SEC/203/2026 August 21, 2026

BSE Limited,
Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Scrip code: 542867

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

Dear Sir/Madam,

Proceedings of the 105th Annual General Meeting of CSB Bank Limited and e-voting results.

Pursuant to Regulations 30 and 44 (3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") and in continuation of our letter nos. SEC/166/2026 dated July 22, 2026, and SEC/175/2026 dated July 28, 2026, we would like to inform you that the 105th Annual General Meeting **("AGM")** of the Members of CSB Bank Limited (the "**Bank**") was held on August 21, 2026, at 11:00 a.m. IST through Video Conferencing ("**VC**") / Other Audio Visual Means ("**OAVM**"), in accordance with the circulars issued by the Ministry of Corporate Affairs **("MCA")** and Securities and Exchange Board of India **("SEBI")** and further to inform you that all the business as mentioned in the Notice of the AGM dated July 22, 2026, were passed with requisite majority.

Accordingly, we hereby submit the following:

1. Proceedings of the 105th AGM in compliance with Regulation 30 read with Part A of Schedule III of SEBI Regulations, 2015 as **Annexure – I.**
2. Chairperson's and Managing Director & CEO's speeches as read out during the AGM as **Annexure II** and **Annexure III,** respectively.
3. Voting results as required under Regulation 44 of the SEBI Regulations, 2015 as **Annexure – IV.**
4. Report of the Scrutinizer dated August 21, 2026, pursuant to Section 108 of the Companies Act, 2013 and Rule 20 (4) of the Companies (Management and Administration), Rules 2014 as **Annexure – V.**

The Bank facilitated live webcast of proceedings of the meeting. The archive of webcast is made available on the website of the Bank at https://online.csb.bank.in/CSBVideo/csb-bank-agm-fy26.html.

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

Kindly take the same on records.

Thanking You.

Yours faithfully,

SIJO VARGHESE
Digitally signed by SIJO VARGHESE
Date: 2026.08.21 19:25:12 +05'30'

Sijo Varghese
Company Secretary

CSB Bank Limited Regd. Office: CSB Bhavan, St. Mary's College Road, Thrissur – 680020, Kerala, India.
Tel: +91 487–2333020 | **Fax**: +91 487–2338764 | **Website**: www.csb.bank.in | **Email**: secretarial@csb.bank.in |**CIN**: L65191KL1920PLC000175

Annexure- I

SUMMARY OF PROCEEDINGS OF THE 105th ANNUAL GENERAL MEETING OF THE MEMBERS OF CSB BANK LIMITED, HELD ON FRIDAY, AUGUST 21, 2026, AT 11:00 A.M. IST THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO VISUAL MEANS ("OAVM")

Day and Date of the Meeting	:	Friday, August 21, 2026
Time of commencement of the Meeting	:	11:00 A.M. IST
Time of conclusion of the Meeting	:	12.50 P.M. IST
Chairperson	:	Mr. Biswamohan Mahapatra
Number of Shareholders attended the meeting	:	68

ATTENDEES		LOCATION OF JOINING
DIRECTORS		
1.	Mr. Biswamohan Mahapatra, Non-Executive Independent Chairperson	Bank's Andheri Office, Mumbai
2.	Mr. Pralay Mondal, Managing Director & CEO	Registered Office, Thrissur
3.	Mr. B.K. Divakara, Executive Director	Registered Office, Thrissur
4.	Mr. Sumit Maheshwari, Non-Executive Director	Fairbridge Capital Office, Mumbai
5.	Ms. Sharmila Abhay Karve, Independent Director and Chairperson of Audit Committee of the Board	Residence, Mumbai
6.	Mr. Sudhin Choksey, Independent Director and Chairperson of Risk Management Committee of the Board	Residence, Ahmedabad
7.	Mr. Sharad Kumar Saxena, Independent Director and Chairperson of Nomination & Remuneration Committee	Residence, Navi Mumbai
8.	Ms. Renu Kohli, Independent Director and Chairperson of Stakeholders Relationship Committee	Residence, Gurgaon
9.	Mr. Deepak Maheshwari, Independent Director	Residence, Mumbai
10.	Mr. D N Narasimha Raju, Independent Director	Residence, Bangalore
11.	Ms. Sheetal Rupesh Sancheti, Non-Executive Director	Fairbridge Capital Office, Mumbai
KMP'S/SENIOR MANAGERIAL PERSONS		
1.	Mr. Satish Gundewar, Chief Financial Officer	Bank's Andheri Office, Mumbai
2.	Mr. Sijo Varghese, Company Secretary	Registered Office, Thrissur
OTHER REPRESENTATIVES		
1.	Mr. Sudhir N. Pillai, Partner, Walker Chandiok & Co. LLP, Chartered Accountants, Mumbai, Statutory Auditors	Mumbai

2.	Mr. Varun R.S., Director, Walker Chandiok & Co. LLP, Chartered Accountants, Mumbai, Statutory Auditors	Mumbai
3.	Mr. P Menakshi Sundaram, Senior Partner, Sundaram & Srinivasan, Chartered Accountants, Chennai, Statutory Auditors	Chennai
4.	Mr. Ramkumar Sankar, Senior Partner Sundaram & Srinivasan, Chartered Accountants, Chennai, Statutory Auditors	Chennai
5.	Mr. Venkataraman Krishnan, Partner, BNP & Associates, Company Secretaries, Mumbai, Secretarial Auditors	Mumbai

Mr. Biswamohan Mahapatra chaired the meeting. The Chairperson informed that the 105^{th} Annual General Meeting of the CSB Bank Limited (the "**Bank**") is being held through Video Conferencing ("**VC**") and other audio visual means("**OAVM**") without the physical presence of the Members at a common venue to transact the business as set out in the notice of the meeting in accordance with the provisions of the Companies Act, 2013, read with applicable circulars issued by the Ministry of Corporate Affairs ("**MCA**") and Securities and Exchange Board of India ("**SEBI**"). He also informed that the Bank has taken the requisite steps to enable members to participate and vote on the items being considered at this AGM in terms of above said circulars and along with other provisions of the Companies Act, 2013 and the Rules made thereunder. Chairperson informed that all the directors of the Bank, attended the meeting and further requested his colleagues to introduce themselves.

