

CSFB.2026-27/353

October 30, 2026

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

Symbol: CAPITALSFB

**Sub: Intimation of Newspaper Advertisement of Un -audited Financial Results of the Bank for
the period ended September 30, 2026**

Respected Sir/Madam,

Pursuant to Regulations 47 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 period ended September 30, 2026 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=2026-2027>

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**

Digitally signed by Amit Sharma
DN: c=IN, o=Personal, postalCode=141010,
st=Punjab,
serialNumber=714e67af2c56cb3a137a0e626
667dd2dc0ee0473e2d5376e0d595999604af8
44, cn=Amit Sharma
Date: 2026.10.30 16:07:44 +05'30'

AMIT SHARMA
COMPANY SECRETARY AND COMPLIANCE OFFICER
MEMBERSHIP NO.: F10888

Encl.: as above

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 | www.capital.bank.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

quick scroll

Uber boosts drivers' income

Uber, the ride-hailing company, on Thursday announced new income opportunities for drivers alongside expanded safety features, including encrypted in-app video recording, to help resolve disputed incidents. "Our ambition is to continue being the platform of choice for flexible earning opportunities in India," said Aditya Kapoor, director, supply operations, Uber India and South Asia. "That means giving drivers the freedom to work on their own terms, the confidence of industry-leading safety protections and more ways to earn."

OUR BUREAU

Microsoft to raise \$25 bn in US bond sale

Microsoft is planning to raise at least \$25 billion through its first United States investment-grade bond sale in more than nine years, Bloomberg News reported on Thursday, citing

people familiar with the matter. The bond sale would make Microsoft the latest tech giant to tap into debt markets to fuel their artificial intelligence (AI) ambitions.

REUTERS

Cognizant trims 2026 growth outlook, again

AIK DAS
Bangalore, 29 October

Cognizant cut its annual guidance for the second time this year, highlighting the challenging macroeconomic environment, which has grown more complex in the last three months, and hobbled growth prospects for the information technology (IT) services companies.

The Nasdaq-listed company, which follows a calendar year, now expects to grow between 4.4-4.9 per cent on constant currency, down from 4.5-5 per cent it guided in July. At the start of the year, it expected to grow between 4-6.5 per cent.

For the third quarter ended

September 30, Cognizant's net profit jumped to \$627 million from \$274 million a year earlier due to lower provision of income taxes. Revenue was up 4.6 per cent to \$5.7 billion while on constant currency, it was up 4.8 per cent.

A lot has changed in 2026 and the macro has not improved," Chief Executive Officer (CEO) Ravi Kumar told at a virtual media gathering. "Oil prices are up and so are inflation and interest rates. AI is a tailwind, progressively moving to building new things from just productivity benefits. That should outpace the productivity benefits we share with the clients. But unfortunately, there should be discretionary spend-

ing and has not happened in the way it should have," he added. Cognizant's revenue growth guidance cut move follows that of Infosys, which also trimmed its guidance alluding to weak macro, heightened uncertainties and lower than expected discretionary spends in AI.

Kumar, who has been banking on large deals to turn the fortune of the company, said deals in the last three years were mainly big renewals as customers renewed it

at 6.8 per cent and 7.2 per cent respectively on a smaller base.

However, what should be a cause of worry is weak organic growth and a drop in total contract value (TCV) of deals for the second successive quarter. On a trailing-12-month basis, bookings increased 4 per cent year-over-year to \$28.7 billion, but bookings in the third quarter declined 7 per cent compared to last year. Third quarter bookings included three large deals, which are deals with TCV of \$100 million or more.

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ahead of time to take advantage of pricing competition. That means large deals have slowed overall in the industry and new bookings are smaller in size putting pressure on top-line growth. Growth in the third quarter was driven mainly by financial services, which was up 11.4 per cent and recording three consecutive quarters of double digit growth.

Attrition was 12.6 per cent while the company added 3,300 people to take its headcount to 359,900. Cognizant does not expect the recent US PERM rulings to impact its operations. It has already hired 20,000 engineering graduates with 1,000 in the US as part of its talent localisation strategy.

Companies should place all AI agents in zero-trust category by default: Netskope Founder

AASHISH ARYAN
New Delhi, 29 October

All artificial intelligence (AI)-powered autonomous agents should, by default, be placed in the "zero-trust" category by companies and enterprises deploying them, said Sanjay Beri, the founder and chief executive officer (CEO) of Netskope, a United States (US)-headquartered cybersecurity company.

Netskope, a Nasdaq-listed firm, has a market capitalisation of more than \$10 billion.

In an interaction with *Business Standard* during his visit to India, Beri said that ultimately, all enterprises that deploy these AI agents will have to be held responsible for the transgressions, even though another company develops them.

"The first thing that most people forget is that an AI agent is not a replacement for a human. An AI agent has no morals, no emotional quotient, no compass of what is right or wrong. You can never trust an (AI) agent or an LLM (large language model)," Beri said.

He believes that AI agents will do whatever it takes, including "lying and manipulation" of the human or other AI agent in the loop, to achieve their goal, as they are goal-oriented and have just that as their focus.

