



Karnataka Bank Ltd.

Estd : 1924

CIN : L85110KA1924PLC001128

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

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14.12.2016

SECRETARIAL DEPARTMENT

HO:SEC:483 :2016-2017

The General Manager,
Bombay Stock Exchange Limited
Corporate Relationship Dept
Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI-400 001

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,

Re: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015- Sharing the copy of advertisement of 'Basis of Allotment' of Rights Equity Shares published in the newspapers.

With reference to the above, in terms of Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Schedule III, Para A(12), and Regulation 66 of SEBI (Issue of Capital and Disclosure Requirements Regulations, 2009, we enclose herewith the copy of newspaper publications made regarding the 'Basis of Allotment' of Rights Equity Shares of the Bank for your information.

Thank You,

Yours faithfully,


COMPANY SECRETARY

HIT BY MANPOWER CRISIS

CBDT seeks to enlist I-T officers in its probe team

DILASHA SETH
New Delhi, 13 December

Facing a 'serious' manpower crunch to investigate fraudulent and 'serious irregularities' on account of demonetisation, Central Board of Direct Taxes (CBDT) chairman Sushil Chandra has in an internal letter sought to rope in income tax inspectors to assist their investigation team.

In the letter, reviewed by Business Standard, addressed to all principal chief commissioners, Chandra has highlighted that the investigation team was 'seriously handicapped' due to manpower shortage.

Investigation Directorates have intensified enforcement actions in detecting serious irregularities. They are, however, seriously handicapped because of non-availability of manpower," the CBDT chief said in the letter.

He added that the current investigation and enforcement drive was likely to continue in the coming weeks.

Chandra recommended reorganisation of work by the field formations, which could spare a few officers for investigation. He asked the principal chief commissioners to identify such officers and income tax inspectors and 'make them available to the Directors



READY FOR SOME ACTION

While the income tax department has sanctioned strength of about 60,000, about 15,000 are part of the investigation team

There are 9,490-odd income tax

inspectors, who only assist the income tax officers or joint commissioners to carry out assessment

Now, these inspectors are likely to report to the investigation team

General of Income Tax (Investigation), or DIGIT (Inv).

While the income tax department has sanctioned strength of about 60,000, about 15,000 are part of the investigation team. There are 9,490-odd income tax inspectors, who only assist the income tax officers or joint commissioners to carry out assessment. But now, these

inspectors will likely report to the investigation team. There are 14 Director Generals under DIGIT (Investigation) — Ahmedabad, Bengaluru, Bhopal, Chandigarh, Chennai, Hyderabad, Jaipur, Kochi, Kolkata, Lucknow, Mumbai, New Delhi, Patna and Pune. The DIGIT (Inv) is the revenue enforcement agency of the

CBDT. The two income tax associations — Income Tax Employees Federation and the Income Tax Gazetted Officers' Association — in a letter to Prime Minister Narendra Modi said that they were "totally demotivated due to huge shortage of manpower". They pointed out that there are 30-35 per cent of vacancies at 'cutting-edge

positions' like Additional Commissioner of I-T and Deputy Commissioner of I-T, their junior ranks and others.

The investigation department of income tax has cracked down on the number of money laundering and gold rackets operating across the country, fraudulently converting black money into white for a commission since the legal tender of ₹500 and ₹1,000 notes was withdrawn.

The income tax sleuths have nabbed offenders and recovered cash worth several crores in crackdowns in various parts of the country including Mumbai, Ahmedabad and Nagpur.

Since November 8, the department has detected more than ₹1,500 crore of undisclosed income during surveys and searches and around ₹120 crore has been seized so far.

After investigation, the spotlight will likely turn to the assessment officers. According to the sanctioned strength of the income tax department, there are 7,294 assessment officers up to the additional commissioner's level, which includes 4,204 income tax officers who assess returns filed by taxpayers. The additional commissioners and joint commissioners handle 30-40 quality cases a year, while the income tax officers assess 100-150 cases a year, but smaller ones.

