voting to its Members in respect of each of the business to be transacted at the AGM. For this purpose, the Bank has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using the remote e-Voting system will be provided by CDSL.
15. All documents referred to in the Notice are available for inspection at the Registered Office of the Bank on all working days between 10.00 AM and 05.00 PM up to the date of the AGM. Members may write to: investor.grievance@ktk.bank.in
16. Members may note that the Board of Directors, at their meeting held on May 19, 2026, has recommended a final dividend of ₹ 5.00 per equity share. The record date for the purpose of the final dividend is fixed as September 15, 2026. The final dividend, once approved by the members in the ensuing AGM, will be paid on or after Tuesday, September 29, 2026, electronically, through various online transfer modes to those members who have furnished their bank account details. To avoid delay in receiving dividends, members are requested to update their Bank account details, including Re-KYC with their depositories (where shares are held in dematerialized mode) and with the Bank's RTA (where shares are held in physical mode) to receive dividends directly into their bank account on the payout date.
17. **TAX ON DIVIDEND:** Members may note that the Income Tax Act, 1961 was repealed by Income Tax Act, 2025 and Rules made there under, amended from time to time, which mandates that dividends paid or distributed by a company shall be taxable in the hands of the members. Upon declaration of the dividend by the shareholders at the AGM, the Bank shall therefore be required to deduct tax at source ("TDS") at the time of making the payment of the dividend. In such a case, the Dividend will be paid after deducting the tax at source as applicable, as follows:

Resident Shareholders:

It may be noted that tax would not be deducted at source on payment of dividend to a "**resident Individual shareholder**", if the total dividend amount to be paid in a Tax Year does not exceed ₹ 10,000.

Tax to be deducted at source, wherever applicable, would be as under:

Particulars	Applicable Rate	Documents required (if any)
Shareholders having the PAN	10%	Update the PAN and the residential status as per the Income Tax Act, 2025, if not already done, with the depositories (in case of shares held in demat mode) and with the Bank's Registrar and Share Transfer Agent (in case of shares held in physical mode).
	NIL	Form 121 (applicable to a Resident Individual), provided that all the required eligibility conditions are met and a copy of PAN is furnished.
Shareholders not having PAN / PAN is Invalid / Inoperative	20%	N.A.

Particulars	Applicable Rate	Documents required (if any)
Shareholders submitting the Order under Section 395 of the Income Tax Act, 2025 (Act)	Rate provided in the Order	Lower / NIL withholding tax certificate obtained from the tax authority along with a copy of PAN.
Shareholders for whom Section 393(1)(7) of the Act is not applicable	NIL	A declaration that it has full beneficial interest with respect to the shares owned by it along with PAN.
Shareholders, being Alternative Investment Funds (AIFs) (Category I & Category II)	NIL	A declaration that the AIFs are registered under SEBI as per SEBI Regulations.
Shareholders covered under Section 393(5)(d) of the Act (e.g., Mutual Funds, Govt.)	NIL	Certificate of registration issued by the appropriate authority along with PAN, documentary evidence that the person is covered under said Section of the Act.

The Resident individual shareholders are requested to ensure that their Aadhaar Number is linked with PAN within the prescribed timelines. In case of failure to link, PAN shall be considered as inoperative / invalid and hence, tax at 20% shall be deducted in such cases.

Where the shareholder being resident individual eligible for obtaining Aadhaar Number has not intimated / linked the Aadhaar Number allotted, with his / her PAN up to the date of declaration of dividend, in such a case, the allotted PAN would be treated as inoperative; benefit of TDS exemption such as vide Form 121 shall not be extended, for the provisions of deduction of TDS on the dividend declared by the Bank, as may be applicable under the Act or relevant law / rules in force and taxes will be withheld accordingly.

Non-Resident Shareholders:

As per Section 159 of the Income Tax Act, the non-resident shareholder has the option of being governed by the provisions of the Double Tax Avoidance Agreement between India and the country of tax residence of the shareholder, if they are more beneficial to them.

Please refer to the table below for details of documents to avail Tax Treaty benefits.

Particulars	Applicable Rate	Documents required (if any)
Shareholders, being Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs)	20% (plus applicable surcharge and cess) as per Section 393 of the Income Tax Act, 2025 OR Tax Treaty Rate (whichever is lower)	a) Self-attested copy of the Permanent Account Number (PAN Card) allotted by the Indian Income Tax authorities. b) Self-attested copy of Tax Residency Certificate (TRC) obtained from the tax authorities of the country of which the shareholder is a resident, valid for FY 2026 - 27. c) Electronically furnished Form 41 and its acknowledgement from the Income Tax portal, if all the details required in this form are not mentioned in the TRC. d) Self-declaration by the non-resident shareholder about having no Permanent Establishment in India in accordance with the applicable Tax Treaty. e) Self-declaration of Beneficial ownership by the non-resident shareholder.
Other Non-Resident Shareholders	20% (plus applicable surcharge and cess) OR Tax Treaty Rate (whichever is lower)	a) Self-attested copy of the Permanent Account Number (PAN Card) allotted by the Indian Income Tax authorities. b) Self-attested copy of Tax Residency Certificate (TRC) obtained from the tax authorities of the country of which the shareholder is a resident, valid for FY 2026 - 27. c) Electronically furnished Form 41 and its acknowledgement from the Income Tax portal, if all the details required in this form are not mentioned in the TRC. d) Self-declaration by the non-resident shareholder about having no Permanent Establishment in India in accordance with the applicable Tax Treaty. e) Self-declaration of Beneficial ownership by the non-resident shareholder.



Particulars	Applicable Rate	Documents required (if any)
Shareholders submitting the Order under Section 395 of the Income Tax Act	Rate provided in the Order	Lower / NIL withholding tax certificate obtained from the tax authority.

In case PAN is not available, the non-resident shareholder (other than a company) shall furnish (a) name, (b) email ID, (c) contact number, (d) address in residency country (e) Tax Identification Number of the residency country.

It is recommended that shareholders should independently satisfy their eligibility to claim DTAA benefits including meeting all conditions laid down by DTAA.

Kindly note that the Bank is not obligated to apply beneficial DTAA rates at the time of tax deduction / withholding on dividend amounts. Application of beneficial rate as per DTAA for the purpose of withholding taxes shall depend upon the completeness and satisfactory review by the Bank of the documents submitted by the non-resident shareholder.

As per CBDT Notification No.: 03 / 2022 dated July 16, 2022, all non-resident shareholders desiring to claim DTAA tax treaty benefits will need to electronically furnish Form 10F (Form 41) to the revenue authorities at the income tax e-filing portal.

Soft copies of the following documents may be downloaded from the link [https:// www.integratedindia.in/ExemptionFormSubmission.aspx](https://www.integratedindia.in/ExemptionFormSubmission.aspx)

- (1) Form 121.
- (2) Form 41.
- (3) Declaration from residents.
- (4) Declaration from non-residents.
- (5) Declaration under Rule 217 from non-residents (other than companies) not having PAN.

Duly filled and signed aforesaid documents, as applicable, should be uploaded at the website of RTA at <http://www.integratedregistry.in/TaxExemptionRegistration.aspx> on or before September 17, 2026, 11:59 PM (IST), to enable the Bank to determine the appropriate TDS / withholding tax rate applicable.

No communication on the tax determination / deduction received post the aforesaid date and time shall be considered for payment of the Dividend.

No other mode of submission of the documents would be entertained and the same needs to be uploaded only on the website of the RTA at the web link said above. If the documents are submitted to any other email ID or through post etc., no claim shall lie against the Bank or the RTA.

Similarly, if the tax on said Dividend is deducted at a higher rate due to non-receipt of or incomplete set of the above-mentioned details / documents, the shareholder may claim an appropriate refund in the return of income filed with their respective tax authorities and no claim shall lie against the Bank / RTA for such taxes deducted.

For shareholders having multiple accounts under different status / category:

Shareholders holding ordinary shares under multiple accounts under different status / category and a single PAN, may note that the higher of the tax as applicable to the status in which shares are held under a PAN will be considered on their entire holding in different accounts.

Beneficial Interest:

In terms of Rule 203 of Income Tax Rules, 2026, and the erstwhile rules under Income Tax Act, 1961 if dividend income on which tax has been deducted at source is assessable in the hands of a person other than the deductee, then the deductee should file a declaration with the Bank in the manner prescribed by the Rules. In the event of any income tax demand (including interest, penalty, etc.) arising from any misrepresentation, inaccuracy or omission of information provided by the Shareholder(s), such Shareholder(s) will be responsible to indemnify the Bank and also provide the Bank with all information / documents and co-operation in any appellate proceedings.

Mandatory credit of Dividend to Bank Account:

SEBI vide its Master Circular No.: HO/38/13/(4)2026-MIRSD POD/I/4298/2026 dated February 06, 2026 mandated that the shareholders (holding securities in physical form), shall update / furnish the PAN, contact details (Postal Address with PIN and Mobile Number), Bank Account Details and Specimen Signature in their folio(s) for credit of dividend only through electronic mode. Even though updating of Email ID and choice of nomination are optional, the shareholders are requested to register email id to avail online services and nomination to avoid legal complications.

Discontinuation of issuance of physical dividend warrants:

In terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 amendment, the provisions under Regulation 12 read with Schedule I relating to the issuance of dividend warrants have been omitted, with effect from November 19, 2025 and hence, the issue of the physical dividend warrants is discontinued.

Updation of bank account details:

The shareholders are requested to ensure that their bank account details in their respective demat accounts / folios are updated, to enable the Bank to make timely credit of dividend to their bank accounts.

18. Members may write to irg@integratedindia.in for any clarifications on this subject (please write in the subject matter as "KBL Dividend TDS" for easy identification and prompt redressal).
19. Members are requested to note that the dividend remaining unclaimed for a consecutive period of seven years from the date of transfer to the Unpaid Dividend Account of the Bank is liable for transfer to the Investor Education and Protection Fund ("IEPF") along with the related shares. In view of this, Members are requested to claim their unpaid dividends, if any, from the Bank, within the stipulated timeline. The Members, whose unclaimed dividends / shares have been transferred to IEPF, may claim the same by making an online application to the IEPF Authority in Web Form No.: IEPF-5 which is available on www.iepf.gov.in. For details, please refer to the Corporate Governance Report of the Directors' Report.
20. Since the AGM will be held through "VC" / "OAVM", the Route Map to the venue of the AGM is not annexed to this Notice.
21. Article 74A of the Articles of Association of the Bank states that any suit by a member or members relating to any Annual General Meeting or Extraordinary General Meeting of the Bank or any meeting of its Board of Directors or a Committee of Directors or to any item of business on the agenda of any such meeting shall be subject to the exclusive jurisdiction of courts in Mangaluru city.

INSTRUCTIONS FOR REMOTE E-VOTING AND E-VOTING DURING AGM AND JOINING MEETING THROUGH VC / OAVM:

In compliance with the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time and Regulation 44 of the Listing Regulations, the Members are provided with remote e-voting facility on all the resolutions set forth in this Notice. For this purpose, the Bank has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means, as the authorized e-Voting agency. The facility of casting votes by a member using remote e-voting, as well as the e-voting system on the date of the AGM, will be provided by CDSL.

INSTRUCTIONS TO SHAREHOLDERS FOR E-VOTING AND JOINING VIRTUAL MEETINGS ARE AS GIVEN HEREUNDER:

Step 1: Access through the Depositories; CDSL / NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

Step 2: Access through the CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

- (i) The voting period begins on **September 18, 2026 (09.00 A.M.) IST** and ends on **September 21, 2026 (05.00 P.M.) IST**. During this period, shareholders of the Bank, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of **September 15, 2026**, may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
- (ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote during the meeting.
- (iii) Pursuant to SEBI Circular No.: SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders / retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, e-voting facility has been enabled to all the demat account holders, by way of a single login credential, through their demat accounts / websites of Depositories / Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.



Step 1: Access through Depositories CDSL / NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

- (iv) In terms of SEBI circular no.: SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 09, 2020 on e-Voting facility provided by listed companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email ID in their demat accounts in order to access e-Voting facility.

Pursuant to abovesaid SEBI Circular, Login method for e-Voting and joining virtual meetings for **Individual shareholders holding securities in Demat mode CDSL / NSDL** is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL Depository	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login to Easi / Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & My Easi New (Token) Tab or https://web.cdslindia.com/myeasitoken/home/login. 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & My Easi New (Token) Tab and then click on registration option. 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN on e-Voting link available on evoting.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the e-voting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with NSDL Depository	1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS" Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password / OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 4) For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client ID, PAN, Verification Code and generate OTP. Enter the OTP received on registered email ID / mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Type of shareholders	Login Method
Individual Shareholders (holding securities in demat mode) login through their Depository Participants (DP)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL / CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL / CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID / Password are advised to use Forgot User ID and Forgot Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e., CDSL and NSDL:

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no.: 1800 21 09911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at: 022 - 4886 7000 and 022 - 2499 7000

Step 2: Access through the CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

- (v) Login method for e-Voting and joining virtual meetings for Physical shareholders and shareholders other than individual shareholders in Demat form.
- 1) The shareholders should log on to the e-voting website www.evotingindia.com
 - 2) Click on "Shareholders" module.
 - 3) Now enter your User ID
 - a. For CDSL: 16 digits beneficiary ID,
 - b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
 - c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
 - 4) Next enter the Image Verification as displayed and Click on Login.
 - 5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.
 - 6) If you are a first-time user follow the steps given below:

For Physical shareholders and other than individual shareholders holding shares in Demat.	
PAN	Enter your 10-digit alpha-numeric PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders). Shareholders who have not updated their PAN with the Company / Depository Participant are requested to use the sequence number sent by Company / RTA or contact the Company / RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in DD/MM/YYYY format) as recorded in your demat account or in the company records in order to login. If both the details are not recorded with the depository or company, please enter the member ID / folio number in the Dividend Bank details field.



- (vi) After entering these details appropriately, click on "SUBMIT" tab.
- (vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach 'Password Creation' menu, wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting on resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through the CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- (viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- (ix) Click on the EVSN of the Karnataka Bank Limited.
- (x) On the voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/NO" for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- (xi) Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.
- (xii) After selecting the resolution, you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.
- (xiii) Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.
- (xiv) You can also take a print of the votes cast by clicking on the "Click here to print" option on the Voting page.
- (xv) If a demat account holder has forgotten the login password, then enter the User ID and the image verification code and click on Forgot Password and then enter the details as prompted by the system.
- (xvi) There is also an optional provision to upload BR / POA if any uploaded, which will be made available to the scrutinizer for verification.
- (xvii) Additional Facility for Non-Individual Shareholders and Custodians – For Remote Voting only.
 - Non-Individual shareholders (i.e., other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.
 - A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com
 - After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
 - The list of accounts linked in the login will be mapped automatically & can be delinked in case of any wrong mapping.
 - It is mandatory that a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
 - Alternatively, non-individual shareholders are required mandatorily to send the relevant Board Resolution / Authority Letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; investor.grievance@ktk.bank.in if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

INSTRUCTIONS FOR SHAREHOLDERS ATTENDING THE AGM THROUGH VC / OAVM & E-VOTING DURING MEETING ARE AS GIVEN HEREUNDER:

1. The procedure for attending the meeting & e-Voting on the day of the AGM is the same as the instructions mentioned above for e-voting.
2. The link for VC / OAVM to attend the meeting will be available where the EVSN of the Company will be displayed after successful login as per the instructions mentioned above for e-voting.
3. Shareholders who have voted through Remote e-Voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM.

4. Shareholders are encouraged to join the Meeting through Laptops / iPads for better experience.
5. Further, shareholders will be required to allow the camera and use the Internet with a good speed to avoid any disturbance during the meeting.
6. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio / Video loss due to fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
7. Shareholders who would like to express their views / ask questions during the meeting may register themselves as a speaker by sending their request in advance at least **two days prior to meeting** mentioning their name, demat account number / folio number, email id, mobile number at investor.grievance@ktk.bank.in The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance **two days prior to meeting** mentioning their name, demat account number / folio number, email id, mobile number at investor.grievance@ktk.bank.in These queries will be replied to by the company suitably by email.
8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views / ask questions during the meeting.
9. Only those shareholders, who are present in the AGM through VC / OAVM facility and have not cast their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.
10. If any Votes are cast by the shareholders through the e-voting available during the AGM and if the same shareholders have not participated in the meeting through VC / OAVM facility, then the votes cast by such shareholders may be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL / MOBILE NUMBER ARE NOT REGISTERED WITH THE BANK / DEPOSITORIES

1. For Physical shareholders - please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to **Company / RTA email id.**
2. For Demat shareholders - Please update your email id & mobile number with your respective **Depository Participant (DP).**
3. For Individual Demat shareholders – Please update your email id & mobile number with your respective Depository Participant (DP) which is mandatory while e-Voting & joining virtual meetings through Depository.

If you have any queries or issues regarding attending AGM and e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, AVP, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compound, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call toll free no.: 1800 21 09911.



ANNEXURE TO THE NOTICE

Item No. 3: To appoint a director in place of Mr. B R Ashok (DIN: 00415934), who retires by rotation and being eligible, offers himself for re-appointment:

Mr. B R Ashok, a Chartered Accountant by profession, was initially appointed by the Board of Directors as Additional Director with effect from August 27, 2019 and the members in the 96th AGM held on July 17, 2020, appointed him as a Non-Executive Director liable to retire by rotation. Thereafter, upon retiring by rotation, he was reappointed by the members at the 97th AGM held on 02.09.2021, 98th AGM held on 26.08.2022, 99th AGM held on August 29, 2023 and again at the 101st AGM held on September 23, 2025. Mr. B R Ashok, being eligible, has now offered himself for being re-appointed by rotation.

In terms of Section 10A (2A) of the Banking Regulation Act, 1949 read with extant guidelines of the RBI, no Non-Executive Director of a Banking Company shall hold office continuously or otherwise for a period exceeding eight years or beyond the age of 75 years. Since Mr. B R Ashok was appointed with effect from August 27, 2019, his eight year term gets completed on August 26, 2027, irrespective of the date of the Annual General Meeting in year 2027. In view of the same and due to the specific provisions of the Banking Regulation Act, 1949 which is also enabled by Section 1 (4) (c) of the Companies Act, 2013, Mr. B R Ashok will complete his term as Non-Executive Director of the Bank on August 26, 2027.

The Independent Directors at their meeting held on 26.03.2026, based on the provisions of Companies Act, 2013, Listing Regulations and guidance note on Board evaluation as issued by SEBI, carried out the performance evaluation of Mr. B R Ashok based on his Knowledge and Competency, Fulfillment of functions, Ability to function as a team, Initiative and such other parameters as defined in the 'Policy on Evaluation of the Performance of the Board as a whole, Committees of the Board, Chairman of the Board, Managing Director & CEO, Executive Director, Independent Directors and Non-Executive Directors' concluded that he has actively participated in the Board deliberations and made a valuable contribution and evaluated his performance as "very good".

Further, based on the recommendation of the Nomination and Remuneration Committee of the Board (NRC) at its meeting held on July 28, 2026 and Board of Directors at its meeting held on July 29, 2026 while carrying out due diligence under 'Fit & Proper' norms of RBI opined that, his candidature is in compliance with the said norms and is eligible to be re-appointed as a Director of the Bank and accordingly, the Board of Directors resolved to recommend his re-appointment as a Non-Executive, Non-Independent Director.

Brief Profile and additional information about Mr. B R Ashok as per Secretarial Standard - 2 read with Regulation 36(3) of the Listing Regulations is given below:

Sl. No.	Particulars	Information disclosed
1.	Name	B R Ashok
2.	DIN	00415934
3.	Age	63 Years and 11 months
4.	Educational Qualification	FCA
5.	Experience	A professional member of the Indian Institute of Insolvency Professionals of ICAI (IIIP), a 1 st Rank holder in the post-qualification Diploma Course on Information Systems Audit conducted by the ICAI in December, 2002 and has successfully qualified the online Proficiency Self-Assessment Test for Independent Director's Databank conducted by the Indian Institute of Corporate Affairs in March, 2020. He qualified as a Chartered Accountant in the year 1984, having over 40 years of experience in practice and his areas of expertise include statutory central audit of banks, statutory audit of insurance companies, corporates, including public sector undertakings, NGOs and other entities, besides advisory, consultancy and taxation assignments. He also has expertise in the fields of statutory-related attestation services, consultancy in direct taxes and FEMA, management advisory services and representation before various adjudicating authorities up to the Tribunal level in income tax. Mr. B R Ashok is a Director on the Board of the Bank since August 27, 2019.
6.	Terms and Conditions of Appointment	Proposed to be appointed as a Non-Executive, Non-Independent Director and shall be liable to retire by rotation.

Sl. No.	Particulars	Information disclosed
7.	Remuneration details	An amount of ₹83.60 lakhs was paid to Mr. B R Ashok as sitting fees for attending meetings of the Board / Committees during FY 2025 - 26 including fixed remuneration of ₹15 lakhs for FY 2024 - 25. Further, he was paid ₹36.60 lakhs as sitting fees for attending meetings of the Board / Committees during FY 2026 - 27 including fixed remuneration of ₹20 lakhs for FY 2025 - 26. He will continue to be eligible for payment of sitting fees and other remuneration as per the RBI circular dated November 28, 2025 and any other remuneration as may be stipulated by the RBI from time to time. Note: Sitting fees for the FY 2025-26 mentioned above include the fees amounting to ₹19.20 lakhs paid for attending the interview committee meetings for selection of top-level executive and the Whole time Directors.
8.	Date of first appointment on Board	27.08.2019
9.	Shareholding in the Bank	Directly Held: 1,650
		On a beneficial ownership basis: Nil
10.	Relationship with other Directors, Manager and other Key Managerial Personnel of the Bank	Not related to any other Directors, Manager and other Key Managerial Personnel of the Bank.
11.	Number of meetings of the Board attended:	
	a. During the year	8 / 8 Board Meetings
	b. During the previous financial year	22 / 22 Board Meetings
12.	Other Directorships, Membership / Chairmanship of Committees of other Boards.	Nil
13.	Listed entities from which the person has resigned in the past three years.	Nil
14.	Nature of Expertise	Accountancy, Banking, Finance and Taxation.
15.	Skills and capabilities required for the role in terms of Section 10A (2) of the Banking Regulation Act, 1949.	Accountancy, Banking, Economics, Finance, IT, Risk Management.
	The manner in which the proposed person meets such requirements.	The proposed person is a practicing Chartered Accountant with over 40 years of professional experience, bringing deep expertise in financial reporting, auditing and regulatory compliance. - Accountancy: As a Chartered Accountant, the individual possesses advanced knowledge of accounting standards, financial analysis and audit practices, which are critical for oversight of financial statements and internal controls. - Banking & Finance: Through engagements with banking clients and financial institutions, the individual has developed a strong understanding of banking operations, credit appraisal and financial structuring. - Economics: Exposure to macroeconomic trends and financial markets through advisory roles enables informed decision-making on strategic matters. - Risk Management: Experience in evaluating financial risks, internal audit systems and compliance frameworks contributes to robust governance and risk oversight. - Information Technology: Familiarity with financial systems, ERP platforms and digital transformation initiatives in finance enhances the Board's understanding of tech-driven banking solutions. As a Non-Executive, Non-Independent Director, the individual actively contributes to Board deliberations, leveraging professional insights to support strategic planning, financial prudence and regulatory compliance.

Accordingly, the Board recommends the Ordinary Resolution as set out in Item No. 3 of this Notice for approval of the members.

Except for Mr. B R Ashok and his relatives, no other Director or Key Managerial Personnel of the Bank or their respective relatives are in any way concerned or interested, financially or otherwise, in this resolution.

Item No. 4: To appoint M/s. Batliboi & Purohit as Joint Statutory Auditor in place of retiring auditor M/s. Ravi Rajan & Co. LLP and to fix remuneration.

Pursuant to Section 30(1A) of the Banking Regulation Act, 1949, the appointment, re-appointment or removal of the Statutory Auditors of a banking company requires the previous approval of the Reserve Bank of India ("RBI").

Further, RBI, vide Circular No.: DoS.CO.ARG.8/08.91.001/2026-27 dated July 31, 2026, has, inter alia, prescribed that the Statutory Auditors of a bank shall hold office for a continuous period of three years, subject to the audit firm satisfying the prescribed eligibility norms on an annual basis. The Circular further provides that audit firms which have already completed one year or two years of their tenure with a bank shall be permitted to complete only the balance of their respective tenure, subject to continued compliance with the prescribed eligibility criteria. An audit firm shall be eligible for re-appointment only after completion of a cooling-off period of six years.

M/s. Ravi Rajan & Co. LLP, Chartered Accountants (Firm Registration No.: 009073N / LLP No.: N500320), New Delhi, will complete its tenure as one of the Joint Statutory Auditors of the Bank upon the conclusion of the 102nd Annual General Meeting ("AGM") and shall cease to hold office thereafter.

Tenure and Rotation:

The continuing Statutory Auditor, M/s. R.G.N. Price & Co., Chartered Accountants (Firm Registration No.: 002785S), Chennai was reappointed for their remaining tenure of two years i.e., until the conclusion of the 103rd Annual General Meeting (AGM) at the 101st Annual General Meeting subject to satisfying the eligibility norms prescribed by the Reserve Bank of India on an annual basis.

Accordingly, based on the recommendation of the Audit Committee of the Board, the Board of Directors has approved the re-appointment of M/s. R.G.N. Price & Co., Chartered Accountants (Firm Registration No.: 002785S), Chennai, as one of the Joint Statutory Auditors of the Bank for the remaining tenure of one year, i.e., until the conclusion of the 103rd Annual General Meeting (AGM).

Further, based on the recommendation of the Audit Committee of the Board, the Board of Directors has approved the appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), Mumbai, as one of the Joint Statutory Auditors of the Bank for a continuous period of three years commencing from the conclusion of the 102nd AGM until the conclusion of the 105th AGM, subject to the annual performance evaluation and annual prior approval of the Reserve Bank of India under Section 30(1A) of the Banking Regulation Act, 1949.

The Bank has received the approval of the Reserve Bank of India for the aforesaid appointments vide its letter dated August 11, 2026.

Audit Fee and Remuneration Framework:

For the Financial Year 2026 - 27, the Board, based on the recommendation of the Audit Committee, has approved a fixed audit fee of ₹ 1.60 crore (Rupees One Crore Sixty Lakhs only) to be paid to each of the Joint Statutory Auditors. In addition, certification fees of ₹ 30,000 per certificate issued and applicable Goods and Services Tax (GST) will be paid, alongside the reimbursement of actual out-of-pocket expenses incurred during the course of the audit.

Fees payable to the Statutory Auditors (SAs):

The Board of Directors, based on the recommendation of the Audit Committee of the Board, has approved the fees payable to the statutory auditors as mentioned hereunder:

Proposed fees payable to the statutory auditor(s)	1. M/s. R.G.N. Price & Co, Chartered Accountants for the Financial year 2026 – 27: the proposed fees shall be ₹ 1.60 crores.
	2. M/s. Batliboi & Purohit, Chartered Accountants for the Financial year 2026 - 27: the proposed fees shall be ₹ 1.60 crores.

Note:

- Further, certification fees of ₹ 30,000 per certificate issued to be paid and actual out-of-pocket expenses will be reimbursed.

Terms of Appointment	The assignment of Joint Statutory Auditors includes, but is not limited to: 1. Limited Review (three quarters) 2. Year-end audit and certifications including Process Audits. 3. Long Form Audit Report 4. Tax Audit 5. Consolidation of Results (Holding & Subsidiary), 6. Centralized Audit of all branches / offices of the Bank 7. Such other audit /certification / reporting requirement as may be prescribed by the RBI from time to time or as may be mutually agreed between the Bank and the Statutory Auditors.
In case of a new auditor, any material changes in the fee payable to such auditor from that paid to the outgoing auditor along with the rationale for such change.	Not applicable

Basis of recommendation for the appointment, including the details in relation to and credentials of the statutory auditor(s):

Brief Profile of M/s. R.G.N. Price & Co., Chartered Accountants

M/s. R.G.N. Price & Co. (RGNP), a firm of Chartered Accountants, Chennai, has over 35 years of extensive experience in the audit profession (of Banks / NBFCs). The firm comprises 17 partners and a team of more than 57 professionals, including experienced personnel holding professional certifications such as CIA, CISA and CFE.

The firm has, over the years, developed expertise in various areas like Taxation, Financial Compliance matters, Sarbanes Oxley Advisory, IT Advisory, Due Diligence Reviews and Business Valuations, apart from specialized services in relation to IndAS Transition, setting up Internal Control Framework, Cost reduction strategies, Mergers and Acquisition assistance, financial performance health check and SOX Testing Support.

Brief Profile of M/s. Batliboi & Purohit, Chartered Accountants

M/s. Batliboi & Purohit, a firm of Chartered Accountants, Mumbai, has over 42 years of experience in the field of audit and assurance services. The firm has 15 Partners and a strong team of ~155 professionals and staff, comprising Chartered Accountants, MBAs, DISA and CIA (USA) professionals, Forensic Auditors, Cyber Security and Information Systems Auditors, Cost and Management Accountants, Company Secretaries and retired Government and Banking officials, among others.

The Firm provides a comprehensive range of professional services, including Statutory Audits, Internal Audits, Tax Audits, Risk Advisory, Business Systems Studies, Social Audits, CSR Impact Studies, Information Technology Reviews, Due Diligence Reviews and Direct and Indirect Tax Consultancy. With its diverse team of experienced professionals and multidisciplinary expertise, the Firm is well equipped to undertake complex audit, assurance, advisory and consultancy assignments.

Besides, both the firms comply with the eligibility norms prescribed by the Reserve Bank of India vide its Circular dated July 31, 2026.

Accordingly, approval of the Members is sought for the appointment of M/s. Batliboi & Purohit Chartered Accountants, as one of the Joint Statutory Auditors of the Bank along with M/s. R.G.N. Price & Co., Chartered Accountants, as the other Joint Statutory Auditor, together with the remuneration payable to them.

Your Board recommends the resolution appointing the above firm as Joint Statutory Auditors as set out under Item No. 4 of the Notice.

No Directors, Key Managerial Personnel and their relatives are concerned or interested financially or otherwise in this resolution.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013 (the "Act") AND DISCLOSURE PURSUANT TO REGULATION 36 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

Item No. 5: To approve the appointment of Mrs. Biji Sreekrishnavilas Sankaranarayanan (DIN: 11534526) as the Executive Director of the Bank

The Board of Directors has appointed Mrs. Biji Sreekrishnavilas Sankaranarayanan ("Mrs. Biji S S") (DIN: 11534526) as Whole-Time Director in the capacity of Executive Director and Key Managerial Personnel of the Bank for a period of 3 (Three) years w.e.f. July 15, 2026, pursuant to the approval received from the Reserve Bank of India vide their letter DoR.GOV. No.1292/08.40.001/2026-27 dated May 13, 2026 in accordance with Section 35B of the Banking Regulation Act, 1949, on remuneration and other perquisites set out in the resolution under Item No. 5 of this Notice. Mrs. Biji S S is identified as a Material Risk Taker pursuant to extant guidelines of the Reserve Bank of India.

The Bank has received from her all-statutory disclosures / declarations including, (i) consent in writing to act as Director in Form DIR-2, pursuant to Rule 8 of the Companies (Appointment & Qualification of Directors) Rules, 2014 ("the Appointment Rules"), and (ii) intimation in Form DIR-8 in terms of the Appointment Rules to the effect that she is not disqualified under Section 164 of the Companies Act, 2013 (the Act). The Bank has also received a notice under Section 160 of the Act from her, intending to nominate herself to the office of Executive Director.

Your Board recommends the resolution appointing Mrs. Biji S S as the Executive Director of the Bank as set out in Item No. 5 of the Notice for seeking approval from members of the Bank and she shall be liable to retire by rotation.

Except for Mrs. Biji S S and her relatives, no other Director or Key Managerial Personnel of the Bank or their respective relatives are in any way concerned or interested, financially or otherwise, in this resolution.

Brief Profile and additional information about Mrs. Biji S S as per Secretarial Standard - 2 read with Regulation 36(3) of the Listing Regulations is given below:

Name of the Director	Mrs. Biji S S
DIN	11534526
Age	54 years and 3 months
Qualification	MSc (Mathematics), MBA (HR), Professional Certification in Management of Social Initiatives (IIMK).
Brief Profile / Experience	Joined South Indian Bank Limited on 02.02.1996 and retired as Chief General Manager. She has managed the entire Branch Banking portfolio, including Assets & Liabilities, with 950 branches across 19 Regional Offices. Branch banking has contributed 70% of asset growth through the branch network. Has worked at South Indian Bank for more than 30 years and carries comprehensive exposure to branch banking / retail banking, corporate banking, MSME lending, credit, back-end operations, risk management, etc. During her tenure, corporate banking grew to 42% of the bank's asset book. The objective was to break into top-rated corporates and added multiple marquee and large clients of excellent asset quality. During the transformation of South Indian Bank since 2021, played a key role in heading business & functions. Has led key digital and process re-engineering initiatives such as centralised retail asset processing, implementation of LOS, digitisation of supply chain finance and financial analysis. Has chaired the Credit Committee with ₹ 50 crore sanction authority. Being part of the leadership team has been instrumental in a number of key initiatives and spearheaded multiple transformational projects.
Terms and conditions of appointment	Whole-Time Director in the capacity of Executive Director and Key Managerial Personnel of the Bank for a period of three years w.e.f. 15.07.2026.
Remuneration details	The remuneration as approved by RBI is included in the resolution under Item No. 5. As the incumbent has taken charge w.e.f. 15.07.2026, payment of remuneration for FY 2025 - 26 is not applicable.
Date of first appointment on the Board	15.07.2026
Shareholding	Directly Held: Nil As Beneficial Owner: Nil
Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	Mrs. Biji S S has declared that she is not related to any other Directors, Managers and other Key Managerial Personnel of the Bank.
Number of meetings of the Board attended during FY 2026-27.	3 / 3 Board Meetings.
Other Directorships, Membership / Chairmanship of Committees of other Boards.	Nil
Listed entities from which the person has resigned in the past three years.	Nil as a Director.
Nature of Expertise	Corporate Banking Strategy, Retail & Branch Banking leadership, Portfolio Risk Management, Digital transformation & automation, Asset and Liability business growth, High quality customer acquisition, Strategic Exit & Churn Management, Cross-functional team leadership, Compliance and Due diligence frameworks, financial analysis, process automation, Business development.

Name of the Director	Mrs. Biji S S
Skills and capabilities required for the role in terms of Section 10A(2) of the Banking Regulation Act, 1949.	Accountancy, Agriculture and Rural Economy, Banking, Co-operation & SSI, Economics, Finance, Risk Management, Payment & Settlement, HR, Business Management
The manner in which the proposed person meets such requirements.	She has over three decades of experience spread across Branch banking / retail banking, corporate banking, MSME lending, credit, backend operations, risk management and in terms of Section 10A (2) of the Banking Regulation Act, 1949, banks in India are required to ensure that persons to be appointed as Directors shall have special knowledge or practical experience in respect of one or more of the matters specified in the said Act. Mrs. Biji S S possesses such desired skills and capabilities and the Nomination and Remuneration Committee of the Board and the Board of Directors of the Bank are of the opinion that her presence on the Board of Directors of the Bank as a Director would provide substantial value addition.

Item No. 6: To approve the appointment of Dr. M Aruna Shyam (DIN: 11789970) as the Non- Executive, Independent Director of the Bank

Pursuant to Section 161(1) of the Companies Act, 2013, (the Act), the Board of Directors of the Bank at its Meeting held on July 18, 2026, based on the recommendation of the Nomination and Remuneration Committee of the Board, appointed Dr. M Aruna Shyam (DIN: 11789970) as an Additional Director (Non-Executive, Independent Director) w.e.f. July 18, 2026.

The Bank has received from him all statutory disclosures / declarations including, (i) consent in writing to act as Director in Form DIR-2, pursuant to Rule 8 of the Companies (Appointment & Qualification of Directors) Rules, 2014 ("the Appointment Rules"), (ii) intimation in Form DIR-8 in terms of the Appointment Rules to the effect that he is not disqualified under sub-section (2) of Section 164 of the Act and (iii) a declaration to the effect that he meets the criteria of Independence as provided in sub-section (6) of Section 149 of the Act and Listing Regulations and the Bank has also received from him a notice under Section 160 of the Act, intending to nominate himself to the office of Independent Director of the Bank. The Board is of the opinion that he fulfills the conditions specified in the Act and the Rules made thereunder and that the proposed appointment is in compliance with the provisions of Section 10A(2) of the Banking Regulation Act, 1949.

The Nomination and Remuneration Committee of the Board (NRC) at its meeting held on July 17, 2026, while carrying out due diligence of his candidature under the 'Fit & Proper' norms of RBI opined that his candidature is in compliance with the said norms and is eligible to be appointed as a Director of the Bank and accordingly the Board of Directors resolved to approve his appointment as an Additional Director in the category of Non-Executive, Independent Director who is not liable to retire by rotation.

In terms of Section 149(10) of the Act, an Independent Director shall hold office for a term of up to five consecutive years on the Board of Directors of a company and shall be eligible for re-appointment on passing of a special resolution by the company. Further, in terms of Section 10A(2A) of the Banking Regulation Act, 1949 read with extant guidelines of the RBI, no Non-Executive Director of a Banking Company shall hold office continuously or otherwise for a period exceeding eight years or beyond the age of 75 years. In view of the above provisions, the proposal for appointment of Dr. M Aruna Shyam as a Non- Executive Independent Director not liable to retire by rotation for a period of four consecutive years, up to and inclusive of July 17, 2030, has been placed before the members for seeking their approval.

Brief Profile and additional information about Dr. M Aruna Shyam as per Secretarial Standard - 2 read with Regulation 36(3) of Listing Regulations is given below:

Name of the Director	Dr. M Aruna Shyam
DIN	11789970
Age	44 years and 5 months
Date of Appointment	18.07.2026
Qualification	BA. LLB, LL.M. in Business Law & Ph.D in Law (Constitution & Criminal Law)



Name of the Director	Dr. M Aruna Shyam
Experience	Dr. M Aruna Shyam is a qualified post-graduate in Business Law and holds a Doctorate in Law (Constitution & Criminal Law). Since 2004, he has been in active legal practice, appearing before Civil Courts, various Tribunals, Debt Recovery Tribunals, the National Company Law Tribunal, the High Court of Karnataka and the Hon'ble Supreme Court of India. Over the course of more than two decades, he has acquired extensive experience across diverse branches of Law, including Civil, Criminal, Constitutional, Co-operative, Corporate, Banking, Labour, Insurance and Service Laws. He also served as the Additional Advocate General for the State of Karnataka from the year 2020 to 2023, representing the State in several important constitutional, statutory and public law matters before the High Court and other judicial forums. He was designated as a Senior Advocate by the Honourable High Court of Karnataka on December 14, 2021. He has been appearing as a Senior Advocate before various High Courts and other Courts across the country, advising and representing clients in complex and high-stake litigations.
Terms and conditions of appointment	Proposed to be appointed as Non- Executive Independent Director for a period of four years and not liable to retire by rotation.
Remuneration details	Sitting Fees for attending the meetings of Board / Committees or any other such remuneration as may be approved by the Board within such limits as may be prescribed from time to time by any statutory / regulatory authority. ₹3.40 lakhs was paid as sitting fees for attending the meetings of Board / Committees during the financial year.
Shareholding	Directly held: Nil Shareholding as a Beneficial owner: Nil
Relationship with other Directors, Manager and other Key Managerial Personnel of the Bank	Dr. M Aruna Shyam has declared that he is not related to any other Directors, Manager and other Key Managerial Personnel of the Bank.
Number of meetings of the Board attended during the FY 2026-27.	2 / 2
Other Directorships, Membership / Chairmanship of Committees of other Boards.	Nil Nil
Listed entities from which the person has resigned in the past three years.	
Nature of Expertise	Agriculture and Rural Economy, Banking, Co-operation & SSI, Law
Skills and capabilities required for the role in terms of Section 10A(2) of Banking Regulation Act, 1949.	Agriculture and Rural Economy, Banking, Co-operation & SSI, Law
The manner in which the proposed person meets such requirements.	He has been in active legal practice, appearing before Civil Courts, various Tribunals, Debt Recovery Tribunals, the National Company Law Tribunal, the High Court of Karnataka and the Hon'ble Supreme Court of India. Over the course of more than two decades, he has acquired extensive experience across diverse branches of law, including Civil, Criminal, Constitutional, Co-operative, Corporate, Banking, Labour, Insurance and Service Laws. In terms of Section 10A (2) of the Banking Regulation Act, 1949, banks in India are required to ensure that persons to be appointed as Directors shall have special knowledge or practical experience in respect of one or more of the matters specified in the said Act. Dr. M Aruna Shyam possesses such desired skills and capabilities and the Nomination and Remuneration Committee of the Board and the Board of Directors of the Bank are of the opinion that his appointment on the Board of the Bank as a Non- Executive Independent Director would provide substantial value addition.

Having regard to the above, on the recommendation of the Nomination and Remuneration Committee of the Board (NRC), the Board of Directors recommends the proposal for appointment of Dr. M Aruna Shyam as a Non-Executive, Independent Director not liable to retire by rotation for a term of four consecutive years i.e., up to and inclusive of July 17, 2030, for the approval of the members as set out in Item No. 6 of the Notice.

Accordingly, the Board recommends the Special Resolution as set out in Item No. 6 of this Notice for seeking approval of the members.

No Director or Key Managerial Personnel of the Bank or their respective relatives are in any way concerned or interested, financially or otherwise, in this resolution.

Item No. 7: To approve the appointment of Mr. Parthasarathi Periaswamy (DIN: 08507318) as the Non-Executive, Independent Director of the Bank

Pursuant to Section 161(1) of the Companies Act, 2013, the Board of Directors of the Bank at its Meeting held on July 29, 2026, based on the recommendation of the Nomination and Remuneration Committee of the Board, appointed Mr. Parthasarathi Periaswamy (DIN: 08507318), former Chief Information Security Officer and Chief General Manager (IT) of the Reserve Bank of India, as an Additional Director (Non-Executive, Independent Director) w.e.f. July 29, 2026.

The Bank has received from him all statutory disclosures / declarations including, (i) consent in writing to act as Director in Form DIR-2, pursuant to Rule 8 of the Companies (Appointment & Qualification of Directors) Rules, 2014 ("the Appointment Rules"), (ii) intimation in Form DIR-8 in terms of the Appointment Rules to the effect that he is not disqualified under sub-section (2) of Section 164 of the Act, and (iii) a declaration to the effect that he meets the criteria of Independence as provided in sub-section (6) of Section 149 of the Act and Listing Regulations and the Bank has also received from him a notice under Section 160 of the Companies Act, 2013, intending to nominate himself to the office of Independent Director of the Bank. The Board is of the opinion that he fulfills the conditions specified in the Act and the Rules made thereunder and that the proposed appointment is in compliance with the provisions of Section 10A(2) of the Banking Regulation Act, 1949.

The Nomination and Remuneration Committee of the Board (NRC) at its meeting held on July 28, 2026, while carrying out the due diligence of his candidature under the 'Fit & Proper' norms of RBI opined that his candidature is in compliance with the said norms and is eligible to be appointed as a Director of the Bank and accordingly, the Board of Directors resolved to approve his appointment as an Additional Director in the category of Non-Executive, Independent Director who is not liable to retire by rotation.

In terms of Section 149(10) of the Act, an Independent Director shall hold office for a term of up to five consecutive years on the Board of Directors of a company and shall be eligible for re-appointment on passing of a special resolution by the company. Further, in terms of Section 10A(2A) of the Banking Regulation Act, 1949 read with extant guidelines of the RBI, no Non-Executive Director of a Banking Company shall hold office continuously or otherwise for a period exceeding eight years or beyond the age of 75 years. In view of the above provisions, the proposal for appointment of Mr. Parthasarathi Periaswamy as an Non- Executive Independent Director not liable to retire by rotation for a period of four consecutive years, up to and inclusive of July 28, 2030, has been placed before the members for seeking their approval.

Brief Profile and additional information about Mr. Parthasarathi Periaswamy as per Secretarial Standard - 2 read with Regulation 36(3) of the Listing Regulations is given below:

Name of the Director	Mr. Parthasarathi Periaswamy
DIN	08507318
Age	70 years and 2 months
Date of Appointment	29.07.2026
Qualification	M.Sc (Statistics), MBA (Information Systems)
Experience	Mr. Parthasarathi Periaswamy is a seasoned technology and cybersecurity leader with over three decades of experience at the highest levels of India's financial sector. As former Chief Information Security Officer and Chief General Manager (IT) at the Reserve Bank of India, he has played a pivotal role in shaping national cybersecurity frameworks, modernizing mission-critical infrastructure and strengthening resilience across the banking ecosystem. He has served as Chief Technology Officer at the Institute for Development and Research in Banking Technology (IDRBT), where he directed IT infrastructure, trust services and the national threat intelligence platform (IB CART). His leadership extended to convening the CISO Forum and organizing national cyber drills, fostering collaboration and preparedness among banks. Beyond central banking, Mr. Parthasarathi has advised leading private sector banks on cyber security governance, policy reviews and crisis management. He was formerly a Consultant to the Reserve Bank Innovation Hub, guiding projects on cybersecurity in the financial sector. Further, he was a Board Member of Indian Financial Technology and Allied Services (IFTAS), an RBI subsidiary, for the period 2019 – 2021, where he had overseen technology governance and sector wide IT initiatives. Widely respected for his ability to bridge technology, regulation and strategy, Mr. Parthasarathi is passionate about advancing organizational resilience, regulatory technology and cybersecurity governance. His career reflects a commitment to strengthening trust in financial systems and preparing institutions for the challenges of a digital future.



Name of the Director	Mr. Parthasarathi Periaswamy
Terms and conditions of appointment	Proposed to be appointed as Non- Executive Independent Director for a period of four years and not liable to retire by rotation.
Remuneration details	Sitting Fees for attending the meetings of Board / Committees or any other such remuneration as may be approved by the Board within such limits as may be prescribed from time to time by any statutory / regulatory authority. ₹0.80 lakhs was paid as sitting fees for attending the meetings of Board / Committees during the financial year.
Shareholding	Directly held: Nil Shareholding as a Beneficial owner: Nil
Relationship with other Directors, Manager and other Key Managerial Personnel of the Bank	Mr. Parthasarathi Periaswamy has declared that he is not related to any other Directors, Manager and other Key Managerial Personnel of the Bank.
Number of meetings of the Board attended during the FY 2026-27.	1 / 1
Other Directorships, Membership / Chairmanship of Committees of other Boards.	Nil Nil
Listed entities from which the person has resigned in the past three years.	
Nature of Expertise	Information Technology, Payment & Settlement Systems, Banking, Economics, Finance, Risk Management.
Skills and capabilities required for the role in terms of Section 10A(2) of Banking Regulation Act, 1949.	Information Technology, Payment & Settlement Systems, Banking, Economics, Finance, Risk Management.
The manner in which the proposed person meets such requirements.	He is a seasoned technology and cybersecurity leader with over three decades of experience at the highest levels of India's financial sector. As former Chief Information Security Officer and Chief General Manager (IT) of the Reserve Bank of India, he has played a pivotal role in shaping national cyber security frameworks, modernizing mission-critical infrastructure and strengthening resilience across the banking ecosystem. In terms of Section 10A (2) of the Banking Regulation Act, 1949, banks in India are required to ensure that persons to be appointed as Directors shall have special knowledge or practical experience in respect of one or more of the matters specified in the said Act. Mr. Parthasarathi Periaswamy possesses such desired skills and capabilities and the Nomination and Remuneration Committee of the Board and the Board of Directors of the Bank are of the opinion that his appointment on the Board of Directors of the Bank as a Non- Executive Independent Director would provide substantial value addition.

Having regard to the above, on the recommendation of the Nomination and Remuneration Committee of the Board (NRC), the Board of Directors recommends the proposal for appointment of Mr. Parthasarathi Periaswamy as a Non-Executive, Independent Director not liable to retire by rotation for a term of four consecutive years i.e., up to and inclusive of July 28, 2030, for the approval of the members as set out in Item No. 7 of the Notice.

Accordingly, the Board recommends the Special Resolution as set out in Item No. 7 of this Notice for seeking approval of the members.

No Director or Key Managerial Personnel of the Bank or their respective relatives are in any way concerned or interested, financially or otherwise, in this resolution.

102nd BOARD'S REPORT

Dear Members,

Your Directors have the pleasure of presenting the 102nd Annual Report of the Bank together with the Audited Statement of Accounts for the financial year ended March 31, 2026, and the Auditors' Report thereon. The highlights of the operational performance are as under:

OPERATIONAL PERFORMANCE

	₹ in crore	
	MARCH 31, 2026	MARCH 31, 2025
Net Profit	1,310.50	1,272.37
Operating Profit	1,974.17	1,827.04
Net Interest Income (NII)	3,118.73	3,310.38
Gross Income	10,320.72	10,283.12
Deposits (A)	1,08,778.75	1,04,807.49
Gross Advances (B)	83,339.92	77,958.72
Aggregate Business (Gross) (A)+ (B)	1,92,118.67	1,82,766.21
Investments	26,738.80	24,536.51
CASA deposits (as a share of total deposits) (%)	33.61	31.75
Gross NPA (%)	2.78	3.08
Net NPAs (%)	0.98	1.31
Provision Coverage Ratio (%)	83.54	81.42
Capital Adequacy Ratio (CRAR) (%)	20.07	19.85
Return on Assets (%)	1.05	1.05

Note: The figures mentioned above are on a standalone basis. The consolidated financial statements are furnished separately as part of this report.

BUSINESS OVERVIEW

As on March 31, 2026, the Aggregate Business (Gross) of the Bank has reached ₹1,92,118.67 crore with a YoY growth of 5.12%. During FY 26, the Bank registered net profit of ₹1,310.50 crore with YoY growth of 3.00%. The deposits and Gross advances grew by 3.79% and 6.90% YoY, respectively. As of March 31, 2026, the CD ratio was 76.61%. The Bank has maintained the share of CASA at 33.61%. The asset quality has improved with a 30 bps and 33 bps reduction, respectively, under Gross NPAs and Net NPAs. As on March 31, 2026, Provision Coverage Ratio (PCR) was 83.54%. CRAR was at 20.07%. Overall, the financial year 2025-26 was yet another year of satisfactory performance, witnessing further strengthening of the fundamentals of the Bank.

DEPOSITS AND CASA

The total deposits grew by 3.79% during the FY under review, with CASA at 33.61% of total deposits. The CASA deposits grew by 9.85% YoY.

ADVANCES

The advances grew by 6.90% YoY. The lending profile was well balanced, with the share of retail advances at 50.88% & mid corporate advances at 19.08% and Large corporate advances at 30.04% of the loan book.

The priority sector advances increased from ₹37,569.19 crore to ₹44,475.24 crore, forming 51.72% of applicable Adjusted Net Bank Credit (ANBC), and agricultural advances increased from ₹16,614.37 crore to ₹19,822.09 crore, which, together with eligible deposits under the Rural Infrastructure Development Fund (RIDF), constituted 23.05% of ANBC during Q4FY26. The Bank also focuses on lending under various socio-economic schemes, weaker section schemes, MSMEs, etc.

ASSET QUALITY AND PROVISION COVERAGE RATIO (PCR)

The Bank has been focusing on improving the asset quality through better credit appraisal and effective monitoring, as well as intensified recovery efforts. In terms of absolute numbers, the GNPA decreased to ₹2,320.93 crore as on March 31, 2026, from ₹2,402.08 crore as on March 31, 2025. The percentage of Gross NPAs reduced from 3.08% as on March 31, 2025, to 2.78% as on March 31, 2026.

The amount of Net NPAs (NNPAs) reduced to ₹803.22 crore (0.98%) as on March 31, 2026, as against ₹1,004.55 crore (1.31%) and during the period, the percentage of NNPAs substantially improved to 0.98% as against 1.31% last year. The Provision Coverage Ratio (PCR) stood at 83.54% on March 31, 2026.

INVESTMENTS

The total investments increased by 8.98% and the ID ratio stood at 24.58% as on March 31, 2026, as against 23.41% on March 31, 2025.

OPERATIONAL METRICS

The gross income of the Bank for the year ended March 31, 2026, stood at ₹10,320.72 crore compared to ₹10,283.12 crore last year, recording a YoY growth of 0.37%.

The total expenditure (excluding provisions and contingencies) decreased by 1.30% to ₹8,346.55 crore for the year ended March 31, 2026, as against ₹8,456.08 crore for the last financial year. The cost-to-income ratio decreased by 377 bps to 56.34%.

During FY 2025-26, Net Interest Income (NII) declined to 5.79% over the previous year, while Net Interest Margin (NIM) moderated to 2.88% from 3.19%. This was mainly due to the decline in yield on advances following repricing of external benchmark-linked loans, which led to compression in spreads despite a reduction in the cost of deposits.

The operating profit increased by 8.05% to ₹1,974.17 crore for FY 2025-26 from ₹1,827.04 crore. The provisions (other than tax) and contingencies for FY 2025-26 were ₹316.07 crore vis-à-vis ₹186.44 crore for the previous year, owing to increased provisioning towards NPA in order to improve the Provision Coverage Ratio (excluding technically written-off accounts), which improved from 58.18% to 65.39%.

The net profit reached to ₹1,310.50 crore from ₹1,272.37 crore during the previous year, an increase of 3.00%.

APPROPRIATIONS

The net profit of ₹1,310.50 crore, along with a sum of ₹189.50 crore brought forward from the previous year, aggregating to ₹1,500 crore, has been appropriated as under:

Appropriation	₹ in crore
Transfer to Statutory Reserve	328.00
Transfer to Capital Reserve	31.61
Transfer to Revenue and Special Reserves	710.37
Dividend of 2024-25 paid during the year	189.03
Balance carried over to Balance Sheet	241.00

DIVIDEND

Having regard to the overall performance of the Bank, the Board of Directors has recommended a dividend of ₹5.00/- per share (50%) for the year ended March 31, 2026 (previous year ₹5.00/- per share (50%)). The dividend payout ratio for the year works out to 14.43% as against 14.84% for the previous year. In accordance with Accounting Standard (AS)4-Contingencies & Events occurring after the balance sheet date, the proposed dividend amounting to ₹189.09 crores (Previous year ₹188.97 crores) has not been shown as an appropriation from the Profit for the year ended March 31, 2026, in line with the Dividend Distribution Policy of the Bank and directions from the Reserve Bank of India for the payment of dividend.

EARNINGS PER SHARE (EPS) AND BOOK VALUE

The Earnings Per Share stood at ₹34.66 (basic) and ₹34.60 (diluted) for the year ended March 31, 2026. This was ₹33.69 (basic) and ₹33.61 (diluted) during the previous year. The Book Value per share has further improved to ₹349.69 as on March 31, 2026, as against ₹319.77 during the last year.

CAPITAL FUNDS AND CAPITAL ADEQUACY RATIO (CRAR)

The capital funds of the Bank increased from ₹12,219 crore to ₹13,383.02 crore. The Capital to Risk- Weighted Assets (CRAR) Ratio improved to a high of 20.07% as on March 31, 2026, as against the previous year's 19.85%. The Bank has consistently maintained the CRAR ratio well above the minimum requirement of 11.50%, including the Capital Conservation Buffer of 2.50% stipulated by the Reserve Bank of India and the internal policy of the Bank of maintaining the CRAR 1.50% over and above the regulatory requirement.

EQUITY CAPITAL BASE

As on March 31, 2026, the paid-up capital of your Bank stood at ₹ 3,78,18,15,620.00 comprising 37,81,81,562 equity shares of ₹10/- each. During the year, 1,71,066 equity shares of ₹ 10/- each were allotted to option grantees upon exercise of stock options under KBL Employees Stock Options Scheme 2018 and 73,834 equity shares of ₹10/- each were allotted to option grantees upon exercise of stock options under Karnataka Bank Employees Stock Options Scheme, 2023.

CHANGE IN CAPITAL BASE AFTER THE CLOSE OF THE FINANCIAL YEAR

After the close of the Financial Year 73,665 equity shares of ₹10/- each were allotted to option grantees upon exercise of stock options under KBL Employees Stock Options Scheme 2018 and 85,977 equity shares of ₹10/- each were allotted to option grantees upon exercise of stock options under Karnataka Bank Employees Stock Options Scheme, 2023.

LISTING

The Equity Shares of the Bank continue to remain listed on BSE Limited and the National Stock Exchange of India Limited.

DEBT INSTRUMENTS & CREDIT RATING

The Bank has issued subordinated debt instruments (i.e., Unsecured Non-Convertible Subordinated BASEL III Debt Instruments) as a part of Tier-2 Capital on a private placement basis. These bonds are listed on the debt segment of the National Stock Exchange of India Limited (NSE). The details of the debt instruments outstanding as on March 31, 2026, are as under:

Series	Date of Issue	Face Value per Bond (₹)	Number of Bonds	Amount (₹ crore)	Tenure from date of issue	Coupon Rate (% p.a.)	Credit Rating	Listing	ISIN of the Bonds
VII	30.03.2022	1,00,00,000	300	300.00	120 months	10.70	[ICRA]A+ (Stable) & CARE A+; Stable	Listed on NSE- Debt Segment	INE614B08054

Your Bank has paid interest on this debt instrument on time since the issue of the debt instrument as per the terms of the issue.

BUSINESS SOLUTIONS GROUP JOURNEY – 'KBL VIKAAAS 3.0'

The Bank's aspirational transformation journey, 'KBL VIKAAAS' was launched in the year 2017 and has successfully completed eight impactful years. Building on this strong foundation, the initiative has evolved into 'KBL VIKAAAS 3.0', reflecting a renewed focus on innovation, agility, and customer-centricity. In line with the Bank's vision to emerge as a 'Digital Bank of the Future', KBL VIKAAAS 3.0 continues to drive key initiatives aimed at enhancing business growth, strengthening customer experience, and improving operational efficiency through digital enablement.

During FY 2025–26, the Bank has continued its journey under KBL VIKAAAS 3.0 with the rollout of various initiatives, as detailed below:

Sl. No.	Project Title	Summary	Status
1	UI/UX – Retail Mobile Banking	The UI/UX for mobile banking aims to provide a seamless, secure and personalized experience. This includes real-time notifications and robust security features, enabling customers to effortlessly manage their finances. A revamped version of retail mobile banking with UI/UX enhancements was made live on 14.01.2026.	Live on 14.01.2026
2	Collection Segmentation	To improve collection efficiency and provide better oversight of the stress portfolio, a revamped channel allocation and call prioritization, along with a newly integrated channel escalation matrix, have been introduced in the existing collection tool application. The revamped version of the collection tool was made live on 28.02.2026	Live on 28.02.2026
3	Pre-Approved Personal Loans for Salaried customers	The Bank has introduced pre-approved personal loans for eligible salaried customers, enabling quick access to credit. The offering provides loan amounts ranging from ₹50,000 to ₹5 lakh for existing customers with established credit profiles. The process is digital, with application and disbursal completed within minutes. Funds are credited instantly to the customer's savings account, ensuring a seamless borrowing experience.	Live on 31.03.2026



LEVERAGING THROUGH WHOLLY OWNED SUBSIDIARY OF THE BANK

Wholly owned subsidiary of the Bank "KBL Services Limited (KSL)" was incorporated as a non-financial services wholly owned subsidiary of The Karnataka Bank Limited on 21.06.2020. The setting up of KSL was envisioned with an objective of achieving higher operational efficiency and creating value over the longer run for the group as a whole. The scope of activities permitted to be carried out by KSL is business sourcing, data entry work, contact center management, management of alternate banking channels, back-end processing activities, IT projects & support, digital capabilities and providing sub-staff / house-keeping / maintenance staff / attenders to the parent Bank. To begin with, the Company has taken up Business Sourcing, Data entry work, back-end processing activities and an outbound calling center and expects to widen its service offering to other permitted activities in the upcoming financial years. There has been no change in the business of the Company during the financial year ended March 31, 2026.

RISK MANAGEMENT AND GOVERNANCE

In the normal course of business, the Banks are exposed to various risks, namely, Credit Risk, Market Risk and Operational Risk, besides other residual risks such as Liquidity Risk, Interest Rate Risk, Concentration Risk, Strategic Risk, Reputation Risk, etc. With a view to efficiently manage such risks, your Bank has put in place various risk management systems and practices. In line with the guidelines issued by the Reserve Bank of India from time to time, your Bank continues to strengthen various risk management systems that include policies, tools, techniques, systems and other monitoring mechanisms.

Your Bank aims at achieving an appropriate trade-off between risks and returns. Risk management objectives of the Bank broadly cover proper identification, assessment, measurement, monitoring, controlling, mitigation and reporting of the risks across various business segments of the Bank. The risk management strategy adopted by your Bank is based on a clear understanding of the risks and the level of risk appetite, which is dependent on the willingness of your Bank to take risks in the normal course of business. A Board-level committee, viz., Risk & Capital Management Committee (RCMC), periodically reviews the risk profile, evaluates the overall risks encountered by the Bank and develops policies and strategies for its effective management.

The various senior management committees such as Credit Risk Committee (CRC), Asset-Liability Management Committee (ALCO), Operational Risk Management Committee (ORMC), etc. operate within the broad policy framework of the Bank to ensure and enhance the risk control and governance framework within the Bank. The Risk Management Department at Head Office oversees the overall implementation of various risk management initiatives across the Bank.

In line with guidelines issued by the RBI, your Bank has nominated a Chief Information Security Officer (CISO), who is responsible for articulating and enforcing the policies that the Bank uses to protect the information assets, apart from coordinating security-related issues in the implementation of new systems under Information Technology in the Bank.

Further, in compliance with regulatory expectations and the Digital Personal Data Protection (DPDP) Act, your Bank has also appointed a Data Protection Officer (DPO) who is responsible for ensuring that customer data is handled safely, monitoring compliance with data protection laws, addressing privacy-related concerns, and promoting awareness of data protection practices within the Bank.

OFSAA (Oracle Financial Services Analytical Applications):

Your Bank has all the necessary systems and tools in place for ALM, MRM, LRM, FTP and IRRBB. An advanced application, i.e., OFSAA, has been implemented which covers ALM, LRM, FTP, PFT & IFRS9.

More elaborate discussion on how the Bank manages the key risks associated with its operations is provided under Management Discussion and Analysis attached to this report.

Basel III Capital Regulations – Implementation of Leverage Ratio:

To mitigate the risk of excessive leverage and enhance financial stability, the RBI mandated the minimum Leverage Ratio (LR) under Basel III Regulations for banks in India. Both the capital measure and the exposure measure, along with the leverage ratio, are to be disclosed on a quarter-end basis. However, banks must meet the minimum leverage ratio requirements at all times. As on March 31, 2026, your Bank had a comfortable leverage ratio of 8.77% as against the regulatory minimum requirement of 3.50%.

Capital Adequacy & Capital Adequacy Assessment Process (ICAAP):

Under Pillar 2 of the Basel II Accord, the Internal Capital Adequacy and Assessment Process (ICAAP) was introduced as a measure of the adequacy of a capital resource of the Bank in relation to its current liabilities and in relation to the risks associated with its assets. An appropriate level of capital adequacy ensures that the entity has sufficient capital to support its activities and that its net-worth is sufficient to absorb adverse changes in the value of its assets without becoming insolvent. An assessment of the capital requirement of the Bank is carried out through comprehensive projections of future business that takes cognizance of the strategic intent of the Bank, profitability of particular business and opportunities for growth. The proper mapping of credit, operational and market risks to this projected business growth enables assignment of capital that not only adequately covers the minimum regulatory capital requirements but also provides headroom for growth. The calibration of risk to business is enabled by a strong risk culture in the Bank, aided by an effective, technology-based risk management system.

The Disclosure under Pillar III of the Basel III accord has been annexed to this report in **Annexure-I**.

In compliance with Basel guidelines, the Bank has put in place a policy document for the Internal Capital Adequacy Assessment Process (ICAAP) to evaluate its capital adequacy requirements. A stress testing framework for various stress scenarios is also put in place for a better understanding of the likely impact of adverse market movements / events on the capital and earnings. The results of the ICAAP and stress testing are reviewed periodically to assess the capital requirement for the projected business growth, keeping in view the risk appetite and risk profile of the Bank. A Board-level Risk & Capital Management Committee (RCMC) reviews the risk appetite, risk profile, business projections as well as capital assessments of your Bank at periodic intervals.

SEGMENT REPORTING

Business Segment-

For the purpose of segment reporting in terms of AS 17 and as prescribed in the RBI guidelines, the business of the Bank has been classified into, i.e., (a) Treasury (b) Corporate / Wholesale Banking (c) Retail Banking (including Digital Banking Unit (DBU) and other Retail Banking) (d) Other Banking Operations.

Geographical Segment-

The Bank does not have any overseas branch. Thus, reporting under the geographic segment does not arise. Segment assets have been identified, and segment liabilities have been allocated on the basis of segment assets.

(Previous year's figures have been regrouped/rearranged wherever necessary.)

₹ in Crore

STANDALONE SEGMENT RESULTS												
BUSINESS SEGMENTS	TREASURY		CORPORATE/ WHOLESALE BANKING		RETAIL BANKING				OTHER BANKING OPERATIONS		TOTAL	
Particulars	Mar'26	Mar'25	Mar'26	Mar'25	Mar'26		Mar'25		Mar'26	Mar'25	Mar'26	Mar'25
					DBU	Others	DBU	Others				
Revenue	1,918.25	1,669.11	3,433.09	3,516.44	0.57	4,547.23	0.54	4,699.22	318.59	298.65	10,217.73	10,183.96
Unallocated Income											102.99	99.16
Total Income											10,320.72	10,283.12
Result	263.43	157.05	770.35	615.44	(0.29)	853.97	(0.50)	959.37	90.18	58.10	1,977.64	1,789.46
Unallocated expenses (including provisions & contingencies)											(319.54)	(148.86)
Profit before tax											1,658.10	1,640.60
Income taxes											347.60	368.23
Extraordinary/ Exceptional Profit / Loss											-	-
Net Profit											1,310.50	1,272.37
Other Information											-	-
Segment Assets	34,931.58	32,881.12	40,321.53	38,037.67	17.12	50,091.24	13.92	46,608.80	38.48	29.57	125,399.95	117,571.08
Unallocated Assets											3,956.65	3,390.10
Total Assets											129,356.60	120,961.18
Segment Liabilities	31,367.81	29,632.27	36,215.02	34,234.15	17.34	44,949.46	13.99	41,907.77	34.54	26.64	112,584.17	105,814.82
Unallocated liabilities											3,547.98	3,061.04
Total Liabilities											116,132.15	108,875.86
Capital employed											13,224.45	12,085.32

The details about aforesaid business segments are discussed in Management Discussion and Analysis attached to this report.

Banking Outlets and Alternate Delivery Channels (ADCs):

As on March 31, 2026, your Bank had 2,450 service outlets including 975 branches, one extension counter, 767 ATMs and 707 recyclers with a presence in 619 centers spread across 22 States and 2 Union Territories. Apart from the above, the Bank also has one Data Centre with a Disaster Recovery Centre and Near Line Site (NLS), one Service branch, five Currency Chests, two Central Processing Centers, one Digital Centre of Excellence, 14 Asset Recovery Management Branches and 14 Retail Loan Processing and Sanctioning Centres (RLPSCs) and 1 Centralized Loan Processing and Sanctioning Centre (CLPSC). During the financial year under review, your Bank has opened twenty-three new branches.

Mobile Banking and Net Banking:

Mobile banking app - KBL Mobile Plus, Internet banking-KBL Money Click and Omni channel KBL ONE are the prominent Digital Banking channels. Apart from ATM/CR, value-added features such as Deposit Loan Opening and Closure, Email OTP enablement for NRI customers, a new platform for bill payment/ recharge through Bill Desk Hexagon Solutions, and re-KYC in Mobile Banking.

During the FY, the Bank has completely revamped the Retail Mobile Banking app to give users a new user interface and experience (UI/UX) with new added features such as overview of accounts, spend analyzer, transfer using Mobile number, Simplified and complete UPI functionalities. As on March 31, 2026, 95.99% of transactions were performed through the digital Banking channels.

Government Business:

Pursuant to the policy of deregulation by the Government of India and the Reserve Bank of India (RBI), eligible scheduled private sector banks have been permitted to act as agency banks of the RBI for undertaking government business. In accordance with the prescribed eligibility criteria, the Bank was appointed as an Agency Bank of the RBI vide letter No. DGBA.GBD. No. S363/42.01.033/2021-22 dated July 20, 2021, followed by execution of the requisite agreement with the RBI on July 27, 2021. Accordingly, the Bank is authorized to undertake collection of revenue receipts and disbursement of payments on behalf of the Central and State Governments, Pension disbursements, Collection of stamp duty, and such other transactions as may be approved by the concerned user departments and concurred by the RBI.

Leveraging its pan-India presence and robust digital infrastructure, the Bank is well-positioned to deliver seamless, scalable, and technology-driven financial services to Central and State Government entities. The Bank's government business operations enhance customer convenience in statutory payments, deepen relationship stickiness, and augment fee-based income through agency commission in line with applicable guidelines.

Bank has operationalized multiple government business modules and commenced collection of statutory tax payments, including Customs Duty and Goods and Services Tax (GST) on behalf of the Central Board of Indirect Taxes and Customs (CBIC), as well as Direct Taxes (Income Tax and Advance Tax) on behalf of the Central Board of Direct Taxes (CBDT). The Bank has also introduced structured onboarding frameworks for Government departments, bodies, and corporations to accelerate liability acquisition and deepen institutional relationships.

Bank has commenced acceptance of public applications for Capital Gains Tax Exemption Bonds issued under the relevant provisions of the Income Tax Act, 2025. These bonds, issued by Government-backed entities and public sector undertakings, provide investors with an avenue to mitigate long-term capital gains tax liabilities arising from transfer of eligible assets, subject to applicable regulatory provisions. The Bank is presently facilitating investments in such bonds issued by Power Finance Corporation Limited (PFC), REC Limited, and Indian Railway Finance Corporation Limited (IRFC). This initiative strengthens the Bank's engagement with Government-related entities while expanding its suite of investment-linked customer offerings.

The Bank has entered into an agreement with the Department of Treasuries, Government of Karnataka, for integration with the Khajane II - Integrated Financial Management System (IFMS). Under this arrangement, the Bank facilitates seamless collection of government receipts and tax payments through the Khajane II platform, and has commenced collection of Karnataka Government revenue receipts, strengthening its presence in the State Government business ecosystem.

The Bank continues to focus on expanding its Government Business portfolio through onboarding of Central and State Government departments, integration with key digital platforms, and participation in emerging government mandates. Strategic emphasis is placed on increasing low-cost CASA deposits, enhancing digital payment capabilities, and strengthening fee-based income streams, thereby contributing to sustainable balance sheet growth.

Third Party Products

With an aim to provide diversified financial products & services and to maximize value-added services to the customers, your Bank provides a bouquet of Third-Party Products, which include Life Insurance, General Insurance, Health Insurance, Mutual Funds, Demat Account, Trading Account, Co-branded Credit Cards, PoS Network, KBL FASTag, NPS, SGB, APY, etc. A summary of the major third-party products is provided in the Management Discussion and Analysis attached to this report.

Customer Service:

Your Bank is consistently focused on setting new benchmarks in customer service to enhance its competitiveness. This involves designing an innovative and cost-effective mechanism to deliver banking services efficiently. The Bank is actively engaged in establishing systems and procedures for providing quality services to customers, along with an effective grievance redressal mechanism, including an Internal Ombudsman (IO), in line with the guidelines issued by the RBI and IBA from time to time.

The Bank ensures inclusive and barrier-free banking services for persons with disabilities (PwDs), in line with RBI guidelines and the Rights of Persons with Disabilities Act, 2016. This includes provision of accessible branch infrastructure (ramps, tactile paths, low-height counters) wherever feasible, Talking ATMs with audio and Braille support, and doorstep banking services free of charge for customers with mobility constraints. The Bank also facilitates alternative modes of account operations, including acceptance of thumb impressions. Digital channels, including internet banking and mobile applications, are being progressively aligned with recognized accessibility standards to ensure usability for visually, hearing, and cognitively impaired customers. Further, staff sensitization programs and grievance redress mechanisms have been put in place to ensure non-discriminatory service delivery.

and enhanced financial inclusion for PwDs. These measures aim to promote financial inclusion and independence, ensure dignity and equal participation and provide safe, convenient, and barrier-free banking experience.

Credit Monitoring Excellence:

To strengthen post-sanction monitoring and collection / recovery mechanisms, the Bank has established a dedicated Credit Monitoring Department (CrMD) at Head Office. A Centralized Contact Centre has also been set up to facilitate timely follow-up of stress accounts during the early stages of stress identification. Regional Monitoring and Collection Centre (RMCC) comprising of Regional Retail Collection Team (RRCT) and Regional Corporate Collection Team (RCCT) has been established across the Regional Offices to initiate timely DPD-wise follow-up and recovery actions for regularization of the loan accounts. In addition, a dedicated Credit Monitoring Team (CrMT) functioning under RMCCs undertakes post-sanction monitoring of loan accounts across their respective Regions. In addition to this, for large ticket loan accounts, direct borrower follow-up is undertaken by CrMD. Further, during the visits by HO-executives to RO / Branches, borrower interactions & field visits are conducted to support regularization and strengthen recovery efforts.

To enhance the efficiency of monitoring & follow-up activities, the Bank has implemented Behavioral Analytics, EWS & call prioritization modules to identify the loan accounts with potential repayment stress and classify the borrowers based on risk categories. Various collection channels, including SMS, emails, tele calling & customer visits, etc., are prioritized based on risk assessment. Web-based collection platform "KBL-Kollect+" has been fine-tuned for undertaking prioritized collection activity.

The Bank continues to make sustained efforts to reduce overall SMA (SMA 0, 1, 2) level in the advances portfolio and the impact of these initiatives is clearly visible. Systems such as Auto Sweep - automatic recovery of EMI / Installment/Interest from borrower's operating accounts, E-Connect solution enabling UPI-based repayment to loan accounts and automated capture of Early Warning Signals, etc., have been implemented to strengthen collection efficiency and improve portfolio monitoring.

The Regular Asset Monitoring Cell under CrMD monitors diversion of funds in OD accounts through an offsite surveillance mechanism. Drawing Power updation activities for OD accounts with a sanctioned limit of ₹ 4.00 crore & above are being processed at CrMD under a maker-checker framework to ensure enhanced control and compliance.

The Restructured Advances Monitoring Cell and Consortium & Multiple Banking Arrangement Cell have been constituted under CrMD to monitor restructured loan accounts and accounts under Consortium & Multiple Banking Arrangement, respectively. In addition, a system-enabled auto-submission process for Exchange of Information (EOI) has been introduced to ensure timely submission of EOI to member banks in compliance with regulatory requirements.

A dedicated Quality Assurance Cell has also been established under CrMD for purification and validation of MIS data pertaining to loan accounts. Newly opened loan accounts are reviewed on an ongoing basis to ensure proper MIS classification. Further, while sanctioning Agri gold loans above ₹ 2 lakh, the Quality Assurance Cell verifies RTC/Land ownership documents or any other valid proof establishing ownership of agricultural land.

SUPPORT AND CONTROL FUNCTIONS

Information Technology:

The Bank has a robust Core Banking System (CBS) since the year 2000 and all its branches and offices are under the CBS network. Alternate Delivery channels viz. ATM, Internet Banking, Mobile Banking, UPI, PoS have been integrated with the Core Banking System.

The Disaster Recovery [DR] arrangement also exists to ensure business continuity in the event of primary site failure for all business-critical applications (CBS, ATM, Internet Banking, Mobile Banking, UPI). The Bank has implemented 3-Way replication (DC, DR and NLS) and Oracle Data Guard (ODG) configuration, besides taking offline backups and DR tests are being done on a quarterly basis. The critical applications like CBS, ATM, Mobile Banking and UPI are part of this arrangement. The primary Data Centre of the Bank is hosted in a Tier 4 Data Centre and the DR Data Centre is hosted in a Tier 3 Data Centre.

The IT infrastructure of the Bank is headed by GM IT & MIS and other executives of the IT Dept. Your Bank will continue to take note of technological revolutions and take appropriate decisions at the right time to provide premier banking services and also continue to be a tech-savvy Bank aiming for a Digital Bank of the Future.

The Bank is also extending facilities like Funds Transfer through electronic means [NG-RTGS, NEFT, IMPS, UPI, ECS, NECS etc.], Speed Clearing, CTS, Financial Inclusion, IVR and other technology-enabled services and products.

Analytical Centre of Excellence (ACoE):

Data & Analytics as a Strategic Asset

Data and analytics have matured into a core enterprise capability. Platforms such as the unified cloud data repository, CRM and Early Warning System are embedded across business, risk and customer functions. Integrated insights across systems have been enabled by the Business teams to improve efficiency, portfolio quality and enhanced customer engagement.

Intelligence in Business & Risk Decisions

Analytics / ML models are embedded into critical processes such as collections prioritization, cross-sell targeting for ETB customers basis the changing market conditions & customer behavior. These interventions have assisted the business teams with rolling out targeted campaigns, identification of risk parameters through EWS triggers, and improvement in operational efficiency through CRM adoption.

Customer Engagement & Outreach

The focus shifted toward maximizing customer outreach and conversions. Digital channels were leveraged for strong customer connect, while branch teams ensured immediate consumption of digital leads. Insights on demographics, banking behavior and product usage aided in better customer outreach and strengthened relationships across branch teams.

Operational Efficiency & Conversions

Frontline teams at Branches adopted CRM tools extensively, benefiting from scheduling, reminders and Customer 360 views. Branches and senior teams were provided with dashboards for monitoring performance and driving continuous improvements. The emphasis was on maximizing conversions, enhancing digital channel usage and ensuring campaigns are translated into business.

Human Resources:

As on March 31, 2026, the Bank had 9047 employees, of which 2950 are women employees constituting around 32.61% of the total strength. Your Bank has put in place an institutional mechanism for the protection of women employees at the workplace and adopted a policy pursuant to Section 22 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, providing for the protection of women employees against sexual harassment of women at the workplace and redressal of such complaints. At the start of the fiscal year, no complaints were pending. During the year, five complaints were received, and all were closed.

Compliance Function

The Bank effectively manages compliance risk through a well-established Compliance Function, which constitutes a key pillar of its corporate governance framework, alongside internal controls and risk management processes. A robust and independent Compliance Department has been instituted to foster a strong culture of compliance across the organization. The Bank ensures strict adherence to all applicable statutory provisions, regulatory guidelines issued by the Reserve Bank of India (RBI) and other authorities, as well as industry standards, internal policies and fair practice codes.

The Compliance Function is responsible for the interpretation and dissemination of regulatory requirements and for ensuring that appropriate controls and procedures are in place to capture and report relevant information to Senior Management, thereby supporting effective risk management. Under the supervision of the Chief Compliance Officer, the Bank operates a risk-based compliance programme that ensures comprehensive coverage across all business segments, including periodic compliance testing of branches and business units to assess adherence levels.

Further, the Bank undertakes an annual compliance risk assessment to identify, evaluate and proactively mitigate significant compliance risks. The strong tone set by Top Management consistently underscores the importance of compliance, thereby driving continuous improvement and strengthening the Bank's overall compliance culture.

Vigil Mechanism

The Bank has implemented the Protected Disclosure Policy (Whistle Blower Policy) since the year 2007. The Policy provides a formal mechanism for employees at all levels to report concerns relating to unethical behaviour, corruption, misuse of office, criminal offences, suspected or actual fraud, non-compliance with the Bank's rules and regulations, and any acts or events that may adversely impact the interests of the Bank, its depositors, or the public, including those leading to financial loss, operational risk, or reputational damage.

The mechanism established under the Policy enables Whistle Blowers to report genuine concerns or grievances in a secure and confidential manner. It also provides for adequate safeguards against victimization of individuals availing such mechanism and ensures direct access to the Chief of Internal Vigilance (CIV). The detailed Whistle Blower Policy is hosted on the Bank's website and is available at the following link: <https://karnakabank.bank.in/investors/policies-codes>

Corporate Social Responsibility

Corporate Social Responsibility (CSR) initiatives of the Bank are designed to make a positive impact on a wide range of areas of social life like healthcare, education, livelihood enhancement, empowering women / socially and economically disadvantaged, environmental sustainability / green initiatives, protection of heritage / culture, rural development, Swachh Bharat, etc., aimed at promoting the overall development of the society.

Further, pursuant to Section 135 of the Companies Act, 2013 (Act), read with Companies (Corporate Social Responsibility Policy) Rules, 2014, the Board has constituted 'Corporate Social Responsibility (CSR) Committee' of the Board and has also put in place a Policy on Corporate Social Responsibility (CSR Policy) to undertake projects / programmes in pursuance of the said Policy. Under CSR activities, the Bank has so far funded 2,532 projects with a total financial outlay of ₹ 148.31 crore, and these projects have exhibited a welcome positive impact on the society.

Pursuant to Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, the contents of the CSR Policy, along with the report on amounts spent on various projects/ programmes during FY2025-26, are detailed in **Annexure- II** to this report. Further, in terms of Rule 4(5) of the CSR rules, certification from the Chief Financial Officer has been obtained for the CSR spending during FY 2025-26.

Financial Inclusion:

Through the Financial Inclusion Plan, your Bank aims at connecting people with the Bank and not just opening accounts. This includes meeting the small credit needs of the rural public, giving them access to the payments system, providing remittance facilities, life insurance and health insurance, etc. Your Bank has 454 branches, apart from 35 Ultra Small Branches, located in the rural and semi-urban areas and offers banking facilities to the rural clientele. Our rural branches are also acting as Financial Literacy Centers (FLCs) and imparting banking literacy among the rural populace. In accordance with Prime Minister's Jan Dhan Yojana (PMJDY), the Bank has implemented the revised Strategy and Guidelines for Financial Inclusion activities. Your Bank is actively participating in the Direct Benefit Transfer (DBT) Programme of the Government of India to transfer the benefits of various Schemes / LPG subsidies directly to the beneficiaries' Aadhaar-enabled bank accounts.

As part of the Financial Inclusion plan, the Bank has been offering the following services:

1. Business Correspondent (BC) services:

Sub-K Impact Solutions Limited: -

The Bank has tied up with Sub-K Impact Solutions Limited to provide BC services, and as on March 31, 2026, 179 BC Agents are covering allocated villages in the states of Karnataka, Andhra Pradesh and Chhattisgarh.

M/s. Vakrangee Ltd:-

Bank is associated with M/s Vakrangee Limited as Corporate BCs since July 2024 to tap assets & liabilities business across India under the BC model. As on March 31, 2026, 22 BC agents are onboard, who are carrying eKYC based account opening and AEPS transactions.

Aadhaar Enabled Payment System (AEPS): The Bank has introduced AEPS transaction services offered by the National Payments Corporation of India (NPCI) at all Business Correspondent (BC) locations of the Bank, and with this, the customers of the Bank having an Aadhaar-enabled SB account can transact at the BC point.

- Financial Literacy and Credit Counseling Centers (FLCs): The Bank is running 5 FLCs at B.C Road – Bantwal, Hangal, Kundagol, Tiptur and Alur (Karnataka). During FY 2026, 5 FLCCs conducted 940 Financial Literacy campaigns in which 57,293 participants took part. In adherence to RBI guidelines, all the rural branches of your Bank are also conducting financial literacy Camps.
- Social Security Schemes: All the branches of your Bank are actively involved in providing three Social Security Schemes-Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) schemes to customers across the country.
- Pradhan Mantri Jan Dhan Yojana (PMJDY): All the branches across the country are opening accounts under PMJDY and are issuing RuPay Debit Cards.
- The Bank is one of the trustees of Karnataka Farmers Resource Center (KFRC), Bagalkot, established to impart training and act as a resource center for farmers under the umbrella of SLBC Karnataka. The Bank has contributed ₹50.00 lakhs towards the capital expenditure/corpus of KFRC.
- In line with the Pradhan Mantri Street Vendor's Atmanirbhar Scheme, the Bank has rolled out the KBL- PM – SVANidhi scheme providing working capital loans up to ₹ 50,000/- to the street vendors to support their businesses.

AWARDS AND ACCOLADES:

Your Bank has bagged the following awards during the financial year under review in recognition of its achievements:

- The Bank has bagged "Award of Excellence" under "Special Appreciation campaign" for achieving the target under APY during the period 2024-25 at the APY Felicitation Programme and Strategy Review Meeting (South Zone) held on 25.04.2025 in Chennai.

2. The Bank has bagged the prestigious Infosys Finacle Innovation Awards 2025 - "Gold" under Product Innovation.
3. Karnataka Bank has received two IBA CISO Awards under Private Sector – Small Bank Category. Awards received at the 4th IBA CISO Summit & Citations held on 06.06.2025 in Mumbai.
 - a) Cyber Security Team of the Year
 - b) Cyber Security Transformation of the Year
4. Karnataka Bank has been honored with a special award in the category "Leader in Ethical Collection Practices" in recognition of the Bank's significant efforts in ensuring ethical collection practices. This Accolade was presented by The Brainalytics in association with India's Largest AI-Powered Collection Platform Spocto-X at the first-ever Collection Summit "Bharath Collection Summit and Award 2025" held at Mumbai on 12.06.2025.
5. Bank has bagged "Award of Excellence Achiever" under "APY Annual Awards FY 2024-25" campaign from PFRDA for excellent performance during FY 2024-25. The award was received at the APY Annual Felicitation Programme held on 25.08.2025 at New Delhi.
6. Bank has been honored with a Certificate of Encouragement for Achievement of 89% of the Annual Target for the Atal Pension Yojana in FY 2024-25 under SLBC Karnataka by Pension Fund Regulatory & Development Authority (PFRDA) at an event held on 27.11.2025 at Bengaluru.
7. Bank has bagged 5 Awards in IBA 21st Annual Banking Technology Conference, Expo and Citations- 2024-2025 event held on 09.01.2026 at Mumbai under the following categories:
 - a) Best Fintech & DPI Adoption -Winner
 - b) Best Tech Talent – Runner-up
 - c) Best Technology Bank- Special Mention
 - d) Best Digital Financial Inclusion – Special Mention
 - e) Best Digital Sales – Special Mention

IMPLEMENTATION OF IFRS CONVERGED INDIAN ACCOUNTING STANDARDS (IND AS):

The Reserve Bank of India (RBI) has deferred implementation of Ind AS for all Scheduled Commercial Banks until further notice. The Bank has been submitting the Proforma Ind AS financials to the RBI every half year as per the RBI guidelines. Also, as a prudent measure, the Bank is preparing Proforma Ind AS financials on a quarterly basis, and the estimated impact, along with the latest update on Ind AS implementation in the Bank, is placed before the Audit Committee of the Board. Towards effective implementation of the Standards, the Bank has also endeavored and onboarded Oracle Financial Services Analytical Application (OFSAA), which includes the IFRS 9 module to compute Effective Interest Rate (EIR) and Expected Loan Loss Provisioning (ECL) through the Core Banking System. With respect to the notified RBI directions on the ECL and EIR framework, the Bank has done a preliminary assessment and has already initiated steps towards implementation within the regulatory guidelines effective from 1st April 2027.

DIVIDEND DISTRIBUTION POLICY

Your Bank has adopted a Policy on the Distribution of Dividend to the shareholders pursuant to Regulation 43A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations). The gist of the Dividend Distribution Policy is as under:

- Being a Banking entity, Dividend Distribution is guided by the RBI Circular RBI/DOR/2025-26/168 DOR.ACC.REC.87/21-02-067/2025-26 dated November 28, 2025, with regard to eligibility criteria for distribution of dividend.
- Factors considered for a recommendation of dividend include both internal factors such as financial performance, dividend payout trends, tax implications, and corporate actions and external factors such as shareholders' expectations, macro environment, etc.
- Factors considered for determining the quantum of dividend include financial performance, capital fund requirements to support future business growth, having regard to the dividend payout ratio prescribed under the aforesaid RBI Guidelines, etc.

The Dividend Distribution Policy of the Bank is available on the website of the Bank at <https://karnatakabank.bank.in/investors/policies-codes>

ANNUAL RETURN

Pursuant to Section 92(3) of the Companies Act, 2013 ("Act"), read with Rule 12 of the Companies (Management and Administration) Rules, 2014, a copy of the Annual Return of the Bank for FY2026 prepared in accordance with Section 92(1) of the Act would be placed on the website of the Bank <https://karnatakabank.bank.in/investors/> after the Annual General Meeting (AGM).

CONSOLIDATED FINANCIAL STATEMENTS

In accordance with the provisions of Section 129(3) of the Act, read with Rule 8 of Companies (Accounts) Rules, 2014, the Bank has prepared Consolidated Financial Statement including its subsidiary - KBL Services Limited and pursuant to the provisions of Accounting Standard ('AS') 21, the Consolidated Financial Statements notified under Section 133 of the Act, read together of the Companies (Accounting Standards) Rules, 2021, the Consolidated Financial Statements of the Bank along with its subsidiary for the financial year ended March 31, 2026 forms part of the Annual Report. The financial position and performance of the subsidiary are given in **Form AOC-1** attached to this Report as **Annexure-III**.

In accordance with the third proviso to Section 136(1) of the Act, the Annual Report of the Bank, containing therein its Standalone and Consolidated Financial Statements, has been hosted on the website, <https://karnatakabank.bank.in>. Further, as per the fourth proviso to the said Section, the Audited Annual Accounts of the said subsidiary Company of the Bank, considered as part of the Consolidated Financial Statements, have also been hosted on the website of the Bank: <https://karnatakabank.bank.in>. The documents/details available on the website of the Bank: <https://karnatakabank.bank.in> will also be available for inspection by any Member at its Registered Office.

INVESTOR RELATION CELL

To maintain a regular connect with the investors, your Bank has a dedicated Investor Relations Cell at the Registered Office. Besides redressing the grievances, if any, from the investors, the Cell proactively disseminates corporate information on a voluntary basis to the shareholders through email (wherever made available) about financial results, major events and coverage about the Bank in the media, etc.

CORPORATE GOVERNANCE

Your Bank is committed to adopt the best practices of corporate governance to protect the interests of all the stakeholders of the Bank, viz. shareholders, depositors and other customers, employees and society in general and maintain transparency at all levels. A detailed report on corporate governance practices is given in **Annexure-IV** to this report.

Further, pursuant to Regulation 34(3) of the Listing Regulations read with Part E of Schedule V of the Listing Regulations, a certificate from M/s. SVJS & Associates, Bengaluru, Practicing Company Secretaries certifying compliance with various provisions of the Corporate Governance is annexed to this Report as **Annexure-V**.

The Bank has received a certificate from M/s. SVJS & Associates, Bengaluru, Practicing Company Secretaries, pursuant to clause 10(i) of Part C under Schedule V of Listing Regulations that none of the Directors on the Board of the Bank have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India or the Ministry of Corporate Affairs or any such statutory authority and same is attached as **Annexure-VI** to this report.

EMPLOYEE STOCK OPTIONS (ESOP)

The shareholders of the Bank, on March 30, 2023, have approved 'KBL Employee Stock Option Scheme-2023' (ESOS-2023) with a total of 15,00,000 stock options available for grant. During the reporting year, the details of the grant of options under the scheme ESOS-2023 are as follows:

The options are granted as part of the variable pay package:

Sl. No.	Plan Name	Name of the Employee	Designation	Grant Date	Options Granted
1	Series - VI	M SREENIVAS	Head - SME, MSME & Retail Lending	21/08/2025	15,123
2	Series - VI	NIRANJANKUMAR R	Chief Human Resources Officer	21/08/2025	12,189
3	Series - VI	PANKAJ GUPTA	CDO & Head-Digital Marketing	21/08/2025	30,336
4	Series - VI	RAMACHANDRA K GURUMURTHY	Head-Treasury	21/08/2025	25,205
5	Series - VI	VENKAT KRISHNAN VEERAMONI	Chief Information Officer & Chief Technology Officer	21/08/2025	28,005
6	Series - VI	VENKATESWARLU MALLINENI	Head-Liabilities Sales & TPP	21/08/2025	8,278
Grand Total					1,19,136

The Bank has received a certificate from M/s. SVJS & Associates, Bengaluru, Practicing Company Secretaries, pursuant to Regulation 13 of the SBEB Regulations, confirming that the Bank has implemented the ESOP Schemes in accordance with the applicable provisions of the SBEB Regulations issued by SEBI and Resolution(s) of the Bank in the General Meeting(s) and through postal ballots, as the case may be and the same is attached as **Annexure-VII** to this report.

DIRECTORS AND CHANGES IN THE BOARD

As of March 31, 2026, the Board of the Bank comprised Eight Directors with One Non-Executive Independent Woman Director. Except Mr. Raghavendra Srinivas Bhat (DIN: 11165725), Managing Director & CEO and Mr. B R Ashok (DIN: 00415934), Non-Executive Director, all other directors are Independent Directors. The details of the criteria for appointment and remuneration of Directors are provided in the report on Corporate Governance under **Annexure-IV**.

Further, as per Section 152(6) of the Act, at the ensuing AGM, Mr. B R Ashok, Non-Executive Non-Independent Director, being the longest in office, shall retire by rotation. Further, being eligible, he has offered himself for re-appointment. In the opinion of the Board, Mr. B R Ashok, Non-Executive Non-Independent Director, has the integrity, expertise and requisite experience, which is beneficial to the business interests of the Bank. Based on the performance evaluation and recommendation of the Nomination and Remuneration Committee (NRC) of the Board, the Board recommends his re-appointment for seeking approval from the members of the Bank. Accordingly, a resolution seeking the re-appointment of Mr. B R Ashok, Non-Executive Non-Independent Director, has been included in the Notice of the 102nd AGM.

RESIGNATIONS

During the year under report, the following Directors resigned from the Board of the Bank.

- Mr. Srikrishnan H (DIN: 00318563), resigned from the position of Managing Director & CEO of the Bank, w.e.f. July 15, 2025.
- Mr. Sekhar Rao (DIN: 06830595), resigned from the position of Executive Director of the Bank, w.e.f. July 31, 2025.
- Dr. D S Ravindran (DIN: 09057128), resigned from the position of Non-Executive Independent Director of the Bank, w.e.f. March 06, 2026.

CESSATION

During the year under report, Mr. Justice A V Chandrashekar (DIN: 08829073) ceased to hold office as Non-Executive Independent Director w.e.f. August 18, 2025 upon completion of his tenure.

APPOINTMENT

- Mr. Raghavendra Srinivas Bhat (DIN: 11165725) was appointed as Managing Director & CEO of the Bank w.e.f. July 16, 2025 for an interim period of 3 months and thereafter the tenure was extended for a period of one month. Subsequently, he was appointed as Managing Director & CEO of the Bank w.e.f. November 16, 2025, for a period of one year, i.e., up to November 15, 2026, pursuant to the approvals of the shareholders and the Reserve Bank of India, as applicable.
- Mr. P. Pradeep Kumar (DIN: 03614568) was re-appointed as a Non-Executive Independent Director w.e.f. August 19, 2025.
- Mr. B R Ashok (DIN: 00415934) was re-appointed as a Non-Executive Non-Independent Director of the Bank w.e.f. September 23, 2025.
- Mrs. Uma Shankar (DIN: 07165728) was re-appointed as a Non-Executive Independent Director w.e.f. November 01, 2025.
- Mr. Balakrishna Alse S (DIN: 08438552) was re-appointed as a Non-Executive Independent Director w.e.f. May 26, 2026.
- Mrs. Biji S.S. (DIN: 11534526) was appointed as an Additional Director in the capacity of Executive Director of the Bank w.e.f. July 15, 2026, subject to the approval of shareholders.
- Dr. M. Aruna Shyam (DIN: 11789970) was appointed as an Additional Director in the category of Non-Executive Independent Director w.e.f. July 18, 2026, subject to the approval of shareholders.
- Mr. Parthasarathi Periaswamy (DIN: 08507318) was appointed as an Additional Director in the category of Non-Executive Independent Director w.e.f. July 29, 2026, subject to the approval of shareholders.

MANAGING DIRECTOR AND CHIEF EXECUTIVE OFFICER (MANAGING DIRECTOR & CEO)

Mr. Raghavendra Srinivas Bhat (DIN: 11165725) was appointed as Managing Director & CEO of the Bank w.e.f. July 16, 2025 for an interim period of 3 months and thereafter the tenure was extended for a period of one month. Subsequently, he was appointed as Managing Director & CEO of the Bank w.e.f. November 16, 2025, for a period of one year i.e., up to November 15, 2026.

DECLARATION BY INDEPENDENT DIRECTORS

Pursuant to the provisions of Section 149(7) of the Act, and Regulation 25(8) of the Listing Regulations, your Bank has received necessary declarations from all the Independent Directors confirming that they meet the criteria of independence applicable to Independent Directors as on March 31, 2026.

FAMILIARISATION PROGRAMMES OF INDEPENDENT DIRECTORS

All Directors, including Independent Directors, are familiar with their roles, rights, and responsibilities in the Bank at the time of appointment and also on a recurrent basis. The Bank facilitates a familiarisation programme and other programmes, including a Certification programme for its Directors. The details of various programmes undertaken / arranged for familiarising the Independent Directors and other programmes arranged for the directors during the Financial Year 2025-26 are disclosed in the Report on Corporate Governance under **Annexure-IV**, which forms part of this Report.

PERFORMANCE EVALUATION OF THE BOARD

Your Board of Directors has laid down criteria and processes for performance evaluation of Directors, Chairman, Whole-time Directors, Committees of the Board and Board as a whole. The NRC annually reviews and approves the criteria and the mechanism for carrying out the evaluation exercise effectively. The statement indicating the manner in which formal annual evaluation of the Directors, the Board and Committees of the Board, etc., is given in detail in the report on Corporate Governance under **Annexure-IV**. In pursuance of the above, the Independent Directors, in their separate meeting held on March 26, 2026, have reviewed and evaluated the performance of the Board as a whole and the Non-Executive Directors. Further, the Board has also reviewed the performance of the individual Independent Directors at its meeting held on March 27, 2026.

As per the Policy of the Bank on Performance Evaluation, the performance evaluation of the Managing Director & CEO and the Executive Director is being carried out by the Independent Directors.

CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

All transactions with the related parties that were entered into during the financial year under review are in the ordinary course of the business of the Bank and on an arm's length basis. There were no materially significant related party transactions entered into by the Bank with the Directors, Key Managerial Personnel or other persons which may have a potential conflict with the interest of the Bank. As such, a disclosure in Form AOC-2 is not applicable. The Policy on dealing with Related Party Transactions as approved by the Audit Committee / Board has been placed on the website of the Bank under the Investor Portal.

DIRECTORS' RESPONSIBILITY STATEMENT

In accordance with Section 134(3)(c), 134(5) of the Act, read with Rule 8 of the Companies (Accounts) Rules, 2014 and other applicable provisions, your Directors state that:

- a) In the preparation of the annual accounts, the applicable accounting standards have been followed along with proper explanations relating to material departures.
- b) The Directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Bank as of the end of the financial year March 31, 2026, and profit and loss for that period.
- c) The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding the assets of the Bank and for preventing and detecting fraud and other irregularities.
- d) The Directors have prepared the annual accounts on a going concern basis.
- e) The Directors have laid down the internal financial controls followed by the Bank and that such internal financial controls are adequate and are operating effectively.
- f) The Directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

AUDITORS

a. Statutory Auditors:

At the 101st Annual General Meeting held on 23rd September 2025, M/s. Ravi Rajan & Co LLP, Chartered Accountants (Firm Registration No./LLP No. 009073N/N500320), and M/s. R. G. N. Price & Co., Chartered Accountants (FRN 002785S), were

appointed as the Joint Statutory Auditors of the Bank, to hold office up to the conclusion of the 102nd and 103rd Annual General Meetings, respectively.

In accordance with the extant Reserve Bank of India (RBI) guidelines and the Bank's Policy on Appointment of Statutory Auditors, M/s. Ravi Rajan & Co LLP, Chartered Accountants (Firm Registration No./LLP No. 009073N/N500320), will be completing their tenure of Three years as Statutory Auditors of the Bank upon completion of their maximum tenure of three years at the conclusion of the 102nd Annual General Meeting. Further, based on the recommendation of the Audit Committee of the Board, the Board of Directors at its meeting held on 29th July, 2026 has approved the re-appointment of M/s. R.G.N. Price & Co., Chartered Accountants (Firm Registration No.: 002785S), Chennai, as one of the Joint Statutory Auditors of the Bank for the remaining tenure of one year, i.e., until the conclusion of the 103rd Annual General Meeting (AGM).

As per the applicable RBI guidelines, the Bank is required to have a minimum of two Statutory Auditors considering its asset size. Accordingly, the Board of Directors of the Bank, at its meeting held on 29 July 2026, based on the recommendation of the Audit Committee of the Board has proposed the appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No. 101048W), as one of the Joint Statutory Auditor of the Bank to hold office from the conclusion of this Annual General Meeting until the conclusion of the One Hundred and Fifth (105th) Annual General Meeting of the Bank, subject to satisfying the eligibility norms prescribed by the Reserve Bank of India on an annual basis along with M/s. R. G. N. Price & Co., Chartered Accountants (Firm Registration No. 002785S) who is holding the office till the conclusion of the One Hundred and Third (103rd) Annual General Meeting,

Pursuant to Section 30(1A) of the Banking Regulation Act, 1949, the Bank has obtained the prior approval of the RBI vide its letter Ref. No. CO.DOS.RPD.No.53635/08.11.005/2026-27 dated 11 August 2026 for the aforesaid appointments.

The Bank has received the consent of the proposed auditor and the necessary confirmation from the firm that it is not disqualified from being appointed as Statutory Auditor of the Bank under the applicable provisions of the Companies Act, 2013 and the rules made thereunder.

b. Secretarial Audit Report:

Pursuant to the provisions of Section 204 of the Act, and the rules made thereunder, and Regulation 24A of the Listing Regulations, the shareholders had appointed M/s. SVJS & Associates, Bengaluru, Company Secretaries in practice as the Secretarial Auditor of the Bank for a period of 5 (five) consecutive years, commencing from April 01, 2025, until March 31, 2030. Accordingly, they have conducted the Secretarial Audit for the financial year ended March 31, 2026. The secretarial audit report from the Secretarial Auditor is annexed to this report as **Annexure-VIII**.

Pursuant to Regulation 24A of the Listing Regulations, read with SEBI Circular No. CIR/CFD/CMD1/27/2019 dated February 08, 2019, the Bank has obtained the Annual Secretarial Compliance Report, certified by CS Lekha Ashok (COP: 9011), Partner, M/s. SVJS & Associates, Company Secretaries in practice, Bengaluru, for the financial year ended March 31, 2026, on the compliance of all applicable SEBI Regulations and circulars/ guidelines issued thereunder and a copy was submitted to the Stock Exchanges within the prescribed timeline. The Secretarial Compliance Report is annexed to this report as a part of **Annexure-IX**.

c. Reporting of frauds by Auditors

There is no qualification in the Auditors' Report. During the year, pursuant to Section 143(12) of the Act, Auditors have reported one fraud (where amount involved is more than rupees one crore) and reported the same to the Central Government under Form ADT-4.

STATUTORY DISCLOSURES

The disclosures required under Section 134(3) of the Act, read with Rule 8 of the Companies (Accounts) Rules, 2014 and other applicable provisions are furnished below:

- Conservation of energy and technology absorption: Considering the nature of the business of the Bank, the provisions of Section 134(3)(m) of the Act, relating to conservation of energy and technology absorption are not applicable to your Bank. The Bank has, however, used information technology in its operations extensively. Further, to promote renewable sources of energy, the Bank has installed solar panels at the Registered & Head Office, a few Regional Offices and a few owned premises of the Bank.
- During the year ended March 31, 2026, the Bank earned ₹ 33.85 crore and spent ₹ 4.11 crore in foreign currency.
- There were no significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and the operations in the future of the Bank.
- Internal financial control systems and their adequacy: Your Bank has laid down standards, processes and structure facilitating the implementation of internal financial control across the Bank and ensures that the same are adequate and operating effectively.

- e) Key Managerial Personnel:
Mr. Raghavendra Srinivas Bhat, Managing Director & CEO, Mr. Vijayakumar P H, CFO and Mr. Sham K, Company Secretary, were the Key Managerial Personnel of the Bank as on March 31, 2026, as per the provisions of the Act.
- f) Remuneration of Directors: Disclosure pursuant to Section 197(12) of the Act, read with Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is given in **Annexure-X** to this report. It is hereby affirmed that the remuneration paid to the Directors, Key Managerial Personnel and other employees of the Bank during the financial year 2025-26 is in accordance with the Remuneration Policy of the Bank, as approved by the Board of Directors on the recommendation of the Nomination & Remuneration Committee.
- g) During the financial year 2025-26, no employee received remuneration requiring disclosure as per the limits prescribed under Section 197 of the Act, read with Rule 5 of The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014. However, the remuneration (including variable pay determined in the subsequent financial year) pertaining to the Whole Time Directors is subject to prior approval of the Reserve Bank of India. The details of remuneration paid to Mr. Raghavendra Srinivas Bhat, Managing Director & CEO, Mr. Srikrishnan H, the then Managing Director & CEO (up to July 15, 2025), and Mr. Sekhar Rao, the then Executive Director (up to July 31, 2025), are provided in the Corporate Governance Report attached to this report in **Annexure-IV**.
- h) In terms of Section 197(12) of the Act, read with Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, a statement showing the names and other particulars of the Top 10 employees in terms of remuneration drawn forms part of this annual report. In accordance with the provisions of Section 136(1) of the Act, the annual report excluding the aforesaid information is being sent to the members of the Bank and others entitled thereto. The said information is available for inspection by the members at the Registered Office of the Bank during business hours of the Bank up to the date of the ensuing AGM. Any member interested in obtaining a copy thereof may write to us at investor.grievance@ktk.bank.in
- i) There were no material changes affecting the financial position of the Bank which have occurred between the end of the financial year of the Bank to which the financial statements relate and the date of this Report.
- j) Particulars of loans, guarantees or investments under Section 186: The provisions of Section 186 of the Act, are not applicable to loans made, guarantees given, securities provided or investments made by a Banking Company in the ordinary course of its business. Accordingly, the said provisions are not applicable to the Bank.
- k) Any changes in nature of business during the year under review: There has been no change in the nature of business of the Bank during the year under review.
- l) Policy on Directors' Appointment: The Bank has put in place a Board-approved "Policy on Appointment of Directors", as recommended by the Nomination & Remuneration Committee. The Policy, inter alia, lays down the criteria for determining qualifications, positive attributes and independence of a Director, the 'Fit and Proper' criteria in line with RBI guidelines and the Banking Regulation Act, 1949, the manner of identification of persons qualified to become Directors and Senior Management, Key Managerial Personnel, Senior Management and other employees, and the framework for performance evaluation. The said Policy is available on the Bank's website at <https://karnatakabank.bank.in/investors/policies-codes>
- m) Statement on Integrity, Expertise, Experience and Proficiency of Independent Directors appointed / re-appointed during the year: Pursuant to Rule 8(5)(iii a) of the Companies (Accounts) Rules, 2014, and based on the declarations received under Section 149(7), the 'Fit and Proper' due diligence by the Nomination & Remuneration Committee, registration in the IICA Independent Directors' Databank and the proficiency test status, and the outcome of the performance evaluation, the Board of Directors hereby places on record its opinion that the Independent Directors re-appointed during the financial year are persons of high integrity and continue to possess the requisite expertise, experience and proficiency to discharge their duties as Independent Directors of the Bank.
- n) Companies which became or ceased to be Subsidiaries, Joint Ventures or Associate Companies: During the financial year under review, no company has become or ceased to be a Subsidiary, Joint Venture or Associate Company of the Bank. As on March 31, 2026, the Bank has one wholly owned subsidiary, namely M/s. KBL Services Limited, and does not have any Joint Venture or Associate Company within the meaning of Section 2(6) of the Act. A statement containing the salient features of the financial statements of the subsidiary in the prescribed Form AOC-1, pursuant to the first proviso to sub-section (3) of Section 129 of the Act, read with Rule 5 of the Companies (Accounts) Rules, 2014, is annexed as part of this Annual Report as **Annexure-III**.
- o) Deposits under Chapter V of the Act: Being a Banking Company, the provisions of Chapter V of the Act, read with the Companies (Acceptance of Deposits) Rules, 2014 do not apply to the Bank, in view of the express exclusion under Section 73(1) of the Act, and Rule 1(3)(i) of the said Rules. Accordingly, the disclosure prescribed under Rule 8(5)(v) of the Companies (Accounts) Rules, 2014 does not apply to the Bank. The deposits accepted by the Bank in the ordinary course of its banking business are



governed by the provisions of the Banking Regulation Act, 1949 and the directions issued by the Reserve Bank of India from time to time, and the relevant disclosures form part of the Financial Statements and the Notes to Accounts for the financial year ended March 31, 2026.

- p) Difference between the valuation at the time of One Time Settlement and at the time of availing loan from Banks or Financial Institutions: During the financial year under review, the Bank has not undertaken any One Time Settlement in respect of any loan availed by it from any Bank or Financial Institution. Accordingly, the disclosure relating to the difference between the amount of the valuation done at the time of One Time Settlement and the valuation done at the time of availing the loan, along with the reasons thereof, as required under Rule 8(5)(xii) of the Companies (Accounts) Rules, 2014, does not apply to the Bank for the financial year under review.
- q) Application or proceeding under the Insolvency and Bankruptcy Code, 2016: During the financial year under review, no application has been made by or against the Bank under the Insolvency and Bankruptcy Code, 2016, and no such proceeding is pending as at the end of the financial year, in respect of any loan availed by the Bank
- r) Compliance with Secretarial Standards: The Bank has complied with the applicable provisions of the Secretarial Standards on Meetings of the Board of Directors (SS-1) and General Meetings (SS-2) issued by the Institute of Company Secretaries of India during the year under review.
- s) Disclosure under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013: The Bank had constituted Internal Complaints Committee, as per letter and spirit contained in the provisions of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013", to prevent and redress the complaints relating to sexual harassment and to organize workshops / awareness programmes to empower women employees while handling cases relating to sexual harassment. During the financial year 2025-26, the Bank received 5 (five) complaints under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, all of which were satisfactorily disposed of during the year, and no complaint remained pending as at the end of the financial year.
- t) Compliance with respect to the provisions of Maternity Benefit Act, 1961: The Bank has complied with the applicable provisions of the Maternity Benefit Act, 1961 and the Rules framed thereunder during the financial year under review.
- u) Maintenance of Cost Records: Being a Banking Company, the Bank is not required to make and maintain such accounts and cost records as specified by the Central Government under sub-section (1) of Section 148 of the Act, read with the Companies (Accounts) Rules, 2014.

NUMBER OF BOARD MEETINGS

During the financial year under review, the Board met 22 times and the details thereof are provided in the report on Corporate Governance attached to this report. The maximum gap between any two Board Meetings was less than one hundred and twenty days.

COMMITTEES OF THE BOARD

As on March 31, 2026, the Bank had 9 Committees of the Board which were constituted to comply with the requirements of relevant provisions of the applicable laws and for operational efficiency. The details of the meetings of the Board and the Committees, their composition (as on March 31, 2026), terms of reference, powers, roles etc., are furnished in the report on Corporate Governance attached to this report in **Annexure-IV**.

INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

The details of transfer of unclaimed dividend, shares, share application money to IEPF are given in the Report on Corporate Governance **Annexure-IV** to this report.

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT:

The Bank has adopted various policies that imbibe the best practices with regard to Environmental, Social and Governance (ESG) principles. In this context, Bank has prepared a Business Responsibility and Sustainability Report (BRSR) for the Financial Year 2025-26 in accordance with the requirements under Regulation 34(2)(f) of the Listing Regulations and as per the format devised by the Securities and Exchange Board of India vide Circular dated March 28, 2025 (SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42). The same is provided under **Annexure-XI**.

MANAGEMENT DISCUSSION AND ANALYSIS:

In compliance with Regulation 34 of the Listing Regulations, a separate Section on Management Discussion and Analysis, as approved by the Board, which includes details on the state of affairs of the Bank, forms part of this Board's Report.

ACKNOWLEDGEMENTS

The Board of Directors would like to place on record their sincere gratitude to the customers of the Bank, depositors and shareholders for their unwavering support, patronage and goodwill. Your Directors also place on record their gratitude for the continued guidance and support provided by the Reserve Bank of India, other government and regulatory authorities, financial institutions and correspondent banks. Your Directors express their deep sense of appreciation to all the staff members for their contribution to the quest for sustained growth and profitability of the Bank and look forward to their continued contribution to scaling greater heights.

For and on behalf of the Board of Directors

Place: Bengaluru
Date :29.08.2026

P Pradeep Kumar
Chairman



ಆಡಳಿತ ಮಂಡಳಿಯ 102ನೇ ವಾರ್ಷಿಕ ವರದಿ

ಆತ್ಮೀಯ ಜೇರುದಾರರೇ,

ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ 102ನೇ ವಾರ್ಷಿಕ ವರದಿಯನ್ನು ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಆರ್ಥಿಕ ವರ್ಷದ ಲೆಕ್ಕಪತ್ರಗಳ ಲೆಕ್ಕಪರಿಶೋಧಿತ ತಃಖ್ತೆ ಹಾಗೂ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ವರದಿಯೊಂದಿಗೆ ಪ್ರಸ್ತುತಪಡಿಸಲು ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಹರ್ಷಿಸುತ್ತಾರೆ. ವರದಿಯ ವರ್ಷದ ಕಾರ್ಯಾಚರಣೆ ಸಾಧನೆಯ ಮುಖ್ಯಾಂಶಗಳು ಕೆಳಗಿನಂತಿವೆ:

	₹ ಕೋಟಿಗಳಲ್ಲಿ	
	ಮಾರ್ಚ್ 31, 2026	ಮಾರ್ಚ್ 31, 2025
ನಿವ್ವಳ ಲಾಭ	1,310.50	1272.37
ಕಾರ್ಯಾಚರಣೆಯ ಲಾಭ	1,974.17	1,827.04
ನಿವ್ವಳ ಬಡ್ಡಿ ಆದಾಯ (NII)	3,118.73	3,310.38
ಒಟ್ಟು ಆದಾಯ	10,320.72	10,283.12
ಠೇವಣಿಗಳು (ಎ)	1,08,778.75	1,04,807.49
ಒಟ್ಟು ಮುಂಗಡಗಳು (ಬಿ)	83,339.92	77,958.72
ಒಟ್ಟು ವ್ಯಾಪಾರ ವಹಿವಾಟು (ಎ) + (ಬಿ)	1,92,118.67	1,82,766.21
ಹೂಡಿಕೆಗಳು	26,738.80	24,536.51
CASA ಠೇವಣಿಗಳು (ಒಟ್ಟು ಠೇವಣಿಯ ಶೇಕಡಾವಾರು)	33.61	31.75
ಒಟ್ಟು ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳು (%)	2.78	3.08
ನಿವ್ವಳ ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳು (%)	0.98	1.31
ಪ್ರಾವೀಷನ್ ಕವರೇಜ್ ಅನುಪಾತ (%)	83.54	81.42
ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆ ಅನುಪಾತ (CRAR)	20.07	19.85
ಸ್ವತ್ತುಗಳ ಮೇಲಿನ ಗಳಿಕೆ (%)	1.05	1.05

ಗಮನಿಸಿ: ಮೇಲಿನ ಅಂಕಿ-ಅಂಶಗಳು ಅಂಗಸಂಸ್ಥೆಯ ವಹಿವಾಟನ್ನು ಒಳಗೊಂಡಿರುವುದಿಲ್ಲ. ಅಂಗಸಂಸ್ಥೆಯ ವಹಿವಾಟನ್ನು ಒಳಗೊಂಡಿರುವ ಏಕೀಕೃತ ಹಣಕಾಸು ತಃಖ್ತೆಗಳನ್ನು ಪ್ರತ್ಯೇಕವಾಗಿ ಈ ವರದಿಯ ಭಾಗವಾಗಿ ನೀಡಲಾಗಿದೆ.

ಸಾಧನೆಯ ಪಕ್ಷಿನೋಟ

ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಬ್ಯಾಂಕ್‌ನ ವಹಿವಾಟು (ಒಟ್ಟು) ₹1,92,118.67 ಕೋಟಿ ಮೊತ್ತವನ್ನು ತಲುಪಿದ್ದು, ವರ್ಷದಿಂದ ವರ್ಷಕ್ಕೆ ಈ ಏರಿಕೆಯ ಪ್ರಮಾಣವು 5.12% ಆಗಿರುತ್ತದೆ. ಹಣಕಾಸು ವರ್ಷ 2026ರಲ್ಲಿ ಬ್ಯಾಂಕ್ ₹1,310.50 ಕೋಟಿ ನಿವ್ವಳ ಲಾಭವನ್ನು ದಾಖಲಿಸಿದ್ದು ವರ್ಷದಿಂದ ವರ್ಷಕ್ಕೆ 3.00% ದಷ್ಟು ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸಿದೆ. ಠೇವಣಿಗಳು ಹಾಗೂ ಒಟ್ಟು ಮುಂಗಡಗಳು ವರ್ಷದಿಂದ ವರ್ಷಕ್ಕೆ ಕ್ರಮವಾಗಿ 3.79% ಮತ್ತು 6.90% ರಷ್ಟಿವೆ. ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಮುಂಗಡ-ಠೇವಣಿ ಅನುಪಾತ 76.61% ರಷ್ಟಿದೆ. CASA ಠೇವಣಿಗಳ ಪಾಲನ್ನು 33.61% ದಷ್ಟು ಕಾಪಾಡಿಕೊಳ್ಳುವಲ್ಲಿ ಬ್ಯಾಂಕ್ ಯಶಸ್ವಿಯಾಗಿದೆ. ಆಸ್ತಿಗಳ ಗುಣಮಟ್ಟದಲ್ಲಿ ಸುಧಾರಣೆ ಕಂಡುಬಂದಿದ್ದು, ಒಟ್ಟು ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳು (GNPA) ಮತ್ತು ನಿವ್ವಳ ಅನುತ್ತಾದಕ ಆಸ್ತಿಗಳು (NNPA) ಪ್ರಮಾಣದಲ್ಲಿ ಕ್ರಮವಾಗಿ 30 bps ಮತ್ತು 33 bps ಇಳಿಕೆ ಕಂಡುಬಂದಿದೆ. ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಪ್ರಾವೀಷನ್ ಕವರೇಜ್ ಅನುಪಾತವು (PCR) 83.54% ದಷ್ಟಿತ್ತು, ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆಯ ಅನುಪಾತ (CRAR) 20.07% ರಷ್ಟು ಇತ್ತು. ಒಟ್ಟಾರೆಯಾಗಿ 2025-26ರ ಆರ್ಥಿಕ ವರ್ಷವು ತೃಪ್ತಿದಾಯಕ ಪ್ರಗತಿಯನ್ನು ದಾಖಲಿಸಿದ್ದು, ಬ್ಯಾಂಕ್‌ನ ಮೂಲಭೂತ ಸೂಚ್ಯಂಕಗಳು ಮತ್ತಷ್ಟು ಸದೃಢಗೊಂಡಿರುವುದಕ್ಕೆ ಸಾಕ್ಷಿ ನುಡಿಯುತ್ತವೆ.

ಠೇವಣಿಗಳು ಮತ್ತು CASA

ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಒಟ್ಟು ಠೇವಣಿಗಳಲ್ಲಿ 3.79% ರ ಬೆಳವಣಿಗೆ ದರ ದಾಖಲಾಗಿದ್ದು, ಇದರಲ್ಲಿ CASA ಠೇವಣಿಗಳ ಪಾಲು 33.61% ದಷ್ಟಿತ್ತು. CASA ಠೇವಣಿಗಳಲ್ಲಿ ವರ್ಷದಿಂದ ವರ್ಷಕ್ಕೆ 9.85% ದಷ್ಟು ಪ್ರಗತಿ ದಾಖಲಾಗಿದೆ.

ಸಾಲ ವಿತರಣೆ

ಕಳೆದ ವರ್ಷಕ್ಕೆ ಹೋಲಿಸಿದರೆ, ಸಾಲ ವಿತರಣೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 6.90% ರ ಬೆಳವಣಿಗೆ ದರ ದಾಖಲಿಸಿದೆ. ರಿಟೇಲ್ ಸಾಲಗಳ ಪಾಲು 50.88%, ಮಧ್ಯಮ ಗಾತ್ರದ ಕಾರ್ಪೊರೇಟ್ ಸಾಲಗಳ ಪಾಲು 19.08% ಹಾಗೂ ಬೃಹತ್ ಗಾತ್ರದ ಕಾರ್ಪೊರೇಟ್ ಸಾಲಗಳ ಪಾಲು 30.04% ರಷ್ಟು ಇದ್ದು, ಈ ಮೂಲಕ ಸಾಲ ನೀಡುವಲ್ಲಿ ಬ್ಯಾಂಕ್ ಸಮತೋಲನ ಕಾಯ್ದುಕೊಂಡಿದೆ.

ಹಣಕಾಸು ವರ್ಷ 2026ರ ಕೊನೆಯ ತ್ರೈಮಾಸಿಕ ಅವಧಿಯಲ್ಲಿ ಆದ್ಯತಾ ವಲಯದ ಸಾಲಗಳು ₹37,569.19 ಕೋಟಿಯಿಂದ ₹44,475.24 ಕೋಟಿಗೆ ಏರಿಕೆಯಾಗಿದ್ದು, ಇದು ಅನ್ವಯವಾಗುವ ಹೊಂದಿಸಿದ ನಿವ್ವಳ ಬ್ಯಾಂಕ್ ಸಾಲಗಳ (Adjusted Net Bank Credit) 51.72% ರಷ್ಟಾಗುತ್ತದೆ. ಕೃಷಿ ಸಾಲಗಳ ಪ್ರಮಾಣ ₹16,614.37 ಕೋಟಿಯಿಂದ ₹19,822.09 ಕೋಟಿಗೆ ಹೆಚ್ಚಿದ್ದು, ಗ್ರಾಮೀಣ ಮೂಲಸೌಕರ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಧಿ (RIDF) ಅಡಿಯಲ್ಲಿನ ಅರ್ಹ ಠೇವಣಿಗಳ ಜೊತೆಯಲ್ಲಿ ಹಣಕಾಸು ವರ್ಷ 2026ರ ಕೊನೆಯ ತ್ರೈಮಾಸಿಕ ದಲ್ಲಿ ANBC ಯ 23.05% ರಷ್ಟಿದೆ. ಇದರ ಜೊತೆಗೆ ವಿವಿಧ ಸಾಮಾಜಿಕ-ಆರ್ಥಿಕ ಯೋಜನೆಗಳು, ದುರ್ಬಲ ವರ್ಗಗಳಿಗಾಗಿ ಇರುವ ಯೋಜನೆಗಳು, ಅತಿ-ಸಣ್ಣ, ಸಣ್ಣ ಹಾಗೂ ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ಯಮ (MSME) ಗಳಿಗೆ ಬ್ಯಾಂಕ್ ಆದ್ಯತೆಯ ನೆಲೆಯಲ್ಲಿ ಸಾಲ ನೀಡುತ್ತಿದೆ.

ಆಸ್ತಿಗಳ ಗುಣಮಟ್ಟ ಮತ್ತು ಪ್ರಾವಿಷನ್ ಕವರೇಜ್ ಅನುಪಾತ (PCR)

ಸಾಲ ನೀಡುವಿಕೆಯಲ್ಲಿ ಸುಧಾರಿತ ಮೌಲ್ಯಮಾಪನ, ಸಾಲಗಳ ಪರಿಣಾಮಕಾರಿ ಮೇಲ್ವಿಚಾರಣೆ ಮತ್ತು ವಸೂಲಾತಿಗೆ ಪರಿಣಾಮಕಾರಿ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳುವ ಮೂಲಕ ಸಾಲಗಳ ಗುಣಮಟ್ಟವನ್ನು ಸುಧಾರಿಸುವತ್ತ ಬ್ಯಾಂಕ್ ಗಮನಹರಿಸಿದೆ. ಅಂಕಿ-ಅಂಶಗಳಲ್ಲಿ ವ್ಯಕ್ತಪಡಿಸುವುದಾದರೆ, ಮಾರ್ಚ್ 31, 2025ರಂದು ಒಟ್ಟು ಅನುತ್ಪಾದಕ ಆಸ್ತಿಗಳ (GNPA) ಪ್ರಮಾಣ ₹2,402.08 ಕೋಟಿ ಇದ್ದು, ಮಾರ್ಚ್ 31, 2026ರ ಹೊತ್ತಿಗೆ ₹2,320.93 ಕೋಟಿ ಪ್ರಮಾಣವನ್ನು ತಲುಪಿ ಇಳಿಕೆ ಕಂಡಿದೆ. ಒಟ್ಟು ಅನುತ್ಪಾದಕ ಆಸ್ತಿಗಳ (GNPA) ಶೇಕಡಾವಾರು ಪ್ರಮಾಣದಲ್ಲಿ ಇಳಿಕೆಯಾಗಿದೆ. ಮಾರ್ಚ್ 31, 2025ರಂದು 3.08% ರಷ್ಟಿದ್ದ ಅದು, ಮಾರ್ಚ್ 31, 2026ರ ಹೊತ್ತಿಗೆ 2.78% ಕ್ಕೆ ಇಳಿಕೆಯಾಗಿದೆ.

ನಿವ್ವಳ ಅನುತ್ಪಾದಕ ಆಸ್ತಿಗಳ (NNPA) ಪ್ರಮಾಣವು ಮಾರ್ಚ್ 31, 2025ರಂದು ಇದ್ದ ₹1,004.55 ಕೋಟಿ (1.31%) ಪ್ರಮಾಣದಿಂದ ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ₹803.22 ಕೋಟಿ (0.98%) ಪ್ರಮಾಣಕ್ಕೆ ಇಳಿಕೆಯಾಗಿದ್ದು, ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಅವಧಿಯಲ್ಲಿ NNPA ಶೇಕಡಾವಾರು ಪ್ರಮಾಣವು ಕಳೆದ ವರ್ಷ ಇದ್ದ 1.31% ದಿಂದ ಗಣನೀಯವಾದ ಸುಧಾರಣೆಯನ್ನು ಕಂಡು 0.98% ತಲುಪಿತು. ಪ್ರಾವಿಷನ್ ಕವರೇಜ್ ಅನುಪಾತ (PCR) ಮಾರ್ಚ್ 31, 2026ರಂದು 83.54% ರಷ್ಟಿತ್ತು.

ಹೂಡಿಕೆಗಳು

ಒಟ್ಟು ಹೂಡಿಕೆಗಳು 8.98% ರಷ್ಟು ಹೆಚ್ಚಳಗೊಂಡಿದ್ದು, ಮಾರ್ಚ್ 31, 2026ರಂದು ಹೂಡಿಕೆ-ಲೇವಣಿ ಅನುಪಾತವು 24.58% ದಷ್ಟಿತ್ತು. ಇದಕ್ಕೆ ಹೋಲಿಸಿದರೆ ಮಾರ್ಚ್ 31, 2025ರಂದು ಹೂಡಿಕೆ-ಲೇವಣಿ ಅನುಪಾತವು 23.41% ದಷ್ಟಿತ್ತು.

ಕಾರ್ಯಾಚರಣೆಯ ಪ್ರಗತಿ

ಕಳೆದ ವರ್ಷದ ಒಟ್ಟು ಆದಾಯವಾದ ₹10,283.12 ಕೋಟಿಗೆ ಪ್ರತಿಯಾಗಿ ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಒಟ್ಟು ಆದಾಯವು ₹10,320.72 ಕೋಟಿಯಷ್ಟು ಆಗಿದ್ದು, ಈ ವಿಷಯದಲ್ಲಿ ಬ್ಯಾಂಕ್ 0.37% ವಾರ್ಷಿಕ ಬೆಳವಣಿಗೆಯನ್ನು ಸಾಧಿಸಿದೆ.

ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷಕ್ಕೆ ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಒಟ್ಟು ವೆಚ್ಚಗಳಲ್ಲಿ (ಹವಣಿಕೆಗಳು ಮತ್ತು ಸಾದಿಲ್ವಾರುಗಳನ್ನು ಹೊರತುಪಡಿಸಿ) 1.30% ದಷ್ಟು ಇಳಿಕೆ ಕಂಡುಬಂದಿದೆ. ಕಳೆದ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ₹8,456.08 ಕೋಟಿಗೆ ಪ್ರತಿಯಾಗಿ ಮಾರ್ಚ್ 31, 2026ರಂದು ಕೊನೆಗೊಂಡ ಈ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ₹8,346.55 ಕೋಟಿಗೆ ಇಳಿದಿದೆ. ವೆಚ್ಚಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಆದಾಯದ ಅನುಪಾತವು 377 bps ಗಳಷ್ಟು ಇಳಿಕೆಯನ್ನು ಕಂಡು 56.34% ತಲುಪಿತ್ತು.

ಹಿಂದಿನ ವರ್ಷದ ತುಲನೆಯಲ್ಲಿ 2025-26ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ನಿವ್ವಳ ಬಡ್ಡಿ ಆದಾಯವು (NII) 5.79% ಕ್ಕೆ ಇಳಿಕೆ ಕಂಡಿದೆ. ಕಳೆದ ವರ್ಷ ಶೇ. 3.19% ರಷ್ಟು ಇದ್ದ ನಿವ್ವಳ ಬಡ್ಡಿ ಲಾಭಾಂಶ ಅಂತರವು (NIM) ಈ ಸಾಲಿನಲ್ಲಿ 2.88% ಕ್ಕೆ ಇಳಿಕೆ ಕಂಡಿದೆ. ಬಾಹ್ಯ ಮಾನದಂಡ-ಸಂಬಂಧಿತ ಸಾಲಗಳ ಬೆಲೆ ಮರುನಿಗದಿಕರಣದಿಂದಾಗಿ ಮುಂಗಡಗಳ ಮೇಲಿನ ಉತ್ಪತ್ತಿಯು ಇಳಿಕೆಯನ್ನು ಕಂಡಿದೆ ಹಾಗೂ ಇದರಿಂದಾಗಿ ಲೇವಣಿಗಳ ವೆಚ್ಚದಲ್ಲಿ ಆಗಿರುವ ಇಳಿಕೆಯ ನಡುವೆಯೂ ವಿಸ್ತಾರವಾದ ನೆಲೆಯಲ್ಲಿ ಸಂಕೋಚನವು ಘಟಿಸಿದ್ದೇ ಇದಕ್ಕೆ ಪ್ರಧಾನವಾದ ಕಾರಣವಾಗಿತ್ತು.

2025-26ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಕಾರ್ಯಾಚರಣೆಯ ಲಾಭವು 8.05% ದಷ್ಟು ಇಳಿಕೆ ಕಂಡಿತು. ಕಳೆದ ಬಾರಿ ₹1,827.04 ಕೋಟಿ ಇದ್ದ ಅದು ಈ ಬಾರಿ ₹1,974.17 ಕೋಟಿಗೆ ಇಳಿದಿದೆ. ಕಳೆದ ಸಾಲಿನ ₹186.44 ಕೋಟಿಗೆ ಪ್ರತಿಯಾಗಿ 2025-26 ನೇ ಹಣಕಾಸು ವರ್ಷದ ಹವಣಿಕೆಗಳು (ತೆರಿಗೆ ಹೊರತುಪಡಿಸಿ) ಮತ್ತು ಸಾದಿಲ್ವಾರುಗಳು ₹316.07 ಕೋಟಿಯಷ್ಟಿದ್ದವು. ಪ್ರಾವಿಷನ್ ಕವರೇಜ್ ಅನುಪಾತವನ್ನು (ತಾಂತ್ರಿಕವಾಗಿ ತೆಗೆದು ಹಾಕಿರುವ ಲೆಕ್ಕಗಳನ್ನು ಹೊರತುಪಡಿಸಿ) ಸುಧಾರಿಸುವ ಸಲುವಾಗಿ NPA ಗಾಗಿನ ಹವಣಿಕೆಯನ್ನು ಹೆಚ್ಚಿಸಿದ್ದು ಇದಕ್ಕೆ ಕಾರಣವಾಗಿತ್ತು ಹಾಗೂ ಪ್ರಾವಿಷನ್ ಕವರೇಜ್ ಅನುಪಾತವು 58.18% ದಿಂದ 65.39% ಗೆ ಏರಿಕೆಯನ್ನು ಕಂಡಿದೆ.

