

SEC/025/2026

January 28, 2026

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.

**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.

**Symbol: CSBBANK**

Dear Sir/Madam,

**Presentation to Institutional Investors/Analyst - Unaudited Financial Results for the quarter ended December 31, 2025**

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/024/2026 dated January 28, 2026, please find enclosed a copy of Investor Presentation on financial and business performance of the Bank for the quarter ended December 31, 2025.

This intimation shall also be made available on the Bank's website at [www.csb.bank.in](http://www.csb.bank.in)

Kindly take the same on records.

Thanking You,

Yours faithfully,

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

Encl: As above.

# **INVESTOR PRESENTATION**

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**Q3-FY26**



**Engineered  
to Build  
Empowered  
to Scale**



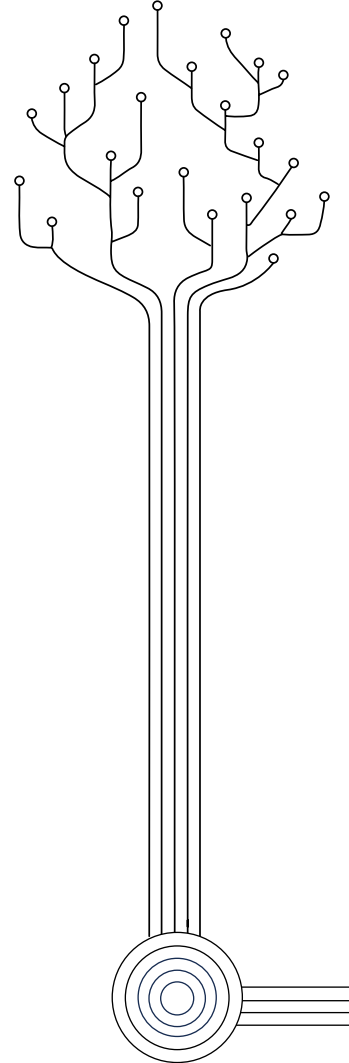
# What's Inside

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# Performance Highlights – Q3 FY26



₹ **53,508** cr

Balance Sheet Size



24% Y-o-Y

₹ **37,161** cr

Gross Advances



29% Y-o-Y

₹ **40,460** cr

Deposits



21% Y-o-Y

₹ **77,621** cr

Total Business



25% Y-o-Y

₹ **1,431** cr

Total Income



26% Y-o-Y

₹ **453** cr

Net Interest Income



21% Y-o-Y

₹ **276** cr

Non Interest Income



26% Y-o-Y

₹ **153** cr

Profit After Tax



1% Y-o-Y

**19.41%**

Capital Adequacy Ratio



Q3-FY25 21.08%

**0.67%**

Net NPA



Q3-FY25 0.64%

**1.22%**

ROA



Q3-FY25 1.52%

**3.86%**

NIM



Q3-FY25 4.11%

Y-o-Y : Q3 FY26 v/s Q3 FY25

# Driven by Purpose, since 1920



Journey began in  
November 1920



Oldest private sector  
bank in Kerala



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



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



Focus on comprehensive financial needs of

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

## Vision



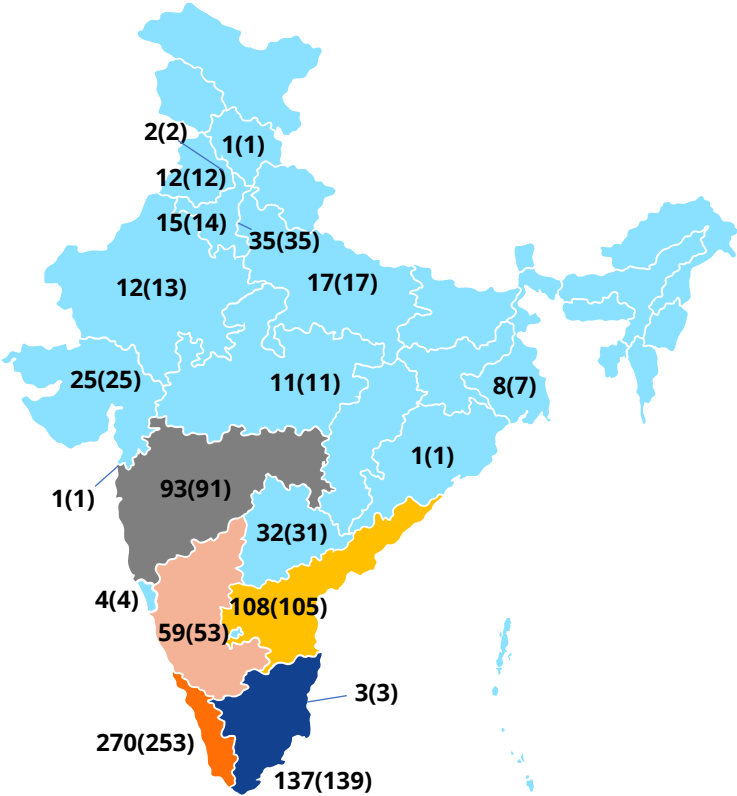
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of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

# Robust Network, Extensive Reach

State	% Distribution	
	Dec. 2024	Dec. 2025
Kerala	34	32
Tamil Nadu	16	16
Andhra Pradesh	12	13
Maharashtra	11	11
Karnataka	7	7
Others	20	*21

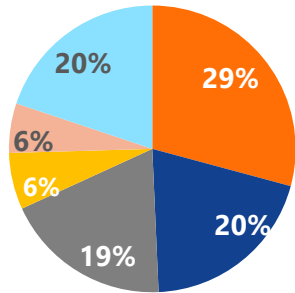
\*Of which Delhi (4%), Telangana (4%), Gujarat (3%)

Population	No. of Branches	
	Dec. 2024	Dec. 2025
Metropolitan	207	230
Urban	161	166
Semi-Urban	379	388
Rural	60	62
	807	846

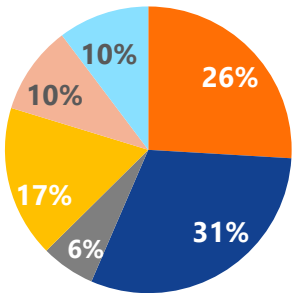


Legend: Branches (ATM)

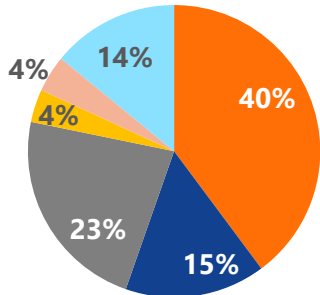
Total Business



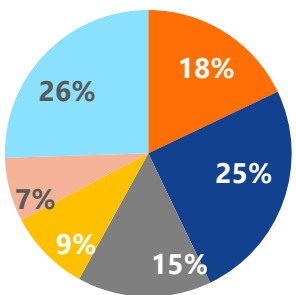
Gold Loans



Total Deposits



Gross Advances

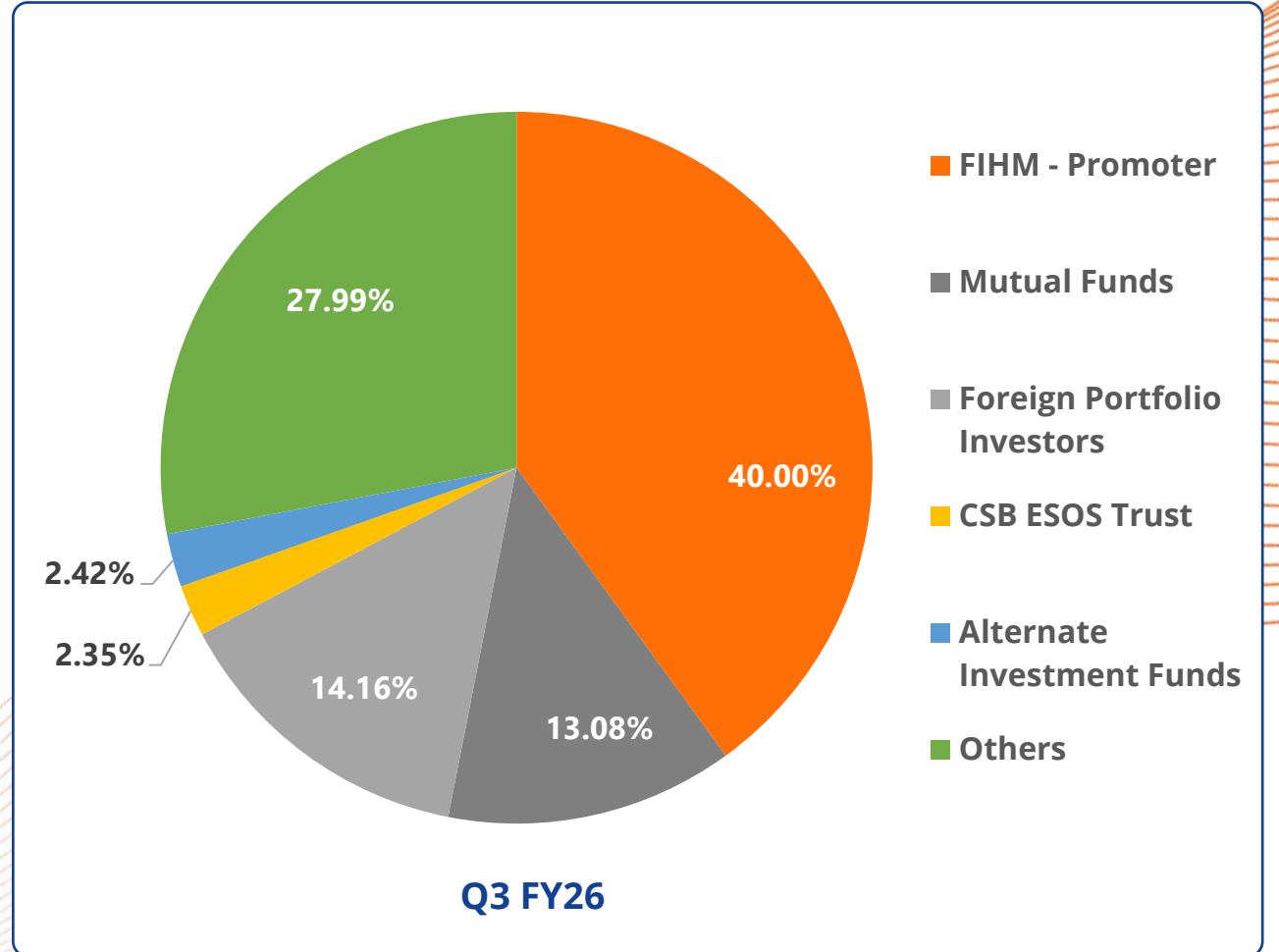


Kerala Tamil Nadu Maharashtra Andhra Pradesh Karnataka Others



# Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	14	22.70	13.08%
Foreign Portfolio Investors	98	24.56	14.16%
CSB ESOS Trust	1	4.08	2.35%
Alternate Investment Funds	16	4.19	2.42%
Others (incl. non-resident Indians, body corporates, resident individuals)	62,937	48.56	27.99%
<b>Total</b>	<b>63,067</b>	<b>173.48</b>	<b>100%</b>



# Our Board of Directors

## Mr. Biswamohan Mahapatra

Non-Executive Independent  
Chairperson

He is the Non-Executive Independent Chairperson of the Bank since May 9, 2025. He was a central banker with a career spanning about 33 years in RBI in various capacities and retired as Executive Director in August 2014. He was associated with various working groups and committees constituted by the government and represented the RBI as a member /Chairman/ Convenor of these various working groups and committees. He was the convenor of the Government of India Task Force to set up the Resolution Corporation under the Indian Financial Code. Post-retirement, he was an advisor to the RBI on the bank licensing process.