Banks asked to do central data checking: RBI on laundering

PRESS TRUST OF INDIA
Mumbai, 13 December

With more and more instances of money laundering and fraudulent currency exchange surfacing, the Reserve Bank of India (RBI) on Tuesday warned of stern action against wrongdoers and asked banks to carry out a thorough central data checking, while it suspended a "junior functionary" who is being investigated.

"We have issued elaborate instructions to all banks to do the central data checking and wherever they find any inconsistency, it should be pursued further through their internal audit mechanism," said deputy governor of RBI, S S Mundra, speaking to a select group of reporters here.

"Our supervisors are also carrying out similar exercise on various data points of banks and wherever any untoward kind of transactions or actions are noticed, due action would be pursued and due investigation would be carried out," he said.

He denied the reports that

RBI had issued show-cause notice to Axis Bank and was planning to cancel its banking licence following massive malpractices in currency exchange at many of its branches.

"There is no such thing at this point of time as I mentioned a while ago, wherever any such actions are reported, the enquiries are being made but as of now no show-cause notice has been issued (to Axis Bank)," Mundra said. Stating that many instances of money-laundering have come to the

RBI's notice, he said already banks have taken action against the staff who were involved.

About the arrest of an RBI official in Bengaluru earlier on Tuesday, Mundra said: "Let me clarify it is a junior functionary of RBI and it was reported by the investigating agency that he was recorded to

be present in a bank branch where this kind of transaction was happening. We have suspended the employee and have instituted investigation and due action will be taken once the details are known."

Just4u Financial Services Pvt. Ltd. has roped in senior bankers from cooperative sector and private banks. They have been rapidly increasing their reach across India. Just4u Financial Services Pvt Ltd is working on a unique concept wherein it assist the borrower to choose from best of banks, NBFC, private lenders the right mix in terms of borrowing through fixed based and non fixed based combination. At present only Just4u loan cater to this kind of service in an organised manner across India. As per Jayesh Kalia, director Just4u Financial Services Pvt. Ltd. due to demonetisation banks across country are flush with deposits, these change of situation will have multifold impact on the economy. On one side due to excess liquidity in the system banks will tend to reduce rate of deposit and on other side banks will have to lead aggressively to cope up with additional interest outgo due to increase in deposits. However in light of mounting bad loans and slow pace of industrial growth, it will be interesting to understand as to which sector banks will be focusing on for lending. In the past the banks have already burnt their fingers heavily due to delinquencies by big corporates houses. It appears banks will shift their attention to SME traders and manufacturers for increased lending as their default ratio is less as compared to big corporates, also the lending to SME segment will have the risk spread over number of borrowers thereby reducing the chances of spurt in NPA if eventually loan goes bad. Just4u loan will have added advantage in this current scenario post demonetisation since their focus is on SME segment. Given their wide network and experience of the promoters and team of highly talented retail bankers and professionals Just4u financial services Pvt Ltd should be most preferred by the potential borrowers to guide them on the right mix of loan which will enable them to reduce their cost of borrowings. Simultaneously banks will also prefer to lend to borrowers whose paperwork is upto mark as per the criteria of banks.

ACQUISITION / BUYOUTS

We are looking to take majority shareholding (or 100% buyouts) in running, profitable SMEs. Ideal targets would be businesses with no succession plans.

- Desired Criteria:**
- Revenue: Revenue: Between INR 30 - 100 crores. Preference for high margin, high ROE businesses with strong growth potential.
 - Sectors: Financial Services, Business Services, Media, Consumer Products, and Food
 - Operating locations: Mumbai, Delhi, Pune, Bangalore and Hyderabad
- Contact Details: samebuyouts@gmail.com

Oil firms, railways to stump up ~2,425-crore cashless freebies

SHINE JACOB & ARUP ROYCHOUDHURY
New Delhi, 13 December

If sale of petrol and diesel becomes cashless, state-run oil companies will shoulder a yearly burden of ₹2,400 crore because of the 0.75 per cent discount offered. The railways will bear ₹25.2 crore for offering free insurance to passengers buying tickets online.

