

SEC/382/2024

October 24, 2024

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.  
**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5th Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.  
**Symbol: CSBBANK**

Dear Sir/Madam,

**Presentation to Institutional Investors/Analyst - Unaudited Financial Results for the quarter and half year ended September 30, 2024**

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/381/2024 dated October 24, 2024, please find enclosed a copy of Investor Presentation on financial and business performance of the Bank for the quarter and half year ended September 30, 2024.

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,

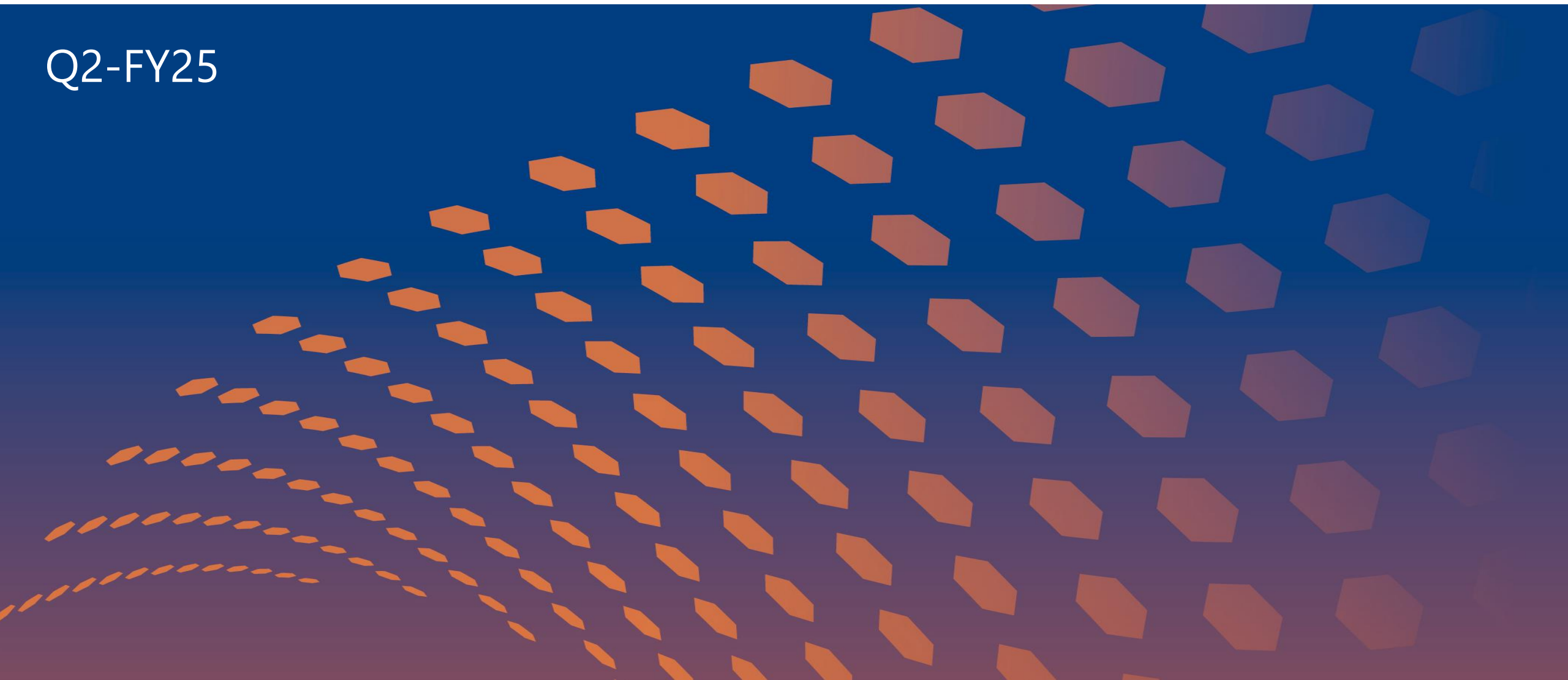
**Sijo Varghese**  
**Company Secretary**

Encl: As above.

# INVESTOR PRESENTATION



Q2-FY25



# Banking Driven by Purpose...

With over a century of banking excellence, CSB Bank stands as a testament to resilience and innovation in the financial sector. Founded 103 years ago, the bank has continuously evolved to meet the dynamic needs of its diverse clientele.





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# Performance Highlights – Q2 FY25



**₹ 39,464 Cr**

Balance Sheet Size

▲ 26% Y-o-Y

**₹ 26,871 Cr**

Gross Advances

▲ 20% Y-o-Y

**₹ 31,840 Cr**

Deposits

▲ 25% Y-o-Y

**₹ 58,711 Cr**

Total Business

▲ 23% Y-o-Y

**₹ 1,064 Cr**

Total Income

▲ 28% Y-o-Y

**₹ 367 Cr**

Net Interest Income

▲ 7% Y-o-Y

**₹ 199 Cr**

Non Interest Income

▲ 40% Y-o-Y

**₹ 138 Cr**

Profit After Tax

▲ 4% Y-o-Y

**22.74%**

Capital Adequacy Ratio

▼ Q2-FY24 23.96%

**0.69%**

Net NPA

▼ Q2-FY24 0.33%

**1.50%**

ROA

▼ Q2-FY24 1.73%

**4.30%**

NIM

▼ Q2-FY24 4.84%

Y-o-Y : Q2 FY25 v/s Q2 FY24

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# Driven by Purpose, since 1920



Journey began in November 1920



Oldest private sector bank in Kerala



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



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



Focus on comprehensive financial needs of

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

## Vision



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

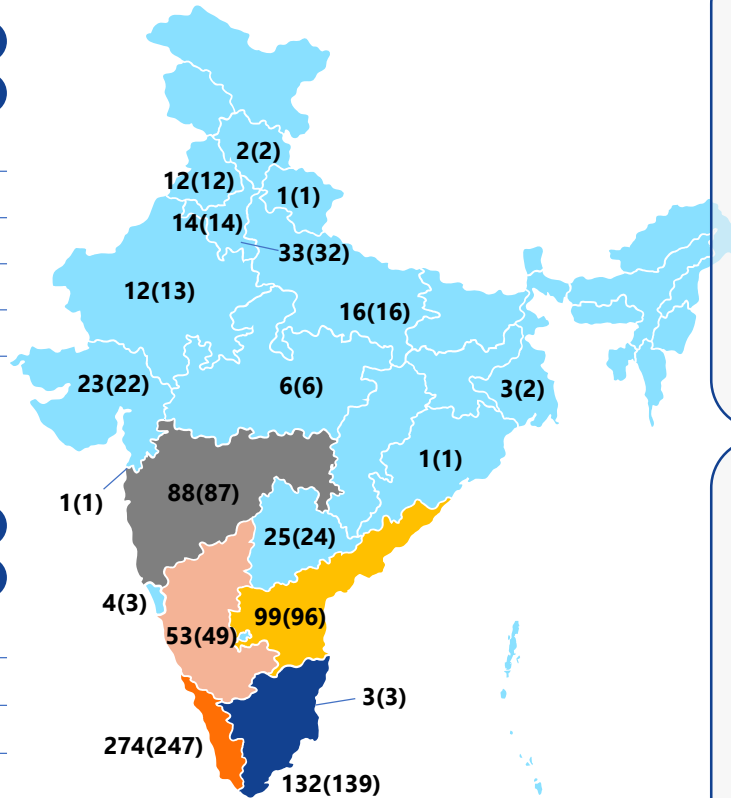


# Robust Network, Extensive Reach

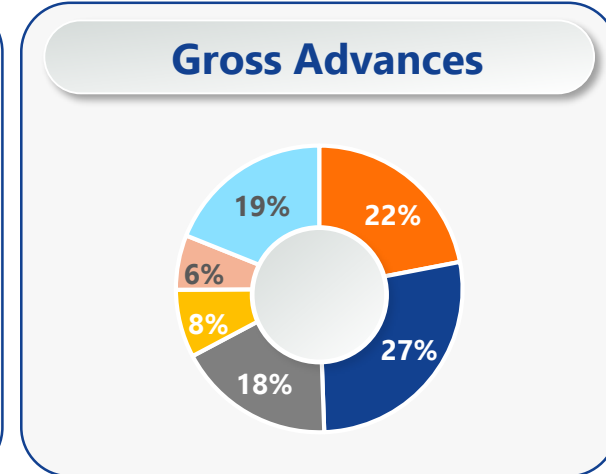
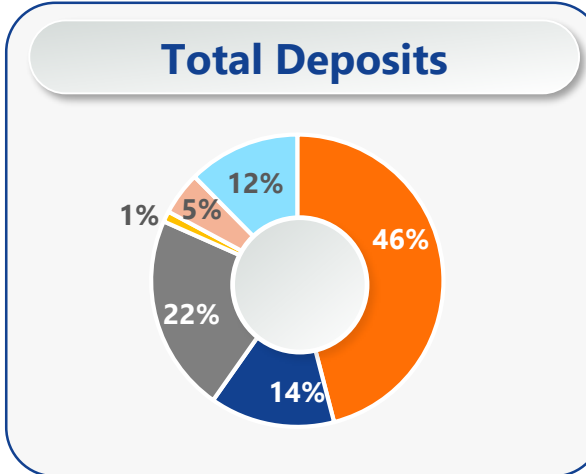
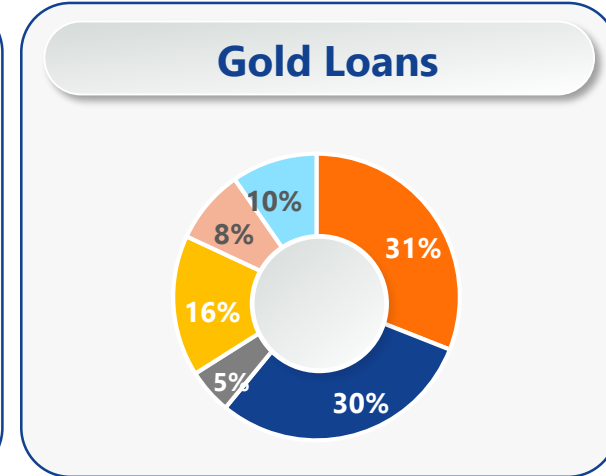
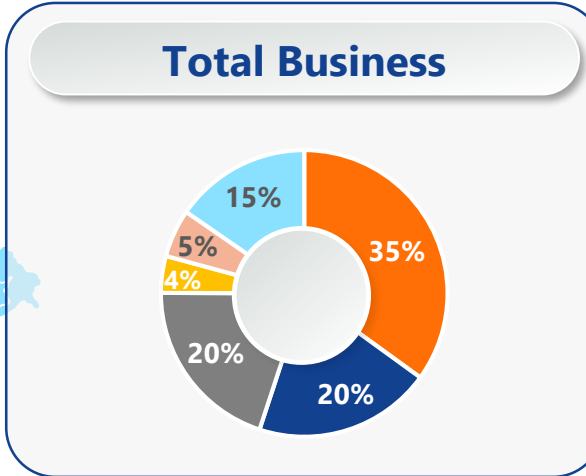
State	% Distribution	
	Sept. 2023	Sept. 2024
Kerala	37	34
Tamil Nadu	17	17
Andhra Pradesh	11	12
Maharashtra	10	11
Karnataka	6	7
Others	19	*19

