

# **INVESTOR PRESENTATION**

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**Q4-FY26 / FY 2025-26**



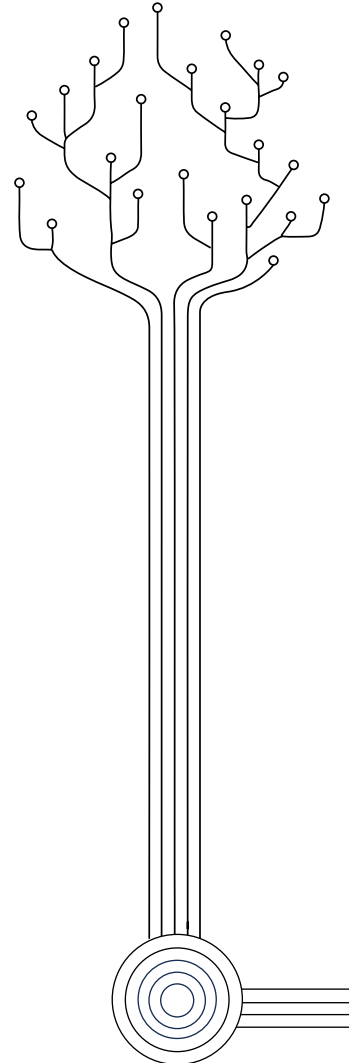
**Engineered  
to Build  
Empowered  
to Scale**

# What's Inside

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# Performance Highlights – FY26



₹ **57,727** cr

Balance Sheet Size

↑ 21% Y-o-Y

₹ **40,359** cr

Gross Advances

↑ 27% Y-o-Y

₹ **44,246** cr

Deposits

↑ 20% Y-o-Y

₹ **84,605** cr

Total Business

↑ 23% Y-o-Y

₹ **5,682** cr

Total Income

↑ 24% Y-o-Y

₹ **1,720** cr

Net Interest Income

↑ 17% Y-o-Y

₹ **1,177** cr

Non Interest Income

↑ 21% Y-o-Y

₹ **633** cr

Profit After Tax

↑ 7% Y-o-Y

**20.66%**

Capital Adequacy Ratio

↓ FY25 22.46%

**0.40%**

Net NPA

↓ FY25 0.52%

**1.29%**

ROA

↓ FY25 1.53%

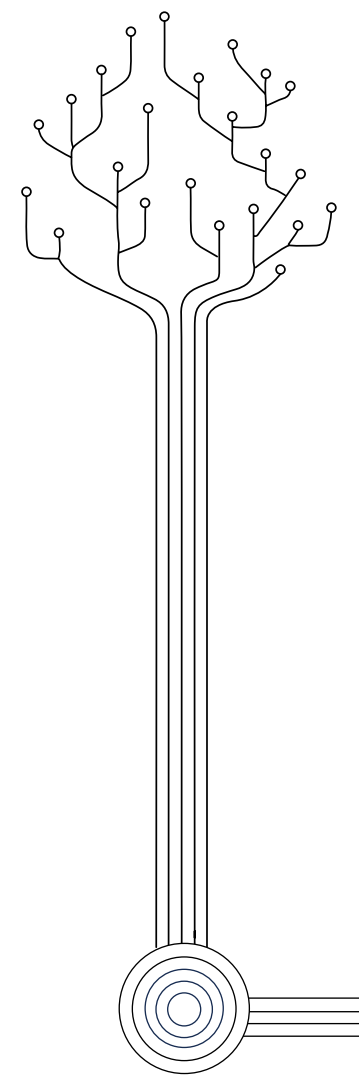
**3.76%**

NIM

↓ FY25 4.13%

Y-o-Y : FY26 v/s FY25

# Performance Highlights – Q4 FY26



<p>₹ <b>57,727</b> cr</p> <p>Balance Sheet Size</p> <p>↑ 21% Y-o-Y</p>	<p>₹ <b>40,359</b> cr</p> <p>Gross Advances</p> <p>↑ 27% Y-o-Y</p>	<p>₹ <b>44,246</b> cr</p> <p>Deposits</p> <p>↑ 20% Y-o-Y</p>	<p>₹ <b>84,605</b> cr</p> <p>Total Business</p> <p>↑ 23% Y-o-Y</p>
<p>₹ <b>1,507</b> cr</p> <p>Total Income</p> <p>↑ 11% Y-o-Y</p>	<p>₹ <b>464</b> cr</p> <p>Net Interest Income</p> <p>↑ 25% Y-o-Y</p>	<p>₹ <b>306</b> cr</p> <p>Non Interest Income</p> <p>↓ 20% Y-o-Y</p>	<p>₹ <b>202</b> cr</p> <p>Profit After Tax</p> <p>↑ 6% Y-o-Y</p>
<p><b>20.66%</b></p> <p>Capital Adequacy Ratio</p> <p>↓ Q4-FY25 22.46%</p>	<p><b>0.40%</b></p> <p>Net NPA</p> <p>↓ Q4-FY25 0.52%</p>	<p><b>1.53%</b></p> <p>ROA</p> <p>↓ Q4-FY25 1.79%</p>	<p><b>3.83%</b></p> <p>NIM</p> <p>↑ Q4-FY25 3.75%</p>

Y-o-Y : Q4 FY26 v/s Q4 FY25

# Driven by Purpose, since 1920



Journey began in  
November 1920



Oldest private sector  
bank in Kerala



Offer products and services across Personal Banking, Loans and Advances, Corporate Banking, Digital Banking



Promoted by FIH Mauritius Investments Ltd, an entity backed by Fairfax Group



Focus on comprehensive financial needs of

- Retail customers
- MSME customers
- Corporate Clients
- Agricultural Sectors
- Microfinance and Underbanked Segments
- High-Net-Worth Individuals (HNIs)
- Digital Banking Customers

## Vision



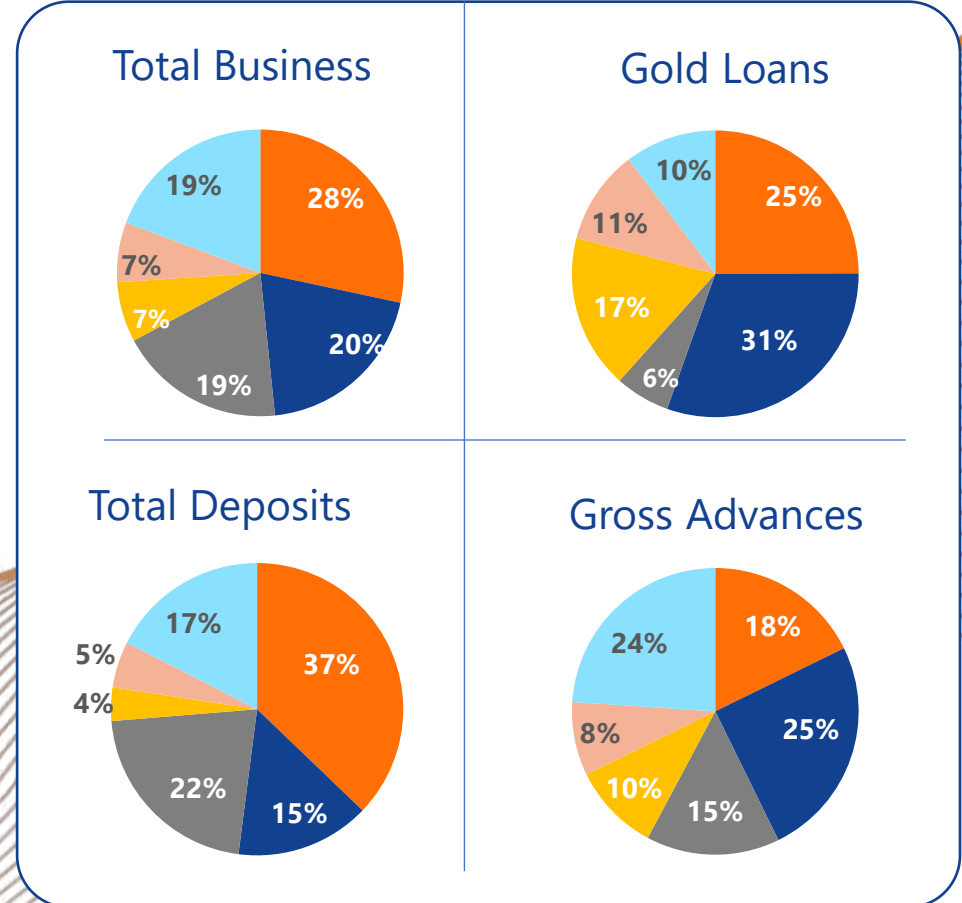
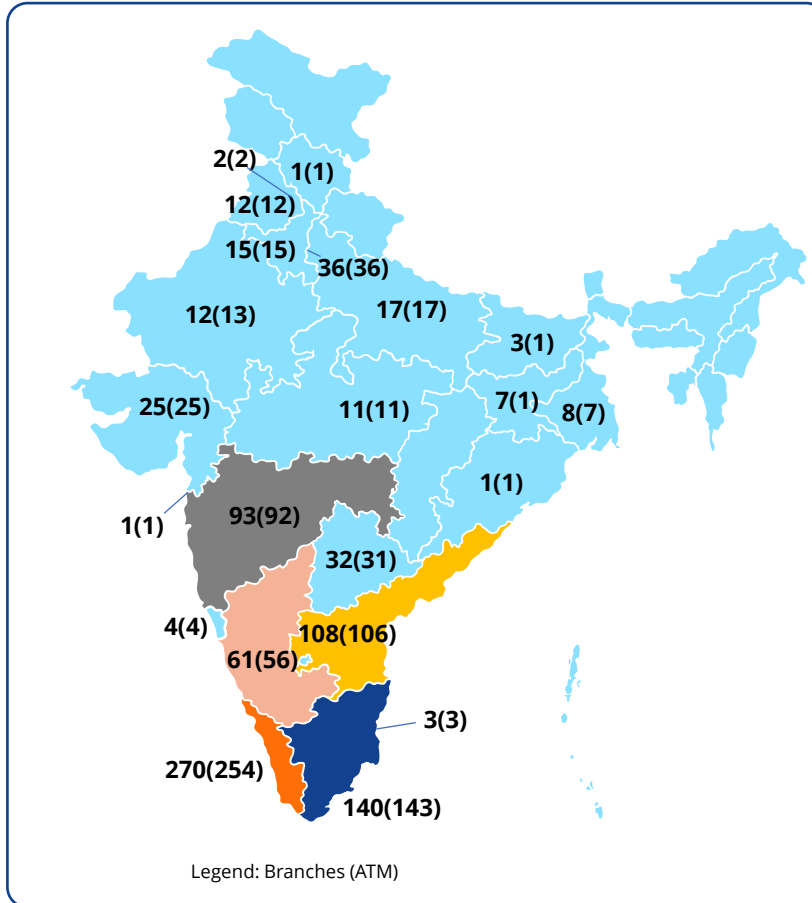
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of pride – driven by performance and productivity that should eventually result in sustainable growth in business and deliver superior returns to our shareholders.

