CSB Bank
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CSB BANK LIMITED

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT 2025-26

CSB BANK LIMITED

Registered Office: "CSB Bhavan", St. Mary's College Road, Post Box No.502,
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

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1	Corporate Identity Number (CIN) of the Listed Entity	:	L65191KL1920PLC000175
2	Name of the Listed Entity	:	CSB Bank Limited
3	Year of incorporation	:	1920
4	Registered office address	:	Head Office, "CSB Bhavan", Post Box No.502, St. Mary's College Road, Thrissur – 680020, Kerala, India
5	Corporate address	:	Head Office, "CSB Bhavan", Post Box No.502, St. Mary's College Road, Thrissur – 680020, Kerala, India
6	E-mail	:	secretarial@csb.bank.in
7	Telephone	:	0487 - 6619 219
8	Website	:	www.csb.bank.in
9	Financial year for which reporting is being done	:	April 1, 2025 to March 31, 2026
10	Name of the Stock Exchange(s) where shares are listed	:	1. BSE Limited 2. National Stock Exchange of India Limited
11	Paid-up Capital (In ₹)	:	₹ 173.49 crore
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	:	Mr. Sijo Varghese Company Secretary & Compliance Officer Tel: 0487 - 6619 228 E-mail: secretarial@csb.bank.in
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	:	On a standalone basis.
14	Name of assurance provider	:	Not Applicable for the financial year ended March 31, 2026
15	Type of assurance obtained	:	Not Applicable for the financial year ended March 31, 2026

II. Products/services

16. Details of business activities *(accounting for 90% of the turnover):*

S. No.	Description of Main Activity	Description of Business Activity	% of turnover of the entity
1	Financial and Insurance activities	Financial service activities, except insurance and pension funding	100

17. Products /Services sold by the entity *(accounting for 90% of the entity's turnover):*

S. No.	Product/Service	NIC Code	% of total Turnover Contributed
1	The Bank operates in four business verticals – Retail Banking which includes both deposits and loans, Wholesale Banking, SME Banking and Treasury Management. All the products and services are offered under these Segments. For details, please refer to the 'Management Discussion and Analysis' section of the Annual Report.	64191	100

III. Operations

18. Number of locations where plants and/or branches or operations/offices of the entity are situated:

Location	Number of plants	Number of Branches	Number of offices	Total
National*	NA	862	40	902
International	NA	NIL	NIL	NA

**As of March 31, 2026*

19. Markets served by the entity:

a. Number of locations where plants or branches or operations/offices of the entity are situated:

Locations	Number
National (No. of States)	18 States and 4 union territories.
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Being a banking company, there is no export earnings.

c. A brief on types of customers

The Bank offers a comprehensive range of products and services, including asset and liability products, third-party insurance, and investment options. For customers, it offers various deposit products such as fixed deposits, recurring deposits, savings accounts, current accounts and safe deposit lockers. On the asset side, the Bank offers gold loans, retail loans including home loans, personal loans, educational loans, vehicle loans, business loans (including SME and MSME), and agriculture loans. Additionally, the Bank offers third-party products like life insurance, general and health insurance, credit cards and investment options such as mutual funds and online trading accounts.

In the priority sector, the Bank extends loans to agriculture, small and marginal farmers, weaker sections, and microenterprises. Through its Financial Inclusion scheme, the Bank offers the Pradhan Mantri Jan Dhan Yojana (PMJDY) and three social security schemes: Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY).

For corporate clients, the Bank offers services through Corporate Lending/Wholesale Banking, focusing on medium sized enterprises, capital markets, securitisation, and supply chain finance.

IV. Employees

20. Details as at the end of Financial Year: March 31, 2026.
a. Employees and workers (including differently abled):

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	8187	5653	69.05%	2534	30.95
2.	Other than Permanent (E)	0	0	0	0	0
3.	**Total employees (D + E)**	**8187**	**5653**	**69.04%**	**2534**	**30.95**
WORKERS*						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than Permanent (G)	NA	NA	NA	NA	NA
6.	**Total Workers (F + G)**	NA	NA	NA	NA	NA

**Being a banking company, the entire workforce is categorized as 'Employees' and none as 'Workers'. Hence in all sections, details sought of the 'Workers' category are not applicable to the Bank.*

b. Differently abled Employees and workers:

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	NIL	NIL	NIL	NIL	NIL
2.	Other than Permanent (E)	NIL	NIL	NIL	NIL	NIL
3.	**Total differently abled employees (D + E)**	**NIL**	**NIL**	**NIL**	**NIL**	**NIL**
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than permanent (G)	NA	NA	NA	NA	NA
6.	**Total differently abled workers (F + G)**	NA	NA	NA	NA	NA

21. Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	11	3	27%
Key Managerial Personnel (KMP)	4	0	0%

22. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years) (Numbers shown in the table are in %)

	FY 2025-26 (Turnover rate in currentFY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	38.8	41.3	39.6	46.70	46.80	46.70	46.3	48.4	47.0

Permanent Workers	NA	NA	NA	NA	NA	NA	NA	NA	NA

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

Not Applicable as the Bank does not have a holding, subsidiary, associate or joint venture.

VI. CSR Details

24.

(i)	Whether CSR is applicable as per section 135 of the Companies Act, 2013	:	Yes
(ii)	Turnover	:	56,81,78,68,444
(iii)	Net worth	:	46,49,01,80,186

VII. Transparency and Disclosure Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the NationalGuidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	**Grievance Redressal Mechanism in Place (Yes/No**	***(If Yes, then provide web-link for grievance redress policy)***	**FY 2025-26**			**FY 2024-25**		
			Number of complaints filed during the year	**Number of complains pending resolution at close of the year**	**Remarks**	**Number of complaints filed during theyear**	**Number of complaints pending resolution at close of the year**	**Remarks**
Communities	Yes	https://www.csb.bank.in/pdf/ESG_Policy_17042024.pdf https://www.csb.bank.in/pdf/Whistle_Blower_Policy-2024_16022024.pdf https://www.csb.bank.in/sites/default/files/annexure-III_3_csr_policy.pdf	NIL	NIL	NIL	NIL	NIL	NIL
Investors (other than shareholders)	Yes	https://www.csb.bank.in/pdf/ESG_Policy_17042024.pdf	NIL	NIL	NIL	NIL	NIL	NIL

		https://www.csb.bank.in/pdf/Whistle_Blower_Policy-2024_16022024.pdf						
Shareholders	Yes	As per SEBI Listing Regulation https://www.csb.bank.in/pdf/email_grievance_redressal.pdf	4	0	Investor complaints received through SEBI Scores platform of the Bank's an d Registrar to an Issue and Share Transfer Agent (RTA)	4	0	Investor complaints received through SEBI Scores platform of the Bank's Registrar to an Issue and Share Transfer Agent (RTA)
Employees and workers	YES	As per internal policies and https://www.csb.bank.in/pdf/Whistle_Blower_Policy-2024_16022024.pdf	23	2	The Bank has initiated timely measures for an effective redressal of grievances. Complaints outstanding at the close of the previous financial year have been duly addressed in the current financial year.	20	4	Bank has initiated timely measures for an effective redressal of grievances.
Customers	YES	https://www.csb.bank.in/pdf/Greivance_Redressal_Policy-August_2024_16102024.pdf	32854	135	The pending cases are under process and will be settled in a timely manner. Complaints outstanding at the close of the previous financial year have been duly	20787	49	The pending cases are under process and will be settled in a timely manner.

					addressed in the current financial year.			
Value Chain Partners	YES	https://www.csb.bank.in/pdf/Anti_Bribery_Anti_Corruption_Policy_08012024.pdf https://www.csb.bank.in/pdf/Whistle_Blower_Policy-2024_16022024.pdf	NIL	NIL	NIL	NIL	NIL	NIL
Other (please specify)	NA	NA	NA	NA	NA	NA	NA	NA