ನಿವ್ವಳ ಲಾಭವು ಹಿಂದಿನ ವರ್ಷದ ₹1,272.37 ಕೋಟಿಯಿಂದ 3.00% ದಷ್ಟು ಏರಿಕೆಯನ್ನು ದಾಖಲಿಸಿ, ₹1,310.50 ಕೋಟಿಗೆ ತಲುಪಿದೆ.

ವಿನಿಯೋಗಗಳು

ಹಿಂದಿನ ವರ್ಷದ ಮುಂದುವರೆದ ಶೇಷಾಂಶ ₹189.50 ಕೋಟಿ ಹಾಗೂ ₹1,310.50 ಕೋಟಿ ನಿವ್ವಳ ಲಾಭವನ್ನು ಒಟ್ಟುಗೂಡಿಸಿ ₹1,500 ಕೋಟಿ ಮೊತ್ತದ ಒಟ್ಟು ನಿವ್ವಳ ಲಾಭವನ್ನು, ಈ ಕೆಳಗಿನಂತೆ ವಿನಿಯೋಗಿಸಲಾಗಿದೆ:

ವಿನಿಯೋಗಗಳು	₹ ಕೋಟಿಗಳಲ್ಲಿ
ಶಾಸನಬದ್ಧ ಮೀಸಲಿಗೆ ವರ್ಗಾವಣೆ	328.00
ಬಂಡವಾಳ ಮೀಸಲಿಗೆ ವರ್ಗಾವಣೆ	31.61
ಆದಾಯ ಮತ್ತು ವಿಶೇಷ ಮೀಸಲುಗಳ ನಿಧಿಗೆ ವರ್ಗಾವಣೆ	710.37
2024-25ರ ವರ್ಷದಲ್ಲಿ ಪಾವತಿಸಲಾದ ಲಾಭಾಂಶ	189.03
ಸಂತುಲನ ಪಟ್ಟಿಗೆ ಶೇಷಾಂಶ ಸೇರಿಕೆ	241.00

ಲಾಭಾಂಶ (DIVIDEND)

2025-26ನೇ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ಆರ್ಥಿಕ ಕಾರ್ಯಕ್ಷಮತೆಗೆ ಅನುಗುಣವಾಗಿ, ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಆರ್ಥಿಕ ವರ್ಷಕ್ಕೆ ಪ್ರತಿ ಷೇರಿಗೆ ₹5.00/- (50%) ಲಾಭಾಂಶ ವಿತರಿಸಲು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಶಿಫಾರಸು ಮಾಡಿದೆ (ಹಿಂದಿನ ವರ್ಷವೂ ಪ್ರತಿ ಷೇರಿಗೆ ₹5.00/- (50%) ಆಗಿತ್ತು. ಕಳೆದ ಸಲದ 14.84% ಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಪ್ರಸಕ್ತ ಆರ್ಥಿಕ ವರ್ಷದ ಲಾಭಾಂಶ ಪಾವತಿ ಅನುಪಾತವು 14.43% ಆಗಿರುತ್ತದೆ.



ಲೇಖಾ ಪ್ರಮಾಣ (AS) 4 -ಸಂತುಲನ ಪಟ್ಟಿಯ ದಿನಾಂಕದ ನಂತರದ ಘಟಿಸುವ ಸಾದಿಲ್ವಾರುಗಳು ಮತ್ತು ಸಂಗತಿಗಳು - ಇದಕ್ಕೆ ಅನುಗುಣವಾಗಿ ₹189.09 ಕೋಟಿ ಮೊತ್ತದ ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶವನ್ನು (ಹಿಂದಿನ ವರ್ಷ ₹188.97) ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷದ ಲಾಭದಿಂದ ನಿಯೋಜನೆಯಾಗಿ ತೋರಿಸಲಾಗಿರುವುದಿಲ್ಲ ಹಾಗೂ ಇದು ಬ್ಯಾಂಕ್‌ನ ಲಾಭಾಂಶ ಹಂಚಿಕೆ ನೀತಿ ಹಾಗೂ ಲಾಭಾಂಶ ಪಾವತಿಗೆ ಸಂಬಂಧಿಸಿದ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ ನಿರ್ದೇಶನಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಇರುತ್ತದೆ.

ಷೇರಿನ ತಲಾ ಆದಾಯ (EPS) ಮತ್ತು ಪುಸ್ತಕ ಮೌಲ್ಯ

ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷಕ್ಕೆ ಷೇರಿನ ತಲಾ ಆದಾಯವು ₹34.66 (ಮೂಲ) ಮತ್ತು ₹34.60 (ದ್ರವೀಕೃತ) ಆಗಿರುತ್ತದೆ. ಹಿಂದಿನ ವರ್ಷ ಇದು ಕ್ರಮವಾಗಿ ₹33.69 (ಮೂಲ) ಮತ್ತು ₹33.61 (ದ್ರವೀಕೃತ) ಆಗಿತ್ತು. ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಪುಸ್ತಕ ಮೌಲ್ಯವು ಮತ್ತಷ್ಟು ಸುಧಾರಿಸಿದ್ದು, ಪ್ರತಿ ಷೇರಿನ ಮೌಲ್ಯವು ₹349.69 ತಲುಪಿದೆ. ಕಳೆದ ವರ್ಷ ಇದು ₹319.77 ಆಗಿತ್ತು.

ಬಂಡವಾಳ ನಿಧಿ ಮತ್ತು ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತಾ ಅನುಪಾತ (CRAR)

ಪ್ರಸ್ತುತ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಬಂಡವಾಳ ನಿಧಿಯು ₹12,219 ಕೋಟಿಯಿಂದ ₹13,383.02 ಕೋಟಿಗೆ ವೃದ್ಧಿಯಾಗಿದೆ. ಹಿಂದಿನ ವರ್ಷದ 19.85% ಕ್ಕೆ ಪ್ರತಿಯಾಗಿ CRAR ಅನುಪಾತವು ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ 20.07% ದಷ್ಟು ಉನ್ನತ ಪ್ರಮಾಣವನ್ನು ಸಾಧಿಸಿತ್ತು. ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ ನಿಗದಿಪಡಿಸಿದ 2.50% ಬಂಡವಾಳ ಸಂರಕ್ಷಣಾ ಬಫರ್ ಮತ್ತು ನಿಬಂಧನಾ ಅಗತ್ಯಕ್ಕಿಂತ 1.50%ರಷ್ಟು ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ CRAR ಅನ್ನು ನಿರ್ವಹಿಸುವ ಬ್ಯಾಂಕ್‌ನ ಆಂತರಿಕ ಪಾಲಿಸಿಯೂ ಸೇರಿದಂತೆ ಬ್ಯಾಂಕ್ CRAR ಅನುಪಾತವನ್ನು ಕನಿಷ್ಠ ಅಗತ್ಯವಾಗಿರುವ 11.50% ಕ್ಕಿಂತ ಹೆಚ್ಚು ಪ್ರಮಾಣದಲ್ಲಿ ನಿರಂತರವಾಗಿ ಕಾಯ್ದುಕೊಂಡಿದೆ.

ಈಕ್ವಿಟಿ ಬಂಡವಾಳ ನೆಲೆ

ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ರತಿ ಷೇರಿಗೆ ₹10/- ಮುಖಬೆಲೆಯ 37,81,81,562 ಈಕ್ವಿಟಿ ಷೇರುಗಳನ್ನು ಒಳಗೊಂಡಂತೆ ₹3,78,18,15,620.00/- ರಷ್ಟು ಸಂದಾಯಿತ ಷೇರು ಬಂಡವಾಳವನ್ನು ಹೊಂದಿದೆ. ವರದಿಯ ವರ್ಷದಲ್ಲಿ, ಬ್ಯಾಂಕ್‌ನ ನೌಕರರ ಷೇರುಪತ್ರ ಆಯ್ಕೆ ಯೋಜನೆ-2018 (KBL ESOS-2018) ರ ಅಡಿಯಲ್ಲಿ ತಲಾ ₹10/- ಮುಖಬೆಲೆಯ 1,71,066 ಈಕ್ವಿಟಿ ಷೇರುಗಳನ್ನು ಅರ್ಹ ನೌಕರರಿಗೆ ನೀಡಲಾಗಿದೆ ಹಾಗೂ ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ನೌಕರರ ಷೇರುಪತ್ರ ಆಯ್ಕೆ ಯೋಜನೆ, 2023ರ ಅಡಿಯಲ್ಲಿನ ಷೇರು ಆಯ್ಕೆಯನ್ನು ಜಾರಿಗೊಳಿಸಿ ತಲಾ ₹10/- ಮುಖಬೆಲೆಯ 73,834 ಈಕ್ವಿಟಿ ಷೇರುಗಳನ್ನು ಅರ್ಹ ನೌಕರರಿಗೆ ನೀಡಲಾಗಿದೆ.

ಹಣಕಾಸು ವರ್ಷ ಮುಕ್ತಾಯವಾದ ಮೇಲೆ ಬಂಡವಾಳ ನೆಲೆಯಲ್ಲಿ ಬದಲಾವಣೆ

ಹಣಕಾಸು ವರ್ಷದ ಮುಕ್ತಾಯದ ನಂತರ ಬ್ಯಾಂಕ್‌ನ ನೌಕರರ ಷೇರುಪತ್ರ ಆಯ್ಕೆ ಯೋಜನೆ-2018 (KBL ESOS-2018) ರ ಅಡಿಯಲ್ಲಿ ತಲಾ ₹10/- ಮುಖಬೆಲೆಯ 73,665 ಈಕ್ವಿಟಿ ಷೇರುಗಳನ್ನು ಅರ್ಹ ನೌಕರರಿಗೆ ನೀಡಲಾಗಿದೆ ಹಾಗೂ ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ನೌಕರರ ಷೇರುಪತ್ರ ಆಯ್ಕೆ ಯೋಜನೆ, 2023ರ ಅಡಿಯಲ್ಲಿನ ಷೇರು ಆಯ್ಕೆಯನ್ನು ಜಾರಿಗೊಳಿಸಿ ತಲಾ ₹10/- ಮುಖಬೆಲೆಯ 85,977 ಈಕ್ವಿಟಿ ಷೇರುಗಳನ್ನು ಅರ್ಹ ನೌಕರರಿಗೆ ನೀಡಲಾಗಿದೆ.

ಲಿಸ್ಟಿಂಗ್

ಬ್ಯಾಂಕ್‌ನ ಈಕ್ವಿಟಿ ಷೇರುಗಳು BSE ಲಿಮಿಟೆಡ್ ಮತ್ತು ನ್ಯಾಷನಲ್ ಸ್ಟಾಕ್ ಎಕ್ಸ್‌ಚೇಂಜ್ ಆಫ್ ಇಂಡಿಯಾ ಲಿಮಿಟೆಡ್‌ನಲ್ಲಿ ಲಿಸ್ಟಿಂಗ್ ಆಗಿ, ಮುಂದುವರಿದಿವೆ.

ಅಧೀನ ಋಣಪತ್ರಗಳು (Debt instruments) ಮತ್ತು ಕ್ರೆಡಿಟ್ ರೇಟಿಂಗ್

ಬ್ಯಾಂಕ್ ಅಧೀನ ಋಣಪತ್ರಗಳನ್ನು (ಅರ್ಥಾತ್, ಭದ್ರತಾರಹಿತ ಪರಿವರ್ತಿಸಲಾಗದ ಅನುಸರಿತ BASEL III ಋಣಪತ್ರಗಳನ್ನು (Unsecured Non-Convertible Basel III Compliant Tier-2 bonds) ಖಾಸಗಿ ನಿಯೋಜನೆ ಆಧಾರದ ಮೇಲೆ ಶ್ರೇಣಿ-2 ಬಂಡವಾಳದ ಭಾಗವಾಗಿ ಹೊರಡಿಸಿದೆ. ಈ ಬಾಂಡ್‌ಗಳು ನ್ಯಾಷನಲ್ ಸ್ಟಾಕ್ ಎಕ್ಸ್‌ಚೇಂಜ್ ಆಫ್ ಇಂಡಿಯಾ ಲಿಮಿಟೆಡ್‌ನ (NSE) ಡೆಟ್ ವಿಭಾಗದಲ್ಲಿ ಸೇರ್ಪಡೆಗೊಂಡಿವೆ. ಮಾರ್ಚ್ 31, 2026 ರಂದು ಇದ್ದಂತೆ ಬಾಕಿ ಇರುವ ಅಧೀನ ಋಣಪತ್ರಗಳ ವಿವರಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

ಸರಣಿ	ವಿತರಣಾ ದಿನಾಂಕ	ಪ್ರತಿ ಬಾಂಡ್‌ನ ಮುಖಬೆಲೆ (₹)	ಬಿಡುಗಡೆ ಮಾಡಿದ ಬಾಂಡ್‌ಗಳು	ಒಟ್ಟು ಮೊತ್ತ (₹ ಕೋಟಿ)	ಬಿಡುಗಡೆ ದಿನಾಂಕದಿಂದ ಬಾಂಡ್‌ಗಳ ಮುಕ್ತಾಯದ ಅವಧಿ	ಕೂಪನ್ ದರ (% ವಾರ್ಷಿಕ)	ಕ್ರೆಡಿಟ್ ರೇಟಿಂಗ್	ಲಿಸ್ಟಿಂಗ್	ಬಾಂಡ್‌ಗಳ ISIN
VII	30.03.2022	1,00,00,000	300	300.00	120 ತಿಂಗಳು	10.70	[ICRA] A+ (ಸ್ಥಿರ) & CARE A+; (ಸ್ಥಿರ)	NSE ಡೆಟ್ ವಿಭಾಗದಲ್ಲಿ ಸೇರಿದೆ	INE614B08054

ಈ ಮೇಲೆ ಹೇಳಿದ ಋಣಪತ್ರಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಕ್ಲಪ್ತ ಸಮಯಕ್ಕೆ ನೀಡಿಕೆಯ ಷರತ್ತುಗಳ ಪ್ರಕಾರ ಪಾವತಿಸಿರುತ್ತದೆ.

ಪರಿವರ್ತನೆಯ ಪರ್ಯಾಯ - 'KBL-VIKAAS 3.0'

ಬ್ಯಾಂಕ್‌ನ ಮಹತ್ವಾಕಾಂಕ್ಷಿ ಪರಿವರ್ತನಾ ಉಪಕ್ರಮವಾದ “KBL-VIKAAS” (ಕೆಬಿಎಲ್ ವಿಕಾಸ್) ಗೆ 2017ರಲ್ಲಿ ಚಾಲನೆ ನೀಡಲಾಯಿತು ಮತ್ತು ಈ ಉಪಕ್ರಮವು ಯಶಸ್ವಿಯಾಗಿ ಎಂಟು ಪರಿಣಾಮಕಾರಿಯಾದ ವರ್ಷಗಳನ್ನು ಪೂರೈಸಿರುತ್ತದೆ. ಈ ಸಶಕ್ತವಾದ ಅಡಿಪಾಯದ ಮೇಲೆ ಬೆಳವಣಿಗೆಯನ್ನು ಕಂಡು ಈ ಉಪಕ್ರಮವು ‘KBL VIKAAS 3.0’ ಆಗಿ ವಿಕಾಸಗೊಂಡಿದ್ದು ನಾವೀನ್ಯ, ಚುರುಕುತನ ಮತ್ತು ಗ್ರಾಹಕ-ಕೇಂದ್ರಿತ ನಡೆಯ ಮೇಲೆ ನವೀಕೃತವಾದ ಗಮನವನ್ನು ಪ್ರತಿಫಲಿಸುತ್ತದೆ. “ಭವಿಷ್ಯದ ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕ್” ಆಗಿ ಹೊರಹೊಮ್ಮಬೇಕೆನ್ನುವ ಬ್ಯಾಂಕಿನ ಆಕಾಂಕ್ಷೆಗೆ ಅನುಗುಣವಾಗಿ ‘KBL VIKAAS 3.0’ ವ್ಯಾಪಾರದ ಬೆಳವಣಿಗೆ ಮತ್ತು ವೃದ್ಧಿ, ಗ್ರಾಹಕ ಅನುಭವಗಳ ಸಶಕ್ತೀಕರಣ ಮತ್ತು ಡಿಜಿಟಲ್ ಸೌಕರ್ಯಗಳ ಮೂಲಕ ಕಾರ್ಯಾಚರಣೆ ಸಾಮರ್ಥ್ಯದ ಸುಧಾರಣೆಯನ್ನು ದೃಷ್ಟಿಯಲ್ಲಿರಿಸಿ ಮಹತ್ವದ ಉಪಕ್ರಮಗಳಿಗೆ ಚಾಲನೆಯನ್ನು ಮುಂದುವರೆಸಿದೆ.

ಹಣಕಾಸು ವರ್ಷ 2025-26 ರಲ್ಲಿ ಬ್ಯಾಂಕ್ ‘KBL VIKAAS 3.0’ ಅಡಿಯಲ್ಲಿ ತನ್ನ ಪ್ರಯಾಣವನ್ನು ಮುಂದುವರೆಸಿದ್ದು ಕೆಳಗೆ ವಿವರಿಸಲಾಗಿರುವಂತೆ ವಿವಿಧ ಉಪಕ್ರಮಗಳನ್ನು ಪ್ರಾರಂಭಿಸಿದೆ:

ಕ್ರ.ಸಂ.	ಯೋಜನಾ ಶೀರ್ಷಿಕೆ	ಸಾರಾಂಶ	ಸ್ಥಿತಿಗತಿ
1	UI/UX - ರೀಟೇಲ್ ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್	ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್‌ಗಾಗಿ UI/UX ಸೀಮಾಂತಿತವಾದ, ಸುಭದ್ರವಾದ ಮತ್ತು ವೈಯಕ್ತಿಕಗೊಳಿಸಲಾದ ಅನುಭವವನ್ನು ಒದಗಿಸಲು ಉದ್ದೇಶಿಸುತ್ತದೆ. ಇದು ನೈಜ-ಸಮಯ ಸಂದೇಶಗಳು ಮತ್ತು ಸದೃಢ ಭದ್ರತಾ ಲಕ್ಷಣಗಳನ್ನು ಒಳಗೊಂಡಿದ್ದು ಗ್ರಾಹಕರಿಗೆ ತಮ್ಮ ಆರ್ಥಿಕ ಸಂಪನ್ಮೂಲಗಳನ್ನು ಸುಲಭವಾಗಿ ನಿರ್ವಹಿಸಲು ಅವಕಾಶ ಒದಗಿಸುತ್ತದೆ. 14.01.2026 ರಂದು UI/UX ವೃದ್ಧಿಗಳೊಂದಿಗಿನ ಪರಿಷ್ಕೃತ ರೀಟೇಲ್ ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಆವೃತ್ತಿಯನ್ನು ನೇರವಾಗಿ ಚಾಲನೆಯುಕ್ತಗೊಳಿಸಲಾಯಿತು.	14.01.2026ರಿಂದ ಗ್ರಾಹಕರಿಗೆ ಉಪಲಬ್ಧ
2	ಸಾಲ ಸಂಗ್ರಹ ವಿಭಾಗ	ಸಾಲ ಸಂಗ್ರಹ ಸಾಮರ್ಥ್ಯವನ್ನು ಸುಧಾರಿಸುವ ಮತ್ತು ಸಾಲ ಸಂಗ್ರಹ ವಿಭಾಗದಲ್ಲಿನ ಒತ್ತಡದ ಸುಸ್ಪಷ್ಟವಾದ ಚಿತ್ರಣವನ್ನು ಪಡೆದುಕೊಳ್ಳುವ ಸಲುವಾಗಿ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಸಾಲ ಸಂಗ್ರಹ ಸಾಧನದ ಅನ್ವಯದಲ್ಲಿ ಪರಿಷ್ಕೃತ ಚಾನಲ್ ಹಂಚಿಕೆ ಹಾಗೂ ಕರೆ ಆದ್ಯತೆಯ ವ್ಯವಸ್ಥೆಯನ್ನು ನವೀನವಾಗಿ ವಿಕೇಶಿತಗೊಳಿಸಲಾಗಿರುವ ಚಾನಲ್ ಎಸ್ಕಲೇಶನ್ ಮ್ಯಾಟ್ರಿಕ್ಸ್ ಜೊತೆಯಲ್ಲಿ ಪರಿಚಯಿಸಲಾಗಿದೆ	28.02.2026ರಿಂದ ಗ್ರಾಹಕರಿಗೆ ಉಪಲಬ್ಧ
3	ವೇತನಯುಕ್ತ ಗ್ರಾಹಕ-ರಿಗೆ ಮೊದಲೇ ಅಂಗೀಕರಿಸಿದ ವೈಯಕ್ತಿಕ ಸಾಲಗಳು	ಅರ್ಹರಾದ ವೇತನಯುಕ್ತ ಗ್ರಾಹಕರಿಗೆ ಮೊದಲೇ ಅಂಗೀಕರಿಸಿದ ವೈಯಕ್ತಿಕ ಸಾಲಗಳನ್ನು ಬ್ಯಾಂಕ್ ಪರಿಚಯಿಸಿದ್ದು, ಇದು ಗ್ರಾಹಕರಿಗೆ ತ್ವರಿತ ಗತಿಯಲ್ಲಿ ಸಾಲವನ್ನು ಪಡೆದುಕೊಳ್ಳಲು ಸಹಾಯಕವಾಗಿದೆ. ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಮತ್ತು ಸ್ಥಾಪಿತ ಕ್ರೆಡಿಟ್ ಪ್ರೊಫೈಲ್ ಹೊಂದಿರುವ ಗ್ರಾಹಕರಿಗೆ ಈ ಸೌಲಭ್ಯವು ₹50,000 ರಿಂದ ₹5 ಲಕ್ಷದವರೆಗಿನ ಸಾಲವನ್ನು ಒದಗಿಸುತ್ತದೆ. ಈ ಯೋಜನೆಯು ಡಿಜಿಟಲ್ ಆಗಿದ್ದು ಅರ್ಜಿ ಮತ್ತು ಸಾಲ ವಿತರಣೆಯು ಐದು ನಿಮಿಷಗಳಲ್ಲಿ ಪೂರ್ಣಗೊಳ್ಳುತ್ತದೆ. ಸಾಲ ನಿಧಿಯನ್ನು ಗ್ರಾಹಕರ ಉಳಿತಾಯ ಖಾತೆಗೆ ತಕ್ಷಣವೇ ಜಮೆ ಮಾಡಲಾಗುತ್ತದೆ ಹಾಗೂ ಇದರಿಂದ ಸಾಲ ಪಡೆಯುವಿಕೆ ಅನುಭವವು ತಡೆರಹಿತವಾಗಿರುತ್ತದೆ. .	31.03.2026ರಿಂದ ಗ್ರಾಹಕರಿಗೆ ಉಪಲಬ್ಧ

ಬ್ಯಾಂಕ್‌ನ ಸಂಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಅಂಗಸಂಸ್ಥೆಯ ಮೂಲಕ ವೃದ್ಧಿ

ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಸಂಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಹಣಕಾಸೇತರ ಅಂಗಸಂಸ್ಥೆಯಾದ “KBL ಸರ್ವಿಸಸ್ ಲಿಮಿಟೆಡ್” (“KBL Services Limited”) ಅನ್ನು 21.06.2020 ರಂದು ದಿ ಕರ್ಣಾಟಕ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್‌ನ ಸಂಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಹಣಕಾಸೇತರ ಸೇವಾಯುಕ್ತ ಅಂಗಸಂಸ್ಥೆಯಾಗಿ ಸಂಯೋಜಿಸಲಾಯಿತು. ಕಂಪನಿಯ ಸ್ಥಾಪನೆಯ ಹಿಂದೆ ಉನ್ನತವಾದ ಕಾರ್ಯಾಚರಣೆ ಸಾಮರ್ಥ್ಯವನ್ನು ಸಾಧಿಸುವ ಮತ್ತು ಒಟ್ಟಾರೆಯಾಗಿ ಗುಂಪಿನ ಮೌಲ್ಯವನ್ನು ದೀರ್ಘಕಾಲೀನ ಅವಧಿಗೆ ವಿಸ್ತರಿಸುವ ಗುರಿಯನ್ನು ಬ್ಯಾಂಕ್ ಹೊಂದಿತ್ತು. ವ್ಯಾಪಾರ ಗುತ್ತಿಗೆ, ಡೇಟಾ ಎಂಟ್ರಿ ಕಾರ್ಯ, ಸಂಪರ್ಕ ಕೇಂದ್ರ ನಿರ್ವಹಣೆ, ಪರ್ಯಾಪ್ತ ಬ್ಯಾಂಕಿಂಗ್ ಚಾನಲ್‌ಗಳ ನಿರ್ವಹಣೆ, ಹಿನ್ನೆಲೆಯ ಸಂಸ್ಕರಣಾ ಚಟುವಟಿಕೆಗಳು, IT ಯೋಜನೆಗಳು ಮತ್ತು ಬೆಂಬಲ, ಡಿಜಿಟಲ್ ಸಾಮರ್ಥ್ಯಗಳು ಮತ್ತು ಮೂಲ ಬ್ಯಾಂಕ್‌ಗೆ ಉಪ-ಸಿಬ್ಬಂದಿ/ಸ್ವಚ್ಛತಾ ಸಿಬ್ಬಂದಿ/ನಿರ್ವಹಣಾ ಸಿಬ್ಬಂದಿ/ಪರಿಚಾರಕರ ಒದಗಿಸುವಿಕೆ - ಇವು “KBL ಸರ್ವಿಸಸ್ ಲಿಮಿಟೆಡ್”ನಿಂದ ನಡೆಸಲು ಅನುಮತಿಯನ್ನು ಹೊಂದಿರುವ ಚಟುವಟಿಕೆಗಳಾಗಿವೆ. ಪ್ರಾರಂಭದಲ್ಲಿ ಕಂಪನಿಯು ವ್ಯಾಪಾರ ಗುತ್ತಿಗೆ, ಡೇಟಾ ಎಂಟ್ರಿ ಕಾರ್ಯ, ಹಿನ್ನೆಲೆಯ ಸಂಸ್ಕರಣಾ ಚಟುವಟಿಕೆಗಳು ಮತ್ತು ಸಂಪರ್ಕ ಕೇಂದ್ರವನ್ನು ಕೈಗೆತ್ತಿಕೊಂಡಿದ್ದು, ಮುಂದಿನ ಹಣಕಾಸು ವರ್ಷಗಳಲ್ಲಿ ಅನುಮತಿಯಿರುವ ಇತರ ಚಟುವಟಿಕೆಗಳನ್ನು ಒದಗಿಸುವ ಮೂಲಕ ತನ್ನ ಸೇವೆಗಳನ್ನು ವಿಸ್ತರಿಸುವ ನಿರೀಕ್ಷೆಯನ್ನು ಹೊಂದಿದೆ. ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷದಲ್ಲಿ ಕಂಪನಿಯ ವ್ಯವಹಾರ ಕ್ರಮದಲ್ಲಿ ಯಾವುದೇ ಬದಲಾವಣೆ ಆಗಿಲ್ಲ.

ಆಪತ್ತುಗಳು ಮತ್ತು ಅವುಗಳ ನಿರ್ವಹಣೆ

ವ್ಯಾಪಾರದ ಸಾಮಾನ್ಯ ನಡೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್‌ಗಳು ಅನೇಕ ಆಪತ್ತುಗಳನ್ನು ಎದುರಿಸಬೇಕಾಗುತ್ತದೆ ಉದಾಹರಣೆಗೆ, ಸಾಲ ಮರುಪಾವತಿಯಾಗದೆ ಇರುವ ಆಪತ್ತು, ಮಾರುಕಟ್ಟೆ ಸಂಬಂಧಿತ ಆಪತ್ತು ಮತ್ತು ಕಾರ್ಯಾಚರಣೆ ಸಂಬಂಧಿತ ಆಪತ್ತು, ಲೆಕ್ಕಿಡುಪಿ ಸಂಬಂಧಿತ ಆಪತ್ತು, ಬಡ್ಡಿ ದರ ಸಂಬಂಧಿತ ಆಪತ್ತು, ಕೇಂದ್ರೀಕರಣ ಆಪತ್ತು, ಕಾರ್ಯತಂತ್ರಗಳಲ್ಲಿನ ಆಪತ್ತು, ಖ್ಯಾತಿಗೆ ಧಕ್ಕೆ ಒದಗುವ ಆಪತ್ತು ಮುಂತಾದವುಗಳು. ಅಂತಹ ಆಪತ್ತುಗಳನ್ನು ಸಮರ್ಥವಾಗಿ ನಿರ್ವಹಿಸುವ ಉದ್ದೇಶದಿಂದ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ವಿವಿಧ ಆಪತ್ತು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಗಳು ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಜಾರಿಗೆ ತಂದಿದೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಕಾಲಕಾಲಕ್ಕೆ ಹೊರಡಿಸಿದ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ನೀತಿಗಳು, ಸಾಧನಗಳು, ತಂತ್ರಗಳು, ವ್ಯವಸ್ಥೆಗಳು ಮತ್ತು ಇತರ ಮೇಲ್ವಿಚಾರಣಾ ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಒಳಗೊಂಡ ವಿವಿಧ ಆಪತ್ತು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಬಲಪಡಿಸುವಲ್ಲಿ ಸದಾ ಗಮನ ಹರಿಸಿದೆ.



ನಿಮ್ಮ ಬ್ಯಾಂಕ್, ಆಪತ್ತುಗಳು ಮತ್ತು ಆದಾಯಗಳ ನಡುವೆ ಸೂಕ್ತ ಸಮತೋಲನ ಸಾಧಿಸುವ ಗುರಿಯನ್ನು ಹೊಂದಿದ್ದು, ಬ್ಯಾಂಕ್‌ನ ಅಪಾಯ ನಿರ್ವಹಣಾ ಉದ್ದೇಶಗಳು, ಬ್ಯಾಂಕ್‌ನ ವಿವಿಧ ವ್ಯವಹಾರ ವಿಭಾಗಗಳಲ್ಲಿನ ಆಪತ್ತುಗಳ ಸರಿಯಾದ ಗುರುತಿಸುವಿಕೆ, ಮೌಲ್ಯಮಾಪನ, ಅಳತೆ, ಮೇಲ್ವಿಚಾರಣೆ, ನಿಯಂತ್ರಣ, ತಗ್ಗಿಸುವಿಕೆ ಮತ್ತು ವರದಿ ಮಾಡುವಿಕೆಯನ್ನು ಒಳಗೊಳ್ಳುತ್ತವೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಆಳವಡಿಸಿಕೊಂಡ ಆಪತ್ತು ನಿರ್ವಹಣಾ ಕಾರ್ಯತಂತ್ರವು ಆಪತ್ತುಗಳು ಮತ್ತು ಅವುಗಳ ಮಟ್ಟದ ಸ್ಪಷ್ಟ ತಿಳಿವಳಿಕೆಯನ್ನು ಆಧರಿಸಿದ್ದು, ವ್ಯವಹಾರದಲ್ಲಿ ಎದುರಾಗಬಹುದಾದ ಆಪತ್ತುಗಳನ್ನು ಎದುರಿಸಲು ಸಿದ್ಧವಿರುವ ಬ್ಯಾಂಕ್‌ನ ದೃಷ್ಟಿಕೋನವನ್ನೂ ಅವಲಂಬಿಸಿದೆ. ಅಪಾಯ ಮತ್ತು ಬಂಡವಾಳ ನಿರ್ವಹಣಾ ಸಮಿತಿ (RCMC) ಎಂಬ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಮಟ್ಟದ ಸಮಿತಿಯು ನಿಯತಕಾಲಿಕವಾಗಿ ಆಪತ್ತುಗಳ ವ್ಯಾಪ್ತಿ, ಬ್ಯಾಂಕ್ ಎದುರಿಸುವ ಒಟ್ಟಾರೆ ಅಪಾಯಗಳ ಮೌಲ್ಯಮಾಪನ ಮತ್ತು ಅದರ ಪರಿಣಾಮಕಾರಿ ನಿರ್ವಹಣೆಗಾಗಿ ನೀತಿ ಮತ್ತು ಕಾರ್ಯತಂತ್ರಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುತ್ತದೆ.

ಬ್ಯಾಂಕ್‌ನೊಳಗೆ ಆಪತ್ತು ನಿಯಂತ್ರಣ ಮತ್ತು ಆಡಳಿತ ಚೌಕಟ್ಟನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು ಮತ್ತು ವೃದ್ಧಿಸಲು, ಒಂದು ವಿಶಾಲವಾದ ನೀತಿ ಚೌಕಟ್ಟಿನಲ್ಲಿ ಸಾಲ-ಸಂಬಂಧಿ ಆಪತ್ತು ನಿರ್ವಹಣಾ ಸಮಿತಿ (CRC), ಆಸ್ತಿ-ಹೊಣೆಗಾರಿಕೆ ನಿರ್ವಹಣಾ ಸಮಿತಿ (ALCO), ಕಾರ್ಯಾಚರಣೆ ಆಪತ್ತು ನಿರ್ವಹಣಾ ಸಮಿತಿ (ORMC) ಮುಂತಾದ ವಿವಿಧ ಆಂತರಿಕ ನಿರ್ವಹಣಾ ಸಮಿತಿಗಳು ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತವೆ. ಬ್ಯಾಂಕ್‌ನ ಪ್ರಧಾನ ಕಚೇರಿಯಲ್ಲಿರುವ ಆಪತ್ತು ನಿರ್ವಹಣಾ ವಿಭಾಗವು ಬ್ಯಾಂಕ್‌ಗೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲ ಕಡೆಗಳಲ್ಲಿ ವಿವಿಧ ಆಪತ್ತು ನಿರ್ವಹಣಾ ಉಪಕ್ರಮಗಳ ಒಟ್ಟಾರೆ ಉಪಕ್ರಮಗಳ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತದೆ.

RBI ಹೊರಡಿಸಿದ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಮುಖ್ಯ ಮಾಹಿತಿ ಭದ್ರತಾ ಅಧಿಕಾರಿಯನ್ನು (CISO) ನಾಮನಿರ್ದೇಶನ ಮಾಡಿದೆ. ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನದ ಅಡಿಯಲ್ಲಿ ಹೊಸ ವ್ಯವಸ್ಥೆಗಳ ಅನುಷ್ಠಾನದಲ್ಲಿ ಭದ್ರತೆ ಸಂಬಂಧಿತ ವಿಚಾರಗಳನ್ನು ಸಮನ್ವಯಗೊಳಿಸುವುದರ ಜೊತೆಗೆ ಮಾಹಿತಿ ಸ್ವತ್ತುಗಳನ್ನು ರಕ್ಷಿಸಲು ಬ್ಯಾಂಕ್ ಬಳಸುವ ನೀತಿಗಳನ್ನು ವ್ಯಕ್ತಪಡಿಸುವ ಮತ್ತು ಜಾರಿಗೊಳಿಸುವ ಜವಾಬ್ದಾರಿಯನ್ನು ಅವರು ಹೊಂದಿದ್ದಾರೆ.

ಮುಂದುವರೆದು, ಡಿಜಿಟಲ್ ವೈಯಕ್ತಿಕ ದತ್ತಾಂಶ ಸಂರಕ್ಷಣಾ (DPDP) ಕಾಯ್ದೆಯ ನಿಬಂಧನಾ ನಿರೀಕ್ಷೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಓರ್ವ ದತ್ತಾಂಶ ಸಂರಕ್ಷಣಾ ಅಧಿಕಾರಿಯನ್ನು ನೇಮಿಸಿರುತ್ತದೆ. ಇವರು ಗ್ರಾಹಕರ ದತ್ತಾಂಶದ ಸುರಕ್ಷಿತವಾದ ನಿರ್ವಹಣೆ, ದತ್ತಾಂಶ ಸಂರಕ್ಷಣಾ ಕಾನೂನುಗಳ ಅನುಪಾಲನೆ, ಖಾಸಗಿ-ಸಂಬಂಧಿತ ವಿಷಯಗಳ ನಿಭಾಯಿಸುವಿಕೆ ಮತ್ತು ಬ್ಯಾಂಕ್ ಒಳಗೆ ದತ್ತಾಂಶ ಸಂರಕ್ಷಣಾ ಆಚರಣೆಗಳನ್ನು ಕುರಿತಾಗಿ ಜಾಗೃತಿ ಮೂಡಿಸುವಿಕೆ - ಇವುಗಳನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವ ಜವಾಬ್ದಾರಿಯನ್ನು ಹೊಂದಿರುತ್ತಾರೆ.

ಆರೆಕಲ್ ಹಣಕಾಸು ಸೇವೆಗಳ ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಅಪ್ಲಿಕೇಶನ್‌ಗಳು (Oracle Financial Services Analytical Applications) OFSAA :- ALM, MRM, LRM, FTP ಮತ್ತು IRRBB ಗಾಗಿ ಅಗತ್ಯವಾದ ಎಲ್ಲ ವ್ಯವಸ್ಥೆಗಳು ಮತ್ತು ಸಾಧನಗಳನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಹೊಂದಿದೆ. ಅನುಷ್ಠಾನದ ಉದ್ದೇಶಕ್ಕಾಗಿ OFSAA ಸುಧಾರಿತ ಮತ್ತು ಆಧುನಿಕ ಅನ್ವಯವಾಗಿದ್ದು, ALM, LRM, FTP, PFT & IFRS9 - ಇವುಗಳನ್ನು ಒಳಗೊಳ್ಳುತ್ತದೆ.

ಬ್ಯಾಂಕ್ ತನ್ನ ಕಾರ್ಯಾಚರಣೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಪ್ರಮುಖ ಅಪಾಯಗಳನ್ನು ಹೇಗೆ ನಿರ್ವಹಿಸುತ್ತದೆ ಎಂಬುದರ ಕುರಿತು ವಿವರಗಳನ್ನು ಈ ವರದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿರುವ 'ಆಡಳಿತ ಮಂಡಳಿಯ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ'ಯಲ್ಲಿ (Management Discussion & Analysis) ನೀಡಲಾಗಿದೆ.

ಬಾಸೆಲ್ III (Basel III) ಬಂಡವಾಳ ನಿಬಂಧನೆಗಳು - ಲಿವರೆಜ್ ಅನುಪಾತದ ಅನುಷ್ಠಾನ:

ಬಂಡವಾಳಕ್ಕೆ ಸಂವಾದಿಯಾದ ಋಣಾತ್ಮಕತೆಯ (ಲಿವರೆಜ್) ಆಪತ್ತುಗಳನ್ನು ತಗ್ಗಿಸಲು ಮತ್ತು ಆರ್ಥಿಕ ಸ್ಥಿರತೆಯನ್ನು ಹೆಚ್ಚಿಸಲು, RBI ಭಾರತದಲ್ಲಿನ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಬಾಸೆಲ್ III ನಿಯಮಗಳ ಅಡಿಯಲ್ಲಿ ಕನಿಷ್ಠ ಲಿವರೆಜ್ ಅನುಪಾತ (LR) ವನ್ನು ಕಡ್ಡಾಯಗೊಳಿಸಿದೆ. ಬ್ಯಾಂಕ್‌ಗಳು ಪ್ರತಿ ತ್ರೈಮಾಸಿಕ ಅವಧಿಯ ಕೊನೆಯಲ್ಲಿ ತಮ್ಮ ಬಂಡವಾಳ ಮಾಪನ (capital measure) ಮತ್ತು ಮಂಜೂರು ಮಾಪನವನ್ನು (Exposure measure) ಲಿವರೆಜ್ ಅನುಪಾತದ ಜೊತೆಗೆ ಪ್ರಕಟಿಸಬೇಕಾಗುತ್ತದೆ. ಆದರೆ, ಕನಿಷ್ಠ ಲಿವರೆಜ್ ಅನುಪಾತದ ಅಗತ್ಯಗಳನ್ನು ಬ್ಯಾಂಕ್‌ಗಳು ಸದಾಕಾಲವೂ ಪೂರೈಸಬೇಕಾಗುತ್ತದೆ. ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ, ಕನಿಷ್ಠ ಮಿತಿಯಾದ 3.50% ರ ತುಲನೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 8.77% ದಷ್ಟು ತೃಪ್ತಿದಾಯಕವಾದ ಲಿವರೆಜ್ ಅನುಪಾತ ಹೊಂದಿದೆ.

ಬಂಡವಾಳದ ಪರ್ಯಾಪ್ತತೆ ಮತ್ತು ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆಯ ಆಂತರಿಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಕ್ರಿಯೆ (ICAAP):

ಬಾಸೆಲ್ II ಒಪ್ಪಂದದ ಸ್ತಂಭ II ರ ಅಡಿಯಲ್ಲಿ, ಚಾಲ್ತಿ ಹೊಣೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಮತ್ತು ಬ್ಯಾಂಕ್‌ನ ಆಸ್ತಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಅಪಾಯಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಬ್ಯಾಂಕ್‌ನ ಬಂಡವಾಳ ಸಂಪನ್ಮೂಲದ ಪರ್ಯಾಪ್ತತೆಯ ಮಾಪನವಾಗಿ ಆಂತರಿಕ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆ ಮತ್ತು ಮೌಲ್ಯಮಾಪನ ಪ್ರಕ್ರಿಯೆ (ICAAP) ನೀತಿಗಳನ್ನು ರೂಪಿಸಿದೆ. ಸೂಕ್ತ ಮಟ್ಟದ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆಯು ಬ್ಯಾಂಕ್ ತನ್ನ ಚಟುವಟಿಕೆಗಳನ್ನು ಬೆಂಬಲಿಸಲು ಸಾಕಷ್ಟು ಬಂಡವಾಳವನ್ನು ಹೊಂದಿರುವುದನ್ನು ಮತ್ತು ದಿವಾಳಿಯಾಗದೆ ತನ್ನ ಆಸ್ತಿಗಳ ಮೌಲ್ಯದಲ್ಲಿನ ವ್ಯತಿರಿಕ್ತವಾದ ಬದಲಾವಣೆಗಳನ್ನು ತಡೆದುಕೊಳ್ಳಲು ಅದರ ನಿವ್ವಳ ಮೌಲ್ಯವು ಪರ್ಯಾಪ್ತವಾಗಿದೆ ಎನ್ನುವುದನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ. ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಯತಂತ್ರಾತ್ಮಕ ಉದ್ದೇಶ, ನಿರ್ದಿಷ್ಟ ವ್ಯಾಪಾರದ ಲಾಭದಾಯಕತೆ ಮತ್ತು ಬೆಳವಣಿಗೆಯ ಅವಕಾಶಗಳನ್ನು ಗುರುತಿಸುವ ಭವಿಷ್ಯದ ವ್ಯಾಪಾರದ ಸಮಗ್ರ ಮುಂಗಾಣ್ಣೆಯ ಮೂಲಕ ಬ್ಯಾಂಕ್‌ನ ಬಂಡವಾಳ ಅಗತ್ಯದ ಮೌಲ್ಯಮಾಪನವನ್ನು ನಡೆಸಲಾಗುತ್ತದೆ. ಈ ಯೋಜಿತ ವ್ಯಾಪಾರ ಬೆಳವಣಿಗೆಗೆ ಸಂವಾದಿಯಾಗಿ ಮುಂಗಡಗಳು, ಕಾರ್ಯಾಚರಣೆ ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಅಪಾಯಗಳ ಸೂಕ್ತವಾದ ಮ್ಯಾಪಿಂಗ್ ಮೂಲಕ ಕನಿಷ್ಠ ನಿಬಂಧನಾ ಬಂಡವಾಳ ಅಗತ್ಯಗಳನ್ನು ಪರ್ಯಾಪ್ತವಾಗಿ ಒಳಗೊಳ್ಳುವ ಮತ್ತು ಬೆಳವಣಿಗೆಗೆ ಆಸ್ತದವನ್ನು ನೀಡುವಂತೆ ಬಂಡವಾಳದ ನಿಯೋಜನೆಗೆ ಅವಕಾಶವನ್ನು ಒದಗಿಸುತ್ತದೆ. ಪರಿಣಾಮಕಾರಿಯಾದ, ತಂತ್ರಜ್ಞಾನ-ಆಧಾರಿತ ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯು ಬೆಂಬಲದೊಂದಿಗೆ ಬ್ಯಾಂಕ್ ಹೊಂದಿರುವ ಸಶಕ್ತ ಅಪಾಯಮಾಪನ ಸಂಸ್ಕೃತಿಯು ವ್ಯಾಪಾರಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಅಪಾಯದ ಮಾಪನವನ್ನು ಸಾಧ್ಯವಾಗಿಸುತ್ತದೆ.

ಬಾಸೆಲ್ III ಒಪ್ಪಂದದ ಸ್ತಂಭ III ರ ಕೆಳಗಿನ ಪ್ರಕಟಣೆಯನ್ನು ಈ ವರದಿಯ ಅನುಬಂಧ-1 ರಲ್ಲಿ ಲಗತ್ತಿಸಲಾಗಿದೆ.

ಬಾಸೆಲ್ ಮಾರ್ಗದರ್ಶಿಗಳ ಅನುಸರಣೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ತನ್ನ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆಯ ಅಗತ್ಯಗಳನ್ನು ಮೌಲ್ಯಮಾಪನ ಮಾಡಲು ಆಂತರಿಕ ಬಂಡವಾಳ ಪರ್ಯಾಪ್ತತೆ ಮತ್ತು ಮೌಲ್ಯಮಾಪನ ಪ್ರಕ್ರಿಯೆ (ICAAP) ನೀತಿಗಳ ದಸ್ತಾವೇಜನ್ನು ರೂಪಿಸಿ ಇರಿಸಿದೆ. ಬಂಡವಾಳ ಮತ್ತು ಗಳಿಕೆಗಳ ಮೇಲೆ ಪ್ರತಿಕೂಲ ಪರಿಣಾಮ ಬೀರುವ ಮಾರುಕಟ್ಟೆ ಚಲನೆಗಳು/ಘಟನೆಗಳ ಸಂಭಾವ್ಯ ಪರಿಣಾಮವನ್ನು ಸರಿಯಾಗಿ ಅರ್ಥ ಮಾಡಿಕೊಳ್ಳಲು ವಿವಿಧ ಒತ್ತಡದ ಸನ್ನಿವೇಶಗಳಿಗೆ ಒತ್ತಡ ಪರೀಕ್ಷಾ ಚೌಕಟ್ಟನ್ನು (stress testing framework) ಜಾರಿಗೆ ತರಲಾಗಿದೆ. ಅಪಾಯ-ತಡೆಯುವ ಬ್ಯಾಂಕ್‌ನ ಕ್ಷಮತೆ

ಮತ್ತು ಅಪಾಯದ ಚಹರೆಯನ್ನು ದೃಷ್ಟಿಯಲ್ಲಿರಿಸಿ ಯೋಜಿತ ವ್ಯಾಪಾರಿ ಬೆಳವಣಿಗೆಯ ಬಂಡವಾಳ ಅಗತ್ಯವನ್ನು ಅಂದಾಜಿಸಲು ICAAP ಮತ್ತು ಒತ್ತಡ ಪರೀಕ್ಷೆಯ ಫಲಿತಾಂಶಗಳನ್ನು ನಿಯತಕಾಲಿಕವಾಗಿ ಪರಿಶೀಲಿಸಲಾಗುತ್ತದೆ. ಮಂಡಳಿ ಮಟ್ಟದ ಅಪಾಯ ಮತ್ತು ಬಂಡವಾಳ ನಿರ್ವಹಣಾ ಸಮಿತಿಯು (RCMC) ಅಪಾಯ-ತಡೆಯುವ ಬ್ಯಾಂಕ್‌ನ ಕ್ಷಮತೆ, ಅಪಾಯದ ಚಹರೆ, ವ್ಯಾಪಾರದ ಯೋಜನೆಗಳು ಮತ್ತು ಬಂಡವಾಳ ಮೌಲ್ಯಮಾಪನಗಳನ್ನು ನಿಯತಕಾಲಿಕವಾಗಿ ಪರಿಶೀಲಿಸುತ್ತದೆ.

ವಿಭಾಗೀಯ ವರದಿ

ವ್ಯಾಪಾರ ವಿಭಾಗ -

ವಿಭಾಗೀಯ ವರದಿಯ ಉದ್ದೇಶಕ್ಕಾಗಿ ಲೇಖಾ ಪ್ರಮಾಣ (AS)17ರ ಅನುಸಾರ ಮತ್ತು RBI ಹೊರಡಿಸಿದ ಮಾರ್ಗಸೂಚಿಗಳಲ್ಲಿ ನಿಗದಿಪಡಿಸಲಾಗಿರುವಂತೆ ಬ್ಯಾಂಕ್‌ನ ವ್ಯಾಪಾರವನ್ನು (a) ಖಜಾನೆ ಕಾರ್ಯಾಚರಣೆ (b) ಕಾರ್ಪೊರೇಟ್/ಸಗಟು ಬ್ಯಾಂಕಿಂಗ್ (c) ರೀಟೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ (ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಯುನಿಟ್ (DBU) ಮತ್ತು ಇತರ ರೀಟೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೇರಿದಂತೆ) (d) ಇತರ ಬ್ಯಾಂಕಿಂಗ್ ಕಾರ್ಯಾಚರಣೆಗಳು ಎಂದು 4 ವ್ಯವಹಾರ ವಿಭಾಗಗಳಲ್ಲಿ ವರ್ಗೀಕರಿಸಲಾಗಿದೆ.

ಭೌಗೋಳಿಕ ವಿಭಾಗ -

ಬ್ಯಾಂಕ್ ಯಾವುದೇ ಸಾಗರೋತ್ತರ ಶಾಖೆಯನ್ನು ಹೊಂದಿರದ ಕಾರಣ ಭೌಗೋಳಿಕ ವಿಭಾಗದ ಅಡಿಯಲ್ಲಿ ವರದಿ ಮಾಡುವ ಪ್ರಶ್ನೆ ಉದ್ಭವಿಸುವುದಿಲ್ಲ. ವಿಭಾಗ ಆಸ್ತಿಗಳನ್ನು ಗುರುತಿಸಲಾಗಿದ್ದು, ವಿಭಾಗದ ಹೊಣೆಗಳನ್ನು ವಿಭಾಗ ಆಸ್ತಿಗಳ ಆಧಾರದ ಮೇಲೆ ಹಂಚಲಾಗಿದೆ.

(ಕಳೆದ ವರ್ಷದ ಅಂಕಿಅಂಶಗಳನ್ನು ಅಗತ್ಯವಿದ್ದಲ್ಲಿ ಮರುಗುಂಪು ಮಾಡಲಾಗಿದೆ/ಮರುಜೋಡಿಸಲಾಗಿದೆ)

₹ ಕೋಟಿಗಳಲ್ಲಿ

ಸ್ವತಂತ್ರ ವಿಭಾಗಗಳ ಫಲಿತಾಂಶಗಳು												
ವ್ಯಾಪಾರ ವಿಭಾಗಗಳು	ಖಜಾನೆ		ಕಾರ್ಪೊರೇಟ್ / ಸಗಟು ಬ್ಯಾಂಕಿಂಗ್		ರೀಟೇಲ್ ಬ್ಯಾಂಕಿಂಗ್				ಇತರ ಬ್ಯಾಂಕಿಂಗ್ ಕಾರ್ಯಾಚರಣೆಗಳು		ಒಟ್ಟು	
ವಿವರಗಳು	ಮಾರ್ಚ್ 26	ಮಾರ್ಚ್ 25	ಮಾರ್ಚ್ 26	ಮಾರ್ಚ್ 25	ಮಾರ್ಚ್ 26		ಮಾರ್ಚ್ 25		ಮಾರ್ಚ್ 26	ಮಾರ್ಚ್ 25	ಮಾರ್ಚ್ 26	ಮಾರ್ಚ್ 25
					DBU	ಇತರೆ	DBU	ಇತರೆ				
ಆದಾಯ	1,918.25	1,669.11	3,433.09	3,516.44	0.57	4,547.23	0.54	4,699.22	318.59	298.65	10,217.73	10,183.96
ಹಂಚಿದಿರುವ ಆದಾಯ ಒಟ್ಟು ಆದಾಯ											102.99	99.16
											10,320.72	10,283.12
ಫಲಿತಾಂಶ	263.43	157.05	770.35	615.44	(0.29)	853.97	(0.50)	959.37	90.18	58.10	1,977.64	1,789.46
ಹಂಚಿದಿರುವ ಖರ್ಚುಗಳು (ಹವಣಿಕೆಗಳು ಮತ್ತು ಸಾದಿಲ್ಪಾಡುಗಳೂ ಸೇರಿ)											(319.54)	(148.86)
ತೆರಿಗೆಗೆ ಮುನ್ನ ಲಾಭ											1,658.10	1,640.60
ಆದಾಯ ತೆರಿಗೆಗಳು											347.60	368.23
ಅಸಾಮಾನ್ಯ/ ಅಸಾಧಾರಣ ಲಾಭ/ನಷ್ಟ											-	-
ನಿವ್ವಳ ಲಾಭ											1,310.50	1,272.37
ಇತರ ಮಾಹಿತಿ											-	-
ವಿಭಾಗ ಆಸ್ತಿಗಳು	34,931.58	32,881.12	40,321.53	38,037.67	17.12	50,091.24	13.92	46,608.80	38.48	29.57	125,399.95	117,571.08
ಹಂಚಿದಿರುವ ಆಸ್ತಿಗಳು ಒಟ್ಟು ಆಸ್ತಿಗಳು											3,956.65	3,390.10
											129,356.60	120,961.18
ವಿಭಾಗ ಹೊಣೆಗಳು	31,367.81	29,632.27	36,215.02	34,234.15	17.34	44,949.46	13.99	41,907.77	34.54	26.64	112,584.17	105,814.82
ಹಂಚಿದಿರುವ ಹೊಣೆಗಳು ಒಟ್ಟು ಹೊಣೆಗಳು											3,547.98	3,061.04
											116,132.15	108,875.86
ತೊಡಗಿಸಲಾದ ಬಂಡವಾಳ											13,224.45	12,085.32



ಮೇಲೆ ತಿಳಿಸಲಾದ ವ್ಯಾಪಾರ ವಿಭಾಗಗಳ ವಿವರಗಳನ್ನು 'ಆಡಳಿತ ಮಂಡಳಿಯ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ'ಯಲ್ಲಿ ಚರ್ಚಿಸಲಾಗಿದೆ.

ಬ್ಯಾಂಕಿಂಗ್ ಮಳಿಗೆಗಳು ಮತ್ತು ಪರ್ಯಾಯ ವಿತರಣಾ ಚಾನೆಲ್ (ADC) ಗಳು:

ಮಾರ್ಚ್ 31, 2026ರಂದು ಇರುವಂತೆ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 22 ರಾಜ್ಯಗಳು ಮತ್ತು 2 ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶಗಳಲ್ಲಿ 975 ಶಾಖೆಗಳು, ಒಂದು ವಿಸ್ತರಣಾ ಕೌಂಟರ್, 767 ATM ಗಳು, 707 ನಗದು ಮರುಬಳಕೆ ಕೇಂದ್ರಗಳು (Cash Recyclers) ಸೇರಿದಂತೆ 619 ಕೇಂದ್ರಗಳಲ್ಲಿ ತನ್ನ ನೆಲೆಗಳೊಂದಿಗೆ 2450 ಸೇವಾ ಮಳಿಗೆಗಳನ್ನು ಹೊಂದಿದೆ. ಇದರ ಜೊತೆಗೆ ಬ್ಯಾಂಕ್ ಒಂದು ವಿಪತ್ತು ಚೇತರಿಕೆ ಕೇಂದ್ರ ಮತ್ತು ನಿಯರ್ ಲೈನ್ ಸೈಟ್ (NLS) ಒಳಗೊಂಡಂತೆ ಒಂದು (1) ದತ್ತಾಂಶ ಕೇಂದ್ರ, ಒಂದು (1) ಸೇವಾ ಶಾಖೆ ಐದು (5) ಕರೆನ್ಸಿ ಚೆಕ್‌ಗಳು, ಎರಡು (2) ಕೇಂದ್ರ ಸಂಸ್ಕರಣಾ ಘಟಕಗಳು, ಒಂದು (1) ಡಿಜಿಟಲ್ ಉತ್ಪನ್ನ ಕೇಂದ್ರ, ಹದಿನಾಲ್ಕು (14) ಆಸ್ತಿ ವಸೂಲಾತಿ ನಿರ್ವಹಣಾ ಶಾಖೆಗಳು ಮತ್ತು ಹದಿನಾಲ್ಕು (14) ರೀಟೇಲ್ ಸಾಲ ಸಂಸ್ಕರಣಾ ಮತ್ತು ಮಂಜೂರಾತಿ ಕೇಂದ್ರ (RCLPSC), ಹಾಗೂ ರೀಟೇಲ್ ಸಾಲಗಳ ಮಂಜೂರಾತಿಗಾಗಿ ಒಂದು (1) ಕೇಂದ್ರ ಸಾಲ ಸಂಸ್ಕರಣಾ ಮತ್ತು ಮಂಜೂರಾತಿ ಕೇಂದ್ರವನ್ನು (CLPSC) ಹೊಂದಿದೆ. ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಇಪ್ಪತ್ತಮೂರು (23) ಹೊಸ ಶಾಖೆಗಳನ್ನು ಪ್ರಾರಂಭಿಸಿದೆ.

ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್

ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಆಪ್ - ಕೆಬಿಎಲ್ ಮೊಬೈಲ್ ಫ್ಲಸ್, ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ - ಕೆಬಿಎಲ್ ಮನಿ ಕ್ಲಿಕ್ ಮತ್ತು ಆಮ್ಸಿ ಚಾನೆಲ್ ಕೆಬಿಎಲ್-ಒನ್ - ಇವು ಪ್ರಧಾನವಾದ ಇಲೆಕ್ಟ್ರಾನಿಕ್ ಬ್ಯಾಂಕಿಂಗ್ ವೇದಿಕೆಗಳಾಗಿವೆ. ATM/CR ಹೊರತುಪಡಿಸಿ ರೇವಣಿ, ಸಾಲ ಖಾತೆ ತೆರೆಯುವಿಕೆ ಮತ್ತು ಮುಚ್ಚುವಿಕೆ, ಅನಿವಾಸಿ ಭಾರತೀಯ ನಾಗರಿಕರಿಗಾಗಿ ಇಮೇಲ್ OTP ಪಡೆದುಕೊಳ್ಳುವಿಕೆ ಸೌಲಭ್ಯ, ಬಿಲ್ ಡೆಡ್ಸ್ ಹೆಕ್ಸಗನ್ ಸಲ್ಯೂಶನ್ ಮೂಲಕ ಬಿಲ್ ಪಾವತಿ/ರಿಚಾರ್ಜ್‌ಗಾಗಿ ಹೊಸದಾದ ವೇದಿಕೆ ಮತ್ತು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್‌ನಲ್ಲಿ ಮರು-ಕವೈಸಿ - ಈ ಮೌಲ್ಯ-ವರ್ಧಿತ ಸೇವೆಗಳನ್ನು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಮೂಲಕ ಒದಗಿಸಲಾಗುತ್ತಿದೆ.

ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ರೀಟೇಲ್ ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಆಪ್ ಅನ್ನು ಬ್ಯಾಂಕ್ ಸಂಪೂರ್ಣವಾಗಿ ಪರಿಷ್ಕರಿಸಿದ್ದು ಹೊಸದಾದ ಬಳಕೆದಾರ ಇಂಟರ್‌ಫೇಸ್ ಮತ್ತು ಅನುಭವವನ್ನು (UI/UX) ಗ್ರಾಹಕರಿಗೆ ಇದು ಒದಗಿಸುತ್ತಿದೆ. ಖಾತೆಗಳ ಸ್ಥಿತಿಗತಿಯ ಪರಿಶೀಲನೆ, ವೈಯ ವಿಶ್ಲೇಷಣೆ, ಮೊಬೈಲ್ ಸಂಖ್ಯೆ ಬಳಸಿ ಹಣ ವರ್ಗಾವಣೆ, ಸರಳೀಕೃತ ಮತ್ತು ಸಂಪೂರ್ಣವಾದ UPI ಕಾರ್ಯನಿರ್ವಹಣೆ ಮೊದಲಾದ ಹೊಸದಾಗಿ ಸೇರಿಸಿದ ಸೌಲಭ್ಯಗಳನ್ನು ಈ ವೇದಿಕೆಯ ಮೂಲಕ ಗ್ರಾಹಕರಿಗೆ ಒದಗಿಸಲಾಗಿದೆ. ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ 95.99% ದಷ್ಟು ವ್ಯವಹಾರಗಳನ್ನು ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕಿಂಗ್ ವೇದಿಕೆಗಳ ಮೂಲಕ ನಿರ್ವಹಿಸಲಾಗಿರುತ್ತದೆ.

ಸರಕಾರಿ ವ್ಯವಹಾರ

ಕೇಂದ್ರ ಸರ್ಕಾರ ಮತ್ತು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ (RBI) ತಮ್ಮ ನಿಬಂಧನಾ ನೀತಿಗಳನ್ನು ಸಡಿಲಗೊಳಿಸಿದ ಅನುಸಾರ, ಅರ್ಹ ಅನುಸೂಚಿತ ಖಾಸಗಿ ವಲಯದ ಬ್ಯಾಂಕ್‌ಗಳು ಸರ್ಕಾರಿ ವ್ಯವಹಾರವನ್ನು ನಡೆಸಲು RBI ಏಜೆನ್ಸಿ ಬ್ಯಾಂಕ್‌ಗಳಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸಲು ಅನುಮತಿ ನೀಡಲಾಗಿದೆ. ಅರ್ಹತಾ ಮಾನದಂಡಗಳ ಮೌಲ್ಯಮಾಪನ ಮತ್ತು ಪೂರೈಕೆಯ ಆಧಾರದ ಮೇಲೆ, RBI ನಿಮ್ಮ ಬ್ಯಾಂಕನ್ನು ದಿನಾಂಕ 20/07/2021ರ ಪತ್ರ ಸಂಖ್ಯೆ DGBA.GBD.No. S363/42.01.033/2021-22 ಅನ್ವಯ, ಜುಲೈ 27, 2021ರಂದು RBI ಮತ್ತು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ನಡುವೆ ಜಾರಿಗೊಂಡ ಒಪ್ಪಂದದ ಅನುಸಾರ ಏಜೆನ್ಸಿ ಬ್ಯಾಂಕ್ ಆಗಿ ನೇಮಿಸಿದೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಈಗ ಕೇಂದ್ರ/ರಾಜ್ಯ ಸರ್ಕಾರಗಳ ಪರವಾಗಿ ಆದಾಯ ಸಂಗ್ರಹ ಮತ್ತು ಪಾವತಿ, ಪಿಂಚಣಿ ಪಾವತಿಗಳು ಮತ್ತು ಮುದ್ರಾಂಕ ಶುಲ್ಕಗಳ ಸಂಗ್ರಹಣೆ ಮತ್ತು RBI ನಿಂದ ಸಮೃದ್ಧಿಯಾದ ಯಾವುದೇ ಸೇವೆಗಳನ್ನು ಕೇಂದ್ರ/ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ಹಾಗೂ ಇತರ ಸಂಸ್ಥೆಗಳಿಗೆ ನೀಡಬಹುದಾಗಿದೆ.

ಅಖಿಲ ಭಾರತೀಯ ಮಟ್ಟದಲ್ಲಿ ಹೊಂದಿರುವ ಉಪಸ್ಥಿತಿಯೊಂದಿಗೆ ಸಶಕ್ತವೂ ದೃಢವೂ ಆದ ತಂತ್ರಜ್ಞಾನ ಹಾಗೂ ಡಿಜಿಟಲ್ ವೇದಿಕೆಗಳ ಆಧಾರದ ಮೇಲೆ ಅತ್ಯಂತ ಸೀಮಾಂತಿತವಾದ ವಿಧಾನದಲ್ಲಿ ಸಾಧ್ಯವಿರುವ ಅತ್ಯುತ್ತಮವಾದ ಹಣಕಾಸು ಪರಿಹಾರಗಳನ್ನು ಒದಗಿಸಲು ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರಗಳ ಆದ್ಯತೆಯ ಆಯ್ಕೆಯಾಗಿ ಸ್ಥಾನ ಹೊಂದುವ ವಿಶ್ವಾಸವನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಹೊಂದಿದೆ. ಗ್ರಾಹಕರಿಗೆ ತಮ್ಮ ತೆರಿಗೆಗಳನ್ನು ಪಾವತಿಸಲು ಅನುಕೂಲ ಮಾಡಿಕೊಡುವ ಕಾರಣ ಸರ್ಕಾರಿ ವ್ಯವಹಾರಗಳ ನಿರ್ವಹಣೆಯು ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಬೆಳವಣಿಗೆಗೆ ಸಹಕಾರಿಯಾಗುತ್ತದೆ. ಇದರಿಂದ ಗ್ರಾಹಕರು ಬ್ಯಾಂಕ್‌ನೊಂದಿಗೆ ಹೊಂದಿರುವ ಬಾಂಧವ್ಯ ವೃದ್ಧಿಸುತ್ತದೆ ಹಾಗೂ ಅರ್ಹ ಏಜೆನ್ಸಿ ವ್ಯಾಪಾರ ದಲಾಲಿಯ ಮೂಲಕ ಬ್ಯಾಂಕ್‌ಗೆ ಆದಾಯದ ಮೂಲವೂ ಆಗಿರುತ್ತದೆ.

ಬಹುನೆಲೆಯ ಸರ್ಕಾರಿ ವ್ಯಾಪಾರ ಮಾಡ್ಯೂಲ್‌ಗಳನ್ನು ಬ್ಯಾಂಕ್ ಕಾರ್ಯಯುಕ್ತಗೊಳಿಸಿ ಪರೋಕ್ಷ ತೆರಿಗೆಗಳು ಮತ್ತು ಕಸ್ಟಮ್ಸ್ ಕೇಂದ್ರೀಯ ಮಂಡಳಿಯ (CBIC) ಪರವಾಗಿ ಸೀಮಾ ಶುಲ್ಕ ಹಾಗೂ ಸರಕುಗಳು ಮತ್ತು ಸೇವಾ ತೆರಿಗೆ (GST) ಮತ್ತು ನೇರ ತೆರಿಗೆಗಳ ಕೇಂದ್ರೀಯ ಮಂಡಳಿಯ (CBDT) ಪರವಾಗಿ ನೇರ ತೆರಿಗೆಯೂ (ಆದಾಯ ತೆರಿಗೆ/ಮುಂಗಡ ತೆರಿಗೆ) ಸೇರಿ ಶಾಸನಬದ್ಧ ತೆರಿಗೆ ಪಾವತಿಗಳನ್ನು ಸಂಗ್ರಹಿಸಲು ಪ್ರಾರಂಭಿಸಿದೆ. ಹೊಣೆಗಳ ಸ್ವಾಧೀನವನ್ನು ತ್ವರಿತಗೊಳಿಸಿ ಸಾಂಸ್ಥಿಕ ಸಂಬಂಧಗಳನ್ನು ಬಲಗೊಳಿಸುವ ದೃಷ್ಟಿಯಿಂದ ಕಂಪನಿಯು ಸರ್ಕಾರಿ ಇಲಾಖೆಗಳು/ನಿಕಾಯಗಳು/ನಿಗಮಗಳು ಮೊದಲಾದ ಸಂಸ್ಥೆಗಳಿಗಾಗಿ ಸಂರಚನಾಯುಕ್ತ ಪ್ರವೇಶ ಚೌಕಟ್ಟುಗಳನ್ನು ಪರಿಚಯಿಸಿರುತ್ತದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಆದಾಯ ತೆರಿಗೆ ಕಾಯ್ದೆ, 2025 ರ ಅನ್ವಯವಾಗುವ ಉಪಬಂಧಗಳ ಅಡಿಯಲ್ಲಿ ಹೊರಡಿಸಲಾದ ಕ್ಯಾಪಿಟಲ್ ಗೇನ್ ತೆರಿಗೆ ವಿನಾಯಿತಿ ಬಾಂಡುಗಳಿಗಾಗಿ ಸಾರ್ವಜನಿಕರಿಂದ ಅರ್ಜಿಗಳನ್ನು ಸ್ವೀಕರಿಸಲು ಪ್ರಾರಂಭಿಸಿದೆ. ಕ್ಯಾಪಿಟಲ್ ಗೇನ್ ಬಾಂಡುಗಳು ಸರ್ಕಾರದಿಂದ ಬೆಂಬಲಿತವಾದ ಸಂಸ್ಥೆಗಳು ಅಥವಾ ಸಾರ್ವಜನಿಕ ವಲಯದ ಕಂಪನಿಗಳು ಹೊರಡಿಸುವ ವಿಶೇಷ ಬಗೆಯ ಹಣಕಾಸು ಸಾಧನಗಳಾಗಿವೆ. ಅನ್ವಯವಾಗುವ ನಿಬಂಧನಾ ಉಪಬಂಧಗಳಿಗೆ ಬದ್ಧವಾಗಿ ಸ್ಥಿರವಾದ ಆಸ್ತಿಗಳ ಮಾರಾಟದಿಂದ ಒದಗುವ ದೀರ್ಘಾವಧಿ ಕ್ಯಾಪಿಟಲ್ ಗೇನ್ (ಬಂಡವಾಳ ಲಾಭ) ತೆರಿಗೆ ಹೊಣೆಗಳನ್ನು ತಗ್ಗಿಸಲು ಈ ಬಾಂಡುಗಳು ಹೂಡಿಕೆದಾರರಿಗೆ ಅವಕಾಶವನ್ನು ಒದಗಿಸುತ್ತವೆ. ಪ್ರಸ್ತುತ, ಮೆಸರ್ಸ್ ಪವರ್ ಫೈನಾನ್ಸ್ ಕಾರ್ಪೊರೇಶನ್ ಲಿಮಿಟೆಡ್ (PFC), ಮೆಸರ್ಸ್ ಆರ್‌ಇಸಿ (REC) ಲಿಮಿಟೆಡ್ ಮತ್ತು ಮೆಸರ್ಸ್ ಇಂಡಿಯನ್ ರೈಲ್ವೆ ಫೈನಾನ್ಸ್ ಕಾರ್ಪೊರೇಶನ್ (IRFC) ಲಿಮಿಟೆಡ್ - ಈ ಸಂಸ್ಥೆಗಳು ಹೊರಡಿಸಿರುವ ಕ್ಯಾಪಿಟಲ್ ಗೇನ್ ಬಾಂಡ್‌ಗಳಲ್ಲಿನ ಹೂಡಿಕೆಯ ಸೌಲಭ್ಯಗಳನ್ನು ಬ್ಯಾಂಕ್ ಒದಗಿಸುತ್ತಿದೆ. ಈ ಉಪಕ್ರಮವು ವಿವಿಧ ಸರ್ಕಾರಿ ಇಲಾಖೆಗಳೊಂದಿಗೆ ಬ್ಯಾಂಕ್‌ನ ಸಹಯೋಗವನ್ನು ಬಲಪಡಿಸುವುದು ಮಾತ್ರವಲ್ಲದೇ ಹೂಡಿಕೆಗಳೊಂದಿಗೆ ಜೋಡಣೆಯಾಗಿರುವ ಗ್ರಾಹಕ-ಸಂದಾಯಗಳ ಅನ್ವೇಷಣೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ವ್ಯಾಪ್ತಿಯನ್ನು ವಿಸ್ತರಿಸುತ್ತದೆ.

ಖಜಾನೆ II ರ (ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಏಕೀಕೃತ ಹಣಕಾಸು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಗಳು - IFMS) ಮೂಲಕ ಸರ್ಕಾರದ ವಿವಿಧ ಇಲಾಖೆಗಳಿಗೆ ಪಾವತಿಗಳನ್ನು ಮಾಡಲು ಅನುಕೂಲವಾಗುವಂತೆ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಖಜಾನೆಗಳ ಇಲಾಖೆಯೊಂದಿಗೆ (DoT) ಒಪ್ಪಂದವನ್ನು ಮಾಡಿಕೊಂಡಿರುತ್ತದೆ. ಈ ವ್ಯವಸ್ಥೆಯ ಅಡಿಯಲ್ಲಿ ಖಜಾನೆ II ವೇದಿಕೆಯ ಮೂಲಕ ಸರ್ಕಾರಿ ಸ್ವೀಕೃತಿಗಳು ಹಾಗೂ ತೆರಿಗೆ ಪಾವತಿಗಳ ತಡೆರಹಿತ ಸಂಗ್ರಹದ ಸೌಲಭ್ಯವನ್ನು ಬ್ಯಾಂಕ್ ಒದಗಿಸುತ್ತಿರುವುದು ಮಾತ್ರವಲ್ಲದೆ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಆದಾಯ ಸ್ವೀಕೃತಿಗಳ ಸಂಗ್ರಹವನ್ನು ಪ್ರಾರಂಭಿಸಿದ್ದು, ರಾಜ್ಯ ಸರ್ಕಾರಿ ವ್ಯಾಪಾರ ಪರಿಸರ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ತನ್ನ ಅಸ್ತಿತ್ವವನ್ನು ಕಂಪನಿಯು ಬಲಪಡಿಸಿಕೊಂಡಿರುತ್ತದೆ.

ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರಗಳ ಇಲಾಖೆಗಳಿಗೆ ವೇದಿಕೆಯನ್ನು ಒದಗಿಸುವ ಮೂಲಕ, ಪ್ರಧಾನ ಡಿಜಿಟಲ್ ವೇದಿಕೆಗಳೊಂದಿಗೆ ಏಕೀಕೃತಗೊಳ್ಳುವ ಮೂಲಕ ಹಾಗೂ ಉದಯೋನ್ಮುಖ ಸರ್ಕಾರಿ ಆದೇಶಗಳನ್ನು ಅನುಪಾಲಿಸುವ ಮೂಲಕ ಕಂಪನಿಯು ತನ್ನ ಸರ್ಕಾರಿ ವ್ಯಾಪಾರ ಕಾರ್ಯಕ್ಷೇತ್ರವನ್ನು ವಿಸ್ತರಿಸಿಕೊಳ್ಳುವತ್ತ ಗಮನ ಹರಿಸುವುದನ್ನು ಮುಂದುವರಿಸಿದೆ. ಕಡಿಮೆ ವೆಚ್ಚದ CASA ಠೇವಣಿಗಳ ಹೆಚ್ಚಳ, ಡಿಜಿಟಲ್ ಪಾವತಿ ಸಾಮರ್ಥ್ಯಗಳ ವೃದ್ಧಿ, ಮತ್ತು ಶೂಲ್ಕ-ಆಧಾರಿತ ಆದಾಯ ವಾಹಿನಿಗಳ ಬಲಪಡಿಸುವಿಕೆ - ಇವುಗಳ ಮೇಲೆ ಕಾರ್ಯತಂತ್ರೀಯ ಒತ್ತನ್ನು ಇರಿಸಿ ತನ್ಮೂಲಕ ಸುಸ್ಥಿರವಾದ ಸಂತುಲನ ಪಟ್ಟಿ ಬೆಳವಣಿಗೆಗೆ ಕೊಡುಗೆಯನ್ನು ಉದ್ದೇಶಿಸಲಾಗಿದೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಕೆಲವು ಏಜೆನ್ಸಿಗಳ ಮೂಲಕ ಆಡಳಿತಾತ್ಮಕ ಮತ್ತು ತಾಂತ್ರಿಕ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಪೂರ್ಣಗೊಳಿಸುವಲ್ಲಿ ಸಕ್ರಿಯವಾದ ಪ್ರಗತಿಯನ್ನು ಸಾಧಿಸಿದೆ. ಕಾರ್ಯತಂತ್ರದ ನೆಲೆಯಲ್ಲಿ ಮಹತ್ವದ ಸರ್ಕಾರಿ ಯೋಜನೆಗಳು/ಆದೇಶಗಳ ವಲಯಕ್ಕೆ ಫಲಪ್ರದವಾದ ಪ್ರವೇಶವನ್ನು ಮಾಡುವ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಸನ್ನದ್ಧವಾಗಿದ್ದು, ಕಡಿಮೆ ವೆಚ್ಚದ ಠೇವಣಿಗಳತ್ತ ವಾಲುತ್ತಿರುವ ಹೊಣೆಗಾರಿಕೆಯ ವ್ಯಾಪಾರದ ವಿಸ್ತರಣೆಗೆ ಸಹಕರಿಸಿ ಶುಲ್ಕ ಆದಾಯದ ವಿನೂತನ ದಾಂಗಳನ್ನು ತೆರೆಯಲಿದೆ.

ತೃತೀಯ ಪಕ್ಷ ಉತ್ಪನ್ನಗಳು

ವೈವಿಧ್ಯಮಯವಾದ ಹಣಕಾಸು ಉತ್ಪನ್ನಗಳನ್ನು ಮತ್ತು ಸೇವೆಗಳನ್ನು ಮತ್ತು ಮೌಲ್ಯಯುಕ್ತ ಸೇವೆಗಳನ್ನು ಗರಿಷ್ಠ ಪ್ರಮಾಣದಲ್ಲಿ ಗ್ರಾಹಕರಿಗೆ ಒದಗಿಸುವ ಉದ್ದೇಶದಿಂದ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ವಿಶಾಲ ವ್ಯಾಪ್ತಿಯ ತೃತೀಯ ಪಕ್ಷ ಉತ್ಪನ್ನಗಳನ್ನು ಒದಗಿಸುತ್ತಿದೆ. ಇದರಲ್ಲಿ ಜೀವ ವಿಮೆ, ಸಾಮಾನ್ಯ ವಿಮೆ, ಆರೋಗ್ಯ ವಿಮೆ, ಮ್ಯೂಚುಯಲ್ ಫಂಡ್, ಡಿಮಾಟ್ ಖಾತೆ, ಟ್ರೇಡಿಂಗ್ ಖಾತೆ, ಕೋ-ಬ್ರಾಂಡೆಡ್ ಕ್ರೆಡಿಟ್ ಕಾರ್ಡ್‌ಗಳು, PoS ನೆಟ್‌ವರ್ಕ್, KBL FASTag (ಕೆಬಿಎಲ್ ಫಾಸ್ಟಾಗ್), NPS, SGB, APY ಮೊದಲಾದವು ಸೇರಿವೆ. ಪ್ರಧಾನವಾದ ತೃತೀಯ ಪಕ್ಷ ಉತ್ಪನ್ನಗಳ ಸಾರಾಂಶವನ್ನು ಈ ವರದಿಯ ಜೊತೆಗೆ ಲಗತ್ತಿಸಲಾಗಿರುವ 'ಆಡಳಿತ ಮಂಡಳಿಯ ಕಲಾಪ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ'ಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

ಗ್ರಾಹಕ ಸೇವೆ

ಬ್ಯಾಂಕ್ ಅನ್ನು ಹೆಚ್ಚು ಸ್ಪರ್ಧಾತ್ಮಕವಾಗಿಸಲು ಗ್ರಾಹಕ ಸೇವೆಯಲ್ಲಿ ಹೊಸ ಮಾನದಂಡಗಳನ್ನು ರಚಿಸುವುದಲ್ಲದೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ಕೈಗೆಟುಕುವ ದರದಲ್ಲಿ ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಒದಗಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ನೂತನ ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ವಿನ್ಯಾಸಗೊಳಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ನಿರಂತರವಾಗಿ ಗಮನ ಹರಿಸುತ್ತಿದೆ. ಸೇವೆಗಳ ಸಮರ್ಪಕ ಪೂರೈಕೆ ಮತ್ತು ಪರಾಮರ್ಶೆಯ ಮೂಲಕ ದೂರುಗಳನ್ನು ಕನಿಷ್ಠ ಮಟ್ಟಕ್ಕೆ ಇಳಿಸುವುದು ಬ್ಯಾಂಕಿನ ಗುರಿಯಾಗಿದೆ. RBI ಮತ್ತು IBA ಕಾಲಕಾಲಕ್ಕೆ ನೀಡುವ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ರೂಪಿಸಿಕೊಳ್ಳಲು ಬ್ಯಾಂಕ್ ಸಕ್ರಿಯವಾಗಿ ಶ್ರಮಿಸುತ್ತಿದ್ದು, ಗ್ರಾಹಕರ ದೂರುಗಳ ಪರಿಹಾರಕ್ಕಾಗಿ ಆಂತರಿಕ ಬ್ಯಾಂಕಿಂಗ್ ಸಾರ್ವಜನಿಕ ತನಿಖಾಧಿಕಾರಿ (Internal Ombudsman (IO) ವ್ಯವಸ್ಥೆಯನ್ನೂ ಕಾರ್ಯಗತಗೊಳಿಸಿದೆ.

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಮಾರ್ಗಸೂಚಿಗಳು ಹಾಗೂ ವಿಕಲತೆಗಳೊಂದಿಗಿನ ವ್ಯಕ್ತಿಗಳ ಹಕ್ಕುಗಳು ಕಾಯ್ದೆ, 2016ರ ಉಪಬಂಧಗಳ ಅನುಸಾರವಾಗಿ ವಿಕಲತೆಗಳನ್ನು ಹೊಂದಿರುವ ವ್ಯಕ್ತಿಗಳನ್ನು ಅಂತರ್ಗತವಾಗಿಸುವ ಮತ್ತು ಅವರಿಗೆ ತಡೆರಹಿತ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳ ಒದಗಿಸುವಿಕೆಯನ್ನು ಬ್ಯಾಂಕು ಖಚಿತಗೊಳಿಸುತ್ತದೆ. ಇದರಲ್ಲಿ, ಸಾಧ್ಯವಿರುವ ಎಡೆಗಳಲ್ಲಿ ಲಭ್ಯವಕಾಶವಿರುವ ಶಾಖಾ ಮೂಲಸೌಕರ್ಯಗಳು (ಇಳಿಜಾರು, ಸ್ಪರ್ಶಶೀಲವಾದ ಪಥ-ಗಳು, ಕಡಿಮೆ ಎತ್ತರದ ಕೌಂಟರ್‌ಗಳು), ಧ್ವನಿ ಮತ್ತು ಬ್ರೈಲ್-ಬೆಂಬಲಿತ ಮಾತನಾಡುವ ATM ಗಳು, ಸಂಚರಿಸಲು ಸಮಸ್ಯೆಯನ್ನು ಹೊಂದಿರುವ ಗ್ರಾಹಕರಿಗೆ ನಿಶ್ಚಲವಾಗಿ ಮನೆಬಾಗಿಲಿಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳ ಒದಗಿಸುವಿಕೆಯು ಸೇರುತ್ತವೆ. ಹೆಬ್ಬರಳಚ್ಚು ಸೇರಿದಂತೆ ಖಾತೆಗಳ ಕಾರ್ಯಾಚರಣೆಯ ಪರ್ಯಾಯವಾದ ವಿಧಾನಗಳ ಸೌಲಭ್ಯವನ್ನೂ ಸಹ ಬ್ಯಾಂಕ್ ಒದಗಿಸುತ್ತದೆ. ನೋಡಲು, ಕೇಳಿಸಿಕೊಳ್ಳಲು ಮತ್ತು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಲು ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸುವ ಗ್ರಾಹಕರ ಬಳಕೆಯನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವಂತೆ ಇಂಟರ್‌ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಮೊಬೈಲ್ ಅನ್ವಯಗಳೂ ಸೇರಿದಂತೆ ಡಿಜಿಟಲ್ ಚಾನಲ್‌ಗಳನ್ನು ಗುರುತಿಸಲಾದ ಲಭ್ಯವಕಾಶದ ಪ್ರಮಾಣಗಳಿಗೆ ಹೊಂದುವಂತೆ ನಿರಂತರವಾಗಿ ಸರಿಹೊಂದಿಸುವ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್ ತೊಡಗಿದೆ. ಜೊತೆಗೆ, ತಾರತಮ್ಯರಹಿತವಾದ ರೀತಿಯಲ್ಲಿ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಹಾಗೂ ದೈಹಿಕವಾದ ವಿಕಲತೆಯನ್ನು ಹೊಂದಿರುವ ಗ್ರಾಹಕರ ಆರ್ಥಿಕ ನೆಲೆಯ ಸೇರ್ಪಡೆಯನ್ನು ವೃದ್ಧಿಸುವ ಉದ್ದೇಶದಿಂದ ಸಿಬ್ಬಂದಿ-ಸಂವೇದನಶೀಲತೆ ಮತ್ತು ಕುಂದುಕೊರತೆ ನಿವಾರಣೆಯ ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಸ್ಥಾಪಿಸಲಾಗಿದೆ. ಈ ಕ್ರಮಗಳು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯವನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವ, ಘನತೆ ಮತ್ತು ಸಮಾನ ಭಾಗವಹಿಸುವಿಕೆಯನ್ನು ಖಚಿತಪಡಿಸುವ ಹಾಗೂ ಸುರಕ್ಷಿತವಾದ, ಸೌಕರ್ಯಯುಕ್ತವಾದ ಮತ್ತು ತಡೆರಹಿತವಾದ ಬ್ಯಾಂಕಿಂಗ್ ಅನುಭವವನ್ನು ಒದಗಿಸುವ ಉದ್ದೇಶವನ್ನು ಹೊಂದಿವೆ.

ಸಾಲ ಮೇಲ್ವಿಚಾರಣೆ ಶ್ರೇಷ್ಠತೆ

ಪರಿಣಾಮಕಾರಿ ಸಾಲ ಮೇಲ್ವಿಚಾರಣಾ ಕಾರ್ಯವ್ಯವಸ್ಥೆಯನ್ನು ಹೊಂದುವ ನಿಟ್ಟಿನಲ್ಲಿ, ಪ್ರತ್ಯೇಕ ಸಾಲ ಮೇಲ್ವಿಚಾರಣಾ ವಿಭಾಗವನ್ನು (ಕ್ರೆಡಿಟ್ ಮಾನಿಟರಿಂಗ್ ಡಿಪಾರ್ಟ್‌ಮೆಂಟ್ - CrMD) ಕೇಂದ್ರ ಕಚೇರಿಯಲ್ಲಿ ಸ್ಥಾಪಿಸಲಾಗಿದೆ. ಪ್ರಾರಂಭದ ದಿನಗಳಲ್ಲಿ ಒತ್ತಡಯುಕ್ತ ಖಾತೆಗಳನ್ನು ನಿಭಾಯಿಸುವ ಉದ್ದೇಶದಿಂದ ಸಂಪರ್ಕ ಕೇಂದ್ರವನ್ನು ಸ್ಥಾಪಿಸಲಾಯಿತು. ಎಲ್ಲ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಬಾಕಿಗಳ ಸಂಗ್ರಹಕ್ಕಾಗಿ ಸಮಯಬದ್ಧ/DPD ಕ್ರಮಗಳ ಅನುಸರಣೆ/ಪ್ರಾರಂಭಕ್ಕಾಗಿ ಪ್ರಾದೇಶಿಕ ರೀಟೇಲ್ ಸಂಗ್ರಹ ತಂಡ (ರೀಜನಲ್ ರೀಟೇಲ್ ಕಲೆಕ್ಷನ್ ಟೀಮ್ - RRCT) ಮತ್ತು ಪ್ರಾದೇಶಿಕ ಕಾರ್ಪೊರೇಟ್ ಸಂಗ್ರಹ ತಂಡ (ಪ್ರಾದೇಶಿಕ ಕಾರ್ಪೊರೇಟ್ ಕಲೆಕ್ಷನ್ ಟೀಮ್ - RCCT) ಗಳನ್ನು ಒಳಗೊಳ್ಳುವ ಪ್ರಾದೇಶಿಕ ಮೇಲ್ವಿಚಾರಣಾ ಮತ್ತು ಸಂಗ್ರಹ ಕೇಂದ್ರ (ರೀಜನಲ್ ಮಾನಿಟರಿಂಗ್ ಅಂಡ್ ಕಲೆಕ್ಷನ್ ಸೆಂಟರ್ - RMCC) ಗಳನ್ನು ಎಲ್ಲ ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳಲ್ಲಿ ಸ್ಥಾಪಿಸಲಾಗಿದೆ. ಆಯಾ ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಯ ನಂತರದ ನಿಗಾವಹಿಸಲು ಪ್ರತ್ಯೇಕ ಕ್ರೆಡಿಟ್ ಮಾನಿಟರಿಂಗ್ ತಂಡವೂ (CrMT) ಗಳ ಅಡಿಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿವೆ. ಇವುಗಳ ಜೊತೆಗೆ ದೊಡ್ಡದಾದ ಸಾಲಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ CrMD ಯಿಂದ ಗ್ರಾಹಕರಿಗೆ ನೇರವಾಗಿ ದೂರವಾಣಿ ಕರೆಗಳನ್ನು ಮಾಡಲಾಗುತ್ತದೆ. ಅಲ್ಲದೆ, ಕೇಂದ್ರ ಕಚೇರಿಯ ಕಾರ್ಯಕಾರಿ ಅಧಿಕಾರಿಗಳು ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳು / ಶಾಖೆಗಳಿಗೆ ಭೇಟಿ ನೀಡಿದಾಗ



ಖಾತೆಗಳನ್ನು ಸಕ್ರಮಗೊಳಿಸುವ ಉದ್ದೇಶದಿಂದ ಸಾಲಗಾರರ ಸಂದರ್ಶನವನ್ನೂ ಕೈಗೊಳ್ಳಲಾಗುತ್ತದೆ. ಪ್ರಮಾಣಿತ ರೀಟೇಲ್ ಸಾಲಗಳ ಅಡಿಯಲ್ಲಿನ ಬಾಕಿಗಳ ಸಂಗ್ರಹಕ್ಕಾಗಿ ಕೇಂದ್ರ ಕಚೇರಿಯಲ್ಲಿ ಕಾನೂನು ಮತ್ತು ವಸೂಲಿ ವಿಭಾಗದಲ್ಲಿ ಪ್ರತ್ಯೇಕವಾದ ವಿಭಾಗವೊಂದನ್ನು ಸೃಷ್ಟಿಸಲಾಗಿದೆ.

ಮೇಲ್ವಿಚಾರಣೆ ಮತ್ತು ಅನುಸರಣಾ ಚಟುವಟಿಕೆಗಳ ದಕ್ಷತೆಯನ್ನು ಸುಧಾರಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಬಾಕಿಗಳ ವಸೂಲಾತಿಯ ಅಪಾಯವನ್ನು ಹೊಂದಿರುವ ಸಾಲ ಖಾತೆಗಳನ್ನು ಗುರುತಿಸಿ ಅವುಗಳನ್ನು ಕಡಿಮೆ, ಮಧ್ಯಮ ಮತ್ತು ಅತಿ ಹೆಚ್ಚಿನ ಅಪಾಯದ ವರ್ಗಗಳಲ್ಲಿ ವಿಂಗಡಿಸುವ ಉದ್ದೇಶದಿಂದ ನಡವಳಿಕೆ ಮತ್ತು EWS ಮಾಡ್ಯೂಲ್‌ಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿದೆ. ಸಾಲಗಾರರ ವರ್ಗವನ್ನು ಆಧರಿಸಿ SMS ಕಳಿಸುವುದು, ಇಮೇಲ್ ಕಳಿಸುವುದು, ಕರೆಮಾಡುವುದು, ಗ್ರಾಹಕರನ್ನು ಭೇಟಿ ಮಾಡುವುದು ಮೊದಲಾದ ಸಾಲ ವಸೂಲಾತಿಯ ಕ್ರಮಗಳನ್ನು ನಿರ್ಧರಿಸಲಾಗುವುದು. ಆದ್ಯತೆಯ ಸಾಲಸಂಗ್ರಹ ಕಾರ್ಯಕ್ಕಾಗಿ ವೆಬ್ ಆಧಾರಿತ ಸಾಲಸಂಗ್ರಹ ಸಾಧನವಾದ “ಕೆಬಿಎಲ್ ಕಲೆಕ್ಟ್+” (“KBL-Kollect+”) ಅನ್ನೂ ಪರಿಷ್ಕರಿಸಲಾಗಿದೆ.

ನಿರೀಕ್ಷಿತ ಮಟ್ಟದಲ್ಲಿ ಸಾಧನೆ ಮಾಡದಿರುವ SMA (SMA 0, 1, 2) ಮುಂಗಡಗಳಲ್ಲಿನ ಒಟ್ಟಾರೆ ಒತ್ತಡವನ್ನು ಕಡಿಮೆ ಮಾಡಲು ಬ್ಯಾಂಕ್ ತನ್ನ ಅತ್ಯುತ್ತಮ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡುತ್ತಿದೆ ಮತ್ತು ಇದರ ಫಲಗಳು ಸ್ಪಷ್ಟವಾಗಿ ಪ್ರಕಟವಾಗುತ್ತಿವೆ. ಸುಧಾರಿತ ಮೇಲ್ವಿಚಾರಣೆ ಮತ್ತು ಸಂಗ್ರಹಣಾ ಸಾಮರ್ಥ್ಯದ ಕಾರಣದಿಂದಾಗಿ ಪುನಾರಚಿಸಲಾದ ಮುಂಗಡಗಳಲ್ಲಿನ ಒತ್ತಡವೂ ಇಳಿಕೆಯ ಪ್ರವೃತ್ತಿಯನ್ನು ತೋರುತ್ತಿದೆ. ಸಾಲಗಾರರ ಚಾಲ್ತಿ ಇರುವ ಖಾತೆಗಳಿಂದ ಸಾಲಗಳ EMI/ಕಂತು/ಬಡ್ಡಿಯ ಸ್ವಚಾಲಿತ ಸಂಗ್ರಹಕ್ಕಾಗಿ ಆಟೋ ಸ್ಟೀಪ್ ವ್ಯವಸ್ಥೆ, UPI ಪಾವತಿ ಆಯ್ಕೆಗಳ ಮೂಲಕ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಪಾವತಿ ಮಾಡಲು ಇ-ಕನೆಕ್ಟ್ ಪರಿಹಾರದ ಸಕ್ರಿಯಗೊಳಿಸುವಿಕೆ, ಪ್ರಾರಂಭಿಕ ಅಪಾಯದ ಸಂಕೇತಗಳನ್ನು ಸ್ವಚಾಲಿತವಾಗಿ ಗ್ರಹಿಸುವುದು (Automated-capturing of Early Warning Signals (EWS) ಮೊದಲಾದವನ್ನು ಕಾರ್ಯಯುಕ್ತಗೊಳಿಸಲಾಗಿದೆ.

CrMD ಯಲ್ಲಿನ ನಿಯತವಾದ ಆಸ್ತಿ ಮೇಲ್ವಿಚಾರಣಾ ಕೋಶವು ತನ್ನ ಆಫ್‌ಸೈಟ್ ಕಣ್ಗಾವಲಿನ ಮೂಲಕ OD ಖಾತೆಗಳಲ್ಲಿನ ನಿಧಿಗಳ ಪಥಾಂತರದ ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ನಡೆಸುತ್ತಿದೆ. ಮೇಕರ್-ಚೆಕ್ ಪರಿಕಲ್ಪನೆಯ ಅಡಿಯಲ್ಲಿ, ₹ 4.00 ಕೋಟಿ ಮತ್ತು ಹೆಚ್ಚಿನ ಮಂಜೂರಾದ ಮಿತಿಯನ್ನು ಹೊಂದಿರುವ OD ಖಾತೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಹಿಂತೆಗೆತ ಅಧಿಕಾರ ಪರಿಷ್ಕರಣಾ ಚಟುವಟಿಕೆಯನ್ನು CrMD ಯಲ್ಲಿ ಸಂಸ್ಕರಿಸಲಾಗುತ್ತಿದೆ.

ಪುನಾರಚಿತ ಮುಂಗಡಗಳ ಸೂಕ್ಷ್ಮವಾದ ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ “Restructured Advances Monitoring Cell” ಎಂಬ ಕೋಶವನ್ನು ಸಾಲ ಮೇಲ್ವಿಚಾರಣಾ ವಿಭಾಗದ (CrMD) ಒಳಗೆ ರಚಿಸಿದೆ. ಜೊತೆಗೆ, ಒಕ್ಕೂಟ ಮತ್ತು ಬಹು ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆ (Consortium & Multiple Banking Arrangement) ಅಡಿಯಲ್ಲಿ ಸಾಲ ಖಾತೆಗಳ ವಿಶೇಷ ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ಕೋಶವೊಂದನ್ನು (Consortium & Multiple Banking Arrangement Cell - CrMD) ಬ್ಯಾಂಕ್ ರಚಿಸಿದೆ. ನಿಬಂಧನಾ ಅನುಸರಣೆಯ ಭಾಗವಾಗಿ, ಸದಸ್ಯ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ EOI ಅನ್ನು ಸಕಾಲಿಕವಾಗಿ ಸಲ್ಲಿಸಲು ಅನುಕೂಲವಾಗುವಂತೆ ಮಾಹಿತಿ ವಿನಿಮಯದ (EOI) ಸ್ವಚಾಲಿತ ವ್ಯವಸ್ಥೆಯನ್ನೂ ಸಹ ಪರಿಚಯಿಸಲಾಗಿದೆ.

ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ MIS ದತ್ತಾಂಶದ ಶುದ್ಧೀಕರಣಕ್ಕಾಗಿ CrMD ಯಲ್ಲಿ ಗುಣಮಟ್ಟದ ಭರವಸೆ ಕೋಶವೊಂದನ್ನು ರಚಿಸಲಾಗಿದೆ. ಸೂಕ್ತವಾದ MIS ವರ್ಗೀಕರಣದ ಉದ್ದೇಶದಿಂದ ಹೊಸದಾಗಿ ತೆರೆಯಲಾದ ಸಾಲ ಖಾತೆಗಳನ್ನು ನಿರಂತರವಾಗಿ ಪರಿಶೀಲಿಸಲಾಗುತ್ತದೆ. ₹2 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚಿನ ಅಗ್ರಿ ಗೋಲ್ಡ್ ಸಾಲಗಳನ್ನು ನೀಡುವಾಗ, ಕೃಷಿ ಭೂಮಿಯ ಸ್ವಾಮ್ಯದ ಪುರಾವೆಗಾಗಿ ಪಡೆದುಕೊಳ್ಳಲಾಗುವ RTC/ಇತರ ಯಾವುದೇ ದಾಖಲೆಯನ್ನು ಗುಣಮಟ್ಟದ ಭರವಸೆ ಕೋಶವು (QAC) ಪರಿಶೀಲಿಸುತ್ತದೆ.

ಬೆಂಬಲ ಮತ್ತು ನಿಯಂತ್ರಣ ಕಾರ್ಯಗಳು

ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ:

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 2000ರಿಂದ ಮೊದಲುಗೊಂಡು ಸದೃಢವಾದ ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಯನ್ನು (CBS) ಹೊಂದಿದ್ದು, ಎಲ್ಲ ಶಾಖೆಗಳು ಮತ್ತು ಕಚೇರಿಗಳು ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಗೆ ಒಳಪಟ್ಟಿವೆ. ಪರ್ಯಾಯ ವಿತರಣಾ ಚಾನೆಲ್‌ಗಳಾದ ATM, ಇಂಟರ್ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್, ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್, UPI ಮತ್ತು PoS ಗಳನ್ನೂ ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಯೊಂದಿಗೆ ಸಂಯೋಜಿಸಲಾಗಿದೆ.

ಪ್ರಾಥಮಿಕ ಸೌಲಭ್ಯದ ವೈಫಲ್ಯದ ಸಂದರ್ಭದಲ್ಲಿ ಎಲ್ಲ ವ್ಯಾಪಾರ-ಸೂಕ್ಷ್ಮ ಅನ್ವಯಗಳನ್ನು (CBS, ATM, ಇಂಟರ್ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್, ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್, UPI) ದ ನಿರಂತರತೆಯನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು, ಪುನಃಸ್ಥಾಪನೆ ವ್ಯವಸ್ಥೆಯು [DR] ಅಸ್ತಿತ್ವದಲ್ಲಿದೆ. ಮೂರು-ವಿಧದ ಡೇಟಾ ಪುನರಾವರ್ತನೆ ಪ್ರಕ್ರಿಯೆಯನ್ನು (DC, DR and NLS) ಮತ್ತು ಆರಕಲ್ ಡೇಟಾ ಗಾರ್ಡ್ (Oracle Data Guard-ODG) ಅನುಷ್ಠಾನಗೊಳಿಸುವುದರ ಜೊತೆಗೆ ತ್ರೈಮಾಸಿಕ ನೆಲೆಯಲ್ಲಿ ಆಫ್‌ಲೈನ್ ಬ್ಯಾಕ್-ಅಪ್‌ಗಳು ಮತ್ತು ಡಿಆರ್ ಪರೀಕ್ಷೆಗಳನ್ನೂ ಬ್ಯಾಂಕ್ ನಡೆಸುತ್ತದೆ. CBS, ATM, ಇಂಟರ್ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಮತ್ತು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್‌ನಂತಹ ಪ್ರಮುಖ ಅಪ್ಲಿಕೇಶನ್‌ಗಳು ಈ ವ್ಯವಸ್ಥೆಯ ಭಾಗವಾಗಿವೆ. ಬ್ಯಾಂಕ್‌ನ ಪ್ರಧಾನ ಡೇಟಾ ಕೇಂದ್ರವು ಶ್ರೇಣಿ 4 ಡೇಟಾ ಕೇಂದ್ರದಲ್ಲಿದ್ದು, DR ಡೇಟಾ ಕೇಂದ್ರವು ಶ್ರೇಣಿ-3 ಡೇಟಾ ಕೇಂದ್ರದಲ್ಲಿದೆ.

ಬ್ಯಾಂಕ್‌ನ IT ಮೂಲಸೌಕರ್ಯ ವಿಭಾಗವು GM IT & MIS ನೇತೃತ್ವದಲ್ಲಿರುತ್ತದೆ ಮತ್ತು ಅವರಿಗೆ IT ವಿಭಾಗದ ಇತರ ಅಧಿಕಾರಿಗಳ ಬೆಂಬಲವಿರುತ್ತದೆ. ಅತ್ಯುತ್ತಮವಾದ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ಒದಗಿಸಲು ಸೂಕ್ತ ಸಮಯದಲ್ಲಿ ಸರಿಯಾದ ನಿರ್ಧಾರವನ್ನು ತೆಗೆದುಕೊಳ್ಳಲು ತಂತ್ರಜ್ಞಾನದ ಆವಿಷ್ಕಾರಗಳನ್ನು ಬಳಸಿಕೊಳ್ಳುವತ್ತ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಗಮನವಿರುತ್ತದೆ ಮತ್ತು ಭವಿಷ್ಯದ ಡಿಜಿಟಲ್ ಬ್ಯಾಂಕ್ ಆಗಿ ರೂಪುಗೊಳ್ಳುವ ಉದ್ದೇಶದಿಂದ ಗಣಕಜ್ಞಾನ ಕೇಂದ್ರಿತ ನೆಲೆಯಲ್ಲಿ ಮುನ್ನಡೆಯುತ್ತದೆ.

ವಿದ್ಯುನ್ಮಾನ ಸಾಧನಗಳ (NG-RTGS, NEFT, IMPS, UPI, ECS, NECS ಮೊದಲಾದವುಗಳ) ಮೂಲಕ ನಿಧಿಗಳ ವರ್ಗಾವಣೆ, ತ್ವರಿತವಾದ ಕ್ಲಿಯರಿಂಗ್, CTS, ವಿತ್ತೀಯ ಸೇರ್ಪಡೆ, IVR ಮೊದಲಾದ ಸೌಲಭ್ಯಗಳನ್ನು ಮತ್ತು ಇತರ ತಂತ್ರಜ್ಞಾನ ಆಧಾರಿತ ಸೇವೆಗಳು ಮತ್ತು ಉತ್ಪನ್ನಗಳನ್ನೂ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಒದಗಿಸುತ್ತಿದೆ.

ಉತ್ಪನ್ನತೆಯ ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಕೇಂದ್ರ (ACoE)

ಆಧುನಿಕ ಅನಲಿಟಿಕ್ಸ್, AI/ML ಮತ್ತು BI ಸಾಧನಗಳನ್ನು ಪ್ರಧಾನ ವ್ಯಾಪಾರಿ ನೆಲೆಗಳಲ್ಲಿ ಸಂಯೋಜಿಸುವ ಮೂಲಕ ಉತ್ಪನ್ನತೆಯ ವಿಶ್ಲೇಷಣಾತ್ಮಕ ಕೇಂದ್ರವು (ACoE) ಬ್ಯಾಂಕ್‌ನ ದತ್ತಾಂಶ-ಚಾಲಿತ ಪರಿವರ್ತನೆಗೆ ವೇಗವನ್ನು ತುಂಬುತ್ತ ನಿರ್ಧಾರ ಕೈಗೊಳ್ಳುವಿಕೆ ಮತ್ತು ಕಾರ್ಯಾಚರಣೆಯಲ್ಲಿನ ಚುರುಕುತನವನ್ನು ವೃದ್ಧಿಸಿದೆ. ಏಕೀಕೃತ ದತ್ತಾಂಶ ಮೂಲಸೌಕರ್ಯ ಮತ್ತು ಸಮಗ್ರೀಕೃತ CRM ವ್ಯವಸ್ಥೆಗಳು ಸೇವೆಗಳ ತಲುಪಿಸುವಿಕೆ ಮತ್ತು ಗ್ರಾಹಕ ಹೊಳಹುಗಳನ್ನು ವೃದ್ಧಿಸಿವೆ. ಕಳೆದ ವರ್ಷದಲ್ಲಿ ಸ್ಥಾಪಿಸಲಾದ ಅಡಿಪಾಯ ವ್ಯವಸ್ಥೆಗಳನ್ನು ಈ ಸಾಲಿನಲ್ಲಿ ಬಳಕೆಗೆ ತೊಡಗಿಸಲಾಯಿತು ಮತ್ತು ಅವು ಕೆಳಗಿನ ಫಲಿತಾಂಶಗಳನ್ನು ತಂದಿವೆ:

ದತ್ತಾಂಶ-ಚಾಲಿತ ಹೊಳಹುಗಳ ಮೂಲಕ ವ್ಯಾಪಾರದ ವೃದ್ಧಿ

ಕಾರ್ಯತಂತ್ರೀಯ ಆಸ್ತಿಯಾಗಿ ಡೇಟಾ ಮತ್ತು ಅನಲಿಟಿಕ್ಸ್

ಡೇಟಾ ಮತ್ತು ಅನಲಿಟಿಕ್ಸ್ ಕೇಂದ್ರ ಉಪಕ್ರಮ ಸಾಮರ್ಥ್ಯವಾಗಿ ರೂಪುತಳೆದಿವೆ. ಏಕೀಕೃತ ಕ್ಲೌಡ್ ಡೇಟಾ ಭಂಡಾರ, CRM ಮತ್ತು ಪ್ರಾರಂಭದ ಎಚ್ಚರಿಕೆ ವ್ಯವಸ್ಥೆ ಮೊದಲಾದ ವೇದಿಕೆಗಳನ್ನು ವ್ಯಾಪಾರ, ಅಪಾಯ ಮತ್ತು ಗ್ರಾಹಕ ಕಾರ್ಯಗಳ ಉದ್ದಕ್ಕೂ ಅಡಕಗೊಳಿಸಲಾಗಿರುತ್ತದೆ. ಸಾಮರ್ಥ್ಯ, ಖಾತೆಯ ಗುಣಮಟ್ಟವನ್ನು ಸುಧಾರಿಸಲು ಮತ್ತು ಗ್ರಾಹಕ ತೊಡಗುವಿಕೆಯನ್ನು ವೃದ್ಧಿಸುವ ಸಲುವಾಗಿ ವ್ಯಾಪಾರ ತಂಡಗಳು ಸಮಗ್ರವಾದ ಹೊಳಹುಗಳನ್ನು ವ್ಯವಸ್ಥೆಗಳಲ್ಲಿ ಸಕ್ರಿಯಗೊಳಿಸಿದ್ದಾರೆ.

ವ್ಯಾಪಾರ ಮತ್ತು ಅಪಾಯ-ಸಂಬಂಧಿತ ನಿರ್ಧಾರಗಳಲ್ಲಿ ಬುದ್ಧಿಮತ್ತೆ

ಸಂಗ್ರಹಗಳನ್ನು ಆದ್ಯತೆಯಾಗಿಸುವುದು, ಬದಲಾಗುತ್ತಿರುವ ಮಾರುಕಟ್ಟೆ ಸ್ಥಿತಿಗತಿಗಳು ಮತ್ತು ಗ್ರಾಹಕರ ನಡವಳಿಕೆಯನ್ನು ಆಧರಿಸಿ ETB ಗ್ರಾಹಕರಿಗಾಗಿ ಉಪ-ಮಾರಾಟವನ್ನು ಗುರಿಯಾಗಿಸುವುದು ಮೊದಲಾದ ಸೂಕ್ಷ್ಮ ಪ್ರಕ್ರಿಯೆಗಳಲ್ಲಿ ಅನಲಿಟಿಕ್ಸ್/ML ಮಾದರಿಗಳನ್ನು ಅಡಕಗೊಳಿಸಲಾಗಿದೆ. ಈ ಉಪಕ್ರಮಗಳು ಗುರಿಬದ್ಧ ಅಭಿಯಾನಗಳು, EWS ಪ್ರಚೋದಕಗಳ ಮೂಲಕ ಅಪಾಯದ ಪರಿಮಿತಾಂಕಗಳ ಗುರುತಿಸುವಿಕೆ, ಮತ್ತು CRM ಅಳವಡಿಕೆಯ ಮೂಲಕ ಕಾರ್ಯಾಚರಣೆ ಸಾಧನೆಯನ್ನು ಸುಧಾರಿಸುತ್ತ ವ್ಯಾಪಾರಿ ತಂಡಗಳನ್ನು ಬೆಂಬಲಿಸಿವೆ.

ಗ್ರಾಹಕರನ್ನು ತೊಡಗಿಸುವುದು ಮತ್ತು ಅವರನ್ನು ತಲುಪುವುದು:

ಗ್ರಾಹಕರ ತೊಡಗಿಸುವಿಕೆ ಮತ್ತು ಪರಿವರ್ತನೆಗಳನ್ನು ಗರಿಷ್ಠಗೊಳಿಸುವತ್ತ ಗಮನವು ಪಲ್ಲಟವಾಯಿತು. ಗ್ರಾಹಕರೊಂದಿಗೆ ಗಟ್ಟಿಯಾದ ಸಂಬಂಧವನ್ನು ಬೆಸೆಯುವ ಉದ್ದೇಶದಿಂದ ಡಿಜಿಟಲ್ ಚಾನೆಲ್‌ಗಳನ್ನು ರೂಪಿಸಲಾಯಿತು ಹಾಗೂ ಶಾಖಾ ತಂಡಗಳು ಡಿಜಿಟಲ್ ಸುಳಿವುಗಳ ತಾಕ್ಷಣಿಕ ಬಳಕೆಯನ್ನು ಖಚಿತಪಡಿಸಿಕೊಂಡವು. ಜನಸಂಖ್ಯಾ ವಿನ್ಯಾಸ, ಬ್ಯಾಂಕಿಂಗ್ ನಡವಳಿಕೆ ಮತ್ತು ಉತ್ಪನ್ನಗಳ ಬಳಕೆಯನ್ನು ಕುರಿತ ಹೊಳಹುಗಳು ಗ್ರಾಹಕರನ್ನು ಮತ್ತಷ್ಟು ಉತ್ತಮವಾಗಿ ತಲುಪುವಲ್ಲಿ ಸಹಕರಿಸಿ ಶಾಖಾ ತಂಡಗಳಲ್ಲಿನ ಸಂಬಂಧಗಳನ್ನು ಬಲಪಡಿಸಿತು.

ಕಾರ್ಯಾಚರಣೆಯ ಸಾಮರ್ಥ್ಯ ಮತ್ತು ಪರಿವರ್ತನೆಗಳು:

ಶಾಖೆಗಳಲ್ಲಿನ ಮುಂಚೂಣಿಯ ತಂಡಗಳು CRM ಸಾಧನಗಳನ್ನು ವ್ಯಾಪಕವಾಗಿ ಅಳವಡಿಸಿಕೊಂಡು ವೇಳಾಪಟ್ಟಿ, ಜ್ಞಾಪನಗಳು ಮತ್ತು ಗ್ರಾಹಕ 360⁰ ನೋಟಗಳ ಲಾಭಗಳನ್ನು ಹೊಂದಿದವು. ಸಾಧನೆಯ ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ಮತ್ತು ನಿರಂತರವಾಗಿ ಸುಧಾರಣೆಗಳಿಗೆ ಚಾಲನೆಯನ್ನು ನೀಡುತ್ತ ಸಾಗಲು ಸಾಧ್ಯವಾಗುವಂತೆ ಶಾಖೆಗಳು ಮತ್ತು ಹಿರಿಯ ತಂಡಗಳಿಗೆ ಡ್ಯಾಶ್‌ಬೋರ್ಡ್‌ಗಳನ್ನು ಒದಗಿಸಲಾಯಿತು. ಪರಿವರ್ತನೆಗಳನ್ನು ಗರಿಷ್ಠಗೊಳಿಸುವುದು, ಡಿಜಿಟಲ್ ಚಾನೆಲ್ ಬಳಕೆಯನ್ನು ವೃದ್ಧಿಸುವುದು ಮತ್ತು ಅಭಿಯಾನಗಳು ವ್ಯಾಪಾರವಾಗಿ ಪರಿವರ್ತಿತವಾಗುವುದನ್ನು ಖಚಿತಗೊಳಿಸಿಕೊಳ್ಳುವುದು - ಇವುಗಳ ಮೇಲೆ ಒತ್ತನ್ನು ಇರಿಸಲಾಗಿತ್ತು.

ಮಾನವ ಸಂಪನ್ಮೂಲ

ಮಾರ್ಚ್ 31, 2026 ರಂದು ಇದ್ದಂತೆ, ಬ್ಯಾಂಕ್ 9047 ಉದ್ಯೋಗಿಗಳನ್ನು ಹೊಂದಿದ್ದು, ಇದರಲ್ಲಿ 2950 ಮಹಿಳಾ ಉದ್ಯೋಗಿಗಳಿದ್ದಾರೆ. ಒಟ್ಟು ಸಾಮರ್ಥ್ಯದ ಸುಮಾರು 32.61% ದಷ್ಟು ಮಹಿಳಾ ಉದ್ಯೋಗಿಗಳು ಇದ್ದಾರೆ. ಕಚೇರಿ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯೋಗಿಗಳಿಗೆ ಉಂಟಾಗಬಹುದಾದ ಲೈಂಗಿಕ ಕಿರುಕುಳವನ್ನು ತಡೆಯುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳೆಯರಿಗೆ ಲೈಂಗಿಕ ಕಿರುಕುಳ (ತಡೆ, ನಿಷೇಧ ಮತ್ತು ದೂರುಗಳ ಪರಿಹಾರ) ಕಾಯ್ದೆ, 2013 ರ ಸೆಕ್ಷನ್ 22 ರ ಅನ್ವಯ ಒಂದು ನೀತಿಯನ್ನು ಅಂಗೀಕರಿಸಿ, ಪರಿಹಾರ ವ್ಯವಸ್ಥೆಯನ್ನು ರೂಪಿಸಲಾಗಿದೆ. ವರದಿ ವರ್ಷದ ಆರಂಭದಲ್ಲಿ ಈ ಸಂಬಂಧ ಯಾವುದೇ ದೂರು ಪರಿಹರಿಸಲು ಬಾಕಿ ಉಳಿದಿಲ್ಲ. ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಐದು ದೂರುಗಳು ದಾಖಲಾಗಿದ್ದು ಎಲ್ಲ ದೂರುಗಳೂ ಇತ್ಯರ್ಥವಾಗಿದೆ.

ಅನುಸರಣಾ ಕಾರ್ಯ

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಅನುಸರಣಾ ಅಪಾಯವನ್ನು ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಸ್ಥಾಪಿತವಾಗಿರುವ ಅನುಸರಣಾ ಕಾರ್ಯವಿಧಾನದ ಮೂಲಕ ನಿಭಾಯಿಸುತ್ತಿದೆ. ಬ್ಯಾಂಕ್‌ನಲ್ಲಿನ ಅನುಸರಣಾ ಕಾರ್ಯವು ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ ವ್ಯವಸ್ಥೆಯ ಆಂತರಿಕ ನಿಯಂತ್ರಣ ಮತ್ತು ಆಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಕ್ರಿಯೆಯ ಜತೆಯಲ್ಲಿನ ಪ್ರಮುಖ ಅಂಶಗಳಲ್ಲಿ ಒಂದಾಗಿದೆ. ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ ವ್ಯವಸ್ಥೆಯ ಪ್ರಮುಖ ಅಂಶವಾಗಿ, ಆರೋಗ್ಯಕರ ಅನುಸರಣಾ ಸಂಸ್ಕೃತಿಯನ್ನು ಬ್ಯಾಂಕ್‌ನೊಳಗೆ ಉತ್ತೇಜಿಸಲು ಸ್ವತಂತ್ರ ಅನುಸರಣಾ ವಿಭಾಗವನ್ನು ಬ್ಯಾಂಕ್ ಹೊಂದಿದೆ. ಎಲ್ಲ ಶಾಸನಬದ್ಧ ನಿಬಂಧನೆಗಳು, RBI ಮತ್ತು ಇತರೆ ಪ್ರಾಧಿಕಾರಗಳು ಹೊರಡಿಸುವ ನಿಬಂಧಕ ಮಾರ್ಗಸೂಚಿಗಳು, ಉದ್ಯಮ ಪ್ರಮಾಣಗಳು, ಆಂತರಿಕ ನೀತಿಗಳು ಮತ್ತು ನ್ಯಾಯಯುತ ಆಚರಣೆ ಸಂಹಿತೆಗಳ ಕಟ್ಟುನಿಟ್ಟಿನ ಪಾಲನೆಯನ್ನು ಬ್ಯಾಂಕ್ ಖಾತ್ರಿಗೊಳಿಸುತ್ತದೆ.

ನಿಯಂತ್ರಕ ಆವಶ್ಯಕತೆಗಳ ವ್ಯಾಖ್ಯಾನ ಮತ್ತು ಪ್ರಸಾರಕ್ಕೆ ಮತ್ತು ಉನ್ನತ ಆಡಳಿತಕ್ಕೆ ಸಂಬಂಧಿತ ಮಾಹಿತಿಯನ್ನು ಗ್ರಹಿಸಲು ಮತ್ತು ವರದಿ ಮಾಡಲು ಸೂಕ್ತವಾದ ನಿಯಂತ್ರಣಗಳು ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳು ಜಾರಿಯಲ್ಲಿವೆಯೇ ಎಂದು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವುದು ಅನುಸರಣಾ ಕಾರ್ಯದ ಜವಾಬ್ದಾರಿಯಾಗಿದೆ, ಇದು ಪರಿಣಾಮಕಾರಿ ಅಪಾಯ ನಿರ್ವಹಣೆಯನ್ನು ಬೆಂಬಲಿಸುತ್ತದೆ. ಮುಖ್ಯ ಅನುಸರಣಾ ಅಧಿಕಾರಿಯ ಮೇಲ್ವಿಚಾರಣೆಯಲ್ಲಿ, ಬ್ಯಾಂಕ್ ಅಪಾಯ-ಆಧಾರಿತ ಅನುಸರಣಾ ಕಾರ್ಯಕ್ರಮವನ್ನು ನಿರ್ವಹಿಸುತ್ತದೆ, ಇದು ಅನುಸರಣಾ ಮಟ್ಟವನ್ನು ನಿರ್ಣಯಿಸಲು ಶಾಖೆಗಳು ಮತ್ತು ವ್ಯಾಪಾರ ಘಟಕಗಳ ಆವರ್ತಕ ಅನುಸರಣಾ ಪರೀಕ್ಷೆಯೂ ಸೇರಿದಂತೆ ವ್ಯವಹಾರದ ಎಲ್ಲ ವಿಭಾಗಗಳನ್ನು ಸಮಗ್ರವಾಗಿ ಒಳಗೊಳ್ಳುವುದನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ.



ಮುಂದುವರೆದು, ಮಹತ್ವದ ಅನುಸರಣಾ ಅಪಾಯಗಳನ್ನು ಗುರುತಿಸಲು, ಮೌಲ್ಯಮಾಪನ ಮಾಡಲು ಮತ್ತು ಕ್ರಿಯಾಶೀಲವಾಗಿ ಅವುಗಳನ್ನು ತಗ್ಗಿಸುವ ಉದ್ದೇಶದಿಂದ ಬ್ಯಾಂಕ್ ವಾರ್ಷಿಕ ಅನುಸರಣಾ ಅಪಾಯ ಅಂದಾಜು ಕಾರ್ಯಕ್ರಮವನ್ನು ಕೈಗೊಳ್ಳುತ್ತದೆ. ಬ್ಯಾಂಕ್‌ನ ಮೇಲು ಹಂತದ ಆಡಳಿತ ಅಧಿಕಾರಿಗಳು ಸ್ಥಾಪಿಸಿರುವ ಗಟ್ಟಿಯಾದ ಧ್ವನಿಯು ಅನುಸರಣೆಯ ಮಹತ್ವವನ್ನು ಒತ್ತಿಹೇಳುತ್ತದೆ ಹಾಗೂ ತನ್ಮೂಲಕ ನಿರಂತರವಾದ ಸುಧಾರಣೆಗೆ ಪ್ರೇರಕಶಕ್ತಿಯಾಗಿ ಬ್ಯಾಂಕ್‌ನ ಒಟ್ಟಾರೆ ಅನುಸರಣಾ ಸಂಸ್ಕೃತಿಯನ್ನು ಬಲಪಡಿಸಿದೆ.

ಜಾಗರೂಕ ಕಾರ್ಯವಿಧಾನ

2007ರಿಂದ ಸಂರಕ್ಷಿತ ಜಾಗರೂಕ ನೀತಿಯನ್ನು (ವಿಶಲ್ ಬ್ಲೋವರ್ ಪಾಲಿಸಿ) ಬ್ಯಾಂಕ್ ಜಾರಿಗೆ ತಂದಿದೆ. ಇದು ಭ್ರಷ್ಟಾಚಾರ, ಅಧಿಕಾರದ ದುರುಪಯೋಗ, ಕ್ರಿಮಿನಲ್ ಅಪರಾಧಗಳು, ಶಂಕಿತ/ಘಟಿಸಿದ ವಂಚನೆ, ನಿಯಮಗಳ ಅನುಸರಣೆಯಲ್ಲಿ ವೈಫಲ್ಯ, ಬ್ಯಾಂಕ್ ಸೂಚಿಸಿದ ನಿಬಂಧನೆಗಳು ಮತ್ತು ಬ್ಯಾಂಕ್, ಠೇವಣಿದಾರರು ಮತ್ತು ಸಾರ್ವಜನಿಕರ ಹಿತಾಸಕ್ತಿಗೆ ಹಾನಿಕಾರಕವಾದ ಯಾವುದೇ ಘಟನೆಗಳು/ಕಾರ್ಯಗಳು, ಹಣಕಾಸಿನ ನಷ್ಟ/ನಿರ್ವಹಣಾ ಆಪತ್ತು, ಖ್ಯಾತಿಗೆ ಕುಂದು ತರುವ ಆಪತ್ತು, ಬ್ಯಾಂಕ್ ಅಳವಡಿಸಿಕೊಂಡ ಕಾರ್ಯವಿಧಾನದಲ್ಲಿನ ಕಾಳಜಿ ಅಥವಾ ಕುಂದುಕೊರತೆಗಳನ್ನು ವರದಿ ಮಾಡಲು ಎಲ್ಲ ಹಂತದ ಉದ್ಯೋಗಿಗಳನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುತ್ತದೆ.

ಈ ನೀತಿಯ ಅಡಿಯಲ್ಲಿ ಸ್ಥಾಪಿಸಲಾಗಿರುವ ಕಾರ್ಯವಿಧಾನವು ಅಂತಹ ಉದ್ಯೋಗಿಗಳು (ವಿಶಲ್ ಬ್ಲೋವರ್) ಪ್ರಾಮಾಣಿಕವಾದ ಕಾಳಜಿಗಳು ಅಥವಾ ಕುಂದುಕೊರತೆಗಳನ್ನು ವರದಿ ಮಾಡಲು ಸಹಾಯಕವಾಗಿದೆ. ಜೊತೆಗೆ ಈ ನೀತಿಯು ಈ ವ್ಯವಸ್ಥೆಯ ಲಾಭವನ್ನು ಪಡೆದು ವರದಿ ಮಾಡುವ ಉದ್ಯೋಗಿಗಳಿಗೆ ಪರ್ಯಾಪ್ತವಾದ ರಕ್ಷಣೆಯನ್ನು ಒದಗಿಸುತ್ತ ಅವರಿಗೆ ಆಂತರಿಕ ಜಾಗೃತಿ ಮುಖ್ಯಸ್ಥರಿಗೆ (CIV) ನೇರ ಸಂಪರ್ಕವನ್ನು ಒದಗಿಸುತ್ತದೆ. ಸಂರಕ್ಷಿತ ಜಾಗರೂಕ ನೀತಿಯನ್ನು (ವಿಶಲ್ ಬ್ಲೋವರ್ ಪಾಲಿಸಿ) ಬ್ಯಾಂಕ್‌ನ ಜಾಲತಾಣದ ಈ ಕೆಳಗಿನ ಕೊಡಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ:

<https://karnatakabank.bank.in/investors/policies-codes>

ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆ (CSR)

ಸಾಂಸ್ಥಿಕ ಸಾಮಾಜಿಕ ಹೊಣೆಗಾರಿಕೆಯ (CSR) ಉಪಕ್ರಮಗಳ ಮೂಲಕ ಆರೋಗ್ಯ, ಶಿಕ್ಷಣ, ಜೀವನೋಪಾಯದ ವರ್ಧನೆ, ಮಹಿಳೆಯರು/ಸಾಮಾಜಿಕವಾಗಿ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದವರ ಸಬಲೀಕರಣ, ಪರಿಸರ ಸುಸ್ಥಿರತೆ/ಹಸಿರು ಉಪಕ್ರಮಗಳು, ಪರಂಪರೆಯ/ಸಂಸ್ಕೃತಿಯ ರಕ್ಷಣೆ, ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ, ಸ್ವಚ್ಛ ಭಾರತ್ ಮುಂತಾದ ವ್ಯಾಪಕನಿಲಯ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಸಕಾರಾತ್ಮಕವಾದ ಪರಿಣಾಮವನ್ನು ಮೂಡಿಸಿ ಸಮಾಜದ ಸರ್ವಾಂಗೀಣ ಅಭಿವೃದ್ಧಿಯನ್ನು ಉತ್ತೇಜಿಸುವ ಗುರಿಯನ್ನು ಬ್ಯಾಂಕ್ ಹೊಂದಿದೆ.

ಜೊತೆಗೆ, ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಪರಿಚ್ಛೇದ 135ರ ಅನುಸಾರ, ಕಂಪನಿಗಳ (ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ ನೀತಿ) ನಿಯಮಗಳು, 2014ಕ್ಕೆ ಸಂಗತವಾಗಿ, ಬ್ಯಾಂಕ್ 'ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ ಸಮಿತಿ' (Corporate Social Responsibility (CSR) Committee) ಎಂಬ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಮಿತಿಯನ್ನು ರಚಿಸಿದೆ ಹಾಗೂ ಸದರಿ ನೀತಿಯ ಅನುಸರಣೆಯಲ್ಲಿ ಯೋಜನೆಗಳು/ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ (CSR) ನೀತಿಯನ್ನೂ ರೂಪಿಸಿದೆ. CSR ಚಟುವಟಿಕೆಗಳ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕ್ ಈವರೆಗೆ 2,532 ಯೋಜನೆಗಳಿಗೆ ಒಟ್ಟು ₹ 148.31 ಕೋಟಿ ವೆಚ್ಚದಲ್ಲಿ ನಿಧಿಗಳನ್ನು ಒದಗಿಸಿದ್ದು ಈ ಯೋಜನೆಗಳು ಸಮಾಜದ ಮೇಲೆ ಸ್ವಾಗತಾರ್ಹವಾದ ಮತ್ತು ಸಕಾರಾತ್ಮಕವಾದ ಪರಿಣಾಮವನ್ನು ಮೂಡಿಸಿದೆ.

ಕಂಪನಿಗಳ (ಕಾರ್ಪೊರೇಟ್ ಸಾಮಾಜಿಕ ಜವಾಬ್ದಾರಿ ನೀತಿ) ನಿಯಮಗಳು, 2014ರ ನಿಯಮ 8ರ ಅನುಸಾರ, CSR ನೀತಿಯ ಪರಿವಿಡಿಯೂ ಸೇರಿದಂತೆ ಹಣಕಾಸು ವರ್ಷ 2025-26ನೇ ಸಾಲಿನಲ್ಲಿ ಕೈಗೊಳ್ಳಲಾಗುವ ವಿವಿಧ ಯೋಜನೆಗಳು/ಕಾರ್ಯಕ್ರಮಗಳ ಮೇಲೆ ವ್ಯಯಿಸಲಾದ ಮೊತ್ತಗಳ ವಿಸ್ತೃತ ವಿವರಗಳನ್ನು ವರದಿಯ ಅನುಬಂಧ-II ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಜೊತೆಗೆ, CSR ನಿಯಮಗಳ ನಿಯಮ 4(5)ರ ಅನುಸಾರ ಹಣಕಾಸು ವರ್ಷ 2025-26ರಲ್ಲಿನ CSR ಖರ್ಚುಗಳ ಮೇಲಿನ ಮುಖ್ಯ ಹಣಕಾಸು ಅಧಿಕಾರಿಗಳ ಪ್ರಮಾಣೀಕರಣವನ್ನೂ ಪಡೆಯಲಾಗಿದೆ.

ವಿತ್ತೀಯ ಸೇರ್ಪಡೆ:

ಬ್ಯಾಂಕ್ ಖಾತೆಗಳನ್ನು ತೆರೆಯುವುದಕ್ಕಷ್ಟೇ ಸೀಮಿತಗೊಳ್ಳದೆ, ಈ ಯೋಜನೆಯ ಮೂಲಕ 'ಜನರ ಜತೆ ಸಂಪರ್ಕ ಸಾಧಿಸುವ' ಗುರಿಯನ್ನೂ ಹೊಂದಿದೆ. ಗ್ರಾಮೀಣ ಜನರ ಕಿರು ಸಾಲದ ಅವಶ್ಯಕತೆಗಳನ್ನು ಪೂರೈಸುವುದು, ಅವರಿಗೆ ಪಾವತಿ ವ್ಯವಸ್ಥೆಯ ಎಲ್ಲ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸುವುದು ಮತ್ತು ಜೀವ ವಿಮೆ ಹಾಗೂ ಆರೋಗ್ಯ ವಿಮೆ ಒದಗಿಸುವುದೂ ಇದರಲ್ಲಿ ಸೇರಿವೆ. ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 35 ಅತಿ ಸಣ್ಣ ಶಾಖೆಗಳೂ ಸೇರಿ 454 ಶಾಖೆಗಳನ್ನು ಗ್ರಾಮೀಣ ಮತ್ತು ಅರೆ-ಪಟ್ಟಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ಹೊಂದಿದ್ದು, ಗ್ರಾಮೀಣ ಗ್ರಾಹಕರಿಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸುತ್ತಿದೆ. ಈ ಶಾಖೆಗಳು ಹಣಕಾಸಿನ ಸಾಕ್ಷರತಾ ಕೇಂದ್ರಗಳಾಗಿಯೂ (FLC ಗಳು) ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದು, ಗ್ರಾಮೀಣ ಜನತೆಗೆ ಹಣಕಾಸಿನ ನಿರ್ವಹಣೆಯ ಕುರಿತಾಗಿ ಅರಿವು ಮೂಡಿಸುತ್ತಿದೆ. ಪ್ರಧಾನ ಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆ (PMJDY) ಅನುಸಾರ ವಿತ್ತೀಯ ಸೇರ್ಪಡೆ ಚಟುವಟಿಕೆಗಳಿಗೆ ಬ್ಯಾಂಕ್ ಪರಿಷ್ಕೃತ ಕಾರ್ಯತಂತ್ರ ಹಾಗೂ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಜಾರಿಗೊಳಿಸಿದೆ. ಭಾರತ ಸರ್ಕಾರದ ನೇರ ನಗದು ವರ್ಗಾವಣೆ (DBT) ಯೋಜನೆಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಸಕ್ರಿಯವಾಗಿ ಭಾಗಿಯಾಗಿದೆ. ಇದರ ಅಡಿಯಲ್ಲಿ LPG ಸಬ್ಸಿಡಿ/ಹಲವು ಸೌಲಭ್ಯಗಳನ್ನು ಗ್ರಾಹಕರ ಆಧಾರ್-ಸಕ್ರಿಯಗೊಳಿಸಿದ ಬ್ಯಾಂಕ್ ಖಾತೆಗಳಿಗೆ ನೇರವಾಗಿ ವರ್ಗಾಯಿಸಲಾಗುತ್ತಿದೆ.

