

CSFB. 2024-25/69

May 10, 2024

To,

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

Sub: Presentation and Audio Recording of Earning Call for the Audited Financial Results of Capital Small Finance Bank Limited for the Quarter and Financial Year ended on March 31, 2024

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our intimation for Conference Earning Call to discuss Financial Results of Capital Small Finance Bank Limited (“the Bank”) for the Quarter and Financial Year ended on March 31, 2024 vide letter dated May 07, 2024, we submit herewith the Investors Presentation on the Audited Financial Results of the Bank for the Quarter and Financial Year ended on March 31, 2024.

The audio recording of the conference call with analysts and investors held on May 10, 2024 at 10:00 a.m has been made available on the website of the Bank and can be accessed at: <https://www.capitalbank.co.in/investors/financial-results>

Further, the Investors Presentation may also be accessed on the website of the Bank at the link: <https://www.capitalbank.co.in/investors/financial-results>

Further, the transcript of the Conference call shall also be made available at the above link within the prescribed timelines.


We request you to kindly take the same on record

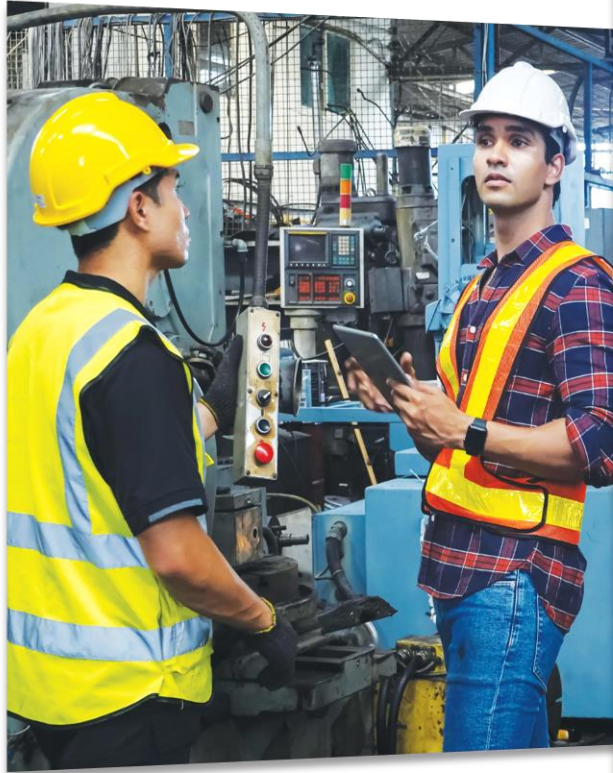
Thanking you,
Yours faithfully

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary & Compliance Officer
Membership No. F10888

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



**Investor Presentation
Quarter and Year Ended March 2024**

This presentation and the accompanying slides (the “Presentation”), which have been prepared by **Capital Small Finance Bank Limited (the “Company”)**, have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

This presentation contains certain forward-looking statements concerning the Company’s future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

Differentiated Bank focused on middle-income segment

Experience of over 2 decades in the Banking Industry*



Diversified Credit Portfolio with Zero direct Microfinance Exposure

Advances: INR 6,160 cr
+19% CAGR[^]

- Diversified Loan book with Zero direct Microfinance Exposure
- 99.86% secured loans
- Average Ticket Size (ATS) of INR 14.2 lakhs
- Loan book mix across Agricultural, Mortgage, MSME and Others



Embracing Retail Liability Strategy

Deposits: INR 7,478 cr
+15% CAGR[^]

- Retail focused liability franchise with retail-deposit share of 92.9%
- High CASA ratio of 38.3% resulting into lower Cost of Deposit
- High Rollover ratio of 91.15% depicting a stable deposit base



Consistent Profitability Growth

PAT: INR 112 cr
+42% CAGR[^]

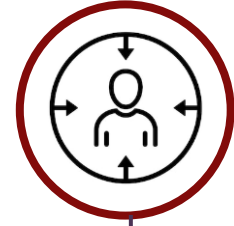
- Demonstrated and sustained improvements in return metrics
- ROA 1.3% and ROE 14.6% (2.5x and 1.8x respectively since FY19)
- Consistently increasing NIM, consequent to accelerating CD ratio (improved by 11.5 pp from FY21-FY24)



Robust Asset Quality

GNPA 2.8%; NNPA 1.4%

- One of the lowest write-offs in the Banking industry with NO NPA sell-off
- Credit Cost of 0.1%
- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost



Targeted towards Middle-income customer segment

7,40,000+ customers

- Focus on primary banking relationship
- Providing a holistic range of product suite across all branches and one-stop-shop for all the financial needs of the customers
- Emphasis on rural and semi-urban areas

All figures are as of/for the FY24

*Operated as a Local Area Bank from 2000-2016

[^]CAGR (FY2019-24)

Highlights of our Progress in FY24



Gross Advances

Rs. 6,160 crores
as of March 2024

+19% CAGR[^]
+12% YoY
+8% QoQ



Profit After Tax

Rs. 112 crores(FY24)
Rs. 28 crores(Q4FY24)

+42% CAGR[^]
+19% YoY
+16% QoQ



CASA Ratio

38.3%
as of March 2024



Retail Deposit Ratio

92.9%
as of March 2024



Deposits

Rs. 7,478 crores
as of March 2024

+15% CAGR[^]
+14% YoY



ROA

1.3%
as of March 2024

2.5x
(since FY19)



Asset Quality

2.8%/1.4%
GNPA/NNPA



CRAR

27.4%
Core CRAR 22.8%



Disbursement

Rs.2,068 crores (FY24)
Rs.676 crores (Q4FY24)

+76% QoQ



ROE

14.6%
as of March 2024

1.8x
(since FY19)



Collection Efficiency

98.3%
as of March 2024



Branch Network

177 branches
across 5 states
And 1 Union Territory

CASA calculated as total CASA divided by total deposits

[^]CAGR (FY2019-24)

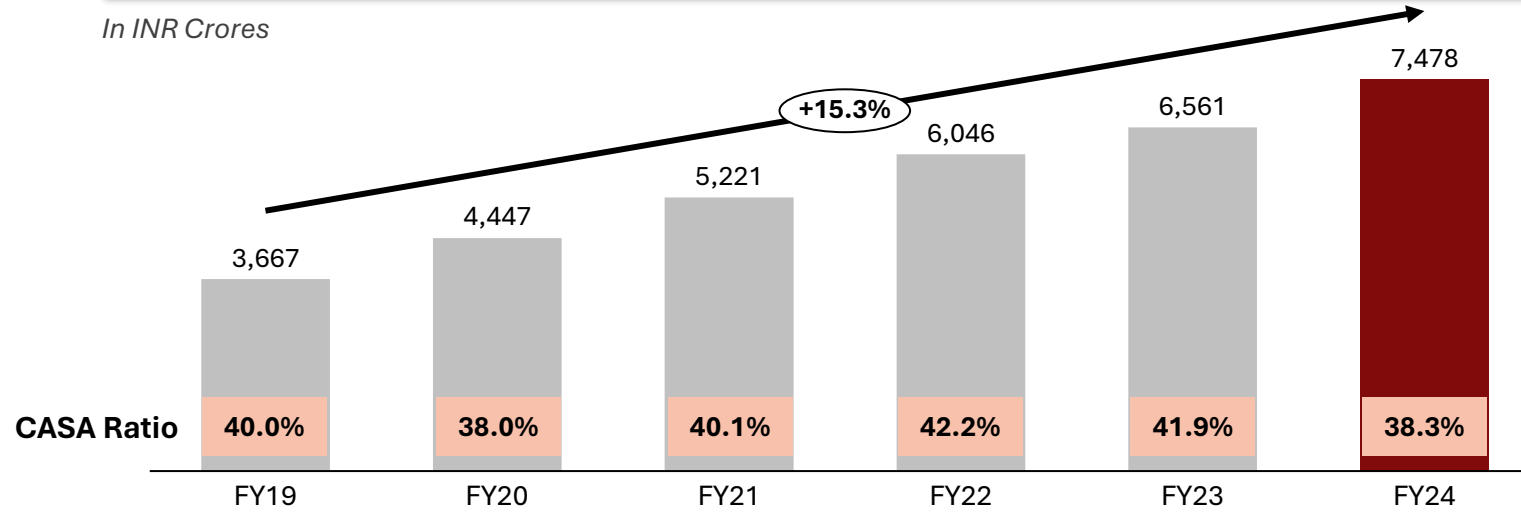
ROE is calculated as % of Avg Equity

ROA is calculated as % of Avg Assets

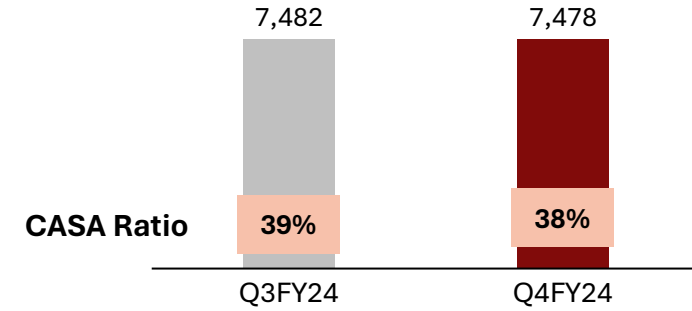
Retail Focused Liability Franchise with High Share of CASA

