

SEC/354/2023

October 20, 2023

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 Institutional Investors/Analyst - Unaudited Financial Results for the quarter and half year ended September 30, 2023

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/353/2023 dated October 20, 2023, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and half year ended September 30, 2023.

This 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

Financial Results for the Quarter and Half Year Ended September, 30, 2023

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q2 FY24) and half year ended 30.09.2023(H1 FY 24) which were subject to limited review in their meeting held on 20.10.2023

Highlights

- a) **Profit after Tax** : Bank recorded a net profit of Rs 265.39 Cr during the half year ended 30th September 2023 as against Rs 235.07 Cr during the corresponding period last year at a growth of 13%. Net profit during the current quarter was higher by 10% over Q2 FY23. Bank continued its accelerated loan provisioning policy during this quarter as well. Bank registered a healthy RoA of 1.76% for H1 and 1.73% for Q2 of FY 24.
- b) **Operating Profit** of the bank for the half year ending 30th September 2023 is at Rs 356.06 Crs which is higher by 14% compared to H1 FY 23
- c) **Net Interest Income (NII)** for H1FY24 stood at Rs 707.71 Cr posting an increase of 11% over H1 FY 23. In Q2 FY 24, the NII stood at Rs 343.70 Cr as against Rs 324.97 Cr in Q2 FY 23 or by 6 %.
- d) **Non-Interest Income**: The enhanced focus on other income streams helped in posting an increase of 171% in H1 FY 24 compared to same period last year. Q2 FY 24 growth is higher by 230% as against Q2 FY 23.
- e) **Cost Income Ratio** is at 64.52% as at the end of Q2 FY 24; where as it was 57.46% for Q2 FY 23. The increase is mainly on account of significant investments made on people, distribution, systems & processes. As the payback starts, it will gradually come down and the change will be discernible from FY 25 onwards .

f) **Healthy Asset Quality & Provisioning**

The GNPA and NNPA ratios are at the same levels as at the end of June quarter.

Particulars	Q2 FY 24	Q1 FY 24	FY 23
Gross NPA	284.75	270.66	262.56
Gross NPA %	1.27%	1.27%	1.26%
Net NPA	72.50	67.77	71.82
Net NPA %	0.33%	0.32%	0.35%
Provisioning Coverage Ratio	91.75%	92.54%	92.11%

- g) **Healthy capital position** - Capital Adequacy Ratio is at 23.96%, which is much above the regulatory requirement; Tier I ratio comprises of major component of CRAR and stood at a healthy level of 22.56%
- h) **Total Deposits** grew by 21 % YoY. Further, CASA book grew by 4% to Rs 7448 Crs YoY. The CASA ratio stood at 29.28% as on 30.09.2023
- i) **Advances (Net)** grew by 27% YoY to Rs 22255.99 Crs as on 30.09.2023 supported by a robust growth of 32% in gold loans on YOY basis.

Performance Highlights:

(Rs Crore)	Q2FY24	Q2FY23	Inc/Dec%	Q1FY24	QoQ % Growth	6M FY 24	6M FY 23	Inc/Dec%
Interest Income	687.35	555.18	24%	683.49	1%	1,370.84	1,091.11	26%
Interest Expense	343.65	230.21	49%	319.48	8%	663.13	455.45	46%
Net Interest Income	343.70	324.97	6%	364.01	-6%	707.71	635.66	11%
Treasury Profits	5.78	-21.37		12.18		17.97	-11.45	
Other Income	142.67	66.31	115%	109.36	30%	252.03	111.23	127%
Total Non-Interest Income	148.45	44.94	230%	121.55	22%	270.00	99.79	171%
Net Operating Income	492.15	369.91	33%	485.56	1%	977.71	735.45	33%
Staff Cost	175.74	126.90	38%	176.15	0%	351.90	247.87	42%
Other Opex	141.78	85.64	66%	127.97	11%	269.76	175.50	54%
Total Opex	317.53	212.55	49%	304.13	4%	621.65	423.37	47%
Operating Profit	174.63	157.36	11%	181.43	-4%	356.06	312.08	14%
NPA Provision	-8.28	-8.69		3.71		-4.57	-9.87	
Other Provisions	4.95	4.95		1.03		5.97	7.81	
Provisions other than Tax	-3.33	-3.73		4.73		1.41	-2.05	
PBT	177.96	161.09	10%	176.70	1%	354.65	314.13	13%
Tax	44.79	40.54	10%	44.47	1%	89.26	79.06	13%
PAT	133.17	120.55	10%	132.23	1%	265.39	235.07	13%
Deposits	25,438	20,987	21%	24,476	4%	25,438	20,987	21%
Advances (Net)	22,256	17,468	27%	21,104	5%	22,256	17,468	27%
CASA	7,448	7,193	4%	7,548	-1%	7,448	7,193	4%
Gold (Gross)	10,619	8,029	32%	10,065	6%	10,619	8,029	32%
CASA%	29.28%	34.27%	-5%	30.84%	-2%	29.28%	34.27%	-5%

CEO Speak:

Speaking about the performance **Mr. Pralay Mondal, Managing Director & CEO** said, “consistent performance and improvement quarter over quarter gives comfort in pursuing the larger vision of SBS 2030 with lot more confidence. We could register a net profit of Rs 265 Crs for the half year ended 30.09.23; up by 13% YoY. NII registered a robust growth of 11% and non-interest income by 171%. On the topline, our total business grew by 24% supported by the deposit growth of 21% and net advance growth of 27%. Gold loan portfolio registered a YoY growth of 32%. The key ratios like NIM, CRAR, RoA etc continues to be strong. Our asset quality ratios are stable and better compared to Q2 FY 23.

We are now taking rapid strides in strengthening the building blocks that will help us in leveraging our full-service banking licence and build a 360-degree PAN India franchise across Wholesale, SME, Retail and Gold Loan Businesses. Our primary focus is to build a solid liability franchise by acquiring quality customers and onboarding them with all banking products and services. We are significantly investing in leadership, people, distribution and products while transforming the technology stack to provide our valued customers good service and 360-degree banking facility.

About CSB Bank Limited:

We are one of the oldest private sector banks in India with an existence of over 100 years. While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently like a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Maharashtra, Karnataka and Andhra Pradesh. We offer a wide range of products and services to our overall customer base of 2.1 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 734 branches (excluding service branches and asset recovery branches) and 546 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, Head – Strategy & Planning Dept
CSB Bank Limited
Contact: 0487 6619203 Email : msreelatha@csb.co.in

