



Your Family Bank. Across India.

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

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

SECRETARIAL DEPARTMENT

HO:SEC: 201:2026-27

Date: 28.10.2026

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

Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Submission of copy of the presentation for Analysts/ Institutional Investors on the Unaudited, Reviewed Financial Results for the quarter and half year ended September 30, 2026

We refer to our earlier letter no.: HO: SEC: 192 2026-27 dated 17.10.2026 intimating about the scheduling of Q2FY27 Earning's Audio Conference Call for Analysts / Institutional Investors to be held on Thursday, October 29, 2026 at 04:00 PM IST and also the modalities in connection therewith.

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

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

This is for your kind information and dissemination.

Yours faithfully,

Sham Kanathila Digitally signed by Sham Kanathila
Date: 2026.10.28 19:31:27 +05'30'

Sham K
Company Secretary &
Compliance Officer

INVESTOR PRESENTATION Q2 FY27



Banking with Legacy, Embracing the Future



Your gateway
to premium benefits



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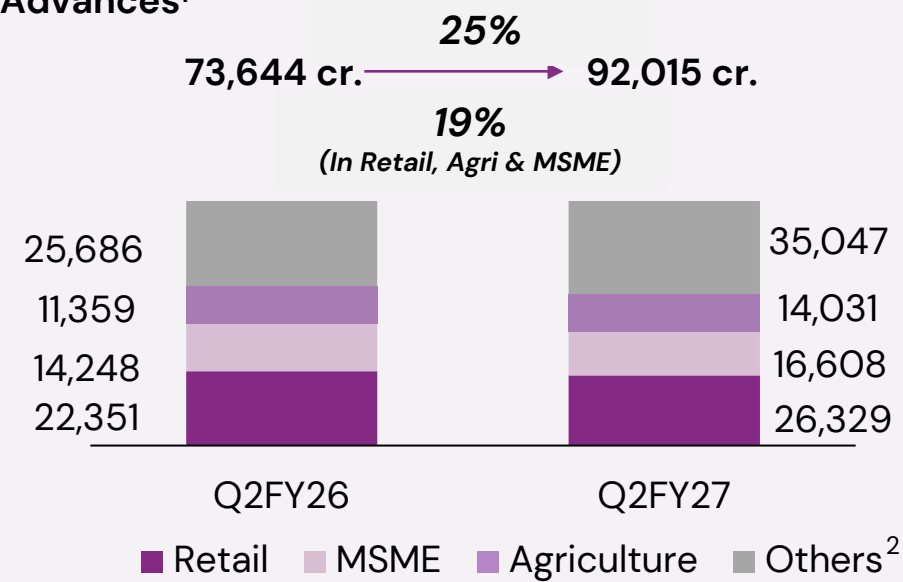
Key Parameters for Q2FY27



Managing transitions to achieve stability and sustainable growth...

Deposits and Advances

Gross Advances¹



Total Deposits

Q2FY26 1,02,817 cr. → 12% → Q2FY27 1,15,117 cr.

CASA

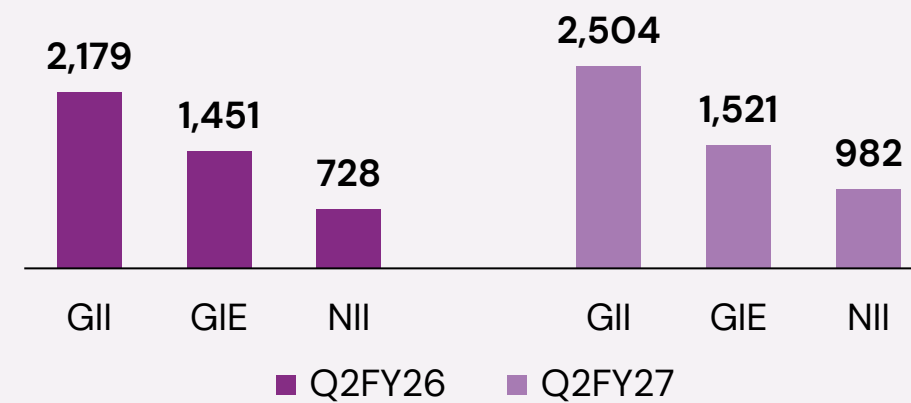
Q2FY26 31,882 cr. → 15% → Q2FY27 36,605 cr.

Retail Term Deposit

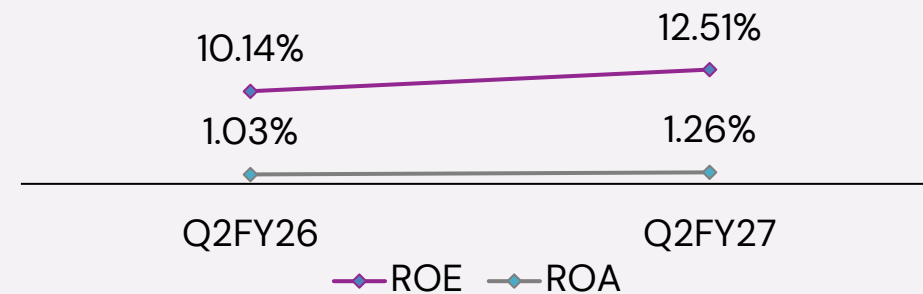
Q2FY26 65,532 cr. → 10% → Q2FY27 72,197 cr.

Profitability Metrics

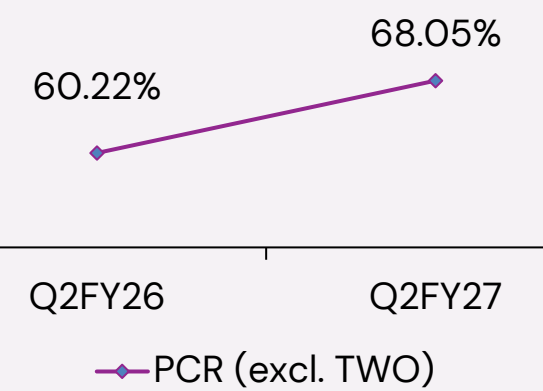
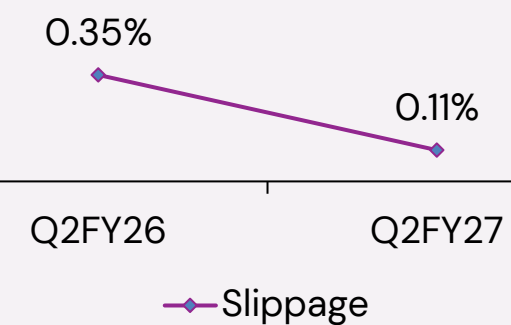
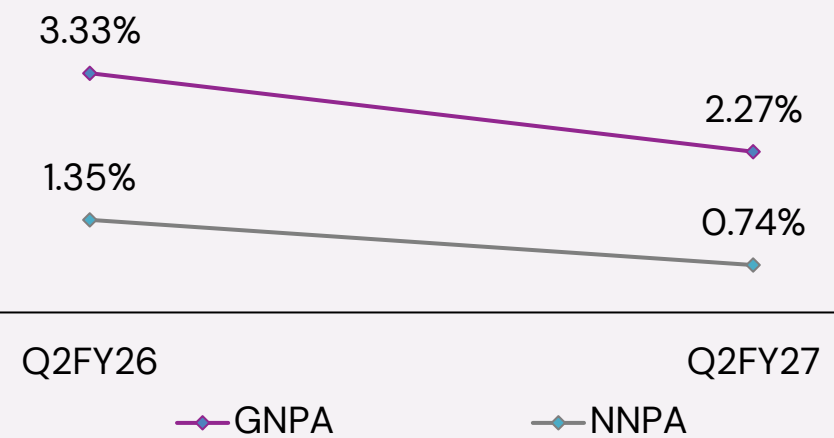
INR cr.



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



Asset Quality



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



Q2 FY27 Performance at a Glance

■ Q2FY27 INR cr.

Assets			
Gross Advances 92,015 6% QoQ 25% YoY 7% QoQ 19% YoY <i>In Retail, Agri & MSME</i>	Retail Advances¹ 46,000 5% QoQ 17% YoY	Deposits 1,15,117 4% QoQ 12% YoY 4% QoQ 10% YoY <i>In Retail Term Deposit</i>	CASA 36,605 2% QoQ 15% YoY
Profitability			
NIM 3.17% (3bps) QoQ 45bps YoY	PAT 436 4% QoQ 37% YoY	ROA 1.26% (3 bps) QoQ 23bps YoY	ROE 12.51% 3bps QoQ 237bps YoY
Asset Quality			
GNPA 2.27% (31bps) QoQ (106bps) YoY	GNPA and Std Restructured % of Advances 2.98% (48bps) QoQ (163bps) YoY	NNPA 0.74% (13bps) QoQ (61bps) YoY	PCR (Excl. TWO) 68.05% 102bps QoQ 783bps YoY

- The Bank's Gross Advances recorded a 6% QoQ growth, increasing from Rs. 86,610 cr. to Rs. 92,015 cr.
- The Bank's Retail Term Deposit (RTD) increased from Rs. 69,410 cr. to Rs. 72,197 cr. registering a 4% QoQ growth.
- As of Q2 FY27, the Bank's GNPA stood at 2.27%, reflecting an improvement of 31 bps QoQ, while the NNPA improved by 13 bps QoQ to 0.74%.
- The Bank's standard restructured portfolio declined to Rs. 649 cr. as of Q2 FY27, compared to Rs. 763 cr. in Q1 FY27, reflecting a 15% QoQ improvement.

Notes: 1. Retail classification done as per RBI definition



Guided by an Independent Board

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



P Pradeep Kumar

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



Raghavendra S Bhat

MD & CEO
39 years at Karnataka Bank



Biji S S

Executive Director (ED)
Former Chief General Manager, South Indian Bank Limited with over 30 years of end-to-end banking experience



CA B R Ashok

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



Uma Shankar

Independent Director
Former ED, Reserve Bank of India



Balakrishna Alse S

Independent Director
Former ED, Oriental Bank of Commerce



Jeevandas Narayan

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



CA Kalmanje Gururaj Acharya

Independent Director
Senior Partner, M/s. K G Acharya & Co., Chartered Accountants



Harish H V

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



Dr. M Aruna Shyam

Independent Director
Senior Advocate of the Honorable High Court of Karnataka



Parthasarathi Periaswamy

Independent Director
Former Chief Information Security Officer and Chief General Manager (IT) at the Reserve Bank of India



Experienced Management Team

Strengthening of Management, making the Organization Future Ready



Raghavendra S Bhat

MD & CEO
39 years at Karnataka Bank



Biji S S

Executive Director (ED)
Former Chief General Manager, South Indian Bank Limited with over 30 years of end-to-end banking experience



Chandra Shekar

Chief Business Officer (CBO)
31 years at Karnataka Bank



Vinaya Bhat P J

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



Jayanagaraja Rao S

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



Kannan K

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



Ratheesh R

Head – Training
40 years of experience in BFSI



Nagaraja Upadhyaya B

Head – Retail, MSME, Wholesale & Mid-Corporate Banking]
31 years at Karnataka Bank



Vijayakumar P H

Chief Financial Officer (CFO)
26 years at Karnataka Bank



Raghuram H S

HR & IR and IT & MIS
32 years at Karnataka Bank



Chandrashekara G

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



Sunil Rao B

Head – Treasury
24 years at Karnataka Bank

Strong management with proven experience and leadership



Experienced Management Team

Strengthening of Management, making the Organization Future Ready



Sham K

Company Secretary &
Head – Operations
Department

16 years of experience in BFSI



Sreedhar S

Head – Credit Monitoring
29 years at Karnataka Bank



Basavaraj Desalli

Head – Credit Sanctions
[Exposure upto Rs.15Crs.]
31 years at Karnataka Bank



Raghavendra C L

Branch Banking, Products,
BSG, Liabilities Sales, TPP &
Government Business

27 years at Karnataka Bank



Gopalakrishna Samaga B

Legal & Recovery
32 years at Karnataka Bank

Strong management with proven experience and leadership

Financial Highlights



Karnataka Bank
Your Family Bank. Across India.

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years of banking trust

Banking with Legacy, Embracing the Future



Financial Highlights

Profit and Loss Statement

Particulars	Q2FY27	Q1FY27	Q-o-Q %	Q2FY26	Y-o-Y %
Interest Income	2,503.87	2,382.65	5.09%	2179.18	14.90%
Interest Expense	1,521.43	1,444.36	5.34%	1451.06	4.85%
Net Interest Income	982.44	938.29	4.71%	728.12	34.93%
Other Income	290.09	355.42	-18.38%	343.37	-15.52%
Total Income (Net of Interest Expense)	1,272.53	1,293.71	-1.64%	1,071.49	18.76%
Employee Expenses	361.06	408.56	-11.63%	316.49	14.08%
Other Expenses	309.25	304.81	1.46%	314.96	-1.81%
Total Operating Expenses	670.31	713.37	-6.04%	631.45	6.15%
Operating Profit	602.22	580.34	3.77%	440.04	36.86%
Provisions	14.74	28.70	-48.64%	20.08	-26.59%
Profit Before Tax (PBT)	587.48	551.64	6.50%	419.96	39.89%
Tax	151.59	132.69	14.24%	100.84	50.33%
Profit After Tax (PAT)	435.89	418.95	4.04%	319.12	36.59%



Financial Highlights

Balance Sheet

Particulars	As on 30-09-2026	As on 30-06-2026	Q-o-Q %
Property & Assets			
Cash & Balance With RBI	4,681.29	4,552.46	2.83%
Balance With Banks & Money At Call & Short Notice	1,057.14	972.03	8.76%
Investments	27,525.12	26,724.08	3.00%
Advances	90,581.25	85,101.10	6.44%
Fixed Assets	1,036.46	1,050.64	-1.35%
Other Assets	11,704.27	12,075.00	-3.07%
Total	1,36,585.53	1,30,475.31	4.68%
Capital and Surplus			
Capital	378.40	378.21	0.05%
Reserves & Surplus	13,555.85	13,328.81	1.70%
Deposits	1,15,117.15	1,10,396.41	4.28%
Borrowings	5,463.77	4,404.63	24.05%
Other Liabilities & Provisions	2,070.36	1,967.25	5.24%
Total	1,36,585.53	1,30,475.31	4.68%



Financial Highlights

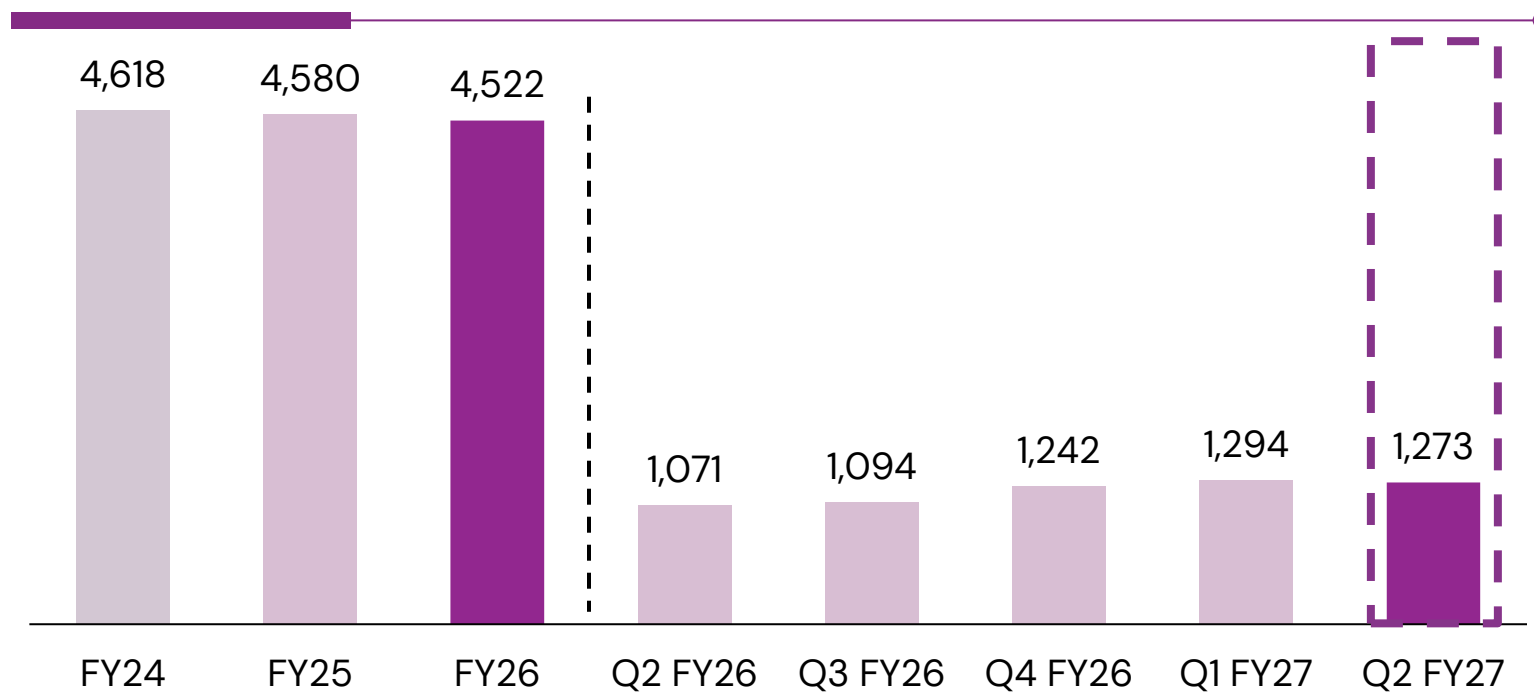
Key Financial Ratios

Particulars	Q2FY27	Q1FY27	Q-o-Q	Q2FY26	Y-o-Y
Gross NPA	2.27%	2.58%	-31 bps	3.33%	-106 bps
Net NPA	0.74%	0.87%	-13 bps	1.35%	-61 bps
CASA Ratio	31.80%	32.42%	-62 bps	31.01%	79 bps
NIM	3.17%	3.20%	-3 bps	2.72%	45 bps
ROA	1.26%	1.29%	-3 bps	1.03%	23 bps
ROE	12.51%	12.48%	3 bps	10.14%	237 bps
PCR (Excl. TWO)	68.05%	67.03%	102 bps	60.22%	783 bps
PCR (Incl. TWO)	85.78%	84.70%	108 bps	81.05%	473 bps
Credit Cost	0.002%	0.03%	-2.8 bps	0.03%	-2.8 bps
CD Ratio	79.93%	78.45%	148 bps	71.63%	830 bps
Yield on Advances	8.76%	8.68%	8 bps	8.98%	-22 bps
Cost of Deposits	5.13%	5.14%	-1 bps	5.54%	-41 bps
Cost of Funds	5.15%	5.16%	-1 bps	5.58%	-43 bps
CRAR	20.36%	21.10%	-74 bps	20.84%	- 48 bps

