



Your Family Bank, Across India

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CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC: 289 :2025-26

Date: 10.02.2026

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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Submission of copy of the presentation for Analysts/ Institutional Investors on unaudited, reviewed Standalone & Consolidated financial results for the quarter and nine months ended December 31, 2025

We refer to our earlier letter no.: HO/SEC/282/2025-26 dated 04.02.2026, intimating about the scheduling of Q3FY26 Earning's Audio Conference Call for Analysts / Institutional Investors to be held on Wednesday, February 11, 2026, at 03.30 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 the copy of the presentation for Analysts / Institutional Investors on unaudited, reviewed Standalone & Consolidated financial results for the quarter and nine months ended December 31, 2025. The analyst presentation would also be available on the website of the Bank under the link given below:

<https://karnatakabank.bank.in/investors/quarterly-results>

This is for your kind information and dissemination.

Yours faithfully,

Sham K
Company Secretary &
Compliance Officer

INVESTOR PRESENTATION Q3 FY26



Karnataka Bank
Your Family Bank. Across India.



Banking with Legacy, Embracing the Future



100 YEARS
OF LEGACY

1 FOR
SHAGUN



Karnataka Bank
Your Family Bank. Across India.

Trusted for 101 years

Same Trust
Same commitment
Stronger bonds

Always with you
Karnataka Bank

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Our Strengths and Strategies



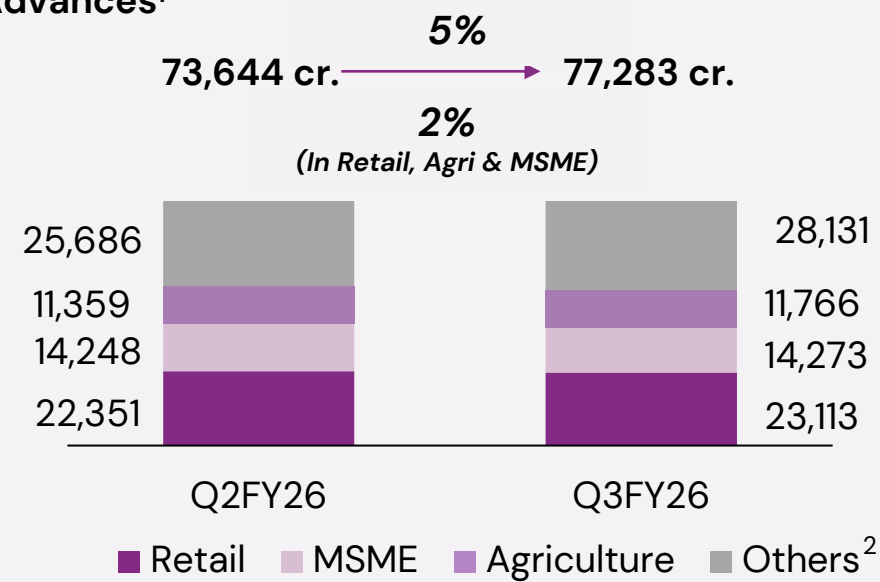
Key Parameters for Q3FY26



Managing transitions to achieve stability and sustainable growth...

Deposits and Advances

Gross Advances¹



Total Deposits

Q2FY26
1,02,817 cr. → 1% → Q3FY26
1,04,112 cr.

CASA

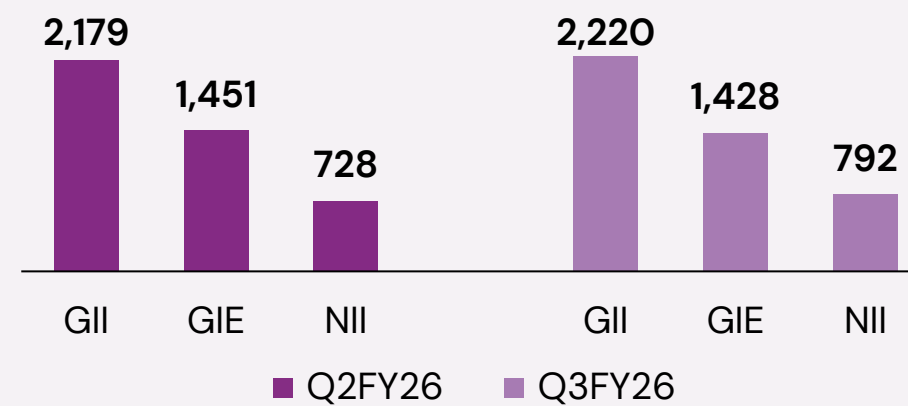
Q2FY26
31,882 cr. → 3% → Q3FY26
32,829 cr.

Retail Term Deposit

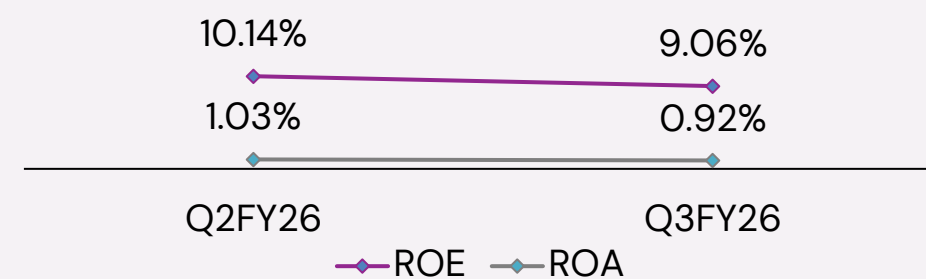
Q2FY26
65,532 cr. → 1% → Q3FY26
66,252 cr.

Profitability Metrics

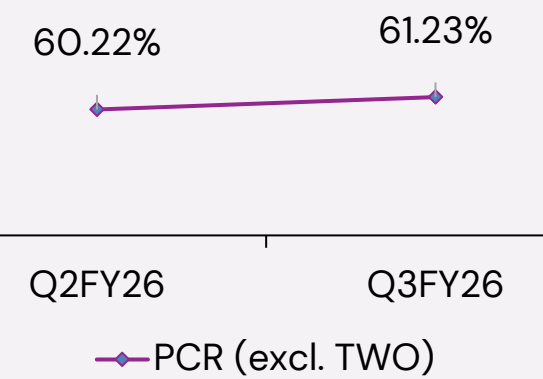
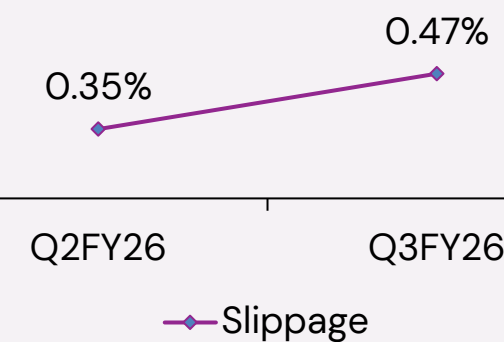
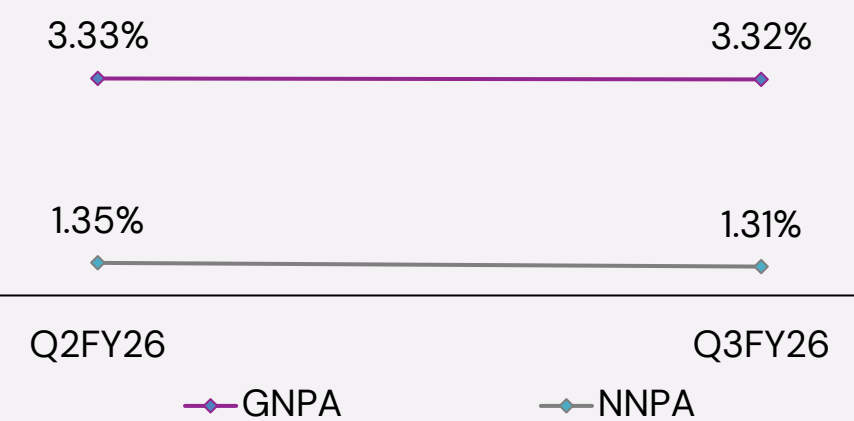
INR cr.



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



Q3 FY26 Performance at a Glance

Q3FY26 INR cr.

Assets			
Gross Advances 77,283 5% QoQ 2% QoQ In Retail, Agri & MSME	Retail Advances¹ 40,453 3% QoQ	Deposits 1,04,112 1% QoQ 1% QoQ In Retail Term Deposit	CASA 32,829 3% QoQ
Profitability			
NIM 2.92% 20 bps QoQ	PAT 291 (8.9%) QoQ	ROA 0.92% (11 bps) QoQ	ROE 9.06% (108 bps) QoQ
Asset Quality			
GNPA 3.32% (1 bps) QoQ	GNPA and Std Restructured % of Advances 4.44% (16 bps) QoQ	NNPA 1.31% (4 bps) QoQ	PCR (Excl. TWO) 61.23% 101 bps QoQ

- The Bank's Gross Advances recorded a 5% QoQ growth, increasing from Rs. 73,644 cr. to Rs. 77,283 cr.
- The Bank's CASA increased from Rs. 31,882 cr. to Rs. 32,829 cr., registering a 3% QoQ growth.
- As of Q3 FY26, the Bank's GNPA stood at 3.32%, reflecting an improvement of 1 bps QoQ, while the NNPA improved by 4 bps QoQ to 1.31%.
- The Bank's standard restructured portfolio declined to Rs. 868 cr. as of Q3 FY26, compared to Rs. 939 cr. in Q2 FY26, reflecting an 8% QoQ improvement.

Notes: 1. Retail classification done as per RBI definition



Q3FY26 Performance at a Glance



Profitability

- ▶ Gross Interest Income increased by 1.9% QoQ, while Interest Expense declined by 1.6% QoQ. Consequently, Net Interest Income (NII) rose by 8.8% QoQ.
- ▶ Driven by the improvement in NII, the Net Interest Margin (NIM) increased to 2.92% in Q3 FY26, compared to 2.72% in Q2 FY26.
- ▶ PAT for Q3FY26 stood at Rs. 290.79 Crore v/s Rs. 319.12 Crore in Q2FY26.
- ▶ ROA and ROE stood at 0.92% and 9.06% respectively for Q3FY26.

Asset Quality and Liability

- ▶ Gross NPA decreased to 3.32% as on 31st December 2025, as against 3.33% as on 30th September 2025.
- ▶ Net NPA also decreased to 1.31% as on 31st December 2025 against 1.35% on 30th September 2025.
- ▶ Credit cost for the quarter stood at 0.11% as against 0.03% in Q2FY26.
- ▶ CASA ratio as on 31st December 2025 stood at 31.53% as against 31.01% on 30th September 2025.

Distribution

- ▶ Mobile Banking App KBL Mobile Plus with new UI/UX is released to customers.

Product and Digitization

- ▶ Digital footprint increased by 0.75 lakh+ additional mobile application downloads during Q3 FY2026.
- ▶ Gone live with Supply Chain Finance.
- ▶ Launch/Revamp of products and services to cater to the ever-evolving needs of customers.
- ▶ Revamp of Credit policy across key products viz., Housing, Mortgage, Lease N Cash, Gold & MSME Loans.



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



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



Dr D S Ravindran

Independent Director
Former Principal Secretary, Govt. of Karnataka



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



Experienced Management Team (1 / 2)

Strengthening of Management, making the Organization Future Ready



Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank



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



Ravichandran S

Head – Legal & Recovery
39 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



Pankaj Gupta

Chief Digital & Marketing Officer
30 of years experience across IT services, Sales and delivery



Ratheesh R

Head – Training
39 years of experience in BFSI



Niranjana Kumar

Chief Human Resources Officer (CHRO)
25 years of experience in HR



Nagaraja Upadhyaya B

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



Venkateswarlu Mallineni

Head – Liabilities Sales, TPP & Government Business
25 years experience in Retail Banking and Liabilities Business

Strong management with proven experience and leadership



Experienced Management Team (2 / 2)

Strengthening of Management, making the Organization Future Ready



Vijayakumar P H

Chief Financial Officer (CFO)
25 years at Karnataka Bank



Raghuram H S

Head – Branch Banking, Products & Business Solutions Group (BSG), and Head – IT & MIS Department
31 years at Karnataka Bank



Chandrashekara G

Head – Credit Sanctions
[Exposure above Rs.15Cr.]
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

Financial Highlights



Banking with Legacy, Embracing the Future





Financial Highlights

Profit and Loss Statement

Particulars	Q3FY26	Q2FY26	Q-o-Q %	Q3FY25	Y-o-Y %
Interest Income	2,220.05	2,179.18	1.88%	2,243.02	-1.02%
Interest Expense	1,427.99	1,451.06	-1.59%	1,450.24	-1.53%
Net Interest Income	792.06	728.12	8.78%	792.78	-0.09%
Other Income	302.30	343.37	-11.96%	292.36	3.40%
Total Income (Net of Interest Expense)	1,094.36	1,071.49	2.13%	1,085.14	0.85%
Employee Expenses	360.60	316.49	13.94%	342.72	5.22%
Other Expenses	281.96	314.96	-10.48%	309.35	-8.85%
Total Operating Expenses	642.56	631.45	1.76%	652.07	-1.46%
Operating Profit	451.80	440.04	2.67%	433.07	4.32%
Provisions	94.86	20.07	372.65%	83.77	13.24%
Profit Before Tax (PBT)	356.94	419.97	-15.01%	349.30	2.19%
Tax	66.15	100.85	-34.41%	65.70	0.68%
Profit After Tax (PAT)	290.79	319.12	-8.88%	283.60	2.54%



Financial Highlights

Balance Sheet

Particulars	As on 31-12-2025	As on 31-12-2024	Y-o-Y %
Property & Assets			
Cash & Balance With RBI	3,689.77	4,824.72	-23.52%
Balance With Banks & Money At Call & Short Notice	857.27	1,012.55	-15.34%
Investments	26,752.68	22,830.89	17.18%
Advances	75,699.01	76,478.64	-1.02%
Fixed Assets	1,066.67	974.35	9.48%
Other Assets	12,118.31	10,933.66	10.83%
Total	1,20,183.71	1,17,054.81	2.67%
Capital and Surplus			
Capital	378.15	377.90	0.07%
Reserves & Surplus	12,493.08	11,443.57	9.17%
Deposits	1,04,111.52	1,00,027.57	4.08%
Borrowings	1,285.66	2,856.51	-54.99%
Other Liabilities & Provisions	1,915.30	2,349.26	-18.47%
Total	1,20,183.71	1,17,054.81	2.67%