## Mr. Pralay Mondal

Managing Director & CEO

He is the Managing Director & CEO of the Bank since September 15, 2022. He has over 35 years of experience in leading banking companies across multiple business segments and functions, including retail assets, retail liabilities, business banking, products and technology. His achievements include pioneering efforts in doorstep banking and direct sales, creating deep geography distribution, and building and scaling up of retail businesses. He had played a pivotal role/s in leading banks such as Axis Bank, Yes Bank, HDFC Bank and Standard Chartered Bank.

## Mr. B K Divakara

Executive Director

He is the Executive Director of the Bank since March 15, 2024. He has over 37 years of banking experience spanning various spheres. Before being appointed as Executive Director, he worked at the Bank as CFO for a little over 3 years and as Head of Strategy and Corporate Legal for almost 9 months. Prior to joining the CSB Bank, he was the Executive Director of Central Bank of India for a period of five years, from January 23, 2014. He worked closely in finance, credit, priority sector lending, balance sheet management, profit planning & forecasting, capital raising programme, investor relations, credit monitoring, recoveries, operations, Treasury, internal audit, risk management, and transaction banking.

## Mr. Sumit Maheshwari

Non-Executive Director

He is the Managing Director & CEO of Fairbridge Capital since May 2018, playing a pivotal role in sourcing, evaluating, negotiating and executing investment opportunities. A seasoned investment professional with deep experience in both private and public Indian companies, Mr. Sumit manages over \$7 billion in Indian investments for Fairfax Financial Holdings and Fairfax India Holdings. Mr. Sumit also serves on the boards of various Fairfax portfolio companies.

## Ms. Sharmila Abhay Karve

Independent Director

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

# Our Board of Directors

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

He has over 40 years of professional experience, both in India and overseas. He was the former Managing Director of GRUH Finance Ltd., which was merged with Bandhan Bank. He has expertise in the mortgage finance business and skilled in lending business. He was the recipient of the 'Business Leader - Financial Services' Award for the year 2015 from the Institute of Chartered Accountants of India, New Delhi.

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

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

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

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

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

He is an experienced banker with an impressive career spanning over four decades in top banking institutions in the country, viz., State Bank of India, HDFC Bank and Axis Bank. His expertise extends to credit decision-making, credit underwriting, and monitoring of large credit exposures. He also has expert knowledge in banking, including relevant policy matters.

## **Mr. DN Narasimha Raju** Independent Director

He was a Karnataka cadre IAS officer of 1984 batch. During his career, he held key positions at both central and state government levels, including Principal Secretary to the Chief Minister of Karnataka and Joint Secretary in the Ministry of Petroleum and Natural Gas. He also served on the boards of various public sector undertakings.

## **Ms. Sheetal Rupesh Sancheti** Non-Executive Director

She has been associated with Fairbridge Capital Private Limited since April 2019 in the capacity of Vice President, where she plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. A Chartered Accountant with over 20 years of diversified experience across private equity, banking and audit, Ms. Sheetal brings proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

Note - Mr. Madhavan Menon ceased to be a Non-Executive Non-Independent Director of the Bank effective October 20, 2025, upon completion of his tenure of appointment.



# Our Strong Leadership Team

35+

**Pralay Mondal**

Managing Director & CEO

37+

**B K Divakara**

Executive Director

30+

**Narendra Kumar Dixit**

Head - Retail Banking

30+

**Satish Gundewar**

Chief Financial Officer

29+

**Manish Modi**

Head - Wholesale Banking

28+

**Shyam Mani**

Head - MSME

30+

**Rajesh Choudhary**

Chief Technology Officer

27+

**Manish Agarwal**

Chief Credit Officer

26+

**Alok Singh**

Head-Treasury

29+

**Ajith Jose**

Chief Compliance Officer

31+

**Satyendra Sharma**

Chief Risk Officer

22+

**Punit Saruparia**

Head - Internal Audit

33+

**K Chandrashekhar**

Head- Operations

40+

**Jaikumar S.**

Chief Internal- Vigilance Officer

22+

**Sijo Varghese**

Company Secretary

25+

**Chinmay Adhikari**

Chief Human Resource Officer

19+

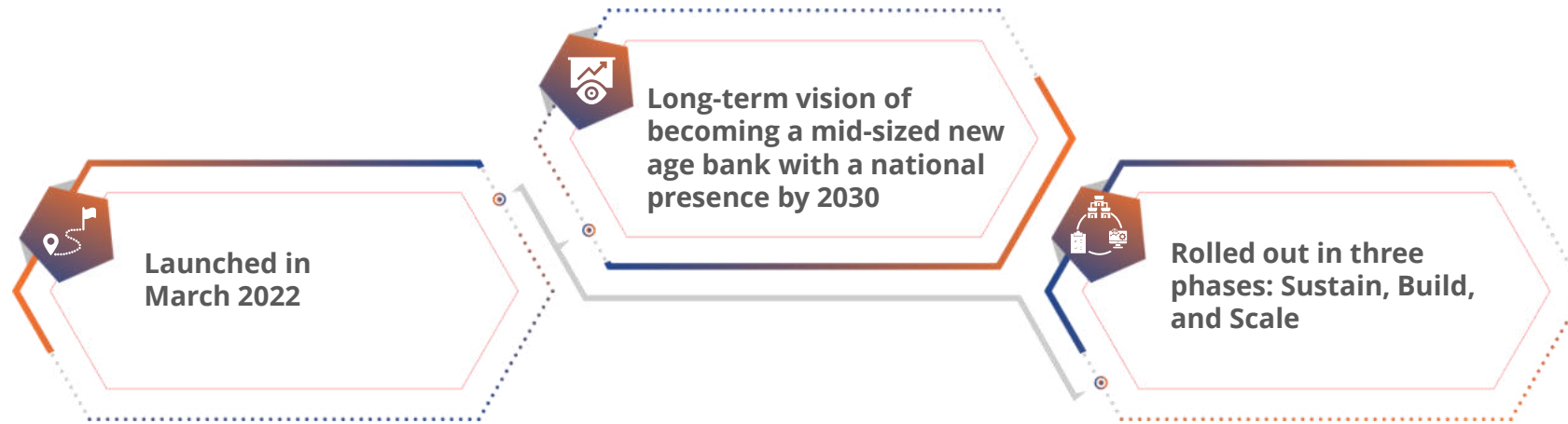
**Raju Kumar Ojha**

Head- Planning & Execution



Experience of Executives

# Driven by SBS 2030



**Sustain**  
Core Strengths



**Build**  
Platforms for Future



**Scale**  
Execute with Guardrails

## Sustain and Build Phase (Till FY26)

- Establish a robust Pan-India operational footprint
- Develop an advanced, next-generation technology platform
- Diversify and enhance our product portfolio
- Build a strong and sustainable liability franchise
- Maintain strategic emphasis on the gold loan segment
- Drive process optimisation and re-engineering initiatives
- Fortify the risk management framework for enhanced resilience

# Driven by SBS 2030 (contd.)



## Sustain

Core Strengths



## Build

Platforms for Future



## Scale

Execute with Guardrails

### Building for Scale Phase (FY27 to FY30)

- Transition into a cutting-edge, full-service private sector bank
- Enhance our product suite to cater to diverse customer segments
- Place customer centricity at the core of all operations
- Foster innovation and collaboration as key growth drivers
- Build a connected ecosystem through strategic partnerships and alliances
- Focus on delivering sustained value creation