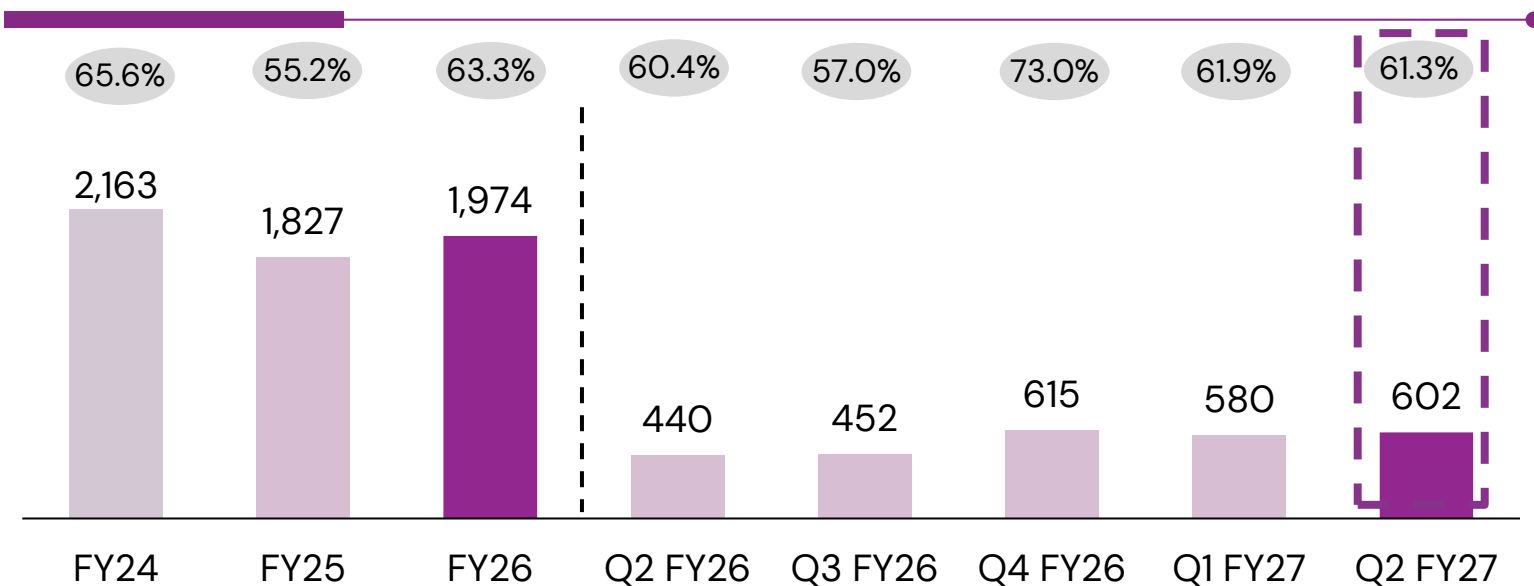


Profitability

Operating Revenue (INR Cr.) ¹



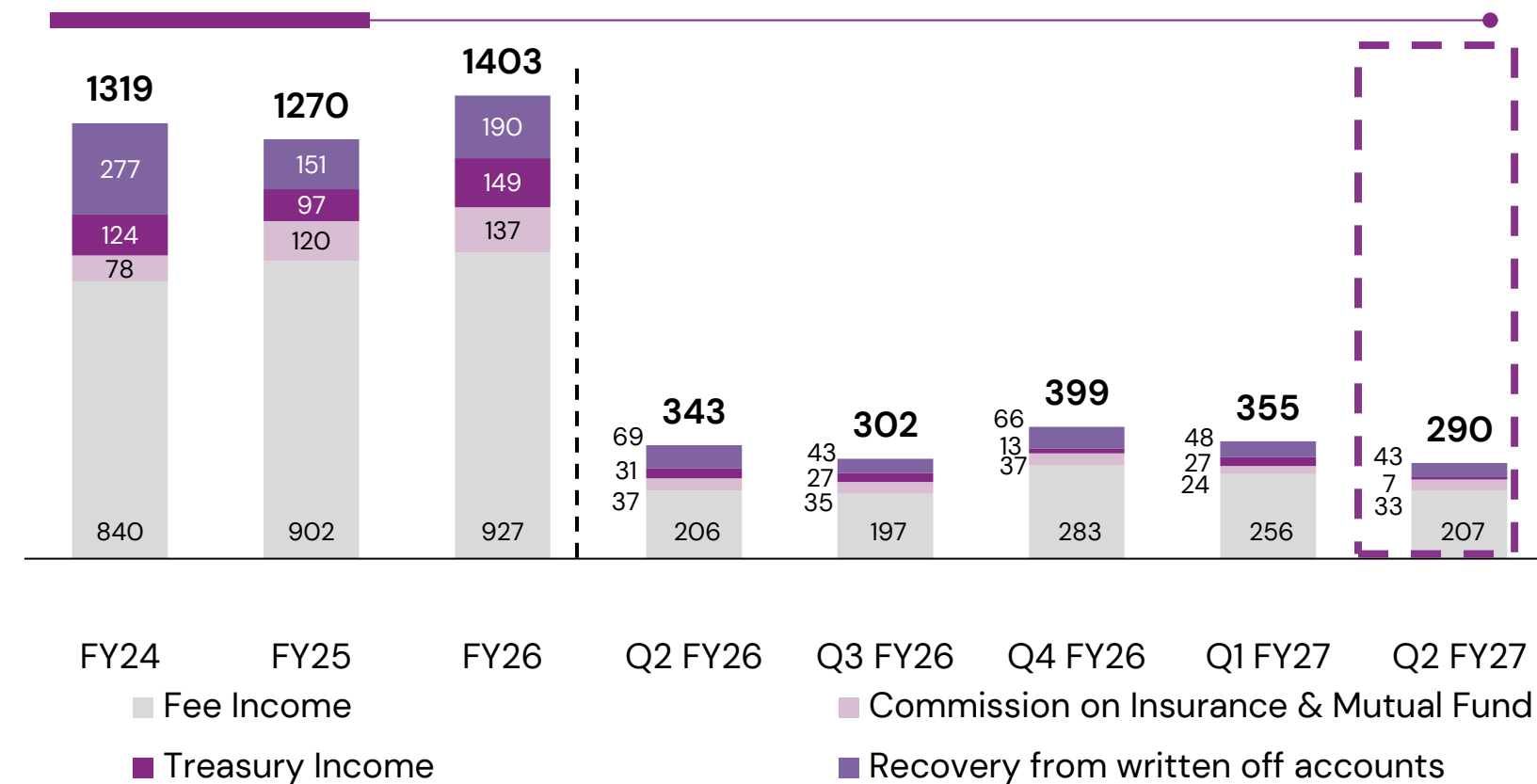
Operating Profit (INR Cr.)



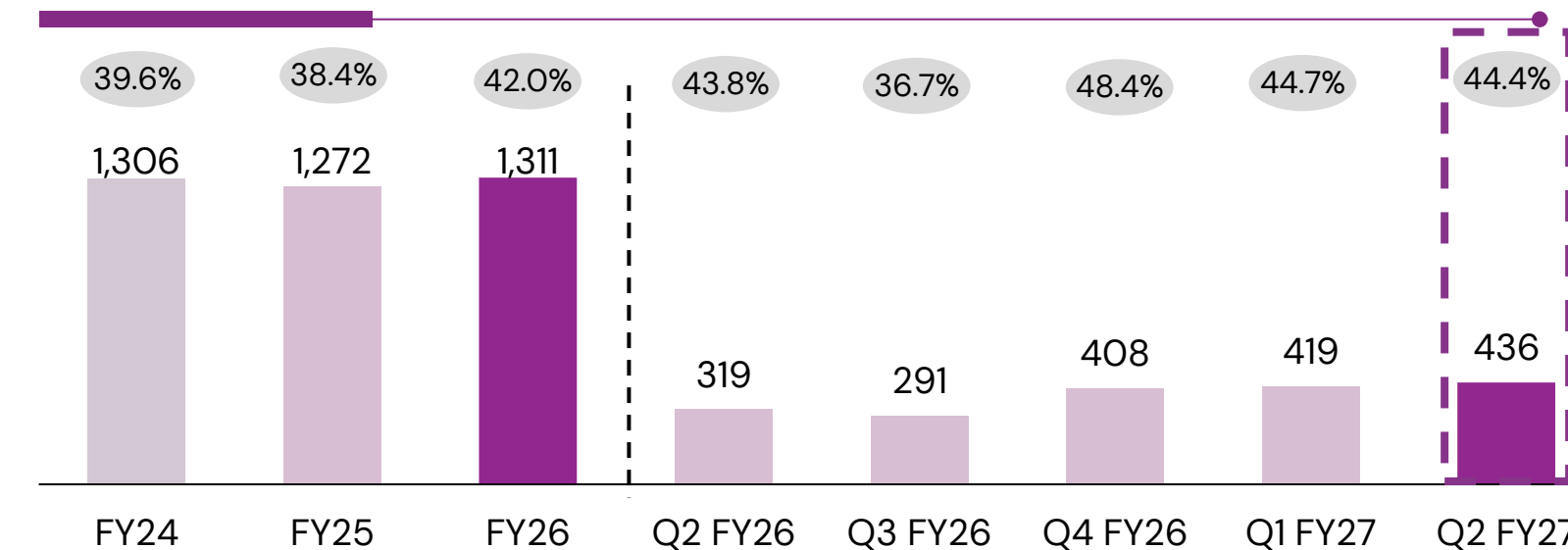
Operating Profit Margin (% of NII)

¹ Operating Revenue = Total Income – Interest Expense

Other Income (INR Cr.)



PAT (INR Cr.)

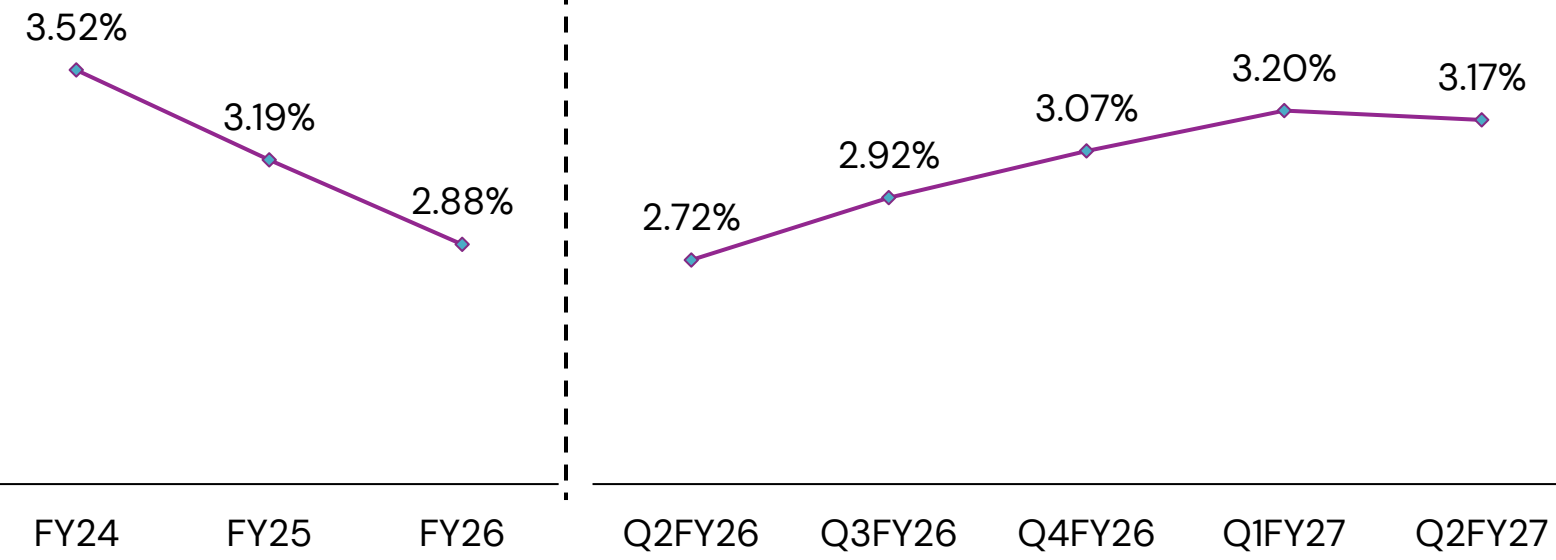


PAT Margin (% of NII)

