

SEC/372/2021

October 25, 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,

Press Release and Presentation to Investors/Analyst – Unaudited Financial Results for the quarter and half year ended September 30, 2021.

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/371/2021 dated October 25, 2021, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and half year ended September 30, 2021.

The intimation shall also be 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.

PRESS RELEASE

CSB Bank Limited

Financial Results for the Quarter & Half Year Ended September 30, 2021

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q2 FY 2022) and half year ended 30.09.2021 (H1 FY 2022) which were subject to limited review in their meeting dated 25.10.2021

Highlights

- a) **Profit After Tax:** Bank recorded a net profit of Rs 118.57 Cr in Q 2 FY 22 as against Rs 68.90 Cr in Q 2 FY 21 and Rs 61.00 Cr for the sequential quarter. Net profit increased by 72% Y-o-Y and 94% on Q-o-Q basis. On a half yearly basis, the net profit improved to Rs 179.57 Cr as on 30.09.21 from Rs 122.46 as on 30.09.20 or by 47%. Bank continued its accelerated provisioning policy during this quarter as well. The RoA as on 30.09.2021 on a half yearly basis is 1.53%
- b) **Operating Profit** of the bank is Rs 324.12 Cr for the half year ended 30.09.2021 with an increase of 36% over H1 FY 21. Q2FY22 operating profit is at Rs 149.38 Cr as against Rs 119.02 Cr for Q2 FY21. Operating profit for Q2FY22 but for the regulatory changes is Rs 181.2 Cr as against Rs 179.8 Cr for Q1FY22
- c) **Net Interest Income for (NII)** for H1FY22 stood at Rs 546.14 Cr posting an increase of 32% over H1 FY 21. In Q2 FY 22, the NII stood at Rs 278.38 Cr as against Rs 229.25 Cr in Q2 FY 21 or by 21 %.
- d) **Non-Interest Income** posted a growth of 21.39% half yearly and 36.44% on a quarterly basis Y-o-Y.
- e) **Cost Income Ratio:** Though the staff count has gone up over 1250 from last September, the cost income ratio as on 30.09.2021 on a half yearly basis could be maintained at 52.14% as against 54.45% as on 30.09.2020. Cost income ratio for Q2 FY 22 is at 55.83%, which was at 56.41% for Q2 FY 21 & 48.45% in Q1FY22.
- f) **Asset Quality & Provisioning**

With the opening up of the economy, positive trends are visible in the asset quality front. Out of the gross NPA of Rs 586.83 Crs, Rs 287.52 Crs is gold NPA where the recoverability is almost assured. Our gross NPA excluding gold as on 30.09.21 is lower than the position as on 30.06.21 and 31.03.21. Gross NPA and Net NPA ratios have improved to 4.11% and 2.63% as on 30.09.21 from 4.88% and 3.21% respectively as on 30.06.21. Gross NPA and Net NPA ratios excluding gold works out to 2.09% and 1.14% as on 30.09.2021

Particulars	Q2 FY 22	Q1 FY 22	FY 21
Gross NPA	586.83	686.39	393.49
Gross NPA excluding gold	299.31	333.08	347.23
Gross NPA %	4.11%	4.88%	2.68%
Net NPA	370.06	443.75	168.81
Net NPA %	2.63%	3.21%	1.17%
Provisioning Coverage Ratio	73.48%	70.20%	84.89%

- g) **Capital Adequacy Ratio** is at 20.12%, which is well above the regulatory requirement. Leverage ratio is at 8.03% as on 30.09.2021.

- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio is comfortable at 169.93 %
- i) **Total Deposits** grew by 9.12% YoY and **CASA** ratio stood at 32.60 % as on 30.09.2021 as against 29.39% as on 30.09.2020 and 32.19% as on 31.03.2021
- j) **Advances (Net)** grew by 12.22% to Rs 14070.11 Cr as on 30.09.2021

Performance Highlights:

(Rs Crore)	Q2FY22	Q2FY21	Inc/Dec%	Q1FY22	QoQ% Growth	6M FY 22	6M FY 21	Inc/Dec%
Interest Income	495.85	469.96	5.51%	495.25	0.12%	991.10	892.55	11.04%
Interest Expense	217.47	240.71	-9.65%	227.50	-4.41%	444.97	478.05	-6.92%
Net Interest Income	278.38	229.25	21.43%	267.75	3.97%	546.14	414.50	31.76%
Treasury Profits	-10.25	-6.71	-	21.48	-	11.24	36.30	-69.04%
Other Income	70.04	50.54	38.58%	49.76	40.76%	119.80	71.64	67.23%
Total Non-Interest Income	59.79	43.82	36.44%	71.24	-16.07%	131.03	107.94	21.39%
Net Operating Income	338.17	273.07	23.84%	338.99	-0.24%	677.17	522.45	29.61%
Staff Cost	119.16	103.77	14.83%	97.21	22.58%	216.38	189.79	14.01%
Other Opex	69.63	50.28	38.48%	67.04	3.86%	136.68	94.70	44.33%
Total Opex	188.79	154.05	22.55%	164.26	14.93%	353.05	284.49	24.10%
Operating Profit	149.38	119.02	25.51%	174.74	-14.51%	324.12	237.96	36.21%
Standard Asset Provision	6.42	20.46	-68.62%	-4.05	-258.52%	2.37	63.54	-96.27%
Other Provisions	-15.49	6.49	-338.67%	97.26	-115.93%	81.77	10.77	659.24%
Provisions other than Tax	-9.07	26.94	-133.67%	93.22	-109.73%	84.15	74.31	13.24%
PBT	158.45	92.08	72.08%	81.52	94.37%	239.97	163.65	46.64%
Tax	39.88	23.18	72.04%	20.52	94.35%	60.40	41.19	46.64%
PAT	118.57	68.90	72.09%	61.00	94.38%	179.57	122.46	46.64%
Deposits	19,055.49	17,468.44	9.09%	18,652.80	2.16%	19,055.49	17,468.44	9.09%
Advances(Net)	14,070.11	12,537.61	12.22%	13,817.17	1.83%	14,070.11	12,537.61	12.22%
CASA	6,207.98	5,134.06	20.92%	6,171.71	0.59%	6,207.98	5,134.06	20.92%
Gold	5,460.22	4,949.00	10.33%	5,627.00	-2.96%	5,460.22	4,949.00	10.33%
CASA%	32.58%	29.39%	10.85%	33.09%	-1.54%	32.58%	29.39%	10.85%

CEO Speak:

Speaking about the performance **Mr. C VR Rajendran, Managing Director & CEO** said, “An optimistic outlook has started prevailing in the economy. The well-coordinated efforts of all the required machineries and substantial pick up in vaccination drive have helped to normalize the Covid impact and to open up the economy. The uptick in demand is expected to be strengthened by the upcoming festive seasons, resilient agri sector, increased government capex and exports. For CSB, in terms of profitability, Q2 is a much better quarter than

Q1 FY 22 and we registered an increase of about 94% sequentially. Lot of good work has gone in managing the portfolio stress both in gold and non- gold portfolios and SMA/NPA levels were kept under control. Though treasury could not contribute much on the other income front, the gap was more or less covered by way of increased PSLC /Bancassurance/Fee incomes. As the impact of COVID is not fully ascertained, Bank decided to continue with the accelerated provisioning policy for stressed and NPA Accounts. The key ratios like NIM, CRAR, LCR, RoA etc continues to be strong. We have experienced the returning of demand in MSME, SME and WSB segments during the last part of the quarter. Visible growth is also happening in Gold loan portfolio. In terms of growth, we look forward for better traction and results in the third quarter. With the product and process improvements both implemented/proposed, we intend to capture a better share of the retail segment and grow both the retail liabilities and assets. So we look forward to improve our performance in both the topline and bottom line parameters in the coming quarters as well.

About CSB Bank Limited:

We are one of the oldest private sector banks in India with an existence of over 100 years. While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently like a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Maharashtra, Karnataka and Andhra Pradesh We offer a wide range of products and services to our overall customer base of 1.7 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 542 branches (excluding three service branches and three asset recovery branches) and 368 ATMs/CRMs spread across the country and various alternate channels such as micro ATMs, debit cards, internet banking, mobile banking, point of sale services, and UPI.

CSB Bank is listed on both NSE and BSE. For further details, please visit www.csb.co.in

Safe Harbour:

Some of the statements in this document that are not historical facts; are forward-looking statements. These forward- looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

Kindly direct your enquiries to:

Smt Sreelatha M ,AGM – Strategy & Planning Dept
CSB Bank Limited

Cell phone: + 91 7736036738 Email : msreelatha@csb.co.in

Thrissur

25.10.2021



CSB Bank Investor Presentation Q2 FY 22

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*Q2 PAT at an all time high of Rs 119 Cr with RoA of 2.02%. H1 PAT at Rs 180 Crs. Up by 95%QoQ and 72%YoY

•Operating Profit up by 26%YoY

*NIM of 5.22%

Cost and Revenue

*Posted strong NII growth of 21% YoY

*Non interest income up by 36% YoY –supported mainly by PSLC income, Commission etc

*Total Opex up by 23% due to increased staff count, new branch opening , DA provisioning etc

Growth Momentum

*Advance grew by 12% YoY

*Deposits grew by 9% YoY

*CASA growth of 21% & CASA Ratio of 33%

* Digital Penetration increases to 86%

Well Capitalised & Strong Liquidity Position

*Strong Capital comfort with a CRAR of 20.12% as on 30.09.21

* Tier I ratio of 18.76%

*Strong liquidity & LCR of 170%

*Comfortable leverage ratio 8.03%

Asset Quality

* Gross NPA percentage reduced from 4.88% to 4.11%. QoQ

* Net NPA decreased from 3.21% as on 30.06.21 to 2.63% as on 30.09.21

*PCR of 73% as on 30.09.21 as against 70% as on 30.06.21

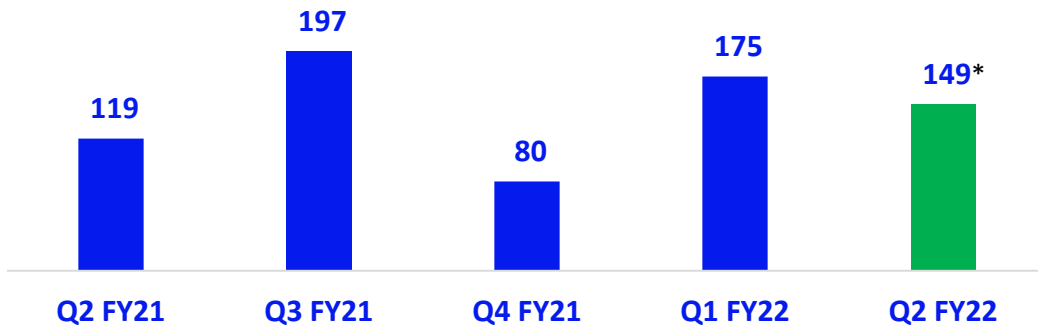
* Continues with the Accelerated Provisioning Policy

- More than 100 years of legacy
- 542 Branches & 368 ATMs
- 9 Zonal Offices
- 1.8Mn happy customers
- Presence in 16 states & 4 UTs
- Total business of Over Rs 34000 Cr
- 7 bancassurance tie ups with industry leaders.