Financial Highlights

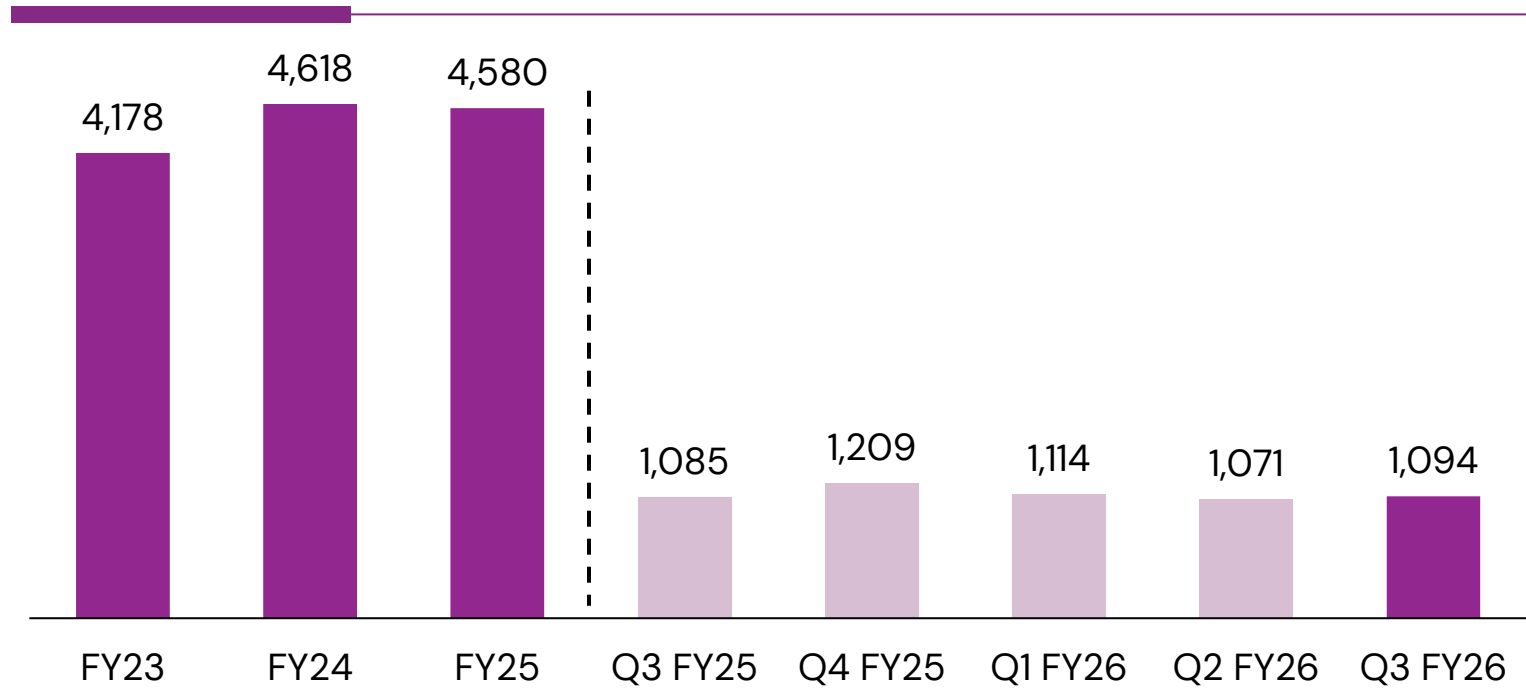
Key Financial Ratios

Particulars	Q3FY26	Q2FY26	Q-o-Q	Q3FY25	Y-o-Y
Gross NPA	3.32%	3.33%	-1 bps	3.11%	21 bps
Net NPA	1.31%	1.35%	-4 bps	1.39%	-8 bps
CASA Ratio	31.53%	31.01%	52 bps	30.29%	124 bps
NIM %	2.92%	2.72%	20 bps	3.02%	-10 bps
ROA	0.92%	1.03%	-11 bps	0.92%	-
ROE	9.06%	10.14%	-108 bps	9.63%	-57 bps
PCR (Excl. TWO)	61.23%	60.22%	101 bps	56.03%	520 bps
PCR (Incl. TWO)	80.90%	81.05%	-15 bps	80.64%	26 bps
Credit Cost	0.11%	0.03%	8 bps	0.12%	-1 bps
CD Ratio	74.23%	71.63%	260 bps	77.84%	-361 bps
Yield on Advances	8.71%	8.98%	-27 bps	9.37%	-66 bps
Cost of Deposits	5.43%	5.54%	-11 bps	5.64%	-21 bps
Cost of Funds	5.46%	5.58%	-12 bps	5.69%	-23 bps
CRAR	19.94%	20.84%	-90 bps	17.64%	230 bps

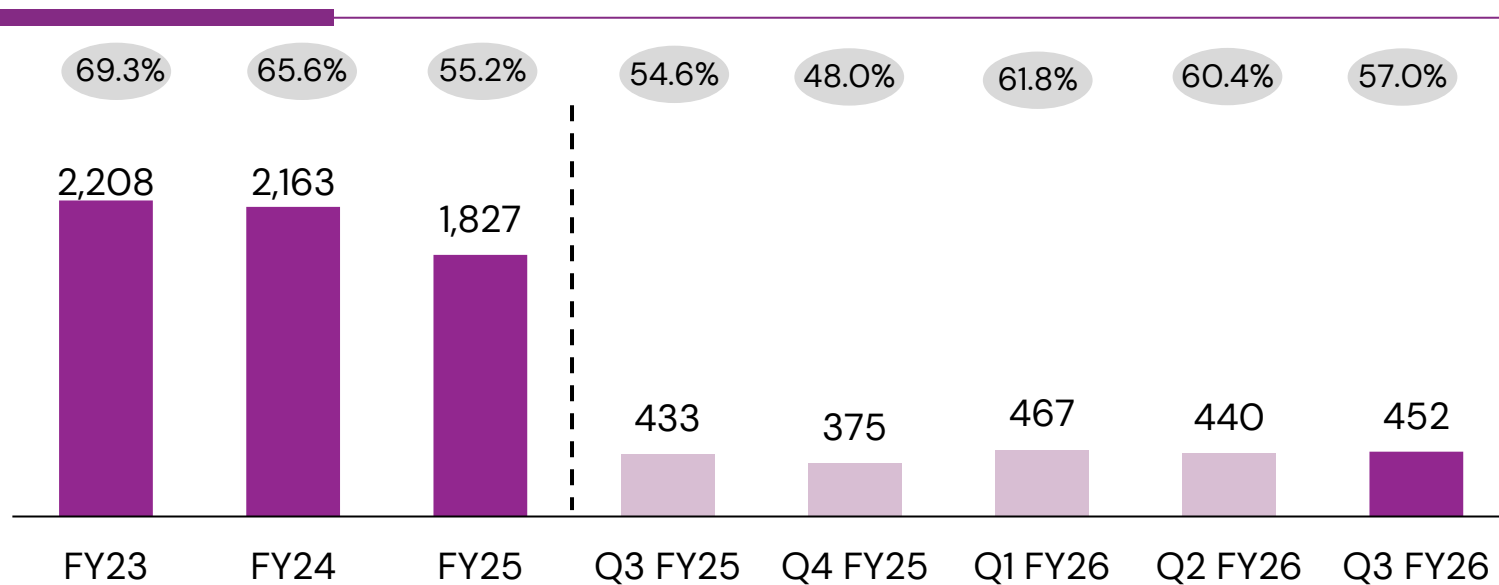


Profitability

Operating Revenue (INR Cr.) ¹

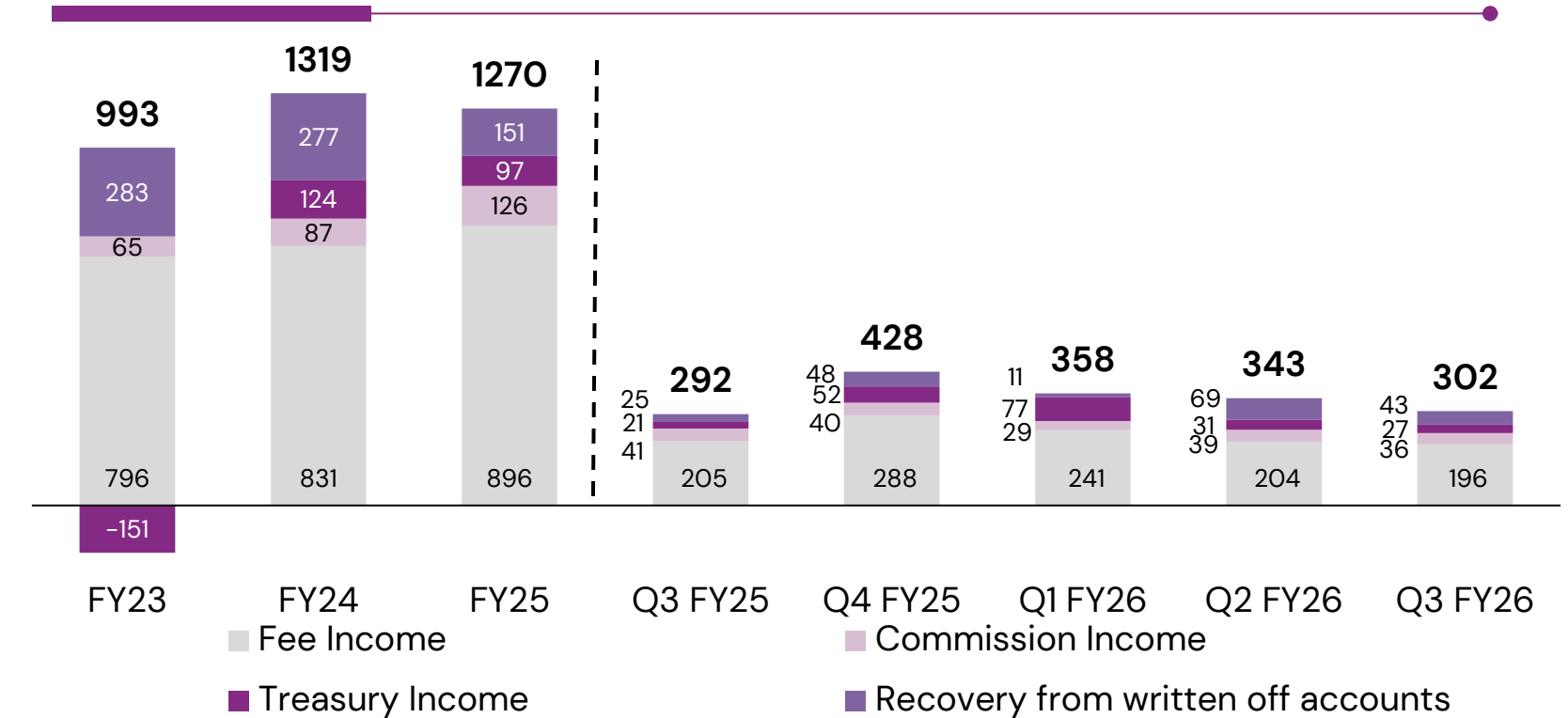


Operating Profit (INR Cr.)

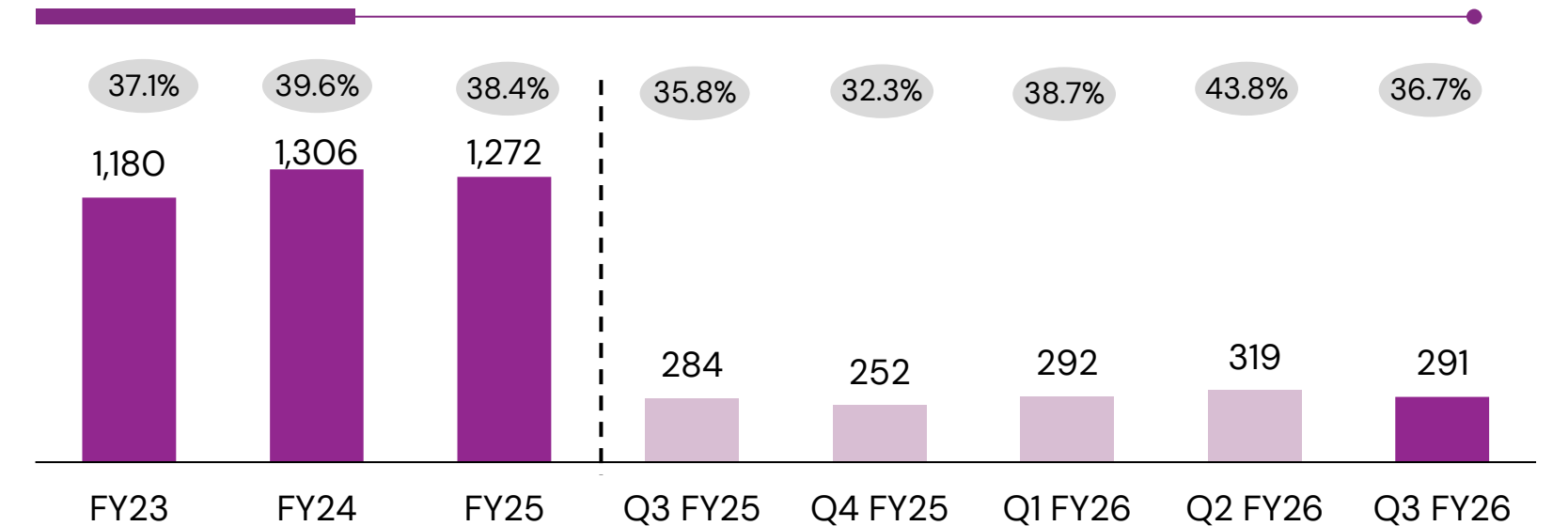


Operating Profit Margin (% of NII)

Other Income (INR Cr.)



PAT (INR Cr.)



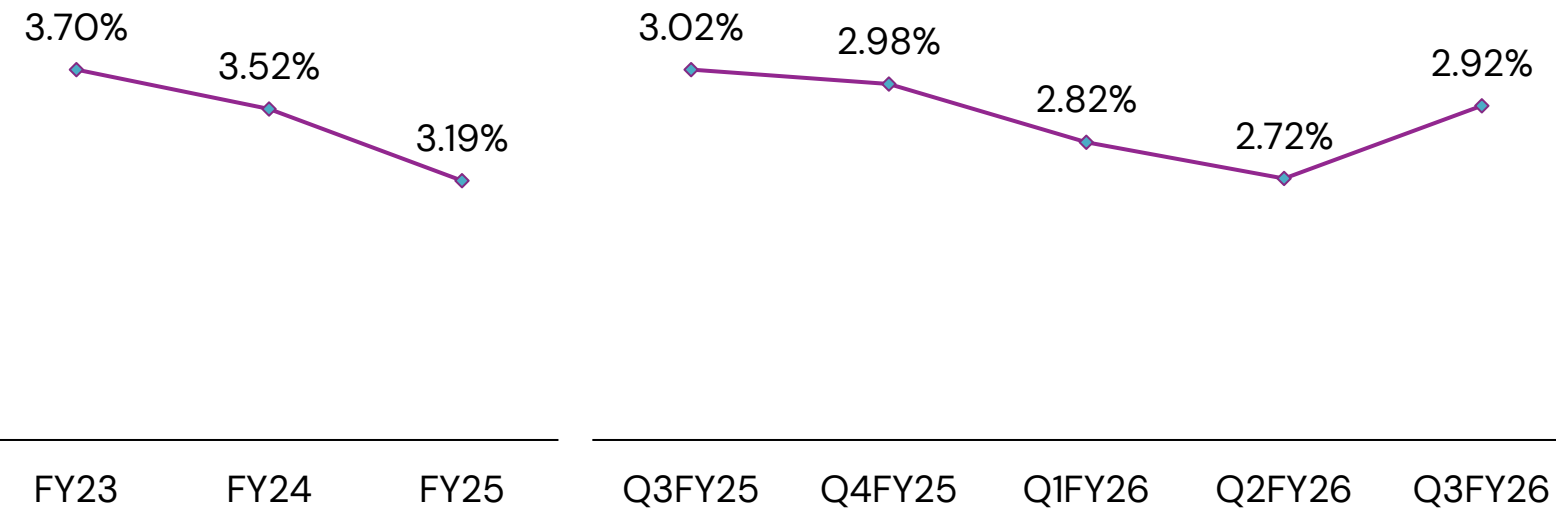
PAT Margin (% of NII)

