

CSFB. 2025-26/194

July 25, 2025

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 Conference Call for the Un - audited Financial Results of Capital Small Finance Bank Limited for the Quarter ended June 30, 2025.

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

In continuation to our intimation for Earnings Conference Call to discuss financial and operational performance for Q1 FY26 of Capital Small Finance Bank Limited ("the Bank") vide letter dated July 17, 2025, we submit herewith the Investors Presentation on the Un-audited Financial Results of the Bank for the Quarter ended on June 30, 2025.

The audio recording of the conference call with analysts and investors held on July 25, 2025 at 02:00 p.m and concluded at 03:16 p.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

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Capital Small Finance Bank Limited

Investor Presentation – Q1 FY26

**Growth in Action
Trust in Motion**

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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.

Performance Highlights – Q1FY26

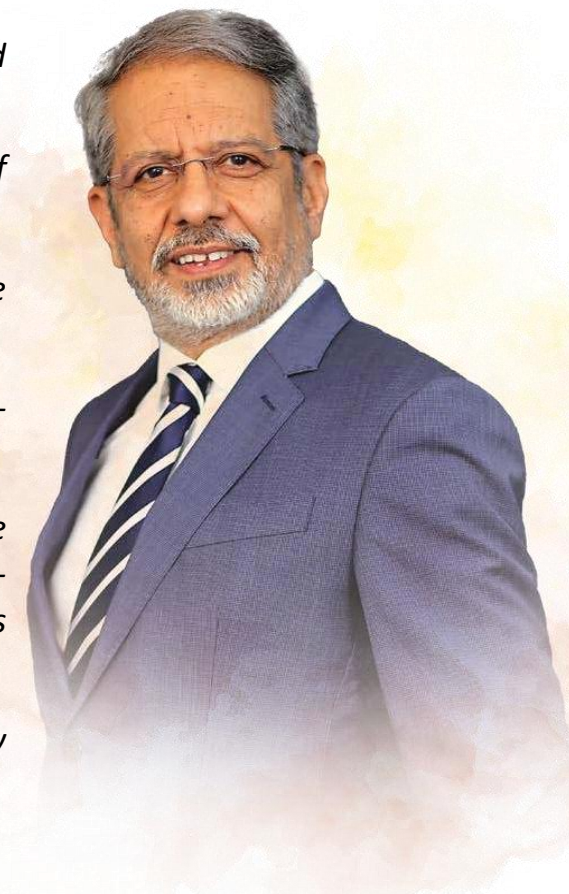
Management Commentary, Mr. Sarvjit Samra, Managing Director & CEO:

“We are pleased to present the financial results of Capital Small Finance Bank for the quarter ended June 30, 2025, a period marked by stronger deposit growth, healthy credit growth and stable interest margins. The key highlights for the quarter are as under:

- *The total deposits of the Bank have increased to ₹9,110 crores registering a Y-o-Y growth of 17.1% and a Q-o-Q growth of 9.5%. The CASA stood at healthy levels of 35.9% as of June 30, 2025.*
- *The gross advances of the Bank stood at ₹7,437 crores, reflecting Y-o-Y growth of 16.4% and Q-o-Q growth of 3.5%. The disbursements rose to ₹865 crores, up from ₹754 crores in Q1FY25, Y-o-Y growth of 15%.*
- *The loan book remains well-diversified, with 99.8% being secured with Zero direct MFI exposure, in line with the Bank’s retail-centric lending approach.*
- *The Bank has maintained net interest margin (NIM) of 4.1% (4.1% in Q4 FY25), despite the declining interest rate regime. The operating profit (PPOP) has grown by 24%, supported by increase in non-interest income by 38% and reduction in cost-to-income ratio to 60.5% (62.6% for Q4FY25). The profit after tax rose to ₹32 crores, registering growth of 7% Y-o-Y. The credit cost has increased to 0.37%, out of which 0.19% attributes to slippage from NBFC/FI-MFI exposure (Bank has less than 1% exposure to NBFC/FI-MFI).*
- *The asset quality remained stable, with gross NPAs at 2.7% as of June 30, 2025, unchanged on a Y-o-Y basis and marginally higher than 2.6% in Q4 FY25. The net NPAs for the quarter ended June 30, 2025 at 1.4%. Overall asset quality remained strong.*

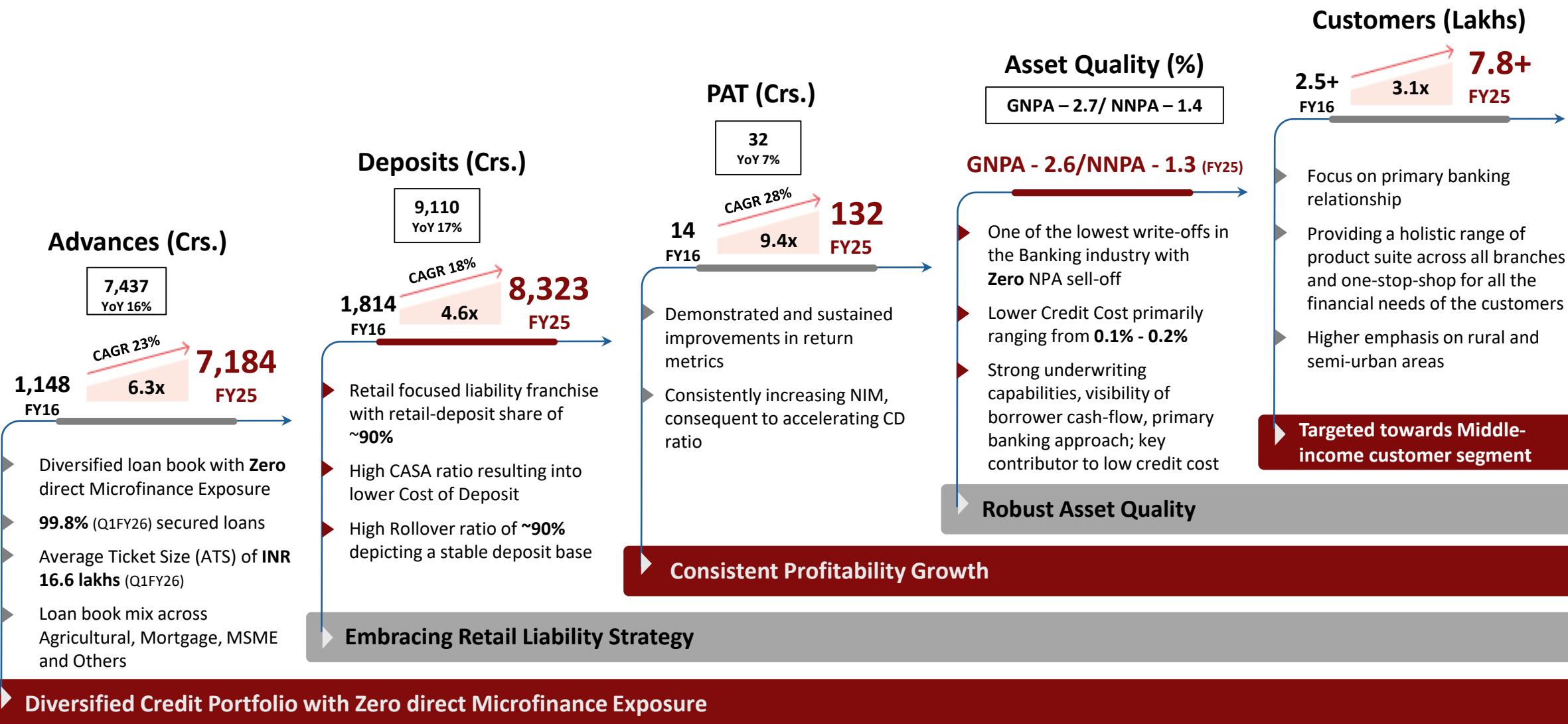
The quarter was marked by declining interest rate, accommodating monetary policy and elevated asset quality concerns in certain segments. The Bank remained focused on building a granular, high-quality loan book—prioritising segments with stable repayment behaviour and long-term value, rather than pursuing volume in riskier or unsecured asset classes. Further, despite broader industry shift of customer to term deposits, the Bank continue to maintain healthy CASA share, reflecting strong retail deposit franchise.

We thank our stakeholders for their continued trust and support in our growth journey. We remain committed to building a future-ready, resilient institution that consistently delivers sustainable value.”



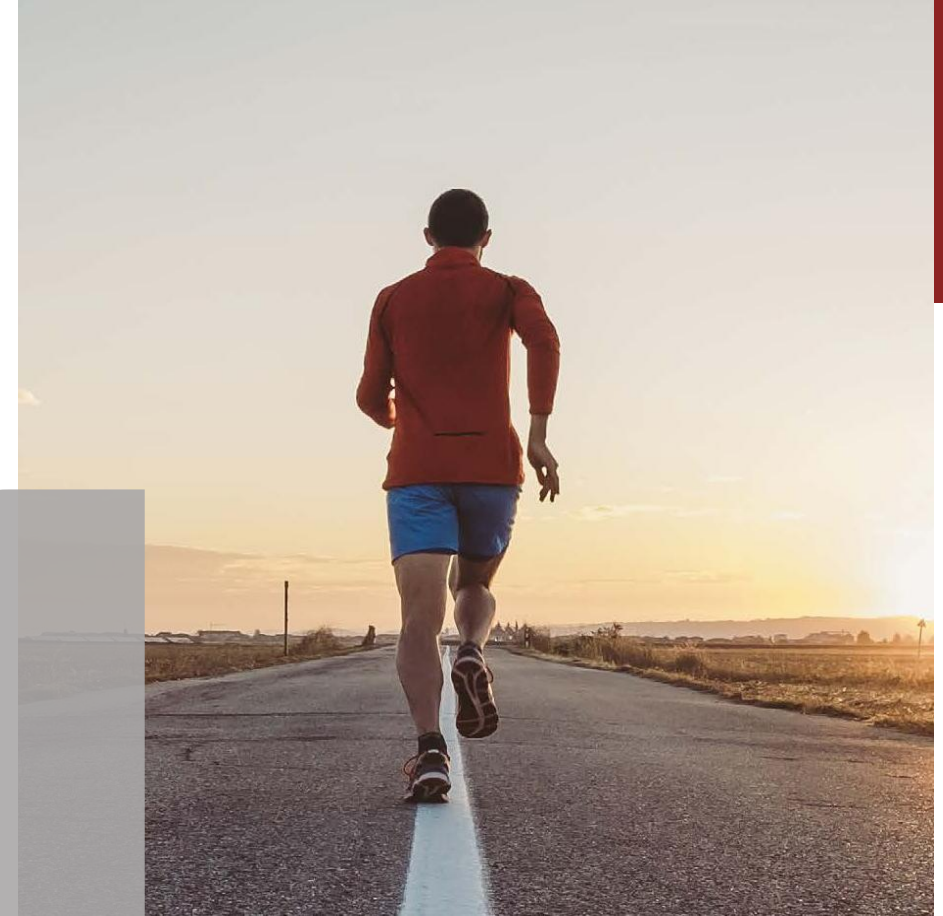
Differentiated Bank Focused on Middle Income Segment