Thrissur
20.10.2023

INVESTOR PRESENTATION

Q2-FY24 / September 2023

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy



100 Years+

A Century Young Organization

*734 Branches and 546 ATM/CRMs



Branches/ATMs



Happy Customers

2.1 Million+ Happy Customers

Presence in 16 States and 4 UTs




Network



Business

Total Business Crossed Rs 47,900 Cr

7 Bancassurance Tie ups with Industry Leaders



Banca Tie-Ups

*as on date

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Profitability

PAT
Rs 133 Cr
 ↑ 10% YoY

NII
Rs. 344 Cr
 ↑ 6% YoY

RoA*
1.73 %
 ↓ 14 bps YoY

NIM
4.84 %
 ↓ 76 bps YoY

EPS*
Rs 30.45
 ↑ Rs 2.88 YoY

Growth

Deposits
Rs.25438 Cr
 ↑ 21% YoY

Gross Advances
Rs. 22468 Cr
 ↑ 27% YoY

Business
Rs. 47906 Cr
 ↑ 24% YoY

Gold
Rs 10619 Cr
 ↑ 32% YoY

CD Ratio (Net)
87.49%
 ↑ 425 bps YoY

Capital/ Liquidity

CRAR
23.96%
 ↓ 118 bps YoY

Tier I
22.56%
 ↓ 107 bps YoY

BVPS
Rs 191
 ↑ Rs 33 YoY

LCR
109%

NSFR
143%

Asset Quality

GNPA
Rs.285 Cr
 ↓ Rs 6 Cr YoY

GNPA %
1.27%
 ↓ 38 bps YoY

NNPA
72 Cr
 ↓ Rs 27 Cr YoY

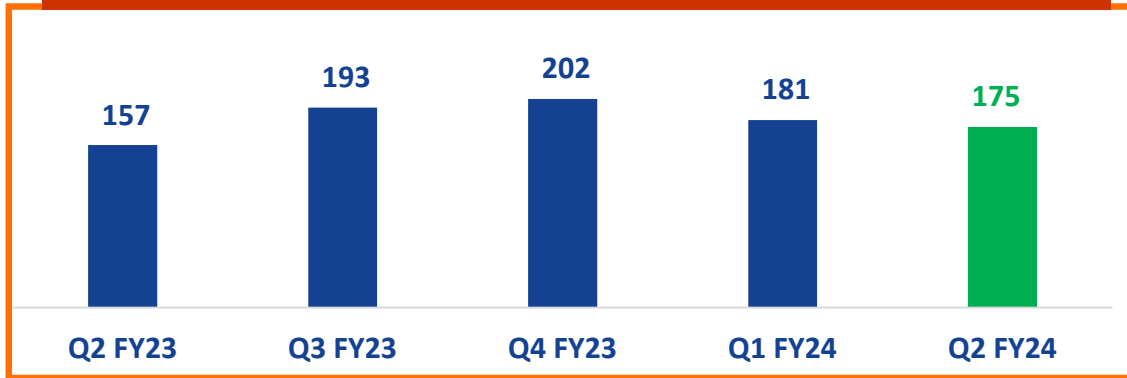
NNPA %
0.33%
 ↓ 24 bps YoY

PCR
91.75%
 ↑ 161 bps YoY

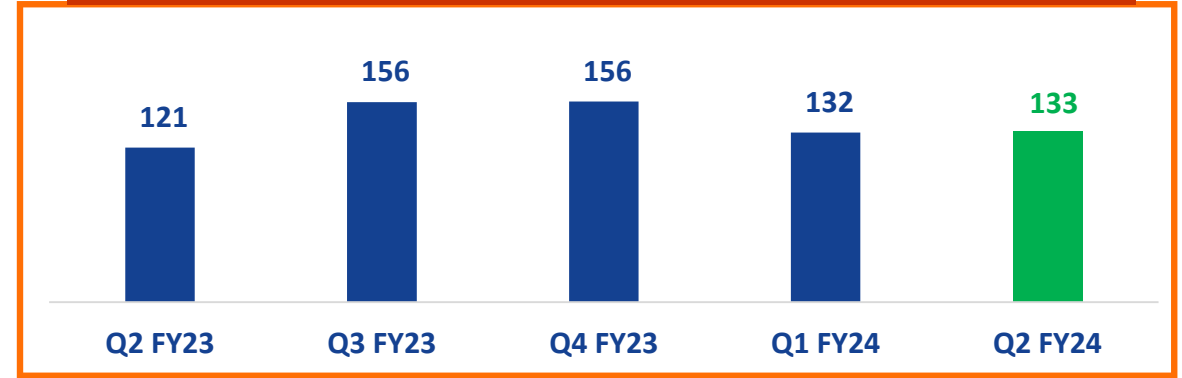
Profitability

Amt in Cr

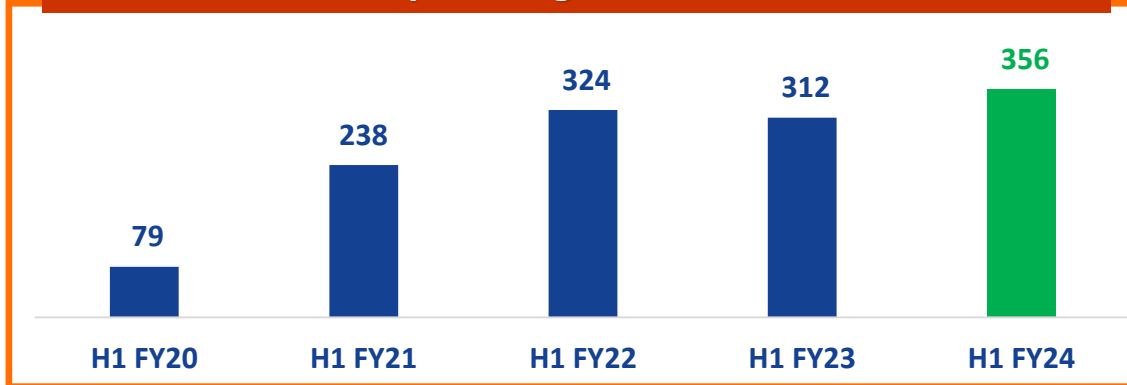
Operating Profit QoQ



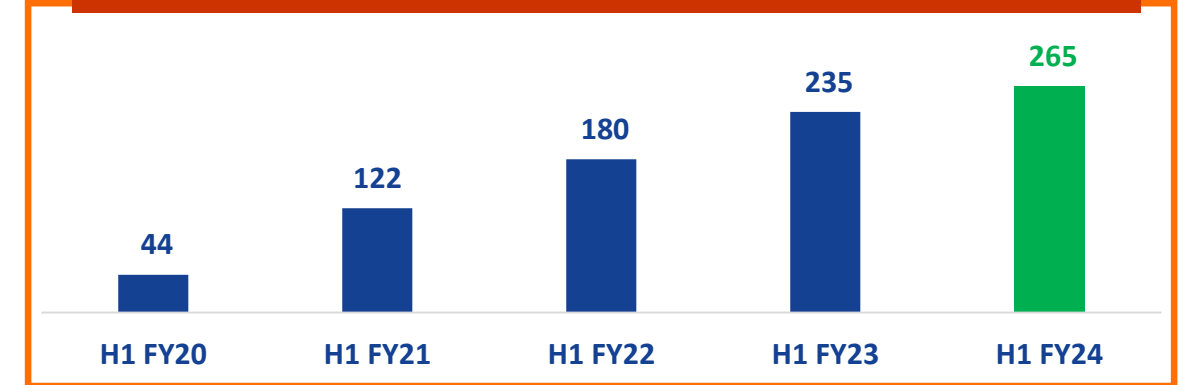
Net Profit QoQ



Operating Profit YoY



Net Profit YoY



Prudential Provisioning Policy

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

Prudential Provisions	Amount (in Cr)
NPA Provision	67
Others	106
Total	173
Tax	43
After Tax Impact	130

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Branch Distribution

State	% distribution	
	Sep-22	Sep-23
KERALA	43%	37%
TAMIL NADU	19%	17%
ANDHRA	9%	11%
MAHARASHTRA	10%	10%
KARNATAKA	7%	6%
OTHERS	12%	*19%

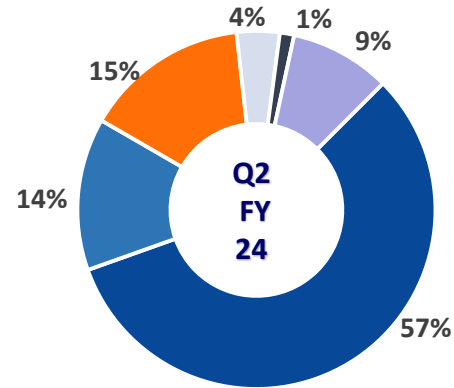
*Telangana up by 2%

Population	No of Branches	
	Sep-22	Sep-23
Metropolitan	123	162
Urban	120	144
Semi-urban	318	355
Rural	47	58
Grand Total	608	719

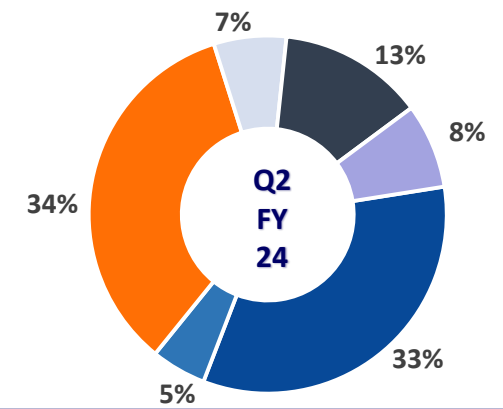
Legend: Branches (ATM)

Branch and ATM count as on 30th Sep 2023

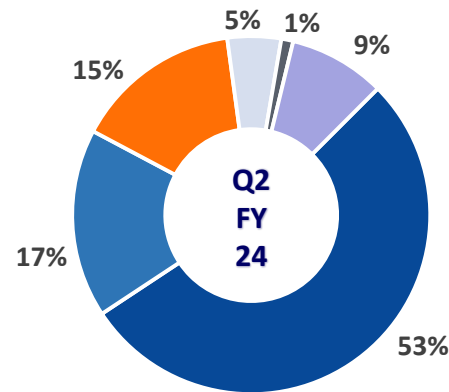
CASA



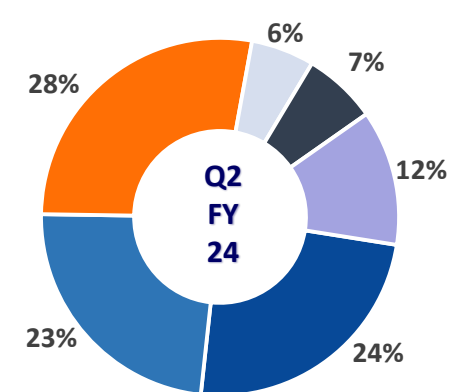
Gold Loans



Total Deposits



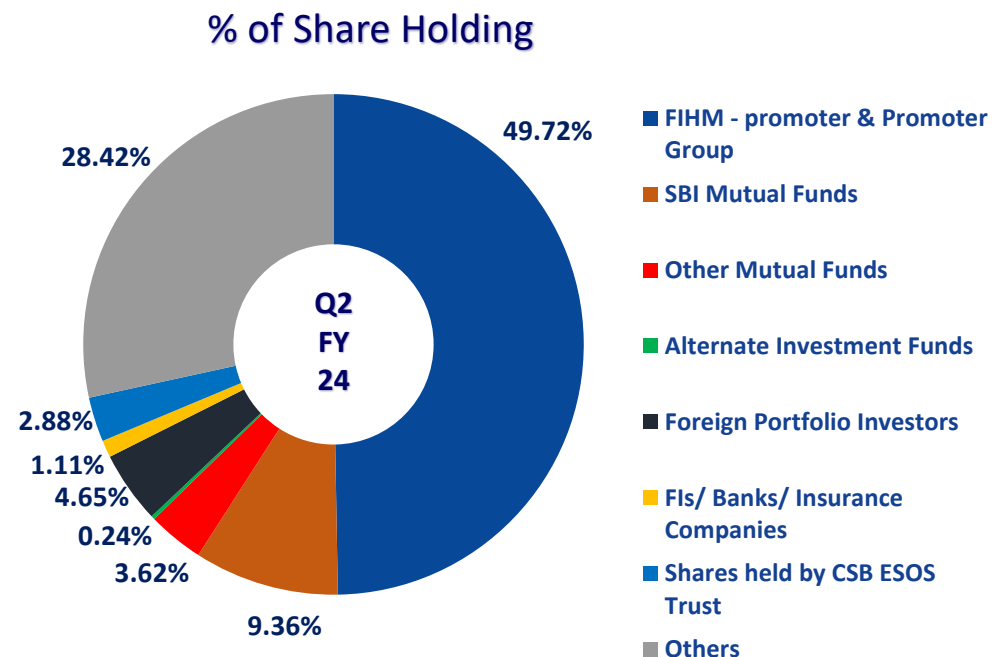
Gross Advances



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

Share Holding Pattern

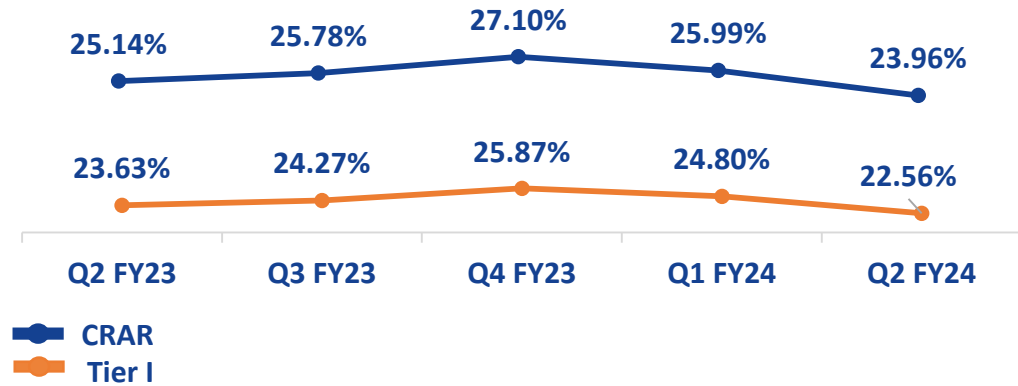
Category	No of Shareholders	No of Shares Held (in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.72%
SBI Mutual Funds	1	16.24	9.36%
Other Mutual Funds	10	6.29	3.62%
Alternate Investment Funds	6	0.41	0.24%
Foreign Portfolio Investors	61	8.06	4.65%
Fis/ banks/ Insurance Companies	1	1.92	1.11%
Shares held by CSB ESOS Trust	1	5	2.88%
Others	55448	49.3	28.42%
Total	55529	173.48	100.00%



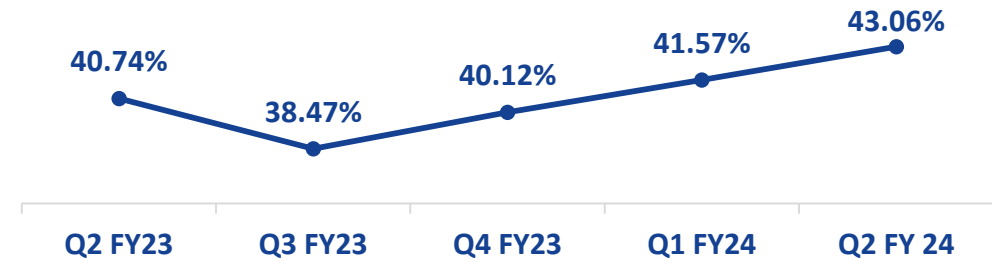
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