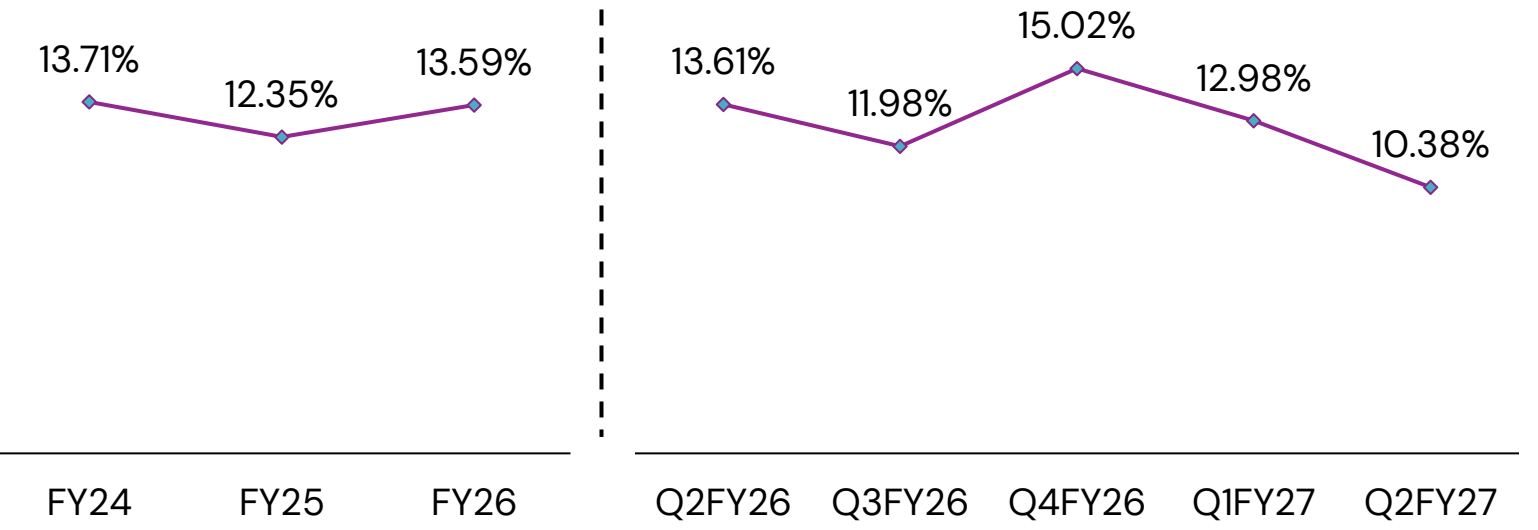


Profitability

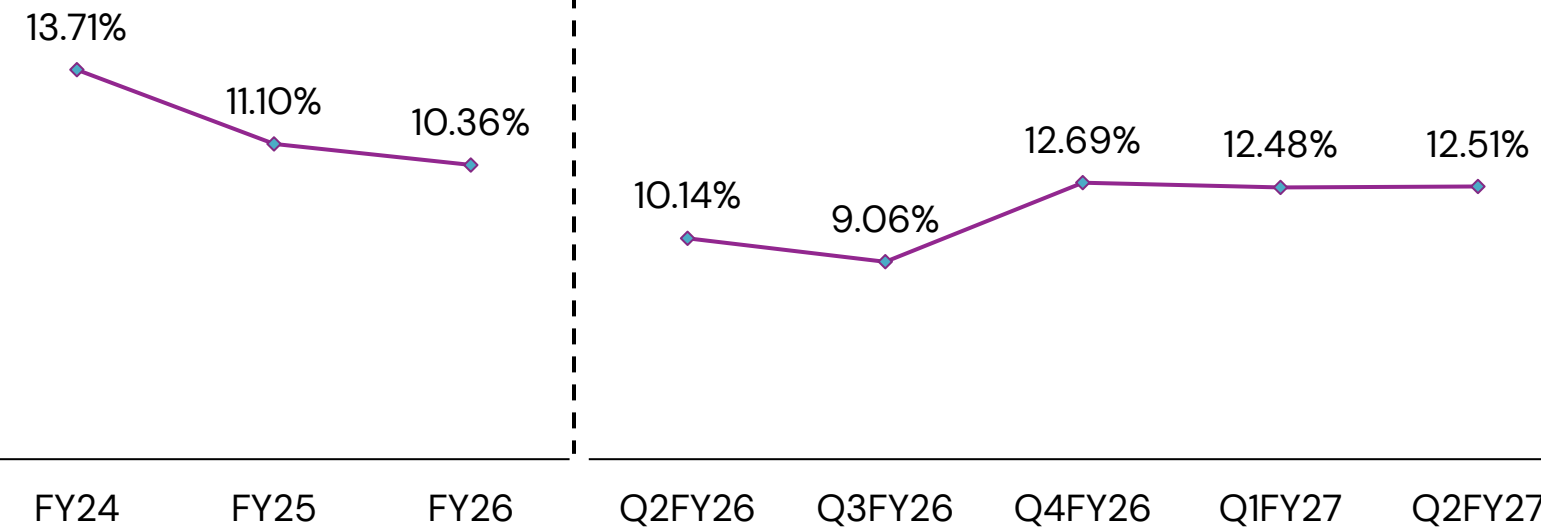
Net Interest Margin



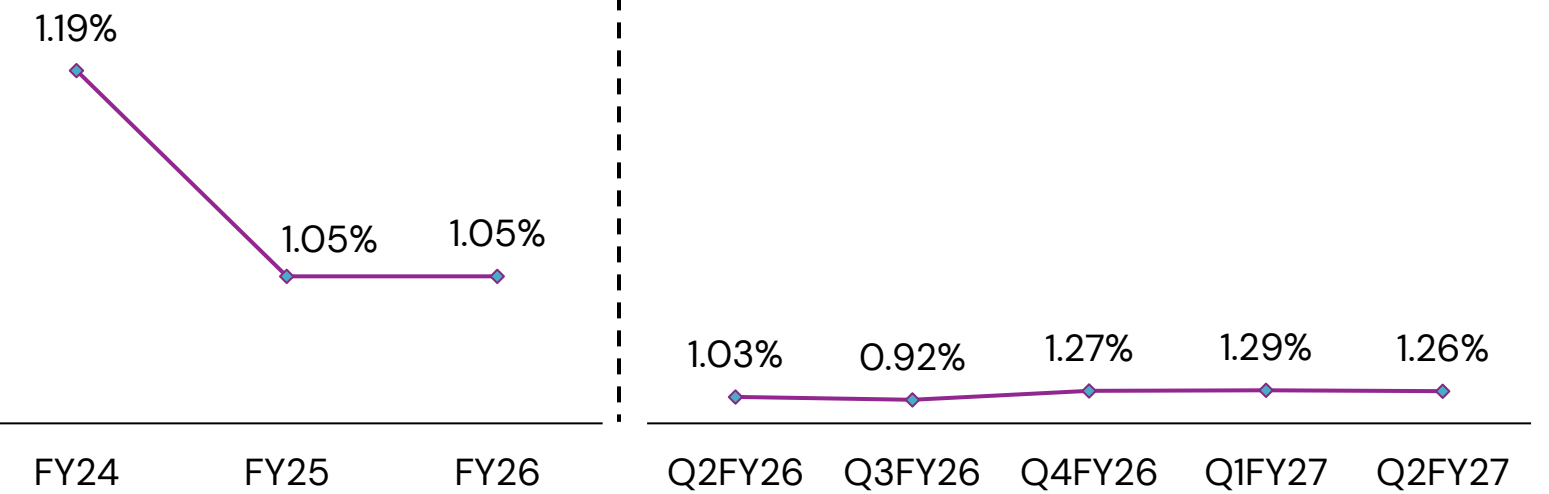
Non-Interest Income to Total Income



Return on Equity



Return on Assets



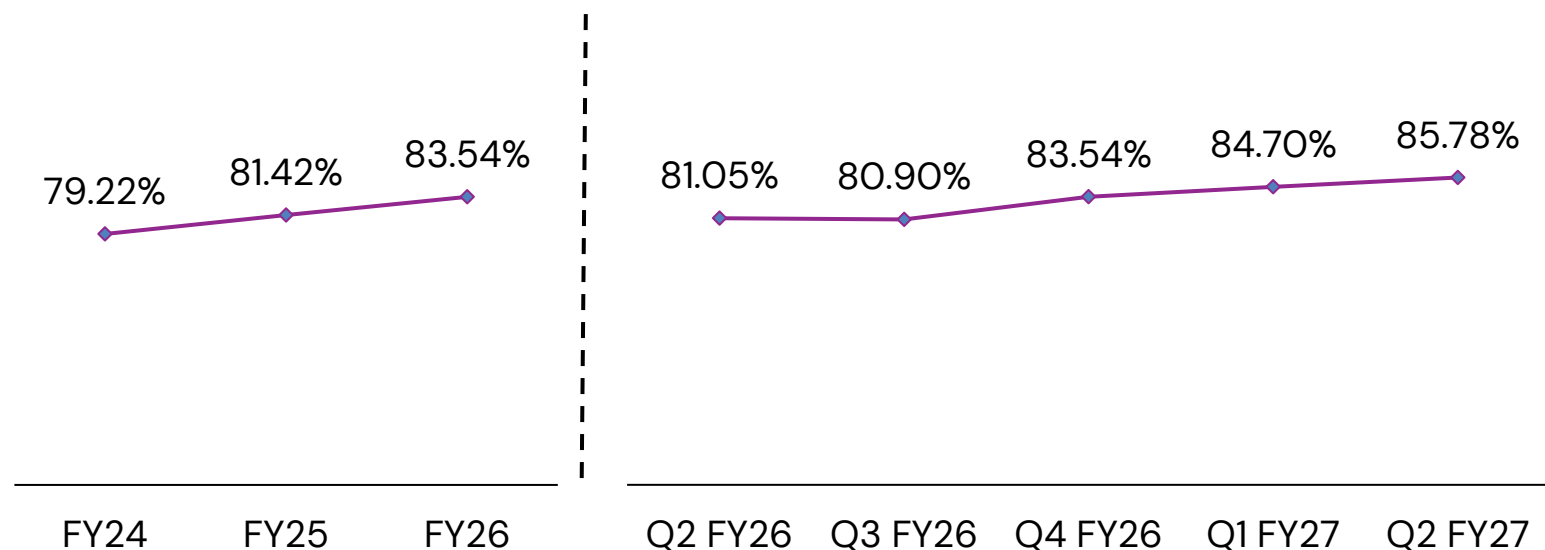


Provision

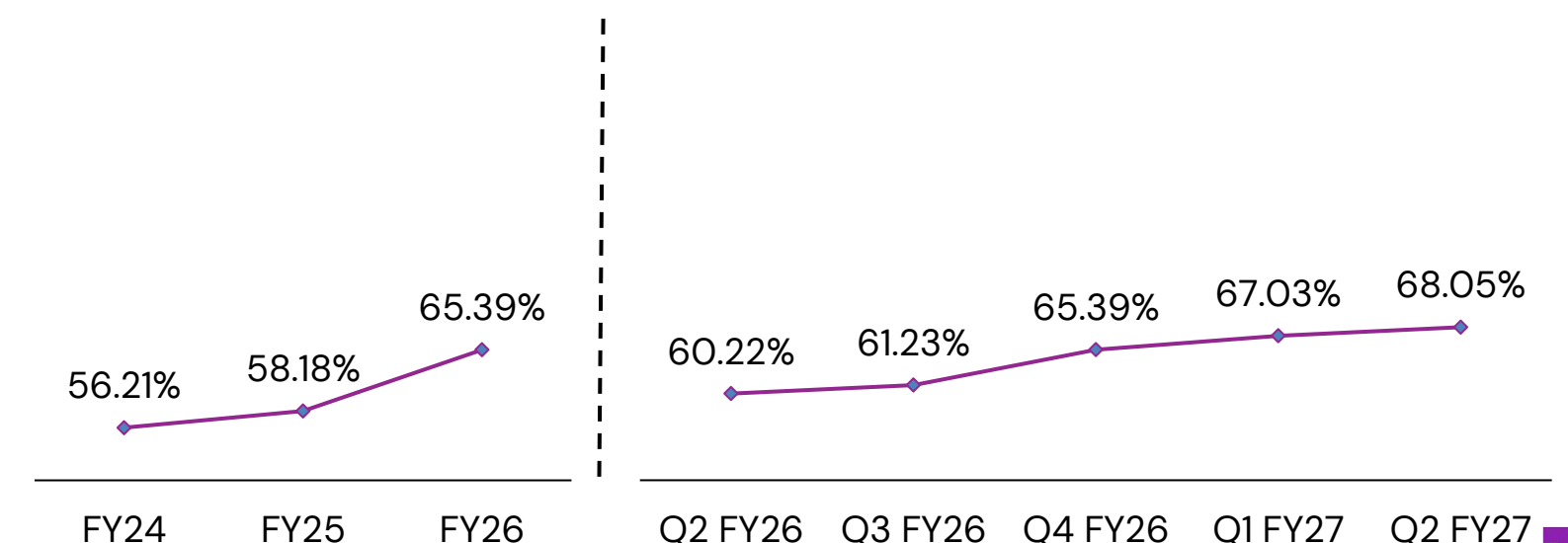
Provision Break-up (INR Cr.)

Particulars	For the Quarter			For the Half-Year	
	Q2 FY 27	Q2 FY 26	Q1 FY 27	H1 FY 27	H1 FY 26
Provision for Non-Performing Advances	2.16	23.13	25.64	27.80	140.72
<i>of which Accelerated Provision</i>	7.52	25.58	-	7.52	45.28
Provision for Standard Advances	11.74	(8.13)	4.07	15.81	(2.88)
Provision for Others etc.	0.84	5.08	(1.01)	(0.17)	(6.96)
Sub-total	14.74	20.08	28.70	43.44	130.88
Provision for Current/Deferred Tax	151.59	100.84	132.69	284.28	164.93
Total	166.33	120.92	161.39	327.72	295.81

Provision Coverage (Incl. TWO)



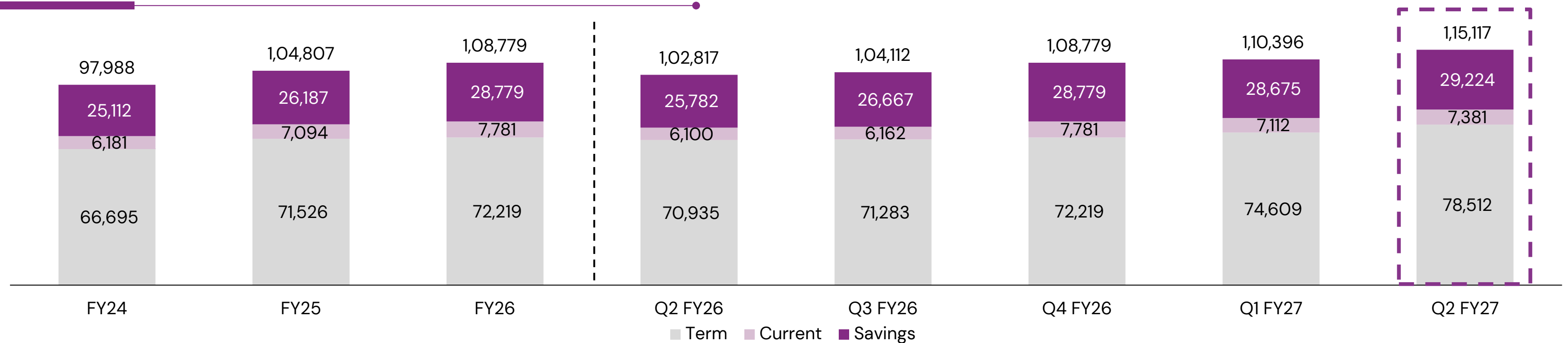
Provision Coverage (Excl. TWO)



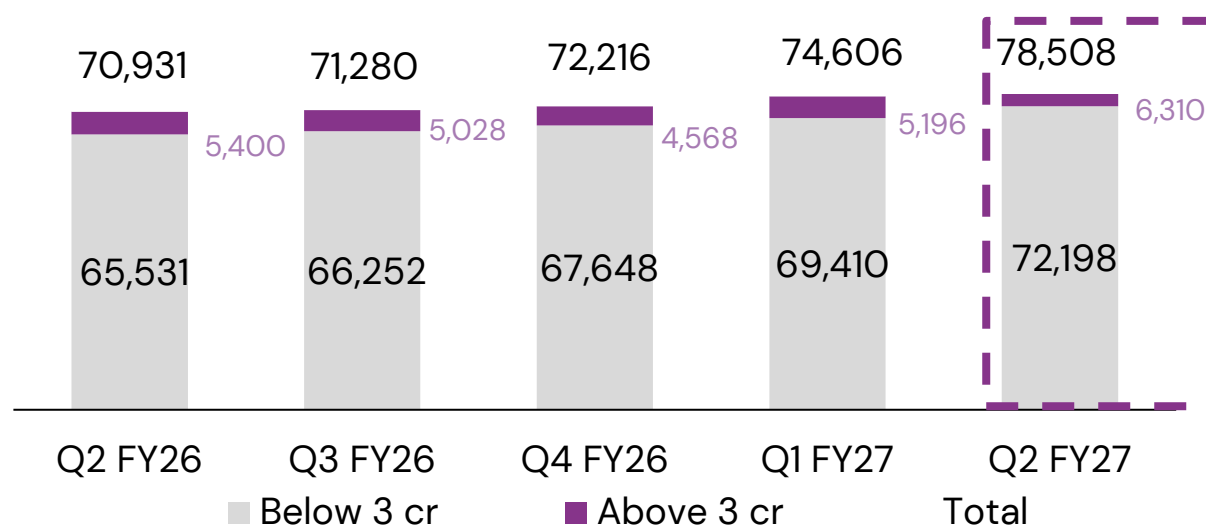


Liability Profile

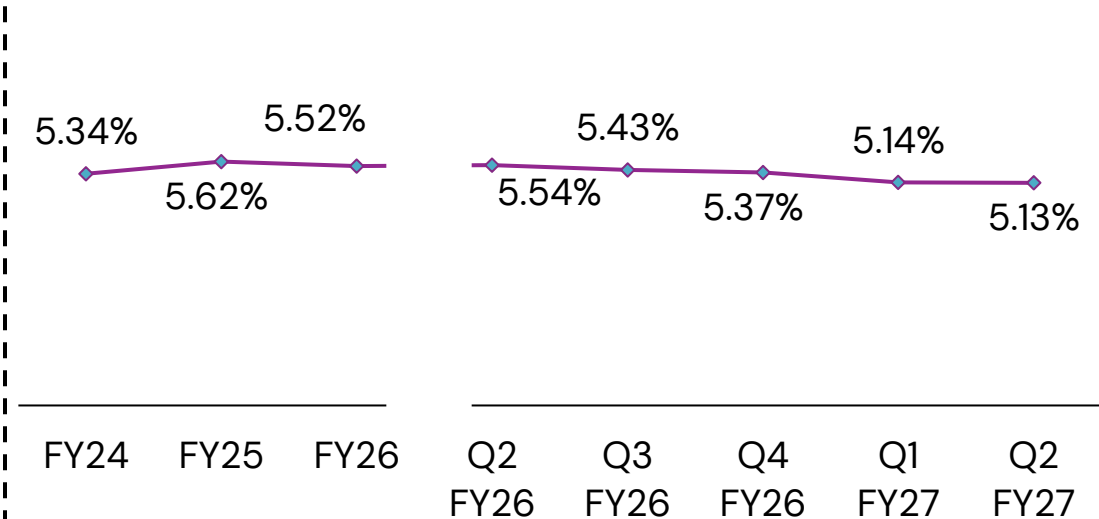
Deposit Profile (INR Cr.)



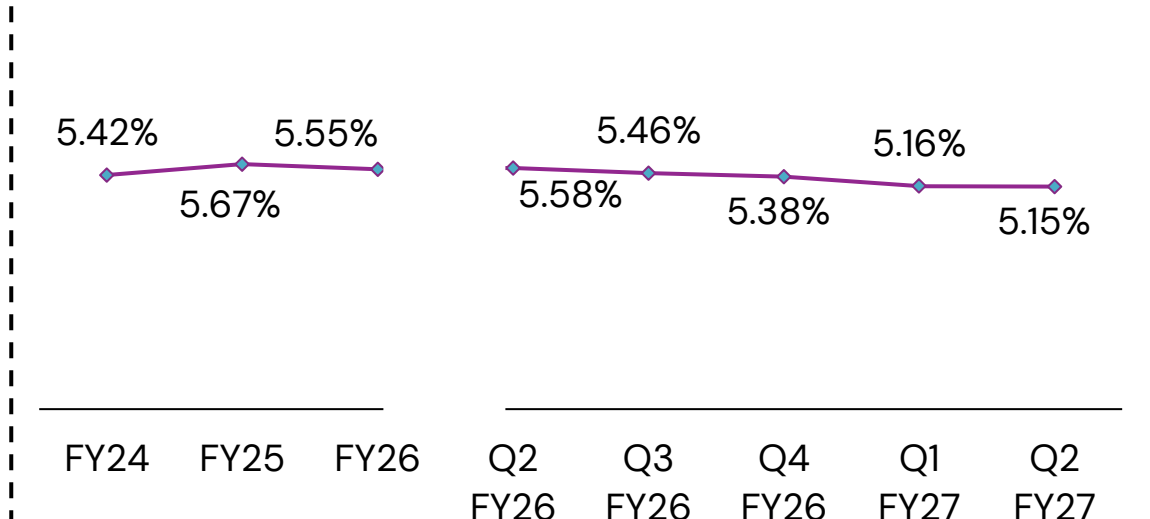
Term Deposit Breakup¹ (INR Cr.)



Cost of Deposits



Cost of Funds

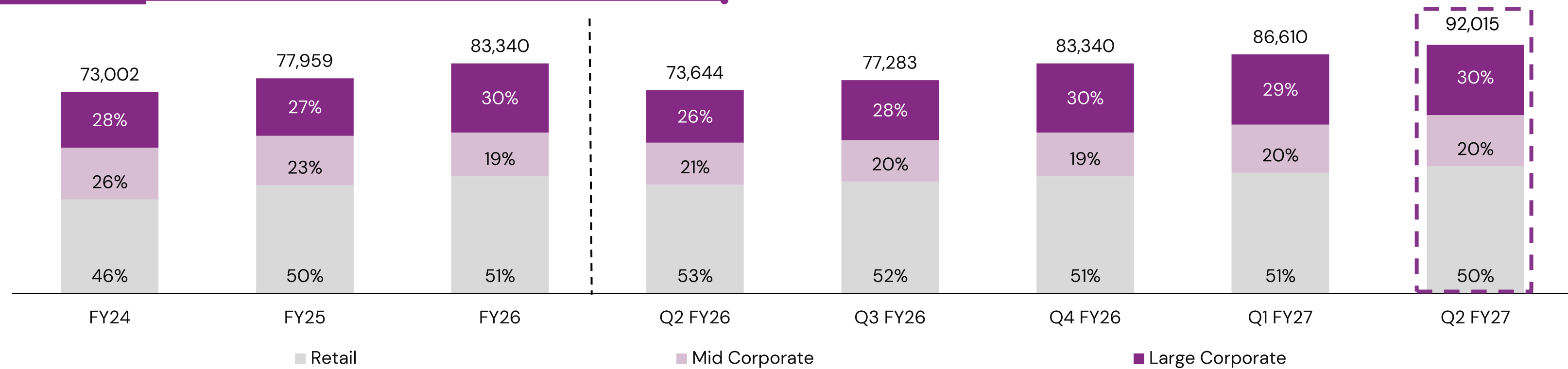


Notes: 1. Values exclude Inter bank term deposits



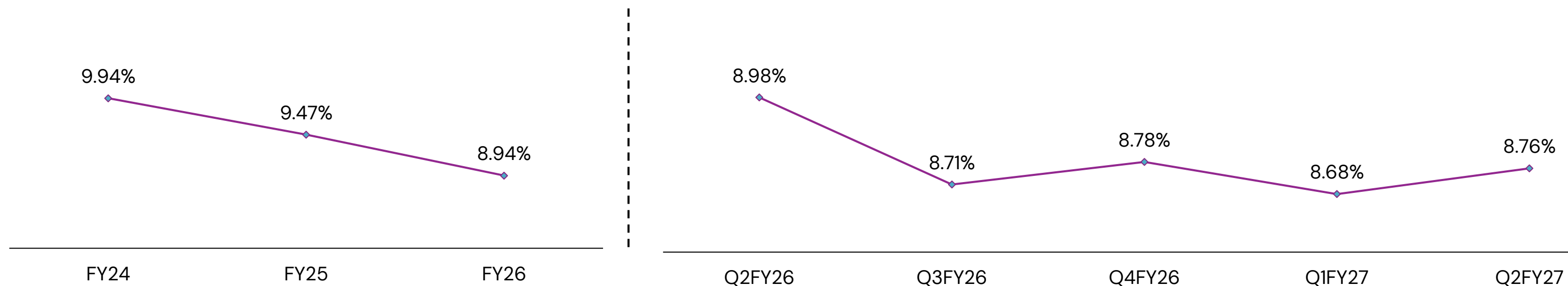
Advances Profile

Gross Advances Profile¹ (INR Cr.)



