

SEC/179/2022

May 7, 2022

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 Audited Financial Results for the quarter and financial year ended March 31, 2022

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/174/2022 dated May 6, 2022, please find enclosed herewith the clippings of the Audited Financial Results for the quarter and financial year ended March 31, 2022 published in today's newspaper (May 7, 2022) viz. Business Standard (All India Edition) and Deepika (Malayalam).

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

Kindly take the same on records.

Thanking You,

Yours faithfully,

Sijo Varghese
Company Secretary

Encl: As above.

1 in 4 Indians now obese: NFHS report

Obesity a growing concern, especially in urban India; marginal decline in stunting among children

SOMINI DAS
Mumbai, 6 May

more than 32.5 kg/m².

Rural men and women are thinner than their urban counterparts. The percentage of obese population is more in urban (33 per cent) than rural areas (20 per cent). Also, there is a steady increase in the proportion of overweight or obese men and women as household wealth increases—from 10 per cent in the lowest wealth quintile to 39 per cent in the highest wealth quintile for women, and from 10 per cent in the lowest wealth quintile to 37 per cent in highest wealth quintile for men.

Puducherry (46 per cent), Chandigarh (44 per cent), Delhi, Tamil Nadu, and Punjab (41 per cent each) have the highest proportion of obese women. Kerala and Andaman and Nicobar Islands (38 per cent), too, have a high percentage of females who are obese. In comparison, Jharkhand and Bihar, followed by Gujarat have the highest proportion of thin women.

On the other hand, Andaman and Nicobar Islands have the highest proportion of overweight men (45 per cent), followed by Puducherry (43 per cent) and Lakshadweep (41 per cent). Bihar, Madhya Pradesh and Gujarat have the highest share of thin men.

The report also highlighted that the level of stunting among children aged below five years has marginally



declined from 38 to 36 per cent in the last four years.

Another important indicator for public policy formulation that was highlighted in the NFHS 5 is India's decline in TFR from 2.2 children in 2015-16 to 2 children per woman now. Nearly one-fourth (23 per cent) of married women aged 15-49 want to have another child, the NFHS noted.

There is a one per cent decline in women aged 15-19, who have begun childbearing from the previous NFHS.

The TFR ranges from 1.1 in Sikkim to 3 children per woman in Bihar. Thirty-one states and Union Territories, including all the states in the South,

West and North, have fertility below the replacement level of 2.1 children per woman, the NFHS showed.

S K Singh, professor at the International Institute of Population Studies, explained that when a set of parents is replaced by two children, it's a stable rate of population growth. At the current TFR of 2, it would take India around 40 years before its population growth stabilises, given our current demographic structure," he said. What happens if the TFR slips further? Singh said that if TFR slipped to, say 1.5, it would mean we have a nationally aging population, and our national policy priorities would change. For example, from investing in child immunisation, we would need to build old-age homes.

HEALTH MONITOR

- 21% women & 25% men above 15 have hypertension
- 12% women & 14% men above 15 have random blood glucose levels above normal (140 mg/dl)
- Crude death rate: 9 per 1,000 population annually
- 83% households have access to toilet facility (96% in urban and 76% in rural)
- 87% in 6-17 age bracket attend school
- 70% aged 15-17 attend school
- 38% men and 9% women above 15 use tobacco products
- 1% women and 19% men drink alcohol
- 36% houses have at least one mosquito net
- 70.5% women & only 24.5% men collect drinking water
- 32% married women & 98% married men are employed
- 83% employed women earn cash, 15% not paid at all
- 71% married women participate in making decisions on their health care, major household purchases, and visits to their own family or relatives alone or jointly with husband
- 30% women aged 18-49 have experienced physical violence since 15
- 6% women have experienced sexual violence
- One-fourth married women (18-49) have experienced spousal physical or sexual violence, report physical injuries; only 14% have sought help
- No of women having a bank or savings account that they use grew from 53% to 79% in 4 yrs
- 77% children aged 12-23 months were fully immunised in NFHS 5 compared to 62% in NFHS-4

Bob Dylan museum opening in Tulsa

THE ASSOCIATED PRESS
6 May

Elvis Costello, Patti Smith and Mavis Staples will be among the dignitaries expected in Tulsa, Oklahoma, this week-end for the opening of the Bob Dylan Centre, the museum and archive celebrating the Nobel laureate's work.

Dylan himself won't be among them, unless he surprises everyone.

The centre's subject and namesake has an open invitation to come anytime, although his absence seems perfectly in character, said Steven Jenkins, the centre's director.