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether riskor opportunity (R/O)	Rationale for identifying the risk/ opportunity	Incase of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Response to Climate Change	Risk	Credit risk may arise from exposures to businesses with significant carbon emissions, as well as to entities reliant on technologies that may not adequately transition to or comply with evolving ESG standards. Such exposures may be subject to heightened transition risks, potentially impacting their financial resilience and repayment capacity. Further, risks associated with	The Bank mitigates climate and ESG-related credit risks through a robust risk management framework that incorporates ESG considerations into credit appraisal, monitoring, and decision-making processes. The Bank exercises due diligence to avoid exposures to entities engaged in environmentally sensitive activities, including the production or use of Ozone Depleting Substances (ODS) and technologies involving Chlorofluorocarbons	Negative

			climate-related events, including natural disasters may lead to a decline in the value of underlying collateral, particularly real estate assets. This could adversely affect recovery prospects and result in higher Loss Given Default (LGD) in the event of borrower stress or impairment.	(CFCs). Additionally, the Bank undertakes sectoral risk assessments, maintains portfolio diversification, and applies prudent exposure limits for sensitive sectors. It also conducts periodic reviews of collateral valuations and undertakes stress assessments to address climate-related risks, thereby safeguarding asset quality and recovery prospects."	
		Opportunity	The Bank identifies a significant opportunity in supporting entities in the development and adoption of sustainable and emerging technologies, including renewable energy, energy storage, energy efficiency, advanced lighting systems, industrial motor technologies, and electric mobility, while contributing to the transition to a low-carbon economy.		Positive
2	Corporate Governance – Board oversight, Conflict of Interest, Ethics, Risk and Compliance, Succession Planning	Risk	Strong corporate governance is fundamental to achieving the organisation's mission, and any weaknesses in governance framework can undermine stakeholder trust, damage reputation, and disrupt business operations..	The Bank has put in place robust corporate governance framework in accordance with applicable regulatory guidelines, ensuring effective Board oversight, ethical conduct, risk management, and regulatory compliance. The framework is supported by clearly defined policies on conflict of interest, governance practices, and succession planning, thereby promoting transparency, accountability, and effective supervision of management functions. This framework is designed to safeguard the interests of all stakeholders. Further, the	Negative

				Bank has in place an effective grievance redressal mechanism that enables investors and other stakeholders to raise and resolve their concerns in a timely and transparent manner.	
3	Social Responsibility	Opportunity	The Bank acknowledges that sustainable business success depends on maintaining strong alignment with the interests of the communities it serves. It therefore strives to conduct its operations in a manner that supports inclusive growth and equitable development. Any adverse relationship with the community could impact stakeholder trust and the Bank's ability to generate long-term value.	The Bank actively contributes to community development by fostering inclusive growth, creating employment opportunities, and supporting skill development initiatives. It undertakes local relief efforts in times of need and ensures compliance with its fiscal obligations through timely payment of taxes, thereby contributing to overall socio-economic development	Positive
4	Brand Reputation	Opportunity	Enhance CSB brand by marketing and structuring goods and services that benefit society and increase social/living standards. Bank continues to strengthen its brand through the 'CSB' development and delivery of products and services that create meaningful social impact and enhance the overall quality of life and well-being of communities.	In line with its commitment to strengthening brand through socially impactful products and services, the Bank has established dedicated verticals to promote educational loans, home loans, MSME, agriculture, and micro sector lending, with the objective of supporting individuals in pursuing education, acquiring housing, and establishing micro and small enterprises. The Bank extends credit to Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) to address the financial needs of economically weaker and socially underserved sections. It also caters to immediate financial	Positive

				requirements through gold loan products. Further, the Bank undertakes direct assignment transactions, with the ultimate beneficiaries being economically disadvantaged borrowers, thereby contributing to inclusive growth and improved living standards.	
5	Waste management	Risk	Failure to comply with increasingly stringent regulations on waste management and recycling practices may expose the Bank to regulatory penalties, reputational damage, and adverse stakeholder perceptions	The Bank mitigates risks related to waste management and related regulatory compliance by adopting environmentally responsible practices aimed at reducing waste generation. Key initiatives include the implementation of digital solutions such as Document Management Systems (DMS), e-passbooks, and video KYC, which significantly reduce paper usage and dependence on physical documentation. These measures contribute to improved resource efficiency, ensure alignment with evolving environmental regulations, and minimize associated operational and reputational risks	Negative
6	Employee Practices and Benefits	Opportunity	The Bank acknowledges that a strong focus on employee welfare and development is critical to sustainable growth. The Bank is committed to fostering an inclusive, supportive, and growth-oriented work environment through continuous learning and development, equitable practices, and comprehensive employee benefits, thereby aligning employee aspirations	The Bank is committed to employee welfare and development and places strong emphasis on building a skilled, engaged, and performance-driven workforce aligned with its long-term growth objectives. It prioritizes talent development, competitive remuneration, and comprehensive employee benefits to attract and retain qualified professionals.	Positive

			with organizational objectives	The Bank continues to invest in structured learning and development programmes, performance support systems, and career advancement opportunities to enhance employee capabilities. It also promotes diversity, inclusion, and equitable workplace practices to foster an inclusive and supportive work environment.	

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Y	Y	Y	Y	Y	Y	N	Y	Y
b. Has the policy been approved by theBoard? (Yes/No)	Y	Y	Y	Y	Y	Y	N	Y	Y
	Policies of the Bank are recommended by respective Committees of the Board and approved by the Board. The Policies of the Bank are signed by the respective departmental Heads and Managing Director & CEO before placing to the Committee and Board for approval /annual review.								
c. Web Link of the Policies, if available	Y	Y	Y	Y	Y	Y	N	Y	Y
	The policies are available on the Bank's website at https://csb.bank.in/investor-relations and https://csb.bank.in/bank-policies The policies other than those which are available on the Bank's website, being internal documents are available only to the employees through the i2 Portal of the Bank.								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Y	Y	Y	Y	Y	Y	N	Y	Y
	Guidelines and Standard Operating Procedures have been framed to the extent required in line with and covering 8 principles related to the respective policy.								
3. Do the enlisted policies extend to	Y	Y	Y	Y	Y	Y	N	Y	Y

your value chain partners? (Yes/No)	In general No. However, specifically applicable wherever the same policies have been incorporated specifically in the Memorandum of Understanding executed between the Bank and value chain partners.
4. Name of the national and international codes/ certifications/ labels/ standards (e.g.Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g.SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Bank obtained ISO 9001:2015 certification in FY21-22. The Bank also holds ISO 27001:2013 certification for IT, IS and data centres.
5. Specific commitments, goals, and targets set by the entity with defined timelines, ifany.	Being a banking company, the Bank does not engage in manufacturing or factory-related activities. The Bank is committed to sustainable business practices and strives to minimize environmental and social impacts arising from its operations. It actively promotes the digitalization of manual processes, resulting in reduced consumption of natural resources and contributing to a lower carbon footprint.
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	As a service-oriented organization, the Bank's environmental impact is relatively limited; however, it remains committed to adopting sustainable practices across its operations and continuously enhancing its ESG performance The Bank offers a comprehensive range of banking products and services designed to meet diverse customer needs through an extensive network of branches, ATMs/CDMs, and multiple digital platforms, including Mobile Banking, Internet Banking, WhatsApp Banking, UPI, and Point-of-Sale (POS) services. The Bank has undertaken several green initiatives such as implementation of a Document Management System (DMS), e-passbook facility, and Video KYC, which reduce dependency on physical documentation and enhance operational efficiency. These digital banking initiatives enable customers to access banking services remotely, thereby minimizing the need for physical visits to branches, reducing carbon footprint, and saving time and energy. The Bank ensures that its products and services are secure, reliable, and contribute to sustainability across their lifecycle. *For more details please refer to the ESG Section on page no. 68 of the Annual Report*

Governance, leadership and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (*listed entity has flexibility regarding the placement of this disclosure)*

The Bank is Committed to make the business truly sustainable and socially responsible. Further details of the same are provided in the Chairman's letter on page No. 18 and MD's message on page No. 22

