

SEC/26/2021

January 19, 2021

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Scrip code: 542867

National Stock Exchange of India Ltd.,
Exchange plaza, 5th floor,
Bandra-kurla Complex,
Bandra (E), Mumbai 400051.
Symbol: CSBBANK

Dear Sir/Madam,

Press Release and Presentation to Investors/Analyst – Unaudited Financial Results for the quarter and nine months ended December 31, 2020.

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/25/2021 dated January 19, 2020, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and nine months ended December 31, 2020.

The intimation shall also be made available on the Bank's website at www.csb.co.in

Kindly take the same on records.

Thanking You,

Yours faithfully,

Sijo Varghese
Company Secretary

Encl: As above.

PRESS RELEASE

Q3FY21 Results – CSB Bank

The Board of Directors of CSB Bank took on record the financial results for the quarter ended 31.12.2020 (Q3 FY 2021) which were subject to limited review in their meeting dated 19.01.2021

Highlights

- a) **Profit After Tax** for the nine months ended 31.12.2020 is at Rs 175.5. Cr with an RoA (annualized) of 1.07% despite having made healthy provisions in the post moratorium scenario. Q3 PAT is at Rs 53.1 Cr as against Rs 28.1 Cr in Q3 FY 20 and Rs 68.9 Cr in Q2 FY 21 with an increase of 89% over Q3 FY 20.
- b) The **Operating Profit** of the bank is Rs 484.3 Cr for nine months ended 31.12.2020 as against Rs 173.6 Cr for the same period last FY with a YOY growth of 179%. Q3 FY21 operating profit is at Rs 182.4 Cr as against Rs 70.0 Cr for Q3 FY20 (up by 160.5%) and Q2 FY21 figure of Rs 172.8Cr (5.5%).
- c) **Net Interest Income (NII)** for nine months ended FY21 stood at Rs 665.7 Cr posting a YoY increase of 53.1%. In Q3 FY21, the NII stood at Rs 251.2 Cr as against Rs 155.2 Cr in Q3 FY20 with an absolute growth of Rs 96 Cr or 61.8 % .On a QoQ basis NII is up by 9.6%. The improvements in quarterly ratios that supported higher NIM in Q3 FY21 vis a vis Q3 FY 20 are:
- Yield on Advances – Up from 10.72% to 10.98% (10.94% -Q2 FY 21))
 - Cost of Deposits - Down from 5.91% to 4.91% (5.18% -Q2 FY 21)
 - NIM – Up from 3.92% to 5.17% (4.50% -Q2 FY 21)
 - Yield on investments – Up from 6.33% to 7.00%(6.74% -Q2 FY 21)
- d) **Non-Interest Income** for nine months ended FY21 stood at Rs 288.5 Cr growing YoY at 113.6%. For Q3 FY21 the figure is Rs 116.6 Cr as against Rs 50.6 Cr for the same period as compared to last year - an increase of 130.3% (Rs 97.6 Cr in Q2 FY21) with the backing of increased treasury profits, processing fee and PSLC income.
- e) **Cost Income Ratio:** The ratio that was 69.53% for nine months ended FY20 has come down to 49.25% for nine months ended FY21.
- f) **Asset Quality & Provisioning**
- Gross NPA decreased from Rs 387 Cr as on 30.09.2020 to Rs 235 Cr as on 31.12.2020. Gross NPA as percentage of advances is at 1.77% as on 31.12.2020 where as it was 3.04% & 3.54% respectively on 30.09.2020 & 31.03.2020
 - Net NPA decreased from 164 Cr as on 30.09.2020 to Rs 89.5 Cr as on 31.12.2020 – a decrease of 45%. Net NPA as percentage of advances decreased from 1.30% as on 30.09.2020 & 1.91% as on 31.03.2020 to 0.68% as on 31.12.2020
 - Provision Coverage improves to 91.0% as on 31.12.2020 from 84.2% as on 30.09.2020 and 80.0% as on 31.03.2020. Additionally we are holding a provision of Rs 154 Cr for the stressed assets including SMA, blocked accounts etc

- g) **Capital Adequacy Ratio** improves from 19.69% as on 30.09.2020 to 21.02% as on 31.12.2020. Leverage ratio is at 7.7% as on 31.12.2020.
- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio at 200% which is well above the RBI requirement.
- i) **Total Deposits** grew by 16% YoY and **CASA** ratio stood at 30.4% as on December 31, 2020 as against 28.6% as on December 31, 2019.
- j) **Advances (Net)** grew YoY at 22% mainly contributed by Gold Loan growth of 61%

Performance Highlights:

(Rs Crore)	Q3FY21	Q3FY20	Inc/Dec%	Q2FY21	QoQ% Growth	9M FY 21	9M FY 20	Inc/Dec%
Interest Income	482.6	388.7	24.2%	470.0	2.7%	1375.2	1121.0	22.7%
Interest Expense	231.4	233.4	-0.9%	240.7	-3.9%	709.5	686.2	3.4%
Net Interest Income	251.2	155.2	61.8%	229.2	9.6%	665.7	434.7	53.1%
Treasury Profits	47.7	4.0	1106.1%	32.4	47.4%	123.6	16.9	630.7%
Other Income	68.9	46.7	47.6%	65.2	5.6%	164.9	118.1	39.6%
Total Non-Interest Income	116.6	50.6	130.3%	97.6	19.5%	288.5	135.0	113.6%
Net Operating Income	367.8	205.8	78.7%	326.8	12.5%	954.2	569.8	67.5%
Staff Cost	127.8	84.2	51.8%	103.8	23.2%	317.6	252.3	25.9%
Other Opex	57.6	51.7	11.6%	50.3	14.6%	152.3	143.9	5.9%
Total Opex	185.4	135.8	36.5%	154.0	20.4%	469.9	396.2	18.6%
Operating Profit	182.4	70.0	160.5%	172.8	5.5%	484.3	173.6	179.0%
Standard Asst Provision	89.2	-1.0	-	20.5	335.1%	152.8	1.1	13790.9%
Other Provisions	22.3	28.6	-22.0%	60.2	-63.0%	96.9	61.2	58.3%
Provisions other than Tax	111.5	27.6	304.0%	80.7	38.2%	249.7	62.3	300.8%
PBT	70.9	42.4	67.2%	92.1	-23.0%	234.5	111.3	110.7%
Tax	17.8	14.3	24.5%	23.2	-23.3%	59.0	38.9	51.7%
PAT	53.1	28.1	89.0%	68.9	-22.9%	175.5	72.4	142.4%
Deposits	17753.0	15241.1	16.5%	17468.4	1.6%	17753.0	15241.1	16.5%
Advances	13137.3	10808.1	21.6%	12537.6	4.8%	13137.3	10808.1	21.6%
CASA	5393.0	4353.0	23.9%	5134.0	5.0%	5393.0	4353.0	23.9%
Gold	5644.0	3513.0	60.7%	4949.0	14.0%	5644.0	3513.0	60.7%
CASA%	30.4%	28.6%		29.4%		30.4%	28.6%	

CEO Speak:

Speaking about the performance **Mr. C VR Rajendran, Managing Director & CEO** said, “The recent revival of the economic activity is having a positive impact on the banking industry as a whole and I am happy that we are no exception to this. We could post a net profit of Rs 175 Crs for the 9 months ended 31.12.2020. In the context of the withdrawal of the moratorium benefits by the regulator, we decided to be prudent by holding provisions in excess of the regulatory provisions on the stressed assets. Apart from the core NII growth, improved trading income /provision reversals at treasury backed by the favourable yield movements, net income by way of PSLC sale etc supported us on the income side. *The key ratios viz NIM, Cost Income Ratio, RoA, RoE, Gross NPA, Net NPA, PCR & CRAR continued to be strong. On the topline front, our deposits and advances could register a YOY growth of 16% and 22% respectively. The new retail vertical with complete product suite and revamped policies will be established shortly. The new SME leadership is also working on volume growth by way of improved sourcing strategy, leveraging of the branch network and customized product delivery. We look forward to building a sustainable business model by focusing more on these two segments apart from the gold loan portfolio. We will also have a focus on building retail deposit base during the current quarter. While building volumes it will be our endeavor to have the right risk return matrix without compromising on the compliance standards.*”

About CSB Bank Limited:

We are one of the oldest private sector banks in India & completed a century of existence this year . While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently as a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Karnataka, and Maharashtra. We offer a wide range of products and services to our overall customer base of 1.6 million, with particular focus on SME, retail, and NRI customers. We deliver our products and services through multiple channels, including 454 branches (excluding three service branches and three asset recovery branches) and 319 ATMs spread across the country and various alternate channels such as micro ATMs, debit cards, internet banking, mobile banking, point of sale services, and UPI.

CSB Bank is listed on both NSE and BSE. For further details, please visit www.csb.co.in

Safe Harbour:

Some of the statements in this document that are not historical facts; are forward-looking statements. These forward- looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

Kindly direct your enquiries to:

Smt Sreelatha M ,AGM – Strategy & Planning Dept

CSB Bank Limited

Cell phone: + 91 7736036738 Email : msreelatha@csb.co.in

Thrissur

19.01.2021



CSB Bank

Investor Presentation

Q3 FY 21

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*Q3 PAT is at Rs 53.0 crore

*9M PAT soars to Rs175.5 Cr with RoA (annualized) of 1.07%.

* PBT grows by 111% YoY

*Operating Profit crosses Rs 484 Cr and is higher than the full year figure for FY 20. Up by 179% on a YoY basis

Cost and Revenue

* NII grows by 53% YoY and 10% QoQ

* NIM improves to 5.17% (Q3 FY21)

* Non-Interest Income increases by 114% YoY & 20% QoQ supported by improved treasury gains & PSLC commission

Growth Momentum

*Advance grew by 20% YoY and 15% YTD

*Deposits grew by 16% YoY and 12% YTD

*CASA growth of 24% YoY and 17% YTD

* Digital Penetration increases to 73%

Well Capitalised & Strong Liquidity Position

* Capital Adequacy Ratio improves to 21.02% as against 19.69% as on 30.09.2020.

* Tier I ratio of 19.77%

*LCR of 200%

Asset Quality

* GNPA came down to 1.77% as against 3.04% on 30.09.20 & 3.54% on 31.03.2020

* Net NPA decreased from 1.30% as on 30.09.2020 & 1.91% as on 31.03.2020 to 0.68 % as on 31.12.2020

*PCR increases to 91.03% from 84.24% in Q2

*Bank continues to provide accelerated provisions in Q3 FY 21

- A century young Organisation
- 454 Branches & 319 ATMs
- 9 Zonal Offices
- 1.6Mn happy customers
- Presence in 16 states & 4 UTs
- Total business of Over Rs 31800 Cr
- 5 bancassurance tie ups with industry leaders.

