

Walker Chandiook & Co LLP
Chartered Accountants
16th Floor, Tower III,
One International Center
S B Marg, Prabhadevi (W)
Mumbai - 400 013
Maharashtra, India

Sundaram and Srinivasan
Chartered Accountants
23, C.P. Ramasamy Road,
Alwarpet,
Chennai – 600 018
Tamil Nadu, India

Independent Auditor's Review Report on Unaudited Quarterly Financial Results and Year to Date Results of CSB Bank Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of CSB Bank Limited

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of **CSB Bank Limited** ('the Bank') for the quarter ended **30 September 2025** and the year to date results for the period 01 April 2025 to 30 September 2025, being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at 30 September 2025, including leverage ratio, liquidity coverage ratio and net stability funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to banks ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



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4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure as at 30 September 2025, including leverage ratio, liquidity coverage ratio and net stability funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

For Walker Chandlok & Co LLP
Chartered Accountants
Firm Registration No: 001076N/N500013

Sudhir N. Pillai

Sudhir N. Pillai
Partner
Membership No. 105782

UDIN: 25105782BMLIGT7797

Place: Mumbai
Date: 05 November 2025



For Sundaram & Srinivasan
Chartered Accountants
Firm Registration No: 004207S

P. Menakshi Sundaram

P Menakshi Sundaram
Partner
Membership No. 217914

UDIN: 25217914BMKYXS2409

Place: Chennai
Date: 05 November 2025



**CSB Bank Limited**

Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road,
Thrissur – 680020, Kerala, India.
Tel: +91 487-2333020 | Fax: +91 487-2338764 |
Website: www.csb.bank.in | Email: secretarial@csb.bank.in
Corporate Identity Number: L65191KL1920PLC000175

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025**

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,10,916	1,04,094	86,485	2,15,010	1,69,687	3,59,714
(a) Interest / discount on advances / bills	91,437	84,510	71,168	1,75,947	1,38,741	2,93,064
(b) Income on Investments	18,697	18,737	14,338	37,434	28,093	62,173
(c) Interest on balances with RBI and other inter bank funds	493	722	351	1,215	836	1,986
(d) Others	289	125	628	414	2,017	2,491
2. Other income	34,920	24,471	19,938	59,391	37,122	97,206
3. Total Income (1+2)	1,45,836	1,28,565	1,06,423	2,74,401	2,06,809	4,56,920
4. Interest expended	68,560	66,153	49,737	1,34,713	96,742	2,12,097
5. Operating expenses (i) + (ii)	49,346	40,381	36,651	89,727	72,783	1,53,799
(i) Employees cost	22,814	22,105	18,483	44,919	36,178	75,425
(ii) Other operating expenses	26,532	18,276	18,168	44,808	36,605	78,374
6. Total Expenditure (4+5) (excluding provisions and contingencies)	1,17,906	1,06,534	86,388	2,24,440	1,69,525	3,65,896
7. Operating Profit before Provisions and Contingencies (3-6)	27,930	22,031	20,035	49,961	37,284	91,024
8. Provisions (other than tax) and Contingencies	6,365	6,079	1,391	12,444	3,397	11,071
9. Exceptional items	-	-	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	21,565	15,952	18,644	37,517	33,887	79,953
11. Tax expense	5,532	4,092	4,803	9,624	8,714	20,573
12. Net Profit from Ordinary Activities after Tax (10-11)	16,033	11,860	13,841	27,893	25,173	59,380
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit for the period (12-13)	16,033	11,860	13,841	27,893	25,173	59,380
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	17,354	17,354	17,354	17,354
16. Reserves excluding revaluation reserves	-	-	-	-	-	4,15,036
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Base-III)	20.99%	21.71%	22.74%	20.99%	22.74%	22.46%
(iii) Earnings per Share (EPS)*						
Basic EPS - before and after extraordinary items (in ₹)	9.24	6.84	7.98	16.08	14.51	34.23
Diluted EPS - before and after extraordinary items (in ₹)	9.24	6.84	7.98	16.08	14.51	34.23
(iv) NPA Ratios						
a) Gross NPAs	62,875	60,649	45,212	62,875	45,212	49,846
Net NPAs	17,846	21,515	18,332	17,846	18,332	16,353
b) % of Gross NPAs	1.81%	1.84%	1.68%	1.81%	1.68%	1.57%
% of Net NPAs	0.52%	0.66%	0.69%	0.52%	0.69%	0.52%
(v) Return on Assets - Annualised	1.30%	1.01%	1.48%	1.16%	1.36%	1.49%
(vi) Networth [#]	4,45,459	4,39,868	3,90,173	4,45,459	3,90,173	4,25,663
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Debt Equity Ratio [@]	92.05%	115.09%	56.67%	92.05%	56.67%	123.31%
(xi) Total Debt to Total Assets [§]	8.65%	10.99%	5.95%	8.65%	5.95%	11.59%

* Quarterly numbers are not Annualised.

#Net worth consist of paid up equity capital and reserves excluding revaluation reserve less intangible assets and deferred tax asset.

@ Equity includes paid up capital and reserves.

§ Debt and total debts represents total borrowings of the Bank



SEGMENT INFORMATION						
Particulars	(₹ in Lakhs)					
	Quarter ended			Half Year ended		Year ended
	30.09.2025 Unaudited	30.06.2025 Unaudited	30.09.2024 Unaudited	30.09.2025 Unaudited	30.09.2024 Unaudited	31.03.2025 Audited
Segment Revenue:						
Treasury	20,270	25,315	18,083	45,585	34,372	76,380
Corporate/Wholesale Banking	40,583	30,397	24,872	70,980	47,091	1,12,164
Retail Banking	80,687	68,984	60,192	1,49,671	1,19,325	2,52,269
Other Banking Operations	4,296	3,869	3,276	8,165	6,021	16,107
Unallocated	-	-	-	-	-	-
Total Revenue	1,45,836	1,28,565	1,06,423	2,74,401	2,06,809	4,56,920
Less: Inter segment revenue	-	-	-	-	-	-
Income from operations	1,45,836	1,28,565	1,06,423	2,74,401	2,06,809	4,56,920
Segment Results (Net of provisions):						
Treasury	985	3,323	1,232	4,308	3,065	10,030
Corporate/Wholesale Banking	1,342	1,203	2,005	2,545	5,247	13,102
Retail Banking	17,615	10,030	14,337	27,645	23,613	51,075
Other Banking Operations	1,554	1,366	1,153	2,920	2,039	5,988
Unallocated	69	30	(83)	99	(77)	(242)
Profit Before Tax	21,565	15,952	18,644	37,517	33,887	79,953
Segment Assets:						
Treasury	12,10,267	11,41,749	10,11,788	12,10,267	10,11,788	13,75,135
Corporate/Wholesale Banking	14,20,748	12,50,914	9,17,593	14,20,748	9,17,593	11,44,347
Retail Banking	23,59,347	24,53,810	20,07,556	23,59,347	20,07,556	22,52,827
Other Banking Operations	4,458	4,568	3,083	4,458	3,083	4,625
Unallocated	7,230	6,922	6,426	7,230	6,426	6,693
Total	50,02,050	48,57,963	39,46,446	50,02,050	39,46,446	47,83,627
Segment Liabilities:						
Treasury	3,40,315	3,95,647	3,01,155	3,40,315	3,01,155	3,77,128
Corporate/Wholesale Banking	21,13,959	18,37,575	13,38,031	21,13,959	13,38,031	15,79,538
Retail Banking	20,77,638	21,60,782	18,93,174	20,77,638	18,93,174	23,77,188
Other Banking Operations	-	-	-	-	-	-
Unallocated	109	(38)	14	109	14	-
Total	45,32,021	43,93,966	35,32,374	45,32,021	35,32,374	43,33,854
Capital employed:						
(Segment Assets-Segment Liabilities)						
Treasury	8,69,952	7,46,102	7,10,633	8,69,952	7,10,633	9,98,007
Corporate/Wholesale Banking	(6,93,211)	(5,86,661)	(4,20,438)	(6,93,211)	(4,20,438)	(4,35,191)
Retail Banking	2,81,709	2,93,028	1,14,382	2,81,709	1,14,382	(1,24,361)
Other Banking Operations	4,458	4,568	3,083	4,458	3,083	4,625
Unallocated	7,121	6,960	6,412	7,121	6,412	6,693
Total	4,70,029	4,63,997	4,14,072	4,70,029	4,14,072	4,49,773

1. For the above segment reporting, the reportable segments are identified as Treasury, Corporate/ Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI Guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the Bank is considered to operate only in domestic segment.

2. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on establishment of Digital Banking Unit (DBU), for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has to be identified as a sub-segment under Retail Banking. Since, the Bank has not established DBU, Digital Banking has not been disclosed as a sub-segment under Retail Banking.



Notes:

1 Statement of Assets and Liabilities is given below:

(₹ in Lakhs)

Particulars	As at 30.09.2025	As at 30.09.2024	As at 31.03.2025
	Unaudited	Unaudited	Audited
Capital and Liabilities			
Capital	17,354	17,354	17,354
Reserves and Surplus	4,52,675	3,96,719	4,32,419
Deposits	39,65,146	31,84,019	36,86,149
Borrowings	4,32,650	2,34,675	5,54,626
Other Liabilities and Provisions	1,34,225	1,13,679	93,077
Total	50,02,050	39,46,446	47,83,627
Assets			
Cash and Balances with Reserve Bank of India	2,41,966	3,03,742	3,18,728
Balances with Banks and money at call & short notice	1,00,894	27,978	40,490
Investments	10,79,914	8,36,963	11,38,934
Advances	34,26,163	26,60,212	31,50,705
Fixed Assets	67,134	48,577	62,868
Other Assets	85,979	68,974	71,902
Total	50,02,050	39,46,446	47,83,627

2 Statement of Cash Flow is given below:

(₹ in Lakhs)

Particulars	Half Year ended 30.09.2025	Half Year ended 30.09.2024	Year ended 31.03.2025
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
Profit before income tax	37,517	33,887	79,953
Adjustments for:			
Depreciation on fixed assets	4,926	4,021	7,639
Provision for depreciation in value of investments	237	6	234
Provision towards non performing advances	13,095	5,489	15,450
Provision for standard assets	1,377	726	2,662
Employee stock option expense	593	377	979
(Profit)/Loss on sale of fixed assets	(71)	20	26
Amortisation of (discount) on investments	(1,106)	(697)	(100)
(Reversal)/Other provisions and contingencies	(99)	77	242
	56,469	43,906	1,07,085
Adjustments for:			
Decrease/(Increase) in investments (excluding Held to Maturity Investments)	94,779	(3,63,960)	(5,94,818)
(Increase) in advances	(2,88,553)	(2,32,144)	(7,32,597)
(Increase) in other assets	(13,260)	(6,926)	(10,135)
Increase in deposits	2,78,997	2,12,139	7,14,268
Increase in other liabilities & provisions	39,871	35,260	12,557
	1,68,303	(3,11,725)	(5,03,640)
Direct taxes paid (net of refunds)	(10,440)	(10,334)	(21,912)
Net cash flow from/(used in) operating activities	1,57,863	(3,22,059)	(5,25,552)
Cash flows from investing activities:			
Purchase of fixed assets	(9,460)	(12,077)	(30,024)
Proceeds from sale of fixed assets	338	51	82
(Increase)/Decrease in Held to Maturity Investments	(43,120)	2,91,379	2,20,333
Net cash flow (used in)/from investing activities	(52,242)	2,79,353	1,90,391
Cash flows from financing activities			
(Repayment)/Proceeds of Borrowings (net)	(1,21,979)	58,937	3,78,890
Net cash flow (used in)/from financing activities	(1,21,979)	58,937	3,78,890
Net (Decrease)/Increase in cash and cash equivalents	(16,358)	16,231	43,729
Cash and cash equivalents at the beginning of the year	3,59,218	3,15,489	3,15,489
Cash and cash equivalents at the end of the period/year	3,42,860	3,31,720	3,59,218

3 The above financial results for the quarter and half year ended September 30, 2025, have been reviewed by the Audit Committee of the Board and thereafter approved by the Board of Directors of the Bank in their respective meeting held on November 5, 2025. These results have been subjected to limited review by the joint statutory auditors of the Bank, viz. Walker Chandlok & Co LLP and Sundaram and Srinivasan, Chartered Accountants and an unmodified review report has been issued.