Total Deposits

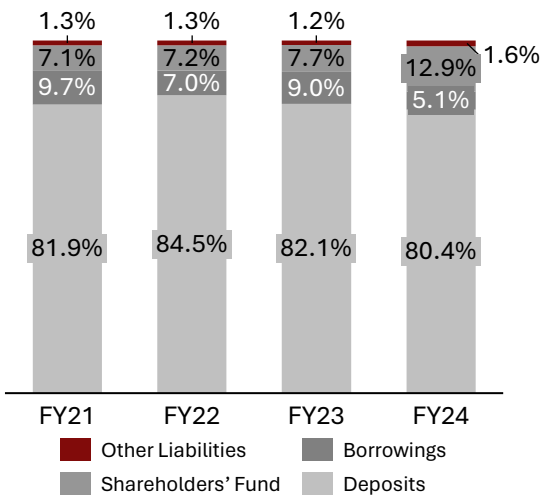
In INR Crores



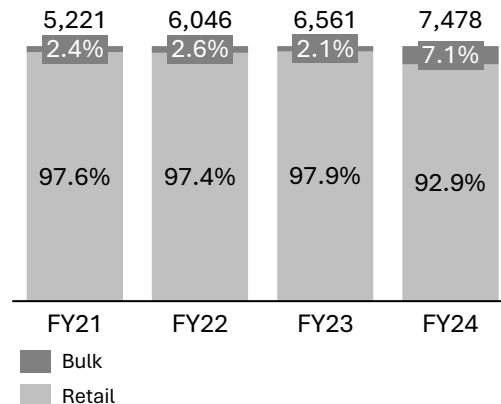
QoQ



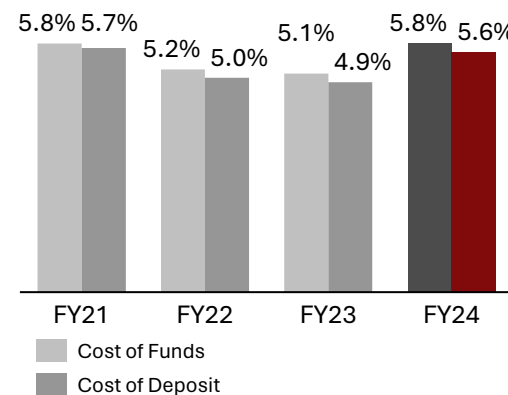
Funding Mix – Positively skewed towards Deposits



Retail-centric Deposit Focus



Leading to low financing cost

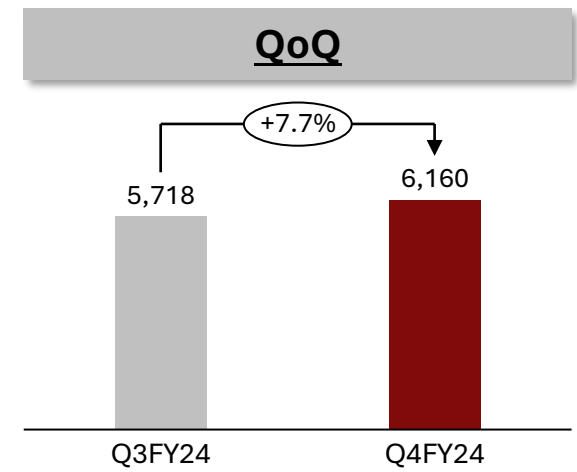
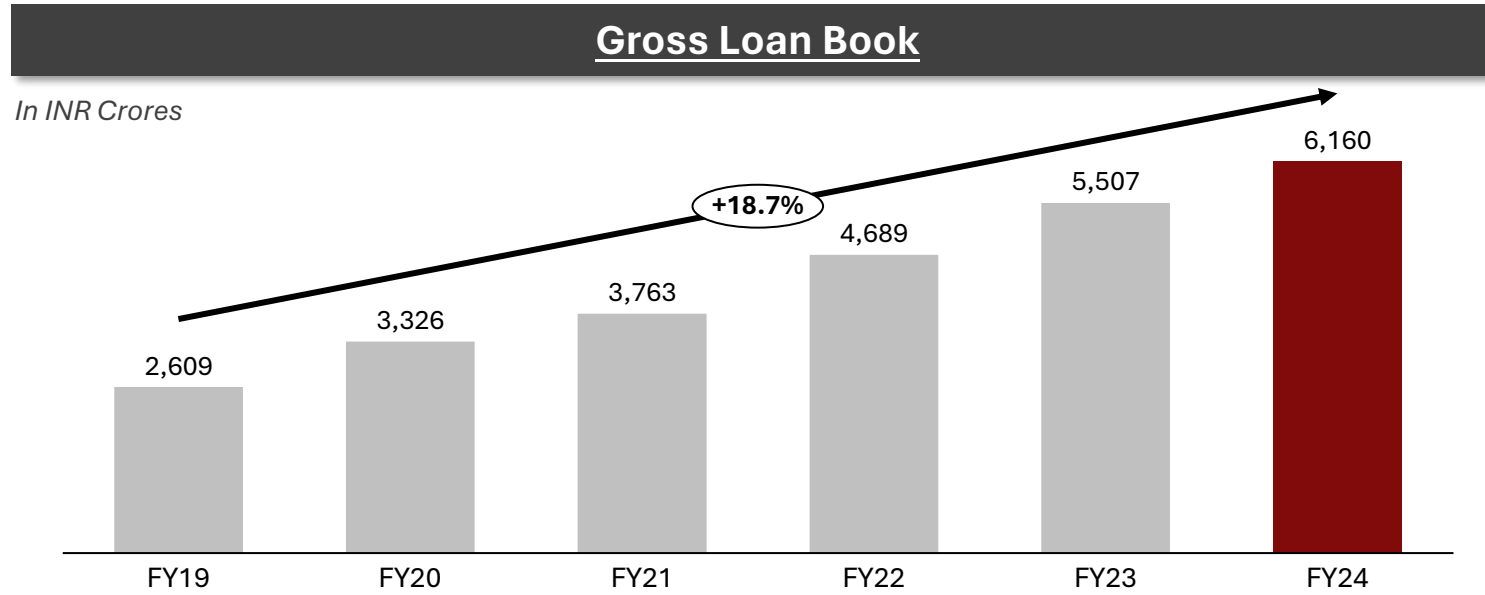


- **Consciously calibrated deposit growth** owing to low CD ratio and high leverage ratio (prior to IPO)
- **Ability to quickly ramp up deposit mobilization**
- **Focus on granular & retail centric deposits, with negligible Bulk deposits** (Top 20 depositors ~7%)
- **Consistent Rollover ratio of term deposits ~90%+**
- **Consistently maintaining CASA above 38%** (interest on saving bank accounts is 3.5%)

^CAGR (FY2019-24)

CASA calculated as total CASA divided by total deposits

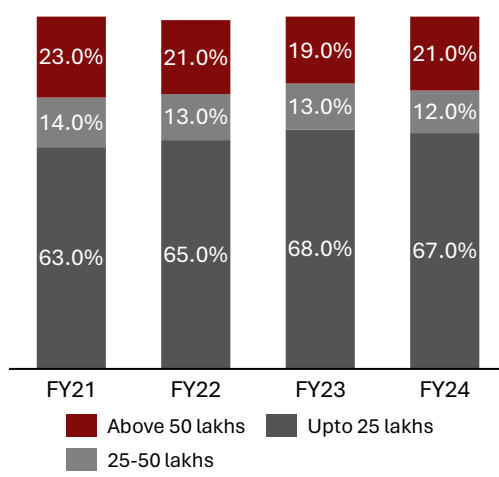
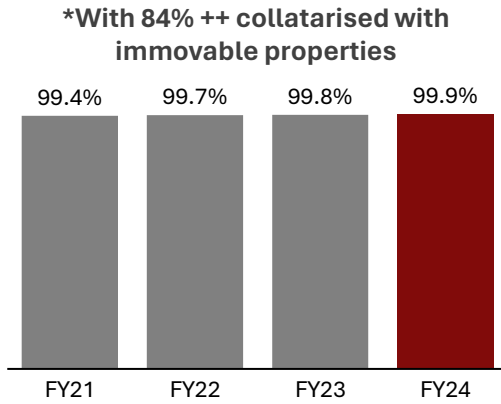
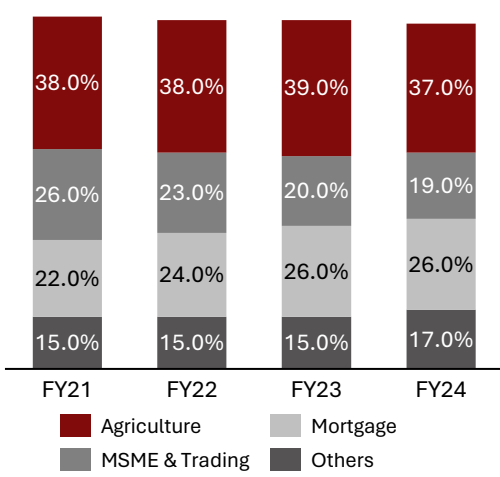
Diversified & Secured Advance Portfolio



