

CSFB.2025-26/336

October 29, 2025

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

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

Scrip Code: 544120, 951995 &amp; 953739

Symbol: CAPITALSFB

**Subject: Outcome of Board Meeting of Capital Small Finance Bank Limited ("the Bank") held on October 29, 2025**

**Ref: Regulation 30, 33 and 51, 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")**

Respected Sir/Madam,

In continuation to our letter dated October 24, 2025 intimating about the Board meeting, it is hereby informed that the Board of Directors of the Bank at its meeting held on October 29, 2025 has inter-alia, considered and approved the following:

1. To consider and approve the Un - audited financial results (Standalone) of the Bank for the quarter and half – year ended September 30, 2025

A copy of the unaudited financial results of the Bank for the quarter and half – year ended September 30, 2025 along with the Limited review report thereon issued by M/s SCV & Co. LLP, Chartered Accountants, Statutory Auditors of the Banks and the line items prescribed under the Listing Regulations is enclosed herewith as **Annexure – 1** and the same is also available on the Bank's website at [www.capitalbank.co.in](http://www.capitalbank.co.in).


Further, Investor Presentation of the above mentioned Results is enclosed herewith as **Annexure – 2**.

The Board meeting commenced at 02:00 p.m and concluded at 05:40 p.m.

Pursuant to the Regulation 52(7) of the Listing Regulations, we confirm that the issue proceeds of the listed non-convertible debt securities have been fully utilized and that there are no deviations in the use of the said proceeds from the object stated in the Information Memorandum(s)/Disclosure Documents.

Pursuant to SEBI Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, please find enclosed herewith requisite information on Security Cover including compliance with all the covenants

**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](mailto:mail@capitalbank.co.in) | [www.capitalbank.co.in](http://www.capitalbank.co.in)  
 [www.facebook.com/capitalbankindia](https://www.facebook.com/capitalbankindia) | CIN : L65110PB1999PLC022634

as **Annexure – 3** in respect of the listed unsecured non-convertible debentures (NCDs) issued by the Bank.

We request you to take note of the results in terms of the all applicable provisions of the Listing Regulations.

This is for your information and records.

Thanking You,

Yours faithfully,

For **Capital Small Finance Bank Limited**

**Amit Sharma**  
**Company Secretary & Compliance Officer**  
**Membership No.: F10888**

Encl: as above

**Independent Auditors' Limited Review Report on the Unaudited Financial Results of Capital Small Finance Bank Limited for the Quarter and Half year ended September 30, 2025, pursuant to the Regulations 33 and 52 read with Regulation 63 (2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).**

To  
**The Board of Directors**  
**Capital Small Finance Bank Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Capital Small Finance Bank Limited (hereinafter referred to as "the Bank") for the quarter and half year ended September 30, 2025 ("the Statement"), attached herewith, being submitted by the Bank pursuant to the requirement of Regulations 33 and 52 read with 63(2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("Listing Regulations") except for the disclosures relating to Pillar 3 disclosures as at September 30, 2025, "Leverage Ratio", "Liquidity Coverage Ratio", and "Net Stability Funding Ratio" which have been disclosed on Bank's website and in respect of which a link has been provided in Note 14 of the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting", as prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to issue a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial reporting", prescribed under Section 133 of the Act as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in accordance with the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

For SCV & CO. LLP  
CHARTERED ACCOUNTANTS  
FIRM REGISTRATION No. 000235N/N500089



  
**SUNNY SINGH**  
PARTNER

MEMBERSHIP No: 516834  
ICAI UDIN: 25516834BMMNGO5154

Place: Noida  
Date: October 29, 2025

**CAPITAL SMALL FINANCE BANK LIMITED**

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CIN: L65110PB1999PLC022634

**Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2025**

S. No	Particulars	(₹ in lacs except otherwise stated)					
		Quarter ended			Half Year ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1	Interest Earned (a)+(b)+(c)+(d)	25,646	24,708	22,359	50,354	44,207	90,850
	(a) Interest/discount earned on advances/bills	20,290	19,491	17,848	39,781	34,694	71,870
	(b) Income on Investments	3,259	3,166	3,017	6,425	6,019	12,282
	(c) Interest on balances with Reserve Bank of India and other interbank funds	2,049	2,004	1,452	4,053	3,411	6,504
	(d) Others	48	47	42	95	83	194
2	Other Income (refer note 12)	2,314	2,288	2,570	4,602	4,229	8,602
3	<b>Total Income (1)+(2)</b>	<b>27,960</b>	<b>26,996</b>	<b>24,929</b>	<b>54,956</b>	<b>48,436</b>	<b>99,452</b>
4	Interest Expended	14,482	13,729	12,267	28,211	24,205	49,830
5	Operating Expenses (i)+(ii)	8,411	8,132	7,838	16,543	15,152	31,079
	i. Employee cost	4,266	4,294	3,739	8,580	7,309	14,857
	ii. Other operating expenses	4,125	3,838	4,099	7,963	7,843	16,222
6	<b>Total Expenditure (4)+(5) (excluding provisions and contingencies)</b>	<b>22,893</b>	<b>21,861</b>	<b>20,105</b>	<b>44,754</b>	<b>39,357</b>	<b>80,909</b>
7	<b>Operating Profit before Provisions and Contingencies (3)-(6)</b>	<b>5,067</b>	<b>5,135</b>	<b>4,824</b>	<b>10,202</b>	<b>9,079</b>	<b>18,543</b>
8	Provisions (other than tax) and Contingencies	430	884	391	1,314	629	1,030
9	Exceptional Items	-	-	-	-	-	-
10	<b>Profit from Ordinary Activities before tax (7)-(8)-(9)</b>	<b>4,637</b>	<b>4,251</b>	<b>4,433</b>	<b>8,888</b>	<b>8,450</b>	<b>17,513</b>
11	Tax Expense	1,148	1,050	1,099	2,198	2,114	4,348
12	<b>Net Profit from Ordinary Activities after tax (10)-(11)</b>	<b>3,489</b>	<b>3,201</b>	<b>3,334</b>	<b>6,690</b>	<b>6,336</b>	<b>13,165</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	<b>Net Profit for the period/year (12)-(13)</b>	<b>3,489</b>	<b>3,201</b>	<b>3,334</b>	<b>6,690</b>	<b>6,336</b>	<b>13,165</b>
15	Paid up equity share capital (Face Value of ₹10/- each)	4,529	4,525	4,507	4,529	4,507	4,525
16	Reserves excluding Revaluation Reserves	-	-	-	-	-	1,29,489
17	<b>Analytical Ratios and other disclosure</b>						
	i. Percentage of shares held by Government of India	-	-	-	-	-	-
	ii. Capital Adequacy Ratio (Refer Note 13)	24.23%	24.50%	26.34%	24.23%	26.34%	25.39%
	Tier-I Ratio	20.91%	21.11%	22.19%	20.91%	22.19%	21.71%
	iii. Earnings per share (before and after extraordinary items, net of tax expense)						
	Basic EPS (₹) (non-annualized)	7.70	7.08	7.41	14.78	14.07	29.18
	Diluted EPS (₹) (non-annualized)	7.67	7.05	7.35	14.72	13.97	29.09
	iv. NPA Ratios						
	(a) Gross NPAs	21,327	20,424	17,532	21,327	17,532	18,534
	(b) Net NPAs	10,748	10,178	8,544	10,748	8,544	9,184
	(c) % of Gross NPAs to Gross Advances	2.70%	2.74%	2.61%	2.70%	2.61%	2.58%
	(d) % of Net NPAs to Net Advances	1.38%	1.39%	1.29%	1.38%	1.29%	1.30%
	v. Return on Assets <sup>1</sup> (annualized)	1.26%	1.18%	1.40%	1.22%	1.33%	1.35%
	vi. Net worth <sup>2</sup>	1,38,551	1,37,306	1,25,899	1,38,551	1,25,899	1,33,447
	vii. Operating Margin <sup>3</sup>	18.12%	19.02%	19.35%	18.56%	18.74%	18.65%
	viii. Net Profit Margin <sup>4</sup>	12.48%	11.86%	13.37%	12.17%	13.08%	13.24%
	ix. Debt Equity Ratio <sup>5</sup>	0.41	0.35	0.31	0.41	0.31	0.24
	x. Total Debt to Total Assets <sup>6</sup>	5.04%	4.39%	4.08%	5.04%	4.08%	3.17%
	xi. Outstanding redeemable preference shares <sup>7</sup>	-	-	-	-	-	-
	xii. Capital redemption reserve <sup>8</sup>	-	-	-	-	-	-
	xiii. Debenture redemption reserve <sup>9</sup>	-	-	-	-	-	-

<sup>1</sup>Return on Assets means the ratio of profit after tax to average monthly total assets

<sup>2</sup>Net worth is computed as per RBI Master Circular No. RBI/2015-16/70 DBR.No.Dir.BC.12/13.03.00/2015-16 on Exposure Norms dated July 1, 2015. Net worth includes Available for Sale (AFS) Reserve. Previous period figures have been recomputed accordingly

<sup>3</sup>Operating Margin means Operating profit before provisions and contingencies to the total income

<sup>4</sup>Net Profit Margin means Net Profit to total income

<sup>5</sup>The Bank follows the guidelines issued by the Reserve Bank of India (RBI) from time to time with regard to the Capital Adequacy Ratio. Accordingly, debt-equity ratio is not applicable on the Bank. However, the Debt Equity Ratio is calculated as total borrowings to share capital plus reserves & surplus

<sup>6</sup>Total Debts to Total assets means the ratio of total borrowings to total assets

<sup>7</sup>The Bank has not issued any redeemable preference shares

<sup>8</sup>As per the Companies Act, 2013, the Bank is not required to create capital/debenture redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited

<sup>9</sup>Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 & Indian Banks' Association (IBA) letter bearing reference no. COB/CIr/LoRD/2021-22/10718 dated December 22, 2021:

- |                                      |  |
|--------------------------------------|--|
| 1. Debt Service Coverage Ratio       | 5. Bad Debts to Account Receivable Ratio |
| 2. Interest Service Coverage Ratio   | 6. Current Liability Ratio               |
| 3. Current Ratio                     | 7. Debtors Turnover                      |
| 4. Long term Debt to Working Capital | 8. Inventory Turnover                    |



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Segment information in accordance with the RBI Guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segments of the Bank

S. No.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	<b>Segment Revenue</b>						
a)	Treasury	5,308	5,262	4,549	10,570	9,510	18,919
b)	Retail Banking	23,473	22,932	21,479	46,405	42,467	86,797
c)	Wholesale Banking	3,183	2,826	2,363	6,009	4,312	9,100
d)	Other Banking Operations	931	1,027	1,218	1,958	1,995	3,951
e)	Unallocated	-	-	-	-	-	-
	Less: Inter Segment Revenue	(4,935)	(5,051)	(4,680)	(9,986)	(9,848)	(19,315)
	<b>Income from Operations</b>	<b>27,960</b>	<b>26,996</b>	<b>24,929</b>	<b>54,956</b>	<b>48,436</b>	<b>99,452</b>
2	<b>Segment Results</b>						
a)	Treasury	627	482	287	1,109	418	1,210
b)	Retail Banking	4,828	5,474	4,408	10,302	10,315	22,359
c)	Wholesale Banking	471	(467)	209	4	339	817
d)	Other Banking Operations	864	943	1,156	1,807	1,871	3,713
e)	Unallocated	-	-	-	-	-	-
	<b>Total</b>	<b>6,790</b>	<b>6,432</b>	<b>6,060</b>	<b>13,222</b>	<b>12,943</b>	<b>28,099</b>
	Less: (i) Interest	(632)	(631)	(631)	(1,263)	(1,278)	(2,543)
	(ii) Other Unallocable Expenditure net off Unallocable Income	(1,521)	(1,550)	(996)	(3,071)	(3,215)	(8,043)
	<b>Total Profit Before Tax</b>	<b>4,637</b>	<b>4,251</b>	<b>4,433</b>	<b>8,888</b>	<b>8,450</b>	<b>17,513</b>
3	<b>Segment Assets</b>						
a)	Treasury	2,96,207	3,05,321	2,26,057	2,96,207	2,26,057	2,36,406
b)	Retail Banking	7,19,307	6,83,213	6,33,500	7,19,307	6,33,500	6,66,888
c)	Wholesale Banking	1,21,032	1,16,040	89,644	1,21,032	89,644	1,01,436
d)	Other Banking Operations	679	942	1,097	679	1,097	663
e)	Unallocated	6,201	5,820	5,788	6,201	5,788	5,358
	<b>Total Assets</b>	<b>11,43,426</b>	<b>11,11,336</b>	<b>9,56,086</b>	<b>11,43,426</b>	<b>9,56,086</b>	<b>10,10,751</b>
4	<b>Segment Liabilities</b>						
a)	Treasury	-	-	-	-	-	-
b)	Retail Banking	8,71,748	8,48,191	7,46,312	8,71,748	7,46,312	7,83,002
c)	Wholesale Banking	1,03,563	97,116	54,397	1,03,563	54,397	64,528
d)	Other Banking Operations	1	0	2	1	2	7
e)	Unallocated	29,017	28,407	28,809	29,017	28,809	29,200
	<b>Total</b>	<b>10,04,329</b>	<b>9,73,714</b>	<b>8,29,520</b>	<b>10,04,329</b>	<b>8,29,520</b>	<b>8,76,737</b>
5	<b>Capital and Reserves</b>	<b>1,39,097</b>	<b>1,37,622</b>	<b>1,26,566</b>	<b>1,39,097</b>	<b>1,26,566</b>	<b>1,34,014</b>
6	<b>Total (#+5)</b>	<b>11,43,426</b>	<b>11,11,336</b>	<b>9,56,086</b>	<b>11,43,426</b>	<b>9,56,086</b>	<b>10,10,751</b>

-The Bank is operating in domestic segment, so there is only one geographic segment.

