

CSFB No. 2026-27/74

April 29, 2026

To,

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

**Sub: Presentation and Audio Recording of Earning Conference Call for the Audited Financial Results of Capital Small Finance Bank Limited for the period ended March 31, 2026.**

**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 Q4 & FY26 of Capital Small Finance Bank Limited ("the Bank") vide letter dated April 03, 2026 we submit herewith the Investors Presentation on the Audited Financial Results of the Bank for the period ended on March 31, 2026.

The audio recording of the conference call with analysts and investors held on April 29, 2026 at 04:00 p.m and concluded at 05:17 p.m has been made available on the website of the Bank and can be accessed at: <https://www.capital.bank.in/investors/financial-results>

Further, the Investors Presentation may also be accessed on the website of the Bank at the link: <https://www.capital.bank.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**

**Encl as above**



SEEDS OF  
**GROWTH,**  
ROOTS OF  
**TRUST**

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.

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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.

## Advances


YoY 21%

### Quarterly Update

- Growth of 21% YoY basis and 6.4% QoQ basis
- 20% growth in disbursement ₹919 cr (₹765 cr in Q4FY25)
- The disbursement spread across the sectors & growth driver for the quarter is MSME/business segment (QoQ 9%) and LAP (QoQ 4%)

### Key Aspects

- Focus on middle income customer segment and emphasis on primary banking relationship. ATS of ₹18.3 lacs in Q4FY26 (vs ₹17.8 lacs in Q3FY26)
- Diversified loan book (mix across Agriculture, Mortgage, Business Loans/MSME, Corporate loans and Consumption loans) with ZERO direct micro finance exposure (98% being secured loans)

₹1,148 FY16  ₹8,687 FY26  
7.6x

## Asset Quality (%)

### Quarterly Update

- Gross NPA and Net NPA improved to 2.54% and 1.24% (2.68% and 1.35% in Q3FY26) respectively
- Credit cost continued to remain stable at 0.26% (calculated as % to avg assets)
- SMA1 & 2 reduced to 4.92% in Q4FY26 vs 6.46% in Q3FY26

### Key Aspects

- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost
- One of the lowest write-offs in the Banking industry with **Zero** NPA sell-off

**GNPA - 2.54%**  
**NNPA - 1.24%**

## Deposit

YoY 20%

### Quarterly Update

- Growth of 20% YoY basis and 1% QoQ basis
- CASA remains strong at 35% (36% Q3FY26)
- Deposit cost started showing decline trend, 5.75% Q4FY26 (vs 5.86% in Q3FY26)

### Key Aspects

- Retail focused liability franchise (retail deposit share of 90%+)
- High Rollover ratio of **90%+** depicting a stable deposit base

₹1,814 FY16  ₹10,018 FY26  
5.5x

## Profitability

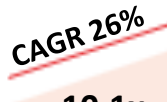
YoY<sup>^</sup> 17%

### Quarterly Update

- PPOP growth of 28% YoY basis and PAT growth of 17% YoY basis
- NII growth of 13% and Non-Interest Income growth of 16%, on YoY basis
- CI ratio reduced to 58.2% Q4FY26 (vs 62.6% Q4FY25)
- NIM<sup>#</sup> showing early sign of improvement, 4.06% in Q4FY26 (vs 4.01% in Q3FY26) (calculated as % to avg assets)

### Key Aspects

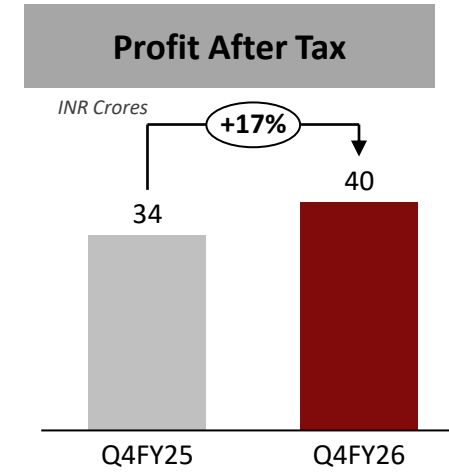
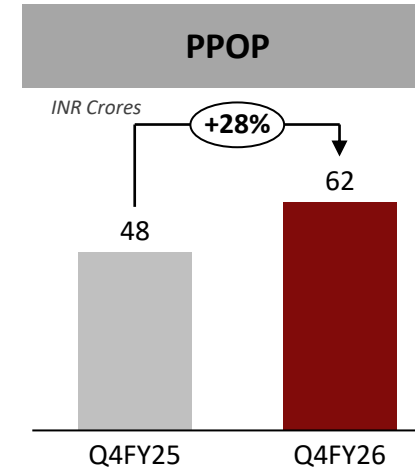
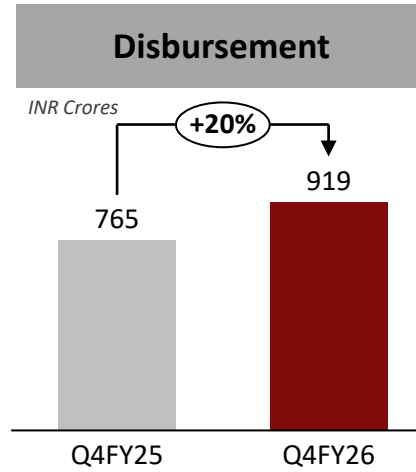
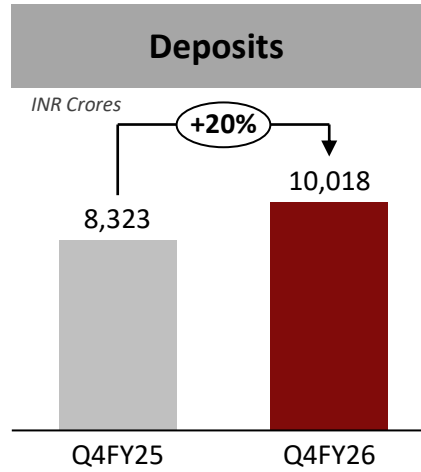
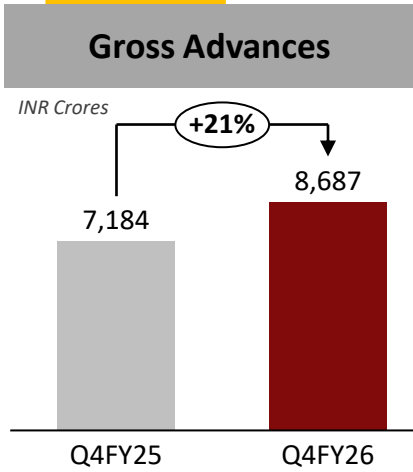
- Demonstrated a sustained improvements in return metrics
- Effectively managed yields and interest spread across interest rate cycles. Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.

₹14 FY16  ₹141 FY26  
10.1x PAT

# Performance Highlights



# Key Highlights Q4FY26



RoA (%)

**1.33%**

Vs  
1.36%/1.16%  
(31<sup>st</sup> March 2025/  
31<sup>st</sup> December 2025)

NIM# (%)

**4.06%**

Vs  
**4.01%**  
(31<sup>st</sup> December 2025)

Collection Efficiency (%)

**99.1%**

Vs  
98.7%/101.1%  
(31<sup>st</sup> March 2025/  
31<sup>st</sup> December 2025)

CASA Ratio (%)

**34.7%**

Avg. CASA 34.8%  
Vs  
**35.9%**  
(31<sup>st</sup> December 2025)

GNPA (%)

**2.54%**

Vs  
2.58%/2.68%  
(31<sup>st</sup> March 2025/  
31<sup>st</sup> December 2025)

CRAR (%)

**22.3%**

Vs  
**21.6%**  
(31<sup>st</sup> December 2025)

NNPA (%)

**1.24%**

Vs  
1.30%/1.35%  
(31<sup>st</sup> March 2025/  
31<sup>st</sup> December 2025)

Branch Network

**211 Branches**

across 5 states  
And 2 Union  
Territories

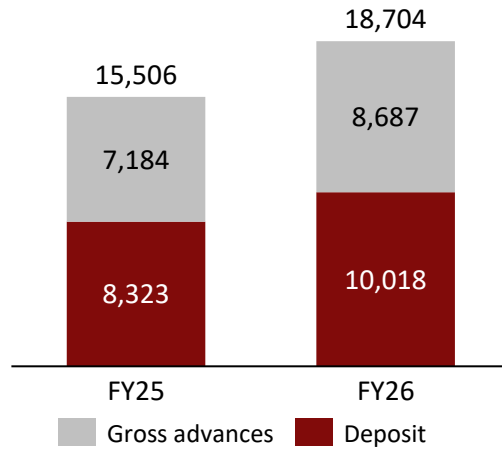
CASA calculated as total CASA divided by total deposits, ROE is calculated as % of Avg Equity, ROA is calculated as % of Avg Assets;  
#NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

