



Karnataka Bank Ltd.

Your Family Bank, Across India

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

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

SECRETARIAL DEPARTMENT

HO:SEC:104 :2026-27

Date: 30.07.2026

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 Financial Results for the quarter ended June 30, 2026

We refer to our earlier letter no.: HO: SEC: 95:2026-27 dated 22.07.2026 intimating about the scheduling of Q1FY27 Earning's Audio Conference Call for Analysts/Institutional Investors to be held on Thursday, July 30, 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 financial results of the Bank for the quarter ended June 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 K
Company Secretary &
Compliance Officer

INVESTOR PRESENTATION Q1 FY27



Karnataka Bank
Your Family Bank. Across India.



years of banking trust

Banking with Legacy, Embracing the Future

Karnataka Bank
Your Family Bank. Across India.



years of banking trust

Your gateway
to premium benefits



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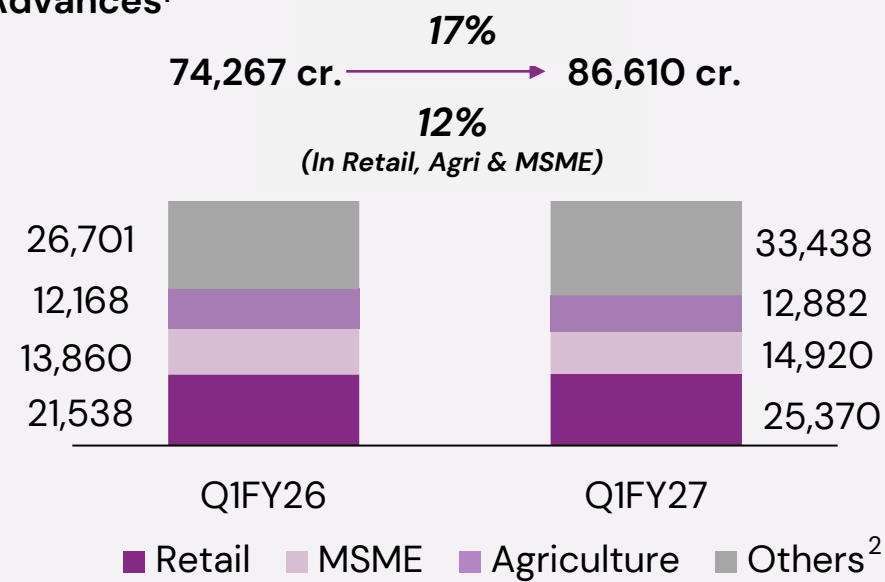
Key Parameters for Q1FY27



Managing transitions to achieve stability and sustainable growth...

Deposits and Advances

Gross Advances¹



Total Deposits

Q1FY26: 1,03,242 cr. → Q1FY27: 1,10,396 cr. (7% increase)

CASA

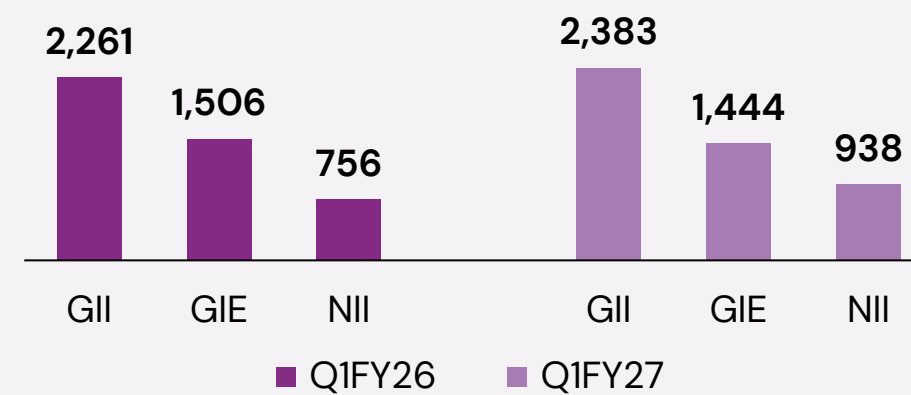
Q1FY26: 31,835 cr. → Q1FY27: 35,787 cr. (12% increase)

Retail Term Deposit

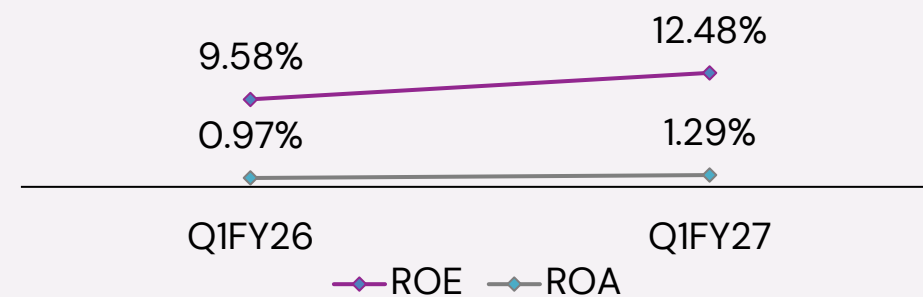
Q1FY26: 65,786 cr. → Q1FY27: 69,410 cr. (6% increase)

Profitability Metrics

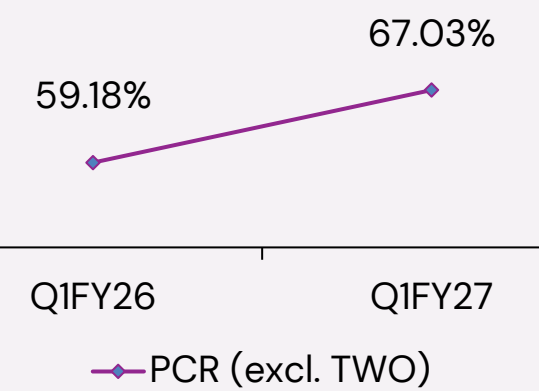
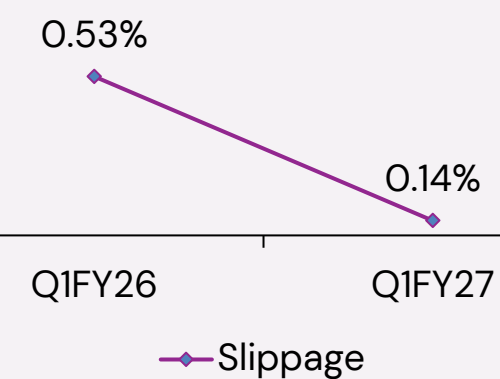
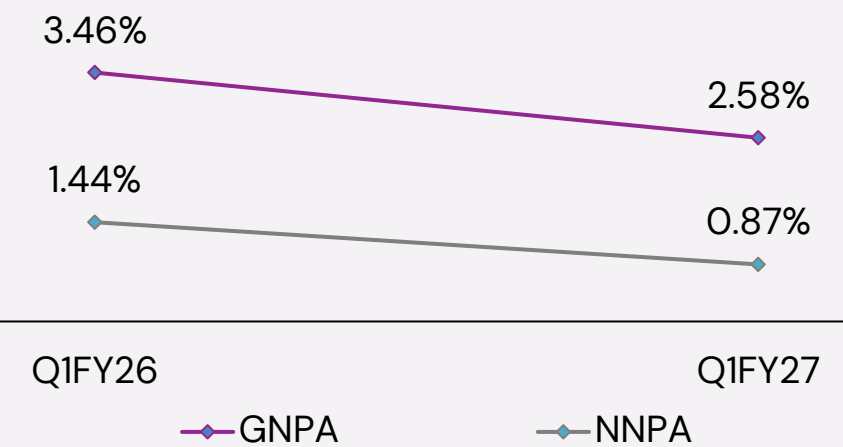
INR cr.



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



Asset Quality



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



Q1 FY27 Performance at a Glance

■ Q1FY27 INR cr.

Assets			
Gross Advances 86,610 4% QoQ 4% QoQ In Retail, Agri & MSME	Retail Advances¹ 43,714 3% QoQ	Deposits 1,10,396 1% QoQ 3% QoQ In Retail Term Deposit	CASA 35,787 (2 %) QoQ
Profitability			
NIM 3.20% 13 bps QoQ	PAT 419 3% QoQ	ROA 1.29% 2 bps QoQ	ROE 12.48% (21 bps) QoQ
Asset Quality			
GNPA 2.58% (20 bps) QoQ	GNPA and Std Restructured % of Advances 3.46% (29 bps) QoQ	NNPA 0.87% (11 bps) QoQ	PCR (Excl. TWO) 67.03% 164 bps QoQ

- The Bank's Gross Advances recorded a 4% QoQ growth, increasing from Rs. Rs. 83,340 cr. to Rs. 86,610 cr.
- The Bank's Retail Term Deposit (RTD) increased from Rs. 67,648 cr. to Rs. 69,410 cr. registering a 3% QoQ growth.
- As of Q1 FY27, the Bank's GNPA stood at 2.58%, reflecting an improvement of 20 bps QoQ, while the NNPA improved by 11 bps QoQ to 0.87%.
- The Bank's standard restructured portfolio declined to Rs. 763 cr. as of Q1 FY27, compared to Rs. 806 cr. in Q4 FY26, reflecting a 5% QoQ improvement.

Notes: 1. Retail classification done as per RBI definition



Guided by an Independent Board

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



P Pradeep Kumar

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



Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank



Biji S S

Executive Director (ED)
31 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.;
Former Independent Director, State Bank of Mysore



Harish H V

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



Dr. M Aruna Shyam

Independent Director
Senior Advocate, M/s. Aruna Shyam Associates; Senior Advocate of the Honorable High Court of Karnataka



Experienced Management Team

Strengthening of Management, making the Organization Future Ready



Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank



Biji S S

Executive Director (ED)
31 years of end-to-end banking experience



Raja B S

Chief Operating Officer (COO)
35 years at Karnataka Bank



Chandra Shekar

Chief Business Officer (CBO)
30 years at Karnataka Bank



Vinaya Bhat P J

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



Jayanagaraja Rao S

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



Kannan K

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



Ratheesh R

Head – Training
39 years of experience in BFSI



Nagaraja Upadhyaya B

Head – Credit Sanctions [Exposure upto Rs.15Crns.]
29 years at Karnataka Bank



Vijayakumar P H

Chief Financial Officer (CFO)
25 years at Karnataka Bank



Raghuram H S

Branch Banking; Liabilities Sales, TPP, Government Business; Products, Business Solutions Group (BSG); and IT & MIS
31 years at Karnataka Bank



Chandrashekara G

Head – Credit Sanctions [Exposure above Rs.15Crns.]
31 years at Karnataka Bank



Sunil Rao B

Head – Treasury
23 years at Karnataka Bank



Sham K

Company Secretary & Head – Operations Department
15 years of experience in BFSI



Sreedhar S

Head – Credit Monitoring
28 years at Karnataka Bank

Strong management with proven experience and leadership

Financial Highlights



102
years of banking trust

Banking with Legacy, Embracing the Future



Financial Highlights

Profit and Loss Statement

Particulars	Q1FY27	Q4FY26	Q-o-Q %	Q1FY26	Y-o-Y %
Interest Income	2,382.65	2,257.32	5.55%	2,261.28	5.37%
Interest Expense	1,444.36	1,414.37	2.12%	1,505.68	-4.07%
Net Interest Income	938.29	842.95	11.31%	755.60	24.18%
Other Income	355.42	398.86	-10.89%	358.36	-0.82%
Total Income (Net of Interest Expense)	1,293.71	1,241.81	4.18%	1,113.96	16.14%
Employee Expenses	408.56	279.58	46.13%	341.13	19.77%
Other Expenses	304.81	347.19	-12.21%	305.54	-0.24%
Total Operating Expenses	713.37	626.77	13.82%	646.67	10.31%
Operating Profit	580.34	615.04	-5.64%	467.29	24.19%
Provisions	28.70	90.34	-68.23%	110.80	-74.10%
Profit Before Tax (PBT)	551.64	524.70	5.13%	356.49	54.74%
Tax	132.69	116.51	13.89%	64.09	107.04%
Profit After Tax (PAT)	418.95	408.19	2.64%	292.40	43.28%



Financial Highlights

Balance Sheet

Particulars	As on 30-06-2026	As on 31-03-2026	Q-o-Q %
Property & Assets			
Cash & Balance With RBI	4,552.46	7,063.49	-35.55%
Balance With Banks & Money At Call & Short Notice	972.03	672.14	44.62%
Investments	26,724.08	26,738.80	-0.06%
Advances	85,101.10	81,809.63	4.02%
Fixed Assets	1,050.64	1,060.06	-0.89%
Other Assets	12,075.00	12,012.48	0.52%
Total	1,30,475.31	1,29,356.60	0.86%
Capital and Surplus			
Capital	378.21	378.19	0.01%
Reserves & Surplus	13,328.81	12,846.27	3.76%
Deposits	1,10,396.41	1,08,778.75	1.49%
Borrowings	4,404.63	5,329.00	-17.35%
Other Liabilities & Provisions	1,967.25	2,024.39	-2.82%
Total	1,30,475.31	1,29,356.60	0.86%



Financial Highlights

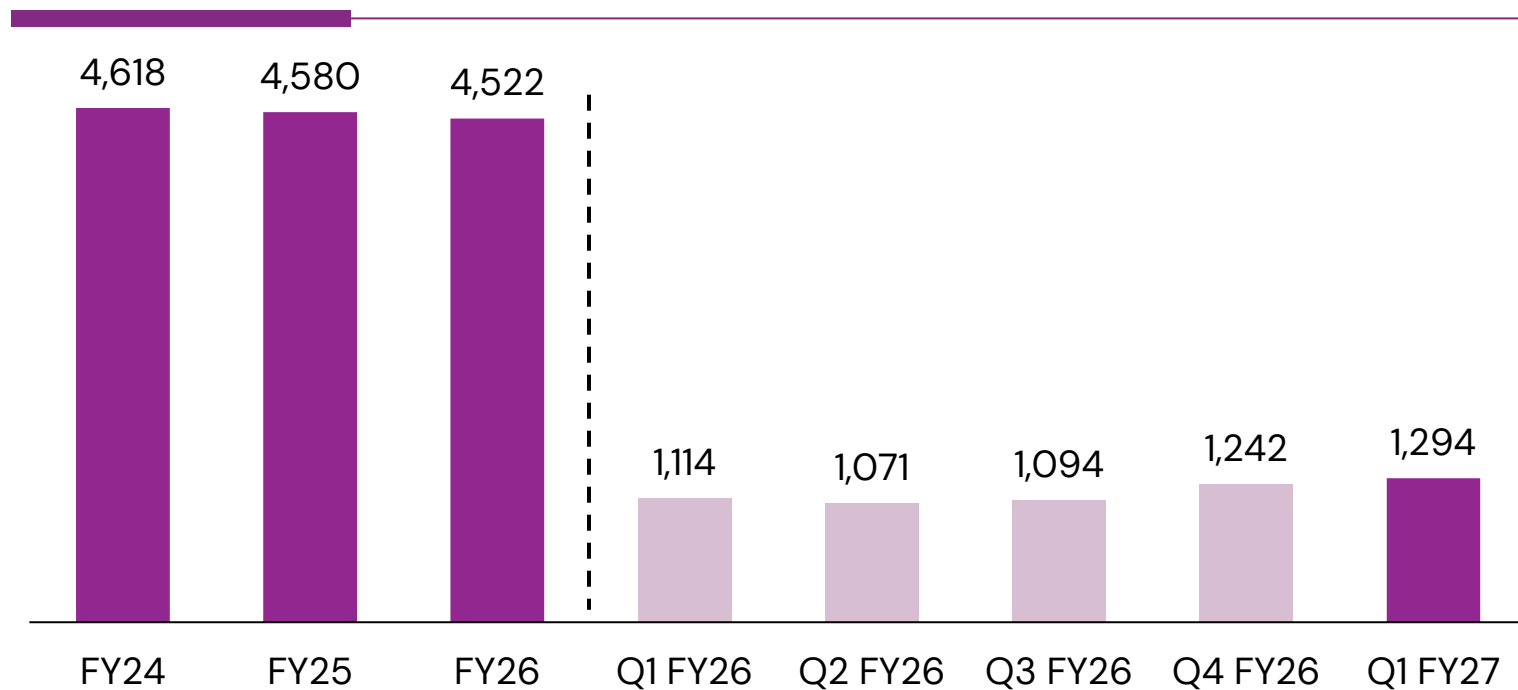
Key Financial Ratios

Particulars	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y
Gross NPA	2.58%	2.78%	-20 bps	3.46%	-88 bps
Net NPA	0.87%	0.98%	-11 bps	1.44%	-57 bps
CASA Ratio	32.42%	33.61%	-119 bps	30.84%	158 bps
NIM	3.20%	3.07%	13 bps	2.82%	38 bps
ROA	1.29%	1.27%	2 bps	0.97%	32 bps
ROE	12.48%	12.69%	-21 bps	9.58%	290 bps
PCR (Excl. TWO)	67.03%	65.39%	164 bps	59.18%	785 bps
PCR (Incl. TWO)	84.70%	83.54%	116 bps	81.11%	359 bps
Credit Cost	0.03%	0.10%	-7 bps	0.16%	-13 bps
CD Ratio	78.45%	76.61%	184 bps	71.93%	652 bps
Yield on Advances	8.68%	8.78%	-10 bps	9.28%	-60 bps
Cost of Deposits	5.14%	5.37%	-23 bps	5.73%	-59 bps
Cost of Funds	5.16%	5.38%	-22 bps	5.77%	-61 bps
CRAR	21.10%	20.07%	103 bps	20.46%	64 bps