Prudential Provisioning Policy

	Asset Classification	RBI Norms	Our Norms	
NPA Provision	Sub Standard Assets	Secured	15%	25%
		Unsecured	25%	50%
	Doubtful Assets (Up to one year)	Secured	25%	50%
		Unsecured	100%	100%
	Doubtful Assets (One to three years)	Secured (1st Year)	40%	100%
		Secured (2 nd Year)	40%	100%
		Unsecured	100%	100%
	Doubtful Assets (More than three years)	Secured/Unsecured	100%	100%
Loss Assets	Secured/Unsecured	100%	100%	

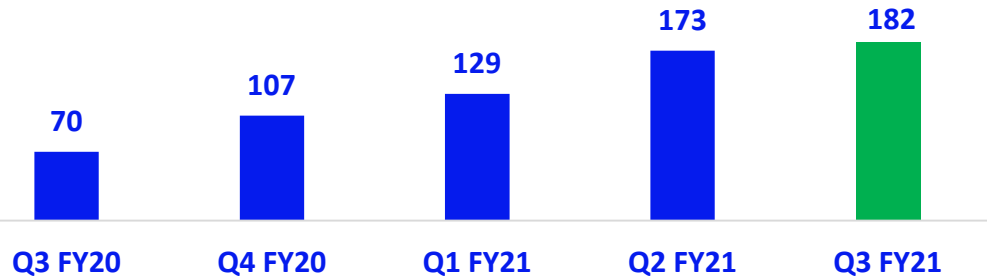
	RBI Norms	Accounting Treatment
Other Provisions	Provisions for Standard Assets	<ul style="list-style-type: none"> • 0.25% to 1% based on the nature of advance • Provided as per RBI Norms • Additional provisioning buffer created in view of the COVID scenario
	Provisions for Security Receipts	Depreciation can be netted with appreciation of individual scrips in the same category Appreciation of individual scrips not netted

Prudential Provisions	Amount (in Cr)
NPA Provision	127
Additional Std asset provision	143
SR Provision	7
Total	277
After Tax Impact	207

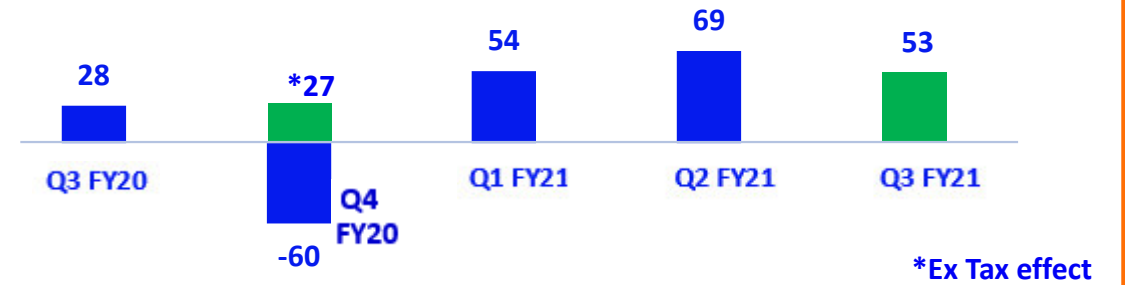
Profitability Ratios

Amt in Cr

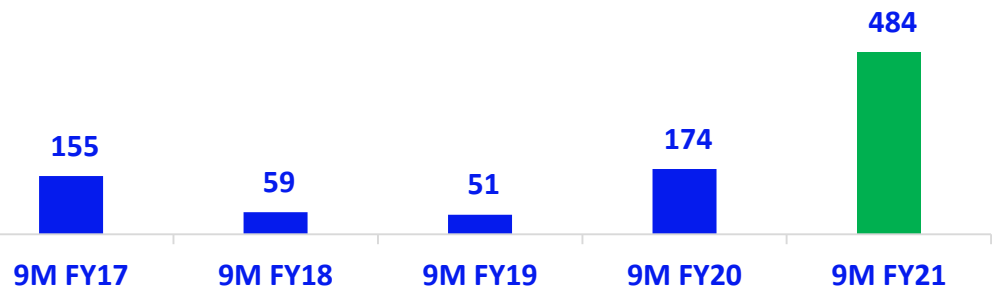
Operating Profit QoQ



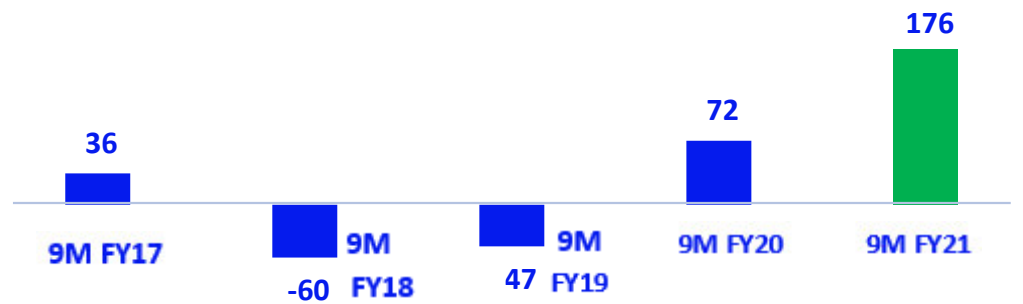
Net Profit QoQ



Operating Profit YoY



Net Profit YoY



Company Overview

Business Overview

Earnings

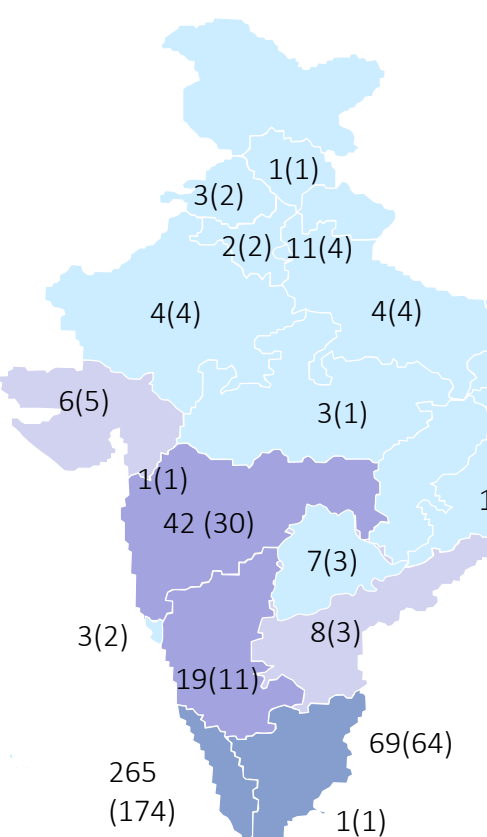
Digital Penetration

Strategy

Branch Distribution

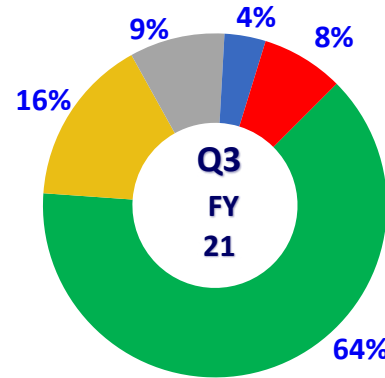
State	% distribution
KERALA	61%
TAMIL NADU	14%
MAHARASHTRA	10%
KARNATAKA	4%
OTHERS	11%

Population	No of Branches
Metropolitan	82
Urban	92
Semi-urban	240
Rural	40
Grand Total	454

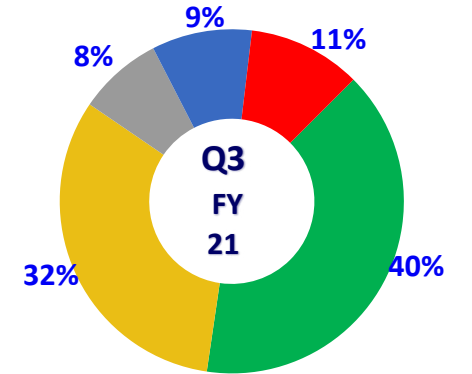


Legend: Branches (ATM)

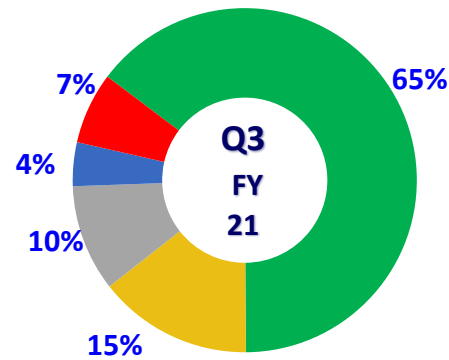
CASA



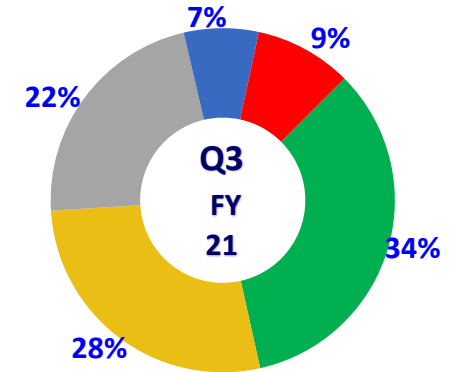
Gold Loans



Total Deposits



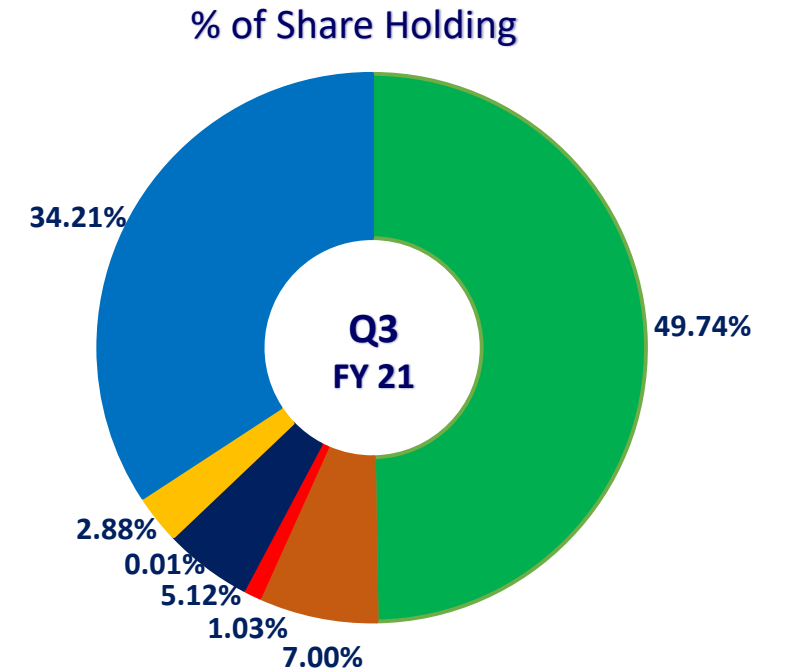
Total Advances



Legend: Kerala (Green), Tamilnadu (Yellow), Maharashtra (Grey), Karnataka (Blue), Others (Red)

Share Holding Pattern

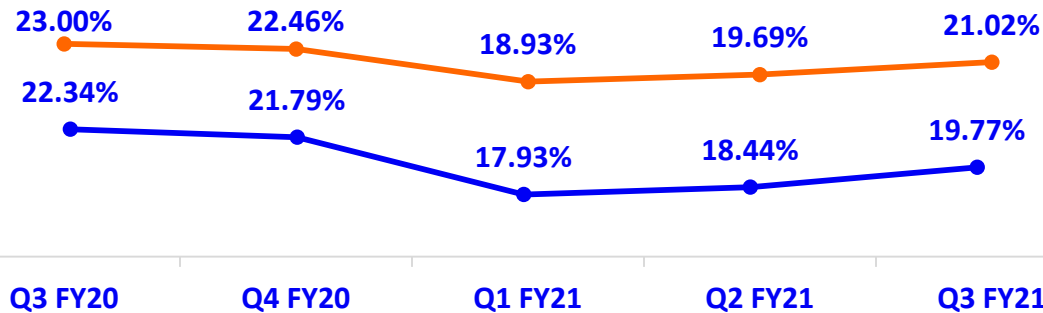
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM-Promoter & Promoter Group	2	86.27	49.74%
Mutual Funds	6	12.14	7.00%
Alternate Investment Funds	1	1.79	1.03%
Foreign Portfolio Investors	8	8.89	5.12%
FIs / Banks /Insurance Companies	2	0.02	0.01%
Shares held by Employee Trusts	1	5.00	2.88%
Others	49660	59.34	34.21%
TOTAL	49680	173.45	100.00%



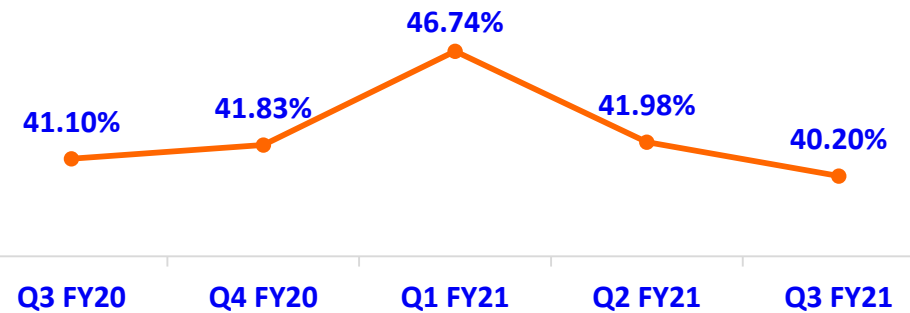
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

