

CSFB.2025-26/54

April 30, 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

**Sub: Intimation of Newspaper Advertisement of Audited Financial Results of the Bank for the Quarter and Financial Year ended March 31, 2025**

Respected Sir/Madam,

Pursuant to Regulations 47 and 52(8) and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith a copy of the Extract of Audited Financial Results for the Quarter and Financial Year ended March 31, 2025 published in '**Business Standard**' English Newspaper and '**Nawan Zamana**' regional Newspaper.

The above may also be accessed on the website of the Bank at the link <https://www.capitalbank.co.in/investors/advertisement-regulation-47?year=2024-2025>

You are requested to take the above information on your record under the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,

**For CAPITAL SMALL FINANCE BANK LIMITED**

**AMIT SHARMA  
COMPANY SECRETARY AND COMPLIANCE OFFICER  
MEMBERSHIP NO.: F10888  
Encl.: as above**

# 'Deployable AI use cases in big firms very limited'

For Paris-headquartered business process management giant Teleperformance (now rebranded TP), India accounts for over 20 per cent of its 500,000-strong workforce, and the country is also its most profitable and high-growth market. Teleperformance Chairman and Chief Executive Officer (CEO) DANIEL JULIEN, who was recently in New Delhi, talked about the hype and reality of artificial intelligence (AI), and the importance of India and other emerging countries in the business, with Surajeet Das Gupta in a video interview. Edited excerpts:

**Teleperformance has many top global companies as their clients with whom you work closely. How are they using AI and digital solutions? How do you see these technologies affecting the balance between human employees and productivity?**  
Among our clients, we see a cautious approach to AI deployment, especially among the top 100 most valuable companies. Many are concerned about the complexity of AI, legal issues, and the emotional needs of customers. For us, GenAI helps by enabling faster access to knowledge bases and improving customer interactions, but we don't see AI replacing humans. The balance between AI and human resources is crucial, and we continue to prioritise human involvement in customer service, even with AI enhancements.

**You have a bird's eye view on how global corporates are implementing AI in their companies. Where are they now?**  
There's a lot of hype surrounding AI, especially from middle and senior management levels, driven by anxiety about competition and innovation. However, the number of deployable use cases in large organisations is still limited, with just 5-10 scalable use cases. We're a few years away from seeing widespread AI application across industries. While many organisations are exploring AI, the actual application remains limited, especially in large organisations. AI adoption is still in its infancy, and companies need to invest significantly to develop scalable solutions.

**How far has AI penetration reached within companies, especially for customer experience management?**

AI penetration is slower than some headlines suggest. Many companies still need to catch up with basic digitalisation tools like robotic process automation (RPA) and optical character recognition (OCR). For us, AI is more about improving internal processes, like recruitment and training, rather than completely replacing human interaction. While AI has its place, the adoption rate in customer experience management remains low, and we're still in the early stages of exploring its full potential.

**For Teleperformance, how important is India in the overall business plan?**  
Today, the group is projected to make roughly \$11 billion in revenues, with our major markets being the US, and Europe. But our largest production geographies are India and the Philippines for English services, Latin America for Spanish, and North Africa for



French. We also have a multilingual hub in Malaysia for Asian languages. India is our largest subsidiary, with around 100,000 employees, making up 20 per cent of the 500,000 global workforce. Not only is India a major centre for our operations, but it's also one of our fastest-growing regions. We've built a deep bench of talent here to lead digital integration and CX (customer experience) transformation efforts, which are often tested in India before being implemented globally. India is a key hub for excellence in digital solutions and efficiency.

**You mentioned that India contributes 20 per cent of your workforce, but how much does it contribute to your revenues?**  
Its contribution to our revenues is around 10 per cent. The price point for services in India is lower compared to markets like the US or Mexico.

**However, India remains a significant source of profitability due to its integrated digital and human resources. We're continuing to aggressively develop our presence here.**

**With 100,000 employees in India, what's the plan for further growth? Where do you see this number going?**  
In the last 12 months, we've already added 10,000 people, growing from 90,000 to 100,000. We expect this trend to continue for the next few years, although the pace may be influenced by how much digitalisation affects human headcount.

**What's the competitive landscape like in India? Are other countries offering similar pricing for services?**  
India remains a leader in customer experience outsourcing due to its talent pool, scalability, and education system.

More on business-standard.com

# Daewoo enters India's lubricant mkt Aims to have 2% volume market share by FY26-end

DEEPAK PATEL  
New Delhi, 29 April

South Korean conglomerate Daewoo on Tuesday entered the Indian lubricant market with an aim to have a two per cent market share, in volume terms, by the end of this financial year.

