

**Walker Chandlok & Co LLP**  
**Chartered Accountants**  
16<sup>th</sup> 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 **31 December 2025** and the year to date results for the period 01 April 2025 to 31 December 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 31 December 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) 24-10, 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 31 December 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**  
Partner  
Membership No:105782



**UDIN:26105782KNOHSA9837**

Place: Mumbai  
Date: 28 January 2026

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

  
**P Menakshi Sundaram**  
Partner  
Membership No:217914



**UDIN:26217914XDOQUV8856**

Place: Mumbai  
Date: 28 January 2026

**CSB Bank Limited**

Regd. Office: CSB Bank, Post Box No. 502, St. Mary's College Road,  
Mysur - 580020, Kerala, India.

Tel: +91 407-2330020 | Fax: +91 407-2330764 |

Website: www.csbbank.in | Email: secretary@csbbank.in

Corporate Identity Number: U65191KL1926PLC000175

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025**

(₹ in Lakhs)

Particulars	Quarter ended		Nine months ended		Year ended	
	31.12.2025	30.09.2025	31.12.2024	31.12.2024	31.03.2025	
	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1. Interest earned (a) - (b) + (c) + (d)	1,15,423	1,10,915	91,928	3,30,433	2,61,625	3,59,714
(a) Interest / discount on advances / bills	95,704	91,157	75,572	2,71,151	2,14,313	2,69,064
(b) Income on investments	19,738	19,897	15,791	56,172	43,884	62,173
(c) Interest on balances with RBI and other inter bank funds	1,065	493	469	2,280	1,305	1,986
(d) Others	416	289	100	930	2,123	2,491
2. Other income	27,549	34,920	21,897	87,039	59,059	97,206
3. Total Income (1+2)	1,43,071	1,45,836	1,13,825	4,17,472	3,20,684	4,56,920
4. Interest expensed	70,104	66,580	54,393	2,04,817	1,51,135	2,12,097
5. Operating expenses (i) + (j)	43,758	49,345	37,417	1,35,485	1,10,200	1,53,799
(i) Employee cost (Refer Note 11)	23,181	22,811	18,613	88,130	85,791	75,425
(j) Other operating expenses	20,577	26,534	17,804	55,355	54,409	79,374
6. Total Expenditure (4+5) (excluding provisions and contingencies)	1,13,862	1,17,925	91,810	3,38,302	2,61,335	3,65,896
7. Operating Profit before Provisions and Contingencies (3-6)	29,211	27,910	22,065	79,172	59,349	91,024
8. Provisions (other than tax) and Contingencies	3,877	3,365	1,863	21,121	5,053	11,071
9. Exceptional items	-	-	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	25,334	24,545	20,202	58,051	54,296	79,953
11. Tax expense	6,267	5,532	5,249	14,691	13,963	20,573
12. Net Profit from Ordinary Activities after Tax (10-11)	19,067	19,013	14,953	43,360	40,333	59,380
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit for the period (12-13)	19,067	19,013	14,953	43,360	40,333	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	-	-	-	-	-	4,15,336
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Base III)	19.4%	20.91%	21.08%	19.41%	21.08%	22.46%
(iii) Earnings per Share (EPS)*						
Basic EPS - before and after extraordinary items (in ₹)	8.80	9.24	8.74	24.88	23.25	34.23
Diluted EPS - before and after extraordinary items (in ₹)	8.90	9.24	8.74	24.88	23.25	34.23
(iv) NPA Ratios						
a) Gross NPAs	72,942	67,875	45,817	72,942	45,817	49,845
Net NPAs	24,586	17,846	18,271	24,586	18,271	18,353
b) % of Gross NPAs	1.90%	1.81%	1.58%	1.90%	1.58%	1.67%
% of Net NPAs	0.87%	0.52%	0.84%	0.87%	0.64%	0.52%
(v) Return on Assets - Annualised	1.19%	1.30%	1.46%	1.18%	1.39%	1.49%
(vi) Yeekant <sup>1</sup>	4,58,735	4,45,459	4,05,561	4,58,735	4,03,581	4,75,663
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Debt Equity Ratio <sup>2</sup>	135.26%	95.05%	104.80%	135.26%	104.80%	123.31%
(xi) Total Debt to Total Assets <sup>3</sup>	12.22%	8.65%	11.38%	12.22%	10.38%	11.59%

\* Quarterly numbers are not Annualised.

<sup>1</sup>Net worth consists of paid up equity capital and reserves excluding revaluation reserves less intangible assets and deferred tax asset.

<sup>2</sup>Equity includes paid up capital and reserves.

<sup>3</sup>Debt and total debt respectively take into account of the Bank.



SEGMENT INFORMATION						
Particulars	(R in Lakhs)					
	Quarter ended			Nine months ended		
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>Segment Revenue:</b>						
Treasury	21,258	20,270	17,110	58,643	5,482	76,287
Corporate/Wholesale Banking	38,051	40,583	27,777	1,38,031	74,868	1,12,164
Retail Banking	78,885	80,887	85,655	2,28,338	1,84,885	2,52,289
Other Banking Operations	5,097	4,295	3,853	13,262	8,554	18,107
Unallocated	-	-	-	-	-	-
ICSI Revenue	1,43,871	1,45,836	1,13,875	4,17,472	3,20,684	4,56,928
Less: Inter segment revenue	-	-	-	-	-	-
Income from operations	1,43,071	1,45,836	1,13,875	4,17,472	3,20,684	4,56,928
<b>Segment Results (Net of provisions):</b>						
Treasury	1,595	985	1,046	5,817	4,111	18,050
Corporate/Wholesale Banking	2,426	1,342	3,039	4,971	8,286	13,102
Retail Banking	14,780	17,615	15,165	42,405	39,778	51,075
Other Banking Operations	2,017	1,554	1,236	4,937	3,275	5,988
Unallocated	(178)	69	(74)	(79)	(151)	(242)
Profit Before Tax	20,534	21,565	20,412	58,051	54,299	79,953
<b>Segment Assets:</b>						
Treasury	12,81,984	12,10,267	11,92,468	12,84,994	11,92,468	13,75,155
Corporate/Wholesale Banking	14,06,547	14,20,748	10,25,630	14,08,547	10,25,630	11,44,347
Retail Banking	26,46,734	23,59,347	20,82,546	20,48,734	20,82,548	22,52,827
Other Banking Operations	4,887	4,458	3,574	4,887	3,574	4,625
Unallocated	7,825	7,230	6,667	7,625	6,667	6,693
Total	53,50,787	50,02,050	43,10,885	53,50,787	43,10,885	47,83,654
<b>Segment Liabilities:</b>						
Treasury	4,20,342	3,40,315	2,53,665	4,20,342	2,53,665	3,77,126
Corporate/Wholesale Banking	22,31,117	21,13,950	16,04,421	22,31,117	16,04,421	15,79,638
Retail Banking	22,15,084	20,77,636	20,24,900	22,15,084	20,24,900	23,77,186
Other Banking Operations	-	-	-	-	-	-
Unallocated	741	109	219	711	218	-
Total	48,67,264	45,32,021	38,83,205	48,67,264	38,83,205	43,33,854
<b>Capital employed:</b>						
<b>(Segment Assets-Segment Liabilities)</b>						
Treasury	8,64,852	8,69,952	9,38,803	8,64,852	9,38,803	9,38,027
Corporate/Wholesale Banking	(8,24,679)	(8,83,211)	(5,78,791)	(8,24,679)	(5,78,791)	(4,55,181)
Retail Banking	4,21,670	2,81,709	57,646	4,21,670	57,646	(1,24,361)
Other Banking Operations	4,887	4,458	3,574	4,887	3,574	4,625
Unallocated	8,694	7,121	6,448	8,694	6,448	6,893
Total	4,83,523	4,70,029	4,27,680	4,83,523	4,27,680	4,49,773

1. For the KAMA regional reporting, the reportable segments are defined 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.12/22-01/30/2022-23 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.



- 3 The above unaudited financial results for the quarter and nine months ended December 31, 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 January 28, 2026. These results have been subjected to limited review by the joint statutory auditors of the Bank, viz. Walker Chandok & Co LLP and Sundaram & 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 in compliance with the presentation and disclosure requirements of the Regulation 21 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 P&G 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 mode for administering 'CSB Employee Stock Option Scheme, 2019'. During the quarter ended December 31, 2025, the Bank has not issued any equity shares to 'CSB ESOS Trust'. However, option grantses exercised 81,155 options during the quarter ended December 31, 2025.
- 8 Disclosures related to Project Finance for the quarter ended December 31, 2025, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 is given below:

(₹ in Lakhs)			
Sl.No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	7	17,513
2	Projects under implementation accounts sanctioned during the quarter.	1	3,268
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter.	2	4,149
4	Projects under implementation accounts at the end of the quarter. ("1+2-3")	0	17,955
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	4	7,555
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented.	4	12,655
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation.	4	12,85b
5.3	Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '6', accounts in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded.	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously.	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

\* In respect of number of accounts

- 9 Details of loans transferred / acquired during the quarter ended December 31, 2025 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, dated November 28, 2025 are given below:

- (i) The Bank has not transferred / acquired any loans not in totum 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 December 31, 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 December 31, 2025, hence, disclosures related to Consolidated Financial Statements are not applicable.

- 11 On November 21, 2025, the Government of India notified four Labour Codes - The Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Guidelines, Rules and FAQs on December 30, 2025. In parallel assessment of the financial impact arising from these regulatory changes, Accordingly, the Bank has recognised an estimated incremental impact of ₹ 522 Lakhs under 'Employee cost' in the Profit and Loss Account during the quarter and nine months ended December 31, 2025, considering best information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.


- 12 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.csb.bank/News%20and%20disclosures>. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors of the Bank.

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

Place: Mumbai  
Date: January 29, 2026



For and on behalf of the Board

  
Pralay Mardal  
Managing Director & CEO  
DIN: 0011/994



# **INVESTOR PRESENTATION**

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**Q3-FY26**



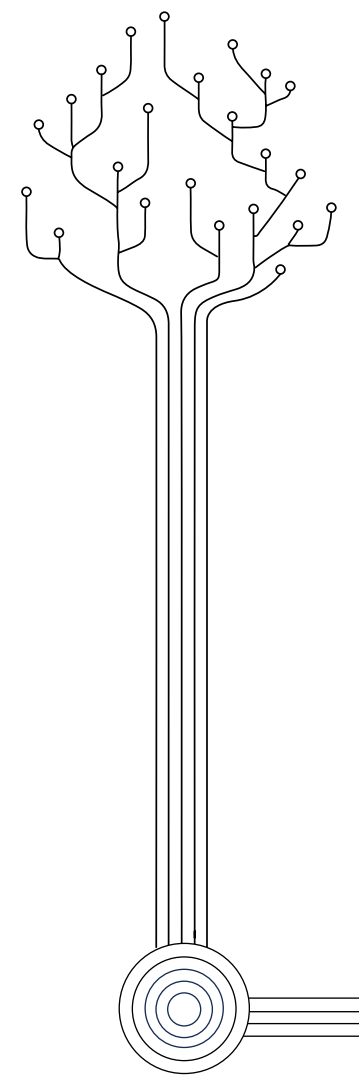
**Engineered  
to Build  
Empowered  
to Scale**

# What's Inside

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# Performance Highlights – Q3 FY26