# Driven by SBS 2030 (contd.)

## Key Enablers



Good Governance Structure



Clear Executable Strategy



Board Support and Guidance



Growth-Oriented Policy



Building Infrastructure in Physical, Hybrid, and Digital



Robust and Efficient Customer-Centric Process



Strong Leadership



Innovation, Agility, and Digitalisation

## Key Objectives



Growth in granular liability franchise with ever-improving CASA Ratio



Focus on strong operating performance with consistency



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



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



Well-diversified retail book to manage cycles



Relentless focus on fee business and non-interest income earnings



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



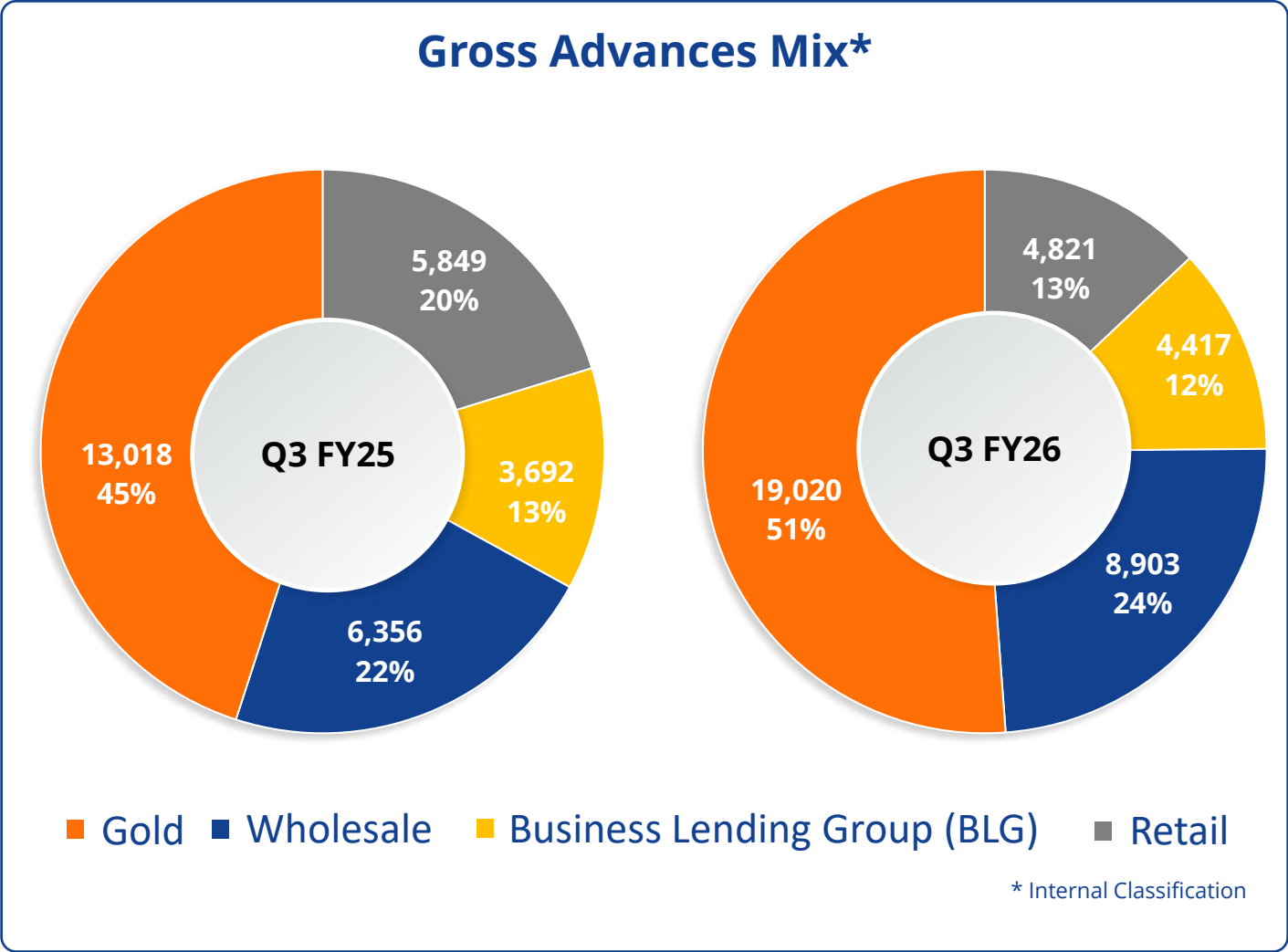
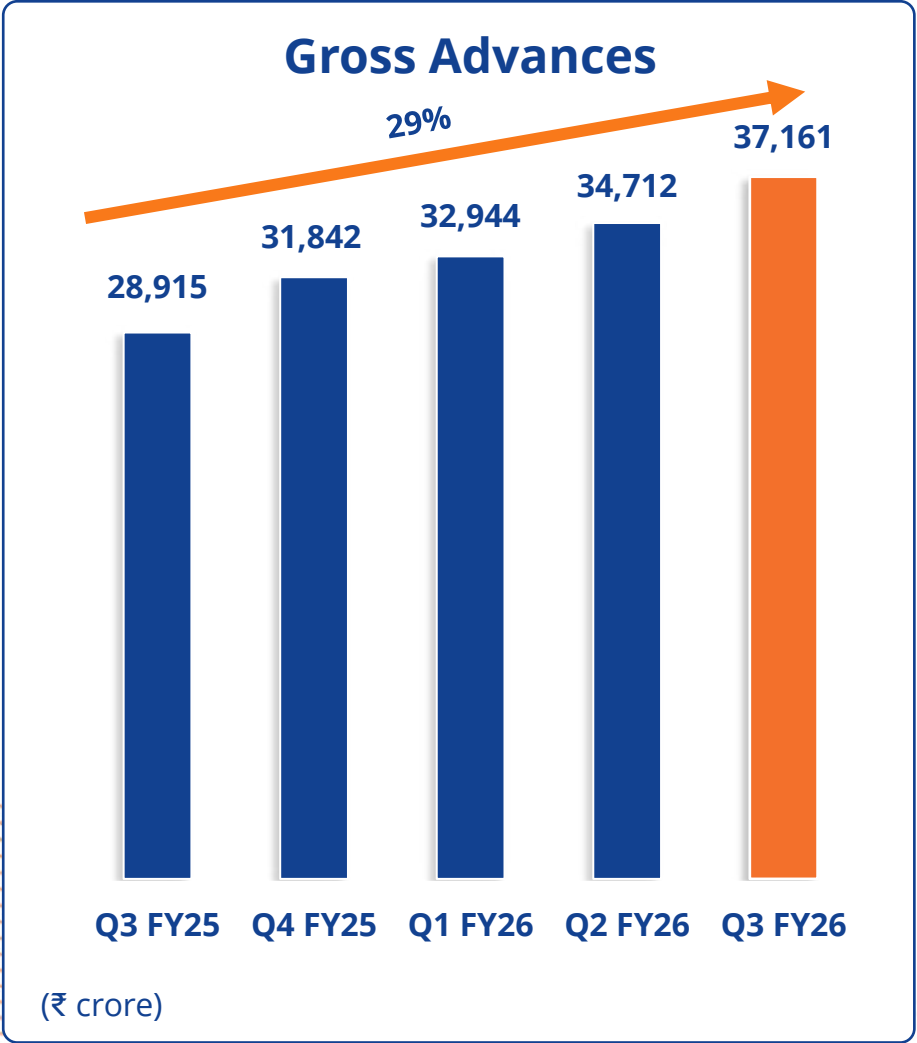
Enhance coverage, create segmentation, and whitelist opportunities in wholesale business



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

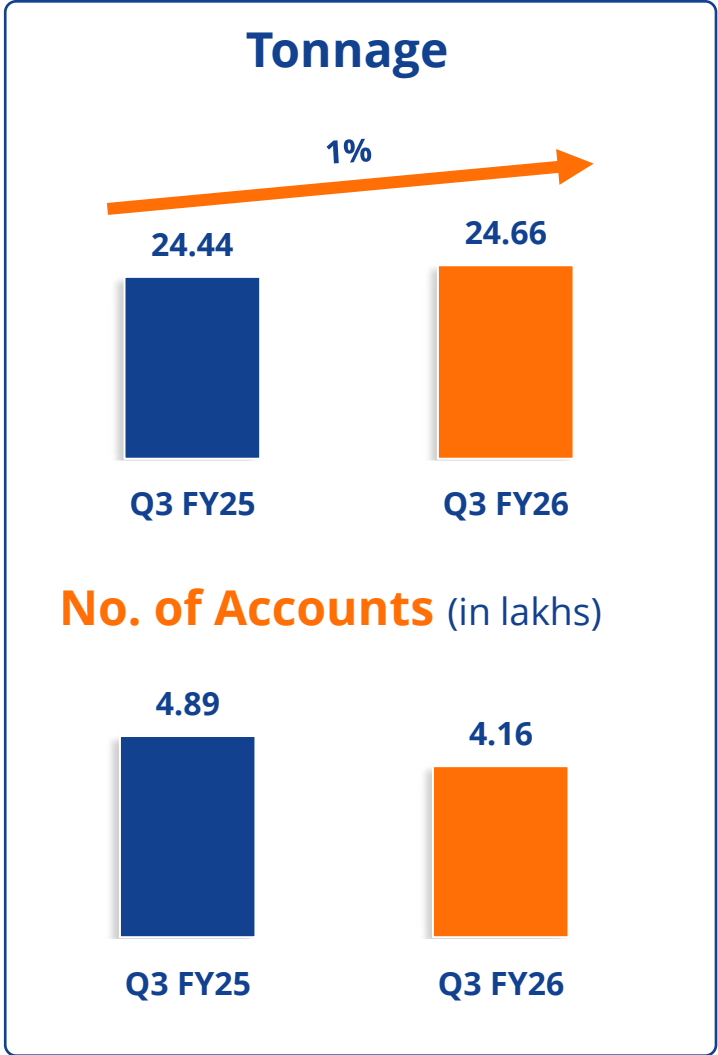
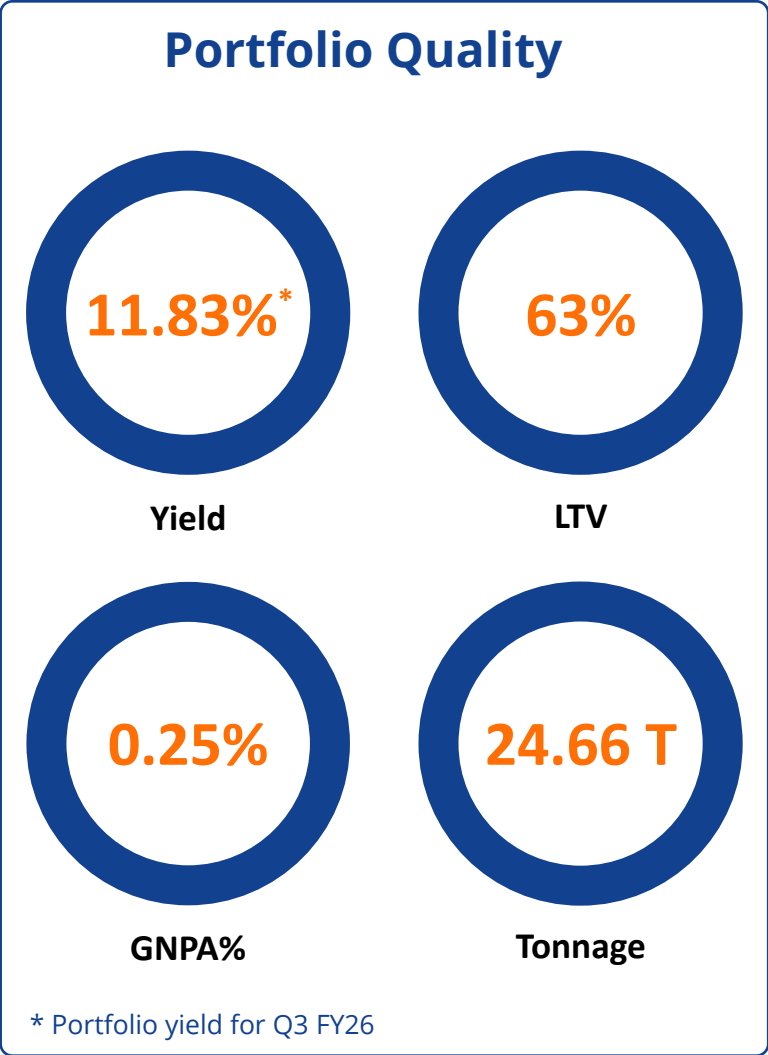
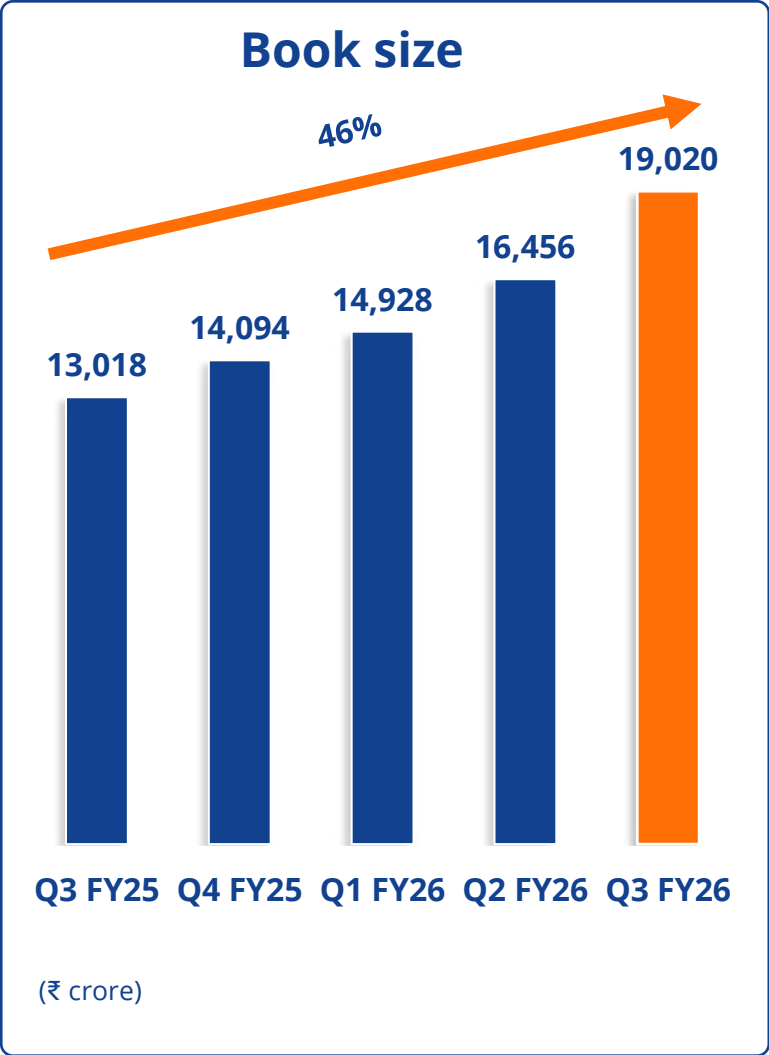
# Driven by SBS 2030 (contd.)



