SEC/092/2026 May 4, 2026

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Scrip code: 542867

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

Dear Sir/Madam,

Presentation to Institutional Investors/Analyst - Audited Financial Results for the quarter and financial year ended March 31, 2026

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/091/2026 dated May 4, 2026, please find enclosed a copy of Investor Presentation on financial and business performance of the Bank for the quarter and financial year ended March 31, 2026.

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
Digitally signed by SIJO VARGHESE
Date: 2026.05.04 14:19:30 +05'30'

Sijo Varghese
Company Secretary

Encl: As above.

CSB Bank
Trusted Heritage Smart Future

INVESTOR PRESENTATION

Q4-FY26 / FY 2025-26

CSB Bank
Trusted Heritage Smart Future

Engineered
to Build
Empowered
to Scale

What's Inside

Company Overview	4
Strategy	12
Business Overview	16
Financials	22
Digital Penetration	32
ESG	34
Awards	35

Performance Highlights – FY26

CSB Bank
Trusted Heritage Smart Future

₹ 57,727 Cr	₹ 40,359 Cr	₹ 44,246 Cr	₹ 84,605 Cr
Balance Sheet Size	Gross Advances	Deposits	Total Business
21% Y-o-Y	27% Y-o-Y	20% Y-o-Y	23% Y-o-Y

₹ 5,682 Cr	₹ 1,720 Cr	₹ 1,177 Cr	₹ 633 Cr
Total Income	Net Interest Income	Non Interest Income	Profit After Tax
24% Y-o-Y	17% Y-o-Y	21% Y-o-Y	7% Y-o-Y

20.66%	0.40%	1.29%	3.76%
Capital Adequacy Ratio	Net NPA	ROA	NIM
FY25 22.46%	FY25 0.52%	FY25 1.53%	FY25 4.13%

Y-o-Y : FY26 v/s FY25

Performance Highlights – Q4 FY26

CSB Bank
Trusted Heritage Smart Future

₹ 57,727 Cr	₹ 40,359 Cr	₹ 44,246 Cr	₹ 84,605 Cr
Balance Sheet Size	Gross Advances	Deposits	Total Business
21% Y-o-Y	27% Y-o-Y	20% Y-o-Y	23% Y-o-Y

₹ 1,507 Cr	₹ 464 Cr	₹ 306 Cr	₹ 202 Cr
Total Income	Net Interest Income	Non Interest Income	Profit After Tax
11% Y-o-Y	25% Y-o-Y	20% Y-o-Y	6% Y-o-Y

20.66%	0.40%	1.53%	3.83%
Capital Adequacy Ratio	Net NPA	ROA	NIM
Q4-FY25 22.46%	Q4-FY25 0.52%	Q4-FY25 1.79%	Q4-FY25 3.75%

Y-o-Y : Q4 FY26 v/s Q4 FY25

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

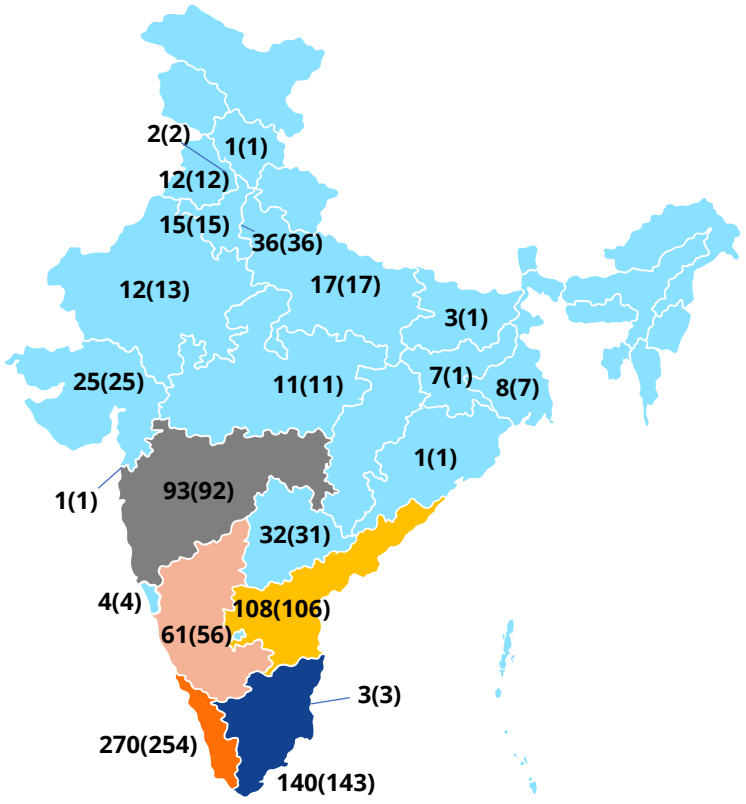
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of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

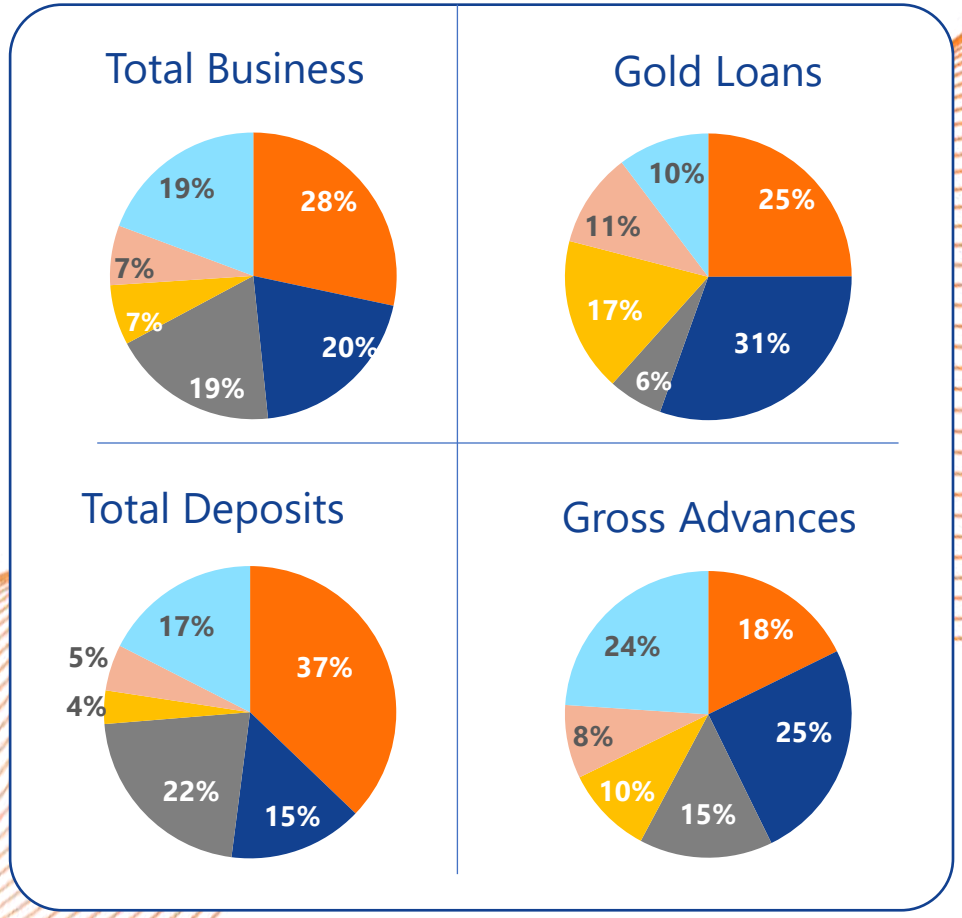
State	% Distribution Mar. 2026	% Distribution Mar. 2025
Kerala	31	33
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	20

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

Population	No. of Branches Mar. 2026	No. of Branches Mar. 2025
Metropolitan	232	216
Urban	171	164
Semi-Urban	394	387
Rural	65	62
	862	829