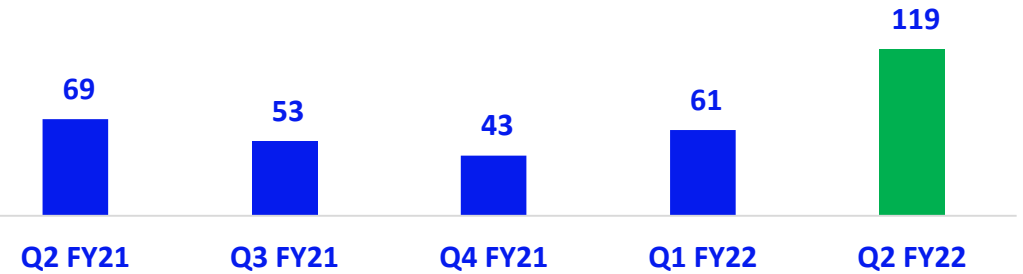
Profitability Ratios

Amt in Cr

Operating Profit QoQ

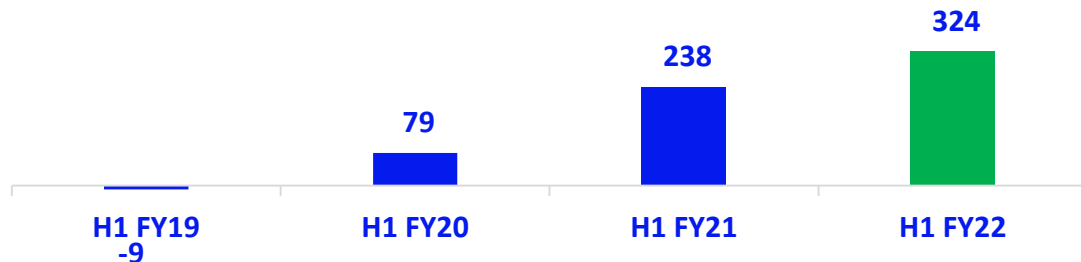


Net Profit QoQ

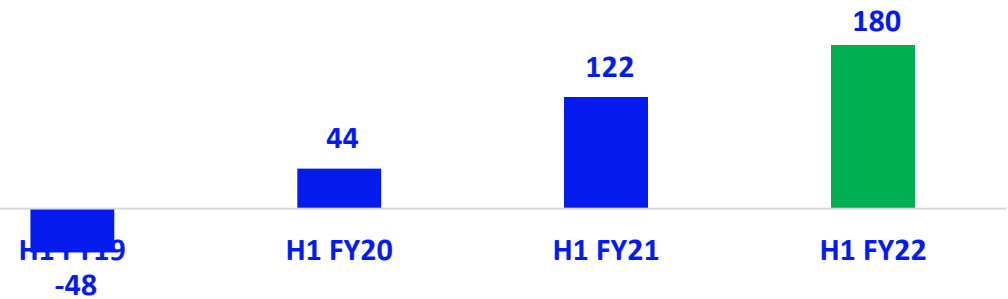


*But for the regulatory changes operating profit would have been Rs 181.2 Cr for Q2 FY22 as against Rs 179.8 Cr as on Q1 FY 22

Operating Profit YoY



Net Profit YoY



Prudential Provisioning Policy

	Asset Classification	RBI Norms	Our Norms	
NPA Provision	Sub Standard Assets	Secured	15%	25%
		Unsecured	25%	50%
	Doubtful Assets (Up to one year)	Secured	25%	50%
		Unsecured	100%	100%
	Doubtful Assets (One to three years)	Secured (1st Year)	40%	100%
		Secured (2 nd Year)	40%	100%
		Unsecured	100%	100%
	Doubtful Assets (More than three years)	Secured/Unsecured	100%	100%
Loss Assets	Secured/Unsecured	100%	100%	

	RBI Norms	Accounting Treatment
Other Provisions	Provisions for Standard Assets	<ul style="list-style-type: none"> • 0.25% to 1% based on the nature of advance • Provided as per RBI Norms • Additional provisioning buffer created in view of the COVID scenario
	Provisions for Security Receipts	Depreciation can be netted with appreciation of individual scrips in the same category Appreciation of individual scrips not netted

Prudential Provisions	Amount (in Cr)
NPA Provision	208
Additional Std asset provision	104
SR Provision	6
Total	318
Tax	80
After Tax Impact	238

Company Overview

Business Overview

Earnings

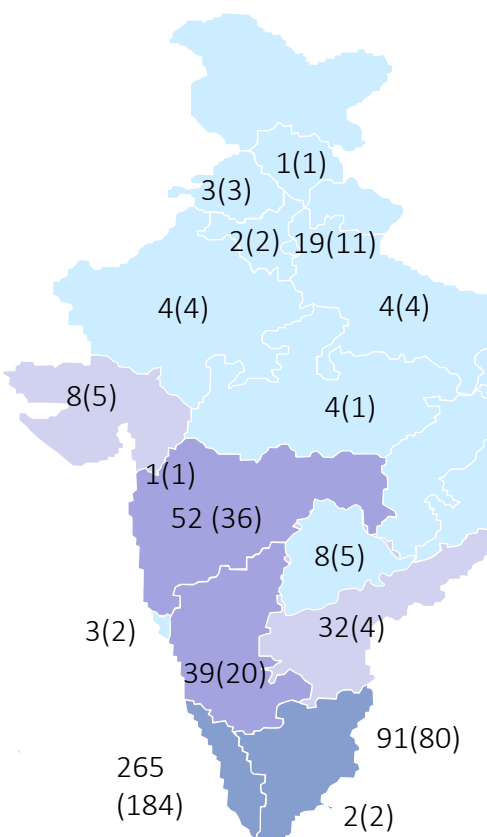
Digital Penetration

Strategy

Branch Distribution

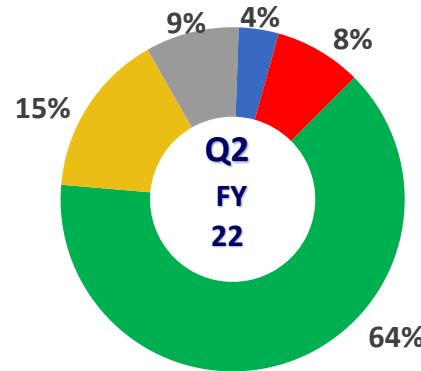
State	% distribution
KERALA	49%
TAMIL NADU	17%
MAHARASHTRA	10%
KARNATAKA	7%
OTHERS	17%

Population	No of Branches
Metropolitan	113
Urban	113
Semi-urban	270
Rural	46
Grand Total	542

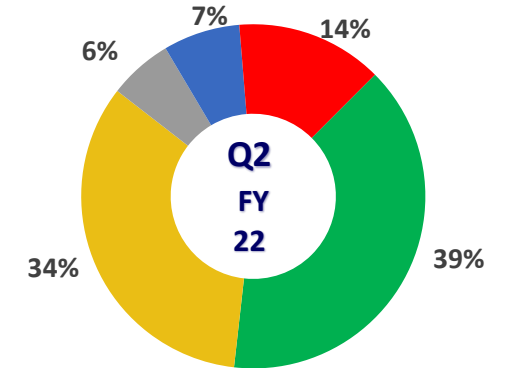


Legend: Branches (ATM)

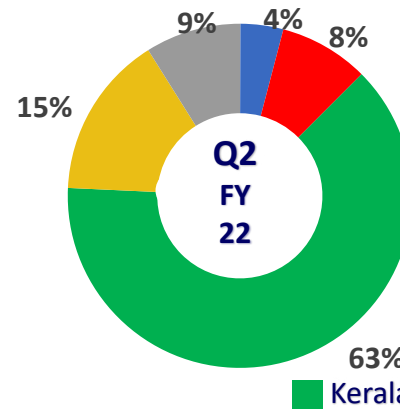
CASA



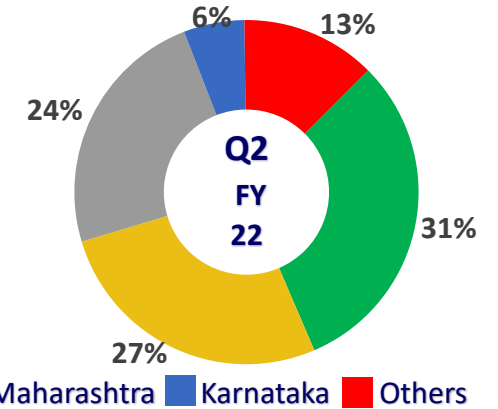
Gold Loans



Total Deposits

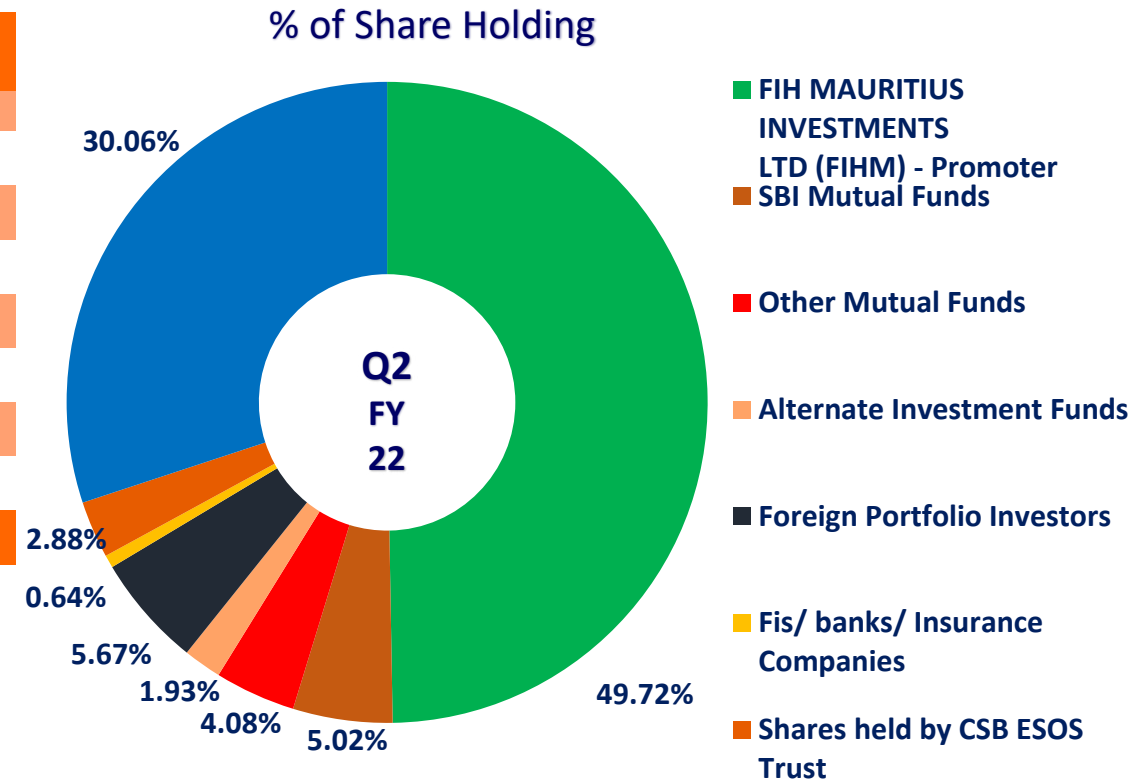


Total Advances



Share Holding Pattern

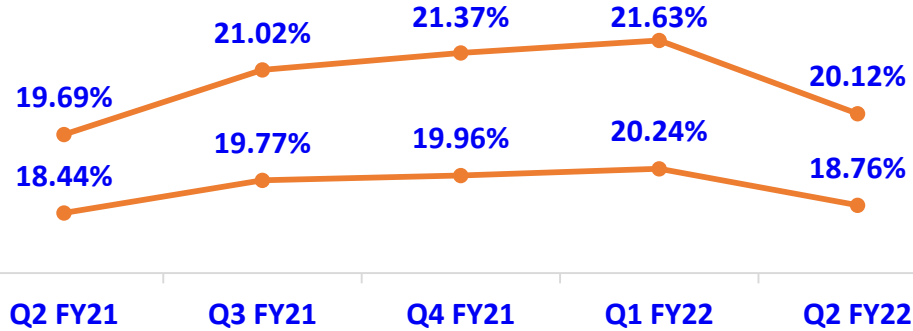
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.72%
SBI Mutual Funds	1	8.71	5.02%
Other Mutual Funds	9	7.07	4.08%
Alternate Investment Funds	4	3.34	1.93%
Foreign Portfolio Investors	35	9.83	5.67%
Fis/ banks/ Insurance Companies	2	1.12	0.64%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	49638	52.15	30.06%
Total	47133	173.49	100.00%



