

SEC/210/2025

August 26, 2025

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,

Proceedings of the 104th 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/173/2025 dated July 23, 2025, and SEC/183/2025 dated August 2, 2025, we would like to inform you that the 104th Annual General Meeting ("**AGM**") of the Members of CSB Bank Limited (the "**Bank**") was held on August 26, 2025, 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 23, 2025, were passed with requisite majority.

Accordingly, we hereby submit the following:

1. Proceedings of the 104th 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 26, 2025, 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.co.in/CSBVideo/csb-bank-agm-fy25.html>.

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

Kindly take the same on records.

Thanking You.

Yours faithfully,

Sijo Varghese
Company Secretary

Annexure- I

SUMMARY OF PROCEEDINGS OF THE 104th ANNUAL GENERAL MEETING OF THE MEMBERS OF CSB BANK LIMITED, HELD ON TUESDAY, AUGUST 26, 2025, AT 11:00 A.M. IST THROUGH VIDEO CONFERENCING (“VC”) / OTHER AUDIO VISUAL MEANS (“OAVM”)

Day and Date of the Meeting	:	Tuesday, August 26, 2025
Time of commencement of the Meeting	:	11:00 A.M. IST
Time of conclusion of the Meeting	:	12.15 P.M. IST
Chairperson	:	Mr. Biswamohan Mahapatra
Number of Shareholders attended the meeting	:	64

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. Madhavan Menon, Non-Executive Director	Dubai
5.	Mr. Sumit Maheshwari, Non-Executive Director	Fairbridge Capital Office, Mumbai
6.	Ms. Sharmila Abhay Karve, Independent Director, Chairperson of Audit Committee of the Board	Residence, Pune
7.	Mr. Sharad Kumar Saxena, Independent Director, Chairperson of Nomination & Remuneration Committee	Residence, Navi Mumbai
8.	Ms. Renu Kohli, Independent Director, 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
KMP'S/SENIOR MANAGERIAL PERSONS		
1.	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, Sundaram & Srinivasan, Chartered Accountants, Chennai, Statutory Auditors	Chennai
4.	Mr. Ramkumar Sankar Sundaram & Srinivasan, Chartered Accountants, Chennai, Statutory Auditors	Chennai
5.	Mr. Sanjeev Sathyanarayanan Sundaram & Srinivasan, Chartered Accountants, Chennai, Statutory Auditors	Chennai
5.	Ms. Manisha Maheshwari, Partner Bhandari & Associates, Company Secretaries, Mumbai, Secretarial Auditors	Mumbai

Mr. Biswamohan Mahapatra chaired the meeting. The Chairperson informed that the 104th 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, except Mr. Sudhin Choksey, Independent Director, 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 23, 2025, convening the meeting, was taken as read.

The Company Secretary informed that the Joint Statutory Auditors, Walker Chandio & Co. LLP, Chartered Accountants, Mumbai, and Sundaram & Srinivasan, Chartered Accountants, Chennai, the Secretarial Auditors, Bhandari & Associates, Company Secretaries, Mumbai, have issued unqualified opinion in their respective audit reports for the financial year ended March 31, 2025 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 Nos. 5 & 6 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 104th Annual General Meeting of the Bank at 12.15 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 23, 2025, 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	Ordinary Resolution
2.	Re-appointment of Retiring Director, Mr. Madhavan Menon (DIN: 00008542)	Ordinary Resolution
3.	Fixation of remuneration of the Joint Statutory Auditors	Ordinary Resolution
SPECIAL BUSINESS		
4.	Appointment of BNP & Associates, Company Secretaries, Mumbai as Secretarial Auditors of the Bank and fixation of their remuneration	Ordinary Resolution
5.	Appointment of Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive Independent Director as Non-	Ordinary Resolution

	Executive (Part-time) Chairman of the Bank and fixation of his remuneration.	
6.	Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), NonExecutive (Part-time) Chairman of the Bank for the Financial Year 2025-26 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.	Special Resolution
7.	Re-appointment of Mr. Pralay Mondal (DIN: 00117994) as the Managing Director & CEO of the Bank for a period of three years with effect from September 15, 2025, to September 14, 2028.	Ordinary Resolution
8.	Approval for continuing the Material Related Party Transactions with FIH Mauritius Investments Ltd, the promoter of the Bank.	Ordinary Resolution
9.	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

Based on the Scrutinizer's report dated August 26, 2025, 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 23, 2025, have been passed by the members with requisite majority.