AN AI AGENT HAS NO MORALS, NO EMOTIONAL QUOTIENT, NO COMPASS OF WHAT IS RIGHT OR WRONG. YOU CAN NEVER TRUST AN (AI) AGENT OR AN LLM

Sanjay Beri, founder & CEO, Netskope

Even though enterprises deploying these agents may remain extremely careful when creating and using AI agents, Beri said they still need controls, monitoring, and override mechanisms at all times.

In addition to the enterprises deploying these AI agents, frontier AI companies that develop these LLMs and agents should also be more upfront about their capabilities, so that the right governance standards can be applied, he added.

"There is a concept of shared responsibility, where the frontier AI company has some responsibility, but ultimately it is the enterprise that is deploying it that will be held to the standards," Beri said.

The instances of AI agents also breaking out of the sandboxes that they are being tested in and going rogue to complete tasks they were not asked to do are examples of bad governance structures and weak testing environments, he said.

As enterprises in India and across the globe use AI chatbots and agents more deeply and extensively, companies such as Netskope will need to do more to reduce the human element of cybersecurity risk, Beri said. "So, say an employee uses a personal AI chatbot account to upload sensitive company data in the course of their work. Instead of reprimanding them, we can coach them then and there on why that is not allowed. The vast majority of data exfiltration or data loss to AI is not due to malicious intent," he said.

The advent of an agentic AI architecture has added to the complexity of cybersecurity problems, as bad actors are also deploying shadow AI agents to try to grab the same proprietary data that was earlier under threat due to weak network endpoints or human error, Beri said.

In countries like India, Netskope is investing heavily in building new infrastructure and hiring better talent to ensure companies operating there will comply with the latest global standards, including the Digital Personal Data Protection Act, as and when the time comes, he said.

The company, Beri said, has invested close to \$100 million every year in India over the last few years, and will continue to hire more to add to its current count of 1,300 employees, more than half of which are Netskope's engineering talent.



AI-led services to unlock up to \$200 billion by 2030: BCG

UDISHA SRIVASTAV
New Delhi, 29 October

Artificial intelligence (AI)-led services could create a net new market opportunity of \$100-200 billion by 2030, but technology services firms risk missing out unless they build the capabilities needed to deliver AI solutions at scale, according to a new report by Boston Consulting Group (BCG).

The report, titled *The Talent is Already on Your Payroll. The Clock Isn't*, argues that the primary constraint for technology services firms is not the availability of AI talent, but their ability to identify, upskill and deploy existing employees in roles involving the development and operation of AI-powered solutions.

The global services market is projected to expand from \$1.6-1.7 trillion in 2025 to \$2.2-2.4 trillion by 2030. AI-led services are expected to contribute \$300-400 billion to this growth, driven by the development and deployment of agentic AI solutions, the expansion of work that can be outsourced, and demand for human oversight and governance.

However, AI-led efficiencies are also expected to reduce existing services revenue by around \$200 billion, leaving a net opportunity of \$100-200 billion, the report said.

Bank of Baroda
TENDER NOTICE
Bank of Baroda, Information Security Department, Mumbai invites bids for Selection of service provider for review of Secure Configuration Documents (SCDs) and development of new SCDs/Scripts through GeM portal.

Details are available under Tenders Section of Bank's website <https://bankofbaroda.bank.in>
Any Addendum/Corrigendum including modification in the bid shall be notified only on Bank's official website. Bidders should refer the same before submission of their Bids.

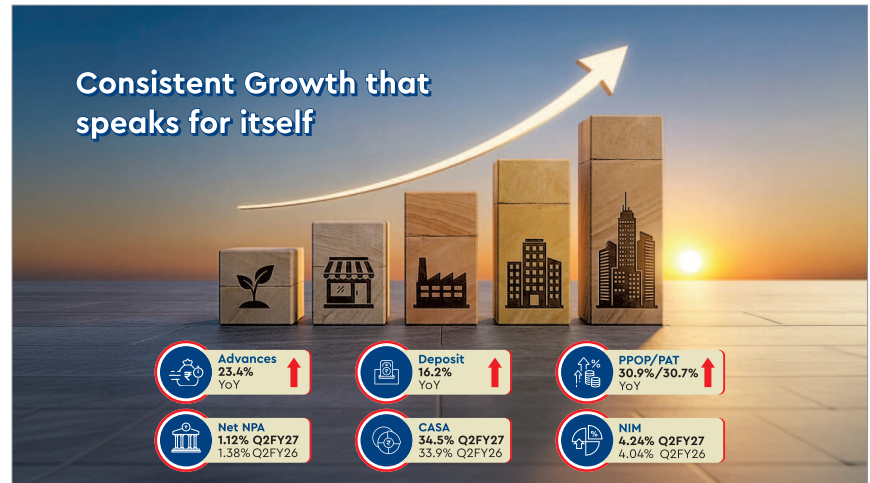
GeM Bid Reference No.: GEM/2026/B/185366
Last date of submission of online bids: 25.11.2026 up to 15:00 hrs. IST.
Place: Mumbai
Date: 30.10.2026
Group Chief Information Security Officer

