

B&S/135/2020

August 19, 2020

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 Investors/Analyst – Unaudited Financial Results for the quarter ended June 30, 2020.**

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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. B&S/134/2020 dated August 19, 2020, please find enclosed a copy of press release and the Investor Presentation to Investors/Analysts on financial and business performance of the Bank for the quarter ended June 30, 2020.

The 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 Q1FY21 Results – Well on Track**

The Board of Directors of CSB Bank took on record the financial results for the quarter ended 30.06.2020 (Q1 FY 2021) which were subject to limited review in their meeting dated 19.08.2020

### Highlights

- a) Bank's **Profit After Tax** at historical high level of Rs 53.6 crore with RoA (annualized) crossing 1%. Bank has made healthy COVID provisions on a proactive basis and the impact by way of the said provision on the Profit Before Tax is Rs 42.6 Cr
- b) The **Operating Profit** of the bank increases from Rs 40.1 Cr as on 30.06.2019 to Rs 129.1 Cr as on 30.06.2020 – a YoY increase of 221.85%. It also registered an increase of 20.66% over Q4 FY 20 due to improved NII and treasury profits
- c) In Q1 FY 21, the Bank earned **Net Interest Income (NII)** of Rs 185.3 Cr as against Rs 132.5 Cr with an absolute growth of Rs 52.80 Cr or 40% y-o-y & 18% q-o-q.
  - Yield on Advances improved to 10.74% from 10.22%: 52 bps y-o-y(10.86% in Q4 FY 20)
  - Cost of Deposits came down from 5.91% to 5.48% y-o-y(5.86% in Q4 FY 20)
  - Net Interest Margin (NIM) improves to 4.06% from 3.45% y-o-y(3.73% in Q4 FY 20)
- d) Non-Interest Income of Rs 74.3 Cr. as against Rs 30.2 Cr for the same period as compared to last year - an increase of 146% YoY on the back of improved treasury gains
- e) Non Staff Opex was contained by 3.5% YoY and 23.6% QoQ
- f) There was notable improvement in the **Cost Income Ratio**: The ratio that was 75.34% in Q1 FY 20 & 56.17% in Q4 FY 20 came down to 50.26% in Q1 FY 21.
- g) **Asset Quality**
  - Gross NPA decreased from Rs 409 Cr as on 31.03.2020 to Rs 401 Cr as on 30.06.2020. GNPA was Rs 513 as on 30.06.2019. Gross NPA as percentage of advances at 3.51% as on 30.06.20 where as it was 4.71% & 3.54% respectively on 30.06.19 & 31.03.2020.
  - Net NPA decreased from 217 Cr as on 31.03.2020 to Rs 195 Cr as on 30.06.2020 – a decrease of 10%. Net NPA as percentage of advances decreased from 2.04% as on 30.06.2019 & 1.91% as on 31.03.2020 to 1.74% as on 30.06.2020
  - Provision Coverage improves to 81.7% as on 30.6.2020 from 79.9% as on 30.06.2019 and 80.0% as on 31.03.2020.

- h) **Capital Adequacy Ratio** improves from 16.88% as on 30.06.2019 to 18.93% as on 30.06.2020. The reduction in CRAR from March level of 22.46% is on account of the increased Non SLR & AFS portfolios. Leverage Ratio improves from 6.62% as on 30.06.2019 to 8.17% as on 30.06.2020.
- i) **Comfortable Liquidity Position.** Liquidity Coverage Ratio at 232% comfortably above the RBI requirement of 80%. Deposits grew by Rs. 706 Cr in April-Aug 2020 with a healthy growth rate of 4.50%.
- j) **CASA mix** improved to 29.23% as on 30.06.2020 from 28.11% as on 30.06.2019.
- k) **Advances (Net)** grew YoY at **5.88%**.

#### Performance Highlights:

(Rs Crore)	Q1FY20	Q4FY20	Q1FY21	QoQ	YoY	QoQ% Growth	YoY% Growth
Interest Income	355.4	388.9	422.6	33.7	67.2	8.66%	18.90%
Interest Expense	223.0	231.4	237.3	6.0	14.4	2.58%	6.45%
Net Interest Income	132.5	157.5	185.3	27.7	52.8	17.59%	39.86%
Treasury Profits	2.9	13.3	43.5	30.2	40.5	227.44%	1374.90%
Other Income	27.3	73.3	30.8	-42.5	3.5	-57.99%	12.90%
Total Non-Interest Income	30.2	86.6	74.3	-12.3	44.1	-14.20%	145.79%
Net Operating Income	162.7	244.1	259.5	15.4	96.9	6.32%	59.54%
Staff Cost	76.5	79.0	86.0	7.1	9.5	8.96%	12.38%
Other Opex	46.0	58.2	44.4	-13.8	-1.6	-23.65%	-3.49%
Total Opex	122.6	137.1	130.4	-6.7	7.9	-4.87%	6.42%
Operating Profit	40.1	107.0	129.1	22.1	89.0	20.66%	221.85%
COVID 19 related Provisions	0.0	1.6	42.6	41.0	42.6	2512.88%	
Other Provisions	10.1	82.7	14.9	-67.8	4.9	-81.94%	48.29%
Total Provisions other than Tax	10.1	84.3	57.5	-26.8	47.5	-31.78%	471.12%
PBT	30.0	22.7	71.6	48.9	41.5	215.73%	138.26%
Tax	10.5	82.4	18.0	-64.3	7.5	-78.14%	71.53%
<b>PAT</b>	<b>19.5</b>	<b>-59.7</b>	<b>53.6</b>	<b>113.2</b>	<b>34.0</b>		<b>174.10%</b>
Deposits	15196.8	15790.7	16337.9	547.3	1141.1	3.47%	7.51%
Advances	10605.2	11366.4	11228.7	-137.6	623.5	-1.21%	5.88%
CASA	4271.9	4606.6	4775.6	169.0	503.7	3.67%	11.79%
Gold	3003.7	3799.0	3848.9	49.9	845.1	1.31%	28.14%
CASA%	28.1%	29.17%	29.23%	0.06%	1.12%		

## CEO Speak:

Speaking about the performance **Mr.C VR Rajendran, Managing Director & CEO** said *“The results of the first quarter of FY 21 underlines the fact that the bank is now well entrenched in earnings growth path despite testing times. Rs 54 crore Net Profit is the highest quarterly profit declared by our bank. This is after making healthy COVID 19 related provisions for Standard Assets on a proactive basis. We have used to the maximum advantage the TLTRO window of RBI and the results are evident in the improved NIM, which has crossed 4%. Going forward, the key focus this fiscal will be to grow the gold loan book taking advantage of the relaxations in LTV by RBI while remaining ever vigilant of gold price volatility. New Retail banking team headed by Mr Praloy will be in place by this quarter end and we expect green shoots on non-gold retail from the third quarter.”*

## About CSB Bank Limited:

We are one of the oldest private sector banks in India marching to the centenary 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 1.5 million, with particular focus on SME, retail, and NRI customers. We deliver our products and services through multiple channels, including 413 branches (excluding three service branches and three asset recovery branches) and 306 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](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:

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CSB Bank Limited  
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Email : [msreelatha@csb.co.in](mailto:msreelatha@csb.co.in)

Thrissur  
19.08.2020



# **CSB Bank**

## **Investor Presentation**

### **Q1 FY 21**

## Company Overview

## Business Overview

## Earnings

## Digital Penetration

## Strategy

### Key Information

#### Improved Profitability

\*PAT at historical high level of Rs 53.6 crore with RoA (annualized) crossing 1%

\* PBT grows by 138% YoY and 216% QoQ even after making extra Covid related provisions totaling Rs 42.6 Crore (included in provision for standard assets)

\*Operating Profit up by 21% QoQ and 222% YoY due to improved NII and treasury profits

#### Cost and Revenue

\* NII grows by 40% YoY and 18% QoQ

\* NIM Crosses 4 % mark

\* Non Staff opex down by 3.5% YoY and 23.6% QoQ

\* Non-Interest Income increases by 146% YoY on the back of improved treasury gains

#### Comfortable Provision Coverage

\* PCR increases to 81.7% from 80.0% in Q4

\*Bank continues to provide accelerated provisions in FY 21

#### Well Capitalised & Strong Liquidity Position

\* Capital Adequacy Ratio improves from 16.88% as on 30.06.2019 to 18.93% as on 30.06.2020.