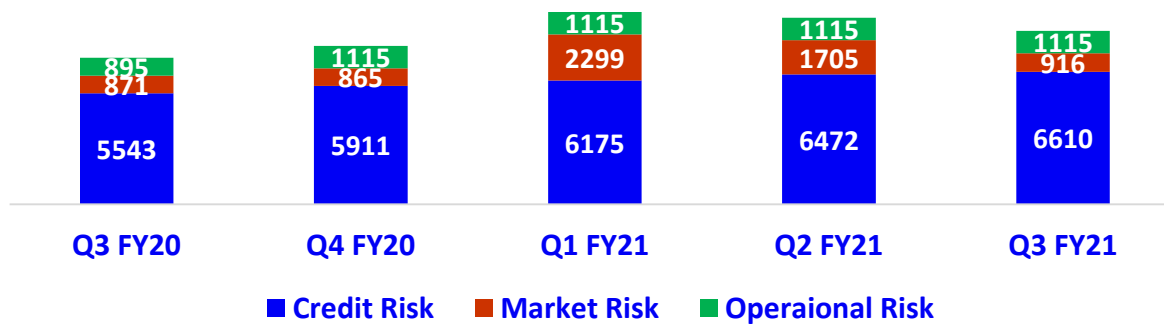
Capital Adequacy Ratio



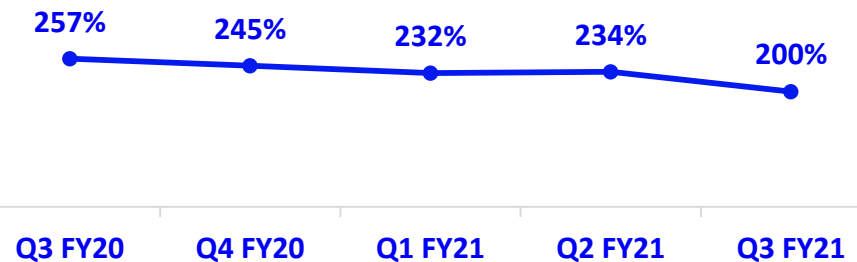
RWA to Total Assets



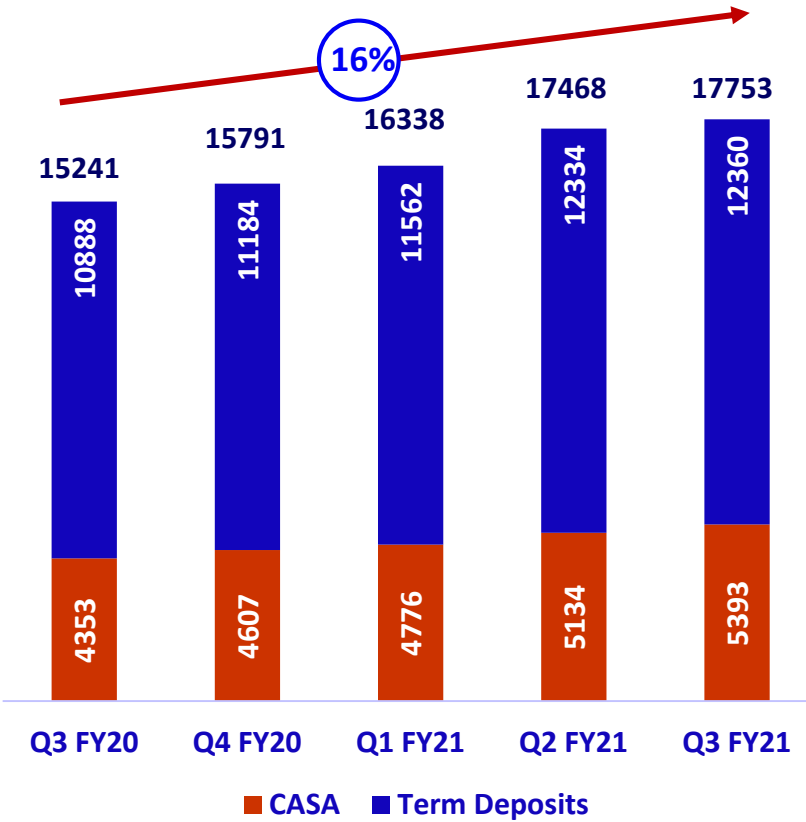
Risk Weighted Assets



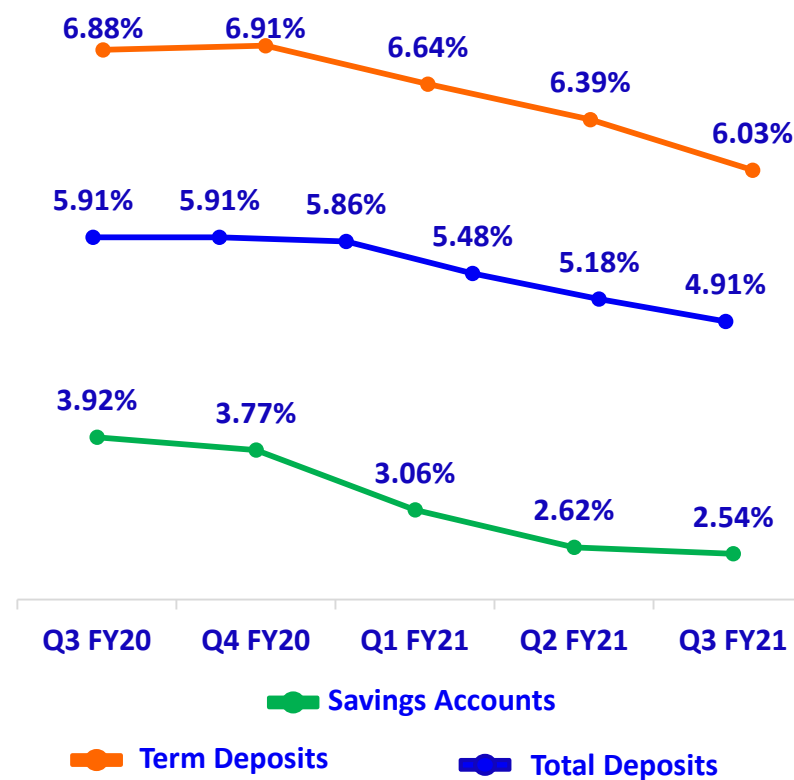
Liquidity Coverage Ratio



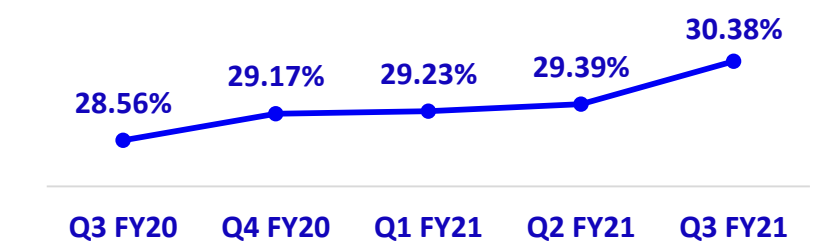
Total Deposits (Amt in Cr)



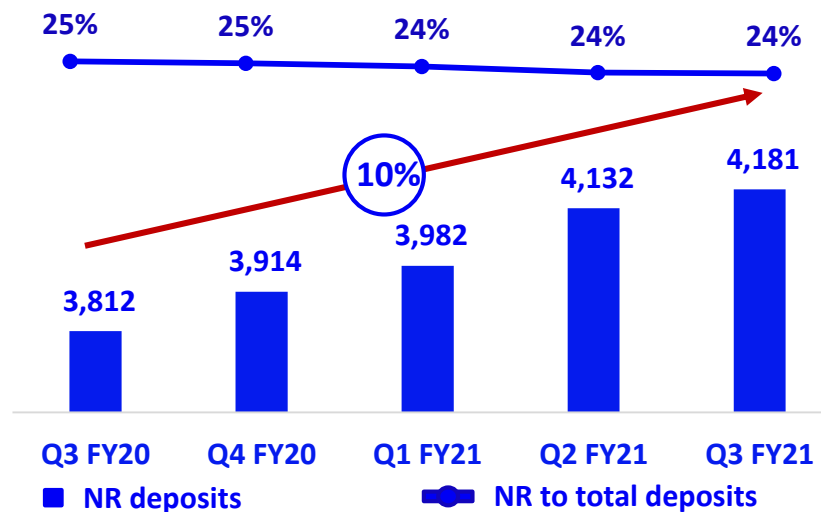
Cost of Deposits



CASA Ratio



NR Deposits



Company Overview

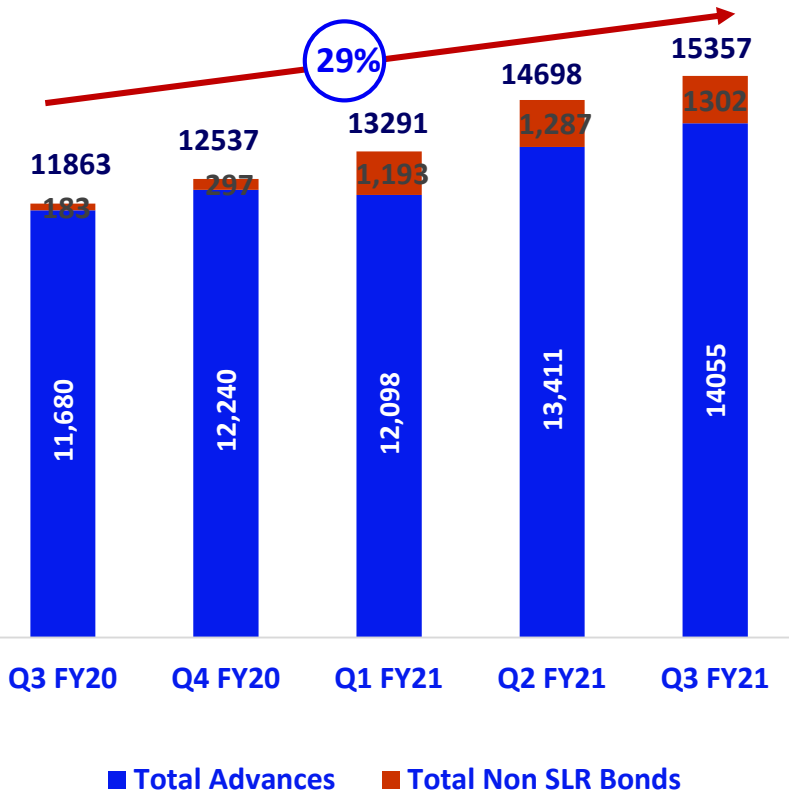
Business Overview

Earnings

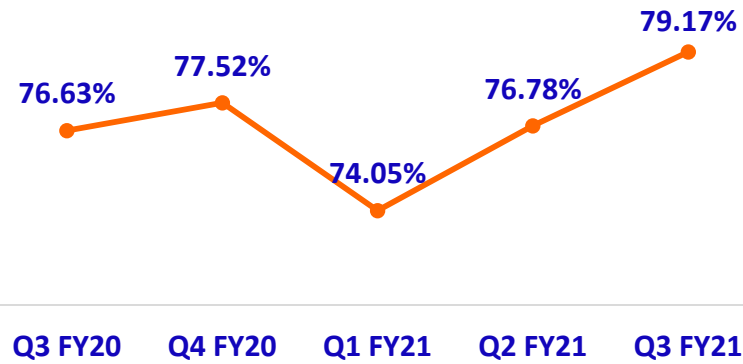
Digital Penetration

Strategy

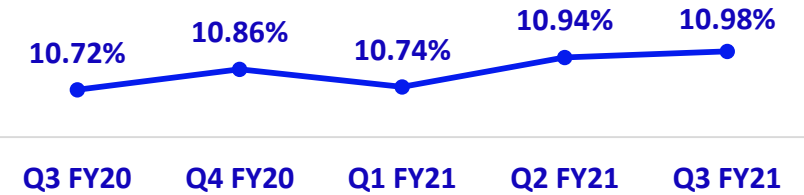
Total Gross Advances + Non SLR Bonds (Amt in Cr)