-Inter Segment transactions are based on transfer pricing as determined by the management.

-The RBI vide its circular dated April 07, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank has not setup any DBU so far and hence DBU has not been disclosed as a separate segment.

**Notes:**

1. Statement of Assets and Liabilities is as below:

Particulars	As at September 30, 2025	As at September 30, 2024	As at March 31, 2025
	Unaudited	Unaudited	Audited
<b>CAPITAL AND LIABILITIES</b>			
Capital	4,529	4,507	4,525
Reserves and Surplus	1,34,568	1,22,059	1,29,489
Deposits	9,31,720	7,77,965	8,32,260
Borrowings	57,685	39,002	32,058
Other Liabilities and Provisions	14,924	12,553	12,419
<b>Total</b>	<b>11,43,426</b>	<b>9,56,086</b>	<b>10,10,751</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	54,987	48,257	64,984
Balances with Banks and Money at call and short notice	88,660	49,119	34,988
Investments	1,95,407	1,75,076	1,81,945
Advances	7,80,086	6,62,860	7,09,039
Fixed Assets	9,076	8,370	8,775
Other Assets	15,210	12,404	11,020
<b>Total</b>	<b>11,43,426</b>	<b>9,56,086</b>	<b>10,10,751</b>
Contingent Liabilities	8,766	6,969	7,861
Bills for Collection	-	-	-



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**2. Cash Flow Statement is as below:**

Particulars	(₹ in Lacs)		
	Half Year ended September 30, 2025	Half Year ended September 30, 2024	Year ended March 31, 2025
	Unaudited	Unaudited	Audited
<b>Cash Flow from Operating Activities</b>			
Net Profit before Taxes	8,888	8,450	17,513
Adjustment For:			
Depreciation Charge on Fixed Assets	873	845	1,699
Loan Loss Provision	1,314	630	1,030
Amortization of premium/(discount) on Investments	165	176	332
(Profit)/Loss on Sale of Fixed Assets	1	(2)	(2)
Employee Stock Option Expense	258	301	490
Operating profit before working capital changes	-	-	-
Adjustment For:	11,499	10,400	21,062
(Increase)/Decrease In Term Deposits with other Banks	(55,000)	23,227	38,935
(Increase) in Investments (other than HTM Investments)	(13,751)	(245)	(6,956)
(Increase) In Advances	(72,276)	(55,868)	(1,02,409)
Increase In Deposits	99,460	30,191	84,486
(Increase) In Other Assets	(4,128)	(1,523)	(279)
Increase/(Decrease) in Other Liabilities & Provision	2,419	(2,386)	(2,558)
<b>Cash Flow (used in)/from Operating Activities</b>	<b>(31,777)</b>	<b>3,796</b>	<b>32,281</b>
Direct Taxes Paid (net of refunds)	(2,229)	(2,179)	(4,332)
<b>Net Cash Flow (used in)/from Operating Activities</b>	<b>(34,006)</b>	<b>1,617</b>	<b>27,949</b>
<b>Cash Flow from Investing Activities</b>			
Purchase of Fixed Assets	(1,220)	(858)	(2,119)
Proceeds from Sale of Fixed Assets	45	18	20
Investments in HTM securities (Net)	-	(3,546)	(3,546)
<b>Net Cash Flow used In Investing Activities</b>	<b>(1,175)</b>	<b>(4,386)</b>	<b>(5,645)</b>
<b>Cash Flow from Financing Activities</b>			
Proceeds from issue of share capital including Share Premium	38	20	195
Net Proceeds from the new issue of Unsecured Redeemable Non-Convertible Bonds/ (Redemption of Bonds)	-	(947)	(947)
Net Increase/(Decrease) in Borrowings/ Refinance	25,627	(7,276)	(14,220)
Dividend Payment	(1,809)	(541)	(541)
<b>Net Cash Flow from/(used in) Financing Activities</b>	<b>23,856</b>	<b>(8,744)</b>	<b>(15,513)</b>
<b>Net (Decrease)/Increase in Cash &amp; Cash Equivalents</b>	<b>(11,325)</b>	<b>(11,513)</b>	<b>6,791</b>
<b>Cash &amp; Cash Equivalents in the beginning of the period/year</b>	<b>73,298</b>	<b>66,507</b>	<b>66,507</b>
<b>Cash &amp; Cash Equivalents at the end of the period/year</b>	<b>61,973</b>	<b>54,994</b>	<b>73,298</b>

3. The above financial results for the quarter and half year ended September 30, 2025 have been reviewed by the Audit Committee at its meeting held on October 28, 2025 and were recommended to the Board of Directors for approval. The Board of Directors of the Bank have considered and approved the same at its meeting held on October 29, 2025. The results have been subjected to limited review by the Statutory Auditors of the Bank and they have issued their unmodified review report thereon.
4. These financial results of the Bank have been prepared in accordance with Banking Regulation Act 1949, generally accepted accounting principles in India, recognition and measurement principles laid down in Accounting Standard -25 'Interim Financial Reporting' ('AS-25'), as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Bank, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and is in compliance with the presentation and disclosure requirements of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
5. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025.
6. Any application guidance /clarifications /circulars /directions issued by the RBI or other regulators are implemented prospectively as and when they become applicable, unless specifically required under those application guidance /clarifications /circulars /directions otherwise.
7. The figures of the current quarter/corresponding previous quarter represent the difference between the year-to-date figures up to the end of the current quarter/corresponding previous quarter and the published figures up to the end of the previous quarter.
8. During the quarter and half year ended September 30, 2025, the Bank has allotted 39,250 equity shares pursuant to the exercise of options under the approved employee stock option schemes.
9. Post approval by the members in the Annual General Meeting held on August 01, 2025, during the quarter and half year ended September 30, 2025, the Bank has paid the final dividend for the year ended March 31, 2025 of ₹4 per equity share having face value of ₹10 each.



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10. Details of restructuring under “Resolution Framework – 1.0: Resolution Framework for COVID-19-related Stress” and “Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses” during the half year ended September 30, 2025 is as under:

(₹ in lacs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on March 31, 2025 (A) <sup>1</sup>	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year <sup>2</sup>	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on September 30, 2025
Personal Loans	1,181	-	-	116	1,065
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	77	4	-	23	50
<b>Total</b>	<b>1,258</b>	<b>4</b>	<b>-</b>	<b>139</b>	<b>1,115</b>

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

<sup>1</sup> Includes requests received till September 30, 2021 Implemented subsequently

<sup>2</sup> Net of increase in exposure during the period

11. During the quarter and half year ended September 30, 2025, the Bank has not transferred/acquired any stressed loan or loan not in default under the master directions of Reserve Bank of India on Transfer of Loan Exposures dated September 24, 2021, as updated from time to time.
12. Other income relates to income from commission, exchange & brokerage, profit/fee earned on sale of third-party products, profit/loss on sale/revaluation on investments, profit on exchange transactions, etc.
13. Capital to risk-weighted asset ratio of the Bank has been computed in accordance with the Reserve Bank of India (“RBI”) circular no DBR. NBD. No.26/ 16.13.218/2016-17, dated October 06, 2016 on “Operating Guidelines for Small Finance Banks”. The Bank has followed Basel II Standardized Approach for credit risk. Market risk and operation risk has not been considered for measurement of Capital Adequacy Ratio as per the letter issued by the Reserve Bank of India vide reference number DBR.NBD.No.4502/16.13.218/2017-18 dated November 08, 2017 to all the small finance banks.
14. In accordance with the Reserve Bank of India guidelines, Pillar 3 disclosure, leverage ratio, liquidity coverage ratio, net stable funding ratio and main features of capital instruments are available at <https://www.capital.bank.in/investors/regulatory-disclosures>. The disclosure has not been subjected to limited review.
15. Preparation of consolidated financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies).
16. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors of  
Capital Small Finance Bank Limited



Sarvjit Singh Samra  
Managing Director & CEO  
DIN: 00477444

Date: October 29, 2025  
Place: Jalandhar

## Annexure - 2

Defined by  
**Results**

Driven by  
**Relationships**



**Capital Small Finance  
Bank Limited**

**Investor Presentation – Q2 & H1FY26**

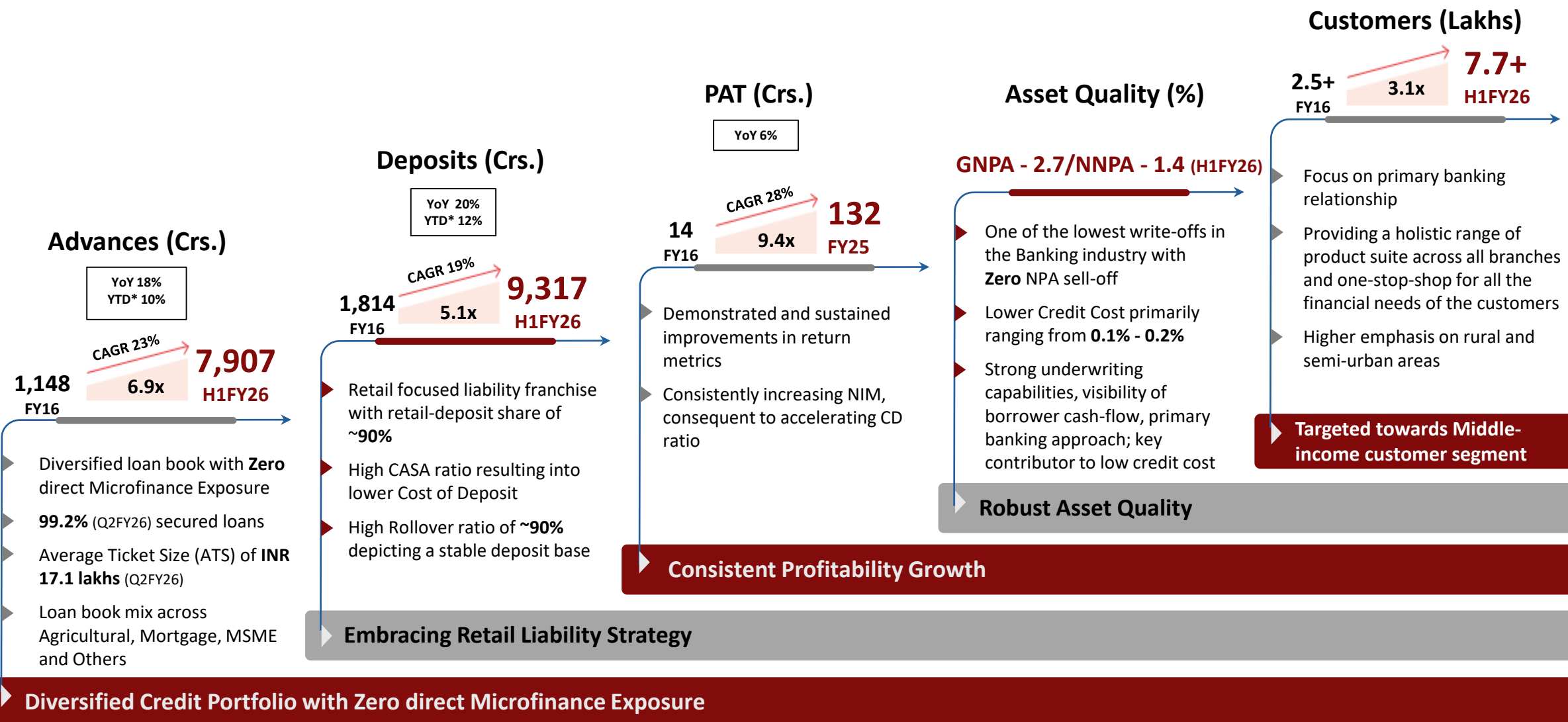
This presentation and the accompanying slides (the “Presentation”), which have been prepared by **Capital Small Finance Bank Limited (the “Company”)**, have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, 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.

