

**SECRETARIAL DEPARTMENT**

02.02.2023

HO:SEC:269:2022-23

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

Scrip Code: **KTKBANK**

Scrip Code: **532652**

Dear Sir,

We enclose herewith the copy of the following for your kind information:

1. Press communiqué for the Q3FY23 Financial Results.
2. Presentation-Analysis of Financial Results Q3FY23

Thank You,  
Yours faithfully,

Shailesha Barve  
**ASST. COMPANY SECRETARY &  
COMPLIANCE OFFICER**



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CIN : L85110KA1924PLC001128

**BRANCH BANKING & DIGITAL CHANNELS DEPARTMENT**

**PRESS RELEASE**

Date: 02-02-2023

**KARNATAKA BANK'S CONSOLIDATED Q3 NET PROFIT UP BY 105.32 % TO Rs 300.63 CRORES**

Karnataka Bank posted a net profit of Rs 300.63 crores during the third quarter of the current financial year with a growth rate of 105.32 % as against Rs 146.42 crore during the corresponding previous quarter. As a result, the net profit for the first nine months of the current financial year increased to Rs 826.15 crores with a Year on Year growth rate of 118.68 % as against Rs 377.79 crores of net profit earned during the corresponding period of the previous year.

In the Meeting of the Board of Directors held today at Mangaluru, the Board approved the financial results for the quarter and nine months period ended December 31, 2022.

The asset quality also improved during the period. The GNPA has declined by 8 bps to 3.28 % from 3.36 % as compared to the sequential previous quarter i.e Sept. 2022. Similarly, the NNPA also declined by 6 bps to 1.66 % from 1.72 % as compared to the sequential previous quarter i.e. Sept. 2022. The PCR has further improved to 80.21% from 73.66% a year ago.

Bank has clocked a business turnover of Rs 1,47,128.51 crores as on 31-12-2022, with a YoY growth rate of 9.79 %, deposits of Rs 84,596.40 crores with YoY growth rate of 7.86 % and Advances of Rs 62,532.11 crores with YoY growth rate of 12.51 %.

Announcing the results at the Bank's Head Quarters at Mangaluru, Shri Mahabaleshwara M S, Managing Director & CEO of the Bank said, "The impressive all round performance of the Bank is on account of improved operational efficiency facilitated by various initiatives under KBL VIKAAS. The NII has gone up by 26.74%. NIM has improved to an all time high of 3.63% as compared to 3.15% as on 31/12/21. Further, the Bank has also shown improvement in GNPA, NNPA indicating better asset quality. Further PCR has also improved to an all time high of 80.21%. The consistent and stable performance has been the hallmark of the Bank, and going forward Bank will strive hard for its sustainability with higher scale"



**Sathyanarayanan P V**  
**CHIEF MANAGER**



# Investor Presentation

December 2022

99 years of consistent value creation

# Contents and Disclaimer

<b>Content</b>	<b>Page</b>
Key Strengths	4
Financial Results Q3/ 9M FY23	6-44
Bank Overview	45-49
Business Strategy	50-53
Digital Banking	54-64

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# Key Highlights Q3 FY23



## Operating Profit

- 21.42% YoY growth in operating profit to Rs. 1,522.47 crore
- NIM up by 48 bps YoY to 3.63%
- Cost to Income Ratio down by 257 bps Y-o-Y to 47.90%

## Deposit Growth

- CASA deposits increased by 9.95% YoY
- CASA proportion at 31.91%, up by 61 bps YoY
- Total deposits increased by 7.86% YoY

## Loan Growth

- Advances grew by 12.51% YoY

## Asset Quality

- Provision Coverage Ratio increased further to 80.21%
- GNPA down by 83 bps YoY to 3.28%
- NNPA down by 79 bps YoY to 1.66%

## Capital

- Capital Adequacy at 15.13%, up by 98 bps YoY
- ROE up by 733 bps YoY to 14.74%
- ROA at 1.14% up by 57 bps Y-o-Y

## Balance Sheet Size

- Up by 10.10% YoY to Rs. 1,00,246 crore

## PAT

- Net profit grew by 118.49% YoY to Rs. 826.49 crore and 105.14% QoQ to Rs 300.68 crore

## Customers & Employees

- ~12 million Customers
- ~8,400 Employees

## Loan Mix

- Retail 48.08%
- Mid Corporate 29.01%
- Large Corporate 22.91%

## Branch Mix

- Metro & Urban 54%
- Semi-urban & Rural 46%

## Branches/Outlets

- 885 Branches
- 1463 ATMs and cash recyclers
- 567 E-lobbies

## Digital Migration

- Digital adoption at 93.37%

# Key Strengths



## Strong, diverse sources of income

- Well balanced lending profile including Retail, Corporate and MSME
- Revenue diversity with a fee income ratio of 12.80% and growing



## Capacity to grow our franchise

- Strong capital, earnings growth, and operating performance to support our Advances Growth strategies
- Strong liabilities management and CASA franchise, giving the Bank headroom for capital efficient growth
- Proven integration capabilities and scalable infrastructure



## Powered by KBL VIKAAS Transformation journey



## Consistent dividend history

- Generous 11.61% to 24.47% pay-out ratio under normal operating environment, Consistent dividend payment ranging from 6.25% to 60%



## Aggressive digital strategies to be future ready

- Undergoing accelerated journey to become a highly digitally focused bank that has future-ready operations and can outpace market demands
- Led by forward-thinking workforce with Innovative Thinking and Enhanced Capabilities
- Digital Strategy is based on Omnichannel experience, Modular digital banking foundation, API driven through Open Banking architecture, and personalization using Big Data



## Committed to disciplined execution and generating positive operating leverage

- Strong, integrated enterprise risk management process
- Focused on business line performance and contribution, operating efficiency, and credit quality
- Disciplined credit practice as indicated by asset portfolio construction

# Contents

01

**Financial  
Results  
Q3/ 9M FY23**

02

**Bank  
Overview**

03

**Business  
Strategy**

04

**Digital  
Banking**



# Financial Results Q3/ 9M FY23



# Q3 FY23: Brief



I am pleased to report another strong quarter, extending the robust operating performance that your Bank has delivered so far this year. The Q3FY23's numbers are in continuation to the solid H1FY23 numbers already posted by your Bank, underscoring the steady progress we are making towards attaining best-in-class performance within the industry. We are doing this by keeping our fundamentals strong and focusing on quality business along with growth.

The impressive all-round strength and consistency of our performance in Q3FY23 is the result of improved operational efficiencies across each of the Bank's businesses. The NII has gone up by 26.74%. NIM has improved to 3.63% as compared to 3.15% as on 31/12/21. Further, the GNPA has declined to 3.28% as compared to 3.36% as on 30/09/22, and so also the NNPA to 1.66% as compared to 1.72% as on 30/09/22. We continue to be carefully positioned and remain highly alert to signs of stress. Going forward, the Bank is committed for its continuity with higher scale. Nevertheless, our pursuit for growth also drives our conservative approach to managing our balance sheet and provision levels, and our careful stance towards the expected deterioration in the global economy, and its potential fallout on the more robust Indian economy."

**Mahabaleshwara MS- Managing Director & CEO**



# Driving Growth & Profitability



₹ in Cr

## Deposits

Dec 22	Dec 21
<b>84,597</b>	<b>78,429</b>

**7.86%**



**12.51%**



## Advances (Net)

Dec 22	Dec 21
<b>62,532</b>	<b>55,578</b>

## Investments

Dec 22	Dec 21
<b>23,136</b>	<b>21,991</b>

**5.21%**



**10.10%**



## Balance Sheet Size

Dec 22	Dec 21
<b>1,00,246</b>	<b>91,047</b>

## Net Profit

9M FY23	9M FY22
<b>826</b>	<b>378</b>

**118.49%**



**21.42%**



## Operating Profit

9M FY23	9M FY22
<b>1,522</b>	<b>1,254</b>

# Expanding Spreads, Returns & Strength

## NIM

9M FY23	9M FY22
<b>3.63%</b>	<b>3.15%</b>

**48bps**  
↑

**98bps**  
↑

## CRAR

9M FY23	9M FY22
<b>15.13%</b>	<b>14.15%</b>

## ROE

9M FY23	9M FY22
<b>14.74%</b>	<b>7.41%</b>

**733bps**  
↑



**57bps**  
↑

## ROA

9M FY23	9M FY22
<b>1.14%</b>	<b>0.57%</b>

## CASA

9M FY23	9M FY22
<b>31.91%</b>	<b>31.30%</b>

**61bps**  
↑

**655bps**  
↑

## PCR

9M FY23	9M FY22
<b>80.21%</b>	<b>73.66%</b>

# Improving Quality of Assets

## Gross NPA

9M FY23      9M FY22

<b>3.28%</b>	<b>4.11%</b>
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## Net NPA

9M FY23      9M FY22

<b>1.66%</b>	<b>2.45%</b>
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## Gross NPA (Sequential)

9M FY23      6M FY23

<b>3.28%</b>	<b>3.36%</b>
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## Net NPA (Sequential)

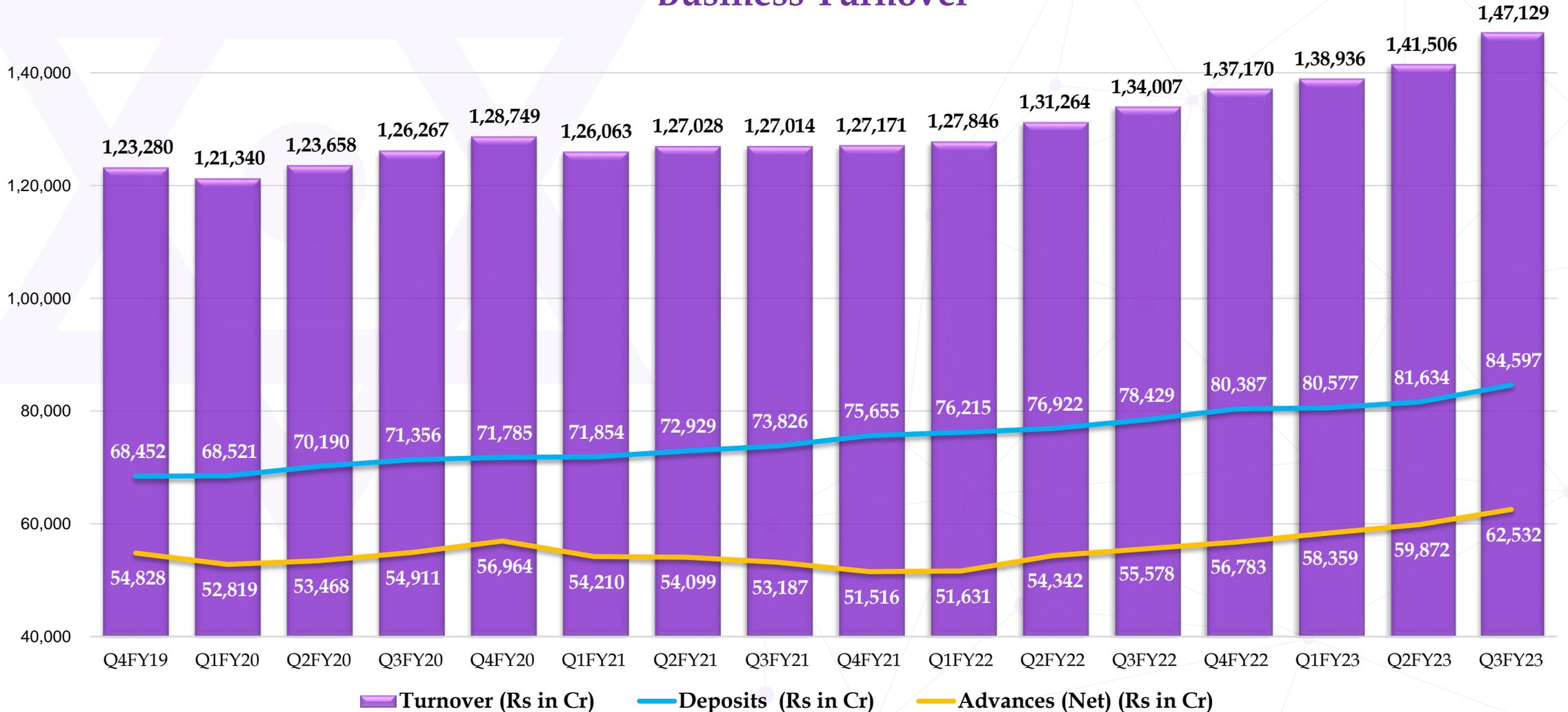
9M FY23      6M FY23

<b>1.66%</b>	<b>1.72%</b>
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# Continuity of Sustained Growth

## Business Turnover



# Headline Numbers

on Standalone basis  
₹ in Cr



**Karnataka Bank**  
Your Family Bank. Across India.

Particulars	3 Months				9 Months			12 Months
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
Turnover	1,47,129	1,34,007	↑ 9.79%	1,41,506	1,47,129	1,34,007	↑ 9.79%	1,37,170
Asset size	1,00,246	91,047	↑ 10.10%	97,964	1,00,246	91,047	↑ 10.10%	92,041
Operating profit	531.87	356.32	↑ 49.27%	577.82	1522.47	1253.88	↑ 21.42%	1634.00
Operating Profit (excluding Trading Profit and depreciation on Investments)	583.66	386.38	↑ 51.06%	569.15	1721.94	1261.43	↑ 36.51%	1684.11
Net profit	300.68	146.57	↑ 105.14%	411.63	826.49	378.27	↑ 118.49%	508.62
Return on Asset (ROA)	1.21%	0.65%	↑ 56 bps	1.70%	1.14%	0.57%	↑ 57 bps	0.56%
Earning per Share(₹) (*annualized)	9.65	4.71	↑ ₹ 4.94	13.22	26.54	12.17	↑ ₹ 14.37	16.36*
Return on Equity (ROE)	15.61%	8.51%	↑ 710 bps	22.31%	14.74%	7.41%	↑ 733 bps	7.41%
Net Interest Income (NII)	834.76	622.65	↑ 34.07%	802.73	2325.05	1834.54	↑ 26.74%	2491.03
Net Interest Margin (NIM)	3.81%	3.16%	↑ 65 bps	3.78%	3.63%	3.15%	↑ 48 bps	3.18%
Gross NPA - Amount	2,085.73	2,330.52	↓ -10.50%	2,051.70	2,085.73	2,330.52	↓ -10.50%	2,250.82
- %	3.28%	4.11%	↓ -83 bps	3.36%	3.28%	4.11%	↓ -83 bps	3.90%
Net NPA - Amount	1,040.88	1,363.81	↓ -23.68%	1,028.47	1,040.88	1,363.81	↓ -23.68%	1,376.97
- %	1.66%	2.45%	↓ -79 bps	1.72%	1.66%	2.45%	↓ -79 bps	2.42%
Cost to Income	48.82%	56.50%	↓ -768 bps	45.63%	47.90%	50.47%	↓ -257 bps	52.57%
PCR	80.21%	73.66%	↑ 655 bps	79.97%	80.21%	73.66%	↑ 655 bps	73.47%
CRAR (Basel III)	15.13%	14.15%	↑ 98 bps	15.28%	15.13%	14.15%	↑ 98 bps	15.66%

# Summary Financial Statement

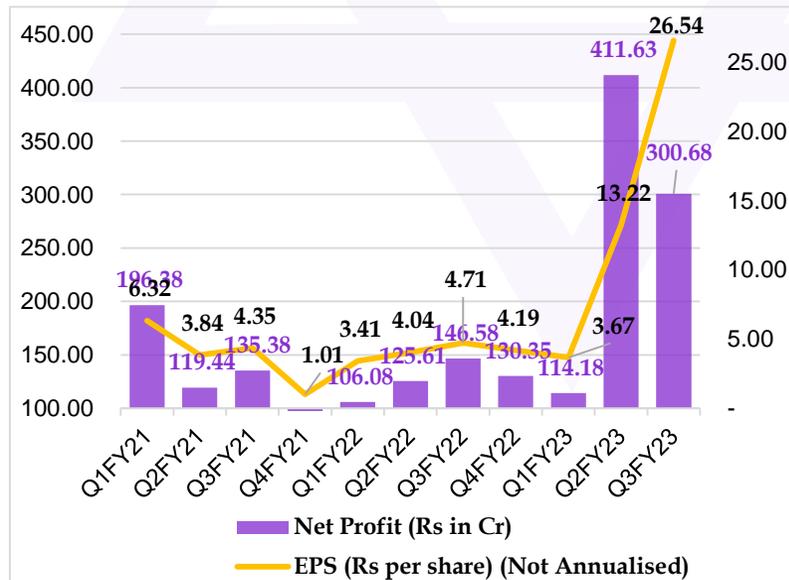
on Standalone basis

₹ in Cr

## Noteworthy items impacting profitability for Q3 FY23:

- Increased accelerated provisioning bringing PCR to 80.21%.
- ROE reaching to 15% levels

## Quarterly Net Profit (Rs in Cr) & Quarterly EPS (Rs per share)



Particulars	3 Months			9 Months			12 Months	
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
Interest Income	1,850.80	1,565.10	↑ 18.25%	1,771.05	5,250.93	4,642.88	↑ 13.10%	6,221.66
Interest Expense	1,016.04	942.45	↑ 7.81%	968.32	2,925.88	2,808.34	↑ 4.19%	3,730.63
Net Interest Income	834.76	622.65	↑ 34.07%	802.73	2,325.05	1,834.54	↑ 26.74%	2,491.03
Non-Interest Income	204.51	196.45	↑ 4.10%	260.04	597.34	696.98	↓ -14.30%	953.88
Trading Profit	3.69	1.86	↑ 98.39%	11.26	15.19	33.70	↓ -54.93%	48.66
Depreciation on Investments	-55.48	-31.92	↑ 73.81%	-2.59	-214.66	-41.25	↑ 420.39%	-98.77
Fee Income	256.30	226.51	↑ 13.15%	251.37	796.81	704.53	↑ 13.10%	1003.99
Total Income	2,055.31	1,761.53	↑ 16.68%	2,031.09	5,848.27	5,339.86	↑ 9.52%	7,175.54
Operating Expenses	507.40	462.78	↑ 9.64%	484.95	1399.92	1277.64	↑ 9.57%	1810.91
Operating Profit	531.87	356.32	↑ 49.27%	577.82	1522.47	1253.88	↑ 21.42%	1634.00
Provisions & Contingencies	231.19	209.75	↑ 10.22%	166.19	695.98	875.61	↓ -20.51%	1125.38
Net Profit	300.68	146.57	↑ 105.14%	411.63	826.49	378.27	↑ 118.49%	508.62

# Summary Consolidated Financial Statement

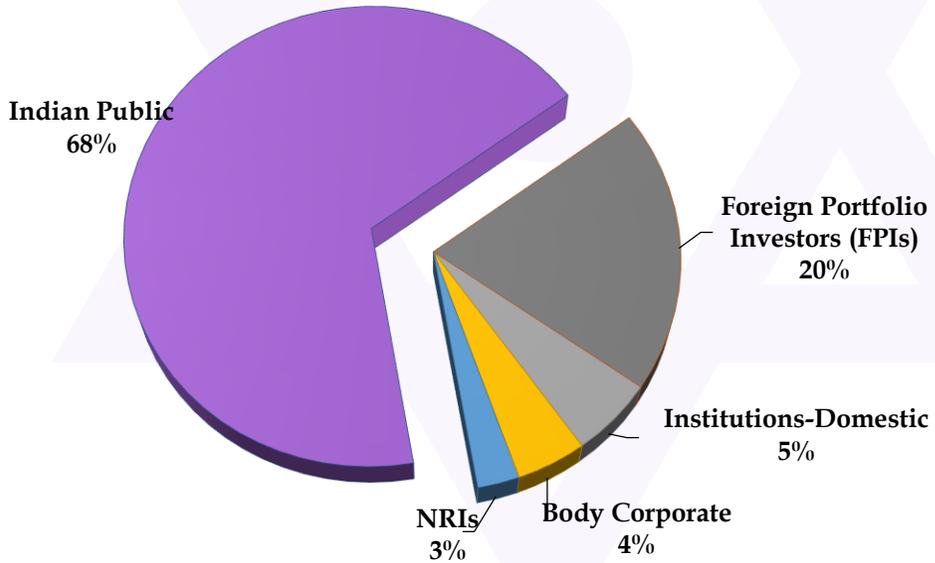
Particulars	₹ in Cr							
	3 Months				9 Months			12 Months
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
Turnover (₹ in Cr)	1,47,128	1,34,007	↑ 9.79%	1,41,506	1,47,128	1,33,918	↑ 9.86%	1,37,170
Asset size (₹ in Cr)	1,00,245	90,958	↑ 10.21%	97,963	1,00,245	90,958	↑ 10.21%	92,040
Operating profit (₹ in Cr)	531.83	356.17	↑ 49.32%	577.66	1,522.14	1,253.40	↑ 21.44%	1,633.37
Net profit (₹ in Cr)	300.63	146.42	↑ 105.32%	411.47	826.15	377.79	↑ 118.68%	507.99
Return on Asset (ROA%)	1.21%	0.65%	↑ 56 bps	1.70%	1.14%	0.57%	↑ 57 bps	0.56%
Earning per Share(₹) (*annualized)	9.65	4.71	↑ ₹ 4.94	13.22	26.53	12.15	↑ ₹ 14.38	16.36*
CRAR (Basel III)	15.13%	14.15%	↑ 98 bps	15.28%	15.13%	14.15%	↑ 98 bps	15.66%

The Consolidated Financial results of the Group comprise of the financial results of The Karnataka Bank Ltd and its wholly owned subsidiary – KBL Services Ltd. During the half year under review the bank has contributed additional capital of Rs. 50.00 lakhs for the effective functioning of the subsidiary thereby the total capital contributed till date is Rs. 150.00 lakhs.