¹ Operating Revenue = Total Income – Interest Expense

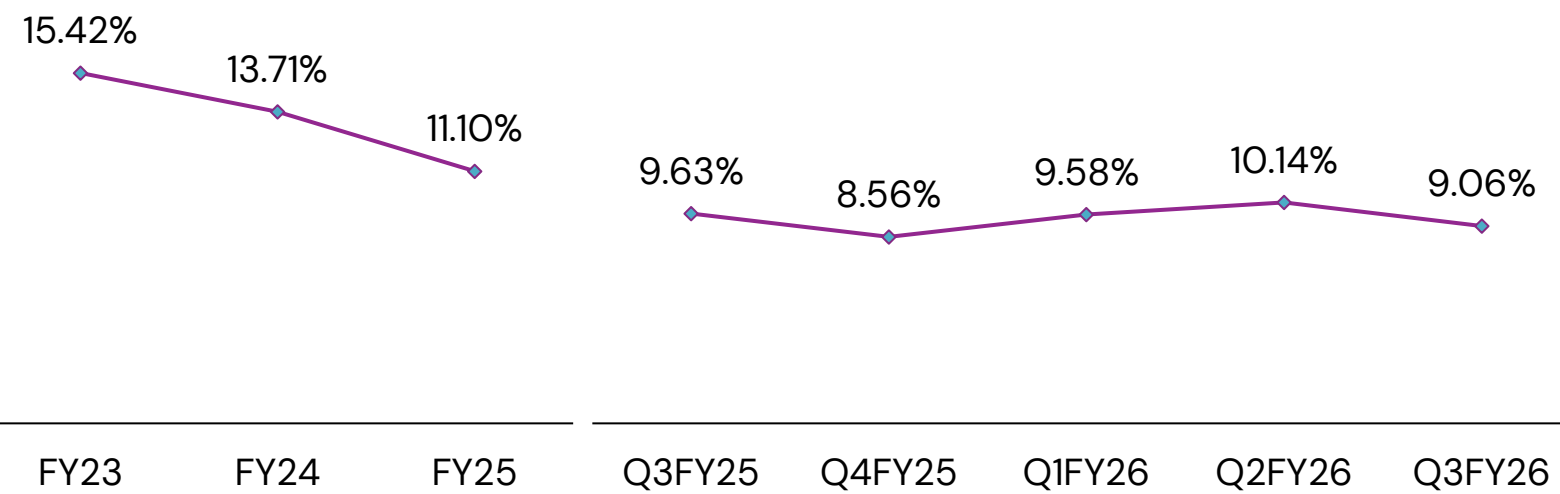


Profitability

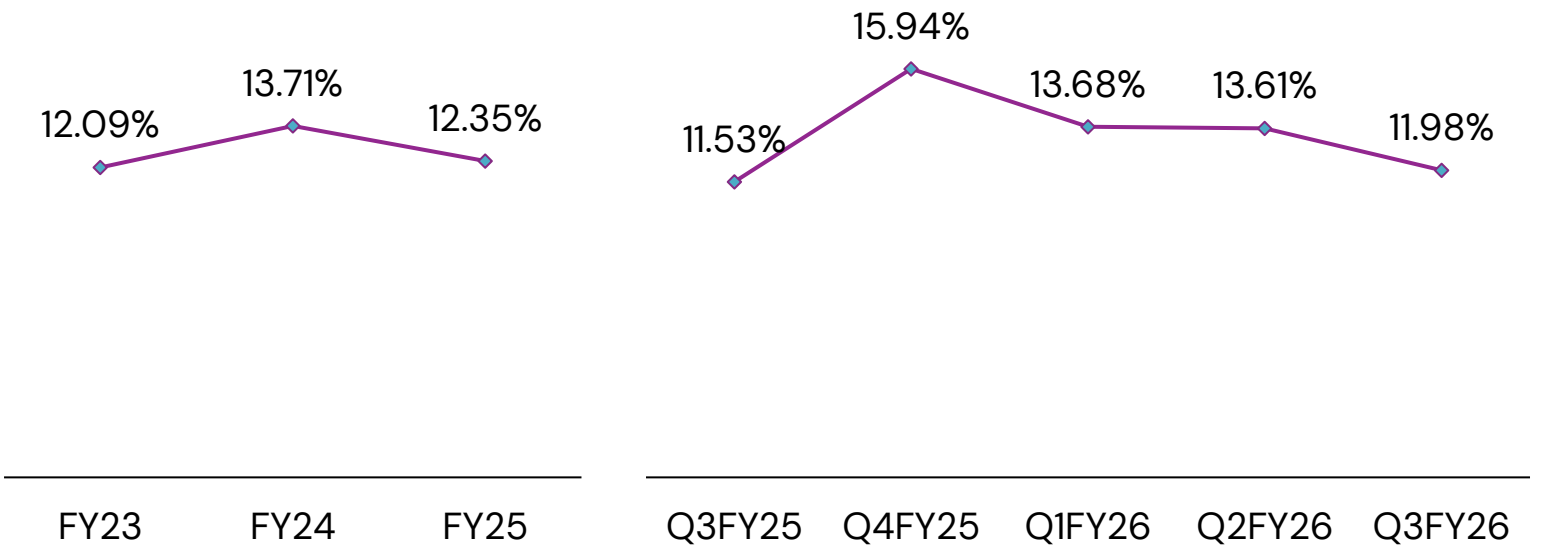
Net Interest Margin



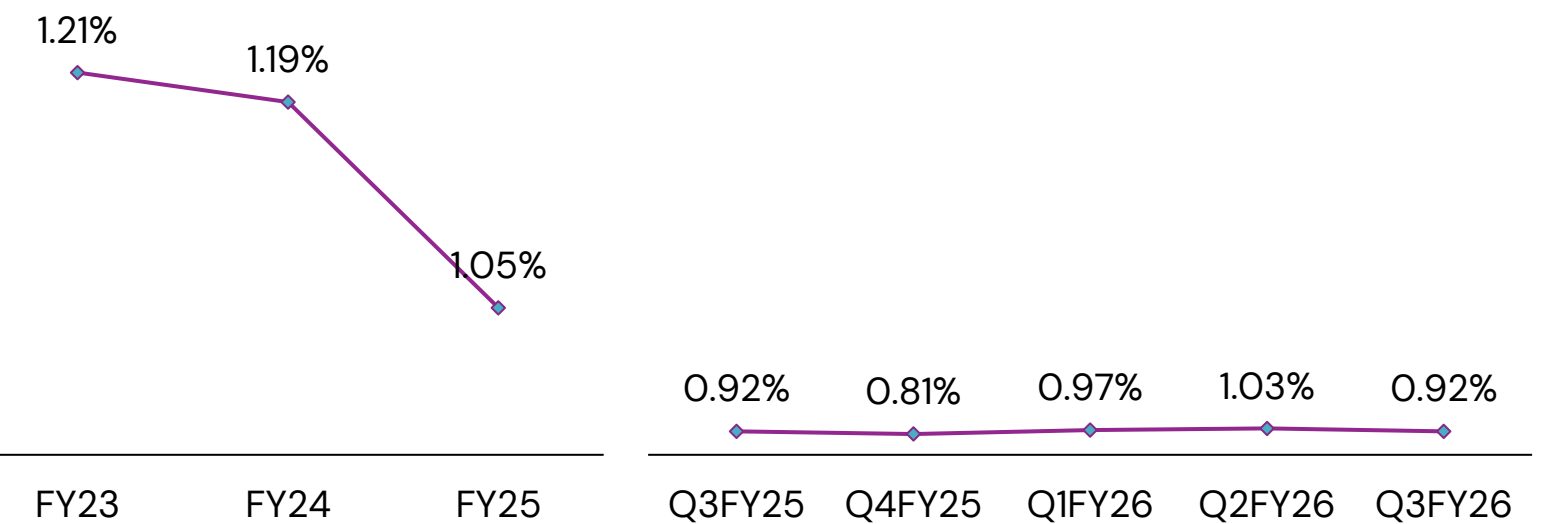
Return on Equity



Non-Interest Income to Total Income



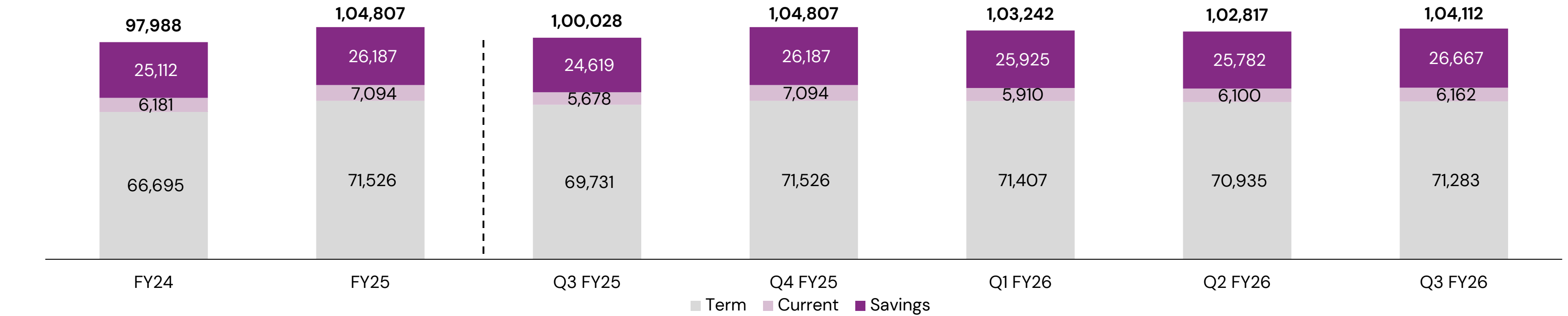
Return on Assets



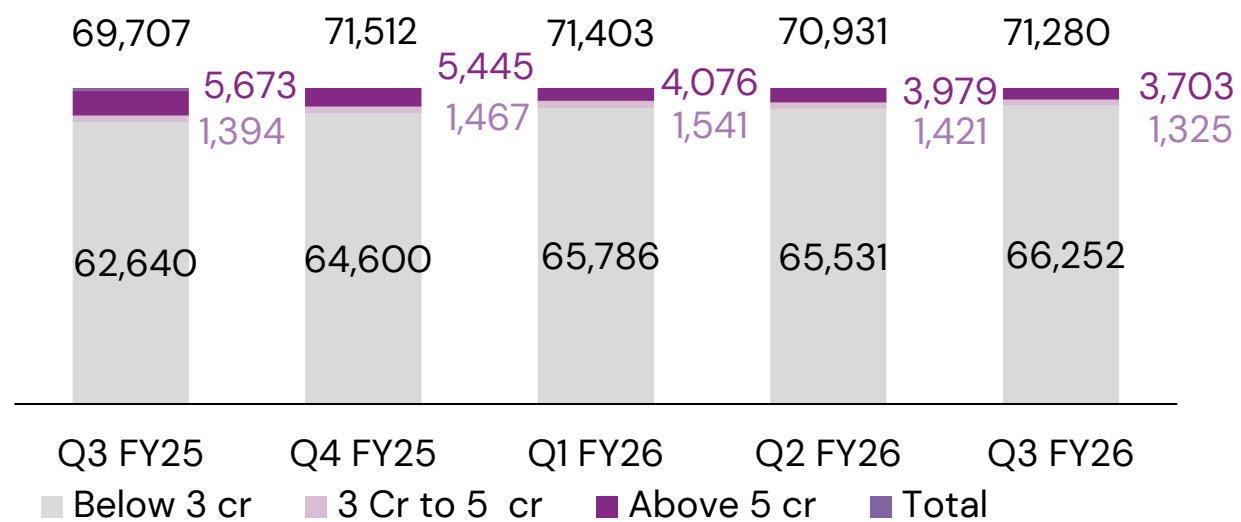


Liability Profile

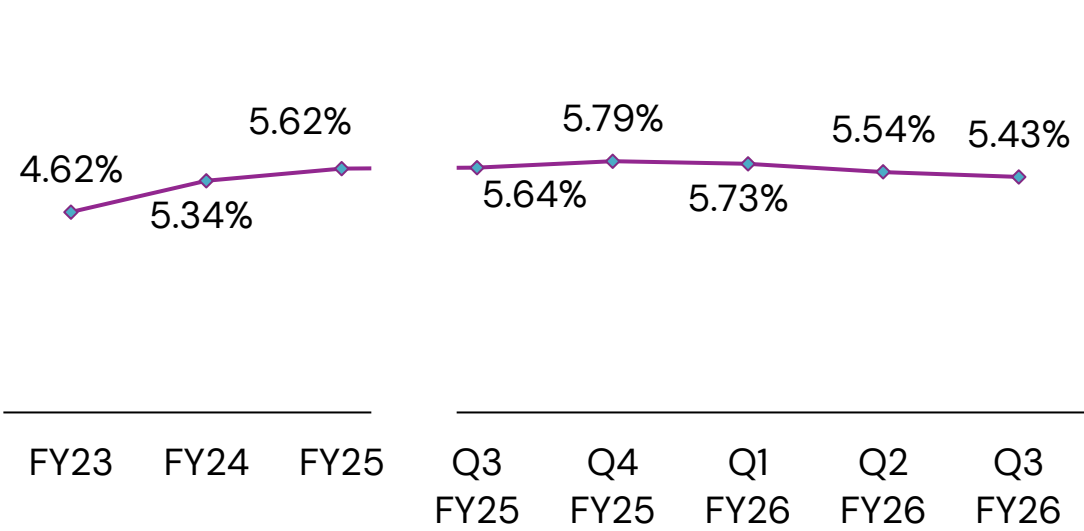
Deposit Profile (INR Cr.)



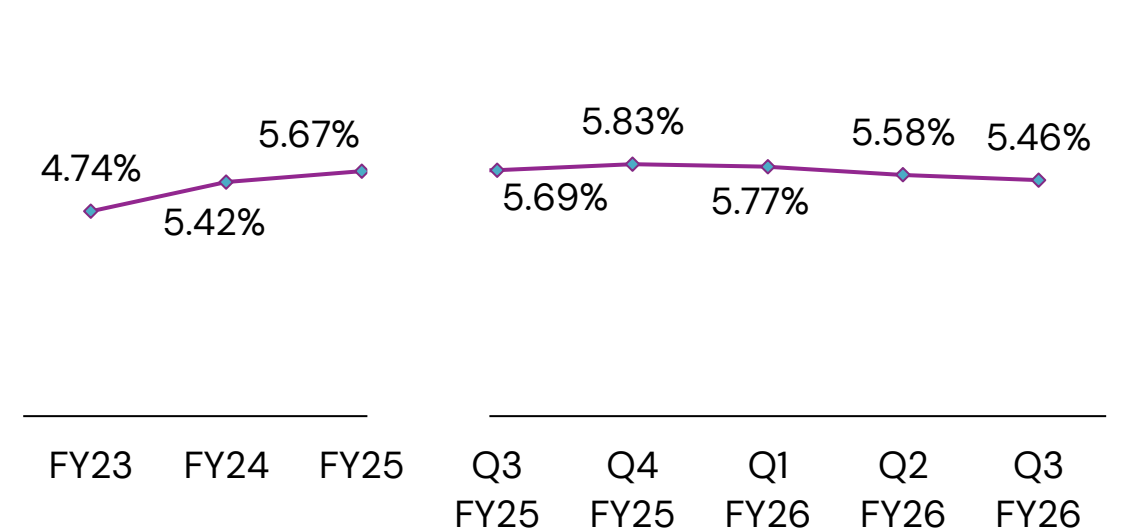
Term Deposit Breakup¹ (INR Cr.)



Cost of Deposits



Cost of Funds

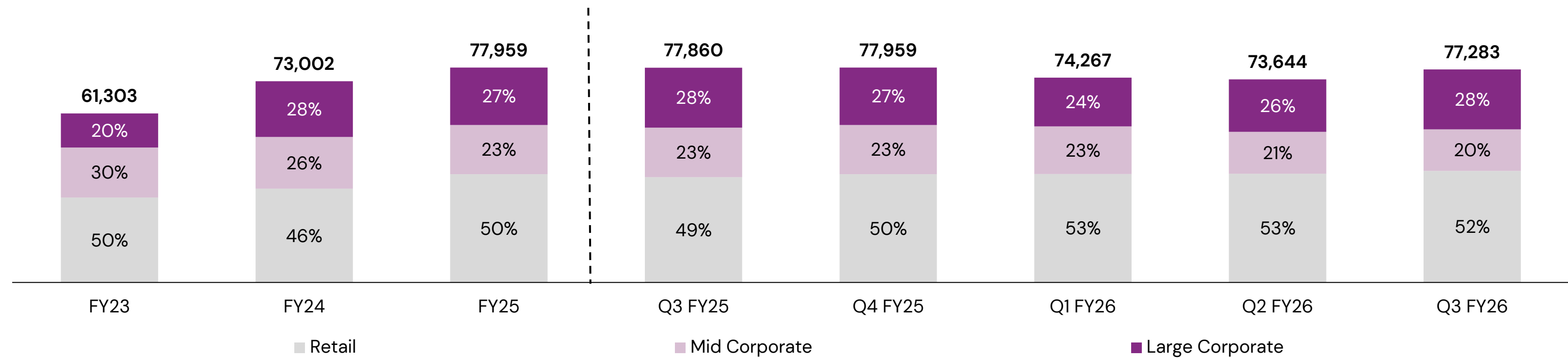


Notes: 1. Values exclude Inter bank term deposits



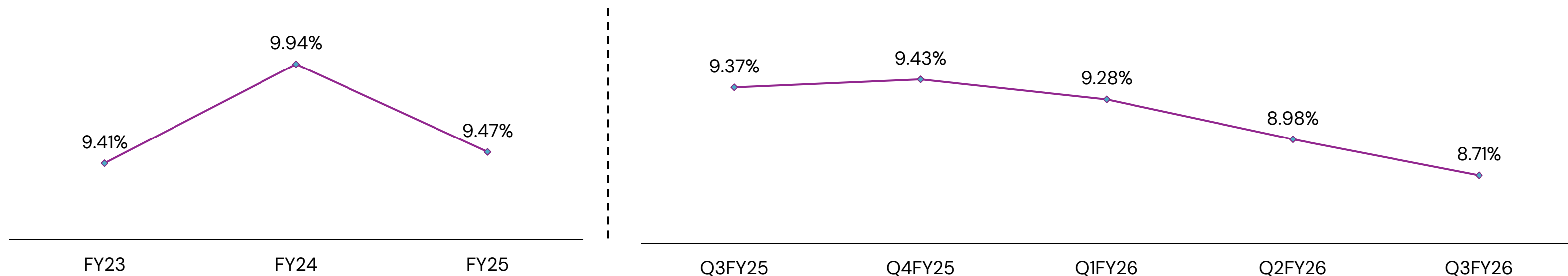
Advances

Gross Advances Profile¹ (INR Cr.)



¹ Retail and Corporate classifications done as per RBI definition

Yield on Advances





Advances

Retail Sectoral Loan Disbursement (INR Cr.)