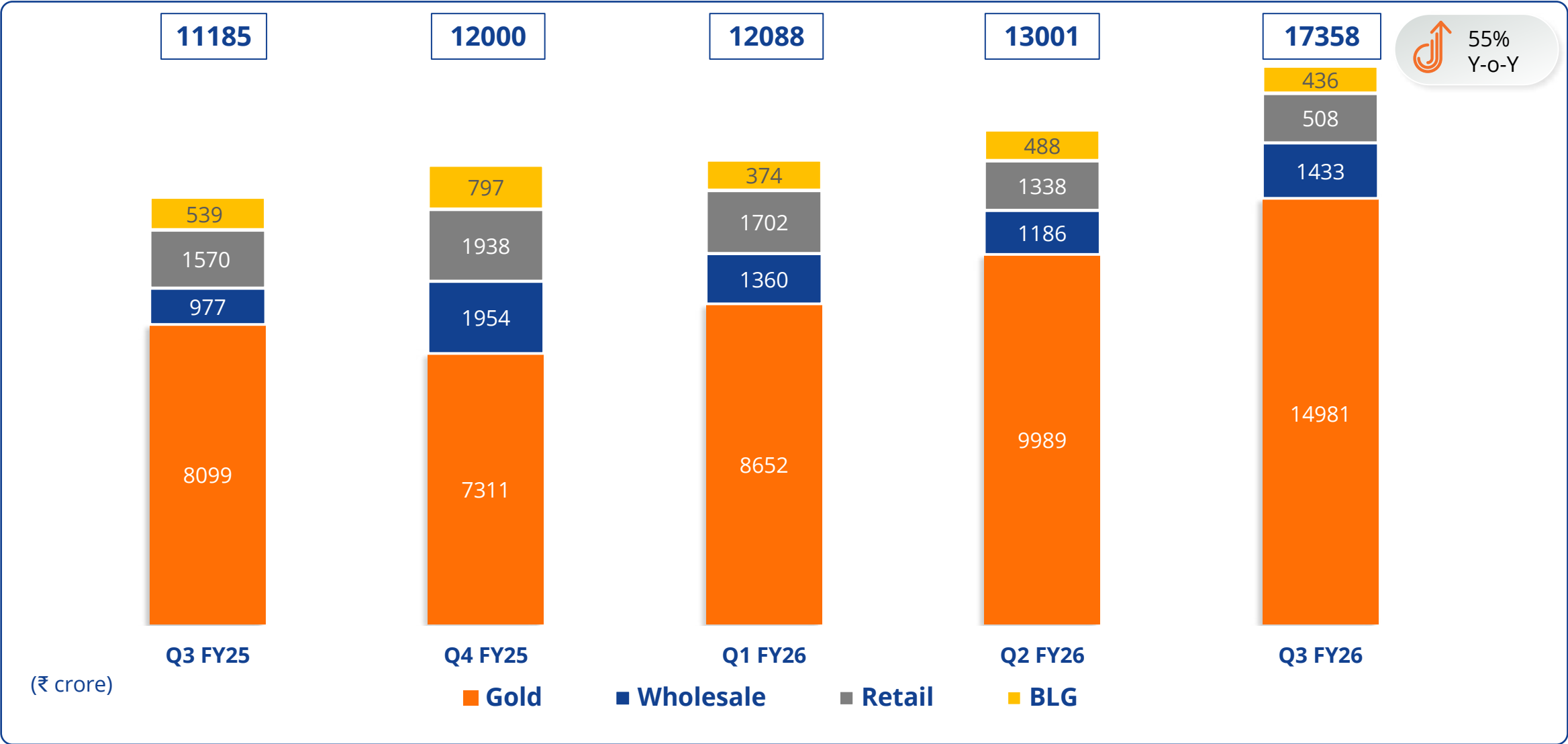




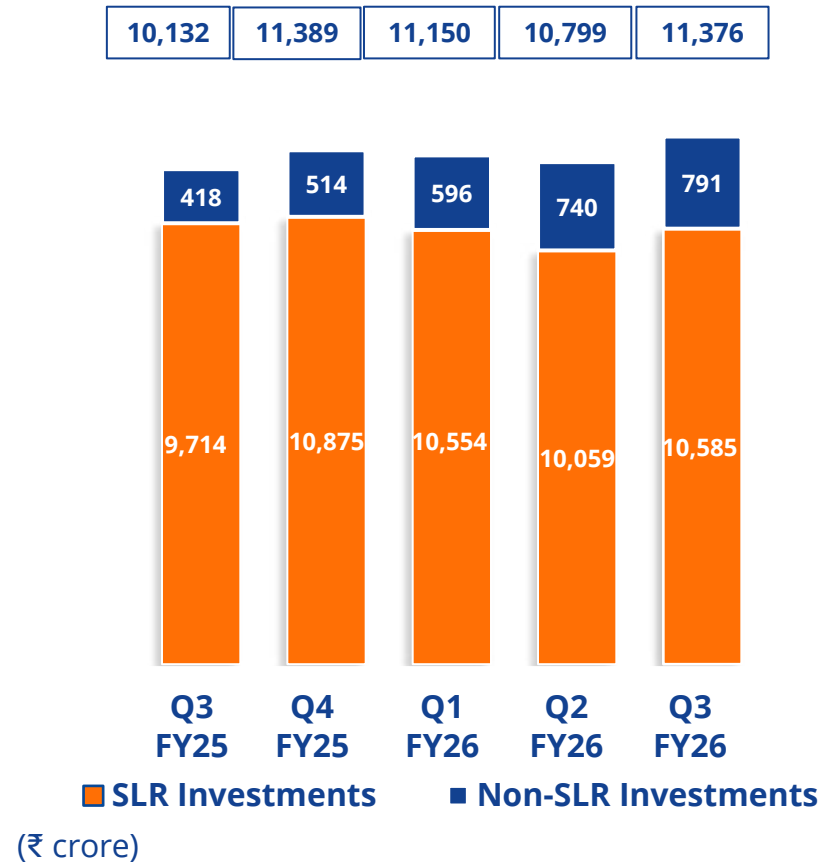
# Gold Loan Portfolio



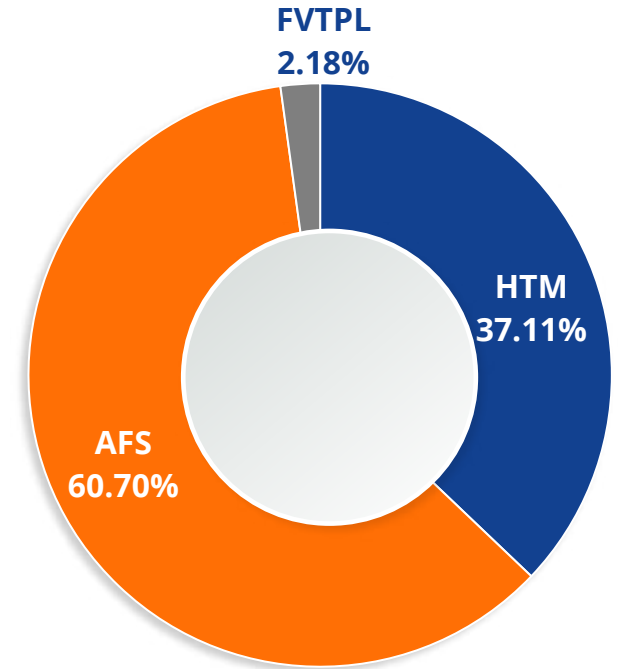
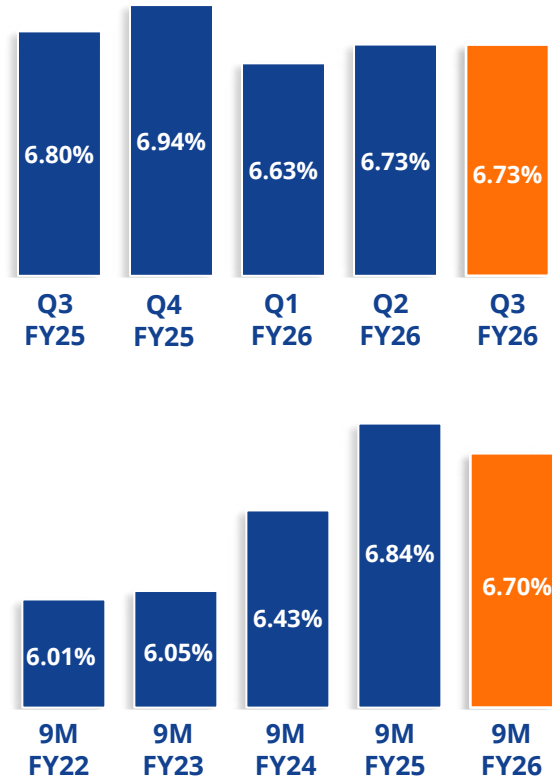
# Disbursements



