

SEC/171 /2021

May 08, 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 – Audited Financial Results for the quarter and year ended March 31, 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/170/2021 dated May 08, 2021 please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and year ended March 31, 2021.

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

Kindly take the same on records.

Thanking You,

Yours faithfully,



Sijo Varghese
Company Secretary

Encl: As above.

PRESS RELEASE

CSB Bank : Impressive Top Line and Bottom Line Growth in FY 21

8th May, 2021: The Board of Directors of CSB Bank took on record the audited financial results for the fourth quarter (Q4 FY 21) and the year ended March 31, 2021(FY 21) in their meeting dated 08.05.2021

Highlights

- a) **Net Profit:** Bank recorded an all-time high net profit of Rs 218.40 Cr in FY 21 as against Rs 12.72 Cr in FY20, an increase of 1617%. Bank's Net Profit is at Rs 42.89 Cr in Q4 FY 21 as against a loss of Rs 59.7 Cr in Q4 FY 20.
- b) **Operating Profit:** In FY 21 the Operating Profit is Rs 613.21 Cr 119% higher than FY 20 Operating Profit of Rs 280.58 Cr. The Operating Profit for Q4 FY 21 is at Rs 128.96 Cr, 21% higher than Rs 106.99 Cr in Q4 FY 20.
- c) **Net Interest Income (NII)** for FY21 stood at Rs 941.39 Cr posting an increase of Rs 349.10 Cr over last FY or 59%. In Q4 FY21, the NII stood at Rs 275.70 Cr as against Rs 157.54 Cr in Q4 FY20 up by 75%. The improvements in the various ratios that supported higher NIM are:

Ratio	FY 21	FY 20	Change %	Q4 FY 21	Q4 FY 20	Change %
Yield on Advances	10.97%	10.56%	0.41%	11.28%	10.86%	0.42%
Cost of Deposits	5.07%	5.91%	-0.84%	4.76%	5.86%	-1.10%
NIM	4.81%	3.74%	1.07%	5.42%	3.73%	1.69%
Yield on Investments	6.81%	6.41%	0.40%	6.94%	6.28%	0.66%

- d) **Non-Interest Income:** In FY 21, Non-Interest Income booked is Rs 400.82 Cr against Rs 221.61 Cr for last FY delivering an increase of 81%. In Q4 FY 21, total non-Interest Income was Rs 112.32 Cr. against Rs 86.57 Cr for the same period last year – up by 30%. Non-Interest income was backed by improved treasury profits, processing fee, Banca commission, PSLC income etc.
- e) **Cost Income Ratio** for full year FY 21 is at 54.31% which is a substantial improvement over the previous FY level of 65.53% ie, 11.22%
- f) **Asset Quality & Provisioning**
- Gross NPA decreased from Rs 409.43 Cr as on 31.03.2020 to Rs 393.49 Cr as on 31.03.2021. Gross NPA as percentage of advances has come down from 3.54% to 2.68% or by 86 bps.
 - Net NPA decreased from Rs 216.94 Cr as on 31.03.2020 to Rs 168.81 Cr as on 31.03.2021 – a decrease of 22%. Net NPA as percentage of advances decreased from 1.91% as on 31.03.20 to 1.17% as on 31.03.2021
 - Provision Coverage improves to 84.89% as on 31.03.2021 from 80.02% as on 31.03.2020. Additionally, we are holding a standard asset provision of Rs 168.21 Cr as on 31.03.2021, which includes additional provision for the stressed assets including SMA
- g) **Capital Adequacy Ratio** continues to be above 20%- 21.37% as on 31.03.2021. Leverage ratio is at 8.11% as on 31.03.2021.

- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio at 210.39% which is well above the RBI requirement.
- i) **Total Deposits** grew by 21 % over last FY and **CASA** ratio stood at 32.19% as on 31.03.2021. CASA ratio improved by 3.02% with a portfolio growth of 34%
- j) **Advances (Net)** grew at 27% mainly contributed by Gold Loan growth of 61%
- k) **Total Business** has grown by Rs 6421 crore or by 24% yoy. *Thus in the centenary year the bank has grown a fourth of the total business it grew in past 99 years.*

Performance Highlights:

(Rs Crore)	Q 4 FY 21	Q4 FY 20	Inc/Dec%	Q3 FY 21	FY 21	FY20
Interest Income	497.12	388.92	27.82%	482.62	1,872.29	1,509.89
Interest Expense	221.42	231.38	-4.30%	231.43	930.91	917.60
Net Interest Income	275.70	157.54	75.00%	251.19	941.38	592.29
Treasury Profits	1.51	13.28	-88.60%	47.70	125.12	30.20
Other Income	110.81	73.29	51.20%	68.91	275.70	191.41
Total Non-Interest Income	112.32	86.57	29.75%	116.61	400.82	221.61
Net Operating Income	388.02	244.11	58.95%	367.80	1,342.20	813.90
Staff Cost	178.64	78.95	126.27%	127.80	496.23	331.27
Other Opex	80.43	58.17	38.25%	57.64	232.76	202.05
Total Opex	259.07	137.12	88.93%	185.44	728.99	533.32
Operating Profit	128.95	106.99	20.54%	182.35	613.21	280.58
Standard Asset Provision	-37.08	4.21		89.23	115.69	5.28
Other Provisions	108.02	80.11	34.84%	22.24	204.97	141.30
Provisions other than Tax	70.94	84.32	-15.87%	111.47	320.66	146.58
PBT	58.01	22.67	155.96%	70.88	292.55	134.00
Tax	15.12	82.35	-81.63%	17.84	74.15	121.28
PAT	42.89	-59.68		53.04	218.40	12.72
Deposits	19,140.04	15,790.68	21.21%	17,753.00	19,140.04	15,790.68
Advances(Net)	14,438.12	11,366.35	27.03%	13,137.30	14,438.12	11,366.35
CASA	6,161.80	4,606.59	33.76%	5,393.00	6,161.80	4,606.59
Gold	6,131.00	3,799.00	61.38%	5,644.00	6,131.00	3,799.00
CASA%	32.19%	29.17%	3.02%	30.38%	32.19%	29.17%

CEO Speak:

Speaking about the performance **Mr. C VR Rajendran, Managing Director & CEO** said, “During FY 21, to be exact on 26th November, 2020 bank celebrated its 100 years of existence. Given the pandemic condition, we had to conduct the celebrations in a muted manner. I had urged our team to give a befitting tribute to the mother institution by registering overall improvement in terms of business, profitability, asset quality and other areas. I am extremely happy that CSB team came upto the expectation and delivered despite all the negativities and challenges posed by external environment. While the industry grew by approx. 12% in deposits and 6% in advances, we could outperform by recording 21% and 27% growth in deposits and advances respectively. In terms of overall business, bank has grown a fourth of the total business it grew in past 99 years. We could also open 101 branches in this 101st year of existence. In terms of

profitability, we could break all the past records by crossing the Rs 200 Cr mark. The key ratios viz NIM, Cost Income Ratio, RoA, RoE, Gross NPA, Net NPA, PCR & CRAR continued to be strong. Our liquidity position continues to be ultra-comfortable. We have made enough provisions for stressed assets by way of accelerated NPA provisioning and standard asset provisioning. Given the situation, I feel that we can fully focus on growth in FY 22 without any baggages of the past. Gold loans, two wheeler loans, Agri loans, MSME and SME will continue to be in the main focus. Revised structure and policies are in place for SME vertical and the focus will be on select segments, customer priorities and value proposition. Retail team will be working on improved product offerings and the related process framework with due focus on customer acquisition. While going digital will be the mantra, we also plan to add close to 200 branches to our network in FY 22 so that there is proper mix of brick and click banking. Though we may have to wait for a month or so to fully understand the impact of second wave of COVID 19, we are optimistic in our outlook to continue the good work in FY 22 as well.

About CSB Bank Limited:

We are one of the oldest private sector banks in India & completed a century of existence this year. While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently as a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Karnataka, AP & Telengana and Maharashtra. 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 514 branches (excluding three service branches and three asset recovery branches) and 320 ATMs spread across the country and various alternate channels such as micro ATMs, debit cards, internet banking, mobile banking, point of sale services, and UPI.

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

Safe Harbour:

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

Kindly direct your enquiries to:

Smt Sreelatha M ,AGM – Strategy & Planning Dept
CSB Bank Limited

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

Thrissur

08.05.2021



CSB Bank Investor Presentation Q4 FY 21

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*Highest PAT for the 12 months ended 31.03.21 - crosses double century mark in the century year - at Rs 218 Cr

•PBT up by 118% for FY21

*Operating Profit surges to Rs 613 Cr with 119% increase for FY 21

Cost and Revenue

*Posted strong NII growth of 59% YoY

*Non interest income up by 81% –supported by Treasury, PSLC income, PF, Banca/BG Commission etc

*Increase in income out weighed the increase in opex on account of increased AS 15 provisions, Opening of 101 branches, conservative depreciation policy etc

Growth Momentum

*Advance grew by 27% in FY 21 & 10% QoQ

*Deposits grew by 21% in FY 21 & 8% QoQ

* In terms of overall business, bank has grown a fourth of the total business it grew in past 99 years.

*CASA annual growth of 34% & 14% QoQ

* Digital Penetration increases to 74%

Well Capitalised & Strong Liquidity Position

*Strong Capital comfort with a CRAR of 21.37% as on 31.03.2021

* Tier I ratio of 19.96%

*Strong liquidity & LCR of 210%

*comfortable leverage ratio 8.11%

Asset Quality

* GNPA came down to 2.68% as against 3.54% on 31.03.20- down by 86 bps

* Net NPA decreased from 1.91% as on 31.03.2020 to 1.17% as on 31.03.2021

*PCR of 85% as on 31.03.2021

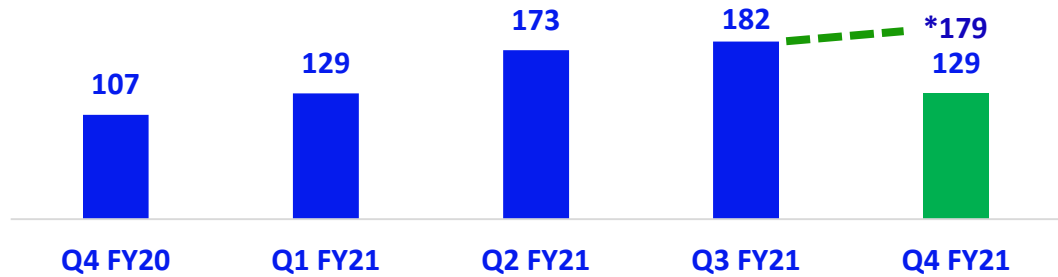
*Accelerated Provisioning Policy-25% provisioning from DPD1 and 100% for 2 year default

- A century young Organisation
- 514 Branches & 320 ATMs
- 9 Zonal Offices
- 1.7Mn happy customers
- Presence in 16 states & 4 UTs
- Total business of Over Rs 34500 Cr
- 6 bancassurance tie ups with industry leaders.