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

Population	No. of Branches	
	Sept. 2023	Sept. 2024
Metropolitan	162	201
Urban	144	160
Semi-Urban	355	377
Rural	58	64
	<b>719</b>	<b>802</b>



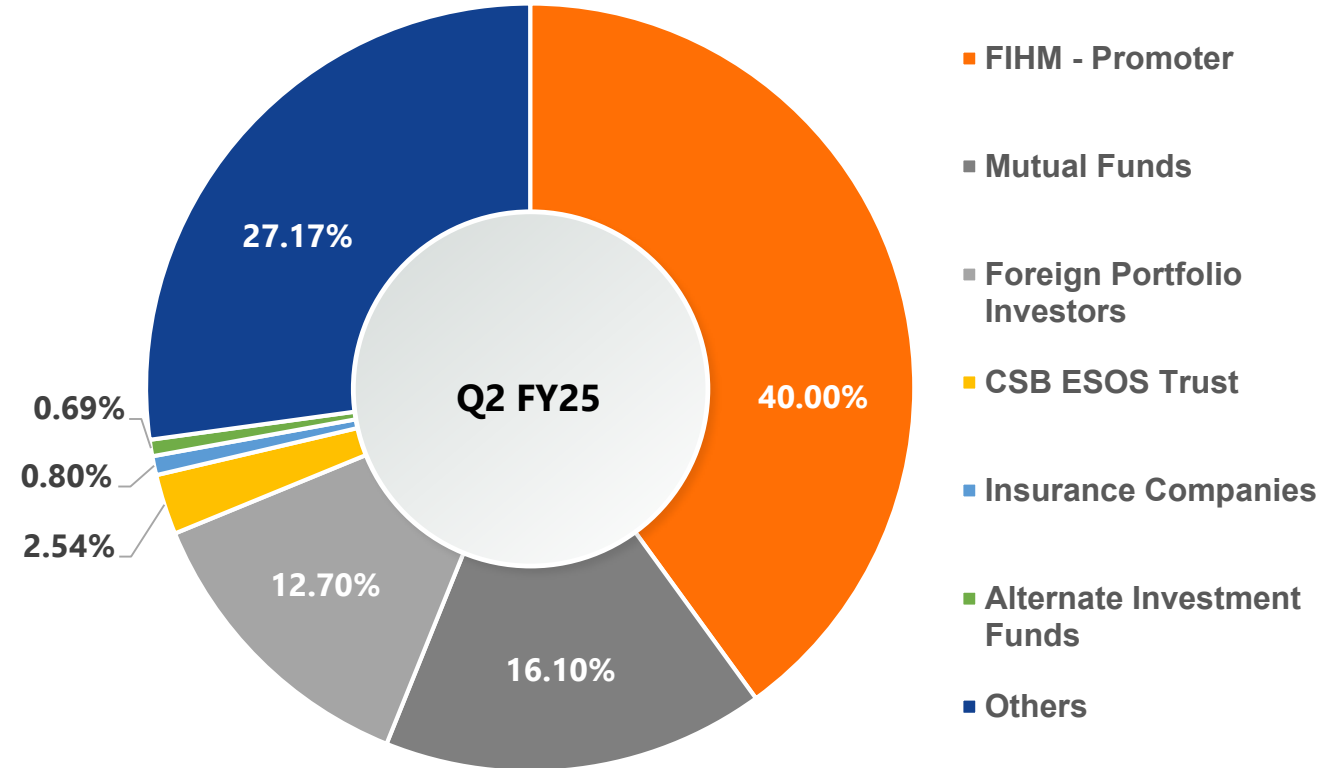
Legend: Branches (ATM)



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

# Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
<b>FIHM - Promoter</b>	<b>1</b>	<b>69.40</b>	<b>40.00%</b>
<b>Mutual Funds</b>	<b>13</b>	<b>27.93</b>	<b>16.10%</b>
<b>Foreign Portfolio Investors</b>	<b>63</b>	<b>22.04</b>	<b>12.70%</b>
<b>CSB ESOS Trust</b>	<b>1</b>	<b>4.4</b>	<b>2.54%</b>
<b>Insurance Companies</b>	<b>1</b>	<b>1.39</b>	<b>0.80%</b>
<b>Alternate Investment Funds</b>	<b>9</b>	<b>1.19</b>	<b>0.69%</b>
<b>Others (incl. non-resident Indians, body corporates, resident individuals)</b>	<b>76491</b>	<b>47.14</b>	<b>27.17%</b>
<b>Total</b>	<b>76579</b>	<b>173.49</b>	<b>100%</b>





# Our Board of Directors

## **Mr. Pralay Mondal** Managing Director & CEO

He has over 30 years of banking experience across multiple businesses and functions, including retail assets, retail liabilities, business banking, products, and technology. He is also credited with building capital market, wealth management, private banking, NBFC, credit cards, payments, and digital businesses. Mr. Mondal has played a pivotal role/s in leading banks such as Axis Bank, Yes Bank, HDFC Bank, and Standard Chartered Bank.

## **Mr. B K Divakara** Executive Director

He has over 37 years of banking experience spanning various spheres and had worked closely especially in finance, credit, priority sector lending, balance sheet management, planning & forecasting, capital raising programme, credit monitoring, recoveries, operations, Treasury, internal audit, risk management, transaction banking, etc. Prior to joining the CSB Bank, Mr. B. K. Divakara was Executive Director of Central Bank of India.

## **Mr. Madhavan Menon** Non-Executive Director

He has over three decades of experience in finance, banking and service sectors and had held various positions at ANZ Grindlays Bank Limited, Citibank N.A., Emirates Bank International, and Birla Capital International AMC Limited. He is currently the Managing Director of Thomas Cook (India) Limited. He earlier held the position of Non-Executive Chairman of the Bank.

## **Mr. Sumit Maheshwari** Non-Executive Director

He is the Managing Director of Fairbridge Capital, part of Fairfax Group and is responsible for monitoring the portfolio companies of the group. He serves on the boards of directors for many of Fairfax's portfolio companies. Prior to joining Fairbridge Capital, Mr. Maheshwari worked with KPMG in India and UK, in their audit and accounting advisory functions.

## **Ms. Sharmila Abhay Karve** Independent Director

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

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# Our Board of Directors

## **Mr. Sudhin Choksey** Independent Director

He has over forty years of professional experience, both in India and overseas. He was the former Managing Director of GRUH Finance Ltd., which was merged with Bandhan Bank. He has expertise in the mortgage finance business and skilled in lending business.

## **Mr. Sharad Kumar Saxena** Independent Director

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

## **Ms. Renu Kohli** Independent Director

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

## **Mr. Deepak Maheshwari** Additional Director – Independent

He is an experienced banker with an impressive career spanning over four decades in top banking institutions in the country, such as the State Bank of India, HDFC Bank and Axis Bank. His expertise extends to credit decision making, credit underwriting and monitoring of large credit exposures.

# Our Strong Leadership Team

**Pralay Mondal**

Managing Director & CEO

30+

**B K Divakara**

Executive Director

37+

**Narendra Kumar Dixit**

Head - Retail Banking

30+

**Satish Gundewar**

Chief Financial Officer

28+

**Manish Modi**

Head - Wholesale Banking

25+

**Shyam Mani**

Head – SME and  
Transaction Banking

27+

**Rajesh Choudhary**

Chief Technology Officer

30+

**Manish Agarwal**

Chief Credit Officer

25+

**Alok Singh**

Head-Treasury

20+

**Ajith Jose**

Chief Compliance Officer

27+

**Satyendra Sharma**

Chief Risk Officer

30+

**Punit Saruparia**

Head - Audit & Inspection

20+

**K Chandrashekhar**

Head- Operations

30+

**Jaikumar S.**

Chief Internal-  
Vigilance Officer

35+

**Sijo Varghese**

Company  
Secretary

20+

**Chinmay Adhikari**

Chief Human  
Resource Officer

24+

**Raju Kumar Ojha**

Senior Manager – Planning  
& Execution (MD's Office)

18+



Experience of Executives

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# Driven by SBS 2030



Launched in  
March 2022



Long-term vision of becoming a  
mid-sized new age bank with a  
national presence by 2030



Rolled out in three phases:  
Sustain, Build, and Scale



Sustain

Core Strengths



Build

Platforms for Future



Scale

Execute with Guardrails

## Sustain and Build Phase (Till FY26)

- Expand operations pan-India
- Build new-age technology platform
- Enhanced product suite
- Strong liability franchise
- Continued focus on gold loan
- Process re-engineering
- Strengthened risk management framework



**Sustain**

Core Strengths



**Build**

Platforms for Future



**Scale**

Execute with Guardrails

## Building for Scale Phase (FY27 to FY30)

- Transform into full-service new age private sector bank
- Enhanced product suite across all customer segments
- Customer centricity at heart
- Focus on innovation and collaboration
- Connecting ecosystem: partnerships and alliances
- Create value

## Key Enablers



Good Governance Structure



Clear Executable Strategy



Board Support and Guidance



Growth-Oriented Policy



Building Infrastructure in Physical, Hybrid, and Digital



Robust and Efficient Customer-Centric Process



Strong Leadership



Innovation, Agility, and Digitalisation

## Key Objectives



Growth in granular liability franchise with ever-improving CASA Ratio



Focus on strong operating performance with consistency



Major investments in the initial 3-4 years with a defined payback period



Prudent treasury investment strategy viz. wholesale funded book growth with the right balance of risk vs. return



Well-diversified retail book to manage cycles



Relentless focus on fee business and non-interest income earnings



Well-capitalised bank with an adequate liquidity buffer to manage economic and credit cycles



Enhance coverage, create segmentation, and whitelist opportunities in wholesale business



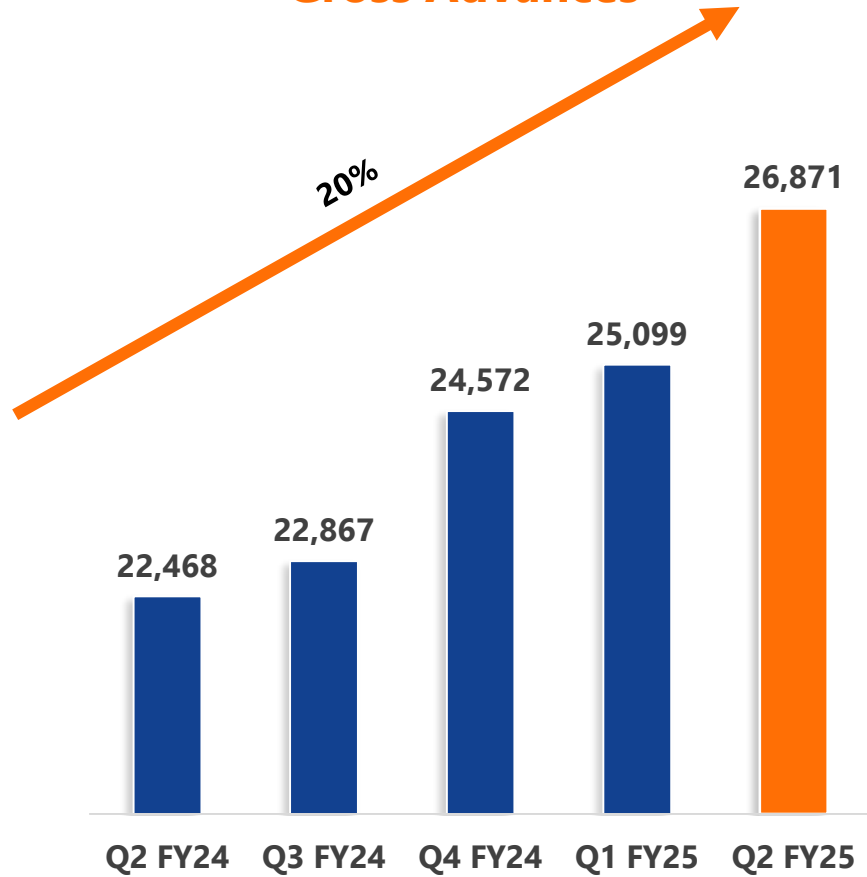
Focus on asset quality, risk management, and strong collection framework