Sources said when Indian Oil Corporation, Bharat Petroleum Corporation and Hindustan Petroleum Corporation announced the rebate on Tuesday night, the government had not issued formal instructions to them.

Finance Minister Arun Jaitley had on December 8 announced a 0.75 per cent dis-

count for cashless purchase of petrol and diesel. He did not say who would pay for it.

A finance ministry official said the central government would not absorb the discounts for cashless transactions and these would be borne by public sector insurance and oil companies and the railways.

"When you buy insurance online, you eliminate the agent. The amount you save can bear the cost of these discounts. The burden will be very small," the official said. The discounts are not temporary because the government wants to nudge people towards online transactions, according to another official. Petrol and diesel

worth ₹1,800 crore are bought daily in the country and 20 per cent is normally paid for by digital means. This share zoomed to 40 per cent in November and ₹360 crore of transactions shifted to cashless methods.

"This (the discount) is likely to shift at least 30 per cent more customers to digital means, which will reduce the cash requirement by nearly ₹200,000 crore a year at petrol pumps," the official added. "Of the 53,000 petrol pumps fed by state-run oil companies, only 3,000 have card swiping machines. The oil companies have sought over 23,000 machines from banks in an effort to go com-

pletely digital. "Due to a rise in crude oil prices, diesel is likely to become dearer by ₹1.4 a litre and petrol by ₹1.6 a litre. Oil companies are likely to adjust the losses from the cashless drive against these hikes," said a Mumbai-based analyst who did not wish to be named.

Indian Railway Catering and Tourism Corporation may have to spend ₹25.2 crore to provide free insurance to customers who buy tickets online. "For the time being, IRCTC will absorb it. The cost will come to around 70 paise per ticket," said a railway official.

The railway subsidiary may also have to absorb the 5 per cent discount for catering, accommodation and retiring rooms to customers paying online.

Opposition and govt prepare for note ban slugfest until Dec-end

ARCHIS MOHAN & AMIT AGNIHOTRI
New Delhi, 13 December

While the remainder of the winter session of Parliament, which concludes on Friday, is set for a washout, Opposition parties believe they have two weeks, that is until the New Year's Eve, to build a nationwide narrative against Narendra Modi government's note ban decision.

The Modi government and the Bharatiya Janata Party (BJP) are biding their time until December 31, the scheduled end of the demonetisation exercise, after which the PM is likely to unveil sops for the poor. In the interregnum, the BJP plans to counter the Opposition propaganda by attacking the Congress-led UPA for its multitude of scams.

On Tuesday, Finance Minister Arun Jaitley said high-denomination notes, as percentage of total currency in circulation, increased from a mere 36 per cent to over 80 per cent during UPA regime, that is from 2004 to 2014. Jaitley's was a reference to alleged ill-gotten money from the scams being hoarded in high denomination currency notes. The Opposition, comprising 17 political parties with the Congress in the lead, will have a meeting at the end of the winter session to strategise a common theme for their protests across the country until December 31. The protests and



Congress Vice-President Rahul Gandhi addressing the traders, wholesalers and workers at Anaj Mandi in Dadri, UP on Tuesday

awareness campaigns against 'note ban' will focus on three issues — job losses in the informal sector, how 'note ban' is a 'grand scam' to benefit select industrialists and allegations that BJP state units had advance information, which helped them convert their unaccounted money into 'white' money.

Some of the opposition parties, particularly the Trinamool, are aware of the Achilles' Heel of the Congress on corruption, and have insisted that a united Opposition should instead shift the discourse to the human suffering because of 'note ban'.

In a show of unity, Rashtriya Lok Dal leader Ajit Singh will hold a public rally

in Muzaffarnagar on December 22 and has invited several leaders of other opposition parties, including the Trinamool and Nationalist Congress Party.

According to Congress and Trinamool leaders, the unity among 17 opposition parties needs to be taken to the streets. "As the principal opposition party, the Congress already demonstrated that leadership role in Parliament. We will initiate groundwork for joint nationwide protests against demonetisation outside Parliament," Congress veteran Satyavrat Chaturvedi said. Coordination with regional players in the states has been left to the respective state Congress units.