As the requisite quorum being present in terms of the circulars issued by MCA and Section 103 of the Companies Act, 2013, the Chairperson called the meeting to order. The Chairperson then welcomed all shareholders, auditors and other invitees joining over VC.

Mr. Sijo Varghese, Company Secretary, then provided general instruction to shareholders regarding participation of Shareholders at the meeting. He also informed that the Register of Directors and Key Managerial Personnel, the Register of contracts with related party and contracts and Bodies, etc., in which directors are interested, Certificate from Secretarial Auditors of the Bank certifying that the CSB Employees Stock Option Scheme 2019 are being implemented in accordance with the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, Statutory Auditors Report and Secretarial Audit Report have been made available electronically for inspection by the members during the AGM. It was also informed that as the AGM was held through video conference, the facility for appointment of proxies by the members is not allowed and hence there is no proxy register for inspection at the meeting.

Thereafter, the Chairperson delivered his speech followed by the speech of Mr. Pralay Mondal, Managing Director & CEO.

The Chairperson informed that, with the consent of the shareholders, the Notice dated July 22, 2026, read with Corrigendum to the Notice of 105^{th} Annual General Meeting dated August 14, 2026, convening the meeting, was taken as read.

The Company Secretary informed that the Joint Statutory Auditors, Walker Chandiok & Co. LLP, Chartered Accountants, Mumbai, and Sundaram & Srinivasan, Chartered Accountants, Chennai, the Secretarial Auditors, BNP & Associates, Company Secretaries, Mumbai, have issued unqualified opinion in their respective audit reports for the financial year ended March 31, 2026, and there were no qualifications, observations or adverse comments on financial statements and matters, which have any material bearing on the functioning of the Bank.

The Chairperson informed that the Bank had provided members, the facility to cast their vote electronically, on all resolutions set forth in the Notice. It was further informed that there would be no voting by show of hands.

Thereafter, the Chairperson took up the Agenda items mentioned in the Notice of the AGM in seriatim. With respect to item No. 4 in which the Chairperson was deemed to be interested, were taken up by Mr. Pralay Mondal, Managing Director & CEO of the Bank in terms of Article 98 (b) of the Articles of Association of the Bank. Shareholders were provided the facility to ask questions/express their views through VC/OAVM on the resolutions mentioned in the notice. Mr. Pralay Mondal, Managing Director & CEO of the Bank, responded to the queries raised by the members.

Thereafter, the members were informed that the e-voting facility shall remain open for 30 minutes from the conclusion of the meeting for those who have not casted their votes through remote e-voting. While explaining the voting procedure, the Chairperson informed that the Bank had appointed Mr. P.D. Vincent, Practicing Company Secretary, Managing Partner, SVJS & Associates, Company Secretaries, Kochi as the scrutinizer to supervise the e-voting process. Further, the results of the voting shall be declared and placed on the website of the Bank within the prescribed time and in the manner as prescribed in the notice.

The Chairperson then announced the conclusion of the 105th Annual General Meeting of the Bank at 12.50 p.m. IST. On behalf of the Board of Directors, the Chairperson thanked all the shareholders for attending the Meeting and for the kind co-operation and assistance extended for the smooth conduct of the Meeting. Chairperson further took on record that the prescribed number of members required for constituting a quorum, was present throughout the meeting.

The following businesses as set out in the Notice dated July 22, 2026, convening this AGM were transacted through remote e-voting and e-voting during the AGM.

Sl. No.	**Description**	**Type of Resolution**
ORDINARY BUSINESS		
1.	Adoption of Audited Financial Statements for the financial year ended March 31, 2026.	Ordinary Resolution
2.	Re-appointment of Retiring Director, Mr. B.K.Divakara (DIN: 06439053).	Ordinary Resolution
3.	Appointment of Joint Statutory Auditors and fixation of their remuneration.	Ordinary Resolution
SPECIAL BUSINESS		
4.	Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive (Part-time) Chairman of the Bank for the Financial Year 2026-27 which	Special Resolution

	would be in excess of fifty percent of the total annual remuneration payable to all the Non-Executive Directors of the Bank for said Financial Year.	
5.	Approval for continuing the Material Related Party Transactions with FIH Mauritius Investments Ltd, the promoter of the Bank.	Ordinary Resolution
6.	Approval for continuing the Material Related Party Transactions with FIH Private Investments Ltd, a wholly owned subsidiary company of FIH Mauritius Investments Ltd, the promoter of the Bank.	Ordinary Resolution
7.	Approval of CSB Bank Employee Stock Option Scheme 2026 ("ESOS 2026" or "Scheme").	Special Resolution

Based on the Scrutinizer's report dated August 21, 2026, issued by CS P.D. Vincent, Practicing Company Secretary, Managing Partner, SVJS & Associates, Company Secretaries, Kochi (membership no. FCS 3067 and certificate of practice no. 7940), all the aforementioned resolutions as set out in the notice of AGM dated July 22, 2026, have been passed by the members with requisite majority.

Thanking You.

