

SEC/139/2023

April 28, 2023

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

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.  
**Symbol: CSBBANK**

Dear Sir/Madam,

**Press Release and Presentation to Institutional Investors/Analyst - Audited Financial Results for the quarter and financial year ended March 31, 2023.**

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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/138/2023 dated April 28, 2023, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and financial year ended March 31, 2023.

This intimation shall also be made available on the Bank's website at [www.csb.co.in](http://www.csb.co.in)

Kindly take the same on records.

Thanking You,

Yours faithfully,

**Sijo Varghese**  
**Company Secretary**

Encl: As above.

## PRESS RELEASE

### CSB Bank Limited

### Financial Results for the Quarter & Year ended March 31, 2023

The Board of Directors of CSB Bank took on record the audited financial results for the 4<sup>th</sup> quarter (Q4 FY 2023) and year ended 31.03.2023, in their meeting dated 28.04.2023.

#### Highlights

- a) **Profit After-tax:** Bank recorded a net profit of Rs 547 Crs for the year ended 31.03.2023 vis a vis profit of Rs 458 Crs in FY 22. Net profit improved by 19% on a Y-o-Y basis. Bank continues with the policy to maintain accelerated provisioning during this quarter as well. The entire outstanding Security Receipts balance as on 31.03.2023 has been fully provided for. RoA of the Bank stood above 2% for FY 23 at 2.06% as against 1.90% for FY 2022.
- b) **Strong Operating Performance:** Operating profit of bank for FY 23 was Rs 707 Crs registering YoY growth of 15% as against Rs 614 Crs during FY 22. Q4 FY 23 operating profit grew YoY by 42% and stood at Rs 202 Crs as against Rs 142 Crs in Q4 FY 22.
- c) **Net Interest Income (NII)** for FY 2023 stood at Rs 1334 Crs posting an increase of 16% YoY. In Q4 FY 23, the NII grew by 15% and stood at Rs 349 Crs as against Rs 304 Crs in Q4 FY 22.
- d) **Non-Interest Income ex treasury** for Q4 FY 2023 saw a growth of 42% over Q3 FY 2023 mainly due to PSLC and other fee income. In spite of lower treasury profits and PSLC income, other income for FY 23 grew by 28% and stood at Rs 316 Crs (PSLC income:- Rs 11 Crs) as against Rs 247 Crs (PSLC income: Rs 33 Crs) for FY 22.
- e) **Cost Income Ratio** for Q4 FY 23 stood at 57.48% as against 61.34% for Q4 FY 22 and the corresponding ratio for FY 2023 was at 57.12% as against 56.17% for FY 22.

#### f) **Healthy Asset Quality & Provisioning**

Gross NPA and Net NPA ratios have improved to 1.26% and 0.35% respectively as on 31.03.2023 over the previous quarters. PCR continues to be above 90%

Particulars	Q4 FY 23	Q3 FY 23	Q2 FY 23	Q1 FY 23	FY 22
Gross NPA	262.56	271.29	291.04	293.01	289.51
Gross NPA %	1.26%	1.45%	1.65%	1.79%	1.81%
Net NPA	71.82	77.66	98.86	96.75	106.99
Net NPA %	0.35%	0.42%	0.57%	0.60%	0.68%
Provisioning Coverage Ratio	92.11%	91.93%	90.10%	90.51%	89.65%

- g) **Robust Capital Structure** - Capital Adequacy Ratio is at 27.10%, which is well above the regulatory requirement. Leverage ratio is at 9.98% as on 31.03.2023.
- h) **Comfortable Liquidity Position** - Liquidity Coverage Ratio is comfortable at 123%

- i) **Total Deposits** grew by 21 % YoY. Correspondingly, CASA book grew by 16% from Rs 6795 Crs to Rs 7886 Crs YoY. The CASA ratio stood at 32.18% as on 31.03.2023 as against 31.44% as on 31.12.2022.
- j) **Advances (Net)** grew by 31% YoY to Rs 20651 Crs as on 31.03.2023 supported mainly by a gold loan portfolio growth of 48% YoY.

### Performance Highlights:

(Rs Crore)	Q4 FY 23	Q4 FY 22	Inc/ Dec%	Q3 FY23	QoQ% Growth	FY 23	FY 22	Inc/ Dec%
Interest Income	636.50	519.56	23%	592.05	8%	2,319.65	2,038.31	14%
Interest Expense	288.05	215.73	34%	242.31	19%	985.81	885.01	11%
Net Interest Income	348.45	303.83	15%	349.74	0%	1,333.85	1,153.30	16%
Treasury Profits	7.70	-1.22	-730%	6.19	24%	2.44	11.50	-79%
Other Income(ex- treasury)	118.62	64.83	83%	83.71	42%	313.57	235.30	33%
Total Non-Interest Income	126.32	63.61	99%	89.90	41%	316	247	28%
Net Operating Income	474.77	367.43	29%	439.64	8%	1,649.86	1,400.10	18%
Staff Cost	155.63	143.41	9%	151.67	3%	558.51	481.87	16%
Other Opex	117.26	81.97	43%	94.53	24%	383.94	304.51	26%
Total Opex	272.89	225.38	21%	246.20	11%	942.46	786.38	20%
Operating Profit	201.88	142.05	42%	193.44	4%	707.40	613.72	15%
Provision for NPA	-17.56	-37.30	-53%	-15.48	13%	-42.91	-9.81	337%
Other Provisions	8.36	3.20	161%	0.52	1516%	16.69	9.30	80%
Provisions other than Tax	-9.20	-34.10	-73%	-14.96	-38%	-26.21	-0.51	5018%
PBT	211.08	176.15	20%	208.40	1%	733.61	614.23	19%
Tax	54.74	45.48	20%	52.45	4%	186.25	155.74	20%
<b>PAT</b>	<b>156.34</b>	<b>130.67</b>	<b>20%</b>	<b>155.95</b>	<b>0%</b>	<b>547.36</b>	<b>458.49</b>	<b>19%</b>
Deposits	24,505.81	20,188.30	21%	22,664.02	8%	24,505.81	20,188.30	21%
Advances(Net)	20,650.65	15,814.68	31%	18,456.70	12%	20,650.65	15,814.68	31%
CASA	7,886.26	6,795.17	16%	7,125.74	11%	7,886.26	6,795.17	16%
Gold	9,700.59	6,569.74	48%	8,780.30	10%	9,700.59	6,569.74	48%
CASA%	32.18%	33.66%	-4%	31.44%	2%	32.18%	33.66%	-4%

### CEO Speak:

Speaking about the performance **Mr. Pralay Mondal, Managing Director & CEO** said, *“It gives me immense pleasure to see that the first year of SBS 2030 vision has fared well in the expected lines and this good start gives us comfort to pursue this journey with more confidence. We continued to deliver the stakeholder expectations both in terms of topline and bottom line. We could register a record net profit of Rs 547 Crs; up by 19% YoY backed by a 25% business growth; 31% net loan book growth and 21% deposit growth. We were able to grow faster than the average industry growth trends in both deposits and advances. Despite lower treasury and PSLC income contributions, the operating profit recorded a growth of 15% supported by growth in NII and other income. Key indicators like NIM, CRAR, RoA, NPA ratios etc. continue to be strong. In line with our geographic expansion plans, we hit a hat trick by opening another 100 branches in the third consecutive year thus taking the total branch count to 703 from 411 as on 31.03.20 with a 70% increase in the last 3 years.*

*The good part of the first year SBS journey is that we could sustain our core strengths and start the build phase. All the retail verticals planned for the FY are in place and have started contributing. FY 24 will be the most crucial year in the build phase where we plan for major infra investments- technology being the key one. We will also continue with the geographic expansion plans. As we progress here, the business verticals will get benefitted by the improved support structure which will particularly help in the full-fledged offtake of the retail verticals. With the key enablers viz verticals, systems & processes, products and policies, HR structure etc. all falling in place, we will be aggressively pursuing the key agenda of SBS 2030 which underlines the build up of a quality customer franchise. We will put in all our efforts to progress as per our vision quarter on quarter and year on year.*

#### **About CSB Bank Limited:**

We are one of the oldest private sector banks in India with an existence of over 100 years. 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 like a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Maharashtra, Karnataka and Andhra Pradesh. We offer a wide range of products and services to our overall customer base of 2.1 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 703 branches (excluding three service branches and three asset recovery branches) and 528 ATMs/CRMs 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](http://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 ,DGM – Strategy & Planning Dept

CSB Bank Limited

Contact: 0487 6619203 Email : [msreelatha@csb.co.in](mailto:msreelatha@csb.co.in)

Thrissur

28.04.2023

# ***INVESTOR PRESENTATION***

**Q4-FY23 / March 2023**

## Company Overview

## Business Overview

## Earnings

## Digital Penetration

## Strategy



100 Years+

703 Branches and  
528 ATM/CRMs



Happy  
Customers

Presence in 16  
States and 4 UTs



Business

7 Bancassurance Tie ups  
with Industry Leaders

A Century Young  
Organization



Branches/ATMs

2.1 Million+  
Happy Customers



Network

Total Business  
Crossed Rs 45,900 Cr



Banca  
Tie-Ups

## Company Overview

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### Profitability

**PAT**

**Rs 547 Cr**

↑ 20% QoQ ↑ 19% YoY

**NII**

**Rs. 1334 Cr**

↑15% QoQ ↑ 16% YoY

**RoA**

**2.06%**

↑10 bps QoQ ↑16 bps YoY

**NIM**

**5.48%**

↓ 4 bps QoQ ↑21 bps YoY

**EPS**

**Rs 31.55**

↑Rs2.44 QoQ ↑Rs5.12 YoY

### Growth

**Deposits**

**Rs.24506 Cr**

↑ 21% YoY

**Advances**

**Rs. 21489 Cr**

↑28% YoY

**Business**

**Rs. 45995 Cr**

↑25% YoY

**Gold**

**Rs 9701 Cr**

↑ 48% YoY

**CD Ratio**

**87.69%**

↑476 bps YoY

### Capital

**CRAR**

**27.10%**

↑120 bps YoY

**Tier I**

**25.87%**

↑152bps YoY

**BVPS**

**Rs 176**

↑ Rs 32 YoY

**LCR**

**123%**

Comfortable Liquidity

**NSFR**

**155%**

Stable NSFR

### Asset Quality

**GNPA**

**Rs. 263 Cr**

↓Rs27 Cr YoY

**GNPA %**

**1.26%**

↓55 bps YoY

**NNPA**

**72 Cr**

↓ Rs35 Cr YoY

**NNPA %**

**0.35%**

↓33 bps YoY

**PCR**

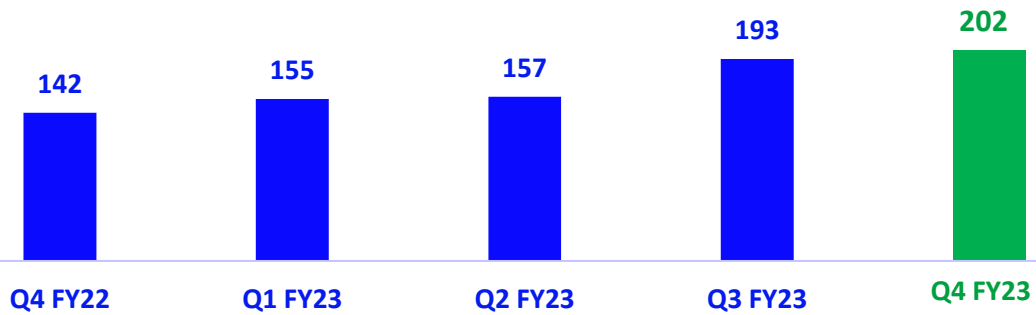
**92.11%**

↑ 243 bps YoY

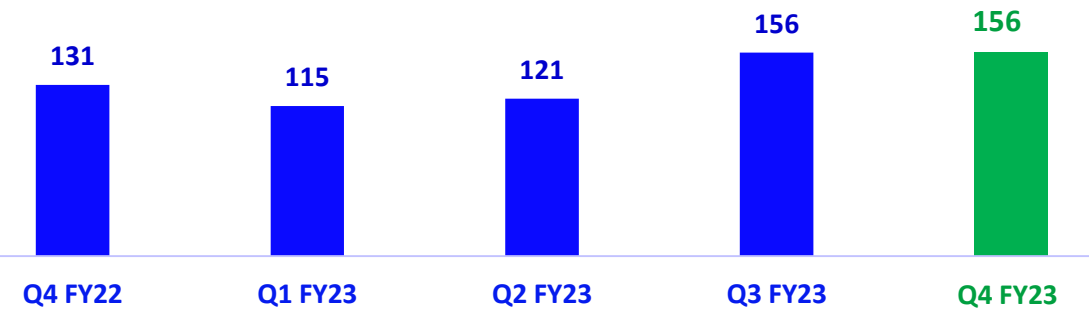
Profitability

Amt in Cr

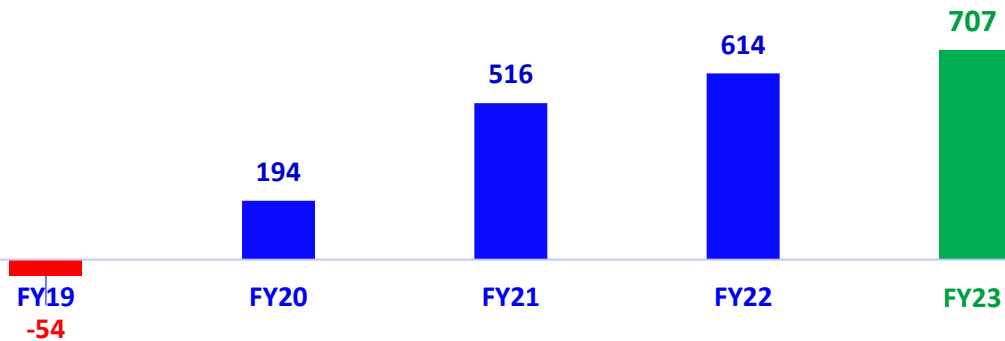
Operating Profit QoQ



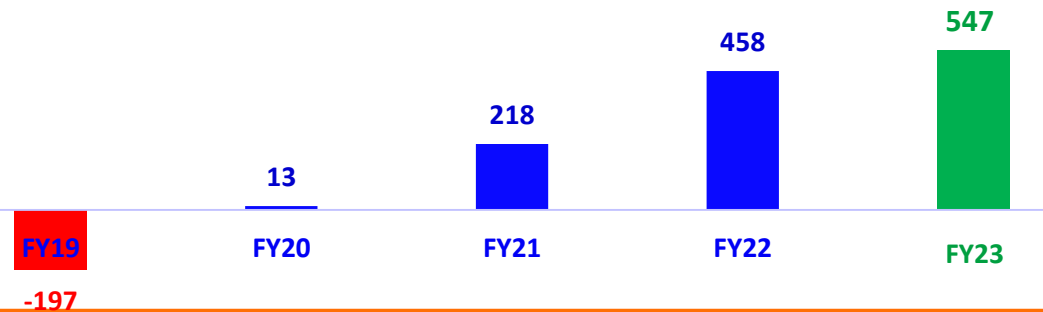
Net Profit QoQ



Operating Profit YoY



Net Profit YoY





## 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	40%	100%
		Unsecured	100%	100%
	Doubtful Assets (More than three years)	Secured/Unsecured	100%	100%
	Loss Assets	Secured/Unsecured	100%	100%

