

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of the Companies (Management and Administration) Rules, 2014]



Annual Return (other than OPCs and Small Companies)

Form language ☒ English ☐ Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

L65191KL1920PLC000175

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AABCT0024D

(ii) (a) Name of the company

CSB BANK LIMITED

(b) Registered office address

HEAD OFFICE, "CSB BHAVAN",
POST BOX NO.502, ST. MARY'S COLLEGE ROAD,
THRISSUR
Kerala
680020

(c) *e-mail ID of the company

board@csb.co.in

(d) *Telephone number with STD code

04872333020

(e) Website

ww.csb.co.in

(iii) Date of Incorporation

26/11/1920

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	Indian Non-Government company

(v) Whether company is having share capital

☒ Yes

☐ No

(vi) *Whether shares listed on recognized Stock Exchange(s)

☒ Yes

☐ No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	BSE Limited	1
2	National Stock Exchange of India Limited	1,024

(b) CIN of the Registrar and Transfer Agent

U67190MH1999PTC118368

Pre-fill

Name of the Registrar and Transfer Agent

LINK INTIME INDIA PRIVATE LIMITED

Registered office address of the Registrar and Transfer Agents

C-101, 1st Floor, 247 Park,
Lal Bahadur Shastri Marg, Vikhroli (West)

(vii) *Financial year From date 01/04/2022 (DD/MM/YYYY) To date 31/03/2023 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held ☒ Yes ☐ No

(a) If yes, date of AGM 02/06/2023

(b) Due date of AGM 30/09/2023

(c) Whether any extension for AGM granted ☐ Yes ☒ No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities 1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K1	Banking activities by Central, Commercial and Saving banks	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given 0

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1				

IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL**(a) Equity share capital**

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	220,000,000	173,485,827	173,485,827	173,485,827
Total amount of equity shares (in Rupees)	2,200,000,000	1,734,858,270	1,734,858,270	1,734,858,270

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Equity shares of Rs. 10/- each				
Number of equity shares	220,000,000	173,485,827	173,485,827	173,485,827
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	2,200,000,000	1,734,858,270	1,734,858,270	1,734,858,270

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
Equity shares	Physical	DEMAT	Total			
At the beginning of the year	5,256,017	168,229,810	173485827	1,734,858,270	1,734,858,270	

Increase during the year	0	806,954	806954	0	0	0
i. Pubic Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify	0	806,954	806954			
Conversion of physical shares in demat						
Decrease during the year	806,954	0	806954	0	0	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify	806,954		806954			
Conversion of physical shares in demat						
At the end of the year	4,449,063	169,036,764	173485827	1,734,858,2	1,734,858,,	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0
iii. Others, specify						
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0

ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE679A01013

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

☐

Nil

[Details being provided in a CD/Digital Media]

☐

Yes

☒

No

☐

Not Applicable

Separate sheet attached for details of transfers

☒

Yes

☐

No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting			
Date of registration of transfer (Date Month Year)			
Type of transfer		1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred		Amount per Share/ Debenture/Unit (in Rs.)	

Ledger Folio of Transferor			
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	middle name	first name

Date of registration of transfer (Date Month Year)			
Type of transfer		1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred		Amount per Share/ Debenture/Unit (in Rs.)	
Ledger Folio of Transferor			
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	0	0	0
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0

Particulars	Number of units	Nominal value per unit	Total value
Total			0

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	0	0	0	0
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

26,356,632,355.18

(ii) Net worth of the Company

29,640,993,596.39

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	

3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	86,262,976	49.72	0	
10.	Others	0	0	0	
	Total	86,262,976	49.72	0	0

Total number of shareholders (promoters)

1

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	32,329,269	18.64	0	
	(ii) Non-resident Indian (NRI)	12,539,485	7.23	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	1,921,822	1.11	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	15,947,665	9.19	0	

8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	5,846,453	3.37	0	
10.	Others a. Alternate Investment Fur	18,638,157	10.74	0	
	Total	87,222,851	50.28	0	0

Total number of shareholders (other than promoters)

56,751

**Total number of shareholders (Promoters+Public/
Other than promoters)**

56,752

VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)

Details	At the beginning of the year	At the end of the year
Promoters	1	1
Members (other than promoters)	54,234	56,751
Debenture holders	0	0

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	0	0	0	0	0	0
B. Non-Promoter	1	8	1	7	0	0.02
(i) Non-Independent	1	2	1	2	0	0.01
(ii) Independent	0	6	0	5	0	0.01
C. Nominee Directors representing	0	0	0	0	0	0
(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0