Thanking You.

Yours faithfully,

Sijo Varghese
Company Secretary



104TH ANNUAL GENERAL MEETING

**ADDRESS BY CHAIRPERSON,
SHRI. BISWAMOHAN MAHAPATRA**

TUESDAY | AUGUST 26, 2025

Address by Chairperson Shri. Biswamohan Mahapatra, at the 104th Annual General Meeting of the shareholders of CSB Bank Ltd. at 11.00 a.m. on Tuesday, August 26, 2025, through Video Conferencing

Dear Shareholders,

Very Good Morning to all of you.

It is both an honour and a privilege to address you for the first time as the Chairperson of CSB Bank, at a defining moment marked by continued steady performance and a year of institutional strengthening, especially infrastructure enhancement, aligned with our journey towards the 'SBS 2030 Strategy'—Sustain, Build, and Scale. This strategy aims to transform your Bank into a mid-sized, new-age bank with a national presence by 2030. We deeply appreciate your generous support, which has been instrumental in driving this consistent performance and progress, and in advancing us towards the goals outlined in the strategy. On behalf of the Board of Directors, I extend my sincere gratitude to each of you for taking time out of your busy schedules to join us for this meeting. I also warmly welcome all new shareholders who have joined us since the last Annual General Meeting held on August 23, 2024. We are currently in the advanced stage of the Build phase of strategy, marked by sustained transformation across multiple fronts, including a comprehensive overhaul of our technology stack, expansion of product portfolio, and significant enhancement of digital capabilities. In addition, we have expanded our physical presence, established strategic fintech partnerships, reinforced our liability franchise, streamlined core processes, and made notable strides in customer acquisition and operational resilience.

Macroeconomic Insights

The global economic landscape is undergoing a profound transformation, with traditional frameworks being redefined and a new global order still in flux. The recent escalation of tariff measures by the United States has created one of the most restrictive trade environments since the Great Depression, disrupting global trade flows and amplifying economic volatility. Amidst these global headwinds, India has demonstrated remarkable resilience, officially surpassing Japan to become the world's fourth-largest economy as of June 2025, with a projected GDP growth of 6.5% for FY 2024–25. India's diversified export base and robust domestic consumption have provided effective insulation from external shocks. As we move towards the centenary of independence, the nation has articulated a bold vision of becoming 'Viksit Bharat' a fully developed, self-reliant economy by 2047. This aspiration, though ambitious, is grounded in realism and supported by the collective potential of over 140 crore citizens.

The Indian banking sector delivered a stable performance in FY 2024–25, though a moderated credit growth of 12% year-on-year and deposit growth of approximately 10.2–10.3%. A structural shift towards term deposits was observed, driven by rising interest rates and customer preference for stable returns. The sector is undergoing a digital renaissance, with banks increasingly leveraging artificial intelligence, machine learning, and hyper-automation to enhance customer experience, operational efficiency, and risk management. Cybersecurity has emerged as a

strategic priority, supported by national policies and AI-powered threat detection systems. Reserve Bank of India adopted a calibrated monetary policy stance, reducing the repo rate by a cumulative 100 basis points during the year to support credit growth and economic momentum.