Particulars	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
	Amount	Amount	Amount	Amount	Amount
Retail	5,131	5,647	5,025	5,080	6,558
A. Agri	314	206	317	288	501
B. Gold	2,761	3,265	2,988	2,723	3,904
i. Gold (Agri)	2,259	2,533	1,893	1,472	2,631
ii. Gold (Non-Agri)	502	732	1,095	1,251	1,273
C. Retail Focused	1,045	1,091	824	1,026	1,162
i. Housing Loans	570	612	487	531	559
ii. Car Loans	247	200	165	170	222
iii. Education	28	25	13	35	24
iv. Personal	35	41	32	30	30
v. Two-Wheeler	6	6	6	7	7
vi. Retail-Mortgage	136	196	109	226	303
vii. Retail-LRD	24	11	12	27	17
D. Retail-MSME	620	624	453	556	571
E. Retail Others	391	461	443	487	420



Employee Strength

Employee Strength

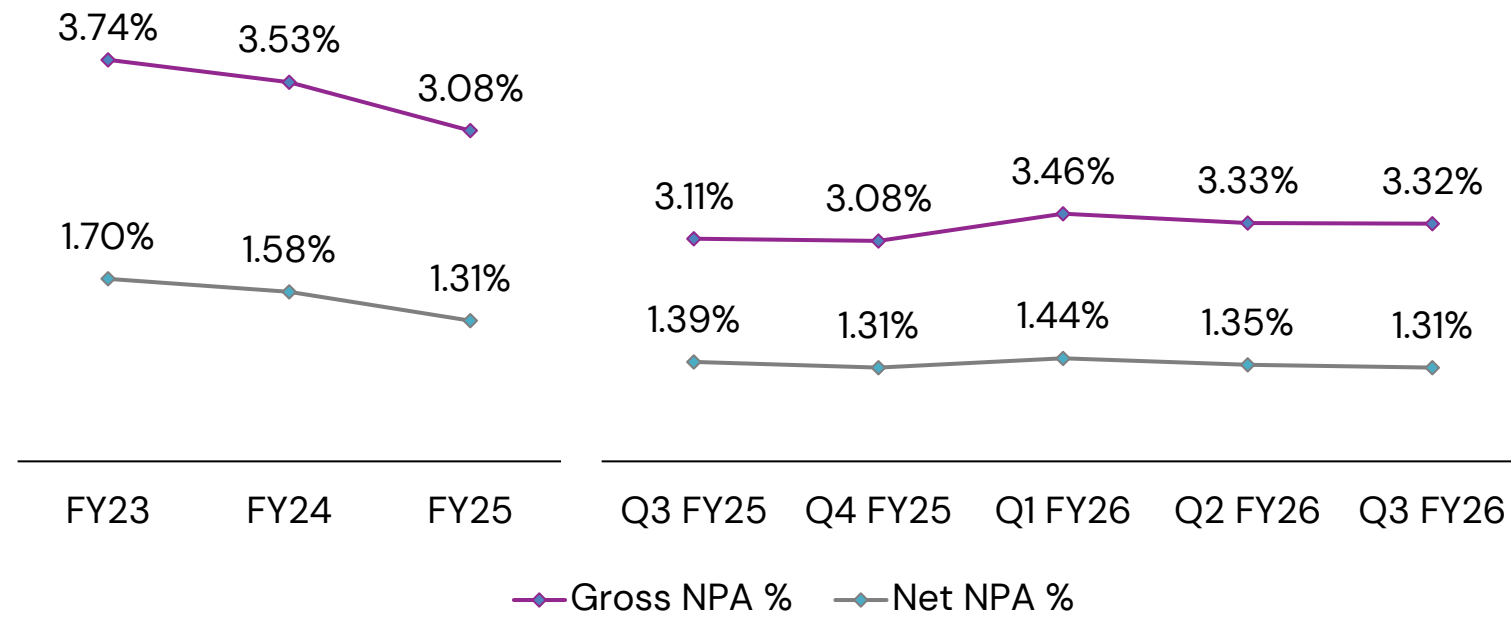
Cadre	No. of Employees as on 31.03.2025			No. of Employees as on 30.06.2025			No. of Employees as on 30.09.2025			No. of Employees as on 31.12.2025		
	Male	Female ¹	Total	Male	Female ¹	Total	Male	Female ¹	Total	Male	Female ¹	Total
Executives	275	17	292	269	17	286	266	14	280	259	14	273
Officers	3,214	797	4,011	3,322	843	4,165	3,329	884	4,213	3,316	899	4,215
Customer Service Associates	1,528	1,491	3,109	1,681	1,590	3,271	1,654	1,571	3,225	1,665	1,595	3,260
Office Assistants & Housekeepers	955	473	1,428	950	469	1,419	939	468	1,407	933	467	1,400
Total No. of Employees	5,972	2,778	8,750	6,222	2,919	9,141	6,188	2,937	9,125	6,173	2,975	9,148

¹ Female employment grew in the Bank by around 7% during 9MFY26

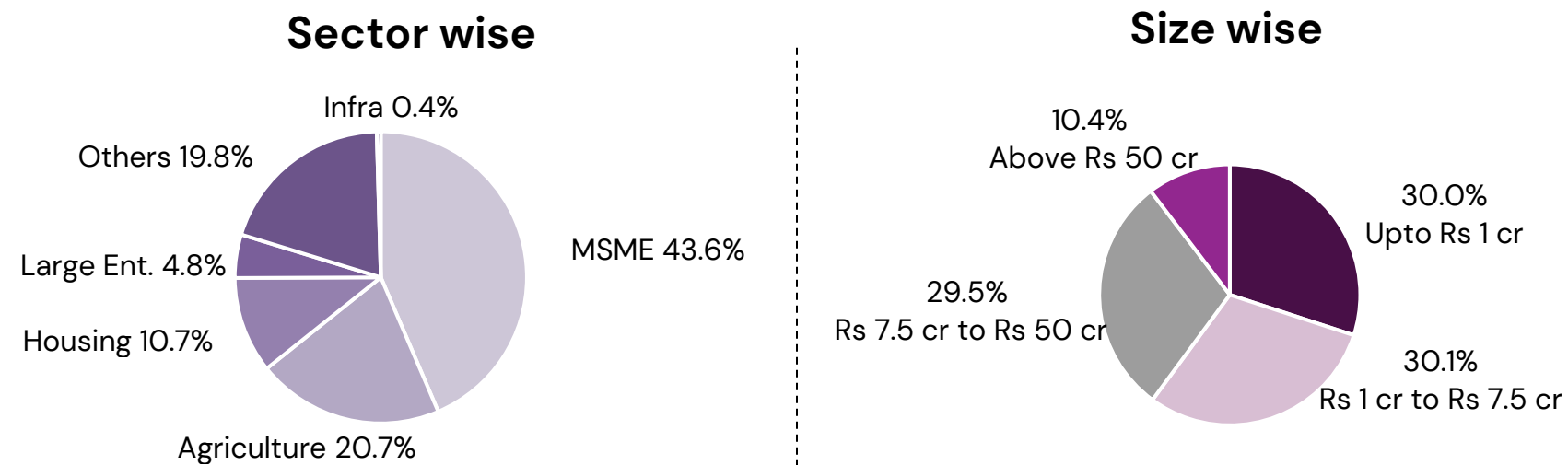


Asset Quality

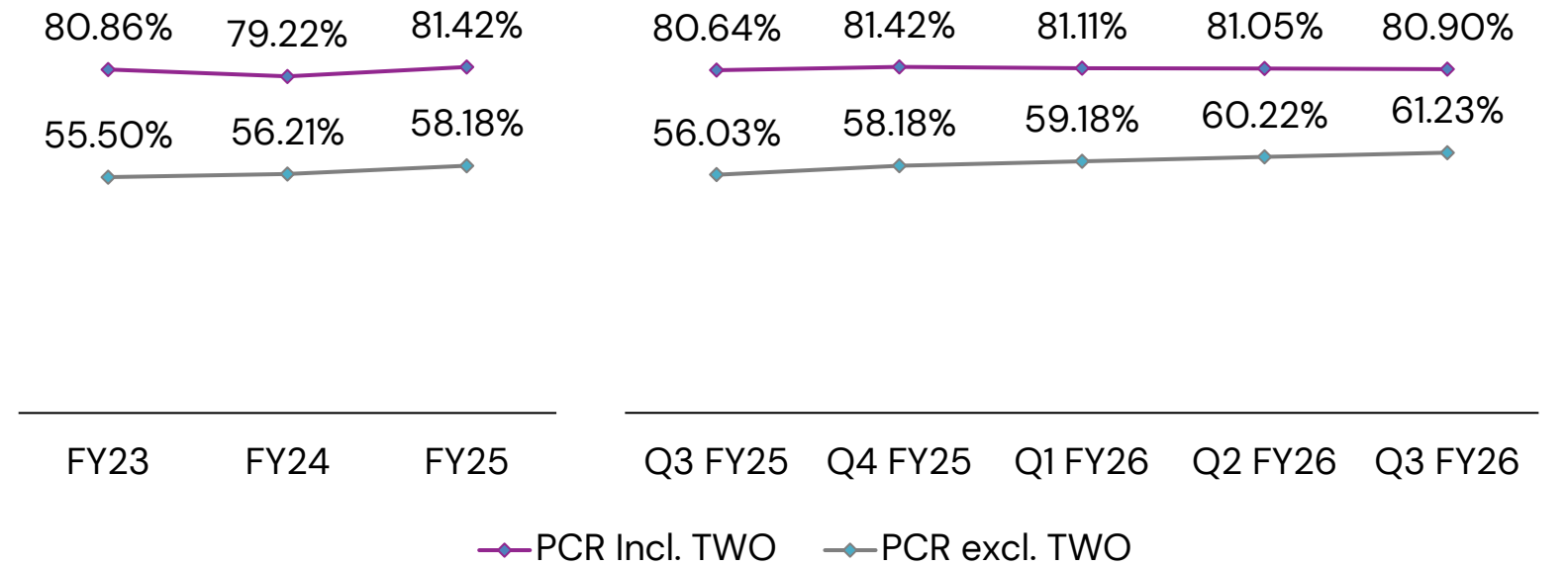
GNPA & NNPA



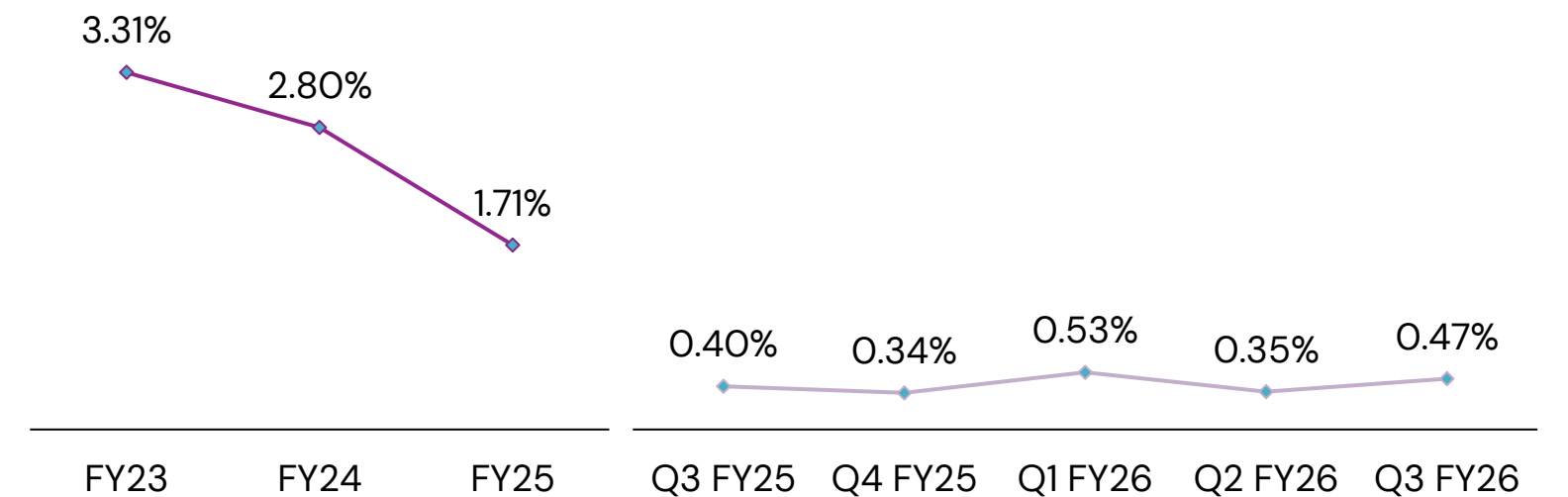
GNPA Breakup



Provision Coverage (Incl. & excl. TWO)



Slippage Ratio

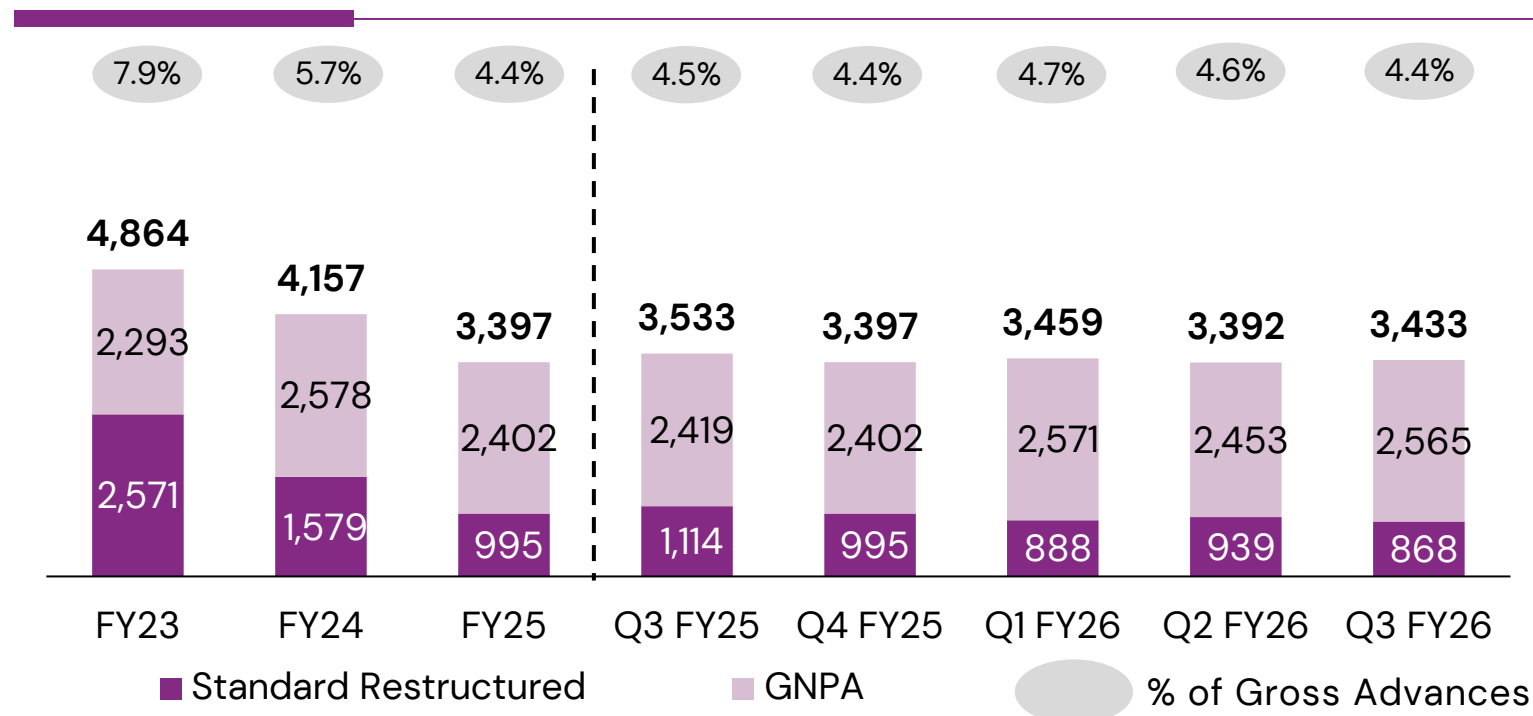




Asset Quality

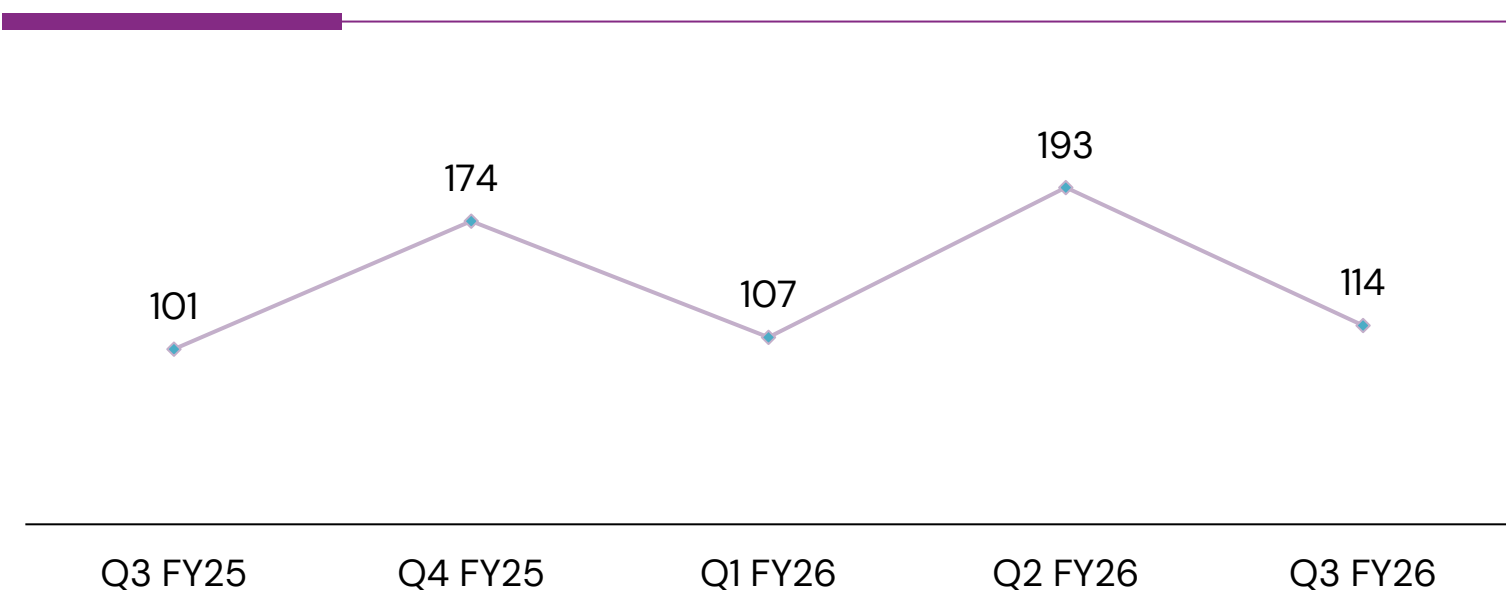
Restructured Portfolio

GNPA & Standard Restructured Assets (INR Cr.)