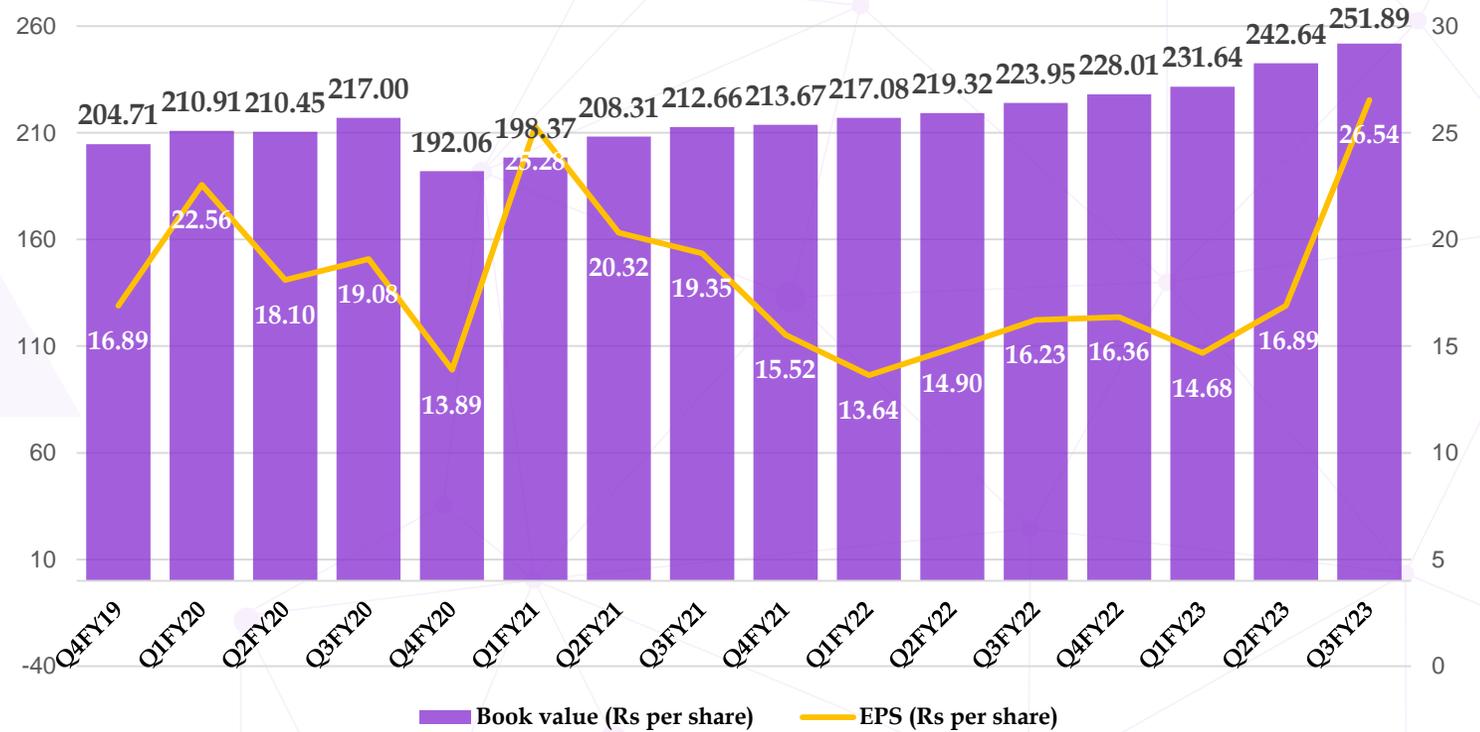


# Shareholder Value

## Shareholding Pattern



## Book Value (Rs per share) & EPS (Rs per share) Annualized



# Yields, Rates & Margins

₹ in Cr

Particulars	3 Months				9 Months			12 Months
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
<b><u>Interest Income</u></b>								
Interest Income	1,850.80	1,565.10	↑ 18.25%	1,771.05	5,250.93	4,642.88	↑ 13.10%	6,221.66
Interest on Advances	1,447.13	1,195.32	↑ 21.07%	1,383.79	4,077.66	3,526.38	↑ 15.63%	4,737.88
Interest on Investments	357.52	329.23	↑ 8.59%	350.07	1,050.62	980.06	↑ 7.20%	1,310.12
Other interest	46.15	40.55	↑ 13.81%	37.19	122.65	136.44	↓ -10.11%	173.66
Yield on Advances %	9.45	8.81	↑ 64 bps	9.45	9.24	8.89	↑ 35 bps	8.84
Adjusted yield on Investments %	5.78	5.74	↑ 4 bps	6.01	5.04	5.70	↑ -66 bps	5.47
<b><u>Interest Expense</u></b>								
Interest Expense	1016.04	942.45	↑ 7.81%	968.32	2925.88	2808.34	↑ 4.19%	3730.63
Cost of Deposits %	4.54	4.68	↓ -14 bps	4.46	4.49	4.71	↓ -22 bps	4.66
<b><u>Net Interest Income</u></b>								
Net Interest Income	834.76	622.65	↑ 34.07%	802.73	2325.05	1834.54	↑ 26.74%	2491.03
Interest Spread in Lending %	4.91	4.13	↑ 78 bps	4.99	4.75	4.18	↑ 57 bps	4.18
Net Interest Margin %	3.81	3.16	↑ 65 bps	3.78	3.63	3.15	↑ 48 bps	3.18

# Yields, Rates & Margins

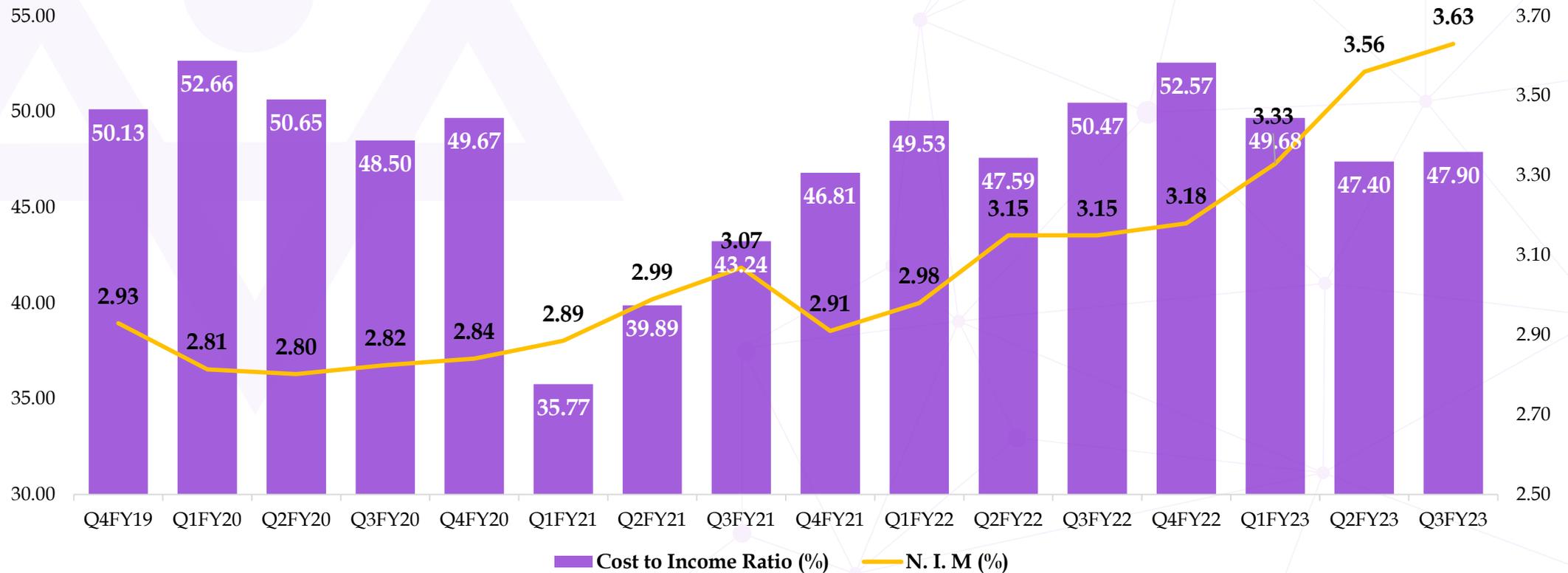
## Net Interest Income:

- Net Interest Income grew to Rs. 2,325.05 Cr in Q3FY23 as against Rs. 1,834.54 Cr in Q3FY22 with Y-o-Y growth of 26.74%

## Net Interest Margin:

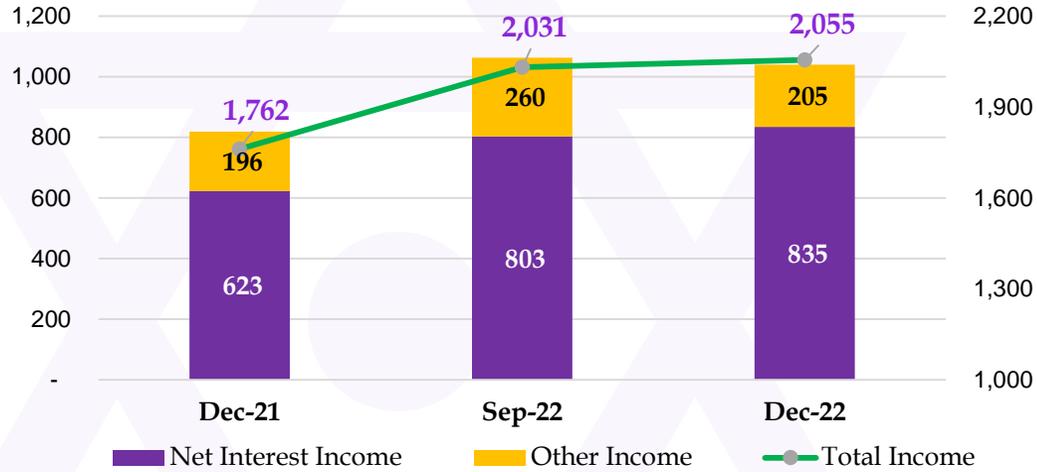
- Net interest Margin grew by 65bps in Q3Y23 to 3.81%

**Cost to Income (%) & NIM (%)**

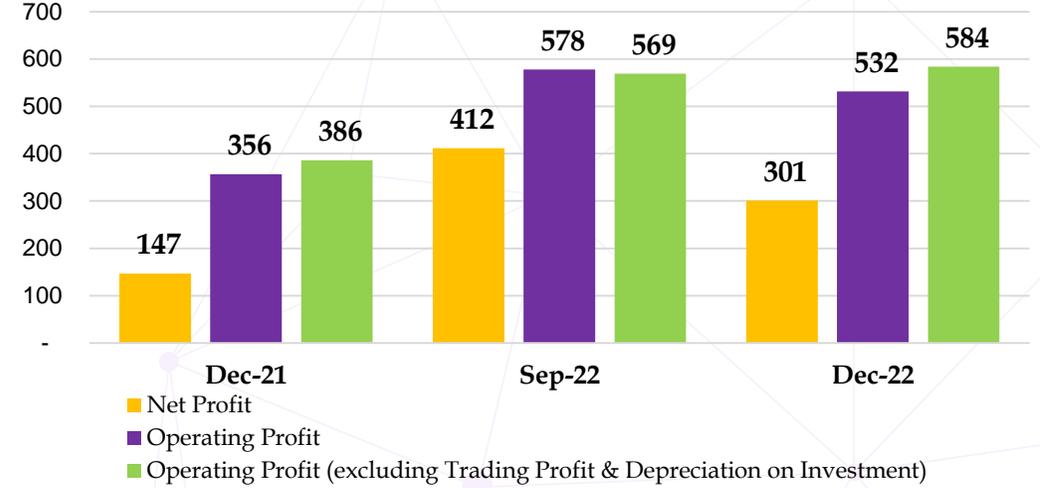


# Income & Profit (quarterly)

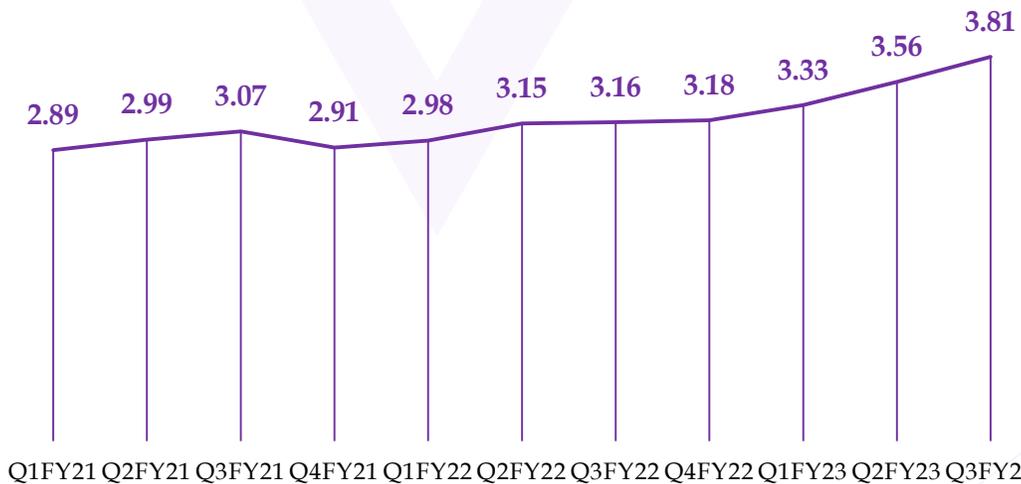
**OPERATING REVENUE (Rs in Cr)**



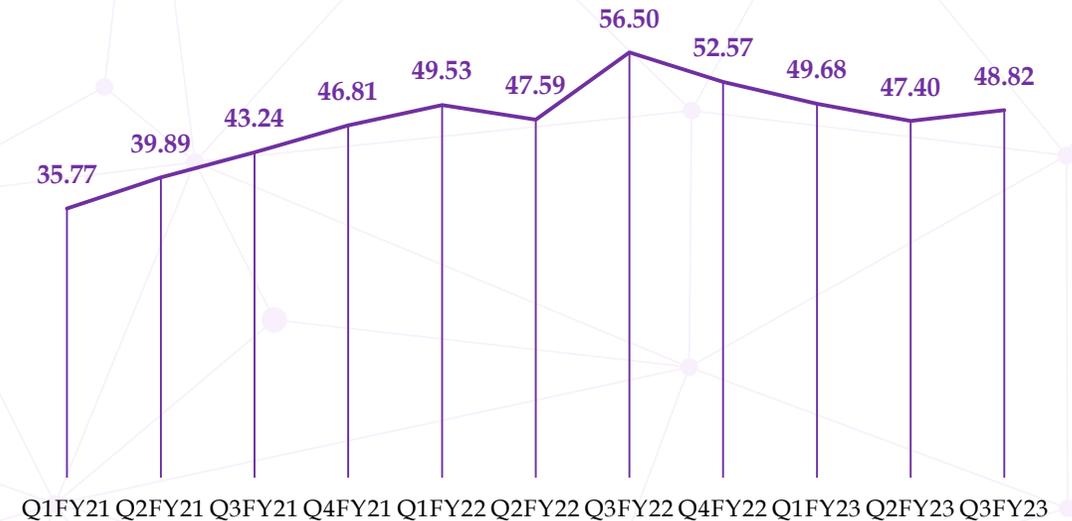
**OPERATING & NET PROFIT (Rs. In Cr)**



**NET INTEREST MARGIN (NIM %)**



**COST TO INCOME RATIO (%)**



# Other Income & Expenses

## Other Income

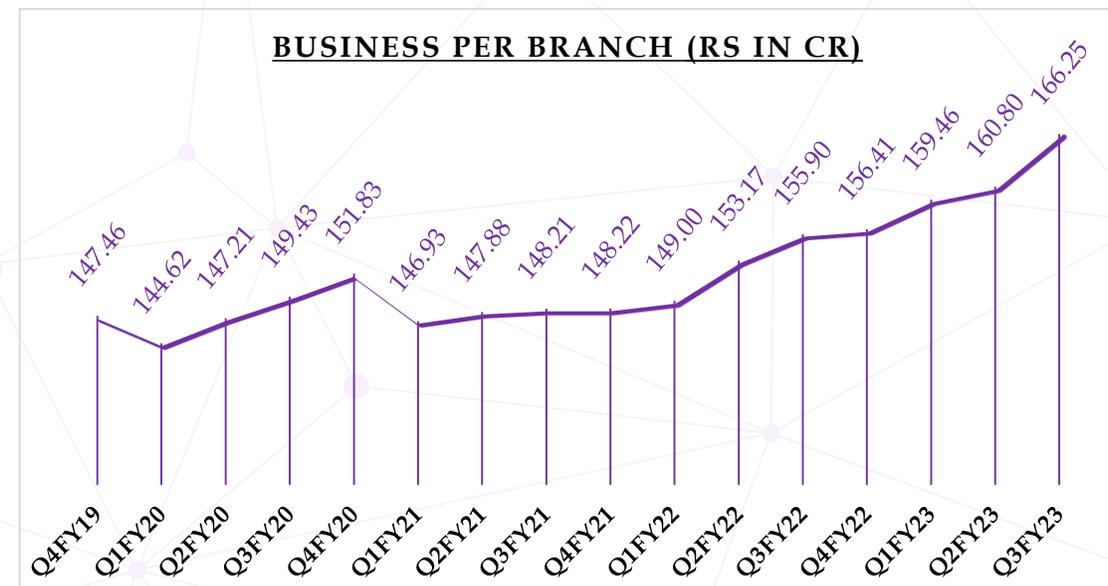
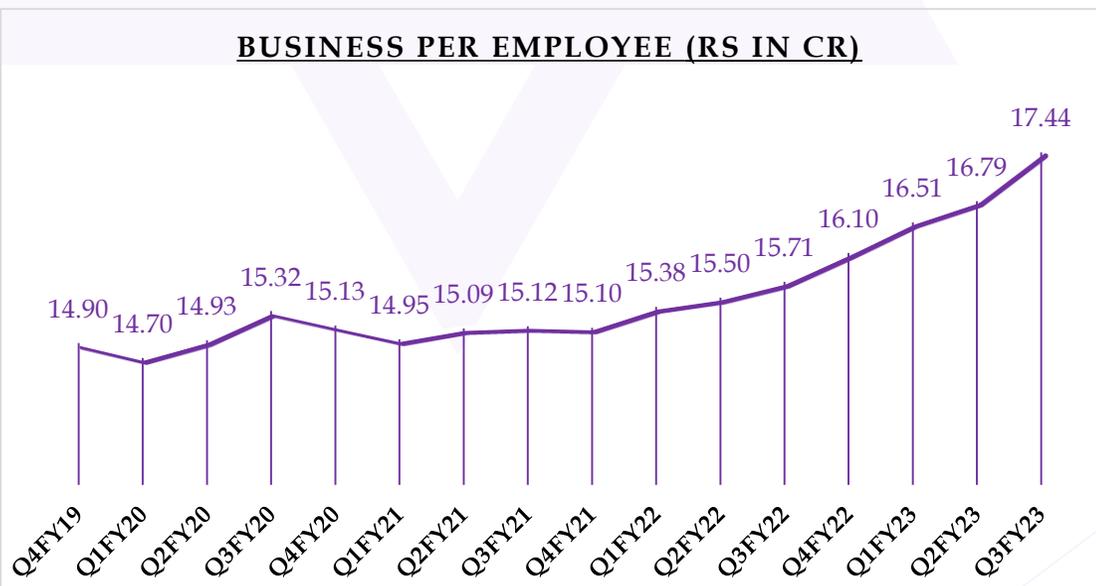
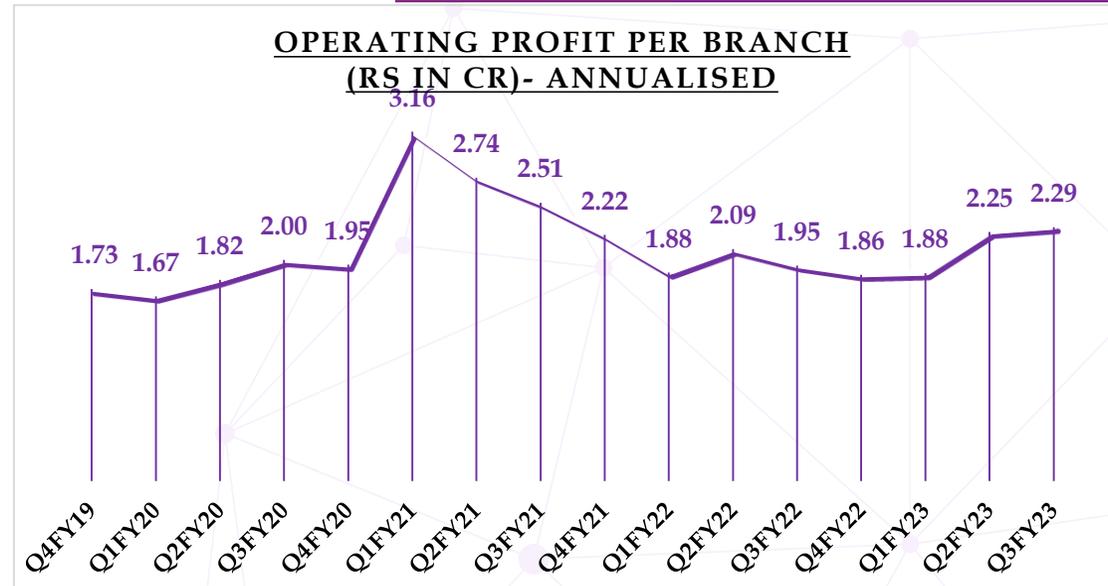
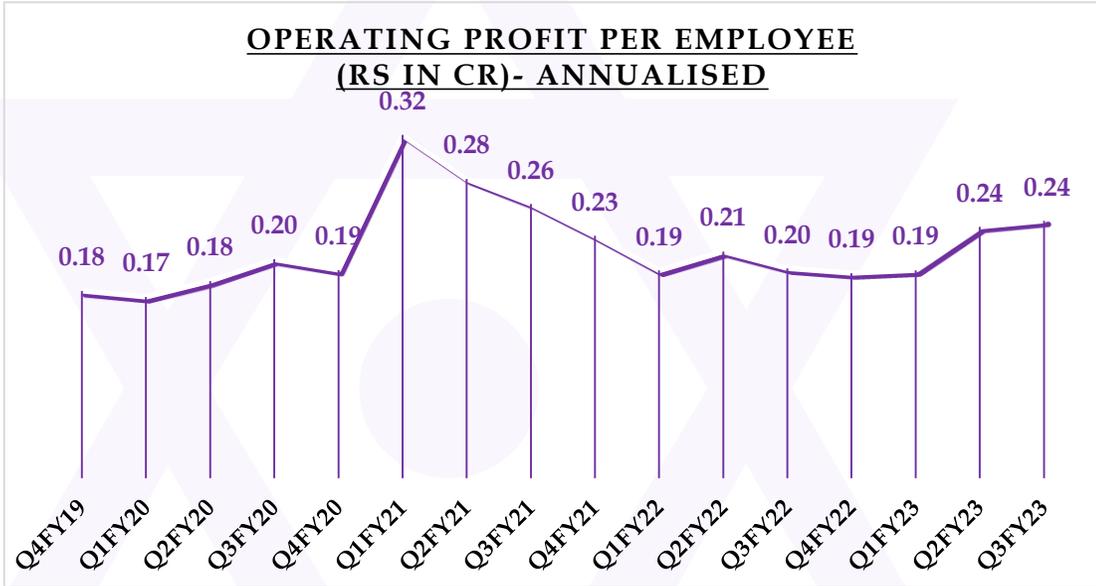
₹ in Cr