As we enter the 9th year of our current journey, we build on a legacy of over two decades—rooted in trust, fueled by passion, driven by growth, and empowered by enduring, inclusive partnerships

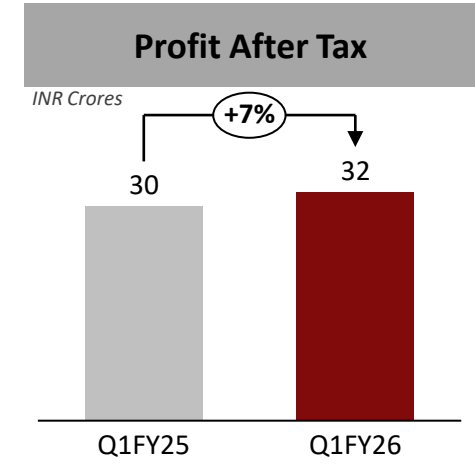
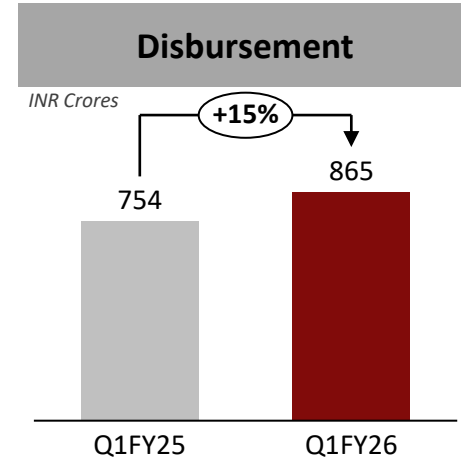
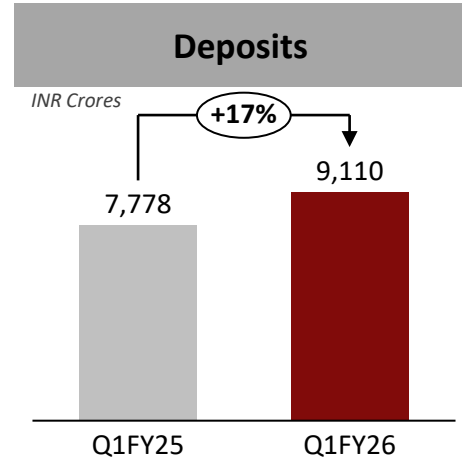
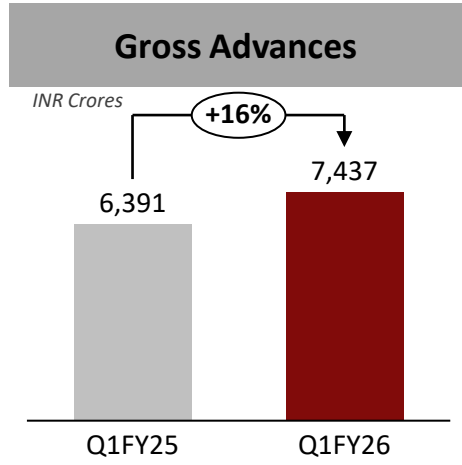


*Operated as a Local Area Bank from 2000-2016 | ^CAGR (FY2016-25)

Performance Highlights



Key Highlights Q1FY26



RoA (%)
1.2%
 Vs
 1.3%
 (30th June 2024)

Collection Efficiency (%)
100.8%
 Vs
 98.6%
 (30th June 2024)

GNPA (%)
2.7%
 Vs
 2.7%
 (30th June 2024)

NNPA (%)
1.4%
 Vs
 1.3%
 (30th June 2024)

NIM (%)
4.1%
 Vs
 4.1%
 (31st March 2025)

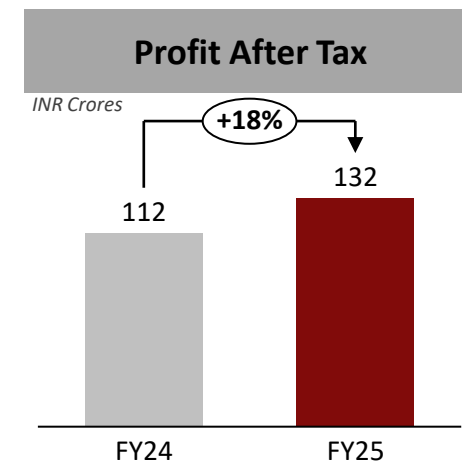
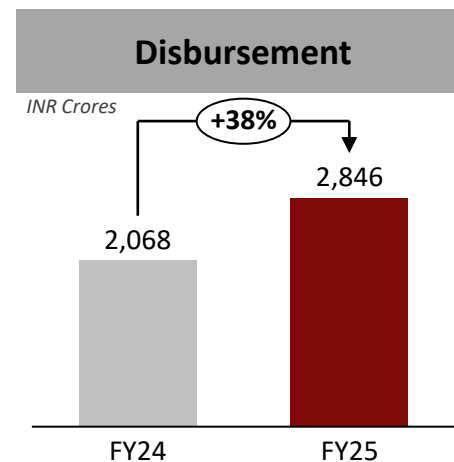
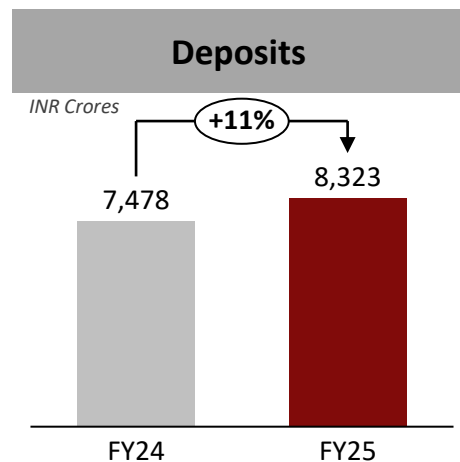
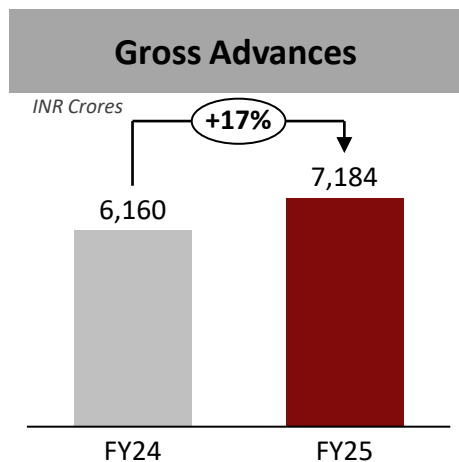
CASA Ratio (%)
35.9%
 Vs
 36.9%
 (31st March 2025)

CRAR (%)
24.5%
 Vs
 25.4%
 (31st March 2025)

Branch Network
195 Branches
 across 5 states
 And 2 Union
 Territories

CASA calculated as total CASA divided by total deposits, ROE is calculated as % of Avg Equity, ROA is calculated as % of Avg Assets

Key Highlights FY25



RoA (%)
1.4%
 Vs
 1.3%
 (31st March 2024)

Collection Efficiency (%)
98.7%
 Vs
 98.3%
 (31st March 2024)

GNPA (%)
2.6%
 Vs
 2.8%
 (31st March 2024)

NNPA (%)
1.3%
 Vs
 1.4%
 (31st March 2024)

NIM (%)
4.2%
 Vs
 3.9%
 (31st March 2024)

CASA Ratio (%)
36.9%
 Vs
 38.3%
 (31st March 2024)

CRAR (%)
25.5%
 Vs
 27.4%
 (31st March 2024)

Branch Network
195 Branches
 across 5 states
 And 2 Union
 Territories

Asset Portfolio



Well-Diversified Credit Portfolio - Q1FY26

Agricultural Loans	Mortgage Loans	MSME, Trading & other Business Loans	Corporate Loans	Consumption & Other Loans
<ul style="list-style-type: none"> Kisan Credit Card Agricultural Term Loan 	<ul style="list-style-type: none"> Housing Loan Loan Against Property 	<ul style="list-style-type: none"> Working Capital loan Project Financing Machinery loan 	<ul style="list-style-type: none"> Term loan to NBFC'S Term Loan to MFI'S 	<ul style="list-style-type: none"> Auto Loan Gold Loan Personal Loan