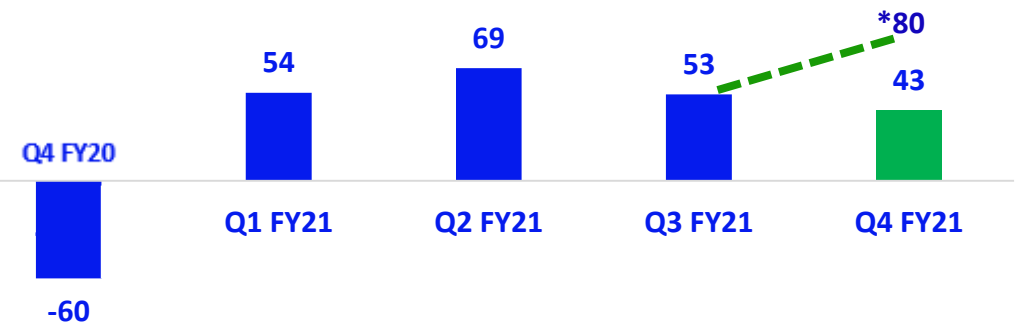
Profitability Ratios

Amt in Cr

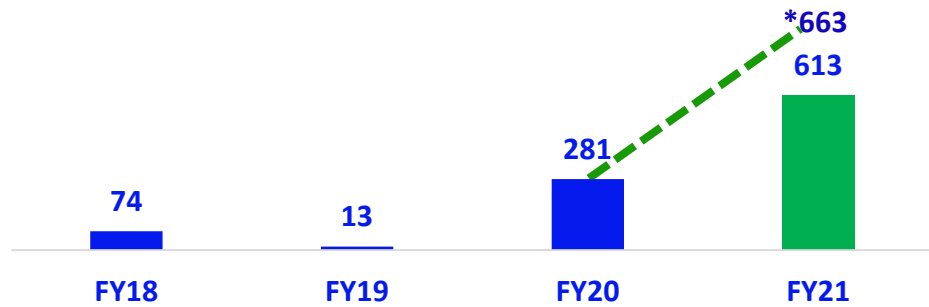
Operating Profit QoQ



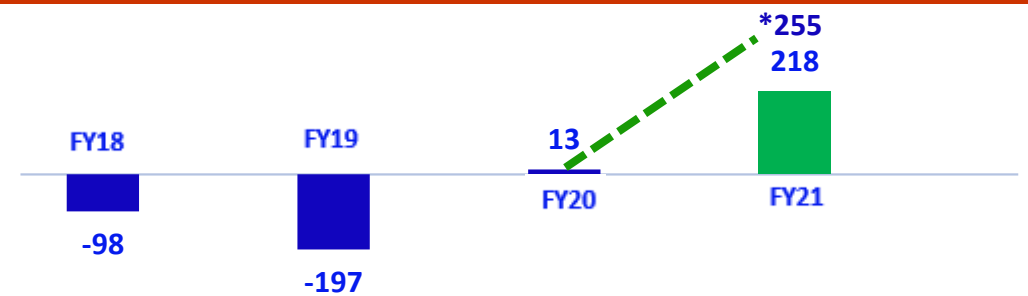
Net Profit QoQ



Operating Profit YoY



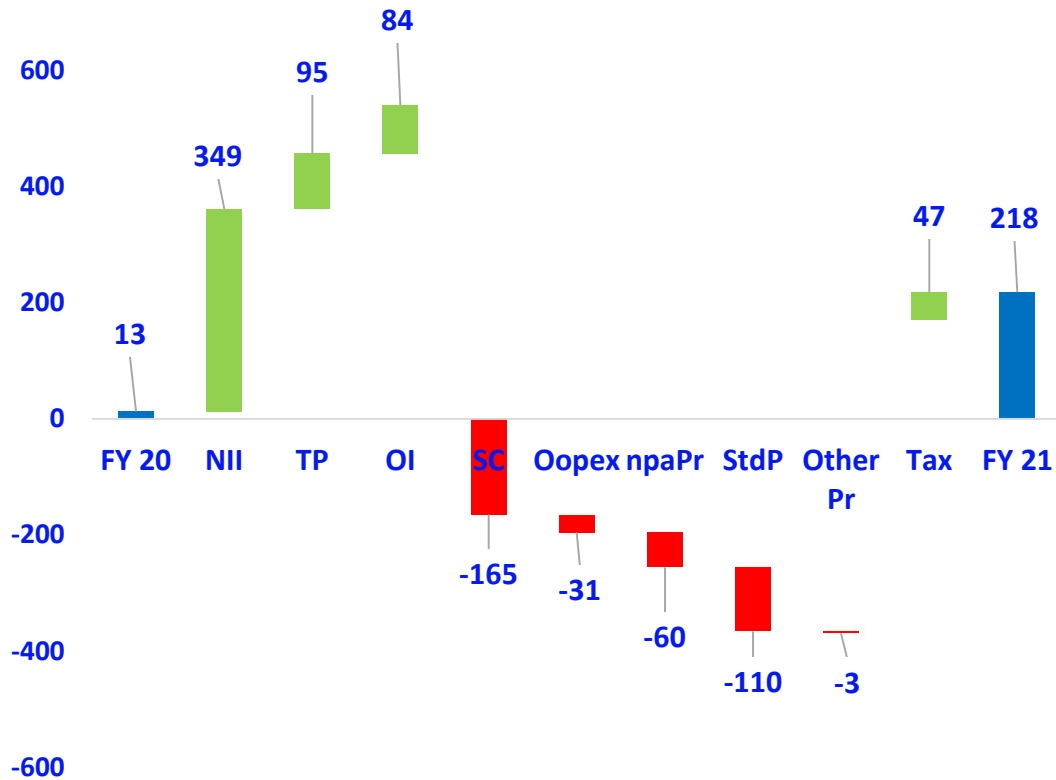
Net Profit YoY



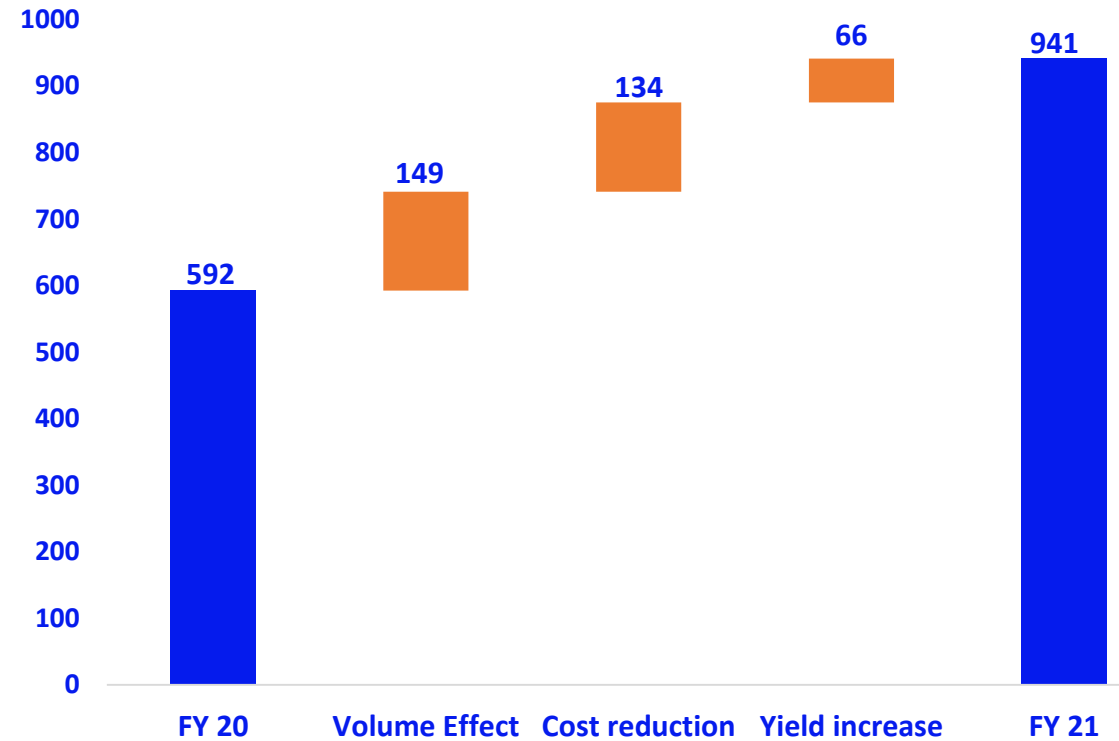
*One off expenses – Depreciation policy/As15 assumptions impact

Surge in Profitability

Net Profit movement (Rs Cr)



NII Movement (Rs Cr)



Prudential Provisioning Policy

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

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

Prudential Provisions	Amount (in Cr)
NPA Provision	155
Additional Std asset provision	89
SR Provision	7
Total	251
Tax	63
After Tax Impact	207

Company Overview

Business Overview

Earnings

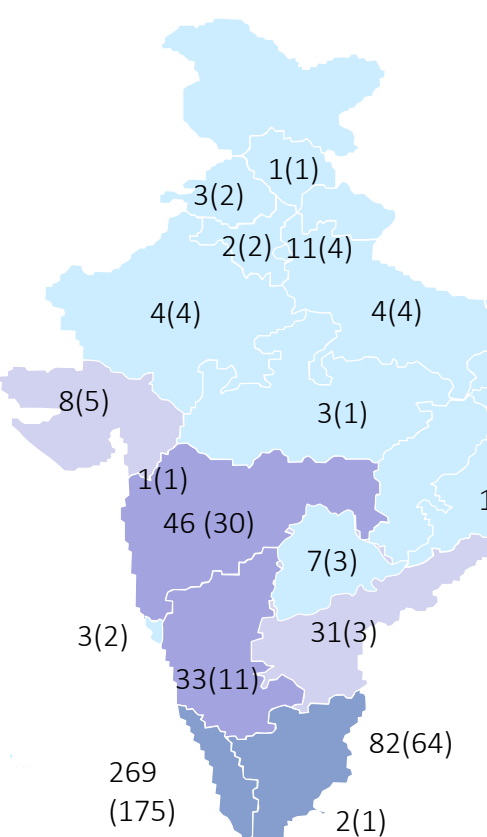
Digital Penetration

Strategy

Branch Distribution

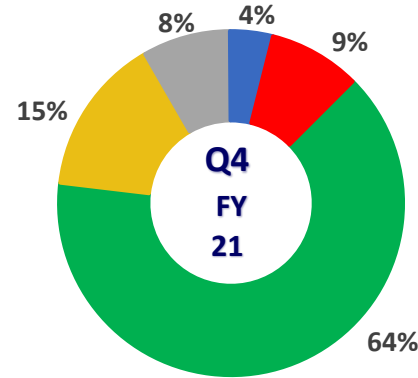
State	% distribution
KERALA	52%
TAMIL NADU	16%
MAHARASHTRA	9%
KARNATAKA	6%
OTHERS	17%

Population	No of Branches
Metropolitan	96
Urban	110
Semi-urban	260
Rural	48
Grand Total	514

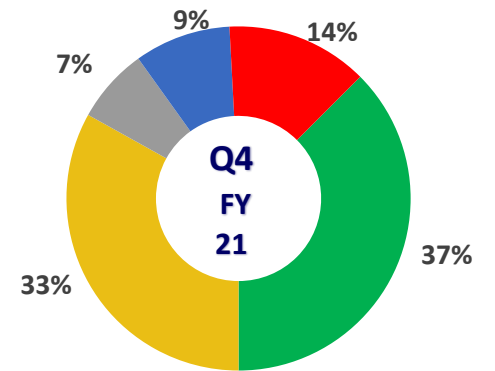


Legend: Branches (ATM)

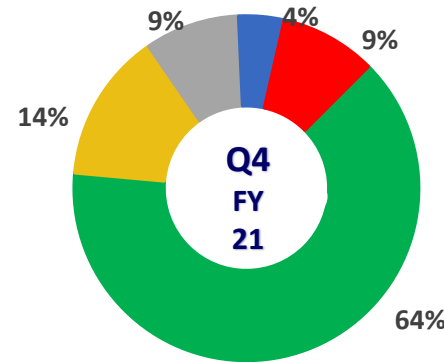
CASA



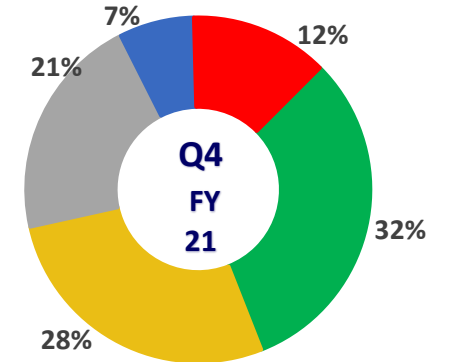
Gold Loans



Total Deposits



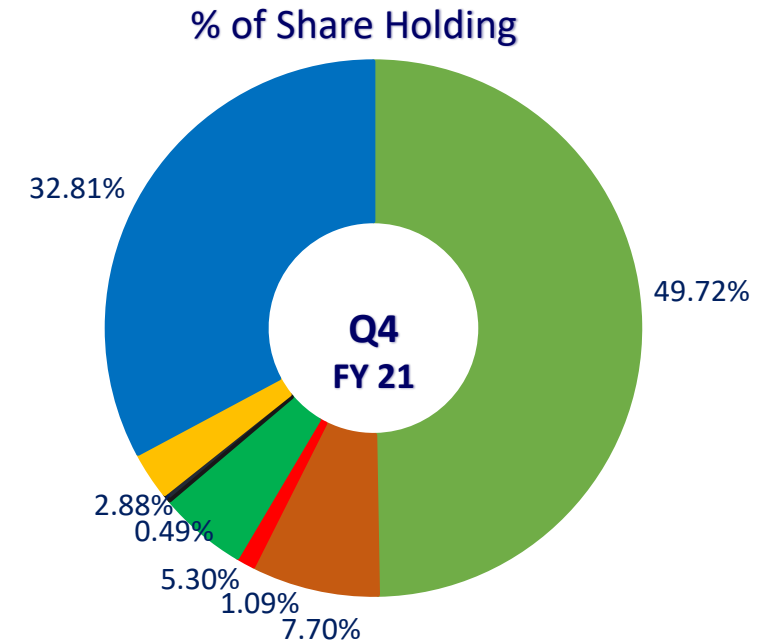
Total Advances



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

Share Holding Pattern

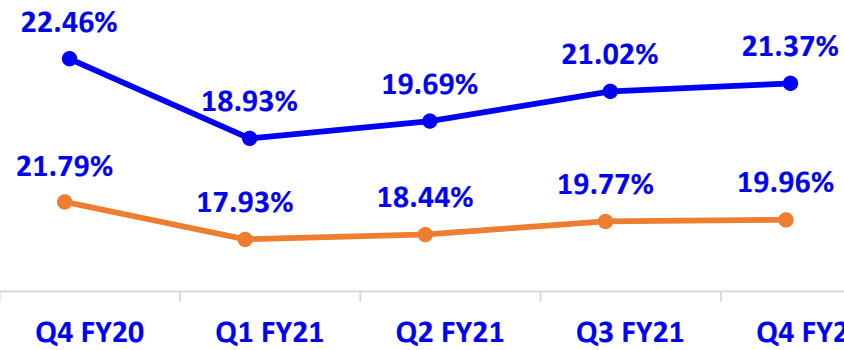
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM-Promoter & Promoter Group	1	86.26	49.72%
Mutual Funds	9	13.36	7.70%
Alternate Investment Funds	2	1.89	1.09%
Foreign Portfolio Investors	9	9.20	5.30%
FIs / Banks /Insurance Companies	2	0.84	0.49%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	47489	56.93	32.81%
TOTAL	47513	173.49	100.00%



