

CSFB.2025-26/346

October 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 & 953739**Symbol: CAPITALSFB**

Sub: Intimation of Newspaper Advertisement of Un -audited Financial Results of the Bank for the Quarter and Half year ended September 30, 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 Un - audited Financial Results for the Quarter and Half year ended September 30, 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.capital.bank.in/investors/advertisement-regulation-47?year=2025-2026>

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

AVIATION INDIA SUMMIT 2025

Image of India not giving bilateral flying rights wrong: IndiGo

CEO Elbers says New Delhi is selective about allocation

DEEPAK PATEL
New Delhi, 29 October

The image being portrayed by some airlines that India is not granting more bilateral flying rights to anyone is "wrong", and the country has simply been selective in allocating them based on demand and two-way utilisation, IndiGo CEO Pieter Elbers said on Wednesday.

His comments come months after Emirates President Tim Clark criticised India's restrictive stance on granting additional bilateral rights to Dubai, saying that restricting air access to foreign carriers is akin to "shooting yourself in the foot" since aviation is a "wealth multiplier" for the economy.

India has so far been reluctant to expand bilateral flying rights for the UAE and Qatar, as West Asian hubs like Dubai and Doha primarily serve as transit points for Indian passengers traveling onward to North America and Europe. At the same time, Indian carriers are steadily inducting wide-body aircraft and ramping up non-stop operations to long-haul destinations.

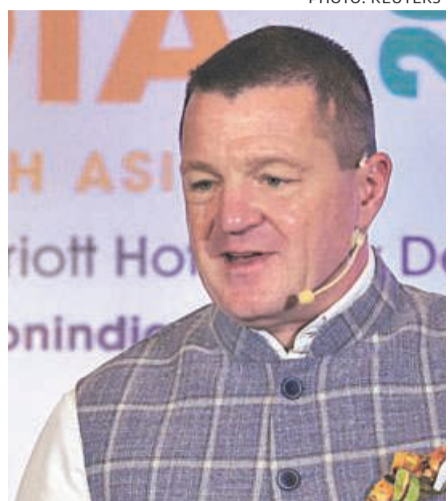
Elbers, while talking during a panel discussion at Aviation India Summit 2025, acknowledged that around 40 of IndiGo's aircraft are currently grounded due to Pratt and Whitney engine issues. He said that while the situation was "frustrating", there was little point in "endlessly complaining" about it and the airline would rather focus its efforts on solutions.

IndiGo, he said, was pursuing several mitigating measures such as securing damp leases, extending existing leases, and bringing back aircraft to maintain capacity. "If you have 40 planes grounded, it's a terrible number. But by expressing each and every earnings call, how many are grounded, by saying that we are extremely frustrated, it doesn't bring any of these planes back in production," Elbers said.

"We have put all our emphasis on mitigating measures... rather than spending half an hour on complaining about what it is, I rather explain half an hour what exactly we are doing to mitigate the impact. And yes, when the doors are closed and the mics are off, of course, I'm frustrated about it, but it doesn't bring the resolution any closer by endlessly complaining about it," he added.

Shifting focus to India's international aviation policy, Elbers said that much of the current debate around bilateral flying rights overlooked the progress already made by the Indian government in selectively updating air service agreements.

"In today's India, we have a set of operators who are committed to build their international presence as a long-term venture. It's not a short-



“QUITE A FEW COUNTRIES, OVER THE PAST FEW YEARS, HAVE UPDATED THEIR AIR SERVICE AGREEMENTS WITH INDIA”

Pieter Elbers
Chief executive officer, IndiGo

term thing," Elbers said, adding that both the government and private sector were investing heavily in aviation infrastructure. "Quite a few countries, over the past few years, have updated their air service agreements with India. It has been done with Kuwait and Indonesia. So, I think the image which some like to portray is that India is not giving any traffic rights, it's just wrong. India is giving selective traffic rights wherever it makes sense to allocate those traffic rights," he stated.

He added that opportunities continued to exist within the existing bilateral framework, with the government factoring in the balance of utilisation between India and other countries. "We have put out massive aircraft orders - including wide bodies - as Indian operators. IndiGo actually doubled our wide-body order with Airbus to 60 already. So that's just a massive number. And, for that, obviously we need traffic rights," Elbers said.

Elbers noted that IndiGo's international expansion continues apace. "We are now operating 2,300 daily flights now," he said, adding that this winter season, the airline is serving 18 additional destinations - 12 domestic and six international - compared with last year. He said demand for non-stop international routes had been strong, with passengers responding positively to direct flights to destinations such as London, Manchester, and Copenhagen.

Akasa eyes IPO in 2-5 years

DEEPAK PATEL
New Delhi, 29 October

Akasa Air plans to launch its initial public offering (IPO) within the next two to five years, its Founder and Chief Executive Officer (CEO) Vinay Dube said on Wednesday, adding that the airline remains "well-capitalised at every step" to ensure flexibility and resilience as it expands operations.