\* Tier I ratio of 17.93%

\*LCR of 232%

#### Asset Quality

\* GNPA at 3.51% as on 30.06.20 as against 4.71% & 3.54% on 30.06.19 & 31.03.2020 respectively

\* Net NPA decreased from 2.04% as on 30.06.2019 & 1.91% as on 31.03.2020 to 1.74% as on 30.06.2020

- Will be a century young by November 2020
- 413 Branches & 306 ATMs
- 8 Zonal Offices
- 1.5Mn happy customers
- Presence in 16 states & 4 UTs
- Total business of ~Rs 28,500Cr
- 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%	40%
		Unsecured	100%	100%
	Doubtful Assets (One to three years)	Secured (1st Year)	40%	60%
		Secured (2 <sup>nd</sup> Year)	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	89
COVID related Std asset provision	31
Others (Fraud,SR etc)	24
<b>Total</b>	<b>144</b>
<b>After Tax Impact</b>	<b>108</b>

	RBI Norms	Accounting Treatment
Other Provisions	Provisions for Fraud	P&L charge can be amortised over 4 quarters Charged to P&L in the first quarter itself
	Provisions for COVID 19 Relief accounts	<ul style="list-style-type: none"> <li>5% in Q4 FY20</li> <li>5% in Q1 FY21</li> </ul> Provided as per RBI Norms Additional provision in Q1 FY21
	Provisions for Security Receipts	Depreciation can be netted with appreciation of individual scrips in the same category Appreciation of individual scrips not netted

# Company Overview

# Business Overview

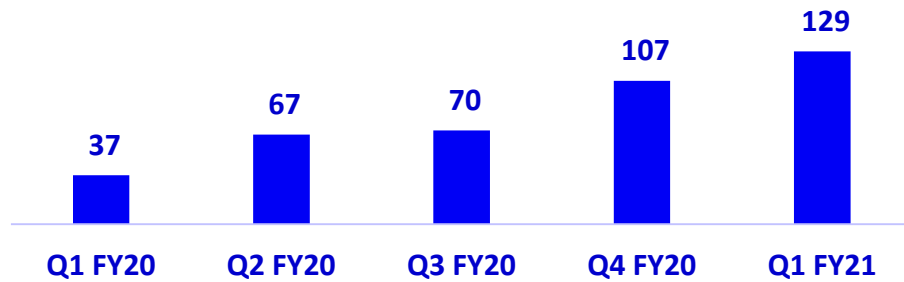
# Earnings

# Digital Penetration

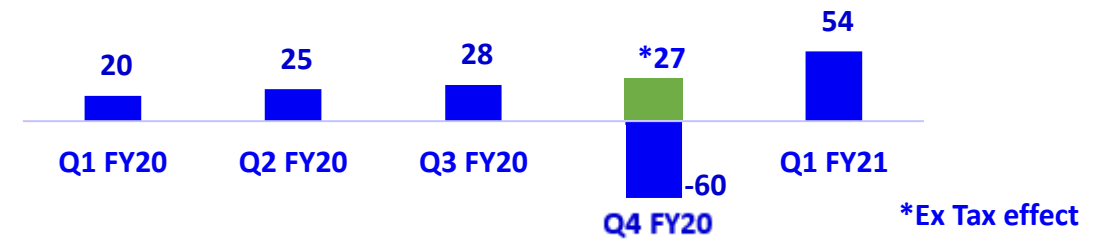
# Strategy

Amt in Cr

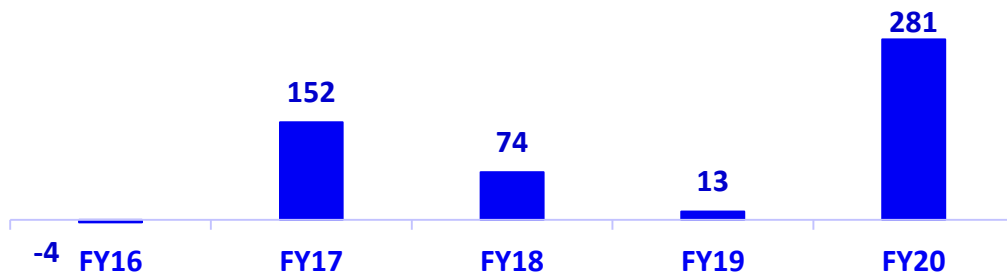
## Operating Profit QoQ



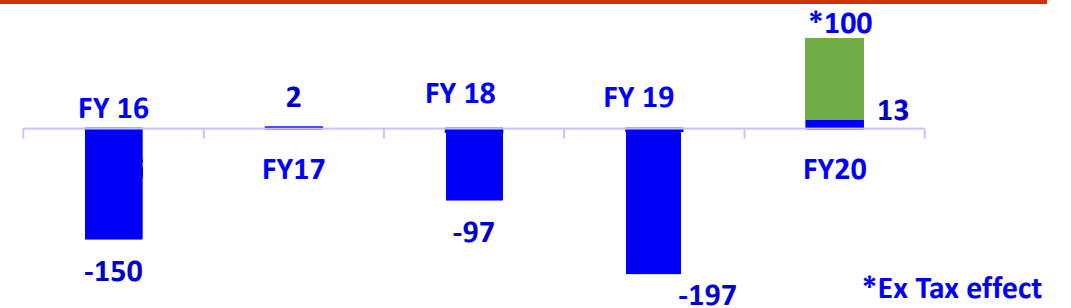
## Net Profit QoQ



## Operating Profit YoY



## Net Profit YoY





# Company Overview

# Business Overview

# Earnings

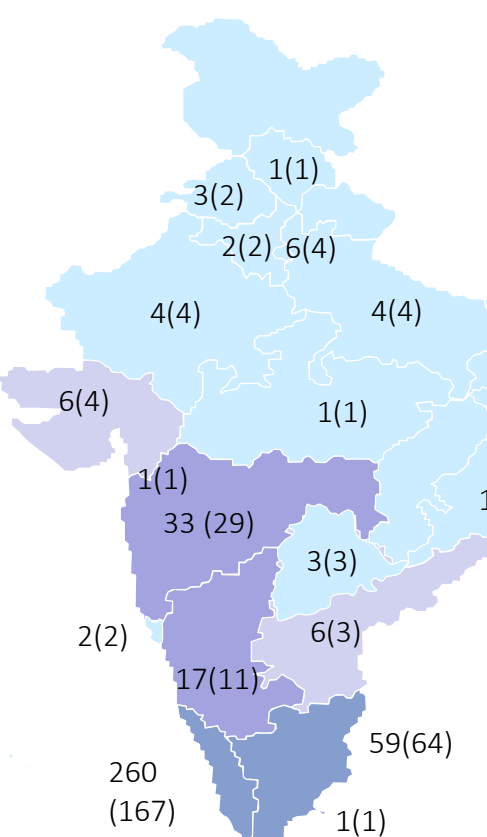
# Digital Penetration

# Strategy

## Branch Distribution

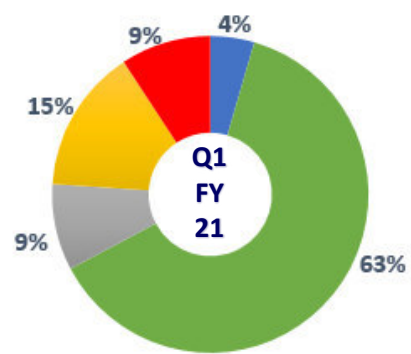
State	% distribution
KERALA	63%
TAMIL NADU	14%
MAHARASHTRA	8%
KARNATAKA	4%
OTHERS	11%

Population	No of Branches
Metropolitan	67
Urban	87
Semi-urban	223
Rural	36
<b>Grand Total</b>	<b>413</b>

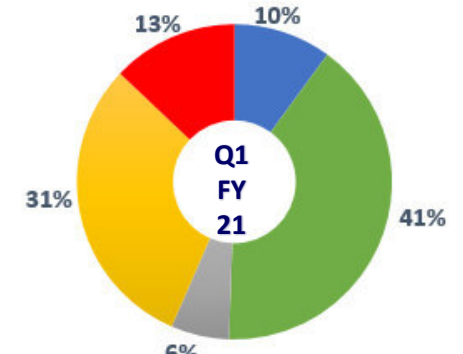


Legend: Branches (ATM)

