

SEC/261/2026

October 23, 2026

BSE Limited,
Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Scrip code: 542867

National Stock Exchange of India Ltd.,
Listing Department,
Exchange Plaza, 5th Floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400051.

Symbol: CSBBANK

Dear Sir/Madam,

Outcome of the Board Meeting dated October 23, 2026 - Submission of Unaudited Financial Results and Limited Review Report thereon, for the quarter and half year ended September 30, 2026

Pursuant to Regulations 30 and 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/243/2026 dated October 5, 2026, we wish to inform you that further to the review by the Audit Committee of the Board, the Board of Directors of the Bank in their meeting held on Friday, October 23, 2026, considered and approved the Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2026, along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, viz. Sundaram & Srinivasan, Chartered Accountants and M P Chitale & Co, Chartered Accountants.

A copy of the aforesaid Unaudited Financial Results and Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank are enclosed herewith.

The Board Meeting commenced at 12.00 noon (IST) today and consideration of the item on approval of the Unaudited Financial Results, as stated above, concluded at 01:40 p.m. (IST). The proceedings of the Board Meeting are in progress at the time of filing of this disclosure.

This intimation shall also be made available on the Bank's website at www.csb.bank.in.

Kindly take the same on records.

Thanking You,

Yours faithfully,

SIJO
VARGHESE
Sijo Varghese
Company Secretary

Digitally signed by
SIJO VARGHESE
Date: 2026.10.23
13:43:36 +05'30'

Encl: As above.

Sundaram & Srinivasan
Chartered Accountants
23, C.P. Ramasamy Road
Alwarpet,
Chennai- 600 018

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg,
Fort, Mumbai - 400001

Independent Auditors' Review Report on Unaudited Quarterly Financial Results and Year to Date Results of CSB Bank Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of CSB Bank Limited

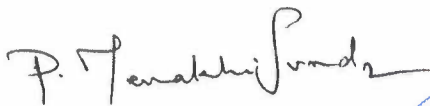
1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of **CSB Bank Limited** ('the Bank') for the quarter ended September 30, 2026 and the year to date results for the period April 01, 2026 to September 30, 2026, being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to banks ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
5. The Financial Statements of the Bank for the previous year ended March 31, 2026 were audited by one continuing auditor and one predecessor auditor. The auditors have expressed unmodified opinion vide their report dated May 04, 2026 on such financial statements. Further, the Financial Results of the Bank as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended for September 30, 2025 and for quarter ended June 30, 2026 have been reviewed by one continuing auditor and one predecessor auditor who have issued unmodified conclusion vide their report dated November 05, 2025 and July 22, 2026 respectively.

Our conclusion is not modified in respect of the above matter.

For Sundaram & Srinivasan
Chartered Accountants
ICAI FRN: 004207S



P Menakshi Sundaram
Partner
Membership No: 217914
UDIN: 26217914JGJJOX7108



Place: Chennai
Date: October 23, 2026

For M.P.Chitale & Co.
Chartered Accountants
ICAI FRN: 101851W



Ashutosh Pednekar
Partner
Membership No: 041037
UDIN: 26041037JZJCWL3732



Place: Mumbai
Date: October 23, 2026



CSB Bank Limited

Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road,
Thrissur – 680020, Kerala, India.