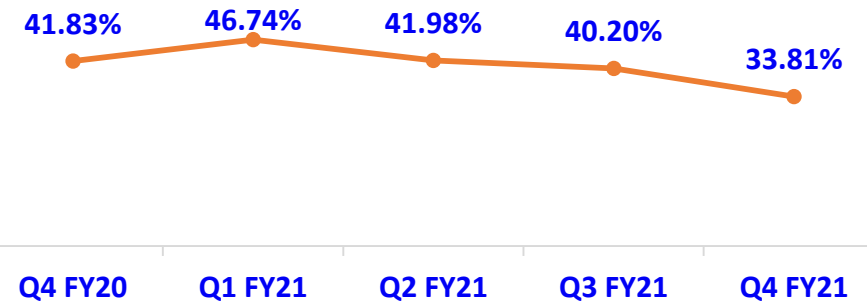
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

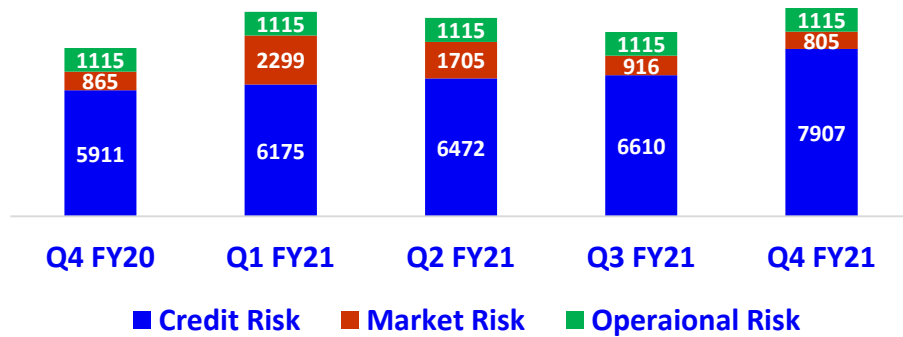
Capital Adequacy Ratio



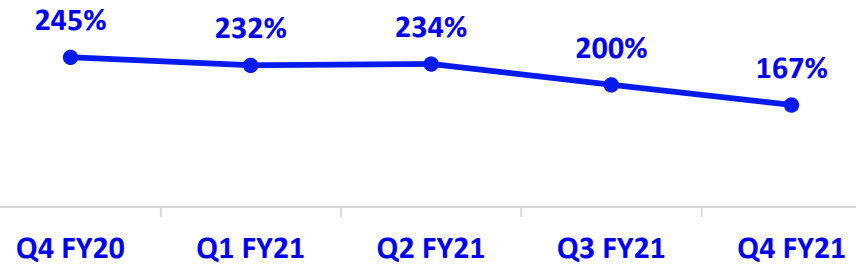
RWA to Total Assets



Risk Weighted Assets

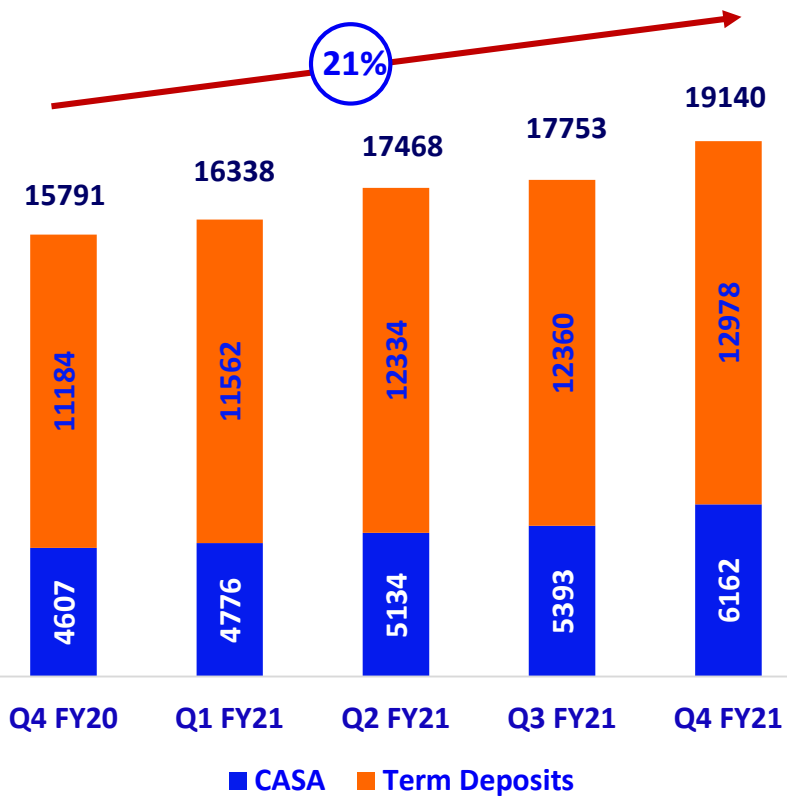


Liquidity Coverage Ratio

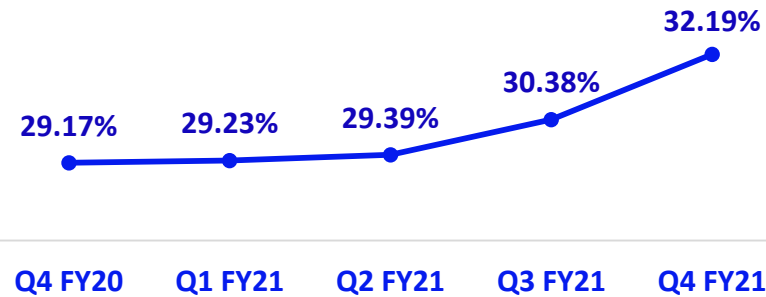


Total Deposits

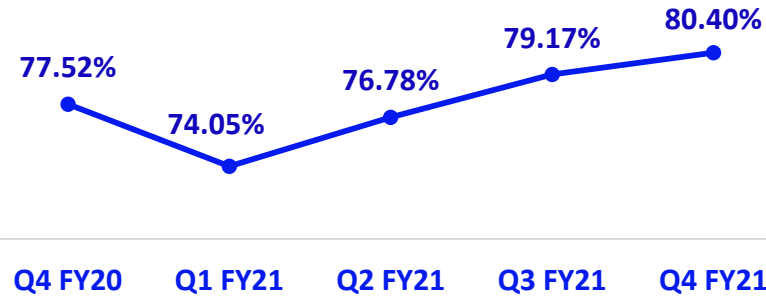
(Amt in Cr)



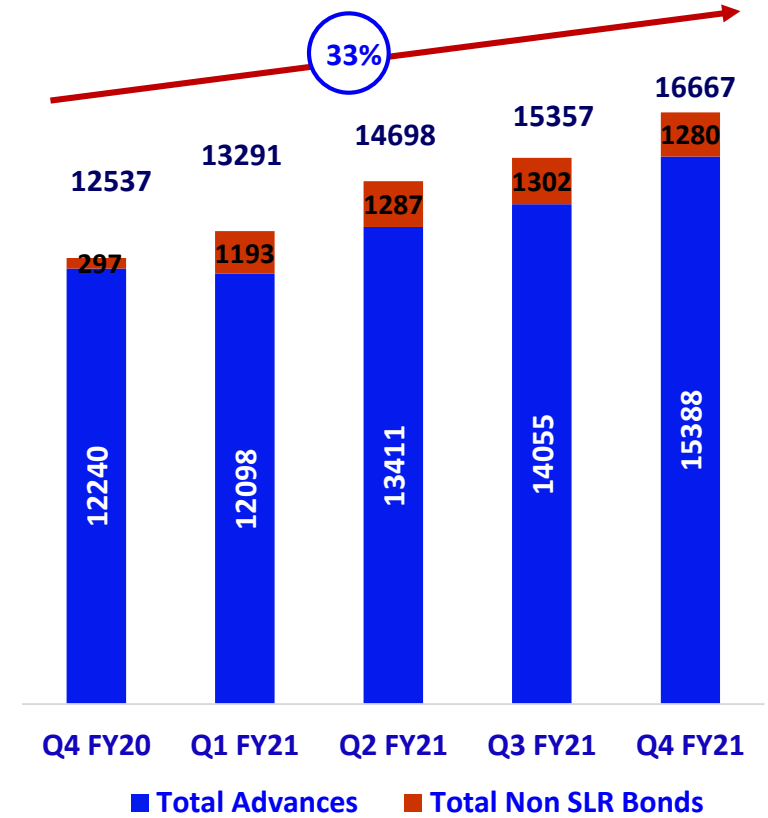
CASA Ratio



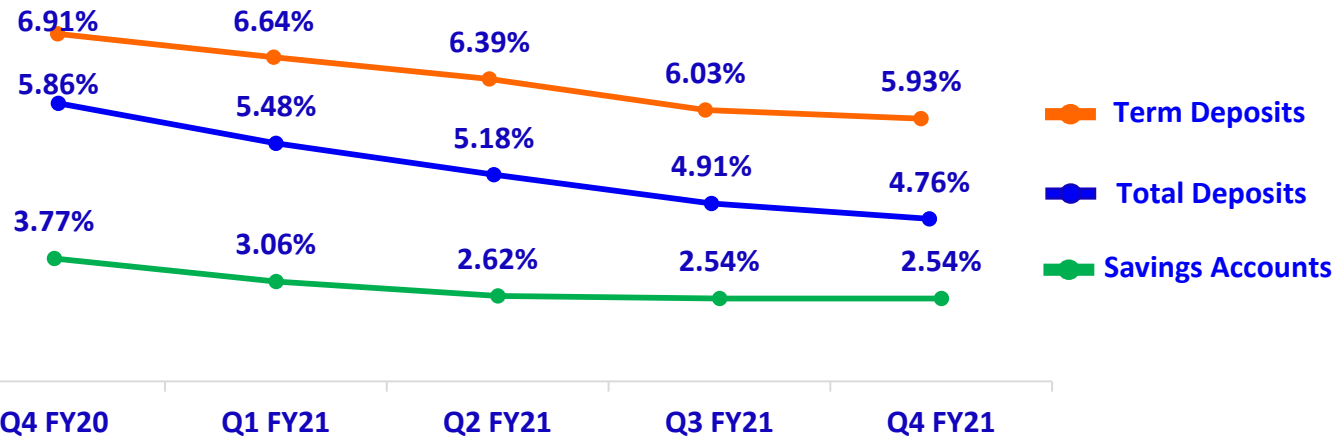
Gross CD Ratio



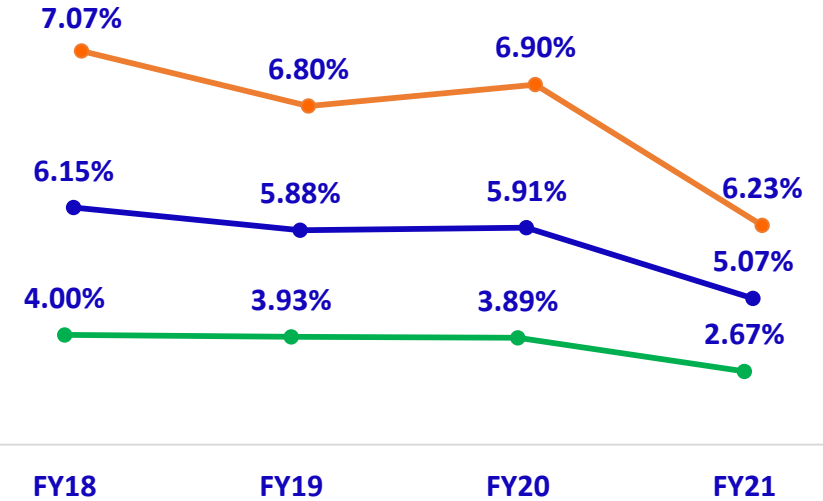
Total Gross Advances + Non SLR Bonds (Amt in Cr)



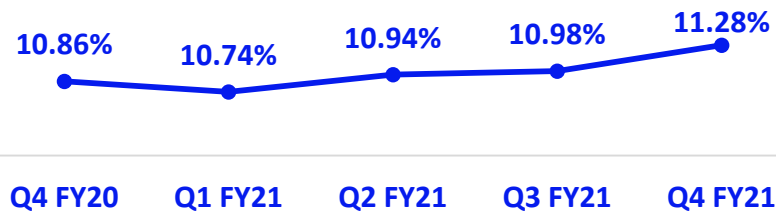
Cost of Deposits (QoQ)



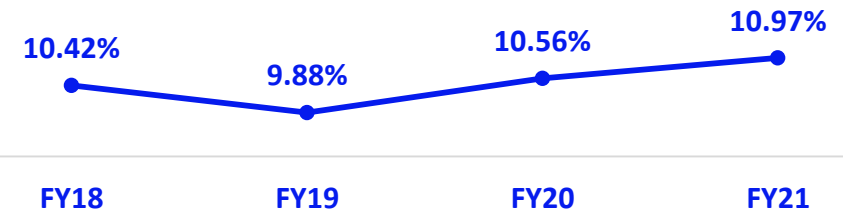
Cost of Deposits (YoY)



Yield on Advances (QoQ)