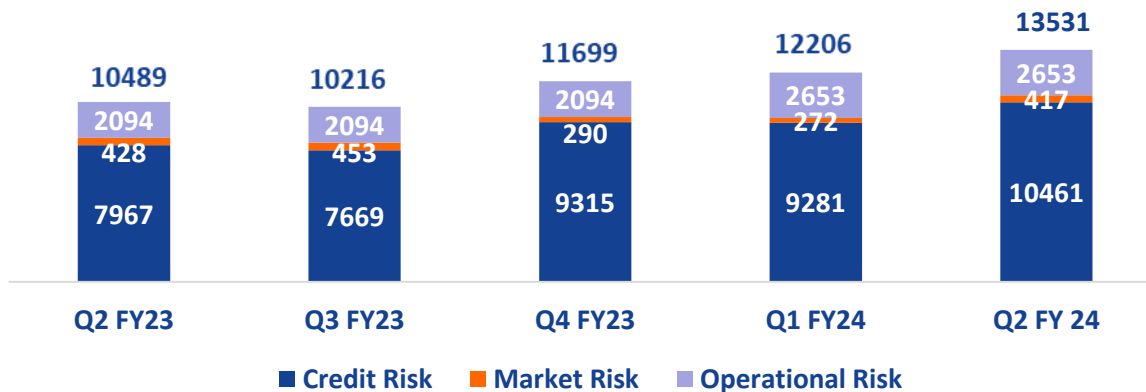
Capital Adequacy Ratio



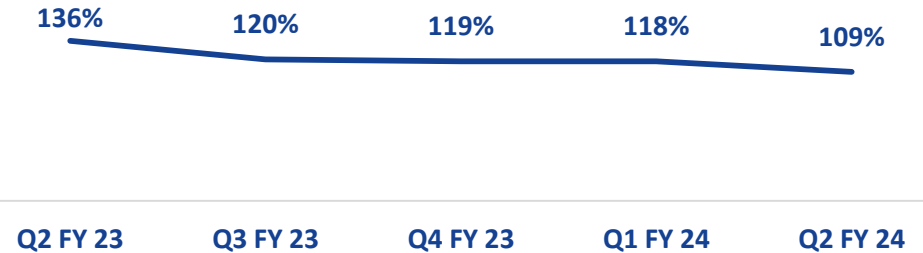
RWA to Total Assets



Risk Weighted Assets

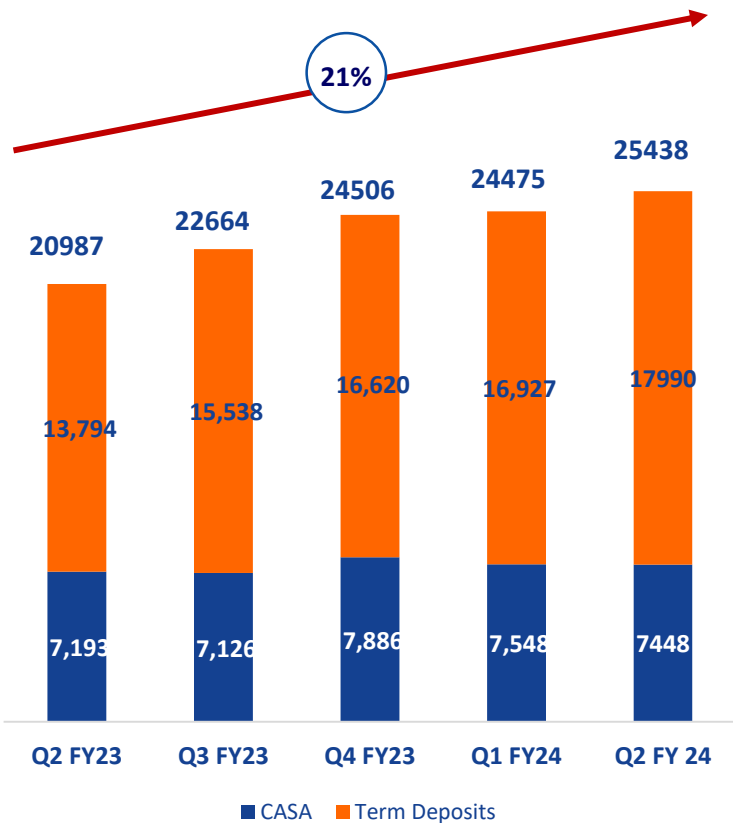


Liquidity Coverage Ratio

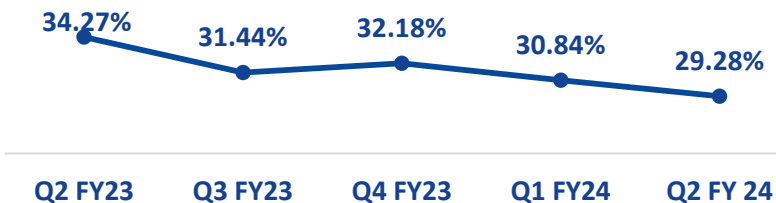


Total Deposits

(Amt in Cr)

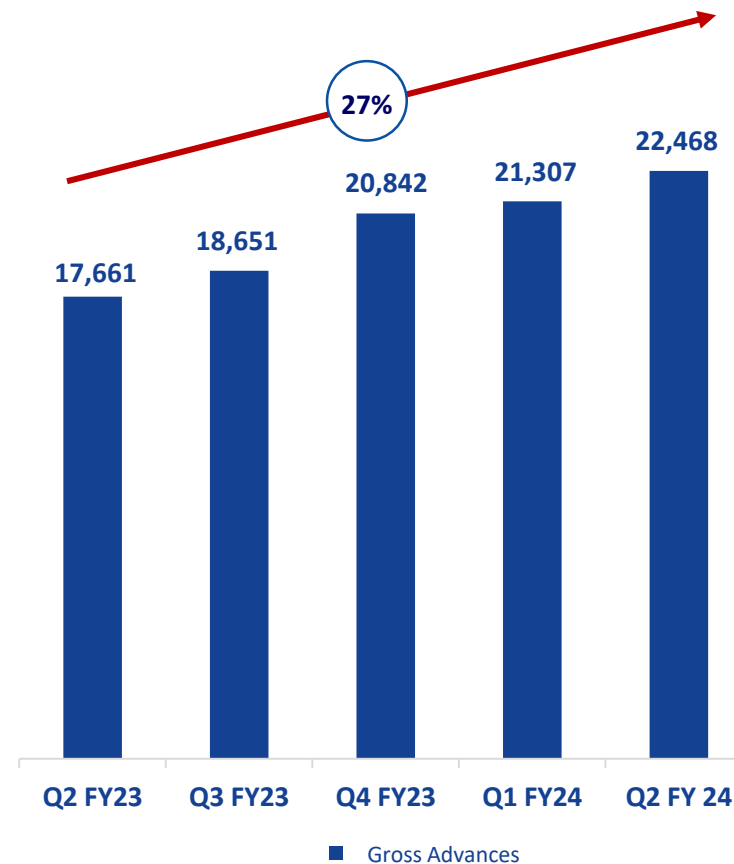


CASA Ratio

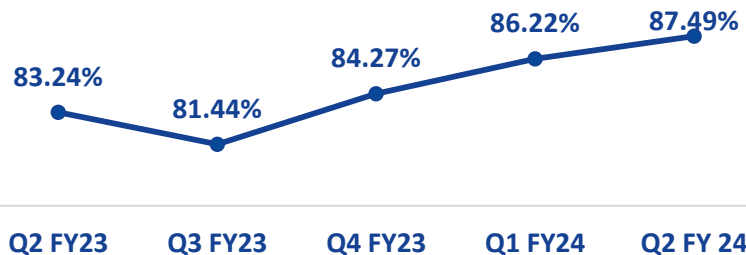


Gross Advances

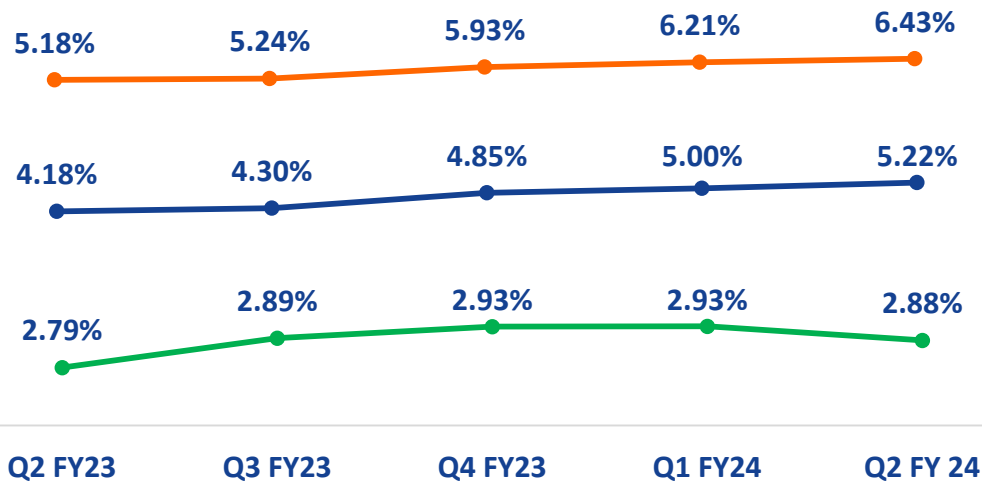
(Amt in Cr)



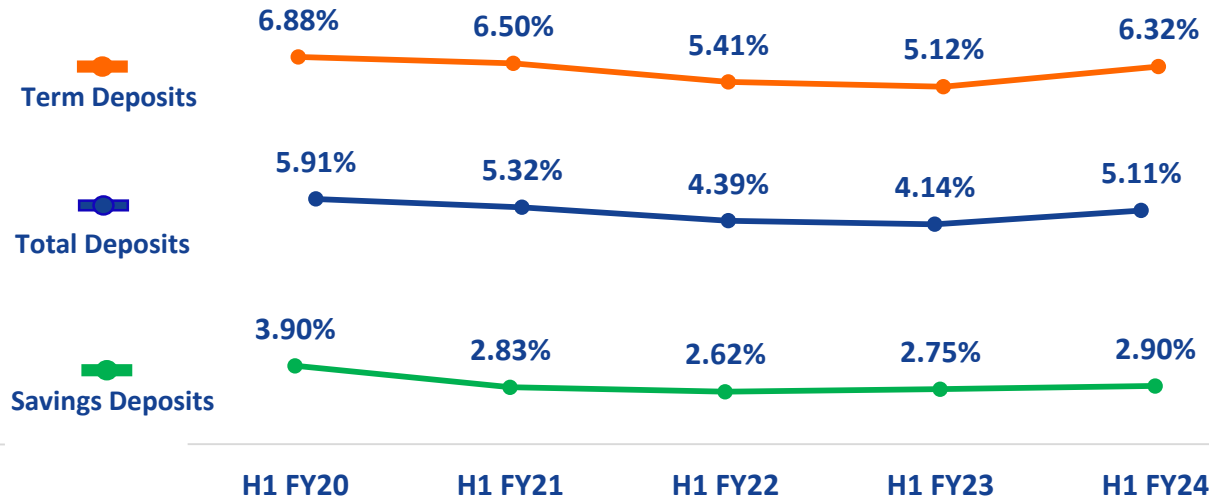
Net CD Ratio



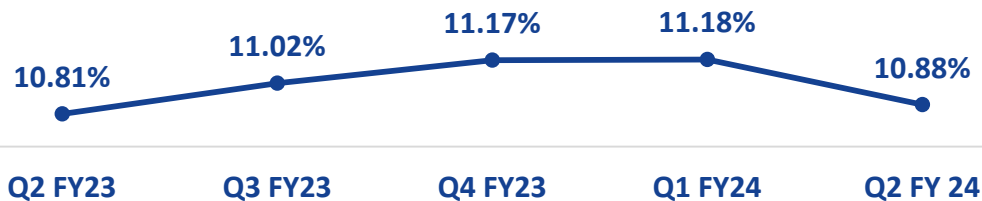
Cost of Deposits (QoQ)



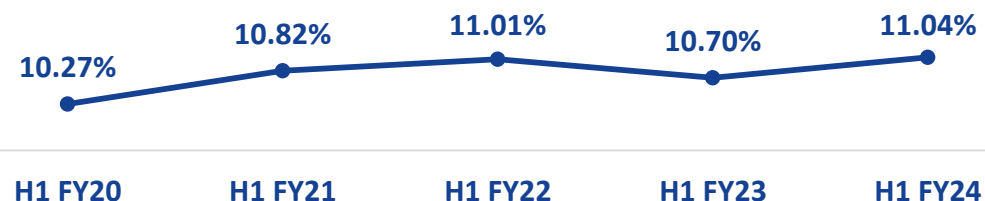
Cost of Deposits (YoY)



Yield on Advances (QoQ)

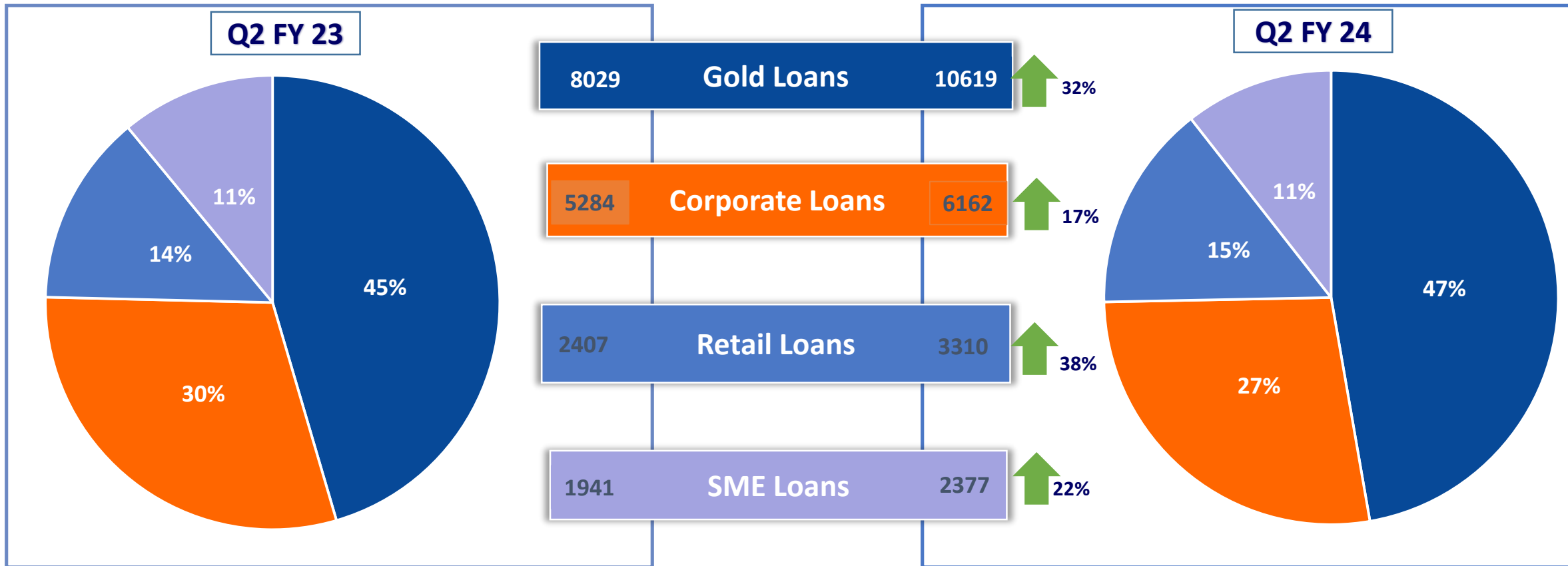


Yield on Advances (YoY)



Gross Advance Mix

(Amt in Cr)



Retail Loans includes 37% agri, 13% MFI, 18% LAP & 32% Others (incl PL, TW/HL)

Retail Loans includes 27% Agri, 16% MFI, 11% LAP, 11% PL & 35% others (LDR/Cr Cards/AL/TW/HL)

Based on the internal business vertical definitions/reclassification excl PWO.

