CSB Bank
Trusted Heritage Smart Future

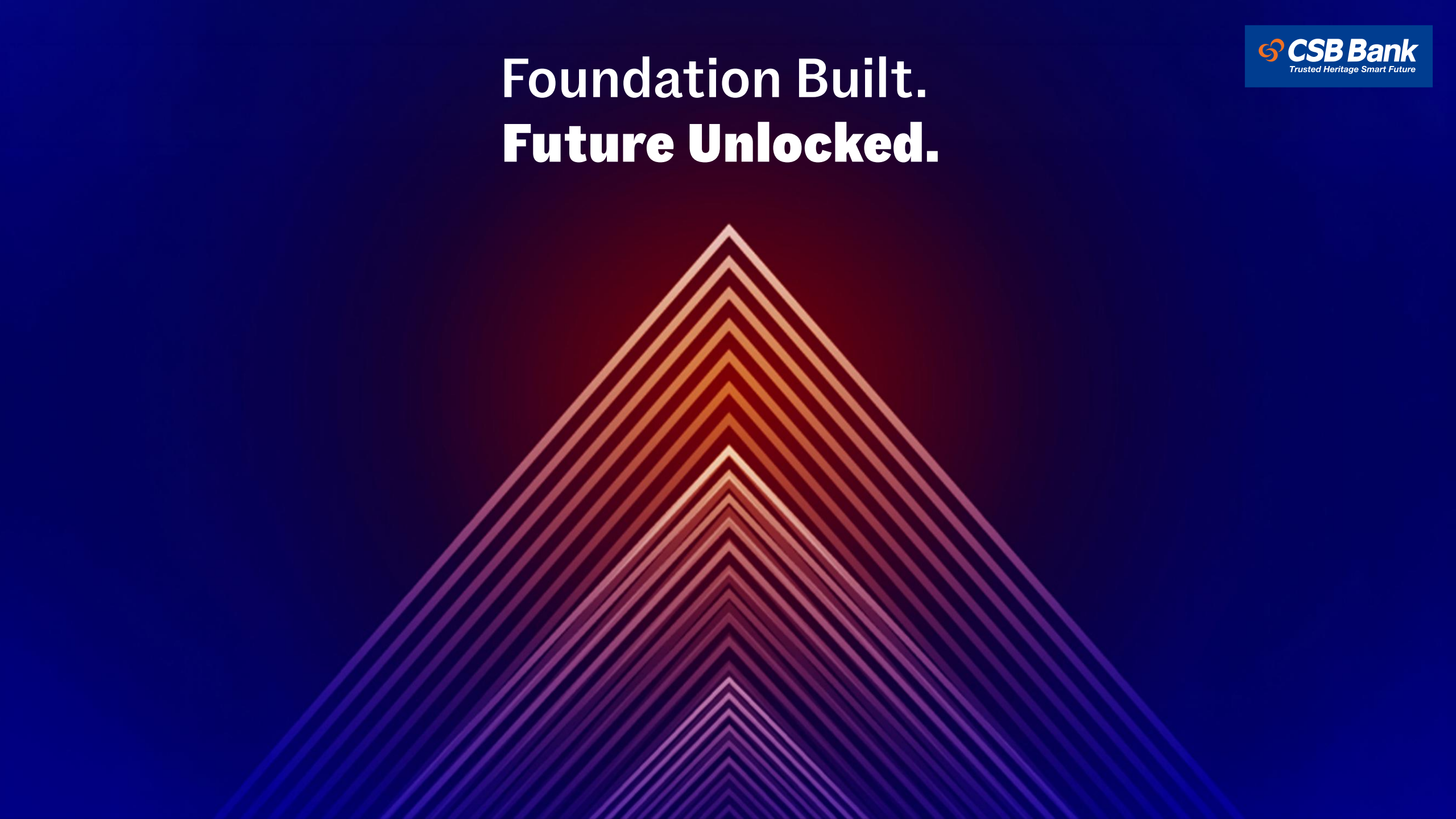
INVESTOR PRESENTATION

Q2-FY27



CSB Bank
Trusted Heritage Smart Future

Foundation Built.
Future Unlocked.



What's Inside

Company Overview	*4*
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Financials	*21*
Digital Penetration	*32*
ESG	*35*
Awards	*36*

Performance Highlights – Q2 FY27

₹ 60,561 Cr
Balance Sheet Size
21% Y-o-Y

₹ 42,383 Cr
Gross Advances
22% Y-o-Y

₹ 46,889 Cr
Deposits
18% Y-o-Y

₹ 89,272 Cr
Total Business
20% Y-o-Y

₹ 1,612 Cr
Total Income
11% Y-o-Y

₹ 510 Cr
Net Interest Income
20% Y-o-Y

₹ 274 Cr
Non Interest Income
22% Y-o-Y

₹ 183 Cr
Profit After Tax
14% Y-o-Y

19.55%
Capital Adequacy Ratio
Q2-FY26 20.99%

0.33%
Net NPA
Q2-FY26 0.52%

1.29%
ROA
Q2-FY26 1.33%

3.81%
NIM
Q2-FY26 3.81%

Y-o-Y : Q2 FY27 v/s Q2 FY26

Driven by Purpose, since 1920

Journey began in November 1920

Oldest private sector bank in Kerala

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

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

Focus on comprehensive financial needs of

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

Vision

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

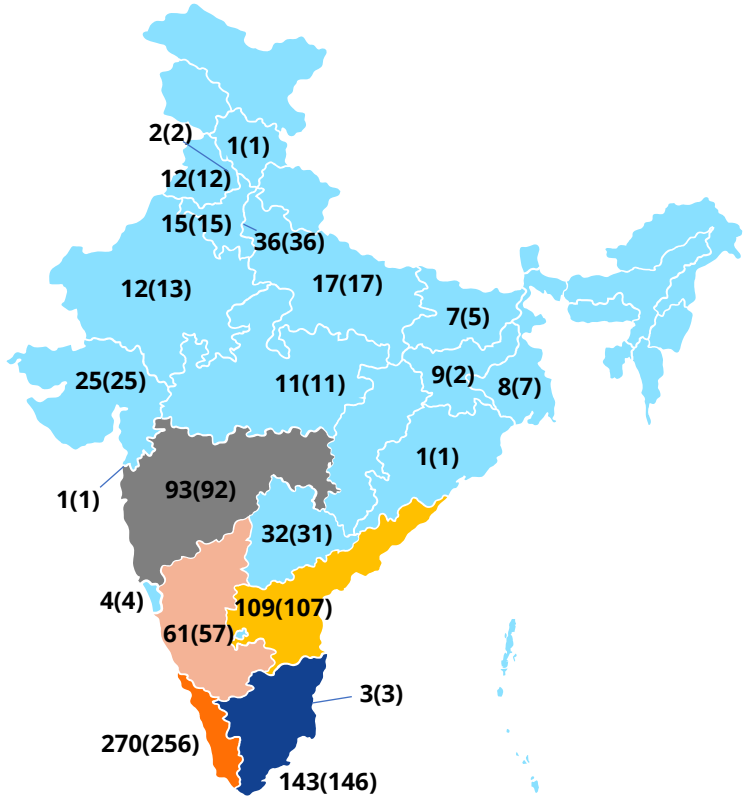


Robust Network, Extensive Reach

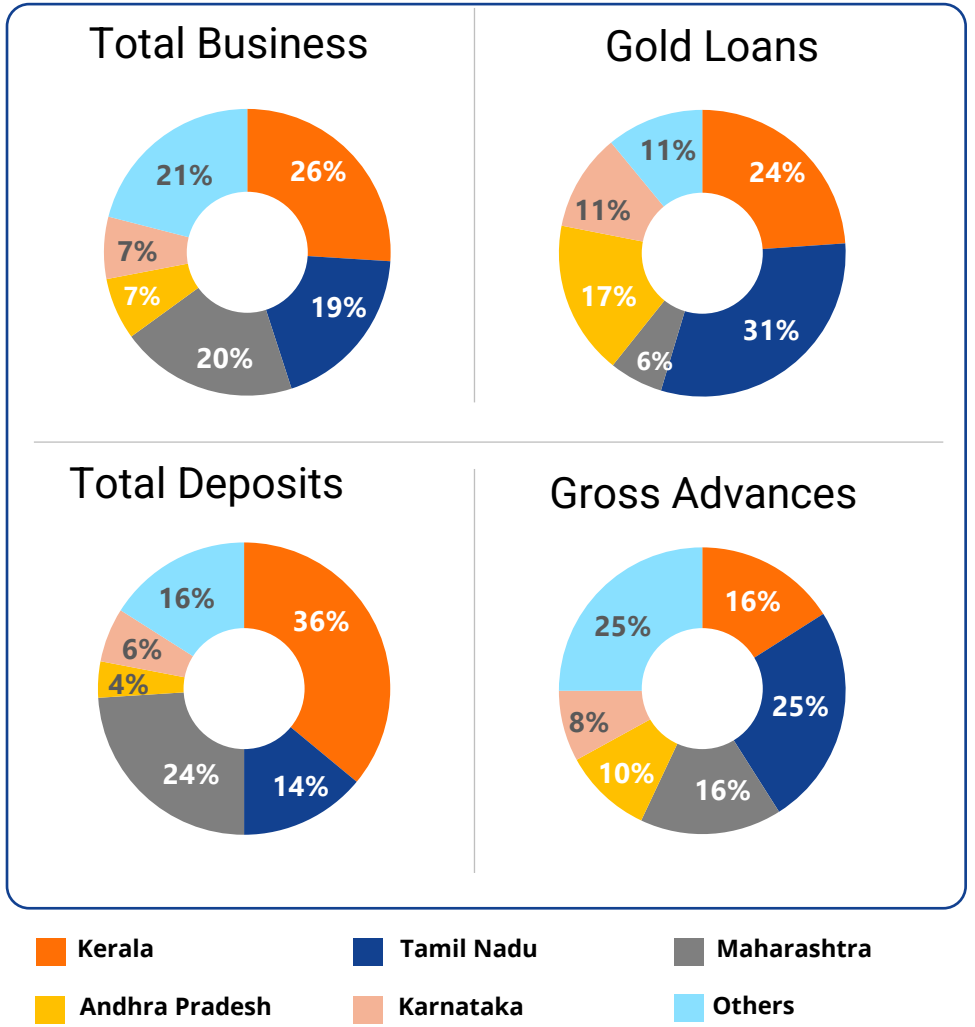
State	% Distribution	
	Sept 2026	Sept 2025
Kerala	31	32
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	21

*of which NCT Delhi (4%), Telangana (4%), Gujarat (3%)

Population	No. of Branches	
	Sept 2026	Sept 2025
Metropolitan	233	224
Urban	177	165
Semi-Urban	397	387
Rural	65	62
	872	838