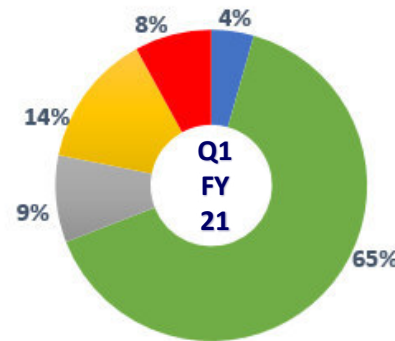
## CASA



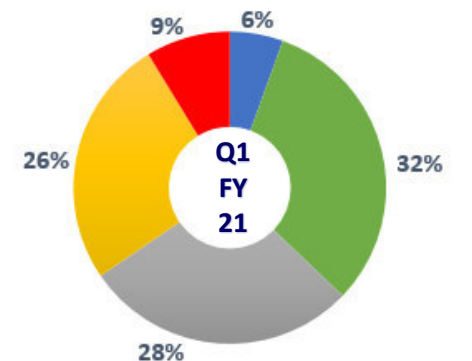
## Gold Loans



## Total Deposits



## Total Advances

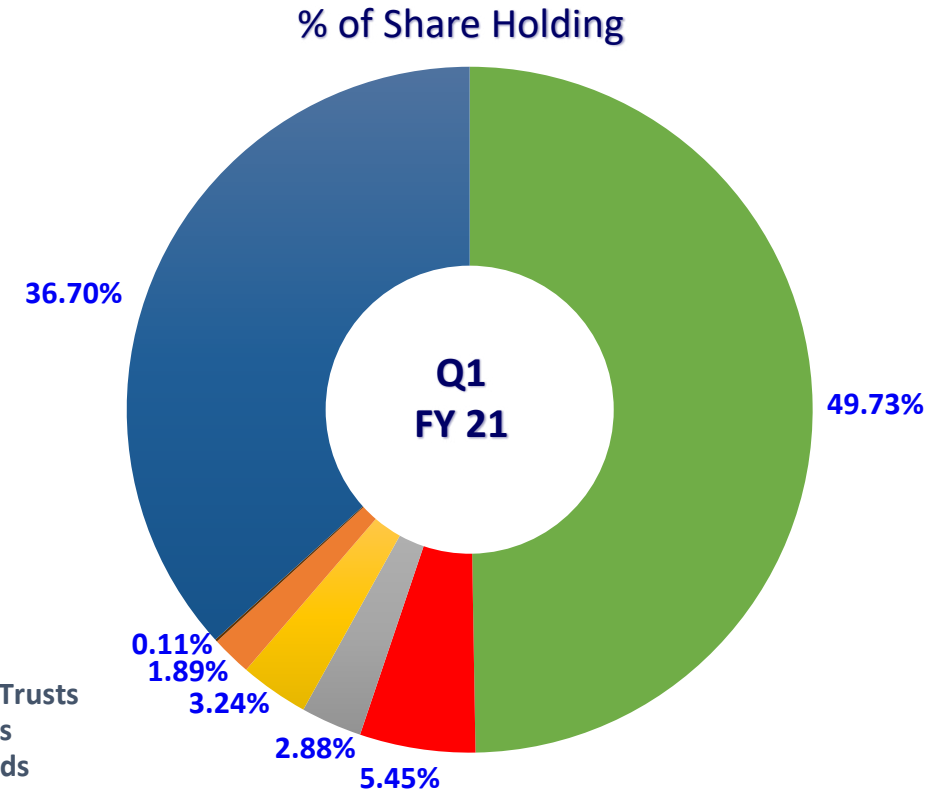


Legend: Kerala (Green), Tamilnadu (Yellow), Maharashtra (Grey), Karnataka (Blue), Others (Red)

Share Holding Pattern

Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM(Promoter)	1	86.26	49.73
Mutual Funds	4	9.45	5.45
Alternate Investment Funds	1	3.27	1.89
Foreign Portfolio Investors	7	5.61	3.24
Financial Institutions / Banks	2	0.19	0.11
Shares held by Employee Trusts	1	5.00	2.88
Others	51039	63.68	36.70
<b>TOTAL</b>	<b>51055</b>	<b>173.46</b>	<b>100.00</b>

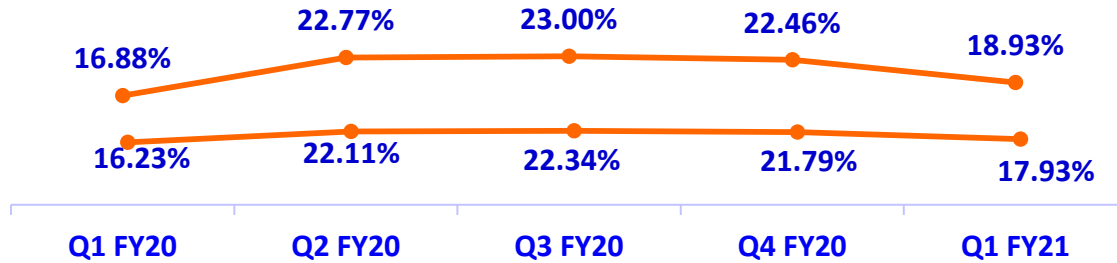
- FIHM(Promoter)
- Mutual Funds
- Shares held by Employee Trusts
- Foreign Portfolio Investors
- Alternate Investment Funds
- Financial Institutions / Banks
- Others



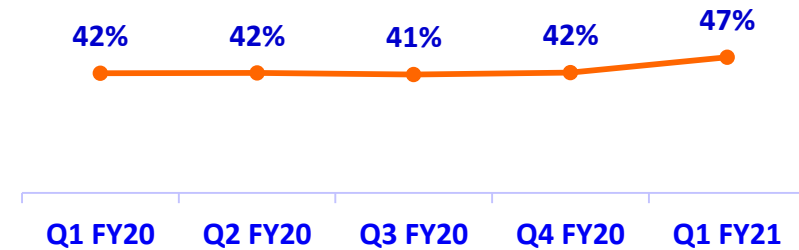
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