Particulars	3 Months			9 Months			12 Months	
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
Locker Rent	1.18	1.19	↓ -0.84%	2.38	40.19	37.09	↑ 8.36%	37.94
Debit Card Charges	2.20	1.49	↑ 47.65%	3.16	9.56	5.99	↑ 59.60%	43.74
Commission on Insurance	15.40	18.68	↓ -17.56%	12.04	36.45	35.88	↑ 1.59%	48.72
Commission on Mutual Fund	1.08	1.37	↓ -21.17%	1.28	3.01	2.18	↑ 38.07%	3.27
ATM Income	19.62	18.02	↑ 8.88%	19.66	58.60	49.82	↑ 17.62%	68.12
Credit Card Income	1.75	0.35	↑ 400.00%	2.84	5.48	0.46	↑ 1091.30%	2.54

## Other Expenses

Particulars	3 Months			9 Months			12 Months	
	Q3 FY 23	Q3 FY 22	Y-o-Y	Q2 FY 23	31-12-2022	31-12-2021	Y-o-Y	FY 22
Establishment Expenses	284.56	256.90	↑ 10.77%	262.23	725.41	701.39	↑ 3.42%	1,014.95
Others	222.84	205.88	↑ 8.24%	222.72	674.51	576.25	↑ 17.05%	795.96
<b>Total</b>	<b>507.40</b>	<b>462.78</b>	<b>↑ 9.64%</b>	<b>484.95</b>	<b>1,399.92</b>	<b>1,277.64</b>	<b>↑ 9.57%</b>	<b>1,810.91</b>

# Productivity Ratios Trends

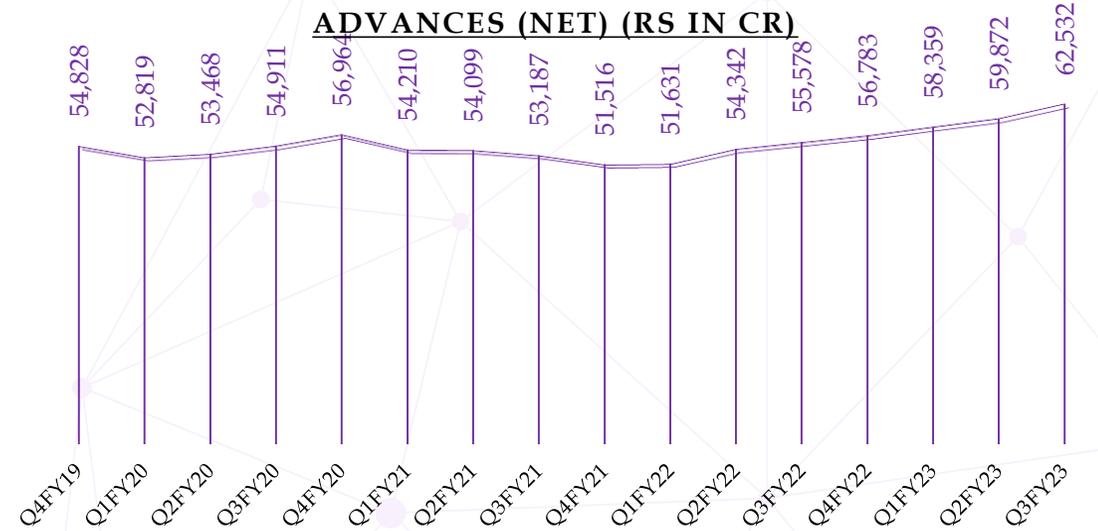


# Loan Growth momentum

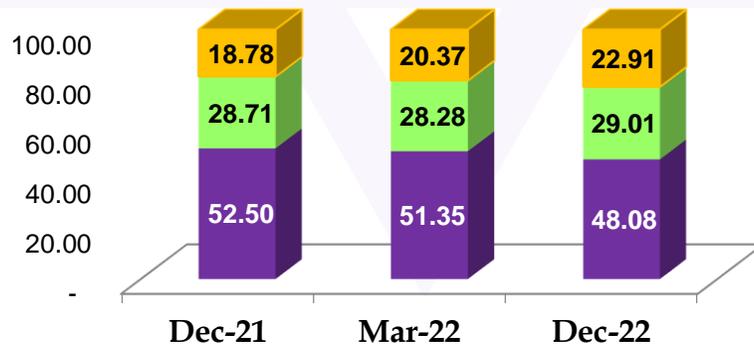
**TOTAL LOAN GROWTH % (Y-O-Y)**



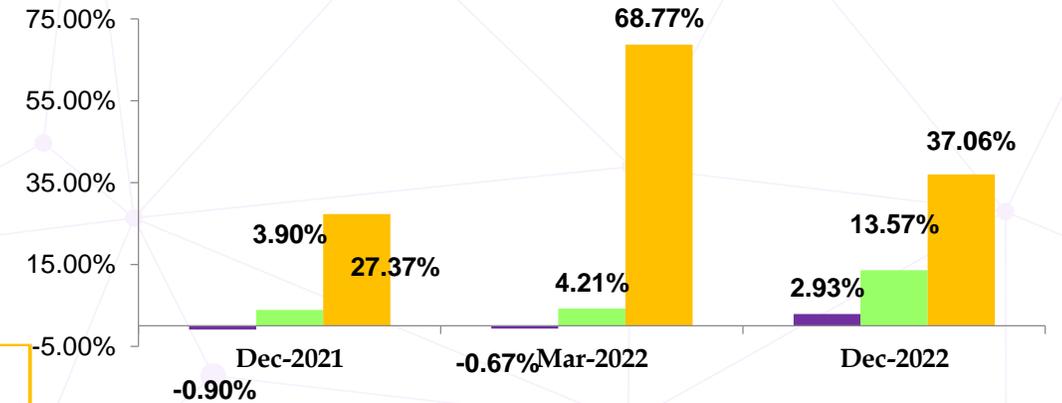
**ADVANCES (NET) (RS IN CR)**



**Advances (Gross)**



- Large Corporate (> 100 Cr)
- Mid Corporate (> 7.5 Cr to upto 100 Cr)
- Retail (upto 7.5 Cr)



- Retail (upto 7.5 Cr)
- Mid Corporate (> 7.5 Cr to upto 100 Cr)
- Large Corporate (> 100 Cr)

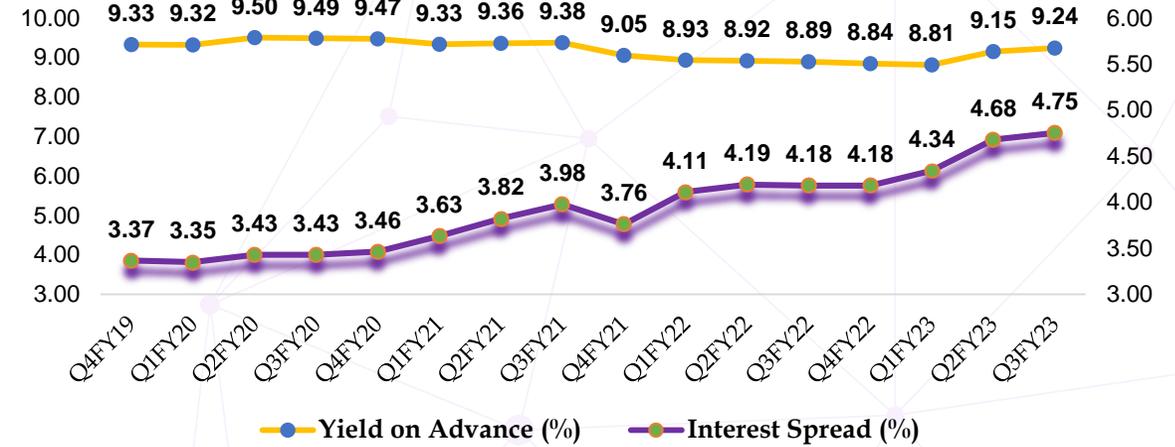
Average Loan Ticket Size (Rs. In cr)		
Large Corporate	Mid Corporate	Retail
194.47	16.28	0.1

# Trends: Loans - Deposit Ratio, Yield (cumulative) & Sectors

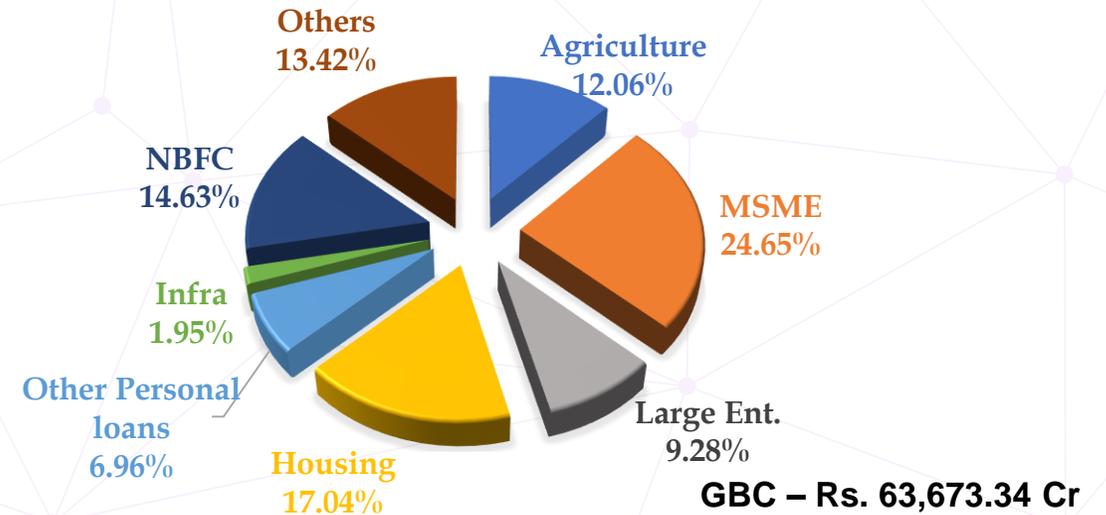
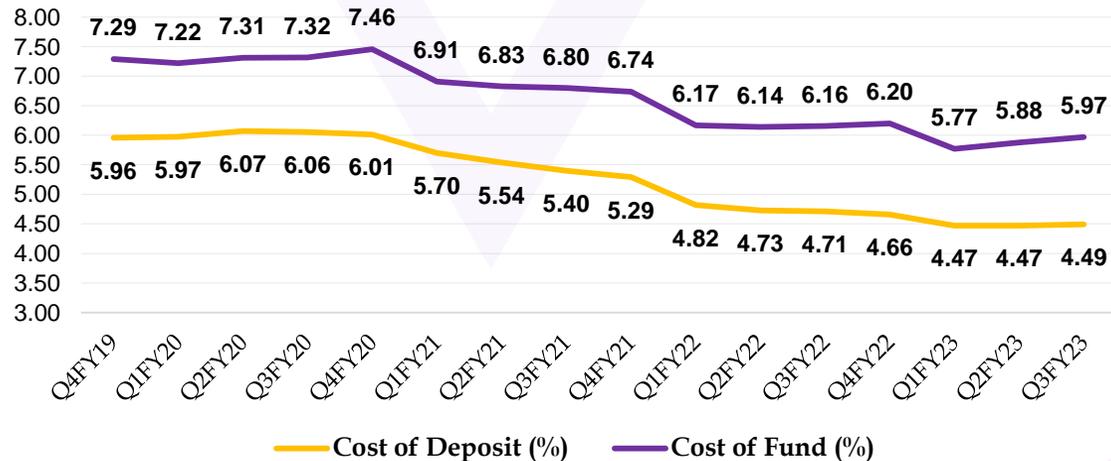
**CREDIT TO DEPOSIT RATIO (%) TERMINAL**



**YIELDS**



**COST OF DEPOSITS & FUNDS**



# Loan portfolio: Geographical credit concentration



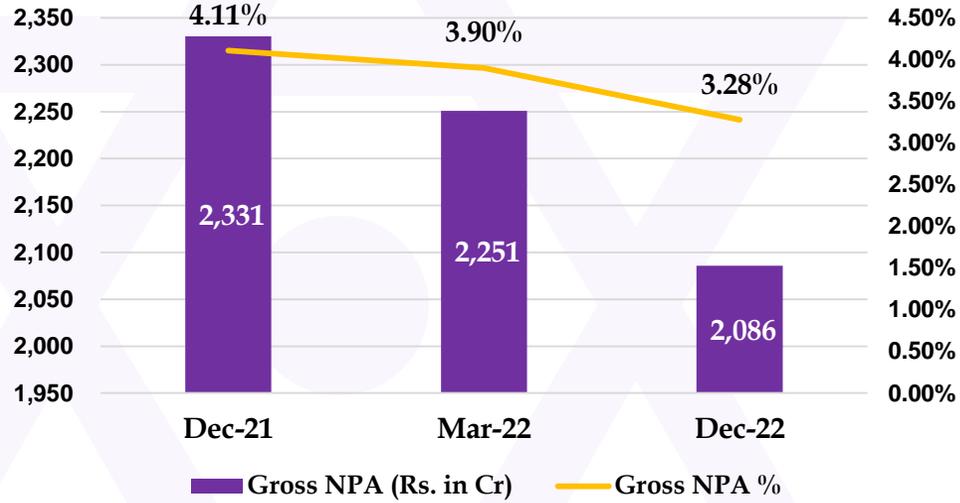
State	GBC		NPA			Restructured Portfolio		
	Balance Outstanding	% to GBC	Balance Outstanding	% to GBC	State wise %	Balance Outstanding	% to GBC	State wise %
Karnataka	28,122.54	44.17	915.25	1.44	3.25	2,185.76	3.43	7.77
	(25,748.11)	(45.45)	(1,011.26)	(1.79)	(3.93)	(2,528.94)	(4.46)	(9.82)
Maharashtra	9,590.29	15.06	233.49	0.37	2.43	215.54	0.34	2.25
	(9,102.73)	(16.07)	(218.64)	(0.39)	(2.40)	(356.96)	(0.63)	(3.92)
Delhi	7,659.55	12.03	130.69	0.21	1.71	177.97	0.28	2.32
	(5,295.26)	(9.35)	(97.94)	(0.17)	(1.85)	(465.77)	(0.82)	(8.80)
Tamil Nadu	4,210.84	6.61	166.89	0.26	3.96	111.59	0.18	2.65
	(3,311.57)	(5.85)	(195.73)	(0.35)	(5.91)	(168.70)	(0.30)	(5.09)
Telangana	3,600.85	5.66	153.56	0.24	4.26	164.49	0.26	4.57
	(3,203.63)	(5.65)	(111.98)	(0.20)	(3.50)	(189.62)	(0.33)	(5.92)
Andhra Pradesh	2,757.89	4.33	62.44	0.10	2.26	107.08	0.17	3.88
	(2,483.99)	(4.38)	(118.34)	(0.21)	(4.76)	(148.17)	(0.26)	(5.97)
Others	7,731.38	12.14	423.41	0.66	548.00	562.35	0.88	7.27
	(7,506.38)	(13.25)	(576.62)	(1.00)	(7.68)	(832.14)	(1.48)	(11.09)
Total	63,673.34		2,085.73	3.28		3,524.78	5.54	
	(56,651.67)		(2,330.51)	(4.11)		(4,690.30)	(8.28)	

(Figures in brackets pertain to Dec 2021)