Numbers have been rounded off wherever applicable

# Key Highlights FY26

## Gross Advances & Deposits

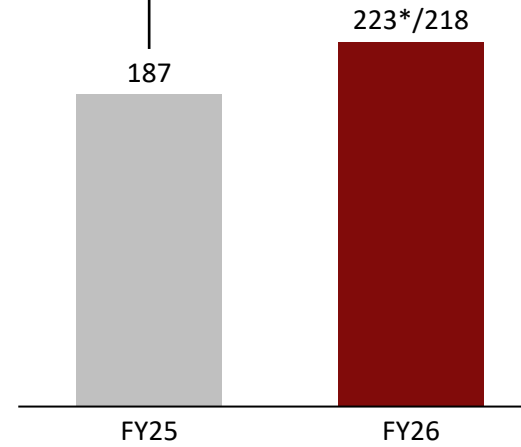
INR Crores ■ YoY 20% ■ YoY 21%



## PPOP

INR Crores

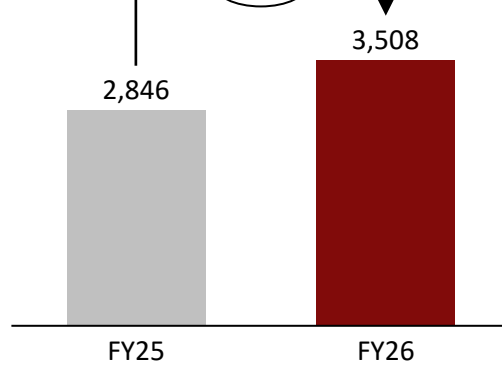
+19%\*/+17%



## Disbursement

INR Crores

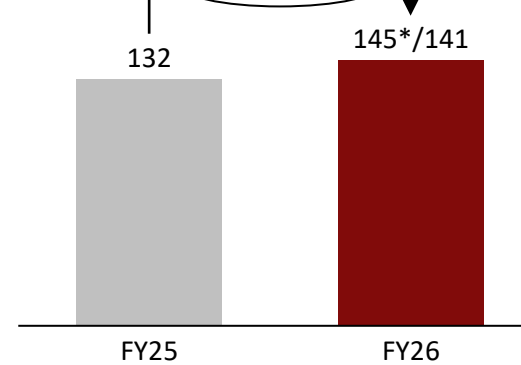
+23%



## Profit After Tax

INR Crores

+10%\*/+7%



\*one time charge in FY26 related to past employee services, consequent to New Labour Code implementation (referred as exceptional item); 5.13 cr (net off tax impact ₹ 3.8 cr)

Numbers have been rounded off wherever applicable

# Asset Portfolio



# Well-Diversified Credit Portfolio – Q4FY26

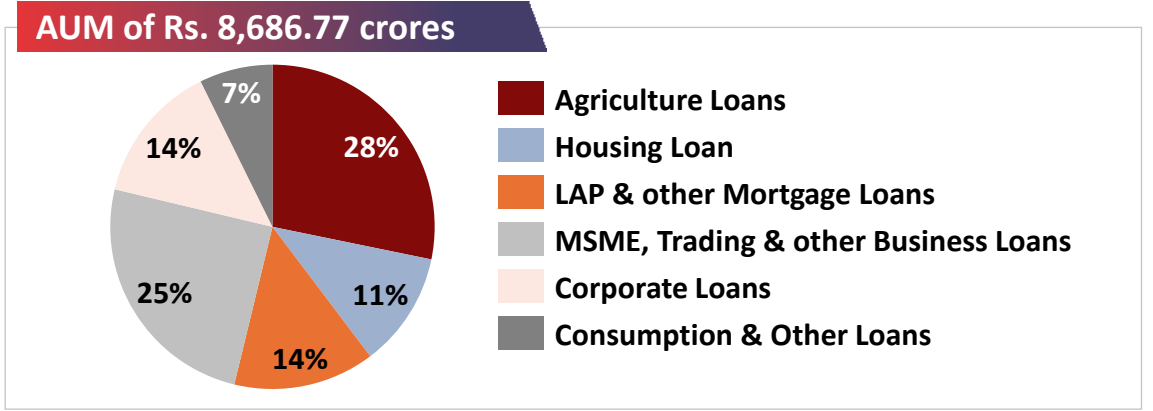
	Agricultural Loans	Mortgage Loans	MSME, Trading & other Business Loans	Corporate Loans	Consumption & Other Loans	
	<ul style="list-style-type: none"> <li>Kisan Credit Card</li> <li>Agricultural Term Loan</li> </ul>	<ul style="list-style-type: none"> <li>Housing Loan</li> <li>Loan Against Property</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital loan</li> <li>Project Financing</li> <li>Machinery loan</li> </ul>	<ul style="list-style-type: none"> <li>Term loan to NBFC'S</li> <li>Term Loan to MFI'S</li> </ul>	<ul style="list-style-type: none"> <li>Auto Loan</li> <li>Gold Loan</li> <li>Loan Against FDRs</li> </ul>	
		Housing Loan	LAP	NBFCs (Non-MFI)	MFI's	
<b>Gross Advances</b>	Rs. 2,452 Cr Rs. 2,335 Cr / Rs. 2,290 Cr (Q4FY25/Q3FY26)	Rs. 2,192 Cr	Rs. 1,247 Cr Rs. 1,052 Cr / Rs. 1,193 Cr (Q4FY25/Q3FY26)	Rs. 2,209 Cr Rs. 1,512 Cr / Rs. 2,023 Cr (Q4FY25/Q3FY26)	Rs. 1,201 Cr	Rs. 633 Cr Rs. 516 Cr / Rs. 593 Cr (Q4FY25/Q3FY26)
<b>ATS</b>	Rs. 1.31 Mn Rs. 1.26 Mn / Rs. 1.29 Mn (Q4FY25/Q3FY26)	Rs. 1.55 Mn Rs. 1.47 Mn / Rs. 1.54 Mn (Q4FY25/Q3FY26)	Rs. 1.26 Mn Rs. 1.09 Mn / Rs. 1.20 Mn (Q4FY25/Q3FY26)	Rs. 2.70 Mn Rs. 2.19 Mn / Rs. 2.60 Mn (Q4FY25/Q3FY26)	Rs. 278.84 Mn Rs. 244.14 Mn / Rs. 278.10 Mn (Q4FY25/Q3FY26)	Rs. 217.50 Mn Rs. 182.50 Mn / Rs. 192.00 Mn (Q4FY25/Q3FY26)
<b>NNPA</b>	2.76% 2.06% / 2.75% (Q4FY25/Q3FY26)	0.73% 0.99% / 0.85% (Q4FY25/Q3FY26)	0.55% 0.67% / 0.70% (Q4FY25/Q3FY26)	0.82% 1.80% / 1.11% (Q4FY25/Q3FY26)	NIL NIL / NIL (Q4FY25/Q3FY26)	17.30% NIL / 14.85% (Q4FY25/Q3FY26)
<b>Interest Yield</b>	12.54% 12.64% / 12.62% (Q4FY25/Q3FY26)	9.85% 10.50% / 9.83% (Q4FY25/Q3FY26)	12.33% 12.64% / 12.46% (Q4FY25/Q3FY26)	10.55% 10.74% / 10.60% (Q4FY25/Q3FY26)	10.77% 10.93% / 10.80% (Q4FY25/Q3FY26)	9.69% 9.75% / 9.70% (Q4FY25/Q3FY26)