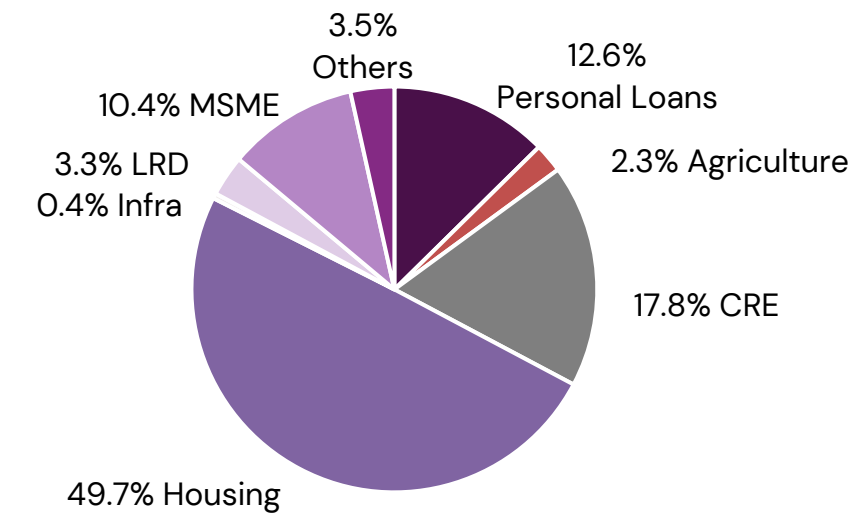


Bank has increased collection efforts, recovering around Rs.33 crore post quarter end.

Recoveries (excluding upgraded accounts) (INR Cr.)



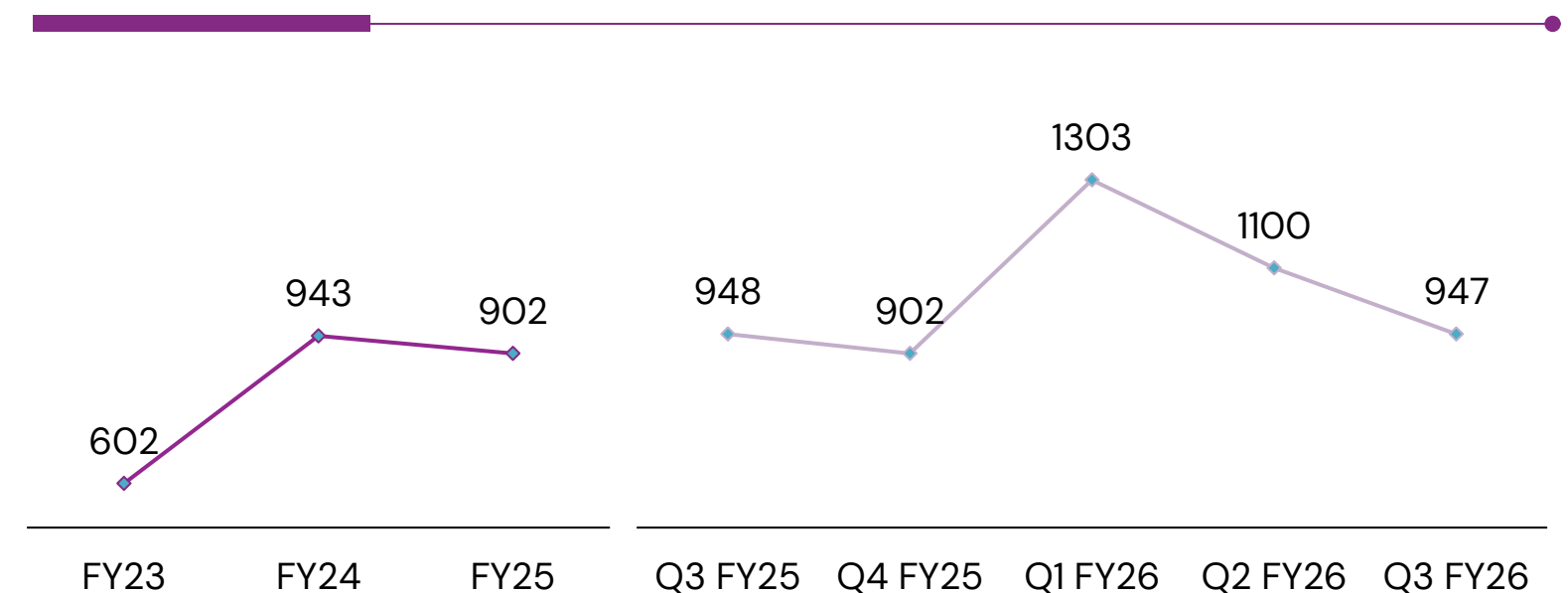
Standard Restructured Portfolio (incl. Related Accounts)



Q2FY2026 – INR 867.95 crore*

* Approximately 55% 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 – 2 (INR Cr.)





Asset Quality

Movement of NPA

Particular (INR Cr.)	Quarterly			Annual
	Q3FY26	Q2FY26	Q3 FY25	FY 25
Opening Gross NPA	2,453.10	2,571.09	2,414.92	2,578.42
Additions	333.28	249.19	292.69	1,206.77
Sub Total (A)	2,786.38	2,820.28	2,707.61	3,785.19
Slippage ratio	0.47	0.35	0.40	1.71
Reduction				
Up-gradation	104.94	117.45	123.69	499.02
Recoveries (excluding upgraded accounts)	114.18	193.25	100.52	555.56
Technical/ prudential Write Off	1.95	56.48	64.34	328.53
<i>a. Technical written off</i>	-	50.08	62.40	319.78
<i>b. Other written off</i>	1.95	6.40	1.94	8.75
Sub Total (B)	221.07	367.18	288.55	1,383.11
Closing Gross NPA (A-B)	2,565.31	2,453.10	2,419.06	2,402.08



Asset Quality

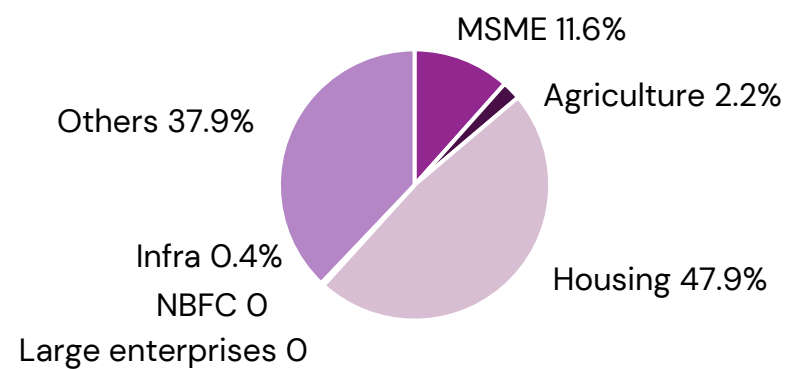
Sector-wise Breakup Analysis

Non-Performing Assets Breakup (INR Cr.)

Sectors	Q3 FY25		Q4 FY25		Q1 FY26		Q2 FY26		Q3 FY26	
	NPA	NPA%	NPA	NPA%	NPA	NPA%	NPA	NPA%	NPA	NPA%
MSME	955	1.23%	960	1.23%	1,065	1.43%	1,131	1.54%	1,118	1.45%
Agriculture	492	0.63%	533	0.68%	577	0.78%	529	0.72%	531	0.69%
Housing	288	0.37%	255	0.33%	294	0.40%	284	0.39%	274	0.35%
Infra	12	0.02%	12	0.02%	20	0.03%	20	0.03%	11	0.01%
NBFC	-	-	-	-	-	-	-	-	-	-
Large enterprises	259	0.33%	261	0.33%	262	0.35%	154	0.21%	123	0.16%
Others	413	0.53%	381	0.49%	353	0.48%	335	0.44%	508	0.66%
Total	2,419	3.11%	2,402	3.08%	2,571	3.46%	2,453	3.33%	2,565	3.32%

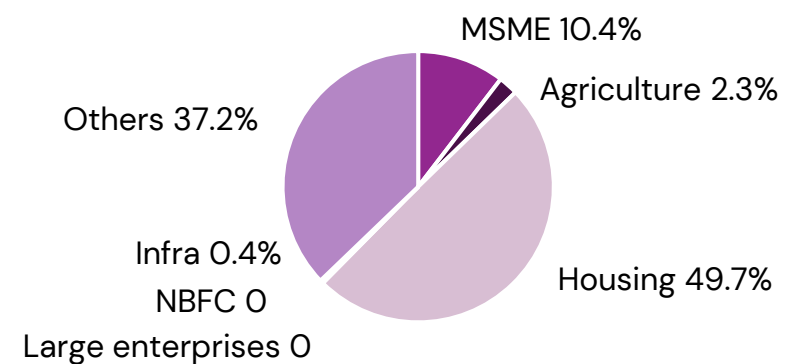
Standard Restructured Assets

Q2 FY2026



INR 939 Cr.

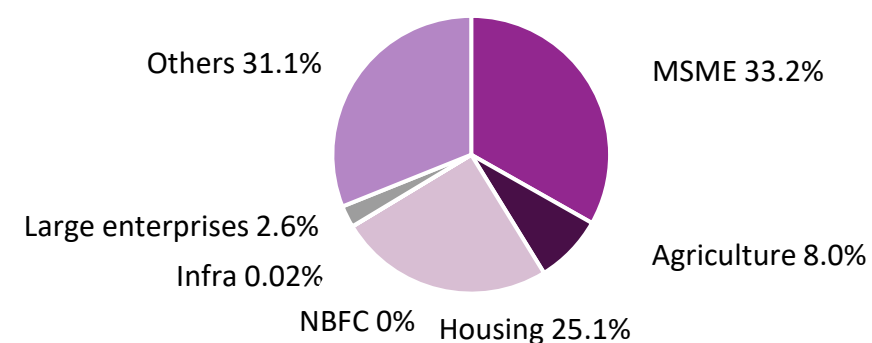
Q3 FY2026



INR 868 Cr.

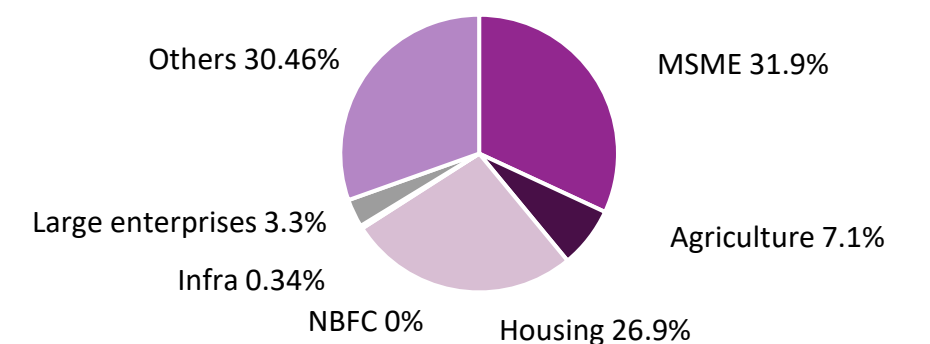
Special Mention Account Breakup

Q2 FY2026



INR 4,370 Cr.

Q3 FY2026

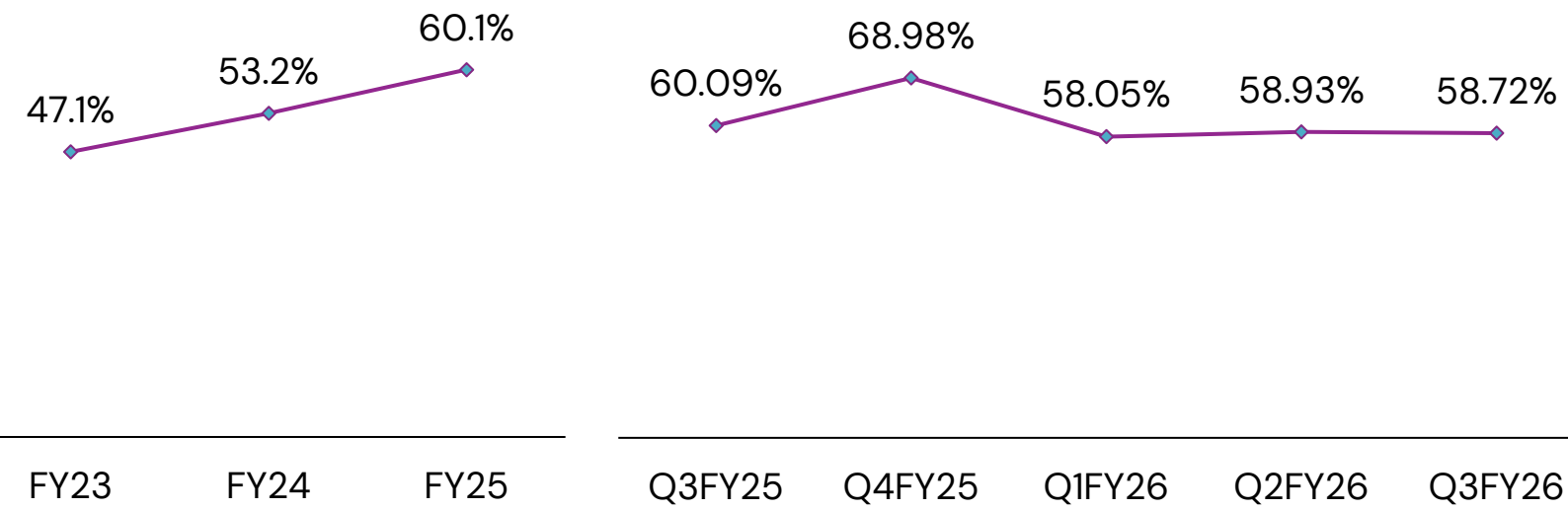


INR 3,416 Cr.