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	CSR and ESG Committee
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes. The CSR and ESG Committee of the Bank is responsible for decision-making on sustainability-related issues. The members of the Committee are as under:

Name	Designation
Ms. Renu Kohli	Chairperson
Mr. Pralay Mondal, MD & CEO	Member
Mr. Sumit Maheshwari	Member
Mr. Sudhin Choksey	Member
Ms. Sharmila Abhay Karve	Member

10. Details of Review of NGRBCs by the Company:

Subject for Review	**Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee**									**Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)**								
	P 1	**P 2**	**P 3**	**P 4**	**P 5**	**P 6**	**P 7**	**P 8**	**P 9**	**P 1**	**P 2**	**P 3**	**P 4**	**P 5**	**P 6**	**P 7**	**P 8**	**P 9**
Performance against above policies and follow up action	Y	Y	Y	Y	Y	Y	NA	Y	Y	Annually.								
	Yes. Directors, Committee of Board, Board and any other Committee to the extent as applicable.																	
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Yes. Directors, Committee of Board, Board and any other Committee to the extent as applicable									Quarterly.								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P1	P2	P3	P4	P5	P6	P7	P8	P9
	NO	NO	NO	NO	NO	NO	NO	NO	NO
	Evaluation is done through internal mechanisms and seeks external assistance and advice as and when required. The policies are annually reviewed /approved by the Committee/Board. The Compliance Department reviews the policies periodically for submission to the Committee and Board and the concerned department monitors adherence to the implementation of policy mandated by RBI and other regulators.								

12. If answer to question (1) above is "No" i.e., not all Principles are covered by a policy, reasons to be stated:

Questions	**P 1**	**P 2**	**P 3**	**P 4**	**P 5**	**P 6**	**P 7 ***	**P 8**	**P 9**
The entity does not consider the principles material to its business (Yes/No)	Not Applicable.								

The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)	Not applicable
The entity does not have the financial or/human and technical resources available forthe task (Yes/No)	Not applicable
It is planned to be done in the next financial year (Yes/No)	Not applicable
Any other reason (please specify)	*In the case of Principle No. 7, the Bank does not engage in policy advocacy directly but is actively involved in consultation/ discussion forums with the government and other bodies in the banking industry.

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1: Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year: 2025-26.

Segment	Total Number of Trainings and Awareness Programmes Held	Topics/principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors	7	Seminar on Credit Risk Management for the Board Members of Commercial Banks, Certification programme in IT and Cyber Security for Board Members, Virtual Program on KYC/ AML for Board of Directors of Banks, NBFCs and Fis, Virtual Program on Governance and Assurance for Directors on the Banks, Financial Institutions and NBFCs, ESG Risk Management in Indian Banking Sector, Credit Risk Management for the Board Members of Commercial Banks, Virtual Program on AL/ML	**100%**

Key Managerial Personal	5	Program on Governance and Assurance, ESG Risk Management in Indian Banking Sector, Certification Program in IT and Cyber Security, Webinar on Risk Assessment and Supervision of Professionals, Virtual Program on AL/ML	100%
Employees other than Board of Directors and KMPs	511	P1,P2,P3,P4,P5,P6,P8 & P9	100%
Workers	NA	NA	NA

The count reflects training aligned with BRSR principles.

2. Details of fines/ penalties/punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year in the following format: (Note: the entity shall make Disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

Monetary					
	NGRBC Principle	**Name of the regulatory/ enforcement agencies/ judicial institutions**	**Amount (In INR)**	**Brief of the Case**	**Has an appeal been preferred? (Yes/No)**
Penalty /Fine	The details of penalties/fines levied and paid, as required to be disclosed/ submitted under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, have been filed with the Stock Exchanges in the manner as may be prescribed and simultaneously hosted the website of the Bank.				
Settlement					
Compounding fee					

Non-Monetary

	NGRBC Principle	**Name of the regulatory/ enforcement agencies/ judicial institutions**	**Brief of the Case**	**Has an appeal been preferred? (Yes/No)**
Imprisonment	Nil	NA	NA	NA
Punishment	Nil	NA	NA	NA

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	**Name of the regulatory/enforcement agencies/ judicial institutions**
The details of Appeal/ Revision preferred and required to be disclosed under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended has been filed with the Stock Exchanges n the manner as may be prescribed and simultaneously displayed on the website of the Bank.	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes.

The Bank does have a specific policy viz. Anti-Bribery & Anti-Corruption Policy. Your Bank is committed to upholding the highest moral and ethical standards and does not tolerate bribery or corruption in any form.

The policy is available on the Bank's website at: https://www.csb.bank.in/pdf/Anti_Bribery_Anti_Corruption_Policy_08012024.pdf

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2025-26	FY 2024-25
Directors	NIL	NIL
Key Managerial Personnel	NIL	NIL
Employees	NIL	NIL
Workers	NA	NA

6. Details of complaints with regard to conflict of interest:

	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors.	NIL	NA	NIL	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs.	NIL	NA	NIL	NA

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Not Applicable

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2025-26	FY 2024-25
Number of days of accounts payables	32	36

9. Open-ness of business
Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA
Share of RPTs in	a. Purchases (Purchases with related parties /	Nil	Nil

	Total Purchases)		
	b. Sales (Sales to related parties / Total Sales)	Nil	Nil
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Please refer to page no. 151 of the Annual Report FY 2025-26	Please refer to page no. 169 of the Annual Report FY 2024-25
	d. Investments (Investments in related parties / Total Investments made)	Nil	Nil

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes
NIL	NA	NA

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (**Yes/No**) If Yes, provide details of the same.

Yes.
The Bank has a process in place to monitor and manage conflicts of interest involving members of the Board. As part of the process, the Bank obtains an annual declaration from the Board of Directors regarding the entities they are interested in. Any changes in interests are immediately obtained, including approvals required under the statute and the Bank's policies before transacting with any individuals and entities in which directors are interested.

The 'Code of Conduct and Ethics for the Board of Directors and senior management personnel of the Bank and the policy document on corporate governance, principles, and procedures apply to the board members and senior management. This includes explaining the circumstances to avoid, which may likely lead to a conflict of interest. Furthermore, the Bank obtains an annual declaration from all independent directors to the effect that they meet the criteria of independence as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the Companies Act, 2013.

Additionally, the Bank, in compliance with Reserve Bank of India (Commercial Banks - Governance) Directions, 2025 dated November 28, 2025, conducts a fit and proper exercise on all the directors on an annual basis, with a cutoff date of March 31, to ensure that all the directors meet the 'Fit and Proper' criteria to continue to hold the office of directorship of the Bank.

PRINCIPLE 2: Businesses should provide goods and services in a manner that is sustainable and safe.

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of products and processes to total R&D and capex investments made by the entity, respectively.

	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R & D	0%	0%	Not applicable to being a Banking company.

			Accordingly, no specific percentage of R&D expenditure is attributable to environmental and social impact improvements.
Capex	With respect to capital expenditure (Capex), while there is no earmarked allocation exclusively for environmental or social impact technologies, the Bank continues to invest significantly in technology and digital infrastructure that inherently support sustainability objectives. During the year, the Bank made substantial progress in its enterprise-wide technology transformation, including the implementation and enhancement of its Core Banking System (CBS) comprising Flexcube Retail (FCR) and Flexcube Corporate (FCC), along with key modules such as Oracle General Ledger (OGL), Oracle Banking Digital Experience (OBDX), Payments, Oracle Trade Finance, Virtual Account Management (VAM), and Loan Management System (LMS). These implementations were complemented by targeted customizations to meet evolving business, regulatory, and customer requirements. The Bank also strengthened its digital and operational ecosystem through the customization of enterprise platforms such as Procure-to-Pay (P2P), Human Resource Management System (HRMS), and implementation of Identity and Access Management (IDAM), enhancing efficiency, governance, and control. From an infrastructure perspective, investments in Data Centres (Primary DC, DR, and NDR), disaster recovery automation tools, and advanced backup solutions have enhanced business continuity and operational resilience. Regular DR drills and monitoring of Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO) further support operational sustainability. These technology and digital initiatives contribute to environmental and social benefits through reduced paper usage, lower dependency on physical infrastructure, minimization of customer travel, and improved operational efficiency. Accordingly, while not separately classified, a significant portion of the Bank's Capex on digital and technology transformation indirectly supports environmental sustainability and social efficiency.		