4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI"), from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025.

5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange transactions, selling of third-party products, profit on sale of investments (net), income from sale of PSLC etc.

6 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.

7 The Bank follows the trust route for administering 'CSB Employee Stock Option Scheme, 2019'. During the quarter ended September 30, 2025, the Bank has not issued any equity shares to CSB ESOS Trust; however, option grantees exercised 5,510 options during the quarter ended September 30, 2025.



8 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 are given below;

Type of Borrower	(₹ in Lakhs)				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as standard consequent to implementation of resolution plan- Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the current half year
Personal Loans	131.47	-	-	16.70	122.12
Corporate of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	131.47	-	-	16.70	122.12

9 Details of loans transferred / acquired during the quarter ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

- (i) The Bank has not transferred / acquired any loans not in default through assignment of loans.
(ii) The Bank has not transferred / acquired any stressed loans (Non-performing asset or special mention account).
(iii) Details of ratings of Security Receipts (SR) outstanding as on September 30, 2025 are given below:

(₹ in Lakhs)			
Rating	Rating Agency	Recovery Rating	Carrying value
Unrated	NA	-	-
		Total	-

10 The Bank does not have any Subsidiaries/Associates/Joint ventures as on September 30, 2025, hence, disclosure related to Consolidated Financial Results is not applicable.

11 In accordance with RBI guidelines, Banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR) under the Basel III framework. The Bank has made these disclosures which are available on its website at the link: <https://www.csbbank.in/basel-2basel-3-disclosures>. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors of the Bank.

12 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

For and on behalf of the Board



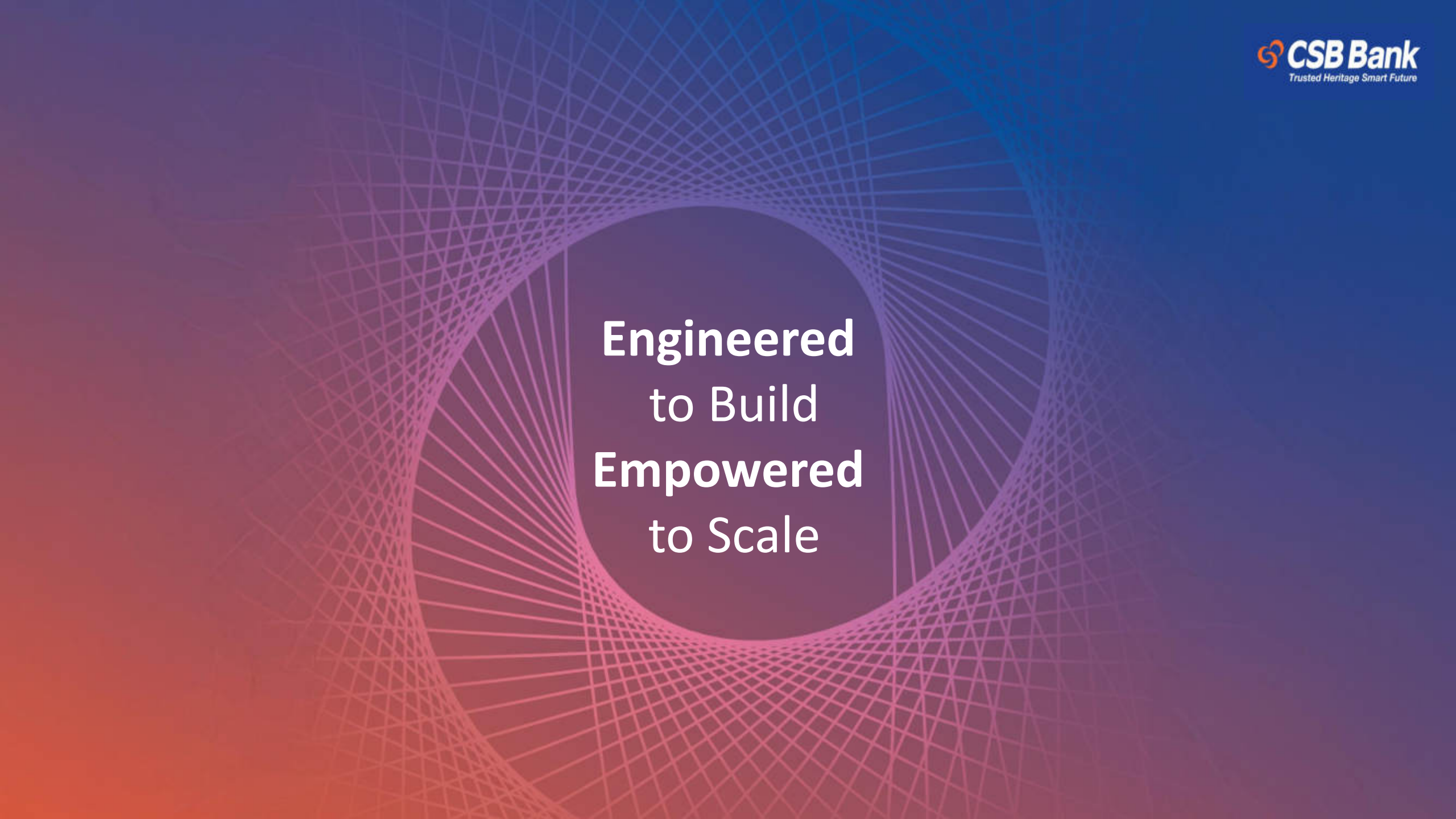
Pralay Mondal
Managing Director & CEO
DIN: 00117994

Place: Mumbai
Date: November 5, 2025



INVESTOR PRESENTATION

Q2-FY26

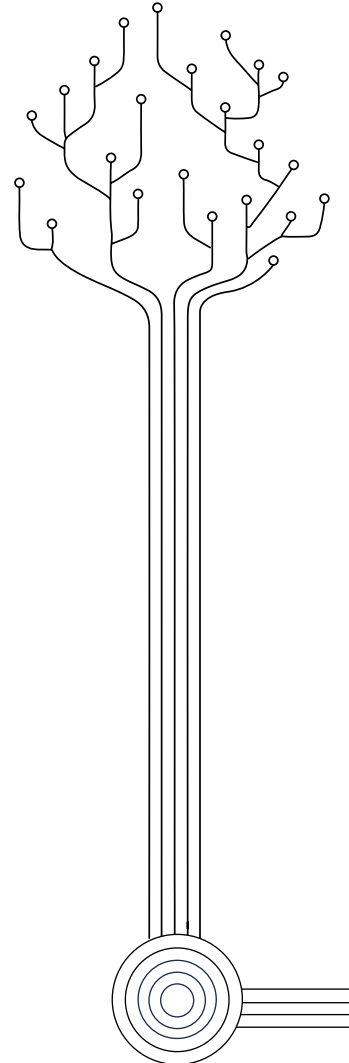


**Engineered
to Build
Empowered
to Scale**

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Performance Highlights – Q2 FY26



₹ **50,021** cr

Balance Sheet Size



27% Y-o-Y

₹ **34,712** cr

Gross Advances



29% Y-o-Y

₹ **39,651** cr

Deposits



25% Y-o-Y

₹ **74,363** cr

Total Business



27% Y-o-Y

₹ **1,458** cr

Total Income



37% Y-o-Y

₹ **424** cr

Net Interest Income



15% Y-o-Y

₹ **349** cr

Non Interest Income



75% Y-o-Y

₹ **160** cr

Profit After Tax



16% Y-o-Y

20.99%

Capital Adequacy Ratio



Q2-FY25 22.74%

0.52%

Net NPA



Q2-FY25 0.69%

1.33%

ROA



Q2-FY25 1.50%

3.81%

NIM



Q2-FY25 4.30%

Y-o-Y : Q2 FY26 v/s Q2 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



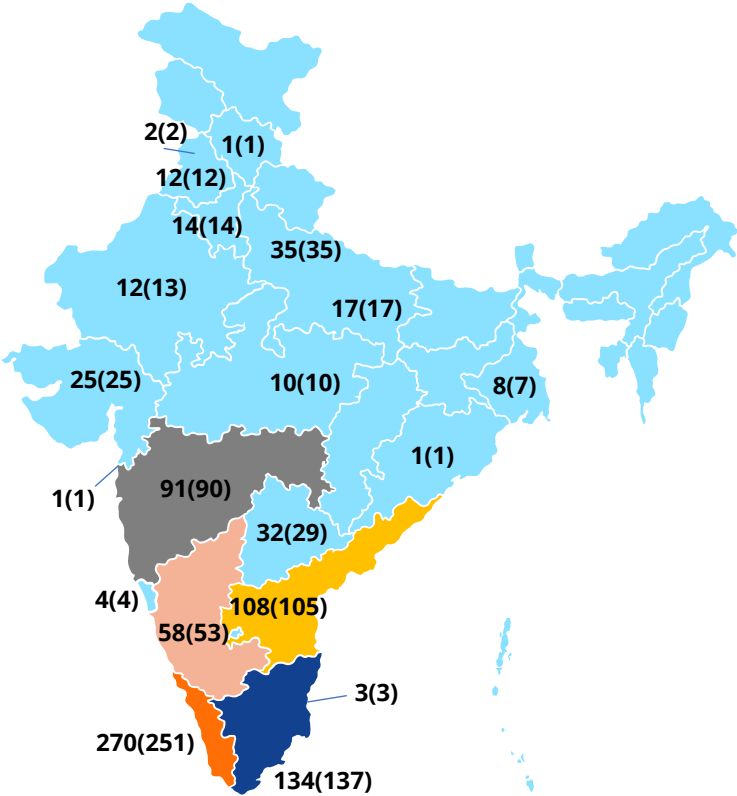
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of 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	
	Sept. 2024	Sept. 2025
Kerala	34	32
Tamil Nadu	17	16
Andhra Pradesh	12	13
Maharashtra	11	11
Karnataka	7	7
Others	*19	*21

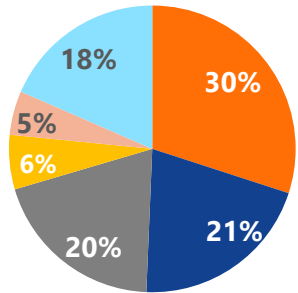
*Of which Delhi (4%), Telangana (4%), Gujarat (3%)

Population	No. of Branches	
	Sept. 2024	Sept. 2025
Metropolitan	201	224
Urban	160	165
Semi-Urban	377	387
Rural	64	62
	802	838

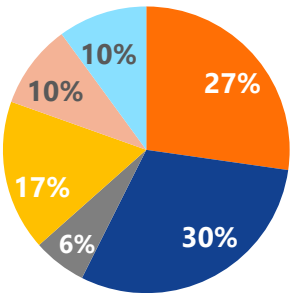


Legend: Branches (ATM)