ವಿತ್ತೀಯ ಸೇರ್ಪಡೆ ಯೋಜನೆಯ ಭಾಗವಾಗಿ, ಬ್ಯಾಂಕ್ ಈ ಕೆಳಗಿನ ಸೇವೆಗಳನ್ನು ನೀಡುತ್ತಿದೆ:

1. ಬಿಸಿನೆಸ್ ಕರೆಸ್ಪಾಂಡೆಂಟ್ ಸೇವೆಗಳು (BC):

ಸಬ್-ಕೆ ಇಂಪ್ಯಾಕ್ಟ್ ಸೊಲ್ಯೂಷನ್ಸ್ ಲಿಮಿಟೆಡ್:-

BC ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವುದಕ್ಕಾಗಿ ಬ್ಯಾಂಕ್ 'ಸಬ್-ಕೆ ಇಂಪ್ಯಾಕ್ಟ್ ಸೊಲ್ಯೂಷನ್ಸ್ ಲಿಮಿಟೆಡ್' ಜತೆಗೆ ಒಪ್ಪಂದ ಮಾಡಿಕೊಂಡಿದೆ. 2026ರ ಮಾರ್ಚ್ 31ರಂತೆ ಕರ್ನಾಟಕ, ಆಂಧ್ರಪ್ರದೇಶ ಮತ್ತು ಛತ್ತೀಸ್‌ಗಢ ರಾಜ್ಯಗಳ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿನ ಹಂಚಲಾದ ಗ್ರಾಮಗಳಲ್ಲಿ 179 ವ್ಯಾಪಾರಿ ಪ್ರತಿನಿಧಿಗಳು (BC Agents) ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ.

ಮೆಸರ್ಸ್ ವಕ್ರಾಂಗೀ ಲಿಮಿಟೆಡ್:-

ಮೆಸರ್ಸ್ ಡಿಜಿವೈದಿ (DGV): BC ಮಾದರಿಯ ಅಡಿಯಲ್ಲಿ ಭಾರತದ ಉದ್ದಗಲಕ್ಕೆ ಆಸ್ತಿ ಮತ್ತು ಹೊಣೆಗಳ ವ್ಯಾಪಾರ ಸಾಧ್ಯತೆಗಳನ್ನು ಗುರುತಿಸಿ ಮುಂದುವರೆಯಲು ಜುಲೈ 2024 ರಿಂದ ಕಂಪನಿಯು ಮೆಸರ್ಸ್ ವಕ್ರಾಂಗೀ ಲಿಮಿಟೆಡ್ ಜೊತೆಯಲ್ಲಿ ಕಾರ್ಪೊರೇಟ್ BC ಯಾಗಿ ಸಹಯೋಗವನ್ನು ಹೊಂದಿರುತ್ತದೆ. 31.03.2026 ರಂತೆ, 22 BC ಪ್ರತಿನಿಧಿಗಳನ್ನು ನೇಮಿಸಿಕೊಳ್ಳಲಾಗಿದೆ, ಅವರು eKYC-ಆಧಾರಿತ ಖಾತೆ ತೆರೆಯುವಿಕೆ ಮತ್ತು AEPS ವಹಿವಾಟುಗಳನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಜನವರಿ 2024ರಿಂದ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ಹಾಲು ಉತ್ಪಾದಕ ರೈತರನ್ನು ತನ್ನ ಸೇವೆಯ ವ್ಯಾಪ್ತಿಗೆ ತರುವ ಉದ್ದೇಶದಿಂದ ಮೆಸರ್ಸ್ DGV ಯನ್ನು ಕಾರ್ಪೊರೇಟ್ BC (BC Agent) ಆಗಿ ಇರಿಸಿ ಸಹಯೋಗವನ್ನು ಸಾಧಿಸಿದೆ. ಮಾರ್ಚ್ 2025ರಂತೆ, ಆರು (6) ಡೈರಿ ಸಹಕಾರ ಸಂಘಗಳು (VDCS) ಈ ಸಂಸ್ಥೆಯನ್ನು ಉಪ BC ಪ್ರತಿನಿಧಿಗಳಾಗಿ ಹೊಂದಿದೆ. ಬ್ಯಾಂಕ್ ಭವಿಷ್ಯದಲ್ಲಿ ಉತ್ತಮವಾದ ಸಂಚಯನ ವ್ಯಾಪಾರದ ನಿರೀಕ್ಷೆಯಲ್ಲಿದೆ.

ಆಧಾರ್-ಸಕ್ರಿಯಗೊಳಿಸಿದ ಪಾವತಿ ವ್ಯವಸ್ಥೆ (AEPS): ಭಾರತದ ರಾಷ್ಟ್ರೀಯ ಪಾವತಿಗಳ ನಿಗಮ (NPCI) ಪರಿಚಯಿಸಿದ AEPS ಸೇವೆಗಳನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಎಲ್ಲ ಬಿಸಿನೆಸ್ ಕರೆಸ್ಪಾಂಡೆಂಟ್ ನೆಟ್‌ಗಳಲ್ಲಿ ಜಾರಿಗೊಳಿಸಿದೆ. ಆಧಾರ್-ಜೋಡಿಸಿದ ಉಳಿತಾಯ (SB) ಖಾತೆ ಹೊಂದಿದ ಗ್ರಾಹಕರು BC ಪಾಯಿಂಟ್‌ಗಳ ಮೂಲಕ ಪಾವತಿ ಸೌಲಭ್ಯವನ್ನು ಪಡೆದುಕೊಳ್ಳಬಹುದು.

2. **ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆ ಮತ್ತು ಕ್ರೆಡಿಟ್ ಕೌನ್ಸಿಲಿಂಗ್ ಕೇಂದ್ರ (FLCC) ಗಳು:** ಬ್ಯಾಂಕ್ ಬಿ.ಸಿ.ರೋಡ್ - ಬಂಟ್ವಾಳ, ಹಾನಗಲ್, ಕುಂದಗೋಳ, ತಿಪಟೂರು ಮತ್ತು ಆಲೂರು (ಕರ್ನಾಟಕ) ಗಳಲ್ಲಿ ಐದು FLC ಕೌನ್ಸಿಲಿಂಗ್ ಕೇಂದ್ರಗಳನ್ನು ನಡೆಸುತ್ತಿದೆ. 2025-26 ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ, ಈ ಐದು FLCC ಗಳು 940 ಆರ್ಥಿಕ ಸಾಕ್ಷರತಾ ಅಭಿಯಾನಗಳನ್ನು ನಡೆಸಿದ್ದು, ಇವುಗಳ ಪ್ರಯೋಜನವನ್ನು 57,293 ಶಿಬಿರಾರ್ಥಿಗಳು ಪಡೆದುಕೊಂಡಿದ್ದಾರೆ. RBI ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಸಾರವಾಗಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಎಲ್ಲ ಗ್ರಾಮೀಣ ಶಾಖೆಗಳು ಆರ್ಥಿಕ ಸಾಕ್ಷರತಾ ಶಿಬಿರಗಳನ್ನು ನಡೆಸುತ್ತಿವೆ.
3. ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಯೋಜನೆಗಳು: ಮೂರು ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಯೋಜನೆಗಳಾದ - ಪ್ರಧಾನ ಮಂತ್ರಿ ಜೀವನ್ ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆ (PMJJBY), ಪ್ರಧಾನ ಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬಿಮಾ ಯೋಜನೆ (PMSBY) ಮತ್ತು ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ (APY) ಗಳನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ಎಲ್ಲ ಶಾಖೆಗಳು ದೇಶಾದ್ಯಂತ ಗ್ರಾಹಕರಿಗೆ ಒದಗಿಸಲು ಶ್ರಮಿಸುತ್ತಿದೆ.
4. ಪ್ರಧಾನಮಂತ್ರಿ ಜನ್‌ಧನ್ ಯೋಜನೆ (PMJDY): ದೇಶಾದ್ಯಂತ ಎಲ್ಲ ಶಾಖೆಗಳು PMJDY ಅಡಿಯಲ್ಲಿ ಖಾತೆಗಳನ್ನು ತೆರೆದು ರುಪೇ (RuPay) ಡೆಬಿಟ್ ಕಾರ್ಡ್‌ಗಳನ್ನು ನೀಡುತ್ತಿವೆ.
5. ರೈತರಿಗೆ ತರಬೇತಿ ನೀಡಲು ಮತ್ತು ಸಂಪನ್ಮೂಲ ಕೇಂದ್ರವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸಲು SLBC ಕರ್ನಾಟಕದ ಅಡಿಯಲ್ಲಿ ಚಾಲನೆಗೊಂಡಿರುವ ಕರ್ನಾಟಕ ರೈತರ ಸಂಪನ್ಮೂಲ ಕೇಂದ್ರ (KFRC), ಬಾಗಲಕೋಟೆ - ಇದರ ಟ್ರಸ್ಟಿಯಾಗಿ ಬ್ಯಾಂಕ್ ನಿಯುಕ್ತಿಗೊಂಡಿದ್ದು, KFRC ಯ ಬಂಡವಾಳ ವೆಚ್ಚ/ಕಾರ್ಪಸ್‌ಗೆ ₹50.00 ಲಕ್ಷಗಳನ್ನು ನೀಡಿರುತ್ತದೆ.
6. ಬೀದಿಬದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮನಿರ್ಭರ್ ಯೋಜನೆಗೆ (PM-SVANidhi) ಅನುಗುಣವಾಗಿ, ಬ್ಯಾಂಕ್ KBL-PM-SVANidhi (ಸ್ವನಿಧಿ) ಯೋಜನೆಯನ್ನು ಪರಿಚಯಿಸಿದೆ. ಇದರಲ್ಲಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳಿಗೆ ತಮ್ಮ ವ್ಯಾಪಾರವನ್ನು ಬೆಂಬಲಿಸಲು ₹50,000/- ವರೆಗಿನ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಲಾಗುತ್ತಿದೆ.

ಪ್ರಶಸ್ತಿಗಳು ಮತ್ತು ಪುರಸ್ಕಾರಗಳು:

ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರ್ಷದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ತನ್ನ ಸಾಧನೆಯ ಪ್ರತೀಕವಾಗಿ ಈ ಕೆಳಗಿನ ಪ್ರಶಸ್ತಿಗಳನ್ನು ಪಡೆದುಕೊಂಡಿದೆ:

- 1) ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 2024-25ರ ಸಾಲಿನಲ್ಲಿ APY ಅಡಿಯಲ್ಲಿ ಗುರಿಯನ್ನು ಸಾಧಿಸಿದುದಕ್ಕಾಗಿ “ವಿಶೇಷ ಮೆಚ್ಚುಗೆ ಅಭಿಯಾನ”ದ ಅಡಿಯಲ್ಲಿ “Award of Excellence” ಅನ್ನು ಪಡೆದುಕೊಂಡಿದೆ. ಪ್ರಶಸ್ತಿಯನ್ನು 25.04.2025 ರಂದು ಚೆನ್ನೈಯಲ್ಲಿ ನಡೆದ ‘APY ಪ್ರಶಸ್ತಿ ಪ್ರದಾನ ಸಮಾರಂಭ ಮತ್ತು ಕಾರ್ಯತಂತ್ರ ಪರಿಶೀಲನಾ ಸಭೆ (ದಕ್ಷಿಣ ವಲಯ)’ ಯಲ್ಲಿ ಸ್ವೀಕರಿಸಲಾಯಿತು.
- 2) ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ರತಿಷ್ಠಿತ ಇನ್ಫೋಸಿಸ್ ಫಿನೆಕಲ್ ಇನೋವೇಶನ್ ಅವಾರ್ಡ್ಸ್ 2025 ರ ಉತ್ಪನ್ನ ನಾವೀನ್ಯ ವರ್ಗದಲ್ಲಿ “ಗೋಲ್ಡ್” ಪ್ರಶಸ್ತಿಯನ್ನು ಪಡೆದುಕೊಂಡಿದೆ.
- 3) ಖಾಸಗಿ ವಲಯ - ಸಣ್ಣ ಬ್ಯಾಂಕ್ ವರ್ಗದ ಅಡಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಎರಡು IBA CISO ಪ್ರಶಸ್ತಿಗಳನ್ನು ಪಡೆದುಕೊಂಡಿದೆ. ಪ್ರಶಸ್ತಿಯನ್ನು ಮುಂಬೈನಲ್ಲಿ ನಡೆದ 4ನೆಯ IBA CISO ಸಮಿಟ್ & ಸೈಟೇಶನ್ ಸಮಾರಂಭದಲ್ಲಿ ಪಡೆದುಕೊಳ್ಳಲಾಯಿತು.
 - a) ವರ್ಷದ ಸೈಬರ್ ಸೆಕ್ಯೂರಿಟಿ ತಂಡ
 - b) ವರ್ಷದ ಸೈಬರ್ ಸೆಕ್ಯೂರಿಟಿ ಟ್ರಾನ್ಸ್‌ಫಾರ್ಮೇಶನ್ ತಂಡ
- 4) ನೈತಿಕಬದ್ಧ ಸಂಗ್ರಹ ಆಚರಣೆಗಳನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವುದರಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ಗಣನೀಯವಾದ ಪ್ರಯತ್ನಗಳನ್ನು ಗುರುತಿಸುತ್ತ “Leader in Ethical Collection Practices” ವರ್ಗದಲ್ಲಿ ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ವಿಶೇಷವಾದ ಪ್ರಶಸ್ತಿಗೆ ಭಾಜನವಾಗಿದೆ. ಈ ಪುರಸ್ಕಾರವನ್ನು 12.06.2025ರಂದು ಮುಂಬೈನಲ್ಲಿ ಜರುಗಿದ “Bharath Collection Summit and Award 2025” ಮೊಟ್ಟಮೊದಲ ಸಂಗ್ರಹ ಸಮಾವೇಶದಲ್ಲಿ ಭಾರತದ ಅತಿದೊಡ್ಡ AI-ಚಾಲಿತ ಸಂಗ್ರಹ ವೇದಿಕೆಯಾದ Platform Spocto-X ಸಹಯೋಗದಲ್ಲಿ The Brainalytics ಸಂಸ್ಥೆಯು ನೀಡಿತು.
- 5) 2024-25ನೇ ಸಾಲಿನಲ್ಲಿ ಉತ್ಕೃಷ್ಟವಾದ ಸಾಧನೆಗಾಗಿ PFRDA ನಿಂದ “APY Annual Awards FY 2024-25” ಅಡಿಯಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್



“Award of Excellence Achiever” ಪುರಸ್ಕಾರವನ್ನು ಪಡೆದುಕೊಂಡಿದೆ. ನವದೆಹಲಿಯಲ್ಲಿ 25.08.2025 ರಂದು ನಡೆದ APY ವಾರ್ಷಿಕ ಪುರಸ್ಕಾರ ಸಮಾರಂಭದಲ್ಲಿ ಪ್ರಶಸ್ತಿಯನ್ನು ಸ್ವೀಕರಿಸಲಾಯಿತು.

- 6) 2024-25 ನೇ ಸಾಲಿನಲ್ಲಿ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕ್‌ಗಳ ಸಮಿತಿ (SLBC), ಕರ್ನಾಟಕ ಅಡಿಯಲ್ಲಿ ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆಯ ವಾರ್ಷಿಕ ಗುರಿಯ ಅಡಿಯಲ್ಲಿ 89% ದಷ್ಟು ಸಾಧನೆಯನ್ನು ಮಾಡಿದುದಕ್ಕಾಗಿ ಬ್ಯಾಂಕ್ “ಪ್ರೋತ್ಸಾಹಕ ಪ್ರಮಾಣಪತ್ರ”ವನ್ನು ಪಡೆದುಕೊಂಡಿರುತ್ತದೆ. ಬೆಂಗಳೂರಿನಲ್ಲಿ 27.11.2025 ರಂದು ನಡೆದ ಸಮಾರಂಭದಲ್ಲಿ ಈ ಪ್ರಮಾಣಪತ್ರವನ್ನು Pension Fund Regulatory & Development Authority (PFRDA) ಸಂಸ್ಥೆಯಿಂದ ಪಡೆದುಕೊಳ್ಳಲಾಯಿತು.
- 7) ದಿನಾಂಕ 09.01.2026 ರಂದು ಮುಂಬೈನಲ್ಲಿ ನಡೆದ IBA 21st Annual Banking Technology Conference, Expo and Citations- 2024-2025 ಸಮಾರಂಭದಲ್ಲಿ ನಿಮ್ಮ ಬ್ಯಾಂಕ್ 5 ಪ್ರಶಸ್ತಿಗಳನ್ನು ತನ್ನದಾಗಿಸಿಕೊಂಡಿದೆ. ಪ್ರಶಸ್ತಿಗಳು ಕೆಳಗಿನಂತಿವೆ:
 - a) ಅತ್ಯುತ್ತಮ ಫಿನ್‌ಟೆಕ್ & DPI ಅಳವಡಿಕೆ – ವಿನ್ನರ್
 - b) ಅತ್ಯುತ್ತಮ ಟೆಕ್ ಪ್ರತಿಭೆ: ರನ್ನರ್ ಪ್ರಶಸ್ತಿ
 - c) ಅತ್ಯುತ್ತಮ ತಂತ್ರಜ್ಞಾನ ಬ್ಯಾಂಕ್: ವಿಶೇಷ ಪ್ರಸ್ತಾಪ
 - d) ಅತ್ಯುತ್ತಮ ಡಿಜಿಟಲ್ ಹಣಕಾಸು ಸಂಸ್ಥೆ – ವಿಶೇಷ ಪ್ರಸ್ತಾಪ
 - e) ಅತ್ಯುತ್ತಮ ಡಿಜಿಟಲ್ ಮಾರಾಟಗಳು – ವಿಶೇಷ ಪ್ರಸ್ತಾಪ

IRFS ನೊಂದಿಗೆ ಒಗ್ಗೂಡಿಸಲಾದ ಭಾರತೀಯ ಲೇಖಾ ಪ್ರಮಾಣಗಳ (IND-AS) ಅನುಷ್ಠಾನ

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಮುಂದಿನ ಸೂಚನೆಯವರೆಗೆ ಎಲ್ಲ ಅನುಸೂಚಿತ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ IND-AS ಅನುಷ್ಠಾನವನ್ನು ಮುಂದುವರಿಸಿದೆ. RBI ಮಾರ್ಗಸೂಚಿಯಂತೆ ಬ್ಯಾಂಕ್ ಇಂಡ್ AS ಹಣಕಾಸು ತಃಖ್ತೆಗಳ ಪ್ರಪತ್ರವನ್ನು ಸಲ್ಲಿಸುತ್ತ ಬಂದಿದೆ. ಜೊತೆಗೆ, ದೂರದೃಷ್ಟಿಯ ಕ್ರಮವಾಗಿ ತ್ರೈಮಾಸಿಕ ನೆಲೆಯಲ್ಲಿ ಪ್ರಪತ್ರ IND-AS ಹಣಕಾಸು ತಃಖ್ತೆಗಳನ್ನು ಸಿದ್ಧಪಡಿಸುತ್ತಿದ್ದು, ಈ ಸಂಬಂಧದ ಅಂದಾಜು ಪರಿಣಾಮವನ್ನು ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಇಂಡ್ AS ಅನುಷ್ಠಾನದ ಬಗೆಗಿನ ಇತ್ತೀಚಿನ ಪರಿಷ್ಕೃತ ಮಾಹಿತಿಯೊಂದಿಗೆ ಮಂಡಳಿಯ ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸಮಿತಿಯ ಮುಂದೆ ಪ್ರಸ್ತುತಪಡಿಸುತ್ತಿದೆ. ಪ್ರಮಾಣಗಳ ಪರಿಣಾಮಕಾರಿ ಅನುಷ್ಠಾನಕ್ಕಾಗಿ IFRS-9 ಮಾಡ್ಯೂಲ್ ಅನ್ನು ಒಳಗೊಳ್ಳುವ ಆರೆಕಲ್ ಫೈನಾನ್ಸಿಯಲ್ ಸರ್ವೀಸಸ್ ಅನಾಲಿಟಿಕಲ್ ಅಪ್ಪಿಕೇಶನ್ (OFSAA) ಅನ್ವಯದ ಸೇವೆಯನ್ನು ಬ್ಯಾಂಕ್ ಪಡೆದಿದ್ದು, ಕೋರ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಪರಿಣಾಮಕಾರಿಯಾದ ಬಡ್ಡಿ ದರ (EIR) ಮತ್ತು ನಿರೀಕ್ಷಿತ ಸಾಲ ನಷ್ಟ ಹವಣಿಕೆಯ (ECL) ಲೆಕ್ಕಾಚಾರಕ್ಕೆ ಅನುಕೂಲವಾಗಲಿದೆ. ಪರಿಣಾಮಕಾರಿ ಬಡ್ಡಿ ದರ (EIR) ಮತ್ತು ನಿರೀಕ್ಷಿತ ಸಾಲ ನಷ್ಟ ಹವಣಿಕೆಯ (ECL) ಚೌಕಟ್ಟಿನ ಮೇಲಿನ ಅಧಿಸೂಚಿತ RBI ನಿರ್ದೇಶನಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಬ್ಯಾಂಕ್ ಪೂರ್ವಭಾವಿ ಮಾಲ್ಗುಮಾಪನವನ್ನು ನಡೆಸಿದ್ದು ಏಪ್ರಿಲ್ 1, 2027ರ ನಿಬಂಧನಾ ಮಾರ್ಗಸೂಚಿಗಳ ಅನುಸಾರ ನಿಗದಿತ ಅವಧಿಯೊಳಗೆ ಜಾರಿಗೊಳಿಸುವುದಕ್ಕೆ ಈಗಾಗಲೇ ಕ್ರಮಗಳನ್ನು ಪ್ರಾರಂಭಿಸಿದೆ.

ಲಾಭಾಂಶ ವಿತರಣಾ ನೀತಿ

ಸೆಬಿ (SEBI) (ಲಿಸ್ಟಿಂಗ್ ಬಾಧ್ಯತೆಗಳು ಮತ್ತು ಬಹಿರಂಗಪಡಿಸುವಿಕೆ ಆವಶ್ಯಕತೆಗಳು- LODR) ನಿಬಂಧನೆಗಳು, 2015ರ ನಿಬಂಧನೆ 43A ಅನುಸಾರವಾಗಿ ಷೇರುದಾರರಿಗೆ ಲಾಭಾಂಶ ವಿತರಿಸುವ ನೀತಿಯನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಅಳವಡಿಸಿಕೊಂಡಿದೆ. ನೀತಿಯ ಸಾರಾಂಶ ಈ ಕೆಳಗಿನಂತಿದೆ:

- ಬ್ಯಾಂಕಿಂಗ್ ಸಂಸ್ಥೆಯಾಗಿರುವುದರಿಂದ ಲಾಭಾಂಶ ವಿತರಣೆಯು, ದಿನಾಂಕ ನವೆಂಬರ್ 28, 2005ರ RBI ಸುತ್ತೋಲೆ RBI/DOR/2025-26/168 DOR.ACC.REC.87/21/02-067/2025-26ರಲ್ಲಿ ಹೇಳಿರುವ ಲಾಭಾಂಶದ ವಿತರಣೆಗಾಗಿ ಅರ್ಹತಾ ಮಾನದಂಡಕ್ಕೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ.
- ಲಾಭಾಂಶದ ಶಿಫಾರಸಿಗೆ ಆಂತರಿಕ ಅಂಶಗಳಾದ ಆರ್ಥಿಕ ಪ್ರಗತಿ, ಲಾಭಾಂಶ ಪಾವತಿಯ ಪ್ರವೃತ್ತಿ, ತೆರಿಗೆಯ ಪರಿಣಾಮಗಳು, ಕಾರ್ಪೊರೇಟ್ ಕ್ರಮಗಳು ಮತ್ತು ಬಾಹ್ಯ ಅಂಶಗಳಾದ ಷೇರುದಾರರ ನಿರೀಕ್ಷೆಗಳು, ಬಾಹ್ಯ ಸ್ಥಿತಿಗತಿಗಳು ಮುಂತಾದ ಅಂಶಗಳನ್ನು ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ.
- ಲಾಭಾಂಶದ ಮಿತಿಯನ್ನು ನಿರ್ಧರಿಸುವಲ್ಲಿ ಆರ್ಥಿಕ ಸಾಧನೆ, ಭವಿಷ್ಯದ ಉದ್ಯಮ ಪ್ರಗತಿಗೆ ಬಂಡವಾಳ ನಿಧಿಯ ಅಗತ್ಯತೆ, ಮೇಲೆ ಹೇಳಿದ RBI ಮಾರ್ಗಸೂಚಿಗಳ ಅಡಿಯಲ್ಲಿ ಶಿಫಾರಸು ಮಾಡಬಹುದಾದ ಲಾಭಾಂಶ-ಪಾವತಿ ಅನುಪಾತದ ಪರಿಗಣನೆ, ಇತ್ಯಾದಿ ಅಂಶಗಳು ಪ್ರಮುಖವಾಗಿವೆ.

ಬ್ಯಾಂಕ್‌ನ ಡಿವಿಡೆಂಡ್ ವಿತರಣಾ ನೀತಿಯು ಬ್ಯಾಂಕ್‌ನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಲಭ್ಯವಿದೆ:

<https://karnatakabank.bank.in/investors/policies-codes>

ವಾರ್ಷಿಕ ರಿಟರ್ನ್ (Annual Return)

ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013 (“ಕಾಯ್ದೆ”), ಸೆಕ್ಷನ್ 92(3) ಮತ್ತು ಕಂಪನಿ (ನಿರ್ವಹಣೆ ಮತ್ತು ಆಡಳಿತ) ನಿಯಮಗಳು, 2014ರ ನಿಯಮ 12 ಕ್ಕೆ ಸಂಗತವಾಗಿ, ಸೆಕ್ಷನ್ 92(1) ಅನುಸಾರವಾಗಿ ಸಿದ್ಧಪಡಿಸಲಾಗಿರುವ 2024-25ರ ಆರ್ಥಿಕ ವರ್ಷದ ಬ್ಯಾಂಕ್‌ನ ವಾರ್ಷಿಕ ಸಲ್ಲಿಕೆಯ ಪ್ರತಿಯನ್ನು ಬ್ಯಾಂಕ್‌ನ ಜಾಲತಾಣ <https://karnatakabank.bank.in/investors/> ರಲ್ಲಿ ವಾರ್ಷಿಕ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯ (AGM) ನಂತರ ಪ್ರಕಟಿಸಲಾಗುವುದು:

ಏಕೀಕೃತ ಹಣಕಾಸು ವರದಿಗಳು

ಕಂಪನಿಗಳ ಕಾಯಿದೆ, 2014ರ ಸೆಕ್ಷನ್ 129(3) ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ, ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ನಿಯಮ 8ಕ್ಕೆ ಸರಿಯಾಗಿ ಮತ್ತು ಅಕೌಂಟಿಂಗ್ ಸ್ಟ್ಯಾಂಡರ್ಡ್ ('AS')-21 ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಸಾರವಾಗಿ, ಕಂಪನಿಗಳ ಕಾಯಿದೆ, 2021ರ ಸೆಕ್ಷನ್ 133, ಕಂಪನಿಗಳ (ಅಕೌಂಟಿಂಗ್ ಸ್ಟ್ಯಾಂಡರ್ಡ್) ನಿಯಮ 7ರ ಪ್ರಕಾರ ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷಕ್ಕಾಗಿನ ಬ್ಯಾಂಕ್‌ನ ಏಕೀಕೃತ ಹಣಕಾಸು ವರದಿಯನ್ನು, ಅದರ ಅಂಗಸಂಸ್ಥೆಯಾದ KBL Services Limited ಒಳಗೊಂಡಂತೆ, ಕಂಪನಿಯು ಸಿದ್ಧಪಡಿಸಿದ್ದು, ಅದನ್ನು ವಾರ್ಷಿಕ ವರದಿಯ ಭಾಗವಾಗಿ ನೀಡಲಾಗಿದೆ. ಬ್ಯಾಂಕ್‌ನ ಅಂಗಸಂಸ್ಥೆಯ ಆರ್ಥಿಕ ಸ್ಥಿತಿ ಮತ್ತು ಸಾಧನೆಯನ್ನು AOC-1 ನಮೂನೆಯಲ್ಲಿ ಈ ವರದಿಗೆ ಲಗತ್ತಿಸಲಾದ ಅನುಬಂಧ- III ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಕಂಪನಿಗಳ ಕಾಯಿದೆ, 2013ರ ಸೆಕ್ಷನ್ 136(1) ರ ನಿಯಮ ಮೂರರ ಅನುಸಾರವಾಗಿ, ಬ್ಯಾಂಕ್‌ನ ವಾರ್ಷಿಕ ವರದಿ ಮತ್ತು ಅದರ ಸ್ವತಂತ್ರ ಮತ್ತು ಏಕೀಕೃತ ಹಣಕಾಸು ವರದಿಯನ್ನು ಬ್ಯಾಂಕ್‌ನ ಜಾಲತಾಣ: <https://karnatakabank.bank.in> ನಲ್ಲಿ ಪ್ರಕಟಿಸಲಾಗಿದೆ. ಜೊತೆಗೆ, ಈ ಪರಿಚ್ಛೇದದ ನಾಲ್ಕನೇ ನಿಯಮದಂತೆ, ಹಣಕಾಸು ವರದಿಯ ಭಾಗವಾಗಿ ಪರಿಗಣಿಸಲಾಗಿರುವ ಬ್ಯಾಂಕ್‌ನ ಅಂಗಸಂಸ್ಥೆಯ ಲೆಕ್ಕ ಪರಿಶೋಧಿತ ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ಬ್ಯಾಂಕ್‌ನ ಜಾಲತಾಣ: <https://karnatakabank.bank.in> ದಲ್ಲಿ ಪ್ರಕಟಿಸಲಾಗಿದೆ. ಬ್ಯಾಂಕ್‌ನ ಜಾಲತಾಣ - <http://karnatakabank.bank.in> ಇಲ್ಲಿ ಲಭ್ಯವಿರುವ ದಾಖಲೆಗಳು/ವಿವರಗಳು ಬ್ಯಾಂಕ್‌ನ ನೋಂದಾಯಿತ ಕಚೇರಿಯಲ್ಲಿ ಸದಸ್ಯರ ಪರಿಶೀಲನೆಗೆ ಲಭ್ಯವಿರುತ್ತವೆ.

ಹೂಡಿಕೆದಾರರ ಜೊತೆಗೆ ಬಾಂಧವ್ಯ ವರ್ಧನಾ ವಿಭಾಗ

ಹೂಡಿಕೆದಾರರೊಂದಿಗೆ ನಿರಂತರ ಸಂಪರ್ಕವನ್ನು ಕಾಯ್ದುಕೊಳ್ಳಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಪ್ರಧಾನ ಕಚೇರಿಯಲ್ಲಿ ಪ್ರತ್ಯೇಕ ಹೂಡಿಕೆದಾರರ ಬಾಂಧವ್ಯ ವರ್ಧನಾ ವಿಭಾಗವನ್ನು ಹೊಂದಿದೆ. ಹೂಡಿಕೆದಾರ ಕುಂದುಕೊರತೆಗಳನ್ನು ಪರಿಹರಿಸುವುದರ ಜೊತೆಗೆ, ಬ್ಯಾಂಕ್‌ನ ಹಣಕಾಸಿನ ಫಲಿತಾಂಶಗಳು, ಪ್ರಮುಖ ವಿದ್ಯಮಾನಗಳು, ಮಾಧ್ಯಮಗಳಲ್ಲಿ ಬ್ಯಾಂಕ್ ಬಗ್ಗೆ ಪ್ರಕಟವಾದ ಲೇಖನಗಳು ಇತ್ಯಾದಿಗಳನ್ನು ಸ್ವಯಂಪ್ರೇರಿತ ಆಧಾರದ ಮೇಲೆ ಷೇರುದಾರರಿಗೆ ಇ-ಮೇಲ್ ಮೂಲಕ (ಲಭ್ಯವಿರುವವೆಡೆಗಳಲ್ಲಿ) ಕಳುಹಿಸುವ ಕಾರ್ಯವನ್ನು ಈ ಕೋಶವು ನಿರ್ವಹಿಸುತ್ತಿದೆ.

ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಅತ್ಯುತ್ತಮ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತವನ್ನು ಪಾಲಿಸಲು ಬದ್ಧವಾಗಿದ್ದು ತನ್ಮೂಲಕ ಬ್ಯಾಂಕ್‌ನ ಎಲ್ಲ ಪಾಲುದಾರರಾದ ಷೇರುದಾರರು, ಠೇವಣಿದಾರರು, ಇತರೆ ಗ್ರಾಹಕರು ಮತ್ತು ನೌಕರರು ಹಾಗೂ ಸಮಾಜದ ಹಿತಾಸಕ್ತಿಯನ್ನು ಕಾಯ್ದುಕೊಂಡು, ನಿರ್ವಹಣೆಯ ಎಲ್ಲಾ ಸ್ತರಗಳಲ್ಲೂ ಪಾರದರ್ಶಕತೆಯನ್ನು ಕಾಯ್ದುಕೊಳ್ಳುವ ಗುರಿ ಮತ್ತು ಬದ್ಧತೆಗಳನ್ನು ಹೊಂದಿರುತ್ತದೆ. ಸಾಂಸ್ಥಿಕ ಪ್ರಶಾಸನಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ವಿವರವಾದ ವರದಿಯನ್ನು ಈ ವಾರ್ಷಿಕ ವರದಿಯ ಅನುಬಂಧ- IV ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಜೊತೆಗೆ, SEBI ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳ ನಿಬಂಧನೆ 34(3) ರ ಅನುಸಾರ, ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳ ಅನುಸೂಚಿ Vರ ಭಾಗ E ಗೆ ಸಂಗತವಾಗಿ, ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವಿವಿಧ ಉಪಬಂಧಗಳ ಅನುಸರಣೆಯನ್ನು ದೃಢೀಕರಿಸುತ್ತ ಮೆಸರ್ಸ್ SVJS & ಅಸೋಸಿಯೇಟ್ಸ್, ಬೆಂಗಳೂರು, ವೃತ್ತಿಪರ ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿಗಳು - ಇವರಿಂದ ಪಡೆದ ಪ್ರಮಾಣಪತ್ರವನ್ನು ಈ ವರದಿಗೆ ಅನುಬಂಧ-V ಆಗಿ ಲಗತ್ತಿಸಲಾಗಿದೆ.

SEBI ಅಥವಾ ಕಾರ್ಪೊರೇಟ್ ಸಚಿವಾಲಯ ಅಥವಾ ಅಂತಹುದೇ ಇತರ ಯಾವುದೇ ಶಾಸನಬದ್ಧ ಪ್ರಾಧಿಕಾರವು ಕಂಪನಿಯ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯಲ್ಲಿನ ಯಾವುದೇ ನಿರ್ದೇಶಕರನ್ನು ನಿರ್ದೇಶಕರಾಗಿ ನೇಮಕ ಮಾಡದಂತೆ ಅಥವಾ ಅವರು ನಿರ್ದೇಶಕರಾಗಿ ಮುಂದುವರೆಯದಂತೆ ನಿರ್ಬಂಧಿಸಿದ ಅಥವಾ ಅನರ್ಹಗೊಳಿಸಿದ ಬಗ್ಗೆ SEBI ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳ ಅನುಸೂಚಿ Vರ ಭಾಗ C ಅಡಿಯಲ್ಲಿನ ಕಲಮು 10(i) ಅನುಸಾರ ಮೆಸರ್ಸ್ SVJS & ಅಸೋಸಿಯೇಟ್ಸ್, ಬೆಂಗಳೂರು, ವೃತ್ತಿಪರ ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿಗಳು - ಇವರಿಂದ ಪಡೆದ ಪ್ರಮಾಣಪತ್ರವನ್ನು ಈ ವರದಿಗೆ ಅನುಬಂಧ - VI ಆಗಿ ಲಗತ್ತಿಸಲಾಗಿದೆ.

ನೌಕರರ ಷೇರುಪತ್ರ ಆಯ್ಕೆಗಳು (ESOP)

ಬ್ಯಾಂಕ್‌ನ ಷೇರುದಾರರು ಮಾರ್ಚ್ 30, 2023ರಂದು, ಅನುದಾನಕ್ಕೆ ಲಭ್ಯವಿರುವ ಒಟ್ಟು 15,00,000 ಷೇರುಗಳ ಆಯ್ಕೆಗಳೊಂದಿಗೆ 'KBL ನೌಕರರ ಷೇರು ಆಯ್ಕೆ ಯೋಜನೆ - 2023'ಕ್ಕೆ ಅಂಗೀಕಾರ ನೀಡಿದ್ದಾರೆ. ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರ್ಷದಲ್ಲಿ ESOS ಯೋಜನೆ 2023ರ ಅಡಿಯಲ್ಲಿ ಆಯ್ಕೆಗಳ ಅನುದಾನದ ವಿವರಗಳು ಕೆಳಗಿನಂತಿವೆ:



ಈ ಆಯ್ಕೆಯನ್ನು ವ್ಯತ್ಯಾಸಕ ವೇತನ ಪ್ಯಾಕೇಜಿನ ಭಾಗವಾಗಿ ಒದಗಿಸಲಾಗಿದೆ:

ಕ್ರ.ಸಂ	ಯೋಜನೆಯ ಹೆಸರು	ನೌಕರರ ಹೆಸರು	ಪದನಾಮ	ಒದಗಿಸಲಾದ ದಿನಾಂಕ	ಒದಗಿಸಲಾದ ಆಯ್ಕೆಗಳು
1	ಸರಣಿ - VI	ಶ್ರೀ ಎಂ. ಶ್ರೀನಿವಾಸ್	ಮುಖ್ಯಸ್ಥರು - SME, MSME & ರೀಟೇಲ್ ಸಾಲ	21.08.2025	15,123
2	ಸರಣಿ - VI	ಶ್ರೀ ಆರ್. ನಿರಂಜನ್ ಕುಮಾರ್	ಮುಖ್ಯ ಮಾನವ ಸಂಪನ್ಮೂಲ ಅಧಿಕಾರಿಗಳು	21.08.2025	12,189
3	ಸರಣಿ - VI	ಶ್ರೀ ಪಂಕಜ್ ಗುಪ್ತ	CDO & ಮುಖ್ಯಸ್ಥರು - ಡಿಜಿಟಲ್ ಮಾರ್ಕೆಟಿಂಗ್	21.08.2025	30,336
4	ಸರಣಿ - VI	ಶ್ರೀ ರಾಮಚಂದ್ರ ಕೆ. ಗುರುಮೂರ್ತಿ	ಮುಖ್ಯಸ್ಥರು - ಖಜಾನೆ	21.08.2025	25,205
5	ಸರಣಿ - VI	ಶ್ರೀ ವೆಂಕಟಕೃಷ್ಣನ್ ವೀರಮೋಣಿ	ಮುಖ್ಯ ಮಾಹಿತಿ ಅಧಿಕಾರಿ ಮತ್ತು ಮುಖ್ಯ ತಾಂತ್ರಿಕ ಅಧಿಕಾರಿ	21.08.2025	28,005
6	ಸರಣಿ - VI	ಶ್ರೀ ವೆಂಕಟೇಶ್ವರಲು ಮಲ್ಲಿನೇನಿ	ಮುಖ್ಯಸ್ಥರು - ಹೊಣೆಗಳು, ಮಾರಾಟಗಳು & TPP	21.08.2025	8,278
ಒಟ್ಟು ಮೊತ್ತ					1,19,136

ಬ್ಯಾಂಕ್ ESOP ಯೋಜನೆಗಳನ್ನು ಬ್ಯಾಂಕ್‌ನ ಸಾಮಾನ್ಯ ಸಭೆಗಳಲ್ಲಿ ನಿಬಂಧನೆಗಳು ಮತ್ತು ಗೊತ್ತುವಳಿಗಳ ಅನ್ವಯವಾಗುವ ಉಪಬಂಧಗಳ ಅನುಸಾರ ಮತ್ತು ಅಂಚೆ ಬ್ಯಾಲೆಟ್‌ಗಳ ಮೂಲಕ, ಸಂದರ್ಭಾನುಸಾರ, ಅನುಷ್ಠಾನಗೊಳಿಸಿರುವ ಬಗ್ಗೆ ಸೆಬಿ (ಷೇರು ಆಧಾರಿತ ಉದ್ಯೋಗಿ ಪ್ರಯೋಜನಗಳು ಮತ್ತು ಸ್ಟೇಟ್ ಇಕ್ವಿಟಿ) ನಿಬಂಧನೆಗಳು, 2021ರ ನಿಬಂಧನೆ 13ರ ಅನುಸಾರ ಸೆಕ್ಯೂರಿಟೀಸ್ ಎಕ್ಸ್‌ಚೇಂಜ್ ಬೋರ್ಡ್ ಆಫ್ ಇಂಡಿಯಾ (ಷೇರು ಆಧಾರಿತ ಉದ್ಯೋಗಿ ಪ್ರಯೋಜನಗಳು ಮತ್ತು ಸ್ಟೇಟ್ ಈಕ್ವಿಟಿ) ನಿಬಂಧನೆಗಳು, 2021ರ ನಿಯಮ 13ರ ಅನುಸಾರವಾಗಿ, ಸಾಮಾನ್ಯ ಸಭೆ(ಗಳಲ್ಲಿ) ನೇರ ಮತದಾನ ಮತ್ತು ಅಂಚೆ ಮತಪತ್ರಗಳ ಮೂಲಕ ಬ್ಯಾಂಕ್‌ನ ನಿಯಮಗಳು ಮತ್ತು ನಿರ್ಣಯ(ಗಳಿಗೆ) ಸಂಬಂಧಿಸಿ ಅನ್ವಯವಾಗುವ ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ESOP ಯೋಜನೆಗಳನ್ನು ಬ್ಯಾಂಕ್ ಜಾರಿಗೆ ತಂದಿದೆ ಎಂದು ಮೆಸರ್ಸ್ SVJS & ಅಸೋಸಿಯೇಟ್ಸ್, ಬೆಂಗಳೂರು, ಇಲ್ಲಿನ ವೃತ್ತಿಪರ ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿಗಳು, ಇವರಿಂದ ಪ್ರಮಾಣಪತ್ರವನ್ನು ಪಡೆದಿದ್ದು ಅದನ್ನು ಈ ವರದಿಗೆ ಅನುಬಂಧ- VII ರ ರೂಪದಲ್ಲಿ ಲಗತ್ತಿಸಲಾಗಿದೆ.

ನಿರ್ದೇಶಕರು ಮತ್ತು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯಲ್ಲಿ ಆಗಿರುವ ಬದಲಾವಣೆಗಳು

ಮಾರ್ಚ್ 31, 2026ರಂತೆ, ನಿಮ್ಮ ಬ್ಯಾಂಕ್‌ನ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಓರ್ವ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ಮಹಿಳಾ ನಿರ್ದೇಶಕರು ಸೇರಿದಂತೆ ಒಟ್ಟು ಎಂಟು ನಿರ್ದೇಶಕರನ್ನು ಒಳಗೊಂಡಿದೆ. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಆಗಿರುವ ಶ್ರೀ ರಾಘವೇಂದ್ರ ಶ್ರೀನಿವಾಸ್ ಭಟ್ (DIN: 11165725) ಮತ್ತು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ನಿರ್ದೇಶಕರಾದ ಶ್ರೀ ಬಿ.ಆರ್. ಅಶೋಕ್ (DIN: 00415934) ಅವರನ್ನು ಹೊರತುಪಡಿಸಿ ಉಳಿದೆಲ್ಲ ನಿರ್ದೇಶಕರು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿರುತ್ತಾರೆ. ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿ ಮತ್ತು ಸಂಭಾವನೆಯ ಮಾನದಂಡಗಳ ವಿವರಗಳನ್ನು ಅನುಬಂಧ- IV ರ ಅಡಿಯಲ್ಲಿ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವರದಿಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

ಜೊತೆಗೆ, ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 152(6) ರ ಪ್ರಕಾರ, ಮುಂಬರುವ ವಾರ್ಷಿಕ ಸರ್ವಸದಸ್ಯರ ಸಭೆ (AGM) ಯಲ್ಲಿ, ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರವಲ್ಲದ ನಿರ್ದೇಶಕರಾಗಿರುವ ಶ್ರೀ ಬಿ.ಆರ್. ಅಶೋಕ್ ಅವರು ದೀರ್ಘಕಾಲ ಅಧಿಕಾರದಲ್ಲಿರುವುದರಿಂದ ಸರದಿ ಮೇಲೆ ನಿವೃತ್ತರಾಗುತ್ತಾರೆ. ಮುಂದೆ, ಅರ್ಹರಾಗಿರುವ ಕಾರಣ ಅವರು ಮರುನೇಮಕಾತಿಗೆ ಲಭ್ಯವಿರುವುದಾಗಿ ತಿಳಿಸಿದ್ದಾರೆ. ಮಂಡಳಿಯ ಅಭಿಪ್ರಾಯದಲ್ಲಿ, ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಮತ್ತು ಸ್ವತಂತ್ರವಲ್ಲದ ನಿರ್ದೇಶಕರಾಗಿರುವ ಶ್ರೀ ಬಿ.ಆರ್. ಅಶೋಕ್ ಅವರು ವಿಶ್ವಾಸಾರ್ಹತೆ, ಪರಿಣತಿ ಮತ್ತು ಅಗತ್ಯ ಅನುಭವವನ್ನು ಹೊಂದಿದ್ದು, ಬ್ಯಾಂಕ್‌ನ ವ್ಯಾಪಾರ ಮತ್ತು ಅಭಿವೃದ್ಧಿಯ ಹಿತದೃಷ್ಟಿಯಿಂದ ಇದು ಅನುಕೂಲಕರವಾಗಲಿದೆ. ಮಂಡಳಿಯ ನಾಮನಿರ್ದೇಶನ ಮತ್ತು ಸಂಭಾವನಾ ಸಮಿತಿಯ (NRC) ಯಿಂದ ವೃತ್ತಿಸಾಧನೆಯ ಮೌಲ್ಯಮಾಪನ ಮತ್ತು ಶಿಫಾರಸ್ಸಿನ ಆಧಾರದ ಮೇಲೆ, ಮಂಡಳಿಯು ಅವರ ಮರುನೇಮಕಕ್ಕೆ ಬ್ಯಾಂಕ್‌ನ ಸದಸ್ಯರ ಅನುಮೋದನೆಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡುತ್ತದೆ. ಇದಕ್ಕನುಗುಣವಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಮತ್ತು ಸ್ವತಂತ್ರವಲ್ಲದ ನಿರ್ದೇಶಕರಾಗಿರುವ ಶ್ರೀ ಬಿ.ಆರ್. ಅಶೋಕ್ ಅವರ ಮರು-ನೇಮಕಾತಿಯನ್ನು ಪ್ರಸ್ತಾವಿಸುವ ಗೊತ್ತುವಳಿಯನ್ನು 102 ನೇ ವಾರ್ಷಿಕ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯ ನೋಟೀಸ್‌ನಲ್ಲಿ ಸೇರಿಸಲಾಗಿದೆ.

ರಾಜೀನಾಮೆಗಳು

ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರದಿಯ ವರ್ಷದಲ್ಲಿ ಕೆಳಗಿನ ನಿರ್ದೇಶಕರು ಬ್ಯಾಂಕ್‌ನ ಮಂಡಳಿಗೆ ರಾಜೀನಾಮೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

- ಶ್ರೀ ಶ್ರೀಕೃಷ್ಣನ್ ಎಚ್. (DIN: 00318563) ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಸ್ಥಾನಕ್ಕೆ ಜುಲೈ 15, 2025ರಿಂದ ರಾಜೀನಾಮೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.
- ಶ್ರೀ ಶೇಖರ್ ರಾವ್, (DIN: 06830595) ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಯಕಾರಿ ನಿರ್ದೇಶಕರ ಸ್ಥಾನಕ್ಕೆ ಜುಲೈ 31, 2025ರಿಂದ ರಾಜೀನಾಮೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.
- ಡಾ. ಡಿ.ಎಸ್. ರವೀಂದ್ರನ್ (DIN: 09057128) ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಯನಿರ್ವಾಹಕವಲ್ಲದ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಸ್ಥಾನಕ್ಕೆ ಮಾರ್ಚ್ 6, 2026 ರಿಂದ ರಾಜೀನಾಮೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಸಮಾಪ್ತಿ

ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರದಿಯ ವರ್ಷದಲ್ಲಿ ಶ್ರೀ ಜಸ್ಪೀಸ್ ಎ.ವಿ. ಚಂದ್ರಶೇಖರ್ (DIN: 08829073) ಅವರ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಅಧಿಕಾರಾವಧಿಯು ಪೂರ್ಣಗೊಂಡ ಕಾರಣ ಆಗಸ್ಟ್ 18, 2025ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಅವರು ಸದರಿ ಸ್ಥಾನದಲ್ಲಿ ಉಳಿಯಲಿಲ್ಲ.

ನೇಮಕಾತಿಗಳು

- ಶ್ರೀ ರಾಘವೇಂದ್ರ ಶ್ರೀನಿವಾಸ ಭಟ್ (DIN: 11165725) ಅವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಆಗಿ ಜುಲೈ 16, 2025ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮೂರು ತಿಂಗಳ ಮಧ್ಯಂತರ ಅವಧಿಗೆ ನೇಮಿಸಲಾಯಿತು ಮತ್ತು ಆನಂತರದಲ್ಲಿ ಅವರ ಅಧಿಕಾರಾವಧಿಯನ್ನು ಒಂದು ತಿಂಗಳಿಗೆ ವಿಸ್ತರಿಸಲಾಯಿತು. ತರುವಾಯ, ಅನ್ವಯವಾಗುವಂತೆ ಷೇರುದಾರರು ಹಾಗೂ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಿಂದ ಅನುಮೋದನೆಗಳನ್ನು ಪಡೆದುಕೊಂಡು ಅವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಆಗಿ ನವೆಂಬರ್ 16, 2025 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಒಂದು ವರ್ಷದ ಅವಧಿಗೆ, ಅರ್ಥಾತ್ ನವೆಂಬರ್ 15, 2026ರ ವರೆಗೆ ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀ ಪಿ. ಪ್ರದೀಪ್ ಕುಮಾರ್ (DIN: 03614568) ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ಆಗಸ್ಟ್ 19, 2025 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮರು-ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀ ಬಿ. ಆರ್. ಅಶೋಕ್ (DIN: 00415934) ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರವಲ್ಲದ ನಿರ್ದೇಶಕರಾಗಿ ಸೆಪ್ಟೆಂಬರ್ 23, 2025 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮರು-ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀಮತಿ ಉಮಾಶಂಕರ್ (DIN: 07165728) ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ನವೆಂಬರ್ 01, 2025 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮರು-ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀ ಬಾಲಕೃಷ್ಣ ಅಲಸೆ ಎಸ್. (DIN: 08438552) ಅವರನ್ನು ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ಮೇ 26, 2026 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮರು-ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀಮತಿ ಬಿಜಿ ಎಸ್.ಎಸ್. (DIN: 11534526) ಅವರನ್ನು ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕರಾಗಿ ಕಾರ್ಯಕಾರಿ ನಿರ್ದೇಶಕರ ಅಧಿಕಾರದೊಂದಿಗೆ, ಷೇರುದಾರರ ಅಂಗೀಕಾರಕ್ಕೆ ಬದ್ಧವಾಗಿ, ಜುಲೈ 15, 2026 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ನೇಮಿಸಲಾಯಿತು.
- ಡಾ. ಎಂ. ಅರುಣಾ ಶ್ಯಾಮ್ (DIN: 11789970) ಅವರನ್ನು ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕರಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಅಧಿಕಾರದೊಂದಿಗೆ, ಷೇರುದಾರರ ಅಂಗೀಕಾರಕ್ಕೆ ಬದ್ಧವಾಗಿ, ಜುಲೈ 18, 2026 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ನೇಮಿಸಲಾಯಿತು.
- ಶ್ರೀ ಪಾರ್ಥಸಾರಥಿ ಪೆರಿಯಸ್ವಾಮಿ (DIN: 98507318) ಅವರನ್ನು ಹೆಚ್ಚುವರಿ ನಿರ್ದೇಶಕರಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಅಧಿಕಾರದೊಂದಿಗೆ, ಷೇರುದಾರರ ಅಂಗೀಕಾರಕ್ಕೆ ಬದ್ಧವಾಗಿ, ಜುಲೈ 29, 2026 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ನೇಮಿಸಲಾಯಿತು.

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಣಾ ಅಧಿಕಾರಿಗಳು (ಒಆ & ಅಇಒ)

ಶ್ರೀ ರಾಘವೇಂದ್ರ ಶ್ರೀನಿವಾಸ ಭಟ್ (DIN: 11165725) ಅವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು (MD) ಮತ್ತು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಣಾಧಿಕಾರಿ (CEO) ಆಗಿ ಜುಲೈ 16, 2025ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮೂರು ತಿಂಗಳ ಅವಧಿಗೆ ನೇಮಿಸಲಾಯಿತು ಮತ್ತು ಆನಂತರದಲ್ಲಿ ಅವರ ಅಧಿಕಾರಾವಧಿಯನ್ನು ಒಂದು ತಿಂಗಳಿಗೆ ವಿಸ್ತರಿಸಲಾಯಿತು. ತರುವಾಯ, ಅನ್ವಯವಾಗುವಂತೆ ಷೇರುದಾರರು ಹಾಗೂ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಿಂದ ಅನುಮೋದನೆಗಳನ್ನು ಪಡೆದುಕೊಂಡು ಅವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಣಾಧಿಕಾರಿಯಾಗಿ ನವೆಂಬರ್ 16, 2025 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಒಂದು ವರ್ಷದ ಅವಧಿಗೆ, ಅರ್ಥಾತ್ ನವೆಂಬರ್ 15, 2026ರ ವರೆಗೆ ನೇಮಿಸಲಾಯಿತು.

ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಿಂದ ಘೋಷಣೆ

ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 149(7)ರ ನಿಬಂಧನೆ ಮತ್ತು SEBI(ಲಿಸ್ಟಿಂಗ್ ಬಾಧ್ಯತೆ ಮತ್ತು ಪ್ರಕಟಣೆಯ ಅಗತ್ಯಗಳು) ನಿಬಂಧನೆಗಳು, 2015ರ ನಿಬಂಧನೆ 25(8)ರ ಅನುಸಾರ ಬ್ಯಾಂಕ್‌ನ ಎಲ್ಲ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಿಂದ, ಅವರು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ಮುಂದುವರೆಯಲು ಸೂಕ್ತ ಅರ್ಹತೆ ಹೊಂದಿರುವ ಬಗ್ಗೆ ಅಗತ್ಯ ದೃಢೀಕರಣವನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ದಿನಾಂಕ ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಪಡೆದುಕೊಂಡಿದೆ.

ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಜವಾಬ್ದಾರಿಗಳ ಪರಿಚಯ ಕಾರ್ಯಕ್ರಮಗಳು

ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರೂ ಸೇರಿದಂತೆ ಎಲ್ಲ ನಿರ್ದೇಶಕರೂ ತಮ್ಮ ಪಾತ್ರ, ಹಕ್ಕುಗಳು ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳ ಬಗ್ಗೆ ನೇಮಕಾತಿಯ ಸಮಯದಲ್ಲಿ ಮತ್ತು ಆಗಿಂದಾಗ್ಗೆ ಮಾಹಿತಿ ಮತ್ತು ತಿಳಿವಳಿಕೆಯನ್ನು ಹೊಂದಿರುತ್ತಾರೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಬ್ಯಾಂಕ್ ತನ್ನ ನಿರ್ದೇಶಕರಿಗೆ, ಅಗತ್ಯವಾದ ವಿಷಯಗಳನ್ನು ಪರಿಚಯಿಸುವ ಪ್ರಮಾಣಪತ್ರ ಕಾರ್ಯಕ್ರಮಗಳು ಮುಂತಾದವುಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುತ್ತದೆ. ಹಣಕಾಸು ವರ್ಷ 2025-26ರ ವೇಳೆ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಿಗೆ ಅವರ ಪಾತ್ರ, ಹಕ್ಕುಗಳು ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳ ಬಗ್ಗೆ ತಿಳಿಸಿಕೊಡುವ ಸಂಬಂಧ ಕೈಗೊಂಡ/ಆಯೋಜಿಸಲಾದ ಕಾರ್ಯಕ್ರಮಗಳು ಮತ್ತು ಇತರ ವಿವಿಧ ಕಾರ್ಯಕ್ರಮಗಳ ವಿವರಗಳನ್ನು ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ಮೇಲಿನ ವರದಿಯಲ್ಲಿ ಅನುಬಂಧ - IV ದಲ್ಲಿ ಒದಗಿಸಲಾಗಿದ್ದು, ಸದರಿ ವರದಿಯು ಈ ವರದಿಯ ಭಾಗವಾಗಿರುತ್ತದೆ.

ಮಂಡಳಿಯ ಕಾರ್ಯಕ್ರಮತೆಯ ಮೌಲ್ಯಮಾಪನ

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು, ಅದರ ಸದಸ್ಯರ, ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ಅಧ್ಯಕ್ಷರ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಮತ್ತು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಣಾಧಿಕಾರಿಗಳ ಮತ್ತು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಮಿತಿಗಳ ಕಾರ್ಯಕ್ರಮತೆ ಹಾಗೂ ಮೌಲ್ಯಮಾಪನ ಪ್ರಕ್ರಿಯೆಗೆ ಬ್ಯಾಂಕ್ ಮಾನದಂಡಗಳನ್ನು ನಿಗದಿಪಡಿಸಿದೆ. NRC ಈ ಮೌಲ್ಯಮಾಪನ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ನಡೆಸಲು ಅಗತ್ಯವಾದ ಮಾನದಂಡ ಮತ್ತು ಕಾರ್ಯವಿಧಾನವನ್ನು ವಾರ್ಷಿಕವಾಗಿ ಪರಿಶೀಲಿಸಿ ಅಂಗೀಕರಿಸುತ್ತದೆ. ಅದರಂತೆ ನಿರ್ದೇಶಕರ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಮತ್ತು ಅದರ ಸಮಿತಿಗಳ ಮೌಲ್ಯಮಾಪನ ಮಾಡಿ ನೀಡಿರುವ ತಃಖ್ತೆಯನ್ನು ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವರದಿಯಲ್ಲಿ ಅನುಬಂಧ - IV ರ ಅಡಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಇದಕ್ಕನುಗುಣವಾಗಿ, ಮಾರ್ಚ್ 26, 2026ರಂದು ನಡೆದ ಪ್ರತ್ಯೇಕ ಸಭೆಯಲ್ಲಿ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು ಒಟ್ಟಾರೆಯಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಹಾಗೂ ಕಾರ್ಯನಿರ್ವಾಹಕೇತರ ನಿರ್ದೇಶಕರ ಕಾರ್ಯಕ್ರಮತೆಯನ್ನು ಪರಿಶೀಲಿಸಿ ಮೌಲ್ಯಮಾಪನ ಮಾಡಿರುತ್ತಾರೆ. ಅಲ್ಲದೆ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಮಾರ್ಚ್ 27, 2026ರಂದು



ನಡೆಸಿದ ತನ್ನ ಸಭೆಯಲ್ಲಿ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಕಾರ್ಯನಿರ್ವಹಣೆಯ ಬಗ್ಗೆಯೂ ಮೌಲ್ಯಮಾಪನ ನಡೆಸಿದೆ.

ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಯಕ್ಷಮತೆಯ ಮೌಲ್ಯಮಾಪನದ ನೀತಿಯ ಪ್ರಕಾರ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಮತ್ತು ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರ ಕಾರ್ಯಕ್ಷಮತೆಯ ಮೌಲ್ಯಮಾಪನವನ್ನು ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು ಕೈಗೊಳ್ಳುತ್ತಾರೆ.

ಸಂಬಂಧಿತ ವ್ಯಕ್ತಿಗಳೊಂದಿಗೆ ಒಪ್ಪಂದಗಳು ಮತ್ತು ವ್ಯವಹಾರಗಳು

ಪ್ರಸ್ತುತ ವರದಿ ವರ್ಷದಲ್ಲಿ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲ ವ್ಯಕ್ತಿಗಳೊಂದಿಗೆ ನಡೆದ ವಹಿವಾಟುಗಳು, ಸಾಮಾನ್ಯ ವ್ಯಾವಹಾರಿಕ ನೆಲೆಯಲ್ಲಿದ್ದು, ಅವುಗಳು ಸಂಬಂಧಿಸಿದ ವ್ಯಕ್ತಿಗಳಿಂದ ನಿರ್ದಿಷ್ಟ ಅಂತರವನ್ನು ಕಾಪಾಡಿಕೊಂಡು ಬರುವ ನೀತಿಯ ತಳಹದಿಯಲ್ಲಿರುತ್ತದೆ. ಸದರಿ ಅವಧಿಯಲ್ಲಿ ಬ್ಯಾಂಕ್ ತನ್ನ ನಿರ್ದೇಶಕರ ಜೊತೆಗಾಗಲೀ, ತನ್ನ ಪ್ರಮುಖ ಆಡಳಿತಾತ್ಮಕ ಹೊಣೆ ಹೊತ್ತಿರುವ ವ್ಯಕ್ತಿಗಳ ಜೊತೆಗಾಗಲೀ ಅಥವಾ ಇನ್ನಿತರೆ ವ್ಯಕ್ತಿಗಳ ಜೊತೆಗೇ ಆಗಿರಲಿ, ನಡೆಸಿದ ವಹಿವಾಟುಗಳಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ಹಿತಾಸಕ್ತಿಗೆ ಸಂಭಾವ್ಯ ವಿರೋಧವಾಗಬಲ್ಲ ಯಾವುದೇ ಅಂಶಗಳನ್ನು ಹೊಂದಿಲ್ಲದ ಕಾರಣ ನಮೂನೆ AOC -2 ರ ಪ್ರಕಟಣೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ. ಬ್ಯಾಂಕ್‌ನ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ಸಮಿತಿ/ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಅನುಮೋದಿಸಿರುವ ಸಂಬಂಧಿತ ವ್ಯಕ್ತಿಗಳೊಂದಿಗೆ ವಹಿವಾಟು ನಡೆಸುವ ಬಗೆಗಿನ ನೀತಿಯನ್ನು ಬ್ಯಾಂಕ್‌ನ ಹೂಡಿಕೆದಾರರ ಪೋರ್ಟಲ್‌ನಲ್ಲಿ (Investor Portal) ನೀಡಲಾಗಿದೆ.

ನಿರ್ದೇಶಕರ ಜವಾಬ್ದಾರಿಗಳ ಬಗ್ಗೆ ಹೇಳಿಕೆ

ಕಂಪನಿಗಳ ಕಾಯ್ದೆ 2013ರ ಸೆಕ್ಷನ್ 134(3)(C), 134(5) ಮತ್ತು ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ನಿಯಮಗಳು, 2014ರ ನಿಯಮ 8ರ ಅನುಸಾರವಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ತಿಳಿಸುವುದೇನೆಂದರೆ:

- ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ತಯಾರಿಸುವಲ್ಲಿ, ಸೂಕ್ತವಾದ ಅಕೌಂಟಿಂಗ್ ಮಾನದಂಡಗಳನ್ನು ಬಳಕೆ ಮಾಡಿಕೊಂಡಿದ್ದು, ಗಮನಾರ್ಹ ಪಥ-ಾಂತರಗಳಿದ್ದ ಪಕ್ಷದಲ್ಲಿ ಸೂಕ್ತ ವಿಶ್ಲೇಷಣೆಗಳನ್ನು, ಅವಶ್ಯಕ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲಾಗಿದೆ.
- ನಿರ್ದೇಶಕರು ಸೂಕ್ತವಾದ ಲೆಕ್ಕ ನೀತಿಗಳನ್ನು ಅಂಗೀಕರಿಸಿದ್ದು, ಅವುಗಳನ್ನು ನಿಖರವಾಗಿ ಪ್ರಯೋಗಿಸಿ, ಅಂದಾಜು ಮತ್ತು ನಿರ್ಣಯಗಳನ್ನು ಸೂಕ್ತವಾಗಿ ವಿಮರ್ಶಿಸಿ, ಸಕಾರಣವಾಗಿದೆ ಎಂದು ತಿಳಿದು, ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಬ್ಯಾಂಕ್‌ನ ಸ್ಥಿತಿಗತಿಗಳ ಹಾಗೂ ಅದೇ ಅವಧಿಯ ಲಾಭ ಮತ್ತು ನಷ್ಟದ ಬಗ್ಗೆ ನೈಜ ಮತ್ತು ನಿಷ್ಪಕ್ಷಪಾತವಾದ ಚಿತ್ರವನ್ನು ನೀಡುವತ್ತ ಆದ್ಯ ಗಮನ ಹರಿಸಿರುತ್ತಾರೆ.
- ನಿರ್ದೇಶಕರು, ಬ್ಯಾಂಕ್‌ನ ಆಸ್ತಿಯನ್ನು ಸುಸ್ಥಿರವಾಗಿ ಕಾಪಾಡಿಕೊಂಡು ಬರುವಲ್ಲಿ ವಂಚನೆ ಹಾಗೂ ನಿಯಮಬಾಹಿರತೆಯ ಮುಕ್ತಕೆ ಕುರಿತು ಸಾಕಷ್ಟು ಎಚ್ಚರ ವಹಿಸಿ ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಅನುಸಾರವಾಗಿ ಸೂಕ್ತವಾದ ಲೆಕ್ಕ ದಾಖಲೆಗಳನ್ನು ನಿರ್ವಹಣೆ ಮಾಡಿರುತ್ತಾರೆ.
- ನಿರ್ದೇಶಕರು ಬ್ಯಾಂಕ್‌ನ ವಾರ್ಷಿಕ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ಮುಂದುವರೆಯುವ ಸಂಸ್ಥೆ ಆಧಾರದ ಮೇಲೆ ರಚಿಸಿರುತ್ತಾರೆ.
- ಬ್ಯಾಂಕ್ ಅನುಸರಿಸಿಕೊಂಡು ಬರುತ್ತಿರುವ ಆಂತರಿಕ ಆರ್ಥಿಕತೆ ನಿಯಂತ್ರಣಗಳನ್ನು ನಿರ್ದೇಶಕರು ನಿಗದಿಪಡಿಸಿದ್ದು, ಈ ನಿಯಂತ್ರಣಗಳು ಸಮರ್ಪಕವಾಗಿದ್ದು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿವೆ.
- ನಿರ್ದೇಶಕರು ಬ್ಯಾಂಕ್‌ಗೆ ಸಂಬಂಧಪಟ್ಟ ಕಾನೂನುಗಳ ಪಾಲನೆಗೆ ಸೂಕ್ತ ವ್ಯವಸ್ಥೆಯನ್ನು ಸಂಯೋಜಿಸಿದ್ದು, ಈ ವ್ಯವಸ್ಥೆಯು ಸೂಕ್ತವಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ.

ಲೆಕ್ಕಪರಿಶೋಧಕರು

ಅ. ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರು

ದಿನಾಂಕ 23.09.2025ರಂದು ಜರಗಿದ 101ನೇ ವಾರ್ಷಿಕ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯಲ್ಲಿ, ಮೆಸರ್ಸ್ ರವಿ ರಾಜನ್ & ಕೋ. LLP (M/s. Ravi Rajan & Co LLP), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್‌ಗಳು (ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ/ LLP ಸಂ. 009073N/N500320) ಮತ್ತು ಮೆಸರ್ಸ್ ಆರ್.ಜಿ. ಎನ್. ಪ್ರೈಸ್ & ಕೋ. (M/s. R.G.N. Price & Co.), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್‌ಗಳು, (ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ FRN 002785S) - ಇವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ಜಂಟಿ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ, ಕ್ರಮವಾಗಿ 102ನೇ ಮತ್ತು 103ನೇ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯ ಮುಕ್ತಾಯದ ತನಕ ನಿಯುಕ್ತಿಗೊಳಿಸಲಾಗಿತ್ತು.

ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ (RBI) ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರನ್ನು ನೇಮಿಸುವ ಕುರಿತಾದ ಬ್ಯಾಂಕ್‌ನ ಪಾಲಿಸಿಯ ಅನುಸಾರ, ಮೆಸರ್ಸ್ ರವಿ ರಾಜನ್ & ಕೋ. LLP (M/s. Ravi Rajan & Co LLP), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ (ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ/ LLP ಸಂ. 009073N/N500320) ಅವರು ಬ್ಯಾಂಕ್‌ನ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ ತಮ್ಮ ಮೂರು ವರ್ಷಗಳ ಅವಧಿಯನ್ನು 102ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯ ಮುಕ್ತಾಯದ ಸಂದರ್ಭದಲ್ಲಿ ಪೂರ್ಣಗೊಳಿಸಲಿದ್ದಾರೆ. ಮುಂದೆ, ಮಂಡಳಿಯ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಸಮಿತಿಯ ಶಿಫಾರಸುಗಳ ಆಧಾರದಲ್ಲಿ, ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಜುಲೈ 29, 2026ರಂದು ನಡೆಸಿದ ಸಭೆಯಲ್ಲಿ ಮೆಸರ್ಸ್ ಆರ್.ಜಿ.ಎನ್. ಪ್ರೈಸ್ & ಕೋ. (M/s. R.G.N. Price & Co.), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್‌ಗಳು, (ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ FRN 002785S), ಚೆನ್ನೈ - ಅವರನ್ನು ಬ್ಯಾಂಕ್‌ನ ಜಂಟಿ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರ ಪೈಕಿ ಒಬ್ಬರಾಗಿ ಬಾಕಿ ಉಳಿದಿರುವ ಒಂದು ವರ್ಷದ ಅವಧಿಗೆ, ಅಂದರೆ, 103ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯ (AGM) ಮುಕ್ತಾಯದ ವರೆಗೆ ಮರುನೇಮಕಗೊಳಿಸಲು ಮಂಜೂರಾತಿ ನೀಡಿದೆ.

ಅನ್ವಯವಾಗುವ (RBI) ಮಾರ್ಗಸೂಚಿಗಳ ಅನುಸಾರ, ಬ್ಯಾಂಕ್‌ನ ಆಸ್ತಿಯ ಗಾತ್ರವನ್ನು ಪರಿಗಣಿಸಿ, ಅದು ಕನಿಷ್ಠ ಇಬ್ಬರು ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧಕರನ್ನು ಹೊಂದಿರುವ ಅಗತ್ಯವಿದೆ. ಆ ಪ್ರಕಾರವಾಗಿ, ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ದಿನಾಂಕ ಜುಲೈ 29, 2026ರಂದು ನಡೆಸಿದ ಸಭೆಯಲ್ಲಿ, ಮಂಡಳಿಯ ಲೆಕ್ಕ ಪರಿಶೋಧಕ ಸಮಿತಿಯ ಶಿಫಾರಸಿನ ಆಧಾರದಲ್ಲಿ ಮೆಸರ್ಸ್ ಬಾಟ್ಲಿಬಾಯ್ & ಪುರೋಹಿತ್ (M/s. Batliboi & Purohit), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್‌ಗಳು, (ಸಂಸ್ಥೆಯ ನೋಂದಣಿ ಸಂಖ್ಯೆ (101048W) ಅವರನ್ನು, ಒಂದುನೂರ ಮೂರನೇ (103ನೇ) ವಾರ್ಷಿಕ ಸರ್ವ

ಸದಸ್ಯರ ಸಭೆಯ ಮುಕ್ತಾಯದ ವರೆಗೆ ಅಧಿಕಾರಾವಧಿಯನ್ನು ಹೊಂದಿರುವ ಮೆಸರ್ಸ್ ಆರ್.ಜಿ.ಎನ್. ಪ್ರೈಸ್. (M/s. R.G.N. Price & Co.), ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್, (FRN 0027855) ಅವರೊಂದಿಗೆ ಕಾರ್ಯ ನಿರ್ವಹಿಸಲು ಈ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯ ಮುಕ್ತಾಯದಿಂದ ಆರಂಭಿಸಿ, ಬ್ಯಾಂಕ್‌ನ ಒಂದುನೂರ ಐದನೇ (105ನೇ) ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯ ಮುಕ್ತಾಯದ ವರೆಗೆ, ವಾರ್ಷಿಕ ನೆಲೆಯಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಸೂಚಿಸಿರುವ ಅರ್ಹತಾ ಮಾನದಂಡಗಳನ್ನು ತೃಪ್ತಿಕರವಾಗಿ ಪೂರೈಸುವುದಕ್ಕೆ ಒಳಪಟ್ಟು, ಬ್ಯಾಂಕ್‌ನ ಜಂಟಿ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ ನೇಮಿಸಲು ಪ್ರಸ್ತಾಪಿಸಲಾಗಿದೆ. ಮೇಲಿನ ನೇಮಕಾತಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿ, ಬ್ಯಾಂಕಿಂಗ್ ನಿಯಂತ್ರಣ ಕಾಯ್ದೆ, 1949ರ ಸೆಕ್ಷನ್ 30(1ಎ) ಅನುಸಾರವಾಗಿ, ಬ್ಯಾಂಕ್ ದಿನಾಂಕ ಆಗಸ್ಟ್ 11, 2026ರ ತನ್ನ ಪತ್ರ ಉಲ್ಲೇಖ ಸಂಖ್ಯೆ CO.DOS.RPD.No.53635/08.11.005/2026-27ರ ಮೂಲಕ RBI ನಿಂದ ಪೂರ್ವಾನುಮೋದನೆಯನ್ನು ಪಡೆದುಕೊಂಡಿದೆ.

ಬ್ಯಾಂಕ್ ಪ್ರಸ್ತಾವಿತ ಲೆಕ್ಕಪರಿಶೋಧಕರಿಂದ ಒಪ್ಪಿಗೆಯನ್ನು ಪಡೆದಿದ್ದು, ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಉಪಬಂಧಗಳ ಅನ್ವಯ ಮತ್ತು ಸಂಬಂಧಿತ ನಿಯಮಗಳಿಗೆ ಸಂಗತವಾಗಿ ಅವರನ್ನು ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ ನೇಮಿಸಲು ಅವರು ಅನರ್ಹರಾಗಿರುವುದಿಲ್ಲ ಎನ್ನುವ ಬಗ್ಗೆ ಅಗತ್ಯ ಸ್ಥಿರೀಕರಣವನ್ನು ಪಡೆದುಕೊಂಡಿರುತ್ತದೆ.

b. ಸೆಕ್ರೆಟರಿಯಲ್ ಲೆಕ್ಕಪರಿಶೋಧಕರು ಮತ್ತು ವರದಿ

ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 204 ಮತ್ತು ಅದರಡಿಯಲ್ಲಿ ರೂಪಿಸಲಾದ ನಿಯಮಗಳ ಅನುಸಾರವಾಗಿ ಹಾಗೂ ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳ ನಿಬಂಧನೆ ಸಂಖ್ಯೆ 24A ಗೆ ಸಂಗತವಾಗಿ, ಷೇರುದಾರರು, ಮೆಸರ್ಸ್ SVJS & ಅಸೋಸಿಯೇಟ್ಸ್, ಬೆಂಗಳೂರು, ವೃತ್ತಿನಿರತ ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿಗಳು - ಇವರನ್ನು 1 ಏಪ್ರಿಲ್, 2025ರಿಂದ ಪ್ರಾರಂಭವಾಗಿ ಮಾರ್ಚ್ 31, 2030ರ ವರೆಗೆ ಸತತ 5 (ಐದು) ವರ್ಷಗಳ ಅವಧಿಗೆ ಸೆಕ್ರೆಟರಿಯಲ್ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ನಡೆಸಲು ಸೆಕ್ರೆಟರಿಯಲ್ ಲೆಕ್ಕಪರಿಶೋಧಕರಾಗಿ ನಿಯುಕ್ತಿಗೊಳಿಸಲಾಗಿದೆ. ಇದಕ್ಕನುಗುಣವಾಗಿ ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷದ ಸೆಕ್ರೆಟರಿಯಲ್ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಅವರು ನಡೆಸಿರುತ್ತಾರೆ. ಅವರು ನೀಡಿರುವ ಸೆಕ್ರೆಟರಿಯಲ್ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಯನ್ನು ಈ ವರದಿಯ ಅನುಬಂಧ - VIII ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

SEBI ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳು ನಿಬಂಧನೆ 24Aಯ ಅನುಸಾರವಾಗಿ ಮತ್ತು ದಿನಾಂಕ ಫೆಬ್ರವರಿ 8, 2019ರ SEBI ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ CIR/CFD/CMD1/27/2019 ಕ್ಕೆ ಸಂಗತವಾಗಿ ಬ್ಯಾಂಕ್ ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಅನ್ವಯವಾಗುವ ಎಲ್ಲಾ SEBI ನಿಬಂಧನೆಗಳು ಮತ್ತು ಸುತ್ತೋಲೆಗಳು/ ಮಾರ್ಗಸೂಚಿಗಳ ಅನುಸರಣೆಯ ಕುರಿತು 'ವಾರ್ಷಿಕ ಸೆಕ್ರೆಟರಿಯಲ್ ಅನುಸರಣಾ ವರದಿ'ಯನ್ನು (Annual Secretarial Compliance Report) ಸಿಎಸ್ ಲೇಖಾ ಅಶೋಕ್ (COP: 9011), ಪಾಲುದಾರರು, ಮೆಸರ್ಸ್ SVJS & ಅಸೋಸಿಯೇಟ್ಸ್, ಬೆಂಗಳೂರು, ವೃತ್ತಿನಿರತ ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿಗಳು - ಇವರಿಂದ ಪ್ರಮಾಣೀಕರಿಸಿ ಪಡೆದಿದ್ದು, ಅದನ್ನು ಷೇರು ವಿವಿಮಯ ಕೇಂದ್ರಗಳಿಗೆ ನಿಗದಿತ ಅವಧಿಯೊಳಗೆ ಸಲ್ಲಿಸಲಾಗಿದೆ. 'ಸೆಕ್ರೆಟರಿಯಲ್ ಅನುಸರಣಾ ವರದಿ'ಯನ್ನು ಈ ವರದಿಗೆ ಅನುಬಂಧ - IX ಆಗಿ ಲಗತ್ತಿಸಲಾಗಿದೆ.

c. ವಂಚನೆಗಳ ಕುರಿತು ಲೆಕ್ಕಪರಿಶೋಧಕರ ವರದಿ

ಲೆಕ್ಕಪರಿಶೋಧನಾ ವರದಿಯಲ್ಲಿ ಯಾವುದೇ ಪರಿಶೀಲನಾತ್ಮಕ ಅಭಿಪ್ರಾಯ ಇರುವುದಿಲ್ಲ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 143(12)ರ ಪ್ರಕಾರ, ಬ್ಯಾಂಕ್‌ನ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರು ಒಂದು ಮೋಸದ ಪ್ರಕರಣವನ್ನು (₹1 ಕೋಟಿಯನ್ನು ಮೀರಿದ ಮೊತ್ತವನ್ನು ಒಳಗೊಂಡಿರುವಂಥದ್ದು) ವರದಿ ಮಾಡಿದ್ದು, ಸದರಿ ಪ್ರಕರಣವನ್ನು ನಮೂನೆ ADT-4ರ ಅಡಿಯಲ್ಲಿ ಕೇಂದ್ರ ಸರ್ಕಾರಕ್ಕೆ ವರದಿ ಮಾಡಲಾಗಿದೆ.

ಶಾಸನಬದ್ಧ ಪ್ರಕಟಣೆಗಳು

ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 134(3) ಮತ್ತು ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ನಿಯಮಗಳು, 2014ರ ಅನ್ವಯ ಶಾಸನಬದ್ಧ ಪ್ರಕಟಣೆಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

- ಶಕ್ತಿಯ ಸಂರಕ್ಷಣೆ ಮತ್ತು ತಾಂತ್ರಿಕತೆಯ ಅಳವಡಿಕೆ: ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಹಾರ ಸ್ವರೂಪದ ದೃಷ್ಟಿಯಿಂದ ಶಕ್ತಿಯ ಬಳಕೆ ಮತ್ತು ತಾಂತ್ರಿಕತೆ ಅಳವಡಿಕೆ ಕುರಿತಾದ ಕಂಪನಿಗಳ ಕಾಯ್ದೆ 2013ರ ಸೆಕ್ಷನ್ 134(3)(M) ನಮ್ಮ ಬ್ಯಾಂಕ್‌ಗೆ ಅನ್ವಯಿಸುವುದಿಲ್ಲ. ಆದರೂ ಬ್ಯಾಂಕ್ ತನ್ನ ಚಟುವಟಿಕೆಯ ಎಲ್ಲ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನವನ್ನು ವಿಪುಲವಾಗಿ ಬಳಕೆ ಮಾಡುತ್ತಿದೆ. ಇದಲ್ಲದೆ, ನವೀಕರಿಸಬಹುದಾದ ಶಕ್ತಿಯ ಮೂಲಗಳನ್ನು ಉತ್ತೇಜಿಸಲು, ಬ್ಯಾಂಕ್‌ನ ನೋಂದಾಯಿತ ಮತ್ತು ಪ್ರಧಾನ ಕಚೇರಿ, ಕೆಲವು ಪ್ರಾದೇಶಿಕ ಕಚೇರಿಗಳು ಮತ್ತು ಬ್ಯಾಂಕ್‌ನ ಇತರ ಕಟ್ಟಡಗಳಲ್ಲಿ ಸೌರ ವಿದ್ಯುತ್‌ನ್ನು ವ್ಯಾಪಕವಾಗಿ ಬಳಸಿಕೊಳ್ಳುತ್ತಿದೆ.
- ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್ ವಿದೇಶಿ ವಿವಿಮಯದ ರೂಪದಲ್ಲಿ ₹33.85 ಕೋಟಿ ಗಳಿಸಿರುತ್ತದೆ ಮತ್ತು ₹4.11 ಕೋಟಿಯಷ್ಟು ವ್ಯಯಿಸಿರುತ್ತದೆ.
- ಬ್ಯಾಂಕ್‌ನ ಮುಂದುವರೆಯುವ ಸಂಸ್ಥೆ ಸ್ಥಿತಿಗತಿಗೆ ಹಾಗೂ ಭವಿಷ್ಯದ ವಹಿವಾಟಿಗೆ ತಡೆಯಾಗಬಲ್ಲ ಮಹತ್ವದ ಮತ್ತು ವಾಸ್ತವಿಕವಾದ ಯಾವುದೇ ಆಜ್ಞೆಗಳನ್ನು ಯಾವುದೇ ನಿಬಂಧಕರು ಅಥವಾ ನ್ಯಾಯಾಲಯಗಳು ಅಥವಾ ನ್ಯಾಯಾಧಿಕರಣಗಳು ನೀಡಿರುವುದಿಲ್ಲ.
- ಆಂತರಿಕ ಆರ್ಥಿಕತಾ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆ ಮತ್ತು ಅದರ ಸಮರ್ಪಕತೆ: ಆಂತರಿಕ ಆರ್ಥಿಕತಾ ನಿಯಂತ್ರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಸಮರ್ಥವಾಗಿ ನಿರ್ವಹಿಸಲು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಸೂಕ್ತವಾಗಿ ಹಾಗೂ ಸಮಗ್ರವಾಗಿ ಕೆಲವು ಮಾನದಂಡಗಳು, ಪ್ರಯೋಗಗಳು ಮತ್ತು ಸಂರಚನೆಗಳನ್ನು ಪಾಲಿಸಿಕೊಂಡು ಬಂದಿದ್ದು, ಈ ವ್ಯವಸ್ಥೆ ಸಾಕಷ್ಟು ಪರಿಪೂರ್ಣವಾಗಿದ್ದು ಚುರುಕಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ.
- ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿ ವರ್ಗ (KMP): ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ, ಕಂಪನಿಗಳ ಕಾಯ್ದೆ, 2013ರ ಉಪಬಂಧಗಳ ಪ್ರಕಾರ, ಶ್ರೀ ರಾಘವೇಂದ್ರ ಶ್ರೀನಿವಾಸ್ ಭಟ್, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO, ಶ್ರೀ ವಿಜಯ್‌ಕುಮಾರ್ ಪಿ.ಎಚ್., ಮುಖ್ಯ ಹಣಕಾಸು ಅಧಿಕಾರಿ (CFO) ಮತ್ತು ಶ್ರೀ ಶಾಮ್ ಕೆ., ಕಂಪನಿ ಕಾರ್ಯದರ್ಶಿ - ಇವರು ಬ್ಯಾಂಕ್‌ನ ಪ್ರಮುಖ ವ್ಯವಸ್ಥಾಪಕ ಸಿಬ್ಬಂದಿಯಾಗಿರುತ್ತಾರೆ.



- f) ನಿರ್ದೇಶಕರ ಸಂಭಾವನೆ: ಕಂಪನಿಗಳ ಕಾಯ್ದೆ 2013, ಸೆಕ್ಷನ್ 197(12) ಮತ್ತು ಕಂಪನಿ (ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿ ನೇಮಕಾತಿ ಮತ್ತು ಸಂಭಾವನೆ) ನಿಯಮಗಳು 2014ರ ನಿಯಮ 5ರ ಪ್ರಕಾರ ಪ್ರಕಟಿಸಬೇಕಾಗಿರುವ ವಿವರಗಳನ್ನು ಈ ವರದಿಯ ಅನುಬಂಧ- X ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಹಣಕಾಸು ವರ್ಷ 2025-26ರಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ನಿರ್ದೇಶಕರು, ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿ ಮತ್ತು ಇತರ ನೌಕರರಿಗೆ ಪಾವತಿಸಲಾದ ಸಂಭಾವನೆಯು ಬ್ಯಾಂಕ್‌ನ ಸಂಭಾವನೆ ನೀತಿಗೆ ಅನುಸಾರವಾಗಿ, ನಾಮನಿರ್ದೇಶನ ಮತ್ತು ಸಂಭಾವನೆ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸುಗಳ ಮೇರೆಗೆ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಅಂಗೀಕರಿಸಿರುವಂತೆ ಇರುತ್ತದೆ ಎಂದು ಈ ಮೂಲಕ ದೃಢೀಕರಿಸಲಾಗಿದೆ.
- g) 2025-26ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ, ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 197ರ ಅಡಿಯಲ್ಲಿ ಸೂಚಿಸಲಾದ ಮಿತಿಗಳ ಪ್ರಕಾರ ಮತ್ತು ಕಂಪನಿ (ವ್ಯವಸ್ಥಾಪನಾ ವ್ಯಕ್ತಿಗಳ ನೇಮಕಾತಿ ಮತ್ತು ಸಂಭಾವನೆ) ನಿಯಮಗಳು 2014ರ ಅಧಿನಿಯಮ 5 ರ ಪ್ರಕಾರ ಬಹಿರಂಗಪಡಿಸುವ ಅಗತ್ಯವಿರುವಂತೆ ಸಂಭಾವನೆಯನ್ನು ಸ್ವೀಕರಿಸಿದ ಯಾವುದೇ ಉದ್ಯೋಗಿ ಇರುವುದಿಲ್ಲ. ಆದರೂ, ಪೂರ್ಣಕಾಲಿಕ ನಿರ್ದೇಶಕರಿಗೆ ಪಾವತಿಸಿದ ಸಂಭಾವನೆಯು (ನಂತರದ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ನಿರ್ಧರಿಸಲಾದ ವ್ಯತ್ಯಾಸಕ ವೇತನವನ್ನು ಒಳಗೊಂಡಂತೆ) RBI ಅಂಗೀಕಾರಕ್ಕೆ ಬದ್ಧವಾಗಿರುತ್ತದೆ. ಆಗಿನ ವ್ಯವಸ್ಥಾಪಕ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಆಗಿದ್ದ ಶ್ರೀ ರಾಘವೇಂದ್ರ ಶ್ರೀನಿವಾಸ್ ಭಟ್, ಆಗಿನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು CEO ಆಗಿದ್ದ ಶ್ರೀ ಶ್ರೀಕೃಷ್ಣನ್ ಎಚ್. (ಜುಲೈ 15, 2025ರ ವರೆಗೆ), ಮತ್ತು ಆಗಿನ ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರಾಗಿದ್ದ ಶ್ರೀ ಶೇಖರ ರಾವ್ (ಜುಲೈ 31, 2025ರ ವರೆಗೆ) ಅವರಿಗೆ ನೀಡಲಾದ ಸಂಭಾವನೆಯ ವಿವರಗಳನ್ನು ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತ ವರದಿಯಲ್ಲಿ ಅನುಬಂಧ - IV ರಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.
- h) ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 197(12) ಮತ್ತು ಕಂಪನಿ ನಿಯಮಗಳು (ನೇಮಕಾತಿ ಮತ್ತು ಸಂಭಾವನೆ ವ್ಯವಸ್ಥಾಪಕ ಸಿಬ್ಬಂದಿ ಸಂಭಾವನೆ) ನಿಯಮಗಳು, 2014ರ ನಿಯಮ 5(2) 5(3)ರ ಪ್ರಕಾರ ಸಂಭಾವನೆಯ ನೆಲೆಯಲ್ಲಿ ಮೊದಲ 10 ಉದ್ಯೋಗಿಗಳ ಹೆಸರು ಮತ್ತು ಇತರ ವಿವರಗಳ ತಃಖ್ತೆಯು ಈ ವಾರ್ಷಿಕ ವರದಿಯ ಭಾಗವಾಗಿದೆ. ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 136(1)ರ ಅನುಸಾರ ವಾರ್ಷಿಕ ವರದಿಯನ್ನು ಈ ಮಾಹಿತಿಯನ್ನು ಹೊರತುಪಡಿಸಿ ಬ್ಯಾಂಕ್‌ನ ಸದಸ್ಯರಿಗೆ ಕಳುಹಿಸಲಾಗುತ್ತಿದೆ. ಈ ಮಾಹಿತಿಯು ಮುಂದಿನ ವಾರ್ಷಿಕ ಸಾಮಾನ್ಯ ಸಭೆಯ ದಿನಾಂಕದವರೆಗೆ ಬ್ಯಾಂಕ್‌ನ ನೋಂದಾಯಿತ ಕಚೇರಿಯಲ್ಲಿ, ವ್ಯವಹಾರದ ಸಮಯದಲ್ಲಿ, ಸದಸ್ಯರ ಪರಿಶೀಲನೆಗೆ ಲಭ್ಯವಿರುತ್ತದೆ. ಆಸಕ್ತ ಸದಸ್ಯರು ಅದರ ಯಥಾಪ್ರತಿಯನ್ನು ಪಡೆಯಲು ಬಯಸಿದ್ದಲ್ಲಿ ಇ-ಮೇಲ್ ಮುಖಾಂತರ investor.grievance@ktk.bank.in ಅನ್ನು ಸಂಪರ್ಕಿಸಬಹುದು.
- i) ಹಣಕಾಸು ತಃಖ್ತೆಗಳು ಯಾವ ವರ್ಷಕ್ಕೆ ಸಂಬಂಧಿಸಿವೆಯೋ ಆ ಹಣಕಾಸು ವರ್ಷಾಂತ್ಯದ ದಿನಾಂಕ ಮತ್ತು ಈ ವರದಿಯ ದಿನಾಂಕದ ನಡುವಿನ ಅವಧಿಯಲ್ಲಿ, ಬ್ಯಾಂಕ್‌ನ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯ ಮೇಲೆ ವ್ಯತಿರಿಕ್ತ ಪರಿಣಾಮ ಬೀರುವ ಯಾವುದೇ ಮಹತ್ವದ ಬದಲಾವಣೆಗಳಿಲ್ಲ.
- j) ಕಂಪನಿ ಕಾಯ್ದೆ, 2013ರ ಸೆಕ್ಷನ್ 186ರ ವ್ಯಾಪ್ತಿಗೆ ಬರುವ ಸಾಲಗಳು, ನೀಡಲಾದ ಖಾತರಿಗಳು, ಒದಗಿಸಲಾದ ಭದ್ರತೆಗಳು ಅಥವಾ ಮಾಡಲಾದ ಹೂಡಿಕೆಗಳ ವಿವರ: ಕಂಪನಿ ಕಾಯ್ದೆ, 2013 ರ ಸೆಕ್ಷನ್ 186 ರ ಉಪಬಂಧಗಳು ಬ್ಯಾಂಕಿಂಗ್ ಕಂಪನಿಯು ತನ್ನ ವ್ಯಾಪಾರದ ಸಾಮಾನ್ಯ ನಡೆಯಲ್ಲಿ ಪಡೆದುಕೊಂಡಿರುವ ಸಾಲಗಳು, ನೀಡಿರುವ ಖಾತರಿಗಳು, ಒದಗಿಸಿರುವ ಭದ್ರತೆಗಳು ಅಥವಾ ಮಾಡಲಾದ ಹೂಡಿಕೆಗಳಿಗೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ. ಇದಕ್ಕನುಗುಣವಾಗಿ ಸದರಿ ಉಪಬಂಧಗಳು ಬ್ಯಾಂಕ್‌ಗೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ.
- k) ವರದಿಯ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಹಾರದ ಸ್ವರೂಪದಲ್ಲಿ ಬದಲಾವಣೆಗಳು: ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರ್ಷದ ಅವಧಿಯಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ವ್ಯಾಪಾರದ ಸ್ವರೂಪದಲ್ಲಿ ಯಾವುದೇ ಬದಲಾವಣೆ ಇರುವುದಿಲ್ಲ.
- l) ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿ ನೀತಿ: ಬ್ಯಾಂಕ್‌ನ ನಾಮನಿರ್ದೇಶನ ಮತ್ತು ಸಂಭಾವನೆ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸುಗಳ ಮೇರೆಗೆ ಬ್ಯಾಂಕು ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯಿಂದ ಅಂಗೀಕೃತವಾದ “ನಿರ್ದೇಶಕರ ನೇಮಕಾತಿ ನೀತಿ”ಯನ್ನು ರೂಪಿಸಿರುತ್ತದೆ. ಇತರ ಅಂಶಗಳ ಜೊತೆಯಲ್ಲಿ ಈ ನೀತಿಯು ನಿರ್ದೇಶಕರ ಅರ್ಹತೆಗಳು, ಅವರ ಸಕಾರಾತ್ಮಕವಾದ ಲಕ್ಷಣಗಳು ಮತ್ತು ಸ್ವಾತಂತ್ರ್ಯ, ಆರೋಗ್ಯಕರ ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ನಿಬಂಧನಾ ಕಾಯ್ದೆ, 1949ಕ್ಕೆ ಅನುಸಾರವಾಗಿ “ಸೂಕ್ತ ಮತ್ತು ಯೋಗ್ಯತೆಯ” ಮಾನದಂಡಗಳು, ನಿರ್ದೇಶಕರು ಮತ್ತು ಹಿರಿಯ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿಯಾಗಲು ಅರ್ಹರಾಗಿರುವ ವ್ಯಕ್ತಿಗಳ ಗುರುತಿಸುವಿಕೆಯ ವಿಧಾನ, ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿ, ಹಿರಿಯ ವ್ಯವಸ್ಥಾಪನಾ ಸಿಬ್ಬಂದಿ ಮತ್ತು ಇತರ ನೌಕರರಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಪಾಲಿಸಿಗಳ ರಚನೆ ಮತ್ತು ಸಾಧನೆಯ ಮೌಲ್ಯಮಾಪನಕ್ಕೆ ಚೌಕಟ್ಟು - ಇವುಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಮಾನದಂಡಗಳನ್ನು ಸ್ಪಷ್ಟಪಡಿಸುತ್ತದೆ. ಸದರಿ ನೀತಿಯು ಬ್ಯಾಂಕ್‌ನ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ <https://karnataka-bank.bank.in/investors/policies-codes> ಈ ತಾಣದಲ್ಲಿ ಲಭ್ಯವಿರುತ್ತದೆ.
- m) ವರ್ಷದಲ್ಲಿ ನೇಮಿಸಲಾದ/ಮರು-ನೇಮಿಸಲಾದ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ವಿಶ್ವಾಸಾರ್ಹತೆ, ಪರಿಣತಿ, ಅನುಭವ ಮತ್ತು ಸಾಮರ್ಥ್ಯಗಳ ಮೇಲಿನ ತಃಖ್ತೆ: ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ಅಧಿನಿಯಮ, 2014 ರ ಅಧಿನಿಯಮ 8(5)(iii) (a) ಗೆ ಅನುಸಾರವಾಗಿ ಮತ್ತು ನಾಮನಿರ್ದೇಶನ ಹಾಗೂ ಸಂಭಾವನೆ ಸಮಿತಿಯು ಪರಿಚ್ಛೇದ 149(7) “ಸೂಕ್ತ ಮತ್ತು ಯೋಗ್ಯತೆ” ಅಡಿಯಲ್ಲಿ ಶ್ರದ್ಧಾಪೂರ್ವಕವಾಗಿ ಒದಗಿಸಿರುವ ಘೋಷಣೆಗಳು, IICA ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರ ಡೇಟಾ ಬ್ಯಾಂಕ್‌ನಲ್ಲಿನ ನೋಂದಣಿ ಮತ್ತು ಸಾಮರ್ಥ್ಯ ಪರೀಕ್ಷೆಯ ಫಲಿತಾಂಶ ಹಾಗೂ ಸಾಧನೆಯ ಮೌಲ್ಯಮಾಪನದ ಫಲಿತಾಂಶ - ಇವುಗಳನ್ನು ಆಧರಿಸಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಮರು-ನೇಮಕಗೊಂಡ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರು ಅತ್ಯುನ್ನತ ವಿಶ್ವಾಸಾರ್ಹತೆಯ ವ್ಯಕ್ತಿಗಳಾಗಿರುವುದರೂ ಹಾಗೂ ಬ್ಯಾಂಕ್‌ನ ಸ್ವತಂತ್ರ ನಿರ್ದೇಶಕರಾಗಿ ಜವಾಬ್ದಾರಿಯನ್ನು ನಿರ್ವಹಿಸಲು ಅಗತ್ಯವಾದ ಪರಿಣತಿ, ಅನುಭವ ಮತ್ತು ಸಾಮರ್ಥ್ಯಗಳನ್ನು ಹೊಂದಿರುವವರು ಎಂದು ಈ ಮೂಲಕ ಅಭಿಪ್ರಾಯಪಡುತ್ತಾರೆ.
- n) ಅಂಗಸಂಸ್ಥೆಗಳು, ಜಂಟಿ ಉಪಕ್ರಮಗಳು ಅಥವಾ ಸಹಯೋಗಿ ಕಂಪನಿಗಳಾದ ಅಥವಾ ಆ ಸ್ಥಾನದಲ್ಲಿ ಉಳಿಯದ ಕಂಪನಿಗಳು:

ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಯಾವುದೇ ಕಂಪನಿಯು ಬ್ಯಾಂಕ್‌ನ ಅಂಗಸಂಸ್ಥೆ, ಜಂಟಿ ಉಪಕ್ರಮ ಅಥವಾ ಸಹಯೋಗಿ ಕಂಪನಿಯ ಸ್ಥಾನದಲ್ಲಿ ಇರಲಿಲ್ಲ ಅಥವಾ ಆ ಸ್ಥಾನದಲ್ಲಿ ಉಳಿಯದ ಸಂದರ್ಭವು ಬರಲಿಲ್ಲ. ಮಾರ್ಚ್ 31, 2026ರಂದು ಇದ್ದಂತೆ ಮೆಸರ್ಸ್ KBL ಸರ್ವಿಸಸ್ ಲಿಮಿಟೆಡ್ ಎನ್ನುವ ಹೆಸರಿನ ಒಂದು ಸಂಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಅಂಗಸಂಸ್ಥೆಯನ್ನು ಬ್ಯಾಂಕ್ ಹೊಂದಿದ್ದು ಕಾಯ್ದೆಯ ಪರಿಚ್ಛೇದ 2(6) ರ ವ್ಯಾಪ್ತಿಗೆ ಬರುವಂತೆ ಯಾವುದೇ ಜಂಟಿ ಉಪಕ್ರಮವನ್ನು ಹೊಂದಿರುವುದಿಲ್ಲ. ಕಾಯ್ದೆಯ ಪರಿಚ್ಛೇದ 129, ಉಪಪರಿಚ್ಛೇದ (3) ರಲ್ಲಿನ ಮೊದಲನೆಯ ನಿಬಂಧನೆಗೆ ಅನುಸಾರವಾಗಿ ಹಾಗೂ ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ಅಧಿನಿಯಮಗಳು, 2014ರ ಅಧಿನಿಯಮ 5 ಕ್ಕೆ ಸಂಗತವಾಗುವಂತೆ ನಿಗದಿತ ನಮೂನೆ AOC-1 ರಲ್ಲಿ ಅಂಗಸಂಸ್ಥೆಯ ಹಣಕಾಸು ತಃಖ್ತೆಗಳ ಪ್ರಧಾನಾಂಶಗಳನ್ನು ಈ ವಾರ್ಷಿಕ ವರದಿಯ ಭಾಗವಾಗಿ ಅನುಬಂಧ - III ರಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

- o) ಕಾಯ್ದೆಯ ಅಧ್ಯಾಯ V ರ ಅಡಿಯಲ್ಲಿ ಠೇವಣಿಗಳು: ಕಾಯ್ದೆಯ ಪರಿಚ್ಛೇದ 73(1) ಮತ್ತು ಪ್ರಸ್ತಾವಿತ ಅಧಿನಿಯಮದ ಅಧಿನಿಯಮ 1(3) (i) ಗಳ ಅಡಿಯಲ್ಲಿನ ಪ್ರಕಟವಾದ ಹೊರಗಿಡುವಿಕೆಗೆ ಅನುಸಾರವಾಗಿ, ಬ್ಯಾಂಕಿಂಗ್ ಕಂಪನಿಯಾಗಿರುವ ಕಾರಣ, ಕಂಪನಿಗಳ (ಠೇವಣಿಗಳ ಸ್ವೀಕೃತಿ) ಅಧಿನಿಯಮಗಳು, 2014 ಕ್ಕೆ ಸಂಗತವಾಗುವಂತೆ ಕಾಯ್ದೆಯ ಅಧ್ಯಾಯ V ರ ಉಪಬಂಧಗಳು ಬ್ಯಾಂಕ್‌ಗೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ. ಇದಕ್ಕನುಗುಣವಾಗಿ ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ಅಧಿನಿಯಮಗಳು, 2014ರ ಅಧಿನಿಯಮ 8(5)(V) ರ ಅಡಿಯಲ್ಲಿ ನಿಗದಿಪಡಿಸಲಾಗಿರುವ ಪ್ರಕಟಣೆಗಳು ಬ್ಯಾಂಕ್‌ಗೆ ಅನ್ವಯಿಸುವುದಿಲ್ಲ. ತನ್ನ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯಾಪಾರದ ಸಾಮಾನ್ಯ ನಡೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್ ಪಡೆದುಕೊಂಡಿರುವ ಠೇವಣಿಗಳು ಬ್ಯಾಂಕಿಂಗ್ ನಿಬಂಧನಾ ಕಾಯ್ದೆ, 1949 ಮತ್ತು ಕಾಲಿಂದ ಕಾಲ್ಕು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಹೊರಡಿಸುವ ನಿರ್ದೇಶನಗಳ ವ್ಯಾಪ್ತಿಗೆ ಬರುತ್ತದೆ ಮತ್ತು ಸಂಬಂಧಿಸಿದ ಪ್ರಕಟಣೆಗಳು ಮಾರ್ಚ್ 31, 2026ಕ್ಕೆ ಕೊನೆಗೊಂಡ ಹಣಕಾಸು ವರ್ಷದ ಹಣಕಾಸು ತಃಖ್ತೆಗಳು ಮತ್ತು ಲೆಕ್ಕಪತ್ರಗಳ ಮೇಲಿನ ಟಿಪ್ಪಣಿಗಳ ಭಾಗವಾಗಿರುತ್ತದೆ.
- p) ಒಂದು ಬಾರಿ ಇತ್ಯರ್ಥದ ಸಂದರ್ಭದಲ್ಲಿನ ಮೌಲ್ಯಮಾಪನ ಹಾಗೂ ಬ್ಯಾಂಕುಗಳು ಅಥವಾ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳಿಂದ ಸಾಲವನ್ನು ಪಡೆದುಕೊಳ್ಳುವಾಗಿನ ಮೌಲ್ಯಮಾಪನಗಳ ನಡುವಿನ ವ್ಯತ್ಯಾಸ: ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಯಾವುದೇ ಬ್ಯಾಂಕ್ ಅಥವಾ ಹಣಕಾಸು ಸಂಸ್ಥೆಯಿಂದ ತಾನು ಪಡೆದುಕೊಂಡಿರುವ ಯಾವುದೇ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಬ್ಯಾಂಕ್ ಒಂದು ಬಾರಿ ಇತ್ಯರ್ಥವನ್ನು ಕೈಗೊಂಡಿರುವುದಿಲ್ಲ. ಇದಕ್ಕನುಗುಣವಾಗಿ, ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ಅಧಿನಿಯಮಗಳು, 2014ರ ಅಧಿನಿಯಮ 8(5)(xii) ರ ಅನುಸಾರ ಅಗತ್ಯವಾಗಿರುವ, ಒಂದು ಬಾರಿ ಇತ್ಯರ್ಥದ ಸಂದರ್ಭದಲ್ಲಿನ ಮೌಲ್ಯಮಾಪನದ ಮೊತ್ತ ಹಾಗೂ ಸಾಲವನ್ನು ಪಡೆದುಕೊಳ್ಳುವಾಗಿನ ಮೌಲ್ಯಮಾಪನದ ಮೊತ್ತಗಳ ನಡುವಿನ ವ್ಯತ್ಯಾಸಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ತತ್ಸಂಬಂಧಿತ ಕಾರಣಗಳ ಸಹಿತವಾದ ಪ್ರಕಟಣೆಯು, ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಬ್ಯಾಂಕ್‌ಗೆ ಅನ್ವಯವಾಗುವುದಿಲ್ಲ.
- q) ದಿವಾಳಿತನ ಮತ್ತು ಸಾಲಗೇಡಿತನ ಸಂಹಿತೆ, 2016ರ ಅನ್ವಯ ಅರ್ಜಿ ಅಥವಾ ಅದರಡಿಯಲ್ಲಿನ ನಡವಳಿಕೆ: ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ದಿವಾಳಿತನ ಮತ್ತು ಸಾಲಗೇಡಿತನ ಸಂಹಿತೆ, 2016ರ ಅನ್ವಯ ಕಂಪನಿಯ ವಿರುದ್ಧ ಅಥವಾ ಕಂಪನಿಯಿಂದ ಯಾವುದೇ ಅರ್ಜಿಯು ಬಂದಿರುವುದಿಲ್ಲ ಮತ್ತು ಬ್ಯಾಂಕ್ ಪಡೆದುಕೊಂಡಿರುವ ಯಾವುದೇ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ವರ್ಷದ ಕೊನೆಯಲ್ಲಿ ಇದ್ದಂತೆ ಯಾವುದೇ ನಡವಳಿಕೆಯು ಬಾಕಿ ಇರುವುದಿಲ್ಲ.
- r) ಕಾರ್ಯದರ್ಶಿಯ ಪ್ರಮಾಣಗಳ ಅನುಪಾಲನೆ: ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರ್ಷದಲ್ಲಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಭೆಗಳು (SS-1) ಮತ್ತು ಸಾಮಾನ್ಯ ಸಭೆಗಳು (SS-2) - ಇವುಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕಾರ್ಯದರ್ಶಿಯ ಪ್ರಮಾಣಗಳ ಅನ್ವಯವಾಗುವ ಉಪಬಂಧಗಳನ್ನು, ಇನ್‌ಸ್ಟಿಟ್ಯೂಟ್ ಆಫ್ ಕಂಪನಿ ಸೆಕ್ರೆಟರೀಸ್ ಆಫ್ ಇಂಡಿಯಾ ಸಂಸ್ಥೆಯು ಹೊರಡಿಸಿರುವಂತೆ, ಬ್ಯಾಂಕ್ ಅನುಪಾಲಿಸಿದೆ.
- s) ಕೆಲಸದ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳೆಯರಿಗೆ ಲೈಂಗಿಕ ಕಿರುಕುಳ (ತಡೆಗಟ್ಟುವಿಕೆ, ನಿಷೇಧ ಮತ್ತು ಪರಿಹಾರ) ಕಾಯ್ದೆ, 2013ರ ಅಡಿಯಲ್ಲಿ ಪ್ರಕಟಣೆ: "ಕೆಲಸದ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳೆಯರಿಗೆ ಲೈಂಗಿಕ ಕಿರುಕುಳ (ತಡೆಗಟ್ಟುವಿಕೆ, ನಿಷೇಧ ಮತ್ತು ಪರಿಹಾರ) ಕಾಯ್ದೆ, 2013" ರ ನಿಬಂಧನೆಗಳಲ್ಲಿರುವ ವಿಷಯ ಮತ್ತು ಆಶಯದಂತೆ, ಲೈಂಗಿಕ ಕಿರುಕುಳಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ದೂರುಗಳನ್ನು ತಡೆಗಟ್ಟಲು ಮತ್ತು ಪರಿಹರಿಸಲು ಮತ್ತು ಲೈಂಗಿಕ ಕಿರುಕುಳಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಪ್ರಕರಣಗಳನ್ನು ನಿರ್ವಹಿಸುವ ಸಂದರ್ಭದಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯೋಗಿಗಳನ್ನು ಸಬಲೀಕರಣಗೊಳಿಸಲು ಕಾರ್ಯಾಗಾರಗಳು/ಜಾಗೃತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಆಯೋಜಿಸಲು ಬ್ಯಾಂಕ್ ಆಂತರಿಕ ದೂರು ಸಮಿತಿಯನ್ನು ರಚಿಸಿದೆ. ಹಣಕಾಸು ವರ್ಷ 2025-26ರ ಸಾಲಿನಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳದಲ್ಲಿ ಮಹಿಳೆಯರಿಗೆ ಲೈಂಗಿಕ ಕಿರುಕುಳ (ತಡೆಗಟ್ಟುವಿಕೆ, ನಿಷೇಧ ಮತ್ತು ಪರಿಹಾರ) ಕಾಯ್ದೆ, 2013ರ ಅಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕ್ 5 (ಐದು) ದೂರುಗಳನ್ನು ಸ್ವೀಕರಿಸಿತ್ತು ಹಾಗೂ ಎಲ್ಲ ದೂರುಗಳನ್ನು ಸದರಿ ವರ್ಷದಲ್ಲಿ ತೃಪ್ತಿದಾಯಕವಾಗಿ ಇತ್ಯರ್ಥಗೊಳಿಸಲಾಯಿತು ಹಾಗೂ ಹಣಕಾಸು ವರ್ಷದ ಕೊನೆಯ ಹೊತ್ತಿಗೆ ಯಾವುದೇ ದೂರು ಬಾಕಿ ಉಳಿದಿರಲಿಲ್ಲ.
- t) ಮಾತೃತ್ವ ಸೌಲಭ್ಯ ಕಾಯ್ದೆ, 1961ರ ಉಪಬಂಧಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಅನುಪಾಲನೆ: ಪರಿಶೀಲನೆಯಲ್ಲಿರುವ ವರ್ಷದಲ್ಲಿ ಮಾತೃತ್ವ ಸೌಲಭ್ಯ ಕಾಯ್ದೆ, 1961ರ ಅನ್ವಯವಾಗುವ ಉಪಬಂಧಗಳು ಹಾಗೂ ಅದರಡಿಯಲ್ಲಿ ರೂಪಿಸಲಾದ ಅಧಿನಿಯಮಗಳನ್ನು ಬ್ಯಾಂಕ್ ಅನುಪಾಲಿಸಿರುತ್ತದೆ.
- u) ವೆಚ್ಚ ದಾಖಲೆಗಳ ನಿರ್ವಹಣೆ: ಬ್ಯಾಂಕಿಂಗ್ ಕಂಪನಿಯಾಗಿರುವ ಕಾರಣ, ಕಾಯ್ದೆಯ ಪರಿಚ್ಛೇದ 148, ಉಪಪರಿಚ್ಛೇದ (1) ರ ಅನುಸಾರ ಮತ್ತು ಕಂಪನಿಗಳ (ಲೆಕ್ಕಪತ್ರಗಳು) ಅಧಿನಿಯಮಗಳು, 2014ಕ್ಕೆ ಸಂಗತವಾಗಿ ಈ ಸಂಬಂಧ ನಿಗದಿಪಡಿಸಿರುವ ಲೆಕ್ಕಪತ್ರಗಳು ಮತ್ತು ವೆಚ್ಚದ ದಾಖಲೆಗಳನ್ನು ಬ್ಯಾಂಕ್ ಸಿದ್ಧಪಡಿಸಿ ನಿರ್ವಹಿಸುವ ಅಗತ್ಯ ಇರುವುದಿಲ್ಲ.

ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಭೆಗಳ ಸಂಖ್ಯೆ

ವರದಿ ವರ್ಷದಲ್ಲಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಒಟ್ಟು 22 ಬಾರಿ ಸಭೆಗಳನ್ನು ನಡೆಸಿದ್ದು, ವಿವರಗಳನ್ನು ಈ ವರದಿಯೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿರುವ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವರದಿಯಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಯಾವುದೇ ಎರಡು ಮಂಡಳಿ ಸಭೆಗಳ ನಡುವಿನ ಗರಿಷ್ಠ ಅಂತರವು ಒಂದು ನೂರ ಇಪ್ಪತ್ತು (120) ದಿನಗಳಿಗಿಂತ ಕಡಿಮೆ ಇತ್ತು.

**ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ಸಮಿತಿಗಳು**

ಮಾರ್ಚ್ 31, 2026 ರಂದು ಇದ್ದಂತೆ, ಬ್ಯಾಂಕ್ 9 ಮಂಡಳಿ ಸಮಿತಿಗಳನ್ನು ಹೊಂದಿದ್ದು, ಇವು ಕಾರ್ಯಕ್ಷಮತೆಗಾಗಿ ಮತ್ತು ಅನ್ವಯಿಸುವ ಕಾನೂನು ಅಗತ್ಯಗಳ ಪರಿಪಾಲನೆಗಾಗಿ ರಚಿತವಾಗಿವೆ. ಆಡಳಿತ ಮಂಡಳಿ ಸಭೆ ಮತ್ತು ಸಮಿತಿಗಳ ಸಭೆಯ ವಿವರಗಳು, ಅವುಗಳ ಸಂಯೋಜನೆ (ಮಾರ್ಚ್ 31, 2026 ರಂದು ಇದ್ದಂತೆ), ಉಲ್ಲೇಖದ ನಿಯಮಗಳು, ಅಧಿಕಾರ, ಪಾತ್ರ ಇತ್ಯಾದಿಗಳನ್ನು ಈ ವರದಿಯೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿರುವ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವರದಿ ಅನುಬಂಧ- IV ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಹೂಡಿಕೆದಾರರ ಶಿಕ್ಷಣ ಮತ್ತು ಸಂರಕ್ಷಣಾ ನಿಧಿ (IEPF)

IEPF ಗೆ ಹಕ್ಕುಸಲ್ಲಿಸಿದ ಲಾಭಾಂಶ, ಷೇರುಗಳು, ಷೇರು ಅರ್ಜಿ ಹಣದ ವರ್ಗಾವಣೆ ರೂಪದಲ್ಲಿ ಒದಗಿಸಲಾಗಿರುವ ಹಣದ ವಿವರಗಳನ್ನು ಈ ವರದಿಯ ಭಾಗವಾಗಿ ಅನುಬಂಧ - IV ರಲ್ಲಿ ಕಾರ್ಪೊರೇಟ್ ಆಡಳಿತದ ವರದಿಯಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.

ಜವಾಬ್ದಾರಿಯುತ ವ್ಯವಹಾರ ಮತ್ತು ಸುಸ್ಥಿರತೆಯ ವರದಿ:

ಪರಿಸರ, ಸಾಮಾಜಿಕ ಮತ್ತು ಆಡಳಿತ (ESG) ತತ್ವಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಉತ್ತಮ ಅಭ್ಯಾಸಗಳನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳುವ ವಿವಿಧ ನೀತಿಗಳನ್ನು ಬ್ಯಾಂಕ್ ಅಳವಡಿಸಿಕೊಂಡಿದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆಗಳ 34(2)(f) ಅಡಿಯಲ್ಲಿನ ಅಗತ್ಯಗಳ ಅನುಸಾರ ಮತ್ತು ಸೆಕ್ಯೂರಿಟೀಸ್ ಅಂಡ್ ಎಕ್ಸ್‌ಚೇಂಜ್ ಬೋರ್ಡ್ ಆಫ್ ಇಂಡಿಯಾದ ದಿನಾಂಕ ಮಾರ್ಚ್ 28, 2025ರ ಸುತ್ತೋಲೆ SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 ಅಡಿಯಲ್ಲಿ ರೂಪಿಸಿರುವ ನಮೂನೆಗೆ ಅನುಗುಣವಾಗಿ ಬ್ಯಾಂಕ್ 2025-26ರ ಹಣಕಾಸು ವರ್ಷದ ತನ್ನ ವರದಿಯನ್ನು (BRSR) ಸಿದ್ಧಪಡಿಸಿದೆ. ಸದರಿ ವರದಿಯನ್ನು ಅನುಬಂಧ- XI ರಲ್ಲಿ ನೀಡಲಾಗಿದೆ.

ಆಡಳಿತ ಮಂಡಳಿ ಚರ್ಚೆ ಮತ್ತು ವಿಶ್ಲೇಷಣೆ

ಲಿಸ್ಟಿಂಗ್ ನಿಬಂಧನೆ 34ರ ಅನುಸರಣೆಯಲ್ಲಿ ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಹಾರದ ಸ್ಥಿತಿಗತಿಯ ವಿವರಗಳನ್ನು ಒಳಗೊಳ್ಳುವ ಮತ್ತು ಮಂಡಳಿಯು ಅಂಗೀಕರಿಸಿರುವ ಆಡಳಿತ ಮಂಡಳಿ ಚರ್ಚೆ ಮತ್ತು ವಿಶ್ಲೇಷಣೆಯ ಮೇಲಿನ ಪ್ರತ್ಯೇಕ ವರದಿಯು ಈ ಮಂಡಳಿ ವರದಿಯ ಭಾಗವಾಗಿರುತ್ತದೆ.

ಕೃತಜ್ಞತೆಗಳು

ಬ್ಯಾಂಕ್‌ನ ಗ್ರಾಹಕರು, ಠೇವಣಿದಾರರು ಮತ್ತು ಷೇರುದಾರರ ನಿರಂತರ ಬೆಂಬಲ, ಪೋಷಣೆ ಮತ್ತು ವಿಶ್ವಾಸಗಳಿಗಾಗಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ಹೃದಯಪೂರ್ವಕ ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತಾರೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಇತರೆ ಸರಕಾರಿ ಮತ್ತು ನಿಬಂಧನಾ ಪ್ರಾಧಿಕಾರಗಳು, ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು, ಸಹಭಾಗಿ ಬ್ಯಾಂಕ್‌ಗಳ ನಿರಂತರ ಮಾರ್ಗದರ್ಶನ ಮತ್ತು ಬೆಂಬಲಗಳಿಗಾಗಿ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯು ತಮ್ಮ ಹೃತ್ಪೂರ್ವಕ ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸಲು ಇಚ್ಛಿಸುತ್ತದೆ. ಬ್ಯಾಂಕ್‌ನ ಎಲ್ಲ ಉದ್ಯೋಗಿಗಳು ನೀಡಿದ ಸಕ್ರಿಯ ಬೆಂಬಲ, ಬ್ಯಾಂಕ್‌ನ ನಿರಂತರ ಪ್ರಗತಿಗಾಗಿ ನೀಡಿದ ಸಹಕಾರಕ್ಕಾಗಿ ನಿಮ್ಮ ನಿರ್ದೇಶಕರು ಮೆಚ್ಚುಗೆಯನ್ನು ಸೂಚಿಸುತ್ತ ಮುಂಬರುವ ದಿನಗಳಲ್ಲಿ ಬ್ಯಾಂಕ್ ಅನ್ನು ಇನ್ನೂ ಎತ್ತರಕ್ಕೆ ಕೊಂಡೊಯ್ಯುವಲ್ಲಿ ಅವರಿಂದ ನಿರಂತರ ಸಹಕಾರವನ್ನು ಬಯಸುತ್ತೇವೆ.

ಆಡಳಿತ ಮಂಡಳಿ ನಿರ್ದೇಶಕರ ಪರವಾಗಿ ಮತ್ತು ಅಪ್ಪಣೆಯೊಂದಿಗೆ,

ಪಿ. ಪ್ರದೀಪ್ ಕುಮಾರ್

ಅಧ್ಯಕ್ಷರು

ಸ್ಥಳ: ಬೆಂಗಳೂರು

ದಿನಾಂಕ: 29.08.2026

ANNEXURE-I

DISCLOSURE UNDER PILLAR III OF BASEL III ACCORD

1. SCOPE OF APPLICATION

The Karnataka Bank Limited, a premier Private Sector Bank, was incorporated on February 18th, 1924 in Mangaluru.

As per capital adequacy guidelines under Basel III, insurance and non-financial subsidiaries / joint ventures/associates etc. of banks are not to be consolidated. The Bank's Subsidiary, KBL Services Limited, is a non-financial entity, and hence not consolidated for capital adequacy purpose.

The Bank presently is not involved in insurance business. However, Bank holds equity investments to the extent of 6.00 per cent in Universal Sompo General Insurance Company Limited. The financials of the said company are not consolidated with the balance sheet of the Bank. The investment in the company is not deducted from the capital funds of the Bank but is assigned risk weights as an investment.

Name of the Head of the Banking group to which the framework applies- THE KARNATAKA BANK LIMITED

Name of the entity / country of incorporation	Whether entity is included in the accounting scope of consolidation	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
KBL Services Limited/ India	Yes	AS-21	No	NA	NA	The Bank's Subsidiary, KBL Services Limited, is a non-financial entity, and hence not consolidated for capital adequacy purpose.

2. CAPITAL STRUCTURE:

Sl. No	Particulars	No of equity Shares	Face value per share (in ₹)	Amount (₹)	Amount (₹ in Crore)
1.	Authorized Capital	60,00,00,000	10	600,00,00,000	600.00
2.	Issued Capital	37,83,10,083	10	378,31,00,830	378.31
3.	Subscribed Capital	37,81,98,112	10	378,19,81,120	378.19
4.	Called up/Paid up Capital	37,81,81,562	10	378,18,15,620	378.18

The Bank's shares are listed on the National Stock Exchange of India Limited and the BSE Limited. During Q4 of FY 2025-2026, the Bank has issued 41,218 equity shares upon exercise of vested stock options under employee stock options (ESOPs).

a. Breakup of Capital Funds

The Tier I Capital of the Bank comprises of

	(Rs in Crore)
1 Paid up Capital (Including forfeited shares)	378.19
2 Reserves	12,076.75
Total	12,454.94



The Tier II Capital of the Bank comprises of

		(Rs in Crore)
1	Undisclosed reserves	144.94
2	General Provisions and Loss Reserves	483.14
3	Subordinated debts eligible for inclusion in Lower Tier 2 Capital	300.00
	Total	928.08

The Total capital comprises of:

		(Rs in Crore)
1	Tier I Capital	12,454.94
2	Tier II Capital	928.08
	Total	13,383.02

Details of the aggregate amounts of the Bank's total interests in insurance entities, which are risk-weighted:

				(Rs in Crore)
Name of the insurance entities/ country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Universal Sampo General insurance Co Ltd/India	General Insurance	368.18*	6%	0.10%

* As per latest financials disclosed in their website/MCA, i.e., up to March, 2026

Based on revised investment norms, Investment in Joint Venture is part of Banking Book and risk weighted as part of Credit Risk.

b. TABLE DF-2: CAPITAL ADEQUACY: ASSESSMENT OF CAPITAL ADEQUACY:

1. Qualitative Disclosures:

An assessment of the capital requirement of the Bank is carried out through comprehensive projections of future business that takes cognizance of the strategic intent of the Bank, profitability of particular business and opportunities for growth. The proper mapping of credit, operational and market risks to this projected business growth enables assignment of capital that not only adequately covers the minimum regulatory capital requirements but also provides headroom for growth. The calibration of risk to business is enabled by a strong risk culture in the Bank aided by effective, technology based risk management systems.

2. Quantitative Disclosures:

A summary of the Bank's Capital requirement under Basel III for credit, market and operational risk and the capital adequacy ratio is detailed below.

		(Rs in Crore)
A	Capital requirement for Credit Risk	
	-- Portfolios subject to Standardized approach	5,229.28
	-- Securitization exposures	0.00
B	Capital requirement for Market Risk	
	Standardized duration approach	21.82
	-- Interest rate Risk	16.33
	-- Foreign exchange risk	1.40
	-- Equity Risk	4.09
C	Capital requirement for Operational Risk	
	-- Basic Indicator approach	750.55
D	Total Capital requirement (**)	6,001.65
E	Total eligible Capital Funds of the Bank as per Basel III	13,383.02
F	Total Risk Weighted Assets	66,684.95
G	Common Equity Tier I ratio (CET1) (%)	18.68%
H	Tier I CRAR (%)	18.68%
I	Tier II CRAR (%)	1.39%
J	Total CRAR (%)	20.07%

** Excluding CCB

3. RISK MANAGEMENT: OBJECTIVES AND ORGANIZATION STRUCTURE

The various risks taken by the Bank during the course of the business development are identified, assessed, measured, controlled, monitored, mitigated and reported effectively. The key components of the Bank's risk management rely on the risk governance architecture, comprehensive processes and internal control mechanism. The Bank's risk governance architecture focuses attention on key areas of risk such as credit, market and operational risk and quantification of these risks wherever possible for effective and continuous monitoring.

a. Objectives and Policies

The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring through the sub-committees of the Board of Directors. The Bank has a well-documented Board approved 'Policy on Risk Management' in place. The Board sets the overall risk appetite and philosophy for the Bank. The Board of Directors, the Risk & Capital Management Committee and the Audit Committee of the Board review various aspects of risk arising from the businesses of the Bank.

b. Structure and Organization

The Bank has a risk management system that is centralized with a three track committee approach. The committees are - Credit Risk Committee (CRC), Asset Liability Management Committee (ALCO) and Operational Risk Management Committee (ORMC). Risk & Capital Management Committee (RCMC) evaluates the overall risk factors faced by the bank and directly reports to the Board of directors.

CRC deals with credit policies and procedures, ALCO deals with Asset Liability Management (ALM), Investment and Market Risk policies of the Bank and ORMC formulates policies and procedures for managing operational risk.

4. TABLE DF-3: CREDIT RISK: GENERAL DISCLOSURES CREDIT RISK MANAGEMENT

Qualitative Disclosures

(a) General qualitative disclosure with respect to credit risk

Bank has developed an online comprehensive credit risk rating system for all borrower accounts. Risk rating of borrowers is intended to help banks in quantifying and aggregating the credit risk across various exposures. The Bank has validated its existing rating models and refined/revised the corporate models, besides introduction of specialized lending rating models, retail score card models [Pool based approach], facility rating and Business Rule Engine based KB-96 scorecard are used for digital journey. Accordingly, Bank is rating its credit portfolio as per the criteria laid down for rating in the Policy on Loans & Advances of the Bank. The rating serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower and industry specific characteristics. The Bank also undertakes periodic validation exercise of its rating models and also conducts migration and default rate analysis to test robustness of its rating models.

The Bank has formulated a comprehensive Policy on Loans & Advances by incorporating various parameters & prudential limits to manage and control default, transaction and intrinsic/concentration risk. The credit exposures are taken after subjecting the proposals to analysis of various risk factors such as financial risk, industry risk, management risk, business risk, transaction risk etc.

The Bank analyses the migration of borrowers in various risk rating categories to gauge the quality of the loan portfolio. The Bank also conducts periodical review of the loan assets to ascertain conduct of the accounts. The Bank conducts periodical Credit Audit and Stock Audit of large credit exposures to limit the magnitude of credit risk and interest rate risk.

Credit sanction and related processes

Know Your Customer is a leading principle for all business activities. The other components of the credit processes are:

1. Sound credit approval process with well laid credit sanctioning criteria.
2. The acceptability of credit exposure primarily based on the sustainability and adequacy of borrower's normal business operations and not based solely on the availability of security.
3. Portfolio level risk analysis and reporting to ensure optimal spread of risk to prevent undue risk concentration across any particular industry segments and monitor credit risk migration.
4. Sector specific studies at periodic intervals to highlight risks and opportunities in those sectors.
5. Industry-wise exposure ceilings based on the industry performance, prospects and the competitiveness of the sector.
6. Separate risk limits for credit portfolios like advances to NBFC and unsecured loans that require special monitoring.

**Review and Monitoring**

1. All credit exposures, once approved, are monitored and reviewed periodically against the approved limits. Borrowers with lower credit rating are subject to more frequent reviews.
2. Credit monitoring involves independent review of credit risk assessment, compliance with internal policies of the Bank and with the regulatory framework, compliance with the sanction terms and conditions and effectiveness of loan administration.
3. Customers with emerging credit problems are identified early and classified accordingly. Remedial action is initiated promptly to minimize the potential loss to the Bank.

Concentration Risk

The Bank controls concentration risk by means of appropriate sectoral limits and borrowers limits based on creditworthiness. The Bank also captures the Concentration risk by monitoring the geographical exposure.

Large exposures to individual clients or group

The Bank has individual borrower-wise exposure ceilings based on the internal rating of the borrower as well as group-wise borrowing limits. The Bank monitors the level of credit risk (Low/Moderate/High) and direction of change in credit risk (increasing /decreasing/ stable) at the portfolio level.

Definition of Non-Performing Assets

Bank has adopted the definition of the past due and impaired assets (for accounting purposes) as defined by the regulator for income recognition and asset classification norms.

