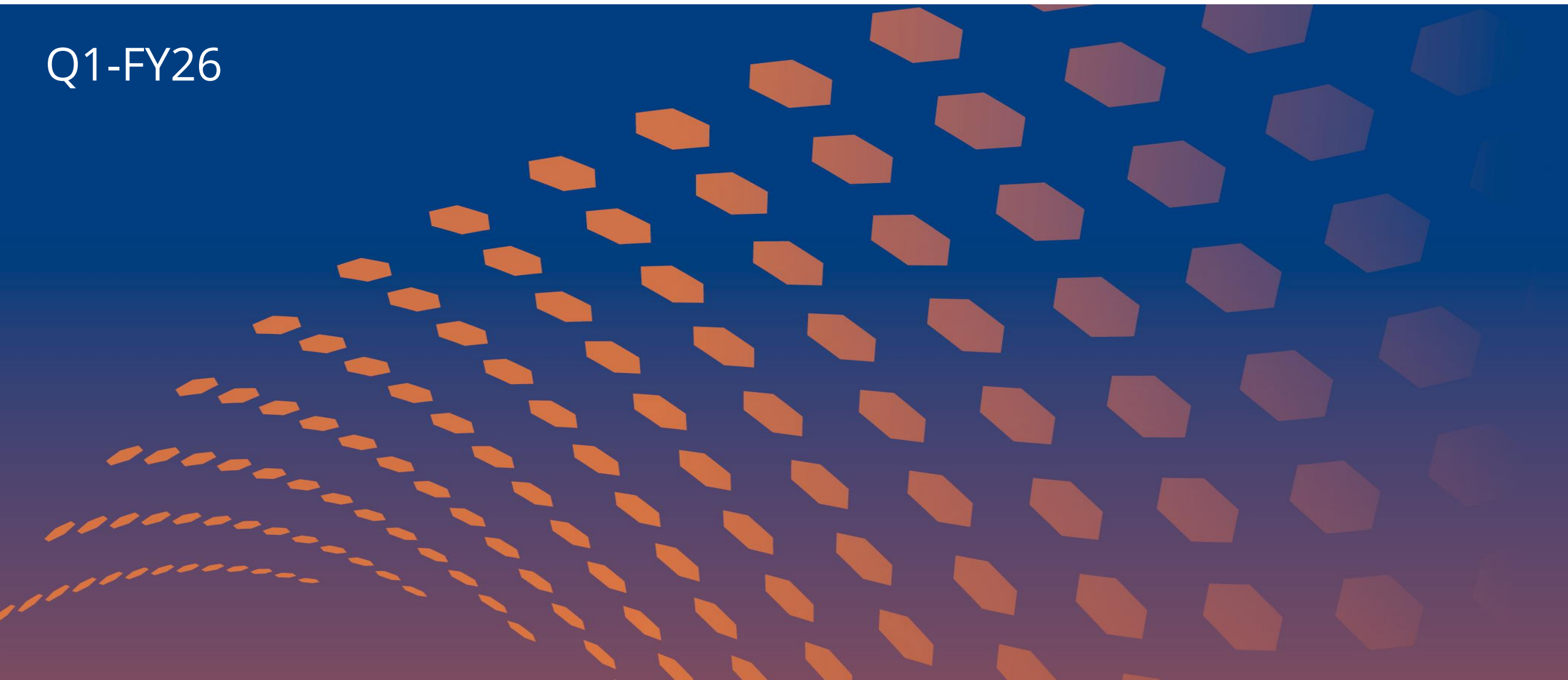


INVESTOR PRESENTATION



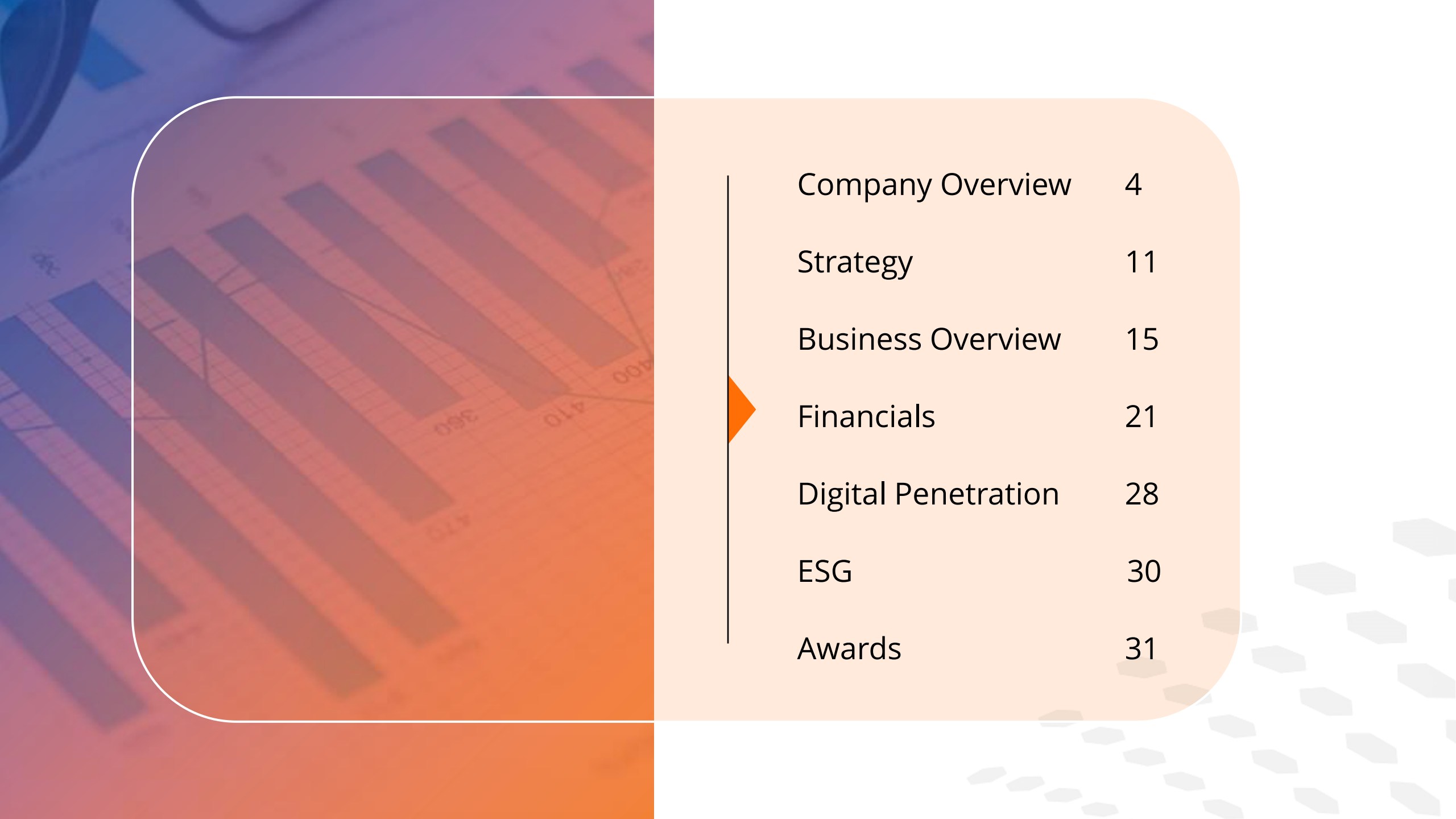
Q1-FY26



Banking Driven by Purpose...

With over a century of banking excellence, CSB Bank stands as a testament to resilience and innovation in the financial sector. Founded 104 years ago, the bank has continuously evolved to meet the dynamic needs of its diverse clientele.





Company Overview 4

Strategy 11

Business Overview 15

Financials 21

Digital Penetration 28

ESG 30

Awards 31

Performance Highlights –Q1 FY26

₹ 48,580 Cr

Balance Sheet Size

▲ 33% Y-o-Y

₹ 32,944 Cr

Gross Advances

▲ 31% Y-o-Y

₹ 35,935 Cr

Deposits

▲ 20% Y-o-Y

₹ 68,879 Cr

Total Business

▲ 25% Y-o-Y

₹ 1,286 Cr

Total Income

▲ 28% Y-o-Y

₹ 379 Cr

Net Interest Income

▲ 5% Y-o-Y

₹ 245 Cr

Non Interest Income

▲ 42% Y-o-Y

₹ 119 Cr

Profit After Tax

▲ 5% Y-o-Y

21.71%

Capital Adequacy Ratio

▼ 23.61%

0.66%

Net NPA

▼ 0.68%

1.03%

ROA

▼ 1.27%

3.54%

NIM

▼ 4.36%

Y-o-Y : Q1 FY26 v/s Q1 FY25

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

ESG

Awards

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

Vision



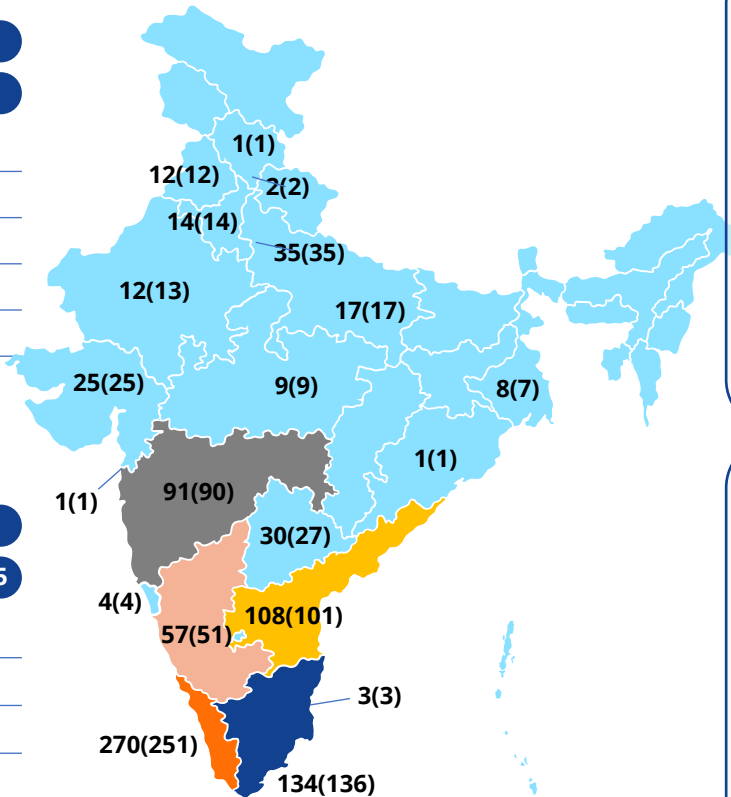
CSB Bank endeavours to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture 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