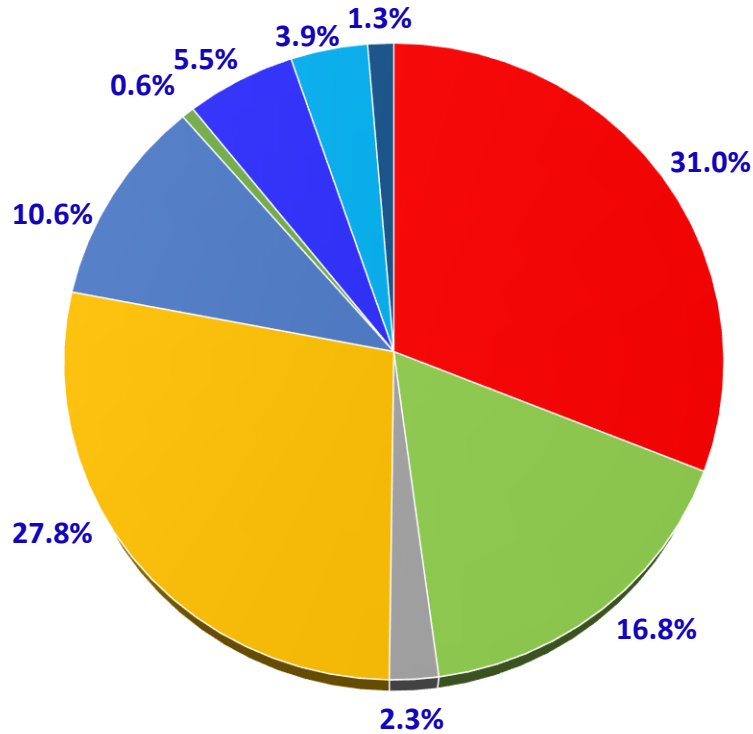
Yield on Advances (YoY)



Advance Mix

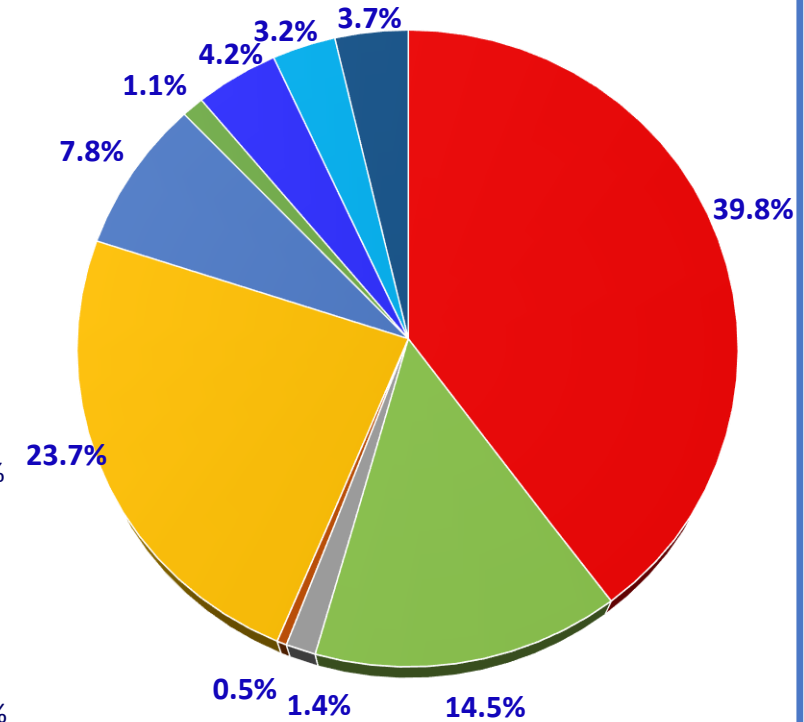
(Amt in Cr)

Q4 FY 20



3800	Gold Loans	6131	↑ 61.3%
2062	SME Loans	2239	↑ 8.6%
284	MSME General Loans	218	↓ 23.2%
0	MSME New Loans	71	↑
3402	Corporate Loans	3653	↑ 7.4%
1299	Retail Loans	1201	↓ 7.5%
78	Two Wheeler Loans	171	↑ 119.8%
678	Assignment Loans	645	↓ 4.9%
477	LCBD & TReDS	492	↑ 3.1%
161	Agri & MFI Loans	567	↑ 253.1%

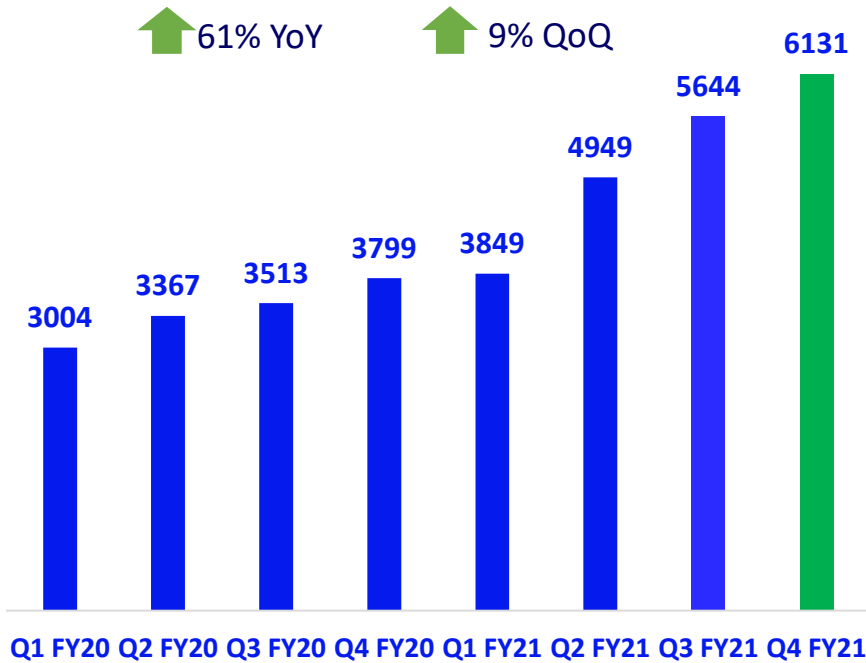
Q4 FY 21



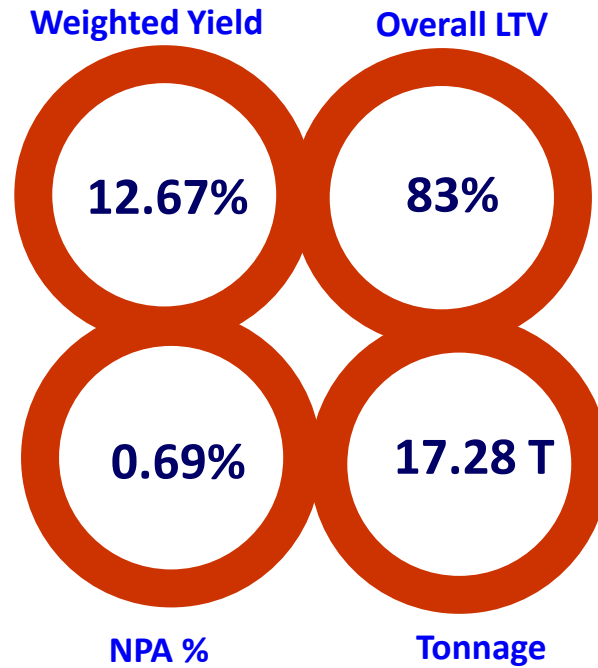
Gold Loan – Our DNA

(Amt in Cr)

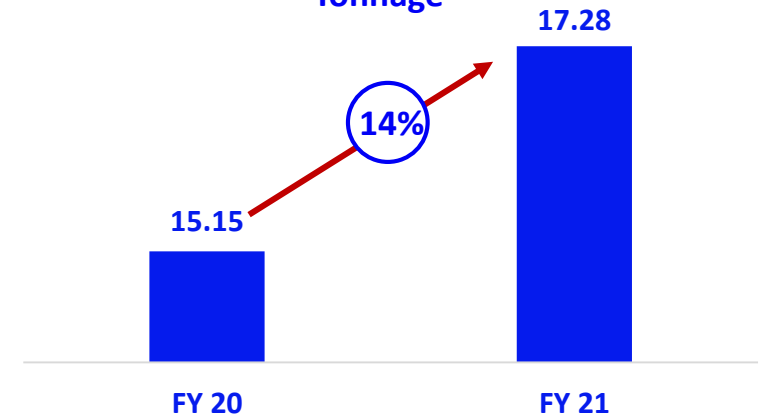
Portfolio Movements



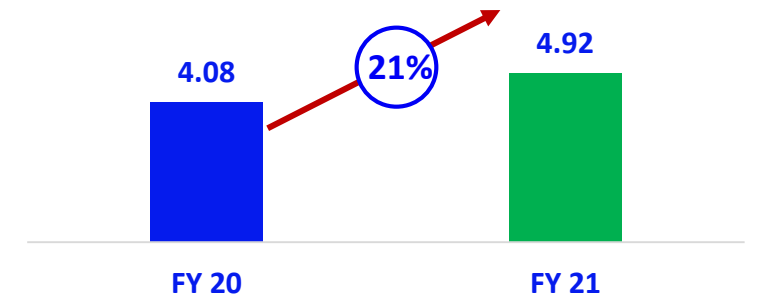
Portfolio Quality



Tonnage

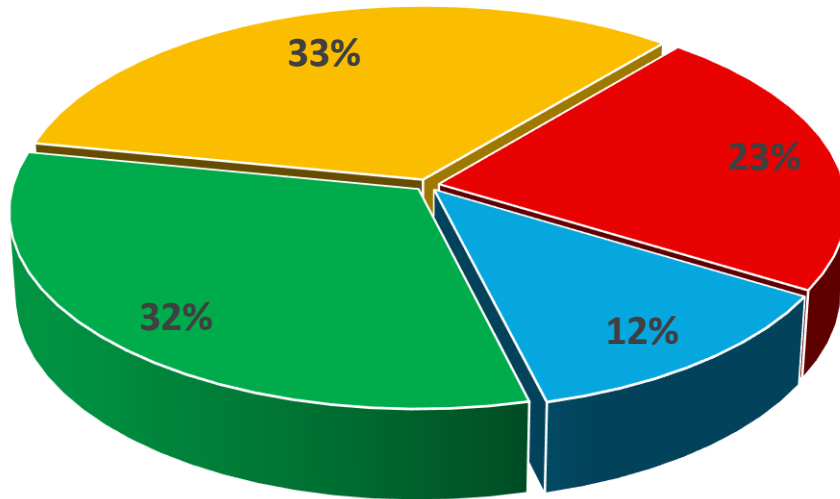


No of Accounts (in Lakhs)



Sector Wise Exposure

Sector Wise Exposure



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

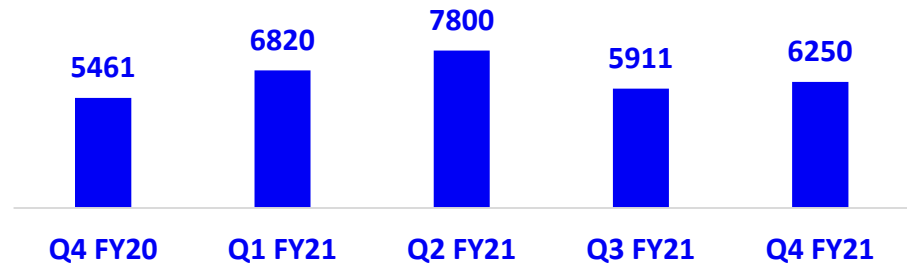
Industries	% to Gross advances
Textiles	3.18%
Food Processing	2.31%
Construction	1.24%
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1.00%
Vehicles, Vehicle Parts and Transport Equipments	0.66%
All Engineering	0.43%
Chemicals and Chemical Products (Dyes, Paints, etc	0.33%
Basic Metal and Metal Products	0.32%
Paper and Paper Products	0.25%
Beverages (excluding Tea & Coffee) and Tobacco	0.16%
Wood and Wood Products	0.15%
Rubber, Plastic and their Products	0.11%
Gems and Jewellery	0.07%
Mining and Quarrying	0.06%
Cement and Cement Products	0.06%
Leather and Leather products	0.04%
Glass & Glassware	0.01%

Services	% to Gross advances
NBFCs	10.47%
Wholesale & Retail Trade	5.05%
Tourism, Hotel and Restaurants	2.70%
Commercial Real Estate	2.60%
Transport Operators	0.44%
Computer Software	0.44%
Professional Services	0.19%
Other Services	10.14%

Investments

(Amt in Cr)