Quantitative Disclosures**Exposures****(b) Total gross credit exposure including geographic distribution of exposure**

(Rs in Crore)

Category	Domestic	Overseas	Total
Fund Based	93,596.36	NIL	93,596.36
Non Fund Based	12,318.97	NIL	12,318.97
TOTAL	105,915.33	NIL	105,915.33

(c) Geographic distribution of credit exposure

(Rs in Crore)

S. No	State / UT	Funded Exposure	Non-Funded Exposure	Total Exposure
1	Andaman & Nicobar	0.02	-	0.02
2	Andhra Pradesh	3,826.20	650.13	4,476.32
3	Arunachal Pradesh	0.02	-	0.02
4	Assam	175.33	94.23	269.57
5	Bihar	34.83	0.25	35.08
6	Chandigarh	116.75	49.06	165.82
7	Chhattisgarh	342.53	200.21	542.74
8	Dadra & Nagar Haveli	0.84	0.01	0.85
9	Daman & Diu	22.18	-	22.18
10	Delhi	10,895.40	441.92	11,337.32
11	Goa	430.26	20.69	450.95
12	Gujarat	1,273.42	454.82	1,728.25
13	Haryana	1,206.33	216.05	1,422.38
14	Himachal Pradesh	6.30	-	6.30
15	Jammu & Kashmir	0.66	-	0.66
16	Jharkhand	154.49	13.74	168.23
17	Karnataka	44,536.57	4,809.55	49,346.12
18	Kerala	1,209.92	8.28	1,218.19
19	Lakshadweep	0.00	-	0.00
20	Madhya Pradesh	381.16	32.48	413.64
21	Maharashtra	12,744.92	1,966.91	14,711.82

(Rs in Crore)

S. No	State / UT	Funded Exposure	Non-Funded Exposure	Total Exposure
22	Manipur	0.24	-	0.24
23	Meghalaya	0.05	-	0.05
24	Mizoram	0.02	-	0.02
25	Nagaland	0.06	-	0.06
26	Odisha	865.06	197.40	1,062.46
27	Puducherry	33.57	1.24	34.81
28	Punjab	615.23	65.38	680.61
29	Rajasthan	804.75	123.55	928.30
30	Sikkim	23.52	0.37	23.88
31	Tamil Nadu	6,793.70	374.53	7,168.23
32	Telangana	4,147.92	2,125.01	6,272.93
33	Tripura	0.16	-	0.16
34	Uttar Pradesh	745.48	86.28	831.75
35	Uttarakhand	270.83	7.00	277.83
36	West Bengal	1,937.68	379.90	2,317.58
Total		93,596.36	12,318.97	105,915.33

While determining level and direction of credit risk, parameters like percentage of low- risk credit (investment grade and above) to credit risk exposure and migration from investment to non-investment grade (quantum as percentage of credit risk exposure) are also considered. The Bank monitors the rating-wise distribution of its borrowers also.

(d) Exposure to Industries:

Industry analysis plays an important part in assessing the concentration risk within the loan portfolio. Particular attention is given to industry sectors where the Bank believes that there is a high degree of risk or potential for volatility in the future. The Bank has fixed internal limits for aggregate commitments to different sectors so that the exposures are evenly spread over various sectors.

The credit policy deals with short term as well as long term approach to credit risk management. The policy of the Bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems /mitigation techniques, documentation practice and the system for management of problematic loans.

Distribution of Credit Exposure by Industry sector

(₹ in Crore)

Industry	31.03.2026		
	Funded Exposure	Non-Funded Exposure	Total Credit Exposure (Funded & Non-Funded)
A	B	C	D=B+C
A. Mining and Quarrying	270.91	12.47	283.38
A.1 Coal	6.84	3.25	10.09
A.2 Others	264.07	9.22	273.29
B. Food Processing	585.28	36.83	622.10
B.1 Sugar	40.00	-	40.00
B.2 Edible Oils and Vanaspati	111.54	21.06	132.60
B.3 Tea	0.00	0.28	0.28
B.4 Coffee	0.22	0.01	0.23
B.5 Others	433.51	15.48	448.99
C. Beverages (excluding Tea & Coffee) and Tobacco	179.68	12.36	192.04
C.1 Tobacco and tobacco products	5.48	-	5.48
C.2 Others	174.21	12.36	186.56
D. Textiles	1,522.38	43.38	1,565.76
D.1 Cotton	371.54	1.83	373.37
D.2 Jute	-	-	-
D.3 Man-made	562.69	1.05	563.75
D.4 Others	588.15	40.49	628.64
Out of D (i.e., Total Textiles) to Spinning Mills	-	0.15	0.15



(₹ in Crore)

Industry	31.03.2026		
	Funded Exposure	Non-Funded Exposure	Total Credit Exposure (Funded & Non-Funded)
E. Leather and Leather products	9.14	2.86	11.99
F. Wood and Wood Products	0.26	-	0.26
G. Paper and Paper Products	85.59	46.93	132.52
H. Petroleum (non-infra), Coal Products (non-mining) & Nuclear Fuels	7.28	4.40	11.68
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	855.73	79.74	935.47
I.1 Fertilizers	425.65	5.41	431.05
I.2 Drugs and Pharmaceuticals	338.26	73.73	411.98
I.3 Petro-chemicals (excluding under Infrastructure)	-	-	-
I.4 Others	91.83	0.60	92.43
J. Rubber, Plastic, and their Products	684.62	69.25	753.87
K. Glass & Glassware	24.17	0.12	24.29
L. Cement and Cement Products	236.41	48.70	285.11
M. Basic Metal and Metal Products	700.03	131.01	831.04
M.1 Iron and Steel	401.76	51.22	452.98
M.2 Other Metal and Metal Products	298.27	79.79	378.06
N. All Engineering	1,159.04	345.05	1,504.09
N.1 Electronics	32.10	43.00	75.10
N.2 Others	1,126.95	302.05	1,428.99
O. Vehicles, Vehicle Parts, and Transport Equipments	466.78	25.20	491.98
P. Gems and Jewellery	569.43	3.40	572.83
Q. Construction	-	-	-
R. Infrastructure	3,484.85	404.36	3,889.21
R.a Transport (a.1 to a.6)	669.85	223.98	893.83
R.a.1 Roads and Bridges	664.41	213.07	877.47
R.a.2 Ports	-	0.49	0.49
R.a.3 Inland Waterways	-	-	-
R.a.4 Airport	-	-	-
R.a.5 Railway Track, tunnels, viaducts, bridges	5.44	10.42	15.87
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	-	0.01	0.01
R.b. Energy (b.1 to b.6)	2,546.90	75.17	2,622.07
R.b.1 Electricity Generation	2,021.01	33.97	2,054.97
R.b.1.1 Central Govt PSUs	-	-	-
R.b.1.2 State Govt PSUs (incl. SEBs)	-	-	-
R.b.1.3 Private Sector	2,021.01	33.97	2,054.97
R.b.2 Electricity Transmission	10.12	17.04	27.16
R.b.2.1 Central Govt PSUs	-	-	-
R.b.2.2 State Govt PSUs (incl. SEBs)	-	-	-
R.b.2.3 Private Sector	10.12	17.04	27.16
R.b.3 Electricity Distribution	419.98	21.50	441.48
R.b.3.1 Central Govt PSUs	-	-	-
R.b.3.2 State Govt PSUs (incl. SEBs)	-	-	-
R.b.3.3 Private Sector	419.98	21.50	441.48
R.b.4 Oil Pipelines	-	-	-
R.b.5 Oil/Gas/Liquefied Natural Gas storage facility	0.04	2.67	2.71
R.b.6 Gas Pipelines	95.75	-	95.75
R.c. Water and Sanitation (c.1 to c.7)	3.04	87.39	90.43
R.c.1 Solid Waste Management	1.56	0.28	1.85
R.c.2 Water supply pipelines	0.24	0.01	0.26
R.c.3 Water treatment plants	0.52	1.47	1.99
R.c.4 Sewage collection, treatment, and disposal system	-	0.34	0.34
R.c.5 Irrigation (dams, channels, embankments etc)	0.71	85.28	85.99
R.c.6 Storm Water Drainage System	-	-	-
R.c.7 Slurry Pipelines	-	-	-

(₹ in Crore)

Industry	31.03.2026		
	Funded Exposure	Non-Funded Exposure	Total Credit Exposure (Funded & Non-Funded)
R.d. Communication (d.1 to d.3)	150.51	13.42	163.92
R.d.1 Telecommunication (Fixed network)	150.49	11.19	161.68
R.d.2 Telecommunication towers	0.02	-	0.02
R.d.3 Telecommunication and Telecom Services	-	2.22	2.22
R.e. Social and Commercial Infrastructure (e.1 to e.9)	87.08	4.39	91.47
R.e.1 Education Institutions (capital stock)	86.69	0.19	86.88
R.e.2 Hospitals (capital stock)	0.11	4.20	4.31
R.e.3 3-star or higher category classified hotels located outside cities with population of more than 1 million	-	-	-
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	0.13	-	0.13
R.e.5 Fertilizer (Capital investment)	0.14	-	0.14
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	-	-	-
R.e.7 Terminal markets	-	-	-
R.e.8 Soil-testing laboratories	-	-	-
R.e.9 Cold Chain	-	-	-
R.f. Others, if any, please specify	27.48	-	27.48
Hotels with Project cost of More than Rs 200 crore	27.48	-	27.48
Other Infra	-	-	-
S. Other Industries, pl. specify	921.11	577.77	1,498.88
Cutting/Polishing of Granite Stone	387.19	25.83	413.02
Electric Equipment/Products	133.82	223.24	357.06
Other Industries	400.10	328.70	728.80
All Industries (A to S)	11,762.69	1,843.80	13,606.49
Residuary other advances (to tally with gross exposures)	81,833.67	10,475.18	92,308.85
Total	93,596.36	12,318.97	105,915.33

The details of the industry wherein the Bank's exposure in the related Industry has exceeded the 5 per cent of total gross credit exposure is furnished below.

Sl No	Industry / sectors classification	Percentage of the total credit exposure
NIL		

(e) Maturity pattern of assets – 31.03.2026

(₹ in Crore)

Time Bucket	Cash & Balance with RBI	Balance with Banks & Money at Call & Short Notice	Investments	Advances	Fixed Assets	Other Assets	Total
1day	3,018.54	150.40	8,453.86	52.94	-	13.52	11,689.26
2 to 7 days	1,042.70	521.59	519.75	508.06	-	125.96	2,718.06
8 to 14 days	37.60	-	428.01	236.31	-	399.68	1,101.59
15 to 30 days	65.96	-	296.30	2,352.72	-	54.50	2,769.48
31 days to 2 months	75.52	-	540.97	2,976.08	-	38.97	3,631.53
2 months to 3 Months	58.31	-	348.04	4,631.66	-	35.87	5,073.89
Over 3 months to 6 months	150.39	-	773.17	6,217.85	-	422.14	7,563.56



(₹ in Crore)

Time Bucket	Cash & Balance with RBI	Balance with Banks & Money at Call & Short Notice	Investments	Advances	Fixed Assets	Other Assets	Total
Over 6 months to 1 year	192.45	-	1,072.79	13,957.72	-	2,576.65	17,799.60
Over 1 year to 3 years	1,722.82	0.15	9,724.62	25,455.77	-	3,265.30	40,168.65
Over 3 years to 5 years	59.27	-	540.17	8,715.38	-	1,639.46	10,954.28
5 years to 7 years	59.27	-	538.26	4,539.01	-	1,941.28	7,077.81
7 years to 10 years	83.16	-	472.96	4,636.33	-	20.86	5,213.30
10 years to 15 years	466.47	-	2,661.72	3,887.04	-	1.57	7,016.81
Over 15 years	31.06	-	368.18	3,642.76	1,060.06	1,476.74	6,578.79
Total	7,063.49	672.14	26,738.80	81,809.63	1,060.06	12,012.48	129,356.61

Classification of Non-Performing Advances

(Rs in Crore)

Particulars	31.03.2026
(f) Amount of NPA's (Gross)	2,320.93
Substandard	647.11
Doubtful 1	309.48
Doubtful 2	490.45
Doubtful 3	376.18
Loss	497.71
(g) Net NPAs	
Amount of Net NPA	803.22
(h) NPA Ratios	
Gross NPAs to Gross Advances ratio (%)	2.78
Net NPAs to Net Advances ratio (%)	0.98

(i) Movement of NPAs (Gross)

(Rs in Crore)

Particulars	Amount
1. Opening Balance as on 01.04.2025	2,402.08
2. Additions	1,131.35
3. Reductions	1,212.50
4. Closing Balance as on 31.03.2026	2,320.93

(j) Movement of Provisions for NPAs

(Rs in Crore)

Particulars	Amount
1. Opening Balance	1,325.10
2. Provision made during the period	309.75
3. Write off	187.28
4. Write back of excess provisions during the period	0
5. Closing Balance	1,447.57

(Rs in Crore)

Particulars	Amount
Write offs booked directly to income statements	-
Recoveries booked directly to income statement	189.78

Non Performing Investments and movement of provision for depreciation on Investments

(Rs in Crore)

Particulars	Amount
(k) Amount of Non performing Investments	-
(l) Amount of Provision held for Non performing Investments	-
(m) Movement of provisions for depreciation on Investments	
- Opening balance	-
- Add: Provisions made during period	-
- Less: Write off/write back of excess provisions	-
- Closing balance	-

(n) Major Industry break up of NPA

(Rs in Crore)

Industry	Gross NPA	Specific Provision
Food and Food Products	112.73	112.39
Gems and Jewellery	47.25	45.71
Textiles	44.72	32.86
Metal and Metal products-(including Iron and Steel)	37.00	33.02
Plastic and Plastic Products	13.24	10.27
Total	254.94	234.24

Geography wise Distribution of NPA and Provision

(Rs in Crore)

Geography	Gross NPA	Specific Provision	General Provision
Domestic	2,320.93	1,447.57	-
Overseas	-	-	-
Total	2,320.93	1,447.57	-

TABLE DF-4: CREDIT RISK: DISCLOSURE FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Qualitative Disclosures

Large corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies and wherever such ratings are available, the Bank uses the same in assigning risk weights. Bank has approved 7 domestic credit rating agencies identified by RBI i.e. CRISIL, CARE, India Ratings and Research Private Limited (earlier FITCH India), ICRA, Brickwork, Acuite Ratings & Research Ltd (Earlier SMERA Ratings Limited) and Infomerics Valuation and Rating Pvt Ltd (INFOMERICS). The ratings available in public domain are mapped according to risk profile and specific risk characteristics of each rating grade of respective agencies as envisaged in RBI guidelines.

Quantitative Disclosures

The credit exposure [fund based & non-fund based] after risk mitigation (subject to the standardized Approach) in different risk buckets are as under:

(Rs in Crore)

SI No	Risk weight	Exposure Outstanding
1	Below 100%	46,396.57
2	100%	16,915.56
3	More than 100%	8,146.32
Total		71,458.45

5. TABLE DF-5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDIZED APPROACH

Qualitative Disclosures

As stipulated by the RBI guidelines, the Bank uses the comprehensive approach for collateral risk mitigation. Under this approach, the Bank reduces its credit exposure to counterparty when calculating its capital requirements to the extent of risk mitigation provided by the eligible financial collateral as specified in the Basel guidelines.

Types of eligible financial collateral / Guarantors:

The Bank recognizes only specified types of financial collateral and guarantees (counter-guarantors) for providing capital relief in line with Basel II guidelines on credit risk mitigation.

This includes cash, Bank own deposits, gold (including bullion and jewellery, subject to collateralized jewellery being notionally converted/benchmarked to 99.99 per cent purity), securities issued by the Central and State Governments, Kisan Vikas Patra, National Savings certificates, life insurance policies with a declared surrender value which is regulated by IRDA, certain debt securities rated by a recognized credit rating agency, certain debt securities not rated but issued by Banks and listed on a recognized exchange and are classified as senior debt, certain mutual fund units where daily Net Assets Value (NAV) is available in public domain.

Eligible Guarantors (counter-guarantors):

Credit protection given by the following entities is recognized:

- Sovereigns, sovereign entities (including BIS, IMF, European Central Bank & European Community as well as permitted MDBs, ECGC, CRGFTLIH, CGTMSE & individual schemes under NCGTC which are backed by explicit central government guarantee), Banks and primary dealers with a lower risk weight than the counterparty.
- Other entities that are externally rated except when credit protection is provided to a securitization exposure. This would include credit protection provided by parent, subsidiary and affiliate companies when they have a lower risk weight than the obligor.
- When credit protection is provided to a securitization exposure, other entities that currently are rated BBB- or better & that were externally rated A- or better at the time the credit protection was provided. This would include credit protection provided by parent, subsidiary & affiliate companies when they have a lower risk weight than the obligor.
- In case of securitization transactions, SPEs are not recognized as eligible guarantors.

Quantitative Disclosures

The extent of total credit exposure (under the standardized approach) covered by eligible financial collaterals after application of haircuts are furnished below:

	(Rs in Crore)
Eligible financial collaterals after haircuts	15,100.94
Eligible guarantees	1,812.72

6. TABLE DF-7: MARKET RISK IN TRADING BOOK

Qualitative Disclosures

The Bank has put in place Board approved Integrated Treasury Policy, Asset Liability Management (ALM) policy, Market Risk Management Policy, and Fund Transfer Pricing Policy for effective management of market risk in the Bank. The objective of Integrated Treasury Policy is to assess and minimize risks associated with treasury operations by extensive use of various risk management tools. Broadly, it encompasses Policy prescriptions for managing systemic risk, credit risk, market risk, operational risk, and liquidity risk in treasury operations.

For market risk arising out of various products in treasury and its business activities, the Bank has set regulatory/ internal limits and ensures the adherence thereof. Migration of ratings is tracked regularly. Limits for exposures to counterparties, industries and countries are monitored and the risks are controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual gap limit, Value at Risk (VaR) limit for Forex, Inter-bank dealing and various investment limits. For Market Risk Management, the Bank has a Mid Office, which functions in the Risk Management Department.

The Board, RCMC & ALCO are overseeing the market risk management of the Bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensures that internal parameters, procedures, practices/policies, and risk management prudential limits are adhered to.

Liquidity risk of the Bank is assessed through daily gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limits fixed thereon. Advance techniques such as Stress testing, simulation, sensitivity analysis etc. are conducted on regular intervals to draw the contingency funding plan under different liquidity scenarios.

Fund Transfer Pricing Policy which lays down methodology/ assumptions on which profitability of the branches/ products/ customers is measured, and the FTP results are being used for effective decision making.

Quantitative Disclosures

Bank has adopted the Standardized Duration Approach as prescribed by RBI for computation of capital charge for market risk and is fully compliant with such RBI guidelines.

The capital requirements for market risk are detailed below:

		(Rs in Crore)
Sl No	Risk Category	Capital Charge
I	Interest Rate	16.33
II	Equity	4.09
III	Foreign Exchange , Gold and Derivatives	1.40
IV	Total Capital Charge for market Risk (I+II+III)	21.82

7. TABLE DF-8: OPERATIONAL RISK

Strategies and Processes: Bank has initiated several measures to manage operational risk through identification, assessment and monitoring of inherent risks in all its business processes. A framework has been laid to capture loss data which can be mapped to operational risk events to measure the impact quantitatively. Bank has put in place a hierarchical structure to effectively manage operational risk through the formation of internal committee viz., Operational Risk Management Committee (ORMC).

Scope and Nature of Operational Risk Reporting and Measurement Systems

A systematic process for reporting risk events, key risk indicators, loss events, "near misses" and non-compliance issues relating to operational risks have been developed and implemented. The information gathered will be used to develop triggers to initiate corrective actions to improve controls. All critical risks and potential loss events are reported to the senior Management/ ORMC/RCMC as appropriate for their directions and suggestions.

Policy on Operational Risk Management approved by the Board of Directors details the framework for hedging and/or mitigating operational risk in the Bank. As per the policy, all new Products/Procedure/Process are vetted by the Product/Process/ Procedure Approval Committee to identify and assess potential operational risks involved and suggest control measures to mitigate the risks.

Approach for Operational Risk Capital Assessment

Bank is currently computing capital charge for Operational Risk under Basic Indicator Approach. Further, RBI has issued the final Master Directions on Minimum Capital Requirements for Operational Risk mandating a new approach for calculating operational risk capital - "New Standardized Approach". However, the date of implementation for new guidelines is yet to be communicated.

8. TABLE DF-9: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

The interest rate risk is viewed from two perspectives i.e. 'Earnings Perspective' and 'Economic Value Perspective'. Generally, the former is measured using Earnings-at-Risk (EaR) under Traditional Gap Analysis (TGA) and the latter is measured through changes in the Market value of Equity (MVE) under Duration Gap Analysis (DGA).

Earnings-at-Risk (EaR): All the Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) maturing/re-pricing up to 1 year are bucketed as per Traditional Gap Analysis (TGA) and EaR analysis is conducted by applying various shocks on product-wise weighted average interest rates in each time band. EaR is quantified by changes in the NII and NIM in comparison with the previous financial year end.

Impact on Market Value of Equity (MVE): Impact on Market Value of Equity (MVE) is analyzed through Duration Gap Analysis (DGA) which involves bucketing of market value of all Rate Sensitive Assets and Rate Sensitive Liabilities as per residual maturity/ re-pricing in various time bands and computing Modified Duration Gap. Accurate method is adopted for computing the market value by discounting each cash flow of all Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) with various discount

curves as suggested by RBI. Notional interest rate shocks are applied on the resultant Modified Duration Gap to arrive at the changes in the Market Value of Equity (MVE).

Prudential limits have been fixed for changes in NIM and MVE for 200bps shock in the interest rates and monitored on a monthly basis.

Earning at Risk for 200 bps interest rate shock is estimated at ₹670.34 Crore and change in the Market value of Equity for 200 bps interest rate shocks is 8.79%.

9. TABLE DF-10: GENERAL DISCLOSURES FOR EXPOSURE RELATED TO COUNTER-PARTY CREDIT RISK

Qualitative Disclosures

Counterparty Credit Risk exposures for banks are assessed based on Bank's business requirements and considering counterparty Bank's parameters such as CRAR, net worth, NPA level etc. Counterparty exposures for other entities are assessed subject to exposure ceilings as per the Policy on Loan & Advances of the Bank. Capital for Counterparty Credit Risk exposure is assessed based on Standardized Approach.

The Bank does not recognize bilateral netting. The credit equivalent amount of derivative exposure is calculated using Current Exposure Method and the balance outstanding as on 31.03.2026 is as under:

Quantitative Disclosures

Particulars	(Rs in Crore)	
	Notional Amount	Current Exposure
Foreign exchange contracts	3,856.20	121.55
Interest rate contracts	-	-
Total	3,856.20	121.55

10. TABLE DF-11: COMPOSITION OF CAPITAL:

		(Rs in Crore)
		Amount
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3,063.97
2	Retained earnings	51.91
3	Accumulated other comprehensive income (and other reserves)	9,401.97
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	12,517.84
Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Intangibles (net of related tax liability)	61.14
10	Deferred tax assets	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	0.02
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% thresh	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	

		(Rs in Crore)
	Amount	
23 of which: significant investments in the common stock of financial entities		
24 of which: mortgage servicing rights		
25 of which: deferred tax assets arising from temporary differences		
26 National specific regulatory adjustments (26a+26b+26c+26d)	1.75	
26a of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0.00	
26b of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	1.75	
26c of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank		
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28 Total regulatory adjustments to Common equity Tier 1	62.91	
29 Common Equity Tier 1 capital (CET1)	12,454.94	
Additional Tier 1 capital: instruments		
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)		
31 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32 of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)		
33 Directly issued capital instruments subject to phase out from Additional Tier 1		
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35 of which: instruments issued by subsidiaries subject to phase out		
36 Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments		
37 Investments in own Additional Tier 1 instruments		
38 Reciprocal cross-holdings in Additional Tier 1 instruments		
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41 National specific regulatory adjustments (41a+41b)		
41a of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43 Total regulatory adjustments to Additional Tier 1 capital		
44 Additional Tier 1 capital (AT1)		
45 Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	12,454.94	
Tier 2 capital: instruments and provisions		
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	300.00	
47 Directly issued capital instruments subject to phase out from Tier 2		
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49 of which: instruments issued by subsidiaries subject to phase out		
50 Provisions	628.08	
51 Tier 2 capital before regulatory adjustments	928.08	
Tier 2 capital: regulatory adjustments		
52 Investments in own Tier 2 instruments		
53 Reciprocal cross-holdings in Tier 2 instruments		
54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56 National specific regulatory adjustments (56a+56b)		
56a of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries		



(Rs in Crore)

	Amount
56b of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	
57 Total regulatory adjustments to Tier 2 capital	
58 Tier 2 capital (T2) (Tier 2 capital reckoned for capital adequacy in terms of para 4.2.5.1.A.(i). (a) by restricting General provisions and loss reserves upto 1.25% of credit RWA.)	928.08
59 Total capital (TC = T1 + T2) (45 + 58)	13,383.02
60 Total risk weighted assets (60a + 60b + 60c)	66,684.95
60a of which: total credit risk weighted assets	58,103.08
60b of which: total market risk weighted assets	242.42
60c of which: total operational risk weighted assets	8,339.46
Capital ratios and buffers	
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	18.68%
62 Tier 1 (as a percentage of risk weighted assets)	18.68%
63 Total capital (as a percentage of risk weighted assets)	20.07%
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus higher of G-SIB buffer requirement and D-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.00%
65 of which: capital conservation buffer requirement	2.50%
66 of which: bank specific countercyclical buffer requirement	
67 of which: higher of G-SIB and D-SIB buffer requirement	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.68%
National minima (if different from Basel III)	
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%
70 National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%
71 National total capital minimum ratio (if different from Basel III minimum)	9.00%
Amounts below the thresholds for deduction (before risk weighting)	
72 Non-significant investments in the capital of other financial entities	
73 Significant investments in the common stock of financial entities	
74 Mortgage servicing rights (net of related tax liability)	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable caps on the inclusion of provisions in Tier 2	
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	628.08
77 Cap on inclusion of provisions in Tier 2 under standardised approach	628.08
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79 Cap for inclusion of provisions in Tier 2 under internal ratings- based approach	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)	
80 Current cap on CET1 instruments subject to phase out arrangements	NA
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA
82 Current cap on AT1 instruments subject to phase out arrangements	NA
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA
84 Current cap on T2 instruments subject to phase out arrangements	NA
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA

Notes to the Template

Row No. of the template	Particular	(₹ in Crore)
10	Deferred tax assets associated with accumulated losses	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capital	
26b	If investments in the equity capital of unconsolidated non- financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
50	Eligible Provisions included in Tier 2 capital	501.08
	Investment Fluctuation Reserve included in Tier 2 capital	127.00
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	628.08

TABLE DF 12 Composition of Capital- Reconciliation requirements (on 31.03.2026)

Step 1

(Rs in Crore)		
	Balance Sheet as in Financial Statements	Balance Sheet under regulatory scope of consolidation
	As on Reporting Date	As on Reporting Date
A Capital & Liabilities		
i) Paid-up Capital	378.19	
Reserves & Surplus	12,846.27	
Minority Interest	-	
Profit Up to the Quarter	-	
Total Capital	13,224.46	
ii) Deposits	108,778.75	
of which: Deposits from banks	7.08	
of which: Customer deposits	108,771.67	
of which: Other deposits (pl. specify)	-	
iii) Borrowings	5,329.00	
of which: From RBI	4,461.65	
of which: From banks	-	
of which: From other institutions & agencies	567.35	
of which: Others (outside India)	-	
of which: Capital instruments (Tier II)	300.00	
iv) Other liabilities & provisions	2,024.40	
TOTAL Capital & Liabilities	129,356.61	



(Rs in Crore)

	Balance Sheet as in Financial Statements	Balance Sheet under regulatory scope of consolidation
	As on Reporting Date	As on Reporting Date
B ASSETS		
i) Cash & balances with Reserve Bank of India	7,063.49	
Bal. with banks & money at call & short notice	672.14	
ii) Investments:	26,738.80	
of which: Government securities	25,578.78	
of which: Other approved securities	-	
of which: Shares	221.08	
of which: Debentures & Bonds	923.45	
of which: subsidiaries/joint ventures/ associates	1.75	
of which: Others (commercial Papers, MFs etc.)	13.74	
iii) Loans and Advances	81,809.63	
of which: Loans and Advances to Banks	-	
of which: Loans and Advances to Customers	81,809.63	
iv) Fixed Assets	1,060.06	
v) Other Assets:	12,012.48	
of which: Goodwill and intangible assets	-	
of which: Deferred tax assets	461.84	
vi) Goodwill on consolidation	-	
vii) Debit balance in Profit & Loss account	-	
TOTAL Assets	129,356.61	

Step 2

(Rs in Crore)

	Balance Sheet as in Financial Statements	Balance Sheet under regulatory scope of consolidation
	As on Reporting Date	As on Reporting Date
A Capital & Liabilities		
i) Paid-up Capital	378.19	
of which: Amount eligible for CET1	378.19	
of which: Amount eligible for AT1	-	
Reserves & Surplus	12,846.27	
Of which	-	
Share Premium	2,685.77	
Statutory Reserve	4,025.00	
Capital Reserve	675.97	
Revenue Reserves	3,880.32	
Revaluation Reserve	580.41	
Investment Fluctuation Reserve	127.00	
Special Reserve	559.50	
Employee stock option reserve	1.31	
Balance in the profit and loss account	241.00	
Minority Interest	-	
AFS Reserve	69.99	
Profit Upto the Quarter	-	
Total Capital	13,224.46	

(Rs in Crore)		
	Balance Sheet as in Financial Statements	Balance Sheet under regulatory scope of consolidation
	As on Reporting Date	As on Reporting Date
ii) Deposits	108,778.75	
of which: Deposits from banks	7.08	
of which: Customer deposits	108,771.67	
of which: Other deposits (pl. specify)	-	
iii) Borrowings	5,329.00	
of which: From RBI	4,461.65	
of which: From banks	-	
of which: From other institutions & Agencies	567.35	
of which: Others (outside India)	-	
of which: Capital instruments (Tier II)	300.00	
iv) Other liabilities & provisions	2,024.40	
of which: DTLs related to goodwill	-	
of which: DTLs related to intangible assets	-	
of which: Provision for standard assets	483.13	
TOTAL Capital & Liabilities	129,356.61	
B ASSETS		
i) Cash & balances with Reserve Bank of India	7,063.49	
Bal. with banks & money at call & short notice	672.14	
ii) Investments:	26,738.80	
of which: Government securities	25,578.78	
of which: Other approved securities	-	
of which: Shares	221.08	
of which: Debentures & Bonds	923.45	
of which: Subsidiaries/Joint Ventures/Associates	1.75	
of which: Others (Commercial Papers, MFs etc.)	13.74	
iii) Loans and Advances	81,809.63	
of which: Loans and Advances to Banks	-	
of which: Loans and Advances to Customers	81,809.63	
iv) Fixed Assets	1,060.06	
v) Other Assets:	12,012.48	
of which: Goodwill and intangible assets	-	
Out of which: Goodwill	-	
Other intangibles (excluding MSR)	-	
of which: Deferred tax assets	461.84	
vi) Goodwill on consolidation	-	
vii) Debit balance in Profit & Loss account	-	
TOTAL Assets	129,356.61	

Disclosures pertaining to main features of equity and debt capital instruments and the terms and conditions of equity and debt capital instruments have been disclosed separately on the Bank's website under 'Regulatory Disclosures Section'.

11. Table DF-15: DISCLOSURE REQUIREMENTS FOR REMUNERATION

a) Qualitative Disclosure

Sl No	Information
(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee. The Nomination & Remuneration Committee (NRC) consists of four Directors. The terms of reference of the Nomination and Remuneration Committee of the Board are as follows: i. Under Companies Act, 2013: 1. Identification of persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down and recommend to the Board for their appointment and/or removal. 2. Undertake the due diligence of candidates before their appointment/re-appointment as directors. 3. Formulate the criteria for determining qualification, positive attributes and independence of a director, key managerial personnel and other employees. 4. Recommend to the Board the policy for evaluation of performance of directors. 5. To oversee the framing, review and implementation of the Compensation Policy of the Bank on behalf of the Board. 6. Such other matters as may be delegated by the Board from time to time. ii. Under SEBI (LODR) Regulations, 2015 1. Formulation of the criteria for determining qualifications, positive attributes and independence of a director and recommend to the board of directors a policy relating to, the remuneration of the directors, key managerial personnel and other employees; 1A). For every appointment of an independent director, the Nomination and Remuneration Committee shall evaluate the balance of skills, knowledge and experience on the Board and on the basis of such evaluation, prepare a description of the role and capabilities required of an independent director. The person recommended to the Board for appointment as an independent director shall have the capabilities identified in such description. For the purpose of identifying suitable candidates, the Committee may: a. use the services of an external agencies, if required; b. consider candidates from a wide range of backgrounds, having due regard to diversity; and c. consider the time commitments of the candidates. 2. Formulation of criteria for evaluation of performance of independent directors and the board of directors; 3. Devising a policy on diversity of board of directors; 4. Identifying persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down and recommend to the board of directors their appointment and removal. 5. Whether to extend or continue the term of appointment of the independent director, on the basis of the report of performance evaluation of independent directors. 6. Recommend to the board, all remuneration, in whatever form, payable to senior management.
(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy. Compensation Policy aims to attract and retain the right candidates in the Bank. The policy is designed to support key business strategies and create a strong, performance-orientated environment besides providing reasonable remuneration commensurate with the growth of the Bank, keeping in mind the circulars issued by the RBI in the matter. It also ensures effective governance of compensation, alignment of compensation with prudent risk taking, effective supervisory oversight and stakeholder engagement. The Policy read with Policy on Human Resource Management of the Bank aims at facilitating effective succession planning in the Bank.

SI No	Information
(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks. A wide variety of measures of credit, market and liquidity risks are used by Bank in implementation of risk adjustment. The risk adjustment methods have both quantitative and qualitative elements. Compensation outcomes are symmetric with risk outcomes and compensation pay-outs are sensitive to the time horizon of the risk.
(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration. The performance-based remuneration motivates and rewards high performers who strengthen long-term customer relations and generate income and shareholder value. The Bank's Compensation Policy stipulates that while designing the compensation package to WTDs & Material Risk Takers, it is ensured that there is a proper balance between Fixed Pay and Variable Pay. While fixing the Variable Pay, performance parameters under financial and non-financial areas of operations (including risk adjustment) are assessed.
(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting. As per the Bank's Compensation Policy, effective pay cycles commencing from April 2020, the maximum permissible variable pay is at 200% of the fixed pay for WTDs, which is split into cash (50%) and share linked components (50%). Further, in each of these components, 60% of the Variable Pay is deferred to be vested over a period of three years in the ratio of 30:30:40. In case of Material Risk Takers (MRTs), the maximum permissible limit of variable pay is at 100% of Fixed Pay with similar deferral arrangement. The policy also provides that the deferred compensation will be subject to malus/clawback arrangements in the event of subdued or negative financial performance of the bank and/or the relevant line of business in any year and the policy has identified certain set of situations which, if triggered, empower the NRC/Board of Directors to invoke malus/clawback clauses. The payment of Variable Pay to the WTDs is subject to prior approval of the RBI.
(f)	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms. The variable pay is split into equal components of cash and share linked instruments to have proper mix of remuneration. The share linked instruments act as a retention and motivation tool and provide the incumbent with a sense of belongingness with the Bank.

b) Quantitative Disclosures

Particulars	Current Year (FY 2025-26)	Previous Year (FY 2024-25)
(g) Number of meetings held by remuneration Committee during the financial year and remuneration paid to its members.	Eleven (11) Sitting fees of ₹60,000/- to each Non-Executive Director member per meeting attended. Overall remuneration paid as sitting fees to Members of the NRC during the FY 2025-26 is ₹ 28,80,000/-	Six (6) Sitting fees of ₹60,000/- to each Non-Executive Director member per meeting attended. Overall remuneration paid as sitting fees to Members of the NRC during FY 2024-25 is ₹ 14,40,000/-



Sl. No	Details	Current Year 2025-26	Previous Year 2024-25
h.	i. Number of employees having received a variable remuneration award during the financial year	Six	Five
	ii. Number and total amount of sign-on/joining bonus made during the financial year.	Nil	Nil
	iii. Details of severance pay, in addition to accrued benefits, if any.	Nil	Nil
i.	i. Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	Refer to Table 1 below	
	ii. Total amount of deferred remuneration paid out in the financial year.	Refer to Table 2 below	
j.	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non- deferred.	Refer to Table 1 below	
k.	i. Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Refer to Table 1 below	
	ii. Total amount of reductions during the financial year due to ex post explicit adjustments.	Nil	Nil
	iii. Total amount of reductions during the financial year due to ex post implicit adjustments.	Nil	Nil
l.	Number of MRTs identified.	9	5
m.	i. Number of cases where malus has been exercised.	Nil	Nil
	ii. Number of cases where clawback has been exercised.	Nil	Nil
	iii. Number of cases where both malus and clawback have been exercised.	Nil	Nil

General Quantitative Disclosure

Sl. No	Details	2025-26		2024-25	
n.	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	Mean Pay ₹ 14,30,956.00		Mean Pay ₹ 15,91,040.00	
		MD&CEO	ED	MD&CEO	ED
		22.47X	7.75X	11.83X	4.34X

TABLE 1

Particulars		Total amount of outstanding deferred remuneration, split into cash, shares & share-linked instruments & other forms.	Total amount of deferred remuneration paid out in the financial year.
FY 2025-26	MD & CEO	₹9,339,671.92	₹10,245,574.00
	ED	₹3,628,800.00	₹1,555,200.00
	COO	₹1,753,800.00	₹1,275,324.00
	CBO	₹1,315,548.00	₹1,087,368.00
	Head Treasury	Nil	Nil
	Total	₹16,037,819.92	₹14,163,466.00
FY 2024-25	MD & CEO	₹32,106,557.00	Nil
	ED	₹7,080,000.00	Nil
	COO	₹5,848,000.00	Nil
	CBO	₹4,795,000.00	Nil
	Head Treasury	₹1,012,500.00	Nil
	Total	₹50,842,057.00	Nil

TABLE 2

Sl. No	Name	Breakdown of amount of remuneration awards for the financial year to show Fixed and Variable, Deferred and Non-Deferred					
		F.Y. 2025-26 Per annum			F.Y. 2024-25 Per annum		
		Fixed Pay (Amt in ₹)	Variable Pay (As per the order)		Fixed Pay (Amt in ₹)	Variable Pay (As per the order)	
			Cash Component	Share Linked Remuneration (ESOPs)		Cash Component	Share Linked Remuneration (ESOPs)
1	Raghavendra S Bhat Managing Director & CEO (MRT)	₹2,25,00,720/-	₹1,12,50,000/- Non-Deferred (upfront): ₹56,25,000/- Deferred: ₹56,25,000/-	₹1,12,50,000/- Monetary value: Up to ₹1,12,50,000/- Deferred: ₹1,12,50,000/- (30:30:40)*	NA		
2	Mr. Srikrishnan Harihara Sarma, Managing Director & CEO (MRT)	₹2,00,00,980/-	₹1,25,00,000/- Non-Deferred (upfront): ₹50,00,000/- Deferred: ₹75,00,000/-	₹1,25,00,000/- Monetary value: Up to ₹1,25,00,000/- Deferred: ₹1,25,00,000/- (30:30:40)*	₹2,00,00,980/-	₹1,25,00,000/- Non-Deferred (upfront): ₹50,00,000/- Deferred: ₹75,00,000/-	₹1,25,00,000/- Monetary value: Up to ₹1,25,00,000/- Deferred: ₹1,25,00,000/- (30:30:40)*
3	Mr. Sekhar Rao, Executive Director (MRT)	₹108,00,000/-	₹54,00,000/- Non-Deferred (upfront): ₹21,60,000/- Deferred: ₹32,40,000/-	₹54,00,000/- Monetary value: Up to ₹54,00,000/- Deferred: ₹54,00,000/- (30:30:40)*	₹108,00,000/-	₹54,00,000/- Non-Deferred (upfront): ₹21,60,000/- Deferred: ₹32,40,000/-	₹54,00,000/- Monetary value: Up to ₹54,00,000/- Deferred: ₹54,00,000/- (30:30:40)*
4	Mr. Balachandra Y V, Chief Operating Officer (MRT)	NA			₹52,21,000/- (Worked 2 Months)	₹26,10,500/-	₹26,10,500/-
5	Mr. Gokuldas Pai, Chief Business Officer (MRT)	NA			₹52,21,000/- (Worked 2 Months)	₹26,10,500/-	₹26,10,500/-
6	Mr. Raja B S, Chief Operating Officer.	₹55,00,000/-	₹27,50,000/-	₹27,50,000/-	NA		
7	Mr. Chandra Shekar, Chief Business Officer	₹55,00,000/-	₹27,50,000/-	₹27,50,000/-	NA		
8	Mr. R K Gurumurthy, Head-Treasury (MRT)	₹36,00,000/-	₹18,00,000/- Non-Deferred (upfront): ₹18,00,000/-	₹18,00,000/- Deferred: ₹18,00,000/-	₹36,00,000/-	₹18,00,000/- Non-Deferred (upfront): ₹18,00,000/-	₹18,00,000/- Deferred: ₹18,00,000/-
9	Mr. Sunil Rao B	As per KES^ ₹42,88,289/-	NA	NA	NA		



Sl. No	Name	Breakdown of amount of remuneration awards for the financial year to show Fixed and Variable, Deferred and Non-Deferred					
		F.Y. 2025-26 Per annum			F.Y. 2024-25 Per annum		
		Fixed Pay (Amt in ₹)	Variable Pay (As per the order)		Fixed Pay (Amt in ₹)	Variable Pay (As per the order)	
			Cash Component	Share Linked Remuneration (ESOPs)		Cash Component	Share Linked Remuneration (ESOPs)
10	Mr. Chandrashekara G	As per KES^ ₹44,56,916/-	NA	NA	NA		
11	Mr. Nagaraja Upadhyaya B	As per KES^ ₹43,14,314/-	NA	NA	NA		

*In the above table the monetary value of Share Linked remuneration of MD and ED is fully deferred (100%) and allocated in a 30:30:40 ratio, to be distributed over the subsequent three years.

^ Gross Salary as per Pay slip.

12. TABLE DF-16: EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS

The risk oversight relating to the equity portfolio is part of the overall independent risk management structure of the Bank and is subjected to the risk management processes and policies along with Integrated Treasury Policy approved by the Board of Directors of the Bank.

In accordance with the RBI guidelines, entire investment portfolio of the Bank including equity investments is classified on the date of purchase as:

- AFS - Available for Sale and
- HTM - Held to Maturity.
- FVTPL - Fair Value through Profit and Loss
- HFT- Held for Trading (sub-category of FVTPL)
- SUBSIDIARY

Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any discount or premium on the securities under HTM are amortised over the remaining life of the instrument.

Profit on sale of investment in the HTM category will be first taken to the Profit and loss account and thereafter be appropriated to the 'Capital Reserve Account'. The amount so appropriated would be net of taxes and the amount required to be transferred to statutory reserves. Loss on sale of HTM will be recognized in the profit and loss account.

The Bank has classified investments in PE/VC/AIF for ₹ 13.70 Crore under FVTPL portfolio as on March 31st 2026, as per prudential guidance.

13. LEVERAGE RATIO

Qualitative Disclosure:

Under Basel III, a simple, transparent, non-risk-based ratio called leverage ratio has been introduced which is calibrated to act as a credible supplementary measure to the risk-based capital requirements. This ratio acts as a "backstop" measure to the risk-based capital requirements and constrains the build-up of leverage in the banking sector.

The Leverage Ratio is computed as:

$$\text{Leverage Ratio} = \frac{\text{Capital Measure (Tier I capital)}}{\text{Exposure Measure}}$$

The capital measure is the Tier 1 capital of the risk-based capital framework, taking into account various regulatory adjustments/ deductions and the transitional arrangements. The exposure measure is the sum of on-balance sheet exposures, derivative exposures, securities financing transaction (SFT) exposures and off-balance sheet items.

TABLE DF 17: SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE:

		(₹ in Crore)
Item		Amount
1	Total consolidated assets as per published financial statements	129,356.61
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	121.55
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	3,230.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	9,348.69
7	Other adjustments (Amount deducted from Capital)	(62.91)
8	Leverage ratio exposure	141,993.93

TABLE DF-18: LEVERAGE RATIO COMMON DISCLOSURE

		(₹ in Crore)
SI No	Item	Amount
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	129,356.61
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(62.91)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	129,293.70
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	44.42
5	Add-on amounts for PFE associated with all derivatives transactions	77.12
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	121.55
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,230.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	3,230.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	24,327.27
18	(Adjustments for conversion to credit equivalent amounts)	(14,978.59)
19	Off-balance sheet items (sum of lines 17 and 18)	9,348.69
Capital and total exposures		
20	Tier 1 capital	12,454.94
21	Total exposures (sum of lines 3, 11, 16 and 19)	141,993.93
Leverage ratio		
22	Basel III leverage ratio	8.77%

14. LIQUIDITY COVERAGE RATIO (LCR)

Qualitative Disclosure:

Bank is computing LCR on a daily basis in line with the RBI circular dated November 28, 2025 on Asset Liability Management Directions. These guidelines ensure that banks maintain sufficient amount of High-Quality Liquidity Assets (HQLAs) to survive 30 days stress scenario so that banks can take corrective measures within such period. These HQLAs have to be 100% of the net cash outflows.

The necessary system has been put in place to compute LCR and Bank's strategy would be to maintain LCR well above the regulatory minimum levels ahead of the stipulated timelines.

The Bank during the three months ended March 31, 2026, maintained average HQLA (after haircut) of ₹ 24,647.48 crores (₹ 23,217.64 crores as on March 31, 2025). HQLA primarily includes government securities in excess of minimum statutory liquidity ratio (SLR), 2% of NDTL under "marginal standing facility (MSF)", 16% of NDTL under "facility to avail liquidity for LCR (FALLCR)", investments under Corporate bonds & commercial papers rated "AA- and above".

The weighted cash outflows are primarily driven by deposits from retail & small business customers, unsecured wholesale funding which includes non-operational deposits and unsecured debt. During the three months ended March 31, 2026, funding from "retail & small business customers" and "non-operational deposits" contributed 45.44% & 37.77% to the total weighted cash outflows respectively. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank's clients.

The average LCR of the Bank for the three months ended March 31, 2026, was 165.34% (March 31, 2025: 162.50%).

As of March 31, 2026, top liability products/instruments and their percentage contribution to the total liabilities of the Bank were term deposits: 55.83%, savings account deposits: 22.25% and current account deposits: 6.02%. The Bank has consistently maintained a robust funding profile with a significant portion of funding through deposits. Top 20 depositors constituted 2.74% of total deposits of the Bank as of March 31, 2026, indicating a healthy and stable deposit profile.

In addition to daily/ monthly LCR reporting, Bank prepares daily Structural Liquidity Statements to assess the liquidity needs of the Bank on an ongoing basis.

Bank's Asset Liability Management Committee (ALCO) is empowered to monitor and form suitable strategies to maintain stipulated levels of LCR by channelizing funds to target good quality asset and liability profile to meet Bank's profitability as well as liquidity requirements. Funding strategies are formulated by the Integrated Treasury in accordance with ALCO guidance. The objective of the funding strategy is to achieve an optimal funding mix which is consistent with prudent liquidity, diversity of sources and servicing costs. Accordingly, Integrated Treasury estimates daily liquidity requirement. With the help of structural liquidity statement prepared by Bank, Integrated Treasury evaluates current and future liquidity requirement and takes necessary action.

Quantitative Disclosure:

	(₹ in Crore)	
	Total Average Unweighted Value*	Total Average Weighted Value*
High Quality Liquid Assets		
1. Total High Quality Liquid Assets (HQLA)	24,679.29	24,647.48
Cash Outflows		
2. Retail Deposits and Deposits from small business customers	92,748.24	8,193.92
(i) Stable Deposits	21,618.14	1,080.91
(ii) Less Stable Deposits	71,130.10	7,113.01
3. Unsecured Wholesale Funding, of which:	9,116.64	6,811.20
(i) Operational Deposits (all counterparties)	-	-
(ii) Non-operational deposits (all counterparties)	9,116.64	6,811.20
(iii) Unsecured debt	-	-
4. Secured Wholesale Funding	1,246.23	-
5. Additional requirements, of which	10,944.59	2,312.39
(i) Outflows related to derivative exposures and other collateral requirements	1,132.63	1,132.63
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	9,811.95	1,179.76
6. Other contractual funding obligations	462.61	462.61
7. Other contingent funding obligations	8,368.50	251.06
8. TOTAL CASH OUTFLOWS	122,886.79	18,031.17

	(₹ in Crore)	
	Total Average Unweighted Value*	Total Average Weighted Value*
Cash Inflows		
9. Secured lending (e.g. reverse repos)	-	-
10. Inflows from fully performing exposures	2,622.35	1,521.28
11. Other cash inflows	1,602.78	1,602.78
12. TOTAL CASH INFLOWS	4,225.13	3,124.06
13. TOTAL HQLA	24,679.29	24,647.48
14. TOTAL NET CASH OUTFLOWS	118,661.66	14,907.11
15. LIQUIDITY COVERAGE RATIO (%)		165.34

* Average is calculated based on the previous 3 months (90 Days) data points.

15. NET STABLE FUNDING RATIO (NSFR)

Qualitative Disclosure:

The NSFR is defined as the “amount of available stable funding relative to the amount of required stable funding” and it promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. The primary objective of NSFR is to ensure that banks maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities, promoting funding stability. Bank is required to maintain NSFR of above 100%. The implementation is effective from 1st October, 2021.

The major components of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The total weighted Available Stable Funding (ASF) is primarily driven by capital at 12.36%, retail deposits (including deposits from small business customers) at 82.96% and wholesale funding was 2.79%. The Stable Funding required for performing loans and securities constituted 76.65% of the total weighted RSF. The stock of High-Quality Liquid Assets which majorly constitutes cash and reserve balances with the RBI, government securities. Accordingly, Stable Funding required for the HQLA constituted only 1.81% of the total weighted RSF. Off- balance sheet constituted 1.14% of the Required Stable Funding.

Bank's NSFR stood at 150.57% as at quarter ended March 31, 2026 (March 31, 2025: 146.53%) and the same is above the minimum regulatory requirement of 100%. The Available Stable Funding (ASF) as on 31st March 2026 stood at ₹1,08,753.82 Crores (March 31, 2025: ₹1,01,587.32 Crores) and amount of Required Stable Funding (RSF) as on 31st March 2026 was ₹72,230.22 Crores (March 31, 2025: ₹69,327.34 Crores).

Quantitative Disclosure:

	(₹ in Crore)				
	NSFR Disclosure Template				
	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	13,145.93	-	-	300.00	13,445.93
2 Regulatory capital	13,145.93			300.00	13,145.93
3 Other capital instruments					300.00
4 Retail deposits and deposits from small business customers: (5+6)	34,306.84	21,594.92	24,361.92	17,867.18	90,220.97
5 Stable deposits	6,671.29	5,908.47	5,772.22	4,271.54	21,522.33
6 Less stable deposits	27,635.56	15,686.45	18,589.70	13,595.64	68,698.64
7 Wholesale funding: (8+9)	1,454.40	4,383.87	1,760.30	956.63	3,033.81
8 Operational deposits					
9 Other wholesale funding	1,454.40	4,383.87	1,760.30	956.63	3,033.81
10 Other liabilities: (11+12)	2,900.65	3,306.91	1,970.40	1,075.18	2,053.12



(₹ in Crore)

	NSFR Disclosure Template				
	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
11 NSFR derivative liabilities		4.96			-
12 All other liabilities and equity not included in the above categories	2,900.65	3,301.95	1,970.40	1,075.18	2,053.12
13 Total ASF (1+4+7+10)	51,807.82	29,285.71	28,092.62	20,198.99	108,753.82
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					1,307.84
15 Deposits held at other financial institutions for operational purposes	150.55				75.27
16 Performing loans and securities: (17+18+19+21+23)	225.57	16,401.11	13,663.17	51,401.39	55,361.99
17 Performing loans to financial institutions secured by level 1 HQLA					
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		5,026.20	1,740.29	5,850.28	7,474.36
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		11,032.08	11,694.82	36,075.98	40,763.83
20 With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	3,452.21	1,265.41	6,321.04	6,467.49
21 Performing residential mortgages, of which:	-	218.18	177.47	8,898.66	6,320.62
22 With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	-	188.27	148.82	7,205.31	4,852.00

(₹ in Crore)

	NSFR Disclosure Template				
	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	225.57	124.64	50.59	576.47	803.18
24 Other assets: (sum of rows 25 to 29)	13,119.61	316.97	36.42	1,500.12	14,663.10
25 Physical traded commodities, including gold	-				
26 Assets posted as initial margin for derivative contracts & contributions to default funds of CCPs	-	-		34.22	29.08
27 NSFR derivative assets		-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted		178.52	14.76	-	193.28
29 All other assets not included in the above categories	13,119.61	138.45	21.66	1,465.91	14,440.73
30 Off-balance sheet items	20,198.32				822.01
31 Total RSF (14+15+16+24+30)	33,694.04	16,718.08	13,699.59	52,901.52	72,230.22
32 Net Stable Funding Ratio (%)					150.57

ANNEXURE-II

ANNUAL REPORT ON CSR ACTIVITIES

1. Brief outline on CSR Policy of the Company.

Business organizations are an integral part of society. Every decision taken while doing the business involves financial implications and social and environmental consequences. Karnataka Bank is a socially responsible and commercially viable time-tested organization. We strongly believe that usefulness of existence of an entity is best judged not from the financial numbers it reports over a period of time but its relevance to the society as judged by the Stakeholders. We believe in the principle of sharing the earnings. CSR is the process aimed at embracing the responsibility for the actions of the Bank and encourages a positive impact through our activities on the environment, consumers, employees, communities, stakeholders and all other members of the public. The area of focus for our CSR activities include the three areas, viz. Education, Healthcare and Environmental Sustainability.

2. Composition of CSR Committee:

Sl. No.	Name of Director	Designation /Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
1	Mr. P Pradeep Kumar	Independent Director	4	4
2	Mr. Raghavendra Srinivas Bhat	Managing Director & CEO	3*	3
3	Mr. K Gururaj Acharya	Independent Director	4	4

*After the induction of Mr. Raghavendra Srinivas Bhat as member of CSR Committee, only 3 meetings of CSR Committee were held during the FY 2025-26.

3. Web-link(s) where Composition of CSR Committee, CSR Policy and CSR Projects approved by the board are disclosed on the website of the company.

Composition of CSR Committee:

<https://karnatakabank.bank.in/investors/corporate-governance>

CSR Policy:

<https://karnatakabank.bank.in/investors/policies-codes>

CSR Projects approved by the board:

<https://karnatakabank.bank.in/csr>

4. Provide the executive summary along with web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8, if applicable.

Not applicable

5. (a) Average net profit of the company as per sub-section (5) of section 135.: Rs 1,54,812.66 lakh.
- (b) Two percent of average net profit of the company as per sub-section (5) of section 135.: Rs 3096.25 lakh.
- (c) Surplus arising out of the CSR Projects or programmes or activities of the previous financial years. : Nil
- (d) Amount required to be set-off for the financial year, if any. : Rs 11.68 lakh
- (e) Total CSR obligation for the financial year [(b)+(c)-(d)]. : Rs 3,084.57 lakh.
6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project):. Rs 3,039.21 lakh
- (b) Amount spent in Administrative Overheads. Rs 63.33 lakhs.
- (c) Amount spent on Impact Assessment, if applicable. Not applicable
- (d) Total amount spent for the Financial Year [(a)+(b)+(c)].: Rs 3102.54 lakhs.

(e) CSR amount spent or unspent for the Financial Year:

Total Amount Spent for the Financial Year. (in Rs.)	Amount Unspent (in Rs.)				
	Total Amount transferred to Unspent CSR Account as per sub-section (6) of section 135.		Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135.		
	Amount.	Date of transfer.	Name of the Fund	Amount.	Date of transfer.
3102.54 lakh	1136.65 lakh	29.04.2026	NA	NA	NA

(f) Excess amount for set-off, if any:

Sl. No.	Particulars	Amount
(1)	(2)	(3)
(i)	Two percent of average net profit of the company as per sub-section (5) of section 135	3096.25 lakh
(ii)	Total amount spent for the Financial Year	3114.21 lakh
(iii)	Excess amount spent for the Financial Year [(ii)-(i)]	17.96 lakh
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	Nil
(v)	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	17.96 lakh

7. Details of Unspent Corporate Social Responsibility amount for the preceding three Financial Years:

1	2	3	4	5	6		7	8
Sl. No.	Preceding Financial Year(s)	Amount transferred to Unspent CSR Account under sub-section (6) of section 135 (in Rs.)	Balance Amount in Unspent CSR Account under sub-section (6) of section 135 (in Rs.)	Amount Spent in the Financial Year (in Rs)	Amount transferred to a Fund as specified under Schedule VII as per second proviso to sub-section (5) of section 135, if any		Amount remaining to be spent in succeeding Financial Years (in Rs)	Deficiency, if any
					Amount (in Rs)	Date of Transfer		
1	FY 24-25	12,39,41,532.00	12,39,41,532.00	9,78,64,571.00	Nil	NA	2,60,76,961.00	
2	FY 23-24	10,84,39,552.00	1,92,05,664.00	52,84,428.00	Nil	NA	1,39,21,236.00	
3	FY 22-23	3,05,02,948.66	48,86,969.66	48,86,969.66	Nil	NA	0.00	

8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Yes



No

If Yes, enter the number of Capital assets created/ acquired

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Furnish the details relating to such asset(s) so created or acquired through Corporate Social Responsibility amount spent in the Financial Year:

Sl. No.	Short particulars of the property or asset(s) [including complete address and location of the property]	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent (in Rs)	Details of entity/ Authority/ beneficiary of the registered owner		
(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
1	Restoration of historic/heritage site - Kodangala Sri Vishnumurthy Temple, Manipur village & Post, Udupi Dist., Karnataka	576 120	25.08.2025	5,00,000.00	NA	Kodangala Sri Vishnumurthy Temple	Manipur village & Post, Udupi Dist., Karnataka, Pin – 576 120
2	Rejuvenation of lake – Lingadahalli Kere, S.No.87, Madasuru Village, Sagar Taluk, Karnataka	577434	05.11.2025	4,00,000.00	CSR00086240	Sri Rama Memorial Foundation	Madasuru Lingadahalli Post – 577 434 Sagar Taluk Shivamogga District
3	Endoscopy machine - K N H Hospital, Uppala, Kasargod Dist., Kerala	671322	03.07.2025	16,24,000.00	NA	Yoganarasimha Charitable Trust®	K N H Hospital, Uppala – 671 322 Kasargod District, Kerala
4	School bus - Aided Private Higher Primary School, Sulkeri Post, D.K Dist., Karnataka	574109	22.07.2025	29,00,000.00	NA	Aided Private Higher Primary School	Sulkeri Post, D.K Dist., Pin – 574 109, Karnataka
5	Desktops (2 No.s) - Sub Division Police Office, Machilipatnam Sub Division, Machilipatnam	521 001	07.05.2025	1,08,500.00	NA	Subdivision Police Office, Machilipatnam Sub Division	Machilipatnam, Andhra Pradesh, Pin- 521 001
6	Restoration of historic/ heritage site - Shri Raktheshwari Devi Sannidhi, B C Road, Post Jodumarga – 574 219, Bantwal Taluk, D.K Dist., Karnataka	574219	08.08.2025	5,00,000.00	NA	Shri Raktheshwari Devi Sannidhi	B C Road, Post Jodumarga – 574 219, Bantwal Taluk, D.K Dist., Karnataka
7	Renovation of heritage site - Shankara Vidya Kendra, Paschim Marg, Vasant Vihar, New Delhi	110057	06.06.2025	10,00,000.00	CSR00085064	Shankara Vidya Kendra	Paschim Marg, Vasant Vihar, New Delhi, Pin - 110 057
8	Solar power plant - Kootabandhu Bhavan, Shri Gurunarasimha Temple, Saligrama – 576 225, Karnataka	576 225	30.08.2025	9,70,000.00	NA	Koota Mahajagathu Saligrama®	Kootabandhu Bhavan, Shri Gurunarasimha Temple, Saligrama – 576 225
9	Renovation of historic/ heritage site - Shri Revana Siddeshwara Swami Temple, Avverahalli, Kailancha Hobli, Ramanagar Taluk, Karnataka	576 120	12.09.2025	1,48,680.00	NA	Shri Revana Siddeshwara Swami Temple	Avverahalli, Kailancha Hobli, Ramanagar Taluk, Pin – 576 120, Karnataka

Sl. No.	Short particulars of the property or asset(s) [including complete address and location of the property]	Pincode of the property or asset(s)	Date of creation	Amount of CSR amount spent (in Rs)	Details of entity/ Authority/ beneficiary of the registered owner		
(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
10	School bus - Sri Mahalingeshwara Educational Society®, Surathkal, D.K Dist., Karnataka	575 014	24.06.2025	25,23,263.00	NA	Sri Mahalingeshwara Educational Society®	Surathkal, D.K Dist., Pin – 575 014, Karnataka
11	School bus – Shri Maruti High School & Komarla Gangashetty Bhagyalakshamma Public School, Rajaghatta, Doddaballapura Taluk, Bengaluru Rural District, Karnataka	561 203	08.08.2025	25,84,668.00	NA	Shri Maruti Educational Trust®	Rajaghatta, Doddaballapura Taluk, Bengaluru Rural District – 561 203, Karnataka
12	Ambulance – Father Muller Charitable Institutions, Fr. Muller Road, Kankanady, Mangaluru, D.K Dist., Karnataka	575 002	08.01.2026	35,29,000.00	NA	Father Muller Charitable Institutions	Fr. Muller Road, Kankanady, Mangaluru, D.K Dist., Pin – 575 002, Karnataka
13	Support for the construction of home - Navagrama house, Vaishnavi Nanda Nilaya, Ammunje Post & Village, Bantwal Taluk, D.K Dist., Karnataka	574 219	05.03.2026	10,00,000.00	CSR00007236	Yakshadhruva Patla Foundation Trust	202, Kamaladeep Akashrath Residency, Adumaroli, D.K Dist., Pin – 575 005, Karnataka
14	Toilet block for Moksha Dhama Barpani, Nandikoor Village, Kaup Taluk, Udupi Dist., Karnataka	574 116	21.02.2026	10,12,000.00	NA	Shree Ramanjaneya Prathishtana ®	Shree Palimaru Matha, Car Street, Udupi -576 101
15	Restoration of historic/ heritage site – Sri Siddhivinayaka Temple Hattiangadi, Hattiangadi Village, Kundapura SRO, Udupi Dist., Karnataka	576 283	24.09.2025	10,00,000.00	NA	Sri Siddhivinayaka Seva Trust	Hattiangadi, Kundapura Taluk, Udupi Dist., Pin 576 283, Karnataka
16	4 Cabinet Mortuary Freezer Machine - Sub-Divisional General Hospital, Kundapura, Udupi Dist., Karnataka	576 201	11.11.2025	7,90,010.00	NA	Sub-Divisional General Hospital, Kundapura	Udupi Dist, Pin – 576 201, Karnataka
17	CCTV and solar lights – Shree Chennakeshava Swamy Temple, Balehole Post, Kalasa Taluk, Chikkamagaluru Dist., Karnataka	577 179	16.10.2025	5,42,699.00	NA	Shree Chennakeshava Swamy Temple	Balehole Post, Kalasa Taluk, Chikkamagaluru Dist., Karnataka – 577 179



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					CSR Registration Number, if applicable	Name	Registered address
18	Computers - Govt Arts & Science College (Autonomous), Karwar, Karnataka	581 301	28.08.2025	8,80,000.00	NA	Govt Arts & Science College	Karwar, Pin – 581 301, Karnataka
19	Narayana Smruthi Bhavana - Adi Dhanvantari Kshetra, Padmagiri, Jeddu, Alike Village, D.K Dist., Karnataka	574 235	13.02.2026	8,00,000.00	NA	Jeddu Ayurveda Seva Trust	Alike, Bantwal Taluk, Dakshina Kannada District, Pin - 574 235
20	Solar power plant -Anegudde Shree Vinayaka Temple, Kumbhashi, Kundapura Taluk, Udupi District, Karnataka	576 257	03.03.2026	20,48,400.00	NA	Anegudde Shree Vinayaka Temple,	Kumbhashi, Kundapura Taluk, Udupi District – 576 257, Karnataka
21	Restoration of historic/ heritage site -Shri Mahalingeshwara Sannidhi, Makkidevasthana, Post Bijuru, Byndoor Taluk, Udupi District, Karnataka	576 244	10.02.2026	5,00,000.00	NA	Shri Mahalingeshwara Sannidhi,	Post Bijuru, Byndoor Taluk, Udupi District, Pin – 576 244, Karnataka
22	Arivu Mantapa for differently abled children -Door No 8-124, "Soundarya", Behind Milan Castle Apts, P O Shaktinagar, D.K Dist., Karnataka	575 016	12.03.2026	5,00,000.00	CSR00070532	Arivu Trust®	Door No 8-124, "Soundarya", Behind Milan Castle Apts, P O Shaktinagar, Mangaluru - 575 016, Karnataka
23	STEM & Robotics Lab – Bhavan's Vidya Mandir, Kolaikkad, Mannapra P.O, Palakkad, Dist - Kerala	678 685	27.10.2025	6,56,080.00	NA	Bharatiya Vidya Bhavan Puthucode Kendra	Administrative Office: Kolaikkad, Mannapra Post Office, Palakkad District, Kerala
24	Solar power plant - Dakshina Bharat Hindi Prachar Sabha, P B No. 42, D C Compound, Dharwad, Karnataka	580 001	24.10.2025	20,57,037.00	NA	Dakshina Bharat Hindi Prachar Sabha (Karnataka)	P B No. 42, D C Compound, Dharwad, Karnataka, Pin – 580 001
25	Plates for annadana-Shri Lakshmi Venkataramana Mutt, Polya, Shrinivasapuram, Post Kabaka, Puttur Taluk, D.K District, Karnataka	574 220	26.11.2025	54,682.00	NA	Shri Lakshmi Venkataramana Mutt	Polya, Shrinivasapuram, Post Kabaka, Puttur Taluk, D.K District, Karnataka

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26	Computers - Bhandarkars Arts & Science College, Kundapura, Udupi Dist., Karnataka	576 201	19.12.2025	9,73,500.00	NA	Bhandarkars Arts & Science College	Kundapura, Udupi Dist., Pin – 576 201, Karnataka
27	Water purifier - Akhila Bharat Madhva Maha Mandal Vidyarthi Nilaya, Shanti Colony, Vidyanagar, Hubballi, Karnataka	580 021	31.12.2025	1,94,700.00	NA	Vadiraj Seva Prathistana®	Akhila Bharat Madhva Maha Mandal Vidyarthi Nilaya, Shanti Colony, Vidyanagar, Hubballi, Pin – 580 021, Karnataka
28	LED Interactive Panel - Institute of Management Education and Research, Vadgaon Road, Adarsh Nagar, Hindwadi, Belagavi , Karnataka	590 011	15.12.2025	4,02,500.00	CSR00102228	The Karnatak Law Society	Post Box No 512, KLS Campus, Tilakwadi, Belagavi – 590 006
29	Water Purifier - Shri Raghavendra Seva Samithi®, Shettihalli Gate, Someshwarapuram, Tumakuru, Karnataka	572 102	08.01.2026	58,410.00	NA	Shri Raghavendra Seva Samithi®	Shettihalli Gate, Someshwarapuram, Tumakuru – 572 102, Karnataka
30	Solar Street lights - Cauvery Sannidhi for Indian Culture, Bommuru Agrahara, Srirangapatna Taluk, Mandya District, Karnataka	571 606	17.03.2026	4,44,000.00	NA	Cauvery Sannidhi for Indian Culture	Bommuru Agrahara, Srirangapatna Taluk, Mandya District – 571 606, Karnataka
31	Water Purifier - Ursuline Sisters of Mary Immaculate Educational Society, Mary Immaculate Convent Bondel, Mangaluru, Karnataka	575 008	30.10.2025	1,01,000.00	NA	Ursuline Sisters of Mary Immaculate Educational Society	Mary Immaculate Convent Bondel, Mangaluru – 575 008, Karnataka
32	Solar batteries, CCTV & Fire extinguishers - Vidyabodhini High School, Balila Post, Sullia Taluk, D.K Dist., Karnataka	574 212	24.10.2025	5,00,000.00	NA	Vidyabodhini High School	Balila Post, Sullia Taluk, D.K Dist., Karnataka



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33	Kitchen utensils -Shri Jayadurgaparameshwari Temple, Kannarpady, Udupi, Karnataka	576 103	12.03.2026	1,62,500.00	NA	Shri Jayadurga-parameshwari Temple	Kannarpady, Udupi – 576 103
34	Concrete road - Shree Vishnumurthy Temple Seva Samithi®, Delanthamajalu, Manila Village, Post Muruva, Bantwal Taluk, Dakshina Kannada Dist, Karnataka	574 243	13.11.2025	1,00,000.00	NA	Shree Vishnumurthy Temple Seva Samithi®	Delanthamajalu, Manila Village, Post Muruva, Bantwal Taluk, Dakshina Kannada Dist – 574 243
35	Cupboards - School Development & Monitoring Committee & Govt Higher Primary School, Ilikar, Karki Village, Honnavar Taluk, U.K Dist.,Karnataka	581 341	09.10.2025	14,000.00	NA	Govt Higher Primary School, Ilikar	Karki Village, Honnavar Taluk, Uttara Kannada District, 581 341, Karnataka
36	Water purifier - Govt. Higher Primary School, Manki, Post Gujjadi – 576 247 Kundapura Taluk Udupi District, Karnataka	576 247	15.12.2025	75,992.00	NA	Govt. Higher Primary School, Manki	Post Gujjadi – 576 247 Kundapura Taluk Udupi District
37	UPS system - Govt Pre University College, Nempu, Vandse, Karkunje Village, Kundapura, Udupi District, Karnataka	576 283	20.11.2025	97,000.00	NA	Govt Pre University College, Nempu	Vandse, Karkunje Village, Kundapura, Udupi District – 576 283
38	Toilet block - Sri Vadabhandeshwara Balarama Temple, Malpe, Udupi-576 108, Karnataka	576 108	09.01.2026	12,00,000.00	NA	Sri Vadabhandeshwara Balarama Temple	Malpe, Udupi - 576 108
39	Hydraulic tables - District Veterinary Polyclinic, Animal Husbandry and Veterinary Services, D.K Dist., Karnataka	575 003	15.12.2025	2,96,180.00	NA	Office of the Deputy Director, District Veterinary Polyclinic	Jail Road, Kodialbail, Mangaluru – 575 003, D.K Dist., Karnataka
40	School bus - St. Lawrence Unaided English Medium High School, Bondel, Mangaluru, Karnataka	575 008	18.12.2025	22,60,100.00	NA	St. Lawrence Unaided English Medium High School	Bondel, Mangaluru, Pin -575 008, Karnataka

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(1)	(2)	(3)	(4)	(5)	(6)		
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41	Roof top solar system -Shri Annapoorneshwari Trust®, "Pramathi", 100 Feet Road, Vinobhanagar, Shivamogga, Karnataka	577 204	26.03.2026	6,95,000.00	NA	Shri Annapoorneshwari Trust®	"Pramathi", 100 Feet Road, Vinobhanagar, Shivamogga – 577 204
42	Restoration of historic /heritage site - Shri Saarangapani Mahavishnu Shri Durga Kshetra Trust, Bajalkariya Varkadi Post, Manjeshwara Taluk, Kasargod, Kerala	671 323	21.02.2026	4,00,000.00	NA	Shri Saarangapani Mahavishnu Shri Durga Kshetra Trust	Bajalkariya Varkadi Post, Manjeshwara Taluk, Kasargod – 671 323
43	School bus - Vidyaranya Vidyavardhaka Sangha®, Sathaya Narayana High School, P O Perla – 671 552, Kasargod District, Kerala	671 552	27.10.2025	23,97,131.00	NA	Vidyaranya Vidyavardhaka Sangha®	Sathaya Narayana High School, P O Perla – 671 552, Kasargod District
44	School bus - Poornaprajna Pre University College, Sangameshwarpete – 577 136, Chikkamagaluru District, Karnataka	577 136	06.10.2025	27,61,200.00	CSR00043671	Udupi Sri Adamaru Matha Education Council	Sadashivanagar, Bengaluru, Pin 560 080, Karnataka
45	Water purifier - Nirman Temples Trust®, No. 336B, Lord Venkateshwara Temple premises, Nisarga Layout, Bannerghatta Post, Bengaluru, Karnataka	560 083	21.02.2026	1,65,200.00	NA	Nirman Temples Trust®	No. 336B, Lord Venkateshwara Temple premises, Nisarga Layout, Bannerghatta Post, Bengaluru – 560 083
46	Sanitary Napkin Destroyer - Govt First Grade College, Thirthahalli, Karnataka	577 432	09.10.2025	40,120.00	NA	Govt First Grade College	Thirthahalli – 577 432, Karnataka
47	Water purifier - Shree Gururaghavendra Swami Trust®, Tellar Road, Karkala, Karnataka	574 104	11.11.2025	1,48,000.00	NA	Shree Gururaghavendra Swami Trust®	Tellar Road, Karkala, Pin – 574 104, Karnataka
48	Dining hall - Shree Mariamma Temple, Urwa, Bolor, Mangaluru, D.K Dist., Karnataka	575 006	18.12.2025	4,00,000.00	NA	Shree Mariamma Temple	Urwa, Bolor, Mangaluru – 575 006, Karnataka



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49	School bus - Seva Bharathi®, Balamaruthi Vyayama Mandala, Vitobha Temple Road, Mangaluru, D.K Dist, Karnataka	575 001	09.10.2025	25,89,455.00	CSR00013116	Seva Bharathi®,	Balamaruthi Vyayama Mandala, Vitobha Temple Road, Mangaluru – 575 001
50	Computers - Sri Mahaveera First Grade College, Moodbidri, Post Office, Kodangallu, D.K Dist., Karnataka	574 197	31.12.2025	11,98,703.00	NA	Sri Mahaveera First Grade College	Moodbidri, Post Office, Kodangallu, D.K Dist., Karnataka, Pin – 574 197
51	School bus - Seethalaxmi and B M Ramakrishna Hathwar Govt High School Beejadi, Koteshwara, Kundapur Taluk, Udupi District, Karnataka	576 222	27.10.2025	18,62,524.00	NA	Seethalaxmi and B M Ramakrishna Hathwar Govt High School	Beejadi, Koteshwara – 576 222 Kundapur Taluk, Udupi District
52	School bus - Shri Subrahmanya Mutt Education Trust®, Subrahmanya, Kadaba Taluk, D.K District, Karnataka	574 238	09.10.2025	24,71,000.00	NA	Shri Subrahmanya Mutt Education Trust®	Subrahmanya, Kadaba Taluk, Dakshina Kannada District – 574 238
53	Steel plates - Govt. of Karnataka, Charitable Endowment Department, Shree Durgaparameshwari Temple, Uppunda – 576 232, Byndoor Taluk, Udupi District, Karnataka	576 232	11.11.2025	1,25,000.00	NA	Shree Durgaparameshwari Temple	Uppunda – 576 232, Byndoor Taluk, Udupi District
54	Desks, boards & fans - Swami Vivekanand Education Trust, Bagalkot Dist., Jamkhandi, Karnataka	587 301	21.11.2025	7,68,911.00	NA	Swami Vivekanand Education Trust	Bagalkot dist., Jamkhandi, Karnataka
55	School van - Satyatirtha Foundation®, #60/14, Shyamaparakasha, 4 th Cross, Javarayi Garden, Thyagarajanagar, Bengaluru, Karnataka	560 028	28.10.2025	16,62,408.00	NA	Satyatirtha Foundation®	#60/14, Shyamaparakasha, 4 th Cross, Javarayi Garden, Thyagarajanagar, Bengaluru – 560 028

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56	CCTV - Shri Raghavendra Vrindavan Seva Samithi, Kammardi Thirthahalli Taluk, Shivamogga District, Karnataka	577 125,	10.11.2025	70,300.00	NA	Shri Raghavendra Vrindavan Seva Samithi	Kammardi – 577 125, Thirthahalli Taluk, Shivamogga District
57	Water purifier - Sahukara Kabballi Channabasappanavara Veerashaiva Ashrama, 2245/D-13, Jhansi Laxmibai Road, Mysuru, Karnataka	570 005	23.10.2025	65,000.00	NA	Sahukara Kabballi Channabasappanavara Veerashaiva Ashrama	2245/D-13, Jhansi Laxmibai Road, Mysuru – 570 005
58	Roof top solar system -Govt. of Karnataka, Charitable Endowment Department, Kadiyali Shree Mahishamardini Temple, Kadiyali, Udupi, Karnataka	576 102	15.10.2025	8,70,001.00	NA	Kadiyali Shree Mahishamardini Temple	Kadiyali, Udupi – 576 102
59	School bus - St. Sebastian Pre-University College, Ullal, Permannur, D.K Dist., Karnataka	575 017	27.10.2025	24,65,536.00	NA	St. Sebastian Pre-University College	Ullal, Permannur – 575 017
60	School bus - Sri Dharmasthala Manjunateshwara College, Ujire, Belthangady Taluk, D.K Dist., Karnataka	574 240	24.09.2025	22,77,256.00	CSR00008901	Sri Dharmasthala Manjunateshwara Educational Society®	Ujire – 574 240, D.K Dist., Karnataka
61	School bus – Jaya Bharati Vidyalaya, Sachidanandapura, Sringeri, Chikkamagaluru Dist.,Karnataka	577 139	15.09.2025	24,40,000.00	CSR00005313	Sri Sringeri Sharada Peetham Charitable Trust	Sringeri, Bharathi Street, Sringeri, 577 139, Karnataka
62	School bus - Sri Dharmasthala Manjunateshwara P U College, Ujire, Belthangady Taluk, D.K Dist., Karnataka	574 240	05.01.2026	32,00,000.00	CSR00008901	Sri Dharmasthala Manjunateshwara Educational Society®	Ujire – 574240, D.K Dist., Karnataka
63	School bus - Thouheed English Medium High School, Lower Bazaar, Bantwal, D.K Dist., Karnataka	574 211	19.12.2025	32,45,179.00	NA	Thouheed English Medium High School	Lower Bazaar, Bantwal – 574 211



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64	Computers - Besant Evening College, M G Road, Kodialbail, Mangaluru, D.K Dist., Karnataka	575 003	03.11.2025	8,30,000.00	NA	Besant Evening College	M G Road, Kodialbail, Mangaluru – 575 003
65	Vehicle for goshala -Govanithashraya Trust®, Beejapuri, Pajeer Village, Ullal Taluk, D.K Dist., Karnataka	574 199	10.11.2025	16,66,797.00	NA	Govanithashraya Trust®	Beejapuri, Pajeer Village, Ullal Taluk – 574 199
66	Water purifier - “Madhwashram”, Ramanugrah, Near Choti Chavani, Pramodvan, Ayodhya, Uttar Pradesh	224 123	10.11.2025	84,800.00	NA	Shri Madhva Trust	“Madhwashram”, Ramanugrah, Near Choti Chavani, Pramodvan, Ayodhya, Uttar Pradesh – 224 123
67	Barricades & railings -Hindu Religious Institutions and Charitable Endowment Department, Office of the Executive Officer, Sri Ranganatha Swamy Temple, Savanadurga, Madbal Hobli, Magadi ,Taluk Ramanagara, Karnataka	561 201	19.01.2026	10,72,856.00	NA	Sri Ranganatha Swamy Temple	Savanadurga, Madbal Hobli, Magadi – 561 201 Taluk Ramanagara
68	School bus - Govt Higher Primary School – Salkodu, Post Jadkal, Byndoor Taluk, Udupi District, Karnataka	576 233	04.11.2025	25,46,631.00	NA	Govt Higher Primary School– Salkodu	Post Jadkal, Byndoor Taluk, Udupi District – 576 233
69	School bus - SVS Temple Education Trust®, S V S Temple, Bantwal, D.K Dist., Karnataka	574 211	24.10.2025	25,40,830.00	NA	SVS Temple Education Trust®	S V S Temple, Bantwal – 574 211
70	Solar power system -Govt Higher Primary School, Centenary Committee®, Ulloor-74, Kundapura Taluk, Udupi District, Karnataka	576 229	21.02.2026	6,00,000.00	NA	Govt Higher Primary School	Ulloor-74, Kundapura Taluk, Udupi District – 576 229
71	Pick up van - Youth Social Service Charitable Trust®, Anegundi Road, Bejai, Mangaluru, D.K Dist., Karnataka	575 004	30.10.2025	11,05,053.00	NA	Youth Social Service Charitable Trust®,	Anegundi Road, Bejai, Mangaluru – 575 004

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72	Construction of classroom - SDMC, Govt Higher Primary School, Alanthaya, Post Golihottu, Puttur Taluk, D.K District, Karnataka	574 229	16.02.2026	5,00,000.00	NA	SDMC, Govt Higher Primary School, Alanthaya	Post Golihottu – 574 229 Puttur Taluk, Dakshina Kannada District
73	Solar batteries, CCTV & Fire extinguisher -Vidyabodhini High School (Aided), Balila Post – 574 212, Sullia Taluk, D.K Dist., Karnataka	574 212	24.10.2025	5,94,161.00	NA	Vidyabodhini High School (Aided), Balila	Post – 574 212, Sullia Taluk, Dakshina Kannada District, Karnataka
74	Compound wall :- Chethana Special School, Door No V-18/11, Behind Sri Krishna Kshethra, Anekere, Karkala, Udupi Dist., Karnataka	574 104	05.01.2026	2,00,000.00	NA	Bharathi Seva Mandali Trust	01, Bypass Road, Karkala, Udupi Dist., Karnataka
75	Solar power system - Shri Gurunarasimha Vividoddesha Charitable Trust®, Kirimanjeshwara, Byndoor Taluk, Udupi District, Karnataka	576 219	14.01.2026	4,00,000.00	CSR00039662	Shri Gurunarasimha Vividoddesha Charitable Trust®	Kirimanjeshwara, Byndoor Taluk, Udupi District
76	School bus - Anandathirtha Trust®, Pajaka P O, Kunjarugiri – 574 105, Udupi District, Karnataka	574 105	12.11.2025	25,10,224.00	NA	Anandathirtha Trust®	Pajaka P O, Kunjarugiri – 574 105, Udupi District
77	Toilet block - Kunjaru Madaga Shri Janardhan Temple, Post Padnuru, Puttur Taluk, Dakshina Kannada District, Karnataka	574 220	20.03.2026	7,00,000.00	NA	Kunjaru Madaga Shri Janardhan Temple	Post Padnuru, Puttur Taluk, Dakshina Kannada District
78	Toilet block - Shree Kshetran Maranakatte, Sri Brahmalingeshwara Temple, Chittoor, Kundapur Taluk Udupi District, Karnataka	576 233	06.03.2026	4,93,110.00	NA	Shree Kshetran Maranakatte, , Sri Brahmalingeshwara Temple	Chittoor – 576 233, Kundapur Taluk Udupi District



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79	Solar power system -Pejawara Sridhama Charitable Trust®, "Vishranti Dhama", Sy No 106/1, Nachanahalli Kuppalur, 10 th Main, J P Nagar, E Block, Mysuru, Karnataka	570 031	31.03.2026	10,50,000.00	CSR00009813	Pejawara Sridhama Charitable Trust®,	"Vishranti Dhama", Sy No 106/1, Nachanahalli Kuppalur, 10 th Main, J P Nagar, E Block, Mysuru – 31
80	Patient ward - D S L Trust®, "Sharanya", Garden Area, B H Road Cross, Opp to Modern Talkies, Shivamogga, Karnataka	577 201	06.02.2026	9,00,000.00	CSR00013276	D S L Trust®	"Sharanya", Garden Area, B H Road Cross, Opp to Modern Talkies, Shivamogga – 577 201
81	Steam cooking equipment -Nanjanagudu Shri Raghavendra Swamigalavara Matha, Car Street, Udupi, Karnataka.	576 101	12.03.2026	11,56,400.00	NA	Nanjanagudu Shri Raghavendra Swamigalavara Matha	Car Street, Udupi
82	Restoration of historic/ heritage site -Shri Kalikabhavani Temple, Shri Ramakrishna Kalikamath (Unit of Shree Ramachandrapura Matha), Ambagiri, Sirsi (U K), Karnataka	581 403	25.03.2026	8,00,000.00	NA	Shri Ramakrishna Kalikamath	Unit of Ramachandrapura Math, Ambagiri, Sirsi – 581 403 Uttara Kannada District, Karnataka
83	Medical equipment - Karuna Medical Society, Jeevan Bima Nagar, Borivili(West), Mumbai, Maharashtra	400 103	25.03.2026	25,78,734.00	CSR00028980	Karuna Medical Society	Jeevan Bima Nagar, Borivili(West), Mumbai – 400 103
84	Medical equipment -Karnataka Cancer Therapy and Research Institute (KCTRI), Navanagar, Hubballi, Karnataka	580 025	25.03.2026	11,59,200.00	NA	Karnataka Cancer Therapy and Research Institute (KCTRI)	Navanagar, Hubballi
85	Water purifier - Shri Shri Vyasraj Mutt (Sosale), K R Road, Vidyanagar, Mandya, Karnataka	571 401	16.02.2026	62,400.00	NA	Shri Shri Vyasraj Mutt (Sosale)	K R Road, Vidyanagar, Mandya, Karnataka, 571 401

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86	Inverter, water purifier & street light - Gram Panchayath Ajjavara, Ajjavara Post, Sullia Taluk, Dakshina Kannada District, Karnataka	574 239	30.01.2026	1,68,800.00	NA	Gram Panchayath Ajjavara	Ajjavara Post, Sullia Taluk, Dakshina Kannada District – 574 239
87	Solar power system -Shreechakra Sahitha Shree Mahalingeshwara Devaru and Shree Dhoomavathi Daivada Seva Samithi®, Padyana, P O Karopady, Bantwal Taluk, Dakshina Kannada, Karnataka	574 280	31.03.2026	2,26,000.00	NA	Shreechakra Sahitha Shree Mahalingeshwara Devaru and Shree Dhoomavathi Daivada Seva Samithi®	Padyana, P O Karopady, Bantwal Taluk, Dakshina Kannada – 574 280
88	Bunker cots - Sri Malai Mahadeshwaraswamy Krupa Education Society®, Sri Saluru Bhruhanmath Sri Mahadeshwara Hills, Hanuru Taluk Chamarajanagara District, Karnataka	571 490	31.03.2026	4,92,000.00	NA	Sri Malai Mahadeshwaraswamy Krupa Education Society®	Sri Saluru Bhruhanmath Sri Mahadeshwara Hills, Hanuru Taluk Chamarajanagara District – 571 490
89	Laptops - Karnataka State Open University, Mukthagangothri, Mysuru, Karnataka	570 006	10.11.2025	79,000.00	NA	Karnataka State Open University	Mukthagangothri, Mysuru -570 006
90	Elevator, Strong room & Generator -Akhila Bharatha Sthanika Brahmana Sabha®, Shri Jnanashakthi Subrahmanya Temple, Jnanashakthi Nagar, Kodigehalli Post, Off Magadi Road, Bengaluru, Karnataka	560 112	16.02.2026	12,84,265.00	NA	Akhila Bharatha Sthanika Brahmana Sabha®	Shri Jnanashakthi Subrahmanya Temple, Jnanashakthi Nagar, Kodigehalli Post, Off Magadi Road, Bengaluru
91	School building construction -The Hulkoti Co-Operative Education Society Ltd, Opp. K H Patil Stadium, Gadag, Karnataka	582 101	19.12.2025	8,50,000.00	NA	The Hulkoti Co-Operative Education Society Ltd	Opp. K H Patil Stadium, Gadag – 582 101



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(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
92	Water purifier - Sri Amababavani Devastan Trust®, Vaibhava Laxmi Park, Hanagal Road, Haveri, Karnataka	581 110	15.12.2025	53,088.00	NA	Sri Amababavani Devastan Trust®	Vaibhava Laxmi Park, Hanagal Road, Haveri – 581 110
93	Furnishing & Electrical fittings for Coaching Centre - Ramakrishna Mission, Mangaluru, A Branch of Ramakrishna Mission, Belur Math, Howrah, West Bengal, Mangaladevi, Mangaluru, Karnataka	575 001	19.12.2025	10,20,000.00	CSR00006101	Ramakrishna Mission	Mangaladevi, Mangaluru – 575 001, Karnataka
94	Solar power system -Shree Vyasatatvaznya Prathisthana®, Vidyamanya Complex, Toravigalli, Hubballi, Karnataka	580 020	16.02.2026	7,15,409.00	NA	Shree Vyasatatvaznya Prathisthana®	Vidyamanya Complex, Toravigalli, Hubballi – 580 020
95	Solar power system -Hindu Religious Institutions and Charitable Endowment Department, Office of the Executive Officer, Shree Kabbalamma Devasthan, Kabbalu Village, Kanakapura Taluk, Karnataka	562 126	17.12.2025	2,44,850.00	NA	Shree Kabbalamma Devasthan	Kabbalu Village, Kanakapura Taluk, Karnataka
96	LED TV for smart class - Banasiri Lions Educational Society®, Shikaripura, Karnataka	577 427	10.02.2026	82,350.00	NA	Banasiri Lions Educational Society®	Shikaripura – 577 427
97	Water purifier - New CPI Police Station, Chikkodi, Karnataka	591 201	08.01.2026	35,400.00	NA	New CPI Police Station	Chikkodi, Pin – 591 201, Karnataka
98	Tractor-Trailer-Tanker for goshala - Shivamogga Jilla Brahmana Maha Sabha®, Brahmins Hostel, B.H. Road, Shivamogga, Karnataka	577 201	19.12.2025	12,48,000.00	NA	Shivamogga Jilla Brahmana Maha Sabha®	Brahmins Hostel, B.H. Road, Shivamogga, 577 201

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(1)	(2)	(3)	(4)	(5)	(6)		
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99	School bus - RVS International Education Trust®, RVS International Public School, Khannur, Post Shalavadi, Taluk Navalgund, District Dharwad, Karnataka	582 208	08.01.2026	29,21,161.00	NA	RVS International Education Trust®	RVS International Public School, Khannur – 582 208 Post Shalavadi, Taluk Navalgund, District Dharwad
100	Construction of goshala -Kamadhenu Goshala Mahasangh Trust®, Nancharu, Brahmavara Taluk, Udupi District, Karnataka	576 213	03.03.2026	10,00,000.00	NA	Kamadhenu Goshala Mahasangh Trust®	Nancharu, Brahmavara Taluk, Udupi District, Karnataka
101	School bus - Raj Koshal Shikshan Samiti, Bilaspur, Chhattisgarh	495 001	05.02.2026	18,99,600.00	NA	Raj Koshal Shikshan Samiti	Bilaspur – 495 001, Chhattisgarh
102	Water purifier - Shree Adamaru Matha, Car Street, Udupi, Karnataka	576 101	26.03.2026	1,59,300.00	NA	Shree Adamaru Matha	Car Street, Udupi, Karnataka, Pin – 576 101
103	Solar power system - Shri Venkateshwara Dhyana Kendra, Vishwa Madhwaparishath, Uttaradi Mutt®, C A 3 & 4, Revenue Colony, Srirampuram 2 nd Stage, Mysuru, Karnataka	570 023	21.02.2026	10,00,000.00	NA	Shri Venkateshwara Dhyana Kendra	Vishwa Madhwaparishath, Uttaradi Mutt®, C A 3&4, Revenue Colony, Srirampuram, 2 nd Stage, Mysuru – 570 023, Karnataka
104	Solar power system - Sri Krishna Raghavendra Mandira, (Pejawara Math). K N S Circle, Kanakapura, Ramanagara District, Karnataka	562 117	27.02.2026	52,000.00	NA	Sri Krishna Raghavendra Mandira	(Pejawara Math). K N S Circle, Kanakapura, Ramanagara District, Karnataka, Pin – 562 117
105	Grinder for anna santharpana - Shree Mahishamardini Temple, Matanthabettu, Kodimbadi – 574 325, Puttur Taluk, Dakshina Kannada District, Karnataka	574 325	17.12.2025	46,020.00	NA	Shree Mahishamardini Temple	Matanthabettu, Kodimbadi – 574 325, Puttur Taluk, Dakshina Kannada District



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					CSR Registration Number, if applicable	Name	Registered address
106	Interactive LED panel for smart class - Basava Marga Foundation, No. 17, KIADB Housing Society, Hebbal Ring Road, Mysuru, Karnataka	570 016	23.12.2025	2,20,660.00	NA	Basava Marga Foundation	No. 17, KIADB Housing Society, Hebbal Ring Road, Mysuru – 570 016
107	Water purifier - Govt. Pre University College, Halady, High School Section (Kannada and English Medium), 76 Halady Post, Kundapura Taluk, Karnataka	576 222	27.03.2026	1,79,490.00	NA	Govt. Pre University College, Halady	High School Section (Kannada and English Medium), 76 Halady Post, Kundapura Taluk
108	Water purifier - Shri Kempamma Devi Temple, Kempamma Colony, Hulimavu, Bannerghatta Road, Bengaluru	560 076	16.01.2026	24,500.00	NA	Shri Kempamma Devi Temple	Kempamma Colony, Hulimavu, Bannerghatta Road, Bengaluru- 560 076
109	Portable fodder cutting machine - Sri Kamadhenu Goshala Seva Development Trust®, Chanjimala Village, Vemagal Hobli, Kolar Taluk and District	563 101	15.12.2025	48,998.00	NA	Sri Kamadhenu Goshala Seva Development Trust®,	Chanjimala Village, Vemagal Hobli, Kolar Taluk and District
110	Safety grills and UPS at shelter home for children -Bharath Seva Sangh Santvana, No 109, Sai Dhama Layout, Nelaguli, Kanakapura Road, Bengaluru – 560 082	560 082	21.02.2026	4,98,368.00	CSR00017263	Bharath Seva Sangh Santvana	No 109, Sai Dhama Layout, Nelaguli, Kanakapura Road, Bengaluru – 560 082
111	Solar power roof top system - Our Lady of Dolours Church, Bela Post, Via Kumbala – 671 321	671 321	17.03.2026	11,65,358.00	NA	Our Lady of Dolours Church	Bela Post, Via Kumbala – 671 321
112	School bus - Acharya Patashala Educational Trust, N R Colony, Bengaluru – 560 004	560 004	03.01.2026	20,00,002.00	NA	Acharya Patashala Educational Trust	N R Colony, Bengaluru – 560 004
113	Ambulance - Rangadore Memorial Hospital, 1 st Cross, Shankarapuram, Basavanagudi, Bengaluru – Karnataka	560 004	16.12.2025	26,90,141.00	CSR00005313	Sri Sringeri Sharada Peetham Charitable Trust	Sringeri, Bharathi Street, Sringeri, 577 139, Karnataka

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(1)	(2)	(3)	(4)	(5)	(6)		
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114	Ambulance - Academy of Liberal Education®, Kurunjibhag, Sullia, D.K Dist., Karnataka	574 327	31.03.2026	32,96,566.00	NA	Academy of Liberal Education®	Kurunjibhag – 574 327, Sullia Dakshina Kannada
115	School bus - Poornaprajna Pre-University College Admar, Udupi Dist., Karnataka	574 119	16.02.2026	27,92,820.00	CSR00043671	Udupi Sri Adamaru Matha Education Council	No.4, 16 th Cross, Sadashivanagar, Bengaluru, Karnataka
116	Computers - Karnataka State Bar Council, Old Election Commission Office, Dr. Ambedkar Veedhi, Bengaluru – 560 001	560 001	25.03.2026	9,33,852.00	NA	Karnataka State Bar Council	Old Election Commission Office, Dr. Ambedkar Veedhi, Bengaluru – 560 001
117	Solar power system -Shree Kaniyoor Matha, Car Street, Udupi – 576 101	576 101	26.03.2026	11,00,001.00	NA	Shree Kaniyoor Matha	Car Street, Udupi – 576 101
118	Solar power system -Vidyasagar Education Trust®, Kaipunjai, Uliyaragoli Village, Kaup Post – 574 106 Udupi District	574 106	27.02.2026	5,40,000.00	NA	Vidyasagar Education Trust®,	Kaipunjai, Uliyaragoli Village, Kaup Post – 574 106 Udupi District
119	Solar street lights - Office of Thotaduru Gram Panchayath, Balehole Post – 577 179	577 179	03.03.2026	61,000.00	NA	Thotaduru Gram Panchayath	Balehole Post – 577 179
120	Auditorium - Shri Gurukula Vidyavardhaka Sangha®, Shri Gurukul Aided Higher Primary School, Post Maala, Karkala Taluk - 574 122	574 122	17.03.2026	10,00,000.00	NA	Shri Gurukula Vidyavardhaka Sangha®,	Shri Gurukul Aided Higher Primary School, Post Maala, Karkala Taluk - 574 122
121	Pedestal fans - Hindu Religious Institutions & Charitable Endowments Department, Office of the Executive Officer, Shri Ranganathaswami Temple, Shrirangapatna, Mandya District, Karnataka	571 438	13.01.2026	55,000.00	NA	Shri Ranganathaswami Temple	Shrirangapatna, Mandya District, Karnataka



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(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
122	Laptop - Office of Thotaduru Gram Panchayath, Balehole Post – 577 179	577 179	03.03.2026	66,552.00	NA	Thotaduru Gram Panchayath	Balehole Post – 577 179
123	Water purifier - Shri Mahalingeshwara Temple, Karje, Hosur – 576 215	576 215	16.02.2026	75,520.00	NA	Shri Mahalingeshwara Temple	Karje, Hosur – 576 215
124	Renovation of benches -Patriarchal Seminary of Rachol, Major seminary of archdiocese of Goa and Daman, Good Shepherd Institute of Theology. P O Seminary Rachol, Rachol, Salcete, Goa	403 719	13.01.2026	4,38,222.00	NA	Patriarchal Seminary of Rachol	Major seminary of archdiocese of Goa and Daman, Good Shepherd Institute of Theology. P O Seminary Rachol, Rachol, Salcete, Goa – 403 719
125	Auditorium - Sri Aurobindo Ashram Trust, 12, Rue De La Marine, Pondicherry – 605 002	605 002	27.02.2026	12,00,000.00	CSR00025162	Sri Aurobindo Ashram Trust	12, Rue De La Marine, Pondicherry – 605 002
126	School bus - Seva Sangama Vidya Kendra Trust, Vidyagiri, Thekkatte – 576 231, Kundapura	576 231	29.01.2026	19,95,844.00	NA	Seva Sangama Vidya Kendra Trust	Vidyagiri, Thekkatte – 576 231, Kundapura
127	School bus - Sri Adichunchanagiri Shikshana Trust®, BGS Education Centre, Gandhinagar, Kavour, Mangaluru – 575 015	575 015	23.12.2025	26,11,935.00	NA	Sri Adichunchanagiri Shikshana Trust®,	BGS Education Centre, Gandhinagar, Kavour, Mangaluru – 575 015
128	School van - JSS Public School, Shree Shivarathreeswara Nagar, Kelageri, Dharwad – 580 007	580 007	13.01.2026	6,52,049.00	NA	JSS Public School	Shree Shivarathreeswara Nagar, Kelageri, Dharwad – 580 007
129	School bus - Govt Higher Primary School Village and Post Yadthady, Syabarakatte Cluster, Brahmavara Taluk – 576 210 Udupi District	576 210	13.01.2026	19,53,648.00	NA	Govt Higher Primary School Village and Post Yadthady	Syabarakatte Cluster, Brahmavara Taluk – 576 210 Udupi District

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					CSR Registration Number, if applicable	Name	Registered address
130	Furniture for school - Shri Bharathi Shikshana Samsthe, Hamsabhavi Shrimati Gangadevi Somashekhar Neluvigi, Girls High School, Savanur - 581 118	581 118	30.01.2026	1,91,000.00	NA	Shri Bharathi Shikshana Samsthe	Hamsabhavi Shrimati Gangadevi Somashekhar Neluvigi, Girls High School, Savanur - 581 118
131	Solar roof top system -Govardhanagiri Trust®, C/o Shri Pejvara Adhokshaja Mutt, Car Street, Udupi	576 101	12.03.2026	10,34,550.00	NA	Govardhanagiri Trust®,	C/o Shri Pejvara Adhokshaja Mutt, Car Street, Udupi, Pin -576 101
132	Water purifier - Shri Kokkeshwara Temple, Halageri, Khambadakone, Byndoor Taluk, Udupi District - 576219	576 219	19.01.2026	33,000.00	NA	Shri Kokkeshwara Temple	Halageri, Khambadakone, Byndoor Taluk, Udupi District - 576219
133	Solar power system -Shree Mahacharya Vidyalaya®, #2352/5-A-2M, Mayuri Estate, Keshwapur, Hubballi - 580 023	580 023	25.03.2026	13,42,933.00	NA	Shree Mahacharya Vidyalaya®,	#2352/5-A-2M, Mayuri Estate, Keshwapur, Hubballi - 580 023
134	School bus - Shri Ramakrishna Educational & Charitable Trust®, Palthaje, Salethuru - 574 323, Bantwal Taluk, Dakshina Kannada District	574 323	05.02.2026	25,41,131.00	NA	Shri Ramakrishna Educational & Charitable Trust®,	Palthaje, Salethuru - 574 323, Bantwal Taluk, Dakshina Kannada District
135	Old age home - Indian Red Cross Society, Kundapura Taluk Branch, 1 st Floor, Govt. Hospital, Municipal Road, Kundapura - 576 201	576 201	27.03.2026	5,00,000.00	CSR00090025	Indian Red Cross Society	Kundapura Taluk Branch, 1 st Floor, Govt. Hospital, Municipal Road, Kundapura - 576 201



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136	Restoration of historic/heritage site -Jeernodhara Samithi Shree Gopalakrishna Devasthan, Devaragudde, Bhatrabailu, Tekkaru – 574 241 Belthangady Taluk, Dakshina Kannada District	574 241	12.03.2026	5,00,000.00	NA	Shree Gopalakrishna Devasthan	Devaragudde, Bhatrabailu, Tekkaru – 574 241 Belthangady Taluk, Dakshina Kannada District
137	Water purifier - Shri Sarvamoola Parthisthana, Udupi Shri Palimaru Math, Sampige Road, Malleshwaram, Bengaluru, Karnataka	560 003	27.02.2026	1,16,642.00	NA	Shri Sarvamoola Parthisthana	Sampige Road, Malleshwaram, Bengaluru, Karnataka, Pin – 560 003
138	Smart Board - Govt High School (RMSA), Challal, Taluk Savanur, District Haveri	581 118	30.01.2026	1,60,000.00	NA	Govt High School (RMSA),	Challal, Taluk Savanur, District Haveri
139	Water purifier - Shree Datta Bhajan Mandal, Gol Bazar, Jabalpur – 482 002	482 002	27.02.2026	20,000.00	NA	Shree Datta Bhajan Mandal,	Gol Bazar, Jabalpur – 482 002
140	Barricades - Traffic Police Station Koppal, Koppal, Karnataka	583 231	22.01.2026	9,32,200.00	NA	Traffic Police Station Koppal	Koppal, Pin – 583 231, Karnataka
141	Water purifier - Sree Kalyana Venkateswara Swamy Temple, Development committee, Jaya Nagar Colony, Kadapa – 516 002	516 002	06.02.2026	32,000.00	NA	Sree Kalyana Venkateswara Swamy Temple	Development committee, Jaya Nagar Colony, Kadapa – 516 002
142	Smart board TV - Loyola School, Jewargi Road, NH-50, Sindagi – 586 128, Vijayapura District	586 128	05.02.2026	2,50,000.00	NA	Loyola School	Jewargi Road, NH-50, Sindagi – 586 128, Vijayapura District
143	Floor cleaning machine - Shree Satyadharmathirtha Jnanasatra KEC Astothara Mandali®, Shri Ramamandira, Shri Akshobhyatheertha Bhavan, Lohianagar, Gokul Road, Hubballi – Karnataka	580 030	10.02.2026	1,59,300.00	NA	Shree Satyadharmathirtha Jnanasatra KEC Astothara Mandali®,	Shri Ramamandira, Shri Akshobhyatheertha Bhavan, Lohianagar, Gokul Road, Hubballi - 580 030, Karnataka

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					CSR Registration Number, if applicable	Name	Registered address
144	Toilet block - Sri Anjaneyaswami Samudaya Bhavan Samithi®, Kundur, Honnalli Taluk, Davangere District	577 219	06.03.2026	2,50,000.00	NA	Sri Anjaneyaswami Samudaya Bhavan Samithi®	Kundur, Honnalli Taluk, Davangere District
145	Computers - Anugraha Educational Trust, Pattekodi, Golthamajal Village, Kalladka – 574 222 Bantwal Taluk, Dakshina Kannada District	574 222	06.02.2026	2,71,400.00	NA	Anugraha Educational Trust	Pattekodi, Golthamajal Village, Kalladka – 574 222 Bantwal Taluk, D.K District
146	Interactive flat panels -Mysore Education Academy Trust®, Mamcos Building, Opp. Durgamba Temple, Kote Road, Shivamogga – 577 201	577 201	06.02.2026	7,61,800.00	NA	Mysore Education Academy Trust®,	Mamcos Building, Opp. Durgamba Temple, Kote Road, Shivamogga – 577 201
147	Restoration of historic/ heritage site -Shri Panchalingeshwara Temple Development Trust®, Urva, Mangaluru – 575 006	575 006	31.03.2026	5,00,000.00	NA	Shri Panchalingeshwara Temple Development Trust®,	Urva, Mangaluru – 575 006
148	School bus - Sridevi Vidya Kendra Devinagar, Punacha – 574 243, Bantwal Taluk, Dakshina Kannada District	574 243	16.02.2026	22,28,428.00	NA	Sridevi Vidya Kendra Devinagar	Punacha – 574 243, Bantwal Taluk, Dakshina Kannada District
149	Ambulance -Totagarara Seva Samiti®, Shripad Hegde Kadave Institute of Medical Sciences, College Road, Sirsi – 581 402	581 402	30.01.2026	26,48,597.00	NA	Totagarara Seva Samiti®,	Shripad Hegde Kadave Institute of Medical Sciences, College Road, Sirsi – 581 402
150	School bus - Sri Gopalakrishna High School, Kudlu, P O Ramdasnagar, Kasargod – 671 124	671 124	31.01.2026	22,20,000.00	NA	Sri Gopalakrishna High School	Kudlu, P O Ramdasnagar, Kasargod – 671 124
151	School bus - New Education Society®, Hubballi – 580 024	580 024	26.03.2026	28,05,000.00	NA	New Education Society®,	Hubballi – 580 024



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					CSR Registration Number, if applicable	Name	Registered address
152	Kitchen equipment for community hall - Sujnana Charitable Trust®, Kalya, Uliyargoli, Post Kapu-574 106	574 106	12.03.2026	10,00,000.00	NA	Sujnana Charitable Trust®,	Kalya, Uliyargoli, Post Kapu-574 106
153	Computers - Govt PU College, Manuru, Padukare, 576 221	576 221	17.03.2026	2,22,500.00	NA	Govt PU College	Manuru, Padukare, 576 221
154	Toilet block - Shri Ullalathi Bhajana Mandali®, Ammai, Kepu Village, Adyanadka Post – 574 260 Bantwal Taluk, D K District	574 260	20.03.2026	2,75,000.00	NA	Shri Ullalathi Bhajana Mandali®,	Ammal, Kepu Village, Adyanadka Post – 574 260 Bantwal Taluk, D K District
155	Water purifier - Shri Bhandarkeri Math, Car Street, Udupi – 576 101	576 101	12.03.2026	1,34,402.00	NA	Shri Bhandarkeri Math	Car Street, Udupi – 576 101
156	School bus - Academy for Creative Teaching, #480, 6 th main, H M T Colony, Opp Bus Depot, R T Nagar, Bengaluru - 560 032	560 032	16.02.2026	24,20,651.00	CSR00020262	Academy for Creative Teaching	#480, 6 th main, H M T Colony, Opp Bus Depot, R T Nagar, Bengaluru - 560 032
157	School bus - National Education Society®, Balaraj Urs Road, Shivamogga – 577 201	577 201	17.03.2026	25,60,000.00	NA	National Education Society®,	Balaraj Urs Road, Shivamogga – 577 201
158	School bus - Kalasa Education Society®, Kalasa – 577 124	577 124	07.03.2026	28,00,000.00	NA	Kalasa Education Society®,	Kalasa – 577 124
159	Generator - Sri Marikamba Devi Nyasa Pratistana, J C Road, Sagara – 577 401	577 401	10.02.2026	5,85,000.00	NA	Sri Marikamba Devi Nyasa Pratistana	J C Road, Sagara – 577 401
160	Water purifier - Dakshina Kannada Zilla Panchayath Higher Primary School, Post Neerkaje – 574 243 Bantwal Taluk Dakshina Kannada District	574 243	27.02.2026	1,00,300.00	NA	Dakshina Kannada Zilla Panchayath Higher Primary School	Post Neerkaje – 574 243 Bantwal Taluk Dakshina Kannada District
161	Smart boards - Karnatak Law Society's Gogte College of Commerce, Affiliated to Rani Channamma University, Tilakwadi, Belagavi – 590 006	590 006	25.03.2026	5,51,816.00	CSR00102228	Karnatak Law Society's	Gogte College of Commerce, Affiliated to Rani Channamma University, Tilakwadi, Belagavi – 590 006

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(1)	(2)	(3)	(4)	(5)	(6)		
					CSR Registration Number, if applicable	Name	Registered address
162	School building -Vidyaniketana Muroor Kallabbe, Post Muroor – 581 362 Kumta Taluk, Uttara Kannada District	581 362	31.03.2026	2,50,000.00	CSR00065044	Vidyaniketana Muroor Kallabbe	Post Muroor – 581 362 Kumta Taluk, Uttara Kannada District
163	Computers - Laxmi Soma Bangera Govt. First Grade College, Kota – Padukere, Udupi District – 576 221	576 221	16.03.2026	8,50,000.00	NA	Laxmi Soma Bangera Govt. First Grade College	Kota – Padukere, Udupi District – 576 221
164	School bus - Madras Christian College Higher Secondary School, P B No. 2579, 78-86, Harrington Road, Chetpet, Chennai – 600 031	600 031	25.03.2026	19,53,200.00	NA	Madras Christian College Higher Secondary School	P B No. 2579, 78-86, Harrington Road, Chetpet, Chennai – 600 031
165	School bus - Shree Devi Education Trust®, Ballalbagh, Mangaluru – 575 003	575 003	23.03.2026	34,21,607.00	NA	Shree Devi Education Trust®,	Ballalbagh, Mangaluru – 575 003
166	School bus - Govt P U College (High School Section) Goliangadi – 576 212, Brahmavara Tq	576 212	31.03.2026	24,14,231.00	NA	Govt P U College (High School Section)	Goliangadi – 576 212, Brahmavara Tq

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per sub-section (5) of section 135.

For the Financial Year 2025-26, the Bank has spent a total amount of ₹3,102.54 lakhs towards CSR activities. Out of the total amount, ₹1,136.65 lakhs remain undisbursed as the amount pertains to the ongoing CSR projects.

In accordance with the provisions of the Companies Act, 2013, a separate current account was opened for the undisbursed amount pertaining to ongoing CSR projects, and the said amount of ₹1,136.65 lakhs was transferred to the said account on 29.04.2026, within the prescribed timeline.

Raghavendra Srinivas Bhat

(Managing Director & CEO).

DIN: 11165725

P Pradeep Kumar

Independent Director DIN: 03614568

(Chairman - CSR Committee)

ANNEXURE-III

Form AOC- 1

(Pursuant to first proviso to sub-section (3) of section 129 read with rule 5 of Companies (Accounts) Rules, 2014)

Statement containing salient features of the financial statement of subsidiaries or associate companies or Joint ventures

PART-A

SUBSIDIARIES

(Information in respect of each subsidiary to be presented with amounts in ₹)

1.	Name of the subsidiary	KBL SERVICES LIMITED
2.	The date since when subsidiary was acquired	21 st June, 2020*
3.	Reporting period for the subsidiary concerned, if different from the holding company's reporting period.	1 st April 2025 to 31 st March, 2026
4.	Reporting currency and Exchange rate as on the last date of the relevant Financial year in the case of foreign subsidiaries.	Not Applicable

*Date of incorporation

	(Amount in ₹ Crore)
5.	Share capital (Paid Up)
6.	Reserves and surplus
7.	Total assets
8.	Total Liabilities
9.	Investments
10.	Turnover
11.	Profit before taxation
12.	Provision for taxation
13.	Profit after taxation
14.	Proposed Dividend
15.	Extent of shareholding (in percentage)

Provision for taxation is ₹0.34 lakhs.

Notes: The following information shall be furnished at the end of the statement:

- Names of subsidiaries which are yet to commence operations- Nil
- Names of subsidiaries which have been liquidated or sold during the year.- Nil
- Part B of the Annexure is not applicable as there are no Associate Companies/ Joint ventures of the Bank as on 31st March, 2026.
- The reported figures of the subsidiary are as per the audited financial statements prepared for the consolidation in accordance with AS 21, Consolidated Financial Statements.

ANNEXURE-IV

REPORT ON CORPORATE GOVERNANCE

1. Philosophy on the Code of Corporate Governance

The basic philosophy of Corporate Governance of your Bank is the application of the best management practices that provide stability and growth to the enterprise, transparency, accountability, disclosures and value creation. Your Bank believes that good governance practices ultimately secure the goal of turning the Bank into a value driven organization. Your Bank's philosophy of Corporate Governance has been embedded in its mission statement, which reads as under:

"To be a technology savvy, customer centric progressive Bank with a national presence, driven by the highest standards of Corporate Governance and guided by sound ethical values".

The Bank has also adopted a vision statement which reads as under:

"To be a progressive, prosperous and well governed Bank."

The Core values and guiding principles to be followed by all the workforce of the Bank include:

- i) Sincere, Honest and Trustworthy
- ii) Unshakable Integrity.
- iii) Professional and Smart Banker.
- iv) Committed to protect Bank's interests through legitimate and sustainable business.
- v) 'Bank first' attitude always

Your Directors present below the Bank's Report on compliance to Corporate Governance requirements as prescribed under Regulations 17 to 27 read with Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred as "Listing Regulations") and confirm that the Bank has complied with the corporate governance requirements as specified in Regulations 17 to 27 and clauses (b) to (i) of sub-regulation 2 of Regulation 46 of the Listing Regulations.

2. Board of Directors:

a. Composition and Category of Directors: As on March 31, 2026, the Board of Directors (the Board) of the Bank consisted of 8 Directors, including the Part-time Chairman, Managing Director & CEO, Non-Executive Director and Independent Directors. The constitution of the Board conforms to the provisions

of Section 10A of the Banking Regulation Act, 1949, Section 149 of the Companies Act, 2013 and the Listing Regulations. The Board consists of eminent persons having specialized knowledge or practical experience in areas such as Accountancy, Agriculture and Rural Economy, Banking, Co-operation, Economics, Finance, Law, Small-Scale Industry (SSI), Information Technology, Risk Management, Payment & Settlement, Business Management, Human Resources and other areas as specified in the Banking Regulation Act, 1949. The composition of the Board of Directors of the Bank as on March 31, 2026, is given as under:

Sl. No.	Name of the Director	Category of Directorship
1.	Mr. P Pradeep Kumar	Part-time Chairman - Independent Director
2.	Mr. Raghavendra Srinivas Bhat	Managing Director & CEO
3.	Mr. B R Ashok	Non-Executive Non - Independent Director
4.	Mrs. Uma Shankar	Independent Director
5.	Mr. Balakrishna Alse S	Independent Director
6.	Mr. Jeevandas Narayan	Independent Director
7.	Mr. K Gururaj Acharya	Independent Director
8.	Mr. Harish H V	Independent Director

Changes in the composition of the Board

- Appointment / reappointment of the Directors, if any**

During the Financial Year 2025-26:

- a. Mr. Raghavendra Srinivas Bhat (DIN: 11165725) was appointed as Managing Director & CEO of the Bank w.e.f. 16.07.2025 for an interim period of 3 months and there after the tenure was extended for a period of one month. Subsequently, he was appointed as Managing Director & CEO of the Bank w.e.f. 16.11.2025, for a period of one year.
- b. Mr. Pradeep Kumar Panja (DIN: 03614568) was re-appointed as a Non-Executive Independent Director of the Bank for a period of three years w.e.f. 19.08.2025.
- c. Mr. B R Ashok (DIN: 00415934) was re-appointed as a Non-Executive Non-Independent Director of the Bank w.e.f. 23.09.2025.



- d. Mrs. Uma Shankar (DIN: 07165728) was re-appointed as a Non-Executive Independent Director of the Bank for a period of three years w.e.f. 01.11.2025.
- e. Mr. Balakrishna Alse S (DIN: 08438552) was re-appointed as a Non-Executive Independent Director of the Bank for a period of three years w.e.f. 26.05.2026.

• **Cessation of the Directors, if any**

During the Financial Year 2025-26 under review, the following Directors have ceased to be Directors on the Board of the Bank.

- a. Mr. Srikrishnan H (DIN: 00318563) resigned as Managing Director & CEO of the Bank w.e.f. July 15, 2025.
- b. Mr. Sekhar Rao (DIN: 06830595) resigned as Executive Director of the Bank w.e.f. July 31, 2025.
- c. Mr. Justice A.V. Chandrashekar (DIN: 08829073) ceased to be a Non-Executive Independent Director of the Bank w.e.f. August 18, 2025, upon completion of his tenure.
- d. Dr. D.S. Ravindran (DIN: 09057128) resigned as a Non-Executive Independent Director of the Bank w.e.f. March 06, 2026.

b. Details of the attendance of each Director at the meeting of the Board of Directors and at the last Annual General Meeting were as under:

Sl. No.	Name of the Director*	No. of meetings attended / held	Whether attended the last AGM
1.	Mr. P Pradeep Kumar (Part-time Chairman)	22/22	YES
2.	Mr. Raghavendra Srinivas Bhat	16/16	YES
3.	Mr. B R Ashok	22/22	YES
4.	Mrs. Uma Shankar	18/22	YES
5.	Mr. Balakrishna Alse S	22/22	YES
6.	Mr. Jeevandas Narayan	22/22	YES
7.	Mr. K Gururaj Acharya	22/22	YES
8.	Mr. Harish H V	20/22	YES

*Details of only those directors who were on the Board of the Bank as on March 31, 2026, have been provided.

c. Directorships / committee positions held in other companies as on March 31, 2026:

Sl. No.	Name of the Director	Number of Directorships in other Public Limited Companies	Number of Committee positions in other Public Limited Companies	Numbers, names of the other listed entities, where the person is a Director and the category of Directorship
1.	Mr. P Pradeep Kumar	2	4	2 1. Brigade Enterprises Limited - Independent Director 2. Shriram Finance Limited - Independent Director
2.	Mr. Raghavendra Srinivas Bhat	1	NIL	NIL
3.	Mr. B R Ashok	NIL	NIL	NIL
4.	Mrs. Uma Shankar	2	2	1 NCC Limited - Independent Director
5.	Mr. Balakrishna Alse S	NIL	NIL	NIL
6.	Mr. Jeevandas Narayan	NIL	NIL	NIL
7.	Mr. K Gururaj Acharya	1	NIL	NIL
8.	Mr. Harish H V	2	3	2 1. Suprajit Engineering Limited - Independent Director 2. ADC India Communications Limited - Independent Director

Note: In terms of Regulation 26 of the Listing Regulations, for the purpose of Committee positions held in other public limited companies, only the Audit Committee and the Stakeholders Relationship Committee have been considered.

None of the Directors of the Board serves as a member of more than ten Committees or acts as Chairperson of more than five Committees across all listed entities in which they are directors.

d. Details on the number of meetings of the Board of Directors held and dates on which held:

During the financial year ended on March 31, 2026, the Board met **22** times on the following dates:

Sl. No.	Date of the meeting	Sl. No.	Date of the meeting
1	16.04.2025	12	16.10.2025
2	14.05.2025	13	27.10.2025
3	20.05.2025	14	08.11.2025
4	24.06.2025	15	15.11.2025
5	29.06.2025	16	03.12.2025
6	14.07.2025	17	15.12.2025
7	28.07.2025	18	27.01.2026
8	12.08.2025	19	10.02.2026
9	22.08.2025	20	25.02.2026
10	12.09.2025	21	08.03.2026
11	25.09.2025	22	27.03.2026

e. Relationship between Directors inter-se: None of the Directors of the Board are related inter-se.**f. Shareholding of Directors & Key Managerial Personnel as on March 31, 2026:**

Sl. No	The Director and KMP	At the beginning of the year		Date-wise increase/ decrease during the year	Reasons for increase/ decrease	Cumulative shareholding during the year	
		No. of shares	% of total shares of the Company			No. of shares	% of total shares of the Company
Directors:							
1.	Mr. P Pradeep Kumar	3410	0.00	Nil	NA	3410	0.00
2.	Mr. Raghavendra S. Bhat	3501	0.00	Nil	NA	3501	0.00
3.	Mr. B R Ashok	1650	0.00	Nil	NA	1650	0.00
4.	Mrs. Uma Shankar	1000	0.00	Nil	NA	1000	0.00
5.	Mr. Balakrishna Alse S	500	0.00	Nil	NA	500	0.00
6.	Mr. Jeevandas Narayan	200	0.00	Nil	NA	200	0.00
7.	Mr. K Gururaj Acharya	2842	0.00	Nil	NA	2842	0.00
8.	Mr. Harish H V	Nil	Nil	Nil	NA	Nil	Nil
Key Managerial Personnel							
1.	Mr. Vijayakumar P.H. (Chief Financial Officer)	6039	0.00	Nil	NA	6039	0.00
2.	Mr. Sham K (Company Secretary)	3895	0.00	Nil	NA	3895	0.00

Number of convertible instruments held by Directors: NIL

g. Details of Familiarization Programme imparted to Directors:

The Directors of the Bank were nominated to various training programmes in specialized areas such as IT, Governance, Cyber Security, KYC AML, Risk Management and Corporate Governance etc., conducted by CAB, CAFRAL, etc., and the details of training undergone during the reporting period are posted on the website of the Bank at the URL <https://karnatakabank.bank.in/investors/corporate-governance>. These trainings are in addition to the familiarization programme relating to the Bank's internal process & systems and procedures.

**h. Competency at the Board level:**

The chart or a matrix setting out the skills/expertise/competence of the Board of Directors of the Bank as on 31.03.2026 is given as under:

Sl. No.	List of core skills / expertise / competencies required in terms of statutory requirement as per the Banking Regulation Act, 1949	1 Mr. P Pradeep Kumar	2 Mr. Raghavendra Srinivas Bhat	3 Mr. B R Ashok	4 Mrs. Uma Shankar	5 Mr. Balakrishna Alse S	6 Mr. Jeevandas Narayan	7 Mr. K Gururaj Acharya	8 Mr. Harish H V
1	Accountancy	✓		✓	✓	✓	✓	✓	✓
2	Agriculture and Rural Economy	✓	✓			✓	✓		
3	Banking	✓	✓	✓	✓	✓	✓	✓	✓
4	Co-operation & SSI	✓			✓	✓	✓		✓
5	Economics	✓		✓	✓	✓	✓	✓	✓
6	Finance	✓	✓	✓	✓	✓	✓	✓	✓
7	Law	✓		✓			✓	✓	
8	IT	✓	✓	✓	✓	✓	✓		
9	Risk Management	✓		✓	✓	✓	✓	✓	✓
10	Payment & Settlement	✓					✓		
11	HR	✓	✓		✓	✓	✓	✓	
12	Business Management	✓	✓	✓	✓	✓	✓	✓	✓

*Competency mapping as per Section 10A(2)(a) of the Banking Regulation Act, 1949 and competency mapping as per SEBI guidelines.

- i. In the opinion of the Board, all the Independent Directors fulfill the criteria of independence as specified under the Companies Act, 2013 and the Listing Regulations and are independent of the management.

j. Detailed reason for the resignation of an Independent Director:

The Board had recommended the reappointment of Dr. D.S. Ravindran as a Non-Executive Independent Director of the Bank for a second term of 3 (Three) years effective from April 01, 2026, for seeking approval of the shareholders of the Bank. Since the resolution for his re-appointment for the second term did not find favour with the Shareholders of the Bank, he deemed it morally imperative to resign from the Board of the Bank and had tendered his resignation from the post of Independent Director of the Bank with effect from 09.00 PM of March 06, 2026. Further, pursuant to the Listing Regulations, he confirmed that there are no other material reasons for his resignation other than those provided in his resignation letter.

3. COMMITTEES OF THE BOARD:

In compliance with the regulatory requirements and for operational convenience, the Bank has constituted the following Board-level Committees:

- Audit Committee of the Board (ACB)
- Management Committee of the Board (MCB)
- Risk and Capital Management Committee (RCMC)
- Nomination & Remuneration Committee (NRC)
- Stakeholders and Customer Relations Committee (SCRC)
- IT Strategy Committee (ITSC)
- Special Committee of the Board for Monitoring & Follow up of cases of Frauds (Special Committee)

viii. Corporate Social Responsibility Committee (CSR)

ix. Review Committee for Identification of Large Defaulters (RCILD)

The composition, names of members and chairperson of the Committees as on March 31, 2026, were as under:

Director's Name	ACB	NRC	MCB	SCRC	Special Committee	RCMC	ITSC	CSR	RCILD
Part-time Chairman									
Mr. P Pradeep Kumar		✓				✓	✓	●	
Whole Time Directors									
Mr. Raghavendra Srinivas Bhat			●	✓	✓	✓	✓	✓	●
Independent Directors									
Mrs. Uma Shankar	✓	●			●		✓		
Mr. Balakrishna Alse S	✓		✓	●			●		✓
Mr. Jeevandas Narayan		✓	✓		✓	●			
Mr. K Gururaj Acharya	●				✓			✓	✓
Mr. Harish H V	✓			✓		✓			✓
Non-Executive Director									
Mr. B R Ashok	✓	✓	✓	✓		✓			

● Chairperson of the Committee ✓ Member of the Committee

The brief terms of reference, number of meetings held, along with attendance details of each of the Committees, are furnished below:

i. Audit Committee of the Board (ACB)

As per the directions of the Reserve Bank of India, the Bank has constituted an Audit Committee of the Board (ACB), which also conforms to the requirements of the Companies Act, 2013 and the Listing Regulations.

Brief terms of reference	
a.	Oversight of the Bank's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible.
b.	Recommendation for appointment, remuneration and terms of appointment of auditors of the Bank.
c.	Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the board for approval.
d.	Reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit.; and
e.	Any other terms of reference as prescribed under the Banking Regulation Act, 1949 or extant guidelines of RBI in the form of Calendar of reviews or by separate circulars, Companies Act, 2013, the Listing Regulations, including any amendments/ re-enactments thereof, as approved by the Board of Directors of the Bank from time to time.

Number of meetings held: 14 meetings

All the members of the ACB are financially literate. The Company Secretary acted as the secretary to the Committee. The Managing Director & CEO, Chief Financial Officer (CFO), Chief Compliance Officer (CCO), Chief Risk Officer (CRO), Chief Information Security Officer (CISO) and the Head of Inspection & Audit Department (HIA) of the Bank were invited to attend



the meetings of the Committee as and when desired by the Committee. The Statutory Auditors were also invited to attend the meetings whenever interim / annual financial reports/Long Form Audit Report, etc., were considered. Further, periodical one-to-one interaction was held by the Committee with the HIA & Chief of Internal Vigilance (CIV) and CCO without the presence of the management.

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. K Gururaj Acharya	Mr. B R Ashok	Mrs. Uma Shankar	Dr. D S Ravindran*	Mr. Balakrishna Alse S	Mr. Harish H V
24.04.2025	✓	✓	✓	✓	✓	✓
13.05.2025	✓	✓	✓	✓	✓	Absent
16.06.2025	✓	✓	✓	Absent	✓	✓
24.07.2025	✓	✓	✓	✓	✓	✓
11.08.2025	✓	✓	✓	✓	✓	✓
20.08.2025	✓	✓	✓	✓	✓	✓
12.09.2025	✓	✓	✓	✓	✓	✓
20.09.2025	✓	✓	✓	✓	✓	✓
18.10.2025	✓	✓	✓	✓	✓	Absent
07.11.2025	✓	✓	Absent	✓	✓	✓
09.12.2025	✓	✓	✓	✓	✓	✓
09.02.2026	✓	✓	✓	✓	✓	✓
11.03.2026	✓	✓	✓		✓	✓
12.03.2026	✓	✓	✓		✓	✓
Meetings Attended / Held	14/14	14/14	13/14	11/12	14/14	12/14

*Dr. D.S. Ravindran ceased to be a member of the Committee w.e.f. 07.03.2026

ii. Management Committee of the Board (MCB)

Brief terms of reference	
a.	Review of Corporate budget-includes review of publicity expenses, capital expenditure vis-a-vis capital budget, donations made during the year, etc., for the year ended March. However, deviations, if any, will be reported to the Board.
b.	Review of credit proposals sanctioned by the Managing Director/Executive Director
c.	In order to facilitate the Board to concentrate on policy matters and strategic planning, etc., the Board has delegated lending and non-lending powers up to the limits decided by the Board from time to time to the Management Committee of the Board of Directors.

Number of meetings held: 17 meetings

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. Srikrishnan H*	Mr. Sekhar Rao**	Mr. Balakrishna Alse S	Mr. B R Ashok	Mr. Jeevandas Narayan	Dr. D.S. Ravindran®	Mr. Raghavendra Srinivas Bhat#
30.05.2025	✓	✓	✓	✓	✓		
23.06.2025	✓	✓	✓	✓	✓		
30.06.2025			✓	✓	✓	✓	
05.07.2025			✓	✓	✓	✓	
15.07.2025			✓	✓	✓	✓	
31.07.2025			✓	✓	✓		✓
28.08.2025			✓	✓	✓		✓
24.09.2025			✓	✓	✓		✓
24.10.2025			✓	✓	✓		✓
26.11.2025			✓	✓	✓		✓

Dates of Meeting	Mr. Srikrishnan H*	Mr. Sekhar Rao**	Mr. Balakrishna Alse S	Mr. B R Ashok	Mr. Jeevandas Narayan	Dr. D.S. Ravindran®	Mr. Raghavendra Srinivas Bhat#
17.12.2025			✓	✓	✓		✓
29.12.2025			✓	✓	✓		✓
21.01.2026			✓	✓	✓		✓
06.02.2026			✓	✓	✓		✓
26.02.2026			✓	✓	✓		✓
16.03.2026			✓	✓	✓		✓
25.03.2026			✓	✓	✓		✓
Meetings Attended / Held	2/2	2/2	17/17	17/17	17/17	3/3	12/12

*Mr. Srikrishnan H ceased to be the Chairman and member of the Committee w.e.f. 29.06.2025.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 29.06.2025.

®Dr. D. S. Ravindran was appointed as a member of the Committee w.e.f. 29.06.2025 and ceased to be a member of the Committee w.e.f. 16.07.2025.

#Mr. Raghavendra Srinivas Bhat was appointed as the Chairman and a member of the Committee w.e.f. 16.07.2025.

iii. Nomination and Remuneration Committee (NRC)

Pursuant to the Companies Act, 2013, the Listing Regulations and the extant guidelines of the Reserve Bank of India, the Bank has constituted the "Nomination & Remuneration Committee (NRC)".

Brief terms of reference

- Identification of persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down and recommend to the Board for their appointment and/or removal.
- Undertake the due diligence of candidates before their appointment/ re-appointment as directors.
- Formulate the criteria for determining qualification, positive attributes and independence of a director, Key Managerial Personnel and other employees.
- Recommend to the Board the policy for evaluation of performance of directors.
- To oversee the framing, review and implementation of the Compensation Policy of the Bank on behalf of the Board.
- Recommend to the Board on the remuneration of Whole Time Directors/Chief Executive Officers and senior management, etc.
- Any other terms of reference as prescribed under the Banking Regulation Act, 1949 or extant guidelines of RBI, Companies Act, 2013, the Listing Regulations, including any amendments / re-enactments thereof, as approved by the Board of Directors of the Bank from time to time.

Number of meetings held: 11 meetings

The meeting dates and the attendance record is as below:

Dates of Meeting	Mrs. Uma Shankar	Mr. P Pradeep Kumar	Mr. B R Ashok	Mr. Justice A V Chandrashekar*	Mr. Jeevandas Narayan**
07.05.2025	✓	✓	✓	✓	
19.05.2025	✓	✓	✓	✓	✓
09.06.2025	✓	✓	✓	✓	✓
23.06.2025	✓	✓	✓	✓	✓
02.08.2025	✓	✓	✓	✓	✓
21.08.2025	✓	✓	✓		✓
12.09.2025	✓	✓	✓		✓
16.10.2025	✓	✓	✓		✓
13.12.2025	✓	✓	✓		✓
20.01.2026	✓	✓	✓		✓
10.02.2026	✓	✓	✓		✓
Meetings Attended / Held	11/11	11/11	11/11	5/5	10/10

*Mr. Justice A V Chandrashekar ceased to be a member of the Committee w.e.f. 19.08.2025

** Mr. Jeevandas Narayan was appointed as a member of the Committee w.e.f. 14.05.2025

**PERFORMANCE EVALUATION CRITERIA FOR DIRECTORS**

As required under the Companies Act, 2013 and the Listing Regulations, performance review / evaluation of the Board as a Whole, Committees of the Board, Chairman of the Board, all Directors including Independent Directors and Whole Time Directors of the Bank was carried out as per the Policy on 'Evaluation of the Performance of the Board as a Whole, Committees of the Board, Chairman of the Board, Managing Director & CEO, Executive Director, Independent Directors and Non-Executive Directors' adopted by the Bank. The process of Performance Evaluation is as under:

Independent Directors in a separate meeting shall evaluate the (i) performance of the Board as a whole, taking into account the ratings from all the Directors, (ii) Chairman of the Board, taking into account suggestions from the Whole Time Directors and other Non- Executive Directors, (iii) MD & CEO, (iv) Executive Director, (v) Non-Independent Directors.