# Robust Network, Extensive Reach

State	% Distribution	
	Mar. 2026	Mar. 2025
Kerala	31	33
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	20

\*Of which Delhi (4%), Telangana (4%), Gujarat (3%)

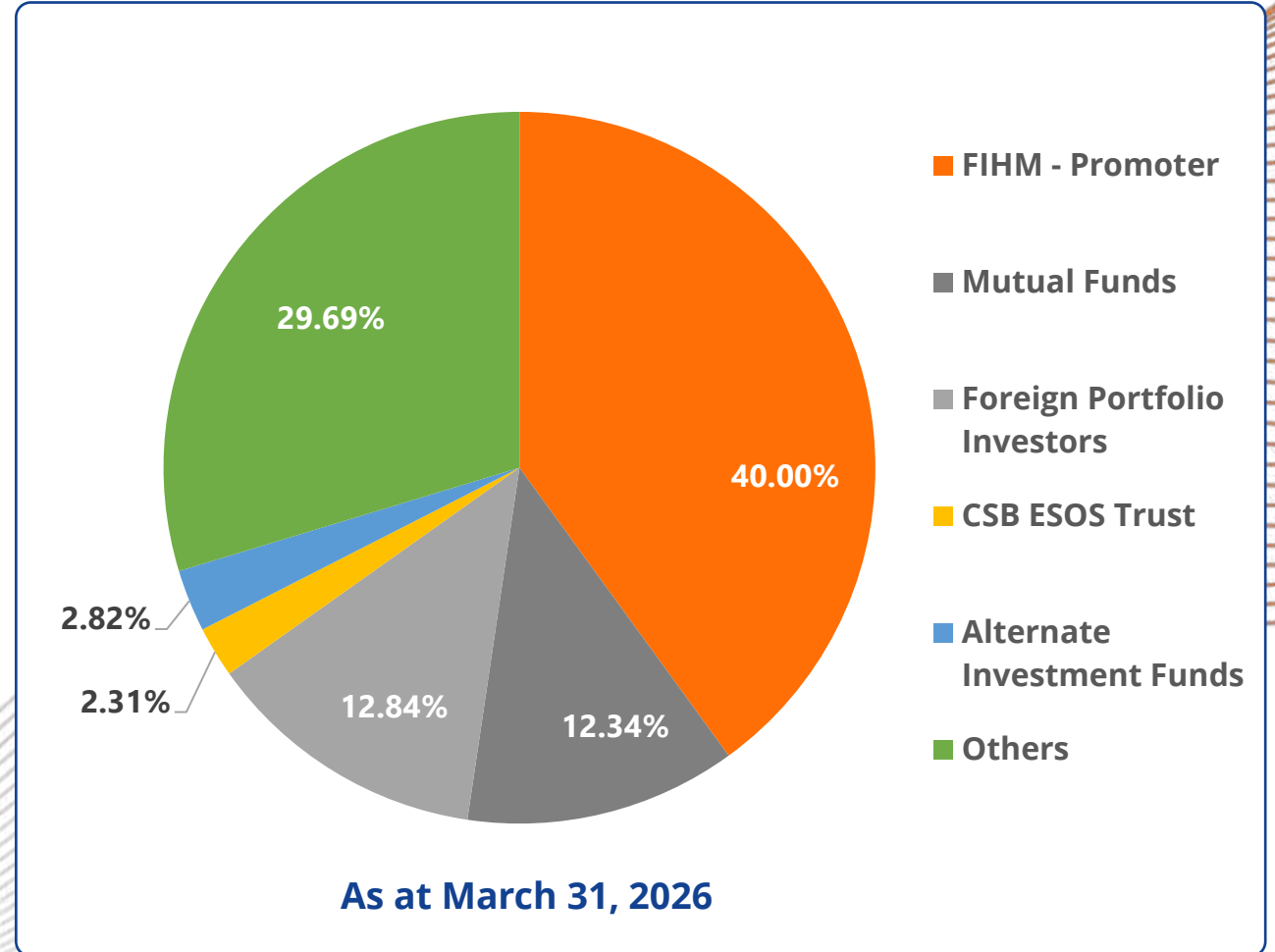
Population	No. of Branches	
	Mar. 2026	Mar. 2025
Metropolitan	232	216
Urban	171	164
Semi-Urban	394	387
Rural	65	62
	862	829



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

# Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	14	21.40	12.34%
Foreign Portfolio Investors	95	22.28	12.84%
CSB ESOS Trust	1	4.01	2.31%
Alternate Investment Funds	17	4.90	2.82%
Others (incl. non-resident Indians, body corporates, resident individuals)	65,200	51.51	29.69%
<b>Total</b>	<b>65,328</b>	<b>173.49</b>	<b>100%</b>



# Our Board of Directors

## Mr. Biswamohan Mahapatra

Non-Executive Independent  
Chairperson

Mr. Biswamohan Mahapatra is the Non-Executive Independent Chairperson of the Bank since May 9, 2025. He was a central banker with a career spanning about 33 years in RBI in various capacities and retired as Executive Director in August 2014. He was associated with various working groups and committees constituted by the government and represented the RBI as a member /Chairman/ Convenor of these various working groups and committees. He was the convenor of the Government of India Task Force to set up the Resolution Corporation under the Indian Financial Code. Post-retirement, he was an advisor to the RBI on the bank licensing process.

## Mr. Pralay Mondal

Managing Director & CEO

Mr. Pralay Mondal is the Managing Director & CEO of the Bank since September 15, 2022. He has over 35 years of experience in leading banking companies across multiple business segments and functions, including retail assets, retail liabilities, business banking, products and technology. His achievements include pioneering efforts in doorstep banking and direct sales, creating deep geography distribution, and building and scaling up of retail businesses. He had played a pivotal role/s in leading banks such as Axis Bank, Yes Bank, HDFC Bank and Standard Chartered Bank.

## Mr. B K Divakara

Executive Director

Mr. B K Divakara is the Executive Director of the Bank since March 15, 2024. He has over 37 years of banking experience spanning various spheres. Before being appointed as Executive Director, he worked at the Bank as CFO for a little over 3 years and as Head of Strategy and Corporate Legal for almost 9 months. Prior to joining the CSB Bank, he was the Executive Director of Central Bank of India for a period of five years, from January 23, 2014. He worked closely in finance, credit, priority sector lending, balance sheet management, profit planning & forecasting, capital raising programme, investor relations, credit monitoring, recoveries, operations, Treasury, internal audit, risk management, and transaction banking.

## Mr. Sumit Maheshwari

Non-Executive Director

Mr. Sumit Maheshwari is the Managing Director & CEO of Fairbridge Capital since May 2018, playing a pivotal role in sourcing, evaluating, negotiating and executing investment opportunities. A seasoned investment professional with deep experience in both private and public Indian companies, Mr. Sumit manages over \$7 billion in Indian investments for Fairfax Financial Holdings and Fairfax India Holdings. Mr. Sumit also serves on the boards of various Fairfax portfolio companies.

## Ms. Sharmila Abhay Karve

Independent Director

Ms. Sharmila Karve has over three decades of association with the Network of Price Waterhouse firms in India in various capacities, including the roles of Head of Audit and Head for Risk & Quality, till she retired in 2019. She was appointed as the Diversity & Inclusion Leader for the PwC Global network and was on the Global Leadership Team and the Global Human Capital Team.

# Our Board of Directors

## Mr. Sudhin Choksey Independent Director

Mr. Sudhin Choksey has over 40 years of professional experience, both in India and overseas. He was the former Managing Director of GRUH Finance Ltd., which was merged with Bandhan Bank. He has expertise in the mortgage finance business and skilled in lending business. He was the recipient of the 'Business Leader - Financial Services' Award for the year 2015 from the Institute of Chartered Accountants of India, New Delhi.

## Mr. Sharad Kumar Saxena Independent Director

Mr. Sharad Saxena has over 30 years of experience in banking and had held almost all the leadership positions in ICICI Bank technology group. He was the Chief Technology Officer of Bank of Baroda, and as the Head of IT of Bank of Baroda, he successfully led the bank merger of erstwhile Vijaya Bank and erstwhile Dena Bank with Bank of Baroda.

## Ms. Renu Kohli Independent Director

Ms. Renu Kohli is an economist with research and practitioner experience on macroeconomic policies and issues. She is currently the Senior Fellow, at the Centre for Social and Economic Progress (CSEP) an independent, public policy think tank based in New-Delhi. She has previously worked with the RBI, the IMF, including ICRIER and the Institute of Economic Growth.

## Mr. Deepak Maheshwari Independent Director

Mr. Deepak Maheshwari is an experienced banker with an impressive career spanning over four decades in top banking institutions in the country, viz., State Bank of India, HDFC Bank and Axis Bank. His expertise extends to credit decision-making, credit underwriting, and monitoring of large credit exposures. He also has expert knowledge in banking, including relevant policy matters.

## Mr. DN Narasimha Raju Independent Director

Mr. Narasimha Raju was a Karnataka cadre IAS officer of 1984 batch. During his career, he held key positions at both central and state government levels, including Principal Secretary to the Chief Minister of Karnataka and Joint Secretary in the Ministry of Petroleum and Natural Gas. He also served on the boards of various public sector undertakings.

## Ms. Sheetal Rupesh Sancheti Non-Executive Director

Ms. Sheetal Sancheti has been associated with Fairbridge Capital Private Limited since April 2019 in the capacity of President, where she plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. A Chartered Accountant with over 20 years of diversified experience across private equity, banking and audit, She brings proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

# Our Strong Leadership Team

**35+** **Pralay Mondal**  
Managing Director & CEO

**37+** **B K Divakara**  
Executive Director

**30+** **Narendra Kumar Dixit**  
Head - Retail Banking

**30+** **Satish Gundewar**  
Chief Financial Officer

**29+** **Manish Modi**  
Head - Wholesale Banking

**28+** **Shyam Mani**  
Head - MSME

**30+** **Rajesh Choudhary**  
Chief Technology Officer

**27+** **Manish Agarwal**  
Chief Credit Officer

**26+** **Alok Singh**  
Head-Treasury

**29+** **Ajith Jose**  
Chief Compliance Officer

**31+** **Satyendra Sharma**  
Chief Risk Officer

**22+** **Punit Saruparia**  
Head - Internal Audit

**33+** **K Chandrashekhar**  
Head- Operations

**40+** **Jaikumar S.**  
Chief Internal- Vigilance Officer

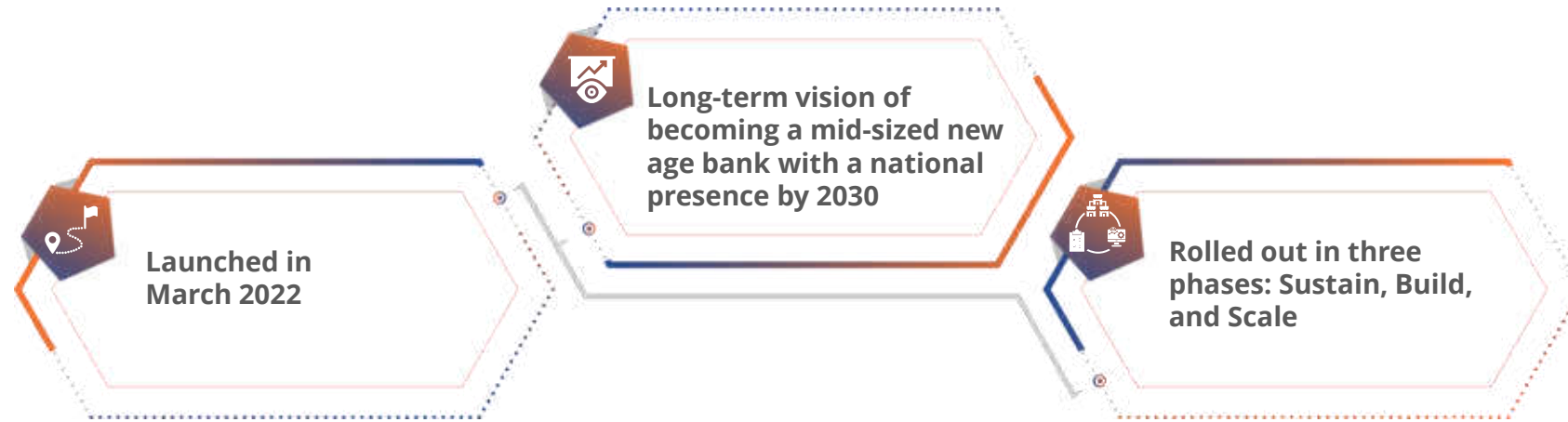
**22+** **Sijo Varghese**  
Company Secretary