## Net Investments



## Yield on Investments



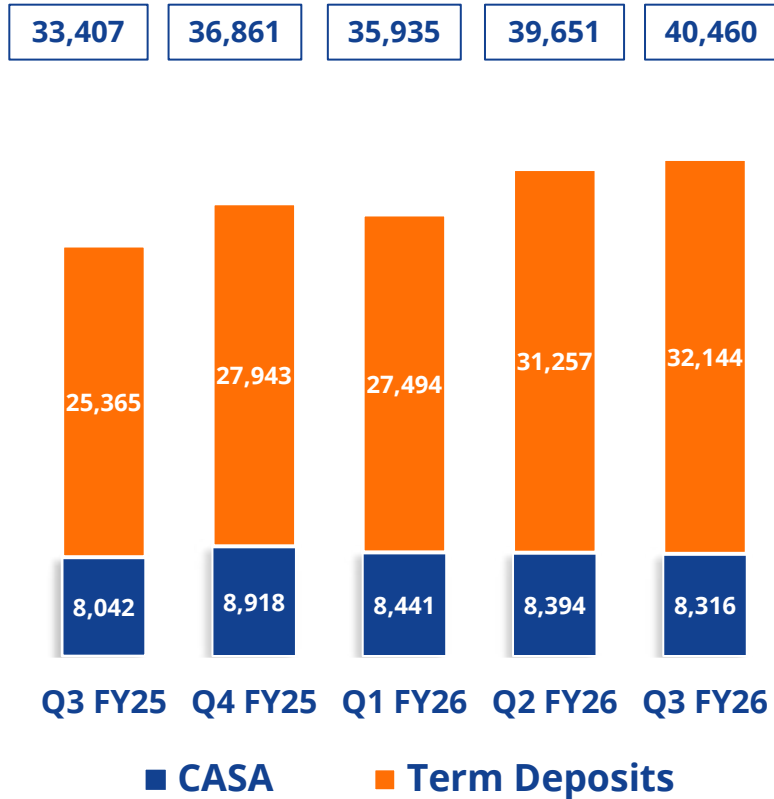
## M Duration

FVTPL	AFS	HTM	Total
6.77	5.39	4.82	5.20



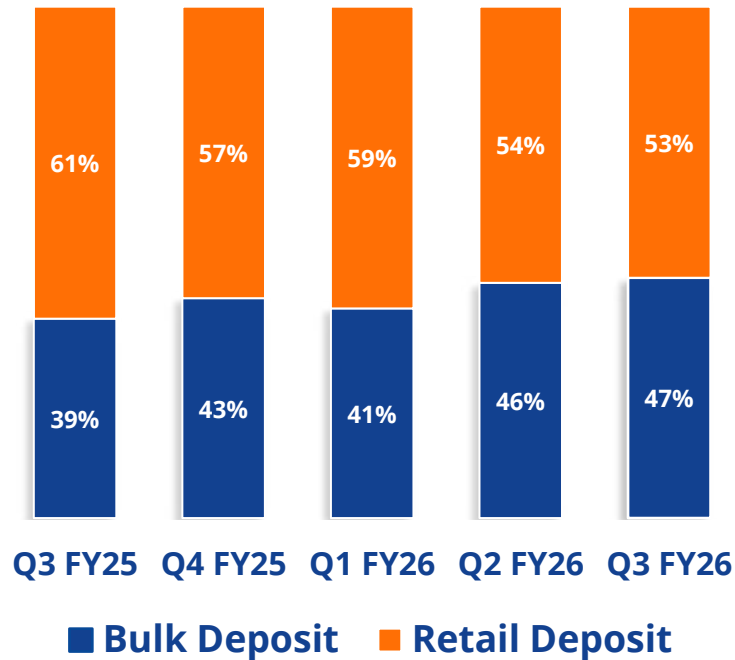
# Deposits

## Total Deposits

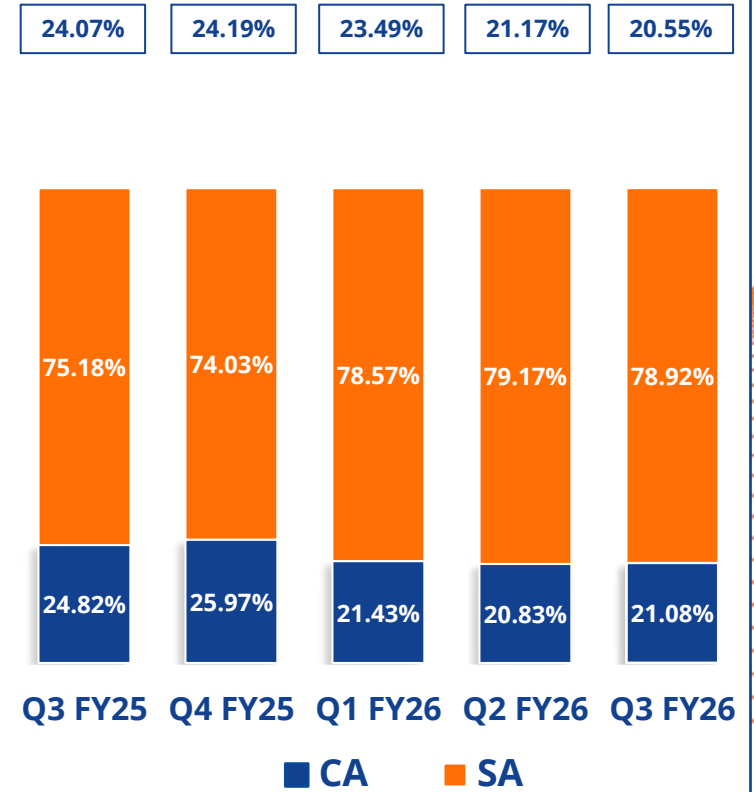


(₹ crore)

## Term Deposit Mix\*

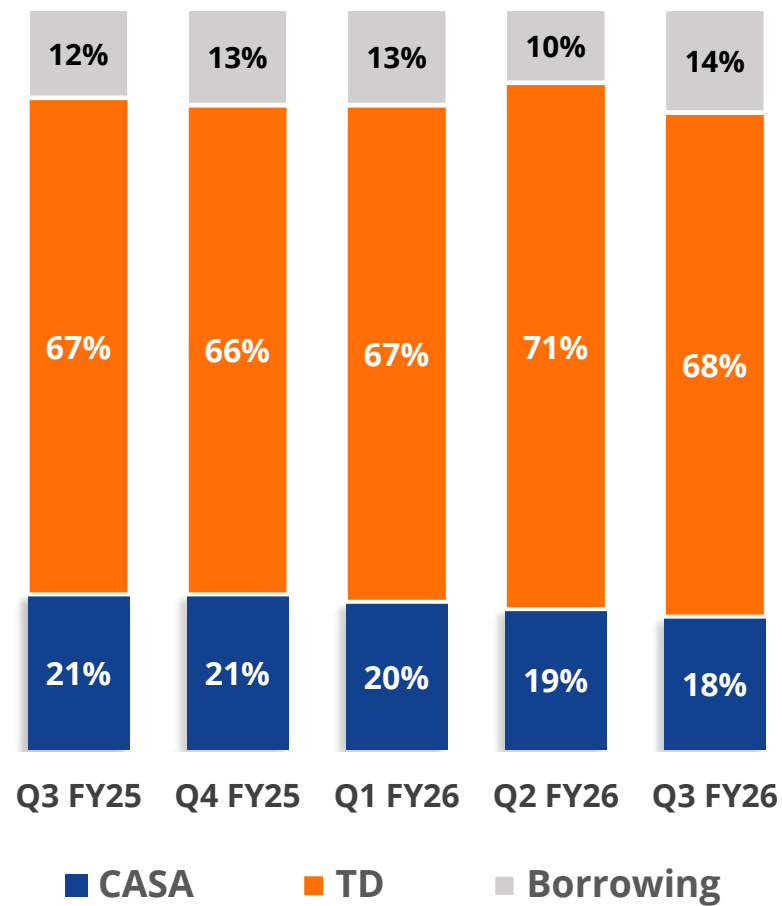


## CASA Mix



\* Excl. CD

## Funding Mix

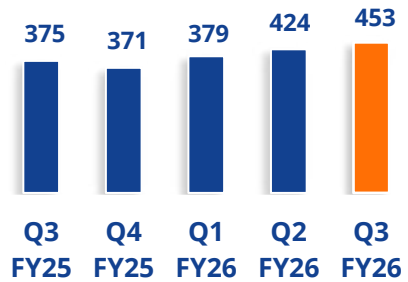


## Credit Rating

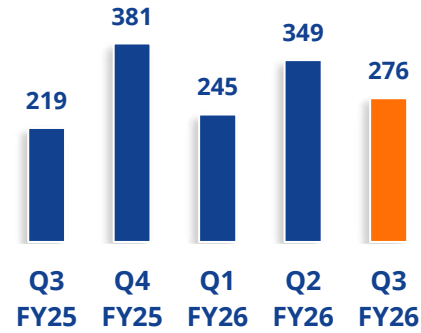
Instrument	Rating
Tier II Bonds (Under Basel III)	CRISIL A/ Stable IND A/Positive
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