**Granular loan book portfolio**  
ATS of Rs. 1.83 mn

**Focus on middle-income customer segment**

**Emphasis on secured lending**  
with ~98%+ secured

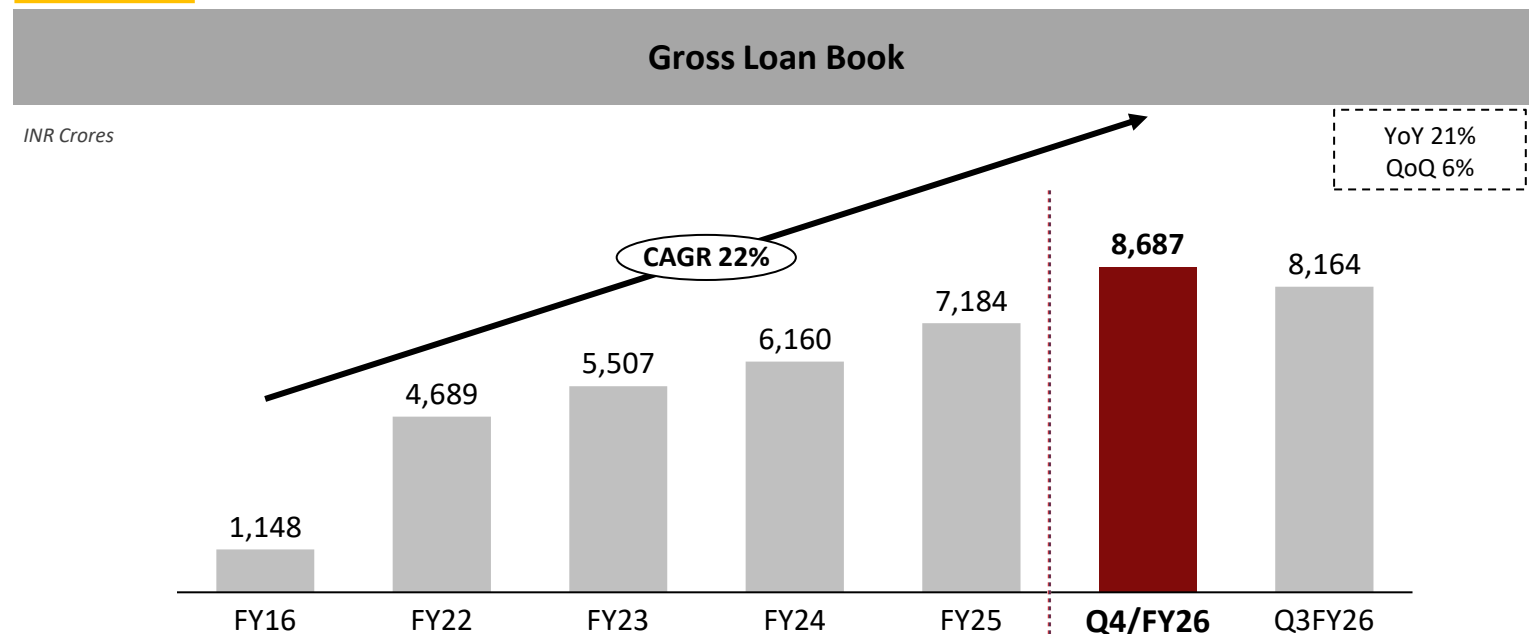
**Endeavour to be a full suite banker for the customer**



Data as of March 2026

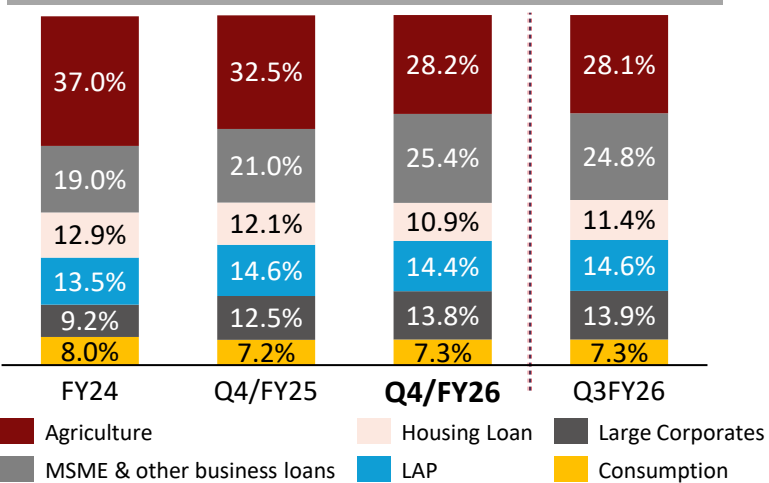
Numbers have been rounded off wherever applicable

# Diversified & Secured Advances Portfolio

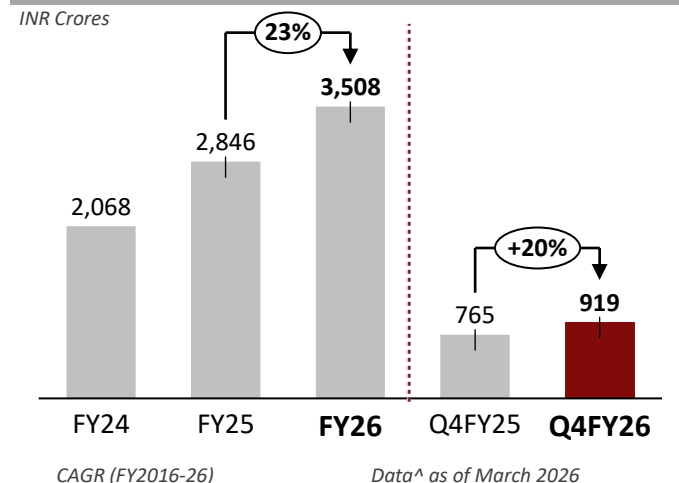


- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending with ~98% being secured
- The growth driver for the quarter is MSME/ Business segment, grew by 9% on QoQ and 46% on YoY basis, followed by LAP, grew by 4% on QoQ basis and 19% on YoY basis
- Share of Advances from other than Home State increased to 24% (21% Q4FY25)

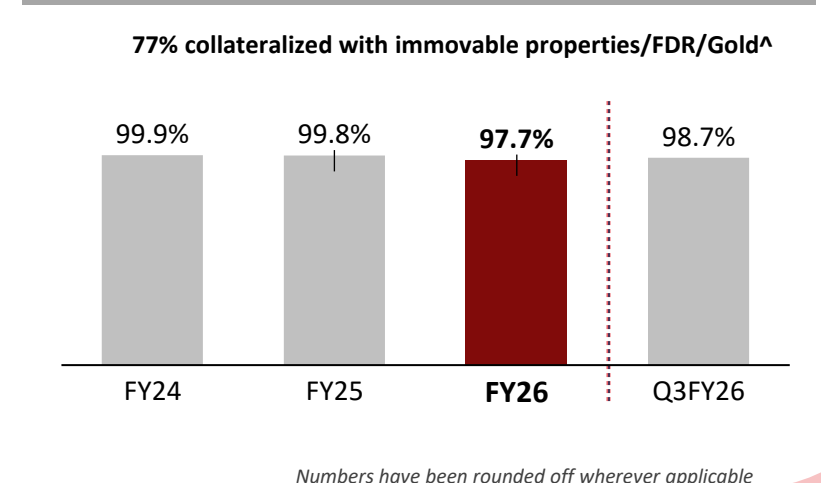
### Diversified Portfolio & non reliance on MFI segment (%)



### Healthy Disbursements

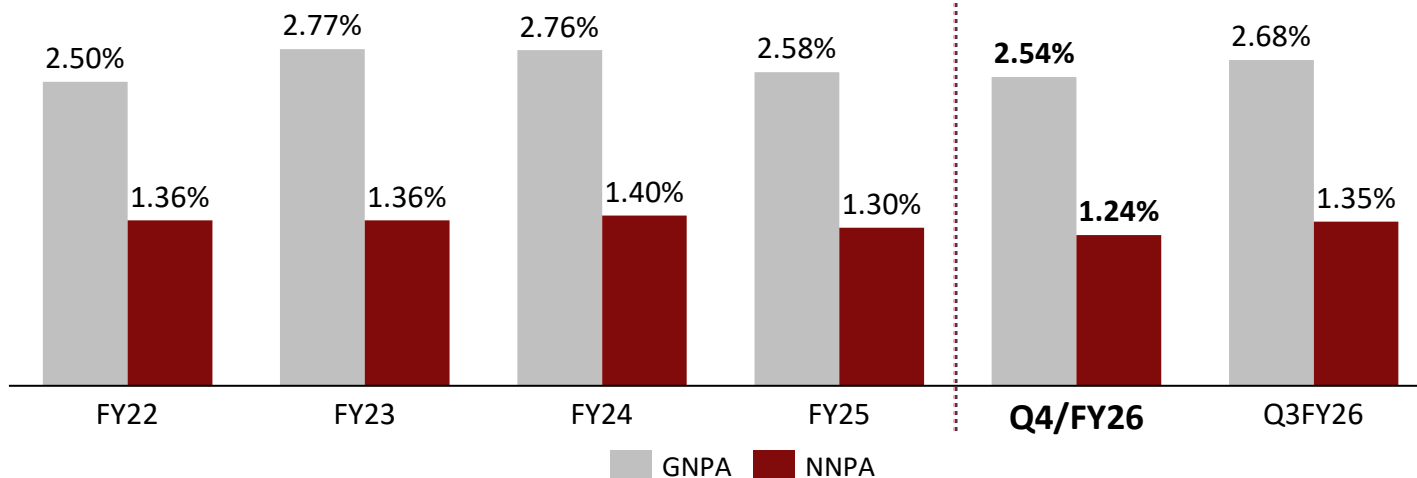


### Emphasis on Secured Lending (%)



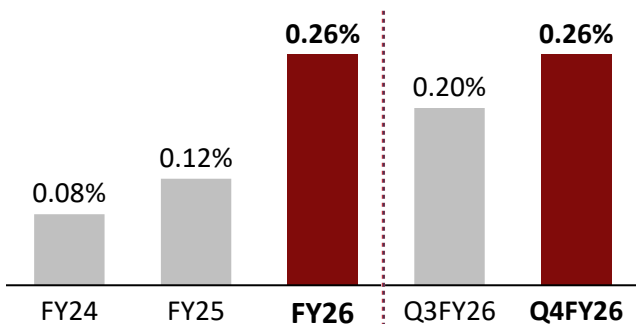
# Industry Leading Asset Quality

## Asset Quality (%)

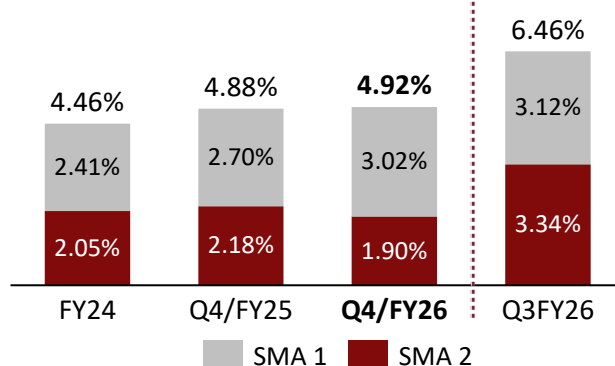


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – negligible write-offs and NIL NPA sell-off
- PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25