The Board shall review the performance of all Independent Directors (excluding the director being evaluated) as well as the Committees of the Board.

EVALUATION CRITERIA

The Bank has aligned its performance evaluation templates in line with the SEBI Guidance Note dated January 05, 2017, guidance issued by ICSI in 2017 & further amendments, if any, in connection thereto, and the basis of evaluation is as under:

Board

The criteria for evaluation of performance of the Board includes adequate composition of the Board, diversity, adequacy of skills and experience, effectiveness of Board processes, periodicity and quality of deliberations at meetings, strategic guidance and oversight, monitoring of management performance, oversight of risk management and internal controls, formulation and review of policies and procedures, understanding of regulatory requirements, compliance with applicable laws and regulations, and effective communication and reporting to stakeholders.

Committees of the Board

The performance of the Committees of the Board was evaluated taking into consideration the terms of reference of each Committee, adequacy of composition, frequency and conduct of meetings, effectiveness of discussions,

collective judgment, and the extent to which each Committee discharged its responsibilities and contributed to the overall governance framework and achievement of the Bank's objectives.

Chairman of the Board

The evaluation of the Chairman of the Board, inter alia, covered his leadership qualities, ability to guide and facilitate effective Board discussions, capacity to synthesize deliberations and diverse viewpoints to arrive at consensus, relationship and coordination with the Managing Director & CEO and the Executive Director, and his role in ensuring effective governance and constructive engagement between the Board and management.

Managing Director & CEO

The performance evaluation of the Managing Director & CEO was undertaken considering his leadership capabilities and overall performance in key financial and non-financial areas. The evaluation, inter alia, included achievement of business and strategic objectives, operational performance, adherence to regulatory and compliance requirements, stakeholder management, relationship with the Board, execution of approved strategies, employee relations, including harmonious engagement with employee unions, and recognition and awards secured by the Bank during his tenure.

Independent Directors

The performance of the Independent Directors was reviewed by the Board taking into account their professional expertise, experience and knowledge, attendance and participation at Board and Committee meetings, preparedness and contribution to deliberations, independence of judgment, value addition to the decision-making process, ability to keep abreast of developments in the Bank's business and the regulatory environment, and their role in safeguarding the interests of the Bank and its stakeholders.

iv. Stakeholders and Customer Relations Committee (SCRC)

To enhance the customer service standards in the Bank and to ensure a mutually rewarding relationship with the shareholders and also to redress their grievances, a 'Stakeholders and Customer Relations Committee (SCRC) has been functioning at the Board level as per the requirements of the Companies Act, 2013, Listing Regulations and extant RBI guidelines.

Brief terms of reference

- Specifically look into various aspects of interest of shareholders, debenture holders and other security holders.
- Resolving the grievances of the security holders of the Bank including complaints related to transfer/transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates, general meetings etc.
- Review of measures taken for effective exercise of voting rights by shareholders.
- Review of adherence to the service standards adopted by the Bank in respect of various services being rendered by the Registrar & Share Transfer Agent.
- Review of the various measures and initiatives taken by Bank for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants / annual reports / statutory notices by the shareholders of the company.

Number of meetings held: 4 meetings

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. Balakrishna Alse S	Mr. Srikrishnan H *	Mr. Sekhar Rao **	Dr. D S Ravindran®	Mr. B R Ashok	Mr. Harish H V	Mr. Raghavendra Srinivas Bhat#
06.06.2025	✓	✓	✓	✓	✓	✓	
29.08.2025	✓			✓	✓	✓	✓
06.12.2025	✓			✓	✓	✓	✓
10.03.2026	✓				✓	✓	✓
Meetings Attended / Held	4/4	1/1	1/1	3/3	4/4	4/4	3/3

*Mr. Srikrishnan H. ceased to be a member of the Committee w.e.f. 16.07.2025.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 01.08.2025.

#Mr. Raghavendra S. Bhat was appointed as a member of the Committee w.e.f. 16.07.2025.

®Dr. D.S. Ravindran ceased to be a member of the Committee w.e.f. 07.03.2026.

Name & Designation of the Compliance Officer:

Mr. Sham K, Company Secretary & Compliance Officer

During the Financial Year 2025-26, a total of 07 grievances were received from the securities holders and all of them have been redressed satisfactorily within the timelines as at the end of the financial year. An exclusive Email ID, viz., investor.grievance@ktk.bank.in has been maintained by the Bank for the purpose of redressal of investors' grievances, if any. Further, the complaints received via SEBI's Complaint Redressal System (SCORES) were also redressed promptly.

v. Special Committee of the Board for Monitoring and Follow-up of cases of Frauds:

As per the directions of the Reserve Bank of India, the Board has constituted a Special Committee exclusively to monitor and follow-up cases of fraud involving amounts of Rupees One crore and above.

Brief terms of reference

- To oversee the effectiveness of the fraud risk management in the Bank.
- To review and monitor cases of frauds, including root cause analysis, and suggest mitigating measures for strengthening the internal controls, risk management framework and minimizing the incidence of frauds.
- Identify the systemic lacunae, if any, that facilitated perpetration of the fraud and put in place measures to plug the same.
- Identify the reasons for delay in detection, if any, in reporting to top management of the Bank and RBI.
- Monitor progress of CBI/Police Investigation and recovery position.
- Ensure that staff accountability is examined at all levels in all cases of frauds and staff side action, if required, is completed quickly without loss of time.
- Review the efficacy of the remedial action taken to prevent the recurrence of frauds, such as strengthening of internal controls.
- Put in place other measures as may be considered relevant to strengthen preventive measures against frauds.

Number of meetings held: 6 meetings



The Committee meets quarterly to review and monitor all cases of frauds. Also, the Committee meets immediately on detection of any fraud involving an amount of Rupees One crore and above.

The meeting dates and the attendance record is as below:

Dates of Meeting	Mr. Srikrishnan H *	Mr. Sekhar Rao **	Mrs. Uma Shankar	Mr. Justice A V Chandrashekar®	Mr. Jeevandas Narayan	Mr. K Gururaj Acharya	Mr. Raghavendra Srinivas Bhat#
22.04.2025	✓	✓	✓	✓	✓	✓	
27.06.2025	Absent	✓	✓-	✓	✓	✓	
20.08.2025			✓		✓	✓	✓
17.10.2025			✓		✓	✓	✓
16.12.2025			✓		✓	✓	✓
25.02.2026			✓		✓	✓	✓
Meetings Attended / Held	1/2	2/2	6/6	2/2	6/6	6/6	4/4

*Mr. Srikrishnan H. ceased to be a member of the Committee w.e.f. 16.07.2025.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 01.08.2025.

#Mr. Raghavendra S. Bhat was appointed as a member of the Committee w.e.f. 16.07.2025.

®Mr. Justice A V Chandrashekar ceased to be a member of the Committee w.e.f. 19.08.2025.

vi. Risk and Capital Management Committee (RCMC):

With a view to devising policy and strategy for integrated risk management containing various risk exposures, the Bank has constituted the "Risk and Capital Management Committee" (RCMC). The Committee also reviews and recommends to the Board the capital plan of the Bank and lays down the capital planning process and responsibilities, as well as contingency planning to deal with deviations and unexpected events and matters incidental thereto.

The Committee conforms to the guidelines of the Reserve Bank of India and the Listing Regulations.

Brief terms of reference	
A. Risk Function:	
a.	Devise the policy and strategy for integrated risk management containing various risk exposures of the Bank, including Credit Risk, Market Risk, Operational Risk and Fraud Risk.
b.	Review of Risk Profile of the Bank, evaluation of overall risks faced by the Bank.
c.	Review the decision of the 3 sub-committees, namely ALCO, ORMC and CPC and ensure smooth transition to the new capital adequacy framework.
d.	Develop policies and strategies for integrated risk management containing the credit, market, operational risk, etc.
e.	To formulate a framework for Early Warning Signals (EWS) and Red Flagging of Accounts (RFA) under the overall Fraud Risk Management Policy.
f.	Oversee the effectiveness of the framework for EWS and RFA.
g.	To approve the EWS indicators identified for monitoring credit facilities/loan accounts and other banking transactions.
h.	Review the status of red-flagged accounts, including the EWS alerts/triggers, remedial actions initiated by the bank, etc., at periodic intervals as approved by the Board.
i.	Subject the EWS/RFA framework to suitable validation to ensure its integrity, robustness and consistency of the outcomes.
j.	Ensure robustness of the financial models used for measuring risks and to ensure a smooth transition to the New Capital Adequacy Framework
B. Capital function	
a.	To review the assessment of Capital Adequacy and related issues.
b.	To review the business projections, Risk Profile Assessment and Capital Budgeting.
c.	To approve the Basel III Pillar II CRAR calculations along with the results of Stress Testing and Leverage Ratio & Liquidity Coverage Ratio.
d.	To review and recommend to the Board the capital plan of the Bank at annual intervals and lay down the capital planning process and responsibilities, as well as contingency planning for dealing with deviations and unexpected events like restrictions on business activities, etc.
e.	To incorporate and review/modify the 'Risk Appetite Statement'.
f.	To set short-term and long-term goals for capital levels based on current and projected changes to the risk profile.
g.	To review and approve the methodologies and approaches for risk assessment under Pillar II of the Basel Accord on an ongoing basis.

Brief terms of reference	
h.	To develop an internal strategy for maintaining adequate capital, which reflects the desired level of risk coverage, expected balance sheet growth, future sources and application of fund, acquisitions, new products and services, market image, strategic goals.
i.	To develop a sound methodology for allocation of capital across the business lines and allocating capital among the internal business in line with their amount of risk, as well as taking into account the potential volatility of exposures, changes in assumed correlation between exposure under adverse circumstances.
j.	To review and appraise the capital management and planning policy of the Bank and review the capital targets and levels in relation to such policy.
k.	To ensure that detailed documentation of methodologies, assumptions, procedures and minutes of meeting, etc., is available for all the processes of ICAAP and is communicated to the concerned stakeholders and appropriate authority and responsibilities have been allocated.
l.	To ensure that robust stress testing and scenario analysis have been carried out to arrive at the capital adequacy level.
m.	To ensure that new risks arising out of events like new product launch, new business, increased volume, changes in concentration, changes in quality of portfolio, or in the overall economic scenario have been properly incorporated in the risk assessment.
n.	To apprise the Board on the ICAAP and on the capital adequacy level.

Number of meetings held: 7 meetings

Further, periodical one-to-one interaction was held by the Committee with the Chief Risk Officer without the presence of the management.

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. P Pradeep Kumar	Mr. Srikrishnan H *	Mr. Sekhar Rao **	Mr. Jeevandas Narayan	Mr. B R Ashok	Mr. Harish H V	Mr. Raghavendra Srinivas Bhat#
04.06.2025	✓	✓	✓	✓	✓	Absent	
26.06.2025	✓	✓	✓	✓	✓	✓	
06.08.2025	✓			✓	✓	✓	✓
16.09.2025	✓			✓	✓	✓	✓
10.12.2025	✓			✓	✓	✓	✓
19.01.2026	✓			✓	✓	✓	✓
05.03.2026	✓			✓	✓	✓	✓
Meetings Attended / Held	7/7	2/2	2/2	7/7	7/7	6/7	5/5

*Mr. Srikrishnan H. ceased to be a member of the Committee w.e.f. 16.07.2025.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 01.08.2025.

#Mr. Raghavendra S. Bhat was appointed as a member of the Committee w.e.f. 16.07.2025.

vii. IT Strategy Committee (ITSC)

A Board Level Committee on IT Strategy and Governance has been constituted to oversee the Information Technology (IT) related areas such as IT Governance, Information Security, Information System Audit, IT Operations, IT Services Outsourcing, Cyber Fraud, Business Continuity Planning, etc.

Brief terms of reference	
a.	Ensure that the Bank has put an effective IT strategic planning process in place;
b.	Guide in preparation of IT Strategy and ensure that the IT Strategy aligns with the overall strategy of the Bank towards accomplishment of its business objectives;
c.	Satisfy itself that the IT Governance and Information Security Governance structure fosters accountability, is effective and efficient, has adequate skilled resources, well defined objectives and unambiguous responsibilities for each level in the organisation;
d.	Ensure that the Bank has put in place processes for assessing and managing IT and cyber security risks;

**Brief terms of reference**

- e. Ensure that the budgetary allocations for the IT function (including for IT security), cyber security are commensurate with the Bank's IT maturity, digital depth, threat environment and industry standards and are utilised in a manner intended for meeting the stated objectives; and
- f. Review, at least on an annual basis, the adequacy and effectiveness of the Business Continuity Planning and Disaster Recovery Management of the Bank.

Number of meetings held: 5 meetings

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. Srikrishnan H*	Dr. D S Ravindran®	Mr. P Pradeep Kumar	Mr. Sekhar Rao**	Mrs. Uma Shankar	Mr. Raghavendra Srinivas Bhat#
02.05.2025	✓	✓	✓	✓	✓	
19.07.2025		✓	✓	✓	✓	✓
12.09.2025		✓	✓		✓	✓
20.11.2025		✓	✓		Absent	✓
17.01.2026		✓	✓		✓	✓
Meetings Attended / Held	1/1	5/5	5/5	2/2	4/5	4/4

*Mr. Srikrishnan H. ceased to be a member of the Committee w.e.f. 16.07.2025.

®Dr. D.S. Ravindran ceased to be a member of the Committee w.e.f. 07.03.2026.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 01.08.2025.

#Mr. Raghavendra S. Bhat was appointed as a member of the Committee w.e.f. 16.07.2025.

viii. Corporate Social Responsibility (CSR) Committee

Pursuant to the provisions of Section 135 of the Companies Act, 2013, a separate Committee has been constituted by the Board to formulate and recommend a CSR Policy, recommend the amount of expenditure to be incurred on the CSR activities and monitor the CSR Policy of the Bank from time to time, monitor & regulate the expenditure incurred by the Bank in corporate social responsibilities.

Brief terms of reference

- 1) Formulate and recommend to the Board, a Corporate Social Responsibility Policy which shall indicate the activities to be undertaken by the Company in areas or subject specified in the Schedule VII.
- 2) Recommend the amount of expenditure to be incurred on the CSR Activities.
- 3) Monitor the Corporate Social Responsibility Policy of the Bank from time to time.

Number of meetings held: 4 meetings

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. Justice A V Chandrashekar*	Mr. P Pradeep Kumar	Mr. Sekhar Rao **	Dr. D S Ravindran®	Mr. K Gururaj Acharya	Mr. Raghavendra Srinivas Bhat#
27.06.2025	✓	✓	✓	✓	✓	
19.09.2025		✓		✓	✓	✓
06.12.2025		✓		✓	✓	✓
10.03.2026		✓			✓	✓
Meetings Attended / Held	1/1	4/4	1/1	3/3	4/4	3/3

*Mr. Justice A.V. Chandrashekar ceased to be a member of the Committee w.e.f. 19.08.2025.

**Mr. Sekhar Rao ceased to be a member of the Committee w.e.f. 01.08.2025.

®Dr. D.S. Ravindran ceased to be a member of the Committee w.e.f. 07.03.2026.

#Mr. Raghavendra S. Bhat was appointed as a member of the Committee w.e.f. 01.08.2025.

Necessary disclosure pursuant to the provisions of Section 135(4) of the Companies Act, 2013, read with the Companies (CSR) Rules, 2014, has been furnished in **Annexure-2** forming part of the Board's Report and also posted on the website of the Bank.

ix. Review Committee for Identification of Large Defaulters:

Brief terms of reference	
a.	To review the orders of the Internal Identification Committee classifying a borrower as a Large Defaulter (borrowers with NPA balance outstanding greater than or equal to H1 crore) and to finalize and approve the orders of the Internal Committee for Identification of Large Defaulters.
b.	Based on the orders of the Identification Committee and written representation of the borrower, provide an opportunity for a personal hearing also to the borrower after assessing the material facts on record. The Review Committee shall pass a reasoned order and the same shall be communicated to the borrowers.
c.	To direct and provide approval for the publication of the photographs of the persons classified & declared as large defaulters in local/national newspapers.

Number of meetings held: 4 meetings

The meeting dates and the attendance record are as below:

Dates of Meeting	Mr. Srikrishnan H *	Mr. K Gururaj Acharya	Mr. Justice A V Chandrashekar**	Mr. Balakrishna Alse S	Mr. Harish H V®	Mr. Raghavendra Srinivas Bhat#
20.05.2025	✓	✓	✓	✓		
21.08.2025		✓		✓	Absent	✓
27.11.2025		✓		✓	Absent	✓
02.02.2026		✓		✓	✓	✓
Meetings Attended / Held	1/1	4/4	1/1	4/4	1/3	3/3

*Mr. Srikrishnan H. ceased to be the Chairman and member of the Committee w.e.f. 16.07.2025.

**Mr. Justice A.V. Chandrashekar ceased to be a member of the Committee w.e.f. 19.08.2025.

®Mr. Harish H.V. was appointed as a member of the Committee w.e.f. 19.08.2025.

#Mr. Raghavendra S. Bhat was appointed as the Chairman and member of the Committee w.e.f. 16.07.2025.

COMMITTEES OF EXECUTIVES:

Apart from the Board and Committees, the Bank has also constituted other committees of executives such as Asset and Liability Management Committee (ALCO), Investment Management Committee (IMC), Credit Management Committee (CMC), Credit Risk Committee (CRC), Operational Risk Management Committee (ORMC), Committee for Scrutiny of Frauds, Staff Accountability Committee, New Product & Process Approval Committee, IT Steering Committee, ICAAP Function Committee, Management Security Forum, Risk Based Supervision (RBS) Top Management Committee, Inspection Monitorable Action Plan (IMAP) Committee, etc. These Committees meet regularly to deliberate and take decisions on respective matters.

4. Change in Senior Management: During the Financial Year 2025-26, the below-mentioned changes have taken place in the Senior Management of the Bank:**i. Appointment**

Sr. No.	Name	Designation	Date of Appointment	Reason
1	Mr. Madari Jaypal Krupal	Products Head – Assets & Co-Lending	17.04.2025	Appointment
2	Mr. Raghavendra S. Bhat	Chief Operating Officer	02.07.2025	Appointment
3	Mr. Chandra Shekar	Chief Business Officer	02.09.2025	Appointment
4	Mr. Raja B.S.	Chief Operating Officer	04.09.2025	Appointment
5	Mr. Bhaskar A	Deputy General Manager	13.10.2025	On promotion
6	Mrs. Gayathri S.	Deputy General Manager	13.10.2025	On promotion
7	Mr. Ashok Shenoy U.	Deputy General Manager	13.10.2025	On promotion
8	Mrs. Sudha K.	Deputy General Manager	13.10.2025	On promotion
9	Mr. Rama Seshu K.	Deputy General Manager	13.10.2025	On promotion
10	Mr. Vadiraj K.	Deputy General Manager	13.10.2025	On promotion
11	Mr. Nagaraja H.A.	Deputy General Manager	13.10.2025	On promotion

ii. Cessation/Resignation/Superannuation

Sr. No.	Name	Designation	Date of Cessation/Resignation/Superannuation	Reason
1	Mr. Raghavendra S. Bhat	Chief Operating Officer	15.07.2025	Resignation
2	Mr. Giridhar R	Head- Wholesale & Mid-Corporate Banking	25.07.2025	Resignation
3	Mrs. Sumana Ghate	General Manager	31.07.2025	Superannuation
4	Mr. Nagaraja Aithal	Deputy General Manager	31.07.2025	Superannuation
5	Mr. Chandra Shekar	General Manager	31.08.2025	Superannuation
6	Mr. Raja B.S.	General Manager	03.09.2025	Voluntary Retirement
7	Mr. Abhishek Sankar Bagchi	Chief Financial Officer	14.09.2025	Completion of Contract Period
8	Mr. Ananthapadmanabha B.	General Manager	15.10.2025	Voluntary Retirement
9	Mr. Madari Jaypal Krupal	Products Head – Assets & Co-Lending	18.10.2025	Resignation
10	Mr. Ramachandra K. Gurumurthy	Head - Treasury	23.10.2025	Resignation
11	Mr. M Sreenivas	Head – Credit Marketing	24.10.2025	Resignation
12	Mr. Ramaswamy Subramanian	Chief Product Officer	31.10.2025	Resignation
13	Mr. Venkata Krishnan Veeramoni	Chief Information Officer & Chief Technology Officer	06.02.2026	Resignation
14	Mr. Pankaj Gupta	Chief Digital Officer & Head – Digital Marketing	16.02.2026	Resignation
15	Mr. Ravichandran S.	General Manager	28.02.2026	Superannuation

5. Remuneration of Directors:

Remuneration of Whole-Time Directors:

There were no other pecuniary relationships or transactions of Non-Executive Directors vis-à-vis the Bank (except banking transactions in the ordinary course of business and on an arm's length basis) during FY 2025-26.

The Bank has adopted a "Policy on Compensation of Directors / Chief Executive Officers / Material Risk Takers and Control Function Staff, etc." The policy is designed to support key business strategies and provide reasonable remuneration commensurate with the performance of the Bank, considering alignment of compensation with prudent risk taking, etc., as per guidelines issued by the Reserve Bank of India on 'Compensation of Whole Time Directors / Chief Executive Officers / Material Risk Takers and Control Function staff etc.' vide circular No. DOR.HGG.GOV. No.68/29.67.001/2025-26 dated November 28, 2025, the remuneration packages of the Managing Director & CEO and Executive Director includes the fixed pay, allowances, perquisites and variable pay as approved by the Reserve Bank of India. The variable pay is payable after evaluation of performance and the risk score assigned thereon and is subject to RBI approval each year. The said variable pay is split equally between cash and non-cash components, with each component comprising upfront (currently 40% of Variable Pay) and deferred portions (currently 60% of Variable Pay, with a deferral period of three years). The policy has malus / clawback arrangements in line with the RBI guidelines.

The remuneration structure of the Managing Director & CEO and Executive Director of the Bank is recommended

by the NRC to the Board for approval in accordance with the aforesaid policy. The Board of Directors on the basis of the recommendation of the NRC, approves the remuneration, subject to necessary approvals from the Reserve Bank of India and the shareholders.

Remuneration of Non-Executive Directors:

The Non-Executive Directors, including the Chairman of the Board, were paid sitting fees as approved by the Board for attending each meeting of the Board / Committee, subject to limits prescribed under the Companies Act, 2013, besides reimbursement of traveling expenses wherever applicable and halting allowance at the rates fixed by the Board. Besides, a consolidated yearly salary is being paid to the Part-time Chairman of the Bank as approved by the RBI (presently ₹ 25,00,000/- p.a.). No compensation in the form of profit-related commission was paid to the Non-Executive Directors / Independent Directors during the year under review. Fixed remuneration of ₹ 15,00,000 each to non-executive Directors of the Bank other than the Chairman for the Financial Year 2024-25 was paid on 18.02.2026, in the Financial Year 2025-26, pursuant to RBI (Commercial Banks – Governance) Directions, 2025 No.: DOR.HGG.GOV.No. 68/29.67.001/2025-26 dated November 28, 2025 (Erstwhile RBI Circular No. DoR.HGG.GOV.REC.75/29.67.001/2023-24 dated February 09, 2024). Sitting fees payable to each Director of the Board for attending each meeting of the Board was ₹ 80,000/- and for each meeting of the Board-level Committees was ₹ 60,000/-.

The details of remuneration paid to Directors during the year under report are as under:

A. Remuneration of Managing Director & CEO – Mr. Srikrishnan H:

Sl. No.	Particulars of Remuneration	(In ₹)
1	Gross Salary	53,54,942
	a) Salary as per provisions contained in Section 17(1) of the Income Tax Act, 1961	44,92,103
	b) Value of Perquisites u/s 17(2) of the Income Tax Act, 1961*	8,62,839
	c) Profits in lieu of salary u/s 17(3) of the Income Tax Act, 1961	-
2	Stock Options	-
3	Sweat Equity	-
4	Commission (as a % of profit & others)	-
5	Gratuity	12,39,808
	PLE Terminal Benefit	20,79,157.50
	Contribution to PF	4,49,210
	Variable Pay (2025-26)	64,26,885
	Total (A)	1,55,50,002.50

* Perquisite value arising out of free use of Bank's car for official and private purposes amounting to Rs. 11,497/- has been included in the Sl. No. 1(b) of the table.

B. Remuneration of Executive Director – Mr. Sekhar Rao:

Sl. No.	Particulars of Remuneration	(In ₹)
1	Gross Salary	66,01,864
	a) Salary as per provisions contained in Section 17(1) of the Income Tax Act, 1961	65,36,664
	b) Value of Perquisites u/s 17(2) of the Income Tax Act, 1961	65,200
	c) Profits in lieu of salary u/s 17(3) of the Income Tax Act, 1961	-
2	Stock Options	-
3	Sweat Equity	-
4	Commission (as a % of profit & others)	-
5	Gratuity	5,40,384
	PLE Terminal Benefit	17,17,821.87
	Contribution to PF	1,94,800
	Variable Pay	28,51,200
	Total (B)	1,19,06,069.87

C. Remuneration of Managing Director & CEO – Mr. Raghavendra Srinivas Bhat:

Sl. No.	Particulars of Remuneration	(In ₹)
1	Gross Salary	1,74,08,623
	d) Salary as per provisions contained in Section 17(1) of the Income Tax Act, 1961	1,73,78,923
	e) Value of Perquisites u/s 17(2) of the Income Tax Act, 1961	29,700
	f) Profits in lieu of salary u/s 17(3) of the Income Tax Act, 1961	-
2	Stock Options	-
3	Sweat Equity	-
4	Commission (as a % of profit & others)	-
5	Others	-
	Contribution to PF	6,52,320
	Variable Pay	-
	Total (C)	1,80,60,943

D. Remuneration of Non-Executive Directors:

				Amount in ₹
Sl. No.	Name of the Director	Sitting Fees for attending Board / Committees	Others (Salary)	Total
1. Independent Directors				
1	Mr. P Pradeep Kumar	35,00,000	25,00,000	60,00,000
2	Mr. Justice A V Chandrashekar	12,40,000	-	12,40,000
3	Mrs. Uma Shankar	36,00,000	-	36,00,000



Amount in ₹				
Sl. No.	Name of the Director	Sitting Fees for attending Board / Committees	Others (Salary)	Total
4	Dr. D.S. Ravindran	49,60,000	-	49,60,000
5	Mr. Balakrishna Alse S	64,40,000	-	64,40,000
6	Mr. Jeevandas Narayan	60,80,000	-	60,80,000
7	Mr. K Gururaj Acharya	39,80,000	-	39,80,000
8	Mr. Harish H V	49,60,000	-	49,60,000
Total (1)				3,72,60,000
2. Non-Executive Non-Independent Director				
1	Mr. B R Ashok	68,60,000	-	68,60,000
Total (2)				68,60,000
Total (1+2)				4,41,20,000
Total Managerial Remuneration (A+B+C+D)				8,96,37,015.37

Overall ceiling as per the Companies Act, 2013[®]

[®]Being a Banking Company, the provisions of the Banking Regulation Act, 1949, would apply to the Bank and the remuneration of the Whole-Time Director is subject to the approval of the Reserve Bank of India, and any payment to Non-Executive / Independent Directors other than sitting fees and profit-related commission not exceeding in aggregate one per cent of net profits of the Bank is subject to a maximum of ₹30 lakh (except to the Part-Time Chairman). Presently, Non-Executive Independent Directors are paid only sitting fees apart from the fixed remuneration as mentioned above (except to the Part Time Chairman) and Mr. P Pradeep Kumar, Part-time Chairman, is being paid a consolidated remuneration of ₹25 lakh per annum as approved by the RBI, which is within the limits prescribed under the Companies Act, 2013, in addition to payment of sitting fees.

6. ANNUAL GENERAL MEETINGS:

(a) & (b): Venue and the date of the last three annual general meetings were as under:

Year	Venue	Date	Day	Time (IST)	Whether any Special resolution/ s passed
2025	Held through Video Conferencing	23.09.2025	Tuesday	11.30 AM	Yes
2024	Held through Video Conferencing	10.09.2024	Tuesday	11.30 AM	Yes
2023	Held through Video Conferencing	29.08.2023	Tuesday	11.30 AM	Yes

(c): Special Resolutions passed via Postal Ballot and voting pattern:

Date of Resolution	Nature of Business	Voting Pattern (out of the votes cast)		Result
		%In favour	%Against	
29.07.2025	Re-appointment of Mr. Justice A V Chandrashekar (DIN:08829073) as a Non-Executive Independent Director of the Bank for a further period of three years	74.08	25.92	Failed
29.07.2025	Re-appointment of Mr. Pradeep Kumar Panja (DIN:03614568) as a Non-Executive Independent Director of the Bank for a further period of three years	97.51	2.49	Passed
06.03.2026	To approve the re-appointment of Dr. D.S. Ravindran (DIN:09057128) as a Non-Executive Independent Director of the Bank	59.45	40.55	Failed
06.03.2026	To approve the re-appointment of Mr. Balakrishna Alse S (DIN: 08438552) as a Non-Executive Independent Director of the Bank	76.78	23.22	Passed

(d): **Person who conducted the postal ballot exercise:** As per the authorization given by the Board of Directors of the Bank, Mr. Sham K (Company Secretary & Compliance Officer) conducted the postal ballot exercise during the Financial Year.

(e): **Whether any Special Resolution is proposed to be conducted through Postal Ballot:** No special resolution is proposed to be conducted through Postal Ballot as on the date of this report.

(f): **Procedure for Postal Ballot:** Postal Ballots were conducted in accordance with the applicable provisions of the Companies Act, 2013 and any other applicable law, rules and regulations.

7. MEANS OF COMMUNICATION:

The quarterly / half yearly / annual results are published in the leading national English dailies and the vernacular newspaper (Kannada). The results and presentation on the analysis of financial results were also posted on our website <https://karnatakabank.bank.in/investors> and also on the websites of the Stock Exchanges, i.e., www.bseindia.com and www.nseindia.com. Also, material updates/developments and press releases thereon are disclosed to the stock exchanges and hosted on the Bank's website.

8. GENERAL SHAREHOLDERS' INFORMATION:**A. Annual General Meeting for the FY 2025-26 (e-AGM) to be held through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"):**

Day	: Tuesday
Date	: September 22, 2026
Time	: 11.00 AM
Venue	: Not Applicable (to be held through VC/OAVM)
Mode	: Will be held through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in accordance with the General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ("MCA") and SEBI Circular No. SEBI/HO/CFD-PoD-2/P/CIR/2024/133 dated October 03, 2024, and other connected circulars mentioned therein.
Bank's Address for Correspondence	: The Karnataka Bank Limited, Secretarial Department, Regd. & Head Office, Mahaveera Circle, Kankanady, Mangaluru-575002, Karnataka, India. Tel: +91-824-2228222, Email: investor.grievance@ktk.bank.in Website: www.karnatakabank.bank.in

B. Financial Calendar:

The financial year of the Bank is April to March. The financial results for the quarter/half year/year are generally published as under:

a) Quarter ended 30 th June, 2026	: July / August 2026
b) Quarter ending 30 th September, 2026	: October / November 2026
c) Quarter ending 31 st December, 2026	: January / February 2027
d) Quarter ending 31 st March, 2027	: May 2027

Further, quarterly results and presentations made to the institutional investors or to the analysts will also be disclosed to the Stock Exchanges and will also be hosted on the Bank's website.

C. Dividend Payment Date:

The Board of Directors recommended a dividend of ₹5.00 per equity share for the financial year ended March 31, 2026 (i.e., 50% on paid up capital) and subject to the approval by the members at the AGM to be held on September 22, 2026 and the same will be paid to the shareholders holding equity shares as on September 15, 2026 in respect of the equity shares held both in physical form and in electronic form.

Dividend Payment Date: On or after September 29, 2026.

D. Listing of shares:

The name and address of each stock exchange(s) at which the listed entity's securities are listed:

ISIN	INE614B01018	
Scrip Code	Name of the Stock Exchange	Address
KTKBANK	National Stock Exchange of India Limited (NSE)	Registered Office: Exchange Plaza, C-1, Block G, Bandra-Kurla Complex, Bandra (E) MUMBAI - 400051
532652	BSE Limited (BSE)	Registered Office: Floor 25, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001

The Bank has paid the annual listing fees for the year 2025-26 to the above Stock Exchanges.

**E. Year-wise details of Unclaimed Dividend:**

The following Table gives the position of unclaimed dividends for the past seven years as on March 31, 2026:

Year	Unclaimed dividend (₹)	Date of declaration	Last date for claiming dividend
2018-2019	64,93,914.00	07.08.2019	06.09.2026
2019-2020	No Dividend declared due to the restriction imposed by the RBI for all banking companies.		
2020-2021	48,42,707.20	02.09.2021	01.10.2028
2021-2022	90,77,633.00	26.08.2022	25.09.2029
2022-2023	1,16,55,486.00	29.08.2023	28.09.2030
2023-2024	3,83,76,969.00	10.09.2024	09.10.2031
2024-2025	3,76,94,257.00	23.09.2025	22.10.2032

- F. Demat Suspense Account:** Pursuant to Schedule V of the Listing Regulations, after sending three reminders to the shareholders at the latest available address, in respect of unclaimed shares, the Bank had transferred these unclaimed shares to the separate Demat Suspense Account. The Voting rights on these shares shall remain frozen till such shares are claimed by the rightful owner. The summary of shares transferred and released in favour of shareholders is furnished below:

Particulars	No. of shareholders	Total Number of shares
1. Number of shareholders and the outstanding shares in the suspense account lying at the beginning of the year	2783	184959
2. Less: Shareholders to whom shares were transferred from the suspense account during the year	34	5882
Shareholders who approached us for the transfer of shares from the suspense account during the year	34	5882
3. Less: Shares transferred to IEPF	15	3533
4. Number of shareholders and the outstanding shares in the suspense account lying at the end of the year (4=1-2-3)	2734	175544

SUSPENSE ESCROW ACCOUNT

Particulars	No. of shareholders	Total Number of shares
1. Number of shareholders and the outstanding shares in the suspense escrow account lying at the beginning of the year	11	4922
2. Add: 120 days lapse cases transferred to the escrow account during the year	19	22121
3. Less: Shareholders who approached us for the transfer of shares from the suspense account during the year	19	19211
4. Number of shareholders and the outstanding shares in the suspense account lying at the end of the year (4=1+2-3)	11	7832

G. Transfer to IEPF Accounts:**i. Transfer of unclaimed dividend to IEPF:**

As per the provisions of Section 124 of the Companies Act, 2013 read with Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (in short "IEPF rules"), the unclaimed dividend for the financial year 2017-18 of ₹ 57,41,868/- has been transferred on September 17, 2025, to the Investor Education and Protection Fund established by the Central Government.

ii. Transfer of shares to IEPF:

Pursuant to Section 124(6) of the Act read with IEPF rules, all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more are required to be transferred in the name of the Investor Education and Protection Fund. Accordingly, 1,65,649 shares in respect of which the dividend for the FY 2017-18 had remained unclaimed for a period of seven years or more were transferred to IEPF on September 25, 2025.

- H. In case the securities are suspended from trading, the directors report shall explain the reason thereof**
– No such instances observed during the reporting year.

I. Registrar & Share Transfer Agent (RTA):

The Bank has appointed Integrated Registry Management Services Private Limited as the common Registrar & Share Transfer Agent (RTA) for both physical and electronic shares. Therefore, all communications relating to share transmission, dividend, change of address for shares held in physical form and dematerialization of shares, etc., are to be addressed to the Registrar and Share Transfer Agent of the Bank at the following address:

Integrated Registry Management Services Private Limited

30, Ramana Residency, 4th Cross,
Sampige Road, Malleshwaram, Bengaluru-560003
Tel: (080) 23460815-818 Fax: (080) 23460819
Email: irg@integratedindia.in

J. Share transfer system:

The shares of the Bank being traded in dematerialized form are transferable only through the depository system. Pursuant to the proviso to Regulation 40(1) of the Listing Regulations, w.e.f. 01.04.2019, the requests for effecting transfer of securities shall not be processed unless the securities are held in the dematerialized form with a depository and accordingly, transfer of securities in physical form is not permissible.

K. Distribution of shareholding as on March 31, 2026:

Shareholding of nominal value of Particulars in ₹	Share holders		Share Amount	
	Number	% to Total	In ₹	% to Total
(1)	(2)	(3)	(4)	(5)
Up to 5,000	3,62,975	87.56	31,57,43,940	8.35
5,001 - 10,000	23,095	5.57	17,07,82,930	4.52
10,001 - 20,000	13,447	3.24	19,39,41,700	5.13
20,001 - 30,000	4,951	1.19	12,38,81,230	3.28
30,001 - 40,000	2,398	0.58	8,41,21,380	2.22
40,001 - 50,000	1,768	0.43	8,13,48,890	2.15
50,001 - 1,00,000	3,108	0.75	22,11,04,540	5.85
1,00,001 and above	2,823	0.68	2,59,08,91,010	68.51
Total	4,14,565	100.00	3,78,18,15,620	100.00

L. Dematerialization of shares:

As per the directives of SEBI, the equity shares of the Bank are compulsorily traded in dematerialized form by all categories of investors with effect from May 28, 2001. The Bank had entered into a tripartite agreement with the depositories viz., National Securities Depository Limited and Central Depository Services (India) Limited and RTA, for dematerialization of shares. The ISIN allotted for the shares of the Bank is INE614B01018. In view of the obvious benefits of holding the shares in demat form, over the period of time, shareholders have converted their physical shares into electronic form and about 97.86% of the equity shares of the Bank are in demat form as on March 31, 2026. During the reporting year, 11,27,764 equity shares of the Bank were converted from physical to demat form.

M. Outstanding Global Depository Receipts or American Depository Receipts or warrants or any convertible instruments, conversion date and likely impact on equity: NIL.

N. Commodity price risk or foreign exchange risk and hedging activities:

The Bank has put in place the Board-approved Policy on Integrated Treasury, Policy on Asset Liability Management (ALM), Policy on Market Risk Management and Policy on Fund Transfer Pricing for effective management of Market Risk in the Bank. Besides, there are inbuilt thresholds for close monitoring of the market movement.

O. Plant locations: Not Applicable.

**P. Address for correspondence:**

The Karnataka Bank Limited
 Secretarial Department,
 Registered & Head Office, Mahaveera Circle,
 Kankanady, Mangaluru-575002,
 Karnataka, India.
 Tel: +91-824-2228222,
 Email: investor.grievance@ktk.bank.in
 Website: www.karnatakabank.bank.in

Q. Subordinated Bonds:

The Bonds of the Bank are listed on the following Stock Exchange.

Name of the Stock Exchange	Address
National Stock Exchange of India Limited - Debt Market Segment	Regd. Office: Exchange Plaza, C-1, Block G, Bandra-Kurla Complex, Bandra (E), MUMBAI - 400051

The Bank has paid the annual listing fees for the financial year 2025-26 to the above Stock Exchange.

ISIN

Particulars	Series VII
ISIN at NSDL/CDSL	INE614B08054

Debenture Trustee:

In respect of the subordinated debt instruments outstanding as on March 31, 2026, the Bank has appointed Beacon Trusteeship Limited for the Bonds issued by the Bank under Series VII and their contact details are as follows.

Beacon Trusteeship Limited

5W, 5th Floor, The Metropolitan,
 E-Block, Bandra Kurla Complex,
 Bandra (E), Mumbai 400051

Tel: +91 9555449955

Email: compliance@beacontrustee.in

Website: <https://beacontrustee.co.in/>

Credit Ratings: Tier 2 Bonds:

Series	Face Value (₹)	Coupon Rate p.a.*	Date of Issue	Tenor (Years)	Amount (₹ in Crore)	Credit Rating		Outlook
Series VII	1 crore	10.70%	30.03.22	10	300.00	CARE ICRA	CARE "A+" [ICRA] "A+"	Stable (Stable)

Credit Ratings: Fixed Deposit

Type	Amount (₹)	Credit Rating Agency	Credit Rating	Outlook
Certificate of Deposit	1500 Crores	ICRA	[ICRA]A1+	Reaffirmed

9. OTHER DISCLOSURES (as per Schedule V of the Listing Regulations):

- A. Compliance with Corporate Governance requirements:** The Bank has been complying with the requirements of Corporate Governance as stipulated under Regulations 17-27 and clauses (b) to (i) of sub-regulation (2) of regulation 46 read with Schedule V of the Listing Regulations and a report on Corporate Governance / Integrated Governance in the prescribed format has been submitted to the Stock Exchange every quarter.

- B.** There were no materially significant transactions entered into by the Bank with its directors, management or relatives conflicting with the interest of the Bank at large during the financial year ended March 31, 2026. Further, it is declared that all the Directors and Senior Management Personnel have affirmed compliance with the code of conduct laid down by the Bank.

The policy on dealing with related party transactions is available on the Bank's website at <https://karnatakabank.bank.in/investors/policies-codes>

C. Statutory non-compliance, Penalties and Strictures during the last Three Years:

Name of the Authority	(Amount in Rupees)		
	2025-26	2024-25	2023-24
SEBI	NIL	NIL	NIL
BSE/NSE	NIL	NIL	NIL
RBI	NIL	59,10,000*	NIL
Other Statutory Authority	NIL	NIL	NIL

* Reserve Bank of India (RBI) vide its order dated May 14, 2024, imposed a monetary penalty of ₹59,10,000 (Rupees Fifty-Nine Lakh Ten Thousand only) on the Bank for non-compliance with certain directions issued by RBI on 'Interest Rate on Deposits' and 'Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances'. This penalty has been imposed in exercise of powers vested in the RBI conferred under the provisions of Section 47 A (1) (c) read with Sections 46 (4) (i) of the Banking Regulation Act, 1949.

The penalty has been levied consequent to non-compliance with RBI directions as per supervisory findings in the Statutory Inspection for Supervisory Evaluation (ISE 2022) of the Bank conducted by the RBI with reference to the Bank's financial position as on March 31, 2022. There is no impact on financial, operation or other activities of the Bank, other than the above penalty.

- D. Vigil Mechanism:** Details as per Clause 10 (C) of Schedule V of the Listing Regulations are furnished in the Board's Report.

E. Non-mandatory (Discretionary) requirements:

The compliance status of Non-mandatory requirements were as under:

Requirements	Compliance status
A non-executive Chairman may be entitled to maintain a Chairman's office at the company's expense and is also allowed reimbursement of expenses incurred in performance of his duties.	The Bank has provided a separate office to the Part-Time Chairman at its Registered & Head Office, Mangaluru and at its Bull Temple Road Office, Bengaluru. The Chairman is entitled to allowances such as Travelling / Halting allowances, etc. as paid to other directors.
Modified opinion(s) in audit report: Company may move towards a regime of unmodified financial statements.	There were no audit qualifications.
Reporting of Internal Auditor (The Internal auditor may report directly to the Audit Committee).	Complied with. The Bank follows guidelines issued by the Reserve Bank of India in the matter of Risk-Based Internal Audit and has put in place policies for ensuring compliance with the requirements.
Number of Independent Director's Meetings during the FY 2025-26.	Two meetings.
Affirmation in terms of Regulation 7 (D) of Part A of Schedule III of SEBI (LODR) Regulations, 2015.	No such instances during the FY 2025-26.

- F. Policy for determining a material subsidiary:** The Bank has no material subsidiary as per the definition prescribed under Regulation 16(1)(c) of the Listing Regulations and the Policy for determining material subsidiary is available at <https://karnatakabank.bank.in/investors/policies-codes>
- G. Details of utilization of funds raised through preferential allotment or qualified institutions placement as specified under Regulation 32 (7A):** Not Applicable.
- H. A certificate from a company secretary in practice that none of the directors on the board of the company have been debarred or disqualified from being appointed or continuing as directors of companies by the Board / Ministry of Corporate Affairs or any such statutory authority:** A certificate has been annexed to the Board's Report.
- I. Where the board had not accepted any recommendation of any committee of the board which is mandatorily required, in the relevant financial year, the same to be disclosed along with reasons thereof:** No such instances were observed during the reporting period.

**J. Details of fees paid to the Statutory Auditors for FY 2025-26:**

The total fees paid by the Bank on a consolidated basis for services rendered by the Statutory Auditors is given below:

Particulars	Amount (₹ in crore)*
Audit Fee	2.98
Reimbursement of Expenses	0.04
Travelling, lodging and other expenses paid by the Bank directly	0.76
Total (As per Schedule 16 - Auditor's Fees & Expenses)	3.78 *
Certification charges	0.26

Note: The Subsidiary Company has not availed any services from the Statutory Auditors of the Bank

*Total Fees paid to the Statutory Auditors of the Bank excludes the Certification Charges of ₹ 0.26 crore.

K. Disclosure in relation to Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:

Particulars	No. of cases
Number of complaints pending as at the beginning of the financial year	Nil
Number of complaints filed during the financial year	05
Number of complaints disposed of during the financial year	05
Number of complaints pending as at the end of the financial year	Nil

L. Disclosure by listed entity and its subsidiaries of 'Loans and advances in the nature of loans to firms / companies in which directors are interested by name and amount': Not applicable to listed Banks.**COMPLIANCE WITH THE CODE OF CONDUCT**

I confirm that all Directors and members of the Senior Management have affirmed compliance with the Bank's Code of Conduct for the year ended 31st March, 2026.

Raghavendra Srinivas Bhat

Managing Director & CEO

Place: Mangaluru

Date: 13.04.2026

ANNEXURE-V

CERTIFICATE ON COMPLIANCE WITH THE CONDITIONS OF CORPORATE GOVERNANCE UNDER THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

To

The Members

The Karnataka Bank Limited

1. The accompanying Corporate Governance Report prepared by The Karnataka Bank Limited having CIN: **L85110KA1924PLC001128** and having its Registered Office at P.B. No. 599, Mahaveera Circle, Kankanady, Mangaluru, Karnataka- 575002 (hereinafter the "Bank"), contains details as required by the provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") ('Applicable criteria') with respect to Corporate Governance for the financial year ended March 31, 2026.

Management's Responsibility:

2. The preparation of the Corporate Governance Report is the responsibility of the Management of the Bank including the preparation and maintenance of all relevant supporting records and documents. This responsibility also includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Corporate Governance Report.
3. The Management along with the Board of Directors are also responsible for ensuring that the Bank complies with the conditions of Corporate Governance as stipulated in the Listing Regulations, issued by the Securities and Exchange Board of India.

Our Responsibility:

4. The procedures for verification that have been selected depend on judgement, including the assessment of the risks associated in compliance of the Corporate Governance Report with the applicable criteria. The key procedures performed include:
 - i. Reading and understanding of the information prepared by the Bank and included in its Corporate Governance Report;
 - ii. Obtained and verified that the composition of the Board of Directors w.r.t. Executive and Non-Executive Directors has been met throughout the reporting period;
 - iii. Obtained and read the Directors' Register as on March 31, 2026 and verified that at least one Woman Independent Director was on the Board during the financial year;
 - iv. Obtained and read the minutes of the Annual General Meeting held on September 23, 2025;
 - v. Obtained and read the minutes of the meetings of Board of Directors and the committees of the Board of Directors, held from April 1, 2025 to March 31, 2026 viz., Audit Committee, Nomination and Remuneration Committee, Stakeholders and Customer Relations Committee, Risk Management Committee and Corporate Social Responsibility Committee.
 - vi. Obtained necessary representations and declarations from the management of the Bank, to the extent considered necessary; and
 - vii. Performed necessary inquiries with the management and also obtained necessary specific representations from management.

The above-mentioned procedures include examining evidence supporting the particulars in the Corporate Governance Report on a test basis. Further, our scope of work under this certificate did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial statements of the Bank taken as a whole.



Opinion:

5. Based on the procedures performed by us, and according to the information and explanations given to us, we are of the opinion that the Bank has complied with the conditions of Corporate Governance as stipulated in the Listing Regulations, as applicable for the financial year ended March 31, 2026.

Other matters and Restriction on Use:

6. This certificate is neither an assurance as to the future viability of the Bank nor the efficiency or effectiveness with which the management has conducted the affairs of the Bank.
7. This certificate is addressed to and provided to the members of the Bank solely for the purpose of enabling the Bank to comply with its obligations under the Listing Regulations with reference to compliance with the relevant regulations of Corporate Governance and should not be used by any other person or for any other purpose.

We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

For SVJS & Associates
Company Secretaries

CS Lekha Ashok

Partner

CP. No.: 9011, **FCS:** 8152

Firm Unique Code: P2008KE017901

Peer Review Certificate No.: 6278/2024

UDIN: F008152H001272228

Bengaluru

29.08.2026

ANNEXURE-VI

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(Pursuant to Regulation 34 (3) and Schedule V Para C Clause (10) (i) of the Securities and Exchange Board of India
(Listing Obligations and Disclosure Requirements) Regulations, 2015)

To

The Members

The Karnataka Bank Limited

P.B.No.599, Mahaveera Circle

Kankanady, Mangaluru

Karnataka- 575002

We have examined the relevant registers, records, forms, returns and disclosures received from the directors of **The Karnataka Bank Limited** having CIN: **L85110KA1924PLC001128** and having its registered office at P.B. No. 599, Mahaveera Circle, Kankanady, Mangaluru, Karnataka- 575002 (hereinafter referred to as 'the Bank'), produced before us by the Bank for the purpose of issuing this certificate, in accordance with Regulation 34 (3) read with Schedule V Para C Clause 10 (i) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In our opinion and to the best of our information and according to the verifications (including Directors Identification Number (DIN) status at the portal www.mca.gov.in) as considered necessary and explanations furnished to us by the Bank and its officers and the representations made by the management, we hereby certify that none of the Directors on the Board of the Bank as stated below for the financial year ended on 31st March, 2026 have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs, or any such Statutory Authority:

Sl. No.	Name of the Director	DIN	Date of appointment in the Bank
1.	Mr. Panja Pradeep Kumar	03614568	19/08/2020
2.	Mr. Raghavendra Srinivas Bhat	11165725	16/11/2025
3.	Mr. Balebail Rajagopal Ashok	00415934	27/08/2019
4.	Mrs. Uma Shankar	07165728	01/11/2020
5.	Mr. Balakrishna Alse Shettwalli	08438552	26/05/2021
6.	Mr. Jeevandas Narayan	07656546	26/04/2022
7.	Mr. Kalmanje Gururaj Acharya	02952524	26/04/2022
8.	Mr. Harish Hassan Visweswara	08742808	01/02/2024

Ensuring the eligibility for the appointment / continuity of every Director on the Board is the responsibility of the management of the Bank. Our responsibility is to express an opinion based on our verification. This certificate is neither an assurance as to the future viability of the Bank nor of the efficiency or effectiveness with which the management has conducted the affairs of the Bank.

For SVJS & Associates

Company Secretaries

CS Lekha Ashok

Partner

CP. No.: 9011, **FCS:** 8152

Firm Unique Code: P2008KE017901

Peer Review Certificate No.: 6278/2024

UDIN: F008152H001272382

Bengaluru

29.08.2026



ANNEXURE-VII

COMPLIANCE CERTIFICATE

**[Pursuant to Regulation 13 of the Securities and Exchange Board of India
(Share Based Employee Benefits and Sweat Equity) Regulations, 2021]**

To

The Members

The Karnataka Bank Limited

P.B.No.599, Mahaveera Circle,

Kankanady, Mangaluru

Karnataka- 575002

We, **SVJS & Associates**, Company Secretaries, have been appointed as the Secretarial Auditor vide a resolution passed at the Annual General Meeting held on 23/09/2025 by the Shareholders of **The Karnataka Bank Limited** (hereinafter referred to as 'the Bank'), having **CIN: L85110KA1924PLC001128** and having its registered office at P.B. No. 599, Mahaveera Circle, Kankanady, Mangaluru, Karnataka- 575002.

This certificate is issued under Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 (hereinafter referred to as 'the Regulations'), for the financial year ended 31/03/2026.

Management Responsibility:

It is the responsibility of the Management of the Bank to implement the Scheme including designing, maintaining records and devising proper systems to ensure compliance with the provisions of all applicable laws and regulations and to ensure that the systems are adequate and operate effectively.

Verification:

The Bank has implemented two schemes, 'KBL Employee Stock Option Scheme 2018 (ESOS 2018)' and 'Karnataka Bank Employees Stock Option Scheme, 2023 (ESOS 2023)' in accordance with the Regulations and the Special Resolutions passed by the members at the 94th Annual General Meeting of the Bank held on July 21, 2018 and through Postal Ballot by electronic means on March 30, 2023, respectively.

For the purpose of verifying the compliance of the Regulations, we have examined the following:

1. Schemes furnished by the Bank;
2. Articles of Association of the Bank;
3. Resolutions passed at the meeting of the Board of Directors of the Bank;
4. Shareholders Resolutions passed at the Annual General Meeting and through Postal Ballot;
5. Shareholders Resolution passed at General Meetings w.r.t variation in the scheme; Not Applicable.
6. Shareholders Resolution passed at General Meeting w.r.t approval for implementing the scheme(s) through a trust(s); Not Applicable.
7. Minutes of the meetings of the Nomination and Remuneration Committee;
8. Trust Deed – Not Applicable
9. Details of trades in the securities of the Bank executed by the trust through which the scheme is implemented; Not Applicable
10. Relevant Accounting Standards as prescribed by the Central Government;
11. Detailed terms and conditions of the scheme as approved by Nomination and Remuneration Committee;
12. Bank Statements towards Application Money received under the scheme;
13. Valuation Report;

14. Exercise Price / Pricing formula;
15. Statement filed with recognised Stock Exchange(s) in accordance with Regulation 10 of these Regulations;
16. Disclosure by the Board of Directors;
17. Relevant provisions of the Regulations, Companies Act, 2013 and Rules made thereunder;
18. Other relevant document / filing / records / information as applicable and as sought and made available to us and the explanations provided by the Bank.

Certification:

In our opinion and to the best of our knowledge and according to the verifications as considered necessary and explanations furnished to us by the Bank and its Officers, we certify that the Bank has implemented 'KBL Employee Stock Option Scheme 2018 (ESOS 2018)' and 'Karnataka Bank Employees Stock Option Scheme, 2023, (ESOS 2023)' in accordance with the applicable provisions of the Regulations and Resolutions of the Bank in the Annual General Meeting and through Postal Ballot, as the case may be.

Assumption and Limitation of Scope and Review:

1. Ensuring the authenticity of documents and information furnished is the responsibility of the management of the Bank.
2. Our responsibility is to give certificate based upon our examination of relevant documents and information. It is neither an audit nor an investigation.
3. This certificate is neither an assurance as to the future viability of the Bank nor of the efficiency or effectiveness with which the management has conducted the affairs of the Bank.
4. This certificate is solely for your information and it is not to be used, circulated, quoted, or otherwise referred to for any purpose other than for the Regulations.

**For SVJS & Associates
Company Secretaries****CS Lekha Ashok**

Partner

CP. No.: 9011, **FCS:** 8152**Firm Unique Code:** P2008KE017901**Peer Review Certificate No.:** 6278/2024**UDIN:** F008152H001272305

Bengaluru

29.08.2026

ANNEXURE-VIII

Form No. MR-3

SECRETARIAL AUDIT REPORT

FOR THE FINANCIAL YEAR ENDED 31/03/2026

[Pursuant to Section 204 (1) of the Companies Act, 2013 and Rule No. 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To

The Members

The Karnataka Bank Limited

P.B.No.599, Mahaveera Circle,
Kankanady, Mangaluru
Karnataka- 575002

We, SVJS & Associates, Company Secretaries, have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **The Karnataka Bank Limited [CIN: L85110KA1924PLC001128]** (hereinafter called the Bank). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts / statutory compliances and expressing our opinion thereon.

Based on our verification of the books, papers, minute books, forms and returns filed and other records maintained by the Bank and also the information provided by the Bank, its officers, agents and authorized representatives during the conduct of Secretarial Audit, the explanations and clarifications given to us and the representations made by the Management, we hereby report that in our opinion, the Bank has, during the audit period covering the financial year ended on 31/03/2026 (Audit Period) complied with the statutory provisions listed hereunder and also that the Bank has proper Board processes and compliance mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

We have examined the books, papers, minute books, forms and returns filed and other records maintained by the Bank for the financial year ended on 31/03/2026 according to the provisions of:

- i. The Companies Act, 2013 (the Act) and the Rules made there under;
- ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the Rules made thereunder to the extent applicable;
- iii. The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;
- iv. Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings, to the extent applicable;
- v. The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'):
 - (a) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
 - (b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
 - (c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
 - (d) The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;
 - (e) The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
 - (f) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
 - (g) The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 to the extent applicable.

vi As informed to us, the following other laws are specifically applicable to the Bank:

- (a) The Banking Regulation Act, 1949 and Banking Regulation (Companies) Rules, 1949 ;
- (b) Reserve Bank of India Act, 1934;
- (c) Reserve Bank - Integrated Ombudsman Scheme, 2021;
- (d) The Bankers' Books Evidence Act, 1891;
- (e) The Banking Companies (Period of Preservation of Records) Rules, 1985;
- (f) The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and The Security Interest (Enforcement) Rules, 2002 ;
- (g) The Prevention of Money-Laundering Act, 2002 and The Prevention of Money-Laundering (Maintenance of Records) Rules, 2005;
- (h) The Deposit Insurance and Credit Guarantee Corporation Act, 1961 and The Deposit Insurance and Credit Guarantee Corporation General Regulations, 1961;
- (i) The Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and
- (j) Credit Information Companies (Regulation) Act, 2005.

We have also examined compliance with the applicable clauses of the following:

- (i) Secretarial Standards relating to Meetings of the Board of Directors (SS-1) and General Meetings (SS-2) issued by The Institute of Company Secretaries of India;
- (ii) The Listing Agreements entered into by the Bank with BSE Limited and National Stock Exchange of India Limited.

During the period under review, the Bank has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above.

We further report that:

The Board of Directors of the Bank is duly constituted with proper balance of Executive Director, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review were carried out in compliance with the provisions of the Act.

Adequate notice was given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

All decisions of the Board were unanimous and the same was captured and recorded as part of the minutes.

We further report that there are adequate systems and processes in the Bank commensurate with its size and operations of the Bank to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

During the Audit Period, the shareholders of the Bank has passed special resolution, at the 101st Annual General Meeting held on 23/09/2025, under Section 14 of the Act to amend the Articles of Association of the Bank. By way of the said amendment, the existing Article 51(e) was substituted by the following amended Article 51 (e):

To appoint from time to time by a power of attorney, any person to be the attorney of the Bank for such purposes and with such powers, authorities and discretions (not exceeding those which could be delegated by the Directors under these presents) and for such period and subject to such conditions as thought fit from time to time, by a combination of any two of the three General Managers or of their equivalent rank, of either the Branch Banking Department or HR & IR Department or Legal and Recovery Department or in their absence, solely by the Managing Director & CEO.



We further report that during the audit period there were no instances of:

- (i) Public / Right / Preferential Issue of Shares / Debentures / Sweat Equity etc.;
- (ii) Redemption / Buy-Back of securities;
- (iii) Major decisions taken by the members in pursuance to Section 180 of the Act;
- (iv) Merger / Amalgamation / Reconstruction, etc.;
- (v) Foreign Technical Collaborations.

This report is to be read with our letter of even date which is annexed as '**Annexure A**' and forms an integral part of this Report.

For SVJS & Associates
Company Secretaries

CS Lekha Ashok

Partner

CP. No.: 9011, **FCS:** 8152

Firm Unique Code: P2008KE017901

Peer Review Certificate No.: 6278/2024

UDIN: F008152H001272351

Bengaluru

29.08.2026

Annexure A

ANNEXURE TO THE SECRETARIAL AUDIT REPORT OF EVEN DATE

To

The Members

The Karnataka Bank Limited

P.B.No.599, Mahaveera Circle,

Kankanady, Mangaluru

Karnataka- 575002

Our Secretarial Audit Report of even date is to be read along with this letter.

1. Maintenance of the secretarial records is the responsibility of the management of the Bank. Our responsibility as Secretarial Auditors is to express an opinion on these records, based on our audit.
2. During the audit, we have followed the audit practices and processes as were appropriate, to obtain reasonable assurance about the correctness of the contents of the secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the process and practices we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Bank.
4. Wherever required, we have obtained the management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of corporate and other applicable laws, rules, regulations, standards etc. is the responsibility of management. Our examination was limited to the verification of the procedures and compliances on test basis.
6. While forming an opinion on compliance and issuing the Secretarial Audit Report, we have also taken into consideration the compliance related actions taken by the Bank after 31st March 2026 but before the issue of the Report.
7. We have considered actions carried out by the Bank based on independent legal / professional opinion as being in compliance with law, wherever there was scope for multiple interpretations.
8. The Secretarial Audit Report is neither an assurance as to the future viability of the Bank nor of the efficacy or effectiveness with which the management has conducted the affairs of the Bank.

For SVJS & Associates

Company Secretaries

CS Lekha Ashok

Partner

CP. No.: 9011, **FCS:** 8152

Firm Unique Code: P2008KE017901

Peer Review Certificate No.: 6278/2024

UDIN: F008152H001272351

Bengaluru

29.08.2026

ANNEXURE-IX

SECRETARIAL COMPLIANCE REPORT OF THE KARNATAKA BANK LIMITED

**[CIN: L85110KA1924PLC001128]
FOR THE FINANCIAL YEAR ENDED 31ST MARCH 2026**

We have conducted the review of the compliance of the applicable statutory provisions and the adherence to good corporate practices by **The Karnataka Bank Limited [CIN: L85110KA1924PLC001128]** (hereinafter referred as 'the listed entity'), having its Registered Office at P.B. No. 599, Mahaveera Circle, Kankanady, Mangaluru, Karnataka- 575002. Secretarial Review was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts / statutory compliances and to provide our observations thereon.

Based on our verification of the listed entity's books, papers, minutes books, forms and returns filed and other records maintained by the listed entity and also the information provided by the listed entity, its officers, agents and authorized representatives during the conduct of Secretarial Review, we hereby report that the listed entity has, during the review period covering the financial year ended on 31/03/2026, complied with the statutory provisions listed hereunder in the manner and subject to the reporting made hereinafter :

We, SVJS & Associates, Company Secretaries in practice, Bengaluru have examined:

- all the documents and records made available to us and explanation provided by The Karnataka Bank Limited [CIN: L85110KA1924PLC001128] ("the listed entity"),
- the filings / submissions made by the listed entity to the stock exchanges in connection with the above,
- website of the listed entity,
- any other document/ filing, as may be relevant, which has been relied upon to make this report,

for the financial year ended 31st March 2026 ("Review Period") in respect of compliance with the provisions of:

- the Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued thereunder; and
- the Securities Contracts (Regulation) Act, 1956 ("SCRA"), rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India ("SEBI");

The specific Regulations, whose provisions and the circulars/ guidelines issued thereunder, have been examined, include: -

- The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ;
- The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011; NOT APPLICABLE
- The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018; NOT APPLICABLE
- The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021
- The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;
- The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
- The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018; and
- Such other regulations, as may be applicable;

and circulars/ guidelines issued thereunder;

and based on the above examination, we hereby report that, during the Review Period:

- I. (a) The listed entity has complied with the provisions of the above Regulations and circulars/ guidelines issued thereunder, except in respect of matters specified below:

Sr. No.	Compliance Requirement (Regulations/ circulars/ guidelines including specific clause)	Regulation/ Circular No.	Deviations	Action Taken by	Type of Action	Details of Violation	Fine Amount	Observations/ Remarks of the Practicing Company Secretary	Management Response	Remarks
NIL										

- (b) The listed entity has taken the following actions to comply with the observations made in previous reports: NA

Sr. No.	Observations/ Remarks Of the Practicing Company Secretary in the previous reports)	Observations made in the secretarial compliance report for the year ended March 31, 2026	Compliance Requirement (Regulations/ circulars/ guidelines including specific clause)	Details of violation / deviations and actions taken / penalty imposed, if any, on the listed entity	Remedial actions, if any, taken by the listed entity	Comments of the PCS on the actions taken by the listed entity
NIL						

- II. We hereby report that, during the review period, the compliance status of the listed entity with the following requirements is appended as below:

Sr. No.	Particulars	Compliance Status (Yes/No/ NA)	Observations / Remarks by PCS
1.	Secretarial Standards: The compliances of the listed entity are in accordance with the applicable Secretarial Standards (SS) issued by the Institute of Company Secretaries of India (ICSI).	Yes	Nil
2.	Adoption and timely updation of the Policies: - All applicable policies under SEBI Regulations are adopted with the approval of board of directors of the listed entities - All the policies are in conformity with SEBI Regulations and have been reviewed and updated on time, as per the regulations/ circulars/guidelines issued by SEBI	Yes	Nil
3.	Maintenance and disclosures on Website: - The Listed entity is maintaining a functional website - Timely dissemination of the documents/ information under a separate section on the website - Web-links provided in annual corporate governance reports under Regulation 27(2) are accurate and specific which re-directs to the relevant document(s)/ section of the website	Yes	Nil



Sr. No.	Particulars	Compliance Status (Yes/No/ NA)	Observations / Remarks by PCS
4.	Disqualification of Director: None of the Director(s) of the Company is/are disqualified under Section 164 of Companies Act, 2013 as confirmed by the listed entity.	Yes	Nil
5.	Details related to Subsidiaries of listed entities have been examined w.r.t.: (a) Identification of material subsidiary companies. (b) Requirements with respect to disclosure of material as well as other subsidiaries.	NA Yes	The Listed Entity has no material subsidiaries. The Listed Entity has no material subsidiaries. The Listed Entity has complied With disclosure requirement of Subsidiary.
6.	Preservation of Documents: The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under SEBI LODR Regulations, 2015.	Yes	Nil
7.	Performance Evaluation: The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year/during the financial year as prescribed in SEBI Regulations.	Yes	Nil
8.	Related Party Transactions: (a) The listed entity has obtained prior approval of Audit Committee for all related party transactions; (b) In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ratified/rejected by the audit committee	(a) Yes (b) NA	Nil
9.	Disclosure of events or information: The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of SEBI LODR Regulations, 2015 within the time limits prescribed thereunder.	Yes	Nil
10.	Prohibition of Insider Trading: The listed entity is in compliance with Regulation 3(5) and 3(6) of SEBI (Prohibition of Insider Trading) Regulations, 2015.	Yes	Nil
11.	Actions taken by SEBI or Stock Exchange(s), if any: No action(s) has been taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder.	NA	No actions were taken against the listed entity / directors / subsidiaries either by SEBI or by Stock Exchanges under SEBI Regulations and circulars / guidelines issued thereunder. The listed entity has no identifiable promoters.

Sr. No.	Particulars	Compliance Status (Yes/No/ NA)	Observations / Remarks by PCS
12.	Resignation of statutory auditors from the listed entity or its material subsidiaries: In case of resignation of statutory auditor from the listed entity or any of its material subsidiaries during the financial year, the listed entity and / or its material subsidiary(ies) has / have complied with paragraph 6.1 and 6.2 of section V-D of chapter V of the Master Circular on compliance with the provisions of the LODR Regulations by listed entities.	NA	There was no resignation of auditor during the period under review. The Listed Entity has no material subsidiaries.
13.	Additional Non-compliances observed: No additional non-compliances observed for any SEBI regulation/ circular/guidance note etc.	NA	No additional non-compliance were observed for any SEBI regulation/circular/guidance note etc.

We further report that the listed entity is in compliance with the disclosure requirements of Employee Benefit Scheme Documents in terms of regulation 46(2) (za) of the LODR Regulations.

Assumptions and Limitation of scope and Review:

1. Compliance of the applicable laws and ensuring the authenticity of documents and information furnished, are the responsibility of the management of the listed entity.
2. Our responsibility is to report based upon our examination of relevant documents and information. This is neither an audit nor an expression of opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Account of the listed entity.
4. This Report is solely for the intended purpose of compliance in terms of Regulation 24A (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and is neither an assurance as to the future viability of the listed entity nor of the efficacy or effectiveness with which the management has conducted the affairs of the listed entity.

For **SVJS & Associates**
Company Secretaries

CS Lekha Ashok

Partner

CP. No.: 9011, **FCS:** 8152

Firm Unique Code: P2008KE017901

Peer Review Certificate No.: 6278/2024

UDIN: F008152H000457535

Bengaluru

25.05.2026



ANNEXURE-X

The ratio of the remuneration of each director to the median employees' remuneration and other details in terms of sub-section 12 of Section 197 of the Companies Act, 2013 read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014:

(i) the ratio of the remuneration of each director to the median remuneration of the employees of the Bank for the financial year	Mr. P Pradeep Kumar (Chairman)	4.70X
	Mr. B R Ashok (Non-Executive Non-Independent)	6.95X
	Justice A V Chandrashekar @	1.57X
	Mrs. Uma Shankar	4.39X
	Dr D S Ravindran #	5.35X
	Mr. Balakrishna Alse S	6.62X
	Mr. Jeevandas Narayan	6.33X
	Mr. K Gururaj Acharya	4.69X
	Mr. Harish H V	5.46X
	Mr. Srikrishnan H,^ (Former MD & CEO)	10.98X
	Mr. Raghavendra S Bhat ^^ (MD & CEO)	14.22X
	Mr. Sekhar Rao ^^^ (Former Executive Director)	8.70X
(ii) the percentage increase in remuneration of each director, Chief Financial Officer (CFO), Chief Executive Officer (CEO), Company Secretary (CS) or Manager, if any, in the financial year	MD & CEO: Shri Srikrishnan H^ received remuneration (including variable pay of previous years) of ₹1.22 crore during FY 2025-26.	
	Subsequently, Shri Raghavendra S. Bhat ^^ received remuneration for FY 2025-26 amounting to ₹1.81 crore during FY 2025-26. The remuneration paid to MD & CEO during FY 2025-26 has increased by 61.35%.	
	Non-Executive Chairman: Mr. P Pradeep Kumar received Consolidated remuneration of ₹0.25 crore and sitting fees of ₹0.35 crore, total amount of ₹0.60 crore was paid for FY 2025-26, an increase by 31.58%	
	Executive Director: Mr. Sekhar Rao demitted office as Executive Director on 31-07-2025 and received remuneration of ₹0.59 crore. He served for 4 months during FY 2025-26.	
	Chief Financial Officer: Mr. Abhishek Sankar Bagchi demitted office on 14-09-2025 upon completion of his contractual tenure and received remuneration of ₹0.25 crore during FY 2025-26. Subsequently, Mr. Vijayakumar P. H. was promoted internally to the General Manager cadre and assumed charge as Chief Financial Officer (CFO) with effect from 15-09-2025. He received remuneration of ₹0.47 crore during FY 2025-26. The remuneration paid to the CFO during FY 2025-26 has increased by 37.44%.	
(iii) the percentage increase in the median remuneration of employees in the financial year	Company Secretary: Mr. Sham K received remuneration of ₹0.46 crore during FY 2025-26 as against ₹0.49 crore in FY 2024-25, reflecting a decrease of 8.14%. The reduction was primarily due to the payment of arrears relating to the 9 th Joint Note during FY 2024-25, which had resulted in higher remuneration in the previous year.	
	The median remuneration of employees decreased by 9.82% during FY 2025-26 compared to the previous financial year. This decline was primarily attributable to the payment of arrears arising from the 12 th Bipartite Settlement and the 9 th Joint Note during FY 2024-25, which had elevated employee remuneration in the previous year and resulted in a higher comparative base.	
(iv) the number of permanent employees on the rolls of Bank	9,037	

viii) average percentile increase already made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in the managerial remuneration and justification thereof and point out if there are any exceptional circumstances for increase in the managerial remuneration;	During FY 2025-26, the average salary of employees (other than managerial personnel) decreased by 9.32% compared to the previous year. This decline was primarily due to the payment of arrears relating to the 12 th Bipartite Settlement and the 9 th Joint Note during FY 2024-25, which had increased employee salary in the previous year, resulting in a higher comparative base.
x) the key parameters for any variable component of remuneration availed by the directors;	As per the Bank's Compensation Policy, the maximum permissible variable pay of Managing Director & CEO is up to 200% of the fixed pay, which is arrived at as per the quantitative and qualitative parameters prescribed in the Policy and after due evaluation of performance by the Nomination & Remuneration Committee and the Board of Directors. Further, payment of variable pay is subject to prior-approval of the Reserve Bank of India. Also, the variable pay is subject to malus and claw back as well as deferral arrangements.

Note :

@ Mr. Justice A.V. Chandrashekar ceased to be a Non-Executive Independent Director of the Bank w.e.f. 19-08-2025, upon completion of his tenure.

Dr. D.S. Ravindran resigned as a Non-Executive Independent Director of the Bank w.e.f. 06-03-2026.

^ Mr. Srikrishnan H demitted office as Managing Director & CEO on 15-07-2025. The remuneration details taken includes the terminal benefits.

^^ Mr. Sekhar Rao demitted office as Executive Director on 31-07-2025. The remuneration details taken includes the terminal benefits.

^^ Mr. Raghavendra S Bhat was appointed as Managing Director & CEO on 16-07-2025 for an interim period and continued as Full-time Managing Director & CEO with effect from 16-11-2025.

Annexure XI

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT - FY 2025-26



SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	L85110KA1924PLC001128
2	Name of the Listed Entity	The Karnataka Bank Limited
3	Year of incorporation	1924
4	Registered office address	Regd. and Head Office, Post Box No. 599, Mahaveera Circle, Kankanady, Mangaluru-575002 Karnataka, India
5	Corporate address	Regd. and Head Office, Post Box No. 599, Mahaveera Circle, Kankanady, Mangaluru-575002 Karnataka, India
6	E-mail	info@ktk.bank.in
7	Telephone	0824-2228222
8	Website	https://www.karnatakabank.bank.in
9	Financial year for which reporting is being done	FY 2025-26
10	Name of the Stock Exchange(s) where shares are listed	a. BSE Limited (Equity Shares) b. National Stock Exchange of India Limited
11	Paid-up Capital	₹ 378,18,15,620.00
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Shri Raghuram H S, General Manager, Branch Banking Department raghuramhs@ktk.bank.in 0824- 2228274
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Consolidated Basis
14	Name of Assurance Provider	M/s Gencarbon ESG Private Limited
15	Type of Assurance Provided	Limited Assurance Provided

II. Products/services

16. Details of business activities (accounting for 90% of the turnover)

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Banking (Financial and Insurance Services Activity Code-K1)	Banking activities by Central, Commercial Bank, Digital banking, and savings bank.	100%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	Banking Services	64191	100%

III. Operations**18. Number of locations where plants and/or operations/offices of the entity are situated:**

Location	Number of plants	Number of offices	Total
National	NA	No of branches-975 No of Offices – 42 No of ATMs/Recyclers – 1474 No of Business Correspondents- 201	No of branches-975 No of Offices – 42 No of ATMs/Recyclers – 1474 No of Business Correspondents- 201
International	NIL	NA	NA

Note:

All deployed ATMs and recyclers are equipped with braille keypads and voice guidance systems to support visually impaired individuals and ensure inclusive access. With 37.6% (449 sites and 517 machines) of the 1195 sites having ramp facilities for inclusive banking for the differently abled and aging customer base.

19. Markets served by the entity:**a. Number of locations**

Locations	Number
National (No. of States)	22 States and 2 Union Territories
International (No. of Countries)	NA

b. What is the contribution of exports as a percentage of the total turnover of the entity?

For Karnataka Bank, export-related metrics do not apply in the traditional corporate sense. Because the entity operates as a commercial bank, its 100% turnover is generated from banking, financial, and insurance services. Consequently, the contribution of exports as a percentage of total turnover is Not Applicable. However, while exports do not directly make up the bank's operational revenue, Karnataka Bank actively supports international trade by offering products like export credit, foreign exchange, and overseas transaction services to businesses.

c. A brief on customer engagement and type of business:

The Karnataka Bank Limited (KBL) has a base of 14 million customers as on 31st March 2026 with its principal business caters to comprehensive range of customized products & services suitable for every kind of market, trade, or perceived need in the areas of Personal, Business, Agriculture, NRI Priority Banking including support of Green Sustainability funds with a dedicated ESG Policy. <https://www.karnatakabank.bank.in/investors/policies-codes>

These include Borrowing facilities, deposits, providing optimum returns on surplus funds or helping with overseas transactions.

The customer base of the bank consists of

1. Retail individuals,
2. Digital UPI payment service customers and partners,
3. Large corporates with treasury and wholesale banking needs,
4. MSME's including mid corporate clients,
5. NRI Individuals living abroad who maintain financial connections with their home country through NRI accounts and services,
6. Farmers and agriculturists, along with green projects, Agri and Solar business units.



7. Government bodies and agencies, non-profit organizations, and other entities that require specialised banking services, including support towards old age charitable homes,
8. The Bank has been collaborating with fintech companies to enhance digital services and expand reach as part of Digital India program since early 2000's for focusing on the new generation of Tech-savvy customers who prefer digital channels.
9. Banking with Digital Currency (CBDC).

Continuing the efforts to ensure that excellent banking service along with ESG goals are served, in FY 2025-26, through its digital-first, paperless agenda and targeted environmental initiatives, the Bank has made significant strides in reducing its carbon footprint, conserving resources, and embedding sustainability across its operations, in line with BRSR and ESG best practice. The Bank's ESG policy guides lending, operations, and resource use, with oversight by an Executive-level ESG committee and clear actionable targets and key result areas for sustainable operations.

During FY2025-26, the bank has a focused disbursement of environment sustainable solutions focused, Customer livelihood and enablement related Loans such as:

Table 1

Type of Loan	No.: of A/cs & Sanctioned limit (FY 2025-26)
Loan for Renewable Energy Projects (Onward Lending)	400 Crores
Loan for Renewable Energy Projects (Corporate)	92.65 Crores
Electric Vehicle Loans	22.95 Crores
Total Exposure	515.60 Crores

Details of advances for women entrepreneurs, Self-Help Groups (SHGs) are as below:

Table 2

Type of Loan	As on 31.03.2026 (Amount in ₹ Crores)
Total Advances	83,339.92
Self Help Groups (SHGs) Outstanding amount	1,094.51
Percentage of SHG to Total Advance	1.31%
Women Entrepreneurs Advances – Outstanding Amount	965.94

Bank is actively promoting Social Security Schemes of GOI. The brief details of APY performance are as below:

Table 3

FY	Target assigned by DFS/PFRDA (In Nos)	No of actual enrolments (In Nos)	Target
2024-25	32,165	32,597	Achieved
2025-26	37,840	38,007	Achieved

Fresh enrolment details of PMJJBY and PMSBY are as below:

Table 4

FY	PMJJBY	PMSBY
2025-26	80,948	1,86,229

The bank has included Inclusive banking in its sustainable banking outreach. All deployed ATMs and recyclers are equipped with braille keypads and voice guidance systems to support visually impaired individuals and ensure inclusive access.

Table 5

As on date	Total no Sites	Ramp Facility Available Sites	% of machines under Ramp facility	No of machines under Ramp facility
31.03.2026	1195	449	37.6%	517

The Bank's Digital Centre of Excellence (DCoE) serves as a strategic "HUB" for digital innovation, process transformation, and customer-centric product development. The DCoE leverages Agile methodologies, automation, and strategic partnerships with fintech companies to design and deliver secure, compliant, and user-friendly digital banking solutions.

During the year, the DCoE developed end-to-end digital journeys across asset and liability products, including Retail and MSME lending solutions. The Bank has implemented digital business rule engines for automated customer verification, income assessment, and credit underwriting, thereby reducing processing time, enhancing operational efficiency, and improving decision consistency.

The Bank has also enabled digital account opening journeys through TAB and Web channels by leveraging India Stack capabilities and Officially Valid Document (OVD) verification processes. These initiatives have improved accessibility to banking services, reduced dependency on paper-based processes and branch visits, and enhanced customer experience through secure and seamless digital onboarding.

Through continuous innovation and responsible adoption of digital technologies, the DCoE supports the Bank's objective of delivering inclusive, efficient, and sustainable banking services while maintaining adherence to regulatory requirements and customer protection standards.

The Digital Centre of Excellence (DCoE) has enabled over 90% of savings bank accounts to be opened digitally, with digital journeys for current accounts and dormant account activations, eliminating paperwork and branch visits. DCoE's vision is centred around continuous innovation, striving to develop best-in-class products and processes through agile methodologies. Since there is a significant IT footprint that create a carbon footprint, there has been a focused actionable outcome taken in IT related scope of work towards sustainability. The Bank in its Digital in its Digital HUB has adopted a hybrid cloud strategy comprising, of Public and Private cloud infrastructure World Class Providers with cybersecurity layers to improve resource efficiency and reduce the environmental footprint of its IT operations. The Bank Hub's Cloud adoption enables optimized compute utilization, server consolidation, virtualization, and lower energy consumption compared with traditional on-premises infrastructure. The transition also reduces hardware procurement, electronic waste generation, and physical data centre expansion requirements, supporting the Bank's Sustainable IT and Green Computing objectives.

The Bank has adopted Policy on Procurement to ensure transparency, fairness and equitable treatment of suppliers. The policy aims to standardize the purchasing processes and sourcing strategies to ensure that the Bank's acquisition of services and assets are conducted transparently, objectively, and in a manner that is time and cost efficient while incorporating effective risk management practices. The Policy applies to all the procurements in the Bank covering all goods, services, works and consultancies.

A) IT Hardware Procurement:

IT hardware procurement includes servers, storage, network devices, IT Security devices, end points including desktops, laptops, tabs, etc. Many of traditional rack servers are replaced with hyper-converged systems, which consolidate computing, storage and networking into a single box. This has reduced server footprint in Data Centres.

Low energy computing devices are considered during end point device procurement.

B) Data Centre Efficiency:

- Bank has co-located Data Centre arrangements. This Co-located Data Centre has low Power Usage Effectiveness (PUE) resulting in up to 20% saving on power consumption.
- Further Bank has undertaken 9 Green initiatives including 30 KW Solar plant, Unity Power Factor UPS, variable frequency drives for pumps resulting in saving of 1.29 million units of Power.
- The Data Centre has obtained ISO 50001 Certificate (International standard for energy management systems).
- With reference to cloud-based solution, the standalone server setup in Bank's cloud infrastructure is being replaced with Micro-services-based setup.

C) Cloud-Based Banking:

- Bank has shifted various Banking services and products to cloud services as part of its Digital Hub Setup that is setup on a cloud infrastructure foundation with application hosting and scalable. The Bank has been forward thinking about protecting its systems and customer data and is in process of implementing Cloud based SIEM solution along with periodic security standards governance for its own systems and third party cloud providers and application vendors. The Bank's Corporate Website is updated regularly with necessary security standards enshrined in the Bank's IT policy and that provided by RBI IT Governance rules. Bank has installed Private

Cloud infrastructure setup from World Class Providers, that manage and hold majority of workloads in Data Centre environment.

- The Bank has also during the year, embarked upon programs that optimize shared infrastructure and reduce dedicated server requirements. Tools have been utilized that enable higher compute utilization and server consolidation, reducing idle infrastructure and associated energy consumption. Cloud-based SIEM eliminates the need for additional on-premises security infrastructure, lowering incremental power and cooling requirements and reduces carbon footprint.

IV. Employees

20. Details as at the end of Financial Year: March 31st, 2026.

a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	9037	6091	67.40%	2946	32.60%
2.	Other than Permanent (E)	10	6	60.00%	4	40.00%
3.	Total employees (D + E)	9047	6097	67.39%	2950	32.61%
WORKERS						
4.	Permanent (F)	NIL	NA	NA	NA	NA
5.	Other than Permanent (G)	NIL	NA	NA	NA	NA
6.	Total workers (F + G)	NIL	NA	NA	NA	NA

Note: "Employees" include Officers and Award Staff.

At present workforce is at 9,047 employees as on 31 March 2026. In 2025-26, the diversity ratio is maintained at 32.61% continuing to be a Preferred Place to Work.

b. Differently abled Employees and workers

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	31	28	90.32%	3	9.68%
2.	Other than Permanent (E)	0	0	0	0	0
3.	Total employees (D + E)	31	28	90.32%	3	9.68%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	NIL	NA	NA	NA	NA
5.	Other than Permanent (G)	NIL	NA	NA	NA	NA
6.	Total workers (F + G)	NIL	NA	NA	NA	NA

21. Participation/Inclusion/Representation of women

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	08	1	12.5%
Key Management Personnel	3*	0	0

Note: *Key Managerial Personnel includes Managing Director & CEO, Chief Financial Officer and Company Secretary as on 31st March 2026.

22. Turnover rate for permanent employees and workers**(Disclose trends for the past 3 years)**

	FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 Turnover rate in the year prior to previous FY 2024-25)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	1.61%	0.68%	2.29%	2.24%	1.90%	2.13%	2.58%	1.90%	2.36%
Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

Note: Turnover Rate = (Number of employees resigned during the period / Average number of employees during the period) × 100

Over the last three years, the Bank has continued its commitment as an equal opportunity employer by fostering an inclusive and balanced work culture. Through strategic interventions and extensive training programs, the bank has prioritized employee development and workplace well-being.

With a strong emphasis on employee safety, well-being, and professional growth, the Bank continues to be a gender-inclusive and preferred place to work as it accelerates its digitalization journey.

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. (a) Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding/ subsidiary/associate companies /joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% Of shares held by listed entity	Does the entity indicated at column A, participate in the Business responsibility initiatives of the listed entity? (Yes/No)
1	KBL Services Limited	Wholly Owned Non-Financial Services Subsidiary	100%	Yes

VI. CSR Details**24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) YES****(ii) Turnover (in ₹)** ₹ 10,320.72 crores (for purposes of CSR calculation)**(iii) Net worth (in ₹)** ₹12,644.04 crores

Note: The Bank has achieved 100% utilization of budgetary sub-allocation to "Environmental Sustainability" in both the Financial Years 2024-25 and 2025-26.

Summary of the CSR Activities

Category	No. of projects in FY 2025-26	Amount Sanctioned (in ₹ lakhs)	% of Amount Sanctioned	Key projects
Education	79	1243.82	40.09	- Support to procure school buses to enable conveyance facility to attend school/college. - Computers and LED interactive panels, projectors and printers to educational institutions. - STEM/ Robotics lab, State-of-the Art Precision Manufacturing Centre of Excellence at educational institutions. - Cupboards and UPS system for educational institutions. - School desks, benches and chairs etc. - Construction of classrooms/school buildings.



Category	No. of projects in FY 2025-26	Amount Sanctioned (in ₹ lakhs)	% of Amount Sanctioned	Key projects
Empowering Socially/ Economically Disadvantaged	17	209.35	6.75	- Support for running Early childhood care and education centre for migrant workers children at Bengaluru. - Infrastructure development of Early Intervention Centres for Special Children with Learning Disabilities and special schools. - Conveyance facility to children attending special schools. - Shelter homes for orphaned children and old-age homes. - Support for livelihood enhancement to people with disabilities.
Environmental Sustainability	44	340.45	10.97	- Rejuvenation of lakes - Support for the adoption of renewable sources of energy -solar power. - Animal welfare with focus on promoting and protecting indigenous breed of cattle. - Maintenance of greenery in public spaces.
Healthcare	73	660.87	21.30	- Upgrade the medical infrastructure of public and charitable hospitals etc. - Provision of pure drinking water facility. - Eradicating hunger, poverty and malnutrition.
Protection of Culture/Heritage	48	353.82	11.40	- Restoration of buildings and sites of historical importance and works of art. - Promote the classical language 'Sanskrit'.
Rural Development	4	10.35	0.33	Rural development initiatives.
Women Empowerment	11	134.85	4.35	- Empower women with disabilities through vocational training & self-employment initiative. - Residential rehabilitation home for girl children and women. - Support for menstrual health and hygiene programme. - Support for Cervical Cancer Vaccination initiative.
Swachh Bharat	9	85.69	2.76	Support for the construction of toilet blocks.
Administrative Expenses		63.33	2.04	
Total	285	3102.54	100%	

FY	CSR budget (In ₹ crores)	Amount Sanctioned (In ₹ crores)	% Of CSR Budget earmarked to Environment Sustainability	Amount Sanctioned to Environmental Sustainability (In ₹ Crores)
2025-26	30.96	31.02	11%	3.4

In addition to the above CSR activities, the following activities were organized as separate activities by the Bank during the year FY 2025-26.

Key Highlights include

- **202 employees registered** and 125 units of blood collected during the Head Office Blood Donation Camp.
- **Multiple blood donation and health camps** conducted across regional offices and branches.
- **Cancer awareness, anti-drug abuse and preventive healthcare programmes** organized in collaboration with healthcare institutions.
- **Financial literacy and cyber security awareness programmes** conducted for customers and local communities.
- **Sapling plantation and Swachh Bharat cleanliness drives** undertaken across multiple locations.
- **Active employee volunteering and community participation** across healthcare, environmental and social initiatives.
- A community awareness programme was also conducted on the International Day Against Drug Abuse (26 June 2025) in partnership with the Link Anti-Addiction Citizens Committee and Kankanady Urban Police Station, reinforcing the Bank's role in promoting social well-being beyond its core banking function.

The Bank's Corporate Social Responsibility (CSR) and community engagement activities during FY 2025-26 reflect its sustained commitment to inclusive growth, employee welfare, environmental stewardship, and community empowerment.

Note: All activities are aligned with the Bank's ESG framework and Principle 8 of the National Guidelines on Responsible Business Conduct (NGRBC).

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on NGRBC Principles (Principles 1 to 9):

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial year		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of Complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	Yes Refer https://www.karnatakabank.bank.in/investors/policies-codes	0	0	Nil	0	0	Nil
Investors (other than shareholders)	Yes Refer: https://www.karnatakabank.bank.in/investors/policies-codes Note: Investors can reach us on the dedicated email id investor.grievance@ktk.bank.in to redress their grievances.	0	0	Nil	0	0	Nil
Shareholders	Yes Refer: https://www.karnatakabank.bank.in/investors An investor relationship officer is appointed for better communication with shareholders and to oversee functioning of mechanisms for redressal of investor grievances. Note: Shareholders can reach us on the dedicated email id investor.grievance@ktk.bank.in to redress their grievances.	7	0	0	7	1	The pending complaint was closed on 10.04.25



Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial year		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of Complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Employees and workers	1. Yes https://www.karnatakabank.bank.in/investors/policies-codes . The bank in its HR& IR policy has appointed General Manager – HR & IR Department to oversee the provisions of required facilities/ amenities including the process of recruitment for persons with disabilities for higher operational inclusion. Note: Employees can reach HR & IR Department by telephone, e-mail, letter and in person also to redress grievances, if any as mentioned in the Code of Conduct and redressal policy.	5	0	Nil	3	0	Nil
Customers	1. Yes The Bank believes that customer service experience is the key to acquire and nurture enduring relationship with our customers. The Bank has a well-defined customer complaint management system -Online Grievance Redressal Portal along with a Policy on Customer Rights and Product Suitability. Refer: https://www.karnatakabank.bank.in/investors/policies-codes Further, Bank has dedicated Toll-free numbers for its customers, to assist their queries/raise complaints, 1800 425 1444 & 1800 572 8031 and for NRI customers: 080-22021555.	Total number of Service-related complaints: 28910 [BO:659 General: 2142, ATM: 26109]	Total number of Pending Service-related complaints: 268 [BO:19, General:11, ATM: 238]	Nil	Total number of Service-related complaints: 25312 [BO: 388, General:1220, ATM: 23704]	Total number of Pending Service-related complaints: 134 [BO:0, General:6, ATM: 128]	Nil
Value Chain Partners	Yes, Grievances if any can be emailed to info@ktk.bank.in Refer https://www.karnatakabank.bank.in/investors/policies-codes	0	0	Nil	0	0	Nil
Others, please specify	Nil	0	0	Nil	0	0	Nil

Note: The overall complaint resolution rate of 99.07% for the fiscal year. The increase in pending complaints at year-end (128 in FY 2024-25 to 238 in FY 2025-26) reflects an expansion in reporting scope rather than a deterioration in service quality. In FY 2025-26, the Bank integrated ATM operational logging directly into its BRSR compliance tracking framework, consolidating 26,109 ATM transactions and service alerts into a single reporting boundary.

26. Overview of the entity's material responsible business conduct issues.

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Responsible lending and sustainable finance	Opportunity (For expanding into Green Lending)	Karnataka Bank recognises that directing credit toward environmentally and socially beneficial activities generates long-term value for communities, the economy and the Bank's own lending portfolio. As a commercial bank with presence across 22 states and 2 Union Territories serving 14.00 million customers including farmers, MSMEs, women entrepreneurs and rural communities, the Bank's lending decisions carry significant developmental impact. Regulatory frameworks including RBI's climate risk guidelines and SEBI's BRSR requirements further reinforce the strategic importance of sustainable finance as a growth and risk management lever.	Risk Adapt and Mitigate Banking lending model in order to Tap into the Opportunity for expanding into green lending. The Bank's Board-approved ESG Policy governs lending with explicit environmental and social screening. In FY 2025-26: Total green lending exposure: ₹515.60 Crores — comprising ₹400 Crores (Renewable Energy Onward Lending), ₹92.65 Crores (Corporate Renewable Energy) and ₹22.95 Crores (EV Loans). Total Advances as on 31.03.2026: ₹83,339.92 Crores. SHG outstanding: ₹1,094.51 Crores (1.31% of total advances). Women Entrepreneurs advances: ₹965.94 Crores. APY enrolments: 38,007 (exceeding Government target of 37,840). PMJJBY fresh enrolments: 80,948 PMSBY: 1,86,229	Positive. Green lending diversifies the portfolio toward policy-supported sectors (solar, EV, MSME, agriculture), supports ESG-linked refinancing access and improves regulatory standing. Social security outreach strengthens community trust and customer retention.
2	Environment and Social Risk	Risk and Opportunity Both	The Bank's lending and operational activities carry environmental and social risk exposures. On the lending side, financing without adequate E&S screening exposes the Bank to credit risk, reputational damage and stranded asset risk as climate risks intensify. On the operational side, the Bank's direct carbon footprint, water usage and e-waste generation present both compliance obligations and efficiency improvement opportunities. The Bank has adopted the TCFD framework and GRI performance principles as its sustainability reporting standards.	Adapt Lending (E&S risk in credit): The ESG Policy provides a systematic procedure to screen lending for potential adverse environmental or social impacts. An Executive Level ESG Committee with Board oversight and inter-departmental Actionable Key Result Areas ownership ensures E&S risk assessment is embedded in credit sanction and risk management processes. ESG factors are considered in risk assessment of all future investments. (i) Solar energy generation: 0.82 TJ from rooftop installations at 9 locations including Head Office (Centenary building). (ii) Total electricity consumption (non-renewable): 43.28 TJ. (iii) Total Scope 1 GHG emissions: 521.67 tCO ₂ e (petrol: 80.95 tCO ₂ e; diesel: 440.72 tCO ₂ e — each figure includes CO ₂ , CH ₄ and N ₂ O) (iv) Total Scope 2 GHG emissions: 9,858.22 tCO ₂ e (43.28 TJ × 1,20,22,222 kWh × CEA FY26 grid EF 0.00082 tCO ₂ e/kWh; no adjustments applied). (v) Three Sewage Treatment Plants fully operational in FY 2025-26: Head Office (60 KLD), RO Udipi (10 KLD), RO Tumkur (10 KLD) — recycled water. (vi) 69.2 MT of e-Waste disposed through CPCB-certified recyclers via Sorian Recyclers, Aplab, Techser; zero hazardous waste under IT assets.	Financial implications — Positive Positive: i) Proactive E&S risk screening in lending reduces exposure to climate-vulnerable sectors, supporting long-term portfolio quality and reducing potential NPAs from stranded assets or regulatory non-compliance by borrowers. (ii) Green lending portfolio of ₹515.60 Crores in renewable energy and EV sectors positions the Bank to benefit from policy tailwinds, and growing investor appetite for sustainable finance. (iii) Operational efficiency gains from solar adoption.



S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
				(vii) The bank has now a customer base of 14 million. 90% of customer onboarding journeys is now fully digital. The Bank's IT also added 8/140 cloud app and 7 servers with a 30,660 KWH saving in FY2025-26 which reduced a carbon footprint of 25.1 tCO₂, in addition to the ongoing carbon footprint on its existing customer base. (viii) Adoption of Global best practices in defining and implementing Hybrid cloud strategy enabling server consolidation and reduced data centre energy consumption; Data Centre holds ISO 50001 energy management certification. (ix) STP water to the tune of 45 Lakh Litres was reused over the last 3 years on an average of 15Lakh litres per year at the head office and use for external use such as cleaning and gardening plants.	Negative (risk): (i) Emerging regulatory and greenwashing make it difficult to adequately identify and manage E&S risks in lending could lead to increased credit costs, asset quality deterioration and potential regulatory or compliance penalties. (ii) Transition risks — changes in environmental regulations, carbon pricing or sector-specific policy shifts — could adversely affect borrowers in carbon-intensive sectors, creating indirect credit risk for the Bank. - Physical climate risks (flooding, extreme weather) affecting branch premises and borrower operations could disrupt banking services and impair collateral values, with negative implications for both operational continuity and loan recovery. - Insufficient investment in green operations or inadequate E&S disclosures could attract negative ESG ratings, limiting access to sustainability-linked capital markets and impacting cost of funds.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Vendors and suppliers	Opportunity for business growth and responsible supply chain	The Bank's value chain partners — primarily NBFCs under co-lending and direct assignment arrangements — contribute to revenue and extend the Bank's reach for priority sector and MSME lending. Responsible supply chain governance ensures ESG principles are embedded across the lending ecosystem, and commercial relationships remain compliant with regulatory expectations. Revenue from all value chain partners individually remains below 2% of overall revenue, confirming no material concentration risk.	Adapt and Mitigate The Bank has implemented an ESG Code of Conduct for Suppliers aligned to GRI 308. The Corporate Whistle-blower Initiative (CWI) — an independent online reporting service — enables secure and confidential communication of vendor concerns. The Bank actively prefers engaging with 'major' value chain partners who have BRSR and ESG policy adoption in their engagement and this can include NBFC co-lending partners (currently less than 2% of its business). However small one-time vendors for activities may be excluded from this requirement due to nature of activities.	Positive Co-lending and direct assignment partnerships extend the Bank's lending reach without proportionate capital deployment, generating interest income while supporting priority sector targets. Responsible supply chain governance reduces reputational and compliance risk. Aggregate value chain partner revenue remains below 2% of overall revenue, limiting concentration exposure.
4	Staff welfare, work life balance and Human Rights, Occupation Health, and Safety	Risk and opportunity for future ready work inclusive workforce	The Bank's 9,047 employees as on 31 March 2026 are its most critical resource in delivering banking services across 975 branches, 42 offices and 1,474 ATMs/ recyclers in 22 states and 2 Union Territories. Employee well-being, capability development, workplace safety and human rights compliance are integral to sustained operational performance, regulatory standing and the Bank's position as a preferred employer. A diverse, trained and engaged workforce directly supports the Bank's digital transformation and customer service quality objectives. The diversity ratio of 32.61% female employees — above the banking industry average of 24–26% (RBI data) — reflects the Bank's commitment to gender inclusion.	Adapt the banking's employee models for inclusion of GRI guidelines. Welfare and Benefits: The Bank provides 100% health insurance and personal accident insurance coverage to all 9,047 employees. Gratuity is applicable to 100% of eligible employees. Additional benefits include the National Pension Scheme, Superannuation Fund and Earned Leave Encashment on retirement. Total employee welfare spends in FY 2025-26 stood at ₹1,256.34 Crores (0.65% of turnover of ₹1,92,119.00 Crores). Capability Building: The Bank's ISO 9001:2015 certified Staff Training College serves as the primary platform for employee development. In FY 2025-26, 9,571 participants successfully engaged in training programmes across professional development, digitalisation, ESG and compliance themes. Skill upgradation training covered 85.35% of employees (7,722 of 9,047). 100% of employees received performance and career development reviews. The ECDS (Employee Career and Development System) and PMS (Performance Management System) are operationalised for structured career progression. Talent Management Committee (TMC) identifies and grooms' talent as part of succession planning. Board-level training in FY 2025-26 covered Credit Risk Management (CAB, Feb 2026), KYC/AML (CAFRAL, March 2026) and Cyber Security Awareness (March 2026) — attended by 8 directors.	Positive. A skilled, engaged and diverse workforce is a direct enabler of the Bank's business performance. Strong welfare practices and career development infrastructure support low attrition (employee turnover rate of 2.29% in FY 2025-26), reducing recruitment and onboarding costs. A well-trained workforce accelerates digital adoption across branches, supporting the Bank's strategic objective of expanding digital banking penetration. Robust OHS systems and zero safety incidents protect the Bank from litigation, compensation liability and reputational risk. Board-level ESG and cyber training strengthens governance quality and regulatory confidence.



S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
				Diversity and Inclusion: Women employees constitute 32.61% of the total workforce — above the banking industry average of 24–26% (RBI data). 31 differently abled employees are employed; RPwD Act 2016 compliant workstations, washrooms and accessibility modifications are in place at all branches where PwD staff are posted. Return-to-work rate: 100%. Retention rate: 100%. Human Rights Code of Conduct, Whistle-blower Policy and Equal Opportunity Policy govern conduct for all employees. 100% of permanent employees are covered under human rights policy training. POSH Act 2013: 5 complaints filed in FY 2025-26; 0 pending at year end; 2 upheld with disciplinary action; all resolved within statutory timeframe. Zero complaints of discrimination, child labour, forced labour or wage-related violations. Employee union membership at 95.45% of permanent employees. Occupational Health and Safety Mock evacuation drills: conducted at Head Office: 31 May 2025 (541 staff, 4 min 30 sec) and 26 December 2025 (443 staff, 3 min 56 sec). All branches equipped with Fire Alarm Systems with smoke detectors (10–12 nos per branch), GSM-based Burglary Alarm Systems with panic switches, and CCTV surveillance (8-channel HD). Head Office maintains 197 fire extinguishers across 5 floors with 5 fire exits; Centenary Building maintains 58 fire extinguishers across 8 floors with 16 fire exits. Security incidents reported through DMS-2 directly to Vigilance Department. Safety incident record for FY 2025-26: LTIFR — NIL; Total recordable injuries — NIL; Fatalities — NIL; High-consequence injuries — NIL.	Negative (risk). Non-compliance with labour laws, POSH Act or RPwD Act could result in regulatory penalties, reputational damage and talent attrition. Inadequate succession planning or capability gaps — particularly in digital and ESG competencies — could slow the Bank's transformation agenda and adversely affect service delivery and competitive positioning.
5	Data Security and IT Resiliency	Risk — cybersecurity threats- Zero Trust Opportunity digital scalability and business continuity ("Leave Nothing to Chance")	Karnataka Bank operates a fully digital banking infrastructure serving 14 million customers across 975 branches and 1,474 ATMs/recyclers. The Bank's extensive IT footprint — spanning core banking, mobile/internet banking, ATM operations, cloud infrastructure and data centres — creates significant cyber risk exposure. RBI's cybersecurity directives, SEBI BRSR requirements and the Digital Personal Data Protection (DPDP) Act 2023 impose mandatory governance obligations. Simultaneously, robust IT infrastructure is a key enabler of the Bank's digital growth strategy.	Risk: Mitigation Certifications and governance: IT Department, Data Centre, DR Site, NLS and DCoE certified under ISO 27001:2022 (ISMS). Cardholder Data Environment certified to PCI DSS 4.0.1 — the latest version of the standard. Board-approved Cyber Security Policy, Information Systems Security Policy, CCMP (Cyber Crisis Management Plan) and BCP/DR Policy in place. Data privacy: Data Protection Officer (DPO) formally appointed at senior executive level for compliance with the DPDP Act. Privacy Statement published at: https://www.karnatakabank.bank.in/privacy-policy. Zero data breaches reported in FY 2025-26. Operations: 24x7 Security Operations Centre (SOC) with advanced network and endpoint security; multi-layered defence-in-depth architecture (Anti-DDoS, Next-Gen Perimeter Firewall, WAF, IDS/IPS, Email Security with APT, SIEM, Anti-Malware). CISO oversees all cybersecurity initiatives; Information Security Committee of senior executives with defined terms of reference.	Positive. Robust cybersecurity posture and IT resiliency protect revenue continuity, safeguard customer assets and support the Bank's reputation as a trusted digital banking partner. ISO 27001:2022 and PCI DSS 4.0.1 certifications reduce insurance costs and satisfy counterparty due diligence requirements.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
				Branch-level: Branch Information Security Officers (BISOs) designated across all branches; train-the-trainer model implemented; improved incident reporting culture and reduction in successful phishing attempts. Employee awareness: ELM-based cyber training completion rates in FY 2025-26 — Cyber Security Awareness Part 2: 94.91%; Part 1: 93.89%; Unusual Incident Reporting: 93.73%; Cyber-Enabled Frauds (Money Mule): 89.02%; Cyber Security (general): 88.77%. Cyber Jaagrookta Diwas campaigns and targeted workshops conducted periodically. IT resiliency: Disaster Recovery Centre replicates core banking system and ATM operations; BCP tested via periodic drills; RTO and RPO defined as per regulatory requirements.	Negative (risk). Cyber intrusions, ransomware, phishing or data centre outages could cause significant service disruption, regulatory penalties, customer compensation liabilities and reputational damage. The customer complaint resolution rate of 99.07% in FY 2025-26 —demonstrated the resilience, though the expanding digital surface area continues to require sustained investment in cybersecurity controls.
6	Information disclosure and available digitally	Risk: information ambiguity reduction and smooth customer and media information corporate governance clarity	Karnataka Bank operates a fully digital banking infrastructure serving 14 million customers across 975 branches and 1,474 ATMs/recyclers. The Bank's extensive IT footprint — spanning core banking, mobile/internet banking, ATM operations, cloud infrastructure and data centres — creates significant cyber risk exposure. RBI's cybersecurity directives, SEBI BRSR requirements and the Digital Personal Data Protection (DPDP) Act 2023 impose mandatory governance obligations. Simultaneously, robust IT infrastructure is a key enabler of the Bank's digital growth strategy.	Adapt and Mitigate Certifications and governance: IT Department, Data Centre, DR Site, NLS and DCoE certified under ISO 27001:2022 (ISMS). Cardholder Data Environment certified to PCI DSS 4.0.1 — the latest version of the standard. Board-approved Cyber Security Policy, Information Systems Security Policy, CCMP (Cyber Crisis Management Plan) and BCP/DR Policy in place. Data privacy: Data Protection Officer (DPO) formally appointed at senior executive level for compliance with the DPDP Act. Privacy Policy published at: https://www.karnatakabank.bank.in/privacy-policy. Zero data breaches reported in FY 2025-26. Operations: 24x7 Security Operations Centre (SOC) with advanced network and endpoint security; multi-layered defence-in-depth architecture (Anti-DDoS, Next-Gen Perimeter Firewall, WAF, IDS/IPS, Email Security with APT, SIEM, Anti-Malware). CISO oversees all cybersecurity initiatives; Information Security Committee of senior executives with defined terms of reference. Branch-level: Branch Information Security Officers (BISOs) designated across all branches; train-the-trainer model implemented; improved incident reporting culture and reduction in successful phishing attempts. Employee awareness: ELM-based cyber training completion rates in FY 2025-26 — Cyber Security Awareness Part 2: 94.91%; Part 1: 93.89%; Unusual Incident Reporting: 93.73%; Cyber-Enabled Frauds (Money Mule): 89.02%; Cyber Security (general): 88.77%. Cyber Jaagrookta Diwas campaigns and targeted workshops conducted periodically. IT resiliency: Disaster Recovery Centre replicates core banking system and ATM operations; BCP tested via periodic drills; RTO and RPO defined as per regulatory requirements.	Positive. Robust cybersecurity posture and IT resiliency protect revenue continuity, safeguard customer assets and support the Bank's reputation as a trusted digital banking partner. ISO 27001:2022 and PCI DSS 4.0.1 certifications reduce insurance costs and satisfy counterparty due diligence requirements. Negative (risk). Cyber intrusions, ransomware, phishing or data centre outages could cause significant service disruption, regulatory penalties, customer compensation liabilities and reputational damage.

**SECTION B: MANAGEMENT AND PROCESS DISCLOSURES**

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles (P1 to P9) and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes. Karnataka Bank Governance provides for the approval of key policies by the Board of Directors of the Bank, based on the nature of the Policy and associated regulatory requirements, wherever necessary. Key Policies approved by the Board are listed below: 1. Policy on Whistle Blower. 2. Policy on AADHAAR Data Privacy and Security. 3. Policy on Customer Rights and Product Suitability 4. Policy on Grievance Redressal. 5. Policy on Corporate Social Responsibility (CSR). 6. Policy on Deposits. 7. Policy on Co-Lending with NBFCs for lending to Priority Sector. 8. Policy on General Management of Bank Branches. 9. Prevention of Sexual Harassment at Workplace Policy. 10. Karnataka Bank Code of Conduct. 11. Policy on Doorstep Banking Services for Senior Citizens of more than 70 Years of age and Differently abled Persons for the year 2024-25. 12. Code of Conduct for Prohibition of Insider Trading and Handling of Unpublished Price Sensitive Information. 13. Policy on Customer Service and Compensation. 14. Policy on equal opportunity of the Bank. 15. Policy on related party transactions.								
c. Web Link of the Policies, if available	https://www.karnatakabank.bank.in/investors/policies-codes								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	The policies of Karnataka Bank have been translated into procedures, which are at various stages of implementation. Specific Executive committees have been designated with Ownership and Responsibilities, which have been constituted for operationalizing, these policies, ensuring targets, Actionable Key Result Areas as envisaged by the Policy and approved by the Board. Example for reference: Bank wide Standard operating procedures for Customer redressal: Refer Link: https://www.karnatakabank.bank.in/investors/policies-codes								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes Some of the policies which have impacts on customer service, customer conduct, security norms, regulatory norms that impact the nature of the value chain partnership engagement are extended to our value chain partners as well under the code of conduct and procurement policies. This is on a case-to-case basis.								
4. Name of the national and international codes/ certifications/ labels/ standards (e.g., Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g., SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	Karnataka Bank has framed its ESG Policy based on 1. TCFD Report framework and mapped against GRI performance principles. 2. KBL's IT Departments including Data Centre, DR Site, NLS, DCOE, are ISO 27001 certified for the implementation of Information Security Management System (ISMS). 3. Human Resources Department, Compliance Department, Risk Management Departments are certified with ISO 9001:2015 along with Bank's Staff Training College has been reaccredited ISO 9001:2015 Certification by TVE Certification Services Pvt Ltd., Trichy.								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	i. The Bank has setup the ESG committee of the Executives, who will report to the Board of Directors on the ESG Strategy and road map to achieve the set targets and the progress on "half yearly" basis. ii. The Bank has formulated its ESG policy for environmentally responsible lending to its customers and endeavours to build a sustainable lending portfolio with clear Actionable Key Result on sustainable operations. iii. In FY 2025-26, the bank has made an all-round integrated approach for sustainable communities focus on its CSR outreach for education, water, health care. iv. Under its ESG policy, the Bank lends/invests in key sectors such as MSME and Agriculture, Infrastructure, Power, manufacturing, etc and are committed to demonstrating our resolve to provide responsible and sustainable finance and partner with other stakeholders to achieve compliance with ESG policy. v. As part of its internal operations, the Bank is focusing on climate change, energy emission data centre control with electricity conservation, incorporating energy-efficient lighting and building designs and paperless digital first agenda, adoption of water harvesting. vi. Additionally, the Bank has focused on the upskilling of its workforce to promote holistic employee development and alignment with the evolving business landscape. Corporate Social Responsibility Committee, Stakeholder & Customer Relations Committee and Audit Committee of Board review the items as per reference of the respective Committee and the policies are reviewed as necessitates. vii. The bank has won several accolades that gives testimonies on its focus on community sustainability, ease of doing business with security and ease with digital way of banking. Brief of Awards and Accolades 1. Award of Excellence under "Special Appreciation Campaign" for achieving APY target, FY 2024-25. 2. Infosys Finacle Innovation Awards 2025 (Gold). 3. IBA CISO Award – Cyber Security Team of the Year (Private Sector – Small Bank category). 4. IBA CISO Award – Cyber Security Transformation of the Year (Private Sector – Small Bank category). 5. Special award, "Leader in Ethical Collection Practices". 6. Award of Excellence Achiever under "APY Annual Awards FY 2024-25" (PFRDA). 7. Certificate of Encouragement by PFRDA for 89% achievement of Annual APY Target under SLBC Karnataka, FY 2024-25. 8. Bank has bagged 5 Awards in IBA 21st Annual Banking Technology Conference, Expo and Citations- 2025-2026 event held on 09.01.2026 at Mumbai under the following categories: • Best Fintech & DPI Adoption – Winner. • Best Tech Talent – Runner Up. • Best Technology Bank – Special Mention. • Best Digital Financial Inclusion – Special Mention. • Best Digital Sales – Special Mention.								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1. Aadhar Data Privacy and Security policy.	Policies are listed in website, and some are internal policies such as risk management, cybersecurity controls and HR policies which are adopted during the operations of the Banking business due to sensitive nature of disclosure.								
2. Policy on Customer Service and Compensation.									
3. Policy on Corporate Social Responsibility (CSR).									
4. Code of Conduct for Prohibition of Insider Trading and Handling of Unpublished Price Sensitive Information.									
5. Code of Conduct and Ethics for Directors and Senior Management of the Bank.									
6. Whistle-blower Policy									
7. Policy on customer rights and product suitability									
8. Policy on Grievance Redressal									
9. Policy on third party products									
10. Risk Management Policy									
11. Cybersecurity IT Policy									
12. Karnataka Bank Code of Conduct									
13. Karnataka Bank HR policies									



Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Governance, leadership, and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets, and achievements (listed entity has flexibility regarding the placement of this disclosure)	Bank has a well-articulated Board approved ESG policy. Accordingly, Bank lends / invests in key sectors such as MSME and Agriculture, Infrastructure, Power (including solar and wind), manufacturing, etc., demonstrating responsible and sustainable finance. Bank continues to prioritize lending to businesses with robust environmental and social management systems that enable identification of risks and impacts and their effective mitigation.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policies.	The Board of Karnataka Bank is the highest authority responsible for the oversight of the implementation of Business Responsibility Policies. The Managing Director & CEO of the Bank is the highest authority responsible for the implementation of all policies enlisted in the Karnataka Bank. Risk and Capital Management Committee (RCMC) of the Board oversees implementation of the Bank's Business Responsibility Policy (presently called ESG Policy).								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes. The Board of Karnataka Bank has constituted various Board Committees, which are responsible for and have a remit over key sustainability related policies of the bank based on specific goals and focus areas with core ESG committees and accountability /ownership with clear focus goals allocated across the organization so that ESG principles is embedded in every part of Bank's operations in addition to the executive ESG committee. Focus Groups and their Department (Dept.) ownership is listed below: Migrating to energy-efficient IT systems & servers-, including Electronic Waste disposal – through authorised personnel by IT Dept. E-waste Disposal: - IT Assets which carry Bank's data such as computer, HDDs, drives, tapes, printers, scanners, and other data-bearing devices are disposed through E-waste process. Towards disposing such e-Wastes, Bank has onboarded e-waste Certified E-Waste recyclers, Direct E-Waste recyclers and management companies which hold recyclers, degaussers, dismantlers etc., in their industrial unit which facilitates them for proper disposal/refurbishing of the e-Waste as per the guidelines prescribed by the Central Pollution Board. IT assets which do not carry information or data such as UPS, Batteries etc is currently being disposed under Buyback manner with the OEM. Disposal of Hazardous waste: Currently there are no Hazardous waste being used in the bank under the IT assets. Procurement Practices and reduce carbon commitment by IT Dept. • The bank has mandated that all desktop purchases must carry certifications such as ENERGY STAR, EPEAT Gold, or TCO Certified to ensure energy efficiency and sustainability. • While purchasing desktops, and other IT Assets, Bank is opting for Low-Power Components like opting for CPUs and GPUs and in some laptops NPU's with lower thermal design power (TDP). • Choosing SSDs over HDDs for better energy efficiency. • To reduce power consumption, desktops with built-in power-saving features are opted. • Vendors in the supply chain industry who have adopted net-zero or low-emission manufacturing processes which help to reduce emissions are preferred. For example, Epson, Canon & Dell OEMs which has committed to becoming carbon negative, net zero emissions and underground resource free by 2050 & M/s Cisco by 2040. • Bank is also into replacement of endpoints which have reached its end-of-life. In addition, Bank also refurbishes the endpoints wherever possible and extend device lifespans through modular upgrades instead of full replacements. Digital adoption for paperless consumption by DCoE Bank has implemented e-statement facility in its delivery channels like Mobile Banking and Internet Banking. Also, a separate application 'KBL-M Passbook' made available in which customers can generate the statement on their own instead of using paper statements. Further, Bank has implemented DMS- Document Management System to store all its documents digitally. Customer on boarding also made digital in which 90 % of new customers on boarding happens through Digital journeys where no paper is used. Bank is using exclusive application KO-notes for processing Banks approval.								

10. Details of Review of NGRBCs by the Company:

Subject for review	Indicate whether review was undertaken by Director/Committee of the Board/any other Committee									Frequency (Annually/Half yearly/Quarterly/Any other – please specify)								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action										On a continuous basis with reviews on a HALF YEARLY basis.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances										The Bank follows the existing ESG -TCFD, GRI and existing banking regulations as stipulated by Reserve Bank of India (RBI), and relevant banking statutory compliance as per banking regulatory and applicable laws. This is provided by the MD & CEO/Chief Financial Officer/ Company Secretary and Chief Compliance Officer to the Board of Directors.								

11.

Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P 1 P 2 P 3 P 4 P 5
P 6 P 7 P 8 P 9

Yes. M/s GENCARBON ESG Private Limited, ESG committee of Karnataka Bank have jointly mapped the existing policies and procedures against the requirements of BRSR and accordingly suggested the improvements to bridge it with the BRSR requirements.

12. If answer to question (1) above is “No” i.e., not all Principles are covered by a policy, reasons to be stated:

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the principles material to its business (Yes/No)									
The entity is not at a stage where it is able to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/ human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

The bank has taken a conscious initiative to engage with Vendors in the supply chain industry who have adopted net-zero or low-emission manufacturing processes which help to reduce emissions are preferred. For example, Epson, which has committed to becoming carbon negative and underground resource free by 2050.

These include banking value chain partners under Direct Assignment Arrangement (Less than 2% of total revenue hence not material value.)



SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	3 Trainings held. Ongoing Multiple Trainings throughout the year.	1. Credit Risk Management (CAB) – 2 Directors. 2. KYC/AML (CAFRAL) – 2 Directors. 3. Cyber Security Awareness – 8 Directors Note: Four directors resigned/retired during the year — they show zero training hours in FY 2025-26	25% 25% 100%
Key Managerial Personnel	Ongoing Multiple Trainings throughout the year	1. Session on SEBI (Prohibition of Insider Trading) Regulations, 2015. 2. Cyber Security Awareness for the Board members.	182. 100% 100% (MD & CEO, CS, CFO).
Employees other than BoD and KMPs	Principle 1 1865 Employees Principle 3 9047 employees – 100%	PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable. PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains.	Principle 1 20.61% Principle 3 100%
Workers	NIL	NIL	NIL

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

	Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
 Penalty/ Fine fee			NIL		
 Settlement			NIL		
 Compounding fee			NIL		

Note: No Penalties imposed on Karnataka Bank as per RBI Policy Press Release. [Refer <https://www.rbi.org.in/commonperson/english/Scripts/PressReleases.aspx>]

	Non-Monetary			
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
 Imprisonment			NIL	
 Punishment			NIL	

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
-Nil-	-Nil-

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

No.

Bank has zero tolerance approach towards corruption and bribery. The Bank has updated and digitally published a 'Whistle blower policy' and the same is available on Bank's website.

<https://www.karnatakabank.bank.in/investors/policies-codes>

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	NIL	NIL

6. Details of complaints about conflict of interest:

Particulars	FY 2025-26 (Current Financial Year)		FY 2024-25 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	-NIL-	NA	-NIL-	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	-NIL-	NA	-NIL-	NA

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

No regulatory actions, fines or penalties related to corruption or conflicts of interest were reported in FY 2025-26.

**8. Number of Days of Accounts Payables**

Metric	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
	Number	Number
Number of days	Not Applicable due to banking Nature of business.	Not Applicable due to banking Nature of business.

9. Openness of Business:

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. % from Trading Houses	N/A	N/A
	b. Number of Trading Houses	N/A	N/A
	c. % from Top 10 Trading Houses	N/A	N/A
Concentration of Sales	a. <2 % to Dealers/Distributors *	<2%	<2%
	b. Number of Dealers/Distributors *	5	5
	c. % to Top 10 Dealers/Distributors *	<2%	<2%
Share of RPTs in Common Types+	a. % Purchases with Related Parties	<2%	<2%
	b. % Sales to Related Parties	N/A	N/A
	c. % Loans & Advances to Related Parties	N/A	N/A
	d. % Investments in Related Parties	N/A	N/A

Note

*NBFCs and Co lending.

+ M/s KBL Services Limited fully owned subsidiary does manpower supply and out bound calling unit and this is less than 2% of total sales and purchases . No Loans and Advances made under the Ambit of IAS 18 Related Parties.

Leadership Indicators**1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:**

Total number of awareness programmes held	Topics / principles covered under the training	% of value chain partners covered (by value of business done with such partners) under the awareness programmes
NIL	NIL	NIL

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes.

The Bank is committed to conducting its business and dealing with all its stakeholders with the highest ethical standards and in full compliance with applicable laws and regulations. The following processes are in place to avoid and manage conflicts of interest involving members of the Board:

1. Code of Conduct

The Bank has framed a comprehensive Code of Conduct applicable to employees, Board of Directors and Senior Management Personnel. All Board members and Senior Management Personnel affirm their compliance with the Code of Conduct for each financial year. The Code establishes clear standards of ethical behaviour, defines conflict of interest situations and prescribes the way such conflicts are to be disclosed, managed and resolved.

2. Policy on Prohibition of Insider Trading

The Bank has a Board-approved Code of Conduct for Prohibition of Insider Trading and Handling of Unpublished Price Sensitive Information (UPSI), which governs the conduct of Directors, KMPs and designated persons with respect to trading in the Bank's securities. This policy ensures that no Director or KMP uses non-public information for personal gain or to the detriment of other stakeholders.

3. Policy on Related Party Transactions

The Bank has a Board-approved Policy on Related Party Transactions to ensure that all transactions with related parties — including Directors and their relatives — are conducted at arm's length, on commercially reasonable terms, and with full transparency and disclosure. All material related party transactions require prior approval of the Audit Committee and the Board.

4. Whistle-blower Policy

The Bank has updated and digitally published a Whistle-blower Policy available on the Bank's website at <https://www.karnatakabank.bank.in/investors/policies-codes>. This policy provides a secure and independent channel for employees, Directors and other stakeholders to report concerns about unethical behaviour, actual or potential conflicts of interest, fraud or violation of the Code of Conduct, without fear of retaliation.

5. Board Committee Structure

The Board of Karnataka Bank has constituted multiple Board Committees with defined roles, responsibilities and terms of reference — including the Audit Committee, Risk and Capital Management Committee (RCMC), Stakeholder and Customer Relations Committee, CSR Committee etc. This structure ensures that no single Director or group of Directors can exercise undue influence over key decisions. Committee compositions are reviewed periodically to maintain independence and avoid conflicts.

6. Declaration of Interest

Directors are required to make periodic disclosures of their interests in other entities in accordance with the Companies Act 2013 and RBI corporate governance guidelines for banks. A Director who has a material interest in any matter placed before the Board is required to disclose that interest and abstain from participating in the discussion and voting on such matter.

7. Regulatory Compliance

All conflict-of-interest management processes is aligned with the Companies Act 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, RBI Guidelines on Corporate Governance for Banks and the Bank's internally approved policies. The Company Secretary and Chief Compliance Officer provide periodic updates to the Board on compliance status.

Record in FY 2025-26:

No complaints were received in relation to conflicts of interest involving Directors or Key Managerial Personnel during FY 2025-26. Zero monetary or non-monetary regulatory actions, fines or penalties related to corruption or conflicts of interest were reported during the year.

Refer: <https://www.karnatakabank.bank.in/investors/policies-codes>

**PRINCIPLE 2**

Businesses should provide goods and services in a manner that is sustainable and safe.

Essential Indicators

- 1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

Particulars	Current Financial Year FY 2025-26	Previous Financial Year FY 2024-25	Details of improvements in environmental and social impacts
 R&D	As of FY 2025-26, the total Capex Spend in solar setup in premises, in various FYs, across 9 locations in India is ₹ 2,50,93,311.		
 Capex	A. Digital Banking Expansion & Paperless Operations: Over 90% of Savings Bank accounts opened digitally through DCoE's end-to-end digital journeys via TAB, Web and VCIP modes, reducing paper dependency and branch visit requirements bank-wide Xpress Cash (Personal Loan) and Credit Lines on UPI achieved 100% digital adoption; Xpress Car Loan at ~80%, Xpress Home Loan and Xpress MSME both at ~70%. Digital Current Account opening rolled out across all branches with ~60% adoption, eliminating paperwork and enhancing operational efficiency. Continued deployment of KBL-M Passbook app, e-statements on mobile and internet banking, DMS (Document Management System) and KO-notes for internal approvals, collectively reducing paper consumption across 14 million customers. As of 31 March 2026, the Bank's digital initiatives across its 14 million customer base are estimated to have avoided a cumulative 2,141.4 metric tons CO₂ in paper consumption since the FY2024 baseline (2,079 metric tons CO₂ for a 13.7 million customer base), based on a standard paper emission factor of 4.5 kg CO₂/kg. Of this, 62.4 metric tons CO₂e represents the incremental saving attributable to FY 2025 26 specifically (customer base growth of ~0.3 million over the FY2024 baseline). Separately, decommissioning of 7 physical servers through cloud migration in FY 2025 26 avoided 25.14 tCO₂ (30,660 kWh saved at the CEA FY 2025 26 grid factor of 0.00082 tCO₂e/kWh). These are estimated figures; the paper-saving component is not independently assured. B. Sustainable Finance & Green Lending Directed focused disbursements toward environmental sustainability with a total green lending exposure of ₹515.60 Crores in FY 2025-26, comprising: ₹400 Crores — Renewable Energy Projects (Onward Lending). ₹92.65 Crores — Renewable Energy Projects (Corporate). ₹22.95 Crores — Electric Vehicle (EV) Loans. Continued and strengthened eco-efficient IT procurement — all desktop purchases mandated to carry ENERGY STAR, EPEAT Gold or TCO Certified ratings; adoption of low-power CPUs, GPUs, SSDs over HDDs, and desktops with built-in power-saving features. IT asset vendor selection aligned to net-zero commitments: Epson, Canon & Dell (carbon negative/net zero/resource free by 2050), Cisco (net zero by 2040). Endpoint refurbishment and modular upgrades programme continued, extending device lifespans and reducing e-waste generation.		

Particulars	Current Financial Year FY 2025-26	Previous Financial Year FY 2024-25	Details of improvements in environmental and social impacts
			C. E-Waste & IT Asset Disposal IT assets carrying bank data (computers, HDDs, drives, tapes, printers, scanners) disposed exclusively through CPCB-certified e-waste recyclers via Sorian Recyclers, Aplab, Techser, with degaussing, dismantling and refurbishing as per Central Pollution Control Board guidelines. Non-data assets (UPS, batteries) returned through OEM buyback programmes. Zero hazardous waste under IT assets confirmed for FY 2025-26. 69.2 MT of e-waste safely disposed in FY 2025-26 (batteries, printers, scanners and other IT assets) through CPCB-certified recyclers. D. Cybersecurity & Data Privacy Governance Data Protection Officer (DPO) formally appointed at senior executive level for compliance with the Digital Personal Data Protection (DPDP) Act. IT infrastructure upgraded to PCI DSS 4.0.1 certification for the cardholder data environment — the latest version of the standard. IT Department, Data Centre, DR Site, NLS and DCoE certified under ISO 27001:2022 for Information Security Management System (ISMS). 24x7 Security Operations Centre (SOC) operational with advanced network and endpoint monitoring; Cyber Crisis Management Plan (CCMP) in place. Branch Information Security Officers (BISOs) designated across branches; train-the-trainer model implemented, improving incident reporting culture and reducing successful phishing attempts. Cybersecurity e-learning completion rates in FY25-26: Cyber Security Awareness Part 2 at 94.91%, Part 1 at 93.89%, Unusual Incident Reporting at 93.73%. E. Social Security Outreach & Financial Inclusion APY enrolments scaled to 38,007 in FY 2025-26, exceeding the Government target of 37,840. Fresh enrolments in FY 2025-26: 80,948 under PMJJBY and 1,86,229 under PMSBY, deepening financial protection coverage across rural and urban communities. Customer awareness campaigns conducted across multiple regions (Udupi, Kolkata, Shivamogga, Kalburgi, Mysuru and others) — covering cyber fraud prevention, digital banking, social security schemes (PMJJBY, PMSBY, APY, PMJDY), agricultural loans, KYC updation and dormant account activation. Senior citizen awareness programme conducted at Head Office (26.07.2025) on cyber fraud modus operandi and government schemes. Financial literacy drives conducted at ITI colleges, degree colleges, gram panchayats and schools across Karnataka and West Bengal; 200+ students reached at Bhandarkar's Arts & Science College, Kundapura alone.



Particulars	Current Financial Year FY 2025-26	Previous Financial Year FY 2024-25	Details of improvements in environmental and social impacts
			F. Workforce Capability & ESG Training 9,571 participants engaged in professional development, digitalization and ESG-aligned training programmes in FY 2025-26. Skill upgradation training coverage reached 85.35% of total employees (7,722 out of 9,047). Board-level directors training conducted in FY 2025-26 including: Credit Risk Management (CAB, Feb 2026), KYC/AML (CAFRAL, March 2026) and Cyber Security Awareness (March 26, 2026) — attended by 8 directors including Part-time Chairman. G. Safety & Emergency Preparedness Mock evacuation drills conducted at Head Office: 31 May 2025 (541 staff, 4 min 30 sec) and 26 December 2025 (443 staff, 3 min 56 sec). 197 fire extinguishers maintained at Head Office; 58 at Centenary Building; fire alarm systems with smoke and heat detectors across all branches. All safety incidents (LTIFR, injuries, fatalities) reported as NIL for FY 2025-26. 99.07% overall customer complaint resolution rate maintained.

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No) b. If yes, what percentage of inputs were sourced sustainably?

Yes. The Bank has sustainable sourcing procedures in place to the extent applicable to a financial services entity. Material operational inputs are limited primarily to paper, IT hardware, and office consumables.

For paper, the Bank has substantially reduced consumption through digital adoption — e-statements, mobile banking, DMS and KBL-M Passbook. In FY 2025-26, the Bank's digital initiatives across 14 million customers are estimated to have avoided paper approximately 2,141.4 metric tons CO₂e (paper emission factor: 4.5 kg CO₂e/kg; estimated figure based on FY2024 baseline of 2079 metric Tonnes for 13.7 million customer base extrapolated to 14 million+ customer base, accumulated till date as on 31st March 2026. It is estimated and extrapolated that a paperless customer banking journey could have resulted in an incremental 62.4 metric Tonne savings in FY2025-26 on the incremental 0.3 million customers.

For IT hardware, the Bank mandates that all desktop purchases carry ENERGY STAR, EPEAT Gold, or TCO Certified ratings. Low-power components (CPUs, GPUs, SSDs) are specified, and device lifespans are extended through refurbishment and modular upgrades. Vendors with net-zero manufacturing commitments are preferred, including Epson, Canon, Dell (carbon negative by 2050) and Cisco (net zero by 2040). These practices, introduced in FY 2024-25, continued and were enforced in FY 2025-26.