**25+** **Chinmay Adhikari**  
Chief Human Resource Officer

**19+** **Raju Kumar Ojha**  
Head- Planning & Execution

 Experience of Executives

# Driven by SBS 2030



**Sustain**  
Core Strengths



**Build**  
Platforms for Future



**Scale**  
Execute with Guardrails

## Sustain and Build Phase (Till FY26)

- Establish a robust Pan-India operational footprint
- Develop an advanced, next-generation technology platform
- Diversify and enhance our product portfolio
- Build a strong and sustainable liability franchise
- Maintain strategic emphasis on the gold loan segment
- Drive process optimisation and re-engineering initiatives
- Fortify the risk management framework for enhanced resilience



## Sustain

Core Strengths



## Build

Platforms for Future



## Scale

Execute with Guardrails

### Building for Scale Phase (FY27 to FY30)

- Transition into a cutting-edge, full-service private sector bank
- Enhance our product suite to cater to diverse customer segments
- Place customer centricity at the core of all operations
- Foster innovation and collaboration as key growth drivers
- Build a connected ecosystem through strategic partnerships and alliances
- Focus on delivering sustained value creation

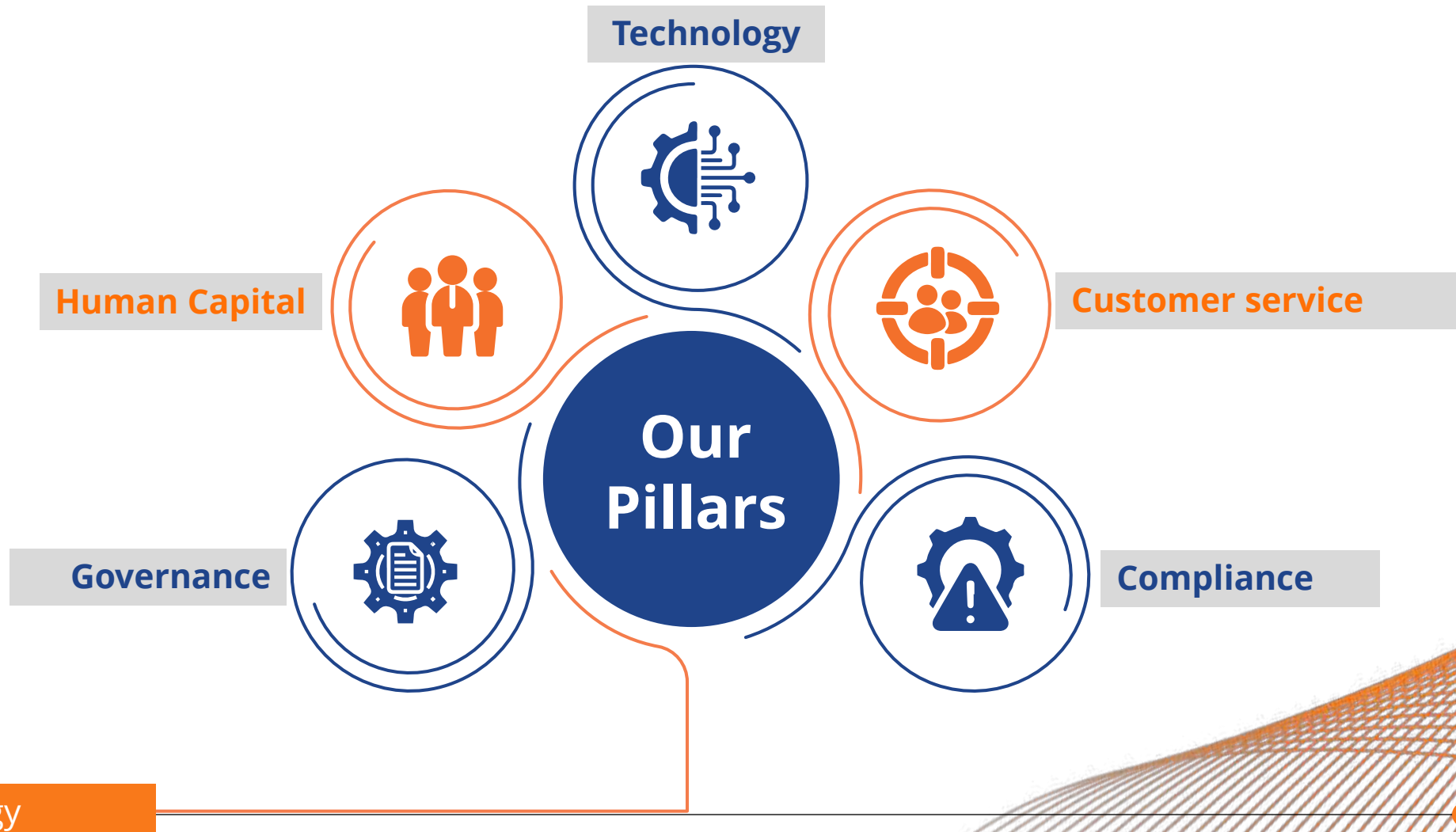
## Key Enablers

- Good Governance Structure
- Clear Executable Strategy
- Board Support and Guidance
- Growth-Oriented Policy
- Building Infrastructure in Physical, Hybrid, and Digital
- Robust and Efficient Customer-Centric Process
- Strong Leadership
- Innovation, Agility, and Digitalisation

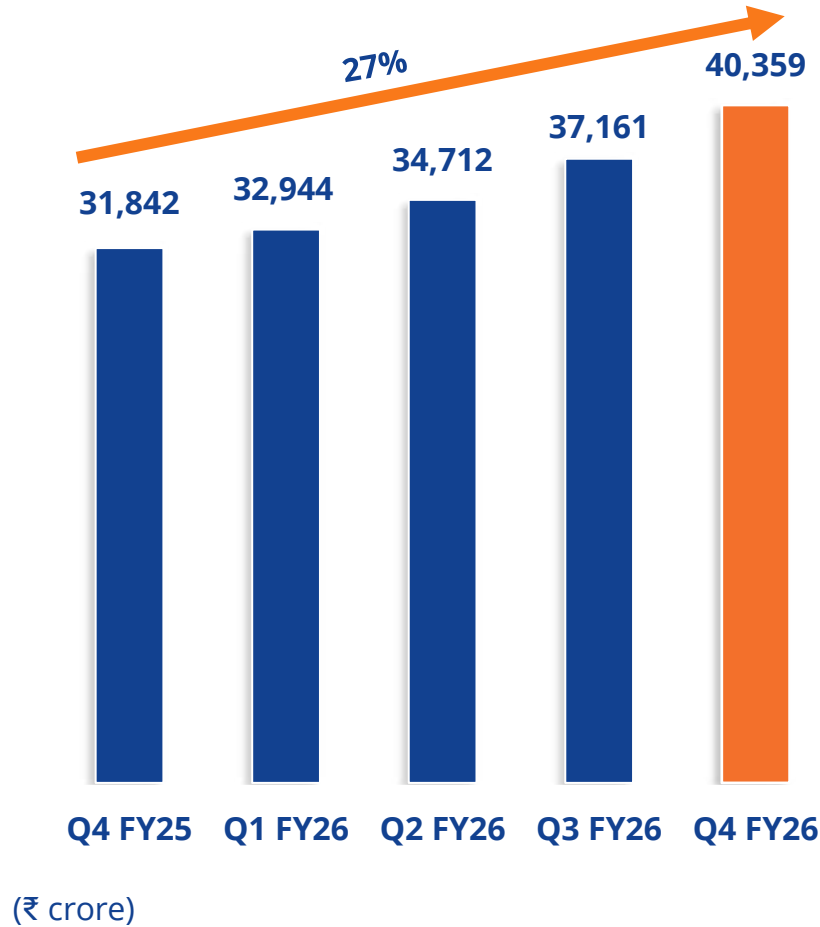
## Key Objectives

- Growth in granular liability franchise with ever-improving CASA Ratio
- Focus on strong operating performance with consistency
- Major investments in the initial 3-4 years with a defined payback period
- Prudent treasury investment strategy viz. wholesale funded book growth with the right balance of risk vs. return
- Well-diversified retail book to manage cycles
- Relentless focus on fee business and non-interest income earnings
- Well-capitalised bank with an adequate liquidity buffer to manage economic and credit cycles
- Enhance coverage, create segmentation, and whitelist opportunities in wholesale business
- Focus on asset quality, risk management, and strong collection framework

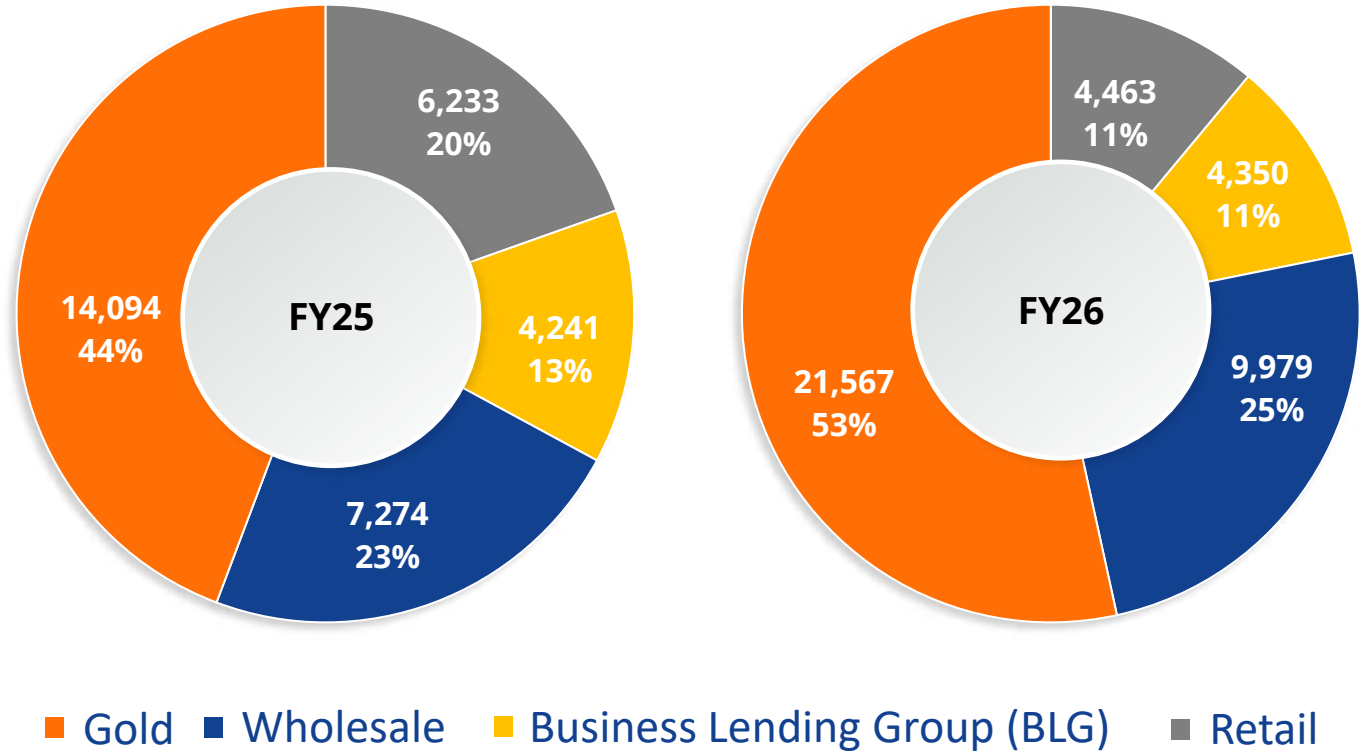
# Driven by SBS 2030 (contd.)