Yours faithfully,

SIJO VARGHESE

Digitally signed by SIJO VARGHESE
Date: 2026.08.21 19:23:29 +05'30'

Sijo Varghese
Company Secretary

CSB Bank
Trusted Heritage Smart Future

105TH ANNUAL GENERAL MEETING

ADDRESS BY CHAIRPERSON, SHRI. BISWAMOHAN MAHAPATRA

FRIDAY | AUGUST 21, 2026

Address by Chairperson Shri. Biswamohan Mahapatra, at the 105th Annual General Meeting of the shareholders of CSB Bank Limited at 11.00 a.m. on Friday, August 21, 2026, through Video Conferencing

Dear Shareholders,

Good Morning and a warm welcome to all of you to the 105th Annual General Meeting of CSB Bank Limited.

I am delighted to have this opportunity to address you today and share with you the Bank's performance, key milestones achieved and ESG initiatives during the financial year 2025-26.

At the outset, I would like to thank our shareholders for the continued trust, confidence and support. Your faith in the Bank continues to inspire us and strengthen our resolve to build an institution that is resilient, responsible and future-ready.

Advancing with Confidence and Purpose

Progress is rarely accidental. It is the result of deliberate choices, made consistently over time, and realised through sustained preparedness. The year under review also reflected this philosophy in action. Amid a dynamic operating environment, your Bank continued to strengthen its foundations, invest in future capabilities and advance its growth ambitions with discipline and purpose. The sustained momentum of our progress reflects the commitment of our employees, the confidence of our customers and all stakeholders, and our steadfast focus on our vision 'SBS 2030'. Anchored by more than a century of trust and guided by strong governance framework, prudent decision-making and responsible growth, we have remained focused on creating sustainable long-term value for all stakeholders.

Operating Environment

The global economy continued to navigate a period of uncertainty driven by geopolitical developments, particularly in the Middle East as well as evolving tariff-related trade tensions, which impacted energy markets, commodity prices and global trade flows. Against this backdrop, India continued to demonstrate remarkable resilience and remained one of the fastest-growing major economies in the world, supported by robust domestic demand and sound macroeconomic fundamentals. Reflecting this resilience and stronger-than-expected economic activity, Reserve Bank of India, in its Monetary Policy Statement dated August 5, 2026, revised FY2026-27 real GDP growth projection upwards from 6.6% to 6.7%.

The banking sector continued to witness robust credit demand even as deposit mobilisation remained a challenge. Funding costs increased across the system and liquidity conditions remained relatively tight. Technology continues to redefine the future of banking, with Artificial Intelligence emerging as a powerful catalyst for change. Its growing adoption is helping banks improve efficiency, reinforce security and fraud detection mechanisms, and deepen customer engagement through more seamless and personalized interactions.

Sustainability is also moving to the forefront of strategic decision-making, with banks increasingly integrating environmental and social considerations into their growth and risk management frameworks.

Building a Stronger Institution

Against this evolving economic and industry landscape, your Bank continued to make meaningful progress in strengthening the foundations required for its next phase of growth.

A defining milestone during the financial year was the successful migration to Oracle FLEXCUBE and its surround systems, establishing a scalable and future-ready technology platform that has enhanced operational efficiency, strengthened the customer experience and enabled more agile, data-driven decision-making across the organisation.

Our growth strategy remained disciplined and balanced. The gold loan portfolio continued to demonstrate strong momentum, supported by robust risk management practices and prudent oversight. The corporate banking portfolio progressed in line with expectations, while we maintained a calibrated approach towards MSME and unsecured lending, aligned with prevailing market conditions and our risk appetite.

We continued our branch expansion in a targeted manner, focusing on high-potential markets that support our long-term objective of strengthening our national footprint and deepening customer relationships. These initiatives are expected to enhance deposit mobilisation, improve the granularity of our liability franchise and contribute to a sustainable improvement in CASA, thereby strengthening the foundation for long-term growth.

Equally important is our continued investment in people and organisational capability. Through focused leadership development, learning, and skill-enhancement initiatives, we are equipping our employees to thrive in an increasingly digital banking environment while upholding the highest standards of compliance culture, professional conduct and ethics and deepening customer relationships.

Financial Performance

I am pleased to report that FY 2025-26 was another year of steady growth, resilient performance and disciplined execution. In this period,

- Deposits increased by ₹7,384 crore to ₹44,246 crore.
- Advances grew by ₹8,341 crore to ₹39,848 crore.
- Total income increased by over ₹1,112 crore to ₹5,682 crore.
- Operating profit remained strong at ₹1,085 crore.
- Net profit stood at ₹633 crore.

Our capital position remains robust, with a Capital Adequacy Ratio of 20.66%. Return on Assets stood at 1.29%, while Return on Equity was 14.44%.

Asset quality remained well under control, with Gross NPA at 1.66% and Net NPA at 0.40%.

These outcomes are testament to the resilience of our business model, the strength of our risk management framework and the disciplined execution of our strategy.

Sustainability, Social Impact and Governance

Sustainability remains central to our long-term growth strategy. We remain committed to reducing our environmental footprint, supporting renewable and low-carbon sectors, strengthening diversity and inclusion and promoting ethical business practices.

Our CSR initiatives continue to focus on healthcare, education, environmental sustainability and community development. We partnered with the Fairfax India Charitable Foundation under Project Dialysis, which has expanded access to affordable dialysis services across 24 states and 2 union territories, particularly in underserved regions where access to critical healthcare remains limited.

Strong governance remains a defining strength of your Bank. Supported by an experienced Board, professional management and robust compliance and risk management frameworks, we remain committed to the highest standards of transparency, accountability and responsible decision-making.

