

SEC/242/2021

July 22, 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 ended June 30, 2021.

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/241/2021 dated July 22, 2021, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter ended June 30, 2021.

The intimation shall also 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

CSB Bank- First Quarter Results (Q1 FY 22)

The Board of Directors of CSB Bank took on record the financial results for the quarter ended 30.06.2021 (Q1 FY 2022) which were subject to limited review in their meeting dated 22.07.2021

Highlights

- a) **Profit After Tax** was at Rs 61 Cr in Q 1 FY 22 as against Rs 53.56 Cr in Q 1 FY 21 and Rs 42.89 Cr for the sequential quarter. Net profit increased by 14% YoY and 42% on QoQ basis. This is after providing 25% for stressed assets other than gold even with a one day default.
- b) **Operating Profit** of the bank is Rs 179.78 Cr where as it was Rs 129.09 Cr for the same period last FY with a Y-o-Y -growth of 39%. The same is also up by 39% on Q-o-Q basis (Rs 128.96 Cr in Q4 FY 21).
- c) **Net Interest Income (NII)** earned for the first quarter is Rs 267.75 Cr with a Y-o-Y increase of 45% (Rs 185.26 Cr for Q1 FY 21)
- d) **Non-Interest Income** of Rs 76.28 Cr as against Rs 74.28 Cr for the same period last year ie, up by 3% . Non-interest income excluding treasury profit has grown by 84%.
- e) **Cost Income Ratio:** As compared to Q1 FY 21(50.26%) and Q4 FY 21(66.77%), the ratio has improved to 47.74% for the first quarter of FY 22. This could be attained despite lower treasury profits compared to Q 1FY 21
- f) **Asset Quality & Provisioning**

Due to the Covid second wave spread and the resultant restrictions, there was a slowdown in the economic activity and the portfolio stress aggravated. The lockdowns and intermittent holidays impacted both fresh pledges and releases. While we were able to manage the NPA in loans other than gold, we had some challenges in the gold loan portfolio. As on 30.06.2021, restructured advances as a percentage of total advances is only 0.48 %.

Particulars	Q1 FY 22	Q1 FY 21	Q4 FY 21
Gross NPA	686.39	401.03	393.00
Gross NPA %	4.88%	3.51%	2.68%
Net NPA	443.75	195.24	169.00
Net NPA %	3.21%	1.74%	1.17%
Provisioning Coverage Ratio	70.20%	81.73%	84.89%

Increase in GNPA level when compared to Q4 of FY 21 is mainly because of increase in Gold NPAs and we are optimistic of recovering the same without much losses/haircuts.

- g) **Capital Adequacy Ratio** improved from 21.37% as on 31.03.21 to 21.63% as on 30.06.2021. CRAR as on 30.06.20 was 18.93%. Leverage ratio is at 8.37% as on 30.06.2021.
- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio is at 171 % which is well above the RBI requirement.
- i) **Total Deposits** grew by 14 % YoY and **CASA** ratio stood at 33.09% as on 30.06.2021 as against 29.23% as on 30.06.2020 and 32.19% as on 31.03.2021

j) **Advances (Net)** grew by 2588.55 Crs to 13817.17 Cr YoY registering a growth of 23%

Performance Highlights:

(Rs Crore)	Q 1 FY 22	Q1 FY 21	YoY Inc/Dec%	Q4 FY 21	QoQ Inc/Dec%
Interest Income	495.25	422.60	17%	497.12	0%
Interest Expense	227.50	237.34	-4%	221.42	3%
Net Interest Income	267.75	185.26	45%	275.70	-3%
Treasury Profits	19.55	43.49	-55%	1.51	1195%
Other Income	56.73	30.79	84%	110.81	-49%
Total Non-Interest Income	76.28	74.28	3%	112.32	-32%
Net Operating Income	344.04	259.53	33%	388.02	-11%
Staff Cost	97.21	86.03	13%	178.64	-46%
Other Opex	67.05	44.41	51%	80.43	-17%
Total Opex	164.26	130.44	26%	259.07	-37%
Operating Profit	179.78	129.09	39%	128.96	39%
Standard Asset Provision	-4.05	43.08	-109%	-37.08	-89%
Other Provisions	102.31	14.45	608%	108.02	-5%
Provisions other than Tax	98.26	57.53	71%	70.94	39%
PBT	81.52	71.57	14%	58.02	41%
Tax	20.52	18.01	14%	15.12	36%
PAT	61.00	53.56	14%	42.89	42%
Deposits	18,652.80	16,337.95	14%	19,140.04	-3%
Advances(Net)	13,817.17	11,228.62	23%	14,438.12	-4%
CASA	6,171.71	4,775.63	29%	6,161.80	0%
Gold	5,627.14	3,845.00	46%	6,131.00	-8%
CASA%	33.09%	29.23%	4%	32.19%	1%

CEO Speak:

Speaking about the performance **Mr. C VR Rajendran, Managing Director & CEO** said, “COVID second wave coupled with the LTV management of gold loans did pose some challenges in the first quarter of FY 22. Lockdowns, alternate holidays, slowing down of the economic activity, controlled movements due to strict social distancing norms, lack of transport etc restricted the customer access to branches which in turn impacted both the fresh pledges and releases. Thankfully, the worse seems to be over now and recoveries are happening in full swing. The portfolio LTV that was at 83% has been brought down to 75%. We hardly have any MTM loss on the portfolio as on date. Despite all the adversities we had a decent start in the first quarter in terms of profitability. Bank has continued to make accelerated provisions for stressed and NPA Accounts. The key ratios like NIM, CRAR, LCR, RoA etc continues to be strong. We are confident of managing the NPAs as the challenges are mainly from the gold segment where recovery is only a matter of time. Stable gold market trends and the centralization of recovery processes at our end will mitigate this adverse situation to a large extent. The aggressive vaccination push and controlled localised lockdowns have helped in managing the second wave to a great extent and we are optimistic to catch up the business opportunities on a larger scale from this quarter.

Gold loans will continue to be a major focus for the bank. Once the demand comes back, the segments like Two-wheeler, MSME, SME etc, which were struggling to shape up in the first quarter, will have good demand and we look forward to capturing the same in the best possible manner.

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 1.7 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 517 branches (excluding three service branches and three asset recovery branches) and 335 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

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

22.07.2021



CSB Bank Investor Presentation Q1 FY 22

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*PAT of Rs 61 Cr -up by 42% QoQ and 14% YoY

*PBT up by 41% QoQ and 14% YoY

*Operating Profit surges to Rs 180 Cr -up by 39% on QoQ and YoY basis

Cost and Revenue

* NII growth of 45% YoY

*Non interest income up by 3% YoY

* Non interest income excluding treasury profit up by 84% YoY

Growth Momentum

*Advances grew by 23% YoY

*Deposits grew by 14% YoY

*CASA Ratio reached to 33%

* Digital Penetration increases to 86%

Well Capitalised & Strong Liquidity Position

*Strong capital comfort with a CRAR of 21.63% as on 30.06.2021

*Tier I ratio of 20.24%

*Strong liquidity & LCR of 171%

*Comfortable leverage ratio 8.37%

Asset Quality

*GNPA ratio of 4.88% as on 30.06.2021

*Net NPA ratio of 3.21% as on 30.06.2021

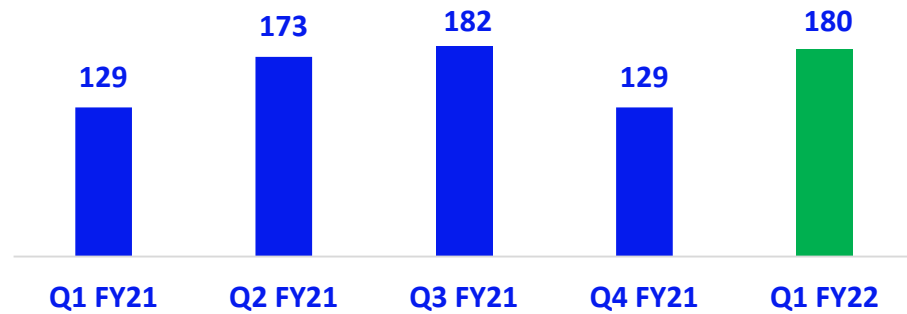
*PCR of 70% as on 30.06.2021

- A century young Organisation
- 517 Branches & 335 ATMs/CRMs
- 9 Zonal Offices
- 1.7Mn+ happy customers
- Presence in 16 states & 4 UTs
- Total business of Over Rs 33500 Cr
- 6 bancassurance tie ups with industry leaders.