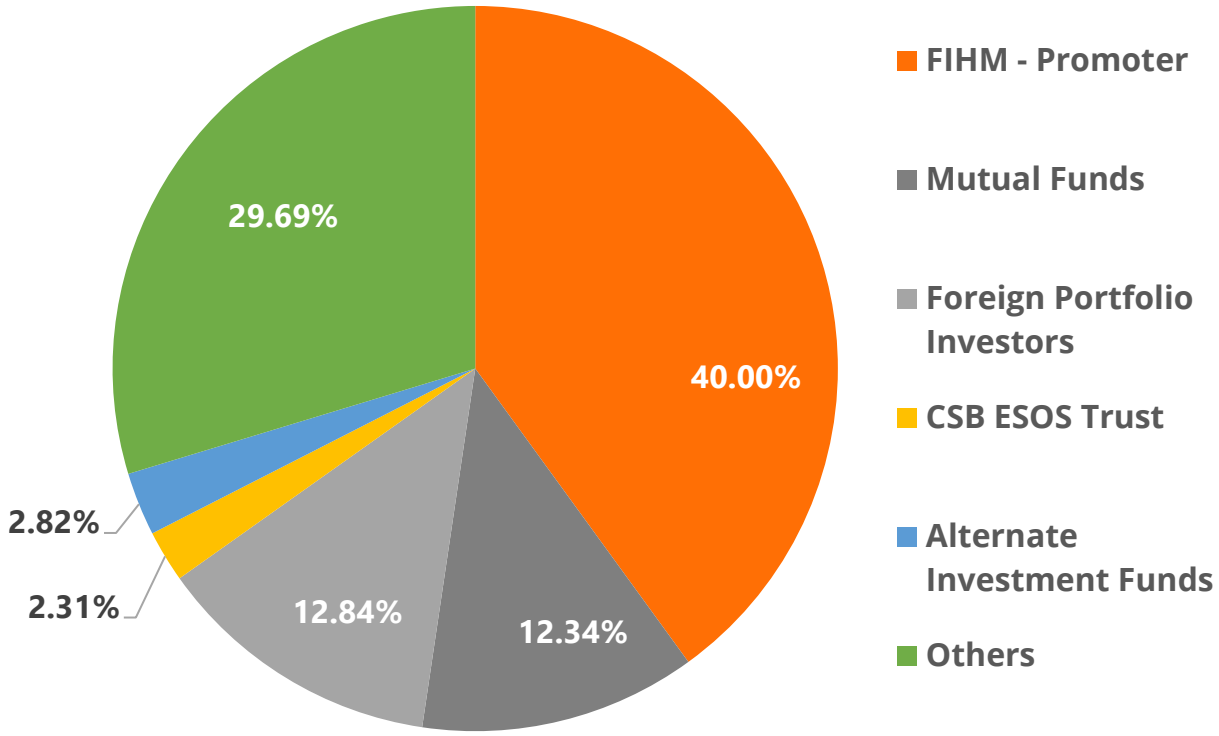
Legend: Branches (ATM)



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	21.40	12.34%
Foreign Portfolio Investors	95	22.28	12.84%
CSB ESOS Trust	1	4.01	2.31%
Alternate Investment Funds	17	4.90	2.82%
Others (incl. non-resident Indians, body corporates, resident individuals)	65,200	51.51	29.69%
Total	65,328	173.49	100%



As at March 31, 2026

Our Board of Directors

CSB Bank
Trusted Heritage Smart Future

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 35 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 37 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. Sumit Maheshwari
Non-Executive Director

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

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.

Our Board of Directors

CSB Bank
Trusted Heritage Smart Future

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.

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 Rupesh Sancheti
Non-Executive Director

Ms. Sheetal Sancheti has been associated with Fairbridge Capital Private Limited since April 2019 in the capacity of President, where she plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. A Chartered Accountant with over 20 years of diversified experience across private equity, banking and audit, She brings proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

Our Strong Leadership Team

CSB Bank
Trusted Heritage Smart Future

35+	**Pralay Mondal**	Managing Director & CEO
37+	**B K Divakara**	Executive Director
30+	**Narendra Kumar Dixit**	Head - Retail Banking
30+	**Satish Gundewar**	Chief Financial Officer
29+	**Manish Modi**	Head - Wholesale Banking
28+	**Shyam Mani**	Head - MSME
30+	**Rajesh Choudhary**	Chief Technology Officer
27+	**Manish Agarwal**	Chief Credit Officer
26+	**Alok Singh**	Head-Treasury
29+	**Ajith Jose**	Chief Compliance Officer
31+	**Satyendra Sharma**	Chief Risk Officer
22+	**Punit Saruparia**	Head - Internal Audit
33+	**K Chandrashekhar**	Head- Operations
40+	**Jaikumar S.**	Chief Internal- Vigilance Officer
22+	**Sijo Varghese**	Company Secretary
25+	**Chinmay Adhikari**	Chief Human Resource Officer
19+	**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

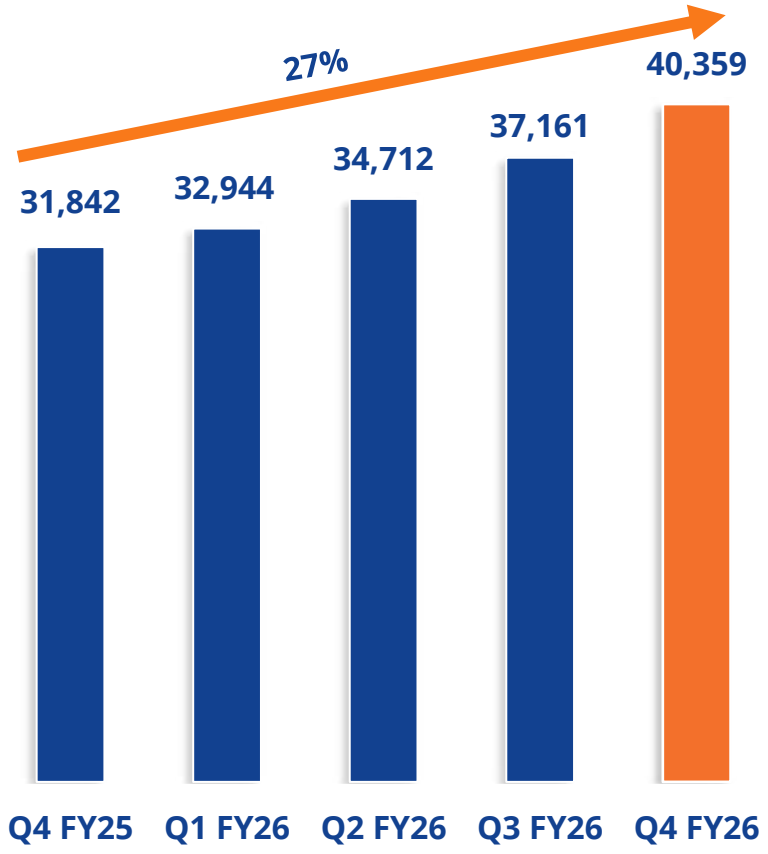
Key Objectives

- 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.)

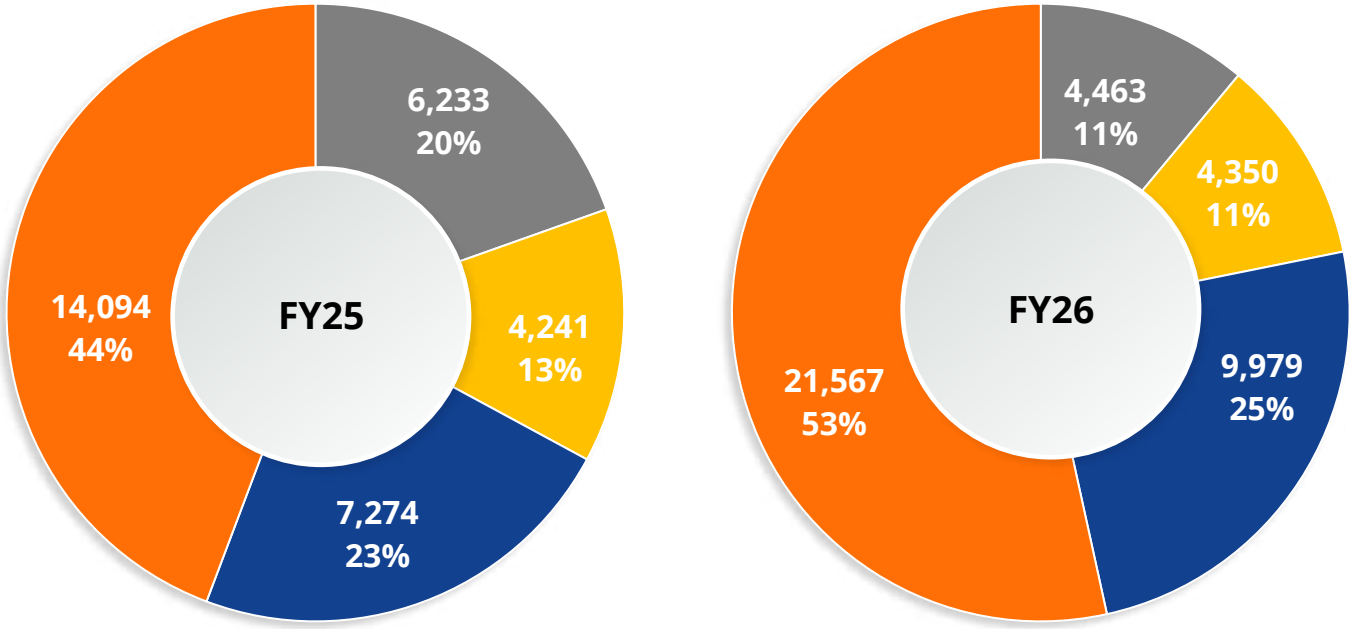
Advances

Gross Advances



(₹ crore)