₹ **53,508** cr

Balance Sheet Size

↑ 24% Y-o-Y

₹ **37,161** cr

Gross Advances

↑ 29% Y-o-Y

₹ **40,460** cr

Deposits

↑ 21% Y-o-Y

₹ **77,621** cr

Total Business

↑ 25% Y-o-Y

₹ **1,431** cr

Total Income

↑ 26% Y-o-Y

₹ **453** cr

Net Interest Income

↑ 21% Y-o-Y

₹ **276** cr

Non Interest Income

↑ 26% Y-o-Y

₹ **153** cr

Profit After Tax

↑ 1% Y-o-Y

**19.41%**

Capital Adequacy Ratio

↓ Q3-FY25 21.08%

**0.67%**

Net NPA

↑ Q3-FY25 0.64%

**1.22%**

ROA

↓ Q3-FY25 1.52%

**3.86%**

NIM

↓ Q3-FY25 4.11%

Y-o-Y : Q3 FY26 v/s Q3 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



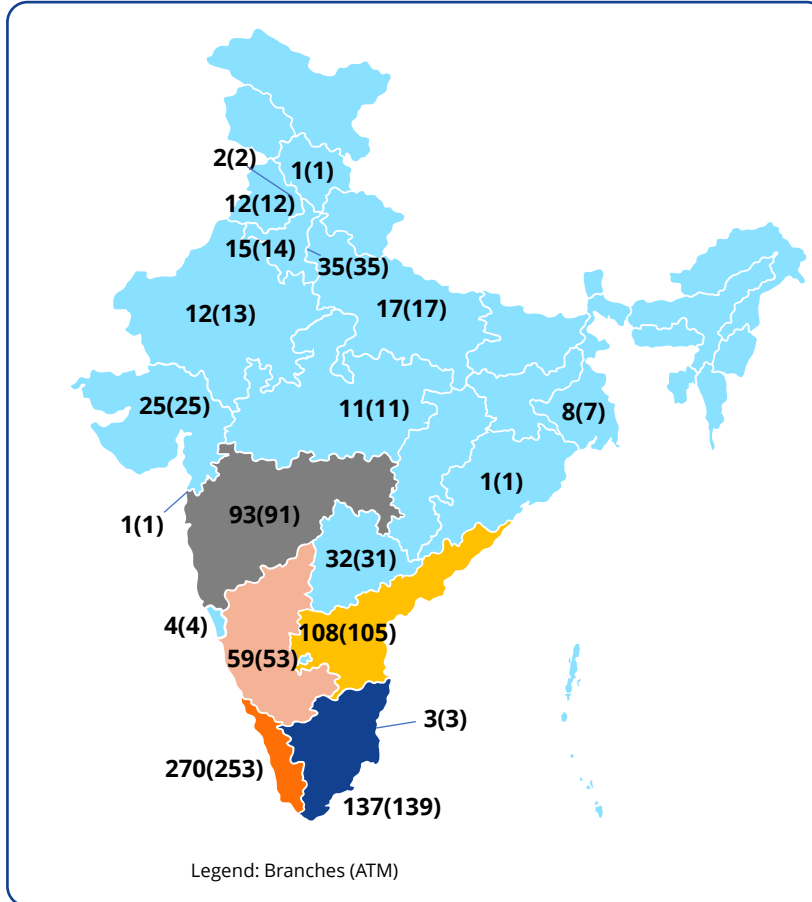
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of 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

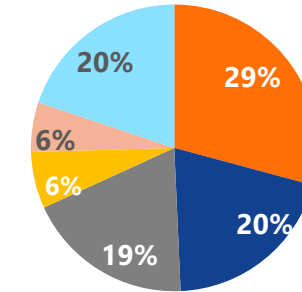
State	% Distribution	
	Dec. 2024	Dec. 2025
Kerala	34	32
Tamil Nadu	16	16
Andhra Pradesh	12	13
Maharashtra	11	11
Karnataka	7	7
Others	20	*21

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

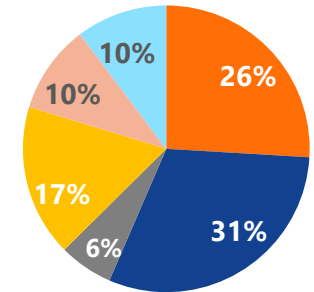
Population	No. of Branches	
	Dec. 2024	Dec. 2025
Metropolitan	207	230
Urban	161	166
Semi-Urban	379	388
Rural	60	62
	807	846



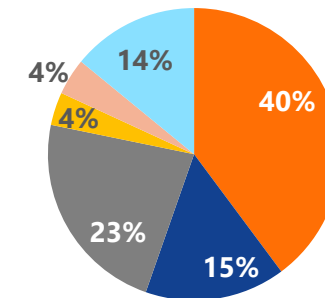
Total Business



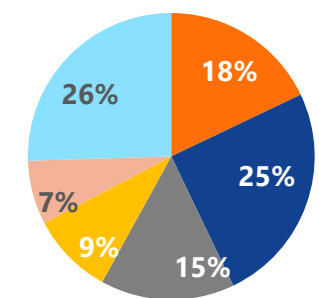
Gold Loans



Total Deposits



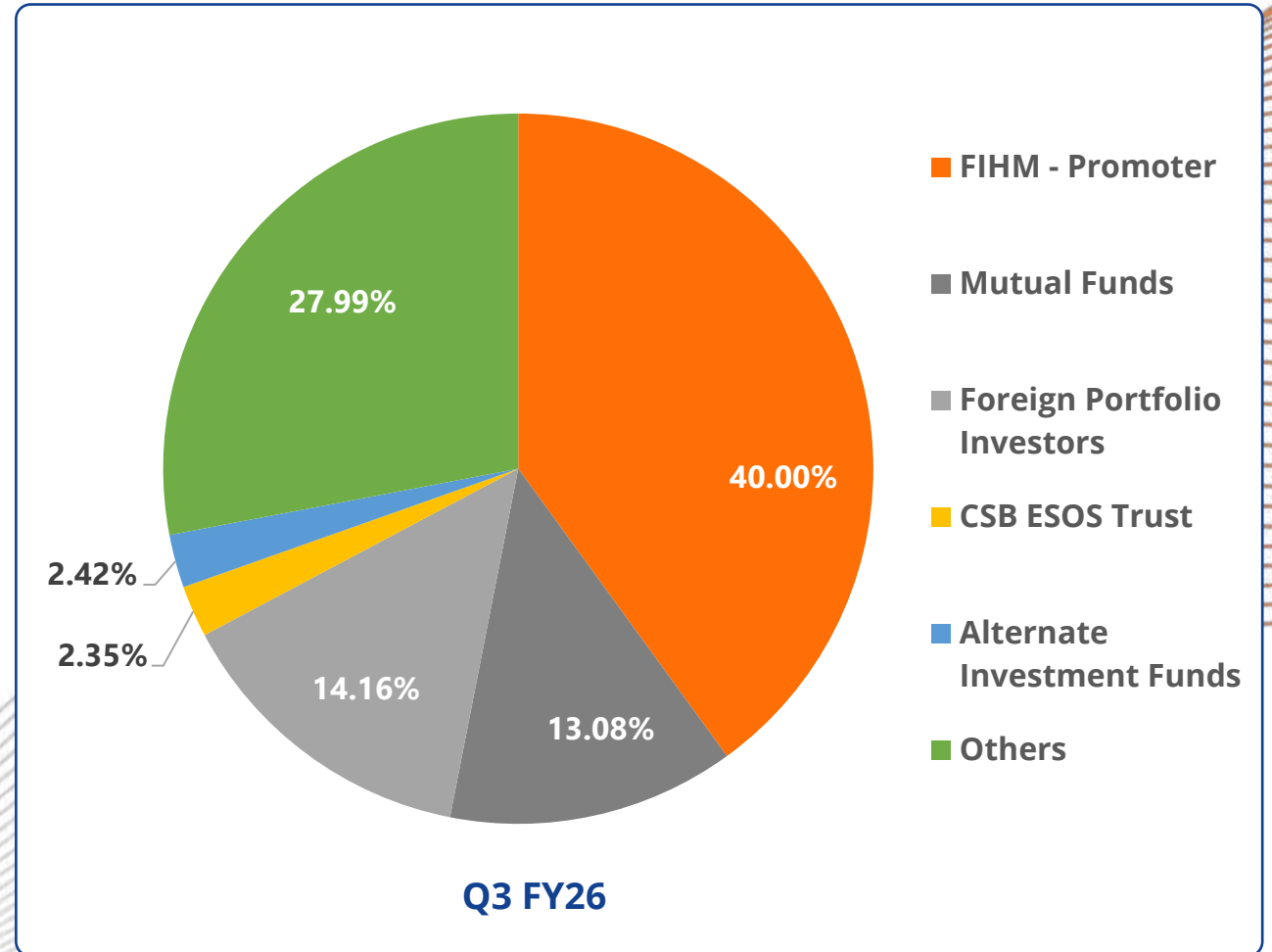
Gross Advances



■ 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	14	22.70	13.08%
Foreign Portfolio Investors	98	24.56	14.16%
CSB ESOS Trust	1	4.08	2.35%
Alternate Investment Funds	16	4.19	2.42%
Others (incl. non-resident Indians, body corporates, resident individuals)	62,937	48.56	27.99%
<b>Total</b>	<b>63,067</b>	<b>173.48</b>	<b>100%</b>



# 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/ Convener of these various working groups and committees. He was the convener 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.

## Ms. Sheetal Rupesh Sancheti Non-Executive Director

She has been associated with Fairbridge Capital Private Limited since April 2019 in the capacity of Vice 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, Ms. Sheetal brings proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

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

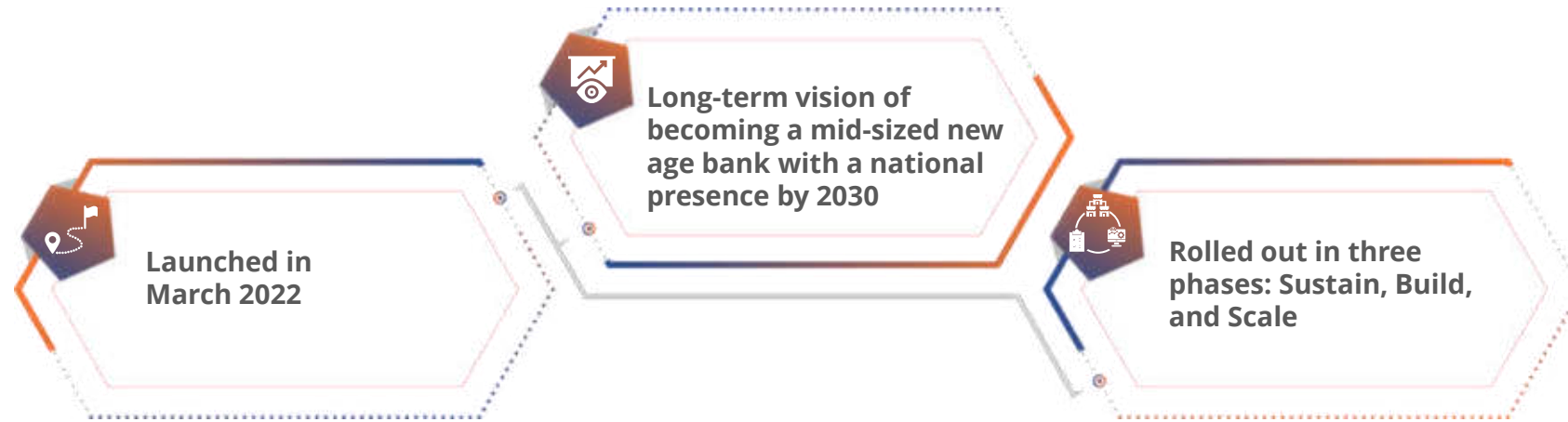
**22+** **Sijo Varghese**  
Company Secretary