## Gross Advances



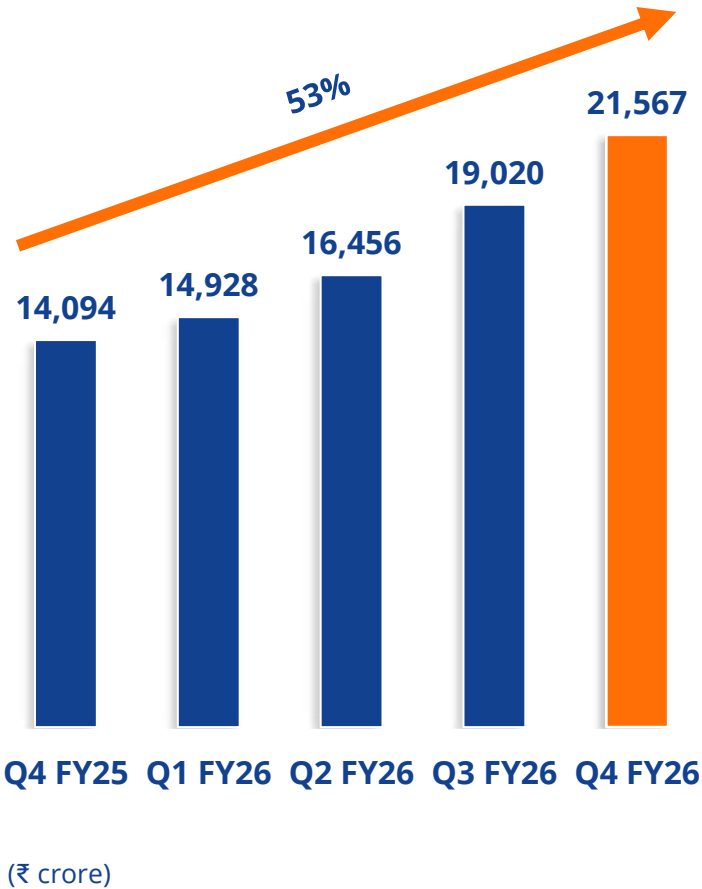
## Gross Advances Mix\*



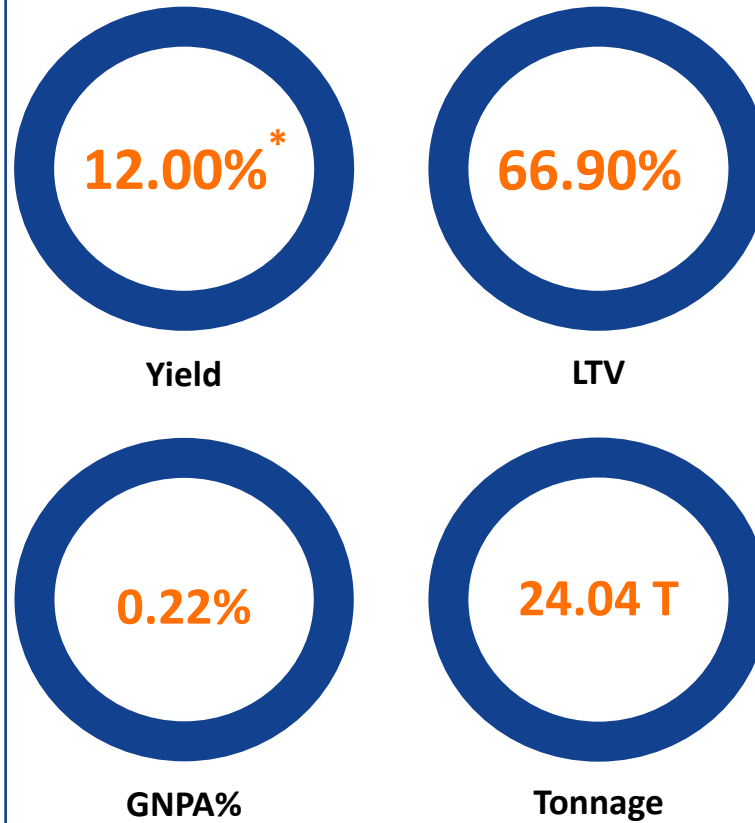
\* Internal Classification

# Gold Loan Portfolio

## Book size

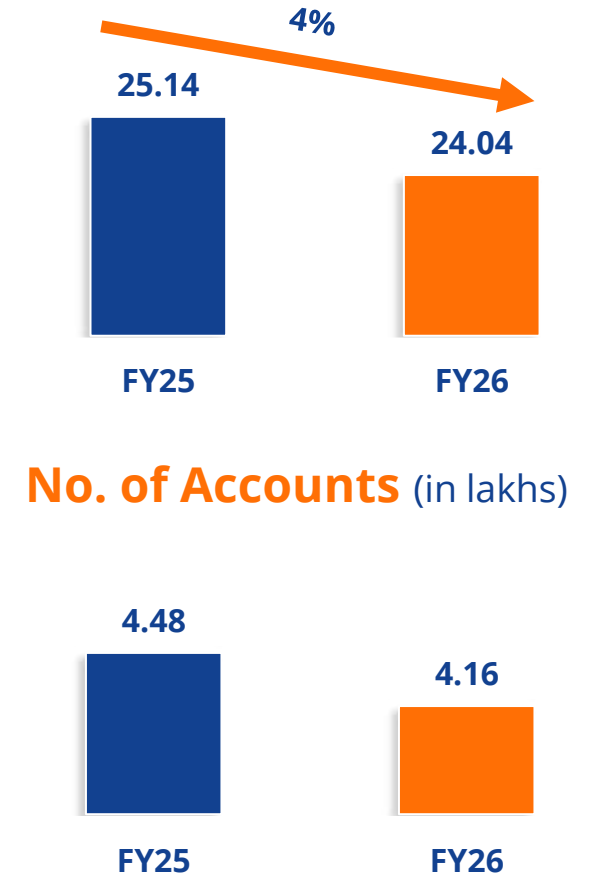


## Portfolio Quality

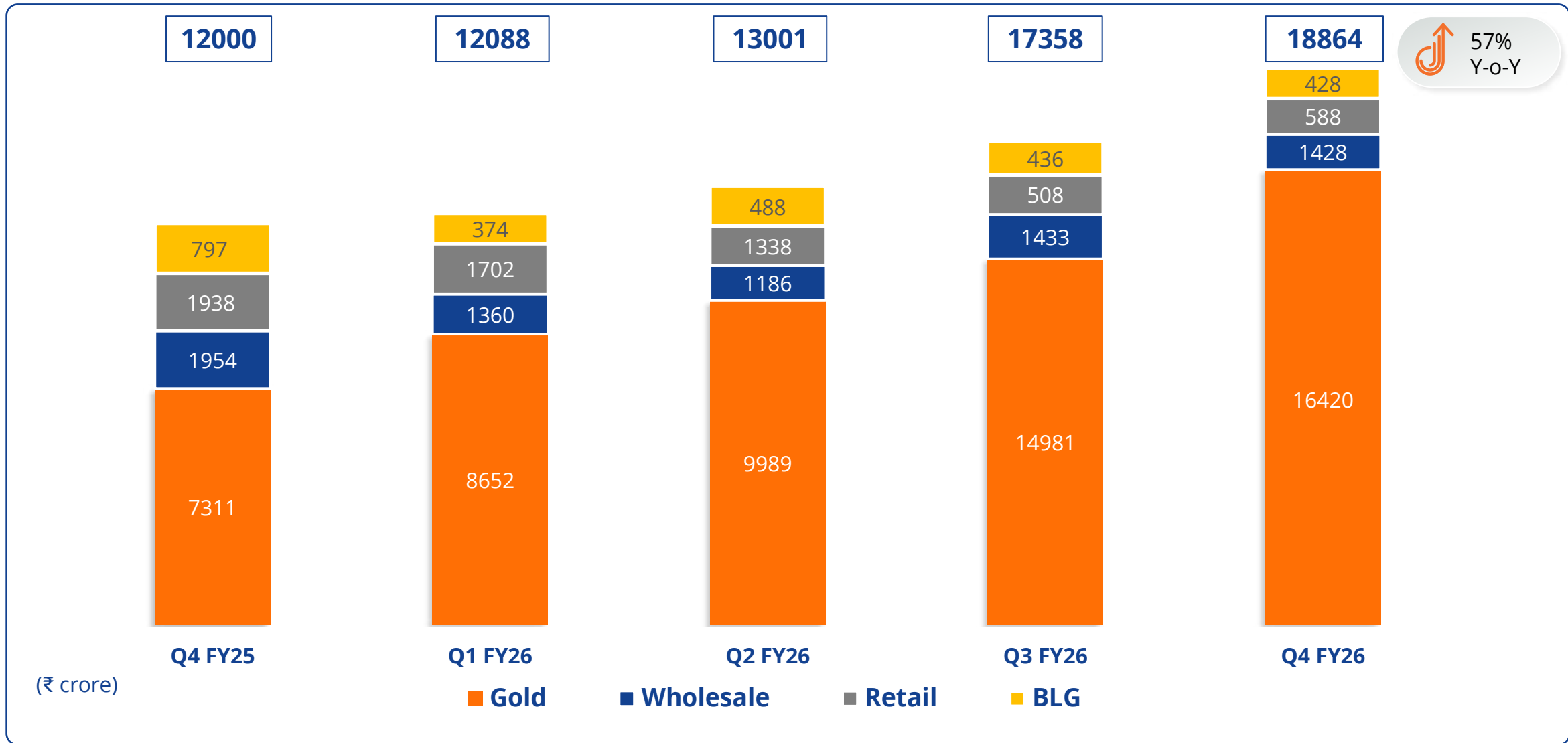


\* Portfolio yield for Q4 FY26

## Tonnage

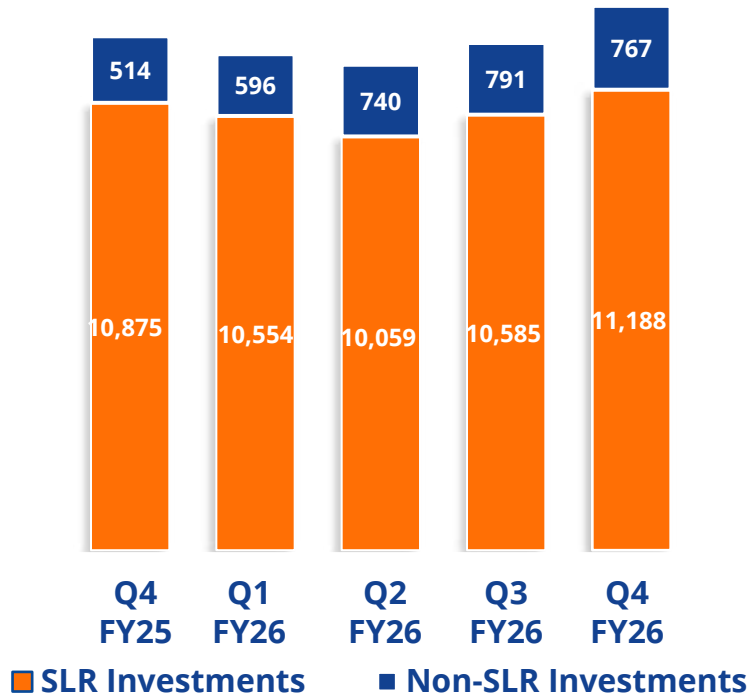


# Disbursements



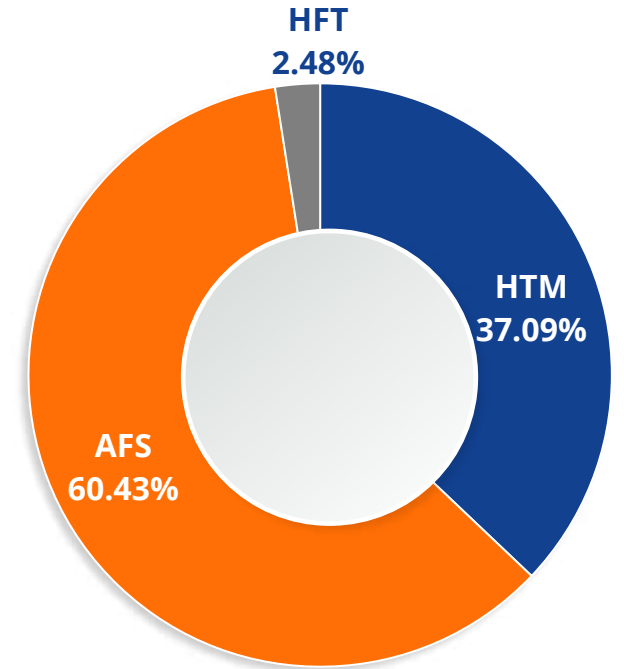
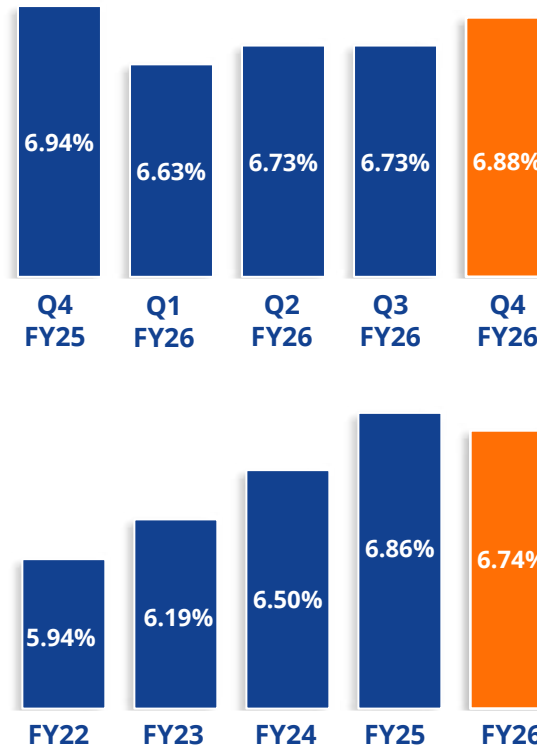
## Net Investments

11,389   11,150   10,799   11,376   11,955



(₹ crore)