## Pillars

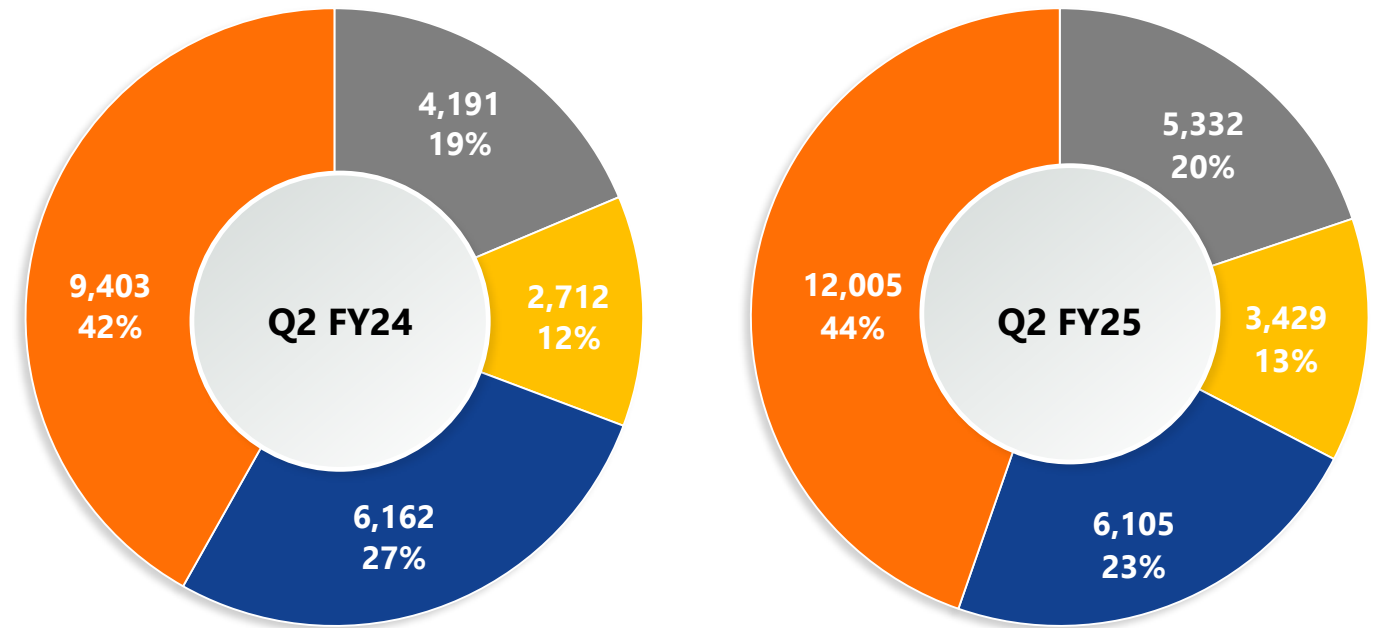


### Gross Advances



(₹ crore)