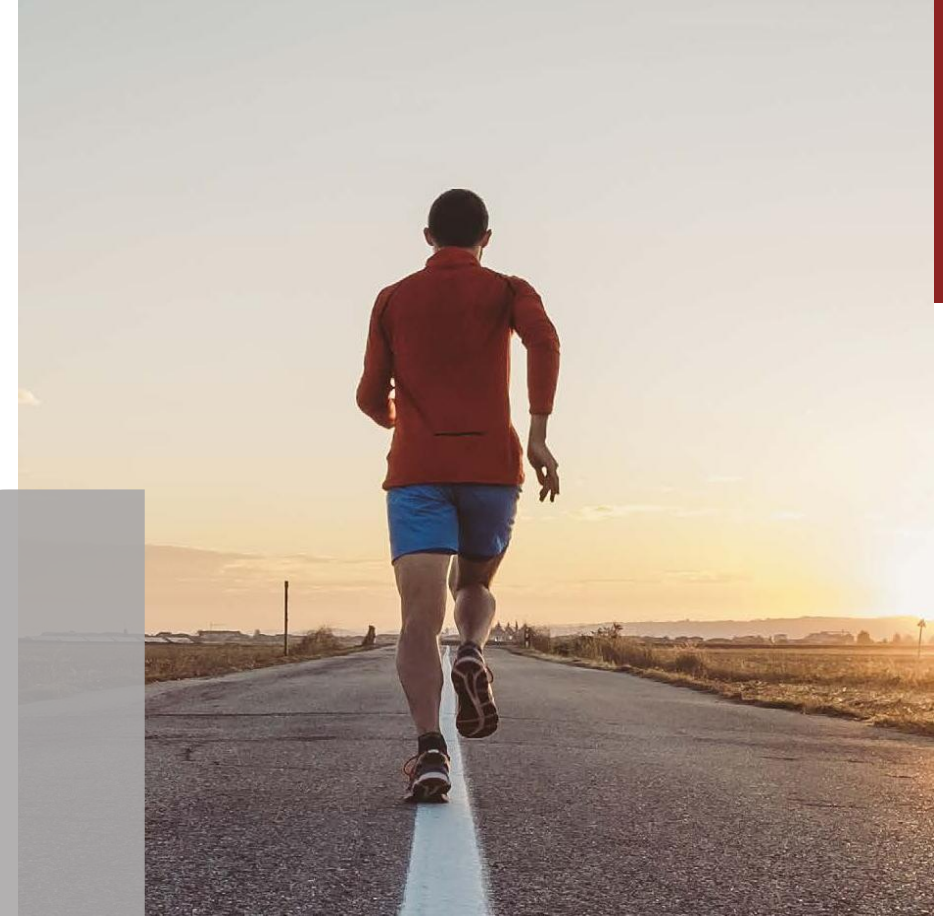
# Differentiated Bank Focused on Middle Income Segment

As we embrace the 10th year of our current journey as SFB, we build on a legacy of over two decades (including as LAB)—rooted in trust, fueled by passion, driven by growth, and empowered by enduring, inclusive partnerships



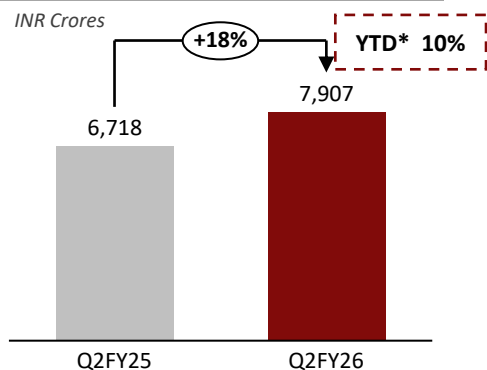
\*YTD (6 Months) H1FY26 over FY25 | CAGR (FY2016-FY25)

# Performance Highlights

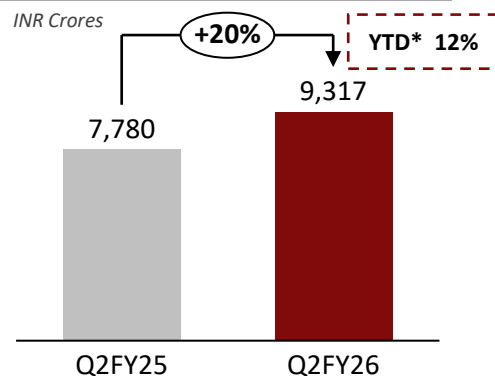


# Key Highlights Q2FY26

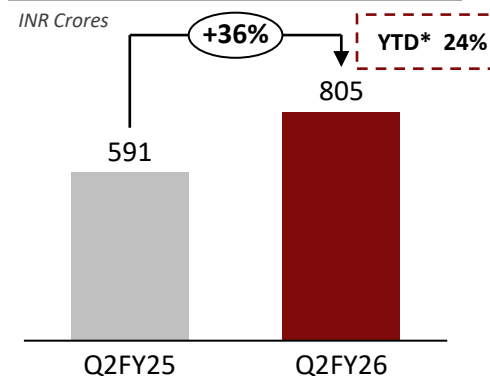
## Gross Advances



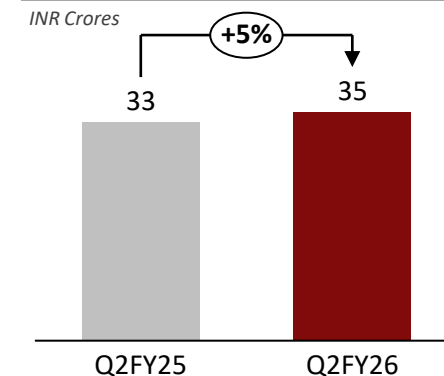
## Deposits



## Disbursement



## Profit After Tax



### RoA (%)

**1.3%**

Vs

1.4%/1.2%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

### Collection Efficiency (%)

**98.4%**

Vs

97.1%/100.8%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

### GNPA (%)

**2.7%**

Vs

2.6%/2.7%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

### NNPA (%)

**1.4%**

Vs

1.3%/1.4%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

### NIM (%)

**4.0%**

Vs

4.1%  
(30<sup>th</sup> June 2025)

### CASA Ratio (%)

**33.9%**

Avg. CASA 34.8%

Vs

35.9%  
(30<sup>th</sup> June 2025)

### CRAR (%)

**24.2%**

Vs

24.5%  
(30<sup>th</sup> June 2025)

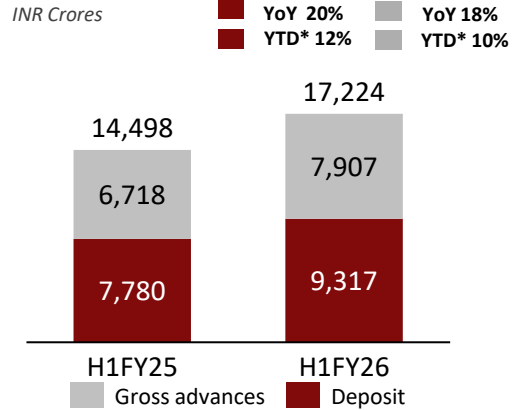
### Branch Network

**199 Branches**

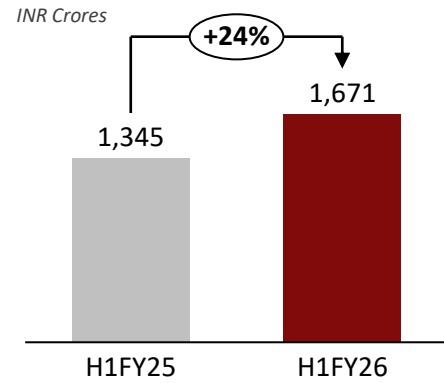
across 5 states  
And 2 Union  
Territories

# Key Highlights H1FY26

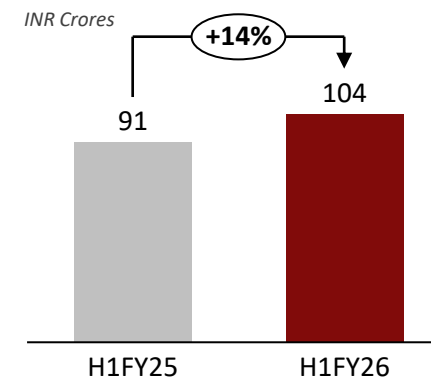
## Gross Advances & Deposits



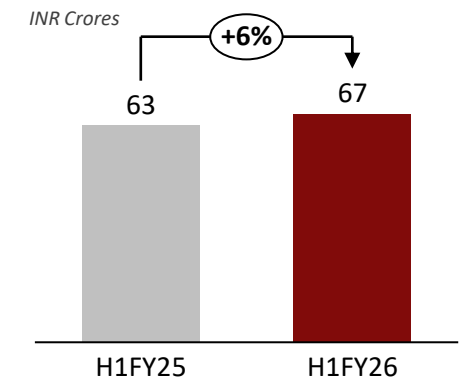
## Disbursement



## PPOP



## Profit After Tax



### RoA (%)

**1.2%**

Vs  
1.3%  
(30<sup>th</sup> September 2024)

### Collection Efficiency (%)

**98.4%**

Vs  
97.1%  
(30<sup>th</sup> September 2024)

### GNPA (%)

**2.7%**

Vs  
2.6%  
(30<sup>th</sup> September 2024)

### NNPA (%)

**1.4%**

Vs  
1.3%  
(30<sup>th</sup> September 2024)

### NIM (%)

**4.1%**

Vs  
4.2%  
(30<sup>th</sup> September 2024)

### CRAR (%)

**24.2%**

Vs  
26.3%  
(30<sup>th</sup> September 2024)

### Branch Network

**199 Branches**  
across 5 states  
And 2 Union Territories

# Asset Portfolio



# Well-Diversified Credit Portfolio – Q2FY26

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>

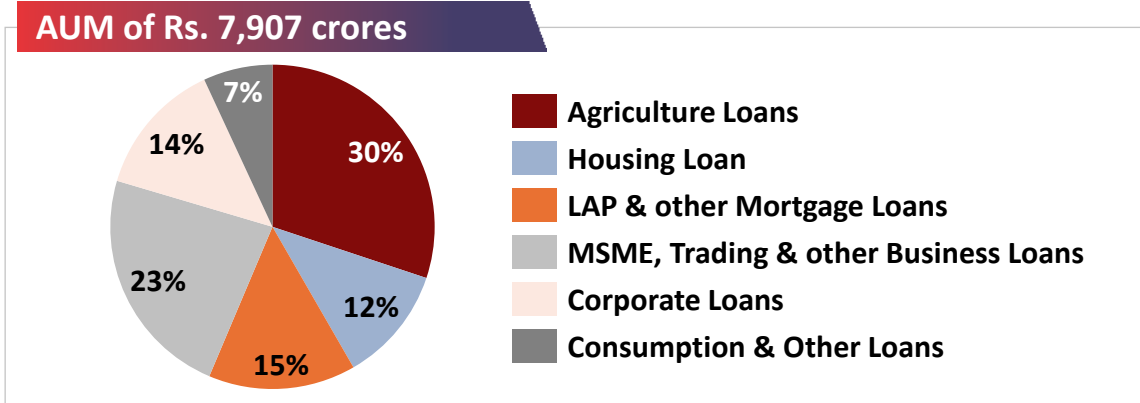
	Agricultural Loans		Mortgage Loans		MSME, Trading & other Business Loans		Corporate Loans		Consumption & Other Loans	
							NBFCs (Non-MFI)	MFI's		
<b>Gross Advances</b>	<b>Rs. 2,381 Cr</b> Rs. 2,340 Cr / Rs. 2,246 Cr (Q2FY25/Q1FY26)	<b>Rs. 2,076 Cr</b> Rs. 1,794 Cr / Rs. 1,997 Cr (Q2FY25/Q1FY26)	<b>Rs. 1,835 Cr</b> Rs. 1,374 Cr / Rs. 1,648 Cr (Q2FY25/Q1FY26)	<b>Rs. 1,006 Cr</b> Rs. 665 Cr / Rs. 945 Cr (Q2FY25/Q1FY26)	<b>Rs. 62 Cr</b> Rs. 60 Cr / Rs. 72 Cr (Q2FY25/Q1FY26)	<b>Rs. 547 Cr</b> Rs. 485 Cr / Rs. 529 Cr (Q2FY25/Q1FY26)				
<b>ATS</b>	<b>Rs. 1.28 Mn</b> Rs. 1.24 Mn / Rs. 1.27 Mn (Q2FY25/Q1FY26)	<b>Rs. 1.35 Mn</b> Rs. 1.22 Mn / Rs. 1.32 Mn (Q2FY25/Q1FY26)	<b>Rs. 2.44 Mn</b> Rs. 2.01 Mn / Rs. 2.32 Mn (Q2FY25/Q1FY26)	<b>Rs. 268.41 Mn</b> Rs. 207.68 Mn / Rs. 262.05 Mn (Q2FY25/Q1FY26)	<b>Rs. 185.00 Mn</b> Rs. 188.57 Mn / Rs. 185.00 Mn (Q2FY25/Q1FY26)	<b>Rs. 0.83 Mn</b> Rs. 0.77 Mn / Rs. 0.81 Mn (Q2FY25/Q1FY26)				
<b>NNPA</b>	<b>2.56%</b> 1.77% / 2.18% (Q2FY25/Q1FY26)	<b>0.77%</b> 0.84% / 0.83% (Q2FY25/Q1FY26)	<b>1.20%</b> 2.10% / 1.58% (Q2FY25/Q1FY26)	<b>NIL</b> NIL / NIL (Q2FY25/Q1FY26)	<b>13.74%</b> NIL / 14.35% (Q2FY25/Q1FY26)	<b>0.47%</b> 0.33% / 0.43% (Q2FY25/Q1FY26)				
<b>Interest Yield</b>	<b>12.66%</b> 12.49% / 12.67% (Q2FY25/Q1FY26)	<b>11.32%</b> 11.78% / 11.55% (Q2FY25/Q1FY26)	<b>10.64%</b> 10.71% / 10.70% (Q2FY25/Q1FY26)	<b>10.83%</b> 11.14% / 10.91% (Q2FY25/Q1FY26)	<b>9.73%</b> 9.69% / 9.75% (Q2FY25/Q1FY26)					