## Credit Cost<sup>2</sup>



## SMA 1 & 2 (%)



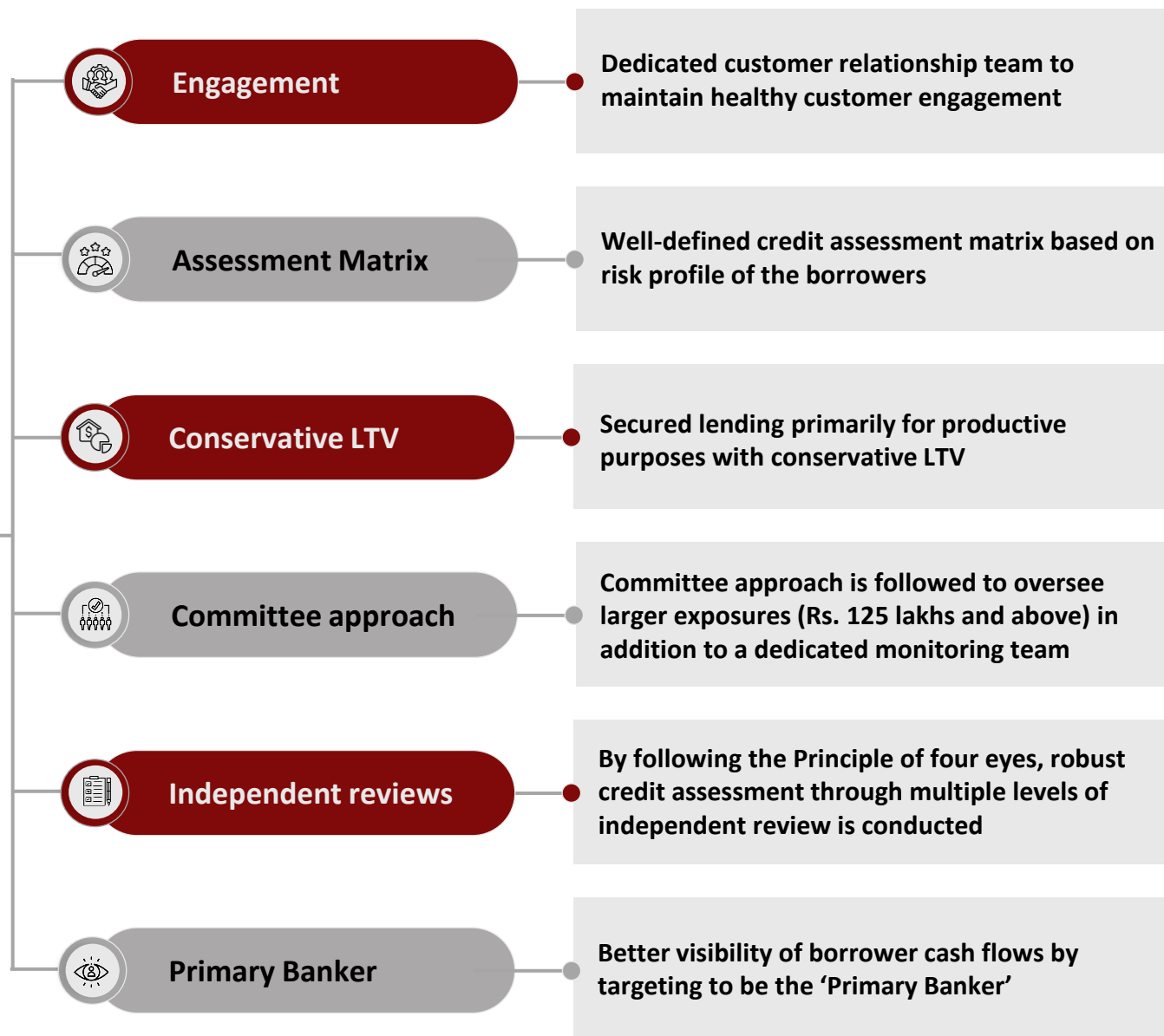
NPA Table (INR Crores)	FY24	FY25	FY26	Q4FY25	Q3FY26	Q4FY26
Opening NPAs	152.6	170.2	185.3	182.3	213.3	218.9
Additions	128.4	84.4	112.8	24.6	23.2	25.3
Upgradations & Recovery	110.5	68.8	76.9	21.3	17.5	23.6
Write offs <sup>1</sup>	0.3	0.5	0.8	0.3	0.1	0.2
Closing NPAs	170.2	185.3	220.4	185.3	218.9	220.4