The company has adopted a phased rollout strategy, starting with key metro cities and Tier-II towns, backed by a robust dealership and distribution network.

For its India foray, Daewoo has entered into a strategic licensing agreement with Mangali Industries.

A manufacturing facility in Wada, Maharashtra, with a production capacity of 40,000 metric tonnes per annum, has already been set up. The capacity of this plant could be expanded 2.5 times on the three acres of available extra land, Sorrah Goyel, director, Mangali Industries told *Business Standard*.

Goyel said Daewoo Lubricants would also be setting up a manufacturing plant in Gujarat with a production capacity of 50,000 metric tonnes per annum. While the Maharashtra plant will be mainly used to manufacture automotive lubricants, the

Gujarat plant will be used to develop industrial lubricants, he informed.

"In this financial year itself, we are expecting to record an annual turnover of ₹200 crore and above. In five years, our turnover should be between ₹700-₹1,000 crore," he noted. The company will also start exporting items, he said, from both of its plants to countries in Southeast Asia and Africa from this financial year itself.

The Maharashtra plant will have research and development (R&D) labs to develop formulations tailored for Indian conditions.

## EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

(₹ in lacs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Audited	Unaudited	Audited	Audited	Audited
1.	Total Income from Operations	25,703	25,313	22,474	99,452	86,241
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,499	4,564	3,763	17,513	14,821
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4,499	4,564	3,763	17,513	14,821
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,424	3,405	2,821	13,165	11,153
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)] [refer note (ii)]	-	-	-	-	-
6.	Paid-up Equity Share Capital	4,525	4,525	4,504	4,525	4,504
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	1,29,489	1,15,238
8.	Securities Premium Account	70,064	70,064	69,487	70,064	69,487
9.	Net worth <sup>1</sup>	1,33,447	1,29,471	1,18,992	1,33,447	1,18,992
10.	Paid-up Debt Capital/Outstanding Debt	32,058	35,354	47,225	32,058	47,225
11.	Outstanding Redeemable Preference Shares <sup>2</sup>	-	-	-	-	-
12.	Debt Equity Ratio <sup>3</sup>	0.24	0.27	0.39	0.24	0.39
13.	Earnings per share (of ₹10/- each) (for continuing operations)					
	13.1 Basic ₹ (non-annualised)	7.57	7.55	6.88	29.18	30.65
	13.2 Diluted ₹ (non-annualised)	7.53	7.54	6.87	29.09	30.45
14.	Capital Redemption Reserve <sup>4</sup>	-	-	-	-	-
15.	Debt Redemption Reserve <sup>4</sup>	-	-	-	-	-
16.	Debt Service Coverage Ratio <sup>5</sup>	-	-	-	-	-
17.	Interest Service Coverage Ratio <sup>5</sup>	-	-	-	-	-

<sup>1</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 as at March 31, 2025 also includes Available for Sale ('AFS') Reserve.  
<sup>2</sup> The Bank has not issued any redeemable preference shares.  
<sup>3</sup> Debt-equity ratio means the ratio of total borrowings to share capital plus reserves.  
<sup>4</sup> As per the Companies Act, 2013, the Bank is not required to create capital/debt redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited.  
<sup>5</sup> Being a Banking Company, Disclosure is not applicable as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

**Notes:**  
 (i) The above is an extract of the detailed format of quarter and year ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and year ended Financial Results are available on the websites of the Stock Exchanges, www.nseindia.com and www.bseindia.com and of the Bank www.capitalbank.co.in.  
 (ii) Information related to the total comprehensive income and other comprehensive income are not furnished as Ind AS is not yet made applicable to Bank.  
 (iii) The figures of the quarter are the balancing figures between figures in respect of the year-to-date figures and the published figures upto previous quarter.  
 (iv) The other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, has been given hereunder.