**Granular loan book portfolio**  
ATS of Rs. 1.71 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 September 2025

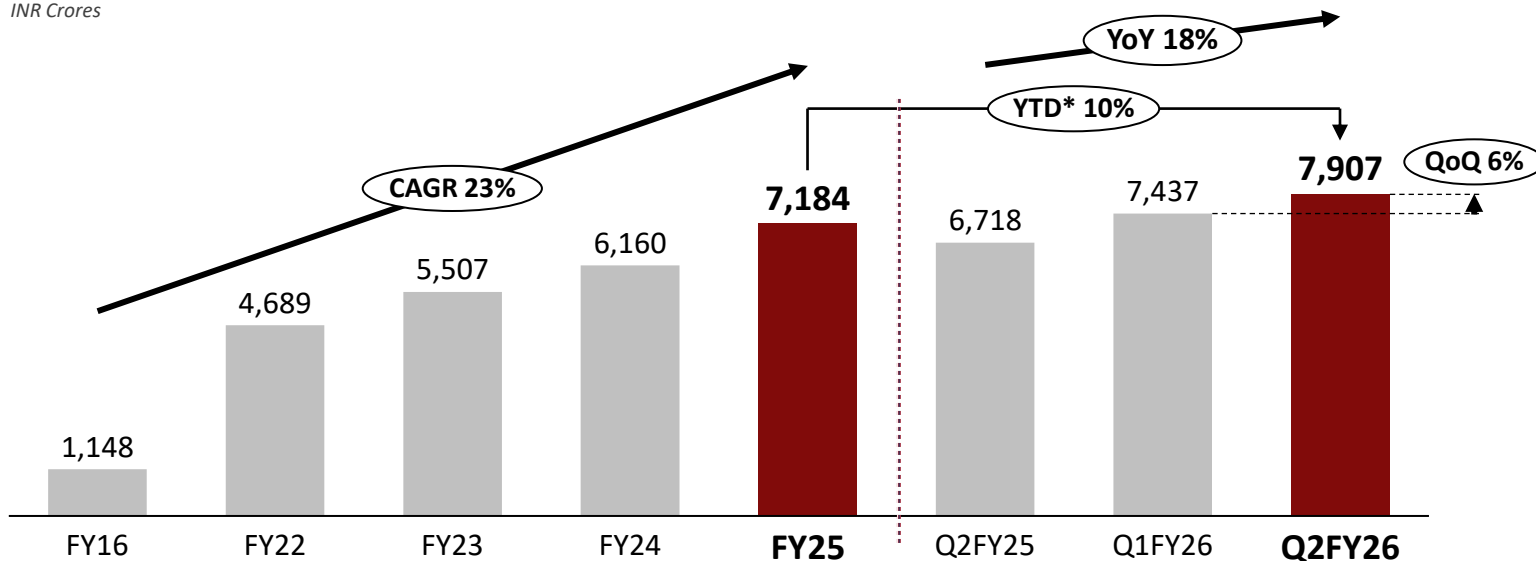
Other Loans include Corporate Loans & Consumption Loans

Numbers have been rounded off wherever applicable

# Diversified & Secured Advances Portfolio

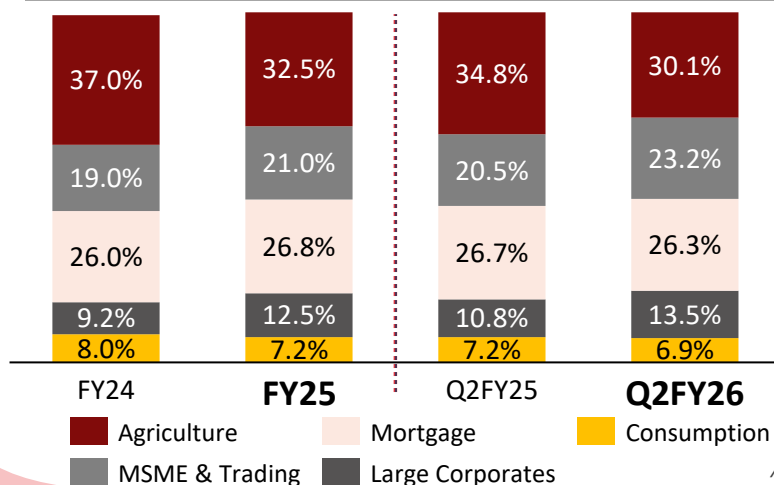
## Gross Loan Book

INR Crores

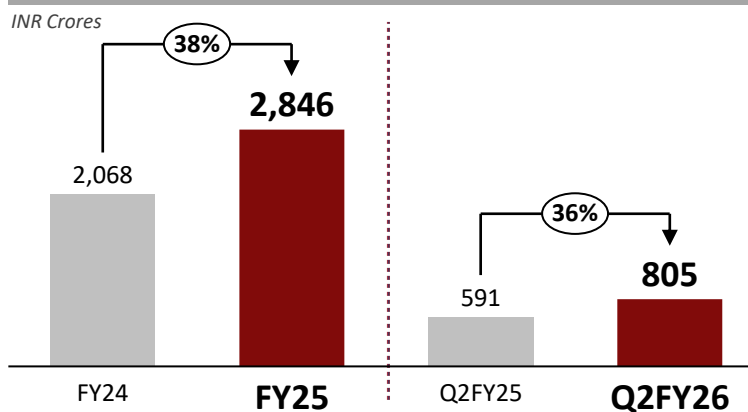


- Focus on middle income customer segment, with endeavor to be the full suite Banker (Portfolio ATS of INR 17.1 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending
- The growth driver for the quarter is MSME/ Business segment, grew by 11% on QoQ and 33% on YoY basis, followed by LAP within mortgage, grew by 6% on QoQ basis and 22% on YoY basis

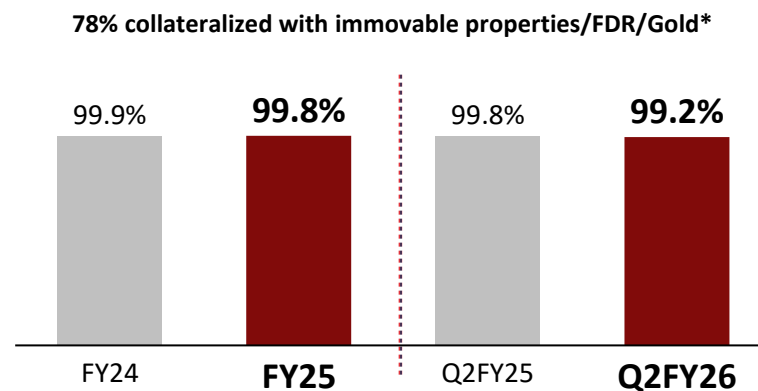
## Diversified Portfolio & non reliance on MFI segment (%)



## Healthy Disbursements



## Emphasis on Secured Lending (%)



78% collateralized with immovable properties/FDR/Gold\*

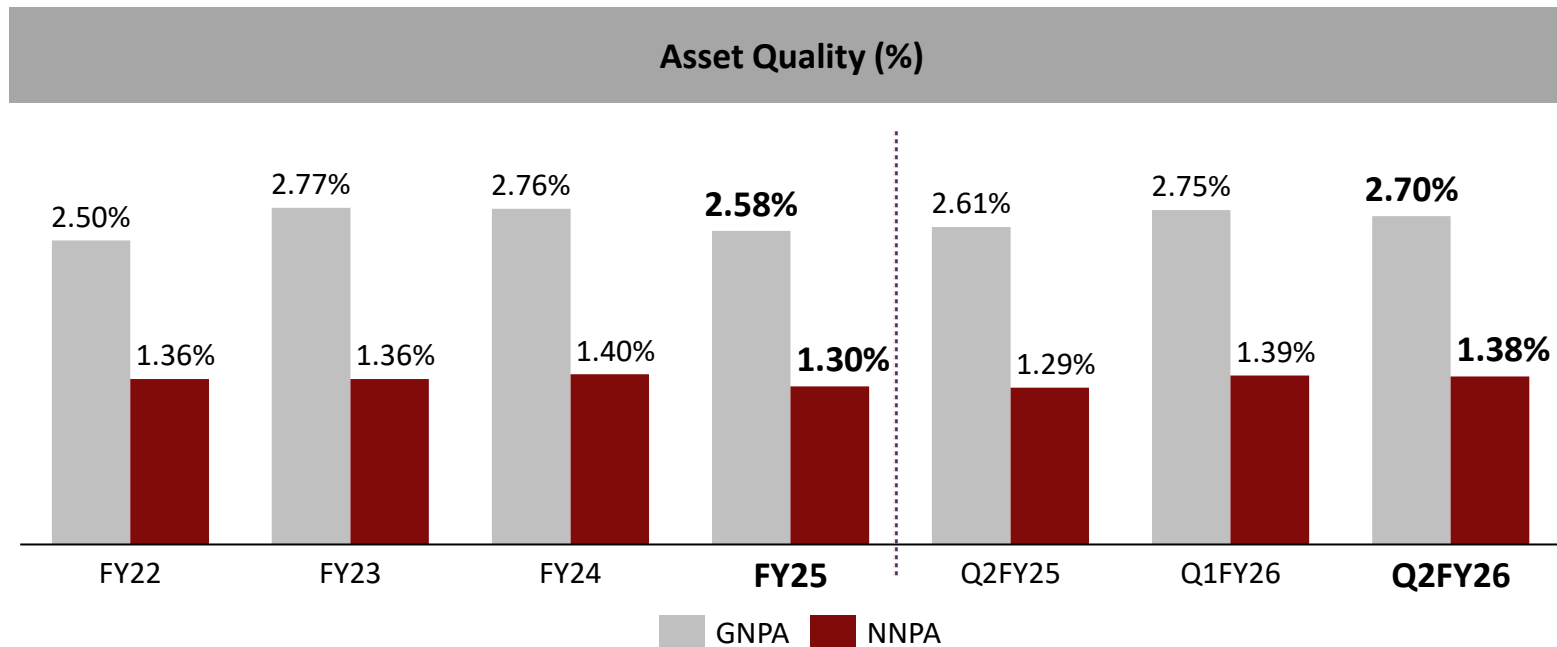
\*CAGR (FY2016-25)

\*Data as of September 2025

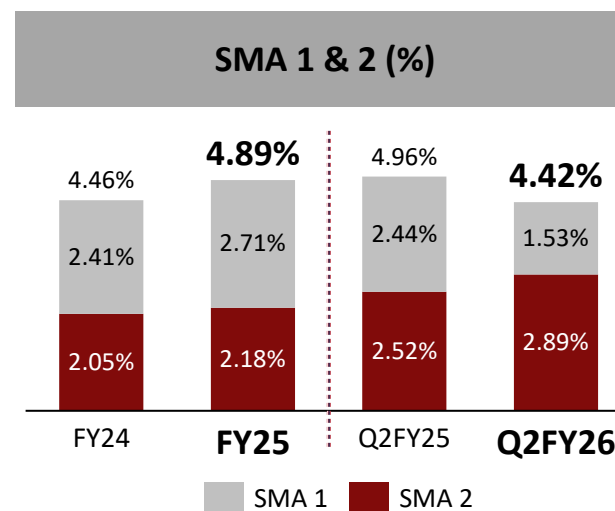
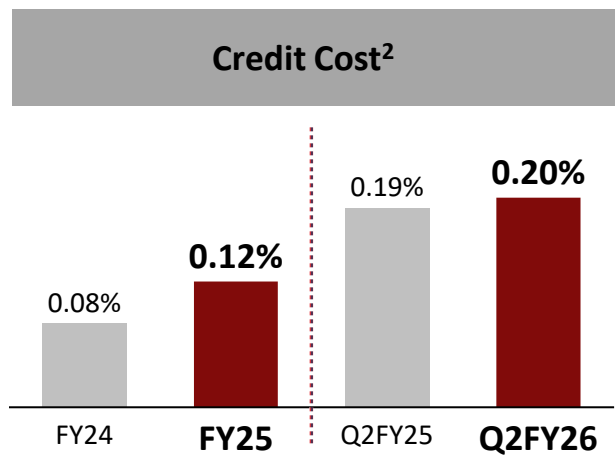
\*YTD (6 Months) H1FY26 over FY25