Year in Review

FY 2024–25 marked a pivotal phase in our transformation journey. We successfully migrated to the Oracle Core Banking System, complemented by integrated surround systems, enabling scalable service delivery and data-driven decision-making. We expanded our branch and ATM network with the addition of 56 branches and 60 ATMs, bringing the total to 829 branches and 791 ATMs, thereby strengthening our pan-India presence. We adopted a strategic, forward-looking approach to asset quality, combining proactive risk management with conservative provisioning. Accelerated provisioning and contingency buffers were deliberate measures to enhance resilience, supported by timely adjustments to emerging risks to ensure portfolio stability.

From both financial and operational perspectives, your Bank delivered a strong performance in FY 2024-25. Deposits increased to ₹36,861 crore, while gross advances reached ₹31,842 crore. Total income grew to ₹4,569 crore, driving operating profit to ₹910 crore and net profit to ₹594 crore. Despite a high interest rate environment, the Net Interest Margin (NIM) remained robust at 4.13%. Capital adequacy ratio stood at a healthy 22.46%, well above the regulatory requirements. Return on Assets (ROA) was 1.53%, and Return on Equity (ROE) stood at 15.44%. Asset quality remained stable, with Gross Non-Performing Assets (GNPA) at 1.57% and Net Non-Performing Assets (NNPA) at 0.52%.

ESG Priorities

CSB Bank acknowledges the global climate emergency and is committed to supporting the transition to a low-carbon economy. Through a proactive ESG framework, your Bank is reducing its carbon footprint, promoting diversity and inclusion, and maintaining high ethical standards. Our lending decisions will be guided by robust environmental and social risk assessments, and we will prioritize clients and projects that align with global climate targets and sustainable development principles.

On the social front, your Bank reaffirmed its commitment by supporting underserved communities, with focused initiatives in education, healthcare, housing, sanitation and gender equality, aligned with its broader sustainability goals. A key initiative is 'Project Dialysis', in partnership with the Fairfax India Charitable Foundation Trust, which provides affordable dialysis services across India. Your Bank aims to drive inclusive development through dedicated CSR funding and long-term impact strategies.

Governance is the foundation of CSB Bank's resilience and long-term success. Our governance framework is anchored by a highly experienced Board of Directors and its specialized committees, ensuring rigorous oversight, transparency, and accountability at every level. This structure not

only safeguards compliance with regulatory standards but also reinforces ethical practices across the organization.

We remain committed to building trust through proactive engagement with stakeholders. By maintaining open communication, timely disclosures, and robust risk management, we foster confidence among investors, customers, and regulators alike. Our unwavering focus on integrity and responsible leadership continues to position your Bank as a trusted and forward-looking financial institution.

The Road Ahead

As we enter the Scale phase in FY 2026–27, our focus will be on consolidating the gains achieved during the Build phase and positioning the Bank for accelerated growth. Our evolving business model is designed to deliver integrated, need-based solutions across the retail, MSME, and wholesale segments, enhancing customer experience and operational efficiency. With disciplined execution, strategic clarity, and a strong emphasis on profitability and shareholder value, we are confident in our ability to emerge as a respected mid-sized institution by 2030. We remain committed to building a future-ready workforce through structured talent development, leadership training, and skill enhancement initiatives, with special emphasis on compliance and regulatory capabilities to ensure confident and ethical execution of our strategic roadmap.

Together Towards SBS 2030

As we reflect on our progress and the road ahead, I extend heartfelt gratitude to all who have been part of CSB Bank's journey—our investors, customers, associates, partners, and well-wishers. Your trust and support continue to inspire us to pursue excellence and deliver lasting value.

We are especially grateful to the Reserve Bank of India, the Securities and Exchange Board of India, the Ministry of Corporate Affairs, Stock Exchanges, and the Central and State Governments for their unwavering support and regulatory stewardship. Their guidance has played a pivotal role in enabling our progress and ensuring that we remain aligned with the highest standards of governance, compliance, and transparency.

A special thanks to our senior leadership team, led by Managing Director & CEO, Mr. Pralay Mondal. His strategic vision, relentless focus, and flawless execution have steered the Bank through a period of consistent success and transformation. Under his leadership, we have not only delivered strong and consistent financial performance but also laid the foundation for long-term institutional growth.