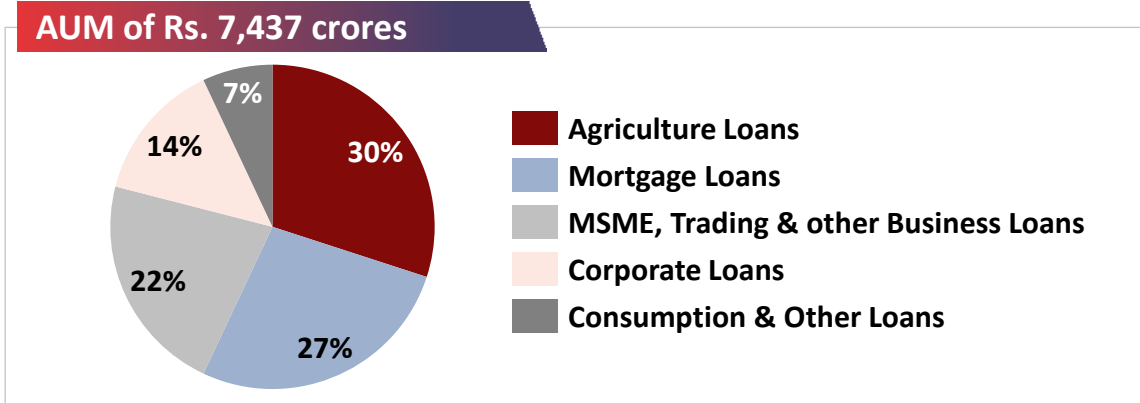
	NBFCs (Non-MFI)		MFIs			
Gross Advances	Rs. 2,246 Cr Rs. 2,223 Cr / Rs. 2,335 Cr (Q1FY25/FY25)	Rs. 1,997 Cr Rs. 1,729 Cr / Rs. 1,923 Cr (Q1FY25/FY25)	Rs. 1,648 Cr Rs. 1,312 Cr / Rs. 1,512 Cr (Q1FY25/FY25)	Rs. 945 Cr Rs. 591 Cr / Rs. 815 Cr (Q1FY25/FY25)	Rs. 72 Cr Rs. 74 Cr / Rs. 84 Cr (Q1FY25/FY25)	Rs. 529 Cr Rs. 462 Cr / Rs. 516 Cr (Q1FY25/FY25)
ATS	Rs. 1.27 Mn Rs. 1.24 Mn / Rs. 1.26 Mn (Q1FY25/FY25)	Rs. 1.32 Mn Rs. 1.20 Mn / Rs. 1.28 Mn (Q1FY25/FY25)	Rs. 2.32 Mn Rs. 1.97 Mn / Rs. 2.19 Mn (Q1FY25/FY25)	Rs. 262.05 Mn Rs. 189.41 / Rs. 244.14 (Q1FY25/FY25)	Rs. 185.00 Mn Rs. 178.75 / Rs. 182.50 (Q1FY25/FY25)	Rs. 0.81 Mn Rs. 0.76 Mn / Rs. 0.80 Mn (Q1FY25/FY25)
NNPA	2.18% 1.69%/2.06% (Q1FY25/FY25)	0.83% 0.95%/0.82% (Q1FY25/FY25)	1.58% 2.33%/1.80% (Q1FY25/FY25)	NIL NIL/NIL (Q1FY25/FY25)	14.35% NIL/NIL (Q1FY25/FY25)	0.43% 0.38%/0.44% (Q1FY25/FY25)
Interest Yield	12.67% 12.42%/12.64% (Q1FY25/FY25)	11.55% 11.79%/11.67% (Q1FY25/FY25)	10.70% 10.69%/10.74% (Q1FY25/FY25)	10.91% 11.13%/10.93% (Q1FY25/FY25)		9.75% 9.68%/9.75% (Q1FY25/FY25)

Granular loan book portfolio
ATS of Rs. 1.66 mn

Focus on middle-income
customer segment

Emphasis on secured
lending with 99%+ secured

Endeavour to be a full suite
banker for the customer

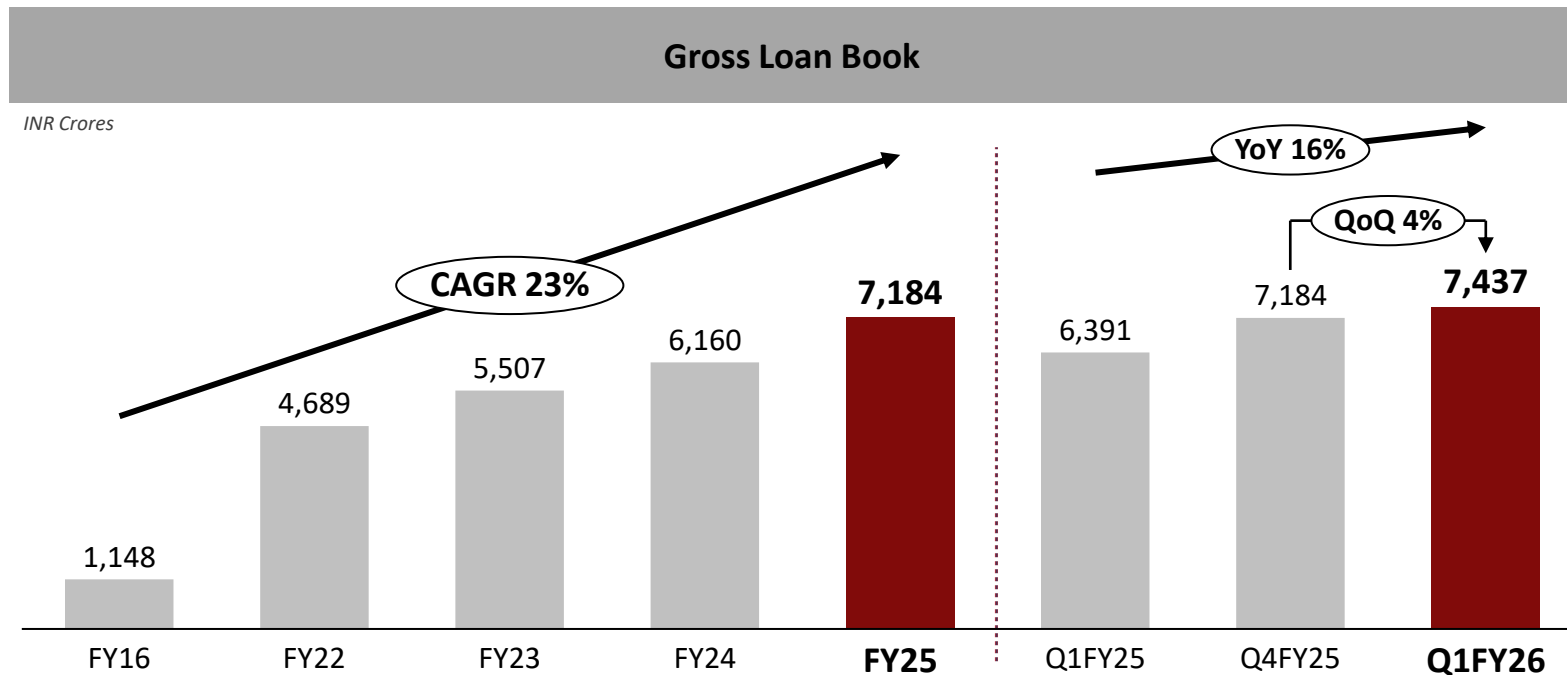


Data as of June 2025

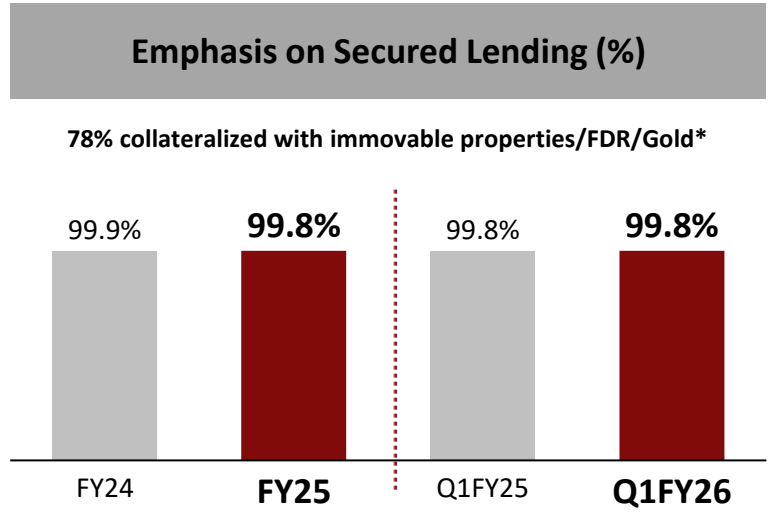
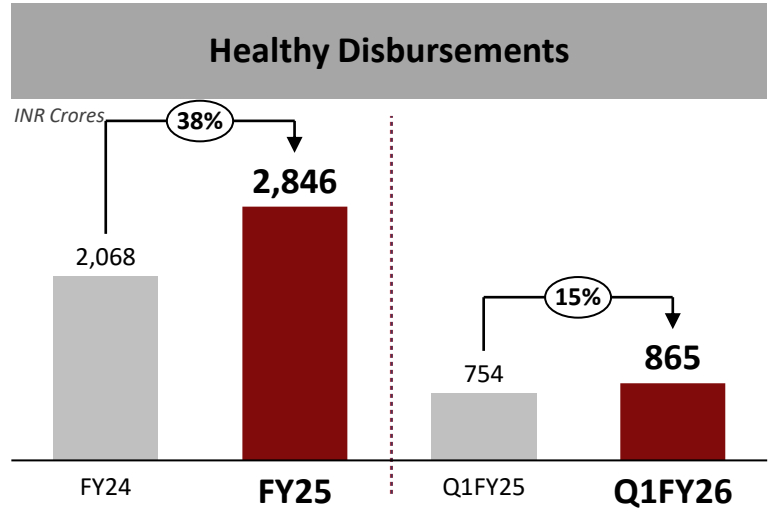
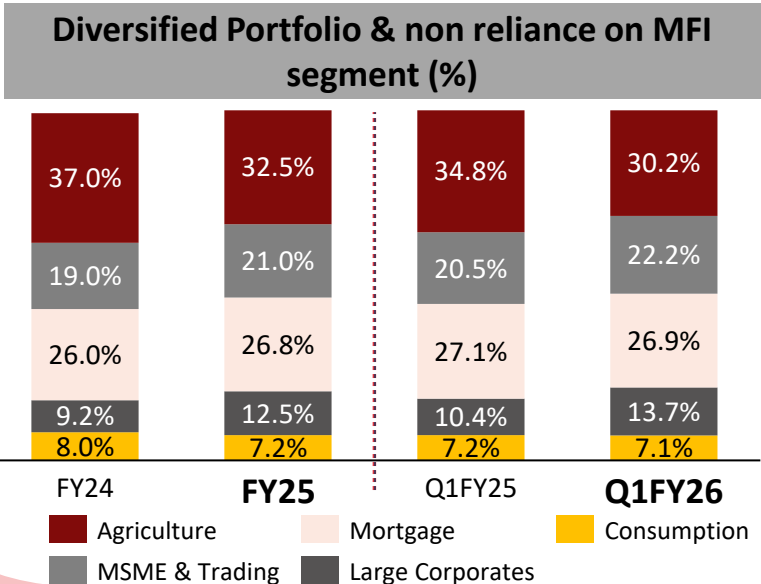
Numbers have been rounded off wherever applicable

