



Karnataka Bank Ltd.

F. No. 1303 (H.O.)

Estd : 1924

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

Phone : 2228222
Grams: Abhyuday
Fax : 0824-2225588 / 2225589

19.11.2012

SECRETARIAL DEPARTMENT

HO: SEC:559: 2012-13

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

Dear Sir,

We enclose copy of the press communiqué released by us regarding issue of
Debentures by the Bank, for your kind information.

Thank You,

Yours faithfully,


COMPANY SECRETARY



Karnataka Bank Ltd.

Estd: 1924

Regd. and Head Office

Phone : 0824-2228222

P.B. No.599 Mahaveera Circle

Grams : Abhyudaya, FAX: 0824-

PLANNING & DEVELOPMENT DEPARTMENT

Date: 19-11-2012.

PRESS RELEASE

Mangalore based The Karnataka Bank Ltd, a premier private sector Bank has raised Rs 250 crore by issue of Non-Convertible Subordinated Debt instruments in the nature of Debenture (Lower Tier 2 Bonds) on private placement basis. The issue of Bonds with a tenor of 10 years was opened for subscription on October 22, 2012 and closed on November 12, 2012. Rs.125 crore issue with a right to retain oversubscription to the extent of Rs.125 crore received huge response from the investors resulting in the oversubscription by 100%.

The Bank Capital to Risk weighted Assets Ratio (CRAR) as on March 31, 2012 was 12.84 % consisting of Tier 1 capital of 10.86% and Tier 2 of 1.98%. With the above issue of Bonds, the capital funds of the Bank have further improved which will enable the Bank to further expand the credit portfolio in the coming days. As on September 30, 2012, the business turn over of the Bank was 56,364 Crore. For the half year ended as of above date, the Bank had earned net profit of Rs.200.62 Crore. The Bank at present has 511 branches and 423 ATMs spread across India.

Chief Manager & PRO