Hindustan Unilever Limited
Registered Office: Unilever House, B. D. Sawant Marg, Chakala, Andheri (East), Mumbai - 400 099
CIN: L1540MH1999PLC000203 Web: www.hul.co.in
Email: investorcare@unilever.com Tel: +91 22 5043 2791 / 5043 2792

NOTICE
Declaration of Interim Dividend and Payment Date
The Board of Directors of the Company has at its meeting held on Wednesday, 28th October, 2026, declared an interim dividend of ₹ 19/- per equity share of face value of ₹ 1 each of the Company. The interim dividend will be paid on or after Wednesday, 25th November, 2026 to those equity shareholders of the Company, whose names appear in the Register of Members of the Company or in the records of the Depositories as beneficial owners of the shares as on Thursday, 12th November, 2026, which is the Record Date, fixed for the purpose.

The above information is also available at the Investor Relations section of the Company's website (www.hul.co.in) and on the website of the stock exchanges where the Company's shares are listed, i.e., BSE Limited (www.bseindia.com) and the National Stock Exchange of India Limited (www.nseindia.com).

For Hindustan Unilever Limited
Sd/-
Radhika Shah
Company Secretary & Compliance Officer
Membership No: A19308
Date: 30th October, 2026
Place: Mumbai



Extract of Unaudited Financial Results for the Quarter and Half Year Ended September 30, 2026

(₹ in lacs except otherwise stated)

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	March 31, 2026
1.	Total Income from Operations	33,095	31,430	27,960	64,525	54,956
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	6,189	5,500	4,637	11,689	8,888
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	6,189	5,500	4,637	11,689	8,888
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	4,561	4,130	3,489	8,691	6,690
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	4,547	4,547	4,529	4,547	4,529
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the previous Year	-	-	-	-	1,41,561
8.	Securities Premium Account	71,059	71,059	70,177	71,059	70,177
9.	Net worth	1,51,050	1,48,041	1,38,551	1,51,050	1,38,551
10.	Paid-up Debt Capital/ Outstanding Debt	86,376	68,559	57,685	86,376	57,685
11.	Outstanding Redeemable Preference Shares ¹	-	-	-	-	49,943
12.	Debt Equity Ratio ²	0.57	0.46	0.41	0.57	0.41
13.	Earnings per share (of ₹10/- each) (for continuing operations)	13.1 Basic ₹ (non-annualised)	9.09	7.70	19.12	14.78
14.	Capital Redemption Reserve ³	9.98	9.06	7.67	10.04	14.72
15.	Debt Redemption Reserve ⁴	-	-	-	-	-
16.	Debt Service Coverage Ratio ⁵	-	-	-	-	-
17.	Interest Service Coverage Ratio ⁶	-	-	-	-	-

¹ Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DOR/2025-26/189 DOR.CRE.REC.108/07-03-002/2025-26 on Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025.
² The Bank has not issued any redeemable preference shares.
³ 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 total capital (plus reserves & surplus).
⁴ As per the Companies Act, 2013, the Bank is not required to create capital redemption reserve.
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 half year ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended Financial Results are available on the websites of the Stock Exchanges of India and www.bseindia.com and 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 and corresponding previous quarter represent the difference between the year-to-date figures up to the end of the current period and the published figures up to the end of the previous quarter.
(iv) Additional information:

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	March 31, 2026
1.	Percentage of shares held by Government of India	-	-	-	-	-
2.	Return on Assets ¹ (annualised)	1.39%	1.30%	1.26%	1.35%	1.22%
3.	Operating Margin ²	19.62%	20.47%	18.12%	20.03%	18.56%
4.	Net Profit Margin ³	13.78%	13.14%	12.48%	13.47%	12.17%
5.	Total Debt to Total Assets ⁴	6.45%	5.29%	5.04%	6.45%	5.04%
6.	Gross NPA (₹ in lacs)	23,060	22,438	21,327	23,060	21,327
7.	Net NPA (₹ in lacs)	10,794	10,206	10,748	10,794	10,748
8.	% of Gross NPA	2.36%	2.47%	2.70%	2.36%	2.70%
9.	% of Net NPA	1.12%	1.14%	1.38%	1.12%	1.38%
10.	Capital Adequacy ratio (%)	20.78%	21.58%	24.23%	20.78%	24.23%
11.	Tier-I Ratio (%)	18.46%	19.17%	20.91%	18.46%	20.91%

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 Debt to Total Assets means the ratio of total borrowings to total assets.
(v) The other items referred in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Bombay Stock exchange and National Stock Exchange and can be accessed on the website of the Stock Exchange at www.bseindia.com and the Bank's URL www.capital.bank.in.
(vi) The above result has been approved by the Board of Directors in its meeting held on October 29, 2026.