Diversified Portfolio & non reliance on MFI segment

Emphasis on Secured lending

Granular loan book

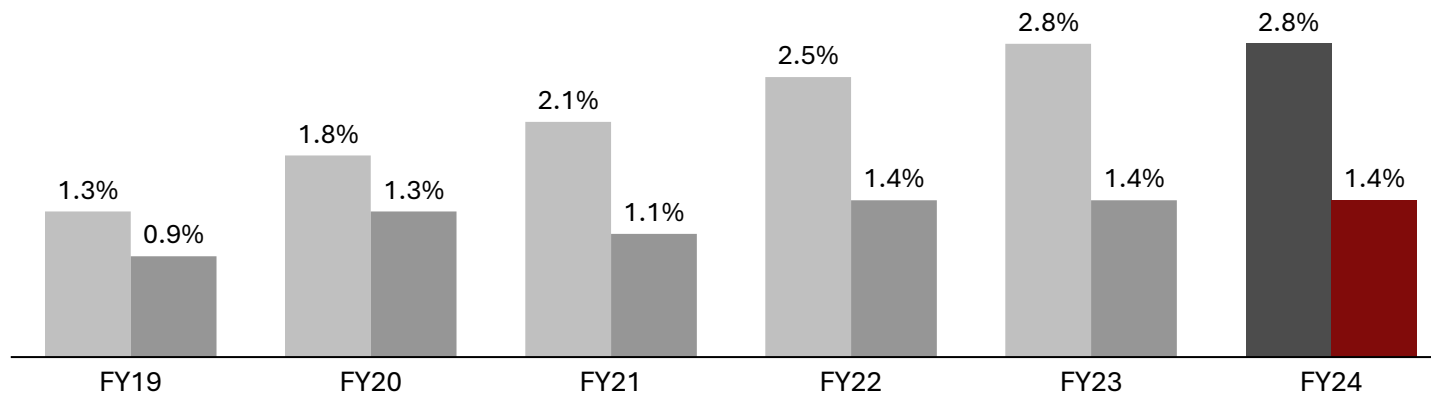


- Focus on middle income customer segment, with endeavour to be the full suite Banker (Portfolio ATS of INR 14.2 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Post growth capital infusion (Feb 2024); acceleration in disbursement (Q4 INR 675 cr ++ with QoQ growth of 76%)

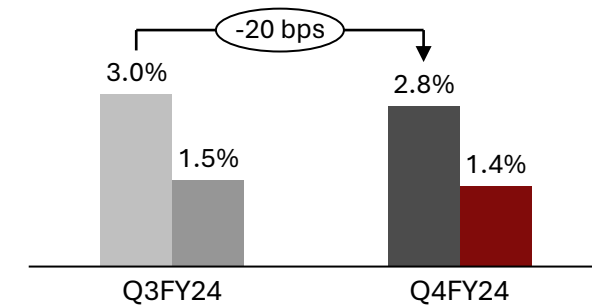
^CAGR (FY2019-24)

Numbers have been rounded off wherever applicable

Asset Quality



QoQ

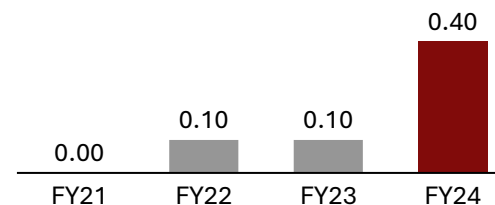
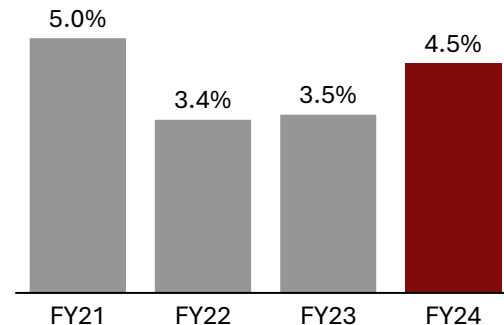
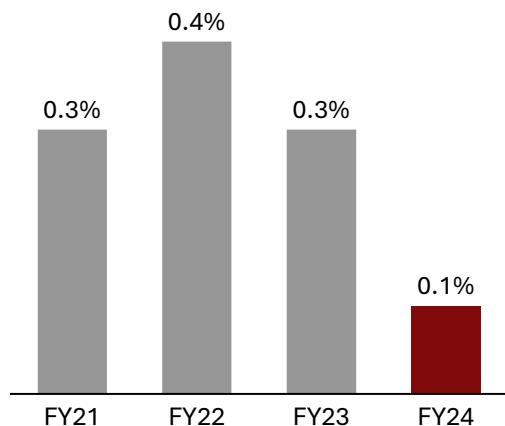


Credit Cost²

SMA 1 & 2 Portfolio³

Almost NIL write-offs¹ & ZERO NPA Sell-off

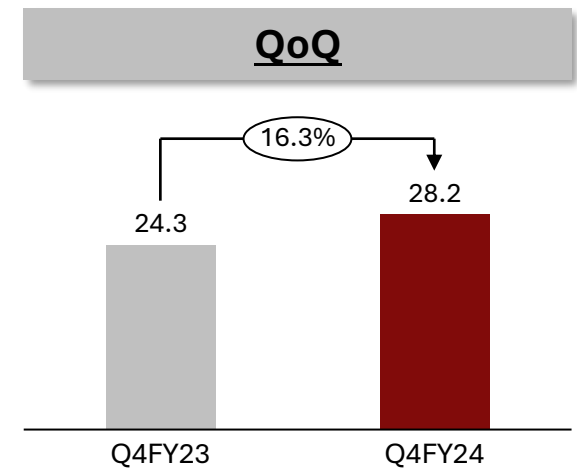
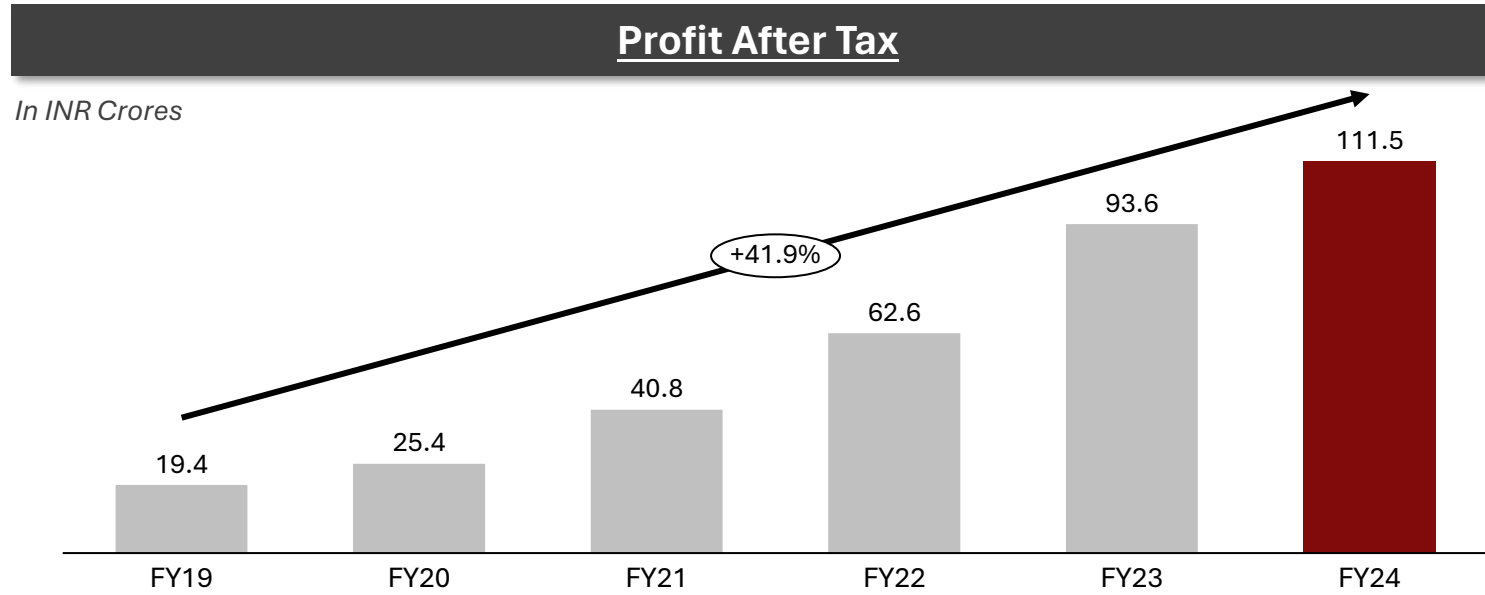
In INR Crores