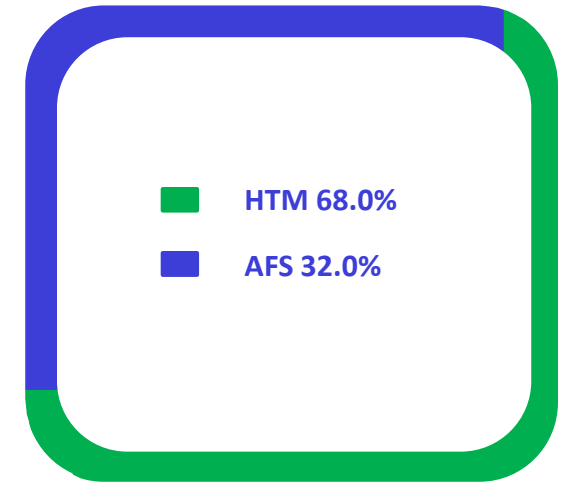
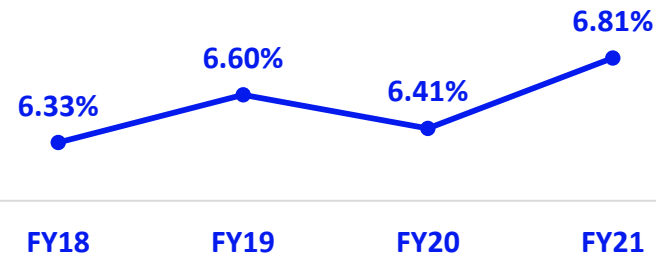
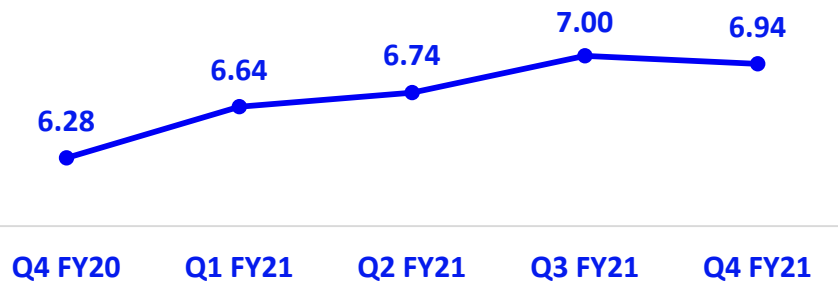
Total Investments (Excl RIDF)



Yield on Investments

QoQ

YoY

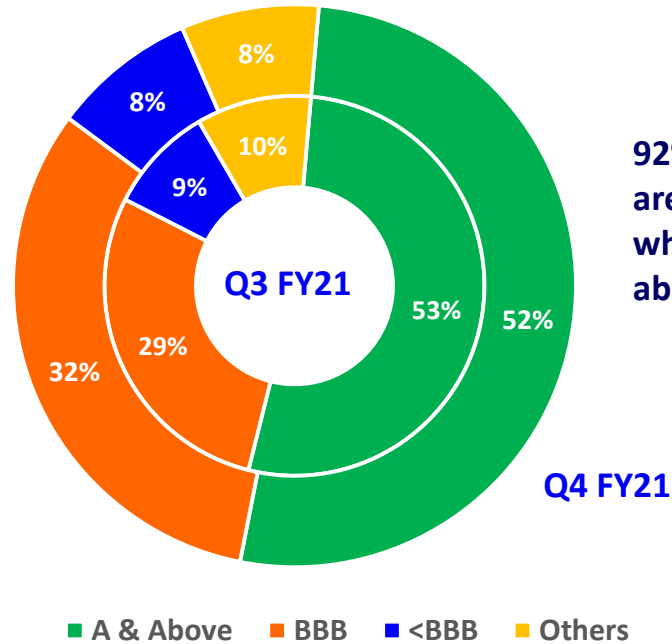


M Duration

HFT	AFS	HTM	Total
0.00%	1.76%	5.52%	4.54%

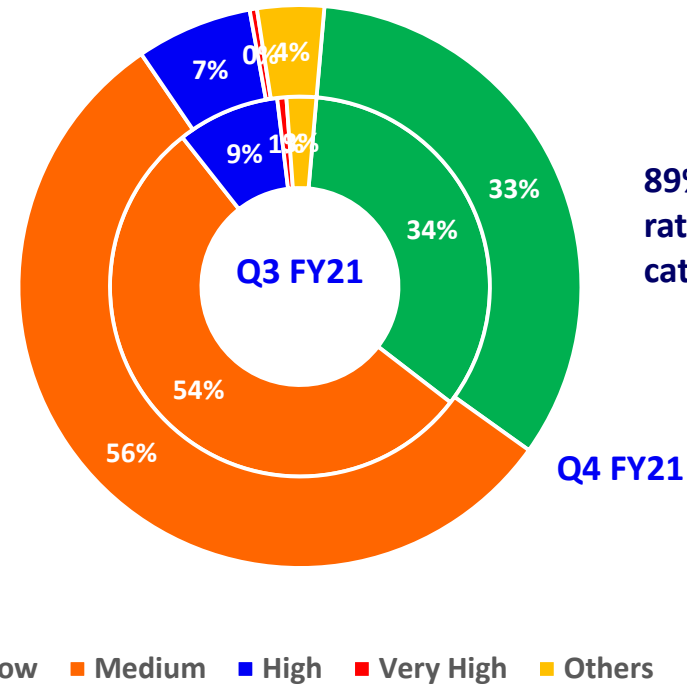
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



92% of Corporate advances are externally rated of which 52% are having A & above rating.

Internal Rating of SME accounts



89% of SME advances are rated as Low/Medium risk categories

Profit & Loss Account - Q4 FY 21

Amt in Cr

	Q3FY21	Q4FY21	QoQ	Q4FY20	YoY
Interest Income	482.6	497.1	3.0%	388.9	27.8%
Interest Expense	231.4	221.4	-4.3%	231.4	-4.3%
Net Interest Income	251.2	275.7	9.8%	157.5	75.0%
Treasury Profit	47.7	1.5	-96.8%	13.3	-88.6%
Commission Income	11.7	15.9	36.2%	10.7	49.4%
Processing Fees	14.1	18.2	29.1%	13.6	33.4%
Bad debts recovered	19.4	30.8	59.0%	19.6	56.8%
Other Income	23.7	45.9	93.3%	29.4	56.4%
Total Non Interest Income	116.6	112.3	-3.7%	86.6	29.7%
Total Net Operating Income	367.8	388.0	5.5%	244.1	59.0%
Staff Cost	127.8	179.4	40.4%	79.0	127.3%
Other Opex	57.6	79.6	38.2%	58.2	36.9%
Total Opex	185.4	259.1	39.7%	137.1	88.9%
Operating Profit/Loss	182.4	129.0	-29.3%	107.0	20.5%

	Q3FY21	Q4FY21	QoQ	Q4FY20	YoY
Operating Profit	182.4	129.0	-29.3%	107.0	20.5%
Provision for NPA	56.2	90.6	61.2%	56.0	61.7%
Provision for Dep on Inv	-34.2	17.7	-151.9%	24.0	-26.2%
Provision for std advances	89.2	-37.1	-141.6%	4.2	-979.9%
Other Provisions	0.2	-0.2	-202.3%	0.0	-775.9%
Total Provisions	111.5	71.1	-36.3%	84.3	-15.7%
Profit Before Tax	70.9	57.9	-18.3%	22.7	155.4%
Tax	17.8	15.1	-15.40%	82.4	-81.7%
Profit/Loss (-) After Tax	53.0	42.9	-19.30%	-59.7	-

- ❖ Net Interest Income grows by 75% YoY & 10% QoQ
- ❖ Non-Interest Income increases by 30% YoY - improved treasury gains & PSLC commission
- ❖ Operating profit up by 21% YoY
- ❖ One off Expenses accounted –1. Staff cost – Rs 38Cr on account of change in actuarial assumptions on mortality. – 2. Depreciation – Rs 12Cr hit by way of change in depreciation policy
- ❖ PBT grows by 155 % YoY
- ❖ Q4 PAT is at Rs43Cr

Profit & Loss Account - 12M FY 21

Amt in Cr

	12M FY 20	12M FY 21	YoY	YoY%
Interest Income	1,509.9	1,872.3	362.4	24.0%
Interest Expense	917.6	930.9	13.3	1.4%
Net Interest Income	592.3	941.4	349.1	58.9%
Treasury Profit	30.2	125.1	94.9	314.3%
Commission Income	32.1	43.9	11.8	36.8%
Processing Fees	33.0	54.4	21.4	64.8%
Bad Debts recovered	60.1	74.5	14.4	23.9%
Other Income	66.1	102.8	36.7	55.5%
Total Non Interest Income	221.6	400.8	179.2	80.9%
Total Net Operating Income	813.9	1,342.2	528.3	64.9%
Staff Cost	331.3	497.0	165.7	50.0%
Other Opex	202.0	232.0	29.9	14.8%
Total Opex	533.3	729.0	195.7	36.7%
Operating Profit	280.6	613.2	332.6	118.5%

	12M FY 20	12M FY 21	YoY	YoY%
Operating Profit	280.6	613.2	332.6	118.50%
Provision for NPA	121.2	181.4	60.2	49.70%
Provision for Dep on Inv	20.4	23.1	2.7	13.20%
Provision for std advances	5.3	115.7	110.4	2092.80%
Other Provisions	-0.2	0.6	0.9	-362.20%
Total Provisions	146.6	320.8	174.2	118.80%
Profit/Loss(-) Before Tax	134.0	292.6	158.4	118.20%
Tax	121.3	74.2	-47.1	-38.8%
Profit/Loss (-) After Tax	12.7	218.4	205.6	1615.8%

- ❖ Net Interest Income grows by 59%
- ❖ Non-Interest Income increases by 81% -improved treasury gains, Processing Fee, Bad debts recovery & PSLC commission
- ❖ Operating profit up by 119% - despite increase in in staff cost by 50% thanks to robust growth in core income
- ❖ PBT grows by 118 % even after building sufficient buffers for Covid pandemic
- ❖ PAT grows by 1616%

Balance Sheet – FY 21

Amt in Cr

	31.03.2020	31.03.2021	YoY (%)	31.12.2020	QoQ (%)
Liabilities					
Capital	173.5	173.5	0.0%	173.5	0.0%
Reserves & Surplus	1,787.2	2,006.6	12.3%	1963.1	2.2%
Deposits	15,790.7	19,140.0	21.2%	17,753.0	7.8%
Of Which CASA	4,606.6	6,161.8	33.8%	5,393.0	14.3%
Borrowings	794.0	1,425.9	79.6%	951.0	49.9%
Other Liabilities & Provisions	318.9	591.2	85.4%	656.6	-10.0%
Total	18,864.2	23,337.3	23.71%	21,497.1	8.56%
Assets					
Cash & Balance with RBI	547.8	736.1	34.4%	652.9	12.7%
Balance with Banks Money at call & Short Notice	391.6	977.9	149.8%	670.9	45.8%
Investments	5,359.8	6,126.0	14.3%	5,804.7	5.5%
Advances	11,366.4	14,438.1	27.0%	13,137.3	9.9%
Fixed Assets	228.3	269.5	18.1%	232.5	15.9%
Other Assets	970.4	789.7	-18.6%	998.8	-20.9%
Total	18,864.2	23,337.3	23.71%	21,497.1	8.56%

Asset Quality

Amt in Cr

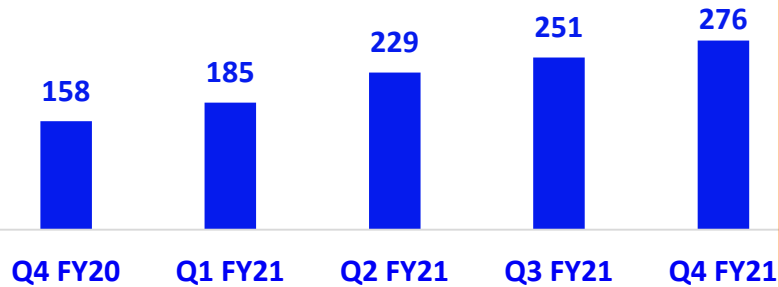
Gross NPA: Movement	QoQ movement				
	Q4 FY20 (3 months)	Q1 FY21 (3 months)	Q2 FY21 (3 months)	Q3 FY21 (3 months)	Q4 FY21 (3 months)
Opening Balance of Gross NPA	353	409	401	387	235
Additions	83	6	4	-	188
Sub-total (A)	436	415	405	388	423
Less:-					
(i) Upgradations	7	6	2	3	2
(ii) Recoveries (excluding recoveries made from upgraded accounts)	17	7	15	15	26
(iii) Technical/ Prudential Write-offs	-	-	-	134	0
(iv) Write-offs other than those under (iii) above	2	0	1	1	2
Sub-total (B)	26	14	17	153	29
Closing balance of Gross NPA (A – B)	409	401	387	235	393

Profitability Ratios

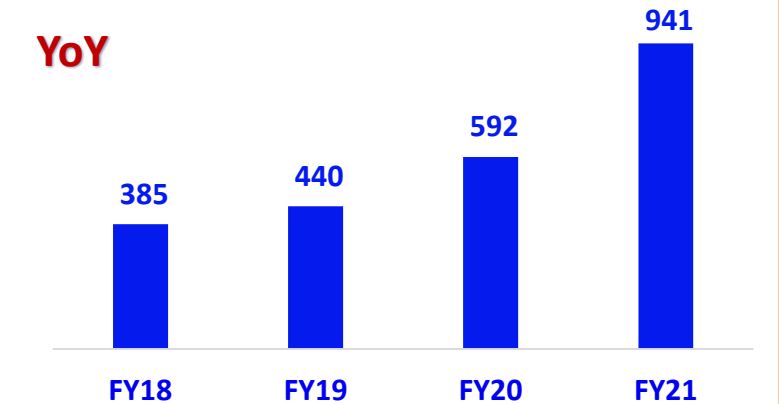
Net Interest Income (in Cr)

(in Cr)

