

SEC/376/2021

October 26, 2021

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,

Submission of Newspaper publication of the Unaudited Financial Results for the quarter and half year ended September 30, 2021

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/371/2021 dated October 25, 2021, please find enclosed herewith the clippings of the Unaudited Financial Results for the quarter and half year ended September 30, 2021 published in today's Newspaper (October 26, 2021) viz. Business Standard (English) and Deepika (Malayalam).

This intimation is also made available on the website of the Bank at www.csb.co.in.

Kindly take the same on records.

Thanking You.

Yours faithfully,

Sijo Varghese
Company Secretary

RECOVERY TRACKER

Power generation, workplace visits slip but roads get busier

Coal shortage, holidays, festive mood likely reasons

SACHIN P MAMPATTA & KRISHNA KANT
Mumbai, 25 October

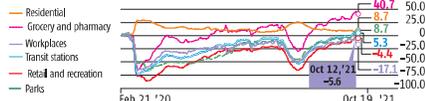
There was a slip in mobility and workplace visits fell to nearly a three-month low, shows data from search engine Google. The fall was likely a result of recent holidays — Dussehra was on October 15 and Eid-e-Milad fell on October 19. Workplace visits were 17.1

percent below normal. This is the lowest figure since the end of July. India was recovering from the second wave of the Covid-19 pandemic at the time. Workplace visits were slowly on the rise and had reached a little over 95 per cent of pre-pandemic days in the previous few weeks (see chart 1). Google tracks visits to various categories of places using anonymised location data. The numbers appear



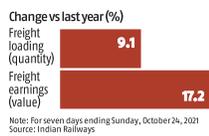
with a lag. The latest is as of October 19. Power generation, too, lost some of its spark last week with a sharp dip over the previous week. The seven-day moving average of electricity generated as of October 24 (based on data reported on October 25) was 5 per cent lower than the previous week — and the lowest in the last

1: DIP IN WORKPLACE VISITS



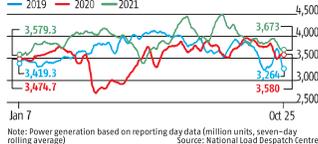
Note: Latest update is as of October 19, based on location data as processed by the company. The percentage change is compared to a baseline value for the same day of the week, calculated on a median basis during the 5-week period Jan 3-Feb 6, 2020. The chart shows a seven-day rolling average of visits to each category. Residential data refers to change in time spent at home. Source: Google LLC "Google COVID-19 Community Mobility Reports", Our World in Data

6: GROWTH IN FREIGHT QUANTITY



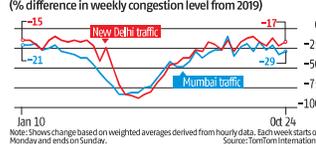
Note: For seven days ending Sunday, October 24, 2021 Source: Indian Railways

2: FALL IN POWER GENERATION



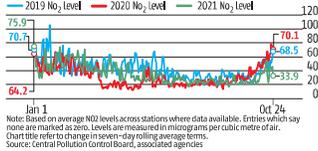
Note: Power generation based on reporting day data (million units, seven-day rolling average) Source: National Load Despatch Centre

5: UPTICK IN TRAFFIC CONGESTION



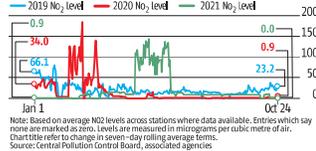
Note: Shows change based on weighted averages derived from hourly data. Each week starts on Monday and ends on Sunday. Source: TomTom International

3: DELHI EMISSIONS 28% BELOW 2019 LEVELS



Note: Based on average NO2 levels across stations where data available. Entries which say none are marked as zero. Levels are measured in micrograms per cubic metre of air. Chart title refer to change in seven-day rolling average terms. Source: Central Pollution Control Board, associated agencies

4: MUMBAI EMISSIONS APPEAR MUTED



Note: Based on average NO2 levels across stations where data available. Entries which say none are marked as zero. Levels are measured in micrograms per cubic metre of air. Chart title refer to change in seven-day rolling average terms. Source: Central Pollution Control Board, associated agencies

four months. This could be attributed to coal shortage that has forced many utilities to curtail electricity generation. Power utilities across the country generated 3,673 million units (MU) of electricity on average per day last week, down from 3,861 MU a week ago. Power generation last week was, however, 2.6 per cent higher than what it was in the corresponding week in 2020, and showed a gain of 12.5 per cent over 2019 (see chart 2). Delhi, meanwhile, also saw a fall in nitrogen dioxide emissions levels as compared to the previous week. The pollutant comes from industries and vehicles. Rising levels are associated with an increase in economic activity. Mumbai emissions, based on Bandra locality data, remained muted (see charts 3, 4).