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

**2.54%**

GNPA as of Mar-26

**1.24%**

NNPA as of Mar-26

**0.26%**

Credit Cost Q4FY26

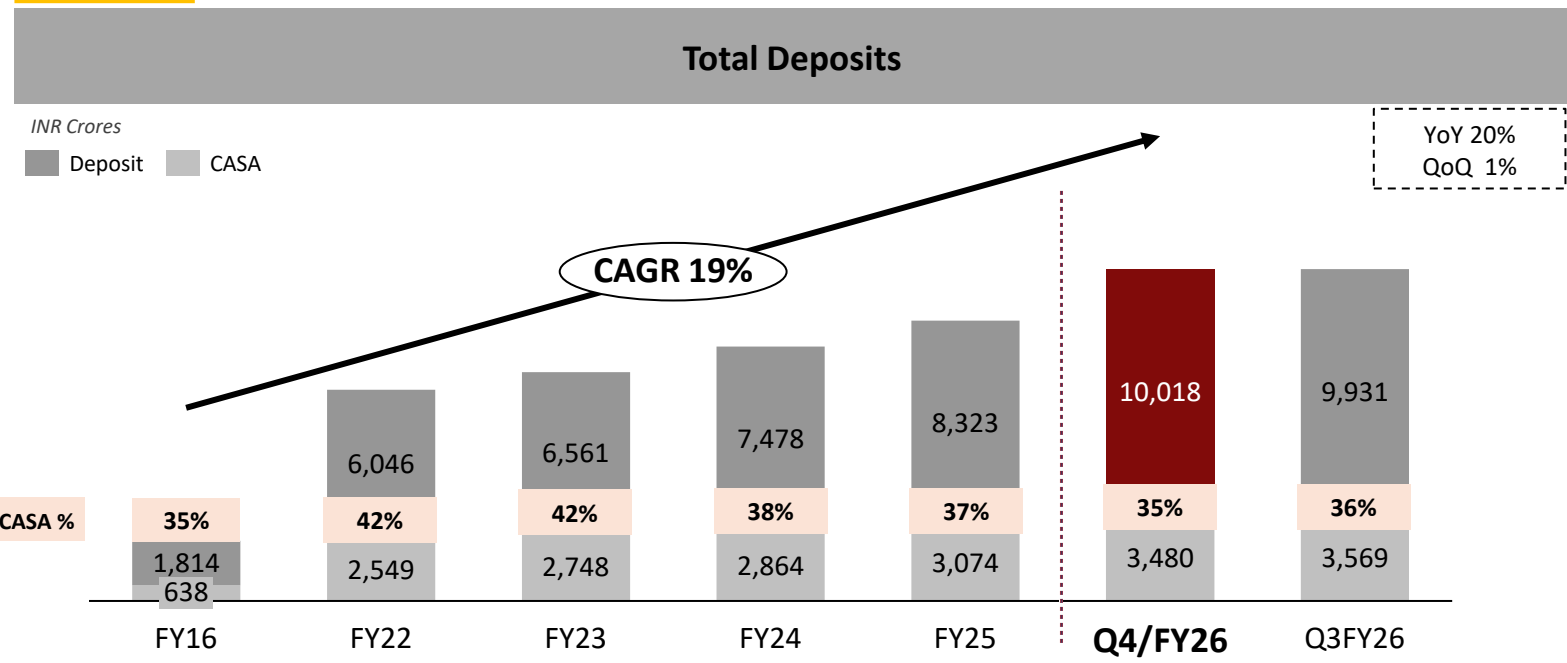
**~ Negligible write-offs**

One of the most secured Asset Portfolio in the Lending Industry

# Liability Portfolio

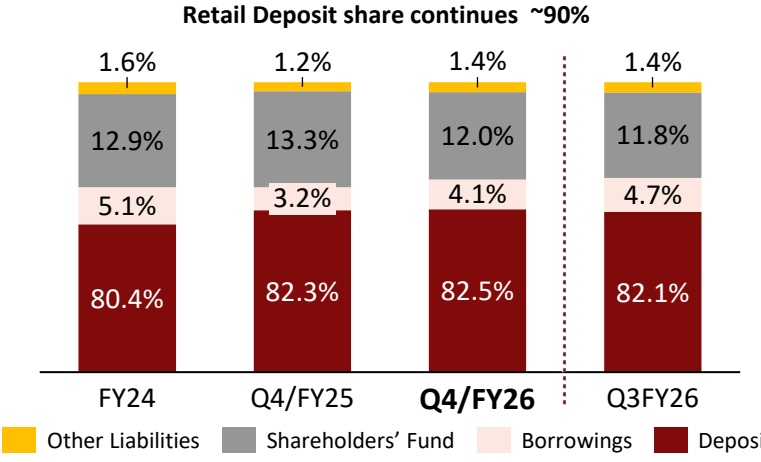


# Retail Focused Liability Franchise with High Share of CASA

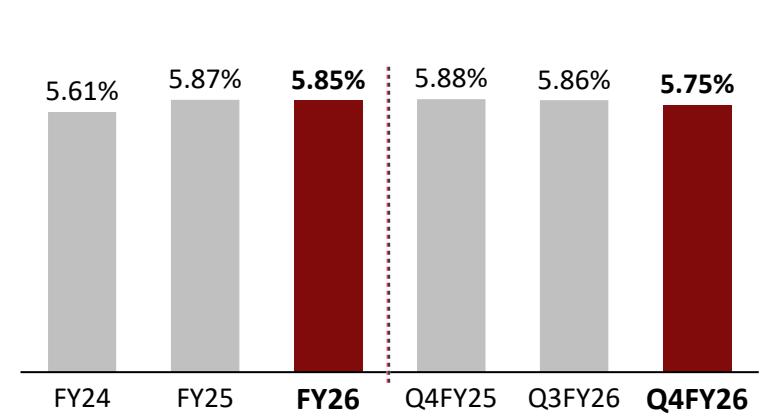


- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 20% in Q4FY26 on YoY basis
- Focus on granular & retail centric deposits, with negligible Bulk deposits.
- Deposit cost started showing declining trend 5.75% in Q4FY26 (vs 5.86% in Q3FY26)
- CASA ratio remained healthy at 34.7% (average CASA 34.8% for Q4FY26).  
(Interest on saving bank accounts is 3.10%)

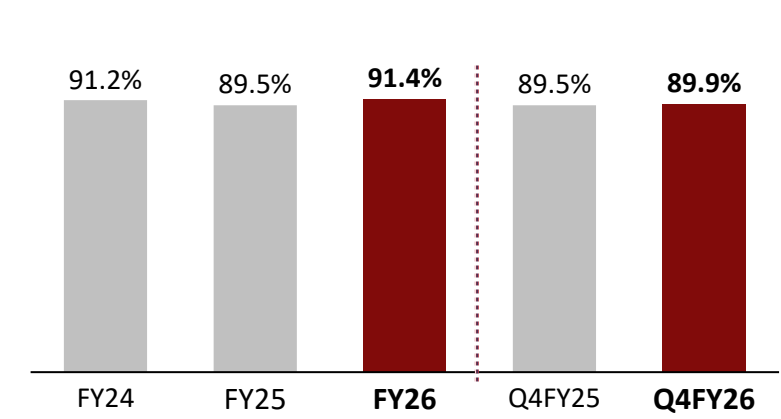
### Funding Mix – Positively skewed towards Deposits



### Cost of Deposits



### Rollover Ratio



CASA calculated as total CASA divided by total deposits, CAGR (FY2016-26)

Numbers have been rounded off wherever applicable

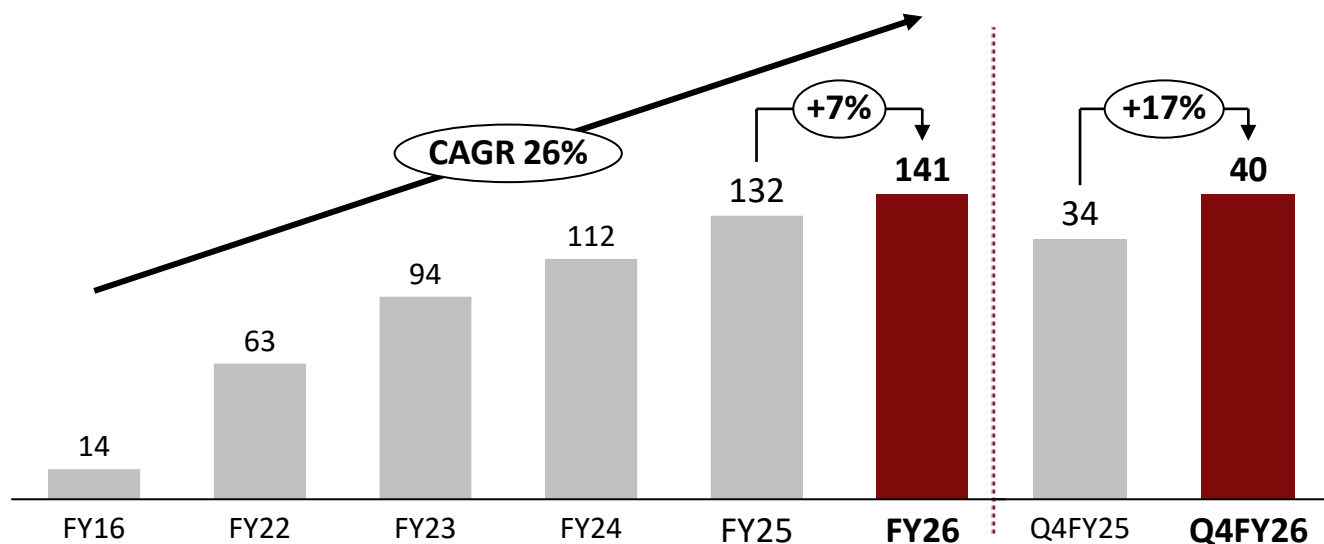
# Financials & Key Ratios



# Consistently Improving Profitability

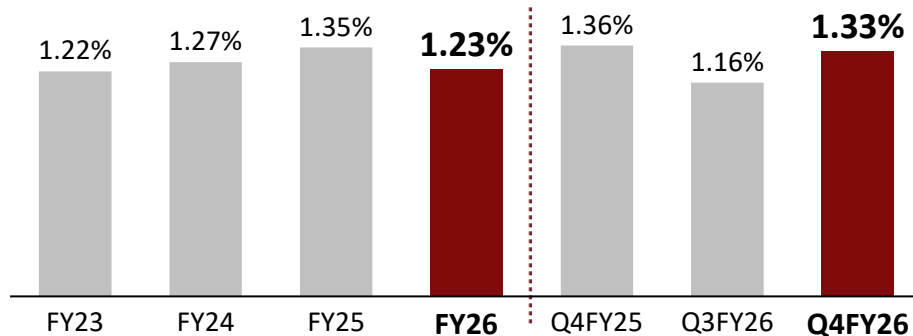
## Profit After Tax

INR Crores

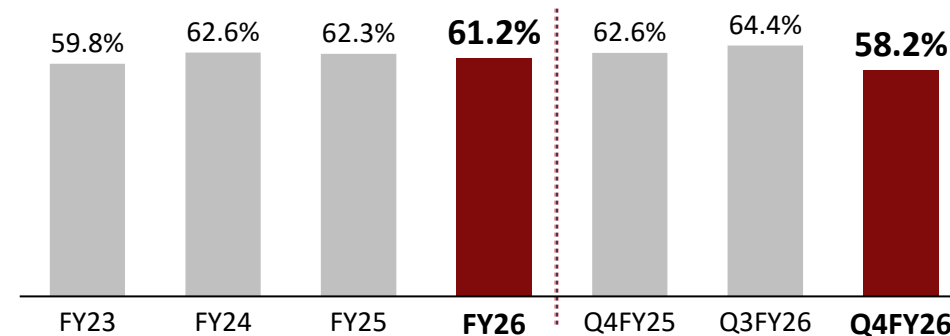


- Net Interest Income grew by 13% YoY to Rs. 463 cr (Rs. 122 cr in Q4FY26) and Non Interest Income grew by 16% YoY to Rs. 99 cr (Rs. 26 cr in Q4FY26)
- PPOP (Q4FY26) growth 28% YoY basis & PAT growth of 17% YoY basis
- NIMs showing early signs of improvement; 4.06% in Q4FY26 (vs 4.01% in Q3FY26)
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (calculated as % to average assets)

## RoA<sup>1</sup>



## Cost to Income Ratio



1. RoA is calculated as % to Avg Assets  
 2. CAGR (FY2016-26)

# Statement of Profit and Loss



INR Crs.