Prudential Provisions	Amount (in Cr)
NPA Provision	65
Contingency provision	106
<b>Total</b>	<b>171</b>
Tax	43
<b>After Tax Impact</b>	<b>128</b>

Contingency provision is **1.50x** Net NPA

# Company Overview

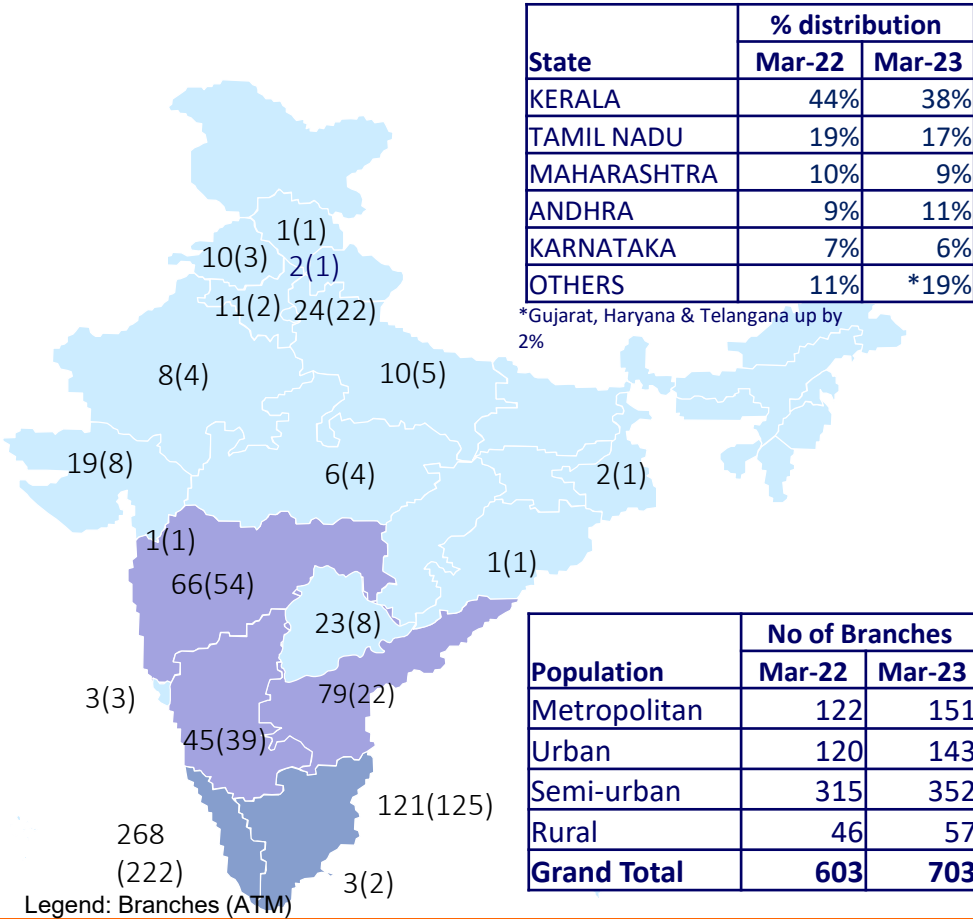
# Business Overview

# Earnings

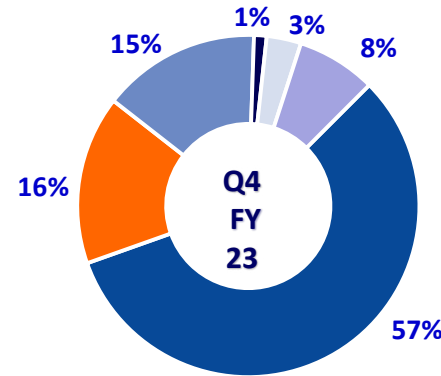
# Digital Penetration

# Strategy

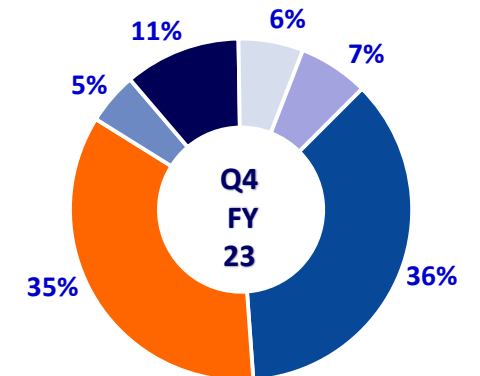
## Branch Distribution



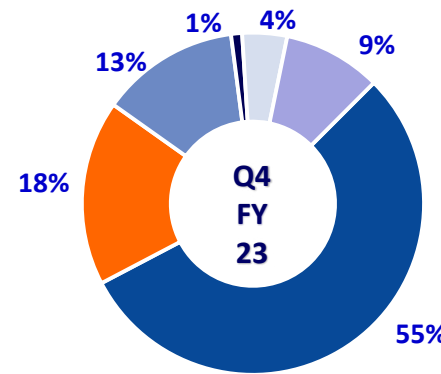
## CASA



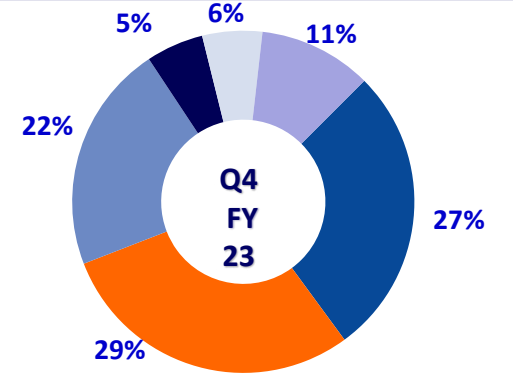
## Gold Loans



## Total Deposits



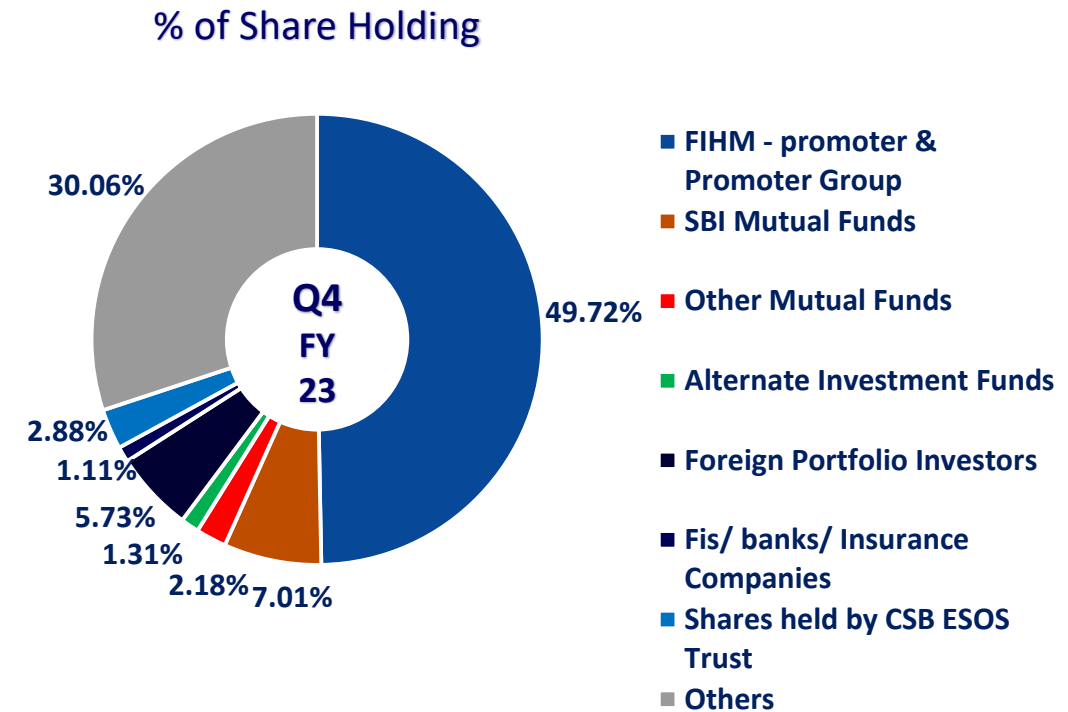
## Total Advances



■ Kerala ■ Tamil Nadu ■ Maharashtra ■ Andhra ■ Karnataka ■ Others

Share Holding Pattern

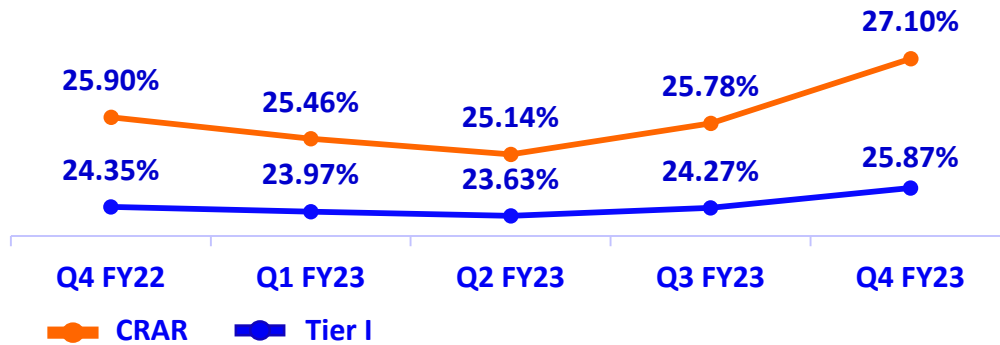
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.72%
SBI Mutual Fund	1	12.16	7.01%
Other Mutual Funds	8	3.79	2.18%
Alternate Investment Funds	8	2.27	1.31%
Foreign Portfolio Investors	54	9.94	5.73%
Fis/ banks/ Insurance Companies	1	1.92	1.11%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	56678	52.14	30.06%
<b>Total</b>	<b>56752</b>	<b>173.48</b>	<b>100.00%</b>



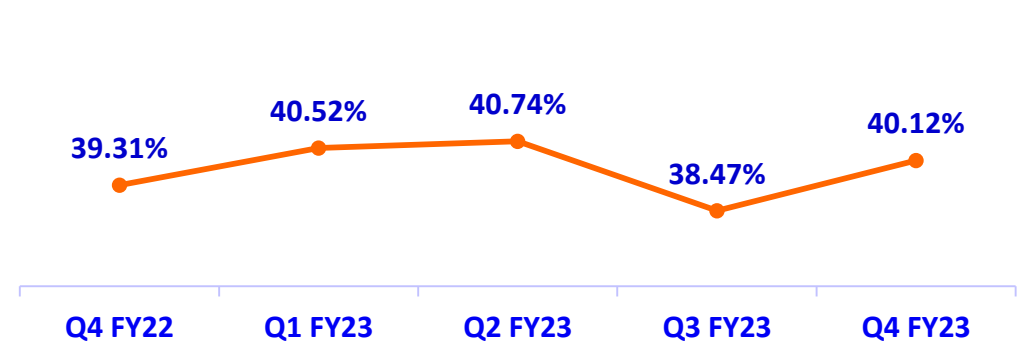
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