### Gross Advances Mix

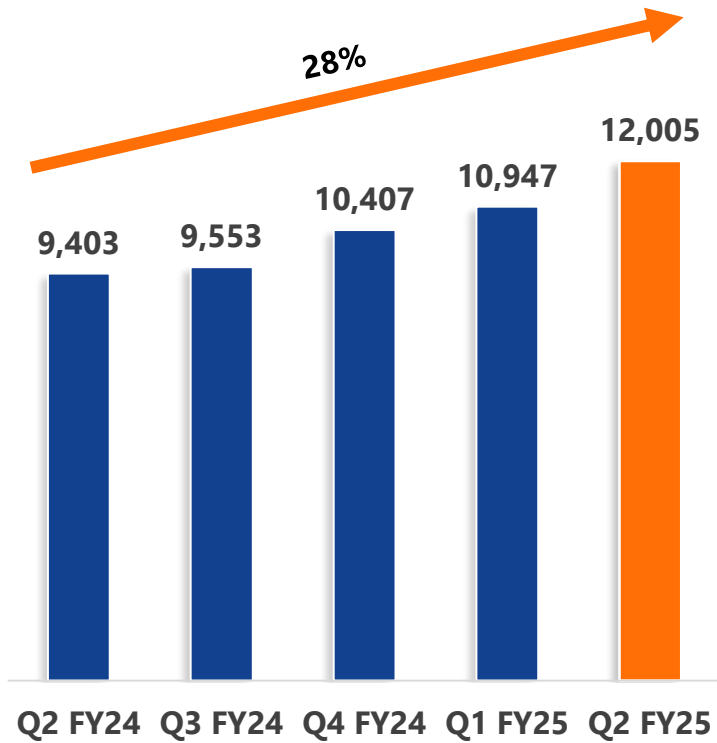


■ Gold Loans 
 ■ Corporate Loans 
 ■ SME Loans 
 ■ Retail Loans

\* Internal Classification

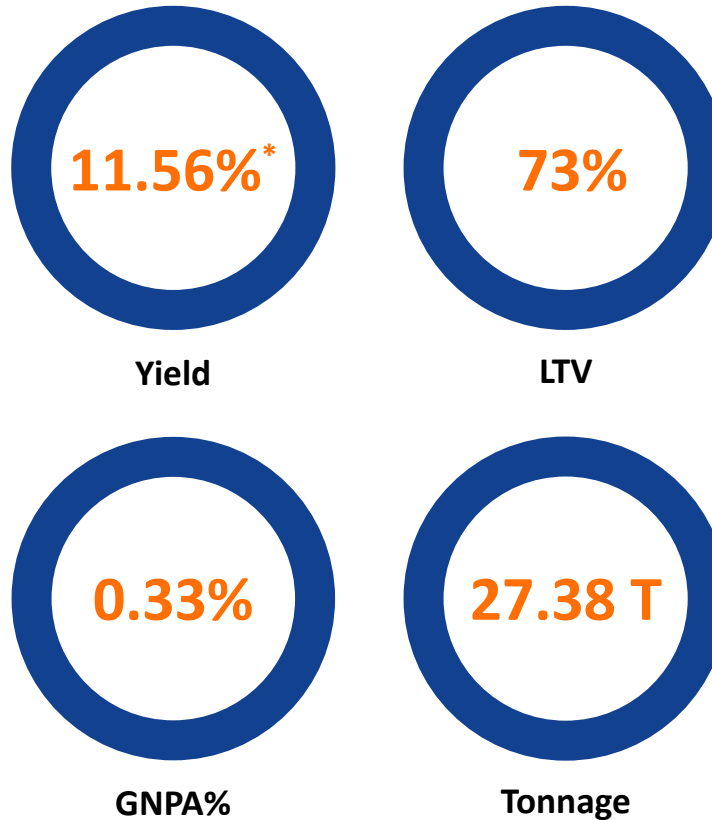
# Gold Loan Portfolio

## Book size

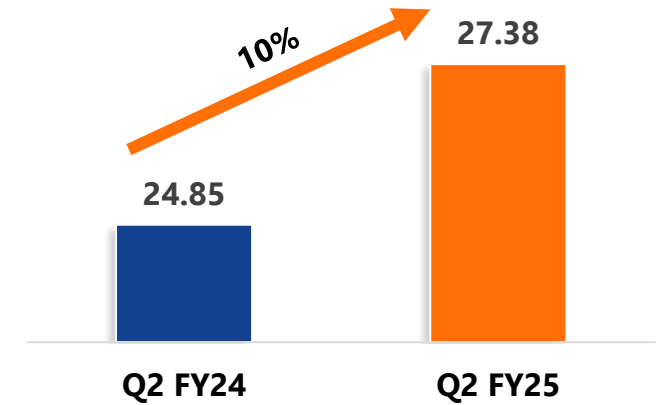


(₹ crore) \* Portfolio yield for Q2 FY25

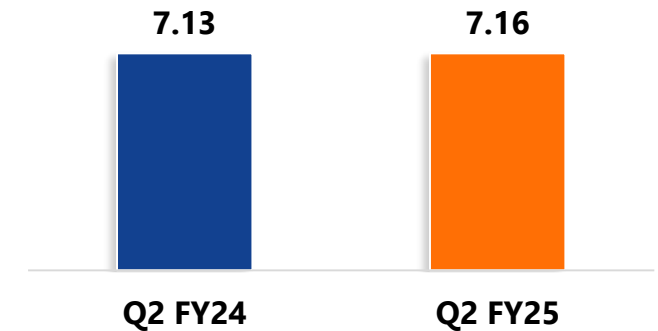
## Portfolio Quality



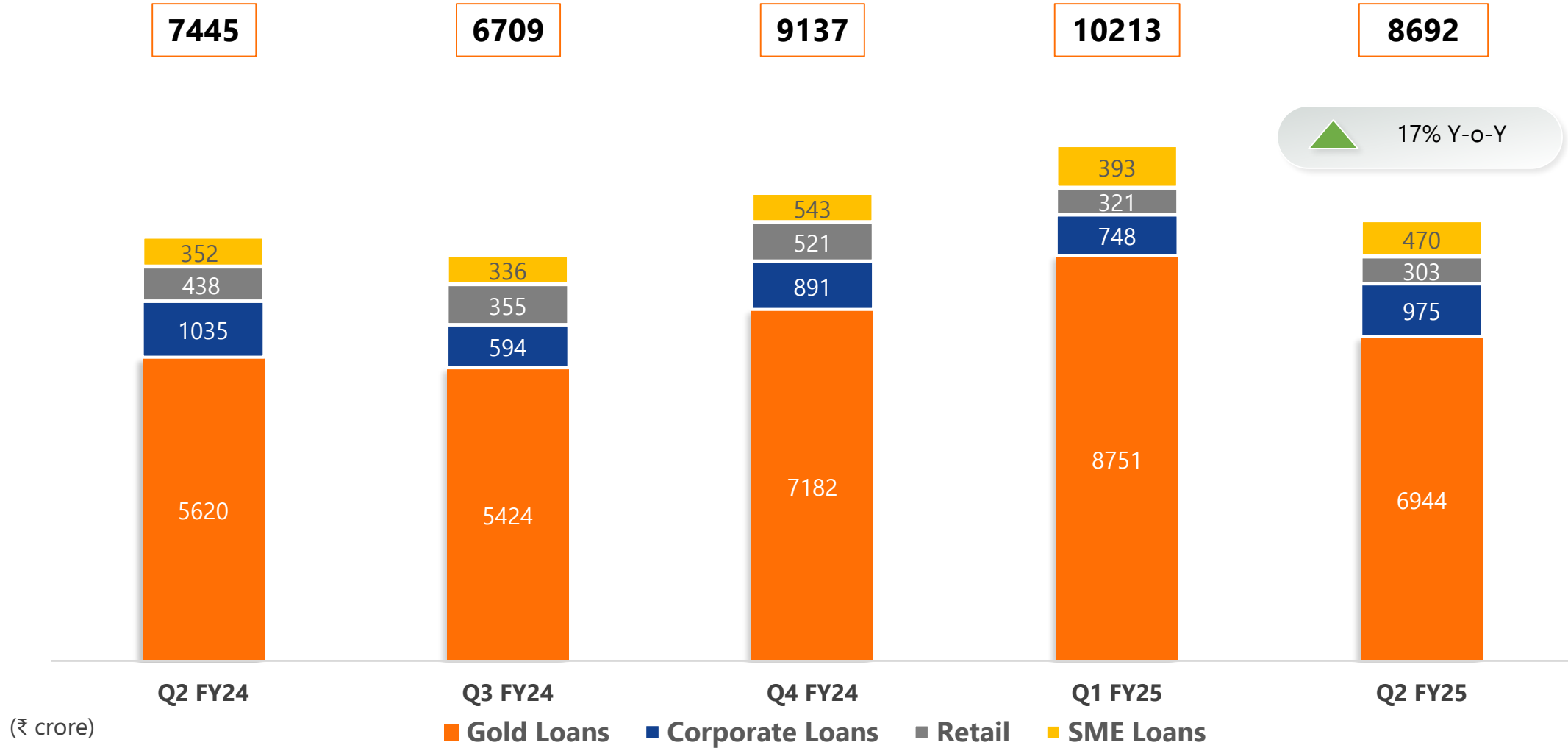
## Tonnage



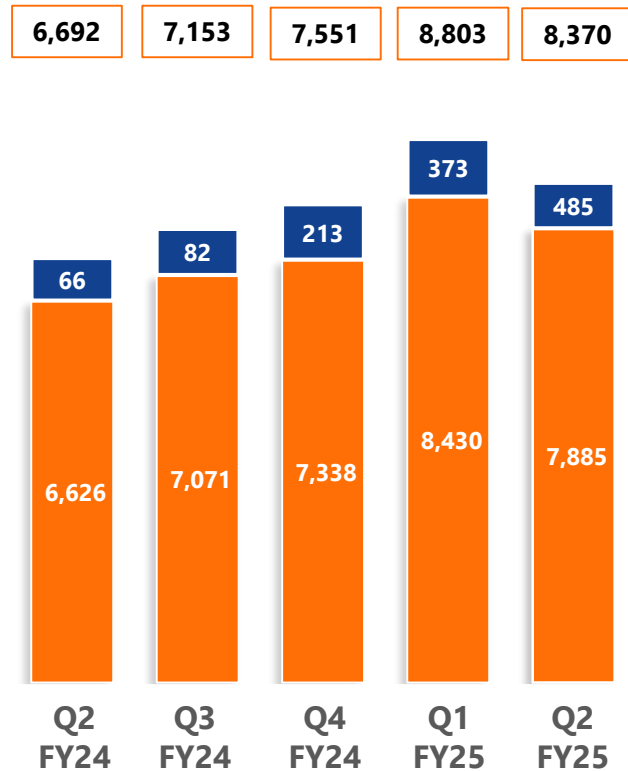
## No. of Accounts (in lakhs)



# Disbursements



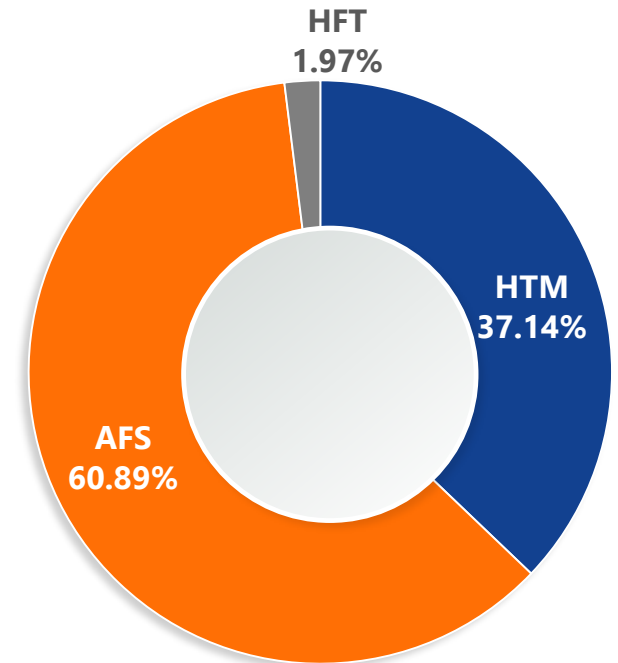
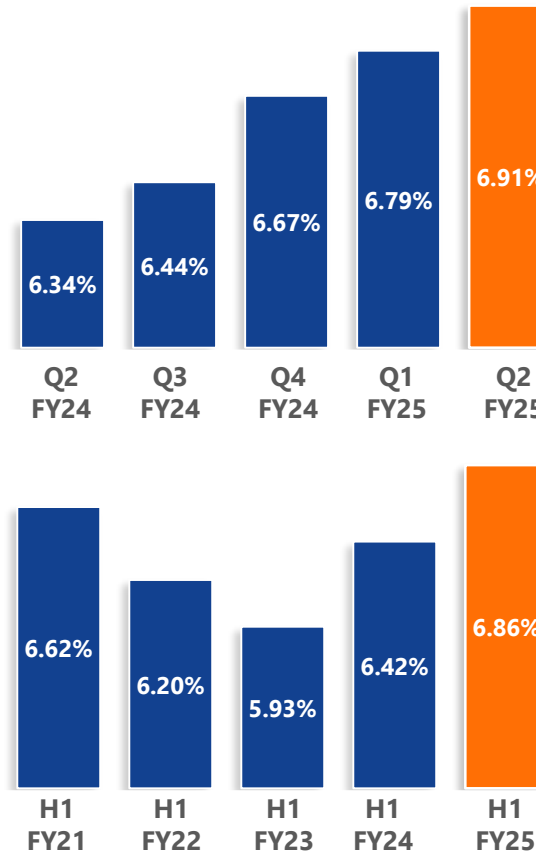
## Net Investments



■ SLR Investments    ■ Non-SLR Investments

(₹ crore)