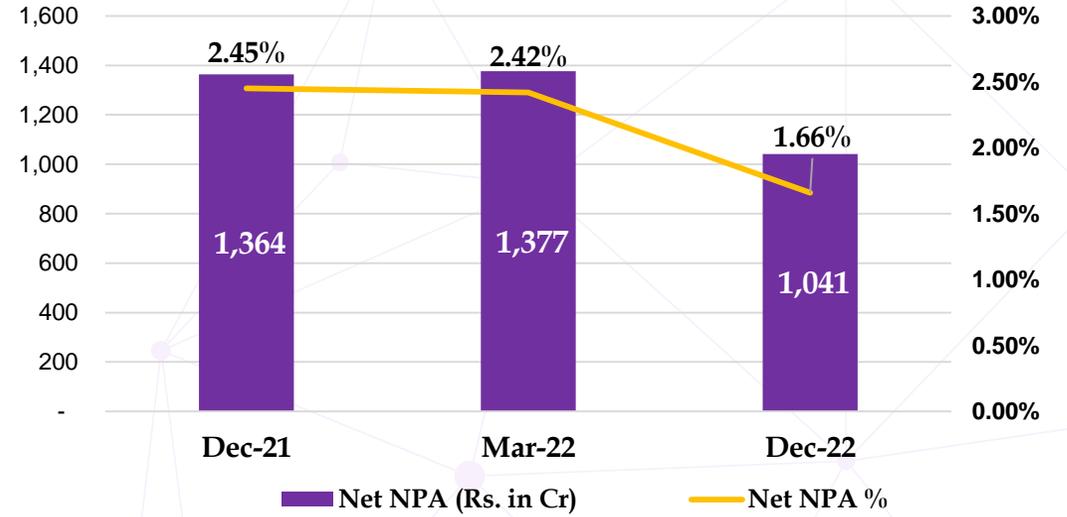


# Asset Quality – NPA & Slippage

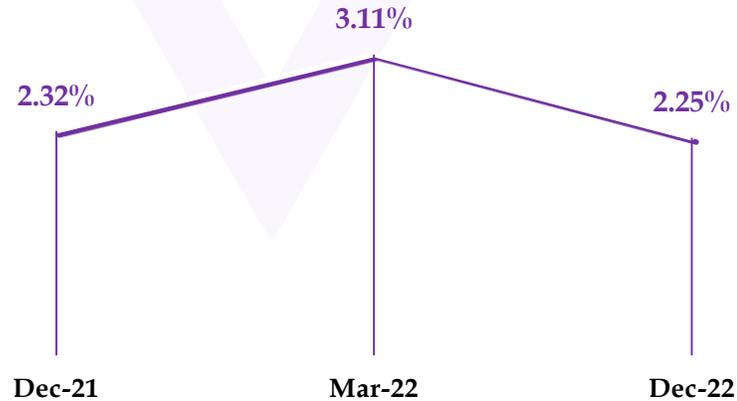
**Gross NPAs (Rs. In Crs)**



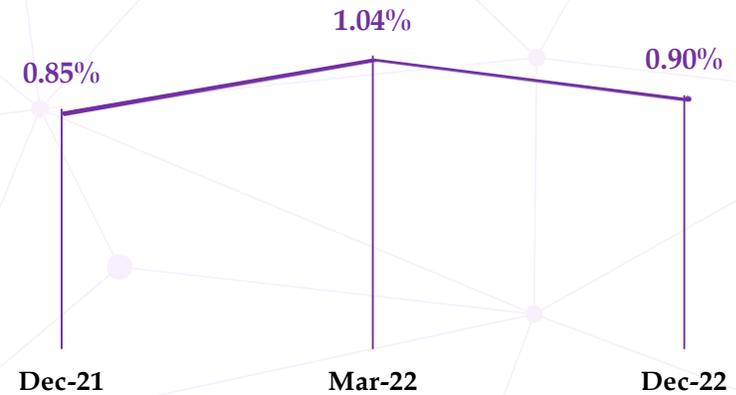
**Net NPAs (Rs. In Crs)**



**Slippage Ratio**

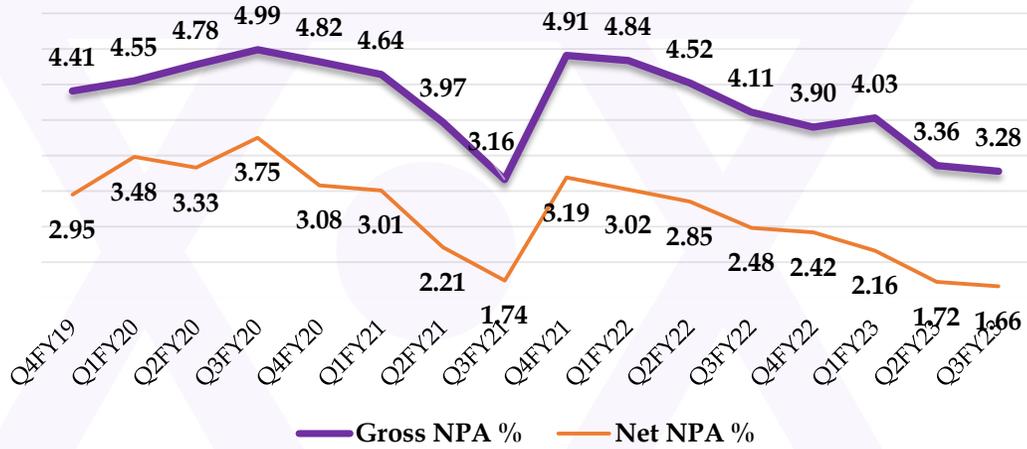


**Credit Cost**

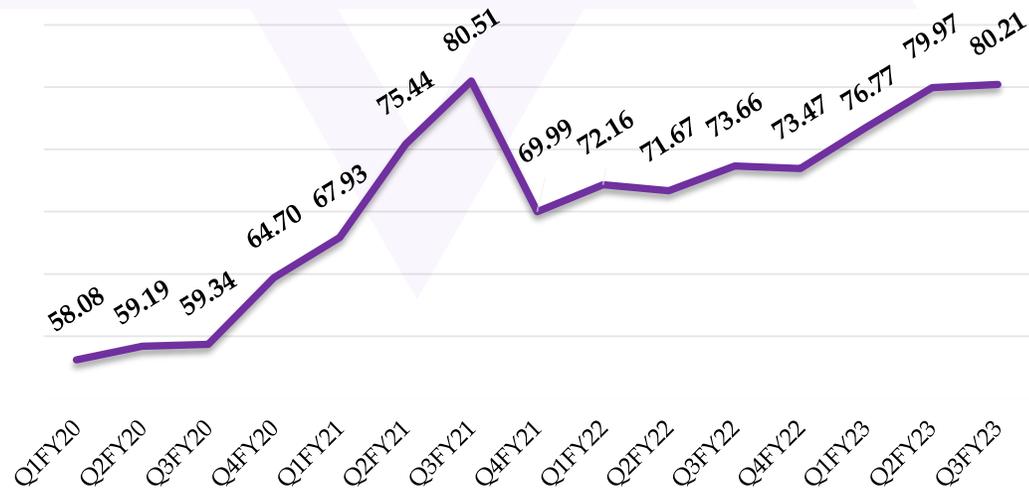


# Trends: Improving Recoveries & Provision Coverage

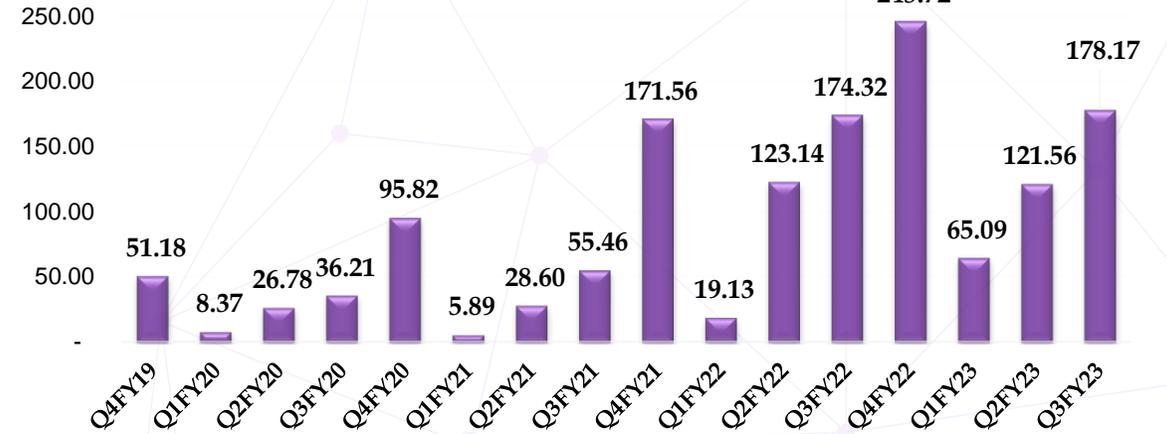
**Gross and Net NPA**



**Provision Coverage (PCR) (%)**



**Recovery in Written Off A/Cs (Rs in Cr)**

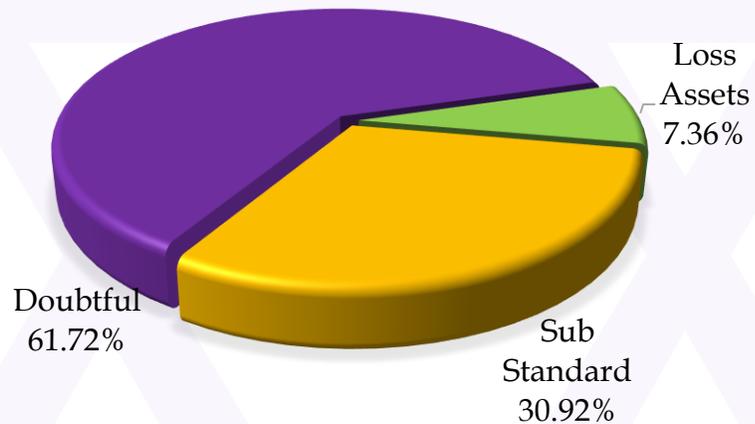


**Gross NPA- Amount (Rs in Cr)**

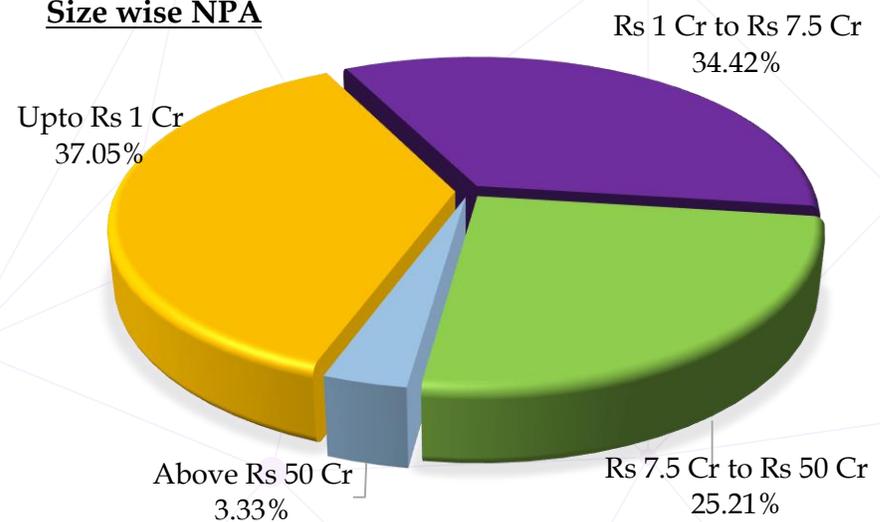


# Q3 FY23: NPA break-up

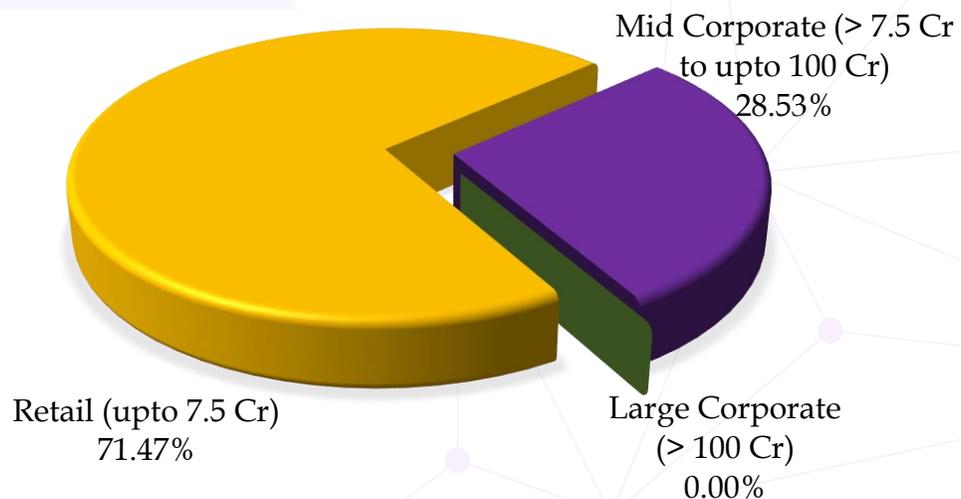
**Composition of GNPA**



**Size wise NPA**



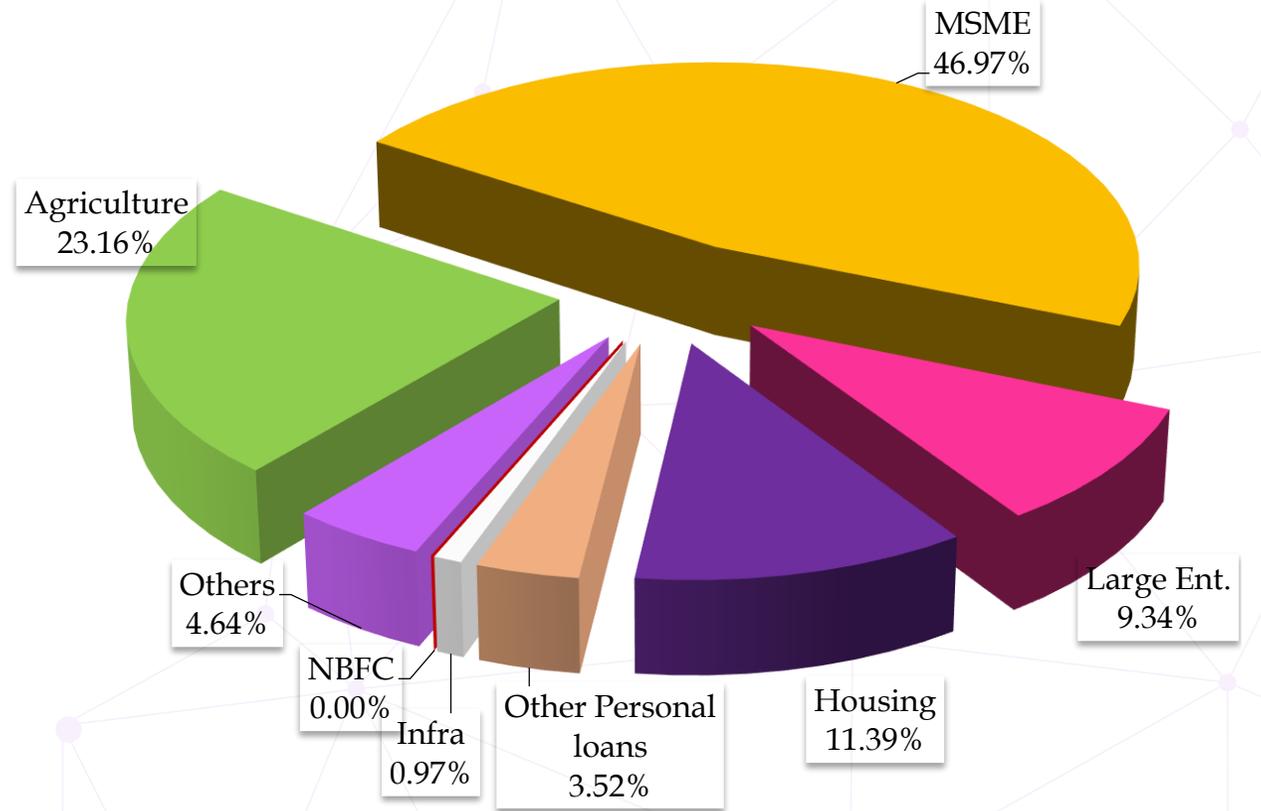
**Credit Portfolio wise NPA**



# NPA movement

## Movement in NPA during 9M FY23

Particulars	Amount
Opening GNPA	2,250.82
Additions	1,249.21
<b>Sub Total ( A )</b>	<b>3,500.03</b>
<b>Reduction</b>	
Up-gradation	334.59
Recoveries (excluding upgraded accts)	682.92
Technical Write Offs	385.04
Other Write Offs	11.75
<b>Sub Total ( B )</b>	<b>1,414.30</b>
<b>Closing GNPA</b>	<b>2,085.73</b>



GNPA - Rs 2,085.73 Cr

# NPA Provisioning Breakup

## Top 25 NPA accounts and provisions held

(₹ crs)

NPA Classification	No. of Borrowers	Net Balance	Provision held	Provision %
SS	7 (3)	195.47 (52.46)	31.83 (7.89)	16.28(15.04)
DS 1	8 (7)	115.62 (97.89)	72.37 (62.42)	62.59(63.77)
DS 2	3(14)	39.51(298.73)	39.51(182.87)	100 (61.22)
DS 3	2 (0)	82.36 (0)	81.94 (0)	99.49 (0)
LOSS	5 (1)	68.96 (12.44)	68.96 (12.44)	100 (100)
<b>Total</b>	<b>25(25)</b>	<b>501.92(461.52)</b>	<b>294.61(265.62)</b>	<b>58.7 (57.55)</b>

(Figures in brackets pertain to Dec 2021)

# Asset Quality – Restructured Portfolio

(₹ crs)

## Restructured Portfolio –Details

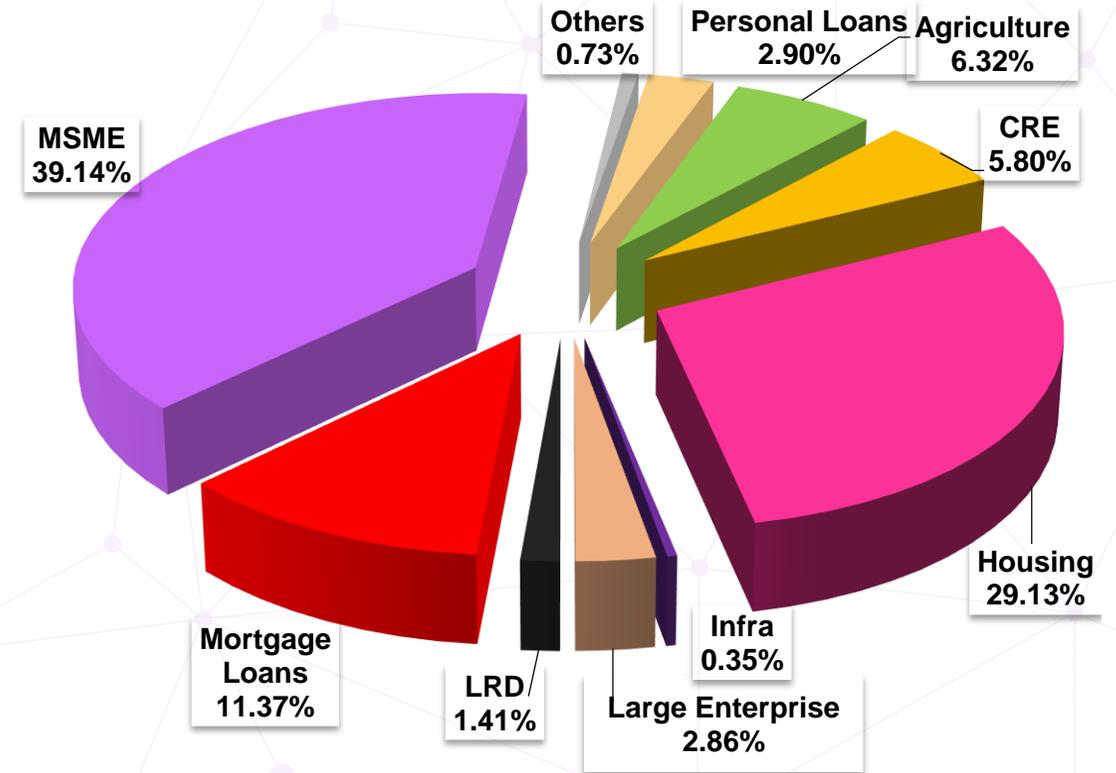
Particulars	Q3 FY 23			FY 22
	Standard	NPA	Total	
Restructured Amount	3,057.58	467.22	3,524.80	4,478.27
Provision made thereon	386.17	243.91	630.08	735.11
% Provision	<b>12.63%</b>	<b>52.20%</b>	<b>17.88%</b>	<b>16.42%</b>
Particulars	Q3 FY 23			
	SMA -2	NPA	Total	
MSME OTR	94.25	168.78	263.03	
Resolution Framework-1	32.04	75.83	107.87	
Resolution Framework-2	203.84	206.17	410.01	
Others	2.40	16.45	18.85	
<b>Total</b>	<b>332.53</b>	<b>467.23</b>	<b>799.76</b>	

# Asset Quality – Restructured Portfolio

## Standard Restructured Portfolio –Movement

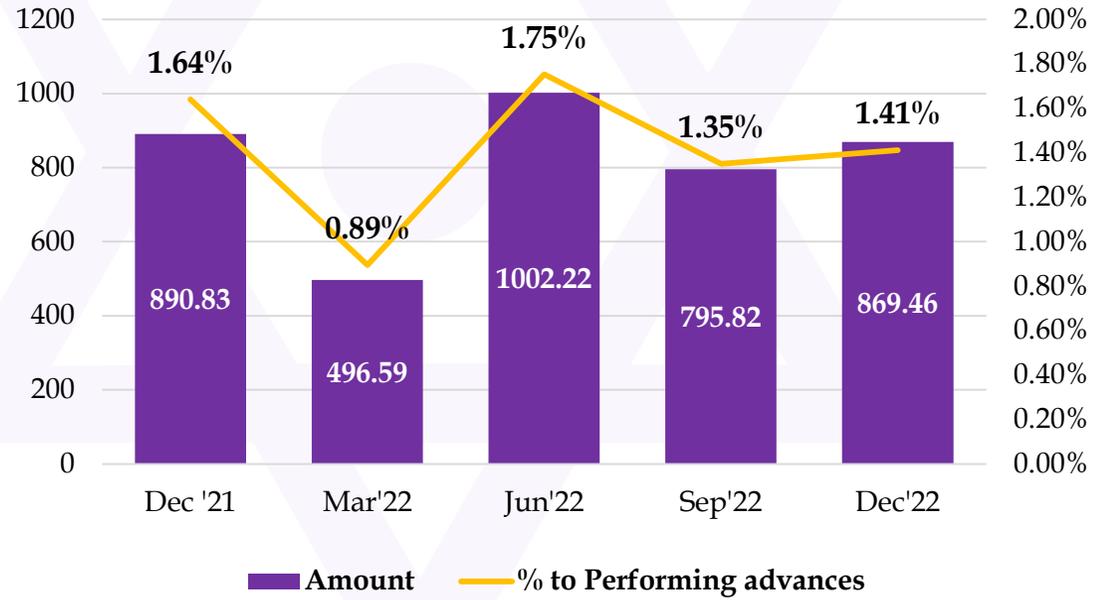
Particulars	(₹ crs)
	Q3 FY 23
Opening balance	3,328.78
Fresh restructuring during the period	7.22
Increase in balance in the existing restructured accounts	69.58
Upgrade of NPA to Standard category	4.64
<b>Total - A</b>	<b>3,410.22</b>
Reductions / additions in opening balance	193.57
Downgrades to NPA during the period	159.07
Write-offs during the period	0
<b>Total - B</b>	<b>352.64</b>
<b>Total Standard Restructured Portfolio (A-B)</b>	<b>3,057.58</b>