2.

a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)-
No

As a service-sector organization, the Bank's direct resource consumption is relatively limited. Nevertheless, it remains committed to responsible procurement by prioritizing the sourcing of sustainable products from local suppliers at fair and competitive prices, thereby supporting local economies while promoting sustainable business practices. x

b. If yes, what percentage of inputs were sourced sustainably? – N.A

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposal at the end of life, for

a) Plastics (including packaging) – The plastic waste is transported to Local Government bodies/vendors for processing and disposal.
b) E-Waste – Handling E-Waste is crucial not only from a security point of view but also from an

environmental angle. Computers and related accessories are handed over to vendors or certified disposal agencies.

c) Hazardous Waste – There is no hazardous waste generation owing to the nature of the business.
d) Other waste – Not relevant, given the nature of business of the Bank.

4. Whether Extended Producer Responsibility (EPR) applies to the entity's activities(Yes/No).
Not Applicable.

If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? (Yes/No).

Not Applicable.

If not, provide steps taken to address the same.

Not applicable to the Bank.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? (If yes, provide details in the following format?

NIC Code	Name of Product /Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not applicable to the Bank.					

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
Not applicable to the Bank.		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Not applicable to the Bank.		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2025-26			FY 2024-25		
	Re-	Recycled	Safely	Re-Used	Recycled	Safely

	Used		Disposed			Disposed
Plastics (including packaging)	Not applicable to the Bank.					
E-waste						
Hazardous waste						
Other Waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category

Not applicable to the Bank.

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains.

Essential Indicators

1.

a. Details of measures for the well-being of employees:

Category	% of employees covered by Insurance Policies										
	Total A	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Numbers (B)	% (B/A)	Numbers (c)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Employees											
Male	5653	5653	100%	5653	100%	0	0%	5653	100%	5653	100%
Female	2534	2534	100%	2534	100%	2534	100%	0	0%	2534	100%
Total	8187	8187	100%	8187	100%	2534	100%	5653	100%	8187	100%
Other than Permanent Employees											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

b. Details of measures for the well-being of workers

Category	% of workers covered by Insurance Policies										
	Total A	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Numbers (B)	% (B/A)	Numbers (c)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent Workers											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than Permanent Workers											
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Being a banking company, the entire workforce is categorized as 'Employees' and none as 'Workers'. Hence in all sections, details sought of the 'Workers' category are Not Applicable to the Bank.

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format:

	FY 2025- 26	FY 2024- 25
Cost incurred on well-being measures as a % of total revenue	0.26%	0.58%

of the company		

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2025- 26			FY 2024- 25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and Deposited with The authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and Deposited with The authority (Y/N/N.A.)
PF or Pension including NPS@	100	NA	Y	100	NA	Y
Gratuity	100	NA	Y	100	NA	Y
ESI	0	NA	0	0	NA	0
Others	NA	NA	NA	NA	NA	NA

@ *Employees who are part of National Pension Scheme are not covered under PF Scheme of the Bank.*

3. Accessibility of workplaces

Are the premises/offices of the entity accessible to differently-abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? (Yes/No) If not, whether any steps are being taken by the entity in this regard.

Yes. The Bank has undertaken multiple initiatives to enhance accessibility for differently abled employees and customers, in line with the requirements of the Rights of Persons with Disabilities Act, 2016.

The Bank's digital platforms, including Net and Mobile Banking applications powered by Oracle Digital Banking Experience (DBX), are designed and evaluated in alignment with the Web Content Accessibility Guidelines (WCAG) issued by the World Wide Web Consortium (W3C), covering versions 2.0, 2.1, and 2.2 at Levels A and AA.

Further, accessibility measures have been incorporated across branch and ATM infrastructure. Ramps are provided at branches and ATMs wherever feasible, and ATMs are equipped with Braille keypads and voice assistance features to support visually impaired users. Branches are also equipped with inclusive features such as reserved seating for differently abled individuals and lower-height counters to facilitate ease of access and interaction.

The Bank has also initiated a survey to identify additional measures for improving accessibility, and the findings therefrom are planned to be implemented in FY 2026–27. In addition, the Bank's website is being upgraded as part of an ongoing revamp to align with regulatory accessibility guidelines, further strengthening digital inclusivity.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? (Yes/No) If so, provide a web-link to the policy.

No.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent Employees		Permanent Workers	
	Return to work rate	Retention Rate	Return to work rate	Retention Rate
Male	100%	90.00%	NA	NA
Female	100%	95.14%	NA	NA
Total	**100%**	**92.57%**	**NA**	**NA**

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker?(Yes/No) If yes, give details of the mechanism in brief.
   Yes.

	Yes/No ***(If Yes, then give details of the mechanism in brief)***
Permanent workers	NA
Other than permanent workers	NA
Permanent employees	Yes. The Bank has established a grievance redressal mechanism to receive and address employee grievances. The Bank's policy framework in this regard, comprising of PoSH Policy, Whistle Blower Policy, and Anti-Corruption and Anti-Bribery Policy, provides dedicated channels for employees to raise their concerns in a structured and confidential manner. Additionally, the Bank has internal guidelines and processes in place to ensure effective resolution of employee grievances. For award staff, the Bank has constituted a Transfer Grievance Committee to address transfer-related concerns. The Committee, comprising executives, reviews grievances and recommends appropriate actions based on the merits of each case.
Other than permanent employees	Yes. The grievance redressal mechanism available to permanent employees and detailed in the preceding paragraph is available and extended to employees other than permanent employees.

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:

Category	FY 2025-26			FY 2024-25		
	Total Employees / Workers in respective category (A)	No of employees or workers in respective category, who are part of the association(s) or Union (B)	% B/A	Total Employees / Workers in respective category (C)	No of employees or workers in respective category, who are part of the association(s) or Union (D)	% D/C
Total Permanent Employees	**8187**	**759**	**9.27**	**7616**	**853**	**11.20**

- Male	5653	469	8.29	5241	526	10.04
- Female	2534	290	11.44	2375	327	13.77
Total Permanent Workers	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**
- Male	NA	NA	NA	NA	NA	NA
- Female	NA	NA	NA	NA	NA	NA

8. Details of training given to employees and workers

Category	FY 2025-26					FY 2024-25				
	Total A	On health and safety measures		On skill upgradation		Total D	On health and safety measures		On skill upgradation	
		No. B	% B/A	No. C	% C/A		No. E	%. E/D	No. F	% F/D
Employees										
Male	5653	234	4.13	4910	86.86	5241	396	7.56	4518	86.20
Female	2534	232	9.15	2316	91.40	2375	248	10.44	2165	91.16
Total	8187	466	5.69	7226	88.26	**7616**	**644**	**8.46**	**6683**	**87.75**
Workers										
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

9. Details of performance and career development reviews of employees and worker:

Category	FY 2025-26			FY 2024-25		
	Total A	Total B	B/A %	Total D	Total E	E/D %
Employees						
Male	5653	4239	74.98	5241	4137	69.1
Female	2534	1904	75.13	2375	1854	30.9
Total	**8187**	**6143**	**75.03**	**7616**	**5991**	**78.7**
Workers						
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Total	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage of such system?

Yes. The Bank has implemented appropriate occupational health and safety measures across its premises. Considering the nature of its operations, the Bank does not face significant occupational health risks; however, it has established defined standards and systems to ensure the safety and well-being of its employees.