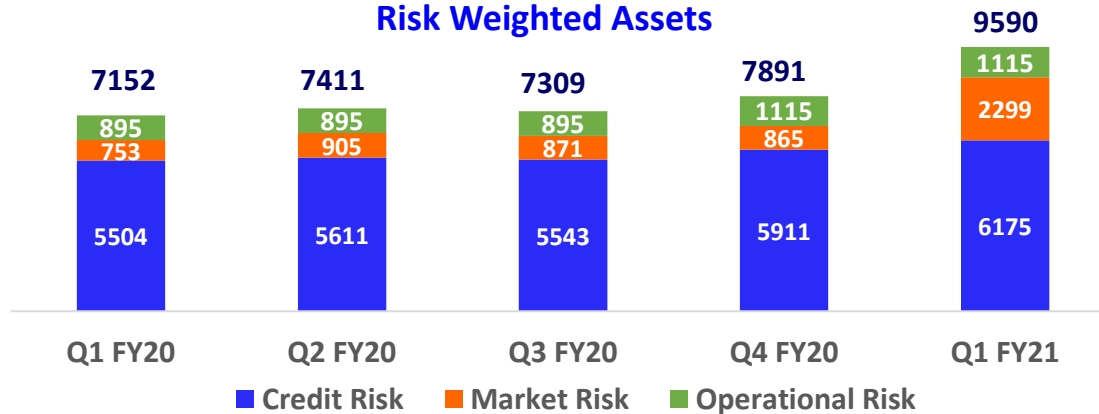
Capital Adequacy Ratio



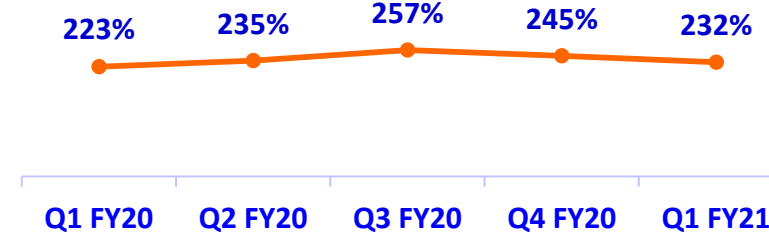
RWA to Total Assets



Risk Weighted Assets

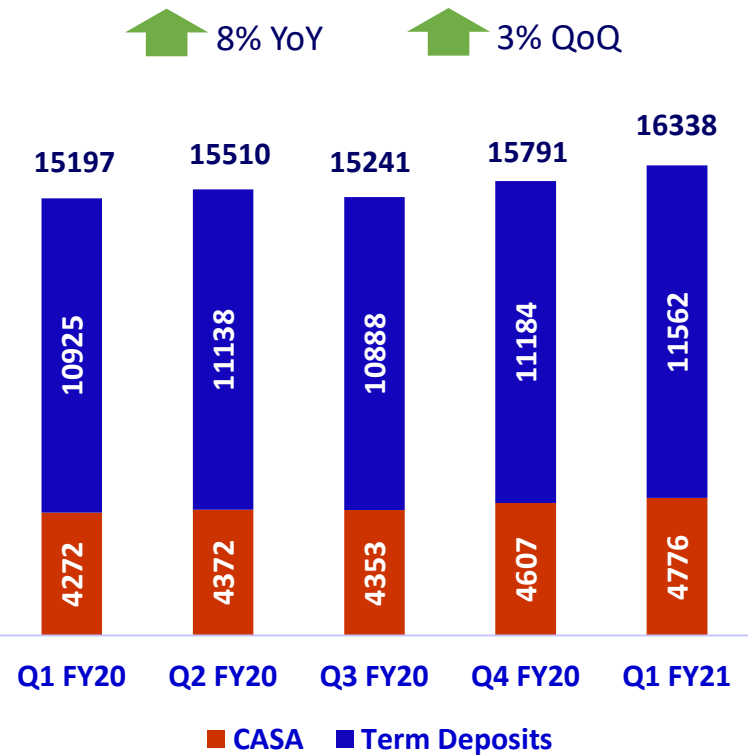


Liquidity Coverage Ratio

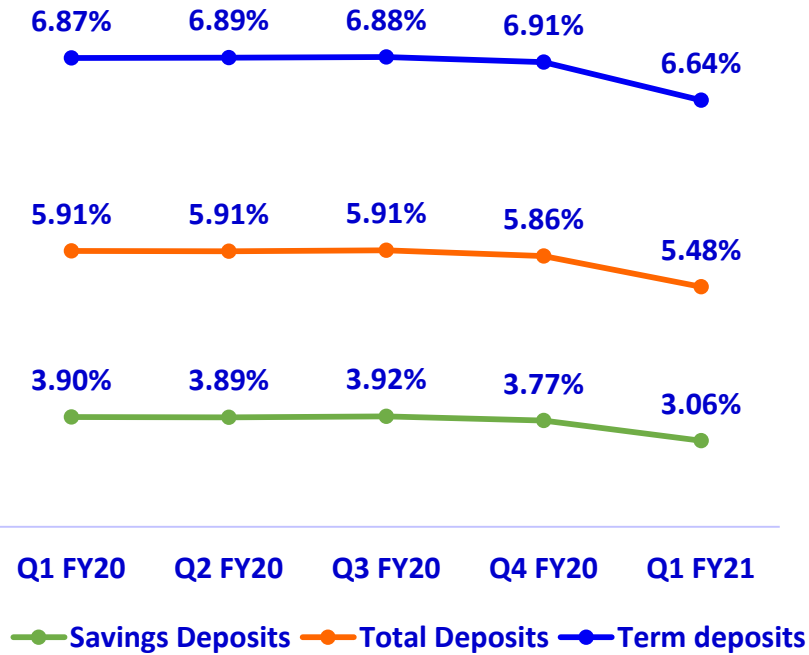


Total Deposits

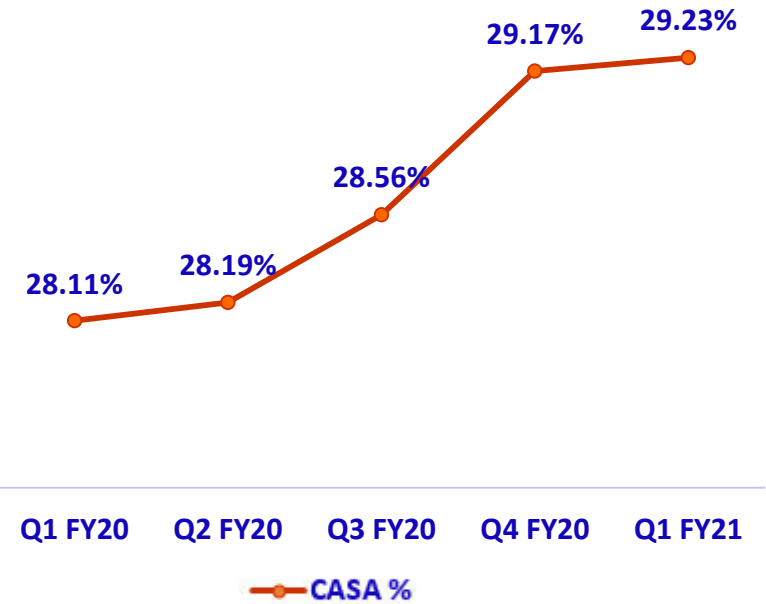
(Amt in Cr)



Cost of Deposits



CASA Ratio



# Company Overview

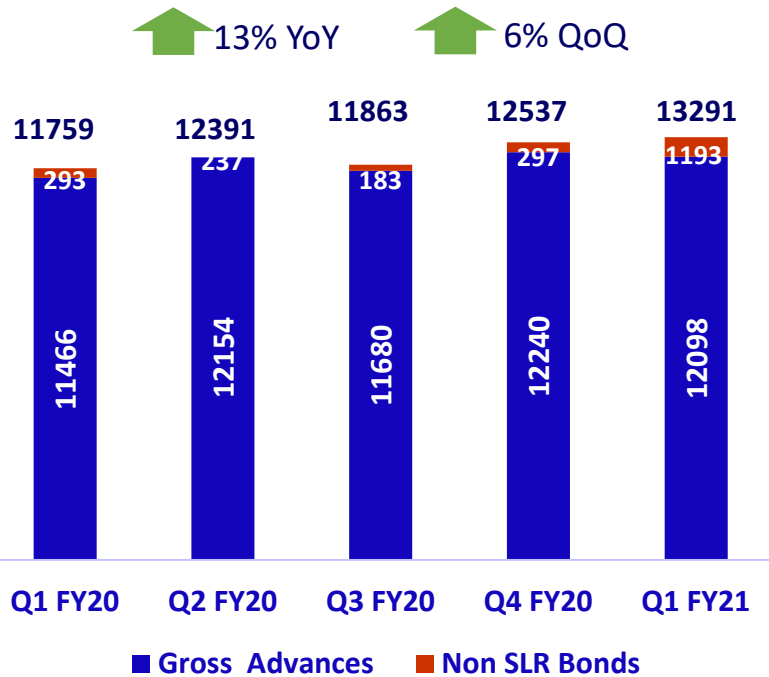
# Business Overview

# Earnings

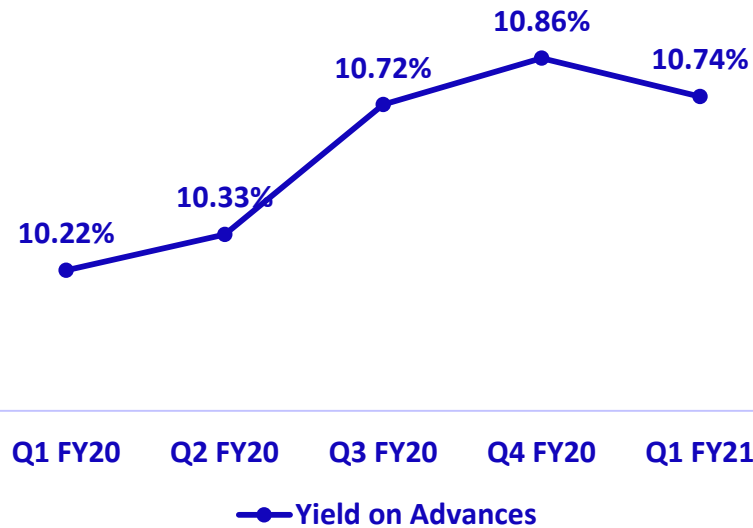
# Digital Penetration

# Strategy

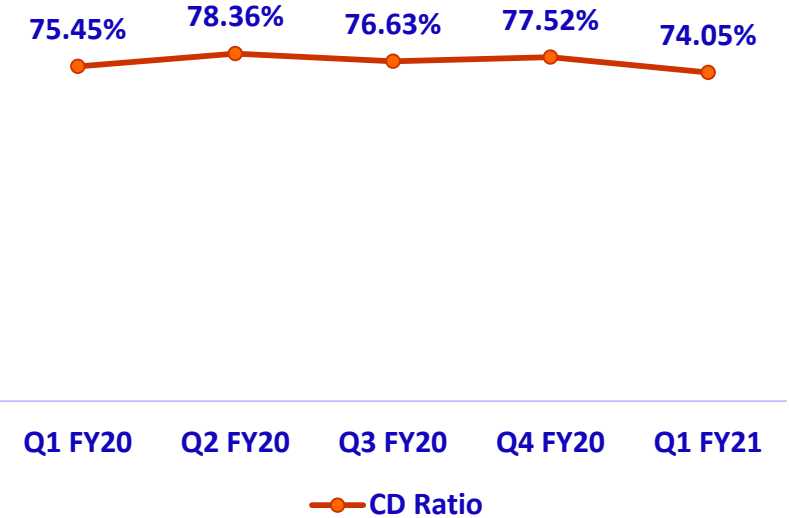
Total Gross Advances + Non SLR Bonds (Amt in Cr)



Yield on Advances



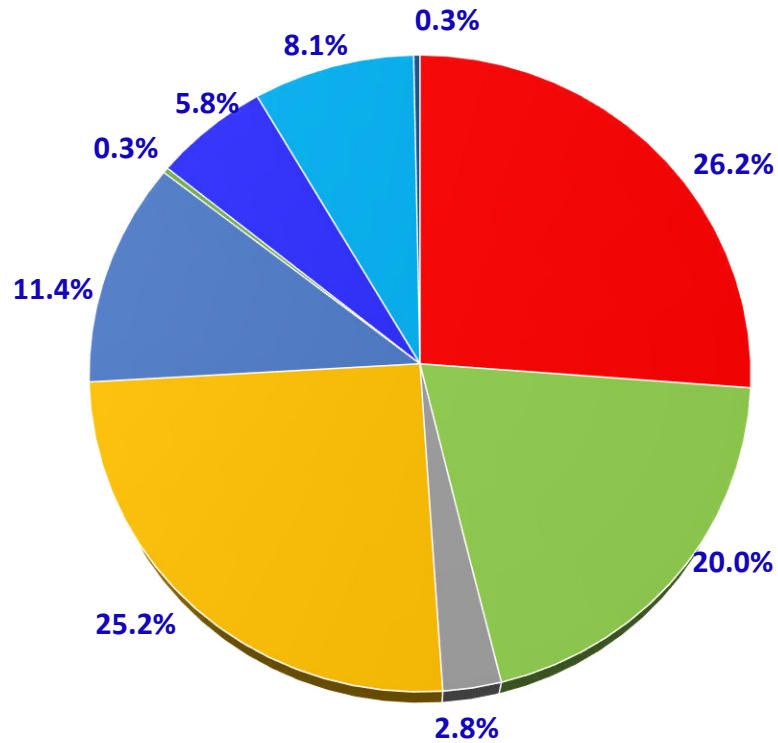
CD Ratio



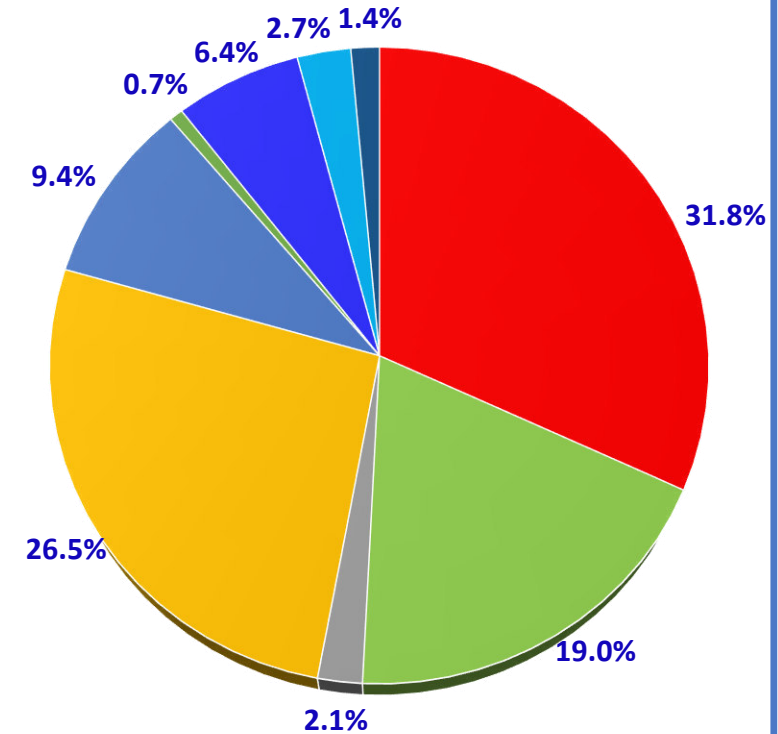
Advance Mix

(Amt in Cr)