Asked during a panel discussion at the Aviation India 2025 summit here about further fundraising plans, Dube said: "There is no next phase we are planning. Our next phase

should be an IPO in a two to five year time period."

He added that Akasa's philosophy is to remain well-capitalised to handle unforeseen challenges. "If we have to pivot and do something different, we are always well-capitalised," he noted. Explaining the rationale behind the airline's recent fundraise, Dube said, "One of the mistakes that airlines have made in the past is being undercapitalised. So, we made sure we got money before we needed it. Because when you need money, no one is willing to give it to you."

Akasa Air had on August 19

announced the completion of its strategic investment transaction - first unveiled in February - after securing all regulatory approvals. The fundraising brought in Premji Invest, 360 ONE Asset, and Claypond Capital, along with additional capital from the Jhunjhunwala family, to support the airline's expansion and long-term growth plans.

The transaction is estimated at around \$125 million, according to people familiar with the matter. Akasa said the funds will be used to expand operations, enhance customer experience, and invest in safety.

Blume Ventures raises \$175 mn for fifth fund

UDISHA SRIVASTAV
New Delhi, 29 October

Early-stage venture capital (VC) firm Blume Ventures on Wednesday announced that it had secured \$175 million from investors in the initial close for its fifth fund, and claimed that the new fund was on track for a final close of \$250-275 million.

The firm said it plans to raise the amount by early next year.

The firm claimed continued support from its existing investors, while new

institutional investors, multi-lateral institutions, corporates, and family offices have also joined, it said. The Bengaluru-based VC firm has backed companies such as Purple, Classplus, Pixxel, Unacademy, Battery Smart, Spinny, and Cashify.

The firm said it will continue investing in early-stage Indian ventures and has already begun deploying capital with initial investments across health-tech (Mave Health and Confido), consumer (Lucira and Ozi), fintech (PowerUp Money), and deep-tech (iDO) companies.



Suzuki plans to launch 8 SUVs in India in 5 yrs, eyes 50% mkt share

Multiple powertrains to be introduced in the country

Suzuki Motor plans to launch eight sport utility vehicles in India over the next five to six years as it looks to reclaim market share lost to rivals, the Japanese automaker's president Toshihiro Suzuki said on Wednesday.

The firm is aiming to bring its share of the Indian market - currently at 38 per cent - back to its pre-pandemic level of around 50 per cent, even as competition is at its fiercest since Suzuki began operating in India four decades ago, he said.

"India is Suzuki's most critical market and we have big plans for India," Suzuki said on the sidelines of the Japan Mobility Show in Tokyo.

Suzuki wants to be the biggest seller of electric cars in India and maintain its lead as the country's biggest car exporter, he added.

The new SUVs will bring Suzuki's total product portfolio in India to 28 models.

"We are carefully bringing products and technologies to fulfill aspirations of people ...

from entry-level to large SUVs and MPVs," Suzuki said.

He said the push would bring multiple powertrains to India, including hybrids as well as compressed natural gas and biogas-powered cars.

He did not give a timeline for meeting the goals.

Suzuki's ambitious plans for India come as its local unit, Maruti Suzuki has lost ground to rivals. In August, Suzuki announced plans to invest \$8 billion in India, doubling a commitment it made earlier in the year.

REUTERS

Defined by
Results
Driven by
Relationships

↑ Advances
17.7%/10.1%
Y-o-Y/YTD*

↑ Deposit
19.8%/12.0%
Y-o-Y/YTD*

↑ ROA
1.3%
Q2FY26

↑ CASA
33.9%
Q2FY26

NNPA/Credit Cost
1.4%/0.2%
Q2FY26

CAR
24.2%
Q2FY26

Extract of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2025

(₹ in lacs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended March 31, 2025
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1.	Total Income from Operations	27,960	26,996	24,929	54,956	48,436	99,452
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,637	4,251	4,433	8,888	8,450	17,513
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4,637	4,251	4,433	8,888	8,450	17,513
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,489	3,201	3,334	6,690	6,336	13,165
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	4,529	4,525	4,507	4,529	4,507	4,525
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the previous Year	-	-	-	-	-	1,29,489
8.	Securities Premium Account	70,177	70,064	69,558	70,177	69,558	70,064
9.	Net worth ¹	1,38,551	1,37,306	1,25,899	1,38,551	1,25,899	1,33,447
10.	Paid up Debt Capital / Outstanding Debt	57,685	48,818	39,002	57,685	39,002	32,058
11.	Outstanding Redeemable Preference Shares ²	-	-	-	-	-	-
12.	Debt Equity Ratio ³	0.41	0.35	0.31	0.41	0.31	0.24
13.	Earnings per share (of ₹10/- each) (for continuing operations)						
	13.1 Basic ₹ (non-annualised)	7.70	7.08	7.41	14.78	14.07	29.18
	13.2 Diluted ₹ (non-annualised)	7.67	7.05	7.35	14.72	13.97	29.09
14.	Capital Redemption Reserve ⁴	-	-	-	-	-	-
15.	Debt Redemption Reserve ⁴	-	-	-	-	-	-
16.	Debt Service Coverage Ratio ⁵	-	-	-	-	-	-
17.	Interest Service Coverage Ratio ⁵	-	-	-	-	-	-