¹ Retail and Corporate classifications done as per RBI definition

Yield on Advances





Advances Disbursement

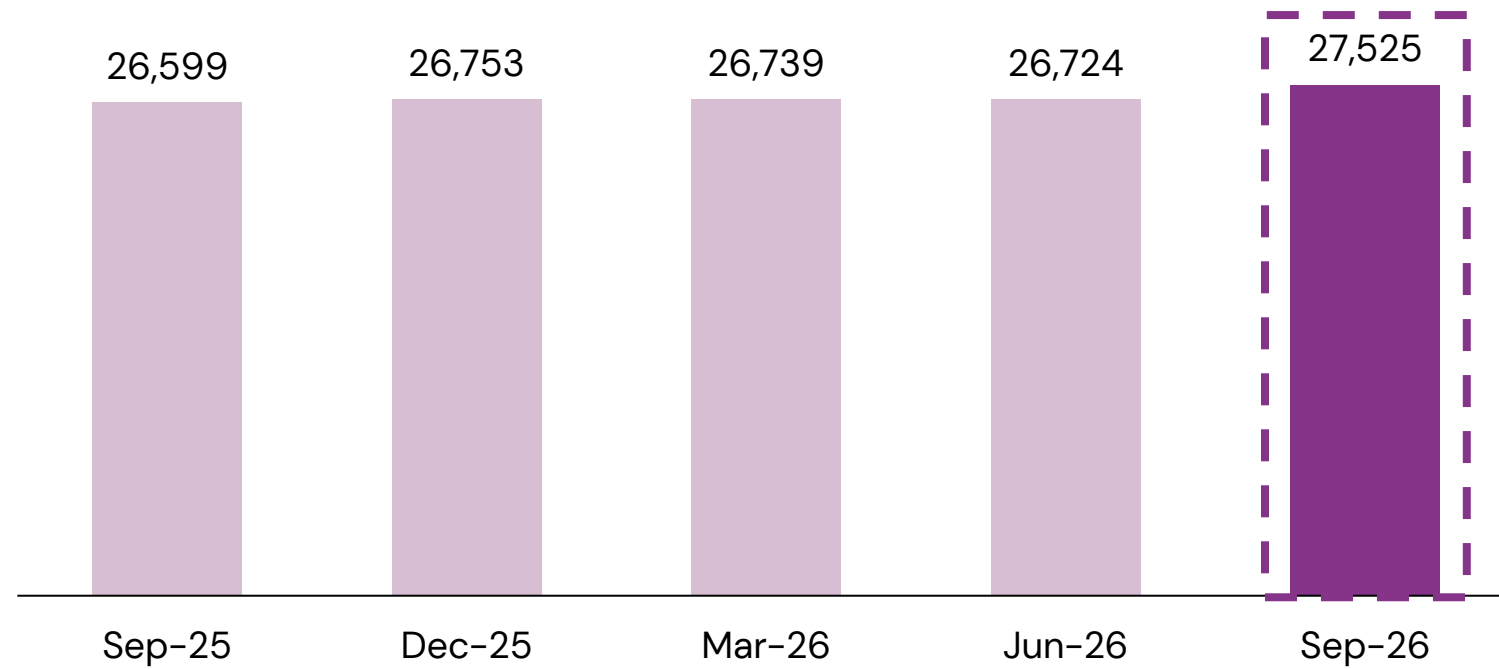
Retail Sectoral Loan Disbursement (INR Cr.)

Particulars	FY27		FY26
	Q2FY27	Q1FY27	Q2FY26
	Amount	Amount	Amount
Retail	7,646	6,916	5,080
A. Agri	930	494	288
B. Gold	3,065	3,674	2,723
i. Gold (Agri)	2,031	2,378	1,472
ii. Gold (Non-Agri)	1,033	1,296	1,251
C. Retail Focused	1,618	1,345	1,026
i. Housing Loans	833	666	531
ii. Car Loans	272	265	170
iii. Education	37	12	35
iv. Personal	30	31	30
v. Two-Wheeler	8	6	7
vi. Retail-Mortgage	420	344	226
vii. Retail-LRD	20	20	27
D. Retail-MSME	1,493	929	556
E. Retail Others	540	472	487

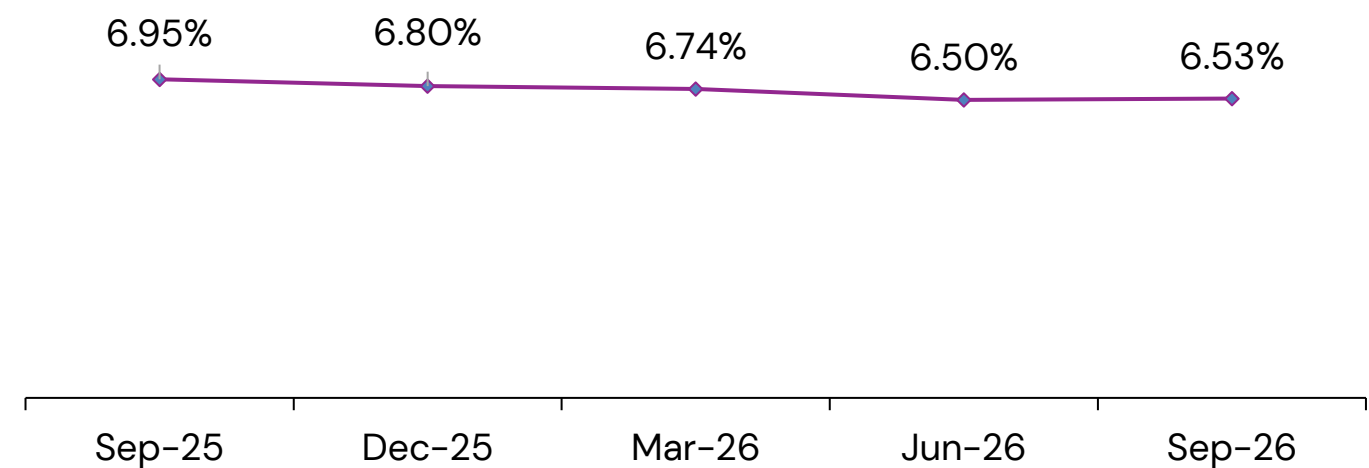


Investments

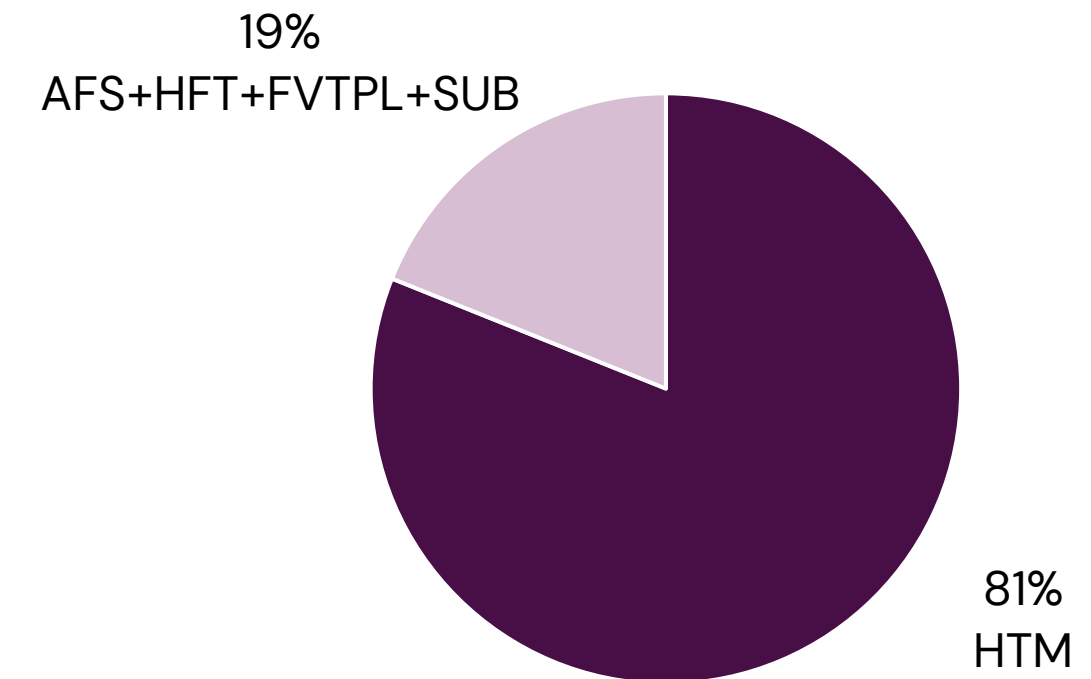
Investments [excl. RIDF] (INR Cr.)