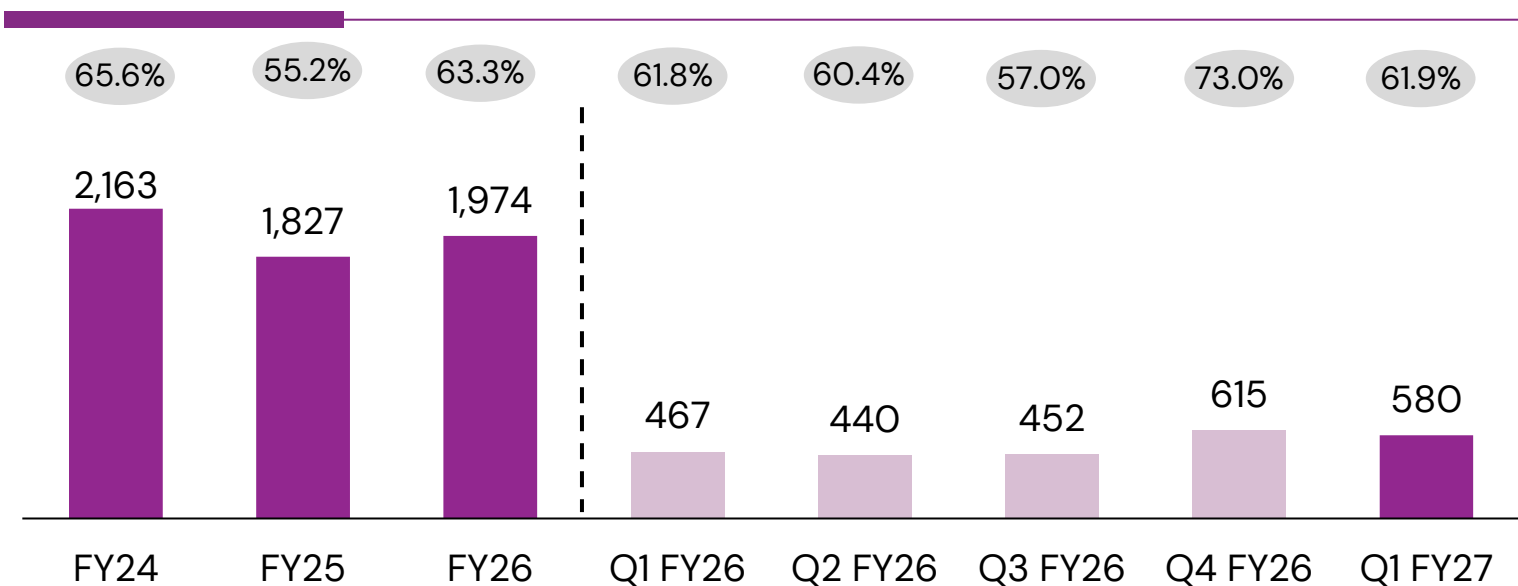


Profitability

Operating Revenue (INR Cr.) ¹



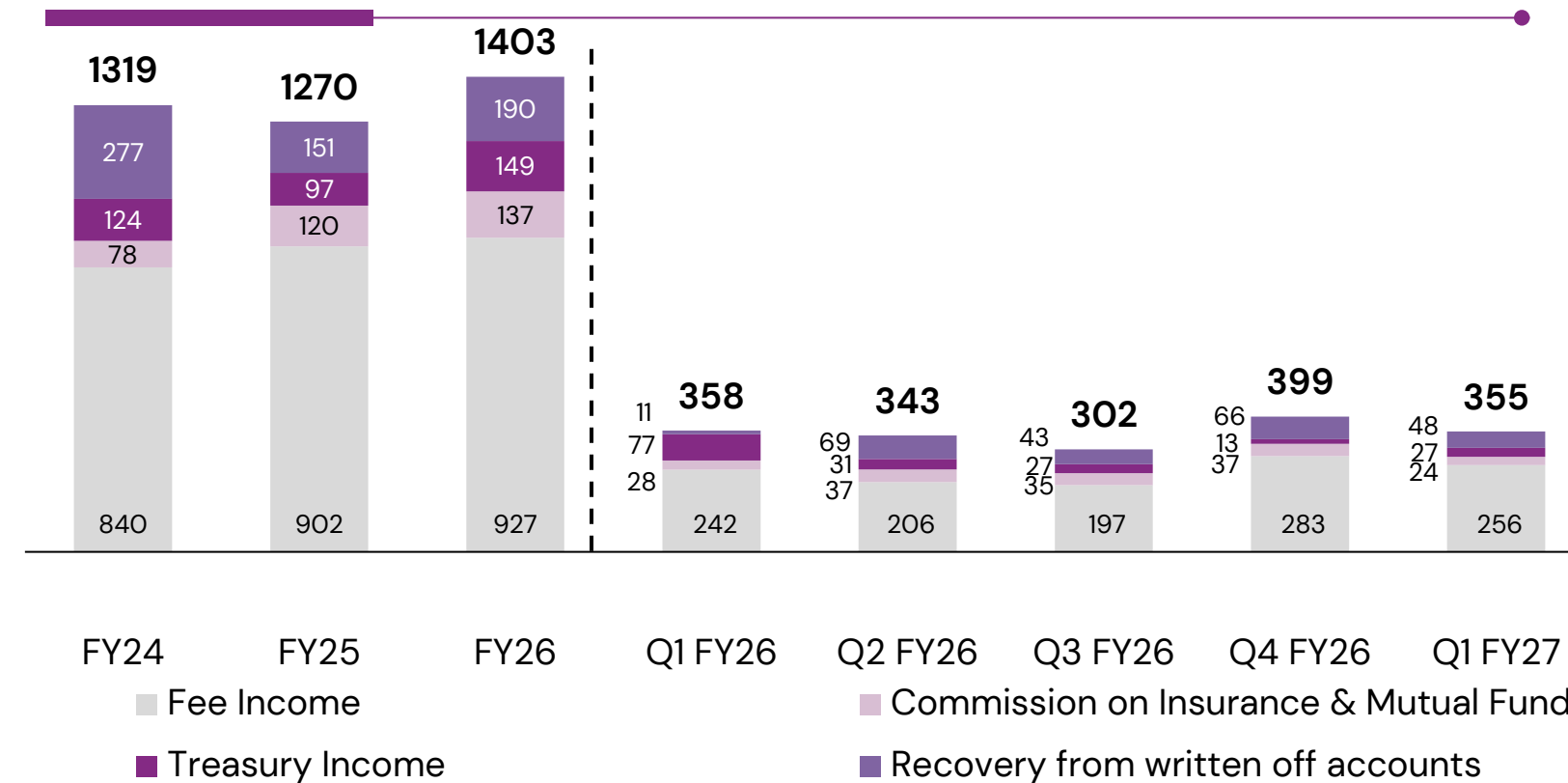
Operating Profit (INR Cr.)



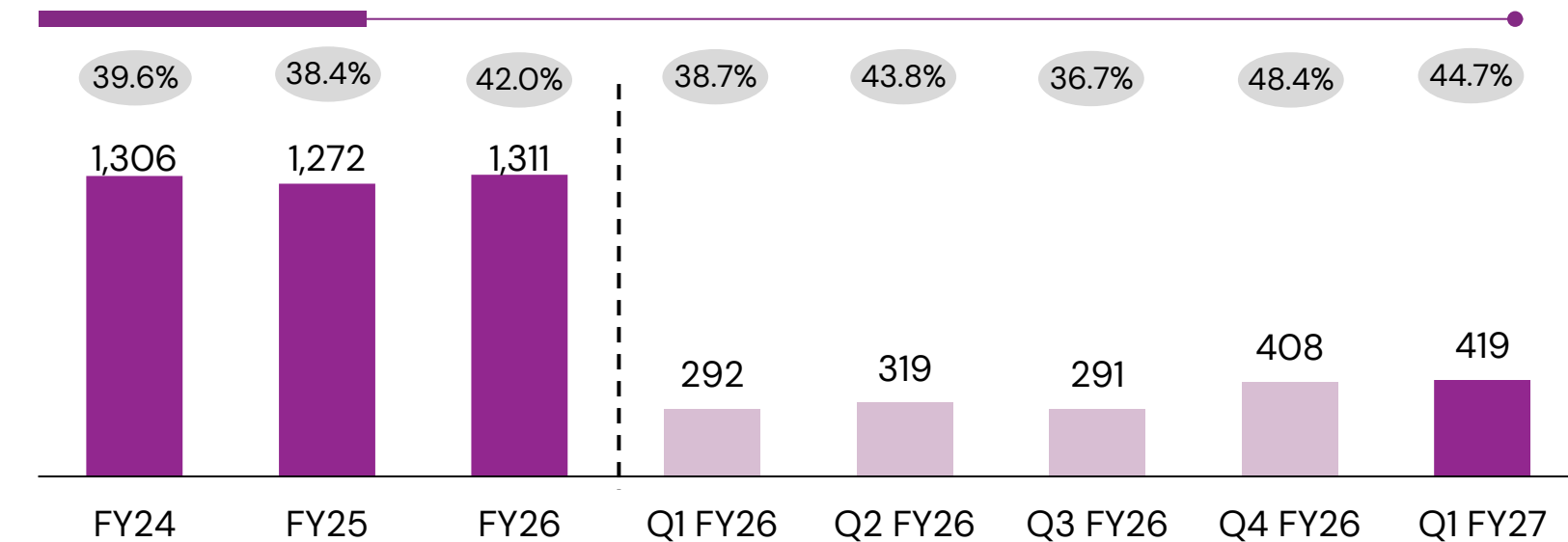
Operating Profit Margin (% of NII)

¹ Operating Revenue = Total Income – Interest Expense

Other Income (INR Cr.)



PAT (INR Cr.)

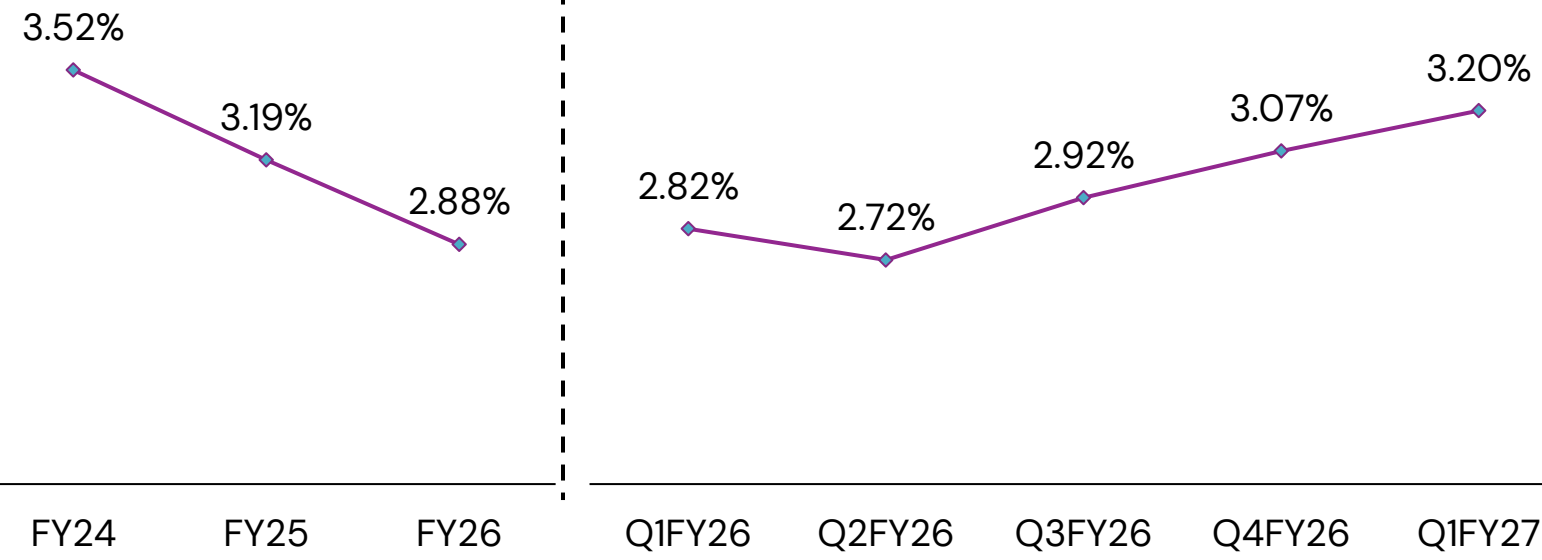


PAT Margin (% of NII)