The Bank periodically reviews and maintains its internal safety infrastructure, including fire safety systems, safety alarms, fire extinguishers, and CCTV surveillance across its branches and offices.

In addition, the Bank provides comprehensive insurance coverage to its employees, including Group Term Life Insurance, Group Personal Accident Insurance, and Group Medical Insurance schemes, thereby strengthening its employee welfare and risk mitigation framework.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Being a banking company, there are no major work-related hazards anticipated. However, as part of its safety measures, the Bank conducts periodic fire drills to assess preparedness and risk response. Employees are also provided with access to first-aid facilities across its premises to address any immediate medical needs.

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)

Yes.
The Bank has established mechanisms for employees to report work-related hazards and safety concerns through designated internal channels.

d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes.

11. Details of Safety Related Incidents in the following format:

Safety Incident /Number	Category*	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	NA	NA
Total recordable work-related injuries	Employees	0	0
	Workers	NA	NA
No of Fatalities	Employees	0	0
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	NA	NA

Including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

The Bank is committed to ensuring a safe and healthy working environment for all its employees through various initiatives detailed in principle 3.

13. Number of Complaints on the following made by employees and workers:

	FY 2025-26			FY 2024-25		
	Filed During the Year	Pending Resolutions end of the year	Remarks	Filed During the Year	Pending Resolutions end of the year	Remarks
Working Conditions	0	0	NA	0	0	NA

Health & Safety	0	0	NA	0	0	NA

14. Assessments of the year:

	% of your plants and Offices/Branches that were assessed (by the entity or by the authorities or third parties)
Health & Safety Practices	0
Working Conditions	0

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

Not applicable.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of

(A) Employees (Y/N) – Yes, the Bank provides its employees with personal accident cover and future service gratuity liability in addition to medical insurance.

(B) Workers (Y/N) - NA

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

NA

Not applicable generally, however, the Bank ensures that statutory dues, wherever applicable, are deducted and paid to respective authorities by the Bank or by the compliance partner on behalf of the Bank if the same part of the engagement letter /agreement is executed due to legal/ regulatory requirements.

3. Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	No of affected employees/workers		No of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	0	0	0	0
Workers	NA	NA	NA	NA

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (**Yes/No**)
No
The Bank believes in hiring well-qualified talent on merits and continuously upskills the workforce to align with the changing business environment.

5. Details on assessment of value chain partners

	% of value chain partners (by value of business done with such partners) that were assessed
Health and Safety Practices	0
Working Conditions	0

6. Provide details of any corrective actions taken / underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

   Not Applicable.

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders.

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

   As a banking institution, the Bank's key stakeholders include customers, employees, investors, regulators, and the communities in which it operates. The Bank has established structured processes to identify and prioritise these stakeholder groups based on their relevance, level of influence, and impact on the Bank's operations and strategic objectives. Stakeholder identification and engagement are guided by internal assessments, regulatory requirements, and continuous interaction through established channels. The Bank maintains high standards of corporate governance to ensure transparent, fair, and balanced consideration of stakeholder interests in its decision-making processes. Through this approach, the Bank seeks to enhance organisational effectiveness, strengthen stakeholder relationships, and ensure timely and appropriate resolution of stakeholder concerns

   Specific teams in the Bank are responsible for engaging with each stakeholder group

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Stakeholder Group	Whether identified as Vulnerable & Marginalised Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half Yearly/ Quarterly/Others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customer	No	E-mail, SMS's, Customer meets. Official communication channels: Advertisements, publications, website and social media, Conferences events, Phone calls, e-mails and meetings.	On-going basis	Services, digital banking operations and customer feedback on grievance Redressal.
Employees	No	i2 portal, Newsletters, Employee satisfaction surveys – Emails and meetings, Training programs, Performance appraisal, Grievance redressal mechanisms, Notice boards	i2 Portal – Daily Newsletter – Quarterly Emails – Otherwise on-going basis	Performance Appraisal, Career growth, fair remuneration, skill development, employee satisfaction and

				grievance redressal mechanism
Suppliers	No	Vendor assessment and review, Official communication channels: website and social media	As and when required	Service and existing business
Investors/ Shareholders/Analyst	No	E-mail, website, newspaper releases, Analyst meets and conference calls, Annual General Meeting, and Stock exchange intimations, publications, and social media, roadshows.	Quarterly/Annually or otherwise on event-based/corporate action	Financial Performance and other relevant information including corporate action.
Institutions & Industry Bodies	No	Networking through meetings, sessions, discussions, etc.	As and when required	Networking to be abreast of new opportunities in the sector and drive change
Governments & Regulatory Authorities	No	Press releases, publications, website and social media, Phone calls, emails and meetings, Regulatory audits/ inspections	As and when required	Highest standards of Corporate Governance and Compliance
Communities & Civil Society/ NGOs	No	E-mail, Newspaper, Advertisements, publications, website and social media, Complaints and grievance mechanism	Frequent and as when required	Support CSR projects, financial inclusion and other relevant matters affecting the communities and the Bank's involvement therein.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

   The Bank has a structured mechanisms for stakeholder consultation on economic, environmental, and social matters through various Board-level and management committees, including the Stakeholders' Relationship Committee, Corporate Social Responsibility (CSR) Committee, Customer Service Committee, and the Standing Committee on Customer Service. These committees facilitate regular engagement with stakeholders across different levels of the organization, including branch and zonal offices. Inputs from stakeholders, particularly customer feedback and suggestions, are collected through forums such as Standing Committee meetings. The feedback received through these consultations is systematically reviewed and escalated through appropriate channels to the senior management and the Board, as part of the decision-making process. The Bank evaluates such inputs to enhance products and services, strengthen customer experience, and ensure long-term value creation while aligning with its economic, environmental, and social objectives.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into the policies and activities of the entity.

Yes, CSB Bank maintains regular and proactive engagement with its key stakeholders, which supports the development and refinement of its ESG policies in a transparent and accountable manner. In response to evolving regulatory requirements and stakeholder inputs, the Bank undertakes periodic reviews to update and strengthen its policies, as necessary.

Through such engagement, the Bank has identified key focus areas, particularly in relation to CSR interventions. Stakeholder inputs and suggestions are, wherever feasible, incorporated into the Bank's policies and operational practices to enhance its environmental and social impact.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

   The Bank extends credit to small and marginal farmers and other weaker sections, in line with Reserve Bank of India/ government-led initiatives aimed at improving access to financial services for disadvantaged, vulnerable, and marginalized stakeholders. Under its financial inclusion initiatives, the Bank provides services to rural and semi-urban populations. The Bank has appointed Business Correspondents for the distribution of old-age pensions in Tamil Nadu. In addition, the Bank has engaged Financial Literacy Counsellors in seven blocks in the State of Kerala to promote financial awareness and literacy.

   Apart from the above, the Bank undertakes CSR initiatives aimed at improving the living conditions of underprivileged and marginalized sections of society.

PRINCIPLE 5. Businesses should respect and promote human rights.

Essential Indicators.