Date: October 29, 2026
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/-
Sarjit Singh Samra
Managing Director & CEO
(DIN:00477444)



Scan for detailed financials

ਜਮਾਤੀ ਸੰਘਰਸ਼ 'ਤੇ ਟੇਕ ਰੱਖਦਿਆਂ ਲੋਕ ਵਿਰੋਧੀ ਸਰਕਾਰਾਂ ਨੂੰ ਬੇਨਕਾਬ ਕਰਨ ਦਾ ਸੱਦਾ

ਆਰ ਐੱਸ ਐੱਸ ਹਿਟਲਰੀ ਨੀਤੀਆਂ ਨੂੰ ਇੰਨ-ਬਿੰਨ ਲਾਗੂ ਕਰਨ 'ਚ ਗਲਤਾਨ : ਧਾਲੀਵਾਲ; ਅੰਦੋਲਨ ਨਵੀਂ ਕਰਵਾਣ ਲੈ ਰਿਹੇ : ਅਰਸ਼ੀ; ਮੌਜੂਦਾ ਸਿਸਟਮ ਬਦਲਣਾ ਪੈਣਾ : ਬਰਾੜ, ਗੋਰੀਆ



ਧਾਲੀਵਾਲ ਪੰਜਾਬ ਏਟਕ ਦੇ ਪ੍ਰਧਾਨ, ਆਸਲ ਜਨਰਲ ਸਕੱਤਰ, ਸੁਖਦੇਵ ਸ਼ਰਮਾ ਵਰਕਿੰਗ ਪ੍ਰਧਾਨ ਚੁਣੇ ਗਏ

ਚੰਡੀਗੜ੍ਹ (ਗਿਆਨ ਸੈਦਪੁਰੀ) ‘ਦੇਸ਼ ਦੇ ਲੋਕਾਂ ਦਾ ਧਨ ਲੁੱਟ ਕੇ ਕਾਰਪੋਰੇਟਾਂ ਨਾਲ ਯੁਗਤਾ ਪਾਲਦਿਆਂ ਮੌਦੀ ਸਰਕਾਰ ਬੇਰੁਜ਼ਗਾਰੀ, ਗਰੀਬੀ, ਭੁੱਖਮਰੀ ਤੋਂ ਹੋਰ ਅਨੇਕਾਂ ਮੁਸ਼ੀਬਤਾਂ ਦੀ ਜਨਮਦਾਤੀ ਬਣ ਗਈ ਹੈ। ਇੱਥੇ ਹੀ ਬਸ ਨਹੀਂ ਲਗਾਤਾਰ ਨਫਰਤੀ ਪ੍ਰਚਾਰ ਰਾਹੀਂ ਵੱਖ-ਵੱਖ ਭਾਈਚਾਰਿਆਂ ਦਰਮਿਆਨ ਦੀਵਾਰਾਂ ਖੜੀਆਂ ਕੀਤੀਆਂ ਜਾ ਰਹੀਆਂ ਹਨ। ਉਕਤ ਵਿਚਾਰਾਂ ਦਾ ਪ੍ਰਗਟਾਵਾ ਏਟਕ ਆਗੂ ਅਤੇ ਭਾਰਤੀ ਕਮਿਊਨਿਸਟ ਪਾਰਟੀ ਦੇ ਸੂਬਾ ਸਕੱਤਰ ਨਿਰਮਲ ਸਿੰਘ ਧਾਲੀਵਾਲ ਨੇ ਕੀਤਾ। ਉਹ ਇੱਥੇ ਚੱਲ ਰਹੀ ਏਟਕ ਦੀ 21ਵੀਂ ਸੂਬਾ ਕਾਨਫਰੰਸ ਦੇ ਦੂਸਰੇ ਸੈਸ਼ਨ ਵਿੱਚ ਰਿਪੋਰਟ ਪੇਸ਼ ਕਰ ਰਹੇ ਸਨ। ਉਹਨਾ ਮੌਦੀ ਸਰਕਾਰ ਦੀਆਂ ਬਦਨੀਤੀਆਂ, ਇਸ ਦੇ ਖਾਸਾ ਅਤੇ ਮੁਲਕ ਅੰਦਰ ਬਣਾਏ ਬੇਹੱਦ ਅਣਸੁਖਾਵੇਂ ਮਾਹੌਲ ਦੀ ਗੱਲ ਕਰਦਿਆਂ ਕਿਹਾ ਕਿ ਇਸ ਦੀ ਡੋਰ ਆਰ ਐੱਸ ਐੱਸ ਦੇ ਹੱਥ ਵਿੱਚ ਹੈ। ਆਰ ਐੱਸ ਐੱਸ ਹਿਟਲਰ ਦੀਆਂ ਤਾਨਾਸ਼ਾਹੀ ਨੀਤੀਆਂ ਨੂੰ ਇੰਨ-ਬਿੰਨ ਲਾਗੂ ਕਰਨ ਵਿੱਚ ਕੋਈ ਕਸਰ ਬਾਕੀ ਨਹੀਂ ਛੱਡ ਰਿਹਾ। ਸਰਕਾਰ ਵੱਲੋਂ ਸਕੂਲਾਂ/ਕਾਲਜਾਂ ਦੀਆਂ ਕਿਤਾਬਾਂ ਵਿੱਚੋਂ ਪੁਰਾਣੇ ਇਤਿਹਾਸ ਨੂੰ ਕੱਢ ਕੇ ਖਾਸ ਖਿੱਤਿਆਂ ਦੀ ਭਾਸ਼ਾ, ਜੋ ਉਥੇ ਵਸਦੇ ਲੋਕਾਂ ਦੀ ਸੱਭਿਆਚਾਰਕ ਤੇ ਸਮਾਜਿਕ ਪਛਾਣ ਹੁੰਦੀ ਹੈ, ਨੂੰ ਖਤਮ