The Road Ahead

Today, CSB Bank stands firmly in the 'Scale' phase of its vision 'SBS 2030'. The investments we have made in technology, talent and business capabilities have strengthened our franchise, expanded our opportunities and enhanced our readiness to capture emerging opportunities. As we scale our franchise, our focus remains on deepening customer relationships, strengthening our liability franchise and creating enduring value for all stakeholders.

Guided by a vision and supported by the unwavering commitment of our people, we remain firmly on course to realise our aspiration of becoming a mid-sized bank with a strong national presence by 2030.

Gratitude

Before I conclude, I would like to place on record my sincere gratitude to our investors, customers, associates, business partners and well-wishers for their continued trust, confidence and support. Your enduring faith in the Bank inspires us to continually raise our standards, pursue excellence and create sustainable long-term value for all our stakeholders.

I wish to acknowledge the guidance and unwavering support extended by Reserve Bank of India, Securities and Exchange Board of India, the Ministry of Corporate Affairs, stock exchanges and the Central and State Governments.

I would like to express my sincere appreciation to the senior leadership team, led by Mr. Pralay Mondal, Managing Director & CEO, for the leadership, unwavering commitment and disciplined execution in driving the Bank's growth journey. Their collective efforts have been instrumental in strengthening the Bank’s franchise, enhancing operational capabilities and positioning the Bank for its next phase of growth.

Most importantly, I thank every member of the CSB family. Your hard work, commitment and shared belief in our vision SBS 2030 have been instrumental in the Bank's success and will continue to be the cornerstone of our future achievements.

As we look ahead, we do so with confidence, optimism and a shared commitment to building a stronger institution that continues to create sustainable value for generations to come.

Thanking you.

Mumbai | August 21, 2026

Biswamohan Mahapatra
Non-Executive Independent Chairperson

Annexure III

CSB Bank
Trusted Heritage Smart Future

105TH ANNUAL GENERAL MEETING

ADDRESS BY MD & CEO, SHRI. PRALAY MONDAL

FRIDAY | AUGUST 21, 2026

Address by Shri. Pralay Mondal, Managing Director &CEO, at the 105th Annual General Meeting of the shareholders of CSB Bank Limited on Friday, August 21, 2026, at 11:00 A.M. IST through Video Conferencing (“VC”)

Good morning to all the esteemed shareholders,

It is my privilege to warmly welcome you all to the 105th Annual General Meeting of the Bank. With Onam, the vibrant festival of colours, flowers, traditions, and games, just around the corner, I wish you and your family a very Happy Onam filled with joy, prosperity, peace, and togetherness.

Today offers an opportune moment to reflect on our SBS 2030 vision, take pride in our achievements, and outline our aspirations for the next phase of Bank's transformation journey which is the Scale Phase. In FY23, we started this journey with a clear vision: to build a strong, resilient, and future-ready CSB Bank. Since then, through the Sustain and Build Phases, we have sustained our core fortes and laid a strong foundation with the 5 core pillars of excellence; enhanced governance, a customer centric culture, rigorous compliance standards, scalable and future ready technology and a strong focus on nurturing the human capital. Together these initiatives have positioned us well to enter the Scale Phase to capitalise on the opportunities that lie ahead.

It gives me immense pride to share that, with the commencement of this fiscal year, we have entered the Scale Phase of SBS 2030, unlocking new avenues for growth and expansion. This marks a defining milestone in our transformation journey. This phase is not merely about scaling our business; it is about doing so with purpose, discipline, operational excellence, and an unwavering commitment to our customers

Our aspiration is clear: to emerge as a respected mid-sized bank, recognized for sustainable growth, robust governance, innovation, and enduring customer trust. To realize this vision, we will leverage our strengthened technology infrastructure to introduce innovative products, simplify processes, and deliver superior customer experiences, while enhancing operational efficiency across the organization.

I will touch upon the priorities a little later.

Macroeconomic and Banking Landscape:

The global environment continues to be uncertain. Financial market volatility and geopolitical uncertainties continue to persist. Global growth is projected at 3.0 percent for 2026 and 3.4 percent in 2027 with stagflation risk continue to remain a possibility . Though USA and Iran continued on a ceasefire, the uncertainty surrounding opening and control of Strait of Hormuz is impacting currencies, rates, and commodity prices. However, global growth could be boosted if blockage is removed soon and a steady supply of crude oil and chemicals is established.

On the domestic front, India continues to be one of the fastest-growing major economies in the world and is outperforming global peers. Domestic growth remains resilient aided by private consumption and fixed investments. El Nino has disrupted monsoon, but Kharif sowing is down only by 10%. Service sector activities are also robust. The major setback to the Indian economy this year was rising crude prices which put pressure on INR and domestic rates . Central Bank has brought currency situation under control by opening a FCNR swap window for Banks on NRI deposits. It has boosted the deposit growth for Indian banks improving systemic liquidity. However, the inflation risk due to higher oil prices persists.

Growth Outlook:

The economic outlook for India remains positive. The resilience in Indian economy is largely due to robust domestic demand, government infra spending and steady service sector even as global geopolitical and trade headwinds continue to pose external risks. With adequate forex reserves and reversal of portfolio outflows , the future looks stable but, we shall remain vigilant regarding evolving situation in the gulf region.

Monetary, regulatory, and fiscal policies remain aligned with the growth objectives, with the RBI projecting a real GDP growth rate of 6.7% for FY 2026-27 and CPI inflation expectation at 5.0% in FY 2026-27.

Performance Highlights:

As detailed in our Annual Report, your bank's performance over the last fiscal year remained robust despite being in the midst of a major technological overhaul. Our growth trajectory has exceeded the industry average, with key financial indicators showing stability and strength during FY 2026.