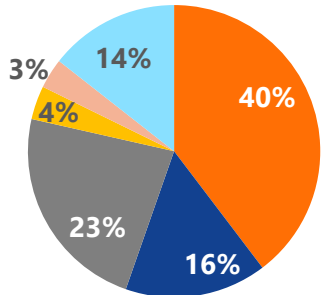
Total Business



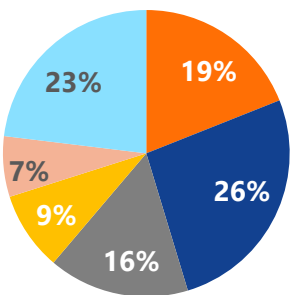
Gold Loans



Total Deposits



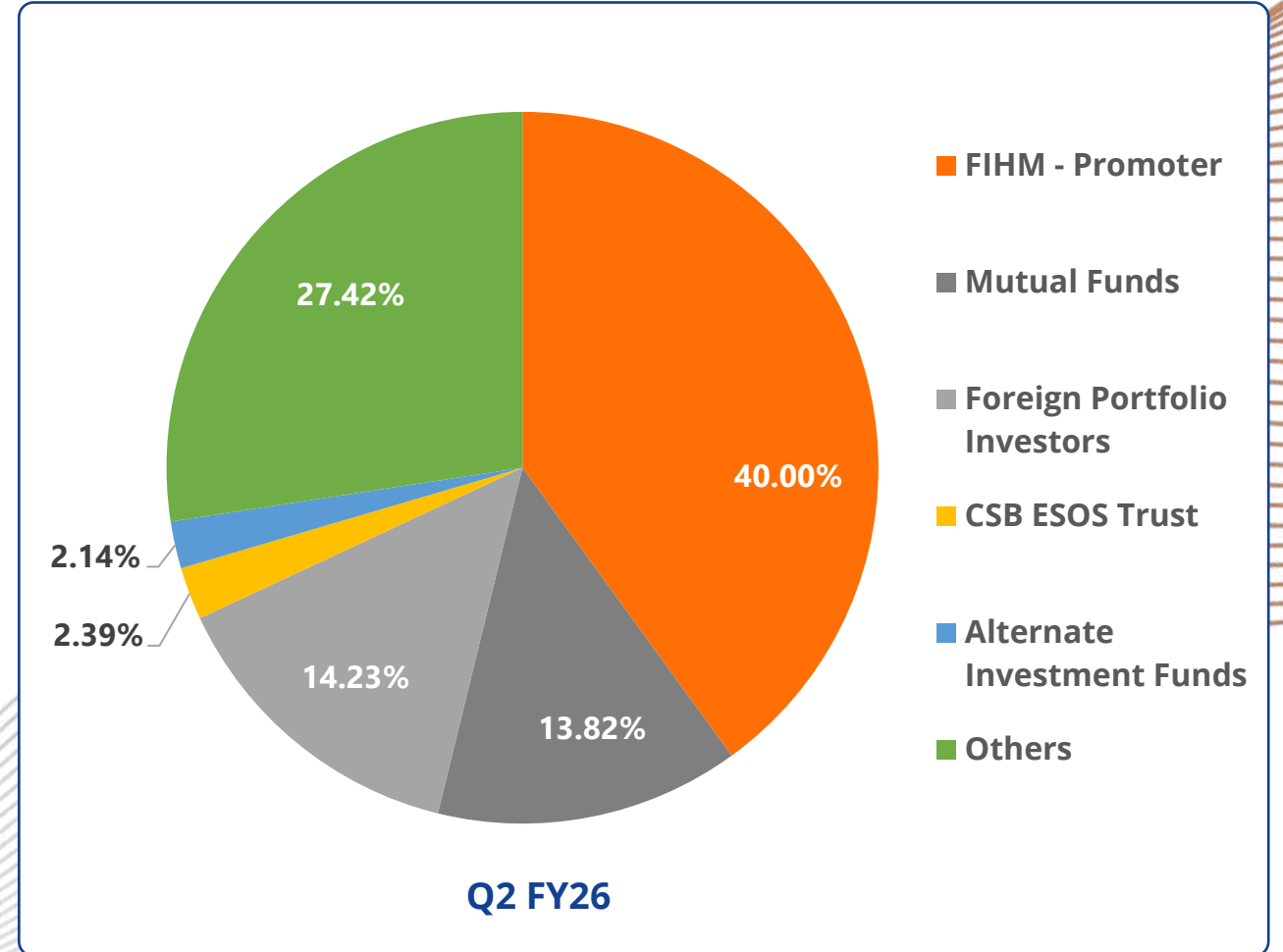
Gross Advances



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	16	23.98	13.82%
Foreign Portfolio Investors	95	24.68	14.23%
CSB ESOS Trust	1	4.15	2.39%
Alternate Investment Funds	16	3.72	2.14%
Others (incl. non-resident Indians, body corporates, resident individuals)	64,625	47.57	27.42%
Total	64,754	173.49	100%



Our Board of Directors

Mr. Biswamohan Mahapatra

Non-Executive Independent
Chairperson

He 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

He 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

He 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

He 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

She 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

He 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

He 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

She 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

He 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

He 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.

Note - Mr. Madhavan Menon ceased to be a Non-Executive Non-Independent Director of the Bank effective October 20, 2025, upon completion of his tenure of appointment.

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+

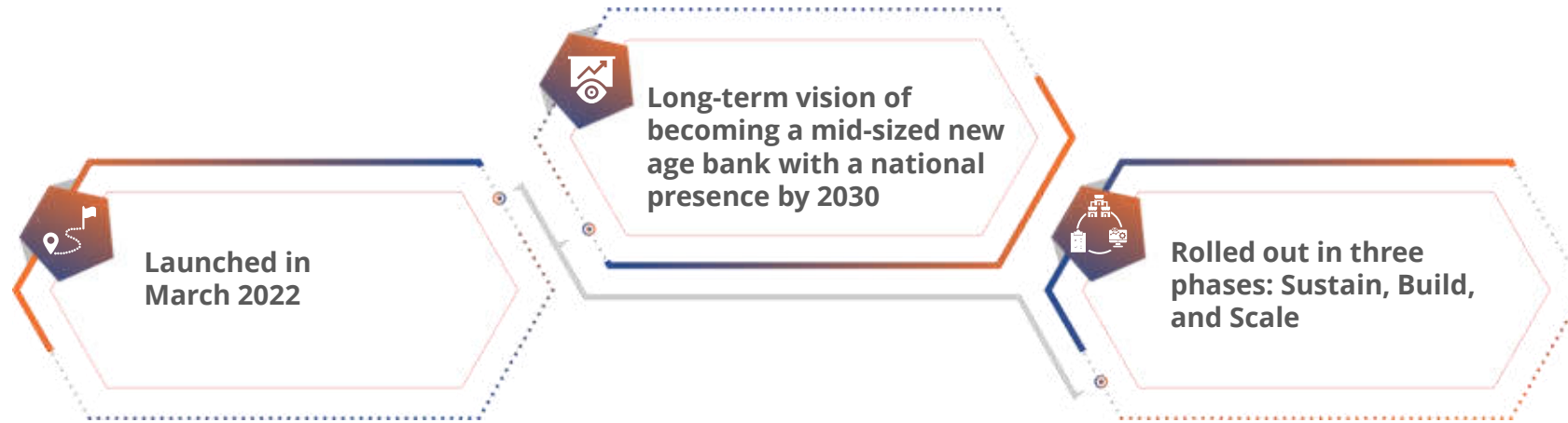
Raju Kumar Ojha

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

Driven by SBS 2030 (contd.)



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

Driven by SBS 2030 (contd.)

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

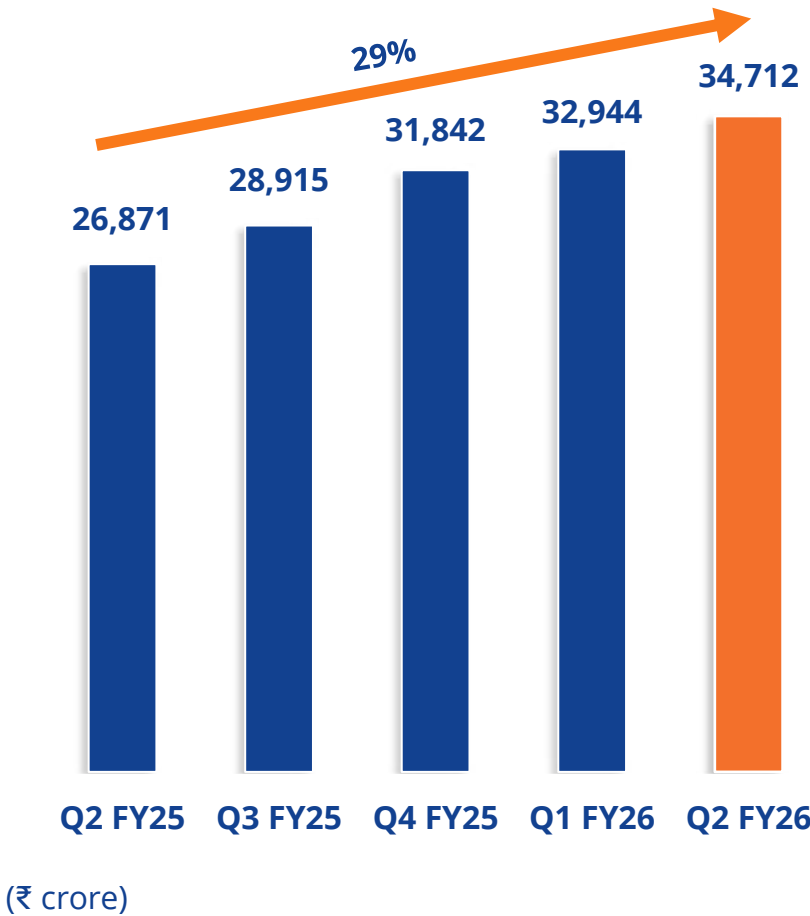


Focus on asset quality, risk management, and strong collection framework

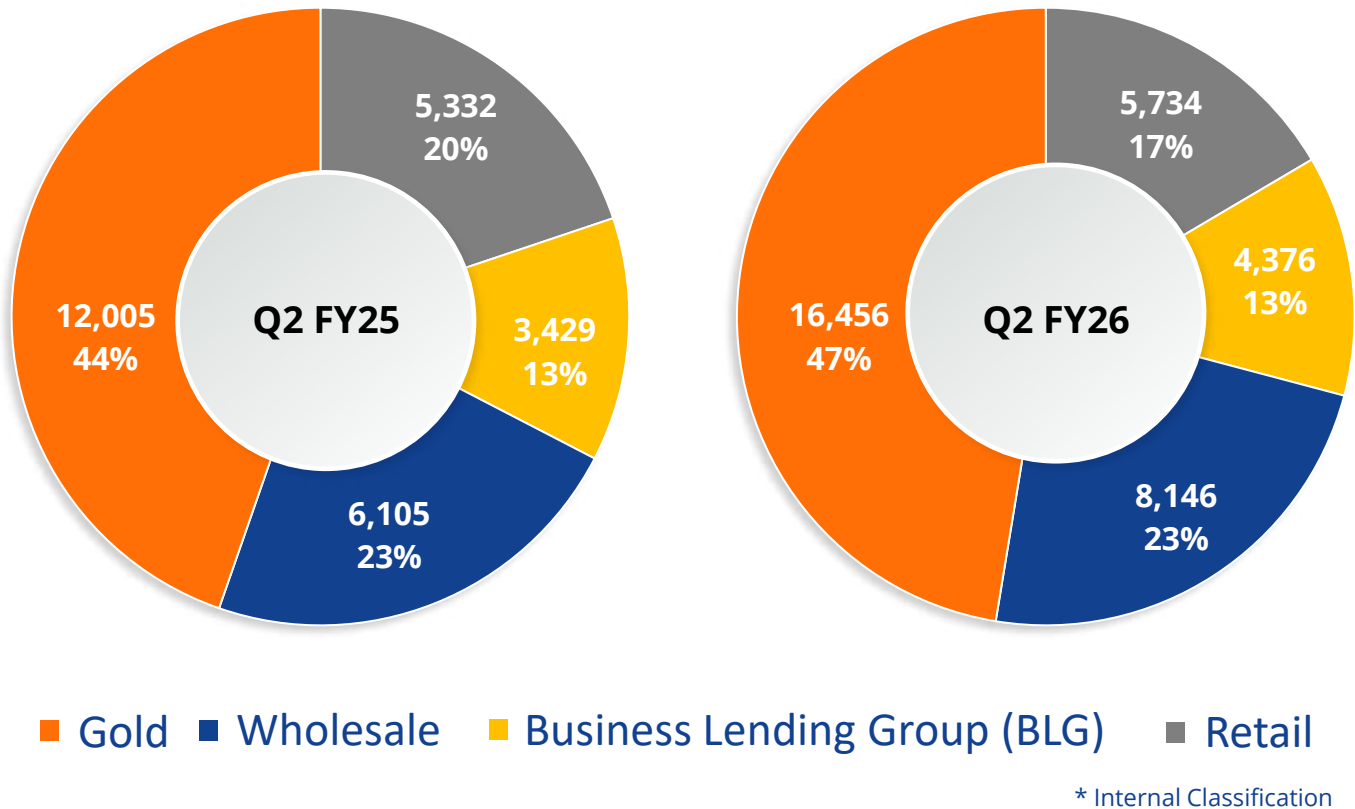
Driven by SBS 2030 (contd.)