Numbers have been rounded off wherever applicable

# Industry Leading 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
- Despite challenging operating environment marked by natural calamity (flood situation) effecting northern parts of country, asset quality improved marginally during the quarter



NPA Table (INR Crores)	FY23	FY24	FY25	Q2 FY25	Q2 FY26
Opening NPAs	117.1	152.6	170.2	171.9	204.2
Additions	154.4	128.4	84.4	21.8	31.1
Upgradations & Recovery	118.8	110.5	68.8	18.3	22.1
Write offs <sup>1</sup>	0.1	0.3	0.5	0.1	0.1
Closing NPAs	152.6	170.2	185.3	175.3	213.3

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 Sept-25

**1.4%**

NNPA as of Sept-25

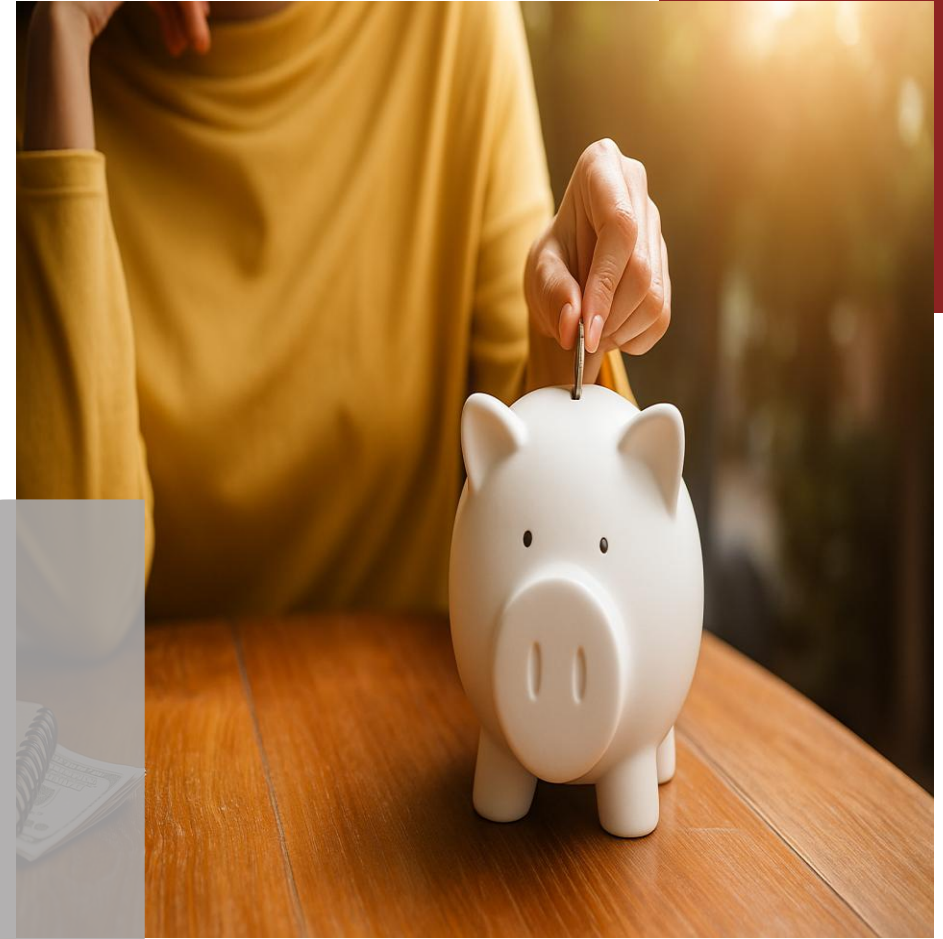
**0.2%**

Credit Cost Q2FY26

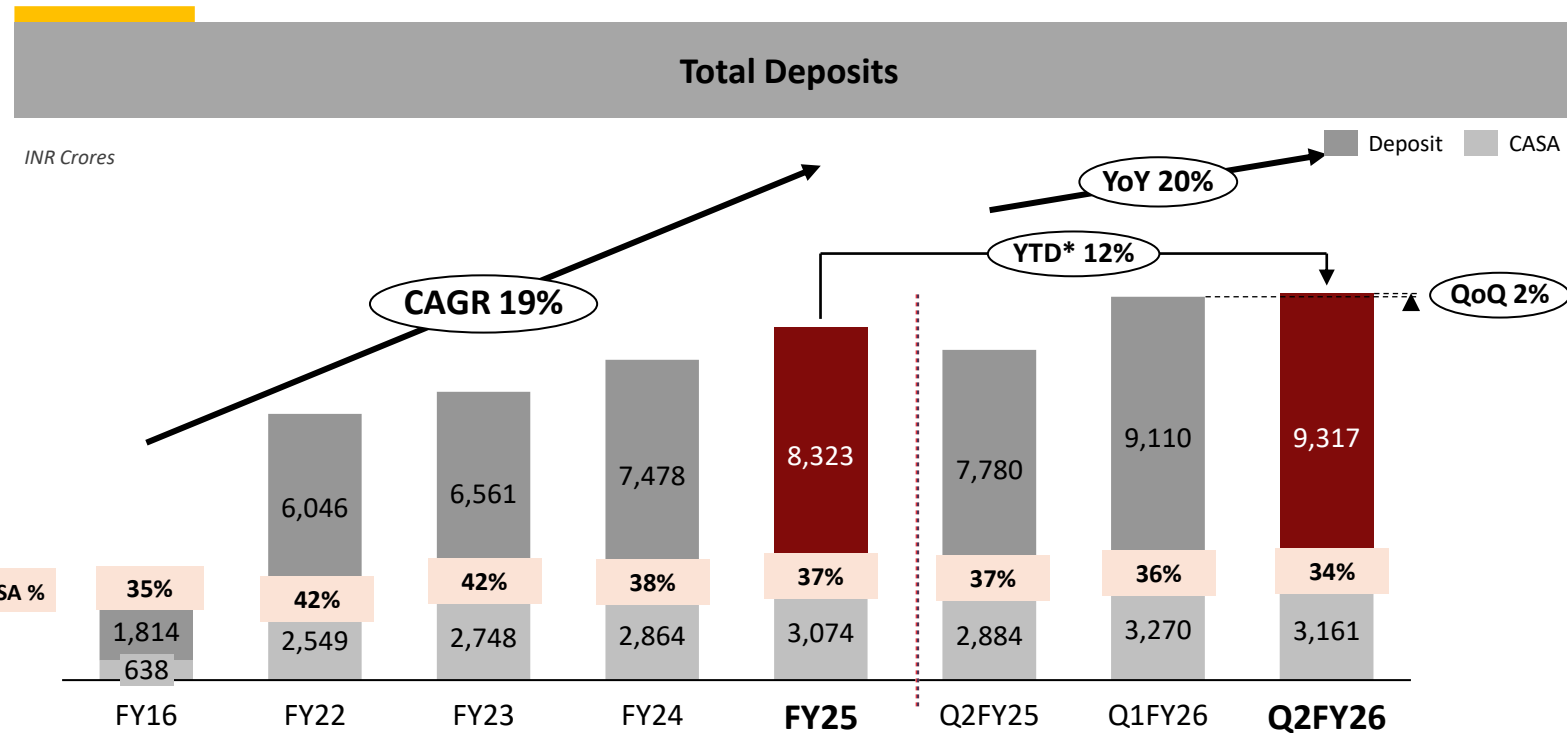
**~ Negligible write-offs**

One of the most secured Asset Portfolio in the Lending Industry

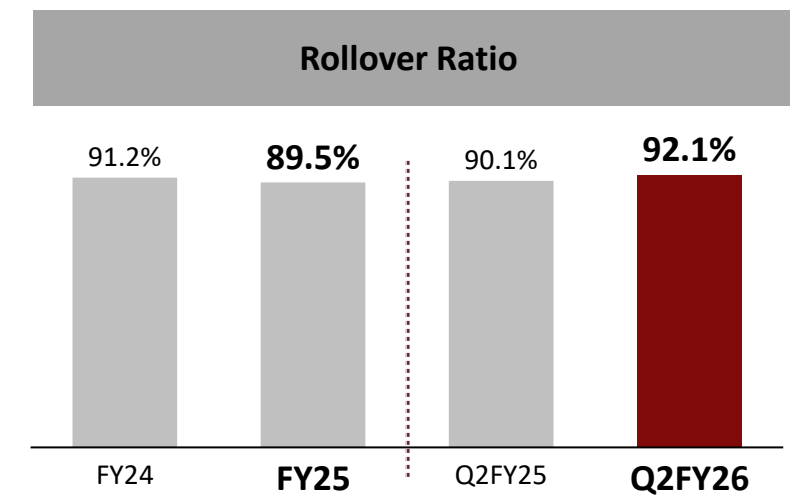
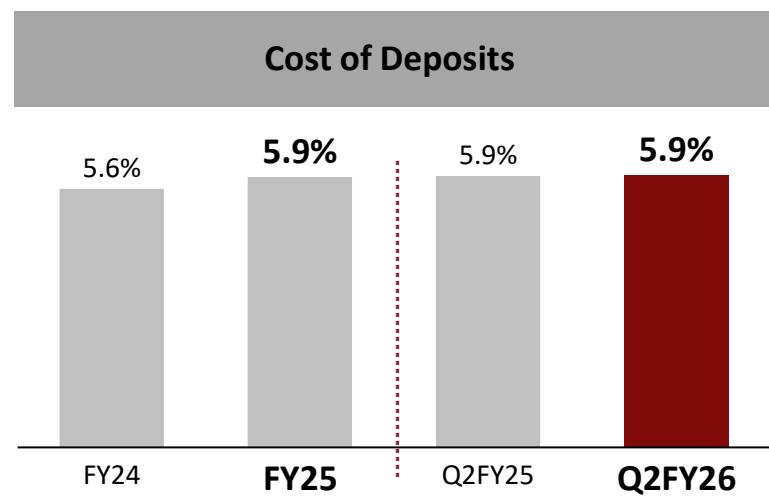
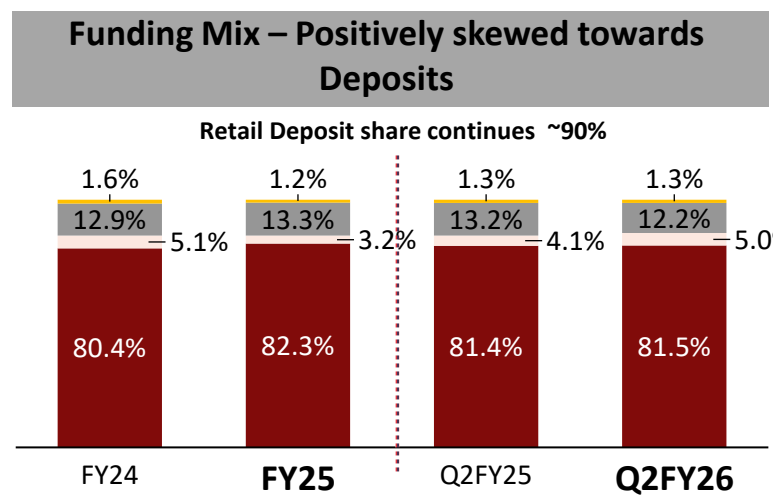
# Liability Portfolio



# Retail Focused Liability Franchise with High Share of CASA



- The Bank was consciously calibrated deposit growth owing to low CD ratio and high leverage ratios. Ability to quickly ramp up deposit mobilization.
- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 12% in H1FY26
- Focus on granular & retail centric deposits, with negligible Bulk deposits
- CASA ratio remained healthy at 33.9% (average CASA 34.8% for Q2FY26). the decline is temporarily and attributed to immediate cash requirement arising due flood situation (interest on saving bank accounts is 3.25%)



CASA calculated as total CASA divided by total deposits, ^CAGR (FY2016-25) \*YTD (6 Months) is H1FY26 over FY25

