

Ref No. 2025- 26/199

Date: August 01, 2025

BSE Limited
Listing Compliance
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001
Maharashtra

National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051
Maharashtra

Scrip Code: 544120, 951995 & 953739 Symbol: CAPITALSFB

Subject: Proceedings of the 26th Annual General Meeting of Capital Small Finance Bank Limited**Ref: Regulation 30 & 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

Dear Sir/Madam,

We wish to inform you that the 26th Annual General Meeting (AGM) of Capital Small Finance Bank Limited ("the Bank") was held on Friday, August 01, 2025 at 11:00 A.M. (IST) through Video Conferencing/Other Audio-Visual means. Pursuant to Regulation 30 & 51 of Listing Regulations, we enclose herewith, the summary of proceedings of the AGM.

The Bank will submit the combined results of e-voting in compliance with Regulation 44 of the Listing Regulations, along with the Scrutinizer's report to the Stock Exchanges in due course.

The proceedings may also be accessed on the website of the Bank at the link: www.capitalbank.co.in.

This is for your information and record.


Thanking you,

Yours Truly,

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary
FCS10888
Encl.: As Above

Capital Small Finance Bank Limited

Regd. & Head Off.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144 001, INDIA
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Summary of the proceedings of the 26th Annual General Meeting of members of the Capital Small Finance Bank Limited ("the Bank") held on Friday, August 01, 2025 deemed to be held at Registered Office of the Bank at MIDAS Corporate Park, 3rd Floor, 37, G.T Road, Jalandhar by means of Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM") commenced at 11:00 A.M and concluded at 11:26 A.M (IST)

The 26th Annual General Meeting ("AGM/Meeting") of the members of Capital Small Finance Bank Limited ("the Bank") was held on Friday, August 01, 2025 through Video Conferencing ("VC")/ Other Audio-Visual Means ("OAVM") in compliance with the applicable circulars issued by the Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI") and as per the applicable provisions of the Companies Act, 2013 read with the rules made thereunder which commenced at 11:00 A.M (IST).

Mr. Amit Sharma, Company Secretary and Compliance officer, welcomed the Members to the Meeting.


Mr. Navin Kumar Maini, Part-Time Chairman of the Board, chaired the Meeting. After ascertaining that the requisite quorum is present, he declared the meeting to order and started the proceedings of the meeting. He then briefed the members regarding their participation at the Meeting through VC/OAVM.

The following Directors, Key Managerial Personnel and Auditors were present at the meeting through VC/OAVM:

- Mr. Navin Kumar Maini, Part Time Chairman and Independent Director
- Mr. Sarvjit Singh Samra, Managing Director & CEO
- Mr. Munish Jain, Executive Director
- Mr. Dinesh Gupta, Non-Executive Director (Chairman Stakeholders Relationship Committee)
- Mr. Gurpreet Singh Chug, Independent Director (Chairman of Audit Committee)
- Ms. Rachna Dikshit, Independent Director
- Mr. Nageswara Rao Yalamanchili, Independent Director
- Mr. Kamaldeep Singh Sangha, Independent Director (Chairman of Nomination and Remuneration Committee)
- Mr. Sham Singh Bains, Independent Director
- Mr. Aseem Mahajan, Chief Financial Officer
- Mr. Bunny Sehgal, Practicing Company Secretary (Scrutinizer)
- Mr. Sunny Singh, M/s SCV & Co. LLP, Chartered Accountants
- Mr. Deepak Arora, M/s Deepak Arora & Associates, Secretarial Auditors

Mr. Amit Sharma, Company Secretary introduced all the above persons one by one. He also informed that Mr. Bunny Sehgal, Proprietor of B. Sehgal and Associates (Membership No. : F11407 and COP No. : 15161) Practicing Company Secretary, Scrutinizer appointed by the Board of Directors of the Bank for conducting the e-voting at the AGM and remote e-voting process in a fair and transparent manner, was also present through VC/OAVM. He further informed the member that the soft copy of the Notice convening the AGM along with the Annual Report for the Financial Year 2024 – 25 have been sent to all the members holding shares in dematerialized mode and whose e-mail addresses are available with the Depository Participant(s) as well as to all the Members holding shares in physical form whose e-mail addresses are registered with the Bank and with the RTA for communication purposes. A letter

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providing a web-link for accessing the Annual Report and AGM Notice was sent to those members who had not registered their e-mail IDs.

