F. No. 1303 (H.O.)

Karnataka Bank Ltd.

Estd : 1924 CIN : L85110KA1924PLC001128

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

Phone : 0824 - 2228222 Fax : 0824-2225588
Website : www.karnatakabank.com
email : info@ktkbank.com

15.07.2015 SECRETARIAL DEPARTMENT
HO: SEC: 225: 2015-16

1. The Manager
Listing Department
National Stock Exchange Of India Limited.,
Exchange Plaza,C-1, Block G
Bandra-Kurla Complex, Bandra (E), MUMBAI-400 051

2. The General Manager,
Bombay Stock Exchange Limited
Corporate Relationship Dept
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI-400 001

Dear Sir,

We enclose copy of the press communiqué released by us for your kind information.

Thank You,

Yours faithfully,

COMPANY SECRETARY

1136

Karnataka Bank Ltd.

Your Family Bank, Across India.

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

Phone : 0824-2228325 Fax: 0824-2225587
E-Mail : pr@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

PLANNING AND DEVELOPMENT DEPARTMENT

PRESS RELEASE Date: July 15, 2015

Karnataka Bank launches two new Mobile Banking apps 'KBL-ApnaApp' and 'KBL m-PassBook'.



Karnataka Bank, in line with its mission statement of being a technology savvy, customer centric progressive Bank, is a pioneer in providing various technology products & services to its customers to enhance the ease & comfort of Banking. Once again, in its pursuit to provide round-the-clock seamless banking experience to its tech savvy customers, Bank has launched two more new Mobile Applications [apps] namely "KBL ApnaApp" & "KBL m-PassBook", today, here at Mangaluru.

1. KBL ApnaApp

'KBL-ApnaApp' is an Android based SMS banking application, which will work on the basis of SMS authentication. Since app works on SMS authentication, there is no need of GPRS/WiFi connection, except for downloading the app/getting app updations. The app can be downloaded directly from Google Play Store. For using the app, customer has to be registered for Bank's Mobile Banking services.

Following are the major features /services available under 'KBLApna App'.

1. Balance enquiry,
2. Mini Statement
3. Funds transfer within bank
4. Fund Transfer NEFT, IMPS fund transfer, Quick IMPS
5. Mobile Money Identifier
6. Mobile recharge, DTH recharge.
7. Cheque Book Request,
8. Branch/ATM/IFSC code search
9. Stop Payment Request etc

2. KBL-mPassBook

'KBL-mPassBook' is an e-Passbook mobile application, which facilitates download and viewing of account entries on smart phone/tablet similar to conventional passbook along with many other features like adding personalized remarks to transactions, creating personalized ledger etc.

"Technology is advancing day by day and people are more inclined towards smart phones, tablets or any other mobile devices. Today's tech savvy customers are always on the look out for newer apps & expect their needs to be fulfilled at their finger tips as Mobile devices have now become the focal point in any business. Banking is no exception." said Shri P Jayarama Bhat, Managing Director & CEO of the Bank, "In pursuit of excellence in customer service, Bank has launched these two customized & user-friendly mobile apps, through which Bank's valued customers can literally carry the bank in their pocket and perform the transactions on the go. Both the apps are available to customers free of cost and can be downloaded from the Google PlayStore" he added.

Srinivas Deshpande
(Chief Manager – Public Relations)