Gross Advances Mix*

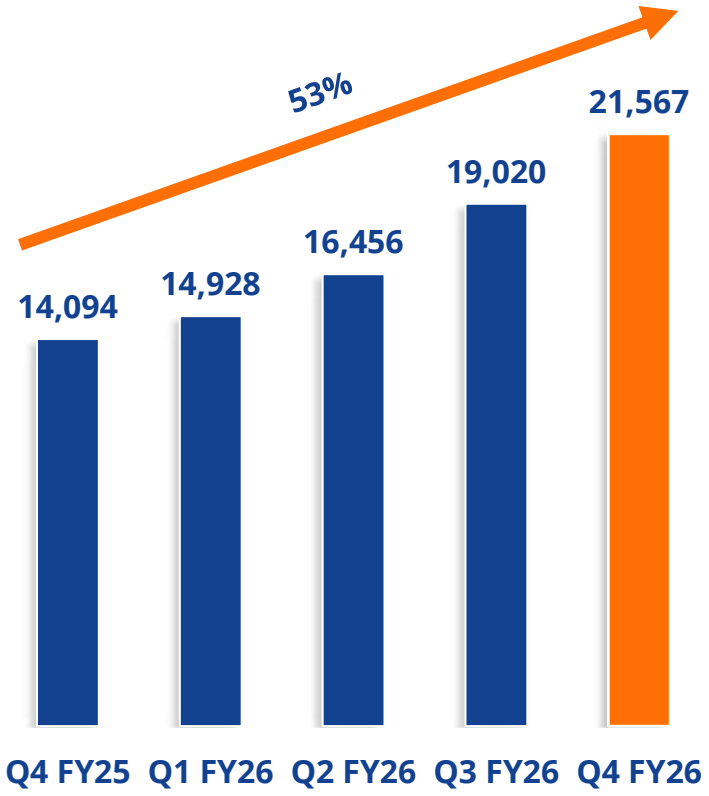


Gold ■ Wholesale ■ Business Lending Group (BLG) ■ Retail

* Internal Classification

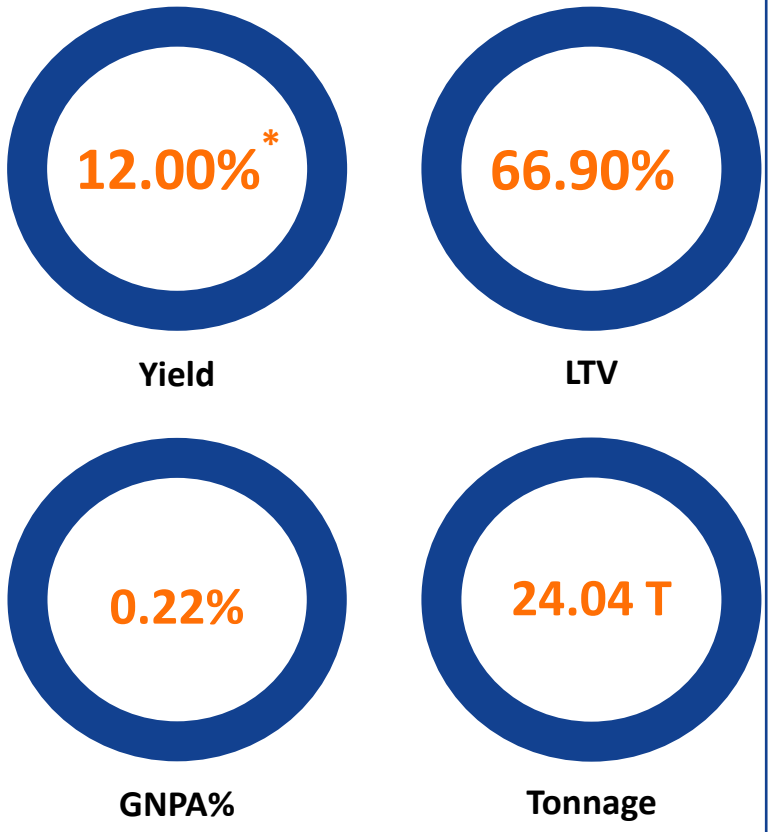
Gold Loan Portfolio

Book size



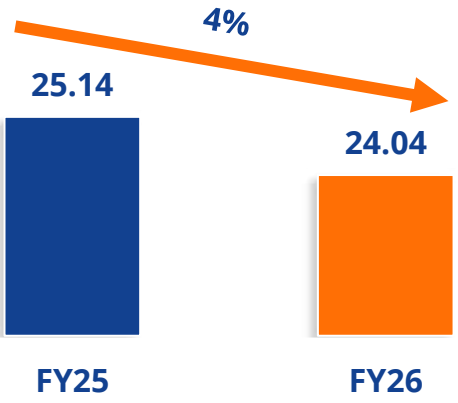
(₹ crore)

Portfolio Quality

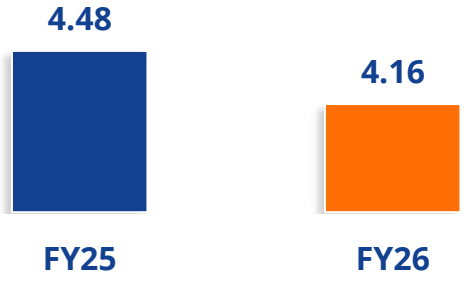


* Portfolio yield for Q4 FY26

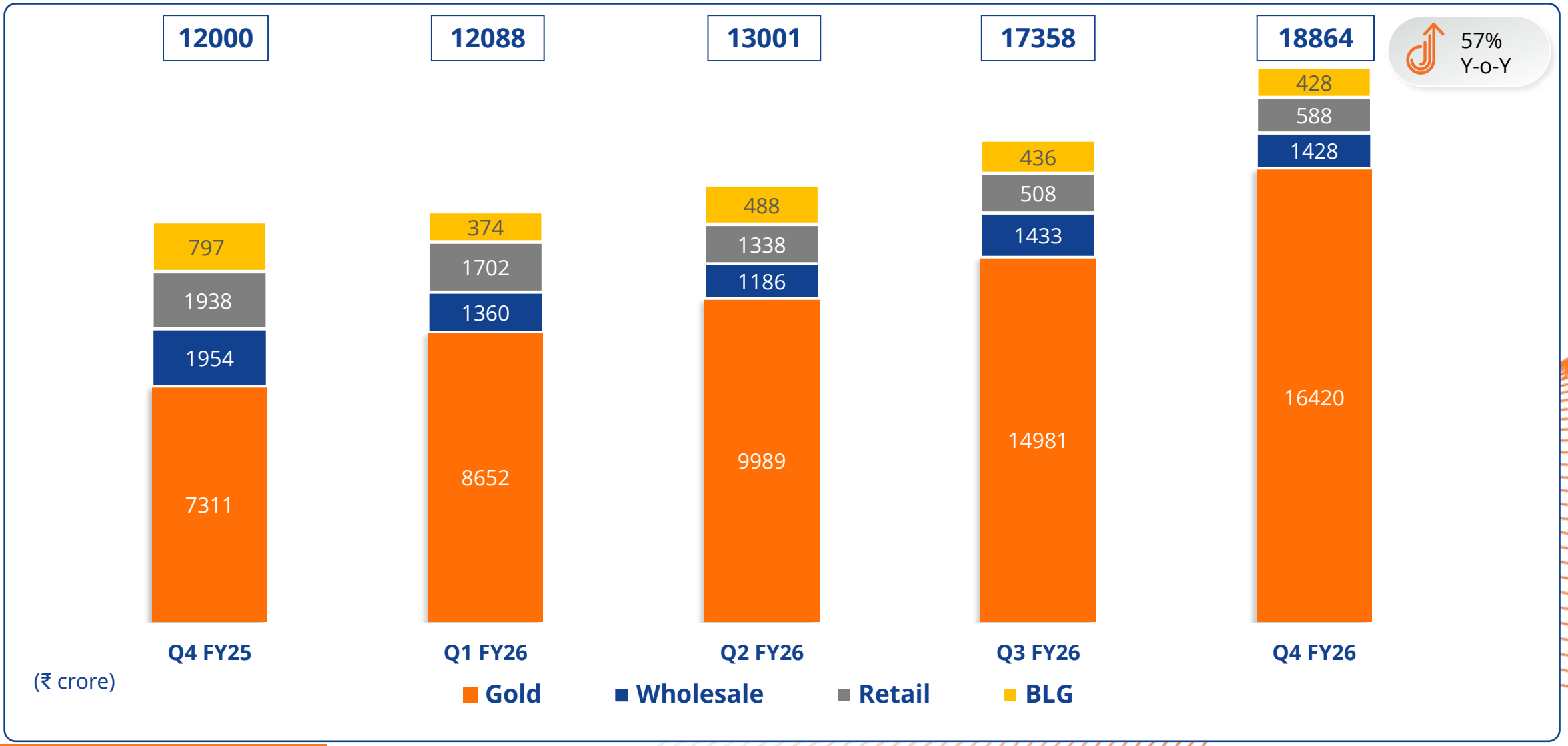
Tonnage



No. of Accounts (in lakhs)