I would like to highlight some of the key performance metrices for the fiscal year 2026:

Profitability:

- Strong operating performance with an operating profit of ₹1085 crore, with a 19% YoY growth. Net profit of Rs 633 Crs.
- Total Income grew by 24% over FY 25, reaching ₹5682 crore.
- ROA stood at 1.29% for FY 26, matching the industry average
- Recorded a NIM of 3.76% as against the industry average of 3.3%.
- Cost of Deposits stood at 6.37% and Yield on Advances at 10.80%.
- The ratio of Non-Interest Income to Total income stood above 20% at 20.71%
- Cost to Income ratio stood at 62.53%.

Business:

- Total business reached ₹ 84,605 crore, marking a 23% YoY growth
- Deposits grew by 20% YoY, outpacing the industry growth of around 11.5%-- 3 year CAGR of 22%
- CASA ratio stood at 19.96%.

- Gross advances grew by 27%, compared to the industry growth rate of around 14.5% majorly driven by growth in gold loans and wholesale book - 3 year CAGR of 25%

Capital/Liquidity:

- Strong capital base with a CRAR of 20.66%, significantly above the industry average of 17.70%. Adequate headroom for future growth is there.
- A lower proportion of Risk-Weighted Assets at 38.88%, compared to the industry average.
- Leverage ratio of 7.36%.
- Comfortable liquidity, with an average LCR of 109.27% and NSFR of 121.56%

Asset Quality:

- Stable Ratios
- GNPA stood at ₹670 crore, or 1.66%.
- NNPA was ₹158 crore, or 0.40%.
- PCR was maintained at 86.33% with PWO & 76.38% without PWO.

Shareholder Return:

- EPS improved to ₹36.50, up from ₹34.23 in FY 25.
- Book Value per Share is at ₹272.
- ROE of 14.14%, compared to the industry average of 12.60%.

Looking ahead, we are well-positioned to sustain our strong performance and drive further improvements in the upcoming fiscal years.

Build to Scale: An Execution Story:

As we move from build to scale, execution becomes the defining factor of success to translate a strong foundation into accelerated, risk-managed growth. This requires an ownership mindset, speed in decision-making, and an unwavering focus on customer outcomes. At the same time, we must ensure that growth is underpinned by strong governance, compliance, and risk management practices. The successful completion of one of the most complex technology migrations in the last financial year underscores the resilience and execution capability of our team. This landmark achievement provides us with greater confidence in our ability to deliver on our long-term vision and successfully navigate the next phase of our transformation journey.

As we move forward, our strategic priorities for the Scale Phase will include:

- Accelerating **Customer Acquisition** through focused growth strategies and enhanced digital capabilities. We have established a retail liability sales vertical to fast-track the acquisition across the entire liability channel

- Strengthening our **CASA franchise**, which remains a critical pillar of long-term profitability and customer engagement.

- Creating a G**ranular Deposit Profile** enabling enhanced deposit stability, optimized funding and pricing , growth opportunities through cross sell etc. Through Targeted Offerings under Current Account, TASC accounts, focused saving accounts, integrated payment solutions and tailored asset products, we are building a proposition that fosters deeper engagement and long-term customer relationships.

- **Reshaping our Portfolio Mix** for greater resilience and balance. While gold loans continue to provide stability, profitability, and liquidity, we are steadily diversifying towards a more balanced asset composition. This transformation is well underway, with corporate businesses demonstrating strong growth momentum, BLG/MSME vertical poised to capitalize on emerging opportunities and Retail Assets being strengthened through phased revamps and product launches, carefully aligned to market conditions and our risk appetite.

- **Expanding our Footprints and market presence** is a key pillar of our growth strategy. By extending our network across geographies, we aim to deepen customer reach, improve accessibility, and unlock opportunities in both existing and emerging markets. This expansion will strengthen our ability to serve a broader customer base, enhance market penetration, reduce concentration and create a scalable platform for long-term growth.

- **Driving Operational Leverage and Productivity Improvement** is a critical enabler of steady growth and scalability. Through greater adoption of technology, simplification of processes, and disciplined execution, we are building a more agile, efficient, and customer-centric operating model. Our focus is on eliminating complexity, enhancing turnaround times, improving resource utilization, and creating capacity to support future growth, while maintaining strong controls, governance, and service quality. This will enable us to deliver superior customer outcomes, improve cost efficiency, and strengthen overall organizational effectiveness.

Rating:

CRISIL & India Ratings have reaffirmed rating of our instruments with a stable outlook

Commitment to ESG:

Our commitment to Environmental, Social, and Governance (ESG) principles remains deeply embedded in our strategic vision and will continue to guide in the scale phase. We are committed to integrating sustainability considerations into our business and financing decisions, with a focus on supporting renewable energy, climate-resilient initiatives, and projects that contribute to long-term environmental and social well-being. Through responsible capital allocation, we seek to create value for all stakeholders.

Equally important is our commitment to inclusive and responsible growth. Our social impact agenda is centred on advancing financial inclusion and expanding access to formal banking services for underserved and unbanked communities. Through community partnerships, employee volunteering initiatives, and targeted outreach programmes, we strive to create lasting and positive societal impact. At the same time, our unwavering focus on customer well-being, ethical business practices, and robust data security frameworks underpins the trust our stakeholders place in us. Together, these efforts reinforce our commitment to continued development, responsible banking, and long-term value creation.

