

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

Phone : 0824 - 2228222 Fax : 0824-2225588  
Website : www.karnatakabank.com  
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20.01.2016

SECRETARIAL DEPARTMENT

HO: SEC: : 2015-16

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,  
**Bombay Stock Exchange 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,

  
COMPANY SECRETARY

3979/15-16

# **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@ktnbank.com  
Website : [www.karnatakabank.com](http://www.karnatakabank.com)  
CIN : L85110KA1924PLC001128

## PLANNING AND DEVELOPMENT DEPARTMENT

PRESS RELEASE

Date: January 20, 2016

### “GROWTH MANAGEMENT REQUIRES SPECIAL ATTENTION”

P Jayarama Bhat  
Managing Director & CEO



“In the midst of a turbulent growth environment, both at global and domestic levels,

growth management has today become a major challenge requiring special attention. Considering the prevailing economic scenario our Q3 results are fairly good particularly under CASA and NPA management. However, there is an immediate need to ensure efficiency enhancement under critical business parameters such as credit augmentation and monitoring for preventing slippages, recovery of NPAs, increasing CD ratio and improving Net Interest Margin [NIM]. Going ahead, more thrust also needs to be given to cashless banking and branchless banking to take our digital banking initiative forward by popularizing our alternate delivery channels. These measures will help us to improve our operational efficiency and achieve the goals envisaged under KBL VISION 2020 document”, said Shri P Jayarama Bhat, MD & CEO of the Bank, while addressing the Regional Heads during the Regional Heads’ Review Conference held at Bank’s Head Office on 20-01-2016.

In his welcome and introductory address, Shri Mahabaleshwara M. S, Chief General Manager, spoke about the developments in the domestic and global markets including emerging markets, which have impacted the Indian Banking industry. Against this background, he highlighted the Bank’s performance under core banking parameters during Q3 and urged the Regional Heads to work hard effectively to ensure that the current year’s business goals are achieved without fail.

Shri Raghurama, General Manager - Planning and Development Department, presented performance of the Bank during Q3 of the current fiscal.

Shri N Upendra Prabhu, Dr. Meera Aranha, Shri Raghurama, Shri Raghavendra Bhat M, Shri Chandrashekar Rao B and Shri Subhaschandra Puranik, General Managers also participated in the interaction.

All the twelve Regional Heads across the country, Heads of the Bank’s International Division-Mumbai, Data Centre, Bengaluru, Customer Care Centre, Bengaluru and Executives of the Bank participated in the conference.

The meeting concluded with vote of thanks by Shri Vijayashankar Rai K V, Deputy General Manager, Planning and Development Department.



**[Srinivas Deshpande]**  
**CHIEF MANAGER - PUBLIC RELATIONS**