Adjusted Yield on Investment



Portfolio Mix

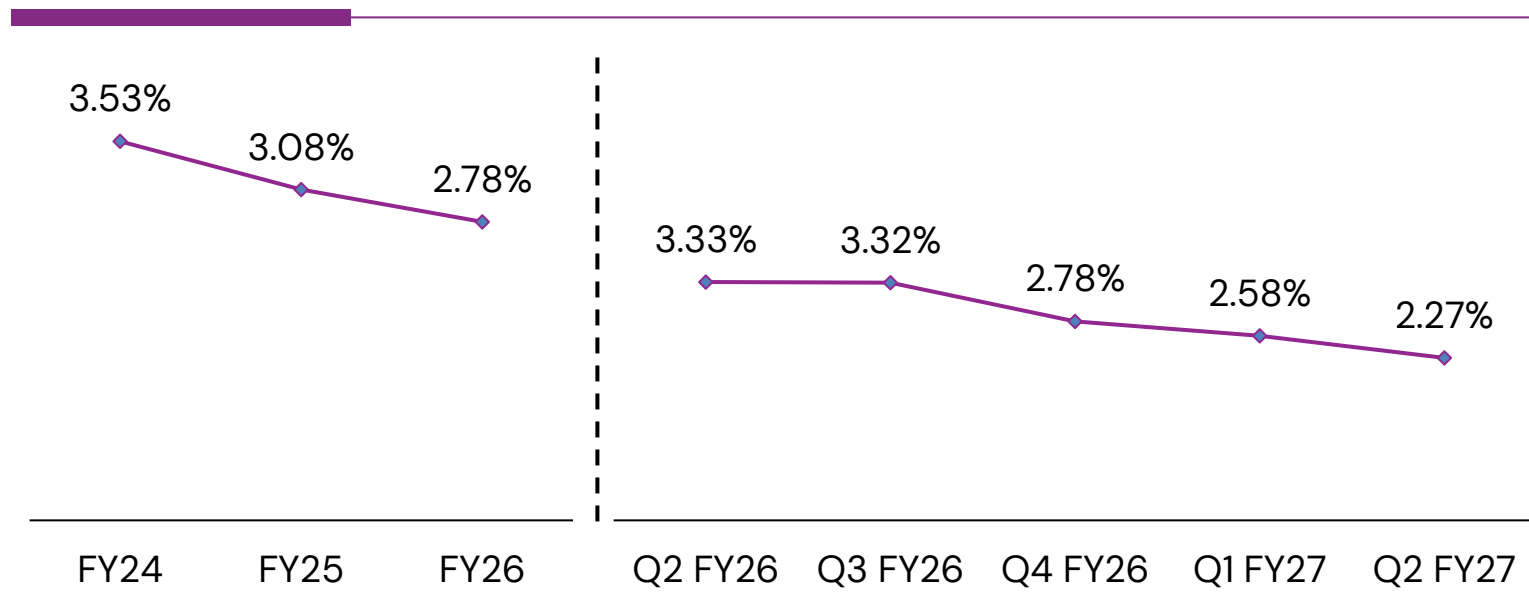


Modified Duration		
AFS+HFT+FVTPL	HTM	TOTAL
4.61	4.59	4.59

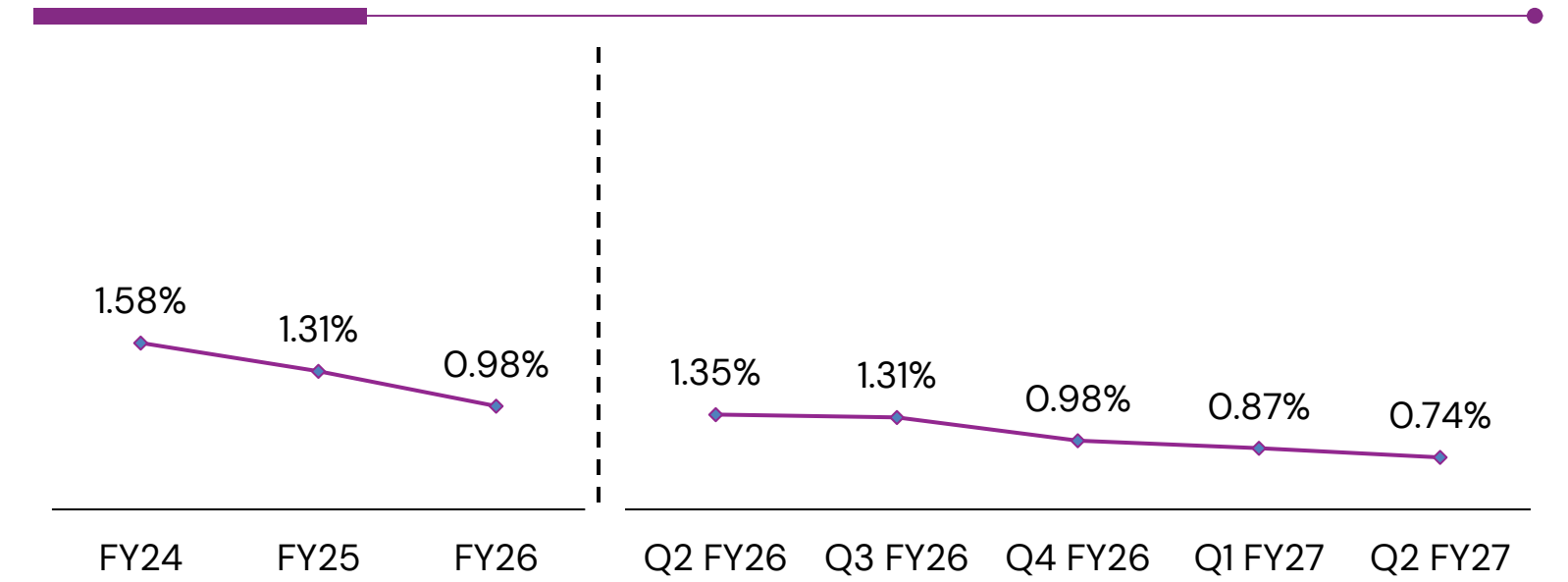


Asset Quality

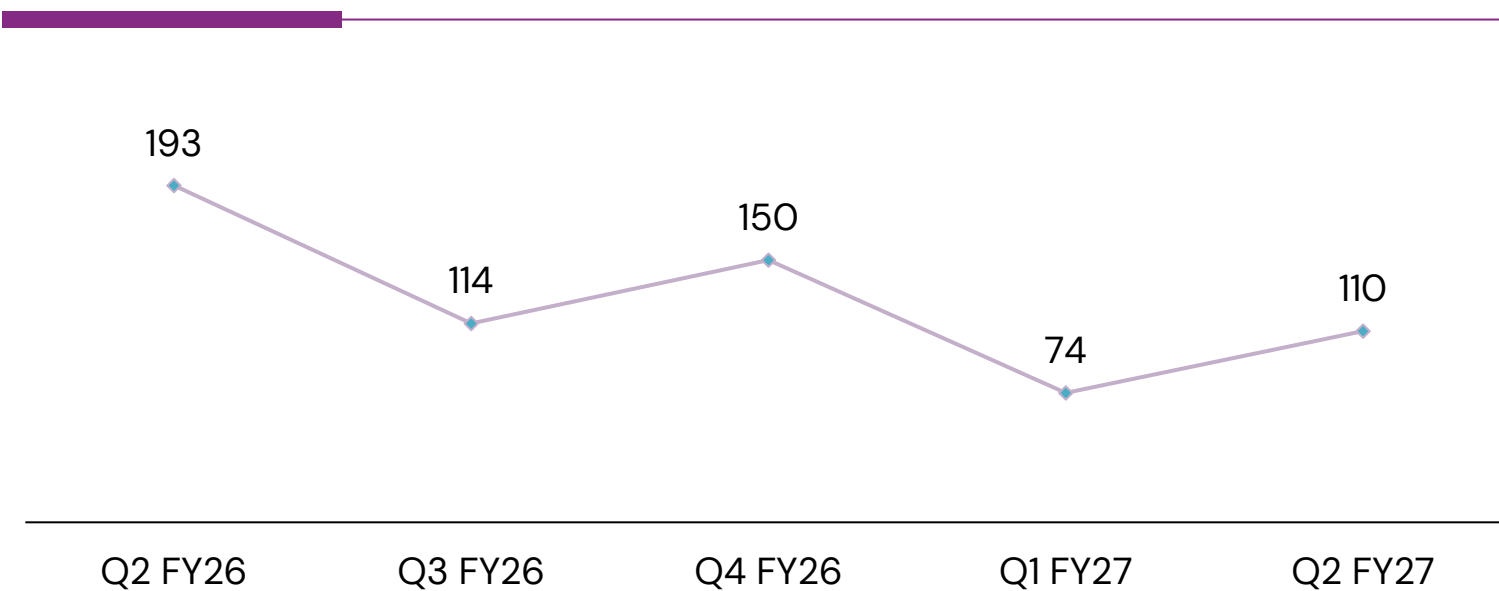
GNPA



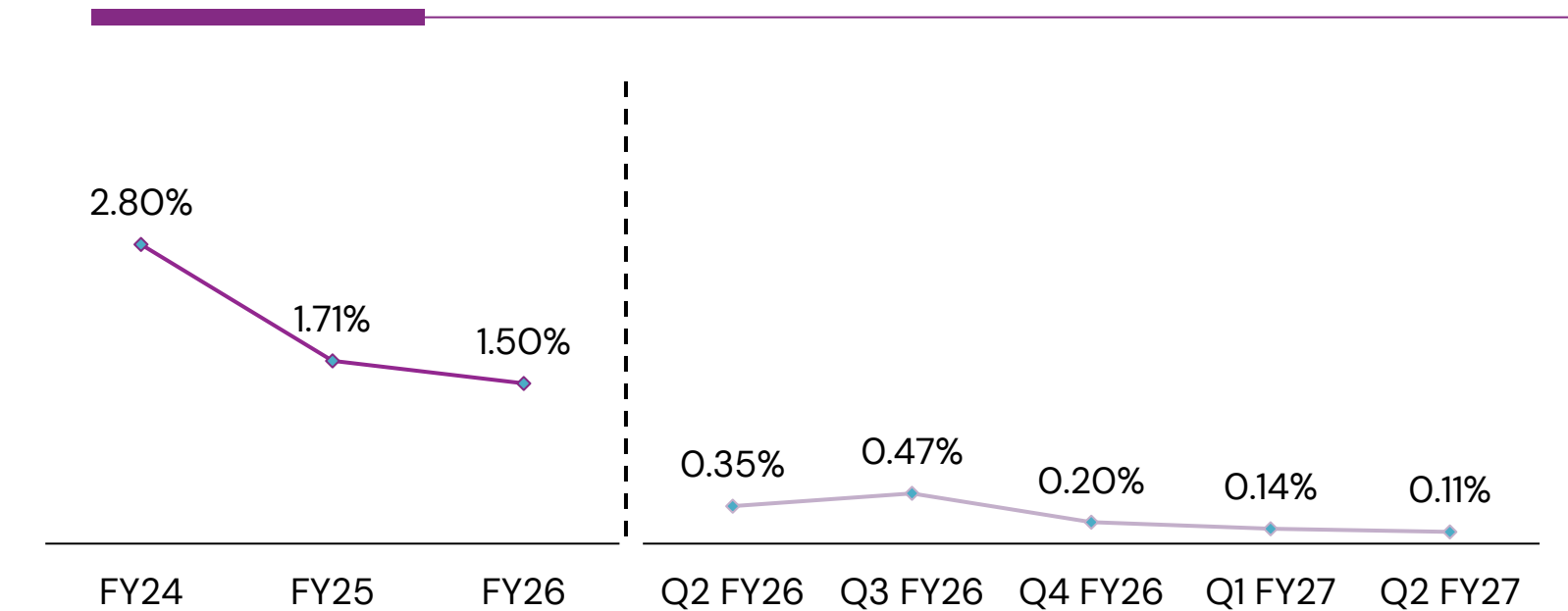
NNPA



Recoveries (excluding upgraded accounts) (INR Cr.)



Slippage Ratio



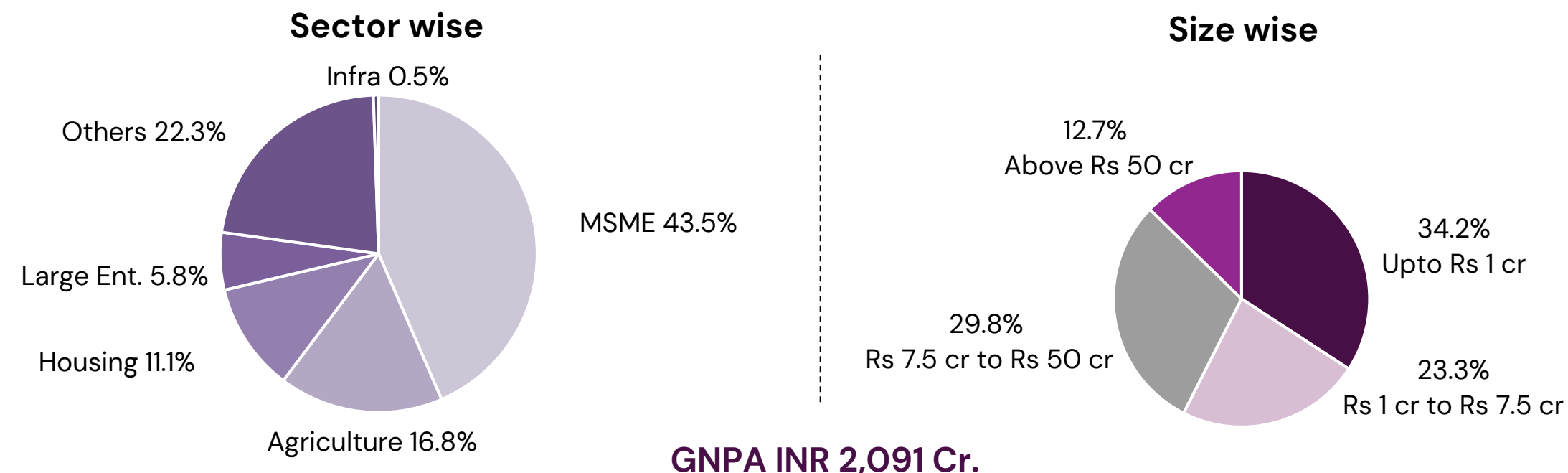


Asset Quality

Non-Performing Assets Breakup (% of Sector Portfolio)

Sectors	Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
MSME	5.55%	6.65%	7.22%	7.85%	7.96%
Agriculture	2.50%	3.08%	3.61%	4.53%	4.68%
Housing	1.84%	1.92%	1.96%	2.35%	2.45%
Infra	0.32%	0.34%	0.35%	0.42%	1.50%
NBFC	–	–	–	–	–
Large enterprises	1.67%	1.90%	2.28%	2.55%	2.97%
Others	1.90%	1.91%	2.04%	2.44%	1.78%
Total	2.27%	2.58%	2.78%	3.32%	3.33%

GNPA Breakup





Asset Quality

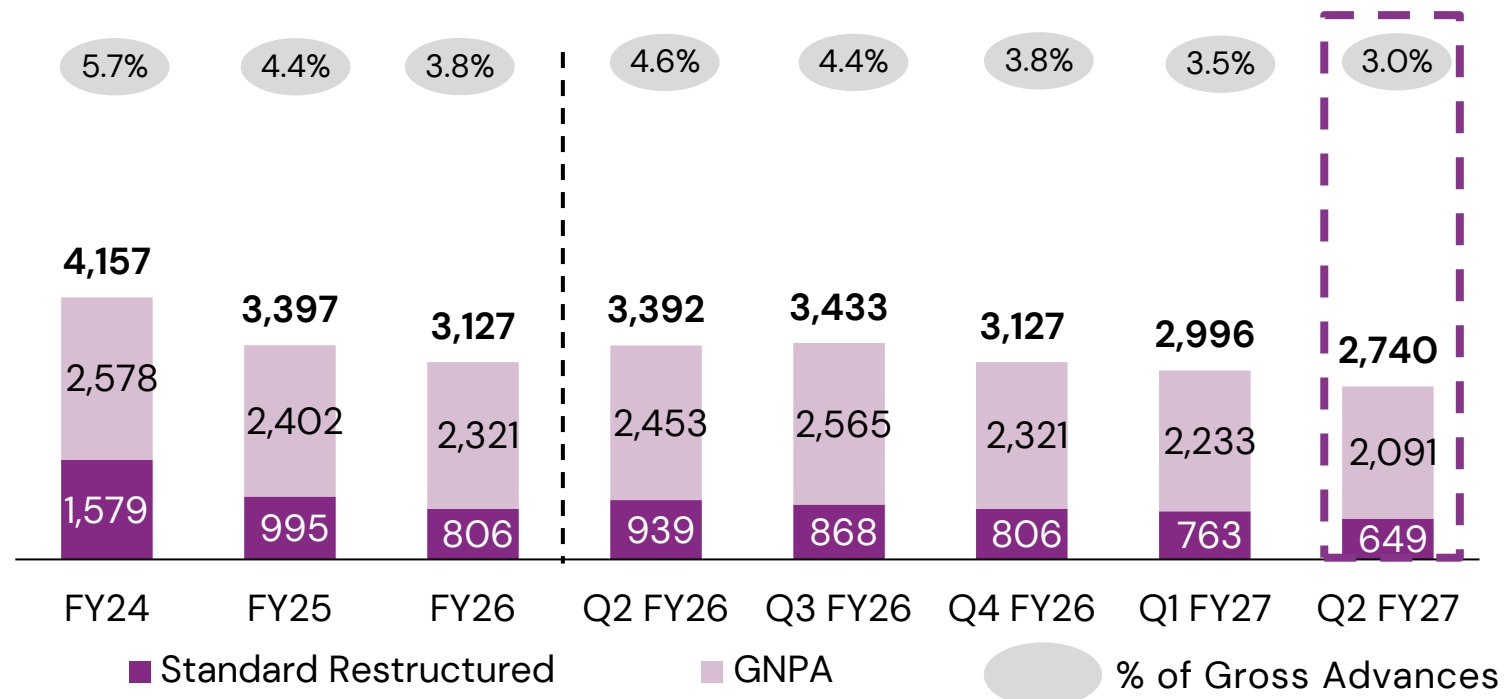
Movement of NPA

Particular (INR Cr.)	Quarter ended				Year ended
	Q2FY27	Q1FY27	Q2FY26	Q4FY26	FY 26
Opening Gross NPA	2,233.25	2,320.93	2,571.09	2,565.31	2,402.08
Additions	95.71	113.71	249.19	147.59	1,131.35
Sub Total (A)	2,328.96	2,434.64	2,820.28	2,712.90	3,533.43
Slippage ratio (%)	0.11	0.14	0.35	0.20	1.50
Reduction					
Up-gradation	52.68	60.89	117.45	114.61	460.05
Recoveries (excluding upgraded accounts)	109.66	74.25	193.25	150.46	565.17
Technical/ prudential Write Off	75.29	66.25	56.48	126.90	187.28
<i>a. Technical written off</i>	72.89	65.42	50.08	81.29	131.37
<i>b. Other written off</i>	2.40	0.83	6.40	45.61	55.91
Sub Total (B)	237.63	201.39	367.18	391.97	1,212.50
Closing Gross NPA (A-B)	2,091.33	2,233.25	2,453.10	2,320.93	2,320.93

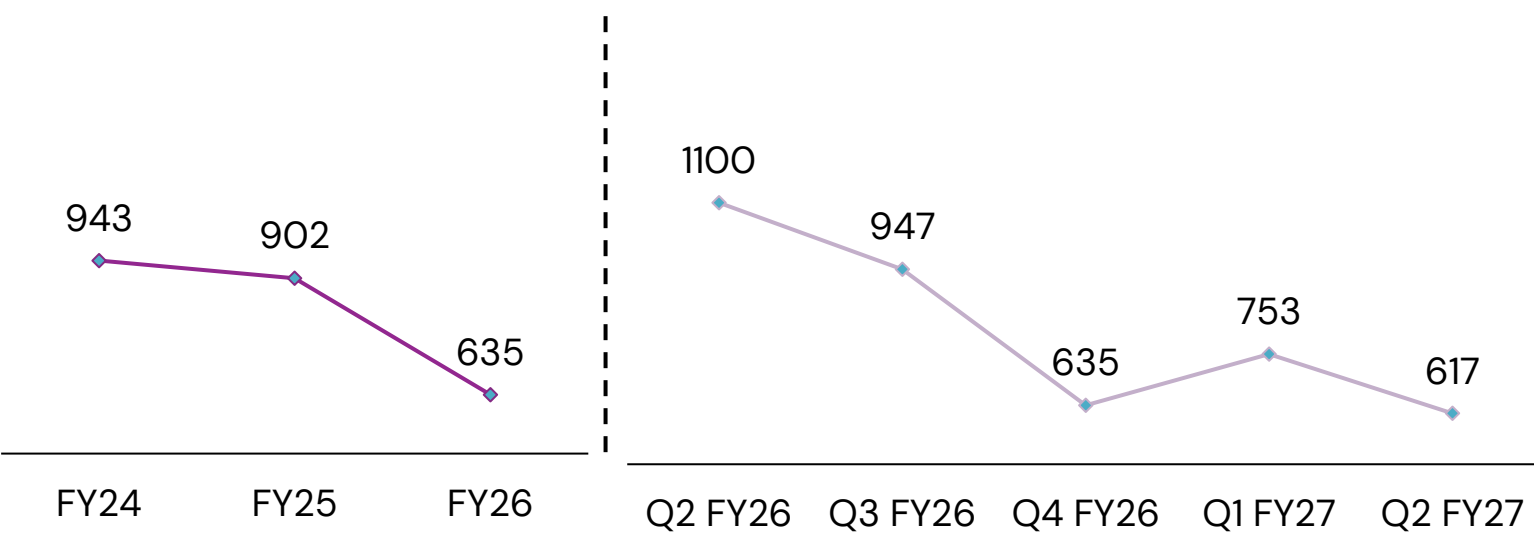


Asset Quality

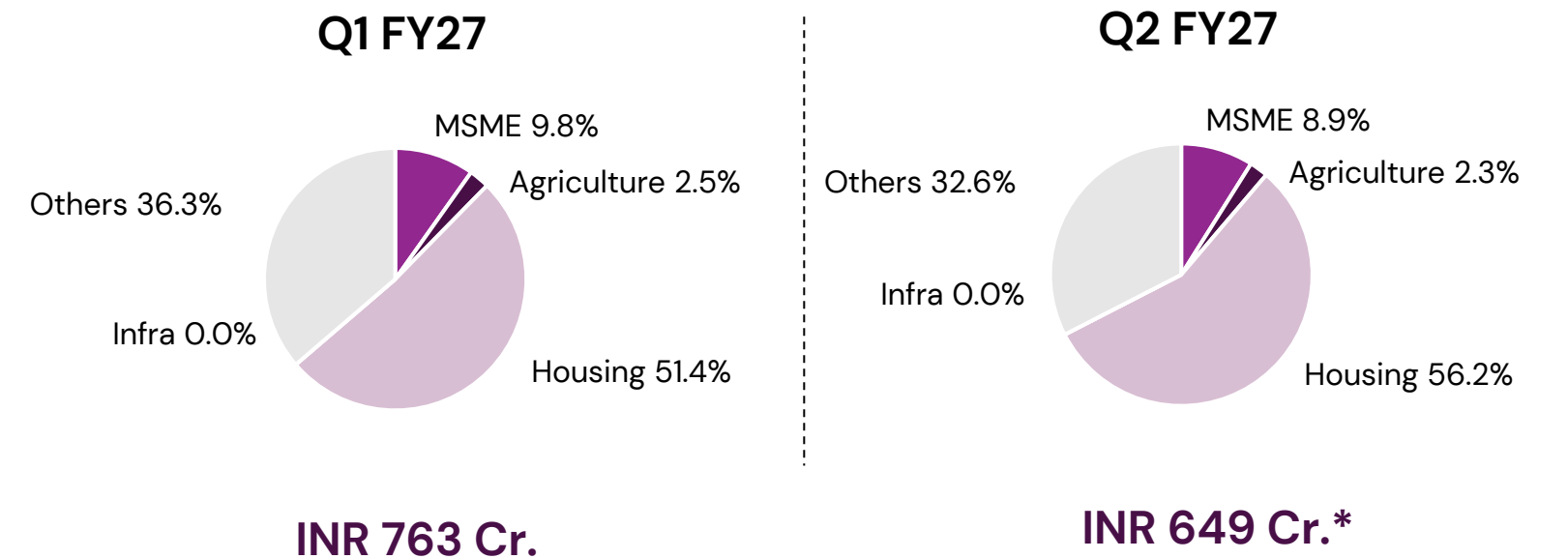
GNPA & Standard Restructured Assets (INR Cr.)



Special Mention Account – 2 (INR Cr.)

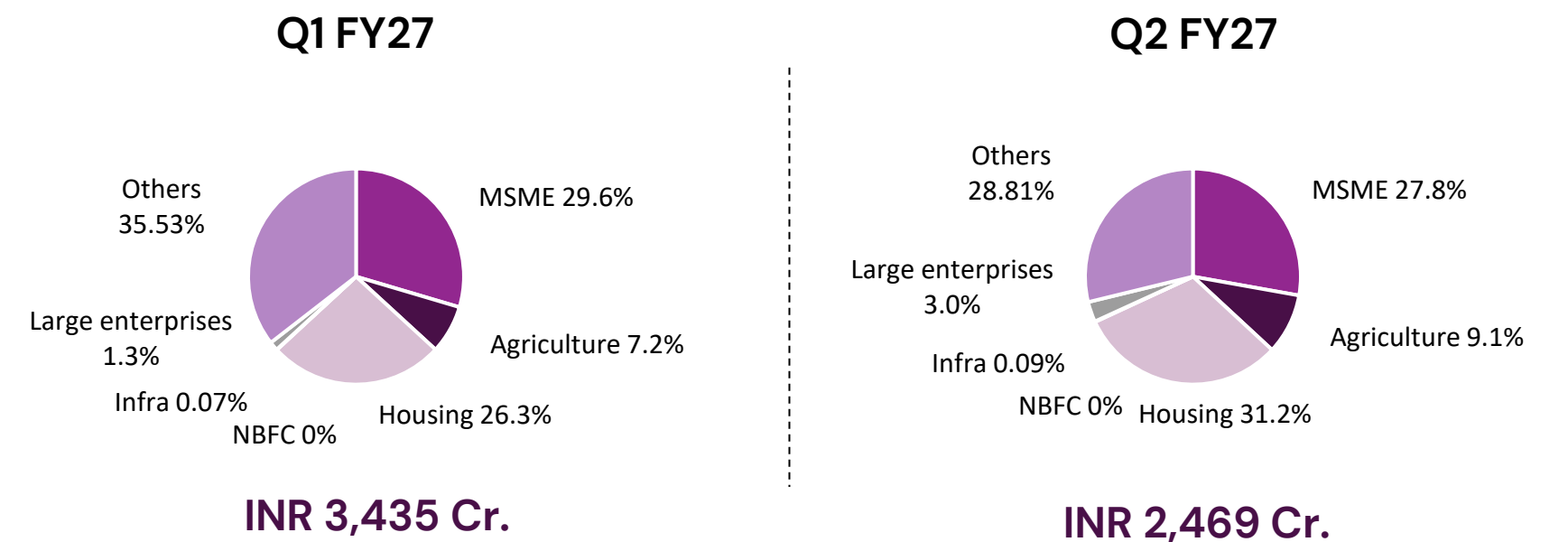


Standard Restructured (incl. Related Accounts)



* Approximately 51% of the restructured portfolio comprises loans that require a 30% recovery for upgradation. Bank is focusing on recovering the same, post which the same would be moved out of the restructured portfolio.