Gross Advances

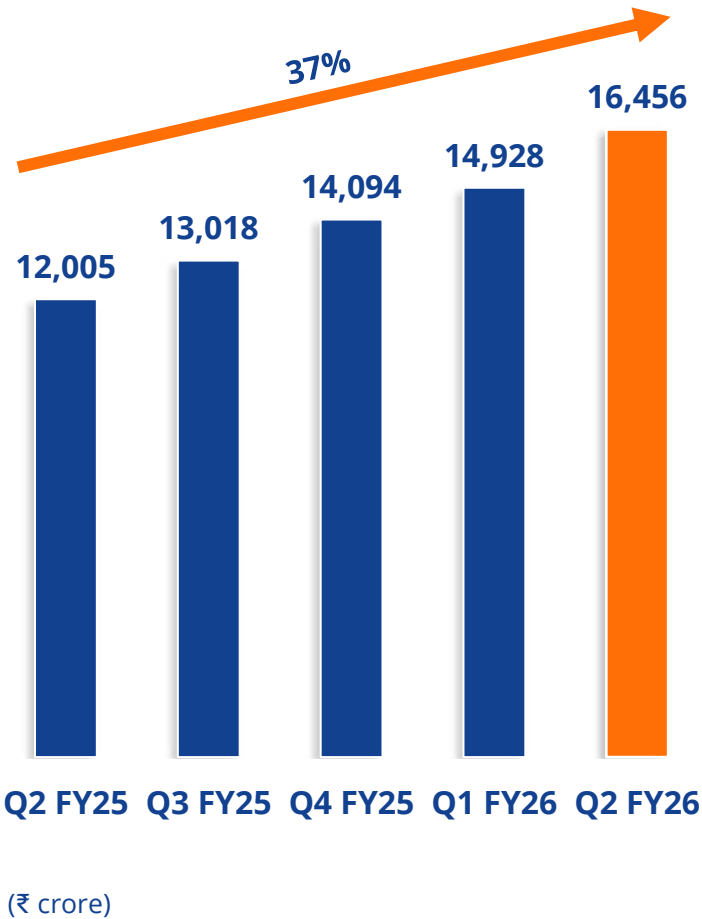


Gross Advances Mix*

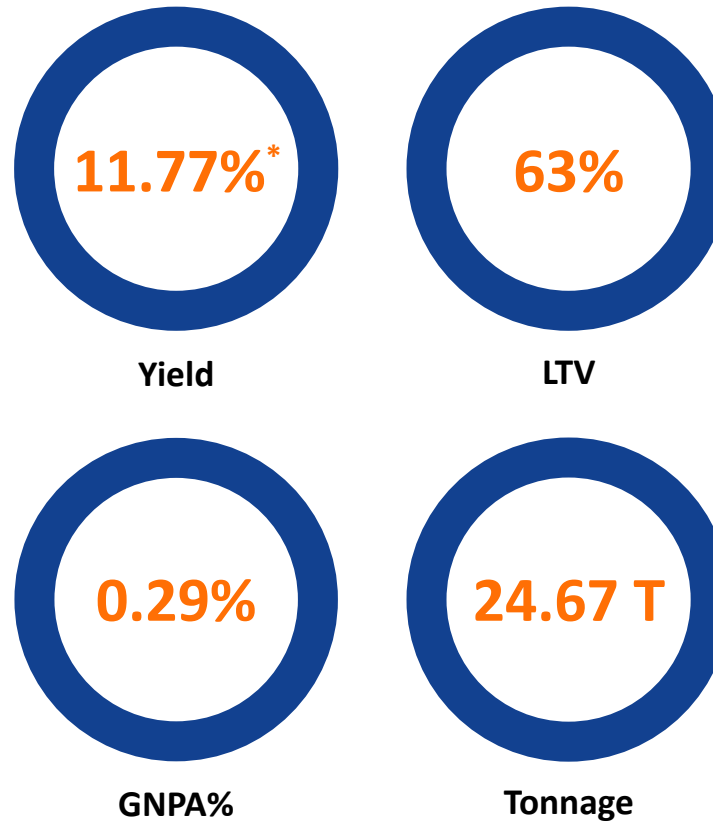


Gold Loan Portfolio

Book size

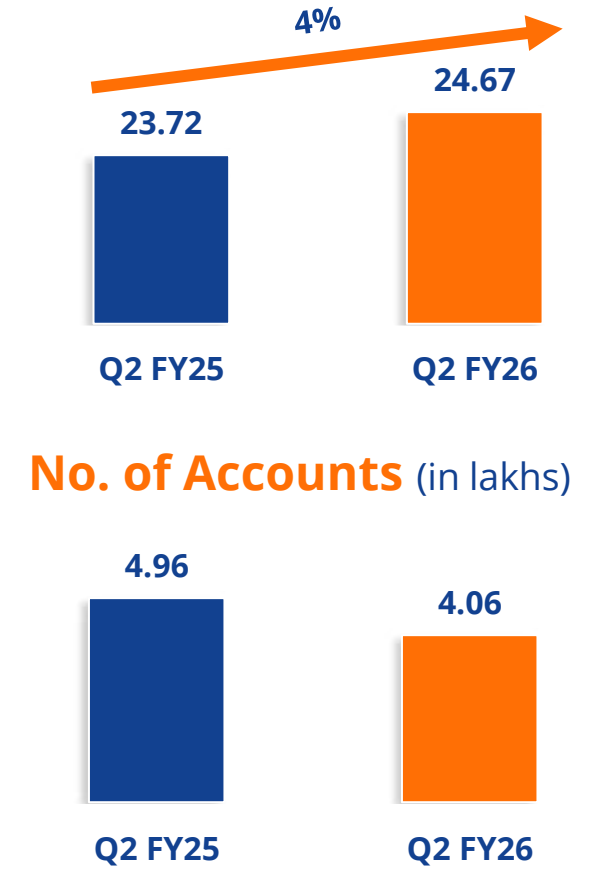


Portfolio Quality

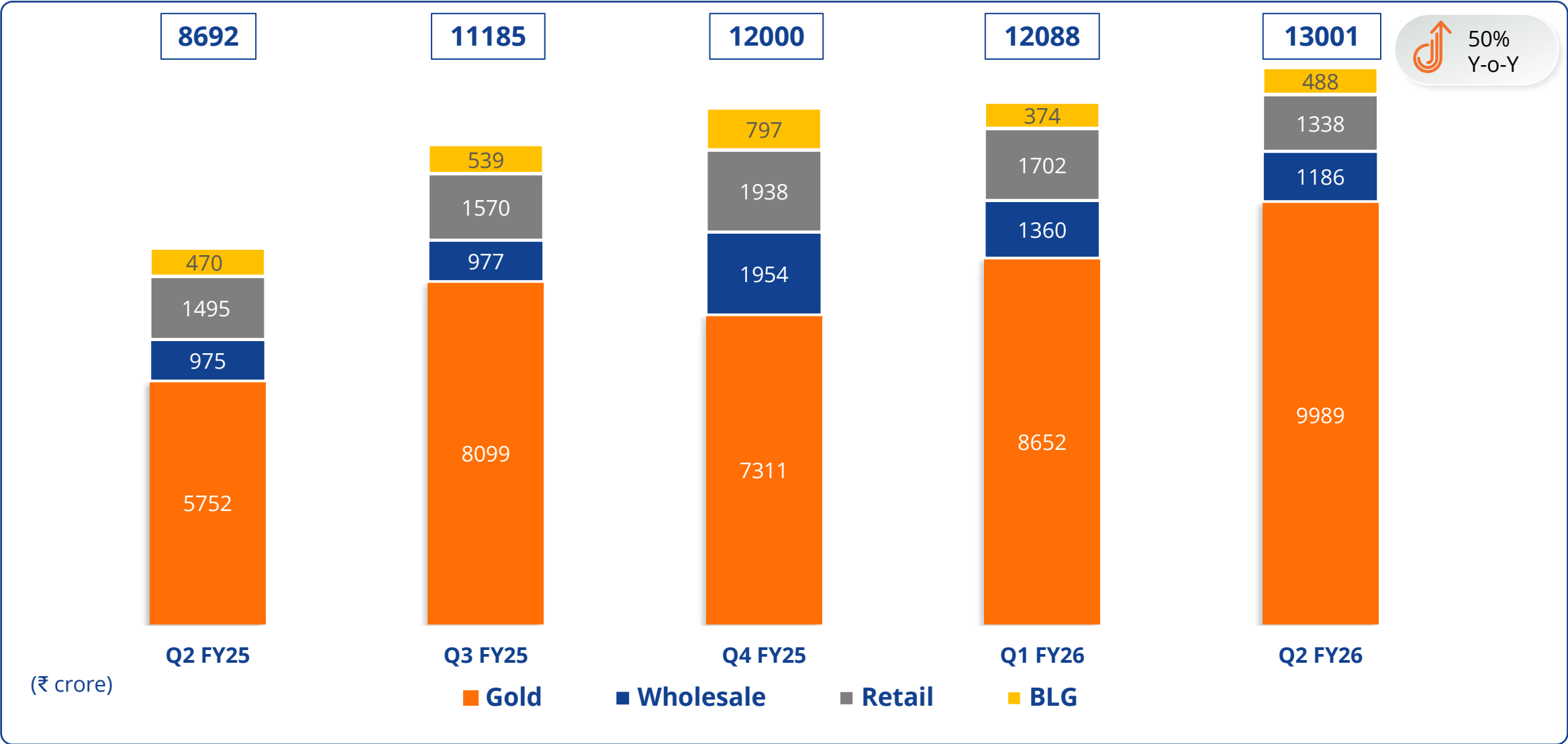


* Portfolio yield for Q2 FY26

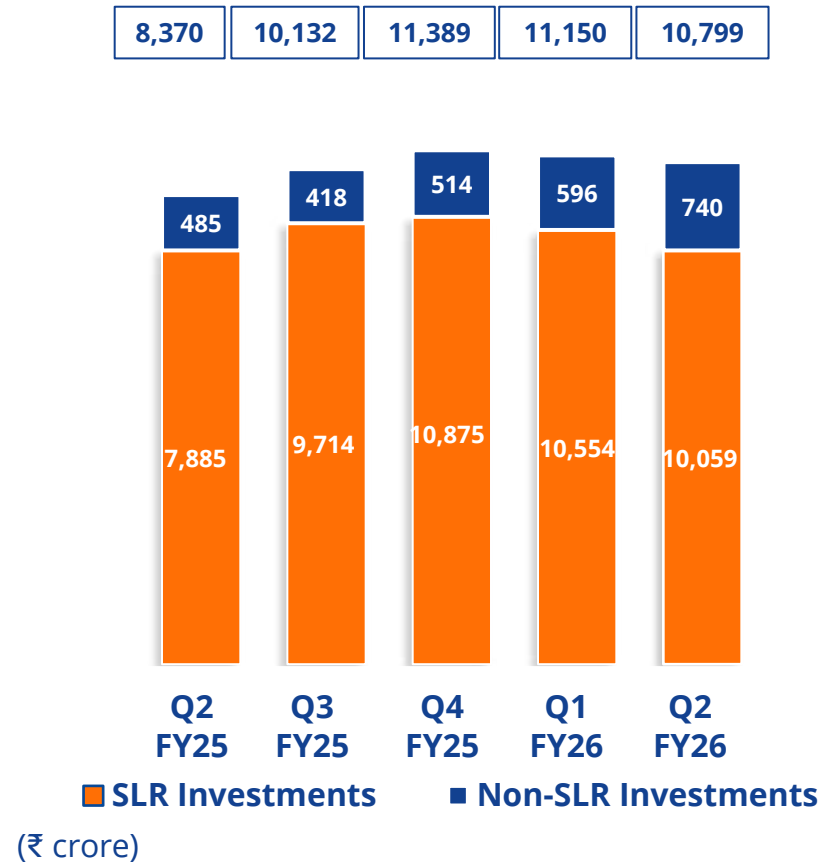
Tonnage



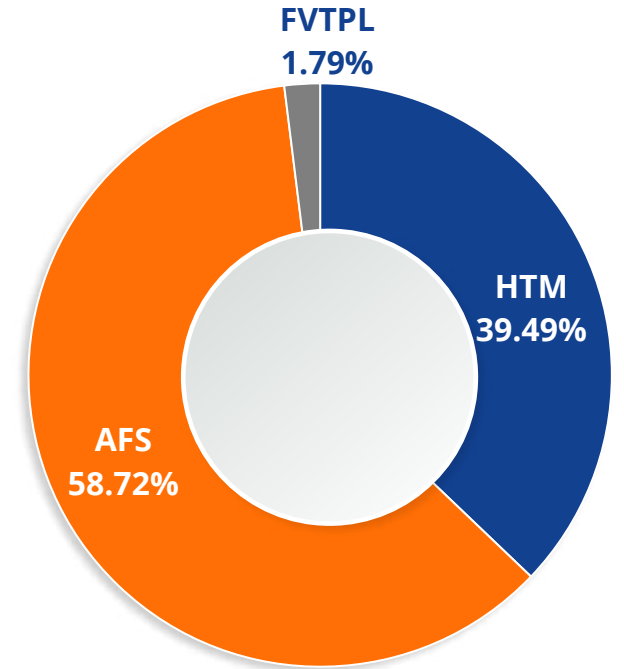
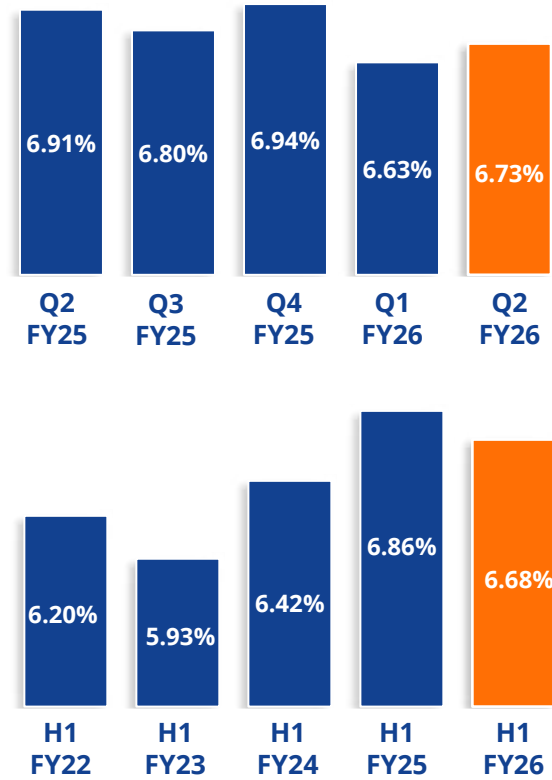
Disbursements



Net Investments



Yield on Investments

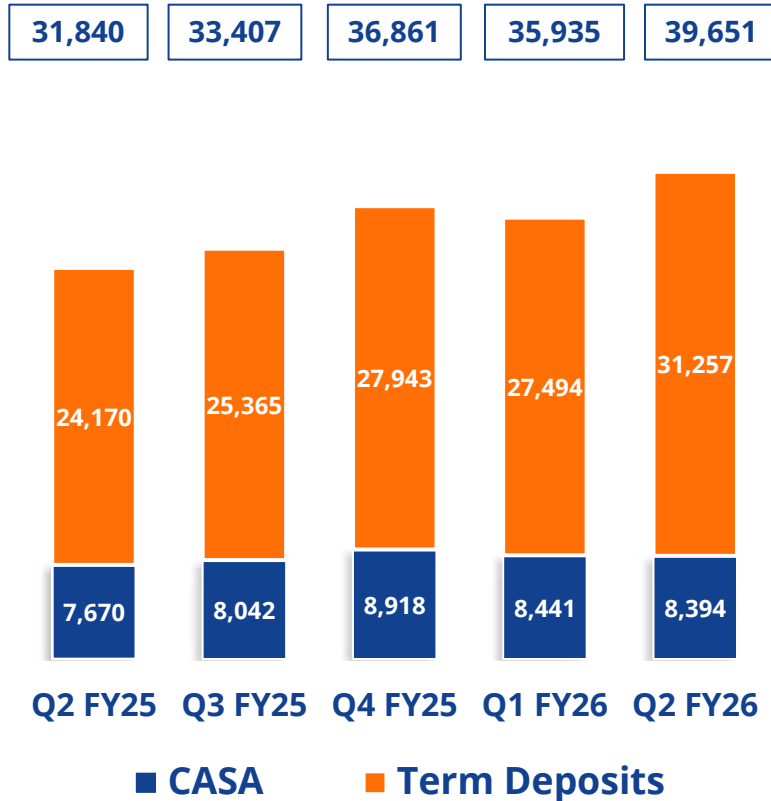