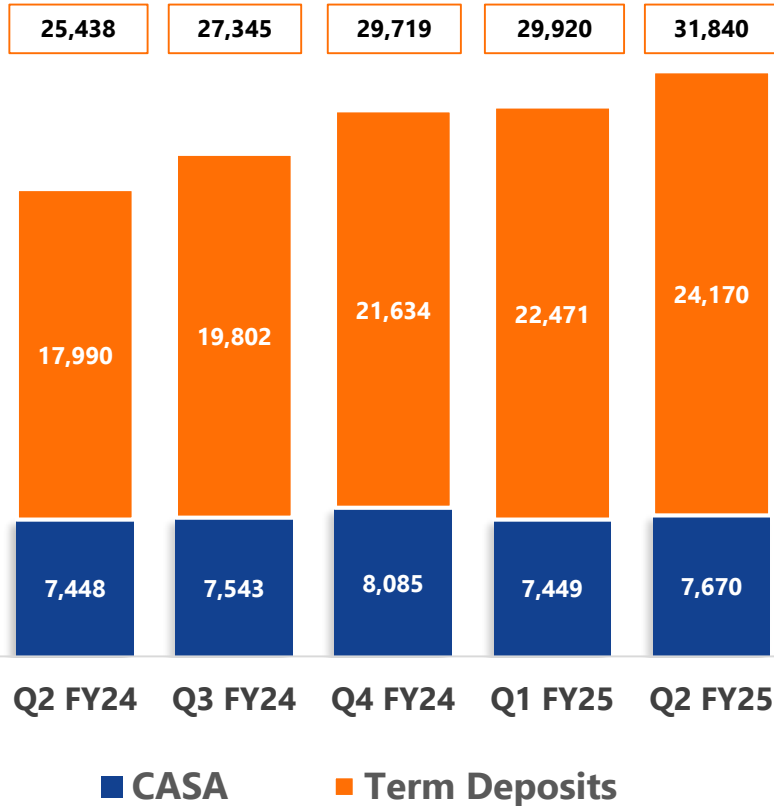
## Yield on Investments



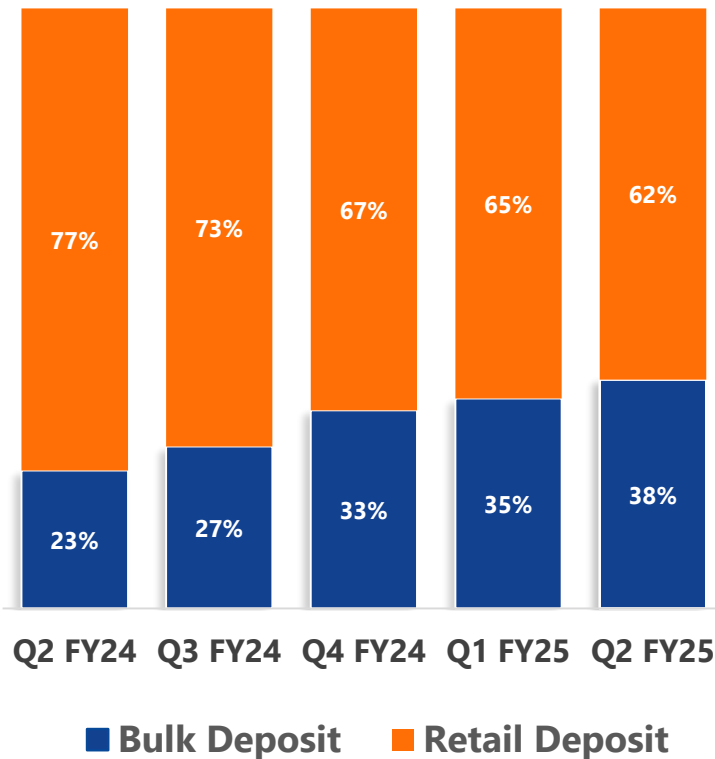
## M Duration

HFT	AFS	HTM	Total
7.42	4.57	4.72	4.68

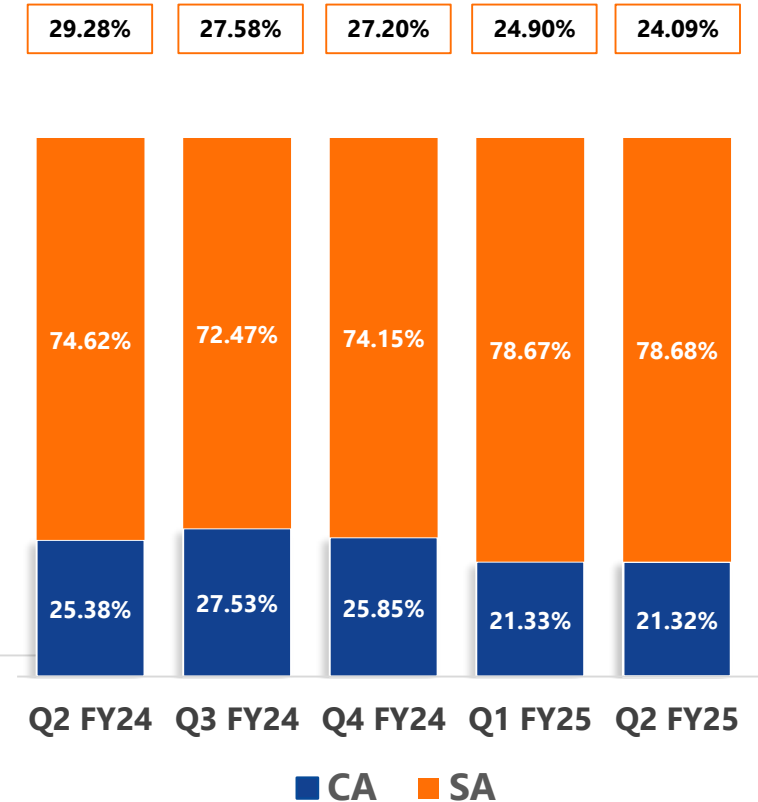
## Total Deposits



## Term Deposit Mix\*



## CASA Mix

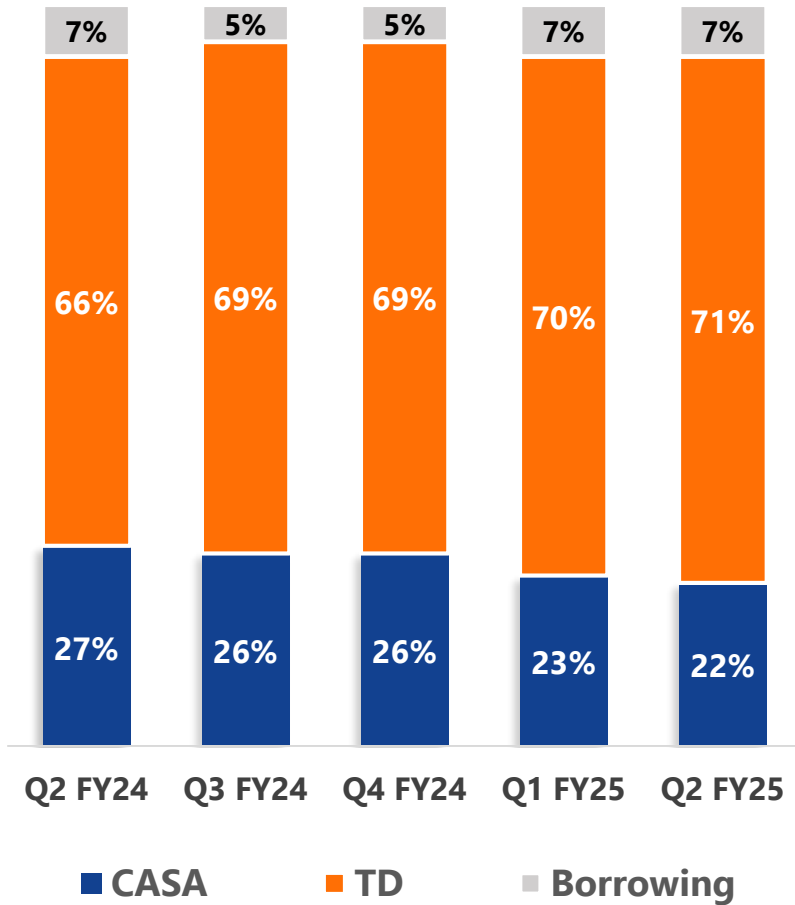


(₹ crore)

\* Excl. CD



## Funding Mix

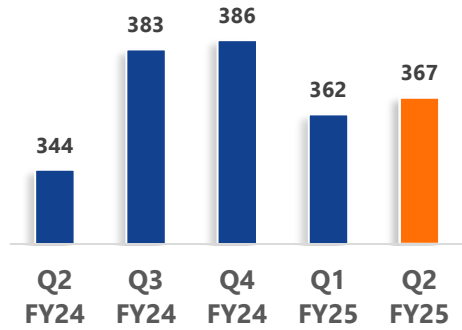


## Credit Rating

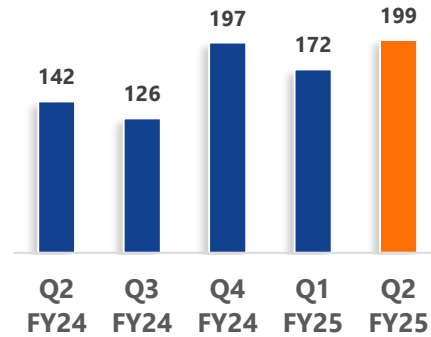
Instrument	Rating
Tier II Bonds (Under Basel III)	CRISIL A/ Stable IND A/Stable
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

# Key Performance Matrix

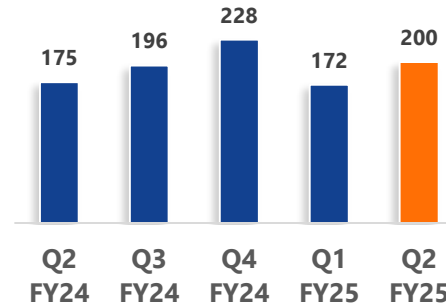
## Net Interest Income



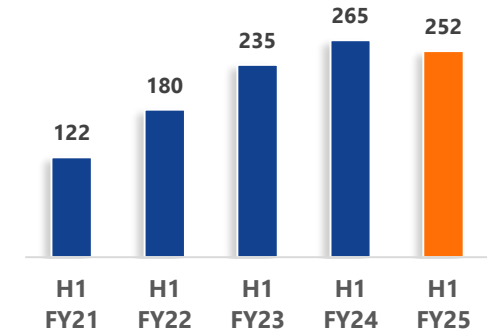
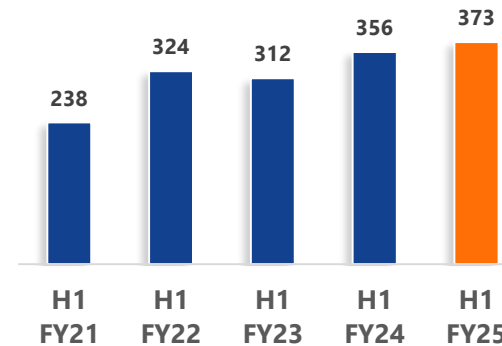
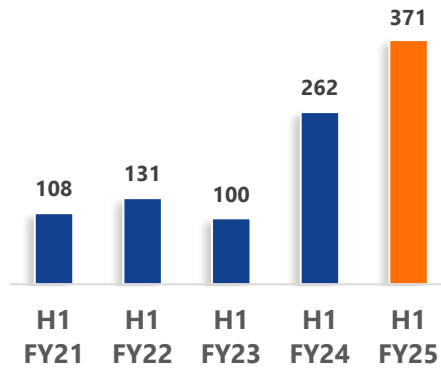
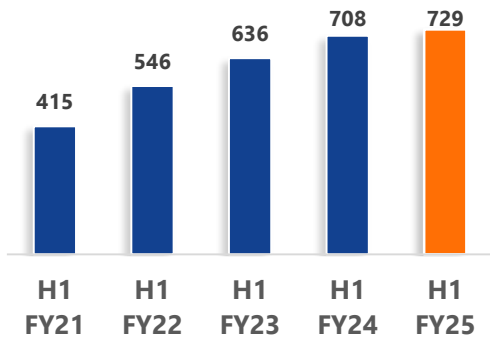
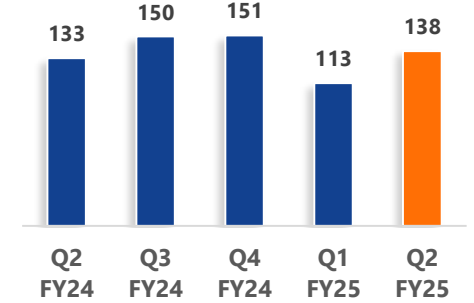
## Non Interest Income



## Operating Profit



## Net Profit



(₹ crore)

Company  
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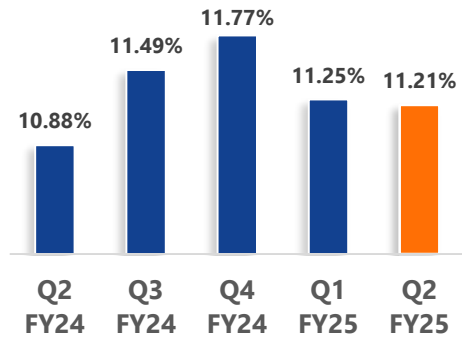
Digital  
Penetration

ESG

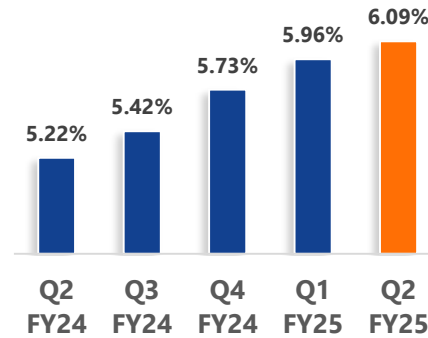
Awards

# Key Performance Matrix (contd.)

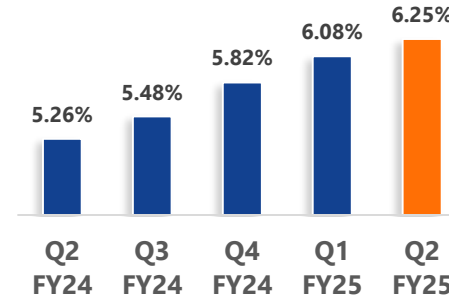
## Yield on Advances



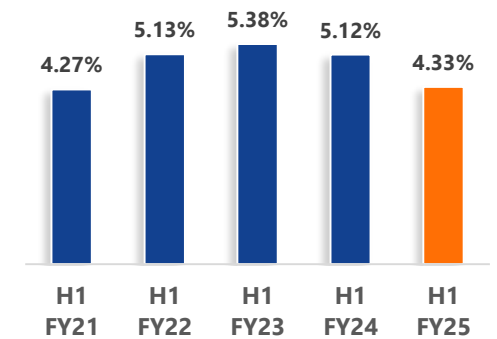
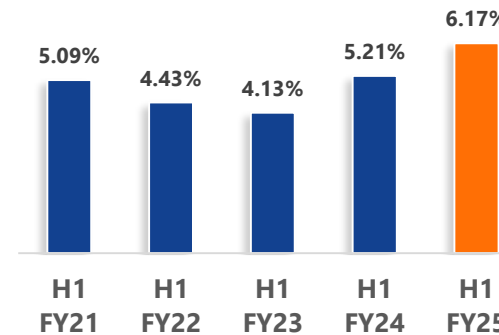
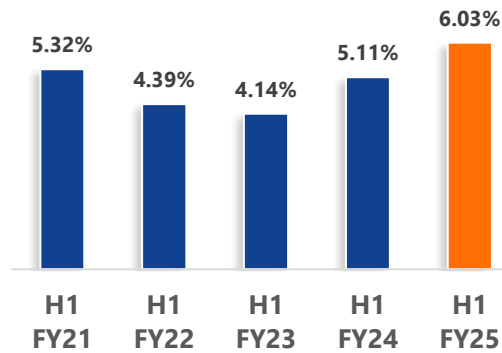
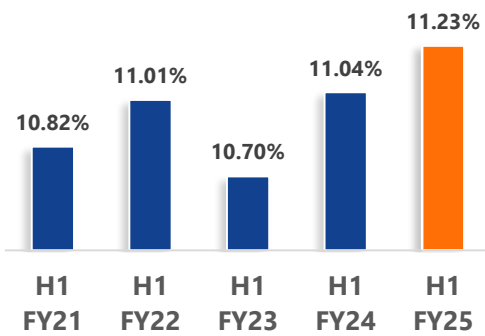
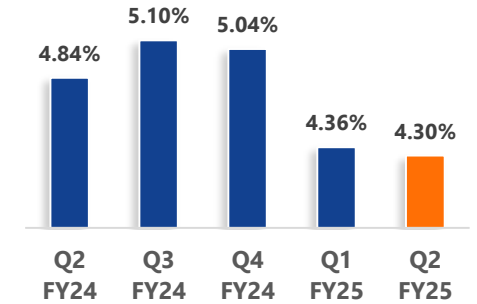
## Cost of Deposits