Other Loans include Corporate Loans & Consumption Loans

Diversified & Secured Advances Portfolio



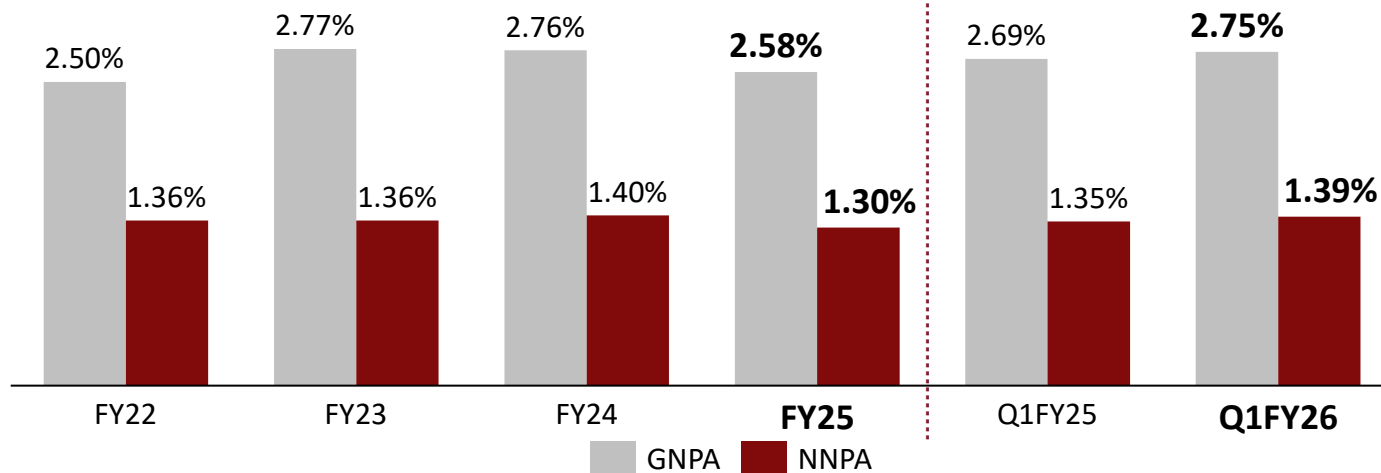
- Focus on middle income customer segment, with endeavor to be the full suite Banker (Portfolio ATS of INR 16.6 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending



*CAGR (FY2021-25) *Data as of June 2025 Numbers have been rounded off wherever applicable

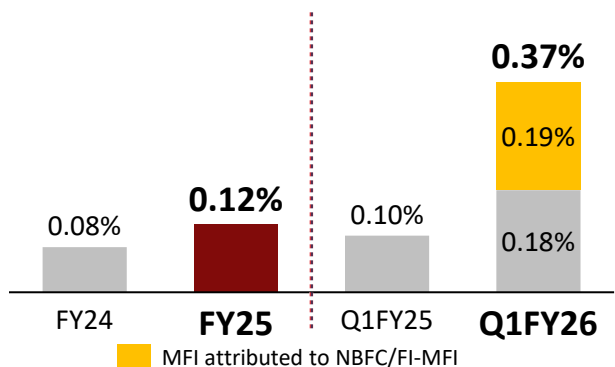
Industry Leading Asset Quality

Asset Quality (%)

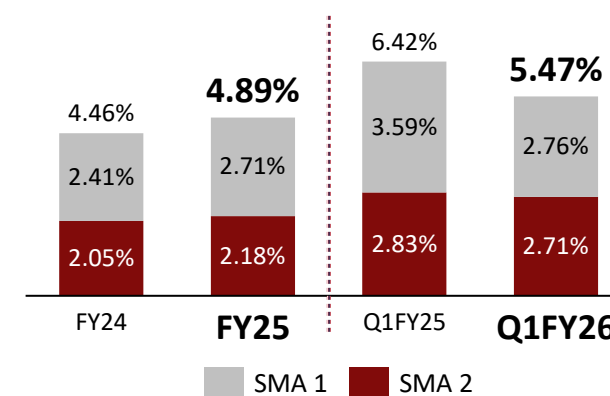


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA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

Credit Cost²



SMA 1 & 2 (%)



NPA Table (INR Crores)	FY23	FY24	FY25	Q1 FY25	Q1 FY26
Opening NPAs	117.1	152.6	170.2	170.2	185.3
Additions	154.4	128.4	84.4	16.3	33.1*
Upgradations & Recovery	118.8	110.5	68.8	14.7	13.7
Write offs ¹	0.1	0.3	0.5	0.0	0.5
Closing NPAs	152.6	170.2	185.3	171.9	204.2

*INR 14.69 crores addition attributed to NBFC/FI-MFI

1. Write offs includes technical write offs
 2. Credit cost includes write offs, provisions for expected loan losses on standard assets; and recoveries from non – performing assets (NPAs)

Our Robust Credit Assessment and Risk Management Practices

Risk Management framework developed over two decades of operational experience and customer engagement