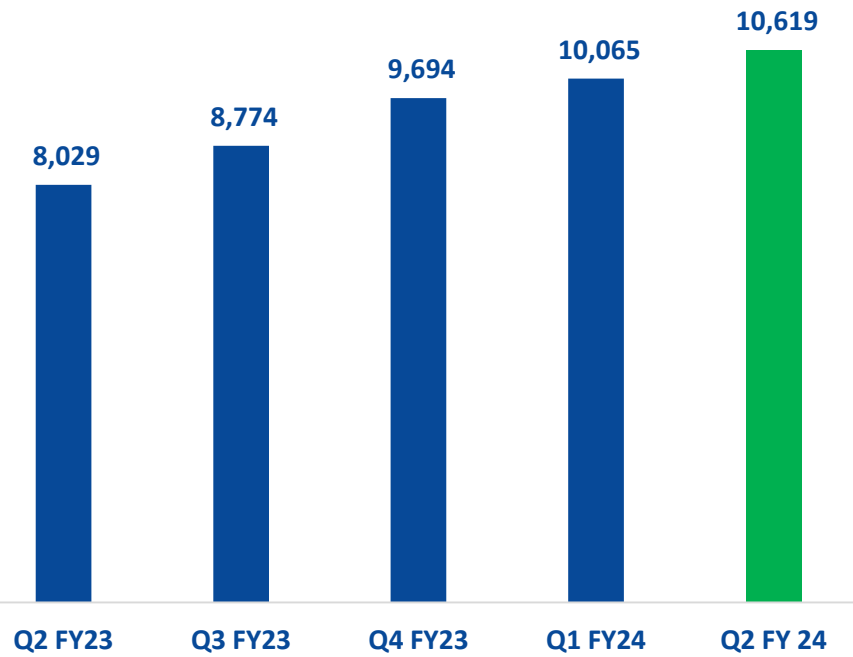
Gold Loan – Our DNA

(Amt in Cr)

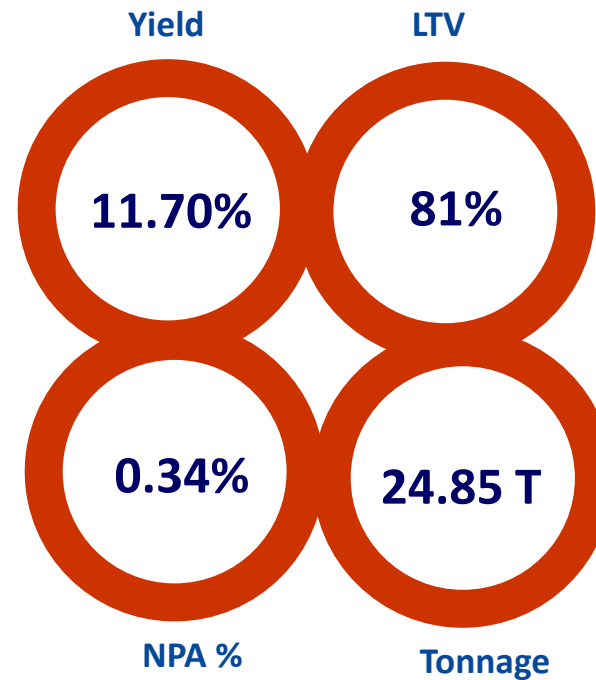
Portfolio Movements (Gross)

↑ 32% YoY

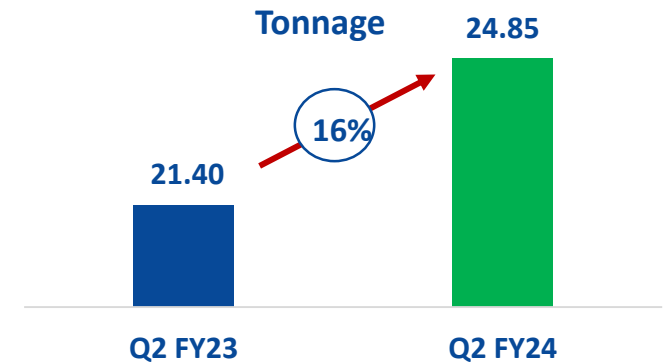
↑ 6% QoQ



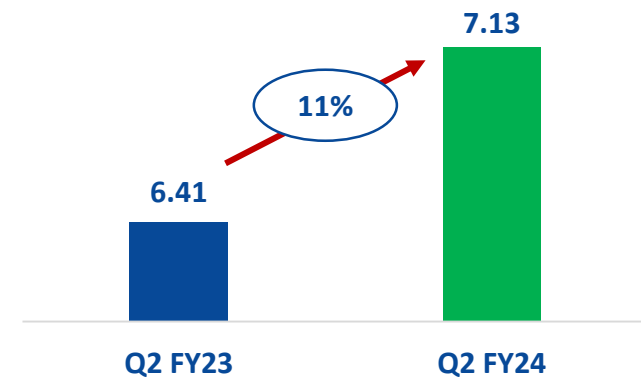
Portfolio Quality



Tonnage



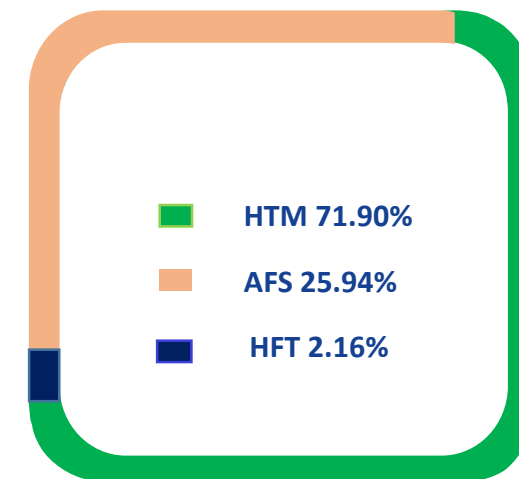
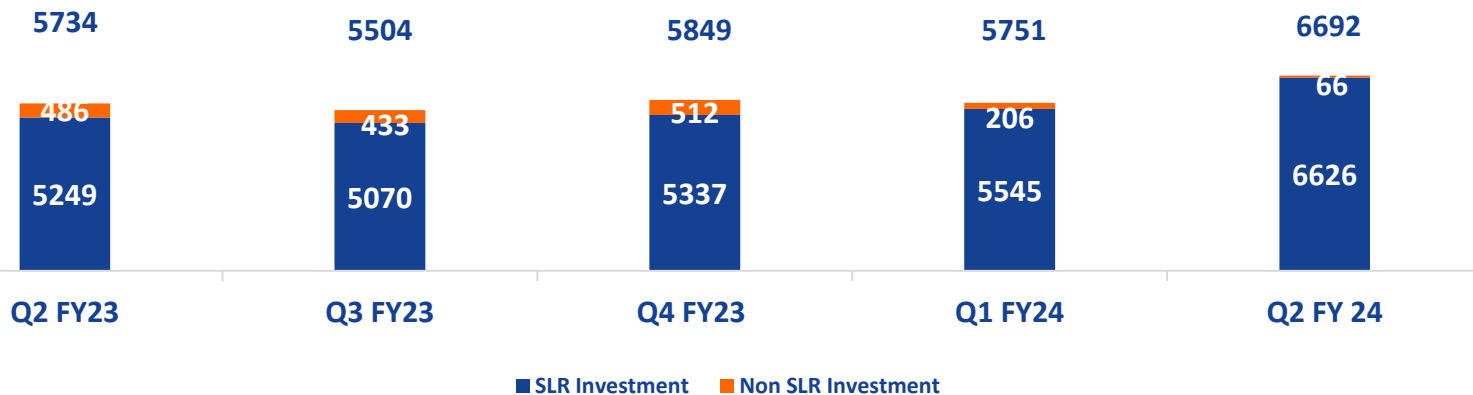
No of Accounts (in Lakhs)



Investments

(Amt in Cr)

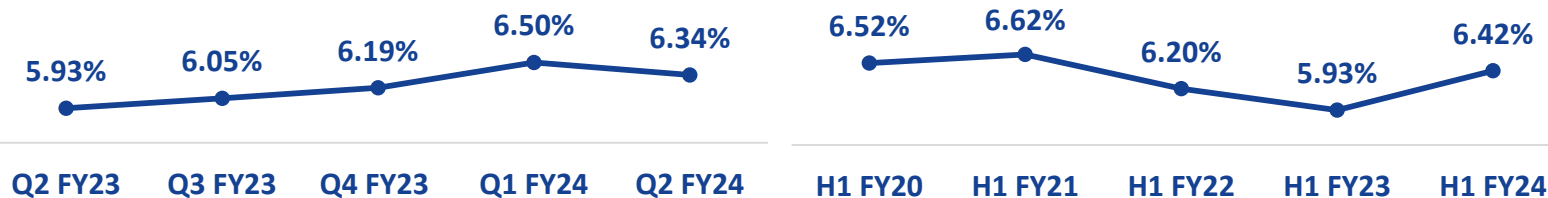
Net Investments



QoQ

Yield on Investments

YoY

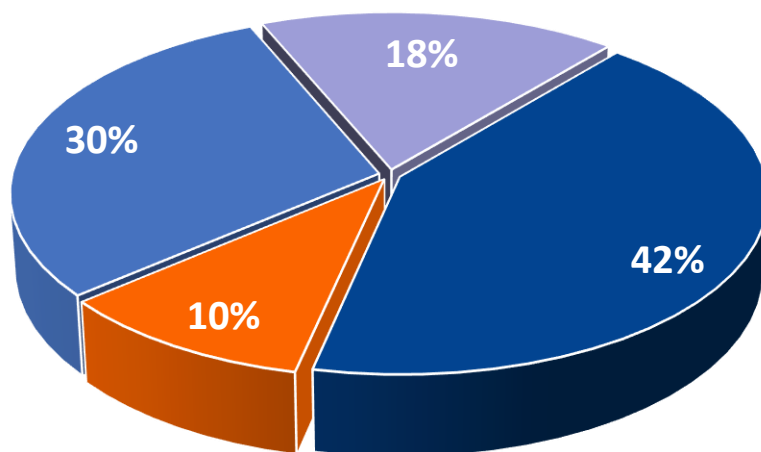


M Duration

HFT	AFS	HTM	Total
6.48	1.71	5.14	4.26

Sector Wise Exposure

Sector Wise Exposure

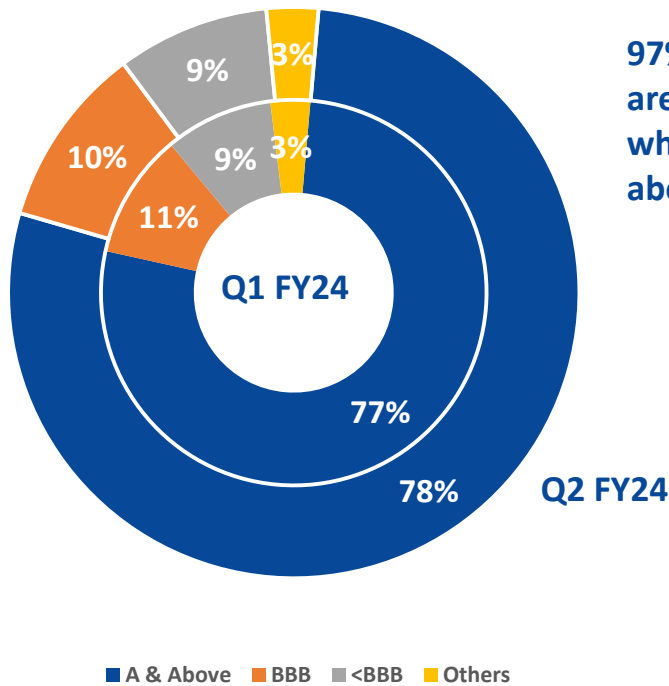


- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances	Services	% to Gross advances
Textiles	2.98%	NBFCs	9.25%
Food Processing	1.80%	HFC	4.97%
Infrastructure	0.89%	Wholesale & Retail Trade	2.70%
Construction	0.78%	Tourism, Hotel and Restaurants	1.67%
Basic Metal and Metal Products	0.68%	Real Estate Activities	1.26%
Beverages (excluding Tea & Coffee) and Tobacco	0.67%	Transport Operators	0.59%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.63%	Other Services	9.44%
All Engineering	0.53%		
Vehicles, Vehicle Parts and Transport Equipments	0.37%		
Rubber, Plastic and their Products	0.23%		
Leather and Leather products	0.19%		
Paper and Paper Products	0.16%		
Gems and Jewellery	0.11%		
Wood and Wood Products	0.06%		
Cement and Cement Products	0.04%		
Mining and Quarrying	0.01%		
Other Industries	0.23%		