**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



**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

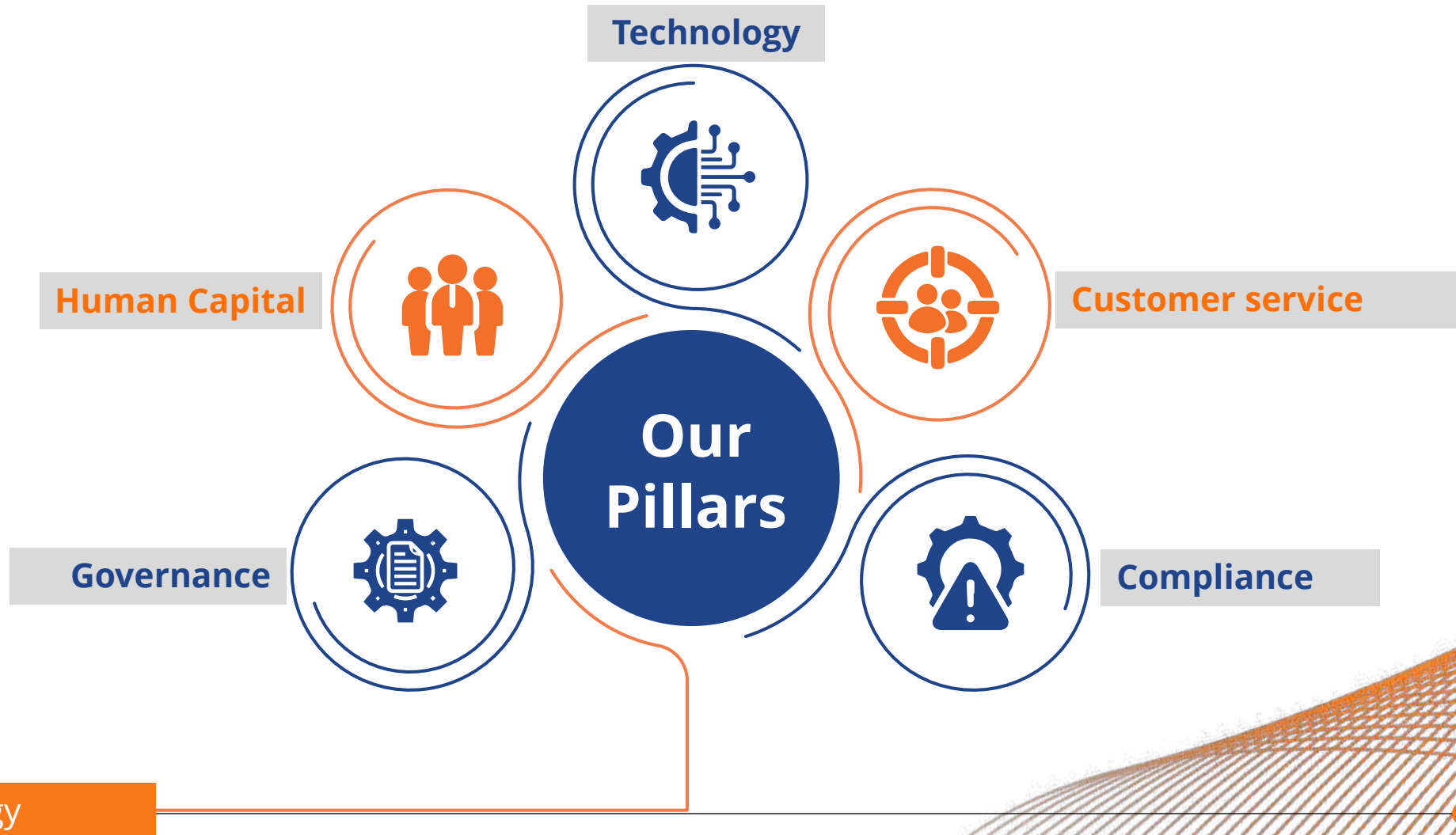
## Key Enablers

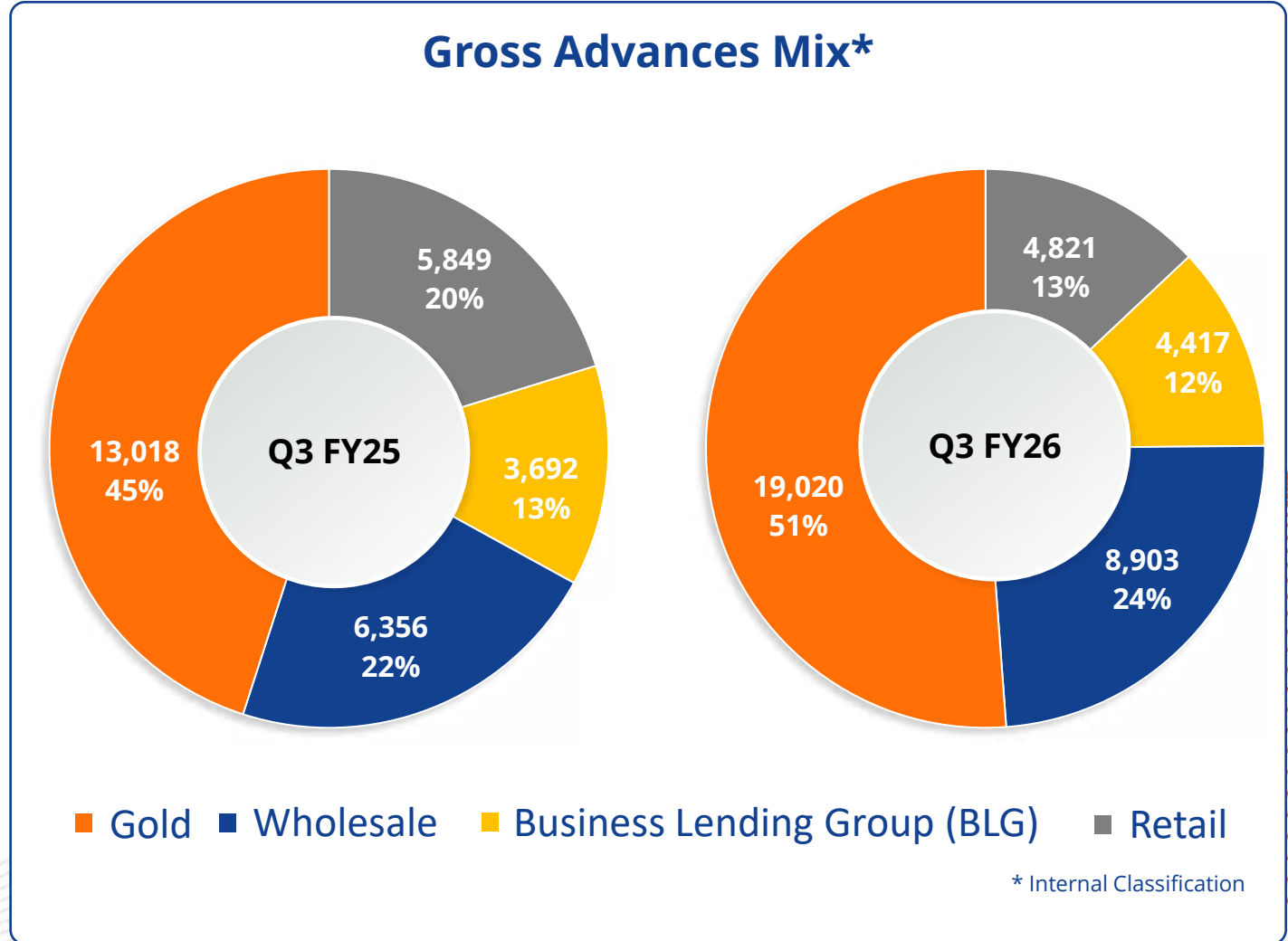
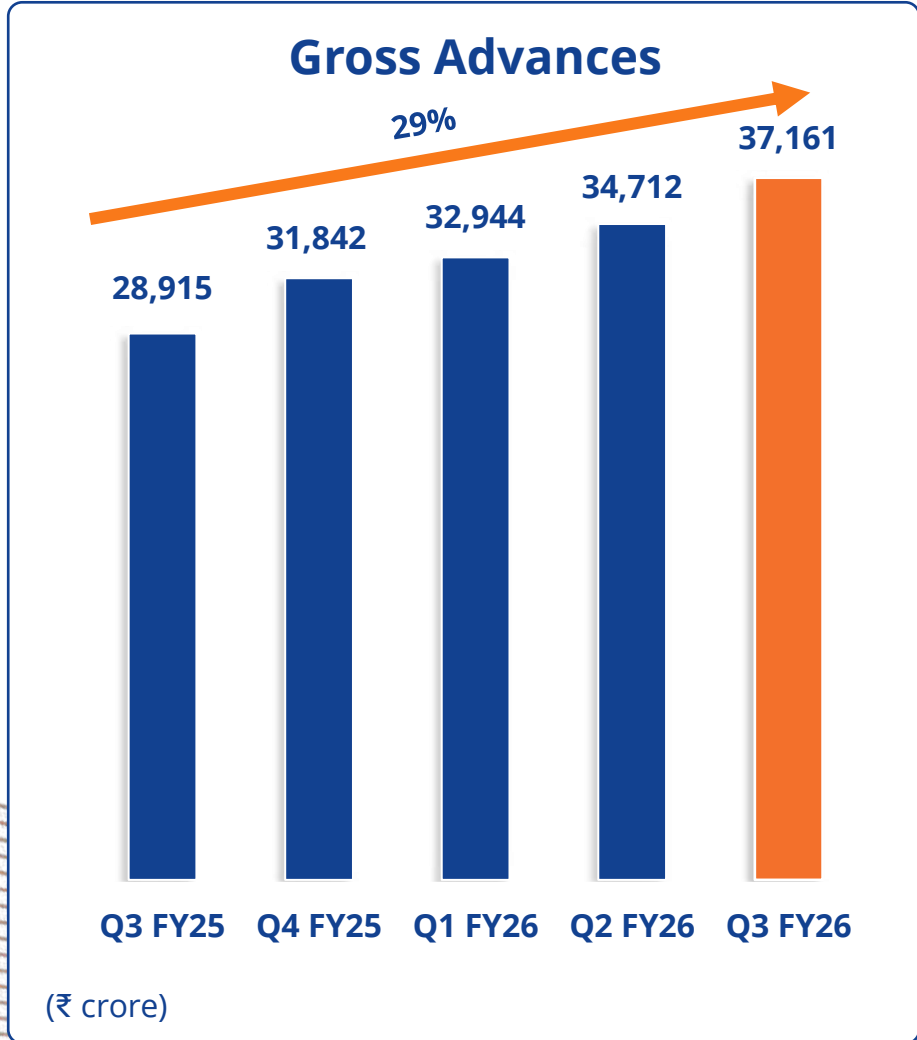
-  Good Governance Structure
-  Clear Executable Strategy
-  Board Support and Guidance
-  Growth-Oriented Policy
-  Building Infrastructure in Physical, Hybrid, and Digital
-  Robust and Efficient Customer-Centric Process
-  Strong Leadership
-  Innovation, Agility, and Digitalisation