Tel: +91 487-2333020 | Fax: +91 487-2338764 |

Website: www.csb.bank.in | Email: secretarial@csb.bank.in

Corporate Identity Number: L65191KL1920PLC000175

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,33,897	1,28,732	1,10,916	2,62,629	2,15,010	4,50,519
(a) Interest / discount on advances / bills	1,11,479	1,07,231	91,437	2,18,710	1,75,947	3,70,747
(b) Income on investments	21,087	20,434	18,697	41,521	37,434	76,287
(c) Interest on balances with RBI and other inter bank funds	874	729	493	1,603	1,215	2,524
(d) Others	457	338	289	795	414	961
2. Other income	27,351	22,875	34,920	50,226	59,391	1,17,660
3. Total Income (1+2)	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
4. Interest expended	82,904	80,866	68,560	1,63,770	1,34,713	2,78,487
5. Operating expenses (i) + (ii)	50,768	45,664	49,346	96,432	89,727	1,81,153
(i) Employees cost	26,625	25,256	22,814	51,881	44,919	93,234
(ii) Other operating expenses	24,143	20,408	26,532	44,551	44,808	87,919
6. Total Expenditure (4+5) (excluding provisions and contingencies)	1,33,672	1,26,530	1,17,906	2,60,202	2,24,440	4,59,640
7. Operating Profit before Provisions and Contingencies (3-6)	27,576	25,077	27,930	52,653	49,961	1,08,539
8. Provisions (other than tax) and Contingencies	3,009	4,903	6,365	7,912	12,444	23,423
9. Exceptional items	-	-	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	24,567	20,174	21,565	44,741	37,517	85,116
11. Tax expense	6,295	5,170	5,532	11,465	9,624	21,798
12. Net Profit from Ordinary Activities after Tax (10-11)	18,272	15,004	16,033	33,276	27,893	63,318
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit for the period (12-13)	18,272	15,004	16,033	33,276	27,893	63,318
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	17,354	17,354	17,354	17,354
16. Reserves excluding revaluation reserves						4,54,991
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Basel-III)	19.55%	19.96%	20.99%	19.55%	20.99%	20.66%
(iii) Earnings per Share (EPS)*						
a) Basic EPS - before and after extraordinary items (in ₹)	10.53	8.65	9.24	19.18	16.08	36.50
b) Diluted EPS - before and after extraordinary items (in ₹)	10.53	8.65	9.24	19.18	16.08	36.50
(iv) NPA Ratios						
a) Gross NPAs	67,058	71,542	62,875	67,058	62,875	66,978
b) Net NPAs	13,958	15,768	17,846	13,958	17,846	15,823
c) % of Gross NPAs	1.58%	1.75%	1.81%	1.58%	1.81%	1.66%
d) % of Net NPAs	0.33%	0.39%	0.52%	0.33%	0.52%	0.40%
(v) Return on Assets - Annualised	1.26%	1.06%	1.30%	1.16%	1.16%	1.26%
(vi) Networth*	4,95,784	4,92,963	4,45,459	4,95,784	4,45,459	4,64,902
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Debt Equity Ratio ^{@@}	118.48%	116.36%	92.05%	118.48%	92.05%	146.18%
(xi) Total Debt to Total Assets [§]	10.19%	10.37%	8.65%	10.19%	8.65%	12.39%

* Quarterly numbers are not Annualised.

#Net worth is computed as per Reserve Bank of India (Commercial Banks - Asset liability Management) Directions, 2025. Net worth also includes Available for Sale ('AFS') Reserve.

@ Equity includes paid up capital and reserves.

§ Debt and Total Debts represents total borrowings of the Bank



SEGMENT INFORMATION						
Particulars	Quarter ended			Half Year ended		(₹ in Lakhs)
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue:						
Treasury	23,267	23,564	20,270	46,831	45,585	86,762
Corporate/Wholesale Banking	42,605	38,220	40,583	80,825	70,980	1,50,575
Retail Banking	89,808	86,216	80,687	1,76,024	1,49,671	3,10,483
Other Banking Operations	5,568	3,607	4,296	9,175	8,165	20,359
Unallocated	-	-	-	-	-	-
Total Revenue	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
Less: Inter segment revenue	-	-	-	-	-	-
Income from operations	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
Segment Results (Net of provisions):						
Treasury	312	1,470	985	1,782	4,308	6,982
Corporate/Wholesale Banking	3,590	2,839	1,342	6,429	2,545	10,097
Retail Banking	18,771	14,599	17,615	33,370	27,645	60,466
Other Banking Operations	1,962	1,279	1,554	3,241	2,920	7,628
Unallocated	(68)	(13)	69	(81)	99	(57)
Profit Before Tax	24,567	20,174	21,565	44,741	37,517	85,116
Segment Assets:						
Treasury	16,19,025	15,18,468	12,10,267	16,19,025	12,10,267	12,37,134
Corporate/Wholesale Banking	15,72,269	14,84,409	14,20,748	15,72,269	14,20,748	15,98,041
Retail Banking	28,51,913	27,95,451	23,59,347	28,51,913	23,59,347	29,24,287
Other Banking Operations	5,046	4,122	4,458	5,046	4,458	5,747
Unallocated	7,859	7,630	7,230	7,859	7,230	7,443
Total	60,56,112	58,10,080	50,02,050	60,56,112	50,02,050	57,72,652
Segment Liabilities:						
Treasury	4,26,065	2,80,711	3,40,315	4,26,065	3,40,315	4,00,381
Corporate/Wholesale Banking	27,90,097	29,83,852	21,13,959	27,90,097	21,13,959	24,99,287
Retail Banking	23,19,303	20,27,880	20,77,638	23,19,303	20,77,638	23,83,556
Other Banking Operations	-	-	-	-	-	-
Unallocated	-	-	109	-	109	-
Total	55,35,465	52,92,443	45,32,021	55,35,465	45,32,021	52,83,224
Capital employed	5,20,647	5,17,637	4,70,029	5,20,647	4,70,029	4,89,428
Total	60,56,112	58,10,080	50,02,050	60,56,112	50,02,050	57,72,652