Industry Leading Asset Quality

2.7%

GNPA as of June-25

1.4%

NNPA as of June-25

0.4%

Credit Cost Q1FY26

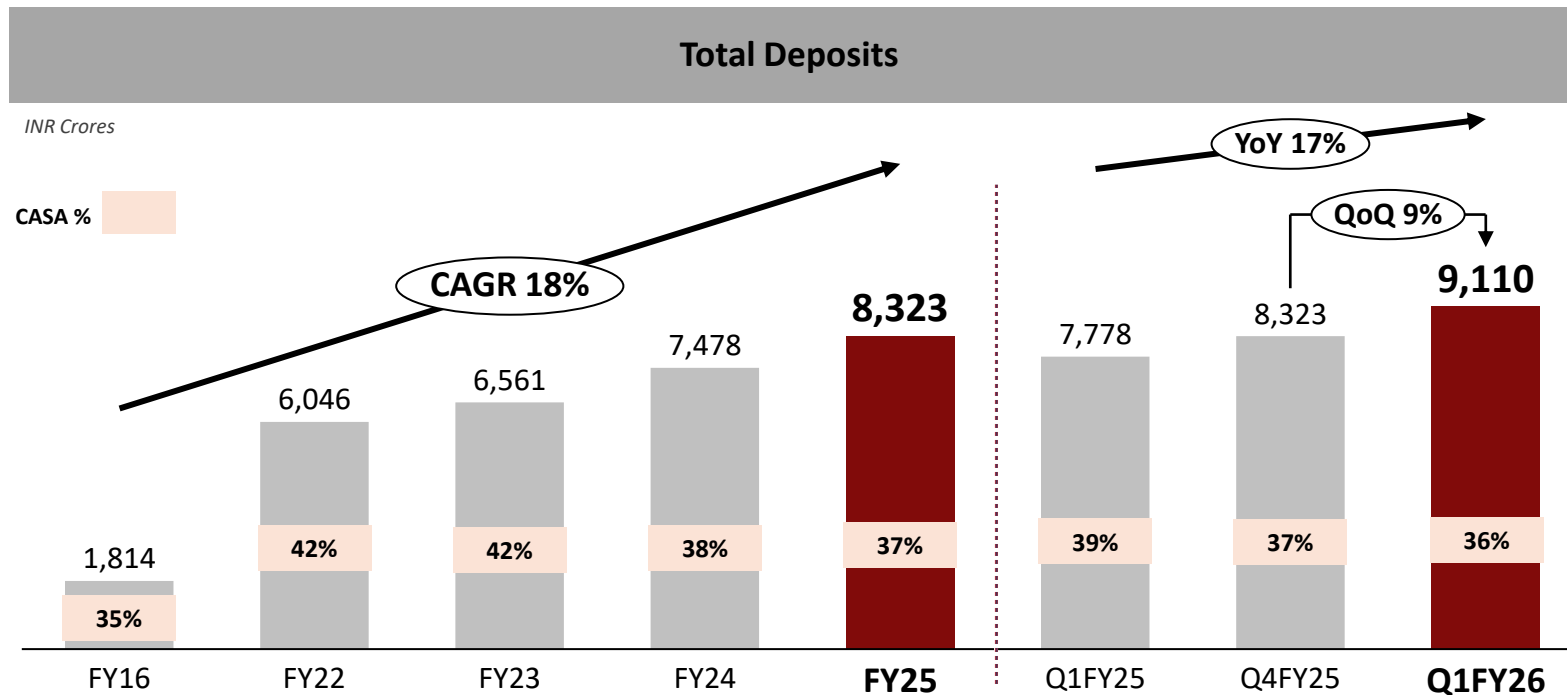
~ Negligible write-offs

One of the most secured Asset Portfolio in the Lending Industry

Liability Portfolio

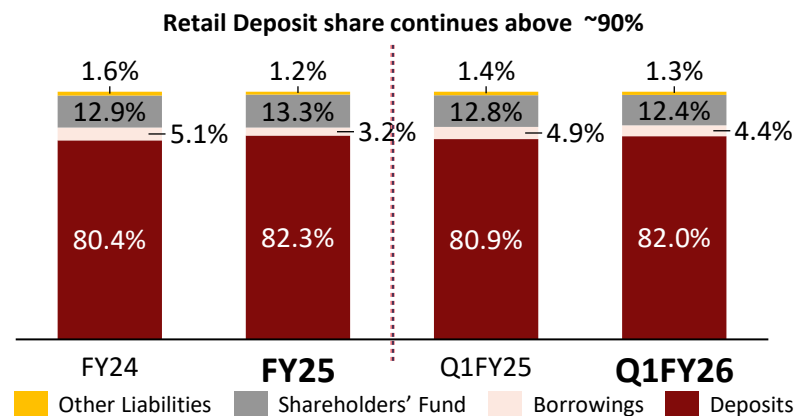


Retail Focused Liability Franchise with High Share of CASA

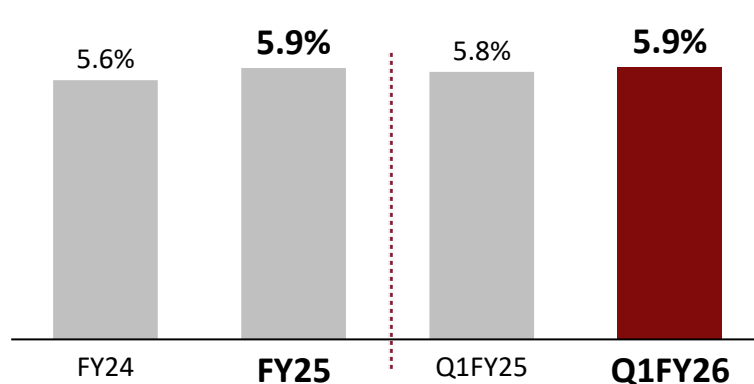


- Consciously calibrated deposit growth owing to low CD ratio and high leverage ratio.
- Ability to quickly ramp up deposit mobilization. Post recent interest rate cut, Bank has accelerated deposit mobilisation with 9% Q-o-Q growth
- Focus on granular & retail centric deposits, with negligible Bulk deposits
- Consistent Rollover ratio of term deposits ~90%+
- Consistently maintaining high CASA ratio (interest on saving bank accounts is 3.25%)

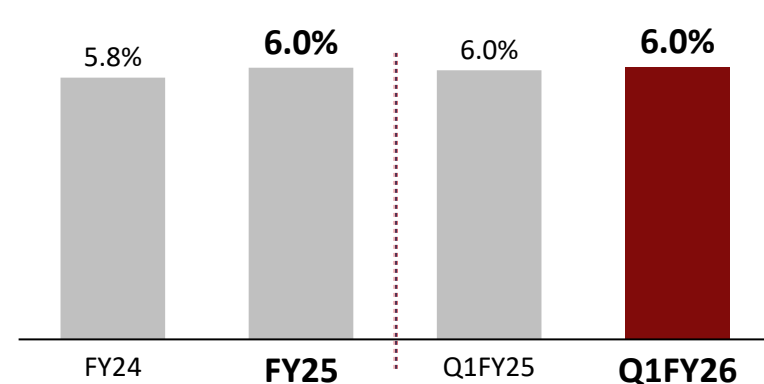
Funding Mix – Positively skewed towards Deposits



Cost of Deposits



Cost of Funds

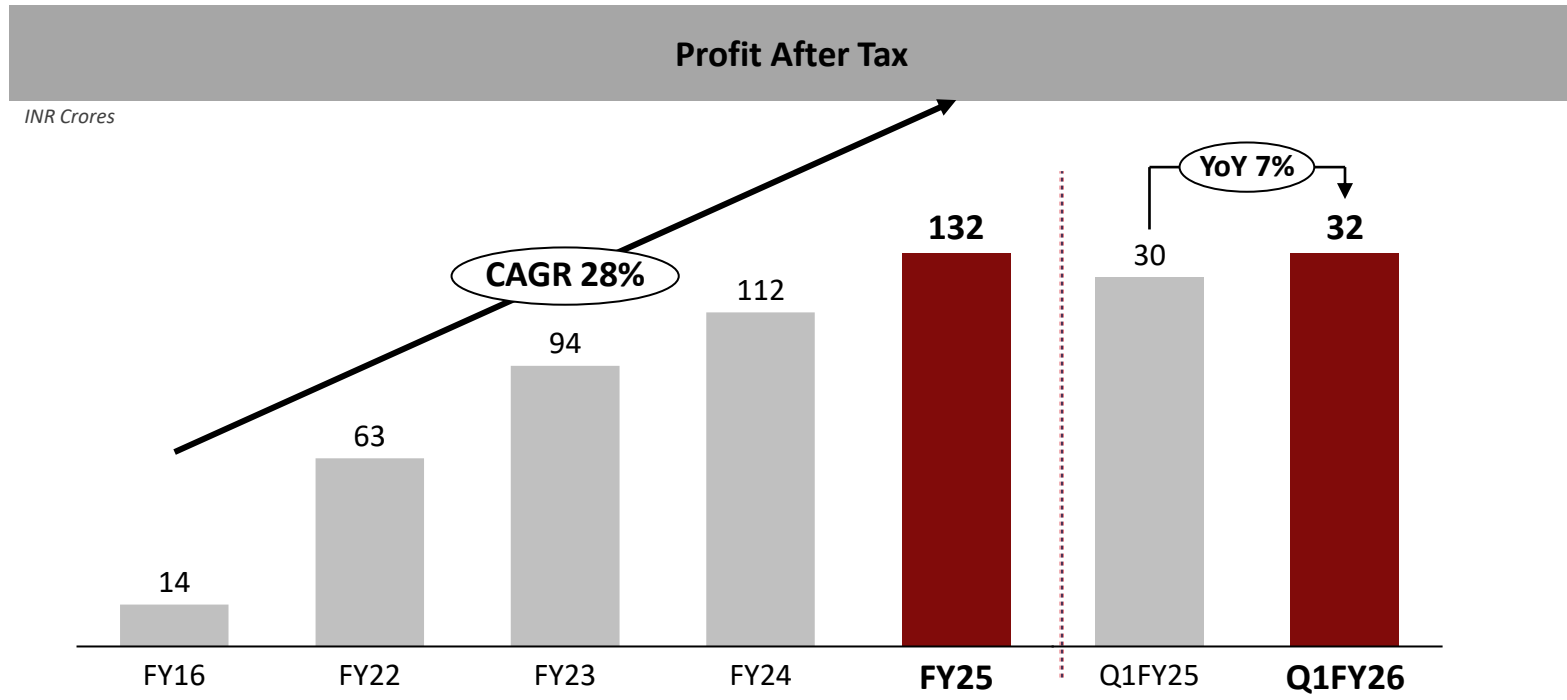


CASA calculated as total CASA divided by total deposits, ^CAGR (FY2016-25)

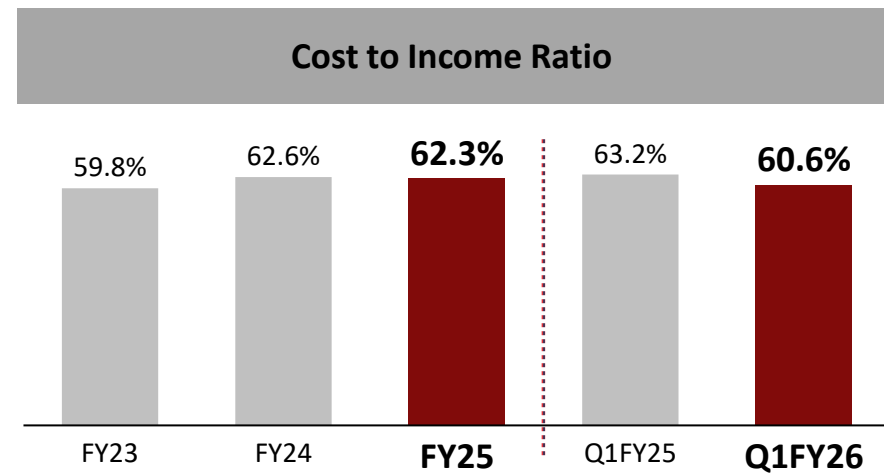
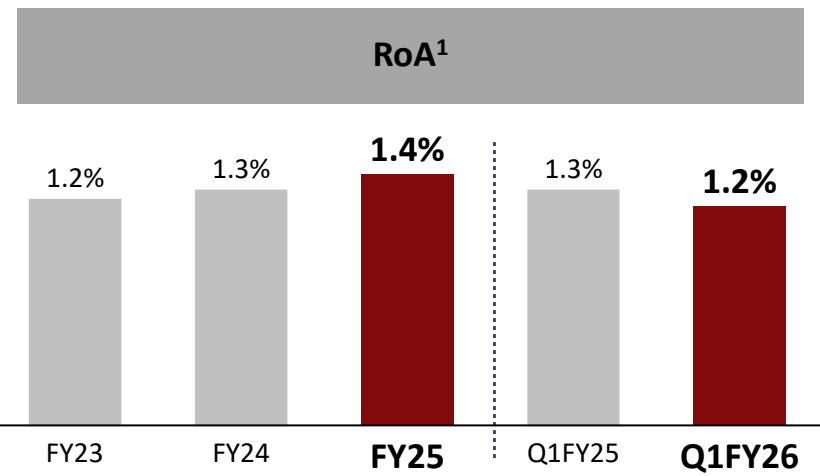
Financials & Key Ratios



Consistently Improving Profitability



- NIM maintained at 4.1%, despite the declining interest rate regime.
- PPOP grown by 24%, supported by increase in non-interest income by 38% and reduction in cost-to-income ratio to 60.5%.
- Credit cost increased to 0.37%, out of which 0.19% attributes to slippage from NBFC/FI-MFI exposure (Bank has less than 1% exposure to NBFC/FI-MFI). Overall asset quality (excl NBFC/FI-MFI) remain strong.
- PAT grown by 7% Y-o-Y.
- Growth drivers includes improving CD ratio resulting in acceleration in NIMs and increasing non-fund-based income



1. ROA is calculated as % to Avg Assets
2. CAGR (FY2016-25)

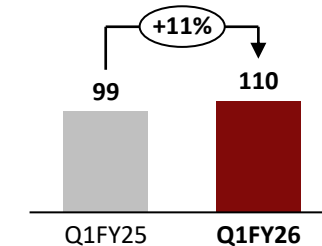
Statement of Profit and Loss



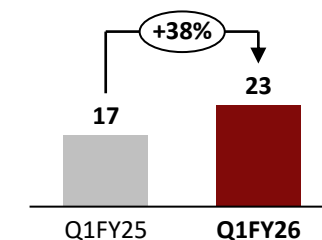
INR Crs.