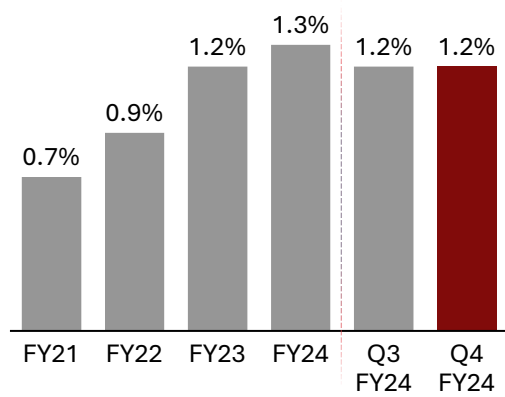
1. Write offs includes technical write offs
 2. As %age of average assets
 3. As %sge of gross advances

- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs; following conservative LTV approach
- Being PRIMARY BANKER, better visibility of borrowers cash flow
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA sell-off since inception

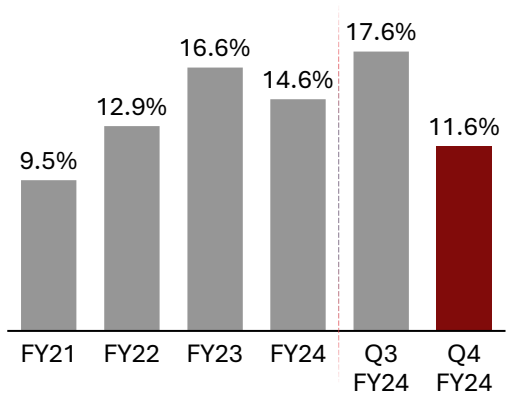
Consistently Improving Profitability



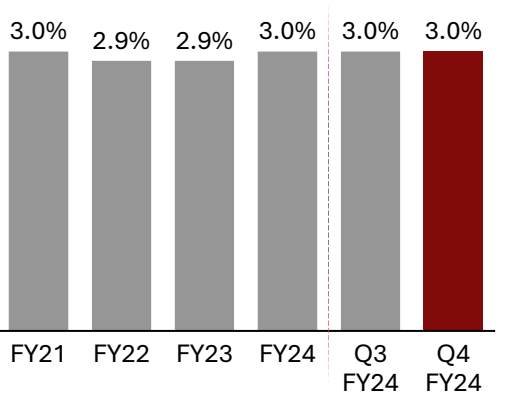
RoA¹



RoE²



Opex Ratio³



1. ROA is calculated as % of Avg Assets
 2. ROE is calculated as % of Avg Equity
 3. Opex% is calculated as Operating Expenses to Avg Assets

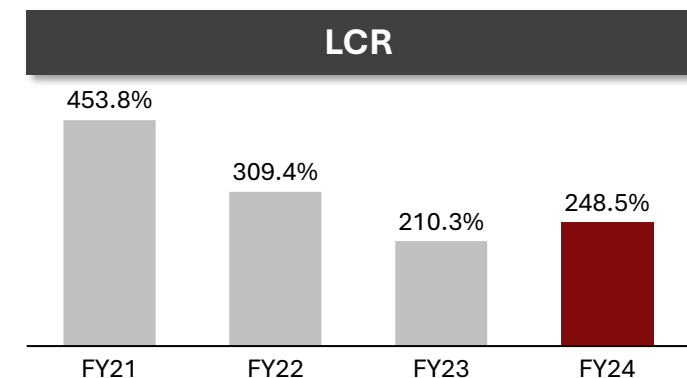
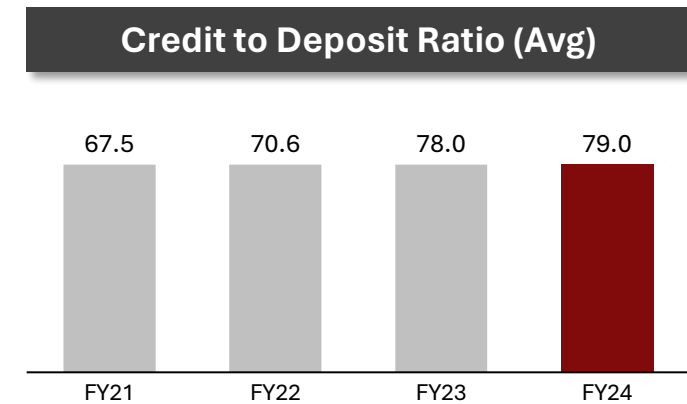
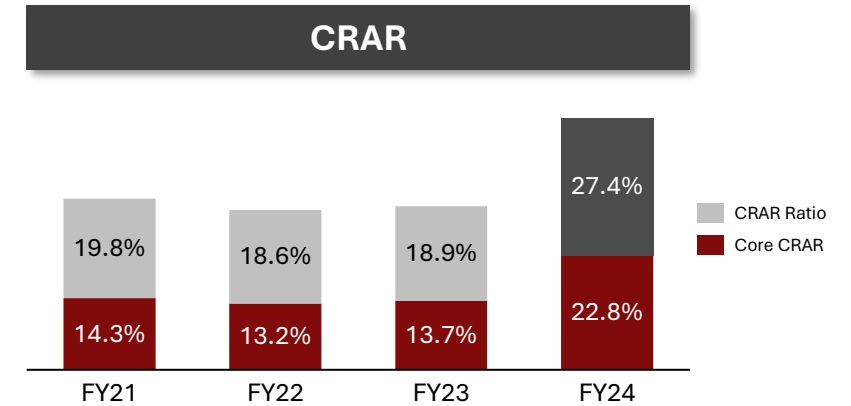
- Demonstrated consistent improvement in return metrics: ROA 2.5x and ROE 1.8x (since FY19)
- Growth drivers includes improving CD ratio resulting in acceleration in NIM, operating leverage benefit and increasing non fund based income
- ROE for FY24 and Q4FY24 has been calculated using weighted daily average method and post considering capital infusion of ~Rs. 500++ crores

.....And Return Ratios

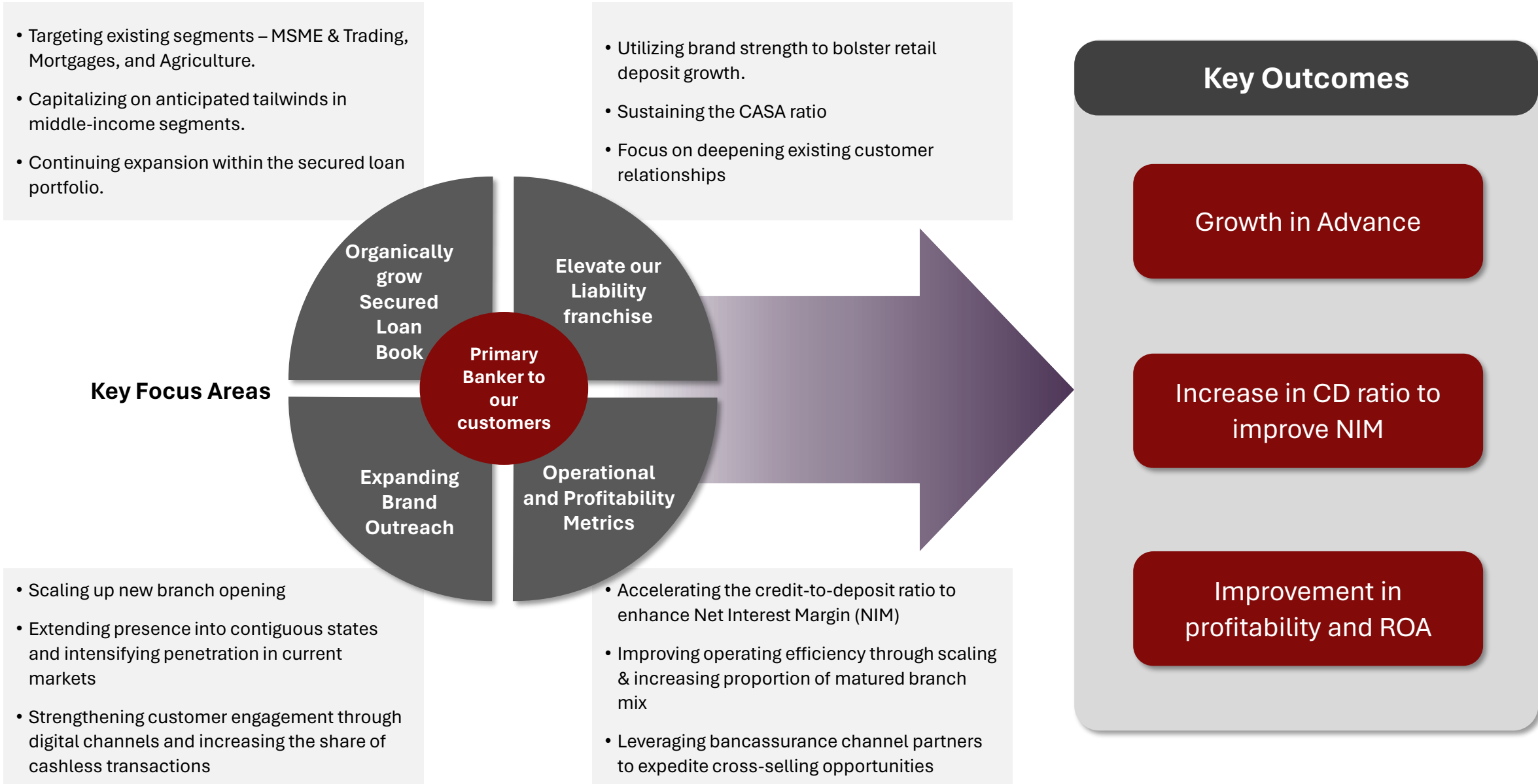
Key business parameters	As of / For the			
	FY21	FY22	FY23	FY24
Credit to Deposit ratio (Avg) (%)	67.5	70.6	78.0	79.0
Interest Spread ¹	5.6	5.9	5.9	5.6
Cost to Income ratio (%)	70.7	63.4	60.0	62.5
Return Ratios(%)				
Net interest margin	3.4	3.8	4.2	3.9
Non Interest Income ²	0.8	0.8	0.6	0.8
Operating expenses	3.0	2.9	2.9	3.0
Credit Cost	0.3	0.4	0.3	0.1
RoA ³	0.7	0.9	1.2	1.3
RoAA ⁴	1.2	1.6	1.9	2.0