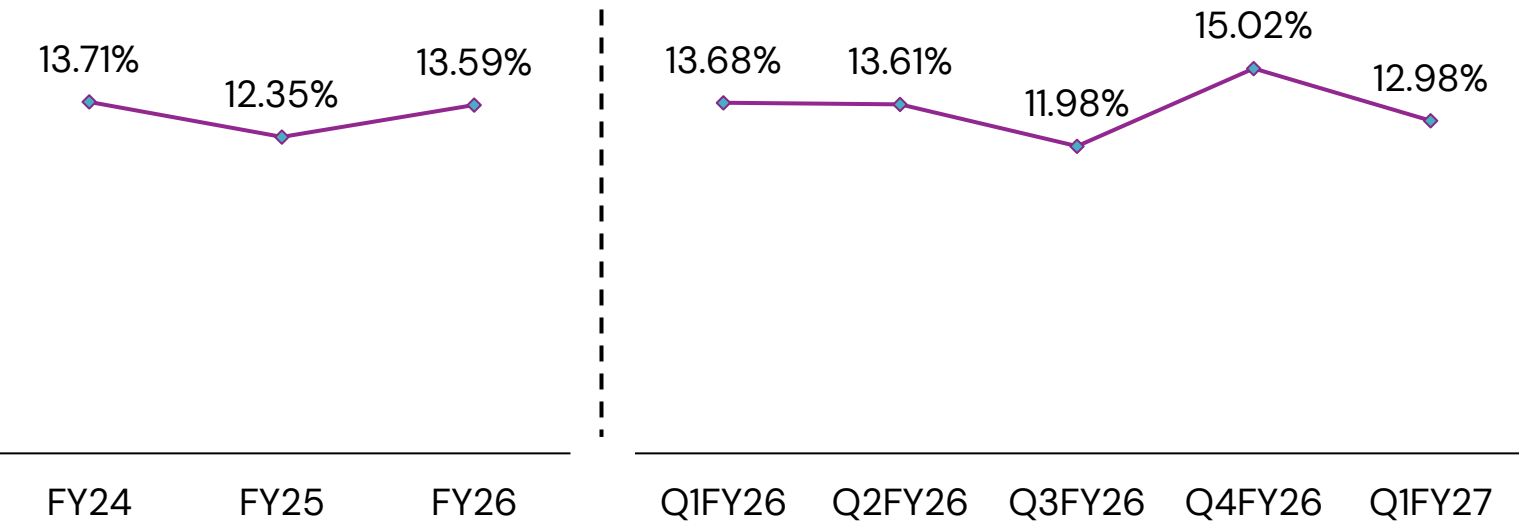


Profitability

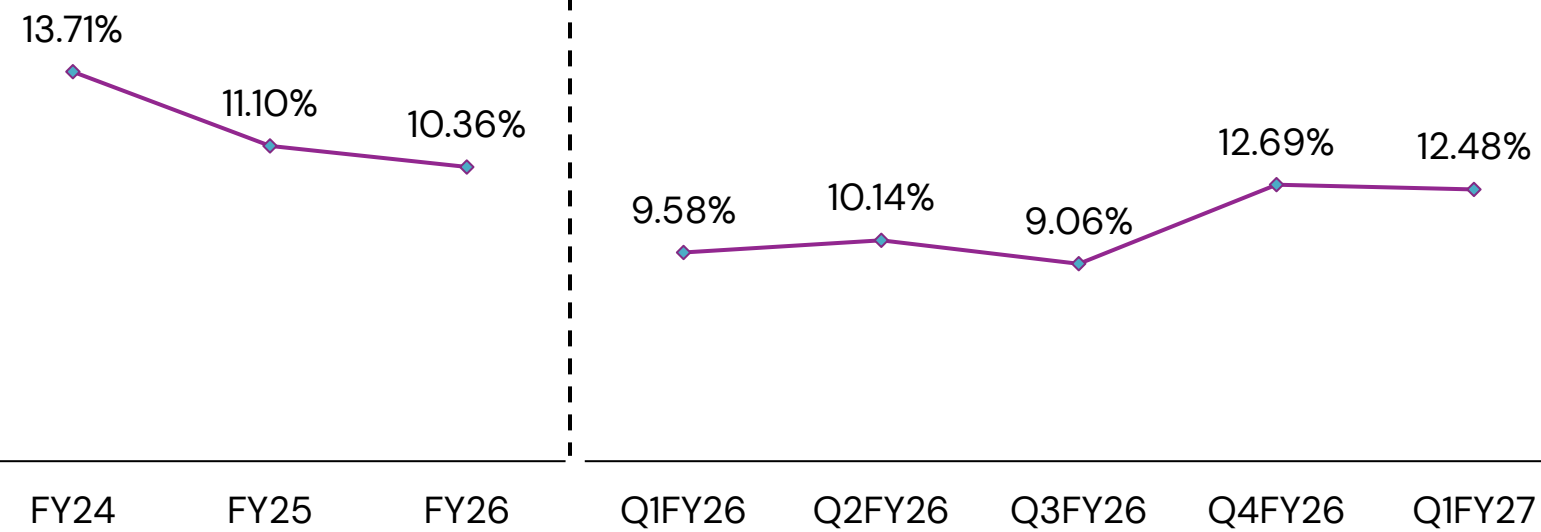
Net Interest Margin



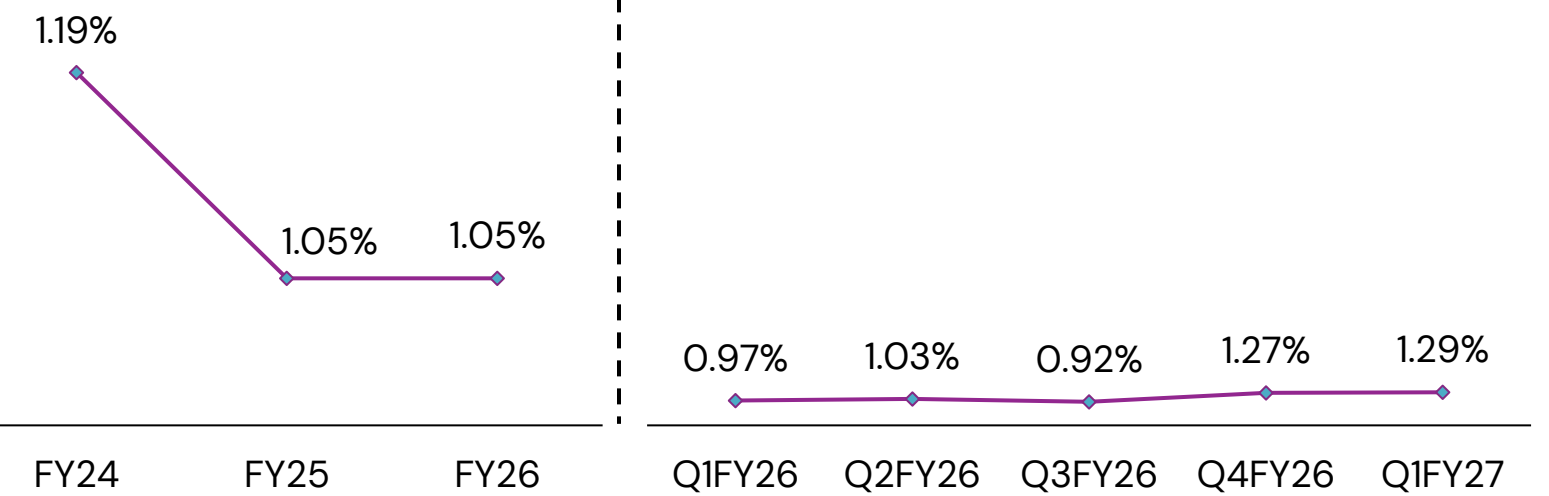
Non-Interest Income to Total Income



Return on Equity



Return on Assets



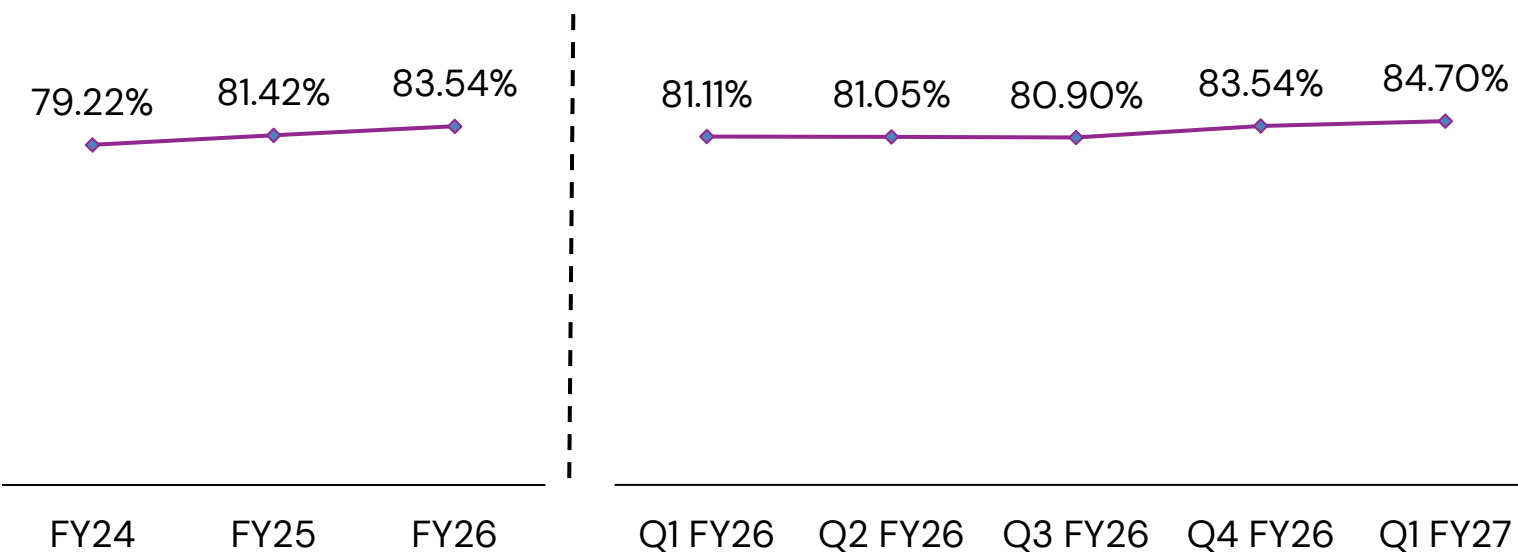


Provision

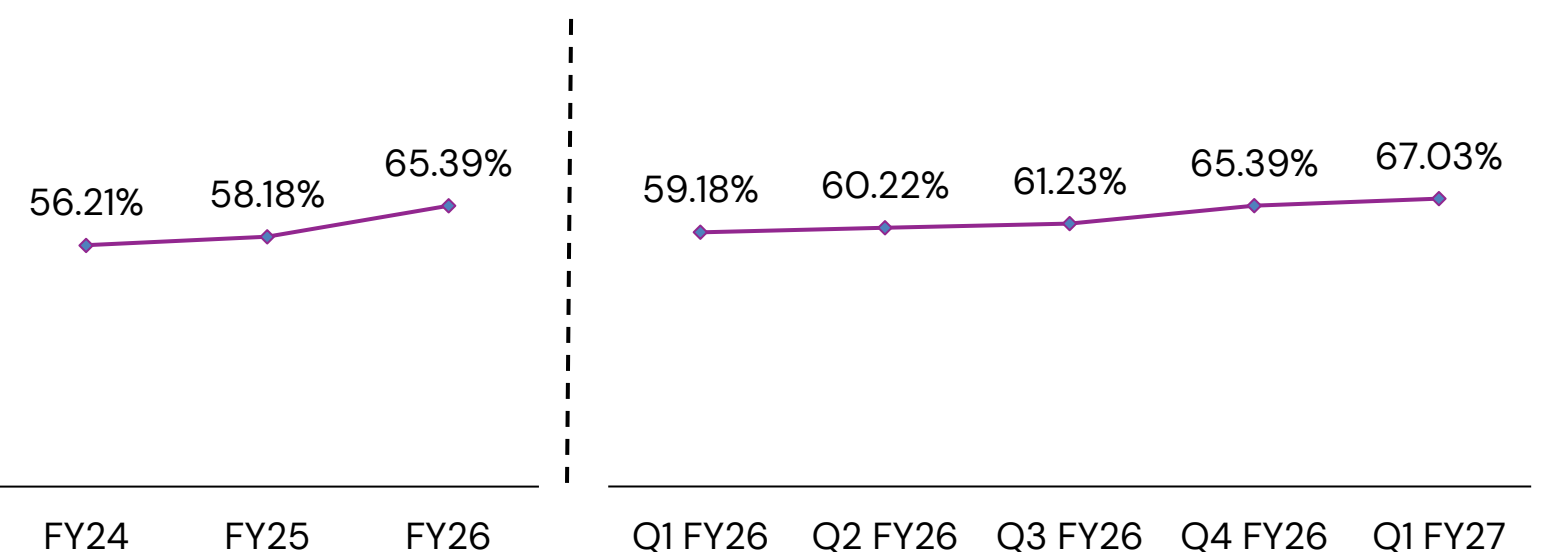
Provision Break-up (INR Cr.)

Particulars	For the Quarter			For the Year
	Q1 FY 27	Q1 FY 26	Q4 FY 26	FY 26
Provision for Non-Performing Advances	25.64	117.59	82.51	309.61
Provision for Standard Advances	4.07	5.25	6.59	10.08
Provision for Others etc.	(1.01)	(12.04)	1.24	(3.62)
Sub-total	28.70	110.80	90.34	316.07
Provision for Current/Deferred Tax	132.69	64.09	116.51	347.60
Total	161.39	174.89	206.85	663.67

Provision Coverage (Incl. TWO)



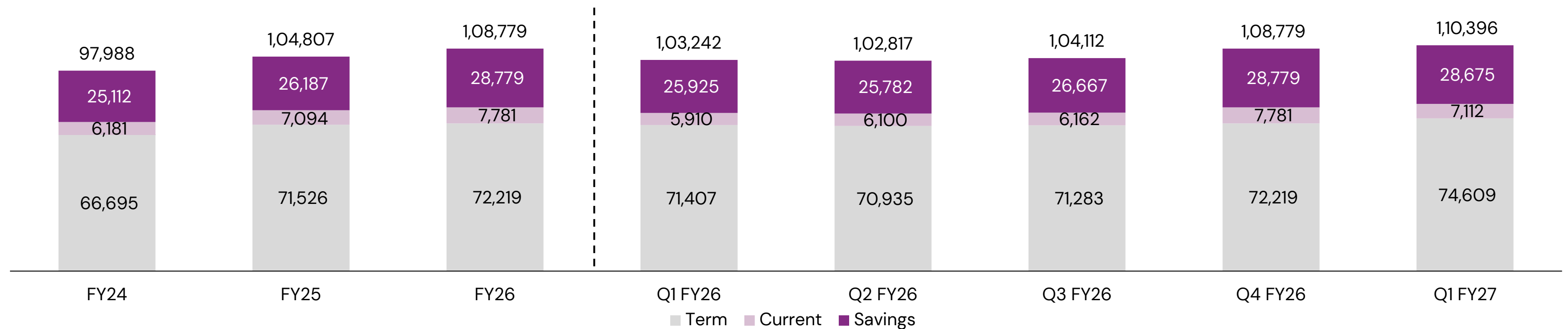
Provision Coverage (Excl. TWO)



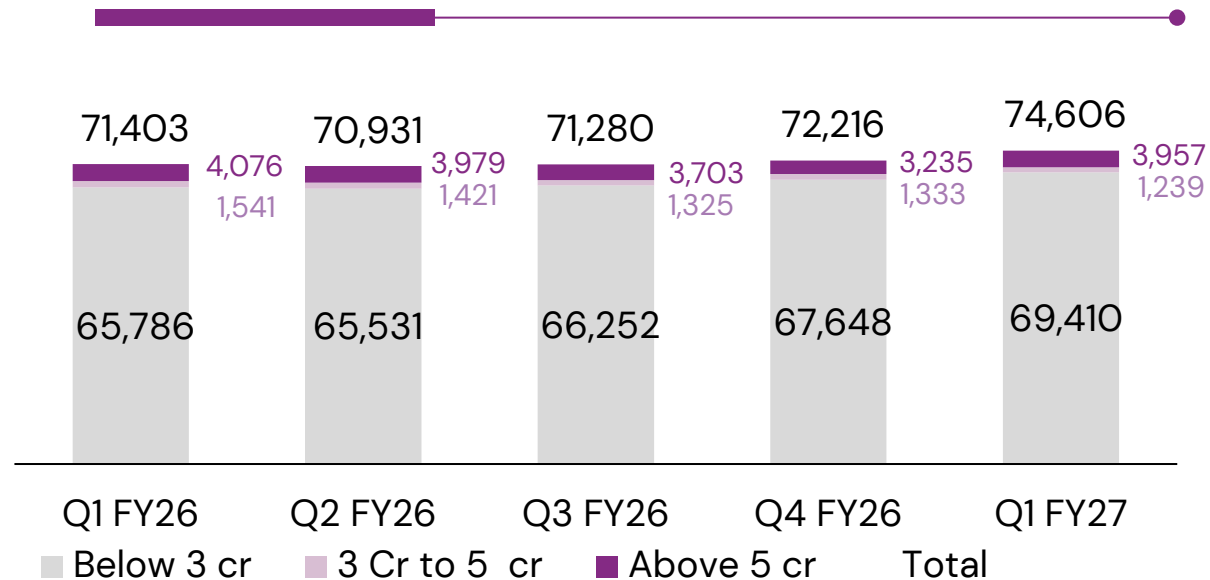


Liability Profile

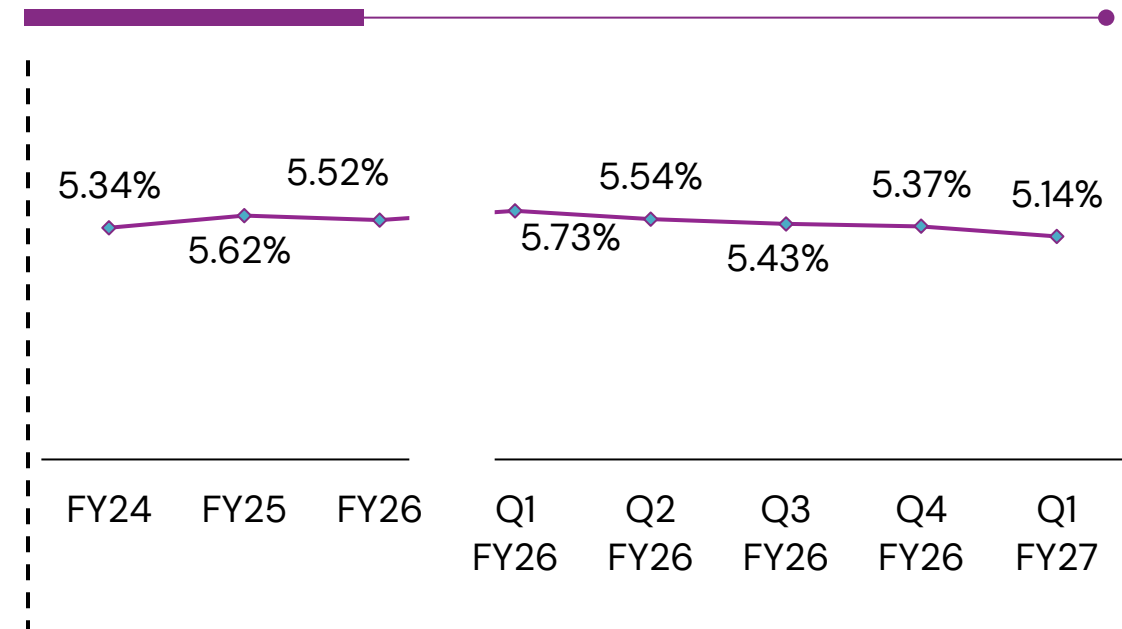
Deposit Profile (INR Cr.)



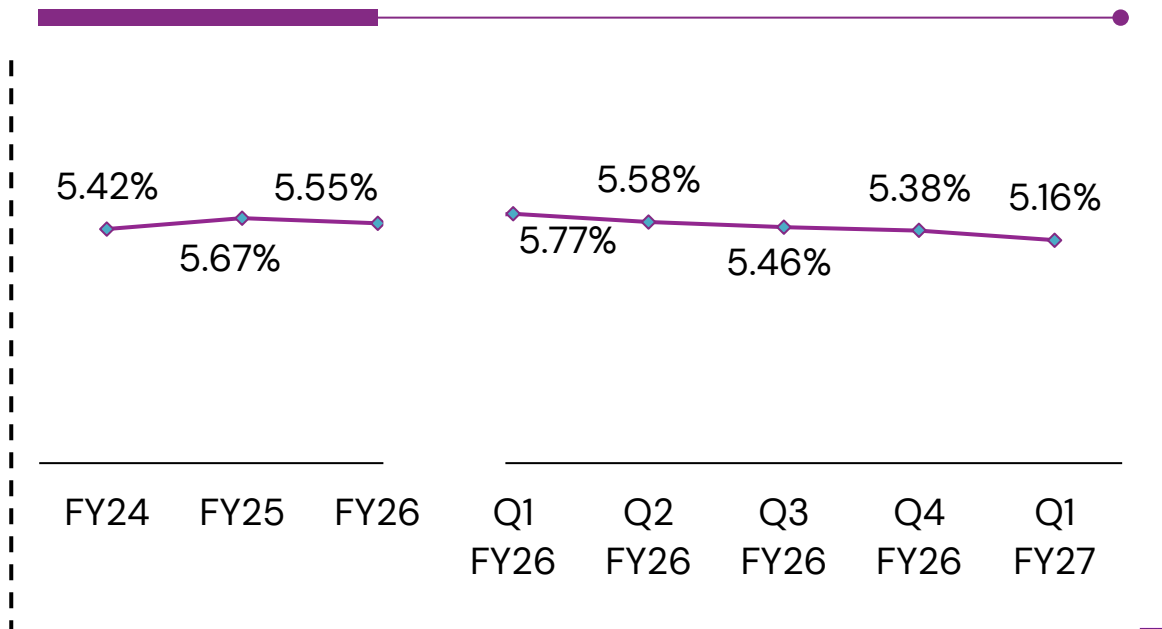
Term Deposit Breakup¹ (INR Cr.)