Particulars	Q4FY26	Q4FY25	YoY <sup>1</sup> (%)	Q3FY26	FY26	FY25	FY24	FY23	FY22	CAGR <sup>2</sup> %
Interest Earned	274	231	19%	272	1,050	909	794	676	579	
Other Income	26	26	-	27	99	86	68	50	54	
<b>Gross Total Income</b>	<b>300</b>	<b>257</b>	<b>17%</b>	<b>299</b>	<b>1,149</b>	<b>995</b>	<b>862</b>	<b>726</b>	<b>633</b>	<b>17%</b>
Interest Expended	152	128	19%	153	587	498	449	354	323	
Operating expenses	86	82	7%	89	339	311	258	223	196	
Pre-Provision Operating Profit	62	48	28%	57	223	187	154	149	113	
Provisions & Contingencies <sup>^</sup>	22	14	-	18	77	55	43	55	51	
<b>PAT (Before Exceptional Items)</b>	<b>40</b>	<b>34</b>	<b>17%</b>	<b>38</b>	<b>145</b>	<b>132</b>	<b>112</b>	<b>94</b>	<b>63</b>	<b>33%</b>
Exceptional Items *	-	-	-	4	4	-	-	-	-	
<b>Reported PAT</b>	<b>40</b>	<b>34</b>	<b>17%</b>	<b>34</b>	<b>141</b>	<b>132</b>	<b>112</b>	<b>94</b>	<b>63</b>	<b>33%</b>
<b>Earnings Per Equity Share</b> (non annualized)										
<b>Basic (Rs)</b>	<b>8.8</b>	<b>7.6</b>		<b>7.6</b>	<b>31.2</b>	<b>29.2</b>	<b>30.7</b>	<b>27.4</b>	<b>18.4</b>	
<b>Diluted (Rs)</b>	<b>8.8</b>	<b>7.5</b>		<b>7.6</b>	<b>31.1</b>	<b>29.1</b>	<b>30.5</b>	<b>27.2</b>	<b>18.2</b>	

1. YoY (calculated Q4FY26 over Q4FY25)  
2. CAGR (calculated from 2019-26)

\*one time charge in FY26 related to past employee services, consequent to New Labour Code implementation (referred as exceptional item); 5.13 cr (net off tax impact ₹ 3.8 cr)  
<sup>^</sup>including write off values/ credit costs components  
Numbers have been rounded off wherever applicable

# Return Ratios

Key Business Parameters	Q4FY26	Q3FY26	Q4FY25
CD ratio (Avg) (%)	82.3	80.4	82.5
CD ratio (Outstanding) (%)	86.7	82.2	86.3
Yield on Advances (%)	10.8	11.0	11.0
Cost of Deposits (%)	5.7	5.9	5.9
Cost to Income ratio (%)	58.2	64.4	62.6

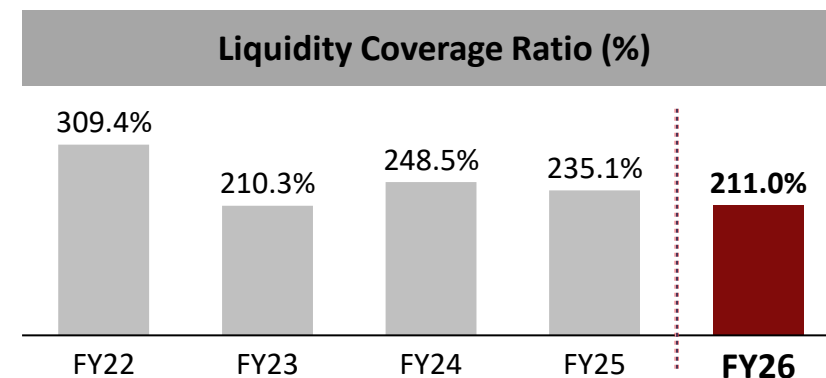
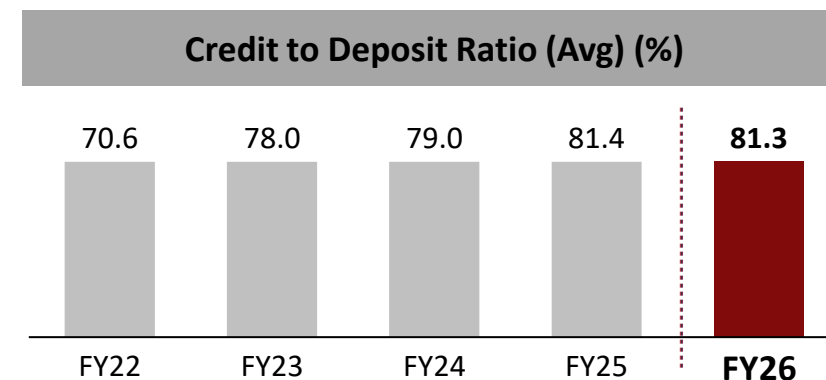
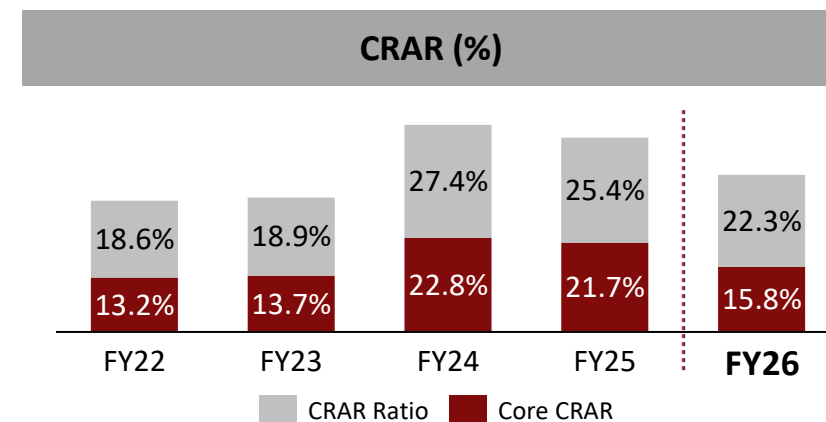
Return Ratios %	Q4FY26	Q3FY26	Q4FY25
Net Interest Margin <sup>1</sup>	4.06	4.01	4.09
Non-Interest Income <sup>2</sup>	0.9	0.9	1.0
Operating Margins	2.1	1.7	1.9
Credit Cost*	0.26	0.20	0.13
RoA <sup>3</sup>	1.33	1.16	1.36
RoAA <sup>4</sup>	2.0	1.8	2.0
RoE <sup>5</sup>	11.4	9.9	10.8

Other Income (INR cr)	Q4FY26	Q3FY26	Q4FY25
Advance Related Fee Income	9.7	6.7	10.3
Operations Related Fee Income	5.8	5.8	4.8
Banca Commission <sup>6</sup>	9.5	12.1	9.3
Forex & Treasury Income	0.8	1.5	1.2
<b>Total Other Income</b>	<b>25.8</b>	<b>26.1</b>	<b>25.6</b>

FY26	FY25	FY24	FY23	FY22
81.3	81.4	79.0	78.0	70.6
86.7	86.3	82.4	83.9	77.5
11.0	11.2	11.1	10.8	10.9
5.9	5.9	5.6	4.9	5.0
61.2	62.3	62.5	60.0	63.4

FY26	FY25	FY24	FY23	FY22
4.04	4.20	3.94	4.19	3.78
0.9	0.9	0.8	0.6	0.8
1.9	1.9	1.8	1.9	1.7
0.26	0.12	0.08	0.32	0.42
1.23	1.35	1.27	1.22	0.93
1.9	2.1	2.0	1.9	1.6
10.1	10.4	14.6	16.6	12.9

- Effectively managed yields and interest spread across interest rate cycles;
- Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (calculated as % to average assets)
- \* PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25



1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets 2. Non-Interest Income = Total Income - Interest Earned 3. ROA is calculated as % of Avg Assets 4. ROAA is calculated as % of Avg Advances 5. ROE is calculated as % of Avg Equity 6. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