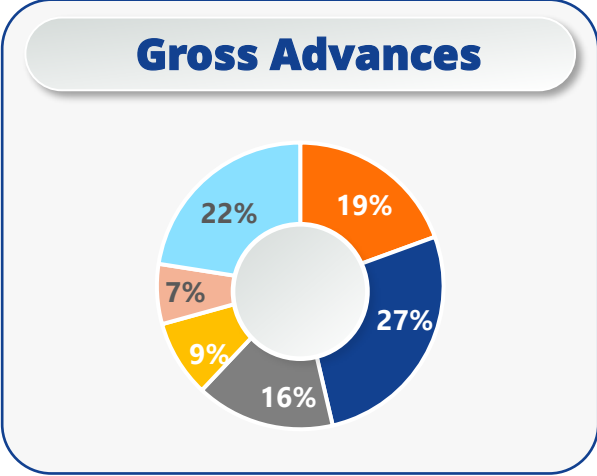
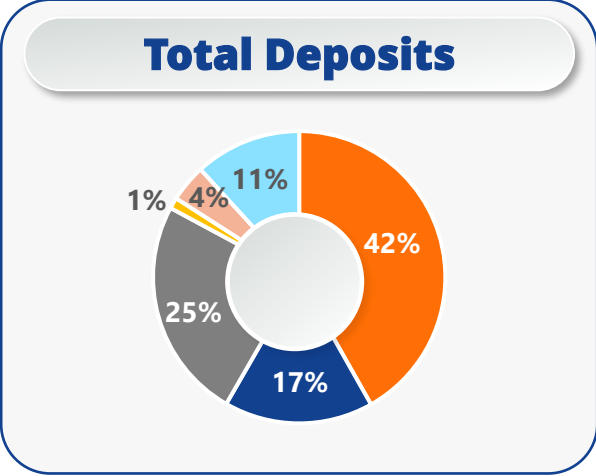
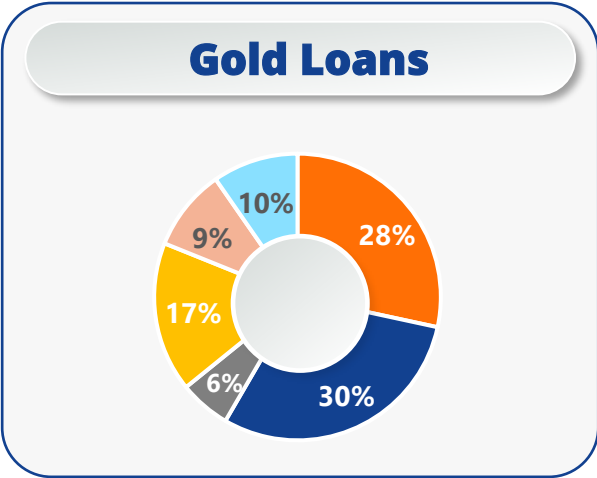
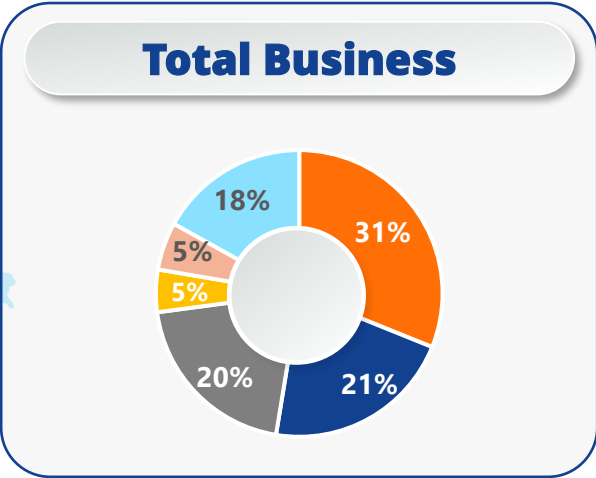
State	% Distribution	
	June 2024	June 2025
Kerala	34	32
Tamil Nadu	17	16
Andhra Pradesh	12	13
Maharashtra	11	11
Karnataka	7	7
Others	19	*21

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

Population	No. of Branches	
	June 2024	June 2025
Metropolitan	196	220
Urban	161	165
Semi-Urban	374	387
Rural	63	62
	794	834



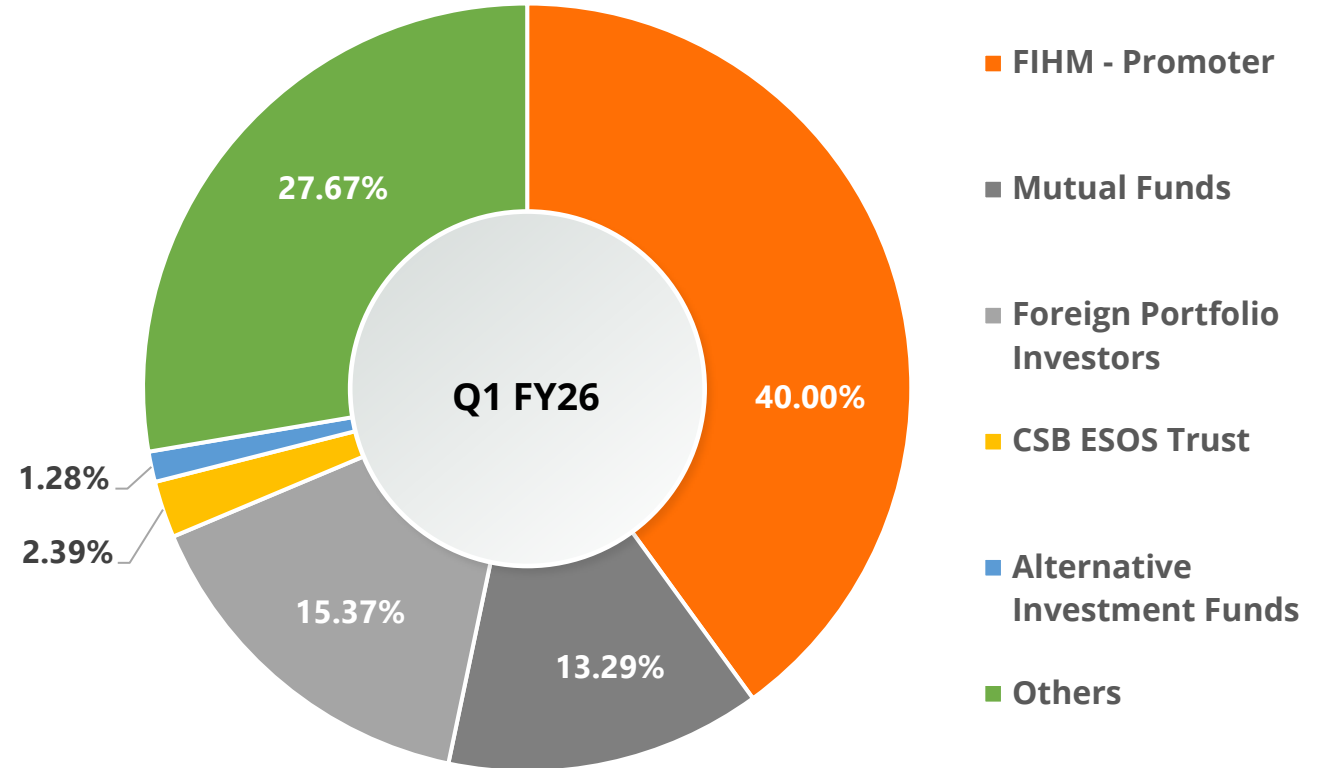
Legend: Branches (ATM)



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	23.06	13.29%
Foreign Portfolio Investors	87	26.66	15.37%
CSB ESOS Trust	1	4.15	2.39%
Alternate Investment Funds	13	2.22	1.28%
Others (incl. non-resident Indians, body corporates, resident individuals)	64928	48.00	27.67%
Total	65044	173.49	100.00%



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 convener 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 30 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 38 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. Madhavan Menon **Non-Executive Director**

He has over three decades of experience in finance, banking and service sectors. He held various positions at ANZ Grindlays Bank Limited, Citibank N.A., Emirates Bank International, and Birla Capital International AMC Limited. He is currently the Non-Executive Chairman of Thomas Cook (India) Limited (TCIL). He was the Executive Chairman of TCIL till May 31, 2025. He earlier held the position of Non-Executive Chairperson of the Bank.