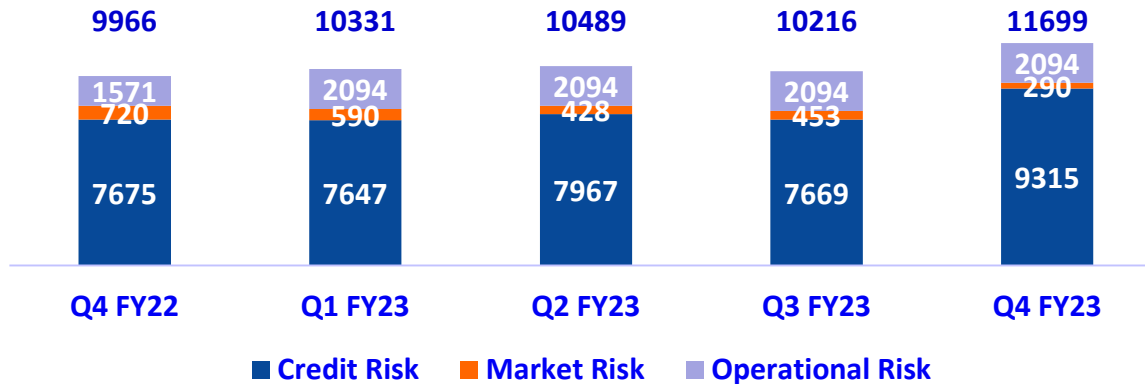
Capital Adequacy Ratio



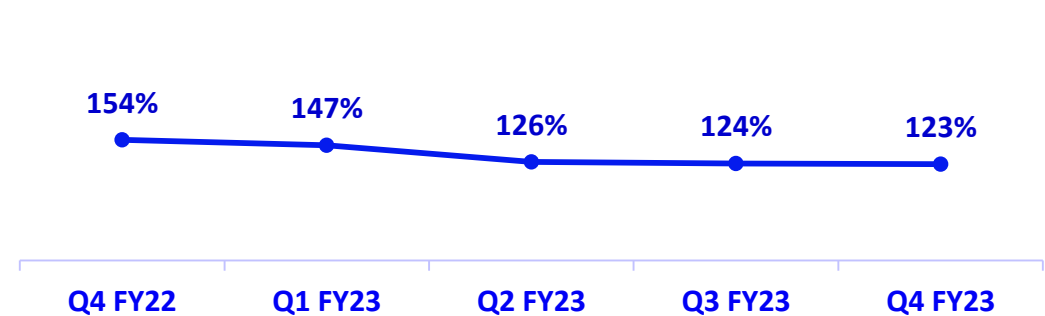
RWA to Total Assets



Risk Weighted Assets

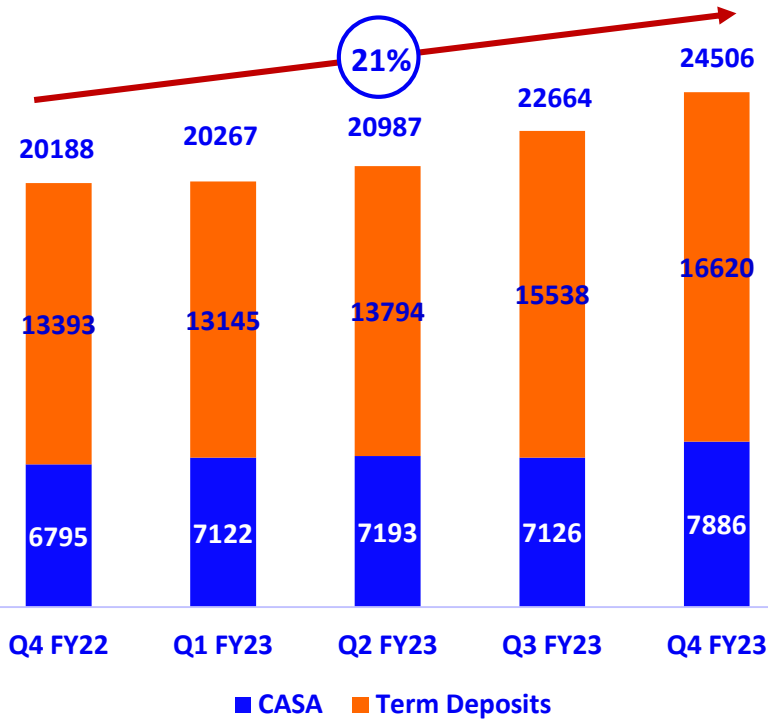


Liquidity Coverage Ratio

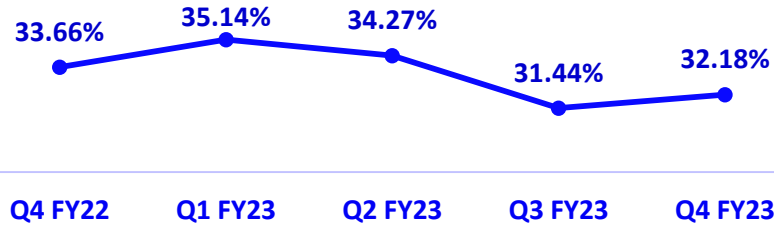


Total Deposits

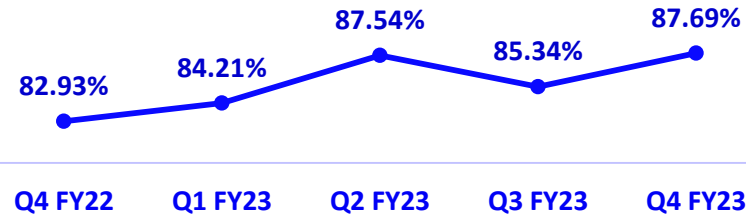
(Amt in Cr)



CASA Ratio

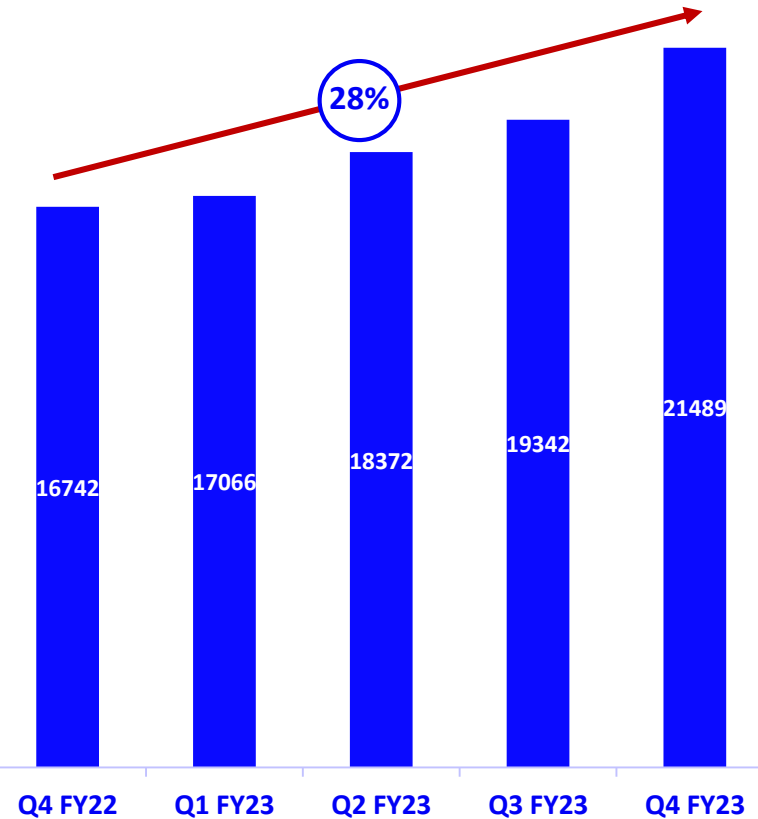


Gross CD Ratio

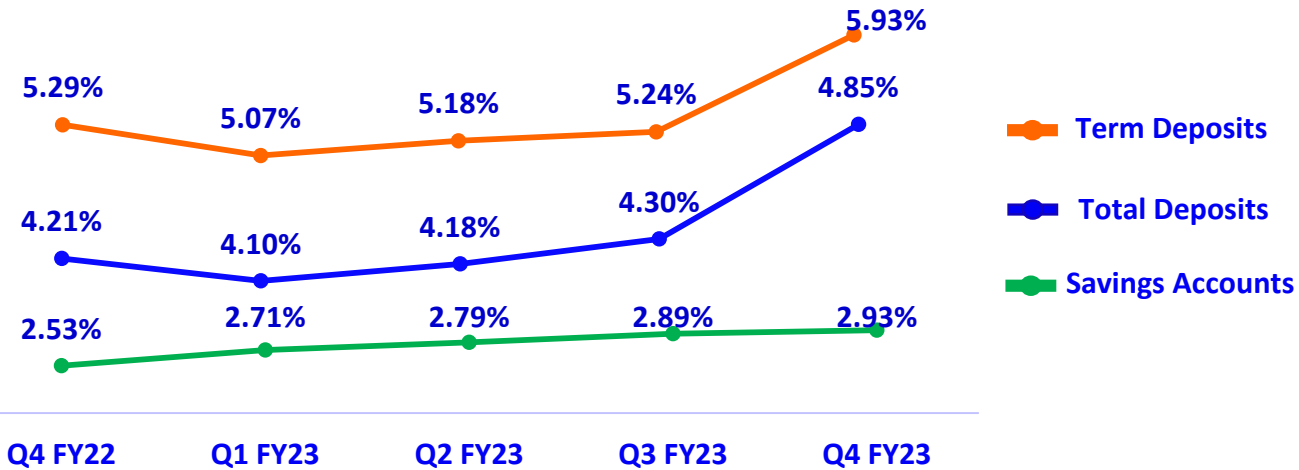


Total Gross Advances

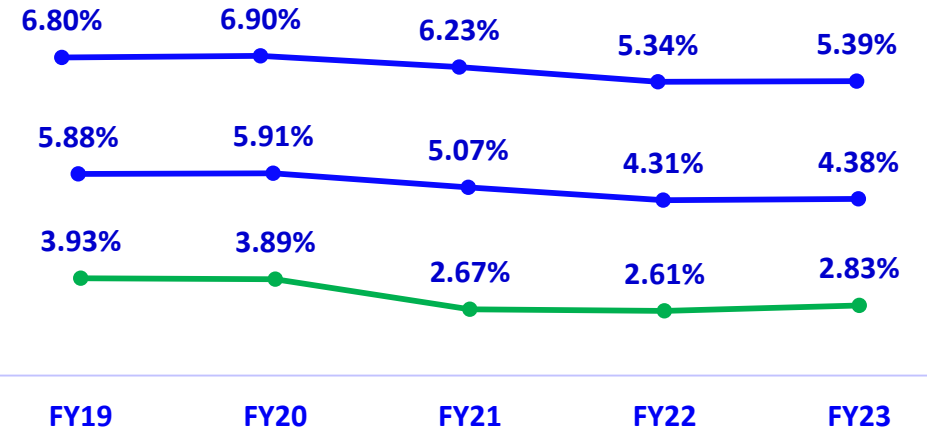
(Amt in Cr)



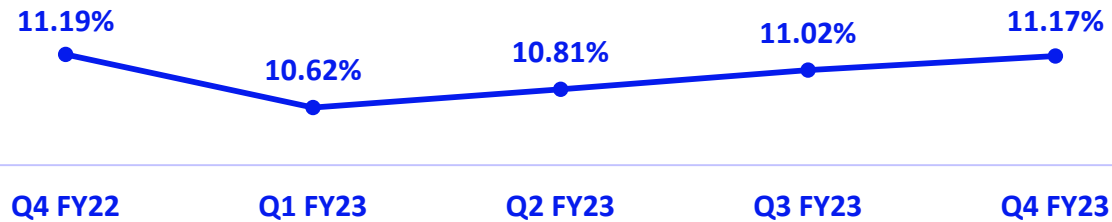
Cost of Deposits (QoQ)



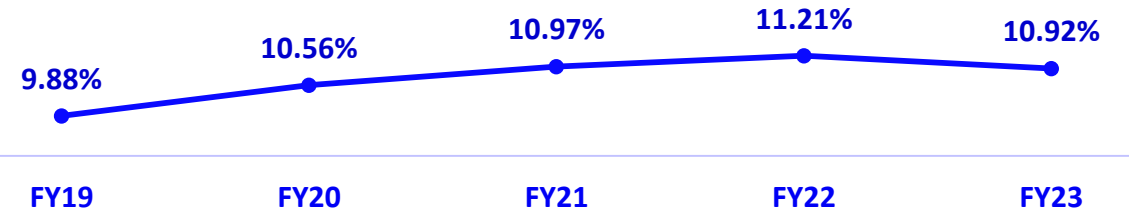
Cost of Deposits (YoY)



Yield on Advances (QoQ)



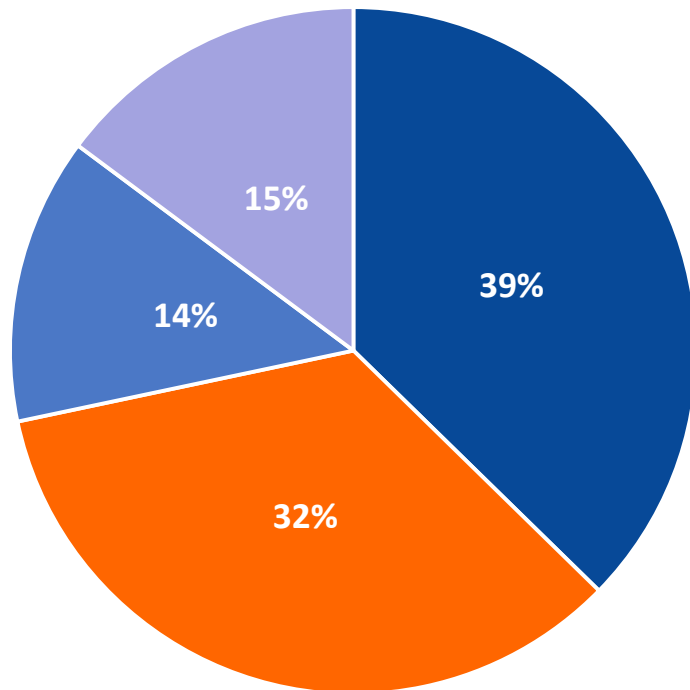
Yield on Advances (YoY)