1. Employees and workers who have been provided training on human rights issues and policy (ies) of the entity, in the following format:

Category	FY 2025-26			FY 2024-25		
	Total A	No of Employees/ workers covered (B)	% (B/A)	Total C	No of Employees/ workers covered (D)	% (D/C)
Employees						
Permanent	8187	8015	97.8	7616	7616	100%
Other than permanent	0	0	0	0	0	0
Total Employees	**8187**	**8015**	**97.8**	**7616**	**7616**	**100%**
Workers						
Permanent	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA
Total Workers	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2025-26					FY 2024-25				
	Total (A)	Equal to Minimal Wage		More than Minimal Wages		Total (D)	Equal to Minimal Wage		More than Minimal Wages	
		(B)	% (B/A)	(C)	% (C/A)		(E)	% E/D	(F)	% F/D
Employees										

Permanent	**8187**	**0**	**0.00**	**8187**	**100**	***7616***	***0***	***0.00***	***7616***	***100***
Male	5653	0	0.00	5653	100	5241	0	**0.00**	5241	100
Female	2534	0	0.00	2534	100	2375	0	**0.00**	2375	100
Other than Permanent	**0**	**0**	**0.00**	**0**	**0.00**	**0**	**0**	**0.00**	**0**	**0.00**
Male	0	0	0.00	0	0.00	0	0	0.00	0	0.00
Female	0	0	0.00	0	0.00	0	0	0.00	0	0.00
Workers										
Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other than permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. Details of remuneration /salary/wages,

a. Median remuneration /wages:

	Male		**Female**	
	Number	**Median remuneration/ salary/ wages of respective category**	**Number**	**Median remuneration/ salary/ wages of respective category**
Board of Directors (BoD) – Part-time Chairman[#]	1	14,61,291	-	-
Key Managerial Personnel (KMP)[$]	4	1,41,25,401	-	-
Employees other than BoD and KMP[#]	8233	4,31,422	3972	2,83,483
Workers	NA	NA	NA	NA

[#]Payment of remuneration to the Managing Director & CEO, Whole-time Director and the Chairperson is subject to the approval of the Reserve Bank of India and shareholders of the Bank. The Chairperson is paid honorarium, and directors other than the Managing Director & CEO, Whole-time Director and Non-executive, Non-Independent Directors, including the Chairman, are paid sitting fees for attending the Board and Committee meetings.

[$]Managing Director & CEO, Whole-time Director, Chief Financial Officer and Company Secretary are the key managerial personnel of the Bank.

For further details, please refer to the 'Remuneration of the Directors' as part of the Corporate Governance section of the Annual Report.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2025-26	**FY 2024-25**
Gross wages paid to females as % of total wages	21.45%	21.60%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (**Yes/No**)

Yes.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Every staff member of the Bank has the right to be treated with dignity and respect. For any grievances on human rights issues, the employees have access to raise their concerns through the Human Resources Department, apart from the mechanisms mentioned in P3 E6, as above.

6. Number of Complaints on the following made by employees and workers:

Complaints	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolutions end of the year	Remarks	Filed during the year	Pending resolutions end of the year	Remarks
Sexual Harassment	17	2	15 cases completed; 2 cases IC proceedings are in progress. Complaints outstanding at the close of the previous financial year have been duly addressed in the current financial year.	9	2	7 cases completed: 2 cases IC proceedings are in progress
Discrimination at workplace	0	0	NA	0	0	NA
Child Labor	0	0	NA	0	0	NA
Forced labor/Involuntary labor	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other human rights related issues	0	0	NA	0	0	NA

Bank has initiated timely measures for an effective redressal of grievances and is within the statutory resolution period. All cases including those pending at the beginning of the financial year were also redressed within the timeline.

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act,	Out of 17 cases reported, 15 have been completed, while 2 cases are currently under proceedings before the Internal	9 (7 cases completed; 2 cases IC proceedings are in progress)

2013 (PoSH)	Committee (IC)	
Complaints on PoSH as a % of female employees / workers	0.69%	0.38%
Complaints on PoSH upheld	7	6

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Bank does not tolerate or encourage any kind of discrimination at any of its workplaces. Employees can raise any concerns about discrimination and harassment at the workplace with the HR Department. The department initiates appropriate and stringent action if guilt is proven post enquiry.

Apart from the above, the Bank has put in place an appropriate policy on Prevention of Sexual Harassment of Women at Workplace in accordance with the provisions of the Sexual Harassment of Woman at Workplace (Prevention, Prohibition and Redressal) Act, 2013, to prevent sexual harassment of its employees. Internal Committees ("IC") have been in force in all zones to receive and address complaints of any sort of sexual harassment from women in a time-bound and extremely confidential manner. The ICs have adequate power to investigate the sexual harassment complaints and redress them in the manner enumerated under the PoSH Act and PoSH Rules.

Further, Bank sensitises the employees on the prevention of sexual harassment and discrimination at the workplace periodically through internal communications and awareness programmes.

9. Do human rights requirements form part of your business agreements and contracts? (**Yes/No**)

No.

10. Assessments of the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/Involuntary Labour	100%
Sexual Harassment	100%
Discrimination at workplace	100%
Wages	100%
Others – please specify	-

All assessments have been done internally as part of business operations.

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Not Applicable.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

The Bank through its various policies on human rights, viz. PoSH, Anti-corruption and bribery related etc., protects the rights of employees in raising their concerns through proper mechanisms in place and thereby prevent unethical activities at the workplace. No modifications were carried out in the business process as a result of addressing human rights/grievances/complaints during the reporting period.

2. Details of the scope and coverage of any Human rights due-diligence conducted.

   The details and coverage of human rights due diligence are covered in the essential indicators of principle 5.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

   Yes.

   The Bank ensures that its offices, branches, and ATM premises are accessible to differently abled visitors. Ramps are provided at branches, offices and ATMs, wherever feasible, to facilitate ease of access for senior citizens and persons with disabilities. In addition, the Bank has incorporated inclusive infrastructure, including appropriate seating arrangements and lower-height counters at select branches. ATMs are also equipped with features such as Braille keypads and voice assistance to support visually impaired users. The Bank continues to assess and enhance accessibility measures across its physical and digital touchpoints.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	NA
Discrimination at workplace	NA
Child Labour	NA
Forced Labour/Involuntary Labour	NA
Wages	NA
Others – please specify	NA

The bank does not conduct any assessment of value chain partners.

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

   Not applicable.

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment.

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:

Parameter	**FY 2025-26**	**FY 2024-25**
From renewable sources		
Total electricity consumption (A)	-	-
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
Total energy consumed from renewable sources (A+B+C)	-	-
From non-renewable sources		
Total electricity consumption (D)	32,773.43 GJ#	40,829.00 GJ
Total fuel consumption (E)	403.27 GJ^	2,591.00 GJ
Energy consumption through other sources (F)	0.00	0.00

Total energy consumed from non-renewable sources (D+E+F)	33,176.70 GJ	43,420.00 GJ
Total energy consumed (A+B+C+D+E+F)	33,176.70 GJ	43,420.00 GJ
Energy intensity per rupee of turnover (Total energy consumed/ Revenue from operations)	5.83 GJ / Crore of Turnover	9.50 GJ / Crore of Turnover*
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	0.000011	0.000019
Energy intensity in terms of physical output	4.05	5.70
Energy intensity (optional) – the relevant metric may be selected by the entity	-	-

#*The reduction in FY2025-26 electricity consumption compared to the previous financial year is attributable to the exclusion of data from sources that were incorrectly included under this category in FY2024-25.*

^*Drastic decrease in fuel consumption compared to previous financial year is due to adoption of improved data collection and calculation methodology.*

**Values updated after reconciliation of calculations due to adoption of improved calculation methodology.*

Note: Indicate if any Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

   Not applicable.

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26*	FY 2024-25*
Water withdrawal by source (in kilolitres)		
i. Surface Water	-	-
ii. Ground Water	-	-
iii. Third party water	99,472.05	92,534.40
iv. Seawater / Desalinated water	-	-
v. Others	-	-
Total Volume of Water Withdrawn (in kilolitres) (i+ii+iii+iv+v)	99,472.05	92,534.40
Total volume of water consumption (in kilolitres)	99,472.05	92,534.40
Water Intensity per rupee of turnover (In crores) (Total water consumption / Revenue from operations)	17.50	20.25
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	0.000035	0.000041
Water intensity in terms of physical output	12.15	12.15
Water Intensity (*optional*) - the relevant metric may be selected by the entity	-	-

**Values calculated as per CGWA Guidelines.*

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No.