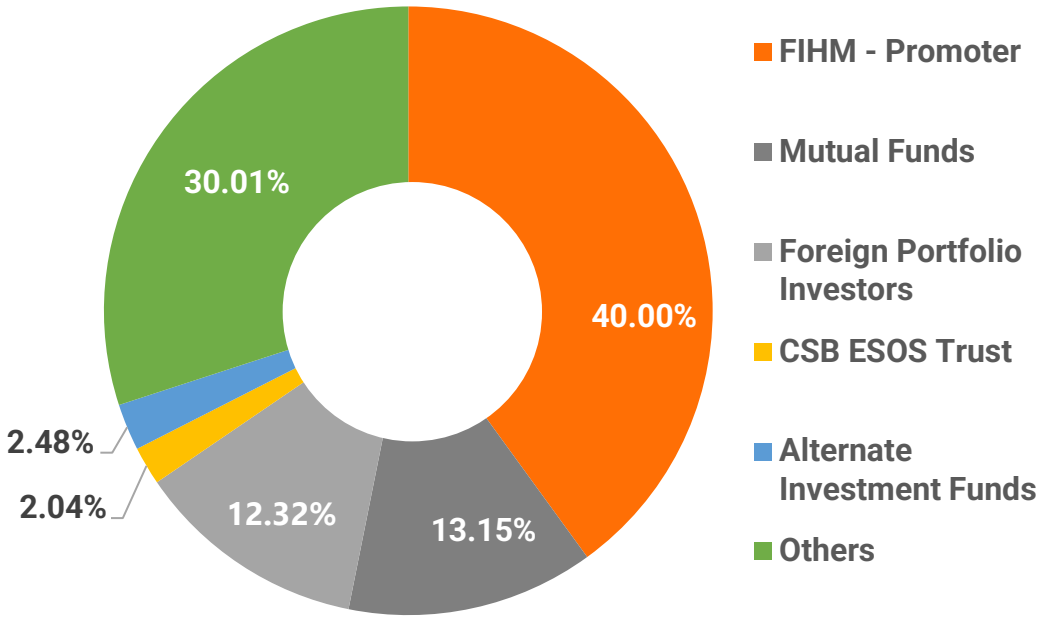


Legend: Branches (ATM)



Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	10	22.82	13.15%
Foreign Portfolio Investors	87	21.38	12.32%
CSB ESOS Trust	1	3.54	2.04%
Alternate Investment Funds	13	4.30	2.48%
Others (incl. non-resident Indians, body corporates, resident individuals)	66,093	52.06	30.01%
Total	66,205	173.49	100%



As at September 30, 2026

Our Board of Directors

Mr. Biswamohan Mahapatra
Non-Executive Independent Chairperson

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

Mr. Pralay Mondal
Managing Director & CEO

Mr. Pralay Mondal is the Managing Director & CEO of the Bank since September 15, 2022. He has over 36 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

Mr. B K Divakara 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.

Ms. Sharmila Abhay Karve
Independent Director

Ms. Sharmila Karve 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

Mr. Sudhin Choksey 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

Mr. Sharad Saxena 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.

Our Board of Directors

Ms. Renu Kohli
Independent Director

Ms. Renu Kohli 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

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

Mr. DN Narasimha Raju
Independent Director

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

Ms. Sheetal Shetty Sancheti
Non-Executive Director

Ms. Sheetal Shetty Sancheti has been associated with Fairbridge Capital Private Limited since April 2019 and currently holds the position of Principal. She plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. Ms. Sheetal has proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

Mr. Anish Thurthi
Additional Director (Non-Executive Non-Independent)

Mr. Anish Thurthi is a highly accomplished Chartered Accountant with over 20+ years of experience in investment management, Mergers & Acquisitions (M&A), and financial advisory. He currently is a Director at Fairbridge Capital Private Limited, an investment advisory firm managing investments for Fairfax Financial Holdings Limited and Fairfax India Holdings Corporation. His expertise spanned financial due diligence, structuring, buyouts, and merger integrations across sectors such as infrastructure, consumer goods, and industrials.

Note - Mr. Sumit Maheshwari ceased to be the Non-Executive Non-Independent Director of the Bank, effective from September 3, 2026, upon completion of his tenure of appointment.

Our Strong Leadership Team

36+ **Pralay Mondal**
Managing Director & CEO

38+ **B K Divakara**
Executive Director

31+ **Narendra Kumar Dixit**
Head - Retail Banking

31+ **Satish Gundewar**
Chief Financial Officer

30+ **Manish Modi**
Head - Wholesale Banking

29+ **Shyam Mani**
Head - MSME

31+ **Rajesh Choudhary**
Chief Technology Officer

28+ **Manish Agarwal**
Chief Credit Officer

27+ **Alok Singh**
Head-Treasury

30+ **Ajith Jose**
Chief Compliance Officer

32+ **Satyendra Sharma**
Chief Risk Officer

23+ **Punit Saruparia**
Head - Internal Audit

26+ **D Lakshmi Narayanan**
Head- Operations

41+ **Jaikumar S.**
Chief Internal- Vigilance Officer

23+ **Sijo Varghese**
Company Secretary

26+ **Chinmay Adhikari**
Chief Human Resource Officer

20+ **Raju Kumar Ojha**
Head– Planning & Execution

Experience of Executives

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)

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

Driven by SBS 2030 (contd.)

Sustain
Core Strengths

Build
Platforms for Future

Scale
Execute with Guardrails

Building for Scale Phase (FY27 to FY30)

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

Driven by SBS 2030 (contd.)

Key Enablers

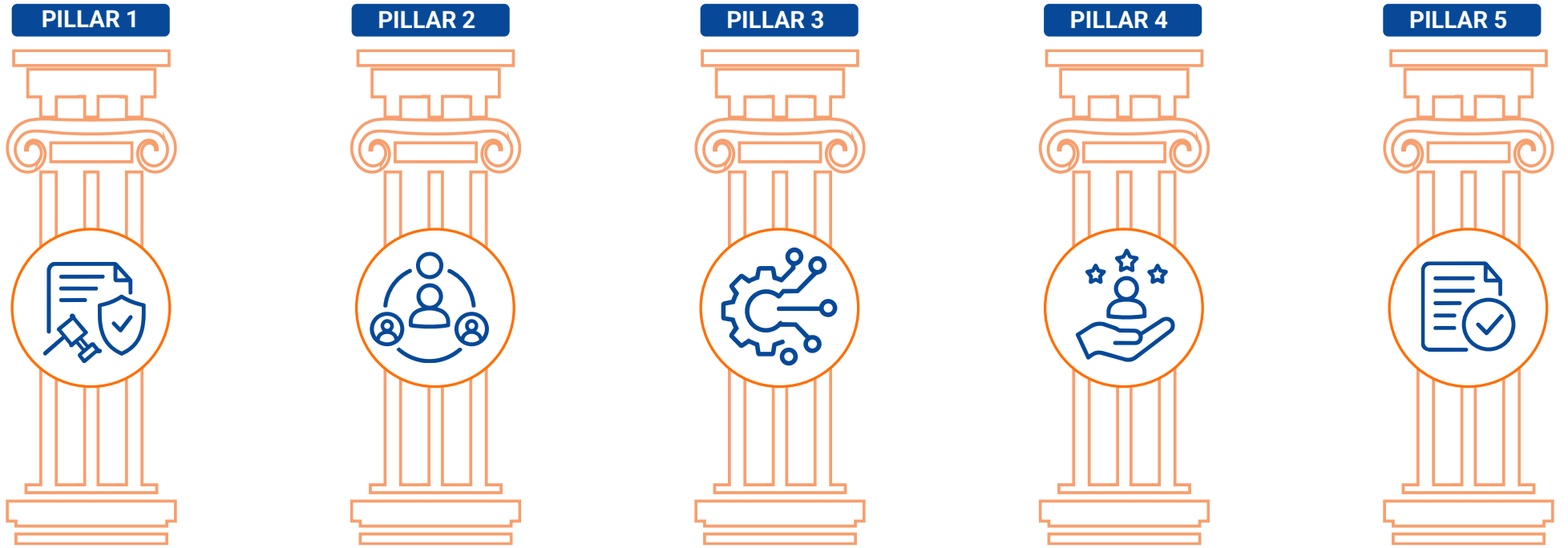
- Good Governance Structure
- Clear Executable Strategy
- Board Support and Guidance
- Growth-Oriented Policy
- Building Infrastructure in Physical, Hybrid, and Digital
- Robust and Efficient Customer-Centric Process
- Strong Leadership
- Innovation, Agility, and Digitalisation

Key Objectives

- Growth in granular liability franchise with ever-improving CASA Ratio
- Focus on strong operating performance with consistency
- Major investments in the initial 3-4 years with a defined payback period
- Prudent treasury investment strategy viz. wholesale funded book growth with the right balance of risk vs. return
- Well-diversified retail book to manage cycles
- Relentless focus on fee business and non-interest income earnings
- Well-capitalised bank with an adequate liquidity buffer to manage economic and credit cycles
- Enhance coverage, create segmentation, and whitelist opportunities in wholesale business
- Focus on asset quality, risk management, and strong collection framework

Driven by SBS 2030 (contd.)

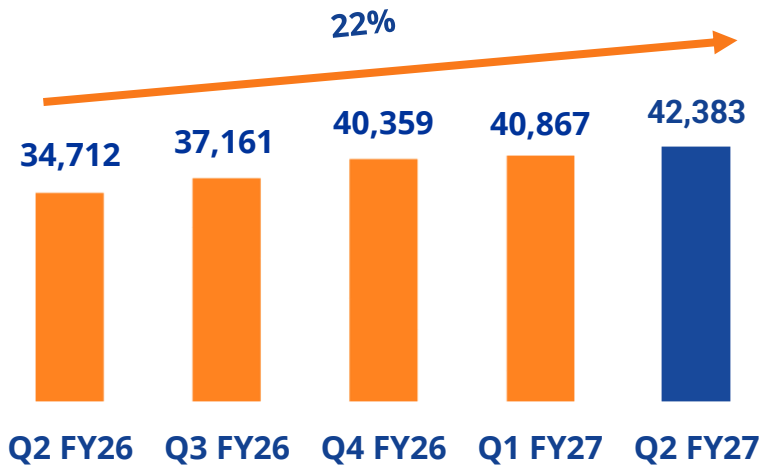
Our Pillars



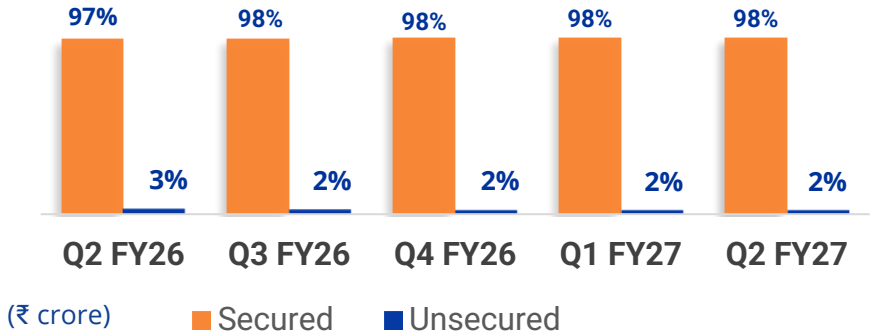
Governance | Human Capital | Technology | Customer service | Compliance