1. For the above segment reporting, the reportable segments are identified as Treasury, Corporate/ Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI Guidelines. The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the Bank is considered to operate only in domestic segment.

2. As per RBI's Master Direction, for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has to be identified as a sub-segment under Retail Banking. Since, the Bank has not established DBU, Digital Banking has not been disclosed as a sub-segment under Retail Banking.

Notes:

1 Statement of Assets and Liabilities is given below:

Particulars	(₹ in Lakhs)		
	As at	As at	As at
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
Capital and Liabilities			
Capital	17,354	17,354	17,354
Employees stock options outstanding	3,274	2,954	3,239
Reserves and surplus	5,00,019	4,49,721	4,68,835
Deposits	46,88,919	39,65,146	44,24,592
Borrowings	6,16,881	4,32,650	7,15,444
Other liabilities and provisions	2,29,665	1,34,225	1,43,188
Total	60,56,112	50,02,050	57,72,652
Assets			
Cash and balances with Reserve Bank of India	4,04,851	2,41,966	4,01,665
Balances with banks and money at call & short notice	54,858	1,00,894	8,015
Investments	12,40,248	10,79,914	11,95,529
Advances	41,85,162	34,26,163	39,84,784
Fixed assets	72,960	67,134	70,981
Other assets	98,033	85,979	1,11,678
Total	60,56,112	50,02,050	57,72,652



2 Statement of Cash Flow is given below:

(₹ in Lakhs)

Particulars	Half Year ended 30.09.2026	Half Year ended 30.09.2025	Year ended 31.03.2026
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
Profit before income tax	44,741	37,517	85,116
Adjustments for:			
Depreciation on fixed assets	6,686	4,926	10,733
Provision for (appreciation)/depreciation in value of investments	(61)	237	986
Provision towards non performing advances	8,488	13,095	24,218
Provision for standard assets	1,052	1,377	3,488
Employee stock option expense	613	593	1,147
Profit on sale of fixed assets	(7)	(71)	(51)
Amortisation of (discount)/premium on investments	(449)	(1,106)	(716)
Other provisions and contingencies	81	(99)	57
	61,144	56,469	1,24,978
Adjustments for:			
(Increase)/Decrease in investments (excluding Held to Maturity Investments)	(16,463)	94,779	(21,479)
(Increase) in advances	(2,08,867)	(2,88,553)	(8,58,297)
Decrease/(Increase) in other assets	13,359	(13,260)	(37,121)
Increase in deposits	2,64,328	2,78,997	7,38,443
Increase in other liabilities & provisions	85,346	39,871	46,565
	1,98,847	1,68,303	(6,911)
Direct taxes paid (net of refunds)	(11,178)	(10,440)	(24,454)
Net cash flow from/(used in) operating activities	1,87,669	1,57,863	(31,365)
Cash flows from investing activities:			
Purchase of fixed assets and intangible assets	(8,705)	(9,460)	(19,137)
Proceeds from sale of fixed assets	47	338	343
(Increase) in Held to Maturity Investments	(30,419)	(43,120)	(60,195)
Net cash flow used in investing activities	(39,077)	(52,242)	(78,989)
Cash flows from financing activities			
Proceeds from Borrowings (net)	(98,563)	(1,21,979)	1,60,816
Net cash flow (used in)/from financing activities	(98,563)	(1,21,979)	1,60,816
Net Increase/(Decrease) in cash and cash equivalents	50,029	(16,358)	50,462
Cash and cash equivalents at the beginning of the year	4,09,680	3,59,218	3,59,218
Cash and cash equivalents at the end of the period/year	4,59,709	3,42,860	4,09,680