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
		Audited	Unaudited	Audited	Audited	Audited
1.	Percentage of shares held by Government of India	-	-	-	-	-
2.	Return on Assets <sup>1</sup> (annualised)	1.36%	1.37%	1.23%	1.35%	1.27%
3.	Operating Margin <sup>2</sup>	18.22%	18.88%	17.55%	18.65%	17.96%
4.	Net Profit Margin <sup>3</sup>	13.32%	13.45%	12.55%	13.24%	12.93%
5.	Total Debt to Total Assets <sup>4</sup>	3.17%	3.47%	5.08%	3.17%	5.08%
6.	Gross NPA (₹ in lacs)	18,534	18,230	17,018	18,534	17,018
7.	Net NPA (₹ in lacs)	9,184	9,060	8,508	9,184	8,508
8.	% of Gross NPA	2.58%	2.67%	2.76%	2.58%	2.76%
9.	% of Net NPA	1.30%	1.35%	1.40%	1.30%	1.40%
10.	Capital Adequacy Ratio (%)	25.39%	25.82%	27.39%	25.39%	27.39%
11.	Tier-I Ratio (%)	21.71%	21.87%	22.80%	21.71%	22.80%

<sup>1</sup> Return on Assets means the ratio of profit after tax to average monthly total assets.  
<sup>2</sup> Operating Margin means Operating profit before provisions and contingencies to the total income.  
<sup>3</sup> Net Profit Margin means Net Profit to total income.  
<sup>4</sup> Total Debts to Total Assets means the ratio of total borrowings to total assets.

**Notes:**  
 (v) The other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the BSE Limited and National Stock Exchange of India Limited and can be accessed on the website of the Stock Exchange on www.bseindia.com, www.nseindia.com and the Bank on URL www.capitalbank.co.in.  
 (vi) The above results have been approved by the Board of Directors in its meeting held on April 29, 2025.

Date: April 29, 2025  
Place: Jalandhar

For and on Behalf of the Board of Directors  
of Capital Small Finance Bank Limited  
Sd/-  
Sarvjit Singh Samra  
Managing Director  
(DIN: 00477444)



Vishwas Se Vikas Tak

Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)  
Regd. & Head Office: MIDAS Corporate Park, 3<sup>rd</sup> Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001  
Tel.: 0181-505 1111, 505 2222 www.capitalbank.co.in | investorrelations@capitalbank.co.in



V-MART RETAIL LIMITED  
(CIN - L51909DL2002PLC163727)

Regd. Off.- 610-611, Guru Ram Dass Nagar, Main Market, Opp. SBI Bank, Laxmi Nagar, New Delhi - 110092. Corporate Off. - Plot No. 862, Udyog Vihar, Industrial Area, Phase - V, Gurugram - 122016 (Haryana). Tel.: 0124-4640030; Fax : 0124-4640046; Email: cs@vmart.co.in; Website: www.vmart.co.in

## NOTICE

Notice is hereby given that, pursuant to the provisions of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the Dividend for the Financial Year 2017-18, which remains unpaid or unclaimed for a period of seven years shall be transferred to the Investor Education and Protection Fund ("IEPF") on or before August 4, 2025. And the shares of those Members who have not encashed or claimed dividend for 7 (seven) consecutive years or more, are liable to be transferred to the Investor Education and Protection Fund.

In compliance with the said Rules, the Company has sent individual notices to all the concerned Members whose shares are liable to be transferred to IEPF. Full details of such Members are made available on the Company's website at www.vmart.co.in.

In this connection, concerned Members may please note the following -

**(a) For Members holding shares in physical form** - The Company would issue new share certificate(s) in lieu of the original share certificate(s) held by them for the purpose of transfer of shares to IEPF as per Rules & upon such issue, original share certificate(s) registered in their name will stand automatically cancelled and be deemed non-negotiable.

**(b) For Members holding shares in electronic form** - Their demat account will be debited for the shares liable for transfer to IEPF.

In order to avoid transfer of your shares to the IEPF, any Member whose name is appearing in the above-mentioned list shall send a request letter along with self-attested copy of KYC documents of the Member like PAN, cancelled cheque leaf along with latest utility bill as address proof for claiming the dividend on or before August 4, 2025, to the Company and/or KFin Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32 | Financial District Nanakramguda [Serilingampally Mandal | Hyderabad - 500032] | India Phone: +91 40 6716 1606 or at einward.ris@kfinetech.com for any further information required.

In case no valid claim in respect of equity shares is received from Members by August 4, 2025, the Company shall, in compliance with the requirements set out in the said Rules, transfer the unclaimed dividend and corresponding equity shares to the IEPF by the due date, without any further notice. Please note that no claim shall lie against the Company in respect of the unclaimed dividend amount and equity shares transferred to the IEPF. In order to receive the correspondence, if any, from the Company in a timely manner, Members are requested to register their e-mail addresses with the RTA (in case of shares held in physical form) by sending a request on einward.ris@kfinetech.com and your Depository Participant(s) (in case of shares held in dematerialized form).

For V-Mart Retail Ltd.  
Sd/-  
Megha Tandon (Company Secretary)  
Place: Gurugram  
Date: 30th April, 2025

