

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 No. 01/2026

READ AND CIRCULATE

Dated: 17-02-2026

Dear Comrades,

- ❖ **CLARION CALL TO ACCELERATE BUSINESS UNDER “PANCHA SUTRAS”**
- ❖ **INVOLVE ACTIVELY IN “KBL CASA MD ROUND TABLE” CAMPAIGN TO BOOST CASA DEPOSITS**

Members are aware of the Managing Director's Secretariat Circular HO: MDS:GF-17:02:2025-26 dated 17-11-2025, wherein the **Managing Director** has urged all staff members to take special initiatives to canvass and mobilise business under the **“Pancha Sutras” — Retail Deposits, CASA, Housing Loans, Car Loans, and Gold Loans** — with a view to augmenting stable and sustained growth in the Bank's core business parameters during the current financial year.

Under the **“Pancha Sutras”**, business mobilisation drive, **every staff member** has been encouraged to adopt the following **self goals voluntarily and achieve the same by 31-03-2026**:

- **Housing Loans – ₹1 Crore**
- **Car Loans – ₹10 Lakhs**
- **Gold Loans – ₹10 Lakhs**
- **Term Deposits – ₹10 Lakhs**
- **Premium CASA Accounts – 10 Accounts**

Further, vide Circular HO: LS & TPP: CIRCULAR: GF [129]: 09: 2025-26 dated 15-11-2025, the Bank has launched the **“KBL CASA MD Round Table” Campaign**, aiming to mobilise **₹5,000 Crore in CASA deposits**. Staff members have been advised to actively mobilise CASA balances in both existing and new accounts. The Management has also **announced attractive rewards and recognitions for staff members and branches under various categories to motivate and acknowledge outstanding performance**.

The **Managing Director**, through his letter dated 17-11-2025 addressed to both the Unions, has sought the full support and cooperation of **our Associations** in mobilising new business in CASA, Term Deposits, and Retail Loans, and has **expressed confidence that our collective appeal would inspire members to contribute wholeheartedly toward the growth and development of our beloved Bank — Karnataka Bank**.

Since the launch of these campaigns, thousands of our members have contributed significantly toward business mobilisation across segments. As per the data available to us, there has been steady and encouraging growth in CASA and Retail business. We sincerely appreciate and compliment every member for their commendable involvement and commitment.

However, the need of the hour is to accelerate this momentum. With competitive interest rates in retail loans, streamlined processing systems in place, faster sanctioning mechanisms, and favourable market conditions prevailing, the present environment offers immense scope for business expansion. Branch level staff and field functionaries are strategically positioned to identify quality leads, nurture customer relationships, and convert opportunities into tangible business growth.

Comrades, the glorious 102 year journey of our Bank stands as testimony to the dedication, resilience, and professionalism of our members. In every challenging phase of the banking industry, we have collectively risen stronger. The sustained growth and reputation of our Bank are the direct outcomes of your tireless efforts and unwavering commitment.

As we approach the crucial fourth quarter of the financial year, every remaining working day assumes greater significance. Let us:

- Intensify customer engagement and relationship-building
- Focus on quality business with sustainability
- Mobilise CASA and Term Deposits through systematic follow-up
- Promote Retail advances with due diligence and compliance
- Work in coordination across cadres and verticals

COMRADES, LET US REDEDICATE OURSELVES FOR MAKING OUR BELOVED KBL A STRONGER, MORE VIBRANT, AND MORE COMPETITIVE BANK THROUGH QUALITY SERVICE, PROFESSIONAL APPROACH, TEAMWORK, AND CONTINUOUS BUSINESS GROWTH WITH “BANK FIRST ATTITUDE”.

Let us convert this quarter into a “Growth Quarter” through disciplined, collective, and result-oriented efforts.



With warm greetings,

Yours comradely,

(Paneendra K G)
GENERAL SECRETARY, AIKBEA

(Suresha Hegde S)
GENERAL SECRETARY, KBOO

A I B E A & A I B O A	ZINDABAD
AII INDIA KARNATAKA BANK EMPLOYEES' ASSOCIATION	ZINDABAD
KARNATAKA BANK OFFICERS' ORGANISATION	ZINDABAD
OFFICERS - WORKMEN UNITY	ZINDABAD