## Cost of Funds



## Net Interest Margin



(₹ crore)

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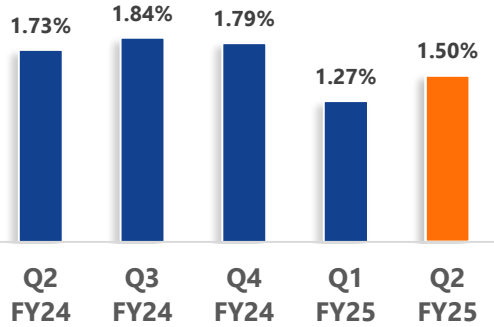
Digital  
Penetration

ESG

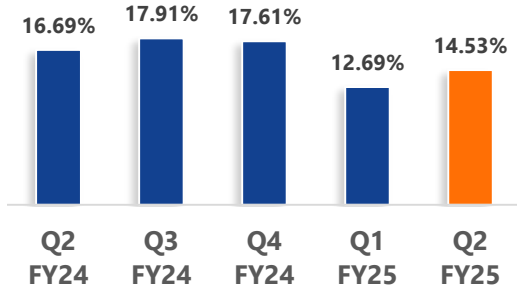
Awards

# Key Performance Matrix (contd.)

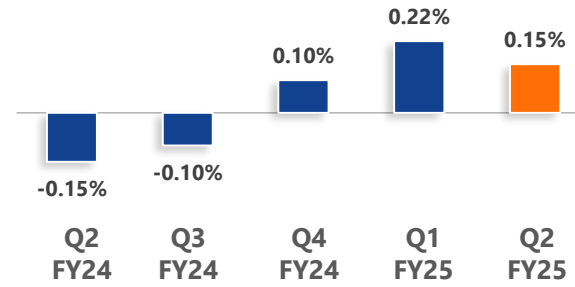
### Return on Assets



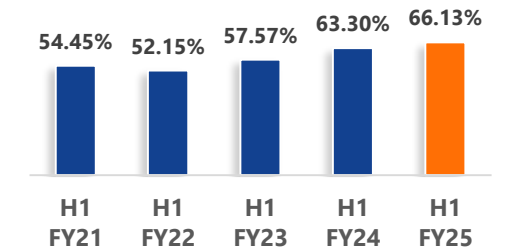
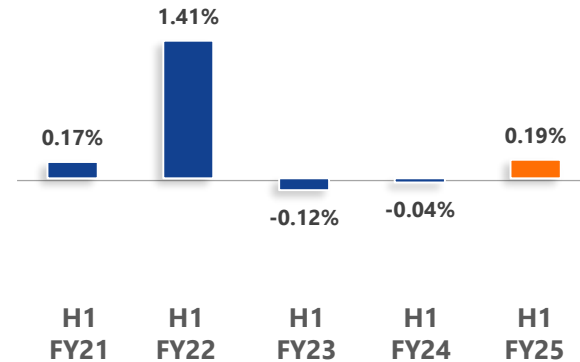
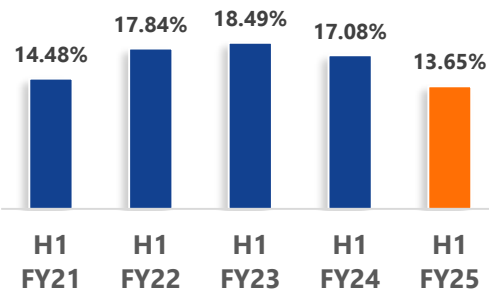
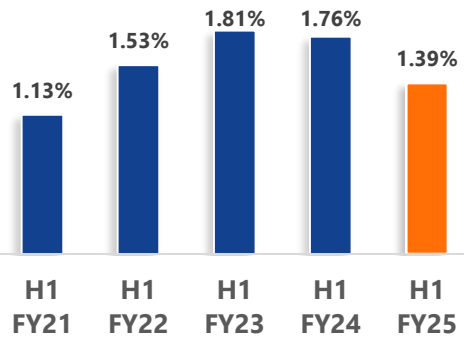
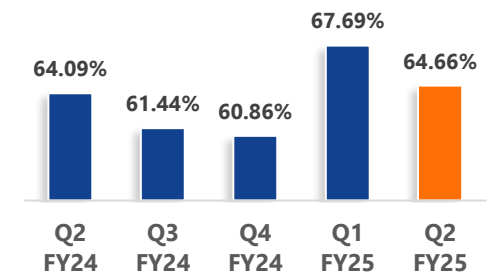
### Return on Equity



### Credit Cost

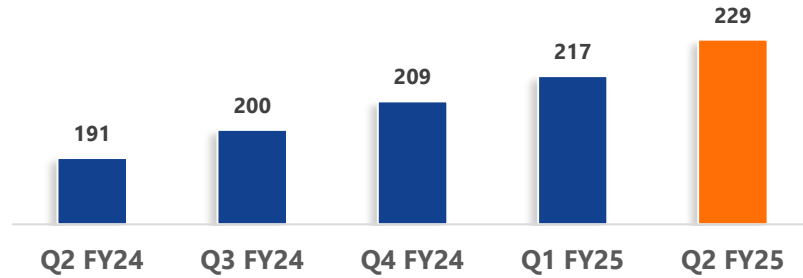


### Cost to Income

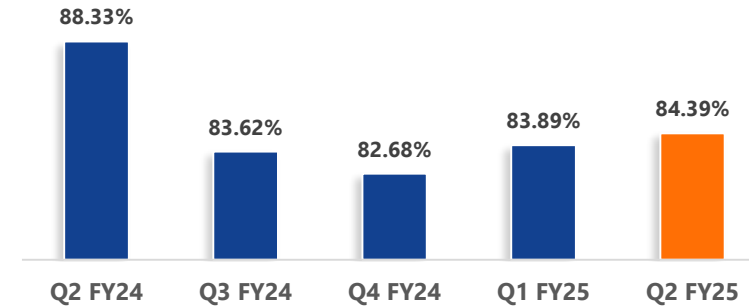


# Key Performance Matrix (contd.)

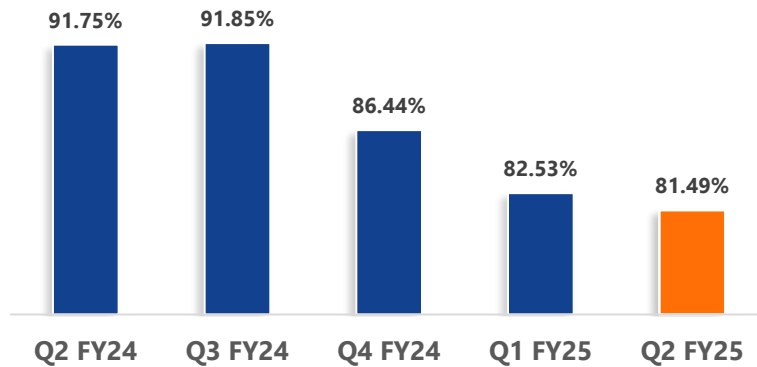
### Book Value Per Share



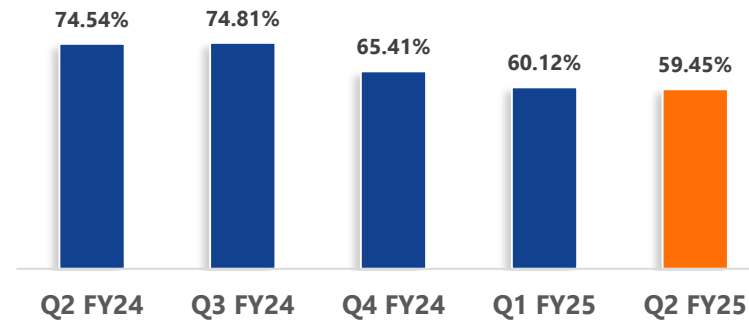
### CD Ratio (Gross)



### PCR (Incl. w/off)



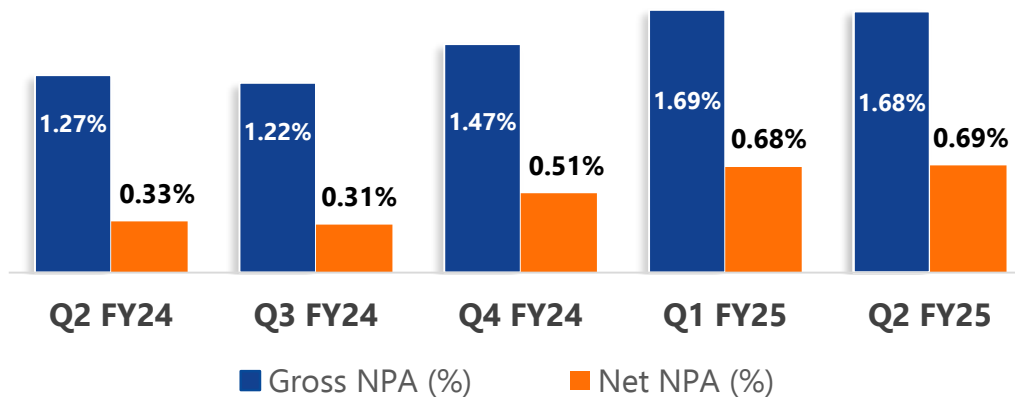
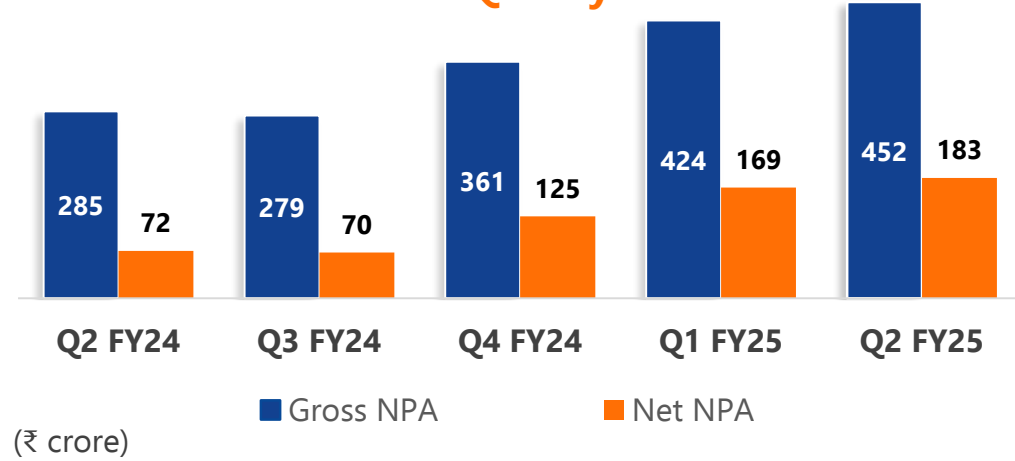
### PCR (excl. w/off)