QoQ

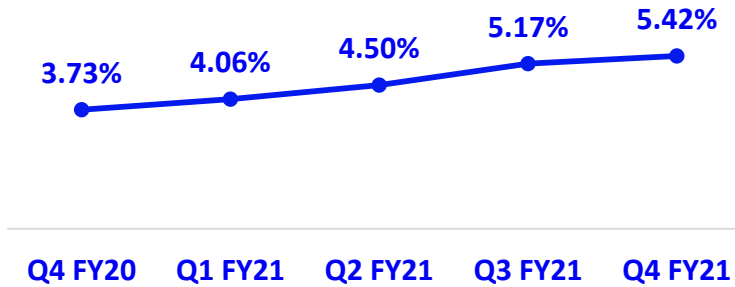


YoY

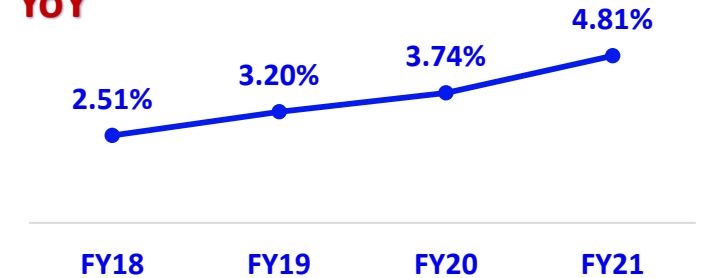


NIM

QoQ



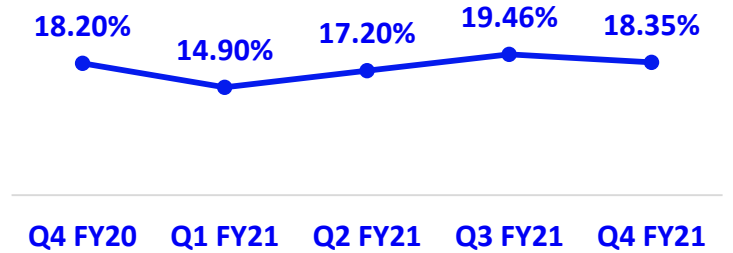
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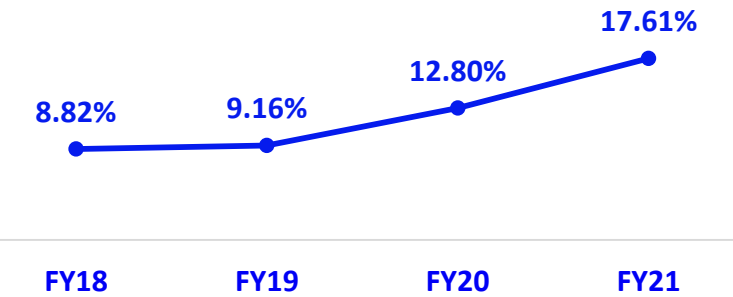
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



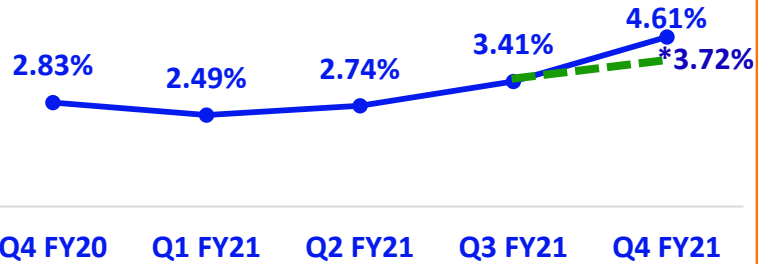
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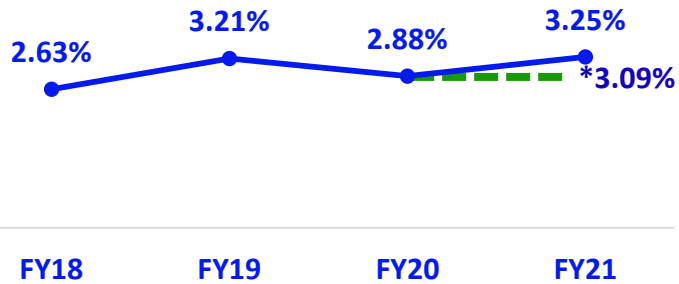
Profitability Ratios

Opex to Average assets

QoQ

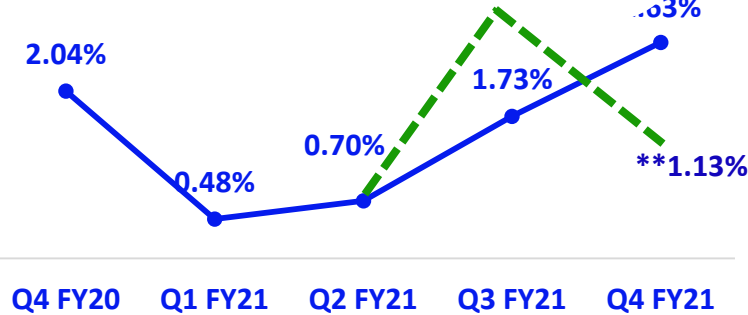


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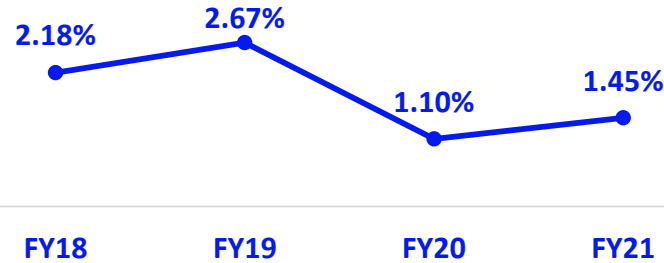


Credit Cost

QoQ

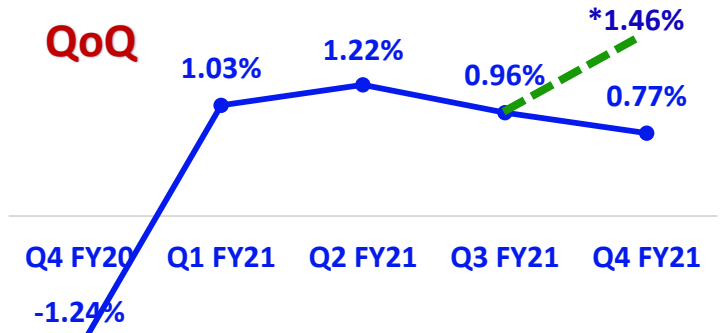


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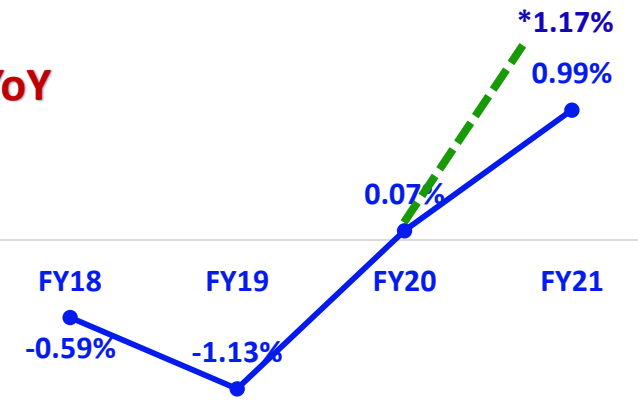


RoA

QoQ



YoY



*One off expenses – Depreciation policy/As15 assumptions impact ** Proforma NPA impact

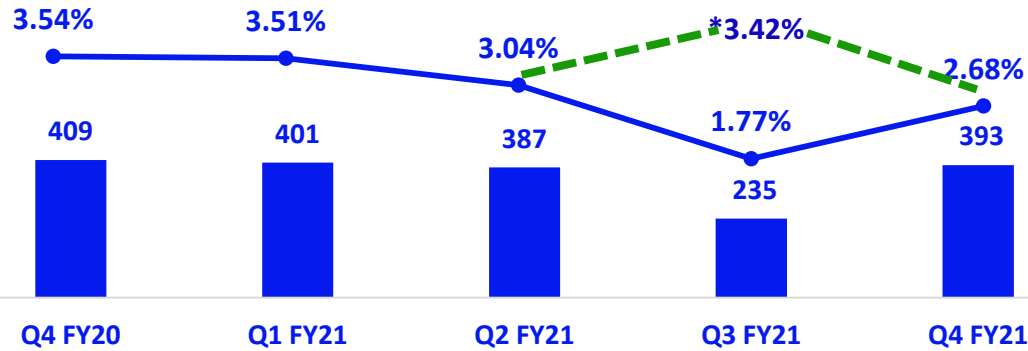
Asset Quality Ratios

Amt in Cr

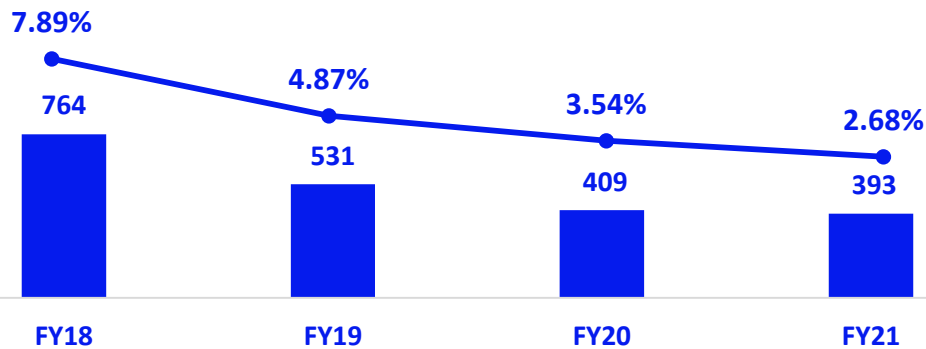
Gross NPA

Gross NPA %

QoQ



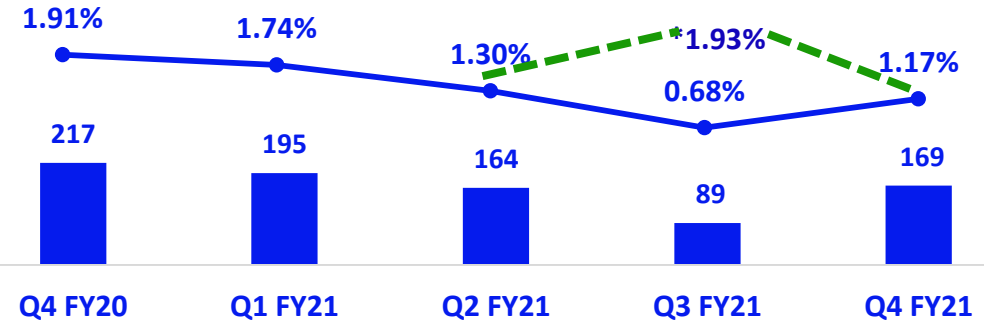
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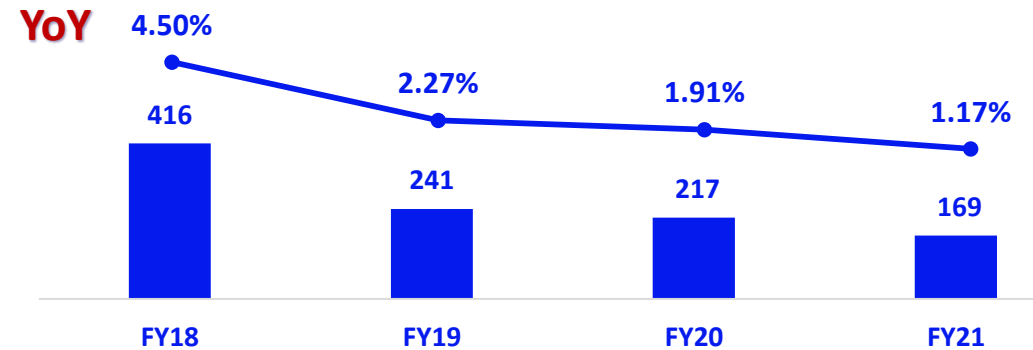
Net NPA