Based on the top-down guidance given by the Bank MD&CEO, in FY 2024-25, Procurement Practises relating to the banking business and reduce carbon commitment has been updated to include:

- Mandated ENERGY STAR, EPEAT Gold, or TCO Certified desktops for energy efficiency.
- Used low-power CPUs, GPUs, and SSDs to reduce energy consumption.
- Chose desktops with power-saving features to minimize usage.
- Preferred vendors like Epson with net-zero manufacturing for lower emissions.
- Replaced end-of-life endpoints, refurbished devices where possible, and extended lifespans through modular upgrades instead of full replacements.

b. If yes, what percentage of inputs were sourced sustainably?

The percentage of inputs sourced sustainably cannot be precisely quantified given the nature of banking operations, where there is no single material input category constituting a significant share of operational costs. The Bank is progressively increasing sustainable sourcing coverage and will report a quantified metric as data systems mature.

3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

Particulars	Process Adopted under ESG Policy
 (a) Plastics (including packaging)	Not applicable. The Bank has adopted Plastic avoidance, wherever possible, in office usage and marketing peripherals.
 (b) E-Waste	IT assets carrying Bank data (computers, hard drives, tapes, printers, scanners, and other data-bearing devices) are disposed exclusively through CPCB-certified e-waste recyclers — Sorian Recyclers, Aplab, and Techser — with degaussing, dismantling, and refurbishing carried out in accordance with Central Pollution Control Board guidelines. Non-data IT assets (UPS units, batteries) are returned through OEM buyback programmes. In FY 2025-26, 69.2 MT of e-waste was disposed through this process. Zero hazardous waste was generated under IT assets in FY 2025-26.
 (c) Hazardous Waste	Not Applicable due to nature of Banking operations.
 (d) Other Waste	Other Waste is not applicable due to the nature of banking operations.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

Not Applicable.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/ No) If yes, provide the web-link.

Not Applicable as the Bank is into financial services.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken

Not Applicable as the Bank is into financial services.

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year

Not Applicable as the Bank is into financial services.

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (incl.packaging)	NA	NA	NA	NA	NA	NA
E-waste	NA	NA	69.2 MT safely disposed via CPCB-certified e-waste recyclers.	NA	NA	0.388 MT
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	NA	NA	NA	NA	NA	NA

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable as the Bank is into financial services.	

PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains.

Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
👤 Male	6091	6091	100%	0	-	NA	NA	296	4.86%	NIL	-
👤 Female	2946	2946	100%	0	-	163	5.53%	NA	NA	NIL	-
Total	9037	9037	100%	0	-	163	5.53%	296	4.86%	NIL	-
Other than Permanent employees											
👤 Male	6	6	100%	NIL	NIL	NIL	-	NIL	-	NIL	-
👤 Female	4	4	100%	NIL	NIL	NIL	-	NIL	-	NIL	-
Total	10	10	100%	NIL	NIL	NIL	-	NIL	-	NIL	-

b. Details of Measures for well-being of workers

Category	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent employees											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Spending on well being measures:

Metric	Current FY2025-26	Previous FY 2024-25
Cost as % of Total Revenue	0.65%	0.74%

Details	FY 2025-26	FY 2024-25	Increase
Welfare Spend in crores ₹	₹1256.34	₹1,347.58*	-₹ (91.24)
Turnover in Crores ₹	₹ 1,92,119.00	1,82,766.21	₹ 9,352.79
% Spend Share	0.65%	0.74%	-0.98%

*Note: This is inclusive of 12th BPS and 9th Joint Note arrears. Total Well-being spend on workers inclusive of employees is ₹1347.58 Crores in FY24-25.

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	31.27%	NA	Y	34%	NA	Y
Gratuity	100%	NA	NA	100%	NA	NA
ESI	Nil	NA	NA	Nil	NA	NA
Others- please specify*	68.73%	NA	Y	66%	NA	Y

Note: *Others category includes National Pension Scheme offered to officers, Super Annuation Fund and Earned Leave Encashment on Retirement.

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes.

The Bank has taken steps to comply with the Rights of Persons with Disability Act, 2016 (RPwD Act) across Bank branches, Digi sites, premises, and offices where PWD /Differently abled employees are posted and put accessibility measures in compliance and alignment to the accessibility mandate under RPwD Act.

- As required under the RPwD Act, all new building structures, and sites where PWD personnel are deployed or posted, are following accessibility requirements, modified workstations, washrooms in line with regulations.



2. As part of this endeavour the Bank's physical infrastructure (buildings, furniture, facilities, and services in the building) adheres to the accessibility standards given in the Harmonised Guidelines and Space Standards for Barrier Free Built Environment for Persons with Disabilities and Elderly Persons, 2016 and the National Building Code, 2016.
 3. Specialised training and skill development assistance is offered by the bank and extends to digital peripherals that make their job rendition much more aligned and with ease of use with their disability which extends to operational systems and IT computer systems including those related to workplace productivity and accessibility features.
 4. Employees including persons with disabilities shall be recruited solely based on merit and on the same standards prescribed for all others. However, any statutory directions/ notifications applicable to the person with benchmark disabilities with regards reservations and other facilities/ concessions shall be strictly adhered to as applicable. Post suitable for PWD shall be identified based on respective category of person with benchmark disabilities and in line with the directions/ notification issued by statutory authorities from time to time, if any. It should be ensured that the PWD employees are posted on profiles which are conducive for them to work efficiently and effectively.
 5. The Bank also aims to revamp its existing facilities in due course, to ensure strict compliance with the Standards. Any new facility that is built, renovated, leased, or rented.
 6. Preference shall be given to PWD employees for allotment of Bank's accommodation, as far as possible. Request of PWD employees for allotment of ground floor flats shall be considered by the Bank, subject to availability. Physically/ orthopedically challenged employees shall be eligible for 4 days Special Casual Leave in a calendar year as per policy.
 7. In addition, the Bank has since FY 2021 has helped augment the ease of online banking and digital banking enablement for PWD customers and employees to avail banking facilities online where there is no ease of access provided in their existing facilities.
- 4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

Yes

Refer: <https://www.karnatakabank.bank.in/investors/policies-codes>

In addition, the Bank has in its Code of conduct and HR Policy to be an equal opportunity principle in accordance with Rights of Persons with Disability Act, 2016 (RPwD Act), while striving to provide fair and equal employment opportunities as also career progression opportunities to all the employees without any discrimination based on their race, caste, colour, religion, age, sex, and socio-economic status, to be treated with dignity and respect. Karnataka Bank is committed towards eliminating all forms of unlawful discrimination, bullying, harassment of people with disabilities and is committed to having a future ready digital enabled diverse workforce, which includes fair representation of differently abled workforce.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	100%	100%	NA	NA
Female	100%	100%	NA	NA
Total	100%	100%	NA	NA

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.

Particulars	Yes/No (If yes, then give details of the mechanism in brief)
 Permanent Workers	NA
 Other than Permanent Workers	NA
 Permanent Employees	Yes. There is well defined Grievance Mechanism in Karnataka Bank mentioned under PARA 5 Grievance redressal of the Equal opportunity Policy. https://www.karnatakabank.bank.in/investors/policies-codes Process ✓ Bank has a well-defined grievance redressal mechanism, to enable its employees and others associated with the Bank to not overlook any concern. ✓ Step 1 Early Detection: raise it at an early stage in the right manner, without fear of retaliation, victimization, subsequent discrimination, or disadvantage at the workplace. Bank does not tolerate any impropriety, abuse or wrongdoing or discrimination or harassment and encourages its employees to raise their concerns. ✓ Step 2: Enquiry: Further, Bank ensures that such concerns would be thoroughly inquired by the designated persons independently and fairly. ✓ Step 3: While the Bank considers the wrongdoing or abuse or harassments in general, it is also conscious of the likelihood of any direct or indirect discrimination or denial of reasonable accommodation or bullying behaviour towards employees with disability and would treat such instances also, as abuse or harassment. ✓ Complaints against the Staff members in relation to any type of discrimination are only handled at IR section and shall be reported to HR & IR Department. ✓ The Bank will follow the same procedure for inquiring and investigating the complaints or concerns raised by employees with disability. ✓ However, necessary reasonable accommodation will be provided to employees with disabilities to effectively participate in the investigation process. For example, accessible venue for persons with locomotor disability, etc. ✓ Any aggrieved employee can reach HR by telephone, email, letter and in person also. ✓ This grievances redressal procedure also includes subjects such as Discharge/ dismissal, misconduct, fines, etc.
 Other than Permanent Employees	

7. Membership of employees and workers in association(s) or Unions recognised by the listed entity:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	%(B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	%(D/C)
Total Permanent Employees	8740	8342	95.45%	8739	8569	98%
- Male	5810	5580	96.04%	5964	5832	98%
- Female	2930	2762	94.27%	2775	2737	98%
Total Permanent Workers						
- Male						
- Female						

NA

**8. Details of training given to employees and workers:**

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
	Employees									
Male	6097	581	9.52%	5255	86.19%	5972	591	9.90%	3458	57.90%
Female	2950	289	9.80%	2467	83.63%	2778	182	6.55%	1403	50.50%
Total	9047	870	9.62%	7722	85.35%	8750	773	8.83%	4861	55.55%
	Workers									
Male	NA									
Female										
Total										

9. Details of performance and career development reviews of employees and workers:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	6097	6097	100%	5972	5972	100%
Female	2950	2950	100%	2778	2778	100%
Total	9047*	9047	100%	8750*	8750	100%
Workers						
Male	NIL	NIL	NIL	NIL	NIL	NIL
Female	NIL	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL	NIL

* Performance and career development reviews will be done on annual basis.

10. Health and safety management system:

- a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Yes.

The Bank has implemented various measures to ensure a safe working environment for employees. Detailed guidelines and emergency response procedures are being issued to all outlets of the Bank to take care of emergencies like fire, flood, earthquake etc. The Bank has a CSO (Chief Security Officer) who visits Branches / offices and give training on use of fire extinguishers and emergency evacuation drills.

Further, every branch / office of the Bank is equipped with Fire safety and burglar alarm systems.

- b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

Not Applicable in lieu of Karnataka Bank's main business line being banking and financial services.

- c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Not Applicable in lieu of Karnataka Bank's main business line being banking and financial services.

- d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes. All the employees are covered under Group Medical Insurance.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	NIL	NIL
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	NIL	NIL
No. of fatalities	Employees	NIL	NIL
	Workers	NIL	NIL
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	NIL	NIL

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

The Bank ensures that it is committed for being a responsible business entity by providing fair and safe working environment for all its employees through various initiatives like basic fire training, first aid evacuation safety related training etc. The Bank has a dedicated department to take care of all aspects related to physical security of its assets as well as employees. Under the aegis of the department, a comprehensive remote e-surveillance system has been put in place. Incident reporting management system is also in place to report incidents at appropriate time and escalated to the appropriate level based on the severity of incidents.

The Bank has conducted Mock evacuation drill in line with the Health and Safety Management system at

- Head Office, Mangaluru on 26th of December 2025 – 443 participants
- Head Office, Mangaluru, conducted on 31st May 2025 – 541 participants.

13. Number of Complaints on the following made by employees and workers:

Particulars	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	-	-	NIL	-	-
Health & Safety	NIL	-	-	NIL	-	-

14. Assessments for the year:

Particulars	% Of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	Not applicable as Karnataka Bank is into Banking business.
Working Conditions	

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

Safety awareness programmes related to fire drills, evacuation safety, branch security etc are carried out by training.



Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of

(A) **Employees (Y/N)** – Yes

(B) **Workers (Y/N)**– Not Applicable

The Bank provides Health insurance to its employees and compensatory package in the event of death of employees.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Bank ensures that statutory dues, wherever applicable, are deducted and paid to the respective authorities by the Bank in respect of its own operations.

Regarding value chain partners, the Bank has undertaken the following measures:

1. ESG and Statutory Compliance Screening at Onboarding

All co-lending and direct assignment value chain partners are subject to due diligence at the time of onboarding. This includes assessment of their statutory compliance posture — covering GST registration, PF/ESI contributions, income tax compliance and adherence to applicable labour laws — as part of the Bank's credit and operational risk assessment framework.

2. Co-lending Agreement Covenants

The co-lending arrangements with value chain partners who at present during the FY2025-26 account for less than 2% of the revenue and income reported by the Bank, are governed by formal co-lending agreements that include representations and warranties on statutory compliance. Partners are contractually required to maintain compliance with all applicable laws and regulations, including those relating to statutory deductions and deposits.

3. Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Particulars	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Employees	NIL	NIL	NIL	NIL
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

Yes. The Bank has implemented a structured policy to support continued employability and smooth career transitions following retirement or termination of employment, to leverage the experience and expertise of superannuation employees in operational and contractual roles or project specific focus areas.

5. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	NA
Working Conditions	NA

Note: The Bank's value chain partners are NBFCs engaged under co-lending and direct assignment arrangements. The nature of these partnerships — being financial intermediaries rather than manufacturing or physical operations entities — means that conventional health and safety and working conditions assessments as applicable to goods-based supply chains are not directly applicable. However, in the spirit of sustainability, the Bank has reached out to its value chain partners and ensured that they have a sustainability policy and BRSR reporting during FY 2025-26, that is aligned to the Bank's objectives.

Assessment Coverage

All the value chain partners — representing 100% by number of the Bank's identified co-lending and direct assignment partners — were assessed for BRSR and ESG policy alignment in FY 2025-26. Bank assessed 100% of partners by number, covering ~0.007% of turnover by value.

Assessment by value of business done: 100% of value chain partners assessed for ESG and BRSR policy alignment in FY 2025-26.

Independent External Assessment

The Bank's value chain partners individually account for less than 2% of total revenue. ESG policy alignment expectations are communicated to partners through the Bank's Code of Conduct for Suppliers. Formal structured assessment of value chain partners against BRSR Core criteria is planned for FY 2026-27 in line with SEBI's mandatory value chain disclosure requirements effective from that year. This was assessed by M/S GenCarbon ESG Private Limited.

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners

As on 31 March 2026, the Bank has not conducted a separate formal health and safety or working conditions assessment for value chain partners. The Bank's value chain partners under co-lending and direct assignment arrangements individually account for less than 2% of total revenue.

In FY 2025-26, the Bank operationalised an ESG Code of Conduct for Suppliers aligned to GRI 308, which sets baseline expectations on environmental responsibility, labour practices, human rights, and regulatory compliance. The Corporate Whistle-blower Initiative (CWI) provides a secure and confidential channel through which concerns relating to value chain partners may be reported and investigated.

No significant risks or concerns relating to health, safety, or working conditions of value chain partners were identified or reported in FY 2025-26.

PRINCIPLE 4

Businesses should respect the interests of and be responsive to all its stakeholders.

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

As a Banking organization, Karnataka Bank has a structured Materiality and Disclosure Assessment process to identify key stakeholder groups and take their input in identifying 'Material issues' for the Bank.

The Bank has recognized the following stakeholders: employees, customers, investors/ shareholders, regulator, value chain partners and communities.

The Bank always pursues its efforts in regular engagement across these stakeholders to build and maintain mutual trust and value creation. Further the Bank through high standards of corporate governance ensures to balance the interests of diverse stakeholder groups in all strategic decision-making process and timely respond to their concern.



2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Sr. No	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1	Shareholders	No	Quarterly earnings results, investor presentations, Annual Report, Annual General Meeting (AGM), Extraordinary General Meeting (EGM), investor/analyst calls and meets, media releases, website, dedicated investor grievance email: investor.grievance@ktk.bank.in	- Quarterly. - Annually. - AGM/EGM as and when required. - On need basis	Financial performance highlights, business strategy updates, corporate governance matters, publicly available company information, shareholder grievance redressal, ESG and sustainability disclosures and includes, - To answer investor queries on financial performance. - To present business performance highlights to investors. - To discuss publicly available Company information to shareholders and investors. - To keep investors/ shareholders updated about the Banks business activities and performance and sound Corporate Governance.
2	Customers	No	Emails, letters, social media, direct in-person interaction, over phone, Mobile Banking App, Internet Banking, digital messaging, online broadcast, KBL-M Passbook, WhatsApp Banking, toll-free numbers: 1800 425 1444 and 1800 572 8031	Ongoing — based on customer needs, regulatory requirements and product lifecycle; continuous across all banking channels.	Product and service onboarding, transaction support, grievance redressal, cyber fraud awareness, digital banking adoption, social security scheme enrolments, nomination and KYC updation, dormant account activation.

Sr. No	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
3	Employees	No	Online HR and IR internal portal, employee engagement, email broadcasts, training and e-learning modules (ELM platform), circulars, Board and regional supervisory town hall meetings, staff meetings, Staff Training College, Internal Complaints Committee (ICC).	Ongoing with annual review and half-yearly checkpoint on training and performance reviews.	Training, Career development, regulatory compliance updates, digitalization initiatives, ESG and sustainability norms, human rights, code of conduct, performance management, health and safety and POSH, diversity and Inclusion.
4	Regulatory bodies	No	Letters, emails, regulator platforms, stock exchange filings (BSE and NSE), RBI statutory returns, SEBI compliance submissions.	Periodically as per Statutory requirements and on need basis for regulatory queries and inspections.	Regulatory compliance, transparency in disclosures, sound corporate governance, BRSR and ESG reporting, Basel III capital adequacy, RBI supervisory submissions.
5	Communities	Yes, categories include underprivileged women, NGOs, associations for social welfare, cultural and historical significance, elder care, persons with disabilities, rural communities.	In-person engagement, CSR programme events, sponsorships, emails and letters, informal interactions, meetings with community leaders, hospital and NGO member engagement, rural village leader engagement, school authority engagement for girl child sponsorship, water management.	On-need basis aligned to the CSR activities; engagement intensifies around key community events, health camps.	CSR outreach — education scholarships, healthcare camps, Swachh Bharat drives, sapling plantation, women empowerment, livelihood support for persons with disabilities, support for historical and archaeological sites.
6	Value Chain Partners	No	Co-lending agreement communications, ESG Code of Conduct for Suppliers, email, Bank website (policies-codes).	On-need basis or as per sustainability regulation updates and co-lending operational requirements.	ESG policy alignment, statutory compliance, BRSR disclosure requirements, commercial relationship management, sustainable sourcing, local procurement, anti-fraud and code of conduct.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

Emphasizing the importance of key stakeholders, the Bank is gearing up to provide insights into stakeholder relationships that the Bank has with them. As part of improving the consultation, feedback loop and grievance redressal and digitalization of communication, a comprehensive approach had been launched in FY 2022 onwards where 'Interconnected Insights' reporting is being used to unveil the intricate connections among various factors influencing value creation journey. This joining of dots in the stakeholder – bank relationship journey, artfully illustrates the interplay between activities, capitals, and overall value proposition. It showcases understanding, responsiveness, and dedication to addressing their legitimate needs and interests.

As a result, any queries received from the shareholders covering the economic, environmental, and social topics concerning the Bank are addressed by the concerned department of the Bank on the grounds of merit. The shareholders are given an opportunity to get their queries addressed relating to the financial statements in the Investor's conference call and Annual General meeting of the Bank.

Bank has put in place, various processes which ensure feedback given by key stakeholders, are received by the management and presented to the Board and Board committees in their meetings.

These stakeholders could be employees, community members, customers, suppliers - vendors or value chain partners. Furthermore, Monthly business planning meetings capturing details of product mix, market, customer segment, digital banking, NBFC partnerships to segue ahead along with input, feedback and updates are considered, with transparency, agility and accuracy for long term strategy actions, target and related goals, where feedback is captured. Any impact thereof is translated into product enhancement, attribute additions, delivery, commercials, relationships, new product development, technical, cybersecurity, 'Business Always on Evolution of Enhanced servicing', is shared with the Managing Director and CEO. This includes opportunities of sustainable banking, green sustainable finance, sustainable procurement as recommended and collected by the internal ESG committee of the Bank and those that need to be considered for foreseeable changes at the Board level.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes, Inputs and suggestions of shareholders are being incorporated into the policies and activities whichever are feasible.

The Board of the Bank has constituted various Board level Committees, which are responsible for and have a remit over key sustainability related policies of the bank based on specific goals and focus areas with core ESG committees and accountability/ ownership with clear focus goals allocated across the organization so that ESG principles is embedded in every part of the Bank's operations in addition to the CSR committee. Any feedback from stakeholders as identified in point 1 above, is documented and incorporated in the discussion agenda of the committee meetings and introspected upon for consideration and review and thereafter as per feasibility and applicability approved for implementation and adoption.

Focus Groups and their Department (Dept.) ownership is listed below that act on stakeholder input regarding the ESG agenda and focus areas under TCFD guidelines that Karnataka bank has adopted as part of its sustainability agenda.

Migrating to energy-efficient IT systems & servers-, including Electronic Waste disposal, Procurement Practices and reduce carbon commitment – by IT Dept.

1. E-waste Disposal: - IT Assets which carry Bank's data such as computer, HDDs, drives, tapes, printers, scanners, and other data-bearing devices are disposed through E-waste process.
2. Towards disposing such e-Wastes, Bank has onboarded e-waste Certified E-Waste recyclers.
3. Direct e-Waste recyclers and management companies which hold recyclers, degaussers, dismantlers etc., in their industrial unit which facilitates them for proper disposal/refurbishing of the e-Waste as per the guidelines prescribed by the Central Pollution Board.
4. IT assets which do not carry information or data such as UPS & Batteries etc is currently being disposed under Buyback manner with the OEM.
5. The bank has mandated that all desktop purchases must carry certifications such as ENERGY STAR, EPEAT Gold, or TCO Certified to ensure energy efficiency and sustainability.

6. While purchasing desktops, Bank is opting for Low-Power Components like;
 - Opting for CPUs and GPUs with lower thermal design power (TDP).
 - Choosing SSDs over HDDs for better energy efficiency.
7. To reduce power consumption, desktops with built in power-saving features are opted.
8. Vendors in the supply chain industry who have adopted net-zero or low-emission manufacturing processes which help to reduce emissions are preferred. For example, Epson, Canon & Dell OEMs which has committed to becoming carbon negative, net zero emissions and underground resource free by 2050 & M/s Cisco by 2040.
9. Bank is also into replacement of endpoints which have reached its end-of-life. In addition, Bank also refurbish the endpoints wherever possible and extend device lifespans through modular upgrades instead of full replacements.

In addition to the above the Bank continued to strengthen and operationalize the management-level and best practice implement from generic to spend based to activity-based Sustainability practices under the framework of

- a. ESG Strategy and Roadmap including Disclosures and Accounting to Stakeholders by ESG Committee of Executives.
- b. Approach and focus area of ESG and Climate risk tracking by Credit-Sanctions Dept, Risk Management Dept.
- c. Climate Change Strategy: Energy and Emissions Renewable energy, Waste Disposal, reduction of usage of plastic in offices, branches, and marketing/outreach events: IT Department, Fixed Assets and Premises Section, Credit Sanctions Department.
- d. Migrating to energy-efficient IT systems & servers-, including Electronic Waste disposal – through dedicated authorized personnel by IT Dept with a certified e-Waste Expert firm called Sorian Recyclers, Aplab, Techser.
- e. Digital adoption for paperless consumption by IT Department/DCoE.
- f. Energy/environment-friendly projects. By Asset Products Section, Credit Sanctions Dept.
- g. CSR budget allocation to Renewable Energy to customers and Community and Society: by Media Marketing & Public Relations Department.
- h. Environmental and Social Risk management in lending-, including climate risk under the Atma Nirbhar Bharat Scheme, incentivise customers for green vehicle (EV/Hydrogen) by Credit Sanctions Department.
- i. Procurement Practises and reduce carbon commitment by IT Dept./Fixed Assets & Premises Section.
- j. Workforce and Employment practices by HR & IR Dept.
- k. Cybercrime and information security: Vigilance Department & CISO office.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.

The Bank's engagement with vulnerable and marginalised stakeholder groups operates across three distinct channels: priority sector lending, inclusive banking infrastructure, and CSR-funded community programmes.

Priority Sector Lending and Financial Inclusion

The Bank is guided by RBI prescribed guidelines on priority sector lending, lending to small and marginal farmers, and lending to weaker sections. As on 31 March 2026, Self Help Group outstanding advances stood at ₹1,094.51 crores (1.31% of total advances), and Women Entrepreneurs advances at ₹965.94 crores. Fresh enrolments under PMJJBY reached 80,948 and under PMSBY 1,86,229 in FY 2025-26. APY enrolments totalled 38,007, exceeding the Government-assigned target of 37,840.

Inclusive Banking Infrastructure

Of 1,195 ATM and recycler sites, 449 sites (37.6%) have ramp facilities. All deployed ATMs and recyclers are equipped with braille keypads and voice guidance systems. Doorstep banking services are provided to senior citizens above 70 years of age and to differently abled customers as per RBI guidelines. 31 differently abled employees are employed across the Bank with RPwD Act 2016-compliant workstations.



Few highlights of the CSR initiatives to address vulnerable and marginalized groups are tabled below:

Category	No. of projects in FY 2025-26	Amount Sanctioned (in ₹ lakhs)	% of Amount Sanctioned	Key projects
Education	79	1243.82	40.09	- Support to procure school buses to enable conveyance facility to attend school/college. - Computers and LED interactive panels, projectors and printers to educational institutions. - STEM/ Robotics lab, State-of-the Art Precision Manufacturing Centre of Excellence at educational institutions. - Cupboards and UPS system for educational institutions. - School desks, benches and chairs etc. - Construction of classrooms/school buildings.
Empowering Socially/ Economically Disadvantaged	17	209.35	6.75	- Support for running Early childhood care and education centre for migrant workers children at Bengaluru. - Infrastructure development of Early Intervention Centres for Special Children with Learning Disabilities and special schools. - Conveyance facility to children attending special schools. - Shelter homes for orphaned children and old-age homes. - Support for livelihood enhancement to people with disabilities.
Environmental Sustainability	44	340.45	10.97	- Rejuvenation of lakes. - Support for the adoption of renewable sources of energy -solar power. - Animal welfare with focus on promoting and protecting indigenous breed of cattle. - Maintenance of greenery in public spaces.
Healthcare	73	660.87	21.30	- Upgrade the medical infrastructure of public and charitable hospitals etc. - Provision of pure drinking water facility. - Eradicating hunger, poverty and malnutrition.
Protection of Culture/Heritage	48	353.82	11.40	- Restoration of buildings and sites of historical importance and works of art. - Promote the classical language 'Sanskrit'.
Rural Development	4	10.35	0.33	Rural development initiatives.
Women Empowerment	11	134.85	4.35	- Empower women with disabilities through vocational training & self-employment initiative. - Residential rehabilitation home for girl children and women. - Support for menstrual health and hygiene programme. - Support for Cervical Cancer Vaccination initiative.
Swachh Bharat	9	85.69	2.76	Support for the construction of toilet blocks.
Administrative Expenses		63.33	2.04	
Total	285	3102.54	100%	

PRINCIPLE 5

Businesses should respect and promote human rights.

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B/A)	Total (C)	No. of employees / workers covered (D)	% (D/C)
Employees						
Permanent	9037	9037	100%	8739	8739	100%
Other than permanent	10	10	100%	11	11	100%
Total Employees	9047	9047	100%	8750	8750	100%
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Employees	NA	NA	NA	NA	NA	NA

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	9037	NIL	NIL	9037	100%	8739	NIL	NIL	8739	100%
Male	6091	NIL	NIL	6091	100%	5934	NIL	NIL	5934	100%
Female	2946	NIL	NIL	2946	100%	2775	NIL	NIL	2775	100%
Other than Permanent	10	NIL	NIL	10	100%	11	NIL	NIL	11	100%
Male	6	NIL	NIL	6	100%	8	NIL	NIL	8	100%
Female	4	NIL	NIL	4	100%	3	NIL	NIL	3	100%
Workers										
Permanent										
Male										
Female										
Other than permanent										
Male										
Female										

-NA-

3. a. Details of remuneration/salary/wages, in the following format:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	07	Total ₹ 965.37 lakhs Median - ₹ 75.80 lakhs	01	Total ₹ 51.00 lakhs Median ₹ 51 Lakhs
Key Managerial Personnel	02	₹117.33 Lakhs	Nil	Nil



	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Employees other than BoD	6556	Total - ₹924.29 crores Median – ₹ 13.51 Lakhs	3107	Total – ₹ 332.04 crores Median – ₹ 11.62 Lakhs
Workers	NA	NA	NA	NA

Note:

- Salary of ₹25.00 Lakhs was paid to Mr. P Pradeep Kumar, Part-time Chairperson of the Bank.
- ₹455.17 Lakhs is the salary remuneration paid to MD & CEO and ED during the year.
- Fixed remuneration to the Board of directors was total of ₹ 120.00 lakhs.
- Sitting fees to the Board of Directors was total of ₹ 416.20 lakhs.
- The remuneration includes the total amount paid to all the directors present, retired, resigned during the year FY2025-26. The number of directors is indicative of the number of directors present on board as on 31st March 2026.

b. Gross wages paid to females as % of total wages paid by the entity, in the following

Particulars	Female	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Gross Wages paid to females as % compared to Total Wages.	26.43%	25.80%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

The Bank addressed the human rights impacts and issues caused or contributed by the business in following segments:

- Human rights issue relating to employment, code of conduct grievance process and workflow, diversity and inclusion, performance, workplace hygiene, POSH issues can be raised to designated HR & IR officer and department, as provided in code of conduct and employee policies within the Bank, by email, calls or in person.
- The Bank has designated Chief of Internal Vigilance Officer as the focal point for Whistle Blower Issues. In particular to the Whistle Blower policy, a concern raised by the Whistle Blower should lodge the reports/ complaint in an envelope or through email to pds@ktk.bank.in as described in Para 9 of the Policy in confidence and facilitate conduct of a competent investigation.
- Customer-facing human rights concerns are addressed through the Bank's Customer Grievance Redressal mechanism, accessible via the online portal, toll-free helplines (1800 425 1444 / 1800 572 8031), or branch visits.
- For value chain partners, grievance process as provided for Customers is applicable and in convergence with the respective departments with which the value chain partner or vendor engage with, but within the guidelines of GRI 308.
- Both channels are governed by Karnataka Bank's Code of Conduct and ESG Policy, which embed human rights principles across all stakeholder interactions. Zero complaints of discrimination, forced labour, child labour, or wage violations were recorded in FY 2025-26.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Every staff of the Bank has the right to be treated with dignity and respect. For any grievance on human rights issues, the employees have the access to raise their concerns through HR department apart from the mechanism like Whistle blower policy. The Bank's well-defined grievance redressal mechanism enables its employees and others associated with the Bank to not overlook any concern.

- ✓ **Step 1 Early Detection is a Priority:** raise it at an early stage in the right manner, without fear of retaliation, victimization, subsequent discrimination, or disadvantage at the workplace. Bank does not tolerate any impropriety, abuse or wrongdoing or discrimination or harassment and encourages its employees to raise their concerns.
- ✓ **Step 2: Enquiry:** Further, Bank ensures that such concerns would be thoroughly inquired by the designated persons independently and fairly.

- ✓ **Step 3:** While the Bank considers the wrongdoing or abuse or harassments in general, it is also conscious of the likelihood of any direct or indirect discrimination or denial of reasonable accommodation or bullying behaviour towards employees with disability and would treat such instances also, as abuse or harassment.
- ✓ Complaints against the Staff members in relation to any type of discrimination are only handled at IR section and shall be reported to HR & IR Department.
- ✓ The Bank will follow the same procedure for inquiring and investigating the complaints or concerns raised by employees with disability.
- ✓ However, necessary reasonable accommodation will be provided to employees with disabilities to effectively participate in the investigation process. For example, accessible venue for persons with locomotor disability, etc.
- ✓ Any aggrieved employee can reach HR by telephone, email, letter and in person also.

This grievances redressal procedure also includes subjects such as Discharge/dismissal, misconduct, fines, etc.

6. Number of Complaints on the following made by employees and workers:

Particulars	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	5	0	NIL	3	0	NIL
Discrimination at workplace	NIL	NIL	NIL	NIL	NIL	NIL
Child Labour	NIL	NIL	NIL	NIL	NIL	NIL
Forced Labour/ Involuntary Labour	NIL	NIL	NIL	NIL	NIL	NIL
Wages	NIL	NIL	NIL	NIL	NIL	NIL
Other human rights related issues	NIL	NIL	NIL	NIL	NIL	NIL

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format

Particulars	Female	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH).	5	3
Complaints on POSH as a % of female employees / workers.	0.17%	0.10%
Complaints on POSH upheld.	2	2

Note: Of the 5 complaints received during FY 2025-26, 2 were upheld by the Internal Complaints Committee and appropriate disciplinary action was initiated in accordance with the POSH Act, 2013. All 5 complaints were resolved within the statutory timeframe with nil pending at year end. The Bank conducts mandatory POSH awareness programmes for employees in accordance with Section 19 of the POSH Act, 2013.

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Bank has internal complaints committee to address the issues related to the discrimination and harassment cases.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes. The business agreements and contracts include Bank's expectations on respect for human rights to the extent as required as per the relevant laws.

**10. Assessments for the year:**

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	NIL
Forced/involuntary labour	NIL
Sexual harassment	100% Assessed, Assessor Entity the bank: Number of cases registered and resolved : 5 cases
Discrimination at workplace	NIL
Wages	NIL
Others – please specify	NIL

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above.

No significant risks or concerns arose, over and above the governance process in place and hence Nil Action. However, awareness sessions are being held to spread insight into the Human rights, discrimination and other related issues that impact the dignity, inclusive workforce at the Bank.

Leadership Indicators**1. Details of a business process being modified / introduced because of addressing human rights grievances/ complaints.**

NA

2. Details of the scope and coverage of any Human rights due diligence conducted.

NA

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

The Head office and a majority of the key branches of the Bank, especially where regular operations are done, have accessibility enablement done for Differently abled people, as per the guidance and recommendations given by the Rights of Persons with Disabilities Act 2016.

4. Details on assessment of value chain partners: NA (for banks NBFC's are value chain partners)

Particulars	% Of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	NA
Discrimination at workplace	NA
Child Labour	NA
Forced Labour/Involuntary Labour	NA
Wages	NA
Others – please specify	NA

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.:

NA

PRINCIPLE 6

Businesses should respect and make efforts to protect and restore the environment.

Essential Indicators**1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

Parameter	FY 2025-26 (Current) Numbers in TJ	FY 2024-25 (Previous) Numbers in TJ
From Renewable Sources		
From Renewable Sources — Solar (C)	0.82 TJ	0.39 TJ
Total electricity consumption (A)	0.82 TJ	0.39 TJ
Total fuel consumption (B)	NA	—
Energy consumption through other sources (C)	—	—
Total energy from Renewable Sources (A+B+C)	0.82 TJ	0.39 TJ
From Non-Renewable Sources		
Total Electricity Consumption (D)	43.28 TJ	42.45 TJ
Total Fuel Consumption (E)	7.3339 TJ [Petrol: 1.1445 TJ Diesel: 6.1894 TJ]	5.103 TJ
Energy consumption through other sources (F)	N/A	N/A
Total energy from Non-Renewable Sources (D+E+F)	50.6139 TJ	47.553 TJ (42.45 + 5.103)
Total energy from all sources	51.4339 TJ (Renewable (A+B+C): 0.82 TJ (Solar)+ Electricity (D): 43.28 TJ + Fuel (E): 7.3339 TJ + Other (F): 0.00 TJ)	47.943 TJ (0.39 + 47.553)
Energy intensity per rupee of turnover	2.677×10^{-11} TJ/₹	2.602×10^{-11} TJ/₹
Energy intensity per rupee of turnover adjusted for PPP*	5.381×10^{-10} TJ/Int'l \$ (IMF World Economic Outlook (latest): ₹ 20.10 per International Dollar as per SEBI guidelines)	5.303×10^{-10} TJ/USD TJ/USD (Where conversion factor is ₹20.381 per USD)
Energy intensity per FTE	$51.4339 \text{ TJ} \div 9,047$ FTEs = 0.005685 TJ/FTE	0.0058781 TJ/FTE (≈0.005878 TJ/FTE)
Energy intensity (optional)	Not applicable to banking	Not applicable to banking

Updated Working Note — Section G (Intensity Calculations)

Step	Item	Value
G1	Turnover (BRSR, FY 2025-26)	₹ 1,92,119 crores = ₹ 1,92,119,00,00,000
G2	Energy intensity/rupee	$51.4339 \div 1,92,119,00,00,000 = 2.677 \times 10^{-11}$
G3	PPP factor (IMF WEO)	₹ 20.10 = 1 Int'l \$
G4	PPP-adjusted revenue	$₹ 1,92,119,00,00,000 \div 20.10 = \text{Int'l } \$ 9,558.16 \text{ crore}$
G5	Energy intensity/Int'l \$	$51.4339 \div 9.5582 \times 10^{10} = 5.381 \times 10^{-10}$
G6	Energy intensity/FTE	$51.4339 \div 9,047 = 0.005685 \text{ TJ/FTE}$

*Values for FY2024-25 are updated including the solar power to keep in line with the current FY2025-26 approach.

Note: Methodology and working — Energy Consumption (Principle 6) | FY 2025-26



Fuel Consumption Detail and Scope 1 GHG Emissions

Fuel type	Volume (litres)	Cost (₹)	Scope 1 emissions
Petrol	35,216.29	₹ 35,46,837.48	80.86 tCO ₂ e
Diesel (est. @ ₹91/L)	1,72,890	₹ 1,57,32,944.65	439.14 tCO ₂ e
Total	2,08,106 L	₹ 1,92,79,782.13	520.00 tCO₂e

Note: Methodology and working — Energy Consumption (Principle 6) | FY 2025-26

A. Standard references

Energy values	IPCC 2006 Guidelines for National GHG Inventories, Vol. 2, Table 1.2 — Net Calorific Values (NCV)
Emission factors	GHG Protocol Corporate Standard (2015) and IPCC 2006, Vol. 2, Chapter 3
GWP values	IPCC Fifth Assessment Report AR5: CH ₄ = 28; N ₂ O = 265
PPP factor	IMF World Economic Outlook (latest): ₹ 20.10 per International Dollar
Unit conversion	1 Terajoule (TJ) = 1,000 Gigajoules (GJ) = 10,00,000 Megajoules (MJ)

Note: Methodology — Energy Consumption (Principle 6) | FY 2025-26

A. Standard references

Reference	Source
Energy values (NCV)	IPCC 2006, Vol. 2, Table 1.2
Emission factors	GHG Protocol Corporate Standard (2015); IPCC 2006, Vol. 2, Ch. 3
GWP values	IPCC AR5: CH ₄ = 28; N ₂ O = 265
PPP factor	IMF World Economic Outlook (latest): ₹ 20.10 per Int'l \$
Unit conversion	1 TJ = 10,00,000 MJ

B. Solar (C)

Solar generation from monitoring system / utility records: C = 0.82 TJ

C. Electricity (D)

Final consolidated utility bills (FY 2025-26): D = 43.28 TJ

D. Petrol (E1)

Volume: 35,216.29 L | Cost: ₹ 35,46,837.48

$35,216.29 \times 32.5 \text{ MJ/L} \div 10,00,000 = E1 = 1.1445 \text{ TJ}$

E. Diesel (E2)

Cost: ₹ 1,57,32,944.65 ÷ ₹ 91/L (Mangaluru average, FY26) = 1,72,890 L $1,72,890 \times 35.8 \text{ MJ/L} \div 10,00,000 = E2 = 6.1894 \text{ TJ}$

F. Totals

Fuel (E) = E1 + E2: $1.1445 + 6.1894 = 7.3339 \text{ TJ}$

Non-renewable (D+E): $43.28 + 7.3339 = 50.6139 \text{ TJ}$

All sources (C+D+E): $0.82 + 50.6139 = 51.4339 \text{ TJ}$

G. Caveats

i. PPP factor ₹ 20.10 per Int'l \$ per IMF WEO.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.:

No

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26	FY 2024-25
(i) Surface water	NA	NA
(ii) Groundwater	Unmetered — see Note 1	NA
(iii) Third party — MCC municipal	349 KL	Not Available
(iv) Seawater / desalinated	NA	NA
(v) Others	NA	NA
Total withdrawal	Not quantifiable — see Notes 1 and 2	NA
Total consumption (net)	Not quantifiable	NA
Water intensity / rupee of turnover	Not computable	Data not available
Water intensity / Int'l \$ (PPP)	Not computable	Data not available
Water intensity / FTE	Not computable	Data not available
Water intensity (optional)	Not applicable to banking	Not applicable to banking

Note 1 — Groundwater: Three borewells are operational at Head Office. No flow meters are installed. Groundwater withdrawal volume is unmetered. Hence groundwater withdrawal cannot be reported. Municipal new meter, Sep 2025–Apr 2026) installed and 349KL has been utilized for the said months.

Note 2 — STP: Head Office STP capacity is 60 KLD litres per day. The STP processed 45 Lakh Litres over FY 2023-24 to FY 2025-26 (15 Lakh Litres /year average). Treated water is reused for gardening and toilet flushing. Volume reused specifically in FY 2025-26 is not separately logged.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

4. Provide the following details related to water discharged. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.:

Parameter	FY 2025-26	FY 2024-25
(i) Surface water		
— No treatment	NA — no surface water source	NA
— With treatment	NA	NA
(ii) To Groundwater		
— No treatment	Not applicable	NA
— With treatment	Not applicable	NA
(iii) To Seawater		
— No treatment	Not applicable	NA
— With treatment	Not applicable	NA
(iv) Sent to third parties (municipal sewage)		
— No treatment	Not quantifiable — see Note 1	NA
— With treatment	NA	NA
(v) Others — STP reuse		
— With treatment (STP)	Not quantifiable — see Note 2	1 STPs at HO, capacity 60 KLD operational since FY 2023-24
Total water discharged	Not quantifiable	NA

Note 1 — Third party municipal discharge: Wastewater not treated through STP is discharged to the Mangaluru municipal sewage network. Volume not independently metered. Cannot be stated without verified withdrawal and STP reuse figures.

Note 2 — STP reuse: Head Office STP (capacity 60 KLD Litres per day) processed 45 Lakh Litres of STP water during FY 2023-24 to FY 2025-26 (15, Lakh litres /year average). Treated water is reused for gardening and toilet flushing at Head Office. Volume reused in FY 2025-26 specifically is not separately recorded.

Note 3 — Borewells: 3 borewells operational at Head Office. No flow meters at present.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation

No. The Bank has not implemented Zero Liquid Discharge. The Head Office Sewage Treatment Plant (capacity 60 KLD treats wastewater and reuses a portion for gardening and toilet flushing within the premises. Residual treated effluent is discharged to the municipal sewage network. ZLD is not mandated for banking operations under applicable environmental regulations.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
NOx	—	Not separately measured. DG set runtime data not tracked at branch level. Considered negligible relative to grid-based emissions.	Not available
SOx	—	Not separately measured — same basis as NOx above.	Not available
Particulate Matter (PM)	—	Not separately measured — same basis as NOx above.	Not available
Persistent Organic Pollutants (POP)	—	Not applicable to banking operations.	Not applicable
Volatile Organic Compounds (VOC)	—	Not applicable to banking operations.	Not applicable
Hazardous Air Pollutants (HAP)	—	Not applicable to banking operations.	Not applicable
Others	—	NA	NA

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Not Applicable to this disclosure.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2025-26 (Current)	FY 2024-25 (Previous)
Total Scope 1	tCO ₂ e	521.67	333.38
— CO ₂	tCO ₂ e	519.996 (Petrol: 80.857 Diesel: 439.139)	332.549 tCO ₂ e
— CH ₄	tCO ₂ e	0.2091 (Petrol: 0.0493 Diesel: 0.1597)	0.832 tCO ₂ e
— N ₂ O	tCO ₂ e	1.4669 (Petrol: 0.0467 Diesel: 1.4203)	0
— HFCs, PFCs, SF ₆ , NF ₃	tCO ₂ e	0	0
Total Scope 2	tCO ₂ e	9,858.22	5,465.24

Parameter	Unit	FY 2025-26 (Current)	FY 2024-25 (Previous)
— Electricity (D)	TJ	43.28 TJ = 1,20,22,222 kWh	42.45 TJ
— Grid EF (CEA FY 2025-26)	tCO ₂ e/kWh	0.00082	0.00082
— CO ₂ (100%)	tCO ₂ e	9,858.22	5,465.24
— CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃	tCO ₂ e	0	0
Total Scope 1 + Scope 2	tCO ₂ e	10,379.89	5,798.62
Intensity / rupee of turnover	tCO ₂ e/₹	5.403×10^{-9}	3.174×10^{-11}
Intensity / Int'l \$ (PPP)	tCO ₂ e/Int'l \$	1.086×10^{-7}	6.465×10^{-6}
Intensity / FTE	tCO ₂ e/FTE	1.1473 tCO ₂ e/FTE (1,147.3 kg CO ₂ e/FTE)	Not applicable
Intensity (optional)	—	Not applicable to banking	Not applicable to banking

- Note on FY 2024-25 Scope 2 comparability: The prior year figure of 5,465.24 tCO₂e was calculated using LED and solar deductions. Under the revised no-deduction methodology now applied to FY 2025-26, the FY 2024-25 Scope 2 on the same basis would be 9,669.17 tCO₂e (42.45 TJ $\times$ 277,777.78 $\times$ 0.00082).

- Working note for Scope 2:

Electricity consumption sourced from consolidated utility bills (FY 2025-26): 43.28 TJ = 1,20,22,222 kWh. No adjustments applied. LED efficiency gains and solar generation are already embedded in metered consumption and reported separately as avoided emissions under Q8. Grid emission factor: CEA FY 2025-26 = 0.00082 tCO₂e/kWh. Scope 2 = 1,20,22,222 $\times$ 0.00082 = 9,858.22 tCO₂e (100% CO₂; CH₄, N₂O and other GHGs = 0)

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency:

No.

8. Does the entity have any project related to reducing Green House Gas emission? If yes,

Yes

Karnataka Bank has undertaken multiple projects and initiatives during FY 2025-26 directed at reducing its direct and indirect greenhouse gas emissions across operations. The details are as follows:

Initiative	Calculation	Projected Avoidance (tCO ₂ e)
LED installation (166 branches, 2,129 lights)	14.214 TJ = 39,48,333 kWh $\times$ 0.00082	3,237.63 tCO ₂ e
Solar generation (9 locations) and digital paper adoption of addition 0.3million customers	0.82 TJ = 2,27,778 kWh $\times$ 0.00082	186.78 tCO ₂ e
Cloud migration (7 servers)	30,660 kWh $\times$ 0.00082	25.14 tCO ₂ e
Digital adoption (14M customers)	2,116.2 tCO ₂ e (paper) + 25.14 tCO ₂ e (cloud)	2,141.34 tCO ₂ e

9. Waste generated (including e-waste)

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)	The Bank continually endeavours plastic avoidance in office usage and marketing peripherals, other allied and related areas.	



Parameter	FY 2025-26	FY 2024-25
E-waste (B)	69.2 MT	0.388 MT Certified e-waste disposal
Bio-medical waste (C)		Not applicable
Construction and demolition waste (D)		Not applicable
Battery waste (E)		Not applicable
Radioactive waste (F)		Not applicable
Other Hazardous waste. Please specify, if any. (G)		Not applicable
Other Non-hazardous waste generated (H) . Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector)		Not applicable
Total (A+B + C + D + E + F + G + H)	69.2 MT	0.388 MT
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	3.6019×10^{-11} metric tonnes/₹	2.122×10^{-14} metric tonnes/₹
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	7.2399×10^{-10} metric tonnes/USD	4.324×10^{-10} metric tonnes/USD
Waste intensity in terms of physical output	Not applicable for banking business	Not applicable for banking business
Waste intensity (optional) – the relevant metric may be selected by the entity	Not applicable for banking business	Not applicable for banking business
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	NA	NA
(ii) Re-used	NA	NA
(iii) Other recovery operations	NA	NA
Total		
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	NA	NA
(ii) Landfilling	NA	NA
(iii) Other disposal operations	NA	NA
Total		

Working:

- Intensity/₹: $69.2 \div 1,92,119,00,00,000 = 3.6019 \times 10^{-11}$ MT/₹
- PPP revenue: $1,92,119,00,00,000 \div 20.10 = \text{Int'l } \$ 9,55,81,59,20,40$
- Intensity/Int'l \$: $69.2 \div 9,55,81,59,20,40 = 7.2399 \times 10^{-10}$ MT/Int'l \$
- Total waste = 69.2 MT (e-waste only; paper, plastic and other operational waste not separately quantified at organisational boundary level).

9. Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

69.2 MT of e-waste was safely disposed in FY 2025-26 through CPCB-certified e-waste recyclers including Sorian Recyclers, Aplab and Techser, with buyback arrangements for non-data assets. Limited assurance on BRSR disclosures provided by M/s GenCarbon ESG Private Limited.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

A. Nature of Business and Waste Profile

Karnataka Bank is a commercial banking organisation. The nature of its operations does not involve manufacturing, chemical processing or industrial production. Accordingly, hazardous and toxic chemicals are not used in the Bank's core banking operations, and no hazardous chemical waste is generated. The Bank's waste profile is limited primarily to electronic waste (e-waste) arising from IT asset upgradation and replacement, and general office waste.

B. E-Waste Management

E-waste is the most material waste category for the Bank given its extensive IT infrastructure across 975 branches, 42 offices and 1,474 ATMs/recyclers.

IT assets carrying bank data (computers, HDDs, drives, tapes, printers, scanners and other data-bearing devices) are disposed through a formal e-waste process:

The Bank has onboarded CPCB-certified e-waste recyclers and direct e-waste management companies — including Sorian Recyclers, Aplab, Techser — which hold recyclers, degaussers, dismantlers and refurbishers in their industrial units.

Disposal and refurbishing are carried out as per guidelines prescribed by the Central Pollution Control Board (CPCB).

Data-bearing devices are degaussed and physically destroyed before handover to ensure no data leakage during disposal.

Non-data IT assets (UPS, batteries and similar equipment) are currently disposed through an OEM buyback model, where reputed OEMs take back end-of-life assets for proper disposal or refurbishing.

E-waste disposed in FY 2025-26 was done via Sorian, Aplab, Techser.

C. Strategy to Reduce E-Waste Generation

The Bank's primary strategy for e-waste reduction is extending device lifespans and reducing unnecessary procurement:

Endpoint refurbishment programme: IT assets are refurbished wherever possible and device lifespans are extended through modular upgrades instead of full replacements.

End-of-life replacement: Endpoints that have reached end-of-life are replaced systematically under a planned cycle rather than ad hoc, reducing premature disposal.

Sustainable procurement: All new desktop purchases are mandated to carry ENERGY STAR, EPEAT Gold or TCO Certified ratings — these certifications include end-of-life management standards, ensuring procured assets are recyclable and responsibly disposable.

Cloud migration and server consolidation: Transition to hybrid cloud and hyper-converged systems reduces physical server footprint in Data Centres, directly reducing hardware procurement volumes and future e-waste generation. SaaS adoption have reduced on-premises hardware requirements.

D. Hazardous Waste

No hazardous waste is generated under IT assets or in the Bank's banking operations. The Bank does not use hazardous or toxic chemicals in any of its products or processes. There are no industrial effluents, chemical solvents or regulated hazardous substances associated with the Bank's business activities.

The provisions of the Hazardous and Other Wastes (Management and Transboundary Movement) Rules 2016 are not applicable to Karnataka Bank given the nature of its operations as a financial services entity.

E. Plastic Waste

Plastic usage in branch premises, marketing materials and events is being progressively minimised. No separate plastic waste collection or disposal mechanism is required given the nature and quantum of plastic used.

F. Biomedical, Construction, Battery, Radioactive and Other Hazardous Waste

Not applicable to Karnataka Bank's banking operations. The Bank does not operate hospitals, construction sites, nuclear facilities or any activity that generates these categories of waste.

G. Extended Producer Responsibility (EPR)

EPR as defined under applicable rules is not applicable to Karnataka Bank, as the Bank is not a manufacturer, producer, importer or brand owner of products covered under EPR regulations. The Bank's e-waste disposal is managed through CPCB-certified recyclers who hold the necessary EPR authorisations under the E-Waste (Management) Rules 2022.

Note — Independent assurance:

Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No. Waste management practices are documented internally and e-waste disposal is verified through certificates (Note Sample certificate validated Certificate No: SRPLO14 issued by Soriaan Recyclers dated 30th Jan 2026) from CPCB-certified recyclers. Limited assurance on BSR disclosures is provided by M/s GenCarbon ESG Private Limited.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Not Applicable

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not applicable.			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year: Not Applicable

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not applicable.					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the noncompliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken if any
NIL				

Considering the nature of activity, the provisions of the above laws are not applicable to the Bank. However, as far as possible, Bank is conducting its activities in an environment friendly manner.

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

- (i) Name of the area: Karnataka Mangaluru
- (ii) Nature of operations: Banking
- (iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2025-26	FY 2024-25
(i) Surface water	NA	NA
(ii) Groundwater	Unmetered — 3 borewells; no flow meters at present	NA
(iii) Third party — MCC municipal	349 KL Municipal Water Supply	Not Available
(iv) Seawater / desalinated	NA	NA
(v) Others	NA	NA
Total withdrawal	Not quantifiable	Not Available
Total consumption	Not quantifiable	Not Available
Intensity / rupee	Not computable	Not Available
Intensity / Int'l \$ (PPP)	Not computable	Not Available

Parameter	FY 2025-26	FY 2024-25
Intensity / FTE	Not computable	Not Available
Discharge — municipal sewage	Not quantifiable	NA
Discharge — STP reuse	HO STP processes ~15 Lakh litres /year 45 Lakh Litres over 3 years); Reuse volume not metered	NA
Total discharged	Not quantifiable	NA

Notes:

- Three borewells operational at Head Office. Volume unmetered and not reportable.
- HO One STP capacity: 60 KLD of water. Total processed FY 2023-24 to FY 2025-26: 45Lakh litres (15 lakh litres /year average). FY 2025-26 specific reuse volume not separately logged.
- PPP factor: ₹ 20.10 per Int'l \$ (IMF WEO).

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. Limited Assurance provided by M/s GenCarbon ESG Private Limited.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Total Scope 3 emissions -(Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	Methodology formulations are currently underway.	Not Applicable
Total Scope 3 emissions per rupee of turnover		Methodology formulations are currently underway.	Not Applicable
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by		Methodology formulations are currently underway.	Not Applicable

Note: Scope 3 emissions are inherently material to financial institutions under SEBI's BRSR framework. Methodology formulation and category exploration for inclusion under Scope 3 is under discussion.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No. Not Applicable.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, details of the same as well as outcome of such initiatives, as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1.	The bank has formulated a Digitally enabled e-waste management template in FY 2023-24 which is continued in FY 2025-26, as part of its sustainability agenda.	Not applicable	Green Sustainable E-Waste management digitally and recycling opportunities enabled.

**5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

The Bank has implemented a robust Policy on Business Continuity and Disaster Recovery to ensure uninterrupted delivery of critical services and resilience against disruptions. The policy outlines a comprehensive framework for identifying critical business processes and supporting information systems through Business Impact Analysis (BIA). It establishes recovery objectives, including Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO), aligned with regulatory requirements.

The Disaster Recovery Plan (DRP) ensures timely restoration of technology infrastructure, data, and applications through well-defined procedures, alternate site arrangements, and regular backups. Periodic testing and drills are conducted to validate the effectiveness of the plans and enhance preparedness.

The policy also emphasizes roles and responsibilities, incident management, and communication protocols during disruptions. Continuous monitoring, review, and improvement mechanisms are embedded to strengthen resilience. This framework enables the Bank to safeguard stakeholder interests, maintain operational continuity, and minimize the impact of unforeseen events.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

Nil

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts

The overall impact in terms of revenue impact due to engagement with NBFC and value chain partners is less than 2% of overall revenue and hence less material for detailed disclosure.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)
If yes, name of the external agency.

Yes.

Limited Assurance was done based on The Bank's ESG team in guidance with M/s GenCarbon ESG Private Limited.

8. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

The overall impact in terms of revenue impact due to engagement with NBFC and value chain partners is less than 2% of overall revenue.

9. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

The Bank's value chain partners comprise NBFCs engaged under co-lending and direct assignment arrangements and they contribute less than 2% of the Bank's total turnover of ₹1,92,119 Crores in FY 2025-26, falling below the SEBI BRSR Core value chain disclosure threshold.

SEBI has deferred mandatory ESG value chain disclosures and third-party assurance to FY 2026-27, and such disclosures remain voluntary for FY 2025-26. Accordingly, a formal environmental impact assessment of value chain partners has not been conducted in FY 2025-26. However, Bank's internal assessment as per its ESG policies are in effect. The Bank has proactively assessed all five value chain partners for BRSR and ESG policy adoption — representing 100% by number and 100% by value of business done with identified partners.

PRINCIPLE 7

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

Essential Indicators**1. a. Number of affiliations with trade and industry chambers/ associations.**

Bank is a member of Indian Banks' Association (IBA).

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks' Association (IBA)	National

2. Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
NIL		

Leadership Indicators**1. Details of public policy positions advocated by the entity:**

The Bank has MSME, Agriculture lending policy that is digitally published in its website:

<https://www.karnatakabank.bank.in/investors/policies-codes>

S. No	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
1	MSME Lending	Digital Publication	Yes	Annually or as per market competition demands	https://www.karnatakabank.bank.in/investors/policies-codes Refer PDF for Lending policy for MSMEs
2	Agriculture and related lending	Digital Publication	Yes	Annually or as per market competition demands	https://www.karnatakabank.bank.in/investors/policies-codes : Refer PDF Policy on Agriculture & Related Lending

PRINCIPLE 8

Businesses should promote inclusive growth and equitable development.

Essential Indicators

- 1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link

NIL

- 2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)

NA

Note: This is not at present within the scope of banking nature of operations.

- 3. Describe the mechanisms to receive and redress grievances of the community.**

To ensure effective grievance redressal for the community, the Bank has introduced a centralized Customer Compliant & Grievance Redressal (CCGR) portal. This user-friendly platform allows customers to lodge their complaints, which are then automatically assigned to the relevant department for prompt resolution. Additionally, customers can also submit complaints through KBL-Mobile Banking and additionally customers can submit their complaints via the Bank's Contact Centre. To maintain a regular, connect with the investors, the Bank has a dedicated Investor Relation Cell at the Registered Office. Besides redressing the grievances, if any, from the investors, the Cell proactively disseminates corporate information on a voluntary basis to the shareholders through email (wherever made available) about financial results. Email can also be sent to info@ktk.bank.in (for general complaints or queries), on calls at Toll-Free Numbers: 1800 425 1444 or 1800 572 8031. Alternatively, investors can email investor.grievance@ktk.bank.in. These mechanisms enable quick and convenient reporting, ensuring that the customer grievances are addressed efficiently and in a timely manner. Employees can reach HR & IR Department by telephone, e-mail, letter and in person also to redress their grievances, if any. Community members can meet zonal officers or designate officers assigned in the branches/offices for grievance redressal.

Community includes investors, community members, customers, employees covered under HR policy and post-super annuation employment assistance outreach.

- 4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Directly sourced from MSMEs/ small producers	NA	NA
Sourced directly from within the district and neighbouring districts	NA	NA

- 5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost.**

Location	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Rural	12.85%	12.45%
Semi-Urban	13.42%	13.16%
Urban	41.47%	40.99%
Metropolitan	32.26%	33.40%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan).

There was no specific or intentional job creation based on a location lead strategy in the last one year but more aligned to a 'need' based employee /onboarding based on banking business and bank branch /office needs.

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
NIL	NIL
NIL	NIL

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S.No	State	Aspirational District	Amount spent (In INR)
1	Andhra Pradesh	YSR Kadapa	₹ 32,000.00

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

Not Applicable considering the nature of Business.

- (b) From which marginalized /vulnerable groups do you procure?

Not Applicable.

- (c) What percentage of total procurement (by value) does it constitute?

Not Applicable.

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
				NA

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
		NA

6. Details of beneficiaries of CSR Projects:

Sr. No.	CSR Project Category	No. of Persons Benefitted from CSR Projects	% of beneficiaries from Vulnerable & Marginalized Groups
1	Education	20746	
2	Measures for reducing inequalities faced by socially and economically backward groups	932	
3	Environmental Sustainability	348651	
4	Healthcare	745299	
5	Rural Development	3001	
6	Swachh Bharat	109520	
7	Women Empowerment	6239	
			44.57%

PRINCIPLE 9

Businesses should engage with and provide value to their consumers in a responsible manner.

Essential Indicators
1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

Bank has a Grievance Redressal Policy; the consumer complaints are addressed as per the policy. The mechanism for consumer complaint filing is hosted in the Bank's website-

<https://www.karnatakabank.bank.in/etms/complaint.php>

The Bank follows a three-tier complaint management system. The customer Care is the designated point of receipt of all complaints. Complaints received through all channels (namely calls/emails/letters, regulators, Bank's Web based Grievance Redress Management System [WebGRM], walk-in customers etc.) are incorporated in Bank's Centralised Complaint Management System. These are assigned to and dealt by SPOC at various stakeholder departments. Complainant who is not satisfied with the response provided at Tier 1 has the option to escalate the complaint to Bank's Nodal and Principal Nodal Officers [Tiers 2 and 3 respectively].

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about: Not Applicable

Particulars	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

3. Number of consumer complaints in respect of the following:

Particulars	FY 2025-26 Current Financial Year		Remarks	FY 2024-25 Previous Financial Year		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	NA	Nil	Nil	NA
Advertising	Nil	Nil	NA	Nil	Nil	NA
Cyber-security	Nil	Nil	NA	Nil	Nil	NA
Delivery of essential services	145 (Debit Card) 33 (CPLL)	0 0	Nil	148 (Debit card) 11 (CPLL)	0 0	All the Debit card and CPLL complaints are resolved as on 31-03-2025
Restrictive Trade Practices	Nil	Nil	NA	Nil	Nil	NA
Unfair Trade Practices	Nil	Nil	NA	Nil	Nil	NA
Other	Nil	Nil	NA	Nil	Nil	NA

4. Details of instances of product recalls on account of safety issues: Not Applicable.

Particulars	Number	Reasons for recall
Voluntary recalls	Nil	Nil
Forced recalls	Nil	Nil

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes.

Enhancing cybersecurity is a top priority for the Bank. It has a comprehensive policy on data privacy. The Bank's Privacy Policy (refer link <https://www.karnatakabank.bank.in/privacy-policy>) explains how the bank during its customer lifecycle may collect, use, store, disclose or otherwise process personal data including personal data collected with consent. Cookies are provided when accessing the Bank's Apps or Websites which describes the right to data privacy with respect to personal data, Data Privacy Act India and GDPR guidelines applicable to Banking. The Bank has embarked on its commitment to provide the highest level of protection regarding the processing of its customer, employees, vendors, and client personal data based on applicable laws and regulations that apply to data protection, applicable to the banking product, customer location and channel journey.

To bolster the Bank's defences against evolving threats the Bank is proactively implementing cutting-edge technologies like data encryption, multifactor authentication. To ensure ongoing protection, regular cybersecurity audits and comprehensive training are provided to the employees to keep them informed about the latest cyber threats and promote a culture of safety and vigilance under GRI 418: 'Customer Privacy' and GRI 419: 'Socioeconomic Compliance'.

Under the cyber security framework, the bank has formulated and architected the adoption of advanced technologies to strengthen cybersecurity measures, ensuring the safety and privacy of the customers' data. By implementing innovative solutions such as data encryption, multi-factor authentication etc, the bank's digital infrastructure is fortified against cyber threats and cybersecurity resilience and business continuity maintenance.

Bank has a Board approved policy on cyber security. Also, Cyber Crisis Management Plan (CCMP) is in place, to provide the requisite strategy, direction and roadmap towards cyber threat mitigation and detection, prevention and protection from malefactors arising from cyberthreats. Bank's IT Department, Data Centre, Disaster Recovery Site, Network & Security Layer (NLS) and Digital Centre of Excellence (DCoE) are ISO 27001 certified for the implementation of Information Security Management System (ISMS). The Bank is also certified for the latest version of PCI DSS 4.0.1 for its cardholder data environment (CDE). To consider cyber security from the bank-wide perspective, a steering committee of executives known as Information Security Committee is formed with formal terms of reference. The Chief Information Security Officer (CISO) is the member secretary of the committee. The committee serves as an effective communication channel for management's cyber security aims and directions Security Management System (ISMS). To provide guidelines for cyber security and data privacy for the employees of the Bank, a Board approved Cyber Security policy and Information System Security Policy is in place. Also, Cyber Crisis Management Plan (CCMP) is in place, to provide the requisite strategy, direction, and roadmap towards cyber threat mitigation. Bank has a fully operational Security Operation Centre (SOC) and network & end point security devices to monitor any security incident and to take appropriate actions. SOC is operational on a 24 X 7 basis. The Bank is using several monitoring tools for identifying, monitoring, recording, and analysing security events or incidents within the real-time IT environment. Employees are updated with the latest security threats and the best security practices. In relation to this Cybersecurity awareness has been done with the employees.

Cyber Security Awareness for employees in FY 2025-26 details

ELM launched during FY 2025-26	% of completion
Cyber Security	88.77%
Cyber Enabled Frauds - Money Mule Accounts	89.02%
Cyber Security - Unusual Incident Reporting	93.73%
Cyber Security Awareness Part 1	93.89%
Cyber Security Awareness Part 2	94.91%

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

No such action/penalty levied/imposed by Regulatory authority.

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches: Nil

b. Percentage of data breaches involving personally identifiable information of customers: Nil

c. Impact, if any, of the data breaches: Not applicable due to zero incidences and cybersecurity controls.



Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The Bank has focused on creation of digital platforms and mobile enabled online banking, doorstep banking to strengthen anywhere, anytime, any type banking with its customers and channel partners including with NBFC for doorstep gold loans. These solutions are aimed to provide innovative services and solutions to all segments, provide sustainable finance, empowering livelihoods and reducing the digital divide increase socio economic equality.

1. Information on products & services of the Bank can be accessed through the Bank's official website: <https://www.karnatakabank.bank.in/>
2. Personal banking products: <https://www.karnatakabank.bank.in/>
3. Business Banking products: <https://www.karnatakabank.bank.in/business>
4. Rural and Agricultural Banking products: <https://www.karnatakabank.bank.in/agri-rural>
5. NRI Priority Banking: <https://www.karnatakabank.bank.in/nri-priority-banking>
6. Gold Loans <https://www.karnatakabank.bank.in/personal/loans/easy-gold-loan>

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

Karnataka Bank has undertaken a comprehensive, multi-channel consumer education programme throughout FY 2025-26, covering cyber safety, digital banking, financial literacy and responsible product usage. The key initiatives are as follows:

A. Digital and Social Media Outreach

- 20 posts per month published on the Bank's social media handles (Instagram, Facebook) in the form of static creatives and Reels covering: nomination facility, cyber security awareness, dormant account activation, healthy banking practices (investing, SB account opening), digital banking (WhatsApp Banking, Mobile Banking, Internet Banking) and timely loan repayment.
- Dedicated cyber fraud awareness series published under #CyberJagrookta and #BeSafe themes on the 1st and 3rd Wednesday of every month, covering phishing, digital arrest, SIM swap, fraudulent APKs, WhatsApp APK scams and vishing.
- All creatives and reels standardised to include reporting information: dial 1930 or visit www.cybercrime.gov.in for cybercrime reporting.
- Reference video reels published on Instagram covering WhatsApp APK fraud, digital arrest and phishing.

B. SMS and Digital Alerts (Head Office)

- SMS alerts sent to all customers on avoiding suspicious links received via SMS and WhatsApp — issued in June 2025, September 2025 and December 2025.
- Dissemination of Do's and Don'ts for usage of Alternate Delivery Channels (ATM, Internet Banking, Mobile Banking, UPI) — December 2025.
- Security tips published on Forgot Password screens during password reset to guide customers on safe credential management.

C. Branch-Level Awareness Camps

- 2,414 awareness camps conducted by branches during FY 2025-26 covering alternate delivery channels, digital banking and financial literacy.
- 1,783 camps conducted by Financial Literacy Centres during FY 2025-26 including education on alternate delivery channels.
- 199 branches conducted awareness programmes during the saturation campaign (September 2025 quarter) for Rural Youth, Urban Youth, Senior Citizens, Self-employed / Micro Entrepreneurs, Home Makers, Salaried Employees and Students — covering Nomination Facility, MITC and Key Fact Statement, Digital Lending Apps, UPI, AEPS, Digital Arrest, Cybercrime portal/helpline and Sancharsaathi portal.
- 222 branches conducted 794 awareness programmes during the saturation campaign (December 2025 quarter); 11,694 customers/public participated in these programmes.

- 56 branches in Chennai Regional Office conducted awareness programmes in December 2025 quarter on financial literacy, digital banking, digital frauds and loans.
- Bank-sponsored stalls at fairs and social events to educate the public on bank products, customer rights and facilities for senior citizens, pensioners and differently abled individuals — conducted in June, September and December 2025.

D. Special Cyber Fraud Awareness Camps for Senior Citizens (December 2025)

Fifteen dedicated cyber fraud prevention camps conducted for senior citizens across Maharashtra:

Location	Date	District	Participants
Panvel	01-12-2025	Raigad	18
Loni Kalbhor	01-12-2025	Pune	8
Mira Road	02-12-2025	Thane	13
Karanjade	02-12-2025	Raigad	6
Chakan	03-12-2025	Pune	10
Nasik	06-12-2025	Nasik	12
Hadapsar	06-12-2025	Pune	15
Pune-Baner	08-12-2025	Pune	19
Boisar	08-12-2025	Palghar	33
CFB-Mumbai	10-12-2025	Mumbai City	5
Thakur Village	10-12-2025	Mumbai Suburban	20
Airoli	12-12-2025	Thane	15
Virar	12-12-2025	Palghar	15
Thakurli	22-12-2025	Thane	18
Palghar	30-12-2025	Palghar	212

E. College and Youth Financial Literacy (June–September 2025)

- Shiruru Branch: Financial literacy and cyber fraud quiz at Govt. ITI College, Sarapankatte — 34 students participated.
- Kundapura Branch: Banking and cyber fraud awareness programme at Bhandarkar's Arts & Science College — more than 200 students participated.
- Hangalur Branch: Financial awareness at Shri Kalarava Varadaraja First Grade College — approximately 250 students.
- Manipal Branch: Financial awareness at Govt. High School Manipal on banking systems and student accounts.
- Kunjibettu Branch: Financial literacy quiz at Prajna English Medium School, Udupi.
- Shorapur Branch: Banking services and education loans awareness at SP College — 10.07.2025.
- Yadgir Branch: Banking and education loans awareness at Linger Education Trust and Colleges — 28.07.2025.
- Mumbai Regional Office: Awareness programme for college students at Palghar.
- Mysuru Regional Head: Addressed students of SDM College on "Innovation in Banking", digital banking and cyber fraud — 20.08.2025.

F. Village and Rural Outreach (June–September 2025)

- Yarlapady Branch: Awareness at gram panchayat on self-help groups, digital products and cyber fraud.
- Karje Branch: Village-level outreach visiting offices, schools and shops distributing brochures on new products and digital banking.
- Amtala Branch (Kolkata Region): Financial inclusion schemes at GP location — APY, PMJDY, PMJJBY, PMSBY, KYC updation, dormant activation and OTP security — 07.08.2025.
- Talikote Branch: Awareness campaign at Mukihal Village — agricultural loans, gold loans, credit scores, cyber fraud, PMJJBY/PMSBY/APY, nomination updation, dormant account activation and Re-KYC — 28.07.2025.
- Hunsagi Branch: Village Itga campaign — PMJJBY, PMSBY, APY, nomination updation and dormant account activation.

G. Head Office Senior Citizens Awareness Programme

Dedicated awareness programme for senior citizens at Old Head Office building, Mangaluru — 26.07.2025 — covering modus operandi of cyber frauds, precautions to be taken and government schemes available.



H. Pamphlets and Educative Materials

Bank has distributed pamphlets, brochures and other educative materials at all awareness camps on a continuous basis throughout FY 2025-26.

The Bank runs ongoing cyber fraud awareness campaigns across its social media with own Facebook Channel and digital platforms to educate customers on protecting their finances. These campaigns focus on recognizing scams, implementing secure banking habits, and providing immediate reporting channels for compromised accounts.

Since the bank is an 90% Digital process bank, it constantly understands and self learns, implements best practices, domain and understands the need of the customer and the digital exposure risk they need to be protected and made aware of in this customer awareness outreach digital campaigns. These include:

Top Threats Highlighted:

- (i) The bank actively warns against emerging scams like phishing calls (fraudsters posing as bank officials demanding urgent KYC updates) and Ghost Pairing (WhatsApp account hijacks using malicious links).
- (ii) **Golden Rules for Safety:** Customers are constantly reminded to never share OTPs, PINs, passwords, or UPI PINs with anyone. The bank stresses that it will never ask for these credentials over the phone.
- (iii) **General Safety Measures:** The bank urges users to avoid public, open Wi-Fi networks for financial transactions and recommends keeping device anti-virus software updated.
- (iv) **Reporting Channels:** If a victim of cyber financial fraud, customers are urged to immediately call the National Cyber Crime Helpline at 1930 or visit the National Cyber Crime Reporting Portal.
- (v) **Official Awareness Guidelines:** You can review the full list of secure banking advice directly on the Karnataka Bank Customer Awareness page.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

The Bank informs the customers in the event of any disruptions / discontinuation of essential services via e-mails, SMSs and online on its website across channels or push alerts via the Karnataka Banking App. The Bank has setup its disaster recovery for its core banking data centre and has downtime, business resilience and continuity framework implemented which will ensure that Business is Always On, despite any untoward site level downtime, the DR/Disaster recovery will ensure that the system is running resiliently and sustainably without any risk of interruption to customer business transactions or discontinuation of essential banking services.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.

Did your entity carry out any survey about consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes.

Details of product parameters like interest rate etc. are displayed on the website. Further, details of interest rate on credit and savings products are displayed in the branches. The Bank follows all disclosure norms as required by RBI. Bank through its brochures and posters displayed within the branches which communicates the various features of products to its customers at large. Further, bank through its website, messages, and emails, educate customers on its various products and services, and mark caution to avoid sharing of ATM PIN, Internet Banking passwords, OTP etc. Customer feedback and Net promoter scores are captured as a whole and at zonal offices across products in business cycle along with feedback for bettering the Bank's services, new product launches, improving customer engagement and satisfaction in a profitable and sustainable resilient manner.

5. Provide the following information relating to data breaches:

- a. **Number of instances of data breaches along-with impact:** Nil
- b. **Percentage of data breaches involving personally identifiable information of customers.**

Nil Instances of reported data breach has occurred until 31st of March 2026

The Bank has a robust Data privacy governance and policies in place, based on regulations prescribed in India and the Bank's governance framework adheres to DPDP Act 2025-26 Rules and its guidelines and GDPR, along with a well-defined process for prior customer consent for any lawful data collection as per privacy and personal data protection guidelines.

MANAGEMENT DISCUSSION AND ANALYSIS REPORT 2025-26



Economic Overview

Global Economy

The global economy stayed on a steady growth trajectory, expanding by 3.4% in CY 2025 on the back of strong private investments and easing inflationary pressures. Economic performance remained divergent across regions, with emerging markets and developing economies (EMDEs) growing by 4.4%, outpacing the 1.9% growth of advanced economies. Further, a softer US dollar during the year, combined with coordinated global monetary policies, facilitated consistent capital flows and strengthened demand in developing regions. The global electronics and IT industry witnessed a growing gap between the demand for and supply of key components, driven largely by the rapid expansion of artificial intelligence infrastructure worldwide. Major chip and memory manufacturers increasingly directed their production capacity toward AI related components over the course of the year, which in turn constrained the supply of conventional memory and standard chips used in personal computers, smartphones, and enterprise IT systems.

Rising input costs for memory and other key components affected the pricing of finished products and, in turn, the margin profile of manufacturers. Organizations responded by placing greater focus on managing this environment through measures such as maintaining relationships with multiple suppliers, entering into longer term supply arrangements, and closely monitoring inventory levels, in order to reduce their exposure to price volatility and supply constraints.

During the year, global inflation moderated to 4.1%, aided by lower energy costs and the normalisation of global supply chains. This stabilisation helped support corporate profit margins as well as resilient consumer spending.

Key global headwinds included a steady increase in trade tariffs and protectionist policies, which shifted global trade patterns. To mitigate rising input costs and supply chain risks, businesses actively realigned their sourcing strategies toward alternative, cost-effective manufacturing hubs, securing access to competitively priced raw materials while enhancing overall supply chain resilience.

Global Economic Outlook

Global trade growth is anticipated to moderate in the near-term as the early advantages of supply chain adjustments level off and the delayed effects of tariffs start impacting retail prices. Protracted geopolitical conflicts and geo-fragmentation trends are forcing businesses to remain adaptable, prioritise regional supply networks and varied sourcing methods to mitigate potential risks.

Capital allocation towards artificial intelligence (AI) is projected to remain a major tailwind, driven by operational efficiency improvements. Across various sectors, industries are expediting their uptake of AI-driven tools for inventory management, process automation and demand forecasting to achieve better cost controls. Additionally, accommodating fiscal policies and continuous infrastructure improvements in developed nations are set to accelerate the widespread integration of these

advanced technologies. However, concerns around productivity enhancements and monetisation pose a risk of a market correction, potentially tempering the current AI investment enthusiasm.

Indian Economy

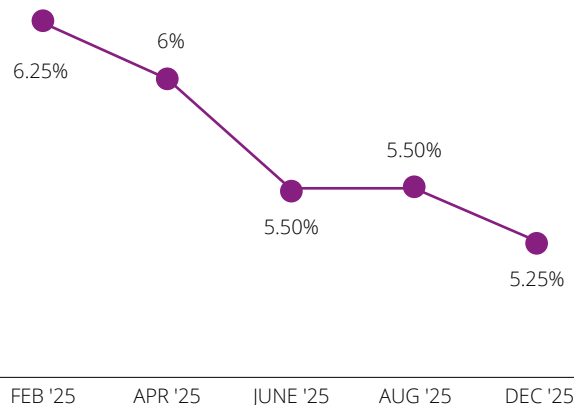
In FY 2025-26, the Indian economy navigated a volatile external environment, expanding by 7.7%. This strong growth was driven by domestic factors, including a revival in rural demand alongside a steady recovery in urban consumption.

Employment conditions stayed stable throughout FY 2025-26. The proportion of regular wage and salaried workers grew, while the self-employed segment decreased, indicating a shift toward a more formalised workforce.

Inflation stayed relatively benign over the year, as GST rationalisation and healthy financial conditions spurred economic activity. Headline inflation eased to 2.1% in FY 2025-26, aided by food price deflation and a strong, favourable base effect. Consequently, the RBI deployed cumulative rate cuts amounting to 100 basis points over the fiscal year. The repo rate was reduced to 5.25%, significantly enhancing market liquidity and access to credit.

Overnight money market rates largely stayed aligned with the policy repo rate and evolving systemic liquidity conditions. G-sec yields softened in Q1 but hardened later in the year amid fiscal concerns, escalating crude oil prices and lowered expectations for further easing following the December 2025 rate cut.

RBI Repo Rate Revision Cycle (FY 2025-26)



Source: RBI Monetary Policy

This was further exacerbated by the conflict in West Asia pushing fuel prices higher, creating broad-based inflationary pressures towards the close of the fiscal year. The INR followed a similar trend with a depreciating bias in the latter half of the year, driven by trade-related uncertainties and portfolio equity outflows.

Indian Economic Outlook

Looking ahead, Indian equity markets are expected to be influenced by evolving geopolitical developments, global financial market volatility and foreign portfolio investment flows. Amid heightened geopolitical uncertainty, most global central banks have maintained stable policy rates. In parallel, the RBI adopted a cautious monetary policy approach, remaining highly vigilant regarding the impact of

supply shocks on inflation. The RBI's policy stance has remained neutral since June 2025.

Throughout the year, the central bank undertook several interventions to defend the currency against volatility and encourage capital inflows, utilising tools such as Concessional Forex Swaps, Open Market Operations, and the scrapping of capital gains tax on foreign investments. Ongoing structural reforms, coupled with supportive economic momentum, are anticipated to help the economy strike a balance between sustained growth and fiscal stability. With a projected growth rate of 6.6% in FY 2026-27, India is expected to remain one of the fastest major growing economies in the near-term.



Industry Overview

Money Market Developments

India's economic progress contributed to heightened demand for cash, marked by double digit expansion in currency in circulation (CiC) and growth in Reserve Money. In response, the RBI moderated Cash Reserve Ratio by 100 basis points (bps) to 3.0% of net demand and time liabilities (NDTL) with staggered cuts throughout the year. Driven primarily by revaluation gains from rising gold prices and a depreciating rupee, the Reserve Bank's balance sheet expanded during the year.

Credit Growth

During FY 2025-26, broad-based economic growth triggered a second-half recovery in bank lending, led by the services and retail sectors. The demand for credit exhibited double-digit growth, outpacing deposit growth in FY 2025-26 and leading to a rise in credit-deposit ratio.

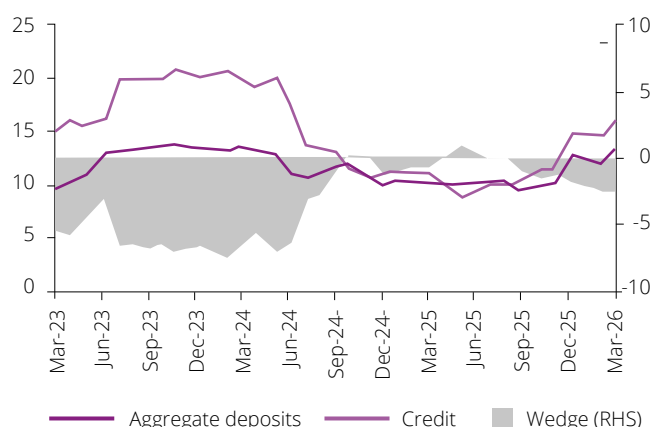
81.4

Credit-Deposit Ratio*

Credit growth gained pace across sectors even as deposit mobilisation trailed behind, a trend that pushed the credit-deposit ratio higher through the year. Deposit growth, while improving in recent months, remained below the pace of credit expansion for most of the year, and banks accordingly relied on instruments such as certificates of deposit to help bridge the resulting funding gap. As a result, the credit-deposit ratio of Scheduled Commercial Banks rose steadily over recent years, moving from 80.8% in 2024-25 to 81.4% in 2025-26.*

Aggregate Deposits and Credit Growth of SCBs

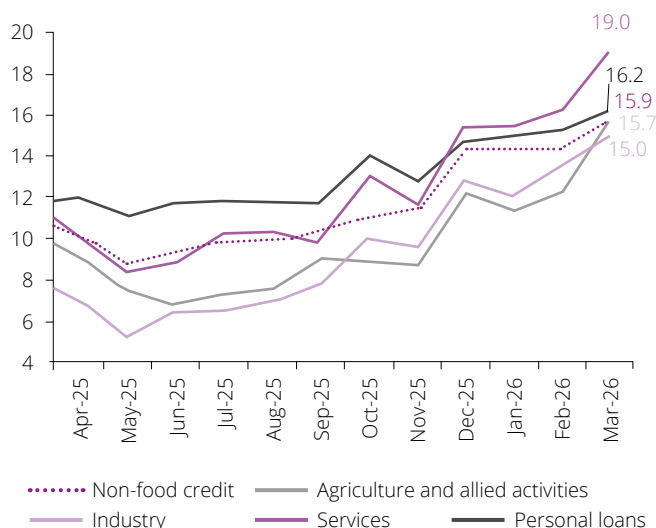
(Per cent, left scale; percentage points, right scale)



*Source: RBI Bulletin Annual Report FY 2025-26

Industrial credit sustained momentum, supported by strong credit growth in micro, small and medium enterprises (MSMEs). Trade and commercial real estate witnessed healthy credit growth contributing to the double-digit growth momentum of the services sector. This environment led to overall non-food credit expanding by 15.9% as at March 31, 2026.

Segment-wise Credit Growth



Source: RBI Bulletin Annual Report FY 2025-26

Overall, non-food credit growth continues to be driven primarily by the personal loans segment. In the personal loans segment, housing loans saw healthy expansion, accounting for half of the personal loans. Both vehicle loans and loans against gold jewellery continued to show strong, buoyant growth, further supporting the sector's momentum.

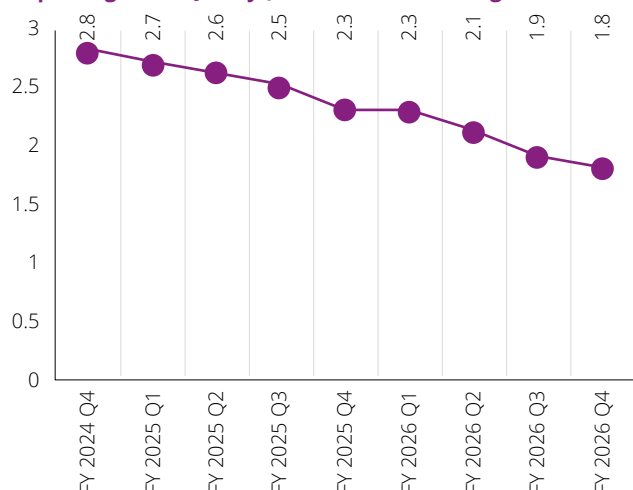
67.0

Reserve Bank's Financial Inclusion Index (FI-Index) in 2025

Financial inclusion in the country improved as indicated by the Reserve Bank's Financial Inclusion Index (FI-Index) expanded to 67.0 in 2025, showing improvements across all three sub-indices, viz., access, usage and quality. The National Strategy for Financial Inclusion (NSFI) 2025-30 aims to enhance financial inclusion by improving the consistency of last-mile service delivery and effective engagement with financial products across underserved segments.

Scheduled Commercial Banks' (SCB) Performance

SCBs demonstrated improvements in asset quality as the gross non-performing assets (GNPA) ratio declined to a multi-decadal low.

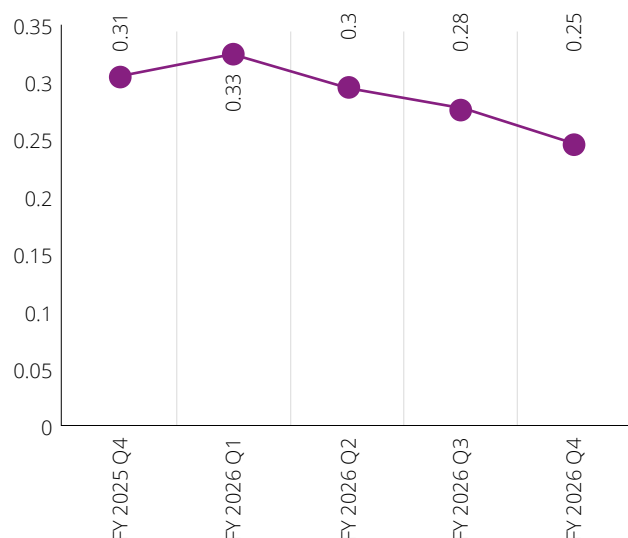
Improving Asset Quality (Gross Non-Performing Assets Ratio)

Source: [Ace Equity, CareEdge Calculations](#)

This improvement in asset quality supported a year-on-year decline of 19.3% in credit costs in Q4 FY 2025-26, reaching ₹0.25 lakh crore. Parallely, the capital to risk-weighted assets ratio (CRAR) remained comfortably above the regulatory requirements. Capital adequacy levels remained strong on the back of low slippage, market capital mobilization and organic capital expansion through retained earnings.

Declining Credit Costs

(₹ in lakh crore)



Source: [Ace Equity, CareEdge Calculations](#)

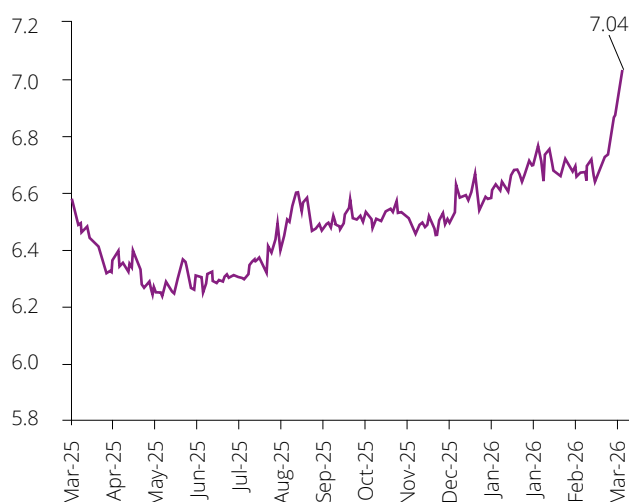
Driven by declining credit costs and asset quality improvements, SCBs exhibited robust profitability. This performance highlights their high-quality capital, declining loan losses and solid earnings, highlighting their capacity to finance growth while withstanding shocks.

SCB FY 2025-26 Highlights

- GNPA ratio declined to a multi-decadal low of 1.8% in Q4 FY 2025-26
- Aggregate Deposits with Scheduled Commercial Banks grew by 16.2%
- The Bank Credit grew expanded by 17.1%
- Profitability of Banks crossed ₹1 lakh crore in a single quarter for the first time⁴

Government Securities

During FY 2025-26, the domestic government securities exhibited two-way movements as the softening bias from better-than-expected Q1 GDP data was offset by the impact of fiscal concerns in a challenging external environment. Upward bias was further supported by the RBI changing its monetary policy stance to neutral in June 2025. The RBI's liquidity injection measures throughout the year ameliorated upward pressure during the year. With an expanded Union Budget 2026-27 and escalation of the conflict in Middle East, Q4 FY 2025-26 was marked by hardening bias.

10-year Generic G-Sec Yield(in%)

Source: [RBI Bulletin Annual Report FY 2025-26](#)

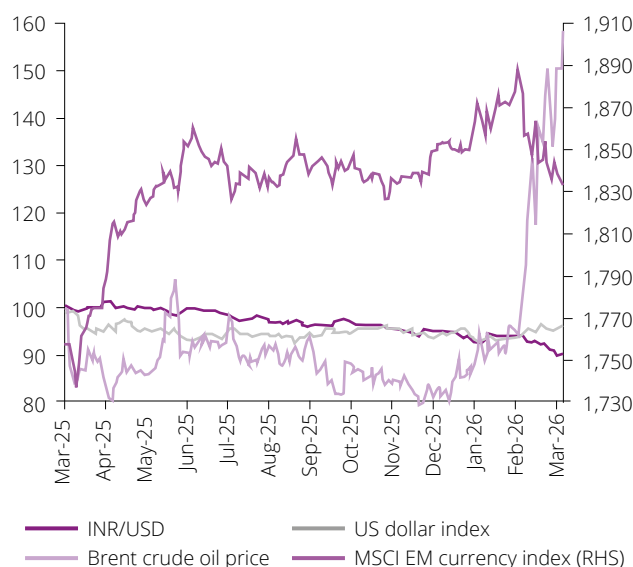
Forex

The INR gained initially with the softening of the US Dollar and suspension of the reciprocal tariffs by the US. The escalation of geopolitical conflicts and FPI outflows put significant pressure on the currency as the year progressed. This was exacerbated by the recovery of USD, supply chain disruptions in the Middle East and surge in crude oil prices. To defend the currency against volatility and support capital inflows, the RBI undertook several interventions during the year including Concessional Forex Swaps, Open Market Operations and scrapping capital gains tax on foreign investments. By the end of March 2026, INR declined to an all-time low of around 95 INR/USD.



Movement in Rupee, US Dollar, Crude Oil Price and EM Currency Index

(Index March 2025=100, Left Scale; Index, Right Scale)



Source: [RBI Bulletin Annual Report FY 2025-26](#)

Regulatory Environment

Regulatory efforts focused on unifying and simplifying existing regulations across all financial institutions while setting clear financial and ethical safety guidelines for new types of lending and financial products.

Expected Credit Loss Framework

In October 2025, the RBI issued a landmark reform in the form of the draft guidelines on Expected Credit Loss (ECL) framework. The framework introduces a risk-sensitive approach to provisioning to scheduled commercial banks, including foreign banks. The reform is aimed at improving credit risk management practices and standardising financial frameworks while aligning regulatory norms with globally accepted regulatory and accounting standards. These directions shall come into effect from 1 April 2027. The final guidelines have since been issued on April 27, 2026.

Policy Tailwinds

A series of strategic initiatives were undertaken by the Reserve Bank to reinforce financial stability and resilience, including

- Tackling cyber-fraud & money mules via stakeholder engagement.
- Deploying the banking cyber range for sector-wide resilience.
- Executing NBFC KYC/AML risk assessments.
- Boosting cross-border supervision through cooperation and training.

Focus on Financial Inclusion

PM MUDRA Yojana (PMMY)

The PMMY drives significant volumes in the micro-lending segment, supporting banks to meet their priority sector lending targets. The initiative aims to facilitate credit for the MSMEs with major focus on women, minority borrowers and new entrepreneurs.

PM Jan Dhan Yojana (PMJDY)

The PMJDY has channelled billions into the formal banking system, significantly boosting low-cost Current Account and Savings Account (CASA) deposits. While serving as the delivery mechanism for Direct Benefit Transfers (DBT), these PMJDY accounts further provide banks with a captive base for cross-selling insurance and pension products.

Stand Up India Scheme

The initiative promotes economic empowerment and job creation for SC, ST and women entrepreneurs by supporting greenfield investments in manufacturing, services or the trading sector. Loans disbursed under the scheme contribute to the fulfilment of PSL obligations by the banks.

Kisan Credit Card (KCC)

The KCC provides reliable and affordable credit facilities for farmers, fulfilling short-term liabilities and working capital requirements. For banks, the replacement of one-off loans with limited, revolving liability ensures prompt repayment and reduced risk of defaults.

PM Vidyalakshmi

As part of the National Education Policy, the PM Vidyalakshmi programme aims to provide financial assistance to meritorious students through the availability of collateral and guarantor free loans, covering their tuition fees and other expenses related to higher education.

Jan Suraksha Schemes

The government has introduced the Pradhan Mantri Suraksha Bima Yojana (PMSBY), the Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) and the Atal Pension Yojana (APY) to extend social security to the underserved and vulnerable sections of India.

The PMJJY initiative was launched to provide affordable life insurance to low-income groups, providing insurance coverage of ₹2 lakh. Till 2025, the scheme has already witnessed over 27 crore enrolments with more than 9 lakh families receiving claims.

Cumulative enrolments under PMSBY have exceeded 58 crore, with over 1.84 lakh families receiving claims. The APY was created to create a universal social security system for all Indians. More than 9 crore individuals have enrolled under the scheme as of April, 2026.



Digital Payments

Democratised access to high-speed data alongside deep smartphone penetration is driving India's digital transformation, facilitating digital payments across urban and rural areas.

11%

Reserve Bank of India - Digital Payments Index (RBI-DPI) Y-o-Y growth in FY 2025-26

~27%

Retail Digital Payments growth in FY 2025-26 (by volume)

~15%

Retail Digital Payments growth in FY 2025-26 (by value)

200 billion+

UPI volume in FY 2025-26

To promote the digital payments economy, regulators have focused on making the digital payments and settlements

system more customer-centric and resilient against financial frauds. By linking the Unified Payments Interface (UPI) with the fast payment systems of partner nations, the framework aims to optimise bilateral remittance flows and expand cross-border merchant connectivity. Accordingly, key initiatives included reinforcing the Aadhaar-enabled Payment System (AePS), streamlining regulatory direction for payment aggregators, strengthening digital transaction authentication and deploying continuous, realisation-based clearing and settlement in the Cheque Truncation System.

Industry Outlook

The Indian financial system is projected to sustain its resilient trajectory, anchored by strong regulatory frameworks, steady credit expansion and adequate capital buffers. Healthy asset quality and well-capitalised balance sheets are expected to ensure that the domestic financial sector retains sufficient capacity to absorb adverse macroeconomic shocks.

However, downside risks to corporate profitability persist in the near term, driven by protracted geopolitical tensions and consequential supply chain frictions. Concurrently, elevated sovereign yields continue to put pressure on the valuation of financial institutions' investment portfolios. On the external front, strategic initiatives are progressing to enhance cross-border payment integration.



Overview of Karnataka Bank

FY 2025-26 Highlights

₹ 1,08,779 crore

Total Deposits

5.52%

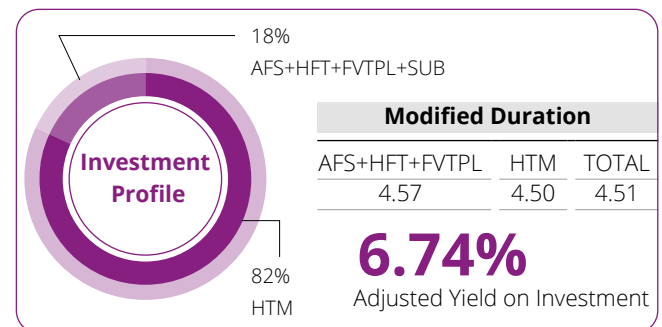
Cost of Deposits

₹ 83,340 crore

Gross Advances

8.94%

Yields on Advances





Business Segments

Category	Retail, Agriculture and MSME (RAM)			Government Business
	Retail and Personal Banking	Agriculture Banking	MSME	
Offerings & Core Products	• KBL Xpress Home Loan • Loans against property • Gold • Vehicle • KBL PEAK Education Loan • KBL Soulabhya Plus Deposit	• Agriculture & allied activities • Farm development • Agricultural land purchase • Farm mechanization • Hi-tech agriculture • Agricultural infrastructure and ancillary • Krishik Pushpankura Scheme • Krishik Sarathi • Krishik Sinchana • KBL Agri Gold Loan • KBL Agro Processing Scheme • Kisan Credit Card • Krishik Godham • Agriculture Infrastructure fund Scheme • Krishik Samuday • Krishi Bhoomi • Krishik Tractor	• Working capital finance for traders & manufacturing industries • Term loans & infrastructure finance • Business development loans • Corporate loans • Professional & self-employed loans • CV / CE loans	• Agency The Bank for GST and Customs Duty collection • Direct Tax collection • State revenue collection • PSU collections
Services, Platforms & Facilities	• Simple & smarter digital loans • Centralized processing • Immediate in-principle sanction • Dedicated RLPSCs / branch network	• Dedicated technical experts (AFOs) • Agri Development Branches (ADBAs) • Rural godown loans • Farm machinery/ vehicle loans	• GST Based Loans • Quick digital underwriting • Loans to women entrepreneurs • Segment Focused Loans	• GST Collection through Over the Counter and Internet Banking • Khajane-II e-receipts for state revenue collection • Flexi Fixed Deposits Scheme for Govt departments • Karnataka Public Procurement Portal (KPPP e-BG) and RBI Rupee pilot

Treasury Operations

The Bank operates a fully integrated treasury, seamlessly executing strategies across domestic, foreign exchange, and derivative markets to optimize liquidity and capital efficiency under strict regulatory compliance. The main objective remains to be adherence to Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR) requirements while continuing to focus on improving Bank's portfolio profitability, risk insulation and synergizing banking assets with trading assets. Treasury also makes use of dynamics in the different interest rate and currency markets and gain out of arbitrage transactions while adhering to sound and acceptable business practices.



Segment-wise Performance

RAM

The Bank's sustainable credit expansion strategy remains anchored around expanding the Retail, Agriculture and MSME (RAM) segment. In absolute terms, housing, agriculture, gold and vehicle loans served as the primary drivers, with ~ ₹3,115 crore contributed to total retail growth during Q4 FY 2025-26. Underwriting and portfolio management have been strengthened through specialised wings within the lending division focused on agriculture, forex and MSMEs. This framework ensures disciplined risk assessment, specialised product delivery and quick turnaround times.

Agricultural strategy was recalibrated away from traditional generic crop loans toward highly target-oriented, structurally de-risked value chain financing. The MSME segment remains another pillar for yield optimisation. This business focused on product innovation during the year, moving up the corporate value chain by emphasising secured transaction banking and supply-chain ecosystems.

The Bank launched its dedicated Supply Chain Financing platform, a working capital optimisation solution that enables both buyers and suppliers to manage cash flows efficiently. This financing ecosystem allows the Bank to capture high-velocity, self-liquidating working capital assets.

New Launches and Launch Pipeline

	Retail			Agriculture	MSME
	Retail loans	Liability Products	ADC Channels	Agri Schemes	MSME Products
New Products Launched	Pre-approved Personal Loans for Salaried Individuals PM Vidyalakshmi & PM Skill Loan Scheme – Govt Education loan Scheme	KBL Soulabhya Plus Deposit Scheme – enabling flexible withdrawals	M/s. PINE LABS Collaboration for POS Services (Launched in April '26)	Agri Input Loans for Tobacco Crop DGV Partnership to scale up dairy business	Supply Chain Financing
In the Pipeline	Surrogate based lending for Housing & Mortgage loans	Launch of Virtual account facility Launch of Capital Gain account Scheme	Programmable CBDC NFC Based QR Payments Retail IB UI/UX Revamp		GST OD LAP for MSME Dropline OD for MSME End to end digitization of key MSME products

With a healthy pipeline, the Bank aims to compress loan turnaround times, improve credit risk mitigation and support sustainable loan book expansion across the retail ecosystem. As the Bank transitions into the next financial year, the strategic mandate centers on accelerating growth across the retail franchise.

TReDs

In line with RBI guidelines on TReDS (Trade Receivables Discounting System), which enable Bank's to discount Invoices of MSME Sellers against corporates through an auction mechanism to ensure prompt realisation of trade receivables with ease, convenience and without recourse on MSME suppliers, the Bank has initiated TReDS business in the year 2020 by onboarding online platform 'Invoice Mart'. Currently, the Bank has onboarded three platforms, viz RXIL, Invoice Mart and M1Xchange for enabling TReDS business.

During FY 2025-26, Bank has discounted 899 bills of MSME suppliers amounting to ₹425.00 crore. Further, the outstanding balance as on March 31, 2026 stood at ₹297.49 crore as against total sanctioned limit of ₹330.00 crore.



Corporate Banking

In the Corporate Segment, the Bank is focused on reducing its exposure to low-yielding loans. This is evident in the Inter-Bank Participation Certificate and Food Credit portfolio declining to ₹1,707 crore as of March '26 from ₹4,057 crore as of March '25.

During FY 2025-26, the Corporate Banking segment performed strongly, successfully executing its strategy to optimize asset yields and shift away from low-yielding exposures. The combined corporate portfolio grew by 16.61%, expanding from ₹29,728.90 crore in March '25 to ₹34,660.14 crore in March '26.

The expansion was anchored by a powerful 24.18% surge in the Large Corporate segment, which rose from ₹15,251.30 crore to ₹18,939.10 crore through institutional inflows and scale efficiencies. Concurrently, the Mid-Corporate segment—a core pillar of our strategic growth focus—maintained a healthy upward trajectory, growing 13% from ₹14,477.59 crore to ₹15,721.04 crore.

This performance highlights our successful transition toward onboarding higher-quality, better-yielding assets while stabilizing the overall corporate portfolio risk-adjusted yield.



Treasury Business

With various liquidity measures initiated by the RBI including OMO purchases and rate cuts, during Q1FY26 the 10-year G sec yield declined to as low as 6.17. However, subsequent quarters witnessed upward momentum. Unexpected higher gross borrowing target for FY 27 pushed the yields further higher across all tenors. Amid uncertainty over Trade deal risk aversion has increased. FI's outflows, escalating strikes in West Asia with closure of the Strait of Hormuz and crude going beyond \$ 112 per barrel has added structural risk premium to all Indian asset classes resulting a further depreciation of rupee to its lowest level @ 95.23 & 10-year benchmark @7.03.



However, stable baseline accrual earnings have successfully shielded the overall treasury portfolio.

Revenue from the treasury segment including interest on Balances with RBI and inter-bank funds, Interest on Other lending, Profit from sale of Investment and exchange profit was ₹1,669.11 crore and ₹1,918.25 crore as of 31 March 2025 and 31 March 2026, respectively. It contributed ₹263.43 crore (previous year: ₹157.05 crore) to profit before tax and unallocable expenditure. The Treasury segment continued to play a pivotal role through effective liquidity management and optimisation of investment and trading returns. The improved contribution during the year reflects the segment's ability to effectively navigate the evolving interest rate environment while supporting the Bank's overall growth and profitability.



Cards, Payments and Merchant Ecosystems

The Bank's debit card base encompasses 55.81 lakh users as of March 2026. The debit cards are issued in association with Visa and RuPay. Additionally, select cards offer additional benefits including personal accident (PA) coverage, domestic lounge access and discounts on shopping. The launch of POS services in April 2026, in collaboration with M/s. PINE LABS, further scaled the Bank's alternative delivery channels and merchant acquiring footprint. Additionally, the Bank scaled up Dairy Neo Banking loans on the Unified Lending Interface (ULI), digitising the rural dairy ecosystem.



Digital Banking Channels

40.8 lakh

Mobile App Installations

4.5 Star

KBL Mobile App ratings on PlayStore

7 lakh

Net Banking Users

55.81 lakh

Debit Cards

1,474

ATM Networks

As of 31 March 2026, 95.99% of transactions were performed through digital banking channels. The Bank had approximately 7,01,709 internet banking users and 40,79,860 mobile banking users, generating over 77.39 lakh internet banking transactions and 631 lakh mobile banking transactions. In Fiscal 2026, the Bank had 56,98,743 UPI BHIM mobile payment customers generating 167.82 crore UPI BHIM transactions. Digital enablement through QR codes also gained traction with over 1,44,404 registrations.

Core Digital Touchpoints

The Bank drives virtual engagement through key proprietary platforms, including the KBL Mobile Plus application, KBL MoneyClick internet banking and the integrated KBL ONE omni-channel ecosystem. The Bank's digital infrastructure includes a centralised data platform for streamlined regulatory and business reporting, and cloud-based AI and predictive analytics capabilities. AI is further leveraged by the sales team through integration with the CRM platform. Low code No code platform makes service delivery more agile while reducing delivery time.

Sovereign Digital Currency

The Reserve Bank of India's (RBI) Central Bank Digital Currency transaction capabilities are supported via the dedicated Karnataka Bank Digital Rupee mobile application. Karnataka Bank Digital Rupee (CBDC) adoption recorded 28,918 users.



Insurance Services

Commission on insurance and mutual fund services earned ₹137 crore during FY 2025-26, compared to ₹120 crore in FY 2024-25.

Life Insurance

Life Insurance services are tended through an established network of institutional partners, including PNB MetLife, Life Insurance Corporation of India (LIC), Bharti AXA, Bajaj Life, and HDFC Life, to provide comprehensive life coverage. As of March 2026, commission income from life insurance business was ₹104.95 crore.

General Insurance

General & Health Insurance is supported by strategic alliances with Universal Sompo, Bajaj General Insurance, and ICICI Lombard to distribute a diverse suite of health and non-life products. As part of financial security initiatives, Bank launched the Group Personal Accident (GPA) insurance scheme, "KBL Suraksha," offered by Universal Sompo General Insurance Co. Limited. The scheme provides accidental death cover at a nominal premium. Savings bank account holders aged 18 to 80 years can subscribe by paying ₹369 for ₹10 lakh coverage or ₹200 for ₹5 lakh coverage. The policy is renewable annually. As of March 2026, commission income from general insurance business was ₹26.01 crore. Automation of annual renewal of Group Accident policy helped in 83% persistency of renewal.

The Bank's strategy remains focused on offering need-based, customer-centric insurance solutions across various segments including retail, MSME, agricultural, commercial, and corporate customers. By aligning product offerings with customer requirements and risk protection needs, the Bank aims to strengthen customer relationships while enhancing sustainable fee income generation.

Each insurer offers a distinct bouquet of products, features, underwriting approaches, service capabilities, and pricing structures. This provides customers with multiple options and facilitates informed, need-based product selection.

The arrangement creates value for all stakeholders by enhancing customer choice, supporting insurer growth, and contributing to the Bank's fee-based income objectives.

Co-branded Credit Card

Bank launched a Co-branded Credit card on March 31, 2017, in collaboration with SBI Cards and is presently issuing two variants namely Simply Save Card and Prime Card. During the year, the Bank issued 11,965 co-branded credit cards, taking the total number of outstanding cards to 3,93,625. UPI RuPay Credit Card facility is also extended, that offers a wider range of credit card options to customers and enhanced convenience in digital payments.

Demat Account and Online Trading Facility

The Bank has been registered with SEBI as a Depository Participant (DP) since 2006 and has been providing demat services since then. The Bank is also offering 2-in-1 model through referral arrangements with Way2Wealth Brokers Private Limited and IIFL Capital Services Limited, by providing demat and trading services to customers.

Point of Sale

The Bank provides PoS (swiping machine) services on a referral basis to merchant partners for automated payment collections. We have partnered with Mswipe Technologies Private Limited, Paytm Payments Services Limited and Bijilipay (Skillworth Technologies Pvt Ltd), enabling us to act as an independent referral service provider for marketing, procurement, and assistance in delivering PoS services as on 31.03.2026. We have also launched a Cash@POS facility through our network of over 9079 POS terminals at merchant establishments across India. Instant Voice Payment Confirmation by soundbox with Bluetooth Connectivity were issued to merchants. M/s. PINE LABS Collaboration for POS Services launched in April, 2026.

FASTAG facility

The Bank launched KBL FASTag on 25 August 2021. The recharge function is enabled through mobile banking, UPI and the NETC FASTag portal.

Jan Suraksha Schemes

To provide social security to underserved and vulnerable sections of India, the Government has launched the Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY) and the Atal Pension Yojana (APY). As of March 31, 2026 the Bank achieved cumulative enrollment of 5,16,553 under PMJJBY, 10,82,354 under PMSBY, and 2,18,083 under APY.

Other Banking Operations

Digital Marketing Initiatives

To align service delivery with customer expectations, the Bank leverages its Analytical Centre of Excellence (ACoE) to deploy advanced business intelligence tools for targeted digital marketing campaigns. This data-driven marketing framework is undergirded by 12 self-service, agile drill-down dashboards that successfully empower internal teams with robust, real-time decision-making capabilities.

Trade Finance Automation

Forex transactions are streamlined through the Trade Zone module. ADC services include an outward remittance module (LRS) available via internet banking.

Doorstep Gold Loan

The 'KBL Swarna Bandu' product offers doorstep gold loan services, in collaboration with Sahibandu FinTech Services Private Limited.

Corporate Salary Account

The Bank's value-added services for corporate salary savings accounts include concessions on locker rent, airport lounge facilities, debit cards with higher limits and various insurance benefits.

WhatsApp Banking

The Bank's digital banking services extend to WhatsApp, offering 24/7 modern, secure and convenient banking access.



Human Resource

As on March 31, 2026, the Bank had 9,047 employees, including 2,950 women employees constituting around 32.60% of the total strength. Recruitment initiatives are conducted through campus placements and specialised agencies, with focus on promoting inclusivity.

The Bank undertakes regular training and development initiatives including e-learning modules and training/workshop/seminar in its Staff Training College and other external training institutions.

The Bank has set up an institutional mechanism for the protection of women employees at the workplace and adopted a policy pursuant to Section 22 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, providing for the protection of women employees against the sexual harassment of women at the workplace and redressal of such complaints.

Training & Development

Training plays a major role in Human Resource Development. Effective training is important for any organization that aims to gain a competitive advantage through enhanced performance and excellent service from its employees. It is essential that staff members are acquainted with the required knowledge and skills to meet current challenges so as to perform the tasks efficiently and prepare them to shoulder higher responsibilities.

The Bank has hosted a total of 170 e-learning modules on the ELM platform so far, of which 14 modules were launched during FY 2025-26. The modules hosted have covered all facets of Banking and also important products/processes of the Bank, Parabanking, IT, Information and Cyber Security, Risk and so on. E-learning provides the members of staff a very good opportunity to acquire knowledge on diversified subjects at their location through easy learning techniques without the necessity of attending classroom training. These modules are in simple & lucid language and understandable to everyone and on successful completion, an e-Certificate is also awarded.

The Bank deputes its employees to various training and development programmes to upgrade their skills, competencies and contribution towards the growth of the Bank. The Bank has a well-established Staff Training College at Bank's Centenary

Building, which is awarded the prestigious ISO 9001:2015 certification for the Compliance Quality Management Standards. Few of the elite institutes where the Bank deputed its officers and staff for specialized training Centre for Advanced Financial Research & Learning (CAFRAL) Mumbai, National Institute of The Bank Management (NIBM) Pune, Southern India Banks' Staff Training College (SIBSTC) Bengaluru, Indian Institute of Banking and Finance (IIBF) Mumbai, College of Agricultural Banking (CAB) Pune, Institute for Development and Research in Banking Technology (IDRBT) Hyderabad, Foreign Exchange Dealers Association of India (FEDAI) at Mumbai and Bankers Institute of Rural Development (BIRD) Mangaluru & Lucknow.

As on 31.03.2026, 5374 staff members have undergone training/workshop/seminar in our Staff Training College and

other external Training Institutions as against 5772 for the corresponding previous year.

As a part of the Capacity Building initiative, specialized areas like Treasury Operations, Risk Management, Credit Management, Accounting, Human Resource Management, and Information Technology have been identified and the staff members are encouraged to acquire certification courses from institutions approved by IBA.

The Bank values opinions and suggestions from all the employees and encourages their inputs, thoughts and innovative ideas which help in creating a highly productive, competitive, and reliable workforce thereby emerging as a preferred destination for the competent workforce. Further, the Bank has maintained cordial industrial relations and effective employee discipline.



Financial Performance

As on March 31, 2026, the Business Turnover of the Bank reached a new high of ₹1,92,118.67 crore with a YoY growth of 5.12% as against ₹1,82,766.21 crore as on 31st March 2025. The Bank registered a net profit of ₹1,310.50 crore for FY 2026 and ₹1,272.37 crore for FY 2025 with a YoY growth of 3%.

Gross Advance stood at ₹83,339.92 crore as on 31st March 2026, reflecting a YOY growth of 6.90% over March 2025 from ₹77,958.72 crore. Our overall strategy is to continue growing Retail, Agri & Mid Market (RAM), where the growth was led by Gold, Vehicle and Housing loan portfolio. The Bank has implemented various cost rationalization and monitoring measures to keep expenses under control. Concurrently, our focus is on low-cost deposits to reduce the cost of funds, along with an emphasis on RAM and high-yield portfolios to enhance loan yields, improving Net Interest Income and supporting sustained control over the Cost-to-Income ratio.

Deposits

The Bank's aggregate deposits reached ₹1,08,778.75 crore as of March 31, 2026, registering a ~3.79% year-on-year (Y-o-Y) growth. Term deposits reached ₹72,219 crore in FY 2025-26, driven by targeted expansion of retail term deposits. The retail term deposit portfolio expanded by ~5% year-on-year (Y-o-Y), closing the fiscal year at ₹67,648 crore. Bulk deposits formed the remaining ₹4,568 crore (excluding inter-bank term deposits).

Parallely, CASA deposits exhibited strong momentum, growing by ~9.85% Y-o-Y to ₹36,559.66 crore. The CASA ratio improved by 186 bps during the year to reach 33.61%. CASA accretion remains a key priority, and we have implemented targeted strategies to further accelerate its growth during the year.

The Bank has executed a strategy to optimise funding costs by reducing reliance on high-cost bulk deposits in favor of granular retail deposits (defined as deposits under ₹3 crore). Consequently, bulk deposits as a percentage of term deposits declined from 9.7% in March 2025 to 6.3% by March 2026. Further, the Bank ensured that most deposit renewals were strictly executed at predefined card rates to maintain tight control over the cost of funds.

Dormant Account Activation:

The Dormant Account Reactivation Campaign has successfully re-engaged customers and revitalized banking relationships by reconnecting with inactive account holders. This initiative has contributed to restoring dormant accounts to active status, improving operational efficiency, strengthening regulatory compliance, and creating new business opportunities. Through proactive customer outreach, awareness programs and a simplified reactivation process, the campaign has effectively converted inactive accounts into active and productive banking relationships, enhancing both customer engagement and business growth.

The Bank is utilising its contact center for reaching out to customers. Dormant Account Reactivation through online (V-CIP) mode has removed the need for physical branch visits, by ensuring a fully paperless experience.

Nomination Awareness

To reach out to customers who have not availed nomination facility, the Bank has taken the following steps:

Launched the "Namaankan Suvidha – 2026" campaign across the Bank.

Conducted customer awareness initiatives through SMS, email communications, and Contact Centre follow-ups.

Undertaken system enhancements to support multiple and successive nomination facilities up to 4 nomination

Displayed awareness banners at prominent locations in branches

Published awareness creatives on social media platforms.

Creating awareness amongst rural mass through the Bank's branches and financial literacy centres.

Geographically, the Bank's deposit base remains predominantly domestic. The Bank holds only a small, non-sizable portfolio of NRI/FCNR deposits from the Middle East, limiting exposure to geopolitical volatility in that region. The CD ratio stood at 76.61% in March 2026, compared to 74.38% in March 2025, highlighting the measured deployment of deposit growth into advances.

Interest Earned

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
Interest on advances and Discount on bills	6,681.05	7,009.38	(4.68)
Income on investments	1,642.76	1,466.22	12.04
Interest on balances with RBI and inter-bank Funds	46.50	41.37	12.40
Other interest income	547.52	496.63	10.25
Interest earned	8,917.83	9,013.60	(1.06)

The decrease in Interest on advances and Discount on bills was by 4.68% reflecting the impact of changes in the interest rate environment and pressure of lending yields. However, the decline was partially offset by healthy growth in income from Investments, interest on balances with RBI and other Income demonstrating effective treasury management.

Other Income

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
Other Income	1,402.89	1,269.52	10.51

Other income increased to ₹1402.89 crore from ₹1269.52 crore, i.e., by 10.51% primarily driven by improved recovery from other non-interest income streams.

Interest Expense

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
Interest on deposits	5,662.54	5,536.41	2.28
Interest on borrowings from RBI and Banks	4.81	7.61	
Other interest	131.75	159.19	
Interest expended	5,799.10	5,703.22	1.68

Operating Expenses

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
Employee cost	1,297.80	1,538.40	(15.64)
Depreciation	106.47	85.06	25.17
Other administrative expenses	1,143.18	1,129.40	1.22
Total operating expenses (A)	2,547.45	2,752.86	(7.46)
Total income (Less) Interest Expenditure (B)	4,521.62	4,579.90	(1.27)
Cost to Income Ratio (%) (C = A/B)	56.34	60.11	377 bps

For the year ended March 31, 2026, the cost-to-income Ratio stood at 56.34%. The decline was primarily driven by reduction in employee costs. The Bank continues focus on cost optimisation and operational efficiency. The decline in employee cost during the current financial year was primarily due to increase in the G-Sec yield considered by the Actuary in the valuation of employee retirement benefit obligations.

**Provisions and contingencies**

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
NPA	309.61	282.32	9.67
Standard advances (including NPV of Restructured Standard advances)	10.08	(105.93)	(109.52)
Others	(3.62)	10.05	(136.02)
Provision for Tax	347.60	368.23	(5.60)
Total provisions	663.67	554.67	19.65

During FY26, The Bank has resorted to accelerated provisioning for non-performing advances, thereby having PCR of 83.54% and moderating Net NPAs to below 1% levels. The Bank continues to maintain adequate provisioning to strengthen the balance sheet and enhance resilience against risks.

Deposits

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
CASA deposits	36,559.66	33,281.00	9.85
Term deposits	72,219.09	71,526.49	0.97
Others	-	-	-
Total	1,08,778.75	1,04,807.49	3.79

There was higher growth of ~9.85% in CASA deposits YOY, which led to decrease in the cost of deposits from 5.62% in FY25 to 5.52% in FY26, thus improving NIM levels.

Advances

During FY 2025-26, advances grew by 6.90%. The details are as under:

Particulars	(₹ in crore)		
	FY26	FY25	Change (%)
Advances	83,339.92	77,958.72	6.90%

Asset quality / Provisioning

Asset quality refers to the recoverability of an advance, measured by the behaviour of the borrower in timely payment of interest and instalments and other parameters. As per RBI guidelines, we have classified our advances into Standard, Substandard, Doubtful and Loss assets depending upon how long a loan has remained a non-performing asset (NPA) and made provisions as per those guidelines. Asset quality remained resilient. Credit cost stayed stable at 0.38% in FY26 compared to 0.37% in FY25, while the slippage ratio improved to 1.50% in FY26 from 1.71 % in FY26. This reflects out continued focus on disciplined monitoring and high-quality underwriting.

Gross NPA	(₹ in crore)	
	Amount	Provision held
Sub-standard	647.11	128.69
Doubtful	1,176.11	900.73
Loss	497.71	418.15
Total NPA	2,320.93	1447.57
Other Netting Items		70.14
GNPA%	2.78	
Net NPA	803.22	
NNPA%	0.98	

Capital Adequacy

Bank maintained a strong capital position and capital adequacy ratios were well above the minimum regulatory requirements of 11.50% as per Basel III capital adequacy guidelines stipulated by RBI. Capital-To-Risk Weighted Assets Ratio (CRAR) under Basel III:

Particulars	(₹ in crore)	
	As on 31.03.2026	As on 31.03.2025
A. Tier I Capital		
Paid-up Equity Capital	378.19	377.95
Reserves under Tier I Cap.	12,076.75	10,915.88
Total Tier I Capital	12,454.94	11,293.83
B. Tier II Capital		
General Provisions & Reserves	628.08	625.13
Subordinated Debts	300.00	300.00
Eligible Tier II Capital	928.08	925.13
C. Total Capital Tier I and II (A+B)	13,383.02	12,218.96
D. Risk-Weighted Assets	66,684.95	61,542.51
E. CRAR Tier I Capital (A/D)	18.68%	18.35%
F. CRAR Tier II Capital (B/D)	1.39%	1.50%
G. CRAR Tier I and Tier II Capital (C/D)	20.07%	19.85%

Key Ratios

Ratio	UoM	As on/FYE 31.03.2026	As on/FYE 31.03.2025
Productivity ratio			
Operating Profit per employee	₹ in crore	0.22	0.21
Operating Profit per branch	₹ in crore	2.02	1.92
Business per employee	₹ in crore	21.24	20.89
Business per branch	₹ in crore	197.04	191.98
Profitability			
Net interest margin	%	2.88	3.19
Interest spread	%	3.42	3.85
Cost to income	%	56.34	60.11
Operating Margin	%	19.13	17.77
Net profit Margin	%	12.70	12.37
Cost of funds	%	5.55	5.67
Cost of deposits	%	5.52	5.62
Yield on Advances	%	8.94	9.47
Solvency Ratio			
Debt equity Ratio	in times	0.02	0.07
Asset quality			
Gross NPA	%	2.78	3.08
Net NPA	%	0.98	1.31
Capital efficiency			
Business turnover	₹ in crore	1,92,118.67	1,82,766.21
Credit deposit ratio	%	76.61	74.38
Return on assets	%	1.05	1.05
Return on equity	%	10.36	11.10
Provision coverage ratio (PCR) [Including TWO]	%	83.54	81.42
Provision coverage ratio (PCR)[excluding TWO]	%	65.39	58.18
Capital-To-Risk Weighted Assets Ratio (CRAR)	%	20.07	19.85
Shareholder value			
Earnings per share	₹	34.66	33.69
Book value per share	₹	349.69	319.77

Net Interest Margin stood at 3.07% for Q4 FY26 vs. 2.98% in Q4 FY25. Improvement in Net Interest Margins (NIMs) was driven by the Bank's focused initiatives in the RAM segment, with an emphasis on enhancing yields, alongside a calibrated improvement in CASA and Retail Term Deposits (RTD) aimed at optimizing the cost of funds.

PCR: In line with the Bank's commitment to strengthening PCR, accelerated provisioning continued. PCR (excluding TWO) increased to 65.39% in FY26 from 58.18% in FY25, while PCR (including TWO) rose to 83.54% as of FY26 from 81.42% as of FY25.

Path Ahead

For FY 2026-27, the Bank has outlined several strategic initiatives to strengthen growth, digital capabilities, and customer experience:

1) Agriculture Lending: Extending short-term agri input loans to registered tobacco growers with digital onboarding and faster sanctioning under a tobacco board tie-up. Continued focus on rural and semi-urban centers for agriculture.

2) Digital Gold Loan Expansion: Expand gold loan portfolio through digital sanctioning to reduce turnaround time and costs. The initiative is aimed at enhancing yield on advance, driving operating efficiencies to improve Cost-to-Income ratio, and accretion to NIM.

3) Programmable CBDC: Enabling funds to be used only for predefined purposes within a specified time or through designated beneficiaries to ensure better control and targeted disbursement.

4) Enhanced Payment Infrastructure: Rolling out NFC-based QR payments and Tap & Pay facilities to provide seamless and secure payment options across channels.

5) Surrogate & MSME Lending Products: Expanding surrogate-based lending for housing and mortgage loans. Introducing Dropline OD and LAP products for MSMEs to improve credit access.

6) Core Systems & Technology Revamp: Implementation of Loan Origination System revamp with collateral management, DevSecOps, HRMS revamp, Treasury revamp, and BHIM 3.0 to drive efficiency.

7) AI & Analytics Led Growth: Leveraging AI tools for internal process improvements and deploying analytics-based lead generation and sales initiatives in partnership with fintechs.

8) Geographical & Branch Productivity: Balanced expansion across rural, urban, and non-southern regions. Establishing regional processing hubs to improve per-branch productivity and decision turnaround times.

Expected Outcomes

These strategic initiatives are designed to translate into steady improvements in margins, profitability, and key return ratios over the coming quarters. By strengthening digital infrastructure, focused product offerings, and distribution reach, the Bank aims to enhance asset quality, rationalize funding costs, and maintain its competitive edge while deepening financial inclusion.

Risk Management

Type of Risk	Mitigation Framework	Strategy
 Geopolitical Risk Prolonged conflicts, escalation of tariffs and geo-fragmentation can impact investor sentiment impacting Bank's advances.	The Bank mitigates geopolitical risks through diversification, enhanced credit appraisal and monitoring and macroeconomic surveillance.	The Bank's exposure to geopolitical volatility in the Middle East is limited, reducing direct exposure to volatility in the region. With robust capital adequacy, comfortable liquidity and a disciplined execution framework, the Bank's overall outlook remains cautiously positive.
 Credit Risk Credit risk is the possibility of a bank's borrower or counterparty failing to meet their obligations in accordance with agreed terms.	To quantify and aggregate credit risk across various exposures, the Bank has developed an advanced, online comprehensive credit risk rating system. This framework incorporates corporate rating models, specialised lending rating models, the Retail Score Card model and the Facility Rating Model. Further, the Bank has automated its retail underwriting and credit decisioning processes by leveraging a robust Business Rule Engine (BRE). Large credit risk exposure is mitigated through structured credit audits, legal audits, and stock audits. The implementation of Expected Credit Loss Framework by the RBI will further reinforce credit risk management practices, at par with globally recognized standards.	Ensuring healthy asset quality by continuous monitoring & collection follow-ups through a separate department, viz. Credit Monitoring Department (CrMD).

Type of Risk	Mitigation Framework	Strategy
 Market Risk Market risk is the risk to earnings & capital resulting from movements in market prices, particularly changes in interest rates, foreign exchange rates & equity & commodity prices, including the volatilities resulting from those changes	The Bank has implemented Board-approved Policy on Integrated Treasury, Policy on Asset Liability Management (ALM), the Policy on Market Risk Management and Policy on Fund Transfer Pricing for effective management of Market Risk in the Bank. Additionally, inbuilt thresholds facilitate close monitoring of the market movement.	Optimising returns from various assets & market-linked instruments, treasury operations, etc.
 Liquidity Risk Liquidity risk arises when The Bank fails to meet its contractual obligations in its daily operations due to an inadequate funds flow	The Bank conducts gap analysis for maturity mismatch based on residual maturity in different time buckets to assess liquidity risk. Advanced techniques such as Stress testing, simulation, sensitivity analysis, etc., are conducted at regular intervals to monitor the liquidity and to draw the action plan if required.	Advanced assessment of the need for funds and coordinating with various sources of funds available to the Bank under normal and stressed conditions.
 Interest Rate Risk This is a Risk that arises when the financial value of assets or liabilities (or inflows /outflows) is altered because of fluctuations in interest rates.	Interest rate risk is evaluated through two distinct lenses of the Earnings Perspective and the Economic Value Perspective. The earnings impact is quantified via Earnings-at-Risk (EaR) utilising Traditional Gap Analysis (TGA), whereas the economic value impact is assessed by measuring changes in the Economic Value of Equity (EVE) through Duration Gap Analysis (DGA). The mitigation process involves applying various shocks to product-wise weighted average interest rates across designated time bands. A strong CD ratio of 76.61% in March 2026 highlights strong pricing power of the Bank against this risk.	Ensuring an appropriate trade-off between the cost of deposits and the interest rate on advances.
 Cyber Risk This is a Risk associated with financial/data loss, disruption, or damage to the reputation of an organization from unauthorized/ deliberate malafide or erroneous use of information systems.	To address cyber risks and protect information systems, the Bank has aligned its operations with RBI guidelines by deploying a robust security architecture. This includes advanced endpoint security, application firewalls, web security gateways, Privilege Identity Management (PIM), and automated log monitoring via an in-house Security Operations Center (SOC) powered by SIEM tools. The Bank is certified under ISO/IEC 27001:2022 standards for its Information Security Management System (ISMS) across core data facilities and PCI-DSS version 4.0.1 for its card data environment. Cyber defences are reinforced through dark web and attack surface monitoring, threat intelligence feeds from national agencies, breach assessment services, cyber insurance and a resilient cloud strategy.	Strengthening the Bank's internal cyber resilience system while keeping a watch on the cyber risk associated incidents in the outside world. Bank regularly enhances employee capability, preparedness and security awareness through comprehensive learning modules, phishing simulation campaigns, cyber security awareness programmes and periodic sensitization initiatives conducted across all levels of staff.



Type of Risk	Mitigation Framework	Strategy
 Operational Risk Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. It includes risks arising from process breakdowns, human error, fraud, cyber threats, technology failures, legal and compliance issues, third-party dependencies and business disruptions.	The Bank has in place a comprehensive Operational Risk Management Framework (ORMF) to identify, assess, monitor and mitigate operational risks across the organization. The framework is supported by Board-approved policies, a robust governance structure, clearly defined roles and responsibilities, and strong internal controls. Key components include Risk and Control Self-Assessments (RCSAs), Key Risk Indicators (KRIs), operational loss event monitoring, internal audits, compliance reviews and periodic risk assessments. The Bank also maintains business continuity and disaster recovery plans to ensure operational resilience and the uninterrupted continuation of critical business functions during disruptions.	The Bank's operational risk strategy is focused on enhancing operational resilience through continual improvement of processes, controls and technology. New products and process changes are implemented following appropriate risk assessments, primarily through the Risk and Control Self-Assessment (RCSA) process, to identify, evaluate and mitigate key operational risks. The Bank fosters a strong risk-aware culture through regular training, awareness initiatives and accountability across all levels. Continuous monitoring of emerging risks, adoption of technology-enabled controls and timely remediation of control gaps support the Bank's objective of minimizing operational losses while enabling sustainable growth and safeguarding stakeholder interests.
 Fraud Risk Fraud risk is the risk of financial loss, regulatory sanctions, reputational damage or business disruption arising from intentional acts of deception, misappropriation, forgery, unauthorized transactions, cyber-enabled fraud, internal misconduct or external fraudulent activities. Fraud risk may originate from customers, employees, third parties or organized fraud networks.	The Bank has in place a Fraud Risk Management Framework (FRMF) to identify, prevent, detect, monitor and respond to fraud risks across its operations. The framework is supported by Board-approved policies, a well-defined governance structure, clear accountability and robust preventive and detective controls. Key elements include fraud risk assessments, transaction monitoring, fraud surveillance, whistle-blower mechanisms, investigation protocols, employee due diligence, and periodic audits and reviews. The Bank has strengthened fraud risk management through integrated systems and controls embedded within its Core Banking Solution (CBS). Its Enterprise-Level Fraud Risk Management System (ELFRMS) monitors transactions across CBS and Alternate Delivery Channels (ADC) on a real-time basis, using predefined fraud scenarios to identify and flag potential suspicious activities. The Bank also has established processes for timely reporting, escalation and resolution of fraud incidents in compliance with regulatory requirements.	The Bank's fraud risk strategy focuses on strengthening prevention and detection capabilities through enhanced controls, analytics-driven monitoring and technology-enabled solutions. Fraud risk assessments are undertaken for new products, channels and process changes to identify and mitigate vulnerabilities. Through continuous monitoring of emerging fraud trends, customer and employee awareness initiatives, and timely remediation of control gaps, the Bank seeks to minimize fraud losses, protect customer interests and preserve stakeholder confidence.