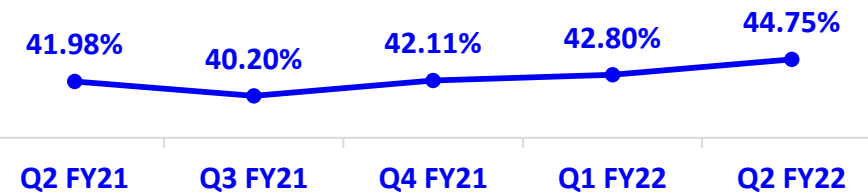
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

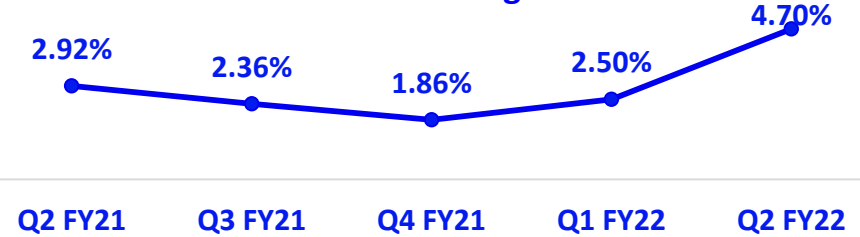
Capital Adequacy Ratio



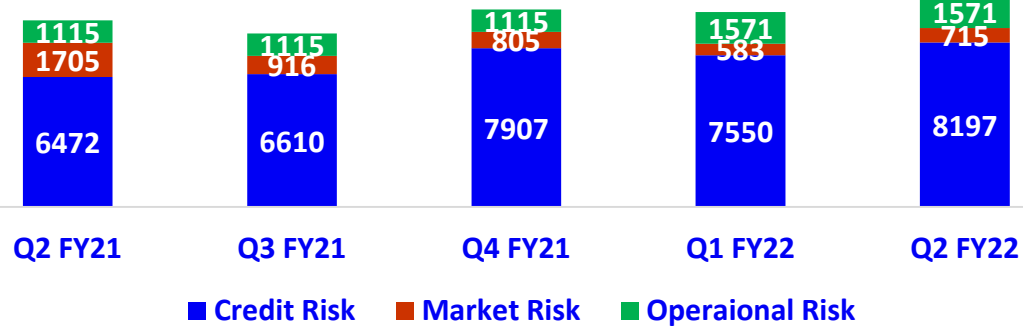
RWA to Total Assets



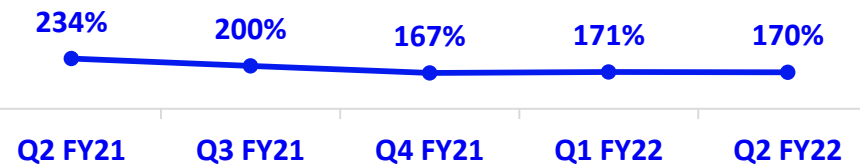
Return on Risk Weighted Assets



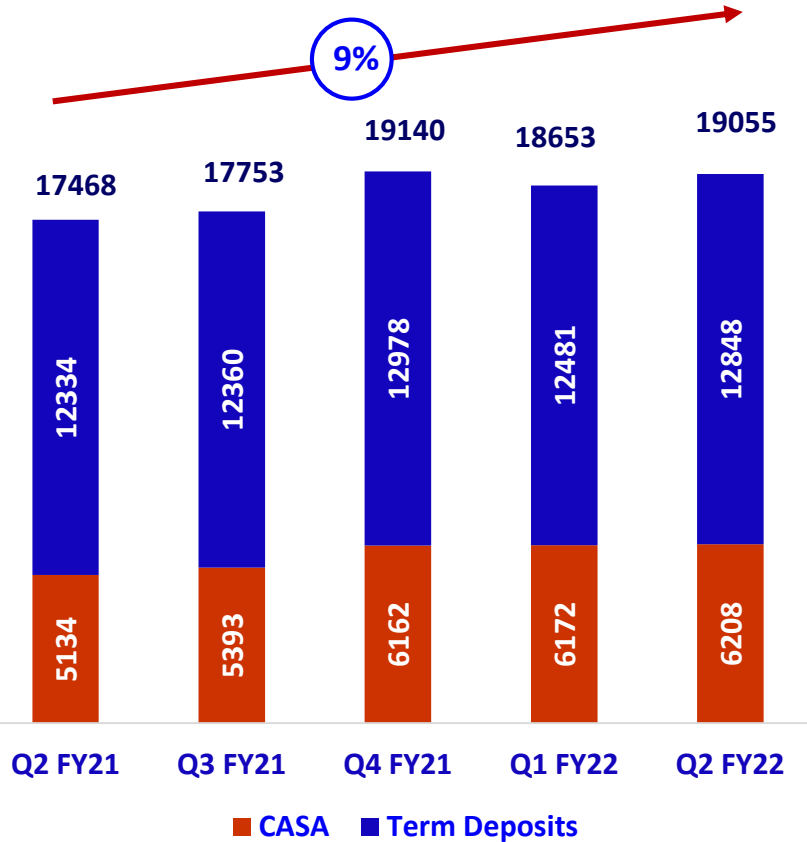
Risk Weighted Assets



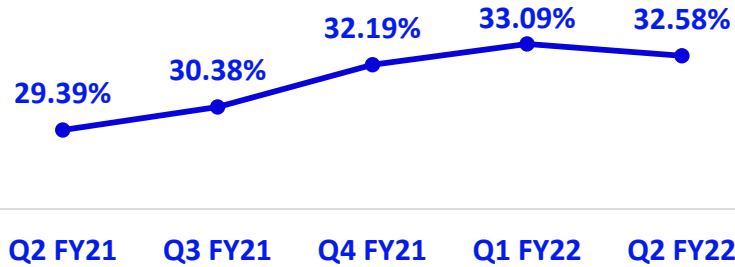
Liquidity Coverage Ratio



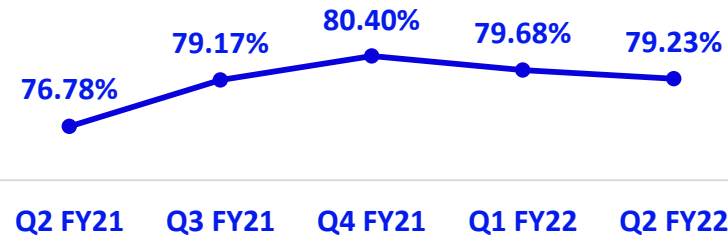
Total Deposits (Amt in Cr)



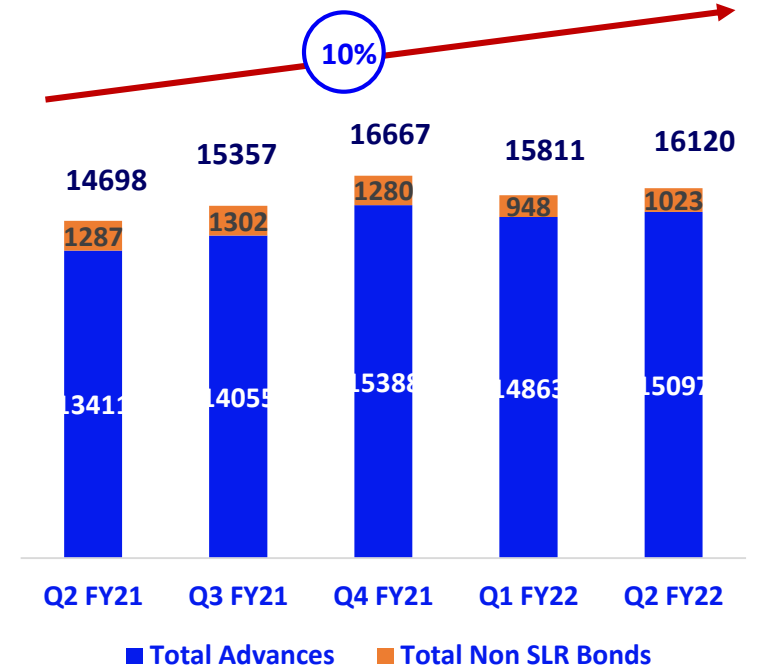
CASA Ratio



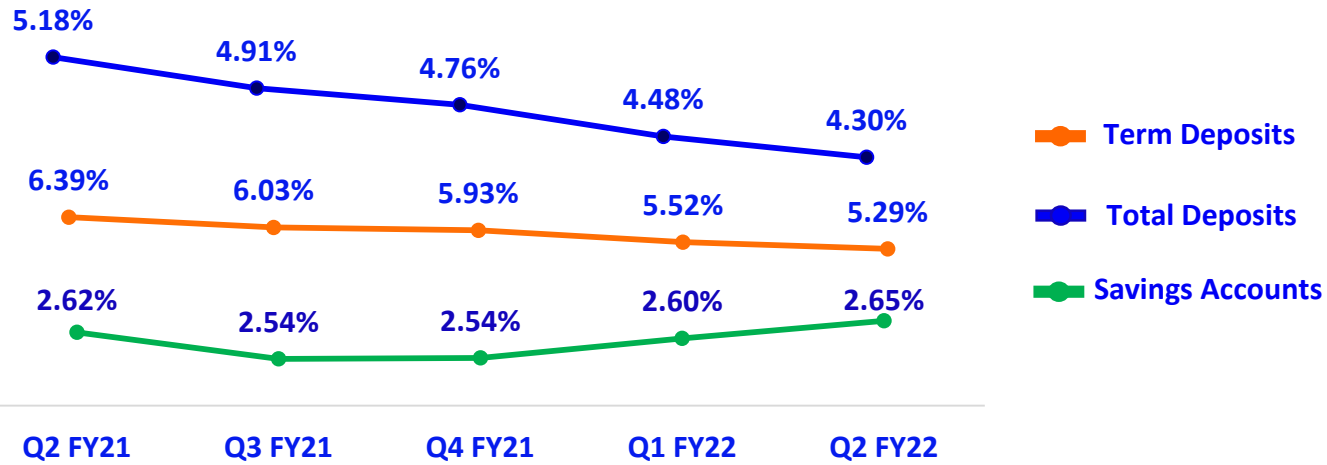
Gross CD Ratio



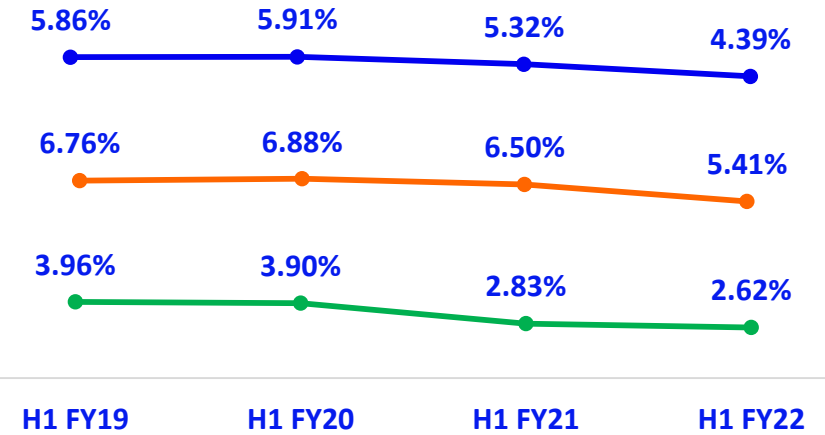
Total Gross Advances + Non SLR Bonds (Amt in Cr)



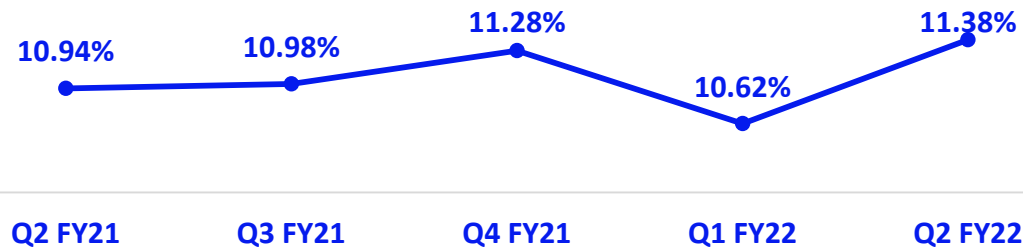
Cost of Deposits (QoQ)



