

CSFB 2025-26/12

April 03, 2025

<b>BSE Limited</b> <b>Listing Compliance</b> <b>Phiroze Jeejeebhoy Towers</b> <b>Dalal Street</b> <b>Mumbai 400 001</b> <b>Maharashtra</b>	<b>National Stock Exchange of India Limited</b> <b>The Listing Department,</b> <b>Exchange Plaza,</b> <b>Bandra Kurla Complex,</b> <b>Mumbai - 400 051</b> <b>Maharashtra</b>
<b>Scrip Code: 544120, 951995 &amp; 953739</b>	<b>Symbol: CAPITALSFB</b>

Dear Sir/Madam

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

**Key Business Highlights for the quarter and year ended March 31, 2025:**
*₹ in crores, rounded off to nearest number*


Particulars	March 31, 2025 (Provisional)	March 31, 2024	Y-o-Y Growth	December 31, 2024
Gross Advances	<b>7,184</b>	6,160	16.7%	6,816
Gross NPA (% of gross advances)	<b>2.58%</b>	2.76%	-	2.67%
Total Deposits	<b>8,323</b>	7,478	11.3%	8,384

**Management Commentary-**

**Loan Portfolio:** As of March 31, 2025, the Bank's gross advances stood at ₹7,184 crores, reflecting a Y-o-Y growth of 16.7% and Q-o-Q growth of 5.4%. The loan disbursements for the year ended March 31, 2025 shown a growth of 37.6% Y-o-Y basis and stood at ₹2,846 crores against ₹2,068 crores during the previous year. The loan portfolio growth continued to target secured & diversified portfolio, with 99.8% of the loan book being secured.

The period was marked by high interest rates, tighter monetary policy, and elevated asset quality concerns in certain segments. In this environment, the Bank witnessed healthy loan growth with improved asset quality.

**Capital Small Finance Bank Limited**

Regd. & Head Off.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144 001, INDIA  
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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

📊 **Asset Quality:** The asset quality remained robust, with Gross NPAs reduced to 2.58% as of March 31, 2025 against 2.76% as of March 31, 2024 with ~Zero write offs.

📊 **Deposits:** The total deposits of the Bank aggregated to ₹8,323 crores registering a Y-o-Y growth of 11.3%. The Bank continued to maintain high CASA ~37% as of March 31, 2025, against 38.3% as of March 31, 2024.

Despite industry-wide pressure on CASA due to the shift towards higher-yielding term deposits, the Bank's strong CASA share reflects its robust retail liability franchise. Owing to lower CD ratio and high liquidity ratios, the Bank continued with calibrated deposit growth.

📊 **Loan to Deposit Ratio:** The average<sup>^</sup> CD ratio of the Bank for the quarter ended March 31, 2025 stood at 82.6% against 78.3% for the quarter ended March 31, 2024 and 81.1% for the quarter ended December 31, 2024.

📊 **Liquidity:** The average<sup>^</sup> Liquidity Coverage Ratio (LCR) for the quarter ended March 31, 2025 stood at 247.6% against 263.9% for the quarter ended March 31, 2024 and 239.2% for the quarter ended December 31, 2024.

<sup>^</sup> average is calculated basis daily outstanding balances

The information with reference to quarter and year ended March 31, 2025 is provisional and subject to audit by the statutory auditors of the Bank and approval from the Audit Committee and Board of Directors.

A copy of this letter is being uploaded on the website of the bank at [www.capitalbank.co.in](http://www.capitalbank.co.in).


**For Capital Small Finance Bank Limited**

**Amit Sharma**

Company Secretary and Compliance Officer

Membership No. F10888

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