I would also like to extend my sincere appreciation to the entire CSB Bank team. Your passion, resilience, and pursuit of excellence have powered our progress, shaping a chapter defined by purpose, performance and pride.

As we step into the fag end of the Build phase to roll out the Scale phase, we do so with confidence and optimism, inspired by your belief in us and strengthened by the collective

efforts of all our stakeholders. Thank you for walking this path with us and for being an integral part of our journey towards becoming a respected mid-sized bank by 2030. Together, we will continue to build a legacy rooted in trust and ultimately creating enduring value for all the stakeholders.

Thanking you.

Mumbai | August 26, 2025

Biswamohan Mahapatra
Non-Executive Independent Chairperson



104TH ANNUAL GENERAL MEETING

**ADDRESS BY MD & CEO,
SHRI. PRALAY MONDAL**

TUESDAY | AUGUST 26, 2025

Address by Sri. Pralay Mondal, MD&CEO, at the 104th Annual General Meeting of the shareholders of CSB Bank Ltd. on Tuesday, August 26, 2025, at 11:00 A.M. IST through Video Conferencing (“VC”)

Dear Shareholders,

Good morning to you all.

I am honoured to extend a warm welcome to all of you to the 104th Annual General Meeting coming on the eve of Ganesh Chaturthi. On an earlier occasion, I spoke at length about the SBS 2030 journey embarked upon by your bank and how we intend to position ourselves as a mid-sized bank in due course of time. I am pleased to share the glimpses of our SBS 2030 journey, the progress we have made, the financial performance for the last fiscal and the priorities for FY 26.

Our Annual Report for the financial year 2024-2025 has been already made available to you and I trust you have had the opportunity to review its content.

SBS2030 Vision:

We embarked on the Sustain, Build, Scale -SBS- journey in March 2022 with a vision of becoming a mid-sized full service new age private sector bank by FY 2030. The entire SBS 2030 rests on five strong strategic pillars viz. Governance, Human Capital, Technology, Customer Service and Compliance. We are making steady progress driven by clear strategic direction and sound execution which is enabling us to translate each milestone into a tangible achievement. The initial Sustain and Build phase which extends till FY 26, focussed on reinforcing the trust and stability that we accumulated over a century. During this phase, we have been strengthening our capabilities, systems, processes and other critical enablers to build a future ready organisation poised for scalable growth.

We will discuss this in detail, a little later.

Macroeconomic and Banking Landscape:

Before we delve into the performance of your bank over the last financial year, I would like to briefly touch upon the macroeconomic and banking landscape in which we operate.

The global environment continues to be uncertain. While financial market volatility and geopolitical uncertainties have subsided, trade negotiation challenges emerged afresh and continue to persist. Global growth is projected at 3.0 percent for 2025 and 3.1 percent in 2026. Though USA has announced new tariffs, the uncertainty surrounding individual negotiations is impacting currencies, rates, and commodity prices and global growth remains muted. However, global growth could be boosted if trade negotiations lead to a predictable framework and to a reduction in tariffs.

On the domestic front, India continues to be one of the fastest-growing major economies in the world economy and is outperforming global peers. Domestic growth remains resilient aided by private consumption and fixed investments. A steady monsoon is supporting the agriculture activity. Service sector activities are also robust. A significant economic development in 2025 was the drop in inflation and the inflation being below its target, the Reserve Bank of India decided to keep the repo rate unchanged at 5.50 percent in its policy review in August. RBI has already cut repo rate by one hundred basis points earlier in 2025 and is awaiting developments in growth and inflation trends for the necessary interventions. Mid-August also saw S&P Global upgrade India's sovereign credit rating from BBB- to BBB, citing resilience in growth and fiscal consolidation as key factors. This upgrade is expected to lower borrowing costs and attract more investment. As GST reforms is on the anvil, it is expected to improve the sentiments further and aid growth momentum on the targeted levels.