## Key Objectives

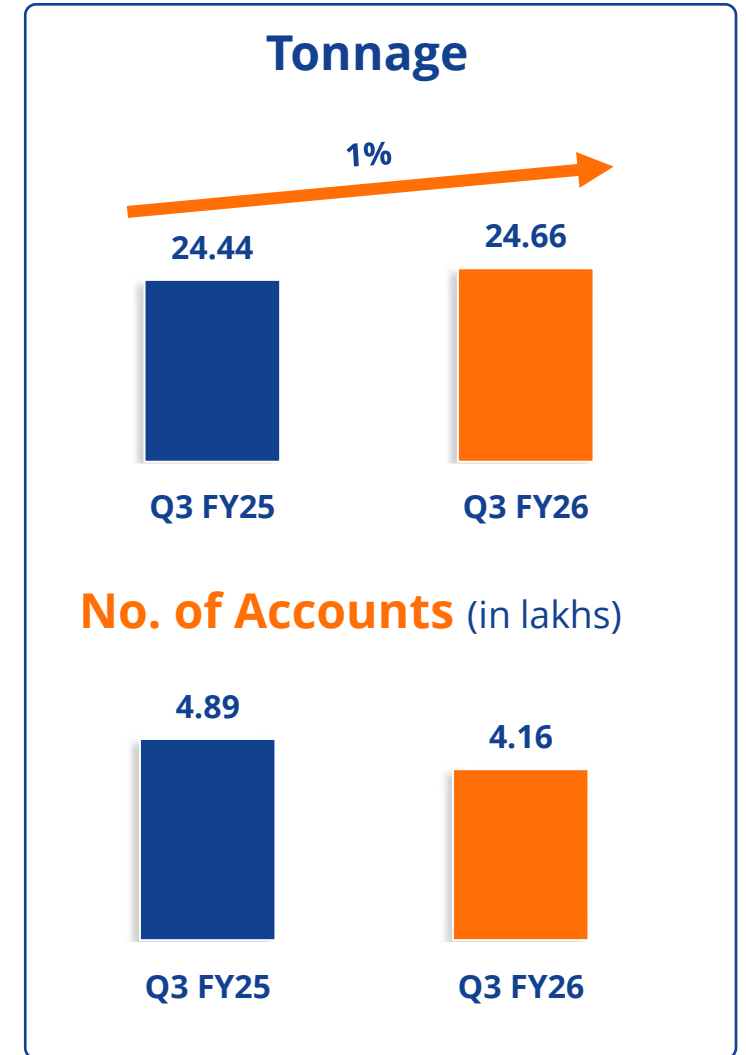
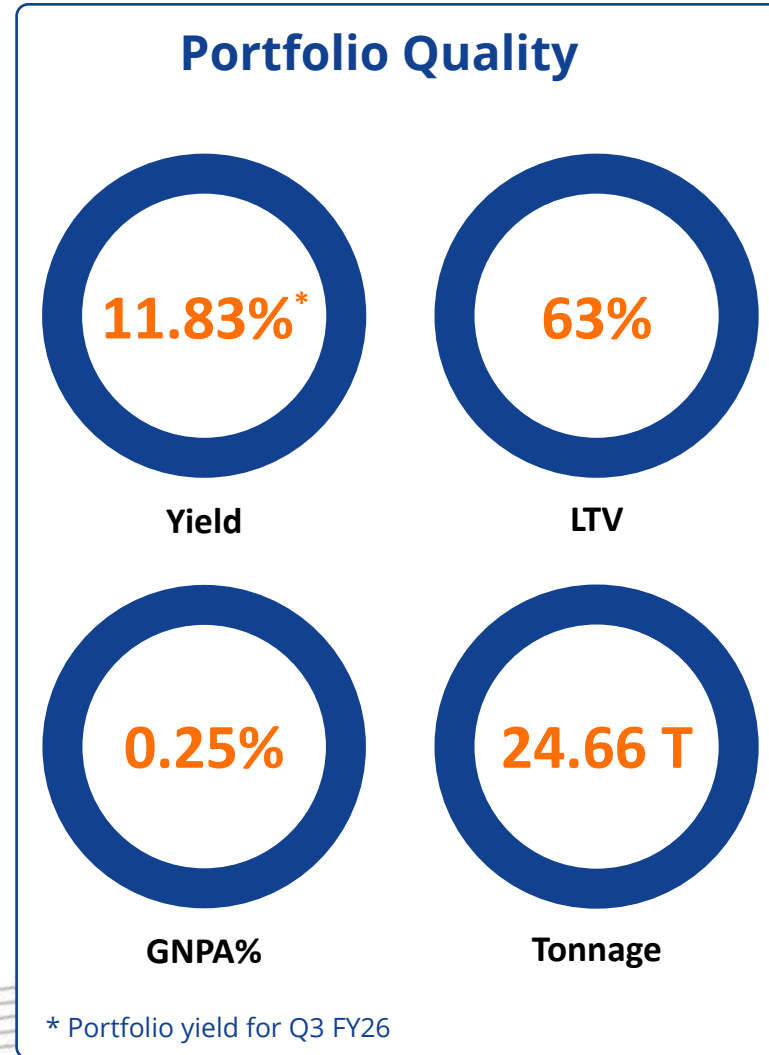
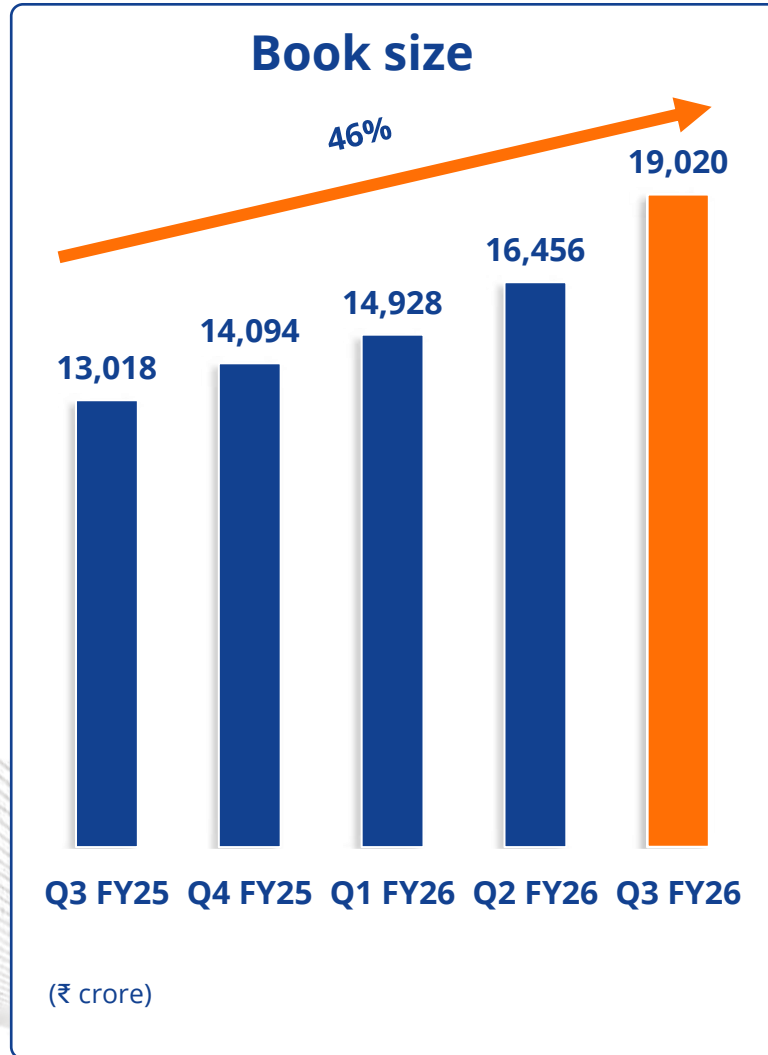
-  Growth in granular liability franchise with ever-improving CASA Ratio
-  Focus on strong operating performance with consistency
-  Major investments in the initial 3-4 years with a defined payback period
-  Prudent treasury investment strategy viz. wholesale funded book growth with the right balance 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.)