Given the festive season and the holidays, traffic congestion increased slightly, shows data from global location technology firm TomTom International. It was 29 per cent below normal in Mumbai, compared to a 33 per cent drop seen in the previous week. New Delhi traffic congestion was 17 per cent below normal compared to the previous week's 22 per cent drop (see chart 5).

The Indian Railways, too, recorded higher growth in the quantity of goods carried — at 9.1 per cent for the latest week compared to 6.1 per cent the previous week. Revenue growth from the goods carried, however, dropped. It was 17.2 per cent in the latest week compared to 18.7 per cent in the previous one (see chart 6).

Business Standard tracks these indicators on a weekly basis to get a current picture of the economy. Official macroeconomic data is often released with a lag. Analysts globally have been tracking similar indicators as different countries took steps such as lockdowns to curb the Covid-19 pandemic. The Google mobility data is as of October 19; all other data is as of Sunday October 24.

Trump-tied meme stock world gets bigger

Being associated with former US President Donald Trump is proving a successful way to be minted as a meme stock. Shares in Creadt surged 69 per cent after the firm announced a new non-fungible token art drop through its OG Gallery unit consisting of three photographs of Trump. The NFT includes "three candid images of a young Donald Trump, captured as he signs the breast of a model," Creadt said. Trading volume was over 500 per cent of the three-month average on Monday. **BLOOMBERG**

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CSB Bank FESTIVAL BONANZA GOLD LOAN Fest

8.40% INTEREST PER ANNUM*

Maximum loan per gram*
Special offers on high value loan transfers

NET PROFIT
₹ 180 CR
47%

OPERATING PROFIT
₹ 324 CR
36%

NET INTEREST INCOME
₹ 546 CR
32%

TOTAL BUSINESS
₹ 34152 CR
11%

NIM
5.13%
86 BPS

230 BPS
52.15%
COST TO INCOME RATIO

CRAR
20.12%
43 BPS

CASA RATIO
32.58%
319 BPS

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021

Sl. No.	Particulars	Quarter ended			Half Year ended	
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020
1	Total income from operations	55564	56649	51377	112213	100049
2	Net Profit for the period (after tax, exceptional and/or extraordinary items)	15845	8152	9209	23997	16365
3	Net Profit for the period before tax (after exceptional and/or extraordinary items)	15845	8152	9209	23997	16365
4	Net Profit for the period after tax (after exceptional and/or extraordinary items)	11857	8100	6890	17957	12246
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA
6	Equity Share Capital	17354	17354	17351	17354	17351
7	Reserves (excluding Revaluation Reserve) as shown in the Balance Sheet					185222
8	Earnings Per Share (before extraordinary items)* (Face value of ₹10/- each)					
	Basic:	6.83	3.52	3.97	10.35	7.06
	Diluted:	6.83	3.52	3.97	10.35	7.06
9	Earnings Per Share (after extraordinary items)* (Face value of ₹10/- each)					
	Basic:	6.83	3.52	3.97	10.35	7.06
	Diluted:	6.83	3.52	3.97	10.35	7.06

*Not Audited

Notes:

1. The above unaudited financial results for the quarter and half year ended September 30, 2021 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Bank in their respective meetings held on October 25, 2021. These results have been subjected to Limited Review by the Statutory Auditors of the Bank, viz. B S R & Co. LLP, Chartered Accountants and MAAJMD M Chitale & Co., Chartered Accountants and an unaudited review report has been issued. The previous period's results were reviewed/audited by B S R & Co. LLP, Chartered Accountants.

2. The above is an extract of the detailed financials of the unaudited financial results for the quarter and half year ended September 30, 2021 filed with the stock exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015. The full format of the financial results for the quarter and half year ended September 30, 2021 is made available on the website of Stock Exchanges at <https://www.secdia.com> and <https://www.bseindia.com> and also on the Bank's website at <https://www.csbbank.in>

For CSB Bank Limited
C. VR. Rajendran
Managing Director & CEO
DIN: 00480001

Mumbai | October 25, 2021