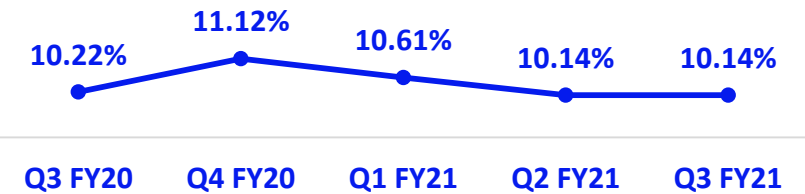
Gross CD Ratio



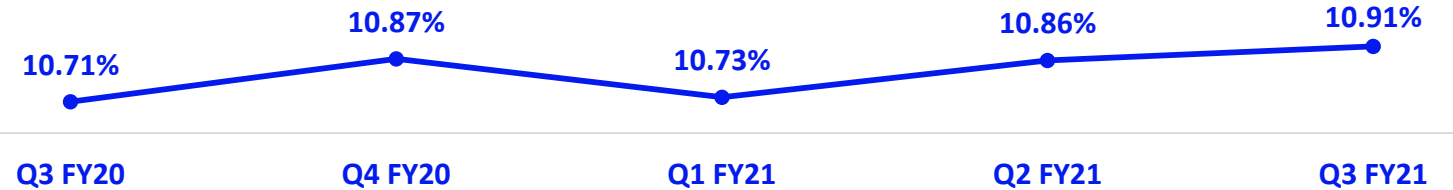
Yield on Advances



Yield on Non SLR Bonds



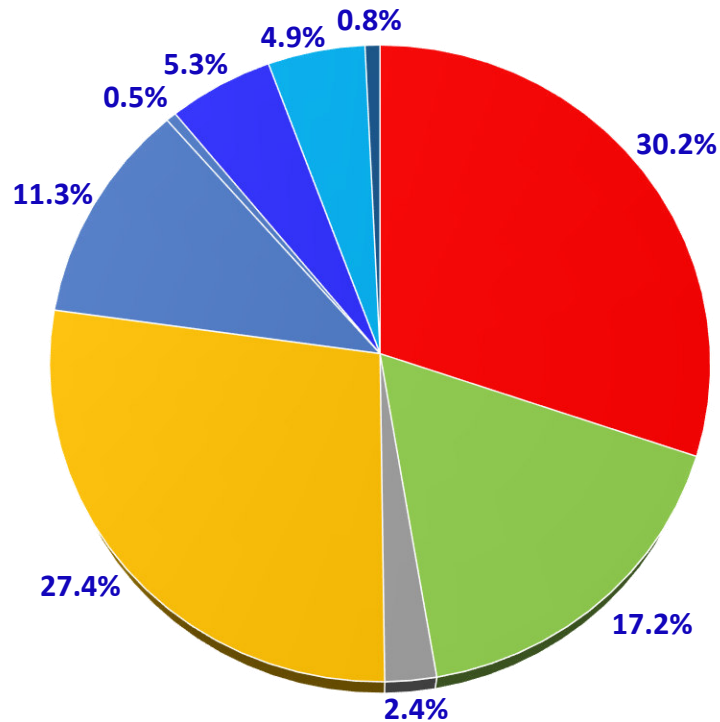
Combined Yield



Advance Mix

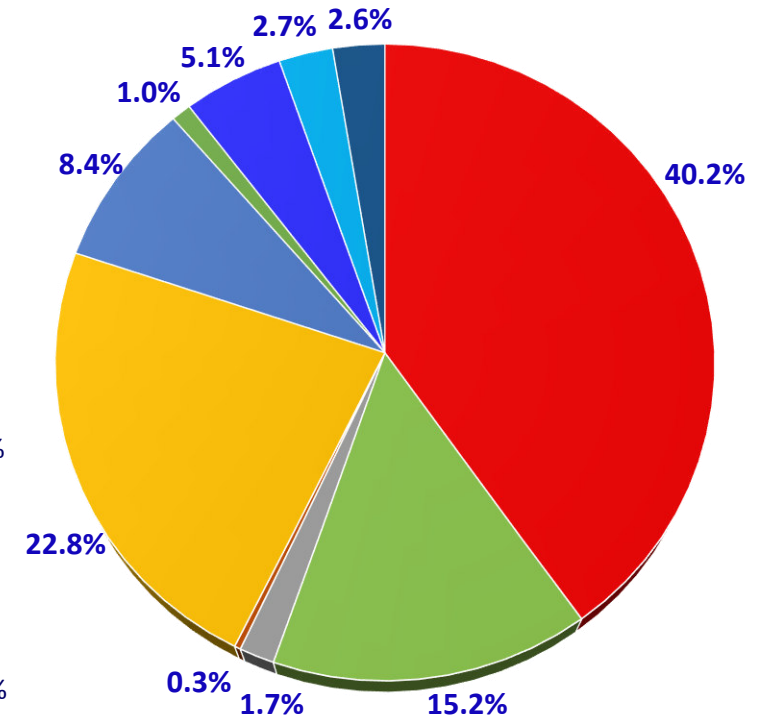
(Amt in Cr)

Q3 FY 20



3523	Gold Loans	5644	↑ 60.2%
2006	SME Loans	2131	↑ 6.2%
285	MSME General Loans	236	↓ 17.2%
0	MSME New Loans	41	↑
3201	Corporate Loans	3208	↑ 0.2%
1322	Retail Loans	1187	↓ 10.2%
61	Two Wheeler Loans	141	↑ 133.4%
620	Assignment Loans	713	↑ 15.0%
574	LCBD & TReDS	384	↓ 32.9%
88	Agri & MFI Loans	370	↑ 320.1%

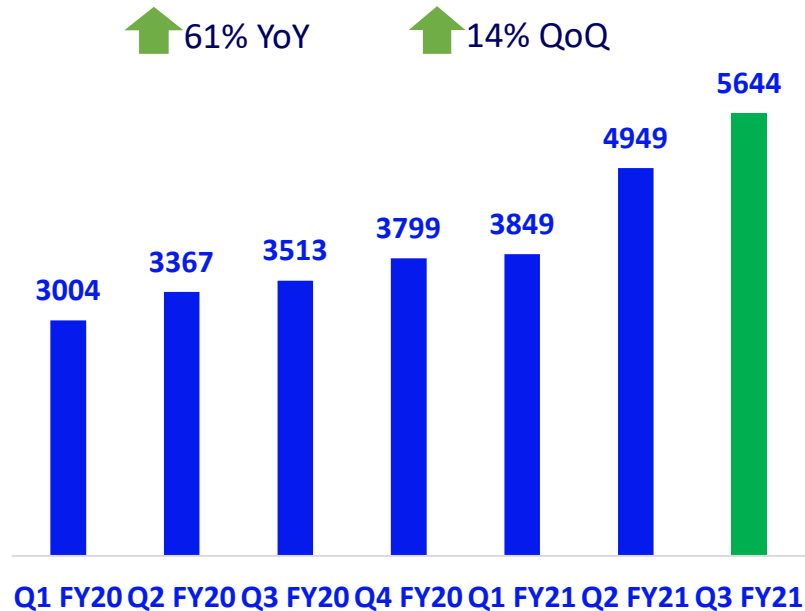
Q3 FY 21



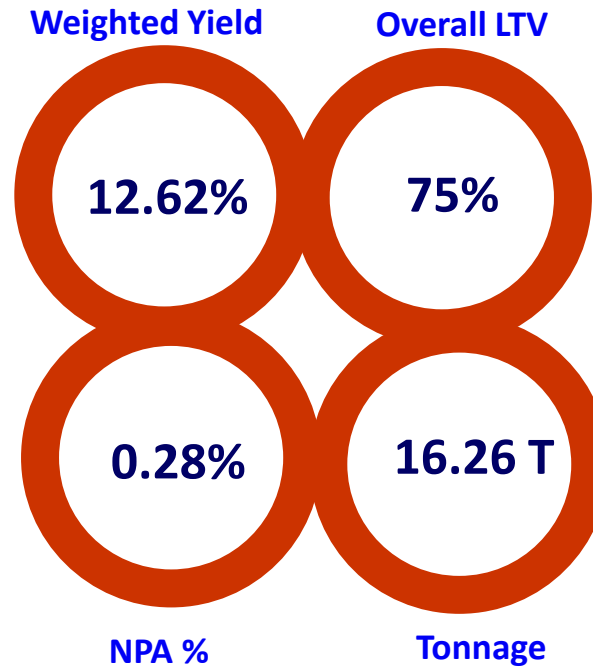
Gold Loan – Our DNA

(Amt in Cr)

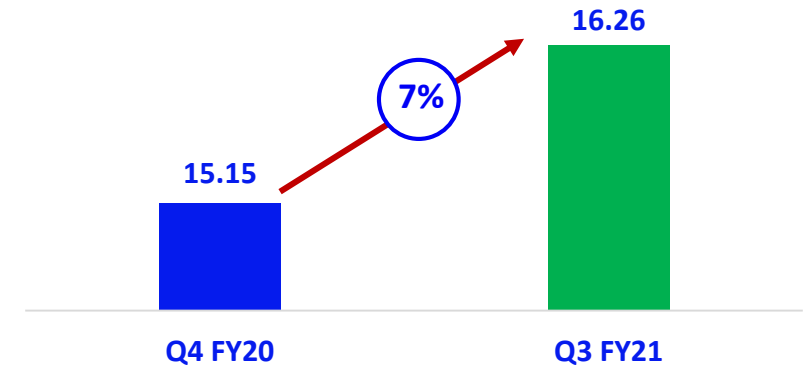
Portfolio Movements



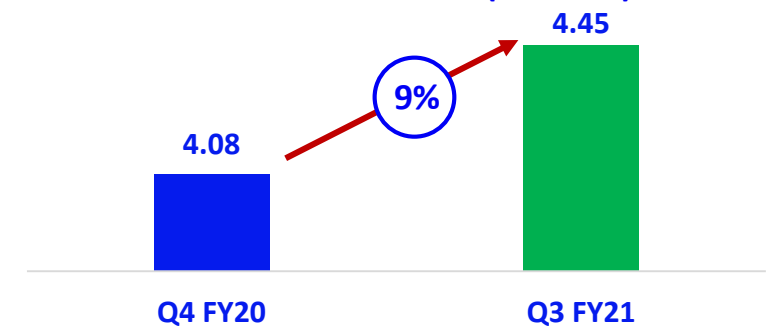
Portfolio Quality



Tonnage

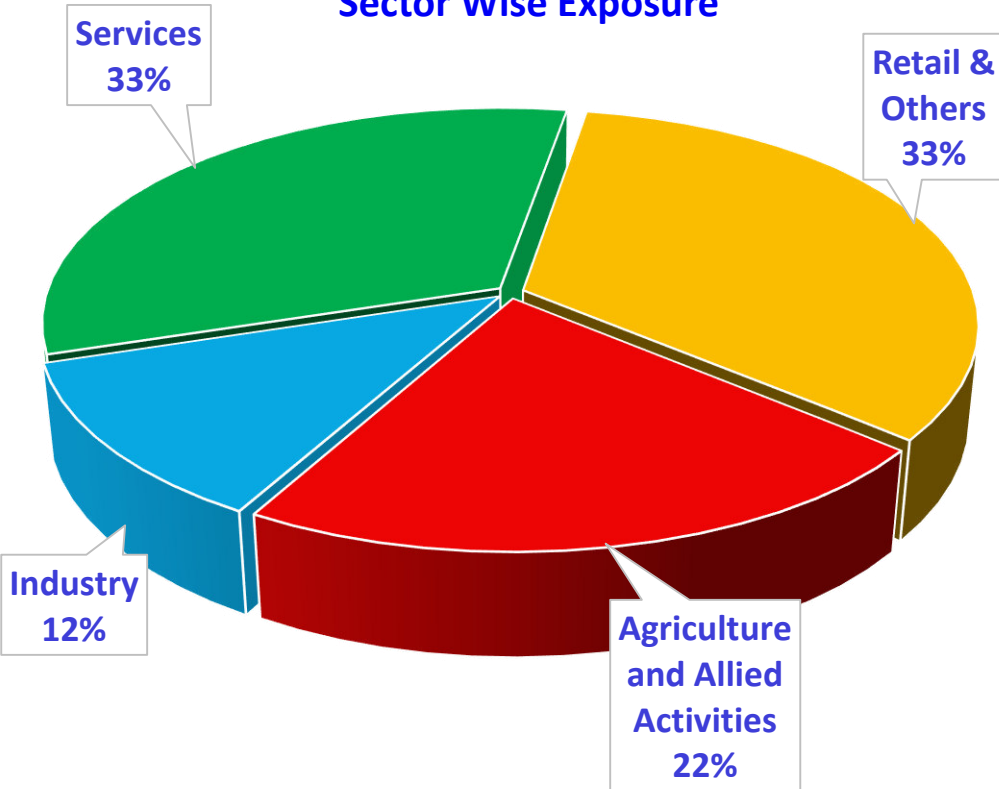


No of Accounts (in Lakhs)