Mr. Sumit Maheshwari **Non-Executive Director**

He is 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. Sumit also serves on the boards of various Fairfax portfolio companies.

Our Board of Directors

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.

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. Narasimha Raju Narasappa **Doddahosahalli** **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.

Our Strong Leadership Team

Pralay Mondal

Managing Director & CEO

35+

B K Divakara

Executive Director

37+

Narendra Kumar Dixit

Head - Retail Banking

30+

Satish Gundewar

Chief Financial Officer

30+

Manish Modi

Head - Wholesale Banking

29+

Shyam Mani

Head - SME and NRI

28+

Rajesh Choudhary

Chief Technology Officer

30+

Manish Agarwal

Chief Credit Officer

27+

Alok Singh

Head-Treasury

26+

Ajith Jose

Chief Compliance Officer

29+

Satyendra Sharma

Chief Risk Officer

31+

Punit Saruparia

Head - Internal Audit

22+

K Chandrashekhar

Head- Operations

33+

Jaikumar S.

Chief Internal-
Vigilance Officer

40+

Sijo Varghese

Company
Secretary

22+

Chinmay Adhikari

Chief Human Resource
Officer

25+

Raju Kumar Ojha

Senior Manager - Planning
& Execution (MD's Office)

19+



Experience of Executives

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

ESG

Awards

Driven by SBS 2030



Launched in
March 2022



Long-term vision of becoming a
mid-sized new age bank with a
national presence by 2030



Rolled out in three phases:
Sustain, Build, and Scale



Sustain

Core Strengths



Build

Platforms for Future



Scale

Execute with Guardrails

Sustain and Build Phase (Till FY26)

- Expand operations pan-India
- Build new-age technology platform
- Enhanced product suite
- Strong liability franchise
- Continued focus on gold loan
- Process re-engineering
- Strengthened risk management framework

Driven by SBS 2030 (contd.)



Sustain

Core Strengths



Build

Platforms for Future



Scale

Execute with Guardrails

Building for Scale Phase (FY27 to FY30)

- Transform into full-service new age private sector bank
- Enhanced product suite across all customer segments
- Customer centricity at heart
- Focus on innovation and collaboration
- Connecting ecosystem: partnerships and alliances
- Create value

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

Pillars

Governance

**Human
Capital**

Technology

**Customer
service**

Compliance

Company
Overview

Strategy

Business
Overview

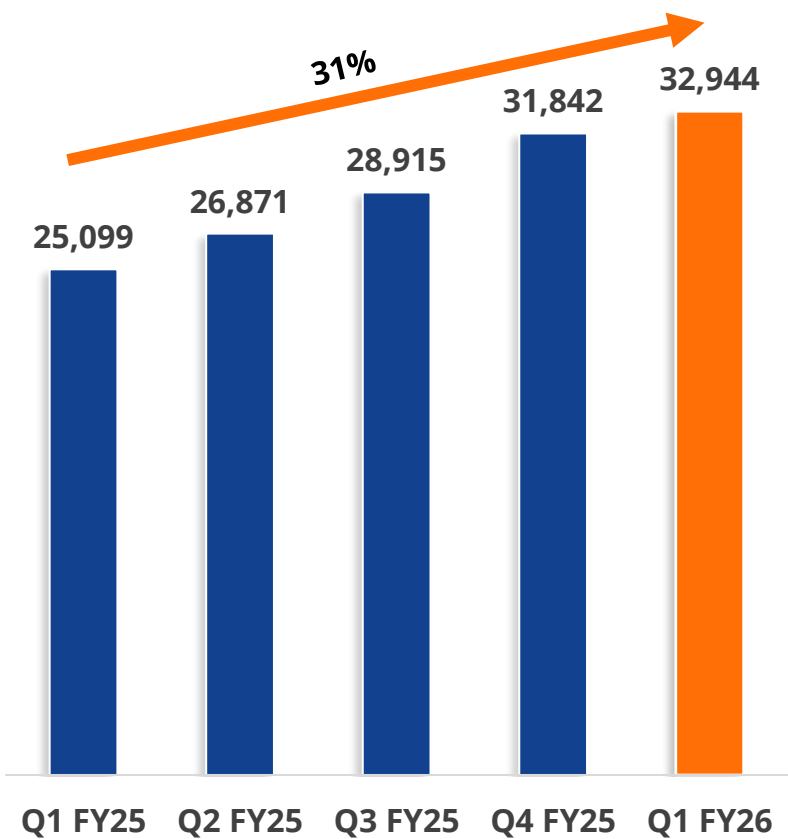
Financials

Digital
Penetration

ESG

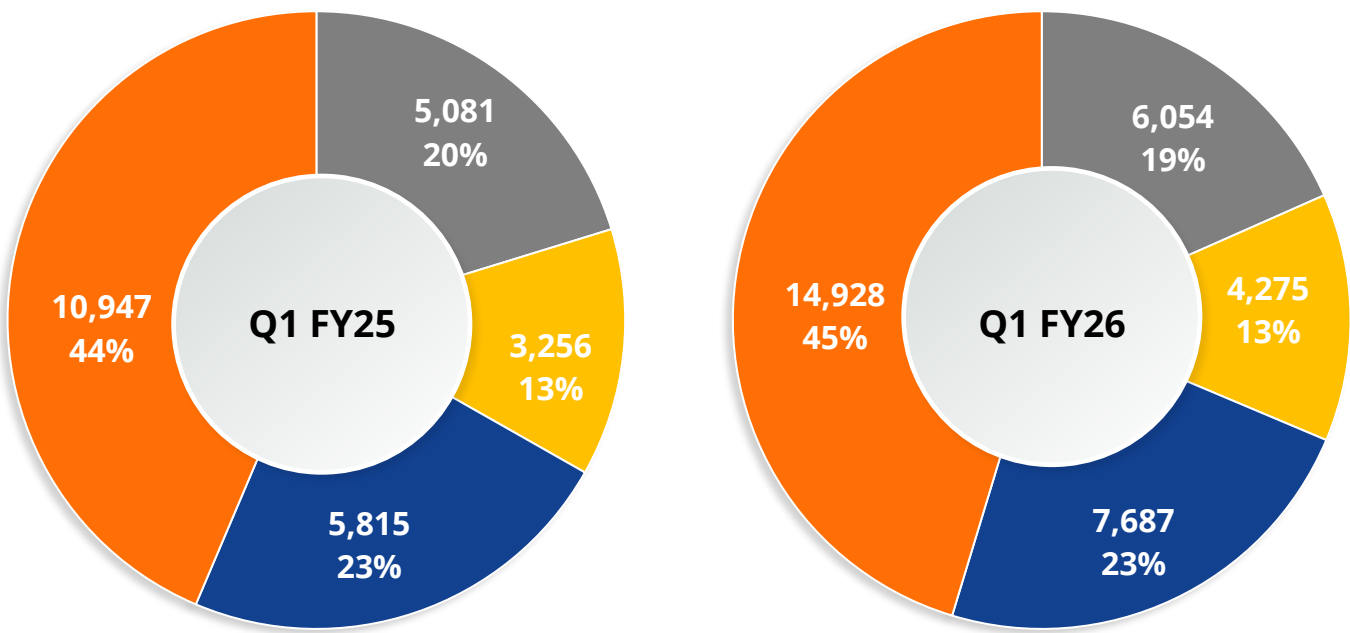
Awards

Gross Advances



(₹ crore)