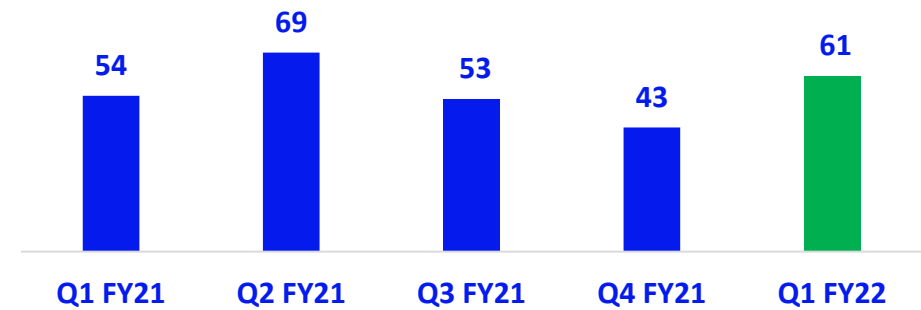
Profitability Ratios

Amt in Cr

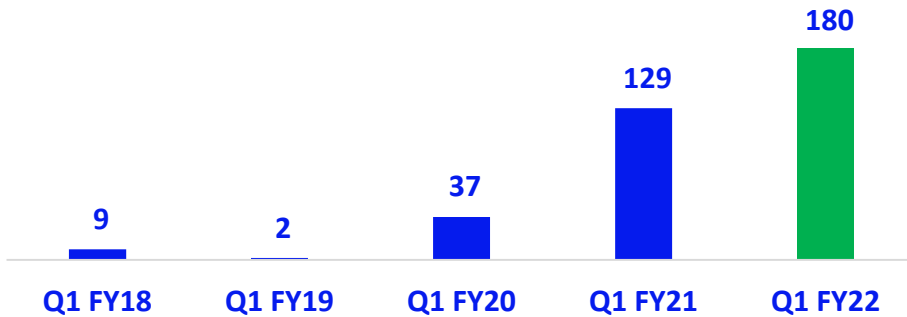
Operating Profit QoQ



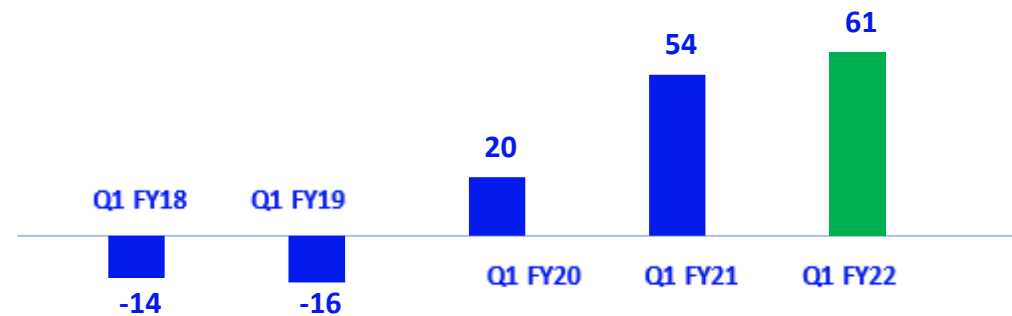
Net Profit QoQ



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 (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 in excess of RBI requirement

	Amount (in Cr)
NPA Provision	188
Additional Std asset provision	104
SR Provision	6
Total	298
After Tax Impact	223

Company Overview

Business Overview

Earnings

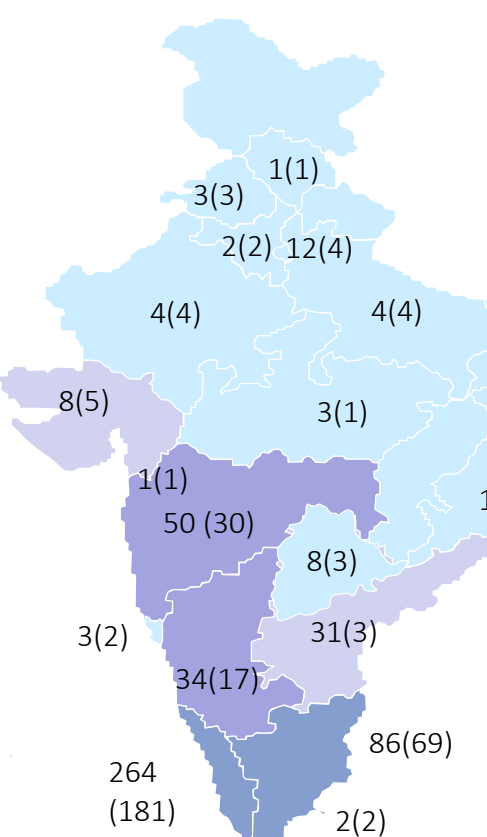
Digital Penetration

Strategy

Branch Distribution

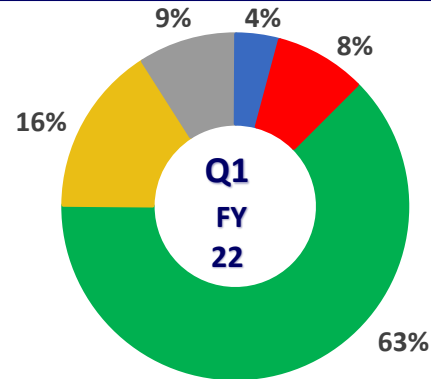
State	% distribution
KERALA	51%
TAMIL NADU	16%
MAHARASHTRA	10%
KARNATAKA	7%
OTHERS	16%

Population	No of Branches
Metropolitan	99
Urban	111
Semi-urban	266
Rural	41
Grand Total	517

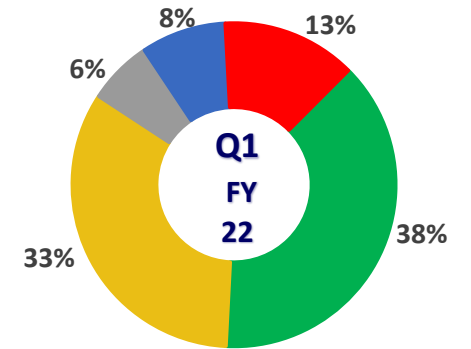


Legend: Branches (ATM)

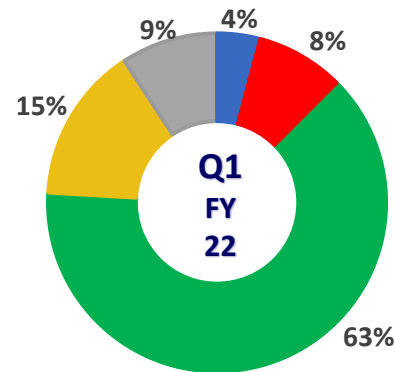
CASA



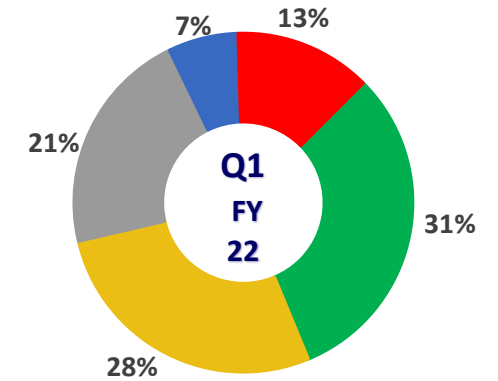
Gold Loans



Total Deposits



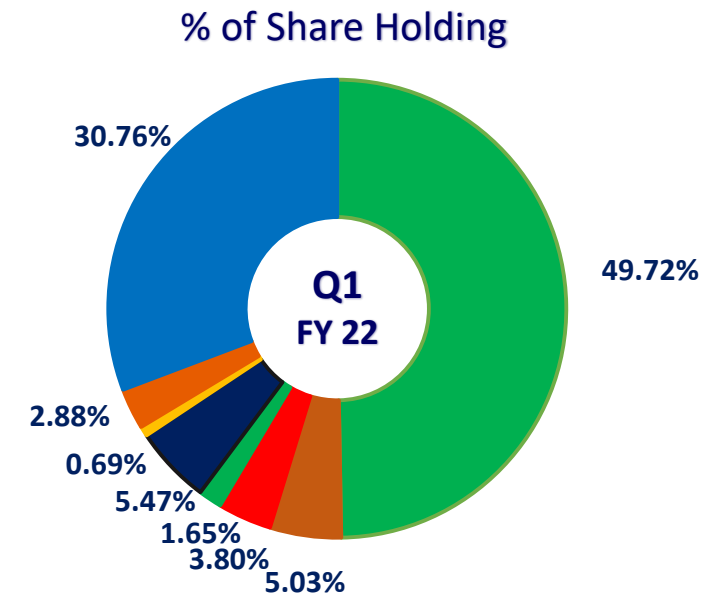
Total Advances



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	1	86.26	49.72%
SBI Mutual Funds	1	8.72	5.03%
Other Mutual Funds	8	6.59	3.80%
Alternate Investment Funds	4	2.86	1.65%
Foreign Portfolio Investors	13	9.5	5.47%
Fis/ banks/ Insurance Companies	2	1.2	0.69%
Shares held by CSB ESOS Trust	1	5	2.88%
Others	47103	53.36	30.76%
Total	47133	173.49	100.00%

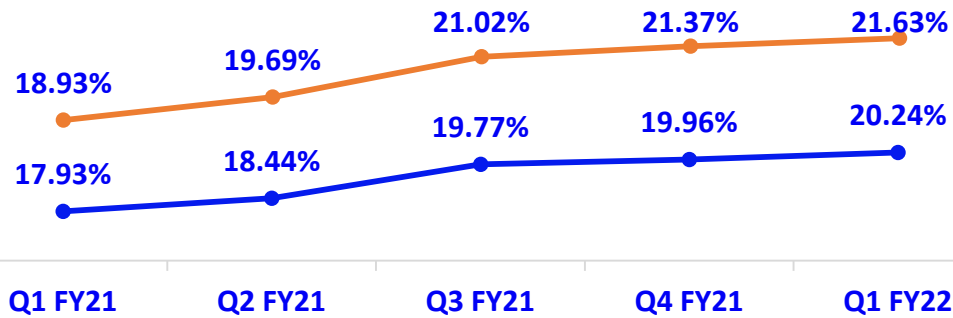


- FIHM - promoter & Promoter Group
- SBI Mutual Funds
- Other Mutual Funds
- Alternate Investment Funds
- Foreign Portfolio Investors
- Fis/ banks/ Insurance Companies
- Shares held by CSB ESOS Trust
- Others

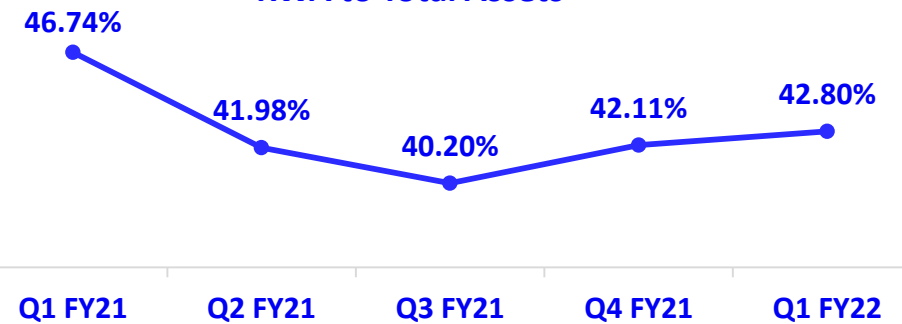
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