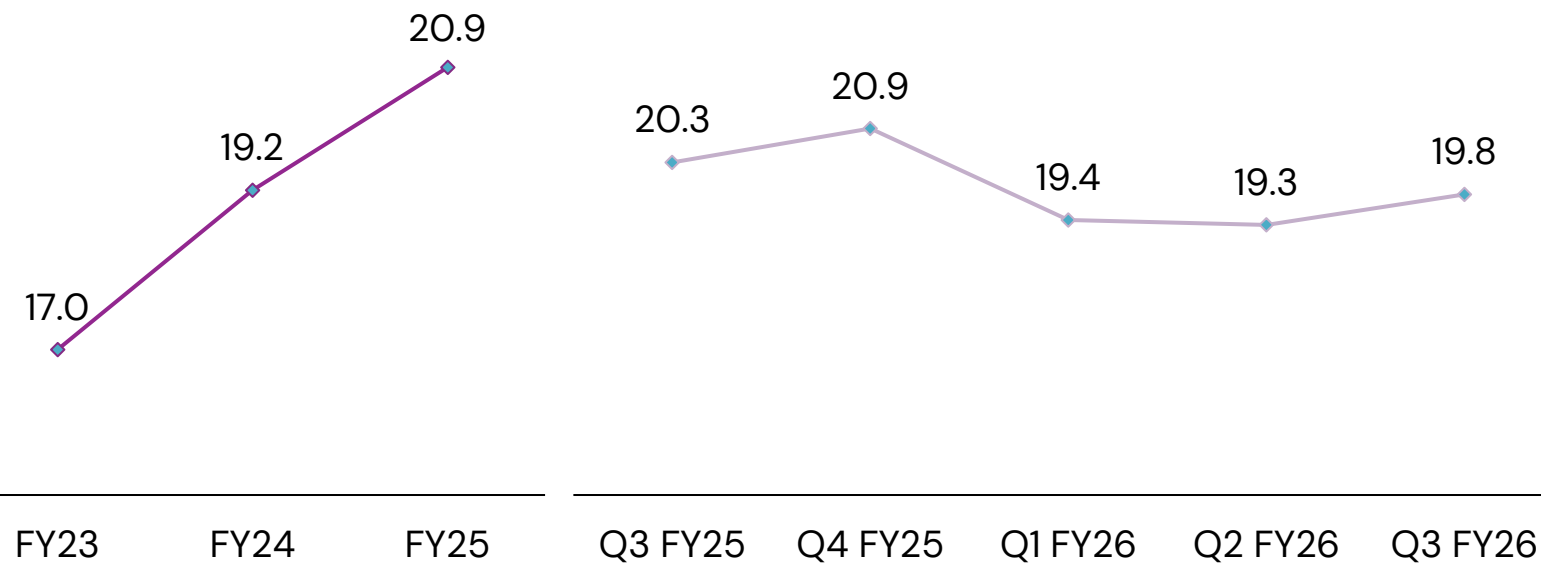


Efficiency Ratio

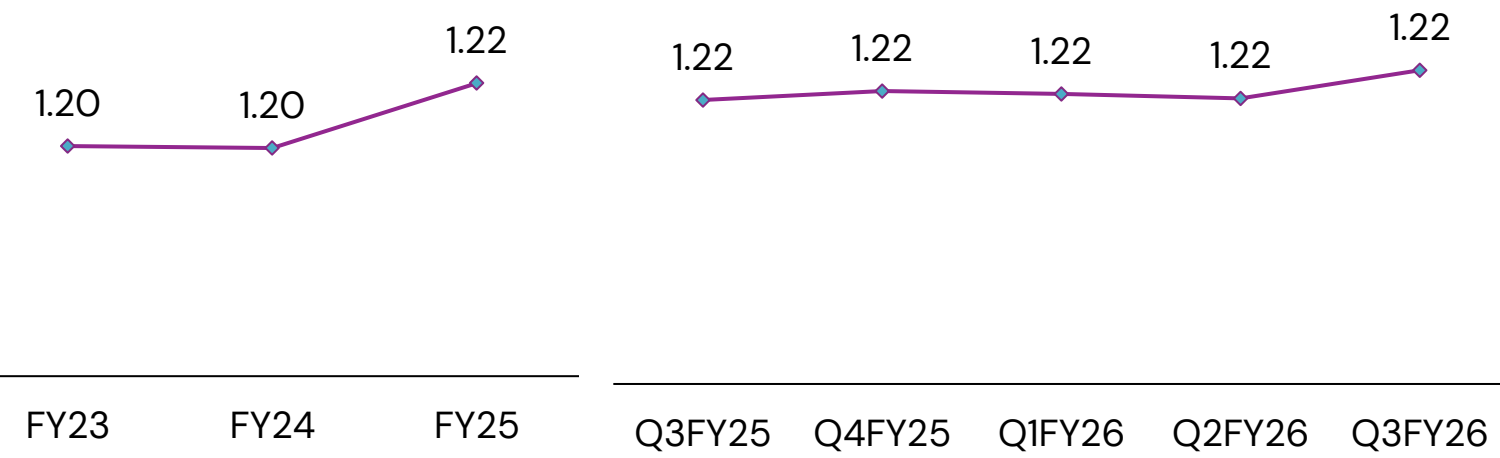
Cost to Income Ratio



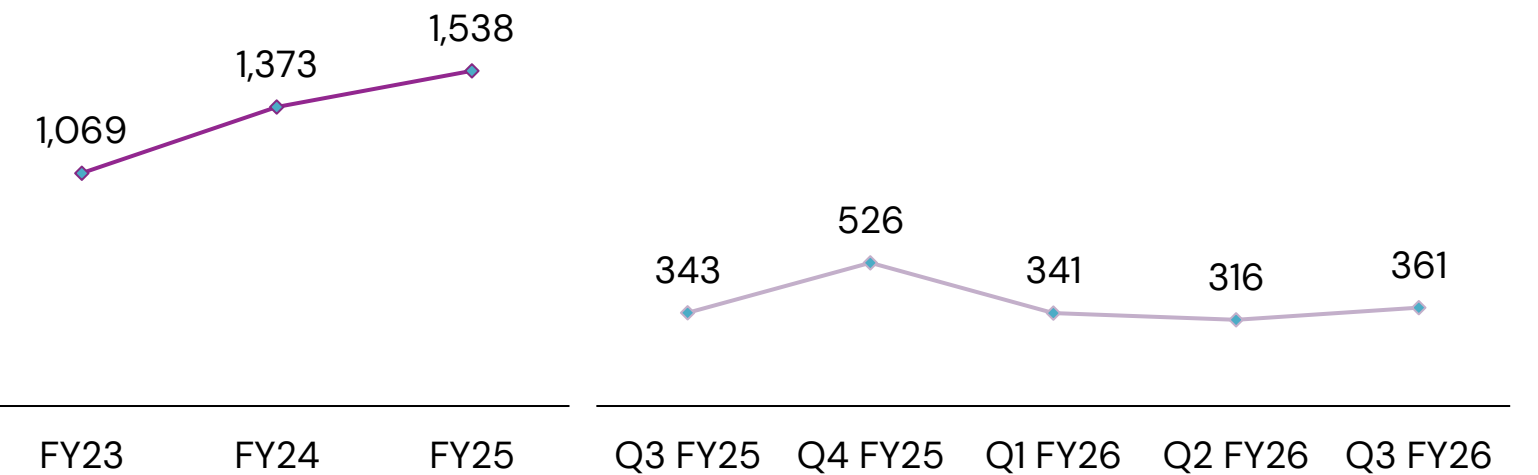
Business per Employee (INR Cr.)



Product Per Customer (PPC)



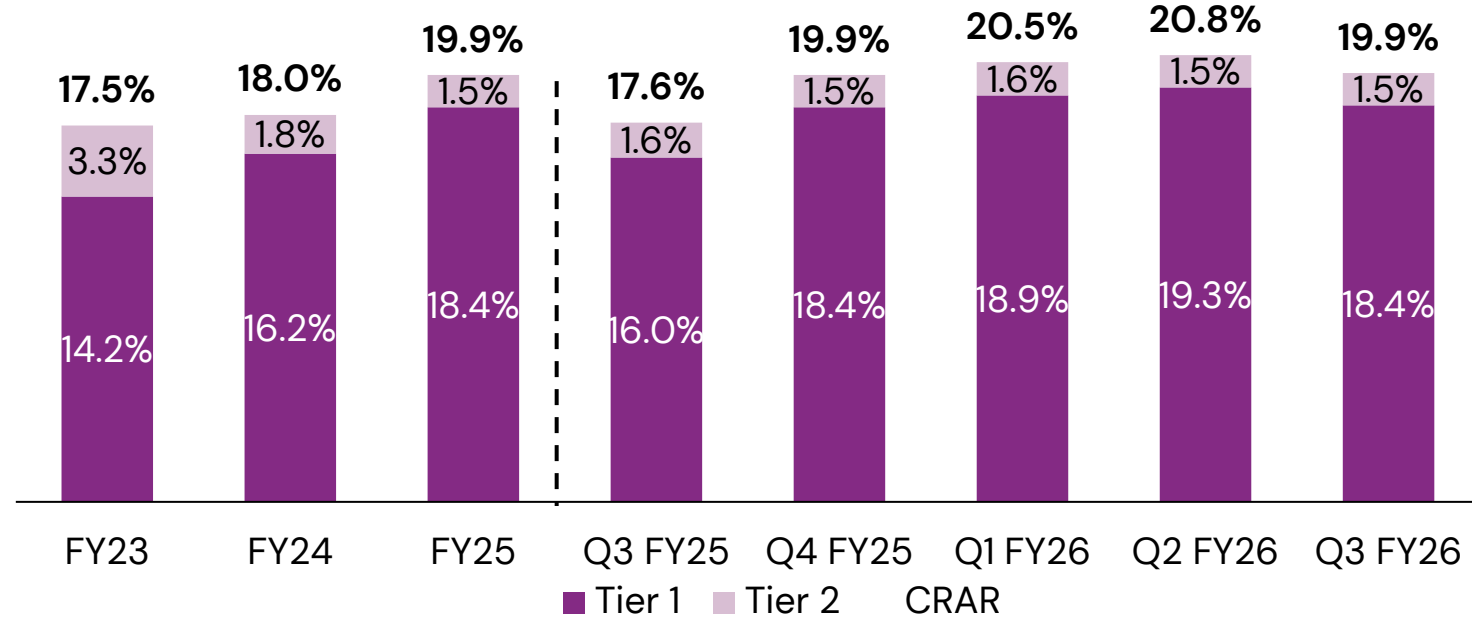
Staff Cost (INR Cr.)



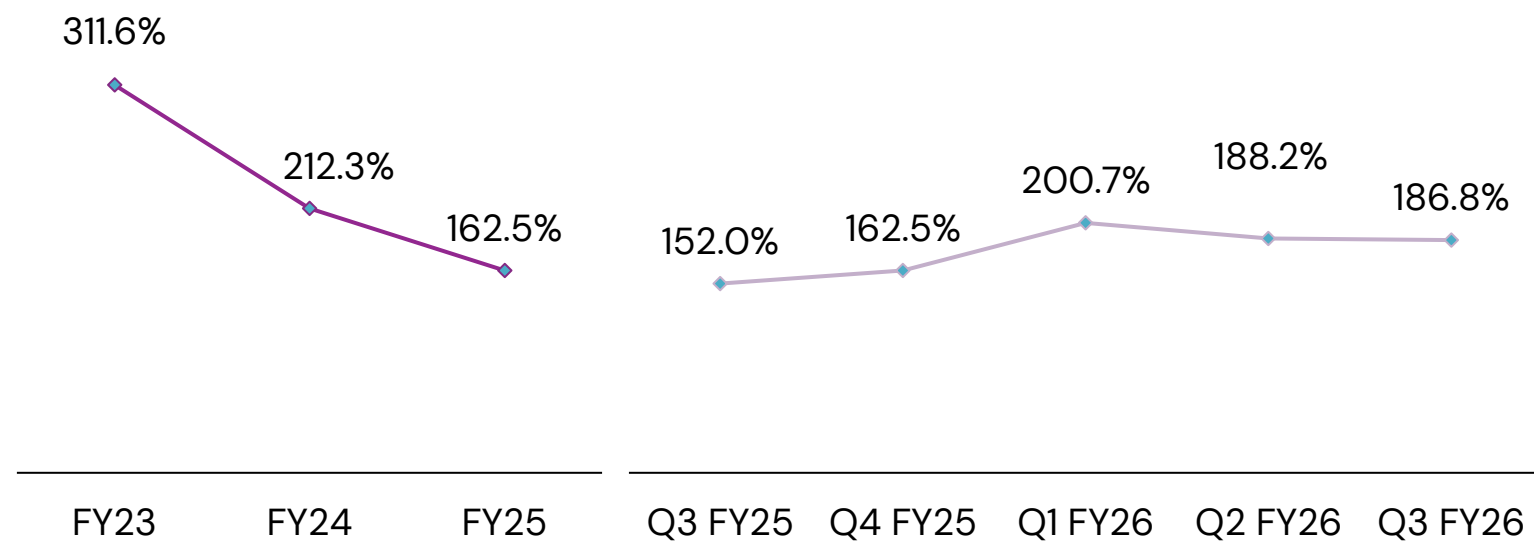


Key Ratios

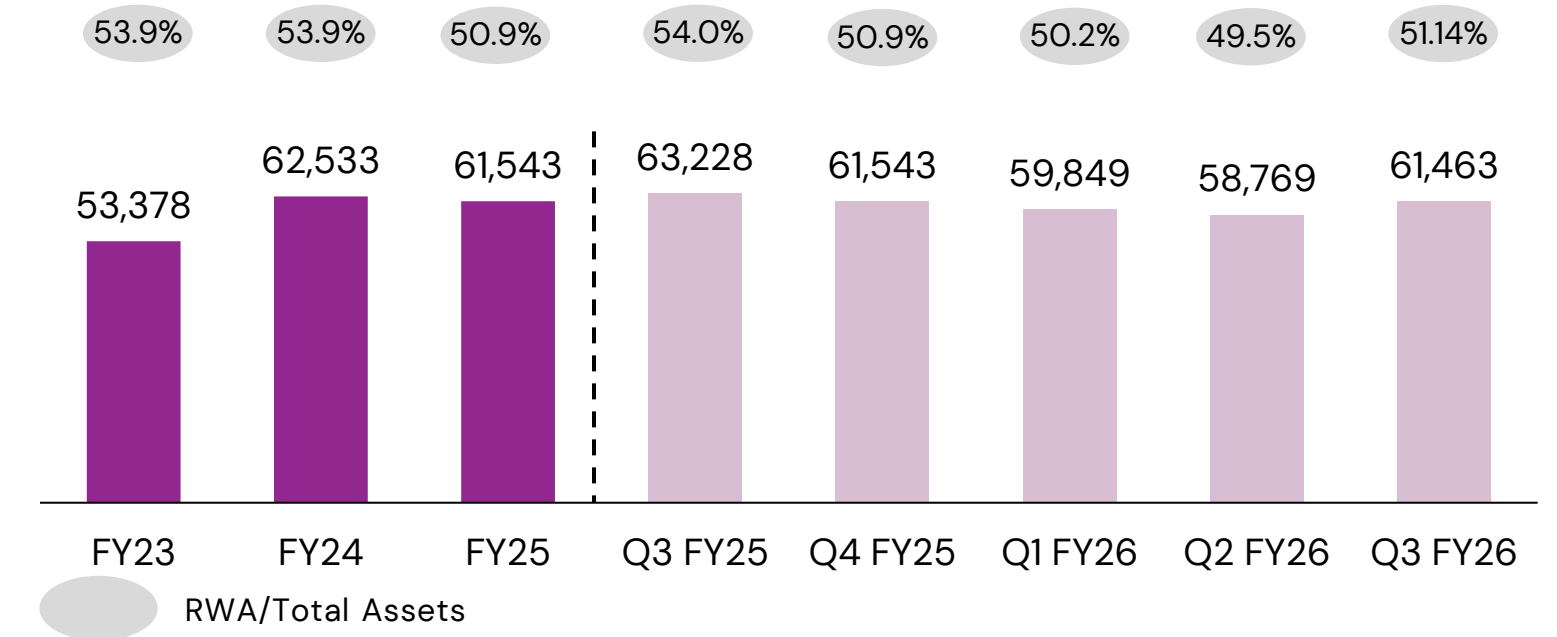
Capital Adequacy Ratio



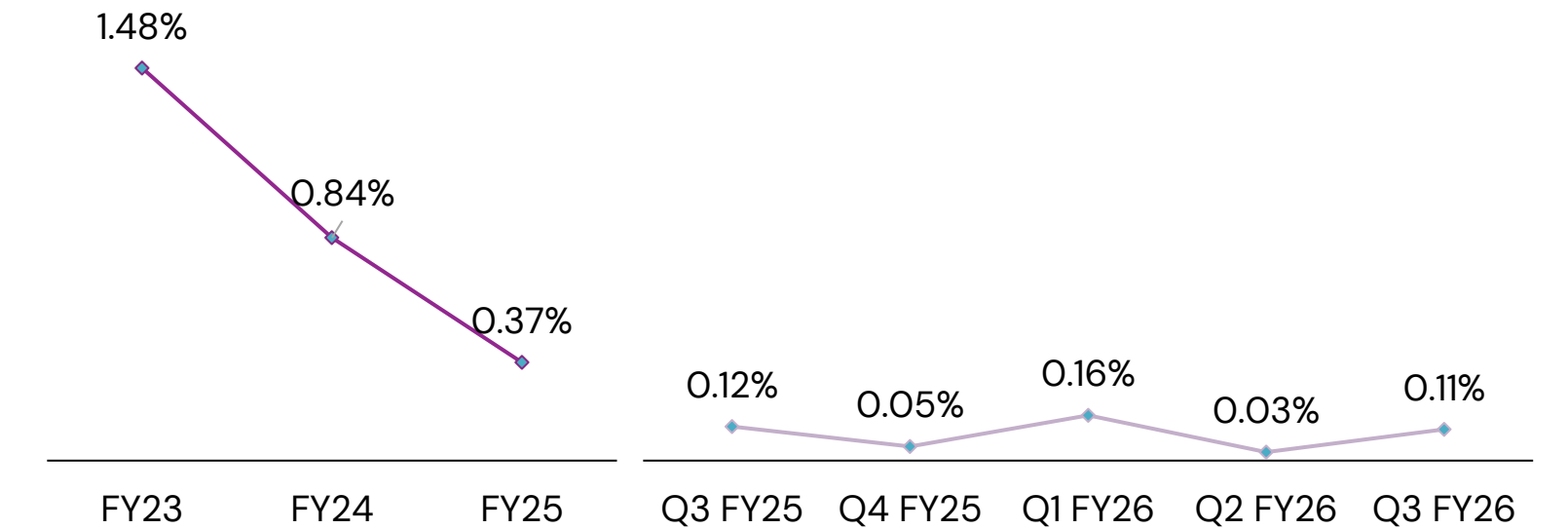
LCR



Risk Weighted Assets (INR Cr.)