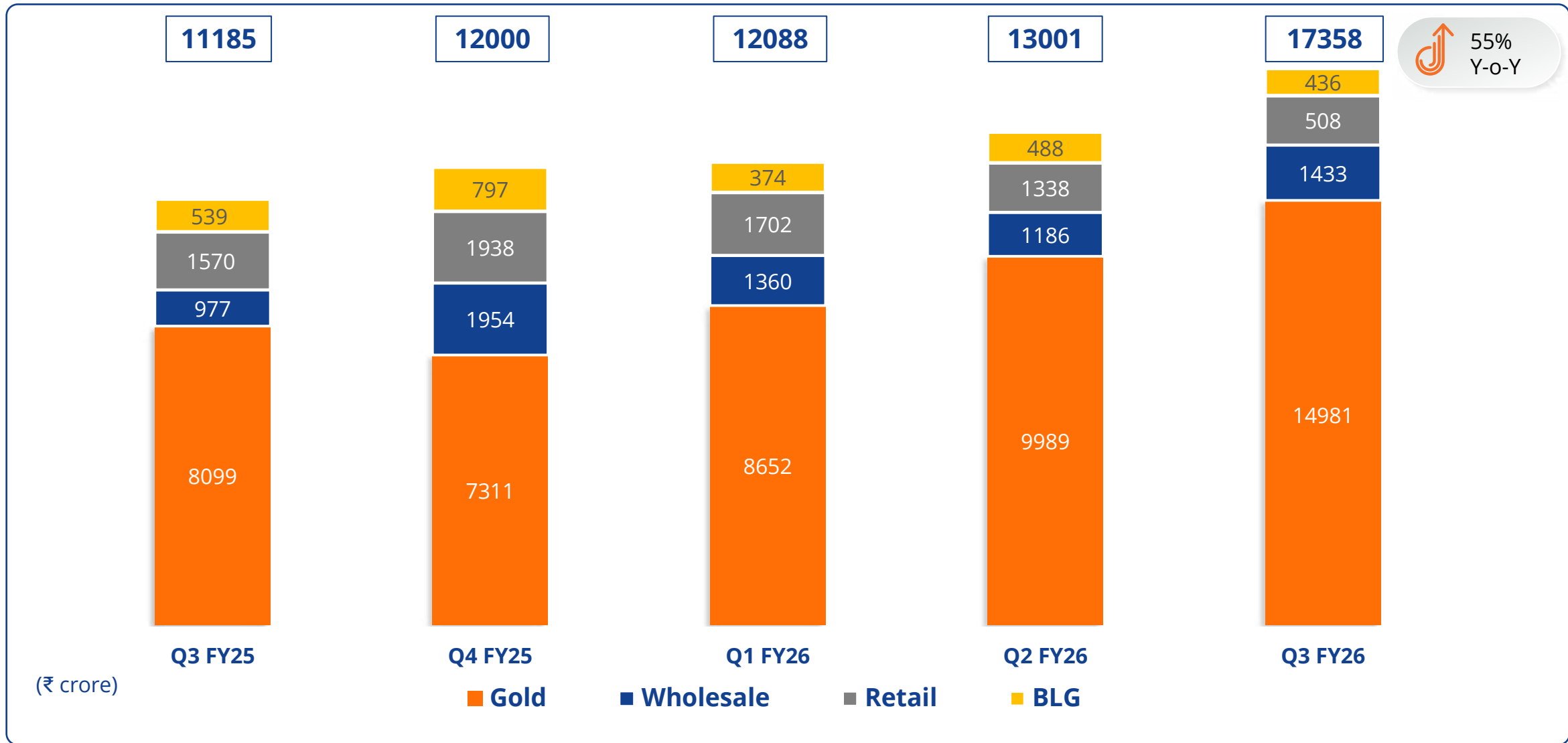




# Gold Loan Portfolio

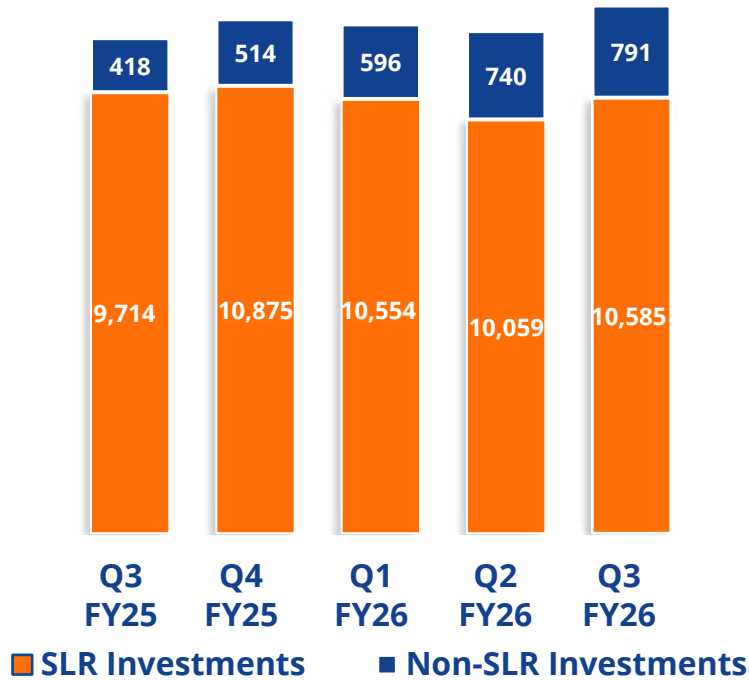


# Disbursements



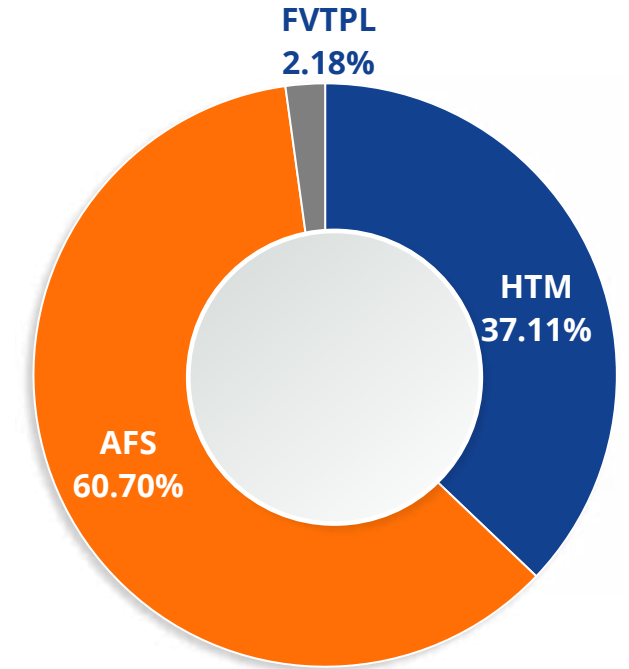
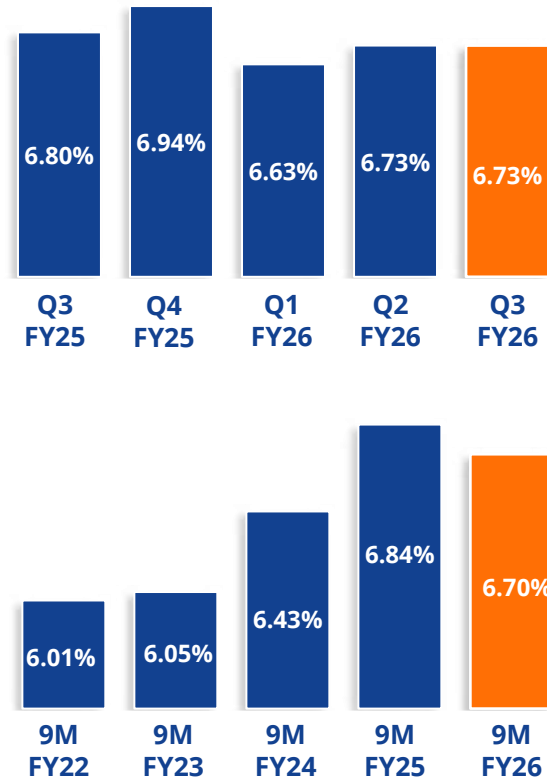
## Net Investments

10,132   11,389   11,150   10,799   11,376



(₹ crore)

## Yield on Investments

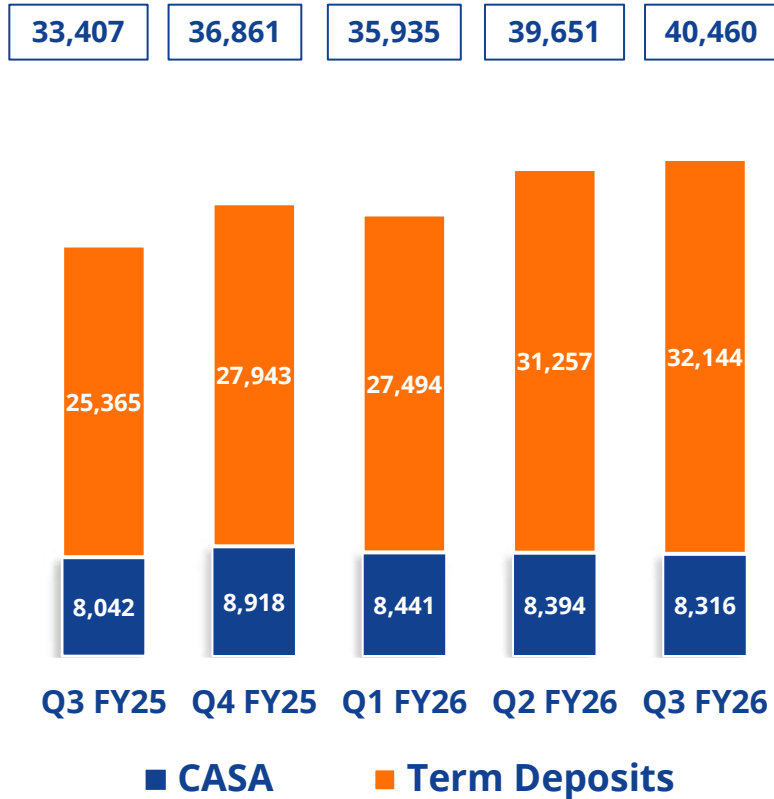


## M Duration

FVTPL	AFS	HTM	Total
<b>6.77</b>	<b>5.39</b>	<b>4.82</b>	<b>5.20</b>

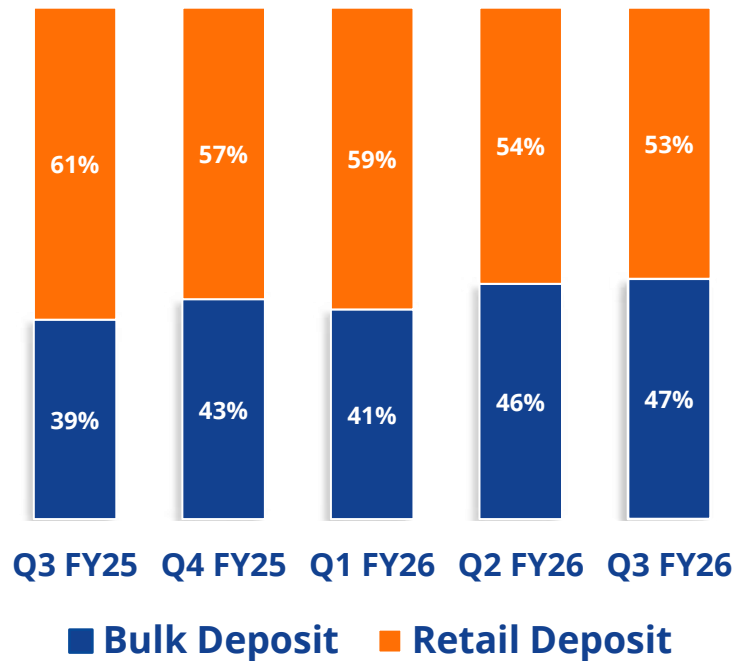
# Deposits

## Total Deposits

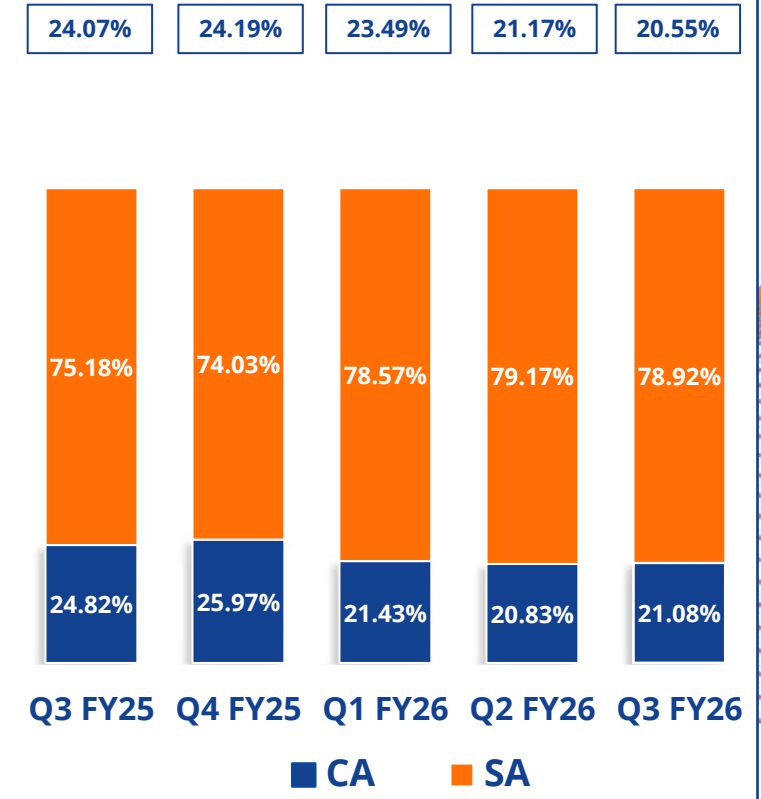


(₹ crore)

## Term Deposit Mix\*

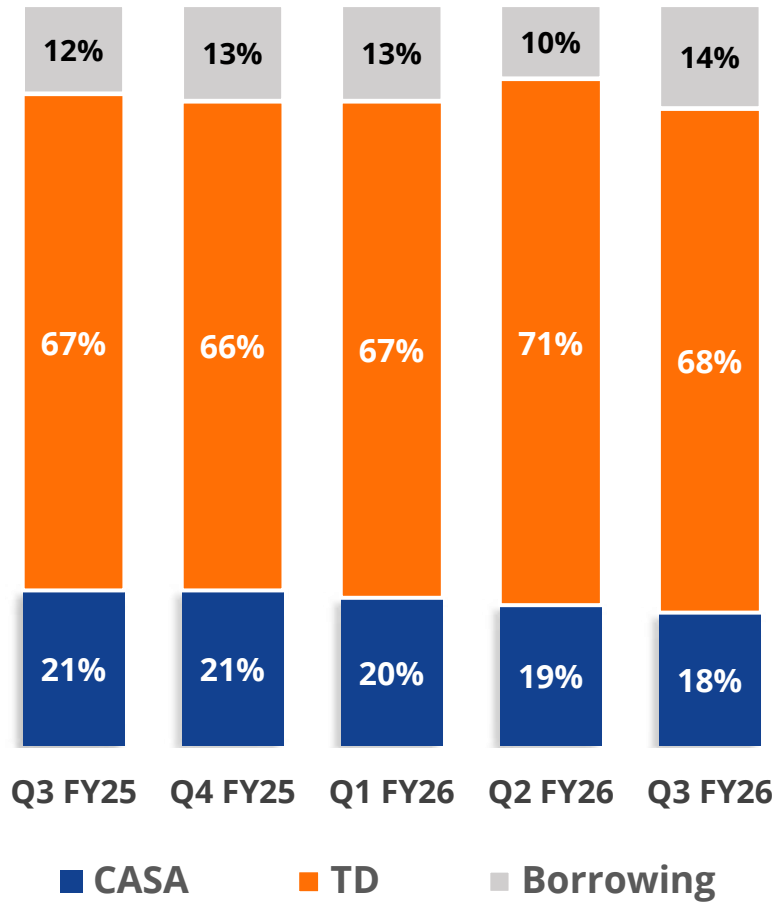


## CASA Mix



\* Excl. CD

## Funding Mix

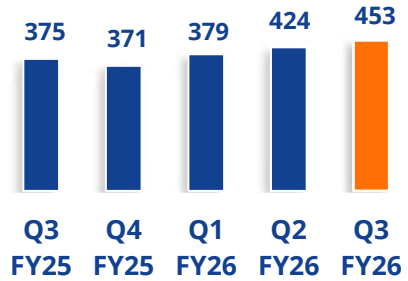


## Credit Rating

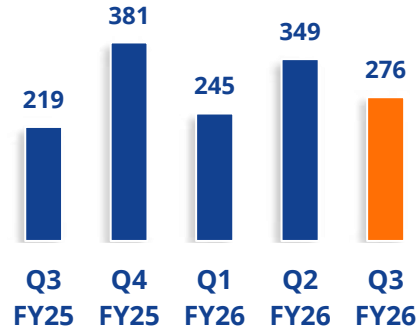
Instrument	Rating
Tier II Bonds (Under Basel III)	CRISIL A/ Stable IND A/Positive
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