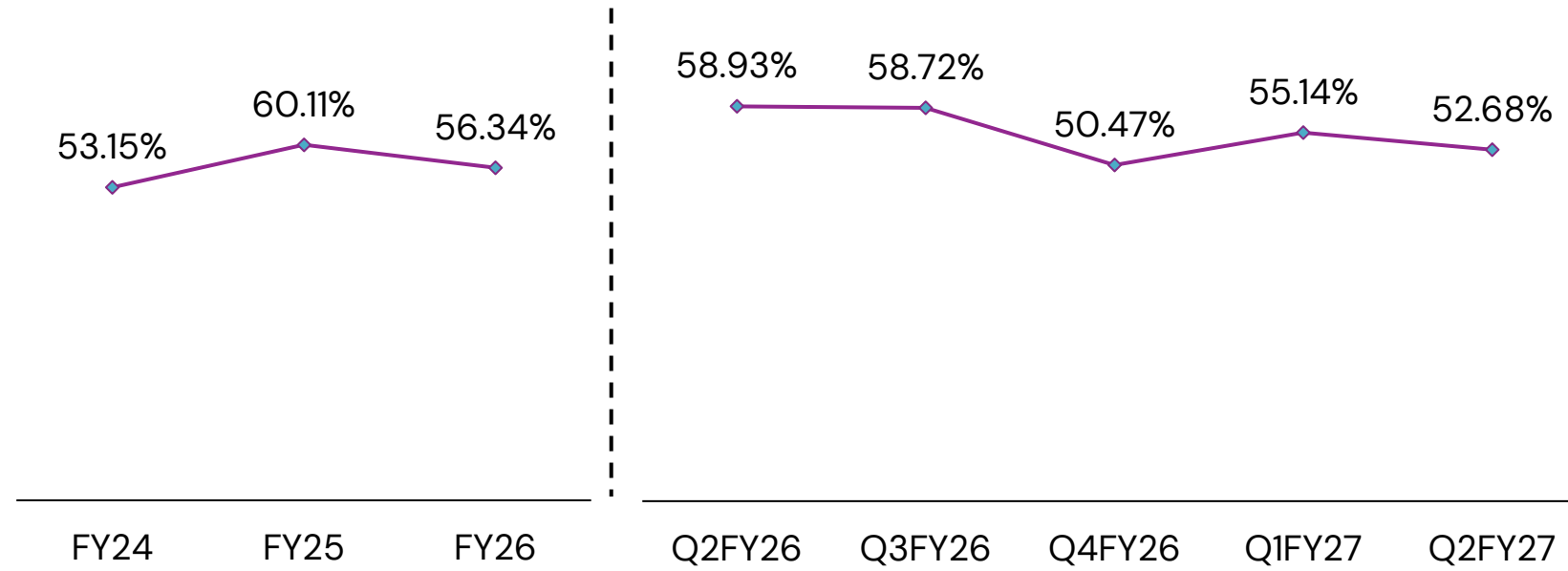
Special Mention Account Breakup



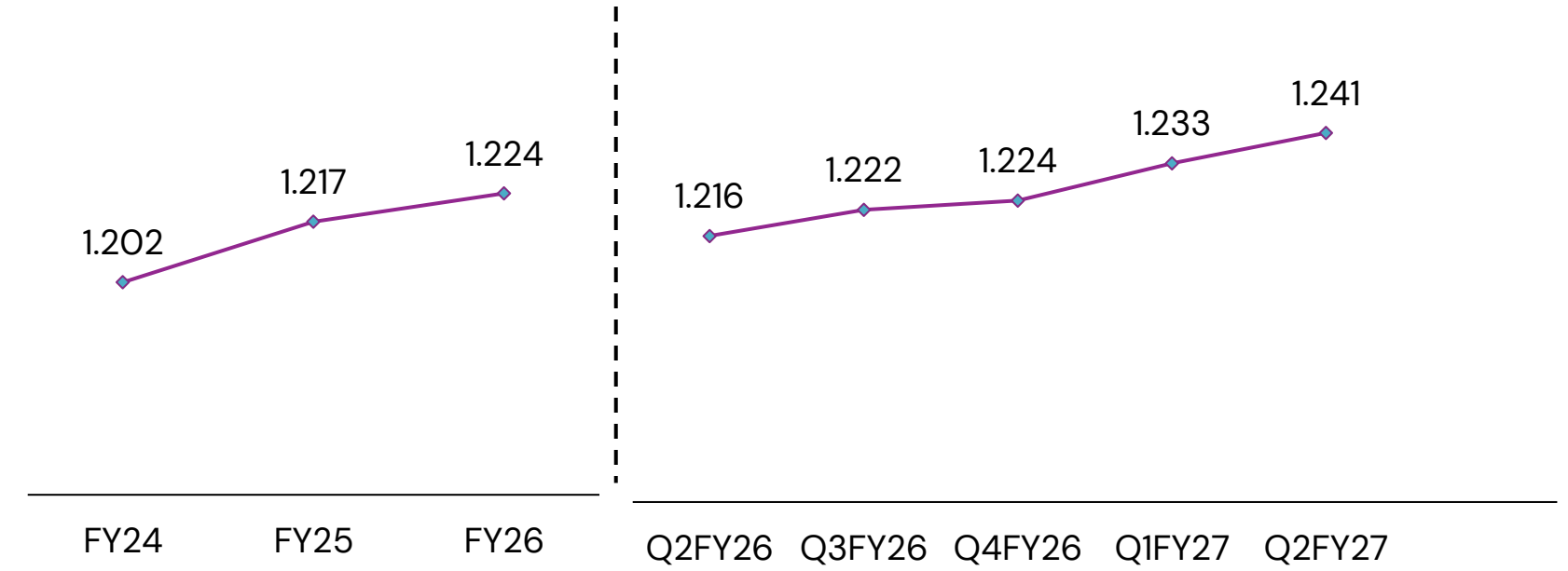


Efficiency Ratio

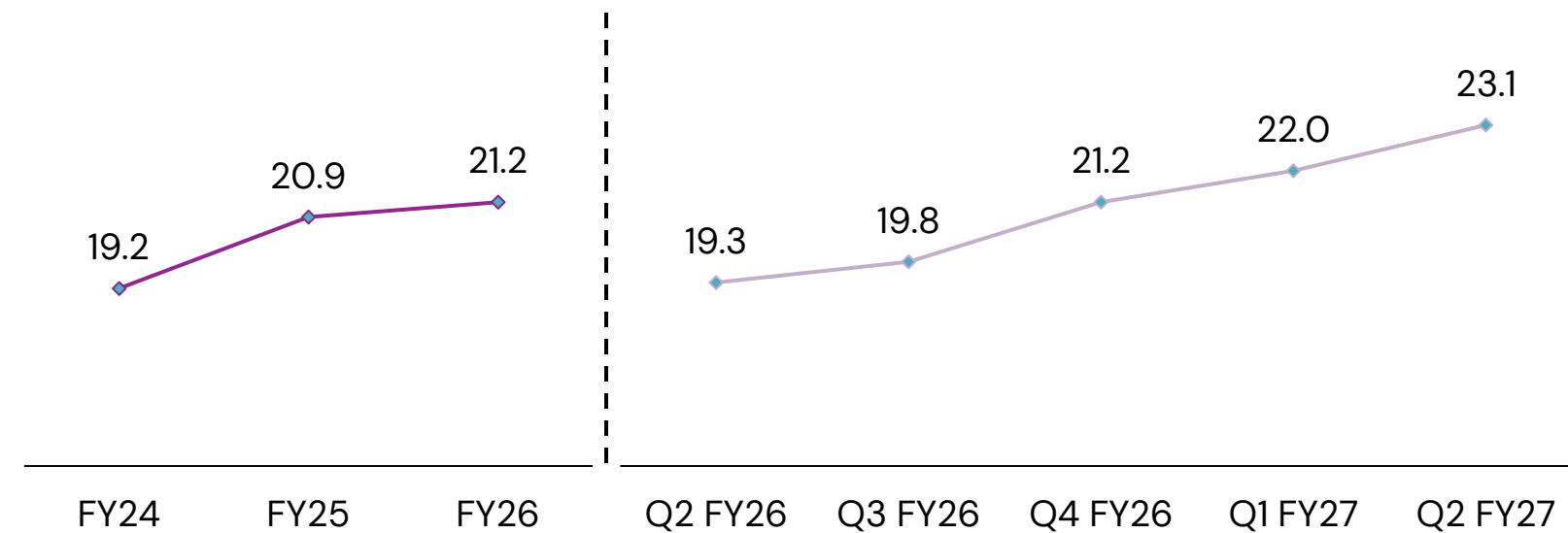
Cost to Income Ratio



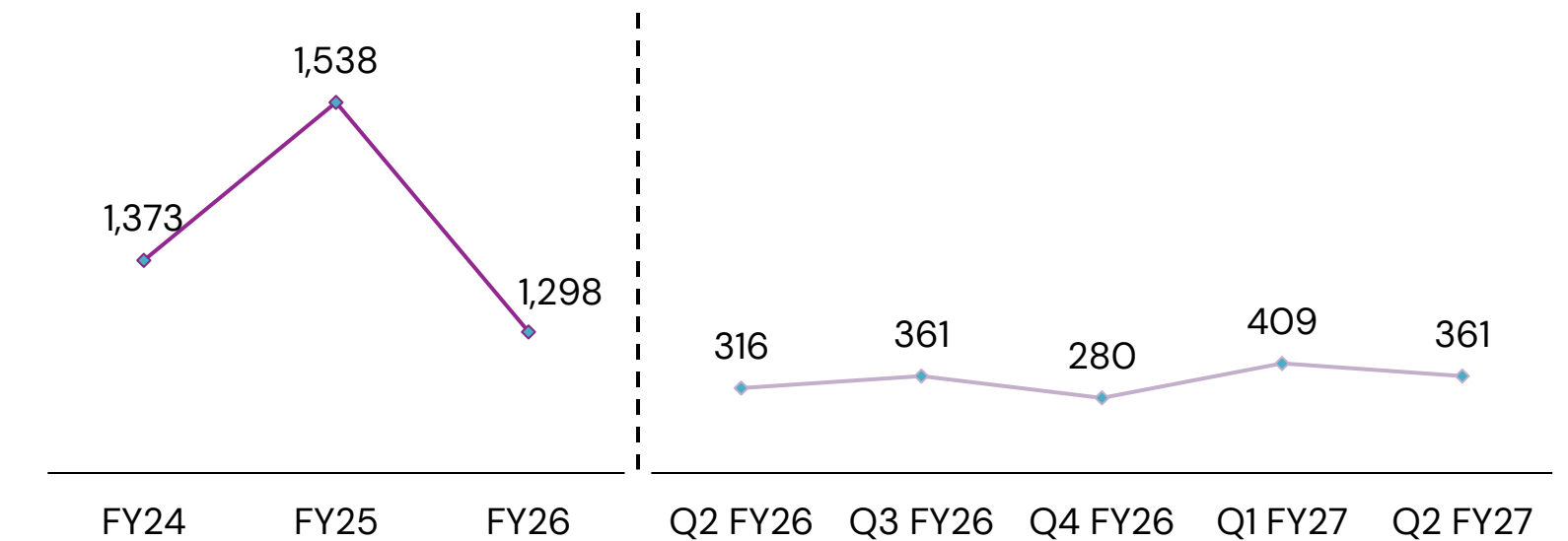
Product Per Customer (PPC)



Business per Employee (INR Cr.)



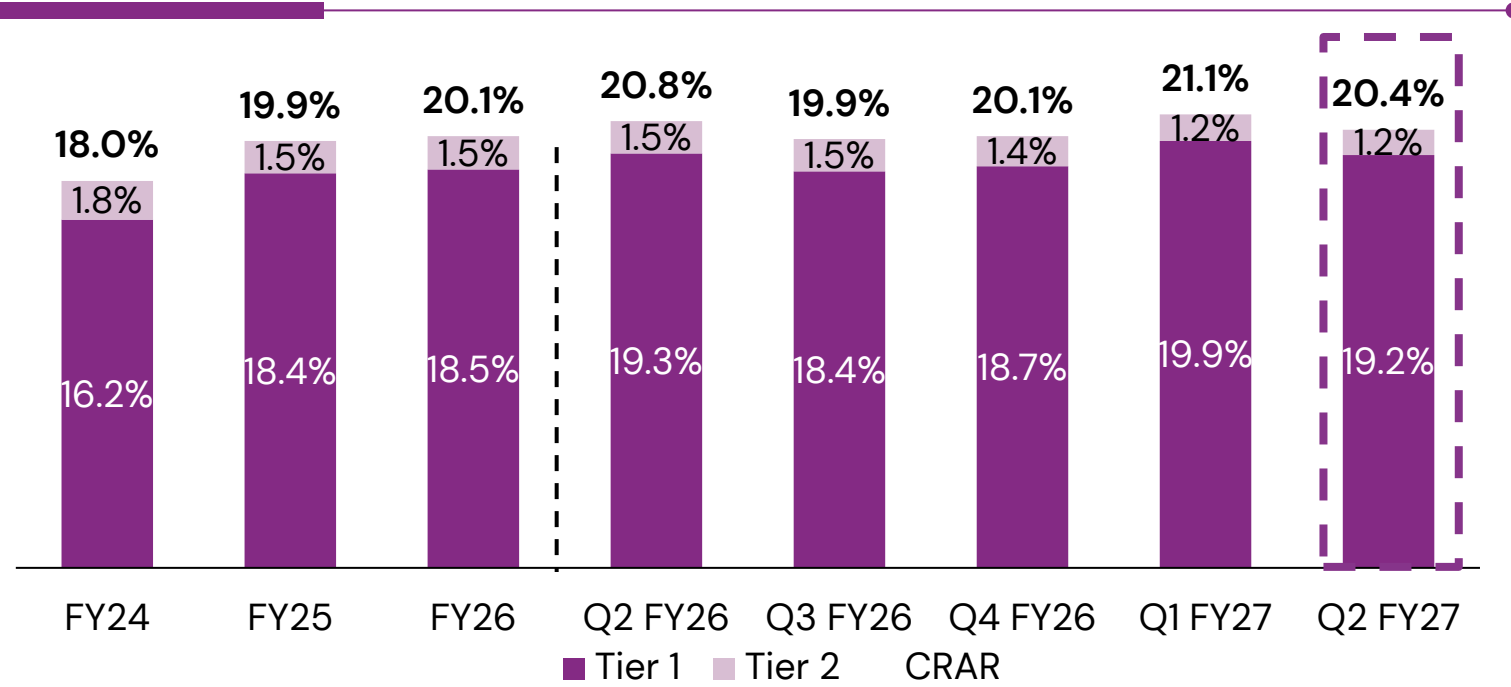
Staff Cost (INR Cr.)