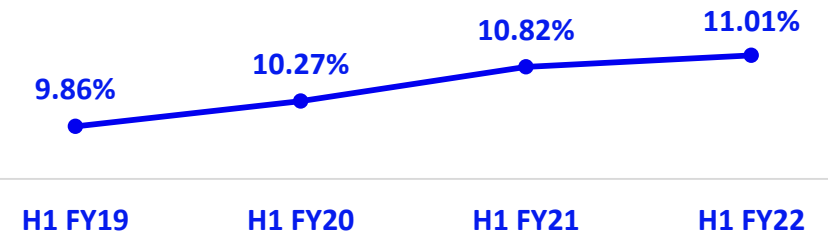
Cost of Deposits (YoY)



Yield on Advances (QoQ)



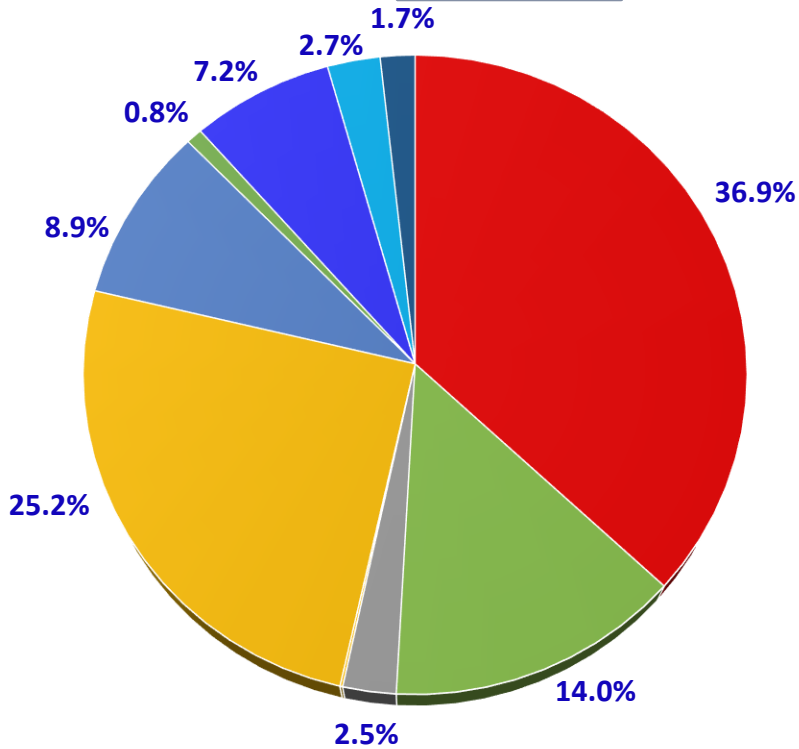
Yield on Advances (YoY)



Advance Mix

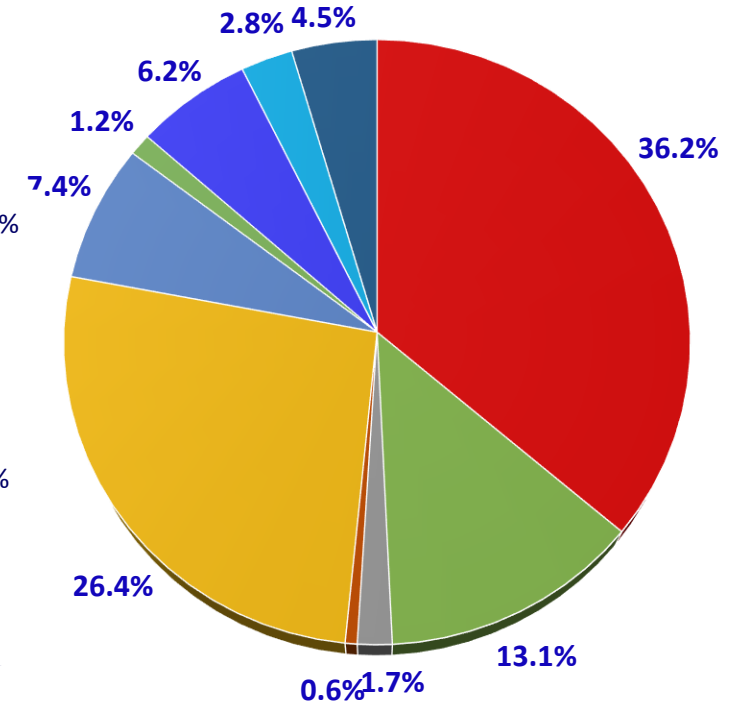
(Amt in Cr)

Q2 FY 21



Retail Loans includes 31% LAP, 22% HL, 6% EL, 3% VL & 38% others

Q2 FY 22



Retail Loans includes 41% LAP, 20% HL, 6% EL, 3% VL & 30% others

4949	Gold Loans	5460	↑ 10.3%
1874	SME Loans	1975	↑ 5.4%
337	MSME General Loans	261	↓ 22.6%
17	MSME New Loans	90	↑ 429.4%
3378	Corporate Loans	3983	↑ 17.9%
1198	Retail Loans	1112	↓ 7.2%
109	Two Wheeler Loans	177	↑ 62.4%
959	Assignment Loans	934	↓ 2.6%
356	LCBD & TReDS	419	↑ 17.7%
234	Agri & MFI Loans	686	↑ 193.2%

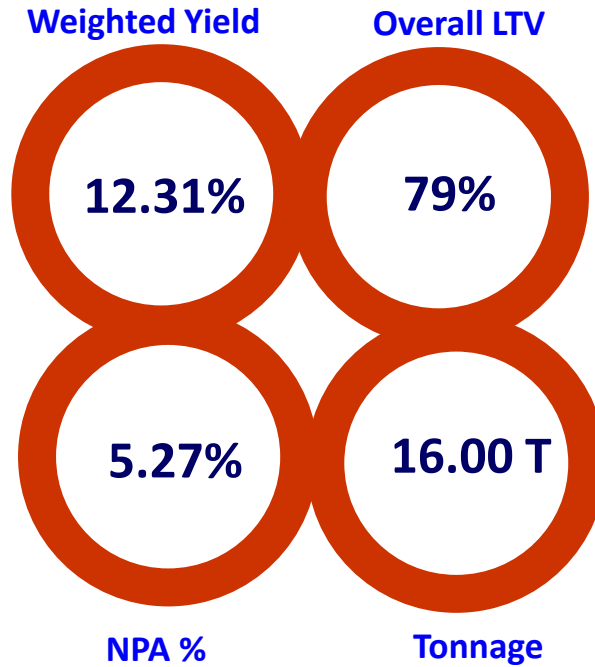
Gold Loan – Our DNA

(Amt in Cr)

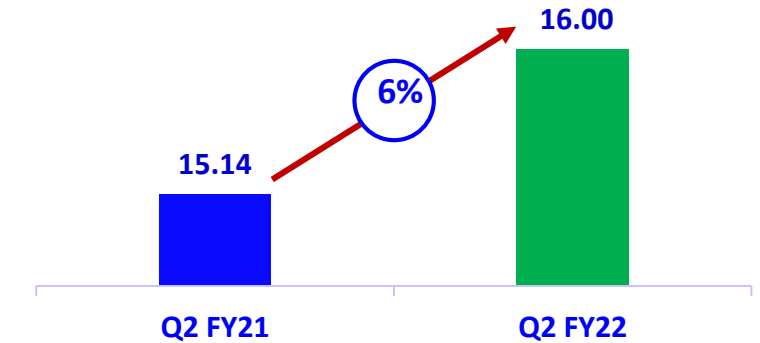
Portfolio Movements



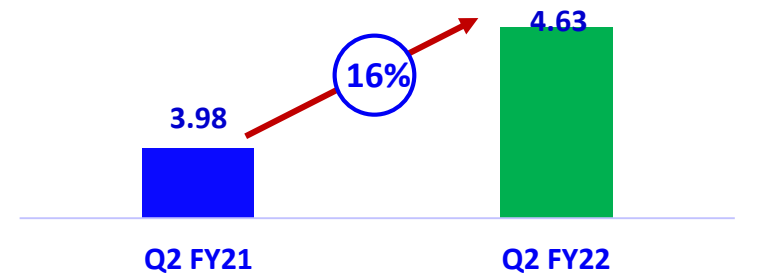
Portfolio Quality



Tonnage

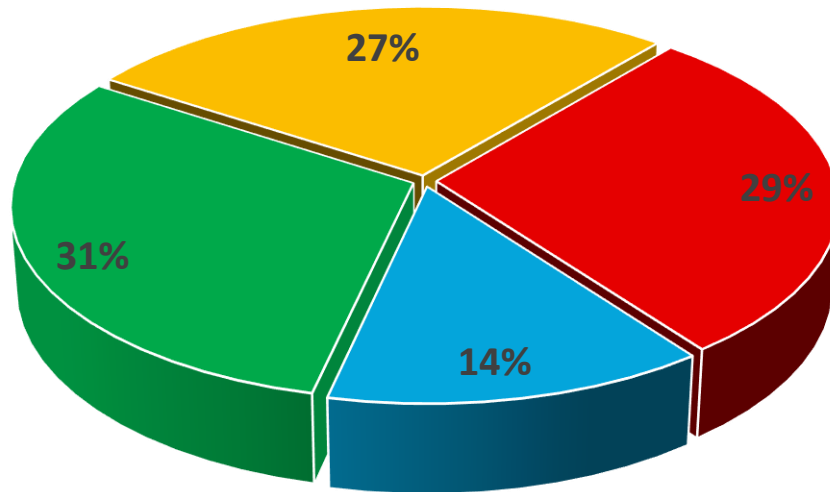


No of Accounts (in Lakhs)



Sector Wise Exposure

Sector Wise Exposure



- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

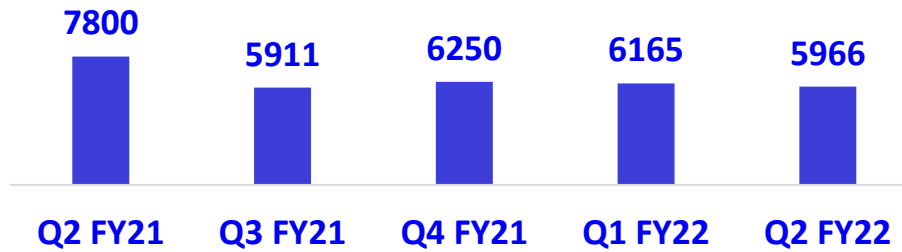
Industries	% to Gross advances
Textiles	5.33%
Construction	4.34%
Food Processing	4.09%
Infrastructure	3.43%
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.98%
All Engineering	0.82%
Chemicals and Chemical Products (Dyes, Paints, etc	0.76%
Vehicles, Vehicle Parts and Transport Equipments	0.68%
Basic Metal and Metal Products	0.30%
Paper and Paper Products	0.25%
Gems and Jewellery	0.24%
Wood and Wood Products	0.20%
Rubber, Plastic and their Products	0.20%
Beverages (excluding Tea & Coffee) ,Tobacco	0.15%
Cement and Cement Products	0.07%
Mining and Quarrying	0.07%
Leather and Leather products	0.06%
Glass & Glassware	0.01%
Other Industries, pl	0.69%

Services	% to Gross advances
NBFCs	10.06%
Wholesale & Retail Trade	4.98%
Tourism, Hotel and Restaurants	2.80%
Commercial Real Estate	2.31%
Computer Software	0.49%
Transport Operators	0.38%
Professional Services	0.13%
Other Services	9.30%

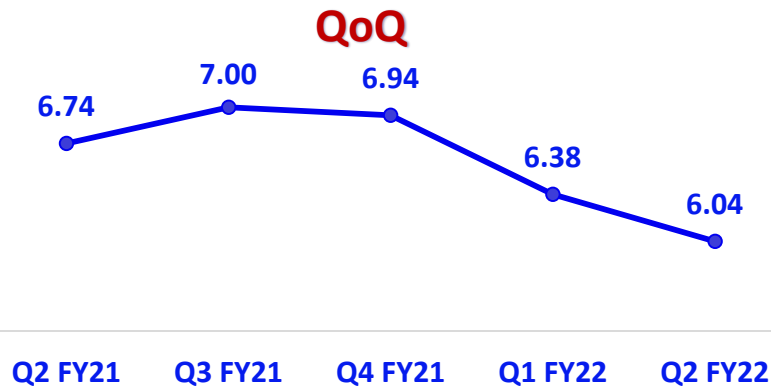
Investments

(Amt in Cr)