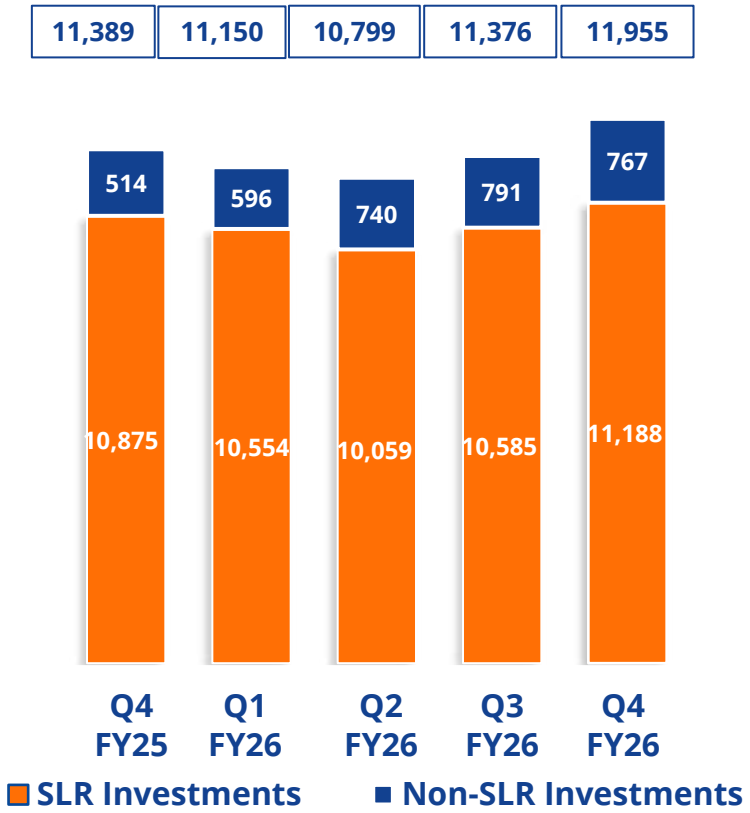


Disbursements



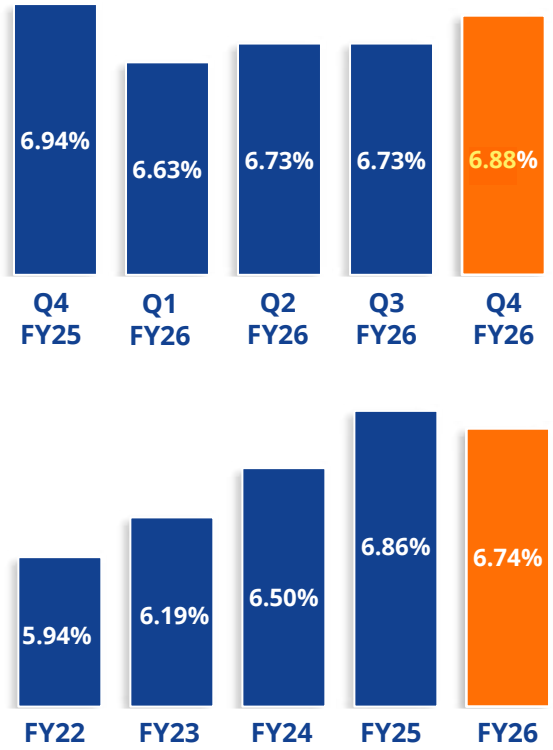
Investments

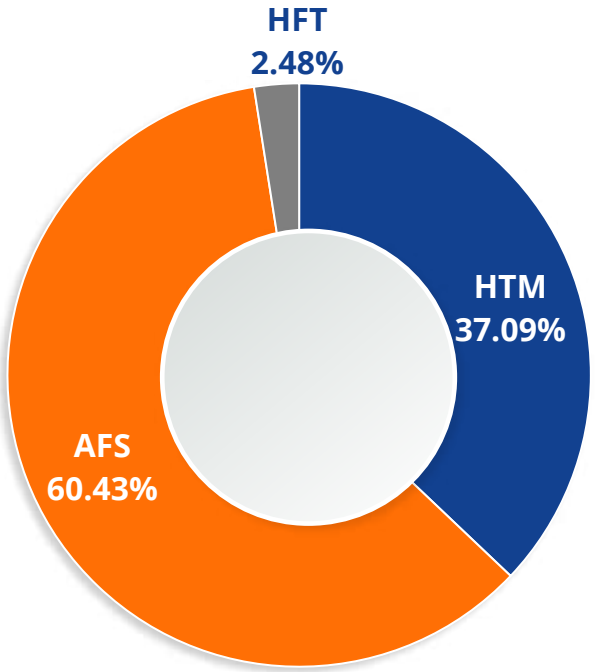
Net Investments



(₹ crore)

Yield on Investments



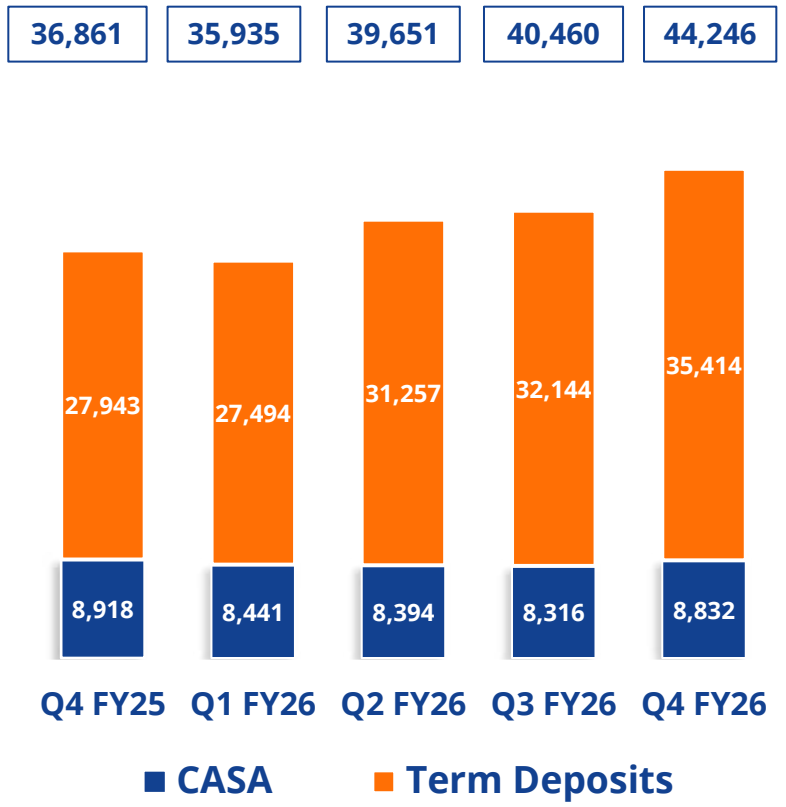


M Duration

FVTPL	AFS	HTM	Total
6.00	5.09	4.70	4.97

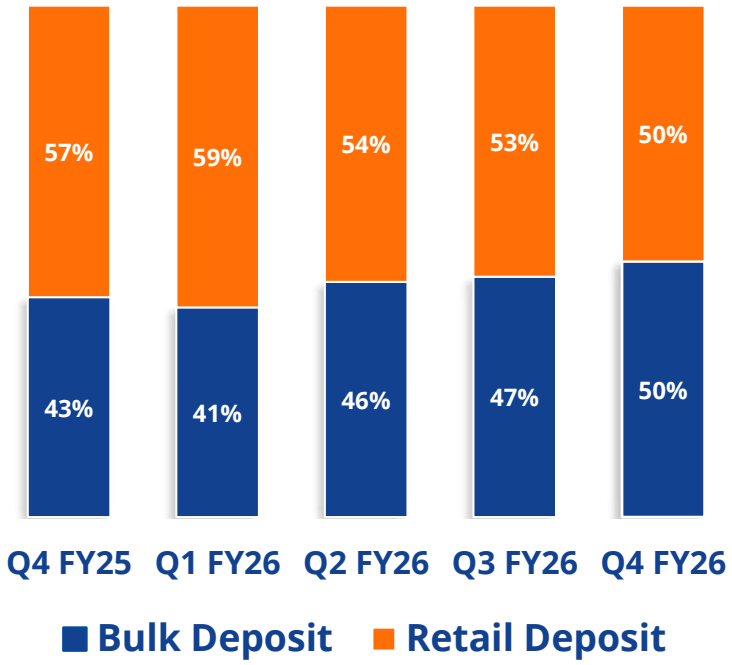
Deposits

Total Deposits

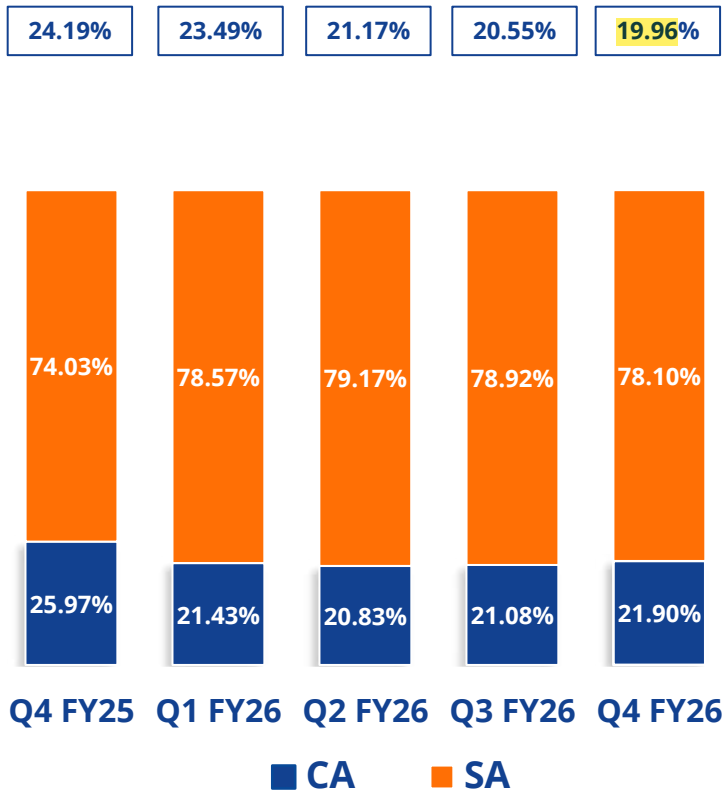


(₹ crore)