¹ 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 also includes Available for Sale (AFS) Reserve. Previous period figures have been recomputed accordingly.
² The Bank has not issued any redeemable preference shares.
³ Debt-equity ratio means the ratio of total borrowings to share capital plus reserves & surplus.
⁴ 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.
⁵ 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 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter ended Financial Results are available on the websites of the Stock Exchanges, www.nseindia.com and www.bseindia.com and of the Bank www.capital.bank.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 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.
 (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			Half Year Ended		Year Ended March 31, 2025
		September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1	Percentage of shares held by Government of India	-	-	-	-	-	-
2	Return on Assets ¹ (annualised)	1.26%	1.18%	1.40%	1.22%	1.33%	1.35%
3	Operating Margin ²	18.12%	19.02%	19.35%	18.56%	18.74%	18.65%
4	Net Profit Margin ³	12.48%	11.86%	13.37%	12.17%	13.08%	13.24%
5	Total Debt to Total Assets ⁴	5.04%	4.39%	4.08%	5.04%	4.08%	3.17%
6	Gross NPA (₹ in lacs)	21,327	20,424	17,532	21,327	17,532	18,534
7	Net NPA (₹ in lacs)	10,748	10,178	8,544	10,748	8,544	9,184
8	% of Gross NPA	2.70%	2.74%	2.61%	2.70%	2.61%	2.58%
9	% of Net NPA	1.38%	1.39%	1.29%	1.38%	1.29%	1.30%
10	Capital Adequacy Ratio (%)	24.23%	24.50%	26.34%	24.23%	26.34%	25.39%
11	Tier-I Ratio (%)	20.91%	21.11%	22.19%	20.91%	22.19%	21.71%

¹ Return on Assets means the ratio of profit after tax to average monthly total assets.
² Operating Margin means Operating profit before provisions and contingencies to the total income.
³ Net Profit Margin means Net Profit to total income.
⁴ Total Debts to Total assets means the ratio of total borrowings to total assets.
 (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.capital.bank.in.
 (vi) The above result has been approved by the Board of Directors in its meeting held on October 29, 2025.

*HFY26 over FY25

Date: October 29, 2025
Place: Jalandhar

Capital Small Finance Bank

Vishwas Se Vikas Tak
 Capital Small Finance Bank Limited (CIN: L65110PB1999PLC022634)
 Regd. & Head Office: MIDAS Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar, Punjab, INDIA - 144 001
 Tel.: 0181-505 1111, 505 2222 | E-mail: investorrelations@capitalbank.co.in | www.capital.bank.in

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



Adfactors 544/25

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**STRESSED ASSET MANAGEMENT DIVISION (SAMd), HEAD OFFICE
PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075**

PUBLIC NOTICE

Punjab National Bank intends to transfer/ assign NPA Accounts under section 5 of SARFAESI Act, 2002 on 100% cash basis on 'as is where is', 'as is what is' and 'whatever there is' and without recourse basis. Expression of interest is invited from ARCs/Permitted Transferees for the accounts as under:

Sr. No.	SAMB/ARMB	Account	Book O/s as on 30.09.2025 (Rs. in Crores)
1.		Apple Sponge & Power Ltd	91.57
2.		Apple Commodities Ltd	55.98
3.	Delhi	Zync global Pvt. Ltd.	50.62
4.		Promart Retail India Pvt. Ltd.	72.42
5.		Apple Industries Ltd. (Written off account)	0.00

Interested ARCs/Permitted Transferees can send their expression of interest at hosastraarc@pnb.bank.in. PNB reserves the right to cancel/modify/withdraw the process and amend at any stage at Bank's discretion without citing any reason thereto. In case of any clarification, you may contact the undersigned:

Name	Designation	Contact details
Mrityunjay Kumar	Dy. General Manager	7506647014
Dheeraj Jha	Asst General Manager	9909994101

The last date for submission of expression of interest shall be 04.11.2025 (Tuesday) by 05.00 PM.
 For more details please visit 'Public Notices' section on Bank's corporate website <https://www.pnb.bank.in/Public-Notices.aspx>

Place: New Delhi Sd/-
Date: 29.10.2025 Asstt. General Manager