4. Provide the following details related to water discharged:

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment	79,577.64	74,027.52
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)	79,577.64	74,027.52

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.
No.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Not applicable.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format: -

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx	Not Applicable	NA	NA
SOx		NA	NA
Particulate matter (PM)		NA	NA
Persistent organic pollutants (POP)		NA	NA
Volatile organic compounds (VOC)		NA	NA
Hazardous air pollutants (HAP)		NA	NA

Others– please specify		NA	NA

Not applicable, as there are no other emissions other than GHG emissions.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.
No.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	*Metric tonnes of CO2 equivalent*	68.95^	191.99
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs,SF6, NF3, if available)	*Metric tonnes of CO2 equivalent*	6463.65*	8245.19
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Per rupee of turnover (In Crores)	1.14	1.85
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Not Applicable	0.000002	0.000003
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Not Applicable	0.79	1.10
Total Scope 1 and Scope 2 emission intensity (*optional*) - the relevant metric may be selected by the entity	-	-	-

^The decrease in Scope 1 Emissions is due to decrease in fuel consumption data as compared to previous financial year resulting from adoption of improved data collection and calculation methodology.
**The decrease in FY2025-26 Scope 2 emissions is primarily due to lower electricity consumption compared to the previous financial year, following the exclusion of data from sources that were incorrectly classified under Scope 2 in FY2024-25.*

Note: Indicate if any Independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.No.

8. Does the entity have any project related to reducing Green House Gas emissions? (Yes/No).If Yes, then provide details

Not applicable.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26	FY 2024-25
Total waste generated (In metric tonnes)		
Plastic Waste **(A)**	74.68	45.47
E-Waste **(B)**	6.51	2.7
Bio Medical Waste **(C)**	0	0
Construction and Demolition Waste **(D)**	0	0

Battery Waste **(E)**	3.37	18.81
Radioactive Waste **(F)**	0	0
Other Hazardous waste **(G)**	0	0
Other Non-hazardous Waste generated **(H)**. Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	6.83	62.63
Total (A+B+C+D+E+F+G+H)	**91.39**	129.61
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0.01	0.02#
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0.00000003	0.00000006
Waste intensity in terms of physical output	0.01	0.01
Waste intensity (*optional*) – the relevant metric may be selected by the entity	-	-
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of Waste		
(i) Recycled	0	0
(ii) Re-Used	0	0
(iii) Other recovery options	0	0
Total	0	0
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of Waste		
(i) Incineration	1.9	0.36
(ii) Landfilling	0.93	0.62
(iii) Other disposal operations	9.02	9.11
Total	**11.85**	10.09

#*Values updated after reconciliation of calculations.*

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an externalagency? (Y/N) If yes, name of the external agency.

No.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your Company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

    Being a banking company, no hazardous or toxic chemicals are used in operations, resulting in the generation of such waste. For further details, please refer to P2 EI 3.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental

			approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
Not Applicable. The Bank does not have any facilities in and around ecologically sensitive areas, and as such, no special environmental/ clearances are required. However, in the case of the Bank's offices situated near ecologically sensitive areas (ESA), the local body/statutory clearances are obtained by the Bank for its property, and the same is obtained by the landlord for leased premises.			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
No. environmental impact assessments were required or undertaken by Bank in the current financial year, as the nature of the Bank's operations does not involve infrastructure or industrial projects that fall under the purview of Environmental Impact Assessment (EIA) regulations.					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment Protection Act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Yes, the Bank is compliant with the applicable environmental law/regulations/guidelines in India to the extent as applicable.

Leadership Indicator

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres): Not Applicable
For each facility / plant located in areas of water stress, provide the following information:
(i) Name of the area
(ii) Nature of operations
(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	Not Applicable	Not Applicable
(ii) Groundwater	Not Applicable	Not Applicable
(iii) Third party water	Not Applicable	Not Applicable
(iv) Seawater / desalinated water	Not Applicable	Not Applicable
(v) Others	Not Applicable	Not Applicable
Total volume of water withdrawal (in kilolitres)	Not Applicable	Not Applicable
Total volume of water consumption (in kilolitres)	Not Applicable	Not Applicable

Water intensity per rupee of turnover *(Water consumed / turnover)*	Not Applicable	Not Applicable
Water intensity (*optional*) – the relevant metric may be selected by the entity	Not Applicable	Not Applicable
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water		Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(ii) To Groundwater	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(iii) To Seawater	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
(v) Others	Not Applicable	Not Applicable
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)	Not Applicable	Not Applicable

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	The Bank is in the process of calculating Scope 3 Emissions.	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emissionintensity *(optional)* - the relevant metric may be selected by the entity			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.
No.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives as per the following format:

Sr. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Not Applicable. As mentioned above, the usages are normal and limited to personal /office usage only.			

Not Applicable. As mentioned above, the usages are normal and limited to personal /office usage only.

5. Does the entity have a business continuity and disaster management plan?(Yes/No)

Yes.

Details of the business continuity and disaster management plan are hosted on the Bank's website and the web link is.

Web link : https://www.csb.bank.in/pdf/Business_Continuity_Management_Statement_20062024.pdf

The Bank has a comprehensive Business Continuity Plan (BCP) to ensure continuity of critical business operations of the Bank (identified through criticality assessment using Business impact analysis (BIA) at times of disruptions. In line with the Business Continuity Plan, the Bank has constituted a BCP Committee incorporating the heads of all major departments to exercise, maintain and invoke the business continuity plan as needed. A core team called Emergency Operation Team, comprising of Senior Executives of the Bank is also in place to act immediately upon a crisis and for the supervision of recovery under alternative operations arrangements during a disaster and the team ensures that the business functions are back to normalcy with minimum delay. Secured Work-from-home facilities are provided for critical teams. Disaster Recovery drill for the core banking system (CBS) and critical systems of the Bank is conducted at regular intervals to ensure the competence of the same during emergencies apart from undertaking periodical testing of the recovery speed of critical applications from alternate locations.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures taken by the entity in this regard.

No significant adverse impact is envisaged due to the nature of business activities and arrangements with value chain partners.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

0%

8. How many Green Credits have been generated or procured: Not Applicable.

a. By the listed entity
b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners

PRINCIPLE 7. Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

Essential Indicators

1.
   a. Number of affiliations with trade and industry chambers/ associations

      3

   b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks' Association	National
2	Fixed Income Money Market & Derivatives Association	National
3	Foreign Exchange Dealers Association of India	National

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.

   No incidents of anti-competitive behaviour were reported during the review period.

Leadership Indicators

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
No, the Bank does not engage in policy advocacy but is actively involved in consultation/ discussion forums with the government and other bodies relevant to the banking industry.					

PRINCIPLE 8. Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

   The Bank's operations do not involve projects that mandate Social Impact Assessments. However, from a CSR perspective, the Bank actively collaborates with implementing partners to ensure alignment with programme objectives and maximize social impact. This includes close oversight of programme design, implementation models, and governance mechanisms. In compliance with the Ministry of Corporate Affairs' guidelines, Impact Assessments of eligible CSR projects are conducted by qualified, independent third-party agencies.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
No Projects have been undertaken which require Social Impact Assessments (SIA)					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

   No projects have been undertaken which require Rehabilitation and Resettlement (R&R)

3. Describe the mechanisms to receive and redress grievances of the community.

   The Bank has a mechanism in place to receive and address grievances of the community and other stakeholder groups, including customers. Stakeholders can register their concerns through multiple channels, including the Bank's website and other designated grievance redressal mechanisms. In addition, the Bank has processes in place to monitor the implementation of its CSR projects and to capture feedback from beneficiary communities. Any concerns arising from such engagements are reviewed and addressed appropriately. Where considered necessary, the Bank also undertakes impact assessments of its CSR initiatives through external agencies to evaluate their effectiveness and outreach, thereby ensuring timely redressal of issues and continuous improvement in community engagement.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers.

	FY 2025-26	FY 2024-25
Directly sourced from MSMEs/ small producers	NA	NA
Directly from within India	NA	NA

   Not applicable given the nature of the business carried out.

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost.

Location	FY 2025-26	FY 2024-25
Rural	2.83%	3.03%
Semi-urban	24.08%	23.77%
Urban	20.66%	24.58%
Metropolitan	52.43%	48.62%

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not applicable	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies.