Asset Quality and Credit Risk

The Bank's disciplined credit appraisal framework, continuous portfolio monitoring and focused recovery initiatives have supported a steady improvement in asset quality during FY 2025-26. Gross NPAs reduced to ₹2,320.93 crore as at March 31, 2026, from ₹2,402.08 crore in the previous year, with the Gross NPA ratio improving to 2.78% from 3.08%. Net NPA as on March 31, 2026 was ₹803.22 crore as against ₹1,004.55 crore as on March 31, 2025. The improvement was supported by effective control over fresh slippages, robust recoveries through institutional resolution mechanisms and focused legal recovery actions, reinforcing the overall health and resilience of the Bank's credit portfolio.

Internal Control Systems and their adequacy

The Bank has put in place an effective and robust internal control apparatus, commensurate with its size, geographical spread and complexity of operations. At the apex level, guidance and direction on the control aspects are vested with the Audit Committee of the Board of Directors, which takes an overall view of the internal control aspects and formulates all the related policy guidelines.

The Bank has put in place an independent Compliance Department headed by a Chief Compliance Officer who is in charge of the entire compliance functions of the Bank to ensure effective implementation and compliance with all the directives issued by various Regulators, its Board of Directors and its own Internal Control Policy.

Risk-Based Internal Audit (RBIA)

The Bank has adopted a Risk-Based Internal Audit (RBIA) mechanism, which ensures greater emphasis on the internal auditor's role in mitigating various risks. While continuing with the traditional risk management and control methods involving transaction testing, etc., the Risk-Based Internal Audit would not only offer suggestions for mitigating current risk but also for potential risk, thereby playing an important role in the risk management process of the Bank. The risk assessment under RBIA covers risks at various levels (corporate and branch, portfolio and individual transactions, etc.) as well as the processes in place to identify, measure, monitor and control the risks.

The internal audit department has put in place the RBIA risk assessment methodology, with the approval of the Audit Committee of the Board of Directors, keeping in view the size and complexity of the business undertaken by the Bank. The risk assessment process includes the identification of 'Inherent Business Risk' in various activities undertaken by the Bank and evaluating the effectiveness of the control systems for monitoring the Inherent Risks of the business activities. The Internal Audit function and control risk of the Bank operates independently under the supervision of the Audit Committee of the Board, thereby ensuring its independence. To appraise the effectiveness of management at different levels in accomplishing the assigned tasks towards achieving the overall corporate objectives, a Management Audit is being undertaken by Bank for Departments at the Head Office and Regional Offices.

Concurrent Audit, Credit & Stock Audit

The Bank further covers select branches under concurrent audit as per the Concurrent Audit Policy of the Bank. Concurrent Audit of Integrated Treasury functions (both domestic and forex), Forex designated branches, Centralised Loan Sanctioning Centre, Centralized Account Verification Cell, SWIFT reconciliation, Retail Loan Processing Centres, Centralised Reconciliation Cell and all critical processes are also undertaken.

Besides, the Bank has also been causing Stock/Credit Audits and Legal Audits of large borrowal accounts by external

professionals in furtherance of effective credit administration. Bank's Credit Monitoring Department and Risk Management Department are acting as risk-resilient systems for effectively monitoring and managing for mitigation of various risks.

Testing of Internal Financial Controls over Financial Reporting (ICFR)

As per the requirement of the Companies Act, 2013, the Bank has formulated an Internal Financial Controls framework by documenting risks and controls associated with each process in the Bank and testing of Internal Financial Controls over Financial Reporting (ICFR) is done annually.

Information Systems Audit

With a view to seeking periodic assurances on the adequacy and efficacy of internal control functions, the Bank conducts periodic Regular Inspections and Information System (IS) audits of all the branches and Offices. An IS Audit of Data Centre and DR Site is done by CERT-In empanelled external security auditing firm, besides conducting other regular IS Audits by internal CISA-qualified and ISO 27001 Lead Auditors, etc. The Bank has implemented a 'Defence in Depth' security architecture with continuous monitoring by the Securities Operations Centre (SOC) integrated with SIEM to safeguard the interests of the bank's assets and its stakeholders. The systems and processes of the Data Centre, NLS & IT, and RMD departments of the Bank are ISO 27001:2022 certified. The Bank has put in place the policies and procedures for ensuring orderly and efficient conduct of its business, safeguarding of its assets, prevention and detection of fraud and errors, accuracy and completeness of the accounting records and timely preparation of reliable and transparent financial information. The Audit Committee of the Board periodically assesses the effectiveness of the internal financial controls and their adequacy and issues directions for their strengthening wherever found necessary.

Cautionary Statement

This report may include forward-looking statements about The Karnataka Bank Limited. Please note that these statements do not guarantee future results, and actual outcomes may differ significantly. The Bank uses words like 'may,' 'will,' 'seek,' 'continue,' 'aim,' 'anticipate,' 'target,' 'projected,' 'expect,' 'estimate,' 'intend,' 'plan,' 'goal,' 'believe,' and 'achieve' to indicate forward-looking statements. These statements involve risks and uncertainties because they relate to future events and conditions. The forward-looking statements are accurate as of the publication date. They may be affected by changes in laws, reporting standards, and environmental, social, or geopolitical risks beyond our control. Actual results may vary from what we expect. More details on the factors that may affect Karnataka Bank's future performance are available in the Bank's FY 2025-26 Integrated Annual Report available at (www.karnatakabank.bank.in) While the Bank is committed to following all relevant laws and regulations, it does not promise to update these forward-looking statements publicly, even if new information or events arise.

Independent Auditors' Report

**To The Members of
The Karnataka Bank Limited**

Report on Audit of the Standalone Financial Statements

Opinion

- We have jointly audited the accompanying Standalone Financial Statements of **The Karnataka Bank Limited** ("the Bank") which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss Account and the Statement of Cash Flows for the year then ended, and notes to the Standalone Financial Statements including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India (the "RBI") from time to time, as applicable (the "RBI Guidelines") and the Companies Act, 2013, as amended ("the Act") in the manner so required for banking companies and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended and other accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2026 and its profit and its cash flows for the year ended on that date.

Basis for Opinion

- We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards

are further described in the 'Auditors' Responsibilities for the Audit of the Standalone Financial Statements' section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with ethical requirements that are relevant to our audit of the Standalone Financial Statements, prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards prescribed under section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the RBI from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

- Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Standalone Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Standalone Financial Statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report:

Key Audit Matter	Auditors' Response
a) Classification of Advances, Income Recognition, Identification of and Provisioning for Non-Performing Advances (Refer Schedule 9 read with Note 3 of Schedule 17 to the financial statements) Advances, which comprise 63.24% of the Bank's total assets, include bills purchased and discounted, cash credits, overdrafts, demand loans, and term loans. These are categorized as secured (by tangible assets or guarantees) or unsecured, and are governed by the RBI's Income Recognition, Asset Classification and Provisioning (IRAC) norms and related circulars. The Bank uses its Core Banking Solution (CBS) to record and monitor all transactions related to advances and to identify performing and non-performing advances. NPA classification and provisioning are carried out through IT systems and related internal processes in line with RBI guidelines.	Our audit procedures in relation to advances focused on compliance with the RBI's Prudential Norms on Income Recognition, Asset Classification and Provisioning (IRAC), and the Bank's internal policies. The key elements of our audit approach included: • Control Evaluation and Process Understanding We assessed the design, implementation, and operating effectiveness of key internal controls over loan approval, recording, and monitoring to ensure data completeness, accuracy, and relevance in line with RBI guidelines. • Substantive Testing and Sample-Based Evaluation On a test-check basis, we examined exposures for proper identification of NPAs, calculation of provisions, and valuation of primary and collateral securities—acknowledging the level of management estimation involved.

Independent Auditors' Report (Contd..)

Key Audit Matter	Auditors' Response
Given the complexity of the regulatory framework, the volume and nature of advances, and the level of judgment involved in provisioning and valuation of securities, any deviation from IRAC norms could result in material misstatement. Accordingly, this has been identified as a Key Audit Matter. Our audit focused on evaluating the Bank's compliance with income recognition, asset classification, and provisioning norms for advances, considering their material significance to the financial statements.	• Monitoring Mechanisms and Internal Audits We assessed the existence and effectiveness of internal monitoring systems, such as Internal Audit, Systems Audit, and Concurrent Audit, as per the Bank's policy framework. • Document and Governance Review Sample testing was performed to verify documentation completeness, adherence to the Bank's loan approval processes and board decisions, credit reviews, and classification of Special Mention Accounts. We also reviewed RBI's Centralised Information Management System (CIMS) reports and related documentation to evaluate management judgement and governance over stressed exposures. Discussions were held with management on high-risk accounts and steps taken for risk mitigation. • Income Recognition and Provisioning We assessed the Bank's process for identifying NPAs, reversing accrued income, and creating required provisions in accordance with regulatory norms. • System Interface Testing We tested the mapping between advances recorded in the Bank's application software and the financial statement preparation system to ensure accurate presentation and disclosure as per RBI requirements.
b) Direct and Indirect Taxes This matter has been identified as a Key Audit Matter due to the significant level of management judgment required in the estimation of provision for taxes including any write back of provisions, factors like uncertain tax positions and provision for tax involves interpretation of various rules and law. It also involves consideration of on-going disputes and disclosures.	Our audit procedures to test uncertain tax positions included understanding processes, evaluation of adequacy of design and implementation of controls and testing of operating effectiveness of controls over provision for taxation, assessment of uncertain tax positions and disclosure of contingencies. We have obtained details of completed tax assessments and demands made by authorities from the management of the Bank. We discussed with appropriate senior management personnel, independently assessed management's estimate of the possible outcome of disputed cases and evaluated the management's underlying key assumptions in estimating the tax provisions. We considered legal precedence and other rulings in evaluating management's position on these uncertain tax positions, the provisions made, and/or write back of the provisions. We have also relied upon the opinion given by tax consultant in evaluating management's assessment for the uncertain tax positions. For those matters where management concluded that no provision should be recorded, we also considered the adequacy and completeness of disclosures.
c) Investments Classification and Valuation of Investments; Identification of and Provisioning for Non-Performing Investments (Schedule 8 read with Note 2 of Schedule 17 to the financial statements) The Bank's investment portfolio includes holdings in Government securities, bonds, debentures, shares, security receipts, and other approved securities. Investments represent approximately 20.67% of the Bank's total assets and are subject to regulatory requirements issued by the RBI. These guidelines govern the classification and valuation of investments, identification of non-performing investments (NPIs), recognition of related income, and provisioning norms.	Our audit procedures for investments were designed with specific reference to the RBI guidelines. They included a review of internal controls and substantive testing related to the valuation, classification, identification of non-performing investments (NPIs), and provisioning/depreciation. Specifically: a) We reviewed and evaluated the Bank's internal control systems for compliance with RBI guidelines on valuation, classification, identification of NPIs, and related provisioning/depreciation. b) We assessed the process used by the Bank to gather information from various sources to determine the fair value of investments.

Independent Auditors' Report (Contd..)

Key Audit Matter	Auditors' Response
Valuation of each category of investment must adhere to the methods prescribed by the RBI, which require sourcing data from multiple inputs, such as FIMMDA rates, market quotations (BSE/NSE), and financials of unlisted entities. The process involves significant judgment, particularly in the assessment of fair value, classification, and impairment. Given the complexity, volume of transactions, reliance on external and internal data, and the high degree of regulatory scrutiny, this area has been identified as a Key Audit Matter. Accordingly, our audit focused on evaluating the Bank's processes and controls over classification and valuation of investments, identification of NPIs, and the adequacy of related provisioning.	c) For a representative sample covering all investment categories (based on the nature of the security), we tested the accuracy of valuation and compliance with applicable RBI Master Circulars and directions by independently re-performing the valuation. d) We evaluated the Bank's process for identifying NPIs, including how income reversal and provisioning were handled for such investments. e) We performed substantive procedures to independently recalculate required provisions and depreciation in line with RBI directives. Samples across all investment categories were tested, and for identified NPIs, we recomputed the necessary provisioning as per RBI guidelines. f) We verified the consistency between the investment application software and the financial statement preparation software to ensure correct mapping, presentation, and disclosure in accordance with the relevant RBI requirements.

Information Other than the Standalone Financial Statements and Auditors' Report thereon

4. The Bank's Board of Directors and Management are responsible for the other information. The other information comprises the Directors' Report including annexures to Directors' Report, Management Discussion and Analysis, Basel III – Pillar 3 disclosures and Corporate Governance report included in the Annual Report, but does not include the Standalone Financial Statements and our auditors' report thereon. The other information is expected to be made available to us after the date of this Auditor's report.

Our opinion on the Standalone Financial Statements does not cover the other information and we do not express any form of assurance or conclusion thereon.

In connection with our audit of the Standalone Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Standalone Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance & take appropriate action as applicable under the relevant laws and regulations.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5. The Bank's Board of Directors and Management are responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards specified under section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended and provisions of Section 29 of the Banking Regulation Act, 1949, and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the above mentioned Acts & RBI guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Statements, Management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern,

Independent Auditors' Report (Contd..)

disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management and Board of Directors of the Bank either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors and Management are also responsible for overseeing the Bank financial reporting process.

Auditors' Responsibilities for the audit of the Standalone Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material, if individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Standalone Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system with reference to Standalone Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and,

based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Standalone Financial Statements, including the disclosures and whether the Standalone Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the Standalone Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Standalone Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



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Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949; and Accounting Standards as per Section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended.
8. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
 - a) We have sought and obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
 - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
 - c) The financial accounting systems of the Bank are centralized and therefore, accounting returns for the purpose of preparing financial statements are not required to be submitted by its branches. However, during the course of our audit, we have visited 101 branches and offices for the purpose of understanding the processes, perform necessary walkthroughs and test of controls and examine the records maintained at such branches and offices.
 - d) The profit and loss account shows a true balance of profit for the year then ended.
9. Further, as required by Section 143(3) of the Act, based on our audit, we further report to the extent applicable that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
 - c) The Balance Sheet, the Statement of Profit and Loss Account and the Statement of Cash Flows dealt with in this report are in agreement with the books of account.
 - d) In our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021 to the extent they are not inconsistent with the policies prescribed by the RBI.
 - e) On the basis of the written representations received from directors as on March 31, 2026 and taken on record by the Board of Directors, none of the directors are disqualified as at March 31, 2026 from being appointed as a director in terms of section 164(2) of the Act.
 - f) With respect to the adequacy of internal financial controls over financial reporting with reference to the Standalone Financial Statements of the Bank and the operating effectiveness of such controls, refer to our separate report in **"Annexure A"**.
 - g) With respect to the other matters to be included in the auditor's report in accordance with the requirements of section 197(16) of the Companies Act, 2013, we report that since the Bank is a banking company, as defined under the Banking Regulation Act, 1949; the reporting under section 197(16) in relation to whether the remuneration paid by the Bank is in accordance with the provisions of section 197 of the Act and whether any excess remuneration has been paid in accordance with the aforesaid section, is not applicable.
 - h) With respect to the other matters to be included in the Auditors Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our knowledge and belief and according to the information and explanation given to us:
 - i. The Bank has disclosed the impact of pending litigations on its financial position in Note 17 of Schedule 18 to the Standalone Financial Statements.
 - ii. The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts.
 - iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund during the year ended March 31, 2026 by the Bank.
 - iv. a. The management has represented that, to the best of its knowledge and belief other than, as disclosed in Note 22 (a) of Schedule 18 to the Standalone Financial Statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

Independent Auditors' Report (Contd..)

- b. The management has represented that, to the best of its knowledge and belief other than, as disclosed in Note 22 (b) of Schedule 18 to the Standalone Financial Statements, no funds have been received by the Bank from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
- c. Based on such audit procedures that were considered reasonable and appropriate by us in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (a) and (b) contain any material misstatement.
- v.
 - a. The final dividend declared or paid during the year by the Bank is in compliance with Section 123 of the Companies Act, 2013.
 - b. As stated in the Note 20 of Schedule 18 to the Standalone Financial Statements, the Board of Directors of the Bank have proposed final dividend for the year which is subject to the approval of the members at the ensuing Annual General Meeting. The dividend proposed is in accordance with section 123 of the Act, to the extent it applies to declaration of dividend, as applicable until the date of this report.
- vi. The Bank has used such accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the audit trail feature has not been tampered with and the audit trail has been preserved by the bank as per the statutory requirements for record retention.

For Ravi Rajan & Co. LLP.**Chartered Accountants**

Firm Regn. No.009073N/N500320

CA Sumit Kumar**Partner**

Membership. No.512555

Date: 19th May, 2026

Place: Mangaluru

UDIN: 26512555TIPZJB7375

R.G.N. Price & Co.**Chartered Accountants**

Firm Regn. No.002785S

CA Sriraam Alevoor M**Partner**

Membership. No: 221354

Date: 19th May, 2026

Place: Mangaluru

UDIN: 26221354UWIFZY2134

Annexure “A” to the Independent Auditor’s Report

(Referred to in paragraph 11 (f) under ‘Report on Other Legal and Regulatory Requirements’ section of our report of even date on the Standalone Financial Statements of the Karnataka Bank Limited for the year ended March 31, 2026)

Report on the Internal Financial Controls over Financial Reporting with reference to Standalone Financial Statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (the “Act”)

Opinion

1. We have audited the internal financial controls over financial reporting with reference to Standalone Financial Statements of The Karnataka Bank Limited (“the Bank”) as of March 31, 2026 in conjunction with our audit of the Standalone Financial Statements of the Bank for the year ended on that date.
2. In our opinion, and to the best of our information and according to the explanations given to us, the Bank has, in all material respects, adequate internal financial controls with reference to Standalone Financial Statements and such internal financial controls were operating effectively as at March 31, 2026, based on the criteria for internal control with reference to Standalone Financial Statements established by the Bank considering the essential components of internal control stated in the “Guidance Note on Audit of Internal Financial Controls Over Financial Reporting” issued by the Institute of Chartered Accountants Of India (the “ICAI”) (the “Guidance Note”).

Management’s Responsibility for Internal Financial Controls

3. The Management and the Board of Directors of the Bank are responsible for establishing and maintaining internal financial controls based on the internal controls over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors’ Responsibility

4. Our responsibility is to express an opinion on the Bank’s internal financial controls over financial reporting with

reference to standalone Financial Statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the “Guidance Note”) issued by the Institute of Chartered Accountants of India (the “ICAI”) and the Standards on Auditing (SAs) issued by the ICAI, and deemed to be prescribed under Section 143(10) of the Act, to the extent applicable to an audit of internal financial controls both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting with reference to standalone financial statements were established and maintained and if such controls operated effectively in all material respects.

5. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting with reference to Standalone Financial Statements and their operating effectiveness. Our audit of internal financial controls over financial reporting with reference to Standalone Financial Statements included obtaining an understanding of internal financial controls over financial reporting with reference to Standalone Financial Statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor’s judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank’s internal financial controls system over financial reporting with reference to Standalone Financial Statements

Meaning of Internal Financial Controls Over Financial Reporting with reference to Standalone Financial Statements

7. A Bank’s internal financial controls over financial reporting with reference to standalone financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank’s internal financial controls over financial reporting with reference to standalone financial statements includes those policies and procedures that

Standalone

- (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank;
- (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of standalone financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorizations of management and directors of the Bank; and
- (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements.

For Ravi Rajan & Co. LLP.**Chartered Accountants**

Firm Regn. No.009073N/N500320

CA Sumit Kumar**Partner**

Membership. No.512555

Date: 19th May, 2026

Place: Mangaluru

UDIN: 26512555TIPZJB7375

Inherent Limitations of Internal Financial Controls Over Financial Reporting with reference to Standalone Financial Statements

8. Because of the inherent limitations of internal financial controls over financial reporting with reference to Standalone Financial Statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting with reference to Standalone Financial Statements to future periods are subject to the risk that the internal financial controls over financial reporting with reference to Standalone Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

R.G.N. Price & Co.**Chartered Accountants**

Firm Regn. No.0027855

CA Sriraam Alevoor M**Partner:**

Membership. No: 221354

Date: 19th May, 2026

Place: Mangaluru

UDIN: 26221354UWIFZY2134



Standalone Balance Sheet

As on March 31, 2026

(₹ in '000s)

	Schedule No.	As on March 31, 2026 Total	As on March 31, 2025 Total
CAPITAL AND LIABILITIES			
Capital	1	378,19,14	377,94,65
Reserves and Surplus	2	12846,26,62	11707,37,53
Deposits	3	108778,74,93	104807,48,52
Borrowings	4	5328,99,58	1940,55,00
Other Liabilities and Provisions	5	2024,40,21	2127,82,55
TOTAL		129356,60,48	120961,18,25
ASSETS			
Cash and balances with Reserve Bank of India	6	7063,49,28	7525,13,27
Balances with Banks and Money at Call and Short Notice	7	672,14,20	458,58,30
Investments	8	26738,80,25	24536,51,15
Advances	9	81809,62,87	76541,48,46
Fixed Assets	10	1060,06,05	990,53,56
Other Assets	11	12012,47,83	10908,93,51
TOTAL		129356,60,48	120961,18,25
Contingent Liabilities	12	10604,83,22	10857,47,09
Bill for collection		2542,81,80	2353,97,39
Significant Accounting Policies	17		
Notes on Account	18		
The schedules referred to above form an integral part of Balance Sheet			

Vijayakumar P H

Chief Financial Officer

Sham K

Company Secretary

Chandra Shekar

Chief Business Officer

Raja B S

Chief Operating Officer

Raghavendra S Bhat

Managing Director & CEO

DIN: 11165725

P Pradeep Kumar

Chairman

DIN: 03614568

B R Ashok

Director

DIN: 00415934

Uma Shankar

Director

DIN 07165728

Balakrishna Alse S

Director

DIN: 08438552

Jeevandas Narayan

Director

DIN: 07656546

K Gururaj Acharya

Director

DIN 02952524

Harish H V

Director

DIN: 08742808

Attached to our report of even date**For Ravi Rajan & Co. LLP**

Chartered Accountants

Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No: 0027855

Sumit Kumar

Partner

M. No: 512555

Sriraam Alevoor M

Partner

M. No: 221354

Place: Mangaluru

Date: 19-05-2026

▲
Standalone

Standalone Profit and Loss Account

For the period ended March 31, 2026

(₹ in '000s)

	Schedule No.	Year ended March 31, 2026 Total	Year ended March 31, 2025 Total
I. INCOME			
Interest Earned	13	8917,82,75	9013,60,40
Other Income	14	1402,89,33	1269,51,27
Total		10320,72,08	10283,11,67
II. EXPENDITURE			
Interest Expended	15	5799,09,85	5703,22,14
Operating Expenses	16	2547,45,39	2752,85,64
Provisions and Contingencies		663,66,61	554,67,11
Total		9010,21,85	9010,74,89
III. PROFIT			
Net profit for the year		1310,50,23	1272,36,78
Profit brought forward		189,49,80	209,78,06
Total		1500,00,03	1482,14,84
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		328,00,00	319,00,00
Transfer to Capital Reserve		31,60,50	9,63,01
Transfer to Revenue Reserve		674,96,05	782,00,17
Transfer to Special Reserve u/s 36 (1) (viii) of Income Tax Act		35,40,69	63,32,72
Transfer to / (from) Investment Fluctuation Reserve		-	(89,00,00)
Dividend paid (Previous year paid during the year)		189,02,78	207,69,14
Balance carried over to Balance Sheet		241,00,01	189,49,80
Total		1500,00,03	1482,14,84
Earning per share			
Basic ₹		34.66	33.69
Diluted ₹		34.60	33.61
Significant Accounting Policies	17		
Notes on Account	18		

The schedules referred to above form an integral part of Profit and Loss Account

Vijayakumar P H

Chief Financial Officer

Sham K

Company Secretary

Chandra Shekar

Chief Business Officer

Raja B S

Chief Operating Officer

Raghavendra S Bhat

Managing Director & CEO

DIN: 11165725

P Pradeep Kumar

Chairman

DIN: 03614568

B R Ashok

Director

DIN: 00415934

Uma Shankar

Director

DIN 07165728

Balakrishna Alse S

Director

DIN: 08438552

Jeevandas Narayan

Director

DIN: 07656546

K Gururaj Acharya

Director

DIN 02952524

Harish H V

Director

DIN: 08742808

Attached to our report of even date**For Ravi Rajan & Co. LLP**

Chartered Accountants

Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No: 0027855

Sumit Kumar

Partner

M. No: 512555

Sriraam Alevoor M

Partner

M. No: 221354

Place: Mangaluru

Date: 19-05-2026



Cash Flow Statement

For the period ended March 31, 2026

(₹ in '000s)

	Year Ended March 31, 2026		Year Ended March 31, 2025	
A CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit after Tax and Extra Ordinary Items		1310,50,23		1272,36,78
Add:				
Adjustments for :				
Provision for Tax	347,60,04		368,23,37	
(Profit)/Loss on sale Fixed Assets	(10,07)		5,56	
Depreciation on Fixed Assets including Lease Adjustment charges	106,47,20		85,05,64	
Provisions and Contingencies	316,06,57		186,43,74	
Amortisation of premium on Held to Maturity Investments	90,02,65		90,13,01	
Employee Stock Option Compensation Expense	20,19		62,04	
(Profit)/Loss on Revaluation of Investments	15,45,39		(2,22,87)	
Write-off of Fixed Assets	-	875,71,97	-	728,30,49
Operating Profit Before Working Capital Changes		2186,22,20		2000,67,27
Adjustment for :				
i) (Increase)/Decrease in Advances	(5381,19,74)		(4957,06,28)	
ii) (Increase)/Decrease in Other Assets	(416,39,36)		759,61,08	
iii) (Increase)/Decrease in Investments	(2380,30,03)		(155,04,93)	
iv) Increase/(Decrease) in Deposits	3971,26,41		6749,65,81	
v) Increase/(Decrease) in Borrowings	4461,64,58		(3074,52,33)	
vi) Increase/(Decrease) in Other Liabilities	(887,62,24)		(1279,79,66)	
		(632,60,38)		(1957,16,31)
Cash Generated from Operations		1553,61,82		43,50,96
Less: Direct taxes paid		453,53,17		364,13,19
Net Cash Flow from Operating Activities (A)		1100,08,65		(320,62,23)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets		(88,90,76)		(162,67,30)
Sale of Fixed Assets		1,10,04		1,66,20
Net Cash used in Investing Activities (B)		(87,80,72)		(161,01,10)
TOTAL (A+B)		1012,27,93		(481,63,33)

Cash Flow Statement (Contd..)

For the period ended March 31, 2026

(₹ in '000s)

	Year Ended March 31, 2026	Year Ended March 31, 2025
C CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of share capital (net of expenses)	1,86,74	4,21,53
Proceeds from long term borrowings	(1073,20,00)	615,54,00
Dividend paid (Including Tax on Dividend)	(189,02,78)	(207,69,14)
Net Cash Generated from Financing Activities (C)	(1260,36,04)	412,06,39
Net Increase in Cash & Cash Equivalents (A+B+C)	(248,08,11)	(69,56,94)
Cash & Cash Equivalents as at the beginning of the year	7983,71,58	8053,28,52
Cash & Cash Equivalents as at the end of the period	7735,63,47	7983,71,58

The Cash Flow Statement has been prepared under the Indirect Method and the previous year's figures have been re-grouped wherever necessary.

Cash and Cash Equivalents comprise of Cash on Hand, Balances with Reserve Bank of India, Balances with Banks and Money at Call and Short Notice.

Vijayakumar P H
Chief Financial Officer

Sham K
Company Secretary

Chandra Shekar
Chief Business Officer

Raja B S
Chief Operating Officer

Raghavendra S Bhat
Managing Director & CEO
DIN: 11165725

P Pradeep Kumar
Chairman
DIN: 03614568

B R Ashok
Director
DIN: 00415934

Uma Shankar
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Jeevandas Narayan
Director
DIN: 07656546

K Gururaj Acharya
Director
DIN 02952524

Harish H V
Director
DIN: 08742808

Attached to our report of even date

For Ravi Rajan & Co. LLP
Chartered Accountants
Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.
Chartered Accountants
Firm Regn. No: 002785S

Sumit Kumar
Partner
M. No: 512555

Sriraam Alevoor M
Partner
M. No: 221354

Place: Mangaluru
Date: 19-05-2026



Schedules

Forming part of Balance Sheet

SCHEDULE - 1 CAPITAL

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
Authorised Capital		
60,00,00,000 Equity shares of ₹ 10/- each	600,00,00	600,00,00
(Previous Year 60,00,00,000 equity shares of ₹ 10/- each)		
Issued Capital		
37,83,10,083 Equity shares of ₹ 10/- each	378,31,01	378,06,52
(Previous Year 37,80,65,183 Equity shares of ₹ 10/- each)		
Subscribed Capital		
37,81,98,112 Equity shares of ₹ 10/- each	378,19,81	377,95,32
(Previous Year 37,79,53,212 Equity shares of ₹ 10/- each)		
Called up Capital /Paid-up Capital		
37,81,81,562 Equity shares of ₹ 10/- each fully paid up	378,18,16	377,93,67
(Previous Year 37,79,36,662 Equity shares of ₹ 10/- each fully paid up)		
Less : Calls unpaid	-	-
Add : Forfeited Shares	98	98
Total	378,19,14	377,94,65

SCHEDULE -2 RESERVES AND SURPLUS

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Statutory Reserve		
Opening balance	3697,00,00	3378,00,00
Additions during the year	328,00,00	319,00,00
	4025,00,00	3697,00,00
Deductions during the year	-	-
Total	4025,00,00	3697,00,00
II. Capital Reserve		
Opening balance	644,36,19	634,73,18
Additions during the year	31,60,50	9,63,01
	675,96,69	644,36,19
Deductions during the year	-	-
Total	675,96,69	644,36,19
III. Share Premium		
Opening balance	2683,74,06	2680,21,20
Additions during the year	2,03,35	3,52,86
	2685,77,41	2683,74,06
Deductions during the year	-	-
Total	2685,77,41	2683,74,06
IV. Revenue and other Reserves		
a) Revenue Reserve		
Opening balance	3198,26,80	2385,96,73
Additions during the year ¹	682,05,15	812,30,07
	3880,31,95	3198,26,80
Deductions during the year	-	-
Total	3880,31,95	3198,26,80
b) Special Reserve u/s 36(1)(viii) of Income Tax Act		
Opening balance	524,08,89	460,76,17
Additions during the year	35,40,69	63,32,72
	559,49,58	524,08,89
Deductions during the year	-	-
Total	559,49,58	524,08,89

Schedules

Forming part of Balance Sheet

	(₹ in '000s)	
	As on March 31, 2026	As on March 31, 2025
	Total	Total
c) Investment Fluctuation Reserve Account		
Opening balance	127,00,00	216,00,00
Additions during the year	-	-
	127,00,00	216,00,00
Deletion during the year	-	89,00,00
Total	127,00,00	127,00,00
d) Employee stock option outstanding²		
Opening balance	1,53,78	96,32
Additions during the year	20,19	62,04
	1,73,97	1,58,36
Deletion during the year	43,20	4,58
Total	1,30,77	1,53,78
e) AFS Reserve		
Opening balance	142,67,52	-
Additions during the year	-	142,67,52
	142,67,52	142,67,52
Deductions during the year	72,68,61	-
Total	69,98,91	142,67,52
TOTAL (a to e)	4638,11,21	3993,56,99
V. Balance in Profit and Loss Account	241,00,01	189,49,80
VI. Revaluation Reserve Account		
Opening balance	499,20,49	504,82,30
Additions during the year ³	88,27,81	-
	587,48,30	504,82,30
Deductions during the year ⁴	7,07,00	5,61,81
Total	580,41,30	499,20,49
GRAND TOTAL (I TO VI)	12846,26,62	11707,37,53

Note 1 Includes transfers from (a) revaluation reserve, the depreciation on revalued amount and sale of revalued asset and (b) Employee stock option outstanding reserve (options lapsed post vesting).

Note 2 Refer Note 19 of Schedule 18 to the Financial Statements

Note 3 Net Revaluation Gain on account of revaluation of Land & Building during the year.

Note 4 Transferred to Revenue Reserve, the depreciation on the revalued amount and sale of revalued asset during the year.

SCHEDULE -3 DEPOSITS

	(₹ in '000s)	
	As on March 31, 2026	As on March 31, 2025
	Total	Total
A. I. Demand Deposits		
1. From Banks	4,07,46	5,00,15
2. From others	7777,01,03	7089,22,27
	7781,08,49	7094,22,42
II. Savings Bank Deposits	28778,57,82	26186,77,39
III. Term Deposits		
1. From Banks	3,00,00	14,57,04
2. From others	72216,08,62	71511,91,67
	72219,08,62	71526,48,71
Total : (I, II and III)	108778,74,93	104807,48,52
B. 1. Deposits of branches in India	108778,74,93	104807,48,52
2. Deposits of branches outside India	-	-
Total (1+2)	108778,74,93	104807,48,52

Deposits against which, lien is marked out of the total deposits is ₹ 4348,16,31 (Previous year ₹ 3519,45,56)

Schedules

Forming part of Balance Sheet

SCHEDULE -4 BORROWINGS

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I Borrowings in India		
1. Reserve Bank of India	4461,64,58	-
2. Other Banks	-	-
3. Other Institutions and Agencies	567,35,00	1640,55,00
4. Subordinated Debts for Tier II Capital	300,00,00	300,00,00
Total	5328,99,58	1940,55,00
II Borrowings outside India	-	-
Total : (I and II)	5328,99,58	1940,55,00
Secured borrowings included in I & II above	4461,64,58	-

SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Bills Payable	257,75,07	182,68,78
II. Inter Office adjustments(Net)	-	-
III. Interest accrued	116,95,45	122,32,25
IV. Deferred Tax Liability (Net)	-	-
V. Others (including Provisions)	1649,69,69	1822,81,52
Total	2024,40,21	2127,82,55

SCHEDULE - 6 CASH AND BALANCES WITH RBI

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Cash in hand (including foreign currency notes)	649,61,72	614,26,21
II. Balances with Reserve Bank of India		
1. In Current Account	3180,67,24	4250,35,96
2. In Other Accounts	3233,20,32	2660,51,10
Total	6413,87,56	6910,87,06
Total : (I and II)	7063,49,28	7525,13,27

SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. IN INDIA		
i. Balances with Banks		
a) In Current Accounts	21,26,02	33,40,40
b) In Other Deposit Accounts	-	-
	21,26,02	33,40,40

Schedules

Forming part of Balance Sheet

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
ii. Money at Call and Short Notice		
a) With Banks	-	-
b) With other institutions	-	-
	-	-
Total (i) & (ii)	21,26,02	33,40,40
II. OUTSIDE INDIA		
i. In Current Accounts / (Debit balance)	59,77,52	40,54,15
ii. In Other Deposit Accounts	591,10,66	384,63,75
iii. Money at Call and Short Notice	-	-
Total	650,88,18	425,17,90
Grand Total (I and II)	672,14,20	458,58,30

SCHEDULE - 8 INVESTMENTS

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Investments in India (Gross)	26738,80,25	24536,51,15
Less: Provision / depreciation	-	-
Net value of Investments In India	26738,80,25	24536,51,15
Break-up :		
1. Government Securities	25578,78,48	23148,21,51
2. Other Approved Securities	-	-
3. Shares	221,07,97	191,71,09
4. Debentures and Bonds	923,45,29	835,62,91
5. Subsidiaries and/or Joint Ventures	1,75,00	1,75,00
6. Others	13,73,51	359,20,64
Total	26738,80,25	24536,51,15
II. Investments outside India	-	-
Total (I+II)	26738,80,25	24536,51,15

SCHEDULE - 9 ADVANCES

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
A) 1. Bills Purchased and discounted	620,69,81	386,52,22
2. Cash Credits, Overdrafts and Loans repayable on demand	34288,27,02	23535,35,14
3. Term Loans	46900,66,04	52619,61,10
Total	81809,62,87	76541,48,46
B) 1. Secured by Tangible Assets (including book debts)	69251,37,01	64051,98,59
2. Secured by Bank/Government Guarantees	3366,72,53	2669,82,79
3. Unsecured	9191,53,33	9819,67,08
Total	81809,62,87	76541,48,46
C) I. Advances in India		
1. Priority Sector	28509,38,53	28710,10,05
2. Public Sector	10961,11,81	8199,17,42
3. Banks	-	-
4. Others	42339,12,53	39632,20,99
Total	81809,62,87	76541,48,46



Schedules

Forming part of Balance Sheet

	(₹ in '000s)	
	As on March 31, 2026	As on March 31, 2025
	Total	Total
C) II. Advances outside India		
1. Due from Banks	-	-
2. Due from others	-	-
a) Bills Purchased and Discounted	-	-
b) Syndicated Loans	-	-
c) Others	-	-
Total	-	-
GRAND TOTAL (C. I and C. II)	81809,62,87	76541,48,46

SCHEDULE - 10 FIXED ASSETS

	(₹ in '000s)	
	As on March 31, 2026	As on March 31, 2025
	Total	Total
I. Premises		
At cost / Revaluation as on 31 st March of the preceding year*	805,69,08	803,77,22
Additions during the year #	89,16,73	1,96,97
	894,85,81	805,74,19
Deductions during the year	33,15	5,11
	894,52,66	805,69,08
Depreciation to-date	90,28,81	80,06,03
Total ~	804,23,85	725,63,05
II. Other Fixed Assets		
(including Furniture and Fixtures)		
At cost as on 31 st March of the preceding year	887,20,94	770,62,97
Additions during the year	94,31,23	146,33,84
	981,52,17	916,96,81
Deductions during the year	24,58,01	29,75,87
	956,94,16	887,20,94
Depreciation to date	709,74,35	636,66,90
Total	247,19,81	250,54,04
III. Assets under Construction	8,62,39	14,36,47
Total Fixed Assets	1060,06,05	990,53,56

* Cost of the Asset includes Net Revaluation Gains of ₹ 539,43,18 (Previous year ₹ 539,43,18)

Additions during the year includes Net Revaluation Gains of ₹ 88,83,12 (Previous year Nil)

~ Carrying Value of the Asset includes Net Revaluation Gains of ₹ 580,41,30 (Previous year ₹ 499,20,49)

SCHEDULE -11 OTHER ASSETS

	(₹ in '000s)	
	As on March 31, 2026	As on March 31, 2025
	Total	Total
I. Interest accrued	889,91,47	858,27,12
II. Tax paid in advance/tax deducted at source(net of provisions)	831,01,17	1135,60,69
III. Stationery and Stamps	5,52,25	4,92,75
IV. Non-Banking Assets acquired in satisfaction of claims	-	-
V. Others *	10286,02,94	8910,12,95
Total	12012,47,83	10908,93,51

*includes deferred tax assets(net) of ₹ 461,84,45(Previous year ₹ 412,71,74) and deposit with RIDF of ₹ 9290,22,03(Previous year ₹ 8033,70,03).

Schedules

Forming part of Balance Sheet

SCHEDULE - 12 CONTINGENT LIABILITIES

(₹ in '000s)

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Claims against the Bank not acknowledged as debts	53,33,82	46,36,10
II. Liability for Partly paid investments	-	-
III. Liability on account of outstanding Forward Exchange Contracts	3944,52,51	4499,94,16
IV. Guarantees given on behalf of constituents	-	-
a) In India	5459,41,47	5172,45,53
b) Outside India	-	-
V. Acceptances, endorsements and other Obligations	793,90,63	818,06,68
VI. Other items for which the bank is contingently liable	353,64,79	320,64,62
Total	10604,83,22	10857,47,09

Schedules

Forming part of Profit and Loss Account

SCHEDULE - 13 INTEREST EARNED

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Interest/Discount on Advances/Bills	6681,05,40	7009,38,28
II. Income on Investments	1642,76,25	1466,22,33
III. Interest on balances with R.B.I / other Inter-Bank funds	46,50,32	41,36,50
IV. Others	547,50,78	496,63,29
Total	8917,82,75	9013,60,40

SCHEDULE - 14 OTHER INCOME

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Commission, Exchange and Brokerage	683,06,41	622,42,69
II. Profit on sale of Investments	147,55,83	83,19,48
Less: Loss on sale of Investments	(6,43,58)	(31,62)
III. Profit on Revaluation of Investments	335,71,15	53,03,20
Less: Loss on Revaluation of Investments	(351,16,54)	(50,80,32)
IV. Profit on sale of Land, Buildings and Other Assets	74,01	26,13
Less : Loss on sale of Land, Buildings and Other Assets	(63,94)	(31,69)
V. Profit on Exchange Transactions	22,94,49	26,44,56
Less : Loss on Exchange Transactions	-	(14,12,49)
VI. Income earned by way of dividends etc., from Subsidiaries/ Companies and /or Joint Ventures abroad/ in India	-	-
VII. Miscellaneous income	571,11,50	549,71,33
Total	1402,89,33	1269,51,27

SCHEDULE - 15 INTEREST EXPENDED

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Interest on deposits	5662,54,27	5536,40,71
II. Interest on Reserve Bank of India/Inter-Bank Borrowings	4,80,47	7,61,58
III. Other Interest	131,75,11	159,19,85
Total	5799,09,85	5703,22,14

SCHEDULE - 16 OPERATING EXPENSES

	As on March 31, 2026 Total	As on March 31, 2025 Total
I. Payments to and provisions for employees	1297,80,23	1538,39,61
II. Rent, Taxes and Lighting	194,38,81	185,26,99
III. Printing and Stationery	13,41,68	15,28,45
IV. Advertisement and Publicity	7,95,11	8,62,64
V. Depreciation on Bank's property	106,47,20	85,05,64
VI. Directors' fees, allowances and expenses	6,15,37	5,56,55
VII. Auditors' fees and expenses	3,78,13	5,12,45
VIII. Law charges	12,30,69	13,95,25
IX. Postage, telegrams, telephones etc.	26,26,03	31,09,91
X. Repairs and maintenance	152,62,21	145,65,22
XI. Insurance	132,64,97	127,75,67
XII. Other expenditure	593,64,96	591,07,26
Total	2547,45,39	2752,85,64

SCHEDULE-17

SIGNIFICANT ACCOUNTING POLICIES ADOPTED IN THE PREPARATION OF THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. BACKGROUND

The Karnataka Bank Limited ('the Bank') incorporated in 1924 at Mangaluru, India, is a publicly held Banking Company primarily governed by the Banking Regulation Act, 1949. It is engaged in providing, a wide range of banking and financial services involving retail, corporate / wholesale banking, para-banking activities, treasury operation and foreign exchange business.

2. BASIS OF PREPARATION

The standalone financial statements ('financial statements') have been prepared and presented following the going concern concept and under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, to comply with the statutory requirements prescribed in the Third Schedule of the Banking Regulation Act, 1949, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards notified under Section 133 of the Companies Act, 2013 read together with the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Rules, 2021 to the extent applicable and practices generally prevalent in the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. USE OF ESTIMATES

The preparation of the financial statements in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions, as and when carried out, to the accounting estimates are recognised prospectively in the current and future periods.

4. SIGNIFICANT ACCOUNTING POLICIES

4.1. ADVANCES

4.1.1. Classification and measurement of advances

Advances are classified into performing and non-performing assets ('NPAs') as per the RBI guidelines and are stated net of bills rediscounted, specific provisions made towards NPAs, unrealized interest, claims received from Credit Guarantors and provisions for funded interest on term loan classified as NPAs.

The aggregate amount of the participation transferred to the Bank under Inter-Bank Participation on a risk-sharing basis is classified under advances, following the RBI guidelines

4.1.2. Non-performing assets and provision on non-performing assets

NPAs are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by the RBI. NPAs are upgraded to standard as per the extant RBI guidelines.

Provisions for NPAs are made for sub-standard, doubtful and loss assets at rates as prescribed by the RBI. Accelerated provisioning is made basis recoverability and sound commercial judgement.

In case of NPAs referred to the National Company Law Tribunal ('NCLT') under the Insolvency and Bankruptcy Code, 2016 ('IBC') and where the NCLT has approved the resolution plan or liquidation order, provision is maintained at higher of the requirement under the RBI guidelines or the likely haircut as per resolution plan or liquidation order.

4.1.3. Provision on Restructured Assets

In case of restructured/rescheduled assets, provision is made in accordance with the guidelines issued by the RBI as applicable.

4.1.4. Interest Reversals on NPAs

Interest on non-performing advances is transferred to an unrealised interest account and not recognised in the Profit and Loss account until received.

SCHEDULE-17 (Contd..)

4.1.5. Write-offs and recoveries from written-off accounts

Write-offs are carried out in accordance with the Bank's policy. Recoveries from advances written-off are recognised in the Profit and Loss account under 'Other income' and recovery of Unrealised Interest under 'Income Interest on Loans & Advances'.

4.1.6. Other provisions on advances

In respect of borrowers classified as non-cooperative or wilful defaulters or where there is delay in implementation of a viable Resolution Plan for stressed borrowers, the Bank makes additional provisions as per the extant RBI guidelines.

Loans reported as fraud are classified as loss assets, and fully provided for immediately without considering the value of security.

For entities with Unhedged Foreign Currency Exposure ('UFCE'), provision is made in accordance with the guidelines issued by the RBI, which requires ascertaining the amount of UFCE, estimating the extent of likely loss and estimating the riskiness of the unhedged position. This provision is classified under Schedule 5 – Other Liabilities and Provisions in the Balance Sheet. Further, incremental capital is maintained in respect of such borrower counterparties in the highest risk category, in line with stipulations by the RBI.

As per extant RBI guidelines, the Bank assesses incremental exposure of specified borrowers of the banking system beyond the Normally Permitted Lending Limit ('NPLL'), and makes additional provisions, if required.

The Bank maintains a general provision on standard advances at the rates prescribed by the RBI. Additionally, on a prudent basis, for Special Mention Accounts (SMA), and identified stress sectors, higher provisioning is maintained.

4.1.7. Securitisation and transfer of assets

In accordance with RBI guidelines on Transfer of Loan exposures, any profit or loss arising because of the transfer of loans, which is realised, is accounted for and reflected in the Profit and Loss Account for the accounting period during which the transfer is completed.

4.2. INVESTMENTS

Investments are accounted for in accordance with the extant RBI guidelines on investment classification and valuation, as given below:

4.2.1 Classification

For disclosure in Balance Sheet, the investments are classified as Investments in India and outside India. The investments in India are further classified as

- (i) Government Securities,
- (ii) Other Approved Securities,
- (iii) Shares,
- (iv) Bonds and Debentures,
- (v) Subsidiaries and/or Joint Ventures (including Associates) and
- (vi) Other Investments (Units and Gold).

There are no investments outside India.

In accordance with the RBI guidelines, investments are classified at the time of purchase as:

- Held to Maturity ('HTM').
- Available for Sale ('AFS'); and
- Fair Value Through Profit and Loss (FVTPL). Held for Trading (HFT) is separate investment subcategory within FVTPL.
- Investment in Subsidiaries, Associate and Joint Ventures.

SCHEDULE-17 (Contd..)

4.2.2 Basis of Classification

The Bank classifies entire investment portfolio (except investments in their own Subsidiaries, Joint Ventures and Associates) under three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL) with a subcategory named Held for Trading (HFT).

- i. **Held to Maturity (HTM):** The security acquired with the intention of holding it to maturity to collect the contractual cash flows and the contractual terms of the security give rise to cash flows that are Solely Payments of Principal and Interest (SPPI criterion) on specified dates are categorised as Held to Maturity (HTM).
- ii. **Available for Sale (AFS):** The security acquired with the objective that is achieved by both collecting contractual cash flows and selling securities before maturity; and the contractual terms of the security give rise to cash flows that are Solely Payments of Principal and Interest (SPPI criterion) is categorised as Available for Sale (AFS).

On initial recognition, the Bank makes an irrevocable selection to classify an equity instrument, that is not held with the objective of trading, under AFS, in line with the RBI Guidelines.

- iii. **Fair Value through Profit and Loss (FVTPL):** Securities that do not qualify for inclusion in HTM or AFS are classified under Fair Value through Profit and Loss (FVTPL) which shall include Equity Shares (other than equity shares of subsidiaries, associates or joint ventures and where at the time of initial recognition, the irrevocable option to classify at AFS has been exercised and listed equity shares) Mutual Funds, Alternative Investment Funds, Real Estate Investment Trusts, Infrastructure Investment Trusts etc.

Held for Trading (HFT) Any instrument that is held for one or more of the following purposes is designated as a Held for Trading (HFT) instrument:

- a. short-term resale;
 - b. profiting from short-term price movements;
 - c. locking in arbitrage profits; or
 - d. hedging risks that arise from instruments meeting (a), (b) or (c) above.
- iv. **Investments in subsidiaries, associates and joint ventures** is held in a distinct category for such investments separate from the other investment categories. (viz. HTM, AFS and FVTPL).

4.2.3 Initial Recognition of investments:

All investments are measured at fair value on initial recognition. Unless facts and circumstances suggest that the fair value is materially different from the acquisition cost, it is presumed that the acquisition cost is the fair value.

Costs incurred at the time of acquisition, of investments, such as brokerage, commission etc., are charged to the Profit and Loss Account.

Broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.

The cost of investment is computed based on the weighted average cost method.

Investments are categorised into 3 fair value hierarchy based on the degree to which the inputs to the fair value measurements are observable,

- (a) "Level 1" - wherein inputs used for valuation of a financial instrument are quoted prices (unadjusted) in active markets for identical instruments that the bank can access at the measurement date;
- (b) "Level 2" - wherein inputs used for valuation of a financial instrument are inputs other than quoted prices that are observable for the asset or liability, either directly or indirectly (such as yield curve, credit spread etc.);
- (c) "Level 3" - wherein valuation is based on unobservable inputs.

SCHEDULE-17 (Contd..)

Recognition of Day 1 Gain/Loss:

- Day 1 gain / loss arising in initial recognition of Level 1 and Level 2 hierarchy, is recognised in the Profit and Loss Account, under item III- 'Profit/Loss on revaluation of investments(net)' under Schedule 14: 'Other Income'.
- Any Day 1 loss arising from Level 3 investments is recognised immediately.
- Any Day 1 gains arising from Level 3 investments is deferred. In the case of debt instruments, the Day 1 gain is amortized on a straight-line basis up to the maturity date (or earliest call date for perpetual instruments), while for unquoted equity instruments, the gain is set aside as a liability until the security is listed or derecognised.

4.2.4 Subsequent Recognition

Investments classified under the HTM category:

Investments are carried at acquisition cost and is not marked to market (MTM) after initial recognition. Any discount or premium on the securities held under HTM category is amortized over the remaining life of the instrument. The amortized amount is reflected in the financial statements under item II 'Income on Investments' of Schedule 13 Interest Earned' with a contra in Schedule 8: 'Investments'.

Investments classified under the AFS categories:

Investments classified under the Available for Sale (AFS) category are fair valued at least on a quarterly basis. Any discount or premium arising on acquisition of debt securities held under AFS is amortised over the remaining life of the instrument, with the amortised amount reflected under Schedule 13: 'Interest Earned' with a corresponding adjustment under Schedule 8: 'Investments'. Net valuation gains or losses on all performing investments under AFS—including government securities, other approved securities, bonds, and debentures—are aggregated and directly credited or debited to the AFS-Reserve, without routing through the Profit and Loss Account.

Income recognition, asset classification, and provisioning norms for securities under the AFS category are in accordance with the applicable regulatory guidelines. The AFS-Reserve is reckoned as part of Common Equity Tier 1 (CET 1) capital, subject to applicable conditions, though unrealised gains in the reserve are not available for distribution by way of dividends or coupons on Additional Tier 1 instruments.

Upon sale or maturity of a debt instrument in AFS category, the accumulated gain/ loss for that security in the AFS-Reserve is transferred from the AFS Reserve and recognized in the Profit and Loss Account under item II Profit on sale of investments under Schedule 14-Other Income. In the case of equity instruments designated under AFS at the time of initial recognition, any gain or loss on sale of such investments are transferred from AFS-Reserve to the Capital Reserve.

Investments classified under the FVTPL categories:

Investments classified under the Fair Value Through Profit or Loss (FVTPL) category are fair valued with the resultant net gain or loss directly credited or debited to the Profit and Loss Account. Securities under the Held for Trading (HFT) sub-category within FVTPL are fair valued on a daily basis, whereas other securities under FVTPL are fair valued at least quarterly or more frequently, as applicable.

Any discount or premium on the acquisition of debt securities under the FVTPL category is amortised over the residual maturity of the instrument. The amortised amount is accounted for under Schedule 13: 'Interest Earned' (Item II - Income on Investments), with a corresponding adjustment in Schedule 8: 'Investments'.

FVTPL securities are also subject to income recognition, asset classification, and provisioning norms in accordance with the applicable regulatory framework.

4.2.5 Fair value measurements

The fair value for the purpose of initial recognition and periodical valuation of investments as required by regulatory guidelines is determined as per the valuation norms laid down as under:

Quoted Securities

The fair value for the quoted securities is the prices declared by the Financial Benchmarks India Private Ltd (FBIL). For securities whose prices are not published by FBIL, the fair value of the quoted security is based upon quoted price as available from the trades/ quotes on recognised stock exchanges reporting platforms or trading platforms

SCHEDULE-17 (Contd..)

authorized by RBI/SEBI or prices declared by the Fixed Income Money Market and Derivatives Association of India (FIMMDA).

Treasury Bills, Exchange Funded Bills, Commercial Paper and Certificate of Deposits being discounted instruments, are valued at carrying cost which includes discounts accreted over the period to maturity.

Units of mutual funds are valued at the latest repurchase price/Net Asset Value ('NAV') declared by the mutual fund.

The market value of investments where current quotations is not available is determined in accordance with the following norms prescribed by the RBI:

- Unquoted Central / State Government securities are valued on the basis of the prices/ YTM rates published by the FBIL.
- In case of special bonds issued by the Government of India that do not qualify for SLR purposes, unquoted bonds, debentures and preference shares where interest/dividend is received regularly (i.e. not overdue beyond 90 days), the market price is derived based on the Yield to maturity ('YTM') for Government Securities as published by FIMMDA/FBIL and suitably marked up for credit risk applicable to the credit rating of the instrument. The matrix for credit risk markup for each category and credit ratings along with residual maturity issued by FIMMDA/FBIL is adopted for this purpose.
- In the case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with the prudential norms for provisioning as prescribed by the RBI.
- Equity shares, for which current quotations are not available or where the shares are not quoted on the stock exchanges, are valued at break-up value (without considering revaluation reserves, if any) which is ascertained from the company's latest Balance Sheet (not older than 18 months). In case the latest Balance Sheet is not available, the shares are valued at ₹ 1 per company.
- Investments in Security Receipts ('SRs') are valued as per the NAV declared by the issuing Asset Reconstruction Company ('ARC') or net book value of loans transferred or estimated recoverable value based on Bank's internal assessment on case-to-case basis, whichever is lower
- Units of Alternate Investment Fund ('AIF') are marked to market using the NAV provided by AIF which is determined from the latest audited financial statements. In case the audited financials are not available for a period beyond 18 months, the investments are valued at ₹ 1 per AIF.

4.2.6 Transfer of security between categories

Transfer of security between categories of investments is accounted for as per the RBI guidelines.

4.2.7 Disposal of Investments

Investments classified under the HTM category:

In any financial year, the carrying value of investments sold out of HTM should not exceed five per cent of the opening carrying value of the HTM portfolio. Any sale beyond this threshold is require prior approval from DoS, RBI.

Realised gains are recognised in the Profit and Loss Account and subsequently appropriated to the Capital Reserve Account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognised in the Profit and Loss Account.

Investments classified under the AFS and HFT categories:

On sale or maturity of debt instruments under AFS, the corresponding accumulated gain or loss is transferred from the AFS-Reserve to the Profit and Loss Account under Schedule 14: 'Other Income' (Item II - Profit on Sale of Investments).

For equity instruments initially designated under AFS, any resultant gain or loss on sale are transferred from AFS-Reserve to the Capital Reserve, and not routed through the Profit and Loss Account.

Investments classified under the HFT category

Under HFT categories, realised gains/losses are recognised in the Profit and Loss Account.

SCHEDULE-17 (Contd..)

4.2.8 Short Sales

In accordance with the RBI guidelines, the Bank undertakes short sale transactions in Central Government dated securities. Such short positions are categorised under the HFT category. These positions are marked-to-market along with the other securities under the HFT portfolio and the resultant Mark-to-Market ('MTM') gains/losses are accounted for as per the relevant RBI guidelines for valuation of investments discussed earlier.

4.2.9 Repurchase and reverse repurchase transactions. Repurchase transactions ('Repos')

Repurchase transactions in Government securities and corporate debt securities including those conducted under the Liquidity Adjustment Facility ('LAF') and Marginal Standby Facility ('MSF') with RBI are accounted for as collateralised borrowings. Accordingly, securities given as collateral under an agreement to repurchase them, continue to be held under the investment account and the Bank continues to accrue the coupon on the security during the repo period. Borrowing cost on such repo transactions is accounted as interest expense in "Schedule 15 – Interest Expended" in the Profit and Loss Account.

Reverse repurchases transactions ('Reverse repos')

Reverse repurchases transactions with RBI with original maturity upto 14 days from the date of issuance, including those conducted under the Liquidity Adjustment Facility ('LAF') are accounted for as collateralised lending under "Schedule 6 - Balances with RBI - in Other Accounts". Revenue on such reverse repos is accounted for as interest income under "Schedule 13 – Interest Earned – Interest on balances with Reserve Bank of India and Other Inter-bank Funds" in the Profit and Loss Account.

Reverse repos with an original maturity of more than 14 days from the date of issuance are accounted for as collateralised lending under "Schedule 9 - Advances". Revenue on such reverse repos are accounted for as interest income under "Schedule 13 - Interest Earned – Interest/discount on advances/bills" in the Profit and Loss account.

4.2.10 Non-Performing Investments

Non-performing investments are identified, and provision is made thereon as per the RBI guidelines. Provision for depreciation on such non-performing investments is not set off against the appreciation in respect of other performing securities as per RBI guidelines.

In line with regulatory guidelines, where an investment classified under the Available for Sale (AFS) category has cumulative gains in the AFS-Reserve, any provision required in respect of such investment may be made by debiting the AFS-Reserve to the extent of available gains. Conversely, in cases where there are cumulative losses in the AFS-Reserve relating to an AFS investment, such losses are transferred from the AFS-Reserve to the Profit and Loss Account. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

The Bank also classifies an investment as a non-performing investment in case any credit facility availed by the same borrower/entity has been classified as a non-performing asset and vice versa.

The above is applied to Preference Shares where the fixed dividend is not paid.

4.3. REVENUE RECOGNITION

Interest income is recognised on an accrual basis in accordance with AS-9, Revenue Recognition as notified under Section 133 of the Companies Act, 2013 read together with the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Rules, 2021 and the RBI guidelines, except in the case of interest income on non-performing assets where it is recognised on receipt basis as per the income recognition and asset classification norms of RBI.

Income on non-coupon-bearing discounted instruments or low coupon-bearing instruments is recognised over the tenor of the instrument on a constant yield basis.

Commission on Guarantees/Letters of Credit, Processing Fees and rent on safe deposit lockers are accounted for on a receipt basis.

Other fees and commission income are recognised when due, where the Bank is reasonably certain of ultimate collection.

Dividend income is accounted for on an accrual basis when the right to receive the dividend is established.

Gain/loss on selling down of loans and advances through direct assignment is recognised at the time of sale.

SCHEDULE-17 (Contd..)

Recoveries in the non-performing advances are appropriated as under:

- a) In case of non-performing Term Loan/DPN the recoveries are appropriated towards the principal, interest and charges, in the order of demand.
- b) In case of non-performing Overdraft Accounts the recoveries are first appropriated towards interest and then towards charges and excess allowed in overdraft account if any, followed by expired sanctioned TOD.
- c) In case of one-time settlement (OTS) accounts, the recoveries are first adjusted towards principal balance and then towards interest and charges.

In the case of suit-filed accounts, related legal and other expenses incurred are charged to the Profit and Loss Account net of recovery.

Interest on income-tax refund is recognised based on the refund intimation/order received under the provisions of the Income Tax Act, 1961 from time to time.

In accordance with RBI guidelines, on the sale of non-performing advances, if the sale is at a price below the net book value (i.e. book value less provisions held), the shortfall is charged to the Profit and Loss Account. If the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year the amounts are received.

4.4. FOREIGN CURRENCY TRANSACTIONS

Initial Recognition

Foreign currency transactions are recorded in the reporting currency by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency on the date of the transaction.

Conversion

Monetary Assets and Liabilities, Forward Exchange Contracts, Guarantees, Letters of Credit, Acceptances, Endorsements, and other obligations are evaluated at the closing spot rates/forward rates for the residual maturity of the contract, as notified by the Foreign Exchange Dealers Association of India ('FEDAI') / Financial Benchmarks India Pvt. Ltd. (FBIL) and the resulting profit and loss is recognised in the Profit and Loss account, as per the guidelines issued by RBI.

Exchange Differences

Exchange difference arising on settlement of monetary items is recognised as income or as expense in the year in which it arises. Non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction and non-monetary items which are carried at fair value, or other similar valuations denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

Foreign exchange forward contracts not intended for trading that are entered into to establish the amount of reporting currency required or available at the settlement date of transactions, which are outstanding at the Balance Sheet date are effectively valued at the closing spot rate. The premium or discount arising at the inception of such a forward exchange contract is amortised as expense or income over the life of the contract.

Outstanding forward exchange contracts are revalued at the Balance Sheet date at the rates notified by FEDAI/FBIL and at interpolated rates for contracts of interim maturities. The resultant gain/loss on revaluation is recognised in the Profit and Loss Account in accordance with the RBI/FEDAI guidelines.

Forward exchange contracts and other derivative contracts which have overdue receivables remaining unpaid over 90 days or more are classified as non-performing assets and provided for as per the extant master circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning issued by the RBI.

4.5. DERIVATIVE CONTRACTS

Derivative contracts are designated as hedging or trading and accounted in accordance with Reserve Bank of India's guidelines.

Derivative deals for trading are marked to market and net depreciation is recognised while net appreciation is ignored.

SCHEDULE-17 (Contd..)

Derivatives used for hedging are marked to market in cases where the underlying assets/ liabilities are marked to market and income /expenditure is accounted on accrual basis.

4.6. FIXED ASSETS, DEPRECIATION, REVALUATION AND IMPAIRMENT

Fixed assets (except premises revalued) are carried at the cost of acquisition less accumulated depreciation and impairment, if any. Cost includes initial handling and delivery charges, duties, taxes, and incidental expenses related to the acquisition and installation of the asset. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future economic benefit / functioning capability from / of such assets.

The portfolio of immovable properties is revalued periodically by an independent valuer to reflect the current market valuation. All land and buildings owned by the Bank and used as branches, offices and employee's residential quarters are grouped under "Land and Building" in the fixed assets category. Appreciation, if any, on revaluation is credited to the Revaluation Reserve. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account and appropriated from the Revaluation Reserves to Revenue Reserves.

Computer Software is capitalised along with computer hardware and included under other fixed assets.

Intangibles/Application software

An intangible asset is recognised if, and only if:

- it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise; and
- the cost of the asset can be measured reliably.
- An intangible asset should be measured initially at cost.

Capital Work in Progress

Capital work-in-progress includes the cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

Depreciation is provided over the estimated useful life of a fixed asset on a Straight-Line Method (SLM) from the date of addition. The Management believes that depreciation rates currently used, fairly reflect its estimate of the useful lives and residual values of fixed assets based on the historical experience of the Bank, though these rates in certain cases are different from those prescribed under Schedule II of the Companies Act, 2013. Whenever there is a revision of the estimated useful life of an asset, the unamortised depreciable amount is charged over the revised remaining useful life of the said asset.

SL No	Particulars	Applicable Useful life (years)
1	Land	NA
2	Leased Land	Lease period
3	Building	
	Building with RCC Structure	60
	Building without RCC Structure	30
	Fences, wells, tube wells	5
4	Furniture and Fittings:	
	a) Front Lit Signage, Back Lit signage, on-Lit signage	6
	b) All others	10
5	Electrical installations and Equipments	
	a) Focusing Light for Name Board	6
	b) Electrical geyser (earlier the useful life was 10 years)	5
	c) All others	10
	d) Electric kettles, Induction cooktop (newly added)	5
6	Plant and Machinery	
	a) Ductable AC units, Generator (Small)	10
	b) Air Conditioner	8
	c) Note Counting Machine, Note Sorting Machine, Cash Bundling Machine, Shrink Wrapping Machine, Strapping Machine, Note Authenticator Machine	7

SCHEDULE-17 (Contd..)

SL No	Particulars	Applicable Useful life (years)
	d) Fake Note Detector, Weighing Machine/Scale, Fire Extinguisher, Water Dispenser (Hot & Cold), Interest Rate Display	5
	e) Television, Refrigerator (earlier the useful life was 15 years)	5
	f) Others	15
7	Motor Car	8
8	Motor cycles, scooters and other mopeds	10
9	Physical Security	
	a) CCTV	3
	b) Fire extinguishers	5
	c) Fire Alarm System	15
	d) Security Alarm System	15
	e) Others	15
10	Computers	
	Computers and data processing units including operating software's (As specified by regulatory authority i.e. Reserve bank of India in terms of their circular DBOD. No. BP.BC. 37/21.04.018/2000 dated 20.10.2000.)	3
	Software acquired/developed other than the operating software	3
11	Office equipments	5

Where during any financial year, an addition has been made to any asset or where any asset has been sold, discarded, demolished or destroyed, the depreciation on such asset is calculated on pro rata basis from the date of such addition or as the case maybe, up to the date on which such asset has been sold, discarded, demolished or destroyed.

Gain or losses arising from the retirement or disposal of fixed assets are determined as the difference between the net disposal proceeds and the carrying amount of assets and are recognised as income or expense in the Profit and Loss Account.

The carrying amounts of assets are reviewed at each Balance Sheet date to ascertain if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

4.7. EMPLOYEE BENEFITS

a. Short-term employee benefits

Short-term employee benefits comprise salaries and other compensations payable for services which the employee has rendered during the period. These are recognized at the undiscounted amount in the Profit and Loss Account.

b. Long term employee benefits

i. Defined contribution plan

Provident Fund

Contributions made by the Bank to the Provident Fund and Contributory Pension Scheme in the form of retirement benefits are charged to the Profit and Loss account. There is no other obligation other than the contribution payable to the fund.

National Pension Scheme ('NPS')

In respect of employees who have joined the Bank on or after 1st April 2010, the Bank contributes prescribed percentage of the Basic pay and dearness allowance of such employees (defined contribution plan), which is managed and administered by pension fund management companies. NPS contributions are recognised in the Profit and Loss Account in the period in which they accrue.

SCHEDULE-17 (Contd..)

ii. Defined benefit plan

Gratuity

The Bank contributes towards the Gratuity Fund "Karnataka Bank Employees' Gratuity Fund" (Defined Retirement Benefit Scheme) administered by a Trust formed for the benefits to eligible employees on the Bank's instruction. Under this Scheme, the settlement obligations remain with the Bank. The Gratuity payable to vested employees on termination of employment is determined based on the respective employee's salary & number of years of employment with the Bank. The liability with regard to the Gratuity is recognised on the basis of actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31st March every year based on certain assumptions regarding Discount rate, Salary Escalation, mortality and employee attrition. Actuarial gain/loss is recognized in the Profit and Loss Account and is not deferred.

Pension

The Bank makes contribution towards the Pension obligation (Defined Retirement Benefit Scheme) to a separate Trust formed for the purpose of management of the Fund, which determines the pension payable to the eligible employee based on the Industry-wide Pension Scheme. The Trust has purchased a Group Superannuation Policy from LIC of India for payment of pension. However, the ultimate obligation of payment of pension remains with the Bank. The liability with regard to the Pension is recognised on the basis of actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31st March every year based on certain assumptions regarding Discount rate, Salary Escalation, mortality and employee attrition. Actuarial gain/loss is recognized in the Profit and Loss Account of the Bank and is not deferred.

c. Other Long-term benefits

Compensated absence

Compensated leave entitlements are recognised as a liability in the year of rendering of service as per rules of the Bank. The Bank treats accumulated leave as long-term employee benefits as the same can be carried beyond 12 months. In respect of accumulated leave that can be availed / encashed, during the tenure of / end of employment, the liability is recognised on the basis of an independent actuarial valuation. They are therefore measured as the present value of expected future payments to be made in respect of services provided by employees upto the end of the reporting period. The benefits are discounted using the market yields at the end of the reporting period that have terms approximating to the terms of the related obligation. Remeasurements as a result of experience adjustments and changes in actuarial assumptions are recognised in the profit & loss account.

4.8. TAXATION

Tax expenses comprise current and deferred taxes. Current income tax is measured as the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961, considering the material principles set out in the Income Computation and Disclosure Standards (ICDS) to the extent applicable, rules framed thereunder and after due consideration of the judicial pronouncement and legal opinions. Deferred income taxes reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Changes in deferred tax assets / liabilities on account of changes in enacted tax rates are given effect to in the Profit and Loss Account in the period of change.

Deferred tax assets and liabilities are recognised for future tax consequences of timing differences between the carrying values of assets and liabilities and their respective tax bases, and operating loss carry forwards.

Deferred tax is recognized subject to consideration of prudence on timing difference being the difference between taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent period. In the event of unabsorbed depreciation and carry forward losses and items relating to capital losses, deferred tax assets are recognized only to the extent that there is virtual certainty supported by convincing evidence that sufficient future taxable income will be available to realize such assets. In other situations, deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available to realize these assets.

Deferred tax assets and liabilities are offset if such items relate to taxes on income levied by the same governing tax laws and the Company has a legally enforceable right for such set off. Deferred tax assets are reviewed at each balance sheet date and appropriately adjusted.

SCHEDULE-17 (Contd..)

4.9. SHARE ISSUE EXPENSES

Share issue expenses are adjusted from the Share Premium Account in terms of Section 52 of the Companies Act, 2013.

4.10. EARNINGS PER SHARE

The Bank reports basic and diluted earnings per share in accordance with AS-20, Earnings per Share. Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the year.

Diluted earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity shares were exercised or converted during the year. Diluted earnings per share is computed using the weighted average number of equity shares and dilutive potential equity shares outstanding at the year-end except where the results are anti-dilutive.

4.11. EMPLOYEE STOCK/UNIT OPTION SCHEME

In accordance with the SEBI (Share Based Employee Benefits) Regulations, 2021 / Guidance Note on Accounting for the Employee Share-based Payments issued by The Institute of Chartered Accountants of India ('ICAI'), the cost of equity-settled transactions is measured using intrinsic value method for all options granted on or before 31 March 2021.

RBI vide its clarification dated 30th August 2021, circular reference no. RBI/2021-22/95 DOR.GOV.REC.44/29.67.001/2021-22 on Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function Staff, advised Banks that fair value of share-linked instruments on the date of grant should be recognised as an expense for all instruments. For Employee Stock options granted after March 31, 2021, to Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function Staff and employees of the Bank, as per the extant guidelines of RBI, the Bank follows the fair value method and recognises the fair value of such option as on the date of grant computed using the Black-Scholes model without reducing estimated forfeitures, as compensation expense over the vesting period.

4.12. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

In accordance with AS-29 "Provisions, Contingent Liabilities and Contingent Assets", provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- a present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent liabilities on account of foreign exchange contracts, letters of credit, bank guarantees and acceptances and endorsements denominated in foreign currencies and outstanding as at the Balance Sheet date are translated at year end rates notified by the FEDAI/FBIL.

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

4.13. SEGMENT REPORTING

The Bank recognises the Business Segment as the Primary Reporting Segment and Geographical Segment as the Secondary Reporting Segment, in accordance with the RBI guidelines and in compliance with Accounting Standard 17.



SCHEDULE-17 (Contd..)

Business Segment is classified into (a) Treasury, (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations and revenues /expenses allocated in accordance with the RBI guideline. Further, 'Digital Banking' has been identified as a Sub-segment under Retail Banking as required in extant guidelines of the RBI Geographical Segment consists only of Domestic Segment since the Bank does not have any foreign branches.

4.14. LEASE TRANSACTIONS

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating lease. Operating Lease payments are recognised on SLM basis as an expense in the Profit & Loss Account, over the lease term in accordance with AS-19.

4.15. ACCOUNTING FOR DIVIDEND

As per AS-4 'Contingencies and Events occurring after the Balance Sheet date', the Bank does not account for the proposed dividend as a liability through an appropriation from the Profit and Loss Account. The same is recognised in the year of actual payout post approval of the shareholders. However, the Bank considers the proposed dividend in determining capital funds in computing the capital adequacy ratio.

4.16. CASH AND CASH EQUIVALENT

Cash and cash equivalents include cash in hand, balances with the RBI, balances with other banks and money at call and short notice.

4.17. CORPORATE SOCIAL RESPONSIBILITY

Expenditure towards Corporate Social Responsibility is recognised in the Profit and Loss Account in accordance with the provisions of the Companies Act, 2013.

SCHEDULE – 18

NOTES ON ACCOUNTS FORMING PART OF THE BALANCE SHEET AS ON 31 MARCH, 2026

1 Regulatory capital

i) Composition of Regulatory Capital

		(₹ in crore)	
Sl. No	Particulars	Current Year March 31, 2026 Basel III	Previous Year March 31, 2025 Basel III
i)	Common Equity Tier 1 capital (CET 1)	12,454.94	11,293.83
ii)	Additional Tier 1 capital/ Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	12,454.94	11,293.83
iv)	Tier 2 capital	928.08	925.13
v)	Total capital (Tier 1+Tier 2)	13,383.02	12,218.96
vi)	Total Risk Weighted Assets (RWAs)	66,684.95	61,542.51
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)	18.68%	18.35 %
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.68%	18.35 %
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.39%	1.5 %
x)	Capital to Risk Weighted Assets Ratio (CRAR)* (Total Capital as a percentage of RWAs)	20.07%	19.85%
xi)	Leverage Ratio	8.77%	8.51 %
xii)	Percentage of the Shareholding of: Government of India	0 %	0 %
xiii)	Amount of paid-up equity capital raised during the year	0.02*	0.69 #
xiv)	Amount of non-equity Tier 1 capital raised during the year	-	-
xv)	Amount of Tier 2 capital raised during the year by issuing subordinated debt instruments (i.e., unsecured Non-Convertible Subordinated (Lower Tier-2 BASEL III Debt Instruments) as part of Tier 2 capital under series VII by private placement and listed on NSE	-	-

*includes 2,44,900 shares of face value ₹10/- each allotted to employee under ESOS during the year ended March 31,2026.

#includes 6,86,704 shares of face value ₹10/- each allotted to employee under ESOS during the year ended March 31,2025.

RBI vide master direction No. DOR.CAP.REC.70/21-01-002/2025-26 dated 28th November 2025, has given direction to banks to consider Revaluation Reserve, Foreign Currency Translation Reserve and Deferred Tax Asset for purposes of computation of Capital Adequacy as CET- I capital ratio. The Bank has exercised the option in the above computation.

ii) Draw down from Reserves

The Bank has not made any drawdown from reserves during the Financial Year 2026. During the previous financial year, the Bank had made a drawdown of ₹89 crore from the Investment Fluctuation Reserve (IFR).

SCHEDULE - 18

2 Asset Liability Management

ii) Maturity pattern of certain items of assets and liabilities as on March 31, 2026

Particulars	1 day	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 Months	2 to 3 Months	Over 3 Months to 6 Months	Over 6 Months to 12 Months	Over 1 Year to 3 Years	Over 3 Years to 5 Years	Over 5 Years	Total
Deposits*	1,853.12	2,417.90	1,080.34	2,518.21	2,800.76	2,613.15	6,115.28	7,836.00	49,843.43	2,681.69	29,018.87	1,08,778.75
Advances	52.94	508.06	236.31	2,352.72	2,976.08	4,631.66	6,217.85	13,957.72	25,455.77	8,715.38	16,705.14	81,809.63
Investments	8,453.86	519.75	428.01	296.30	540.97	348.04	773.17	1,072.79	9,724.62	540.17	4,041.12	26,738.80
Borrowings	-	4,461.65	-	-	-	140.35	-	427.00	-	-	300.00	5,329.00
Foreign Currency Assets	139.08	882.13	17.92	140.15	531.10	147.03	331.00	422.02	257.94	10.72	-	2,879.09
Foreign Currency Liabilities	122.01	1,417.72	29.03	168.19	501.83	163.42	258.08	144.07	0.42	-	-	2,804.77

*Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1- 3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board / ALCO

Maturity pattern of certain items of assets and liabilities as on March 31, 2025

Particulars	1 day	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 Months	2 to 3 Months	Over 3 Months to 6 Months	Over 6 Months to 12 Months	Over 1 Year to 3 Years	Over 3 Years to 5 Years	Over 5 Years	Total
Deposits	1,514.23	2,496.99	1,026.71	2,536.39	3,011.08	3,800.41	8,199.01	7,027.27	46,143.90	2,728.34	26,323.16	1,04,807.49
Advances	95.35	249.94	493.25	2,558.33	2,474.31	6,004.87	6,044.67	10,368.62	25,078.11	6,180.18	16,993.85	76,541.48
Investments	6,632.61	389.14	161.97	390.40	763.31	652.92	1,375.11	1,498.99	7,402.65	629.17	4,640.24	24,536.51
Borrowings	-	-	16.91	-	16.91	16.91	315.94	706.53	567.35	-	300.00	1,940.55
Foreign Currency Assets	107.91	1,089.84	9.96	38.09	538.88	127.78	443.11	433.67	163.20	12.08	-	2,964.52
Foreign Currency Liabilities	56.56	1,497.34	20.14	47.96	512.08	122.52	425.58	232.46	-	-	-	2,914.64

SCHEDULE – 18 (Contd..)

ii) Liquidity Coverage Ratio

Bank is computing LCR on a daily basis in line with the Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025. These guidelines ensure that banks maintain sufficient amount of High Quality Liquidity Assets (HQLAs) to survive 30 days stress scenario so that banks can take corrective measures within such period.

The necessary system has been put in place to compute LCR and Bank's strategy would be to maintain LCR well above the regulatory minimum levels.

The Bank during the three months ended March 31, 2026, maintained average HQLA (after haircut) of ₹ 24,647.47 Crore (₹ 23,217.64 Crore as on March 31, 2025). HQLA primarily includes government securities in excess of minimum statutory liquidity ratio (SLR), 2% of NDTL under "marginal standing facility (MSF)", 16% of NDTL under "facility to avail liquidity for LCR (FALLCR)", investments under Corporate bonds & commercial papers rated "AA- and above".

The weighted cash outflows are primarily driven by deposits from retail & small business customers, unsecured wholesale funding which includes non-operational deposits and unsecured debt. During the three months ended March 31, 2026, funding from "retail & small business customers" and "non-operational deposits" contributed 45.44% & 37.77% to the total weighted cash outflows respectively. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank's clients.

The average LCR of the Bank for the three months ended March 31, 2026, was 165.34% (March 31, 2025: 162.50%).

As of March 31, 2026, top liability products/instruments and their percentage contribution to the total liabilities of the Bank were term deposits: 55.83%, savings account deposits: 22.25% and current account deposits: 6.02%. The Bank has consistently maintained a robust funding profile with a significant portion of funding through deposits. Top 20 depositors constituted ~2.74% of total deposits of the Bank as of March 31, 2026, indicating a healthy and stable deposit profile.

In addition to daily/ monthly LCR reporting, Bank prepares daily Structural Liquidity Statements to assess the liquidity needs of the Bank on an ongoing basis.

Bank's Asset Liability Management Committee (ALCO) is empowered to monitor and form suitable strategies to maintain stipulated levels of LCR by channelizing funds to target good quality asset and liability profile to meet Bank's profitability as well as liquidity requirements. Funding strategies are formulated by the Integrated Treasury in accordance with ALCO guidance. The objective of the funding strategy is to achieve an optimal funding mix which is consistent with prudent liquidity, diversity of sources and servicing costs. Accordingly, Integrated Treasury estimates daily liquidity requirement. With the help of structural liquidity statement prepared by Bank, Integrated Treasury evaluates current and future liquidity requirement and takes necessary action.

SCHEDULE – 18 (Contd..)



Karnataka Bank
Your Family Bank. Across India.

Led by **Experience**
Powered by **Innovation**

(₹ in crore)

	Quarter ended 30.06.2025			Quarter ended 30.09.2025			Quarter ended 31.12.2025			Quarter ended 31.03.2026		
	Total Un-weighted Value (average)	Total Weighted Value (average)		Total Un-weighted Value (average)	Total Weighted Value (average)		Total Un-weighted Value (average)	Total Weighted Value (average)		Total Un-weighted Value (average)	Total Weighted Value (average)	
1 Total High Quality Liquid Assets (HQLA)		24,873.02			26,069.71			25,033.04			24,647.47	
Cash Outflows												
2 Retail deposits and deposits from small business customers, of which:	90,628.43	8,005.05		90,009.85	7,953.64		90,503.38	8,001.68		92,748.24	8,193.92	
i) Stable deposits	21,155.79	1,057.79		20,946.91	1,047.35		20,973.10	1,048.66		21,618.14	1,080.91	
ii) Less stable deposits	69,472.65	6,947.26		69,062.94	6,906.29		69,530.28	6,953.03		71,130.10	7,113.01	
3 Unsecured wholesale funding, of which:	10,349.16	7,699.39		9,778.76	7,412.24		9,411.55	7,163.57		9,116.64	6,811.20	
i) Operational deposits(all counterparties)	-	-		-	-		-	-		-	-	
ii) Non-operational deposits(all counterparties)	10,349.16	7,699.39		9,778.76	7,412.24		9,411.55	7,163.57		9,116.64	6,811.20	
iii) Unsecured debt	0.00	0.00		0	0.00		0.00	0.00		0.00	0.00	
4 Secured wholesale funding		0.00			0.00			0.00			0.00	
5 Additional requirements, of which	8,543.66	986.42		8,494.16	1,009.84		8,334.05	917.21		10,944.58	2,312.39	
i) Outflows related to derivative exposures and other collateral requirements	-	-		0.08	0.08		1.42	1.42		1,132.63	1,132.63	
ii) Outflows related to loss of funding on debt products	-	-		-	-		-	-		-	-	
iii) Credit and liquidity facilities	8,543.66	986.42		8,494.08	1,009.76		8,332.63	915.78		9,811.95	1,179.76	
6 Other contractual funding obligations		196.97			200.60			217.52			462.61	
7 Other contingent funding obligations	6,932.00	207.96		6,896.27	206.89		7,185.21	215.56		8,368.50	251.05	
8 Total Cash Outflows		17,095.80			16,783.21			16,515.54			18,031.17	
Cash Inflows												
9 Secured lending (e.g. reverse repos)	-	-		-	-		-	-		-	-	
10 Inflows from fully performing exposures	3,798.54	1,899.27		2,123.33	1,061.67		2,644.26	1,322.13		2,622.35	1,521.28	
11 Other cash inflows	2,804.83	2,804.83		1,866.70	1,866.70		1,795.20	1,795.20		1,602.78	1,602.78	
12 Total Cash Inflows	6,603.37	4,704.10		3,990.03	2,928.36		4,439.46	3,117.33		4,225.13	3,124.06	
13 Total HQLA		24,873.02			26,069.71			25,033.04			24,647.47	
14 Total Net Cash Outflows		12,391.70			13,854.85			13,398.20			14,907.11	
15 Liquidity Coverage Ratio (%)		200.72			188.16			186.84			165.34	

Note: LCR Data has been calculated based on simple average of all daily observations over the previous period. The above data has been furnished by the management and have been relied upon by the auditors. In accordance with RBI guidelines, Banks are required to make consolidated Pillar 3 disclosures including Leverage Ratio and Net Stable Funding Ratio (NSFR) under the Basel III framework. The disclosures have been made available on our website at following link: <https://www.karnatakabank.bank.in/investors/regulatory-disclosures>. These disclosures have not been subjected to audit by the Joint Statutory Auditors.

SCHEDULE - 18 (Contd..)

3 Investments

i. Composition of investment portfolio

	March 31, 2026										March 31, 2025					(₹ in crore)					
	HTM			AFS		FVTPL		Subsidiaries, Associates and JVs		HTM			AFS		FVTPL		Subsidiaries, Associates and JVs				
	At cost		At Fair Value			HFT	non-HFT	At cost	At Fair Value	At cost		At Fair Value	HFT	non-HFT	At cost		At Fair Value	HFT	non-HFT	At cost	At Fair Value
I. Investments in India																					
(i) Government securities	21,702.96	21,128.37	3,522.33	353.48	-	-	-	-	-	19,207.83	19,049.22	3,940.39	-	-	-	-	-	-	-	-	
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Shares	-	-	210.08	9.00	2.00	1.75	1.75	1.75	1.75	-	-	182.58	5.45	3.68	1.75	1.75	1.75	1.75	1.75	1.75	
(iv) Debentures and Bonds	154.03	155.05	464.85	-	304.58	-	-	-	-	0.05	0.04	514.43	-	321.15	-	-	-	-	-	-	
(v) Subsidiaries, associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(vi) Others	-	-	-	-	13.74	-	-	-	-	-	-	346.53	-	12.68	-	-	-	-	-	-	
Total	21,856.99	21,283.42	4,197.26	362.48	320.32	1.75	1.75	1.75	1.75	19,207.87	19,049.25	4,983.92	5.45	337.51	1.75	1.75	1.75	1.75	1.75	1.75	
Less: Provisions for impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	21,856.99	21,283.42	4,197.26	362.48	320.32	1.75	1.75	1.75	1.75	19,207.87	19,049.25	4,983.92	5.45	337.51	1.75	1.75	1.75	1.75	1.75	1.75	
II. Investments outside India																					
(i) Government securities (including local authorities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Subsidiaries, associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Other investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Provisions for impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total investments (I+II)	21,856.99	21,283.42	4,197.26	362.48	320.32	1.75	1.75	1.75	1.75	19,207.87	19,049.25	4,983.92	5.45	337.51	1.75	1.75	1.75	1.75	1.75	1.75	

SCHEDULE - 18

(Contd..)



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ii. Fair Value Hierarchy of investment portfolio measured at fair value on balance sheet

(₹ in crore)

	March 31, 2026										March 31, 2025							
	AFS					FVTPL (including HFT)					AFS			FVTPL (including HFT)				
	Level 1	Level 2	Level 3	Total		Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	
I. Investments in India																		
(i) Government securities	3,522.33	-	-	3,522.33	353.48	-	-	-	353.48	3,940.39	-	-	-	3,940.39	-	-	-	-
(ii) Other approved securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Shares	-	-	210.08	210.08	9.00	2.00	-	-	11.00	-	-	182.58	182.58	5.45	2.00	1.68	9.13	-
(iv) Debentures and Bonds	435.14	29.71	-	464.85	-	304.58	-	-	304.58	371.87	142.56	-	514.43	-	321.15	-	321.15	-
(v) Subsidiaries, associates and joint ventures																		
(vi) Others	-	-	-	-	-	0.03	13.71	13.74	13.74	-	346.53	-	346.53	-	0.03	12.65	12.68	-
Total	3,957.47	29.71	210.08	4,197.26	362.48	306.61	13.71	682.80	682.80	4,312.26	489.09	182.58	4,983.92	5.45	323.18	14.33	342.96	-
II. Investments outside India																		
(i) Government securities (including local authorities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Subsidiaries, associates and joint ventures																		
(iii) Other investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,957.47	29.71	210.08	4,197.26	362.48	306.61	13.71	682.80	682.80	4,312.26	489.09	182.58	4,983.92	5.45	323.18	14.33	342.96	-
Total investments (I+II)																		

SCHEDULE – 18 (Contd..)

iii. Net gains/ (losses) on Level 3 financial instruments recognised in AFS-Reserve and Profit and Loss Account

	(₹ in crore)	
	March 31, 2026	March 31, 2025
Recognised in AFS-Reserve	50.84	23.34
Recognised in Profit and Loss Account	0.43	0.33

iv. Details of sales made out of HTM

	(₹ in crore)	
	March 31, 2026	March 31, 2025
A Opening carrying value of securities in HTM	19,207.87	17,096.22
B Carrying value of all HTM securities sold during the year	3,068.18	849.42
C Less: Carrying values of securities sold under situations exempted from regulatory limit	2,355.17	-
D Carrying value of securities sold (D=B-C)	713.01	849.42
E Securities sold as a percentage of opening carrying value of securities in HTM (E=D÷A)	3.71%	4.97%
F Amount transferred to Capital Reserve in respect of HTM securities which were sold at a gain*	31.60	9.63

*net of taxes and transfer to statutory reserve.

v) Reclassification between categories of Investments

There was no re-classification during the period under review.

vi) Movement of Provisions for Non Performing Investment and Investment Fluctuation Reserve

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
i)	Movement of provisions held towards NPI		
a)	Opening balance	0.00	416.80
b)	Add: Provision made during the year	0.00	0.00
c)	Less: Write off/write back of excess provision during the year	0.00	416.80
d)	Closing balance	0.00	0.00
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	127.00	216.00
b)	Add: Amount transferred during the year	0.00	0.00
c)	Less: Drawdown	0.00	89.00
d)	Closing balance	127.00	127.00
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and FVTPL(including HFT) category	2.60%	2.38 %

vii) Non-SLR investment portfolio

a) Non Performing non- SLR investments

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
a.	Opening Balance	0.00	174.30
b.	Additions in the year since 1 st April	0.00	0.00
c.	Reductions in the above period	0.00	174.30
d.	Closing Balance	0.00	0.00
e.	Total Provisions Held	0.00	0.00

SCHEDULE - 18

(Contd..)


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b) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current year March 31, 2026	Previous Year March 31, 2025	Current year March 31, 2026	Previous Year March 31, 2025	Current year March 31, 2026	Previous Year March 31, 2025	Current year March 31, 2026	Previous Year March 31, 2025	Current year March 31, 2026	Previous Year March 31, 2025
1	2										
a)	PSUs	181.96	38.99	26.51	38.95	0.00	0.00	0.04	0.05	0.00	0.00
b)	FIs	232.43	612.46	48.88	408.72	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	168.13	522.61	165.21	173.88	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	575.72	212.46	477.76	197.26	0.00	0.00	0.00	0.00	2.00	2.00
e)	Subsidiaries/Joint Ventures	1.75	1.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.03	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards NPI	0.00	0.00								
	Total	1,160.02	1,388.30								

(₹ in crore)

Note: Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

viii) Repo Transactions

Sl. No.	Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding		Outstanding as on March 31, 2026	
		FV	MV	FV	MV	FV	MV	FV	MV
1	Securities sold under Repo								
a	Government securities	2.89	3.03	720.70	707.00	99.20	98.75	2,562.26	2,533.00
b	Corporate Debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c	Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Securities purchased under reverse Repo								
a	Government securities	151.03	150.00	764.26	750.00	240.87	245.83	0.00	0.00
b	Corporate Debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c	Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(₹ in crore)

SCHEDULE - 18

(Contd..)

Sl. No.	Particulars	Minimum outstanding during the year				Maximum outstanding during the year				Daily average outstanding				Outstanding as on March 31, 2025	
		FV	MV			FV	MV			FV	MV			FV	MV
1	Securities sold under Repo														
a	Government securities	9.56	9.18			110.21	103.00			77.41	74.36			0.00	0.00
b	Corporate Debt securities	0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00
c	Any other securities	0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00
2	Securities purchased under reverse Repo														
a	Government securities	102.81	100.00			776.46	750.00			367.91	362.68			0.00	0.00
b	Corporate Debt securities	0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00
c	Any other securities	0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00

ix) Government Security Lending (GSL) transactions, in market value terms, during the Financial Year 2026 were Nil. There were no such transactions during the previous financial year also.

SCHEDULE – 18 (Contd..)

4. Asset Quality

i) Classification of advances and provisions held as on March 31, 2026

(₹ in crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	75,556.64	639.34	1,317.72	445.02	2,402.08	77,958.72
Add: Additions during the year					1,131.35	
Less: Reductions during the year*					1,212.50	
Closing balance	81,018.99	647.11	1,176.11	497.71	2,320.93	83,339.92
*Reductions in Gross NPAs due to:						
i) Upgradation					460.05	
ii) Recoveries (excluding recoveries from upgraded accounts)					565.17	
iii) Technical/ Prudential Write-offs					131.37	
iv) Write-offs other than those under (iii) above					55.91	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	480.18	136.45	804.10	384.55	1,325.10	1,805.28
Add: Fresh provisions made during the year					773.38	
Less: Excess provision reversed/ Write-off loans					650.91	
Closing balance of provisions held	483.13	128.69	900.73	418.15	1,447.57	1,930.70
Net NPAs						
Opening Balance		502.90	441.19	60.46	1,004.55	
Add: Fresh additions during the year					829.84	
Less: Reductions during the year					1,031.17	
Closing Balance		517.92	205.73	79.57	803.22	
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						3,003.68
Add: Technical/ Prudential write-offs during the year						131.37
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						574.65 *
Closing balance						2,560.40

* includes ₹ 441.97 crore (132.43 for the quarter) sold to ARC for consideration of ₹ 79.38 crore (37.36 for the quarter)

SCHEDULE – 18 (Contd..)

Classification of advances and provisions held as on March 31, 2025

(₹ in crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	70,423.24	855.41	1,380.39	342.62	2,578.42	73,001.66
Add: Additions during the year					1,206.77	
Less: Reductions during the year*					1,383.11	
Closing balance	75,556.64	639.34	1,317.72	445.02	2,402.08	77,958.72
*Reductions in Gross NPAs due to:						
i) Upgradation					499.02	
ii) Recoveries (excluding recoveries from upgraded accounts)					555.56	
iii) Technical/ Prudential Write-offs					319.78	
iv) Write-offs other than those under (iii) above					8.75	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	610.18	156.62	922.54	292.19	1,371.35	1,981.53
Add: Fresh provisions made during the year					737.08	
Less: Excess provision reversed/ Write-off loans					783.33	
Closing balance of provisions held	480.18	136.45	804.10	384.55	1,325.10	1,805.28
Net NPAs						
Opening Balance		698.80	380.22	50.16	1,129.18	
Add: Fresh additions during the year					888.35	
Less: Reductions during the year					1,012.98	
Closing Balance		502.90	441.19	60.46	1,004.55	
Floating Provisions						
Opening Balance						0.00
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						0.00
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						2,856.35
Add: Technical/ Prudential write-offs during the year						319.78
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						172.45
Closing balance						3,003.68

SCHEDULE – 18 (Contd..)

Asset Quality Ratio

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Gross NPA to Gross Advances	2.78%	3.08 %
Net NPA to Net Advances	0.98%	1.31 %
Provision Coverage ratio	83.54%	81.42 %

ii) Sector-wise Advances and Gross NPAs

Sl. No	Sector	Current Year March 31, 2026			Previous Year March 31, 2025		
		Outstanding total advance (In crore)	Gross NPA (In crore)	Percentage of gross NPAs to total advances in that sector	Outstanding total advance (In crore)	Gross NPA (In crore)	Percentage of gross NPAs to total advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	12,308.16	421.23	3.42%	12,750.53	516.33	4.05%
	i) Agri-Ancillary Activities	3,886.32	268.17	6.90%	4,167.89	337.67	8.10%
	ii) Agri-Farm Credit	8,168.22	113.61	1.39%	8,291.43	130.19	1.57%
b)	Advances to industries sector eligible as priority sector lending	3,981.02	277.26	6.96%	3,960.84	264.77	6.68%
	i) Medium Industry	1,067.03	49.25	4.62%	1,324.21	15.01	1.13%
	ii) Small Enterprises - Direct	2,913.99	228.01	7.82%	2,636.63	249.77	9.47%
c)	Services	10,213.95	747.13	7.31%	9,984.45	694.78	6.96%
	i) Medium Service	1,595.63	95.86	6.01%	1,766.88	97.81	5.54%
	ii) Professional And Self Employed	2,935.40	177.16	6.04%	2,671.58	235.87	8.83%
	iii) Retail Trade	1,795.81	123.47	6.88%	1,843.88	132.90	7.21%
	iv) Small Business	3,111.95	323.21	10.39%	3,004.05	196.20	6.53%
d)	Personal loans	2,981.89	51.41	1.72%	2,839.67	57.93	2.04%
	i) Housing Loans-Direct	2,679.69	47.83	1.78%	2,592.20	54.79	2.11%
	Sub total (i)	29,485.02	1,497.03	5.08%	29,535.49	1,533.81	5.19%
ii)	Non Priority Sector						
a)	Agriculture and allied activities	30.81	23.52	76.32%	60.32	17.00	28.18%
b)	Industry	3,049.87	119.55	3.92%	4,119.87	163.99	3.98%
c)	Services	2,380.60	4.07	0.17%	3,169.83	97.03	3.06%
	i) Professional And Self Employed	1,218.87	0.09	0.01%	865.91	4.38	0.51%
	ii) Retail Trade	296.53	0.64	0.22%	241.48	0.18	0.08%
	iii) Wholesale Trade	370.42	0.19	0.05%	386.86	0.06	0.02%
d)	Personal loans	20,465.15	279.79	1.37%	16,997.01	317.37	1.87%
	i) Consumption Loans	4,126.33	6.95	0.17%	1,669.57	2.97	0.18%
	ii) Housing	9,228.36	185.27	2.01%	9,122.72	201.65	2.21%
	iii) Other Personal Loans	6,900.95	86.02	1.25%	6,007.05	111.89	1.86%
e)	Other Non Priority Loans	27,928.47	396.97	1.42%	24,076.20	272.88	1.13%
	i) Other Financial Intermediation	15,584.21	0.03	0.00%	12,043.23	0.00	0.00%
	ii) Other Service Activity	4,162.00	227.49	5.47%	3,537.09	76.88	2.17%
	Sub total (ii)	53,854.91	823.90	1.53%	48,423.23	868.27	1.79%
	Total (i + ii)	83,339.93	2,320.93	2.78%	77,958.72	2,402.08	3.08%

SCHEDULE – 18 (Contd..)

iii) Overseas assets, NPAs and Revenue – Nil (Previous Year – Nil)**iv) Particulars of resolution plan and restructuring**

There are no Borrowers requiring additional provision in terms of Reserve Bank of India master direction DOR.STR. REC.84/21.04.048/2025-26 dated November 28, 2025. (Previous Year : Nil)

v) Divergence in asset classification and provisioning:

No disclosure on divergence in asset classification and provisioning for NPAs is required with respect to the Risk based Supervision conducted by the Reserve Bank of India for the year ended 31st March 2026. (Previous year Nil.)

vi) Disclosure of transfer of loan exposures

The loan transferred/ acquired from/to Asset Reconstruction Companies/Permitted Transferee/ other transferees, during the year ended March 31, 2026 are given below:

- The Bank has not transferred any stressed loan (Special Mention Account) and any loan not in default during the year ended March 31, 2026. (Previous Year - Nil)
- Details of Non-performing Assets (NPAs)/Technical written off Accounts (TWs) Transferred during the year ended March 31, 2026, is given in below table.

As on March 31, 2026

Particulars	To Asset Reconstruction Companies(ARCs)	To permitted transferees	To other Transferees
No of accounts	136	0.00	0.00
Aggregate principal outstanding of loan transferred (₹ in Crore)	505.01	0.00	0.00
Weighted average residual tenor of the loans transferred (Years)	2.17	0.00	0.00
Net book value of loans transferred (at the time of transfer)# (₹ in Crore)	13.76	0.00	0.00
Aggregate consideration (₹ in Crore)	96.50	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00

#includes technically written off accounts

As on March 31, 2025

Particulars	To Asset Reconstruction Companies(ARCs)	To permitted transferees	To other Transferees
No of accounts	0.00	0.00	0.00
Aggregate principal outstanding of loan transferred (₹ in Crore)	0.00	0.00	0.00
Weighted average residual tenor of the loans transferred (years)	0.00	0.00	0.00
Net book value of loans transferred (at the time of transfer) (₹ in Crore)	0.00	0.00	0.00
Aggregate consideration (₹ in Crore)	0.00	0.00	0.00
Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00

SCHEDULE – 18 (Contd..)

- c) The Bank has not acquired any stressed loan through assignment during the year ended March 31, 2026 (Previous Year - Nil) Details of loans not in default acquired through assignment during the year ended March 31, 2026, are furnished hereunder:

Particulars	Direct Assignment	
	March 31, 2026	March 31, 2025
Aggregate amount of loans acquired (₹ in crore)	61.61 Crores	65.70 crore
Weighted average residual maturity (in years)	11 Years	8 Years
Weighted Average Holding period by originator	1 Year 2 Months	1 Year 8 months
Retention of beneficial economic interest by the originator	10%	10%
Tangible Security Coverage	257%	269%
External Rating	AA- by CareEdge ratings dated June 30, 2025	AAA- by ICRA Rating dated November 06, 2024

- d) The Bank has not acquired any Security Receipts (SR) issued by Asset Reconstruction transferred to ARCs during FY 2025-26 (Previous year-Nil)

Distribution of Security Receipts across various categories of recovery ratings assigned to such SR's by the credit rating agencies as on March 31, 2026:

Recovery Rating Band	(₹ in crore)	
	Book Cost as on March 31, 2026	Book Cost as on March 31, 2025
RR1	0.00	0.00
RR1+	0.00	0.00
RR2	0.00	0.00
RR3	0.00	0.00
RR4	0.00	0.00
RR5	0.00	0.00
Rating Withdrawn	0.00	0.00
TOTAL	0.00	0.00

vii) Disclosure on Co-Lending Arrangements (CLA):

Co-Lending Arrangements (CLAs) on an aggregate basis for the year ended March 31, 2026 is given below.

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Quantum of CLAs		
I) Number of CLA partners (No)	4	4
II) Number of outstanding cases (No)	4,191	11,359
III) Amount of Gross outstanding (₹)	76.80	128.14
Weighted Average ROI (%)	10.69	10.48
Fees Paid (Exclusive of GST) (₹) (during the year)	0.21	0.48
Broad Sectors	Unsecured business loans	Unsecured business loans
Performance of Loans under CLA (₹)		
I) Performing Advances :	62.87	121.48
II) Non-Performing Advances :	13.93	6.66
Details related to Default Loss Guarantee (₹)	NIL	NIL

SCHEDULE – 18 (Contd..)

viii) Non-Fund Based (NFB) Credit Facilities (Gross basis)

(₹ in crore)

Particulars	March 31, 2026		March 31, 2025	
	Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I Outstanding Guarantees(₹ in crore)	6,363.72	1,158.35	5,992.62	974.71
i) In India	6,363.72	1,158.35	5,992.62	974.71
ii) Outside India	-	-	-	-
II Acceptances, Endorsements and other Obligations (₹ crore)	644.20	215.31	670.60	235.64
III Other NFB Credit facilities (₹ crore)	10.54	1.50	8.38	0.96

* Secured portion is as defined under Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025.

ix) Fraud accounts

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Number of frauds reported (No)	79	221
Amount involved in frauds	231.44	348.94
Amount of Provision for such Fraud#	211.74	159.49
Amount of Unamortised provision debited from other reserves as at the end of the year	0	0

The Bank holds 100% Provision net of recoveries

x) Disclosure related to Project Finance

Project finance for the quarter ended March 31, 2026 is given below.

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.*	180	983.98
2	Projects under implementation accounts sanctioned during the quarter.	49	152.24
3	Projects under implementation accounts where DCCO has been achieved during the quarter#	48	271.83
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	181	864.39
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	40	142.40
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	37	109.48
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	3	32.92
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-

SCHEDULE – 18 (Contd..)

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

*Including disbursement/Repayment during the quarter # Including Closed and Technically Written off Accounts

xi) Disclosure under Resolution Framework for COVID-19 related Stress

In accordance with the COVID 19 regulatory package announced by RBI from time to time providing relief to the borrowers, the Bank as per approved Board policy offered relief to all eligible borrowers and necessary provision has been made for the same.

Details of resolution plan implemented under the resolution Framework for COVID-19 related Stress are given below:

a) Position for the half year ended September 2025

(₹ in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan–Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	159.37	8.11	-	42.27	144.60
Corporate persons*	2.11	-	-	0.24	2.00
Of which MSMEs	-	-	-	-	-
Others	10.39	-	-	1.65	9.51
Total	171.87	8.11	-	44.16	156.11

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

SCHEDULE – 18 (Contd..)

Position for the half year ended March 2026

(₹ in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	144.60	1.21	0.27	46.65	125.69
Corporate persons*	2.00	-	-	0.55	1.57
Of which MSMEs	-	-	-	-	-
Others	9.51	-	-	1.57	8.46
Total	156.11	1.21	0.27	48.77	135.72

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

- b) Resolution of Covid-19 related stress of individuals and small business, the number of borrowers Accounts where modifications were sanctioned and implemented and the aggregate exposure to such borrowers are as under:

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
No. of Accounts	19	21
Aggregate Exposure as on March 31, 2026 (₹ in crore)	10.69	12.85

- c) The one-time restructuring of existing loans to Micro, Small, and Medium Enterprises (MSMEs) classified as 'standard' without downgrading asset classification is as follows:

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
No. of Accounts	200	362
Aggregate Exposure as on March 31, 2026 (₹ in crore)	40.16	88.52

SCHEDULE – 18 (Contd..)

5 Exposures

i) Exposure to Real Estate Sector

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
i)	Direct Exposure		
a)	Residential Mortgage	10,615.74	10,544.80
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Of which, individual housing loans eligible for inclusion in Priority Sector advances	2,748.29	2,632.96
b)	Commercial Real Estate		
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotel land acquisition, development and construction, etc.) exposure would also include non-fund based (NFS) limits:	5,507.49	4,924.32
c)	Investments in Mortgage Backed Securities (MBS) and other Securitised Exposure		
i.	Residential	-	-
ii.	Commercial Real Estate	-	-
ii)	Indirect Exposure		
	Fund based and non fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	-	-
	Total Exposure to Real Estate	16,123.23	15,469.12

ii) Exposure to Capital Market

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
i	Direct investments in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debts	234.54	203.27
ii	Advances against shares/bonds/debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ESOPs), convertible bonds and convertible debentures and units of equity oriented mutual funds.	-	-
iii	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	-	-
iv	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares /convertible bonds/convertible debentures /units of equity oriented mutual funds 'does not fully cover the advances'	-	-
v	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	0.55	1.76
vi	Loans sanctioned to corporate against the security of shares/bonds/debentures or others securities or on clean basis for meeting promoters contribution to the equity of new companies in anticipation of raising resources	-	-
vii	Bridge loans to companies against expected equity flows/issues	-	-

SCHEDULE – 18 (Contd..)

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
viii	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix	Financing to Stockbrokers for margin trading	0.08	1.69
x	All exposures to Venture Capital Funds(both registered and unregistered)	-	-
Total Capital market exposure		235.09	205.03

iii) Risk category-wise country exposure

(₹ in crore)				
Risk Category	Exposure (net) as at March 31, 2026	Provision held as at March 31, 2026	Exposure (net) as at March 31, 2025	Provision held as at March 31, 2025
Insignificant	49.62	-	55	-
Low	18.41	-	21.89	-
Moderately Low	-	-	1.23	-
Moderate	-	-	-	-
Moderately High	0.14	-	0.96	-
High	-	-	0.47	-
Very High	-	-	0	-
Total	68.17	-	79.55	-

The net funded exposure of the Bank in respect of foreign exchange transactions with each country is within 1% of the total assets of the Bank and hence no country risk provision is required as per the extant RBI guidelines. The Bank has used 7 categories of classifications followed by the ECGC for purpose of classification and making provision for country risk exposures.

iv) Unsecured advances

(₹ in crore)		
Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Total unsecured advances of the bank (Net)	9,191.53	9,819.67
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

v) Factoring Exposure

TReDS in the Bank is undertaken via three platforms i.e. Invoicemart (A. TReDS), Receivables Exchange of India Ltd (RXIL) and Mynd Solutions Pvt Ltd (M1xchange). M1xchange has onboarded with the Bank in the month of March 2026 vide MDP (CRS) 029/2025-26 dated 20.03.2026.

(₹ in crore)		
Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Exposure under TReDS	330	85

vi) Intra -group Exposure

There are no Intra Group exposures other than investment of ₹ 1.75 crore in wholly owned non-financial Subsidiary KBL Services Ltd. (Previous Year ₹ 1.75 crore)

vii) Unhedged Foreign Currency Exposure

The Bank has put in place a policy on Hedging of Foreign Currency Exposure which is a part of the Loan Policy which stipulates the guidelines on managing the risk arising out of the unhedged foreign currency exposure in line with the

SCHEDULE – 18 (Contd..)

extant RBI guidelines. Further, the Bank has made a provision of ₹ 19.44 crore (Previous year ₹ 22.61) and has provided capital for the unhedged foreign currency exposure of borrowal entities of ₹ 1.42 crore (Previous year ₹ 3.95 crore) in line with the extant RBI guidelines.

viii) Loans against gold collateral

a) Details of loans extended against eligible gold collateral

Particulars	Loan outstanding		"Average ticket size (₹ crore)"	"Average LTV ratio(SFS)#"	Gross NPA (%)
	₹ crore	"As % of Total Loans"			
1. Opening balance of the FY (a)+(b)	8,619.87	11.05	0.02	72.91	0.12
(a) Consumption loans	1,558.68	2.00	0.03	63.36	0.05
of which bullet repayment loans	1,255.83	1.61	0.03	62.89	0.04
(b) Income generating loans	7,061.19	9.05	0.02	74.42	0.07
2. New loans sanctioned and disbursed during the FY* (c)+(d)	14,498.48	-	0.03	64.28	NA
(c) Consumption loans	5,410.79	-	0.02	59.11	NA
of which bullet repayment loans	4,840.69	-	0.02	58.98	
(d) Income generating loans	9,087.69	-	0.03	68.63	NA
3. Renewals sanctioned and disbursed during the FY*	32.97	0.04	0.01	41.08	NA
4. Top-up loans sanctioned and disbursed during the FY*	-	-	-	-	NA
5. Loans repaid during the FY* (e)+(f)	12,355.19	14.83	0.02	NA	NA
(e) Consumption loans	2,987.51	3.58	0.02	NA	NA
of which bullet repayment loans	2,535.08	3.04	0.02	NA	NA
(f) Income generating loans	9,367.68	11.24	0.02	NA	NA
6. Non-Performing Loans recovered during the FY* (g) + (h)	13.36	0.01	0.03		
(g) Consumption loans	3.37	-	0.03		
of which bullet repayment loans	1.71	-	0.03		
(h) Income generating loans	9.99	0.01	0.03		
7. Loans written off during the FY* (i) + (j)	-	-	-		
(i) Consumption loans	-	-	-		
of which bullet repayment loans	-	-	-		
(j) Income generating loans	-	-	-		
8. Closing balance at the end of FY (k) + (l)	10,800.20	12.96	0.02	64.35	0.06
(k) Consumption loans	4,010.74	4.81	0.02	59.47	0.05
of which bullet repayment loans	3,605.37	4.33	0.02	59.33	0.04
(l) Income generating loans	6,789.46	8.15	0.03	68.04	0.06

* Including repayment / closed accounts.

#Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

SCHEDULE – 18 (Contd..)

b) Details of Gold Collateral and Auctions

Sr No.	Particulars	March 31, 2026	March 31, 2025
(a)	Unclaimed gold collateral at the end of the financial year (in grams)*	6,037.39	6,307.48
(b)	Number of loan accounts in which auctions were conducted	101	29
(c)	Total outstanding in loan accounts mentioned in (b) (in ₹ crore)	1.83	0.29
(d)	Gold collateral acquired during the FY due to default of loans (in grams)*	3,527.21	972.85
(e)	Gold collateral auctioned during the FY (in grams)*	2,577.81	842.05
(f)	Recovery made through auctions during the FY (in ₹ crore)	1.38	0.25
(g)	Recovery percentage:		
(h)	as % of value of gold collateral	73.08 %	86.55%
(i)	as % of outstanding loan	75.40%	86.21%

*Gross weight in grams

The Bank has not extended any loans against silver collateral during the Financial Year 2026

6 Concentration of deposits, advances, exposures and NPAs

a) Concentration of Deposits

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Total deposits of twenty largest depositors (₹ in Crore)	2,979.53	3,697.67
% age of deposits of the twenty largest depositors to total deposits	2.74	3.53

b) Concentration of Advances

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Total advances to the twenty largest borrowers (₹ in Crore)	11,789.65	12,084.69
% age of advances of the twenty largest borrowers to total advances of the Bank	11.09	12.04

c) Concentration of Exposure

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Total exposure of the twenty largest borrowers/customers (₹ in crore)	12,012.00	12,307.64
Percentage of exposure to the twenty largest borrowers/ customers to total exposure of the Bank on borrowers / customers	11.17	12.10

d) Concentration of NPA

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Total Exposures to the top twenty NPA accounts	774.50	659.71
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	33.39	27.46

SCHEDULE – 18 (Contd..)

7 Derivatives

i) Details of Derivative Portfolio

(₹ in crore)

	March 31, 2026			March 31, 2025		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Interest Rate Derivatives						
MTM Assets	0	0	0	0	0	0
MTM Liabilities	0	0	0	0	0	0
Net Gain/ Loss recognised in Profit	0	0	0	0	0	0
Exchange Rate Derivatives						
MTM Assets	0	39.86	0	0	21.42	0
MTM Liabilities	0	-41.78	0	0	-16	0
Net Gain/ Loss recognised in Profit	0	-1.92	0	0	5.42	0
Credit Risk Derivatives						
MTM Assets	0	0	0	0	0	0
MTM Liabilities	0	0	0	0	0	0
Net Gain/ Loss recognised in Profit	0	0	0	0	0	0
Other Derivatives (specify)						
MTM Assets	0	0	0	0	0	0
MTM Liabilities	0	0	0	0	0	0
Net Gain/ Loss recognised in Profit	0	0	0	0	0	0

ii) Forward Rate Agreement/ Interest Rate Swap

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
The Notional principal of swap agreements	-	-
Losses which would be incurred if counter parties failed to fulfill their obligations under the agreements	-	-
Collateral required by the bank upon entering into swaps	-	-
Concentration of credit risk arising from swaps	-	-
The fair values of the swap book	-	-

iii) Exchange Traded Interest Rate Derivatives

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Notional principal amount of exchange traded interest rate derivatives undertaken during the year (instrument wise)	-	-
Notional Principal amount of exchange traded interest rate derivatives outstanding as on March 31, 2026 (Instrument-wise)	-	-
Notional principal amount of exchange traded interest rate derivatives outstanding and not "highly effective" (Instrument wise)	-	-
Mark to Market value of exchange traded interest rate derivatives outstanding and not "highly effective" (instruments -wise)	-	-

iv) Disclosure on Risk exposure in derivatives

a) Qualitative Disclosure

The Bank has put in place Board approved Integrated Treasury Policy, Asset Liability Management (ALM) policy, Market Risk Management Policy and Fund Transfer Pricing Policy for effective management of market risk in the Bank. The objective of Integrated Treasury Policy is to assess and minimize risks associated with treasury operations

SCHEDULE – 18 (Contd..)

by extensive use of various risk management tools. Broadly, it encompasses Policy prescriptions for managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

For market risk arising out of various products in treasury and its business activities, the Bank has set regulatory/ internal limits and ensures the adherence thereof. Migration of ratings is tracked regularly. Limits for exposures to counter-parties, industries and countries are monitored and the risks are controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual gap limit, Value at Risk (VaR) limit for Forex, Inter-Bank dealing and various investment limits. For the Market Risk Management the Bank has a Mid Office. The functions of Mid Office are handled by Risk Management Department.

The Board, Risk and Capital Management Committee & Asset -Liability Committee are overseeing the market risk management of the Bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensures that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to.

Liquidity risk of the Bank is assessed through daily gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limits fixed thereon. Advance techniques such as Stress testing, simulation, sensitivity analysis etc. are conducted on regular intervals to draw the contingency funding plan under different liquidity scenarios.

Fund Transfer Pricing Policy lays down methodology/assumptions on which profitability of the branches/products/ customers is measured .

b) Quantitative Disclosure

(₹ in crore)

Sl. No	Particulars	Current year		Previous year	
		Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
1	Derivatives (Notional Principal Amount)				
	a. Hedging	1,823.83		1,771.84	
	b. Trading	217.76		748.72	
2	Marked to Market Positions				
	Assets(+)	39.86		21.42	
	Liabilities(-)	-41.78		-16	
3	Credit Exposure	60.27		46.62	
4	Likely impact of 1% change in interest rate (100*PV01)	5.11		5.51	
	a. On hedging derivatives	0 #		0 #	
	b. On trading derivatives	5.11		5.51	
5	Maximum and Minimum of 100*PV01 observed during the year				
	Maximum of 100*PV01				
	i) On Hedging Derivatives	0.27		0.38	
	ii) On Trading Derivatives	17.24		12.70	
	Minimum of 100*PV01				
	i) On Hedging Derivatives	0 #		0 #	
	ii) On Trading Derivatives	5.11		1.48	

#amount is less than ₹ 1 Lakh.

v) Credit Default Swaps

The Bank has not entered into any Credit Default Swaps (Previous year : Nil)

8. Disclosures relating to securitisation:

The Bank has not sponsored any SPVs for securitisation transactions during the year. (Previous Year- Nil)

SCHEDULE – 18 (Contd..)

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms) –

The Bank has not floated any off balance sheet SPVs. (Previous Year- Nil)

10. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in crore)

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Opening balance of amounts transferred to DEA Fund	320.65	290.99
Add: Amounts transferred to DEA Fund during the year	42.70	42.04
Less: Amounts reimbursed by DEA Fund towards claims	9.70	12.38
Closing balance of amounts transferred to DEA Fund	353.65	320.65

Balances of the amount transferred to DEA Fund are included under 'Schedule 12 - Contingent Liabilities - Other items'.

11. Disclosure of Complaints

Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	134	208
2	Number of complaints received during the year	28,910	25,312
3	Number of complaints disposed during the year	28,776	25,386
3.1	Of which, number of complaints rejected by the bank	46	48
4	Number of complaints pending at the end of the year	268	134
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	659	388
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	340	158
5.2	Of 5, number of complaints resolved through conciliation /mediation / advisories issued by Office of Ombudsman	300	230
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

ATM claims which are rejected as technical issues are not referred to Ombudsman.

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year March 31, 2026					
ATM / Debit Cards	128	26,668	11.21	238	0
Credit Information Report	0	638	0*	4	0
Internet / Mobile / Electronic Banking	0	600	7.53	2	0

SCHEDULE – 18 (Contd..)

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Loans & Advances	0	175	50.86	4	1
Account opening/ difficulty in operation of accounts (Lien marked/ frozen etc)	0	107	0*	1	1
Others	6	722	39.65	19	5
Total	134	28,910		268	7
Previous Year March 31, 2025					
ATM / Debit Cards	208	23,979	-36.74	128	0
Internet / Mobile / Electronic Banking	0	558	8.98	0	0
Loans & Advances	0	116	-17.14	0	0
Levy of charges without prior notice / excessive charges / foreclosure charges	0	81	3.85	0	0
Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.	0	61	-22.78	0	0
Others	0	517	-18.58	6	2
Total	208	25,312		134	2

* There were no major complaints under the said ground for complaint mentioned for the Previous Year

12. Disclosure of penalties imposed by the Reserve Bank of India

There is no penalty imposed by Reserve Bank of India.(Previous Year : Nil)

13. Disclosures on remuneration

a) Qualitative disclosure

(a) Information relating to the composition and mandate of the Nomination & Remuneration Committee (NRC).	As on March 31,2026, the Nomination & Remuneration Committee (NRC) of the Board consists of four Directors, of which one is a Non-Executive Non-Independent Director. As per RBI guidelines a member of Risk Management Committee is also member in the NRC.(The composition complies with RBI Circulars, Section 178 of the Companies Act, 2013 and Regulation 19 of the SEBI (LODR) Regulations, 2015) The terms of reference of the Nomination and Remuneration Committee of the Board are as follows: - Identification of persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down and recommend to the Board for their appointment and/or removal. - Undertake the due diligence of candidates before their appointment/ re-appointment as directors. - Formulate the criteria for determining qualifications, positive attributes and independence of a director, Key Managerial Personnel and other employees. - Recommend to the Board, appointment of directors and senior management personnel and their removal. - Recommend to the Board the policy for evaluation of performance of directors. - To oversee the framing, review and implementation of the Compensation Policy of the Bank on behalf of the Board. - Recommend to the Board on the remuneration of Whole Time Directors/Chief Executive Officers and senior management, etc.

SCHEDULE – 18 (Contd..)

	h. Any other terms of reference as prescribed under the Banking Regulation Act, 1949 or extant guidelines of RBI, Companies Act, 2013, SEBI LODR, including any amendments / re-enactments thereof, as approved by the Board of Directors of the Bank from time to time.
(b) Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	Compensation Policy aims to attract and retain the right candidates in the Bank. The policy is designed to support key business strategies and create a strong, performance-orientated environment besides providing reasonable remuneration commensurate with the growth of the Bank, keeping in mind the circulars issued by the RBI in the matter. It also ensures effective governance of compensation, alignment of compensation with prudent risk taking, effective supervisory oversight and stakeholder engagement. The Policy read with Policy on Human Resource Management of the Bank aims at facilitating effective succession planning in the Bank.
(c) Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account o these risks.	A wide variety of measures of credit, market and liquidity risks are used by Bank in implementation of risk adjustment. The risk adjustment methods have both quantitative and qualitative elements. Compensation outcomes are symmetric with risk outcomes and compensation pay-outs are sensitive to the time horizon of the risk.
(d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	The performance-based remuneration motivates and rewards high performers who strengthen long-term customer relations and generate income and shareholder value. The Bank's Compensation Policy stipulates that while designing the compensation package to WTDs & Material Risk Takers, it is ensured that there is a proper balance between Fixed Pay and Variable Pay. While fixing the Variable Pay, performance parameters under financial and non-financial areas of operations (including risk adjustment) are assessed.
(e) A discussion of the Bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	As per the Bank's Compensation Policy, effective pay cycles commencing from April 2020, the maximum permissible variable pay is at 200% of the fixed pay for WTDs, which is split into cash (50%) and share linked components (50%). Further, in each of these components, 60% of the Variable Pay is deferred to be vested over a period of three years in the ratio of 30:30:40. In case of Material Risk Takers (MRTs), the maximum permissible limit of variable pay is at 100% of Fixed Pay with similar deferral arrangement. The policy also provides that the deferred compensation will be subject to malus/clawback arrangements in the event of subdued or negative financial performance of the bank and/or the relevant line of business in any year and the policy has identified certain set of situations which, if triggered, empower the NRC/Board of Directors to invoke malus/clawback clauses. The payment of Variable Pay to the WTDs is subject to prior approval of the RBI.
(f) Description of the different forms of variable remuneration (i.e. cash, shares, ESOPs and other forms) that the bank utilizes and the rationale for using these different forms.	The variable pay is split into equal components of cash and share linked instruments to have proper mix of remuneration. The share linked instruments act as a retention and motivation tool and provide the incumbent with a sense of belongingness with the Bank.

SCHEDULE – 18 (Contd..)

b) Quantitative disclosures

(₹ in crore)		
Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
(g) Number of meetings held by the Remuneration Committee during the financial year and remuneration paid to its members.	Eleven (11) Sitting fees of ₹ 60,000/- to each Non-Executive Director members per meeting attended. Overall remuneration paid as Sitting fees to Members of the NRC during the FY 2025-26 is ₹ 0.29 crore.	Six (06) Sitting fees of ₹ 60,000/- to each Non-Executive Director members per meeting attended. Overall remuneration paid as Sitting fees to Members of the NRC during the FY 2024-25 is ₹ 0.14 crore.
(h) (i) Number of employees having received a variable remuneration award during the financial year.	Six	Five
(ii) Number and total amount of sign-on (Joining bonus) awards made during the financial year.	NIL	Nil
(iii) Details of guaranteed bonus, if any, paid as joining / sign on bonus.	NIL	Nil
(iv) Details of severance pay, in addition to accrued benefits, if any.	NIL	Nil
(i) (i) Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	Refer Table 1 below	Refer Table 1 below
(ii) Total amount of deferred remuneration paid out in the financial year.	Refer Table 1 below	Refer Table 1 below
(j) Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	Refer Table 2 below	Refer Table 2 below
(k) (i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Refer Table 1 below	Refer Table 1 below
(ii) Total amount of reductions during the financial year due to ex- post explicit adjustments.	NIL	Nil
(iii) Total amount of reductions during the financial year due to ex- post implicit adjustments.	NIL	Nil
(l) Number of MRTs identified.	Nine (9)	Five(5)
(m) i) Number of cases where malus has been exercised	NIL	Nil
ii) Number of cases where clawback has been exercised.	NIL	Nil
iii) Number of cases where both malus and clawback have been exercised.	NIL	Nil
(n) The mean pay for the bank as a whole (excluding sub-staff)	Mean Pay 0.14 crore	Mean Pay 0.16 crore
And		
The deviation of the pay of each of its WTDs from the mean pay.	MD & CEO*:22.47X Executive Director: 7.75X	MD & CEO:11.83X Executive Director: 4.34X

* Shri. Srikrishnan Harihara Sarma (upto 15.07.2025) and Mr. Raghavendra Srinivas Bhat w.e.f. 16.07.2025 For this purpose the combined remuneration for both the MD & CEO's are considered

#Mr. Sekhar Rao (upto 31.07.2025)

SCHEDULE – 18 (Contd..)

C) Remuneration including sitting fees paid to non-executive directors during the year is 4.16 crore. (Previous year -4.96 crore)

(₹ in crore)

Particulars	March 31, 2026						March 31, 2025					
	MD& CEO*	ED	COO	CBO	Head Treasury	Total	MD& CEO	ED	COO	CBO	Head Treasury	Total
Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	0.93	0.36	0.18	0.13	0.00	1.60	3.21	0.70	0.58	0.48	0.10	5.07
Total amount of deferred remuneration paid out in the financial year	1.02	0.16	0.13	0.11	0.00	1.42	0.00	0.00	0.00	0.00	0.00	0.00

* Includes outstanding for current former MD& CEO Shri. Srikrishnan Harihara Sarma and former MD& CEO Mr. Mahabaleshwara to the extent approved by NRC/RBI.

(₹ in crore)

Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.						
Name of the Director/MRT	March 31, 2026			March 31, 2025		
	Fixed Pay	Variable Pay		Fixed Pay	Variable Pay	
		Cash Component	Share Linked remuneration (ESOPs)		Cash Component	Share Linked remuneration (ESOPs)
Mr.Raghavendra S Bhat Managing Director & CEO (MRT)	2.25	1.12 NonDeferred (upfront): 0.56 (50%) Deferred: 0.56 (50%)	1.12 (Worth) Deferred: 1.12 (100%) (30:30:40)*	NA		
Mr. Srikrishnan Hari Hara Sarma (FY 2025-26 upto July 2025) Managing Director & CEO (MRT)	2	1.25 NonDeferred (upfront): 0.50 (40%) Deferred: 0.75 (60%)	1.25 (Worth) Deferred: 1.25 (100%) (30:30:40)*	2	1.25 NonDeferred (upfront): 0.50 (40%) Deferred: 0.75 (60%)	1.25 (Worth) Deferred: 1.25 (100%) (30:30:40)*
Mr. Sekhar Rao (FY 2025-26 Upto July 2025) Executive Director (MRT)	1.08	0.54 NonDeferred (upfront): 0.22 (40%) Deferred: 0.32 (60%)	0.54 (Worth) Deferred: 0.54 (100%) (30:30:40)*	1.08	0.54 NonDeferred (upfront): 0.22 (40%) Deferred: 0.32 (60%)	0.54 (Worth) Deferred: 0.54 (100%) (30:30:40)*
Mr. Raja B S, Chief Operating Officer (MRT)	0.55	0.27	0.27	NA		
Mr. Chandra Shekar, Chief Business Officer (MRT)	0.55	0.27	0.27	NA		
Mr. R K Gurumurthy (FY 2025-26 Upto Oct 2025) Head -Treasury (MRT)	0.36	0.18 NonDeferred (upfront): 0.18	0.18 (Worth) Deferred: 0.18(100%)	0.36	0.18 NonDeferred (upfront): 0.18	0.18 (Worth) Deferred: 0.18(100%)
Mr. Sunil Rao B (MRT)	Karnataka Bank Executive Scale			NA		
Mr Chandrashekara G (MRT)	Karnataka Bank Executive Scale			NA		
Mr Nagaraja Upadhyaya B (MRT)	Karnataka Bank Executive Scale			NA		

SCHEDULE – 18 (Contd..)

(₹ in crore)

Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.						
Name of the Director/MRT	March 31, 2026			March 31, 2025		
	Fixed Pay	Variable Pay		Fixed Pay	Variable Pay	
		Cash Component	Share Linked remuneration (ESOPs)		Cash Component	Share Linked remuneration (ESOPs)
Mr. Y V Balachandra, Chief Operating Officer		NA		0.52 (Worked 2 Months)	0.26 NonDeferred (upfront): 0.26	0.26 (Worth) Deferred: 0.26 (100%)
Mr. Gokuldas Pai Chief Business Officer		NA		0.52 (Worked 2 Months)	0.26 NonDeferred (upfront): 0.26	0.26 (Worth) Deferred: 0.26 (100%)

*In the above table the monetary value of Share Linked remuneration of MD and ED is fully deferred (100%) and allocated in a 30:30:40 ratio, to be distributed over the subsequent three years.

14. Other Disclosures

i) Business Ratios

Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
i)	Interest Income to working funds	7.14%	7.66 %
ii)	Non interest income to working funds	1.12%	1.08 %
iii)	Cost of Deposit	5.52%	5.62 %
iv)	Net Interest Margin	2.88%	3.19 %
v)	Operating Profit to working funds	1.58%	1.55 %
vi)	Return on Assets	1.05%	1.05 %
vii)	Business (Deposits Plus Advances) per employee (₹ in crore)	21.24	20.89
viii)	Profit per employee (₹ in crore)	0.15	0.15

Note: Ratios are calculated basis Cumulative Daily Average Balance.(in accordance with RBI guidelines wherever applicable.)

ii) Bancassurance business

(₹ in crore)

Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
1	For selling Life Insurance Policies	104.95	89.24
2	For selling Non Life Insurance Policies	26.01	25.13
	Total	130.96	114.37

iii) Marketing and Distribution

Other fees/ remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by us during Financial Year 2025-26 is ₹ 11.71 Crore (Previous year ₹13.01 crore)

iv) Disclosures regarding Priority Sector Lending Certificates(PSLCs)

(₹ in crore)

Sl. No	Scheme Type / Category	Current year March 31, 2026		Previous year March 31, 2025	
		Purchase	Sale	Purchase	Sale
1	PSLCME (Micro enterprises)	2,800	-	4,000	-
2	PSLCSM (Small and Marginal)	3,000	-	-	-
3	PSLCA (Agriculture)	-	100	-	4,000

SCHEDULE – 18 (Contd..)

v) Provisions and contingencies:

Details of Provisions and Contingencies made during the year

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
1	Provision towards NPA	309.61	282.32
2	Provision towards Standard Assets	10.08	-105.94
3	Provision made towards taxes	347.60	368.23
4	Other Provisions & contingencies-for frauds, claims against the Bank not acknowledged as debt and other intangibles.	-3.62	10.05
Total		663.67	554.66

vi) Implementation of IFRS converged Indian Accounting Standards (Ind AS)

The Reserve Bank of India (RBI) has deferred implementation of Ind AS for all Scheduled Commercial Banks till further notice. Bank has been submitting the Proforma Ind AS financials to RBI every half year as per the RBI guidelines. Also, as a prudent measure, Bank is preparing Proforma Ind AS financials on quarterly basis and the estimated impact along with latest update on the Ind AS implementation in the Bank is placed to the Audit Committee of the Board. Towards effective implementation of the Standards, Bank has also endeavored and onboarded – Oracle Financial Services Analytical Application (OFSAA) which includes IFRS-9 Module to compute Effective Interest Rate (EIR) and Expected Loan Loss Provisioning (ECL) through the Core Banking System. With respect to the notified RBI directions on-ECL and EIR Framework, Bank has done a preliminary assessment and has already initiated steps towards implementation within the regulatory guideline of 1st April 2027.

vii) Payment of DICGC Insurance Premium

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
i	Payment of DICGC Insurance Premium *	125.07	119.52
ii	Arrears in payment of DICGC premium	0.00	0.00

*excluding GST

viii) Disclosure on amortisation of Expenditure on account of Enhancement in family pension of Employees

The Bank had already recognized the full expenditure for enhancement of Family pension in the FY 2021-22 itself.

ix) Disclosure of Letters of Comfort (LoCs) issued by banks- Nil

There were no LoCs outstanding (Previous year Nil).

x) Portfolio-level information on the use of funds raised from green deposits.