Growth Outlook:

The economic outlook for India remains positive, with a steady monsoon, lower inflation, rising capacity utilization, and favorable financial conditions all contributing to robust domestic economic activity. Foreign exchange reserves and improvements in the current account add to the country's economic stability. However, we shall remain vigilant regarding potential impact arising from global trade tensions and a widening trade deficit.

Monetary, regulatory, and fiscal policies remain aligned with the growth objectives, with the RBI projecting a real GDP growth rate of 6.5% for FY 2026 and CPI inflation expectation at 3.1% in FY 2026.

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 2025.

I would like to highlight some of the key performance metrics for the fiscal year 2025:

Profitability:

- Strong operating performance with an operating profit of ₹910 crore, with a 17% YoY growth.
- Total Income grew by 30% over FY 24, reaching ₹4,569 crore.
- ROA stood at 1.53% for FY 25, surpassing the industry average of 1.4%.
- NIM could be sustained above 4 at 4.13% despite the higher interest costs and adverse liquidity conditions. Industry average is at 3.5%.
- Cost of Deposits was recorded at 6.15%, with Yield on Advances at 11.11%.

- The ratio of Non-Interest Income to Total Income improved to 21.27% from 16.64% in the previous fiscal year.
- Cost to Income ratio stood at 62.82%.

Business:

- Total business reached ₹68703 crore, marking a 27% YoY growth.
- Deposits grew by 24% YoY, outpacing the industry growth of around 10%.
- CASA ratio stood at 24.19%.
- Gross advances grew by 30%, compared to the industry growth rate of around 12%.
- The Gold Loan portfolio exhibited a robust YoY growth of 35%.

Capital/Liquidity:

- Strong capital base with a CRAR of 22.46%, significantly above the industry average of 17.30%. Adequate headroom for future growth is there.
- A lower proportion of Risk-Weighted Assets at 40.68%, compared to the industry average.
- Leverage ratio of 8.38%.
- Comfortable liquidity, with an average LCR of 124% and NSFR of 121%

Asset Quality:

- Stable Ratios
- GNPA stood at ₹498 crore, or 1.57%.
- NNPA was ₹164 crore, or 0.52%.
- PCR was maintained at 83.71% with PWO & 67.19% without PWO.

Shareholder Return:

- EPS improved to ₹34.23, up from ₹32.67 in FY 24.
- Book Value per Share is standing at ₹249.
- ROE of 15.44%, compared to the industry average of 13.60%.

We remain optimistic about our ability to maintain and improve upon this performance in the upcoming fiscal year.

Moving to the Scale Phase:

As we approach the Scale phase, we are gearing up to commence this critical phase in FY 2027, underpinned by a solid technological foundation and a future-ready mindset. Let me now highlight several key aspects that will empower us to scale effectively and with excellence.

State of the Art Technology:

Our IT strategy focusses on building a futuristic modular, resilient & agile technology infrastructure to deliver exceptional customer experience through Digital & AI solutions. This transformation, which includes migrating to a new core system and rolling out over fifty surround systems, has brought us closer to the Scale phase. The successful migration to the Oracle Flexcube Core has significantly enhanced our ability to provide customized solutions, innovative products and a seamless digital experience for our customers. This will open up immense opportunities for your bank in building a profitable customer franchise which is key to this transformation.

Strong Distribution Network:

Our extensive distribution network offers strategic and operational advantages ensuring last-mile connectivity and service delivery. As on 31.03.2025, we have a total of 1620 touchpoints comprising of 829 branches and 791 ATMs. Gold loans being our key portfolio and a touch and feel kind of a business, our branches have a key role to play. Since past few years, we have been expanding to the west and north which is helping us to build the franchise while reducing the concentration risk. Our branches will complement our new and revamped digital channels, giving flexibility and seamless omnichannel options for customers. Last year we have added fifty-six branches. We plan to continue this branch network expansion, adding approximately 60-80 branches annually, eventually aiming for one hundred or more branches per year as we go along.