Conclusion:

The opportunities before us are significant. The foundation is strong, the direction is clear, and our ambitions are well defined. With the support of our employees, customers, shareholders, and stakeholders, I am confident that in this Scale phase, CSB Bank will continue to grow stronger, faster, and more customer-centric than ever before. Let us make this exciting phase memorable by moving together with confidence, commitment, and a shared purpose. The Scale Phase is where preparation meets opportunity. Together, we will transform ambition into measurable progress and build a bank that delivers sustainable value for all its stakeholders.

I extend my sincere appreciation to our valued shareholders and customers for the trust, confidence, and steadfast support you continue to place in us. I am equally grateful to our Board of Directors for their strategic guidance, wisdom, and unwavering support in shaping the Bank's growth journey. I also acknowledge the directional inputs and invaluable support extended by our regulators and stakeholders, including the Reserve Bank of India, SEBI, Stock Exchanges, and the Central and State Governments.

My heartfelt thanks go to our leadership team and employees, whose dedication, resilience, and collective efforts have been instrumental in helping the Bank achieve significant milestones. Their commitment to excellence, customer focus, and ability to execute with discipline gives me immense confidence in our ability to successfully navigate the next phase of growth. Together, we are well positioned to realize our vision and create value for all our stakeholders.

Thank you.

Thrissur | August 21, 2026

Pralay Mondal
Managing Director & CEO

Annexure IV

Voting Results

Date of the AGM/EGM/end of voting for Postal Ballot	21.08.2026
Total number of shareholders on record date	67365
No. of shareholders present in the meeting either in person or through proxy:	
Promoters and Promoter Group:	NA
Public:	NA
No. of Shareholders attended the meeting through Video Conferencing	
Promoters and Promoter Group:	0
Public:	68

Agenda-wise disclosure (to be disclosed separately for each agenda item)

Item 1: Adoption of Audited Financial Statements for the financial year ended March 31, 2026

Resolution required: (Ordinary/ Special) Ordinary

Whether promoter/ promoter group are interested in the agenda/resolution? No

Category	**Mode of Voting**	**No. of shares held (1)**	**No. of votes polled (2)**	**% of Votes Polled on outstanding shares (3)=[(2)/(1)]*100**	**No. of Votes – in favour (4)**	**No. of Votes – against (5)**	**% of Votes in favour on votes polled (6)=[(4)/(2)]*100**	**% of Votes against on votes polled (7)=[(5)/(2)]*100**
Promoter and Promoter Group	E-Voting	69394331	45106315	64.99999978	45106315	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	45106315	64.99999978	45106315	0	100	0
Public- Institutions	E-Voting	48647944	40258864	82.75553022	40258864	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40258864	82.75553022	40258864	0	100	0
Public- Non Institutions	E-Voting	55443552	5007139	9.03105739	5007127	12	99.99976034	0.00023966
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5007139	9.03105739	5007127	12	99.99976034	0.00023966
Total		**173485827**	**90372318**	**52.09204669**	**90372306**	**12**	**99.9999867**	**0.00001328**

Item 2: Re-appointment of Retiring Director, Mr. B.K.Divakara (DIN: 06439053)

Resolution required: (Ordinary/ Special) Ordinary

Whether promoter/ promoter group are interested in the agenda/resolution? No

Category	**Mode of Voting**	**No. of shares held (1)**	**No. of votes polled (2)**	**% of Votes Polled on outstanding shares (3)=[(2)/(1)]* 100**	**No. of Votes – in favour (4)**	**No. of Votes – against (5)**	**% of Votes in favour on votes polled (6)=[(4)/(2)]*100**	**% of Votes against on votes polled (7)=[(5)/(2)]*100**
Promoter and Promoter Group	E-Voting	69394331	45106315	64.99999978	45106315	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	45106315	64.99999978	45106315	0	100	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	40249363	22552	99.94400068	0.055999324
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	40249363	22552	99.94400068	0.055999324
Public- Non Institutions	E-Voting	55443552	5007139	9.03105739	5007045	94	99.99812268	0.00187732
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5007139	9.03105739	5007045	94	99.99812268	0.00187732
Total		**173485827**	**90385369**	**52.09956949**	**90362723**	**22646**	**99.9749451**	**0.02505494**

Item 3: Appointment of Joint Statutory Auditors and fixation of their remuneration

Resolution required: (Ordinary/ Special) Ordinary

Whether promoter/ promoter group are interested in the agenda/resolution? No

Category	**Mode of Voting**	**No. of shares held (1)**	**No. of votes polled (2)**	**% of Votes Polled on outstanding shares (3)=[(2)/(1)]* 100**	**No. of Votes – in favour (4)**	**No. of Votes – against (5)**	**% of Votes in favour on votes polled (6)=[(4)/(2)]*100**	**% of Votes against on votes polled (7)=[(5)/(2)]*100**
Promoter and Promoter Group	E-Voting	69394331	45106315	64.99999978	45106315	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	45106315	64.99999978	45106315	0	100	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	40271915	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	40271915	0	100	0
Public- Non Institutions	E-Voting	55443552	5007139	9.03105739	5007061	78	99.99844222	0.00155778
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5007139	9.03105739	5007061	78	99.99844222	0.00155778
Total		**173485827**	**90385369**	**52.09956949**	**90385291**	**78**	**99.9999137**	**0.00008630**

Item 4: Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive (Part-time) Chairman of the Bank for the Financial Year 2026-27 which would be in excess of fifty percent of the total annual remuneration payable to all the NonExecutive Directors of the Bank for said Financial Year.