Cost of Deposits



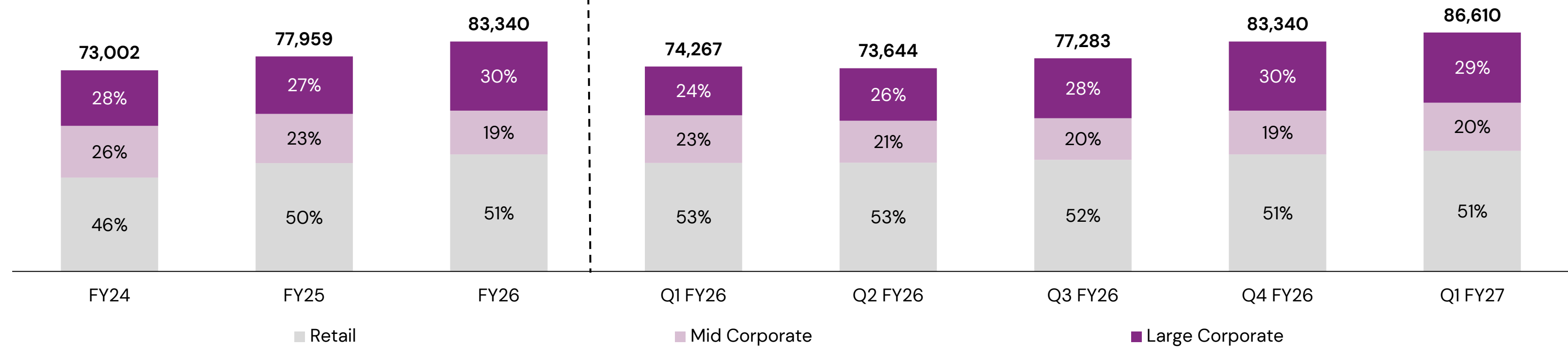
Cost of Funds





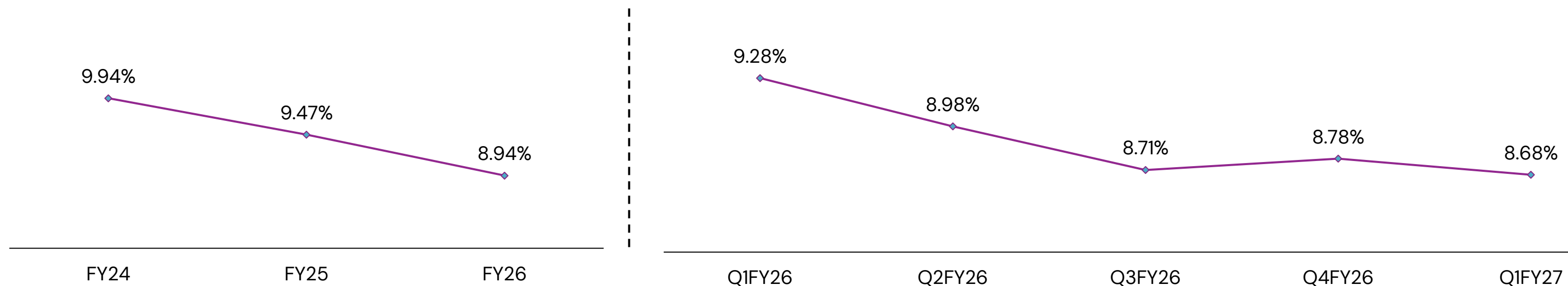
Advances Profile

Gross Advances Profile¹ (INR Cr.)



¹ Retail and Corporate classifications done as per RBI definition

Yield on Advances





Advances Disbursement

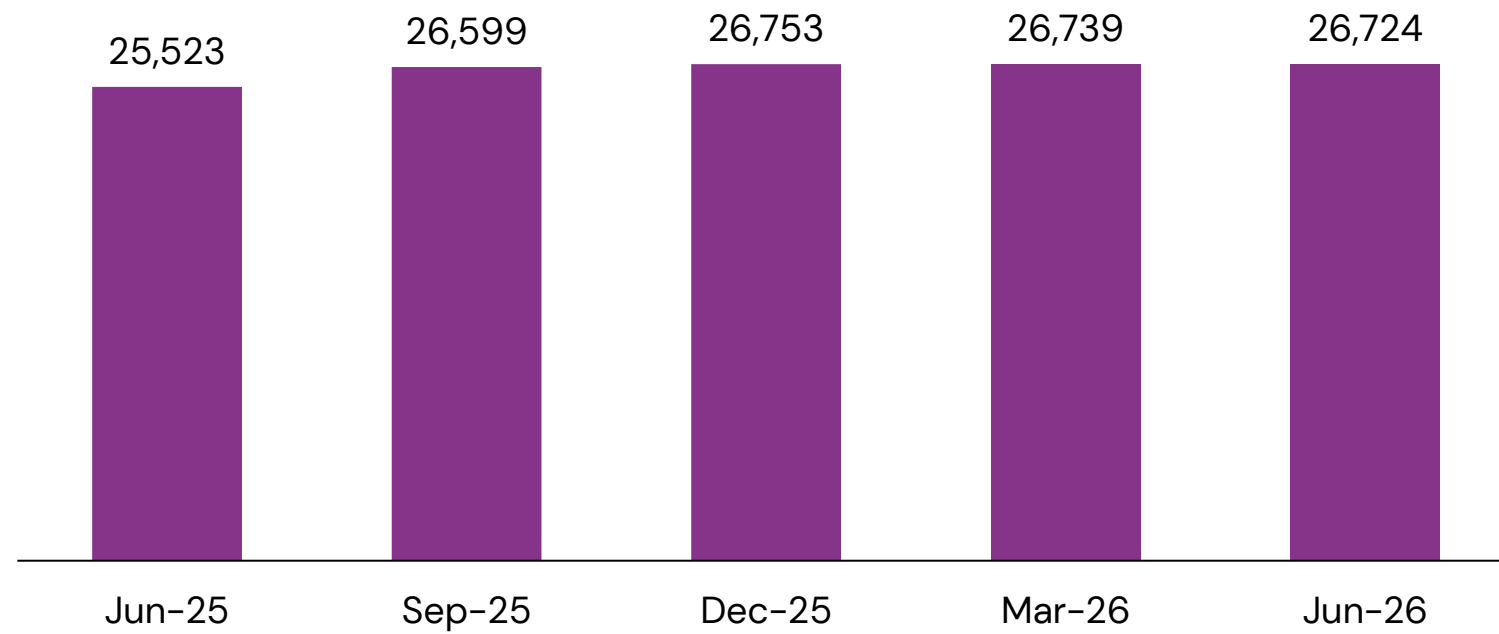
Retail Sectoral Loan Disbursement (INR Cr.)

Particulars	FY27	FY26			
	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	Amount	Amount	Amount	Amount	Amount
Retail	6,916	7,903	6,558	5,080	5,025
A. Agri	494	438	501	288	317
B. Gold	3,674	4,614	3,904	2,723	2,988
i. Gold (Agri)	2,378	2,953	2,631	1,472	1,893
ii. Gold (Non-Agri)	1,296	1,661	1,273	1,251	1,095
C. Retail Focused	1,345	1,444	1,162	1,026	824
i. Housing Loans	666	685	559	531	487
ii. Car Loans	265	230	222	170	165
iii. Education	12	21	24	35	13
iv. Personal	31	35	30	30	32
v. Two-Wheeler	6	7	7	7	6
vi. Retail-Mortgage	344	433	303	226	109
vii. Retail-LRD	20	31	17	27	12
D. Retail-MSME	929	845	571	556	453
E. Retail Others	472	562	420	487	443

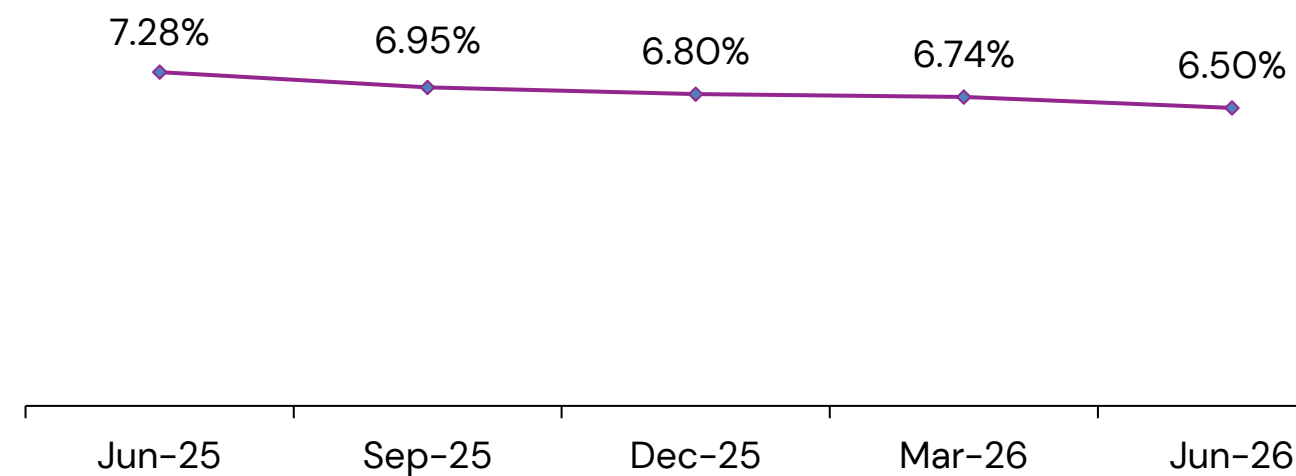


Investments

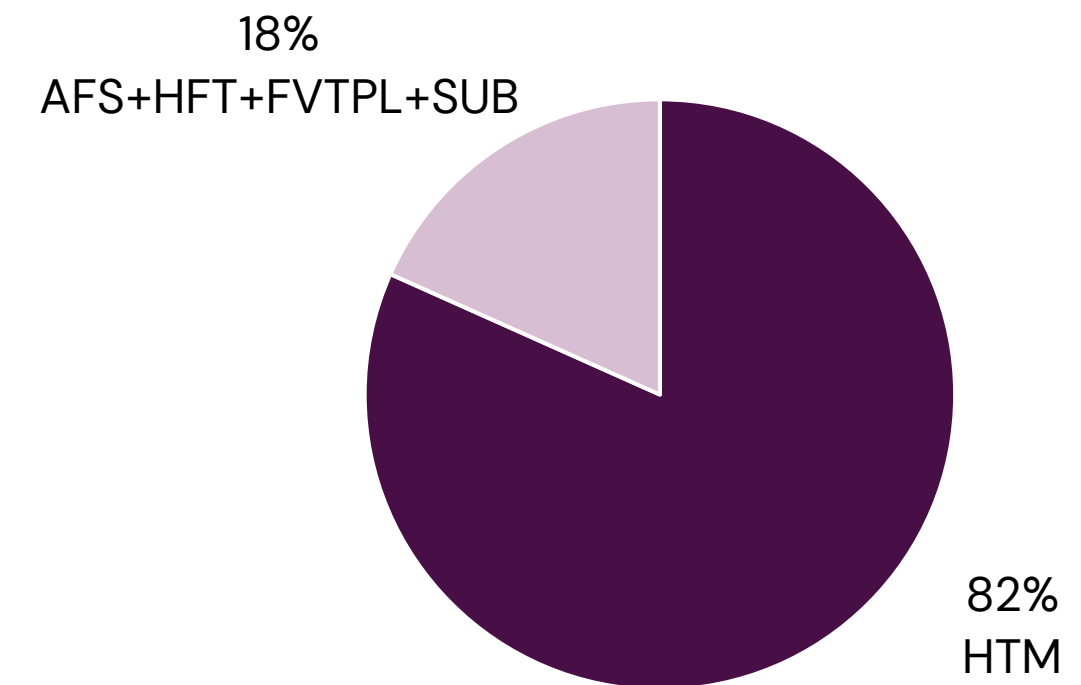
Investments [excl. RIDF] (INR Cr.)