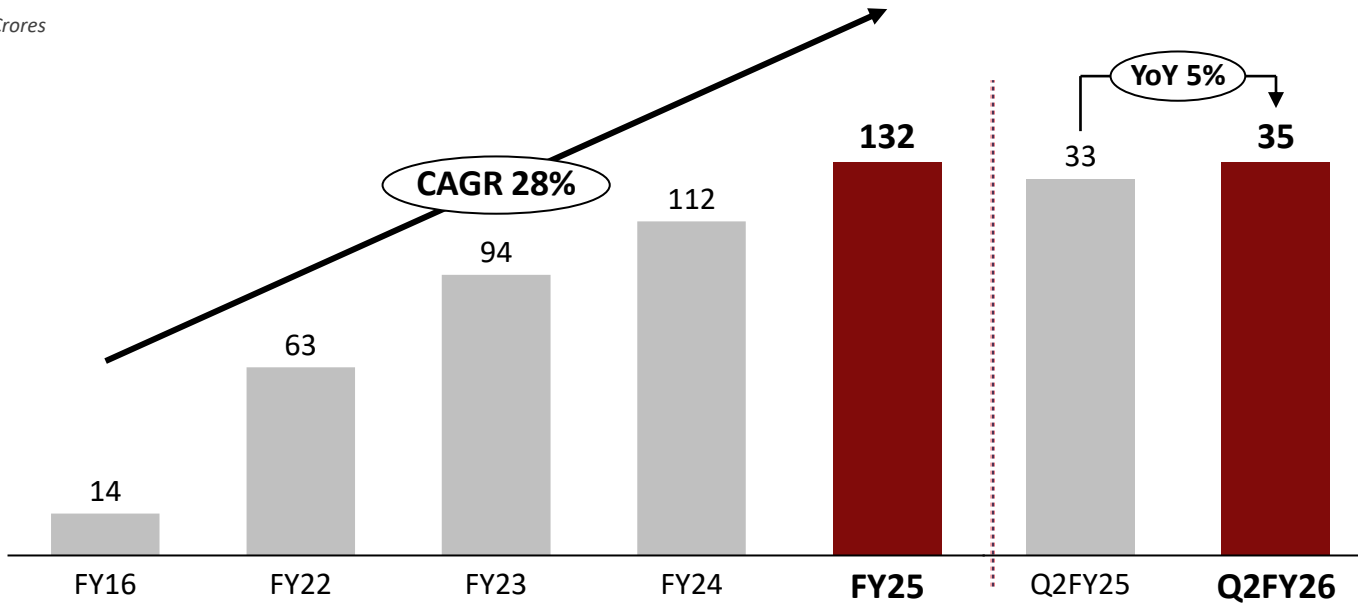
# Financials & Key Ratios



# Consistently Improving Profitability

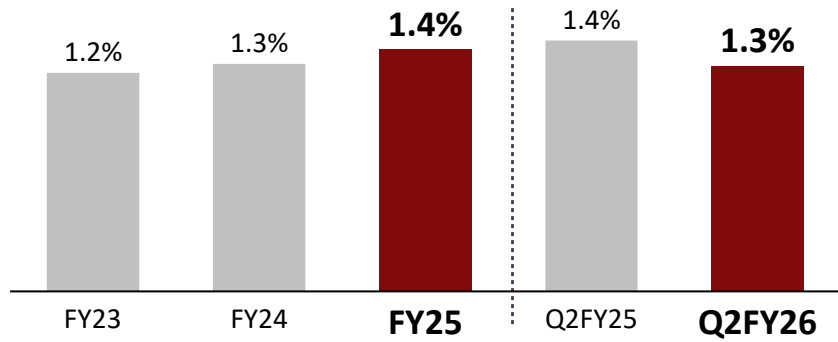
## Profit After Tax

INR Crores

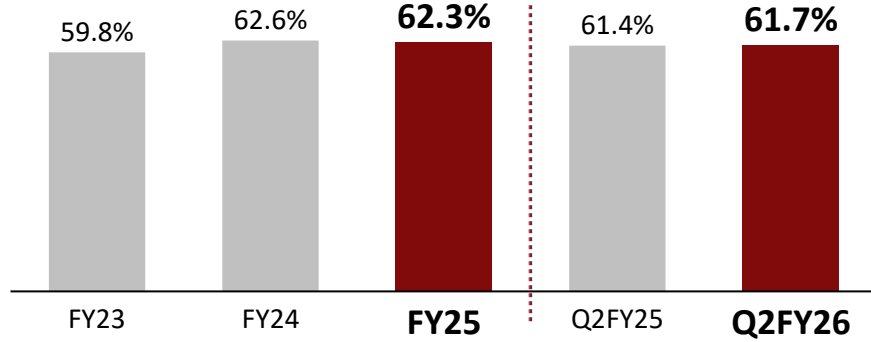


- Over the last quarter the impact of the interest rate decline has fully played out on advance portfolio, whereas impact on the deposit repricing is yet to be fully visible. The NIM for Q2FY24 has stood at 4.04%, against 4.1% in Q1FY26.
- Operating efficiency start showing improvement, with the cost-to-income ratio at 61.7% in Q2 FY26, the opex as % to average assets, improved to 3.0% against 3.3% in Q2FY25
- RoA sequentially improved to 1.3% for Q2FY26 against 1.2% in Q1FY26

## RoA<sup>1</sup>



## Cost to Income Ratio



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

# Statement of Profit and Loss



INR Crs.

Particulars	H1FY26	H1FY25	YoY <sup>1</sup> (%)	Q2FY26	FY25	FY24	FY23	FY22	CAGR <sup>2</sup> %
Interest Earned	504	442	14%	256	909	794	676	579	
Other Income	47	42	12%	24	86	68	50	54	
<b>Gross Total Income</b>	<b>551</b>	<b>484</b>	<b>14%</b>	<b>280</b>	<b>995</b>	<b>862</b>	<b>726</b>	<b>633</b>	<b>17%</b>
Interest Expended	282	242	17%	145	498	449	354	323	
Operating expenses	164	151	9%	83	311	258	223	196	
Provisions & Contingencies	37	28	32%	16	54	43	55	51	
<b>Profit/loss for the period</b>	<b>67</b>	<b>63</b>	<b>6%</b>	<b>35</b>	<b>132</b>	<b>112</b>	<b>94</b>	<b>63</b>	<b>38%</b>
<b>Earnings Per Equity Share</b> (non annualized)									
Basic (Rs)	14.8	14.1		7.1	29.2	30.7	27.4	18.4	
Diluted (Rs)	14.7	14.0		7.0	29.1	30.5	27.2	18.2	

1. YoY (calculated H1FY26 over H1FY25)

2. CAGR (calculated from 2019-25)

Numbers have been rounded off wherever applicable

# Return Ratios

Key Business Parameters	Q2FY25	Q1FY26	Q2FY26
CD ratio (Avg) (%)	82.4	80.9	81.5
CD ratio (Outstanding) (%)	86.4	81.6	84.9
Yield on Advances (%)	11.3	11.1	11.0
Cost of Deposits (%)	5.9	5.9	5.9
Cost to Income ratio (%)	61.4	60.6	61.7

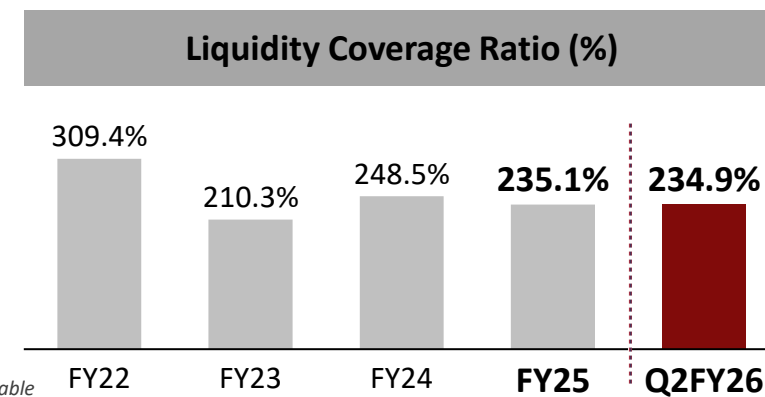
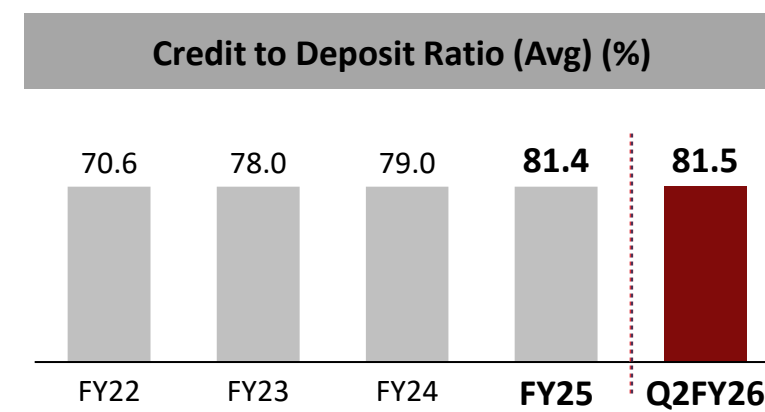
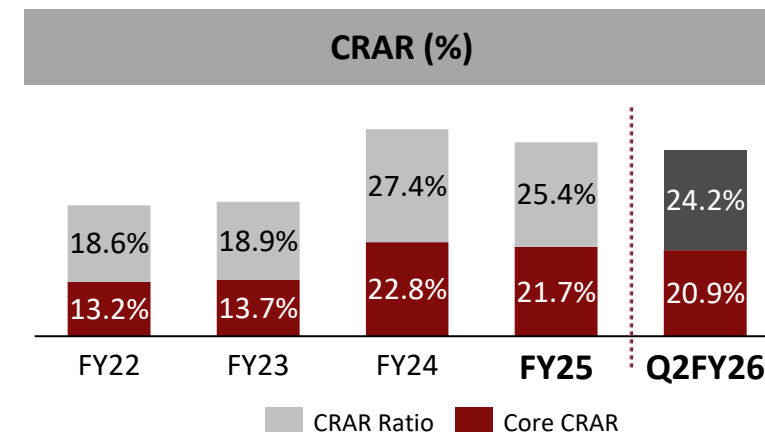
Return Ratios %	Q2FY25	Q1FY26	Q2FY26
Net Interest Margin	4.2	4.1	4.0
Non-Interest Income <sup>1</sup>	1.1	0.9	0.9
Operating Expense	3.3	3.0	3.0
Credit Cost	0.2	0.4	0.2
RoA <sup>2</sup>	1.4	1.2	1.3
RoAA <sup>3</sup>	2.1	1.8	1.9
RoE <sup>4</sup>	10.8	9.4	10.2

Other Income (INR cr)	Q2FY25	Q1FY26	Q2FY26
Advance Related Fee Income	7.8	7.2	9.1
Operations Related Fee Income	4.9	5.0	5.3
Banca Commission <sup>4</sup>	11.5	9.5	8.6
Forex Commission	0.7	0.8	0.7
Treasury Income	0.8	0.9	-
<b>Total Other Income</b>	<b>25.7</b>	<b>23.4</b>	<b>23.7</b>

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
2.9	2.9	3.0	3.2
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;
- Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD 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