Advance Mix

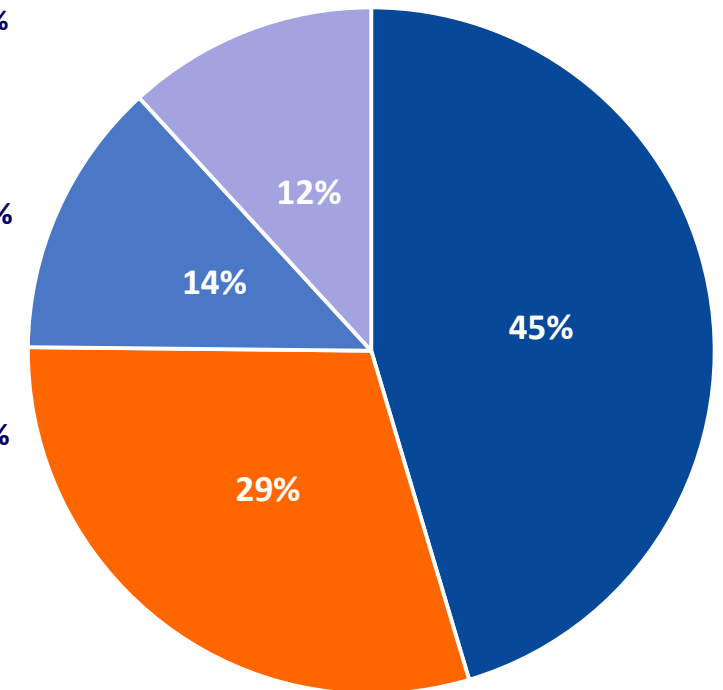
(Amt in Cr)

Q4 FY 22

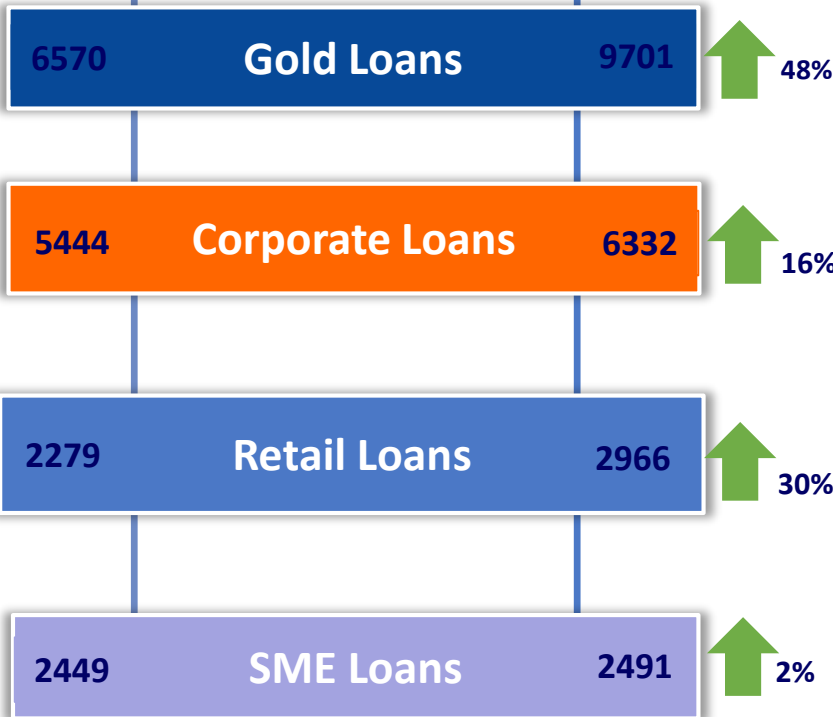


Retail Loans includes 34% agri, 13% MFI, 9% HL, 8% TW, 3% EL & 33% Others incl PL& Lap

Q4 FY 23



64% of Assignments loans are gold DA, Retail Loans includes 32% Agri, 16% MFI, 5% HL, 5% TW, 2% EL & 40% others incl PL& Lap

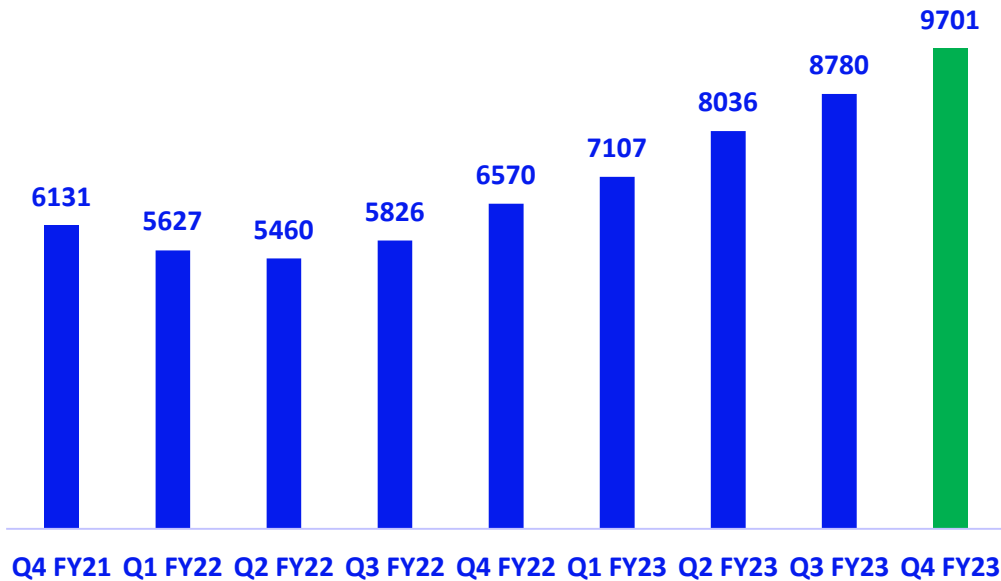


Gold Loan – Our DNA

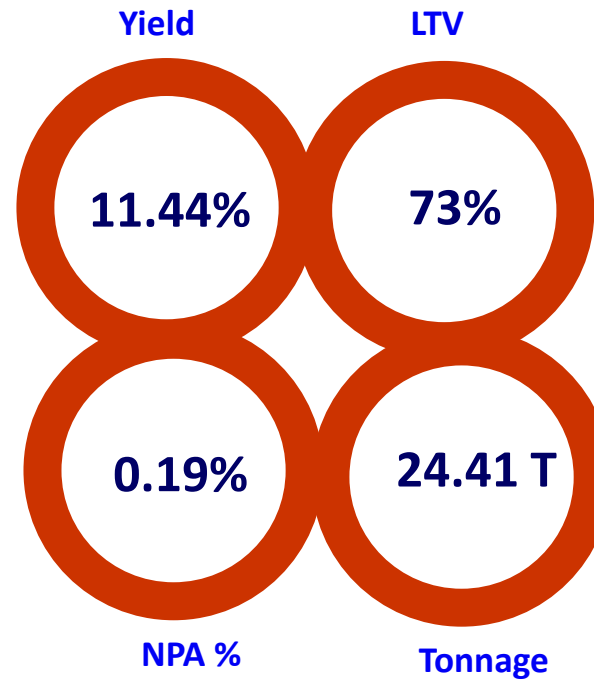
(Amt in Cr)

Portfolio Movements

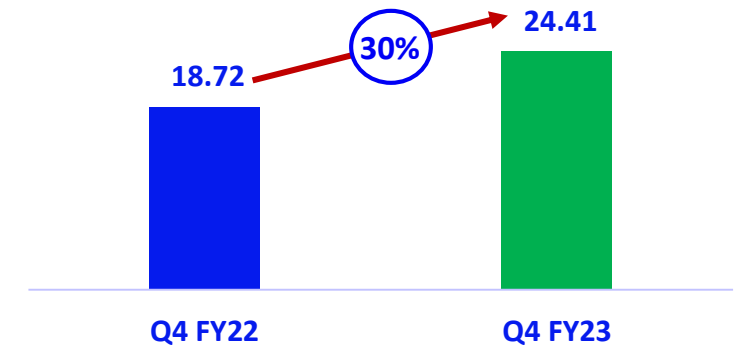
↑ 48% YoY    ↑ 10% QoQ



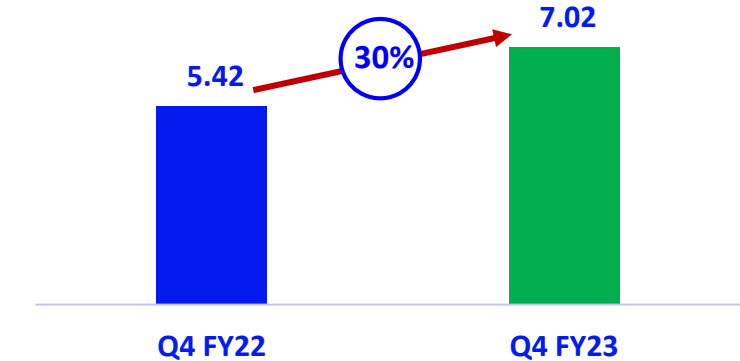
Portfolio Quality



Tonnage



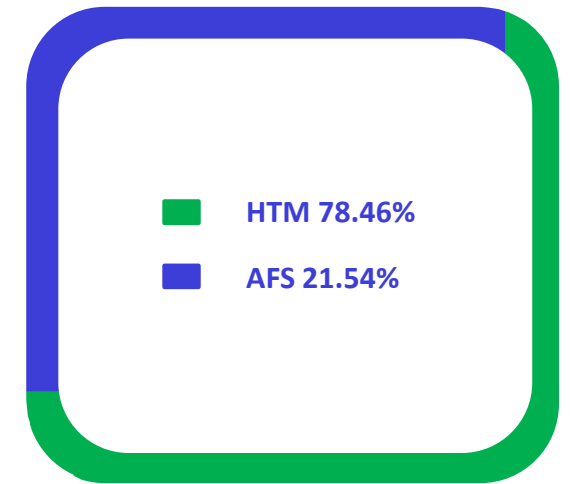
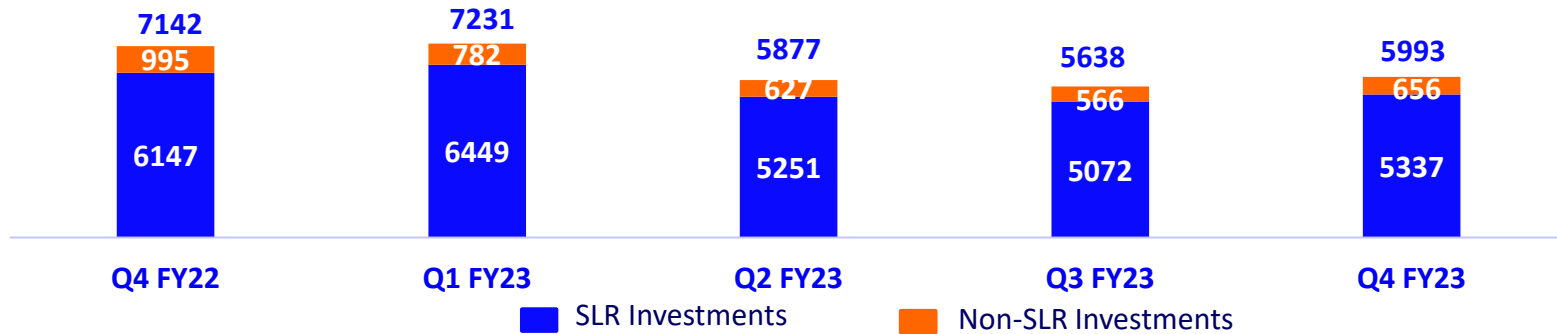
No of Accounts (in Lakhs)



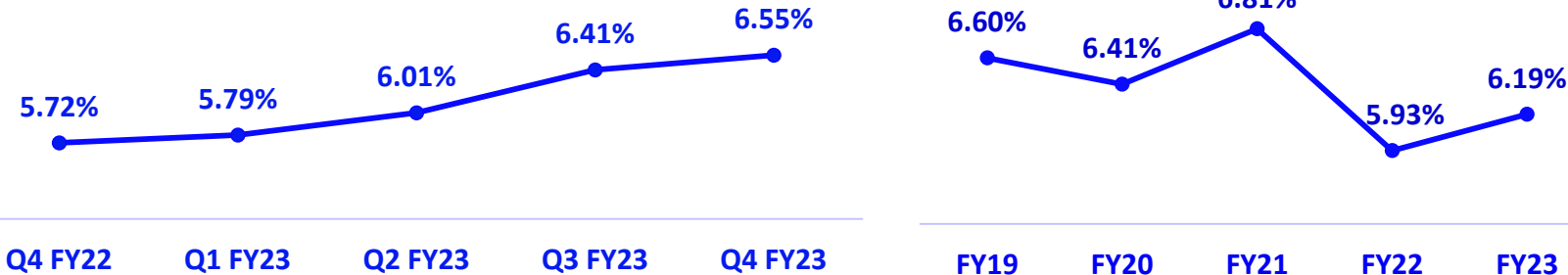


Investments

(Amt in Cr)