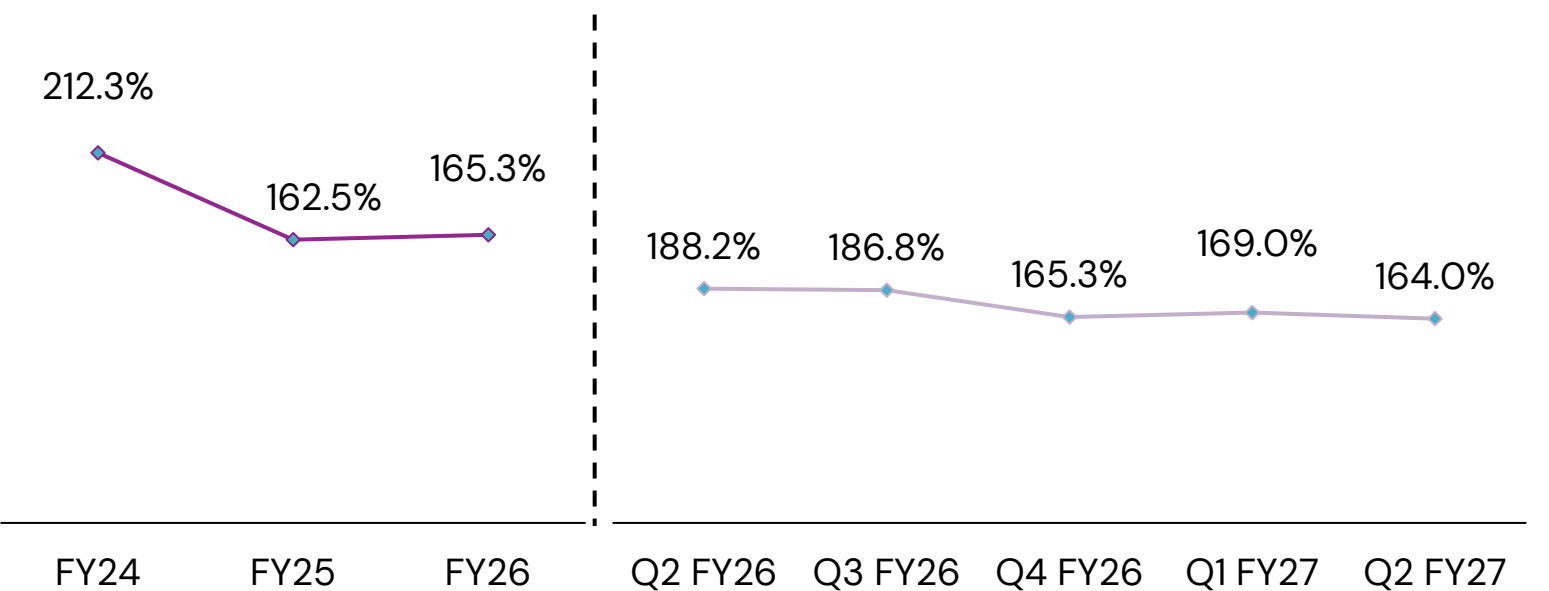


Key Ratios

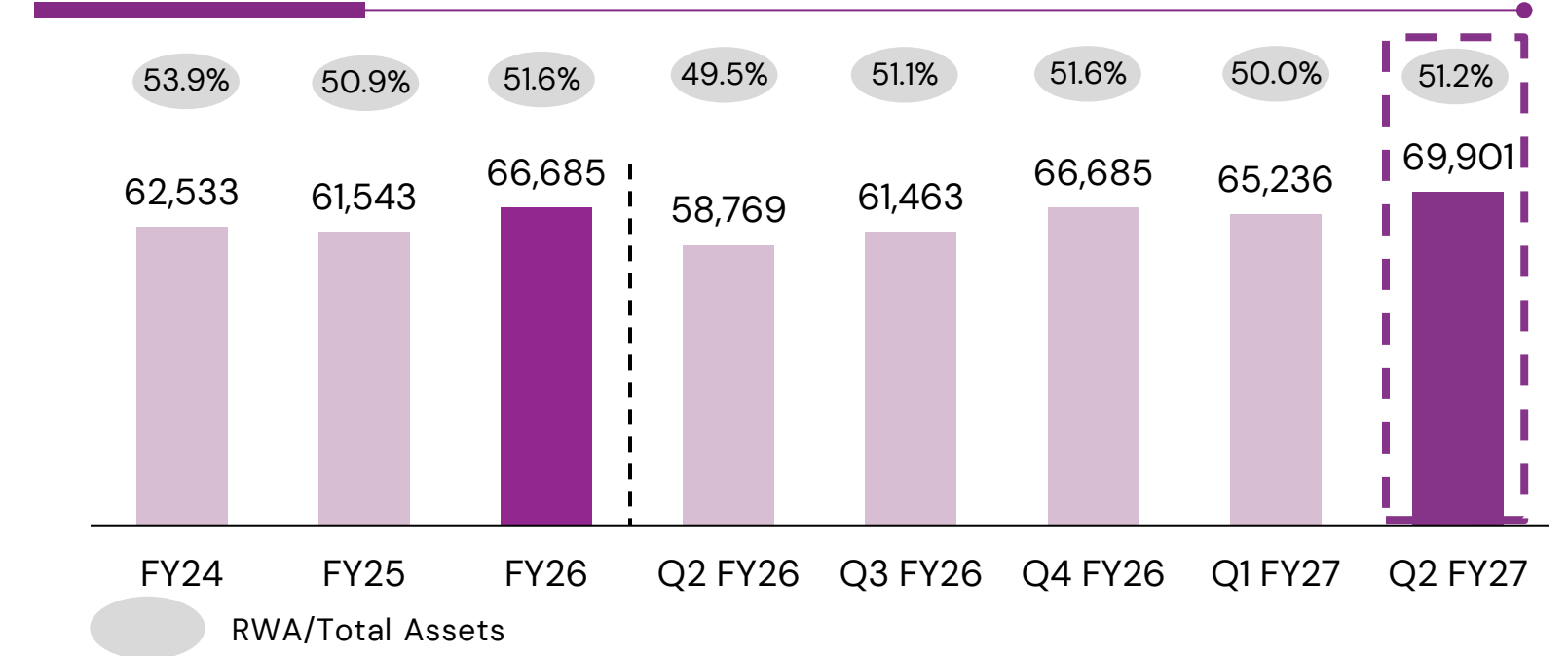
Capital Adequacy Ratio



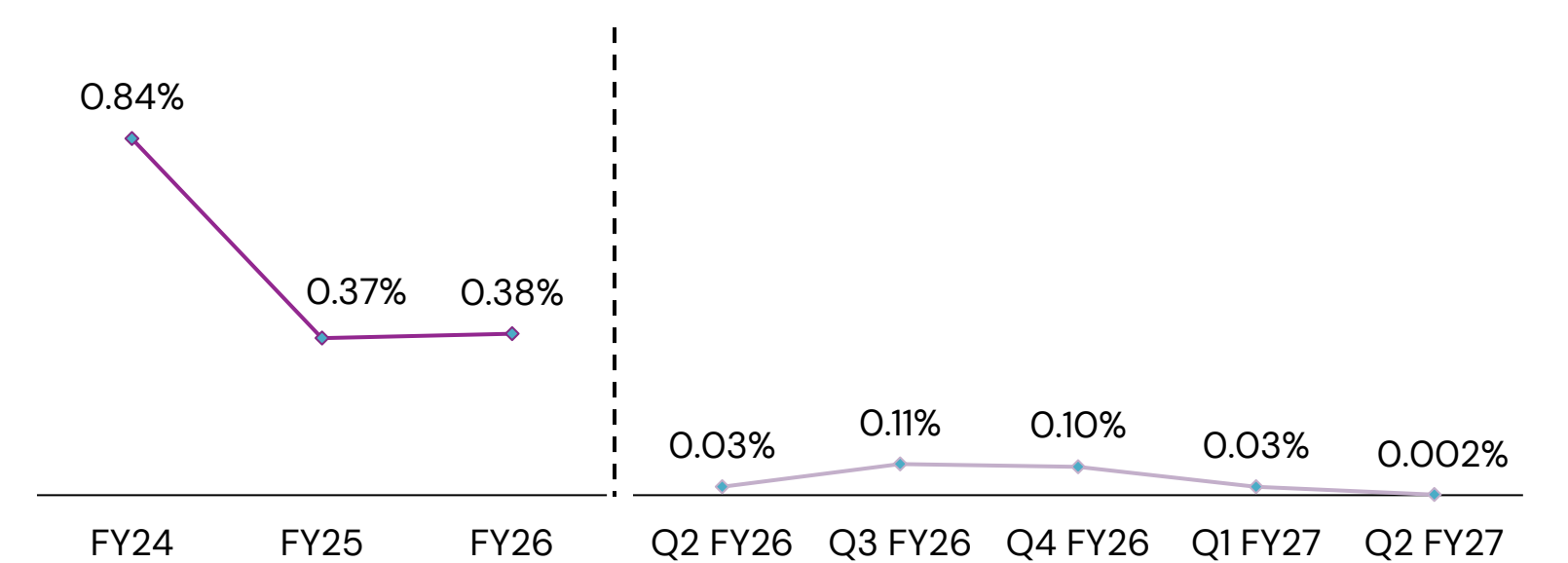
LCR



Risk Weighted Assets (INR Cr.)



Credit Cost





Employee Strength

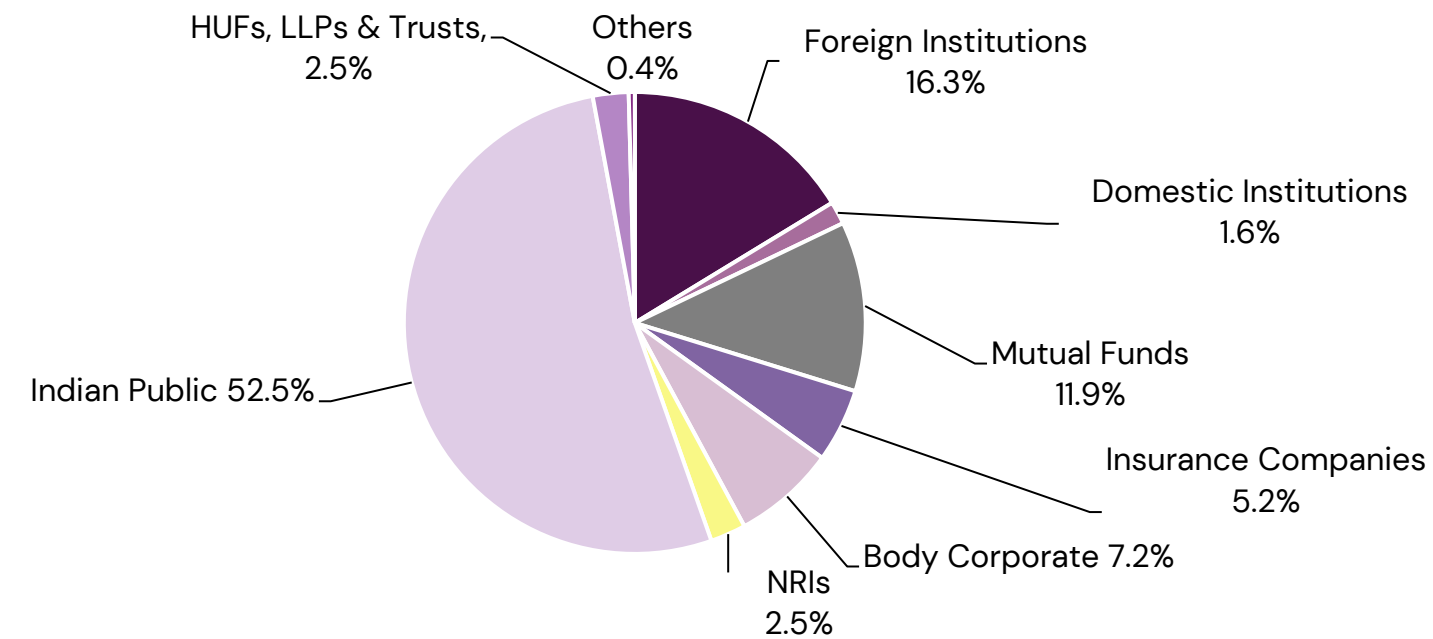
Employee Strength

Cadre	No. of Employees as on 30.09.2026			No. of Employees as on 30.06.2026		
	Male	Female	Total	Male	Female	Total
Executives	271	14	285	273	14	287
Officers	3270	935	4205	3256	896	4152
Customer Service Associates	1593	1555	3148	1606	1562	3168
Office Assistants & Housekeepers	891	454	1345	896	459	1355
Total No. of Employees	6025	2958	8983	6031	2931	8962

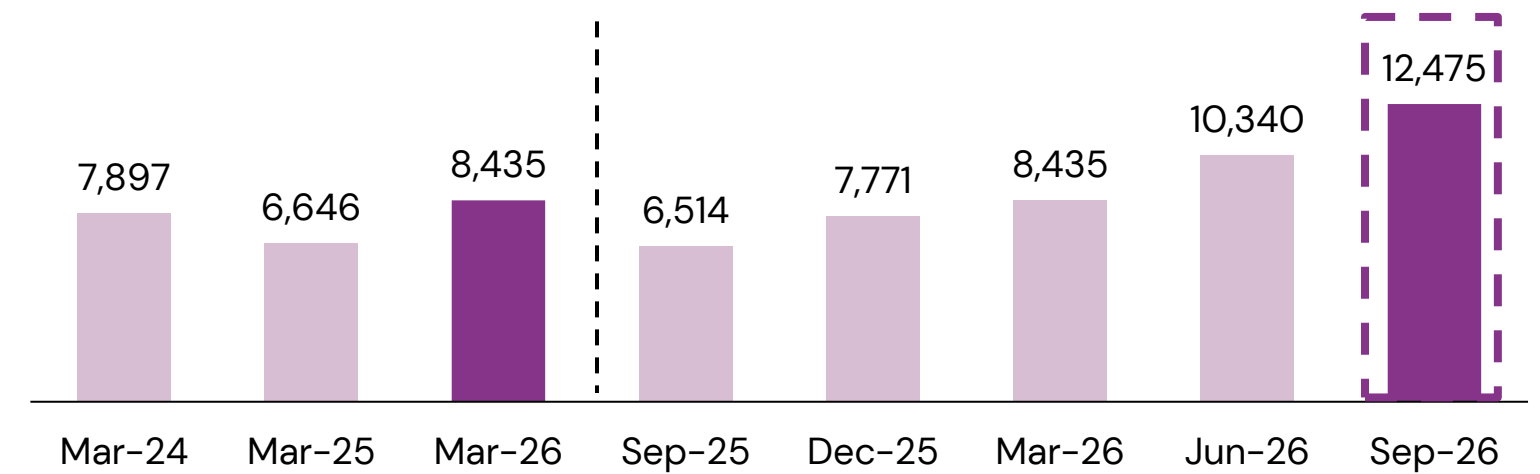


Shareholder Value

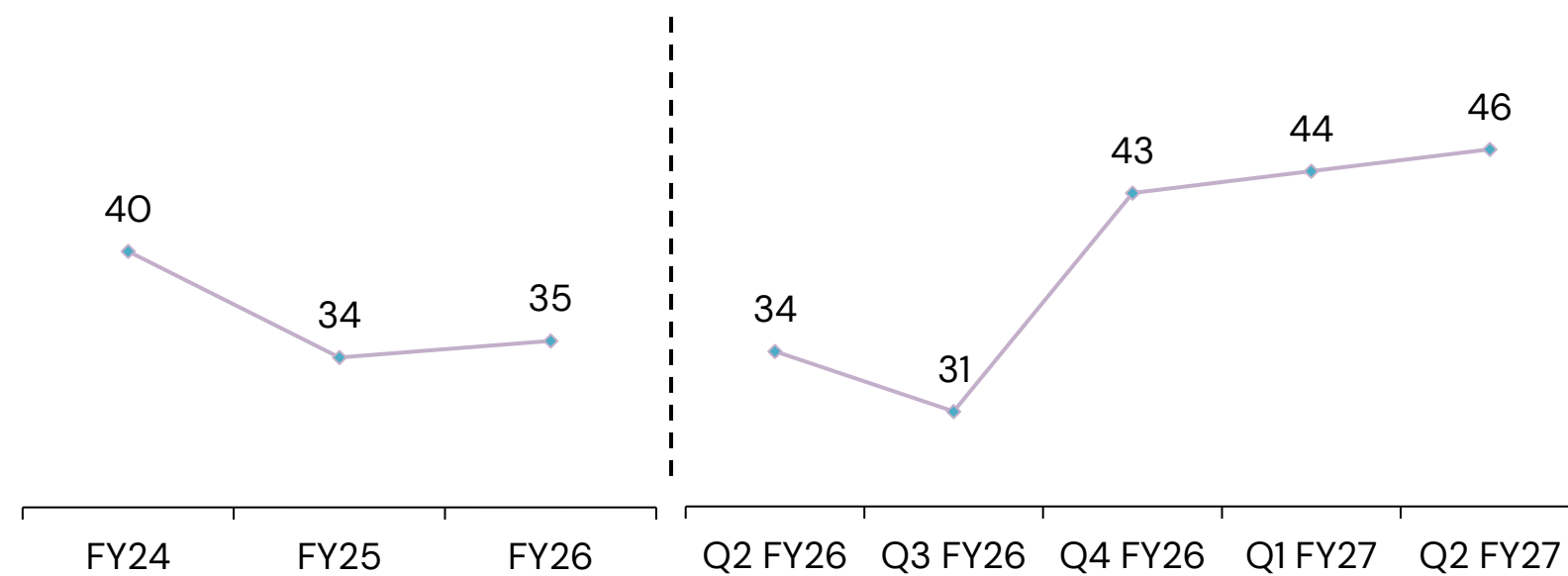
Shareholding Pattern



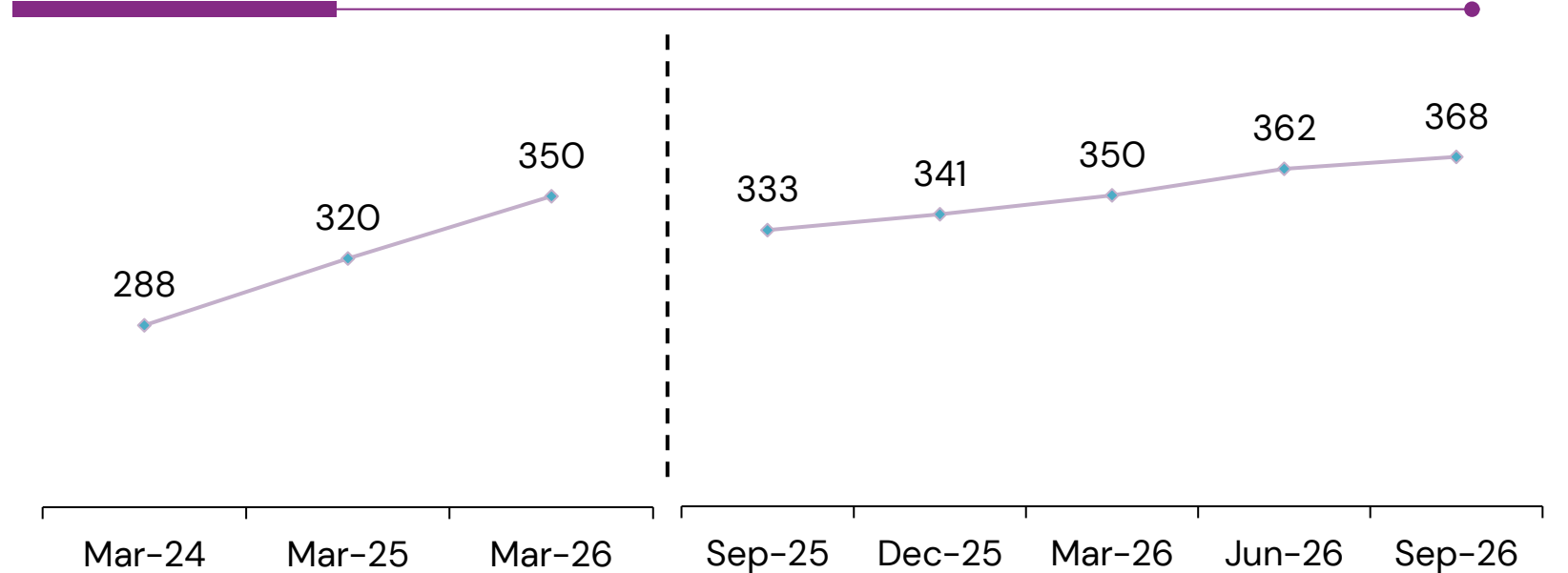
Market Capitalisation (INR Cr.)