Adjusted Yield on Investment %



Portfolio Mix

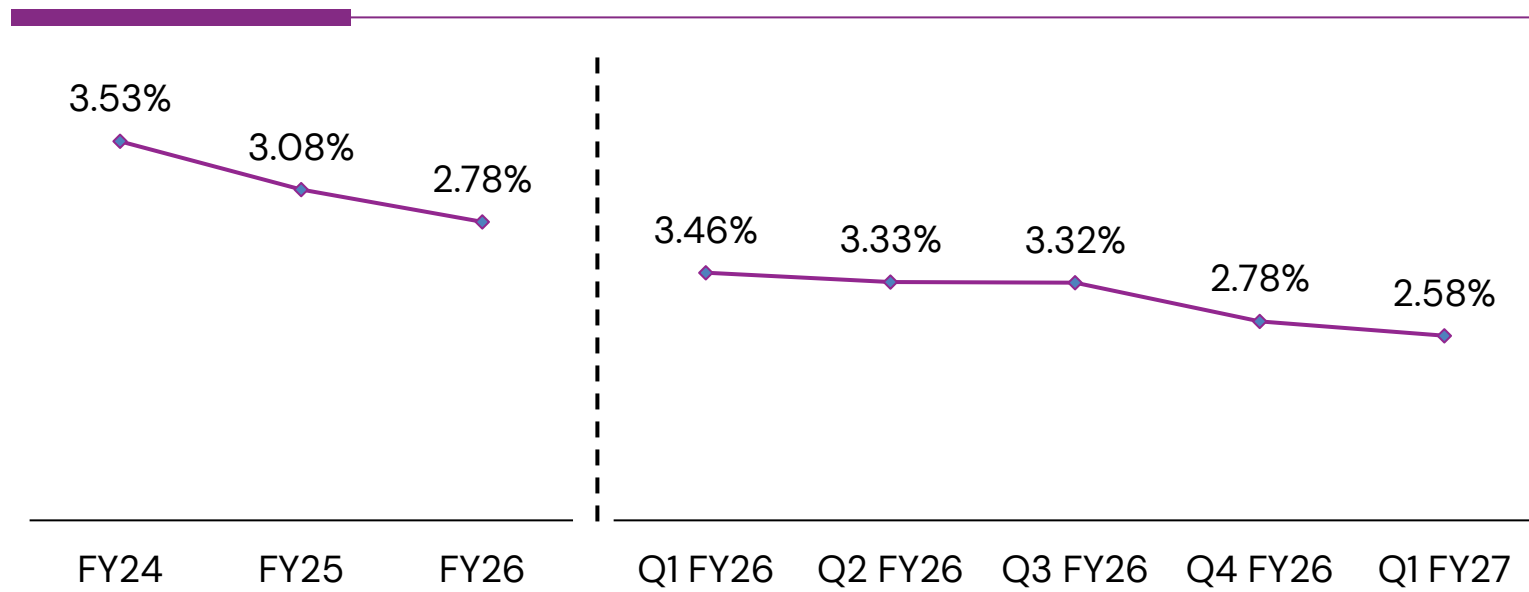


Modified Duration		
AFS+HFT+FVTPL	HTM	TOTAL
4.74	4.52	4.56

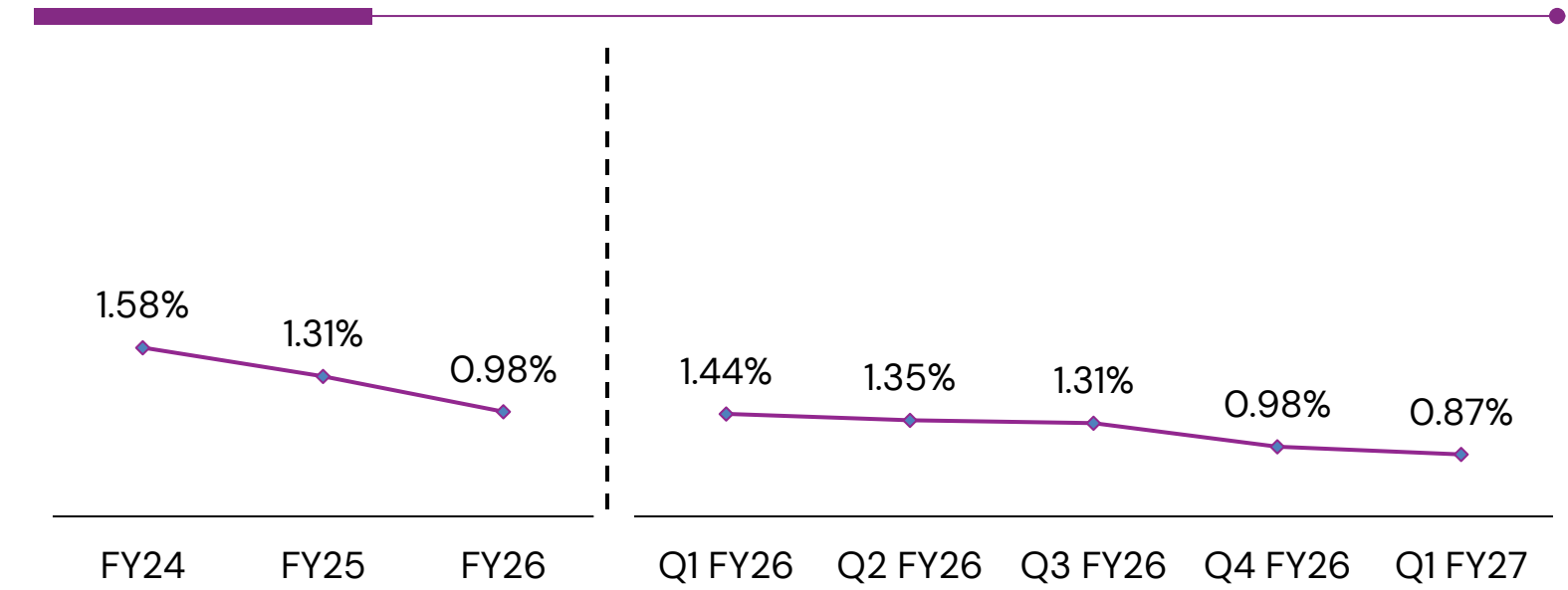


Asset Quality

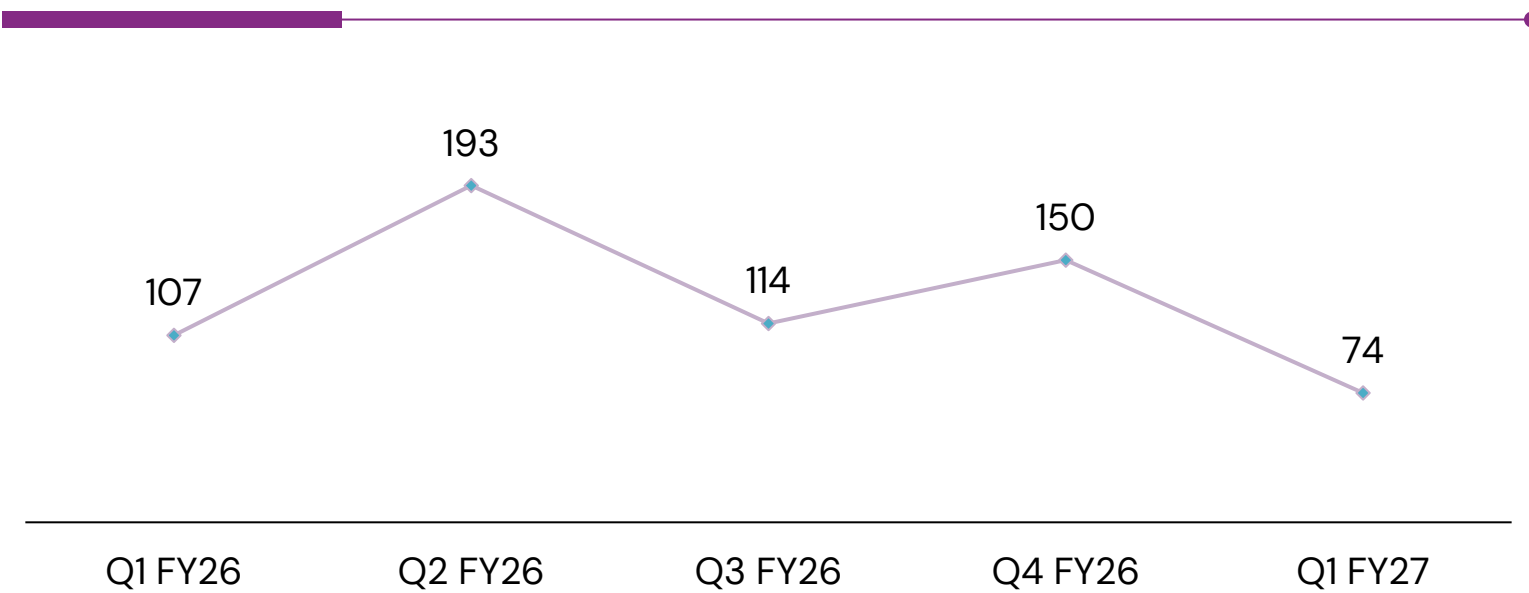
GNPA



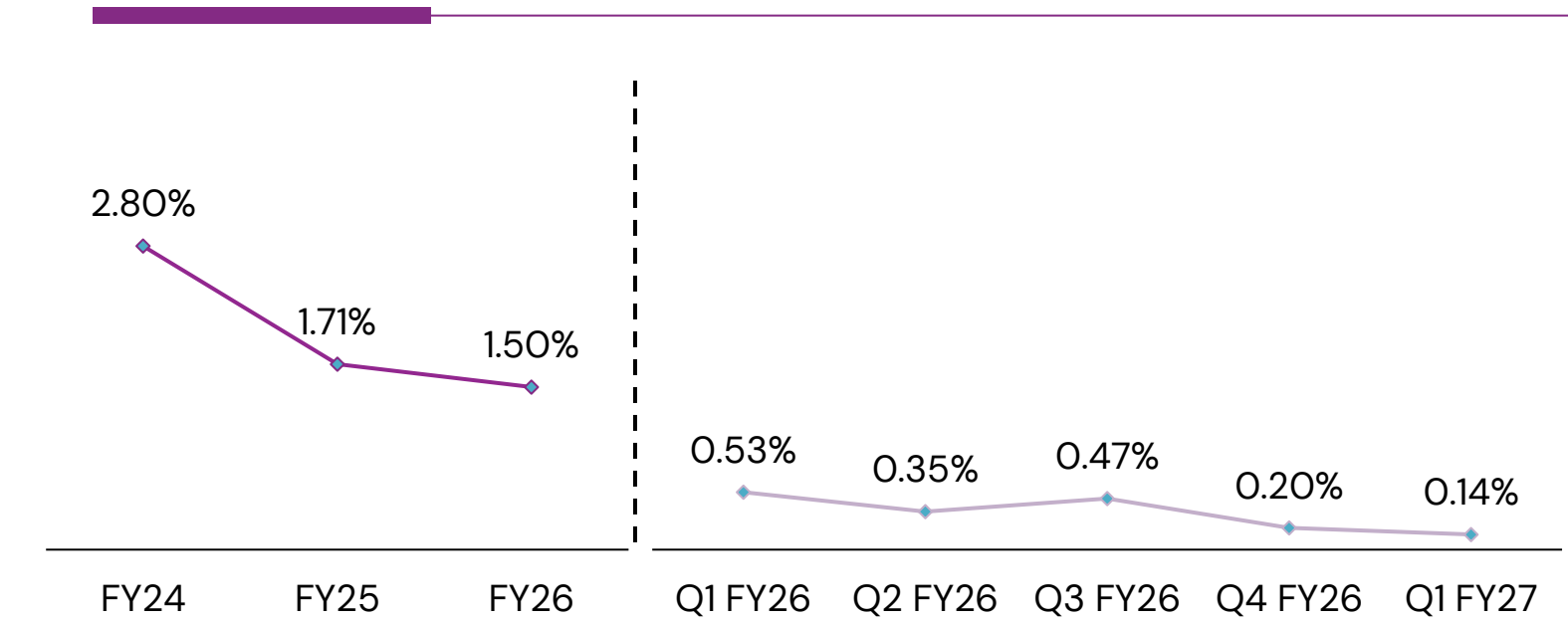
NNPA



Recoveries (excluding upgraded accounts) (INR Cr.)



Slippage Ratio



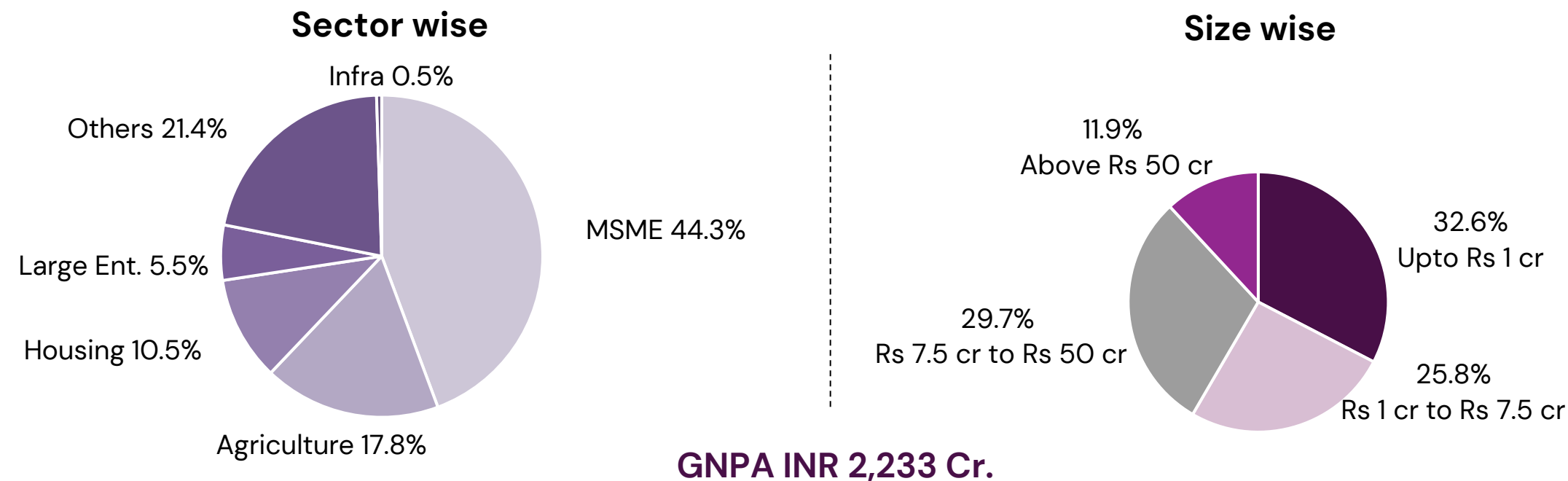


Asset Quality

Non-Performing Assets Breakup (% of Sector Portfolio)

Sectors	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
MSME	6.65%	7.22%	7.85%	7.96%	7.71%
Agriculture	3.08%	3.61%	4.53%	4.68%	4.77%
Housing	1.92%	1.96%	2.35%	2.45%	2.53%
Infra	0.34%	0.35%	0.42%	1.50%	1.42%
NBFC	-	-	-	-	-
Large enterprises	1.90%	2.28%	2.55%	2.97%	3.62%
Others	1.91%	2.04%	2.44%	1.78%	2.08%
Total	2.58%	2.78%	3.32%	3.33%	3.46%

GNPA Breakup





Asset Quality

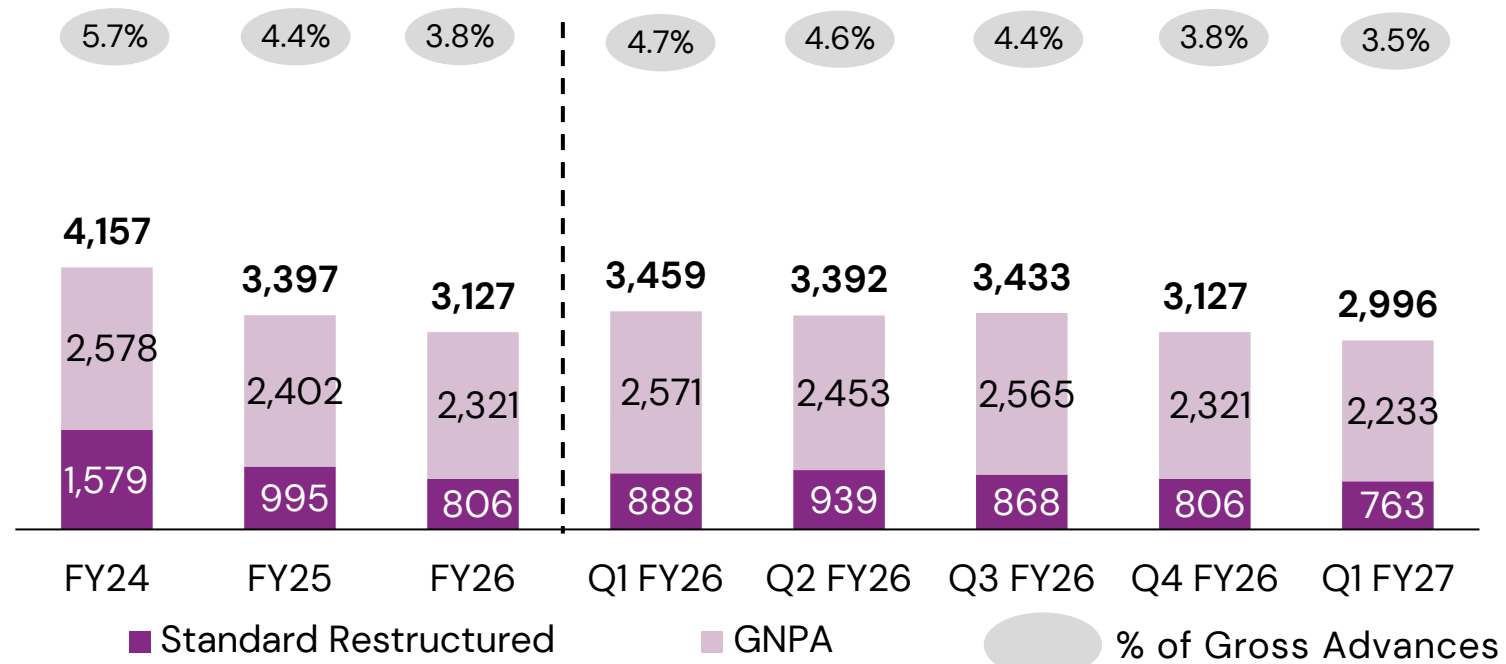
Movement of NPA

Particular (INR Cr.)	Quarter ended			Year ended
	Q1FY27	Q1FY26	Q4FY26	FY 26
Opening Gross NPA	2,320.93	2,402.08	2,565.31	2,402.08
Additions	113.71	401.29	147.59	1,131.35
Sub Total (A)	2,434.64	2,803.37	2,712.90	3,533.43
Slippage ratio (%)	0.14	0.53	0.20	1.50
Reduction				
Up-gradation	60.89	123.04	114.61	460.05
Recoveries (excluding upgraded accounts)	74.25	107.29	150.46	565.17
Technical/ prudential Write Off	66.25	1.95	126.90	187.28
<i>a. Technical written off</i>	65.42	–	81.29	131.37
<i>b. Other written off</i>	0.83	1.95	45.61	55.91
Sub Total (B)	201.39	232.28	391.97	1,212.50
Closing Gross NPA (A-B)	2,233.25	2,571.09	2,320.93	2,320.93

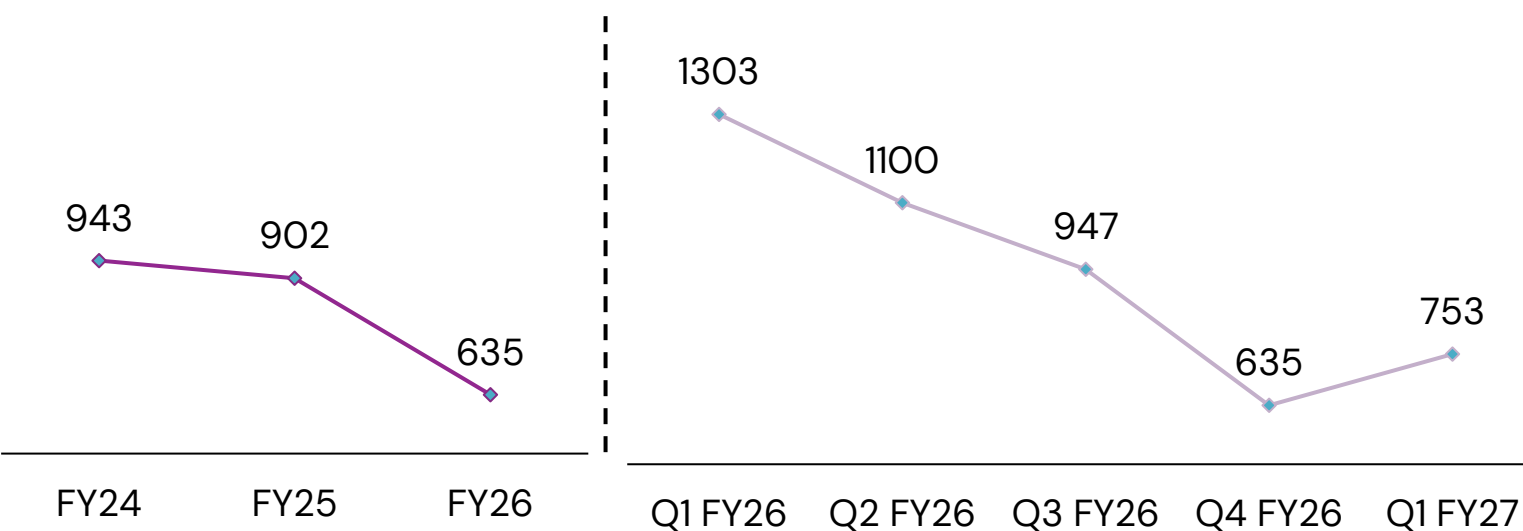


Asset Quality

GNPA & Standard Restructured Assets (INR Cr.)

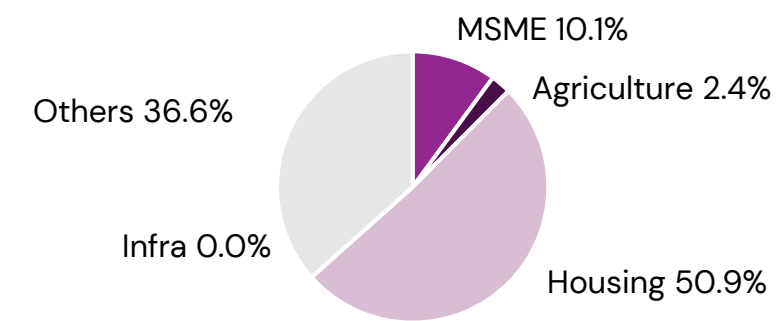


Special Mention Account – 2 (INR Cr.)



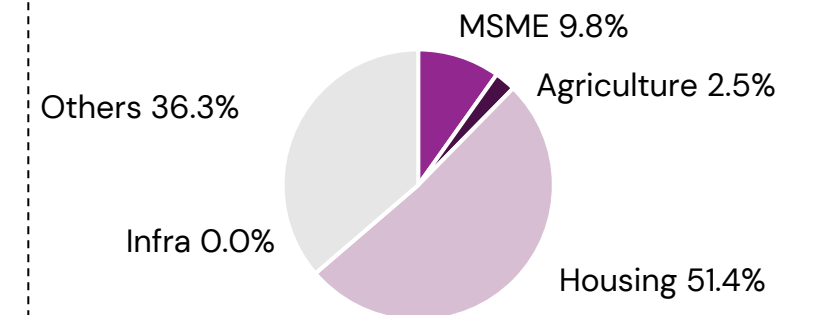
Standard Restructured (incl. Related Accounts)

Q4 FY2026



INR 806 Cr.