- Effectively managed yields and interest spread across interest rate cycles; consistent increase in NIM in FY20-23 resulting from accelerating credit to deposit ratio (11.5pp increase FY21-24)
- Focus on retail deposit coupled with strong CASA resulting in one of the lowest cost of deposit;
- Benefit of operating leverage with continuous increase in proportion of matured branches, steady NIMs and low credit cost leads to strong growth in profitability

1. Interest Spread = Yield on advances – cost of deposits
 2. Non-Interest Income = Total Income - Interest Earned
 3. ROA is calculated as % of Avg Assets
 4. ROAA is calculated as % of Avg Advances



Strategic Focus and Outlook for FY25



Company Overview

2016

Small Finance Bank

Conversion to **India's First Small Finance Bank** in April 2016

2019 - 2020

Total business of the Bank crossed ₹6,000 crores

Equity of ₹134 crores raised through private placement

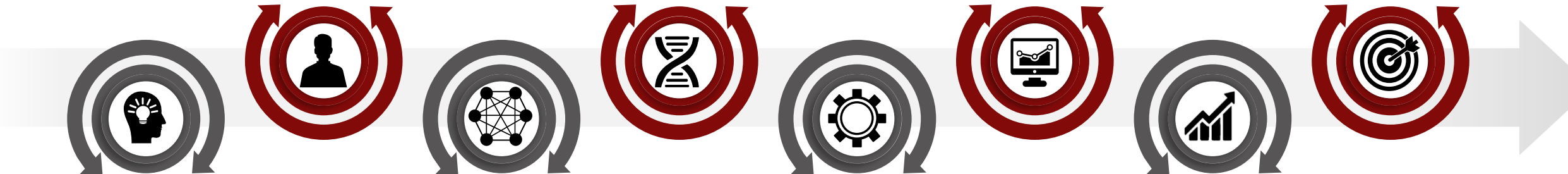
2022

Net Profit of the Bank zoomed to ₹63 crores registering a growth of 53.42% over previous FY

2024

Successfully listed on NSE and BSE on 14th February 2024 and raised Rs. 523 crores including a Fresh Issue of Rs. 450 crores

Net Profit cross Rs. 100 crores



2000 - 2015

Local Area Bank

Incorporation of the Bank. Started operations as a local area bank in Jalandhar, Kapurthala and Hoshiarpur and expanded its operations into Ludhiana and Amritsar, thereby extending its outreach to a total of five districts.

2017 - 2018

Equity of ₹65 crores raised through private placement

The total number of branches of the Bank crossed 100

2021

The total number of customers of the Bank reached ~6 lacs Total business of the Bank crossed ₹8,900 crores

2023

Net Profit of the Bank crossed Rs. 93 crores registering a growth of 50% over the previous FY with total business crossing Rs. 12,000 crores mark. Share of Digital Transactions in non-cash transactions increased to 81%

SARVJIT SINGH SAMRA
PROMOTER, MANAGING DIRECTOR & CEO



36+ years of experience across banking & financial industry across various roles. Associated with the Bank since inception Instrumental in the conversion of Bank to a Small Finance Bank.

MUNISH JAIN
EXECUTIVE DIRECTOR



23+ years of experience in the banking sector across finance, compliance, treasury and strategic roles. Member of ICAI & ICSI Associated with the Bank since 2000

ASEEM MAHAJAN
CHIEF FINANCIAL OFFICER



Associated with the Bank since 2012 across various domains including accounting, finance, treasury & fund management, budgeting & forecasting, capital raising and others. Member of ICAI.

SANTOSH KUMAR DHAWAN
HEAD OF CREDIT DEPARTMENT



Associated with the Bank for 22+ years across various roles in retail credit, branch banking, Head of Credit. Serving as Head of Credit since 2017. Previously associated with PNB.

RICHA MAHAJAN
CHIEF COMPLIANCE OFFICER



Associated with the Bank for 21+ years Served as the Head of Audit & Internal control from 2011 to 2021, and presently serving as Chief Compliance Officer since 2021. Member of ICAI.

RAGHAV AGGARWAL
CHIEF RISK OFFICER



Associated with the Bank since 2015 across various roles in credit sanctioning & monitoring. Serving as Chief Risk Officer since 2020. Member of ICAI.

...and guided by seasoned members of the Board



NAVIN KUMAR MAINI
PART TIME CHAIRMAN &
NON-EXECUTIVE
INDEPENDENT DIRECTOR

- 40+ years of experience in the banking industry
- Previously associated with SIDBI as Deputy Managing Director, IDBI Bank & United Commercial Bank



SARVJIT SINGH SAMRA
MANAGING DIRECTOR &
CEO

- 36+ years of experience across banking & financial industry
- Associated with the Bank since inception
- Instrumental in the conversion of Bank to a Small Finance Bank



MUNISH JAIN
EXECUTIVE DIRECTOR

- ~23+ years of experience in the banking sector across finance, compliance, treasury and strategic roles
- Member of ICAI & ICSI



DINESH GUPTA
NON-EXECUTIVE
DIRECTOR

- ~3+ decades of experience in the field of finance, taxation, corporate & commercial laws, corporate restructuring
- Practicing Company Secretary



SRINATH SRINIVASAN
NON-EXECUTIVE
DIRECTOR

- CEO of OIIF & is a nominee director of the fund on the Bank's board
- Previously worked with Rand Merchant Bank as country head for PE business



MAHESH PARASURAMAN
NON-EXECUTIVE
DIRECTOR

- Partner at Amicus Capital & nominee director on the Bank's board
- 2+ decades of experience across Carlyle India, EY & Arthur Andersen
- Member of ICAI & ICMAI



BALBIR SINGH
NON-EXECUTIVE
DIRECTOR

- ~Nominee Director of SIDBI on the Bank's board
- Presently serving as the General Manager & Regional In-charge of SIDBI's Chandigarh Office



**NAGESWARA RAO
YALAMANCHILI**
INDEPENDENT DIRECTOR

- Served as Executive Director in Bank of Maharashtra and Vijaya Bank
- Also served as Officer on Special Duty and Whole-time
- Director at Syndicate Bank



GURPREET SINGH CHUG
INDEPENDENT DIRECTOR

- Serving as the Managing Director of Pioneer Assurance Consultants
- Holds Bachelor's Degree in Law & qualified practitioner from Insurance Institute of India



RACHNA DIKSHIT
INDEPENDENT DIRECTOR

- Served as Chief General Manager at the RBI
- Certified associate of the Indian Institute of Bankers



**KAMALDEEP SINGH
SANGHA**
INDEPENDENT DIRECTOR

- ~Retired IAS Officer
- Served as Managing Director of Punjab State Co-operative Bank, Punjab State Co-operative Milk Producer's Federation Ltd. as well as MILKFED



SUKHEN PAL BABUTA
INDEPENDENT DIRECTOR

- Practicing Chartered Accountant since 1987
- Associate Member of ICAI and registered professional with IBBI
- Has previously served as Director of Punjab & Sind Bank