Resolution required: (Ordinary/ Special) Special

Whether promoter/ promoter group are interested in the agenda/resolution? No

Category	Mode of Voting	No. of shares held (1)	No. of votes polled (2)	% of Votes Polled on outstanding shares (3)=[(2)/(1)]*100	No. of Votes – in favour (4)	No. of Votes – against (5)	% of Votes in favour on votes polled (6)=[(4)/(2)]*100	% of Votes against on votes polled (7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	69394331	45106315	64.99999978	45106315	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	45106315	64.99999978	45106315	0	100	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	40271915	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	40271915	0	100	0
Public- Non Institutions	E-Voting	55443552	5007139	9.03105739	5006823	316	99.99368901	0.00631099
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5007139	9.03105739	5006823	316	99.99368901	0.00631099
Total		**173485827**	**90385369**	**52.09956949**	**90385053**	**316**	**99.9996504**	**0.00034961**

Item 5: Approval for continuing the Material Related Party Transactions with FIH Mauritius Investments Ltd, the promoter of the Bank

Resolution required: (Ordinary/ Special) Ordinary

Whether promoter/ promoter group are interested in the agenda/resolution? Yes

Category	Mode of Voting	No. of shares held (1)	No. of votes polled (2)	% of Votes Polled on outstanding shares (3)=[(2)/(1)]* 100	No. of Votes – in favour (4)	No. of Votes – against (5)	% of Votes in favour on votes polled (6)=[(4)/(2)]*100	% of Votes against on votes polled (7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	69394331	0	0	0	0	0	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	0	0	0	0	0	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	40271915	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	40271915	0	100	0
Public- Non Institutions	E-Voting	55443552	5001439	9.020776663	5000438	1001	99.97998576	0.02001424
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5001439	9.020776663	5000438	1001	99.97998576	0.02001424
Total		**173485827**	**45273354**	**26.09628393**	**45272353**	**1001**	**99.997789**	**0.00221101**

Item 6: Approval for continuing the Material Related Party Transactions with FIH Private Investments Ltd, a wholly owned subsidiary company of FIH Mauritius Investments Ltd, the promoter of the Bank

Resolution required: (Ordinary/ Special) Ordinary

Whether promoter/ promoter group are interested in the agenda/resolution? Yes

Category	Mode of Voting	No. of shares held (1)	No. of votes polled (2)	% of Votes Polled on outstanding shares (3)=[(2)/(1)]*100	No. of Votes – in favour (4)	No. of Votes – against (5)	% of Votes in favour on votes polled (6)=[(4)/(2)]*100	% of Votes against on votes polled (7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	69394331	0	0	0	0	0	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	0	0	0	0	0	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	40271915	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	40271915	0	100	0
Public- Non Institutions	E-Voting	55443552	5001339	9.020596299	5000333	1006	99.97988539	0.02011461
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5001339	9.020596299	5000333	1006	99.97988539	0.02011461
Total		**173485827**	**45273254**	**26.09622629**	**45272248**	**1006**	**99.9977779**	**0.00222206**

Item 7: Approval of CSB Bank Employee Stock Option Scheme 2026 (“ESOS 2026” or “Scheme”)

Resolution required: (Ordinary/ Special)	Special
Whether promoter/ promoter group are interested in the agenda/resolution?	No

Category	**Mode of Voting**	**No. of shares held (1)**	**No. of votes polled (2)**	**% of Votes Polled on outstanding shares (3)=[(2)/(1)]*100**	**No. of Votes – in favour (4)**	**No. of Votes – against (5)**	**% of Votes in favour on votes polled (6)=[(4)/(2)]*100**	**% of Votes against on votes polled (7)=[(5)/(2)]*100**
Promoter and Promoter Group	E-Voting	69394331	45106315	64.99999978	45106315	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	69394331	45106315	64.99999978	45106315	0	100	0
Public- Institutions	E-Voting	48647944	40271915	82.78235767	36826687	3445228	91.44508524	8.554914759
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	48647944	40271915	82.78235767	36826687	3445228	91.44508524	8.554914759
Public- Non Institutions	E-Voting	55443552	5007404	9.031535353	5006620	784	99.98434318	0.01565682
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	55443552	5007404	9.031535353	5006620	784	99.98434318	0.01565682
Total		**173485827**	90385634	52.09972224	86939622	3446012	96.18743395	3.81256605

* FIH Mauritius Investments Ltd., Promoters of the Bank, have voted on all items except Item nos. 5 and 6, to the total extent of their shareholding in the Bank. However, pursuant to Section 12(2) of the Banking Regulation Act, 1949 and a Gazette Notification no. DBR.PSBD. No. 1084/16.13.100/2016-17 dated July 21, 2016, read with Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025 dated 28.11.2025, voting rights of FIHM are currently capped at 26% of the total voting rights of the Bank at present, even though they hold 40% of the paidup capital of the Bank. Hence, only 26% of their voting is taken into consideration.

* 3540474 equity shares held by CSB ESOS Trust, Non-Promoter-Non Public shareholder, does not feature in this result, as they do not have voting rights in terms of Regulation 3 (5) of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

SIJO VARGHESE

Digitally signed by SIJO VARGHESE
Date: 2026.08.21 19:22:37 +05'30'

SVJS & Associates
Company Secretaries

21.08.2026

To,

The Chairperson/Managing Director & CEO
CSB Bank Limited
CSB Bhavan, Post Box No.502,
St. Mary's College Road
Thrissur
Kerala - 680020

Sir,

Sub: Report of the Scrutinizer on Remote Electronic Voting and Electronic Voting during the Annual General Meeting.