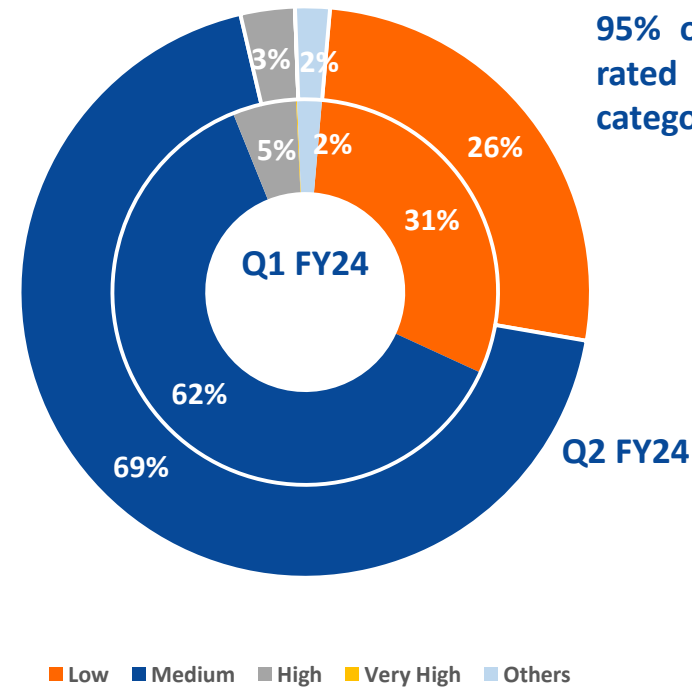
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



97% of Corporate advances are externally rated of which 78% are having A & above rating.

Internal Rating of SME accounts



95% of SME advances are rated as Low/Medium risk categories

Profit & Loss Account - Q2 FY 24

Amt in Cr

	Q1 FY24	Q2 FY24	QoQ	Q2 FY23	YoY		Q1 FY24	Q2 FY24	QoQ	Q2 FY23	YoY
Interest Income	683.5	687.3	1%	555.2	24%	Operating Profit	181.4	174.6	-4%	157.4	11%
Interest Expense	319.5	343.6	8%	230.2	49%	Provision for NPA	3.7	-8.3		-8.7	
Net Interest Income	364.0	343.7	-6%	325.0	6%	Other Provisions	1.0	4.9		5.0	
Treasury Profit	12.2	5.8		-21.4		Total Provisions	4.7	-3.3		-3.7	
Exchange Profit	2.7	3.6	37%	1.8	101%	Profit Before Tax	176.7	178.0	1%	161.1	10%
Processing Fees	35.6	39.2	10%	22.0	79%	Tax	44.5	44.8	1%	40.5	10%
Commission Income	26.7	39.3	47%	25.4	55%	Profit/Loss (-) After Tax	132.2	133.2	1%	120.5	10%
PSLC Income	0.0	0.0	-	-	-						
Other Income	44.4	60.6	36%	17.2	253%	➤ NII up by 6% YoY					
Total Non Interest Income	121.5	148.5	22%	44.9	230%	➤ Non Interest income up by 230% YoY					
Total Net Operating Income	485.6	492.2	1%	369.9	33%	➤ Quarterly Operating Profit of Rs 175 Cr - up by 11% YoY					
Staff Cost	176.2	175.7	0%	126.9	38%	➤ Higher opex due to investments in people, distribution and systems					
Other Opex	128.0	141.8	11%	85.6	66%	➤ Q2 PAT of Rs 133 Crs- up by 10% YoY					
Total Opex	304.1	317.5	4%	212.5	49%						
Operating Profit	181.4	174.6	-4%	157.4	11%						

Profit & Loss Account - H1 FY 24

Amt in Cr

	H1 FY 23	H1 FY24	YoY	YoY%		H1 FY 23	H1 FY24	YoY	YoY%
Interest Income	1091.1	1370.8	279.72	26%	Operating Profit	312.1	356.1	43.98	14%
Interest Expense	455.5	663.1	207.67	46%	Provision for NPA	-9.9	-4.6	5.30	
Net Interest Income	635.7	707.7	72.05	11%	Other Provisions	7.8	6.0	-1.84	
Treasury Profit	-11.4	18.0	29.41	257%	Total Provisions	-2.1	1.4	3.46	
Exchange Profit	4.6	6.3	1.73	38%	Profit Before Tax	314.1	354.7	40.52	13%
Processing Fees	29.6	74.8	45.14	152%	Tax	79.1	89.3	10.20	13%
Commission Income	43.3	66.0	22.71	52%	Profit/Loss (-) After Tax	235.1	265.4	30.32	13%
PSLC Income	-	-	-	-					
Other Income	33.7	104.9	71.22	211%	➤ NII up by 11% YoY				
Total Non Interest Income	99.8	270.0	170.21	171%	➤ Non Interest income up by 171% YoY				
Total Net Operating Income	735.4	977.7	242.26	33%	➤ Operating Profit of Rs 356 Cr - up by 14% YoY				
Staff Cost	247.9	351.9	104.03	42%	➤ Higher opex due to investments in people, distribution and systems				
Other Opex	175.5	269.8	94.25	54%	➤ PAT of Rs 265 Crs- up by 13% YoY				
Total Opex	423.4	621.7	198.28	47%					
Operating Profit	312.1	356.1	43.98	14%					

Balance Sheet – Q2 FY 24

Amt in Cr

	30-09-2022	30-09-2023	YoY (%)	30-06-2023	QoQ (%)
Liabilities					
Capital	173.5	173.5	0%	173.5	0%
Reserves & Surplus	2715.2	3299.3	22%	3164.0	4%
Deposits	20986.6	25438.4	21%	24475.5	4%
Of Which CASA	7192.8	7447.7	4%	7548.1	-1%
Borrowings	1351.8	1807.0	34%	913.9	98%
Other Liabilities & Provisions	516.5	704.6	36%	637.3	11%
Total	25743.6	31422.8	22%	29364.2	7%
Cash & Balance with RBI	1,479.6	1,531.7	4%	1,415.3	8%
Balance with Banks Money at call & Short Notice	151.0	63.6	-58%	72.3	-12%
Investments	5,734.4	6,692.0	17%	5,751.0	16%
Advances	17,468.3	22,256.0	27%	21,103.5	5%
Fixed Assets	289.1	328.9	14%	319.6	3%
Other Assets	621.2	550.6	-11%	702.5	-22%
Total	25,743.6	31,422.8	22%	29,364.2	7%

Asset Quality

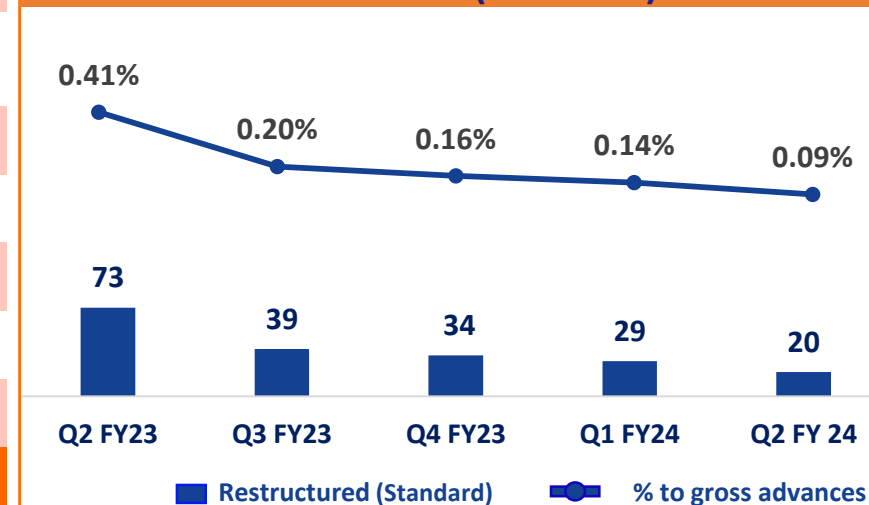
Amt in Cr

Gross NPA Movement	QoQ movement				
	Q2 FY23 (3 months)	Q3 FY23 (3 months)	Q4 FY23 (3 months)	Q1 FY24 (3 months)	Q2 FY24 (3 months)
Opening Balance of Gross NPA	293	291	271	263	271
Additions	42	26	35	33	54
Sub-total (A)	335	317	306	295	325
Less:-					
(i) Upgradations	13	10	10	7	14
(ii) Recoveries	20	32	29	16	26
(iii) Technical/ Prudential Write-offs	-	-	-	0	0
(iv) Write-offs	11	4	4	2	1
Sub-total (B)	44	46	44	25	40
Closing balance of Gross NPA (A – B)	291	271	263	271	285

Security Receipts

	Q2 FY23	Q3 FY23	Q4 FY23	Q1 FY24	Q2 FY24
Book Value	152	143	143	143	140
Net Book Value	13	0	0	0	0

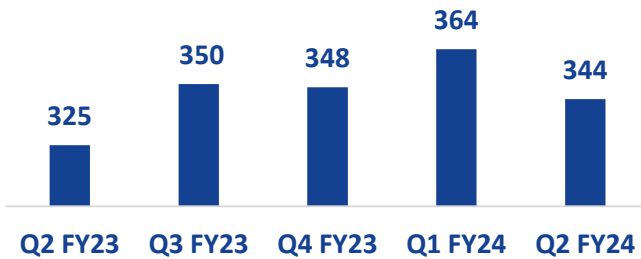
Restructured (Standard)



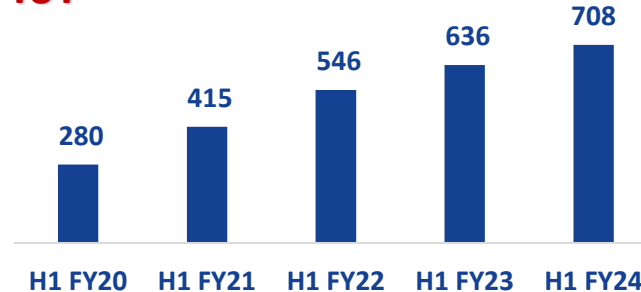
Profitability Ratios

Net Interest Income (in Cr)