## Standard Restructured Portfolio –Break-up

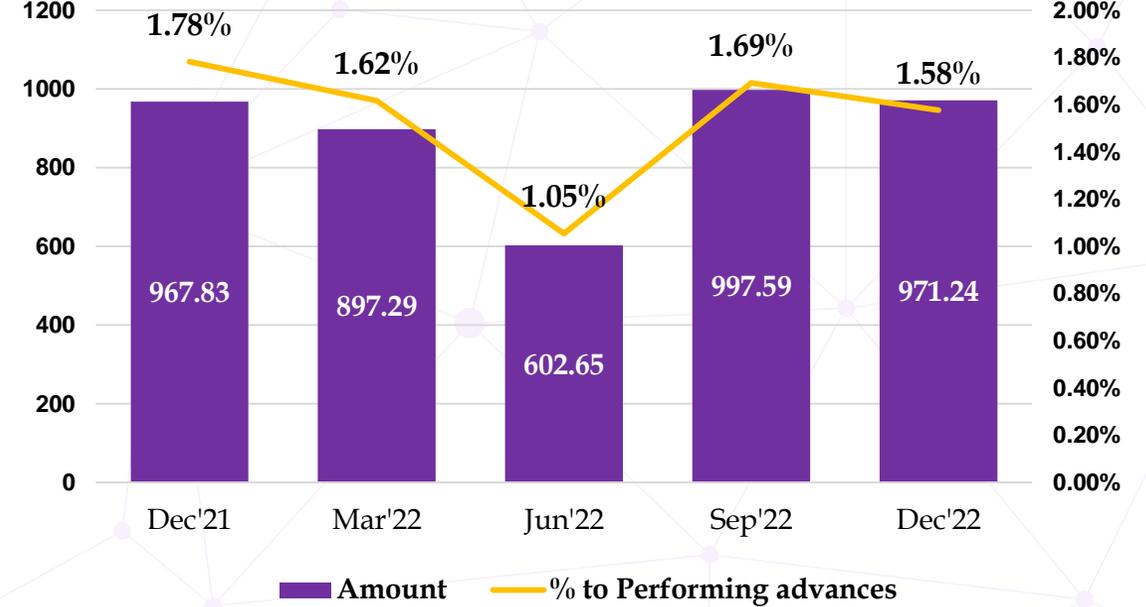


# Asset Quality – NPA & Slippage

**SMA 2 (₹ crs)**



**SMA 1 (₹ crs)**



# Q3 FY23: Asset Quality - Borrowers under external rating



Rating	No of Borrowers	Balance O/s (in cr)	% to GBC	Of which, NPA		SMA2		Restructured book		
				No. of borrowers	Bal o/s (cr)	No. of borrowers	Bal o/s (cr)	No. of borrowers	Bal o/s	% share to Std. Adv. @
AAA	18 (15)	6,407 (4,208)	10.06 (7.43)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
AA	57 (44)	6,233 (3,838)	9.79 (6.77)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
A	82 (57)	2,841 (2,111)	4.46 (3.73)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
BBB	92 (86)	2,345 (2,059)	3.68 (3.63)	1 (0)	19 (0)	1 (2)	4 (5.73)	1 (1)	19 (84)	0.03 (0.15)
<b>Sub total</b>	<b>249 (202)</b>	<b>17,826 (12,216)</b>	<b>28 (21.56)</b>	<b>1 (0)</b>	<b>19 (0)</b>	<b>1 (2)</b>	<b>4 (5.73)</b>	<b>1 (1)</b>	<b>19 (84)</b>	<b>0.03 (0.15)</b>
BB	17 (28)	516 (837)	0.81 (1.48)	0 (0)	0 (0)	0 (0)	0 (0)	0 (2)	0 (42)	0 (0.08)
B	3 (8)	127 (94)	0.2 (0.17)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
C	0 (1)	0 (157)	0 (0.28)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
D	6 (8)	47 (572)	0.07 (1.01)	5 (2)	47 (30)	0 (0)	0 (0)	2 (2)	2 (332)	0 (0.61)
<b>Sub total</b>	<b>26 (45)</b>	<b>690 (1,660)</b>	<b>1.08 (2.94)</b>	<b>5 (2)</b>	<b>47 (30)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>2 (4)</b>	<b>2 (374)</b>	<b>0 (0.69)</b>
<b>Grand Total</b>	<b>275 (247)</b>	<b>18,516 (13,876)</b>	<b>29.08 (24.5)</b>	<b>6 (2)</b>	<b>66 (30)</b>	<b>1 (2)</b>	<b>4 (5.73)</b>	<b>3 (5)</b>	<b>21 (458)</b>	<b>0.03 (0.84)</b>

# Q3 FY23: Asset Quality-Top 50 Borrowers under external rating

Rating	No of Borrowers	Balance O/s (in cr)	% to GBC	Of which, NPA		SMA2		Restructured book		
				No. of borrowers	Bal o/s (cr)	No. of borrowers	Bal o/s (cr)	No. of borrowers	Bal o/s (cr)	% share to Std. Adv. @
AAA	15 (11)	6092 (3988)	9.57 (7.04)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
AA	16 (14)	3846 (2605)	6.04 (4.6)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
A	7 (6)	809 (678)	1.27 (1.2)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
BBB	7 (5)	484 (237)	0.76 (0.42)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
<b>Sub total</b>	<b>45 (36)</b>	<b>11231 (7508)</b>	<b>17.64 (13.26)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>
BB	0 (2)	0 (276)	0 (0.49)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
B	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
C	0 (1)	0 (157)	0 (0.28)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
D	0 (1)	0 (329)	0 (0.58)	0 (0)	0 (0)	0 (0)	0 (0)	0 (1)	0 (329)	0 (0.61)
<b>Sub total</b>	<b>0 (4)</b>	<b>0 (762)</b>	<b>0 (1.35)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (1)</b>	<b>0 (329)</b>	<b>0 (0.61)</b>
<b>Without External rating</b>	<b>5 (10)</b>	<b>987 (1491)</b>	<b>1.55 (2.63)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>
<b>Grand Total</b>	<b>50 (50)</b>	<b>12218 (9761)</b>	<b>19.19 (17.24)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (1)</b>	<b>0 (329)</b>	<b>0 (0.61)</b>

# Q3 FY23: Asset Quality - External rating of NBFC portfolio

Rating	No of Borrowers	Balance O/s (in cr)	% to GBC	Of which, NPA		SMA2		Restructured book		
				no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	no. of borrowers	Bal o/s (cr)	% share to Std. Adv. @
AAA	16 (14)	5657 (4208)	8.88 (7.43)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
AA	35 (26)	3921 (2592)	6.16 (4.58)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
A	28 (24)	1021 (814)	1.6 (1.48)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
BBB	2 (3)	14 (17)	0.02 (0.03)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
<b>Sub total</b>	<b>81 (67)</b>	<b>10613 (7631)</b>	<b>16.67 (13.52)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>
BB	1 (1)	7 (3)	0.01 (0.01)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
B	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
C	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
D	0 (1)	0 (12)	0 (0.02)	0 (1)	0 (12)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
<b>Sub total</b>	<b>1 (2)</b>	<b>7 (15)</b>	<b>0.01 (0.03)</b>	<b>0 (1)</b>	<b>0 (12)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>
Without External rating	1 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
<b>Grand Total</b>	<b>83 (69)</b>	<b>10620 (7646)</b>	<b>16.68 (13.55)</b>	<b>0 (1)</b>	<b>0 (12)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>	<b>0 (0)</b>

# Asset Quality: Effective Risk Management



**ISO 9001: 2015**

Bank's Risk Management practices and processes have been accredited with the ISO 9001: 2015 standard on Quality Management Systems

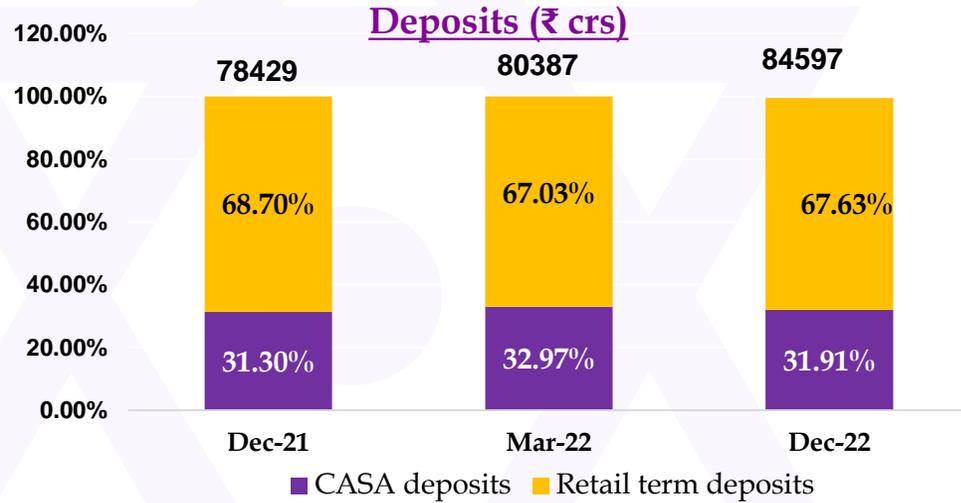


## MANAGING RISKS

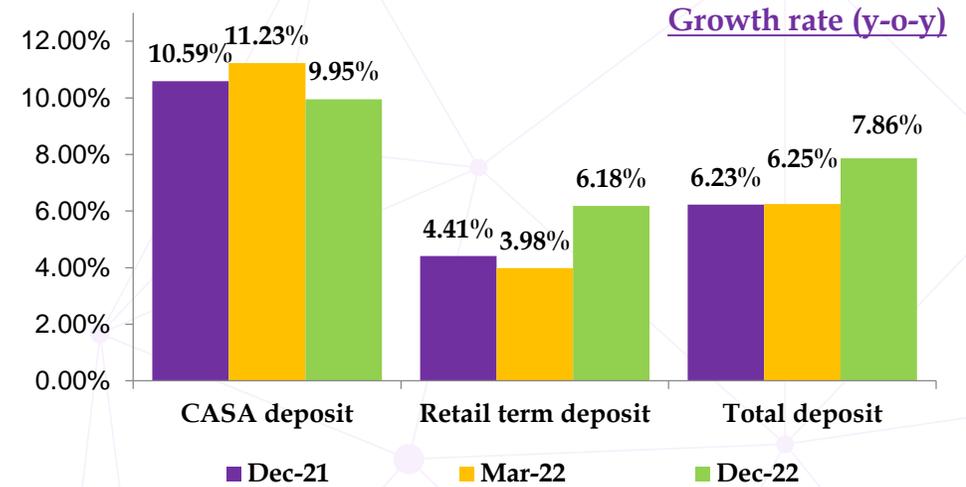


# Sustained CASA Growth

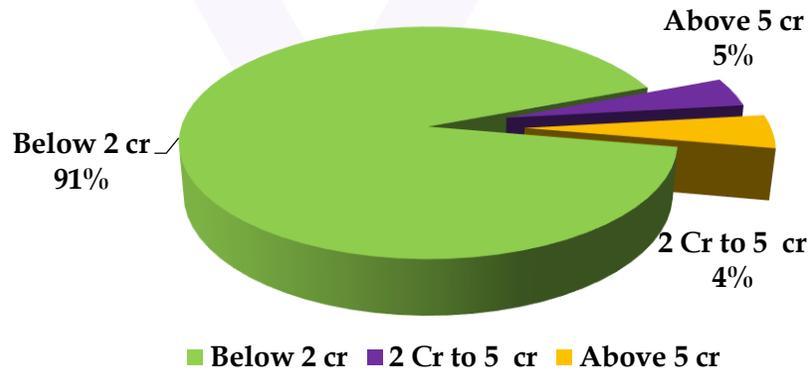
## Healthy Share of CASA & Strong Liquidity Profile



