

SEC/028/2025

January 29, 2025

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.

**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.

**Symbol: CSBBANK**

Dear Sir/Madam,

**Submission of Newspaper publication of the Unaudited Financial Results for the quarter ended December 31, 2024**

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/022/2025 dated January 28, 2025, please find enclosed herewith the clippings of the Unaudited Financial Results of the Bank for the quarter ended December 31, 2024, published in today's newspaper (January 29, 2025) viz. Business Standard (All India Edition) and Deepika (Malayalam).

This intimation shall also be made available on the Bank's website at [www.csb.co.in](http://www.csb.co.in)

Kindly take the same on records.

Thanking You,

Yours faithfully,

**Sijo Varghese**  
**Company Secretary**

Encl: As above.

# DeepSeek most installed app on Apple iOS in India

It's a giant leap for the Chinese startup, which ranked 102 as of January 25

**SURAJEET DAS GUPTA**  
New Delhi, 28 January

China's AI startup DeepSeek, which has taken the world by storm, surpassing major global players like ChatGPT and Google Gemini, has become the most downloaded app on Apple App Store in India across all categories, according to data from Sensor Tower.

Introduced a few days ago, DeepSeek AI Assistant—the low cost Chinese AI, was far behind in the download rank at 102 on January 25. On January 27, it secured the top position and maintained its lead on January 28 as well, far ahead of the globally popular ChatGPT (5th) and Google Gemini (7th), according to the data.

DeepSeek, which was released world-wide on January 10, with an update on January 27 was funded by entrepreneur Liang Wenfeng, who founded a hedge fund in 2015, which used machine learning to predict the market.

Amongst productivity apps downloads in Apple App Store, DeepSeek made a phenomenal jump to the number one slot going up from the rank 132 on

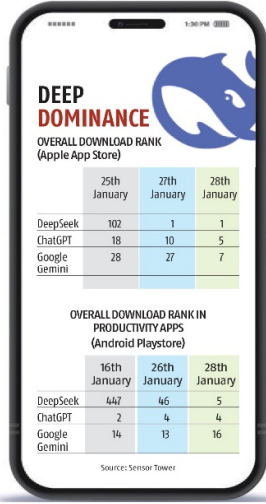
January 18 to hitting 9th position on January 25 and grabbing the top slot on January 27, displacing ChatGPT.

Among the productivity app download list on Android Playstore, DeepSeek was at the 447th position on January 16, with ChatGPT at number two and Gemini at 14. It hit the 46th rank on January 26, and went to become the 5th rank on January 28, closing in on ChatGPT at fourth rank while Google Gemini, is behind at 16.

And even in the overall app ranking list on Android, DeepSeek has hit 83 rank on January 28, closing in on ChatGPT which is ahead at 4th rank.

DeepSeek is the most downloaded app on Apple Store in the US overtaking ChatGPT at number two and Gemini at fourth on the 28th. On Play Store, it is the second most downloaded app moving up from 133 rank on January 24.

However, in countries like the UK, Australia, Singapore and Canada, it has already hit the number one spot amongst all apps on January 28. But it has not made a similar domination in most European countries.



**[ TECH DIGEST ]**  
mybs.in/tech

**APPLE RELEASES iOS 18.3**  
Apple has rolled out the iOS 18.3 update for eligible iPhones. This update introduces new features for Visual Intelligence on the iPhone 16 series, enabling users to create calendar events by scanning posters and flyers. Additionally, the update temporarily disables Apple Intelligence's "Notification Summaries" feature for news and entertainment apps due to concerns over inaccuracies.

**Nintendo Switch 2 may support Xbox games**  
Microsoft is reportedly considering porting several Xbox video games, including "Flight Simulator 2024" and "Halo: The Master Chief Collection," to the upcoming Nintendo Switch 2 handheld console. While there has been no official confirmation, Phil Spencer, Microsoft's head of gaming, hinted at the possibility of Xbox games arriving on the next-gen Switch while speaking on a podcast.

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Revised interest rate: 8.00% p.a. for 501 days w.e.f Jan 02, 2025.

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8.00% p.a. for 501 days  
7.25% p.a. for 191 days

YOY PERFORMANCE HIGHLIGHTS

- Total Deposits: +22% (₹3,407 Crs)
- Total Advances: +26% (₹26,919 Crs)
- Total Business: +24% (₹2,322 Crs)
- Total Income: +28% (₹139 Crs)
- Non-Interest Income: +75% (₹219 Crs)
- Operating Profit: +13% (₹21 Crs)

**EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024**

Sl. No.	Particulars	Quarter Ended		Nine Months Ended		Year Ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from operations	1,13,875	1,06,423	88,717	3,20,684	2,52,044
2	Net Profit for the Period (before tax, exceptional and/or extraordinary items)	20,412	18,644	20,041	54,299	55,506
3	Net Profit for the Period before tax	20,412	18,644	20,041	54,299	55,506
4	Net Profit for the Period after tax (after exceptional and/or extraordinary items)	15,163	13,841	14,997	40,336	41,536
5	Total Comprehensive Income for the period (Comprising Profit for the Period (after tax) and Other Comprehensive Income (after tax))	Refer Note 3				
6	Equity Share Capital	17,354	17,354	17,354	17,354	17,354
7	Reserves (Excluding Revaluation Reserve) as shown in the Balance Sheet.					3,45,427
8	Earnings Per Share (before extraordinary items) Basic:	8.74	7.98	8.64	23.25	23.94
	Diluted:	8.74	7.98	8.64	23.25	23.94
9	Earnings Per Share (after extraordinary items) Basic:	8.74	7.98	8.64	23.25	23.94
	Diluted:	8.74	7.98	8.64	23.25	23.94

\*Not Annualised

Notes:  
1. The above unaudited financial results for the quarter and nine months ended December 31, 2024, have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Bank in their respective meeting held on January 28, 2025. These results have been subjected to limited review by the Joint Statutory Auditors of the Bank, viz. PwC India and Chartered & Co. LLP, Chartered Accountants and Statutory and Statutory Auditors and an unmodified review report has been issued. Review of unaudited quarterly financial results for the quarter ended December 31, 2023 and audit of financial results for the year ended March 31, 2024 was carried out by Mazumdar, Chhabra & Co., Chartered Accountants and Member Chartered & Co. LLP.  
2. The above is an extract of the detailed format of the unaudited financial results for the quarter and nine months ended December 31, 2024, filed with the stock exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and nine months ended December 31, 2024, is available on the website of Stock Exchanges at <https://www.secdisclosure.com> and <https://www.bseindia.com> and also on the Bank's website at <https://www.csbbank.com>. The same can also be accessed on the Bank's website by scanning the QR code provided below.  
3. Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

For CSB Bank Limited  
Pradyumn Mehta  
Managing Director & CEO  
DIN:001177994

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Thumbnail: January 28, 2025

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