Yield on Investments

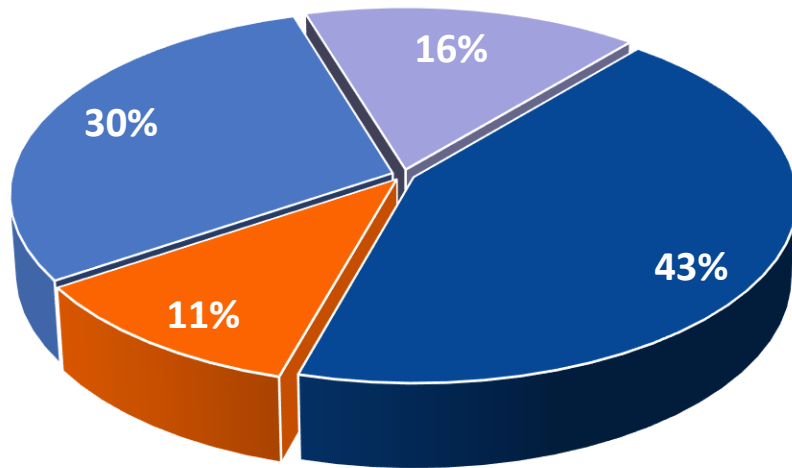


M Duration

AFS	HTM	Total
0.37	5.61	4.57

### Sector Wise Exposure

Sector Wise Exposure



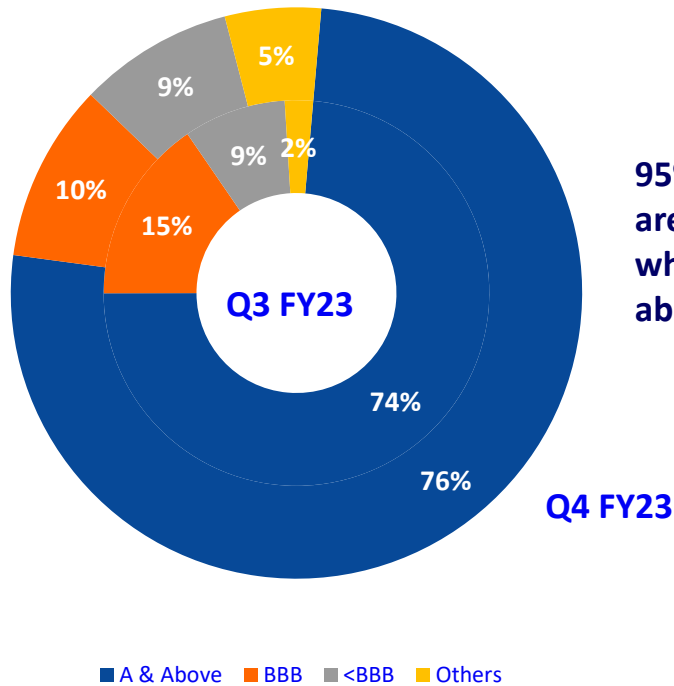
- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances
Textiles	3.15%
Food Processing	1.80%
Infrastructure	1.38%
Construction	1.01%
Basic Metal and Metal Products	0.73%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.60%
Beverages (excluding Tea & Coffee) and Tobacco	0.44%
All Engineering	0.43%
Vehicles, Vehicle Parts and Transport Equipments	0.43%
Rubber, Plastic and their Products	0.27%
Leather and Leather products	0.26%
Paper and Paper Products	0.21%
Gems and Jewellery	0.14%
Wood and Wood Products	0.09%
Cement and Cement Products	0.03%
Mining and Quarrying	0.01%
Other Industries	0.22%

Services	% to Gross advances
NBFCs	8.81%
HFC	4.68%
Wholesale & Retail Trade	3.19%
Tourism, Hotel and Restaurants	1.69%
Real Estate Activities	1.32%
Transport Operators	0.63%
Computer and Related Activities	0.30%
MFIs	0.23%
Other Services	8.76%

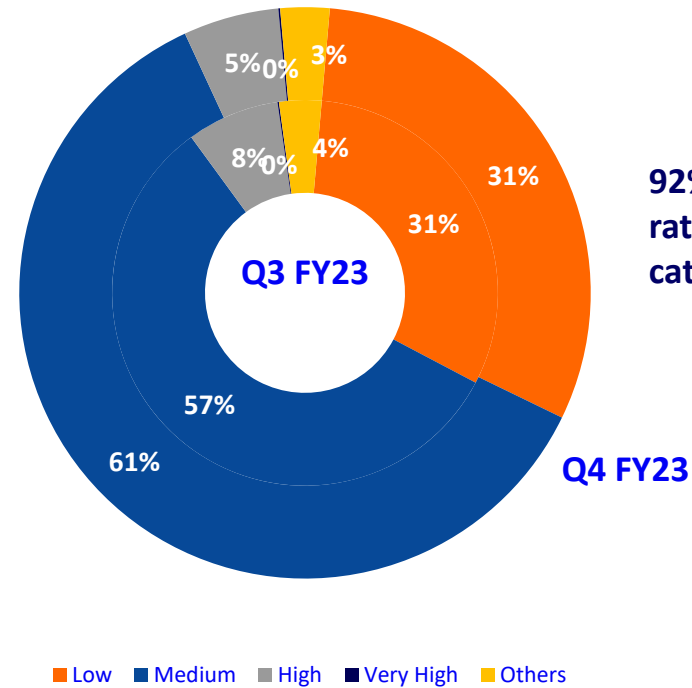
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



95% of Corporate advances are externally rated of which 76% are having A & above rating.

Internal Rating of SME accounts



92% of SME advances are rated as Low/Medium risk categories

## Profit &amp; Loss Account - Q4 FY 23

Amt in Cr

	Q3 FY23	Q4 FY23	QoQ	Q4 FY22	YoY
Interest Income	592.0	636.5	8%	519.6	22%
Interest Expense	242.3	288.0	19%	215.7	34%
<b>Net Interest Income</b>	<b>349.7</b>	<b>348.4</b>	<b>0%</b>	<b>303.9</b>	<b>15%</b>
Treasury Profit	6.2	7.7	24%	-1.2	-742%
Exchange Profit	2.4	2.5	4%	2.1	19%
Processing Fees	27.9	41.7	49%	10.3	305%
Commission Income	22.7	31.2	37%	22.6	38%
PSLC Income	3.6	7.6	111%	-	
Other Income	27.1	35.6	31%	29.9	19%
<b>Total Non Interest Income</b>	<b>89.9</b>	<b>126.3</b>	<b>40%</b>	<b>63.6</b>	<b>99%</b>
<b>Total Net Operating Income</b>	<b>439.6</b>	<b>474.7</b>	<b>8%</b>	<b>367.5</b>	<b>29%</b>
Staff Cost	151.7	155.6	3%	143.4	9%
Other Opex	94.5	117.3	24%	82.0	43%
Total Opex	246.2	272.9	11%	225.4	21%
<b>Operating Profit</b>	<b>193.4</b>	<b>201.8</b>	<b>4%</b>	<b>142.1</b>	<b>42%</b>

	Q3 FY23	Q4 FY23	QoQ	Q4 FY22	YoY
<b>Operating Profit</b>	<b>193.4</b>	<b>201.8</b>	<b>4%</b>	<b>142.1</b>	<b>42%</b>
Provision for NPA	-15.5	-17.6	14%	-37.3	-53%
Other Provisions	0.5	8.3	1560%	3.2	159%
Total Provisions	-15.0	-9.3	-38%	-34.1	-73%
<b>Profit Before Tax</b>	<b>208.4</b>	<b>211.1</b>	<b>1%</b>	<b>176.2</b>	<b>20%</b>
Tax	52.4	54.7	4%	45.5	20%
<b>Profit/Loss (-) After Tax</b>	<b>156.0</b>	<b>156.4</b>	<b>0%</b>	<b>130.7</b>	<b>20%</b>

- Quarterly Operating Profit of Rs 201.8 Cr- up by 42% YoY & 4% QoQ
- Q4 PAT of Rs 156 Crs up by 20% YoY
- NII up by 15% YoY
- Non Interest income up by 99% YoY & 40%QoQ
- Processing Fee has gone up by 305% YoY & 49% QoQ
- Increased staff count and new branch openings resulted in increase in Opex
- Negative credit cost for all the quarters in FY 23

## Profit &amp; Loss Account - FY 23

Amt in Cr

	FY22	FY23	YoY	YoY%
Interest Income	2,038.3	2,319.7	281.4	14%
Interest Expense	885.0	985.8	100.8	11%
<b>Net Interest Income</b>	<b>1,153.3</b>	<b>1,333.9</b>	<b>180.6</b>	<b>16%</b>
Treasury Profit	11.5	2.4	-9.1	-79%
Exchange Profit	8.8	9.5	0.7	8%
Processing Fees	47.4	99.2	51.8	109%
Commission Income	71.5	97.3	25.8	36%
PSLC Income	33.4	11.2	-22.2	-66%
Other Income	74.1	96.4	22.3	30%
<b>Total Non Interest Income</b>	<b>246.7</b>	<b>316.0</b>	<b>69.3</b>	<b>28%</b>
<b>Total Net Operating Income</b>	<b>1,400.0</b>	<b>1,649.9</b>	<b>249.9</b>	<b>18%</b>
Staff Cost	481.9	558.5	76.6	16%
Other Opex	304.5	383.9	79.4	26%
Total Opex	786.4	942.4	156.0	20%
<b>Operating Profit</b>	<b>613.6</b>	<b>707.5</b>	<b>93.9</b>	<b>15%</b>

	FY22	FY23	YoY	YoY%
<b>Operating Profit</b>	613.6	707.5	93.9	15%
Provision for NPA	-9.8	-42.9	-33.1	338%
Other Provisions	9.3	16.7	7.4	80%
Total Provisions	-0.5	-26.2	-25.7	5140%
<b>Profit Before Tax</b>	614.1	733.7	119.6	19%
Tax	155.7	186.3	30.6	20%
<b>Profit/Loss (-) After Tax</b>	<b>458.4</b>	<b>547.4</b>	<b>89.0</b>	<b>19%</b>

- Operating profit crossed the 700 Cr mark- up by 15% YoY
- NII up by 16% YoY
- Despite lower treasury profits(-9 Crs) and PSLC income(-22 Crs), non interest income improved by 28% due to increase in PF & Commission income
- Ex treasury, Non interest income improved by 33%
- Increase in opex on account of increased hiring and opening of new branches
- Improved recoveries helped in provision reversals ; Lower slippages compared to FY 22(Rs 81 Crs vis a vis Rs 119 Cr in FY 22)
- Net Profit up by 19% YoY

## Balance Sheet – FY 23

Amt in Cr

31-03-2022

31-03-2023

YoY (%)

31-12-2022

QoQ (%)

**Liabilities**

Capital	173.5	173.5	0%	173.5	0%
Reserves & Surplus	2,477.9	3,030.1	22%	2,872.8	5%
<b>Deposits</b>	<b>20,188.3</b>	<b>24,505.8</b>	<b>21%</b>	<b>22,664.0</b>	<b>8%</b>
Of Which CASA	6,795.2	7,886.3	16%	7,125.7	11%
Borrowings	2,007.2	783.0	-61%	312.5	151%
Other Liabilities & Provisions	509.4	669.9	32%	531.7	26%
<b>Total</b>	<b>25,356.3</b>	<b>29,162.3</b>	<b>15%</b>	<b>26,554.6</b>	<b>10%</b>
Cash & Balance with RBI	1,473.2	1,469.9	0%	1,412.3	4%
Balance with Banks Money at call & Short Notice	100.5	366.8	265%	132.9	176%
Investments	7,011.6	5,848.7	-17%	5,491.8	6%
Advances	15,814.7	20,650.6	31%	18,456.7	12%
Fixed Assets	287.9	319.4	11%	300.3	6%
Other Assets	668.4	506.9	-24%	760.6	-33%
<b>Total</b>	<b>25,356.3</b>	<b>29,162.3</b>	<b>15%</b>	<b>26,554.6</b>	<b>10%</b>

Asset Quality

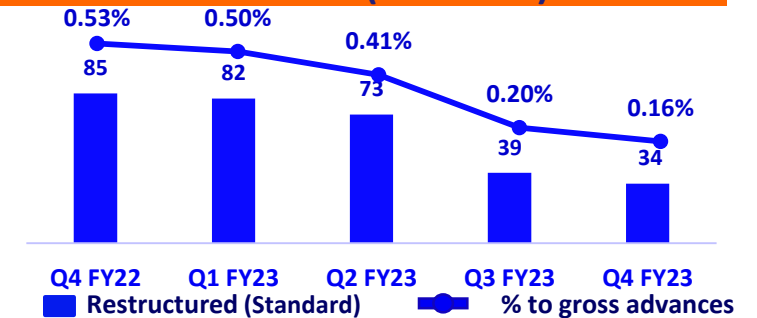
Amt in Cr

Gross NPA: Movement	QoQ movement					YoY movement	
	Q4 FY22 (3 months)	Q1 FY22 (3 months)	Q2 FY23 (3 months)	Q3 FY23 (3 months)	Q4 FY23 (3 months)	FY22 (12 months)	FY23 (12 months)
Opening Balance of Gross NPA	389	290	293	291	271	393	290
Additions	38	37	42	26	35	119	81
<b>Sub-total (A)</b>	<b>427</b>	<b>327</b>	<b>335</b>	<b>317</b>	<b>306</b>	<b>512</b>	<b>371</b>
Less:-							
(i) Upgradations	36	15	13	10	10	46	19
(ii) Recoveries	98	17	20	32	29	82	73
(iii) Technical/ Prudential Write-offs	-	-	-	-	-	90	-
(iv) Write-offs	3	2	11	4	4	4	16
<b>Sub-total (B)</b>	<b>137</b>	<b>34</b>	<b>44</b>	<b>46</b>	<b>44</b>	<b>222</b>	<b>108</b>
<b>Closing balance of Gross NPA (A – B)</b>	<b>290</b>	<b>293</b>	<b>291</b>	<b>271</b>	<b>263</b>	<b>290</b>	<b>263</b>

Security Receipts

	Q4 FY22	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23
Book Value	161	155	152	143	143
Net Book Value	33	33	13	0	0

Restructured (Standard)