Gross Advances Mix*

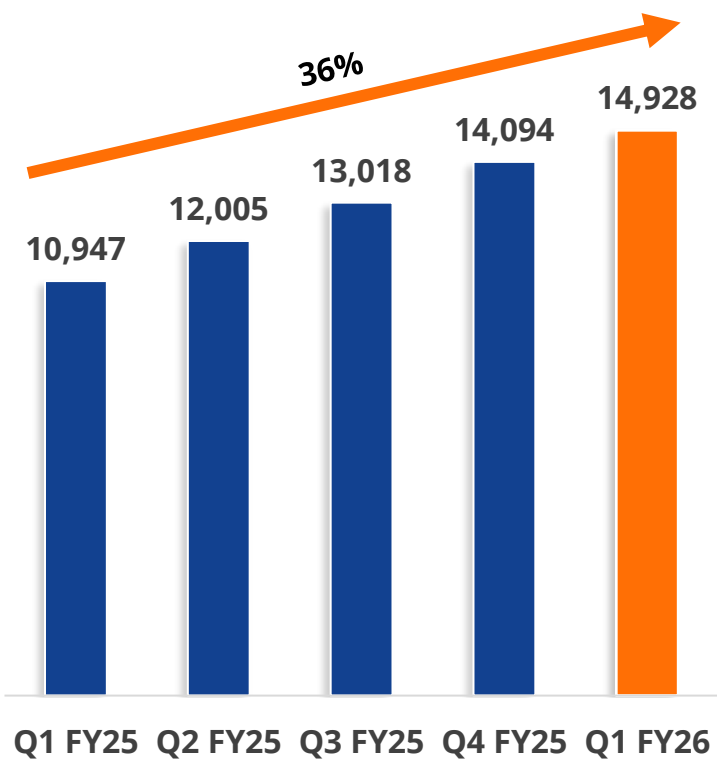


■ Gold Loans ■ Corporate Loans ■ SME Loans ■ Retail Loans

* Internal Classification

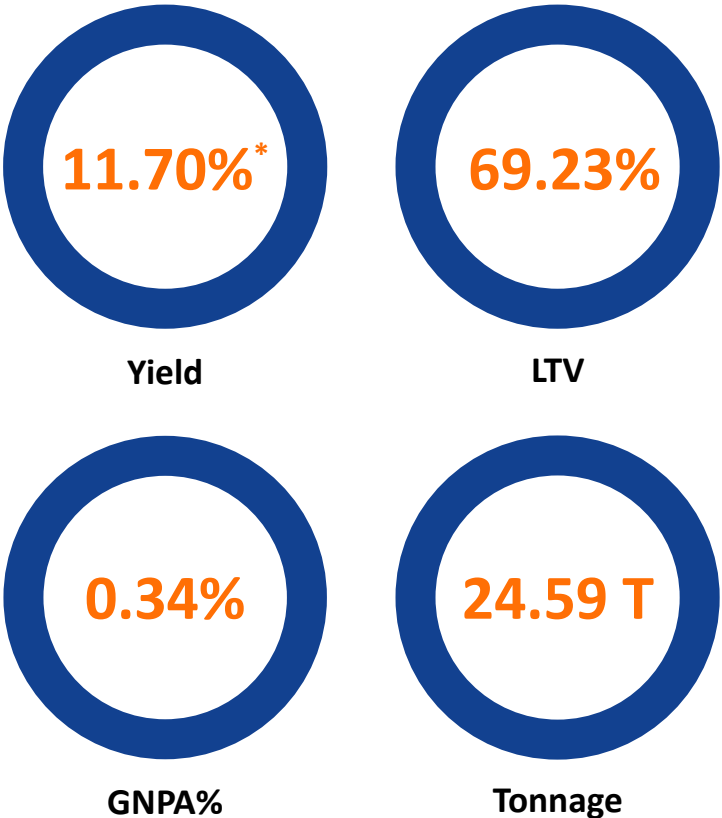
Gold Loan Portfolio

Book size

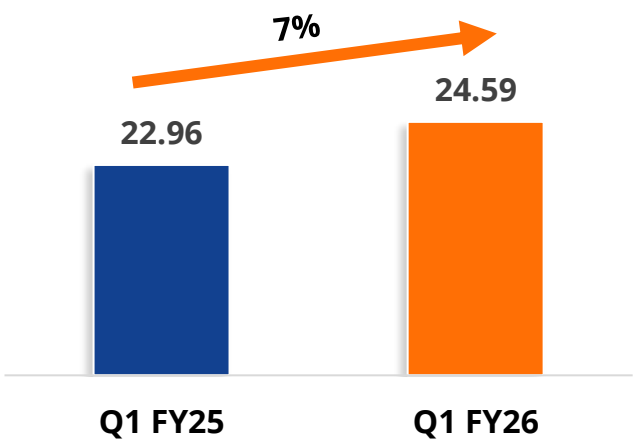


(₹ crore) * Portfolio yield for Q1 FY26

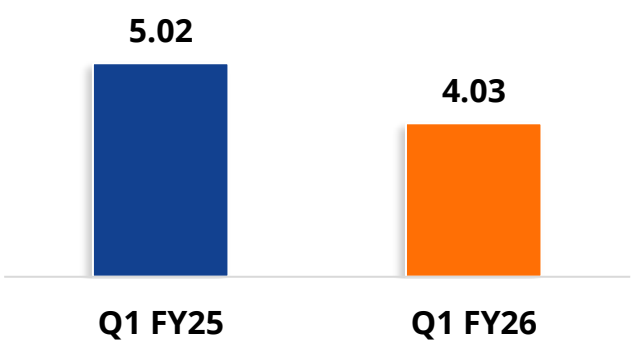
Portfolio Quality



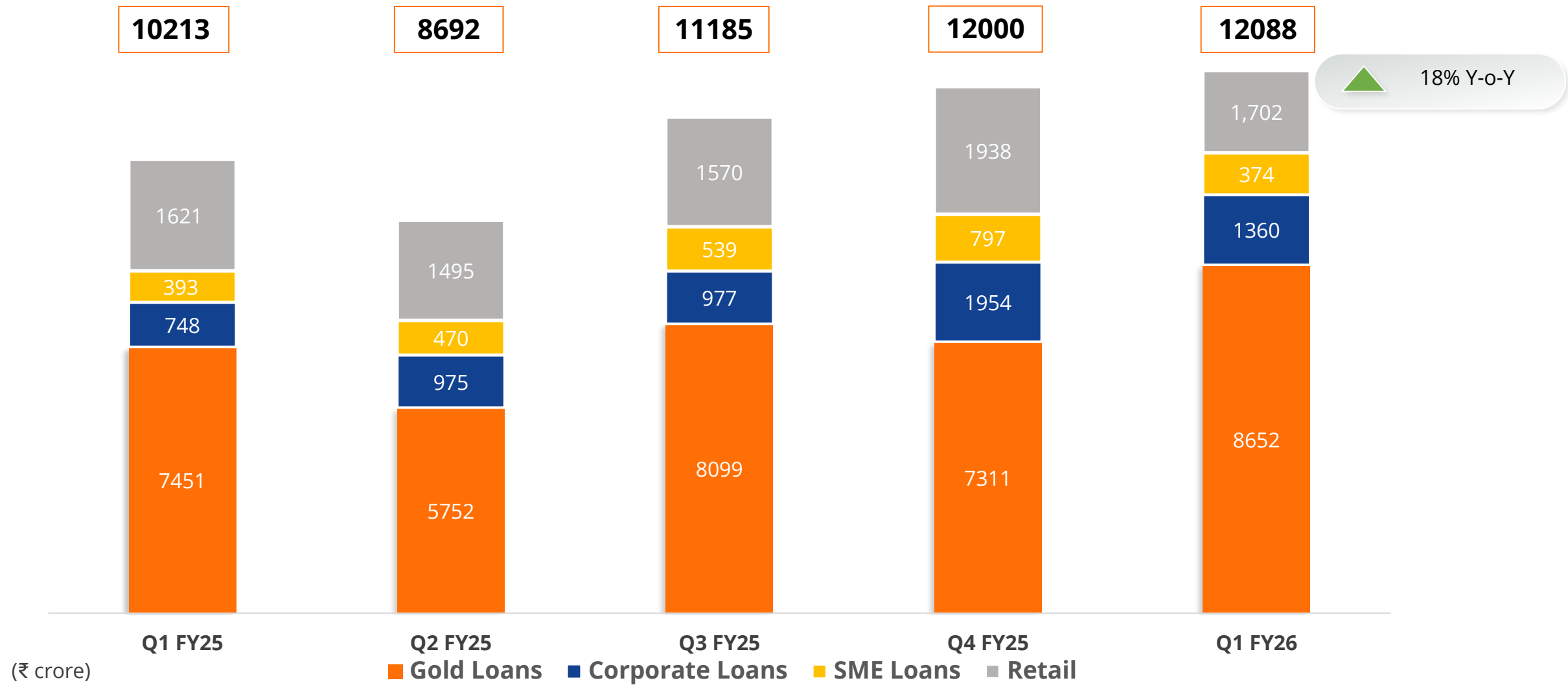
Tonnage



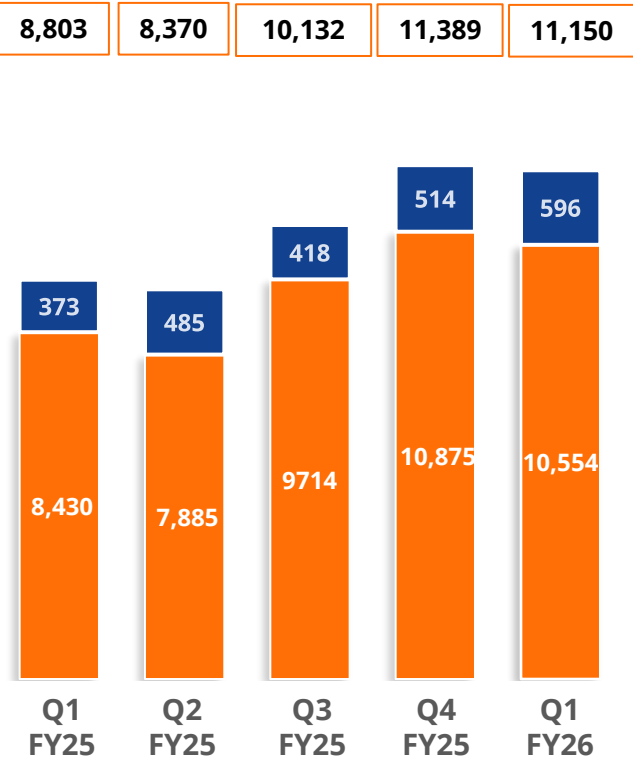
No. of Accounts (in lakhs)