SHAM SINGH BAINS
INDEPENDENT DIRECTOR

- Extensive experience in the agriculture sector

Providing a wide Range of Products and Services

Comprehensive bouquet of Services under one-roof



Loan Portfolio

Agricultural

Kisan Credit Card
Agricultural Term Loan

MSME & Trading

CC/OD/WCTL
Project Loan
Machinery Loans

Mortgage

Housing, Loan-against-property

Others

Gold loans, Auto loans
Consumer durable loans,
Personal loans, Corporate loans



Deposit Portfolio

Savings Account

Capital Savings A/c
Capital Super Savings A/c

Current Account

Capital plus Current A/c
Capital flexi A/c

Term Deposits

Short-Term Deposit
Cumulative Deposit
Monthly Interest Deposit
Tax Saver Accounts

NRE/NRO Accounts



Fee-based Products

Insurance Products

Forex Services

Money Transfer Services

Safe Deposit Lockers

3-in-1 Demat & Trading Account



Other Services

Branches

ATMs

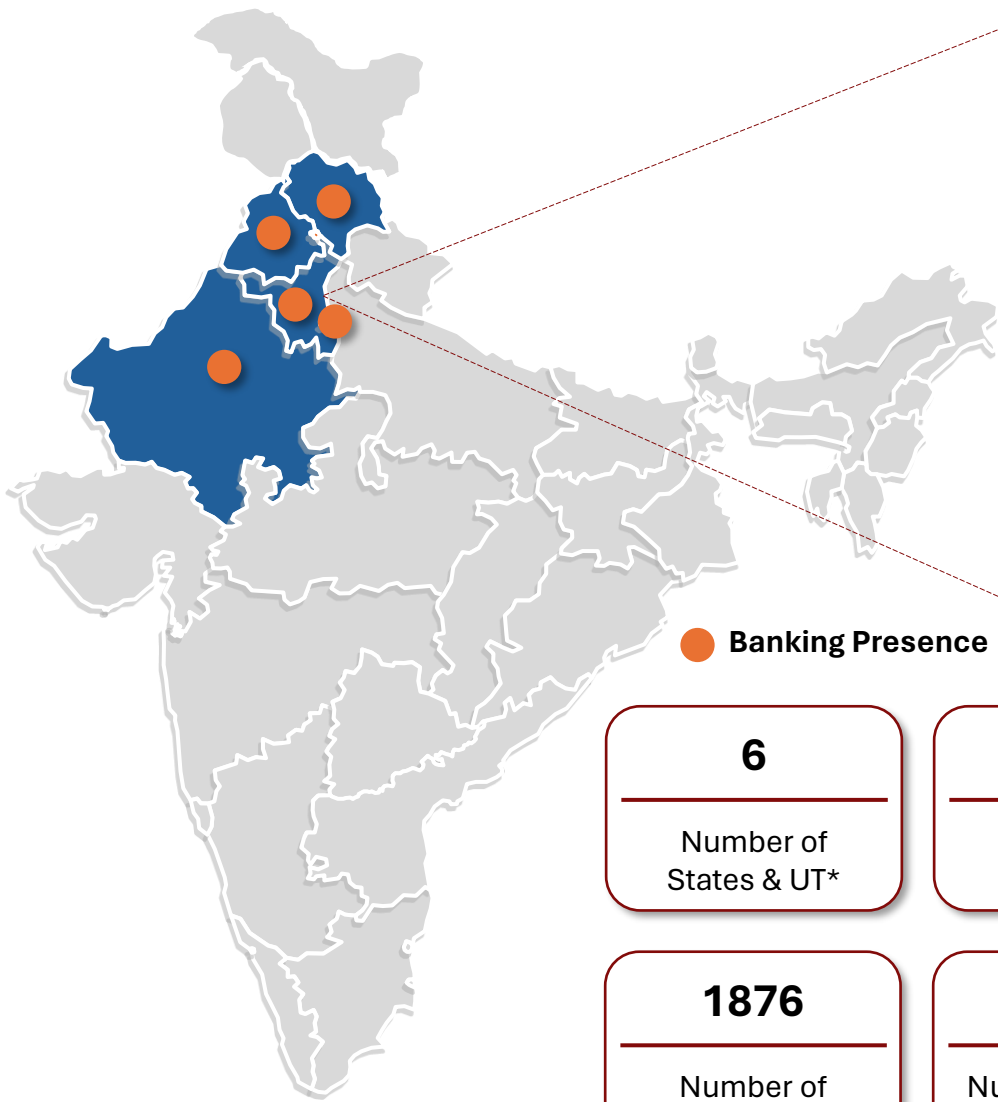
ATM cum Debit Cards

Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

Deep-understanding of middle-income customer segment with more than 2 decades of experience



Geographical Mix	
Punjab	152
UT Chandigarh	2
Haryana	16
Rajasthan	3
NCR	3
Himachal Pradesh	1
Total	177

Rural-Urban Mix	
Rural Areas	41.4%
Semi-Urban Areas	33.3%
Urban Areas	19.5%
Total	100.0%

Highest branch concentration towards rural and semi-urban areas

6
Number of States & UT*

39
Number of Districts

177
Branches

1876
Number of Employees

179
Number of ATMs

7.41 lakh
Customers

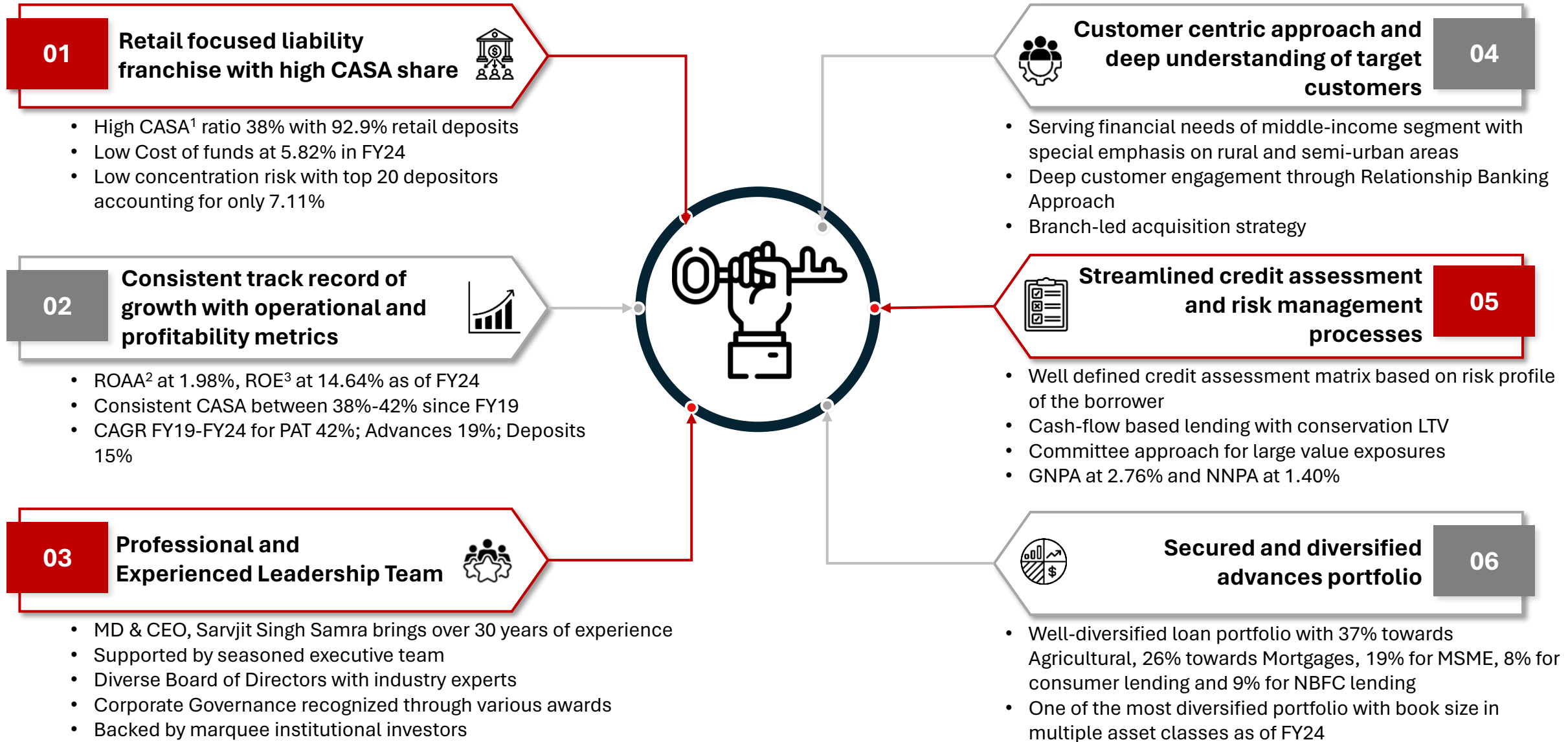
Expansion Plan

- Enhanced branch outreach by scaling up new branch opening
- Expanding outreach to the contiguous states
- Transforming Haryana into our growth frontier
- Deep penetration in existing markets