Term Deposit Mix*



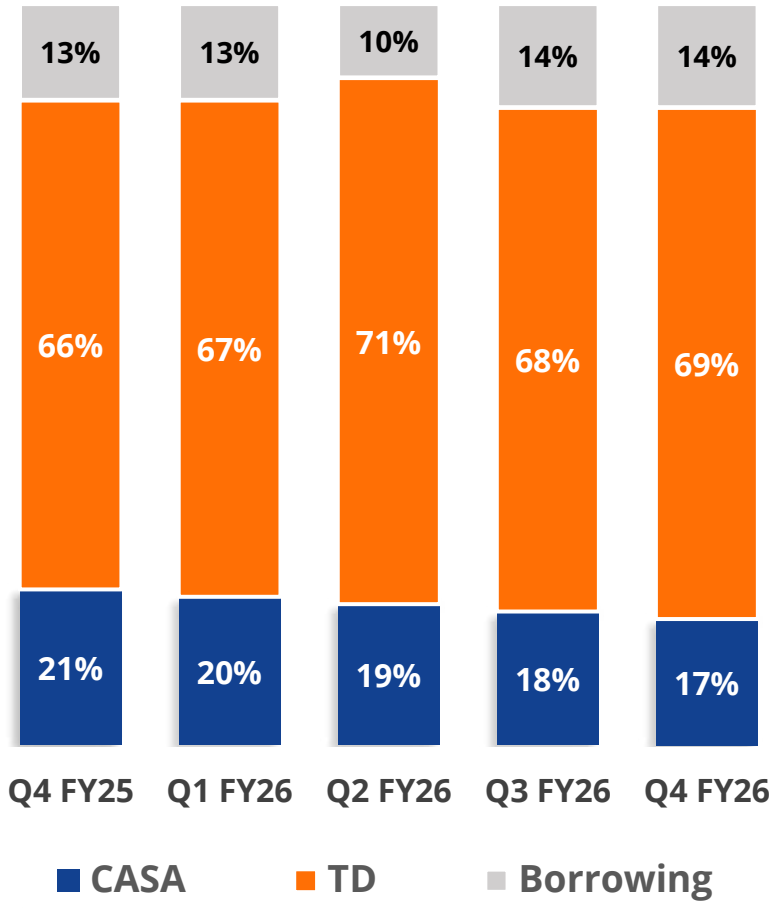
CASA Mix



* Excl. CD

Funding

Funding Mix



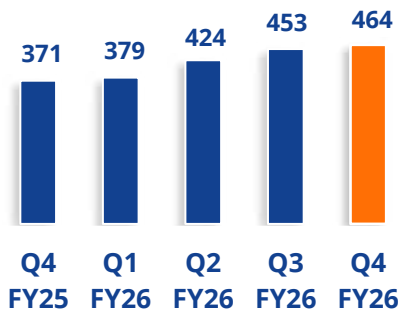
Credit Rating

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

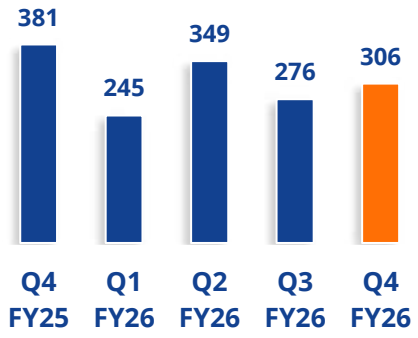
Key Performance Matrix

CSB Bank
Trusted Heritage Smart Future

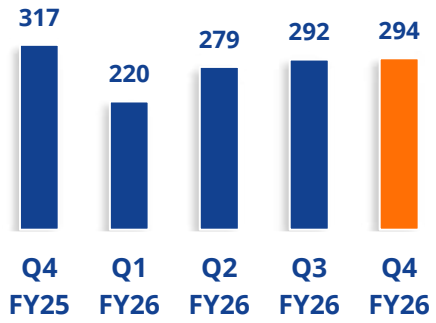
Net Interest Income



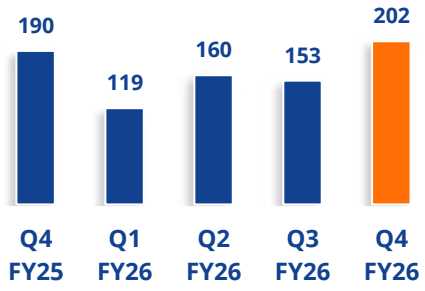
Non Interest Income

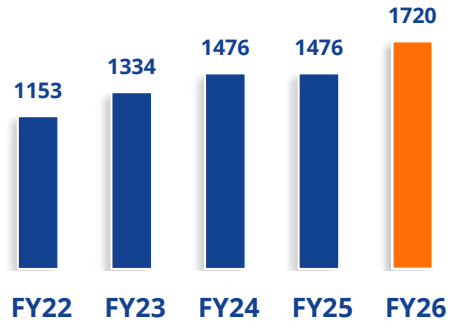


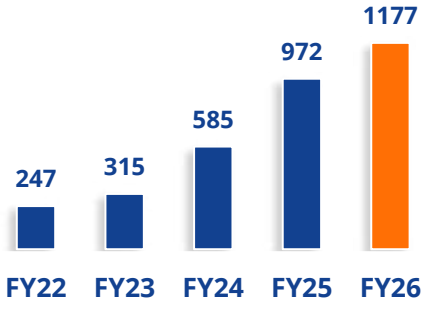
Operating Profit

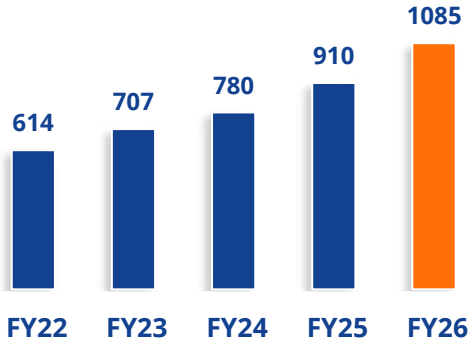


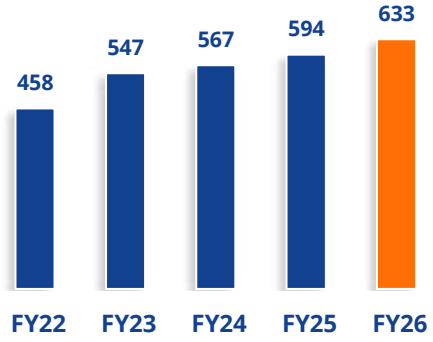
Net Profit









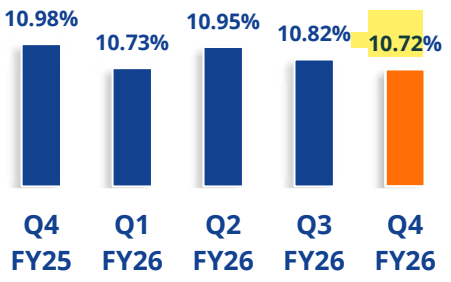


(₹ crore)

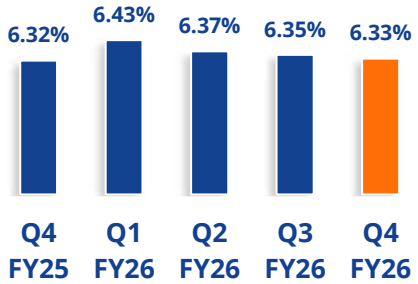
Key Performance Matrix (contd.)