Sl. No.	State	Aspirational District	Amount spent (In INR)
1	Assam	Dhubri	21,90,000
2	Tamil Nadu	Ramanathapuram	14,60,000
3	Tamil Nadu	Virudhunagar	7,30,000

3.
(a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

No.

(b) From which marginalized /vulnerable groups do you procure?

Not applicable, considering the nature of business.

(c) What percentage of total procurement (by value) does it constitute?

Not applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge.

S. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NIL				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
Not applicable		

6. Details of Beneficiaries of CSR Projects

Sl. No.	CSR Project	No of Persons Benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1.	Fairfax India Charitable Foundation - Project Dialysis	950	100%
2.	Tamil Nadu Tennis Association - Next Level Player Development Programme	9 players 4 Boys and 5 Girls	100%
3.	Sustainable Development Council, Tamil Nadu - Transforming Lives Through Education: A Initiative for Empowering Underprivileged Communities	1,000 economically underprivileged children	100%

4.	Saveetha Institute of Medical & Technical Sciences, Erode, Tamil Nadu - Cost of Digital PET/CT scanner for Cancer Diagnosis and follow-up treatment	15,000	100%
5.	Thrissur Corporation - Clean City Project	2,273 households	100%
6.	Indore Municipal Corporation	*Cannot be ascertained**	
7.	Trichur Archdiocese Buon Natale Trust, Thrissur, Kerala - Empowering women by setting up homes and hostels for women and Orphans	2 women	100%
8.	Kadavallur Grama Panchayat, Thrissur - For distribution of Bicycles to 300 Girl Students in High School Classes	267 girl students	100%
9.	Guruvayoor Devaswam - Upgradation of Educational Institutions by providing computers to (i) Sree Krisna College and (ii) Sree Krishna Higher Secondary School owned and managed by Guruvayur Devaswom	2,230 students each year.	100%
10.	DRVA Charitable Trust, Surat - Nutrition Kit Distribution under TB Prevention and Management Program	6,000 patients	100%

** Not ascertainable considering the nature of the project*

For further details, please refer to the Annexure IV of the Boards Report on Annual Report on CSR Activities of the Bank for the financial year 2025-26.

PRINCIPLE 9. Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to customer complaints and feedback.

As per the RBI guidelines, the Bank has a three-tier structure for handling customer complaints. Customers, in general, approach the branch for redressal of their grievances. Those within the powers of branch managers are resolved at the branch level itself. Other complaints are escalated to the Zonal Office and Head Office levels for customer service redressals. The Bank has taken various initiatives to handle customer complaints promptly, and the Complaint Management System (CMS) portal is an effective tool for handling customer complaints to track and ensure proper resolution. The Branch Service Department at the Head Office is following up with branches/departments to ensure early resolution/closure of complaints and sharing weekly MIS on pending complaints. Customers can also reach out to call centres through the customer care number to register their grievances.

The Bank also conducts branch-level customer service committee meetings at all branches on the 15th of every month. During these meetings, customer feedback, suggestions, etc. about various products are directly collected and consolidated. Feasible suggestions for improvements on service/products are implemented and monitored at various forums, including the standing committee on customer service and the Customer Service Committee of the Board.

The Bank appointed a Principal Nodal Officer for grievances, a Nodal Officer for customer grievances and Zonal Nodal Officers at respective zones. The Bank also appointed an Internal Ombudsman under the Reserve Bank of India (Commercial Banks - Internal Ombudsman) Directions.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about.

	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	NA
Recycling and/or safe disposal	NA

3. Number of consumer complaints in respect of the following:

	FY 2025-26			**FY 2024-25**		
	Received During the Year	**Pending Resolution at the end of the year**	**Remarks**	**Received During the Year**	**Pending Resolution at the end of the year**	**Remarks**
Data Privacy	Nil	Nil	Nil	Nil	Nil	Nil
Advertising	Nil	Nil	Nil	Nil	Nil	Nil
Cyber Security	Nil	Nil	Nil	Nil	Nil	Nil
Delivery of Essential Services	Nil	Nil	Nil	Nil	Nil	Nil
Restrictive Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Unfair Trade Practices	Nil	Nil	Nil	Nil	Nil	Nil
Other (Customer Complaints including ATMs related complaints)	32854	135	Resolved Subsequently	20787	49	Resolved Subsequently

4. Details of instances of product recalls on account of safety issues:

   Not applicable considering the nature of the business.

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.
   Yes.

   The Bank has having Information Security Policy in which data privacy policy is defined. In addition, the Bank has a Cybersecurity Policy and Cyber Crisis Management Plan in place. The bank is ISO 27001:2022 certified for its IT, IS and data centres. Bank is following industry standard like CIS benchmarking, zero trust Architecture and role-based access to enhance the security posture of the bank. The bank is PCI DSS certified. Data leakage prevention solutions for endpoints, web and email are in place. External drives/USBs are blocked in the Bank's network. Internet access is restricted through Proxy and only whitelisted websites can be accessed. DNS Security solution is in place to prevent C&C calls and data exfiltration through Domain generation algorithms and tokenization. Data is encrypted as per industrial standards at rest, in use and in transit. User Behavior analysis and sandbox enabled Endpoint Detection and response solution is available in all endpoints to detect and prevent malicious activities. Have AI and ML based SIEM in place for incident detection and response.

The web-link of the framework /policy: https://www.csb.bank.in/privacy-policy

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

   The Bank always strives to have a cordial relationship with its customers and attempts to have an amicable settlement of any disputes. In the ordinary course of banking business, some customers may raise disputes with Bank which could result in their filing a civil suit or a customer complaint against the Bank alleging deficiency of services. In such cases, the Bank intervenes and sorts unresolved issues amicably. But only in rare instances, where the issues cannot be settled mutually, legal recourse is resorted. Further no complaints were received on cyber security and data privacy in the reporting period. Rest of the cases are not applicable, considering the nature of business.

7. Provide the following information relating to data breaches:

a	Number of instances of data breaches :	0
b	Percentage of data breaches involving personally identifiable information of customers :	NA
c	Impact, if any, of the data breaches :	NA

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

   All information regarding business and products and services being offered can be accessed through the Bank's website at www.csb.bank.in and in its periodic disclosures such as the annual report. Link - https://www.csb.bank.in/investor-relations.

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

   The Bank through its website, WhatsApp messages and e-mails, promotional materials like brochures and by SMS's, educate customers on its various products and services. Further in general, public are made aware of various safety measures to be adopted by customers for preventing ATM frauds, Phishing attacks, etc., by sending bulk SMSs, e-mails, auto voice calls from call centers to reiterate not to share ATM PIN, Internet/Mobile banking passwords, One Time Passwords (OTP), etc.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

   The Bank informs the customers in the event of any disruption/discontinuation of essential services via e-mails and SMS, as well as through display in the bank branches through notice boards.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.

   Yes.

   As the Bank operates in a highly customer-focused sector, product-related transparency and communications are of the utmost priority to us. In line with the guidelines of Reserve Bank of India, the Bank provides transparent information on its products through its website (www.csb.bank.in) and at its branches. This includes details on product features, service charges, and fees applicable. Interest rates are published and updated on the website as and when there is a change in interest for various deposit/loan schemes. The Bank provides sufficient data to customers to understand their eligibility, applicable interest rates, and service charges for consumer loan products. SMS alerts are sent to customers when any charges or fees are triggered or levied on their account.

   Further, the Bank through its brochures and posters displayed within the branches communicates the various features of products to its customers at large. Further, on opening of an account, a welcome voice call will be originated from call centre/ centralised hub detailing the product features and other criteria in maintaining the account. Further, the Bank through its website, WhatsApp messages and e-mails, educate customers on its various products and services and also mark caution to avoid sharing of ATM PIN, Internet Banking passwords, OTPs, etc.

   Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

   Yes

By Order of the Board
Sd/-
Biswamohan Mahapatra
Chairperson
(DIN: 06990345)

Place : Thrissur
Date : June 25, 2026