Disbursements

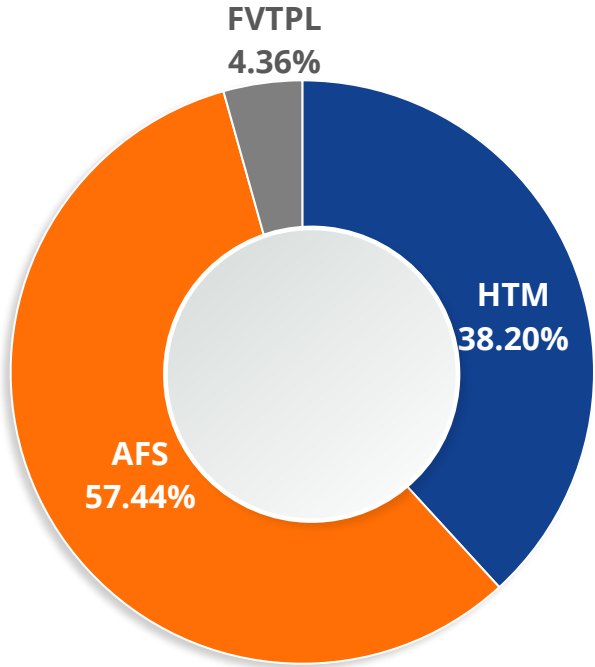
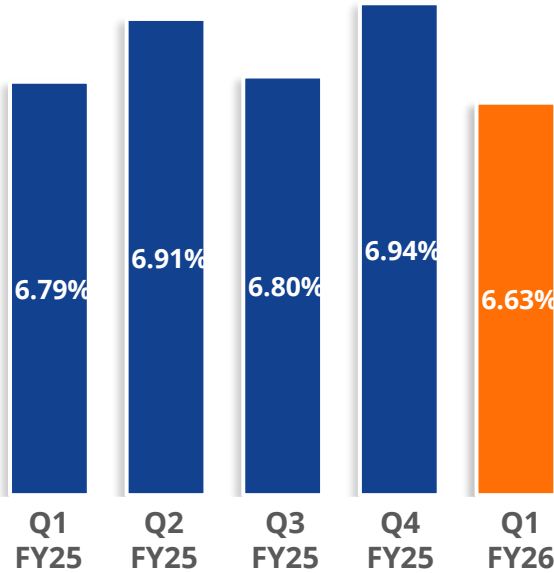


Net Investments



■ SLR Investments ■ Non-SLR Investments
(₹ crore)

Yield on Investments

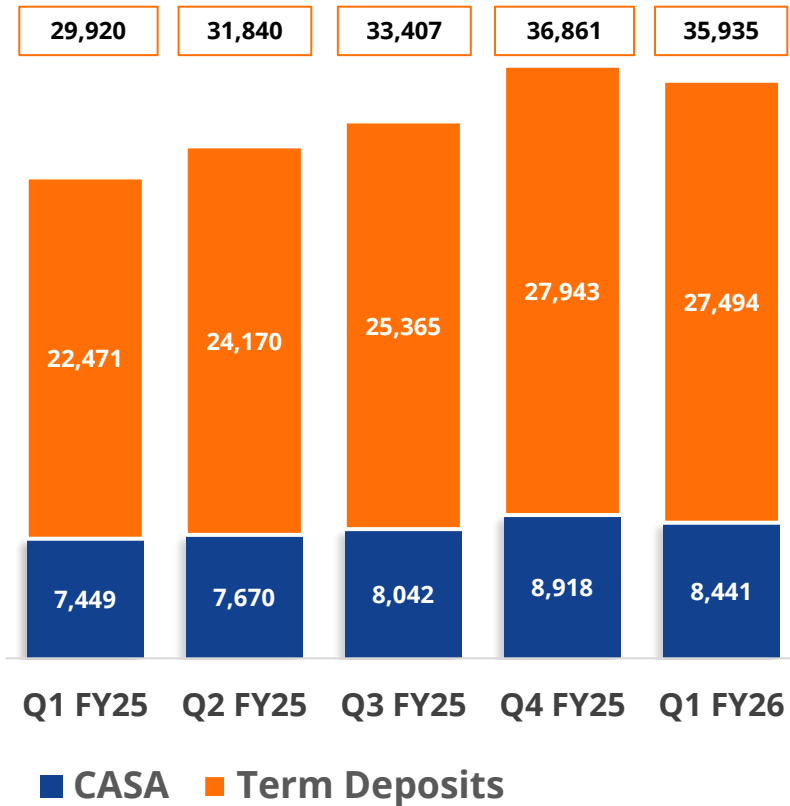


M Duration

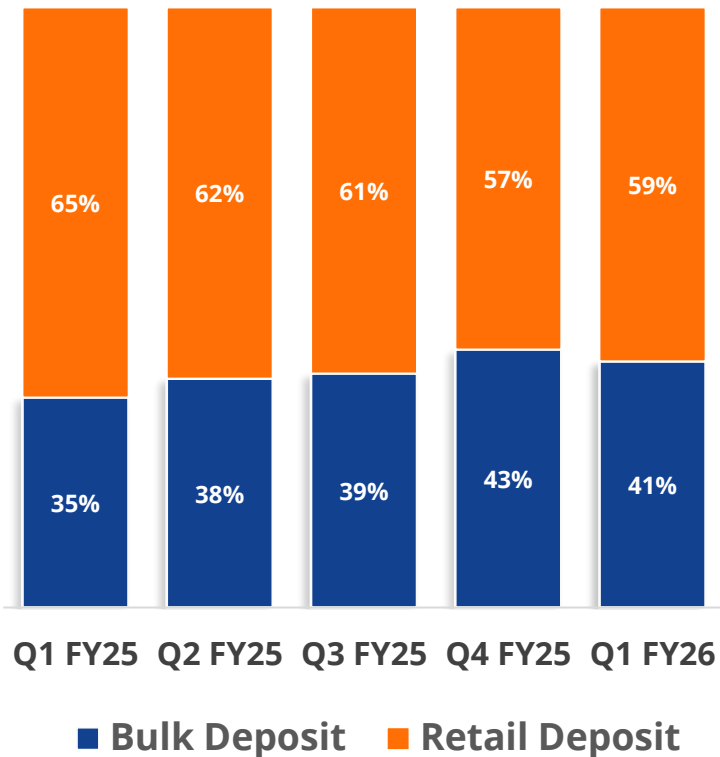
FVTPL	AFS	HTM	Total
7.73	5.52	5.01	5.41

Deposits

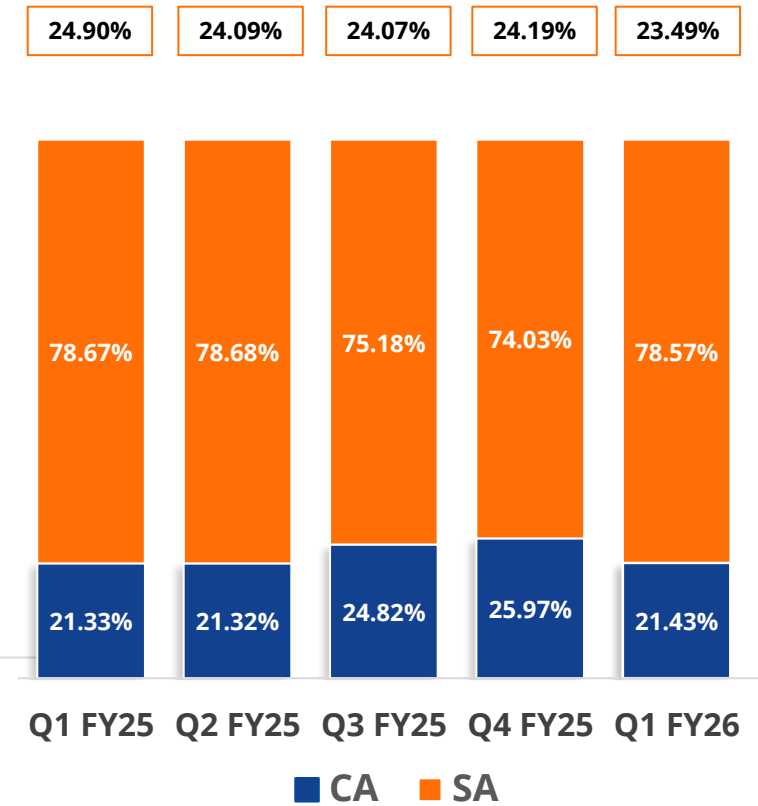
Total Deposits



Term Deposit Mix*



CASA Mix



(₹ crore)