## Yield on Investments

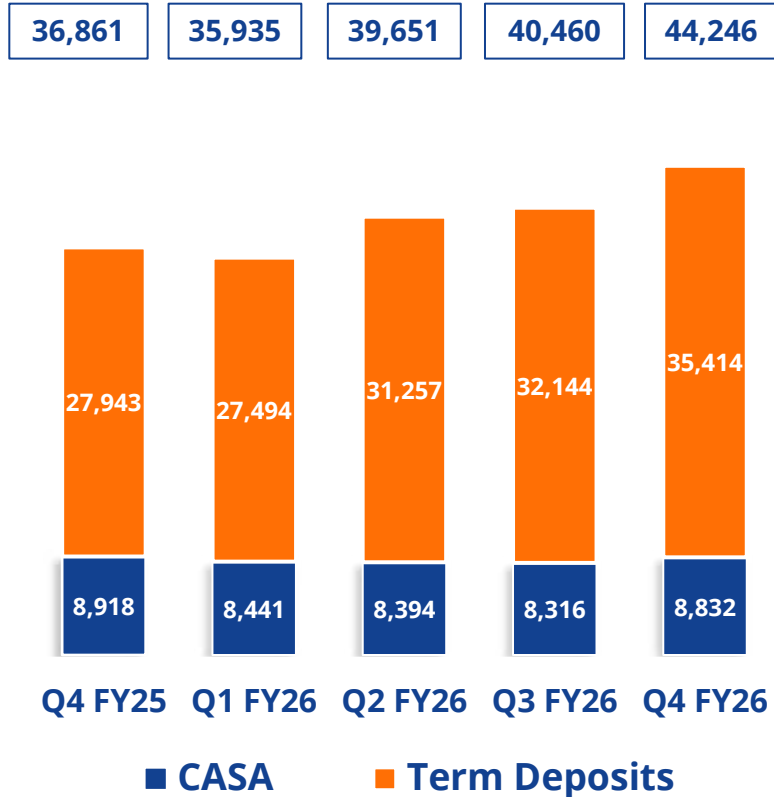


## M Duration

FVTPL	AFS	HTM	Total
6.00	5.09	4.70	4.97

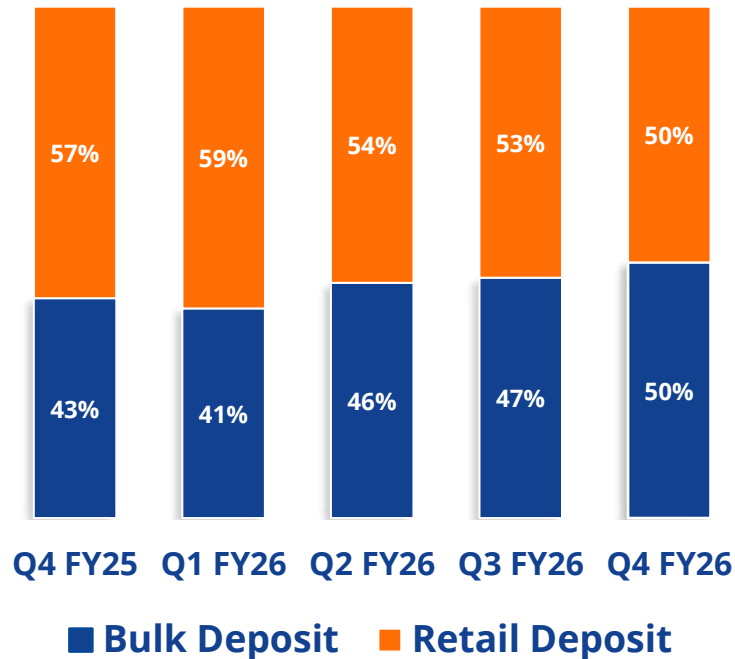
# Deposits

## Total Deposits

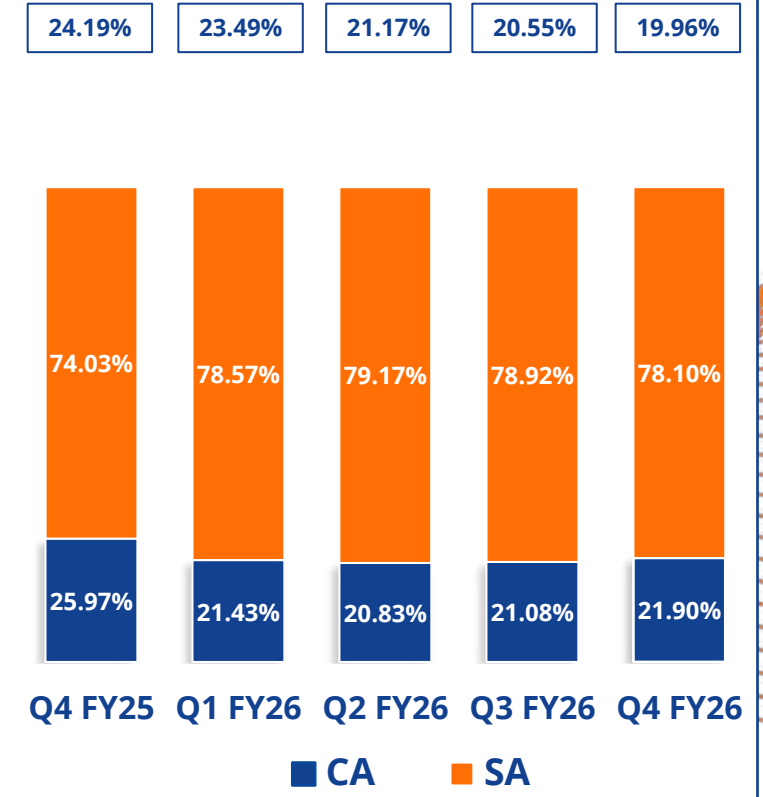


(₹ crore)

## Term Deposit Mix\*

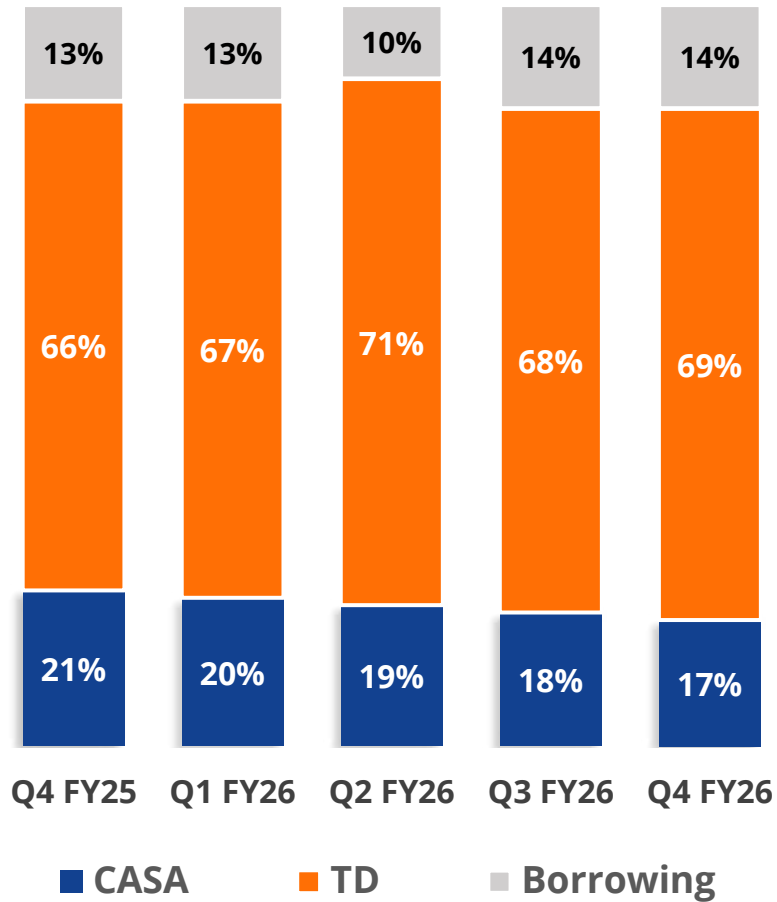


## CASA Mix



\* Excl. CD

## Funding Mix

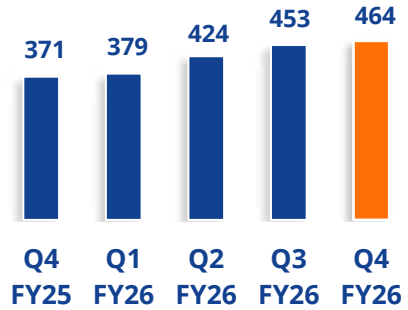


## Credit Rating

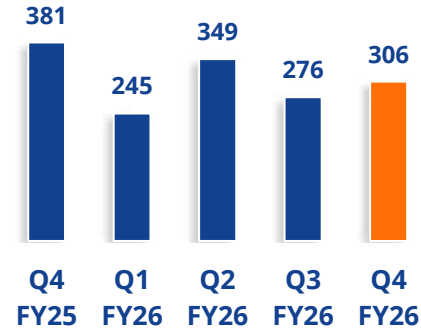
Instrument	Rating
Tier II Bonds	CRISIL A/ Stable IND A/Positive
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