M Duration

FVTPL	AFS	HTM	Total
6.50	5.30	4.97	5.19

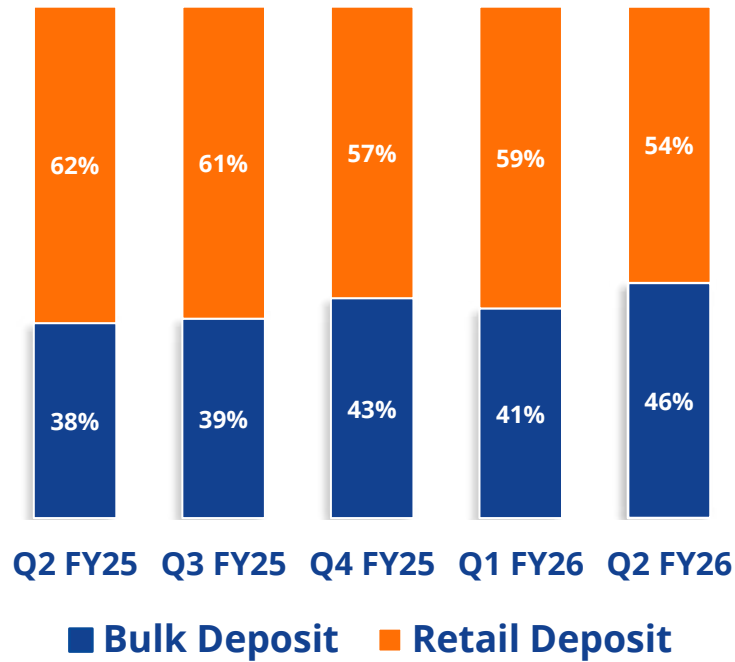
Deposits

Total Deposits

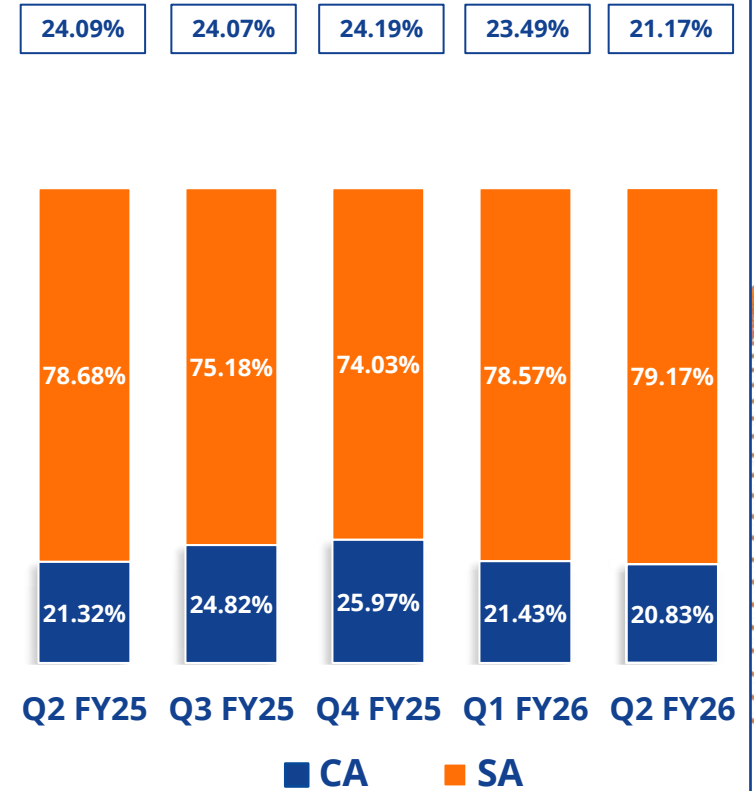


(₹ crore)

Term Deposit Mix*

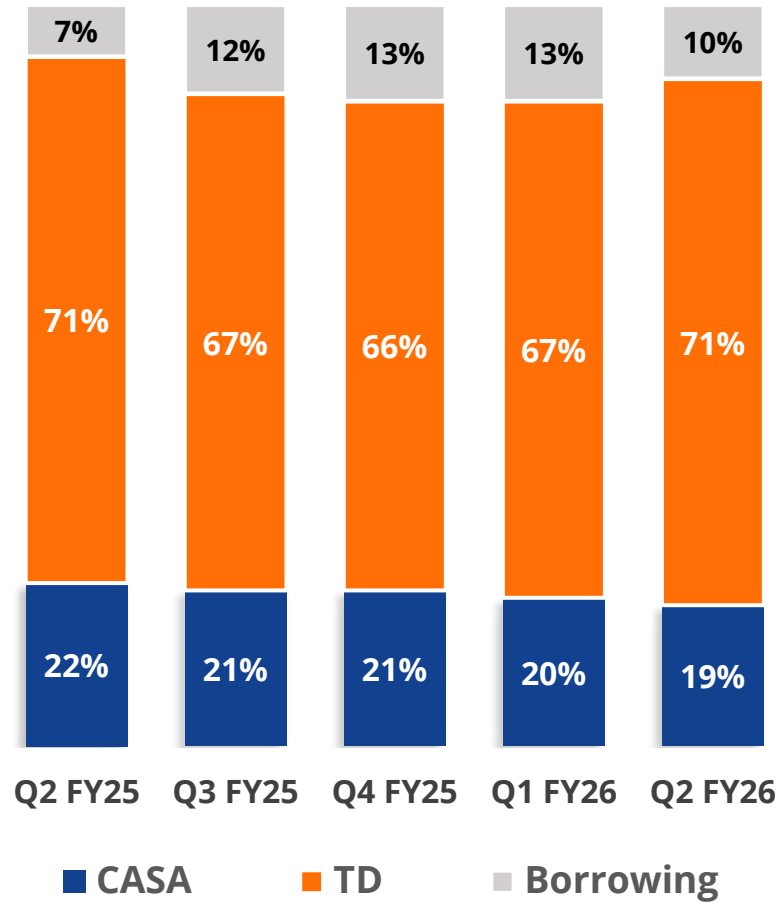


CASA Mix



* Excl. CD

Funding Mix

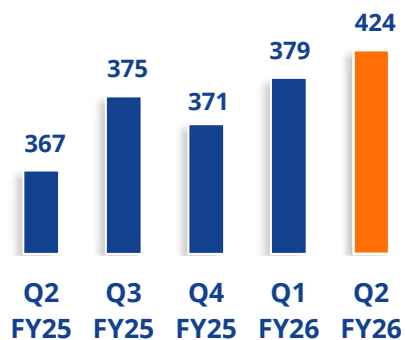


Credit Rating

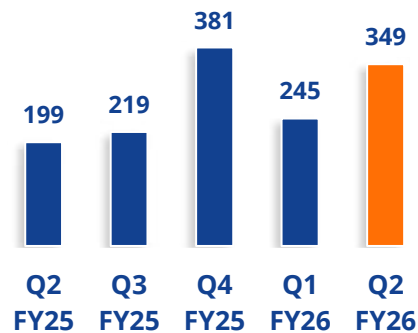
Instrument	Rating
Tier II Bonds (Under Basel III)	CRISIL A/ Stable IND A/Positive
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