Verticalisation:

The verticalisation implemented in your bank is helping us to have a customer centric model delivering more relevant and value-added solutions across segments. On the liability side, we have verticals like CASA, NR, Digital, TASC, Liability Sales etc. On the advance side we have four major verticals viz, Gold loans, Retail other than Gold, MSME and Corporate, with further sub segments. All the verticals have started contributing to the topline growth and momentum will go up once scale phase starts. This will also help us in achieving a more balanced business mix by FY 2030. Verticals have been formed in the support functions as well to bring in more expertise and focus. The assurance functions viz Risk, Audit and Compliance have been strengthened and technologically supported towards enabling better decision making and improved performance, thus ensuring effective regulatory compliance, operational soundness and fraud prevention.

Comprehensive Product and Service Delivery:

Our new technological framework allows us to introduce a broader array of products and services to meet the diverse needs of our customers. Products such as premium banking, cash management, supply chain solutions, derivatives, and factoring are already in development, enabled by the enhanced core system. This will transform your bank into a one-stop financial services provider, driving customer loyalty and cross-selling opportunities.

Strong Funding Structure:

Despite challenges in liquidity and funding management in the past fiscal year, we successfully navigated these hurdles by maintaining all regulatory ratios and keeping sufficient buffers. We managed our funding through a balanced mix of CASA, retail term deposits, bulk deposits and borrowings, including foreign currency borrowings. This stable, diverse, cost efficient and sustainable approach will enable us to comfortably support scalable and efficient growth. Once the franchise is built and the products including retail assets are rolled out, the customer acquisition run rate with higher wallet share will improve and this will further enhance our funding capabilities.

Leadership and Governance:

Our Board of Directors comprises of experienced professionals with varied expertise, and they play a critical role in driving and monitoring the transformation journey thus ensuring an ethical, customer centric transformation with sustainable value creation.

The leadership team, supported by the expertise and strategic foresight of the board, has been instrumental in navigating challenges and seizing emerging opportunities, ensuring alignment across functions and driving the right execution.

Board and the leadership team together will drive a seamless and impactful scale journey.

Rating:

CRISIL & India Ratings have reaffirmed rating of our instruments with a stable/positive outlook respectively.

Commitment to ESG:

Our commitment to Environmental, Social, and Governance (ESG) principles remains at the core of our strategic vision. We are actively involved in financing projects aligned with climate risks, renewable energy, and sustainability. This responsible banking approach ensures that our capital deployment contributes positively to both the environment and society. We will be guided by the ESG policies in scale phase, reaffirming our commitment to sustainable development.

Conclusion:

As we near the completion of the Build phase, we remain focused on establishing all the capabilities necessary for scaling your bank into a respected mid-sized institution by 2030. With your continued support and trust, we are confident that we will be successful in achieving this.

I extend my sincere gratitude to our valued shareholders and customers for your trust and continued patronage. I also thank the Board of Directors for their invaluable guidance and mentoring. Additionally, I would like to acknowledge the regulatory bodies, including the RBI, SEBI, Stock Exchanges, and the Central and State Governments, for their ongoing support and cooperation.

I would like to acknowledge our leadership team and staff for their commitment and determination, which have been instrumental in helping your bank achieve significant milestones. Their continuous efforts and enthusiasm provide me with great confidence and reassurance as we move forward with this vision.

Thank you.

Thrissur | August 26, 2025

**Pralay Mondal
Managing Director & CEO**

Voting Results

Date of the AGM/EGM/end of voting for Postal Ballot	26.08.2025
Total number of shareholders on record date	66,850
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:	1
Public:	63

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

Item 1: To receive, consider and adopt the Bank's Audited Financial Statements for the financial year ended March 31, 2025, including the Audited Balance Sheet and Profit and Loss Account as at that date together with the Reports of the Board of Directors and the Auditors thereon.