# Key Performance Matrix

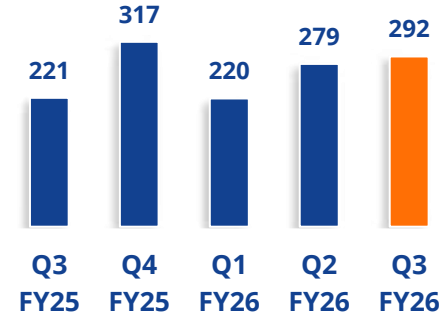
## Net Interest Income



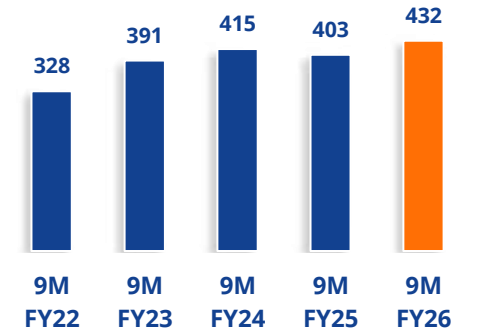
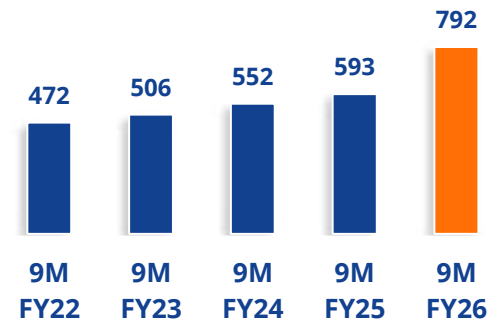
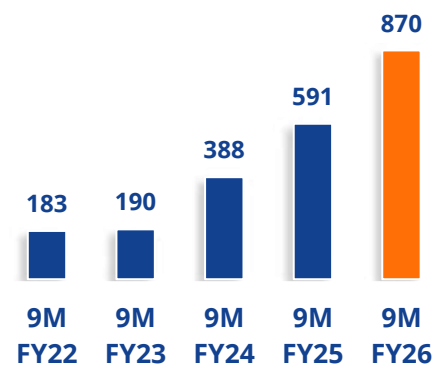
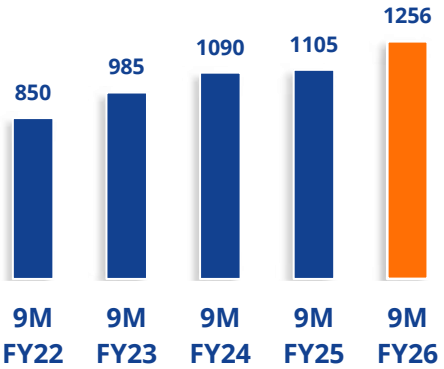
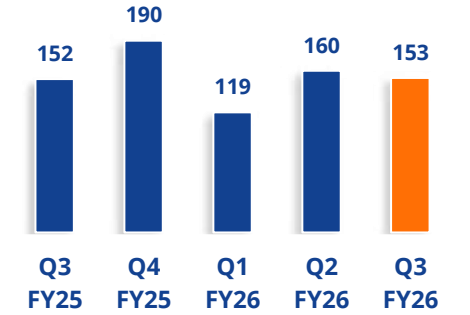
## Non Interest Income



## Operating Profit



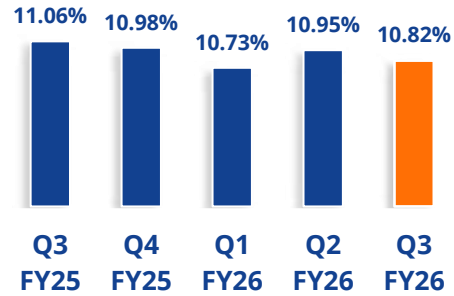
## Net Profit



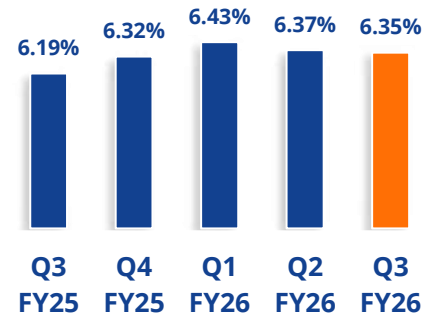
(₹ crore)

# Key Performance Matrix (contd.)

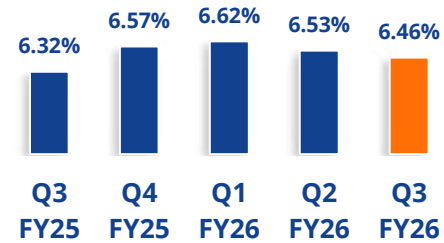
## Yield on Advances



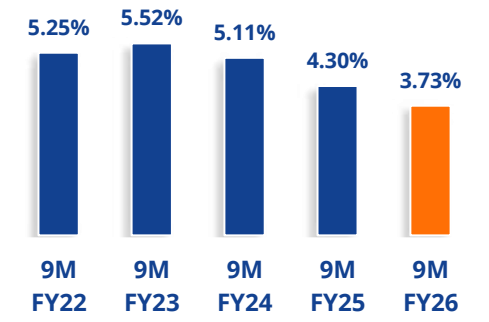
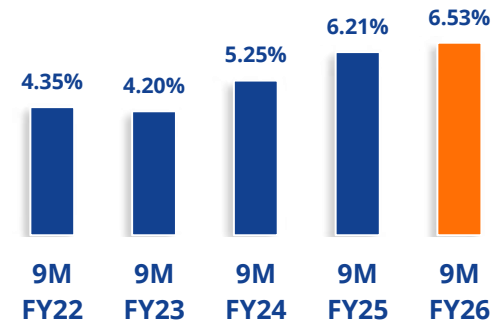
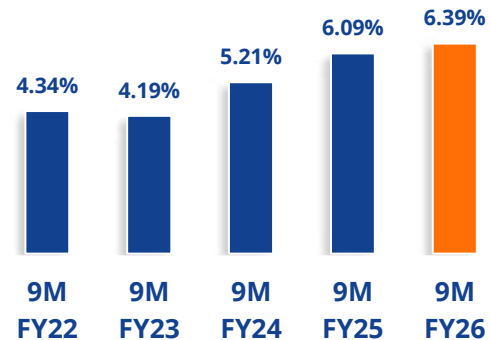
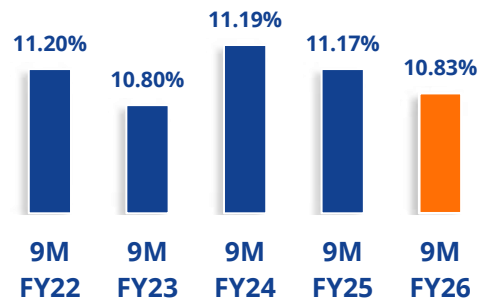
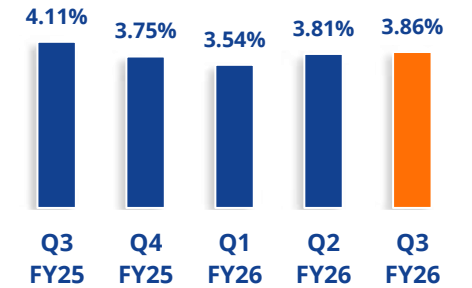
## Cost of Deposits



## Cost of Funds

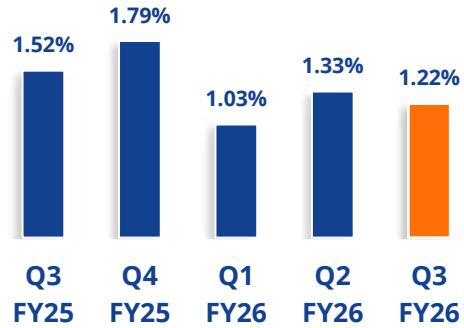


## Net Interest Margin

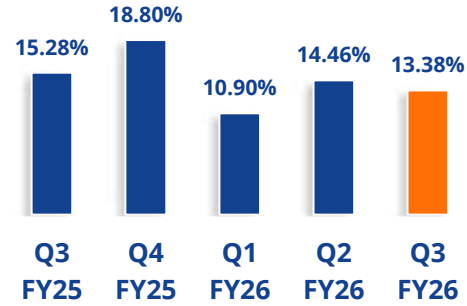


# Key Performance Matrix (contd.)

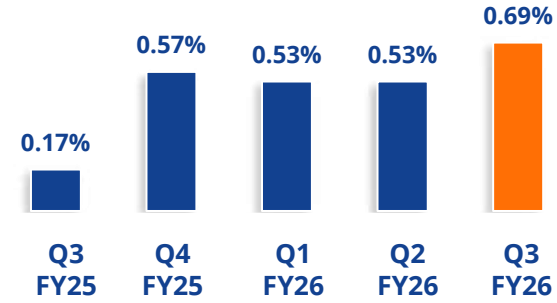
## Return on Assets



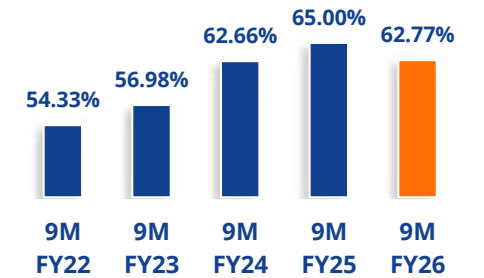
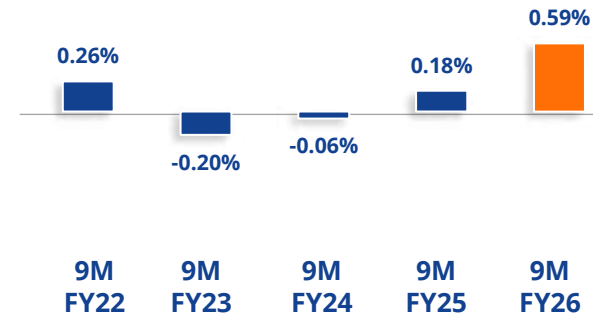
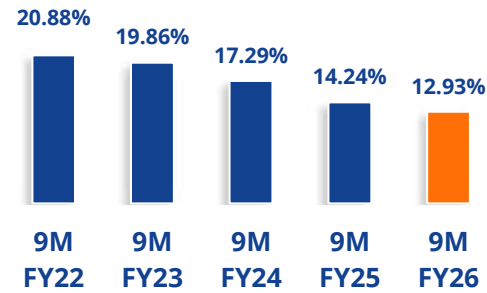
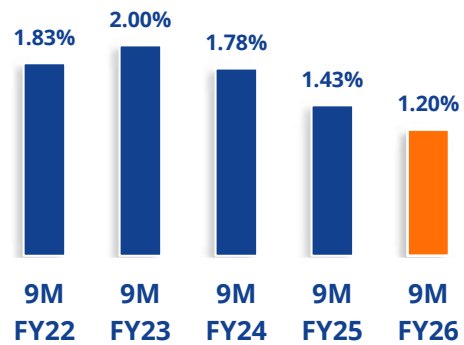
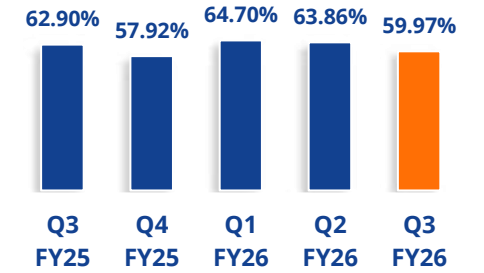
## Return on Equity