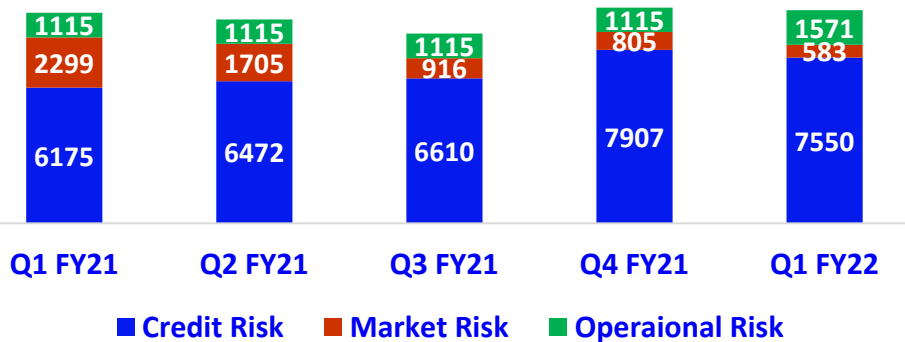
Capital Adequacy Ratio



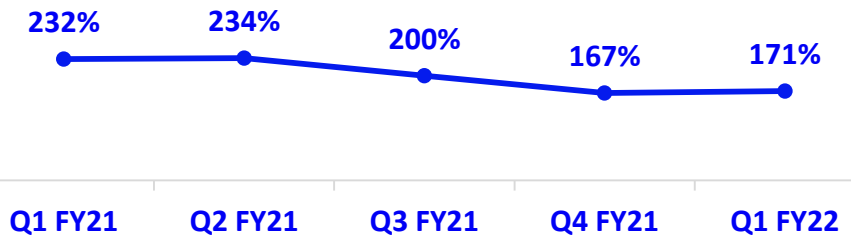
RWA to Total Assets



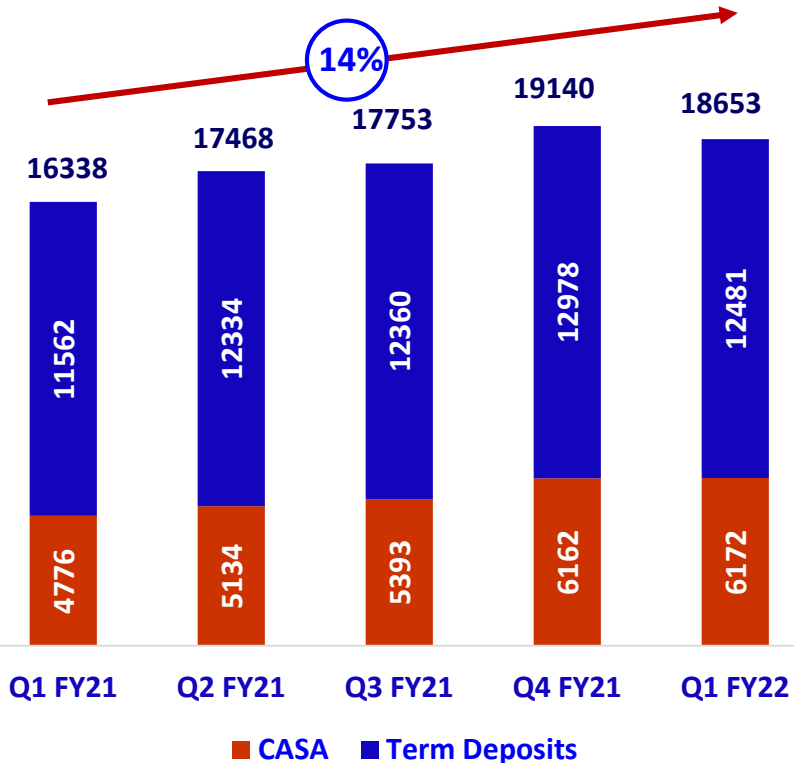
Risk Weighted Assets



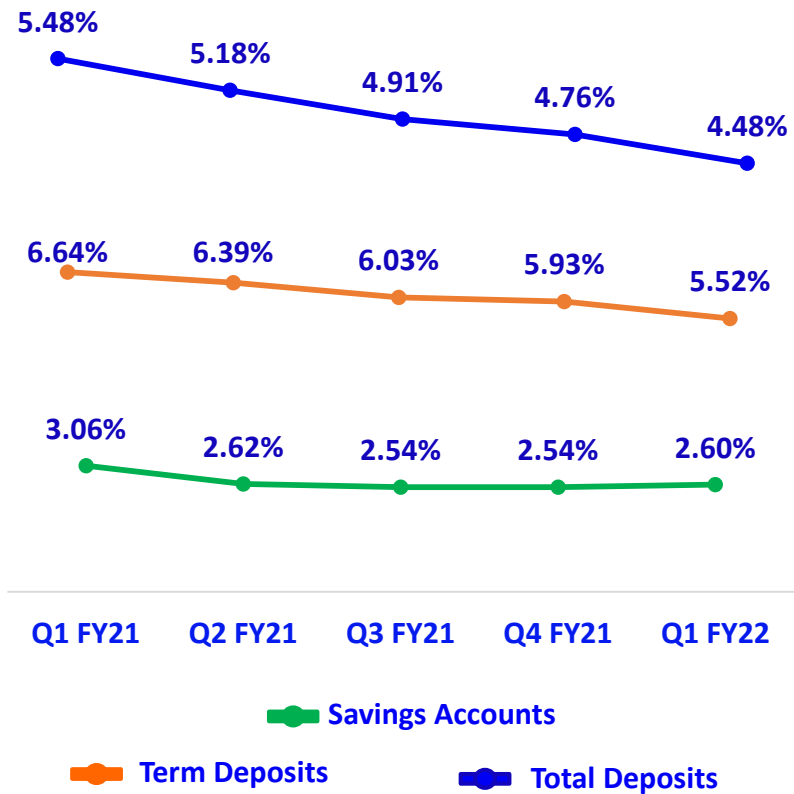
Liquidity Coverage Ratio



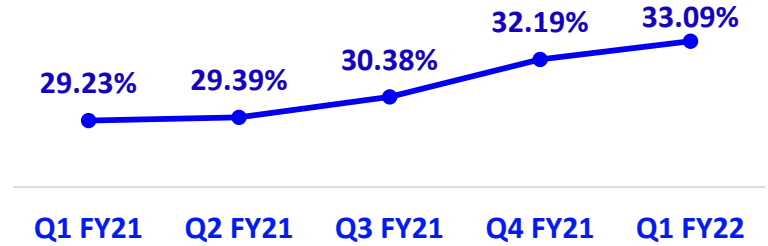
Total Deposits (Amt in Cr)