Net NPA %

QoQ



YoY



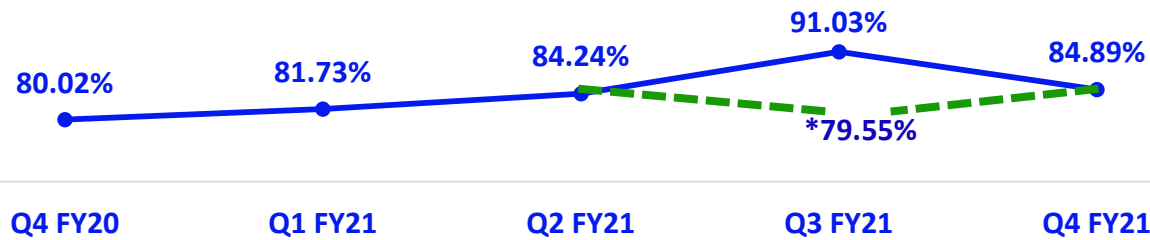
*Proforma NPA impact

Asset Quality Ratios

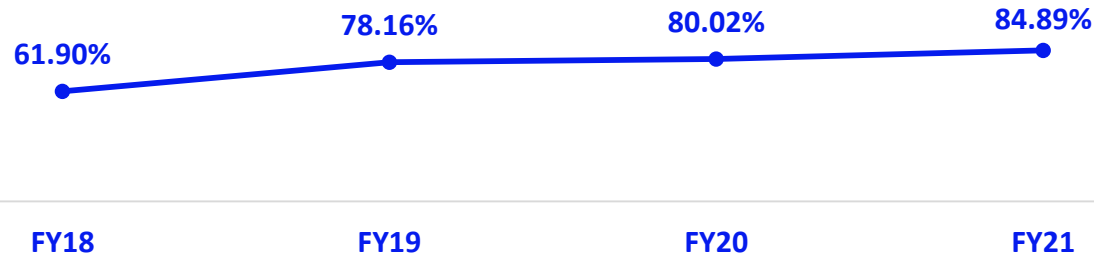
Amt in Cr

Provision Coverage Ratio

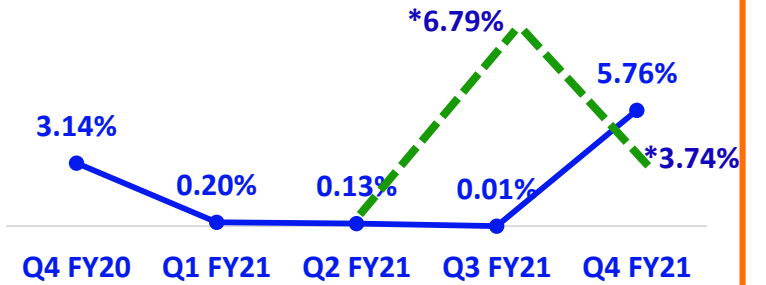
QoQ



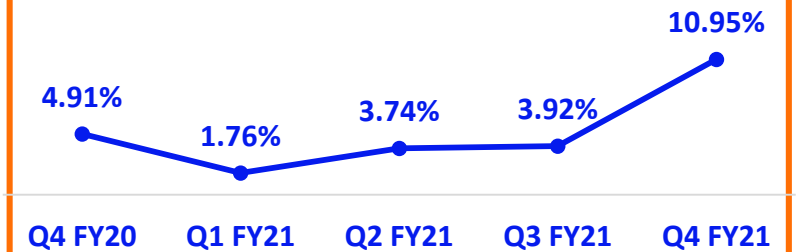
YoY



Slippage Ratio



Recovery Rate



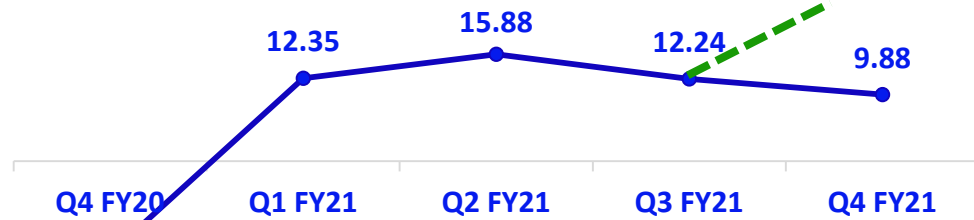
* Proforma NPA impact

Share Holders Return & Risk Ratios

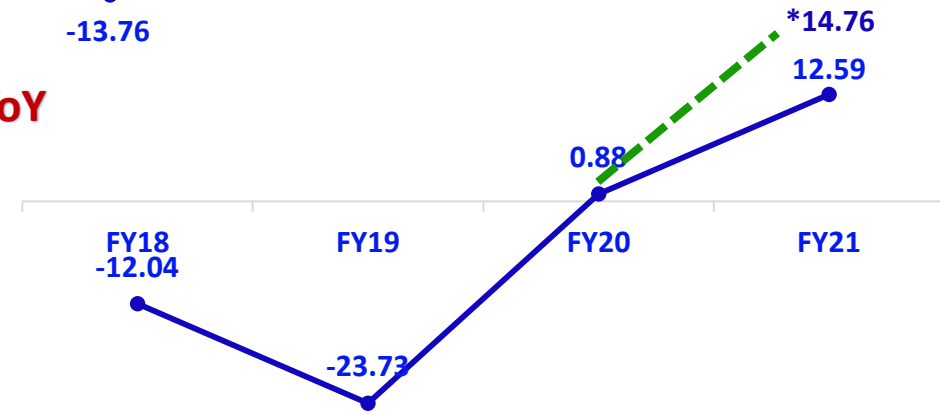
EPS

(in Rs)

QoQ

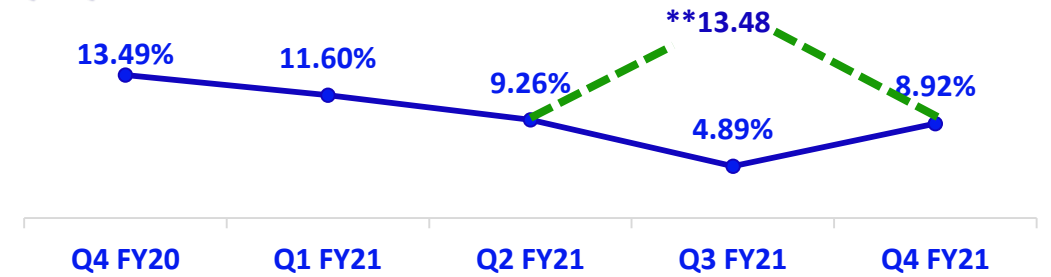


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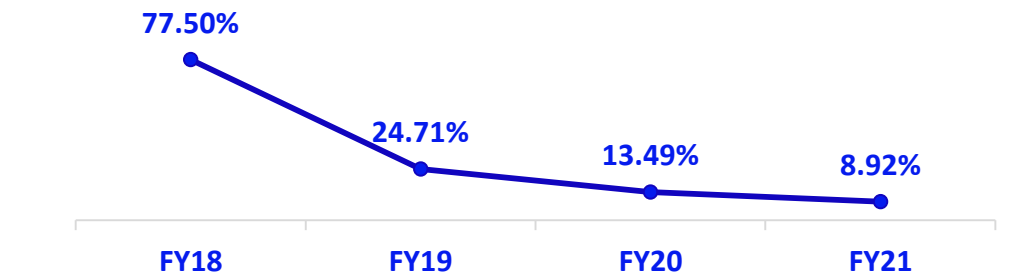


Net NPA to Networth

QoQ



YoY

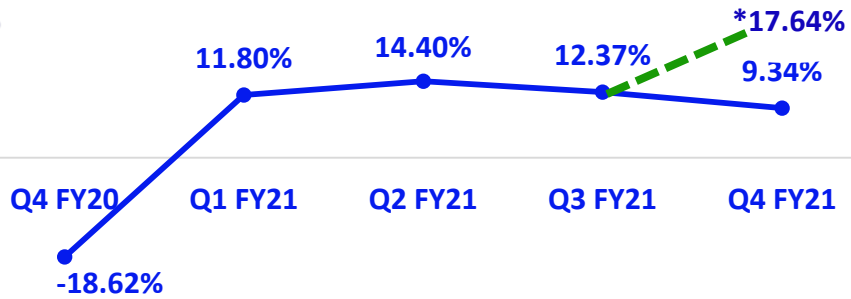


*One off expenses – Depreciation policy/As15 assumptions impact ** Proforma NPA impact

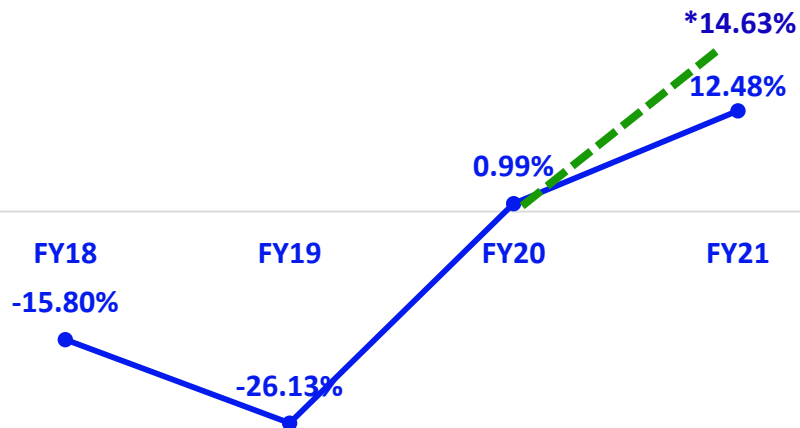
Share Holders Return & Risk Ratios

RoE

QoQ



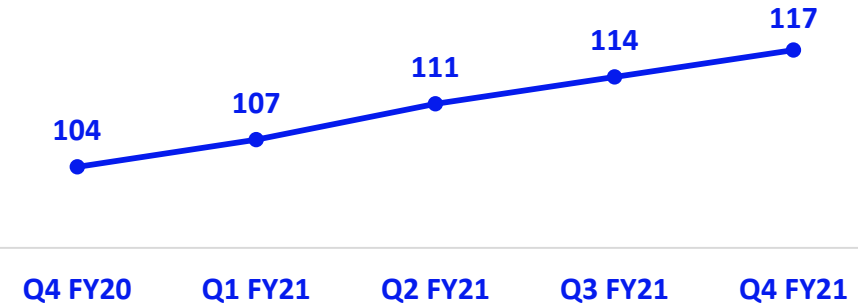
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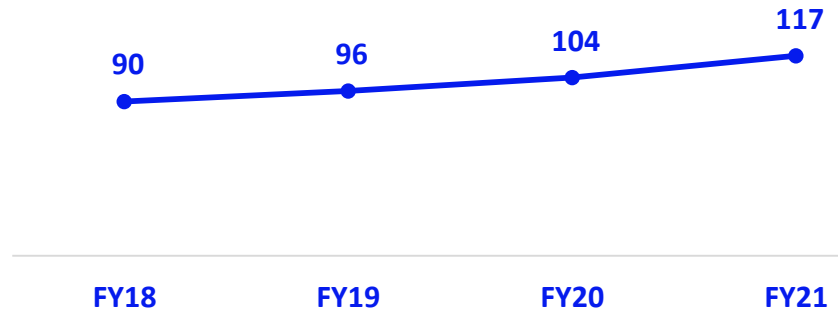
Book Value per Share

(in Rs)

QoQ



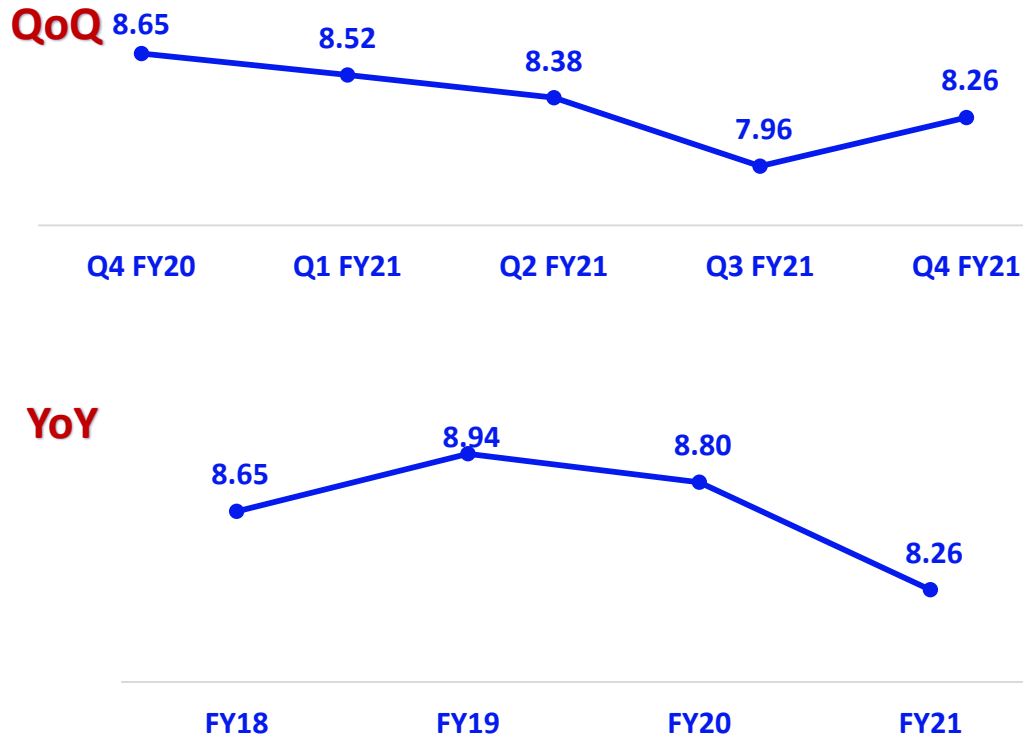
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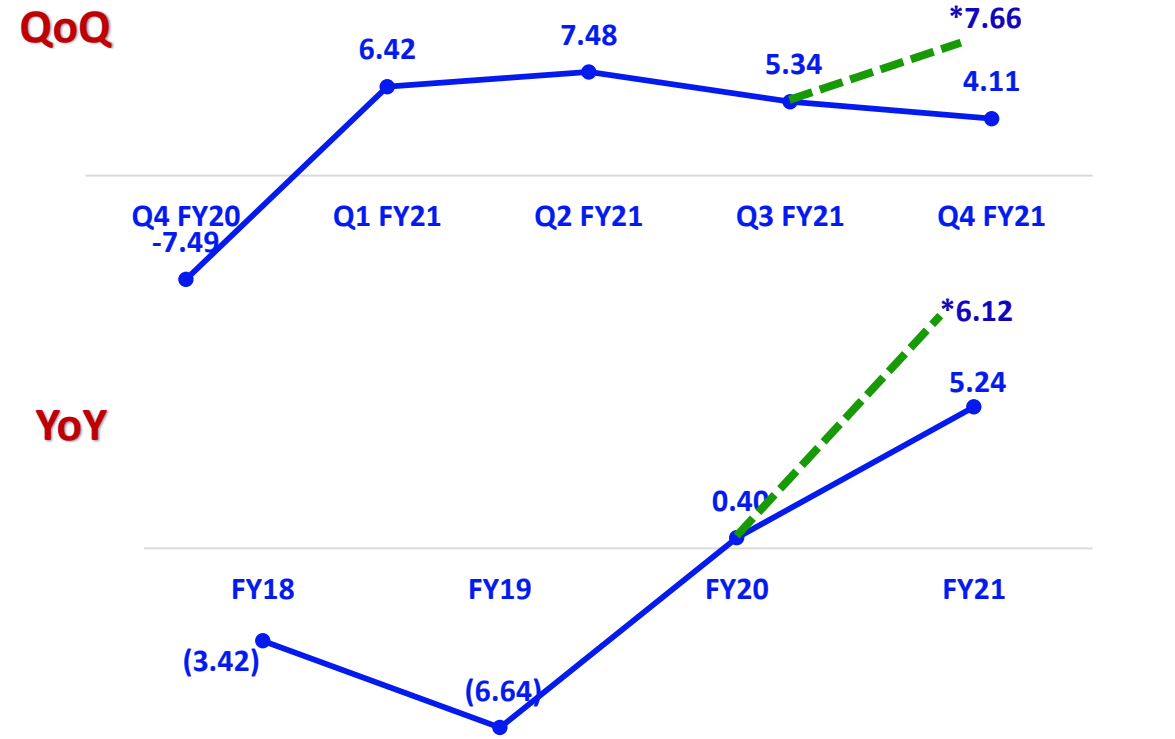
*One off expenses – Depreciation policy/As15 assumptions impact