# Key Performance Matrix

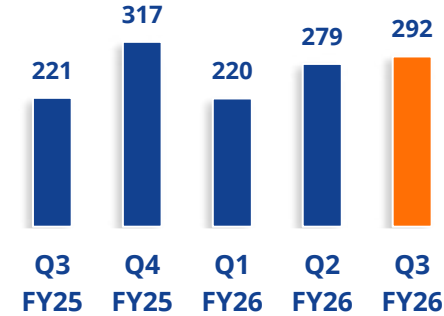
## Net Interest Income



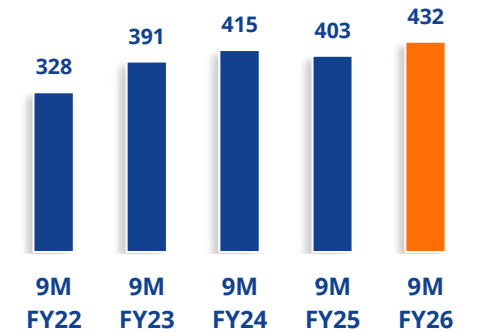
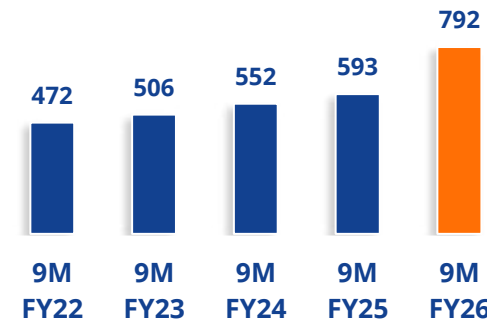
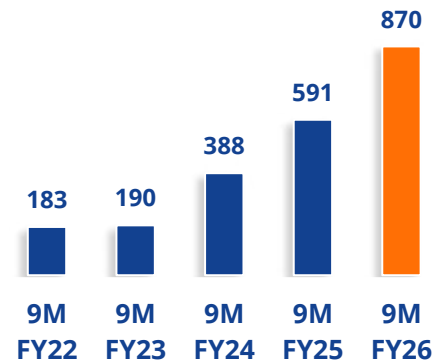
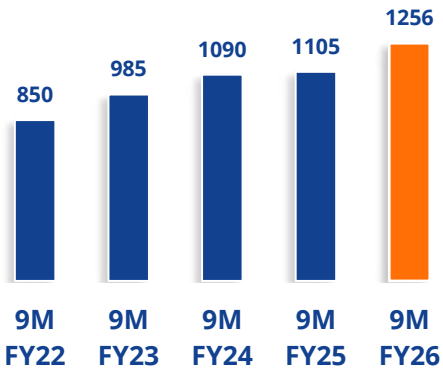
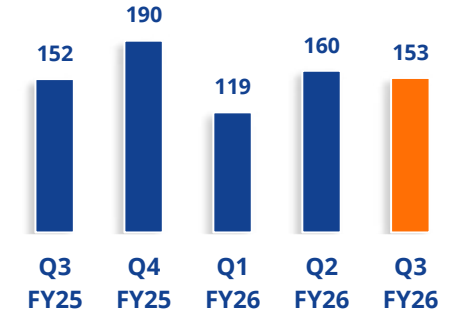
## Non Interest Income



## Operating Profit



## Net Profit

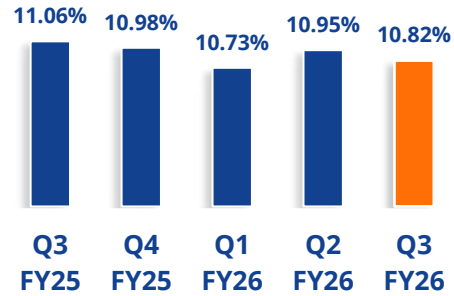


(₹ crore)

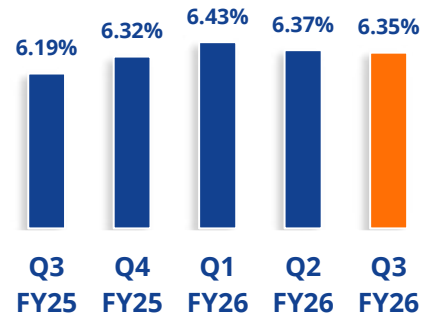


# Key Performance Matrix (contd.)

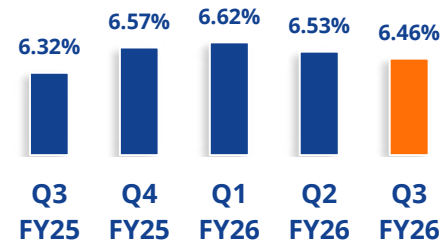
## Yield on Advances



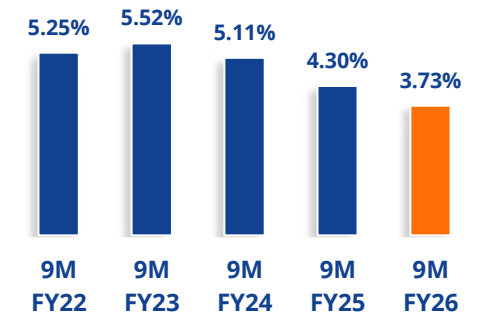
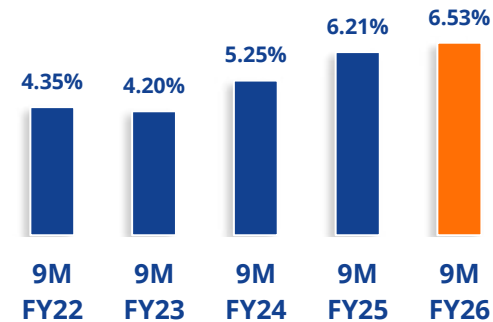
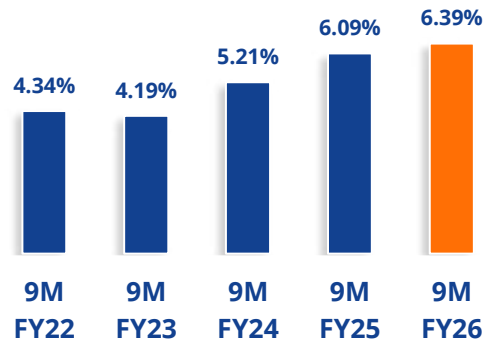
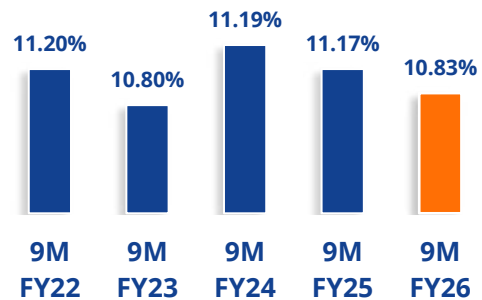
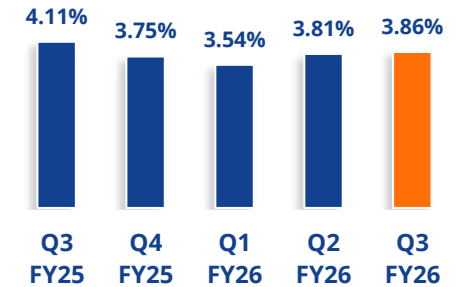
## Cost of Deposits



## Cost of Funds

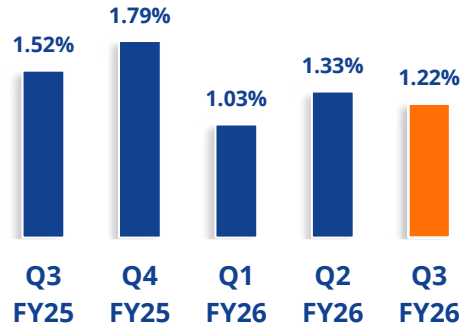


## Net Interest Margin

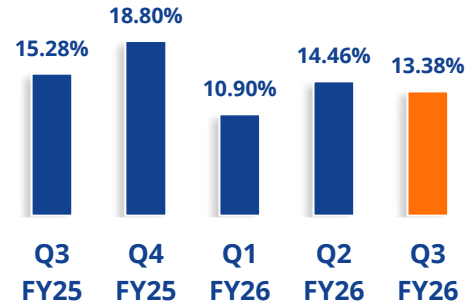


# Key Performance Matrix (contd.)

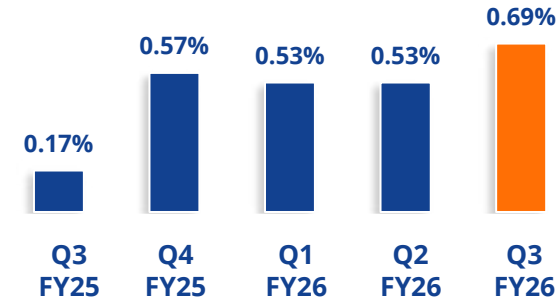
## Return on Assets



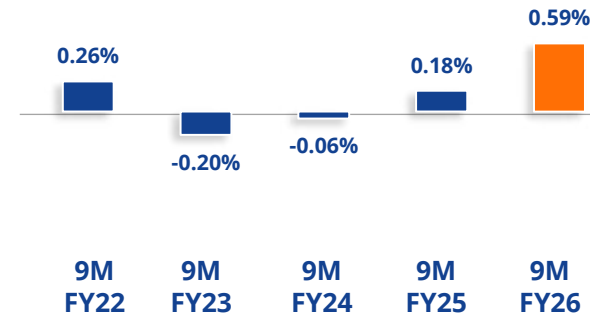
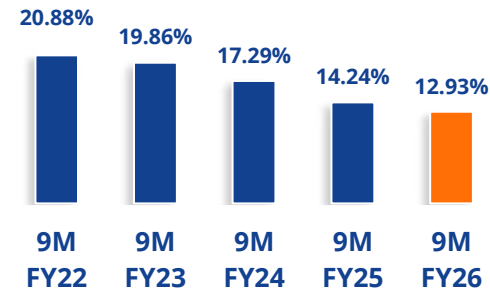
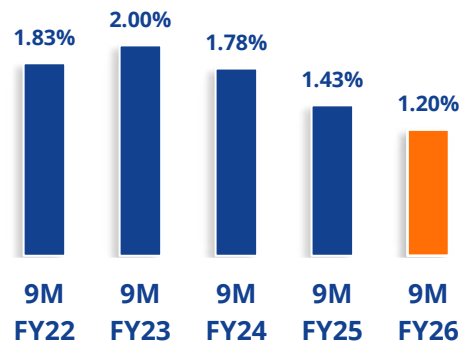
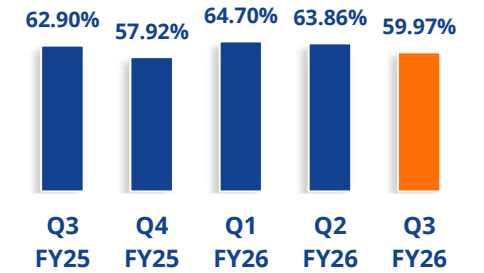
## Return on Equity