Particulars	Q1FY25	Q1FY26	YoY ¹ (%)	Q4FY25	FY25	FY24	FY23	FY22	CAGR ² %
Interest Earned	218	247	13%	231	909	794	676	579	
Other Income	17	23	38%	26	86	68	50	54	
Gross Total Income	235	270	15%	257	995	862	726	633	17%
Interest Expended	119	137	15%	128	498	449	354	323	
Operating expenses	73	81	11%	82	311	258	223	196	
Provisions & Contingencies	13	20	46%	13	54	43	55	51	
Profit/loss for the period	30	32	7%	34	132	112	94	63	38%
Earnings Per Equity Share									
Basic (Rs)	6.7	7.1		7.6	29.2	30.7	27.4	18.4	
Diluted (Rs)	6.6	7.0		7.5	29.1	30.5	27.2	18.2	

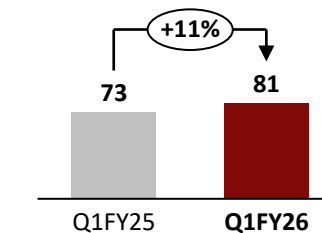
Net Interest Income



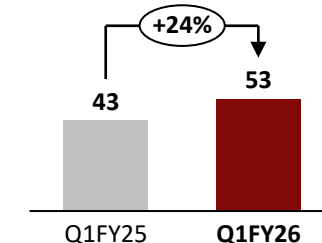
Non-Interest Income



Operating Expense



PPOP



1. YoY (calculated Q1FY26 over Q1FY25)

2. CAGR (calculated from 2019-25)

Numbers have been rounded off wherever applicable

Return Ratios

Key Business Parameters	Q1FY25	Q4FY25	Q1FY26
CD ratio (Avg) (%)	79.6	82.5	80.9
CD ratio (Outstanding) (%)	82.2	86.3	81.6
Yield on Advances (%)	11.2	11.0	11.1
Cost of Deposits (%)	5.8	5.9	5.9
Cost to Income ratio (%)	63.2	62.6	60.6

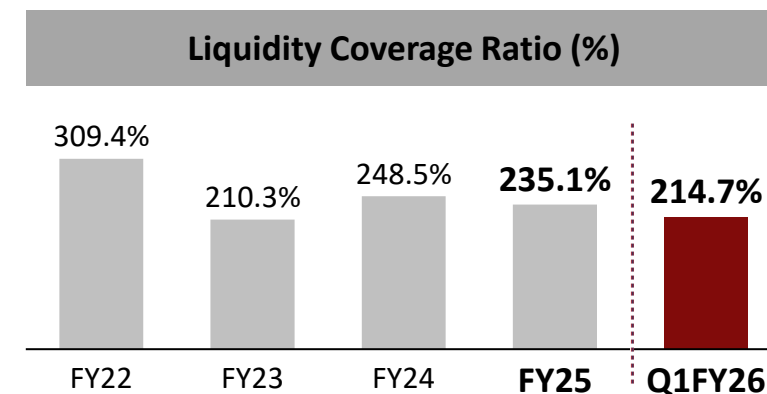
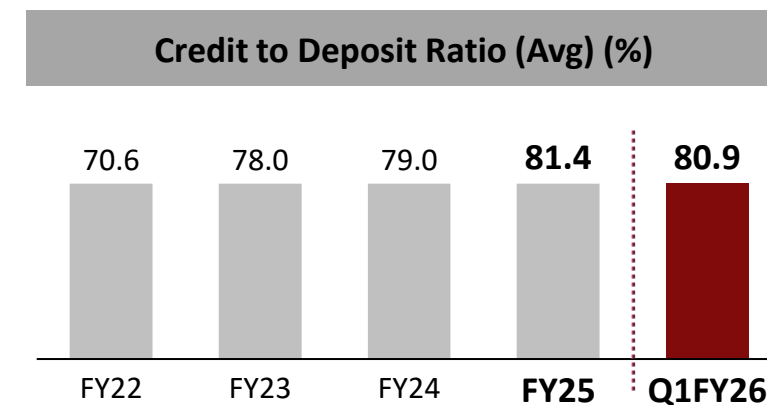
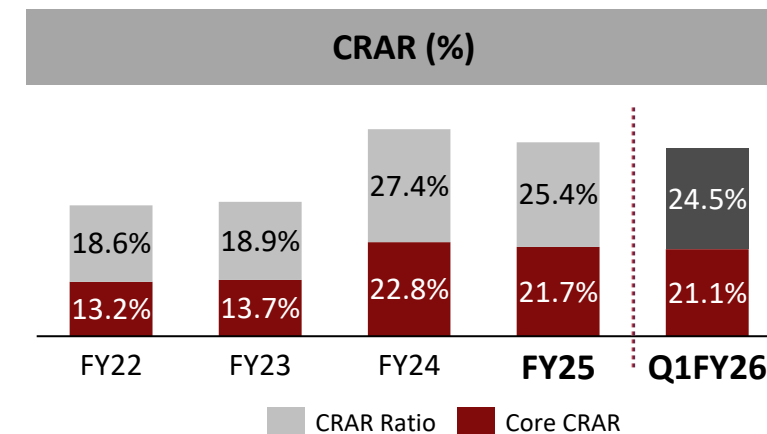
Return Ratios %	Q1FY25	Q4FY25	Q1FY26
Net Interest Margin	4.2	4.1	4.1
Non-Interest Income ¹	0.7	1.0	0.9
Operating Margin	1.8	1.9	1.9
Credit Cost	0.1	0.1	0.4
RoA ²	1.3	1.4	1.2
RoAA ³	2.0	2.0	1.8
RoE ⁴	9.9	10.8	9.4

Other Income (INR Crs.)	Q1FY25	Q4FY25	Q1FY26
Advance Related Fee Income	4.0	10.3	7.2
Operations Related Fee Income	4.8	5.0	5.0
Banca Commission ⁴	6.6	9.1	9.5
Forex Commission	1.2	0.8	0.8
Treasury Income	-	0.4	0.9
Total Other Income	16.6	25.6	23.4

FY22	FY23	FY24	FY25
70.6	78.0	79.0	81.4
77.5	83.9	82.4	86.3
10.9	10.8	11.1	11.2
5.0	4.9	5.6	5.9
63.4	60.0	62.5	62.3

FY22	FY23	FY24	FY25
3.8	4.2	3.9	4.2
0.8	0.6	0.8	0.9
1.7	2.0	1.8	1.9
0.4	0.3	0.1	0.1
0.9	1.2	1.3	1.4
1.6	1.9	2.0	2.1
12.9	16.6	14.6	10.4

- Effectively managed yields and interest spread across interest rate cycles; consistent increase in NIM, resulting from accelerating credit to deposit ratio;
- 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. Non-Interest Income = Total Income - Interest Earned 2. ROA is calculated as % of Avg Assets
 3. ROAA is calculated as % of Avg Advances 4. Banca including LI, GI, Health, MTSS, 3in1, TPP commission)
 4. ROE is calculated as % of Avg Equity

Numbers have been rounded off wherever applicable

Statement of Assets and Liabilities

Particulars (INR Cr)	Q1FY25	Q1FY26	YoY ¹ (%)	Q4FY25	FY25	FY24	FY23	FY22
Capital & Liabilities								
Net Worth	1,233	1,376	12%	1,340	1,340	1,197	611	516
Deposits	7,778	9,110	17%	8,323	8,323	7,478	6,561	6,046
Borrowings	466	488		321	321	472	721	498
Other Liabilities and Provisions	134	139		124	124	148	98	93
Total	9,612	11,113	16%	10,108	10,108	9,295	7,991	7,154
Assets								
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,257	1,605		1,000	1,000	1,321	881	1,019
Investments	1,762	1,876		1,819	1,819	1,706	1,489	1,357
Advances	6,304	7,334	16%	7,090	7,090	6,075	5,429	4,635
Fixed Assets	82	92		89	89	84	83	84
Other Assets	207	206		110	110	110	110	59
Total	9,612	11,113	16%	10,108	10,108	9,295	7,991	7,154
Book Value (per share)	274	304		296	296	266	178	152

1. YoY (calculated Q1Y26 over Q1FY25)

Numbers have been rounded off wherever applicable

Primary Banker to our customers

Key Focus Areas

Organic Loan Book Growth and Secured Lending

- Targeting existing segments – MSME & Trading, Mortgages, and Agriculture.
- Capitalizing on anticipated tailwinds in middle-income segments.
- Continuing expansion within the secured loan portfolio.

01

Elevating Liability Franchise

- Utilizing brand strength to bolster retail deposit growth.
- Sustaining the CASA ratio
- Focus on deepening existing customer relationships.