Key Performance Matrix

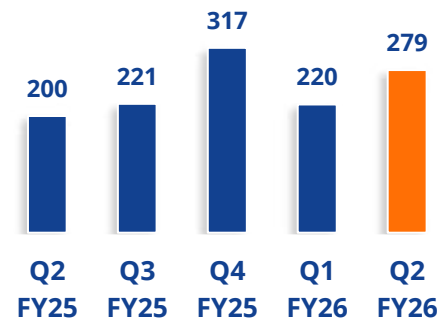
Net Interest Income



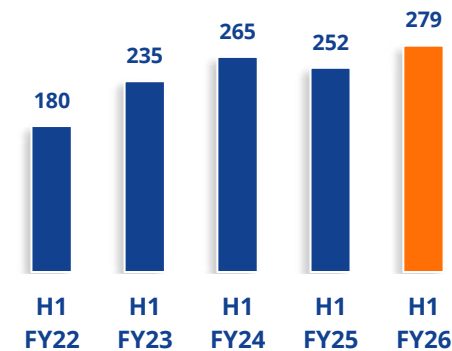
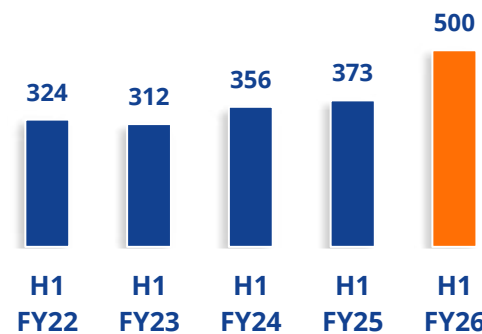
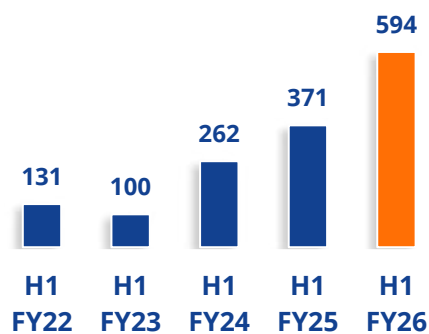
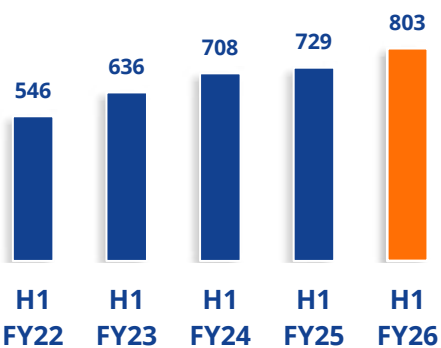
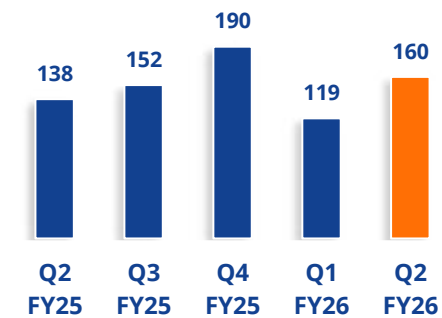
Non Interest Income



Operating Profit



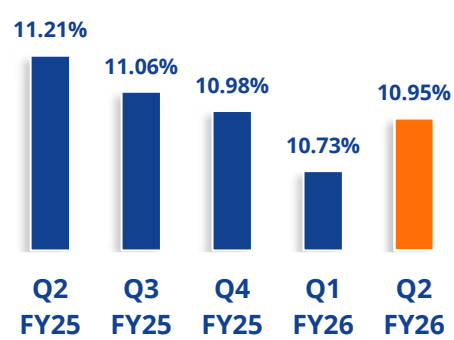
Net Profit



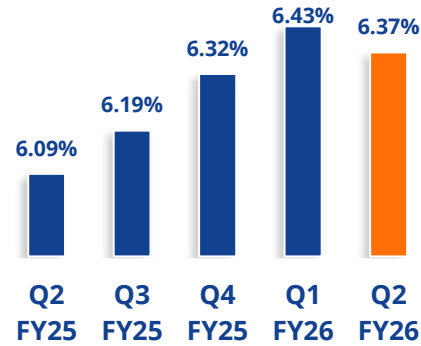
(₹ crore)

Key Performance Matrix (contd.)

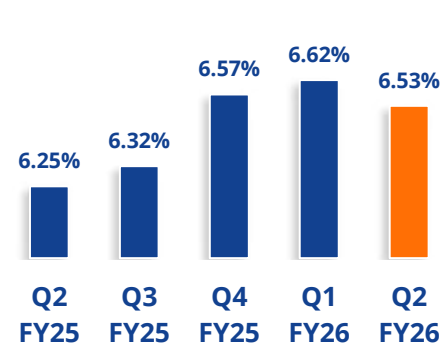
Yield on Advances



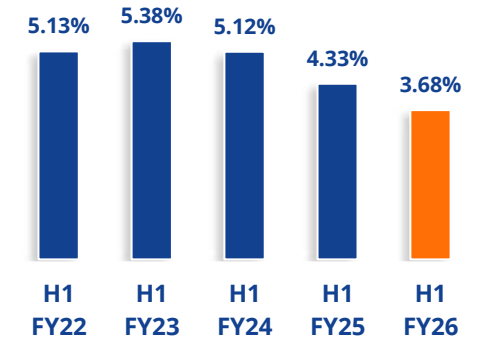
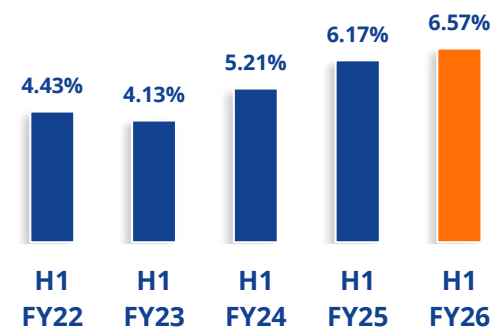
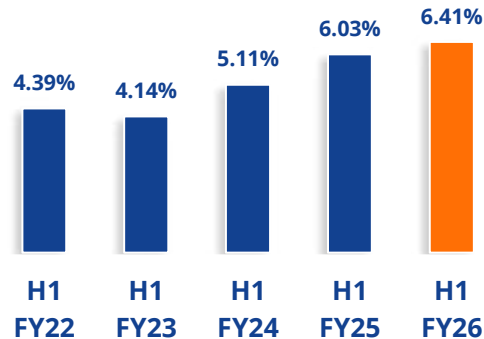
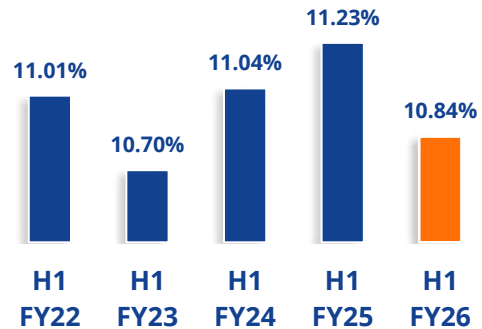
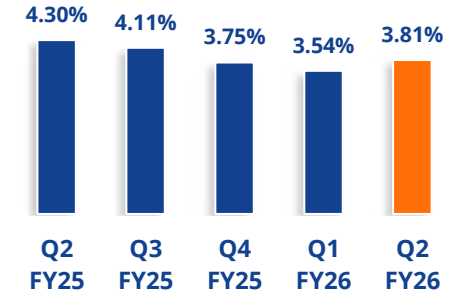
Cost of Deposits



Cost of Funds



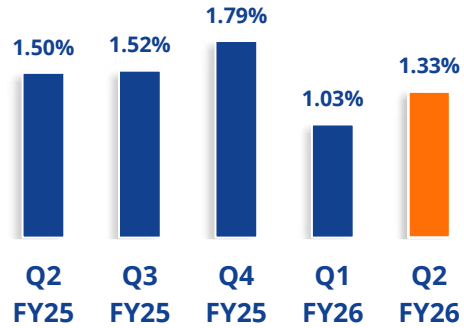
Net Interest Margin



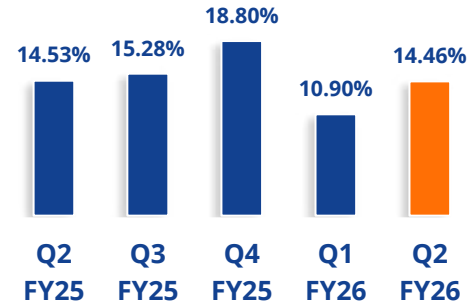
(₹ crore)

Key Performance Matrix (contd.)

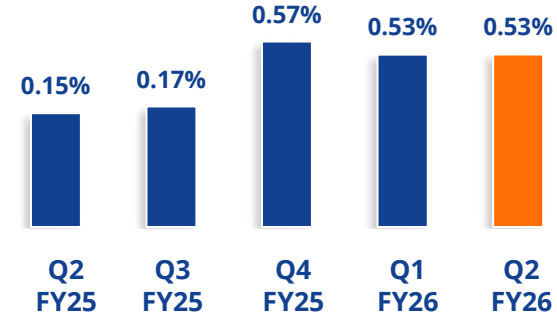
Return on Assets



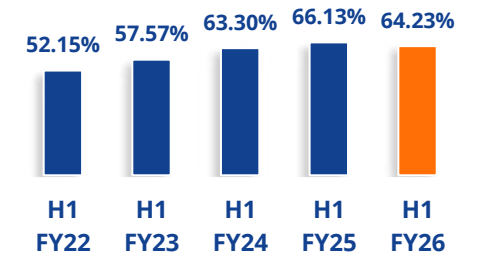
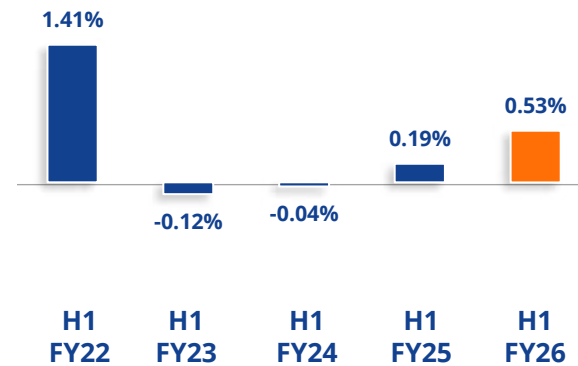
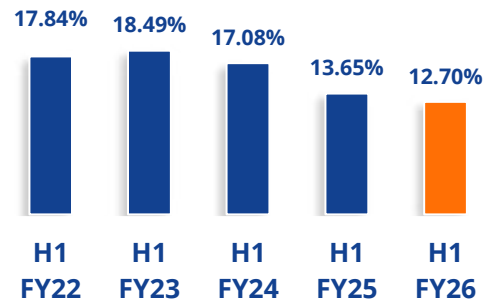
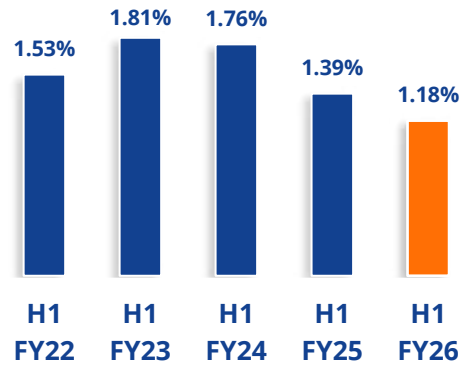
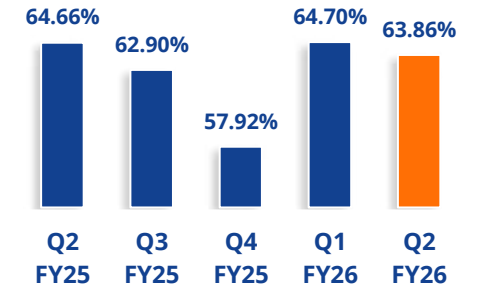
Return on Equity



Credit Cost

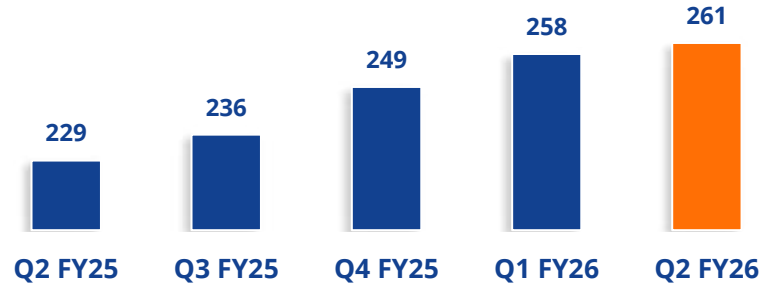


Cost to Income

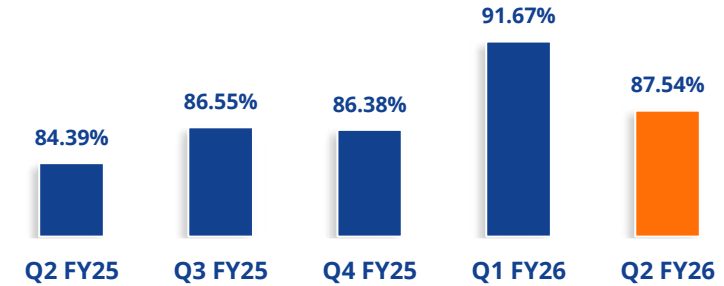


Key Performance Matrix (contd.)