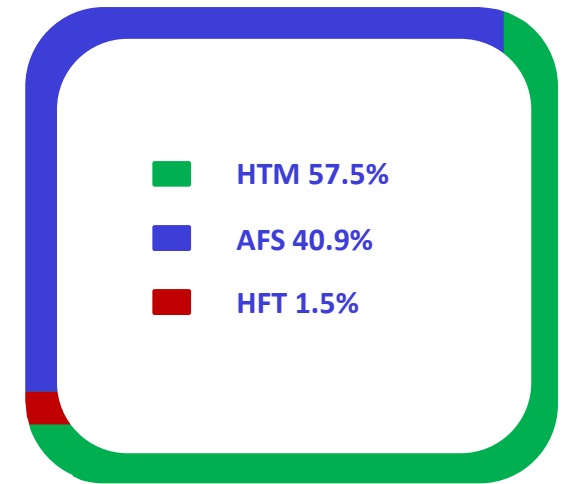
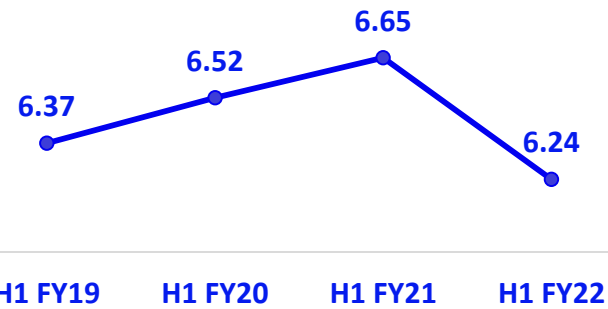
Total Investments (Excl RIDF)



Yield on Investments



YoY

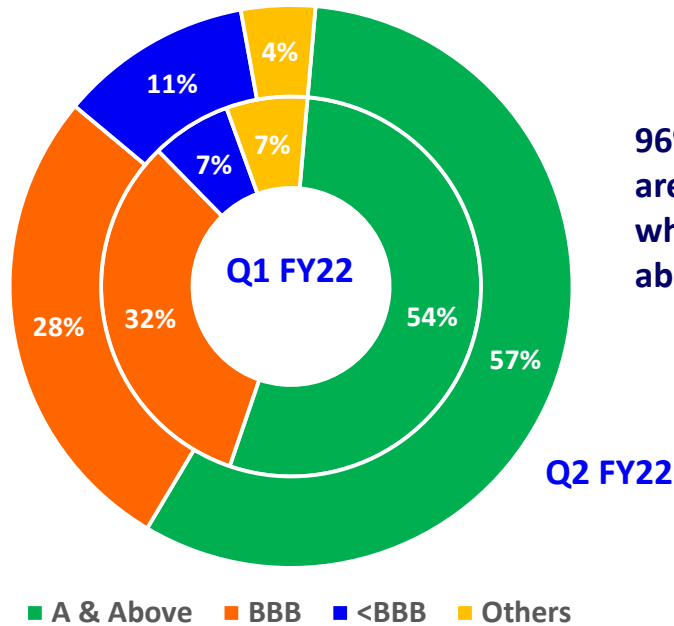


M Duration

HFT	AFS	HTM	Total
7.61%	1.35%	5.59%	4.06%

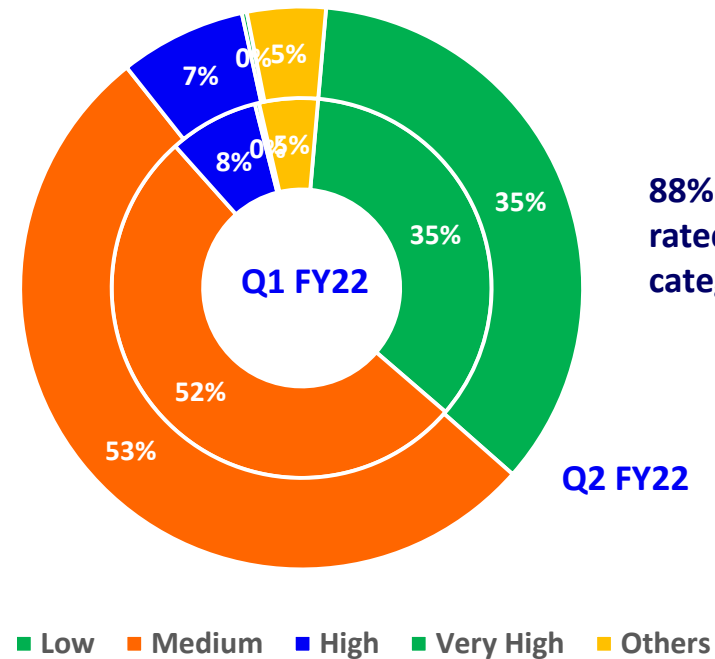
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



96% of Corporate advances are externally rated of which 57% are having A & above rating.

Internal Rating of SME accounts



88% of SME advances are rated as Low/Medium risk categories

Profit & Loss Account - Q2 FY 22

Amt in Cr

	Q1FY22	Q2FY22	QoQ	Q2FY21	YoY		Q1FY22	Q2FY22	QoQ	Q2FY21	YoY
Interest Income	495.3	495.9	0%	470.0	6%	Operating Profit	174.7	149.4	-15%	119.0	26%
Interest Expense	227.5	217.5	-4%	240.7	-10%	Provision for NPA	97.3	-18.2	-	6.1	-
Net Interest Income	267.8	278.4	4%	229.2	21%	Other Provisions	-4.0	9.0	-	20.9	-
Treasury Profit	21.5	-10.2	-	-6.7	-	Total Provisions	93.2	-9.2	-110%	26.9	-
Exchange Profit	3.1	1.6	-48%	1.4	14%	Profit Before Tax	81.5	158.5	94%	92.1	72%
Processing Fees	9.1	16.8	85%	15.7	7%	Tax	20.5	39.9	95%	23.2	72%
Commission Income	11.0	15.9	45%	12.2	30%	Profit/Loss (-) After Tax	61.0	118.6	94%	68.9	72%
PSLC Premium	12.5	20.9	67%	9.0	132%	❖ Net Interest Income grows 4% QoQ & 21% YoY					
Other Income	14.0	14.8	6%	12.2	21%	❖ Non-Interest Income increases by 37% YoY - improved PSLC commission					
Total Non Interest Income	71.2	59.8	-16%	43.8	37%	❖ Non interest income down by 16% QoQ mainly due to SR provision amounting to Rs 18 Cr & netting of the same from treasury profit as per revised regulatory format change					
Total Net Operating Income	339.0	338.2	0%	273.1	24%	❖ Operating profit up by 26% YoY & down by 15% QoQ- QoQ degrowth is mainly due to increased staff cost due to increase in staff count & addl DA Provision and lower treasury gains and SR provisions					
Staff Cost	97.2	119.2	23%	103.8	15%	❖ But for the regulatory changes operating profit would have been Rs 181.2 Cr for Q2 FY22 as against Rs 179.8 Cr as on Q1 FY 22					
Other Opex	67.0	69.6	4%	50.3	38%	❖ PBT grows by 72% YoY & 94% QoQ mainly due to reduced NPA provisions					
Total Opex	164.3	188.8	15%	154.0	23%	❖ Q2 PAT is a at a record level of Rs 119 Cr					
Operating Profit	174.7	149.4	-15%	119.0	26%						

Note- To comply with the Master Direction dated August, 30,2021 issued by RBI on Financial Statements, necessary adjustments have been made while drawing the results as on 30.09.2021. Also we have restated/regrouped prior period figures to enable comparison of quarterly numbers on a like to like basis in certain parts of the presentation

Profit & Loss Account - H1 FY 22

Amt in Cr

	H1 FY 21	H1 FY 22	YoY	YoY%
Interest Income	892.6	991.1	98.5	11%
Interest Expense	478.1	445.0	-33.1	-7%
Net Interest Income	414.5	546.1	131.6	32%
Treasury Profit	36.3	11.2	-25.1	-69%
Exchange Profit	2.6	4.7	2.1	81%
Processing Fees	22.2	25.9	3.7	17%
Commission Income	19.0	27.0	8.0	42%
PSLC Premium	9.0	33.4	24.4	271%
Other Income	18.8	28.8	10.0	53%
Total Non Interest Income	107.9	131.0	23.1	21%
Total Net Operating Income	522.4	677.2	154.8	30%
Staff Cost	189.8	216.4	26.6	14%
Other Opex	94.7	136.7	42.0	44%
Total Opex	284.5	353.1	68.6	24%
Operating Profit	238.00	324.1	86.1	36%

	H1 FY 21	H1 FY 22	YoY	YoY%
Operating Profit	238.0	324.1	86.1	36%
Provision for NPA	10.2	79.0	68.8	675%
Other Provisions	64.1	5.0	-59.1	-92%
Total Provisions	74.3	84.1	9.8	13%
Profit Before Tax	163.6	240.1	76.5	47%
Tax	41.2	60.4	19.2	47%
Profit/Loss (-) After Tax	122.5	179.6	57.1	47%

- ❖ Net Interest Income grows by 32%
- ❖ Non-Interest Income increases by 21%- Supported by PSLC/ commission income
- ❖ Staff cost up by 14% due to increase in staff count and DA provisions
- ❖ Operating profit up by 36% - even after continuing with the accelerated provisioning policy
- ❖ PBT grows by 47 % even after continuing the accelerated provisioning policy
- ❖ PAT grows by 47%

Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Balance Sheet – H1 FY 22

Amt in Cr

30.09.2020

30.09.2021

YoY (%)

30.06.2021

QoQ (%)

Liabilities

Capital	173.5	173.5	0%	173.5	0%
Reserves & Surplus	1909.6	2189.9	15%	2069.5	6%
Deposits	17468.4	19055.5	9%	18652.8	2%
Of Which CASA	5134.1	6208.0	21%	6171.7	1%
Borrowings	2181.8	1476.0	-32%	1313.5	12%
Other Liabilities & Provisions	382.3	529.6	39%	462.4	15%
Total	22115.7	23424.6	6%	22671.7	3%

Assets

Cash & Balance with RBI	636.2	883.0	39%	860.2	3%
Balance with Banks Money at call & Short Notice	86.5	1542.3	1683%	681.1	126%
Investments	7659.4	5836.4	-24%	6054.7	-4%
Advances	12537.6	14070.1	12%	13817.2	2%
Fixed Assets	260.8	278.2	7%	271.3	3%
Other Assets	935.1	814.6	-13%	987.1	-17%
Total	22115.7	23424.6	6%	22671.7	3%

Asset Quality

Amt in Cr

Gross NPA: Movement	QoQ movement				
	Q2 FY21 (3 months)	Q3 FY21 (3 months)	Q4 FY21 (3 months)	Q1 FY22 (3 months)	Q2 FY22 (3 months)
Opening Balance of Gross NPA	401	387	235	393	686
Additions	4	-	188	435	205*
Sub-total (A)	405	388	423	829	892
Less:-					
(i) Upgradations	2	3	2	20	96
(ii) Recoveries (excluding recoveries made from upgraded accounts)	15	15	26	36	190
(iii) Technical/ Prudential Write-offs	-	134	0	86	19
(iv) Write-offs other than those under (iii) above	1	1	2	-	1
Sub-total (B)	17	153	29	142	305
Closing balance of Gross NPA (A – B)	387	235	393	686	587