Efficiency Ratios

Business per Employee (In Cr)



Profit per Employee (in Lakhs)

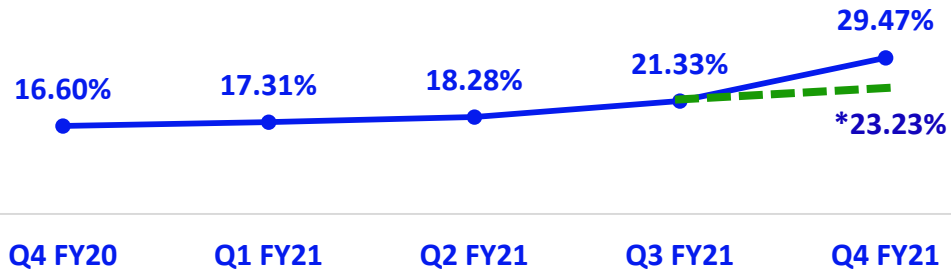


*One off expenses – Depreciation policy/As15 assumptions impact

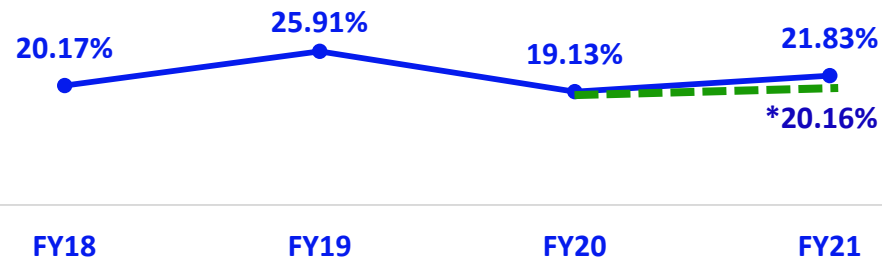
Efficiency Ratios

Staff Cost to Total Income

QoQ

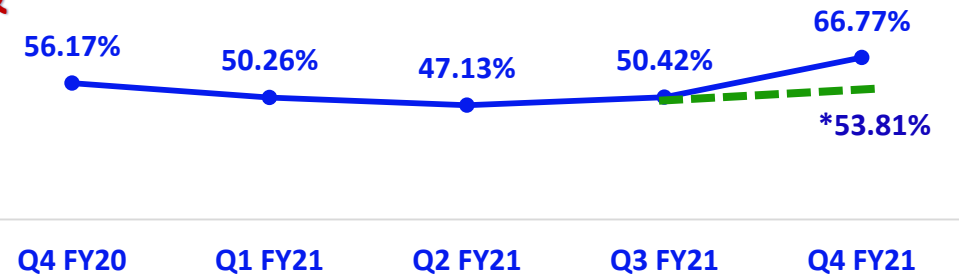


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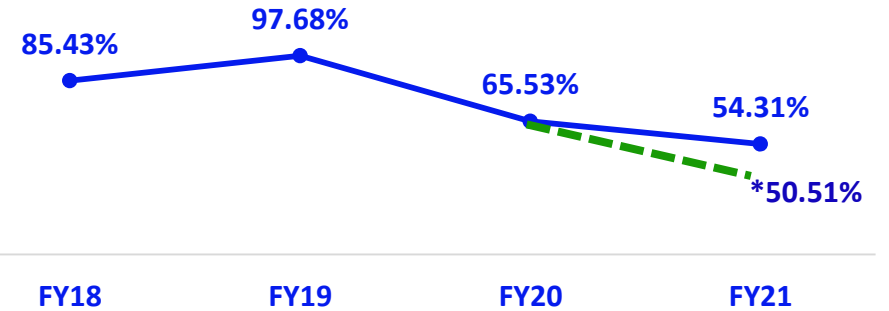


Cost to Income Ratio

QoQ



YoY



*One off expenses – Depreciation policy/As15 assumptions impact

Company
Overview

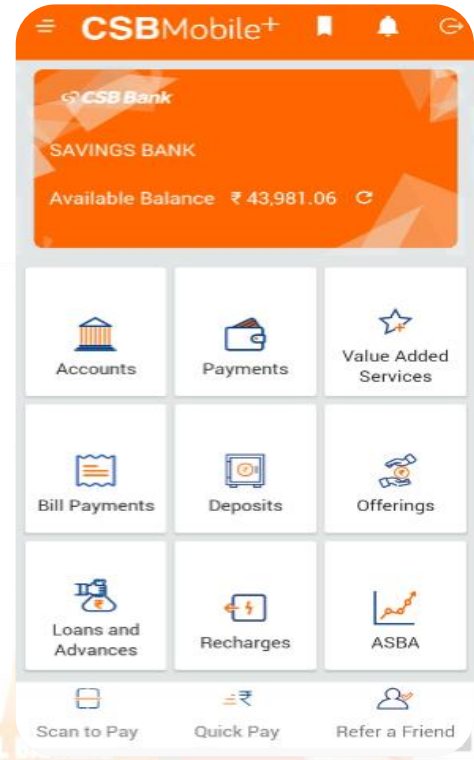
Business
Overview

Earnings

Digital
Penetration

Strategy

Digital Touch Points



1,760 Installations

5.84 lacs + Debit Cards

3.1 lacs+ Net Banking users

320 ATM Network



2,572+ QR Installations

66,826+ ePassbook Downloads

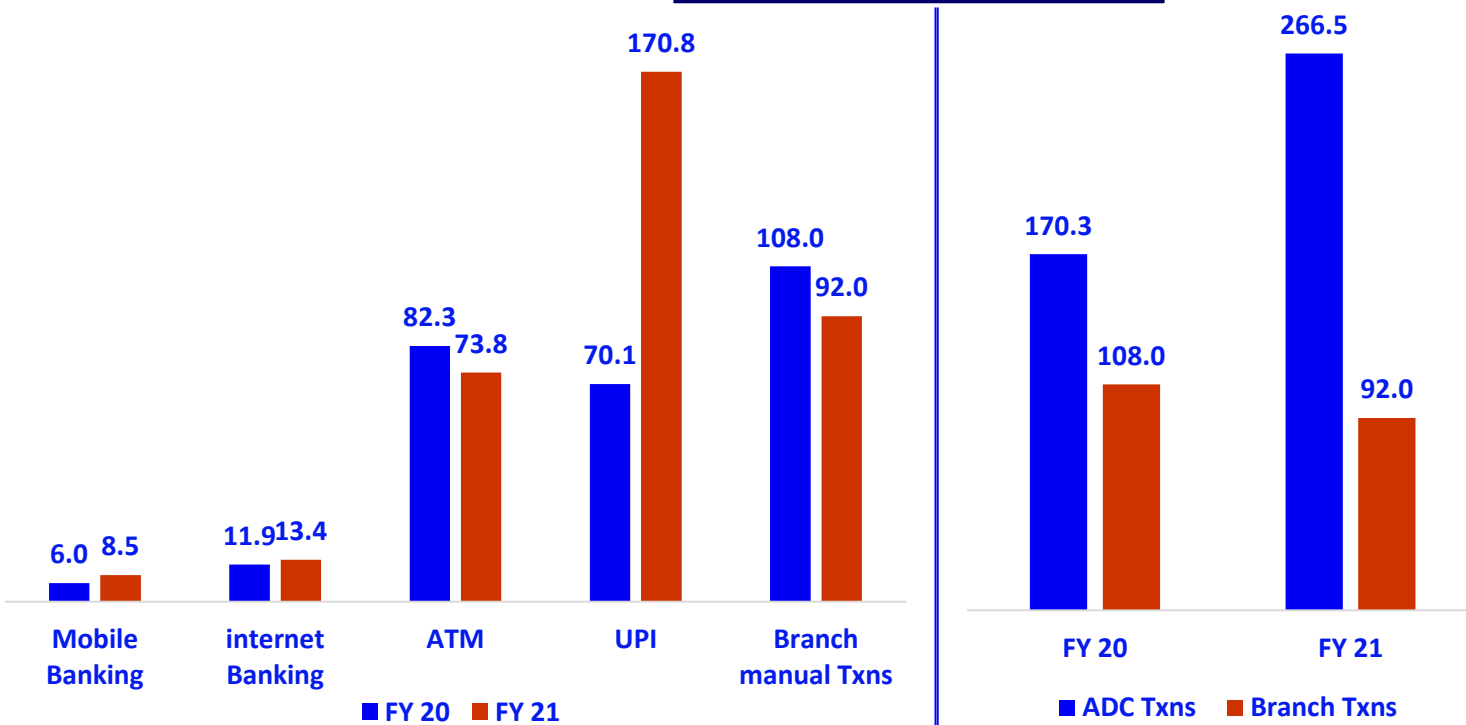
78,660+ Prepaid Cards

1.50 lac+ UPI Downloads

2.79 lacs+ Mobile Banking Users

Channel Transactions

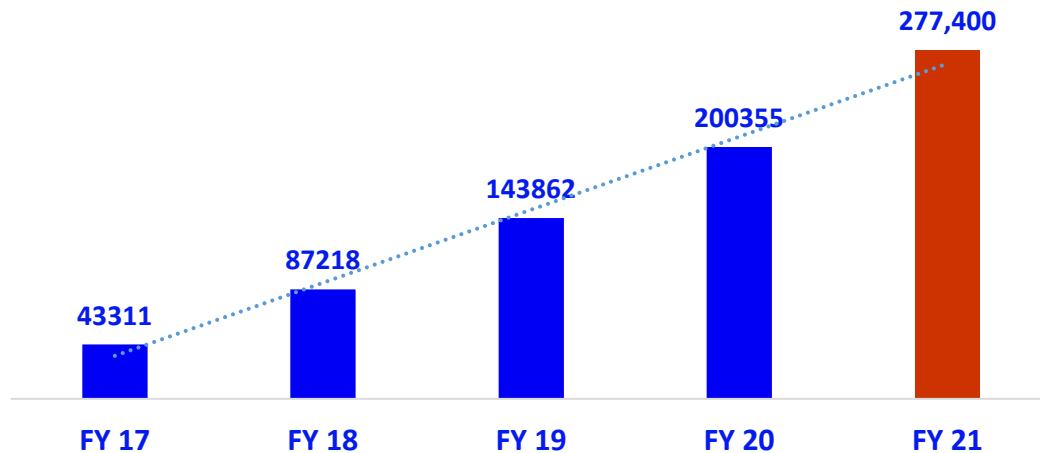
Digital vs Branch



	No. of txns	
	FY20 (In lakh)	FY 21 (In lakh)
Mobile Banking	6.0	8.5
Internet Banking	11.9	13.4
Debit Cards	82.3	73.8
UPI	70.1	170.8
Branch txns	108.0	92.0
Total Channel Transactions	170.3	266.5
% of channel txns	61.19%	74.33%

CSB Mobile+ App - Way to Go Digital

Mobile Banking signups



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

Upcoming Digital Projects



CSB E-Tax Filing



Loyalty Rewards program for customers



Chatbot in Mobile App



Tap & Pay Cards (Contactless)



BBPS in Net/Mobile Banking



FASTag /National Electronic Toll Collections



Up gradation of CSB Mobile+ with Collect payments

We aim to

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

Through

- Branch Distribution Strategy
- Building a large Customer Franchise
- Stabilising the existing Verticals and formation of new verticals as required
- Building the right performance culture
- Improved focus on non-Gold Retail Portfolio
- Maintaining robust capital and liquidity base
- Building strong balance sheet
- Better Compliance Culture

Thank You...

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