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	6,93,94,331	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
	E-Voting	5,19,02,909	42981888	82.81209826	42981888	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA

Public-Institutions	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	42981888	82.81209826	42981888	0	100	0
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6640998	150	99.997741	0.00225865
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6640998	150	99.997741	0.00225865
Total		173485827	94729351	54.60351006	94729201	150	99.99984	0.00015835

Item 2: Re-appointment of Retiring Director, Mr. Madhavan Menon (DIN: 00008542)

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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	40938859	2067350	95.192903	4.807096575
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	40938859	2067350	95.192903	4.807096575
	E-Voting	52188587	6641148	12.725288	6639996	1152	99.982654	0.01734640
	Poll	NA	NA	NA	NA	NA	NA	NA

Public- Non Institutions	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
Total		52188587	6641148	12.725288	6639996	1152	99.982654	0.01734640
Total		173485827	94753672	54.61752907	92685170	2068502	97.81697	2.18303096

Item 3: Fixation of remuneration of the Joint Statutory Auditors

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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	43006209	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	43006209	0	100	0
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6639808	1340	99.979823	0.02017723
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6639808	1340	99.979823	0.02017723
Total		173485827	94753672	54.61752907	94752332	1340	99.99859	0.00141419

Item 4: Appointment of BNP & Associates, Company Secretaries, Mumbai as Secretarial Auditors of the Bank 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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	42663457	342752	99.203017	0.796982594
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	42663457	342752	99.203017	0.796982594
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6640053	1095	99.983512	0.01648811
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6640053	1095	99.983512	0.01648811
Total		173485827	94753672	54.61752907	94409825	343847	99.63711	0.36288514

Item 5: Appointment of Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive Independent Director as Non-Executive (Part-time) Chairman of the Bank and fixation of his 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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	40495872	2510337	94.16285	5.837150166
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	40495872	2510337	94.16285	5.837150166
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6639388	1760	99.973499	0.02650144
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6639388	1760	99.973499	0.02650144
Total		173485827	94753672	54.61752907	92241575	2512097	97.34881	2.65118696

Item 6: Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), Non- Executive (Part-time) Chairman of the Bank for the Financial Year 2025 26 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

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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	42107658	898551	97.910648	2.089351796
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	42107658	898551	97.910648	2.089351796
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6640332	816	99.987713	0.01228703
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6640332	816	99.987713	0.01228703
Total		173485827	94753672	54.61752907	93854305	899367	99.05084	0.94916322

Item 7: Re-appointment of Mr. Pralay Mondal (DIN: 00117994) as the Managing Director & CEO of the Bank for a period of three years with effect from September 15, 2025 to September 14, 2028

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
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Promoter and Promoter Group	E-Voting	6,93,94,331	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	5,19,02,909	43006209	82.8589569	41055824	1950385	95.464876	4.535124219
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	41055824	1950385	95.464876	4.535124219
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6640760	388	99.994158	0.00584236
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6640760	388	99.994158	0.00584236
Total		173485827	94753672	54.61752907	92802899	1950773	97.94122	2.05878354

Item 8: 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	6,93,94,331	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
	E-Voting	5,19,02,909	43006209	82.8589569	43006209	0	100	0

Public- Institutions	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	43006209	0	100	0
Public- Non Institutions	E-Voting	52188587	6641148	12.725288	6639992	1156	99.982593	0.01740663
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	52188587	6641148	12.725288	6639992	1156	99.982593	0.01740663
Total		173485827	49647357	28.61752908	49646201	1156	99.99767	0.00232842

Item 9: 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	6,93,94,331	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	5,19,02,909	43006209	82.8589569	43006209	0	100	0
	Poll	NA	NA	NA	NA	NA	NA	NA
	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA
	Total	51902909	43006209	82.8589569	43006209	0	100	0
	E-Voting	52188587	6641148	12.725288	6640945	203	99.996943	0.00305670
	Poll	NA	NA	NA	NA	NA	NA	NA

Public- Non Institutions	Postal Ballot (if applicable)	NA	NA	NA	NA	NA	NA	NA	
Total		52188587	6641148	12.725288	6640945	203	99.996943	0.00305670	
Total		173485827	49647357	28.61752908	49647154	203	99.99959	0.00040888	

* FIH Mauritius Investments Ltd., Promoters of the Bank, have voted on all items except Item nos. 8 and 9, 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 Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies, dated January 16, 2023, 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.