Oddy, Dylan was in Tulsa three weeks ago for a date on his concert tour, sandwiched in between Oklahoma City and Little Rock.

"I don't want to put words in his mouth," Jenkins said. "I can only guess at his reasoning. Maybe he would find it embarrassing." It's unusual for a living figure—Dylan is due to turn 81 on May 24—to have a museum devoted to him, but such is the shadow he has cast over popular music since his emergence in the early 1960s.

A full stop in India

Jyoti Mukul's book is a welcome study of the economic and emotional impact of the government's decision to shut down transport links to contain transmission of Covid-19

CHINTAN GIRISH MODI

As a resident of Mumbai, local trains have been my lifeline. I have relied on them to take me to college, work, dates, and social outings. I was shocked when train services came to an abrupt halt during the Covid-19 pandemic. I had never imagined the situation in which local travel would be deemed unsafe, and closed down to contain the spread of a deadly virus. Rail networks, after all, are the city's veins and arteries. They enable supply of labour and leisure. They sustain livelihoods. They offer cheap and efficient transport to millions of people.

Reflecting on how the shutdown altered my relationship with Mumbai, I was forced to acknowledge what an immense privilege it is to be able to work from home or a coffee shop. While I can open my laptop anywhere, and conjure up a portable office, this option is not available to those who necessarily have to use local trains to commute to their workplaces. They were badly hit. They had to find alternatives, or lose out on their monthly earnings.

These reflections were set in motion by journalist-turned-policy analyst Jyoti Mukul's new book called *The Great Shutdown: A Story of Two Indian Summers*. Her area of research is not limited to Mumbai; the whole country is her canvas. Mukul, formerly a senior journalist with *Business Standard*, examines the economic and emotional impact of the Indian government's decision to shut down the "almost 68,000 kilometres-long railways network", especially on migrant workers separated from their families. It "severed, in many cases, the only link for people to their home states."

The insensitive manner in which decisions affecting their lives were made and implemented has been written about in many other books including Harsh Mander's *Locking Down the Poor: The Pandemic and India's Moral Centre*, Samina Mishra's *Jamlo Walks*, Pooja Changovalwa's *Homebound*, and Barikha Dutt's *To Hell and Back: Humans of Covid*. Jyoti Mukul's book is a welcome addition to this body of work.

She reminds us that the only time when railway services had been interrupted simultaneously over India was over 46 years ago when, on May 8, 1974, the All India Railwaymen's Federation went on a national strike to protest the arrest of George Fernandes—the organiser of the strike—and more than a thousand other union leaders. The author adds that the Indira Gandhi government stepped up and "roped in the territorial army to run train services".

This book chronicles the numerous blunders and miscalculations made by the Narendra Modi government in its multi-pronged approach to reduce transmission. For starters, it points to the absence of any "clear reason" as to why train services were stopped before domestic air travel. While the author does not explicitly name class as a differentiating factor as far as customers are concerned, she notes the vital significance of trains for "long-distance travellers, especially for those who do not have airports in their city or cannot afford flights".

The book compels us to consider what's worse than negligence and incompetence—covering up, passing the buck or blocking access to information. The exasperated author reveals how her queries through the Right to Information Act were dodged, transferred or delayed. She writes, "The Indian government had no clue about the health of its own employees, even though it was at the helm of the fight against the pandemic." When she sought data from the National Highways Authority of India and the Indian Railways, they could not produce "consolidated numbers of simple things like monthly toll collections from the national highways and money spent on providing refreshments to Shramik Special passengers."

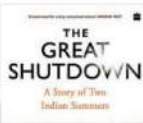
It would be foolhardy to claim that people who travel by air did not suffer much. Thankfully, this book does not engage in such silly posturing. It takes into account the hardships of people from small towns who took the earliest flights available to Delhi and Mumbai, and were stuck there because it was impossible to get public transport for last-mile connectivity.

In contrast to the public plaudits for health-care workers, it shows how cruelly airline staff were treated in many neighbourhoods after all the hard work they had put in to fly people to safety. The book weaves in a poignant first-person account from an unnamed Air India air hostess on the humiliation and harassment several such airline crew members faced. Local authorities put up a poster outside her house, indicating that she and her husband had returned from overseas. As a result, neighbours looked at them as if they had the disease.