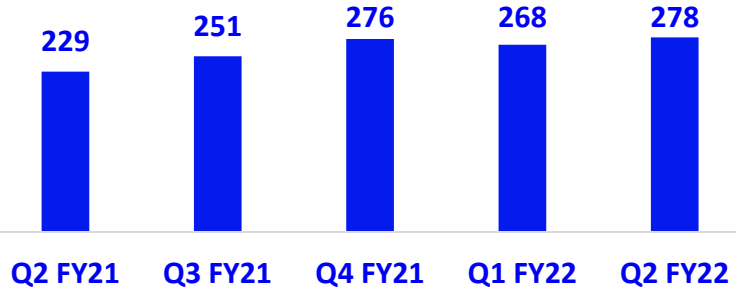
*Of which gold 170 Cr

Profitability Ratios

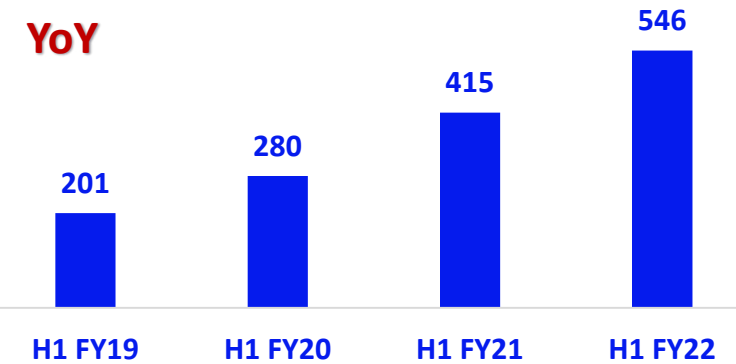
Net Interest Income (in Cr)

(in Cr)

QoQ

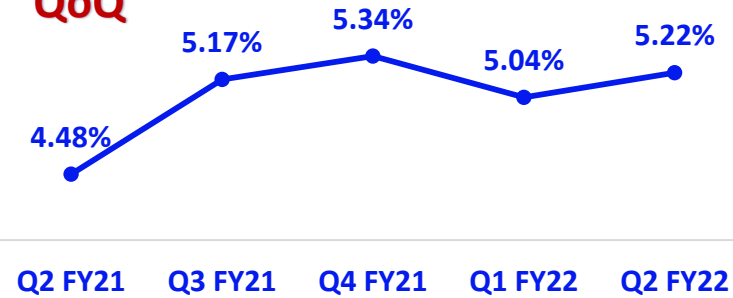


YoY

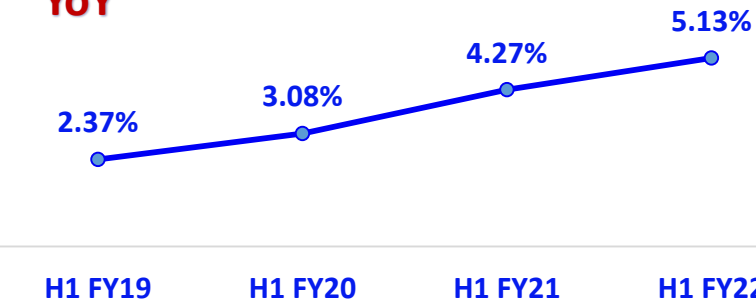


NIM

QoQ



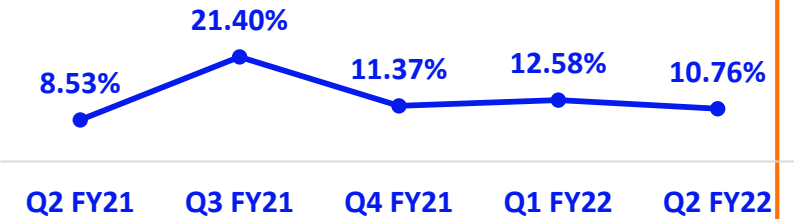
YoY



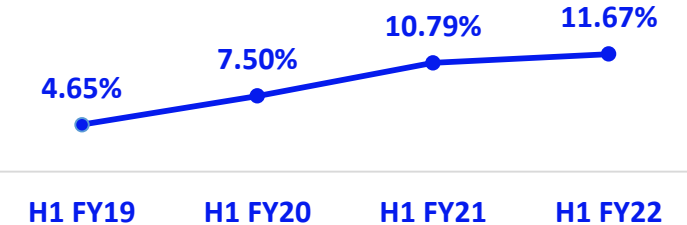
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



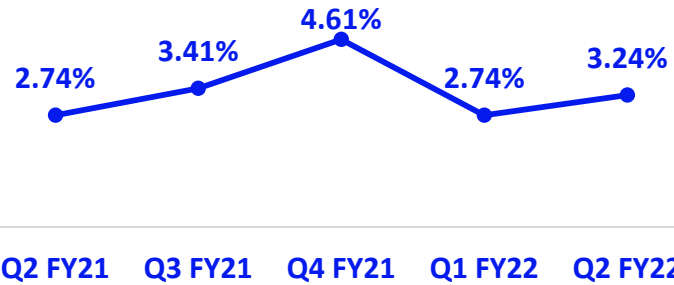
YoY



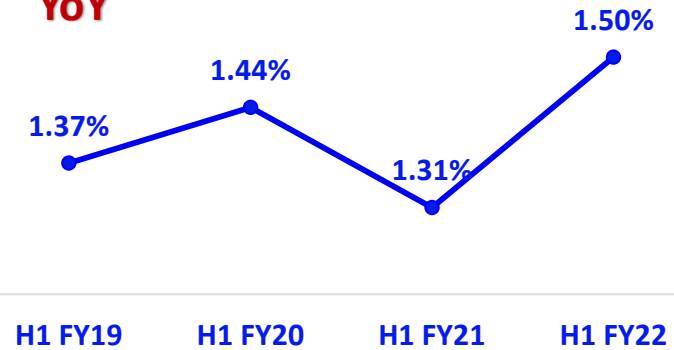
Profitability Ratios

Opex to Average assets

QoQ

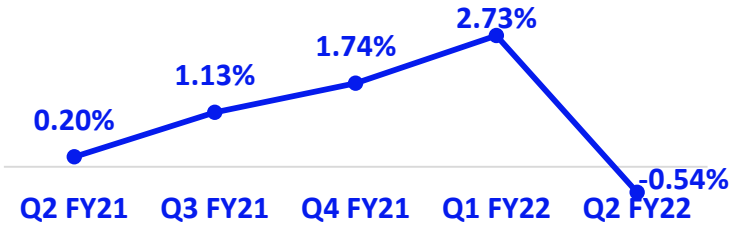


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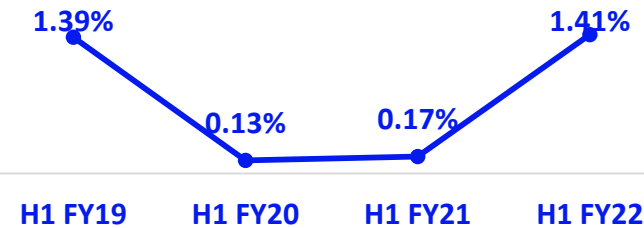


Credit Cost

QoQ

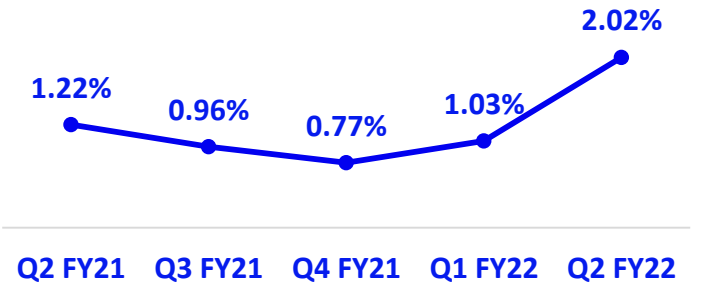


YoY

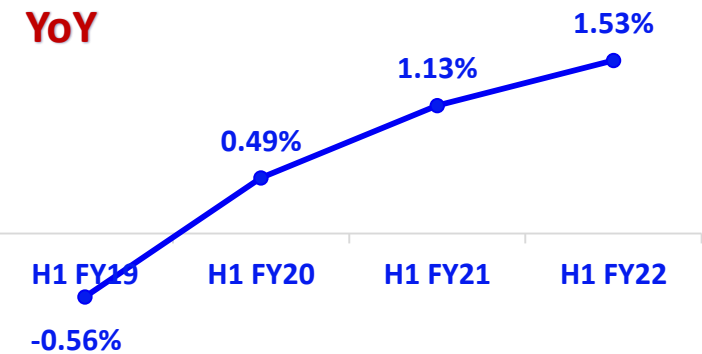


RoA

QoQ

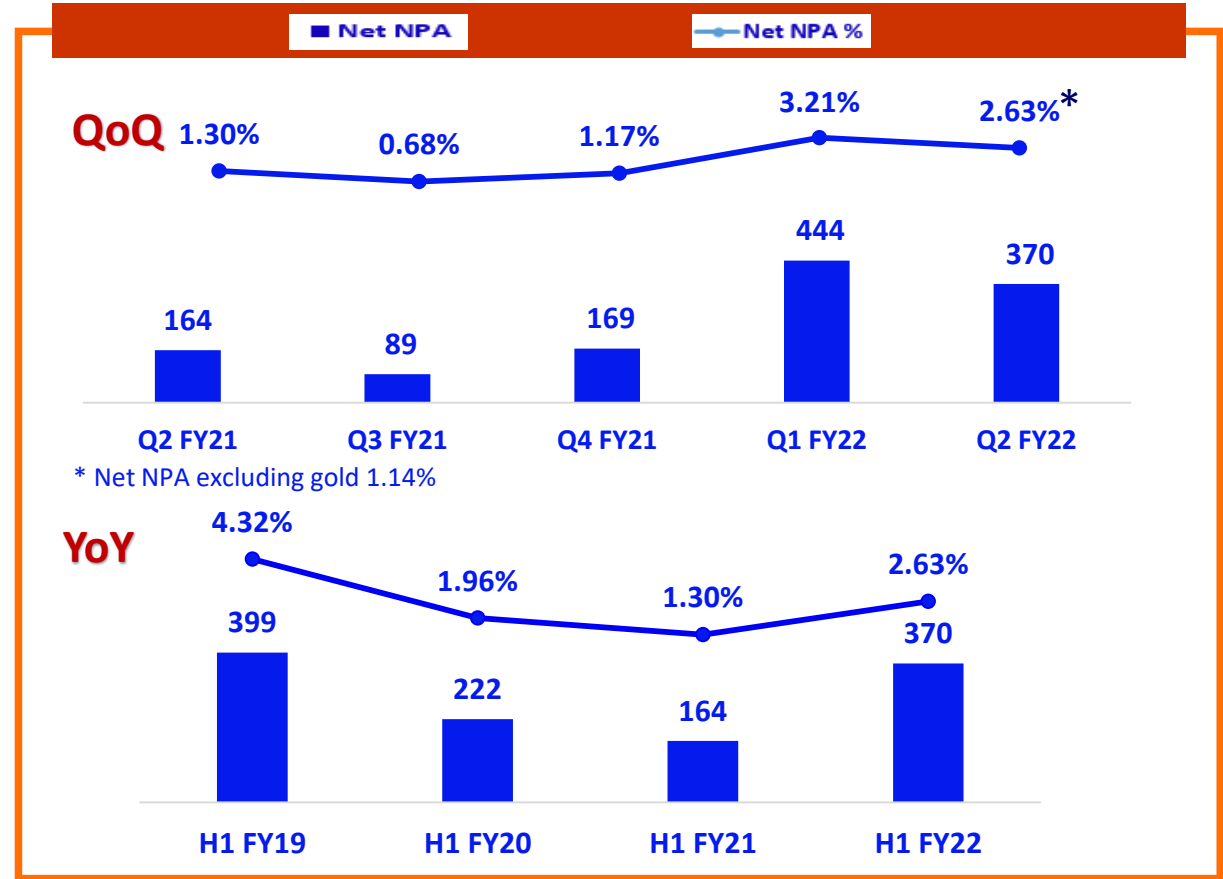
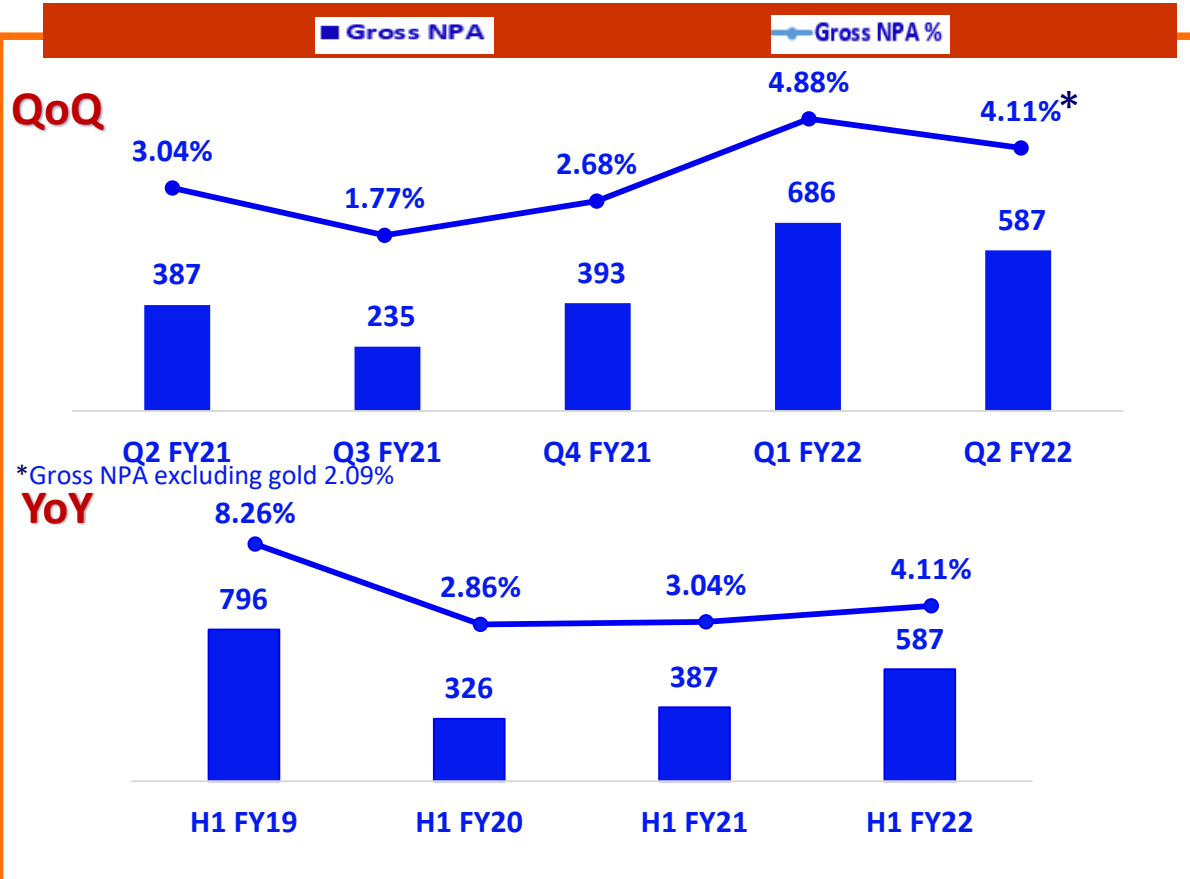