CSB Bank
Trusted Heritage Smart Future

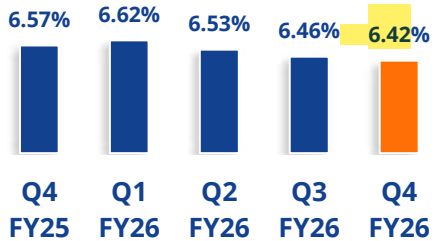
Yield on Advances



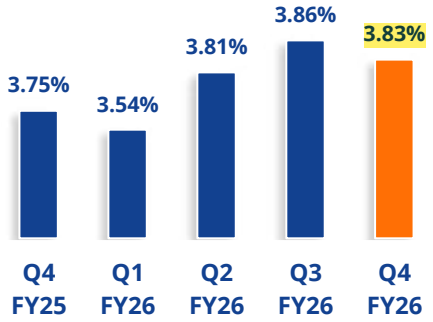
Cost of Deposits

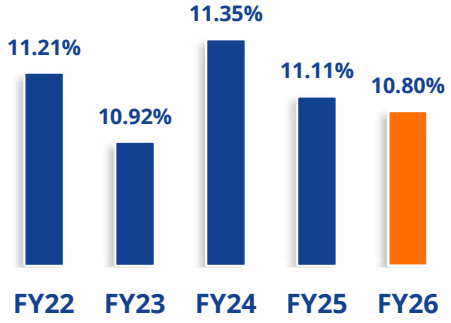


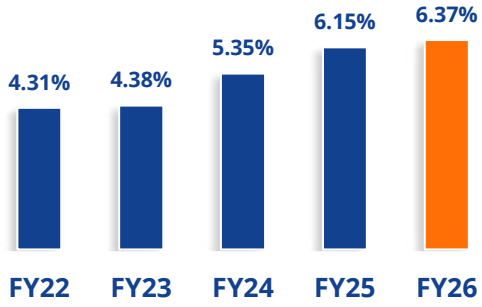
Cost of Funds

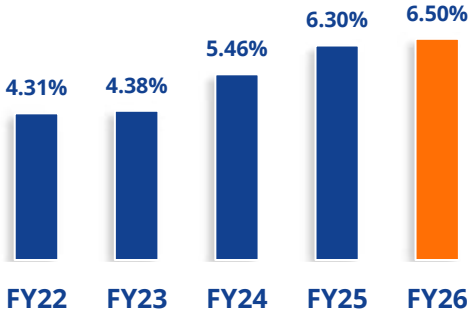


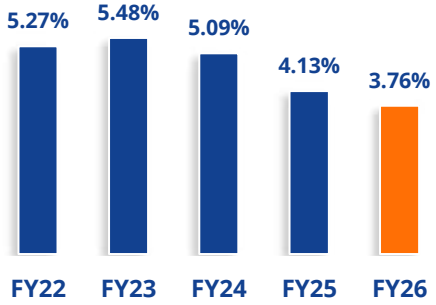
Net Interest Margin











Key Performance Matrix (contd.)

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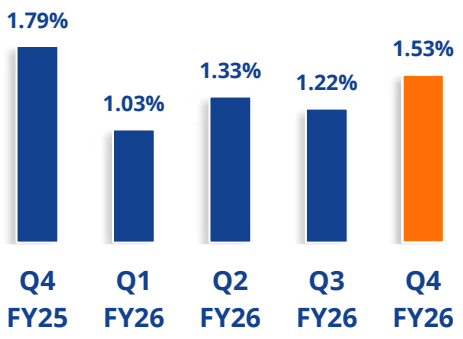
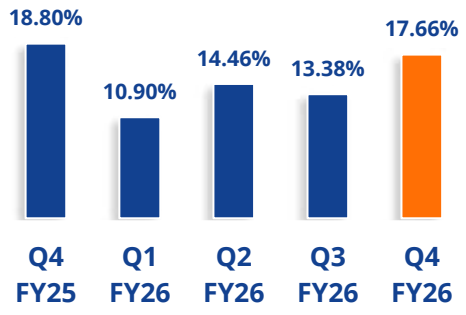
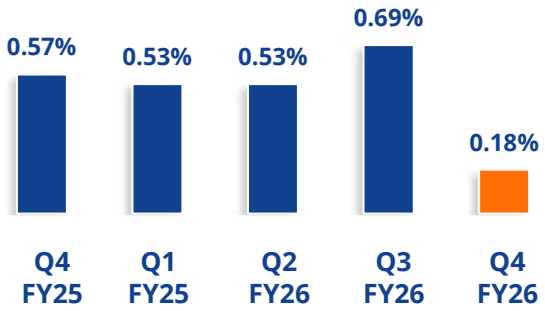
Return on Assets



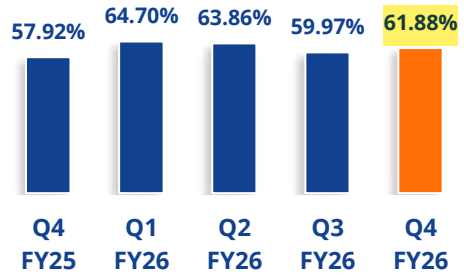
Return on Equity

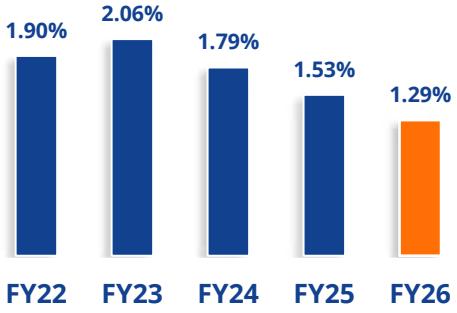


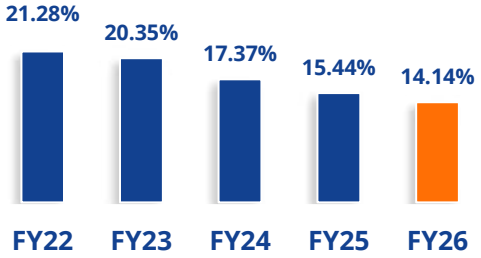
Credit Cost*

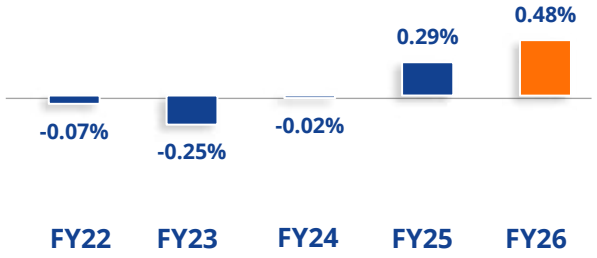


Cost to Income

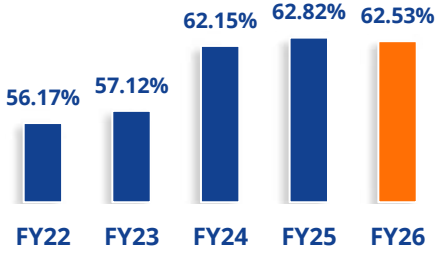








*Provisions other than tax / Average Assets



Key Performance Matrix (contd.)

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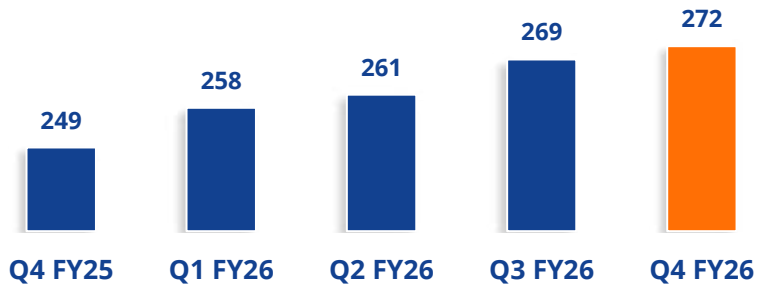
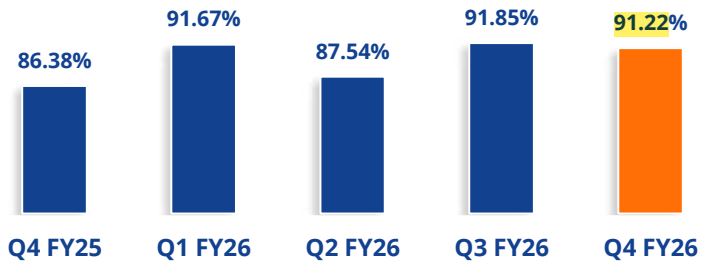
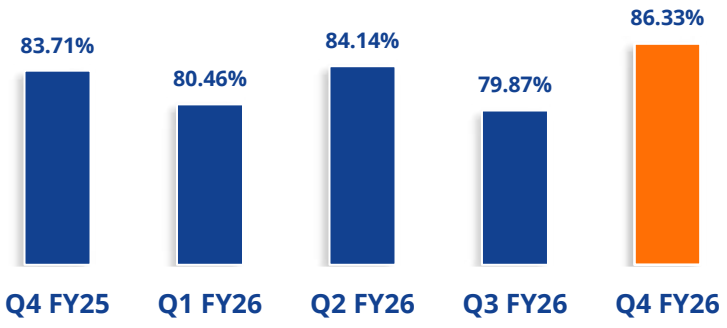
Book Value Per Share