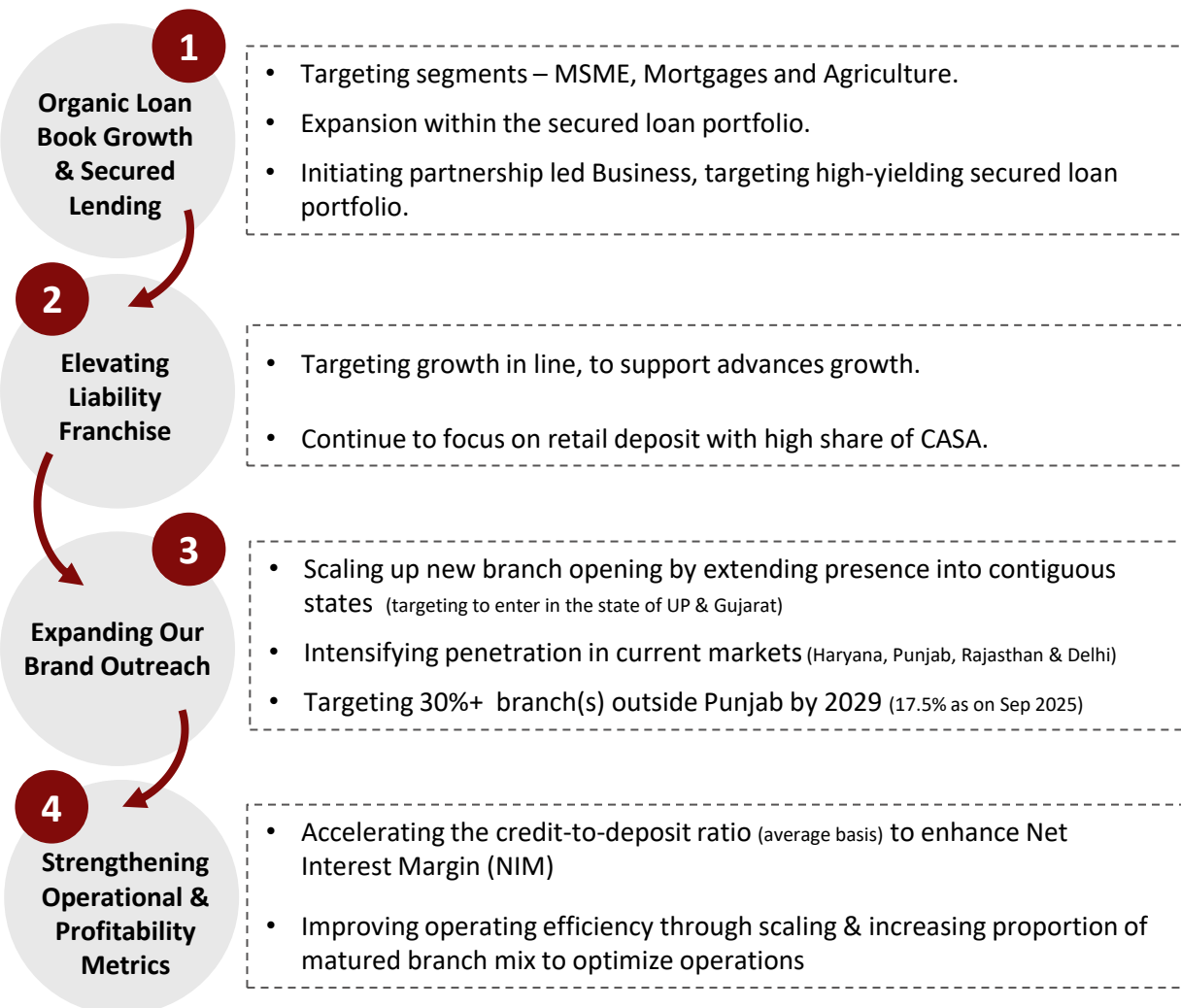
# Statement of Assets and Liabilities



Particulars (INR Cr)	H1FY26	H1FY25	YoY <sup>1</sup> (%)	Q1FY26	FY25	FY24	FY23	FY22
<b>Capital &amp; Liabilities</b>								
Shareholder's Fund <sup>2</sup>	1,391	1,266		1,376	1,340	1,197	611	516
Deposits	9,317	7,780	20%	9,110	8,323	7,478	6,561	6,046
Borrowings	577	390		488	321	472	721	498
Other Liabilities and Provisions	149	125		139	124	148	98	93
<b>Total</b>	<b>11,434</b>	<b>9,561</b>	<b>20%</b>	<b>11,113</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)	1,436	974		1,605	1,000	1,321	881	1,019
Investments	1,954	1,751		1,876	1,819	1,706	1,489	1,357
Advances	7,801	6,629	18%	7,334	7,090	6,075	5,429	4,635
Fixed Assets	91	84		92	89	84	83	84
Other Assets	152	123		206	110	110	110	59
<b>Total</b>	<b>11,434</b>	<b>9,561</b>	<b>20%</b>	<b>11,113</b>	<b>10,108</b>	<b>9,295</b>	<b>7,991</b>	<b>7,154</b>
<b>Book Value (per share)</b>	<b>307</b>	<b>281</b>		<b>304</b>	<b>296</b>	<b>266</b>	<b>178</b>	<b>152</b>

1. YoY (calculated H1FY26 over H1FY25)  
2. Capital + Reserves & surplus

## Key Focus Areas



**Key Outcomes**

- Growth in Advance
- Improvement in NIM
- Improvement in profitability and ROA

## Vision 2029

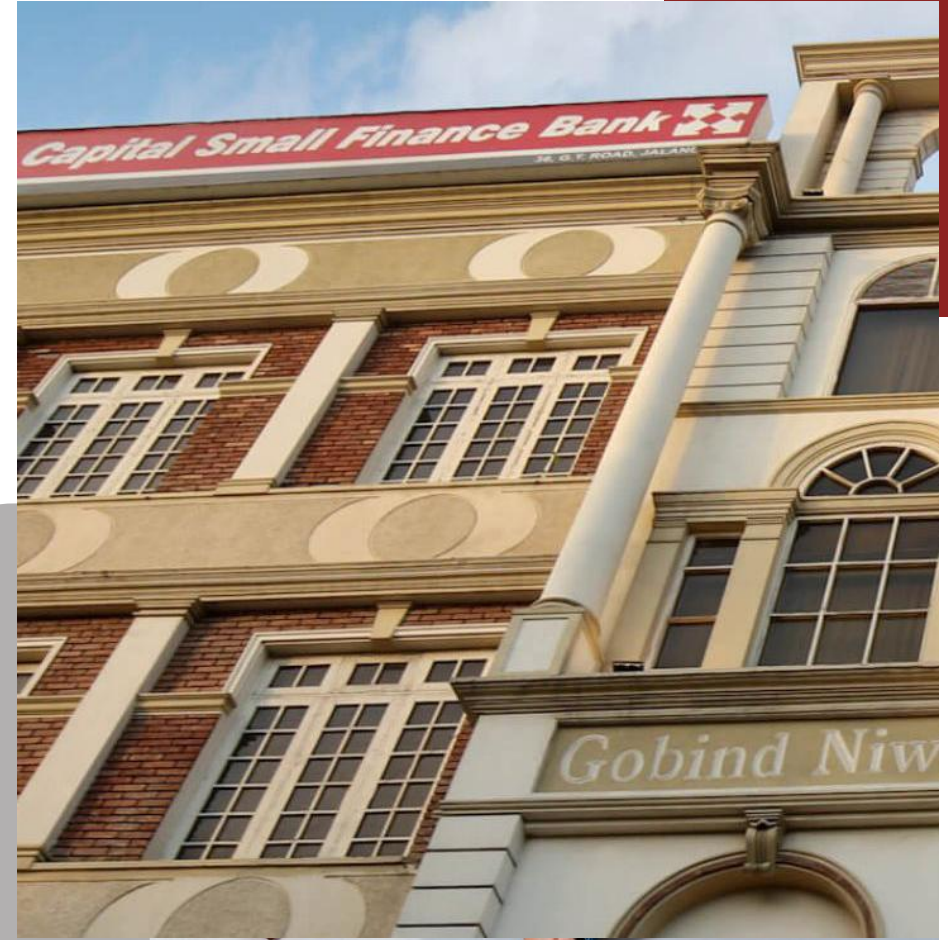
7,907 cr Q2FY26	<b>Advance Book</b> <b>2x</b> by 2029	16k++ cr FY29 (P)
1.4%/0.2% Q2FY26	<b>Asset Quality NNPA/Credit Cost*</b> (Endeavor to keep)	Below 1.0%/0.3% FY29 (P)
199 Q2FY26	<b>Branch Network</b> <b>1.5x</b> by 2029	300++ FY29 (P)
1.3% Q2FY26	<b>Profitability Matrix RoA</b> (Endeavor to achieve)	1.6%++ FY29 (P)
10.2% Q2FY26	<b>RoE</b> (Endeavor to achieve)	15.0%++ FY29 (P)

\*Calculated as % to total average assets

**“From Strong to Stronger”**

**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

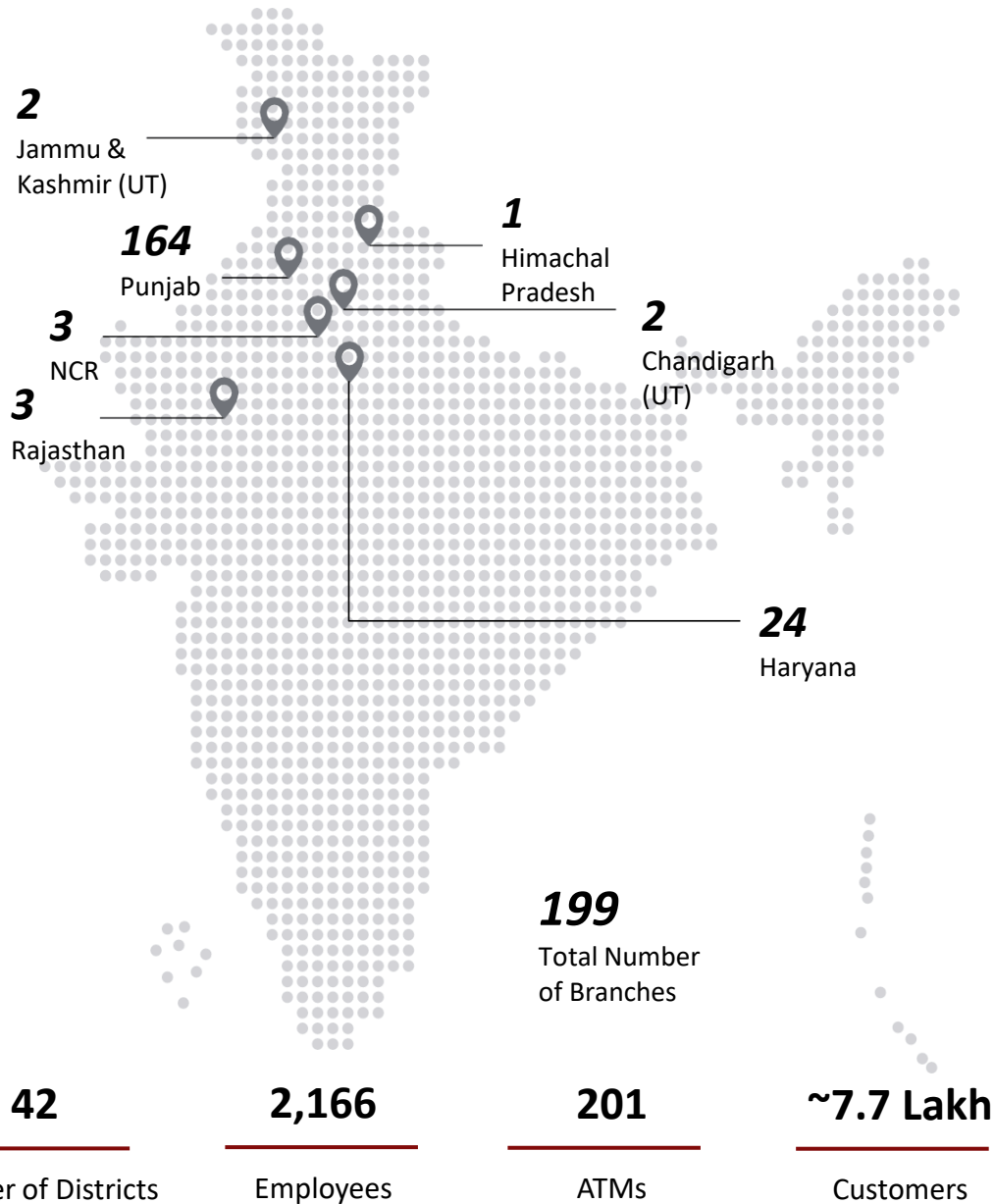
### Internet Banking

### 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



All data as of Q2FY26/September 30, 2025

## 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	
	Sep'24	Sep'25	Sep'24	Sep'25	Sep'24	Sep'25
Rural Areas	41.1%	40.2%	37.0%	35.0%	22.8%	21.8%
Semi-Urban Areas	33.9%	36.7%	40.3%	38.6%	34.1%	33.3%
Urban Areas (including Metro)	25.0%	23.1%	22.7%	26.3%	43.1%	44.9%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\*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

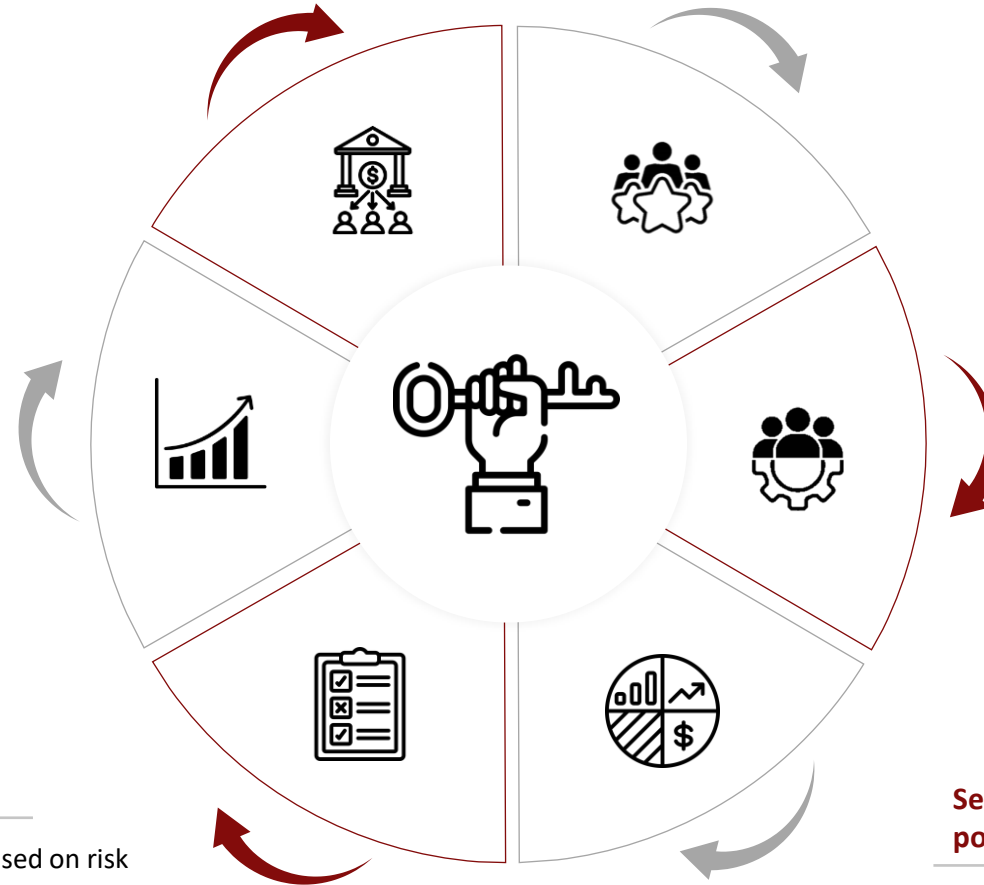
- High CASA<sup>1</sup> ratio 34% with 89.1% retail deposits
- Low Cost of deposits at 5.9% in Q2FY26