Q1 FY2027

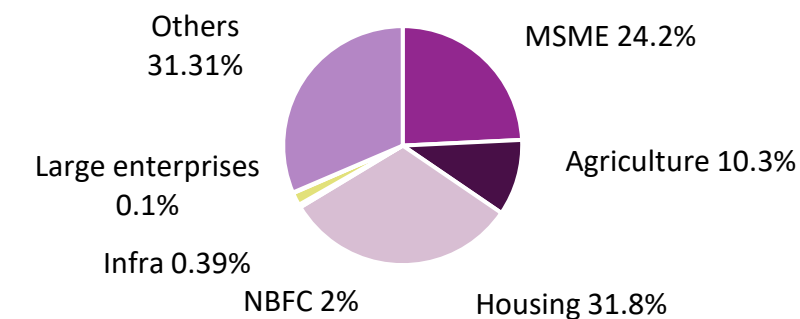


INR 763 Cr.*

* Approximately 53% 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.

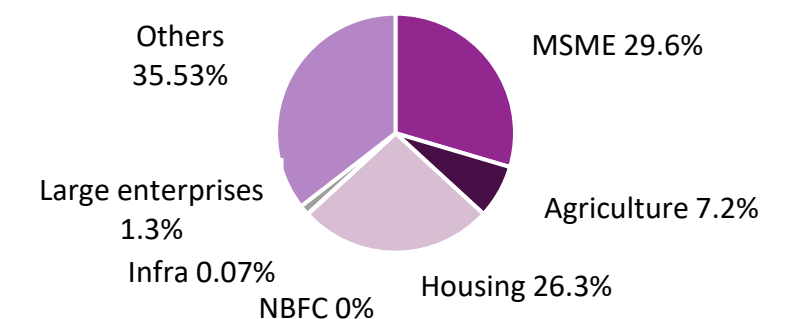
Special Mention Account Breakup

Q4 FY2026



INR 2,917 Cr.

Q1 FY2027



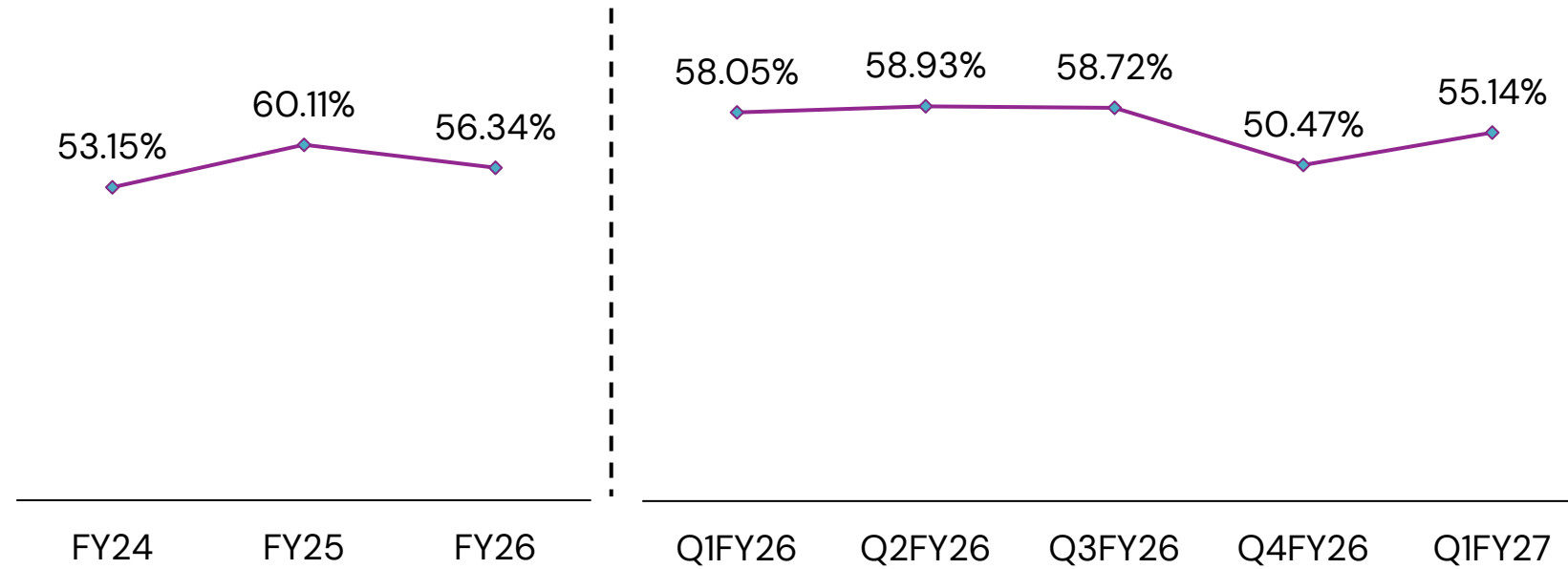
INR 3,435 Cr.^

^ The increase in SMA is due to temporary aberrations. Post quarter close, we have already regularized ~76% of these additions to SMA.

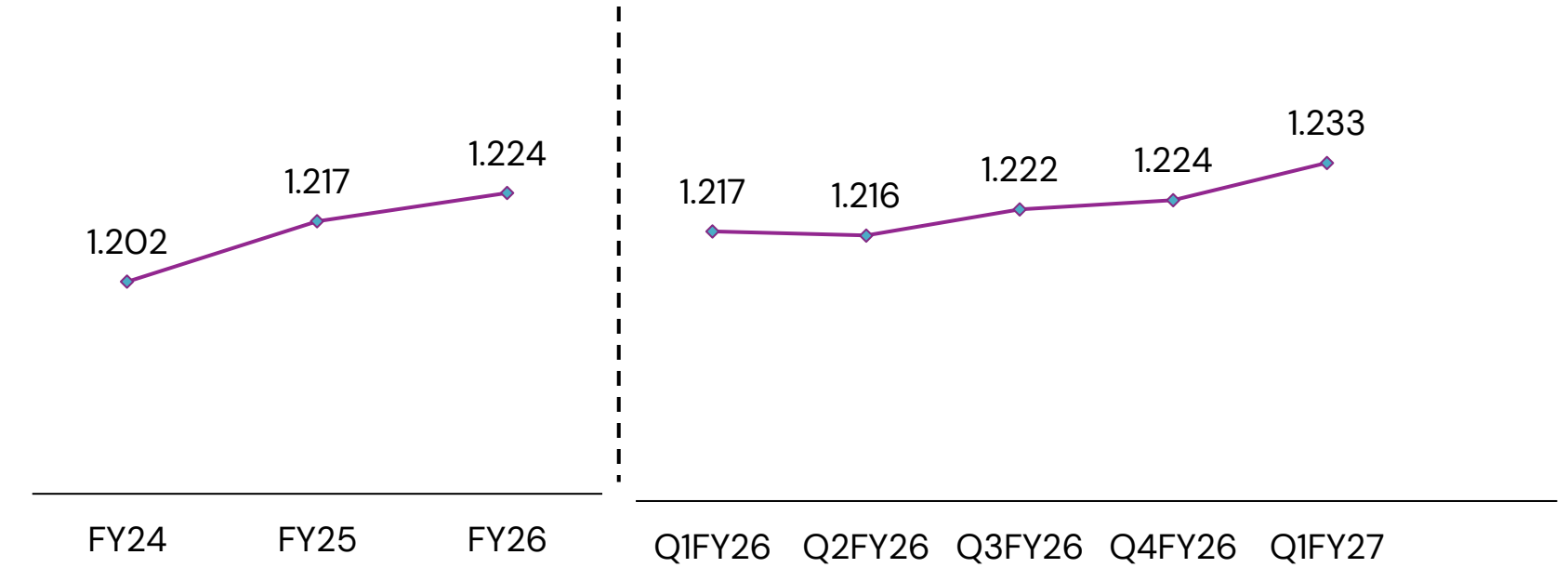


Efficiency Ratio

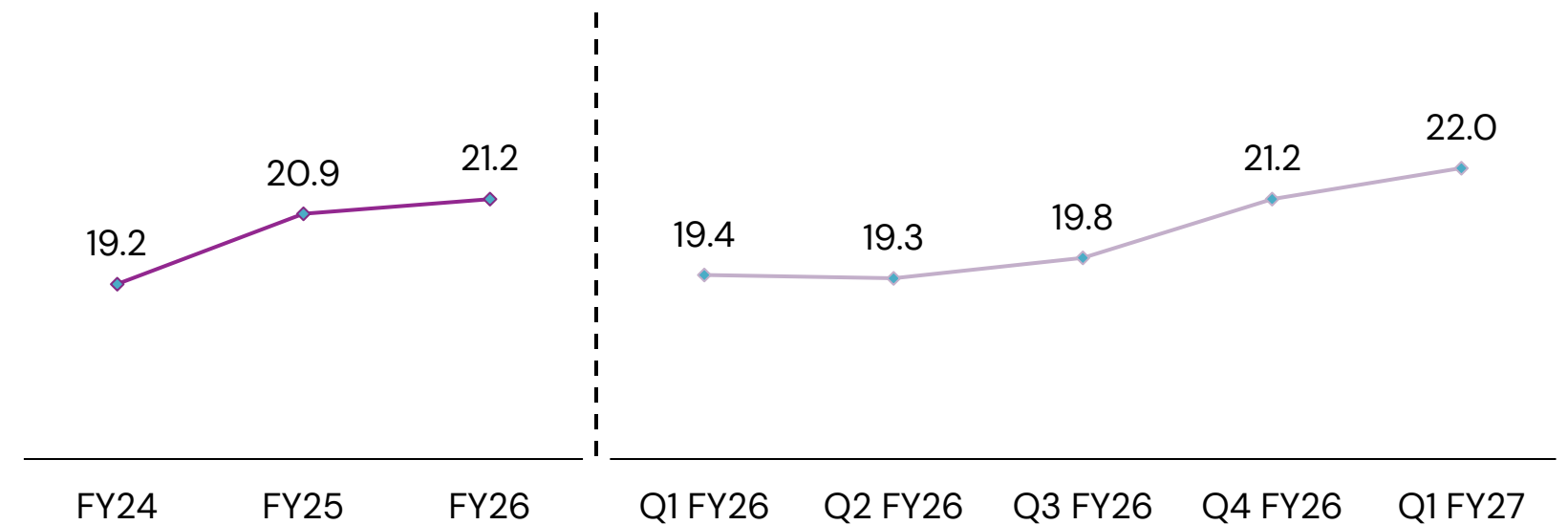
Cost to Income Ratio



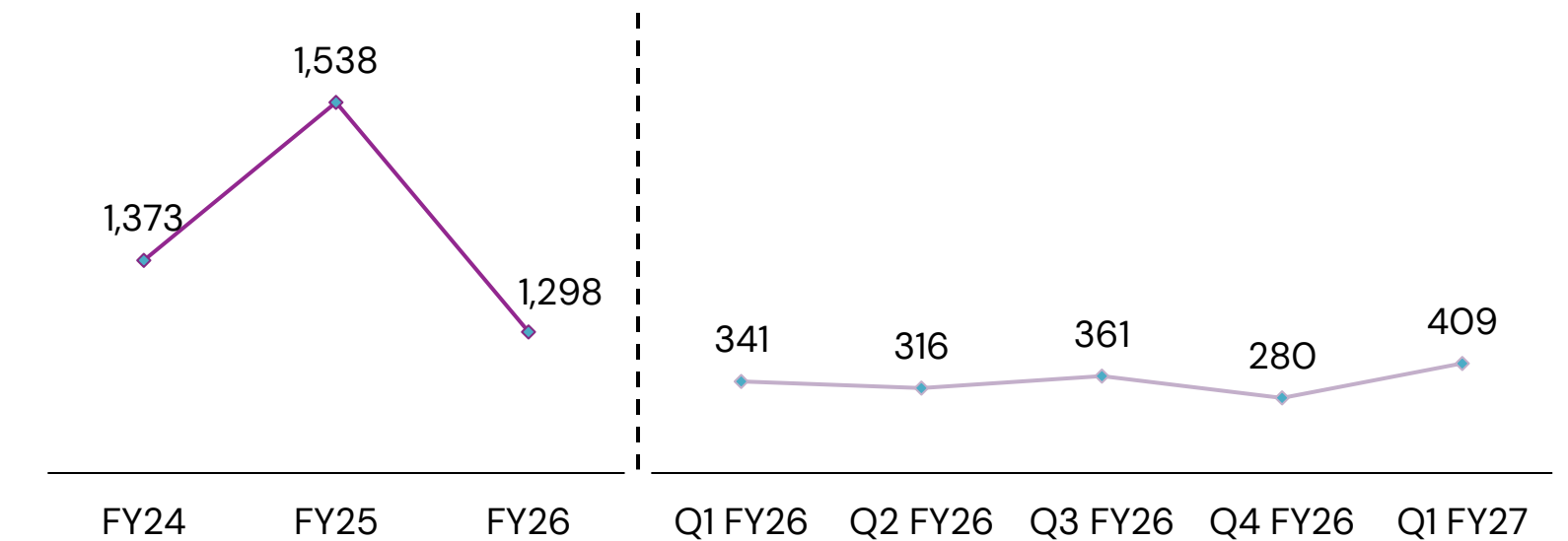
Product Per Customer (PPC)



Business per Employee (INR Cr.)



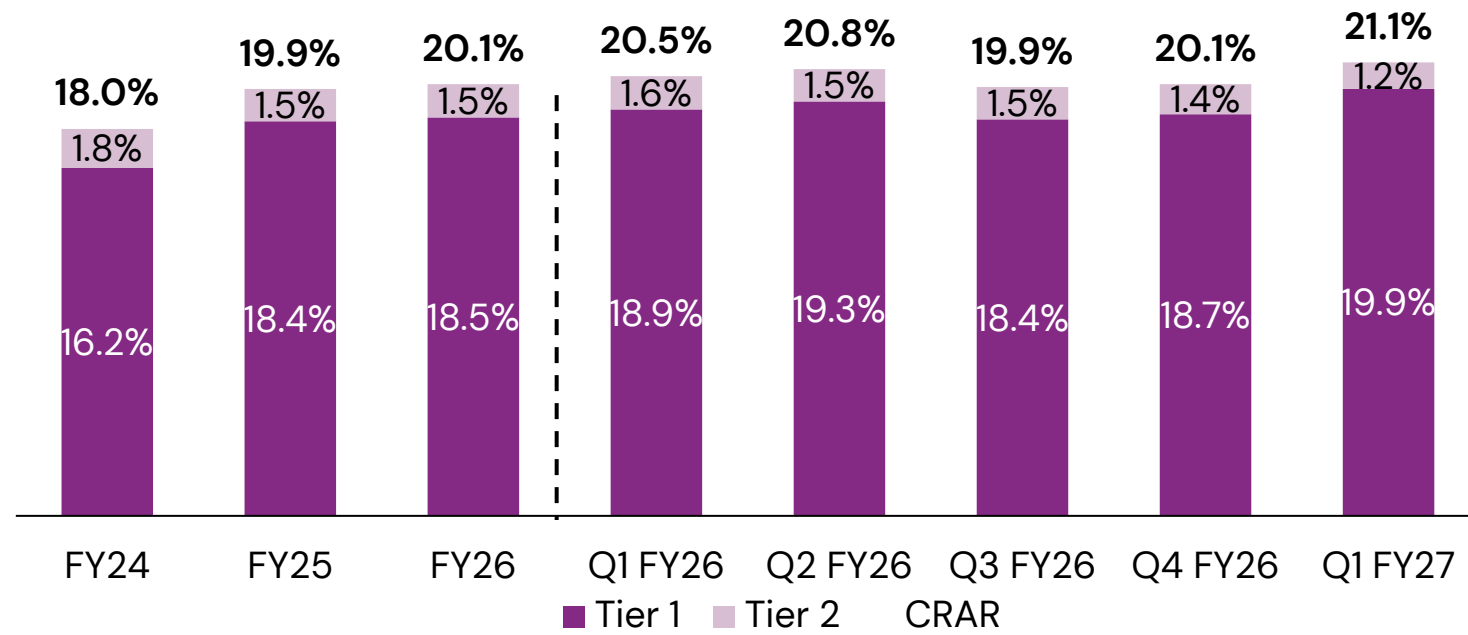
Staff Cost (INR Cr.)