The bank has raised no funds from the Green Deposits during the year ending 31 March 2026. (Previous Year - Nil)

xi) There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund (Previous year- Nil)

15. Accounting Standards

In compliance with the guidelines issued by the Reserve Bank of India and other regulatory bodies, various regulatory disclosures are provided below:

i) Accounting Standard 5 – Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies

There are no material prior period items.

In the preparation of these Standalone and Consolidated financial results for the year ended March 31, 2026, the Bank has followed the same significant accounting policies and generally accepted practices as adopted in the preparation of audited Standalone and Consolidated financial statements for the year ended March 31st 2025

SCHEDULE – 18 (Contd..)

ii) Accounting Standard 9 – Revenue Recognition

Revenue is recognized on accrual basis as per Bank's Accounting Policy (Schedule 17) to the financial statements except for certain items mentioned therein and same is not material.

iii) Accounting Standard 11-The Effects of Changes in Foreign Exchange Rates

The Bank has complied with the guidelines issued by the RBI and the FEDAI to ensure adherence to the applicable requirements under AS 11. Accordingly, foreign exchange transactions are accounted for in accordance with the Bank's accounting policy, as detailed in Schedule 17.

iv. Accounting Standard 15 – Employee Benefits Various Benefits made available to the Employees

- i) **Pension:** The Bank has a defined benefit plan under Pension Trust to cover employees who have joined employment up to 31st March 2010 and who have opted for Pension Scheme, provided they have completed 20 years of service. The benefits under this plan are based on last drawn salary and the tenure of employment. The liability for the pension is determined and provided on the basis of actuarial valuation and is covered by purchase of annuity from LIC. The employees who have joined employment after 31st March 2010 are covered under contributory pension scheme. Bank has recognized ₹ 61.79 crore under defined contribution plan during the year ended March 31, 2026. (Previous Year :57.78 crore)
- ii) **Gratuity:** In accordance with the applicable Indian Laws including the Bank's policy, the Bank provides for defined benefit retirement plan ('the Gratuity Plan') covering eligible employees. This plan provides for a lump sum payment to the eligible employees on retirement, death,incapacitation or termination of employment of amounts that are based on the last drawn salary and tenure of employment. Liabilities with regard to the gratuity plan are determined by actuarial valuation and contributed to the gratuity fund trust. Trustees administer the contribution made to the trust and invest in specific designated securities as mandated by law, which generally comprise of Central and State Government Bonds and debt instruments of Government owned corporations.
- iii) **Compensated Absences:** The liability for compensated absences is determined and provided on the basis of actuarial valuation. For the current financial year, Bank has provided an amount of ₹ 16.45 crore. (Previous Year :₹86.20 crore)
- iv) **Provident Fund:** The Bank pays fixed contribution to Provident Fund at predetermined rates to a separate trust, which invests the funds in permitted securities. The obligation of the Bank is limited to such contributions. As on 31st March 2026, there was no liability due and outstanding to the Fund by the Bank. (Previous Year: Nil)
- v) The summarised position of post-employment benefits and employees' long term benefits are recognized in the financial statements in accordance with Accounting Standard – 15 and are as under

Principal actuarial assumption at the Balance Sheet Date (expressed as weighted average)

Sl. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Method of Valuation	Projected unit credit			
2	Discount rate	7.90%	7.70%	7.00%	6.9 %
3	Salary escalation rate	4.00%	5.50%	4.00%	5.00%
4	Attrition rate	2.00%	2.00%	2.00%	2.00%
5	Expected rate of return on plan assets	7.25%	7.25%	7.25 %	7.25 %
6	Mortality	IALM (2012-14) ult			

SCHEDULE – 18 (Contd..)

Changes in the present value of obligations (PVO) - Reconciliation of Opening and closing Balances

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Present Value of defined benefit obligation as at the beginning of the year	1,167.80	493.40	1,054.70	406.30
2	Interest Cost	75.60	33.21	71.59	28.32
3	Current Service Cost	35.64	31.21	30.62	29.75
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	-175.50	-24.32	-148.00	-25.97
6	Actuarial Loss/(Gain) on Obligations	-27.55	-32.49	158.89	55.00
7	Present Value of defined benefit obligation as at the end of the year	1,076.00	501.00	1,167.80	493.40

Changes in Fair value of Plan Assets- Reconciliation of Opening and Closing Balances

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Fair Value of Plan Assets at the beginning of the year	982.00	424.20	920.06	304.91
2	Expected return on Plan Assets	71.57	32.60	66.22	25.37
3	Bank's Contribution related to Current year	185.80	75.20	134.64	115.89
4	Benefits Paid	-175.50	-24.32	-148.00	-25.97
5	Actuarial Gain/(Loss) on plan assets	11.01	4.17	9.08	4.00
6	Fair Value of Plan Asset at the end of the year	1,074.88	511.85	982.00	424.20

Actual Return on Plan Assets

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Expected return on Plan Assets	71.57	32.60	66.22	25.37
2	Actuarial Gain/(Loss) on plan Assets	11.01	4.17	9.08	4.00
3	Actual Return on Plan Assets	82.58	36.77	75.30	29.37

Actuarial Gain/Loss Recognized

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Actuarial (Gain)/Loss for the period- Obligations	-27.55	-32.49	158.89	55.00
2	Actuarial (gain)/Loss for the period- Plan Assets	-11.01	-4.17	-9.08	-4.00
3	Total (Gain)/Loss for the period- Plan Assets (2-1)	-38.56	-36.66	149.81	51.00

SCHEDULE – 18 (Contd..)

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
4	Actuarial (Gain)/Loss recognized in the year	-38.56	-36.66	149.81	51.00
5	Unrecognized actuarial (Gain)/Loss at the end of the year	-	-	-	-

Amounts recognized in Balance Sheet and Related Analysis

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Present value of the obligations	1,076.00	501.00	1,167.80	493.40
2	Fair Value of Plan Assets	1,074.88	511.85	982.00	424.20
3	Surplus/(Deficit)	-1.12	10.85	-185.80	-69.20
4	Assets/(Liability) recognised in the Balance Sheet	-1.12	10.85	-185.80	-69.20

Expenses recognised in the Profit and Loss Account

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Current Service Cost	35.64	31.21	30.62	29.75
2	Interest Cost	75.60	33.21	71.59	28.32
3	Expected Return on Plan Assets	-71.57	-32.60	-66.22	-25.37
4	Net actuarial (Gain)/Loss recognized in the year	-38.56	-36.66	149.81	51.00
5	Expenses recognised in the Profit and Loss Account	1.12	-4.85	185.80	83.70

Major Categories of plan assets (As a percentage of total plan assets)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Government of India Securities	0.00	0.87	0.00	0.88
2	State Government Securities	0.00	0.00	0.00	0.00
3	High Quality Corporate Bonds	0.00	0.00	0.00	0.00
4	Equity Shares of Listed Companies	0.00	0.00	0.00	0.00
5	Property	0.00	0.00	0.00	0.00
6	Funds managed by insurer	100.00	98.90	100.00	98.46
7	Mutual Funds	0.00	0.00	0.00	0.00
8	Bank Deposits- Current Accounts	0.00	0.00	0.00	0.00
9	Others	0.00	0.23	0.00	0.66
	Total	100.00	100.00	100.00	100.00

SCHEDULE – 18 (Contd..)

Estimated expenses/contribution for the next year

(₹ in crore)

Sr. no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Enterprises Best estimate of expenditure to be incurred during the next year(inclusive of proportionate amortisation)	67.80	47.80	185.80	69.20

Experience adjustment history for 5 years- Gratuity

(₹ in crore)

Experience History	March 31,2026	March 31,2025	March 31,2024	March 31,2023	March 31,2022
Present value of obligation	501.00	493.40	406.30	302.90	295.30
Plan assets	511.85	424.20	304.91	302.90	295.30
Surplus / (Deficit)	10.85	-69.20	-101.39	-	-
Experience (Gain) or Loss on plan liabilities	-14.99	-10.79	68.43	-6.40	4.67
Experience (Gain) or Loss on plan assets	-4.17	-4.00	-1.01	-0.85	-1.14

Experience adjustment history for 5 years- Pension

(₹ in crore)

Experience History	March 31,2026	March 31,2025	March 31,2024	March 31,2023	March 31,2022
Present value of obligation	1,076.00	1,167.80	1,054.70	994.20	945.50
Plan assets	1,074.88	982.00	920.06	994.20	945.50
Surplus / (Deficit)	-1.12	-185.80	-134.64	-	-
Experience (Gain) or Loss on plan liabilities	138.45	102.99	134.95	121.44	83.03
Experience (Gain) or Loss on plan assets	-11.01	-9.08	0.31	-0.15	-3.10

v) Accounting Standard 17 – Segment Reporting:

Accounting Standard 17 – Segment Reporting:

Business Segment:

For the purpose of segment reporting in terms of AS 17 and as prescribed in the RBI guidelines, the business of the Bank has been classified into 4 segments i.e.

- Treasury
- Corporate/Wholesale Banking
- Retail Banking (includes Digital Banking Unit (DBU) and Other Retail Banking)
- Other Banking Operations.

Geographical Segment

The Bank does not have any overseas branch thus reporting under geographic segment does not arise. Segment assets have been identified and segment liabilities have been allocated on the basis of segment assets.

(Previous year's figures have been regrouped/rearranged wherever necessary.)

SCHEDULE - 18

(Contd..)

BUSINESS SEGMENTS		(₹ in crore)												
TREASURY		CORPORATE/ WHOLESALE BANKING		RETAIL BANKING				OTHER BANKING OPERATIONS		TOTAL				
March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	DBU	Other Retail Banking	March 31, 2026	DBU	Other Retail Banking	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	
Revenue	1,918.25	1,669.11	3,433.09	3,516.44	0.57	4,547.23	0.54	4,699.22		318.59	298.65	10,217.73	10,183.96	
Unallocated Income												102.99	99.16	
Total Income												10,320.72	10,283.12	
Result	263.43	157.05	770.35	615.44	-0.29	853.97	-0.50	959.37		90.18	58.10	1,977.64	1,789.46	
Unallocated expenses (including provisions & contingencies)												-319.54	-148.86	
Profit before tax												1,658.10	1,640.60	
Income taxes												347.60	368.23	
Extraordinary/Exceptional Profit / Loss												0.00	0.00	
Net Profit												1,310.50	1,272.37	
Other Information												0.00	0.00	
Segment Assets	34,931.58	32,881.12	40,321.53	38,037.67	17.12	50,091.24	13.92	46,608.80		38.48	29.57	1,25,399.95	1,17,571.08	
Unallocated Assets												3,956.65	3,390.10	
Total Assets												1,29,356.60	1,20,961.18	
Segment Liabilities	31,367.81	29,632.27	36,215.02	34,234.15	17.34	44,949.46	13.99	41,907.77		34.54	26.64	1,12,584.17	1,05,814.82	
Unallocated liabilities												3,547.98	3,061.04	
Total Liabilities												1,16,132.15	1,08,875.86	
Capital employed												13,224.45	12,085.32	



SCHEDULE – 18 (Contd..)

vi) Accounting Standard 18 – Related Party Disclosures

In terms of the aforesaid RBI Master Direction, the Key Managerial Personnel (KMP) of the Bank comprise the Whole-time Director and the Chief Executive Officer (CEO). The Bank has only one subsidiary entity. Further, the Key Managerial Personnel as defined under “Accounting Standard 18 – Related Party Disclosures” and required to be disclosed under Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, are as under:

Key Managerial Personnel:

Mr. Raghavendra Srinivas Bhat was appointed as MD & CEO with effect from July 16, 2025 in accordance with the approval received from the RBI in terms of Banking Regulation Act, 1949.

Shri Srikrishnan Harihara Sarma, former Managing Director & CEO was a related party from June 09, 2023 to July 15, 2025. Mr. Sekhar Rao, former Executive Director was a related party from February 01, 2023 to July 31, 2025.

Subsidiary:

KBL Services Ltd. is a Wholly Owned Non-Financial Subsidiary of the Bank in respect of which the approval of the Reserve Bank of India has been obtained in terms of “Master Direction- Reserve Bank of India (Financial Services provided by Banks) Directions, 2016”.

(₹ in crore)

Items/Related Party for year ended March 31, 2026	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel
Borrowings	NA	0	NA	0	0
		0		0	0
Deposits		1.68		1.52	1.21
		(3.41)		(1.72)	(1.59)
Placement of deposits		0		0	0
		0		0	0
Advances		0		0	0
		0		0	0
Investments		1.75		0	0
		(1.75)		0	0
Non funded commitments		0.000		0.000	0.000
		0		0	0
Leasing/ HP Arrangements availed		0		0.000	0.000
Leasing/ HP Arrangements provided		0		0.000	0.000
Purchase of fixed assets		0		0.000	0.000
Sale of fixed assets		0		0.000	0.000
Interest Paid		*		*	*
Interest Received		0.000		0.000	0.000
Rendering Services		0.000		0.000	0.000
Receiving Services		11.55		4.56#	0.000
Management Contract		0.000		0.000	0.000

#Includes gross salary and terminal benefits paid to Mr. Raghavendra Srinivas Bhat (MD & CEO with effect from July 16, 2025), Shri Srikrishnan Harihara Sarma (up to July 15, 2025), and Mr. Sekhar Rao (up to July 31, 2025).

Figures in bracket indicate maximum balance during the year.

* amount is less than ₹ 1 Lakh.

SCHEDULE – 18 (Contd..)

					(₹ in crore)
Items/Related Party for year ended March 31, 2025	Parent (as per ownership or control)	Subsidiaries	Associates / Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel
Borrowings		0		0	0
		0		0	0
Deposits		1.28		0.17	0.02
		(2.04)		(0.19)	(0.02)
Placement of deposits		0		0	0
		0		0	0
Advances		0		0	0
		0		0	0
Investments		1.75		0	0
		(1.75)		0	0
Non funded commitments		0		0	0
	NA	0	NA	0	0
Leasing/ HP Arrangements availed		0		0	0
Leasing/ HP Arrangements provided		0		0	0
Purchase of fixed assets		0		0	0
Sale of fixed assets		0		0	0
Interest Paid		0.02		*	*
Interest Received		0		0	0
Rendering Services		0		0	0
Receiving Services		12.96		2.44	0
Management Contract		0		0	0

Figures in bracket indicate maximum balance during the year

vii. Accounting Standard 19- Leases

The Bank has taken certain premises on operating lease which primarily comprise office premises. Liability for Premises taken on operating lease are given below:

I) Branch/ offices Premises

			(₹ in crore)
Particulars	Current Year March 31, 2026	Previous Year March 31, 2025	
Not later than 1 year	125.27	118.07	
Later than 1 year and not later than 5 years	413.07	378.95	
Payable Later than 5 years	218.84	224.73	
Total	757.18	721.75	

II) ATM Premises

			(₹ in crore)
Particulars	Current Year March 31, 2026	Previous Year March 31, 2025	
Not later than 1 year	5.72	5.72	
Later than 1 year and not later than 5 years	18.38	14.99	
Payable Later than 5 years	11.15	8.90	
Total	35.25	29.61	

III) There are no provisions relating to contingent rent.

IV) The total rent charged to the Profit and Loss Account during the year ended March 2026 amounts to ₹194.39 crore, including applicable taxes and other related charges.

SCHEDULE – 18 (Contd..)

ix. Accounting Standard 20 - Earnings per Share

Basic and diluted earnings per equity share computed in accordance with AS 20 – Earnings per Share are as under:

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Earnings per share- Basic (₹)	34.66	33.69
Earnings per share- Diluted (₹)	34.60	33.61
Net Profit for the year attributable to Equity shares (₹ in crore)	1,310.50	1,272.37
Weighted Average number of Equity Shares –Basic	37,80,57,992	37,76,57,280
Weighted Average number of Equity Shares - Diluted	37,87,11,663	37,85,31,857
Nominal value per equity share (₹)	10.00	10.00

Allotment of 1,28,521 equity shares (Previous year 1,28,521) is kept in abeyance. These shares have not been considered for EPS calculation, as the shares are not allotted.

x. Accounting Standard 22 – Accounting for Taxes on Income

a) Provision made for taxes during the year

Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
			(₹ in crore)
1	Current Tax	372.28	331.32
2	Deferred Tax	-24.68	36.91
	Total	347.60	368.23

b) Major components of Deferred Tax Assets and Liabilities recognised are as under:

Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
			(₹ in crore)
A	Deferred Tax Liabilities		
1	Depreciation on fixed assets	9.85	7.68
2	Special Reserve u/s 36(1)(viii) of Income Tax Act	140.81	131.90
3	Gratuity Contribution Reversal	1.22	-
4	AFS Reserve (MTM)	-12.40	12.04
	Total	139.48	151.62
B	Deferred Tax Assets		
1	PL/LFC Encashment	107.18	103.04
2	Provision for advances	364.32	333.50
3	Provision of standard Advances	118.43	115.89
4	Others	11.39	11.91
	Total	601.32	564.34
	Net Deferred Tax Liability/(Asset)(A) – (B)	-461.84	-412.72

xi. Accounting Standard 28 – Impairment of Assets

An assessment is made at each Balance sheet date as to whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for. As on March 31, 2026, there was no indication of impairment of any asset.

xii. Accounting Standard 29 – Provision, Contingent Liabilities and Contingent Assets

Movement in Provision for Contingencies

Particulars	Opening as on April 01, 2025	Provision made during the year (Amount)	Provisions reversed/ adjusted	Closing as on March 31, 2026
				(₹ in crore)
Provision for contingencies	45.08	11.75	13.85	42.98

SCHEDULE – 18 (Contd..)

- 16** Operating Expenses stated in Schedule 16 to the Profit and Loss Account includes ₹31.02 crore (Previous year ₹ 24.67 crore) spent towards Corporate Social Responsibility (CSR) activities. The Bank has spent 2% (Previous Year: 2%) of its average net profit for the last three Financial Years as part of its Corporate Social Responsibility for the year ended March 31, 2026.

(₹ in crore)

Sl No.	Particulars	Current Year			Previous Year		
		Amount Spent	Amount unpaid / provided	Total	Amount Spent	Amount unpaid / provided	Total
i)	Construction / acquisition of any asset	16.96	10.55	27.51	10.25	10.67	20.92
ii)	On purpose other than (i) above	2.70	0.81	3.51	2.03	1.72	3.75
		19.66	11.36	31.02	12.28	12.39	24.67

17 Litigations and claims

A sum of ₹957.92crore (Previous year ₹ 1365.82 crore) is outstanding on account of demands raised by the Income Tax Department in the earlier years, out of which an amount of ₹756.43 Crore (Previous year ₹ 892.98 Crore) has been paid under protest by debit to Sundry Assets - Protested Tax Account and for the balance of ₹ 201.49 crore (Previous year ₹472.84 Crore) stay from collection of demand has been granted. In addition to the above, the Income Tax Department has gone on appeal on various issues wherein Appellate Authority has given decisions in favour of the Bank to the extent of ₹388.24 crore (Previous year ₹ 388.24 crore).

The Bank has preferred appeal against certain service tax demands to the extent of ₹186.44 crore (Previous year ₹ 193.15 crore) and paid pre deposit of ₹ 0.56 crore (Previous year ₹ 1.06 crore) by debit to Sundry Assets – Service Tax Paid under Protest. In addition to above, the department has gone on appeal in respect of certain matters wherein appellate authority has given decision in favour of the Bank to extend of ₹22.07 crore. (Previous Year - ₹ 17.49 Crore)

The Bank has also preferred appeal against certain GST demands to the extent of ₹15.53 crore (Previous year ₹3.46 crore) and paid pre deposit of ₹ 0.54 crore (Previous year ₹0.35 crore) by debit to Sundry Assets – Service Tax Paid under Protest. The Bank has been advised by its Tax Consultants and Experts that there are good chances of success in these appeals, considering legal provision favourable judicial pronouncements and / or appellate orders on identical issues for earlier years.

Hence, the Bank does not consider it necessary to make any provision or include the same under Schedule 12 – Contingent Liability, to the Balance sheet. All pending litigations which may have an impact on its financial position have been estimated and provided for. In respect of other pending litigations, no provision is required since these pending litigations have no impact on its financial position.

18 Description of Contingent Liabilities

i) Claims against the Bank not acknowledged as debts:

These represent claims filed against the Bank in the normal course of business relating to various legal cases currently in progress.

ii) Liability on account of forward exchange:

The Bank presently enters into forward exchange contracts which are committed to buy or sell foreign currency at a future date at the contracted rate. The notional amounts of such foreign exchange contracts provide a basis for comparison with instruments recognized on the balance sheet but do not necessarily indicate the amounts of future cash flows involved or the current fair value of the instruments and, therefore, do not indicate the Bank's exposure to credit or price risks. The fluctuation of market rates and prices cause fluctuations in the value of these contracts and the contracted exposure become favourable (assets) or unfavourable (liabilities).

iii) Guarantees given on behalf of constituents

As a part of its banking activities, the Bank issues guarantees on behalf of its customers to enhance their credit standing. Guarantees represent irrevocable assurances that the Bank will make payments in the event of the customer failing to fulfil its financial or performance obligations.

SCHEDULE – 18 (Contd..)

iv) Acceptances, endorsements and other obligations

These include documentary credit issued by the Bank on behalf of its customers and bills drawn by the Bank's customers that are accepted or endorsed by the Bank.

v) Other items for which the bank is contingently liable

Includes amount transferred to RBI under the Depositor Education and Awareness Fund (DEAF) also claims settled. (Refer schedule 12 for amounts relating to contingent liability.)

19 Employee Stock Option

"The shareholders of the Bank, on July 21, 2018, have approved 'KBL Employee Stock Option Scheme-2018' (ESOS-2018) with a total of 50,00,000 stock options available for grant, each of which is convertible into one equity share. The scheme has been framed in accordance with SEBI (Share Based Employee Benefits) Regulations, 2014 as amended from time to time. Further, to give effect to the corporate action by way of Bonus issue in the ratio of 1:10, additional 1,07,147 options have been accounted and hence, the total available options under the scheme stand increased to 51,07,147 stock options.

The options granted under ESOS 2018 would vest after one year from the date of grant of such options in a graded manner over a period of three years (i.e. 40%, 30% & 30% respectively on completion of 1st, 2nd & 3rd year), as determined by the Nomination & Remuneration Committee (NRC), a committee of the Board of Directors, subject to continued employment with the Bank on the date of vesting.

During the current year 2025-26, no modifications were made to the terms and conditions of ESOS - 2018 as approved by the NRC.

The Shareholders of the Bank on March 30, 2023 have approved 'KBL Employee Stock Option Scheme-2023' (ESOS-2023) with a total of 15,00,000 Stock options available for grant each of which is convertible into one equity share catering partially towards the disbursement of share linked portion of variable pay as per RBI guidelines relating to compensation payable to MD & CEOs/ Whole Time Directors/Material Risk Takers (MRTs) in banks vide DOR.HGG.GOV.No.68/29.67.001/2025-26 dated November 28, 2025. The Scheme, which is in lieu of ESOS-2018, has been framed in accordance with Securities and Exchange Board of India (Share Based Employee Benefits & Sweat Equity)

Regulations, 2021. The old Scheme ESOS 2018 will continue to be operative for the limited purpose of permitting exercise of already granted options.

The Options granted under ESOS 2023 would vest one year after the date of grant of such options in a graded manner over a period of three years (i.e. 30%, 30% & 40% respectively on completion of 1st, 2nd & 3rd year), as determined by the Nomination & Remuneration Committee (NRC), a committee of the Board of Directors.

During the current year 2025-26, no modifications were made to the terms and conditions of ESOS - 2023 as approved by the NRC.

To ascertain the ESOP compensation cost at fair value for the purpose of accounting/ disclosures in the financial statements, Bank has adopted Black Scholes Valuation Methodology. Black Scholes model is a mathematical formula used to estimate the value of stock options based on several factors. Some of the key factors that are considered when computing the fair market value of an ESOP under the Black Scholes model are stock price, exercise price, time to expiry, volatility, risk-free interest rate, dividend yield, etc.

Activity in the options outstanding under the Employee Stock Option Plan:

For the year ended March 2026

Particulars	ESOS-2018		ESOS-2023	
	Number of options	Weighted Average Exercise Price	Number of options	Weighted Average Exercise Price
Outstanding at the beginning of the year	10,73,339	55.19	3,48,061	147.65
Granted during the year	-	0.00	1,19,136	171.99
Vested during the year	-	0.00	1,02,353	144.94
Exercised during the year	1,71,066	53.40	73,834	129.20
Lapsed/ forfeited/ cancelled (No.s)	1,24,379	92.11	1,30,406	187.05
Outstanding at the end of the year	7,77,894	49.68	2,62,957	144.32
Exercisable at the end of the year	7,77,894	49.68	1,19,964	147.77

SCHEDULE – 18 (Contd..)

For the year ended March 2025

Particulars	ESOS-2018		ESOS-2023	
	Number of options	Weighted Average Exercise Price	Number of options	Weighted Average Exercise Price
Outstanding at the beginning of the year	19,27,331	60.86	3,13,193	139.53
Granted during the year	-	-	34,868	220.63
Vested during the year	12,000	70.40	93,957	139.53
Exercised during the year	6,85,484	60.73	-	-
Lapsed/ forfeited/ cancelled (No.s)	1,68,508	97.38	-	-
Outstanding at the end of the year	10,73,339	55.19	3,48,061	147.65
Exercisable at the end of the year	10,73,339	55.19	93,957	139.53

During the year bank has recognized ₹ 0.20 crore towards Employee stock option compensation expenses on ESOS-2018 and ESOS-2023 scheme. (Previous Year- ₹ 0.62 crore)

20 Dividend

The Board of Directors of the Bank have proposed a dividend of ₹ 5 per Equity share of ₹ 10/- each (50% of Equity share Capital) for the year ended March 31, 2026 (Previous year ₹ 5 per Equity share of ₹. 10 each), subject to the approval of the members at the ensuing Annual General Meeting. In terms of Accounting Standard (AS) 4 Contingencies and Events occurring after the Balance Sheet date, the Bank has not appropriated proposed dividend aggregating to ₹ 189.09 crore from the Profit and loss account for the year ended March 31, 2026. However, the effect of the proposed dividend has been reckoned in determining capital funds in the computation of Capital adequacy ratio as on March 31, 2026.

21 Reconciliation of Branch Adjustments and Balancing of Subsidiary Ledgers

- Balancing of Subsidiary Ledgers is completed at all the Branches/Offices
- Reconciliation of Branch Adjustments/Inter Branch accounts has been completed up to March 31, 2026 and steps are being taken to give effect to consequential adjustments of pending items.

22 Disclosure under Rule 11(e) of the Companies (Audit & Auditors) Rules, 2014

The Bank, as part of its normal business, grants loans and advances (including loans against third party deposits or Non-Banking Finance Company or Real estate promoters / developers loan, other margins / security), makes investment, provides guarantees (including against margin / guarantees received from third parties / banks) to and accepts deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's authorised normal business, which is conducted ensuring adherence to regulatory requirements.

In the course of the transactions carried out as described above

- No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall whether directly or indirectly lend or invest in other persons or entities identified by in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or like on behalf of the Ultimate Beneficiaries.
- The Bank has not received any funds (except from SIDBI amounted to ₹ 427 crore and NABARD amounted to ₹140.35 crore) from any person(s) or entity(ies) including foreign entity(ies) ("Funding Party") with the understanding, whether recorded in writing or otherwise, that the Bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

SCHEDULE – 18 (Contd..)

23 Disclosure of material items as required under RBI Circular DOR.ACC.REC.No.91/21.04.018/2022-23 dated December 13th 2022

(₹ in crore)

Particulars of Head/Sub-Head	Item under Head/Sub-Head	Current Year March 31, 2026	Previous Year March 31, 2025
Schedule 14- Other Income	Recovery from written off account	189.78	151.18
	Commission on Insurance	130.98	114.37
Schedule 11(V)	RIDF Deposit	9,290.22	8,033.70

24 Previous year's figures have been regrouped/rearranged wherever necessary.

Vijayakumar P H
Chief Financial Officer

Sham K
Company Secretary

Chandra Shekar
Chief Business Officer

Raja B S
Chief Operating Officer

Raghavendra S Bhat
Managing Director & CEO
DIN: 11165725

P Pradeep Kumar
Chairman
DIN: 03614568

B R Ashok
Director
DIN: 00415934

Uma Shankar
Director
DIN 07165728

Balakrishna Alse S
Director
DIN: 08438552

Jeevandas Narayan
Director
DIN: 07656546

K Gururaj Acharya
Director
DIN 02952524

Harish H V
Director
DIN: 08742808

Attached to our report of even date

For Ravi Rajan & Co. LLP
Chartered Accountants
Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.
Chartered Accountants
Firm Regn. No: 002785S

Sumit Kumar
Partner
M. No: 512555

Sriraam Alevoor M
Partner
M. No: 221354

Place: Mangaluru
Date: 19-05-2026

Independent Auditors' Report

To The Members of
The Karnataka Bank Limited

Report on Audit of the Consolidated Financial Statements Opinion

Opinion

- We have jointly audited the accompanying Consolidated Financial Statements of **The Karnataka Bank Limited** (the "Bank" or "Holding Company"), and its subsidiary (the Holding Company and its subsidiary together referred to as the "Group") which comprise the Consolidated Balance sheet as at March 31, 2026, the Consolidated Profit and Loss Account, the Consolidated Cash Flows Statement for the year then ended, and notes to the Consolidated Financial Statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as the "Consolidated Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditor on separate financial statements and on the other financial information of the subsidiary, the aforesaid Consolidated Financial Statements give the information required by the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India (the "RBI") from time to time, as applicable (the "RBI Guidelines") and the Companies Act, 2013, as amended ("the Act") in the manner so required for banking companies and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended and other accounting principles generally accepted in India, of the consolidated state of affairs of the Group as at March 31, 2026 and its consolidated profit and its consolidated cash flows for the year ended on that date.

Basis for Opinion

- We conducted our audit of the Consolidated Financial Statements in accordance with the Standards on

Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Consolidated Financial Statements' section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with ethical requirements that are relevant to our audit of the Consolidated Financial Statements prepared in accordance with the accounting principles generally accepted in India, including the Accounting Standards prescribed under Section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended and provisions of Section 29 of the Banking Regulation Act, 1949 and RBI Guidelines and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

- Key audit matters are those matters that, in our professional judgment, and based on the consideration of the report of the other auditor on separate financial statements and on the other financial information of the subsidiary, were of most significance in our audit of the Consolidated Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Consolidated Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matter	Auditors' Response
a) Classification of Advances, Income Recognition, Identification of and Provisioning for Non-Performing Advances (Refer Schedule 9 read with Note 3 of Schedule 17 to the financial statements) Advances, which comprise 63.24 % of the Bank's total assets, include bills purchased and discounted, cash credits, overdrafts, demand loans, and term loans. These are categorized as secured (by tangible assets or guarantees) or unsecured, and are governed by the RBI's Income Recognition, Asset Classification and Provisioning (IRAC) norms and related circulars.	Our audit procedures in relation to advances focused on compliance with the RBI's Prudential Norms on Income Recognition, Asset Classification and Provisioning (IRAC), and the Bank's internal policies. The key elements of our audit approach included: • Control Evaluation and Process Understanding We assessed the design, implementation, and operating effectiveness of key internal controls over loan approval, recording, and monitoring to ensure data completeness, accuracy, and relevance in line with RBI guidelines.

Independent Auditors' Report (Contd..)

Key Audit Matter	Auditors' Response
The Bank uses its Core Banking Solution (CBS) to record and monitor all transactions related to advances and to identify performing and non-performing advances. NPA classification and provisioning are carried out through IT systems and related internal processes in line with RBI guidelines.	Substantive Testing and Sample-Based Evaluation On a test-check basis, we examined exposures for proper identification of NPAs, calculation of provisions, and valuation of primary and collateral securities—acknowledging the level of management estimation involved. Monitoring Mechanisms and Internal Audits We assessed the existence and effectiveness of internal monitoring systems, such as Internal Audit, Systems Audit, and Concurrent Audit, as per the Bank's policy framework. Document and Governance Review Sample testing was performed to verify documentation completeness, adherence to the Bank's loan approval processes and board decisions, credit reviews, and classification of Special Mention Accounts. We also reviewed RBI's Centralised Information Management System (CIMS) reports and related documentation to evaluate management judgement and governance over stressed exposures. Discussions were held with management on high-risk accounts and steps taken for risk mitigation. Income Recognition and Provisioning We assessed the Bank's process for identifying NPAs, reversing accrued income, and creating required provisions in accordance with regulatory norms. System Interface Testing We tested the mapping between advances recorded in the Bank's application software and the financial statement preparation system to ensure accurate presentation and disclosure as per RBI requirements.
b) Direct and Indirect Taxes This matter has been identified as a Key Audit Matter due to the significant level of management judgment required in the estimation of provision for taxes including any write back of provisions, factors like uncertain tax positions and provision for tax involves interpretation of various rules and law. It also involves consideration of on-going disputes and disclosures.	Our audit procedures to test uncertain tax positions included understanding processes, evaluation of adequacy of design and implementation of controls and testing of operating effectiveness of controls over provision for taxation, assessment of uncertain tax positions and disclosure of contingencies. We have obtained details of completed tax assessments and demands made by authorities from the management of the Bank. We discussed with appropriate senior management personnel, independently assessed management's estimate of the possible outcome of disputed cases and evaluated the management's underlying key assumptions in estimating the tax provisions. We considered legal precedence and other rulings in evaluating management's position on these uncertain tax positions, the provisions made, and/or write back of the provisions. We have also relied upon the opinion given by tax consultant in evaluating management's assessment for the uncertain tax positions. For those matters where management concluded that no provision should be recorded, we also considered the adequacy and completeness of disclosures.

Independent Auditors' Report (Contd..)

Key Audit Matter	Auditors' Response
c) Investments Classification and Valuation of Investments; Identification of and Provisioning for Non-Performing Investments (Schedule 8 read with Note 2 of Schedule 17 to the financial statements) The Bank's investment portfolio includes holdings in Government securities, bonds, debentures, shares, security receipts, and other approved securities. Investments represent approximately 20.67 % of the Bank's total assets and are subject to regulatory requirements issued by the RBI. These guidelines govern the classification and valuation of investments, identification of non-performing investments (NPIs), recognition of related income, and provisioning norms. Valuation of each category of investment must adhere to the methods prescribed by the RBI, which require sourcing data from multiple inputs, such as FIMMDA rates, market quotations (BSE/NSE), and financials of unlisted entities. The process involves significant judgment, particularly in the assessment of fair value, classification, and impairment. Given the complexity, volume of transactions, reliance on external and internal data, and the high degree of regulatory scrutiny, this area has been identified as a Key Audit Matter. Accordingly, our audit focused on evaluating the Bank's processes and controls over classification and valuation of investments, identification of NPIs, and the adequacy of related provisioning.	Our audit procedures for investments were designed with specific reference to the RBI guidelines. They included a review of internal controls and substantive testing related to the valuation, classification, identification of non-performing investments (NPIs), and provisioning/depreciation. Specifically: a) We reviewed and evaluated the Bank's internal control systems for compliance with RBI guidelines on valuation, classification, identification of NPIs, and related provisioning/depreciation. b) We assessed the process used by the Bank to gather information from various sources to determine the fair value of investments. c) For a representative sample covering all investment categories (based on the nature of the security), we tested the accuracy of valuation and compliance with applicable RBI Master Circulars and directions by independently re-performing the valuation. d) We evaluated the Bank's process for identifying NPIs, including how income reversal and provisioning were handled for such investments. e) We performed substantive procedures to independently recalculate required provisions and depreciation in line with RBI directives. Samples across all investment categories were tested, and for identified NPIs, we recomputed the necessary provisioning as per RBI guidelines. f) We verified the consistency between the investment application software and the financial statement preparation software to ensure correct mapping, presentation, and disclosure in accordance with the relevant RBI requirements.

Other Matter

4. We did not audit the financial statements of the subsidiary, KBL Services Limited, included in the Consolidated Financial Statements, whose financial statements reflect Group's share of total assets (before consolidation adjustments) of ₹3.22 Crore as at March 31, 2026, Group's share of total revenue (before consolidation adjustments) of ₹11.62 Crore and Group's share of total net profit after tax (before consolidation adjustments) of ₹0.25 Crore for the year ended March 31, 2026, respectively. These financial statements have been audited by another auditor whose Independent Auditor's Report has been furnished to us by the Management, and our opinion on these financial statements, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on report of such auditor and the procedures performed by us as stated in paragraph above.

Our opinion on the Consolidated Financial Statement is not modified in respect of the above matters with respect to

our reliance on the work done and the report of the other auditor on the said financial statements of the subsidiary.

Our opinion on the Consolidated Financial Statements is not modified in respect of above matter.

Information Other than the Consolidated Financial Statements and Auditors' Report thereon

5. The Bank's Board of Directors and Management are responsible for the other information. The other information comprises the Directors' Report including annexures to Directors' Report, Management Discussion and Analysis, Basel III – Pillar 3 disclosures and Corporate Governance report included in the Annual Report, but does not include the Standalone and Consolidated Financial Statements and our auditors' report thereon. The other information is expected to be made available to us after the date of this auditor's report.

Independent Auditors' Report (Contd..)

Our opinion on the Consolidated Financial Statements does not cover the other information and we do not express any form of assurance or conclusion thereon.

In connection with our audit of the Consolidated Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Consolidated Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance & take appropriate action as applicable under the relevant laws and regulations.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

6. The Bank's Board of Directors and Management are responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these Consolidated Financial Statements that give a true and fair view of the consolidated financial position, consolidated financial performance and consolidated cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended and provisions of Section 29 of the Banking Regulation Act, 1949 and RBI Guidelines. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the above mentioned Acts for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Consolidated Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the Consolidated Financial Statements by the Management and Directors of the Bank, as aforesaid.

In preparing the Consolidated Financial Statements, the respective Management and the Board of Directors of the companies included in the Group are responsible

for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management and Board of Directors of the Companies either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors and Management of the companies included in the Group are also responsible for overseeing the financial reporting process of the Group.

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Consolidated Financial Statements made by management.

Independent Auditors' Report (Contd..)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Statements, including the disclosures, and whether the Consolidated Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of such entities or business activities within the Group to express an opinion on the Consolidated Financial Statements. We are responsible for the direction, supervision and performance of the audit of the financial information of the Bank. For the other entities included in the Consolidated Financial Statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion. Our responsibilities in this regard are further described in 'Other Matters' in this Audit report.

Materiality is the magnitude of the misstatements in the Consolidated Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Consolidated Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Consolidated Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to

communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Consolidated Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our Auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

8. The Consolidated Balance Sheet, the Consolidated Profit and Loss Account and Consolidated Cash Flow of the Bank have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949 and Accounting Standards as per section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021.
9. As required by section 197(16) of the Act in relation to managerial remuneration, based on the information and explanations given to us, and on the consideration of the reports of the other auditors, referred to in the Other Matter section above, on separate financial statements of the subsidiary, we report that, the subsidiary covered under the Act has not paid any remuneration to its directors during the year. Hence, reporting under the provisions of section 197 read with Schedule V to the Act is not applicable for the current year. Further, since the Holding Company is a banking company, as defined under the Banking Regulation Act, 1949; the reporting under section 197(16) in relation to whether the remuneration paid by the Bank is in accordance with the provisions of section 197 of the Act and whether any excess remuneration has been paid in accordance with the aforesaid section is not applicable.
10. As required by Section 143(3) of the Act, based on our audit and on the consideration of the reports of the other auditors on separate financial statements and other financial information of the subsidiary, we report, to the extent applicable, that:
 - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit of the aforesaid Consolidated Financial Statements.
 - (b) In our opinion, proper books of account as required by law, relating to the presentation of the aforesaid Consolidated Financial Statements have been kept by



Independent Auditors' Report (Contd..)

the Bank so far as it appears from our examination of those books and reports of the other auditors.

- (c) The Consolidated Balance Sheet, Consolidated Profit and Loss Account and the Consolidated Cash Flows Statement dealt within this report are in agreement with the books of account.
- (d) In our opinion, the aforesaid Consolidated Financial Statements comply with the Accounting Standards specified under section 133 of the Act read with the Companies (Accounting Standards) Rules, 2021, as amended, to the extent they are not inconsistent with the policies prescribed by the RBI.
- (e) On the basis of the written representations received from the directors of the Holding Company as on March 31, 2026 and taken on record by the Board of Directors of the Holding Company and the reports of statutory auditors of its subsidiary company, none of the directors of the Holding Company and subsidiary company are disqualified as at March 31, 2026, from being appointed as a director in terms of section 164(2) of the Act.
- (f) With respect to the adequacy of internal financial controls over financial reporting with reference to the Consolidated Financial Statements of the Holding Company and of its Subsidiary, and the operating effectiveness of such controls, refer to our separate report in "**Annexure A**" is attached.
- (g) With respect to the other matters to be included in the Auditors Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our knowledge and belief and according to the information and explanation given to us:
 - i. The Consolidated Financial Statements disclose the impact of pending litigations on the consolidated financial position of the Holding Company and its subsidiary in Note 4 of Schedule 18 to the Consolidated Financial Statements.
 - ii. Provision has been made in the Consolidated Financial Statements, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts; in respect of such items as it relates to the Group.
 - iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Holding Company and its Subsidiary during the year ended March 31, 2026.

- iv. (a) The management of the Holding Company and its Subsidiary has represented that, to the best of its knowledge and belief, as disclosed in the Note 9 (a) of Schedule 18 to the Consolidated Financial Statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank or its subsidiary to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Bank or its subsidiary ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
- (b) The management of the Holding Company and its Subsidiary has represented that, to the best of its knowledge and belief, as disclosed in the Note 9 (b) of Schedule 18 to the Consolidated Financial Statements, no funds have been received by the Bank from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Bank and its subsidiary shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
- (c) Based on the audit procedures which we have considered reasonable and appropriate in the circumstances and according to the information and explanations provided to us by the Management in this regard, nothing has come to our notice that has caused us to believe that the representations made by the Management under sub-clause (a) and (b) contain any material misstatement. Our reporting under sub-clause (a) and (b) in so far as it relates to subsidiary company, is based solely on the reports of the auditors of subsidiary company.

Independent Auditors' Report (Contd..)

- v. (a) The final dividend declared or paid during the year by the Bank is in compliance with Section 123 of the Companies Act, 2013.
- (b) As stated in the Note 7 of Schedule 18 to the Consolidated Financial Statements, the Board of Directors of the Bank have proposed final dividend for the year which is subject to the approval of the members at the ensuing Annual General Meeting. The dividend proposed is in accordance with section 123 of the Act, to the extent it applies to declaration of dividend, as applicable until the date of this report.
- vi. The Bank has used such accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the audit trail feature has not been tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention.

Ravi Rajan & Co. LLP**Chartered Accountants**

Firm Regn. No. 009073N/N500320

Sumit Kumar

Partner

M. No. 512555

Date: 19th May, 2026

Place: Mangalore

UDIN: 26512555BVNRGU9926

R.G.N. Price & Co.**Chartered Accountants**

Firm Regn. No. 002785S

Sriraam Alevoor M

Partner

M. No. 221354

Date: 19th May, 2026

Place: Mangalore

UDIN: 26221354KRUYZR6456

Annexure “A” to the Independent Auditor’s Report

(Referred to in paragraph 3 (f) under ‘Report on Other Legal and Regulatory Requirements’ section of our report of even date) on the Consolidated Financial Statements of the Karnataka Bank Limited for the year ended March 31, 2026)

Report on the Internal Financial Controls over Financial Reporting with reference to Consolidated Financial Statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (the “Act”)

Opinion

1. We have audited the internal financial controls over financial reporting with reference to Consolidated Financial Statements of The Karnataka Bank Limited (“the Bank”) and its subsidiary company, as of March 31, 2026 in conjunction with our audit of the Consolidated Financial Statements of the Group for the year ended on that date.
2. In our opinion, and to the best of our information and according to the explanations given to us and based on the consideration of the report of the other auditor referred to in the Other Matter paragraph below, the Bank and its subsidiary company have, in all material respects, adequate internal financial controls with reference to Consolidated Financial Statements and such internal financial controls with reference to Consolidated Financial Statements were operating effectively as at March 31, 2026, based on criteria for the internal financial controls with reference to Consolidated Financial Statements established by the respective companies considering the essential components of internal control stated in the “Guidance Note on Audit of Internal Financial Controls Over Financial Reporting” issued by the Institute of Chartered Accountants of India (the “ICAI”) (the “Guidance Note”).

Management’s Responsibility for Internal Financial Controls

3. The Management and the Board of Directors of the Bank and its subsidiary company are responsible for establishing and maintaining internal financial controls based on the internal financial controls over financial reporting with reference to Consolidated Financial Statements criteria established by the respective companies considering the essential components of internal control stated in the Guidance Note on internal financial controls over financial reporting issued by institute of chartered accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the respective company’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditor’s Responsibility

4. Our responsibility is to express an opinion on the internal financial controls over financial reporting with reference

to Consolidated Financial Statements of the Bank and its subsidiary company, based on our audit. We conducted our audit in accordance with the Guidance Note on internal financial controls over financial reporting (the “Guidance Note”) issued by the Institute of Chartered Accountants of India (the “ICAI”) and the Standards on Auditing (SAs) issued by the ICAI and deemed to be prescribed under Section 143(10) of the Act, to the extent applicable to an audit of internal financial controls both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting with reference to Consolidated Financial Statements were established and maintained and if such controls operated effectively in all material respects.

5. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting with reference to Consolidated Financial Statements and their operating effectiveness. Our audit of internal financial controls over financial reporting with reference to Consolidated Financial Statements included obtaining an understanding of internal financial controls over financial reporting with reference to Consolidated Financial Statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal financial controls based on the assessed risk. The procedures selected depend on the auditor’s judgement, including the assessment of the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error.
6. We believe that the audit evidence we have obtained and the audit evidence obtained by the other auditors, in terms of their reports referred to in the Other Matter paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the Bank’s internal financial controls system over financial reporting with reference to Consolidated Financial Statements.

Meaning of Internal Financial Controls over financial reporting with reference to Consolidated Financial Statements

7. A bank’s internal financial controls over financial reporting with reference to Consolidated Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of Consolidated Financial Statements for external purposes in accordance with generally accepted accounting principles. A bank’s internal financial controls over financial reporting with reference to consolidated financial statements includes those policies and procedures that

- (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank;
- (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of consolidated financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and
- (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Bank's assets that could have a material effect on the consolidated financial statements.

Inherent Limitations of Internal Financial Controls over financial reporting with reference to Consolidated Financial Statements

8. Because of the inherent limitations of internal financial controls over financial reporting with reference to Consolidated Financial Statements, including the possibility

of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting with reference to Consolidated Financial Statements to future periods are subject to the risk that the internal financial controls over financial reporting with reference to Consolidated Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Other Matter

9. Our aforesaid report under section 143(3)(i) of the Act on the adequacy and operating effectiveness of the internal financial controls with reference to Consolidated Financial Statements in so far as it relates to a subsidiary company is based solely on the report of the auditors of such company. Our opinion is not modified in respect of this matter with respect to our reliance on the work done and the report of the other auditors.

Ravi Rajan & Co. LLP

Chartered Accountants

Firm Regn. No. 009073N/N500320

Sumit Kumar

Partner

M. No. 512555

Date: 19th May, 2026

Place: Mangalore

UDIN: 26512555BVNRGU9926

R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No. 002785S

Sriraam Alevoor M

Partner

M. No. 221354

Date: 19th May, 2026

Place: Mangalore

UDIN: 26221354KRUYZR6456



Consolidated Balance Sheet

As on March 31, 2026

(₹ in '000s)

	Schedule No.	As on 31-Mar-26	As on 31-Mar-25
CAPITAL AND LIABILITIES			
Capital	1	378,19,14	377,94,65
Reserves and Surplus	2	12846,02,69	11706,89,00
Deposits	3	108777,06,74	104806,20,22
Borrowings	4	5328,99,58	1940,55,00
Other Liabilities and Provisions	5	2024,92,03	2128,26,76
TOTAL		129355,20,18	120959,85,63
ASSETS			
Cash and balances with Reserve Bank of India	6	7063,49,28	7525,13,27
Balances with Banks and Money at Call and Short Notice	7	672,14,20	458,58,30
Investments	8	26737,05,25	24534,76,15
Advances	9	81809,62,87	76541,48,46
Fixed Assets	10	1060,15,96	990,67,07
Other Assets	11	12012,72,62	10909,22,38
TOTAL		129355,20,18	120959,85,63
Contingent Liabilities	12	10604,83,22	10857,47,09
Bill for collection		2542,81,80	2353,97,39
Significant Accounting Policies	17		
Notes on Account	18		

The schedules referred to above form an integral part of Balance Sheet

Vijayakumar P H

Chief Financial Officer

Sham K

Company Secretary

Chandra Shekar

Chief Business Officer

Raja B S

Chief Operating Officer

Raghavendra S Bhat

Managing Director & CEO

DIN: 11165725

P Pradeep Kumar

Chairman

DIN: 03614568

B R Ashok

Director

DIN: 00415934

Uma Shankar

Director

DIN 07165728

Balakrishna Alse S

Director

DIN: 08438552

Jeevandas Narayan

Director

DIN: 07656546

K Gururaj Acharya

Director

DIN 02952524

Harish H V

Director

DIN: 08742808

Attached to our report of even date**For Ravi Rajan & Co. LLP**

Chartered Accountants

Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No: 0027855

Sumit Kumar

Partner

M. No: 512555

Sriraam Alevoor M

Partner

M. No: 221354

Place: Mangaluru

Date: 19-05-2026

Consolidated

Consolidated Profit and Loss Account

For the period ended March 31, 2026

(₹ in '000s)

	Schedule No.	Year ended 31-Mar-26	Year ended 31-Mar-25
I. INCOME			
Interest Earned	13	8917,82,75	9013,60,40
Other Income	14	1402,91,10	1269,57,42
Total		10320,73,85	10283,17,82
II. EXPENDITURE			
Interest Expended	15	5799,03,85	5703,20,05
Operating Expenses	16	2547,28,23	2752,39,93
Provisions and Contingencies		663,66,95	554,72,92
Total		9009,99,03	9010,32,90
III. PROFIT			
Net profit for the year		1310,74,82	1272,84,92
Profit brought forward		189,01,27	208,81,39
Total		1499,76,09	1481,66,31
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		328,00,00	319,00,00
Transfer to Capital Reserve		31,60,50	9,63,01
Transfer to Revenue Reserve		674,96,05	782,00,17
Transfer to Special Reserve u/s 36 (1) (viii) of Income Tax Act		35,40,69	63,32,72
Transfer to / (from) Investment Fluctuation Reserve		-	(89,00,00)
Dividend paid		189,02,78	207,69,14
Balance carried over to Balance Sheet		240,76,07	189,01,27
Total		1499,76,09	1481,66,31
Earning per share - Not Annualised			
Basic ₹		34.67	33.70
Diluted ₹		34.61	33.63
Significant Accounting Policies	17		
Notes on Account	18		

The schedules referred to above form an integral part of Profit And Loss Account

Vijayakumar P H

Chief Financial Officer

Sham K

Company Secretary

Chandra Shekar

Chief Business Officer

Raja B S

Chief Operating Officer

Raghavendra S Bhat

Managing Director & CEO

DIN: 11165725

P Pradeep Kumar

Chairman

DIN: 03614568

B R Ashok

Director

DIN: 00415934

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DIN: 07656546

K Gururaj Acharya

Director

DIN 02952524

Harish H V

Director

DIN: 08742808

Attached to our report of even date**For Ravi Rajan & Co. LLP**

Chartered Accountants

Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No: 002785S

Sumit Kumar

Partner

M. No: 512555

Sriraam Alevoor M

Partner

M. No: 221354

Place: Mangaluru

Date: 19-05-2026



Consolidated Cash Flow Statement

For the period ended March 31, 2026

(₹ in '000s)

	Year Ended 31-Mar-26		Year Ended 31-Mar-25	
A CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit after Tax and Extra Ordinary Items		1310,74,82		1272,84,92
Add:				
Adjustments for :				
Provision for Tax	347,60,38		368,29,18	
(Profit)/Loss on sale Fixed Assets	(10,07)		5,56	
Depreciation on Fixed Assets including Lease Adjustment charges	106,52,21		85,10,70	
Provisions and Contingencies	316,06,57		186,43,74	
Amortisation of premium on Held to Maturity Investments	90,02,65		90,13,01	
Employee Stock Option Compensation Expense	20,19		62,04	
(Profit)/ Loss on Revaluation of Invesments	15,45,39		(2,22,87)	
Write-off of Fixed Assets	-	875,77,32	-	728,41,36
Operating Profit Before Working Capital Changes		2186,52,14		2001,26,28
Adjustment for :				
i) (Increase)/Decrease in Advances	(5381,19,74)		(4957,06,28)	
ii) (Increase)/Decrease in Other Assets	(416,48,21)		759,82,38	
iii) (Increase)/Decrease in Investments	(2380,30,03)		(155,44,93)	
iv) Increase/(Decrease) in Deposits	3970,84,64		6749,42,23	
v) Increase/(Decrease) in Borrowings	4461,64,58		(3074,60,06)	
vi) Increase/(Decrease) in Other Liabilities	(887,41,08)	(632,89,84)	(1279,79,70)	(1957,66,35)
Cash Generated from Operations		1553,62,30		43,59,93
Less: Direct taxes paid		453,52,22		364,18,86
Net Cash Flow from Operating Activities (A)		1100,10,08		(320,58,93)
B CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets		(88,92,17)		(162,70,61)
Sale of Fixed Assets		1,10,04		1,66,20
Net Cash used in Investing Activities (B)		(87,82,13)		(161,04,41)

Consolidated

Consolidated Cash Flow Statement..(Contd)

For the period ended March 31, 2026

(₹ in '000s)

	Year Ended 31-Mar-26	Year Ended 31-Mar-25
C CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of share capital (net of expenses)	1,86,74	4,21,53
Proceeds from long term borrowings	(1073,20,00)	615,54,00
Dividend paid (Including Tax on Dividend)	(189,02,78)	(207,69,14)
Net Cash Generated from Financing Activities (C)	(1260,36,04)	412,06,39
Net Increase in Cash & Cash Equivalents (A+B+C)	(248,08,09)	(69,56,95)
Cash & Cash Equivalents as at the beginning of the year	7983,71,57	8053,28,52
Cash & Cash Equivalents as at the end of the year	7735,63,48	7983,71,57

Note:

- The Cash Flow Statement has been prepared under the Indirect Method and the previous year's figures have been re-grouped wherever necessary.
- Cash and Cash Equivalents comprise of Cash on Hand, Balances with Reserve Bank of India, Balances with Banks and Money at Call and Short Notice.

Vijayakumar P H
Chief Financial Officer

Sham K
Company Secretary

Chandra Shekar
Chief Business Officer

Raja B S
Chief Operating Officer

Raghavendra S Bhat
Managing Director & CEO
DIN: 11165725

P Pradeep Kumar
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DIN: 03614568

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DIN: 00415934

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Director
DIN: 08438552

Jeevandas Narayan
Director
DIN: 07656546

K Gururaj Acharya
Director
DIN 02952524

Harish H V
Director
DIN: 08742808

Attached to our report of even date

For Ravi Rajan & Co. LLP
Chartered Accountants
Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.
Chartered Accountants
Firm Regn. No: 002785S

Sumit Kumar
Partner
M. No: 512555

Sriraam Alevoor M
Partner
M. No: 221354

Place: Mangaluru
Date: 19-05-2026



Schedules

Forming part of Consolidated Balance Sheet

SCHEDULE - 1 CAPITAL

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
Authorised Capital		
60,00,00,000 Equity shares of ₹ 10/- each	600,00,00	600,00,00
(Previous Year 60,00,00,000 equity shares of ₹ 10/- each)		
Issued Capital		
37,83,10,083 Equity shares of ₹ 10/- each	378,31,01	378,06,52
(Previous Year 37,80,65,183 Equity shares of ₹ 10/- each)		
Subscribed Capital		
37,81,98,112 Equity shares of ₹ 10/- each	378,19,81	377,95,32
(Previous Year 37,79,53,212 Equity shares of ₹ 10/- each)		
Called up Capital /Paid-up Capital		
37,81,81,562 Equity shares of ₹ 10/- each fully paid up	378,18,16	377,93,67
(Previous Year 37,79,36,662 Equity shares of ₹ 10/- each fully paid up)		
Less : Calls unpaid	-	-
Add : Forfeited Shares	98	98
Total	378,19,14	377,94,65

SCHEDULE -2 RESERVES AND SURPLUS

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
I. Statutory Reserve		
Opening balance	3697,00,00	3378,00,00
Additions during the year	328,00,00	319,00,00
	4025,00,00	3697,00,00
Deductions during the year	-	-
Total	4025,00,00	3697,00,00
II. Capital Reserve		
Opening balance	644,36,19	634,73,18
Additions during the year	31,60,50	9,63,01
	675,96,69	644,36,19
Deductions during the year	-	-
Total	675,96,69	644,36,19
III. Share Premium		
Opening balance	2683,74,06	2680,21,21
Additions during the year	2,03,35	3,52,85
	2685,77,41	2683,74,06
Deductions during the year	-	-
Total	2685,77,41	2683,74,06
IV. Revenue and other Reserves		
a) Revenue Reserve		
Opening balance	3198,26,80	2385,96,74
Additions during the year ¹	682,05,15	812,30,06
	3880,31,95	3198,26,80
Deductions during the year	-	-
Total	3880,31,95	3198,26,80
b) Special Reserve u/s 36(1)(viii) of Income Tax Act		
Opening balance	524,08,90	460,76,17
Additions during the year	35,40,69	63,32,72
	559,49,59	524,08,89

Schedules

Forming part of Consolidated Balance Sheet

	As on 31-Mar-26	As on 31-Mar-25
(₹ in '000s)		
Deductions during the year	-	-
Total	559,49,59	524,08,89
c) Investment Fluctuation Reserve Account		
Opening balance	127,00,00	216,00,00
Additions during the year	-	-
	127,00,00	216,00,00
Deductions during the year	-	89,00,00
Total	127,00,00	127,00,00
d) Employee stock option outstanding²		
Opening balance	1,53,78	96,32
Additions during the year	20,19	62,04
	1,73,97	1,58,36
Deductions during the year	43,20	4,58
Total	1,30,77	1,53,78
e) AFS Reserve		
Opening balance	142,67,52	-
Additions during the year	-	142,67,52
	142,67,52	142,67,52
Deductions during the year	72,68,61	-
Total	69,98,91	142,67,52
TOTAL (a to e)	4638,11,22	3993,56,99
V. Balance in Profit and Loss Account	240,76,07	189,01,27
VI. Revaluation Reserve Account		
Opening balance	499,20,49	504,82,30
Additions during the year ³	88,27,81	-
	587,48,30	504,82,30
Deductions during the year ⁴	7,07,00	5,61,81
Total	580,41,30	499,20,49
GRAND TOTAL (I TO VI)	12846,02,69	11706,89,00

Note

- 1 Includes transfers from (a) revaluation reserve, the depreciation on revalued amount and sale of revalued asset and (b) Employee stock option outstanding reserve (options lapsed post vesting).
- 2 Refer Note 19 of Schedule 18 to the Financial Statements
- 3 Net Revaluation Gain on account of revaluation of Land & Building during the year.
- 4 Transferred to Revenue Reserve, the depreciation on the revalued amount and sale of revalued asset during the year.

SCHEDULE -3 DEPOSITS

	As on 31-Mar-26	As on 31-Mar-25
(₹ in '000s)		
A. I. Demand Deposits		
1. From Banks	4,07,46	5,00,15
2. From others	7776,97,84	7089,13,97
	7781,05,30	7094,14,12
II. Savings Bank Deposits	28778,57,82	26186,77,39
III. Term Deposits		
1. From Banks	3,00,00	14,57,04
2. From others	72214,43,62	71510,71,67
	72217,43,62	71525,28,71
Total : (I, II and III)	108777,06,74	104806,20,22

Schedules

Forming part of Consolidated Balance Sheet

	As on 31-Mar-26	(₹ in '000s) As on 31-Mar-25
B. 1. Deposits of branches in India	108777,06,74	104806,20,22
2. Deposits of branches outside India	-	-
Total (1+2)	108777,06,74	104806,20,22

Deposits against which, lien is marked out of the total deposits is ₹ 4348,16,31 (Previous year ₹ 3519,45,56)

SCHEDULE -4 BORROWINGS

	As on 31-Mar-26	(₹ in '000s) As on 31-Mar-25
I Borrowings in India		
1. Reserve Bank of India	4461,64,58	-
2. Other Banks	-	-
3. Other Institutions and Agencies	567,35,00	1640,55,00
4. Subordinated Debts for Tier II Capital	300,00,00	300,00,00
Total	5328,99,58	1940,55,00
II Borrowings outside India	-	-
Total : (I and II)	5328,99,58	1940,55,00
Secured borrowings included in I & II above	4461,64,58	-

SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS

	As on 31-Mar-26	(₹ in '000s) As on 31-Mar-25
I. Bills Payable	257,75,07	182,68,78
II. Inter Office adjustments(Net)	-	-
III. Interest accrued	116,95,22	122,30,80
IV. Deferred Tax Liability (Net)	-	-
V. Others (including Provisions)	1650,21,74	1823,27,18
Total	2024,92,03	2128,26,76

SCHEDULE - 6 CASH AND BALANCES WITH RBI

	As on 31-Mar-26	(₹ in '000s) As on 31-Mar-25
I. Cash in hand (including foreign currency notes)	649,61,72	614,26,21
II. Balances with Reserve Bank of India		
1. In Current Account	3180,67,24	4250,35,96
2. In Other Accounts	3233,20,32	2660,51,10
Total	6413,87,56	6910,87,06
Total : (I and II)	7063,49,28	7525,13,27

SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

	As on 31-Mar-26	(₹ in '000s) As on 31-Mar-25
I. IN INDIA		
i. Balances with Banks		
a) In Current Accounts	21,26,02	33,40,40

Consolidated

Schedules

Forming part of Consolidated Balance Sheet

	As on 31-Mar-26	As on 31-Mar-25
(₹ in '000s)		
b) In Other Deposit Accounts	-	-
	21,26,02	33,40,40
ii. Money at Call and Short Notice		
a) With Banks	-	-
b) With Other institutions	-	-
	-	-
Total (i) & (ii)	21,26,02	33,40,40
II. OUTSIDE INDIA		
i. In Current Accounts / (Debit balance)	59,77,52	40,54,15
ii. In Other Deposit Accounts	591,10,66	384,63,75
iii. Money at Call and Short Notice	-	-
Total	650,88,18	425,17,90
Grand Total (I and II)	672,14,20	458,58,30

SCHEDULE - 8 INVESTMENTS

	As on 31-Mar-26	As on 31-Mar-25
(₹ in '000s)		
I. Investments in India (Gross)	26737,05,25	24534,76,15
Less: Provision / depreciation	-	-
Net value of Investments In India	26737,05,25	24534,76,15
Break-up :		
1. Government Securities	25578,78,48	23148,21,51
2. Other Approved Securities	-	-
3. Shares	221,07,97	191,71,09
4. Debentures and Bonds	923,45,29	835,62,91
5. Subsidiaries and/or Joint Ventures	-	-
6. Units and Gold	13,73,50	359,20,64
Total	26737,05,24	24534,76,15
II. Investments outside India		
1. Government Securities (including local authorities)	-	-
2. Subsidiaries and/or Joint Ventures abroad	-	-
3. Other investments	-	-
Total	-	-
Total (I+II)	26737,05,25	24534,76,15

SCHEDULE - 9 ADVANCES

	As on 31-Mar-26	As on 31-Mar-25
(₹ in '000s)		
A) 1. Bills Purchased and discounted	620,69,81	386,52,22
2. Cash Credits, Overdrafts and Loans repayable on demand	34288,27,02	23535,35,14
3. Term Loans	46900,66,04	52619,61,10
Total	81809,62,87	76541,48,46
B) 1. Secured by Tangible Assets (including book debts)	69251,37,01	64051,98,59
2. Secured by Bank/Government Guarantees	3366,72,53	2669,82,79
3. Unsecured	9191,53,33	9819,67,08
Total	81809,62,87	76541,48,46
C) I. Advances in India		
1. Priority Sector	28509,38,53	28710,10,05
2. Public Sector	10961,11,81	8199,17,42



Schedules

Forming part of Consolidated Balance Sheet

	As on 31-Mar-26	As on 31-Mar-25
	(₹ in '000s)	
3. Banks	-	-
4. Others	42339,12,54	39632,20,99
Total	81809,62,87	76541,48,46
C) II. Advances outside India		
1. Due from Banks	-	-
2. Due from others		
a) Bills Purchased and Discounted	-	-
b) Syndicated Loans	-	-
c) Others	-	-
Total	-	-
GRAND TOTAL (C. I and C. II)	81809,62,87	76541,48,46

SCHEDULE - 10 FIXED ASSETS

	As on 31-Mar-26	As on 31-Mar-25
	(₹ in '000s)	
I. Premises		
At cost / Revaluation as on 31 st March of the preceding year *	805,69,08	803,77,22
Additions during the year #	89,16,73	1,96,97
	894,85,81	805,74,19
Deductions during the year	33,15	5,11
	894,52,66	805,69,08
Depreciation to-date	90,28,81	80,06,03
Total ~	804,23,85	725,63,05
II. Other Fixed Assets (including Furniture and Fixtures)		
At cost as on 31 st March of the preceding year	887,50,23	770,88,95
Additions during the year	94,32,65	146,37,15
	981,82,88	917,26,10
Deductions during the year	24,58,01	29,75,87
	957,24,87	887,50,23
Depreciation to date	709,95,14	636,82,68
Total	247,29,72	250,67,55
III. Assets under Construction	8,62,39	14,36,47
Total Fixed Assets (I+II+III)	1060,15,96	990,67,07

* Cost of the Asset includes Net Revaluation Gains of ₹ 539,43,18 (Previous year ₹ 539,43,18)

Additions during the year includes Net Revaluation Gains of ₹ 88,83,12 (Previous year Nil)

~ Carrying Value of the Asset includes Net Revaluation Gains of ₹ 580,41,30 (Previous year ₹ 499,20,49)

SCHEDULE -11 OTHER ASSETS

	As on 31-Mar-26	As on 31-Mar-25
	(₹ in '000s)	
I. Interest accrued	889,91,47	858,27,12
II. Tax paid in advance/tax deducted at source(net of provisions)	831,01,17	1135,60,69
III. Stationery and Stamps	5,52,25	4,92,75
IV. Non-Banking Assets acquired in satisfaction of claims	-	-
V. Others *	10286,27,73	8910,41,82
Total	12012,72,62	10909,22,38

*includes deferred tax assets(net)of ₹ 461,94,58(Previous year ₹ 412,74,62)and deposit with RIDF of ₹ 9290,22,03(Previous year ₹ 8033,70,03).

Schedules

Forming part of Consolidated Balance Sheet

SCHEDULE - 12 CONTINGENT LIABILITIES

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
I Claims against the Bank not acknowledged as debts	53,33,82	46,36,10
II Liability for Partly paid investments	-	-
III Liability on account of outstanding Forward Exchange Contracts	3944,52,51	4499,94,16
IV Guarantees given on behalf of constituents		
a) In India	5459,41,47	5172,45,53
b) Outside India	-	-
V Acceptances, endorsements and other Obligations	793,90,63	818,06,68
VI Other items for which the bank is contingently liable	353,64,79	320,64,62
Total	10604,83,22	10857,47,09



Schedules

Forming part of Consolidated Profit & Loss Account

SCHEDULE - 13 INTEREST EARNED

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
I. Interest/Discount on Advances/Bills	6681,05,40	7009,38,28
II. Income on Investments	1642,76,25	1466,22,33
III. Interest on balances with R.B.I / other Inter-Bank funds	46,50,32	41,36,50
IV. Others	547,50,78	496,63,29
Total	8917,82,75	9013,60,40

SCHEDULE - 14 OTHER INCOME

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
I. Commission, Exchange and Brokerage	683,06,41	622,42,69
II. Profit on sale of Investments	147,55,83	83,19,48
Less : Loss on sale of Investments	(6,43,58)	(31,62)
III. Profit on Revaluation of Investments	335,71,15	53,03,20
Less: Loss on Revaluation of Investments	(351,16,54)	(50,80,32)
IV. Profit on sale of Land, Buildings and Other Assets	74,01	26,13
Less : Loss on sale of Land, Buildings and Other Assets	(63,94)	(31,69)
V. Profit on Exchange Transactions	22,94,49	26,44,56
Less : Loss on Exchange Transactions	-	(14,12,49)
VI. Income earned by way of dividends etc., from Subsidiaries/Companies and /or Joint Ventures abroad/ in India	-	-
VII. Miscellaneous income	571,13,27	549,77,48
Total	1402,91,10	1269,57,42

SCHEDULE - 15 INTEREST EXPENDED

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
1. Interest on deposits	5662,48,27	5536,38,63
2. Interest on Reserve Bank of India/Inter-Bank Borrowings	4,80,47	7,61,58
3. Others	131,75,11	159,19,84
Total	5799,03,85	5703,20,05

SCHEDULE - 16 OPERATING EXPENSES

(₹ in '000s)

	As on 31-Mar-26	As on 31-Mar-25
I. Payments to and provisions for employees	1308,43,22	1550,20,55
II. Rent, Taxes and Lighting	194,68,58	185,57,59
III. Printing and Stationery	13,41,68	15,28,45
IV. Advertisement and Publicity	7,95,11	8,62,64
V. Depreciation on Bank's property	106,52,22	85,10,70
VI. Directors' fees, allowances and expenses	6,20,17	5,61,05
VII. Auditors' fees and expenses	3,80,83	5,13,95
VIII. Law charges	12,30,69	13,95,25
IX. Postage, telegrams, telephones etc.	26,26,03	31,09,91
X. Repairs and maintenance	152,62,21	145,65,22
XI. Insurance	132,64,96	127,75,67
XII. Other expenditure	582,42,53	578,38,95
Total	2547,28,23	2752,39,93

SCHEDULE-17

SIGNIFICANT ACCOUNTING POLICIES ADOPTED IN THE PREPARATION OF THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. BACKGROUND

The Parent Bank, Karnataka Bank Limited ('the Bank') incorporated in 1924 at Mangaluru, India, is a publicly held Banking Company primarily governed by the Banking Regulation Act, 1949. It is engaged in providing, a wide range of banking and financial services involving retail, corporate / wholesale banking, para-banking activities, treasury operation and foreign exchange business.

KBL Services Limited, a wholly owned non-financial subsidiary of the Bank was incorporated on June 21, 2020 and the certificate of commencement of business was filed on August 26, 2020. The subsidiary Company formerly started its operations on 30.03.2021.

2. BASIS OF PREPARATION

The Consolidated financial statements ('financial statements') have been prepared and presented following the going concern concept and under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, to comply with the statutory requirements prescribed in the Third Schedule of the Banking Regulation Act, 1949, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards notified under Section 133 of the Companies Act, 2013 read together with the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Rules, 2021 to the extent applicable and practices generally prevalent in the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. USE OF ESTIMATES

Consolidated Financial Statements (CFS) of the parent bank, and its subsidiary has been prepared on the basis of financial statements and in accordance with Accounting Standard 21 "Consolidated Financial Statements" as per the Companies (Accounting Standards) Rules, 2021. The Financial Statements of the Parent bank and its subsidiary has been aggregated on a line by line basis by adding together like sums of assets, liabilities, income and expenses, after eliminating intra- group transactions and unrealised profit/ loss and making necessary adjustments wherever practicable to confirm to the uniform accounting policies. The Financial Statements of the subsidiary are drawn up to the same reporting date as that of the parent.

4. CONSOLIDATION PROCEDURE

Consolidated Financial Statements (CFS) of the parent bank, and its subsidiary has been prepared on the basis of financial statements and in accordance with Accounting Standard 21 "Consolidated Financial Statements" as per the Companies (Accounting Standards) Rules, 2021. The Financial Statements of the Parent bank and its subsidiary has been aggregated on a line by line basis by adding together like sums of assets, liabilities, income and expenses, after eliminating intra- group transactions and unrealised profit/ loss and making necessary adjustments wherever practicable to confirm to the uniform accounting policies. The Financial Statements of the subsidiary are drawn up to the same reporting date as that of the parent.

5. SIGNIFICANT ACCOUNTING POLICIES

5.1. ADVANCES

5.1.1. Classification and measurement of advances

Advances are classified into performing and non-performing assets ('NPAs') as per the RBI guidelines and are stated net of bills rediscounted, specific provisions made towards NPAs, unrealized interest, claims received from Credit Guarantors and provisions for funded interest on term loan classified as NPAs.

The aggregate amount of the participation transferred to the parent Bank under Inter-Bank Participation on a risk-sharing basis is classified under advances, following the RBI guidelines

5.1.2. Non-performing assets and provision on non-performing assets

NPAs are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by the RBI. NPAs are upgraded to standard as per the extant RBI guidelines.

SCHEDULE-17 (Contd..)

Provisions for NPAs are made for sub-standard, doubtful and loss assets at rates as prescribed by the RBI. Accelerated provisioning is made basis recoverability and sound commercial judgement.

In case of NPAs referred to the National Company Law Tribunal ('NCLT') under the Insolvency and Bankruptcy Code, 2016 ('IBC') and where the NCLT has approved the resolution plan or liquidation order, provision is maintained at higher of the requirement under the RBI guidelines or the likely haircut as per resolution plan or liquidation order.

5.1.3. Provision on Restructured Assets

In case of restructured/rescheduled assets, provision is made in accordance with the guidelines issued by the RBI as applicable.

5.1.4. Interest Reversals on NPAs

Interest on non-performing advances is transferred to an unrealised interest account and not recognised in the Profit and Loss account until received.

5.1.5. Write-offs and recoveries from written-off accounts

Write-offs are carried out in accordance with the parent Bank's policy. Recoveries from advances written-off are recognised in the Profit and Loss account under 'Other income' and recovery of Unrealised Interest under 'Income Interest on Loans & Advances'.

5.1.6. Other provisions on advances

In respect of borrowers classified as non-cooperative or wilful defaulters or where there is delay in implementation of a viable Resolution Plan for stressed borrowers, the parent Bank makes additional provisions as per the extant RBI guidelines.

Loans reported as fraud are classified as loss assets, and fully provided for immediately without considering the value of security.

For entities with Unhedged Foreign Currency Exposure ('UFCE'), provision is made in accordance with the guidelines issued by the RBI, which requires ascertaining the amount of UFCE, estimating the extent of likely loss and estimating the riskiness of the unhedged position. This provision is classified under Schedule 5 – Other Liabilities and Provisions in the Balance Sheet. Further, incremental capital is maintained in respect of such borrower counterparties in the highest risk category, in line with stipulations by the RBI.

As per extant RBI guidelines, the parent Bank assesses incremental exposure of specified borrowers of the banking system beyond the Normally Permitted Lending Limit ('NPLL'), and makes additional provisions, if required.

The parent Bank maintains a general provision on standard advances at the rates prescribed by the RBI. Additionally, on a prudent basis, for Special Mention Accounts (SMA), and identified stress sectors, higher provisioning is maintained.

5.1.7. Securitisation and transfer of assets

In accordance with RBI guidelines on Transfer of Loan exposures, any profit or loss arising because of the transfer of loans, which is realised, is accounted for and reflected in the Profit and Loss Account for the accounting period during which the transfer is completed.

5.2. INVESTMENTS

Investments are accounted for in accordance with the extant RBI guidelines on investment classification and valuation, as given below:

5.2.1. Classification

For disclosure in Balance Sheet, the investments are classified as Investments in India and outside India. The investments in India are further classified as

- (i) Government Securities,
- (ii) Other Approved Securities,
- (iii) Shares,

SCHEDULE-17 (Contd..)

- (iv) Bonds and Debentures,
- (v) Subsidiaries and/or Joint Ventures (including Associates) and
- (vi) Other Investments (Units and Gold).

There are no investments outside India.

In accordance with the RBI guidelines, investments are classified at the time of purchase as:

- Held to Maturity ('HTM').
- Available for Sale ('AFS'); and
- Fair Value Through Profit and Loss (FVTPL). Held for Trading (HFT) is separate investment subcategory within FVTPL.
- Investment in Subsidiaries, Associate and Joint Ventures.

5.2.2. Basis of Classification

The parent Bank classifies entire investment portfolio (except investments in their own Subsidiaries, Joint Ventures and Associates) under three categories viz., Held to Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL) with a subcategory named Held for Trading (HFT).

- i. Held to Maturity (HTM): The security acquired with the intention of holding it to maturity to collect the contractual cash flows and the contractual terms of the security give rise to cash flows that are Solely Payments of Principal and Interest (SPPI criterion) on specified dates are categorised as Held to Maturity (HTM).
- ii. Available for Sale (AFS): The security acquired with the objective that is achieved by both collecting contractual cash flows and selling securities before maturity; and the contractual terms of the security give rise to cash flows that are Solely Payments of Principal and Interest (SPPI criterion) is categorised as Available for Sale (AFS).

On initial recognition, the parent Bank makes an irrevocable selection to classify an equity instrument, that is not held with the objective of trading, under AFS, in line with the RBI Guidelines.

- iii. Fair Value through Profit and Loss (FVTPL): Securities that do not qualify for inclusion in HTM or AFS are classified under Fair Value through Profit and Loss (FVTPL) which shall include Equity Shares (other than equity shares of subsidiaries, associates or joint ventures and where at the time of initial recognition, the irrevocable option to classify at AFS has been exercised and listed equity shares) Mutual Funds, Alternative Investment Funds, Real Estate Investment Trusts, Infrastructure Investment Trusts etc.

Held for Trading (HFT) Any instrument that is held for one or more of the following purposes is designated as a Held for Trading (HFT) instrument:

- a. short-term resale;
 - b. profiting from short-term price movements;
 - c. locking in arbitrage profits; or
 - d. hedging risks that arise from instruments meeting (a), (b) or (c) above.
- iv. Investments in subsidiaries, associates and joint ventures is held in a distinct category for such investments separate from the other investment categories. (viz. HTM, AFS and FVTPL).

5.2.3. Initial Recognition of investments:

All investments are measured at fair value on initial recognition. Unless facts and circumstances suggest that the fair value is materially different from the acquisition cost, it is presumed that the acquisition cost is the fair value.

Costs incurred at the time of acquisition, of investments, such as brokerage, commission etc., are charged to the Profit and Loss Account.

SCHEDULE-17 (Contd..)

Broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.

The cost of investment is computed based on the weighted average cost method.

Investments are categorised into 3 fair value hierarchy based on the degree to which the inputs to the fair value measurements are observable,

- (a) "Level 1" - wherein inputs used for valuation of a financial instrument are quoted prices (unadjusted) in active markets for identical instruments that the parent bank can access at the measurement date;
- (b) "Level 2" - wherein inputs used for valuation of a financial instrument are inputs other than quoted prices that are observable for the asset or liability, either directly or indirectly (such as yield curve, credit spread etc.);
- (c) "Level 3" - wherein valuation is based on unobservable inputs.

Recognition of Day 1 Gain/Loss:

- a. Day 1 gain / loss arising in initial recognition of Level 1 and Level 2 hierarchy, is recognised in the Profit and Loss Account, under item III- 'Profit/Loss on revaluation of investments(net)' under Schedule 14: 'Other Income'.
- b. Any Day 1 loss arising from Level 3 investments is recognised immediately.
- c. Any Day 1 gains arising from Level 3 investments is deferred. In the case of debt instruments, the Day 1 gain is amortized on a straight-line basis up to the maturity date (or earliest call date for perpetual instruments), while for unquoted equity instruments, the gain is set aside as a liability until the security is listed or derecognised.

5.2.4. Subsequent Recognition

Investments classified under the HTM category:

Investments are carried at acquisition cost and is not marked to market (MTM) after initial recognition. Any discount or premium on the securities held under HTM category is amortized over the remaining life of the instrument. The amortized amount is reflected in the financial statements under item II 'Income on Investments' of Schedule 13 Interest Earned' with a contra in Schedule 8: 'Investments'.

Investments classified under the AFS categories:

Investments classified under the Available for Sale (AFS) category are fair valued at least on a quarterly basis. Any discount or premium arising on acquisition of debt securities held under AFS is amortised over the remaining life of the instrument, with the amortised amount reflected under Schedule 13: 'Interest Earned' with a corresponding adjustment under Schedule 8: 'Investments'. Net valuation gains or losses on all performing investments under AFS—including government securities, other approved securities, bonds, and debentures—are aggregated and directly credited or debited to the AFS-Reserve, without routing through the Profit and Loss Account.

Income recognition, asset classification, and provisioning norms for securities under the AFS category are in accordance with the applicable regulatory guidelines. The AFS-Reserve is reckoned as part of Common Equity Tier 1 (CET 1) capital, subject to applicable conditions, though unrealised gains in the reserve are not available for distribution by way of dividends or coupons on Additional Tier 1 instruments.

Upon sale or maturity of a debt instrument in AFS category, the accumulated gain/ loss for that security in the AFS-Reserve is transferred from the AFS Reserve and recognized in the Profit and Loss Account under item II Profit on sale of investments under Schedule 14-Other Income. In the case of equity instruments designated under AFS at the time of initial recognition, any gain or loss on sale of such investments are transferred from AFS-Reserve to the Capital Reserve.

Investments classified under the FVTPL categories:

Investments classified under the Fair Value Through Profit or Loss (FVTPL) category are fair valued with the resultant net gain or loss directly credited or debited to the Profit and Loss Account. Securities under the Held for Trading (HFT) sub-category within FVTPL are fair valued on a daily basis, whereas other securities under FVTPL are fair valued at least quarterly or more frequently, as applicable.

SCHEDULE-17 (Contd..)

Any discount or premium on the acquisition of debt securities under the FVTPL category is amortised over the residual maturity of the instrument. The amortised amount is accounted for under Schedule 13: 'Interest Earned' (Item II - Income on Investments), with a corresponding adjustment in Schedule 8: 'Investments'.

FVTPL securities are also subject to income recognition, asset classification, and provisioning norms in accordance with the applicable regulatory framework.

5.2.5. Fair value measurements

The fair value for the purpose of initial recognition and periodical valuation of investments as required by regulatory guidelines is determined as per the valuation norms laid down as under:

Quoted Securities

The fair value for the quoted securities is the prices declared by the Financial Benchmarks India Private Ltd (FBIL). For securities whose prices are not published by FBIL, the fair value of the quoted security is based upon quoted price as available from the trades/ quotes on recognised stock exchanges reporting platforms or trading platforms authorized by RBI/SEBI or prices declared by the Fixed Income Money Market and Derivatives Association of India (FIMMDA).

Treasury Bills, Exchange Funded Bills, Commercial Paper and Certificate of Deposits being discounted instruments, are valued at carrying cost which includes discounts accreted over the period to maturity.

Units of mutual funds are valued at the latest repurchase price/Net Asset Value ('NAV') declared by the mutual fund.

The market value of investments where current quotations is not available is determined in accordance with the following norms prescribed by the RBI:

- Unquoted Central / State Government securities are valued on the basis of the prices/ YTM rates published by the FBIL.
- In case of special bonds issued by the Government of India that do not qualify for SLR purposes, unquoted bonds, debentures and preference shares where interest/dividend is received regularly (i.e. not overdue beyond 90 days), the market price is derived based on the Yield to maturity ('YTM') for Government Securities as published by FIMMDA/FBIL and suitably marked up for credit risk applicable to the credit rating of the instrument. The matrix for credit risk markup for each category and credit ratings along with residual maturity issued by FIMMDA/FBIL is adopted for this purpose.
- In the case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with the prudential norms for provisioning as prescribed by the RBI.
- Equity shares, for which current quotations are not available or where the shares are not quoted on the stock exchanges, are valued at break-up value (without considering revaluation reserves, if any) which is ascertained from the company's latest Balance Sheet (not older than 18 months). In case the latest Balance Sheet is not available, the shares are valued at ₹ 1 per company.
- Investments in Security Receipts ('SRs') are valued as per the NAV declared by the issuing Asset Reconstruction Company ('ARC') or net book value of loans transferred or estimated recoverable value based on parent Bank's internal assessment on case-to-case basis, whichever is lower
- Units of Alternate Investment Fund ('AIF') are marked to market using the NAV provided by AIF which is determined from the latest audited financial statements. In case the audited financials are not available for a period beyond 18 months, the investments are valued at ₹ 1 per AIF.

5.2.6. Transfer of security between categories

Transfer of security between categories of investments is accounted for as per the RBI guidelines.

5.2.7. Disposal of Investments

Investments classified under the HTM category:

In any financial year, the carrying value of investments sold out of HTM should not exceed five per cent of the opening carrying value of the HTM portfolio. Any sale beyond this threshold is require prior approval from DoS, RBI.

SCHEDULE-17 (Contd..)

Realised gains are recognised in the Profit and Loss Account and subsequently appropriated to the Capital Reserve Account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognised in the Profit and Loss Account.

Investments classified under the AFS and HFT categories:

On sale or maturity of debt instruments under AFS, the corresponding accumulated gain or loss is transferred from the AFS-Reserve to the Profit and Loss Account under Schedule 14: 'Other Income' (Item II - Profit on Sale of Investments).

For equity instruments initially designated under AFS, any resultant gain or loss on sale are transferred from AFS-Reserve to the Capital Reserve, and not routed through the Profit and Loss Account.

Investments classified under the HFT category

Under HFT categories, realised gains/losses are recognised in the Profit and Loss Account.

5.2.8. Short Sales

In accordance with the RBI guidelines, the parent Bank undertakes short sale transactions in Central Government dated securities. Such short positions are categorised under the HFT category. These positions are marked-to-market along with the other securities under the HFT portfolio and the resultant Mark-to-Market ('MTM') gains/losses are accounted for as per the relevant RBI guidelines for valuation of investments discussed earlier.

5.2.9. Repurchase and reverse repurchase transactions. Repurchase transactions ('Repos')

Repurchase transactions in Government securities and corporate debt securities including those conducted under the Liquidity Adjustment Facility ('LAF') and Marginal Standby Facility ('MSF') with RBI are accounted for as collateralised borrowings. Accordingly, securities given as collateral under an agreement to repurchase them, continue to be held under the investment account and the parent Bank continues to accrue the coupon on the security during the repo period. Borrowing cost on such repo transactions is accounted as interest expense in "Schedule 15 – Interest Expended" in the Profit and Loss Account.

Reverse repurchases transactions ('Reverse repos')

Reverse repurchases transactions with RBI with original maturity upto 14 days from the date of issuance, including those conducted under the Liquidity Adjustment Facility ('LAF') are accounted for as collateralised lending under "Schedule 6 - Balances with RBI - in Other Accounts". Revenue on such reverse repos is accounted for as interest income under "Schedule 13 – Interest Earned – Interest on balances with Reserve Bank of India and Other Inter-bank Funds" in the Profit and Loss Account.

Reverse repos with an original maturity of more than 14 days from the date of issuance are accounted for as collateralised lending under "Schedule 9 - Advances". Revenue on such reverse repos are accounted for as interest income under "Schedule 13 - Interest Earned – Interest/discount on advances/bills" in the Profit and Loss account.

5.2.10. Non-Performing Investments

Non-performing investments are identified, and provision is made thereon as per the RBI guidelines. Provision for depreciation on such non-performing investments is not set off against the appreciation in respect of other performing securities as per RBI guidelines.

In line with regulatory guidelines, where an investment classified under the Available for Sale (AFS) category has cumulative gains in the AFS-Reserve, any provision required in respect of such investment may be made by debiting the AFS-Reserve to the extent of available gains.

Conversely, in cases where there are cumulative losses in the AFS-Reserve relating to an AFS investment, such losses are transferred from the AFS-Reserve to the Profit and Loss Account. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

The parent Bank also classifies an investment as a non-performing investment in case any credit facility availed by the same borrower/entity has been classified as a non-performing asset and vice versa.

The above is applied to Preference Shares where the fixed dividend is not paid.

SCHEDULE-17 (Contd..)

5.3. REVENUE RECOGNITION

Interest income is recognised on an accrual basis in accordance with AS-9, Revenue Recognition as notified under Section 133 of the Companies Act, 2013 read together with the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Rules, 2021 and the RBI guidelines, except in the case of interest income on non-performing assets where it is recognised on receipt basis as per the income recognition and asset classification norms of RBI.

Income on non-coupon-bearing discounted instruments or low coupon-bearing instruments is recognised over the tenor of the instrument on a constant yield basis.

Commission on Guarantees/Letters of Credit, Processing Fees and rent on safe deposit lockers are accounted for on a receipt basis.

Other fees and commission income are recognised when due, where the parent Bank is reasonably certain of ultimate collection.

Dividend income is accounted for on an accrual basis when the right to receive the dividend is established.

Gain/loss on selling down of loans and advances through direct assignment is recognised at the time of sale.

Recoveries in the non-performing advances are appropriated as under:

- a) In case of non-performing Term Loan/DPN the recoveries are appropriated towards the principal, interest and charges, in the order of demand.
- b) In case of non-performing Overdraft Accounts the recoveries are first appropriated towards interest and then towards charges and excess allowed in overdraft account if any, followed by expired sanctioned TOD.
- c) In case of one-time settlement (OTS) accounts, the recoveries are first adjusted towards principal balance and then towards interest and charges.

In the case of suit-filed accounts, related legal and other expenses incurred are charged to the Profit and Loss Account net of recovery.

Interest on income-tax refund is recognised based on the refund intimation/order received under the provisions of the Income Tax Act, 1961 from time to time.

In accordance with RBI guidelines, on the sale of non-performing advances, if the sale is at a price below the net book value (i.e. book value less provisions held), the shortfall is charged to the Profit and Loss Account. If the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year the amounts are received.

5.4. FOREIGN CURRENCY TRANSACTIONS

Initial Recognition

Foreign currency transactions are recorded in the reporting currency by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency on the date of the transaction.

Conversion

Monetary Assets and Liabilities, Forward Exchange Contracts, Guarantees, Letters of Credit, Acceptances, Endorsements, and other obligations are evaluated at the closing spot rates/forward rates for the residual maturity of the contract, as notified by the Foreign Exchange Dealers Association of India ('FEDAI') / Financial Benchmarks India Pvt. Ltd. (FBIL) and the resulting profit and loss is recognised in the Profit and Loss account, as per the guidelines issued by RBI.

Exchange Differences

Exchange difference arising on settlement of monetary items is recognised as income or as expense in the year in which it arises. Non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction and non-monetary items which are carried at fair value, or other similar valuations denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

SCHEDULE-17 (Contd..)

Foreign exchange forward contracts not intended for trading that are entered into to establish the amount of reporting currency required or available at the settlement date of transactions, which are outstanding at the Balance Sheet date are effectively valued at the closing spot rate. The premium or discount arising at the inception of such a forward exchange contract is amortised as expense or income over the life of the contract.

Outstanding forward exchange contracts are revalued at the Balance Sheet date at the rates notified by FEDAI/FBIL and at interpolated rates for contracts of interim maturities. The resultant gain/loss on revaluation is recognised in the Profit and Loss Account in accordance with the RBI/FEDAI guidelines.

Forward exchange contracts and other derivative contracts which have overdue receivables remaining unpaid over 90 days or more are classified as non-performing assets and provided for as per the extant master circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning issued by the RBI.

5.5. DERIVATIVE CONTRACTS

Derivative contracts are designated as hedging or trading and accounted in accordance with Reserve Bank of India's guidelines.

Derivative deals for trading are marked to market and net depreciation is recognised while net appreciation is ignored.

Derivatives used for hedging are marked to market in cases where the underlying assets/ liabilities are marked to market and income /expenditure is accounted on accrual basis.

5.6. FIXED ASSETS, DEPRECIATION, REVALUATION AND IMPAIRMENT

Fixed assets (except premises revalued) are carried at the cost of acquisition less accumulated depreciation and impairment, if any. Cost includes initial handling and delivery charges, duties, taxes, and incidental expenses related to the acquisition and installation of the asset. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future economic benefit / functioning capability from / of such assets.

The portfolio of immovable properties is revalued periodically by an independent valuer to reflect the current market valuation. All land and buildings owned by the parent Bank and used as branches, offices and employee's residential quarters are grouped under "Land and Building" in the fixed assets category. Appreciation, if any, on revaluation is credited to the Revaluation Reserve. Additional

Depreciation on the revalued asset is charged to the Profit and Loss Account and appropriated from the Revaluation Reserves to Revenue Reserves.

Computer Software is capitalised along with computer hardware and included under other fixed assets.

Intangibles/Application software

An intangible asset is recognised if, and only if:

- it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise; and
- the cost of the asset can be measured reliably.
- An intangible asset should be measured initially at cost.

Capital Work in Progress

Capital work-in-progress includes the cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

Depreciation is provided over the estimated useful life of a fixed asset on a Straight-Line Method (SLM) from the date of addition. The Management believes that depreciation rates currently used, fairly reflect its estimate of the useful lives and residual values of fixed assets based on the historical experience of the parent Bank, though these rates in certain cases

SCHEDULE-17 (Contd..)

are different from those prescribed under Schedule II of the Companies Act, 2013. Whenever there is a revision of the estimated useful life of an asset, the unamortised depreciable amount is charged over the revised remaining useful life of the said asset.

SL No	Particulars	Applicable Useful life (years)
1	Land	NA
2	Leased Land	Lease period
3	Building	
	Building with RCC Structure	60
	Building without RCC Structure	30
	Fences, wells, tube wells	5
4	Furniture and Fittings:	
	a) Front Lit Signage, Back Lit signage, on-Lit signage	6
	b) All others	10
5	Electrical installations and Equipments	
	a) Focusing Light for Name Board	6
	b) Electrical geyser (earlier the useful life was 10 years)	5
	c) All others	10
	d) Electric kettles, Induction cooktop (newly added)	5
6	Plant and Machinery	
	a) Ductable AC units, Generator (Small)	10
	b) Air Conditioner	8
	c) Note Counting Machine, Note Sorting Machine, Cash Bundling Machine, Shrink Wrapping Machine, Strapping Machine, Note Authenticator Machine	7
	d) Fake Note Detector, Weighing Machine/Scale, Fire Extinguisher, Water Dispenser (Hot & Cold), Interest Rate Display	5
	e) Television, Refrigerator (earlier the useful life was 15 years)	5
	f) Others	15
7	Motor Car	8
8	Motorcycles, scooters and other mopeds	10
9	Physical Security	
	a) CCTV	3
	b) Fire extinguishers	5
	c) Fire Alarm System	15
	d) Security Alarm System	15
	e) Others	15
10	Computers	
	Computers and data processing units including operating software's (As specified by regulatory authority i.e. Reserve bank of India in terms of their circular DBOD. No. BP.BC. 37/21.04.018/2000 dated 20.10.2000.)	3
	Software acquired/developed other than the operating software	3
11	Office equipments	5

Where during any financial year, an addition has been made to any asset or where any asset has been sold, discarded, demolished or destroyed, the depreciation on such asset is calculated on pro rata basis from the date of such addition or as the case maybe, up to the date on which such asset has been sold, discarded, demolished or destroyed.

Gain or losses arising from the retirement or disposal of fixed assets are determined as the difference between the net disposal proceeds and the carrying amount of assets and are recognised as income or expense in the Profit and Loss Account.

The carrying amounts of assets are reviewed at each Balance Sheet date to ascertain if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

SCHEDULE-17 (Contd..)

5.7. EMPLOYEE BENEFITS

a. Short-term employee benefits

Short-term employee benefits comprise salaries and other compensations payable for services which the employee has rendered during the period. These are recognized at the undiscounted amount in the Profit and Loss Account.

b. Long term employee benefits

i. Defined contribution plan

Provident Fund

Contributions made by the parent Bank to the Provident Fund and Contributory Pension Scheme in the form of retirement benefits are charged to the Profit and Loss account. There is no other obligation other than the contribution payable to the fund.

National Pension Scheme ('NPS')

In respect of employees who have joined the parent Bank on or after 1st April 2010, the parent Bank contributes prescribed percentage of the Basic pay and dearness allowance of such employees (defined contribution plan), which is managed and administered by pension fund management companies. NPS contributions are recognised in the Profit and Loss Account in the period in which they accrue.

ii. Defined benefit plan

Gratuity

The parent Bank contributes towards the Gratuity Fund "Karnataka Bank Employees' Gratuity Fund" (Defined Retirement Benefit Scheme) administered by a Trust formed for the benefits to eligible employees on the parent Bank's instruction. Under this Scheme, the settlement obligations remain with the parent Bank. The Gratuity payable to vested employees on termination of employment is determined based on the respective employee's salary & number of years of employment with the parent Bank. The liability with regard to the Gratuity is recognised on the basis of actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31st March every year based on certain assumptions regarding Discount rate, Salary Escalation, mortality and employee attrition. Actuarial gain/loss is recognized in the Profit and Loss Account and is not deferred.

Pension

The parent Bank makes contribution towards the Pension obligation (Defined Retirement Benefit Scheme) to a separate Trust formed for the purpose of management of the Fund, which determines the pension payable to the eligible employee based on the Industry-wide Pension Scheme. The Trust has purchased a Group Superannuation Policy from LIC of India for payment of pension. However, the ultimate obligation of payment of pension remains with the parent Bank. The liability with regard to the Pension is recognised on the basis of actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31st March every year based on certain assumptions regarding Discount rate, Salary Escalation, mortality and employee attrition. Actuarial gain/loss is recognized in the Profit and Loss Account of the parent Bank and is not deferred.

c. Other Long-term benefits

Compensated absence

Compensated leave entitlements are recognised as a liability in the year of rendering of service as per rules of the parent Bank. The parent Bank treats accumulated leave as long-term employee benefits as the same can be carried beyond 12 months. In respect of accumulated leave that can be availed / encashed, during the tenure of / end of employment, the liability is recognised on the basis of an independent actuarial valuation. They are therefore measured as the present value of expected future payments to be made in respect of services provided by employees upto the end of the reporting period. The benefits are discounted using the market yields at the end of the reporting period that have terms approximating to the terms of the related obligation. Remeasurements as a result of experience adjustments and changes in actuarial assumptions are recognised in the profit & loss account.

5.8. TAXATION

Tax expenses comprise current and deferred taxes. Current income tax is measured as the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961, considering the material principles set out in the

SCHEDULE-17 (Contd..)

Income Computation and Disclosure Standards (ICDS) to the extent applicable, rules framed thereunder and after due consideration of the judicial pronouncement and legal opinions. Deferred income taxes reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Changes in deferred tax assets / liabilities on account of changes in enacted tax rates are given effect to in the Profit and Loss Account in the period of change.

Deferred tax assets and liabilities are recognised for future tax consequences of timing differences between the carrying values of assets and liabilities and their respective tax bases, and operating loss carry forwards.

Deferred tax is recognized subject to consideration of prudence on timing difference being the difference between taxable income and accounting income that originate in one period and are capable of reversal in one or more subsequent period. In the event of unabsorbed depreciation and carry forward losses and items relating to capital losses, deferred tax assets are recognized only to the extent that there is virtual certainty supported by convincing evidence that sufficient future taxable income will be available to realize such assets. In other situations, deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available to realize these assets.

Deferred tax assets and liabilities are offset if such items relate to taxes on income levied by the same governing tax laws and the Company has a legally enforceable right for such set off.

Deferred tax assets are reviewed at each balance sheet date and appropriately adjusted.

5.9. SHARE ISSUE EXPENSES

Share issue expenses are adjusted from the Share Premium Account in terms of Section 52 of the Companies Act, 2013.

5.10. EARNINGS PER SHARE

The parent Bank reports basic and diluted earnings per share in accordance with AS-20, Earnings per Share. Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the year.

Diluted earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity shares were exercised or converted during the year. Diluted earnings per share is computed using the weighted average number of equity shares and dilutive potential equity shares outstanding at the year-end except where the results are anti-dilutive.

5.11. EMPLOYEE STOCK/UNIT OPTION SCHEME

In accordance with the SEBI (Share Based Employee Benefits) Regulations, 2021 / Guidance Note on Accounting for the Employee Share-based Payments issued by The Institute of Chartered Accountants of India ('ICAI'), the cost of equity-settled transactions is measured using intrinsic value method for all options granted on or before 31 March 2021.

RBI vide its clarification dated 30th August 2021, circular reference no. RBI/2021-22/95 DOR.GOV.REC.44/29.67.001/2021-22 on Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function Staff, advised parent Banks that fair value of share-linked instruments on the date of grant should be recognised as an expense for all instruments. For Employee Stock options granted after March 31, 2021, to Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function Staff and employees of the parent Bank, as per the extant guidelines of RBI, the parent Bank follows the fair value method and recognises the fair value of such option as on the date of grant computed using the Black-Scholes model without reducing estimated forfeitures, as compensation expense over the vesting period.

5.12. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

In accordance with AS-29 "Provisions, Contingent Liabilities and Contingent Assets", provision is recognised when the parent Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

SCHEDULE-17 (Contd..)

A disclosure of contingent liability is made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the parent Bank; or
- a present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent liabilities on account of foreign exchange contracts, letters of credit, bank guarantees and acceptances and endorsements denominated in foreign currencies and outstanding as at the Balance Sheet date are translated at year end rates notified by the FEDAI/FBIL.

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

5.13. SEGMENT REPORTING

The parent Bank recognises the Business Segment as the Primary Reporting Segment and Geographical Segment as the Secondary Reporting Segment, in accordance with the RBI guidelines and in compliance with Accounting Standard 17.

Business Segment is classified into (a) Treasury, (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations and revenues /expenses allocated in accordance with the RBI guideline. Further, 'Digital Banking' has been identified as a Sub-segment under Retail Banking as required in extant guidelines of the RBI

Geographical Segment consists only of Domestic Segment since the parent Bank does not have any foreign branches.

5.14. LEASE TRANSACTIONS

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating lease. Operating Lease payments are recognised on SLM basis as an expense in the Profit & Loss Account, over the lease term in accordance with AS-19.

5.15. ACCOUNTING FOR DIVIDEND

As per AS-4 'Contingencies and Events occurring after the Balance Sheet date', the parent Bank does not account for the proposed dividend as a liability through an appropriation from the Profit and Loss Account. The same is recognised in the year of actual payout post approval of the shareholders. However, the parent Bank considers the proposed dividend in determining capital funds in computing the capital adequacy ratio.

5.16. CASH AND CASH EQUIVALENT

Cash and cash equivalents include cash in hand, balances with the RBI, balances with other banks and money at call and short notice.

5.17. CORPORATE SOCIAL RESPONSIBILITY

Expenditure towards Corporate Social Responsibility is recognised in the Profit and Loss Account in accordance with the provisions of the Companies Act, 2013.

SCHEDULE-18

NOTES ON ACCOUNTS FORMING PART OF THE BALANCE SHEET AS ON March 31, 2026

- 1 Consolidated Financial Statements comprises the results of The Karnataka Bank Limited (Parent) and one wholly owned nonfinancial subsidiary of KBL Services Limited.
- 2 Audited Financial Statements of one Subsidiary has been drawn up to the same reporting date as that of the Parent i.e.31st March, 2026.

3 Accounting Standards

In compliance with the guidelines issued by the Reserve Bank of India and other regulatory, various regulatory disclosures are provided below:

a) Accounting Standard 5 – Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies

There are no material prior period items.

In the preparation of these Standalone and Consolidated financial results for the year ended March 31, 2026, the Bank has followed the same significant accounting policies and generally accepted practices as adopted in the preparation of audited Standalone and Consolidated financial statements for the year ended March 31st 2025.

b) Accounting Standard 9 – Revenue Recognition

Revenue is recognized on accrual basis as per Bank's Accounting Policy (Schedule 17) to the financial statements except for certain items mentioned therein and same is not material.

c) Accounting Standard 15 – Employee Benefits Various Benefits made available to the Employees

- i) Pension: The Bank has a defined benefit plan under Pension Trust to cover employees who have joined employment up to 31st March 2010 and who have opted for Pension Scheme, provided they have completed 20 years of service. The benefits under this plan are based on last drawn salary and the tenure of employment. The liability for the pension is determined and provided on the basis of actuarial valuation and is covered by purchase of annuity from LIC. The employees who have joined employment after 31st March 2010 are covered under contributory pension scheme. Bank has recognized ₹ 61.79 crore under defined contribution plan during the year ended March 31, 2026.

(Previous Year :57.78 crore)

- ii) Gratuity: In accordance with the applicable Indian Laws including the Bank's policy, the Bank provides for defined benefit retirement plan ('the Gratuity Plan') covering eligible employees. This plan provides for a lump sum payment to the eligible employees on retirement, death,incapacitation or termination of employment of amounts that are based on the last drawn salary and tenure of employment. Liabilities with regard to the gratuity plan are determined by actuarial valuation and contributed to the gratuity fund trust. Trustees administer the contribution made to the trust and invest in specific designated securities as mandated by law, which generally comprise of Central and State Government Bonds and debt instruments of Government owned corporations.
- iii) Compesated Absences: The liability for compensated absences is determined and provided on the basis of actuarial valuation. For the current financial year, Bank has provided an amount of ₹ 16.49 crore. (Previous Year :₹86.24 crore)
- iv) Provident Fund: The Bank pays fixed contribution to Provident Fund at predetermined rates to a separate trust, which invests the funds in permitted securities.
- v) The summarised position of post-employment benefits and employees' long term benefits are recognized in the financial statements in accordance with Accounting Standard – 15 and are as under

Principal actuarial assumption at the Balance Sheet Date (expressed as weighted average) of Parent

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Method of Valuation	Projected unit credit			
2	Discount rate	7.90%	7.70%	7.00%	6.90%

SCHEDULE – 18 (Contd..)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
3	Salary escalation rate	4.00%	5.50%	4.00%	5.00%
4	Attrition rate	2.00%	2.00%	2.00%	2.00%
5	Expected rate of return on plan assets	7.25%	7.25%	7.25%	7.25%
6	Mortality	IALM (2012-14) ult			

Principal actuarial assumption at the Balance Sheet Date (expressed as weighted average) of Subsidiary

Sr no.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
		Gratuity (Funded)	Gratuity (Funded)
1	Mortality rate	IALM(2012-14) Ult.	IALM(2012-14) Ult.
2	Discount rate	6.58%	6.62%
3	Expected rate of return on assets	0	0
4	Salary escalation rate	5%	5%
5	Attrition Rate	40%	40%

Changes in the present value of obligations (PVO) - Reconciliation of Opening and closing Balances

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Present Value of defined benefit obligation as at the beginning of the year	1,167.80	493.39	1,054.70	406.34
2	Interest Cost	75.60	33.22	71.59	28.33
3	Current Service Cost	35.64	31.44	30.62	29.80
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	-175.50	-24.32	-148.00	-25.97
6	Actuarial Loss/(Gain) on Obligations	-27.55	-32.39	158.89	54.89
7	Present Value of defined benefit obligation as at the end of the year	1,076.00	501.33	1,167.80	493.39

Changes in Fair value of Plan Assets- Reconciliation of Opening and Closing Balances

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Fair Value of Plan Assets at the beginning of the year	982.00	424.36	920.06	304.91
2	Expected return on Plan Assets	71.57	32.61	66.22	25.38
3	Bank's Contribution related to Current year	185.80	75.26	134.64	116.05
4	Benefits Paid	-175.50	-24.32	-148.00	-25.97
5	Actuarial Gain/(Loss) on plan assets	11.01	4.14	9.08	3.99
6	Fair Value of Plan Asset at the end of the year	1,074.88	512.04	982.00	424.36

SCHEDULE – 18 (Contd..)

Actual Return on Plan Assets

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Expected return on Plan Assets	71.57	32.61	66.22	25.38
2	Actuarial Gain/(Loss) on plan Assets	11.01	4.14	9.08	3.99
3	Actual Return on Plan Assets	82.58	36.75	75.30	29.37

Actuarial Gain/Loss Recognized

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Actuarial (Gain)/Loss for the period-Obligations	-27.55	-32.39	158.89	54.89
2	Actuarial (gain)/Loss for the period-Plan Assets	-11.01	-4.14	-9.08	-3.99
3	Total (Gain)/Loss for the period-Plan Assets (2-1)	-38.56	-36.53	149.81	50.90
4	Actuarial (Gain)/Loss recognized in the year	-38.56	-36.53	149.81	50.90
5	Unrecognized actuarial (Gain)/Loss at the end of the year	-	-	-	-

Amounts recognized in Balance Sheet and Related Analysis

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Present value of the obligations	1,076.00	501.33	1,167.80	493.39
2	Fair Value of Plan Assets	1,074.88	512.04	982.00	424.36
3	Surplus/(Deficit)	-1.12	10.71	-185.80	-69.03
4	Assets/(Liability) recognised in the Balance Sheet	-1.12	10.71	-185.80	-69.03

Expenses recognised in the Profit and Loss Account

(₹ in crore)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Current Service Cost	35.64	31.44	30.62	29.80
2	Interest Cost	75.60	33.22	71.59	28.33
3	Expected Return on Plan Assets	-71.57	-32.61	-66.22	-25.38
4	Net actuarial (Gain)/Loss recognized in the year	-38.56	-36.53	149.81	50.90
5	Expenses recognised in the Profit and Loss Account	1.12	-4.48	185.80	83.65

Major Categories of plan assets (As a percentage of total plan assets)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Government of India Securities	0.00	0.87	0.00	0.88



SCHEDULE – 18 (Contd..)

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
2	State Government Securities	0.00	0.00	0.00	0.00
3	High Quality Corporate Bonds	0.00	0.00	0.00	0.00
4	Equity Shares of Listed Companies	0.00	0.00	0.00	0.00
5	Property	0.00	0.00	0.00	0.00
6	Funds managed by insurer	100	99	100.00	98.46
7	Mutual Funds	0.00	0.00	0.00	0.00
8	Bank Deposits- Current Accounts	0.00	0.00	0.00	0.00
9	Others	0.00	0.23	0.00	0.66
	Total	100	100	100	100

Estimated expenses/contribution for the next year

Sr no.	Particulars	Current year March 31, 2026		Previous year March 31, 2025	
		Pension (Funded)	Gratuity (Funded)	Pension (Funded)	Gratuity (Funded)
1	Enterprises Best estimate of expenditure to be incurred during the next year(inclusive of proportionate amortisation)	67.80	47.80	185.80	69.03

Experience adjustment history for 5 years- Gratuity

(₹ in crore)

Experience History	March 31,2026	March 31,2025	March 31,2024	March 31,2023	March 31,2022
Present value of obligation	501.33	493.39	406.34	302.90	295.30
Plan assets	512.04	424.36	304.91	302.90	295.30
Surplus / (Deficit)	10.71	-69.03	-101.43	-	-
Experience (Gain) or Loss on plan liabilities	-14.99	-10.79	68.43	-6.40	4.67
Experience (Gain) or Loss on plan assets	-4.17	-4.00	-1.01	-0.85	-1.14

Experience adjustment history for 5 years- Pension

(₹ in crore)

Experience History	March 31,2026	March 31,2025	March 31,2024	March 31,2023	March 31,2022
Present value of obligation	1,076.00	1,167.80	1,054.70	994.20	945.50
Plan assets	1,074.88	982.00	920.06	994.20	945.50
Surplus / (Deficit)	-1.12	-185.80	-134.64	-	-
Experience (Gain) or Loss on plan liabilities	138.45	102.99	134.95	121.44	83.03
Experience (Gain) or Loss on plan assets	-11.01	-9.08	0.31	-0.15	-3.10

SCHEDULE – 18 (Contd..)

d) Accounting Standard 17 – Segment Reporting:

Accounting Standard 17 – Segment Reporting:

Business Segment:

For the purpose of segment reporting in terms of AS 17 and as prescribed in the RBI guidelines, the business of the Bank has been classified into 4 segments i.e.

- (a) Treasury
- (b) Corporate/Wholesale Banking
- (c) Retail Banking (includes Digital Banking Unit (DBU) and Other Retail Banking)
- (d) Other Banking Operations.

Geographical Segment

The Bank does not have any overseas branch thus reporting under geographic segment does not arise. Segment assets have been identified and segment liabilities have been allocated on the basis of segment assets.

(Previous year's figures have been regrouped/rearranged wherever necessary.)

SCHEDULE - 18

(Contd..)



Karnataka Bank
Your Family Bank. Across India.

Led by **Experience**
Powered by **Innovation**

BUSINESS SEGMENTS		TREASURY		CORPORATE/ WHOLESALE BANKING		RETAIL BANKING				OTHER BANKING OPERATIONS		TOTAL		
Particulars		March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	DBU	Other Retail Banking	DBU	Other Retail Banking	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Revenue		1,918.29	1,669.11	3,433.09	3,516.44	0.57		4,547.23	0.54	4,699.22	318.57	298.70	10,217.75	10,184.01
Unallocated Income													102.99	99.16
Total Income													10,320.72	10,283.12
Result		263.50	157.10	770.45	615.65	-0.29		854.11	-0.50	959.64	90.17	58.15	1,977.94	1,790.04
Unallocated expenses (including provisions & contingencies)													-319.59	-148.91
Profit before tax													1,658.35	1,641.13
Income taxes													347.60	368.29
Extraordinary/ Exceptional Profit / Loss													0.00	0.00
Net Profit													1,310.75	1,272.85
Other Information													0.00	0.00
Segment Assets		34,929.83	32,879.37	40,321.53	38,037.67	17.12		50,091.24	13.92	46,608.80	38.48	29.57	1,25,398.20	1,17,569.33
Unallocated Assets													3,957.00	3,390.52
Total Assets													1,29,355.20	1,20,959.85
Segment Liabilities		31,366.26	29,630.79	36,215.05	34,234.26	17.34		44,949.49	13.99	41,907.91	34.54	26.64	1,12,582.68	1,05,813.59
Unallocated liabilities													3,548.30	3,061.43
Total Liabilities													1,16,130.98	1,08,875.02
Capital employed													13,224.22	12,084.83

SCHEDULE – 18 (Contd..)

e) Accounting Standard 18 – Related Party Disclosures

In terms of the aforesaid RBI Master Direction, the Key Managerial Personnel (KMP) of the Bank comprise the Whole-time Director and the Chief Executive Officer (CEO). The Bank has only one subsidiary entity. Further, the Key Managerial Personnel as defined under “Accounting Standard 18 – Related Party Disclosures” and required to be disclosed under Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, are as under:

Key Managerial Personnel:

Mr. Raghavendra Srinivas Bhat was appointed as MD & CEO with effect from July 16, 2025 in accordance with the approval received from the RBI in terms of Banking Regulation Act, 1949.

Shri Srikrishnan Harihara Sarma, former Managing Director & CEO was a related party from June 09, 2023 to July 15, 2025. Mr. Sekhar Rao, former Executive Director was a related party from February 01, 2023 to July 31, 2025.

Subsidiary:

KBL Services Limited, is a Wholly Owned Non-Financial Subsidiary of the Bank in respect of which the approval of the Reserve Bank of India was obtained in terms of “Master Direction - Reserve Bank of India (Financial Services provided by Banks) Directions, 2016”.

(₹ in crore)					
Items/Related Party for year ended March 31, 2026	Parent (as per Ownership or Control)	Subsidiaries	Associates/ Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel
Borrowings				0	0
				0	0
Deposits				1.52	1.21
				(1.72)	(1.59)
Placement of deposits				0	0
				0	0
Advances				0	0
				0	0
Investments				0	0
				0	0
Non funded commitments				0	0
				0	0
Leasing/ HP Arrangements availed				0	0
Leasing/ HP Arrangements provided				0	0
Purchase of fixed assets				0	0
Sale of fixed assets				0	0
Interest Paid				*	*
Interest Received				0	0
Rendering Services				0	0
Receiving Services				4.56#	0.00
Management Contract				0	0

#Includes gross salary and terminal benefits paid to Mr. Raghavendra Srinivas Bhat (MD & CEO with effect from July 16, 2025), Shri Srikrishnan Harihara Sarma (up to July 15, 2025), and Mr. Sekhar Rao (up to July 31, 2025).

Figures in bracket indicate maximum balance during the year.

* amount is less than ₹ 1 Lakh.

SCHEDULE – 18 (Contd..)

Items/Related Party for year ended March 31, 2025	Parent (as per Ownership or Control)	Subsidiaries	Associates/ Joint Ventures	(₹ in crore)	
				Key Management Personnel	Relatives of Key Management Personnel
Borrowings				0	0
				0	0
Deposits				0.17	0.02
				(0.19)	(0.02)
Placement of deposits				0	0
				0	0
Advances				0	0
				0	0
Investments				0	0
				0	0
Non funded commitments				0	0
				0	0
Leasing/ HP Arrangements availed				0	0
Leasing/ HP Arrangements provided				0	0
Purchase of fixed assets				0	0
Sale of fixed assets				0	0
Interest Paid				*	*
Interest Received				0	0
Rendering Services				0	0
Receiving Services				2.44	0
Management Contract				0	0

Figures in bracket indicate maximum balance during the year.

f) Accounting Standard 20 - Earnings per Share

Basic and diluted earnings per equity share computed in accordance with AS 20 – Earnings per Share are as under:

Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
Earnings per share- Basic (₹)	34.67	33.70
Earnings per share- Diluted (₹)	34.61	33.63
Net Profit for the year attributable to Equity shares (₹ in crore)	1,310.75	1,272.85
Weighted Average number of Equity Shares – Basic	37,80,57,992.00	37,76,57,280.00
Weighted Average number of Equity Shares - Diluted	37,87,11,663.00	37,85,31,857.00
Nominal value per equity share (₹)	10.00	10.00

g) Accounting Standard 22 – Accounting for Taxes on Income

a) Provision made for taxes during the year

Sl. No.	Particulars	(₹ in crore)	
		Current Year March 31, 2026	Previous Year March 31, 2025
1	Current Tax	372.36	331.32
2	Deferred Tax	-24.76	36.97
	Total	347.60	368.29

b) Major components of Deferred Tax Assets and Liabilities recognised are as under:

Sr. No.	Particulars	(₹ in crore)	
		Current Year March 31, 2026	Previous Year March 31, 2025
A	Deferred Tax Liabilities		
1	Depreciation on fixed assets	9.85	7.69
2	Special Reserve u/s 36(1)(viii) of Income Tax Act	140.81	131.90
3	Gratuity Contribution Reversal	1.22	12.04

SCHEDULE – 18 (Contd..)

		(₹ in crore)	
Sr. No.	Particulars	Current Year March 31, 2026	Previous Year March 31, 2025
4	AFS Reserve (MTM)	-12.40	-
	Total	139.48	151.63
B	Deferred Tax Assets		
1	PL/LFC Encashment	107.28	103.07
2	Provision for advances	364.32	333.50
3	Provision of standard Advances	118.43	115.89
4	Others	11.40	11.97
	Total	601.42	564.43
	Net Deferred Tax Liability/(Asset)(A) – (B)	-461.94	-412.80

h) Accounting Standard 28 – Impairment of Assets

An assessment is made at each Balance sheet date as to whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any, is provided for. As on March 31, 2026, there was no indication of impairment of any asset.

i) Accounting Standard 29 – Provision, Contingent Liabilities and Contingent Assets

Movement in Provision for Contingencies

(₹ in crore)				
Particulars	Opening as on April 01, 2025	Provision made during the year (Amount)	Provisions reversed/ adjusted	Closing as on March 31, 2026
Provision for contingencies	45.08	11.75	13.85	42.98

4 Litigations and claims

A sum of ₹957.92crore (Previous year ₹ 1365.82 crore) is outstanding on account of demands raised by the Income Tax Department in the earlier years, out of which an amount of ₹756.43 Crore (Previous year ₹ 892.98 Crore) has been paid under protest by debit to Sundry Assets - Protested Tax Account and for the balance of ₹ 201.49 crore (Previous year ₹472.84 Crore) stay from collection of demand has been granted. In addition to the above, the Income Tax Department has gone on appeal on various issues wherein Appellate Authority has given decisions in favour of the Bank to the extent of ₹388.24 crore (Previous year ₹ 388.24 crore).

The Bank has preferred appeal against certain service tax demands to the extent of ₹186.44 crore (Previous year ₹ 193.15 crore) and paid pre deposit of ₹ 0.56 crore (Previous year ₹ 1.06 crore) by debit to Sundry Assets – Service Tax Paid under Protest. In addition to above, the department has gone on appeal in respect of certain matters wherein appellate authority has given decision in favour of the Bank to extend of ₹22.07 crore. (Previous Year - ₹ 17.49 Crore)

The Bank has also preferred appeal against certain GST demands to the extent of ₹15.53 crore (Previous year ₹3.46 crore) and paid pre deposit of ₹ 0.54 crore (Previous year ₹0.35 crore) by debit to Sundry Assets – Service Tax Paid under Protest. The Bank has been advised by its Tax Consultants and Experts that there are good chances of success in these appeals, considering legal provision favourable judicial pronouncements and / or appellate orders on identical issues for earlier years.

Hence, the Bank does not consider it necessary to make any provision or include the same under Schedule 12 – Contingent Liability, to the Balance sheet. All pending litigations which may have an impact on its financial position have been estimated and provided for. In respect of other pending litigations, no provision is required since these pending litigations have no impact on its financial position.

5 Description of Contingent Liabilities

i) Claims against the Bank not acknowledged as debts:

These represent claims filed against the Bank in the normal course of business relating to various legal cases currently in progress.

SCHEDULE – 18 (Contd..)

ii) **Liability on account of forward exchange:**

The Bank presently enters into forward exchange contracts which are committed to buy or sell foreign currency at a future date at the contracted rate. The notional amounts of such foreign exchange contracts provide a basis for comparison with instruments recognized on the balance sheet but do not necessarily indicate the amounts of future cash flows involved or the current fair value of the instruments and, therefore, do not indicate the Bank's exposure to credit or price risks. The fluctuation of market rates and prices cause fluctuations in the value of these contracts and the contracted exposure become favourable (assets) or unfavourable (liabilities).

iii) **Guarantees given on behalf of constituents**

As a part of its banking activities, the Bank issues guarantees on behalf of its customers to enhance their credit standing. Guarantees represent irrevocable assurances that the Bank will make payments in the event of the customer failing to fulfil its financial or performance obligations.

iv) **Acceptances, endorsements and other obligations**

These include documentary credit issued by the Bank on behalf of its customers and bills drawn by the Bank's customers that are accepted or endorsed by the Bank.

v) **Other items for which the bank is contingently liable**

Includes amount transferred to RBI under the Depositor Education and Awareness Fund (DEAF) also claims settled. (Refer schedule 12 for amounts relating to contingent liability.)

6 **Employee Stock Option**

"The shareholders of the Bank, on July 21, 2018, have approved 'KBL Employee Stock Option Scheme-2018' (ESOS-2018) with a total of 50,00,000 stock options available for grant, each of which is convertible into one equity share. The scheme has been framed in accordance with SEBI (Share Based Employee Benefits) Regulations, 2014 as amended from time to time. Further, to give effect to the corporate action by way of Bonus issue in the ratio of 1:10, additional 1,07,147 options have been accounted and hence, the total available options under the scheme stand increased to 51,07,147 stock options.

The options granted under ESOS 2018 would vest after one year from the date of grant of such options in a graded manner over a period of three years (i.e. 40%, 30% & 30% respectively on completion of 1st, 2nd & 3rd year), as determined by the Nomination & Remuneration Committee (NRC), a committee of the Board of Directors, subject to continued employment with the Bank on the date of vesting.

During the current year 2025-26, no modifications were made to the terms and conditions of ESOS - 2018 as approved by the NRC.

The Shareholders of the Bank on March 30, 2023 have approved 'KBL Employee Stock Option Scheme-2023' (ESOS-2023) with a total of 15,00,000 Stock options available for grant each of which is convertible into one equity share catering partially towards the disbursement of share linked portion of variable pay as per RBI guidelines relating to compensation payable to MD & CEOs/ Whole Time Directors/Material Risk Takers (MRTs) in banks vide DOR.Appt.BC.No.23/29.67.001/2019-20 dated November 4, 2019. The Scheme, which is in lieu of ESOS-2018, has been framed in accordance with Securities and Exchange Board of India (Share Based Employee Benefits & Sweat Equity) Regulations, 2021. The old Scheme ESOS 2018 will continue to be operative for the limited purpose of permitting exercise of already granted options.

The Options granted under ESOS 2023 would vest one year after the date of grant of such options in a graded manner over a period of three years (i.e. 30%, 30% & 40% respectively on completion of 1st, 2nd & 3rd year), as determined by the Nomination & Remuneration Committee (NRC), a committee of the Board of Directors.

During the current year 2025-26, no modifications were made to the terms and conditions of ESOS - 2023 as approved by the NRC. To ascertain the ESOP compensation cost at fair value for the purpose of accounting/ disclosures in the financial statements, Bank has adopted Black Scholes Valuation Methodology. Black Scholes model is a mathematical formula used to estimate the value of stock options based on several factors. Some of the key factors that are considered when computing the fair market value of an ESOP under the Black Scholes model are stock price, exercise price, time to expiry, volatility, risk-free interest rate, dividend yield, etc.

SCHEDULE – 18 (Contd..)

Activity in the options outstanding under the Employee Stock Option Plan:

For the year ended March 2026

Particulars	ESOS-2018		ESOS-2023	
	Number of options	Weighted Average Exercise Price	Number of options	Weighted Average Exercise Price
Outstanding at the beginning of the year	10,73,339	55.19	3,48,061	147.65
Granted during the year	-	0.00	1,19,136	171.99
Vested during the year	-	0.00	1,02,353	144.94
Exercised during the year	1,71,066	53.40	73,834	129.20
Lapsed/ forfeited/ cancelled (No.s)	1,24,379	92.11	1,30,406	187.05
Outstanding at the end of the year	7,77,894	49.68	2,62,957	144.32
Exercisable at the end of the year	7,77,894	49.68	1,19,964	147.77

For the year ended March 2025

Particulars	ESOS-2018		ESOS-2023	
	Number of options	Weighted Average Exercise Price	Number of options	Weighted Average Exercise Price
Outstanding at the beginning of the year	19,27,331	60.86	3,13,193	139.53
Granted during the year	-	0.00	34,868	220.63
Vested during the year	12,000	70.40	93,957	139.53
Exercised during the year	6,85,484	60.73	-	-
Lapsed/ forfeited/ cancelled (No.s)	1,68,508	97.38	-	-
Outstanding at the end of the year	10,73,339	55.19	3,48,061	147.65
Exercisable at the end of the year	10,73,339	55.19	93,957	139.53

During the year bank has recognized ₹ 0.20 crore towards Employee stock option compensation expenses on ESOS-2018 and ESOS-2023 scheme. (Previous Year- ₹ 0.62 crore)

7 Dividend

The Board of Directors of the Bank have proposed a dividend of ₹ 5 per Equity share of ₹ 10/- each (50% of Equity share Capital) for the year ended March 31, 2026 (Previous year ₹ 5 per Equity share of ₹ 10 each), subject to the approval of the members at the ensuing Annual General Meeting. In terms of Accounting Standard (AS) 4 Contingencies and Events occurring after the Balance Sheet date, the Bank has not appropriated proposed dividend aggregating to ₹ 189.09 crore from the Profit and loss account for the year ended March 31, 2026. However, the effect of the proposed dividend has been reckoned in determining capital funds in the computation of Capital adequacy ratio as on March 31, 2026.

- 8 Operating Expenses stated in Schedule 16 to the Profit and Loss Account includes ₹31.02 crore (Previous year ₹ 24.67 crore) spent towards Corporate Social Responsibility (CSR) activities. The Bank has spent 2% (Previous Year: 2%) of its average net profit for the last three Financial Years as part of its Corporate Social Responsibility for the year ended March 31, 2026.

(₹ in crore)

Sl No.	Particulars	Current Year			Previous Year		
		Amount Spent	Amount unpaid/ provided	Total	Amount Spent	Amount unpaid/ provided	Total
i)	Construction / acquisition of any asset	16.96	10.55	27.51	10.25	10.67	20.92
ii)	On purpose other than (i) above	2.70	0.81	3.51	2.03	1.72	3.75
		19.66	11.36	31.02	12.28	12.39	24.67

SCHEDULE – 18 (Contd..)

9 Disclosure under Rule II(e) of the Companies (Audit & Auditors) Rules, 2014

The Parent Bank, as part of its normal business, grants loans and advances (including loans against third party deposits or NonBanking Finance Company or Real estate promoters / developers loan, other margins / security), makes investment, provides guarantees (including against margin / guarantees received from third parties / banks) to and accepts deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's authorised normal business, which is conducted ensuring adherence to regulatory requirements. In the course of the transactions carried out as described above

- No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall whether directly or indirectly lend or invest in other persons or entities identified by in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or like on behalf of the Ultimate Beneficiaries.
- The Bank has not received any funds (except from SIDBI amounted to ₹ 427 crore and NABARD amounted to ₹140.35 crore) from any person(s) or entity(ies) including foreign entity(ies) ("Funding Party") with the understanding, whether recorded in writing or otherwise, that the Bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

10 Additional Disclosure:

Additional Statutory information disclosed in the standalone financial statement of the parent Bank and the Subsidiary having no material bearing on the true and fair view on the Consolidated financial statement and the information pertaining to the item which are not material have not been disclosed in the Consolidated Financial Statement.

11 Accounting Standard 19- Leases

I) Branch/ Office Premises

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Not later than 1 year	125.27	118.07
Later than 1 year and not later than 5 years	413.07	378.95
Payable Later than 5 years	218.84	224.73
Total	757.18	721.75

II) ATM Premises

Particulars	(₹ in crore)	
	Current Year March 31, 2026	Previous Year March 31, 2025
Not later than 1 year	5.72	5.72
Later than 1 year and not later than 5 years	18.38	14.99
Payable Later than 5 years	11.15	8.90
Total	35.25	29.61

SCHEDULE – 18 (Contd..)

- III) There are no provisions relating to contingent rent.
- IV) The total rent charged to the Profit and Loss Account during the year ended March 2026 amounts to ₹194.68 crore, including applicable taxes and other related charges.

12 Previous year's figures have been regrouped/rearranged wherever necessary.

Vijayakumar P H

Chief Financial Officer

Sham K

Company Secretary

Chandra Shekar

Chief Business Officer

Raja B S

Chief Operating Officer

Raghavendra S Bhat

Managing Director & CEO

DIN: 11165725

P Pradeep Kumar

Chairman

DIN: 03614568

B R Ashok

Director

DIN: 00415934

Uma Shankar

Director

DIN 07165728

Balakrishna Alse S

Director

DIN: 08438552

Jeevandas Narayan

Director

DIN: 07656546

K Gururaj Acharya

Director

DIN 02952524

Harish H V

Director

DIN: 08742808

Attached to our report of even date**For Ravi Rajan & Co. LLP**

Chartered Accountants

Firm Regn. No: 009073N/N500320

For R.G.N. Price & Co.

Chartered Accountants

Firm Regn. No: 002785S

Sumit Kumar

Partner

M. No: 512555

Sriraam Alevoor M

Partner

M. No: 221354

Place: Mangaluru

Date: 19-05-2026

Notes

Notes

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Regd. & Head Office:
Mangaluru - 575 002



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