Q1 FY 20



Q1 FY 21



3004	Gold Loans	3849	↑ 28.1%
2290	SME Loans	2296	↑ 0.3%
317	MSME Loans	257	↓ 19.0%
2884	Corporate Loans	3204	↑ 11.1%
1306	Retail Loans	1132	↓ 13.3%
32	Two Wheeler Loans	83	↑ 159.4%
663	Assignment Loans	775	↑ 16.9%
933	LCBD & TReDS	328	↓ 64.8%
36	Agri & MFI Loans	175	↑ 381.9%

## YoY -Profit &amp; Loss Account

Amt in Cr

	Q1FY20	Q1FY21	YoY	% of Growth
Interest Income	355.4	422.6	67.2	18.9%
Interest Expense	223.0	237.3	14.4	6.4%
<b>Net Interest Income</b>	<b>132.5</b>	<b>185.3</b>	<b>52.8</b>	<b>40.0%</b>
Treasury Profit	2.9	43.5	40.5	1400.0%
Commission Income	6.1	5.6	-0.5	-8.2%
Processing Fees	3.2	6.5	3.3	103.1%
Bad debts recovered	7.5	9.7	2.2	29.3%
Other Income	10.5	9.0	-1.5	-14.3%
<b>Total Non Interest Income</b>	<b>30.2</b>	<b>74.3</b>	<b>44.1</b>	<b>146.0%</b>
<b>Total Net Operating Income</b>	<b>162.7</b>	<b>259.5</b>	<b>96.9</b>	<b>59.5%</b>
Staff Cost	76.5	86.0	9.5	12.4%
Other Opex	46.0	44.4	-1.6	-3.5%
<b>Total Opex</b>	<b>122.6</b>	<b>130.4</b>	<b>7.9</b>	<b>6.4%</b>
<b>Operating Profit/Loss</b>	<b>40.1</b>	<b>129.1</b>	<b>89.0</b>	<b>221.9%</b>

	Q1FY20	Q1FY21	YoY	% of Growth
<b>Operating Profit</b>	<b>40.1</b>	<b>129.1</b>	<b>89.0</b>	<b>221.9%</b>
Provision for NPA	9.9	13.8	3.9	39.4%
Provision for Dep on Inv	0.7	0.5	-0.2	-28.6%
Provision for Std Assets	-0.7	43.1	43.7	-6257.1%
Other Provisions	0.1	0.2	0.1	100.0%
<b>Total Provisions</b>	<b>10.1</b>	<b>57.5</b>	<b>47.4</b>	<b>469.3%</b>
<b>Profit Before Tax</b>	<b>30.0</b>	<b>71.6</b>	<b>41.5</b>	<b>138.7%</b>
Tax	10.5	18.0	7.5	71.4%
<b>Profit/Loss (-) After Tax</b>	<b>19.5</b>	<b>53.6</b>	<b>34.0</b>	<b>174.9%</b>

- ❖ Net Interest Income grows by 40% YoY
- ❖ Non-Interest Income increases by 146% YoY on the back of improved treasury gains
- ❖ Other opex contained by 3.5%
- ❖ Operating profit up by 222%
- ❖ PBT grows by 138 % even after making extra Covid related provisions totaling Rs 42.6 Crore (included in provision for standard assets)

## QoQ -Profit &amp; Loss Account

Amt in Cr

	Q4FY20	Q1FY21	QoQ	% Growth
Interest Income	388.9	422.6	33.7	8.7%
Interest Expense	231.4	237.3	6.0	2.6%
Net Interest Income	<b>157.5</b>	<b>185.3</b>	<b>27.7</b>	<b>17.6%</b>
Treasury Profit	13.3	43.5	30.2	227.4%
Commission Income	10.7	5.6	-5.1	-47.5%
Processing Fees	13.6	6.5	-7.1	-52.2%
Bad debts recovered	19.6	9.7	-9.9	-50.6%
Other Income	29.4	9.0	-20.4	-69.4%
Total Non Interest Income	<b>86.6</b>	<b>74.3</b>	<b>-12.3</b>	<b>-14.2%</b>
Total Net Operating Income	244.1	259.5	15.4	6.3%
Staff Cost	79.0	86.0	7.1	9.0%
Other Opex	58.2	44.4	-13.8	-23.6%
Total Opex	137.1	130.4	-6.7	-4.9%
<b>Operating Profit/Loss</b>	<b>107</b>	<b>129.1</b>	<b>22.1</b>	<b>20.7%</b>

	Q4FY20	Q1FY21	QoQ	% Growth
<b>Operating Profit</b>	<b>107.0</b>	<b>129.1</b>	<b>22.1</b>	<b>20.7%</b>
Provision for NPA	56.0	13.8	-42.3	-75.4%
Provision for Dep on Inv	24.0	0.5	-23.6	-97.9%
Provision for Std Assets	4.2	43.1	38.9	926.2%
Other Provisions	-	0.2	0.2	-
Total Provisions	84.3	57.5	-26.8	-31.8%
<b>Profit Before Tax</b>	<b>22.7</b>	<b>71.5</b>	<b>48.9</b>	<b>215.4%</b>
Tax	82.4	18.0	-64.3	-78.2%
<b>Profit/Loss (-) After Tax</b>	<b>-59.7</b>	<b>53.6</b>	<b>113.2</b>	<b>-</b>

- ❖ Net Interest Income grows by 18%
- ❖ Other opex contained by 24%
- ❖ Operating profit up by 21%
- ❖ PBT grows by 215 % even after making extra Covid related provisions totaling Rs 42.6 Crore (included in provision for standard assets)
- ❖ Highest quarterly PAT of Rs 53.6Cr



## Balance Sheet – Q1 FY 21

Amt in Cr

	30.06.2019	30.06.2020	YoY (%)	31.03.2020	QoQ (%)
<b>Liabilities</b>					
Capital	86.0	173.5	101.7%	173.5	0.0%
Share Warrant	651.3		-100.0%	-	-
Reserves & Surplus	713.9	1,840.7	157.8%	1,787.20	3.0%
Deposits	15,196.8	16,337.9	7.5%	15,790.70	3.5%
Of Which CASA	4,271.9	4,775.6	11.8%	4,606.60	3.7%
Borrowings	0.0	1,628.0	-	794	105.0%
Other Liabilities & Provisions	536.7	536.3	-0.1%	318.9	68.2%
<b>Total</b>	<b>17,184.7</b>	<b>20,516.5</b>	<b>19.4%</b>	<b>18,864.3</b>	<b>8.8%</b>
<b>Assets</b>					
Cash & Balance with RBI	702.2	555.6	-20.9%	547.8	1.4%
Balance with Banks & Money at call & Short Notice	281.5	754.1	167.9%	391.6	92.6%
Investments	4,225.7	6,718.7	59.0%	5,359.8	25.4%
Advances	10,605.2	11,228.7	5.9%	11,366.4	-1.2%
Fixed Assets	216.2	226.9	4.9%	228.3	-0.6%
Other Assets	1,153.8	1,032.6	-10.5%	970.4	6.4%
<b>Total</b>	<b>17,184.7</b>	<b>20,516.5</b>	<b>19.4%</b>	<b>18,864.3</b>	<b>8.8%</b>

## Asset Quality

Amt in Cr

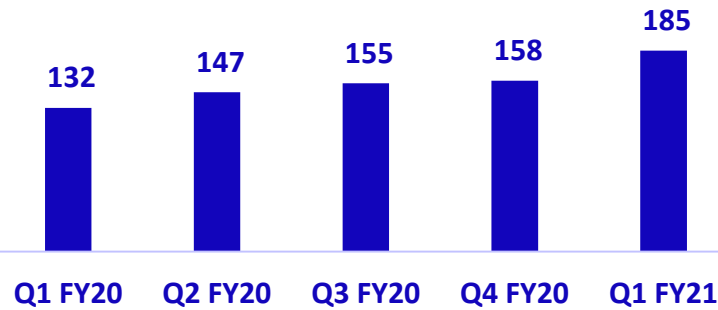
Gross NPA: Movement	QoQ movement				
	Q1 FY20 (3 months)	Q2 FY20 (3 months)	Q3FY20 (3 months)	Q4 FY20 (3 months)	Q1 FY21 (3 months)
Opening Balance of Gross NPA	530.6	513.4	326.2	352.6	409.4
Additions	32.0	60.7	52.7	83.2	5.5
<b>Sub-total (A)</b>	<b>562.6</b>	<b>574.1</b>	<b>378.9</b>	<b>435.8</b>	<b>414.9</b>
Less:-					
(i) Upgradations	6.8	10.5	9.0	7.1	6.3
(ii) Recoveries (excluding recoveries made from upgraded accounts)	39.2	25.6	16.2	17.3	7.2
(iii) Technical/ Prudential Write-offs	0.0	205.6	0.0	0.0	0.0
(iv) Write-offs other than those under (iii) above	3.2	6.2	1.1	1.9	0.4
<b>Sub-total (B)</b>	<b>49.2</b>	<b>247.9</b>	<b>26.3</b>	<b>26.4</b>	<b>13.9</b>
<b>Closing balance of Gross NPA (A – B)</b>	<b>513.4</b>	<b>326.2</b>	<b>352.6</b>	<b>409.4</b>	<b>401.0</b>