## Diversified Deposit Mix

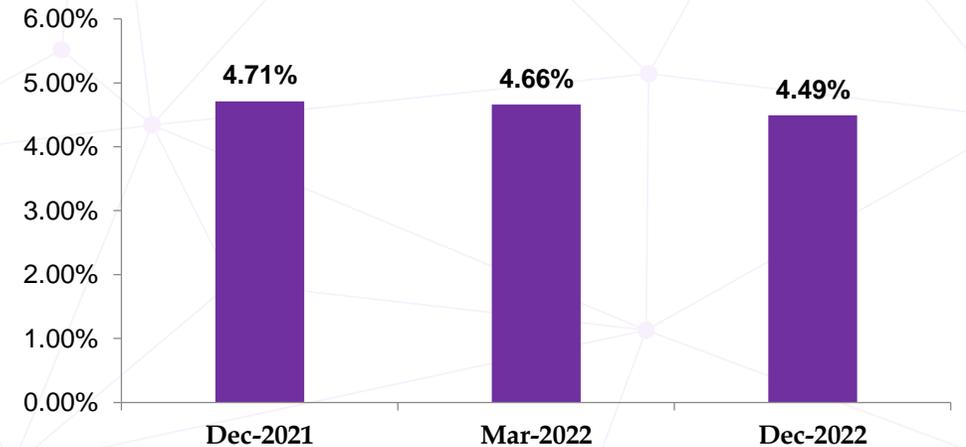


## Retail Term Deposits- Size-wise



Deposit Concentration: Top 20 Depositors - 3.83%

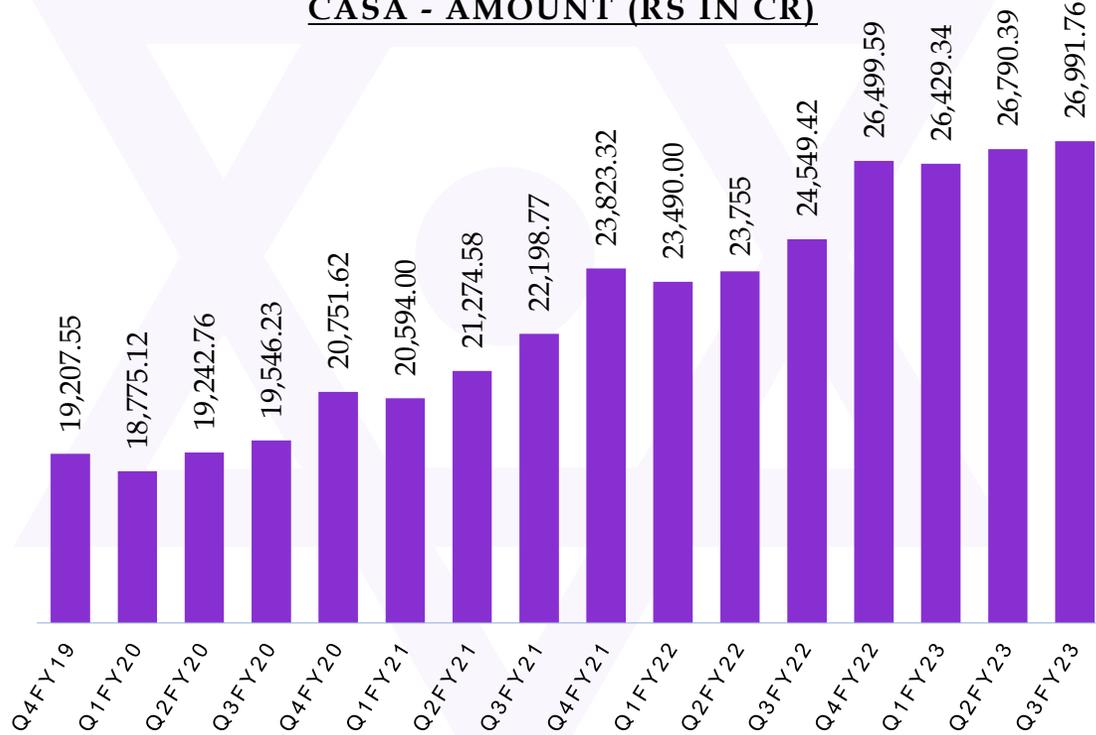
## Cost of deposit



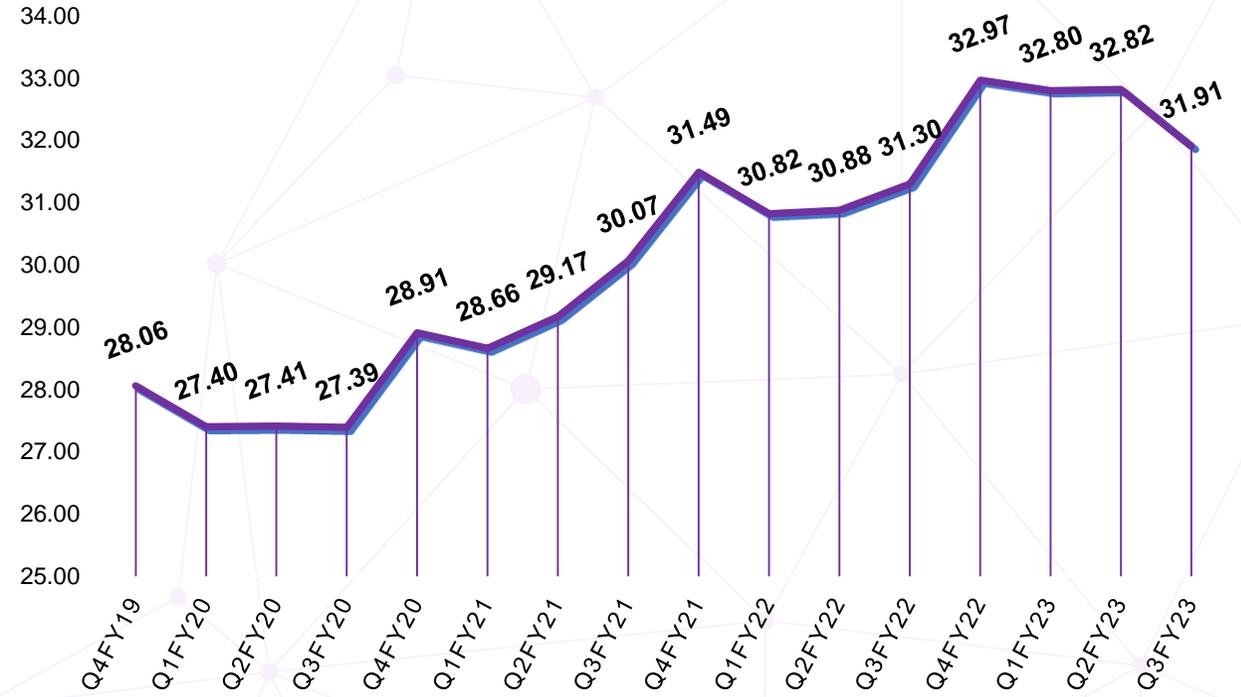
# Strong Core Deposit Franchise



**CASA - AMOUNT (RS IN CR)**

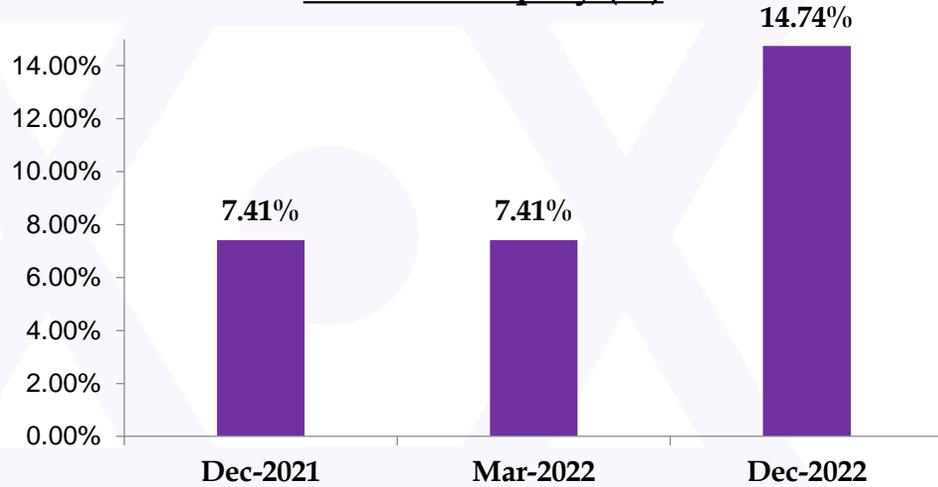


**CASA - %**

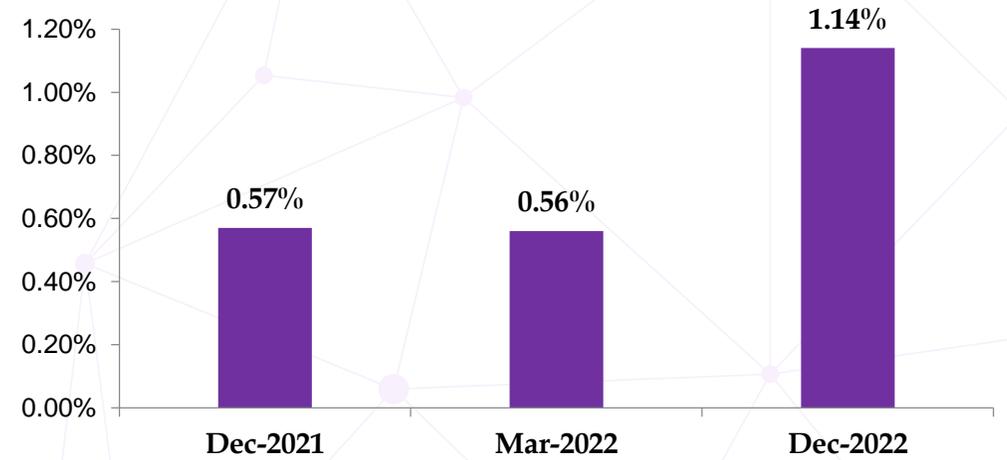


# Capital Management - Returns & Adequacy

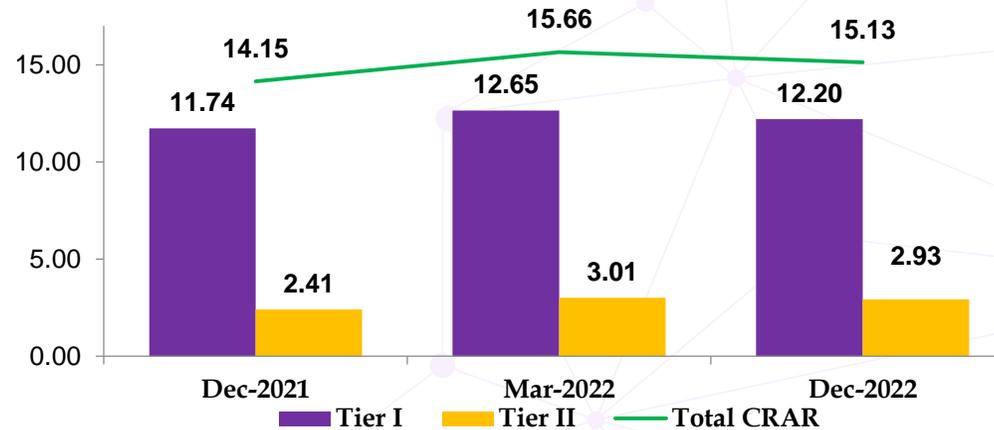
**Return on Equity (%)**



**Return on Assets (%)**



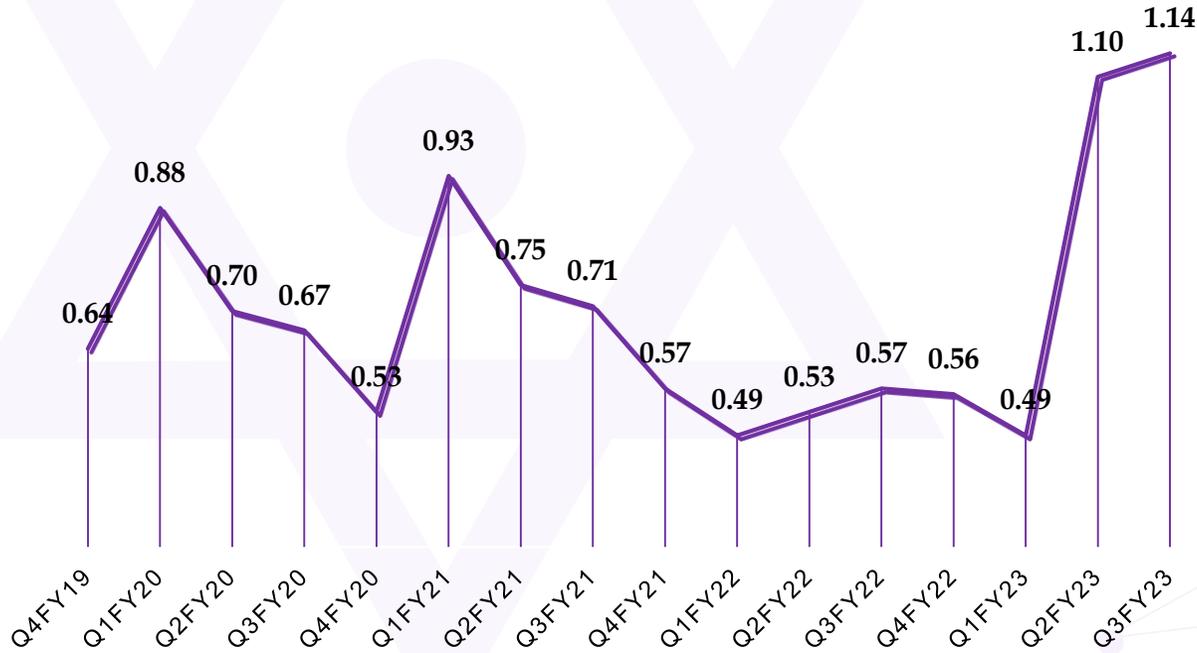
**Capital Adequacy (%) - Basel III**



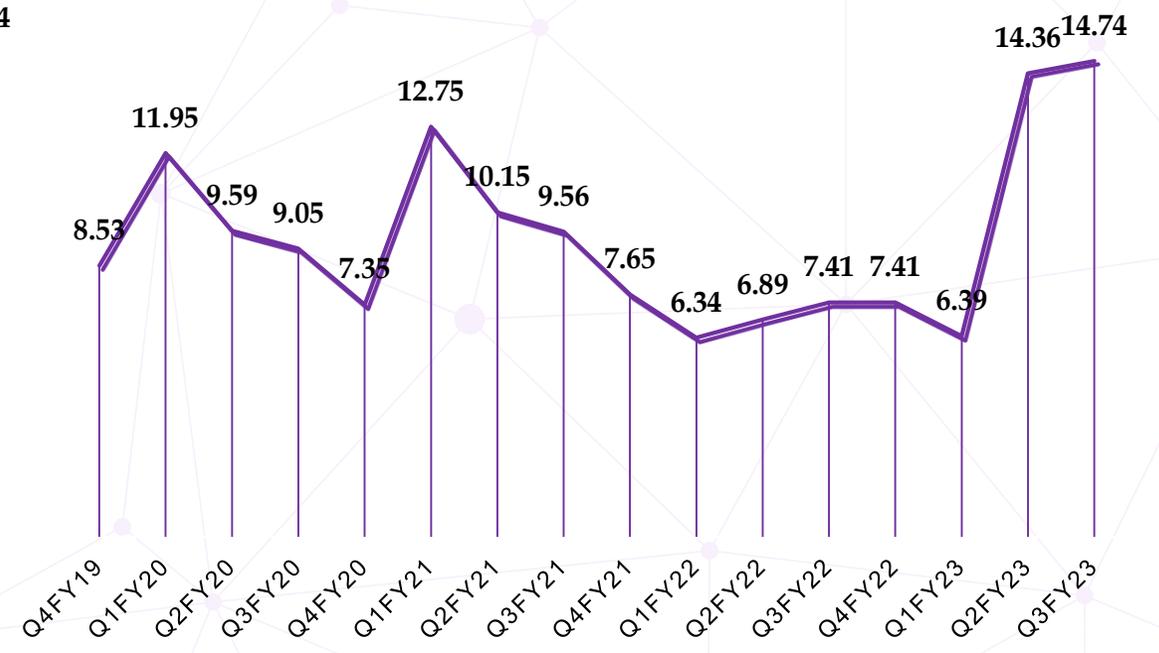
# Guiding Returns Towards Higher Levels



R. O. A. (%)

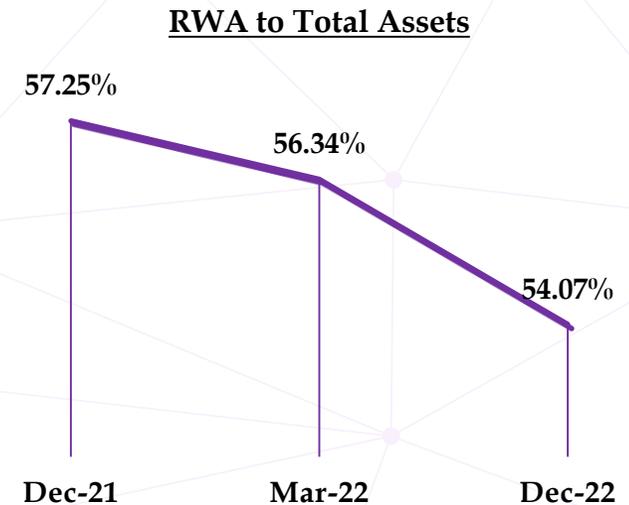
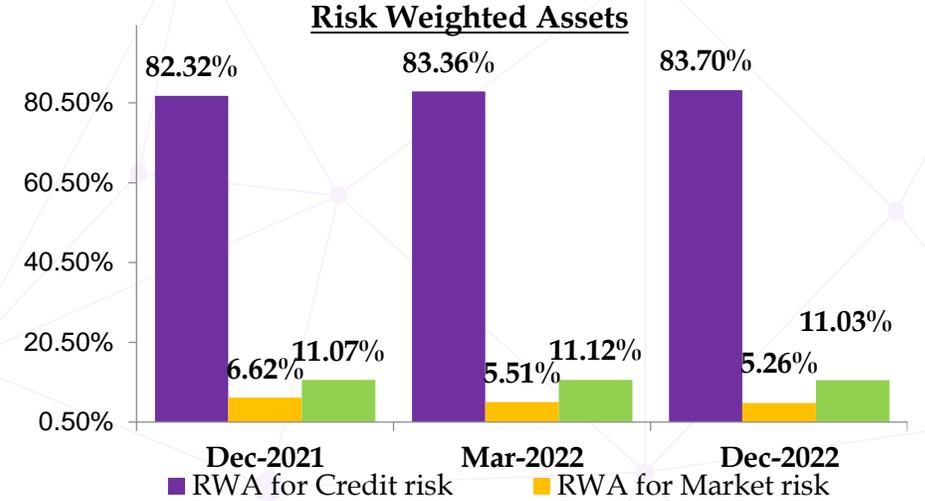


R. O. E. (%)



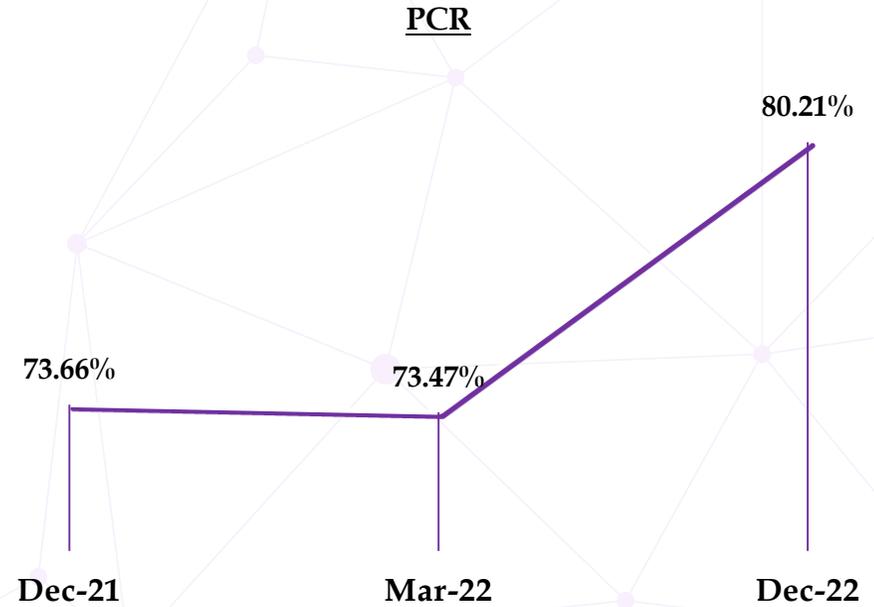
# Capital Management - Capital Adequacy

Particulars	31-12-2021	31-03-2022	31-12-2022
Risk Weighted Assets- Total	52,128.30	51,855.44	54,202.95
Total Capital Fund (Basel III)	7,375.40	8,118.55	8,201.96
Total Tier I Capital	6,119.02	6,558.19	6,614.83
1. Paid up Equity Capital	311.02	311.17	311.95
2. Reserves under Tier I Cap	5,808.00	6,247.02	6,302.88
Eligible Tier II Capital	1,256.38	1,560.35	1,587.13
1. General Provisions & Reserves	536.38	540.35	567.13
2. Subordinated Debts	720.00	1,020.00	1,020.00
CRAR under Basel III (%)	14.15	15.66	15.13
1. CRAR Tier I Capital (%)	11.74	12.65	12.20
2. CRAR Tier II Capital (%)	2.41	3.01	2.93



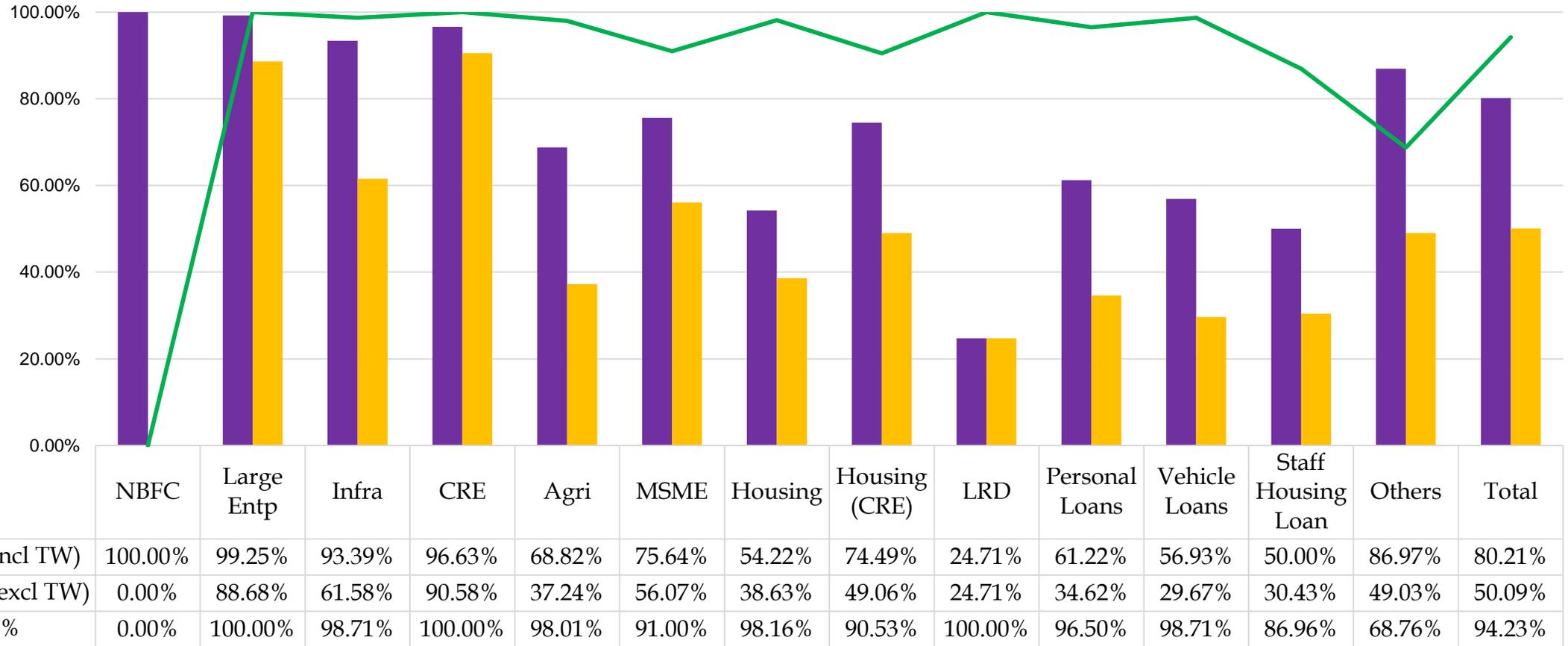
# Q3 FY23: Provisions

Category	Provision during Q3 FY 23	Provision during Q3 FY 22
NPA	160.70	111.75
Standard advances	38.25	34.80
NPI	9.99	-
Fair Value	-59.44	-7.81
Tax	66.32	71.25
Others	15.37	-0.24
<b>Total</b>	<b>231.19</b>	<b>209.75</b>



# Q3 FY23: Provisions

**Sector-wise PCR %**

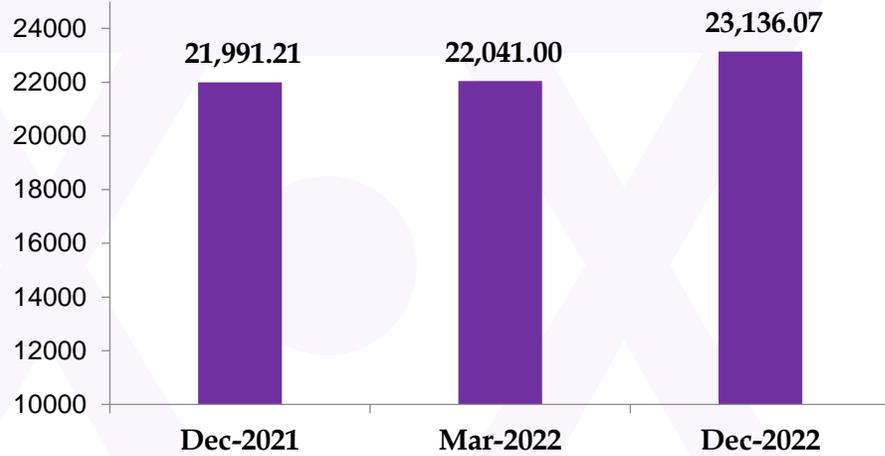


Axis Title

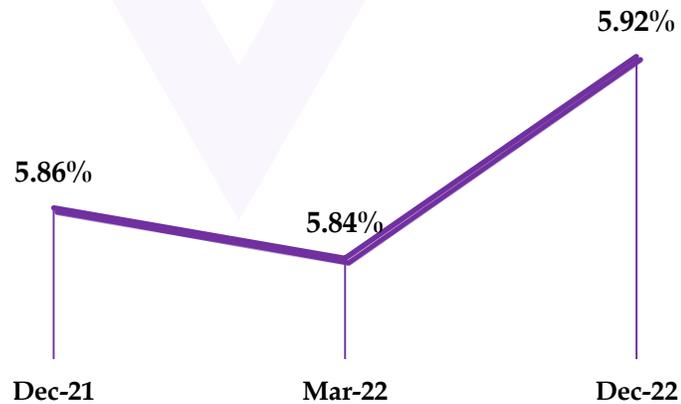
■ PCR % (incl TW)   
 ■ PCR % (excl TW)   
 — Secured %

# Investments

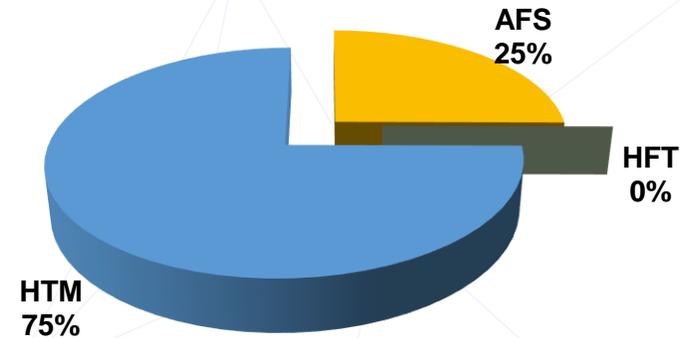
**Investments [excl. RIDF] (Rs in crs)**