*Includes UT Chandigarh

Numbers have been rounded off wherever applicable

Our 'Strengths' built over 20 years by focusing on our customers



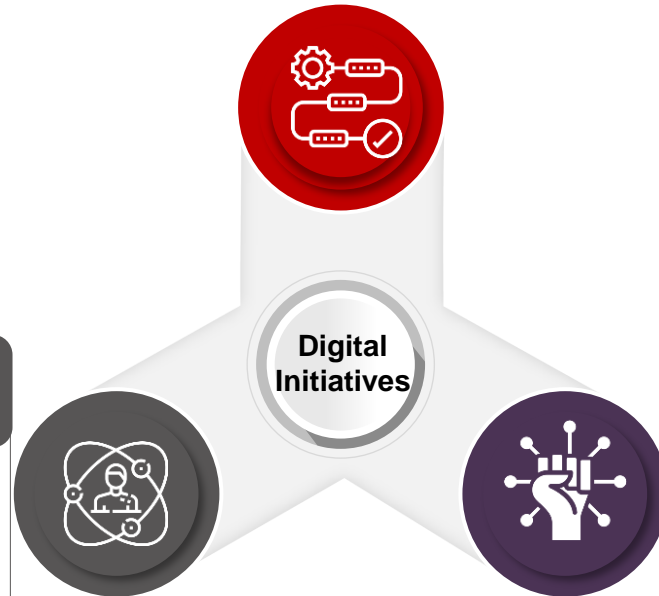
1. CASA calculated as total CASA divided by total deposits
 2. ROAA is calculated as % of Avg Advances
 3. ROE is calculated as % of Avg Equity

Personalised Data-Driven Processes

- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics

Transforming Customer Experience

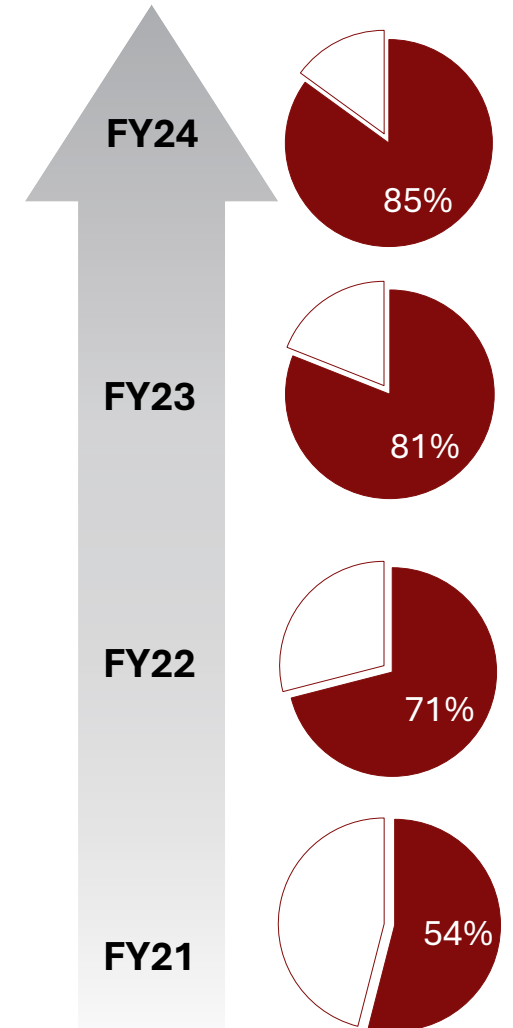
- Deepening customer engagement through digital channels
- Analysing data driven insights to offer customised solutions
- Developing alternate digital channels



Empowering Ourselves with Technology

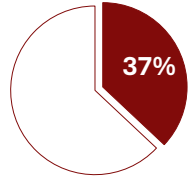
- Increasing cashless banking
- Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions