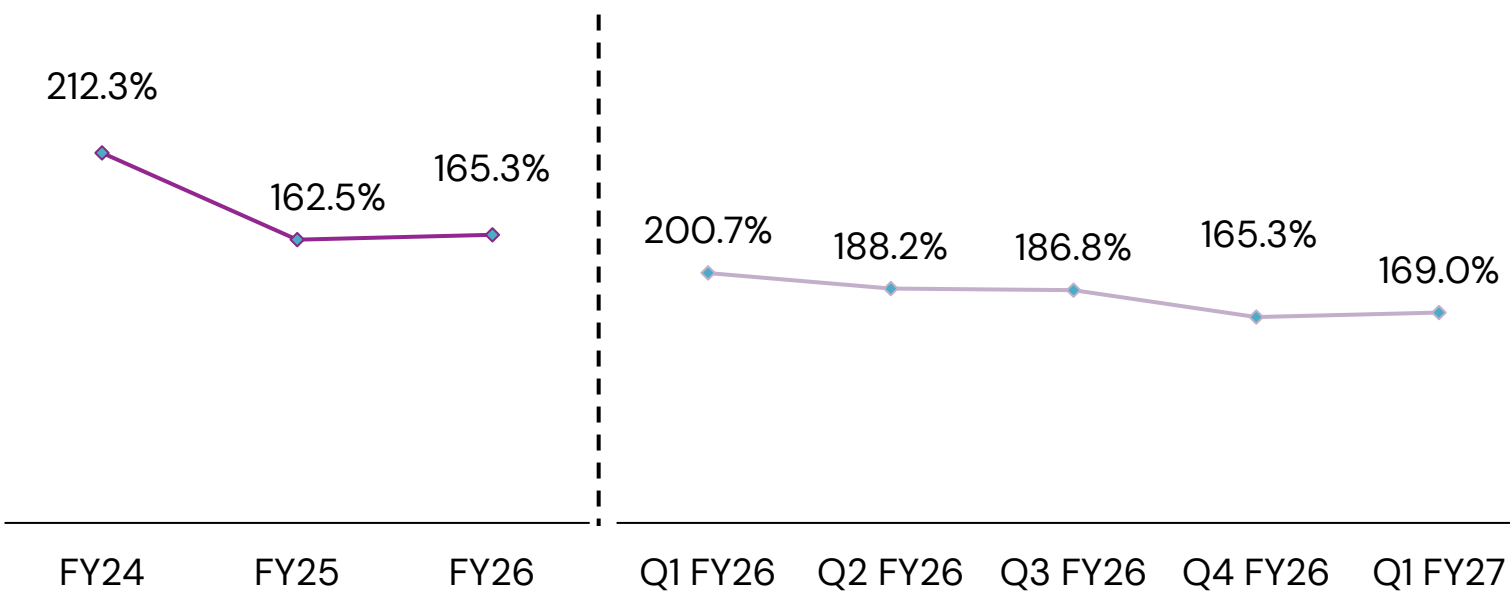


Key Ratios

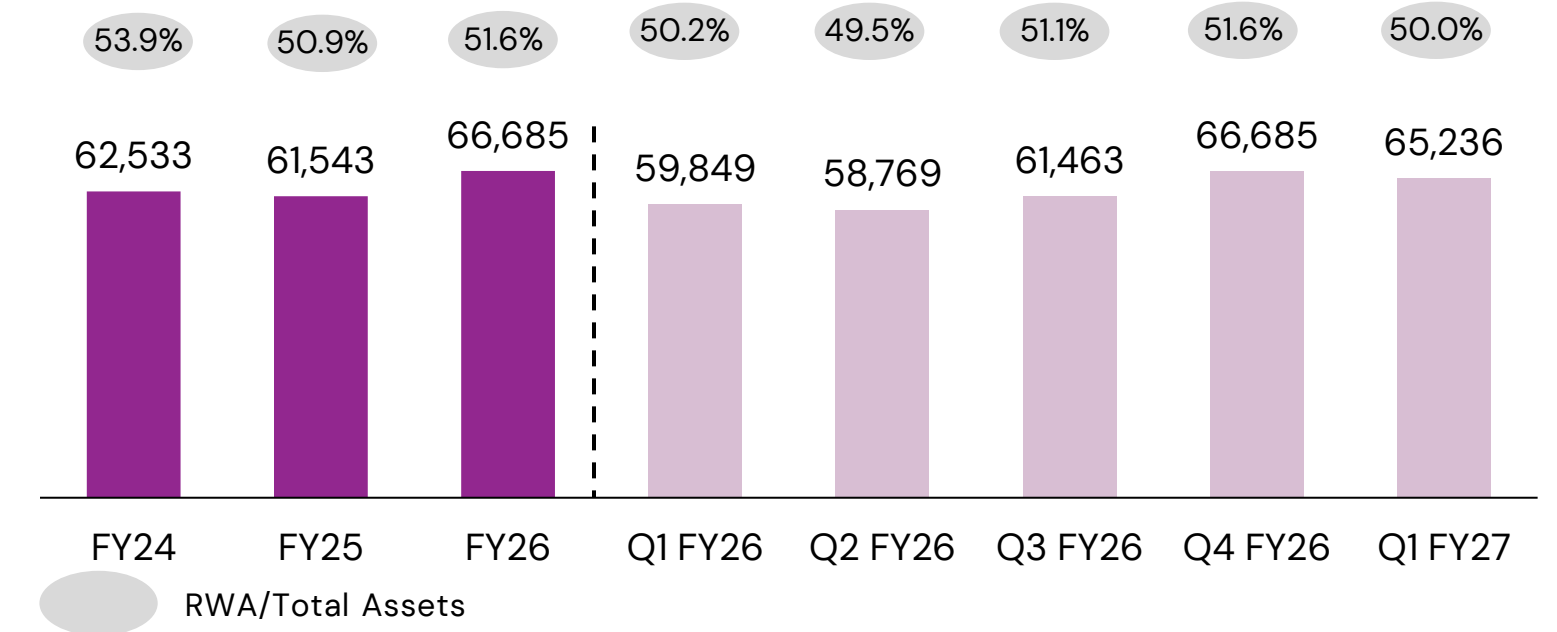
Capital Adequacy Ratio



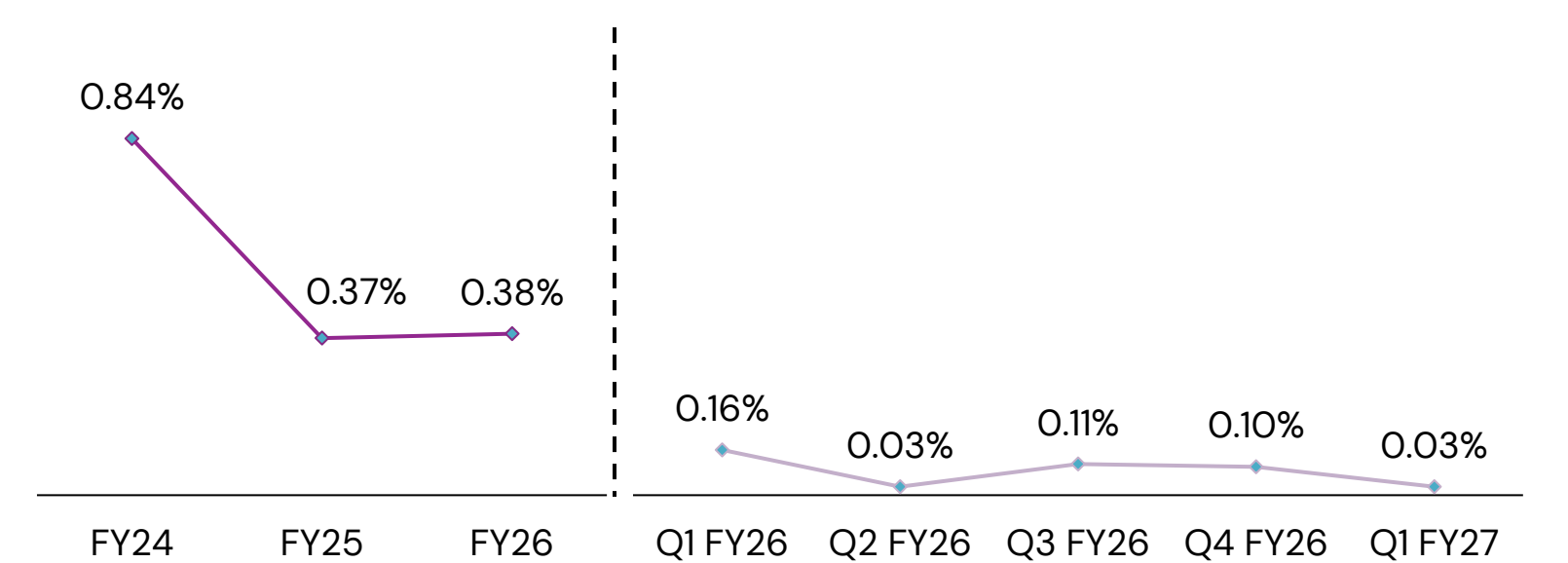
LCR



Risk Weighted Assets (INR Cr.)



Credit Cost





Employee Strength

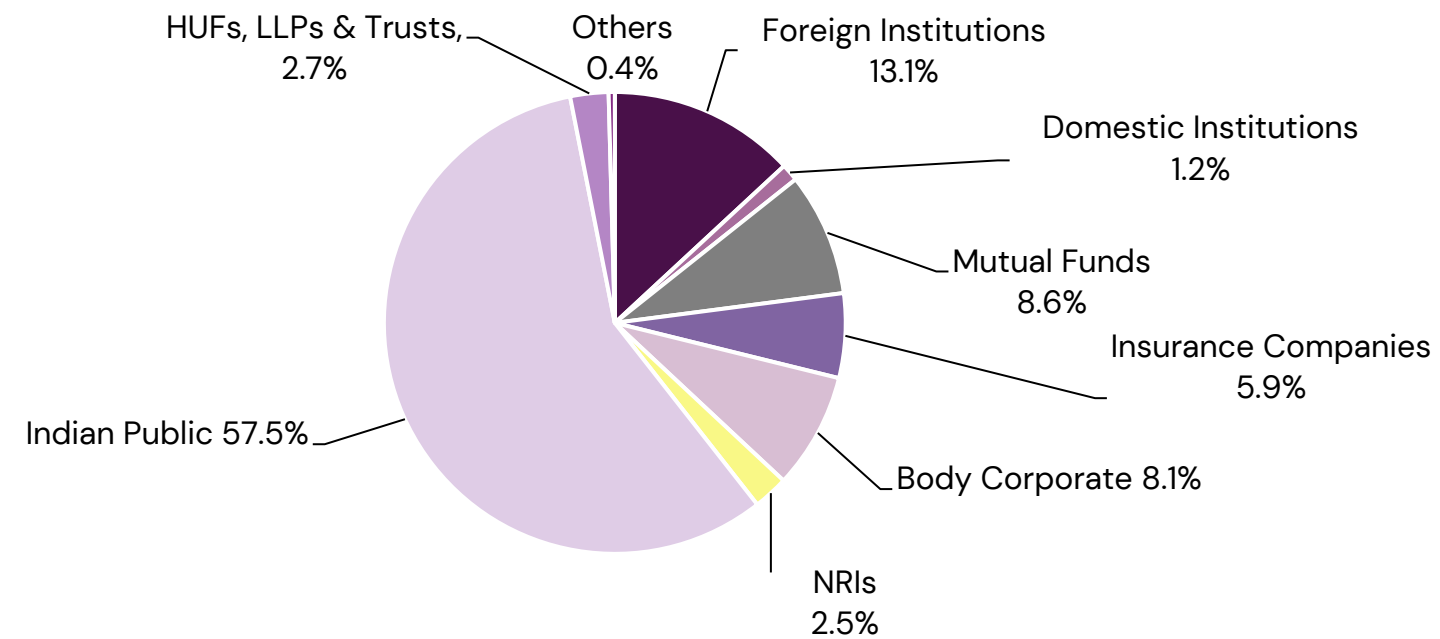
Employee Strength

Cadre	No. of Employees as on 30.06.2026			No. of Employees as on 31.03.2026		
	Male	Female	Total	Male	Female	Total
Executives	273	14	287	280	15	295
Officers	3256	896	4152	3296	904	4,200
Customer Service Associates	1606	1562	3168	1617	1568	3,185
Office Assistants & Housekeepers	896	459	1355	904	463	1,367
Total No. of Employees	6031	2931	8962	6,097	2,950	9,047

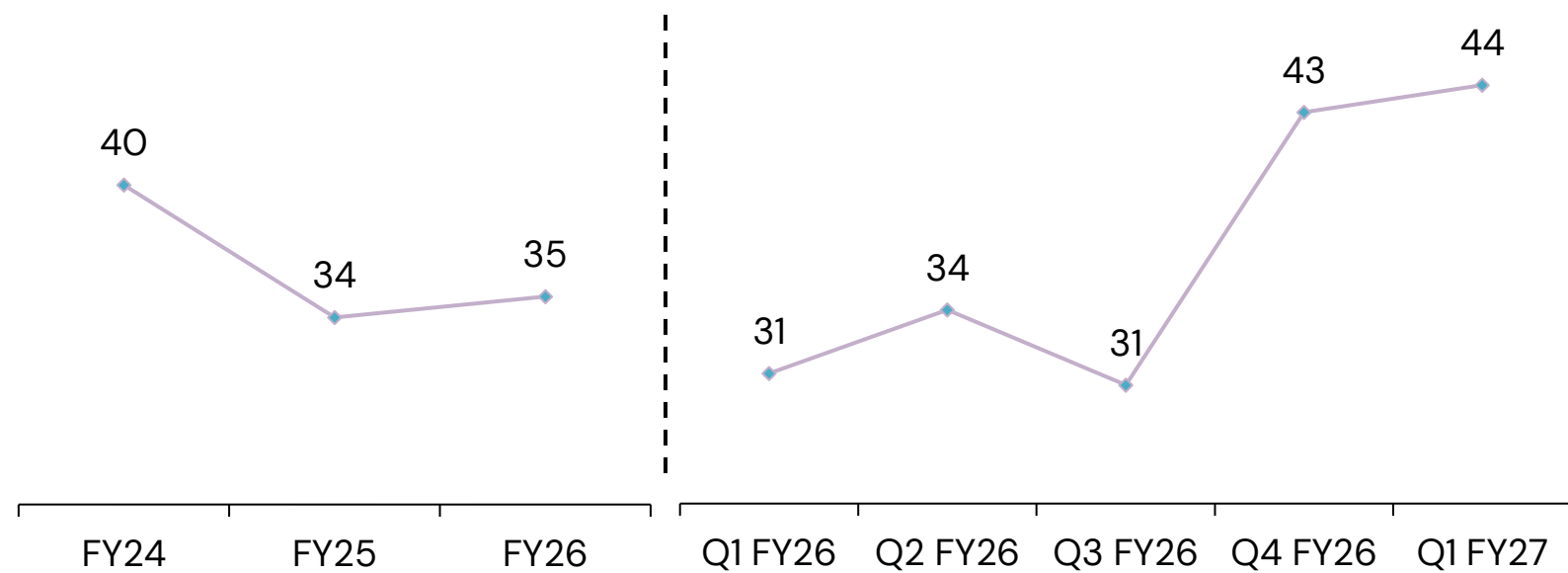


Shareholder Value

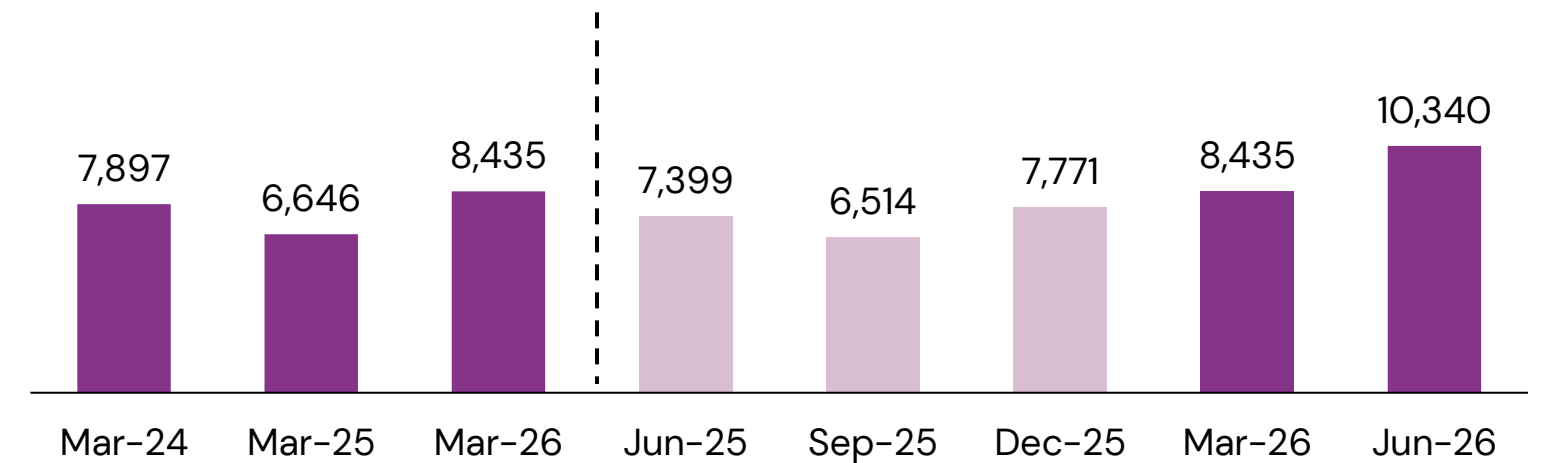
Shareholding Pattern



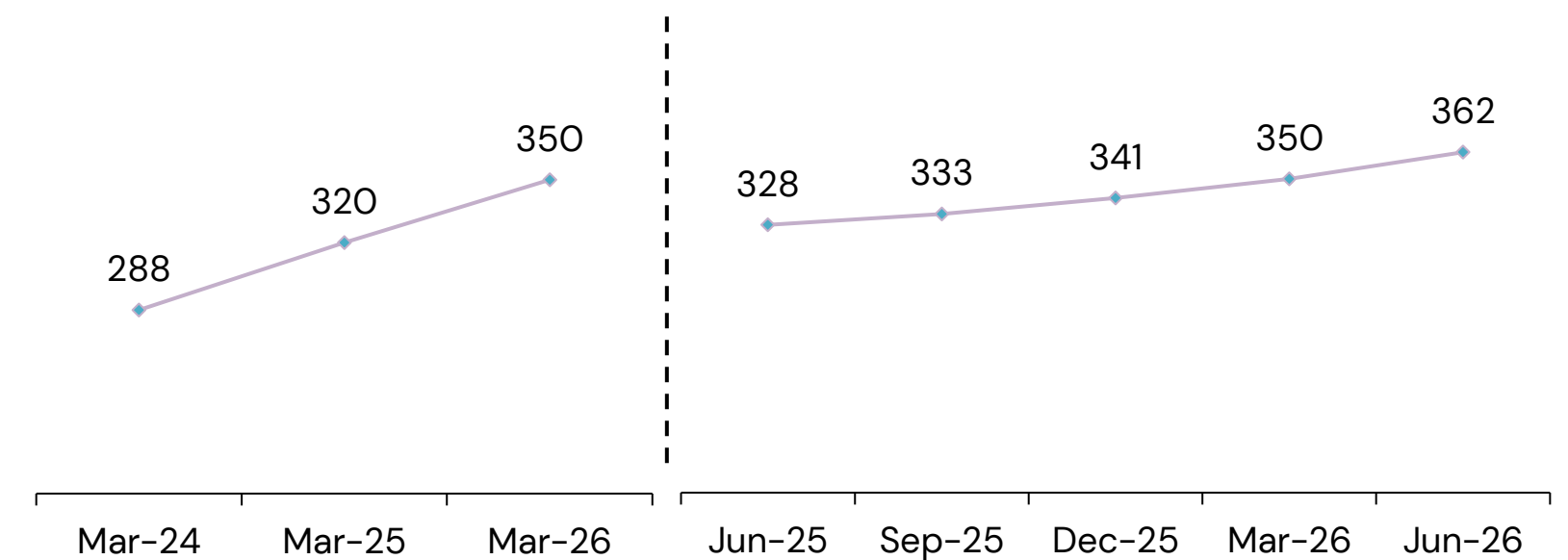
Earnings Per Share (EPS)*



Market Capitalisation



Book Value Per Share (BVPS)