Advances

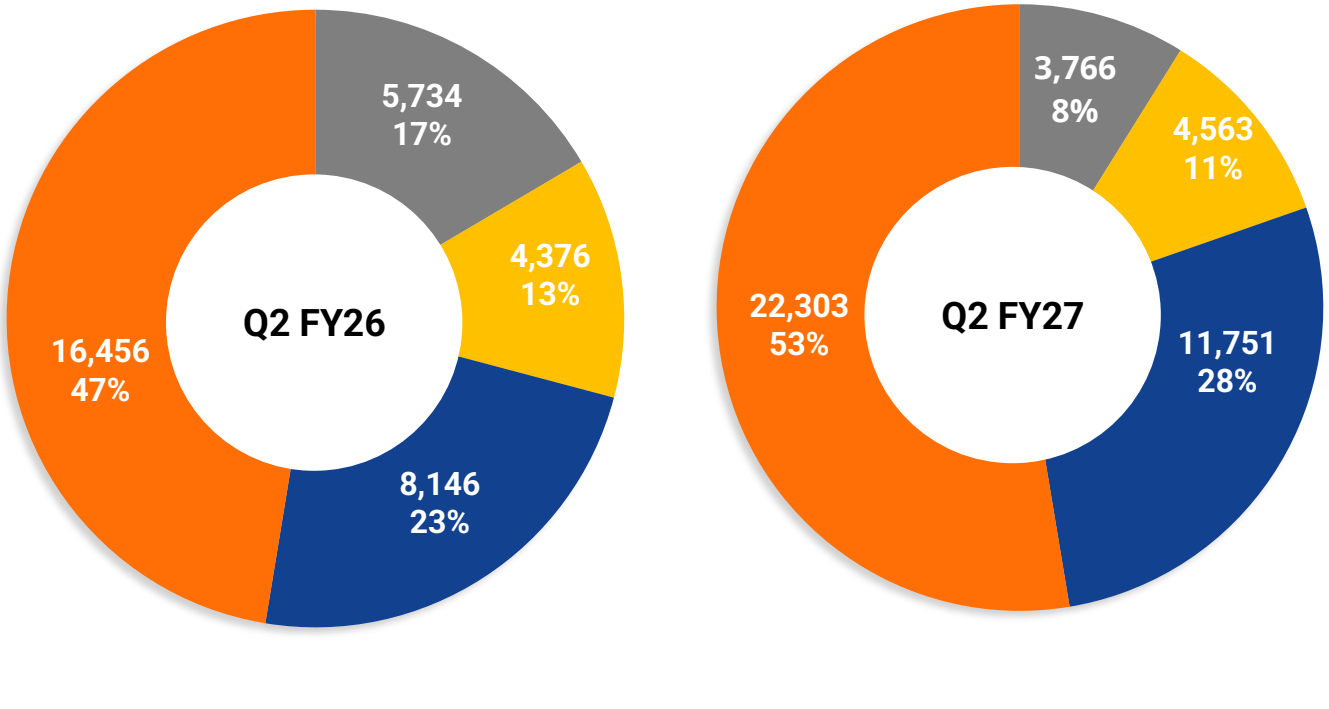
Gross Advances



Secured Advances



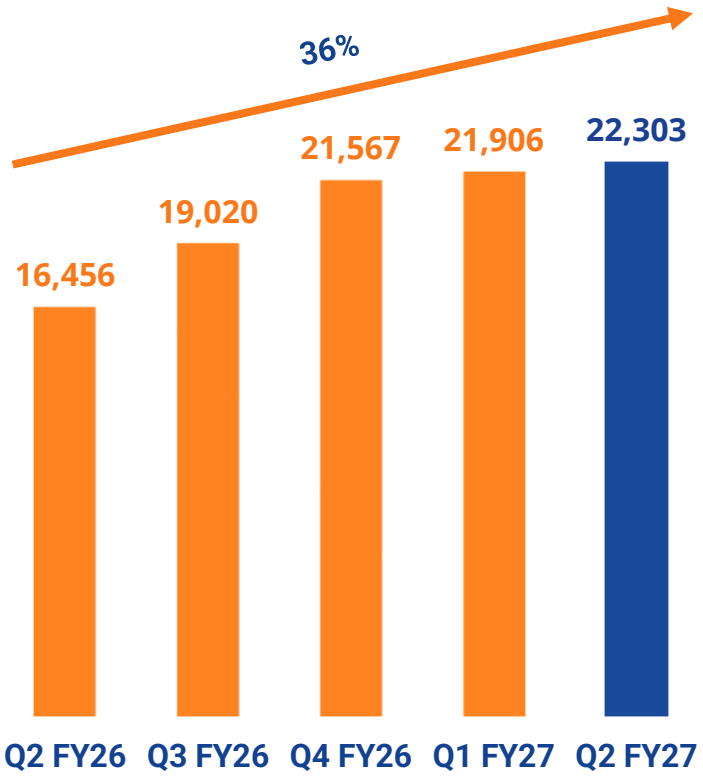
Gross Advances Mix*



* Internal Classification

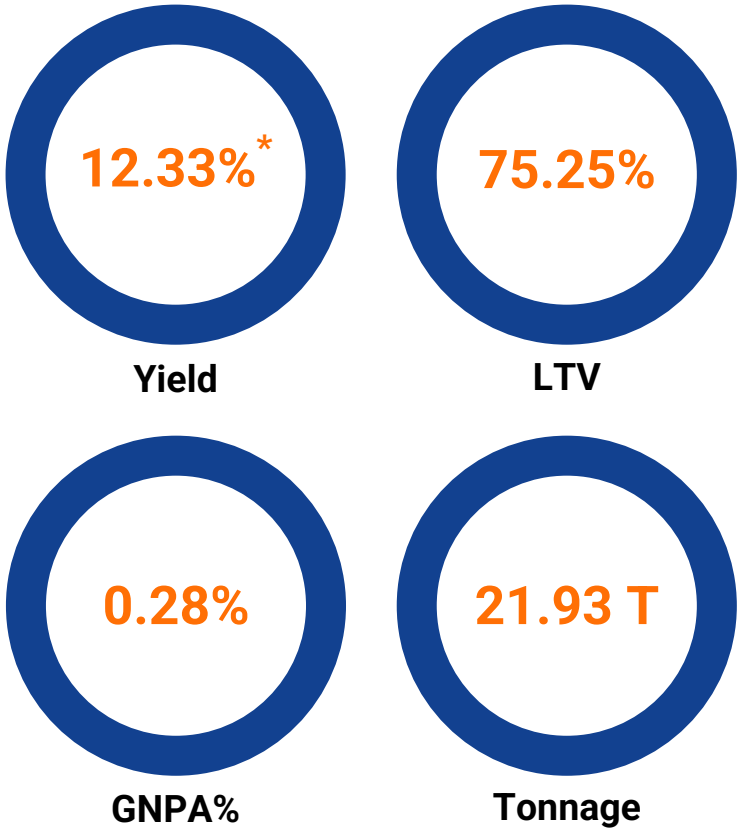
Gold Loan Portfolio

Book size



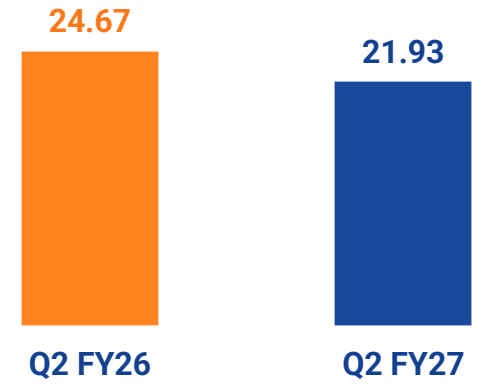
(₹ crore)

Portfolio Quality

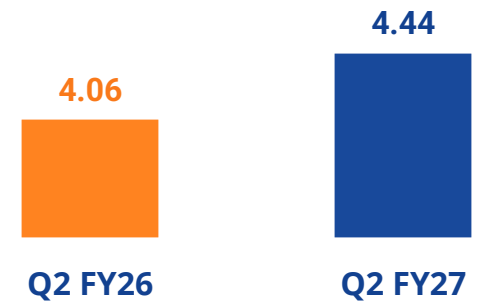


* Portfolio yield for Q2 FY27

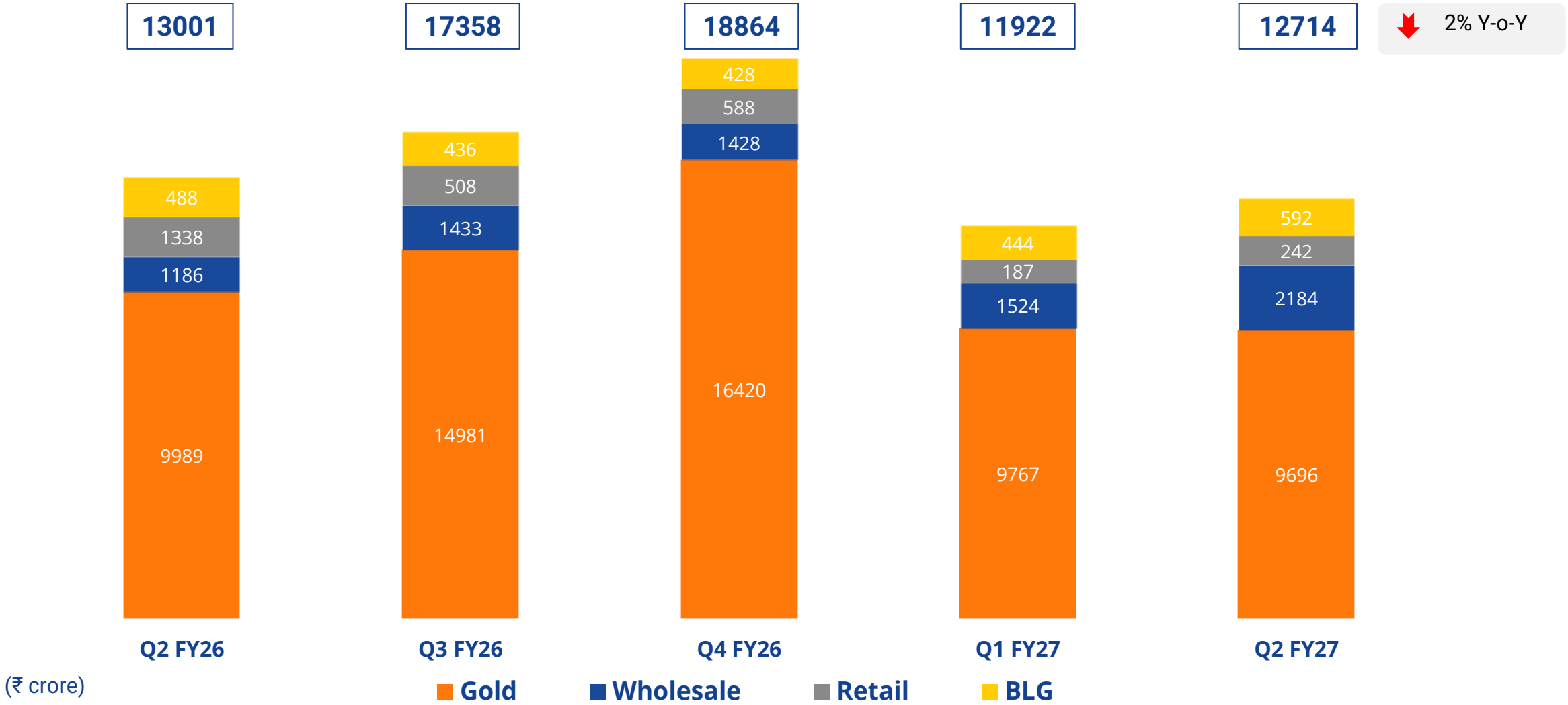
Tonnage



No. of Accounts (in lakhs)