* Excl. CD

Company
Overview

Strategy

Business
Overview

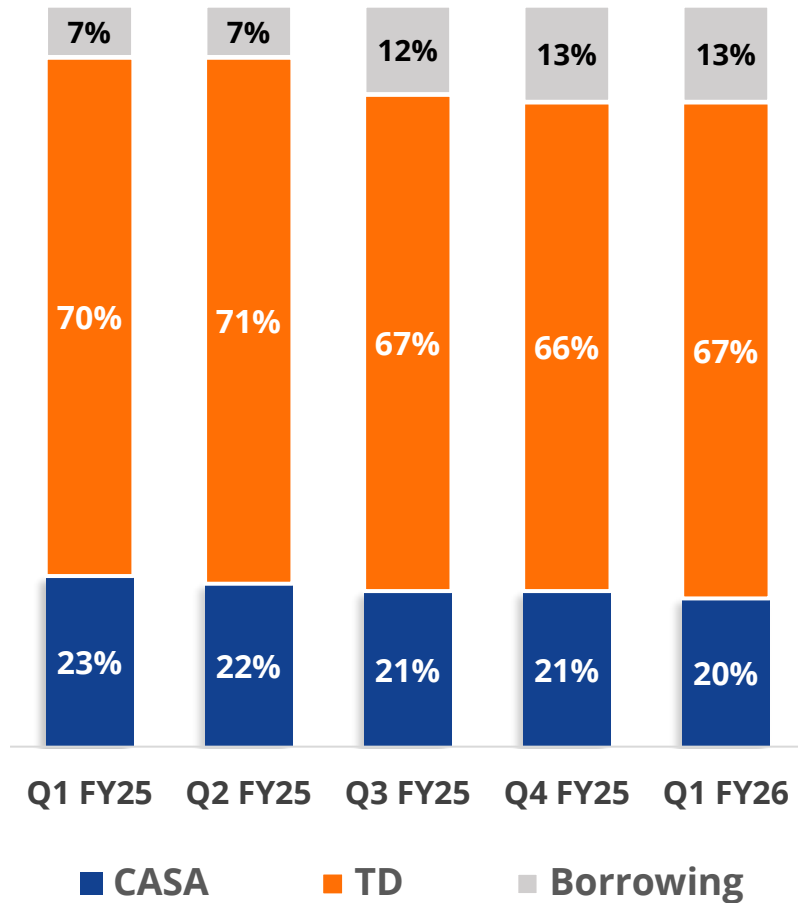
Financials

Digital
Penetration

ESG

Awards

Funding Mix

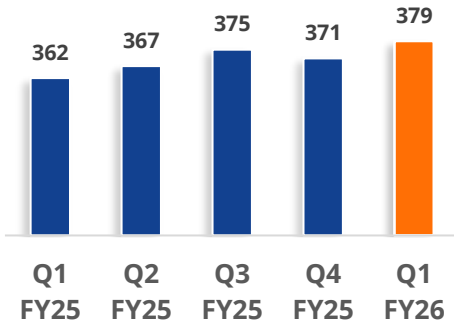


Credit Rating

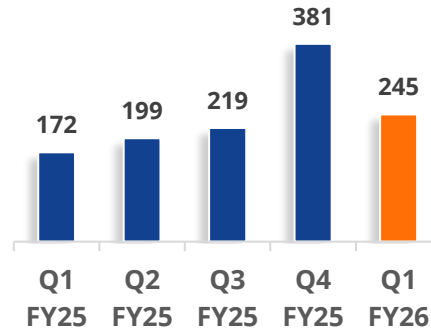
Instrument	Rating
Tier II Bonds (Under Basel III)	CRISIL A/ Stable IND A/Stable
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

Key Performance Matrix

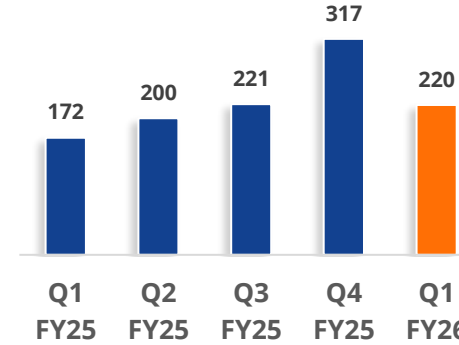
Net Interest Income



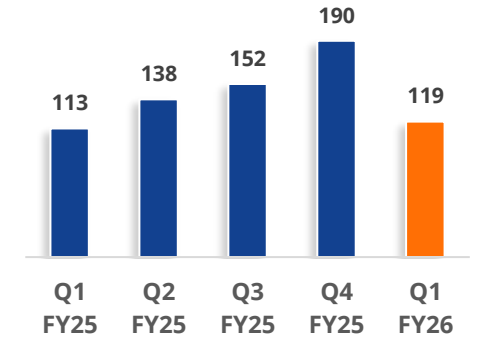
Non Interest Income



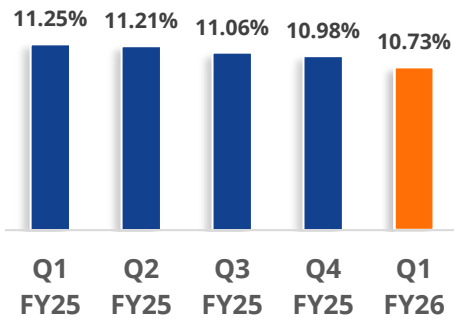
Operating Profit



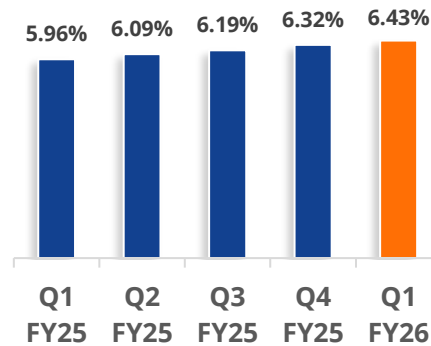
Net Profit



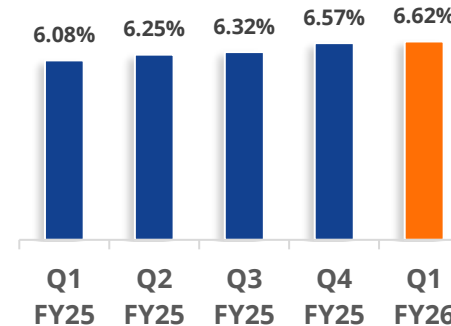
Yield on Advances



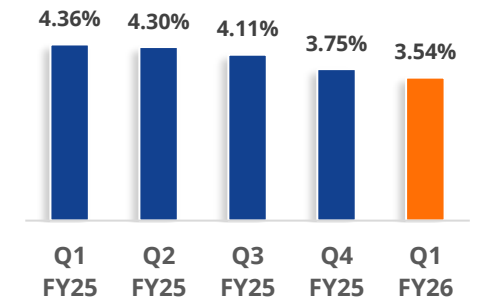
Cost of Deposits



Cost of Funds



Net Interest Margin



(₹ crore)

Company
Overview

Strategy

Business
Overview

Financials

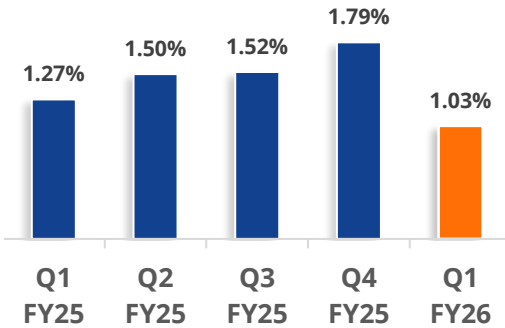
Digital
Penetration

ESG

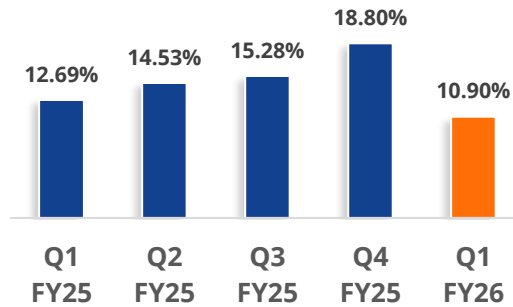
Awards

Key Performance Matrix (contd.)