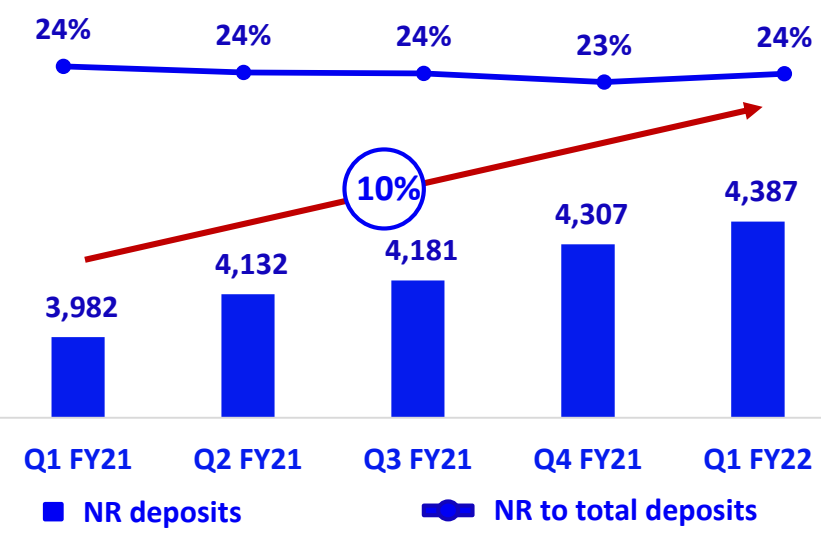
Cost of Deposits



CASA Ratio



NR Deposits



Company Overview

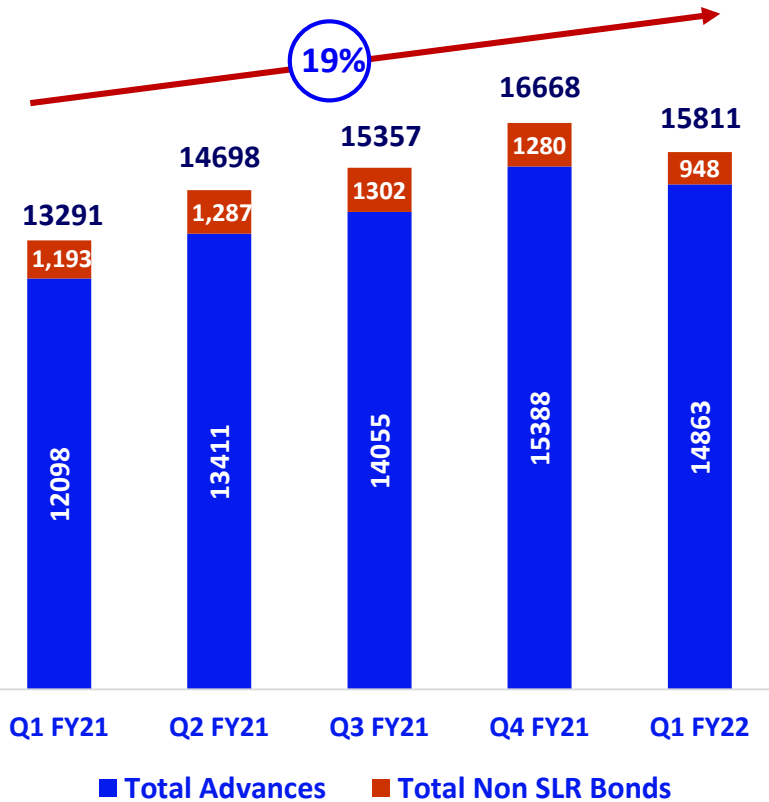
Business Overview

Earnings

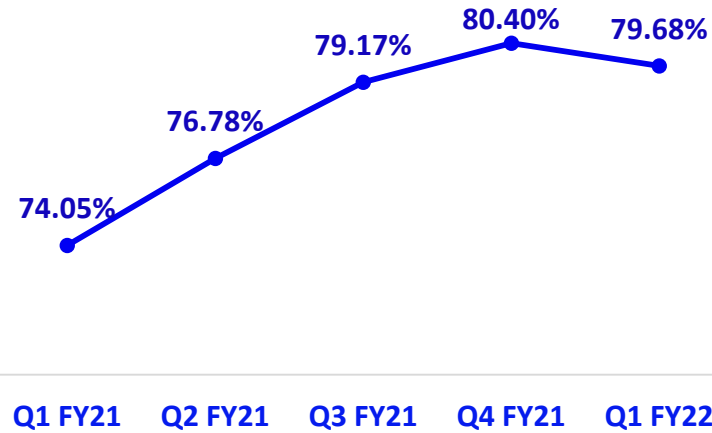
Digital Penetration

Strategy

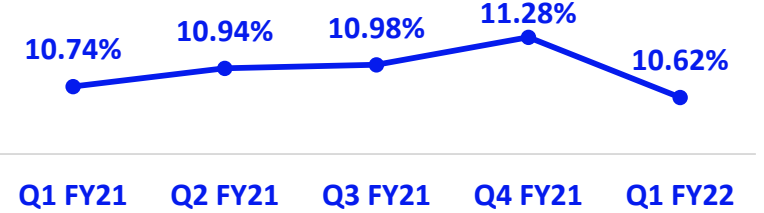
Total Gross Advances + Non SLR Bonds (Amt in Cr)



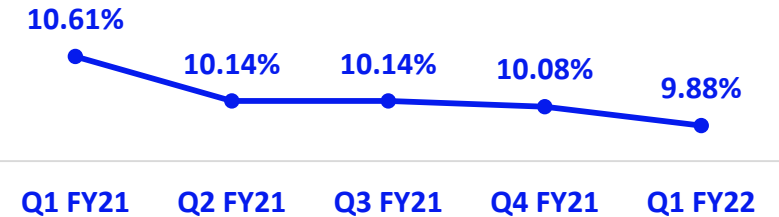
Gross CD Ratio



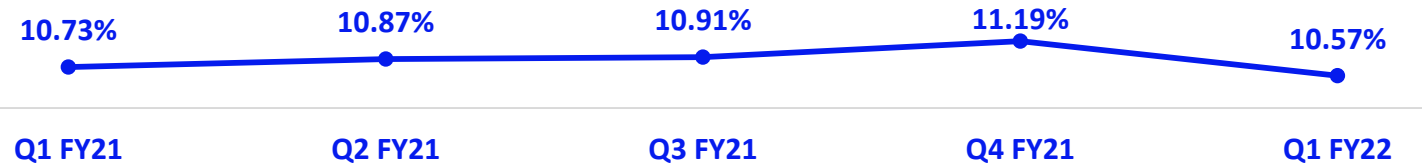
Yield on Advances



Yield on Non SLR Bonds



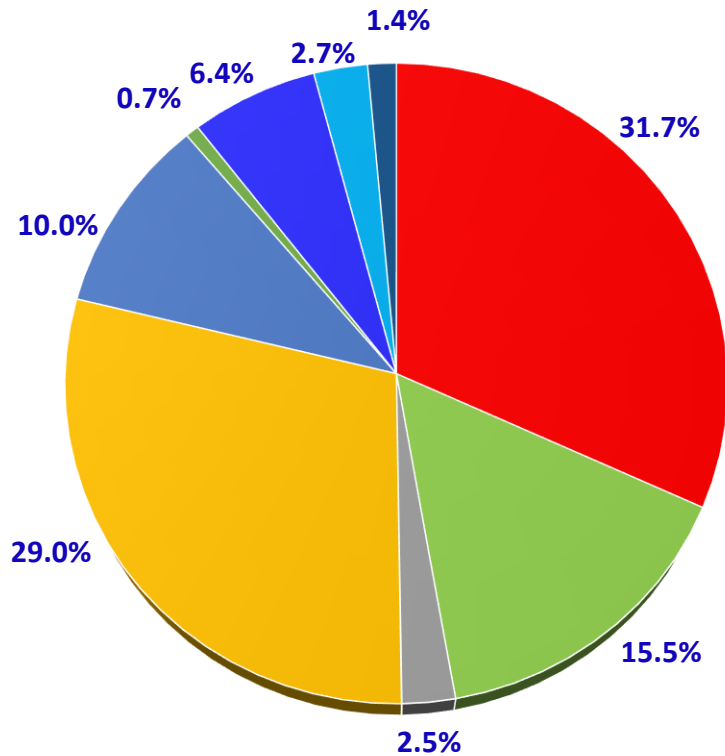
Combined Yield



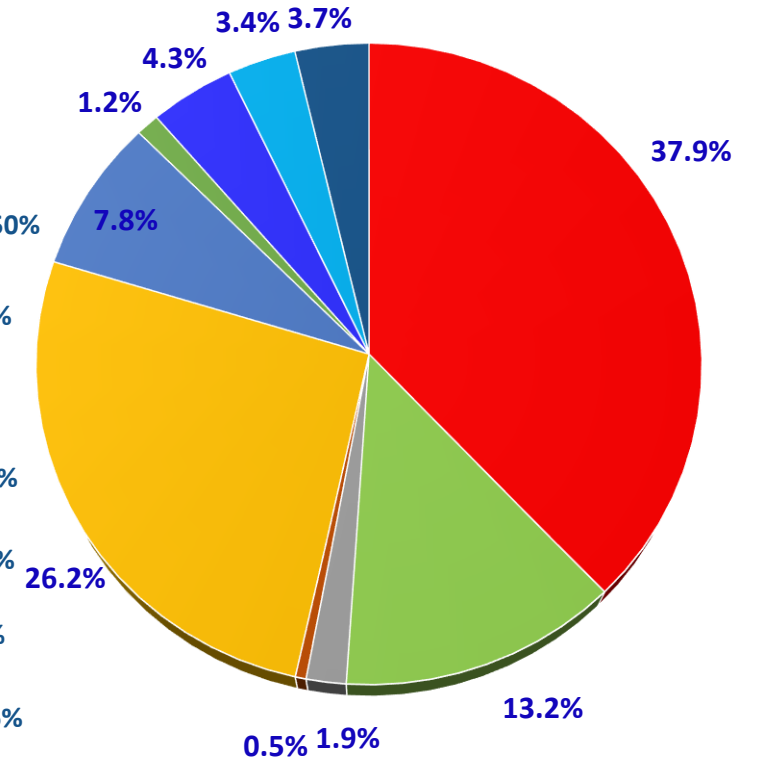
Advance Mix

(Amt in Cr)

Q1 FY 21



Q1 FY 22



3840	Gold Loans	5627	↑ 47%
1874	SME Loans	1959	↑ 5%
304	MSME General Loans	278	↓ 9%
2	MSME New Loans	75	↑ 3650%
3509	Corporate Loans	3900	↑ 11%
1209	Retail Loans	1162	↓ 4%
83	Two Wheeler Loans	173	↑ 108%
775	Assignment Loans	632	↓ 19%
328	LCBD & TReDS	507	↑ 55%
174	Agri & MFI Loans	550	↑ 216%

* Vertical wise portfolios are Realigned at the beginning of the FY.

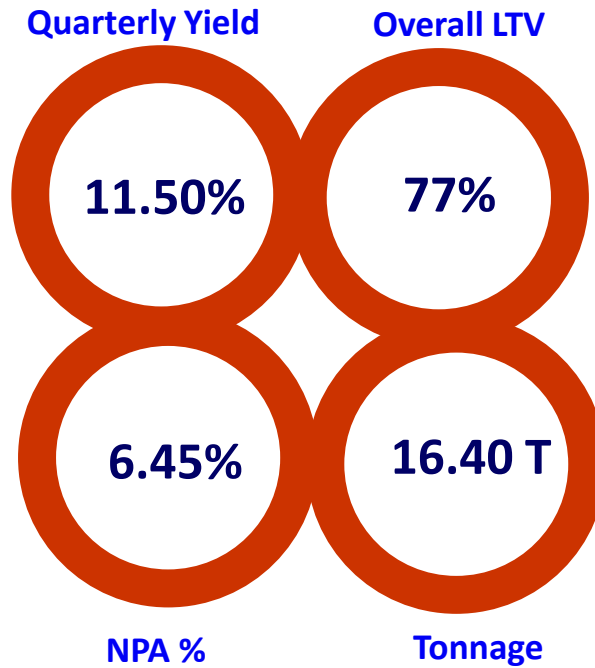
Gold Loan – Our DNA

(Amt in Cr)

