F. No. 1304 (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

10.11.2016 SECRETARIAL DEPARTMENT
HO: SEC: : 2016-17

To

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,
BSE 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,

Y V Balachan dra
COMPANY SECRETARY

ORNO 40RR 16-17

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: November 10, 2016

The Karnataka Bank Limited's Regional Heads' Review Conference held on 10-11-2016.



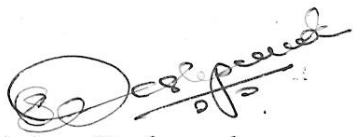
Shri P Jayarama Bhat, MD & CEO, addressing the delegates during the inaugural session of The Karnataka Bank Limited's (**"Bank"**), Regional Heads' Review Conference, held at Bank's Head Office on 10th November 2016.

Speaking on the occasion, Shri P Jayarama Bhat, MD & CEO of the Bank, stressed upon the need for credit augmentation and increasing Credit Deposit [CD] Ratio. On the liabilities side, he urged the Regional Heads to increase the share of CASA deposits which would help the Bank further in reducing the cost of funds and improving the interest spread. "Marketing of Bank's Alternative Delivery Channels [ADC] and digital banking products will go a long way in increasing the comfort of banking for the Bank's customers", he added.

Shri Mahabaleshwara M S, Chief General Manager, Dr. Meera Aranha, Shri Raghurama, Shri Raghavendra Bhat M, Shri Chandrashekar Rao B and Shri Subhaschandra Puranik, General Managers were present on the occasion.

All the Regional Heads from across the country, Departmental Heads and other senior executives at the Bank's Head Office, Data Centre, Bengaluru and International Division - Mumbai also participated in the conference.

Disclaimer: *The Karnataka Bank Limited, ("Bank"), is proposing, subject to receipt of requisite approvals, market conditions and other considerations, a rights issue of its equity shares, and has in this regard, filed a Letter of Offer ("LOF") dated October 28, 2016, with the SEBI and the Designated Stock Exchange. The LOF is available on the website of SEBI at www.sebi.gov.in, the stock exchanges where the equity shares are listed i.e. BSE Limited at www.bseindia.com, National Stock Exchange of India Limited at www.nseindia.com, and the website of the Lead Manager to the Issue, i.e. Edelweiss Financial Services Limited; Website: www.edelweissfin.com. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please see the section entitled "Risk Factors" on page 12 of the LOF.*



Srinivas Deshpande
CHIEF MANAGER – PUBLIC RELATIONS