# Key Performance Matrix (contd.)

(₹ crore)

## Asset Quality

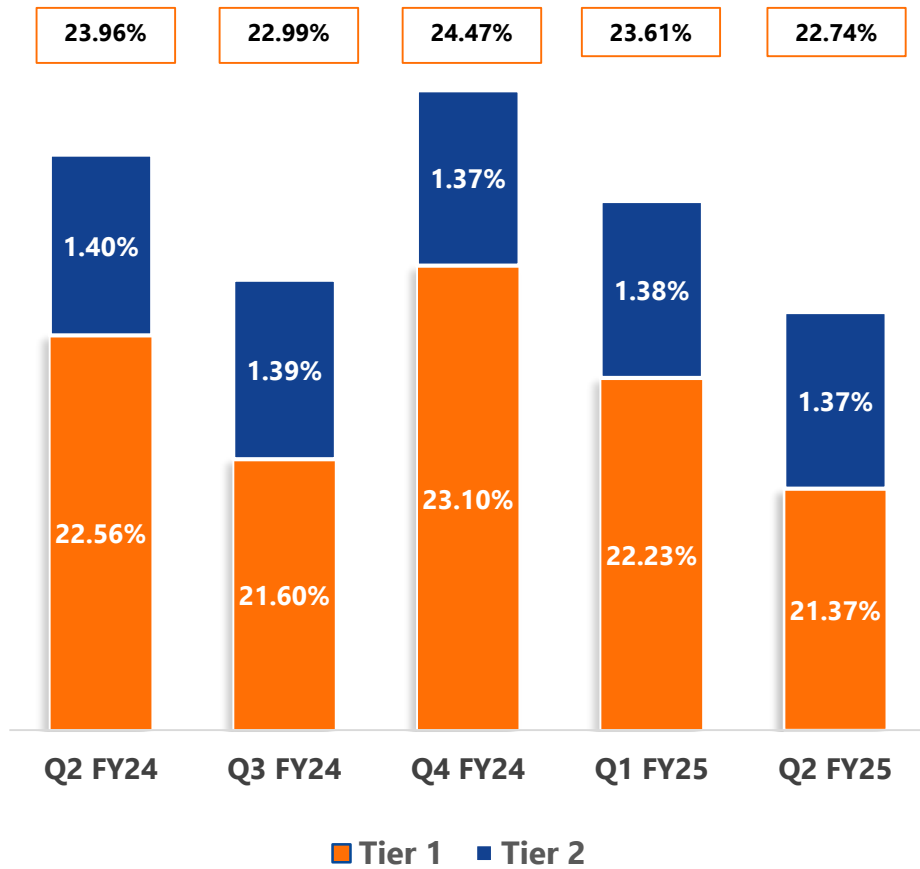


Gross NPA Movement	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25
Opening Balance of Gross NPA	271	285	279	361	424
Additions	54	36	122	103	64
Sub Total (A)	325	321	401	464	488
Less					
(i) Upgradations	14	12	7	7	7
(ii) Recoveries	26	22	32	23	17
(iii) Write-Offs (incl. PWO)	1	8	1	10	12
Sub Total (B)	40	42	40	40	36
Closing Balance of Gross NPA (A-B)	285	279	361	424	452

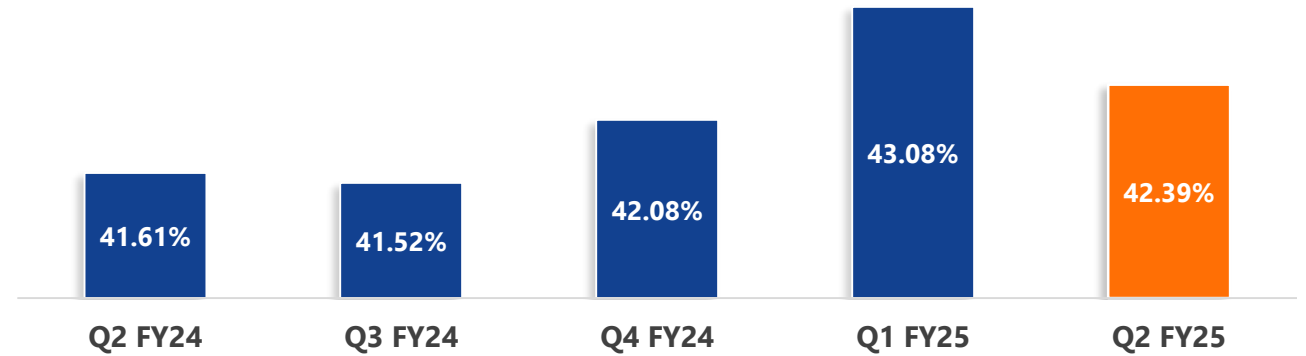


# Key Performance Matrix (contd.)

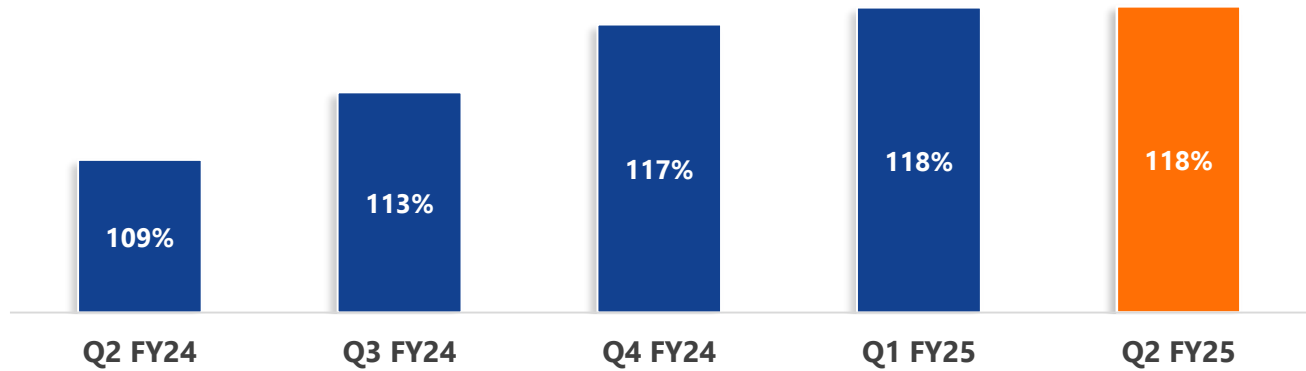
## Capital Adequacy Ratio



## RWA to Total Exposure



## Liquidity Coverage Ratio\*



\*average

# Profit and Loss Account

	Q2 FY24	Q1 FY25	Q2 FY25	YoY	QoQ
<b>Interest Income</b>	687	832	865	26%	4%
<b>Interest Expense</b>	344	470	497	45%	6%
<b>Net Interest Income</b>	344	362	367	7%	2%
<b>Treasury Profit</b>	9	19	29	207%	51%
<b>Fee income</b>	133	153	170	28%	12%
<b>Net Operating Income</b>	486	534	567	17%	6%
<i>Staff Cost</i>	176	177	185	5%	4%
<i>Other Opex</i>	136	184	181	34%	-1%
<b>Total Opex</b>	312	361	367	18%	1%
<b>Operating Profit</b>	175	172	200	15%	16%

	Q2 FY24	Q1 FY25	Q2 FY25	YoY	QoQ
<b>Operating Profit</b>	175	172	200	15%	16%
<b>Provision for NPA</b>	-8	20	6	167%	-73%
<b>Other Provisions</b>	5	0	8	69%	-
<b>Total Provisions</b>	-3	20	14	518%	-31%
<b>Profit Before Tax</b>	178	152	186	5%	22%
<b>Tax</b>	45	39	48	7%	23%
<b>Profit/Loss After Tax</b>	133	113	138	4%	22%

(₹ crore)

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# Profit and Loss Account

	H1 FY24	H1 FY25	YoY
<b>Interest Income</b>	<b>1371</b>	<b>1697</b>	<b>24%</b>
<b>Interest Expense</b>	<b>663</b>	<b>967</b>	<b>46%</b>
<b>Net Interest Income</b>	<b>708</b>	<b>729</b>	<b>3%</b>
<b>Treasury Profit</b>	<b>24</b>	<b>48</b>	<b>98%</b>
<b>Fee income</b>	<b>238</b>	<b>323</b>	<b>36%</b>
<b>Net Operating Income</b>	<b>970</b>	<b>1101</b>	<b>13%</b>
<i>Staff Cost</i>	<i>352</i>	<i>362</i>	<i>3%</i>
<i>Other Opex</i>	<i>262</i>	<i>366</i>	<i>40%</i>
<b>Total Opex</b>	<b>614</b>	<b>728</b>	<b>19%</b>
<b>Operating Profit</b>	<b>356</b>	<b>373</b>	<b>5%</b>

	H1 FY24	H1 FY25	YoY
<b>Operating Profit</b>	<b>356</b>	<b>373</b>	<b>5%</b>
<b>Provision for NPA</b>	<b>-5</b>	<b>26</b>	<b>667%</b>
<b>Other Provisions</b>	<b>6</b>	<b>8</b>	<b>34%</b>
<b>Total Provisions</b>	<b>1</b>	<b>34</b>	<b>2317%</b>
<b>Profit Before Tax</b>	<b>355</b>	<b>339</b>	<b>-4%</b>
<b>Tax</b>	<b>89</b>	<b>87</b>	<b>-2%</b>
<b>Profit/Loss After Tax</b>	<b>265</b>	<b>252</b>	<b>-5%</b>

(₹ crore)

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# Balance Sheet

Liabilities	Sept. 30, 2023	June 30, 2024	Sept. 30, 2024	YoY(%)	QoQ (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	3299	3767	3967	20%	5%
Deposits	25438	29920	31840	25%	6%
<i>Of which CASA</i>	7448	7449	7670	3%	3%
Borrowings	1807	1963	2347	30%	20%
Other Liabilities & Provisions	705	759	1136	61%	50%
<b>Total</b>	<b>31423</b>	<b>36583</b>	<b>39464</b>	<b>26%</b>	<b>8%</b>
<b>Assets</b>					
Cash & Balance with RBI	1,532	1,539	3,037	98%	97%
Balance with Banks Money at call & Short Notice	64	52	280	340%	438%
Investments	6,692	8,803	8,370	25%	-5%
Advances	22,256	24,844	26,602	20%	7%
Fixed Assets	329	470	486	48%	3%
Other Assets	550	875	689	25%	-21%
<b>Total</b>	<b>31,423</b>	<b>36,583</b>	<b>39,464</b>	<b>26%</b>	<b>8%</b>

(₹ crore)

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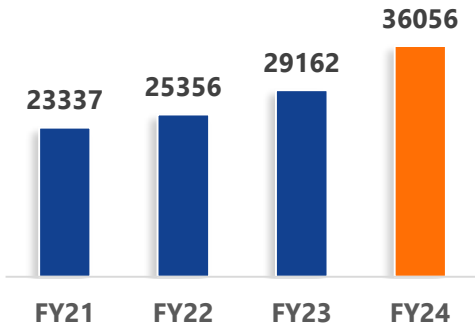
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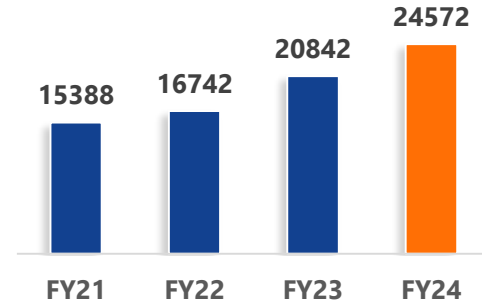
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# Key Performance Matrix (contd.)