## Credit Cost\*



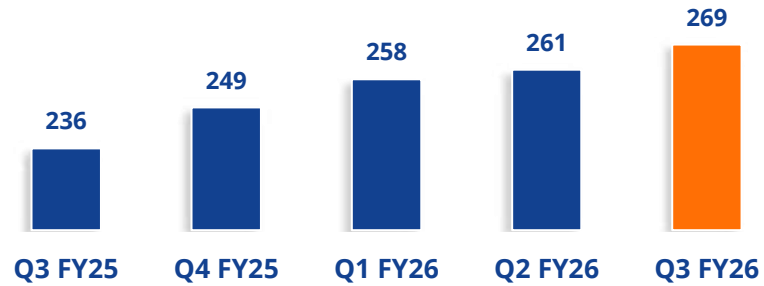
## Cost to Income



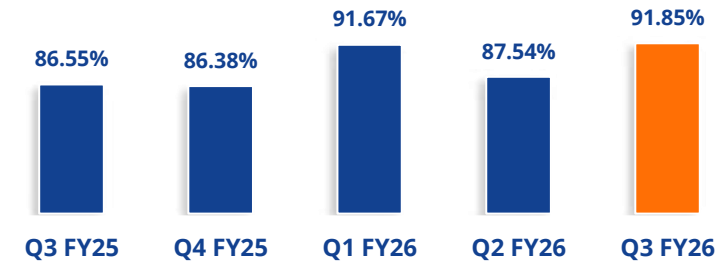
\*Provisions other than tax / Average Assets

# Key Performance Matrix (contd.)

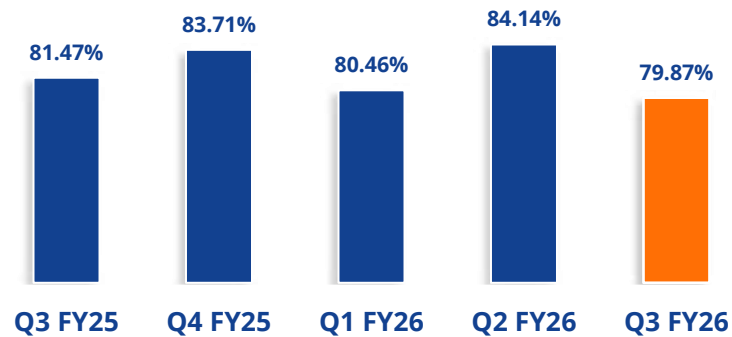
### Book Value Per Share



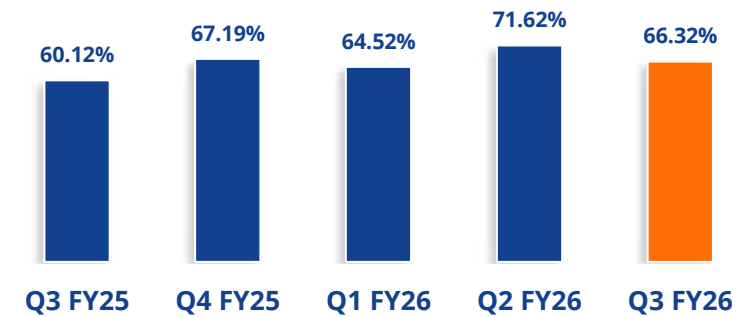
### CD Ratio (Gross)



### PCR (Incl. w/off)



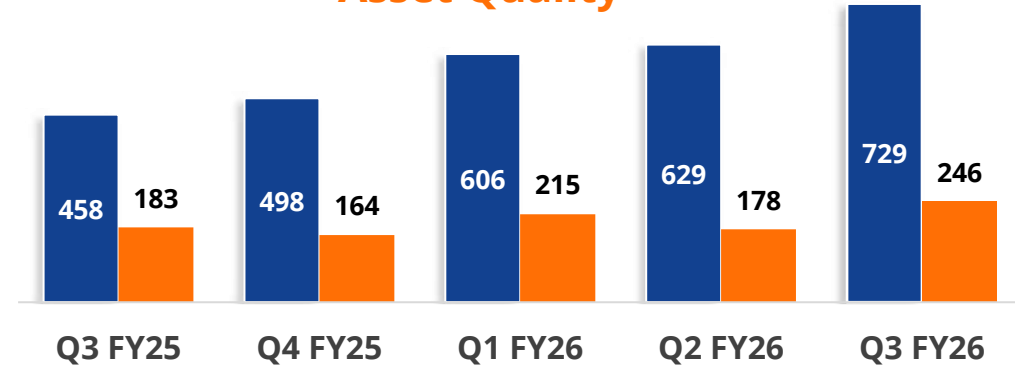
### PCR (excl. w/off)



# Key Performance Matrix (contd.)

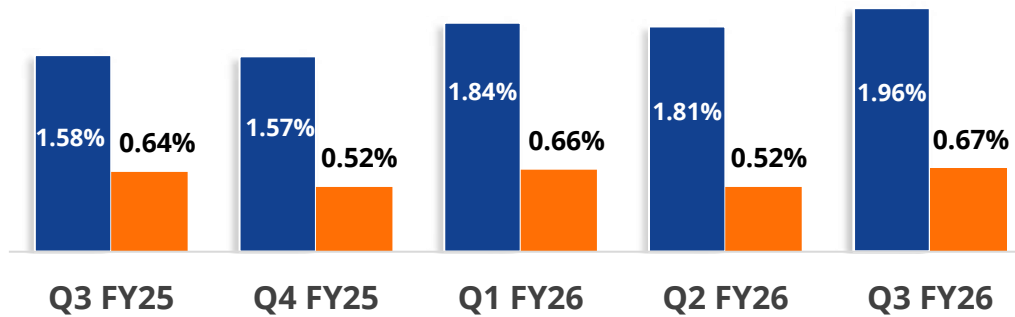
(₹ crore)

## Asset Quality



■ Gross NPA ■ Net NPA

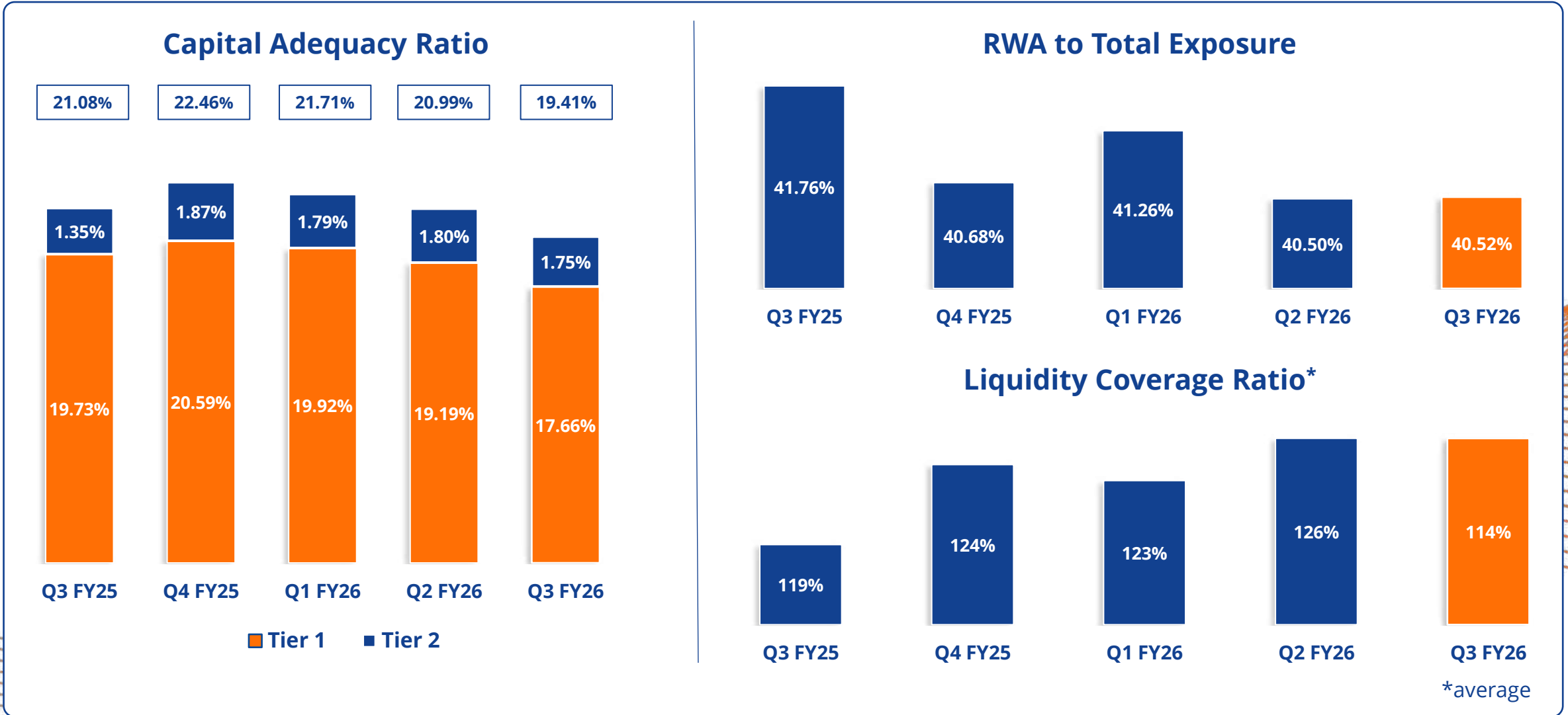
(₹ crore)



■ Gross NPA (%) ■ Net NPA (%)

Gross NPA Movement	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
Opening Balance of Gross NPA	452	458	498	606	629
Additions	62	94	139	94	197
<b>Sub Total (A)</b>	<b>514</b>	<b>552</b>	<b>637</b>	<b>700</b>	<b>826</b>
<b>Less</b>					
(i) Upgradations	12	7	2	37	23
(ii) Recoveries	29	29	17	29	26
(iii) Write-Offs	15	18	12	5	48
<b>Sub Total (B)</b>	<b>56</b>	<b>54</b>	<b>31</b>	<b>73</b>	<b>97</b>
<b>Closing Balance of Gross NPA (A-B)</b>	<b>458</b>	<b>498</b>	<b>606</b>	<b>629</b>	<b>729</b>