QoQ

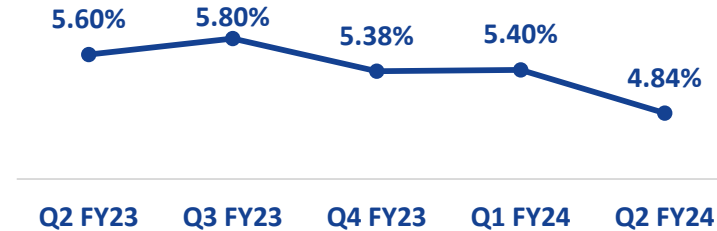


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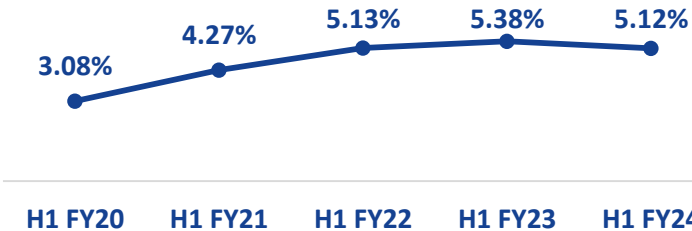


NIM

QoQ



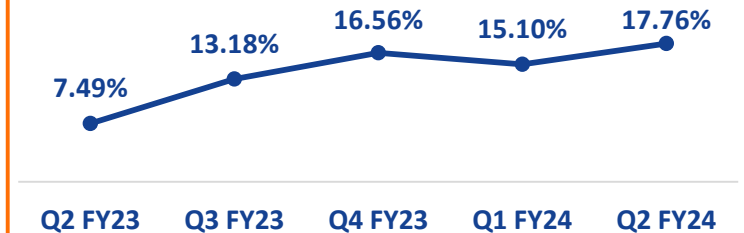
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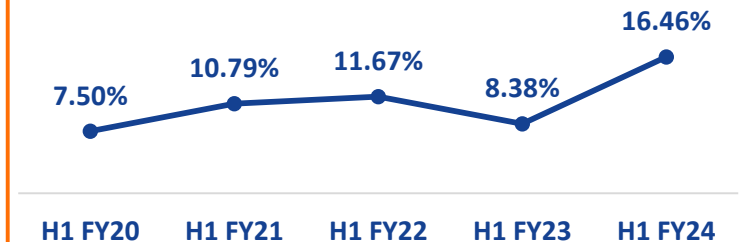
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



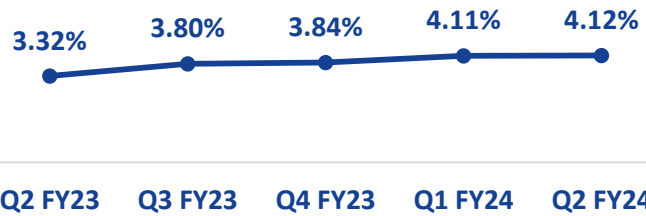
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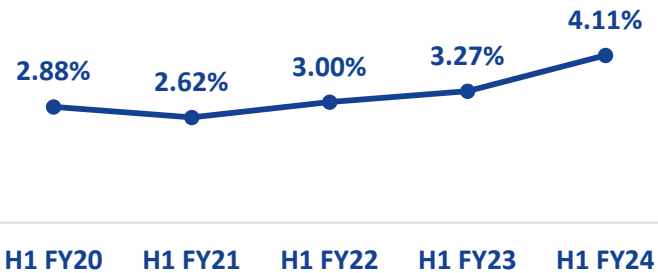
Profitability Ratios

Opex to Average assets

QoQ

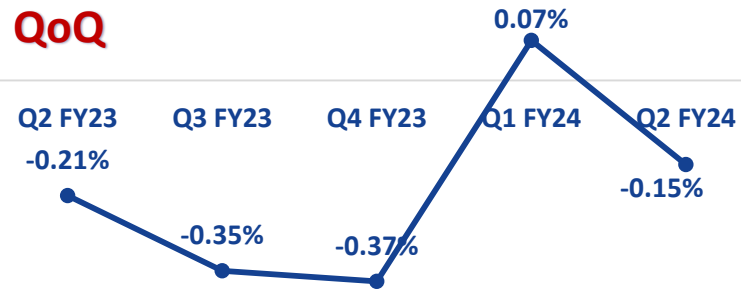


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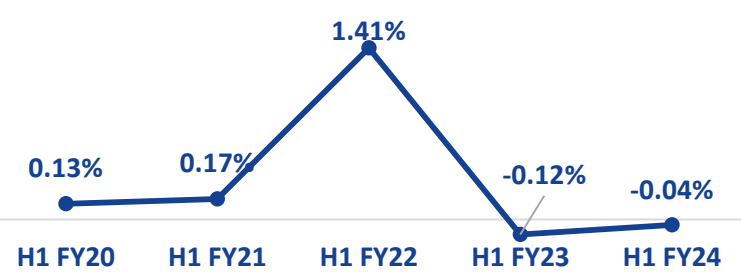


Credit Cost

QoQ

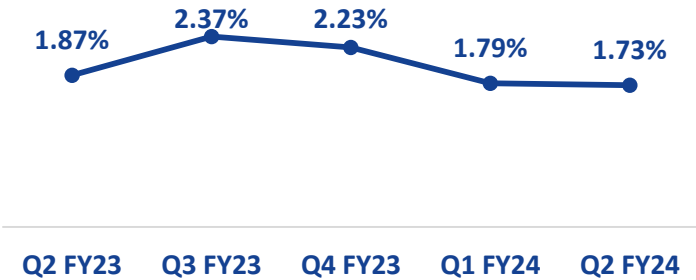


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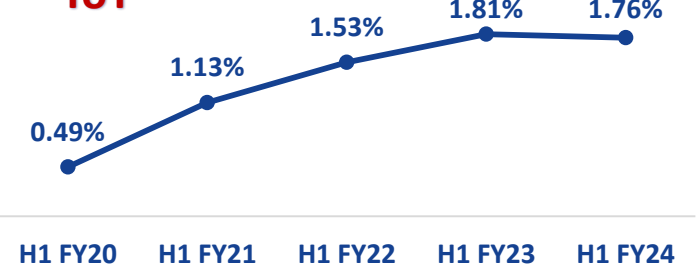


RoA

QoQ

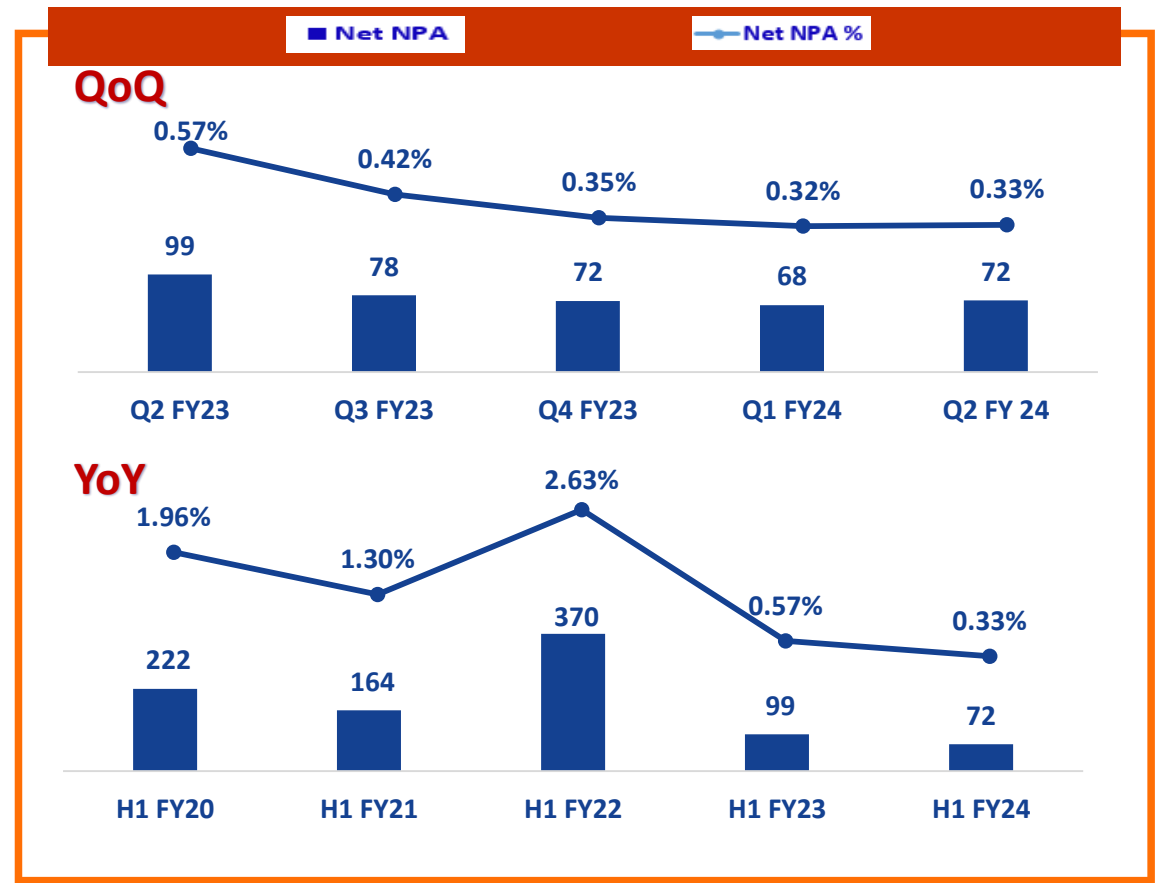
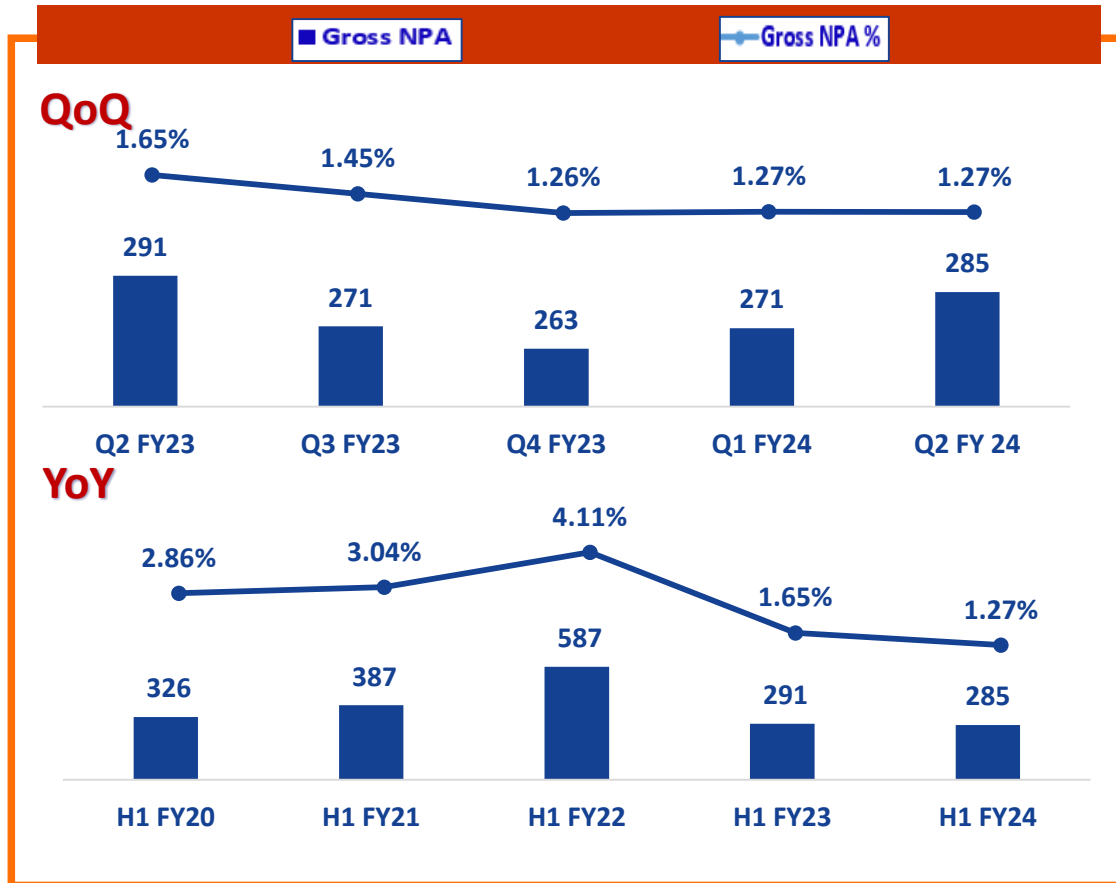