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

- ROAA<sup>2</sup> at 1.9%, ROA<sup>3</sup> at 1.3% as of quarter
- 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
- Committed 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, 26% towards Mortgages, 23% 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

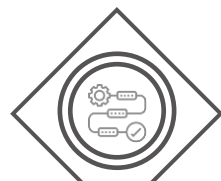


## Transforming Customer Experience

- 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

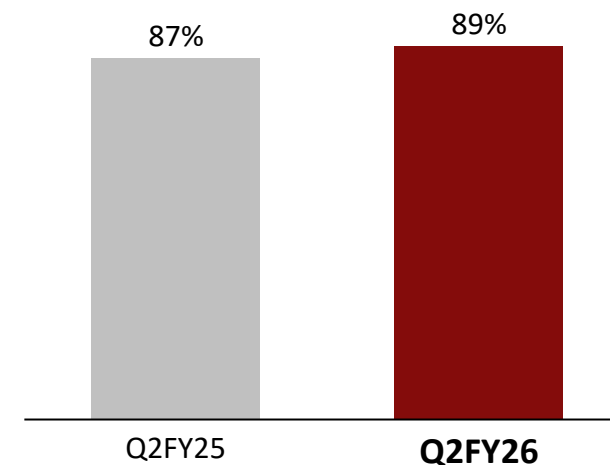
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

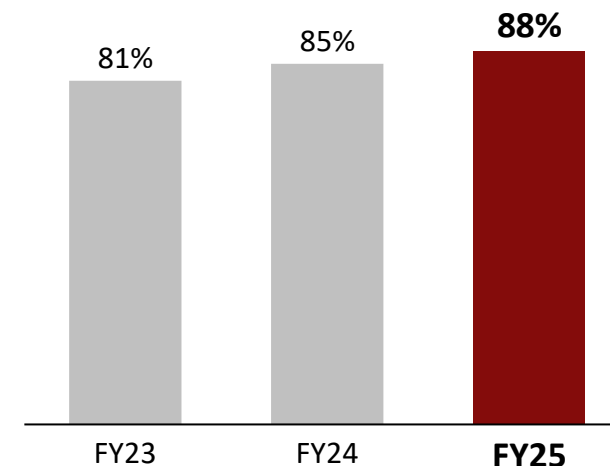
- Targeting and monitoring customers through data

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

Q-o-Q



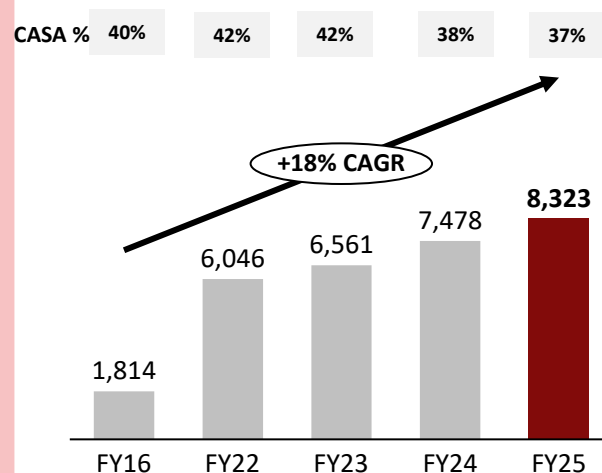
Y-o-Y



# Historical Performance - Deposits & Advances

## Total Deposits

INR Crores



FY22				
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

FY23				
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

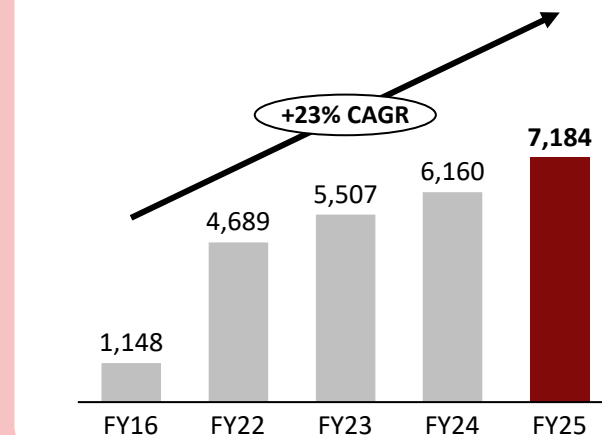
FY24				
(%)	Q1	Q2	Q3	Q4
Q-o-Q	8%	-1%	7%	0%

FY25				
(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	0%	8%	-1%

FY26	
Q1	Q2
9%	2%

## Gross Loan Book

INR Crores



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	Q2
4%	6%

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. 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



**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

# Annexure - 3

**SCV & Co. LLP**

CHARTERED ACCOUNTANTS

B-41, Panchsheel Enclave, New Delhi-110017

T: +91-11-41749444

E: delhi@scvindia.com • W: www.scvindia.com

## Independent Auditor's Certificate

To,  
**Capital Small Finance Bank Limited**  
**MIDAS Corporate Park, 3<sup>rd</sup> Floor,**  
**37, G.T. Road, Jalandhar,**  
**Punjab-144001**

**Subject: Independent Auditor's Report on maintenance of Security Cover including compliance with all the covenants in respect of listed non-convertible debt securities issued by Capital Small Finance Bank Limited and outstanding as on 30<sup>th</sup> September 2025**

1. This report is issued in accordance with the terms of our Engagement letter dated 30<sup>th</sup> September, 2024 with Capital Small Finance Bank Limited ('the Bank').
2. The accompanying statement showing maintenance of Security Cover including compliance with all the covenants for listed Non-Convertible Debentures ("NCD's") issued by Capital Small Finance Bank Limited (the "Bank") which were outstanding as at 30<sup>th</sup> September 2025 (the "Statement"), is prepared by the Bank, for the purpose of submission to IDBI Trusteeship Services Limited (the "Debenture Trustee"), pursuant to the requirements of Regulation 56(1)(d) of the Securities And Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time read with master circular issued by SEBI vide ref. no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13<sup>th</sup> August, 2025 (hereinafter together referred as the "SEBI Regulation") which we have initialed for identification purpose only.

### **Management's Responsibilities for the Statement**

3. The preparation of the Statement is the responsibility of the Management of the Bank including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Further, the Bank is responsible for the maintenance of the Security Cover and compliance with all the covenants of debt securities.
4. The Management is also responsible for ensuring that the Bank complies with the requirements of the SEBI Regulation, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, debenture trust deeds and other relevant circulars and guidelines issued by the Reserve Bank of India ("the RBI") and Securities and Exchange Board of India ("the SEBI") and provide all relevant information to the RBI and SEBI.

### **Auditor's Responsibility**

5. We conducted our review of the financial results for the half year ended 30<sup>th</sup> September 2025 prepared by the bank pursuant to the requirement of Regulations 33 and 52 read with 63(2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("Listing Regulations") and issued an unmodified conclusion dated 29<sup>th</sup> October 2025. Our conclusion of these financial results was conducted in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. The review is limited primarily to inquiries from Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act 2013.
6. We did not perform audit tests for purpose of expressing an opinion on the fairness/ accuracy of any of the financial information or the financial results of the Bank taken as a whole. We have not conducted an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such an opinion.



7. Pursuant to requirement of the SEBI Regulations, it is our responsibility to express a limited assurance in the form of a conclusion based on our examination of relevant records maintained by the Bank as to whether anything has come to our attention that causes us to believe that the details included in the Statement, regarding maintenance of security cover as stated in the respective debenture trust deeds and compliance with all the covenants, as mentioned, as per the debenture trust deeds in respect of NCDs of the Bank outstanding as at 30<sup>th</sup> September 2025, is in agreement, in all material respects, with the unaudited financial information of the Bank, underlying books of account and other relevant records and documents maintained by the Bank for the half year ended 30<sup>th</sup> September 2025.
8. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 5 and 7 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the risks associated with the reporting criteria. Accordingly, we have performed the following procedures to express a conclusion on matter specified in paragraph 5 and 7 above:
  - a. Traced and agreed on the amounts mentioned in the Statement with the unaudited financial information for the half year ended 30<sup>th</sup> September 2025.
  - b. Verified the arithmetical accuracy of the computation of Security Cover mentioned in the Statement.
  - c. Verified the security cover details as per the Term Sheets and books and records of the Banks
  - d. Verified all the covenants as per the Term sheets of NCDs issued by the Bank.
9. We have conducted our examination in accordance with the 'Guidance Note on Reports or Certificates issued for Special Purposes (Revised 2016)' issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

#### Conclusion

11. Based on the procedures performed as per paragraph 8 above and to the best of our knowledge, according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that:
  - a. The book value of assets mentioned in the Statement is not correctly extracted from the unaudited books and records of the Bank as on 30<sup>th</sup> September 2025.
  - b. The computation of maintenance of security cover is not in accordance with the SEBI Regulations and is arithmetically correct; and
  - c. The Bank is not in compliance with all the covenants mentioned in the Offer document/ Information Memorandum/ Debenture Trust Deeds in respect of listed non-convertible debt securities.

#### Restriction on Use

12. This report is addressed to the Board of Directors of the Bank, pursuant to our terms of engagement for onward submission of this report to the Debenture Trustee and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For SCV & CO. LLP  
Chartered Accountants  
Firm Regn No. 000235N/ N500089



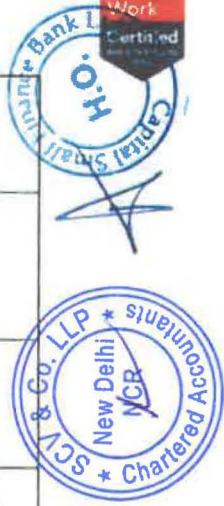
  
(SUNNY SINGH)  
PARTNER  
Membership No. 516834  
ICAI UDIN: 25516834BMMNGP1212

Place: Noida

Date: 29<sup>th</sup> October 2025

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Excluded Charge	Exclusive Charge	Particulars Charge	Particulars Charge	Particulars Charge	Particulars Charge	Assets not offered as Security	Eliminated amount (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive Basis	Carrying /book value for assets where market value is not ascertainable (For Eg. Bank Balance, DSRM market value is not applicable)	Market Value for Particulars Charge Assets	Carrying /book value for assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRM market value is not applicable)	Total Value (K+L+M+N)
Related to only those items covered by this certificate														
Relating to Column F														
<b>ASSETS</b>														
Property, Plant and Equipment Capital														
Work-in-Progress														
Right of Use														
Goodwill														
Intangible Assets														

Not applicable since all the listed non-convertible Debentures of the Bank are of unsecured nature



### Capital Small Finance Bank Limited







Exclu sive Secur ity Cover Ratio	Pari-Passu Security Cover Ratio																	

- i This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- iii This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
- iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
- v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- vii In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
- viii Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
- ix The market value shall be calculated as per the total value of assets mentioned in Column O.



*[Handwritten Signature]*  
 H.O.  
 Capital Small Finance Bank Ltd

**Capital Small Finance Bank Limited**

Regd. & Head Office : MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, INDIA  
 Tel: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in  
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634





ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (In crores)	Outstanding Amount as on June 30, 2025 (In crores)	Cover Required	Assets Required
INE646H08012	Private Placement	Unsecured	14.00	14.00	Nil	Nil
INE646H08020	Private Placement	Unsecured	25.00	25.00	Nil	Nil

For Capital Small Finance Bank Limited



**Amit Sharma**

**Company Secretary & Compliance Officer**

**Membership No. F10888**

**Date: October 29, 2025**

**Capital Small Finance Bank Limited**

Regd. & Head Office : MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, INDIA  
 Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in  
 F www.facebook.com/capitalbankindia | CIN L65110PB1999PLC022634