# Key Performance Matrix (contd.)



# Profit and Loss Account

Particular	Q3 FY26	Q2 FY26	Q3 FY25	QoQ	YoY
Interest Income	1,154	1,109	919	4%	26%
Interest Expense	701	685	544	2%	29%
Net Interest Income	453	424	375	7%	21%
Treasury Profit	5	6	8	-17%	-38%
Fee income	272	343	211	-21%	29%
Net Operating Income	730	773	595	-6%	23%
Staff Cost*	232	228	196	2%	18%
Other Opex	206	266	178	-22%	16%
Total Opex	438	494	374	-11%	17%
Operating Profit	292	279	221	5%	32%
Provision for NPA	77	55	7	40%	1048%
Other Provisions	10	8	10	14%	3%
Total Provisions	87	63	17	36%	425%
Profit Before Tax	205	216	204	-5%	1%
Tax	52	56	52	-5%	0%
Profit After Tax	153	160	152	-5%	1%

\* Q3 FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

# Profit and Loss Account

Particular	9M FY26	9M FY25	YoY
Interest Income	3,304	2,616	26%
Interest Expense	2,048	1,511	36%
Net Interest Income	1,256	1,105	14%
Treasury Profit	64	47	37%
Fee income	807	544	48%
Net Operating Income	2,127	1,695	25%
Staff Cost*	681	558	22%
Other Opex	654	544	20%
Total Opex	1,335	1,102	21%
Operating Profit	792	593	33%
Provision for NPA	188	33	477%
Other Provisions	23	18	28%
Total Provisions	211	50	318%
Profit Before Tax	581	543	7%
Tax	149	140	7%
Profit After Tax	432	403	7%

\* 9M FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

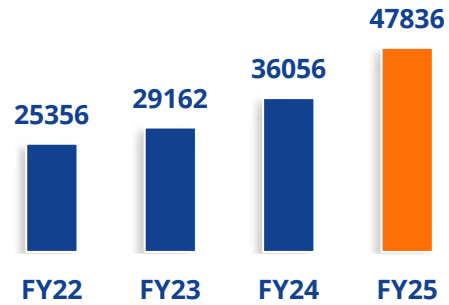
# Balance Sheet

Liabilities	Dec. 31, 2025	Sept 30, 2025	Dec. 31, 2024	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,662	4,527	4,103	3%	14%
Deposits	40,460	39,651	33,407	2%	21%
Of which CASA	8,316	8,394	8,042	-1%	3%
Borrowings	6,540	4,326	4,474	51%	46%
Other Liabilities & Provisions	1,672	1,343	951	25%	76%
<b>Total</b>	<b>53,508</b>	<b>50,021</b>	<b>43,109</b>	<b>7%</b>	<b>24%</b>
Assets					
Cash & Balance with RBI	2,675	2,420	2,335	11%	15%
Balance with Banks Money at call & Short Notice	1,183	1,009	517	17%	129%
Investments	11,376	10,799	10,132	5%	12%
Advances	36,677	34,262	28,639	7%	28%
Fixed Assets	670	671	557	0%	20%
Other Assets	927	860	929	8%	0%
<b>Total</b>	<b>53,508</b>	<b>50,021</b>	<b>43,109</b>	<b>7%</b>	<b>24%</b>

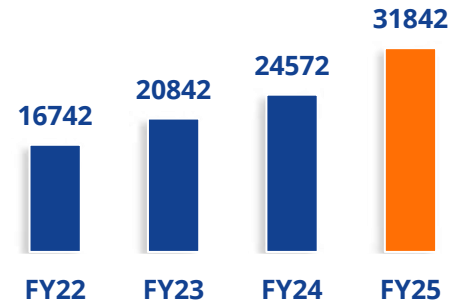
(₹ crore)

# Key Performance Matrix (contd.)

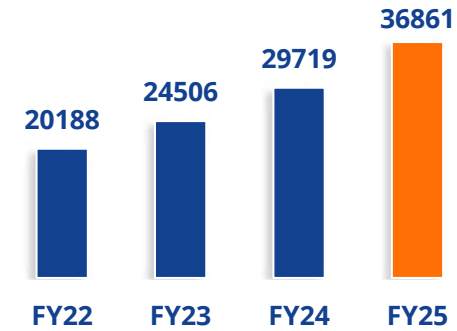
## Balance Sheet Size



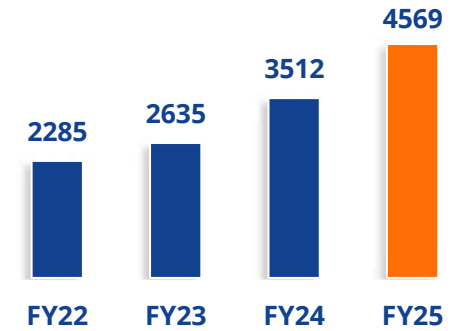
## Gross Advances



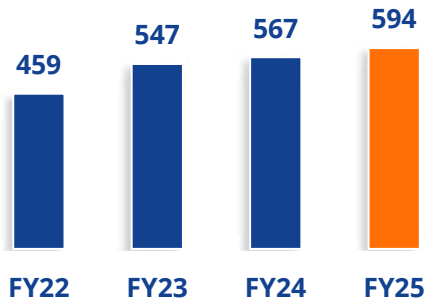
## Deposits



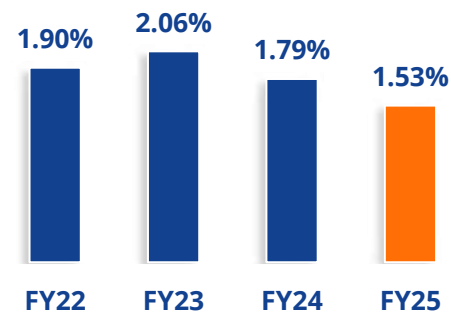
## Total Income



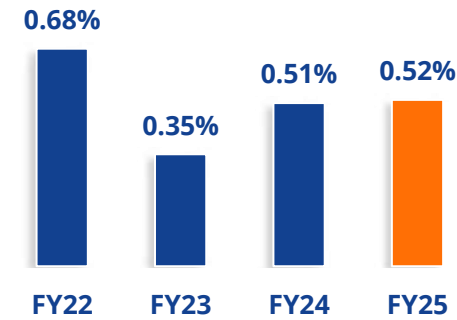
## Profit After Tax



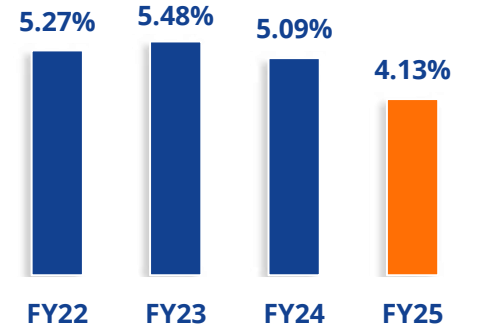
## ROA



## 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. 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.
6. New OBDX Corporate is live and Trade Finance is planned delivery by Q3 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.
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

**6.71 lakh+**



% of Digital Transaction\*

**86.95%**



QR Installations

**20,000+**



Net Banking Users

**6.71 lakh+**



PoS Machine Installations

**3,500+**



Debit Cards

**9.68 lakh+**



Digital Transaction\*

**1,157 lakh+**



Credit Cards

**1.85 lakh+**

\*for 9M 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



This presentation has been prepared by CSB Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial requirements or informational needs of any particular person accessing the presentation. All information and analysis contained has been prepared solely by the Bank basis details available with the Bank. No information contained herein has been subjected to independent verification by the Bank. The users or those who access the presentation are therefore advised to carry out independent verification before relying on the presentation and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or owing to reliance placed on the information contained herein and any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner. This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it is intended to form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results. This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments. Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein holds good only as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank. This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law. Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off. Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



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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 (Q3 FY 2026) and nine months ended 31.12.2025 which were subject to limited review by the Statutory Auditors in their meeting held on 28.01.2026

### Highlights

- a) **Total Deposits** grew by 21% YoY from ₹ 33,407 crore as on 31.12.2024 to ₹ 40,460 crore as on 31.12.2025. The CASA ratio stood at 21% as on 31.12.2025.
- b) **Advance (Net)** grew by 28% YoY from ₹ 28,639 crore as on 31.12.2024 to ₹ 36,677 crore as on 31.12.2025 supported by a robust growth of 46% in gold loans and 40% in Wholesale on YoY basis.
- c) **Net Interest Income (NII)** up by 21% YoY from ₹ 375 crore for Q3 FY25 to ₹ 453 crore for Q3 FY26 and up 7% QoQ from ₹ 424 crore for Q2 FY26.
- d) **Non-Interest Income** up by 26% YoY from ₹ 219 Crore for Q3 FY25 to ₹ 276 Crore for Q3 FY26.
- e) **Cost Income Ratio** improved to 60% for Q3 FY26 compared to 63% for Q3 FY25 and 64% for Q2 FY26.
- f) **Operating Profit** up by 32% YoY from ₹ 221 crore for Q3 FY25 to ₹ 292 crore for Q3 FY26 and up by 5% QoQ from ₹ 279 crore for Q2 FY26.
- g) **Profit after Tax (PAT)** stood at ₹ 153 crore for Q3 FY26 as against ₹ 152 crore for Q3 FY25 . We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.22% and 3.86% respectively during Q3 FY26.
- h) **Robust Capital Structure** - Capital Adequacy Ratio is at 19.41%, which is well above the regulatory requirement. CRAR as on 31.12.2024 was 21.08%.
- i) **Asset Quality & Provisioning** – Gross non-performing assets were at 1.96% as on 31.12.2025 as against 1.81% as on 30.09.2025  
Net non-performing assets were at 0.67% as on 31.12.2025 as against 0.52% as on 30.09.2025.

## Performance Highlights:

(Rs Crore)	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)
Interest Income	1,154	919	26%	1,109	4%
Interest Expense	701	544	29%	686	2%
Net Interest Income	453	375	21%	424	7%
Other Income	276	219	26%	349	-21%
Net Operating Income	730	595	23%	773	-6%
Total Opex	438	374	17%	493	-11%
Operating Profit	292	221	32%	279	5%
Provisions other than Tax	87	17	425%	64	36%
PBT	205	204	1%	216	-5%
Tax	52	52	0%	55	-5%
PAT	153	152	1%	160	-5%
Deposits	40,460	33,407	21%	39,651	2%
Advances (Net)	36,677	28,639	28%	34,262	7%
CASA	8,316	8,042	3%	8,394	-1%
Gold	19,020	13,018	46%	16,456	16%
CASA%	21%	24%	-3%	21%	0%

## MD & CEO Speak:

Our growth momentum remained strong during Q3 FY 26 with a Deposit growth of 21% and a gross advance growth of 29% resulting in an overall growth of 25% in total business on a YoY basis. NII growth along with our continued efforts on strengthening the other income streams and prudent cost management, led to an improvement in operating profit by 32% over Q3 FY 25. Net Profit for the quarter stood at Rs 153 Crs. Q3 NIM was 3.86% the highest on a quarterly basis during FY 26. Our Asset quality parameters are well within the guided range though at a slightly elevated level from Q2 FY 26. This will be a key monitorable going forward and results would be hopefully visible during the current quarter itself. All other profitability, efficiency, liquidity, and capital adequacy ratios continue to be stable and in line with the expectations.

We are gearing up to start the Scale Phase from the next fiscal, where retail growth will be emerging as the crucial game changer where lot of work is happening. As part of our retail asset journey, we have largely concluded the implementation of full-fledged LMS, LOS and digital roll outs and now set to proceed with the roll out of new products. On the liability side as well, we will be leveraging the modern technology towards ensuring customer delight through seamless processes, well segmented/customised products and superior digital experience which will translate into improved customer acquisition run rate. Our endeavour will be to deliver progressive improvements every quarter reinforcing our steadfast commitment to SBS 2030 vision.

## 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 846 branches and 818 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](http://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:

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Mumbai  
28.01.2026