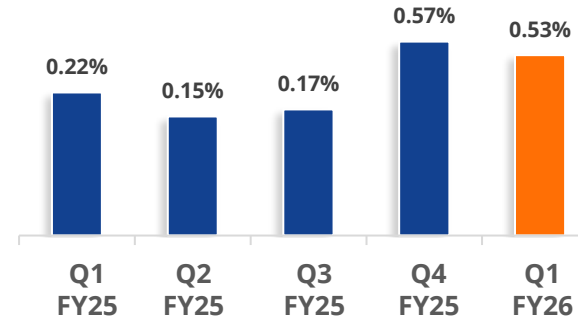
Return on Assets



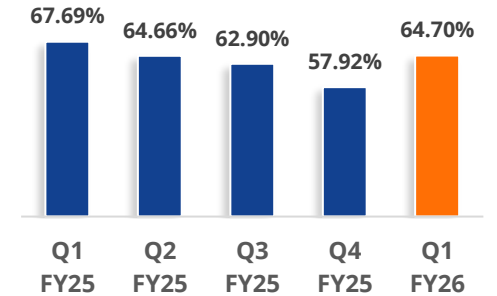
Return on Equity



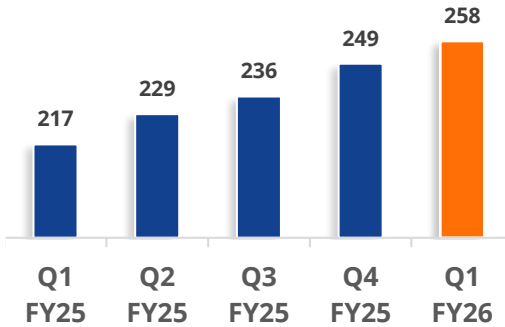
Credit Cost



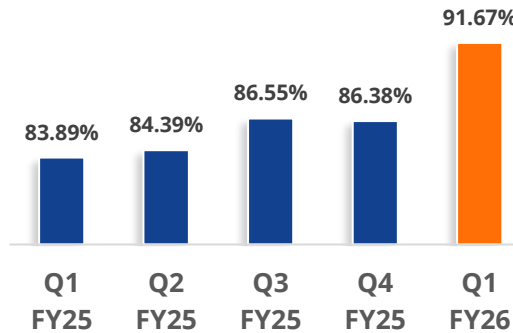
Cost to Income



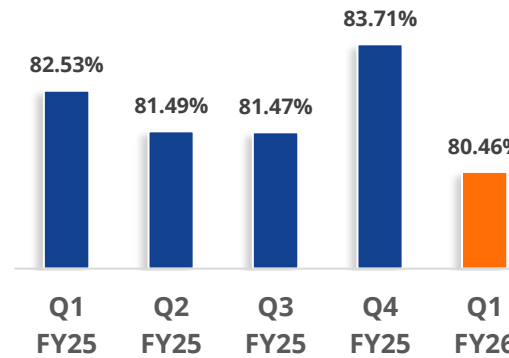
Book Value Per Share



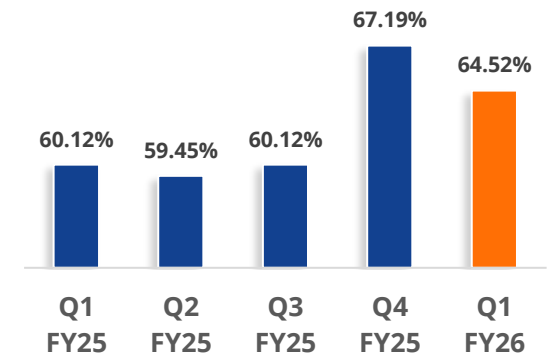
CD Ratio (Gross)



PCR (Incl. w/off)



PCR (excl. w/off)



(₹ crore)

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

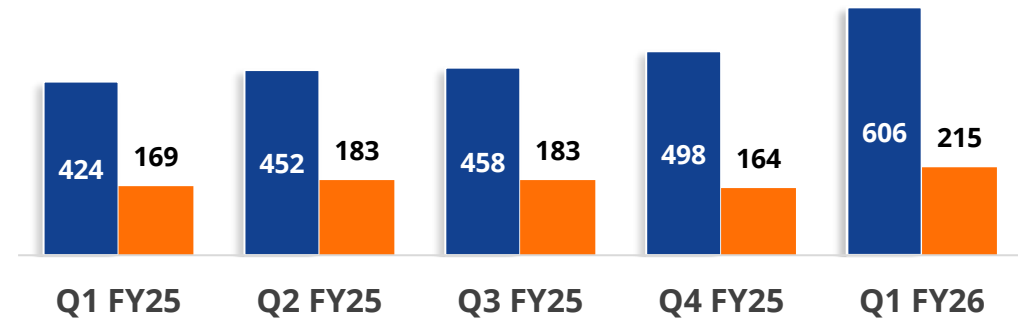
ESG

Awards

Key Performance Matrix (contd.)

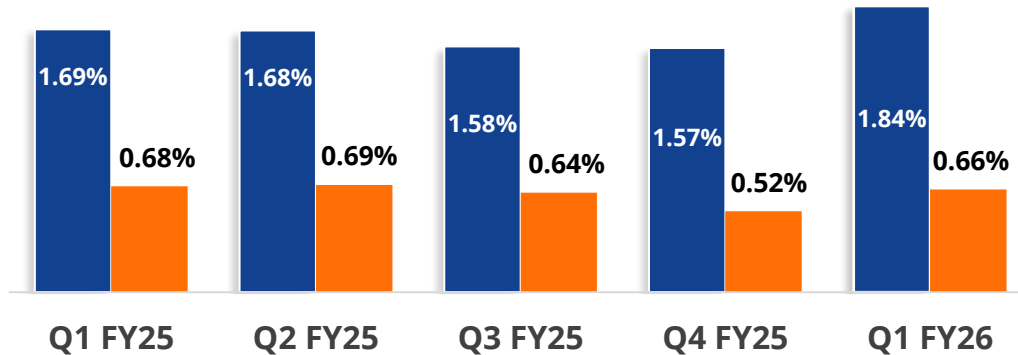
(₹ crore)

Asset Quality



(₹ crore)

■ Gross NPA ■ Net NPA

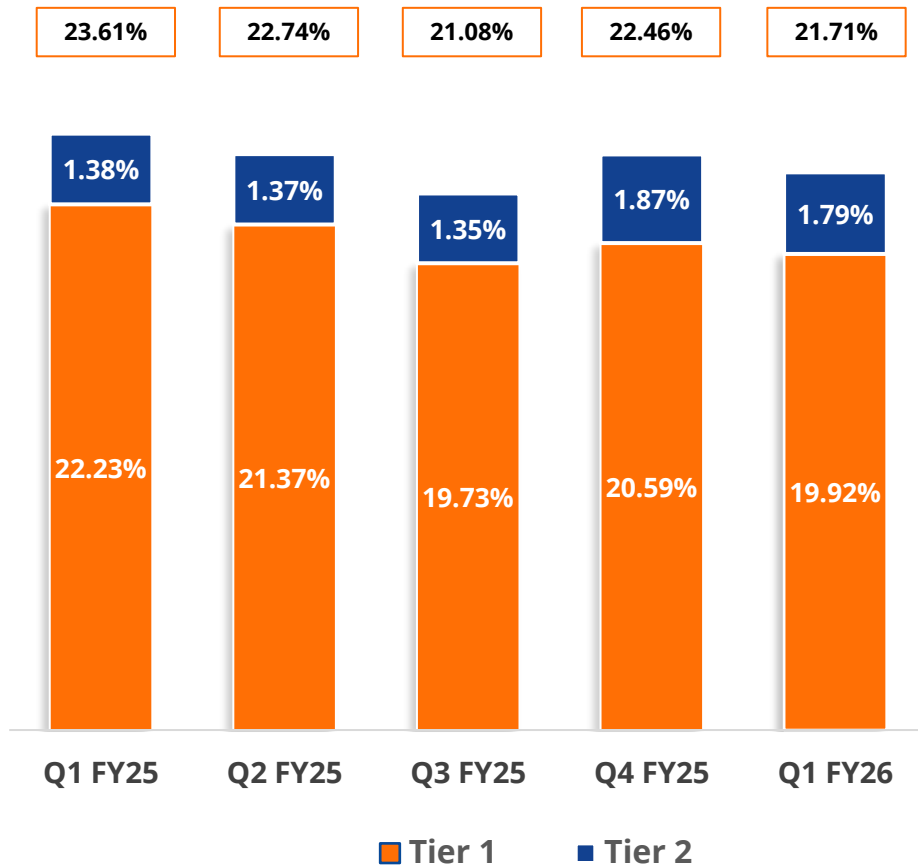


■ Gross NPA (%) ■ Net NPA (%)

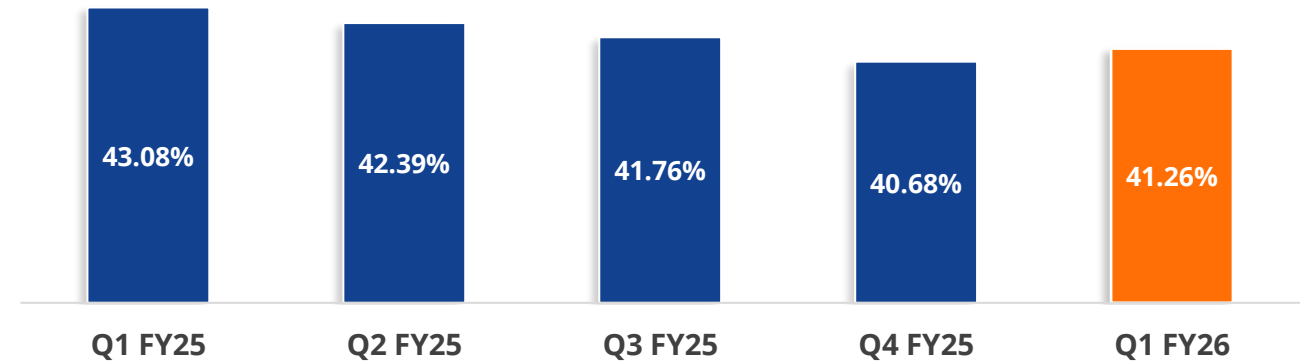
Gross NPA Movement	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
Opening Balance of Gross NPA	361	424	452	458	498
Additions	103	64	62	94	139
Sub Total (A)	464	488	514	552	637
Less					
(i) Upgradations	7	7	12	7	2
(ii) Recoveries	23	17	29	29	17
(iii) Write-Offs (incl. PWO)	10	12	15	18	12
Sub Total (B)	40	36	56	54	31
Closing Balance of Gross NPA (A-B)	424	452	458	498	606

Key Performance Matrix (contd.)