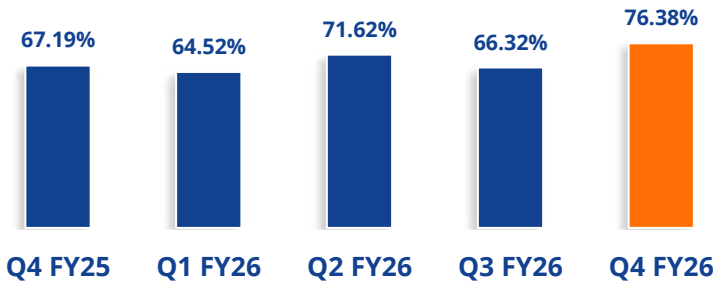
CD Ratio (Gross)



PCR (Incl. w/off)

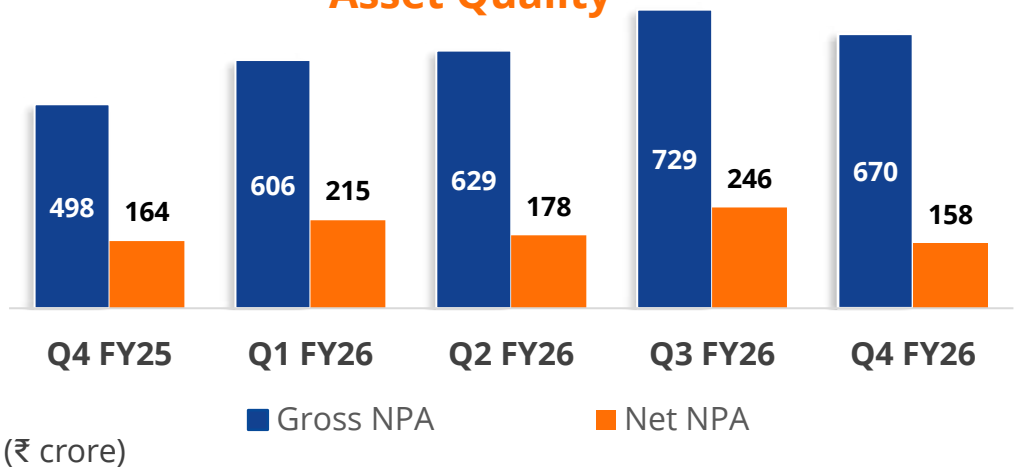


PCR (excl. w/off)

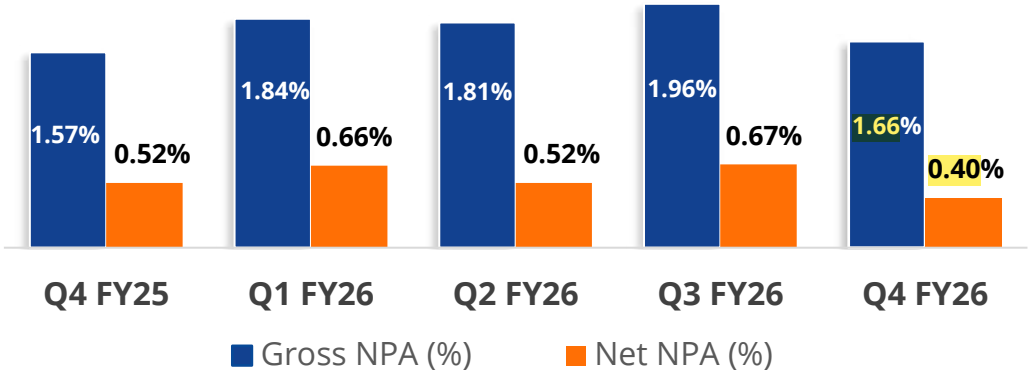


Key Performance Matrix (contd.)

Asset Quality



(₹ crore)

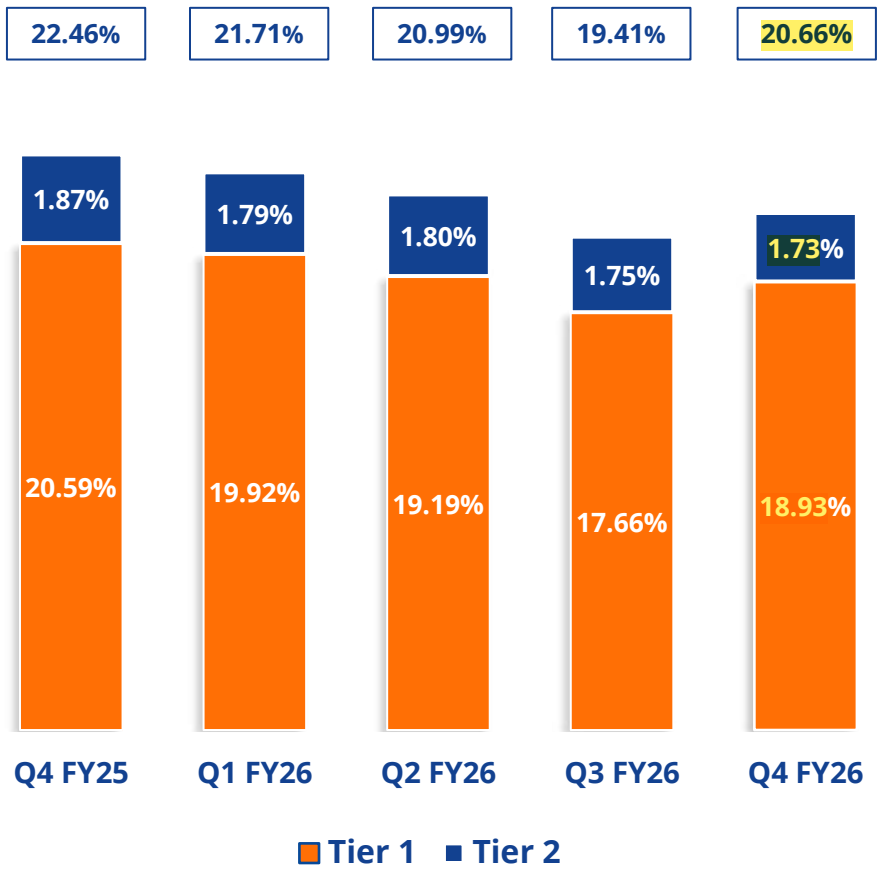


(₹ crore)

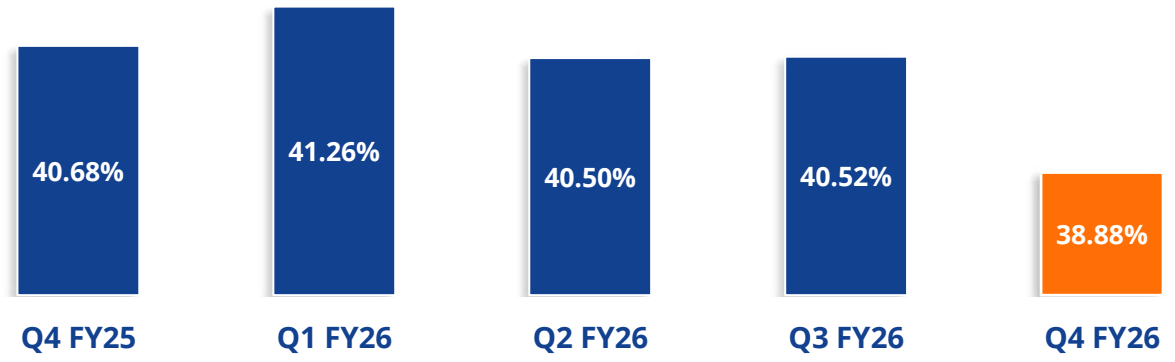
Gross NPA Movement	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Opening Balance of Gross NPA	458	498	606	629	729
Additions	94	139	94	197	61
Sub Total (A)	552	637	700	826	790
Less					
(i) Upgradations	7	2	37	23	85
(ii) Recoveries	29	17	29	26	28
(iii) Write-Offs	18	12	5	48	7
Sub Total (B)	54	31	73	97	120
Closing Balance of Gross NPA (A-B)	498	606	629	729	670

Key Performance Matrix (contd.)