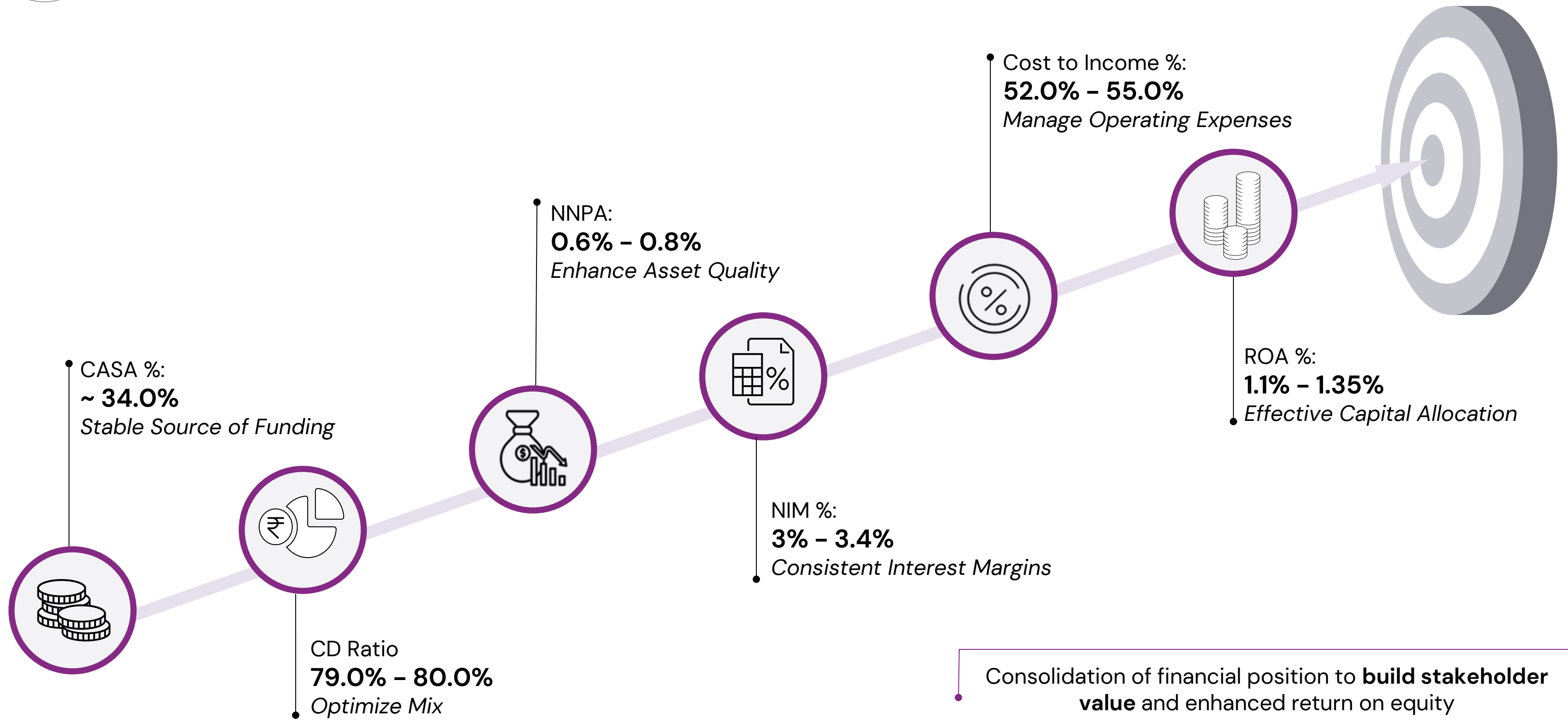
* Annualized

Accelerating our Transformation Journey





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

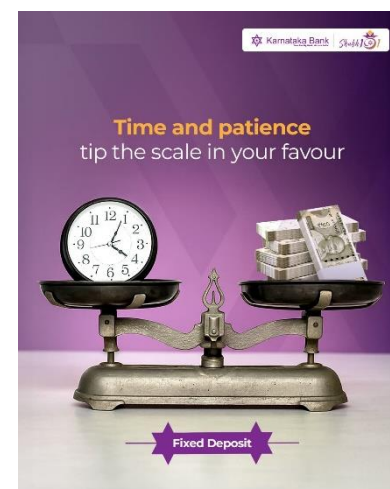
Retail



Retail loans

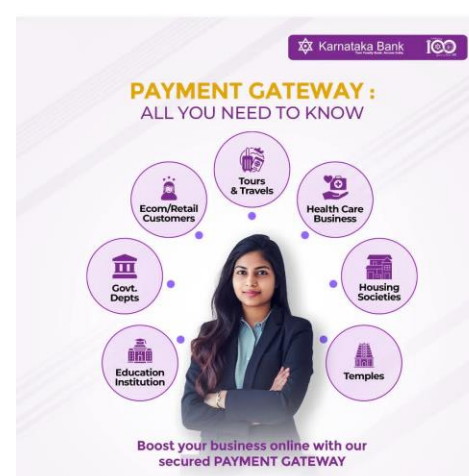
In Pipeline:

- Surrogate based lending for Housing & Mortgage loans.
- Digital Document execution for vehicle loans
- End to End Portal for Channel Partners
- Up to 90% funding on Project cost for Purchase of Ready built/ under construction residential units.
- Digitalization of the Gold Loan



Liability Products

- **Flexi Deposit** for HNI customers is launched. System automatically creates a deposit account for the amount over and above the pre-defined threshold.
- **Project in Pipeline**
- Launch of Virtual account facility
- Launch of Capital Gain account Scheme.



ADC Channels

- **PoS facility:** Partnered with M/s Pinelabs for PoS facility launched on April 21, 2026.
- **Project in Pipeline**
- **Programmable CBDC** enables funds to be used only for predefined purposes within a specified time or through designated beneficiary.
- **NFC Based QR Payments-** Tap and Pay Facility provided to QR Payments.
- Revamp of retail IB with new UI/UX

Agriculture



Agri Schemes

Agriculture

- Entering strategic partnerships with Self-Help Groups (SHGs) to expand our agricultural lending portfolio while contributing to achievement of Priority Sector Lending (PSL) targets.
- Exploring opportunities under Electronic Negotiable Warehouse Receipt (eNWR) ecosystem by identifying high-potential agricultural clusters. This aims to strengthen post-harvest financing, enhance farmer liquidity, and grow our agri-business portfolio.

MSME



MSME Products

Products launched:

- Emergency Credit Line Guarantee Scheme (ECLGS 5.0)
- GST OD
- LAP for MSME
- Dropline OD for MSME

In Pipeline:

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



Digital and Technology

Digital Touchpoints



32,53,307

Mobile App Installations



7,11,538

Net Banking Users



55,50,472

Debit Cards



1,48,697

QR related metrics



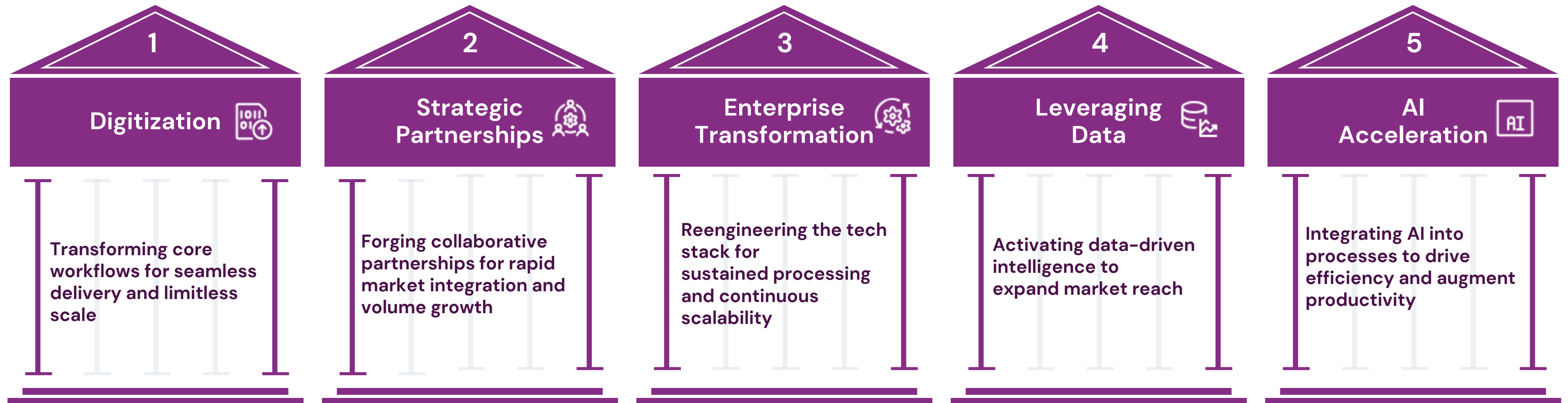
1,469

ATM Networks



Digital and Technology

Pillars of Digital Initiatives – Overview

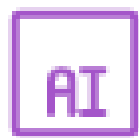




Digital and Technology

Pillars of Digital Initiatives – Projects in Focus

	In Focus	Future Focus (Projects in Progress)
Digitization	- Digital Finance for Tobacco farmers - Digital Current Accounts	- CKYC based onboarding - Digital FD
Strategic Partnership	- Interest free Credit Lines on UPI - Dairy Loans via ULI	- Interest Bearing Credit Lines on UPI - Loan against Mutual Funds / Shares - Secured Credit Cards
Enterprise Transformation	- UDGAM 2.0 - I4C (cybercrime co-ordination) implementation - MNRL and FRI integration to combat cyber fraud	- New Treasury Application - New NPA Solution - DevSecOps Implementation - HRMS Revamp
Leveraging Data	Collections system enhancements	- Mule Hunter - CDP (Common Data Platform)
AI Acceleration	- Sales Buddy (AI assistant) - Accelerated Devops with AI	- Voice bot for Collections - Voice bot for Sales





Digital and Technology

Awards



Bank won two prestigious awards at
“The Great Indian BFSI & Fintech Awards 2026”

- The Great Indian BFSI Product Innovation of the year 2026 for Credit Line on UPI
- The Great Indian BFSI Excellence in Distribution of Financial Products of the year 2026 for Dairy Loan on ULI



Bank won an award for
Best Product Customization in Finacle for Credit Line on UPI



Bank won two prestigious awards at the
“5th IBA CISO Summit & Citations 2026”

- Winner – Cyber Resilience of the Year
- Runner up – Cyber Security Team of the Year

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

32.1%

Share of MSME &
Agri-Loans

46.62%

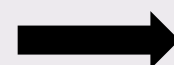
Branches in Rural &
Semi-Urban Areas

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



Retail Focus

46%



51%¹

Increase in % of Retail Advances from FY20 to Q1FY27

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



**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

Empaneled as 'Agency Bank' for Direct Tax, Goods & Service Tax(GST) and Customs Duty Collection.



Direct Tax

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



Customs Duty

Live with Customs Duty Collection through Internet Banking.



GST

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



EPFO

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



CGAS

Capital Gains Accounts Scheme option for investors to claim tax exemption under Income Tax Act is under progress.



Khajane-II (Karnataka)

Live on Khajane 2 e-receipts for state revenue collection



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

Bank has tied up with Power Finance Corporation(PFC), Rural Electrification Corporation(REC), & Indian Railway Finance Corporation(IRFC) for collection of Capital Gain Bonds.



Flexi FD

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



KPPP e-BG + RBI CBDC

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



Public Sector Undertakings

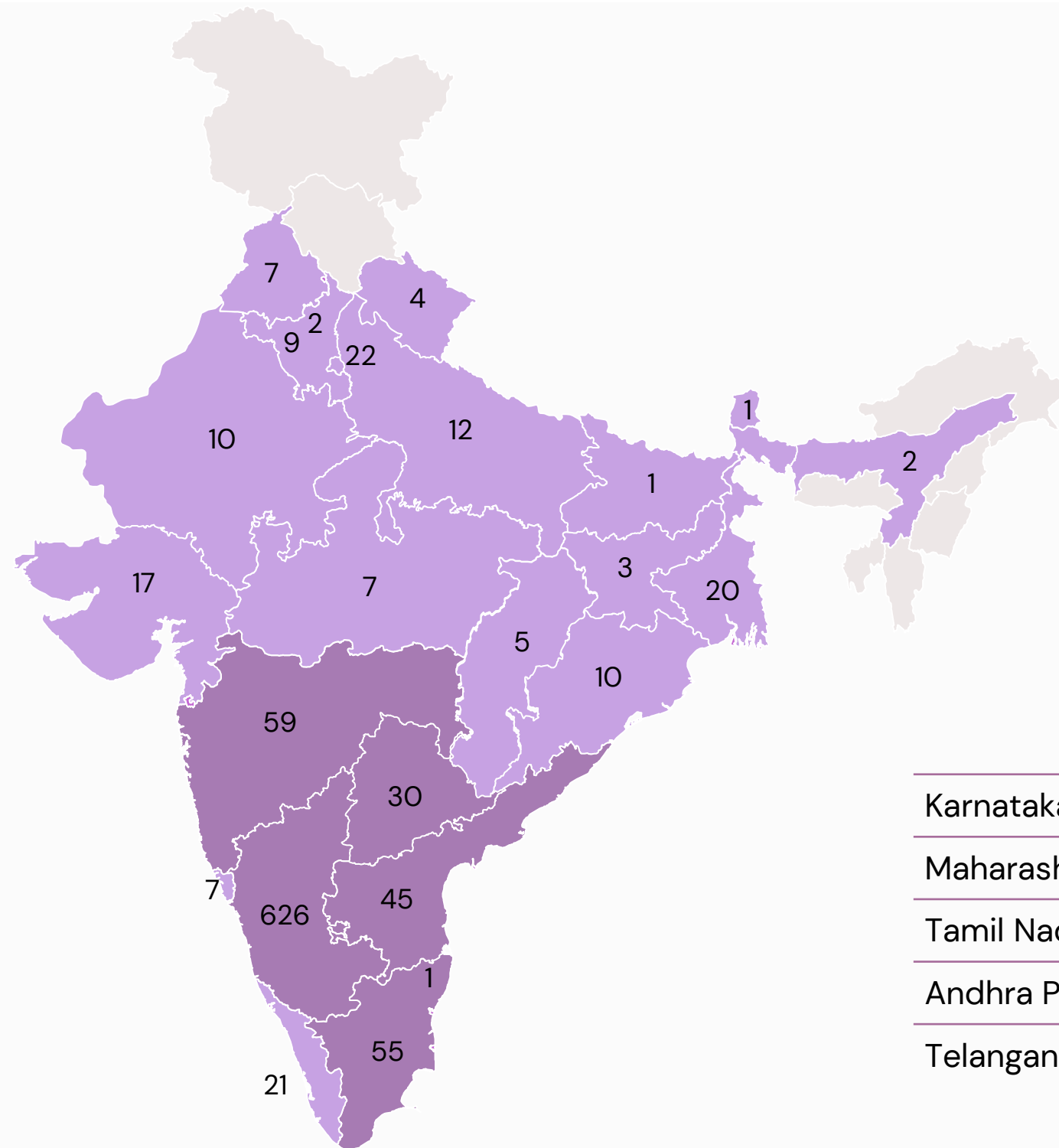
Onboarding of Karnataka Housing Board (KHB) for their rental collections and Karnataka State Beverages Corporations Ltd (KSBCL) for collections of payments from their retailers is under progress.

Working 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

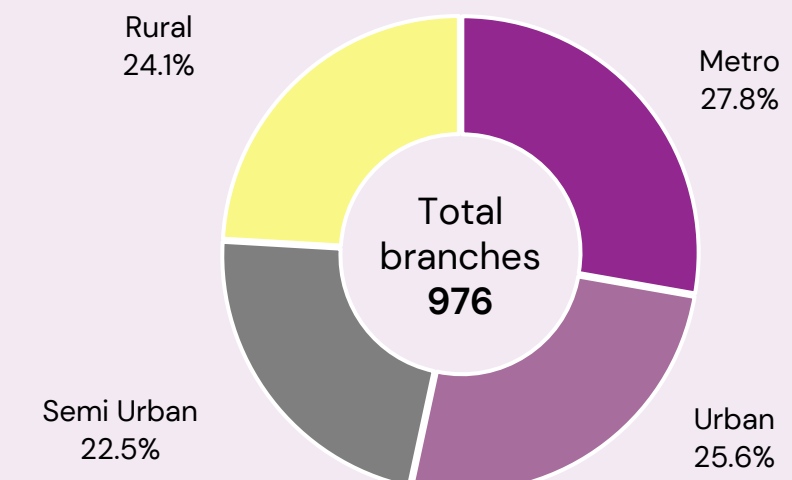
Branches



1,469

ATM and Recyclers

Presence Across All Tiers





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