# Key Performance Matrix

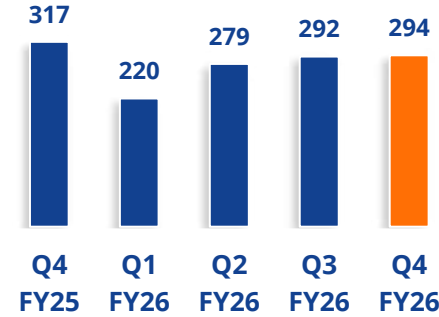
## Net Interest Income



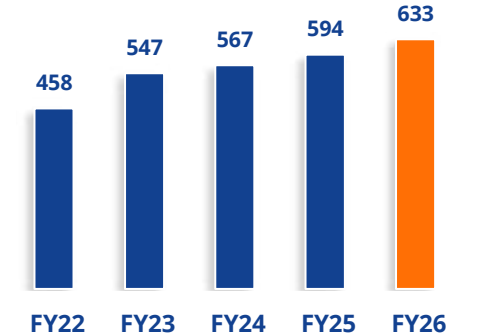
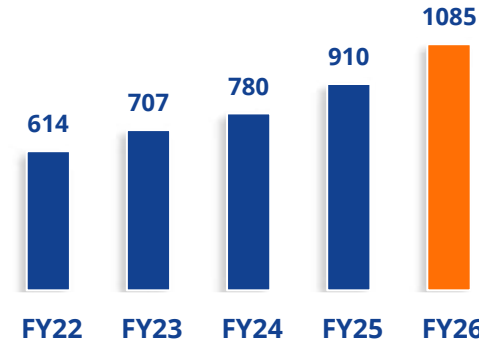
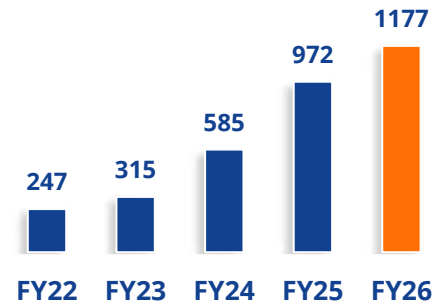
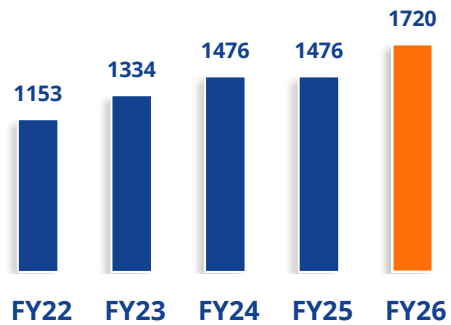
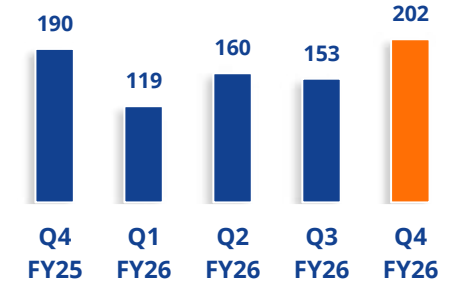
## Non Interest Income



## Operating Profit



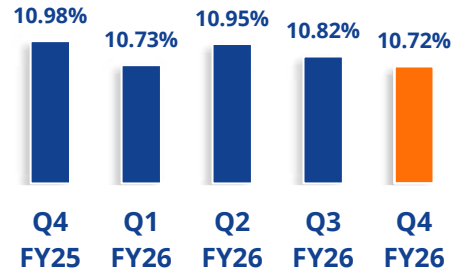
## Net Profit



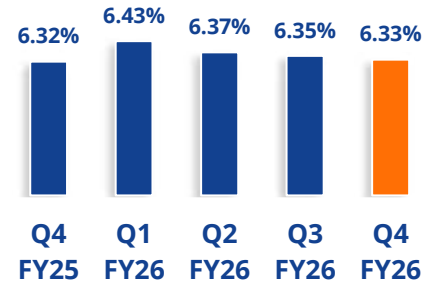
(₹ crore)

# Key Performance Matrix (contd.)

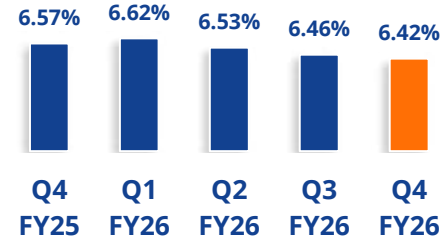
## Yield on Advances



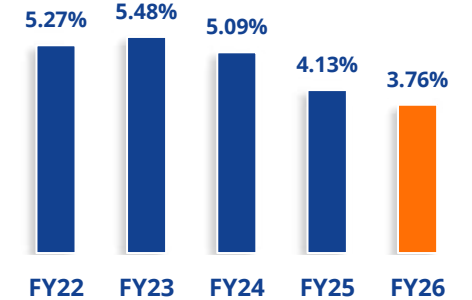
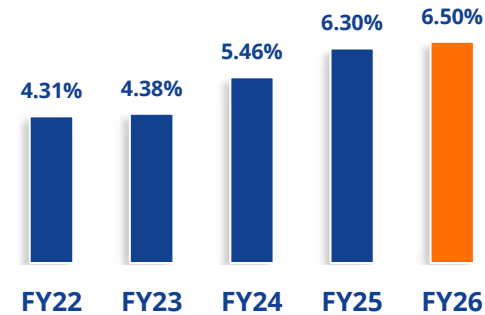
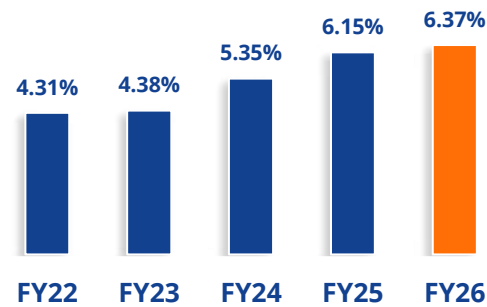
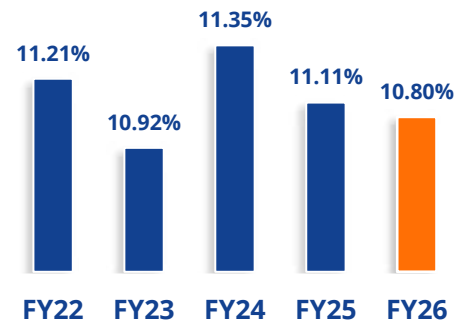
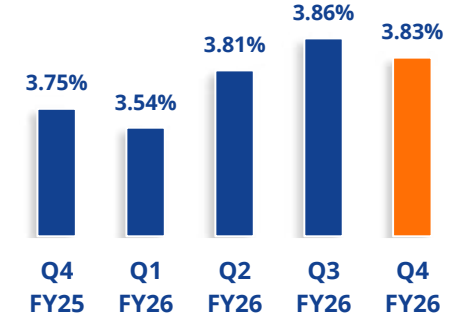
## Cost of Deposits



## Cost of Funds

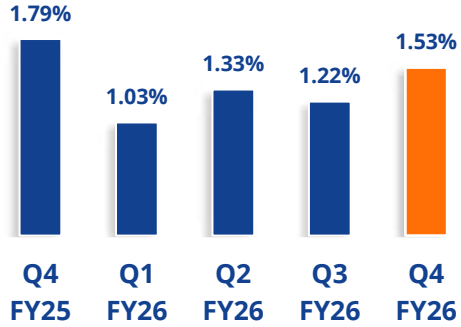


## Net Interest Margin

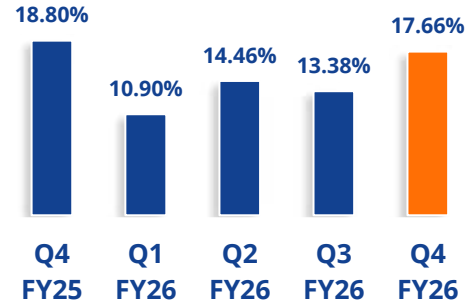


# Key Performance Matrix (contd.)

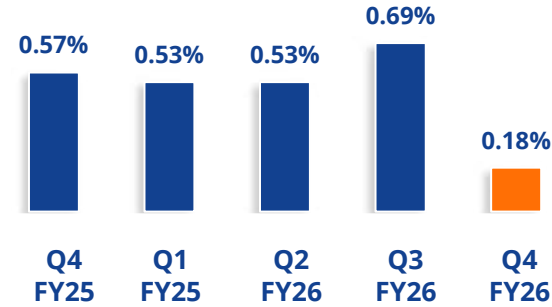
## Return on Assets



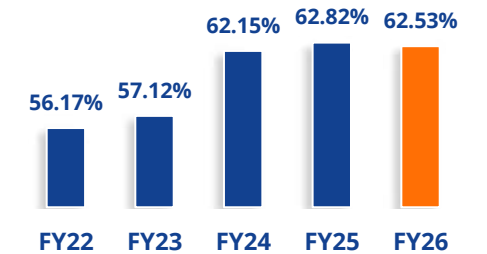
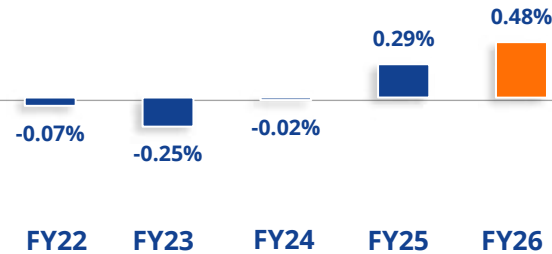
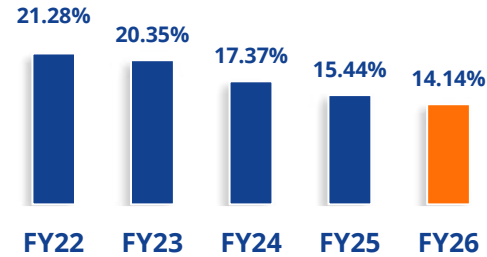
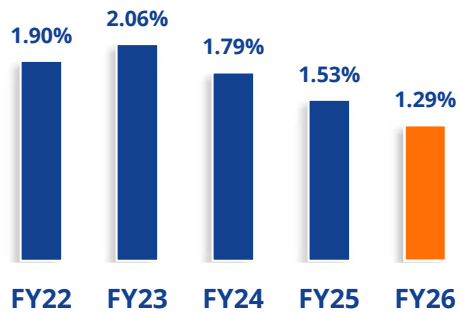
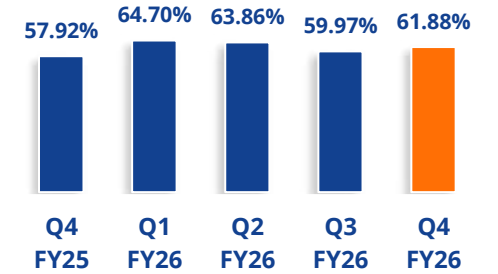
## Return on Equity