(v) Others	0	0	0	0	0	0
Total	1	8	1	7	0	0.02

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 10

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
PRALAY MONDAL	00117994	Managing Director	0	
BHAMA KRISHNAMUR	02196839	Director	0	
MADHAVAN MENON	00008542	Director	9,897	
SUMIT MAHESHWARI	06920646	Director	0	
SHARMILA ABHAY KAI	05018751	Director	0	
SUDHIN BHAGWANDA	00036085	Director	10,521	
SUNIL SRIVASTAV	00237561	Director	0	
SHARAD KUMAR SAXI	08238872	Director	5,000	
SIJO VARGHESE	ADGPV2889G	Company Secretar	0	
BELLUR KRISHNA BH/	ACVPD3341E	CFO	0	05/06/2023

(ii) Particulars of change in director(s) and Key managerial personnel during the year 4

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
PRALAY MONDAL	00117994	Whole-time directo	01/04/2022	Deputy Managing Director appointed
ARAVAMUTHAN MADH	01865555	Director	28/06/2022	Ceased to be Part-time chairman and
PRALAY MONDAL	00117994	Managing Director	15/09/2022	Appointed as Managing Director & C
BHAMA KRISHNAMUR	02196839	Director	17/11/2022	Appointed as Part-time Chairperson

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held 1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	27/09/2022	58,467	63	51

B. BOARD MEETINGS

*Number of meetings held

18

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	06/05/2022	9	8	88.89
2	10/06/2022	9	9	100
3	24/06/2022	9	7	77.78
4	28/06/2022	9	8	88.89
5	21/07/2022	8	8	100
6	03/09/2022	8	6	75
7	15/09/2022	8	7	87.5
8	23/09/2022	8	7	87.5
9	11/10/2022	8	8	100
10	21/10/2022	8	8	100
11	21/10/2022	8	8	100
12	17/11/2022	8	7	87.5

C. COMMITTEE MEETINGS

Number of meetings held

72

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	06/05/2022	4	4	100
2	Audit Committee	28/06/2022	4	4	100
3	Audit Committee	21/07/2022	3	3	100

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
4	Audit Committee	02/08/2022	4	4	100
5	Audit Committee	13/09/2022	4	3	75
6	Audit Committee	21/10/2022	4	4	100
7	Audit Committee	15/12/2022	4	3	75
8	Audit Committee	17/01/2023	4	4	100
9	Audit Committee	30/01/2023	4	4	100
10	Audit Committee	28/02/2023	4	4	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	02/06/2023
								(Y/N/NA)
1	PRALAY MON	18	18	100	34	32	94.12	Yes
2	BHAMA KRISHN	18	18	100	40	40	100	Yes
3	MADHAVAN M	18	15	83.33	48	43	89.58	Yes
4	SUMIT MAHE	18	17	94.44	15	11	73.33	Yes
5	SHARMILA A	18	14	77.78	38	33	86.84	Yes
6	SUDHIN BHAN	18	17	94.44	27	26	96.3	Yes
7	SUNIL SRIVA	18	18	100	31	30	96.77	Yes
8	SHARAD KUM	18	18	100	40	39	97.5	Yes

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

1

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	PRALAY MONDAL	MANAGING DIR	10,783,341	0	0	7,730,357	18,513,698
	Total		10,783,341	0	0	7,730,357	18,513,698

Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	BELLUR KRISHNA	CHEIF FINANCIAL	8,116,500	0	0	0	8,116,500
2	SIJO VARGHESE	COMPANY SEC	6,124,089	0	0	0	6,124,089
	Total		14,240,589	0	0	0	14,240,589

Number of other directors whose remuneration details to be entered

6

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	BHAMA KRISHNAM	PART TIME CH	0	0	0	3,170,000	3,170,000
2	SHARMILA ABHAY	INDEPENDENT	0	0	0	2,035,000	2,035,000
3	SUNIL SRIVASTAV	INDEPENDENT	0	0	0	2,450,000	2,450,000
4	SUDHIN CHOKSEY	INDEPENDENT	0	0	0	2,145,000	2,145,000
5	SHARAD KUMAR S	INDEPENDENT	0	0	0	2,530,000	2,530,000
6	ARAVAMUTHAN M	PART TIME CH	0	0	0	775,000	775,000
	Total		0	0	0	13,105,000	13,105,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

* A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ☒ Yes ☐ No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status
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(B) DETAILS OF COMPOUNDING OF OFFENCES ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

☐ Yes ☒ No

(In case of 'No', submit the details separately through the method specified in instruction kit)

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

Whether associate or fellow ☐ Associate ☒ Fellow

Certificate of practice number

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
 (b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ... dated

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

- Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
- All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the director