Earnings Per Share (EPS)*



Book Value Per Share (BVPS)



* Annualized

Accelerating our Transformation Journey

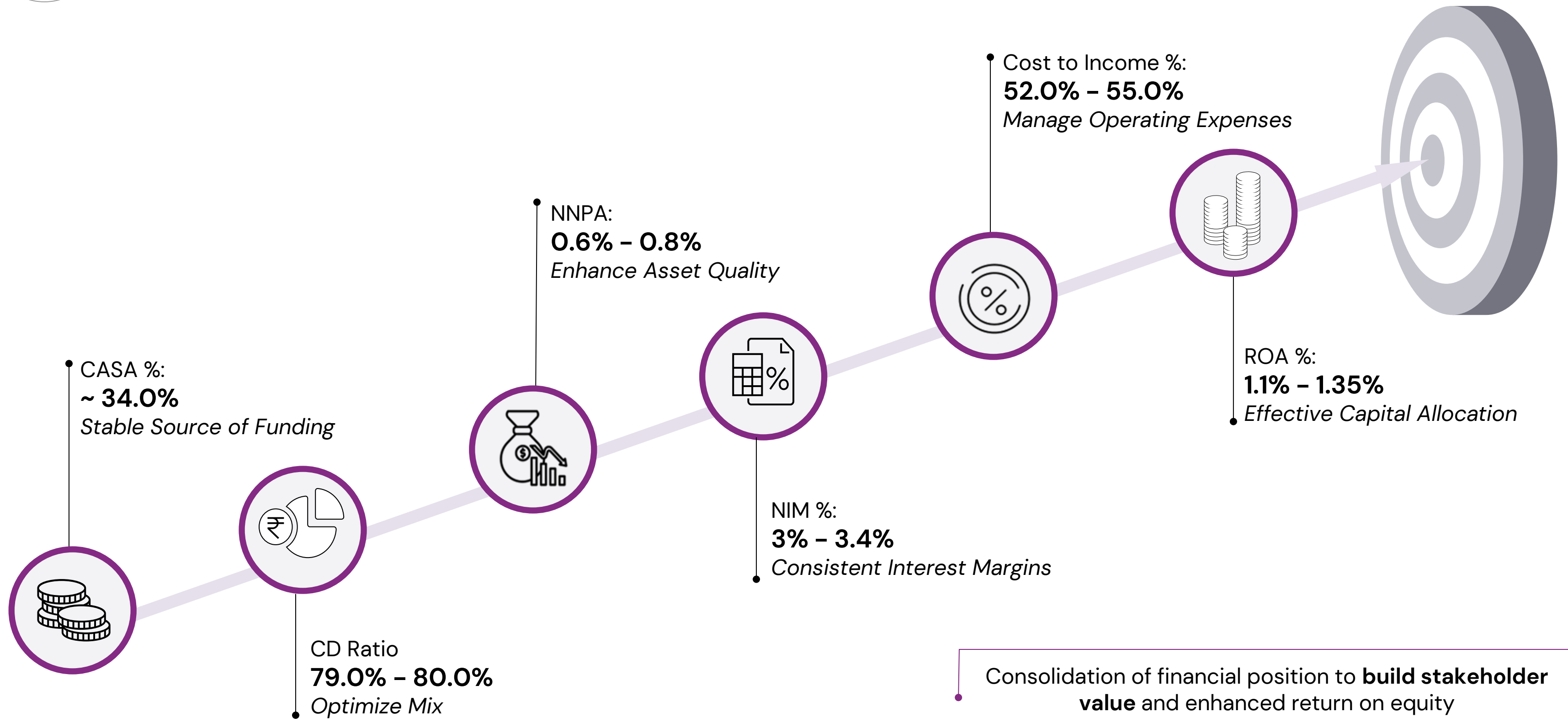


Banking with Legacy, Embracing the Future





Targeted Performance





Products

Building a Comprehensive Portfolio of Products

Customer-centric approach for creating products

Leverage Cross-sell & Up-sell opportunities

Comprehensive product suite

Pipeline of products for continuous growth

Retail



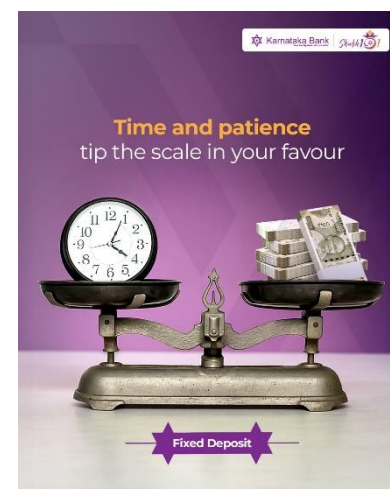
Retail loans

Products launched:

- Xpress Digi Gold Loan (XDGL)
- Up to 90% funding on Project cost for Purchase of Ready built/ under construction residential units.

In Pipeline:

- Limit Enhancement in Housing Loan schemes
- Surrogate based lending for Housing & Mortgage loans.
- Digital Document execution for vehicle loans
- End to End Portal for Channel Partners



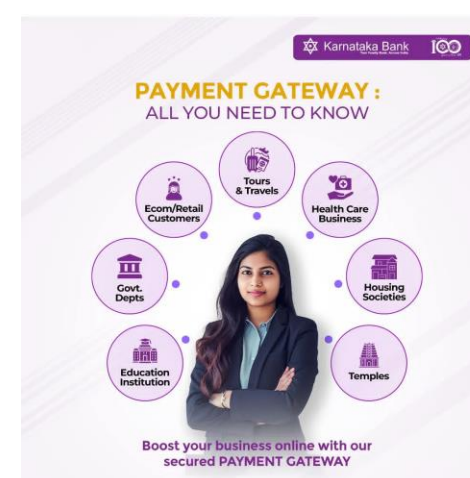
Liability Products

Capital Gain account scheme:

- A specialized account scheme to park capital gain funds to claim tax exemption.

Project in Pipeline

- Launch of Marketplace FD



ADC Channels

UPI Help (MyUPI): Unified platform enables customers to view transaction history, raise and track complaints, manage UPI mandates etc.

Pin-less CBDC Transactions:

Customer's can carry out CBDC transactions upto ₹ 500/- per transaction without PIN offering hassle free experience.

Project in Pipeline

- Revamp of retail IB with new UI/UX
- UPI Global: UPI for global customers
- UPI for NRI customers
- Soulabhya Plus Deposit enablement through Digital Channels.

Agriculture



Agri Schemes

Agriculture

We are actively exploring the introduction of "Input Finance" and other agricultural credit products across various crops covered under their respective Boards (Spices Board, Coffee Board, Tobacco Board, Tea Board, Rubber Board etc.), supported by structured repayment arrangements. This is expected to enhance the Bank's core agriculture portfolio, increase SMF advances, and ensure assured repayment and recovery through Board-supported payment mechanisms.

MSME



MSME Products

Products launched:

- GST OD
- LAP for MSME
- Dropline OD for MSME

In Pipeline:

- Incorporation of dropline OD features to key MS ME products
- End to end digitization of key MSME products



Digital and Technology

Digital Touchpoints



33,35,944
Mobile App Installations



7,22,305
Net Banking Users



55,24,985
Debit Cards



1,53,804
QR related metrics

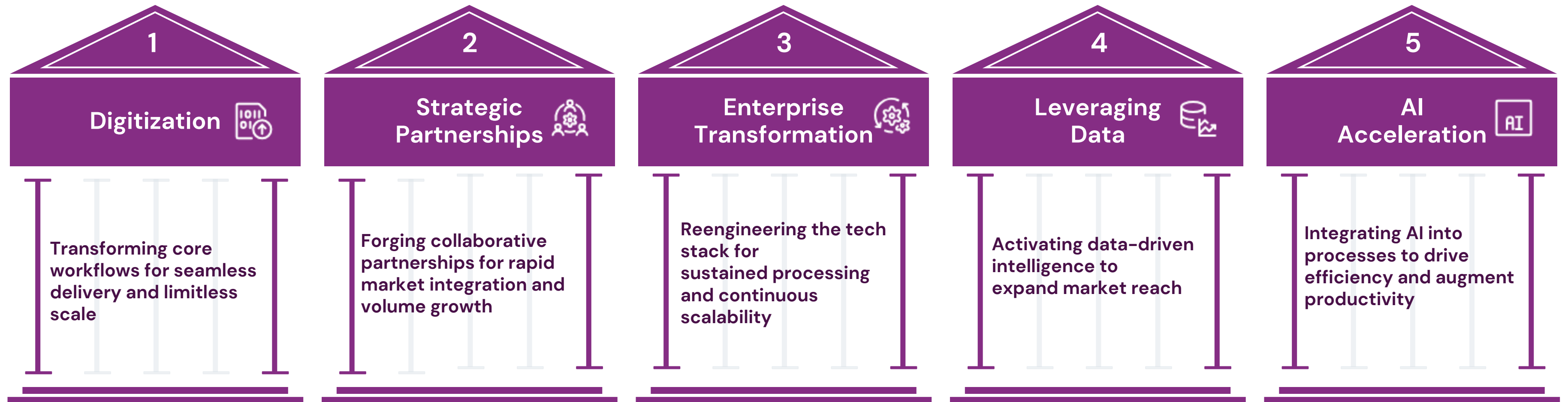


1,460
ATM Networks



Digital and Technology

Pillars of Digital Initiatives – Overview





Digital and Technology

Pillars of Digital Initiatives – Projects in Focus

	In Focus	Future Focus (Projects in Progress)
Digitization	- Digitization of Gold Loans - CKYC based account opening – Live (Pilot)	Digital FD
Strategic Partnership	Interest Bearing Credit Lines on UPI	- Loan against Mutual Funds / Shares - Secured Credit Cards
Enterprise Transformation	- SD-WAN implementation - Paycorp NACH automated solution - NRI OTP implementation	- Implementation of DPDP solution - New Treasury Application - New NPA Solution - DevSecOps Implementation - HRMS Revamp
Leveraging Data	- CDP (Common Data Platform) - Mule Hunter	Click to call – Sales CRM
AI Acceleration	- Sales Buddy (AI assistant) - Voice bot for Sales – Live (Pilot) - Accelerated Devops with AI	- Voice bot for Collections - AI enabled SIEM - WhatsApp Banking – Insurance, FD





Digital and Technology

Awards



Karnataka Bank won the Digital Onboarding Excellence Award for its onboarding journeys on Digital Current and Savings accounts at the Global Fintech Fest 2026



Bank won an award in the Digital Banking Leadership category at the BFSI Game Changer Awards

Our Strengths and Competencies





Driving Excellence in Proven Core Competencies

Consistent Emphasis on our Strength Areas

Our Legacy



100+ Year Legacy

14 Mn

Happy customers

Building on Our Legacy

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



MSME & Rural Focus

33.3%

Share of MSME & Agri-Loans

46.62%

Branches in Rural & Semi-Urban Areas

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



Retail Focus

46%



50%¹

Increase in % of Retail Advances from FY20 to Q2FY27

- Enhanced RoA and RoE
- Focus on Retail



Bharat Ka Karnataka Bank

4%²

Market share in Karnataka

22 States

Pan-India presence

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



Driving Excellence in Proven Core Competencies

Diversified Offerings with Established Brand Equity

Retail and Personal Banking



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

Services



Simple & smarter digital loans



Centralized processing



Immediate in-principle sanction



Dedicated RLPSCs / branch network

Agriculture Banking



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

Facilities



Dedicated technical experts (AFOs)



Agri Development Branches (ADBs)



Rural godown loans



Farm machinery/ vehicle loans

MSME



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

Facilities



GST Based Loans



Quick digital underwriting



Loans to women entrepreneurs



Segment Focused Loans



Driving Excellence in Proven Core Competencies

Key Capabilities in Place to Leverage Opportunities in the Government Business

Focused to be one of the top Govt. collection Banks

Central Government and Statutory Business



Agency Bank

RBI authorised as 'Agency Bank' for collection of Direct Tax, Goods & Service Tax(GST) and Customs Duty.



Direct Tax

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



Customs Duty

Live with **Customs Duty Collection** through **Internet Banking**.



GST

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



EPFO

Live With **Employees Provident Fund Organization** platform for collection of **EPFO** contributions.



CGAS

Live with **Capital Gains Accounts Scheme** option for investors to claim tax exemption.

State, Investor and Institutional Business



Khajane-II (Karnataka)

Live on **Khajane 2 e-receipts** for **state revenue** collection



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

Bank has tied up with **Power Finance Corporation(PFC)**, **Rural Electrification Corporation(REC)**, **Indian Railway Finance Corporation(IRFC)** & **Housing and Urban Development Corporation (HUDCO)** for issuance of **Capital Gain Bonds**.



Flexi FD

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



KPPP e-BG + RBI CBDC

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



Public Sector Undertakings

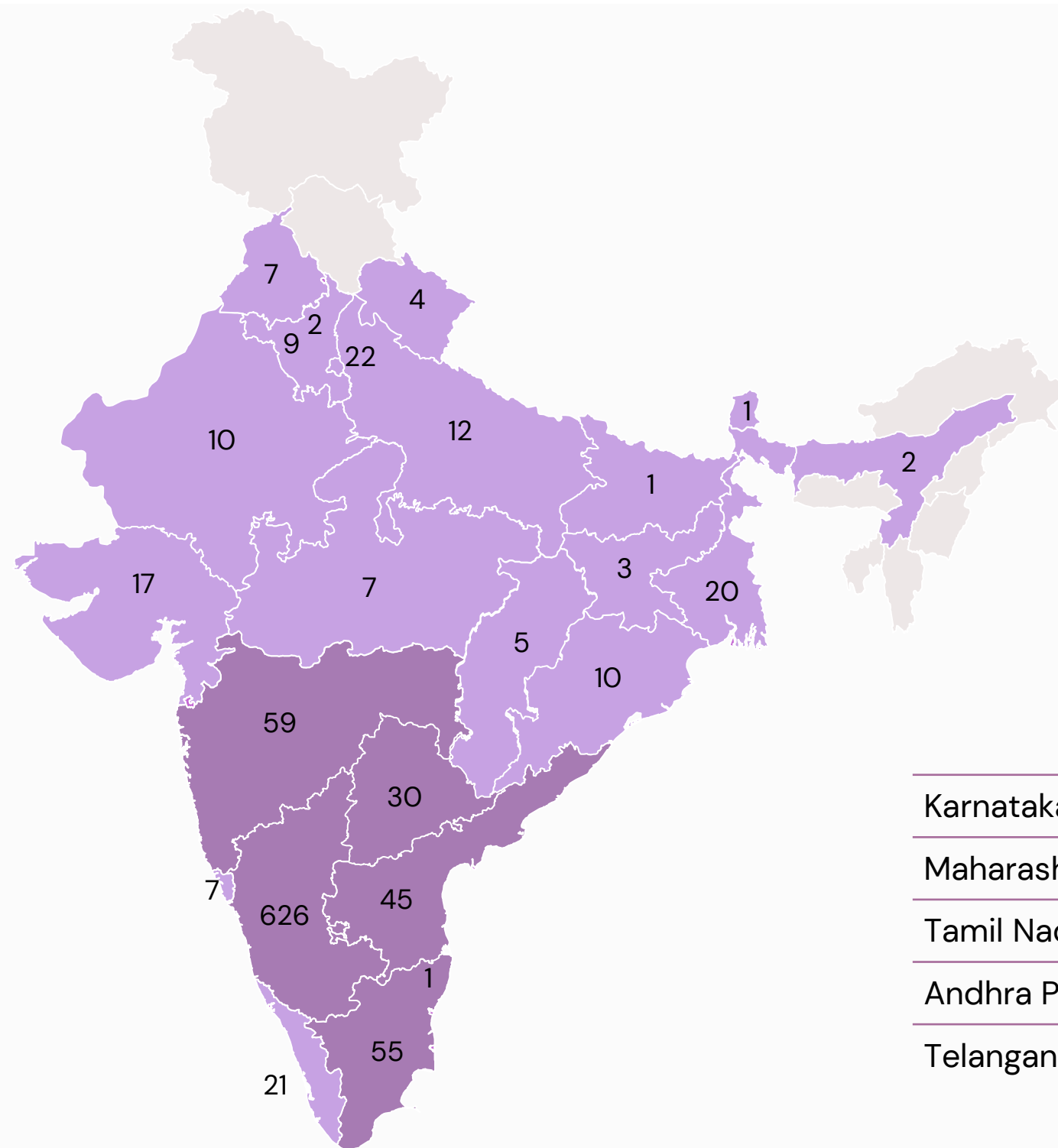
Live with **Virtual Account** – extended to facilitate **rent collection** as well as the **collection of application fees** and **Earnest Money Deposits (EMD)** for key **State Government** accounts.

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



Driving Excellence in Proven Core Competencies

Strong Geographical Footprint



Top 5 States

Karnataka	626
Maharashtra	59
Tamil Nadu	55
Andhra Pradesh	45
Telangana	30

Steady Growth in Locations Served



976

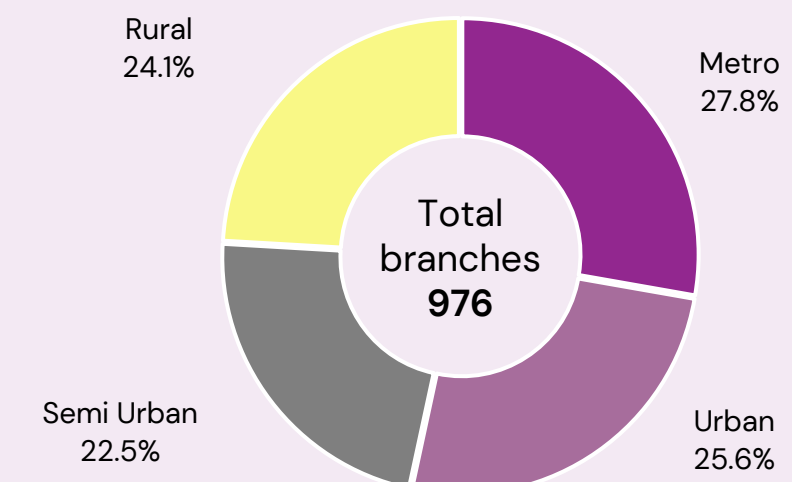
Branches



1,460

ATM and Recyclers

Presence Across All Tiers





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