**Yield on Investment (%)**



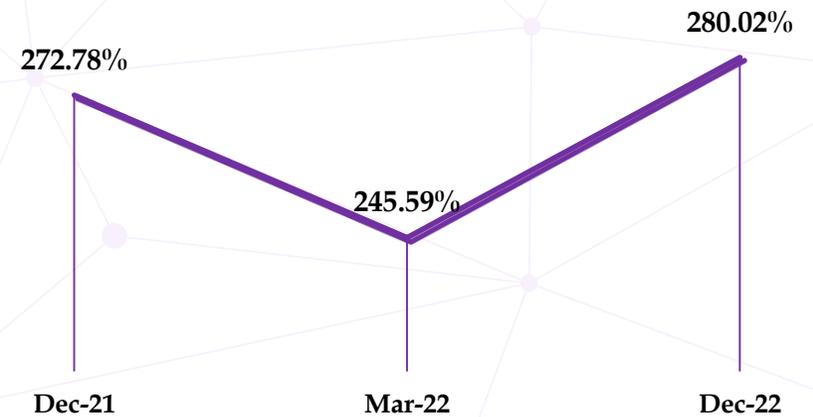
**Investment**



**Duration**

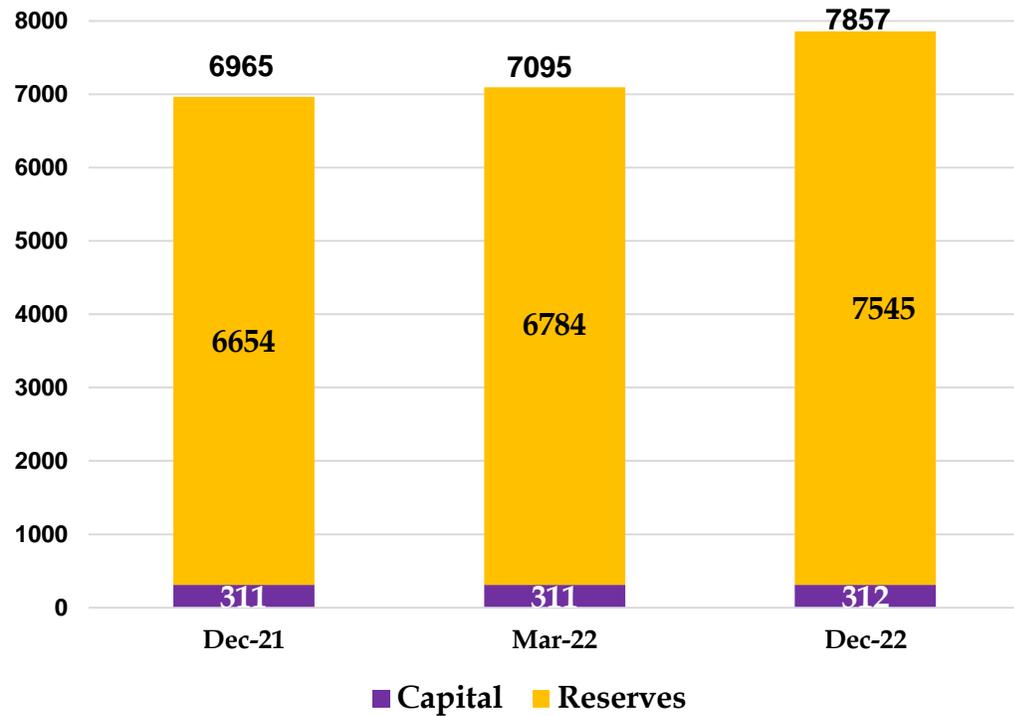
AFS	HFT	HTM	TOTAL
3.42	0.00	5.34	4.89

**Liquidity Coverage Ratio (%)**

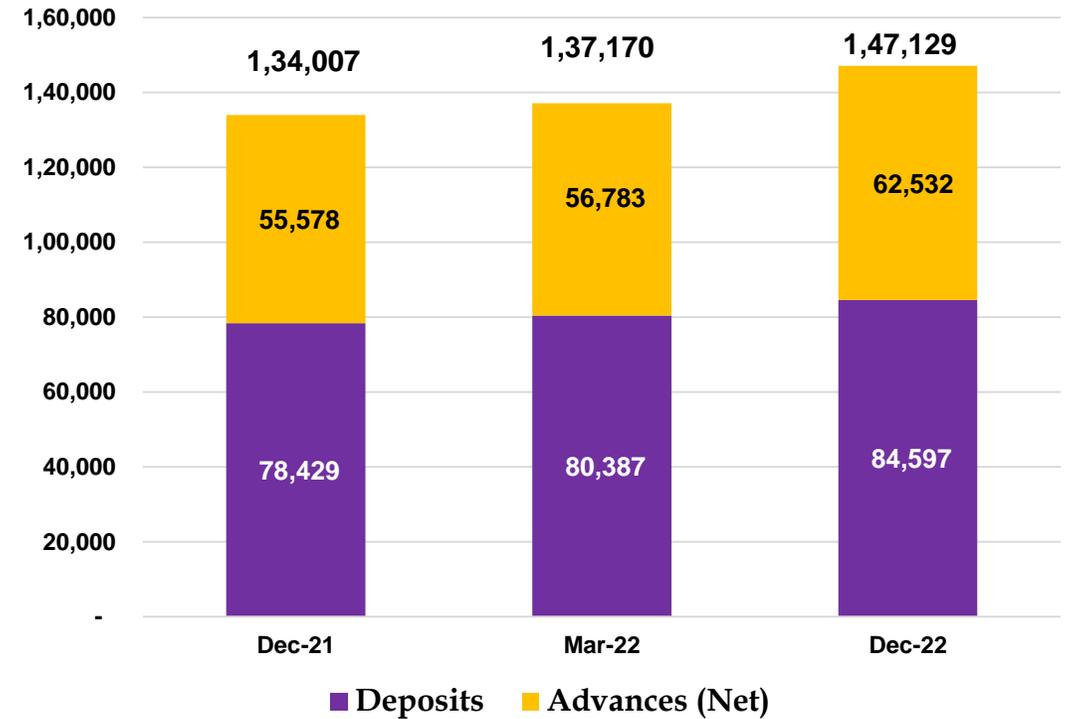


# Financial Strength

## Capital and Reserves\* (₹ crs)



## Business Turnover (₹ crs)



\* including 1) Revaluation Reserve  
2) Profit for the period



 **Karnataka Bank**  
Your Family Bank. Across India.

# Bank Overview



# Overview: Serving India since 1924



Our **VISION** is to be progressive, prosperous and well governed Bank



Our **MISSION** is to be a technology savvy, customer centric progressive bank with a national presence, driven by the highest standards of corporate governance and guided by sound ethical values.

**12 million +**

Happy customers

**879**

ATMs

**2**

DBU's

**885**

branches

**584**

Cash recyclers

**529 + 38**

mini E-lobbies + E-lobbies

**Business Turnover of Rs ₹ 1,47,129 crore for Q3 FY2023**



# Overview: The First 50 Years



**1924**

## Incorporation

Incorporated on 18th of February with an initial paid up capital of Rs 11,580/- and the first branch at Mangalore-Dongerkey was opened on 23-05-1924

**1949**

## Silver Jubilee Year

Turnover: Rs 94.98 lakhs  
Deposits :Rs 55.59 lakhs  
Advances Rs 39.39 lakhs  
Branches: 9

**1960-66**

## Takeover

Sringeri Sharada Bank in 1960  
Chitaldurg Bank Ltd., (first ever registered Bank in Karnataka -1870) in 1964  
Bank of Karnataka Ltd., in 1966

**1972**

## Own Head Office building

Bank's own multistoried Head Office building at Kodialbail, Mangaluru, was built

**1974**

## Golden Jubilee Year

Turnover: Rs 55.23 Cr  
Deposits: Rs 33.14 Cr  
Advances: Rs 22.09 Cr  
Branches: 146  
Employees: 1314

# Overview: The next 48 years

and heading towards Centenary year in 2023-24



1984

## Diamond Jubilee Year

Turnover: Rs 333.56 Cr

Deposits: Rs 211.34 Cr

Advances: Rs 122.22Cr

1991-99

## Growth

Business Turnover crossed Rs 1000 Cr in 1991

Maiden rights cum Public issue of the Bank in 1995 oversubscribed nearly 2.5 times

Financial Express- BRIS Survey awarded the top place to Bank among all private banks in 1997 and 1998 Deposits crossed Rs 4350 Cr ; Top Bank among Indian private Banks in the CMIE-Economic Times Survey

2000-17

## Technology adoption & branding

Core Banking system Finacle unveiled (First few Banks to embrace CBS)

Bank's ATM- 'MoneyPlant' launched and First Bancassurance tie-up with M/S Metlife India Insurance Co (P) Ltd

Internet Banking MoneyClick facility launched

New signage with unique colour and design adopted

Bank's Head Office shifted to new Corporate Building , at Pumpwell, Mahaveera Circle, Mangalore

Floated General Insurance Joint Venture –Universal Sompo GI with other banks and investors

Got ISO 27001:2013 Certificate for its IT Setup

2017-20

## Transformation

Transformation Project 'KBL – VIKAAS' launched partnering with M/s BCG

Business turnover crossed Rs 1,00,000 crore

Bank launched its official page on Facebook, Twitter, Instagram and YouTube

Staff Training College gets ISO 9001:2015 Certification

Customer base crossed the milestone of 10 million

All time high Net profit posted Rs 477.24 Cr

Digital Center of Excellence (DCOE) at Bengaluru

2020-22

## KBL –NxT

Operationalized wholly owned non-financial subsidiary – KBL Services Ltd.

Commenced KBL-NxT journey – KBL VIKAAS 2.0

Empanelled as 'Agency Bank' of RBI to facilitate Government business transactions

Launches KBL FASTag

RMD certified under ISO 9001:2015

Net Profit crossed Rs 500 Cr mark in 2022

ACoE at Bengaluru

All time high Net profit posted Rs 826.49 Cr in December 2022

PCR at 80.21%



# Business Strategy

03



# Core Strategy: Transformative Digitalisation



## KBL Vikaas 2.0

New  
transformation  
journey



## Digital Bank of the Future

End to end digital  
solutions under  
**KBL-NxT**

# Strategic Road Map

**Great Place To Work®**

- **Clients' first choice for banking**
- **Great place to work**



- **Meaningful impact on our communities**

## Responsible risk management

- Embrace Risk Management.
- Know the Risks strategic, reputation, credit market liquidity operational compliance
- Do things right the first time
- Discover the Robot cause
- Excel at change Management

## Extraordinary client experience

- Delight the client
- Deliver expert advice and solutions
- Provide a consistent client experience
- Lead meaningful client reviews
- Evolve the mobile experience

## Profitable revenue growth

- Acquire, Grow and retain clients
- Earn client referrals
- Understand client needs and concerns
- Live the sales and service processes
- Value our skills & expertise
- Operate efficiently

## First class workplace

- Hire for values
- Strive for excellence
- Invest in each other
- Promote a culture of learning
- Coach in every direction
- Recognize & reward performance
- Balance work and life
- Cultivate diversity
- Spread goodness

# Core Strategy: 5 Pillars for FY2022-23

## Implementation of KBL-NxT

KBL- VIKAAAS 2.0 and Cyber Fraud Management

01

## Integrated Management of Asset Quality

SMA, NPA, Restructured Portfolio, Technical written-off accounts etc.

02

## Opening of DBUs

(Digital Banking Units) as per RBI Guidelines

03

## Growth Management

Credit & CASA Including garnering Government business

04

## ESG

Re-aligning banking activities to ESG Protocols

05



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# Digital Banking



# Digital initiatives Q3 FY23

User friendly interface of Retirees Portal

01

Opening Two Digital Banking Units for providing banking services to the customers through 24\*7 Online Service.

02

Member in Account Aggregator ecosystem and the Financial Information User (FIU) module.

03

KBL Mobile Plus was revamped with UI/UX enhancements for improved customer Experience.

04

Web application for the Sovereign Gold Bond application was introduced through Mobile Banking.

05

KBL FINSURANCE - The Digital insurance platform was implemented with integration of the insurer

06

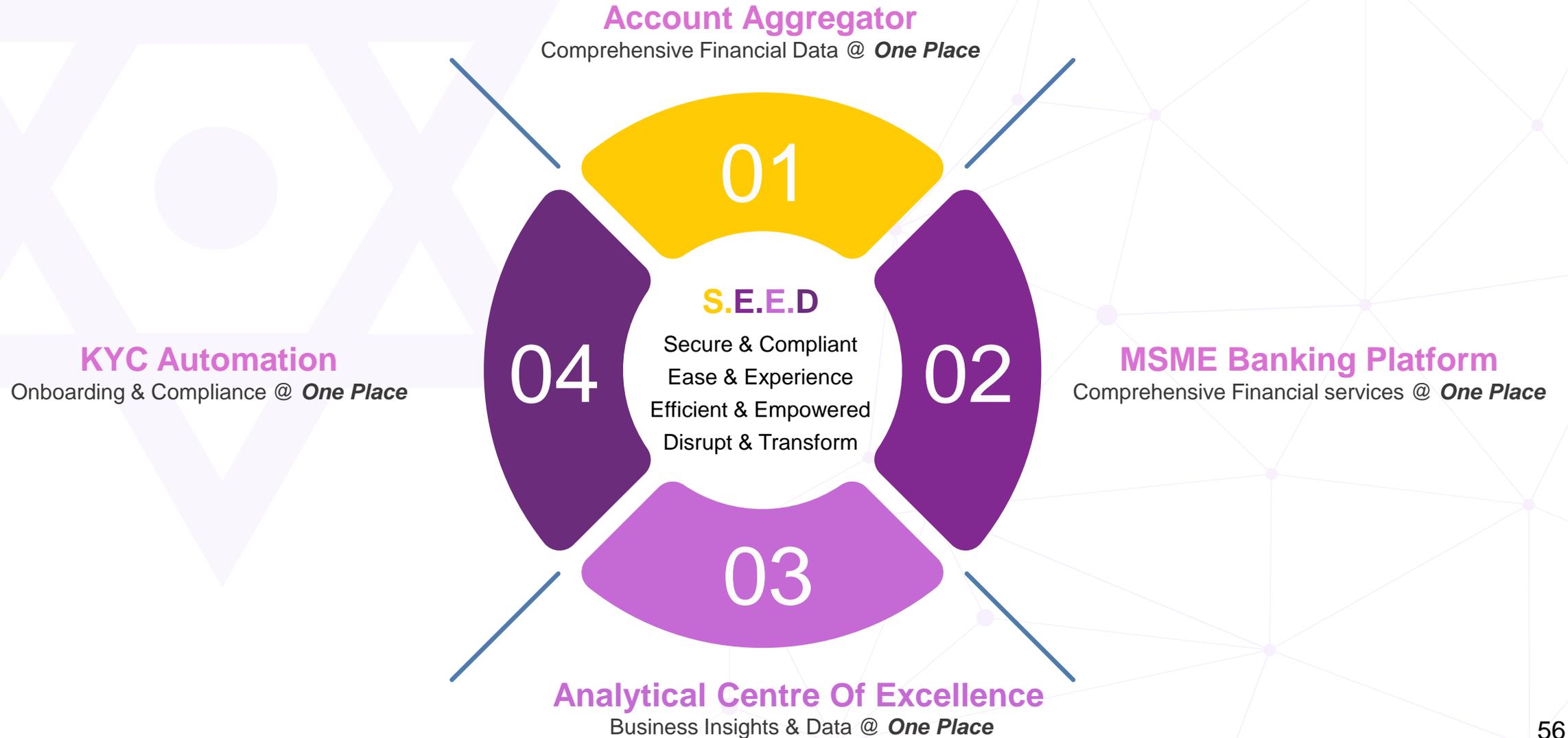
The Chatbot, DhiRA was introduced in the Corporate Website to assist the customers in browsing the Bank's products and other details

07

Online submission of drawing power statements is introduced

08

# Digital Banking: Projects in pipeline for Impact NxT



# Digital Banking: Robust technology digital platforms



Enabled Platform for **Digital sanction** Of Home loans, Personal loans, Car loans, 2-wheeler loans & MSME loans. Opening of SBs through **Tab banking**

**State-of-art IT set up** which has enabled Anytime Anywhere Banking through alternate delivery channels such as ATMs, VISA International Debit Card, RUPAY Debit Card, Internet Banking, Mobile Banking, IMPS, e-lobby etc.

The Information Security Management System (ISMS) of the Bank has been accredited with **“ISO 27001:2013”** certificate encompassing at Bank’s Data Centre/ IT Cell, Near line Site [NLS] and Information Technology Department including the DR site [IT & DR]

Digital sales of insurance policies through Mobile Banking and Internet Banking platform and Sale of Mutual Fund products in a single platform **‘FISDOM’**. Online opening of Demat & Trading account through KBL-Smart Trade.

Pioneer in implementing **“Finacle (CBS)”** amongst first generation private sector banks

Implemented **‘KBL-Mobile Plus’** (Mobile Banking) app, **‘BHIM KBL UPI’** App on Unified Payment Interface



# Digital Banking: Digital Centre of Excellence (DCoE)



## Accelerating Digital Transformation Catalyst



Digital Leads  
Enabling reach digitally



30,000+ customer queries addressed as a Xpress Loan assistance.



Risk Reduction  
Improving Asset Quality  
( Cibil V3 >701 Score Portfolio)



24000+ customers benefiting through relevant need match to services offered

# Digital Banking: Strong foundation of digital capabilities and enablers



## Digital Channels

Mobile Banking

Internet Banking

KBL BHIM UPI

KBL -mPassBook

## KBL Xpress Journeys

KBL Xpress Home Loan

KBL Xpress Car Loan

KBL Xpress Cash Loan

KBL Xpress Mortgage Loan

KBL Xpress MSME

Term Loan

CV Loan

KBL Xpress SB

## Customer Assistant & Analytics platforms

DhIRA

KBL XeD

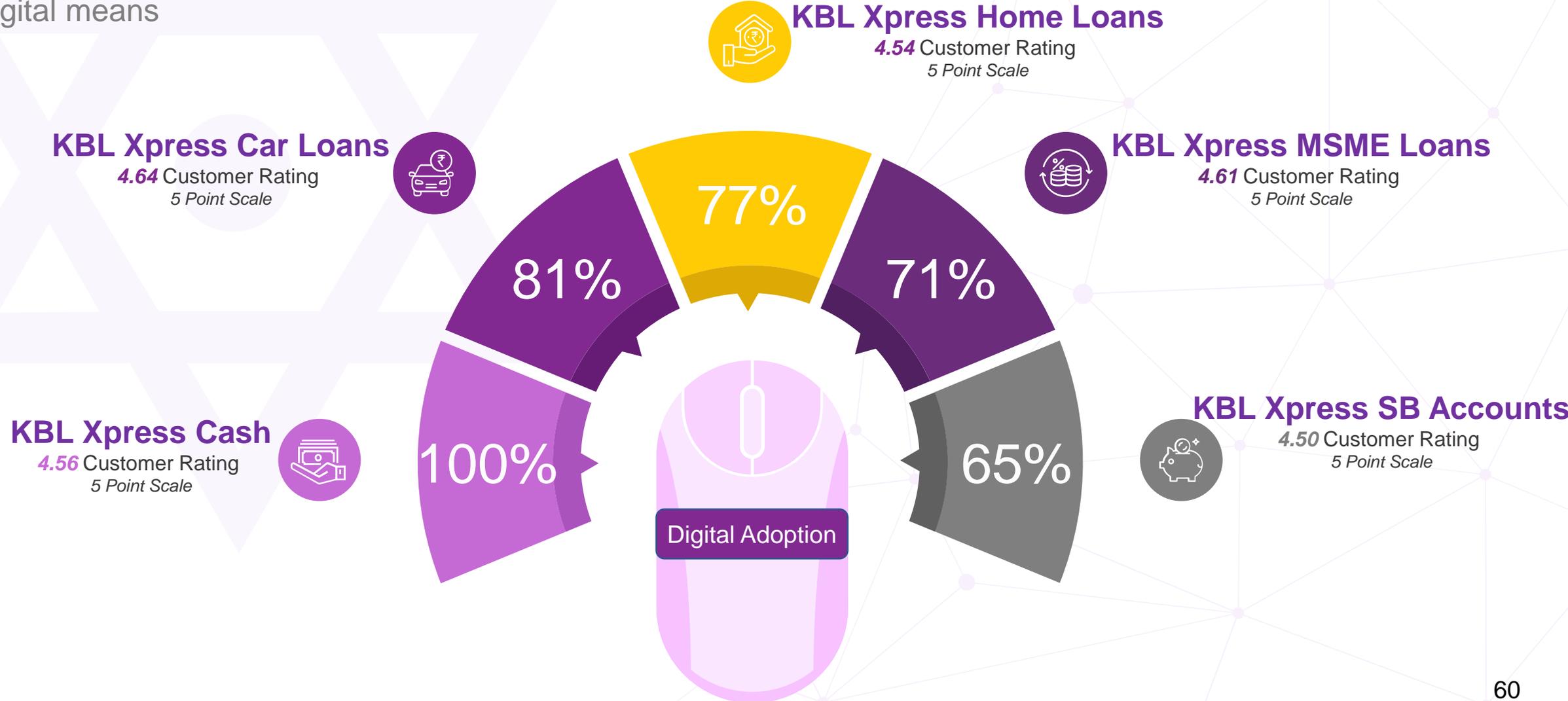
KBL ABCD

KBL X-PAWS



# Digital adoption & underwriting

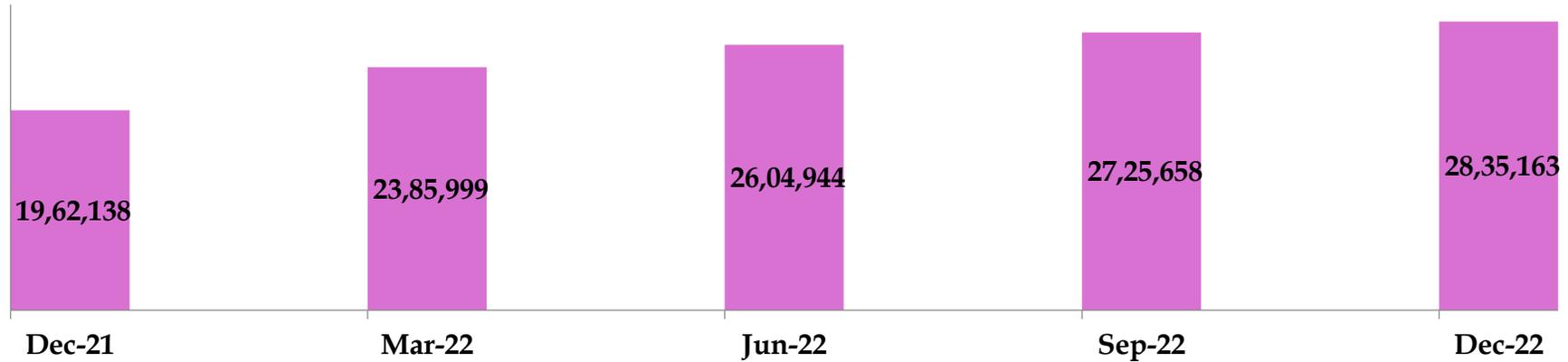
93.37% of customer transactions are through Digital means



