F. No. 1303 (H.O.)

Karnataka Bank Ltd.

Estd : 1924

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

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

07.08.2013 SECRETARIAL DEPARTMENT
HO: SEC: 321 : 2013-14

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 on the occasion of Agri Meet held at Kolar, for your kind information.

Thank You,
Yours faithfully,

Y V Balachandra
COMPANY SECRETARY

Karnataka Bank Ltd.
Estd: 1924

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P.B. No.599 Mahaveera Circle
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PLANNING & DEVELOPMENT DEPARTMENT

PRESS RELEASE **Dt: 06-08-2013**

"AGRI MEET" BY KARNATAKA BANK

Considering the significant role played by agriculture in the overall socio-economic fabric of the India, Karnataka Bank Ltd., has rolled out several new initiatives to promote this sector. An Agri Customers' Meet was organized by the Bank, at Kolar, recently coinciding with the designation of the Bank's Kolar branch as "AGRI DEVELOPMENT BRANCH" (ADB). The purpose of the Meet was to interact with farmers and educate them on the various types of credit facilities that they can avail from the Bank, for carrying on their agricultural activities smoothly, and also the financial support available from the Government in the form of interest subvention, subsidies etc. The program was attended by a large number of farmers from Kolar & nearby branches. The programme was inaugurated by Sri. K. Srinivas Gowda, former Agriculture Minister and an agriculturist. Sri.N.C.Patel, a progressive farmer and the Rajyotsava Award winner, Sri. Sri.Ramesh Bhat S, District Development Manager, NABARD and Sri.Shivashankar Rao M, Lead District Manager were also present on the occasion and highlighted the various facilities available from the Government and financial institutions to the farmers for their agricultural activity.

Sri. V. N. Manohar, Deputy General Manager, Retail and Mid Corporate Finance Division of Karnataka Bank, who is in charge of AGRI FINANCE DIVISION at the Bank's Head office explained the various agricultural loan schemes that were available with Karnataka Bank Ltd and requested the agriculturists to avail of the same. He informed that the Bank has a repertoire of farmer-friendly loan products such as –

- KBL-Krishik Sarathi – for purchase of tractors, power tillers, farm equipments etc
- KBL-Krishik Sinchan – for financing minor irrigation projects
- KBL-Pushpankur – for financing floriculture and nursery development activities
- KBL-Krishshik Bhandar – for financing farmers for their working capital requirements
- KBL-Krishik Mitra – for financing dealers in fertilizers, pesticides and other agricultural inputs
- KBL-Krishik Godham – for financing the construction of godowns and cold storage units
- KBL-Kisan Credit Card – for financing working capital and urgent crop production requirements.

The Bank has 10 Agri Development Branches and 150 `Green' Branches. These branches will pay focused attention to agricultural lending and ensure adequate and timely flow of credit to the sector.

The Bank plans to hold many more Agri Customers' Meet at different centres, across the country, during the current year and to "THINK GREEN, GO GREEN AND ACHIEVE GREEN", in support of the Government's initiative to ensure robust growth in agricultural production to increase its contribution to the GDP of the country.

CHIEF MANAGER [PR]