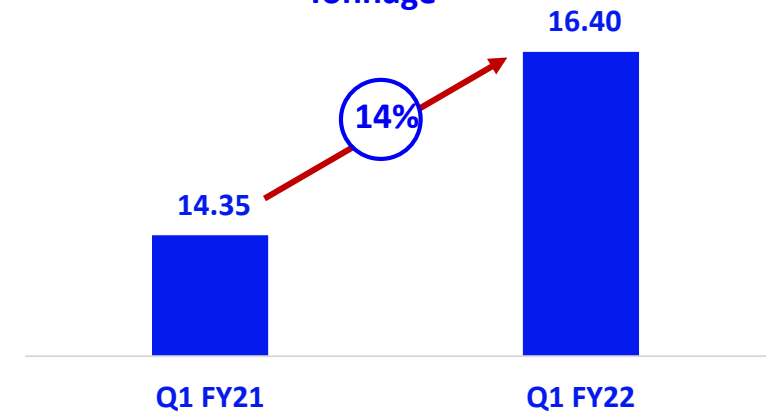
Portfolio Movements



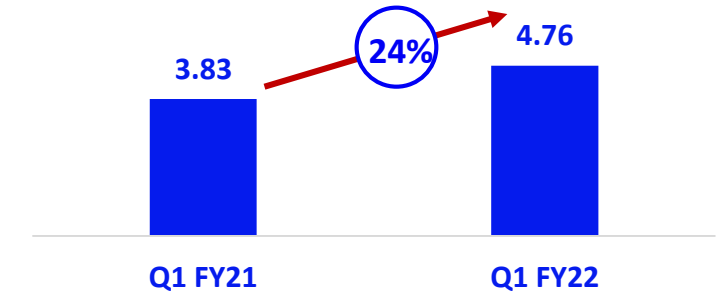
Portfolio Quality



Tonnage

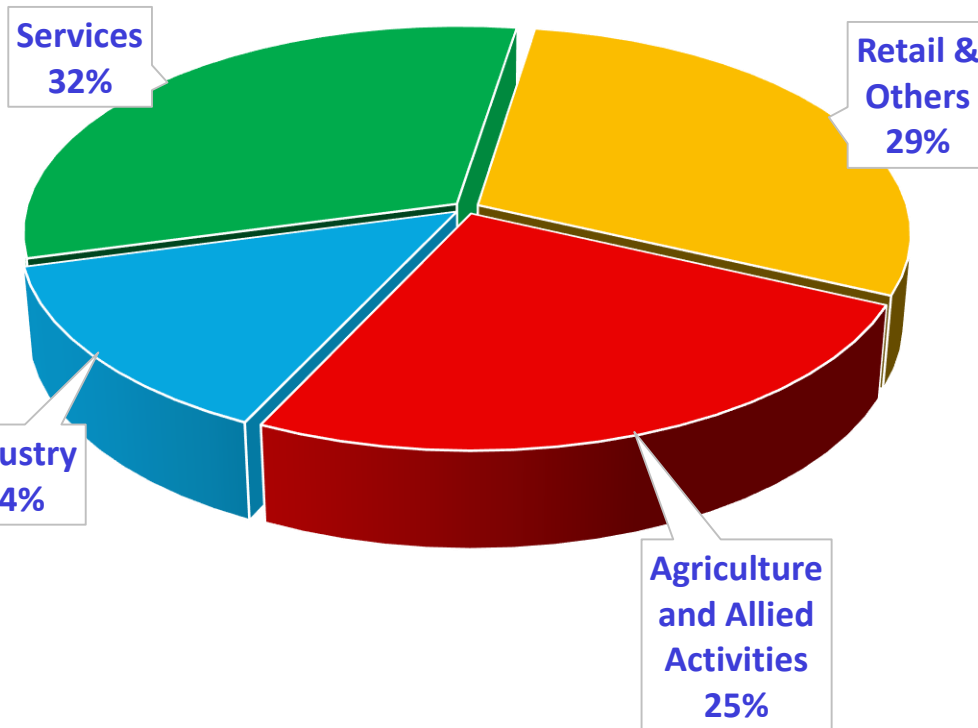


No of Accounts (in Lakhs)



Sector Wise Exposure

Sector Wise Exposure



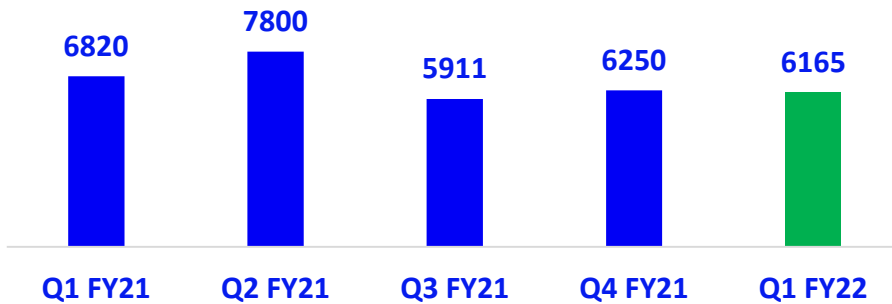
Industries	% to Gross advances
Textiles	3.28%
Food Processing	2.63%
Infrastructure	1.81%
Construction	1.56%
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1.02%
Vehicles, Vehicle Parts and Transport Equipments	0.68%
All Engineering	0.48%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.38%
Basic Metal and Metal Products	0.32%
Paper and Paper Products	0.26%
Gems and Jewellery	0.24%
Beverages (excluding Tea & Coffee) and Tobacco	0.16%
Wood and Wood Products	0.15%
Others	0.73%

Services	% to Gross advances
NBFCs	9.75%
Wholesale & Retail Trade	5.23%
Tourism, Hotel and Restaurants	2.86%
Commercial Real Estate	2.58%
Computer Software	0.48%
Transport Operators	0.36%
Professional Services	0.15%
Other Services	10.04%

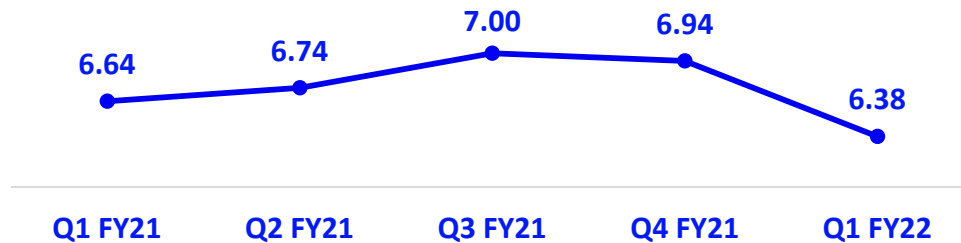
Investments

(Amt in Cr)

Total Investments (Excl RIDF)



Yield on Investments (%)

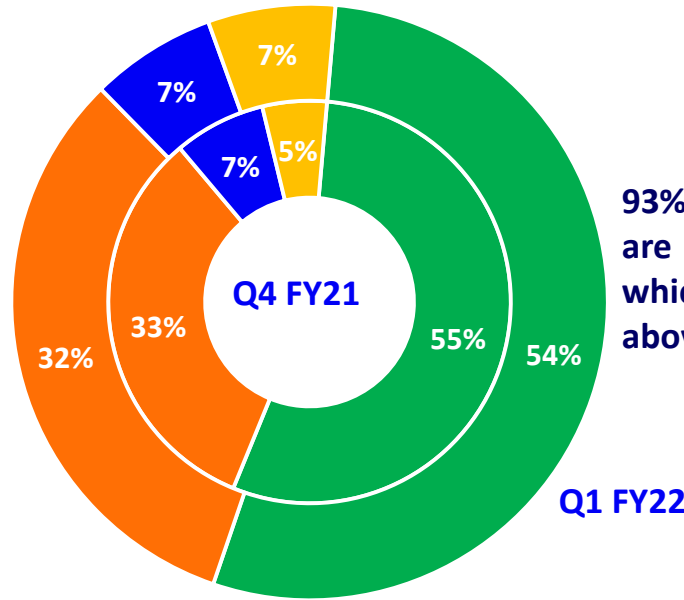


M Duration

HFT	AFS	HTM	Total
0.00%	0.55%	5.62%	3.81%

Rating wise Exposure

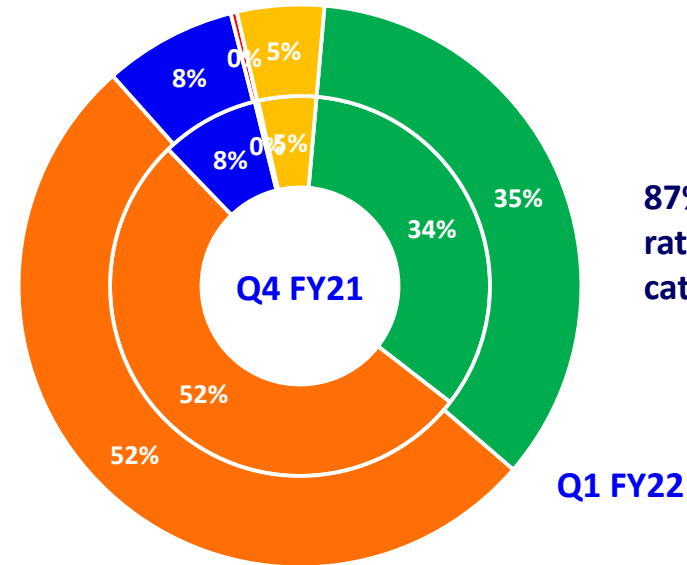
External Rating of Corporate Accounts (>25Cr)



93% of Corporate advances are externally rated of which 54% are having A & above rating.

■ A & Above ■ BBB ■ <BBB ■ Others

Internal Rating of SME accounts



87% of SME advances are rated as Low/Medium risk categories

■ Low ■ Medium ■ High ■ Very High ■ Others

Profit & Loss Account - Q1 FY 22

Amt in Cr

	Q4FY21	Q1FY22	QoQ	Q1FY21	YoY
Interest Income	497.1	495.3	-0.4%	422.6	17.2%
Interest Expense	221.4	227.5	2.7%	237.3	-4.1%
Net Interest Income	275.7	267.8	-2.9%	185.3	44.5%
Treasury Profit	1.5	19.5	1190.6%	43.5	-55.1%
Commission Income	15.9	9.7	-39.4%	5.6	72.4%
Processing Fees	18.2	9.1	-49.9%	6.5	40.0%
Bad debts recovered	30.8	7.0	-77.3%	9.7	-27.9%
Other Income	45.9	31.0	-32.5%	9.0	244.6%
Total Non Interest Income	112.3	76.3	-32.1%	74.3	2.7%
Total Net Operating Income	388.0	344.0	-11.3%	259.5	32.6%
Staff Cost	178.6	97.2	-45.6%	86.0	13.0%
Other Opex	80.4	67.0	-16.6%	44.4	50.9%
Total Opex	259.1	164.3	-36.6%	130.4	25.9%
Operating Profit/Loss	129.0	179.8	39.4%	129.1	39.3%