## Credit Cost\*



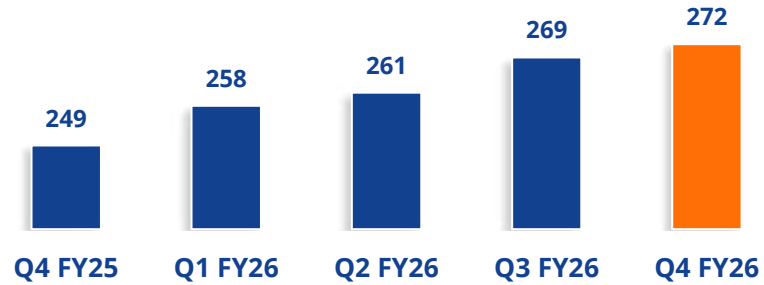
## Cost to Income



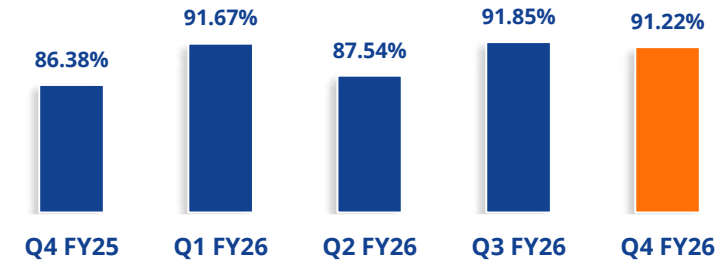
\*Provisions other than tax / Average Assets

# Key Performance Matrix (contd.)

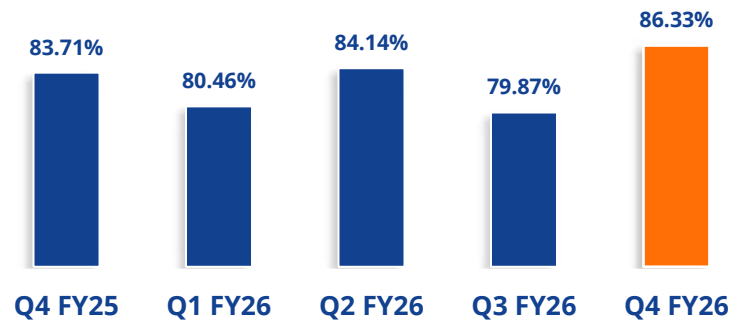
### Book Value Per Share



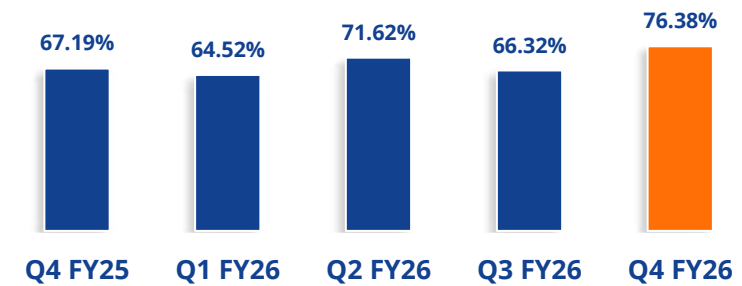
### CD Ratio (Gross)



### PCR (Incl. w/off)



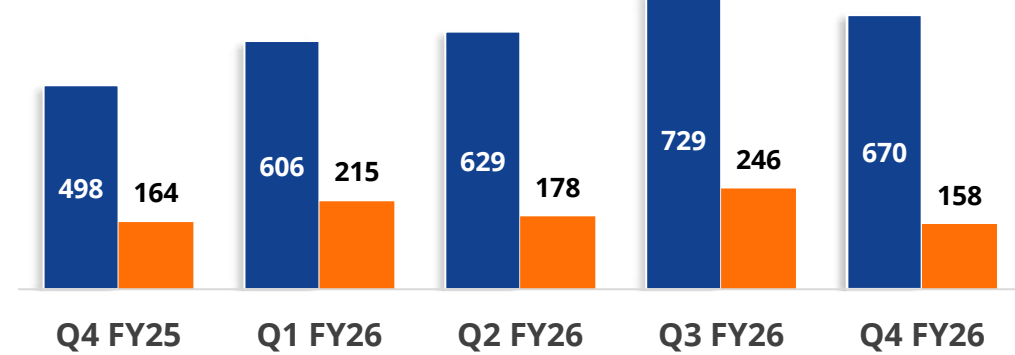
### PCR (excl. w/off)



# Key Performance Matrix (contd.)

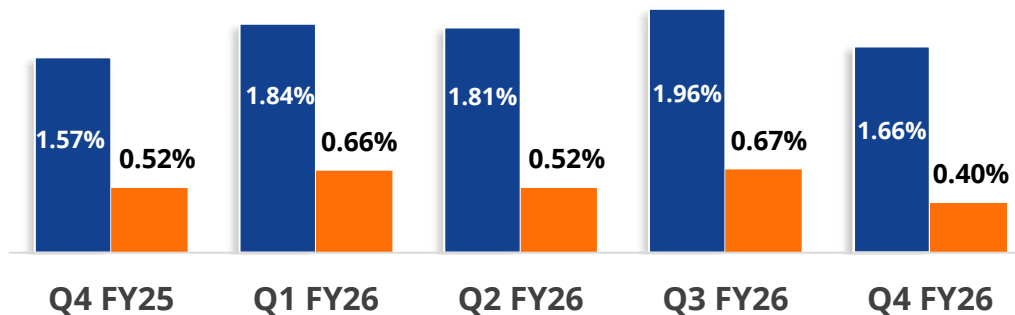
(₹ crore)

## Asset Quality



■ Gross NPA ■ Net NPA

(₹ crore)

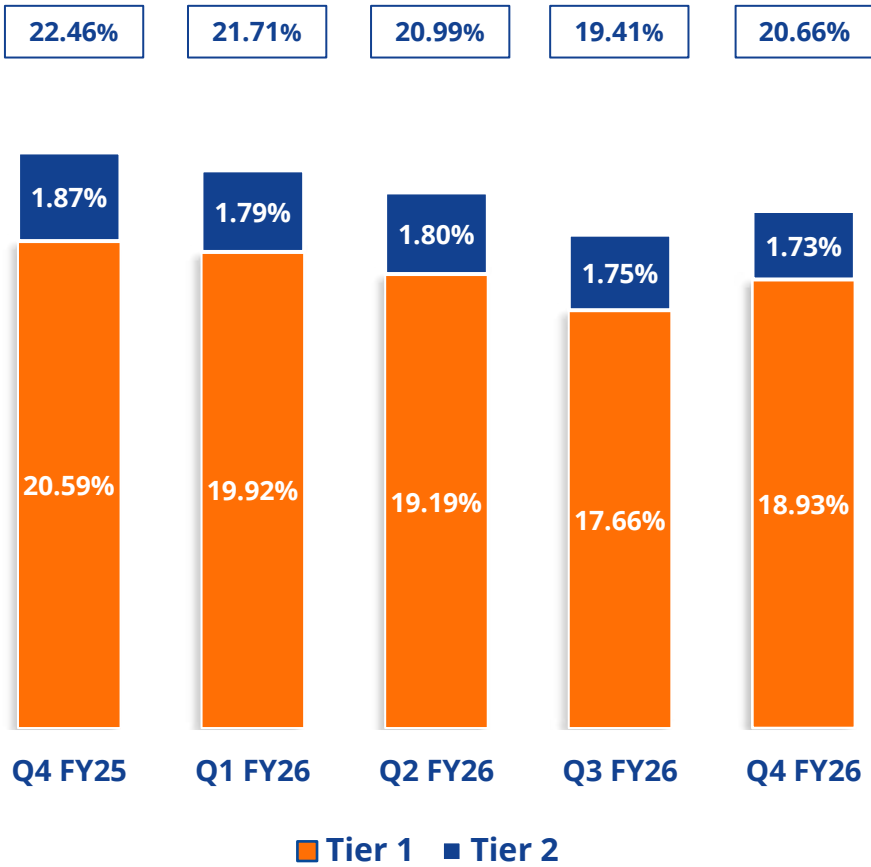


■ Gross NPA (%) ■ Net NPA (%)

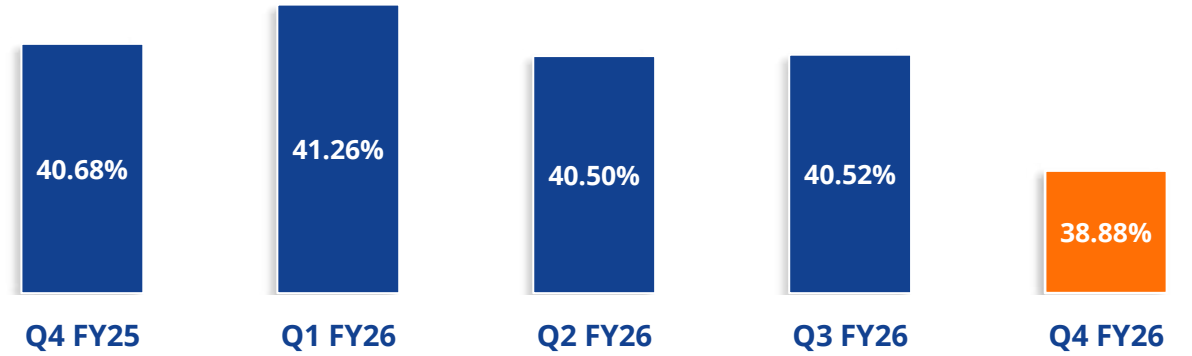
Gross NPA Movement	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Opening Balance of Gross NPA	458	498	606	629	729
Additions	94	139	94	197	61
<b>Sub Total (A)</b>	<b>552</b>	<b>637</b>	<b>700</b>	<b>826</b>	<b>790</b>
<b>Less</b>					
(i) Upgradations	7	2	37	23	85
(ii) Recoveries	29	17	29	26	28
(iii) Write-Offs	18	12	5	48	7
<b>Sub Total (B)</b>	<b>54</b>	<b>31</b>	<b>73</b>	<b>97</b>	<b>120</b>
<b>Closing Balance of Gross NPA (A-B)</b>	<b>498</b>	<b>606</b>	<b>629</b>	<b>729</b>	<b>670</b>