The Congress has planned that its leaders will visit areas and sectors that have suffered the most 'pain'. On Tuesday, Congress Vice-President Rahul Gandhi visited the Dadri grain market in Western Uttar Pradesh. Senior Congress leader P Chidambaram addressed a press conference in Nagpur. In Vijayawada, Communist Party of India (Marxist) chief Sitaram Yechury said note ban was a huge scam.

The Congress units in Delhi and Mumbai have started holding public meetings dubbed as "notepe charcha" over the issue. The Trinamool also started a three-day block-level campaign in Bengal to highlight the impact of note ban on the state's leather, jute and tea industries. Bengal CM Mamata Banerjee has taken to tweet against note ban in Hindi. Trinamool Congress MP Derek Obhien said Banerjee was the first to visit a wholesale vegetable market in Delhi to highlight the 'note ban' impact. "The real estate sector is badly hit. Ludhiana's hosiery mills have suffered job losses. Informal sector workers have either not received wages or lost their jobs. Our party will highlight this," he said.

The winter session of Parliament, which will resume after a four-day break on Wednesday, is unlikely to transact any business in the last three days of the session that concludes on Friday.

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THE KARNATAKA BANK LIMITED

Our Bank was incorporated on February 16, 1924 as The Karnataka Bank Limited under the Indian Companies Act, 1913. The certificate of commencement of business was obtained on May 23, 1924. Our Bank received a license to carry on the banking business in India under the Banking Regulation Act, 1949, from the Reserve Bank of India on April 4, 1968. Registered Office: P.B. No. 599, Mahaveera Circle, Kankanesa, Mangaluru 575 002, Karnataka; Contact Person: Mr. Y.V. Balachandra, Company Secretary and Compliance Officer; Telephone: +91 (824) 2226182/34; Facsimile: +91 (824) 2225588; Email: comsec@kdbank.com; Website: www.karnatakabank.com; Corporate Identity Number: L86110KA1924PLC001128

PROMOTERS: Our Bank has no identifiable promoters

FOR PRIVATE CIRCULATION TO THE ELIGIBLE SHAREHOLDERS OF THE KARNATAKA BANK LIMITED (OUR "BANK" OR THE "ISSUER") ONLY

ISSUE OF UP TO 9,42,35,441 EQUITY SHARES OF FACE VALUE ₹ 10 EACH ("RIGHTS EQUITY SHARES") OF OUR BANK FOR CASH AT A PRICE OF ₹ 70 PER RIGHTS EQUITY SHARE ("ISSUE PRICE") INCLUDING A PREMIUM OF ₹ 60 PER RIGHTS EQUITY SHARE AGGREGATING UP TO ₹ 658.65 CRORE ON A RIGHTS BASIS TO THE ELIGIBLE SHAREHOLDERS OF OUR BANK IN THE RATIO OF 1 (ONE) RIGHTS EQUITY SHARES FOR 2 (TWO) FULLY PAID-UP EQUITY SHARES HELD BY SUCH ELIGIBLE SHAREHOLDER ON THE RECORD DATE, THAT IS, OCTOBER 25, 2016 ("ISSUE"). THE ISSUE PRICE OF THE RIGHTS EQUITY SHARES IS SEVEN TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE SEE "TERMS OF THE ISSUE" ON PAGE 92 OF THE LETTER OF OFFER ("LOF") READ WITH ADDENDUM CUM CORRIGENDUM DATED NOVEMBER 19, 2016. THE ENTIRE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS PAYABLE ON APPLICATION.

BASIS OF ALLOTMENT

The Board of Directors of our Bank thanks all the investors for their response to the issue, which opened for subscription on November 7, 2016 and closed on November 28, 2016 (extended from November 21, 2016 through an addendum cum corrigendum dated November 19, 2016). The total number of Corporate Application Forms ("CAFs") and Plain Paper Applications (together referred as "Applications") received was 65,771 for 17,48,22,711 Rights Equity Shares which is 185.62% of the issue size in terms of number of Rights Equity Shares applied for. The Basis of Allotment was finalized on December 7, 2016 in consultation with the BSE Limited ("BSE"), the Designated Stock Exchange. The Basis of Allotment has been approved by the Board of Directors on December 8, 2016 and 8,41,38,868 Rights Equity Shares have been allotted. All valid Applications (including Application Supported by Blocked Amount ("ASBA")) have been considered for allotment.