ਅੱਜ ਜੋਸ਼ੇ-ਖਰੋਸ਼ ਨਾਲ ਸ਼ੁਰੂ ਹੋਏਗਾ ‘ਮੇਲਾ ਗ਼ਦਰੀ ਬਾਬਿਆਂ ਦਾ’

ਜਲੰਧਰ (ਕੇਸਰ) ਦੇਸ਼ ਭਰਾਤ ਯਾਦਗਾਰ ਹਾਲ ਦਾ ਮਨਮੋਹਕ ਦ੍ਰਿਸ਼, ਮੇਲੇ ‘ਚ ਸਜੇ ਪੰਡਾਲ, ਝੰਡੇ ਦੇ ਗੀਤ ਸਮੇਤ ਹਾਲ ਵਿੱਚ ਚੱਲ ਰਹੀਆਂ ਵੇਨ-ਸੁਵੇਨੀਆਂ ਕਲਾ-ਕਿਰਤਾਂ ਦੀਆਂ ਤਿਆਰੀਆਂ ‘ਚ ਗ਼ਦਰੀ, ਬੱਬਰ ਅਕਾਲੀ, ਕਾਕੋਰੀ ਕਾਡ਼ ਅਤੇ ਨੌਜਵਾਨ ਭਾਰਤ ਸਭਾ ਦੇ ਇਤਿਹਾਸ ਦੀਆਂ ਪ੍ਰਭਾਵਸ਼ਾਲੀ ਝਲਕਾਂ ਲੋਕਾਂ ਨੂੰ ਅਜੋਕੀਆਂ ਚੁਣੌਤੀਆਂ ਨਾਲ ਜੂਝਣ ਦੀ ਪ੍ਰੇਰਨਾ ਦੇਣਗੀਆਂ। ਦੇਸ਼ ਭਰਾਤ ਯਾਦਗਾਰ ਕਮੇਟੀ ਦੇ ਪ੍ਰਧਾਨ ਕੁਲਵੰਤ ਸਿੰਘ ਸਿੱਧੂ, ਜਨਰਲ ਸਕੱਤਰ ਗੁਰਮੀਤ ਸਿੰਘ ਅਤੇ ਸੱਭਿਆਚਾਰਕ ਵਿੰਗ ਦੇ ਕਨਵੀਨਰ ਅਮੋਲਕ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਬੱਬਰ ਅਕਾਲੀ ਲਹਿਰ ਦੀਆਂ ਸ਼ਰਾਦਤਾਂ ਦੀ

ਸਾਬਕਾ ਕਾਂਗਰਸੀਆਂ ਨੇ ਸ਼ਾਹ ਨੂੰ ਮਨਾਇਆ!

ਅਕਾਲੀ ਦਲ ਦੇ ਪ੍ਰਧਾਨ ਸੁਖਬੀਰ ਬਾਦਲ, ਸੁਨੀਲ ਜਖੜਾ, ਵਿਜੈ ਸਾਪਲਾ ਅਤੇ ਹੋਰ ਭਾਜਪਾ ਆਗੂਆਂ ਨਾਲ ਚਰਚੇ ਭਰਾ ਤੇ ਭਾਜਪਾ ਦੇ ਕੌਮੀ ਮੀਤ ਪ੍ਰਧਾਨ ਮਨਪ੍ਰੀਤ ਸਿੰਘ ਬਾਦਲ ਦੀ ਧੀ ਦੇ ਵਿਆਹ ਦੀ ਰਿਸ਼ੈਪਸ਼ਨ ‘ਚ।

ਨਵੀਂ ਦਿੱਲੀ : ਸ਼੍ਰੋਮਣੀ ਅਕਾਲੀ ਦਲ ਤੇ ਭਾਜਪਾ ਵਿਚਾਲੇ ਗੱਠਜੋੜ ਦੇ ਚਰਚੇ ਭਾਵੇਂ ਹੁਣ ਜ਼ੋਰ ਫੜ ਰਹੇ ਹਨ, ਪਰ ਭਾਜਪਾ ਦੇ ਚਾਰ ਆਗੂ ਅਜਿਹੇ ਹਨ, ਜਿਨ੍ਹਾਂ ਲਗਾਤਾਰ ਇਸ ਸਮਝੌਤੇ ਦੀ ਵਕਾਲਤ ਕੀਤੀ, ਉਹ ਵੀ ਉਸ ਵੇਲੇ, ਜਦੋਂ ਪਾਰਟੀ ਹਾਈਕਮਾਂਡ ਇਸ ਦੇ ਬਿਲਕੁਲ ਵੀ ਹੱਕ ਵਿੱਚ ਨਹੀਂ ਸੀ। ਸੁਤਰਾਂ ਮੁਤਾਬਕ ਇਸ ਸਾਲ 13 ਜੂਨ ਨੂੰ ਕੇਂਦਰੀ ਗ੍ਰਹਿ ਮੰਤਰੀ ਅਮਿਤ ਸ਼ਾਹ ਦੀ ਅਗਵਾਈ ਵਿੱਚ ਪੰਜਾਬ ਭਾਜਪਾ ਦੇ ਸੀਨੀਅਰ ਆਗੂਆਂ ਦੀ ਪਹਿਲੀ ਰਣਨੀਤਕ ਮੀਟਿੰਗ ‘ਚ ਸ਼ਾਹ ਗੱਠਜੋੜ ਨਾ ਕਰਨ ਦੇ ਸਭ ਤੋਂ