Mr. Navin Kumar Maini, Part – time Chairman extended his deepest gratitude to all those who have been an integral of the Bank's journey i.e. the esteemed customers, the distinguished Board of Directors, the valued shareholders, the dedicated employees, and the Reserve Bank of India. He further appraised that the guidance and support have been a factor for Bank's success, and for this, the Bank is profoundly thankful.

He mentioned the Members regarding the evolving Macroeconomic Scenario as under: -

- India having emerged as one of the world's fastest-growing economies in both FY24 and FY25, is well-positioned to retain this momentum and remain among the global growth leaders in FY26. He mentioned that India is now the fourth largest economy in the world.
- The government's investment-led growth strategy, coupled with the RBI's supportive policy action, easing food inflation, and a revival in consumption and private investment, augurs well for the current fiscal year.
- As we move ahead in FY26, we are buoyed by favourable macroeconomic tailwinds — including prospects of further monetary easing with 100 bps of repo rate cuts already effected, improved systemic liquidity along with the calibrated 100 bps CRR reduction starting September 6, 2025, and supportive fundamentals such as a good monsoon, improved rural demand, and broad-based economic activity.


He further mentioned about the Current banking Backdrop as under:

- Credit demand moderated during the Financial year 2025, with system-wide credit growth easing to 10.8% in FY25 from 16% in FY24.
- On the deposit front, banks faced challenges in mobilizing deposits at efficient pricing and in maintaining CASA ratios.
- While overall asset quality has improved, stress is becoming visible in select segments, particularly unsecured lending.
- The banking sector has remained resilient and is well-poised for healthy and sustained growth ahead.

He further mentioned that amidst the Macroeconomic and Banking Backdrop, the Bank has performed exceedingly well and shared few insights on Bank's Performance, as under:

- The Bank has delivered a strong performance, against this backdrop, growing the loan book by 17% year-on-year while maintaining robust deposit mobilization and a healthy CASA base to support credit growth.
- Pre-Provision Operating Profit (PPOP) stood at ₹185 crore, reflecting a 19% year-on-year growth, while Profit After Tax grew by 18% to ₹132 crore.
- The Bank continued to maintain a solid capital position with a Capital Adequacy Ratio of 25.4%, and strong liquidity buffers, with a Liquidity Coverage Ratio (LCR) of 235.1%, reinforcing its financial stability and readiness for accelerated growth.
- The Bank has healthy asset quality as depicted by GNPA of 2.6% and NNPA of 1.3% depicting robust Risk Management framework and Credit Underwriting Practices.
- The Bank remain deeply committed to the highest standards of corporate governance, transparency, and accountability in every aspect of its functioning.
- The strategic focus remains steadfast on serving the middle-income segment with a strong presence in rural and semi-urban geographies, underpinned by a customer-first approach, deep

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market penetration, and a full suite of agile and trusted banking solutions tailored to diverse financial needs.

He then shared the Strategy and way forward, as under:

- At Capital Small Finance Bank, we deeply value our stakeholders, we cherish our human capital, uphold an uncompromising culture of ethics and steadfast focus on Risk Management, compliance and governance, place the highest priority on customer relationship, and remain committed to delivering exceptional experiences to stakeholder through seamless digital interfaces and personal touch.
- As we look ahead, we do so with confidence, clarity, and a strong sense of purpose. The foundation we have built, coupled with the trust of our stakeholders, positions us well to navigate the evolving landscape and seize emerging opportunities.

He then concluded with a quote of John G. Stumpf (former Chairman and CEO of Wells Fargo): ***"In financial services, if you want to be the best in the industry, you first have to be the best in risk management and credit quality. It's the foundation for every other measure of success. There's almost no room for error."***

He firmly believe that the bank has ably demonstrated the quoted strengths over the years and this is providing the necessary impetus to the sustainable growth in times to come.

Thereafter, Mr. Sarvjit Singh Samra, Managing Director and CEO welcomed and greeted the members, and further mentioned as under:

The year 2025 marks a truly special milestone in our journey — nine years as a Small Finance Bank and twenty-five years as a trusted financial institution. This is more than a number. It's a reflection of the trust you have placed in us, the values we have upheld and the progress we have made together.