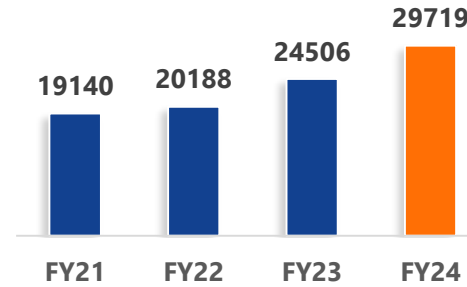
### Balance Sheet Size



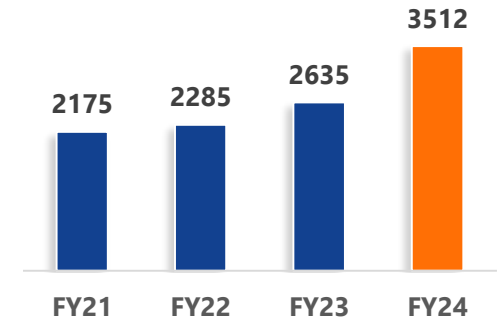
### Gross Advances



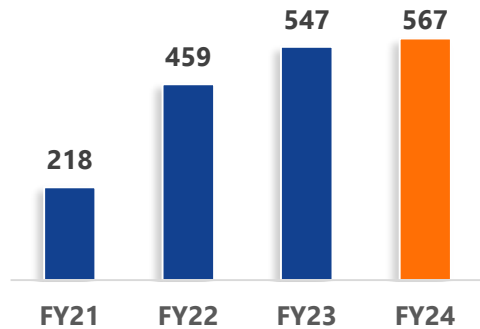
### Deposits



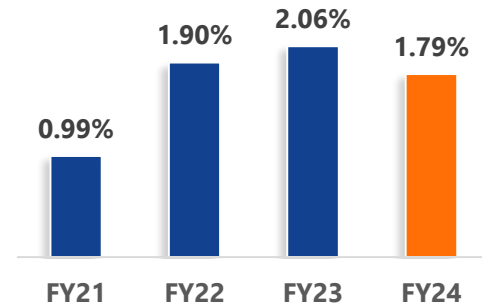
### Total Income



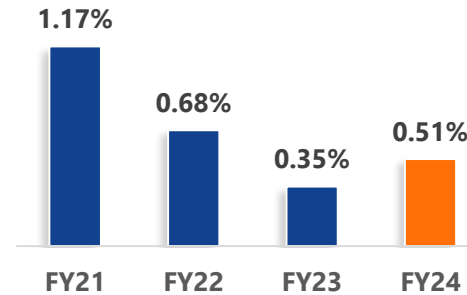
### Profit After Tax



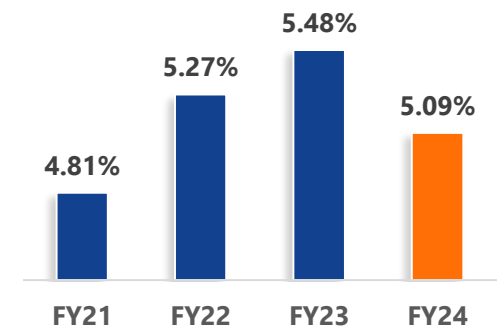
### ROA



### Net NPA



### NIM



(₹ crore)

## Technology Infrastructure Transformation

1. Four new Datacenters have been built and commissioned.
2. Private Cloud has been built and ready to use.
3. All Bank Branches have been provided with resilient high network bandwidth for running the business.
4. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
5. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.

## Core Systems Transformation

1. New Core Banking System (Flexcube) from Oracle is under implementation and will be ready in Q1 FY26. This will include Payment System, Virtual Account Management, Digital Channels (Mobile Banking, Internet Banking) and Trade Finance.
2. New Finance System, Oracle General Ledger is under implementation and will be ready in Q1 FY26.
3. New Risk Management System, Oracle OFSAA is under implementation and will be ready in Q1 FY26

## Surround Systems Transformation

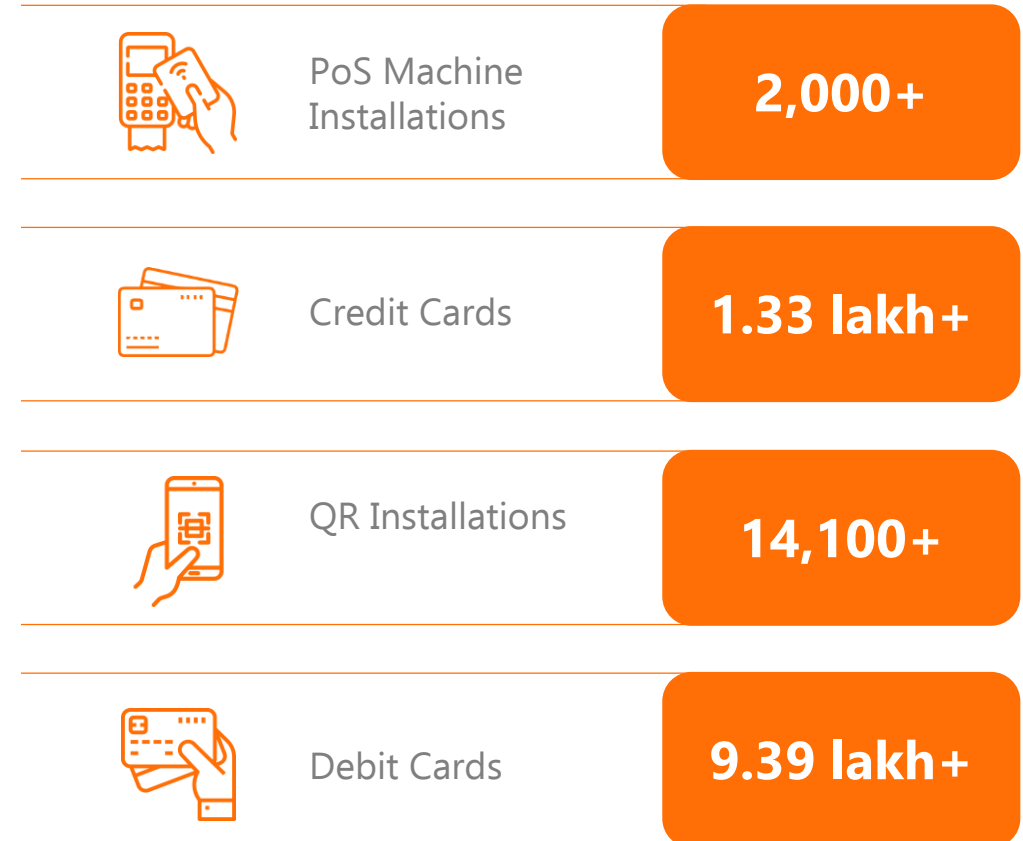
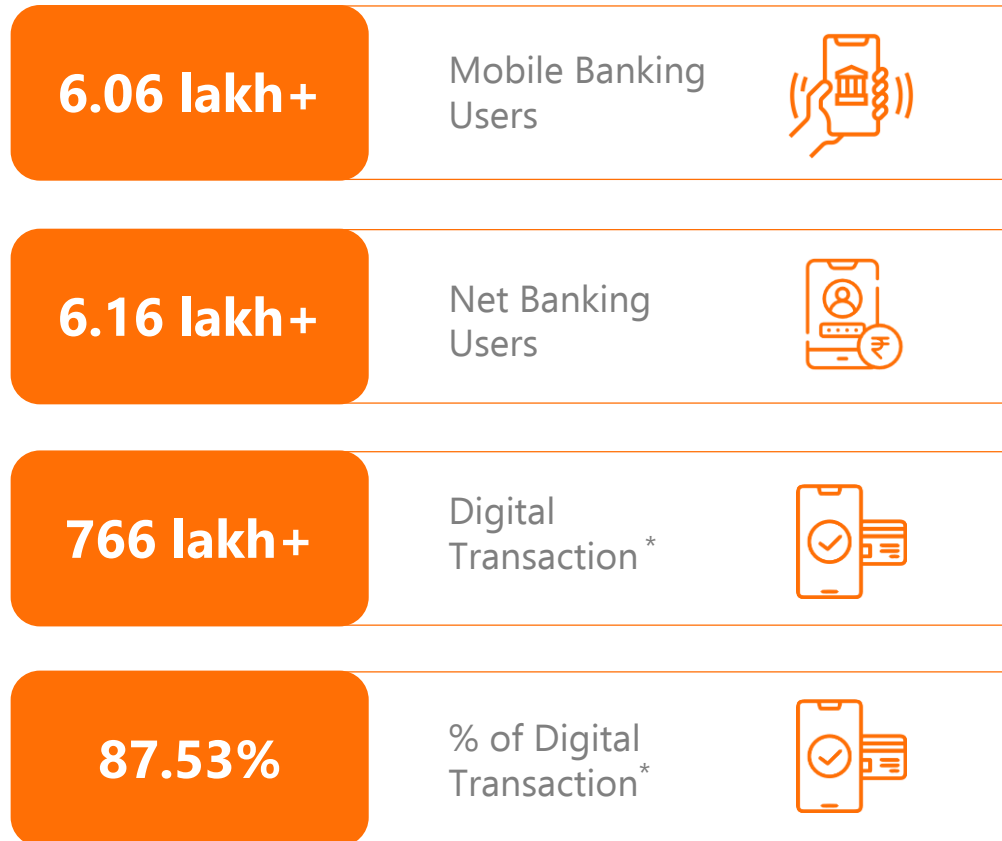
1. New Digital Customer Onboarding system is live.
2. New HR System has been commissioned.
3. New Compliance System has been commissioned.
4. New Digital Call Center has been commissioned.
5. Retail Lending systems for Gold, Two-Wheeler, LAP are live.
6. Corporate and SME Lending Systems is live.
7. New Lead Management System is live.
8. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration.

## Cybersecurity Systems Transformation

1. WAF (Web Application Firewall) is implemented for Application security.
2. Radware DDOS (Distributed Denial of Service) implemented in both DC & DR to detect & mitigate DDOS attacks.
3. To efficiently respond to security threats at end points, we have implemented EDR solution from Checkpoint.
4. Implemented SPLUNK for effective detection & response to Security Incidence.
5. Fraud Risk Management solution is under implementation.



# Enhancing Digital Footprint



\*for H1 FY25

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

## Environmental



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

## Social



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

## Governance



## CSB Bank Wins at BFSI Technology Excellence Awards 2024



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