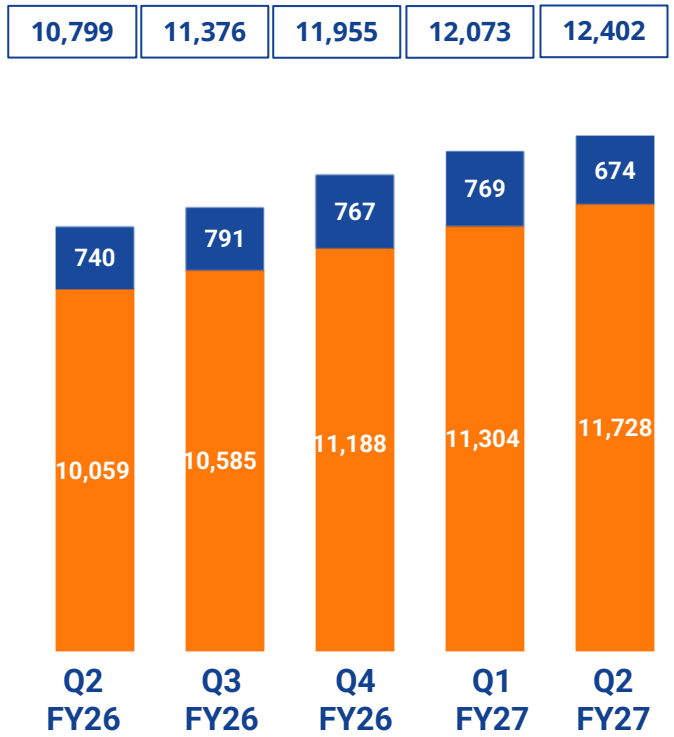


Disbursements



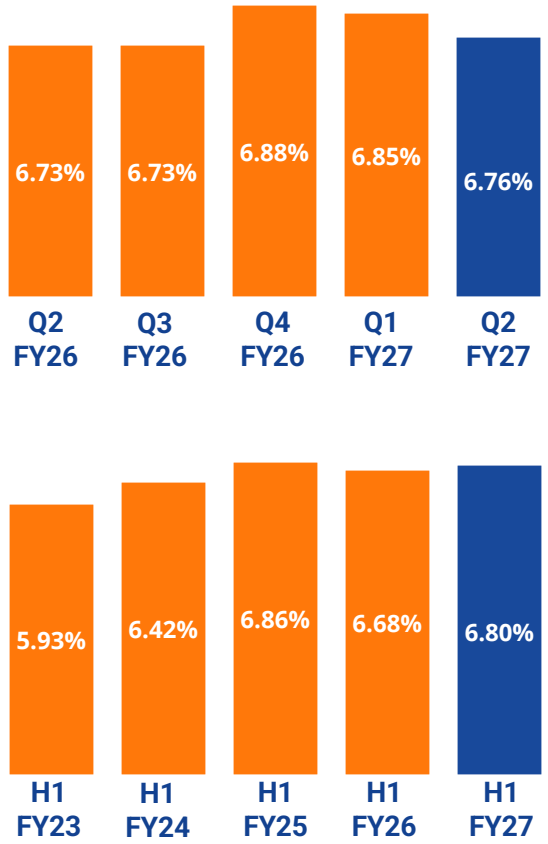
Investments

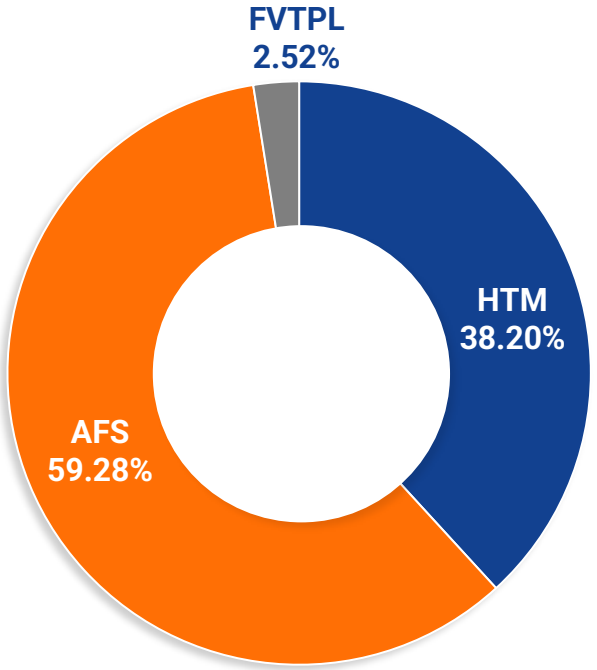
Net Investments



(₹ crore)

Yield on Investments





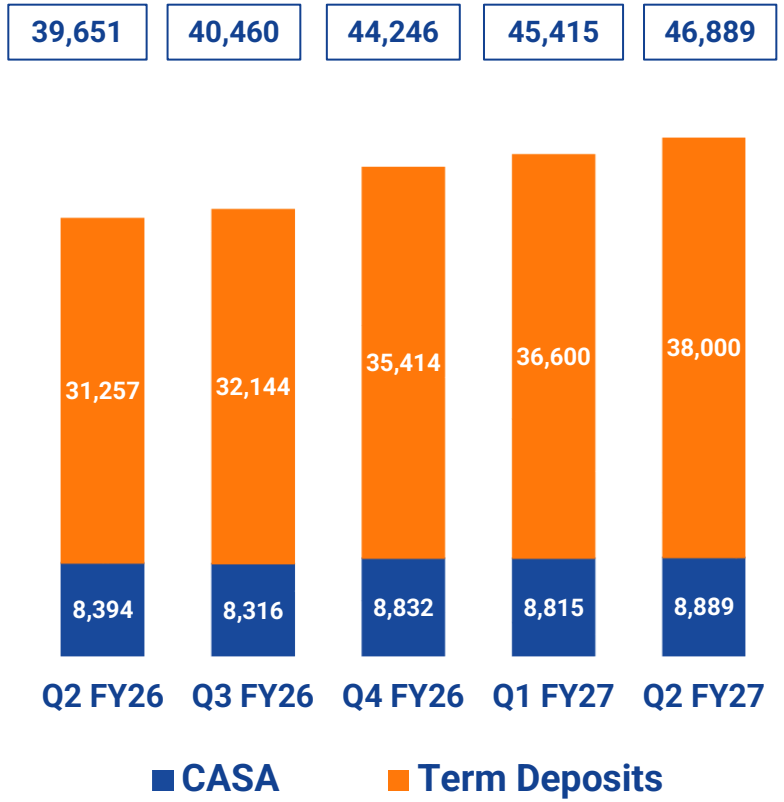
M Duration

FVTPL	AFS	HTM	Total
6.59	5.01	4.46	4.83

Deposits

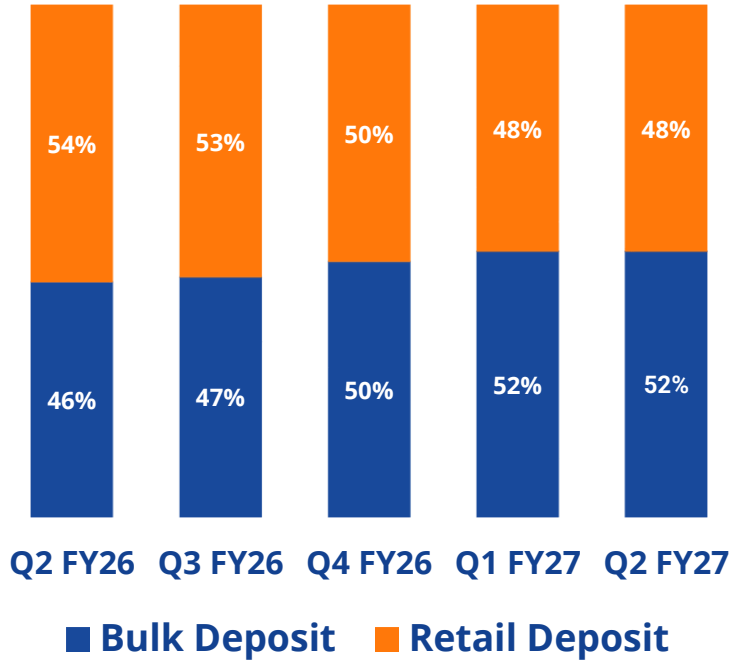
Total Deposits

18% Y-o-Y

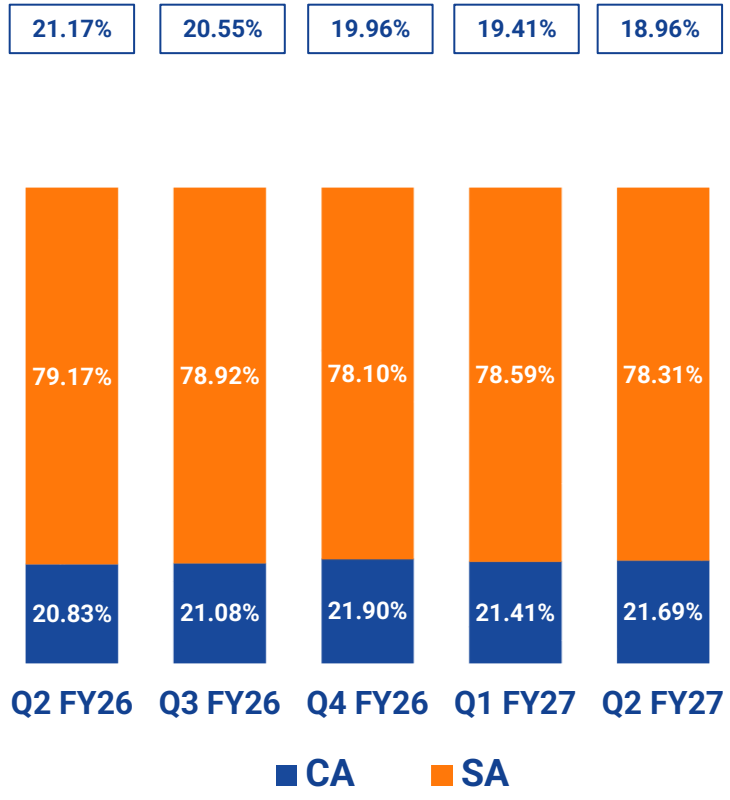


(₹ crore)