Today is not just a time to look back — but also a time to look ahead. A time to reflect on what we have achieved, how we have performed and how we plan to build on this momentum in the years to come.

He further shared with the Members about Macroeconomic Landscape, as under:

FY25 was a year of resilience and growth. India's economy grew by 6.4%, continuing to be one of the fastest-growing major economies in the world. This growth was driven by strong domestic consumption and a renewed push on investment.


From a policy standpoint, the tone was supportive. The Reserve Bank of India began its much-anticipated interest rate cut cycle, reducing the repo rate by a total of 100 basis points—from 6.5% to 5.5%. The first move came in February 2025 with a 25-bps cut. This marked a clear shift towards a more accommodative, pro-growth policy stance.

A particularly important development for Small Finance Banks was the reduction in Priority Sector Lending (PSL) requirements — from 75% to 60% of adjusted net bank credit. The 40% core PSL remains intact, but this change brings SFBs closer to universal banks, offering more room for strategic deployment of capital and enhanced flexibility in asset allocation.

Thereafter, he presented the Performance highlights for the FY2025 and shared that FY25 was a year of strong and steady performance for Capital Small Finance Bank.

- Profit After Tax stood at ₹132 crores, reflecting an 18% growth year-on-year.
- Loan book expanded by 17%, with fresh disbursements rising sharply by 38%, crossing ₹2,800 crores.

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- The Bank maintained a healthy CASA ratio of 36.9%, a testament to the strength of granular, retail-focused deposit base.
- The Net Interest Margin improved to 4.2%, up from 3.9% in the previous year — supported by better asset mix and prudent pricing.

He mentioned that the Bank has navigated the year with operational resilience, healthy growth and stable asset quality — positioning us strong for the future.

He, then mentioned the members about the Strategic Focus, as under:

Our growth has been driven by a clear and consistent strategy.

We have managed our yields and spreads effectively, even in a changing interest rate environment. We have continued to work on expanding our Return on Total Assets (ROTA), by improving the credit-deposit ratio, enhancing operational efficiency and increasing fee-based income.

Our branch network has now reached 195 locations, spanning five States and two Union Territories. These are not just numbers — they represent deeper roots in rural and semi-urban India, where access to quality financial services is most needed.

Looking ahead, we will continue to focus on:

- Expanding our reach and acquiring new customers,
- Deepening relationships across all banking verticals,
- Improving efficiency and productivity and
- Enhancing our share of non-interest income.

Our core strengths — a customer-first mindset, strong regional presence, a comprehensive product suite and a digital-first approach — will continue to shape our journey.

He further presented the plan for the FY2026 and Beyond, as under:

As we step into FY26, we do so with renewed energy and clear focus.

We had declared FY25 as the year of 'Growth Steady, Future Ready' — and I am proud to say that we have laid a strong foundation for our next chapter.

FY26 will be about 'Growth in Action, Trust in Motion'. With your continued support, we will aim to translate strategic plans into meaningful execution. We will focus on long-term value creation while keeping trust and governance at the center of everything we do.

Thereafter, he concluded with deepest thanks to the customers, employees, investors, regulators and shareholders of the Bank and believe that their trust, partnership and belief in our vision have been the wind beneath our wings.

With commitment to grow responsibly, governing with integrity and moving forward with purpose and passion, the Management is looking forward for another year of progress, purpose and prosperity.

Mr. Amit Sharma informed that the Statutory Registers including Register of Directors and Key Managerial Personnel and their shareholding, the Register of Contracts or arrangements in which the Directors are interested and other documents mentioned in the Notice convening the meeting were available for inspection by the Member.

Capital Small Finance Bank Limited

He further informed that as mentioned in the Notice convening the meeting, since the meeting is being held electronically, the proxy related procedures have been dispensed with which is in line with the regulatory requirements.

He further informed that the Bank has engaged the services of M/s MUFG Intime India Private Limited (formerly Link Intime India Private Limited) to provide the facility of remote e-voting to all its members to cast their votes on the businesses contained in the notice. Voting would be in proportion to the shares held by the members as on a cutoff date, this being July 25, 2025 in our case.