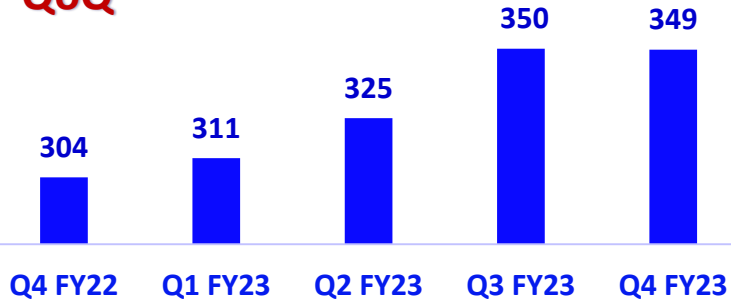


Profitability Ratios

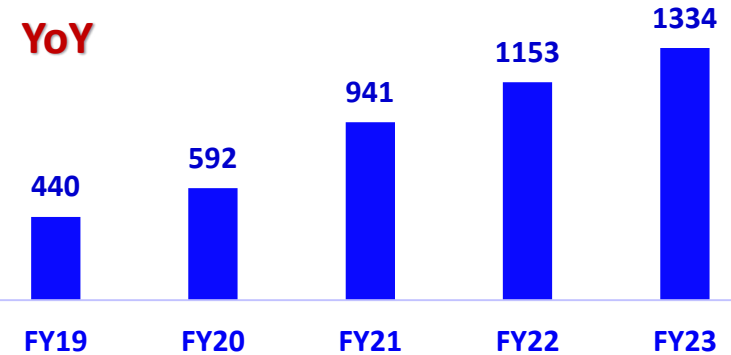
Net Interest Income (in Cr)

(in Cr)

QoQ

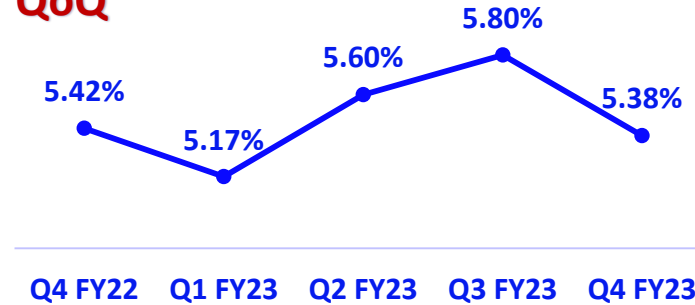


YoY

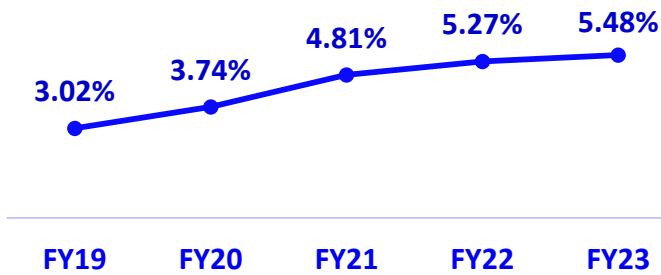


NIM

QoQ



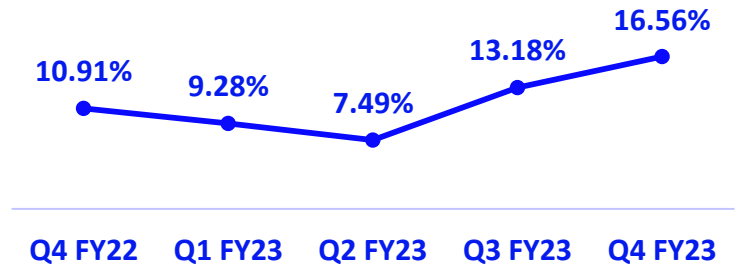
YoY



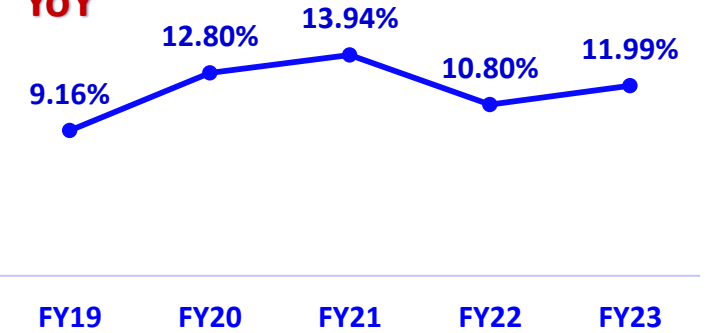
\*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



YoY

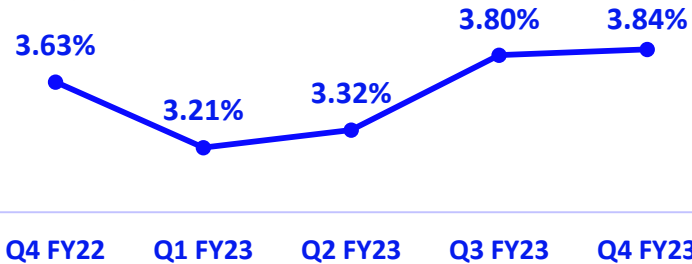




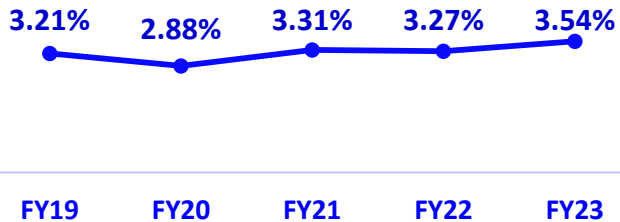
Profitability Ratios

Opex to Average assets

QoQ

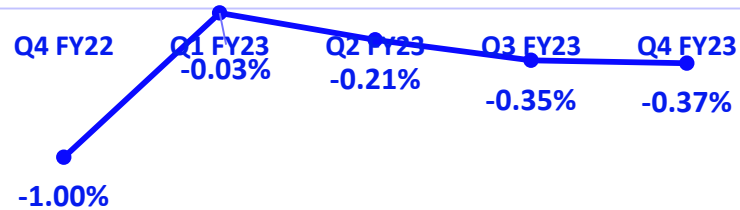


YoY

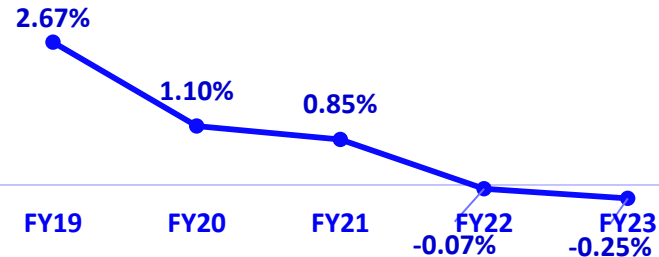


Credit Cost

QoQ

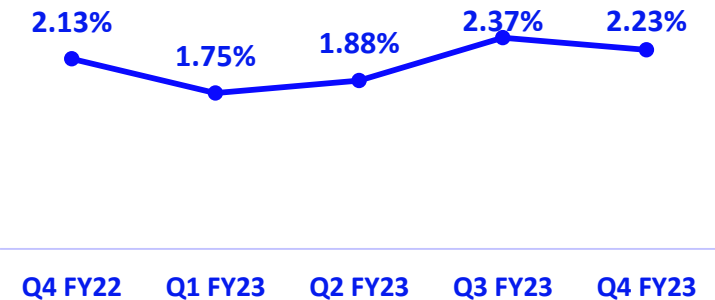


YoY

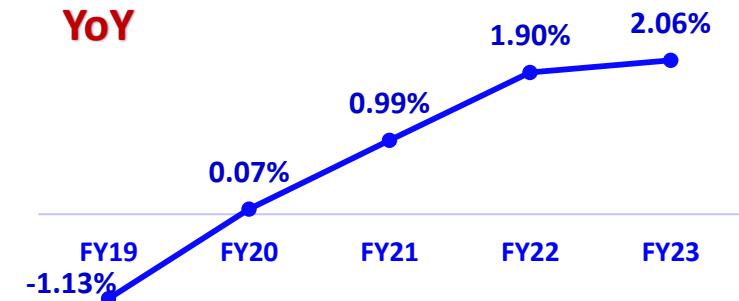


RoA

QoQ

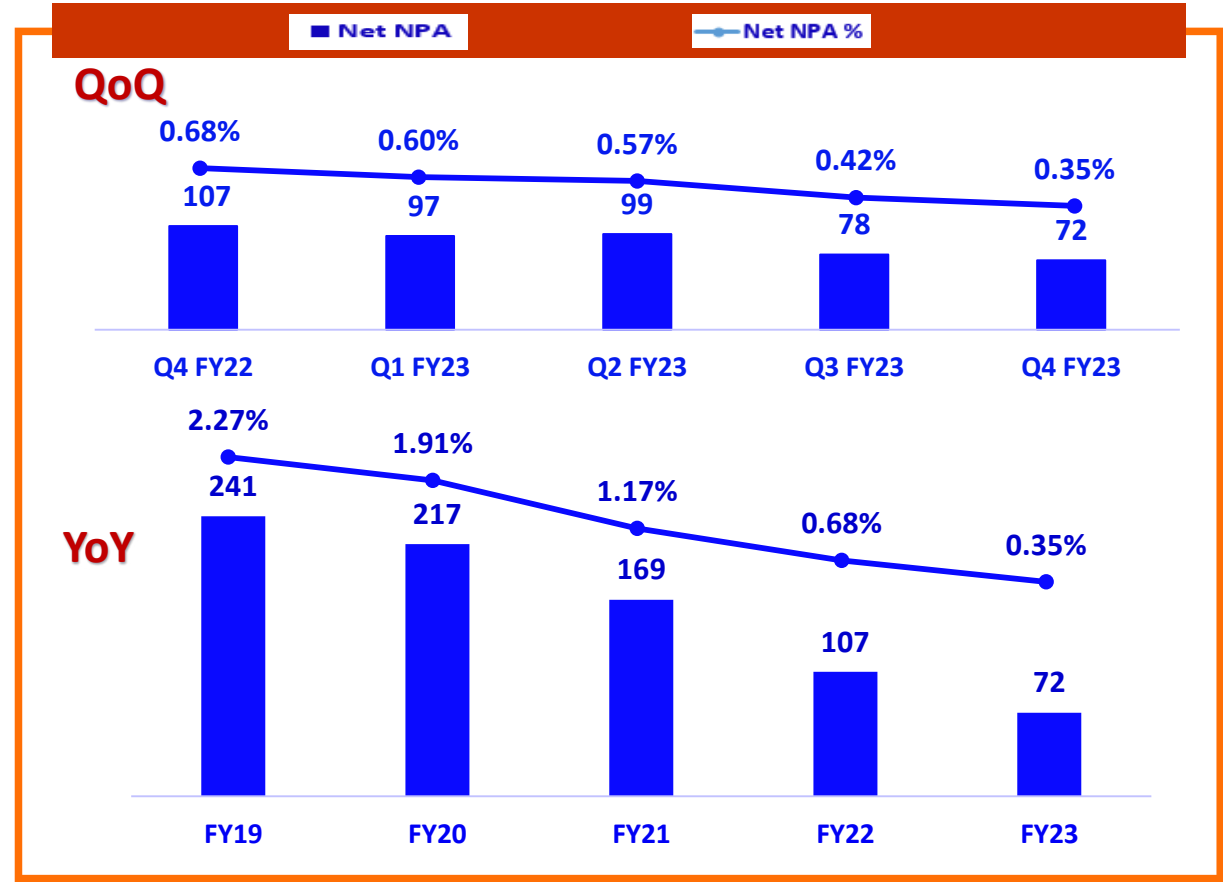
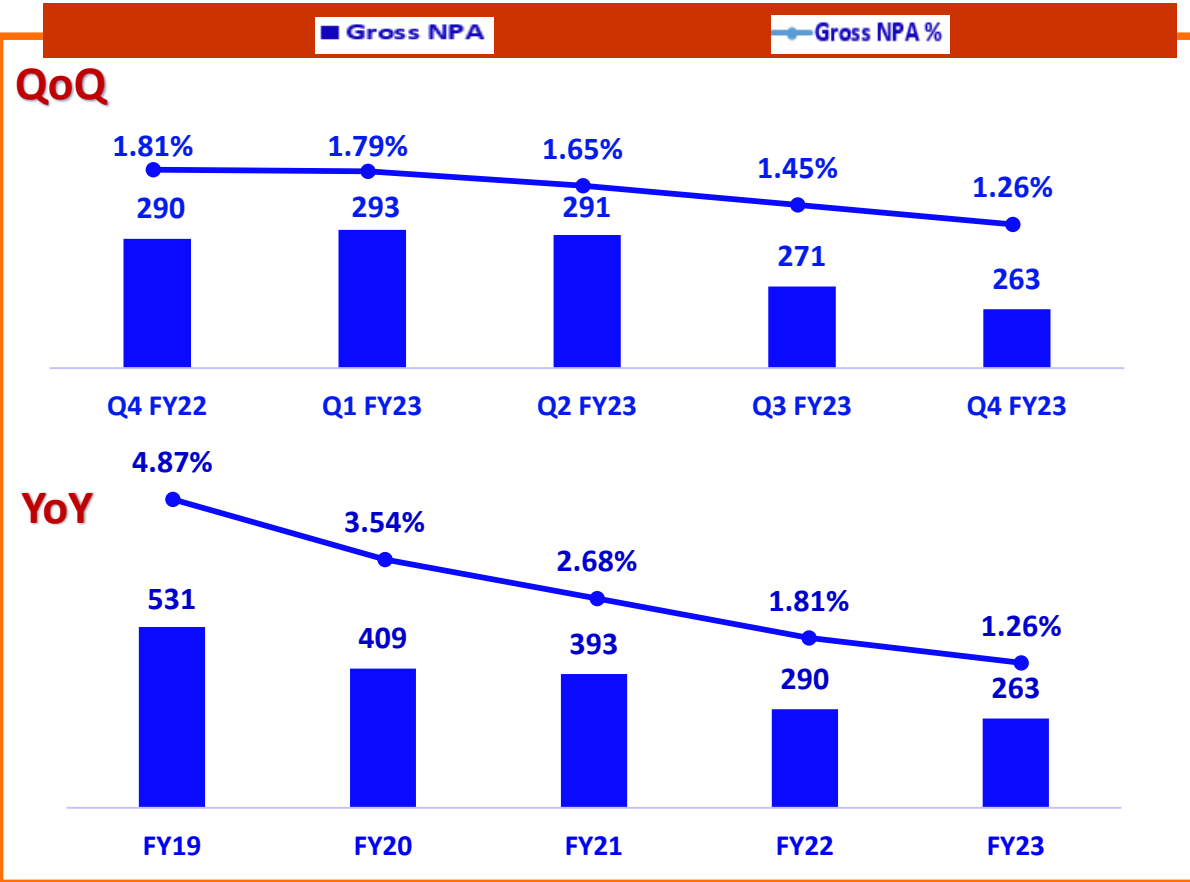