Profitability Ratios

Amt in Cr

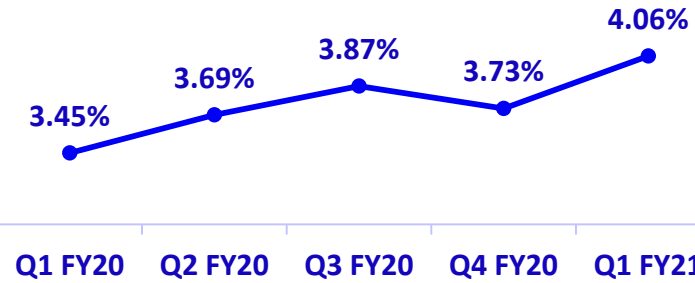
Net Interest Income

↑ 40% YoY    ↑ 17% QoQ



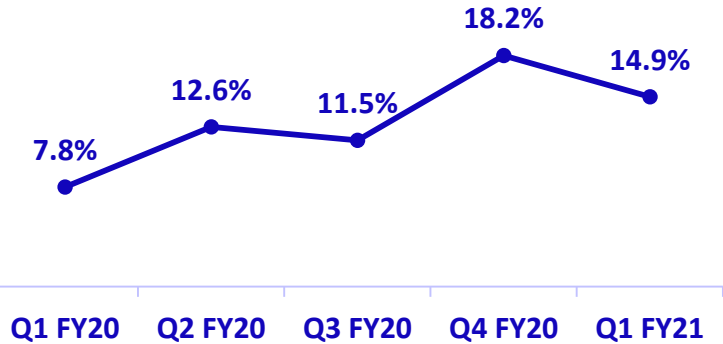
NIM

(Annualised)



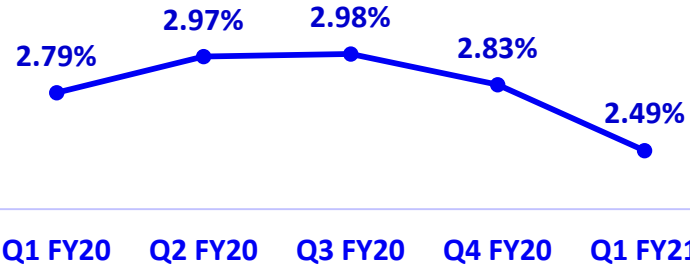
\*NIM = NII/Avg interest earning assets

Non interest Income to Total Income



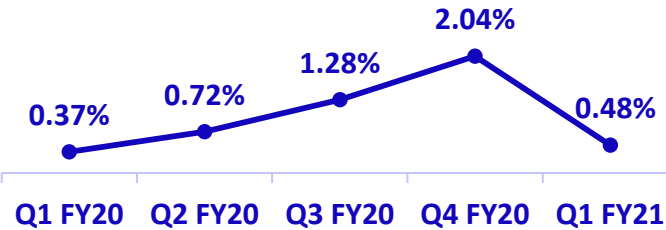
Opex to Average assets

(Annualised)



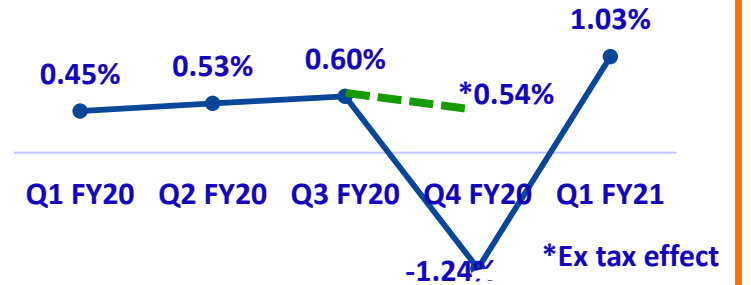
Credit Cost

(Annualised)



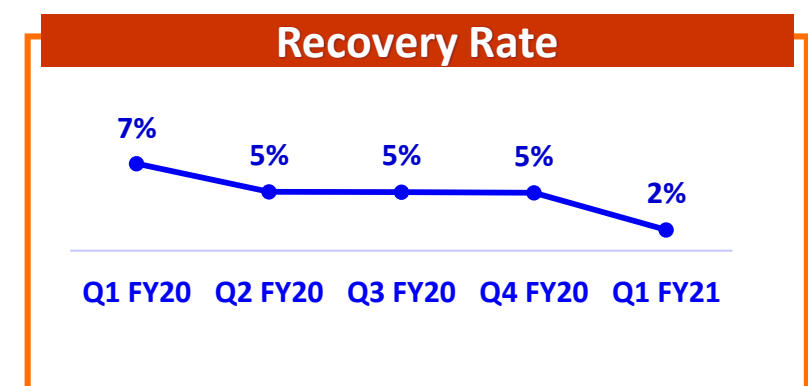
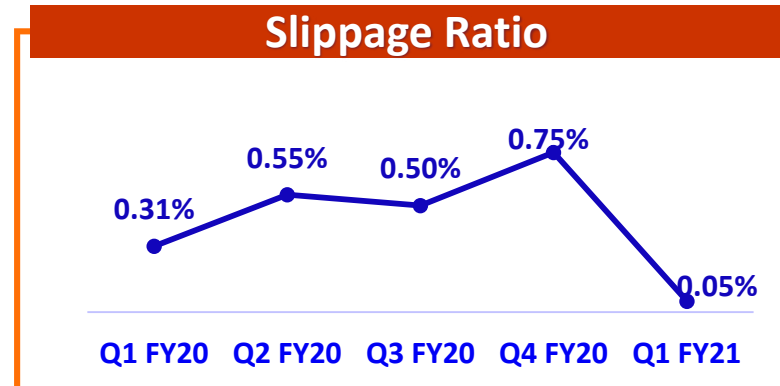
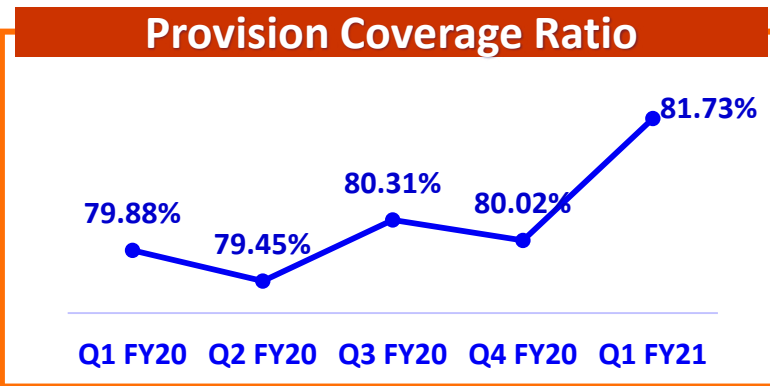
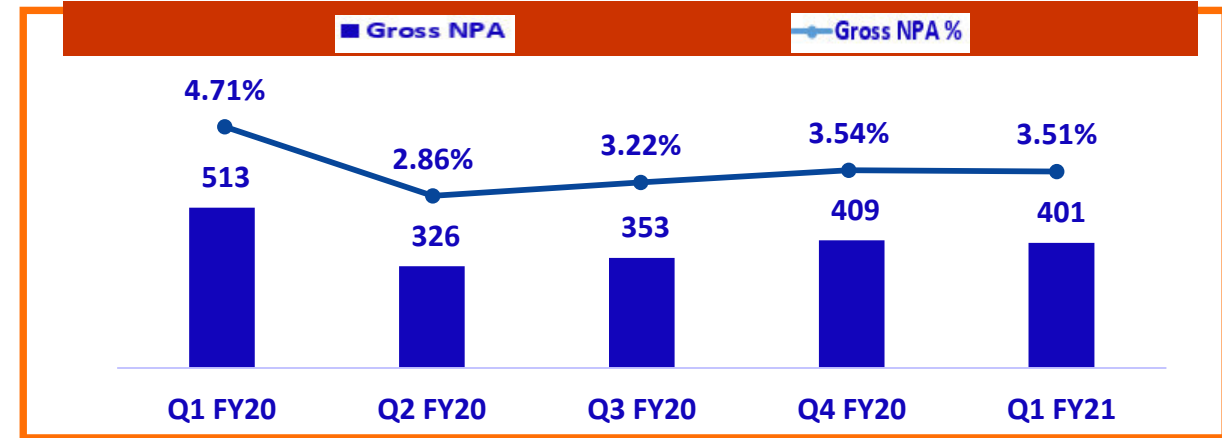
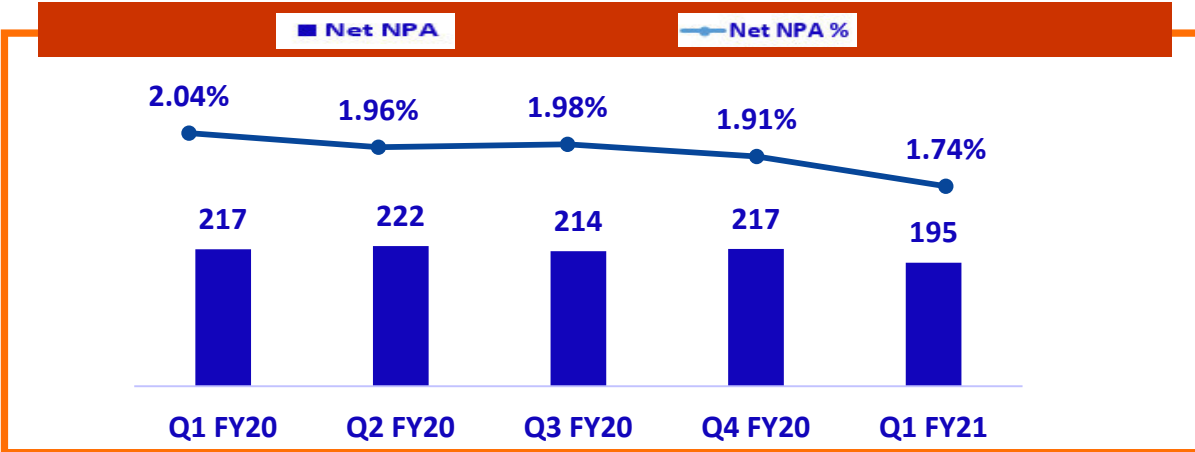
RoA