Sector Wise Exposure

Sector Wise Exposure



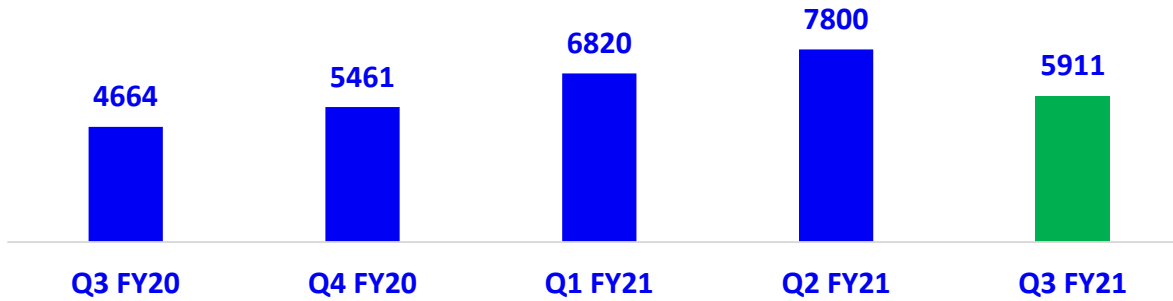
Industries	% to Gross advances
Textiles	3.36%
Food Processing	2.36%
Infrastructure	1.81%
Construction	1.24%
All Engineering	0.63%
Beverages (excluding Tea & Coffee) and Tobacco	0.37%
Chemicals and Chemical Products (Dyes, Paints, etc	0.36%
Basic Metal and Metal Products	0.33%
Paper and Paper Products	0.30%
Wood and Wood Products	0.16%
Rubber, Plastic and their Products	0.15%
Gems and Jewellery	0.07%
Mining and Quarrying	0.07%
Others	0.79%

Services	% to Gross advances
NBFCs	10.93%
Wholesale & Retail Trade	4.85%
Tourism, Hotel and Restaurants	2.66%
Commercial Real Estate	2.24%
Transport Operators	0.53%
Professional Services	0.41%
Computer Software	0.40%
Other Services	10.53%

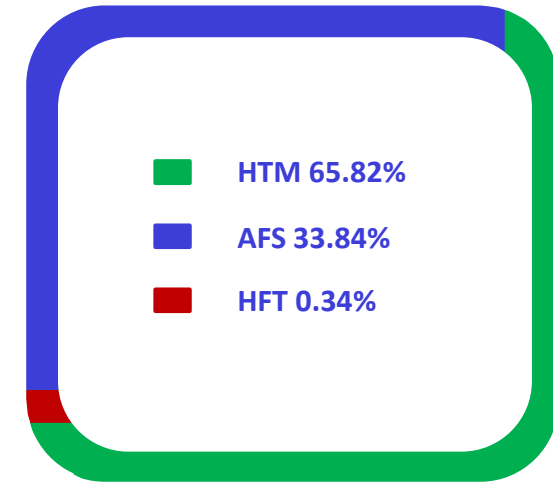
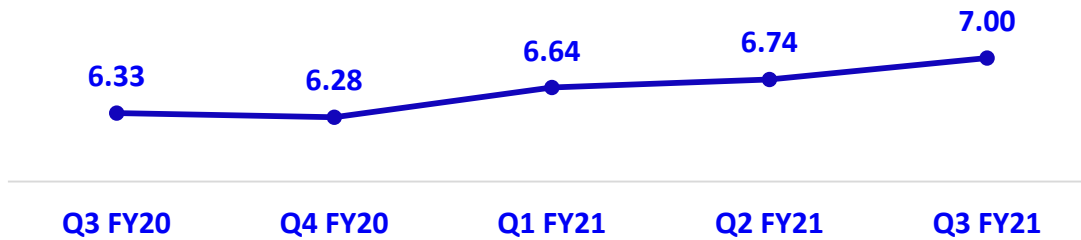
Investments

(Amt in Cr)

Total Investments



Yield on Investments

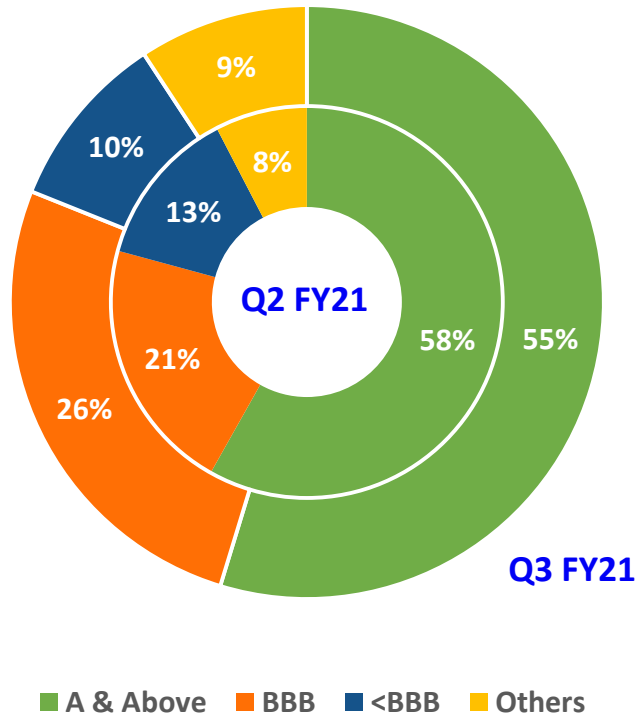


M Duration

HFT	AFS	HTM	Total
7.10%	2.85%	5.62%	4.86%

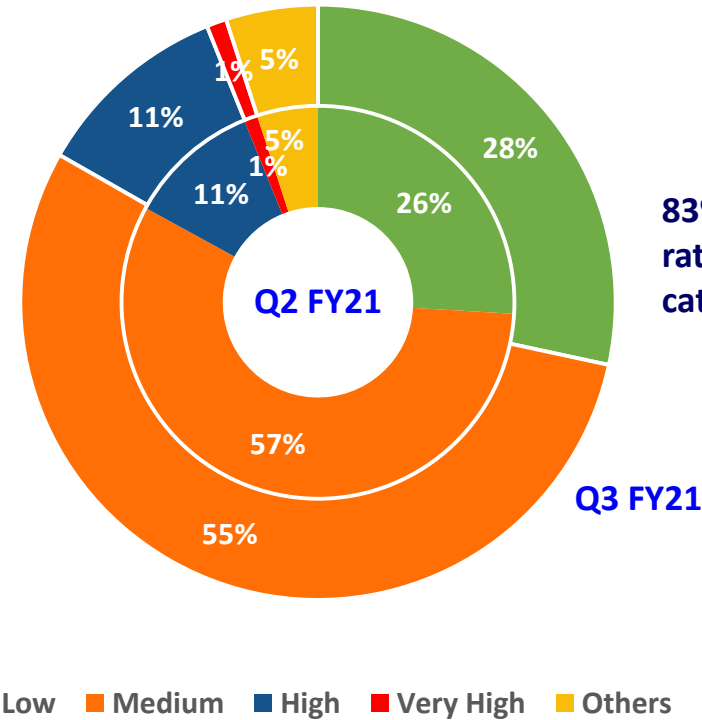
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



91% of Corporate advances are externally rated of which 55% are having A & above rating.

Internal Rating of SME accounts



83% of SME advances are rated as Low/Medium risk categories

Profit & Loss Account - Q3 FY 21

Amt in Cr

	Q3FY20	Q2FY21	Q3FY21	YoY	QoQ
Interest Income	388.7	470.0	482.6	24.2%	2.7%
Interest Expense	233.4	240.7	231.4	-0.9%	-3.9%
Net Interest Income	155.2	229.2	251.2	61.9%	9.6%
Treasury Profit	4.0	32.4	47.7	1092.5%	47.2%
Commission Income	7.7	10.7	11.7	51.9%	9.3%
Processing Fees	8.6	15.7	14.1	64.0%	-10.2%
Bad debts recovered	17.9	14.7	19.4	8.4%	32.0%
Other Income	12.5	24.2	23.7	89.6%	-2.1%
Total Non Interest Income	50.6	97.6	116.6	130.4%	19.5%
Total Net Operating Income	205.8	326.8	367.8	78.7%	12.5%
Staff Cost	84.2	103.8	127.8	51.8%	23.1%
Other Opex	51.7	50.3	57.6	11.4%	14.5%
Total Opex	135.8	154.0	185.4	36.5%	20.4%
Operating Profit/Loss	70.0	172.8	182.4	160.6%	5.6%

	Q3FY20	Q2FY21	Q3FY21	YoY	QoQ
Operating Profit	70.0	172.8	182.4	160.6%	5.6%
Provision for NPA	35.3	20.8	56.2	59.2%	170.2%
Provision for Dep on Inv	-6.1	39.1	-34.2	-460.7%	-
Provision for std advances	-1.0	20.5	89.2	-	335.1%
Other Provisions	-0.6	0.4	0.2	-	-50.0%
Total Provisions	27.6	80.7	111.5	304.0%	38.2%
Profit Before Tax	42.4	92.1	70.9	67.2%	-23.0%
Tax	14.3	23.2	17.8	24.5%	-23.3%
Profit/Loss (-) After Tax	28.1	68.9	53.0	88.6%	-23.1%

- ❖ Net Interest Income grows by 62% YoY & 10% QoQ
- ❖ Non-Interest Income increases by 130% YoY & 20% QoQ - improved treasury gains & PSLC commission
- ❖ Operating profit up by 161% YoY
- ❖ Healthy provisioning buffer - Incremental standard asset provision is Rs 89cr in Q3 FY21
- ❖ PBT grows by 67 % YoY
- ❖ PAT grows by 89% YoY

Profit & Loss Account - 9M FY 21

Amt in Cr

	9M FY 20	9M FY 21	YoY	YoY%
Interest Income	1,121.0	1,375.2	254.2	22.7%
Interest Expense	686.2	709.5	23.3	3.4%
Net Interest Income	434.7	665.7	231.0	53.1%
Treasury Profit	16.9	123.6	106.7	631.4%
Commission Income	21.4	28.0	6.6	30.8%
Processing Fees	19.4	36.3	16.9	87.1%
Bad Debts recovered	40.5	43.7	3.2	7.9%
Other Income	36.8	56.9	20.1	54.6%
Total Non Interest Income	135.0	288.5	153.5	113.7%
Total Net Operating Income	569.8	954.2	384.4	67.5%
Staff Cost	252.3	317.6	65.3	25.9%
Other Opex	143.9	152.3	8.4	5.8%
Total Opex	396.2	469.9	73.7	18.6%
Operating Profit	173.6	484.3	310.7	179.0%