YoY



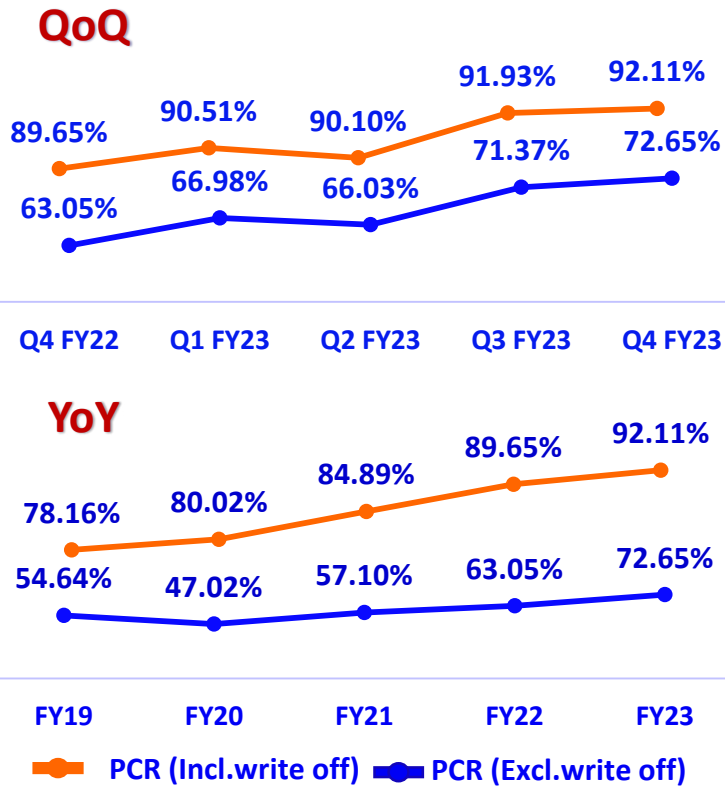
Asset Quality Ratios

Amt in Cr

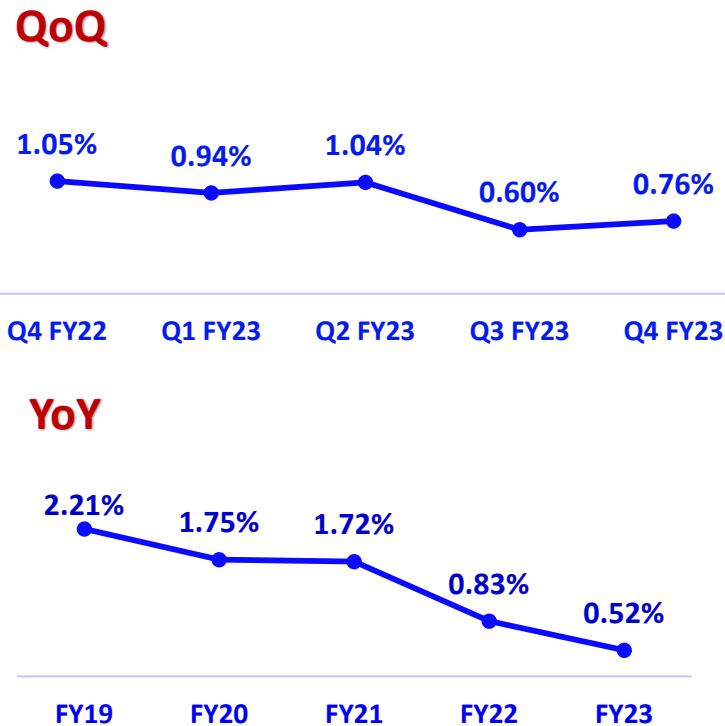


Profitability Ratios

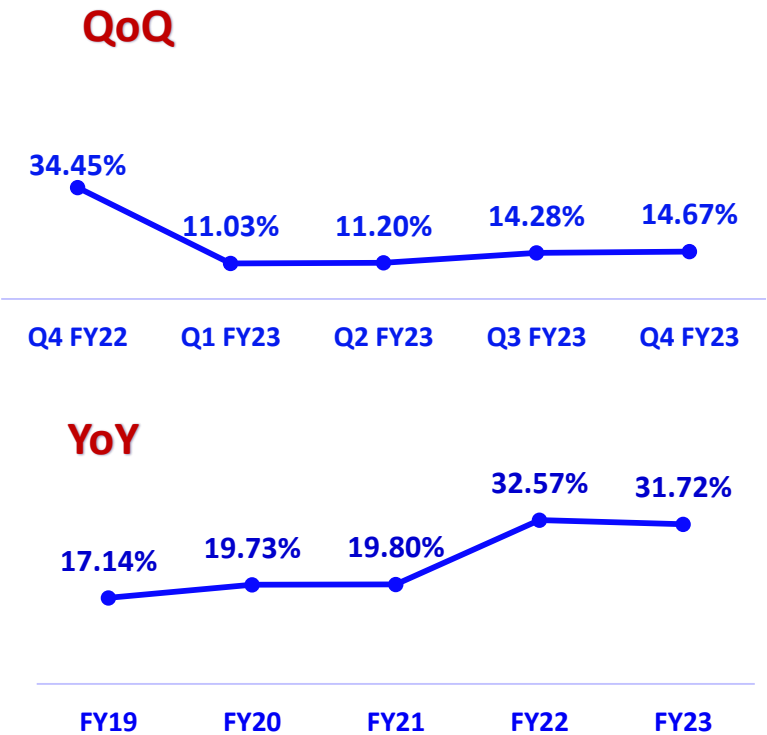
Provision Coverage Ratio



Slippage Ratio



Recovery Rate

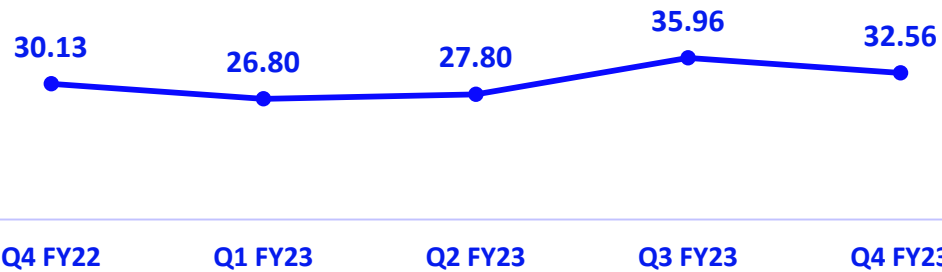


Share Holders Return & Risk Ratios

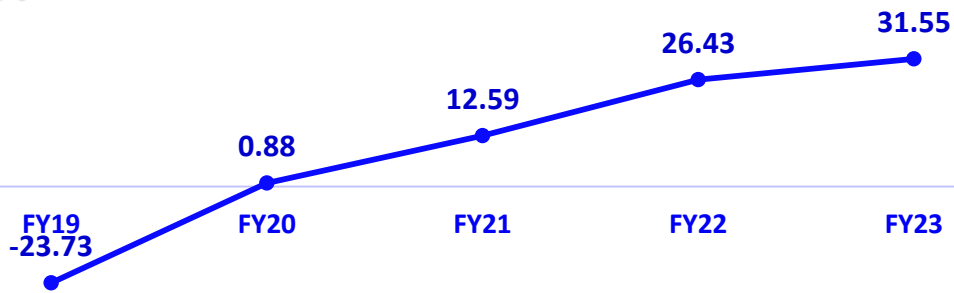
EPS

(in Rs)

QoQ

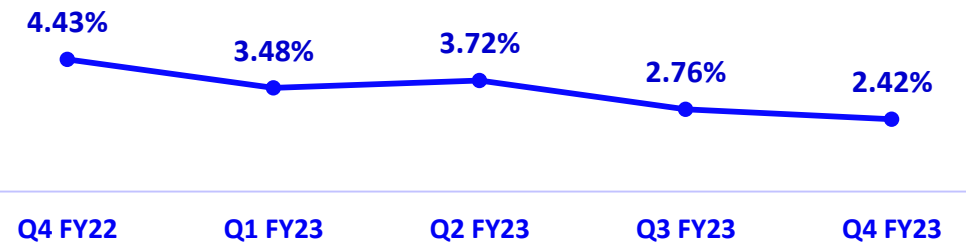


YoY

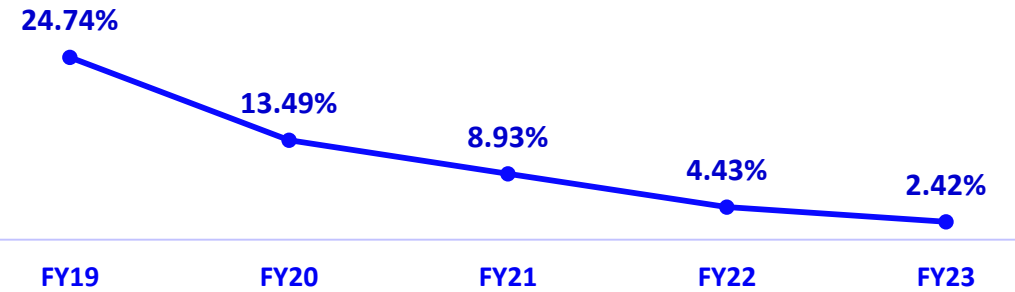


Net NPA to Networth

QoQ



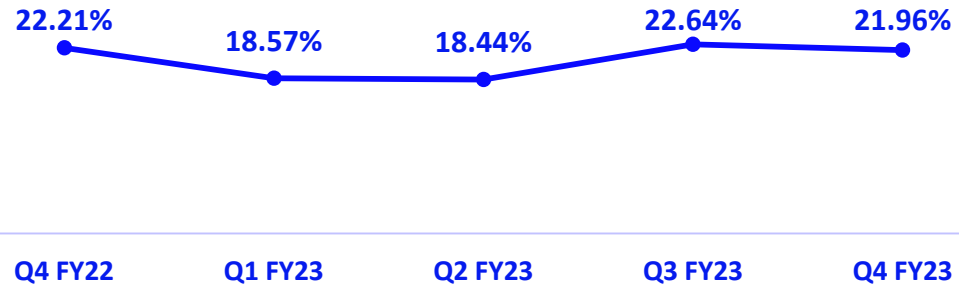
YoY



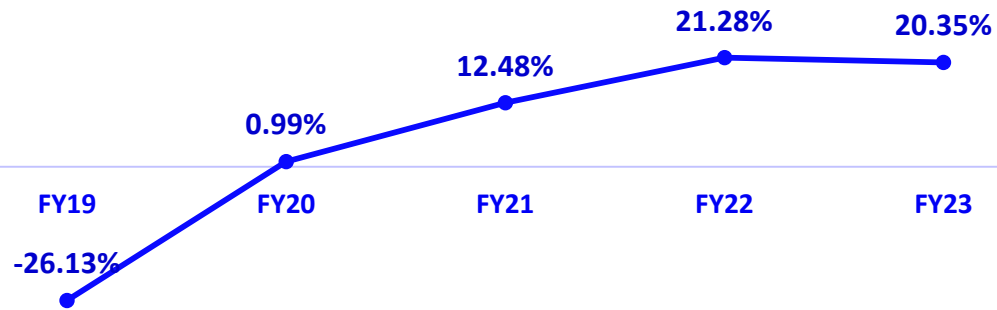
Share Holders Return & Risk Ratios

RoE

QoQ



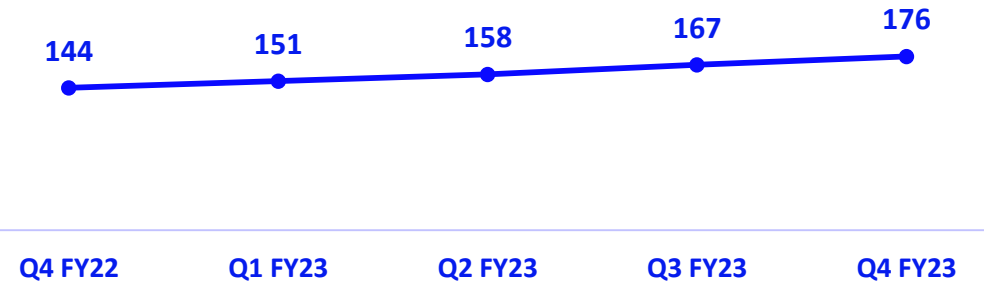
YoY



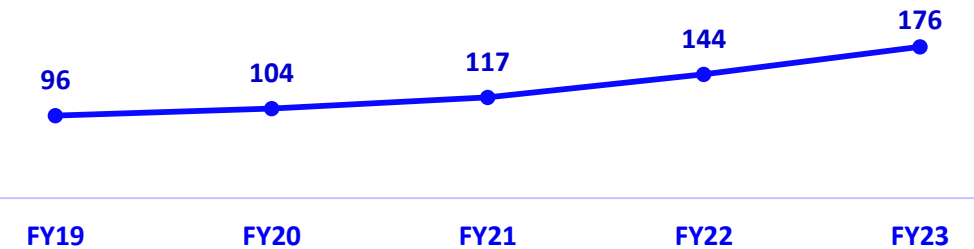
Book Value per Share

(in Rs)