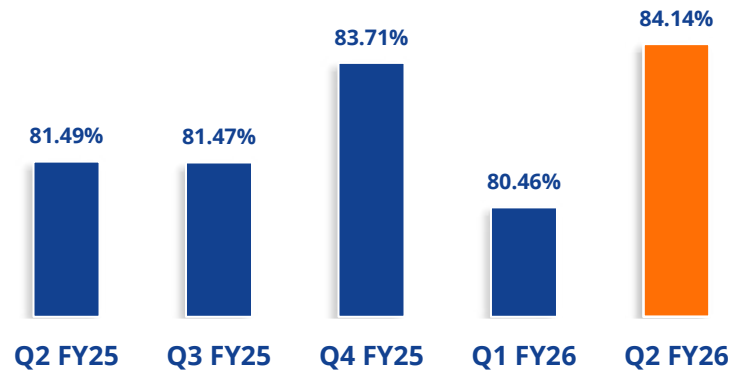
Book Value Per Share



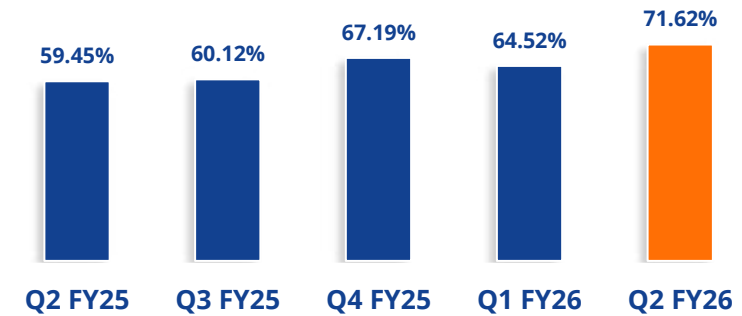
CD Ratio (Gross)



PCR (Incl. w/off)



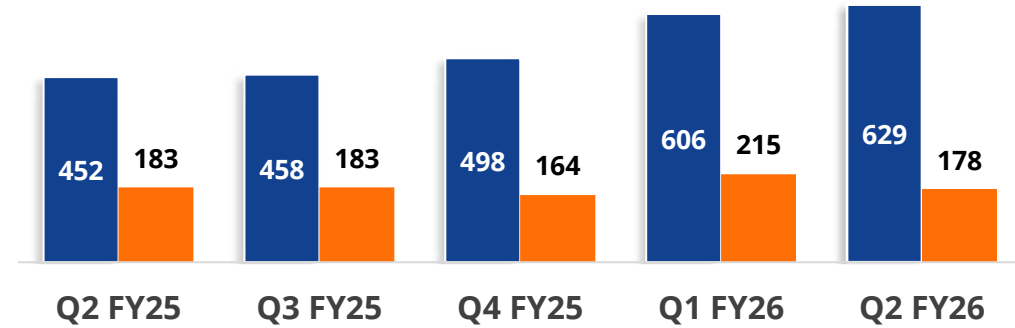
PCR (excl. w/off)



Key Performance Matrix (contd.)

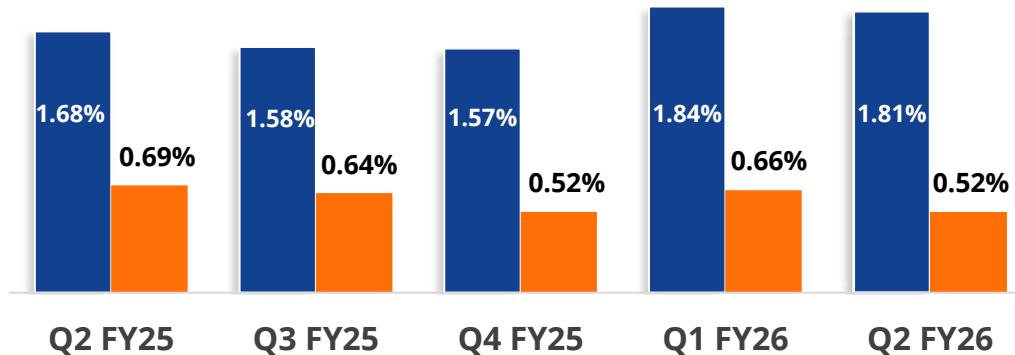
(₹ crore)

Asset Quality



■ Gross NPA ■ Net NPA

(₹ crore)

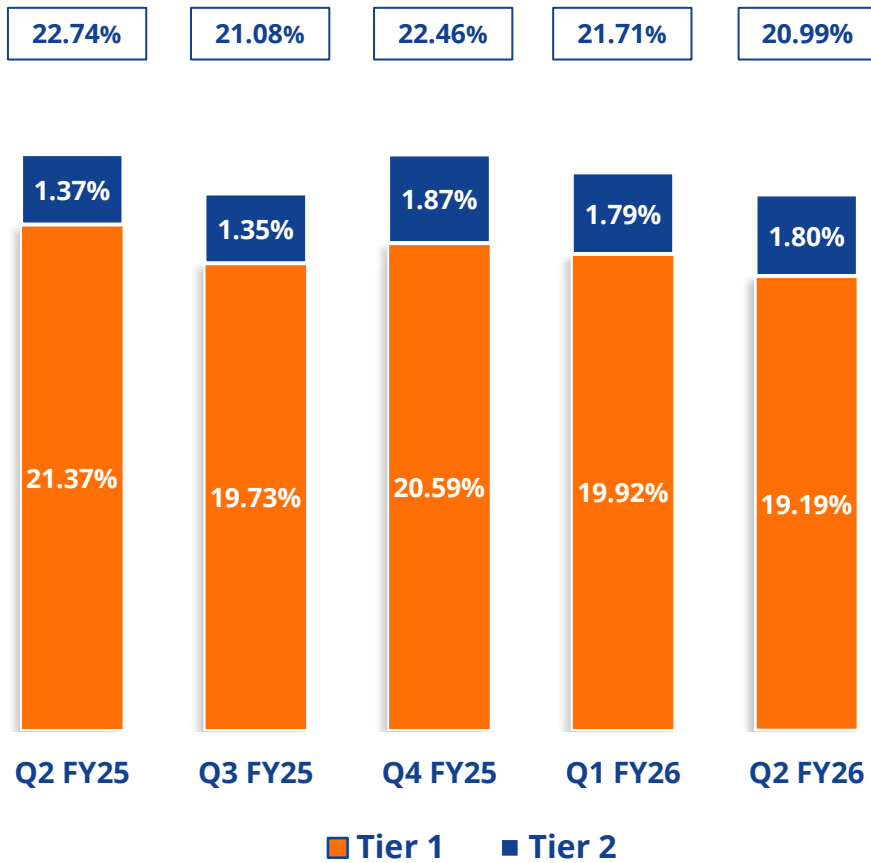


■ Gross NPA (%) ■ Net NPA (%)

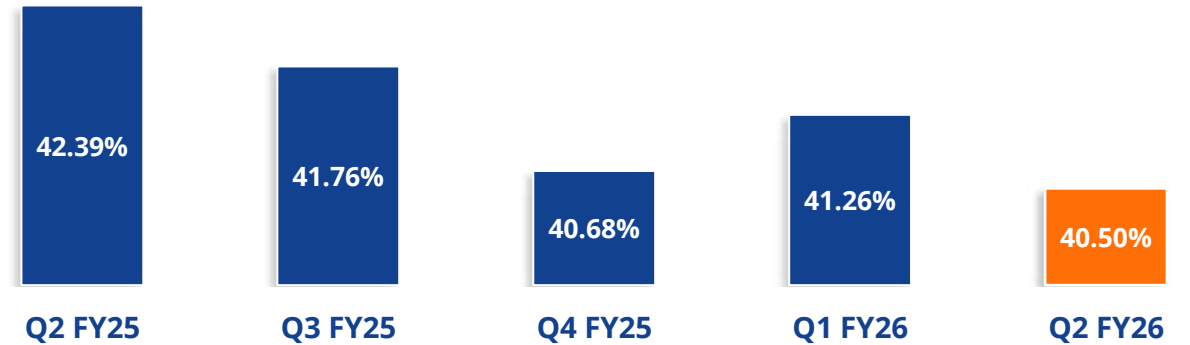
Gross NPA Movement	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
Opening Balance of Gross NPA	424	452	458	498	606
Additions	64	62	94	139	94
Sub Total (A)	488	514	552	637	700
Less					
(i) Upgradations	7	12	7	2	37
(ii) Recoveries	17	29	29	17	29
(iii) Write-Offs	12	15	18	12	5
Sub Total (B)	36	56	54	31	73
Closing Balance of Gross NPA (A-B)	452	458	498	606	629

Key Performance Matrix (contd.)

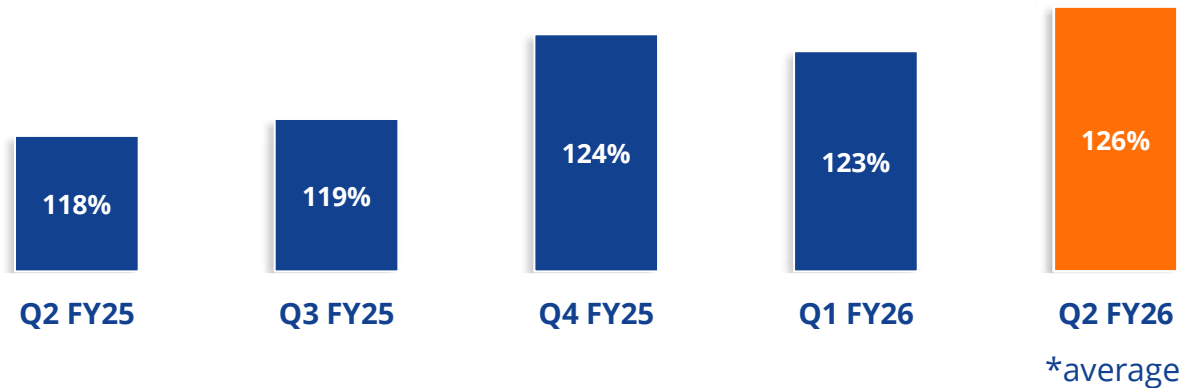
Capital Adequacy Ratio



RWA to Total Exposure



Liquidity Coverage Ratio*



Profit and Loss Account

Particular	Q2 FY26	Q1 FY26	Q2 FY25	QoQ	YoY
Interest Income	1,109	1,041	865	7%	28%
Interest Expense	685	662	497	4%	38%
Net Interest Income	424	379	367	12%	15%
Treasury Profit	6	53	29	-88%	-78%
Fee income	343	192	170	79%	101%
Net Operating Income	773	624	567	24%	36%
Staff Cost	228	221	185	3%	23%
Other Opex	266	183	182	45%	46%
Total Opex	494	404	367	22%	35%
Operating Profit	279	220	200	27%	39%
Provision for NPA	55	57	6	-4%	890%
Other Provisions	8	3	8	133%	7%
Total Provisions	63	60	14	5%	358%
Profit Before Tax	216	160	186	35%	16%
Tax	56	41	48	35%	15%
Profit/Loss After Tax	160	119	138	35%	16%

(₹ crore)