02

Expanding Our Brand Outreach

- Scaling up new branch opening
- Extending presence into contiguous states and intensifying penetration in current markets
- Strengthening customer engagement through digital channels and increasing the share of cashless transactions

03

Strengthening Operational and Profitability Metrics

- Accelerating the credit-to-deposit ratio on average basis to enhance Net Interest Margin (NIM)
- Improving operating efficiency through scaling & increasing proportion of matured branch mix
- Leveraging bancassurance channel partners to expedite cross-selling opportunities

04

Key Outcomes

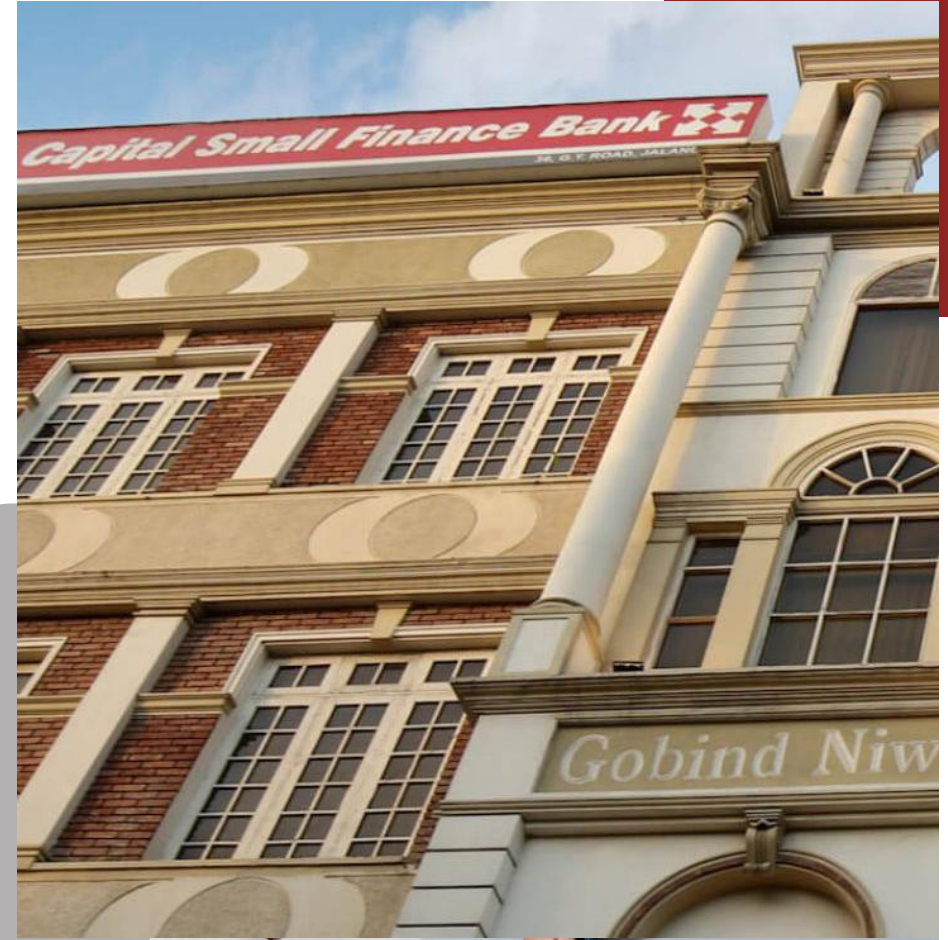
Growth in Advance

Increase in CD ratio on average basis to improve NIM

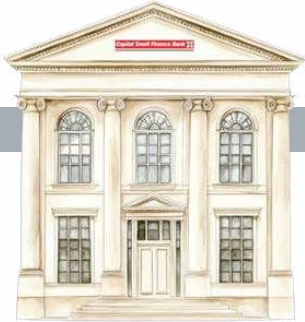
Improvement in profitability and ROA

Capital Small Finance Bank 

About Capital Small Finance Bank



LAB to India's First SFB & Towards India's Most Trusted Bank



2000-2015

Local Area Bank

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



2016

Small Finance Bank

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



2017-2018

Equity of **INR 65 crores** raised through private placement. The total number of branches of the Bank crossed **100**



2019-2020

Total business of the Bank crossed **INR 6,000 crores**, Equity of **INR 134 crores** raised through private placement



2021

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



2022

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



2023

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



2024

Successfully listed on **NSE and BSE on 14th February 2024** and raised **INR 523 crores** including a Fresh Issue of **INR 450 crores**, Net Profit cross **INR 100 crores**

Providing a wide Range of Products and Services



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

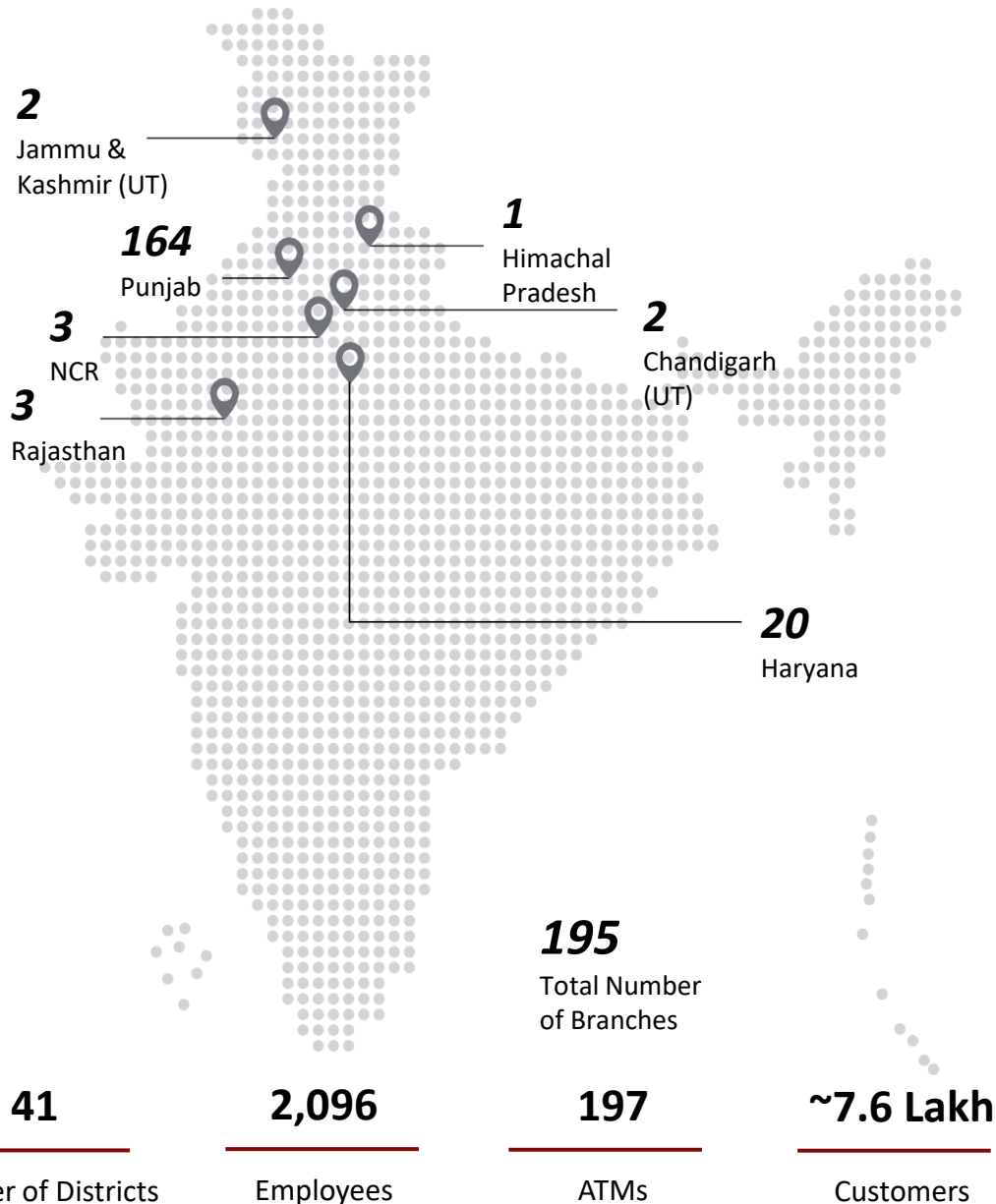
Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

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

Increasing Presence to Enhance Accessibility



Expansion Plans

- 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

Break Up of Branches, Deposits & Advances (in %)

Geographies	Branches	Deposits	Advances
Rural Areas	40.5%	35.1%	21.9%
Semi-Urban Areas	36.4%	38.5%	33.0%
Urban Areas (including Metro)	23.1%	26.3%	45.1%
Total	100.0%	100.0%	100.0%

All data as of Q1FY26/June 30, 2025

*Includes UT Chandigarh & Jammu

Our 'Strengths' Build Over 20 Years by Focusing on Customers **Capital Small Finance Bank**

Retail focused liability franchise with high CASA share

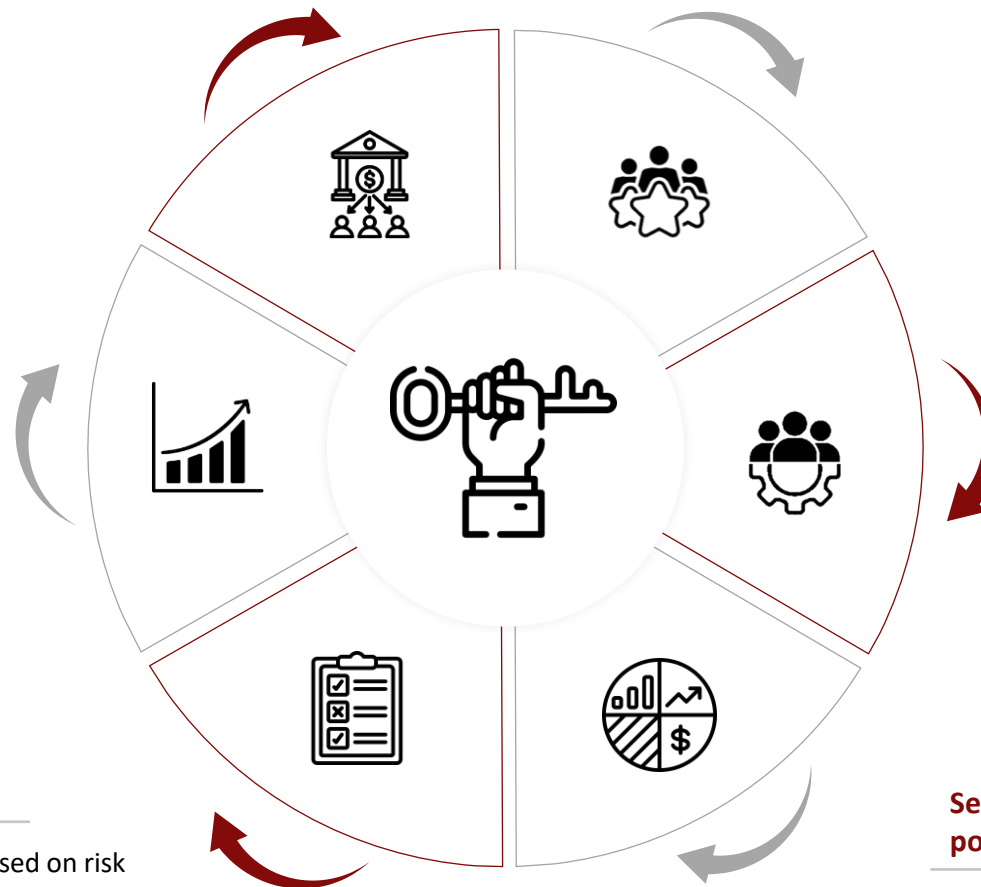
- High CASA¹ ratio 36% with 89.5% retail deposits
- Low Cost of funds at 6.0% in Q1FY26