	9M FY 20	9M FY 21	YoY	YoY%
Operating Profit	173.6	484.3	310.7	179.0%
Provision for NPA	65.1	90.7	25.6	39.3%
Provision for Dep on Inv	-3.7	5.4	9.1	-
Provision for std advances	1.1	152.8	151.7	13790.9%
Other Provisions	-0.3	0.8	1.1	-
Total Provisions	62.3	249.7	187.4	300.8%
Profit/Loss(-) Before Tax	111.3	234.5	123.2	110.7%
Tax	38.9	59.0	20.1	51.7%
Profit/Loss (-) After Tax	72.4	175.5	103.1	142.4%

- ❖ Net Interest Income grows by 23%
- ❖ Non-Interest Income increases by 114% -improved treasury gains & PSLC commission
- ❖ Operating profit up by 179%
- ❖ Standard asset provision includes Covid related provision amounting to Rs145Cr
- ❖ PBT grows by 111 %
- ❖ PAT grows by 142%

Company
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Balance Sheet – Q3 FY 21

Amt in Cr

	31.12.2019	31.12.2020	YoY (%)	30.09.2020	QoQ (%)
Liabilities					
Capital	173.5	173.5	0.0%	173.5	0.0%
ESOP Outstanding	-	0.4	-	-	-
Reserves & Surplus	1846.8	1962.7	6.3%	1,909.0	2.8%
Deposits	15241.1	17753.0	16.5%	17,468.4	1.6%
Of Which CASA	4353.2	5393.0	23.9%	5,134.1	5.0%
Borrowings	100.0	951.0	851.0%	2,181.8	-56.4%
Other Liabilities & Provisions	420.6	656.6	56.1%	382.3	71.7%
Total	17782.0	21497.1	20.9%	22,115.0	-2.8%
Assets					
Cash & Balance with RBI	693.9	652.9	-5.9%	636.2	2.6%
Balance with Banks Money at call & Short Notice	259.3	670.9	158.7%	86.5	675.6%
Investments	4,663.8	5,804.7	24.5%	7,659.4	-24.2%
Advances	10,808.1	13,137.3	21.6%	12,537.6	4.8%
Fixed Assets	220.7	232.5	5.3%	229.3	1.4%
Other Assets	1,136.2	998.8	-12.1%	966.0	3.4%
Total	17,782.0	21,497.1	20.9%	22,115.0	-2.8%

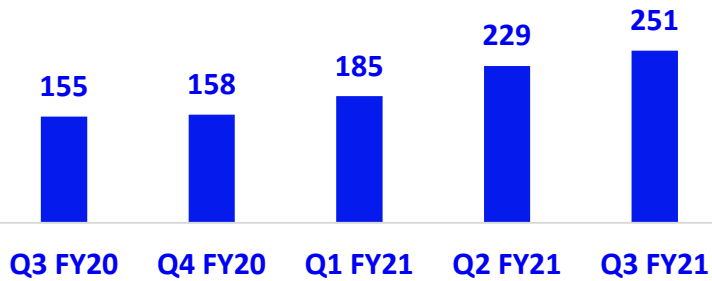
Asset Quality

Amt in Cr

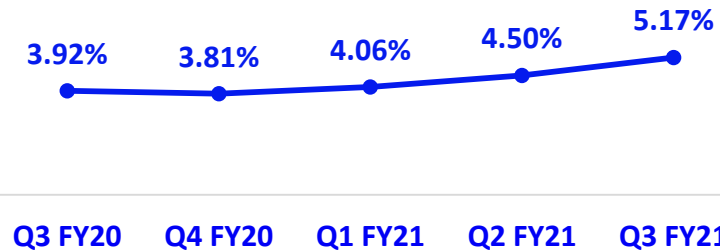
Gross NPA: Movement	QoQ movement				
	Q3FY20 (3 months)	Q4 FY20 (3 months)	Q1 FY21 (3 months)	Q2 FY21 (3 months)	Q3 FY21 (3 months)
Opening Balance of Gross NPA	326	353	409	401	387
Additions	53	83	6	4	-
Sub-total (A)	379	436	415	405	388
Less:-					
(i) Upgradations	9	7	6	2	3
(ii) Recoveries (excluding recoveries made from upgraded accounts)	16	17	7	15	15
(iii) Technical/ Prudential Write-offs	-	-	-	-	134
(iv) Write-offs other than those under (iii) above	1	2	0	1	1
Sub-total (B)	26	26	14	17	153
Closing balance of Gross NPA (A – B)	353	409	401	387	235

Profitability Ratios

Net Interest Income (in Cr)



NIM (Annualised)

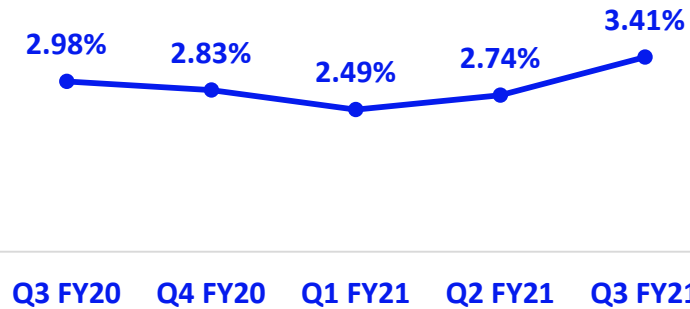


*NIM = NII/Avg interest earning assets

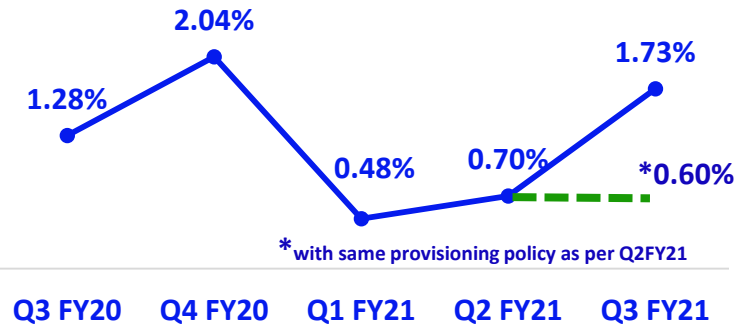
Non interest Income to Total Income



Opex to Average assets (Annualised)

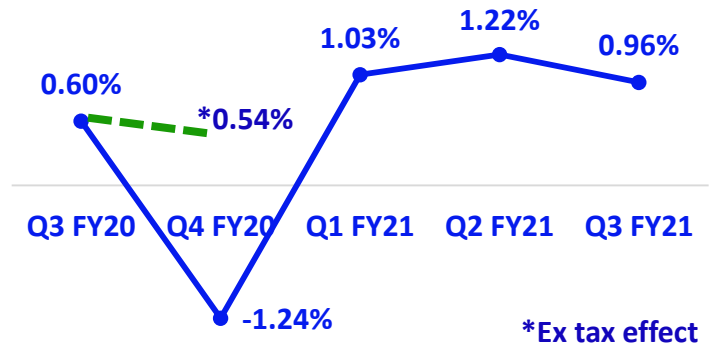


Credit Cost (Annualised)



*with same provisioning policy as per Q2FY21

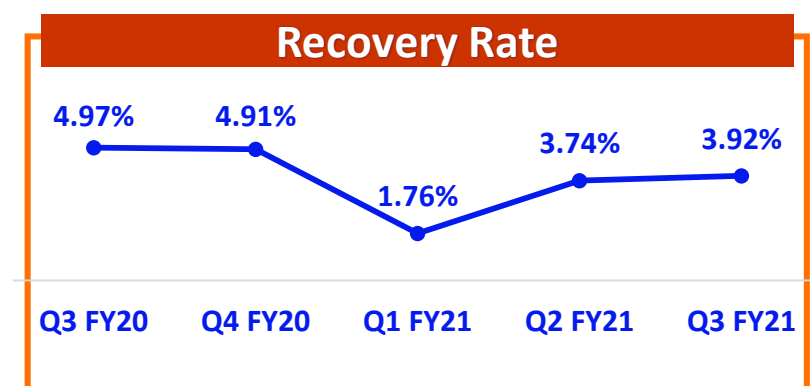
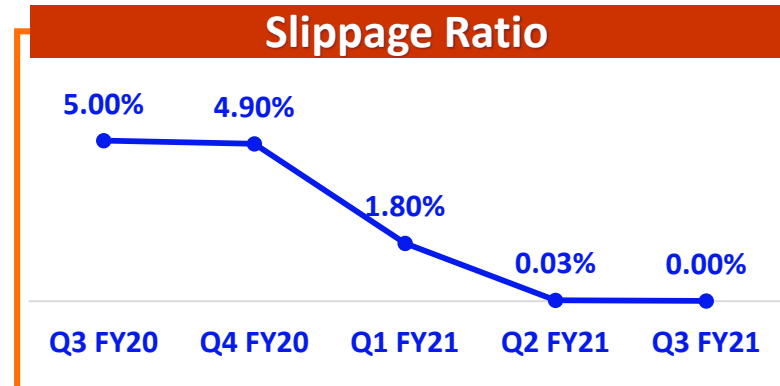
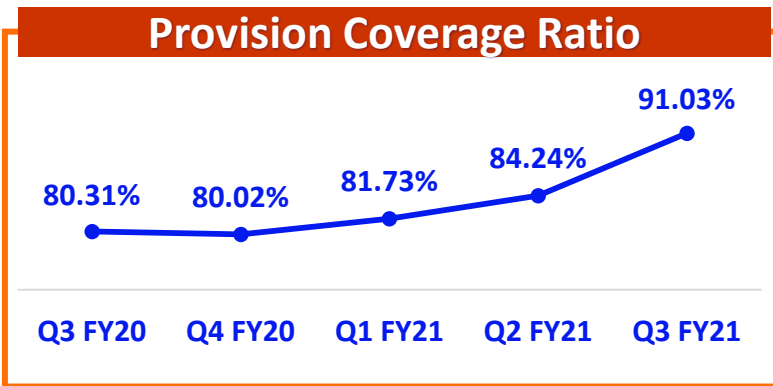
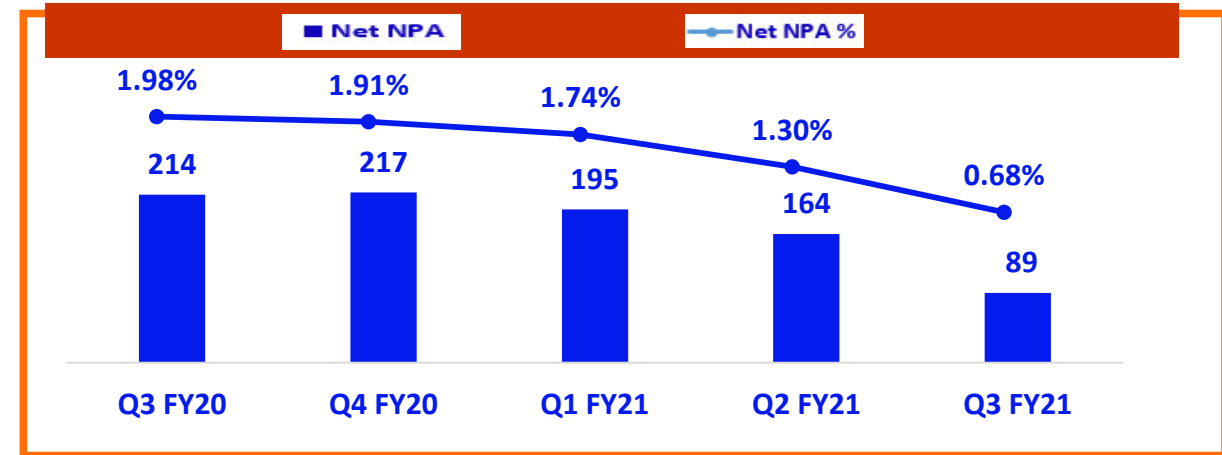
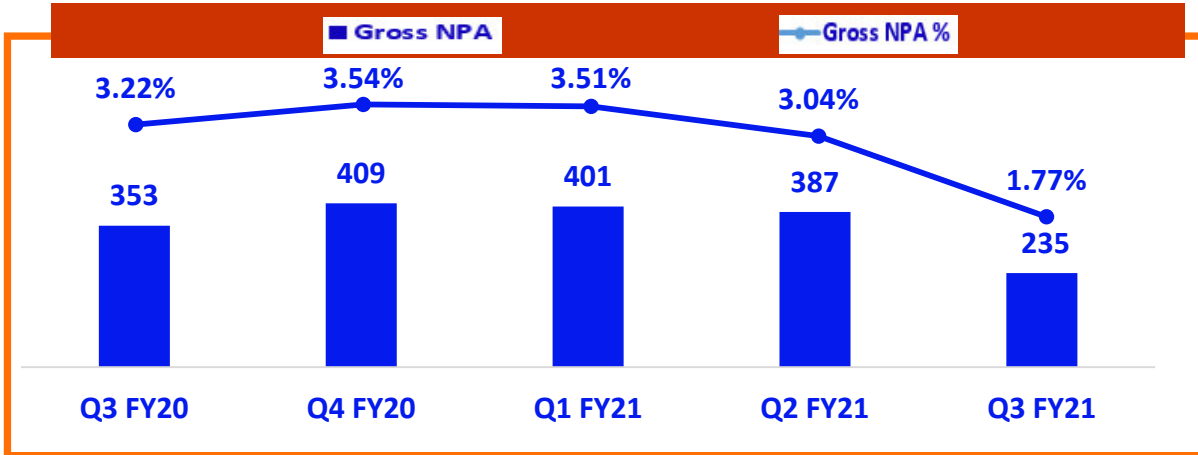
RoA (Annualised)