Term Deposit Mix*



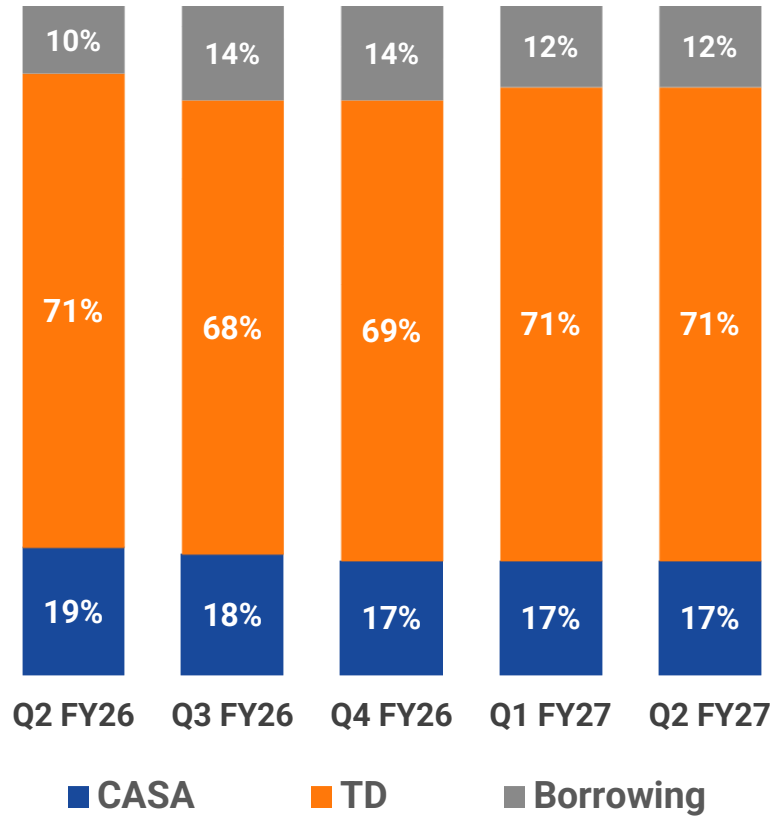
CASA Mix



* Excl. CD

Funding

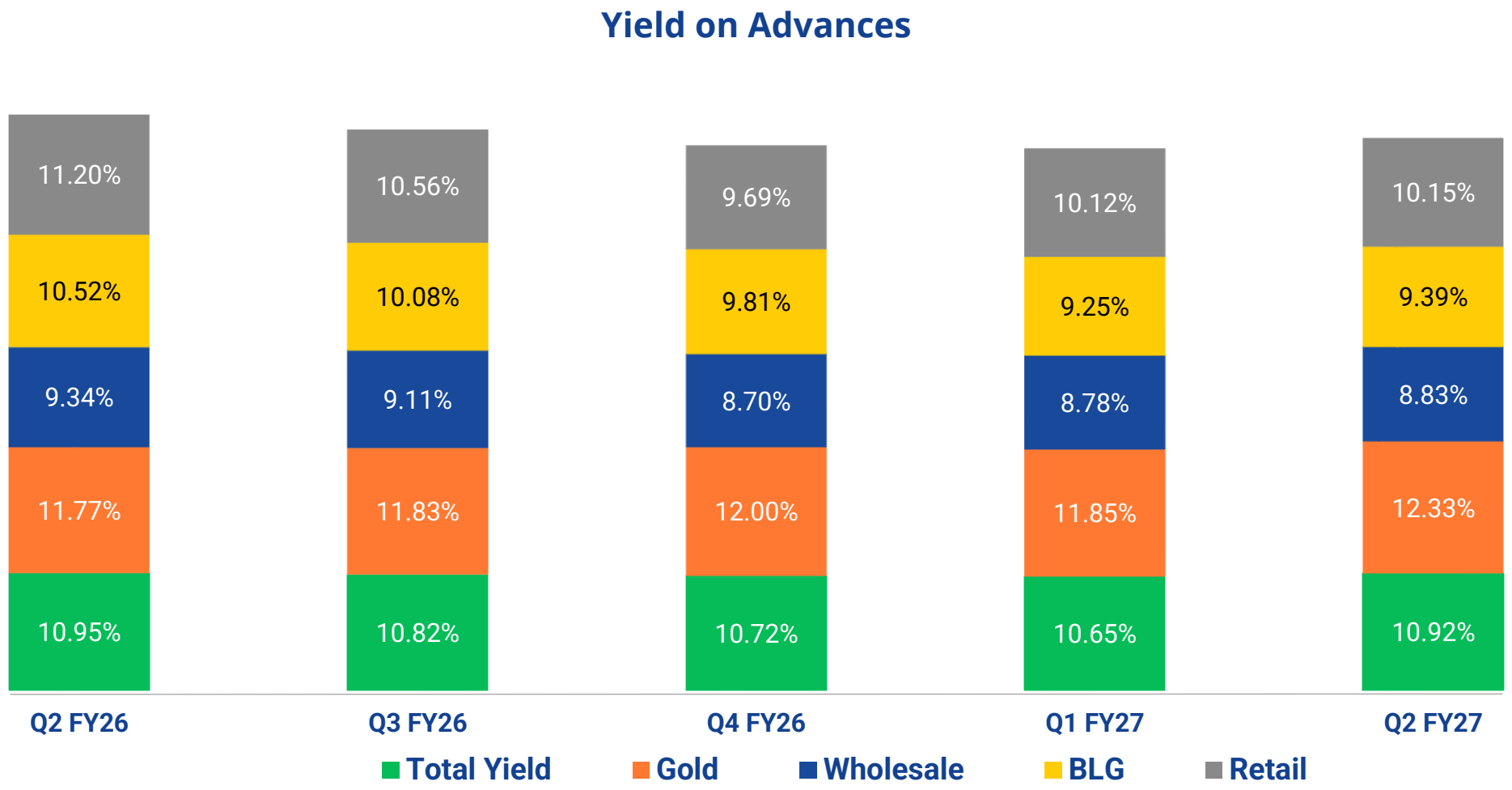
Funding Mix



Credit Rating

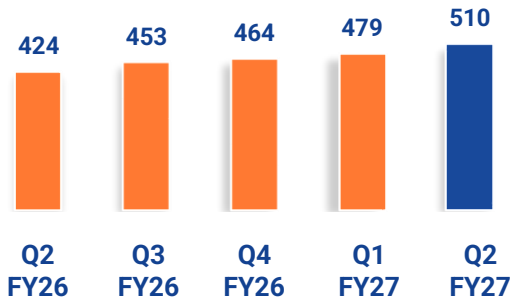
Instrument	Rating
Tier II Bonds	CRISIL A/ Stable IND A/Stable
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

Key Performance Matrix

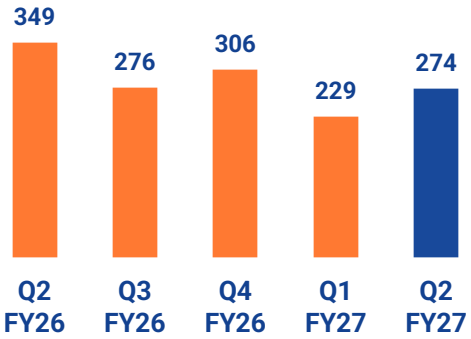


Key Performance Matrix (contd.)

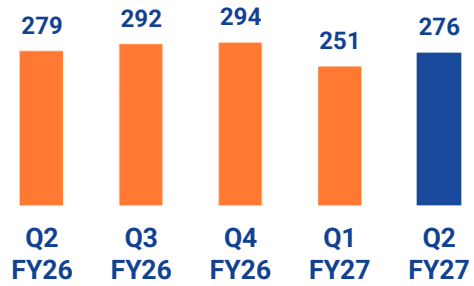
Net Interest Income



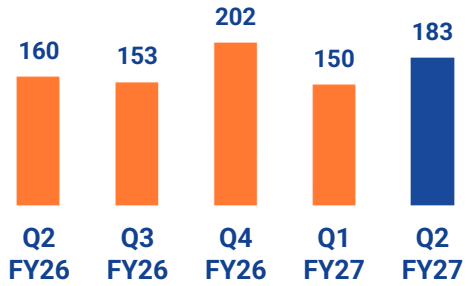
Non Interest Income

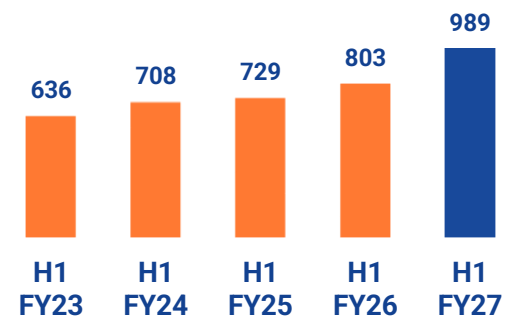


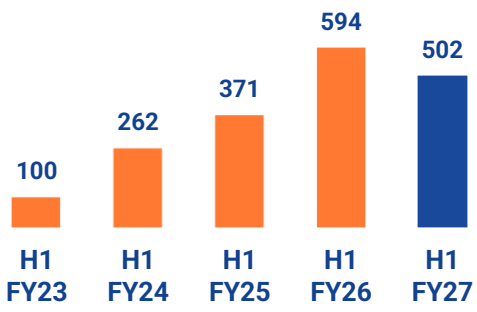
Operating Profit

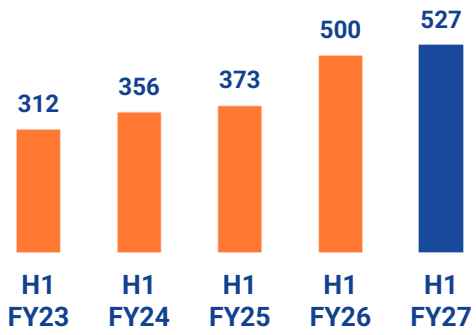


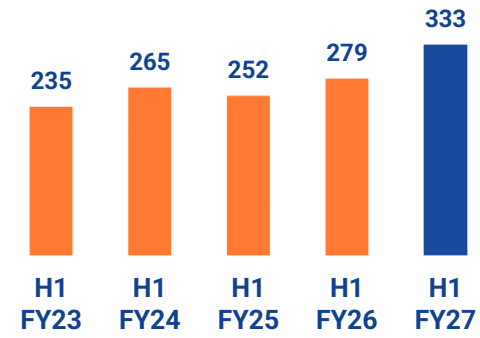
Net Profit





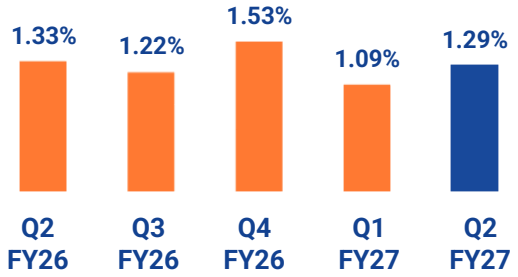




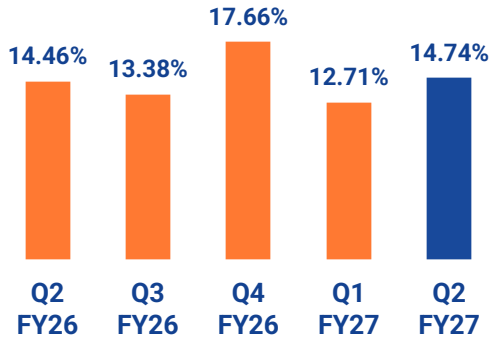


Key Performance Matrix (contd.)