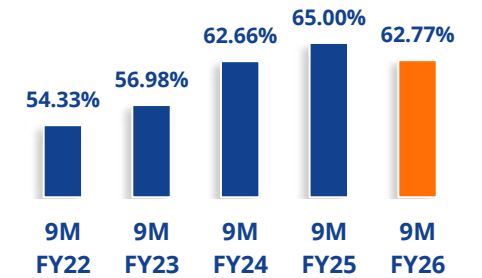
## Credit Cost\*



## Cost to Income

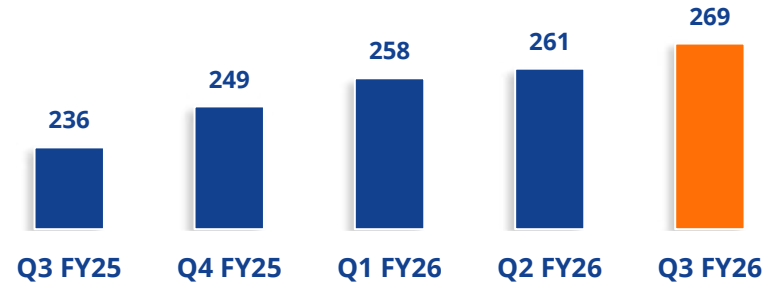


\*Provisions other than tax / Average Assets

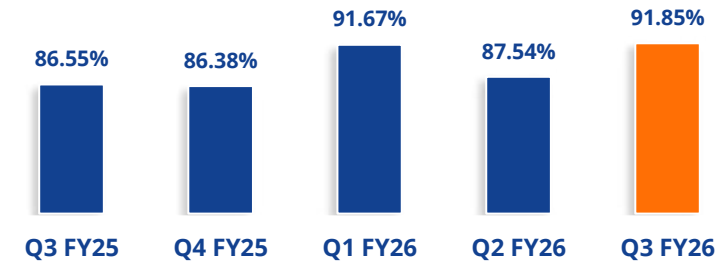


# Key Performance Matrix (contd.)

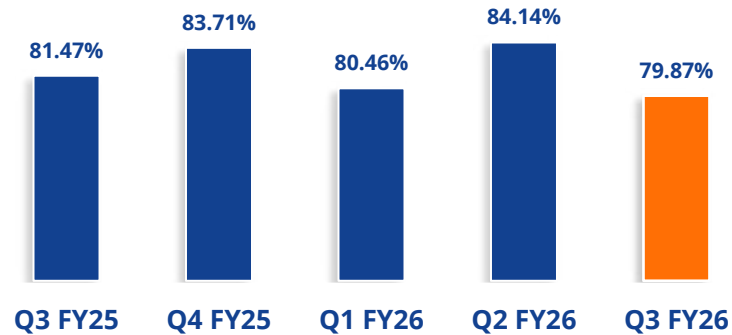
## Book Value Per Share



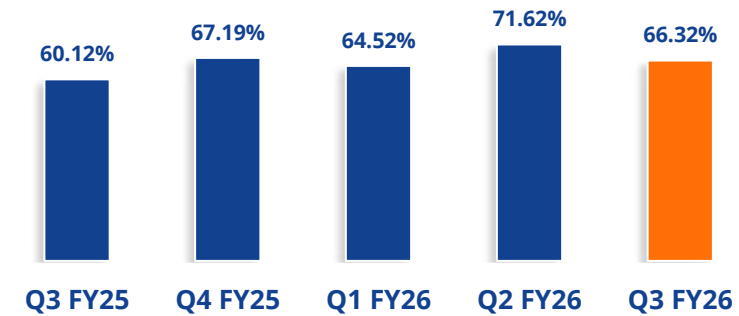
## CD Ratio (Gross)



## PCR (Incl. w/off)



## PCR (excl. w/off)

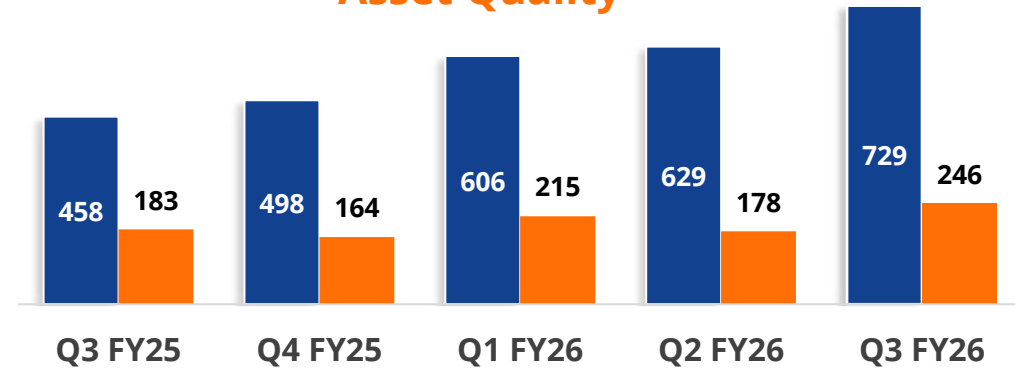




# Key Performance Matrix (contd.)

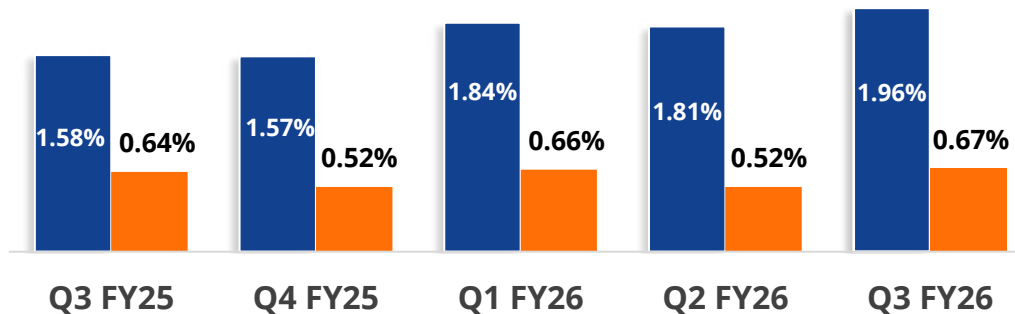
(₹ crore)

## Asset Quality



■ Gross NPA ■ Net NPA

(₹ crore)

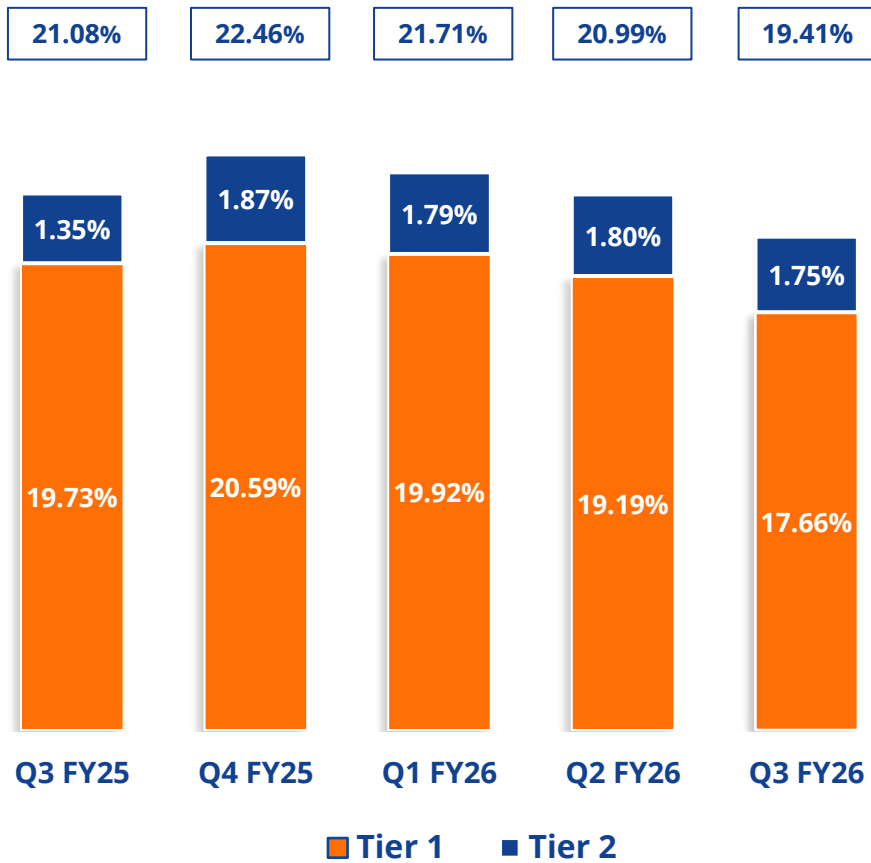


■ Gross NPA (%) ■ Net NPA (%)

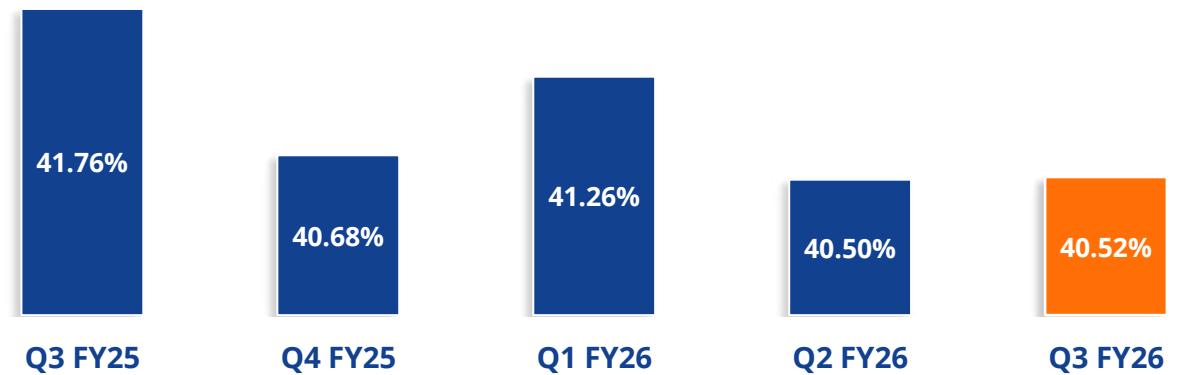
Gross NPA Movement	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
Opening Balance of Gross NPA	452	458	498	606	629
Additions	62	94	139	94	197
Sub Total (A)	514	552	637	700	826
Less					
(i) Upgradations	12	7	2	37	23
(ii) Recoveries	29	29	17	29	26
(iii) Write-Offs	15	18	12	5	48
Sub Total (B)	56	54	31	73	97
Closing Balance of Gross NPA (A-B)	458	498	606	629	729