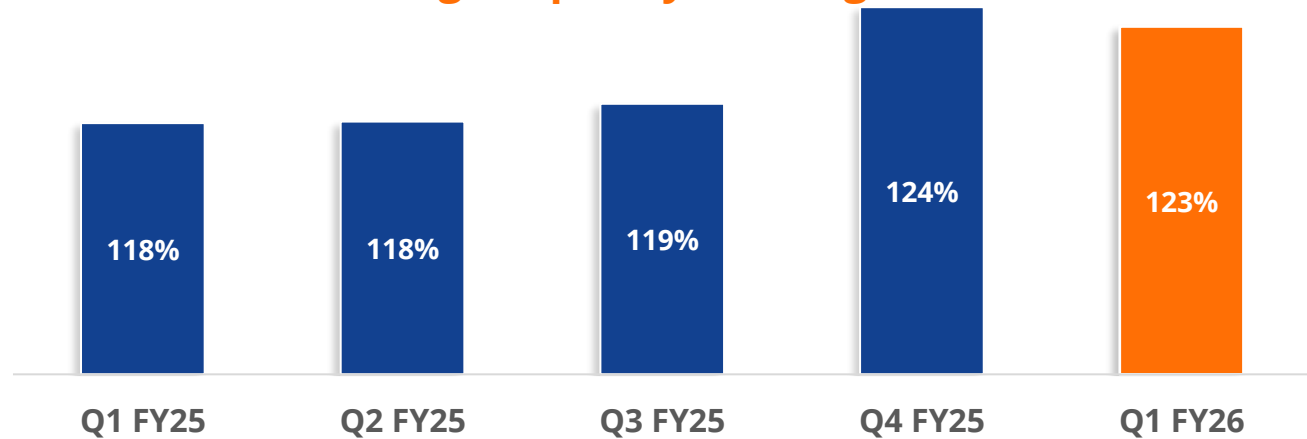
Capital Adequacy Ratio



RWA to Total Exposure



Average Liquidity Coverage Ratio



Profit and Loss Account

	Q1 FY25	Q4 FY25	Q1 FY26	YoY	QoQ
Interest Income	832	981	1041	25%	6%
Interest Expense	470	610	662	41%	9%
Net Interest Income	362	371	379	5%	2%
Treasury Profit	19	51	53	262%	4%
Fee income	153	331	192	22%	-42%
Net Operating Income	534	753	624	17%	-17%
Staff Cost	177	196	221	25%	13%
Other Opex	184	240	183	-1%	-24%
Total Opex	361	436	404	12%	-7%
Operating Profit	172	317	220	28%	-30%

	Q1 FY25	Q4 FY25	Q1 FY26	YoY	QoQ
Operating Profit	172	317	220	28%	-30%
Provision for NPA	20	49	57	179%	16%
Other Provisions	-	11	3	NA	-66%
Total Provisions	20	60	60	203%	1%
Profit Before Tax	152	257	160	5%	-38%
Tax	39	66	41	5%	-38%
Profit/Loss After Tax	113	190	119	5%	-38%

(₹ crore)

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

ESG

Awards

Balance Sheet

Liabilities	June 30, 2024	March 31, 2025	June 30, 2025	YoY (%)	QoQ (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	3,767	4,324	4,466	19%	3%
Deposits	29,920	36,861	35,935	20%	-3%
Of which CASA	7,449	8,918	8,441	13%	-5%
Borrowings	1,963	5,546	5,340	172%	-4%
Other Liabilities & Provisions	759	931	2,665	251%	186%
Total	36,583	47,836	48,580	33%	2%
Assets					
Cash & Balance with RBI	1,539	3,187	3,360	118%	5%
Balance with Banks Money at call & Short Notice	52	405	122	135%	-70%
Investments	8,803	11,389	11,150	27%	-2%
Advances	24,844	31,507	32,552	31%	3%
Fixed Assets	470	629	648	38%	3%
Other Assets	875	719	748	-15%	4%
Total	36,583	47,836	48,580	33%	2%

(₹ crore)

Company
Overview

Strategy

Business
Overview

Financials

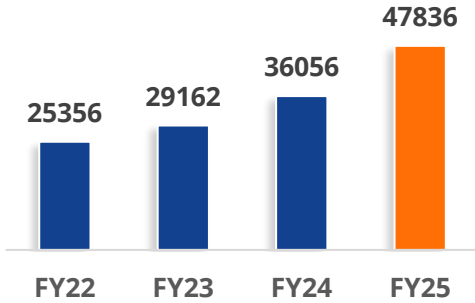
Digital
Penetration

ESG

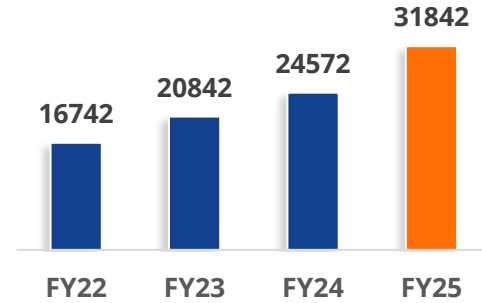
Awards

Key Performance Matrix (contd.)

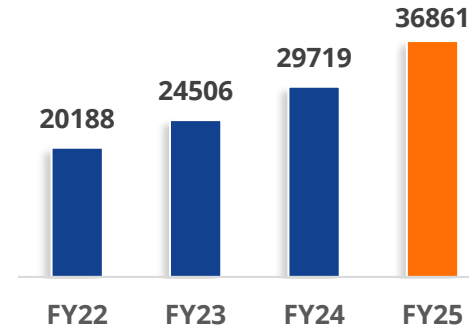
Balance Sheet Size



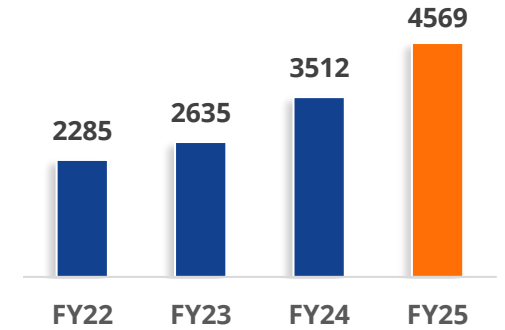
Gross Advances



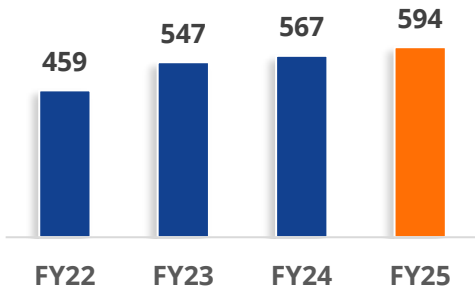
Deposits



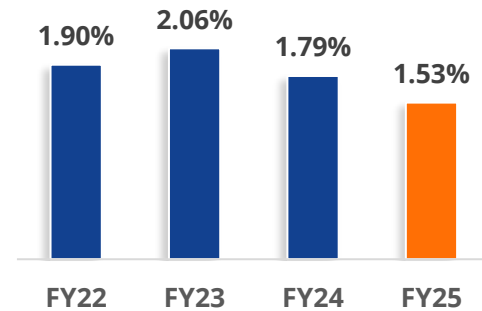
Total Income



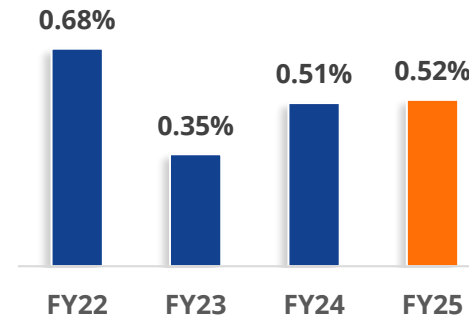
Profit After Tax



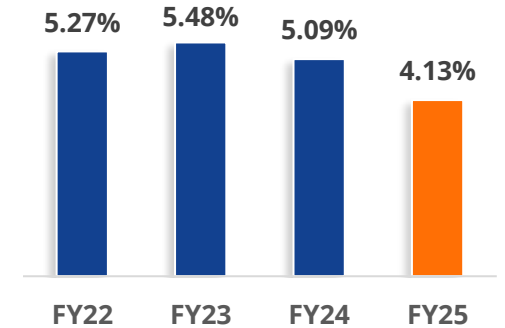
ROA



Net NPA



NIM



(₹ crore)

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

ESG

Awards

Technology Infrastructure Transformation

1. Four new Datacenters have been built and commissioned.
2. Private Cloud has been built and ready to use.
3. All Bank Branches have been provided with resilient high network bandwidth for running the business.
4. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
5. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
6. New Enterprise Backup Solution is under Implementation. Planned delivery by Q2 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.

Surround Systems Transformation

1. New Digital Customer Onboarding system is live.
2. New HR System, New Compliance System, New Digital Call Center & New Lead Management System has been commissioned.
3. Retail Lending systems for Gold, Two-Wheeler, PL, LAP, EL, HL, AL are live.
4. Corporate and SME Lending Systems are live.
5. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration.
6. Dedupe Posidex in Production for all onboarding systems.
7. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q4 FY26.

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 under implementation.
6. New Early Warning System is under Implementation

Enhancing Digital Footprint

9.22 lakh+

Mobile
Banking Users



9.22 lakh+

Net Banking
Users



405 lakh+

Digital
Transaction*



95.06%

% of Digital
Transaction*



PoS Machine
Installations

2,900+



Credit Cards

1.61 lakh+



QR
Installations

18,200+



Debit Cards

9.56 lakh+

*for Q1 FY26

Company
Overview

Strategy

Business
Overview

Financials

Digital
Penetration

ESG

Awards

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

Environmental



- 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

Social



- 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

Governance



Awards & Recognition

Double Win for CSB Bank at the India Treasury Summit 2025 – Treasury Professional of the Year & Treasury Sustainability Award



The Bank awarded with Excellence in Operational Efficiencies.



CSB Bank Wins Innovative Product and Banking CIO of the year at India Banking Summit 2025



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