# Key Performance Matrix (contd.)

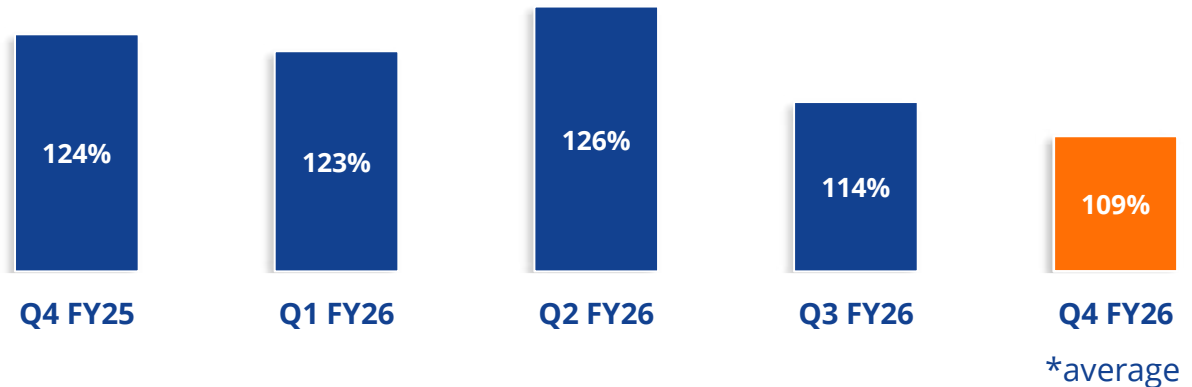
## Capital Adequacy Ratio



## RWA to Total Exposure



## Liquidity Coverage Ratio\*



# Profit and Loss Account

Particular	Q4 FY26	Q3 FY26	Q4 FY25	QoQ	YoY
Interest Income	1,201	1,154	981	4%	22%
Interest Expense	737	701	610	5%	21%
Net Interest Income	464	453	371	2%	25%
Treasury Profit	-6	5	51	-216%	-112%
Fee income	312	272	331	15%	-6%
Net Operating Income	770	730	753	6%	2%
Staff Cost*	251	232	196	8%	28%
Other Opex	225	206	240	10%	-6%
Total Opex	476	438	436	9%	9%
Operating Profit	294	292	317	1%	-7%
Provision for NPA	11	77	49	-86%	-79%
Other Provisions	12	10	11	23%	12%
Total Provisions	23	87	60	-73%	-62%
Profit Before Tax	271	205	257	32%	6%
Tax	69	52	66	33%	6%
Profit After Tax	202	153	190	32%	6%

\* Q4 FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

# Profit and Loss Account

Particular	FY26	FY25	YoY
Interest Income	4,505	3,597	25%
Interest Expense	2,785	2,121	31%
Net Interest Income	1,720	1,476	17%
Treasury Profit	58	98	-41%
Fee income	1,119	874	28%
Net Operating Income	2,897	2,448	18%
Staff Cost*	932	754	24%
Other Opex	880	784	12%
Total Opex	1,812	1,538	18%
Operating Profit	1,085	910	19%
Provision for NPA	199	82	143%
Other Provisions	35	29	22%
Total Provisions	234	111	112%
Profit Before Tax	851	800	6%
Tax	218	206	6%
Profit After Tax	633	594	7%

\* FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

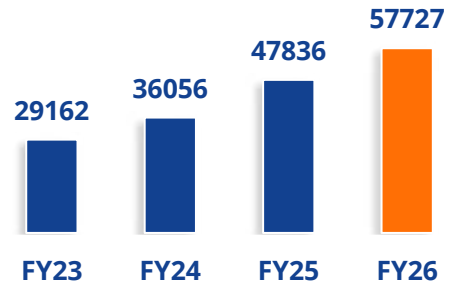
# Balance Sheet

Liabilities	Mar. 31, 2026	Dec 31, 2025	Mar. 31, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,721	4,662	4,324	1%	9%
Deposits	44,246	40,460	36,861	9%	20%
Of which CASA	8,832	8,316	8,918	6%	-1%
Borrowings	7,154	6,540	5,546	9%	29%
Other Liabilities & Provisions	1,432	1,672	931	-14%	54%
<b>Total</b>	<b>57,727</b>	<b>53,508</b>	<b>47,836</b>	<b>8%</b>	<b>21%</b>
Assets					
Cash & Balance with RBI	4,017	2,675	3,187	50%	26%
Balance with Banks Money at call & Short Notice	80	1,183	405	-93%	-80%
Investments	11,955	11,376	11,389	5%	5%
Advances	39,848	36,677	31,507	9%	26%
Fixed Assets	710	670	629	6%	13%
Other Assets	1,117	927	719	21%	55%
<b>Total</b>	<b>57,727</b>	<b>53,508</b>	<b>47,836</b>	<b>8%</b>	<b>21%</b>

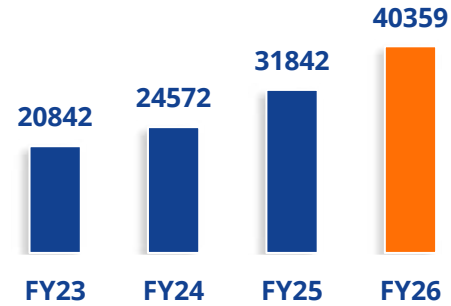
(₹ crore)

# Key Performance Matrix (contd.)

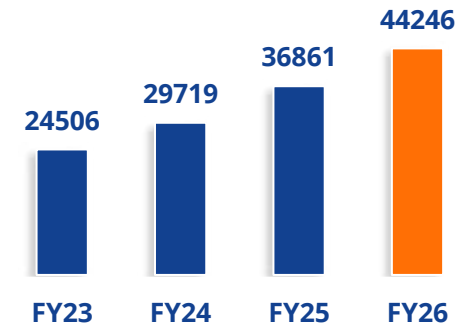
## Balance Sheet Size



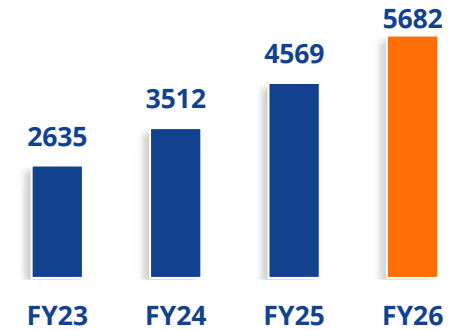
## Gross Advances



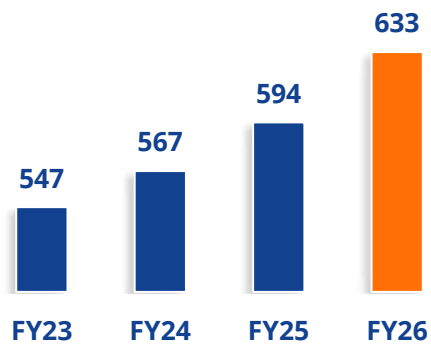
## Deposits



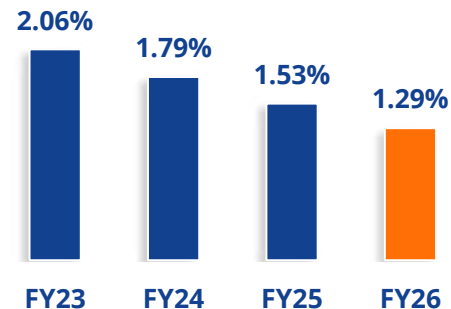
## Total Income



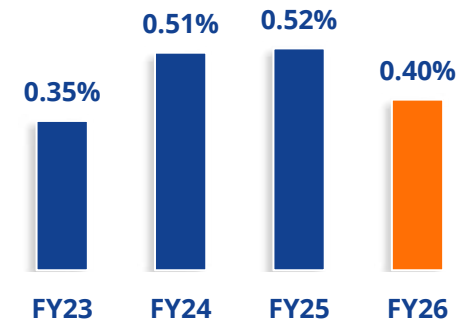
## Profit After Tax



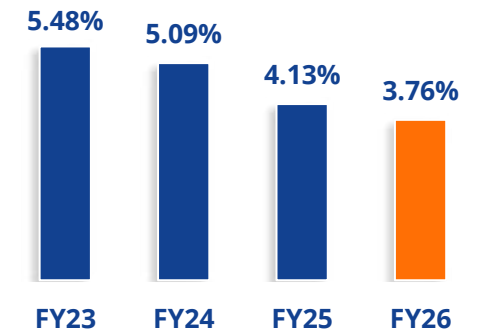
## ROA



## Net NPA



## NIM



(₹ crore)

## Technology Infrastructure Transformation

1. Four new Datacenters along with private cloud have been built and commissioned.
2. All Bank Branches have been provided with resilient high network bandwidth for running the business.
3. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
4. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
5. Advanced Enterprise Backup Solution is live in production.
6. New Virtualized Server Farm solution from Red Hat – planned delivery by Q2 FY27.

## Core Systems Transformation

1. Bank is now on a New Core Banking System (Flexcube) including Payment System, Virtual Account Management, Digital Channels (Mobile Banking, Internet Banking) and Trade Finance.
2. New Finance System, Oracle General Ledger is live.
3. New Risk Management System, Oracle OFSAA is under implementation and will be ready in Q3 FY27.
4. New Oracle Loan Management System - Gold, Agri and Vehicle is live.
5. New Corporate Mobile and Mobile Trade Finance Channel – planned delivery by Q3 FY27.
6. New OBDX Corporate is live and Trade Finance is planned delivery by Q2 FY27.

## Surround Systems Transformation

1. New Digital Customer Onboarding system, New HR System, New Compliance System, New Digital Call Center, New Lead Management System, Corporate and SME Lending Systems are live.
2. Retail Lending systems for Gold, Two-Wheeler, PL, LAP, EL, HL, AL are live.
3. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration. API developer portal in flight delivery by Q1 FY27.
4. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q2 FY27.
5. Wholesale Banking, Transaction Banking and SME Transformation is in flight (CMS & CDBT). Planned delivery by Q2 FY27.
6. RegTech Transformation (GRC, Tranche1, Automation) is in flight. Planned delivery by Q3 FY27.
7. New clearing system (CTS-DEM-NACH) live in production.
8. Corporate Lending Platform upgrade, delivery planned by Q3 FY27.

## Cybersecurity Systems Transformation

1. WAF (Web Application Firewall) is implemented for Application security.
2. Radware DDOS (Distributed Denial of Service) implemented in both DC & DR to detect & mitigate DDOS attacks.
3. To efficiently respond to security threats at end points, we have implemented EDR solution from Checkpoint.
4. Implemented Splunk for effective detection & response to Security Incidence.
5. Fraud Risk Management solution is live . CBS, OBDX, UPI systems being monitored.
6. New Early Warning System is live.

# Enhancing Digital Footprint



Mobile Banking Users

6.90 lakh+



% of Digital Transaction\*

89.11%



QR Installations

19,000+



Net Banking Users

6.90 lakh+



PoS Machine Installations

3,400+



Debit Cards

9.78 lakh+



Digital Transaction\*

1,655 lakh+



Credit Cards

1.94 lakh+

\*for FY26



## Environmental

- Energy Efficiency
- Reduction of GHG Emissions
- Effluent and Waste Management
- Sustainable Procurement Practices
- Promotion of Digital Initiatives
- ESG impact assessment /scorecard in lending
- Climate Risk Assessment/Stress Tests



## Social

- Employees - We Care through Equality, Diversity, Growth and Inclusion and provide Health/Accident Coverage.
- Customers- Customer Centricity /Experience, Grievance Redressal Forum, Feedback Mechanism
- Community- CSR Initiatives, Responsible Banking, Distribution, FI initiatives
- Cyber Security- ISO 27001 certification, Policies, Audits, 24/7 FRM cell



## Governance

- ESG /Sustainable Development Policy
- Board Oversight/ Diversity/ Stakeholder Engagement
- Board/Board Committees comprise of Independent Directors
- Minority Shareholder Participation & Protection Mechanisms
- Compliance/Vigilance Policies and Framework



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