3 The above unaudited financial results for the quarter and half year ended September 30, 2026, have been reviewed by the Audit Committee of the Board and thereafter approved by the Board of Directors of the Bank in their respective meeting held on October 23, 2026. These results have been reviewed by the joint statutory auditors of the Bank, viz. Sundaram & Srinivasan, Chartered Accountants and M.P. Chitale & Co., Chartered Accountants and an unmodified review report has been issued. The previous periods figures were reviewed/audited by Walker Chandio & Co LLP and Sundaram and Srinivasan, Chartered Accountants.

4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI"), from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2026.

5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange transactions, selling of third-party products, profit on sale of investments (net), income from sale of PSLC etc.

6 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines. In accordance with RBI Direction RBI/2026-27/79 DOR.CAP.REC.No.68/21.01.002/2026-27 dated May 8, 2026, the Bank has included the profits earned during the half year ended September 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR).

7 The Bank introduced two employee stock option schemes, viz., CSB Employee Stock Option Scheme 2019 and CSB Bank Employee Stock Option Scheme 2026. The CSB Employee Stock Option Scheme 2019 is administered through the trust route, whereas the CSB Bank Employee Stock Option Scheme 2026 is administered directly by the Bank. The CSB Bank Employee Stock Option Scheme 2026 was approved by the shareholders at the 105th Annual General Meeting of the Bank held on August 21, 2026. During the quarter ended September 30, 2026, no equity shares were allotted by the Bank under either of the aforesaid schemes. However, option grantees exercised 270,583 stock options during the quarter ended September 30, 2026 under the CSB Employee Stock Option Scheme 2019, pursuant to which the CSB ESOS Trust transferred an equivalent number of equity shares held by it to the respective option grantees.



8 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 are given below;

Type of Borrower	(₹ in Lakhs)				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the current half year
Personal Loans	109.65	-	-	18.47	93.89
Corporate of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	109.65	-	-	18.47	93.89

9 Disclosure related to Project Finance for the quarter ended September 30, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below;

(₹ in Lakhs)			
Sl. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	4	3,347
2	Projects under implementation accounts sanctioned during the quarter.	1	3,747
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter	1	2,826
4	Projects under implementation accounts at the end of the quarter. (1+2-3)*	4	5,369**
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	1	738
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	738
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* In respect of number of accounts

** Includes movement of ₹ 1,101 lakhs during the quarter ended September 30, 2026 in projects under implementation account existing at the beginning of the quarter.



10 Details of loans transferred / acquired during the quarter and half year ended September 30, 2026 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below:

- (i) The Bank has not transferred / acquired any loans not in default through assignment of loans.
(ii) The Bank has not transferred / acquired any stressed loans (Non-performing asset or special mention account).
(iii) Details of ratings of Security Receipts (SR) outstanding as on September 30, 2026 are given below:

(₹ in Lakhs)

Rating	Rating Agency	Recovery Rating	Carrying value
Unrated	NA	-	-
		Total	-

iv) The Bank has not entered into any co-lending transaction during the quarter.

11 The Bank does not have any Subsidiaries/Associates/Joint ventures as on September 30, 2026, hence, disclosure related to Consolidated Financial Statement is not applicable.

12 In accordance with RBI guidelines, Banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR) under the Basel III framework. The Bank has made these disclosures which are available on its website at the link: <https://www.csb.bank.in/basel-2basel-3-disclosures>. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors of the Bank.

13 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

For and on behalf of the Board


Pralay Mondal
Managing Director & CEO
DIN: 00117994

Place: Mumbai
Date: October 23, 2026