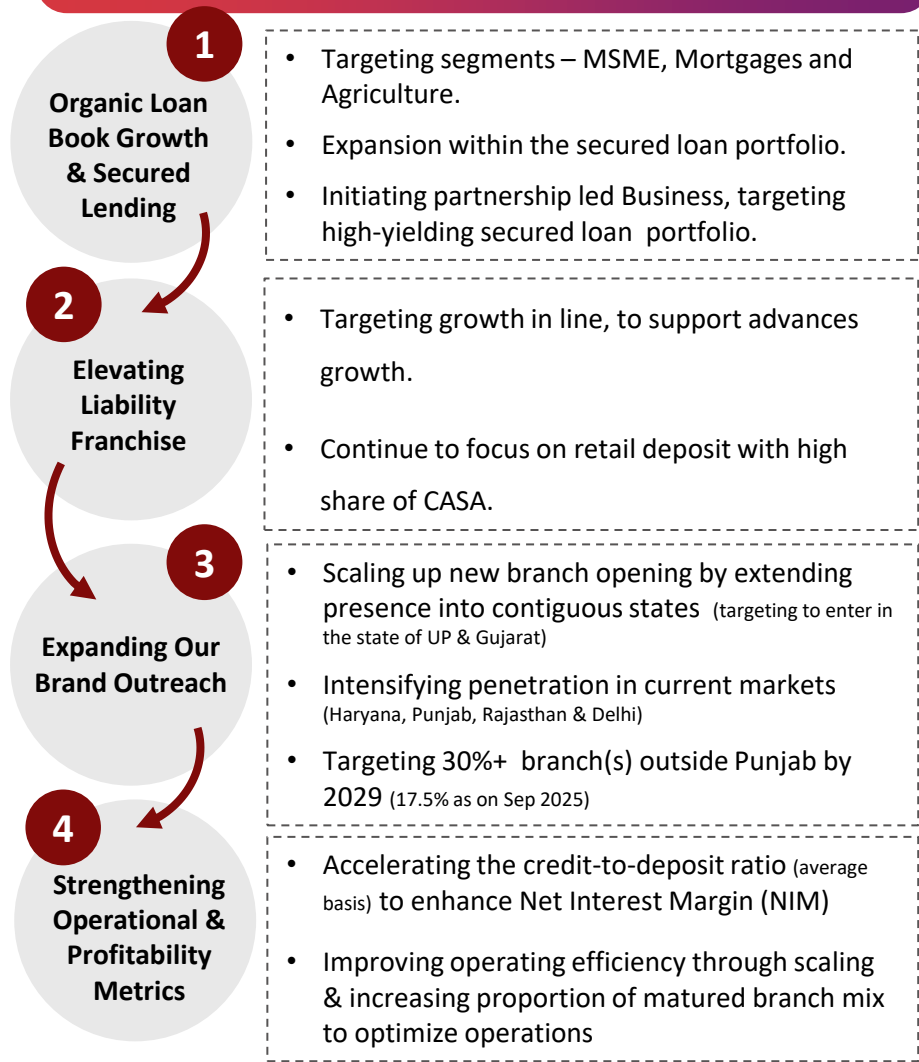
# Statement of Assets and Liabilities



Particulars (INR Cr)	Q4FY26	Q4FY25	YoY <sup>1</sup> (%)	Q3FY26	FY26	FY25	FY24	FY23	FY22
<b>Capital &amp; Liabilities</b>									
Shareholder's Fund <sup>2</sup>	1,461	1,340		1,429	1,461	1,340	1,197	611	516
Deposits	10,018	8,323	20%	9,931	10,018	8,323	7,478	6,561	6,046
Borrowings	499	321		566	499	321	472	721	498
Other Liabilities and Provisions	166	124		166	166	124	148	98	93
<b>Total</b>	<b>12,144</b>	<b>10,108</b>	<b>20%</b>	<b>12,091</b>	<b>12,144</b>	<b>10,108</b>	<b>9,295</b>	<b>7,991</b>	<b>7,154</b>
<b>Assets</b>									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,321	1,000		1,744	1,321	1,000	1,321	881	1,019
Investments	1,973	1,819		1,952	1,973	1,819	1,706	1,489	1,357
Advances	8,572	7,090	21%	8,054	8,572	7,090	6,075	5,429	4,635
Fixed Assets	97	89		94	97	89	84	83	84
Other Assets	181	110		248	181	110	110	110	59
<b>Total</b>	<b>12,144</b>	<b>10,108</b>	<b>20%</b>	<b>12,091</b>	<b>12,144</b>	<b>10,108</b>	<b>9,295</b>	<b>7,991</b>	<b>7,154</b>
<b>Book Value (per share)</b>	<b>322</b>	<b>296</b>		<b>315</b>	<b>322</b>	<b>296</b>	<b>266</b>	<b>178</b>	<b>152</b>

1. YoY (calculated FY26 over FY25)  
2. Capital + Reserves & surplus

## Key Focus Areas



Key Outcomes

Growth in Advance

Improvement in NIM

Improvement in profitability and ROA

## Vision 2029

Update Q4FY26

7,907 cr Q2FY26	<b>Advance Book</b> <b>2x</b> by 2029	16k++ cr FY29 (P)	8,687 cr Q4FY26
1.38%/0.20% Q2FY26	<b>Asset Quality NNPA/Credit Cost*</b> (Endeavor to keep)	Below 1.0%/0.3% FY29 (P)	1.24%/0.26% Q4FY26
199 Q2FY26	<b>Branch Network</b> <b>1.5x</b> by 2029	300++ FY29 (P)	211 Q4FY26
1.26% Q2FY26	<b>Profitability Matrix RoA</b> (Endeavor to achieve)	1.6%++ FY29 (P)	1.33% Q4FY26
10.2% Q2FY26	<b>RoE</b> (Endeavor to achieve)	15.0%++ FY29 (P)	11.4% Q4FY26