Air India has messed up on several fronts in the past but, to its credit, it stood by its employees and lashed out at "vigilante resident welfare associations" involved in "ostracising the crew, obstructing them from performing their duty or even calling in the police, simply because the crew travelled abroad in their course of duty." Air India urged the public to recall that "many a spouse, parent, sibling, child and near and dear ones have been brought home safe and secure from affected countries, thanks to the heroic efforts of these Air India crew."

What lessons did the government learn from its experience of (mis)managing the first wave of the Covid-19 pandemic? How did it apply to them during the second wave? Why was the strategy of a national lockdown abandoned? Were the reasons scientific or electoral? What were the alternatives that the government could have pursued for the well-being of citizens? Could India have learnt better from best practices and disasters unfolding in other countries?

The author's analysis is based on extensive interviews, news reports, government circulars, public health data, parliamentary proceedings, and court orders. She concludes the book with a preliminary exploration of immunity certificates and vaccine passports in the context of international travel. It is intriguing but too brief. Hopefully, a sequel is in the making.



THE GREAT SHUTDOWN: A STORY OF TWO INDIAN SUMMERS
A Story of Two Indian Summers
Editor: Jyoti Mukul
Publisher: HarperCollins India
Price: ₹599
Pages: 372

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YOY PERFORMANCE HIGHLIGHTS



EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

Sl. No.	Particulars	Quarter ended			Year ended	
		31.03.2022 Audited	31.03.2021 Audited	31.12.2021 Unaudited	31.03.2022 Audited	31.03.2021 Audited
1	Total Income from operations	58,317	56,087	57,961	2,28,511	2,17,542
2	Net Profit for the period (before tax, exceptional and/or extraordinary items)	17,615	5,801	19,811	61,423	29,255
3	Net Profit for the period before tax (after exceptional and/or extraordinary items)	17,615	5,801	19,811	61,423	29,255
4	Net Profit for the period after tax (after exceptional and/or extraordinary items)	13,067	4,289	14,825	45,649	21,840
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	17,354	17,354	17,354	17,354	17,354
7	Reserves (excluding Revaluation Reserve) as shown in the Balance sheet				2,32,464	1,85,222
8	Earnings Per Share (before extraordinary items)* (Face value of ₹10/- each)					
	Basic :	7.53	2.47	8.55	26.43	12.59
	Diluted:	7.53	2.47	8.55	26.43	12.59
9	Earnings Per Share (after extraordinary items)* (Face value of ₹10/- each)					
	Basic :	7.53	2.47	8.55	26.43	12.59
	Diluted:	7.53	2.47	8.55	26.43	12.59

*Not Annualised

Notes:

1. The above audited financial results for the quarter and financial year ended March 31, 2022 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Bank in their respective meeting held on May 06, 2022. These results have been subjected to audit by the Joint Statutory Auditors of the Bank, viz. B S R & Co. LLP, Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants and an unmodified audit report has been issued. The financial results for the quarter and for the year ended March 31, 2021 were audited by B S R & Co. LLP, Chartered Accountants.

2. The above is an extract of the detailed format of the audited financial results for the quarter and year ended March 31, 2022 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 audited financial results for the quarter and year ended March 31, 2022 is available on the website of Stock Exchanges at <https://www.nseindia.com> and <https://www.bseindia.com> and also on the Bank's website at <https://www.csb.co.in>

Mumbai | May 06, 2022

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Tel: +91 487-2333020 | Fax: +91 487-2336764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191K1920PLC000175

For CSB Bank Limited
Prasanna Mondal
Managing Director & CEO (Interim)
DIN: 00117994

സാമ്പിൾ പൊരികാൻ കെജിഎഫ് ടു വും ആർആർആറും സന്തോഷ് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും

സന്തോഷ് ട്രോഫി

ആര്യൻ നാണിൻകാർക്കിന് ആറാം തവണ നാളെ സാമ്പിൾ വെടിക്കെട്ട് സന്തോഷ് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.

അത്യധികമായി മഞ്ഞ സാമ്പിൾ പൊരിച്ചിട്ടുള്ളതും വെടിക്കെട്ട് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.



അരിച്ചിട്ടുള്ള മഞ്ഞ സാമ്പിൾ പൊരിച്ചിട്ടുള്ളതും വെടിക്കെട്ട് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.

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കമ്മ്യൂണിറ്റി സെന്ററിലെ പ്രതിഷ്ഠിതരായ ഉദ്യോഗസ്ഥർക്കൊപ്പം.

സൈബന്റ് വാലി ഫോറസ്റ്റ് വാച്ചറുടെ തിരോധനം; വനപാലകർ ആരംഭിക്കുക

ഘോഷം: സൈബന്റ് വാലി സൈറ്റിലെ വെടിക്കെട്ട് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.