# Key Performance Matrix (contd.)

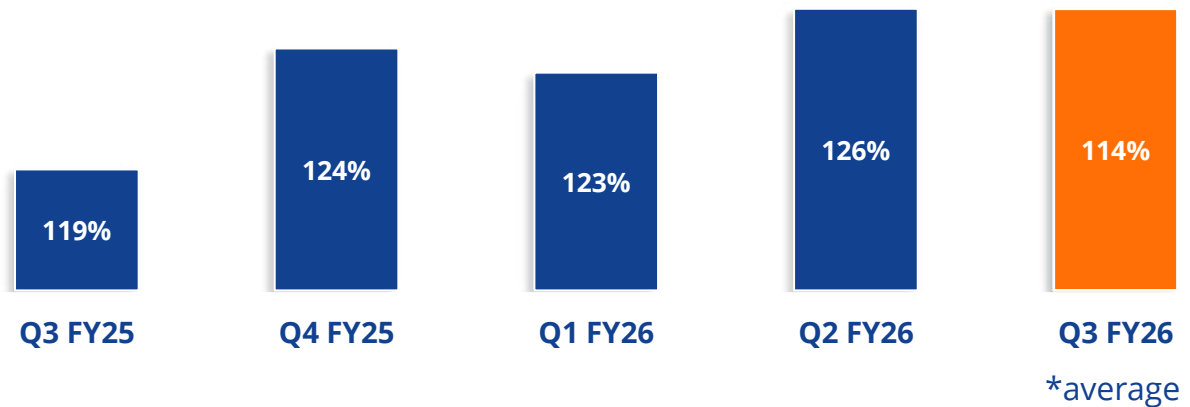
## Capital Adequacy Ratio



## RWA to Total Exposure



## Liquidity Coverage Ratio\*



# Profit and Loss Account

Particular	Q3 FY26	Q2 FY26	Q3 FY25	QoQ	YoY
Interest Income	1,154	1,109	919	4%	26%
Interest Expense	701	685	544	2%	29%
Net Interest Income	453	424	375	7%	21%
Treasury Profit	5	6	8	-17%	-38%
Fee income	272	343	211	-21%	29%
Net Operating Income	730	773	595	-6%	23%
Staff Cost*	232	228	196	2%	18%
Other Opex	206	266	178	-22%	16%
Total Opex	438	494	374	-11%	17%
Operating Profit	292	279	221	5%	32%
Provision for NPA	77	55	7	40%	1048%
Other Provisions	10	8	10	14%	3%
Total Provisions	87	63	17	36%	425%
Profit Before Tax	205	216	204	-5%	1%
Tax	52	56	52	-5%	0%
Profit After Tax	153	160	152	-5%	1%

\* Q3 FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

# Profit and Loss Account

Particular	9M FY26	9M FY25	YoY
Interest Income	3,304	2,616	26%
Interest Expense	2,048	1,511	36%
Net Interest Income	1,256	1,105	14%
Treasury Profit	64	47	37%
Fee income	807	544	48%
Net Operating Income	2,127	1,695	25%
Staff Cost*	681	558	22%
Other Opex	654	544	20%
Total Opex	1,335	1,102	21%
Operating Profit	792	593	33%
Provision for NPA	188	33	477%
Other Provisions	23	18	28%
Total Provisions	211	50	318%
Profit Before Tax	581	543	7%
Tax	149	140	7%
Profit After Tax	432	403	7%

\* 9M FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)



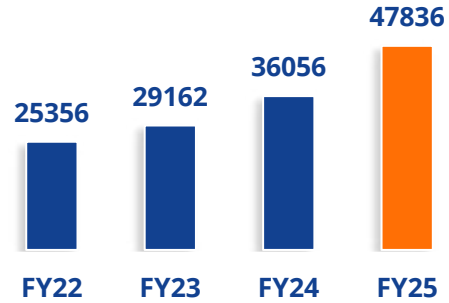
# Balance Sheet

Liabilities	Dec. 31, 2025	Sept 30, 2025	Dec. 31, 2024	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,662	4,527	4,103	3%	14%
Deposits	40,460	39,651	33,407	2%	21%
Of which CASA	8,316	8,394	8,042	-1%	3%
Borrowings	6,540	4,326	4,474	51%	46%
Other Liabilities & Provisions	1,672	1,343	951	25%	76%
Total	53,508	50,021	43,109	7%	24%
Assets					
Cash & Balance with RBI	2,675	2,420	2,335	11%	15%
Balance with Banks Money at call & Short Notice	1,183	1,009	517	17%	129%
Investments	11,376	10,799	10,132	5%	12%
Advances	36,677	34,262	28,639	7%	28%
Fixed Assets	670	671	557	0%	20%
Other Assets	927	860	929	8%	0%
Total	53,508	50,021	43,109	7%	24%

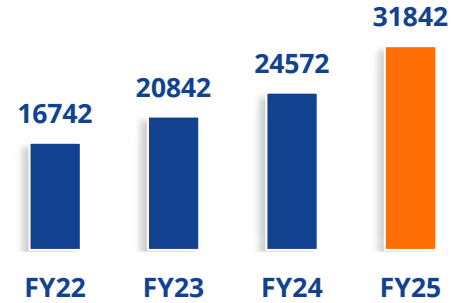
(₹ crore)

# Key Performance Matrix (contd.)

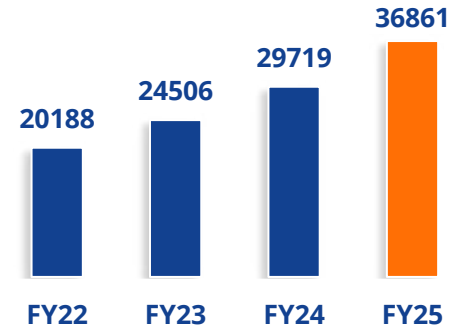
## Balance Sheet Size



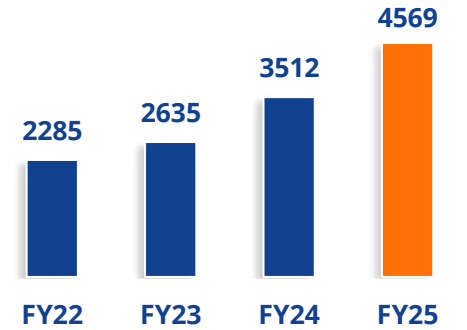
## Gross Advances



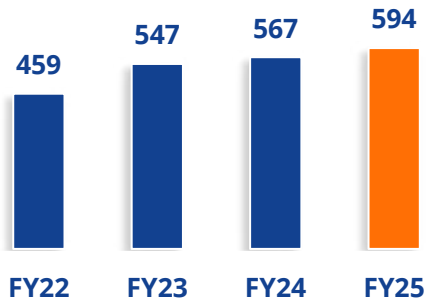
## Deposits



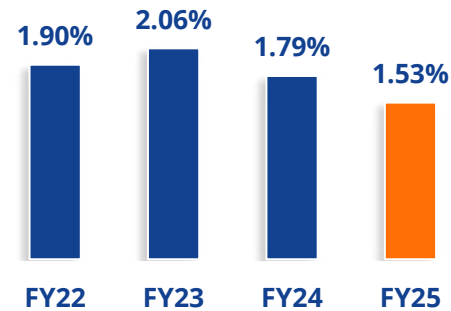
## Total Income



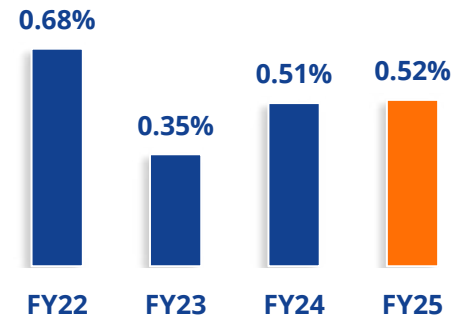
## Profit After Tax



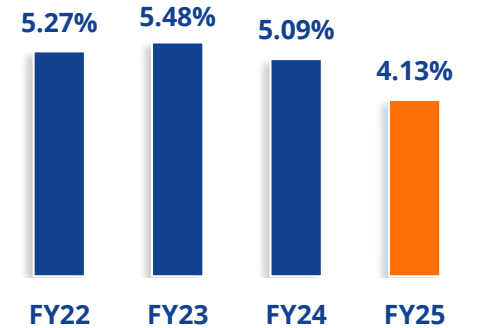
## ROA



## Net NPA



## NIM



(₹ crore)

## Technology Infrastructure Transformation

1. Four new Datacenters along with private cloud have been built and commissioned.
2. All Bank Branches have been provided with resilient high network bandwidth for running the business.
3. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
4. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
5. New Enterprise Backup Solution is under Implementation. Planned delivery by Q4 FY26.

## Core Systems Transformation

1. Bank is now on a New Core Banking System (Flexcube) including Payment System, Virtual Account Management, Digital Channels (Mobile Banking, Internet Banking) and Trade Finance.
2. New Finance System, Oracle General Ledger is live.
3. New Risk Management System, Oracle OFSAA is under implementation and will be ready in Q4 FY26.
4. New Oracle Loan Management System (Gold – Live , Agri and Vehicle – under implementation) Planned delivery by Q4 FY26.
5. New Corporate Channel (Mobile and Internet), Trade Finance (Internet) is under implementation. Planned delivery by Q4 FY26.
6. New OBDX Corporate is live and Trade Finance is planned delivery by Q3 FY27.

## Surround Systems Transformation

1. New Digital Customer Onboarding system, New HR System, New Compliance System, New Digital Call Center, New Lead Management System, Corporate and SME Lending Systems are live.
2. Retail Lending systems for Gold, Two-Wheeler, PL, LAP, EL, HL, AL are live.
3. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration.
4. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q4 FY26.
5. Wholesale Banking, Transaction Banking and SME Transformation is in flight (CMS, CBDT, PFMS, GLMS). Planned delivery by Q4 FY26.
6. RegTech Transformation (GRC, Tranche1, Automation) is in flight. Planned delivery by Q2 FY27.

## Cybersecurity Systems Transformation

1. WAF (Web Application Firewall) is implemented for Application security.
2. Radware DDOS (Distributed Denial of Service) implemented in both DC & DR to detect & mitigate DDOS attacks.
3. To efficiently respond to security threats at end points, we have implemented EDR solution from Checkpoint.
4. Implemented SPLUNK for effective detection & response to Security Incidence.
5. Fraud Risk Management solution is live . CBS, OBDX, UPI systems being monitored.
6. New Early Warning System is live.

# Enhancing Digital Footprint



Mobile Banking Users

6.71 lakh+



% of Digital Transaction\*

86.95%



QR Installations

20,000+



Net Banking Users

6.71 lakh+



PoS Machine Installations

3,500+



Debit Cards

9.68 lakh+



Digital Transaction\*

1,157 lakh+



Credit Cards

1.85 lakh+

\*for 9M FY26





## Environmental

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



## Social

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



## Governance

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

# Awards & Recognition



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