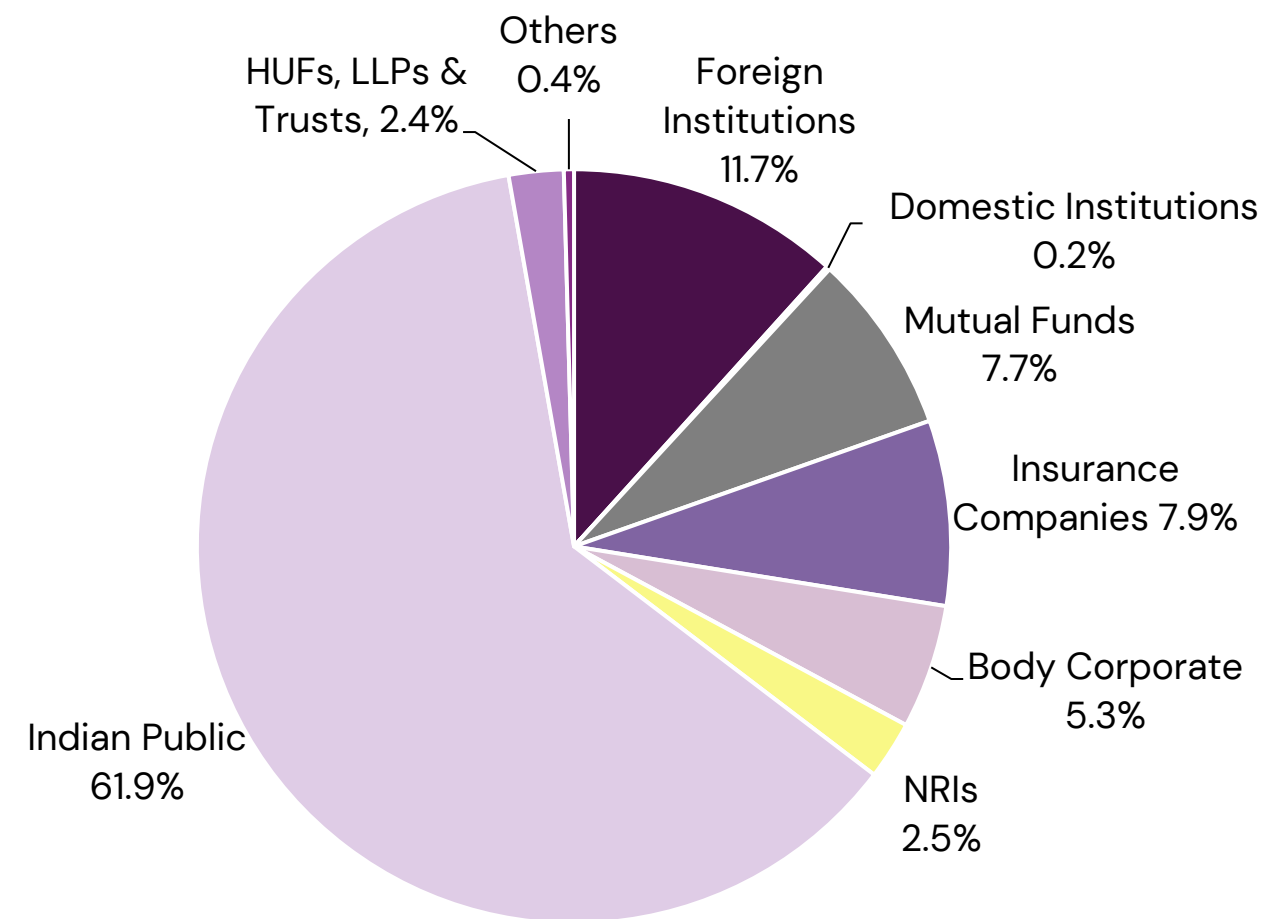
Credit Cost



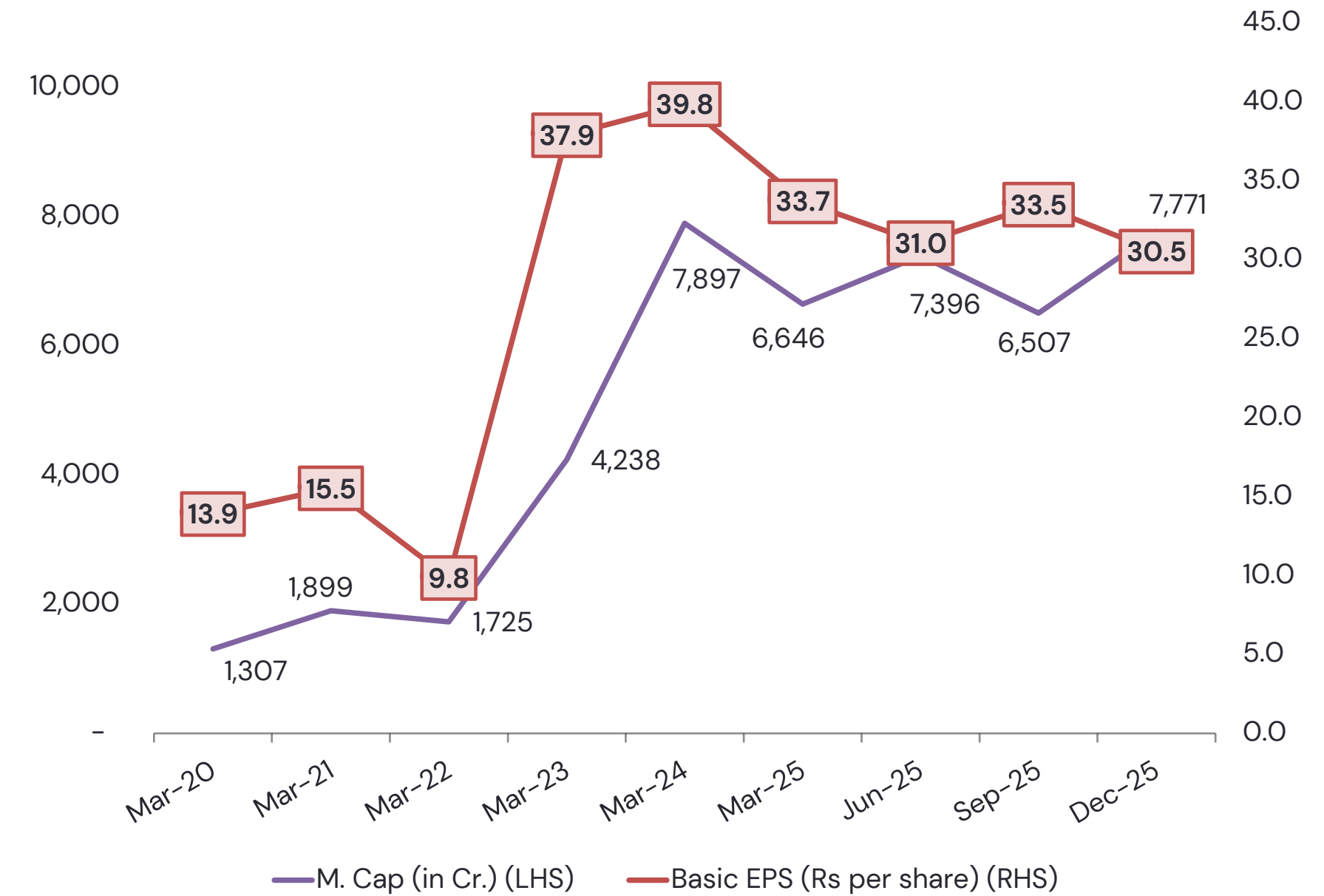


Shareholder Value

Shareholding Pattern



EPS & Market Capitalisation



Accelerating our Transformation Journey



Karnataka Bank
Your Family Bank. Across India.

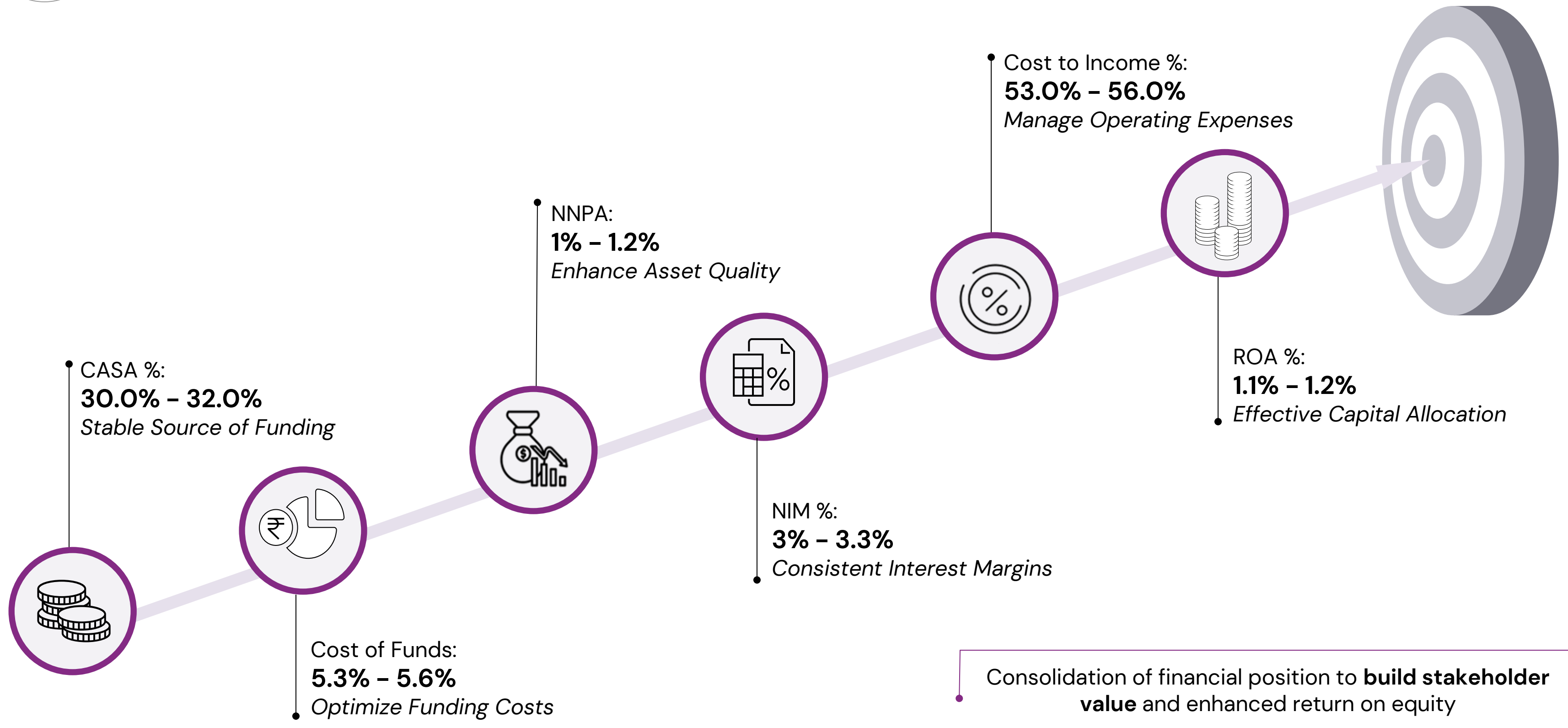


Banking with Legacy, Embracing the Future





Targeted Performance Improvement to Boost Returns





Products

Building a Comprehensive Portfolio of Products

Customer-centric approach for creating products

Leverage Cross-sell & Up-sell opportunities

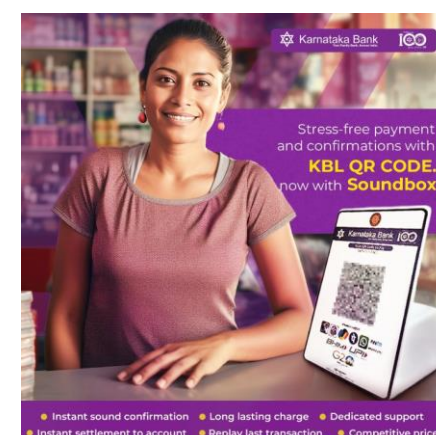
Comprehensive product suite

Pipeline of products for continuous growth

Retail

Agriculture

MSME



Retail loans

Liability Products

ADC Channels

Agri Schemes

MSME Products

- Gold Loan renewal module for exposures up to Rs.2.5 Lakhs made LIVE.
- Pre-approved Personal Loans for Salaries employees launched.
- PM Vidyalakshmi product for education loans in pipeline.

- **Products in Pipeline** –
- Soulabhya Deposit- New variant with partial withdrawal facility
- Flexi Deposit Scheme
- Capital Gain Account Scheme

- Mobile Banking App KBL Mobile Plus with new UI/UX is released to customers.
- Bank has tied up with M/s Easebuzz Pvt. Ltd. for Payment Aggregator and Payment Gateway Services.

- **Agri Infrastructure Fund** – Exploring best opportunities under the scheme which includes assistance for creation of post-harvest management infrastructure and creation of community farming assets.
- **SHG Lending** – To launch a dedicated product for lending to SHGs.

- Gone live with Supply Chain Finance
- Ecosystem tie-up is underway to scale up MSME, including onboarding Business Facilitators / Lending Service Providers (LSPs) for Electric Vehicle financing.

New products focused on 'RAM' – Retail, Agriculture and MSME



Digital and Technology

Digital Touchpoints



40,10,294

Mobile App Installations

1.92% QoQ



6,91,519

Net Banking Users

1.84% QoQ



56,16,804

Debit Cards

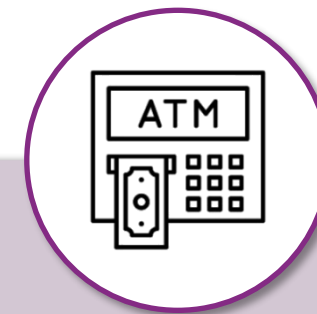
(0.58%) QoQ



1,40,229

QR related metrics

2.67% QoQ



1,470

ATM Networks

(1.20%) QoQ



Digital and Technology

Awards

Karnataka Bank | Shubh 101

Setting benchmarks in banking technology and innovation.