*Ex tax effect

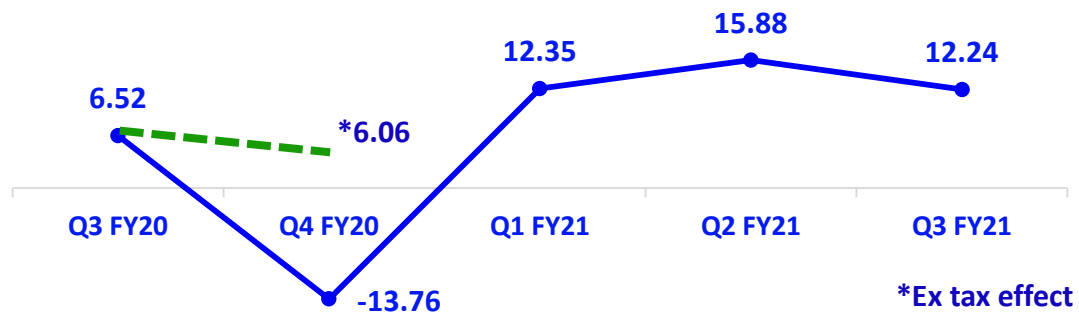
Asset Quality Ratios

Amt in Cr

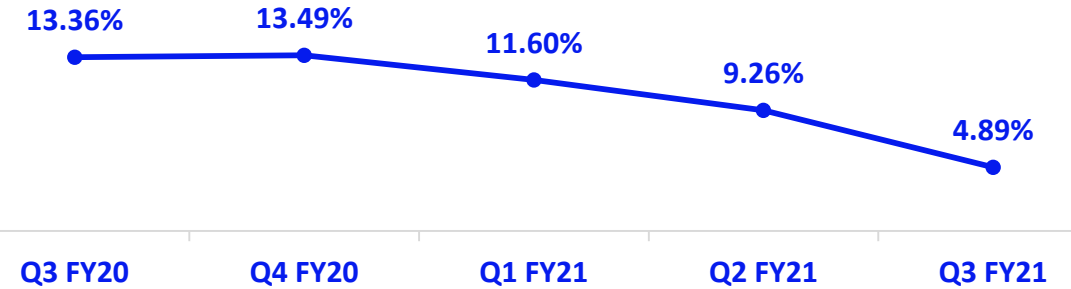


Share Holders Return & Risk Ratios

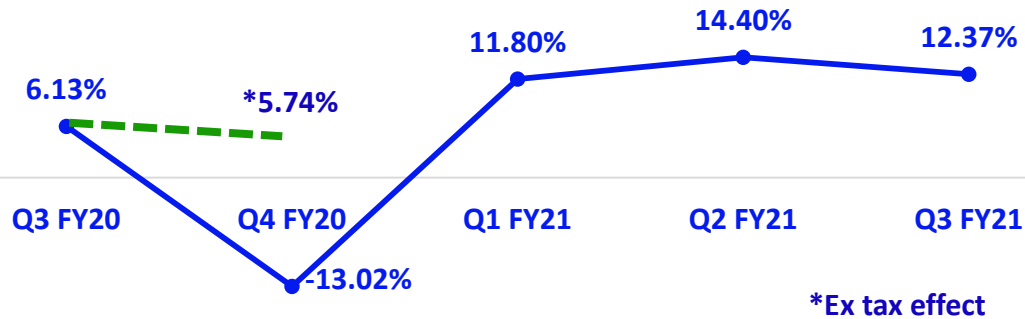
EPS (Annualised) (in Rs)



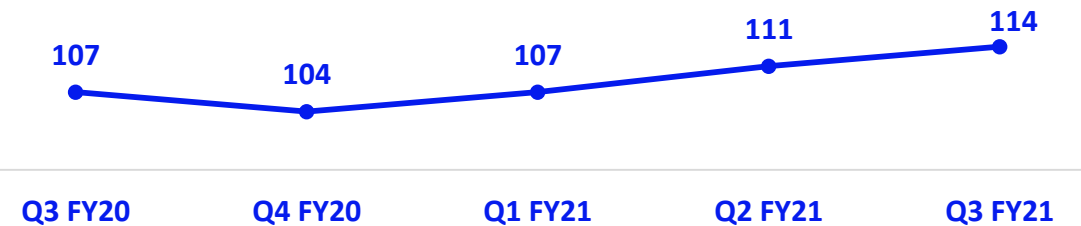
Net NPA to Networth



RoE (Annualised)

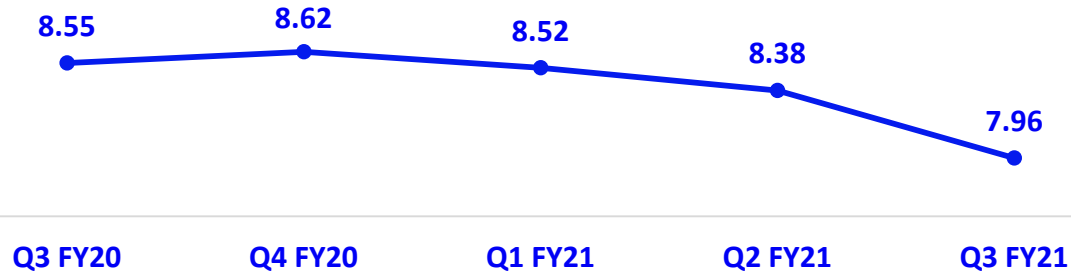


Book Value per Share (in Rs)

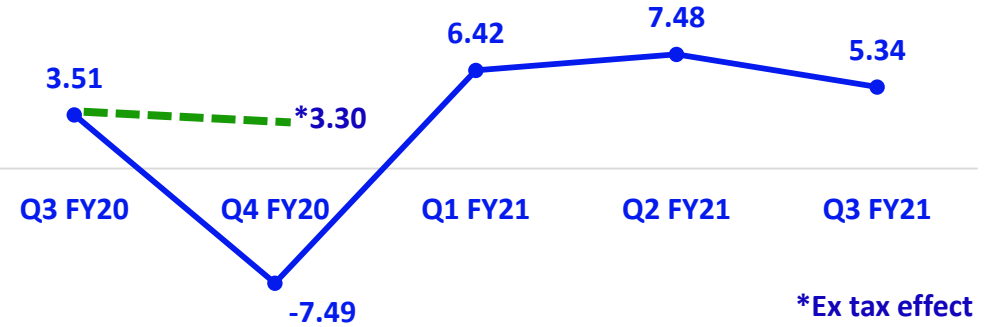


Efficiency Ratios

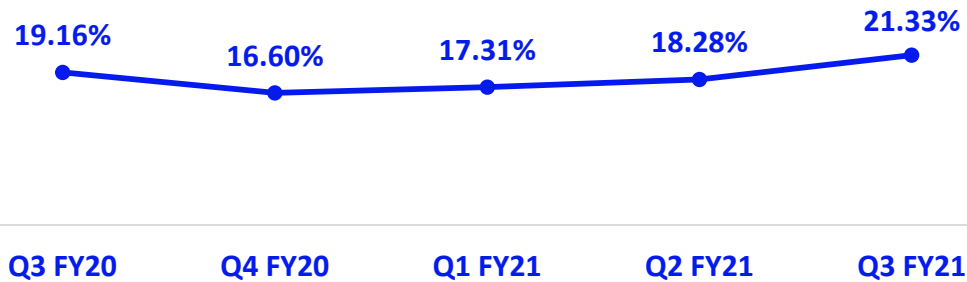
Business per Employee (Annualised) (In Cr)



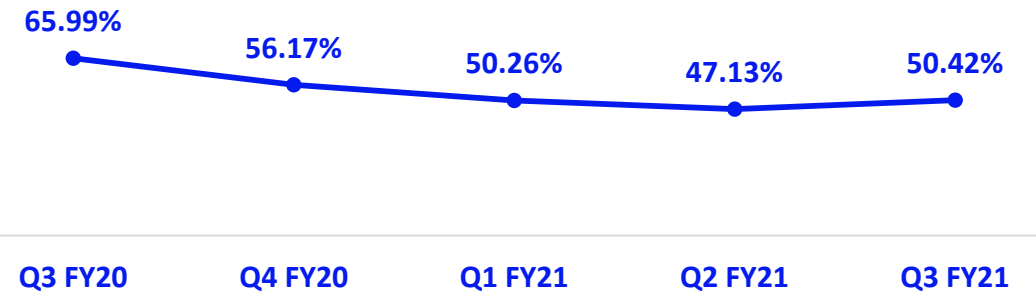
Profit per Employee (in Lakhs)



Staff Cost to Total Income



Cost to Income Ratio



Covid Provisions

Amt in Cr

- Supreme Court on 3rd September 2020, has directed that accounts which are standard as on 31.08.2020 [date of moratorium exit] should not be classified as NPA till various petitions before the court seeking relief in the wake of Covid-19 are disposed off.
- Accordingly, the bank has discontinued the classification of such accounts as NPA.
- The accounts which are in standard category due to SC order amounts to Rs 210.62Cr (Gold loans 62% + other loans 38%).
- Bank is holding additional provisions for these accounts.
- Collection vs demand for the month of December 2020 stood at 95%

	Balance	Provision Held
Accounts which are in standard asset category due to SC order	210.62	51.39
Other standard stressed accounts	381.48	93.48
Total		144.87
Provision held as on 30.09.2020 *		59.77
Additional Provision as on 31.12.2020		85.11