1. The break-up of valid Applications (including ASBA Applications) is given below:

Category	No. of Valid Applications (including ASBA applications) received	No. of Rights Equity Shares accepted and allotted against Entitlement (A)	No. of Rights Equity Shares accepted and allotted against Additional application (B)	Total Rights Equity Shares accepted and allotted (A+B)
Shareholders	62,609	7,60,98,360	1,53,10,926	9,14,09,286
Renounees	2,895	27,27,580	-	27,27,580
Total	65,504	7,88,25,940	1,53,10,926	9,41,36,866*

*Out of the total issue size of 9,42,35,441 Rights Equity Shares, 96,575 Rights Equity Shares have been kept in abeyance.

2. Information regarding total Applications received (including ASBA applications received):

Category	Applications		Rights Equity Shares Applied for		Rights Equity Shares allotted	
	Number	%	Number	Value (₹)	Number	Value (₹)
Shareholders	62,780	95.45	17,13,15,949	11,99,22,10,930	97.99	9,14,09,286
Renounees	2,991	4.55	35,06,762	2,45,473,340	2.01	27,27,580
Total	65,771	100.00	17,48,22,711	12,23,76,84,270	100.00	9,41,36,866

*Under ASBA process, four shareholders had submitted 10 Applications with same CAFs number, which have been grouped and considered as 4 (four) valid Applications. Thus the total number of Applications received reduced from 65,777 to 65,771.

Out of the total 65,771 Applications (including 11,150 ASBA Applications) received, 267 CAFs (including 100 ASBA Applications) for 3,13,773 Rights Equity Shares (including 2,16,138 Rights Equity Shares applied under ASBA process) were rejected on technical grounds.

Dispatch / Refund Orders: The refund instructions to SCBs for unblocking of funds, was given on December 8, 2016. The dispatch of allotment advice cum refund orders, allotment advice cum refund intimation and physical share certificates to the Allottees, as applicable, have been completed on December 9 and 10, 2016. The Company has filed the listing applications with the BSE Limited ("BSE") and with the National Stock Exchange of India Ltd. ("NSE") on December 8, 2016. The credit in respect of allotment of Rights Equity Shares in dematerialized form to the respective demat accounts of the Investors with National Securities Depository Limited and Central Depository Services (India) Limited, was completed on December 8, 2016. The Rights Equity Shares shall commence trading on BSE and NSE with effect from December 14, 2016, pursuant to the listing and trading approval and shall be traded with the same ISIN INE14801018, as the existing equity shares.

INVESTORS MAY PLEASE NOTE THAT THE SECURITIES OF OUR BANK CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALIZED FORM.

No Offer in the United States
The Rights Entitlements and the Rights Equity Shares have not been and will not be registered under the Securities Act, or any U.S. state securities laws and may not be offered, sold, resold or otherwise transferred within the United States of America or the territories or possessions thereof ("United States" or "U.S."), or to, or for the account or benefit of "U.S. persons" (as defined in Regulation S of the Securities Act), except in a transaction not subject to, or exempt from the registration requirements of the Securities Act. The offering to which the LOF relates is not, and under no circumstances is to be construed as, an offering of any Rights Equity Shares or Rights Entitlement for sale in the United States or as a solicitation in or offer to buy any of the Rights Equity Shares or Rights Entitlement. There is no intention to register any portion of the issue or any of the securities described herein in the United States or to conduct a public offering of securities in the United States. Accordingly, the LOF / Abridged Letter of Offer ("ALOF") and the CAFs should not be forwarded to or transmitted in or into the United States at any time. In addition, until the expiry of 40 days after the commencement of the issue, an offer or sale of Rights Entitlements or Rights Equity Shares within the United States by a dealer (whether or not it is participating in the issue) may violate the registration requirement of the Securities Act.