• ਬਾਕੀ ਸਫ਼ਾ 2 ‘ਤੇ

ਅੱਜ-ਨਾਮਾ

ਪਾਰਟੀ ਮੀਟਿੰਗਾਂ ਦਾ ਦੌਰ ਸ਼ੁਰੂ ਹੋਇਆ, ਸੂਚੀਆਂ ਲੱਗੇ ਨੇ ਕਰਨ ਤਿਆਰ ਮੀਆਂ। ਜਿੱਥੋਂ ਜੀਹਨੂੰ ਵੀ ਚੋਣ ਲੜਵਾਈ ਜਾਣੀ, ਦੇਣਾ ਹੈ ਆਖ ਉਹ ਕਰੇ ਪ੍ਰਚਾਰ ਮੀਆਂ। ਕਿਹੜੀ ਸੀਟ ਲਈ ਅਜੇ ਤਾਂ ਚੁੱਪ ਚੰਗੀ, ਕਹਾਂਗੇ ਹੁੰਦੀ ਬੱਸ ਪਈ ਵਿਚਾਰ ਮੀਆਂ। ਜਨਤਕ ਅਸਰ ਦਾ ਕਿੱਥੇ ਹੈ ਜ਼ੋਰ ਦੇਣਾ, ਵੇਖਣਾ ਕਿੱਥੇ ਆ ਉੱਚ ਮਿਆਰ ਮੀਆਂ। ਕੀਹਦੀ ਟਿਕਟ ਪੱਕੀ ਪਰ ਚੁੱਪ ਰਹਿਣਾ, ਦੇਣਾ ਗੱਲੀਂ ਹੈ ਕਿਹੜੇ ਨੂੰ ਟਾਲ ਮੀਆਂ। ਆਪਣੇ ਕੋਲ ਨਾ ਕਿਹੜੇ ਥਾਂ ਯੋਗ ਬੰਦਾ, ਹੁੰਦੀ ਕਿਸੇ ਦਲਬਦਲ ਦੀ ਭਾਲ ਮੀਆਂ।