	Q4FY21	Q1FY22	QoQ	Q1FY21	YoY
Operating Profit	129.0	179.8	39.4%	129.1	39.3%
Provision for NPA	90.6	104.2	15.0%	13.8	657.7%
Provision for Dep on Inv	17.7	-1.9	-110.9%	0.5	-
Provision for std advances	-37.1	-4.0	-	43.1	-
Other Provisions	-0.3	-	-	0.2	-
Total Provisions	70.9	98.3	38.5%	57.5	70.8%
Profit Before Tax	58.0	81.5	40.5%	71.6	13.9%
Tax	15.1	20.5	35.7%	18.0	14.0%
Profit/Loss (-) After Tax	42.9	61.0	42.2%	53.6	13.9%

- NII up by 45% YoY & 3% down QoQ (Gold Loan NPA - Interest reversal of Rs 24Cr in Q1 FY22)
- Treasury profit down by 55% YoY – Non interest income excluding treasury profit up by 84%
- Staff Cost increased by 13% YoY – No of employees increased by 36%
- Other Opex up by 51% YoY due to increase in Rent, depreciation etc.
- Operating profit of Rs 180 Cr as on Q1 FY 22 - up by 39% YoY & QoQ
- Net profit of Rs 61 Cr which is higher than Q1FY21 & previous quarter

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Balance Sheet – Q1 FY 22

Amt in Cr

30.06.2020

30.06.2021

YoY (%)

31.03.2021

QoQ (%)

Liabilities

Capital	173.5	173.5	0.0%	173.5	0.0%
Reserves & Surplus	1,840.7	2,069.5	12.4%	2,006.7	3.1%
Deposits	16,337.9	18,652.8	14.2%	19,140.0	-2.5%
Of Which CASA	4,775.6	6,171.7	29.2%	6,161.8	0.2%
Borrowings	1,628.0	1,313.5	-19.3%	1,425.9	-7.9%
Other Liabilities & Provisions	536.3	462.4	-13.8%	591.2	-21.8%
Total	20,516.5	22,671.7	10.50%	23,337.4	-2.85%

Assets

Cash & Balance with RBI	555.6	860.2	54.8%	736.1	16.9%
Balance with Banks Money at call & Short Notice	754.1	681.1	-9.7%	977.9	-30.3%
Investments	6,718.7	6,054.7	-9.9%	6,126.0	-1.2%
Advances	11,228.6	13,817.2	23.1%	14,438.1	-4.3%
Fixed Assets	226.9	271.3	19.6%	269.5	0.7%
Other Assets	1,032.6	987.1	-4.4%	789.7	25.0%
Total	20,516.5	22,671.7	10.50%	23,337.4	-2.85%

Asset Quality

Amt in Cr

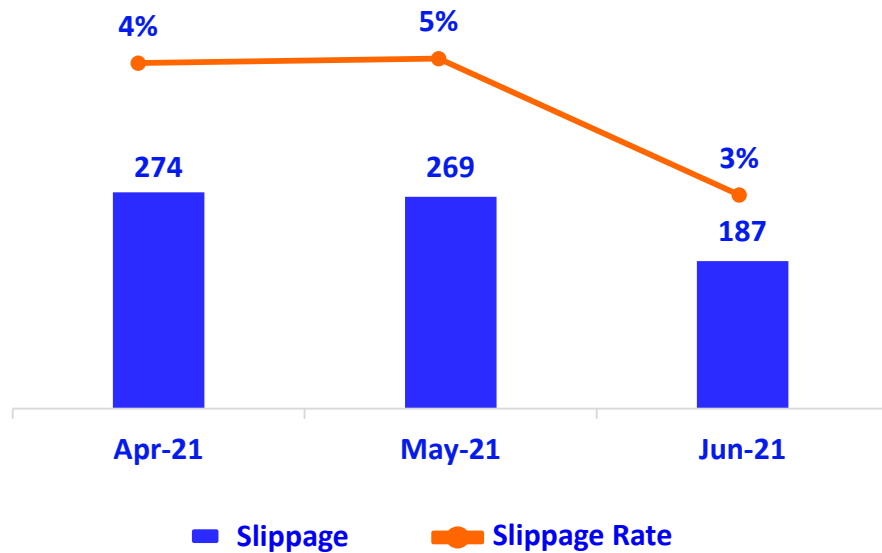
Gross NPA: Movement	QoQ movement				
	Q1FY21 (3 months)	Q2 FY21 (3 months)	Q3 FY21 (3 months)	Q4 FY21 (3 months)	Q1 FY22 (3 months)
Opening Balance of Gross NPA	409	401	387	235	393
Additions	6	4	-	188	435*
Sub-total (A)	415	405	388	423	829
Less:-					
(i) Upgradations	6	2	3	2	20
(ii) Recoveries (excluding recoveries made from upgraded accounts)	7	15	15	26	36
(iii) Technical/ Prudential Write-offs	-	-	134	-	86
(iv) Write-offs other than those under (iii) above	-	1	1	2	-
Sub-total (B)	14	17	153	29	142
Closing balance of Gross NPA (A – B)	401	387	235	393	686

*Of which Gold loans - Rs 337Cr

Gold Loans – Asset Quality

Amt in Cr

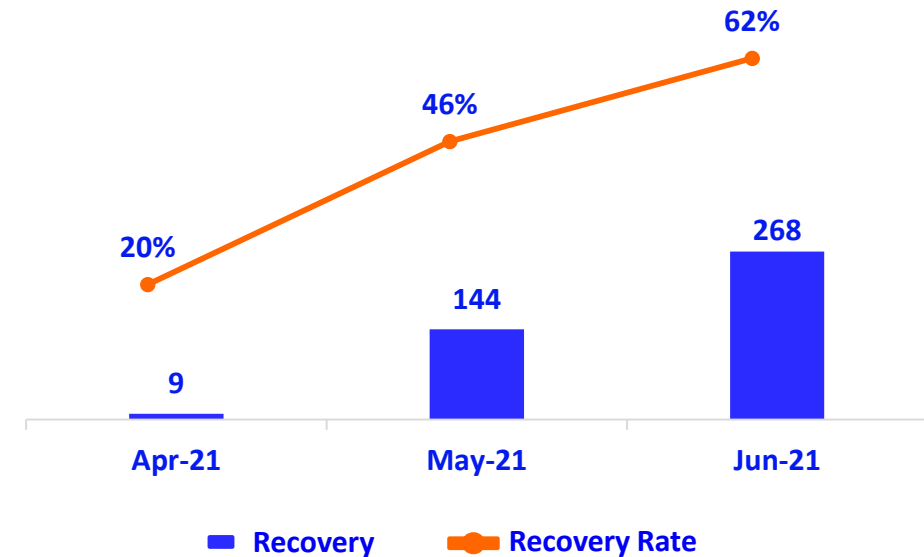
Slippages - MoM Trends



Slippage ↓ Month on Month

Recovery ↑ Month on Month

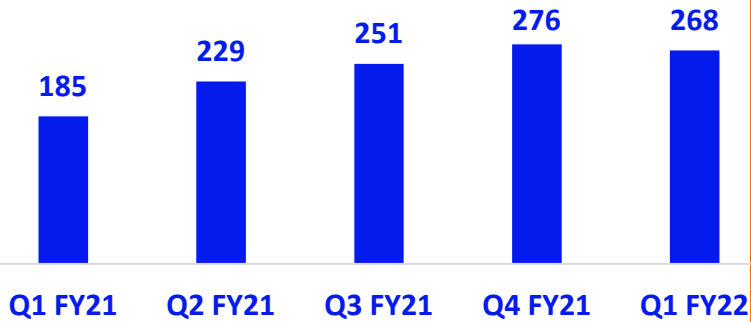
Recovery - MoM Trends



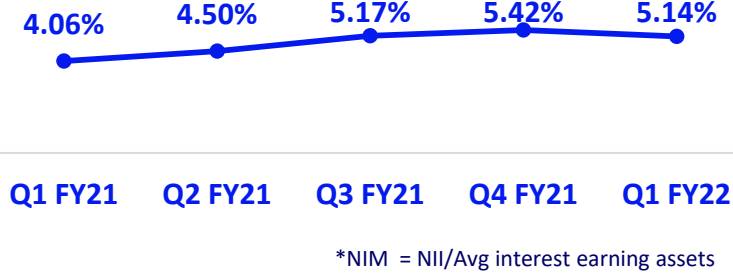
- Downward trend in slippages with the easing of Covid related restrictions
- Stable gold market trends and the centralization of recovery processes is supporting collections.
- Centralisation includes - Dedicated call center, E-auction, Offsite Verification, Customer intimation

Profitability Ratios

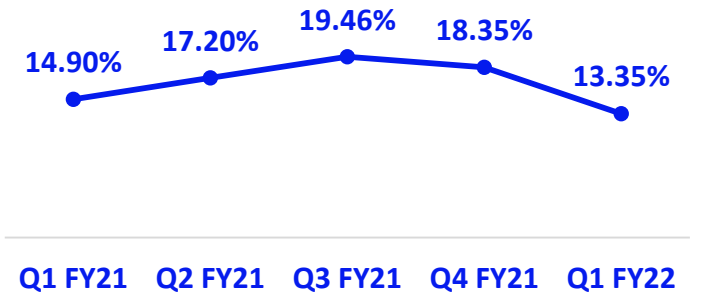
Net Interest Income (in Cr)



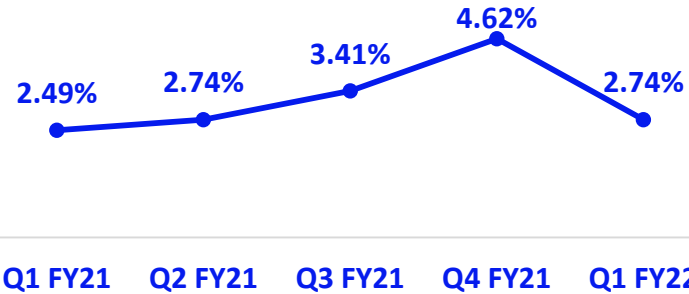
NIM (Annualised)