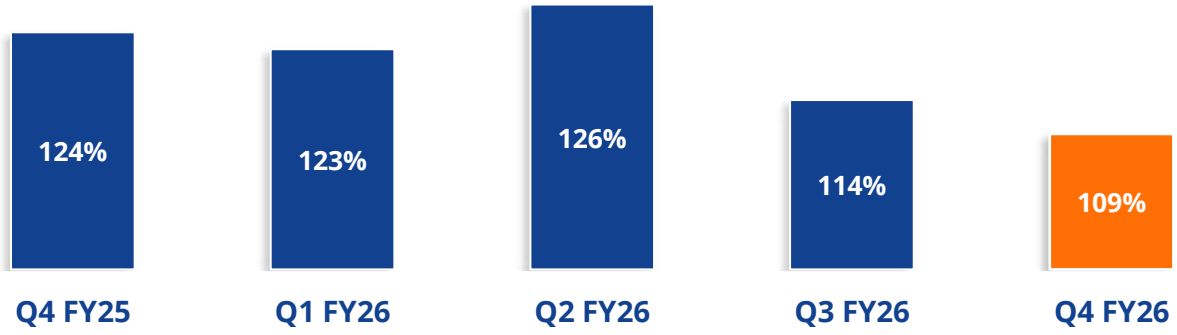
Capital Adequacy Ratio



RWA to Total Exposure



Liquidity Coverage Ratio*



*average

Profit and Loss Account

Particular	Q4 FY26	Q3 FY26	Q4 FY25	QoQ	YoY
Interest Income	1,201	1,154	981	4%	22%
Interest Expense	737	701	610	5%	21%
Net Interest Income	464	453	371	2%	25%
Treasury Profit	-6	5	51	-216%	-112%
Fee income	312	272	331	15%	-6%
Net Operating Income	770	730	753	6%	2%
Staff Cost*	251	232	196	8%	28%
Other Opex	225	206	240	10%	-6%
Total Opex	476	438	436	9%	9%
Operating Profit	294	292	317	1%	-7%
Provision for NPA	11	77	49	-86%	-79%
Other Provisions	12	10	11	23%	12%
Total Provisions	23	87	60	-73%	-62%
Profit Before Tax	271	205	257	32%	6%
Tax	69	52	66	33%	6%
Profit After Tax	202	153	190	32%	6%

(₹ crore)

* Q4 FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

Profit and Loss Account

Particular	FY26	FY25	YoY
Interest Income	4,505	3,597	25%
Interest Expense	2,785	2,121	31%
Net Interest Income	1,720	1,476	17%
Treasury Profit	58	98	-41%
Fee income	1,119	874	28%
Net Operating Income	2,897	2,448	18%
Staff Cost*	932	754	24%
Other Opex	880	784	12%
Total Opex	1,812	1,538	18%
Operating Profit	1,085	910	19%
Provision for NPA	199	82	143%
Other Provisions	35	29	22%
Total Provisions	234	111	112%
Profit Before Tax	851	800	6%
Tax	218	206	6%
Profit After Tax	633	594	7%

* FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

Balance Sheet

Liabilities	Mar. 31, 2026	Dec 31, 2025	Mar. 31, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,721	4,662	4,324	1%	9%
Deposits	44,246	40,460	36,861	9%	20%
Of which CASA	8,832	8,316	8,918	6%	-1%
Borrowings	7,154	6,540	5,546	9%	29%
Other Liabilities & Provisions	1,432	1,672	931	-14%	54%
Total	57,727	53,508	47,836	8%	21%
Assets					
Cash & Balance with RBI	4,017	2,675	3,187	50%	26%
Balance with Banks Money at call & Short Notice	80	1,183	405	-93%	-80%
Investments	11,955	11,376	11,389	5%	5%
Advances	39,848	36,677	31,507	9%	26%
Fixed Assets	710	670	629	6%	13%
Other Assets	1,117	927	719	21%	55%
Total	57,727	53,508	47,836	8%	21%

(₹ crore)

Key Performance Matrix (contd.)

CSB Bank
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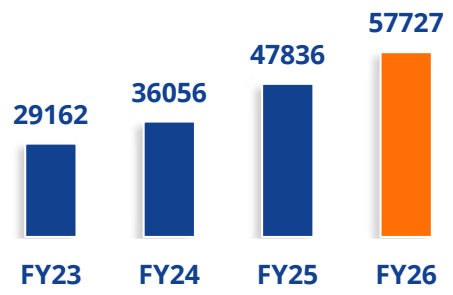
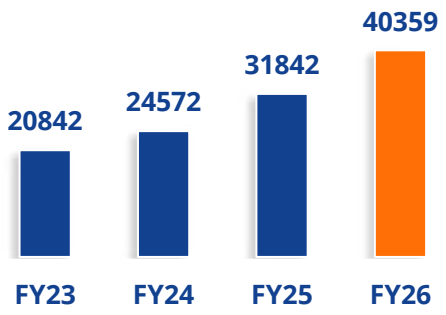
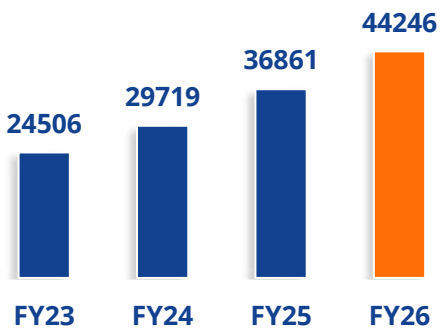
Balance Sheet Size



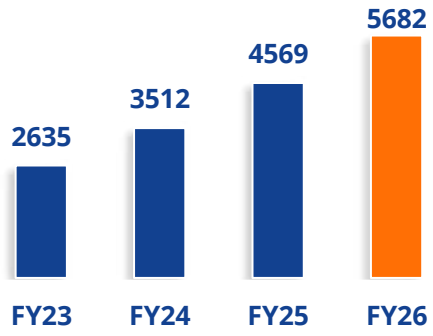
Gross Advances



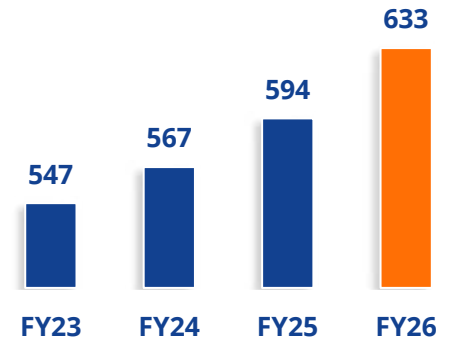
Deposits



Total Income

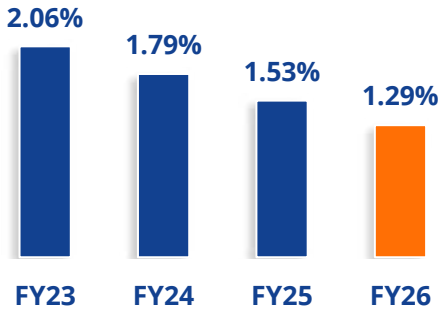


Profit After Tax

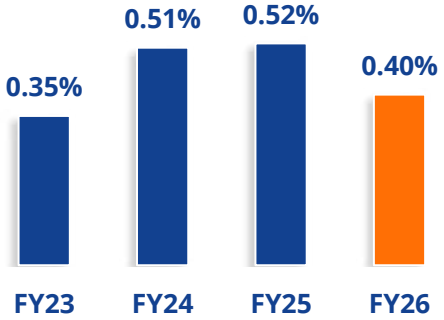


(₹ crore)

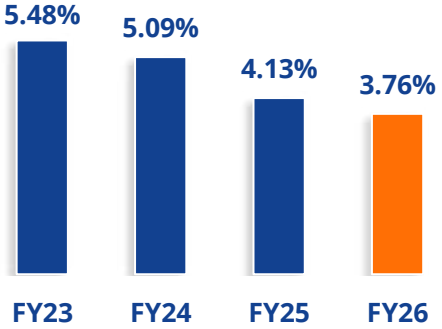
ROA



Net NPA



NIM



Technology Transformation @ CSB Bank

CSB Bank
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Technology Infrastructure Transformation

1. Four new Datacenters along with private cloud have been built and commissioned.
2. All Bank Branches have been provided with resilient high network bandwidth for running the business.
3. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
4. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
5. Advanced Enterprise Backup Solution is live in production.
6. New Virtualized Server Farm solution from Red Hat – planned delivery by Q2 FY27.

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 Q3 FY27.
4. New Oracle Loan Management System - Gold, Agri and Vehicle is live.
5. New Corporate Mobile and Mobile Trade Finance Channel – planned delivery by Q3 FY27.
6. New OBDX Corporate is live and Trade Finance is planned delivery by Q2 FY27.

Surround Systems Transformation

1. New Digital Customer Onboarding system, New HR System, New Compliance System, New Digital Call Center, New Lead Management System, Corporate and SME Lending Systems are live.
2. Retail Lending systems for Gold, Two-Wheeler, PL, LAP, EL, HL, AL are live.
3. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration. API developer portal in flight delivery by Q1 FY27.
4. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q2 FY27.
5. Wholesale Banking, Transaction Banking and SME Transformation is in flight (CMS & CBDT). Planned delivery by Q2 FY27.
6. RegTech Transformation (GRC, Tranche1, Automation) is in flight. Planned delivery by Q3 FY27.
7. New clearing system (CTS-DEM-NACH) live in production.
8. Corporate Lending Platform upgrade, delivery planned by Q3 FY27.

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 live . CBS, OBDX, UPI systems being monitored.
6. New Early Warning System is live.

Enhancing Digital Footprint

Mobile Banking Users	**6.90 lakh+**
% of Digital Transaction*	**89.11%**
QR Installations	**19,000+**
Net Banking Users	**6.90 lakh+**
PoS Machine Installations	**3,400+**
Debit Cards	**9.78 lakh+**
Digital Transaction*	**1,655 lakh+**
Credit Cards	**1.94 lakh+**

*for FY26

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

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