5 Prestigious IBA Awards

Organized by: Indian Banks' Association (IBA)

★ ★ ★
Raghavendra S Bhat
MD & CTO

Winner	Best Fintech & DPI Adoption
Runner -up	Best Tech Talent
Special Mention	Best Technology Bank
Special Mention	Best Digital Financial Inclusion
Special Mention	Best Digital Sales

Bank won 5 prestigious awards at the Annual IBA technology Awards including Best Fintech and DPI Adoption – Winner



Digital and Technology

Moving towards a Digital-First Bank

Creating a disruptive "Bank within a Bank"

Our Objectives



Increase in Customer Base



Enhanced Customer Satisfaction



Organisational Productivity



Financial Growth

Infrastructure to Meet Our Objectives



Enhanced Martech capabilities to drive Business Outcomes



Integrated Risk and Finance framework to support Bank's regulatory/ management reporting under implementation in OFSAA



API 2.0 infrastructure has been upgraded and has enhanced performance on applications



Agile processes and DevSecOps practices implemented fully across Digital Applications



ACoE data platform to assist in-house capabilities and monitor business outcomes

Strategic implementation of digital projects to achieve our objectives



Quick renewals for Working capital facilities upto Rs. 20 L



Ramp up on Digitally processed Loans supporting new RLPSC structure



Karnatakabank.bank.in migration of corporate website and Digital Journeys to enhance security







Digital and Technology








Scalable and Reliable Architecture

Embedding **data & analytics** in business processes for data-driven decision making








Foundation of Architecture

-  First-in-class scalable central data repository **on cloud** with data quality management and remediation capabilities
-  Predictive, business/strategy and descriptive **analytics use-cases**
-  Enhancement of the **Data Link** to enable seamless communication and exchange of information
-  Integrated analytics with business processes to enable **data driven decision making**

Integration with the Business

-  **Retail Loan Propensity**
Target Retail loan propensity for better product proposition for customers
-  **Micro Market Analysis**
External information on throughputs/market at a pin code level to plan operations
-  **Deposit Propensity**
Deposit propensity for core augmentation
-  **Primary Bank Index**
Analyse overall wallet share of customer with the Bank through Customer360
-  **Portfolio Management**
Product Portfolio performance & Managed Account Monitoring
-  **Collection Prioritisation**
Optimise collection efforts through advances analytics
-  **Behaviour Scorecard**
Proactively monitor and control delinquency levels

Impact on the Business

-  **CASA & Term Deposits**
-  **Retail Advances**
-  **Product & Account Productivity**
-  **Internet and Mobile banking users**
-  **Assets**
-  **Operations and Governance Efficiency**
-  **NPAs**



Business Dashboards Driving Agility and Precision in Decisions



Business Systems ensuring New Insights have Rails for Outcomes



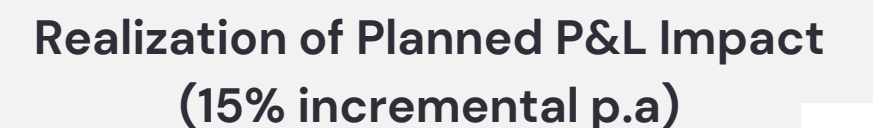
NTB leads via Performance Marketing

5+ Digital systems Live

Key Business Outcomes



**~1 mn Engaged Customers
(3X lift in engagement)**



Our Strengths and Strategies



Banking with Legacy, Embracing the Future





Strategic Roadmap



A

Delivering Excellence in Core Businesses with Underlying Technology Platform

Through tech-driven **Processes, Products & People** targeting Rural, MSME and Retail sector

Creating a Performance-Driven Culture

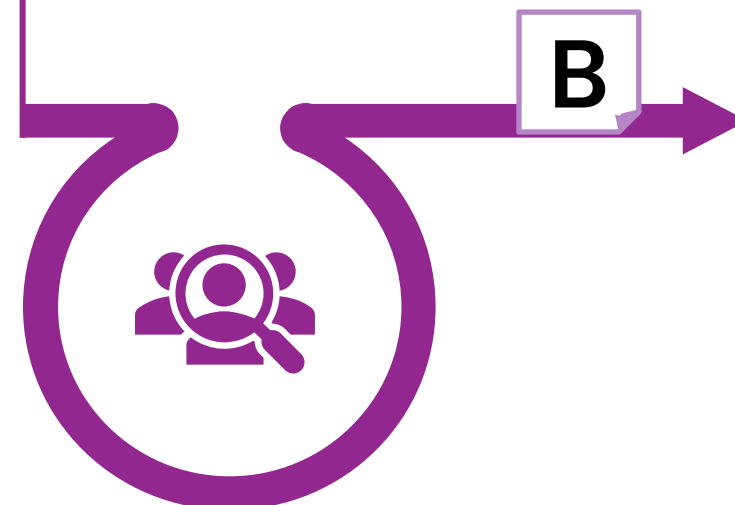
Rebuild **Outward-Facing, Business-Centric** teams



C

Digitalisation and Partnership to Accelerate Book Growth

Digital First private sector Bank



B



Strengthening Financial Position to Create Long-Term Value

Transformative steps leading to improved financial position



Driving Excellence in Proven Core Competencies

A.

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

33.7%

Share of MSME &
Agri-Loans

46.56%

Branches in Rural &
Semi-Urban Areas

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



Retail Focus

45.5% → 52.3%¹

Increase in % of Retail Advances from FY20 to Q3FY26

- 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

A.

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 Retail Assets Centre / 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

A.

Key Capabilities in Place to Leverage Opportunities in the Government Business

Focused to be one of the top Govt. collection Banks



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



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



Live with **Customs Duty Collection** through **Internet Banking.**



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



Live on Khajane 2 e-receipts for collection of revenue (Khajane-II in Karnataka)



Bank has tied up with **Power Finance Corporation(PFC), Rural Electrification Corporation(REC), & Indian Railway Finance Corporation(IRFC)** for collection of **54EC Capital Gain Bonds.**



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



Live on **RBI Central Bank Digital Currency (CBDC)** platform and **Karnataka Public Procurement Portal KPPP** for **e-BG.**



Employees Provident Fund Organization (EPFO) platform for collection of **EPFO contributions** will be launched in this Financial Year.



Capital Gains Accounts Scheme (CGAS) option for investors to claim tax exemption under Income Tax Act will be launched in this Financial year.

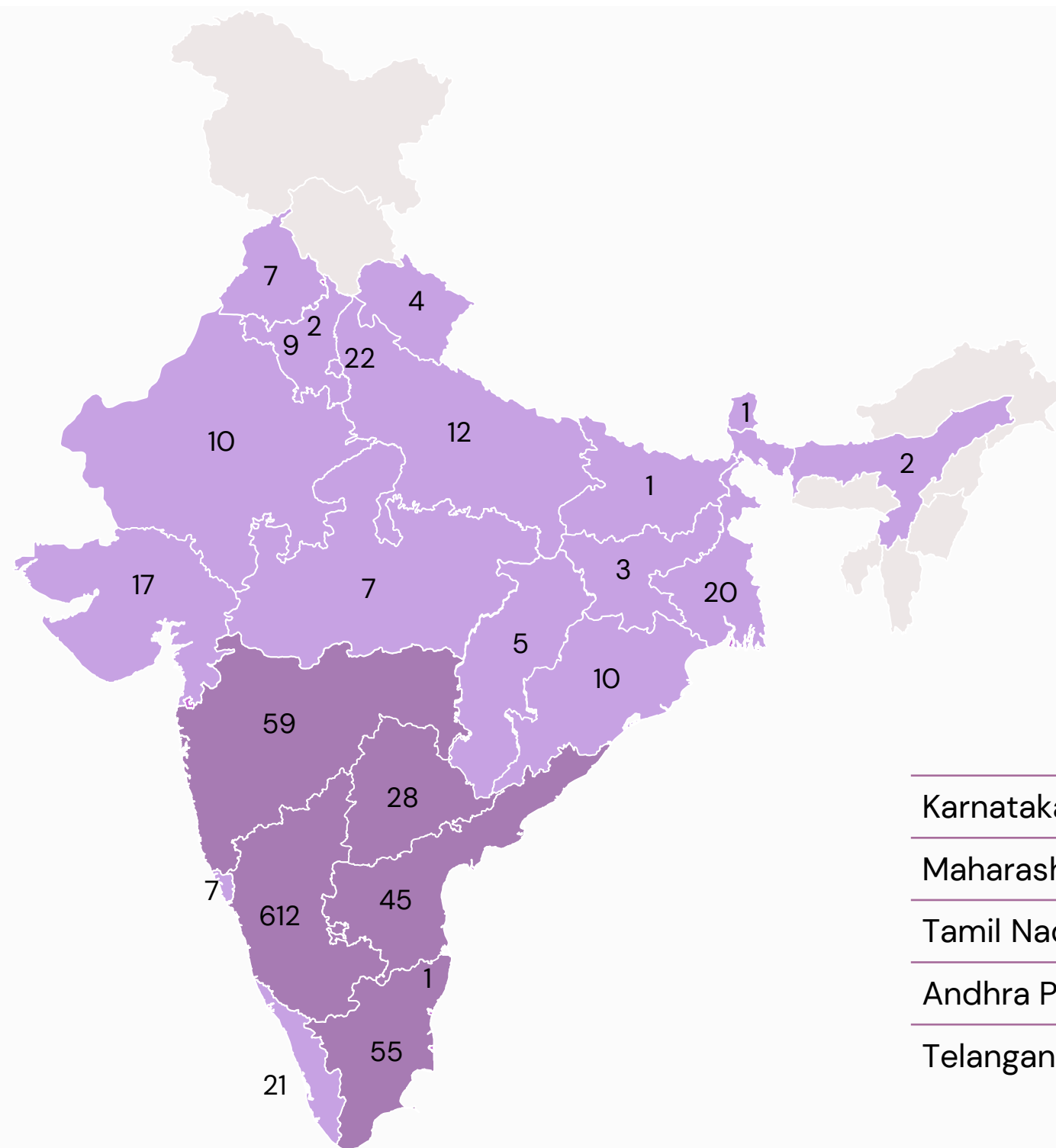
Working towards "one-stop" digital solution for all statutory payments



Driving Excellence in Proven Core Competencies

A.

Strong Geographical Footprint



Top 5 States

Karnataka	612
Maharashtra	59
Tamil Nadu	55
Andhra Pradesh	45
Telangana	28

Steady Growth in Locations Served



960

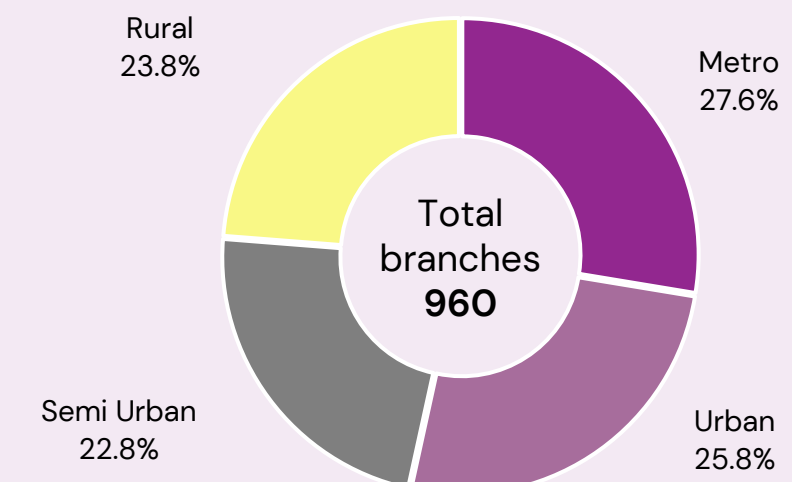
Branches



1,470

ATM and Recyclers

Presence Across All Tiers





Creating a Performance Driven Culture

B.

Rebuild Outward-Facing, Business-Centric Teams

Outbound sales team and “**Feet on the Street**” for growing business



229 Sales Officers and 115 Feet on Ground present for covering key markets and target segments

Better control and oversight to create a more **sales-centric organisation**



15 Regional Offices resourced and empowered to handle small ticket loans, decentralized into **42 Clusters** with Cluster Heads

Business correspondent partnerships to strengthen the portfolio



Bank has onboarded **201** Business correspondents (BCs)

Sector-focused tie-ups to grow retail reach



Partnerships focused to expand Home, Car, Gold, Retail and Agri loan book

Scale-up of Retail Loan Processing Hubs



The bank has established **15** Retail Loan Processing and Sanctioning Centers (RLPSCs)

Focused to further grow Agri



Deployed **84 AFOs** as part of hunting teams at branches & clusters to source quality agri proposals



Digitalisation Propelling Robust Book Growth

C.

Foundation in place to Drive Next Leg of Digital Innovation

State-of-the-art '**Technology, Digital & Product Hub**' at Bengaluru

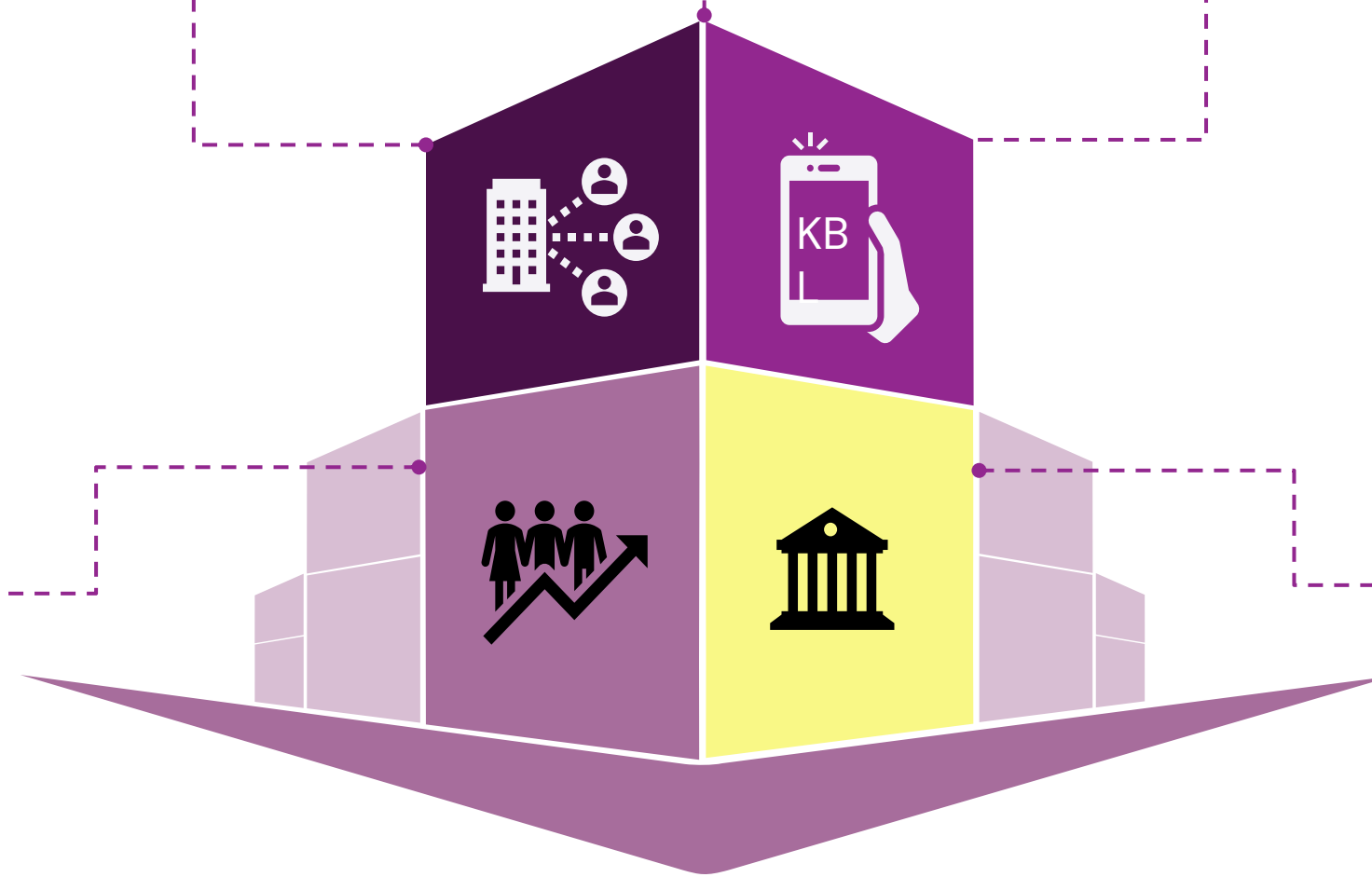
- **40,000 sq. ft.** super built-up area
- **300+** skilled employees
- **Products and Business Solutioning** have been integrated covering technology, digital and analytics

- **Live with CRM:** Integration of customer data and interactions across Marketing and Sales department
- Enhance customer engagement and improve business productivity

- Developer portal featuring over **570+ APIs with upgraded infrastructure.**
- **KBL Mobile Plus** has been upgraded to **best-in-class UI/UX** to serve to the **next-gen customers**

- **Partnerships with FinTechs** to drive **digital banking – Scale up**
- **Increase Product Penetration** per customer through analytics-enabled cross selling

- **Cloud Data Platform** for ACoE
- Four Modules from OFSAA including **fund transfer and profitability module** under implementation
- Scalable and configurable platform for business account





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