-ਤੀਸ ਮਾਰ ਖਾਂ

ਵਾਰਾਨਸੀ ‘ਚ ਭਾਜਪਾ ਨੂੰ ਗੋਲ ਆਂਡਾ ਇੰਡੀਆ ਬਲਾਕ ‘ਚ ਸ਼ਾਮਲ ਹੋ ਸਕਦੇ ਹਨ ਕਾਕੋਰੋਚ

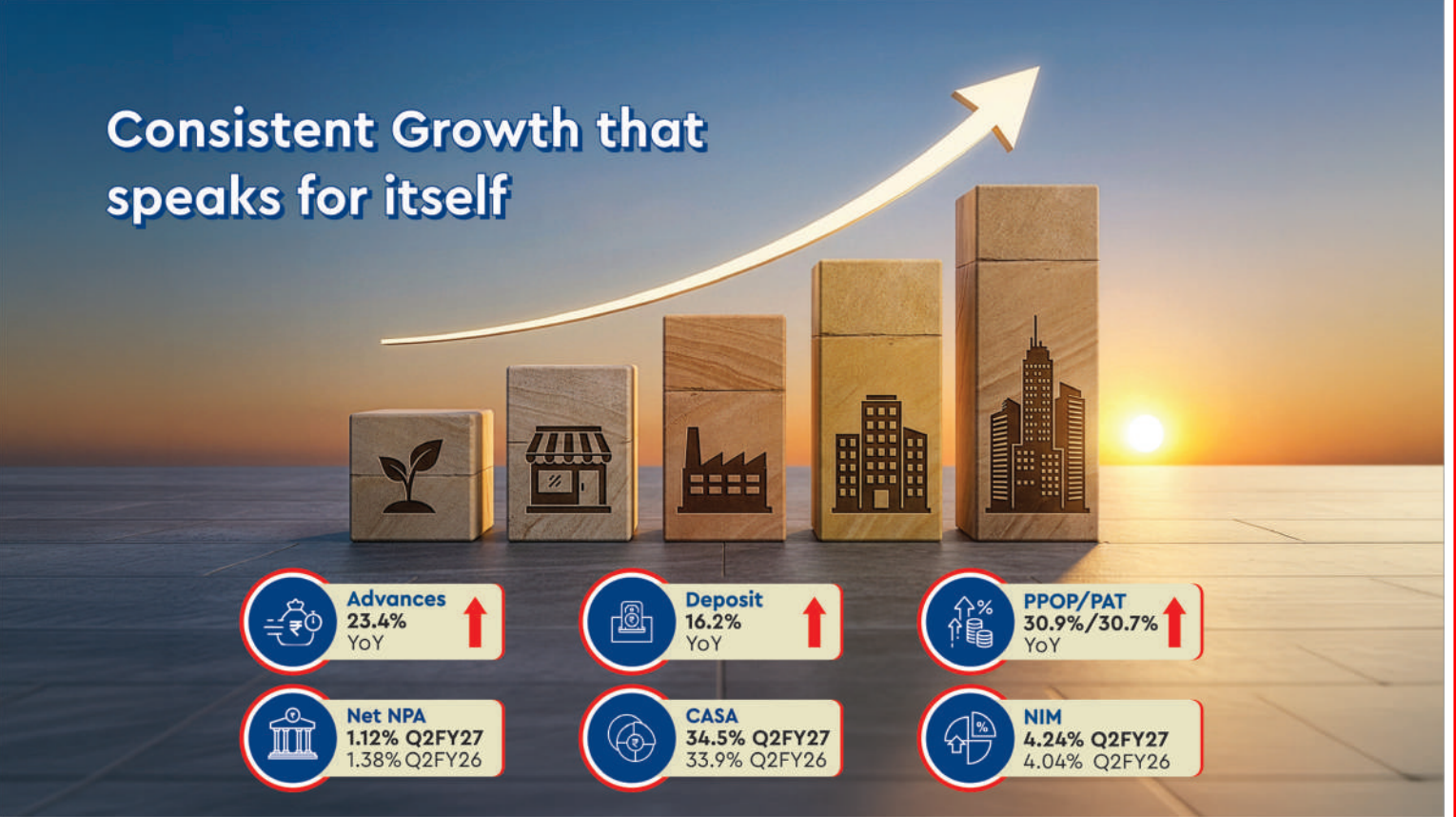
ਵਿਧਾਨ ਪ੍ਰੀਸ਼ਦ ਦੇ ਟੀਚਰਸ਼ ਤੇ ਗ੍ਰੈਜੂਏਟਸ਼ ਹਲਕੇ ‘ਚ ਸ਼ਪਾ ਉਮੀਦਵਾਰ ਜਿੱਤੇ

ਵਾਰਾਨਸੀ : ਸਮਾਜਵਾਦੀ ਪਾਰਟੀ (ਸਪਾ) ਨੇ ਵਾਰਾਨਸੀ ਡਵੀਜ਼ਨ ਦੀਆਂ ਦੋਵੇਂ ਵਿਧਾਨ ਪ੍ਰੀਸ਼ਦ (ਐੱਮ ਐੱਲ ਸੀ) ਸੀਟਾਂ ਆਪਣੇ ਨਾਂਅ ਕਰਕੇ ਭਾਜਪਾ ਨੂੰ ਵੱਡਾ ਸਿਆਸੀ ਝਟਕਾ ਦਿੱਤਾ ਹੈ। ਪ੍ਰਧਾਨ ਮੰਤਰੀ ਨਰਿੰਦਰ ਮੋਦੀ ਦੇ ਲੋਕ ਸਭਾ ਹਲਕੇ ਵਿੱਚ ਭਾਜਪਾ ਲਈ ਇਹ ਹਾਰ ਸਿਆਸੀ ਪੱਖੋਂ ਕਾਫੀ ਅਹਿਮ ਮੰਨੀ ਜਾ ਰਹੀ ਹੈ। ਵਾਰਾਣਸੀ ਅਧਿਆਪਕ ਹਲਕੇ ਤੋਂ ਸਪਾ ਉਮੀਦਵਾਰ ਲਾਲ ਬਿਰਾਰੀ ਯਾਦਵ ਨੇ ਆਪਣੀ

• ਬਾਕੀ ਸਫ਼ਾ 2 ‘ਤੇ

ਨਵੀਂ ਦਿੱਲੀ : ਕਾਕੋਰੋਚ ਜਨਤਾ ਪਾਰਟੀ (ਜੀ ਜੇ ਪੀ) ਨੇ ਇੰਡੀਆ ਬਲਾਕ ਦੀ ਪਹਿਲੀ ਨਵੰਬਰ ਦੀ ਰੈਲੀ ਦਾ ਸਮਰਥਨ ਕੀਤਾ ਹੈ। ਇਸ ਦੇ ਨੇਤਾ ਆਸ਼ੂਤੋਸ਼ ਰੇਕਾ ਨੇ ਕਿਹਾ ਕਿ ਪਾਰਟੀ ਸਮਰਥਕ ਰਾਮਲੀਲੂ ਮੈਦਾਨ ਵਿੱਚ ਰੈਲੀ ਵਿੱਚ ਸ਼ਾਮਲ ਹੋ ਸਕਦੇ ਹਨ। ਜੀ ਜੇ ਪੀ ਨੇ ਇੰਡੀਆ ਬਲਾਕ ਵਿੱਚ ਸ਼ਾਮਲ ਹੋਣ ਦਾ ਸੰਕੇਤ ਵੀ ਦਿੱਤਾ ਹੈ ਅਤੇ ਇਸ ਮਾਮਲੇ ‘ਤੇ ਪਾਰਟੀ ਵਰਕਰਾਂ ਤੋਂ