In compliance with the provisions of the Companies Act, 2013 read with the SEBI Regulations, the Bank had provided remote e-Voting facility of MUFG Intime India Private Limited (formerly Link Intime India Private Limited) to the shareholders from July 29, 2025 (09:00 A.M.) to July 31, 2025 (05:00 P.M.). The cut-off date for determining the members who may cast their vote electronically was Friday, July 25, 2025.


The Bank has provided the facility to cast the votes electronically during the AGM, on all the proposed resolutions through MUFG Intime India Pvt Ltd's "Venue Voting" mechanism.

Mr. Amit Sharma further briefed the members on the businesses to be transacted in the Meeting. With the consent of the Members present, the Notice convening the AGM was taken as read. In terms of the Notice dated May 31, 2025, convening the AGM, the following items of business as laid down, were transacted at the AGM:

ORDINARY BUSINESS	
1.	TO RECEIVE, CONSIDER AND ADOPT THE AUDITED FINANCIAL STATEMENTS OF THE BANK FOR THE FINANCIAL YEAR ENDED MARCH 31, 2025 TOGETHER WITH THE SCHEDULES AND ANNEXURES THERETO, THE REPORTS OF THE BOARD OF DIRECTORS AND AUDITORS THEREON
2.	TO DECLARE FINAL DIVIDEND ON EQUITY SHARES OF THE BANK FOR THE FINANCIAL YEAR ENDED MARCH 31, 2025
3.	TO RE-APPOINT MR. BALBIR SINGH (DIN: 02284941) NOMINEE DIRECTOR WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR RE-APPOINTMENT AS A DIRECTOR
SPECIAL BUSINESS	
4.	TO APPOINT M/S. DEEPAK ARORA & ASSOCIATES, A FIRM OF PRACTICING COMPANY SECRETARIES AS THE SECRETARIAL AUDITORS OF THE BANK FOR THE FIRST TERM OF FIVE (5) CONSECUTIVE YEARS AND TO FIX THEIR REMUNERATION
5.	TO APPROVE THE REMUNERATION OF MR. SARVJIT SINGH SAMRA (DIN: 00477444), MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER WITH EFFECT FROM APRIL 01, 2025
6.	TO APPROVE THE REMUNERATION OF MR. MUNISH JAIN (DIN: 10132430), WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR WITH EFFECT FROM APRIL 01, 2025
7.	TO APPROVE PAYMENT OF REMUNERATION TO MR. SHAHBAZ SINGH SAMRA, RELATED PARTY, AND HOLDING THE OFFICE OR PLACE OF PROFIT

Thereafter, Mr. Amit Sharma, Company Secretary informed that the Voting results (remote e-voting and e-voting at the AGM) along with the Scrutinizer's report would be disseminated through the Stock Exchanges i.e. BSE Limited (BSE) and National Stock Exchange of India Ltd. (NSE) and also placed on the websites of the Bank i.e., www.capitalbank.co.in and E-voting service provider i.e.

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MUFG Intime India Private Limited (formerly Link Intime India Private Limited) not later than two working days from the conclusion of the Meeting.

The Members thereafter provided with a facility to ask questions or express their views through VC mode. Some of the shareholders expressed their views / asked questions on various issues relating to the business and operations of the Bank and future plans etc. Mr. Sarvjit Singh Samra, MD & CEO, replied to their queries to their satisfaction.

There being no other business to be transacted, the Chairman read the closing remarks. The Chairman thanked the Members for their continued support and for attending and participating in the Meeting. Thereafter, the Chairman along with other Board Members left the Meeting.

The meeting concluded at 11:26 a.m.

The Venue e-Voting facility was kept open for the next 1 hour to enable the Members to cast their vote.

Results of voting (remote e-voting and voting at the meeting through electronic voting system):
All the resolutions set out in the Notice have been passed with requisite majority.


Notes:

- i. The Bank will separately intimate the voting results to the stock exchanges and also upload on the website of the Bank and MUFG Intime India Private Limited, the authorised agency which provided e-voting facility. The voting results will also be displayed at the registered office of the Bank.
- ii. This document does not constitute to be the minutes of the proceedings of the Meeting.

For Capital Small Finance Bank Limited

(Amit Sharma)
Company Secretary & Compliance Officer
Membership No. F 10888

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