To be digitally signed by

- ☒ Company Secretary
- ☐ Company secretary in practice

Membership number

17064

Certificate of practice number

Attachments

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachement(s), if any

Attach

Attach

Attach

Attach

List of attachments

Annexure-I.pdf

Annexure-I.pdf

Remove attachment

Modify

Check Form

Prescrutiny

Submit

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company

IX.B BOARD MEETINGS

Sl. No	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
13	15/12/2022	8	7	87.5
14	17/01/2023	8	8	100
15	30/01/2023	8	8	100
16	28/02/2023	8	7	87.5
17	03/03/2023	8	8	100
18	28/03/2023	8	8	100

IX.C COMMITTEE MEETINGS

Sl. No	Date of meeting	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
				Number of directors attended	% of attendance
11	Audit Committee	03/03/2023	4	4	100
12	Audit Committee	13/03/2023	4	4	100
13	Audit Committee	28/03/2023	4	4	100
14	Nomination & Remuneration Committee	06/05/2022	3	3	100
15	Nomination & Remuneration Committee	10/05/2022	3	3	100
16	Nomination & Remuneration Committee	31/05/2022	3	3	100
17	Nomination & Remuneration Committee	10/06/2022	3	3	100
18	Nomination & Remuneration Committee	24/06/2022	4	4	100
19	Nomination & Remuneration Committee	28/06/2022	4	3	75
20	Nomination & Remuneration Committee	21/07/2022	3	3	100
21	Nomination & Remuneration Committee	13/09/2022	4	4	100
22	Nomination & Remuneration Committee	15/09/2022	4	3	75
23	Nomination & Remuneration Committee	23/09/2022 (1st)	4	3	75
24	Nomination & Remuneration Committee	23/09/2022 (2nd)	4	3	75
25	Nomination & Remuneration Committee	21/10/2022	4	4	100
26	Nomination & Remuneration Committee	17/11/2022	4	3	75
27	Nomination & Remuneration Committee	15/12/2022	4	3	75
28	Nomination & Remuneration Committee	17/01/2023	4	4	100
29	Nomination & Remuneration Committee	28/02/2023	4	3	75
30	Nomination & Remuneration Committee	03/03/2023	4	4	100
31	Nomination & Remuneration Committee	28/03/2023	4	4	100
32	Shareholders Relationship Committee	31/05/2022	3	3	100
33	Shareholders Relationship Committee	23/09/2022	3	3	100
34	Shareholders Relationship Committee	15/12/2022	3	2	66.67
35	Shareholders Relationship Committee	01/03/2023	3	3	100
36	Corporate Social Responsibility Committee	31/05/2022	4	4	100
37	Corporate Social Responsibility Committee	29/08/2022	4	4	100
38	Corporate Social Responsibility Committee	08/12/2022	4	4	100

39	Committee for Monitoring Large Value Fraud	10/05/2022	6	5	83.33
40	Committee for Monitoring Large Value Fraud	27/09/2022	6	6	100
41	Committee for Monitoring Large Value Fraud	25/11/2022	6	4	66.67
42	Committee for Monitoring Large Value Fraud	16/02/2023	6	6	100
43	Management Committee	14/05/2022	4	4	100
44	Management Committee	23/06/2022	4	4	100
45	Management Committee	03/09/2022	5	4	80
46	Risk Management Committee	10/06/2022	5	5	100
47	Risk Management Committee	29/08/2022	5	5	100
48	Risk Management Committee	25/11/2022	5	3	60
49	Risk Management Committee	01/03/2023	5	5	100
50	NPA Management Committee	31/05/2022	3	3	100
51	NPA Management Committee	13/09/2022	3	3	100
52	NPA Management Committee	27/09/2022	3	3	100
53	NPA Management Committee	15/12/2022	3	2	66.67
54	NPA Management Committee	28/02/2023	3	2	66.67
55	NPA Management Committee	27/03/2023	3	3	100
56	Customer Service Committee	10/05/2022	3	2	66.67
57	Customer Service Committee	27/09/2022	3	3	100
58	Customer Service Committee	17/11/2022	3	3	100
59	Customer Service Committee	08/02/2023	3	3	100
60	IT Strategy Committee	10/05/2022	4	3	75
61	IT Strategy Committee	29/08/2022	4	4	100
62	IT Strategy Committee	17/11/2022	4	4	100
63	IT Strategy Committee	08/02/2023	4	4	100
64	Credit Committee	05/08/2022	4	4	100
65	Credit Committee	01/09/2022	4	4	100
66	Credit Committee	14/10/2022	4	4	100
67	Credit Committee	17/11/2022	4	4	100
68	Credit Committee	15/12/2022	4	4	100
69	Credit Committee	16/01/2023	4	4	100
70	Credit Committee	16/02/2023	4	4	100
71	Credit Committee	09/03/2023	4	4	100
72	Meeting of Independent Directors	09/03/2023	5	5	100