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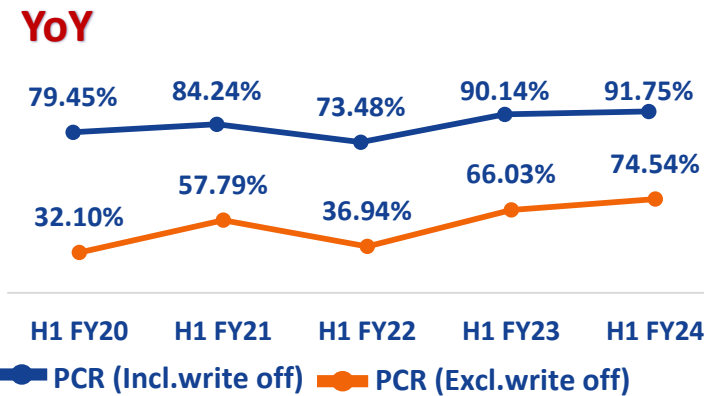
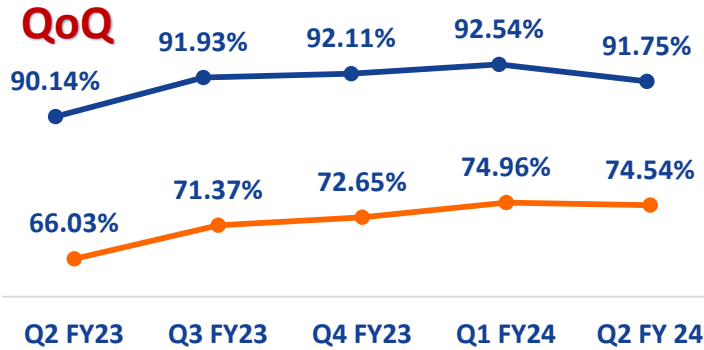
Asset Quality Ratios

Amt in Cr

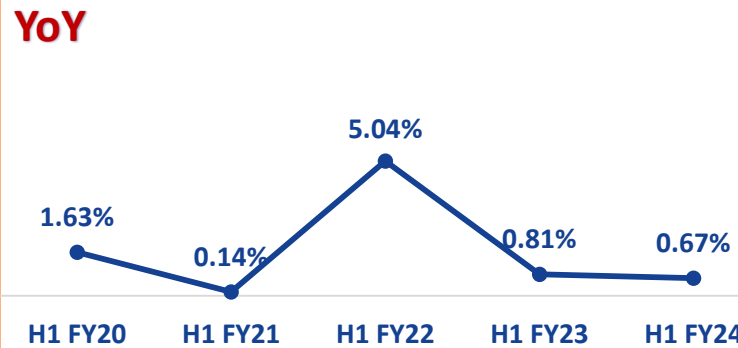
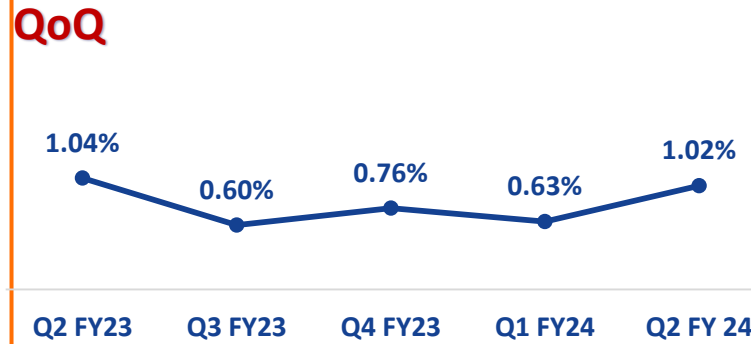


Profitability Ratios

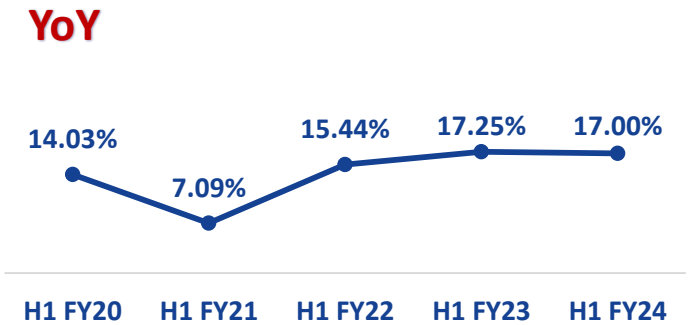
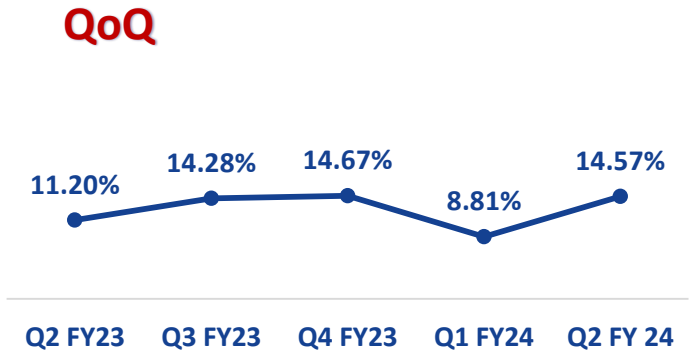
Provision Coverage Ratio



Slippage Ratio



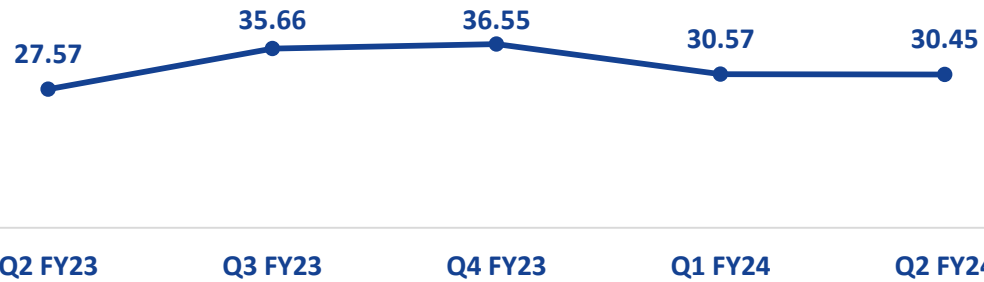
Recovery Rate



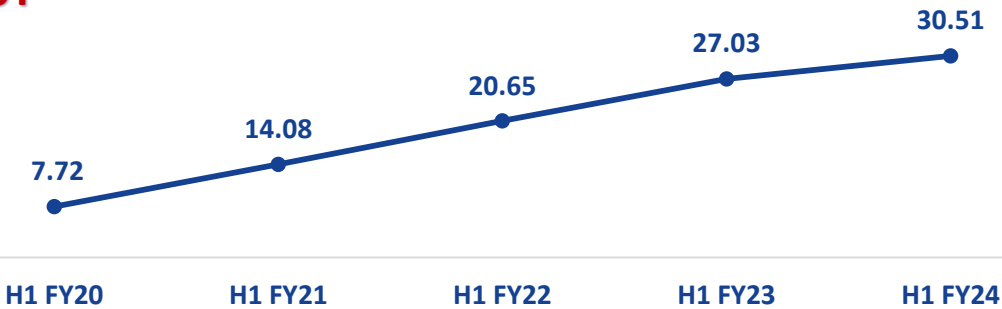
Share Holders Return & Risk Ratios

EPS (in Rs)

QoQ

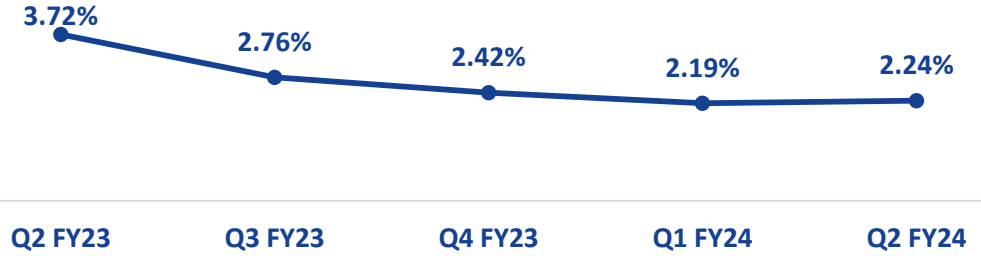


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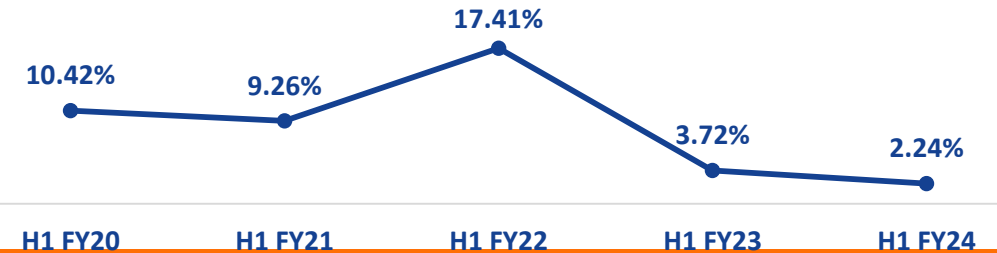


Net NPA to Networth

QoQ



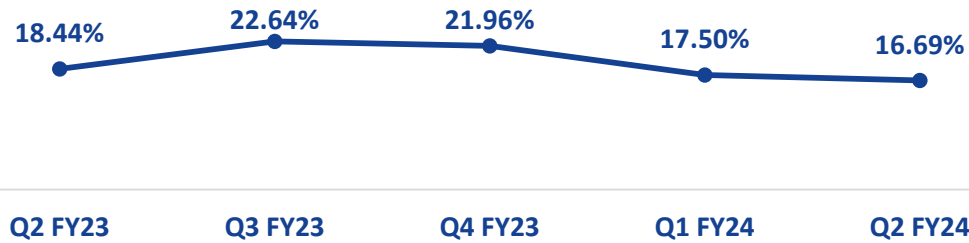
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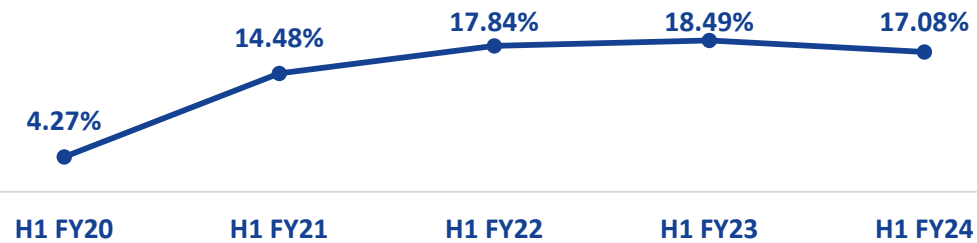
Share Holders Return & Risk Ratios

RoE

QoQ



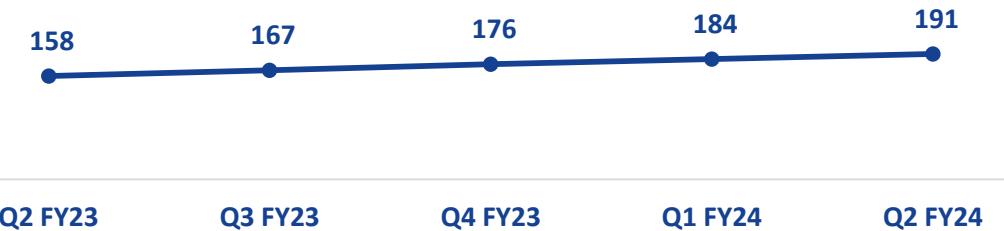
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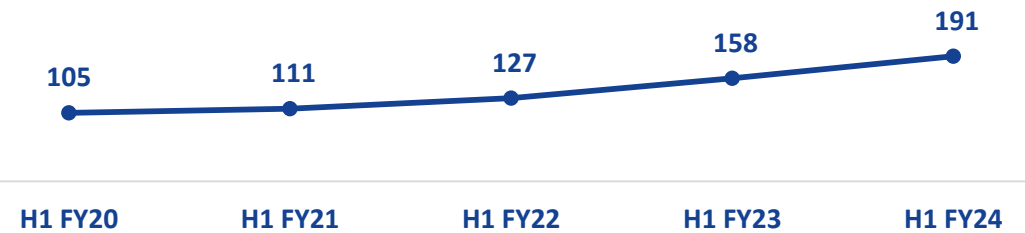
Book Value per Share

(in Rs)

