

**ALL INDIA KARNATAKA BANK EMPLOYEES' ASSOCIATION (REGD.)****(Affiliated to A.I.B.E.A.)****AND****KARNATAKA BANK OFFICERS' ORGANISATION (REGD.)****(Affiliated to A.I.B.O.A.)****Circular Letter No. 01/2024****READ AND CIRCULATE****08.01.2024**

Dear Members,

**K-BANK CENTENARY CASA & TERM DEPOSIT FESTIVAL CAMPAIGN – 2023-24**  
**KBL UTSAV – RETAIL LOAN CAMPAIGN -2023-24**  
**APPEAL TO THE MEMBERS TO FAST-TRACK THE GROWTH MOMENTUM AND**  
**MAKE THE CAMPAIGN A GRAND SUCCESS!**

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Members must have gone through the HO Circulars emanating from Branch Banking Department dated 18-10-2023 and Credit Marketing Department dated 19-10-2023 announcing the launching of following campaigns to augment **core business** of the Bank during the **Centenary Year**:

Sl. No.	Campaign Name	Targets		
		A/c Type	No. of A/cs	Balance (Rs. In Crore)
1	K-Bank Centenary CASA Festival Campaign – 2023-24	CASA	4,30,000	900
		SAVINGS A/c	4,00,000	550
		CURRENT A/c	30,000	350
		Rs.6,000 crore		
2	K-Bank Centenary Deposit Festival Campaign 2023-24	Rs.6,000 crore		
3	KBL UTSAV – A Retail Loans Campaign	Loan Type	Balance (Rs. In Crore)	
		Home Loan	1200	
		Car Loan	300	
		Agri. Loan (Sanctions)	1000	
		Gold Loan	600	

The Chief Business Officer (CBO), in his letter dated 31-10-2023 has solicited the full support and cooperation of our Associations to achieve a new milestone in CASA, Term Deposit and Retail loans to make the K-Bank Centenary Festival Campaign 2023-24 a successful event. He has also expressed his confidence in us that our fervent appeal to all the members will enthuse and engage them to contribute more for the growth and development of our beloved Bank.

All these years, our members working in branches / Offices contributed splendidly for the growth and development of our dear Bank in all the segments in challenging marketing conditions. Our Bank's growth story over the period of 100 years itself is a testimony of our strength and success in the banking industry. We compliment each and every member of ours for this wonderful achievement. Now, we once again appeal to all our members at all levels to get themselves involved actively on the following campaigns which is highlighted here below:

**CENTENARY CASA FESTIVAL CAMPAIGN:** The Bank has envisioned a minimum **33.17%** CASA share in the total deposits by March 2024. As you are aware, being a low-cost fund, our bank has been striving tirelessly to mobilise more CASA deposits through campaigns to further strengthen its financial stability especially standing within the peer banks. You also understand the significance of mobilising more CASA Deposits through our collective efforts. By consolidating our CASA deposits, we can significantly fortify our financial position, empowering our Bank to provide enhanced services and better rates, ultimately benefiting our customers at large. Therefore, your enthusiastic support and participation in this initiative will not only enhance our Bank's stability but also reinforce our shared commitment to the prosperity of our beloved Bank.

**CENTENARY DEPOSIT FESTIVAL CAMPAIGN:** Our Bank's term deposit campaign is a momentous celebration marking a hundred years of trust and excellence. The term deposits constitute a cornerstone of financial stability and growth for both our customers and the Bank. This campaign provides us an excellent opportunity to highlight the numerous benefits of our term deposit products. It is with this in mind that we call our members for their active participation in promoting and mobilizing term deposits among our valued and prospective customers. As we embark on this historic milestone, we encourage each staff member to play a pivotal role in accelerating the mobilisation of term deposits during this campaign period. Your concerted efforts in motivating our clients to explore and invest in term deposits during this festival campaign will boost significantly deposit growth of our Bank.

**KBL UTSAV – A RETAIL LOANS CAMPAIGN:** As we celebrate our bank's Centenary Year with great enthusiasm, our Bank embark on a momentous occasion "**KBL UTSAV**" a retail loans campaign of housing loans, car loans, agriculture loans and gold loans etc. This campaign marks an exceptional opportunity for us to extend the benefits of our diverse loan offerings to our valued customers. We call upon you to actively engage and promote these financial products among our esteemed clientele, emphasizing the advantages and flexibility each loan product offers. Your proactive involvement in this campaign will not only benefit our customers but will also significantly contribute to the Bank's credit growth during this momentous Centenary Year.

The Management has also announced various rewards / recognitions to staff members as well as branches in different categories /campaigns. These rewards and recognition should further motivate our members to put in their best efforts in mobilising the maximum CASA Deposits/ Term Deposits/Retail loan products.

As we are in the important stage of these campaigns, we once again appeal to all our rank and file to get involved in the task of mobilisation of **CASA/TERM DEPOSITS/ RETAIL LOANS** and make the campaign a grand success. **Your dedication and enthusiasm in driving these campaigns will pave the way for a prosperous future for our dear Bank and its successful journey into 2<sup>nd</sup> Centenary.** We are confident of your unwavering commitment, active participation and united efforts in making the **KBL CENTENARY FESTIVAL CAMPAIGNS** a resounding success.

With warm greetings,

Yours comradely,



**(Paneendra K G)**  
**General Secretary, AIKBEA**



**(Suresha Hegde S)**  
**General Secretary, KBOO**