(Annualised)



Asset Quality Ratios

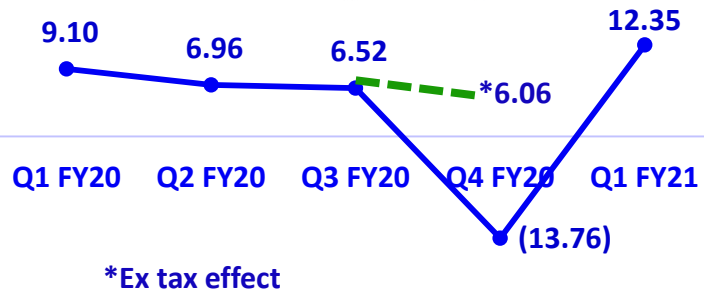
Amt in Cr



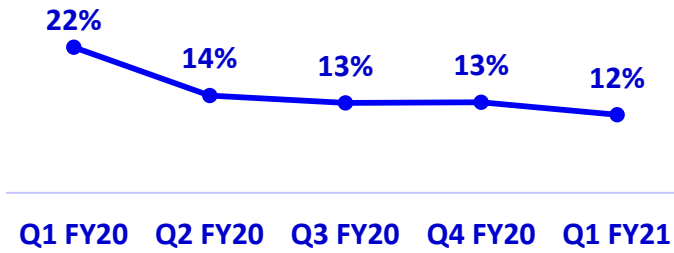
Share Holders Return & Risk Ratios

Amt in Cr

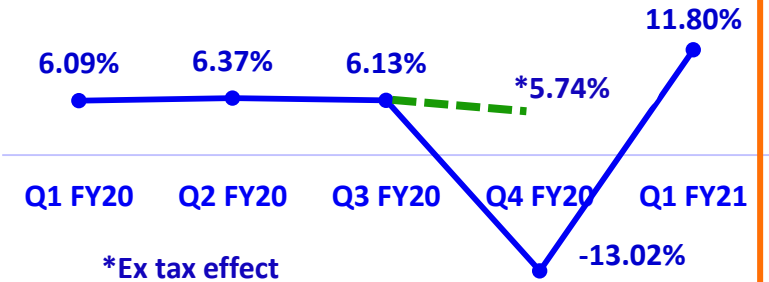
EPS (Annualised)



Net NPA to Net worth

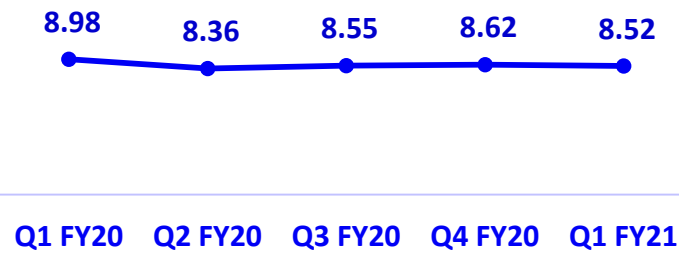


RoE (Annualised)

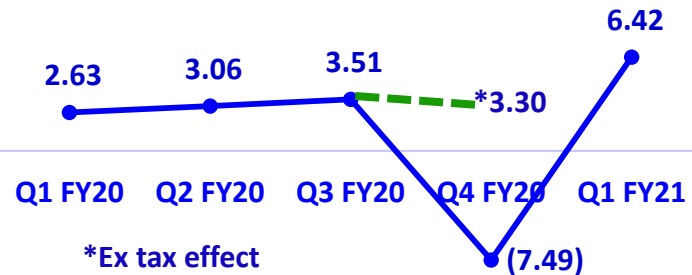


Efficiency Ratios

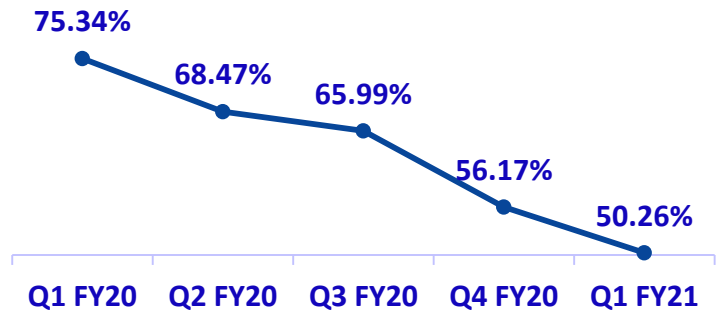
Business Per Employee (Cr)



Profit Per Employee (Lakhs) (Annualised)