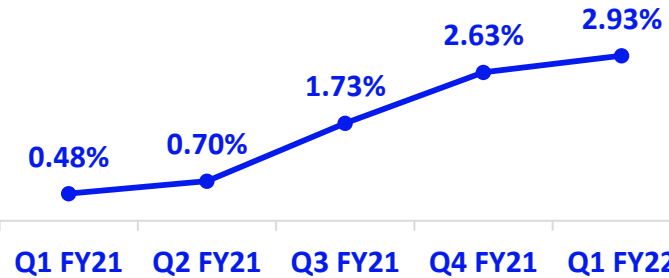
Non interest Income to Total Income



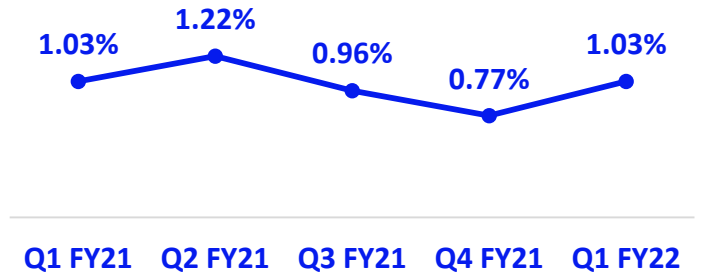
Opex to Average assets (Annualised)



Credit Cost (Annualised)



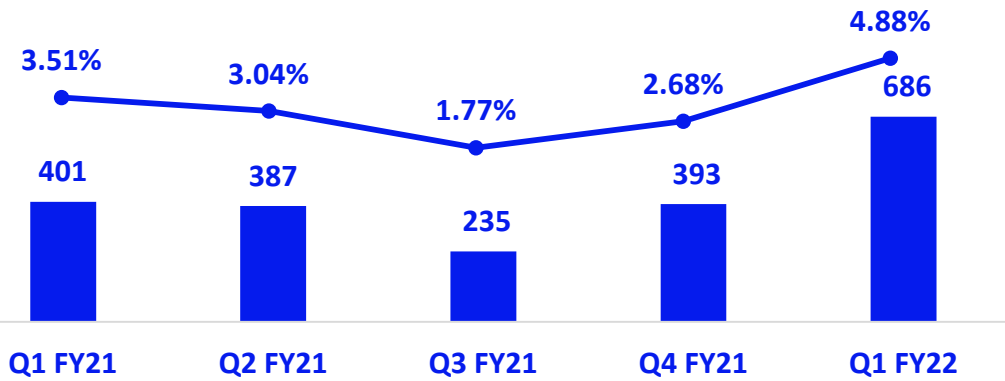
RoA (Annualised)



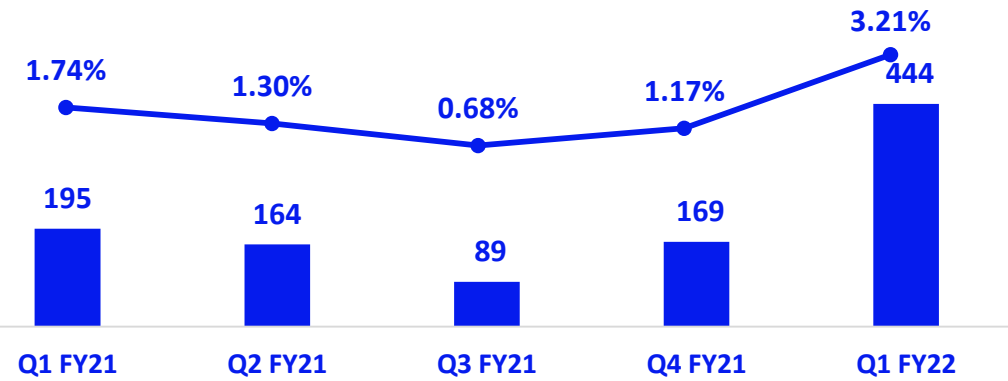
Asset Quality Ratios

Amt in Cr

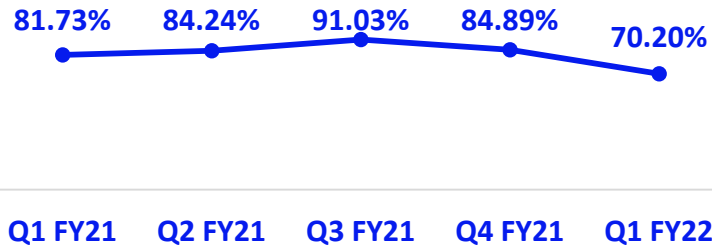
■ Gross NPA ● Gross NPA %



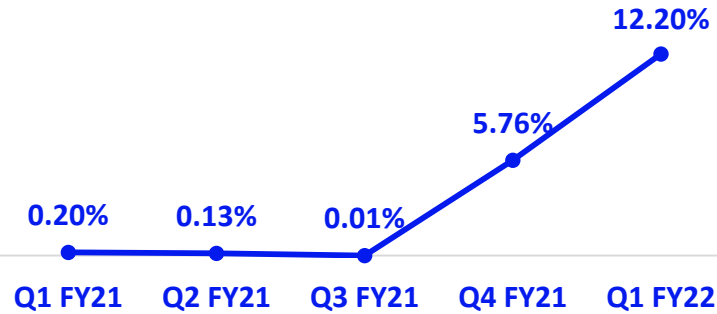
■ Net NPA ● Net NPA %



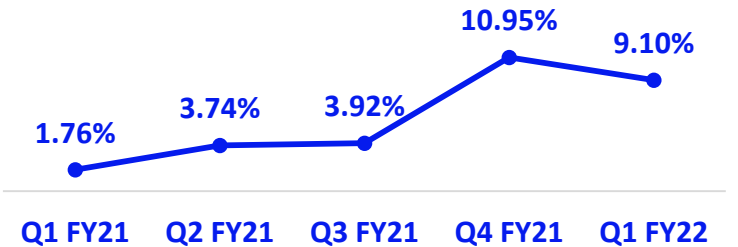
Provision Coverage Ratio



Slippage Ratio



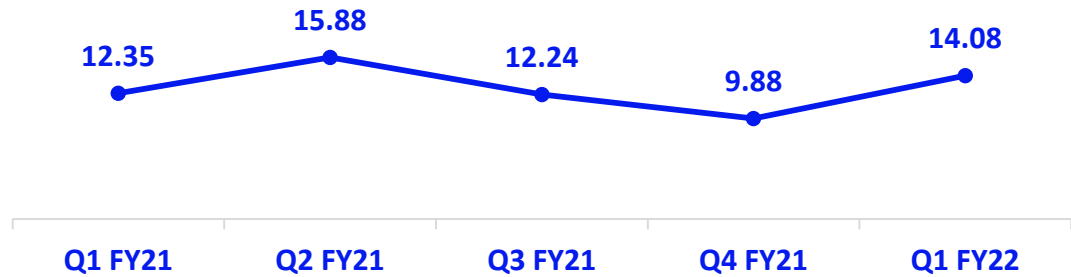
Recovery Rate



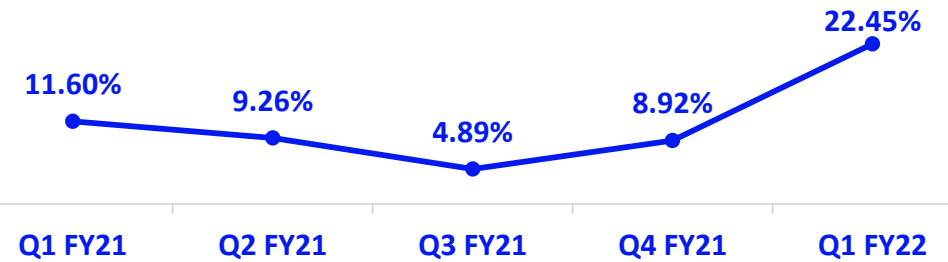
Share Holders Return & Risk Ratios

EPS (Annualised)

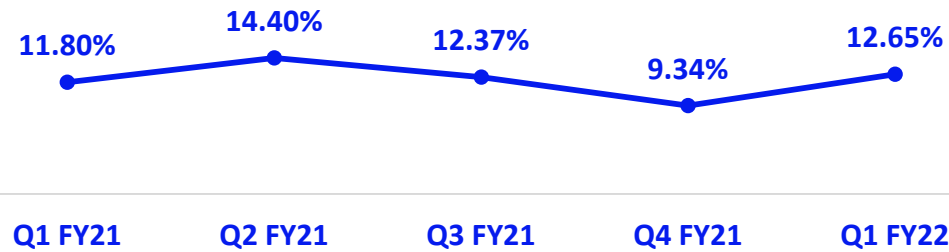
(in Rs)



Net NPA to Networth

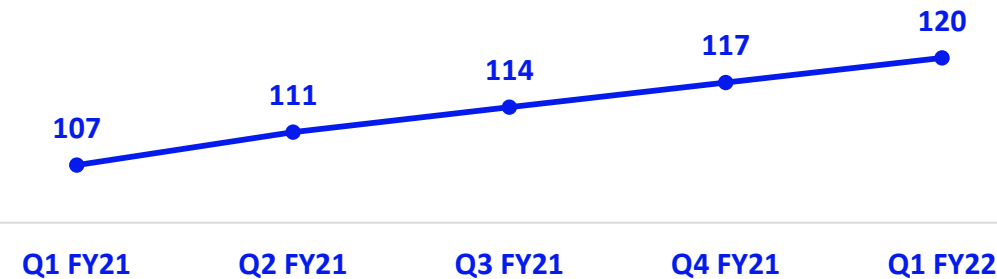


RoE (Annualised)



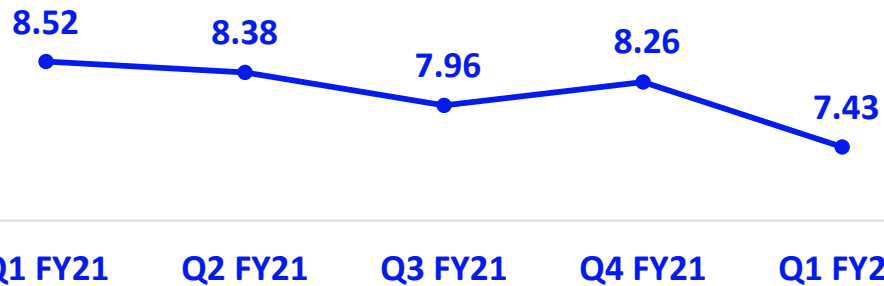
Book Value per Share

(in Rs)