Consistent track record of growth with operational & profitability metrics

- ROAA² at 1.8%, ROA³ at 1.2% as of June 2025
- Consistent CASA between 37%-42% since FY19
- CAGR FY16-FY25 for PAT 28%; Advances 23%; Deposits 18%

Streamlined credit assessment & risk management processes

- Well defined credit assessment matrix based on risk profile of the borrower
- Cash-flow based lending with conservation LTV
- Committee approach for large value exposures
- GNPA at 2.7% and NNPA at 1.4%



Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 37 years of experience
- Supported by seasoned executive team & diverse Board of Directors with industry experts
- Corporate Governance recognized through various awards
- Backed by marquee institutional investors

Customer centric approach and deep understanding of target customers

- Serving financial needs of middle-income segment with special emphasis on rural and semi-urban areas
- Deep customer engagement through Relationship Banking Approach
- Branch-led acquisition strategy

Secured and diversified advances portfolio

- Well-diversified loan portfolio with 30% towards Agricultural, 27% towards Mortgages, 22% for MSME, Trading & other Business Loans 7% for consumer lending and 14% for NBFC lending
- One of the most diversified portfolio with book size in multiple asset classes as of FY25

1. CASA calculated as total CASA divided by total deposits,

2. ROAA is calculated as % of Avg Advances,

3. ROA is calculated as % of Avg Assets

Numbers have been rounded off wherever applicable

Enabling Seamless Digital Experiences to Our Customers

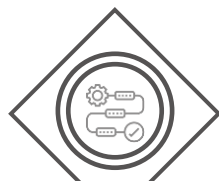


Transforming Customer Experience

- Deepening customer engagement through digital channels

- Analysing data driven insights to offer customised solutions

- Developing alternate digital channels



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



Empowering Ourselves with Technology

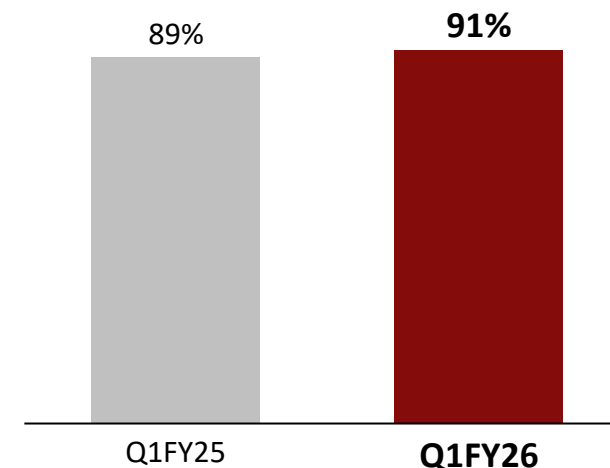
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

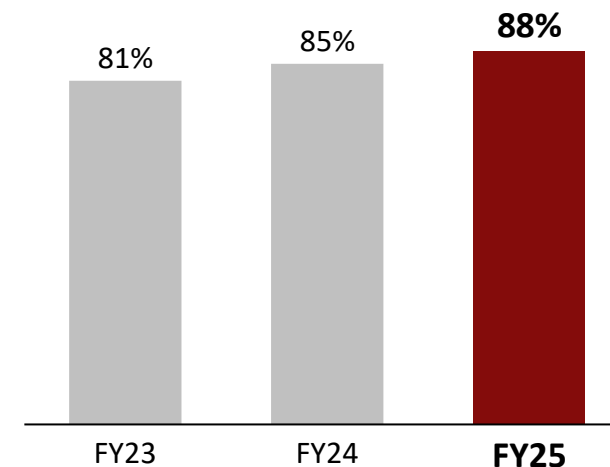
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Q-o-Q



Y-o-Y



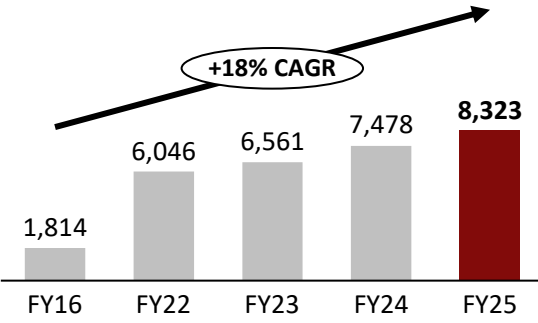
Historical Performance - Deposits & Advances

Total Deposits

INR Crores

CASA % 40% 42% 42% 38% 37%

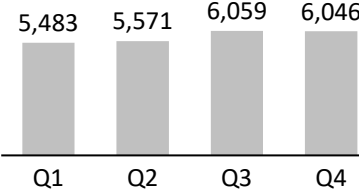
+18% CAGR



(%)	FY21	FY22	FY23	FY24	FY25
Y-o-Y	17%	16%	9%	14%	11%

FY22

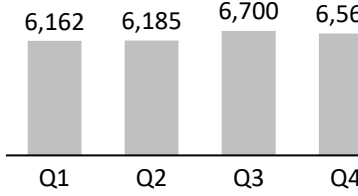
40% 40% 43% 42%



(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

FY23

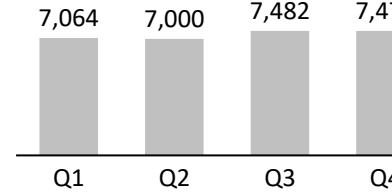
43% 42% 44% 42%



(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

FY24

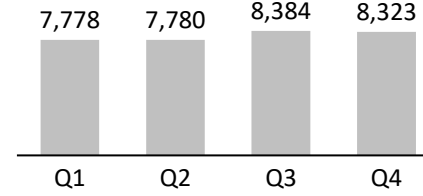
40% 38% 39% 38%



(%)	Q1	Q2	Q3	Q4
Q-o-Q	8%	-1%	7%	0%

FY25

39% 37% 39% 37%



(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	0%	8%	-1%

FY26

36%

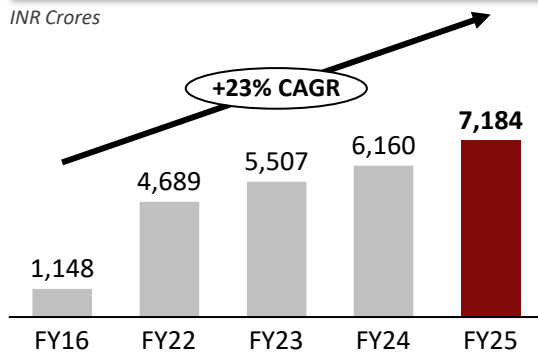


(%)	Q1
Q-o-Q	9%

Gross Loan Book

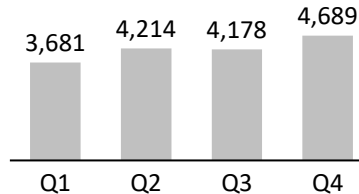
INR Crores

+23% CAGR



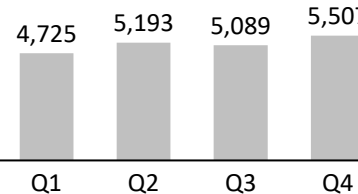
(%)	FY21	FY22	FY23	FY24	FY25
Y-o-Y	13%	25%	17%	12%	17%

FY22



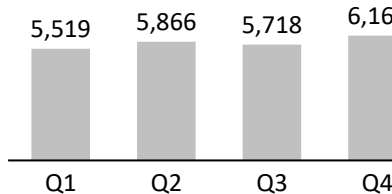
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

FY23



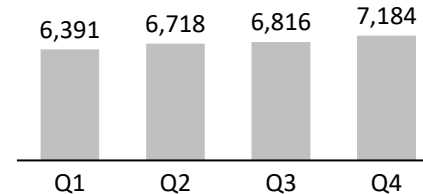
(%)	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%

FY24



(%)	Q1	Q2	Q3	Q4
Q-o-Q	0%	6%	-3%	8%

FY25



(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	5%	2%	6%

FY26



(%)	Q1
Q-o-Q	4%

Numbers have been rounded off wherever applicable

CASA calculated as total CASA divided by total deposits

Leadership Team



Experienced Management Team



Sarvjit Singh Samra

Managing Director, Promoter and CEO

37+ 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

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



Mr. 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 23+ 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 22+ 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.

Seasoned Board of Directors



Mr. Navin Kumar Maini

Part-time chairman & Non-executive independent director

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



Mr. Sarvjit Singh Samra

Managing Director & CEO

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



Mr. Munish Jain

Executive Director

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



Mr. Dinesh Gupta

Non-executive Director

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



Mr. 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



Mr. Balbir Singh

Non-executive Director

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



Mr. 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



Ms. Rachna Dikshit

Independent Director

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



Mr. Gurpreet Singh Chug

Independent Director

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



Mr. 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



Mr. 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



Mr. Sham Singh Bains

Independent Director

- Extensive experience in the agriculture sector



Growth in Action Trust in Motion

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. Abhishek Shah / Ms. Neha Shroff

abhishek.shah@sgapl.net / neha.shroff@sgapl.net

Tel: +91 99306 51660 / +91 77380 73466