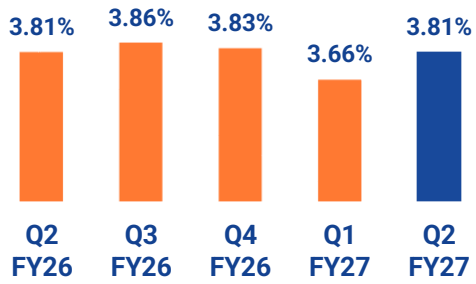
Return on Assets



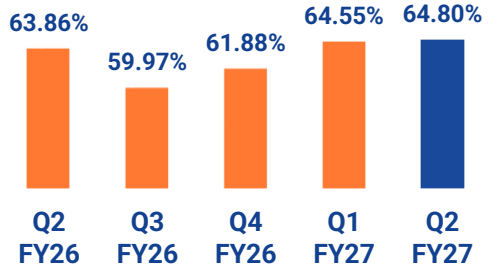
Return on Equity

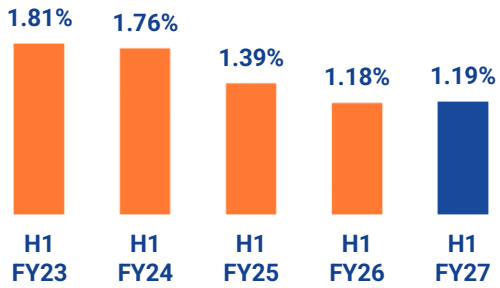


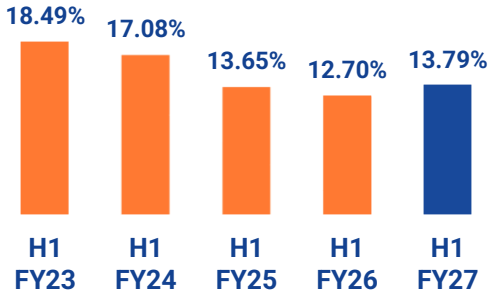
Net Interest Margin

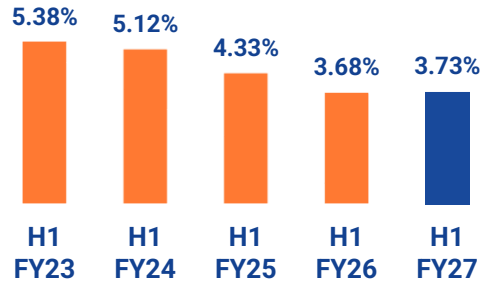


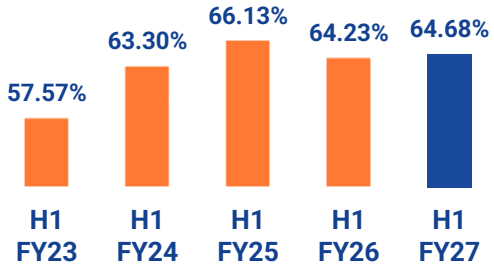
Cost to Income





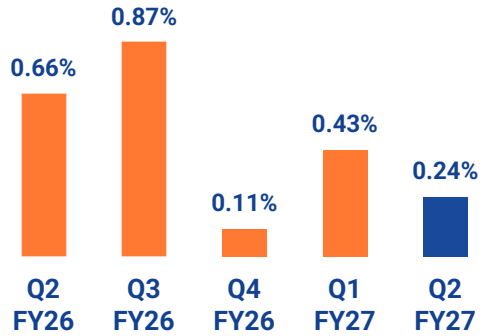






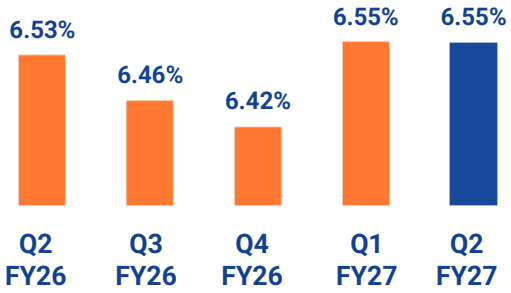
Key Performance Matrix (contd.)

Credit Cost*

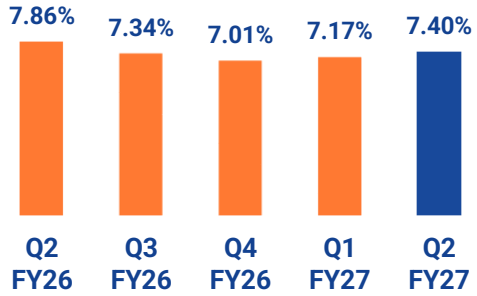


** NPA Provisions / Average Advances*

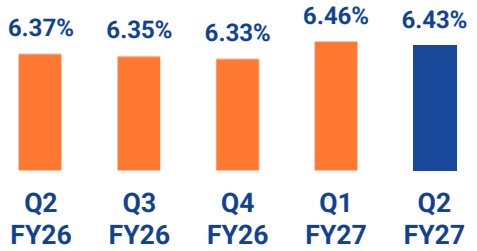
Cost of Fund

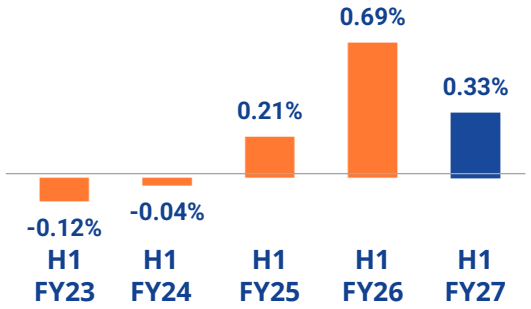


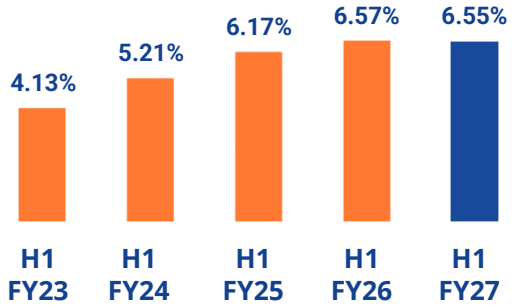
Cost of Borrowings

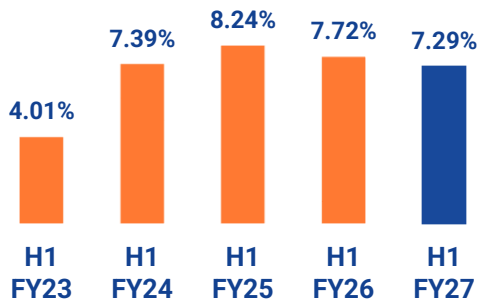


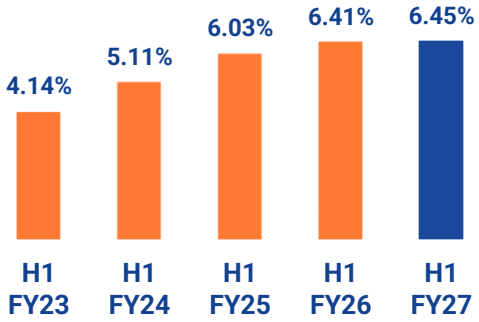
Cost of Deposits





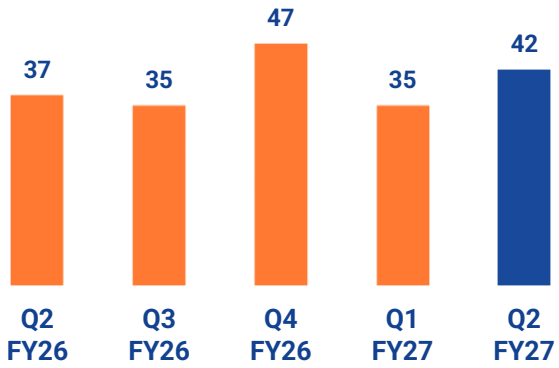




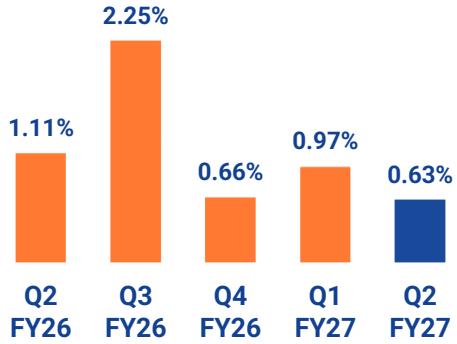


Key Performance Matrix (contd.)