\*Calculated as % to total average assets

**“From Strong to Stronger”**

Numbers have been rounded off wherever applicable

# 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

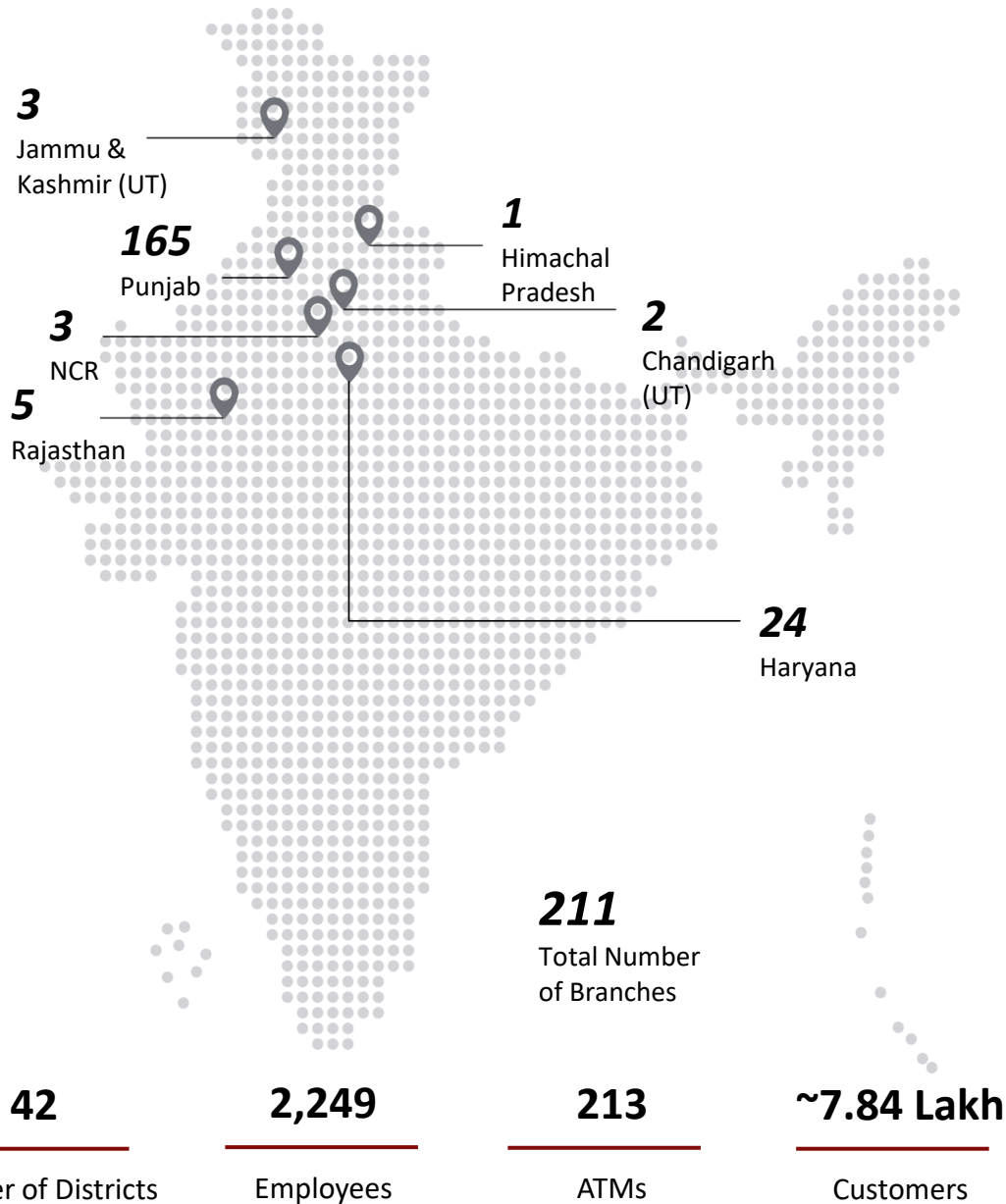
### Internet Banking

### 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



All data as of Q4FY26/March 31, 2026

\*Includes UT Chandigarh & Jammu

## 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	
	Mar'25	Mar'26	Mar'25	Mar'26	Mar'25	Mar'26
Rural Areas	40.5%	39.8%	36.4%	35.3%	22.4%	21.5%
Semi-Urban Areas	36.4%	37.4%	39.5%	38.3%	33.8%	33.2%
Urban Areas (including Metro)	23.1%	22.7%	24.1%	26.5%	43.8%	45.3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Numbers have been rounded off wherever applicable

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

## Retail focused liability franchise with high CASA share

- High CASA<sup>1</sup> ratio 35% with 90.4% retail deposits
- Low Cost of deposits at 5.7% in Q4FY26

## Consistent track record of growth with operational & profitability metrics

- ROAA<sup>2</sup> at 2.0%, ROA<sup>3</sup> at 1.33% as of quarter
- CAGR FY16-FY25 for PAT 26%; Advances 22%; Deposits 19%

## 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 2.54% and NNPA at 1.24%



## Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 38 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 28% towards Agricultural, 11% towards Housing, 14% towards LAP, 25% 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 FY26.

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

# Enabling Seamless Digital Experiences to Our Customers

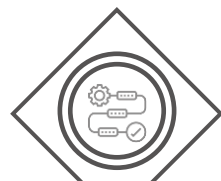


## Transforming Customer Experience

- 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

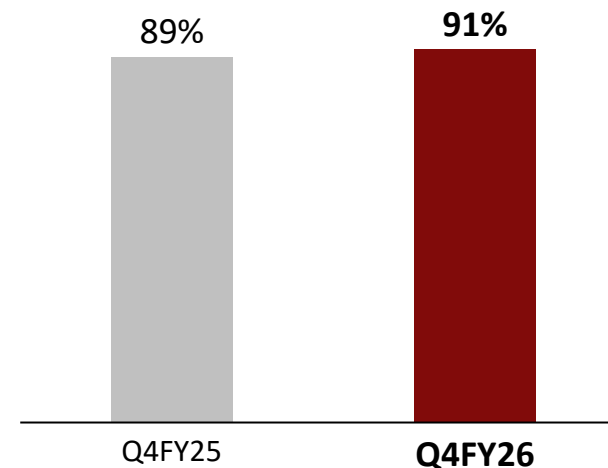
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

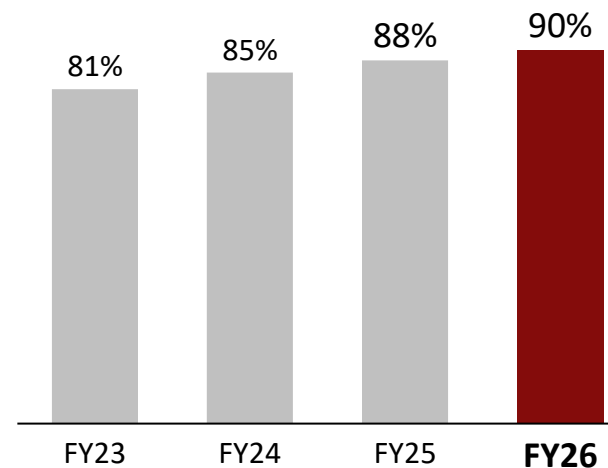
- Targeting and monitoring customers through data

### Share of Digital Transactions in non-cash Transactions

Y-o-Y



Y-o-Y



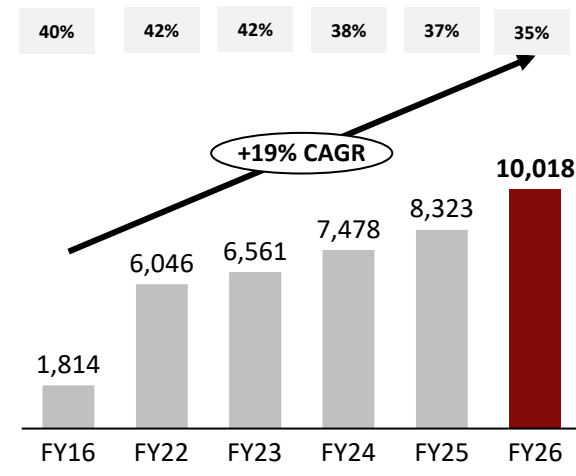
Numbers have been rounded off wherever applicable

# Historical Performance - Deposits & Advances

## Total Deposits

INR Crores

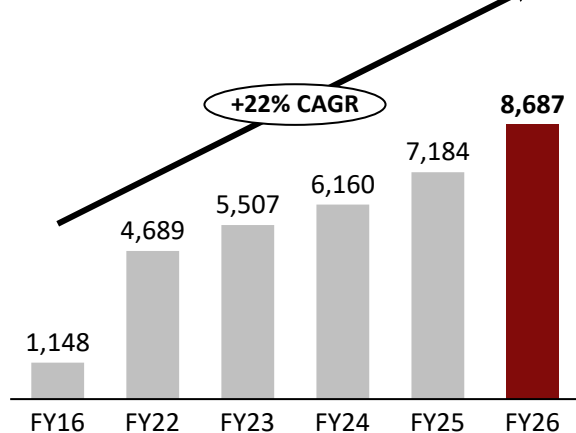
CASA %



	FY22				FY23				FY24				FY25				FY26				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Total Deposits (INR Crores)	5,483	5,571	6,059	6,046	6,162	6,185	6,700	6,561	7,064	7,000	7,482	7,478	7,778	7,780	8,384	8,323	9,110	9,317	9,931	10,018	
CASA %	40%	40%	43%	42%	43%	42%	44%	42%	40%	38%	39%	38%	39%	37%	39%	37%	36%	34%	36%	35%	
Q-o-Q (%)		5%	2%	9%	0%	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%

## Gross Loan Book

INR Crores



	FY22				FY23				FY24				FY25				FY26				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Gross Loan Book (INR Crores)	3,681	4,214	4,178	4,689	4,725	5,193	5,089	5,507	5,519	5,866	5,718	6,160	6,391	6,718	6,816	7,184	7,437	7,907	8,164	8,687	
Q-o-Q (%)		-2%	14%	-1%	12%	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

# Leadership Team



# Experienced Management Team



## Sarvjit Singh Samra

Managing Director, Promoter and CEO

38+ 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

25+ 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.



## Raghav Aggarwal

Chief Credit Officer – Branch Banking

Associated with the Bank since 2015 across various roles in credit sanctioning & monitoring and served as Chief Risk Officer from 2020 to 2026. Presently serving as Chief Credit Office – Branch Banking. Member of ICAI.



## Richa Mahajan

Chief Compliance Officer

Associated with the Bank for 23+ 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.



## Sameer Mahawar

Chief Risk Officer

Associated with the Bank since 2017, roles across Finance and Treasury, most recently serving as Deputy CRO. Serving as Chief Risk Officer since 2026. Member of ICAI.

# Seasoned Board of Directors



**Mr. Navin Kumar Maini**

Part-time chairman & Non-executive independent director

- 42+ 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

- 38+ 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

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



**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 Pvt Ltd.
- 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. Bhavdeep Sardana**

Non Independent Director

- Serving as CEO of The Sukhjit Starch & Chemicals, The Sukhjit Agro Inds. & Sukhjit Mega Food Park & Infra Ltd.
- Member of Punjab State Planning Board, Punjab State Council for Agricultural Education and Food Processing Advisory Committee (Govt. of Punjab)



**Company: Capital Small Finance Bank Limited**

**Capital Small Finance Bank** 

CIN: L65110PB1999PLC022634

**Mr. Sahil Vijay / Ms. Bharti Babutta**

[investorrelations@capitalbank.co.in](mailto:investorrelations@capitalbank.co.in)

Website: [www.capitalbank.co.in](http://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](mailto:abhishek.shah@sgapl.net) / [neha.shroff@sgapl.net](mailto:neha.shroff@sgapl.net)

Tel: +91 99306 51660 / +91 77380 73466