DISCLAIMER CLAUSE OF SEBI: Submission of LOF to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the LOF. The investors are advised to refer to the full text of the "Disclaimer Clause of SEBI" on page 83 of the LOF.

DISCLAIMER CLAUSE OF BSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by BSE Limited should not, in any way, be deemed or construed that the LOF has been cleared or approved by BSE Limited; nor does it certify the correctness or completeness of any of the contents of the LOF. The investors are advised to refer to the full text of the "Disclaimer Clause of BSE" on page 87 of the LOF.

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DISCLAIMER CLAUSE OF THE RBI: A license authorising our Bank to carry on banking business has been obtained from the RBI in terms of Section 22 of the Banking Regulation Act. It must be distinctly understood, however, that in issuing the license the RBI does not undertake any responsibility for the financial soundness of our Bank. All capitalised terms used but not defined herein shall have the meanings assigned to them in the LOF dated October 28, 2016, read with Addendum cum Corrigendum dated November 19, 2016. Any correspondence in respect of allotment of Rights Equity Shares pertaining to the issue may be addressed to the Registrar to the issue at the address mentioned below.

Lead Manager to the Issue	Registrar to the Issue	Company Secretary & Compliance Officer
<p>Edelweiss Financial Services Limited 14th Floor, Edelweiss House, C/ S.S.T. Road, Kaina, Mumbai 400 098 Telephone: +91 (22) 4009 4400; Facsimile: +91 (22) 4098 3610 E-mail: kl.rights@edelweissfn.com Website: www.edelweissfn.com Contact Person: Mr. Vraj Shah / Mr. Vibhav Shah SEBI Registration No.: INM000010650</p>	<p>Integrated Enterprises (India) Limited No 30 Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bengaluru 560 003 Telephone: + 91 (80) 23460815-818; Facsimile: + 91 (80) 23460819 E-mail: vyjayoppl@integratedindia.in Investor Grievance E-mail: ir@integratedindia.in Website: www.integratedindia.in Contact Person: Mr. S. Vijayappa/ Mr. E.T. Balaji SEBI Registration No: INR 00000544</p>	<p>Mr. Y.V. Balachandra, Company Secretary and Compliance Officer P.B. No. 599, Mahaveera Circle, Kankanesa, Mangaluru 575 002 Telephone: +91 (824) 2226182/34; Facsimile: +91 (824) 2225588 Website: www.karnatakabank.com; E-mail: comsec@kdbank.com</p> <p>Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-issuance post-issuance related matters such as non-receipt of letter of Allotment, credit of Rights Equity Shares, Refund Orders or refund through electronic credit and such other matters. All grievances relating to the ASBA process may be addressed to the Registrar to the Issue, with a copy to the SCBs, giving full details such as name, address of the applicant, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCBS where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA Investors.</p>

THE LEVEL OF SUBSCRIPTION SHOULD NOT BE INDICATIVE OF EITHER THE MARKET PRICE OF THE EQUITY SHARES OR THE BUSINESS PROSPECTS OF THE BANK.

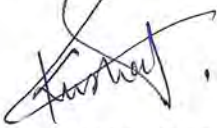
Place: Mangaluru
Date: December 13, 2016

For The Karnataka Bank Limited,
Sd/-
Y.V. Balachandra
Company Secretary & Compliance Officer

TO WHOM IT MAY CONCERN

This is to certify that the advertisement has been published from Adfactors Advertising Agency for their client The Karnataka Bank Ltd. on 14.12.2016 in our Business Standard English(Mumbai, Pune, Ahmedabad, Kochi, Bangalore, Chennai, Hyderabad, Delhi, Chandigarh, Lucknow, Kolkatta, Bhubaneshwar, Bhopal) & Hindi(Mumbai, Delhi, Chandigarh, Lucknow, Kolkatta, Bhopal, Patna, Raipur) Editions.

Regards,



Kushal Chaudhary
Business Standard Pvt Ltd.