

**Karnataka Bank Ltd.**

Estd : 1924

CIN : L85110KA1924PLC001128

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

Phone : 0824 - 2228222 Fax : 0824-2225588  
Website : www.karnatakabank.com  
email : info@ktkbank.com

25.08.2016

SECRETARIAL DEPARTMENT

HO: SEC: 287 : 2016-17

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

Dear Sir,

We enclose copy of the press communiqué released by us for your kind information.

Thank You,  
Yours faithfully,

  
COMPANY SECRETARY

02/08/2016  
16-17

# 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@kktkbank.com  
Website : www.karnatakabank.com  
CIN : L85110KA1924PLC001128

## PLANNING AND DEVELOPMENT DEPARTMENT

### PRESS RELEASE

Date: 25-08-2016

### KARNATAKA BANK LAUNCHES new Mobile Banking App “KBL - SMARTz” on UPI platform of NPCI



Karnataka Bank today launched **“KBL-SMARTz”**, a Mobile Application (App) built on Unified Payments Interface (UPI) platform of National Payments Corporation of India (NPCI), the umbrella organization for all retail payments system in India. UPI is a new initiative from NPCI in digital payments ecosystem. The interface is designed to enable customers across UPI member banks to pay and collect money from their smartphones without entering any bank account information.

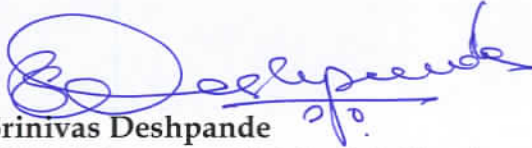
While launching the product Shri. P. Jayarama Bhat, MD & CEO of the bank said **“KBL - SMARTz”** is a user-friendly Universal Mobile app, through which users can perform the transactions on the go. **“KBL -SMARTz”** is **“Secure Mobile App for Rapid Transactionz”**

he added. "KBL -SMARTz" App is available to public free of cost and can be downloaded from the Google PlayStore.

Major features/ services available under "KBL -SMARTz" are

1. Fund transfer can be done using Virtual Payment Address without revealing the personal details like Mobile Number/ Account information/ Aadhaar number.
2. Add accounts of different banks to Pay & Collect funds across Bank accounts, making it a Universal App for payments.
3. Customers of any UPI member bank can use the facility.
4. Transactions can be done with One Click 2FA [Two Factor authentication].
5. Facilitates non-financial transactions too, like, Balance enquiry, set M-Pin etc.

On the occasion of launching Bank's Customers' Service Committee members Dr Raghuv eer Adiga and Shri Ramamohan Rao were present along with Shri Mahabaleshwara M S, Chief General Manager, Shri Upendra Prabhu N, Dr Meera Aranha, Shri Raghurama, Shri Raghavendra Bhat M, Shri Chandrashekar Rao B, Shri Subhashchandra Puranik General Managers and other executives of the Bank.

  
Srinivas Deshpande  
(Chief Manager - Public Relations)