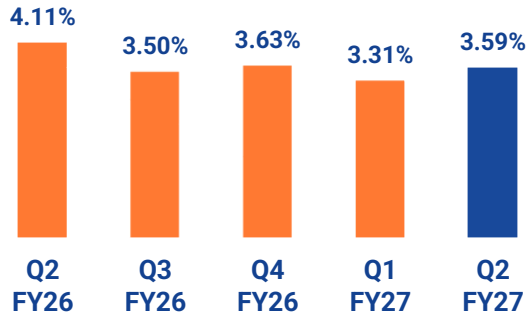
Earning per share

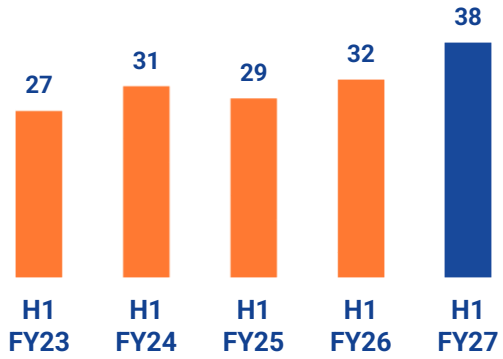


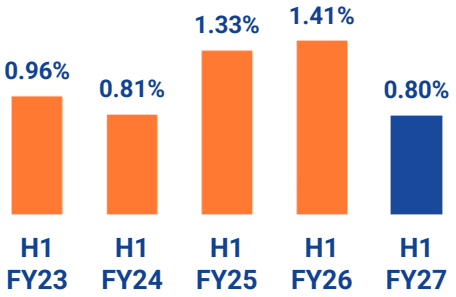
Slippage Ratio

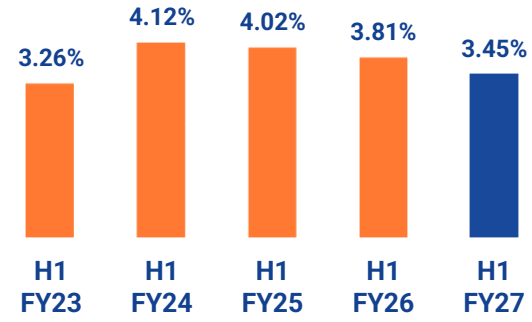


Cost to Assets



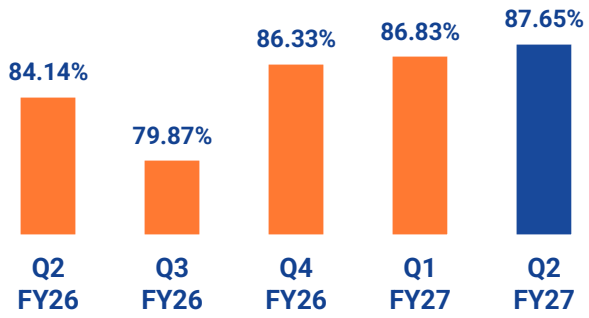




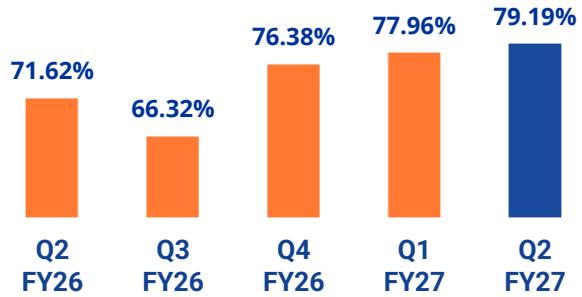


Key Performance Matrix (contd.)

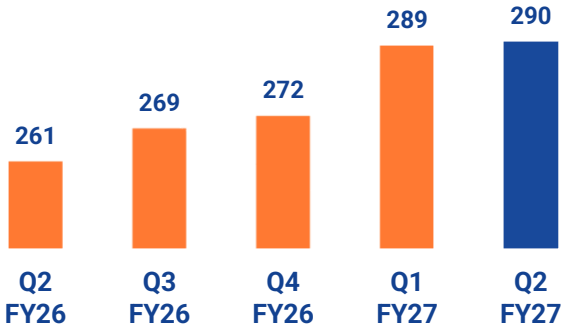
PCR (Incl. w/off)



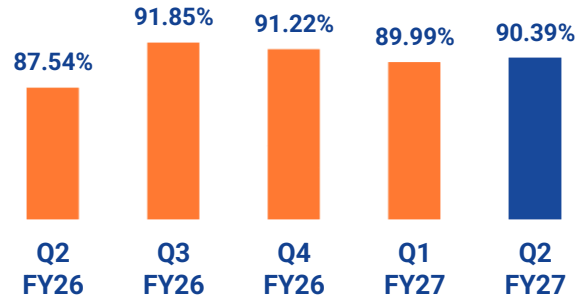
PCR (excl. w/off)



Book value per share

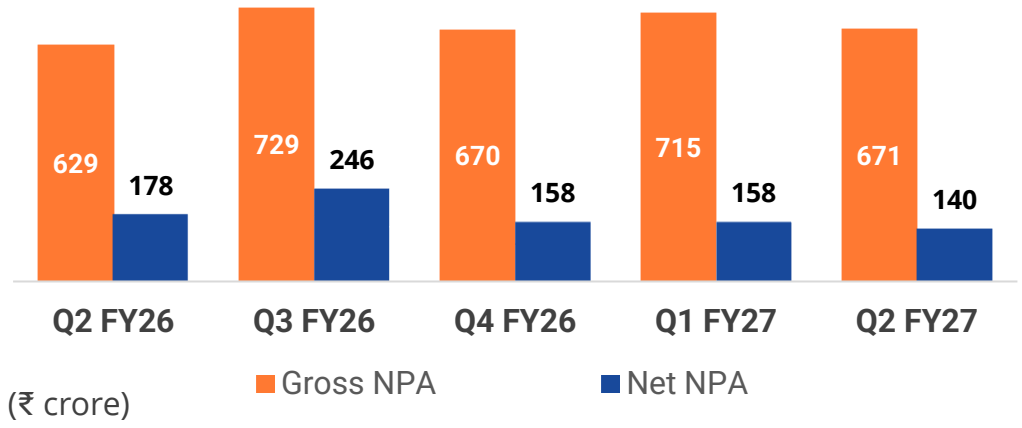


CD Ratio (Gross)

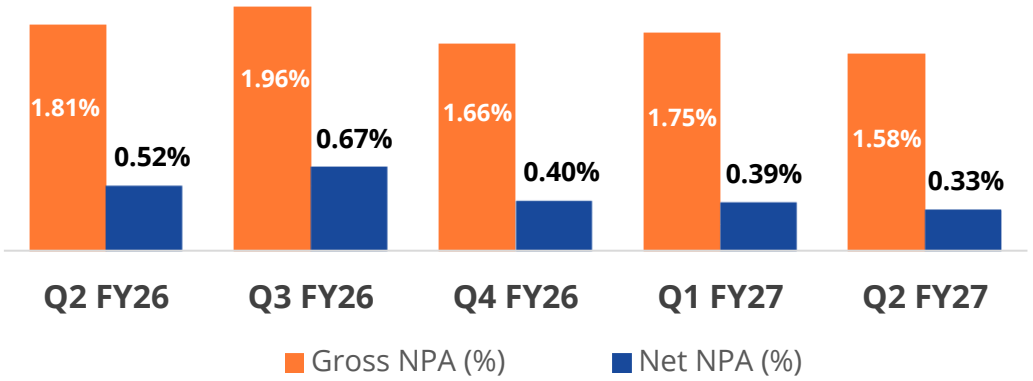


Key Performance Matrix (contd.)

Asset Quality



(₹ crore)

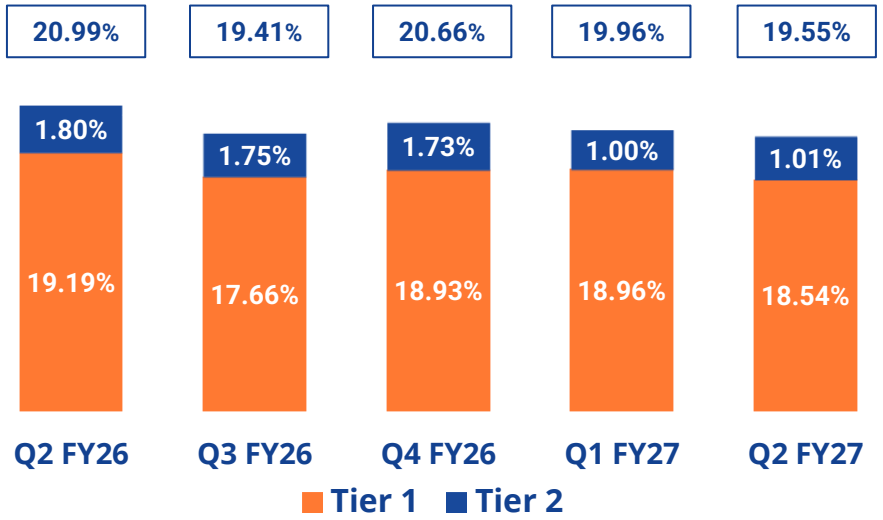


(₹ crore)

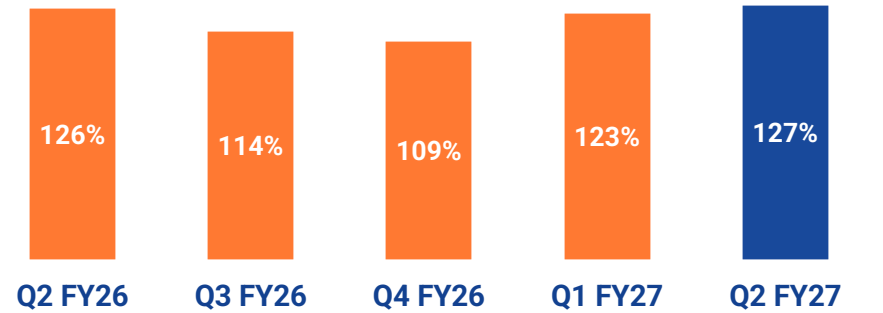
Gross NPA Movement	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
Opening Balance of Gross NPA	606	629	729	670	715
Additions	94	197	61	98	66
Sub Total (A)	700	826	790	768	781
Less					
(i) Upgradations	37	23	85	10	26
(ii) Recoveries	29	26	28	41	25
(iii) Write-Offs	5	48	7	2	59
Sub Total (B)	73	97	120	53	110
Closing Balance of Gross NPA (A-B)	629	729	670	715	671

Key Performance Matrix (contd.)

Capital Adequacy Ratio

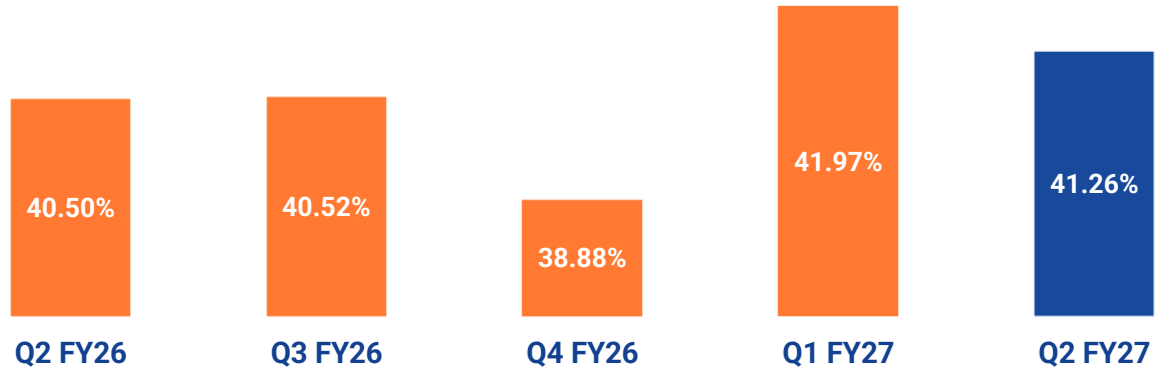


Liquidity Coverage Ratio*



*average

RWA to Total Exposure



Risk Type	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
(i) Credit Risk	17,388	19,094	20,026	21,299	22,107
(ii) Market Risk	348	420	516	819	780
(iii) Operational Risk	3,792	3,792	3,792	4,532	4,532
Total Risk Weighted Assets	21,528	23,307	24,334	26,650	27,419