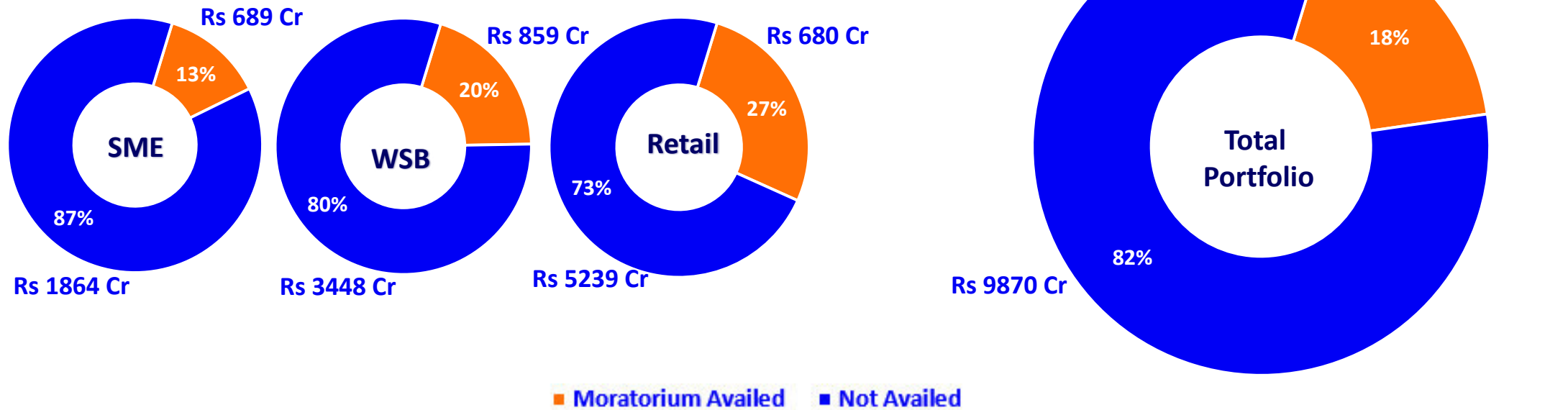


Cost to Income Ratio



COVID 19 - Status

Moratorium details as on 30.06.2020



WSB includes Corporate loans, Assignmnet loans & LCBD

Company  
Overview

Business  
Overview

Earnings

Digital  
Penetration

Strategy

## Digital Touch Points



1,891 Installations



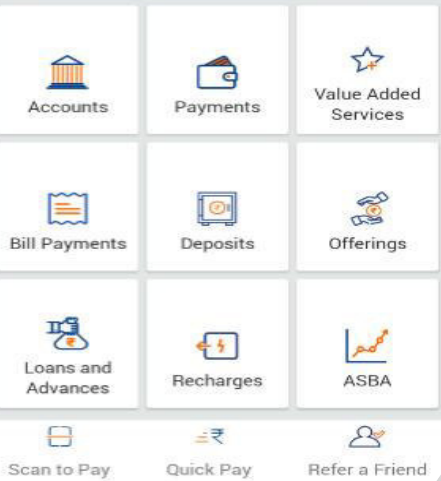
6.20 lacs + Debit Cards



2.5 lacs+ Net  
Banking users



306 ATM  
Network



2.20 lacs+ Mobile  
Banking Users



1,409+ QR  
Installations



58,228+ ePassbook  
Downloads



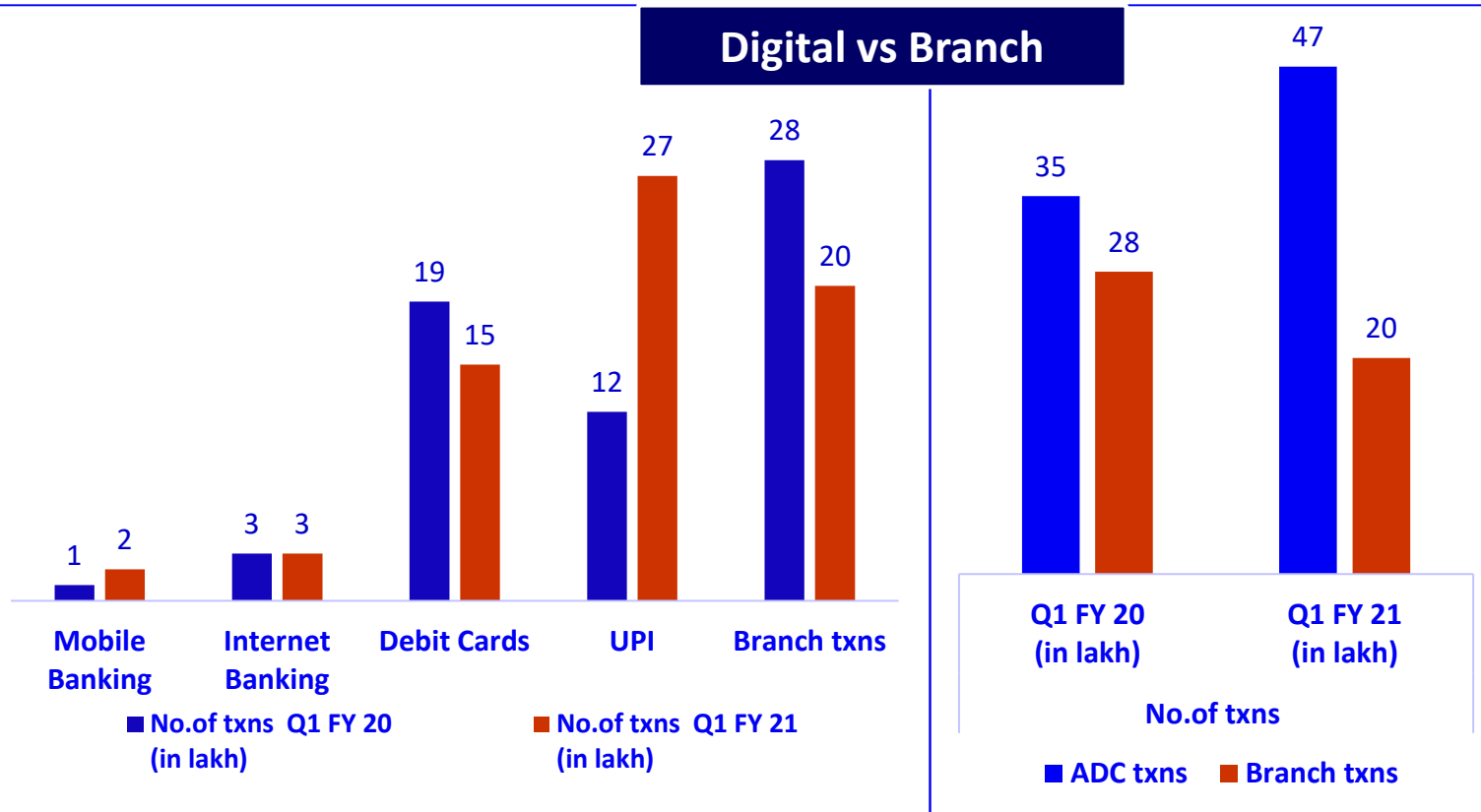
78,288+ Prepaid  
Cards



1.20 lac+ UPI  
Downloads

Channel transactions

Digital vs Branch

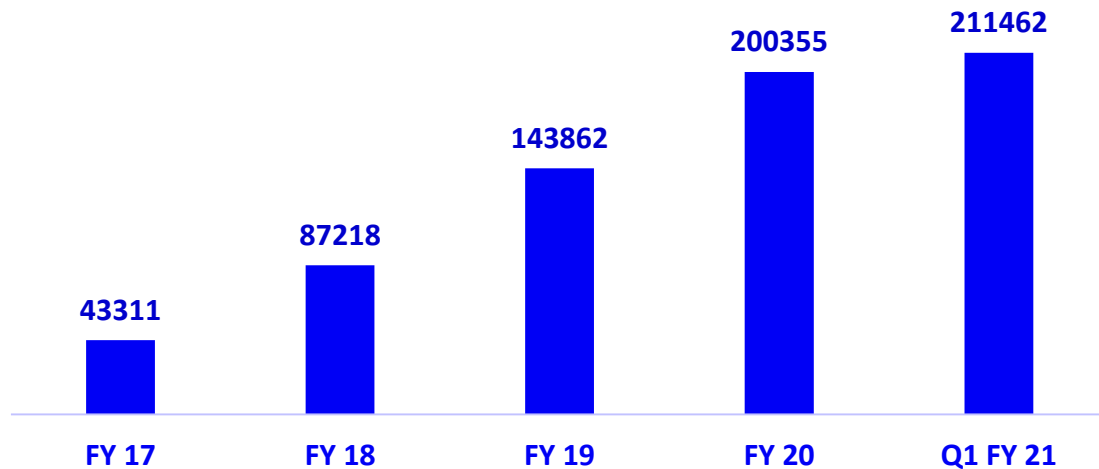


	No. of txns	
	Q1 FY 20 (In lakh)	Q 1 FY 21 (In lakh)
Mobile Banking	1	2
Internet Banking	3	3
Debit Cards	19	15
UPI	12	27
Branch txns	28	20
Total Channel Transactions	35	47
% of channel txns	55.55%	71.05%



CSB Mobile+ App - Way to Go Digital

Mobile Banking signups

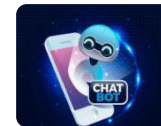


- Full fledged application ranging from fund Transfers ,Recharges, Scan & Pay payments to UPI
- 'Refer & Win' attractive cashbacks
- Best UI & UX Design

Upcoming Digital Projects



CSB E-Tax Filing



Chatbot in Mobile App



BBPS in Net/Mobile Banking



Up gradation of CSB Mobile+ with Collect payments



Loyalty Rewards program for customers



Tap & Pay Cards (Contactless)



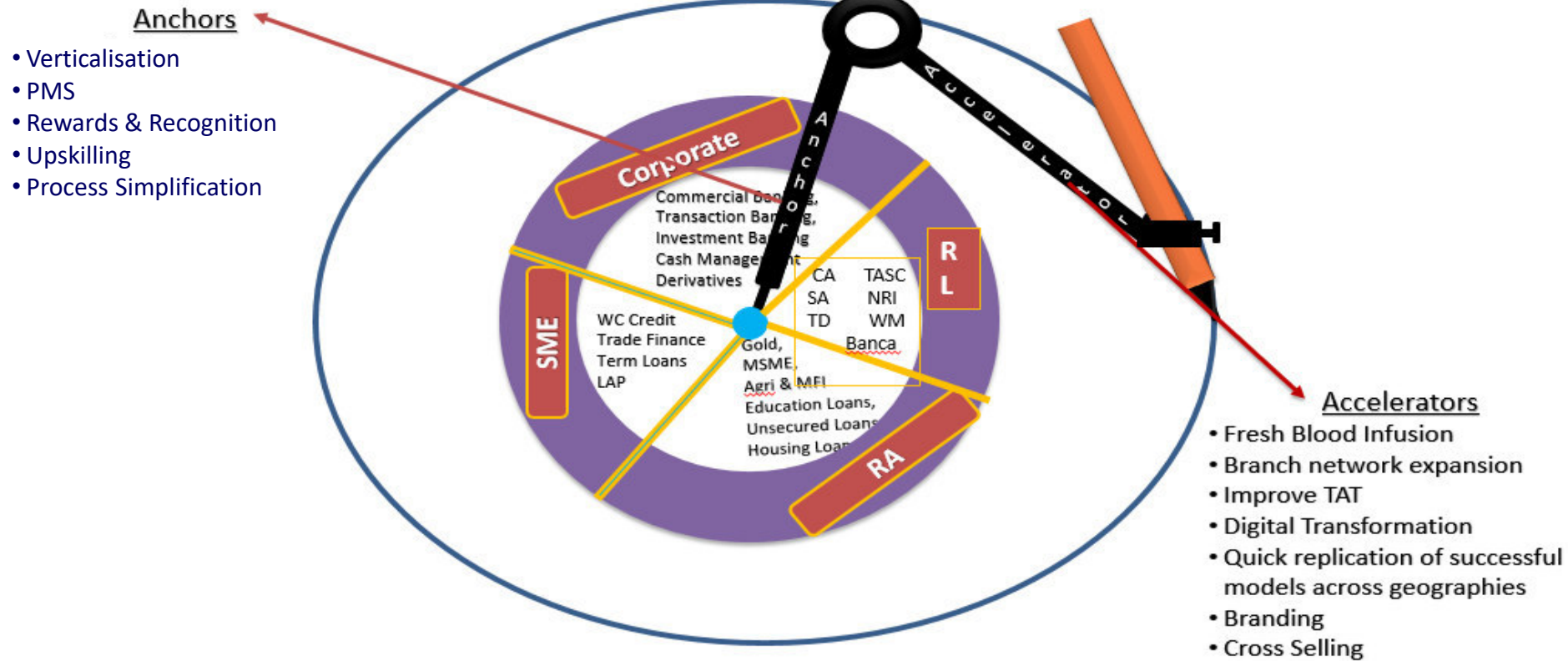
FASTag /National Electronic Toll Collections

**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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