നന്ദിയിൽ നിന്നും അപമാനം നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.



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ദാദാ ഫാൽക്കെ പുരസ്കാരം 'പുല്ലി'ന്

ആര്യൻ നാണിൻകാർക്കിന് ആറാം തവണ നാളെ സാമ്പിൾ വെടിക്കെട്ട് സന്തോഷ് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.



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2022-23 ADMISSION OPEN -- LOW PACKAGE

B.Sc. Agriculture, B.Sc. Horticulture, B.Sc. Fisheries, B.Sc. Nursing, General Nursing, BPT, B.Sc. MLT, B.Sc. Cardiac, B.Sc. Anaesthesia Technology, Para Medical Courses, B.Sc. Renal Dialysis, etc.

Contact: 9447468739, 9526445779

ബോണി ബോൻ കട്ടിക്കാട്ടിയ പുരസ്കാരം

ആര്യൻ നാണിൻകാർക്കിന് ആറാം തവണ നാളെ സാമ്പിൾ വെടിക്കെട്ട് സന്തോഷ് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.

ആനന്ദ വൈദ്യശാല

ആയുർവേദത്തിന്റെ സമഗ്ര പുരോഗതിക്കായി സമർപ്പിക്കപ്പെട്ട പ്രസ്ഥാനം

● 231 മരുന്നുകളുടെ ആയുർവേദ മരുന്നുകൾ
● മരുന്നുകളുടെ ഗുണമേന്മ ഉറപ്പാക്കി ഉറപ്പാക്കിയ മരുന്നുകൾ
● മരുന്നുകളുടെ ഗുണമേന്മ ഉറപ്പാക്കി ഉറപ്പാക്കിയ മരുന്നുകൾ
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ലീൽ അഡ്വൈസറിയുടെ നിയമനം ഹർജി തള്ളി

കൊല്ലം വിജയൻ്റെ കോടതികളിൽ നിയമനം ഹർജി തള്ളി.

അറിയിപ്പ്

വിവിധ പത്ര മാസങ്ങളിലും, സാമൂഹ്യ മാധ്യമങ്ങളിലും ഉൾപ്പെടെ വിവിധ മാധ്യമങ്ങളിലും, പലപ്പോഴും വെടിക്കെട്ട് ട്രോഫി നേടിയ കേരള ടീമിന് അഭിവാദ്യമർപ്പിച്ച് മഞ്ഞ അരിച്ച് വിരിയും.

കെ. വിദേശൻ്റെ ഫോൺ നമ്പർ: 9447468739

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YOY PERFORMANCE HIGHLIGHTS

NET PROFIT ₹ 458 CR 110 %	NET INTEREST INCOME ₹ 1,153 CR 23 %	NIM 5.27 % 46 BPS	CREDIT COST -0.07 % 92 BPS	RoA 1.91 % 92 BPS
NET NPA 0.68 % 49 BPS	CRAR 25.90 % 453 BPS	ROE 21.28 % 880 BPS	EPS ₹ 26.43 110 %	BVPS ₹ 144 23 %

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

Sl. No.	Particulars	Quarter ended			Year ended	
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	Diluted:	7.53	2.47	8.55	26.43	12.59
9	Earnings Per Share (after extraordinary items)* (Face value of ₹10/- each)					
	Basic :	7.53	2.47	8.55	26.43	12.59
	Diluted:	7.53	2.47	8.55	26.43	12.59

*Not Annualised

Notes:
1. The above audited financial results for the quarter and financial year ended March 31, 2022 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Bank in their respective meeting held on May 06, 2022. These results have been subjected to audit by the Joint Statutory Auditors of the Bank, viz. B S R & Co. LLP, Chartered Accountants and Muktam M. Chittab & Co., Chartered Accountants and an unmodified audit report has been issued. The financial results for the quarter and for the year ended March 31, 2021 were audited by B S R & Co. LLP, Chartered Accountants.
2. The above is an extract of the detailed format of the audited financial results for the quarter and year ended March 31, 2022 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 audited financial results for the quarter and year ended March 31, 2022 is available on the website of Stock Exchanges at <https://www.nseindia.com> and <https://www.bseindia.com> and also on the Bank's website at <https://www.csb.co.in>

Mumbai | May 06, 2022

For CSB Bank Limited
Prady M Mondal
Managing Director & CEO (Interim)
DIN: 00117994