QoQ



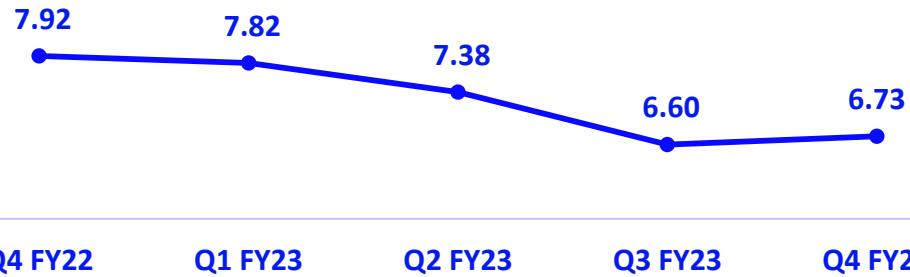
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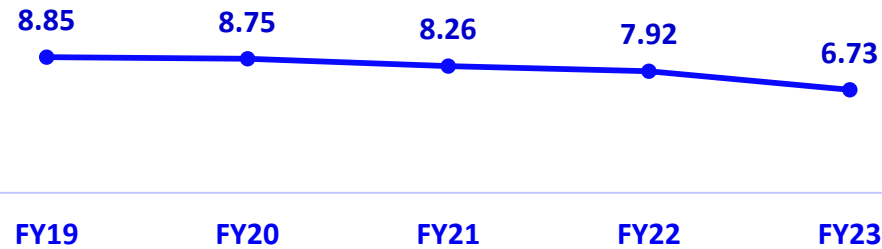
Efficiency Ratios

Business per Employee (In Cr)

QoQ

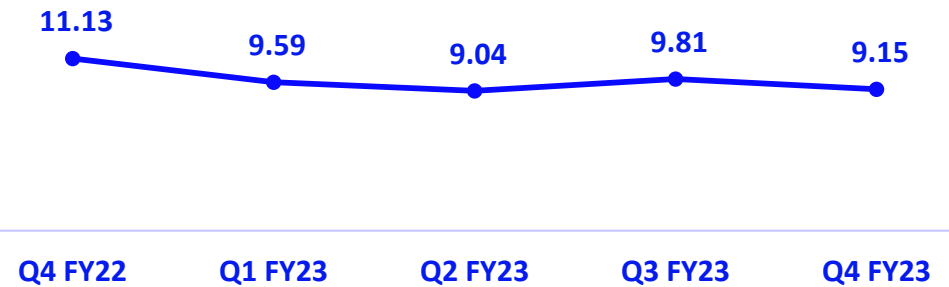


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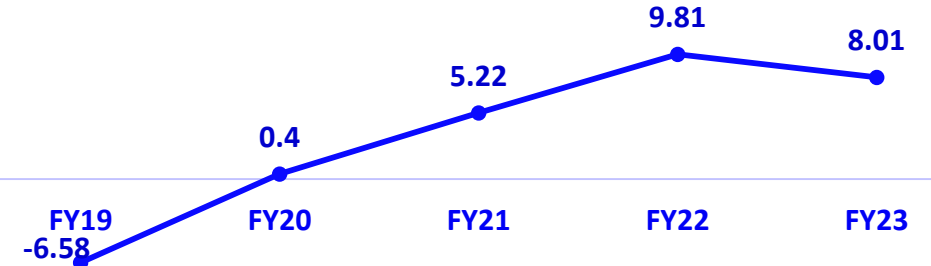


Profit per Employee (in Lakhs)

QoQ



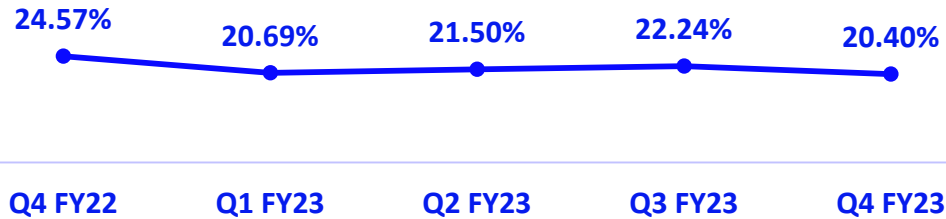
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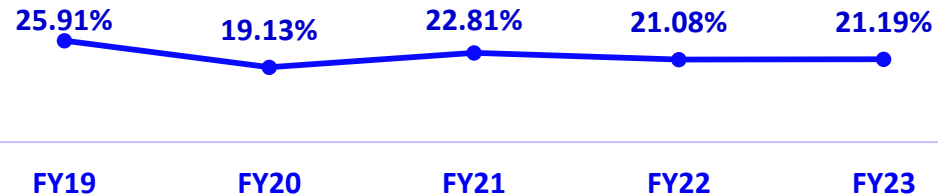
Efficiency Ratios

Staff Cost to Total Income

QoQ

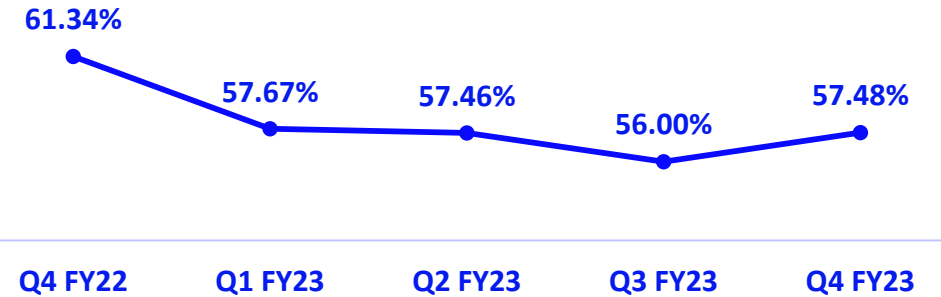


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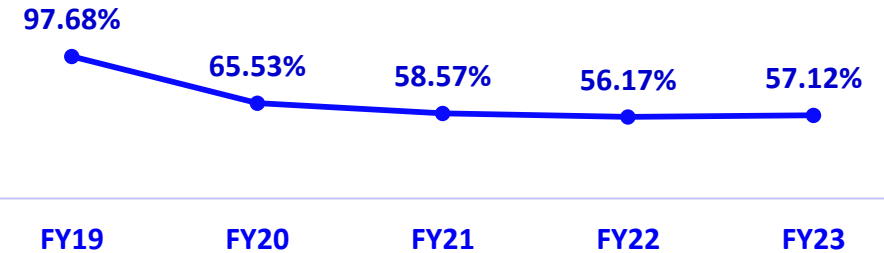


Cost to Income Ratio

QoQ



YoY



Company  
Overview

Business  
Overview

Earnings

Digital  
Penetration

Strategy

### Digital Touch Points



1,352 Installations



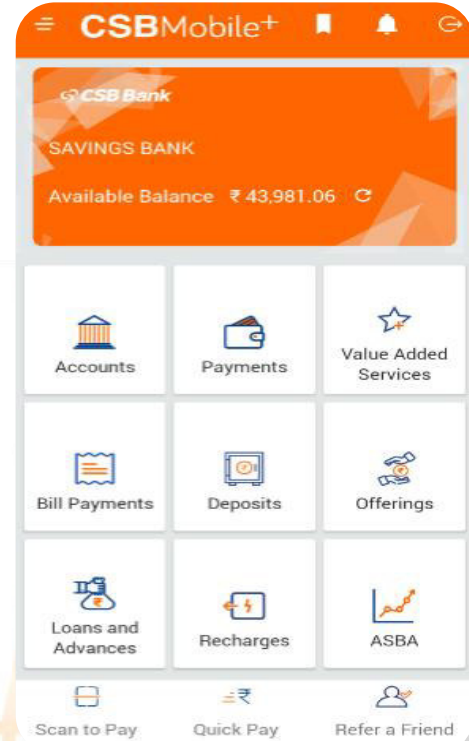
7.10 lacs + Debit Cards



4.60 lacs+ Net  
Banking users



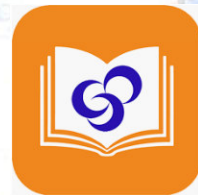
528 ATM  
Network



4.47 lacs+ Mobile  
Banking Users



6,170+ QR  
Installations



92,927+ ePassbook  
Downloads



78,660+ Prepaid  
Cards

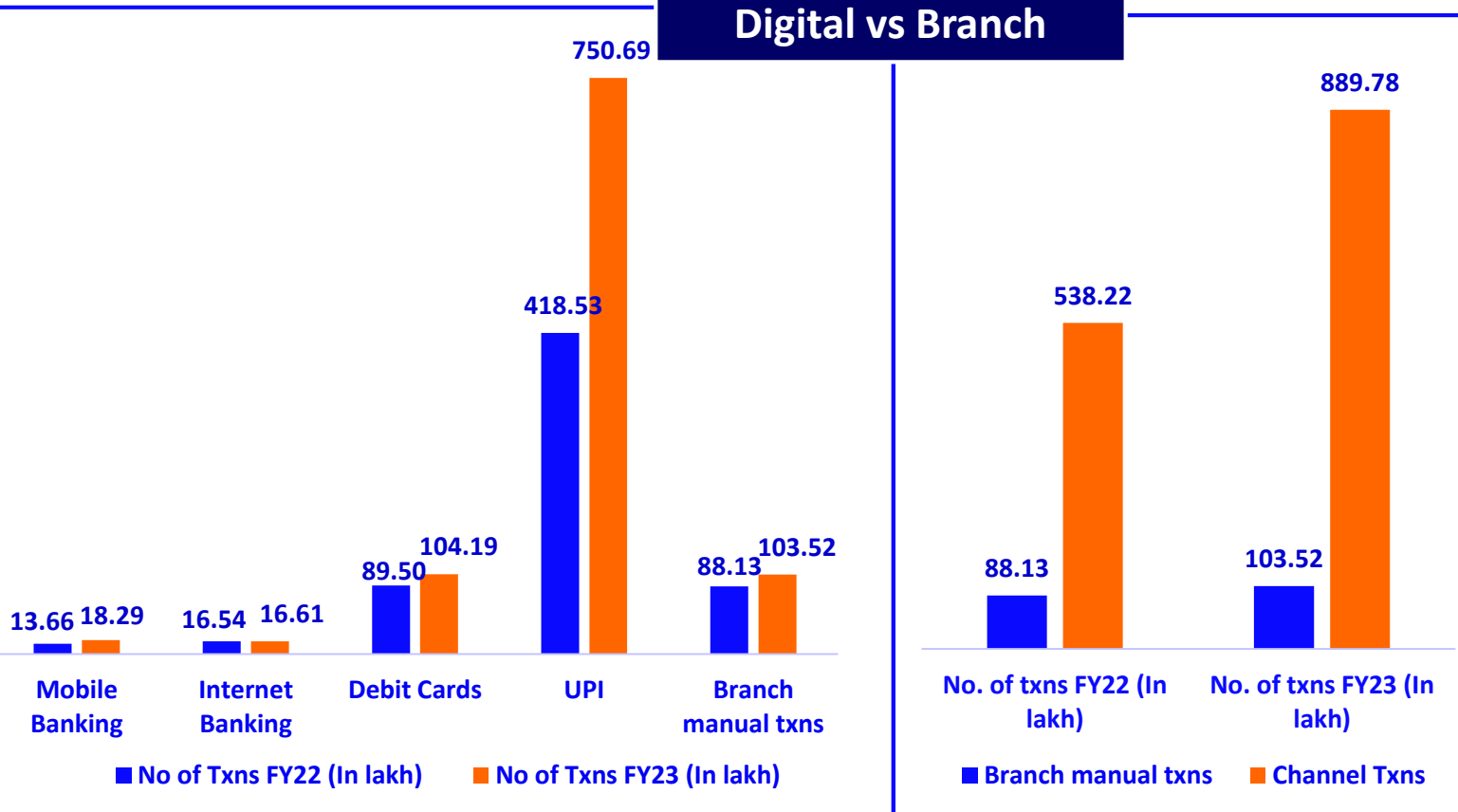


1.38 lac+ UPI  
Downloads



Channel Transactions

Digital vs Branch



	No. of txns	
	FY22 (In lakh)	FY23 (In lakh)
Mobile Banking	13.66	18.29
Internet Banking	16.54	16.61
Debit Cards	89.50	104.19
UPI	418.53	750.69
Branch txns	88.13	103.52
<b>Total Channel Transactions</b>	<b>538.22</b>	<b>889.78</b>
<b>% of channel txns</b>	<b>85.93%</b>	<b>89.58%</b>

SBS 2030

**SUSTAIN**

PROFITABLE FRANCHISE



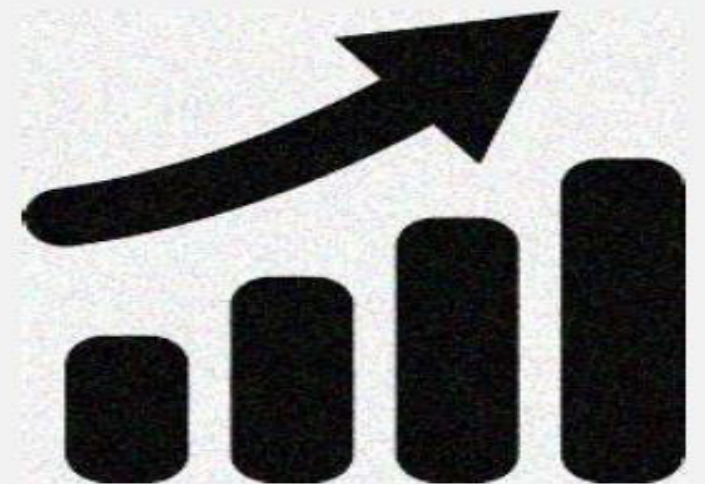
**BUILD**

PLATFORMS FOR FUTURE



**SCALE**

EXECUTE WITH GUARDRAILS





***THANK YOU!***

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