YoY



Asset Quality Ratios

Amt in Cr

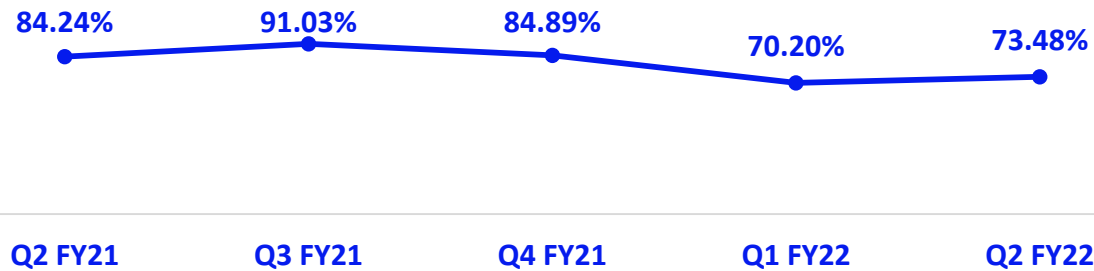


Asset Quality Ratios

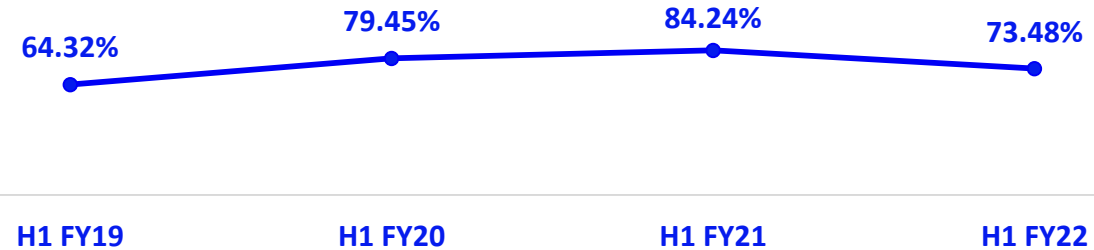
Amt in Cr

Provision Coverage Ratio

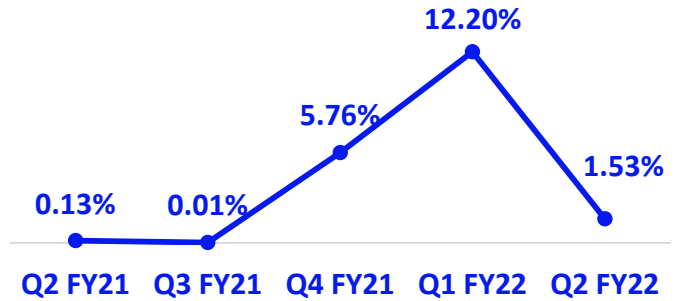
QoQ



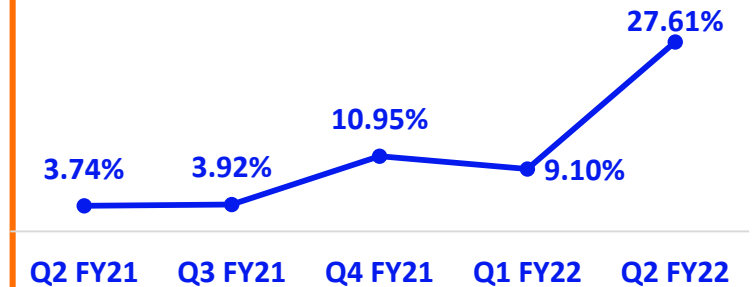
YoY



Slippage Ratio



Recovery Rate

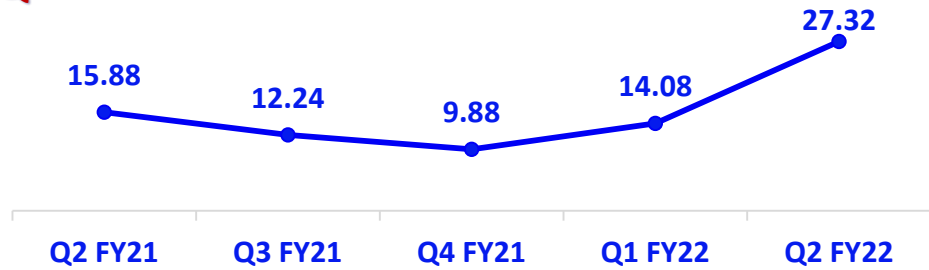


Share Holders Return & Risk Ratios

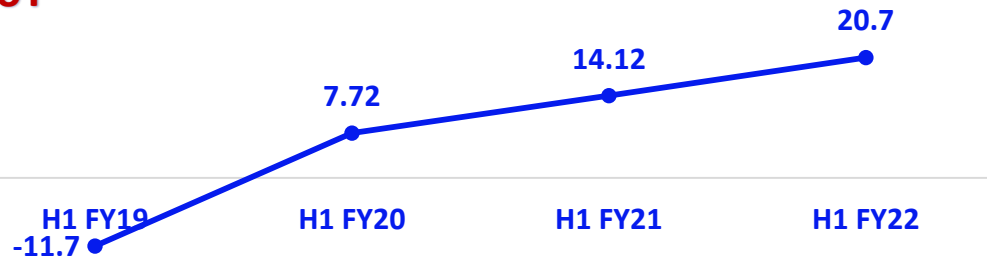
EPS

(in Rs)

QoQ

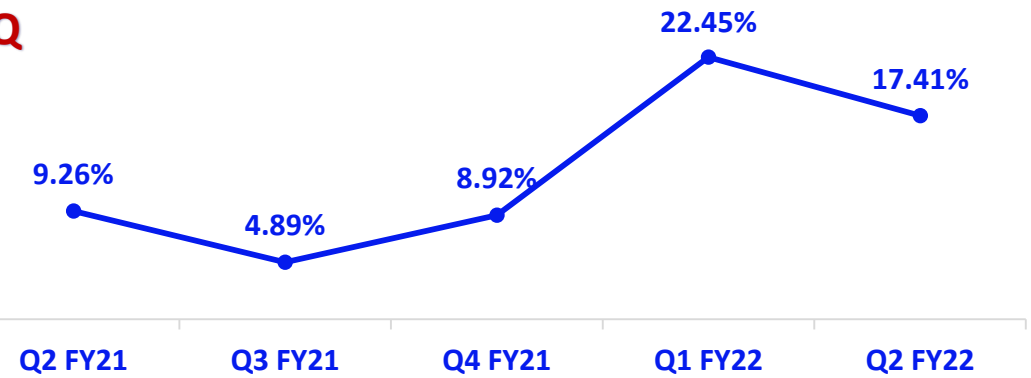


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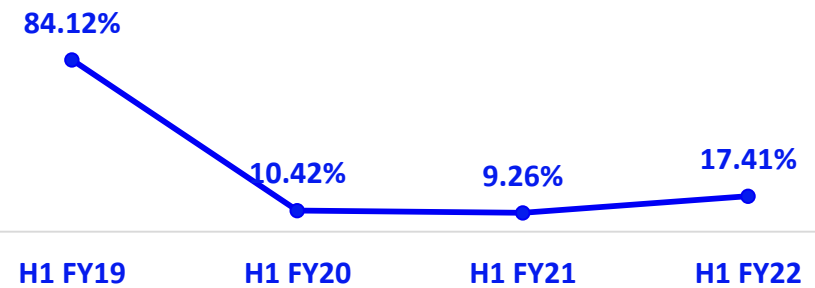


Net NPA to Networth

QoQ



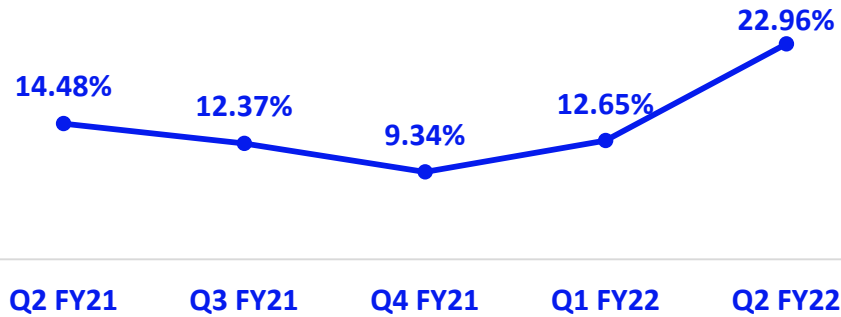
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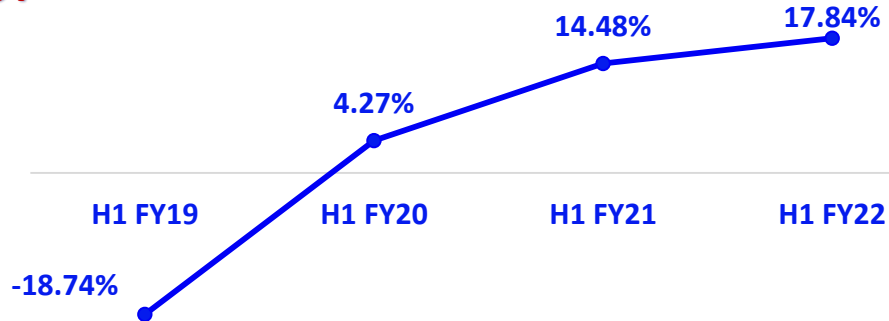
Share Holders Return & Risk Ratios