Assets and Liabilities Overview

Agricultural Loans



- Kisan Credit Card
- Agricultural Term Loan

Rs. 2,293 crores
as of March 2024

Rs. 2,137 crore
as of March 2023

Rs 12.4 lakhs

1.69 %
as of March 2024

1.40 %
as of March 2023

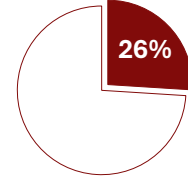
12.08%
as of March 2024

12.02%
as of March 2023



Granular loan book portfolio ATS of Rs. 14.2 lakhs

Mortgage Loans



- Housing Loan
- Loan Against Property

Rs. 1,624 crores
as of March 2024

Rs. 1,434 crore
as of March 2023

Rs 11.7 lakhs

0.86 %
as of March 2024

0.63 %
as of March 2023

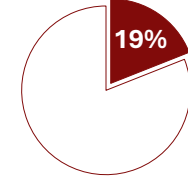
11.81%
as of March 2024

11.72%
as of March 2023



Focus on middle-income customer segment

MSME & Trading Loans



- Working Capital facility (CC / OD/WCTL)
- Project Financing
- Machinery Loans

Rs. 1,182 crores
as of March 2024

Rs. 1,120 crore
as of March 2023

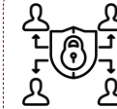
Rs 18.6 lakhs

2.73 %
as of March 2024

3.14 %
as of March 2023

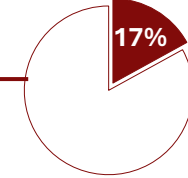
10.74%
as of March 2024

10.66%
as of March 2023



Emphasis on secured lending with 99%+ secured

Other Loans



- Corporate loans:
- Term loans to NBFCs
 - Term Loans to MFIs

Rs. 566 crores
as of March 2024

Rs. 425 crore
as of March 2023

Rs. 1,719 lakhs

NIL
as of March 2024

NIL
as of March 2023

11.15%
as of March 2024

11.01%
as of March 2023

- Consumption & other loans:
- Auto Loans
 - Personal Loans
 - Gold Loans

Rs. 495 crores
as of March 2024

Rs. 391 crore
as of March 2023

Rs 7.9 lakhs

0.35 %
as of March 2024

0.33 %
as of March 2023

9.72%
as of March 2024

9.39%
as of March 2023



Endeavour to be a full suite banker for the customer

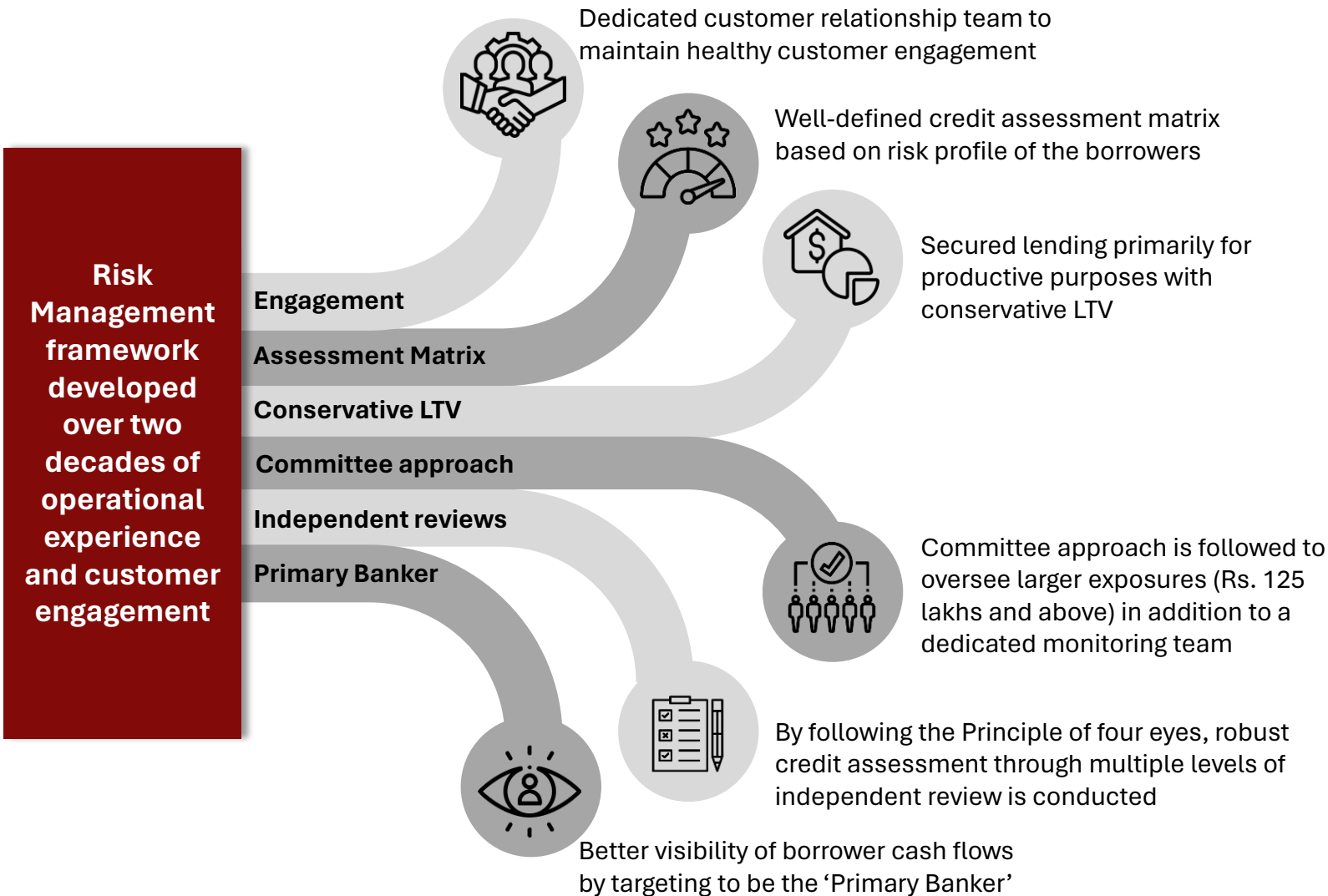

Gross Advances


ATS


NNPA


Interest Yield

...have led to Industry leading Asset Quality



2.8%

GNPA as of Mar-24

1.4%

NNPA as of Mar-24

0.1%

Credit Cost as of Mar-24

~Zero write-offs

One of the most secured Asset Portfolio in the Lending Industry

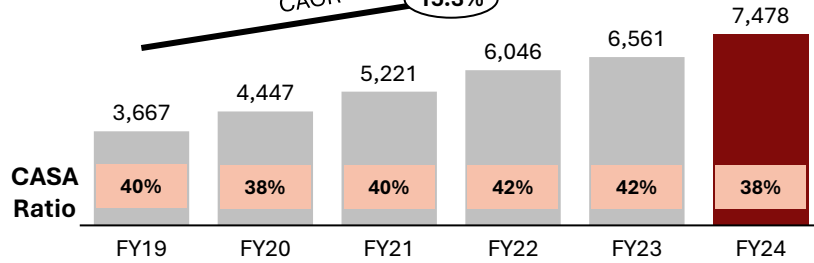
Retail-focused Liability Franchise & Diversified Advance Book

Total Deposits

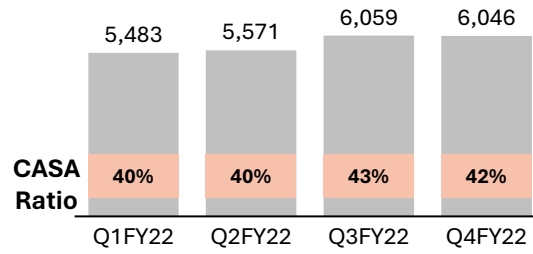
In INR Crores

CAGR

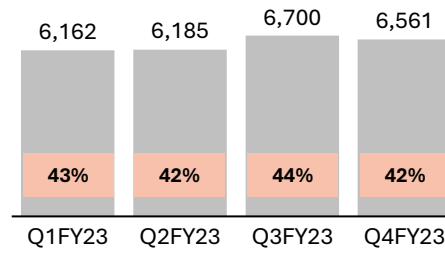
15.3%



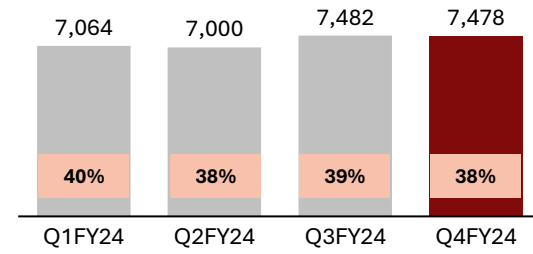
FY22



FY23



FY24



(%)	FY19	FY20	FY21	FY22	FY23	FY24
Y-o-Y	29%	21%	17%	16%	9%	14%
CAGR (2017-20) Pre Covid	23%		CAGR (2019-24)		15%	

(%)	FY22			
Q-o-Q	5%	2%	9%	0%

(%)	FY23			
Q-o-Q	2%	0%	8%	-2%

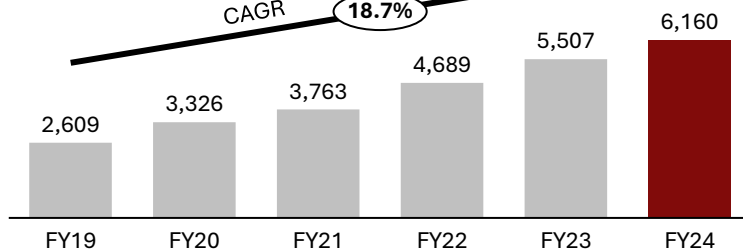
(%)	FY24			
Q-o-Q	8%	-1%	7%	0%

Gross Loan Book

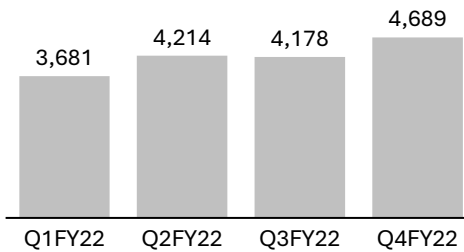
In INR Crores

CAGR

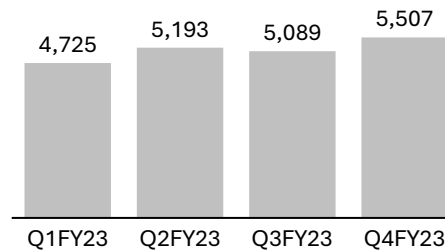
18.7%



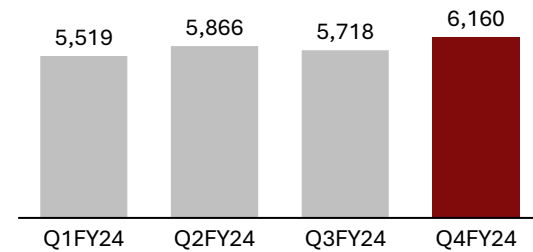
FY22



FY23



FY24



(%)	FY19	FY20	FY21	FY22	FY23	FY24
Y-o-Y	41%	27%	13%	25%	17%	12%
CAGR (2017-20) Pre Covid	34%		CAGR (2019-24)		19%	

(%)	FY22			
Q-o-Q	-2%	14%	-1%	12%

(%)	FY23			
Q-o-Q	1%	10%	-2%	8%

(%)	FY24			
Q-o-Q	0%	6%	-3%	8%

Annexures

Statement of Assets and Liabilities

Particulars (INR cr)	FY21	FY22	FY23	FY24	CAGR ^{1%}	YoY ^{2%}	Q3FY24	QoQ ³
Capital & Liabilities								
Net Worth	451	516	611	1,197	37%	96%	743	61%
Deposits	5,221	6,046	6,561	7,478	15%	14%	7,482	-
Borrowings	617	498	721	472			530	
Other Liabilities and Provisions	83	93	98	148			94	
Total	6,371	7,154	7,991	9,295			8,850	
Assets								
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,290	1,019	881	1,321			1,164	
Investments	1,212	1,357	1,489	1,706			1,776	
Advances	3,727	4,635	5,429	6,075	19%	12%	5,634	8%
Fixed Assets	87	84	83	84			79	
Other Assets	55	59	110	110			196	
Total	6,371	7,154	7,991	9,295			8,850	

1. CAGR (calculated from 2019-24)
2. YoY (calculated FY24 over FY23)
3. QoQ (calculated Q4FY24 over Q3FY24)

Particulars (INR cr)	FY21	FY22	FY23	FY24	CAGR ^{1%}	YoY ^{2%}	Q4FY23	Q4FY24	QoQ ³
Interest Earned	511	578	676	794			179	204	
Other Income	46	54	50	67	14%	36%	16	20	30%
Gross Total Income	557	632	726	861	18%	19%	195	224	15%
Interest Expended	313	323	354	449			94	117	
Operating Expenses	173	196	223	258			60	68	
Provisions & Contingencies	31	51	55	43			16	11	
Profit / (Loss) for the period	41	63	94	112	40%	19%	24	28	16%
Earnings per equity share									
Basic (₹)	12.04	18.41	27.35	30.39			7.08	6.88	
Diluted (₹)	11.98	18.22	27.21	30.22			7.03	6.87	

CAGR (calculated from 2019-24)
 YoY (calculated FY24 over FY23)
 QoQ (calculated Q4FY24 over Q3FY24)



Listing completed on NSE and BSE

- **IPO Date:** February 7, 2024, to February 9, 2024
- **Listing Date:** February 14, 2024
- **Funds Raised:** Rs. 523 crores including a Fresh Issue of Rs. 450 crores
- **Funds Utilization Plan:**
 - Augmenting the Tier-I capital and
 - Growth capital required for branch expansion

THANK YOU !

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

investorrelations@capitalbank.co.in

Website: www.capitalbank.co.in

**Investor Relation Advisors:
Strategic Growth Advisors Pvt. Ltd.**

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

Mr. Aakash S Mehta / Mr. Jeet Parmar

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