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Digital Touch Points



1,755 Installations



5.80 lacs + Debit Cards



2.9 lacs+ Net
Banking users



319 ATM
Network



2.58 lacs+ Mobile
Banking Users



2,014+ QR
Installations



62,776+ ePassbook
Downloads



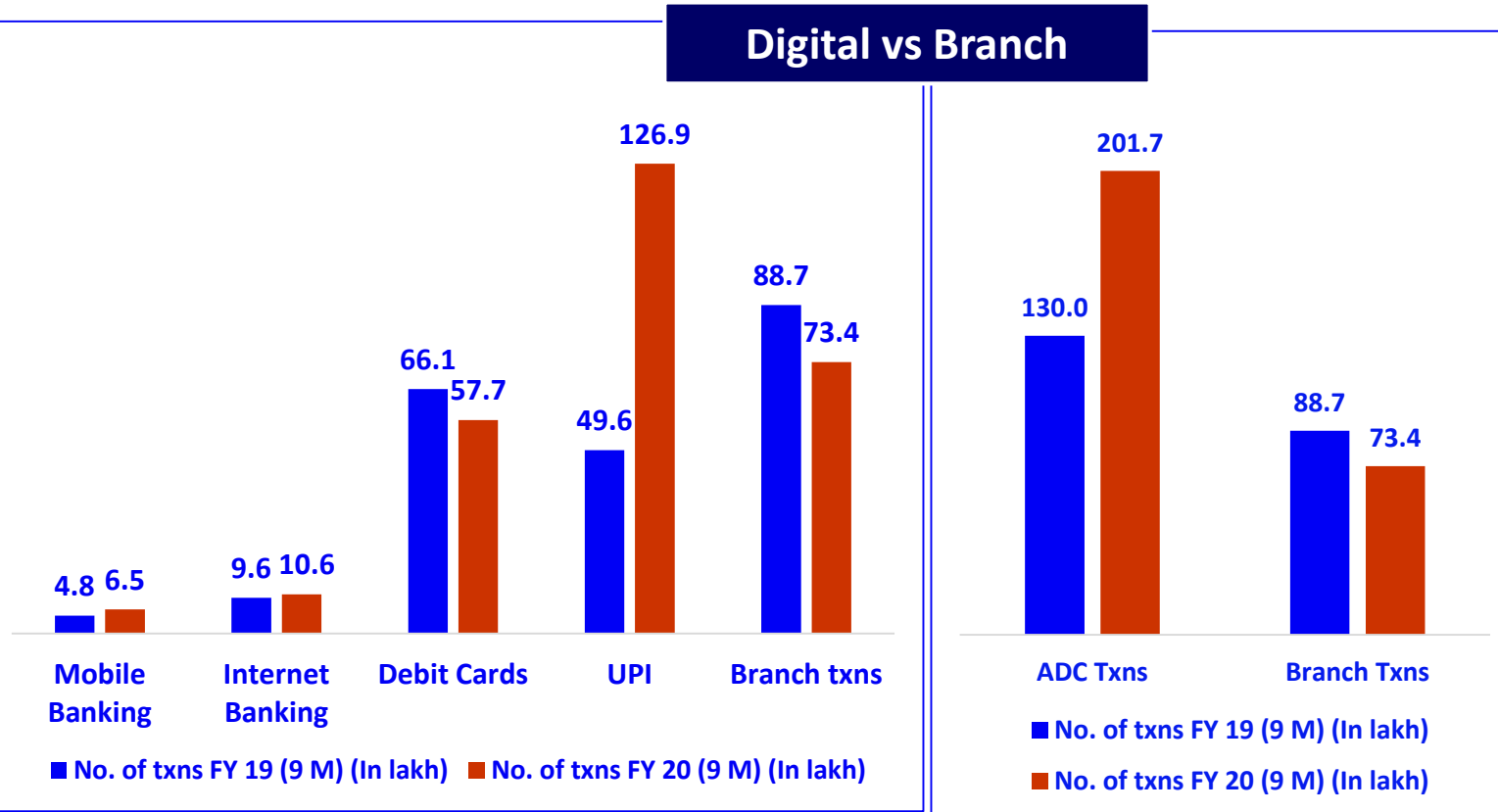
78,464+ Prepaid
Cards



1.23 lac+ UPI
Downloads

Channel Transactions

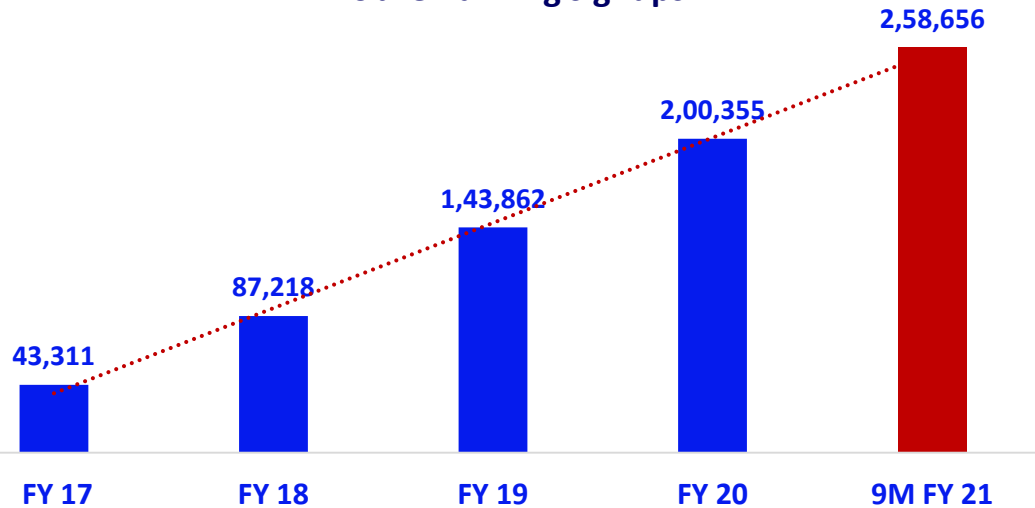
Digital vs Branch



	No. of txns	
	9M FY 20 (In lakh)	9M FY 21 (In lakh)
Mobile Banking	5	7
Internet Banking	10	11
Debit Cards	66	58
UPI	50	127
Branch txns	89	73
Total Channel Transactions	130	202
% of channel txns	59.45%	73.33%

CSB Mobile+ App - Way to Go Digital

Mobile Banking signups



- Full fledged application ranging from fund Transfers ,Recharges, Scan & Pay payments to UPI
- 'Refer & Win' attractive cashbacks
- Best UI & UX Design

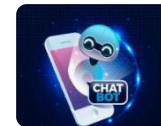
Upcoming Digital Projects



CSB E-Tax Filing



Loyalty Rewards program for customers



Chatbot in Mobile App



Tap & Pay Cards (Contactless)



BBPS in Net/Mobile Banking



FASTag /National Electronic Toll Collections



Up gradation of CSB Mobile+ with Collect payments

We aim to

- deliver long term value for the shareholders,
- grow with the aspirations of our customers,
- provide employees with a meritocratic work environment,
- meet the regulatory expectations.

Through

- expanding our footprints across India especially South and Western India,
- extending into new clientele base in retail and MSME
- reorganising into business verticals with clearly defined roles and responsibilities,
- incentivising performance,
- maintaining a granular asset portfolio with reduced focus on corporate credit,
- competing on non price value propositions,
- maintaining robust capital , funding and liquidity base,
- strong balance sheet with strong controls.

Continue to grow existing asset business

- ❖ Dedicated SME/MSME team to drive further penetration
- ❖ Separate vertical for agriculture based business
- ❖ Revamped policies, products, systems and processes to foster growth

Accelerate transformation as New Age Private Bank

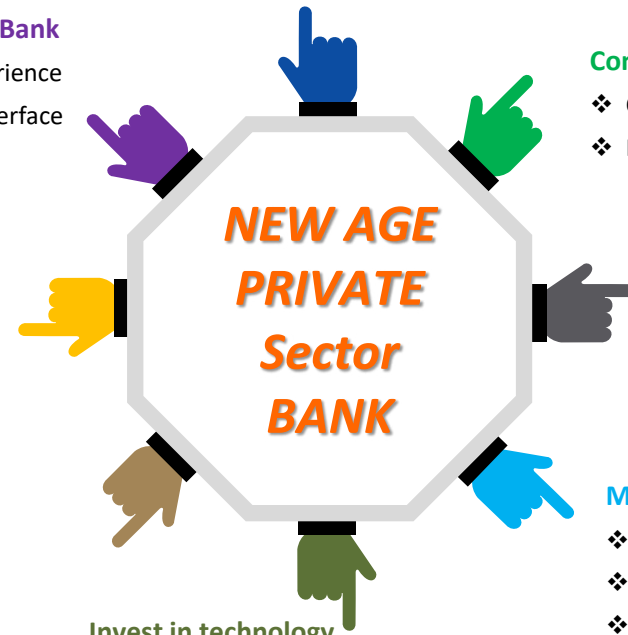
- ❖ Technology initiatives to enhance customer experience
- ❖ Expand products suite, services and customer interface
- ❖ Introduction of Score Cards as part of PMS
- ❖ Performance based Incentives

Focus on NPA recovery and improve asset quality

- ❖ Separate team for retail, SME, and corporate recovery
- ❖ Dedicated asset recovery branches for monitoring NPA of INR 1 Mn and above

Strengthening risk management

- ❖ Introduction of advanced risk management tools
- ❖ Enhance existing credit risk management systems



Continue to leverage strong deposits franchise

- ❖ Continue to increase CASA to support advances growth-Acquire, Retain and Grow
- ❖ Increased focus on NRI clients

Expand distribution infrastructure

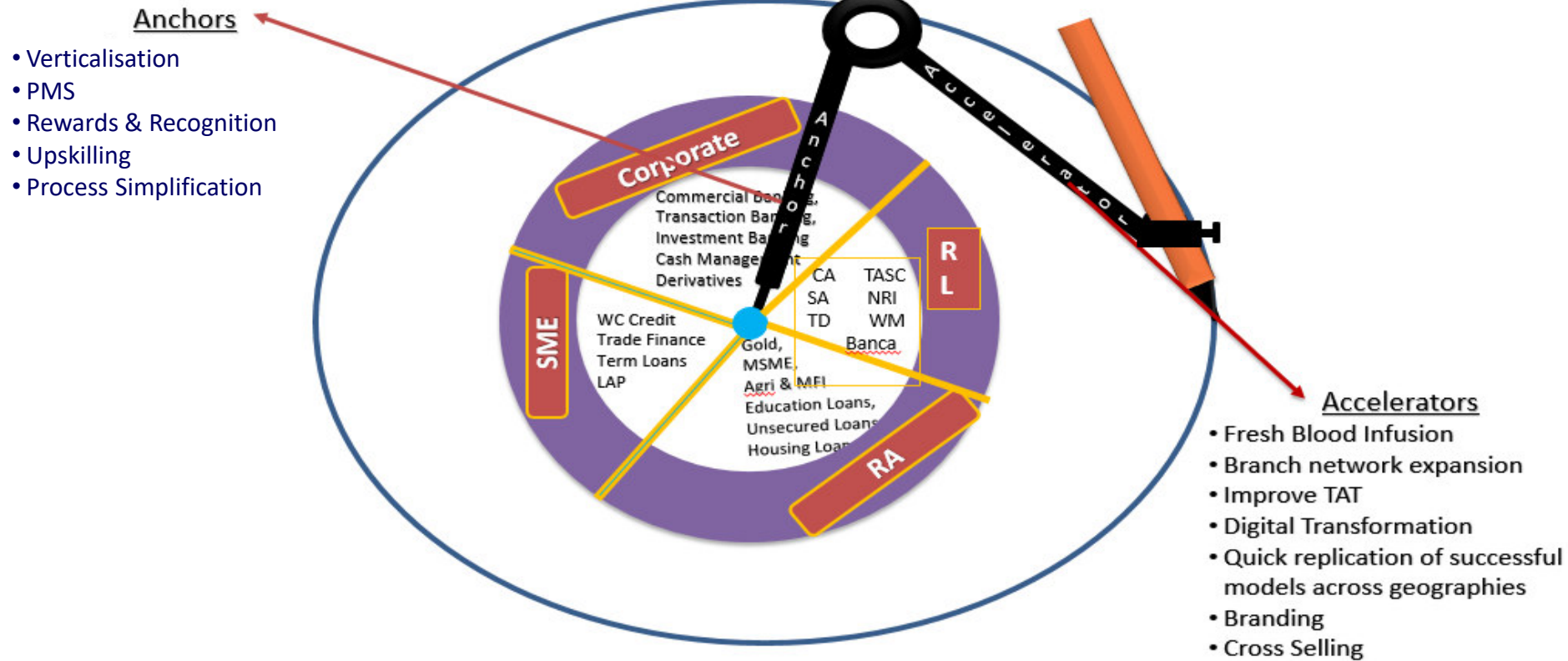
- ❖ Increase presence beyond home state
- ❖ Plan to open 100 plus branches in FY 21

Maximizing non-interest income

- ❖ Focus on distributing third-party investment products
- ❖ Foray into sale of forex, derivatives, and trade products
- ❖ Trading of PSL certificates

Invest in technology

- ❖ EWS
- ❖ LMS
- ❖ CRM



Thank You...

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