RoE

QoQ



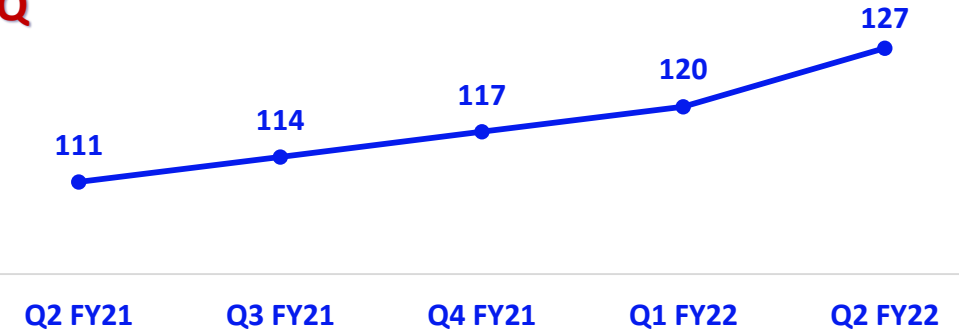
YoY



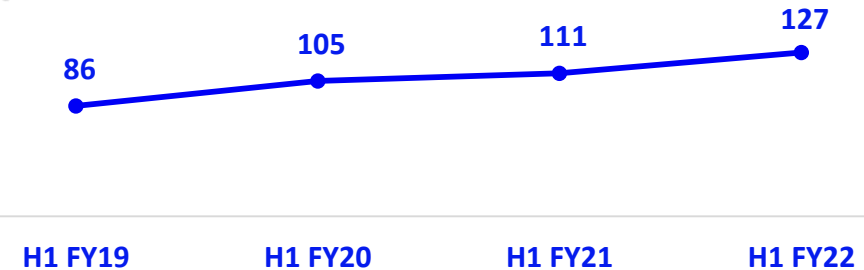
Book Value per Share

(in Rs)

QoQ



YoY

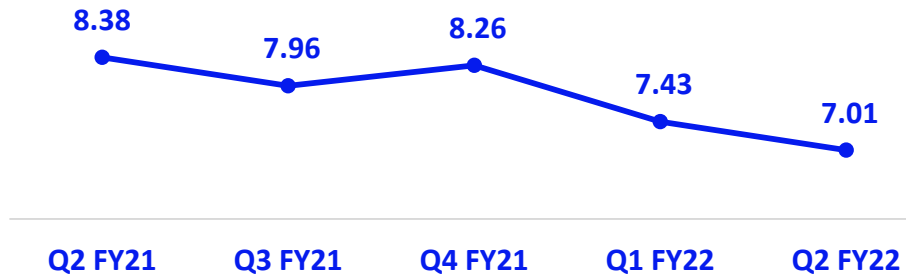


Efficiency Ratios

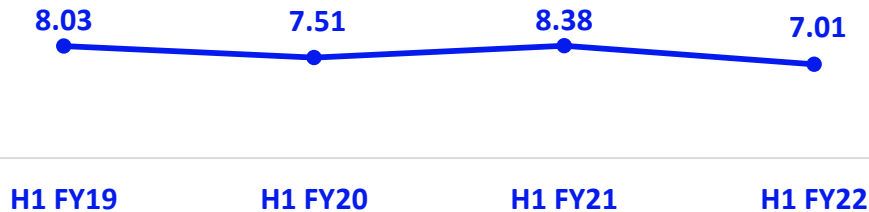
Business per Employee

(In Cr)

QoQ



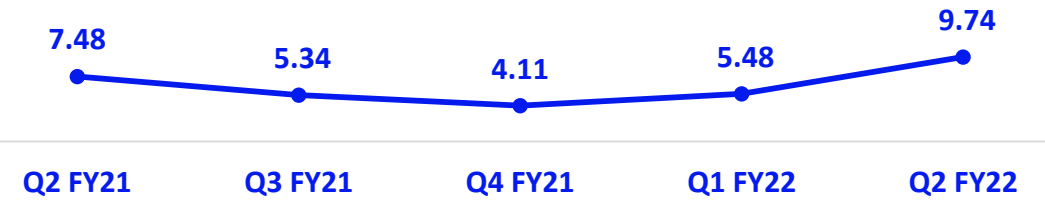
YoY



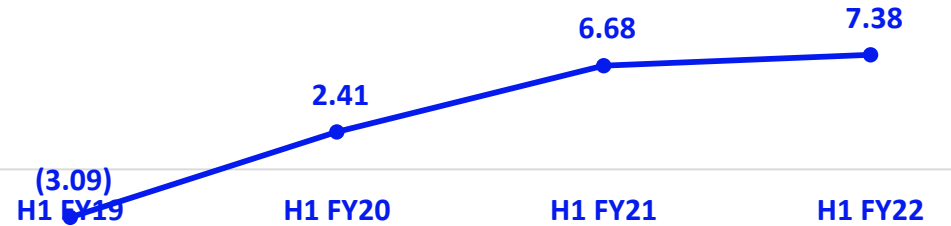
Profit per Employee

(in Lakhs)

QoQ



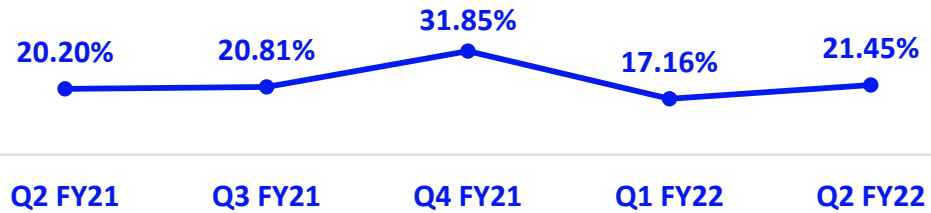
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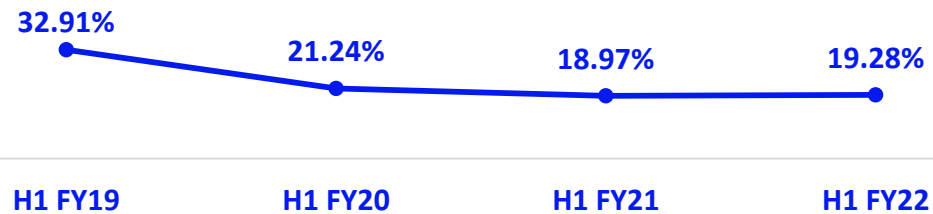
Efficiency Ratios

Staff Cost to Total Income

QoQ

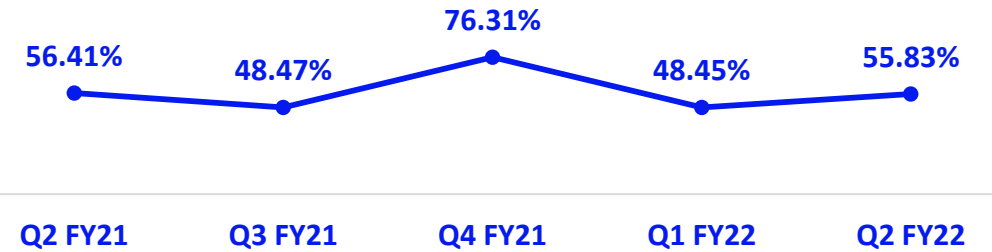


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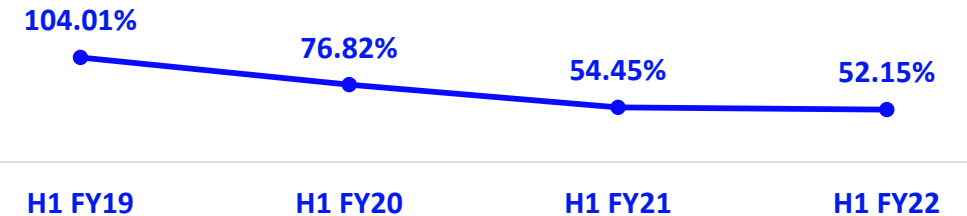


Cost to Income Ratio

QoQ



YoY



Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Digital Touch Points



1,644 Installations



5.88 lacs + Debit Cards



3.54 lacs+ Net
Banking users



368 ATM
Network



3.24 lacs+ Mobile
Banking Users



3,042+ QR
Installations



76,738+ ePassbook
Downloads



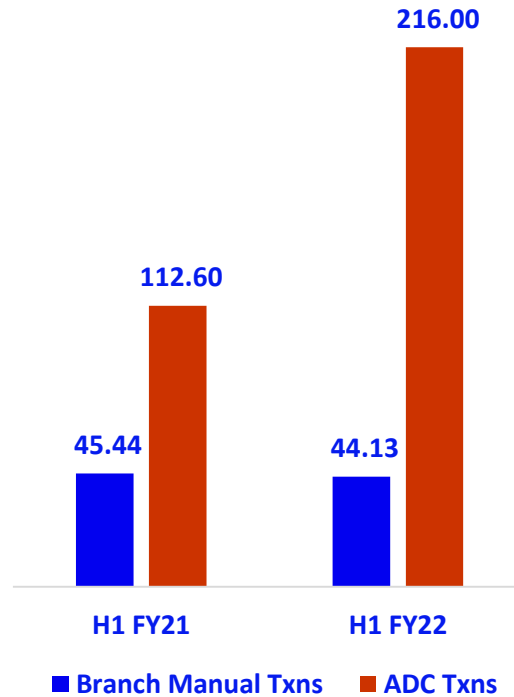
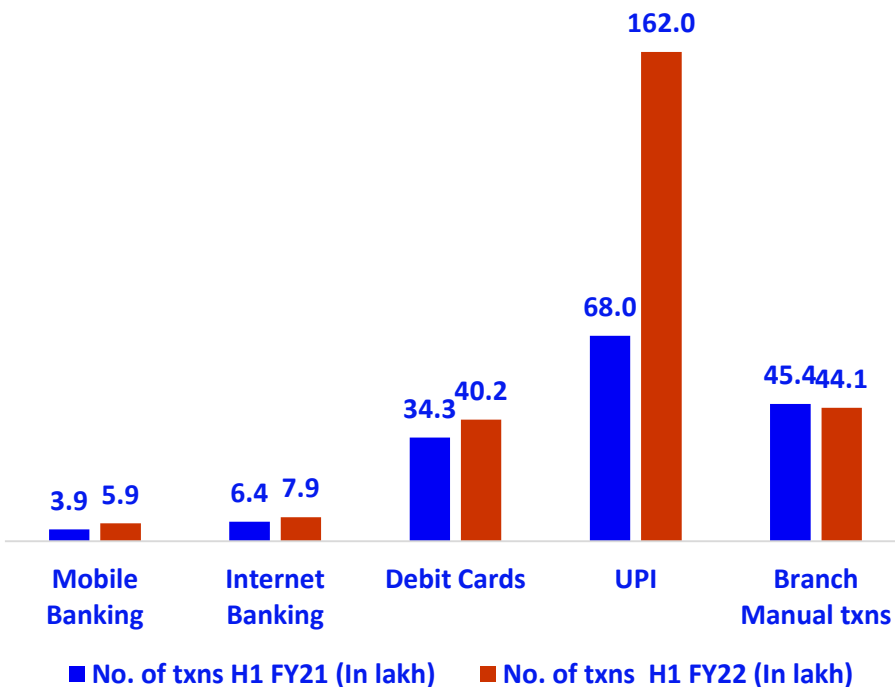
78,660+ Prepaid
Cards



1.23 lac+ UPI
Downloads

Channel Transactions

Digital vs Branch



	No. of txns	
	H1 FY21 (In lakh)	H1 FY22 (In lakh)
Mobile Banking	3.86	5.89
Internet Banking	6.42	7.91
Debit Cards	34.34	40.19
UPI	67.97	162.03
Branch txns	45.44	44.13
Total Channel Transactions	112.60	216.00
% of channel txns	76%	86%

Thank You...

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