Profit and Loss Account

Particular	H1 FY26	H1 FY25	YoY
Interest Income	2,150	1,697	27%
Interest Expense	1,347	967	39%
Net Interest Income	803	729	10%
Treasury Profit	59	48	23%
Fee income	535	323	66%
Net Operating Income	1,397	1,101	27%
Staff Cost	449	362	24%
Other Opex	448	366	22%
Total Opex	897	728	23%
Operating Profit	500	373	34%
Provision for NPA	112	26	331%
Other Provisions	13	8	59%
Total Provisions	125	34	266%
Profit Before Tax	375	339	11%
Tax	96	87	10%
Profit/Loss After Tax	279	252	11%

(₹ crore)

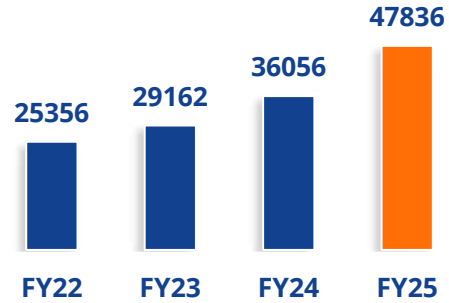
Balance Sheet

Liabilities	Sept. 30, 2025	June 30, 2025	Sept. 30, 2024	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,527	4,466	3,967	1%	14%
Deposits	39,651	35,935	31,840	10%	25%
Of which CASA	8,394	8,441	7,670	-1%	9%
Borrowings	4,326	5,340	2,347	-19%	84%
Other Liabilities & Provisions	1,343	2,665	1,136	-50%	18%
Total	50,021	48,580	39,464	3%	27%
Assets					
Cash & Balance with RBI	2,420	3,360	3,037	-28%	-20%
Balance with Banks Money at call & Short Notice	1,009	122	280	727%	261%
Investments	10,799	11,150	8,370	-3%	29%
Advances	34,262	32,552	26,602	5%	29%
Fixed Assets	671	648	486	4%	38%
Other Assets	860	748	689	15%	25%
Total	50,021	48,580	39,464	3%	27%

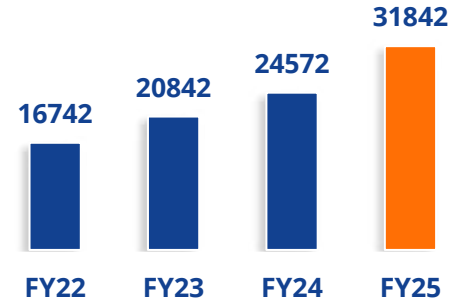
(₹ crore)

Key Performance Matrix (contd.)

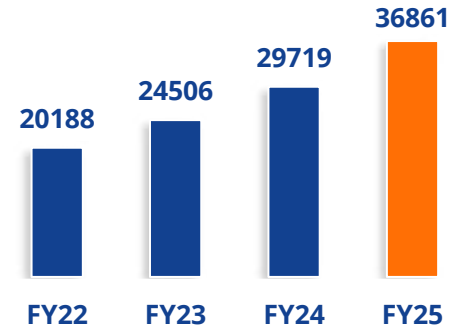
Balance Sheet Size



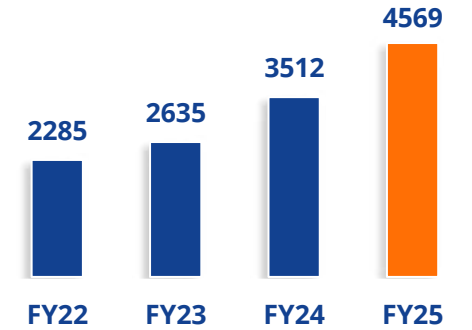
Gross Advances



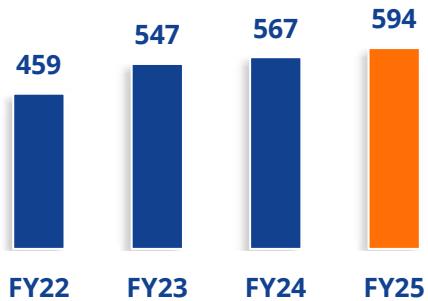
Deposits



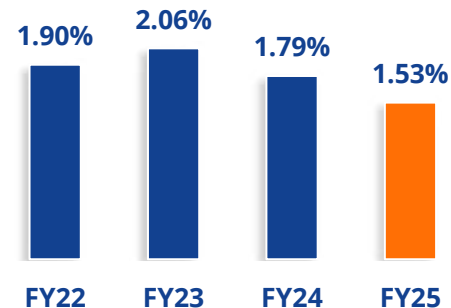
Total Income



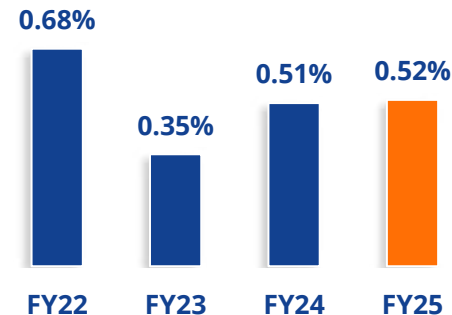
Profit After Tax



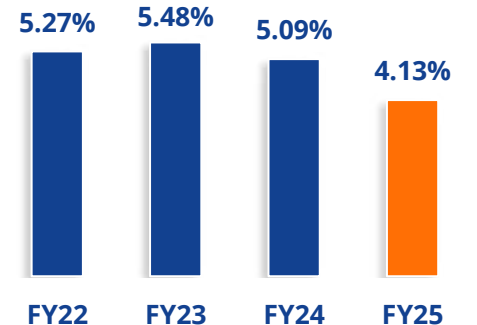
ROA



Net NPA



NIM



(₹ crore)

Technology Transformation @ CSB Bank

Technology Infrastructure Transformation

1. Four new Datacenters have been built and commissioned.
2. Private Cloud is built, and the Core Banking load is run on this.
3. All Bank Branches have been provided with resilient high network bandwidth for running the business.
4. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
5. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
6. New Enterprise Backup Solution is under Implementation. Planned delivery by Q4 FY26.

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 Q4 FY26.
4. New Oracle Loan Management System (Gold – Live , Agri and Vehicle – under implementation) Planned delivery by Q4 FY26.
5. New Corporate Channel (Mobile and Internet), Trade Finance (Internet) is under implementation. Planned delivery by Q4 FY26.

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. Dedupe Posidex live for all onboarding systems.
4. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q4 FY26.
5. Wholesale Banking, Transaction Banking and SME Transformation is in flight (CMS, CBDT, PFMS, GLMS). Planned delivery by Q4 FY26.
6. RegTech Transformation (GRC, Tranche1, Automation) is in flight. Planned delivery by Q2 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

6.40 lakh+



% of Digital
Transaction*

91.75%



QR
Installations

19,300+



Net Banking
Users

6.40 lakh+



PoS Machine
Installations

3,100+



Debit Cards

9.57 lakh+



Digital
Transaction*

673 lakh+



Credit Cards

1.75 lakh+

*for H1 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

Awards & Recognition



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CSB BANK LIMITED

Regd. Office: CSB Bhavan, St. Mary's College
Road, Thrissur, Kerala 680 020

Tel: +91 487 2333020

Fax: +91 487 2338764

Email: secretarial@csb.bank.in

CIN: L65191KL1920PLC000175

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PRESS RELEASE

CSB Bank- Financial Results

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q2 FY 2026) and half year ended 30.09.2025 (H1 FY 2026) which were subject to limited review by the Statutory Auditors in their meeting held on 05.11.2025

Highlights

- a) **Total Deposits** grew by 25% YoY from ₹ 31,840 crore as on 30.09.2024 to ₹ 39,651 crore as on 30.09.2025. The CASA ratio stood at 21% as on 30.09.2025.
- b) **Advance (Net)** grew by 29% YoY from ₹ 26,602 crore as on 30.09.2024 to ₹ 34,262 crore as on 30.09.2025 supported by a robust growth of 37% in gold loans on YoY basis.
- c) **Net Interest Income (NII)** up by 15% YoY from ₹ 367 crore for Q2 FY25 to ₹ 424 crore for Q2 FY26 and up 12% QoQ from ₹ 379 crore for Q1 FY26
- d) **Non-Interest Income** up by 75% YoY from ₹ 199 Crore for Q2 FY25 to ₹ 349 Crore for Q2 FY26 and up by 43% QoQ from ₹ 245 crore for Q1 FY26
- e) **Cost Income Ratio** is at 64% for Q2 FY26 which is lower than both Q2 FY25 and Q1 FY26. The Bank continues to make significant investments in people, distribution, systems & processes in the build phase aimed at creating a strong foundation for the scale that we aspire to achieve as part of SBS 2030 vision.
- f) **Operating Profit** up by 39% YoY from ₹ 200 crore for Q2 FY25 to ₹ 279 crore for Q2 FY26 and up by 27% QoQ from ₹ 220 crore for Q1 FY26
- g) **Profit after Tax (PAT)** up by 16% YoY from ₹ 138 crore for Q2 FY25 to ₹ 160 crore for Q2 FY26 and up by 35% QoQ from ₹ 119 crore for Q1 FY26. We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.33% and 3.81% respectively during Q2 FY26.
- h) **Robust Capital Structure** - Capital Adequacy Ratio is at 20.99%, which is well above the regulatory requirement. CRAR as on 30.09.2024 was 22.74%.
- i) **Asset Quality & Provisioning** – Gross non-performing assets were at 1.81% as on 30.09.2025 as against 1.84% as on 30.06.2025
Net non-performing assets were at 0.52% as on 30.09.2025 as against 0.66% as on 30.06.2025.

Performance Highlights:

(Rs Crore)	Q2 FY26	Q2 FY25	YoY (%)	Q1 FY26	QoQ (%)
Interest Income	1,109	865	28%	1,041	7%
Interest Expense	686	497	38%	662	4%
Net Interest Income	424	367	15%	379	12%
Other Income	349	199	75%	245	43%
Net Operating Income	773	567	36%	624	24%
Total Opex	493	367	35%	404	22%
Operating Profit	279	200	39%	220	27%
Provisions other than Tax	64	14	358%	61	5%
PBT	216	186	16%	160	35%
Tax	55	48	15%	41	35%
PAT	160	138	16%	119	35%
Deposits	39,651	31,840	25%	35,935	10%
Advances (Net)	34,262	26,602	29%	32,552	5%
CASA	8,394	7,670	9%	8,441	-1%
Gold	16,456	12,005	37%	14,928	10%
CASA%	21%	24%	-3%	23%	-2%

MD & CEO Speak:

Our performance this quarter demonstrates a steadfast commitment to the SBS 2030 envisioned by the Bank. Despite the ongoing challenges in the broader market, our team's strategic focus on both growth and system stabilization in a calibrated manner has driven improved outcomes as compared to Q1 FY26.

Our total business grew by 27% on a YoY basis underpinned by a deposit growth of 25% and advance growth of 29%. We continued to outpace the industry trends across both parameters this quarter as well. On the bottom line, our operating/net profit grew by 39% and 16% respectively compared to Q2 FY 25 and by 27% and 35% on a QoQ basis. The YoY improvement was largely driven by a 15% growth in NII and 75% growth in other income. NIM and RoA improved by 27 bps and 30 bps respectively as compared to Q1 FY 26. Despite the substantial investments to fuel the growth, our disciplined cost management has helped us to maintain the cost income ratio within the guidance at 63.86% – a tad lower than both Q1 FY 26 & Q2 FY 25. Asset quality improved over Q1 FY 26 and the GNPA and NNPA ratios stood at 1.81% and 0.52% respectively as on 30.09.25. All other profitability, efficiency, liquidity, and capital adequacy ratios continue to be stable and in line with the expectations.

The first phase of the IT transformation is over and almost stable now. With the scale phase slated for FY27, we are diligently laying the groundwork to establish a robust foundation for achieving the targeted growth. Our strategic emphasis is on the granular retail journey, which we anticipate will be a key differentiator in the forthcoming scale phase. With strong liquidity and capital buffers, we are well-positioned to maintain our growth trajectory in the upcoming quarters. We remain fully committed to continuously raising performance standards and fulfilling the expectations of our stakeholders.

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 customer, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 838 branches and 810 ATMs/CRMs spread across the country and various alternate channels such as 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.bank.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

Mumbai
05.11.2025