* 4154683 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.

26.08.2025

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 104th Annual General Meeting of the shareholders of the Company held on Tuesday, the 26th day of August, 2025 at 11.00 A.M. through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

The Company has appointed Central Depository Services (India) Limited (CDSL), 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 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 Friday, the 22nd day of August, 2025 at 9.00 A.M to Monday, the 25th day of August, 2025 at 5.00 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 Tuesday, the 26th day of August, 2025.

The following is the summary of e-voting result:

			ASSENT / IN FAVOUR OF			DISSENT / AGAINST	
Res olut ion No.	Subject Matter of Resolution	Total No. of shares through E- voting*	No. of Votes through E- voting*	% of votes in favour on votes throug h E- voting	% of Paid-Up Capital	No. of Votes through E-voting	% of votes against on votes throug h E- voting
ORDINARY BUSINESS							
1	To receive, consider and adopt the Bank's Audited Financial Statements for the financial year ended March 31, 2025, including the Audited Balance Sheet and Profit and Loss Account as at that date together with the Reports of the Board of Directors and the Auditors thereon.	94,729,351	94,729,201	100%	54.60%	150	0.00
2	Re-appointment of Retiring Director, Mr. Madhavan Menon (DIN: 00008542)	94,753,672	92,685,170	97.82%	53.43%	2,068,502	2.18%
3	Fixation of remuneration of the Joint Statutory Auditors.	94,753,672	94,752,332	100%	54.62%	1,340	0.00%
SPECIAL BUSINESS (Ordinary Resolution)							
4	Appointment of BNP & Associates, Company Secretaries, Mumbai as Secretarial Auditors of the Bank and fixation of their remuneration.	94,753,672	94,409,825	99.64%	54.42%	343,847	0.36%
5	Appointment of Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive Independent	94,753,672	92,241,575	97.35%	53.17%	2,512,097	2.65%

	Director as Non-Executive (Part-time) Chairman of the Bank and fixation of his remuneration.						
SPECIAL BUSINESS (Special Resolution)							
6	Approval for payment of remuneration to Mr. Biswamohan Mahapatra (DIN: 06990345), Non-Executive (Part-time) Chairman of the Bank for the Financial Year 2025-26 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.	94,753,672	93,854,305	99.05%	54.10%	899,367	0.95%
SPECIAL BUSINESS (Ordinary Resolution)							
7	Re-appointment of Mr. Pralay Mondal (DIN: 00117994) as the Managing Director & CEO of the Bank for a period of three years with effect from September 15, 2025 to September 14, 2028.	94,753,672	92,802,899	97.94%	53.49%	1,950,773	2.06%
8	Approval for continuing the Material Related Party Transactions with FIH Mauritius Investments Ltd, the promoter of the Bank.	49,647,357	49,646,201	100%	28.62%	1,156	0.00%
9	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	49,647,357	49,647,154	100%	28.62%	203	0.00

All resolutions stand passed under E-voting as Ordinary resolutions and Special 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. 8 and 9, 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 Guidelines on Acquisition and Holding of Shares or Voting Rights in Banking Companies, dated January 16, 2023, 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.

* 4154683 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: F003067G001085082

**For SVJS & Associates
Company Secretaries**

PARAMBIL
DEVASSY
VINCENT

Digitally signed by
PARAMBIL DEVASSY
VINCENT
Date: 2025.08.26
16:13:59 +05'30'

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

For CSB Bank Limited

BISWAMO
HAN
MAHAPAT
RA

Digitally signed
by
BISWAMOHAN
MAHAPATRA
Date: 2025.08.26
16:47:18 +05'30'

Biswamohan Mahapatra
Non-Executive Independent Chairperson