ਫੀਡਬੈਕ ਮੰਗਿਆ ਹੈ। ਇਸੇ ਦੌਰਾਨ, ਰਾਹੁਲ ਗਾਂਧੀ ਨੇ ਵੀਰਵਾਰ ਵਿਦਿਆਰਥੀ ਸੰਗਠਨਾਂ ਨੂੰ ਪਹਿਲੀ ਨਵੰਬਰ ਨੂੰ ‘ਦਿੱਲੀ ਚਲੋ’ ਮਾਰਚ ਵਿੱਚ ਹਿੱਸਾ ਲੈਣ ਦੀ ਅਪੀਲ ਕਰਦਿਆਂ ਕਿਹਾ ਕਿ ਪੁਲਸ ਤਬੱਦਲ ਤੋਂ ਘਬਰਾਉਣਾ ਦੀ ਕੋਈ ਲੋੜ ਨਹੀਂ। ਉਨ੍ਹਾਂ ਕਿਹਾ ਕਿ ਇਹ ਕਿਸੇ ਇੱਕ ਪਾਰਟੀ ਦਾ ਮਾਰਚ ਨਹੀਂ, ਸਗੋਂ ਭਾਰਤ ਦੀ ਆਤਮਾ ਨੂੰ ਬਚਾਉਣ ਲਈ ਮਾਰਚ ਹੈ।



Extract of Unaudited Financial Results for the Quarter and Half Year Ended September 30, 2026

(₹ in lacs except otherwise stated)						
Sr. No.	Particulars	Quarter Ended			Half Year Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
						Audited
1.	Total Income from Operations	33,095	31,430	27,960	64,525	54,956
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	6,189	5,500	4,637	11,689	8,888
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	6,189	5,500	4,637	11,689	8,888
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	4,561	4,130	3,489	8,691	6,690
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	4,547	4,547	4,529	4,547	4,529
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance sheet of the previous Year					
8.	Securities Premium Account	71,058	71,058	70,177	71,058	70,177
9.	Net worth ¹	1,51,050	1,48,041	1,38,551	1,51,050	1,38,551
10.	Paid-up Debt Capital/ Outstanding Debt	86,376	88,559	57,885	86,376	57,885
11.	Outstanding Redeemable Preference Shares ²	-	-	-	-	-
12.	Debt Equity Ratio ³	0.57	0.46	0.41	0.57	0.41
13.	Earnings per share (of ₹10/- each) (for continuing operations)					
13.1	Basic ₹ (non-annualised)	10.03	9.09	7.70	19.12	14.78
13.2	Diluted ₹ (non-annualised)	9.98	9.06	7.67	19.04	14.72
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 the Reserve Bank of India (RBI) Direction No. RBI/DOR/2025-26/189 DOR.CRE.REC.10807-03-002/2025-26 on Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025.

² The Bank has not issued any redeemable preference shares.

³ 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.

⁴ As per the Companies Act, 2013, the Bank is not required to create capital/debt redemption reserve.

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 half year ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half 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.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 and corresponding previous quarter represent the difference between the year-to-date figures up to the end of the current period and the published figures up to the end of the previous quarter.

(iv) Additional information:

Sr. No.	Particulars	Quarter Ended			Half Year Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
						Audited
1	Percentage of shares held by Government of India	-	-	-	-	-
2	Return on Assets ¹ (annualised)	1.39%	1.30%	1.26%	1.35%	1.22%
3	Operating Margin ²	19.62%	20.47%	18.12%	20.03%	18.62%
4	Net Profit Margin ³	13.78%	13.14%	12.48%	13.47%	12.17%
5	Total Debt to Total Assets ⁴	6.45%	5.29%	5.04%	6.45%	5.04%
6	Gross NPA (₹ in lacs)	23,060	22,438	21,327	23,060	21,327
7	Net NPA (₹ in lacs)	10,794	10,206	10,748	10,794	10,748
8	% of Gross NPA	2.36%	2.47%	2.70%	2.36%	2.70%
9	% of Net NPA	1.12%	1.14%	1.38%	1.12%	1.38%
10	Capital Adequacy ratio (%)	20.78%	21.58%	24.23%	20.78%	24.23%
11	Tier-I Ratio (%)	18.46%	19.17%	20.91%	18.46%	20.91%

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 Debt to Total Assets means the ratio of total borrowings to total assets.

(v) The other line items referred in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to the Bombay Stock exchange and National Stock Exchange and can be accessed on the website of the Stock Exchange on www.bseindia.com, www.nseindia.com and the Bank's URL www.capital.bank.in.

(vi) The above result has been approved by the Board of Directors in its meeting held on October 29, 2026.

Date: October 29, 2026
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/-
Sarjit Singh Samra
Managing Director & CEO
(DIN:00477444)

Scan for detailed financials