Profit and Loss Account

Particular	Q2 FY27	Q1 FY27	Q2 FY26	QoQ	YoY
Interest Income	1,339	1,287	1,109	4%	21%
Interest Expense	829	808	685	3%	21%
Net Interest Income	510	479	424	7%	20%
Treasury Profit	-2	12	6	-115%	-128%
Fee income	275	216	343	27%	-20%
Net Operating Income	783	707	773	11%	1%
Staff Cost	266	253	228	5%	17%
Other Opex	241	203	266	18%	-9%
Total Opex	507	456	494	11%	3%
Operating Profit	276	251	279	10%	-1%
Provision for NPA	24	43	55	-44%	-56%
Other Provisions	6	6	8	5%	-35%
Total Provisions	30	49	63	-39%	-53%
Profit Before Tax	246	202	216	22%	14%
Tax	63	52	56	22%	14%
Profit After Tax	183	150	160	22%	14%

(₹ crore)

Profit and Loss Account

Particular	H1 FY27	H1 FY26	YoY
Interest Income	2,626	2,150	22%
Interest Expense	1,637	1,347	22%
Net Interest Income	989	803	23%
Treasury Profit	10	59	-83%
Fee income	492	535	-8%
Net Operating Income	1,491	1,397	7%
Staff Cost	519	449	15%
Other Opex	445	448	-1%
Total Opex	964	897	7%
Operating Profit	527	500	5%
Provision for NPA	68	112	-39%
Other Provisions	12	13	-11%
Total Provisions	80	125	-36%
Profit Before Tax	447	375	19%
Tax	114	96	19%
Profit After Tax	333	279	19%

(₹ crore)

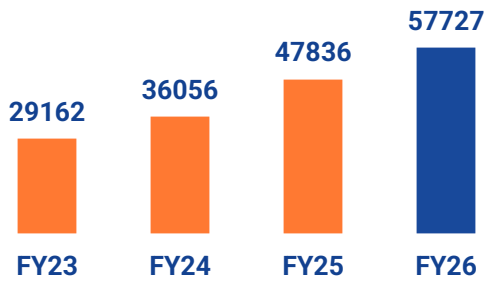
Balance Sheet

Liabilities	Sept 30, 2026	June 30, 2026	Sept 30, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	5,033	5,003	4,527	1%	11%
Deposits	46,889	45,415	39,651	3%	18%
Of which CASA	8,889	8,815	8,394	1%	6%
Borrowings	6,169	6,023	4,326	2%	43%
Other Liabilities & Provisions	2,296	1,486	1,343	54%	71%
Total	60,561	58,101	50,021	4%	21%
Assets					
Cash & Balance with RBI	4,049	3,040	2,420	33%	67%
Balance with Banks Money at call & Short Notice	549	1,028	1,009	-47%	-46%
Investments	12,402	12,073	10,799	3%	15%
Advances	41,852	40,309	34,262	4%	22%
Fixed Assets	730	726	671	1%	9%
Other Assets	979	925	860	6%	14%
Total	60,561	58,101	50,021	4%	21%

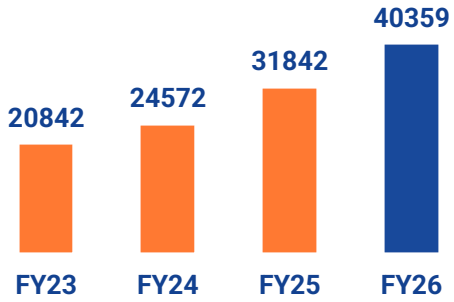
(₹ crore)

Key Performance Matrix (contd.)

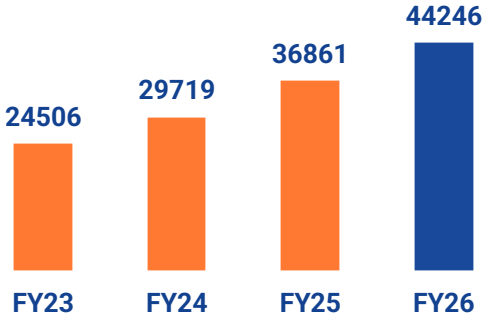
Balance Sheet Size



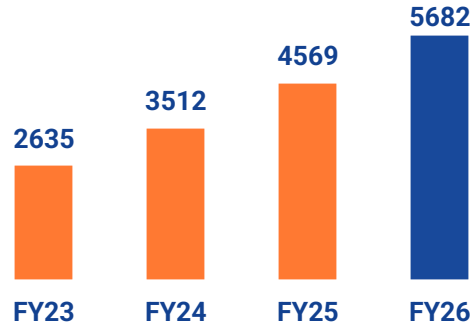
Gross Advances



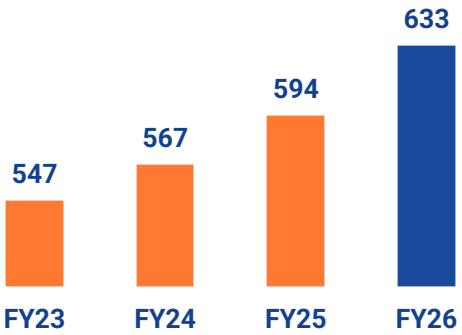
Deposits



Total Income

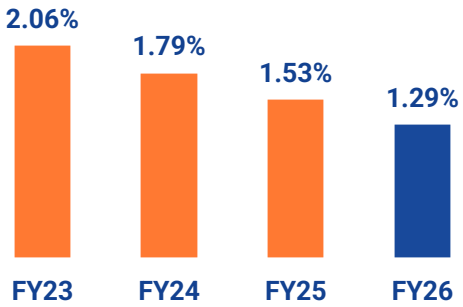


Profit After Tax

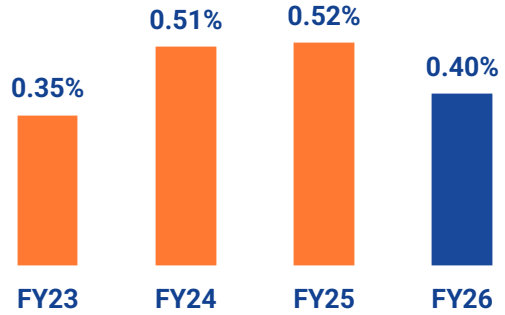


(₹ crore)

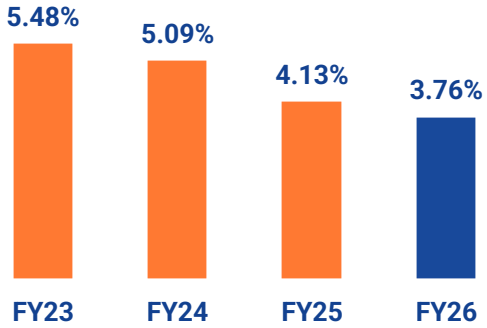
ROA



Net NPA



NIM



Technology Transformation @ CSB Bank

Technology Infrastructure Transformation

1. Modernized network infrastructure and implemented an advanced enterprise backup solution, enhancing connectivity, system performance, operational resilience, data protection, business continuity, and disaster recovery capabilities.
2. Successfully enhanced IT infrastructure capabilities through the operationalization of a 580-seat technology-enabled workspace at Turbhe, strengthening organizational capacity and scalability.

Surround Systems Transformation

1. Successfully implemented and operationalized key digital banking platforms, including Lead Acquisition & Management, Retail Customer Onboarding, Retail Loan Origination (LAS), Depositor Education & Awareness Fund (DEAF), and the API Developer Portal, Government Liquidity Management System (GLMS) strengthening customer acquisition, onboarding, lending, regulatory compliance, and digital ecosystem integration capabilities.
2. Key enhancements, including Corporate Mobile Banking, Cash Mgmt. System are progressing with planned deliveries through FY27.

Core Systems Transformation

1. Successfully implemented and operationalized OBDX Corporate Banking and OFSAA (Oracle Financial Services Analytical Applications) enhancing digital banking capabilities, financial analytics, reporting, and enterprise-wide decision-making.
2. Implementation of Oracle Banking Trade Finance Process Management (OBTFPM) platforms targeted for delivery by Q3 FY27.

Cybersecurity Systems Transformation

1. A robust cybersecurity framework has been established with WAF, DDoS protection, EDR, SIEM (Splunk), and VAPT governance tools to enhance threat prevention, detection, and response.
2. The Vulnerability Response System is currently under implementation and is targeted for completion by Q3 FY27.

Enhancing Digital Footprint

6.51 lakh+
Mobile Banking Users

95.39%
% of Digital Transaction*

19,700+
QR Installations

6.51 lakh+
Net Banking Users

2,500+
PoS Machine Installations

9.06 lakh+
Debit Cards

1,143 lakh+
Digital Transaction*

1.87 lakh+
Credit Cards

*for H1FY27

ESG Framework

Environmental

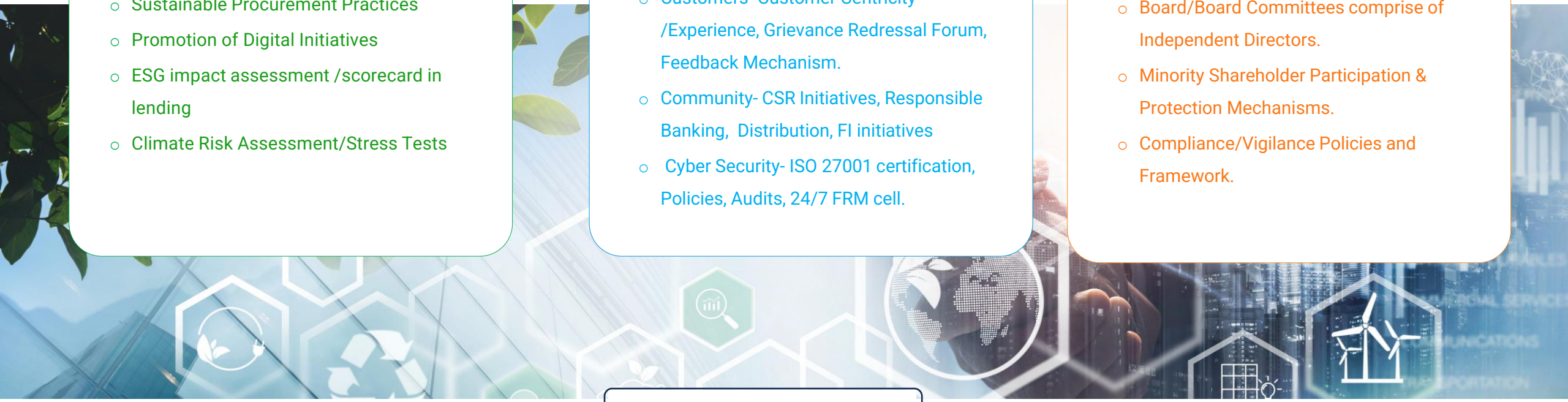
- Energy Efficiency
- Reduction of GHG Emissions
- Effluent and Waste Management
- Sustainable Procurement Practices
- Promotion of Digital Initiatives
- ESG impact assessment /scorecard in lending
- Climate Risk Assessment/Stress Tests

Social

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

Governance

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



Awards & Recognition



Indian Institute of Banking & Finance awards “Excellence in Credit & Compliance Learning Award” to CSB Bank



CSB Bank awarded with
“Best Security Driven CI/CD Pipeline”



Best Technology Team Delivering Business Value (Banking)
CSB Bank Ltd.

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THANK YOU

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