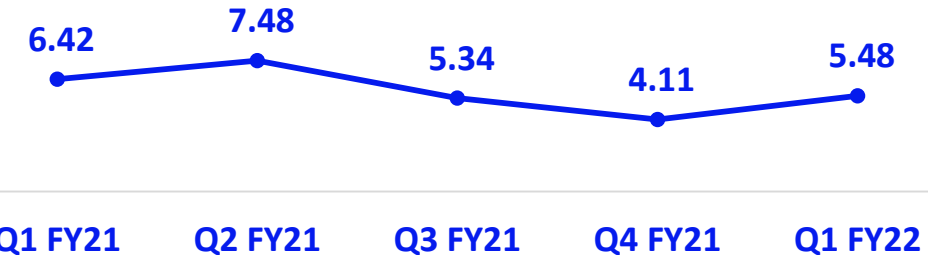


Efficiency Ratios

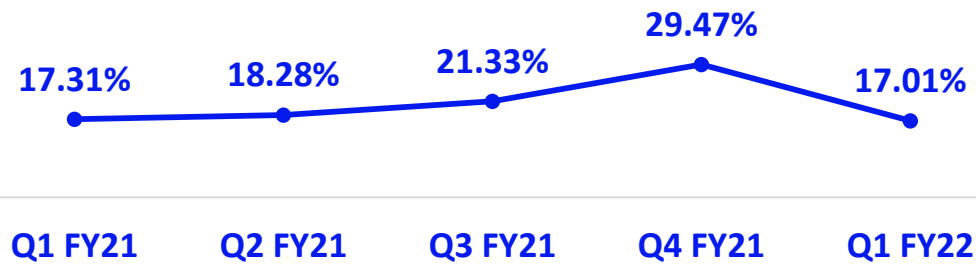
Business per Employee (Annualised) (In Cr)



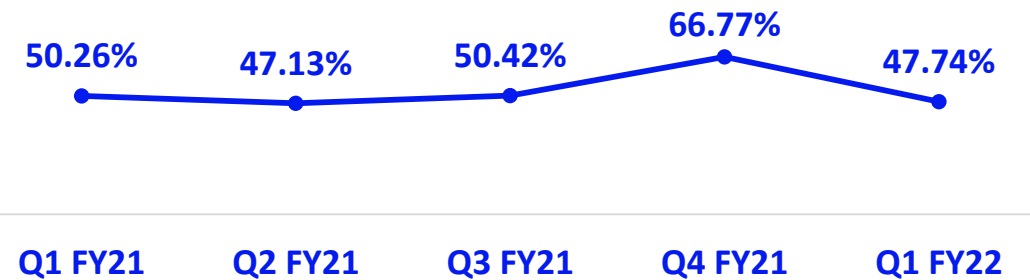
Profit per Employee (in Lakhs)



Staff Cost to Total Income



Cost to Income Ratio



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Digital Touch Points



1,697 Installations



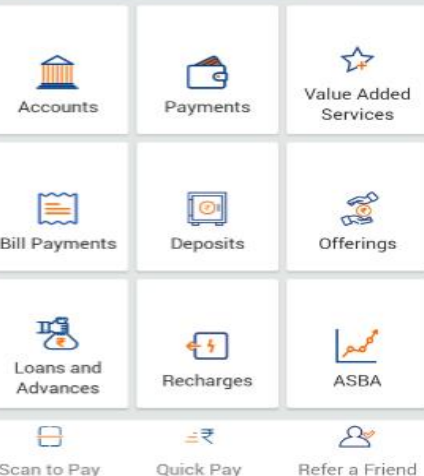
5.81 lacs + Debit Cards



3.28 lacs+ Net
Banking users



335 ATM
Network



2.98 lacs+ Mobile
Banking Users



2,819+ QR
Installations



71,280+ ePassbook
Downloads



78,660+Prepaid
Cards

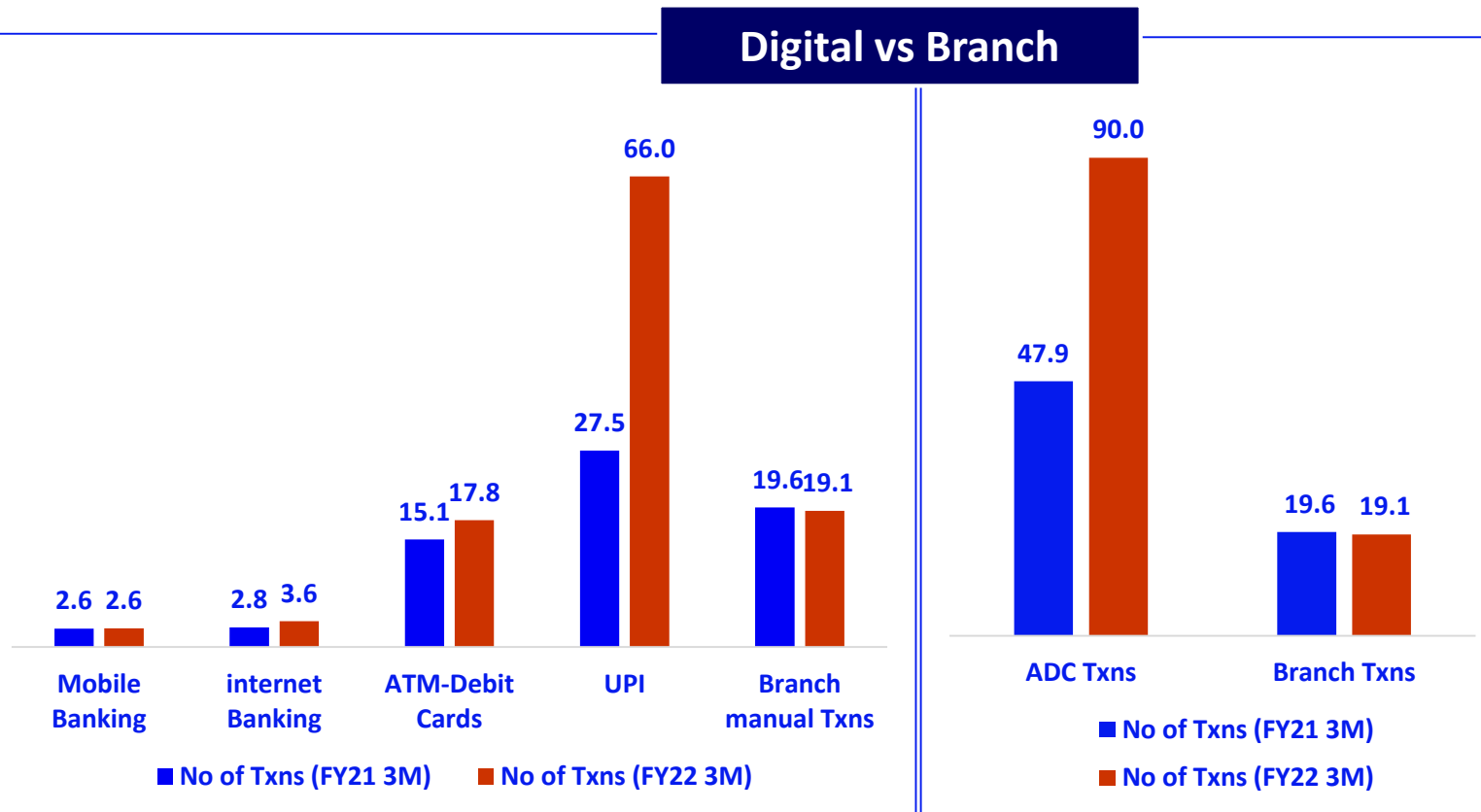


1.21 lac+ UPI
Downloads

Channel Transactions

Amt in Lakh

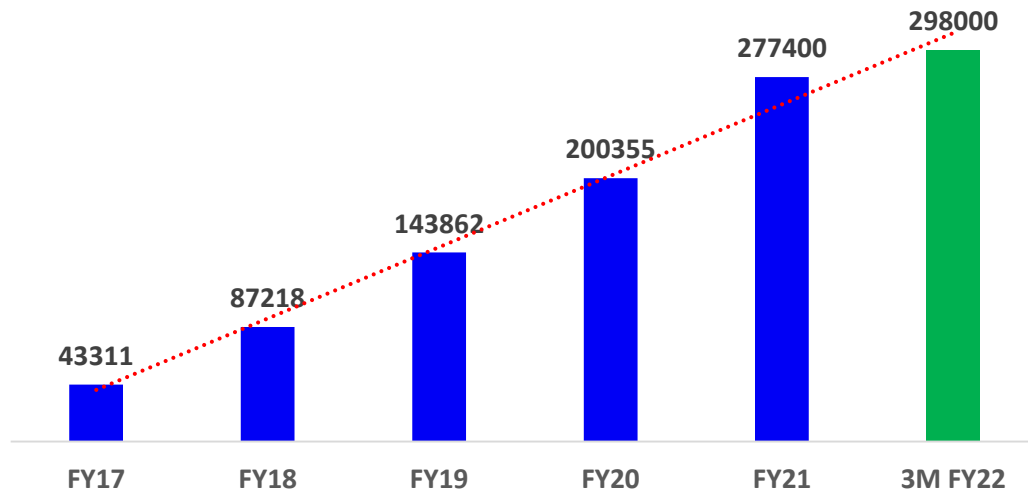
Digital vs Branch



	No. of txns	
	3M FY 21	3M FY 21
Mobile Banking	2.6	2.6
Internet Banking	2.8	3.6
Debit Cards	15.1	17.8
UPI	27.5	66.0
Branch txns	19.6	19.1
Total Channel Transactions	47.0	90.0
% of channel txns	70.6%	85.6%

CSB Mobile+ App - Way to Go Digital

Mobile Banking Users



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

Upcoming Digital Projects

- Cardless Cash Withdrawal in ATM
- NETC FASTag
- BBPS up-gradation in Netbanking /Mobile banking
- CSB Chat Bot
- POS - new tie-ups
- Credit Cards

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.

Thank You...

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