I, CS Vincent P.D., Company Secretary in Practice, holding Membership Number: FCS – 3067 and Certificate of Practice Number – 7940, Managing Partner, SVJS & Associates, Company Secretaries, 65/2364 A, Ponoth Road, Kaloor, Kochi, Ernakulam, Kerala- 682017 have been appointed by the Board of Directors of **CSB BANK LIMITED (CIN: L65191KL1920PLC000175)** having Registered Office at "CSB Bhavan", Post Box No.502, St. Mary's College Road, Thrissur, Kerala- 680020, as the Scrutinizer for the Electronic Voting in connection with resolutions included in the notice calling the 105th Annual General Meeting of the shareholders of the Company held on Friday, the 21st day of August, 2026 at 11.00 A.M. through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

The Company has appointed National Securities Depository Limited (NSDL), as the Service Provider, for extending the facility for the Electronic Voting to the shareholders of the Company. MUFG Intime India Private Limited., is the Registrar to an Issue and Share Transfer Agent of the Company.

As the Scrutinizer, I report that in compliance of the provisions of Rule 20 (4) (vi) of the Companies (Management and Administration) Rules 2014, as amended, the above Remote Electronic Voting remained open to the members from Monday, August 17th, 2026, 09:00 A.M. to Thursday, August 20th, 2026, 05:00 P.M. Further the Remote E-Voting period was completed on the date preceding the date of Annual General Meeting.

At the Annual General Meeting, the Company facilitated the members present in meeting through VC/OAVM facility and have not cast their votes through Remote E-voting facility to cast their vote through E-voting facility provided during the Annual General Meeting in compliance with the provisions of Rule 20 (4) (viii) of the Companies (Management and Administration) Rules, 2014, as amended.

On completion of the E-Voting, in compliance of the provisions of Rule 20 (4) (viii) and (xii) of the Companies (Management and Administration) Rules 2014, as amended, I have unblocked the votes on Friday, the 21st day of August, 2026.

www.svjs.in svjsassociates@gmail.com /info@svjs.in 0484 2950009 / 2950007
65/2364A, Ponoth Road, Kaloor, Kochi, Ernakulam, Kerala– 682 017
Bengaluru | Chennai | Mumbai

The following is the summary of e-voting result:

			ASSENT / IN FAVOUR OF			DISSENT / AGAINST	
Resolution No.	**Subject Matter of Resolution**	**Total No. of shares through E-voting***	**No. of Votes through E-voting***	**% of votes in favour on votes through E-voting**	**% of Paid-Up Capital**	**No. of Votes through E-voting**	**% of votes against on votes through E-voting**
ORDINARY BUSINESS							
1	Adoption of Audited Financial Statements for the financial year ended March 31, 2026.	90372318	90372306	100%	52.09%	12	0%
2	Re-appointment of Retiring Director, Mr. B. K. Divakara (DIN: 06439053).	90385369	90362723	99.97%	52.09 %	22646	0.03%
3	Appointment of Joint Statutory Auditors and fixation of their remuneration.	90385369	90385291	100%	52.10%	78	0%
SPECIAL BUSINESS (Special Resolution)							
4	Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive (Part-time) Chairman of the Bank for the Financial Year 2026-27 which would be in excess of fifty percent of the total annual remuneration payable to all the Non- Executive Directors of the Bank for said Financial Year.	90385369	90385053	100%	52.10%	316	0%
SPECIAL BUSINESS (Ordinary Resolution)							
5	Approval for continuing the Material Related Party Transactions with FIH Mauritius Investments Ltd, the promoter of the Bank.	45273354	45272353	100%	26.10%	1001	0%

6	Approval for continuing the Material Related Party Transactions with FIH Private Investments Ltd, a wholly owned subsidiary company of FIH Mauritius Investments Ltd, the promoter of the Bank.	45273254	45272248	100%	26.10%	1006	0%
SPECIAL BUSINESS (Special Resolution)							
7	Approval of CSB Bank Employee Stock Option Scheme 2026 ("ESOS 2026" or "Scheme").	90385634	86939622	96.19%	50.11%	3446012	3.81%

Resolutions 1 to 3 stand passed under E-voting as Ordinary resolutions with requisite majority as specified under the Companies Act, 2013, Resolution 4 and 7 stand passed under E-voting as Special resolutions with requisite majority as specified under the Companies Act, 2013 and Resolution 5 and 6 stand passed under E-voting as Ordinary resolutions with requisite majority as specified under the Companies Act, 2013.

* FIH Mauritius Investments Ltd., Promoters of the Bank, have voted on all items except Item nos. 5 and 6, to the total extent of their shareholding in the Bank. However, pursuant to Section 12(2) of the Banking Regulation Act, 1949 and a Gazette Notification no. DBR.PSBD. No. 1084/16.13.100/2016-17 dated July 21, 2016, read with Reserve Bank of India (Commercial Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025 dated 28.11.2025, voting rights of FIHM are currently capped at 26% of the total voting rights of the Bank at present, even though they hold 40% of the paid up capital of the Bank. Hence, only 26% of their voting is taken into consideration.

* 3540474 equity shares held by CSB ESOS Trust, Non-Promoter-Non Public shareholder, does not feature in this result, as they do not have voting rights in terms of Regulation 3 (5) of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

Thank you
Yours faithfully

Peer Review Certificate No. 6215/2024
UDIN: F003067H001180914

For SVJS & Associates
Company Secretaries

PARAMBIL DEVASSY VINCENT
Digitally signed by PARAMBIL DEVASSY VINCENT
Date: 2026.08.21 17:51:59 +05'30'

Vincent P.D.
Managing Partner
M.No.3067, CoP No.7940

For CSB Bank Limited

PRALAY MONDAL
Digitally signed by PRALAY MONDAL
Date: 2026.08.21 19:21:53 +05'30'

Pralay Mondal
Managing Director & CEO