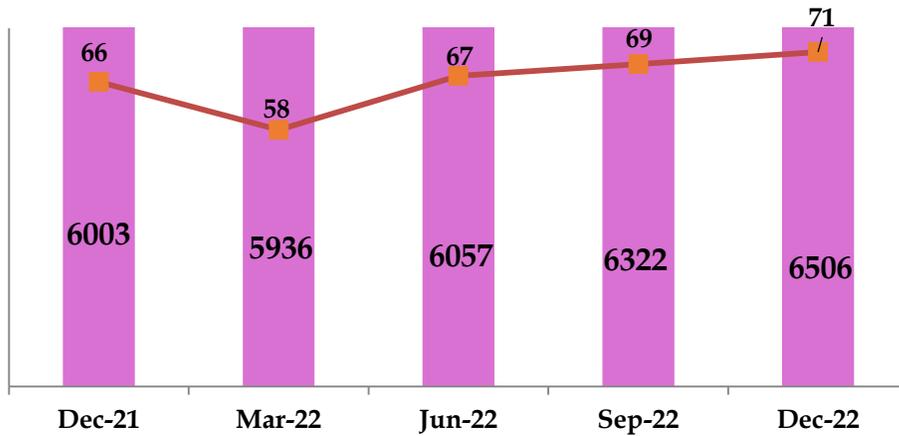
# Digital Adoption: Mobile Banking



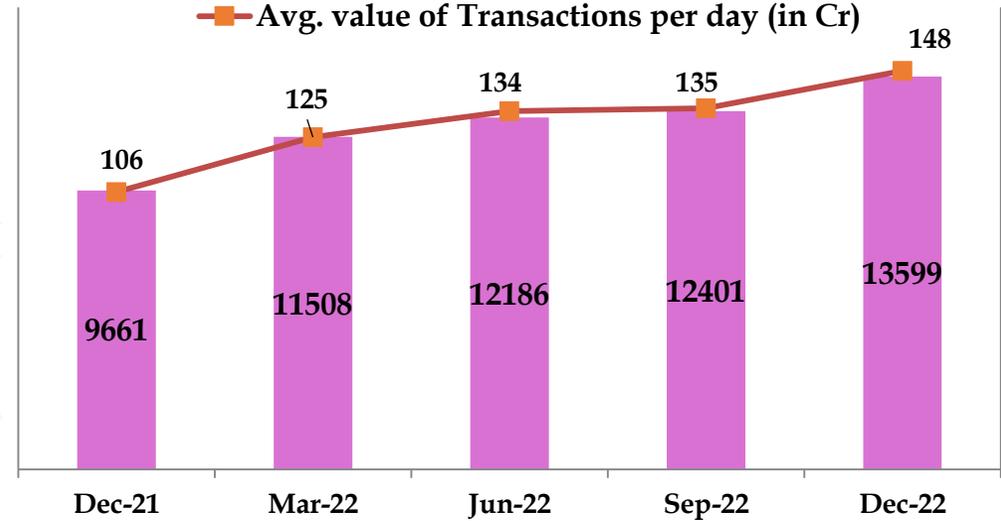
No. of Regd Users (Actuals)



■ No. of Transactions (in 000's)  
—■ Avg. Transactions per day (in 000's)



■ Value of Transactions (in Cr)  
—■ Avg. value of Transactions per day (in Cr)

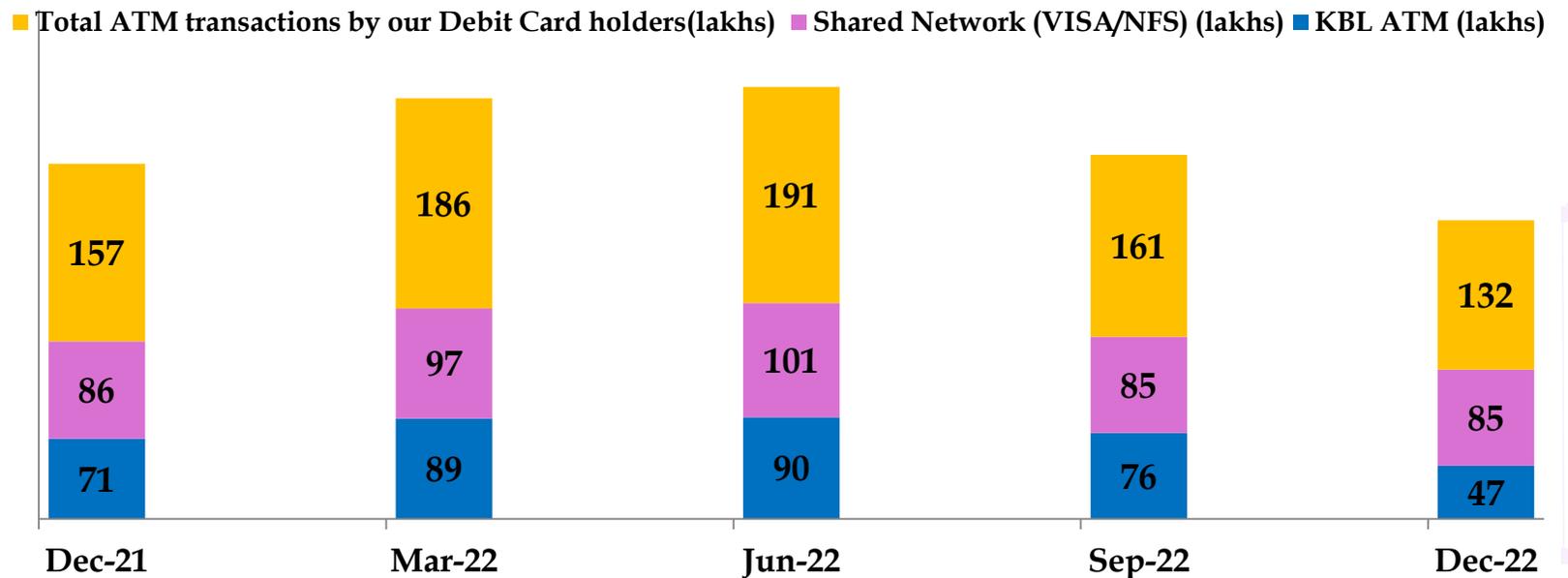
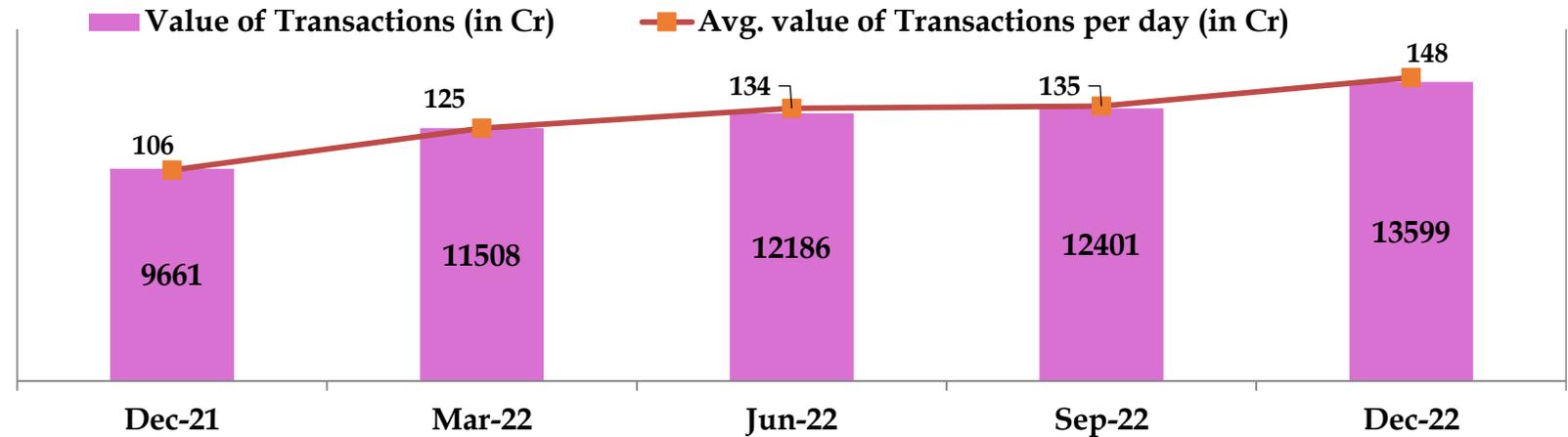


# Digital Channel: Debit Cards

## Debit cards Penetration

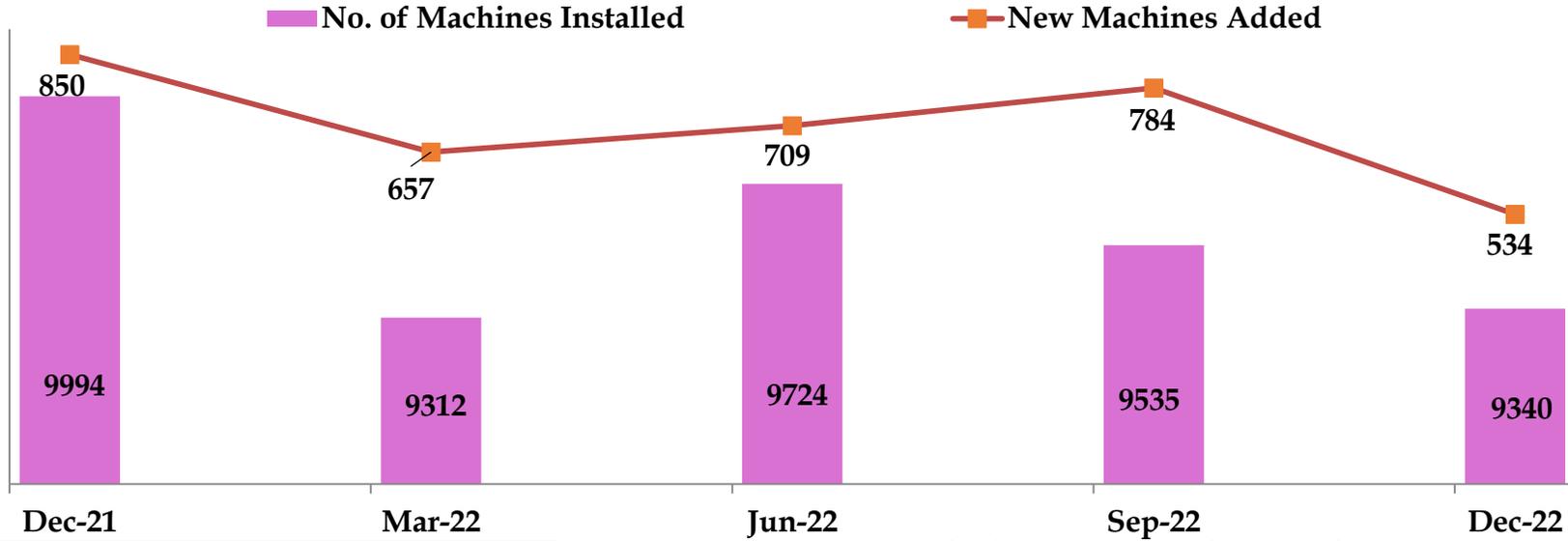


## Cards Usage

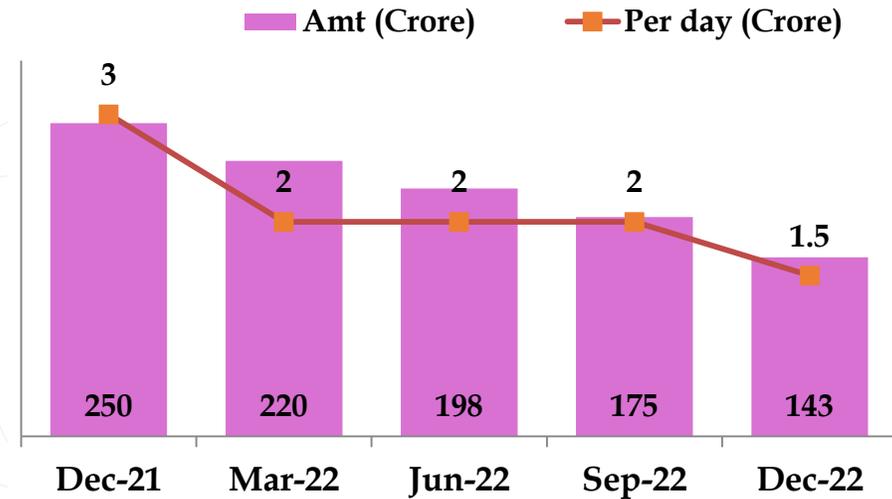
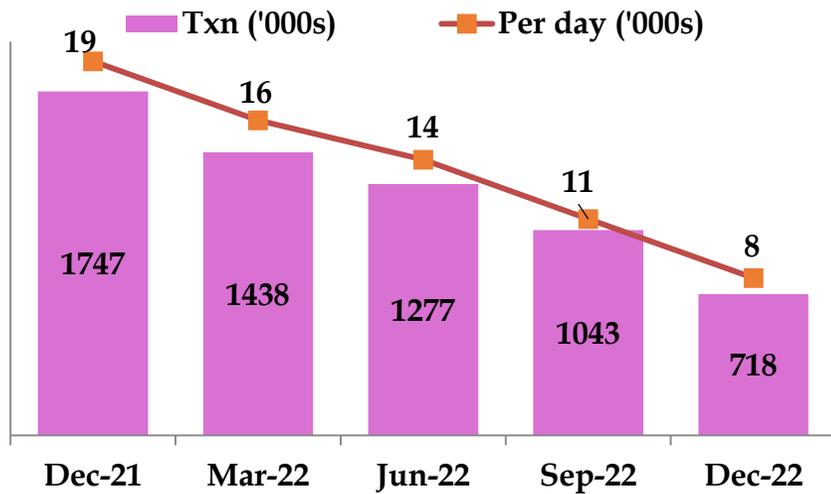


# Digital Channel: POS & ECOM Transactions

## POS Installations

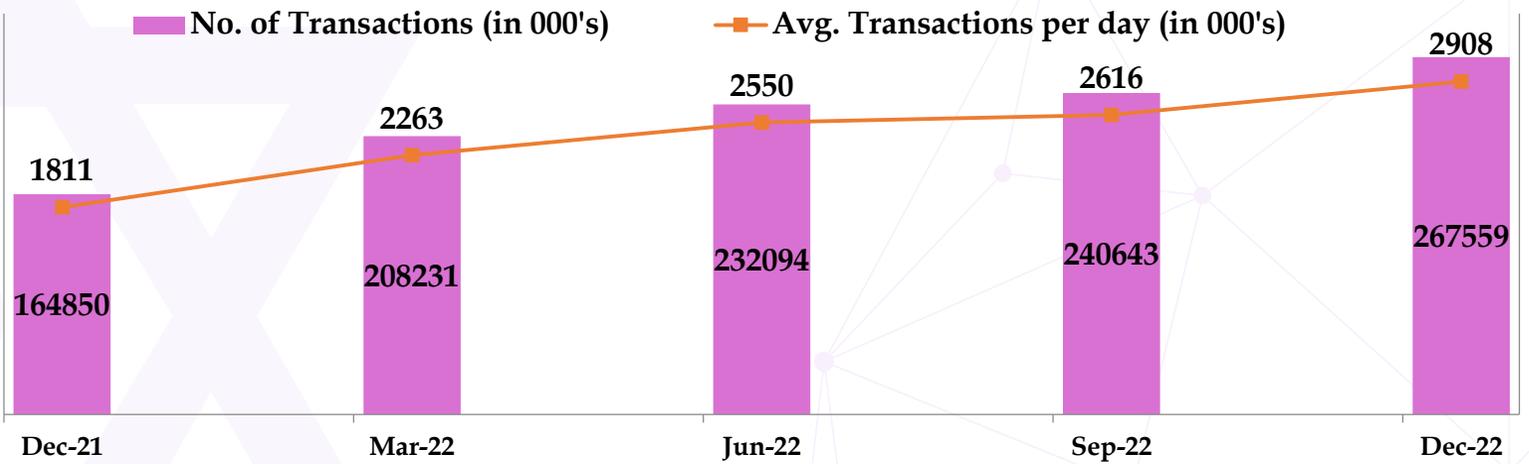


## ECOM Transactions

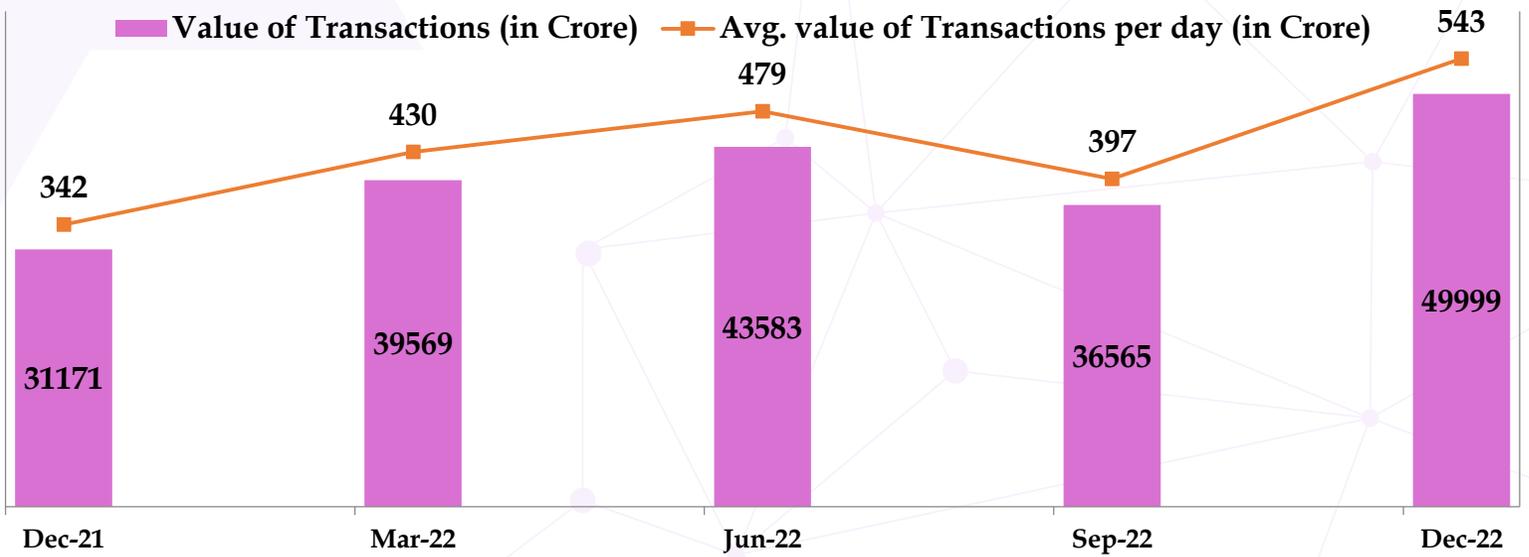


# Digital Channel: UPI Transactions

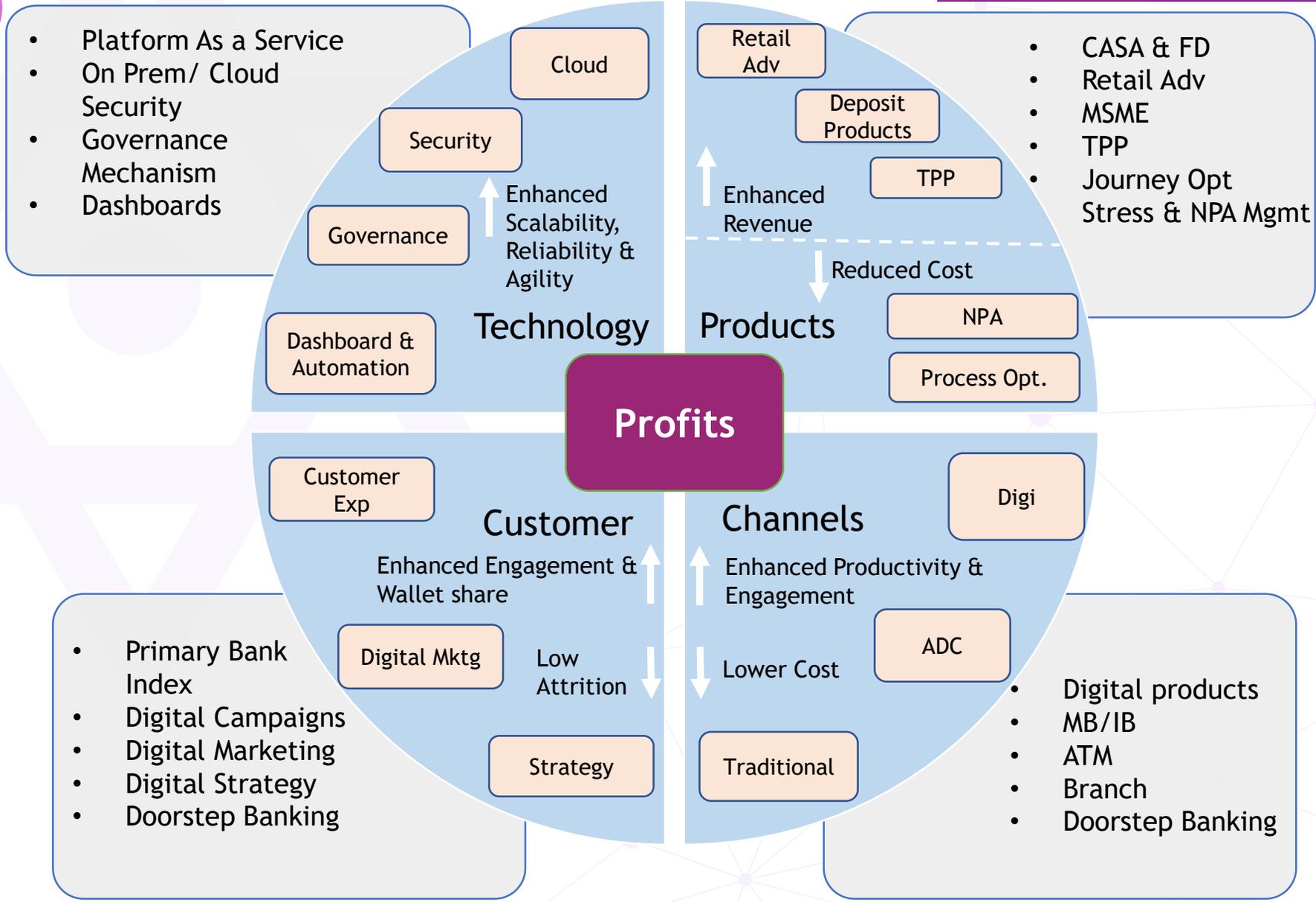
**UPI Txns count**



**UPI Txn Value**



# Analytical Centre of Excellence (ACoE)





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**Thank  
You**