QoQ



YoY

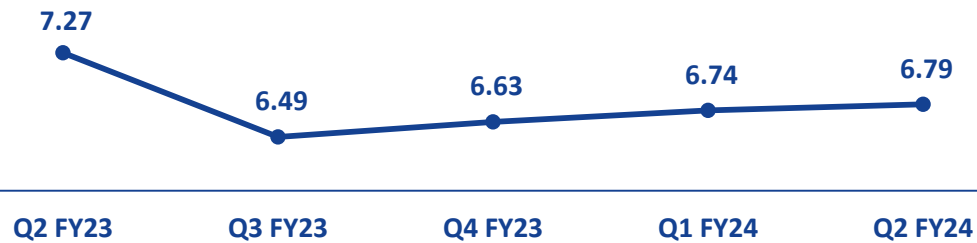


Efficiency Ratios

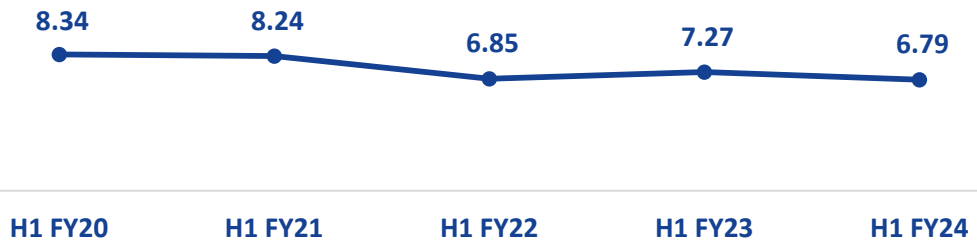
Business per Employee (In Cr)

(In Cr)

QoQ



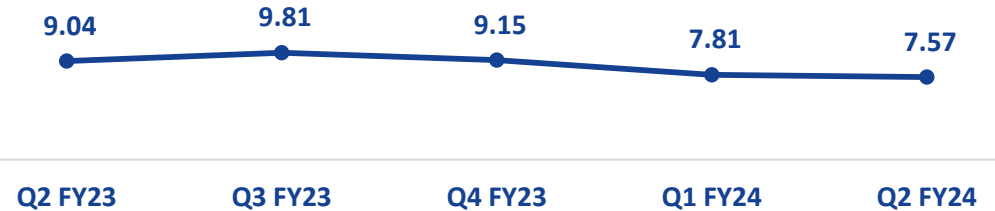
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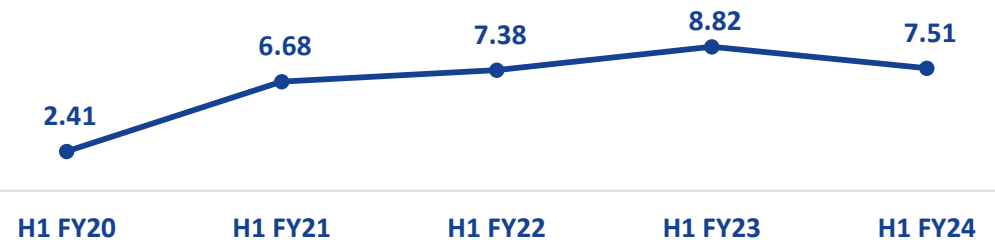
Profit per Employee (in Lakhs)

(in Lakhs)

QoQ



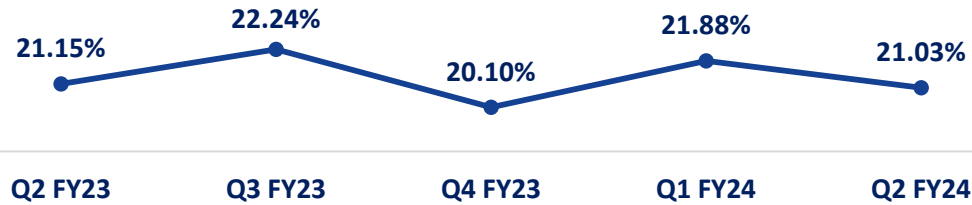
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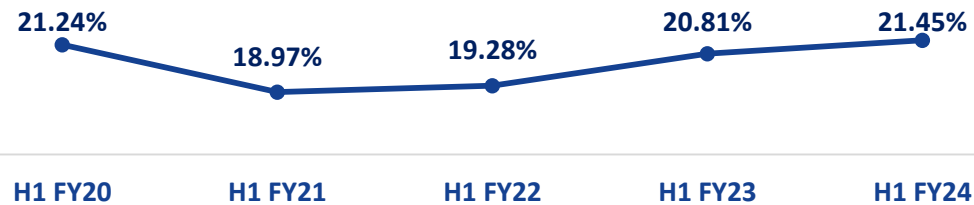
Efficiency Ratios

Staff Cost to Total Income

QoQ

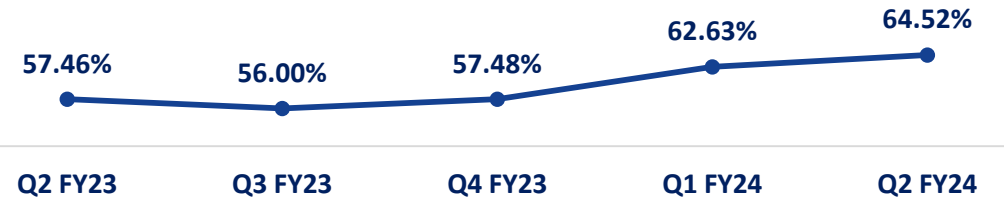


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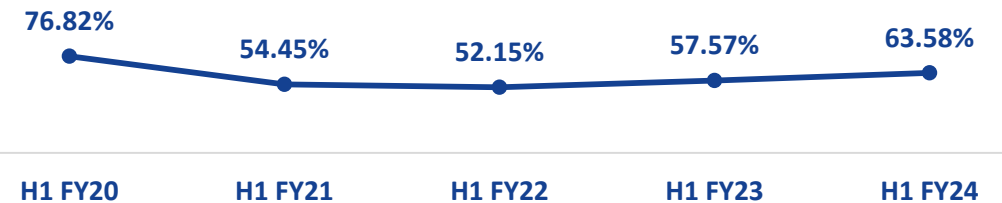


Cost to Income Ratio

QoQ



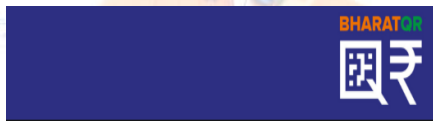
YoY



Digital Touch Points



1,370+ Installations



8,400+ QR Installations



5.12 lacs+ Net Banking users



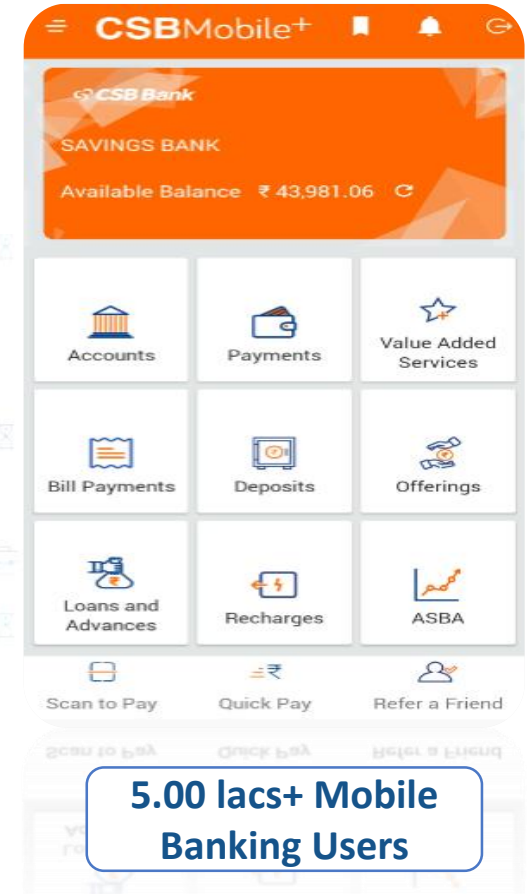
2.52 lacs+ ePassbook Downloads



8.53 lacs + Debit Cards



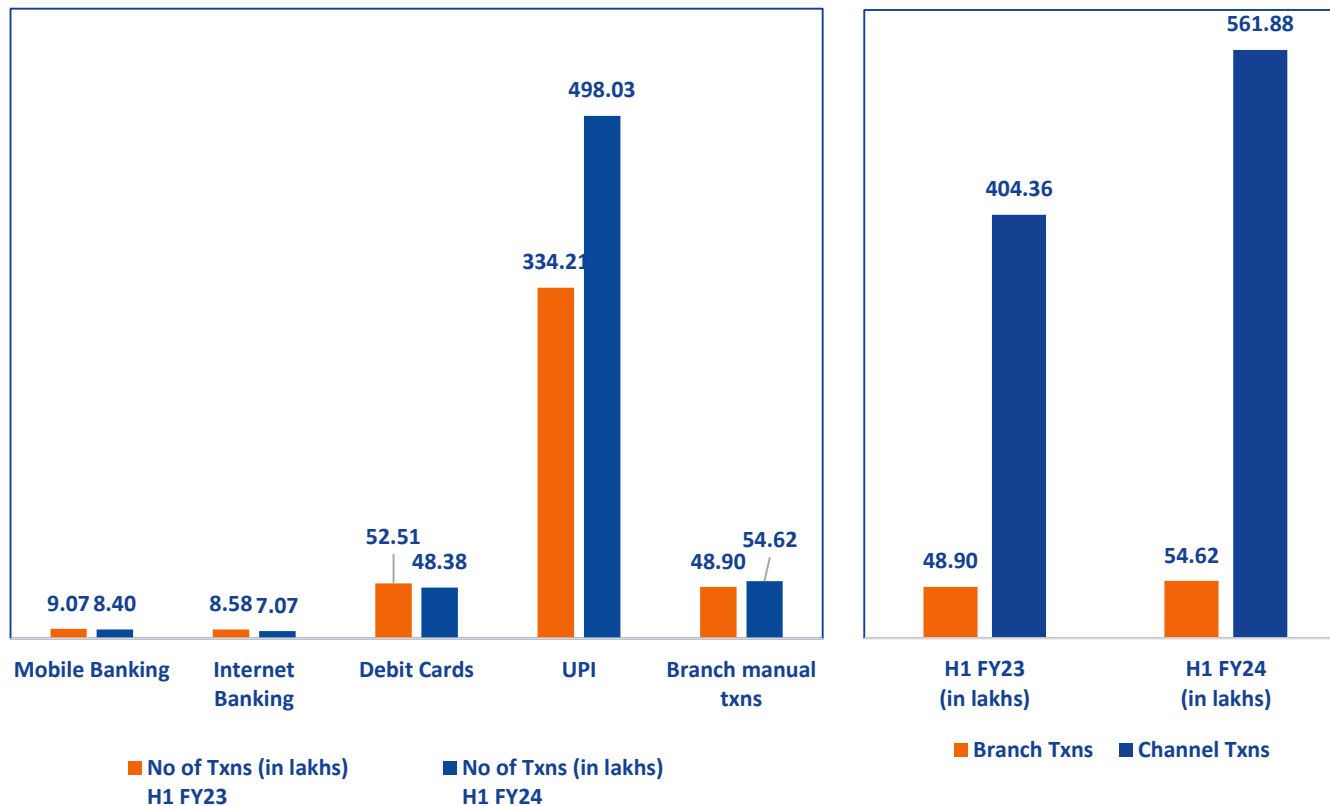
545 ATM Network



5.00 lacs+ Mobile Banking Users

Channel Transactions

Digital vs Branch



	No of Transactions (in lakhs)	
	H1 FY23	H1 FY24
Mobile Banking	9.07	8.40
Internet Banking	8.58	7.07
Debit Cards	52.51	48.38
UPI	334.21	498.03
Branch manual txns	48.90	54.62
Total Channel Transactions	404.36	561.88
% of channel txns	89.21%	91.14%

SBS 2030- Building brick by brick for the future



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BEYOND AGE, THERE'S LIVING!

CSB SENIOR CITIZEN INDEPENDENCE SAVINGS ACCOUNT

GIVE MORE POWER TO YOUR DREAMS!

CSB WOMEN POWER SAVINGS ACCOUNT

CSB MARINER GOLD ACCOUNT

A SMOOTH SAILING TO ALL YOUR NRI BANKING NEEDS!

THANK YOU !

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