

# BUSINESS MODEL

CSB has four principal business areas, namely, SME banking, Retail banking, Corporate banking, and Treasury operations. Bank has renewed its business model for functional efficiency as a full service new age private sector bank. To this end, the Bank has re-aligned the organizational set-up by driving the operations, people and business strategy. CSB's Renewed Business Model is based on four management initiatives.

## Vision Mission

"CSB 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."

### Branches:

CSB Branches are responsible for deposits, gold loans, cross-selling and customer servicing.

### Products:

All loan products will be driven by dedicated teams, with each business team operating as a profit centre.

### People:

Lateral hiring along with hiring of new recruits by offering market based compensation with a performance linked variable pay component, including employee stock option plans, which will align our employees' interest with the performance of the Bank.

### Customer Experience:

We are also expanding our products suite, services, and digital banking platform, with investments in technology aimed at improving our customers' experience, making it easier for them to interact with us, and offering them a range of products tailored to their financial needs.

## Inputs

### Financial Capital

Pool of funds available with us from diverse sources for investments and advances.

### Manufactured Capital:

Branch Networks, Associates, ATMs and Information Technology – Data Centres.

### Intellectual Capital :

Brand & Reputation, Processes and Procedures, Innovation, Information Technology.

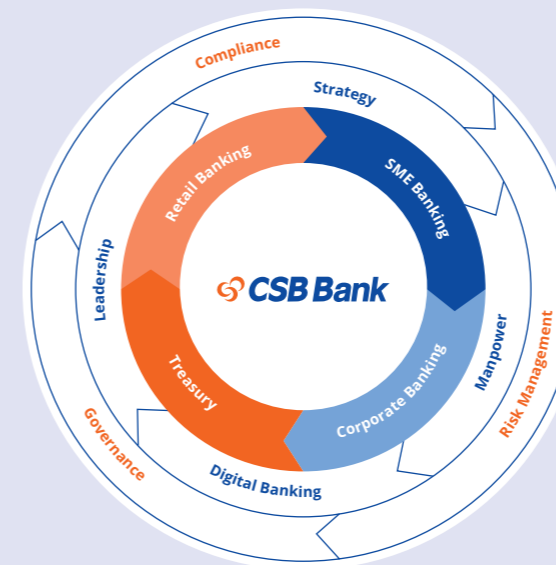
### Human Capital

Skills, Knowledge, Experience of employees, Leadership.

### Social & Relationship Capital:

Customers, Shareholders, Community.

## Operational/Governance Matrix



### Key Drivers of the business

Social, economic and market forces.  
Shareholders, customers, employees, regulatory bodies, society.

## Outputs

### Financial Capital

₹34,500 Cr Total business  
₹613 Cr Operating profit

### Manufactured Capital:

512 Branches across 16 states & 4 union territories  
318 ATMs

### Intellectual Capital :

100 Years of Trusted Banking,  
310,000+ Internet Banking Users  
2,77,000+ Mobile Banking Users

### Human Capital

4180 Employees.

### Social & Relationship Capital:

1.7 Million + Customers.  
₹ 3,095 Cr Loans to SME, MSME, Agri & MFIs in FY21.  
47,513 Shareholders ( as on 31.03.2021).